



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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ASSET SIZE DEFINITION

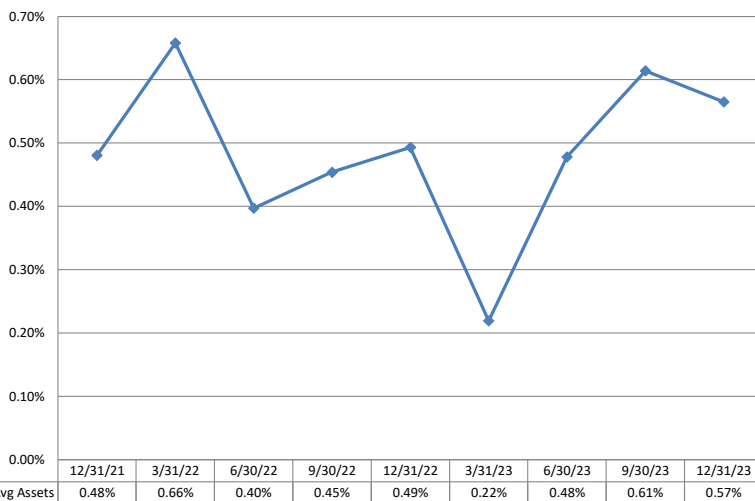
Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Texas

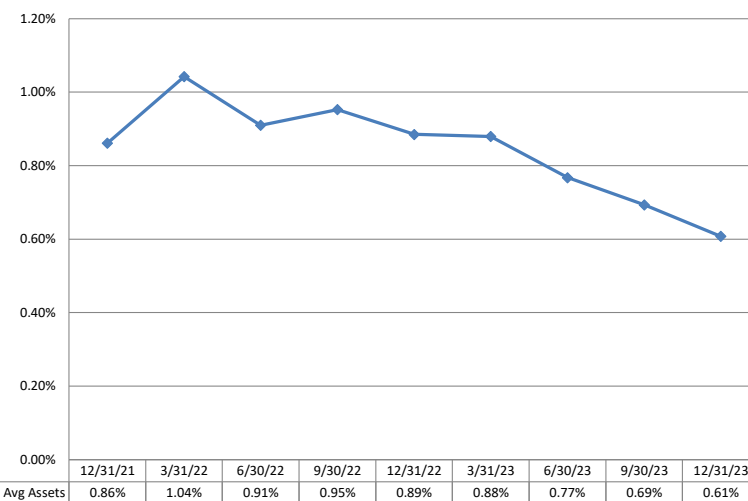
Performance Analysis

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

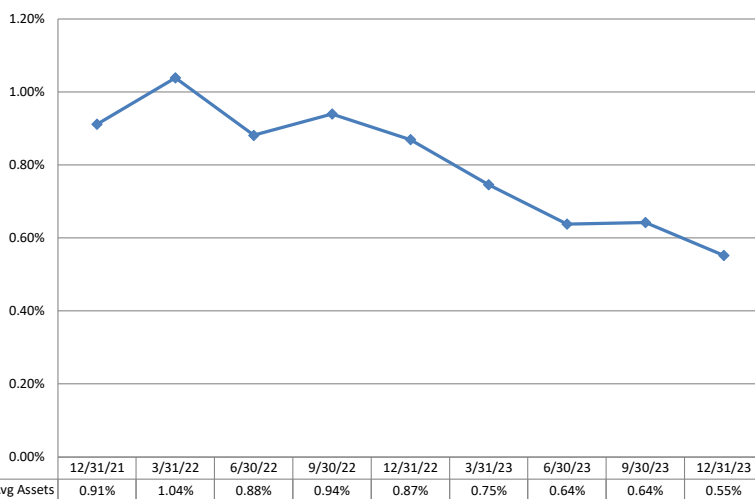
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



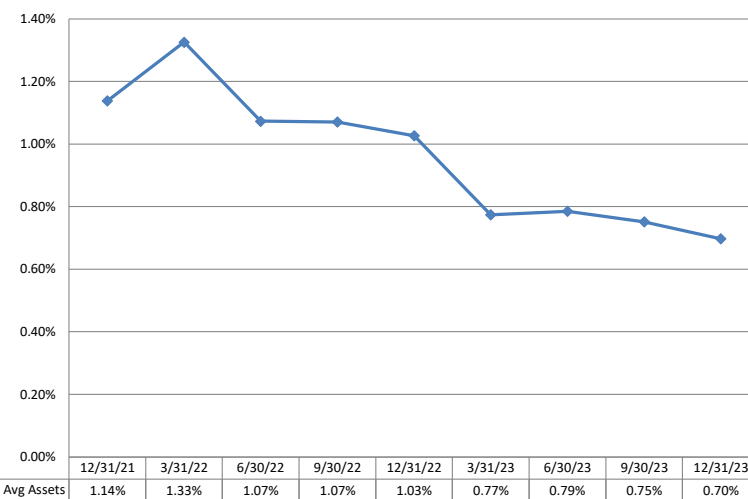
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



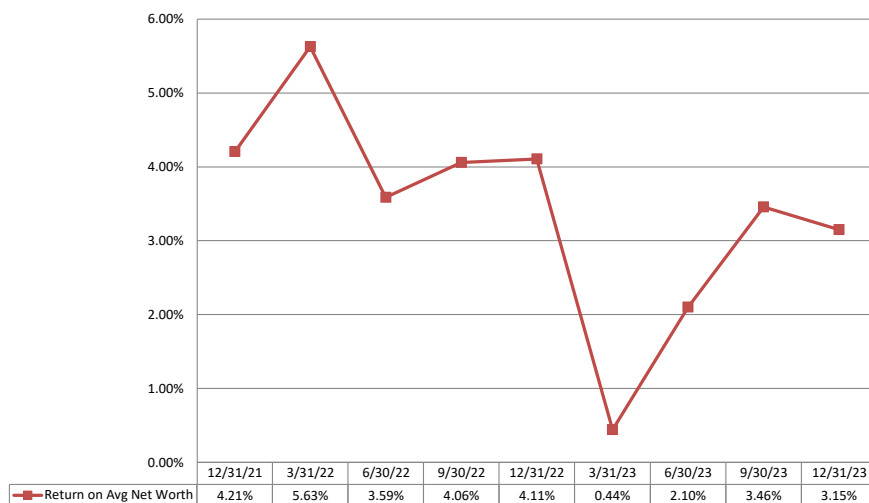
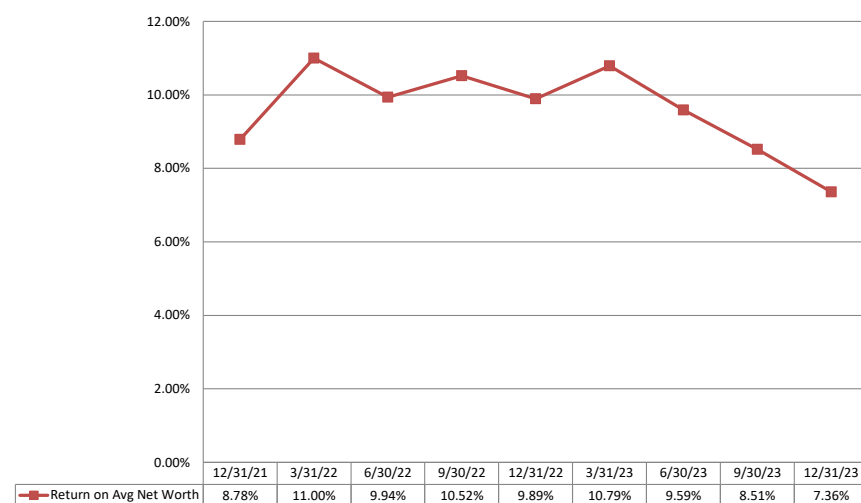
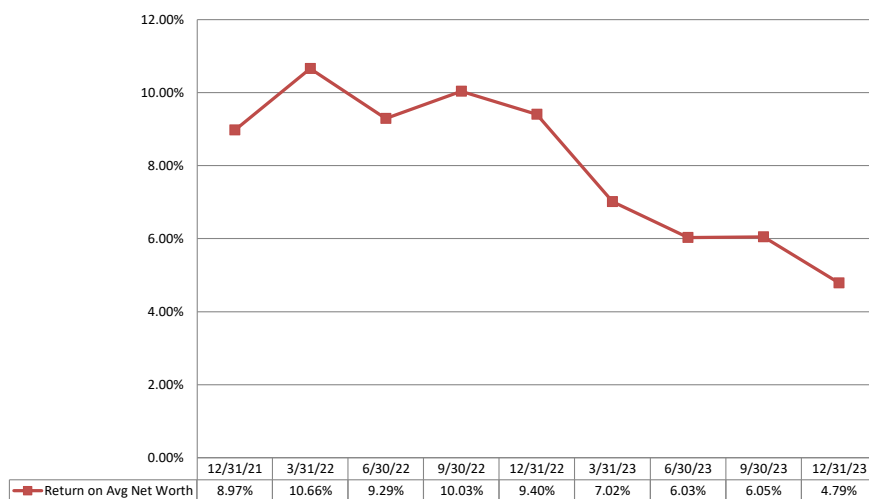
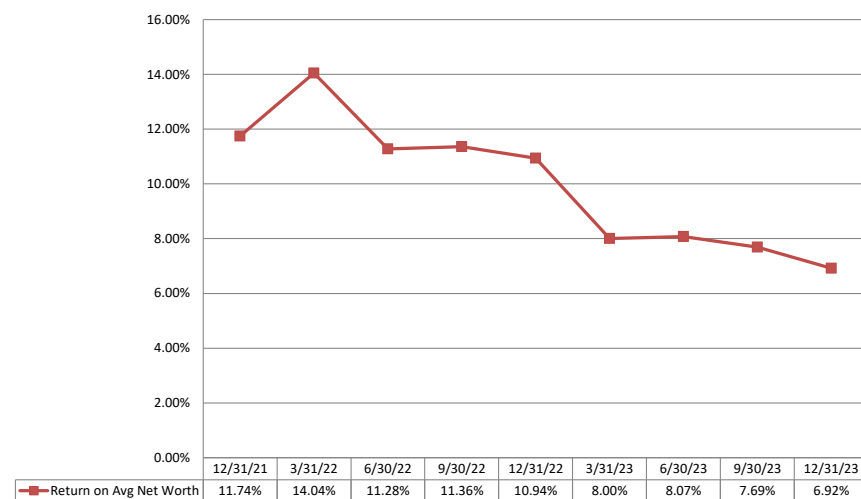
Source: SNL Financial

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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	\$474	(\$2)	(1.66%)	(9.20%)	80.00%	\$16	(\$2)	(0.37%)	(2.27%)	90.48%	\$14
Ibaw Local 681 Credit Union	\$779	(\$6)	(3.17%)	(35.29%)	90.00%	\$40	(\$28)	(3.81%)	(35.44%)	108.82%	\$42
Texas Lee Federal Credit Union	\$843	(\$5)	(2.38%)	(22.73%)	NA	NA	\$12	1.46%	14.46%	29.41%	NA
Musicians Federal Credit Union	\$854	\$1	0.47%	3.92%	85.71%	\$32	\$3	0.36%	2.97%	88.46%	\$28
Pilgrim CUCC Federal Credit Union	\$910	\$1	0.44%	3.33%	93.33%	\$32	\$5	0.54%	4.20%	92.06%	\$36
Empowerment Community Development Federal Credit Union	\$1,003	(\$2)	(0.79%)	(10.26%)	120.00%	\$8	(\$2)	(0.19%)	(2.53%)	105.00%	\$8
Assumption Beaumont Federal Credit Union	\$1,054	\$5	2.50%	39.22%	25.00%	NA	\$9	1.50%	17.65%	44.44%	NA
Pear Orchard Federal Credit Union	\$1,230	(\$1)	(0.32%)	(1.88%)	77.78%	\$8	\$4	0.34%	1.89%	84.21%	\$7
Littlefield School Employees Federal Credit Union	\$1,318	\$1	0.31%	2.19%	90.00%	\$48	\$3	0.23%	1.65%	91.89%	\$42
Brentwood Baptist Church Federal Credit Union	\$1,382	(\$4)	(1.11%)	(15.53%)	133.33%	\$10	(\$4)	(0.27%)	(3.85%)	106.52%	\$10
Salt Employees Federal Credit Union	\$1,585	(\$1)	(0.25%)	(0.57%)	106.67%	\$29	(\$10)	(0.61%)	(1.41%)	100.00%	\$28
American Baptist Association Credit Union	\$1,616	\$3	0.74%	7.02%	81.82%	\$72	\$8	0.46%	4.62%	88.75%	\$68
W T N M Atlantic Federal Credit Union	\$1,696	\$1	0.24%	1.02%	79.31%	\$45	\$20	1.16%	5.19%	72.80%	\$43
Highway Employees Credit Union	\$1,701	\$4	0.94%	3.33%	92.00%	\$32	\$21	1.20%	4.44%	81.19%	\$29
Saint Lukes Community Federal Credit Union	\$1,810	\$5	1.08%	11.30%	33.33%	\$8	\$20	1.03%	11.83%	36.36%	\$6
Faith Cooperative Federal Credit Union	\$2,081	\$23	4.44%	22.06%	26.32%	\$0	\$84	4.29%	21.88%	33.11%	\$0
Lehrer Interests Credit Union	\$2,110	\$0	0.00%	0.00%	83.33%	\$12	\$9	0.44%	1.86%	67.86%	\$11
Priority Postal Credit Union	\$2,191	(\$118)	(19.83%)	(296.86%)	133.33%	\$56	(\$316)	(12.42%)	(132.77%)	132.67%	\$60
Jafari No-Interest Credit Union	\$2,262	(\$5)	(0.91%)	(4.41%)	125.00%	NA	\$43	2.08%	9.86%	39.29%	NA
Galveston School Employees Federal Credit Union	\$2,680	(\$4)	(0.59%)	(6.02%)	100.00%	\$72	(\$22)	(0.83%)	(8.09%)	105.97%	\$71
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,808	(\$12)	(1.66%)	(8.56%)	141.94%	\$152	(\$33)	(1.12%)	(5.68%)	124.37%	\$112
Navarro Credit Union	\$3,159	\$3	0.38%	1.08%	69.23%	\$35	\$1	0.03%	0.09%	88.79%	\$35
Goodyear San Angelo Federal Credit Union	\$3,211	\$7	0.87%	5.80%	60.00%	\$6	\$47	1.43%	10.06%	50.91%	\$7
B P S Federal Credit Union	\$3,215	\$5	0.62%	1.17%	77.27%	\$48	\$12	0.37%	0.71%	84.21%	\$48
Vidor Teachers Federal Credit Union	\$3,218	(\$6)	(0.73%)	(4.85%)	146.15%	\$40	(\$25)	(0.77%)	(4.93%)	153.19%	\$42
S P Trainmen Federal Credit Union	\$3,275	(\$32)	(3.86%)	(15.72%)	240.91%	\$88	(\$79)	(2.39%)	(9.35%)	188.64%	\$68
Lefors Federal Credit Union	\$3,403	\$3	0.34%	1.72%	86.67%	\$32	(\$9)	(0.26%)	(1.29%)	103.37%	\$36
Plains Federal Credit Union	\$3,404	(\$1)	(0.12%)	(0.67%)	105.41%	\$42	(\$8)	(0.23%)	(1.34%)	105.48%	\$41
Federal Employees Credit Union	\$3,551	\$7	0.79%	4.38%	84.09%	\$36	\$0	0.00%	0.00%	97.40%	\$36
Longview Federal Credit Union	\$3,665	(\$4)	(0.43%)	(2.03%)	107.14%	\$40	\$12	0.32%	1.53%	92.44%	\$36
Union Pacific Employees Credit Union	\$3,715	\$9	0.95%	3.81%	80.00%	\$56	\$34	0.87%	3.63%	87.57%	\$54
T H D District 17 Credit Union	\$3,856	(\$12)	(1.24%)	(5.80%)	168.75%	\$30	\$18	0.45%	2.19%	85.60%	\$28
Mount Carmel Church Federal Credit Union	\$3,969	(\$87)	(8.09%)	(43.45%)	NA	\$104	(\$182)	(3.93%)	(20.52%)	358.57%	\$94
Oak Farms Employees Credit Union	\$4,070	\$13	1.29%	4.76%	75.64%	\$66	\$13	0.33%	1.19%	80.94%	\$65
Houston Belt & Terminal Federal Credit Union	\$4,082	\$4	0.39%	1.14%	92.31%	\$76	\$31	0.75%	2.24%	87.97%	\$71
Covenant Savings Federal Credit Union	\$4,114	\$12	1.18%	13.83%	70.83%	\$23	\$45	1.11%	13.64%	73.08%	\$22
Bivins Federal Credit Union	\$4,171	(\$25)	(2.29%)	(10.52%)	160.00%	\$75	(\$64)	(1.29%)	(6.54%)	138.96%	\$70
Belton Federal Credit Union	\$4,233	\$16	1.51%	9.55%	67.92%	\$44	\$42	0.97%	6.40%	79.21%	\$49
InterCorp Credit Union	\$4,328	\$4	0.37%	2.00%	93.75%	\$72	\$8	0.18%	1.01%	90.49%	\$71
Corpus Christi S P Credit Union	\$4,418	\$23	2.07%	14.22%	73.17%	\$39	\$66	1.48%	10.53%	82.87%	\$36
Highway District 9 Credit Union	\$4,550	\$5	0.44%	1.95%	75.00%	\$36	\$17	0.36%	1.67%	82.58%	\$38
Peco Federal Credit Union	\$4,589	(\$17)	(1.47%)	(14.29%)	135.85%	\$75	\$32	0.68%	6.94%	86.28%	\$48
Everman Parkway Credit Union	\$4,685	\$4	0.34%	1.14%	93.10%	\$64	\$28	0.59%	2.02%	90.71%	\$57
Light Commerce Credit Union	\$4,854	\$38	3.19%	15.97%	80.90%	\$196	\$116	2.56%	12.78%	69.03%	\$54
Pampa Municipal Credit Union	\$4,896	\$16	1.30%	10.74%	70.97%	\$42	\$64	1.31%	10.94%	65.24%	\$38
Highway District 2 Credit Union	\$4,942	\$8	0.65%	2.50%	83.93%	\$56	\$19	0.38%	1.49%	90.31%	\$56

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

Institution Name	As of Date	Quarter to Date					Year to Date				
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Asset Group A - \$0 to \$250 million in total assets (continued)											
Port of Houston Warehouse Federal Credit Union	\$5,020	\$39	3.11%	20.53%	52.50%	NA	\$113	2.14%	15.87%	58.13%	NA
Farmers Branch City Employees Federal Credit Union	\$5,164	\$4	0.32%	1.57%	91.11%	NA	\$3	0.06%	0.30%	97.74%	NA
N C E Credit Union	\$5,388	\$4	0.30%	1.36%	82.61%	\$60	\$64	1.17%	5.55%	77.90%	\$54
Team Financial Federal Credit Union	\$5,432	\$2	0.14%	2.11%	98.85%	\$54	\$34	0.60%	9.19%	90.34%	\$48
A C U Credit Union	\$5,457	\$12	0.87%	3.56%	67.44%	\$56	\$25	0.44%	1.87%	86.96%	\$57
Midwestern State University Credit Union	\$5,483	\$7	0.51%	3.85%	83.82%	\$58	\$11	0.20%	1.52%	93.59%	\$53
South Texas Regional Federal Credit Union	\$5,827	\$14	0.94%	7.66%	82.72%	\$44	\$53	0.90%	7.48%	81.97%	\$40
Skel-Tex Credit Union	\$5,872	(\$11)	(0.72%)	(3.50%)	137.93%	\$52	(\$11)	(0.17%)	(0.87%)	121.71%	\$52
STEC Federal Credit Union	\$5,873	\$19	1.29%	5.13%	64.29%	\$58	\$48	0.80%	3.29%	73.02%	\$42
Coburn Credit Union	\$6,446	\$17	1.04%	4.60%	65.85%	\$32	\$71	1.02%	4.89%	51.91%	\$26
Frio County Federal Credit Union	\$6,514	\$11	0.67%	2.21%	88.66%	\$85	\$88	1.31%	4.48%	79.63%	\$83
City of Deer Park Federal Credit Union	\$6,545	(\$7)	(0.43%)	(2.02%)	69.51%	\$72	\$51	0.78%	3.74%	72.79%	\$65
Redeemer Federal Credit Union	\$6,592	(\$31)	(1.98%)	(7.70%)	58.51%	\$28	\$96	1.46%	6.09%	37.20%	\$15
CASE Federal Credit Union	\$6,675	\$19	1.14%	11.09%	76.00%	\$32	(\$11)	(0.16%)	(1.59%)	104.37%	\$36
Andrews School Federal Credit Union	\$6,716	\$24	1.43%	5.75%	62.86%	\$51	\$71	1.05%	4.32%	72.62%	\$50
Capital Federal Credit Union	\$6,812	\$6	0.33%	266.67%	92.90%	\$1	(\$57)	(0.79%)	(356.25%)	106.44%	\$0
Local 20 IBEW Federal Credit Union	\$6,826	\$17	0.99%	14.35%	84.96%	\$87	\$60	0.88%	13.27%	87.83%	\$85
Brownsville City Employees Federal Credit Union	\$6,983	\$29	1.63%	5.95%	66.67%	\$43	\$111	1.53%	5.83%	62.54%	\$37
Victoria City-County Employees Federal Credit Union	\$7,203	\$21	1.14%	8.61%	79.17%	\$46	\$62	0.80%	6.49%	78.72%	\$45
Seminole Public School Federal Credit Union	\$7,277	\$0	0.00%	0.00%	100.00%	\$82	\$3	0.04%	0.18%	92.41%	\$76
Sherwin Federal Credit Union	\$7,476	(\$6)	(0.32%)	(0.96%)	98.96%	\$55	(\$29)	(0.37%)	(1.16%)	106.12%	\$50
Natural Resources Conservation Service Federal Credit Union	\$7,540	\$13	0.67%	4.01%	97.67%	\$84	\$15	0.18%	1.16%	88.24%	\$83
Oak Cliff Christian Federal Credit Union	\$7,588	\$20	1.09%	16.67%	75.00%	\$50	\$67	0.93%	15.40%	79.53%	\$47
Port Terminal Federal Credit Union	\$7,749	\$22	1.13%	2.94%	90.91%	\$76	\$45	0.55%	1.51%	88.13%	\$75
Sweetwater Regional Federal Credit Union	\$7,976	(\$48)	(2.46%)	(13.27%)	181.13%	\$60	(\$125)	(1.58%)	(8.37%)	136.00%	\$56
Highway District 19 Employee Credit Union	\$8,408	\$11	0.52%	3.04%	88.35%	\$54	\$23	0.26%	1.61%	96.36%	\$52
Wharton County Teachers Credit Union	\$8,542	\$2	0.09%	0.40%	95.65%	\$44	\$27	0.30%	1.35%	85.05%	\$45
Jackson County Federal Credit Union	\$8,549	\$13	0.61%	7.67%	83.56%	\$32	\$25	0.30%	3.74%	87.61%	\$25
Texoma Federal Credit Union	\$8,553	\$4	0.18%	0.66%	90.43%	\$59	\$10	0.11%	0.41%	92.23%	\$49
Cochran County Schools Federal Credit Union	\$8,628	\$38	1.79%	12.38%	59.81%	\$51	\$70	0.82%	5.84%	65.71%	\$50
Victoria Federal Credit Union	\$8,875	(\$13)	(0.57%)	(4.51%)	101.52%	\$52	(\$87)	(0.94%)	(7.39%)	111.85%	\$45
Hale County Teachers Federal Credit Union	\$9,076	\$10	0.44%	3.62%	89.36%	\$53	\$38	0.40%	3.50%	82.71%	\$44
I L A 28 Federal Credit Union	\$9,103	\$22	0.97%	4.25%	77.00%	\$83	\$69	0.74%	3.38%	81.55%	\$71
E M O T Federal Credit Union	\$9,455	\$30	1.24%	3.55%	57.89%	\$42	\$107	1.08%	3.20%	61.03%	\$42
Yoakum County Federal Credit Union	\$9,543	(\$13)	(0.54%)	(2.59%)	116.90%	\$114	\$29	0.30%	1.45%	89.66%	\$82
Reeves County Teachers Credit Union	\$9,637	(\$20)	(0.83%)	(5.99%)	106.96%	\$69	\$13	0.14%	0.97%	95.31%	\$72
Sweetex Credit Union	\$10,035	(\$1)	(0.04%)	(0.11%)	101.79%	\$86	\$1	0.01%	0.03%	99.56%	\$89
Mount Olive Baptist Church Federal Credit Union	\$10,313	\$16	0.62%	4.08%	62.35%	\$0	\$116	1.13%	7.62%	52.82%	\$0
J.C.T. Federal Credit Union	\$10,386	\$13	0.50%	4.74%	82.28%	\$33	\$22	0.22%	2.01%	90.55%	\$26
Tex-Mex Credit Union	\$10,447	\$26	0.96%	3.90%	75.12%	\$46	(\$14)	(0.12%)	(0.52%)	90.77%	\$68
I B E W LU 66 Federal Credit Union	\$10,457	\$0	0.00%	0.00%	83.93%	\$80	\$110	1.02%	9.05%	73.90%	\$82
Fannin County Teachers Federal Credit Union	\$10,608	\$31	1.15%	4.81%	69.16%	\$98	\$123	1.11%	4.86%	70.49%	\$96
Scurry County School Federal Credit Union	\$10,609	\$3	0.11%	0.54%	103.90%	\$53	\$20	0.18%	0.89%	94.07%	\$56

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Asset Group A - \$0 to \$250 million in total assets (continued)											
Met Tran Federal Credit Union	\$10,698	(\$5)	0.18%	(1.37%)	71.20%	\$55	\$9	0.08%	0.61%	89.31%	\$65
Vatat Credit Union	\$10,751	\$56	1.99%	12.71%	59.57%	\$141	\$173	1.53%	10.16%	64.96%	\$107
Neiman Marcus Employees Federal Credit Union	\$10,760	(\$9)	0.33%	(2.26%)	86.93%	\$66	\$64	0.56%	4.06%	80.46%	\$59
Morris Sheppard Texarkana Federal Credit Union	\$11,048	(\$14)	0.50%	(4.39%)	111.57%	\$57	\$44	0.38%	3.56%	85.35%	\$58
Swemp Federal Credit Union	\$11,222	\$46	1.65%	8.11%	59.81%	\$49	\$174	1.54%	7.89%	59.30%	\$48
PIE Credit Union	\$11,332	\$31	1.07%	5.39%	68.52%	\$52	\$132	1.13%	5.89%	66.67%	\$37
T & P Longview Federal Credit Union	\$11,505	(\$26)	0.90%	(4.33%)	120.21%	\$94	\$45	0.39%	1.89%	90.40%	\$92
Alamo City Credit Union	\$11,551	\$28	0.98%	8.74%	75.89%	\$50	\$75	0.65%	6.00%	73.34%	\$54
Ben E. Keith Employees Federal Credit Union	\$11,708	\$44	1.50%	9.09%	59.06%	\$48	\$109	0.93%	5.76%	63.24%	\$50
Pasadena Muni Federal Credit Union	\$11,968	\$13	0.43%	2.06%	74.24%	\$52	\$88	0.69%	3.54%	69.10%	\$48
Methodist Hospital Employees Federal Credit Union	\$12,010	\$79	2.58%	24.84%	55.87%	\$55	\$199	1.61%	16.62%	64.35%	\$56
Brownfield Federal Credit Union	\$12,136	\$2	0.07%	0.20%	86.83%	\$89	\$75	0.59%	1.89%	84.38%	\$80
Refugio County Federal Credit Union	\$12,287	(\$25)	0.81%	(4.62%)	139.68%	\$55	\$71	0.57%	3.31%	83.13%	\$55
Texarkana Terminal Empl Federal Credit Union	\$12,849	(\$98)	(3.03%)	(34.21%)	113.10%	\$86	(\$100)	(0.77%)	(8.55%)	100.90%	\$76
Local 24 Employees Federal Credit Union	\$12,996	(\$26)	0.80%	(4.58%)	119.16%	\$63	\$148	1.08%	6.68%	81.02%	\$56
Employees United Federal Credit Union	\$13,343	\$38	1.17%	4.21%	70.39%	\$63	\$145	1.12%	4.07%	71.96%	\$60
Angelina County Teachers Credit Union	\$13,370	\$21	0.62%	4.57%	84.38%	\$84	\$27	0.19%	1.48%	94.21%	\$76
Pampa Teachers Federal Credit Union	\$13,429	(\$57)	(1.61%)	(16.46%)	142.65%	\$38	(\$21)	(0.14%)	(1.51%)	103.51%	\$34
Central Texas Manufacturing Credit Union	\$13,550	\$50	1.44%	6.92%	71.21%	\$71	\$261	1.82%	9.33%	65.33%	\$71
Baker Hughes Federal Credit Union	\$13,624	\$6	0.18%	1.66%	92.48%	\$72	\$30	0.22%	2.09%	93.35%	\$69
Cherokee County Teachers Federal Credit Union	\$13,881	(\$1)	0.03%	(0.16%)	80.86%	\$58	\$87	0.59%	3.38%	98.52%	\$50
Marshall T & P Employees Federal Credit Union	\$13,928	(\$68)	(1.96%)	(9.37%)	142.03%	\$93	\$67	0.49%	2.33%	75.81%	\$87
PamCel Community Federal Credit Union	\$14,253	\$0	0.00%	0.00%	100.00%	\$42	\$2	0.01%	0.10%	99.28%	\$42
Coastal Bend P O Federal Credit Union	\$14,533	\$76	2.10%	9.60%	66.67%	\$65	\$76	0.53%	2.41%	80.95%	\$74
Central Texas Teachers Credit Union	\$14,691	\$26	0.69%	5.19%	78.32%	\$72	\$72	0.47%	3.64%	80.55%	\$71
Member Preferred Federal Credit Union	\$15,380	\$2	0.05%	0.40%	96.04%	\$73	\$62	0.39%	3.10%	90.17%	\$67
I L A 1351 Federal Credit Union	\$15,520	(\$86)	(2.24%)	(13.34%)	165.38%	\$141	\$32	0.21%	1.25%	94.96%	\$101
Corpus Christi Postal Employees Credit Union	\$15,547	\$20	0.51%	3.87%	92.21%	\$141	\$276	1.76%	14.32%	70.48%	\$78
Alpine Community Credit Union	\$15,569	\$75	1.90%	16.08%	56.40%	\$59	\$168	1.03%	9.32%	69.40%	\$59
Laredo Fire Department Federal Credit Union	\$15,614	\$36	0.91%	8.60%	82.68%	\$40	\$73	0.46%	4.48%	87.83%	\$40
Friona Texas Federal Credit Union	\$15,628	\$176	4.45%	24.40%	72.44%	\$59	\$278	1.72%	9.69%	67.75%	\$55
Reed Credit Union	\$15,667	\$17	0.43%	2.67%	86.05%	\$84	\$57	0.35%	2.26%	88.10%	\$77
TxDOT Credit Union	\$16,411	\$43	1.03%	6.46%	69.05%	\$71	\$152	0.90%	5.84%	69.97%	\$65
Seagoville Federal Credit Union	\$16,645	\$46	1.10%	6.30%	69.68%	\$95	\$166	0.97%	5.83%	71.81%	\$91
Cowboy Country Federal Credit Union	\$17,249	\$91	2.12%	13.49%	56.48%	\$53	\$242	1.40%	9.22%	65.79%	\$58
Midland Municipal Employees Credit Union	\$17,380	\$20	0.46%	3.39%	73.86%	\$100	\$32	0.18%	1.36%	87.29%	\$102
Ellis County Teachers and Employees Federal Credit Union	\$17,856	\$74	1.62%	10.44%	50.00%	\$65	\$282	1.53%	10.38%	51.30%	\$68
Amarillo Postal Employees Credit Union	\$18,347	\$0	0.00%	0.00%	96.60%	\$66	(\$25)	(0.13%)	(1.02%)	103.02%	\$70
Linkage Credit Union	\$18,357	\$26	0.57%	3.35%	91.85%	\$78	\$91	0.48%	2.97%	89.83%	\$71
Alba Golden Federal Credit Union	\$18,691	(\$41)	(0.88%)	(5.30%)	111.43%	\$57	\$71	0.38%	2.34%	76.03%	\$49
Waco Federal Credit Union	\$18,706	\$22	0.46%	5.56%	88.66%	\$64	\$142	0.73%	9.32%	84.53%	\$60
Southern Star Credit Union	\$18,784	(\$31)	(0.65%)	(4.85%)	107.01%	\$53	(\$61)	(0.31%)	(2.36%)	104.14%	\$51
Victoria Teachers Federal Credit Union	\$18,896	\$54	1.16%	3.99%	64.45%	\$51	\$230	1.25%	4.31%	63.85%	\$51
U S I Federal Credit Union	\$19,498	\$58	1.18%	4.24%	77.74%	\$99	\$284	1.47%	5.28%	73.15%	\$85
1st University Credit Union	\$19,550	\$9	0.20%	2.29%	104.59%	\$115	\$20	0.11%	1.47%	101.38%	\$81
Germania Credit Union	\$19,912	\$65	1.32%	11.94%	63.79%	\$53	\$155	0.78%	7.34%	78.93%	\$85

