



# 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 **Charlie Shannon, Partner, at (214)-242-7452.**

## Texas

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### DALLAS

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

### HOUSTON

500 Dallas Street  
Suite 1900  
Houston, TX 77002  
**(713) 850-9814**

## ASSET SIZE DEFINITION

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**Group A**     \$0-\$250 million

**Group B**     \$251 million-\$500 million

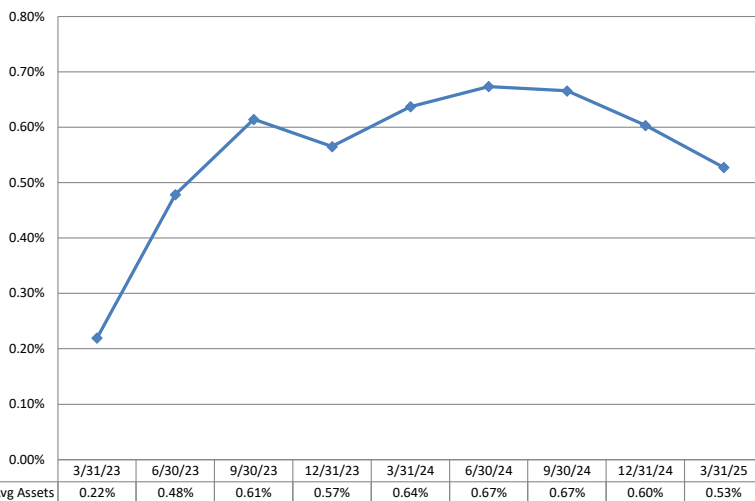
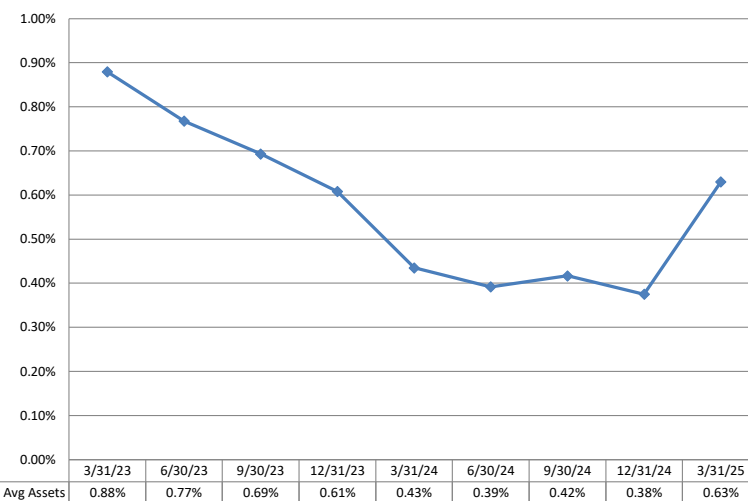
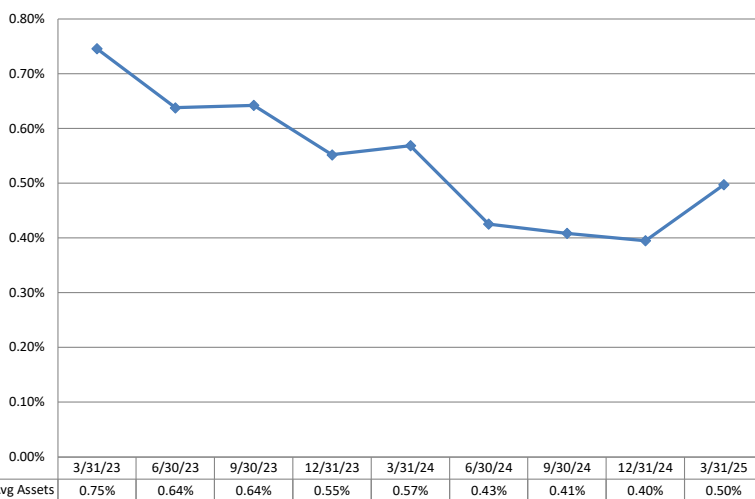
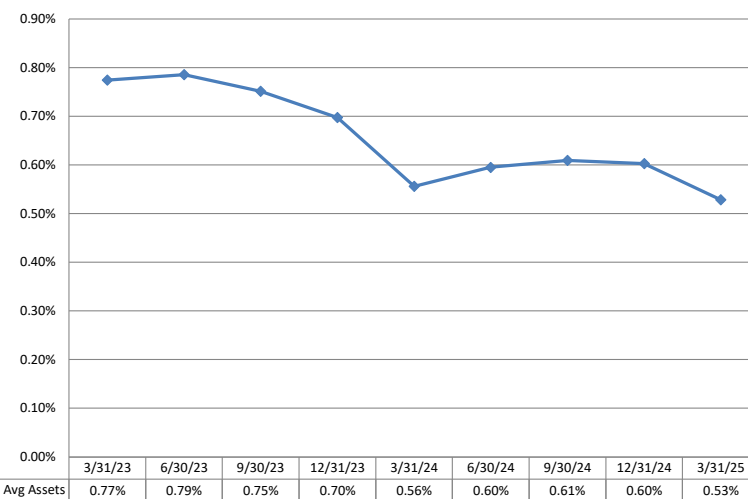
**Group C**     \$501 million-\$1 billion

**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

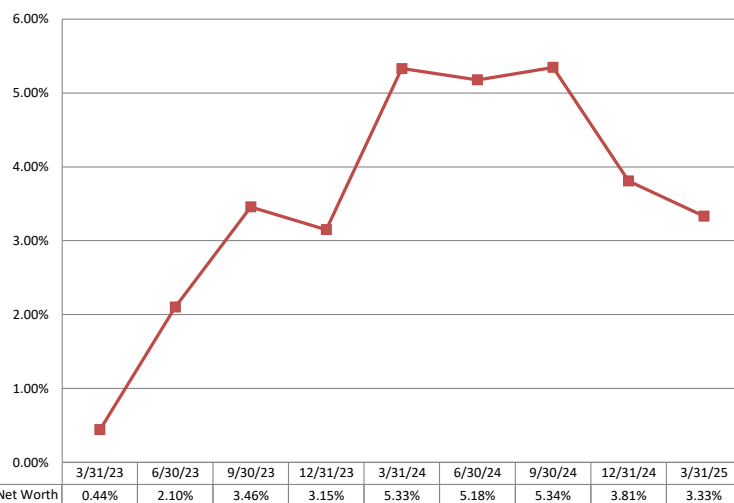
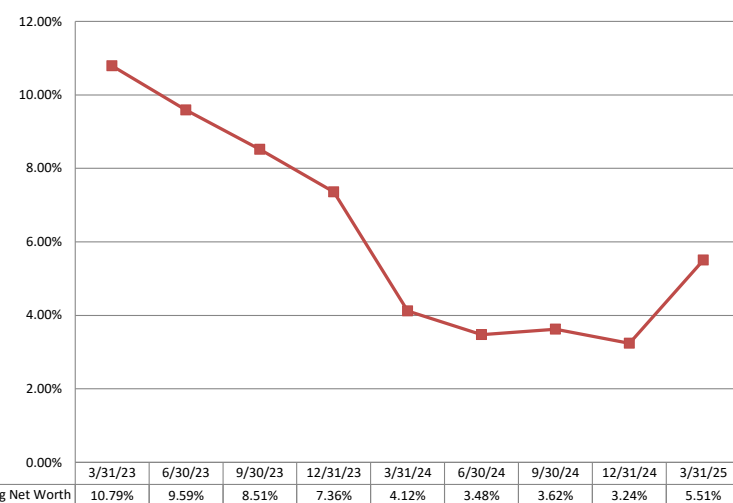
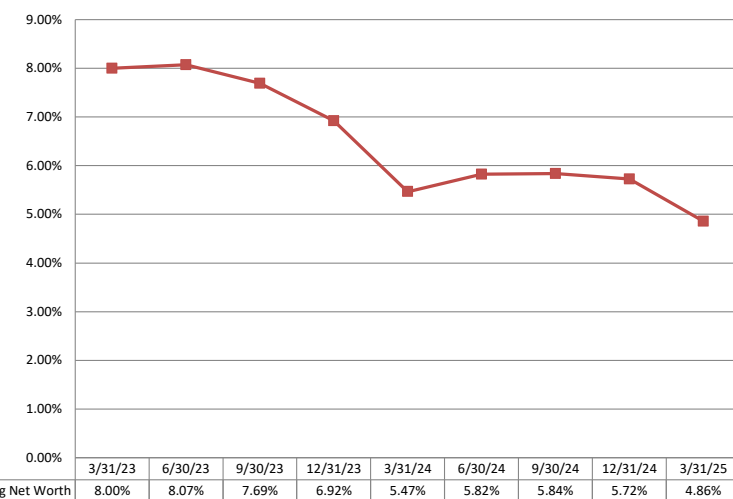
Source: SNL Financial

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

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Paris District Credit Union	\$453	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
Assumption Beaumont Federal Credit Union	\$554	\$0	0.00%	0.00%	75.00%	NA	\$0	0.00%	0.00%	75.00%	NA
Musicians Federal Credit Union	\$705	\$2	1.14%	7.41%	75.00%	\$24	\$2	1.14%	7.41%	75.00%	\$24
Ibew Local 681 Credit Union	\$743	\$1	0.54%	7.55%	90.00%	\$40	\$1	0.54%	7.55%	90.00%	\$40
Texas Lee Federal Credit Union	\$909	\$7	3.06%	25.69%	12.50%	NA	\$7	3.06%	25.69%	12.50%	NA
Pear Orchard Federal Credit Union	\$952	\$1	0.42%	1.92%	72.73%	\$6	\$1	0.42%	1.92%	72.73%	\$6
Pilgrim CUCC Federal Credit Union	\$980	(\$2)	(0.81%)	(6.25%)	121.43%	\$40	(\$2)	(0.81%)	(6.25%)	121.43%	\$40
Empowerment Community Development Federal Credit Union	\$1,005	\$1	0.40%	4.94%	84.62%	\$12	\$1	0.40%	4.94%	84.62%	\$12
Littlefield School Employees Federal Credit Union	\$1,067	\$1	0.38%	2.11%	100.00%	\$40	\$1	0.38%	2.11%	100.00%	\$40
Brentwood Baptist Church Federal Credit Union	\$1,388	\$0	0.00%	0.00%	100.00%	\$8	\$0	0.00%	0.00%	100.00%	\$8
Salt Employees Federal Credit Union	\$1,520	(\$10)	(2.63%)	(6.01%)	114.29%	\$29	(\$10)	(2.63%)	(6.01%)	114.29%	\$29
American Baptist Association Credit Union	\$1,709	(\$3)	(0.75%)	(6.90%)	125.00%	\$72	(\$3)	(0.75%)	(6.90%)	125.00%	\$72
Saint Lukes Community Federal Credit Union	\$1,822	\$5	1.11%	9.90%	37.50%	\$8	\$5	1.11%	9.90%	37.50%	\$8
Highway Employees Credit Union	\$1,927	\$5	1.05%	3.97%	81.48%	\$32	\$5	1.05%	3.97%	81.48%	\$32
W T N M Atlantic Federal Credit Union	\$2,065	\$11	2.13%	10.45%	69.70%	\$64	\$11	2.13%	10.45%	69.70%	\$64
Lehrer Interests Credit Union	\$2,220	\$1	0.18%	0.81%	100.00%	\$12	\$1	0.18%	0.81%	100.00%	\$12
Faith Cooperative Federal Credit Union	\$2,320	\$23	3.97%	18.04%	38.89%	\$0	\$23	3.97%	18.04%	38.89%	\$0
Jafari No-Interest Credit Union	\$2,535	\$10	1.59%	7.98%	44.00%	NA	\$10	1.59%	7.98%	44.00%	NA
Navarro Credit Union	\$2,741	(\$3)	(0.43%)	(1.06%)	82.76%	\$35	(\$3)	(0.43%)	(1.06%)	82.76%	\$35
S P Trainmen Federal Credit Union	\$2,878	(\$32)	(4.40%)	(19.81%)	245.45%	\$88	(\$32)	(4.40%)	(19.81%)	245.45%	\$88
B P S Federal Credit Union	\$2,959	\$10	1.31%	2.29%	62.96%	\$56	\$10	1.31%	2.29%	62.96%	\$56