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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)											
Odessa Employees Credit Union	\$20,045	\$61	1.24%	8.43%	69.55%	\$53	\$130	0.66%	4.57%	80.81%	\$53
Temple-Inland Federal Credit Union	\$20,189	\$52	1.03%	7.90%	76.61%	\$64	\$134	0.66%	5.20%	79.19%	\$59
Port Arthur Community Federal Credit Union	\$20,381	\$12	0.24%	1.80%	89.52%	\$58	\$65	0.31%	2.45%	90.74%	\$56
MOPAC Employees Federal Credit Union	\$20,575	\$35	0.69%	7.69%	87.77%	\$91	\$125	0.64%	7.03%	87.62%	\$79
First Priority Credit Union	\$20,898	\$70	1.33%	14.71%	68.20%	\$84	\$219	1.03%	11.99%	72.07%	\$74
LIFE Federal Credit Union	\$21,279	(\$167)	(3.07%)	(50.72%)	135.09%	\$89	(\$524)	(2.17%)	(34.47%)	125.20%	\$85
Corner Stone Credit Union	\$21,379	\$15	0.28%	3.21%	83.13%	\$56	\$50	0.23%	2.69%	89.91%	\$56
LCRA Credit Union	\$22,331	\$13	0.23%	1.68%	94.69%	\$82	\$104	0.44%	3.41%	88.20%	\$83
Texhillco School Employees Federal Credit Union	\$22,395	(\$43)	(0.75%)	(6.67%)	81.93%	\$72	\$282	1.21%	11.52%	76.21%	\$76
Northeast Panhandle Teachers Federal Credit Union	\$22,407	\$56	1.00%	5.31%	61.84%	\$71	\$405	1.78%	10.17%	49.09%	\$71
Grand Prairie Credit Union	\$22,420	\$32	0.57%	5.63%	70.83%	\$78	\$223	0.99%	10.25%	67.35%	\$68
Family 1st Of Texas Federal Credit Union	\$22,526	(\$96)	(1.70%)	(23.76%)	110.11%	\$75	(\$122)	(0.52%)	(7.30%)	98.75%	\$79
Temple Santa Fe Community Credit Union	\$22,561	\$34	0.59%	8.39%	83.66%	\$79	\$152	0.65%	9.60%	85.32%	\$80
McLennan County Employees Federal Credit Union	\$22,729	(\$43)	(0.75%)	(3.11%)	94.15%	\$96	(\$27)	(0.12%)	(0.49%)	87.67%	\$91
Concho Valley Credit Union	\$22,832	\$42	0.73%	7.13%	74.65%	\$65	\$141	0.60%	6.11%	77.73%	\$66
Liberty County Teachers Federal Credit Union	\$23,560	\$151	2.58%	22.53%	63.93%	\$61	\$466	1.99%	18.61%	68.12%	\$60
McMurrey Federal Credit Union	\$23,592	\$13	0.22%	1.80%	95.65%	\$67	\$20	0.08%	0.71%	92.63%	\$70
Texas Community Federal Credit Union	\$23,654	\$115	1.96%	13.19%	73.41%	\$60	\$297	1.30%	8.71%	71.54%	\$56
Anderson County Federal Credit Union	\$23,667	\$108	1.84%	12.37%	58.55%	\$54	\$323	1.35%	9.62%	65.01%	\$60
Union Fidelity Federal Credit Union	\$24,170	\$110	1.80%	9.31%	69.83%	\$105	\$289	1.17%	6.28%	73.19%	\$95
TexStar Federal Credit Union	\$24,456	\$55	0.89%	8.90%	72.95%	\$91	\$182	0.73%	7.59%	75.32%	\$85
Dallas U. P. Employees Credit Union	\$24,883	\$55	0.88%	3.89%	81.64%	\$116	\$383	1.50%	6.98%	66.46%	\$109
The Local Federal Credit Union	\$25,958	\$13	0.20%	1.00%	85.57%	\$118	\$239	0.87%	4.71%	83.73%	\$123
Brazos Community Credit Union	\$25,997	(\$61)	(0.93%)	(4.96%)	75.72%	\$102	\$58	0.22%	1.18%	68.68%	\$94
Valwood Park Federal Credit Union	\$26,260	\$53	0.81%	14.26%	80.06%	\$75	(\$2,378)	(8.95%)	(136.28%)	311.00%	\$65
Bayou City Federal Credit Union	\$26,315	\$2	0.03%	0.35%	94.26%	\$68	\$116	0.41%	5.15%	86.02%	\$62
Tyler City Employees Credit Union	\$26,984	(\$63)	(0.93%)	(5.63%)	97.96%	\$73	\$238	0.87%	5.42%	78.05%	\$64
Texas People Federal Credit Union	\$27,062	\$2	0.03%	0.18%	96.19%	\$82	\$78	0.28%	1.72%	93.86%	\$70
Shared Resources Credit Union	\$27,257	\$27	0.39%	3.24%	89.11%	\$73	\$171	0.59%	5.22%	89.34%	\$72
Gulf Shore Federal Credit Union	\$27,627	\$707	10.31%	85.03%	29.10%	\$84	\$869	3.74%	37.06%	49.40%	\$61
Transtar Federal Credit Union	\$27,920	(\$3)	(0.04%)	(0.51%)	97.78%	\$68	\$51	0.18%	2.15%	94.13%	\$66
United Energy Credit Union	\$28,901	(\$160)	(2.21%)	(12.91%)	135.14%	\$64	\$45	0.15%	0.91%	95.43%	\$61
Members Financial Federal Credit Union	\$28,929	\$48	0.67%	6.50%	83.99%	\$72	\$215	0.75%	7.45%	84.71%	\$79
Yantis Federal Credit Union	\$28,966	(\$42)	(0.58%)	(4.35%)	124.18%	\$67	\$8	0.03%	0.21%	99.10%	\$60
San Patricio County Teachers Federal Credit Union	\$29,053	\$28	0.38%	2.88%	90.48%	\$77	\$225	0.73%	5.82%	81.68%	\$73
United Credit Union	\$29,966	\$2	0.03%	0.37%	91.44%	\$42	\$11	0.04%	0.51%	86.13%	\$63
Wichita Falls Federal Credit Union	\$30,149	(\$60)	(0.79%)	(6.04%)	93.90%	\$58	\$107	0.35%	2.70%	84.40%	\$55
Alcon Employees Federal Credit Union	\$30,286	(\$44)	(0.57%)	(2.72%)	110.62%	\$97	(\$23)	(0.07%)	(0.35%)	100.53%	\$83
Rocket Federal Credit Union	\$31,038	(\$115)	(1.43%)	(13.99%)	99.40%	\$65	(\$98)	(0.30%)	(2.94%)	97.38%	\$65
Trinity Valley Teachers Credit Union	\$31,048	\$71	0.91%	3.34%	69.11%	\$55	\$199	0.61%	2.36%	75.95%	\$51
Greater Central Texas Federal Credit Union	\$31,428	\$63	0.80%	8.56%	80.31%	\$57	\$298	0.93%	10.54%	76.14%	\$52
Beaumont Community Credit Union	\$32,109	\$149	1.87%	14.77%	65.65%	\$55	\$357	1.09%	9.20%	75.25%	\$61
Northeast Texas Teachers Federal Credit Union	\$32,589	\$124	1.53%	12.44%	62.01%	\$59	\$413	1.26%	10.77%	66.62%	\$58
Texas Associations of Professionals Federal Credit Union	\$33,508	\$10	0.12%	0.96%	97.56%	\$83	\$75	0.21%	1.83%	96.08%	\$84
Brazos Star Credit Union	\$33,794	\$24	0.29%	2.09%	85.84%	\$66	\$218	0.65%	4.83%	75.33%	\$61
Matagorda County Credit Union	\$34,466	\$140	1.63%	12.14%	59.36%	\$49	\$510	1.46%	11.55%	61.94%	\$49

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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	\$34,924	\$57	0.65%	8.50%	86.06%	\$65	\$224	0.64%	8.62%	86.21%	\$62
Golden Triangle Federal Credit Union	\$35,321	\$100	1.12%	7.46%	77.20%	\$84	\$313	0.86%	5.99%	76.98%	\$82
Commoncents Credit Union	\$35,627	\$28	0.31%	2.48%	78.65%	\$43	(\$118)	(0.34%)	(2.60%)	89.53%	\$48
San Angelo Federal Credit Union	\$35,950	\$119	1.34%	13.37%	73.95%	\$67	\$580	1.61%	17.46%	68.04%	\$58
Port Arthur Teachers Federal Credit Union	\$36,151	\$6	0.07%	0.48%	89.45%	\$67	\$136	0.36%	2.76%	81.04%	\$63
Caprock Federal Credit Union	\$37,570	(\$25)	(0.26%)	(2.15%)	100.84%	\$71	\$67	0.17%	1.44%	95.08%	\$68
Hockley County School Employees Credit Union	\$37,653	\$38	0.41%	3.53%	81.25%	\$73	\$143	0.39%	3.34%	87.47%	\$68
Austin Federal Credit Union	\$37,914	\$65	0.68%	8.95%	73.86%	\$61	\$388	0.99%	14.06%	71.43%	\$54
Keystone Credit Union	\$37,937	\$22	0.23%	0.84%	92.34%	\$56	(\$24)	(0.06%)	(0.23%)	97.89%	\$57
Angelina Federal Employees Credit Union	\$38,031	\$194	2.05%	14.10%	70.94%	\$92	\$556	1.46%	10.40%	72.44%	\$90
SPCO Credit Union	\$38,878	(\$56)	(0.57%)	(6.01%)	105.93%	\$110	(\$144)	(0.36%)	(3.78%)	101.66%	\$110
Old Ocean Federal Credit Union	\$39,158	\$454	4.60%	27.38%	61.78%	\$85	\$954	2.34%	15.07%	59.52%	\$72
Cabot Community Credit Union	\$40,203	\$216	2.15%	17.08%	53.46%	\$60	\$948	2.41%	20.26%	54.69%	\$59
Mesquite Credit Union	\$40,418	\$148	1.47%	17.08%	83.02%	\$74	\$283	0.69%	8.40%	83.27%	\$71
Travis County Credit Union	\$40,843	\$70	0.68%	8.30%	78.18%	\$72	\$340	0.81%	10.59%	78.49%	\$65
Starr County Teachers Federal Credit Union	\$41,127	\$189	1.84%	12.29%	72.08%	\$51	\$660	1.58%	11.16%	66.36%	\$52
Mountain Star Federal Credit Union	\$41,759	\$172	1.71%	13.50%	68.00%	\$71	\$574	1.45%	11.78%	67.39%	\$54
B C M Federal Credit Union	\$42,030	\$173	1.64%	17.39%	68.55%	\$76	\$624	1.40%	16.52%	68.11%	\$83
Lufkin Federal Credit Union	\$44,809	\$230	2.02%	9.36%	63.34%	\$75	\$768	1.74%	8.07%	66.11%	\$69
City Public Service/IBEW Federal Credit Union	\$46,295	\$66	0.57%	4.88%	84.13%	\$75	\$462	1.02%	8.76%	76.96%	\$71
Walker County Federal Credit Union	\$46,568	\$204	1.76%	12.29%	67.78%	\$78	\$652	1.39%	10.21%	71.47%	\$74
Cherokee County Federal Credit Union	\$46,727	\$104	0.88%	3.60%	75.55%	\$70	\$495	1.05%	4.36%	66.67%	\$63
Houston Highway Credit Union	\$47,771	\$116	0.99%	18.79%	59.24%	\$5	\$877	1.84%	44.65%	55.16%	\$7
Trans Texas Southwest Credit Union	\$48,544	\$55	0.47%	3.68%	89.60%	\$74	\$251	0.55%	4.26%	88.41%	\$71
Caprock Santa Fe Credit Union	\$48,611	\$211	1.72%	4.49%	49.66%	\$64	\$1,000	2.03%	5.41%	49.98%	\$64
Baptist Credit Union	\$48,862	\$76	0.62%	7.87%	87.42%	\$66	\$175	0.36%	4.68%	92.96%	\$68
Highway District 21 Federal Credit Union	\$50,446	\$201	1.57%	8.44%	53.38%	\$69	\$914	1.75%	9.94%	46.83%	\$57
Texas Plains Federal Credit Union	\$50,551	\$156	1.22%	8.63%	82.81%	\$68	\$345	0.67%	4.86%	88.13%	\$68
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,823	\$118	0.89%	8.77%	73.57%	\$102	\$360	0.70%	6.86%	77.10%	\$95
Lubrizol Employees' Credit Union	\$53,352	\$106	0.78%	5.03%	83.21%	\$106	\$520	0.94%	6.32%	72.07%	\$99
My Credit Union	\$54,547	\$137	0.99%	10.43%	80.98%	\$60	\$695	1.23%	13.99%	76.44%	\$52
Lifetime Federal Credit Union	\$56,115	(\$85)	(0.61%)	(3.31%)	101.94%	\$78	\$104	0.19%	1.01%	90.10%	\$78
Texas Telcom Credit Union	\$57,273	(\$53)	(0.37%)	(2.84%)	106.67%	\$70	(\$105)	(0.18%)	(1.43%)	106.28%	\$76
Freestone Credit Union	\$58,056	\$187	1.31%	12.47%	67.64%	\$49	\$556	1.00%	9.62%	76.02%	\$49
Big Spring Education Employees Federal Credit Union	\$58,258	(\$563)	(3.85%)	(25.22%)	335.50%	\$63	\$478	0.77%	5.47%	73.24%	\$57
Select Federal Credit Union	\$58,488	\$32	0.22%	1.22%	86.32%	\$78	\$246	0.44%	2.36%	81.25%	\$76
Cosden Federal Credit Union	\$60,193	\$4	0.03%	0.26%	99.21%	\$52	\$696	1.07%	11.63%	70.72%	\$56
Star of Texas Credit Union	\$61,740	\$328	2.13%	12.55%	50.18%	\$77	\$1,264	2.08%	12.76%	53.97%	\$56
West Texas Credit Union	\$62,402	(\$48)	(0.31%)	(3.05%)	106.49%	\$78	\$380	0.60%	6.20%	88.88%	\$65
Doches Credit Union	\$63,815	\$92	0.58%	4.51%	82.86%	\$48	\$317	0.49%	3.97%	82.07%	\$46
La Joya Area Federal Credit Union	\$63,955	\$194	1.20%	12.19%	79.00%	\$53	\$687	1.03%	11.23%	81.52%	\$54
Heart O TX Federal Credit Union	\$65,210	(\$156)	(0.96%)	(14.21%)	116.51%	\$54	(\$320)	(0.49%)	(7.03%)	105.18%	\$51
Scott & White Employees Credit Union	\$67,581	\$404	2.35%	21.13%	47.64%	\$66	\$1,654	2.35%	23.94%	46.63%	\$61
South Texas Federal Credit Union	\$67,613	\$162	0.96%	20.93%	68.58%	\$47	\$605	0.90%	21.89%	72.16%	\$46
Texan Sky Federal Credit Union	\$69,449	(\$356)	(2.04%)	(14.03%)	149.11%	\$110	\$598	0.84%	6.03%	79.61%	\$83
Fannin Federal Credit Union	\$69,906	\$594	3.37%	21.61%	42.57%	\$63	\$2,290	3.25%	22.60%	43.09%	\$65

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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)											
Hereford Texas Federal Credit Union	\$70,972	\$17	0.10%	0.45%	83.33%	\$68	\$518	0.73%	3.43%	79.73%	\$65
Southland Federal Credit Union	\$72,836	\$288	1.58%	11.61%	61.77%	\$57	\$1,114	1.60%	11.77%	63.25%	\$59
Postal Family Credit Union	\$73,419	\$56	0.30%	2.93%	84.57%	\$78	\$219	0.29%	2.88%	89.20%	\$79
Service 1st Credit Union	\$74,571	\$237	1.26%	10.97%	58.07%	\$79	\$949	1.22%	11.44%	60.21%	\$74
Southern Federal Credit Union	\$76,362	\$199	1.04%	2.44%	66.42%	\$101	\$661	0.83%	2.04%	69.74%	\$98
Westex Federal Credit Union	\$79,412	(\$10)	(0.05%)	(0.53%)	97.15%	\$83	\$12	0.01%	0.16%	95.19%	\$83
Irving City Employees Federal Credit Union	\$79,975	(\$443)	(2.24%)	(20.15%)	NM	\$102	\$613	0.77%	7.18%	73.67%	\$90
Wellspring Federal Credit Union	\$81,211	\$80	0.40%	4.58%	86.34%	\$58	\$298	0.38%	4.40%	83.98%	\$58
RelyOn Credit Union	\$81,920	(\$550)	(2.60%)	(40.80%)	97.20%	\$95	(\$1,952)	(2.20%)	(30.20%)	95.21%	\$87
Windthorst Federal Credit Union	\$82,006	\$213	1.04%	8.16%	64.50%	\$77	\$644	0.81%	6.32%	70.39%	\$75
Domino Federal Credit Union	\$82,396	\$176	0.85%	5.54%	80.80%	\$72	\$821	0.99%	6.62%	78.44%	\$66
Southwest Financial Federal Credit Union	\$82,563	(\$443)	(2.15%)	(13.45%)	114.49%	\$98	\$18	0.02%	0.14%	84.42%	\$93
Baycel Federal Credit Union	\$83,200	\$260	1.26%	6.75%	60.83%	\$79	\$1,178	1.43%	7.88%	57.80%	\$69
Baylor Health Care System Credit Union	\$83,302	\$120	0.57%	3.26%	70.43%	\$100	\$886	1.00%	6.17%	66.27%	\$91
Southwest Research Center Federal Credit Union	\$83,463	\$216	1.03%	14.29%	71.74%	\$71	\$604	0.70%	10.51%	77.99%	\$68
Texas Bridge Credit Union	\$83,734	\$48	0.23%	2.97%	91.02%	\$71	\$50	0.06%	0.78%	96.17%	\$72
Metro Medical Credit Union	\$85,247	\$100	0.47%	3.24%	82.11%	\$85	\$533	0.60%	4.39%	78.10%	\$84
Heritage USA Federal Credit Union	\$86,097	\$509	2.48%	21.02%	62.12%	\$77	\$1,751	2.31%	19.39%	63.31%	\$66
US Employees Credit Union	\$89,351	\$98	0.44%	5.39%	82.41%	\$68	\$210	0.23%	2.91%	88.15%	\$68
KBR Heritage Federal Credit Union	\$89,443	\$28	0.12%	0.72%	100.00%	\$85	\$265	0.29%	1.71%	73.19%	\$85
Edinburg Teachers Credit Union	\$92,088	\$91	0.40%	3.21%	86.02%	\$81	\$449	0.48%	3.91%	85.83%	\$71
Coastal Community Federal Credit Union	\$94,192	(\$111)	(0.47%)	(5.22%)	110.90%	\$58	\$1,191	1.26%	14.29%	80.05%	\$61
Memorial Credit Union	\$94,569	\$84	0.35%	3.54%	89.58%	\$84	\$399	0.42%	4.26%	87.34%	\$83
Rockdale Federal Credit Union	\$94,752	\$120	0.51%	4.99%	86.74%	\$71	\$414	0.42%	4.35%	88.00%	\$69
Texas D P S Credit Union	\$96,890	\$167	0.68%	6.90%	77.44%	\$81	\$683	0.69%	7.25%	79.33%	\$80
Members Credit Union	\$97,219	\$230	0.93%	8.93%	79.29%	\$80	\$967	0.94%	9.76%	78.05%	\$76
Concho Educators Federal Credit Union	\$98,555	\$89	0.36%	5.96%	85.53%	\$59	\$844	0.84%	14.19%	78.47%	\$56
Wichita Falls Teachers Federal Credit Union	\$98,824	(\$37)	(0.15%)	(1.55%)	79.41%	\$66	\$195	0.20%	2.13%	85.73%	\$70
First Watch Federal Credit Union	\$99,849	\$58	0.23%	2.48%	95.17%	\$78	\$444	0.44%	4.84%	94.73%	\$78
Centex Citizens Credit Union	\$101,610	\$327	1.29%	8.09%	77.57%	\$62	\$1,168	1.17%	7.39%	77.23%	\$60
Valley Federal Credit Union	\$101,944	\$167	0.66%	5.07%	90.02%	\$72	\$417	0.41%	3.19%	91.73%	\$75
Southwest 66 Credit Union	\$103,066	(\$97)	(0.38%)	(3.83%)	99.34%	\$69	\$355	0.35%	3.57%	88.34%	\$66
City Federal Credit Union	\$111,918	\$281	1.01%	14.20%	66.31%	\$112	\$3,502	3.33%	57.57%	42.84%	\$110
Eastex Credit Union	\$116,636	(\$15)	(0.05%)	(0.48%)	82.20%	\$57	\$282	0.24%	2.30%	87.33%	\$57
Tarrant County's Credit Union	\$118,357	\$307	1.04%	11.46%	78.42%	\$90	\$1,764	1.48%	18.11%	73.65%	\$90
Cooperative Teachers Credit Union	\$119,420	(\$76)	(0.25%)	(4.52%)	87.83%	\$91	\$293	0.25%	4.30%	85.15%	\$95
United Community Credit Union	\$122,144	\$233	0.76%	7.68%	80.57%	\$66	\$867	0.70%	7.37%	80.46%	\$65
One Source Federal Credit Union	\$127,042	\$192	0.60%	6.35%	83.43%	\$38	\$464	0.37%	3.90%	89.26%	\$42
Texoma Educators Federal Credit Union	\$127,757	\$188	0.58%	4.68%	78.07%	\$86	\$763	0.58%	4.83%	75.95%	\$80
Prestige Community Credit Union	\$127,991	\$222	0.70%	8.44%	87.65%	\$81	(\$149)	(0.12%)	(1.41%)	88.08%	\$84
Naft Federal Credit Union	\$130,102	\$646	1.99%	13.54%	59.06%	\$64	\$1,820	1.43%	9.91%	70.55%	\$66
Telco Plus Credit Union	\$131,970	\$99	0.30%	2.97%	79.55%	\$63	\$812	0.64%	6.29%	72.41%	\$60
Allied Federal Credit Union	\$133,183	\$420	1.25%	15.92%	65.32%	\$67	\$1,064	0.79%	10.39%	76.89%	\$70

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Performance Analysis

December 31, 2023

Run Date: February 19, 2023

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Asset Group A - \$0 to \$250 million in total assets (continued)											
4U Federal Credit Union	\$133,974	\$187	0.57%	6.28%	82.89%	\$65	\$551	0.42%	4.70%	87.30%	\$67
Laredo Federal Credit Union	\$135,160	(\$2,150)	(6.29%)	(136.25%)	294.92%	\$205	(\$1,817)	(1.28%)	(28.19%)	129.23%	\$97
Texas Health Credit Union	\$135,231	\$183	0.54%	4.84%	62.18%	\$106	\$1,183	0.84%	8.12%	63.25%	\$105
MTCU	\$138,084	\$635	1.85%	25.14%	85.81%	\$96	\$860	0.62%	8.79%	89.37%	\$96
BP Federal Credit Union	\$138,630	\$52	0.15%	1.22%	91.27%	\$97	\$326	0.22%	1.92%	89.27%	\$100
Kerr County Federal Credit Union	\$139,190	(\$1,085)	(3.06%)	(42.11%)	218.58%	\$96	(\$14)	(0.01%)	(0.14%)	95.69%	\$77
Community Service Credit Union	\$141,904	\$46	0.13%	1.35%	88.72%	\$87	\$156	0.11%	1.15%	89.75%	\$89
Space City Credit Union	\$142,293	(\$965)	(2.70%)	(19.49%)	151.37%	\$72	(\$612)	(0.42%)	(3.05%)	100.75%	\$71
River City Federal Credit Union	\$145,344	(\$338)	(0.93%)	(16.54%)	76.34%	\$70	(\$944)	(0.64%)	(11.32%)	74.79%	\$66
Rio Grande Valley Credit Union	\$150,058	\$491	1.30%	13.73%	67.81%	\$64	\$2,525	1.63%	19.03%	63.89%	\$67
Chemcel Federal Credit Union	\$150,909	\$288	0.77%	6.20%	72.51%	\$44	\$1,294	0.86%	7.12%	71.72%	\$45
Chocolate Bayou Community Federal Credit Union	\$151,777	\$267	0.70%	6.81%	84.82%	\$67	\$2,445	1.58%	16.55%	72.54%	\$67
Communities of Abilene Federal Credit Union	\$154,459	\$152	0.40%	18.07%	85.95%	\$61	\$637	0.41%	18.89%	86.01%	\$64
Kelly Community Federal Credit Union	\$165,350	\$205	0.50%	4.23%	79.76%	\$74	\$512	0.33%	2.67%	86.29%	\$73
LibertyOne Credit Union	\$166,000	\$91	0.22%	2.36%	91.77%	\$114	\$225	0.14%	1.49%	92.63%	\$100
First Central Credit Union	\$166,080	\$2,532	6.34%	52.47%	50.18%	\$76	\$3,741	2.44%	21.02%	71.12%	\$67
Members First Credit Union	\$175,246	\$608	1.42%	6.62%	62.35%	\$62	\$2,650	1.54%	7.43%	63.44%	\$60
Lone Star Credit Union	\$175,949	(\$1)	0.00%	(0.03%)	90.77%	\$95	\$381	0.22%	2.93%	89.28%	\$86
WesTex Community Credit Union	\$184,183	\$870	1.94%	16.67%	63.39%	\$71	\$3,532	1.99%	18.23%	62.42%	\$70
Cal-Com Federal Credit Union	\$185,079	\$591	1.29%	11.86%	65.84%	\$71	\$2,492	1.37%	13.01%	63.86%	\$63
Government Employees Federal Credit Union	\$185,942	\$394	0.84%	12.76%	72.43%	\$80	\$1,591	0.83%	13.41%	72.47%	\$77
Texasgulf Federal Credit Union	\$188,487	\$407	0.86%	7.56%	61.97%	\$77	\$1,856	1.00%	9.01%	64.39%	\$76
Priority Trust Credit Union	\$189,540	\$273	0.57%	5.88%	83.98%	\$61	\$717	0.37%	3.90%	89.38%	\$72
Citizens Federal Credit Union	\$190,478	\$616	1.32%	15.13%	58.91%	\$70	\$2,023	1.09%	13.29%	60.30%	\$70
Access Community Credit Union	\$194,768	\$276	0.57%	5.23%	88.27%	\$74	\$688	0.35%	3.30%	91.76%	\$74
MemberSource Credit Union	\$196,190	(\$252)	(0.51%)	(5.05%)	101.22%	\$80	(\$360)	(0.18%)	(1.81%)	97.79%	\$84
Beacon Federal Credit Union	\$196,704	\$56	0.11%	2.12%	93.41%	\$90	\$571	0.29%	5.75%	89.89%	\$86
Harris County Federal Credit Union	\$203,226	\$771	1.52%	7.97%	60.31%	\$84	\$3,342	1.62%	8.98%	58.03%	\$77
The People's Federal Credit Union	\$205,728	\$560	1.09%	18.75%	76.37%	\$73	\$752	0.36%	6.37%	87.89%	\$72
H.E.B. Federal Credit Union	\$207,993	\$621	1.19%	7.39%	74.19%	\$145	\$2,153	1.01%	6.58%	80.21%	\$154
Santa Fe Federal Credit Union	\$209,976	\$539	1.03%	9.26%	60.34%	\$70	\$1,941	0.97%	8.62%	70.83%	\$72
Members Choice of Central Texas Federal Credit Union	\$212,859	\$458	0.86%	7.64%	75.31%	\$70	\$1,760	0.81%	7.53%	78.09%	\$65
Capitol Credit Union	\$213,926	\$205	0.39%	3.51%	88.70%	\$89	\$854	0.41%	3.66%	88.37%	\$89
Southwest Heritage CU	\$223,217	\$646	1.16%	9.50%	75.20%	\$77	\$2,798	1.29%	10.65%	72.04%	\$71
Pantex Federal Credit Union	\$225,031	\$315	0.56%	3.49%	82.56%	\$79	\$1,006	0.45%	2.81%	85.34%	\$75
Sabine Federal Credit Union	\$229,561	\$79	0.14%	1.17%	94.34%	\$82	\$413	0.18%	1.54%	91.27%	\$81
Members Trust of the Southwest Federal Credit Union	\$230,190	\$106	0.19%	3.74%	92.58%	\$93	\$360	0.16%	3.19%	92.69%	\$93
Investex Credit Union	\$236,709	\$270	0.46%	12.91%	83.63%	\$80	\$1,028	0.43%	12.66%	89.23%	\$79
Border Federal Credit Union	\$237,570	\$761	1.27%	8.25%	71.23%	\$75	\$3,048	1.29%	8.38%	77.33%	\$72
Average of Asset Group A	\$51,232	\$70	0.39%	3.07%	86.87%	\$68	\$357	0.57%	3.15%	83.30%	\$64

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Asset Group B - \$251 to \$500 million in total assets											
Energy Capital Credit Union	\$267,444	\$459	0.70%	7.71%	76.73%	\$98	\$126	0.05%	0.51%	85.56%	\$94
Texoma Community Credit Union	\$271,045	\$649	0.96%	8.85%	76.26%	\$79	\$3,006	1.12%	10.69%	75.67%	\$71
Pioneer Mutual Federal Credit Union	\$283,482	\$768	1.07%	9.17%	63.51%	\$54	\$3,630	1.26%	11.32%	67.98%	\$63
Unity One Credit Union	\$285,879	(\$281)	(0.40%)	(12.77%)	95.66%	\$74	\$2,595	0.89%	29.46%	73.39%	\$72
Fort Worth City Credit Union	\$300,482	(\$127)	(0.17%)	(1.52%)	98.48%	\$94	\$2,333	0.77%	7.14%	72.97%	\$83
Synergy Federal Credit Union	\$305,839	(\$1,944)	(2.51%)	(18.54%)	NA	\$94	(\$80)	(0.03%)	(0.19%)	100.42%	\$86
First Basin Credit Union	\$316,331	\$18	0.02%	0.28%	86.93%	\$72	\$1,016	0.31%	4.09%	85.65%	\$72
Gulf Credit Union	\$317,984	\$1,359	1.72%	26.92%	64.74%	\$26	\$1,192	0.37%	6.23%	84.72%	\$70
Gulf Coast Federal Credit Union	\$326,091	(\$351)	(0.44%)	(4.79%)	82.36%	\$59	\$101	0.03%	0.33%	77.48%	\$58
Evolve Federal Credit Union	\$334,320	(\$544)	(0.64%)	(9.34%)	112.84%	\$98	(\$425)	(0.12%)	(1.83%)	101.07%	\$84
Cy Fair Federal Credit Union	\$335,858	\$200	0.24%	3.23%	90.26%	\$111	\$3,744	1.13%	15.74%	73.55%	\$67
Houston Texas Fire Fighters Federal Credit Union	\$336,996	\$267	0.32%	2.22%	75.81%	\$84	\$2,634	0.78%	5.58%	73.54%	\$81
ACFCU Federal Credit Union	\$346,894	(\$191)	(0.22%)	(3.55%)	106.07%	\$86	\$566	0.16%	2.71%	96.16%	\$79
MCT Credit Union	\$355,730	(\$60)	(0.07%)	(0.84%)	98.55%	\$99	\$1,007	0.28%	3.55%	90.86%	\$90
Nizari Progressive Federal Credit Union	\$359,046	\$1,472	1.67%	20.68%	55.99%	\$70	\$3,819	1.14%	14.21%	65.45%	\$75
Mobility Credit Union	\$376,929	\$19	0.02%	0.25%	75.66%	\$74	\$518	0.14%	1.73%	71.10%	\$64
1st Community Federal Credit Union	\$382,433	\$745	0.78%	9.31%	71.88%	\$71	\$4,094	1.10%	12.61%	66.84%	\$68
Texas Tech Federal Credit Union	\$385,299	\$768	0.80%	7.58%	81.21%	\$91	\$1,905	0.50%	4.82%	90.01%	\$103
America's Credit Union	\$390,407	\$946	0.96%	7.28%	80.68%	\$89	\$3,540	0.88%	6.97%	79.59%	\$85
United Texas Credit Union	\$410,581	\$975	0.96%	17.10%	75.70%	\$105	\$2,365	0.58%	10.95%	84.96%	\$108
Public Employees Credit Union	\$426,329	\$1,369	1.28%	13.34%	59.83%	\$76	\$5,431	1.24%	14.12%	60.24%	\$76
GENCO Federal Credit Union	\$431,538	\$981	0.91%	7.59%	74.64%	\$78	\$3,684	0.86%	7.36%	75.36%	\$73
Texar Federal Credit Union	\$445,660	\$474	0.42%	3.99%	77.96%	\$86	\$2,692	0.59%	5.70%	77.71%	\$89
Security First Federal Credit Union	\$451,373	(\$113)	(0.10%)	(0.98%)	73.57%	\$64	\$4,620	1.02%	10.56%	65.56%	\$60
Education Credit Union	\$477,793	\$561	0.47%	4.15%	80.77%	\$77	\$793	0.17%	1.48%	86.81%	\$84
CoastLife Credit Union	\$479,449	\$552	0.45%	4.76%	73.83%	\$51	\$2,670	0.54%	5.89%	75.53%	\$54
My Community Credit Union	\$493,712	\$428	0.35%	3.56%	80.41%	\$92	\$3,264	0.66%	6.91%	80.34%	\$88
Average of Asset Group B	\$366,479	\$348	0.35%	3.91%	80.40%	\$80	\$2,253	0.61%	7.36%	79.20%	\$78

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Asset Group C - \$501 million to \$1 billion in total assets											
DuGood Federal Credit Union	\$507,072	\$1,427	1.13%	9.55%	68.81%	\$75	\$6,621	1.34%	11.57%	67.25%	\$71
Associated Credit Union of Texas	\$534,785	(\$60)	(0.05%)	(0.51%)	78.60%	\$88	\$2,300	0.43%	4.94%	74.40%	\$91
Educators Credit Union	\$547,594	\$2,567	1.87%	10.95%	40.11%	\$93	\$9,272	1.71%	10.27%	43.80%	\$99
Alliance Credit Union	\$568,715	\$1,297	0.92%	8.03%	78.09%	\$86	\$6,028	1.13%	9.66%	76.73%	\$84
Abilene Teachers Federal Credit Union	\$594,233	(\$1,881)	(1.26%)	(7.33%)	112.55%	\$84	\$2,845	0.47%	2.80%	85.04%	\$80
Union Square Credit Union	\$620,880	(\$477)	(0.30%)	(4.01%)	91.73%	\$68	(\$1,345)	(0.21%)	(2.73%)	94.34%	\$77
Education First Federal Credit Union	\$628,693	\$271	0.18%	3.67%	88.14%	\$74	\$238	0.04%	0.83%	91.68%	\$74
Air Force Federal Credit Union	\$663,517	\$604	0.37%	5.07%	82.00%	\$75	\$2,356	0.36%	5.03%	80.91%	\$76
City Credit Union	\$676,736	\$988	0.60%	5.90%	76.33%	\$105	\$3,535	0.56%	5.36%	76.21%	\$99
Texell Credit Union	\$690,229	(\$148)	(0.09%)	(0.90%)	80.13%	\$75	\$4,493	0.67%	6.85%	73.23%	\$71
Texas Bay Credit Union	\$707,134	\$1,065	0.61%	6.78%	76.64%	\$87	\$5,027	0.73%	8.21%	75.16%	\$82
PrimeWay Federal Credit Union	\$751,066	\$546	0.29%	4.06%	87.20%	\$111	\$4,082	0.55%	7.56%	81.51%	\$89
Members Choice Credit Union	\$754,859	(\$1,424)	(0.74%)	(12.77%)	90.02%	\$77	\$114	0.01%	0.26%	82.70%	\$94
Generations Community Federal Credit Union	\$755,938	\$26	0.01%	0.19%	88.13%	\$89	\$4,747	0.62%	8.98%	79.52%	\$92
Complex Community Federal Credit Union	\$756,892	\$523	0.28%	2.82%	88.50%	\$86	\$9,296	1.34%	13.16%	70.60%	\$84
Resource One Credit Union	\$763,007	(\$11,221)	(5.76%)	(101.73%)	127.57%	\$76	(\$12,517)	(1.56%)	(25.44%)	105.14%	\$97
Southwest Airlines Federal Credit Union	\$776,386	\$778	0.40%	3.79%	74.93%	\$115	\$3,659	0.48%	4.52%	74.74%	\$113
Community Resource Credit Union	\$848,944	(\$403)	(0.19%)	(2.41%)	90.57%	\$97	\$5,463	0.69%	8.36%	81.23%	\$90
Smart Financial Credit Union	\$850,335	\$1,517	0.68%	8.52%	84.67%	\$85	\$3,064	0.34%	4.54%	90.29%	\$93
Schlumberger Employees Credit Union	\$901,678	\$3,228	1.43%	6.73%	46.83%	\$115	\$12,748	1.39%	6.82%	46.41%	\$108
Houston Federal Credit Union	\$905,297	\$1,256	0.56%	6.97%	79.35%	\$81	\$9,560	1.06%	13.86%	71.35%	\$80
Houston Police Federal Credit Union	\$917,938	\$2,463	1.09%	12.42%	62.99%	\$96	\$9,604	1.07%	12.46%	60.17%	\$98
InTouch Credit Union	\$920,409	\$5,986	2.59%	31.53%	54.86%	\$89	(\$1,291)	(0.13%)	(1.64%)	88.81%	\$92
Neches Federal Credit Union	\$931,932	\$4,023	1.74%	11.45%	68.91%	\$83	\$13,311	1.47%	9.83%	69.76%	\$75
FivePoint Credit Union	\$940,699	\$1,678	0.72%	9.13%	78.16%	\$79	\$2,307	0.25%	3.17%	87.74%	\$95
Greater Texas Federal Credit Union	\$949,758	(\$2,085)	(0.88%)	(13.50%)	100.85%	\$91	(\$1,746)	(0.18%)	(2.77%)	94.01%	\$89
Brazos Valley Schools Credit Union	\$956,760	\$174	0.07%	0.74%	81.99%	\$79	\$2,589	0.27%	2.77%	78.00%	\$74
Average of Asset Group C	\$756,351	\$471	0.23%	0.19%	80.69%	\$87	\$3,939	0.55%	4.79%	77.80%	\$88

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Asset Group D - Over \$1 billion in total assets											
Raiz Federal Credit Union	\$1,017,478	\$356	0.14%	1.39%	83.56%	\$88	\$3,119	0.32%	3.02%	80.04%	\$84
Velocity Credit Union	\$1,039,075	\$397	0.16%	1.34%	79.34%	\$100	\$1,459	0.14%	1.22%	82.91%	\$102
Neighborhood Credit Union	\$1,080,042	(\$586)	(0.22%)	(2.61%)	81.98%	\$93	\$3,417	0.31%	3.77%	78.64%	\$97
East Texas Professional Credit Union	\$1,196,111	\$5,336	1.82%	10.06%	64.81%	\$79	\$20,839	1.77%	10.10%	63.04%	\$67
Firstmark Credit Union	\$1,199,201	(\$1,094)	(0.36%)	(5.42%)	105.03%	\$94	\$2,361	0.19%	3.02%	90.52%	\$88
Fort Worth Community Credit Union	\$1,206,269	\$1,220	0.40%	4.26%	70.03%	\$96	\$6,694	0.55%	5.96%	69.65%	\$94
Gulf Coast Educators Federal Credit Union	\$1,311,220	\$2,154	0.66%	7.78%	65.10%	\$84	\$7,579	0.59%	6.95%	72.80%	\$93
First Service Credit Union	\$1,331,619	\$2,223	0.67%	6.39%	75.84%	\$83	\$11,236	0.82%	8.23%	73.45%	\$93
Red River Employees Federal Credit Union	\$1,404,113	\$3,718	1.07%	8.23%	65.49%	\$63	\$18,852	1.37%	10.90%	66.16%	\$61
Amplify Credit Union	\$1,420,948	\$1,415	0.39%	4.78%	90.06%	\$113	\$6,722	0.46%	5.87%	87.61%	\$125
Amoco Federal Credit Union	\$1,423,553	\$1,183	0.33%	4.48%	81.20%	\$91	\$2,804	0.20%	2.67%	84.22%	\$99
United Heritage Credit Union	\$1,534,787	\$2,097	0.55%	6.15%	80.42%	\$101	\$8,441	0.55%	6.33%	82.88%	\$114
FirstLight Federal Credit Union	\$1,550,607	\$3,422	0.88%	9.73%	67.23%	\$84	\$11,884	0.77%	8.56%	71.90%	\$87
DATCU Credit Union	\$1,569,724	\$6,012	1.52%	9.93%	57.01%	\$110	\$24,708	1.56%	10.40%	57.55%	\$108
Shell Federal Credit Union	\$1,828,653	\$5,121	1.12%	10.36%	66.59%	\$94	\$21,075	1.18%	11.26%	68.44%	\$93
Texas Trust Credit Union	\$2,025,243	\$2,831	0.56%	7.27%	76.84%	\$74	\$7,259	0.36%	4.71%	82.14%	\$82
Texans Credit Union	\$2,195,933	\$5,707	1.05%	14.24%	63.04%	\$102	\$23,914	1.11%	16.23%	63.59%	\$96
Advancial Federal Credit Union	\$2,440,593	\$1,112	0.19%	2.33%	83.74%	\$111	\$8,614	0.37%	4.55%	80.52%	\$108
Austin Telco Federal Credit Union	\$2,476,850	\$3,706	0.60%	6.49%	71.32%	\$88	\$17,662	0.72%	7.97%	67.52%	\$83
Credit Union Of Texas	\$2,498,957	\$1,474	0.24%	3.41%	88.35%	\$116	\$10,565	0.43%	6.17%	85.82%	\$114
First Community Credit Union	\$2,507,986	\$2,832	0.45%	7.16%	77.54%	\$89	\$11,820	0.49%	7.63%	78.72%	\$88
A+ Federal Credit Union	\$2,622,699	\$11,622	1.76%	15.88%	54.12%	\$97	\$36,895	1.37%	12.77%	59.25%	\$96
Wellby Financial Federal Credit Union	\$2,655,102	\$6,015	0.91%	9.27%	66.86%	\$90	\$17,071	0.66%	6.64%	73.40%	\$86
EECU	\$3,739,475	\$11,297	1.22%	10.36%	57.57%	\$113	\$46,394	1.30%	11.06%	60.97%	\$110
UNIFY Financial Federal Credit Union	\$3,810,683	(\$24,601)	(2.55%)	(43.19%)	68.72%	\$119	(\$20,653)	(0.52%)	(8.70%)	73.13%	\$126
University Federal Credit Union	\$4,042,447	\$6,639	0.66%	9.02%	77.40%	\$129	\$29,501	0.73%	10.44%	78.09%	\$134
Credit Human Federal Credit Union	\$4,182,485	(\$8,009)	(0.80%)	(9.79%)	103.72%	\$100	(\$13,415)	(0.35%)	(4.00%)	95.56%	\$98
Rally Credit Union	\$4,302,657	\$9,823	0.91%	7.04%	57.53%	\$78	\$53,762	1.26%	9.92%	57.42%	\$77
GECU Federal Credit Union	\$4,420,920	\$11,872	1.07%	9.94%	70.78%	\$79	\$42,618	0.98%	9.21%	71.52%	\$79
Texas Dow Employees Credit Union	\$4,674,361	\$12,530	1.06%	10.92%	69.37%	\$106	\$32,895	0.70%	7.37%	74.66%	\$116
American Airlines Federal Credit Union	\$8,640,577	\$11,833	0.55%	5.44%	63.62%	\$93	\$50,279	0.58%	6.02%	65.37%	\$92
Security Service Federal Credit Union	\$13,355,993	\$25,875	0.77%	7.52%	77.08%	\$114	\$104,768	0.79%	7.79%	77.01%	\$114
Randolph-Brooks Federal Credit Union	\$18,029,493	\$75,759	1.68%	19.21%	52.99%	\$99	\$216,859	1.26%	14.38%	61.53%	\$100
Average of Asset Group D	\$3,295,026	\$6,100	0.59%	5.13%	73.16%	\$96	\$25,091	0.70%	6.92%	73.82%	\$97

Source: SNL Financial

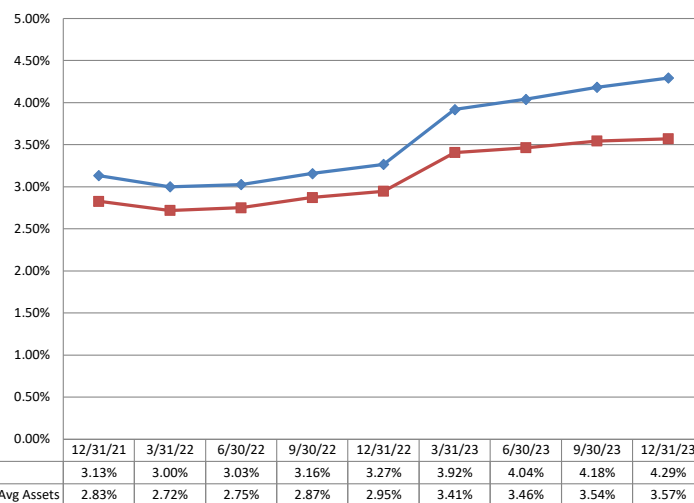
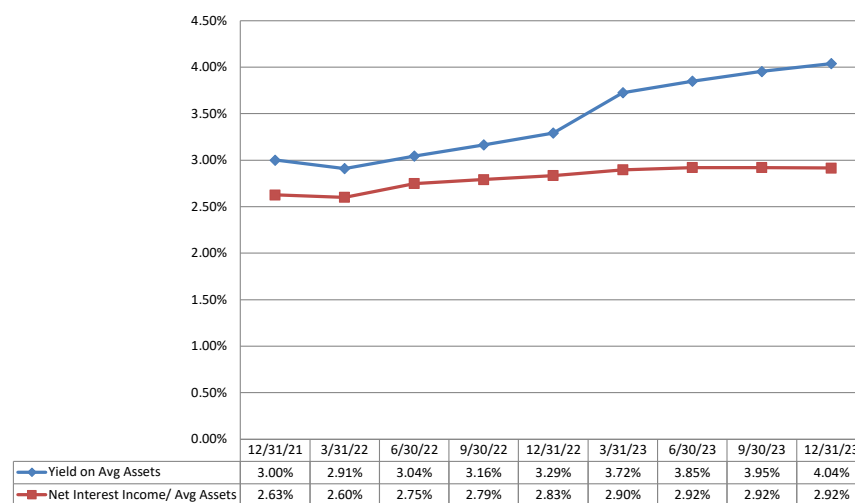
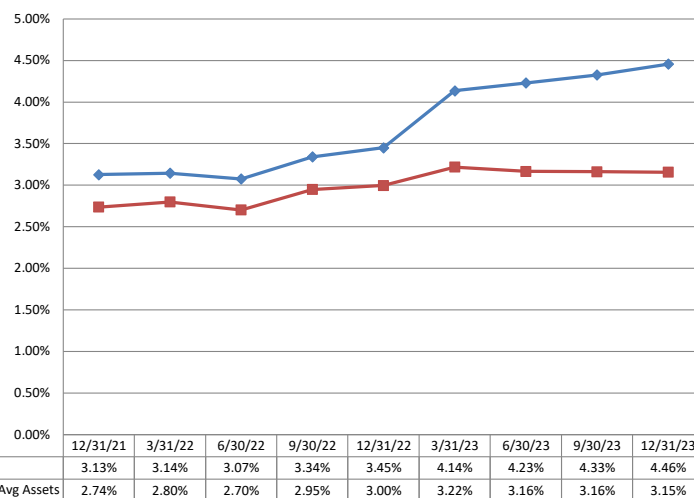
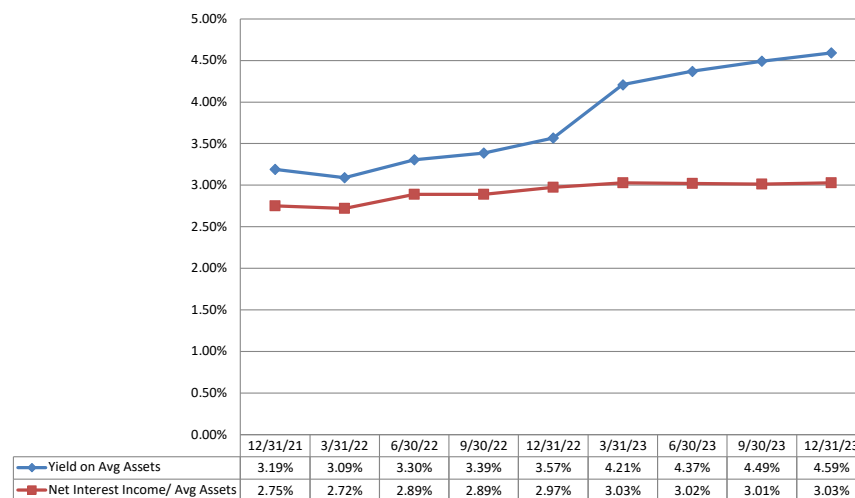
Note: Report includes only bank-level data.

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

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-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

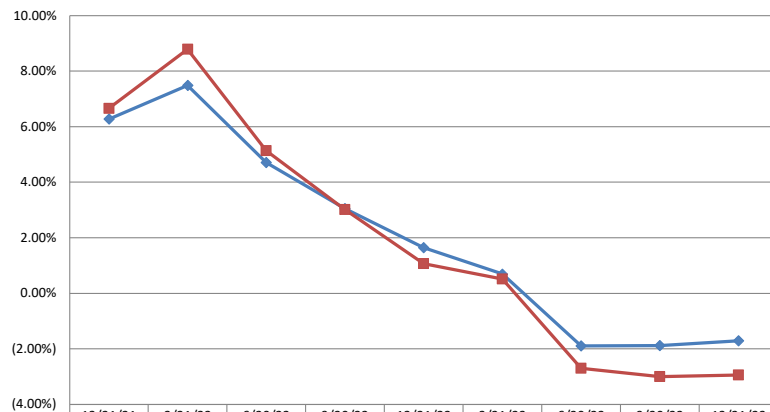
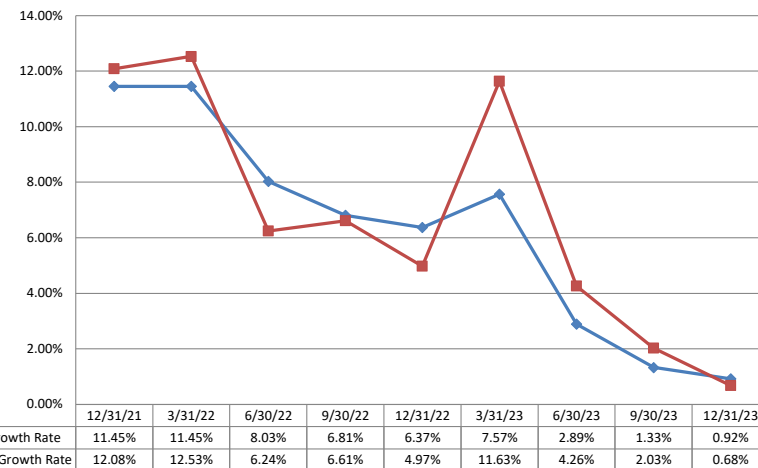
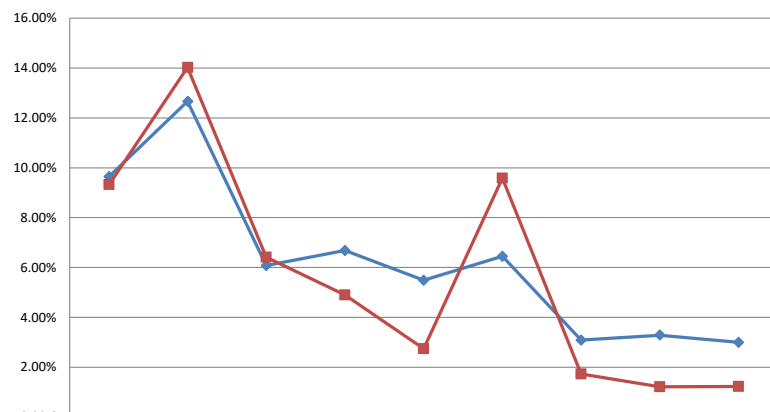
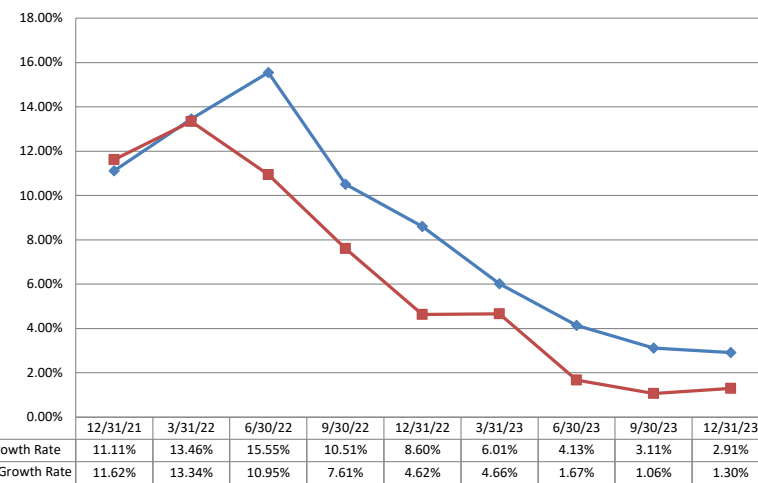
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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	\$474	\$221	\$388	56.96%	\$948	5.06%	1.12%	3.93%	(28.72%)	(32.76%)
Ibew Local 681 Credit Union	\$779	\$478	\$714	66.95%	\$1,558	4.50%	0.14%	4.36%	8.80%	14.61%
Texas Lee Federal Credit Union	\$843	\$500	\$748	66.84%	NA	3.65%	1.58%	2.07%	3.82%	1.91%
Musicians Federal Credit Union	\$854	\$428	\$751	56.99%	\$1,708	2.97%	0.12%	2.97%	5.30%	5.48%
Pilgrim CUCC Federal Credit Union	\$910	\$584	\$786	74.30%	\$910	5.97%	0.33%	5.75%	(4.51%)	(5.87%)
Empowerment Community Development Federal Credit Union	\$1,003	\$339	\$926	36.61%	\$1,003	3.98%	0.38%	3.60%	(8.98%)	(9.48%)
Assumption Beaumont Federal Credit Union	\$1,054	\$820	\$996	82.33%	NA	2.84%	0.00%	2.67%	89.23%	97.62%
Pear Orchard Federal Credit Union	\$1,230	\$641	\$1,013	63.28%	\$492	3.15%	0.17%	2.90%	24.24%	30.37%
Littlefield School Employees Federal Credit Union	\$1,318	\$584	\$1,129	51.73%	\$2,636	3.54%	0.75%	2.79%	(7.90%)	(9.46%)
Brentwood Baptist Church Federal Credit Union	\$1,382	\$754	\$1,276	59.09%	\$691	2.44%	0.20%	2.31%	(2.81%)	(2.97%)
Salt Employees Federal Credit Union	\$1,585	\$989	\$823	120.17%	\$1,057	3.89%	0.06%	3.89%	(12.96%)	(12.07%)
American Baptist Association Credit Union	\$1,616	\$1,249	\$1,447	86.32%	\$3,232	4.66%	0.29%	4.31%	(13.35%)	(14.58%)
W T N M Atlantic Federal Credit Union	\$1,696	\$1,406	\$1,292	108.82%	\$1,131	7.94%	0.87%	7.07%	0.65%	(0.84%)
Highway Employees Credit Union	\$1,701	\$1,286	\$1,215	105.84%	\$851	5.87%	0.40%	5.53%	(10.94%)	(15.86%)
Saint Lukes Community Federal Credit Union	\$1,810	\$399	\$1,623	24.58%	\$3,620	3.03%	1.44%	1.59%	(9.14%)	(11.26%)
Faith Cooperative Federal Credit Union	\$2,081	\$1,723	\$1,643	104.87%	\$1,387	3.42%	0.26%	3.17%	11.46%	8.02%
Lehrer Interests Credit Union	\$2,110	\$469	\$1,624	28.88%	\$2,110	3.44%	2.06%	1.42%	0.14%	(0.37%)
Priority Postal Credit Union	\$2,191	\$1,555	\$2,090	74.40%	\$1,096	6.21%	1.02%	5.15%	(20.12%)	(9.99%)
Jafari No-Interest Credit Union	\$2,262	\$827	\$1,811	45.67%	NA	2.91%	0.00%	2.91%	18.24%	20.41%
Galveston School Employees Federal Credit Union	\$2,680	\$1,786	\$2,348	76.06%	\$1,340	6.91%	0.11%	6.84%	1.28%	2.40%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,808	\$1,376	\$2,198	62.60%	\$5,616	3.87%	0.20%	3.67%	(6.65%)	(7.92%)
Navarro Credit Union	\$3,159	\$1,412	\$2,044	69.08%	\$2,106	3.27%	0.09%	3.17%	(4.33%)	(6.41%)
Goodyear San Angelo Federal Credit Union	\$3,211	\$2,944	\$2,722	108.16%	\$1,606	5.75%	2.56%	3.19%	(6.22%)	(8.13%)
B P S Federal Credit Union	\$3,215	\$1,024	\$1,499	68.31%	\$3,215	2.66%	0.37%	2.30%	(3.71%)	(8.32%)
Vidor Teachers Federal Credit Union	\$3,218	\$2,434	\$2,725	89.32%	\$3,218	2.98%	1.57%	1.41%	4.24%	6.07%
S P Trainmen Federal Credit Union	\$3,275	\$929	\$1,767	52.57%	\$2,183	2.96%	0.36%	2.60%	0.52%	(25.66%)
Lefors Federal Credit Union	\$3,403	\$2,157	\$2,700	79.89%	\$1,702	4.97%	0.17%	4.80%	(10.66%)	(12.76%)
Plains Federal Credit Union	\$3,404	\$2,678	\$2,708	98.89%	\$1,362	5.07%	1.08%	4.01%	(2.66%)	(3.63%)
Federal Employees Credit Union	\$3,551	\$1,599	\$2,902	55.10%	\$1,776	4.28%	0.25%	4.04%	(2.45%)	(2.98%)
Longview Federal Credit Union	\$3,665	\$2,996	\$2,701	110.92%	\$1,466	4.87%	0.43%	4.47%	(5.05%)	(11.90%)
Union Pacific Employees Credit Union	\$3,715	\$2,982	\$2,761	108.00%	\$1,858	5.30%	0.95%	4.35%	(7.95%)	(1.29%)
T H D District 17 Credit Union	\$3,856	\$2,615	\$3,031	86.28%	\$1,542	4.68%	1.82%	2.87%	(9.38%)	(12.12%)
Mount Carmel Church Federal Credit Union	\$3,969	\$2,277	\$3,204	71.07%	\$3,969	3.11%	1.81%	1.27%	(16.35%)	(13.62%)
Oak Farms Employees Credit Union	\$4,070	\$3,245	\$2,909	111.55%	\$2,035	6.44%	0.55%	5.92%	4.76%	4.30%
Houston Belt & Terminal Federal Credit Union	\$4,082	\$2,359	\$2,656	88.82%	\$2,041	5.78%	0.32%	5.44%	1.57%	2.04%
Covenant Savings Federal Credit Union	\$4,114	\$2,814	\$3,575	78.71%	\$1,371	3.61%	0.05%	3.56%	(2.30%)	(6.78%)
Bivins Federal Credit Union	\$4,171	\$2,393	\$3,211	74.53%	\$2,781	3.57%	0.65%	2.94%	(26.54%)	(31.04%)
Belton Federal Credit Union	\$4,233	\$2,386	\$3,551	67.19%	\$2,117	4.50%	0.28%	4.22%	(4.08%)	(5.91%)
Intercorp Credit Union	\$4,328	\$2,955	\$3,490	84.67%	\$2,164	6.78%	1.15%	5.60%	(3.52%)	(4.70%)
Corpus Christi S P Credit Union	\$4,418	\$3,388	\$3,707	91.39%	\$1,473	6.75%	1.12%	5.63%	(2.13%)	(1.44%)
Highway District 9 Credit Union	\$4,550	\$1,776	\$3,495	50.82%	\$2,275	3.89%	0.79%	3.12%	(5.03%)	(7.00%)
Peco Federal Credit Union	\$4,589	\$2,209	\$4,093	53.97%	\$1,530	5.08%	0.30%	4.81%	(6.35%)	(7.75%)
Everman Parkway Credit Union	\$4,685	\$2,891	\$2,844	101.65%	\$3,123	4.25%	0.25%	3.99%	(2.94%)	(13.32%)
Light Commerce Credit Union	\$4,854	\$3,493	\$3,817	91.51%	\$2,427	5.08%	0.33%	4.75%	11.28%	9.84%
Pampa Municipal Credit Union	\$4,896	\$4,340	\$4,261	101.85%	\$1,958	5.88%	1.69%	4.18%	7.87%	7.14%
Highway District 2 Credit Union	\$4,942	\$1,876	\$3,650	51.40%	\$2,471	3.91%	0.26%	3.65%	(9.12%)	(12.36%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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)