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,033	(\$13)	(1.71%)	(9.63%)	154.17%	\$80	(\$13)	(1.71%)	(9.63%)	154.17%	\$80
Lefors Federal Credit Union	\$3,134	\$1	0.13%	0.57%	85.71%	\$29	\$1	0.13%	0.57%	85.71%	\$29
Federal Employees Credit Union	\$3,213	\$2	0.25%	1.23%	92.86%	\$36	\$2	0.25%	1.23%	92.86%	\$36
Vidor Teachers Federal Credit Union	\$3,311	\$3	0.37%	2.41%	80.95%	\$40	\$3	0.37%	2.41%	80.95%	\$40
Longview Federal Credit Union	\$3,343	(\$2)	(0.24%)	(1.01%)	95.00%	\$35	(\$2)	(0.24%)	(1.01%)	95.00%	\$35
Del Rio S P Credit Union	\$3,452	\$5	0.58%	1.58%	91.23%	\$43	\$5	0.58%	1.58%	91.23%	\$43
Plains Federal Credit Union	\$3,453	(\$1)	(0.12%)	(0.68%)	102.50%	\$43	(\$1)	(0.12%)	(0.68%)	102.50%	\$43
Goodyear San Angelo Federal Credit Union	\$3,510	\$15	1.69%	11.47%	48.39%	\$8	\$15	1.69%	11.47%	48.39%	\$8
Houston Belt & Terminal Federal Credit Union	\$3,533	\$15	1.71%	4.07%	75.81%	\$44	\$15	1.71%	4.07%	75.81%	\$44
Covenant Savings Federal Credit Union	\$3,787	\$14	1.47%	13.27%	65.31%	\$24	\$14	1.47%	13.27%	65.31%	\$24
Union Pacific Employees Credit Union	\$3,812	(\$6)	(0.64%)	(2.63%)	91.49%	\$58	(\$6)	(0.64%)	(2.63%)	91.49%	\$58
Peco Federal Credit Union	\$3,830	\$3	0.31%	2.36%	93.33%	\$64	\$3	0.31%	2.36%	93.33%	\$64
T H D District 17 Credit Union	\$3,870	\$5	0.51%	2.39%	87.18%	\$29	\$5	0.51%	2.39%	87.18%	\$29
Highway District 9 Credit Union	\$4,027	\$8	0.79%	3.09%	81.82%	\$40	\$8	0.79%	3.09%	81.82%	\$40
Everman Parkway Credit Union	\$4,029	\$5	0.50%	1.42%	87.50%	\$56	\$5	0.50%	1.42%	87.50%	\$56
Belton Federal Credit Union	\$4,060	(\$35)	(3.46%)	(20.53%)	80.00%	\$92	(\$35)	(3.46%)	(20.53%)	80.00%	\$92
Intercorp Credit Union	\$4,381	\$2	0.18%	0.99%	96.88%	\$76	\$2	0.18%	0.99%	96.88%	\$76
Oak Farms Employees Credit Union	\$4,395	\$10	0.92%	3.50%	84.15%	\$76	\$10	0.92%	3.50%	84.15%	\$76
Highway District 2 Credit Union	\$4,654	\$13	1.10%	3.87%	74.14%	\$62	\$13	1.10%	3.87%	74.14%	\$62
Corpus Christi S P Credit Union	\$4,869	(\$7)	(0.57%)	(4.17%)	101.32%	\$44	(\$7)	(0.57%)	(4.17%)	101.32%	\$44
Farmers Branch City Employees Federal Credit Union	\$4,873	(\$7)	(0.58%)	(2.74%)	114.63%	NA	(\$7)	(0.58%)	(2.74%)	114.63%	NA
Team Financial Federal Credit Union	\$4,972	(\$6)	(0.48%)	(6.42%)	110.00%	\$77	(\$6)	(0.48%)	(6.42%)	110.00%	\$77
Midwestern State University Credit Union	\$4,996	(\$3)	(0.24%)	(1.60%)	98.44%	\$62	(\$3)	(0.24%)	(1.60%)	98.44%	\$62