Port of Houston Warehouse Federal Credit Union	\$5,020	\$2,115	\$4,221	50.11%	NA	5.03%	0.09%	4.93%	(12.42%)	(15.75%)
Farmers Branch City Employees Federal Credit Union	\$5,164	\$2,511	\$4,140	60.65%	NA	3.77%	0.79%	3.00%	6.61%	8.29%
N C E Credit Union	\$5,388	\$3,080	\$4,186	73.58%	\$1,796	5.01%	0.42%	4.59%	1.87%	0.89%
Team Financial Federal Credit Union	\$5,432	\$3,455	\$5,051	68.40%	\$2,173	5.40%	0.39%	5.02%	(4.95%)	(4.14%)
A C U Credit Union	\$5,457	\$4,016	\$4,101	97.93%	\$3,638	3.48%	0.38%	3.10%	(11.01%)	(13.93%)
Midwestern State University Credit Union	\$5,483	\$2,693	\$4,736	56.86%	\$2,193	3.71%	0.07%	3.64%	(5.15%)	(3.27%)
South Texas Regional Federal Credit Union	\$5,827	\$4,688	\$5,072	92.43%	\$1,942	4.73%	0.14%	4.60%	(2.02%)	(3.41%)
Skel-Tex Credit Union	\$5,872	\$3,299	\$4,619	71.42%	\$2,936	3.19%	1.26%	1.92%	(15.51%)	(18.77%)
STEC Federal Credit Union	\$5,873	\$3,526	\$4,373	80.63%	\$2,937	3.20%	0.12%	3.07%	(4.38%)	(2.58%)
Coburn Credit Union	\$6,446	\$3,574	\$4,926	72.55%	\$4,297	3.75%	1.24%	2.50%	(14.93%)	(19.76%)
Frio County Federal Credit Union	\$6,514	\$5,003	\$4,512	110.88%	\$1,861	6.70%	0.70%	6.00%	(9.87%)	(14.96%)
City of Deer Park Federal Credit Union	\$6,545	\$4,344	\$5,116	84.91%	\$3,273	5.37%	0.95%	4.42%	3.28%	2.81%
Redeemer Federal Credit Union	\$6,592	\$1,966	\$4,929	39.89%	\$2,197	5.94%	0.20%	5.74%	(9.11%)	(14.35%)
CASE Federal Credit Union	\$6,675	\$2,340	\$5,790	40.41%	\$2,670	3.04%	0.07%	2.96%	(3.13%)	(6.04%)
Andrews School Federal Credit Union	\$6,716	\$4,025	\$5,018	80.21%	\$2,686	3.88%	0.15%	3.74%	0.69%	(0.48%)
Capital Federal Credit Union	\$6,812	\$2,368	\$4,799	49.34%	\$11	3.66%	1.41%	2.26%	5.76%	10.40%
Local 20 IBEW Federal Credit Union	\$6,826	\$4,036	\$6,335	63.71%	\$2,275	5.55%	0.01%	5.55%	4.44%	4.16%
Brownsville City Employees Federal Credit Union	\$6,983	\$3,420	\$4,965	68.88%	\$2,793	4.62%	0.36%	4.26%	(8.84%)	(13.80%)
Victoria City-County Employees Federal Credit Union	\$7,203	\$4,035	\$6,194	65.14%	\$3,602	4.69%	0.38%	4.31%	(12.51%)	(15.09%)
Seminole Public School Federal Credit Union	\$7,277	\$3,062	\$5,607	54.61%	\$3,639	5.50%	2.32%	3.20%	(0.23%)	0.74%
Sherwin Federal Credit Union	\$7,476	\$3,306	\$4,906	67.39%	\$2,492	3.38%	0.23%	3.16%	(12.58%)	(17.77%)
Natural Resources Conservation Service Federal Credit Union	\$7,540	\$3,185	\$6,162	51.69%	\$3,770	3.75%	0.10%	3.65%	(14.51%)	(17.05%)
Oak Cliff Christian Federal Credit Union	\$7,588	\$5,056	\$7,057	71.65%	\$2,168	4.10%	0.10%	4.01%	9.73%	10.91%
Port Terminal Federal Credit Union	\$7,749	\$4,734	\$4,739	99.89%	\$3,875	4.57%	0.21%	4.37%	(11.23%)	(17.78%)
Sweetwater Regional Federal Credit Union	\$7,976	\$2,814	\$5,936	47.41%	\$2,659	2.94%	0.58%	2.36%	(3.09%)	(10.74%)
Highway District 19 Employee Credit Union	\$8,408	\$5,595	\$6,941	80.61%	\$2,102	4.00%	0.08%	3.93%	(17.00%)	(20.57%)
Wharton County Teachers Credit Union	\$8,542	\$1,356	\$6,457	21.00%	\$4,271	2.26%	0.10%	2.16%	(8.78%)	(11.89%)
Jackson County Federal Credit Union	\$8,549	\$6,477	\$7,852	82.49%	\$1,900	3.30%	0.76%	2.54%	7.79%	8.06%
Texoma Federal Credit Union	\$8,553	\$5,366	\$6,104	87.91%	\$1,901	4.77%	0.81%	3.89%	(12.77%)	(16.77%)
Cochran County Schools Federal Credit Union	\$8,628	\$4,965	\$7,282	68.18%	\$2,876	7.07%	2.26%	4.80%	(0.29%)	(1.75%)
Victoria Federal Credit Union	\$8,875	\$4,846	\$7,701	62.93%	\$1,972	4.46%	0.41%	4.04%	(2.93%)	(0.84%)
Hale County Teachers Federal Credit Union	\$9,076	\$6,159	\$7,887	78.09%	\$2,269	4.56%	1.05%	3.51%	(7.91%)	(8.70%)
I L A 28 Federal Credit Union	\$9,103	\$6,363	\$7,015	90.71%	\$3,034	4.79%	0.90%	3.90%	(3.57%)	(5.24%)
E M O T Federal Credit Union	\$9,455	\$2,804	\$6,016	46.61%	\$4,728	3.75%	0.94%	2.81%	(10.83%)	(17.44%)
Yoakum County Federal Credit Union	\$9,543	\$4,999	\$7,499	66.66%	\$4,772	3.29%	0.51%	2.78%	1.14%	0.64%
Reeves County Teachers Credit Union	\$9,637	\$7,091	\$8,208	86.39%	\$2,409	5.13%	1.48%	3.65%	(1.74%)	(2.16%)
Sweetex Credit Union	\$10,035	\$3,738	\$6,464	57.83%	\$5,018	2.73%	0.62%	2.12%	(8.34%)	(11.09%)
Mount Olive Baptist Church Federal Credit Union	\$10,313	\$6,439	\$8,610	74.79%	\$2,578	4.30%	1.23%	3.07%	5.04%	3.46%
J.C.T. Federal Credit Union	\$10,386	\$4,902	\$9,274	52.86%	\$2,308	3.28%	0.99%	2.29%	(0.97%)	(1.34%)
Tex-Mex Credit Union	\$10,447	\$6,343	\$7,720	82.16%	\$2,089	5.79%	0.21%	5.58%	(15.39%)	(19.78%)
I B E W LU 66 Federal Credit Union	\$10,457	\$8,068	\$8,936	90.29%	\$3,486	5.15%	0.30%	4.86%	0.05%	(1.88%)
Fannin County Teachers Federal Credit Union	\$10,608	\$8,087	\$7,948	101.75%	\$5,304	4.37%	0.63%	3.74%	(9.50%)	(13.51%)
Scurry County School Federal Credit Union	\$10,609	\$5,462	\$8,474	64.46%	\$3,536	4.00%	0.97%	3.04%	(4.26%)	(4.13%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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)										
Met Tran Federal Credit Union	\$10,698	\$5,631	\$9,159	61.48%	\$2,675	4.84%	0.34%	4.50%	0.43%	2.26%
Vatat Credit Union	\$10,751	\$9,288	\$8,838	105.09%	\$7,167	5.39%	0.86%	4.53%	(3.70%)	(3.80%)
Neiman Marcus Employees Federal Credit Union	\$10,760	\$6,702	\$9,156	73.20%	\$2,152	5.45%	0.89%	4.56%	(11.46%)	(13.16%)
Morris Sheppard Texarkana Federal Credit Union	\$11,048	\$9,326	\$9,752	95.63%	\$3,683	4.47%	0.89%	3.58%	(8.19%)	(9.89%)
Swemp Federal Credit Union	\$11,222	\$8,391	\$8,912	94.15%	\$3,741	4.74%	0.98%	3.76%	(3.15%)	(5.73%)
PIE Credit Union	\$11,332	\$5,497	\$8,938	61.50%	\$3,777	3.24%	0.28%	2.97%	(2.25%)	(4.25%)
T & P Longview Federal Credit Union	\$11,505	\$8,766	\$9,005	97.35%	\$4,602	4.82%	1.40%	3.43%	(0.24%)	(1.32%)
Alamo City Credit Union	\$11,551	\$10,758	\$9,819	109.56%	\$2,888	6.08%	1.54%	4.54%	(3.85%)	(7.57%)
Ben E. Keith Employees Federal Credit Union	\$11,708	\$5,266	\$9,583	54.95%	\$3,903	4.10%	0.16%	3.93%	0.50%	(1.18%)
Pasadena Muni Federal Credit Union	\$11,968	\$5,945	\$9,430	63.04%	\$5,984	3.23%	1.02%	2.20%	(11.44%)	(14.75%)
Methodist Hospital Employees Federal Credit Union	\$12,010	\$5,130	\$10,604	48.38%	\$3,431	4.82%	0.11%	4.69%	0.48%	(1.84%)
Brownfield Federal Credit Union	\$12,136	\$7,678	\$8,132	94.42%	\$3,034	4.88%	0.09%	4.78%	(5.78%)	(9.20%)
Refugio County Federal Credit Union	\$12,287	\$5,263	\$10,107	52.07%	\$4,096	4.56%	1.72%	2.84%	(4.81%)	(4.22%)
Texarkana Terminal Empl Federal Credit Union	\$12,849	\$8,639	\$11,652	74.14%	\$3,212	5.24%	0.87%	4.37%	(2.63%)	(2.70%)
Local 24 Employees Federal Credit Union	\$12,996	\$3,807	\$10,555	36.07%	\$3,249	4.24%	0.18%	4.05%	(11.00%)	(14.68%)
Employees United Federal Credit Union	\$13,343	\$3,039	\$9,686	31.38%	\$3,336	4.27%	0.42%	3.84%	3.74%	3.64%
Angelina County Teachers Credit Union	\$13,370	\$5,373	\$11,483	46.79%	\$4,457	2.90%	0.16%	2.74%	(6.83%)	(8.12%)
Pampa Teachers Federal Credit Union	\$13,429	\$10,464	\$11,938	87.65%	\$1,791	4.07%	1.55%	2.52%	(13.05%)	(14.80%)
Central Texas Manufacturing Credit Union	\$13,550	\$9,852	\$10,570	93.21%	\$3,388	5.33%	0.82%	4.52%	(3.87%)	(6.88%)
Baker Hughes Federal Credit Union	\$13,624	\$2,560	\$12,065	21.22%	\$4,541	3.23%	0.19%	3.04%	(2.30%)	(3.10%)
Cherokee County Teachers Federal Credit Union	\$13,881	\$10,766	\$11,254	95.66%	\$3,470	3.67%	0.63%	3.04%	(11.49%)	(14.12%)
Marshall T & P Employees Federal Credit Union	\$13,928	\$10,034	\$10,864	92.36%	\$4,643	5.27%	1.79%	3.94%	(1.47%)	(3.19%)
PamCel Community Federal Credit Union	\$14,253	\$4,173	\$12,114	34.45%	\$2,851	3.05%	0.63%	2.42%	0.79%	1.07%
Coastal Bend P O Federal Credit Union	\$14,533	\$4,821	\$11,302	42.66%	\$4,152	3.74%	1.17%	2.57%	3.09%	3.81%
Central Texas Teachers Credit Union	\$14,691	\$9,306	\$12,650	73.57%	\$3,265	4.23%	0.78%	3.44%	(7.71%)	(9.16%)
Member Preferred Federal Credit Union	\$15,380	\$13,904	\$13,231	105.09%	\$2,796	5.35%	1.85%	3.50%	(3.17%)	(3.17%)
I L A 1351 Federal Credit Union	\$15,520	\$6,384	\$12,663	50.41%	\$4,434	3.99%	0.25%	4.10%	(2.10%)	(4.44%)
Corpus Christi Postal Employees Credit Union	\$15,547	\$7,983	\$13,264	60.19%	\$3,455	5.07%	0.32%	4.75%	0.47%	(1.86%)
Alpine Community Credit Union	\$15,569	\$4,037	\$13,641	29.59%	\$3,892	3.48%	0.29%	3.19%	(7.90%)	(9.91%)
Laredo Fire Department Federal Credit Union	\$15,614	\$13,456	\$13,812	97.42%	\$1,837	6.37%	0.96%	5.41%	(4.13%)	(5.54%)
Friona Texas Federal Credit Union	\$15,628	\$7,172	\$12,814	55.97%	\$3,126	5.15%	0.68%	4.48%	(6.01%)	(6.39%)
Reed Credit Union	\$15,667	\$3,448	\$13,083	26.35%	\$5,222	3.51%	0.73%	2.78%	(6.53%)	(8.08%)
TxDOT Credit Union	\$16,411	\$14,394	\$13,538	106.32%	\$4,689	4.00%	0.44%	3.56%	(6.95%)	(9.44%)
Seagoville Federal Credit Union	\$16,645	\$6,171	\$13,602	45.37%	\$5,548	3.47%	0.47%	3.01%	(9.85%)	(12.80%)
Cowboy Country Federal Credit Union	\$17,249	\$15,196	\$14,064	108.05%	\$2,464	5.52%	0.95%	4.57%	0.86%	(1.42%)
Midland Municipal Employees Credit Union	\$17,380	\$4,123	\$14,910	27.65%	\$8,690	2.49%	0.87%	1.62%	(8.67%)	(10.09%)
Ellis County Teachers and Employees Federal Credit Union	\$17,856	\$9,260	\$14,942	61.97%	\$5,952	4.17%	1.37%	2.77%	(2.07%)	(4.43%)
Amarillo Postal Employees Credit Union	\$18,347	\$7,743	\$15,783	49.06%	\$4,587	3.77%	1.01%	2.77%	(10.42%)	(11.55%)
Linkage Credit Union	\$18,357	\$11,155	\$15,229	73.25%	\$3,060	4.82%	0.66%	4.16%	(3.57%)	(4.81%)
Alba Golden Federal Credit Union	\$18,691	\$8,657	\$15,383	56.28%	\$4,154	4.15%	1.23%	2.92%	(5.00%)	(6.91%)
Waco Federal Credit Union	\$18,706	\$7,659	\$16,929	45.24%	\$2,878	3.29%	0.22%	3.07%	(3.01%)	(4.28%)
Southern Star Credit Union	\$18,784	\$11,226	\$16,077	69.83%	\$3,131	4.08%	0.56%	3.52%	(7.99%)	(8.81%)
Victoria Teachers Federal Credit Union	\$18,896	\$6,297	\$13,358	47.14%	\$4,724	4.18%	0.44%	3.74%	2.38%	1.79%
U S I Federal Credit Union	\$19,498	\$17,929	\$13,368	134.12%	\$4,333	6.07%	0.45%	5.62%	11.33%	9.69%
1st University Credit Union	\$19,550	\$14,728	\$17,014	86.56%	\$1,955	5.16%	1.27%	3.89%	13.64%	24.74%
Germania Credit Union	\$19,912	\$17,702	\$17,467	101.35%	\$4,978	4.57%	1.37%	3.21%	(1.15%)	(0.81%)

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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)

Odessa Employees Credit Union	\$20,045	\$9,805	\$16,918	57.96%	\$4,454	3.07%	0.09%	2.98%	1.69%	1.84%
Temple-Inland Federal Credit Union	\$20,189	\$8,006	\$17,444	45.90%	\$5,047	2.76%	0.78%	1.98%	(1.56%)	(2.26%)
Port Arthur Community Federal Credit Union	\$20,381	\$14,689	\$17,308	84.87%	\$2,145	4.91%	0.47%	4.41%	(2.01%)	(2.47%)
MOPAC Employees Federal Credit Union	\$20,575	\$17,585	\$17,532	100.30%	\$3,429	4.21%	0.18%	4.03%	6.95%	2.38%
First Priority Credit Union	\$20,898	\$9,448	\$18,916	49.95%	\$6,966	3.67%	0.66%	3.01%	1.15%	0.27%
LIFE Federal Credit Union	\$21,279	\$18,604	\$17,209	108.11%	\$3,547	5.96%	2.06%	3.91%	(23.48%)	(20.59%)
Corner Stone Credit Union	\$21,379	\$14,393	\$19,281	74.65%	\$1,944	5.34%	0.39%	4.95%	1.03%	2.57%
LCRA Credit Union	\$22,331	\$15,508	\$18,645	83.18%	\$4,466	4.08%	0.14%	3.94%	(9.19%)	(14.19%)
Texhillco School Employees Federal Credit Union	\$22,395	\$18,665	\$19,738	94.56%	\$2,488	6.36%	0.83%	5.52%	(2.94%)	(4.34%)
Northeast Panhandle Teachers Federal Credit Union	\$22,407	\$14,673	\$18,136	80.91%	\$7,469	3.76%	1.61%	2.15%	(4.09%)	(6.92%)
Grand Prairie Credit Union	\$22,420	\$8,390	\$20,054	41.84%	\$4,484	3.54%	0.24%	3.29%	(0.53%)	(1.72%)
Family 1st Of Texas Federal Credit Union	\$22,526	\$19,661	\$20,808	94.49%	\$3,754	5.40%	1.69%	3.71%	(6.79%)	(6.20%)
Temple Santa Fe Community Credit Union	\$22,561	\$13,377	\$20,720	64.56%	\$3,760	3.75%	0.11%	3.64%	(2.12%)	(2.99%)
McLennan County Employees Federal Credit Union	\$22,729	\$6,308	\$17,082	36.93%	\$4,546	3.42%	0.60%	2.82%	(1.95%)	(2.57%)
Concho Valley Credit Union	\$22,832	\$10,547	\$20,374	51.77%	\$4,151	3.53%	0.56%	2.97%	(7.13%)	(8.03%)
Liberty County Teachers Federal Credit Union	\$23,560	\$13,476	\$20,630	65.32%	\$3,366	4.68%	0.19%	4.49%	2.35%	0.37%
McMurrey Federal Credit Union	\$23,592	\$16,290	\$20,272	80.36%	\$5,898	3.18%	1.14%	2.04%	(5.52%)	(8.26%)
Texas Community Federal Credit Union	\$23,654	\$18,508	\$19,656	94.16%	\$2,365	7.85%	1.23%	6.61%	8.70%	8.83%
Anderson County Federal Credit Union	\$23,667	\$7,413	\$20,083	36.91%	\$4,733	3.81%	0.26%	3.55%	(3.87%)	(5.93%)
Union Fidelity Federal Credit Union	\$24,170	\$11,722	\$19,207	61.03%	\$6,043	4.69%	0.37%	4.32%	(3.15%)	(4.90%)
TexStar Federal Credit Union	\$24,456	\$5,850	\$21,944	26.66%	\$8,152	3.35%	0.33%	3.02%	(2.03%)	(3.06%)
Dallas U. P. Employees Credit Union	\$24,883	\$17,212	\$18,957	90.79%	\$5,530	5.38%	2.24%	3.14%	(7.11%)	(11.48%)
The Local Federal Credit Union	\$25,958	\$21,770	\$20,747	104.93%	\$2,163	7.92%	0.24%	7.68%	(8.61%)	(11.70%)
Brazos Community Credit Union	\$25,997	\$22,814	\$20,927	109.02%	\$4,333	6.26%	1.71%	4.55%	2.62%	3.91%
Valwood Park Federal Credit Union	\$26,260	\$18,196	\$24,551	74.12%	\$4,377	3.66%	0.49%	3.18%	(9.22%)	6.66%
Bayou City Federal Credit Union	\$26,315	\$8,930	\$23,900	37.36%	\$3,289	3.59%	0.26%	3.32%	(11.00%)	(12.37%)
Tyler City Employees Credit Union	\$26,984	\$20,252	\$22,426	90.31%	\$3,598	4.73%	0.66%	4.21%	(0.04%)	(1.48%)
Texas People Federal Credit Union	\$27,062	\$19,315	\$21,476	89.94%	\$2,849	4.72%	0.38%	4.33%	(5.96%)	(10.75%)
Shared Resources Credit Union	\$27,257	\$20,100	\$22,677	88.64%	\$3,407	5.21%	0.46%	4.75%	(6.29%)	(10.00%)
Gulf Shore Federal Credit Union	\$27,627	\$14,344	\$23,778	60.32%	\$3,684	4.08%	0.38%	3.70%	87.30%	77.91%
Transtar Federal Credit Union	\$27,920	\$24,400	\$25,617	95.25%	\$3,102	4.58%	0.67%	3.91%	(7.01%)	(6.42%)
United Energy Credit Union	\$28,901	\$19,818	\$22,998	86.17%	\$2,752	4.65%	0.41%	4.67%	(4.43%)	(5.94%)
Members Financial Federal Credit Union	\$28,929	\$20,553	\$25,295	81.25%	\$3,403	4.74%	0.68%	4.06%	(3.27%)	(4.91%)
Yantis Federal Credit Union	\$28,966	\$17,097	\$24,854	68.79%	\$3,408	3.81%	1.27%	2.54%	9.98%	9.06%
San Patricio County Teachers Federal Credit Union	\$29,053	\$24,152	\$25,110	96.18%	\$3,632	4.15%	0.86%	3.28%	(6.64%)	(4.93%)
United Credit Union	\$29,966	\$18,672	\$27,738	67.32%	\$4,994	3.77%	0.85%	2.92%	(1.97%)	(2.46%)
Wichita Falls Federal Credit Union	\$30,149	\$16,105	\$25,745	62.56%	\$2,622	4.38%	0.44%	4.00%	(4.07%)	(6.15%)
Alcon Employees Federal Credit Union	\$30,286	\$24,927	\$23,832	104.59%	\$4,327	3.82%	0.76%	3.06%	2.51%	3.54%
Rocket Federal Credit Union	\$31,038	\$25,355	\$27,104	93.55%	\$3,104	4.12%	0.47%	3.66%	(5.63%)	(4.71%)
Trinity Valley Teachers Credit Union	\$31,048	\$6,797	\$22,449	30.28%	\$5,175	2.71%	0.25%	2.46%	(9.56%)	(13.38%)
Greater Central Texas Federal Credit Union	\$31,428	\$8,299	\$28,414	29.21%	\$3,492	3.42%	0.13%	3.29%	(3.36%)	(4.72%)
Beaumont Community Credit Union	\$32,109	\$12,388	\$27,760	44.63%	\$4,587	3.08%	0.48%	2.60%	0.90%	0.01%
Northeast Texas Teachers Federal Credit Union	\$32,589	\$8,703	\$28,378	30.67%	\$3,834	4.05%	0.54%	3.50%	(1.96%)	(3.76%)
Texas Associations of Professionals Federal Credit Union	\$33,508	\$29,776	\$28,982	102.74%	\$2,792	5.69%	1.57%	4.12%	(16.45%)	(17.38%)
Brazos Star Credit Union	\$33,794	\$13,281	\$29,052	45.71%	\$6,144	2.87%	0.51%	2.35%	(0.80%)	(0.96%)
Matagorda County Credit Union	\$34,466	\$15,616	\$29,610	52.74%	\$5,302	3.22%	0.35%	2.87%	(2.32%)	(4.63%)

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Asset Group A - \$0 to \$250 million in total assets (continued)										
Mid-Tex Federal Credit Union	\$34,924	\$18,934	\$32,068	59.04%	\$3,676	4.06%	0.40%	3.66%	0.67%	0.03%
Golden Triangle Federal Credit Union	\$35,321	\$17,720	\$29,181	60.72%	\$3,925	3.41%	0.25%	3.15%	(4.18%)	(5.72%)
Commoncents Credit Union	\$35,627	\$26,091	\$30,728	84.91%	\$1,979	5.59%	1.08%	4.50%	4.44%	5.79%
San Angelo Federal Credit Union	\$35,950	\$22,920	\$32,108	71.38%	\$2,996	4.12%	0.29%	3.83%	(2.52%)	(4.48%)
Port Arthur Teachers Federal Credit Union	\$36,151	\$9,888	\$30,716	32.19%	\$3,805	3.25%	0.30%	2.95%	(3.33%)	(4.23%)
Caprock Federal Credit Union	\$37,570	\$25,625	\$32,610	78.58%	\$2,783	4.19%	1.05%	3.14%	(2.42%)	(2.34%)
Hockley County School Employees Credit Union	\$37,653	\$22,142	\$32,422	68.29%	\$3,765	4.97%	1.73%	3.25%	9.82%	11.63%
Austin Federal Credit Union	\$37,914	\$23,895	\$34,419	69.42%	\$4,213	3.68%	0.03%	3.65%	(7.08%)	(9.06%)
Keystone Credit Union	\$37,937	\$31,197	\$27,341	114.10%	\$3,613	4.29%	1.98%	2.35%	(5.22%)	(5.21%)
Angelina Federal Employees Credit Union	\$38,031	\$23,765	\$31,967	74.34%	\$4,754	4.54%	0.38%	4.16%	(1.81%)	(3.59%)
SPCO Credit Union	\$38,878	\$32,575	\$33,511	97.21%	\$6,480	5.14%	1.66%	3.48%	(3.59%)	(3.00%)
Old Ocean Federal Credit Union	\$39,158	\$16,739	\$32,375	51.70%	\$3,916	5.18%	0.11%	5.07%	(5.14%)	(7.18%)
Cabot Community Credit Union	\$40,203	\$31,519	\$34,829	90.50%	\$4,232	5.07%	1.23%	3.84%	1.89%	0.82%
Mesquite Credit Union	\$40,418	\$27,691	\$36,507	75.85%	\$4,491	3.29%	0.15%	3.14%	(1.40%)	(2.31%)
Travis County Credit Union	\$40,843	\$27,603	\$37,063	74.48%	\$4,084	3.83%	0.08%	3.75%	(2.49%)	(3.68%)
Starr County Teachers Federal Credit Union	\$41,127	\$9,736	\$34,633	28.11%	\$3,427	4.52%	0.34%	4.19%	(3.60%)	(6.37%)
Mountain Star Federal Credit Union	\$41,759	\$19,547	\$33,442	58.45%	\$3,977	3.85%	0.13%	3.73%	5.09%	(4.14%)
B C M Federal Credit Union	\$42,030	\$21,883	\$37,807	57.88%	\$5,254	4.93%	0.80%	4.12%	(13.56%)	(15.14%)
Lufkin Federal Credit Union	\$44,809	\$17,941	\$34,240	52.40%	\$4,979	4.08%	0.39%	3.70%	1.83%	(0.42%)
City Public Service/IBEW Federal Credit Union	\$46,295	\$21,049	\$40,397	52.11%	\$5,787	4.30%	0.71%	3.59%	1.05%	0.30%
Walker County Federal Credit Union	\$46,568	\$32,624	\$39,429	82.74%	\$4,049	4.99%	0.50%	4.49%	(1.94%)	(2.81%)
Cherokee County Federal Credit Union	\$46,727	\$36,323	\$35,053	103.62%	\$3,594	5.12%	0.86%	4.26%	1.72%	(0.04%)
Houston Highway Credit Union	\$47,771	\$30,166	\$44,408	67.93%	\$5,971	3.89%	0.38%	3.51%	(2.81%)	(5.79%)
Trans Texas Southwest Credit Union	\$48,544	\$36,210	\$42,323	85.56%	\$3,034	5.17%	1.03%	4.14%	7.64%	7.92%
Caprock Santa Fe Credit Union	\$48,611	\$17,642	\$29,293	60.23%	\$4,419	5.02%	1.01%	4.01%	(1.01%)	(4.30%)
Baptist Credit Union	\$48,862	\$38,020	\$44,675	85.10%	\$2,221	4.55%	0.69%	3.86%	(0.70%)	(1.05%)
Highway District 21 Federal Credit Union	\$50,446	\$24,467	\$40,127	60.97%	\$6,306	3.29%	0.32%	2.97%	(6.88%)	(10.41%)
Texas Plains Federal Credit Union	\$50,551	\$37,446	\$42,926	87.23%	\$1,657	5.24%	0.87%	4.37%	(2.53%)	(3.49%)
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,823	\$29,531	\$47,297	62.44%	\$6,603	4.16%	1.24%	2.91%	3.94%	3.47%
Lubrizol Employees' Credit Union	\$53,352	\$25,928	\$44,485	58.28%	\$7,114	3.61%	0.40%	3.21%	(1.89%)	(3.92%)
My Credit Union	\$54,547	\$30,010	\$49,060	61.17%	\$2,479	4.31%	0.21%	4.09%	(5.70%)	(6.13%)
Lifetime Federal Credit Union	\$56,115	\$31,256	\$45,361	68.91%	\$4,676	3.76%	1.37%	2.39%	10.31%	14.17%
Texas Telcom Credit Union	\$57,273	\$30,737	\$49,464	62.14%	\$5,727	3.30%	1.32%	1.99%	(9.06%)	(10.69%)
Freestone Credit Union	\$58,056	\$32,538	\$51,649	63.00%	\$3,629	3.51%	0.51%	3.00%	7.19%	6.96%
Big Spring Education Employees Federal Credit Union	\$58,258	\$21,674	\$49,567	43.73%	\$4,161	4.62%	1.23%	3.39%	(10.75%)	(12.76%)
Select Federal Credit Union	\$58,488	\$50,286	\$47,090	106.79%	\$4,178	5.49%	1.19%	4.30%	9.16%	9.64%
Cosden Federal Credit Union	\$60,193	\$23,592	\$53,340	44.23%	\$3,883	3.59%	0.48%	3.11%	(10.54%)	(12.88%)
Star of Texas Credit Union	\$61,740	\$49,108	\$49,167	99.88%	\$4,749	5.44%	1.10%	4.31%	3.15%	(1.87%)
West Texas Credit Union	\$62,402	\$33,816	\$55,560	60.86%	\$2,713	4.10%	0.22%	3.88%	(0.84%)	(2.00%)
Doches Credit Union	\$63,815	\$45,858	\$55,617	82.45%	\$2,605	4.87%	0.84%	4.03%	(4.76%)	(5.76%)
La Joya Area Federal Credit Union	\$63,955	\$39,587	\$55,850	70.88%	\$2,097	4.27%	0.29%	3.98%	(5.54%)	(8.65%)
Heart O TX Federal Credit Union	\$65,210	\$53,241	\$60,720	87.68%	\$2,288	4.28%	1.31%	2.97%	5.66%	8.28%
Scott & White Employees Credit Union	\$67,581	\$34,039	\$58,871	57.82%	\$6,144	3.35%	0.13%	3.21%	(3.53%)	(7.80%)
South Texas Federal Credit Union	\$67,613	\$41,516	\$63,167	65.72%	\$3,381	3.33%	0.18%	3.14%	(1.75%)	1.90%
Texan Sky Federal Credit Union	\$69,449	\$51,379	\$56,902	90.29%	\$4,209	4.75%	0.87%	3.88%	(3.88%)	(6.57%)
Fannin Federal Credit Union	\$69,906	\$41,922	\$57,934	72.36%	\$5,377	5.26%	0.66%	4.61%	1.52%	(2.21%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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)

Hereford Texas Federal Credit Union	\$70,972	\$51,762	\$53,916	96.00%	\$3,226	4.56%	1.15%	3.41%	(2.96%)	(4.50%)
Southland Federal Credit Union	\$72,836	\$40,521	\$61,771	65.60%	\$4,552	4.39%	1.42%	2.98%	10.67%	10.50%
Postel Family Credit Union	\$73,419	\$38,686	\$65,062	59.46%	\$3,192	3.86%	0.46%	3.40%	(3.11%)	(3.35%)
Service 1st Credit Union	\$74,571	\$38,061	\$65,524	58.09%	\$5,143	3.17%	0.03%	3.13%	(6.49%)	(8.29%)
Southern Federal Credit Union	\$76,362	\$33,441	\$43,710	76.51%	\$9,545	4.05%	1.36%	2.69%	(7.87%)	(13.51%)
Westex Federal Credit Union	\$79,412	\$28,793	\$70,913	40.60%	\$4,963	3.14%	0.59%	2.55%	(5.61%)	(6.09%)
Irving City Employees Federal Credit Union	\$79,975	\$37,727	\$70,791	53.29%	\$7,617	3.38%	0.74%	3.11%	(3.17%)	(4.48%)
Wellspring Federal Credit Union	\$81,211	\$67,858	\$72,822	93.18%	\$2,800	5.02%	0.69%	4.33%	27.47%	28.90%
RelyOn Credit Union	\$81,920	\$68,204	\$74,379	91.70%	\$2,409	6.18%	1.26%	4.91%	(11.27%)	(8.66%)
Windthorst Federal Credit Union	\$82,006	\$63,487	\$71,137	89.25%	\$7,810	4.51%	2.10%	2.42%	7.77%	9.22%
Domino Federal Credit Union	\$82,396	\$37,481	\$68,850	54.44%	\$4,120	4.38%	0.76%	3.61%	(0.37%)	(1.83%)
Southwest Financial Federal Credit Union	\$82,563	\$69,867	\$68,329	102.25%	\$2,847	6.72%	1.92%	4.79%	3.06%	3.70%
Baycel Federal Credit Union	\$83,200	\$34,498	\$67,406	51.18%	\$7,564	3.08%	0.43%	2.65%	2.78%	1.67%
Baylor Health Care System Credit Union	\$83,302	\$51,899	\$67,988	76.34%	\$6,408	3.82%	0.20%	3.62%	(9.55%)	(12.71%)
Southwest Research Center Federal Credit Union	\$83,463	\$39,120	\$76,232	51.32%	\$6,677	3.19%	0.22%	2.97%	(6.49%)	(8.02%)
Texas Bridge Credit Union	\$83,734	\$62,343	\$76,620	81.37%	\$3,806	4.06%	1.31%	2.74%	6.82%	9.43%
Metro Medical Credit Union	\$85,247	\$25,884	\$72,538	35.68%	\$6,557	2.42%	0.12%	2.29%	(9.26%)	(11.17%)
Heritage USA Federal Credit Union	\$86,097	\$70,343	\$75,034	93.75%	\$3,311	5.98%	0.61%	5.37%	31.80%	33.67%
US Employees Credit Union	\$89,351	\$41,542	\$81,176	51.18%	\$4,468	3.06%	0.34%	2.72%	(5.71%)	(6.36%)
KBR Heritage Federal Credit Union	\$89,443	\$44,572	\$73,311	60.80%	\$9,938	2.60%	0.76%	1.84%	(0.53%)	(1.43%)
Edinburg Teachers Credit Union	\$92,088	\$21,268	\$78,306	27.16%	\$5,116	3.23%	0.36%	2.87%	(4.43%)	(5.87%)
Coastal Community Federal Credit Union	\$94,192	\$53,437	\$83,686	63.85%	\$3,140	4.66%	0.50%	4.17%	(1.67%)	(3.61%)
Memorial Credit Union	\$94,569	\$82,165	\$84,361	97.40%	\$3,377	4.87%	0.54%	4.33%	0.26%	(0.49%)
Rockdale Federal Credit Union	\$94,752	\$41,374	\$85,515	48.38%	\$4,307	3.12%	0.50%	2.62%	(6.13%)	(7.10%)
Texas D P S Credit Union	\$96,890	\$59,217	\$86,474	68.48%	\$4,507	3.59%	0.21%	3.38%	(8.47%)	(9.90%)
Members Credit Union	\$97,219	\$57,116	\$87,133	65.55%	\$4,419	4.20%	0.38%	3.81%	(10.63%)	(12.47%)
Concho Educators Federal Credit Union	\$98,555	\$58,516	\$91,051	64.27%	\$3,179	3.51%	0.59%	2.92%	(2.58%)	(2.68%)
Wichita Falls Teachers Federal Credit Union	\$98,824	\$54,966	\$88,190	62.33%	\$4,034	4.25%	0.62%	3.63%	3.28%	1.71%
First Watch Federal Credit Union	\$99,849	\$75,098	\$90,142	83.31%	\$3,274	4.00%	0.84%	3.17%	1.18%	1.24%
Centex Citizens Credit Union	\$101,610	\$66,692	\$83,447	79.92%	\$3,278	4.94%	0.57%	4.36%	7.16%	7.33%
Valley Federal Credit Union	\$101,944	\$61,299	\$88,257	69.46%	\$3,137	4.89%	0.52%	4.36%	0.38%	1.04%
Southwest 66 Credit Union	\$103,066	\$72,487	\$90,664	79.95%	\$2,643	4.43%	0.67%	3.76%	2.81%	1.86%
City Federal Credit Union	\$111,918	\$91,276	\$93,860	97.25%	\$6,995	5.79%	2.13%	3.66%	22.92%	23.96%
Eastex Credit Union	\$116,636	\$70,122	\$103,375	67.83%	\$3,332	3.37%	0.63%	2.74%	1.80%	2.60%
Tarrant County's Credit Union	\$118,357	\$96,708	\$105,812	91.40%	\$3,115	5.03%	0.59%	4.44%	(1.03%)	(2.71%)
Cooperative Teachers Credit Union	\$119,420	\$85,801	\$96,591	88.83%	\$6,634	5.55%	1.52%	4.03%	(4.53%)	(4.60%)
United Community Credit Union	\$122,144	\$94,995	\$109,884	86.45%	\$2,283	4.71%	0.49%	4.21%	(1.64%)	(2.57%)
One Source Federal Credit Union	\$127,042	\$71,501	\$111,305	64.24%	\$3,737	3.40%	0.53%	2.87%	3.83%	2.31%
Texoma Educators Federal Credit Union	\$127,757	\$54,708	\$109,572	49.93%	\$7,515	2.78%	0.68%	2.10%	(4.84%)	(6.73%)
Prestige Community Credit Union	\$127,991	\$103,584	\$115,262	89.87%	\$4,654	4.52%	1.66%	2.86%	(0.04%)	0.48%
Naft Federal Credit Union	\$130,102	\$61,357	\$109,790	55.89%	\$3,884	3.74%	0.36%	3.38%	2.78%	2.41%
Telco Plus Credit Union	\$131,970	\$106,465	\$112,035	95.03%	\$3,069	5.53%	1.74%	3.79%	13.81%	19.85%
Allied Federal Credit Union	\$133,183	\$50,419	\$120,671	41.78%	\$5,122	2.72%	0.08%	2.64%	(0.87%)	(2.02%)
4U Federal Credit Union	\$133,974	\$97,325	\$120,235	80.95%	\$4,322	3.72%	0.76%	2.96%	(0.28%)	(0.68%)
Laredo Federal Credit Union	\$135,160	\$65,540	\$127,989	51.21%	\$3,379	3.25%	0.08%	3.17%	(7.75%)	(8.26%)
Texas Health Credit Union	\$135,231	\$83,275	\$120,614	69.04%	\$7,513	4.04%	0.74%	3.30%	(7.63%)	(8.36%)
MTCU	\$138,084	\$72,372	\$125,557	57.64%	\$4,249	4.63%	0.55%	4.08%	(6.85%)	(8.24%)
BP Federal Credit Union	\$138,630	\$121,106	\$113,868	106.36%	\$6,932	3.60%	1.20%	2.40%	(3.20%)	(6.85%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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)										
Kerr County Federal Credit Union	\$139,190	\$119,689	\$122,224	97.93%	\$3,128	5.15%	1.89%	3.26%	(0.86%)	(5.59%)
Community Service Credit Union	\$141,904	\$105,316	\$124,526	84.57%	\$4,300	5.06%	1.20%	3.86%	5.42%	7.90%
Space City Credit Union	\$142,293	\$108,037	\$121,656	88.81%	\$2,934	4.57%	1.74%	2.93%	(3.99%)	(3.48%)
River City Federal Credit Union	\$145,344	\$112,794	\$112,646	100.13%	\$1,991	5.19%	0.71%	4.48%	(1.40%)	(5.98%)
Rio Grande Valley Credit Union	\$150,058	\$85,533	\$132,489	64.56%	\$3,490	3.30%	0.19%	3.12%	(3.63%)	(5.62%)
Chemcel Federal Credit Union	\$150,909	\$100,444	\$130,210	77.14%	\$3,245	4.01%	1.13%	2.88%	(1.49%)	(2.63%)
Chocolate Bayou Community Federal Credit Union	\$151,777	\$85,755	\$135,183	63.44%	\$3,300	3.33%	0.11%	3.22%	(1.86%)	(4.00%)
Communities of Abilene Federal Credit Union	\$154,459	\$74,917	\$149,241	50.20%	\$4,351	3.21%	0.36%	2.85%	(2.63%)	(2.79%)
Kelly Community Federal Credit Union	\$165,350	\$118,123	\$144,311	81.85%	\$4,033	3.84%	1.18%	2.66%	9.04%	11.98%
LibertyOne Credit Union	\$166,000	\$129,200	\$146,100	88.43%	\$7,378	3.58%	1.79%	1.79%	0.22%	(1.60%)
First Central Credit Union	\$166,080	\$90,734	\$141,377	64.18%	\$2,615	4.77%	0.83%	3.93%	11.77%	9.82%
Members First Credit Union	\$175,246	\$78,537	\$135,727	57.86%	\$4,123	3.62%	0.47%	3.16%	0.90%	(1.71%)
Lone Star Credit Union	\$175,949	\$115,605	\$160,693	71.94%	\$4,512	4.18%	1.03%	3.15%	7.59%	7.62%
WesTex Community Credit Union	\$184,183	\$92,534	\$160,606	57.62%	\$3,878	3.78%	0.46%	3.31%	6.26%	4.59%
Cal-Com Federal Credit Union	\$185,079	\$117,297	\$164,240	71.42%	\$5,365	3.80%	0.98%	2.82%	1.92%	0.77%
Government Employees Federal Credit Union	\$185,942	\$111,805	\$170,863	65.44%	\$6,198	2.96%	0.34%	2.63%	(5.65%)	(6.72%)
Texasgulf Federal Credit Union	\$188,487	\$117,954	\$163,461	72.16%	\$6,180	3.91%	1.44%	2.47%	6.64%	4.96%
Priority Trust Credit Union	\$189,540	\$138,254	\$165,159	83.71%	\$2,614	4.06%	0.40%	3.66%	(3.66%)	(2.85%)
Citizens Federal Credit Union	\$190,478	\$114,313	\$172,346	66.33%	\$6,144	4.26%	1.58%	2.68%	(0.72%)	(2.86%)
Access Community Credit Union	\$194,768	\$157,650	\$154,974	101.73%	\$3,358	4.77%	1.71%	3.07%	(1.59%)	(2.20%)
MemberSource Credit Union	\$196,190	\$151,709	\$172,994	87.70%	\$3,885	3.65%	0.72%	2.93%	(10.57%)	(12.69%)
Beacon Federal Credit Union	\$196,704	\$108,499	\$183,924	58.99%	\$4,323	3.25%	0.45%	2.80%	(0.67%)	(2.29%)
Harris County Federal Credit Union	\$203,226	\$116,706	\$160,728	72.61%	\$5,419	3.93%	0.27%	3.67%	(3.70%)	(6.68%)
The People's Federal Credit Union	\$205,728	\$133,870	\$191,310	69.98%	\$3,775	3.32%	0.45%	2.87%	(6.63%)	(7.50%)
H.E.B. Federal Credit Union	\$207,993	\$134,069	\$167,530	80.03%	\$6,709	4.29%	0.67%	3.62%	(4.29%)	(7.66%)
Santa Fe Federal Credit Union	\$209,976	\$132,689	\$180,320	73.59%	\$4,421	4.76%	2.06%	2.70%	23.84%	22.15%
Members Choice of Central Texas Federal Credit Union	\$212,859	\$153,998	\$184,836	83.32%	\$3,870	3.94%	1.02%	2.92%	0.09%	(1.90%)
Capitol Credit Union	\$213,926	\$146,229	\$177,755	82.26%	\$4,601	3.90%	0.56%	3.34%	0.39%	(5.07%)
Southwest Heritage CU	\$223,217	\$165,726	\$193,873	85.48%	\$3,144	4.54%	0.94%	3.60%	3.74%	2.72%
Pantex Federal Credit Union	\$225,031	\$66,093	\$183,836	35.95%	\$5,697	3.52%	1.46%	2.06%	1.37%	(0.42%)
Sabine Federal Credit Union	\$229,561	\$152,824	\$200,245	76.32%	\$4,063	3.44%	0.45%	2.99%	(1.99%)	(2.04%)
Members Trust of the Southwest Federal Credit Union	\$230,190	\$167,573	\$216,188	77.51%	\$8,221	4.16%	2.22%	1.94%	3.97%	3.98%
Investex Credit Union	\$236,709	\$130,018	\$225,345	57.70%	\$3,757	3.40%	0.95%	2.45%	(1.77%)	(2.70%)
Border Federal Credit Union	\$237,570	\$138,682	\$185,381	74.81%	\$2,263	4.15%	0.58%	3.53%	6.23%	3.18%
Average of Asset Group A	\$51,232	\$31,683	\$44,123	71.58%	\$3,740	4.29%	0.73%	3.57%	(1.71%)	(2.94%)

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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	\$267,444	\$208,373	\$234,176	88.98%	\$5,572	4.26%	1.26%	3.00%	(2.86%)	(3.91%)
Texoma Community Credit Union	\$271,045	\$227,267	\$233,204	97.45%	\$3,227	5.30%	1.13%	4.16%	4.56%	3.24%
Pioneer Mutual Federal Credit Union	\$283,482	\$216,272	\$247,820	87.27%	\$5,785	3.66%	1.63%	2.03%	(4.01%)	2.59%
Unity One Credit Union	\$285,879	\$196,108	\$272,720	71.91%	\$3,890	4.23%	0.56%	3.67%	(4.72%)	(5.18%)
Fort Worth City Credit Union	\$300,482	\$149,590	\$264,546	56.55%	\$6,677	3.02%	0.91%	2.18%	(0.84%)	(1.89%)
Synergy Federal Credit Union	\$305,839	\$256,112	\$251,409	101.87%	\$7,646	3.16%	1.85%	1.69%	0.80%	(0.73%)
First Basin Credit Union	\$316,331	\$220,832	\$273,595	80.71%	\$3,101	3.91%	0.47%	3.44%	(2.51%)	(5.27%)
Gulf Credit Union	\$317,984	\$168,775	\$287,049	58.80%	\$3,926	3.12%	0.37%	2.75%	(1.35%)	(4.44%)
Gulf Coast Federal Credit Union	\$326,091	\$275,450	\$295,685	93.16%	\$4,181	5.04%	2.54%	2.50%	3.10%	7.54%
Evolve Federal Credit Union	\$334,320	\$225,171	\$298,746	75.37%	\$5,065	3.20%	0.96%	2.23%	(3.32%)	(4.06%)
Cy Fair Federal Credit Union	\$335,858	\$237,954	\$304,810	78.07%	\$4,362	3.98%	0.44%	3.54%	1.16%	(1.06%)
Houston Texas Fire Fighters Federal Credit Union	\$336,996	\$176,132	\$283,159	62.20%	\$5,712	3.38%	0.57%	2.81%	(0.63%)	(1.29%)
ACFCU Federal Credit Union	\$346,894	\$237,304	\$290,685	81.64%	\$3,942	3.54%	1.77%	1.77%	(0.21%)	(1.86%)
MCT Credit Union	\$355,730	\$233,777	\$312,851	74.72%	\$4,065	3.97%	0.70%	3.27%	(0.03%)	(3.42%)
Nizari Progressive Federal Credit Union	\$359,046	\$261,414	\$288,567	90.59%	\$6,190	4.12%	1.70%	2.42%	15.46%	9.09%
Mobility Credit Union	\$376,929	\$352,451	\$344,510	102.31%	\$8,106	4.83%	2.63%	2.20%	(0.94%)	16.01%
1st Community Federal Credit Union	\$382,433	\$284,017	\$327,249	86.79%	\$4,047	4.42%	0.67%	3.75%	5.63%	4.86%
Texas Tech Federal Credit Union	\$385,299	\$314,778	\$336,136	93.65%	\$3,238	4.24%	1.51%	2.72%	12.62%	16.95%
America's Credit Union	\$390,407	\$268,279	\$334,388	80.23%	\$3,074	4.29%	0.29%	4.00%	(4.09%)	(5.57%)
United Texas Credit Union	\$410,581	\$311,287	\$371,256	83.85%	\$6,366	4.09%	1.47%	2.63%	1.39%	3.09%
Public Employees Credit Union	\$426,329	\$246,444	\$382,311	64.46%	\$6,509	3.27%	0.57%	2.71%	(5.70%)	(8.23%)
GENCO Federal Credit Union	\$431,538	\$229,627	\$378,705	60.63%	\$4,472	3.62%	0.94%	2.69%	2.29%	1.45%
Texar Federal Credit Union	\$445,660	\$262,570	\$330,989	79.33%	\$6,190	4.37%	2.01%	2.36%	(4.74%)	(8.54%)
Security First Federal Credit Union	\$451,373	\$358,843	\$397,663	90.24%	\$3,655	4.00%	0.30%	3.70%	(2.21%)	(4.36%)
Education Credit Union	\$477,793	\$380,485	\$388,577	97.92%	\$3,063	5.30%	1.52%	3.78%	13.28%	10.90%
CoastLife Credit Union	\$479,449	\$332,978	\$425,046	78.34%	\$3,591	3.96%	1.13%	2.83%	(2.19%)	(2.82%)
My Community Credit Union	\$493,712	\$403,075	\$438,627	91.89%	\$4,389	4.80%	0.91%	3.88%	4.87%	5.34%
Average of Asset Group B	\$366,479	\$260,569	\$318,314	81.81%	\$4,816	4.04%	1.14%	2.92%	0.92%	0.68%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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	\$507,072	\$366,506	\$436,628	83.94%	\$3,784	4.19%	0.85%	3.35%	7.11%	6.28%
Associated Credit Union of Texas	\$534,785	\$429,908	\$477,352	90.06%	\$3,127	5.52%	0.87%	4.65%	4.01%	3.62%
Educators Credit Union	\$547,594	\$165,717	\$451,718	36.69%	\$12,305	3.57%	0.96%	2.61%	1.83%	0.12%
Alliance Credit Union	\$568,715	\$500,188	\$465,644	107.42%	\$3,375	5.55%	1.71%	3.84%	16.09%	9.51%
Abilene Teachers Federal Credit Union	\$594,233	\$376,582	\$479,473	78.54%	\$4,290	4.23%	0.72%	3.52%	(0.42%)	(1.12%)
Union Square Credit Union	\$620,880	\$536,372	\$566,739	94.64%	\$4,686	5.22%	2.33%	2.90%	(9.33%)	0.91%
Education First Federal Credit Union	\$628,693	\$394,203	\$529,362	74.47%	\$3,799	4.35%	1.55%	2.80%	5.52%	2.11%
Air Force Federal Credit Union	\$663,517	\$566,902	\$578,350	98.02%	\$4,739	4.48%	1.52%	2.96%	4.32%	8.83%
City Credit Union	\$676,736	\$387,955	\$598,254	64.85%	\$6,042	4.27%	1.15%	3.12%	8.94%	10.47%
Texell Credit Union	\$690,229	\$596,783	\$609,865	97.85%	\$3,181	5.05%	1.58%	3.47%	9.78%	13.56%
Texas Bay Credit Union	\$707,134	\$567,036	\$543,986	104.24%	\$3,864	5.87%	1.41%	4.46%	8.25%	12.74%
PrimeWay Federal Credit Union	\$751,066	\$569,227	\$593,391	95.93%	\$5,563	4.65%	1.36%	3.30%	2.60%	(3.66%)
Members Choice Credit Union	\$754,859	\$555,280	\$589,733	94.16%	\$6,370	5.05%	1.43%	3.61%	0.11%	(2.95%)
Generations Community Federal Credit Union	\$755,938	\$553,894	\$623,604	88.82%	\$3,979	4.76%	1.61%	3.14%	3.58%	(6.91%)
Complex Community Federal Credit Union	\$756,892	\$486,752	\$593,335	82.04%	\$5,184	4.06%	0.85%	3.21%	16.93%	3.27%
Resource One Credit Union	\$763,007	\$629,910	\$674,881	93.34%	\$4,005	4.64%	1.34%	3.30%	(7.54%)	(6.45%)
Southwest Airlines Federal Credit Union	\$776,386	\$604,630	\$633,419	95.45%	\$6,810	5.67%	2.78%	2.89%	1.50%	(6.48%)
Community Resource Credit Union	\$848,944	\$654,447	\$712,563	91.84%	\$4,376	4.47%	1.18%	3.29%	11.13%	6.74%
Smart Financial Credit Union	\$850,335	\$529,259	\$718,416	73.67%	\$4,394	3.59%	0.85%	2.74%	(0.95%)	(7.30%)
Schlumberger Employees Credit Union	\$901,678	\$249,218	\$701,954	35.50%	\$25,762	2.68%	0.73%	1.95%	(2.69%)	(5.18%)
Houston Federal Credit Union	\$905,297	\$589,059	\$821,118	71.74%	\$4,961	4.04%	1.12%	2.92%	0.07%	(1.02%)
Houston Police Federal Credit Union	\$917,938	\$478,705	\$789,467	60.64%	\$10,993	3.80%	1.53%	2.27%	2.79%	(2.84%)
InTouch Credit Union	\$920,409	\$726,909	\$784,697	92.64%	\$5,043	4.81%	2.14%	2.67%	(12.09%)	(4.67%)
Neches Federal Credit Union	\$931,932	\$705,388	\$781,091	90.31%	\$4,246	4.39%	0.93%	3.46%	6.38%	5.72%
FivePoint Credit Union	\$940,699	\$734,306	\$821,485	89.39%	\$4,589	4.54%	1.37%	3.17%	7.53%	4.20%
Greater Texas Federal Credit Union	\$949,758	\$730,827	\$857,906	85.19%	\$4,397	3.44%	0.52%	2.93%	(2.21%)	(3.67%)
Brazos Valley Schools Credit Union	\$956,760	\$446,252	\$858,293	51.99%	\$5,546	3.41%	0.76%	2.65%	(2.26%)	(2.83%)
Average of Asset Group C	\$756,351	\$523,415	\$640,471	82.35%	\$5,904	4.46%	1.30%	3.15%	3.00%	1.22%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 19, 2023

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										
Raiz Federal Credit Union	\$1,017,478	\$871,467	\$868,660	100.32%	\$4,284	5.02%	1.35%	3.67%	8.21%	10.89%
Velocity Credit Union	\$1,039,075	\$615,067	\$861,753	71.37%	\$4,925	4.21%	0.79%	3.41%	(0.18%)	(5.93%)
Neighborhood Credit Union	\$1,080,042	\$776,587	\$954,300	81.38%	\$5,760	4.14%	1.64%	2.49%	(1.01%)	(2.99%)
East Texas Professional Credit Union	\$1,196,111	\$784,392	\$957,197	81.95%	\$4,287	4.34%	0.55%	3.79%	1.43%	(0.51%)
Firstmark Credit Union	\$1,199,201	\$658,561	\$1,023,839	64.32%	\$4,586	4.87%	1.73%	3.14%	(2.42%)	(2.70%)
Fort Worth Community Credit Union	\$1,206,269	\$730,307	\$1,079,593	67.65%	\$6,758	4.05%	1.25%	2.80%	(1.54%)	(2.17%)
Gulf Coast Educators Federal Credit Union	\$1,311,220	\$864,476	\$964,166	89.66%	\$7,947	4.25%	2.09%	2.16%	2.90%	(1.37%)
First Service Credit Union	\$1,331,619	\$1,007,476	\$1,057,520	95.27%	\$5,073	4.42%	1.12%	3.30%	(4.34%)	(5.36%)
Red River Employees Federal Credit Union	\$1,404,113	\$1,044,214	\$1,186,536	88.01%	\$3,911	4.87%	1.51%	3.36%	6.51%	5.28%
Amplify Credit Union	\$1,420,948	\$1,093,565	\$1,022,951	106.90%	\$6,915	4.64%	2.12%	2.52%	(6.86%)	(0.30%)
Amoco Federal Credit Union	\$1,423,553	\$1,174,755	\$1,234,479	95.16%	\$4,449	4.73%	1.36%	3.37%	6.37%	6.86%
United Heritage Credit Union	\$1,534,787	\$1,303,389	\$1,284,021	101.51%	\$6,490	4.13%	1.32%	2.81%	0.93%	(1.55%)
FirstLight Federal Credit Union	\$1,550,607	\$1,271,603	\$1,303,215	97.57%	\$4,418	5.65%	1.97%	3.68%	4.56%	0.01%
DATCU Credit Union	\$1,569,724	\$1,382,579	\$1,311,665	105.41%	\$7,135	4.36%	0.90%	3.46%	(0.37%)	(2.04%)
Shell Federal Credit Union	\$1,828,653	\$1,450,605	\$1,583,724	91.59%	\$3,971	5.93%	1.94%	4.00%	5.68%	4.38%
Texas Trust Credit Union	\$2,025,243	\$1,544,575	\$1,545,755	99.92%	\$6,481	3.53%	1.51%	2.02%	(1.22%)	(2.05%)
Texans Credit Union	\$2,195,933	\$1,417,374	\$1,992,716	71.13%	\$8,963	3.76%	1.19%	2.57%	1.87%	0.70%
Advancial Federal Credit Union	\$2,440,593	\$2,027,389	\$1,833,046	110.60%	\$8,563	4.80%	2.24%	2.56%	10.79%	5.46%
Austin Telco Federal Credit Union	\$2,476,850	\$1,713,448	\$2,057,377	83.28%	\$10,007	3.18%	1.46%	1.73%	1.08%	(7.73%)
Credit Union Of Texas	\$2,498,957	\$2,176,225	\$1,987,154	109.51%	\$5,023	5.51%	2.25%	2.81%	3.55%	10.66%
First Community Credit Union	\$2,507,986	\$1,953,904	\$1,926,803	101.41%	\$6,600	4.53%	2.11%	2.41%	12.74%	5.34%
A+ Federal Credit Union	\$2,622,699	\$2,278,831	\$2,029,319	112.30%	\$4,967	4.78%	0.98%	3.80%	(3.77%)	(6.36%)
Wellby Financial Federal Credit Union	\$2,655,102	\$1,817,313	\$2,354,492	77.18%	\$6,516	4.09%	1.28%	2.58%	6.72%	6.54%
EECU	\$3,739,475	\$2,986,751	\$3,248,747	91.94%	\$9,515	4.38%	1.55%	2.83%	8.46%	8.11%
UNIFY Financial Federal Credit Union	\$3,810,683	\$3,296,544	\$3,229,416	102.08%	\$7,224	4.70%	1.56%	3.14%	(5.04%)	3.64%
University Federal Credit Union	\$4,042,447	\$3,133,382	\$3,365,991	93.09%	\$5,253	3.94%	0.55%	3.39%	1.01%	(6.60%)
Credit Human Federal Credit Union	\$4,182,485	\$3,665,664	\$3,397,839	107.88%	\$4,892	5.46%	1.93%	3.53%	16.13%	23.66%
Rally Credit Union	\$4,302,657	\$3,708,064	\$3,576,636	103.67%	\$5,963	5.42%	1.96%	3.46%	4.82%	0.30%
GECU Federal Credit Union	\$4,420,920	\$3,281,480	\$3,294,051	99.62%	\$4,696	5.01%	1.33%	3.68%	4.75%	0.93%
Texas Dow Employees Credit Union	\$4,674,361	\$4,242,936	\$3,810,571	111.35%	\$5,385	5.43%	1.17%	4.26%	(0.57%)	(2.55%)
American Airlines Federal Credit Union	\$8,640,577	\$5,373,720	\$7,655,500	70.19%	\$11,407	4.70%	2.83%	1.87%	(2.66%)	(4.38%)
Security Service Federal Credit Union	\$13,355,993	\$11,482,417	\$10,072,108	114.00%	\$6,599	4.28%	1.55%	2.73%	4.66%	2.60%
Randolph-Brooks Federal Credit Union	\$18,029,493	\$11,992,222	\$13,491,509	88.89%	\$7,609	4.46%	1.90%	2.56%	12.70%	2.01%
Average of Asset Group D	\$3,295,026	\$2,518,827	\$2,653,414	93.52%	\$6,260	4.59%	1.55%	3.03%	2.91%	1.30%

Source: SNL Financial

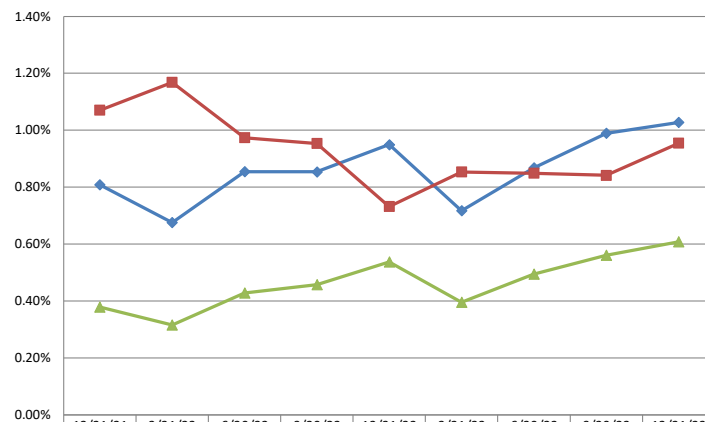
Note: Report includes only bank-level data.

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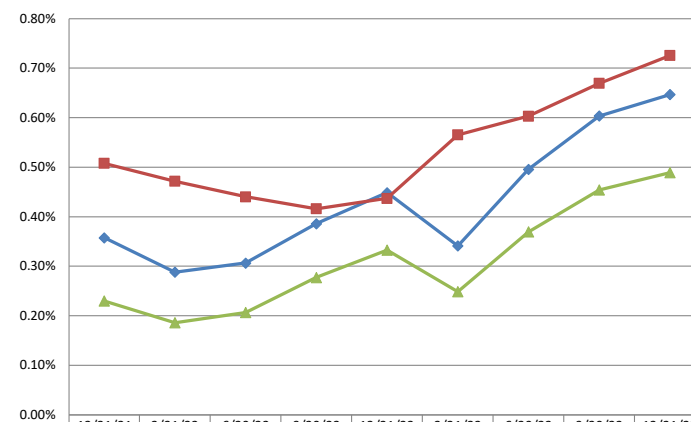
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Asset Quality

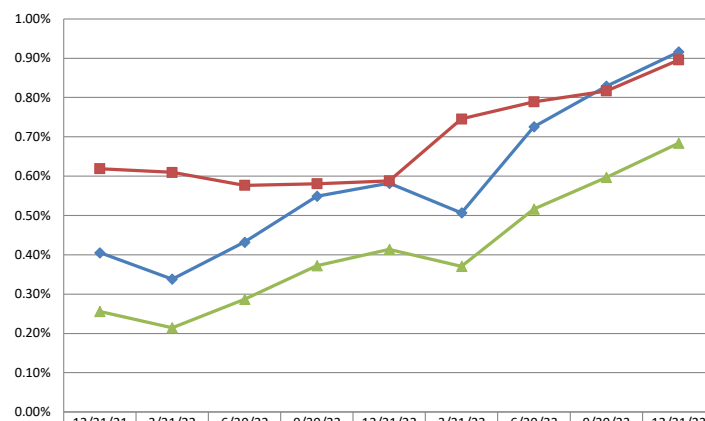
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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

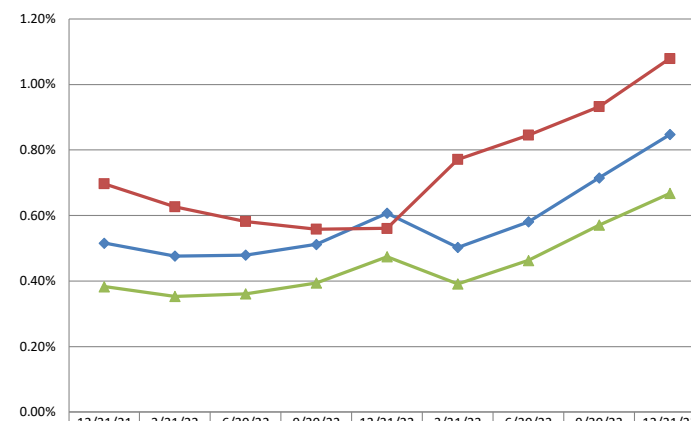
NPLs/Loans	0.81%	0.68%	0.85%	0.85%	0.95%	0.72%	0.87%	0.99%	1.03%
Reserves/Loans	1.07%	1.17%	0.97%	0.95%	0.73%	0.85%	0.85%	0.84%	0.95%
Delinquent Loans/Total Assets	0.38%	0.32%	0.43%	0.46%	0.54%	0.40%	0.49%	0.56%	0.61%

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

NPLs/Loans	0.36%	0.29%	0.31%	0.39%	0.45%	0.34%	0.50%	0.60%	0.65%
Reserves/Loans	0.51%	0.47%	0.44%	0.42%	0.44%	0.57%	0.60%	0.67%	0.73%
Delinquent Loans/Total Assets	0.23%	0.19%	0.21%	0.28%	0.33%	0.25%	0.37%	0.45%	0.49%

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

NPLs/Loans	0.41%	0.34%	0.43%	0.55%	0.58%	0.51%	0.73%	0.83%	0.92%
Reserves/Loans	0.62%	0.61%	0.58%	0.58%	0.59%	0.75%	0.79%	0.82%	0.90%
Delinquent Loans/Total Assets	0.26%	0.21%	0.29%	0.37%	0.41%	0.37%	0.52%	0.60%	0.68%

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

NPLs/Loans	0.52%	0.48%	0.48%	0.51%	0.61%	0.50%	0.58%	0.72%	0.85%
Reserves/Loans	0.70%	0.63%	0.58%	0.56%	0.56%	0.77%	0.85%	0.93%	1.08%
Delinquent Loans/Total Assets	0.38%	0.35%	0.36%	0.39%	0.47%	0.39%	0.46%	0.57%	0.67%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 19, 2023

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	\$474	\$0	0.00%	1.36%	NA	0.00%	0.00%
Ibaw Local 681 Credit Union	\$779	\$50	10.46%	5.65%	54.00%	54.35%	6.42%
Texas Lee Federal Credit Union	\$843	\$0	0.00%	0.00%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$854	\$0	0.00%	2.10%	NA	0.00%	0.00%
Pilgrim CUCC Federal Credit Union	\$910	\$1	0.17%	1.03%	600.00%	0.79%	0.11%
Empowerment Community Development Federal Credit Union	\$1,003	\$0	0.00%	2.65%	NA	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$1,054	\$0	0.00%	0.37%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	\$1,230	\$170	26.52%	2.65%	10.00%	73.91%	13.82%
Littlefield School Employees Federal Credit Union	\$1,318	\$3	0.51%	0.68%	133.33%	1.60%	0.23%
Brentwood Baptist Church Federal Credit Union	\$1,382	\$18	2.39%	2.12%	88.89%	15.38%	1.30%
Salt Employees Federal Credit Union	\$1,585	\$0	0.00%	0.20%	NA	0.00%	0.00%
American Baptist Association Credit Union	\$1,616	\$0	0.00%	0.96%	NA	0.00%	0.00%
W T N M Atlantic Federal Credit Union	\$1,696	\$128	9.10%	2.06%	22.66%	30.26%	7.55%
Highway Employees Credit Union	\$1,701	\$26	2.02%	0.31%	15.38%	5.34%	1.53%
Saint Lukes Community Federal Credit Union	\$1,810	\$9	2.26%	1.50%	66.67%	4.84%	0.50%
Faith Cooperative Federal Credit Union	\$2,081	\$44	2.55%	3.77%	147.73%	8.92%	2.11%
Lehrer Interests Credit Union	\$2,110	\$0	0.00%	0.21%	NA	0.00%	0.00%
Priority Postal Credit Union	\$2,191	\$148	9.52%	11.83%	124.32%	52.11%	6.75%
Jafari No-Interest Credit Union	\$2,262	\$0	0.00%	2.78%	NA	0.00%	0.00%
Galveston School Employees Federal Credit Union	\$2,680	\$8	0.45%	0.84%	187.50%	2.87%	0.30%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,808	\$25	1.82%	0.51%	28.00%	4.45%	0.89%
Navarro Credit Union	\$3,159	\$14	0.99%	1.42%	142.86%	1.24%	0.44%
Goodyear San Angelo Federal Credit Union	\$3,211	\$67	2.28%	1.12%	49.25%	12.91%	2.09%
B P S Federal Credit Union	\$3,215	\$1	0.10%	0.59%	600.00%	0.06%	0.03%
Vidor Teachers Federal Credit Union	\$3,218	\$5	0.21%	0.33%	160.00%	1.00%	0.16%
S P Trainmen Federal Credit Union	\$3,275	\$51	5.49%	0.22%	3.92%	6.38%	1.56%
Lefors Federal Credit Union	\$3,403	\$11	0.51%	0.32%	63.64%	1.56%	0.32%
Plains Federal Credit Union	\$3,404	\$6	0.22%	0.37%	166.67%	1.00%	0.18%
Federal Employees Credit Union	\$3,551	\$0	0.00%	0.13%	NA	0.00%	0.00%
Longview Federal Credit Union	\$3,665	\$32	1.07%	0.47%	43.75%	4.00%	0.87%
Union Pacific Employees Credit Union	\$3,715	\$35	1.17%	0.30%	25.71%	3.65%	0.94%
T H D District 17 Credit Union	\$3,856	\$69	2.64%	0.96%	36.23%	8.15%	1.79%
Mount Carmel Church Federal Credit Union	\$3,969	\$42	1.84%	0.88%	47.62%	5.40%	1.06%
Oak Farms Employees Credit Union	\$4,070	\$6	0.18%	0.55%	300.00%	0.54%	0.15%
Houston Belt & Terminal Federal Credit Union	\$4,082	\$66	2.80%	0.93%	33.33%	4.64%	1.62%
Covenant Savings Federal Credit Union	\$4,114	\$71	2.52%	0.28%	11.27%	19.67%	1.73%
Bivins Federal Credit Union	\$4,171	\$0	0.00%	1.34%	NA	0.00%	0.00%
Belton Federal Credit Union	\$4,233	\$53	2.22%	0.75%	33.96%	7.63%	1.25%
Intercorp Credit Union	\$4,328	\$46	1.56%	0.61%	39.13%	5.60%	1.06%
Corpus Christi S P Credit Union	\$4,418	\$80	2.36%	0.94%	40.00%	22.75%	1.81%
Highway District 9 Credit Union	\$4,550	\$27	1.52%	2.20%	144.44%	2.53%	0.59%
Peco Federal Credit Union	\$4,589	\$19	0.86%	0.81%	94.74%	3.83%	0.41%
Everman Parkway Credit Union	\$4,685	\$3	0.10%	0.42%	400.00%	0.21%	0.06%
Light Commerce Credit Union	\$4,854	\$30	0.86%	0.66%	76.67%	3.02%	0.62%
Pampa Municipal Credit Union	\$4,896	\$15	0.35%	0.58%	166.67%	2.38%	0.31%
Highway District 2 Credit Union	\$4,942	\$2	0.11%	0.11%	100.00%	0.16%	0.04%