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Port of Houston Warehouse Federal Credit Union	\$5,211	\$39	3.04%	16.12%	51.95%	\$0	\$39	3.04%	16.12%	51.95%	\$0
Pampa Municipal Credit Union	\$5,211	\$35	2.70%	19.97%	64.06%	\$43	\$35	2.70%	19.97%	64.06%	\$43
Redeemer Federal Credit Union	\$5,279	(\$6)	(0.47%)	(1.51%)	108.75%	\$82	(\$6)	(0.47%)	(1.51%)	108.75%	\$82
Light Commerce Credit Union	\$5,330	\$47	3.67%	16.91%	66.67%	\$82	\$47	3.67%	16.91%	66.67%	\$82
South Texas Regional Federal Credit Union	\$5,459	\$3	0.22%	1.52%	97.22%	\$39	\$3	0.22%	1.52%	97.22%	\$39
Frio County Federal Credit Union	\$5,547	\$22	1.48%	4.24%	80.49%	\$81	\$22	1.48%	4.24%	80.49%	\$81
STEC Federal Credit Union	\$5,695	\$20	1.38%	4.99%	66.10%	\$44	\$20	1.38%	4.99%	66.10%	\$44
N C E Credit Union	\$5,811	\$3	0.21%	1.00%	85.39%	\$57	\$3	0.21%	1.00%	85.39%	\$57
Skel-Tex Credit Union	\$5,949	\$7	0.48%	2.23%	87.76%	\$54	\$7	0.48%	2.23%	87.76%	\$54
Coburn Credit Union	\$6,025	\$16	1.08%	4.25%	55.26%	\$68	\$16	1.08%	4.25%	55.26%	\$68
Natural Resources Conservation Service Federal Credit Union	\$6,091	(\$46)	(2.98%)	(14.96%)	112.00%	\$92	(\$46)	(2.98%)	(14.96%)	112.00%	\$92
Moore County Schools Federal Credit Union	\$6,165	(\$4)	(0.26%)	(2.45%)	107.55%	\$45	(\$4)	(0.26%)	(2.45%)	107.55%	\$45
Sweetwater Regional Federal Credit Union	\$6,702	(\$15)	(0.90%)	(4.55%)	119.44%	\$44	(\$15)	(0.90%)	(4.55%)	119.44%	\$44
Andrews School Federal Credit Union	\$6,751	\$35	2.05%	7.79%	56.79%	\$48	\$35	2.05%	7.79%	56.79%	\$48
Victoria City-County Employees Federal Credit Union	\$6,887	\$11	0.64%	4.28%	88.61%	\$42	\$11	0.64%	4.28%	88.61%	\$42
City of Deer Park Federal Credit Union	\$6,933	\$29	1.67%	8.05%	67.74%	\$66	\$29	1.67%	8.05%	67.74%	\$66
Oak Cliff Christian Federal Credit Union	\$7,007	\$12	0.70%	12.40%	88.50%	\$58	\$12	0.70%	12.40%	88.50%	\$58
Brownsville City Employees Federal Credit Union	\$7,208	\$34	1.93%	6.42%	64.71%	\$47	\$34	1.93%	6.42%	64.71%	\$47
Sherwin Federal Credit Union	\$7,219	(\$29)	(1.62%)	(4.85%)	120.00%	\$60	(\$29)	(1.62%)	(4.85%)	120.00%	\$60
Seminole Public School Federal Credit Union	\$7,365	\$1	0.05%	0.24%	92.06%	\$80	\$1	0.05%	0.24%	92.06%	\$80
Capital Federal Credit Union	\$7,372	\$1	0.05%	400.00%	94.88%	\$7	\$1	0.05%	400.00%	94.88%	\$7
Port Terminal Federal Credit Union	\$7,571	\$12	0.64%	1.56%	88.24%	\$80	\$12	0.64%	1.56%	88.24%	\$80
Galveston Government Employees Credit Union	\$7,631	\$4	0.21%	2.19%	103.19%	\$56	\$4	0.21%	2.19%	103.19%	\$56
Highway District 19 Employee Credit Union	\$7,699	(\$1)	(0.05%)	(0.27%)	100.99%	\$48	(\$1)	(0.05%)	(0.27%)	100.99%	\$48
Local 20 IBEW Federal Credit Union	\$8,077	(\$4)	(0.20%)	(2.76%)	96.08%	\$90	(\$4)	(0.20%)	(2.76%)	96.08%	\$90
Texoma Federal Credit Union	\$8,239	(\$11)	(0.54%)	(1.86%)	106.12%	\$68	(\$11)	(0.54%)	(1.86%)	106.12%	\$68
Jackson County Federal Credit Union	\$8,556	\$20	0.93%	10.48%	77.78%	\$34	\$20	0.93%	10.48%	77.78%	\$34
Wharton County Teachers Federal Credit Union	\$8,565	\$14	0.65%	2.73%	74.58%	\$46	\$14	0.65%	2.73%	74.58%	\$46
Yoakum County Federal Credit Union	\$8,577	(\$18)	(0.82%)	(3.60%)	135.42%	\$76	(\$18)	(0.82%)	(3.60%)	135.42%	\$76
Port of Houston Credit Union	\$8,662	\$42	1.94%	6.87%	72.90%	\$75	\$42	1.94%	6.87%	72.90%	\$75
Victoria Federal Credit Union	\$8,841	\$27	1.22%	9.46%	82.35%	\$42	\$27	1.22%	9.46%	82.35%	\$42
E M O T Federal Credit Union	\$9,169	\$32	1.40%	3.63%	54.22%	\$60	\$32	1.40%	3.63%	54.22%	\$60
Tex-Mex Credit Union	\$9,214	(\$384)	(16.45%)	(64.73%)	73.09%	\$18	(\$384)	(16.45%)	(64.73%)	73.09%	\$18
Sweetex Credit Union	\$9,357	\$16	0.68%	1.80%	80.00%	\$92	\$16	0.68%	1.80%	80.00%	\$92
I L A 28 Federal Credit Union	\$9,653	(\$12)	(0.50%)	(2.26%)	111.70%	\$75	(\$12)	(0.50%)	(2.26%)	111.70%	\$75
Cochran County Schools Federal Credit Union	\$9,814	\$67	2.72%	19.25%	59.48%	\$45	\$67	2.72%	19.25%	59.48%	\$45
Hale County Teachers Federal Credit Union	\$9,912	\$7	0.28%	2.48%	91.46%	\$56	\$7	0.28%	2.48%	91.46%	\$56
Neiman Marcus Employees Federal Credit Union	\$10,167	\$18	0.69%	4.87%	86.34%	\$75	\$18	0.69%	4.87%	86.34%	\$75
Fannin County Teachers Federal Credit Union	\$10,183	\$24	0.94%	3.52%	76.00%	\$88	\$24	0.94%	3.52%	76.00%	\$88
Mount Olive Baptist Church Federal Credit Union	\$10,469	\$37	1.42%	8.31%	51.82%	\$0	\$37	1.42%	8.31%	51.82%	\$0
Vatat Credit Union	\$10,570	\$17	0.64%	3.70%	83.97%	\$144	\$17	0.64%	3.70%	83.97%	\$144
J.C.T. Federal Credit Union	\$10,744	\$15	0.56%	5.04%	82.02%	\$34	\$15	0.56%	5.04%	82.02%	\$34