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Asset Quality
December 31, 2023
Run Date: February 19, 2023

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)							
Port of Houston Warehouse Federal Credit Union	\$5,020	\$28	1.32%	0.90%	67.86%	3.51%	0.56%
Farmers Branch City Employees Federal Credit Union	\$5,164	\$172	6.85%	0.40%	5.81%	16.63%	3.33%
N C E Credit Union	\$5,388	\$9	0.29%	0.52%	177.78%	0.75%	0.17%
Team Financial Federal Credit Union	\$5,432	\$82	2.37%	0.29%	12.20%	20.97%	1.51%
A C U Credit Union	\$5,457	\$122	3.04%	0.22%	7.38%	8.96%	2.24%
Midwestern State University Credit Union	\$5,483	\$3	0.11%	0.15%	133.33%	0.41%	0.05%
South Texas Regional Federal Credit Union	\$5,827	\$37	0.79%	0.04%	5.41%	5.00%	0.63%
Skel-Tex Credit Union	\$5,872	\$23	0.70%	0.33%	47.83%	1.82%	0.39%
STEC Federal Credit Union	\$5,873	\$9	0.26%	0.20%	77.78%	0.60%	0.15%
Coburn Credit Union	\$6,446	\$9	0.25%	0.17%	66.67%	0.60%	0.14%
Frio County Federal Credit Union	\$6,514	\$0	0.00%	0.64%	NA	1.87%	0.00%
City of Deer Park Federal Credit Union	\$6,545	\$21	0.48%	0.23%	47.62%	1.51%	0.32%
Redeemer Federal Credit Union	\$6,592	\$187	9.51%	4.22%	44.39%	12.88%	2.84%
CASE Federal Credit Union	\$6,675	\$50	2.14%	0.34%	16.00%	7.12%	0.75%
Andrews School Federal Credit Union	\$6,716	\$43	1.07%	0.77%	72.09%	2.51%	0.64%
Capital Federal Credit Union	\$6,812	\$10	0.42%	1.31%	310.00%	23.26%	0.15%
Local 20 IBEW Federal Credit Union	\$6,826	\$72	1.78%	0.47%	26.39%	14.37%	1.05%
Brownsville City Employees Federal Credit Union	\$6,983	\$4	0.12%	0.79%	675.00%	0.20%	0.06%
Victoria City-County Employees Federal Credit Union	\$7,203	\$41	1.02%	0.47%	46.34%	4.08%	0.57%
Seminole Public School Federal Credit Union	\$7,277	\$58	1.89%	0.78%	41.38%	3.47%	0.80%
Sherwin Federal Credit Union	\$7,476	\$0	0.00%	0.09%	NA	0.00%	0.00%
Natural Resources Conservation Service Federal Credit Union	\$7,540	\$56	1.76%	0.94%	53.57%	4.20%	0.74%
Oak Cliff Christian Federal Credit Union	\$7,588	\$7	0.14%	1.21%	871.43%	1.27%	0.09%
Port Terminal Federal Credit Union	\$7,749	\$12	0.25%	0.34%	133.33%	0.40%	0.15%
Sweetwater Regional Federal Credit Union	\$7,976	\$3	0.11%	0.64%	600.00%	0.21%	0.04%
Highway District 19 Employee Credit Union	\$8,408	\$24	0.43%	0.39%	91.67%	1.63%	0.29%
Wharton County Teachers Credit Union	\$8,542	\$47	3.47%	0.74%	21.28%	2.33%	0.55%
Jackson County Federal Credit Union	\$8,549	\$0	0.00%	0.08%	NA	0.00%	0.00%
Texoma Federal Credit Union	\$8,553	\$200	3.73%	1.81%	48.50%	7.90%	2.34%
Cochran County Schools Federal Credit Union	\$8,628	\$23	0.46%	1.41%	304.35%	1.75%	0.27%
Victoria Federal Credit Union	\$8,875	\$19	0.39%	0.43%	110.53%	1.63%	0.21%
Hale County Teachers Federal Credit Union	\$9,076	\$0	0.00%	0.71%	NA	0.00%	0.00%
I L A 28 Federal Credit Union	\$9,103	\$53	0.83%	0.16%	18.87%	2.54%	0.58%
E M O T Federal Credit Union	\$9,455	\$2	0.07%	3.07%	NM	0.06%	0.02%
Yoakum County Federal Credit Union	\$9,543	\$66	1.32%	1.30%	98.48%	3.19%	0.69%
Reeves County Teachers Credit Union	\$9,637	\$42	0.59%	1.79%	302.38%	2.89%	0.44%
Sweetex Credit Union	\$10,035	\$0	0.00%	0.08%	NA	0.00%	0.00%
Mount Olive Baptist Church Federal Credit Union	\$10,313	\$293	4.55%	1.54%	33.79%	17.48%	2.84%
J.C.T. Federal Credit Union	\$10,386	\$0	0.00%	0.06%	NA	0.00%	0.00%
Tex-Mex Credit Union	\$10,447	\$120	1.89%	1.20%	63.33%	4.37%	1.15%
I B E W LU 66 Federal Credit Union	\$10,457	\$101	1.25%	1.77%	141.58%	7.12%	0.97%
Fannin County Teachers Federal Credit Union	\$10,608	\$54	0.67%	0.52%	77.78%	2.05%	0.51%
Scurry County School Federal Credit Union	\$10,609	\$147	2.69%	1.12%	41.50%	7.22%	1.39%

Source: SNL Financial

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Asset Quality
December 31, 2023
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Asset Group A - \$0 to \$250 million in total assets (continued)							
Met Tran Federal Credit Union	\$10,698	\$20	0.36%	3.00%	845.00%	1.23%	0.19%
Vatat Credit Union	\$10,751	\$14	0.15%	0.62%	414.29%	0.76%	0.13%
Neiman Marcus Employees Federal Credit Union	\$10,760	\$57	0.85%	1.60%	187.72%	3.36%	0.53%
Morris Sheppard Texarkana Federal Credit Union	\$11,048	\$6	0.06%	0.31%	483.33%	0.45%	0.05%
Swemp Federal Credit Union	\$11,222	\$48	0.57%	0.10%	16.67%	2.09%	0.43%
PIE Credit Union	\$11,332	\$14	0.25%	0.29%	114.29%	0.60%	0.12%
T & P Longview Federal Credit Union	\$11,505	\$16	0.18%	0.35%	193.75%	0.66%	0.14%
Alamo City Credit Union	\$11,551	\$200	1.86%	2.45%	132.00%	12.83%	1.73%
Ben E. Keith Employees Federal Credit Union	\$11,708	\$20	0.38%	0.42%	110.00%	1.01%	0.17%
Pasadena Muni Federal Credit Union	\$11,968	\$34	0.57%	0.47%	82.35%	1.33%	0.28%
Methodist Hospital Employees Federal Credit Union	\$12,010	\$203	3.96%	2.01%	50.74%	14.36%	1.69%
Brownfield Federal Credit Union	\$12,136	\$9	0.12%	0.52%	444.44%	0.22%	0.07%
Refugio County Federal Credit Union	\$12,287	\$12	0.23%	1.29%	566.67%	0.54%	0.10%
Texarkana Terminal Empl Federal Credit Union	\$12,849	\$163	1.89%	0.60%	31.90%	13.91%	1.27%
Local 24 Employees Federal Credit Union	\$12,996	\$31	0.81%	0.71%	87.10%	1.36%	0.24%
Employees United Federal Credit Union	\$13,343	\$4	0.13%	0.66%	500.00%	0.11%	0.03%
Angelina County Teachers Credit Union	\$13,370	\$0	0.00%	0.60%	NA	0.00%	0.00%
Pampa Teachers Federal Credit Union	\$13,429	\$97	0.93%	0.82%	88.66%	6.73%	0.72%
Central Texas Manufacturing Credit Union	\$13,550	\$185	1.88%	0.69%	36.76%	6.20%	1.37%
Baker Hughes Federal Credit Union	\$13,624	\$60	2.34%	0.12%	5.00%	4.12%	0.44%
Cherokee County Teachers Federal Credit Union	\$13,881	\$68	0.63%	0.46%	72.06%	2.56%	0.49%
Marshall T & P Employees Federal Credit Union	\$13,928	\$45	0.45%	1.04%	231.11%	1.51%	0.32%
PamCel Community Federal Credit Union	\$14,253	\$0	0.00%	0.86%	NA	0.00%	0.00%
Coastal Bend P O Federal Credit Union	\$14,533	\$0	0.00%	0.87%	NA	0.00%	0.00%
Central Texas Teachers Credit Union	\$14,691	\$0	0.00%	0.64%	NA	0.00%	0.00%
Member Preferred Federal Credit Union	\$15,380	\$108	0.78%	0.65%	83.33%	5.14%	0.70%
I L A 1351 Federal Credit Union	\$15,520	\$1	0.02%	1.10%	NM	0.04%	0.01%
Corpus Christi Postal Employees Credit Union	\$15,547	\$0	0.00%	1.01%	NA	0.00%	0.00%
Alpine Community Credit Union	\$15,569	\$8	0.20%	1.59%	800.00%	0.41%	0.05%
Laredo Fire Department Federal Credit Union	\$15,614	\$1	0.01%	0.38%	NM	0.06%	0.01%
Friona Texas Federal Credit Union	\$15,628	\$515	7.18%	1.88%	26.21%	17.03%	3.30%
Reed Credit Union	\$15,667	\$19	0.55%	0.58%	105.26%	0.74%	0.12%
TxDOT Credit Union	\$16,411	\$14	0.10%	0.42%	435.71%	2.73%	0.09%
Seagoville Federal Credit Union	\$16,645	\$1	0.02%	0.19%	NM	0.03%	0.01%
Cowboy Country Federal Credit Union	\$17,249	\$765	5.03%	1.93%	38.43%	25.44%	4.44%
Midland Municipal Employees Credit Union	\$17,380	\$19	0.46%	0.92%	200.00%	0.79%	0.11%
Ellis County Teachers and Employees Federal Credit Union	\$17,856	\$3	0.03%	0.56%	NM	0.10%	0.02%
Amarillo Postal Employees Credit Union	\$18,347	\$0	0.00%	0.57%	NA	0.00%	0.00%
Linkage Credit Union	\$18,357	\$85	0.76%	0.38%	49.41%	2.69%	0.46%
Alba Golden Federal Credit Union	\$18,691	\$30	0.35%	21.87%	NM	0.60%	0.16%
Waco Federal Credit Union	\$18,706	\$80	1.04%	0.18%	17.50%	4.98%	0.43%
Southern Star Credit Union	\$18,784	\$128	1.14%	1.02%	89.84%	8.48%	0.68%
Victoria Teachers Federal Credit Union	\$18,896	\$32	0.51%	0.68%	134.38%	0.58%	0.17%
U S I Federal Credit Union	\$19,498	\$406	2.26%	1.13%	49.75%	7.12%	2.08%
1st University Credit Union	\$19,550	\$14	0.10%	0.18%	192.86%	6.34%	0.07%
Germania Credit Union	\$19,912	\$0	0.00%	0.10%	NA	0.00%	0.00%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Odessa Employees Credit Union	\$20,045	\$32	0.33%	0.65%	200.00%	1.07%	0.16%
Temple-Inland Federal Credit Union	\$20,189	\$0	0.00%	0.36%	NA	0.00%	0.00%
Port Arthur Community Federal Credit Union	\$20,381	\$415	2.83%	1.07%	37.83%	14.66%	2.04%
MOPAC Employees Federal Credit Union	\$20,575	\$19	0.11%	0.52%	484.21%	0.98%	0.09%
First Priority Credit Union	\$20,898	\$0	0.00%	0.49%	NA	0.00%	0.00%
LiFE Federal Credit Union	\$21,279	\$420	2.26%	1.55%	68.57%	64.56%	1.97%
Corner Stone Credit Union	\$21,379	\$5	0.03%	0.79%	NM	0.25%	0.02%
LCRA Credit Union	\$22,331	\$89	0.57%	0.41%	71.91%	2.80%	0.40%
Texhillco School Employees Federal Credit Union	\$22,395	\$241	1.29%	0.73%	56.85%	8.95%	1.08%
Northeast Panhandle Teachers Federal Credit Union	\$22,407	\$52	0.35%	0.63%	176.92%	1.20%	0.23%
Grand Prairie Credit Union	\$22,420	\$68	0.81%	0.24%	29.41%	2.94%	0.30%
Family 1st Of Texas Federal Credit Union	\$22,526	\$176	0.90%	0.84%	93.75%	64.51%	0.78%
Temple Santa Fe Community Credit Union	\$22,561	\$6	0.04%	0.78%	NM	0.35%	0.03%
McLennan County Employees Federal Credit Union	\$22,729	\$122	1.93%	2.81%	145.08%	2.14%	0.54%
Concho Valley Credit Union	\$22,832	\$15	0.14%	1.23%	866.67%	0.60%	0.07%
Liberty County Teachers Federal Credit Union	\$23,560	\$14	0.10%	0.49%	471.43%	0.50%	0.06%
McMurrey Federal Credit Union	\$23,592	\$127	0.78%	0.39%	49.61%	6.30%	0.54%
Texas Community Federal Credit Union	\$23,654	\$123	0.66%	1.40%	211.38%	3.23%	0.52%
Anderson County Federal Credit Union	\$23,667	\$95	1.28%	1.03%	80.00%	2.62%	0.40%
Union Fidelity Federal Credit Union	\$24,170	\$36	0.31%	0.60%	194.44%	0.74%	0.15%
TexStar Federal Credit Union	\$24,456	\$26	0.44%	1.08%	242.31%	1.01%	0.11%
Dallas U. P. Employees Credit Union	\$24,883	\$13	0.08%	0.13%	176.92%	0.23%	0.05%
The Local Federal Credit Union	\$25,958	\$614	2.82%	0.84%	29.80%	11.44%	2.37%
Brazos Community Credit Union	\$25,997	\$740	3.24%	2.20%	67.70%	13.74%	2.85%
Valwood Park Federal Credit Union	\$26,260	\$102	0.56%	0.42%	75.49%	6.41%	0.39%
Bayou City Federal Credit Union	\$26,315	\$119	1.33%	1.03%	77.31%	6.49%	0.45%
Tyler City Employees Credit Union	\$26,984	\$329	1.62%	0.13%	8.21%	8.81%	1.22%
Texas People Federal Credit Union	\$27,062	\$175	0.91%	0.45%	49.71%	3.76%	0.65%
Shared Resources Credit Union	\$27,257	\$102	0.51%	1.08%	213.73%	3.23%	0.37%
Gulf Shore Federal Credit Union	\$27,627	\$337	2.35%	1.14%	48.66%	8.77%	1.22%
Transtar Federal Credit Union	\$27,920	\$177	0.73%	0.51%	70.62%	7.23%	0.63%
United Energy Credit Union	\$28,901	\$123	0.62%	0.80%	129.27%	2.44%	0.43%
Members Financial Federal Credit Union	\$28,929	\$33	0.16%	0.54%	339.39%	1.07%	0.11%
Yantis Federal Credit Union	\$28,966	\$3	0.02%	0.64%	NM	0.08%	0.01%
San Patricio County Teachers Federal Credit Union	\$29,053	\$63	0.26%	0.63%	241.27%	2.68%	0.22%
United Credit Union	\$29,966	\$38	0.20%	0.64%	313.16%	1.64%	0.13%
Wichita Falls Federal Credit Union	\$30,149	\$123	0.76%	0.78%	102.44%	3.58%	0.41%
Alcon Employees Federal Credit Union	\$30,286	\$171	0.69%	0.18%	25.73%	2.64%	0.56%
Rocket Federal Credit Union	\$31,038	\$77	0.30%	0.71%	232.47%	3.75%	0.25%
Trinity Valley Teachers Credit Union	\$31,048	\$20	0.29%	0.63%	215.00%	0.23%	0.06%
Greater Central Texas Federal Credit Union	\$31,428	\$21	0.25%	0.76%	300.00%	0.69%	0.07%
Beaumont Community Credit Union	\$32,109	\$3	0.02%	0.53%	NM	0.07%	0.01%
Northeast Texas Teachers Federal Credit Union	\$32,589	\$77	0.88%	0.84%	94.81%	1.87%	0.24%
Texas Associations of Professionals Federal Credit Union	\$33,508	\$366	1.23%	1.91%	155.19%	7.43%	1.09%
Brazos Star Credit Union	\$33,794	\$144	1.08%	0.36%	33.33%	4.28%	0.43%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Matagorda County Credit Union	\$34,466	\$27	0.17%	0.23%	133.33%	0.57%	0.08%
Mid-Tex Federal Credit Union	\$34,924	\$3	0.02%	0.79%	NM	0.66%	0.01%
Golden Triangle Federal Credit Union	\$35,321	\$36	0.20%	0.65%	322.22%	0.65%	0.10%
Commoncents Credit Union	\$35,627	\$176	0.67%	1.97%	292.05%	3.49%	0.49%
San Angelo Federal Credit Union	\$35,950	\$50	0.22%	0.19%	88.00%	1.91%	0.14%
Port Arthur Teachers Federal Credit Union	\$36,151	\$130	1.31%	1.92%	146.15%	2.56%	0.36%
Caprock Federal Credit Union	\$37,570	\$272	1.06%	0.71%	66.54%	6.56%	0.72%
Hockley County School Employees Credit Union	\$37,653	\$114	0.51%	0.92%	178.07%	2.51%	0.30%
Austin Federal Credit Union	\$37,914	\$484	2.03%	0.63%	31.20%	15.68%	1.28%
Keystone Credit Union	\$37,937	\$174	0.56%	2.12%	379.89%	1.56%	0.46%
Angelina Federal Employees Credit Union	\$38,031	\$84	0.35%	0.39%	109.52%	1.50%	0.22%
SPCO Credit Union	\$38,878	\$161	0.49%	0.54%	109.94%	6.19%	0.41%
Old Ocean Federal Credit Union	\$39,158	\$75	0.45%	0.23%	52.00%	1.11%	0.19%
Cabot Community Credit Union	\$40,203	\$87	0.28%	1.41%	509.20%	1.55%	0.22%
Mesquite Credit Union	\$40,418	\$79	0.29%	0.28%	97.47%	2.21%	0.20%
Travis County Credit Union	\$40,843	\$189	0.68%	0.57%	82.54%	5.27%	0.46%
Starr County Teachers Federal Credit Union	\$41,127	\$30	0.31%	0.50%	163.33%	0.48%	0.07%
Mountain Star Federal Credit Union	\$41,759	\$120	0.61%	0.69%	112.50%	2.26%	0.29%
B C M Federal Credit Union	\$42,030	\$392	1.79%	2.98%	166.58%	8.31%	0.93%
Lufkin Federal Credit Union	\$44,809	\$51	0.28%	0.39%	137.25%	0.51%	0.11%
City Public Service/IBEW Federal Credit Union	\$46,295	\$99	0.47%	0.49%	105.05%	1.76%	0.21%
Walker County Federal Credit Union	\$46,568	\$82	0.25%	0.99%	392.68%	1.16%	0.18%
Cherokee County Federal Credit Union	\$46,727	\$164	0.45%	0.47%	103.66%	1.39%	0.35%
Houston Highway Credit Union	\$47,771	\$107	0.35%	1.48%	417.76%	13.22%	0.22%
Trans Texas Southwest Credit Union	\$48,544	\$136	0.38%	0.33%	88.24%	2.22%	0.28%
Caprock Santa Fe Credit Union	\$48,611	\$384	2.18%	3.06%	140.63%	2.12%	0.79%
Baptist Credit Union	\$48,862	\$88	0.23%	0.22%	95.45%	2.18%	0.18%
Highway District 21 Federal Credit Union	\$50,446	\$51	0.21%	0.80%	384.31%	0.52%	0.10%
Texas Plains Federal Credit Union	\$50,551	\$148	0.40%	0.96%	242.57%	2.39%	0.29%
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,823	\$62	0.21%	0.30%	145.16%	1.12%	0.12%
Lubrizol Employees' Credit Union	\$53,352	\$214	0.83%	0.43%	52.34%	2.49%	0.40%
My Credit Union	\$54,547	\$61	0.20%	0.32%	155.74%	1.13%	0.11%
Lifetime Federal Credit Union	\$56,115	\$136	0.44%	1.13%	258.82%	1.29%	0.24%
Texas Telcom Credit Union	\$57,273	\$264	0.86%	0.35%	41.29%	3.38%	0.46%
Freestone Credit Union	\$58,056	\$13	0.04%	0.25%	615.38%	0.21%	0.02%
Big Spring Education Employees Federal Credit Union	\$58,258	\$221	1.02%	2.66%	261.09%	2.40%	0.38%
Select Federal Credit Union	\$58,488	\$557	1.11%	0.61%	55.48%	5.14%	0.95%
Cosden Federal Credit Union	\$60,193	\$74	0.31%	1.40%	447.30%	1.13%	0.12%
Star of Texas Credit Union	\$61,740	\$316	0.64%	0.67%	104.75%	2.89%	0.51%
West Texas Credit Union	\$62,402	\$137	0.41%	0.48%	119.71%	2.13%	0.22%
Doches Credit Union	\$63,815	\$357	0.78%	0.64%	82.35%	4.78%	0.56%
La Joya Area Federal Credit Union	\$63,955	\$461	1.16%	0.64%	54.66%	7.36%	0.72%
Heart O TX Federal Credit Union	\$65,210	\$181	0.34%	0.39%	114.92%	7.45%	0.28%
Scott & White Employees Credit Union	\$67,581	\$294	0.86%	0.49%	56.80%	3.63%	0.44%
South Texas Federal Credit Union	\$67,613	\$217	0.52%	0.84%	161.29%	6.35%	0.32%
Texan Sky Federal Credit Union	\$69,449	\$610	1.19%	0.58%	49.18%	5.94%	0.88%
Fannin Federal Credit Union	\$69,906	\$112	0.27%	0.50%	187.50%	1.08%	0.16%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Hereford Texas Federal Credit Union	\$70,972	\$833	1.61%	0.91%	56.30%	5.56%	1.17%
Southland Federal Credit Union	\$72,836	\$198	0.49%	0.96%	196.46%	2.39%	0.27%
Postel Family Credit Union	\$73,419	\$186	0.48%	1.08%	223.66%	2.30%	0.25%
Service 1st Credit Union	\$74,571	\$281	0.74%	0.82%	111.39%	3.10%	0.38%
Southern Federal Credit Union	\$76,362	\$1,232	3.68%	3.42%	92.78%	3.84%	1.61%
Westex Federal Credit Union	\$79,412	\$393	1.36%	0.63%	46.31%	5.55%	0.49%
Irving City Employees Federal Credit Union	\$79,975	\$204	0.54%	0.65%	119.61%	2.31%	0.26%
Wellspring Federal Credit Union	\$81,211	\$881	1.30%	0.54%	41.88%	11.98%	1.08%
RelyOn Credit Union	\$81,920	\$961	1.41%	3.07%	218.00%	13.32%	1.17%
Windthorst Federal Credit Union	\$82,006	\$570	0.90%	0.89%	98.60%	5.13%	0.70%
Domino Federal Credit Union	\$82,396	\$19	0.05%	0.64%	NM	1.37%	0.02%
Southwest Financial Federal Credit Union	\$82,563	\$1,191	1.70%	3.35%	196.81%	7.79%	1.44%
Baycel Federal Credit Union	\$83,200	\$243	0.70%	0.39%	55.97%	1.55%	0.29%
Baylor Health Care System Credit Union	\$83,302	\$574	1.11%	1.15%	104.36%	3.66%	0.69%
Southwest Research Center Federal Credit Union	\$83,463	\$199	0.51%	0.45%	87.94%	3.01%	0.24%
Texas Bridge Credit Union	\$83,734	\$28	0.04%	0.17%	378.57%	0.43%	0.03%
Metro Medical Credit Union	\$85,247	\$152	0.59%	0.76%	130.26%	1.21%	0.18%
Heritage USA Federal Credit Union	\$86,097	\$177	0.25%	1.13%	449.15%	1.65%	0.21%
US Employees Credit Union	\$89,351	\$429	1.03%	0.80%	77.86%	5.87%	0.48%
KBR Heritage Federal Credit Union	\$89,443	\$227	0.51%	0.47%	91.63%	1.44%	0.25%
Edinburg Teachers Credit Union	\$92,088	\$107	0.50%	0.91%	180.37%	0.87%	0.12%
Coastal Community Federal Credit Union	\$94,192	\$403	0.75%	0.66%	87.34%	7.29%	0.43%
Memorial Credit Union	\$94,569	\$173	0.21%	0.54%	258.38%	2.23%	0.18%
Rockdale Federal Credit Union	\$94,752	\$114	0.28%	0.54%	197.37%	1.15%	0.12%
Texas D P S Credit Union	\$96,890	\$140	0.24%	0.42%	177.86%	1.39%	0.14%
Members Credit Union	\$97,219	\$439	0.77%	0.88%	114.58%	4.01%	0.45%
Concho Educators Federal Credit Union	\$98,555	\$548	0.94%	0.20%	21.72%	8.62%	0.56%
Wichita Falls Teachers Federal Credit Union	\$98,824	\$532	0.97%	0.69%	71.62%	5.02%	0.54%
First Watch Federal Credit Union	\$99,849	\$8	0.01%	0.55%	NM	3.16%	0.01%
Centex Citizens Credit Union	\$101,610	\$96	0.14%	0.46%	318.75%	0.58%	0.09%
Valley Federal Credit Union	\$101,944	\$217	0.35%	0.63%	178.80%	1.59%	0.21%
Southwest 66 Credit Union	\$103,066	\$352	0.49%	0.57%	116.48%	3.82%	0.34%
City Federal Credit Union	\$111,918	\$1,309	1.43%	1.54%	107.72%	24.17%	1.17%
Eastex Credit Union	\$116,636	\$243	0.35%	0.82%	236.21%	3.52%	0.21%
Tarrant County's Credit Union	\$118,357	\$577	0.60%	0.66%	110.23%	4.98%	0.49%
Cooperative Teachers Credit Union	\$119,420	\$454	0.53%	1.62%	305.73%	5.64%	0.38%
United Community Credit Union	\$122,144	\$1,414	1.49%	1.17%	78.50%	10.47%	1.16%
One Source Federal Credit Union	\$127,042	\$510	0.71%	1.09%	153.33%	4.35%	0.40%
Texoma Educators Federal Credit Union	\$127,757	\$61	0.11%	0.22%	196.72%	0.37%	0.05%
Prestige Community Credit Union	\$127,991	\$711	0.69%	0.77%	112.24%	6.21%	0.56%
Naft Federal Credit Union	\$130,102	\$360	0.59%	0.85%	144.44%	2.32%	0.28%
Telco Plus Credit Union	\$131,970	\$1,658	1.56%	0.92%	59.29%	16.65%	1.26%
Allied Federal Credit Union	\$133,183	\$457	0.91%	0.68%	75.27%	4.48%	0.34%
4U Federal Credit Union	\$133,974	\$34	0.03%	0.16%	461.76%	0.28%	0.03%
Laredo Federal Credit Union	\$135,160	\$579	0.88%	0.89%	100.52%	9.73%	0.43%
Texas Health Credit Union	\$135,231	\$797	0.96%	0.36%	38.02%	5.11%	0.59%
MTCU	\$138,084	\$56	0.08%	0.45%	585.71%	0.50%	0.04%
BP Federal Credit Union	\$138,630	\$47	0.04%	0.10%	251.06%	0.56%	0.03%

Source: SNL Financial

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Asset Quality

December 31, 2023

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Institution Name	As of Date						
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Asset Group A - \$0 to \$250 million in total assets (continued)							
Kerr County Federal Credit Union	\$139,190	\$219	0.18%	1.01%	553.42%	5.56%	0.16%
Community Service Credit Union	\$141,904	\$628	0.60%	0.61%	102.07%	4.80%	0.44%
Space City Credit Union	\$142,293	\$490	0.45%	0.47%	103.47%	3.77%	0.34%
River City Federal Credit Union	\$145,344	\$1,058	0.94%	2.74%	292.63%	9.34%	0.73%
Rio Grande Valley Credit Union	\$150,058	\$199	0.23%	0.30%	127.14%	1.34%	0.13%
Chemcel Federal Credit Union	\$150,909	\$741	0.74%	1.08%	146.42%	4.48%	0.49%
Chocolate Bayou Community Federal Credit Union	\$151,777	\$362	0.42%	0.19%	43.92%	2.29%	0.24%
Communities of Abilene Federal Credit Union	\$154,459	\$248	0.33%	0.76%	228.23%	4.80%	0.16%
Kelly Community Federal Credit Union	\$165,350	\$751	0.64%	0.40%	62.58%	3.76%	0.45%
LibertyOne Credit Union	\$166,000	\$1,136	0.88%	0.41%	46.65%	6.90%	0.68%
First Central Credit Union	\$166,080	\$1,893	2.09%	1.17%	56.21%	10.21%	1.14%
Members First Credit Union	\$175,246	\$537	0.68%	0.44%	64.06%	1.47%	0.31%
Lone Star Credit Union	\$175,949	\$559	0.48%	0.65%	133.45%	3.92%	0.32%
WesTex Community Credit Union	\$184,183	\$817	0.88%	0.79%	88.98%	3.64%	0.44%
Cal-Com Federal Credit Union	\$185,079	\$419	0.36%	0.57%	160.86%	2.84%	0.23%
Government Employees Federal Credit Union	\$185,942	\$331	0.30%	0.20%	66.47%	2.50%	0.18%
Texasgulf Federal Credit Union	\$188,487	\$291	0.25%	0.50%	201.37%	1.30%	0.15%
Priority Trust Credit Union	\$189,540	\$1,615	1.17%	2.16%	184.71%	19.81%	0.85%
Citizens Federal Credit Union	\$190,478	\$414	0.36%	0.57%	157.73%	3.28%	0.22%
Access Community Credit Union	\$194,768	\$962	0.61%	0.25%	40.75%	4.64%	0.49%
MemberSource Credit Union	\$196,190	\$560	0.37%	0.48%	130.36%	3.03%	0.29%
Beacon Federal Credit Union	\$196,704	\$555	0.51%	0.30%	58.74%	5.19%	0.28%
Harris County Federal Credit Union	\$203,226	\$1,576	1.35%	0.76%	56.54%	3.92%	0.78%
The People's Federal Credit Union	\$205,728	\$1,097	0.82%	0.79%	96.90%	7.74%	0.53%
H.E.B. Federal Credit Union	\$207,993	\$276	0.21%	0.28%	135.14%	0.80%	0.13%
Santa Fe Federal Credit Union	\$209,976	\$1,196	0.90%	1.04%	115.13%	4.78%	0.57%
Members Choice of Central Texas Federal Credit Union	\$212,859	\$114	0.07%	0.43%	582.46%	0.74%	0.05%
Capitol Credit Union	\$213,926	\$462	0.32%	0.60%	189.39%	1.94%	0.22%
Southwest Heritage CU	\$223,217	\$100	0.06%	0.68%	NM	3.04%	0.04%
Pantex Federal Credit Union	\$225,031	\$276	0.42%	0.38%	90.22%	1.06%	0.12%
Sabine Federal Credit Union	\$229,561	\$570	0.37%	0.39%	105.26%	2.15%	0.25%
Members Trust of the Southwest Federal Credit Union	\$230,190	\$798	0.48%	0.48%	101.75%	6.41%	0.35%
Investex Credit Union	\$236,709	\$1,049	0.81%	0.69%	85.61%	9.11%	0.44%
Border Federal Credit Union	\$237,570	\$311	0.22%	0.83%	371.38%	0.97%	0.13%
Average of Asset Group A	\$51,232	\$212	1.03%	0.95%	160.44%	4.98%	0.61%