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Alamo City Credit Union	\$10,809	(\$55)	(2.04%)	(22.99%)	134.31%	\$51	(\$55)	(2.04%)	(22.99%)	134.31%	\$51
Met Tran Federal Credit Union	\$10,829	\$35	1.28%	9.04%	98.24%	\$88	\$35	1.28%	9.04%	98.24%	\$88
T & P Longview Federal Credit Union	\$10,851	\$39	1.42%	6.23%	70.37%	\$96	\$39	1.42%	6.23%	70.37%	\$96
I B E W LU 66 Federal Credit Union	\$10,979	\$27	0.98%	7.40%	77.64%	\$95	\$27	0.98%	7.40%	77.64%	\$95
Reeves County Teachers Credit Union	\$11,054	\$59	2.13%	17.68%	101.87%	\$61	\$59	2.13%	17.68%	101.87%	\$61
Scurry County School Federal Credit Union	\$11,155	(\$34)	(1.23%)	(6.45%)	148.53%	\$84	(\$34)	(1.23%)	(6.45%)	148.53%	\$84
Texarkana Terminal Empl Federal Credit Union	\$11,405	\$14	0.49%	5.82%	92.09%	\$83	\$14	0.49%	5.82%	92.09%	\$83
Ben E. Keith Employees Federal Credit Union	\$11,406	\$48	1.69%	8.73%	65.35%	\$57	\$48	1.69%	8.73%	65.35%	\$57
Swemp Federal Credit Union	\$11,627	\$66	2.28%	11.06%	47.30%	\$69	\$66	2.28%	11.06%	47.30%	\$69
PIE Credit Union	\$11,664	\$57	1.97%	9.01%	61.54%	\$65	\$57	1.97%	9.01%	61.54%	\$65
Methodist Hospital Employees Federal Credit Union	\$11,796	\$25	0.86%	7.17%	76.11%	\$51	\$25	0.86%	7.17%	76.11%	\$51
Brownfield Federal Credit Union	\$11,873	(\$5)	(0.17%)	(0.49%)	96.86%	\$75	(\$5)	(0.17%)	(0.49%)	96.86%	\$75
Pampa Teachers Federal Credit Union	\$11,999	(\$106)	(3.52%)	(32.69%)	149.21%	\$48	(\$106)	(3.52%)	(32.69%)	149.21%	\$48
Employees United Federal Credit Union	\$12,094	\$29	0.96%	3.01%	66.22%	\$63	\$29	0.96%	3.01%	66.22%	\$63
Pasadena Muni Federal Credit Union	\$12,095	\$18	0.59%	2.78%	65.82%	\$56	\$18	0.59%	2.78%	65.82%	\$56
Morris Sheppard Texarkana Federal Credit Union	\$12,577	(\$4)	(0.13%)	(1.15%)	80.56%	\$75	(\$4)	(0.13%)	(1.15%)	80.56%	\$75
Baker Hughes Federal Credit Union	\$12,606	\$7	0.22%	1.88%	91.60%	\$93	\$7	0.22%	1.88%	91.60%	\$93
Angelina County Teachers Credit Union	\$12,750	\$56	1.76%	11.12%	66.26%	\$80	\$56	1.76%	11.12%	66.26%	\$80
Refugio County Federal Credit Union	\$13,377	\$29	0.90%	5.15%	74.14%	\$64	\$29	0.90%	5.15%	74.14%	\$64
Local 24 Employees Federal Credit Union	\$13,461	\$54	1.60%	8.48%	67.98%	\$52	\$54	1.60%	8.48%	67.98%	\$52
Coastal Bend P O Federal Credit Union	\$13,501	\$372	10.76%	46.27%	16.30%	\$63	\$372	10.76%	46.27%	16.30%	\$63
Central Texas Teachers Credit Union	\$13,875	\$13	0.37%	2.41%	95.12%	\$75	\$13	0.37%	2.41%	95.12%	\$75
Alpine Community Credit Union	\$14,333	\$41	1.15%	7.45%	67.79%	\$52	\$41	1.15%	7.45%	67.79%	\$52
Living in Fulfillment Everyday Federal Credit Union	\$14,409	(\$231)	(6.41%)	(553.29%)	190.96%	\$82	(\$231)	(6.41%)	(553.29%)	190.96%	\$82
Cherokee County Teachers Federal Credit Union	\$14,463	\$14	0.39%	2.09%	82.58%	\$54	\$14	0.39%	2.09%	82.58%	\$54
Central Texas Manufacturing Credit Union	\$14,852	\$49	1.36%	6.29%	69.43%	\$79	\$49	1.36%	6.29%	69.43%	\$79
Laredo Fire Department Federal Credit Union	\$15,096	\$42	1.11%	9.20%	91.16%	\$48	\$42	1.11%	9.20%	91.16%	\$48
Friona Texas Federal Credit Union	\$15,124	(\$229)	(6.19%)	(35.75%)	144.52%	\$58	(\$229)	(6.19%)	(35.75%)	144.52%	\$58
Marshall T & P Employees Federal Credit Union	\$15,988	\$37	0.95%	5.01%	69.23%	\$72	\$37	0.95%	5.01%	69.23%	\$72
I L A 1351 Federal Credit Union	\$16,143	\$67	1.67%	9.87%	69.64%	\$76	\$67	1.67%	9.87%	69.64%	\$76
Reed Credit Union	\$16,241	\$28	0.69%	4.18%	76.64%	\$79	\$28	0.69%	4.18%	76.64%	\$79
TxDOT Credit Union	\$16,379	\$39	0.95%	5.46%	71.01%	\$65	\$39	0.95%	5.46%	71.01%	\$65
Seagoville Federal Credit Union	\$16,431	\$29	0.71%	3.59%	66.67%	\$82	\$29	0.71%	3.59%	66.67%	\$82
Corpus Christi Postal Employees Credit Union	\$16,446	\$54	1.34%	8.65%	78.80%	\$82	\$54	1.34%	8.65%	78.80%	\$82
Member Preferred Federal Credit Union	\$16,884	\$46	1.10%	8.82%	67.87%	\$55	\$46	1.10%	8.82%	67.87%	\$55
1st University Credit Union	\$17,036	\$3	0.07%	0.66%	96.20%	\$64	\$3	0.07%	0.66%	96.20%	\$64
Ellis County Teachers and Employees Federal Credit Union	\$17,466	\$86	1.98%	10.52%	48.50%	\$76	\$86	1.98%	10.52%	48.50%	\$76
Midland Municipal Employees Credit Union	\$17,537	\$9	0.21%	1.50%	92.05%	\$124	\$9	0.21%	1.50%	92.05%	\$124
Linkage Credit Union	\$17,886	(\$4)	(0.09%)	(0.50%)	93.64%	\$92	(\$4)	(0.09%)	(0.50%)	93.64%	\$92
Victoria Teachers Federal Credit Union	\$18,242	\$30	0.66%	2.09%	78.17%	\$57	\$30	0.66%	2.09%	78.17%	\$57
Southern Star Credit Union	\$18,445	(\$6)	(0.13%)	(0.96%)	102.46%	\$48	(\$6)	(0.13%)	(0.96%)	102.46%	\$48
Alba Golden Federal Credit Union	\$18,818	\$84	1.80%	10.41%	49.31%	\$59	\$84	1.80%	10.41%	49.31%	\$59
Cowboy Country Federal Credit Union	\$19,056	\$14	0.30%	2.05%	94.04%	\$63	\$14	0.30%	2.05%	94.04%	\$63
Amarillo Postal Employees Credit Union	\$19,161	\$8	0.17%	1.30%	92.59%	\$79	\$8	0.17%	1.30%	92.59%	\$79
Germania Credit Union	\$19,232	\$16	0.33%	2.79%	91.38%	\$96	\$16	0.33%	2.79%	91.38%	\$96