Source: SNL Financial

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Asset Quality

December 31, 2023

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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 B - \$251 to \$500 million in total assets							
Energy Capital Credit Union	\$267,444	\$1,279	0.61%	1.20%	194.92%	8.85%	0.48%
Texoma Community Credit Union	\$271,045	\$1,363	0.60%	0.61%	100.88%	5.47%	0.50%
Pioneer Mutual Federal Credit Union	\$283,482	\$162	0.07%	0.52%	700.00%	0.46%	0.06%
Unity One Credit Union	\$285,879	\$1,410	0.72%	1.56%	217.02%	11.46%	0.49%
Fort Worth City Credit Union	\$300,482	\$75	0.05%	0.46%	913.33%	0.31%	0.02%
Synergy Federal Credit Union	\$305,839	\$431	0.17%	0.09%	51.28%	1.03%	0.14%
First Basin Credit Union	\$316,331	\$1,749	0.79%	0.82%	103.20%	7.28%	0.55%
Gulf Credit Union	\$317,984	\$460	0.27%	0.62%	228.48%	1.91%	0.14%
Gulf Coast Federal Credit Union	\$326,091	\$7,714	2.80%	0.97%	34.53%	30.24%	2.37%
Evolve Federal Credit Union	\$334,320	\$431	0.19%	0.17%	87.70%	1.67%	0.13%
Cy Fair Federal Credit Union	\$335,858	\$734	0.31%	0.83%	268.26%	2.80%	0.22%
Houston Texas Fire Fighters Federal Credit Union	\$336,996	\$554	0.31%	0.44%	140.43%	1.19%	0.16%
ACFCU Federal Credit Union	\$346,894	\$819	0.35%	0.33%	95.85%	4.15%	0.24%
MCT Credit Union	\$355,730	\$1,207	0.52%	0.38%	72.99%	3.93%	0.34%
Nizari Progressive Federal Credit Union	\$359,046	\$169	0.06%	0.41%	640.24%	0.55%	0.05%
Mobility Credit Union	\$376,929	\$4,139	1.17%	0.37%	31.65%	19.27%	1.10%
1st Community Federal Credit Union	\$382,433	\$6,595	2.32%	2.18%	94.06%	19.13%	1.72%
Texas Tech Federal Credit Union	\$385,299	\$530	0.17%	0.45%	269.06%	1.61%	0.14%
America's Credit Union	\$390,407	\$586	0.22%	0.37%	169.62%	1.80%	0.15%
United Texas Credit Union	\$410,581	\$1,309	0.42%	0.47%	112.22%	5.94%	0.32%
Public Employees Credit Union	\$426,329	\$502	0.20%	0.37%	181.67%	1.50%	0.12%
GENCO Federal Credit Union	\$431,538	\$690	0.30%	0.52%	174.64%	1.30%	0.16%
Texar Federal Credit Union	\$445,660	\$1,043	0.40%	0.43%	108.82%	2.22%	0.23%
Security First Federal Credit Union	\$451,373	\$3,000	0.84%	1.33%	158.87%	5.82%	0.66%
Education Credit Union	\$477,793	\$2,640	0.69%	0.86%	123.33%	4.56%	0.55%
CoastLife Credit Union	\$479,449	\$5,855	1.76%	1.63%	92.43%	12.56%	1.22%
My Community Credit Union	\$493,712	\$4,687	1.16%	1.20%	102.97%	8.78%	0.95%
Average of Asset Group B	\$366,479	\$1,857	0.65%	0.73%	202.54%	6.14%	0.49%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets							
DuGood Federal Credit Union	\$507,072	\$889	0.24%	0.41%	169.85%	1.58%	0.18%
Associated Credit Union of Texas	\$534,785	\$4,688	1.09%	2.29%	209.92%	8.39%	0.88%
Educators Credit Union	\$547,594	\$195	0.12%	0.17%	148.72%	0.21%	0.04%
Alliance Credit Union	\$568,715	\$4,994	1.00%	0.20%	20.20%	7.52%	0.88%
Abilene Teachers Federal Credit Union	\$594,233	\$1,523	0.40%	1.08%	266.05%	1.54%	0.26%
Union Square Credit Union	\$620,880	\$4,330	0.81%	0.70%	87.02%	11.50%	0.70%
Education First Federal Credit Union	\$628,693	\$4,848	1.23%	0.92%	75.19%	13.97%	0.77%
Air Force Federal Credit Union	\$663,517	\$14,268	2.52%	1.07%	42.32%	28.21%	2.15%
City Credit Union	\$676,736	\$6,594	1.70%	1.72%	101.05%	9.85%	0.97%
Texell Credit Union	\$690,229	\$4,865	0.82%	1.78%	218.83%	7.15%	0.70%
Texas Bay Credit Union	\$707,134	\$8,992	1.59%	1.10%	69.52%	14.51%	1.27%
PrimeWay Federal Credit Union	\$751,066	\$5,925	1.04%	0.78%	74.62%	10.38%	0.79%
Members Choice Credit Union	\$754,859	\$3,574	0.64%	0.72%	111.78%	7.18%	0.47%
Generations Community Federal Credit Union	\$755,938	\$3,928	0.71%	0.71%	100.79%	6.66%	0.52%
Complex Community Federal Credit Union	\$756,892	\$1,920	0.39%	0.28%	71.82%	2.49%	0.25%
Resource One Credit Union	\$763,007	\$17,831	2.83%	2.28%	80.44%	34.19%	2.34%
Southwest Airlines Federal Credit Union	\$776,386	\$5,874	0.97%	0.62%	63.99%	7.00%	0.76%
Community Resource Credit Union	\$848,944	\$4,227	0.65%	0.69%	106.96%	5.86%	0.50%
Smart Financial Credit Union	\$850,335	\$1,067	0.20%	0.48%	238.89%	6.05%	0.13%
Schlumberger Employees Credit Union	\$901,678	\$697	0.28%	0.15%	52.08%	0.36%	0.08%
Houston Federal Credit Union	\$905,297	\$2,247	0.38%	0.65%	170.89%	4.11%	0.25%
Houston Police Federal Credit Union	\$917,938	\$2,230	0.47%	1.48%	317.04%	2.90%	0.24%
InTouch Credit Union	\$920,409	\$12,953	1.78%	0.77%	43.33%	15.85%	1.41%
Neches Federal Credit Union	\$931,932	\$2,840	0.40%	0.34%	84.61%	2.25%	0.30%
FivePoint Credit Union	\$940,699	\$4,405	0.60%	0.68%	114.10%	5.58%	0.47%
Greater Texas Federal Credit Union	\$949,758	\$6,893	0.94%	0.68%	72.58%	10.38%	0.73%
Brazos Valley Schools Credit Union	\$956,760	\$4,143	0.93%	1.43%	154.26%	4.11%	0.43%
Average of Asset Group C	\$756,351	\$5,072	0.92%	0.90%	120.99%	8.51%	0.68%

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Asset Group D - Over \$1 billion in total assets							
Raiz Federal Credit Union	\$1,017,478	\$12,454	1.43%	2.06%	143.95%	11.29%	1.22%
Velocity Credit Union	\$1,039,075	\$6,449	1.05%	2.82%	269.20%	5.94%	0.62%
Neighborhood Credit Union	\$1,080,042	\$8,790	1.13%	1.47%	129.83%	9.09%	0.81%
East Texas Professional Credit Union	\$1,196,111	\$1,881	0.24%	0.53%	221.11%	1.16%	0.16%
Firstmark Credit Union	\$1,199,201	\$4,825	0.73%	0.90%	123.15%	6.76%	0.40%
Fort Worth Community Credit Union	\$1,206,269	\$4,743	0.65%	1.05%	162.11%	4.01%	0.39%
Gulf Coast Educators Federal Credit Union	\$1,311,220	\$4,397	0.51%	0.75%	148.03%	3.55%	0.34%
First Service Credit Union	\$1,331,619	\$13,448	1.33%	0.90%	67.12%	9.30%	1.01%
Red River Employees Federal Credit Union	\$1,404,113	\$9,294	0.89%	1.20%	135.30%	5.21%	0.66%
Amplify Credit Union	\$1,420,948	\$2,299	0.21%	0.37%	175.64%	8.33%	0.16%
Amoco Federal Credit Union	\$1,423,553	\$8,095	0.69%	0.71%	103.50%	8.72%	0.57%
United Heritage Credit Union	\$1,534,787	\$10,353	0.79%	0.24%	30.13%	7.75%	0.67%
FirstLight Federal Credit Union	\$1,550,607	\$10,048	0.79%	1.31%	165.50%	6.40%	0.65%
DATCU Credit Union	\$1,569,724	\$2,692	0.19%	0.81%	415.53%	1.39%	0.17%
Shell Federal Credit Union	\$1,828,653	\$13,748	0.95%	0.89%	94.12%	7.45%	0.75%
Texas Trust Credit Union	\$2,025,243	\$6,267	0.41%	0.46%	112.14%	3.98%	0.31%
Texans Credit Union	\$2,195,933	\$2,961	0.21%	0.45%	214.83%	1.84%	0.13%
Advancial Federal Credit Union	\$2,440,593	\$19,575	0.97%	0.71%	73.46%	9.66%	0.80%
Austin Telco Federal Credit Union	\$2,476,850	\$6,634	0.39%	0.31%	79.59%	2.69%	0.27%
Credit Union Of Texas	\$2,498,957	\$19,510	0.90%	0.82%	91.59%	10.29%	0.78%
First Community Credit Union	\$2,507,986	\$7,753	0.40%	0.70%	176.62%	4.35%	0.31%
A+ Federal Credit Union	\$2,622,699	\$52,598	2.31%	1.23%	53.31%	17.45%	2.01%
Wellby Financial Federal Credit Union	\$2,655,102	\$15,134	0.83%	0.93%	111.97%	6.56%	0.57%
EECU	\$3,739,475	\$12,848	0.43%	0.75%	173.59%	3.14%	0.34%
UNIFY Financial Federal Credit Union	\$3,810,683	\$59,807	1.81%	4.25%	234.47%	18.08%	1.57%
University Federal Credit Union	\$4,042,447	\$20,643	0.66%	1.06%	161.52%	6.36%	0.51%
Credit Human Federal Credit Union	\$4,182,485	\$72,831	1.99%	1.23%	62.00%	20.29%	1.74%
Rally Credit Union	\$4,302,657	\$30,567	0.82%	1.55%	188.47%	5.56%	0.71%
GECU Federal Credit Union	\$4,420,920	\$26,229	0.80%	1.50%	187.46%	5.08%	0.59%
Texas Dow Employees Credit Union	\$4,674,361	\$65,483	1.54%	1.13%	73.39%	13.49%	1.40%
American Airlines Federal Credit Union	\$8,640,577	\$29,148	0.54%	0.74%	137.21%	3.20%	0.34%
Security Service Federal Credit Union	\$13,355,993	\$84,352	0.73%	0.95%	128.88%	5.85%	0.63%
Randolph-Brooks Federal Credit Union	\$18,029,493	\$76,995	0.64%	0.84%	130.78%	4.61%	0.43%
Average of Asset Group D	\$3,295,026	\$21,905	0.85%	1.08%	144.71%	7.24%	0.67%

Source: SNL Financial

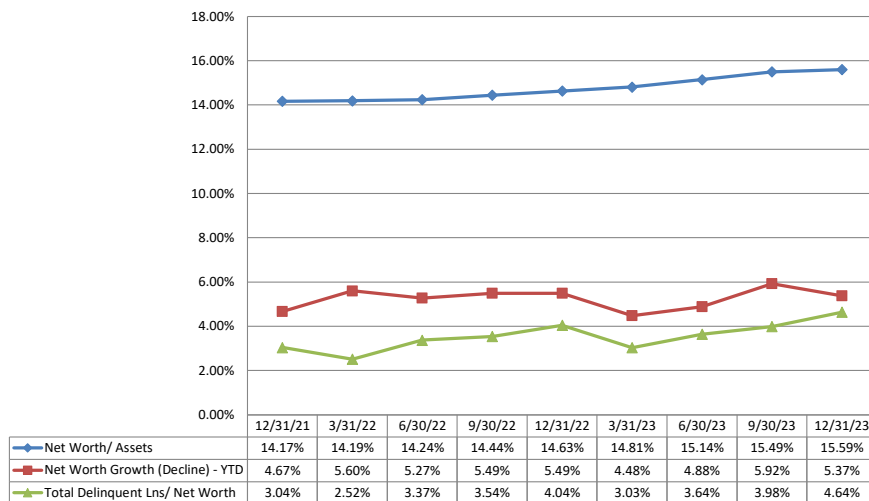
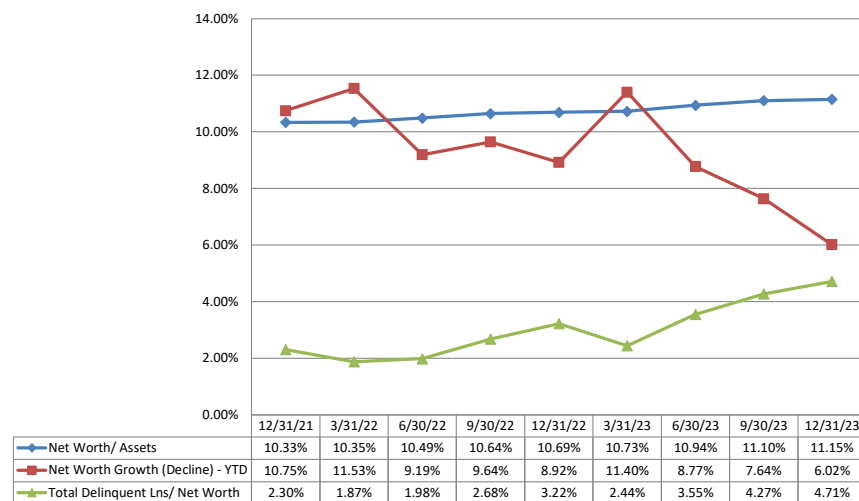
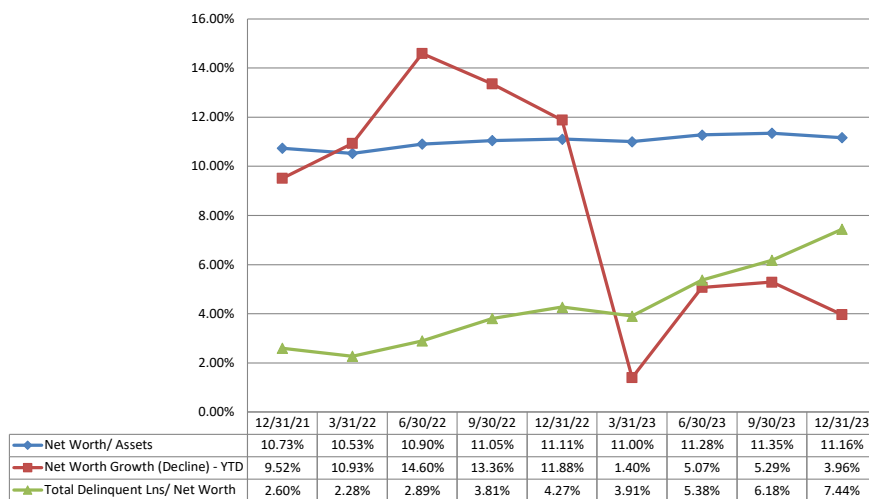
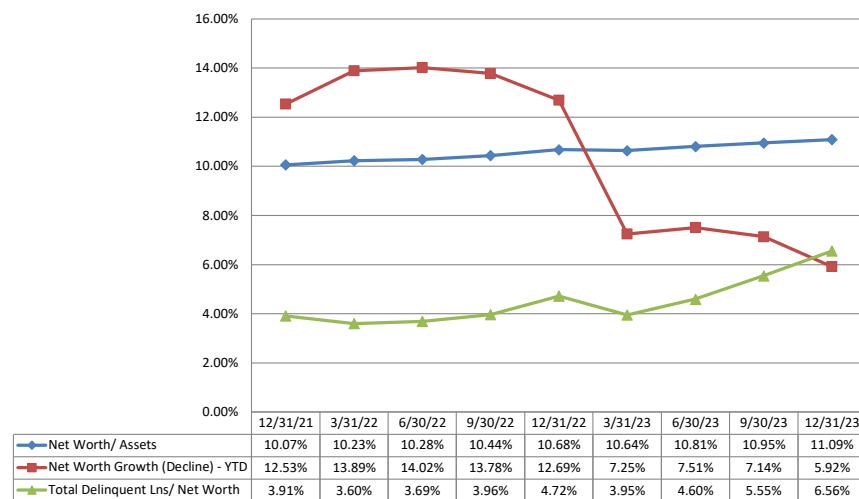
Note: Report includes only bank-level data.

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 DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Source: SNL Financial

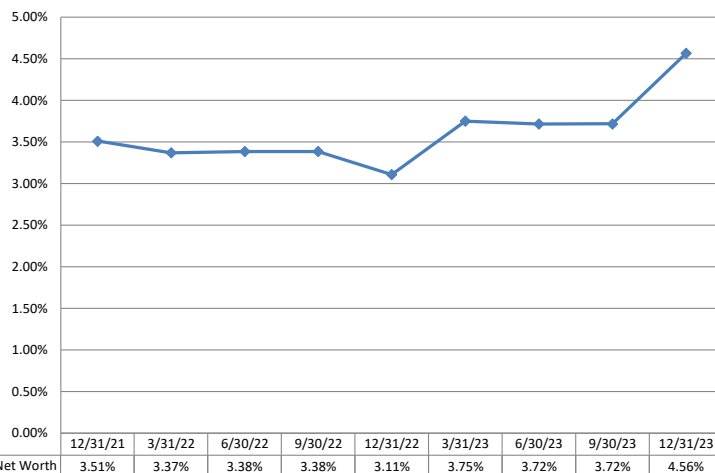
Note: Report includes only bank-level data.

NA = data was not available.

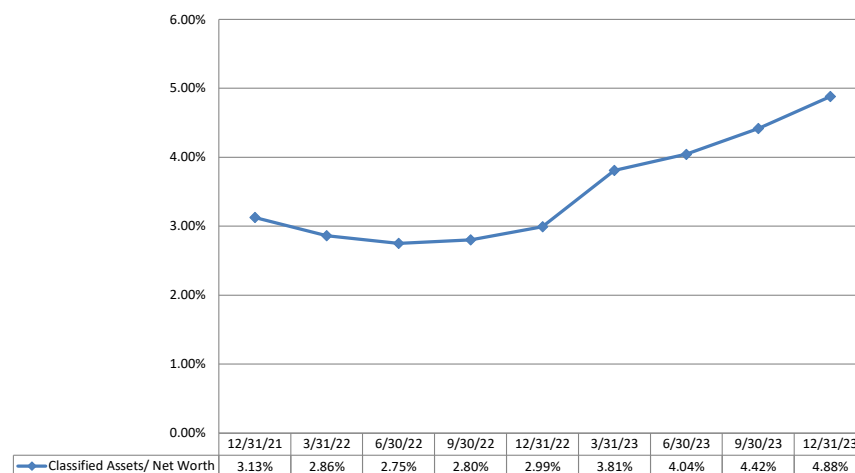
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Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

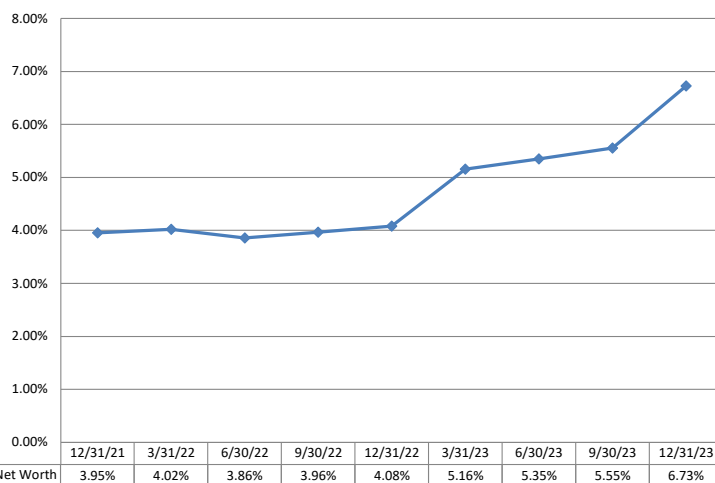
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



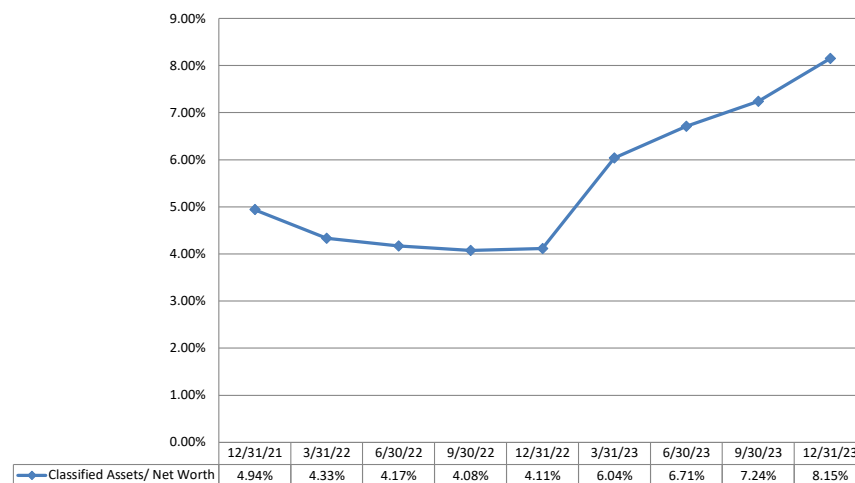
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2023

Run Date: February 19, 2023

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	\$474	\$86	18.14%	(1.15%)	0.00%	3.49%
Ibaw Local 681 Credit Union	\$779	\$65	8.34%	(30.11%)	76.92%	41.54%
Texas Lee Federal Credit Union	\$843	\$85	10.08%	16.44%	0.00%	0.00%
Musicians Federal Credit Union	\$854	\$102	11.94%	3.03%	0.00%	8.82%
Pilgrim CUCC Federal Credit Union	\$910	\$121	13.30%	5.22%	0.83%	4.96%
Empowerment Community Development Federal Credit Union	\$1,003	\$77	7.68%	(1.28%)	0.00%	11.69%
Assumption Beaumont Federal Credit Union	\$1,054	\$48	4.55%	0.00%	0.00%	6.25%
Pear Orchard Federal Credit Union	\$1,230	\$213	17.32%	1.91%	79.81%	7.98%
Littlefield School Employees Federal Credit Union	\$1,318	\$183	13.88%	1.67%	1.64%	2.19%
Brentwood Baptist Church Federal Credit Union	\$1,382	\$101	7.31%	(2.88%)	17.82%	15.84%
Salt Employees Federal Credit Union	\$1,585	\$700	44.16%	(1.41%)	0.00%	0.29%
American Baptist Association Credit Union	\$1,616	\$166	10.27%	(2.35%)	0.00%	7.23%
W T N M Atlantic Federal Credit Union	\$1,696	\$394	23.23%	5.35%	32.49%	7.36%
Highway Employees Credit Union	\$1,701	\$483	28.40%	4.55%	5.38%	0.83%
Saint Lukes Community Federal Credit Union	\$1,810	\$179	9.89%	12.58%	5.03%	3.35%
Faith Cooperative Federal Credit Union	\$2,081	\$428	20.57%	24.42%	10.28%	15.19%
Lehrer Interests Credit Union	\$2,110	\$486	23.03%	1.89%	0.00%	0.21%
Priority Postal Credit Union	\$2,191	\$100	4.56%	(75.90%)	148.00%	184.00%
Jafari No-Interest Credit Union	\$2,262	\$451	19.94%	10.54%	0.00%	5.10%
Galveston School Employees Federal Credit Union	\$2,680	\$264	9.85%	(7.69%)	3.03%	5.68%
Our Mother of Mercy Parish Houston Federal Credit Union	\$2,808	\$555	19.76%	(9.17%)	4.50%	1.26%
Navarro Credit Union	\$3,159	\$1,110	35.14%	0.09%	1.26%	1.80%
Goodyear San Angelo Federal Credit Union	\$3,211	\$486	15.14%	9.71%	13.79%	6.79%
B P S Federal Credit Union	\$3,215	\$1,710	53.19%	0.65%	0.06%	0.35%
Vidor Teachers Federal Credit Union	\$3,218	\$493	15.32%	(4.83%)	1.01%	1.62%
S P Trainmen Federal Credit Union	\$3,275	\$798	24.37%	(9.11%)	6.39%	0.25%
Lefors Federal Credit Union	\$3,403	\$697	20.48%	(1.13%)	1.58%	1.00%
Plains Federal Credit Union	\$3,404	\$592	17.39%	(1.33%)	1.01%	1.69%
Federal Employees Credit Union	\$3,551	\$642	18.08%	0.00%	0.00%	0.31%
Longview Federal Credit Union	\$3,665	\$787	21.47%	1.55%	4.07%	1.78%
Union Pacific Employees Credit Union	\$3,715	\$964	25.95%	2.99%	3.63%	0.93%
T H D District 17 Credit Union	\$3,856	\$822	21.32%	2.24%	8.39%	3.04%
Mount Carmel Church Federal Credit Union	\$3,969	\$758	19.10%	(19.28%)	5.54%	2.64%
Oak Farms Employees Credit Union	\$4,070	\$1,099	27.00%	1.20%	0.55%	1.64%
Houston Belt & Terminal Federal Credit Union	\$4,082	\$1,400	34.30%	2.26%	4.71%	1.57%
Covenant Savings Federal Credit Union	\$4,114	\$353	8.58%	14.61%	20.11%	2.27%
Bivins Federal Credit Union	\$4,171	\$938	22.49%	(6.39%)	0.00%	3.41%
Belton Federal Credit Union	\$4,233	\$677	15.99%	6.61%	7.83%	2.66%
InterCorp Credit Union	\$4,328	\$804	18.58%	1.01%	5.72%	2.24%
Corpus Christi S P Credit Union	\$4,418	\$658	14.89%	10.96%	12.16%	4.86%
Highway District 9 Credit Union	\$4,550	\$1,028	22.59%	1.58%	2.63%	3.79%
Peco Federal Credit Union	\$4,589	\$478	10.42%	6.94%	3.97%	3.77%
Everman Parkway Credit Union	\$4,685	\$1,400	29.88%	2.04%	0.21%	0.86%
Light Commerce Credit Union	\$4,854	\$971	20.00%	13.57%	3.09%	2.37%
Pampa Municipal Credit Union	\$4,896	\$604	12.34%	11.85%	2.48%	4.14%
Highway District 2 Credit Union	\$4,942	\$1,286	26.02%	1.58%	0.16%	0.16%

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Net Worth
December 31, 2023
Run Date: February 19, 2023

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)						
Port of Houston Warehouse Federal Credit Union	\$5,020	\$779	15.52%	16.97%	3.59%	2.44%
Farmers Branch City Employees Federal Credit Union	\$5,164	\$1,024	19.83%	0.29%	16.80%	0.98%
N C E Credit Union	\$5,388	\$1,179	21.88%	5.74%	0.76%	1.36%
Team Financial Federal Credit Union	\$5,432	\$381	7.01%	9.48%	21.52%	2.62%
A C U Credit Union	\$5,457	\$1,353	24.79%	1.96%	9.02%	0.67%
Midwestern State University Credit Union	\$5,483	\$679	12.38%	1.65%	0.44%	0.59%
South Texas Regional Federal Credit Union	\$5,827	\$738	12.67%	7.74%	5.01%	0.27%
Skel-Tex Credit Union	\$5,872	\$1,250	21.29%	(0.87%)	1.84%	0.88%
STEC Federal Credit Union	\$5,873	\$1,490	25.37%	3.33%	0.60%	0.47%
Coburn Credit Union	\$6,446	\$1,486	23.05%	5.02%	0.61%	0.40%
Frio County Federal Credit Union	\$6,514	\$2,001	30.72%	4.60%	0.00%	1.60%
City of Deer Park Federal Credit Union	\$6,545	\$1,381	21.10%	3.83%	1.52%	0.72%
Redeemer Federal Credit Union	\$6,592	\$1,650	25.03%	10.15%	11.33%	5.03%
CASE Federal Credit Union	\$6,675	\$694	10.40%	(1.56%)	7.20%	1.15%
Andrews School Federal Credit Union	\$6,716	\$1,682	25.04%	4.41%	2.56%	1.84%
Capital Federal Credit Union	\$6,812	\$2,012	29.54%	(2.75%)	0.50%	1.54%
Local 20 IBEW Federal Credit Union	\$6,826	\$482	7.06%	14.22%	14.94%	3.94%
Brownsville City Employees Federal Credit Union	\$6,983	\$1,963	28.11%	5.99%	0.20%	1.38%
Victoria City-County Employees Federal Credit Union	\$7,203	\$986	13.69%	6.71%	4.16%	1.93%
Seminole Public School Federal Credit Union	\$7,277	\$1,647	22.63%	0.18%	3.52%	1.46%
Sherwin Federal Credit Union	\$7,476	\$2,492	33.33%	(0.76%)	0.00%	0.12%
Natural Resources Conservation Service Federal Credit Union	\$7,540	\$1,302	17.27%	1.17%	4.30%	2.30%
Oak Cliff Christian Federal Credit Union	\$7,588	\$490	6.46%	28.61%	1.43%	12.45%
Port Terminal Federal Credit Union	\$7,749	\$3,003	38.75%	1.56%	0.40%	0.53%
Sweetwater Regional Federal Credit Union	\$7,976	\$1,422	17.83%	(8.14%)	0.21%	1.27%
Highway District 19 Employee Credit Union	\$8,408	\$1,451	17.26%	1.68%	1.65%	1.52%
Wharton County Teachers Credit Union	\$8,542	\$2,003	23.45%	0.40%	2.35%	0.50%
Jackson County Federal Credit Union	\$8,549	\$684	8.00%	3.64%	0.00%	0.73%
Texoma Federal Credit Union	\$8,553	\$2,434	28.46%	0.41%	8.22%	3.99%
Cochran County Schools Federal Credit Union	\$8,628	\$1,247	14.45%	5.95%	1.84%	5.61%
Victoria Federal Credit Union	\$8,875	\$1,145	12.90%	(7.06%)	1.66%	1.83%
Hale County Teachers Federal Credit Union	\$9,076	\$1,124	12.38%	4.85%	0.00%	3.91%
I L A 28 Federal Credit Union	\$9,103	\$2,012	22.10%	(0.10%)	2.63%	0.50%
E M O T Federal Credit Union	\$9,455	\$3,395	35.91%	3.25%	0.06%	2.53%
Yoakum County Federal Credit Union	\$9,543	\$2,001	20.97%	1.47%	3.30%	3.25%
Reeves County Teachers Credit Union	\$9,637	\$1,374	14.26%	(0.79%)	3.06%	9.24%
Sweetex Credit Union	\$10,035	\$3,522	35.10%	0.03%	0.00%	0.09%
Mount Olive Baptist Church Federal Credit Union	\$10,313	\$1,577	15.29%	7.94%	18.58%	6.28%
J.C.T. Federal Credit Union	\$10,386	\$1,105	10.64%	2.03%	0.00%	0.27%
Tex-Mex Credit Union	\$10,447	\$2,670	25.56%	(0.56%)	4.49%	2.85%
I B E W LU 66 Federal Credit Union	\$10,457	\$1,308	12.51%	10.94%	7.72%	10.93%
Fannin County Teachers Federal Credit Union	\$10,608	\$2,594	24.45%	4.98%	2.08%	1.62%
Scurry County School Federal Credit Union	\$10,609	\$2,208	20.81%	(1.21%)	6.66%	2.76%