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.

## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Waco Federal Credit Union	\$19,449	\$60	1.26%	13.45%	77.41%	\$73	\$60	1.26%	13.45%	77.41%	\$73
Port Arthur Community Federal Credit Union	\$19,530	(\$5)	(0.10%)	(0.76%)	96.71%	\$79	(\$5)	(0.10%)	(0.76%)	96.71%	\$79
Temple-Inland Federal Credit Union	\$19,850	\$23	0.46%	3.18%	84.77%	\$75	\$23	0.46%	3.18%	84.77%	\$75
First Priority Credit Union	\$20,232	\$60	1.20%	10.53%	74.21%	\$75	\$60	1.20%	10.53%	74.21%	\$75
Odessa Employees Credit Union	\$20,387	\$53	1.06%	6.71%	85.83%	\$77	\$53	1.06%	6.71%	85.83%	\$77
LCRA Credit Union	\$20,879	\$8	0.15%	1.00%	87.76%	\$84	\$8	0.15%	1.00%	87.76%	\$84
Corner Stone Credit Union	\$21,186	\$22	0.42%	4.58%	99.44%	\$61	\$22	0.42%	4.58%	99.44%	\$61
McLennan County Employees Federal Credit Union	\$21,234	\$29	0.55%	2.11%	85.92%	\$101	\$29	0.55%	2.11%	85.92%	\$101
MOPAC Employees Federal Credit Union	\$21,591	\$43	0.79%	8.61%	81.88%	\$73	\$43	0.79%	8.61%	81.88%	\$73
Northeast Panhandle Teachers Federal Credit Union	\$21,647	\$61	1.13%	5.45%	59.66%	\$66	\$61	1.13%	5.45%	59.66%	\$66
Temple Santa Fe Community Credit Union	\$21,965	\$43	0.78%	9.72%	85.07%	\$89	\$43	0.78%	9.72%	85.07%	\$89
TexStar Federal Credit Union	\$22,514	\$11	0.20%	1.65%	91.58%	\$86	\$11	0.20%	1.65%	91.58%	\$86
McMurrey Federal Credit Union	\$22,603	\$28	0.49%	3.85%	93.79%	\$58	\$28	0.49%	3.85%	93.79%	\$58
Brazos Community Credit Union	\$23,171	(\$573)	(9.46%)	(55.24%)	98.62%	\$105	(\$573)	(9.46%)	(55.24%)	98.62%	\$105
Grand Prairie Credit Union	\$23,362	\$60	1.04%	9.37%	68.83%	\$95	\$60	1.04%	9.37%	68.83%	\$95
U S I Federal Credit Union	\$23,500	\$36	0.64%	2.50%	84.68%	\$87	\$36	0.64%	2.50%	84.68%	\$87
Concho Valley Credit Union	\$23,704	\$42	0.72%	6.39%	81.50%	\$77	\$42	0.72%	6.39%	81.50%	\$77
Liberty County Teachers Federal Credit Union	\$24,290	\$89	1.50%	10.61%	70.81%	\$80	\$89	1.50%	10.61%	70.81%	\$80
Texhillco School Employees Federal Credit Union	\$24,417	\$7	0.12%	1.05%	92.19%	\$78	\$7	0.12%	1.05%	92.19%	\$78
The Local Federal Credit Union	\$24,889	(\$14)	(0.23%)	(1.06%)	97.95%	\$134	(\$14)	(0.23%)	(1.06%)	97.95%	\$134
Bayou City Federal Credit Union	\$24,929	\$1	0.02%	0.17%	94.54%	\$71	\$1	0.02%	0.17%	94.54%	\$71
Anderson County Federal Credit Union	\$25,337	\$106	1.70%	10.41%	55.81%	\$62	\$106	1.70%	10.41%	55.81%	\$62
Union Fidelity Federal Credit Union	\$25,444	\$96	1.53%	7.36%	76.43%	\$104	\$96	1.53%	7.36%	76.43%	\$104
Texas People Federal Credit Union	\$26,051	(\$114)	(1.78%)	(10.28%)	111.90%	\$85	(\$114)	(1.78%)	(10.28%)	111.90%	\$85
Dallas U. P. Employees Credit Union	\$26,231	\$68	1.04%	4.51%	62.50%	\$126	\$68	1.04%	4.51%	62.50%	\$126
Valwood Park Federal Credit Union	\$27,293	\$29	0.44%	4.20%	90.55%	\$83	\$29	0.44%	4.20%	90.55%	\$83
Gulf Shore Federal Credit Union	\$27,428	\$20	0.29%	2.13%	80.66%	\$89	\$20	0.29%	2.13%	80.66%	\$89
Shared Resources Credit Union	\$27,439	\$17	0.25%	2.11%	97.97%	\$95	\$17	0.25%	2.11%	97.97%	\$95
Texas Community Federal Credit Union	\$27,548	\$83	1.22%	8.48%	71.15%	\$48	\$83	1.22%	8.48%	71.15%	\$48
United Credit Union	\$28,167	\$416	5.90%	76.68%	38.50%	\$71	\$416	5.90%	76.68%	38.50%	\$71
United Energy Credit Union	\$28,555	(\$30)	(0.43%)	(2.45%)	100.85%	\$75	(\$30)	(0.43%)	(2.45%)	100.85%	\$75
Yantis Federal Credit Union	\$29,667	(\$17)	(0.23%)	(1.78%)	107.96%	\$56	(\$17)	(0.23%)	(1.78%)	107.96%	\$56
Tyler City Employees Credit Union	\$29,706	\$43	0.59%	3.80%	81.28%	\$68	\$43	0.59%	3.80%	81.28%	\$68
Rocket Federal Credit Union	\$29,778	\$3	0.04%	0.46%	104.76%	\$57	\$3	0.04%	0.46%	104.76%	\$57
San Patricio County Teachers Federal Credit Union	\$29,905	(\$7)	(0.09%)	(0.71%)	93.24%	\$59	(\$7)	(0.09%)	(0.71%)	93.24%	\$59
Trinity Valley Teachers Credit Union	\$31,061	\$136	1.76%	5.96%	55.89%	\$55	\$136	1.76%	5.96%	55.89%	\$55
Wichita Falls Federal Credit Union	\$31,216	(\$14)	(0.18%)	(1.52%)	97.27%	\$72	(\$14)	(0.18%)	(1.52%)	97.27%	\$72
Texas Associations of Professionals Federal Credit Union	\$31,223	\$8	0.10%	0.73%	98.32%	\$66	\$8	0.10%	0.73%	98.32%	\$66
Alcon Employees Federal Credit Union	\$31,661	(\$7)	(0.09%)	(0.43%)	94.77%	\$88	(\$7)	(0.09%)	(0.43%)	94.77%	\$88
Northeast Texas Teachers Federal Credit Union	\$32,035	\$71	0.89%	6.29%	77.68%	\$69	\$71	0.89%	6.29%	77.68%	\$69
Members Financial Federal Credit Union	\$33,213	\$165	2.08%	20.54%	63.22%	\$89	\$165	2.08%	20.54%	63.22%	\$89
Beaumont Community Credit Union	\$33,270	\$8	0.10%	0.68%	83.08%	\$69	\$8	0.10%	0.68%	83.08%	\$69
Greater Central Texas Federal Credit Union	\$33,567	\$104	1.27%	12.01%	71.15%	\$64	\$104	1.27%	12.01%	71.15%	\$64
Brazos Star Credit Union	\$34,952	\$78	0.90%	6.38%	65.15%	\$65	\$78	0.90%	6.38%	65.15%	\$65
Matagorda County Credit Union	\$35,390	\$152	1.75%	11.24%	61.72%	\$57	\$152	1.75%	11.24%	61.72%	\$57