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Net Worth

December 31, 2023

Run Date: February 19, 2023

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)						
Met Tran Federal Credit Union	\$10,698	\$1,523	14.24%	(2.25%)	1.31%	11.10%
Vatat Credit Union	\$10,751	\$1,789	16.64%	10.71%	0.78%	3.24%
Neiman Marcus Employees Federal Credit Union	\$10,760	\$1,620	15.06%	2.99%	3.52%	6.60%
Morris Sheppard Texarkana Federal Credit Union	\$11,048	\$1,293	11.70%	7.39%	0.46%	2.24%
Swemp Federal Credit Union	\$11,222	\$2,290	20.41%	8.12%	2.10%	0.35%
PIE Credit Union	\$11,332	\$2,320	20.47%	5.89%	0.60%	0.69%
T & P Longview Federal Credit Union	\$11,505	\$2,407	20.92%	1.52%	0.66%	1.29%
Alamo City Credit Union	\$11,551	\$1,295	11.21%	6.15%	15.44%	20.39%
Ben E. Keith Employees Federal Credit Union	\$11,708	\$1,967	16.80%	6.44%	1.02%	1.12%
Pasadena Muni Federal Credit Union	\$11,968	\$2,529	21.13%	3.73%	1.34%	1.11%
Methodist Hospital Employees Federal Credit Union	\$12,010	\$1,325	11.03%	16.95%	15.32%	7.77%
Brownfield Federal Credit Union	\$12,136	\$3,997	32.94%	1.89%	0.23%	1.00%
Refugio County Federal Credit Union	\$12,287	\$2,151	17.51%	0.56%	0.56%	3.16%
Texarkana Terminal Empl Federal Credit Union	\$12,849	\$1,120	8.72%	(4.52%)	14.55%	4.64%
Local 24 Employees Federal Credit Union	\$12,996	\$2,274	17.50%	7.77%	1.36%	1.19%
Employees United Federal Credit Union	\$13,343	\$3,633	27.23%	4.07%	0.11%	0.55%
Angelina County Teachers Credit Union	\$13,370	\$1,847	13.81%	1.48%	0.00%	1.73%
Pampa Teachers Federal Credit Union	\$13,429	\$1,356	10.10%	(1.53%)	7.15%	6.34%
Central Texas Manufacturing Credit Union	\$13,550	\$2,927	21.60%	9.54%	6.32%	2.32%
Baker Hughes Federal Credit Union	\$13,624	\$1,453	10.67%	2.11%	4.13%	0.21%
Cherokee County Teachers Federal Credit Union	\$13,881	\$2,635	18.98%	(0.34%)	2.58%	1.86%
Marshall T & P Employees Federal Credit Union	\$13,928	\$2,883	20.70%	3.33%	1.56%	3.61%
PamCel Community Federal Credit Union	\$14,253	\$2,102	14.75%	(0.24%)	0.00%	1.71%
Coastal Bend P O Federal Credit Union	\$14,533	\$3,178	21.87%	1.92%	0.00%	1.32%
Central Texas Teachers Credit Union	\$14,691	\$2,040	13.89%	3.03%	0.00%	2.94%
Member Preferred Federal Credit Union	\$15,380	\$2,060	13.39%	1.93%	5.24%	4.37%
I L A 1351 Federal Credit Union	\$15,520	\$2,536	16.34%	1.28%	0.04%	2.76%
Corpus Christi Postal Employees Credit Union	\$15,547	\$2,833	18.22%	9.93%	0.00%	2.86%
Alpine Community Credit Union	\$15,569	\$1,911	12.27%	10.14%	0.42%	3.35%
Laredo Fire Department Federal Credit Union	\$15,614	\$1,724	11.04%	7.88%	0.06%	2.96%
Friona Texas Federal Credit Union	\$15,628	\$2,945	18.84%	2.90%	17.49%	4.58%
Reed Credit Union	\$15,667	\$2,555	16.31%	2.28%	0.74%	0.78%
TxDOT Credit Union	\$16,411	\$2,684	16.35%	6.00%	0.52%	2.27%
Seagoville Federal Credit Union	\$16,645	\$2,945	17.69%	6.01%	0.03%	0.41%
Cowboy Country Federal Credit Union	\$17,249	\$2,773	16.08%	10.48%	27.59%	10.60%
Midland Municipal Employees Credit Union	\$17,380	\$2,374	13.66%	1.24%	0.80%	1.60%
Ellis County Teachers and Employees Federal Credit Union	\$17,856	\$2,872	16.08%	10.89%	0.10%	1.81%
Amarillo Postal Employees Credit Union	\$18,347	\$2,449	13.35%	(1.45%)	0.00%	1.80%
Linkage Credit Union	\$18,357	\$3,114	16.96%	3.01%	2.73%	1.35%
Alba Golden Federal Credit Union	\$18,691	\$3,101	16.59%	3.33%	0.97%	61.04%
Waco Federal Credit Union	\$18,706	\$1,594	8.52%	9.70%	5.02%	0.88%
Southern Star Credit Union	\$18,784	\$2,561	13.63%	(2.73%)	5.00%	4.49%
Victoria Teachers Federal Credit Union	\$18,896	\$5,454	28.86%	4.28%	0.59%	0.79%
U S I Federal Credit Union	\$19,498	\$5,559	28.51%	4.97%	7.30%	3.63%
1st University Credit Union	\$19,550	\$1,849	9.46%	44.57%	0.76%	1.46%
Germania Credit Union	\$19,912	\$2,210	11.10%	7.54%	0.00%	0.77%

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Net Worth

December 31, 2023

Run Date: February 19, 2023

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)						
Odessa Employees Credit Union	\$20,045	\$2,945	14.69%	4.25%	1.09%	2.17%
Temple-Inland Federal Credit Union	\$20,189	\$3,133	15.52%	6.13%	0.00%	0.93%
Port Arthur Community Federal Credit Union	\$20,381	\$2,740	13.44%	1.26%	15.15%	5.73%
MOPAC Employees Federal Credit Union	\$20,575	\$1,903	9.25%	5.55%	1.00%	4.83%
First Priority Credit Union	\$20,898	\$1,958	9.37%	12.59%	0.00%	2.35%
LiFE Federal Credit Union	\$21,279	\$1,561	7.34%	(27.36%)	26.91%	18.45%
Corner Stone Credit Union	\$21,379	\$1,876	8.77%	2.74%	0.27%	6.02%
LCRA Credit Union	\$22,331	\$3,112	13.94%	3.84%	2.86%	2.06%
Texhillco School Employees Federal Credit Union	\$22,395	\$2,593	11.58%	11.34%	9.29%	5.28%
Northeast Panhandle Teachers Federal Credit Union	\$22,407	\$4,243	18.94%	10.55%	1.23%	2.17%
Grand Prairie Credit Union	\$22,420	\$2,290	10.21%	10.79%	2.97%	0.87%
Family 1st Of Texas Federal Credit Union	\$22,526	\$1,628	7.23%	(8.54%)	10.81%	10.14%
Temple Santa Fe Community Credit Union	\$22,561	\$1,846	8.18%	7.70%	0.33%	5.63%
McLennan County Employees Federal Credit Union	\$22,729	\$5,515	24.26%	(0.49%)	2.21%	3.21%
Concho Valley Credit Union	\$22,832	\$2,426	10.63%	5.07%	0.62%	5.36%
Liberty County Teachers Federal Credit Union	\$23,560	\$2,768	11.75%	19.93%	0.51%	2.38%
McMurrey Federal Credit Union	\$23,592	\$3,330	14.11%	0.57%	3.81%	1.89%
Texas Community Federal Credit Union	\$23,654	\$3,636	15.37%	7.45%	3.38%	7.15%
Anderson County Federal Credit Union	\$23,667	\$3,556	15.03%	10.64%	2.67%	2.14%
Union Fidelity Federal Credit Union	\$24,170	\$4,779	19.77%	8.91%	0.75%	1.46%
TexStar Federal Credit Union	\$24,456	\$2,500	10.22%	7.85%	1.04%	2.52%
Dallas U. P. Employees Credit Union	\$24,883	\$5,687	22.85%	8.99%	0.23%	0.40%
The Local Federal Credit Union	\$25,958	\$5,185	19.97%	4.83%	11.84%	3.53%
Brazos Community Credit Union	\$25,997	\$4,886	18.79%	(1.09%)	15.15%	10.25%
Valwood Park Federal Credit Union	\$26,260	\$1,514	5.77%	(61.09%)	6.74%	5.09%
Bayou City Federal Credit Union	\$26,315	\$2,297	8.73%	5.32%	5.18%	4.01%
Tyler City Employees Credit Union	\$26,984	\$4,447	16.48%	5.65%	7.40%	0.61%
Texas People Federal Credit Union	\$27,062	\$4,568	16.88%	1.74%	3.83%	1.90%
Shared Resources Credit Union	\$27,257	\$3,437	12.61%	3.81%	2.97%	6.34%
Gulf Shore Federal Credit Union	\$27,627	\$3,705	13.41%	195.22%	9.10%	4.43%
Transtar Federal Credit Union	\$27,920	\$2,408	8.62%	(1.35%)	7.35%	5.19%
United Energy Credit Union	\$28,901	\$4,911	16.99%	0.55%	2.50%	3.24%
Members Financial Federal Credit Union	\$28,929	\$2,980	10.30%	7.78%	1.11%	3.76%
Yantis Federal Credit Union	\$28,966	\$3,843	13.27%	0.42%	0.08%	2.84%
San Patricio County Teachers Federal Credit Union	\$29,053	\$3,968	13.66%	3.71%	1.59%	3.83%
United Credit Union	\$29,966	\$2,176	7.26%	(0.05%)	1.75%	5.47%
Wichita Falls Federal Credit Union	\$30,149	\$4,087	13.56%	2.69%	3.01%	3.08%
Alcon Employees Federal Credit Union	\$30,286	\$6,459	21.33%	(0.54%)	2.65%	0.68%
Rocket Federal Credit Union	\$31,038	\$3,530	11.37%	(2.70%)	2.18%	5.07%
Trinity Valley Teachers Credit Union	\$31,048	\$8,562	27.58%	2.28%	0.23%	0.50%
Greater Central Texas Federal Credit Union	\$31,428	\$2,974	9.46%	11.14%	0.71%	2.12%
Beaumont Community Credit Union	\$32,109	\$4,136	12.88%	9.91%	0.07%	1.60%
Northeast Texas Teachers Federal Credit Union	\$32,589	\$4,083	12.53%	10.74%	1.89%	1.79%
Texas Associations of Professionals Federal Credit Union	\$33,508	\$5,152	15.38%	11.49%	7.10%	11.02%
Brazos Star Credit Union	\$33,794	\$4,605	13.63%	4.97%	3.13%	1.04%
Matagorda County Credit Union	\$34,466	\$4,683	13.59%	12.22%	0.58%	0.77%

Source: SNL Financial

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Net Worth

December 31, 2023

Run Date: February 19, 2023

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	\$34,924	\$2,710	7.76%	9.01%	0.11%	5.50%
Golden Triangle Federal Credit Union	\$35,321	\$6,203	17.56%	5.12%	0.58%	1.87%
Commoncents Credit Union	\$35,627	\$4,536	12.73%	(2.28%)	3.88%	11.33%
San Angelo Federal Credit Union	\$35,950	\$3,698	10.29%	19.02%	1.35%	1.19%
Port Arthur Teachers Federal Credit Union	\$36,151	\$4,968	13.74%	2.84%	2.62%	3.82%
Caprock Federal Credit Union	\$37,570	\$4,838	12.88%	0.19%	5.62%	3.74%
Hockley County School Employees Credit Union	\$37,653	\$4,427	11.76%	2.22%	2.58%	4.59%
Austin Federal Credit Union	\$37,914	\$2,948	7.78%	14.93%	16.42%	5.12%
Keystone Credit Union	\$37,937	\$11,006	29.01%	(1.57%)	1.58%	6.01%
Angelina Federal Employees Credit Union	\$38,031	\$6,036	15.87%	10.15%	1.39%	1.52%
SPCO Credit Union	\$38,878	\$3,708	9.54%	(3.74%)	4.34%	4.77%
Old Ocean Federal Credit Union	\$39,158	\$6,902	17.63%	14.44%	1.09%	0.57%
Cabot Community Credit Union	\$40,203	\$5,341	13.29%	19.25%	1.63%	8.29%
Mesquite Credit Union	\$40,418	\$3,523	8.72%	8.73%	2.24%	2.19%
Travis County Credit Union	\$40,843	\$3,570	8.74%	9.61%	5.29%	4.37%
Starr County Teachers Federal Credit Union	\$41,127	\$6,220	15.12%	11.85%	0.48%	0.79%
Mountain Star Federal Credit Union	\$41,759	\$5,184	12.41%	12.45%	2.31%	2.60%
B C M Federal Credit Union	\$42,030	\$4,400	10.47%	11.65%	8.91%	14.84%
Lufkin Federal Credit Union	\$44,809	\$9,941	22.19%	8.37%	0.51%	0.70%
City Public Service/IBEW Federal Credit Union	\$46,295	\$7,671	16.57%	6.41%	1.29%	1.36%
Walker County Federal Credit Union	\$46,568	\$6,785	14.57%	10.25%	1.21%	4.75%
Cherokee County Federal Credit Union	\$46,727	\$11,797	25.25%	9.21%	1.39%	1.44%
Houston Highway Credit Union	\$47,771	\$3,702	7.75%	30.67%	2.89%	12.07%
Trans Texas Southwest Credit Union	\$48,544	\$6,009	12.38%	4.36%	2.26%	2.00%
Caprock Santa Fe Credit Union	\$48,611	\$19,053	39.19%	5.15%	2.02%	2.83%
Baptist Credit Union	\$48,862	\$3,960	8.10%	8.08%	2.22%	2.12%
Highway District 21 Federal Credit Union	\$50,446	\$9,631	19.09%	10.49%	0.53%	2.04%
Texas Plains Federal Credit Union	\$50,551	\$7,354	14.55%	4.61%	2.01%	4.88%
Sacred Heart Parish Hallettsville Federal Credit Union	\$52,823	\$5,439	10.30%	7.09%	1.14%	1.65%
Lubrizol Employees' Credit Union	\$53,352	\$8,507	15.95%	6.51%	2.52%	1.32%
My Credit Union	\$54,547	\$5,340	9.79%	15.46%	1.14%	1.78%
Lifetime Federal Credit Union	\$56,115	\$10,390	18.52%	0.08%	1.31%	3.39%
Texas Telcom Credit Union	\$57,273	\$9,053	15.81%	(1.63%)	2.92%	1.20%
Freestone Credit Union	\$58,056	\$6,103	10.51%	9.88%	0.21%	1.31%
Big Spring Education Employees Federal Credit Union	\$58,258	\$8,647	14.84%	5.85%	2.56%	6.67%
Select Federal Credit Union	\$58,488	\$10,537	18.02%	2.39%	5.29%	2.93%
Cosden Federal Credit Union	\$60,193	\$6,213	10.32%	10.69%	1.19%	5.33%
Star of Texas Credit Union	\$61,740	\$10,674	17.29%	13.08%	2.96%	3.10%
West Texas Credit Union	\$62,402	\$6,323	10.13%	6.02%	2.17%	2.59%
Doches Credit Union	\$63,815	\$8,198	12.85%	4.02%	4.35%	3.59%
La Joya Area Federal Credit Union	\$63,955	\$6,471	10.12%	11.53%	7.12%	3.89%
Heart O TX Federal Credit Union	\$65,210	\$4,357	6.68%	(7.26%)	4.15%	4.77%
Scott & White Employees Credit Union	\$67,581	\$8,934	13.22%	22.72%	3.29%	1.87%
South Texas Federal Credit Union	\$67,613	\$5,551	8.21%	14.88%	3.91%	6.31%
Texan Sky Federal Credit Union	\$69,449	\$10,020	14.43%	6.08%	6.09%	2.99%
Fannin Federal Credit Union	\$69,906	\$11,290	16.15%	25.44%	0.99%	1.86%

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Net Worth

December 31, 2023

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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)						
Hereford Texas Federal Credit Union	\$70,972	\$15,343	21.62%	3.08%	5.43%	3.06%
Southland Federal Credit Union	\$72,836	\$10,664	14.64%	14.49%	1.86%	3.65%
Postel Family Credit Union	\$73,419	\$7,887	10.74%	1.53%	2.36%	5.27%
Service 1st Credit Union	\$74,571	\$8,817	11.82%	11.66%	3.19%	3.55%
Southern Federal Credit Union	\$76,362	\$32,680	42.80%	2.06%	3.77%	3.50%
Westex Federal Credit Union	\$79,412	\$7,655	9.64%	(0.12%)	5.13%	2.38%
Irving City Employees Federal Credit Union	\$79,975	\$8,570	10.72%	7.70%	2.38%	2.85%
Wellspring Federal Credit Union	\$81,211	\$7,074	8.71%	20.74%	12.45%	5.22%
RelyOn Credit Union	\$81,920	\$5,730	6.99%	(28.14%)	16.77%	36.56%
Windthorst Federal Credit Union	\$82,006	\$10,545	12.86%	6.50%	5.41%	5.33%
Domino Federal Credit Union	\$82,396	\$12,789	15.52%	6.86%	0.15%	1.88%
Southwest Financial Federal Credit Union	\$82,563	\$12,951	15.69%	0.14%	9.20%	18.10%
Baycel Federal Credit Union	\$83,200	\$15,565	18.71%	8.05%	1.56%	0.87%
Baylor Health Care System Credit Union	\$83,302	\$16,822	20.19%	4.84%	3.41%	3.56%
Southwest Research Center Federal Credit Union	\$83,463	\$8,140	9.75%	7.49%	2.44%	2.15%
Texas Bridge Credit Union	\$83,734	\$6,533	7.80%	0.37%	0.43%	1.62%
Metro Medical Credit Union	\$85,247	\$12,412	14.56%	4.67%	1.22%	1.60%
Heritage USA Federal Credit Union	\$86,097	\$9,974	11.58%	21.40%	1.77%	7.97%
US Employees Credit Union	\$89,351	\$7,379	8.26%	2.54%	5.81%	4.53%
KBR Heritage Federal Credit Union	\$89,443	\$15,544	17.38%	2.97%	1.46%	1.34%
Edinburg Teachers Credit Union	\$92,088	\$21,293	23.12%	1.98%	0.50%	0.91%
Coastal Community Federal Credit Union	\$94,192	\$8,590	9.12%	13.55%	4.69%	4.10%
Memorial Credit Union	\$94,569	\$9,562	10.11%	4.17%	1.81%	4.67%
Rockdale Federal Credit Union	\$94,752	\$9,778	10.32%	4.42%	1.17%	2.30%
Texas D P S Credit Union	\$96,890	\$10,171	10.50%	6.87%	1.38%	2.45%
Members Credit Union	\$97,219	\$10,441	10.74%	10.21%	4.20%	4.82%
Concho Educators Federal Credit Union	\$98,555	\$10,786	10.94%	8.49%	5.08%	1.10%
Wichita Falls Teachers Federal Credit Union	\$98,824	\$12,961	13.12%	6.86%	4.10%	2.94%
First Watch Federal Credit Union	\$99,849	\$9,668	9.68%	3.19%	0.08%	4.26%
Centex Citizens Credit Union	\$101,610	\$17,057	16.79%	7.35%	0.56%	1.79%
Valley Federal Credit Union	\$101,944	\$13,521	13.26%	2.20%	1.60%	2.87%
Southwest 66 Credit Union	\$103,066	\$11,413	11.07%	3.11%	3.08%	3.59%
City Federal Credit Union	\$111,918	\$17,287	15.45%	22.23%	7.57%	8.16%
Eastex Credit Union	\$116,636	\$12,442	10.67%	2.13%	1.95%	4.61%
Tarrant County's Credit Union	\$118,357	\$11,527	9.74%	17.67%	5.01%	5.52%
Cooperative Teachers Credit Union	\$119,420	\$9,790	8.20%	(0.82%)	4.64%	14.18%
United Community Credit Union	\$122,144	\$13,214	10.82%	6.24%	10.70%	8.40%
One Source Federal Credit Union	\$127,042	\$12,275	9.66%	3.93%	4.15%	6.37%
Texoma Educators Federal Credit Union	\$127,757	\$16,178	12.66%	4.95%	0.38%	0.74%
Prestige Community Credit Union	\$127,991	\$10,933	8.54%	(1.35%)	6.50%	7.30%
Naft Federal Credit Union	\$130,102	\$20,157	15.49%	9.93%	1.79%	2.58%
Telco Plus Credit Union	\$131,970	\$14,848	11.25%	8.44%	11.17%	6.62%
Allied Federal Credit Union	\$133,183	\$10,916	8.20%	10.80%	4.19%	3.15%
4U Federal Credit Union	\$133,974	\$12,047	8.99%	4.63%	0.28%	1.30%
Laredo Federal Credit Union	\$135,160	\$12,136	8.98%	(13.80%)	4.77%	4.80%
Texas Health Credit Union	\$135,231	\$15,282	11.30%	11.21%	5.22%	1.98%
MTCU	\$138,084	\$15,487	11.22%	5.04%	0.36%	2.12%
BP Federal Credit Union	\$138,630	\$17,257	12.45%	1.93%	0.27%	0.68%

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Net Worth

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Run Date: February 19, 2023

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)						
Kerr County Federal Credit Union	\$139,190	\$15,773	11.33%	59.94%	1.39%	7.68%
Community Service Credit Union	\$141,904	\$13,643	9.61%	1.16%	4.60%	4.70%
Space City Credit Union	\$142,293	\$19,515	13.71%	(3.49%)	2.51%	2.60%
River City Federal Credit Union	\$145,344	\$24,232	16.67%	(4.13%)	4.37%	12.78%
Rio Grande Valley Credit Union	\$150,058	\$14,552	9.70%	20.99%	1.37%	1.74%
Chemcel Federal Credit Union	\$150,909	\$19,054	12.63%	6.34%	3.89%	5.69%
Chocolate Bayou Community Federal Credit Union	\$151,777	\$17,558	11.57%	16.18%	2.06%	0.91%
Communities of Abilene Federal Credit Union	\$154,459	\$15,549	10.07%	3.30%	1.59%	3.64%
Kelly Community Federal Credit Union	\$165,350	\$19,508	11.80%	2.65%	3.85%	2.41%
LibertyOne Credit Union	\$166,000	\$18,574	11.19%	1.23%	6.12%	2.85%
First Central Credit Union	\$166,080	\$24,752	14.90%	17.80%	7.65%	4.30%
Members First Credit Union	\$175,246	\$37,622	21.47%	7.58%	1.43%	0.91%
Lone Star Credit Union	\$175,949	\$15,297	8.69%	2.08%	3.65%	4.88%
WesTex Community Credit Union	\$184,183	\$23,312	12.66%	17.86%	3.50%	3.12%
Cal-Com Federal Credit Union	\$185,079	\$22,363	12.08%	13.33%	1.87%	3.01%
Government Employees Federal Credit Union	\$185,942	\$16,353	8.79%	10.78%	2.02%	1.35%
Texasgulf Federal Credit Union	\$188,487	\$26,574	14.10%	7.24%	1.10%	2.21%
Priority Trust Credit Union	\$189,540	\$21,041	11.10%	0.97%	7.68%	14.18%
Citizens Federal Credit Union	\$190,478	\$21,196	11.13%	10.55%	1.95%	3.08%
Access Community Credit Union	\$194,768	\$21,270	10.92%	3.34%	4.52%	1.84%
MemberSource Credit Union	\$196,190	\$21,990	11.21%	(1.83%)	2.55%	3.32%
Beacon Federal Credit Union	\$196,704	\$15,823	8.04%	3.74%	3.51%	2.06%
Harris County Federal Credit Union	\$203,226	\$41,415	20.38%	8.78%	3.81%	2.15%
The People's Federal Credit Union	\$205,728	\$18,887	9.18%	2.75%	5.81%	5.63%
H.E.B. Federal Credit Union	\$207,993	\$34,640	16.65%	6.46%	0.80%	1.08%
Santa Fe Federal Credit Union	\$209,976	\$22,175	10.56%	6.72%	5.39%	6.21%
Members Choice of Central Texas Federal Credit Union	\$212,859	\$31,702	14.89%	5.80%	0.36%	2.09%
Capitol Credit Union	\$213,926	\$26,296	12.29%	3.36%	1.76%	3.33%
Southwest Heritage CU	\$223,217	\$27,429	12.29%	9.82%	0.36%	4.12%
Pantex Federal Credit Union	\$225,031	\$45,549	20.24%	2.17%	0.61%	0.55%
Sabine Federal Credit Union	\$229,561	\$27,978	12.19%	1.42%	2.04%	2.14%
Members Trust of the Southwest Federal Credit Union	\$230,190	\$18,314	7.96%	2.01%	4.36%	4.43%
Investex Credit Union	\$236,709	\$27,092	11.45%	3.94%	3.87%	3.31%
Border Federal Credit Union	\$237,570	\$37,349	15.72%	8.89%	0.83%	3.09%
Average of Asset Group A	\$51,232	\$6,775	15.59%	5.37%	4.64%	4.56%

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	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	\$267,444	\$27,477	10.27%	0.46%	4.65%	9.07%
Texoma Community Credit Union	\$271,045	\$29,657	10.94%	11.28%	4.60%	4.64%
Pioneer Mutual Federal Credit Union	\$283,482	\$33,868	11.95%	12.00%	0.48%	3.35%
Unity One Credit Union	\$285,879	\$25,521	8.93%	8.70%	5.52%	11.99%
Fort Worth City Credit Union	\$300,482	\$35,720	11.89%	6.62%	0.21%	1.92%
Synergy Federal Credit Union	\$305,839	\$45,494	14.88%	(0.18%)	0.95%	0.49%
First Basin Credit Union	\$316,331	\$33,329	10.54%	2.02%	5.25%	5.42%
Gulf Credit Union	\$317,984	\$33,036	10.39%	1.98%	1.39%	3.18%
Gulf Coast Federal Credit Union	\$326,091	\$27,959	8.57%	(7.25%)	27.59%	9.53%
Evolve Federal Credit Union	\$334,320	\$36,441	10.90%	(1.15%)	1.18%	1.04%
Cy Fair Federal Credit Union	\$335,858	\$32,162	9.58%	12.64%	2.28%	6.12%
Houston Texas Fire Fighters Federal Credit Union	\$336,996	\$48,304	14.33%	5.77%	1.15%	1.61%
ACFCU Federal Credit Union	\$346,894	\$27,386	7.89%	0.26%	2.99%	2.87%
MCT Credit Union	\$355,730	\$38,771	10.90%	2.67%	3.11%	2.27%
Nizari Progressive Federal Credit Union	\$359,046	\$32,639	9.09%	13.65%	0.52%	3.32%
Mobility Credit Union	\$376,929	\$31,008	8.23%	1.70%	13.35%	4.22%
1st Community Federal Credit Union	\$382,433	\$50,325	13.16%	8.86%	13.10%	12.33%
Texas Tech Federal Credit Union	\$385,299	\$41,172	10.69%	13.37%	1.29%	3.46%
America's Credit Union	\$390,407	\$52,470	13.44%	7.23%	1.12%	1.89%
United Texas Credit Union	\$410,581	\$36,752	8.95%	2.56%	3.56%	4.00%
Public Employees Credit Union	\$426,329	\$51,379	12.05%	11.82%	0.98%	1.78%
GENCO Federal Credit Union	\$431,538	\$52,657	12.20%	7.40%	1.31%	2.29%
Texar Federal Credit Union	\$445,660	\$67,009	15.04%	3.94%	1.56%	1.69%
Security First Federal Credit Union	\$451,373	\$49,654	11.00%	11.35%	6.04%	9.60%
Education Credit Union	\$477,793	\$56,885	11.91%	18.19%	4.64%	5.72%
CoastLife Credit Union	\$479,449	\$61,385	12.80%	2.14%	9.54%	8.82%
My Community Credit Union	\$493,712	\$52,432	10.62%	4.38%	8.94%	9.20%
Average of Asset Group B	\$366,479	\$41,144	11.15%	6.02%	4.71%	4.88%

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Asset Group C - \$501 million to \$1 billion in total assets						
DuGood Federal Credit Union	\$507,072	\$60,487	11.93%	12.29%	1.47%	2.50%
Associated Credit Union of Texas	\$534,785	\$54,642	10.22%	3.45%	8.58%	18.01%
Educators Credit Union	\$547,594	\$95,057	17.36%	10.81%	0.21%	0.31%
Alliance Credit Union	\$568,715	\$66,401	11.68%	9.98%	7.52%	1.52%
Abilene Teachers Federal Credit Union	\$594,233	\$102,108	17.18%	2.87%	1.49%	3.97%
Union Square Credit Union	\$620,880	\$53,244	8.58%	(2.47%)	8.13%	7.08%
Education First Federal Credit Union	\$628,693	\$55,745	8.87%	0.43%	8.70%	6.54%
Air Force Federal Credit Union	\$663,517	\$52,190	7.87%	1.47%	27.34%	11.57%
City Credit Union	\$676,736	\$70,379	10.40%	4.90%	9.37%	9.47%
Texell Credit Union	\$690,229	\$67,600	9.79%	6.95%	7.20%	15.75%
Texas Bay Credit Union	\$707,134	\$69,112	9.77%	7.84%	13.01%	9.04%
PrimeWay Federal Credit Union	\$751,066	\$91,682	12.21%	1.69%	6.46%	4.82%
Members Choice Credit Union	\$754,859	\$60,144	7.97%	(0.40%)	5.94%	6.64%
Generations Community Federal Credit Union	\$755,938	\$70,789	9.36%	5.79%	5.55%	5.59%
Complex Community Federal Credit Union	\$756,892	\$90,695	11.98%	11.35%	2.12%	1.52%
Resource One Credit Union	\$763,007	\$53,230	6.98%	(22.12%)	33.50%	26.95%
Southwest Airlines Federal Credit Union	\$776,386	\$92,010	11.85%	4.14%	6.38%	4.09%
Community Resource Credit Union	\$848,944	\$79,011	9.31%	7.43%	5.35%	5.72%
Smart Financial Credit Union	\$850,335	\$85,360	10.04%	5.05%	1.25%	2.99%
Schlumberger Employees Credit Union	\$901,678	\$193,558	21.47%	7.05%	0.36%	0.19%
Houston Federal Credit Union	\$905,297	\$86,988	9.61%	12.13%	2.58%	4.41%
Houston Police Federal Credit Union	\$917,938	\$147,470	16.07%	5.74%	1.51%	4.79%
InTouch Credit Union	\$920,409	\$83,357	9.06%	(1.53%)	15.54%	6.73%
Neches Federal Credit Union	\$931,932	\$142,682	15.31%	10.75%	1.99%	1.68%
FivePoint Credit Union	\$940,699	\$89,760	9.54%	1.88%	4.91%	5.60%
Greater Texas Federal Credit Union	\$949,758	\$67,718	7.13%	(2.51%)	10.18%	7.39%
Brazos Valley Schools Credit Union	\$956,760	\$94,847	9.91%	1.98%	4.37%	6.74%
Average of Asset Group C	\$756,351	\$84,306	11.16%	3.96%	7.44%	6.73%

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

December 31, 2023

Run Date: February 19, 2023

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						
Raiz Federal Credit Union	\$1,017,478	\$118,773	11.67%	(0.26%)	10.49%	15.09%
Velocity Credit Union	\$1,039,075	\$155,529	14.97%	0.95%	4.15%	11.16%
Neighborhood Credit Union	\$1,080,042	\$115,117	10.66%	3.06%	7.64%	9.91%
East Texas Professional Credit Union	\$1,196,111	\$221,910	18.55%	12.09%	0.85%	1.87%
Firstmark Credit Union	\$1,199,201	\$126,214	10.52%	1.91%	3.82%	4.71%
Fort Worth Community Credit Union	\$1,206,269	\$115,590	9.58%	6.51%	4.10%	6.65%
Gulf Coast Educators Federal Credit Union	\$1,311,220	\$183,644	14.01%	4.45%	2.39%	3.54%
First Service Credit Union	\$1,331,619	\$150,771	11.32%	7.80%	8.92%	5.99%
Red River Employees Federal Credit Union	\$1,404,113	\$184,808	13.16%	13.48%	5.03%	6.80%
Amplify Credit Union	\$1,420,948	\$131,497	9.25%	5.38%	1.75%	3.07%
Amoco Federal Credit Union	\$1,423,553	\$117,703	8.27%	2.44%	6.88%	7.12%
United Heritage Credit Union	\$1,534,787	\$146,825	9.57%	5.99%	7.05%	2.12%
FirstLight Federal Credit Union	\$1,550,607	\$157,534	10.16%	8.16%	6.38%	10.56%
DATCU Credit Union	\$1,569,724	\$252,811	16.11%	10.83%	1.06%	4.42%
Shell Federal Credit Union	\$1,828,653	\$212,896	11.64%	10.99%	6.46%	6.08%
Texas Trust Credit Union	\$2,025,243	\$203,785	10.06%	2.86%	3.08%	3.45%
Texans Credit Union	\$2,195,933	\$223,166	10.16%	11.75%	1.33%	2.85%
Advancial Federal Credit Union	\$2,440,593	\$194,440	7.97%	2.45%	10.07%	7.40%
Austin Telco Federal Credit Union	\$2,476,850	\$322,891	13.04%	5.79%	2.05%	1.64%
Credit Union Of Texas	\$2,498,957	\$213,562	8.55%	2.54%	9.14%	8.37%
First Community Credit Union	\$2,507,986	\$207,577	8.28%	4.78%	3.73%	6.60%
A+ Federal Credit Union	\$2,622,699	\$312,053	11.90%	13.41%	16.86%	8.99%
Wellby Financial Federal Credit Union	\$2,655,102	\$311,919	11.75%	5.79%	4.85%	5.43%
EECU	\$3,739,475	\$467,749	12.51%	10.46%	2.75%	4.77%
UNIFY Financial Federal Credit Union	\$3,810,683	\$271,441	7.12%	(9.25%)	22.03%	51.66%
University Federal Credit Union	\$4,042,447	\$353,979	8.76%	7.54%	5.83%	9.42%
Credit Human Federal Credit Union	\$4,182,485	\$355,741	8.51%	(5.80%)	20.47%	12.69%
Rally Credit Union	\$4,302,657	\$586,771	13.64%	10.09%	5.21%	9.82%
GECU Federal Credit Union	\$4,420,920	\$492,808	11.15%	8.42%	5.32%	9.98%
Texas Dow Employees Credit Union	\$4,674,361	\$470,391	10.06%	6.99%	13.92%	10.22%
American Airlines Federal Credit Union	\$8,640,577	\$966,713	11.19%	5.30%	3.02%	4.14%
Security Service Federal Credit Union	\$13,355,993	\$1,438,179	10.77%	6.41%	5.87%	7.56%
Randolph-Brooks Federal Credit Union	\$18,029,493	\$2,009,524	11.15%	12.09%	3.83%	5.01%
Average of Asset Group D	\$3,295,026	\$357,403	11.09%	5.92%	6.56%	8.15%

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.

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.
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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
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.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
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.
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.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

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.
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.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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 net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total 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.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
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.