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Mid-Tex Federal Credit Union	\$35,705	\$52	0.59%	7.14%	87.96%	\$69	\$52	0.59%	7.14%	87.96%	\$69
Port Arthur Teachers Federal Credit Union	\$35,865	\$58	0.66%	4.48%	89.03%	\$63	\$58	0.66%	4.48%	89.03%	\$63
Commoncents Credit Union	\$36,507	(\$56)	(0.63%)	(5.00%)	114.96%	\$65	(\$56)	(0.63%)	(5.00%)	114.96%	\$65
Golden Triangle Federal Credit Union	\$36,898	\$144	1.60%	9.35%	73.12%	\$86	\$144	1.60%	9.35%	73.12%	\$86
Austin Federal Credit Union	\$37,792	\$35	0.37%	4.22%	82.47%	\$65	\$35	0.37%	4.22%	82.47%	\$65
Angelina Federal Employees Credit Union	\$38,089	\$142	1.51%	8.82%	72.62%	\$91	\$142	1.51%	8.82%	72.62%	\$91
Caprock Federal Credit Union	\$39,038	(\$94)	(0.97%)	(8.05%)	114.73%	\$70	(\$94)	(0.97%)	(8.05%)	114.73%	\$70
San Angelo Federal Credit Union	\$39,464	\$154	1.58%	14.20%	60.09%	\$58	\$154	1.58%	14.20%	60.09%	\$58
Keystone Credit Union	\$40,073	\$43	0.43%	1.62%	85.19%	\$66	\$43	0.43%	1.62%	85.19%	\$66
Hockley County Credit Union	\$40,219	\$46	0.46%	4.21%	86.38%	\$70	\$46	0.46%	4.21%	86.38%	\$70
Mesquite Credit Union	\$40,624	\$84	0.84%	8.52%	85.92%	\$83	\$84	0.84%	8.52%	85.92%	\$83
Travis County Credit Union	\$41,522	\$109	1.04%	11.46%	69.63%	\$75	\$109	1.04%	11.46%	69.63%	\$75
B C M Federal Credit Union	\$42,365	\$146	1.37%	12.36%	71.84%	\$87	\$146	1.37%	12.36%	71.84%	\$87
Cabot Community Credit Union	\$42,400	\$111	1.08%	7.13%	64.24%	\$68	\$111	1.08%	7.13%	64.24%	\$68
Old Ocean Federal Credit Union	\$42,689	\$196	1.90%	10.08%	68.44%	\$76	\$196	1.90%	10.08%	68.44%	\$76
Starr County Teachers Federal Credit Union	\$44,105	\$241	2.25%	13.90%	59.20%	\$53	\$241	2.25%	13.90%	59.20%	\$53
Mountain Star Federal Credit Union	\$44,946	\$263	2.43%	16.45%	58.72%	\$59	\$263	2.43%	16.45%	58.72%	\$59
Lufkin Federal Credit Union	\$44,998	\$218	1.96%	7.79%	66.29%	\$64	\$218	1.96%	7.79%	66.29%	\$64
Houston Highway Credit Union	\$46,224	\$124	1.06%	9.98%	82.35%	\$35	\$124	1.06%	9.98%	82.35%	\$35
Caprock Santa Fe Credit Union	\$49,671	\$227	1.83%	4.54%	52.43%	\$73	\$227	1.83%	4.54%	52.43%	\$73
Cherokee County Federal Credit Union	\$49,705	\$87	0.70%	2.95%	69.09%	\$59	\$87	0.70%	2.95%	69.09%	\$59
Star Financial Credit Union	\$50,445	(\$68)	(0.54%)	(5.22%)	79.09%	\$58	(\$68)	(0.54%)	(5.22%)	79.09%	\$58
Walker County Federal Credit Union	\$50,582	\$277	2.25%	14.24%	70.18%	\$84	\$277	2.25%	14.24%	70.18%	\$84
Highway District 21 Federal Credit Union	\$51,073	\$265	2.07%	9.98%	44.95%	\$66	\$265	2.07%	9.98%	44.95%	\$66
Trans Texas Southwest Credit Union	\$51,129	\$87	0.69%	5.49%	82.26%	\$74	\$87	0.69%	5.49%	82.26%	\$74
Lubrizol Employees' Credit Union	\$52,279	\$96	0.74%	4.21%	76.33%	\$98	\$96	0.74%	4.21%	76.33%	\$98
City Public Service/IBEW Federal Credit Union	\$52,365	(\$21)	(0.16%)	(1.38%)	85.69%	\$78	(\$21)	(0.16%)	(1.38%)	85.69%	\$78
Baptist Credit Union	\$52,686	\$20	0.15%	1.91%	94.23%	\$63	\$20	0.15%	1.91%	94.23%	\$63
Sacred Heart Parish Hallettsville Federal Credit Union	\$54,958	\$96	0.71%	6.47%	76.68%	\$105	\$96	0.71%	6.47%	76.68%	\$105
My Credit Union	\$56,097	\$194	1.41%	12.51%	76.17%	\$61	\$194	1.41%	12.51%	76.17%	\$61
Heart O TX Federal Credit Union	\$56,263	(\$60)	(0.42%)	(6.17%)	98.15%	\$67	(\$60)	(0.42%)	(6.17%)	98.15%	\$67
Lifetime Federal Credit Union	\$57,384	(\$29)	(0.21%)	(1.15%)	101.77%	\$96	(\$29)	(0.21%)	(1.15%)	101.77%	\$96
Big Spring Education Employees Federal Credit Union	\$58,269	\$380	2.62%	16.42%	55.71%	\$64	\$380	2.62%	16.42%	55.71%	\$64
Select Federal Credit Union	\$59,907	(\$70)	(0.47%)	(2.79%)	93.46%	\$83	(\$70)	(0.47%)	(2.79%)	93.46%	\$83
La Joya Area Federal Credit Union	\$63,457	\$42	0.27%	2.51%	92.84%	\$55	\$42	0.27%	2.51%	92.84%	\$55
Cosden Federal Credit Union	\$63,668	\$337	2.17%	19.92%	69.88%	\$82	\$337	2.17%	19.92%	69.88%	\$82
Texas Plains Federal Credit Union	\$63,754	\$11	0.07%	0.60%	93.13%	\$77	\$11	0.07%	0.60%	93.13%	\$77
West Texas Credit Union	\$65,152	\$37	0.23%	2.33%	94.88%	\$62	\$37	0.23%	2.33%	94.88%	\$62
South Texas Federal Credit Union	\$65,199	\$139	0.88%	14.52%	79.03%	\$60	\$139	0.88%	14.52%	79.03%	\$60
Star of Texas Credit Union	\$65,494	\$258	1.60%	8.11%	63.51%	\$90	\$258	1.60%	8.11%	63.51%	\$90
Doches Credit Union	\$66,006	\$67	0.41%	3.23%	87.88%	\$64	\$67	0.41%	3.23%	87.88%	\$64
Freestone Credit Union	\$67,937	\$190	1.13%	10.89%	72.86%	\$55	\$190	1.13%	10.89%	72.86%	\$55
Service 1st Credit Union	\$72,823	\$231	1.27%	9.23%	66.75%	\$84	\$231	1.27%	9.23%	66.75%	\$84
Hereford Texas Federal Credit Union	\$72,993	\$82	0.45%	2.08%	82.77%	\$75	\$82	0.45%	2.08%	82.77%	\$75
Scott & White Employees Credit Union	\$73,956	\$452	2.50%	17.82%	52.16%	\$88	\$452	2.50%	17.82%	52.16%	\$88
Postel Family Credit Union	\$77,550	\$37	0.19%	1.64%	95.27%	\$81	\$37	0.19%	1.64%	95.27%	\$81

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Fannin Federal Credit Union	\$77,609	\$436	2.28%	12.75%	48.79%	\$75	\$436	2.28%	12.75%	48.79%	\$75
Southern Federal Credit Union	\$77,805	\$46	0.24%	0.55%	88.47%	\$92	\$46	0.24%	0.55%	88.47%	\$92
Texan Sky Federal Credit Union	\$78,073	\$276	1.49%	9.37%	65.82%	\$82	\$276	1.49%	9.37%	65.82%	\$82
Baylor Health Care System Credit Union	\$81,188	\$121	0.60%	2.98%	84.56%	\$97	\$121	0.60%	2.98%	84.56%	\$97
Irving City Employees Federal Credit Union	\$81,636	\$455	2.25%	19.17%	51.47%	\$96	\$455	2.25%	19.17%	51.47%	\$96
Westex Federal Credit Union	\$81,737	\$57	0.29%	2.87%	91.81%	\$107	\$57	0.29%	2.87%	91.81%	\$107
KBR Heritage Federal Credit Union	\$82,288	\$191	0.90%	4.82%	66.52%	\$103	\$191	0.90%	4.82%	66.52%	\$103
Domino Federal Credit Union	\$83,118	\$160	0.77%	4.82%	78.04%	\$76	\$160	0.77%	4.82%	78.04%	\$76
Southland Federal Credit Union	\$83,594	\$237	1.16%	8.62%	70.77%	\$75	\$237	1.16%	8.62%	70.77%	\$75
Metro Medical Credit Union	\$83,650	\$203	0.97%	6.10%	71.27%	\$91	\$203	0.97%	6.10%	71.27%	\$91
Baycel Federal Credit Union	\$84,675	\$420	2.03%	9.72%	49.59%	\$72	\$420	2.03%	9.72%	49.59%	\$72
Southwest Financial Federal Credit Union	\$85,291	\$9	0.04%	0.29%	74.95%	\$101	\$9	0.04%	0.29%	74.95%	\$101
Southwest Research Center Federal Credit Union	\$86,704	\$199	0.93%	10.54%	76.82%	\$76	\$199	0.93%	10.54%	76.82%	\$76
US Employees Credit Union	\$87,228	\$120	0.55%	5.94%	80.92%	\$70	\$120	0.55%	5.94%	80.92%	\$70
Texas Bridge Credit Union	\$87,589	\$128	0.59%	7.33%	87.58%	\$74	\$128	0.59%	7.33%	87.58%	\$74
Wellspring Federal Credit Union	\$90,209	\$163	0.76%	8.40%	76.59%	\$67	\$163	0.76%	8.40%	76.59%	\$67
Windthorst Federal Credit Union	\$91,794	\$222	0.97%	7.87%	65.75%	\$75	\$222	0.97%	7.87%	65.75%	\$75
Memorial Credit Union	\$92,356	(\$47)	(0.20%)	(1.96%)	100.35%	\$95	(\$47)	(0.20%)	(1.96%)	100.35%	\$95
Edinburg Teachers Credit Union	\$93,983	\$81	0.35%	2.37%	92.40%	\$91	\$81	0.35%	2.37%	92.40%	\$91
Coastal Community Federal Credit Union	\$96,976	\$120	0.50%	5.03%	82.94%	\$75	\$120	0.50%	5.03%	82.94%	\$75
Texas D P S Credit Union	\$98,705	\$232	0.94%	8.37%	69.73%	\$74	\$232	0.94%	8.37%	69.73%	\$74
Las Colinas Federal Credit Union	\$98,838	(\$86)	(0.34%)	(3.62%)	90.77%	\$81	(\$86)	(0.34%)	(3.62%)	90.77%	\$81
Concho Educators Federal Credit Union	\$99,295	\$87	0.35%	4.74%	85.45%	\$63	\$87	0.35%	4.74%	85.45%	\$63
First Watch Federal Credit Union	\$99,558	\$22	0.09%	0.92%	100.09%	\$75	\$22	0.09%	0.92%	100.09%	\$75
Cooperative Teachers Credit Union	\$102,135	\$18	0.07%	1.36%	98.72%	\$79	\$18	0.07%	1.36%	98.72%	\$79
City Federal Credit Union	\$103,229	\$22	0.08%	1.61%	75.37%	\$91	\$22	0.08%	1.61%	75.37%	\$91
Rockdale Federal Credit Union	\$103,451	\$285	1.11%	10.64%	73.26%	\$73	\$285	1.11%	10.64%	73.26%	\$73
Wichita Falls Teachers Federal Credit Union	\$104,402	(\$61)	(0.24%)	(2.20%)	87.98%	\$78	(\$61)	(0.24%)	(2.20%)	87.98%	\$78
Members Credit Union	\$107,001	\$242	0.92%	8.32%	80.61%	\$90	\$242	0.92%	8.32%	80.61%	\$90
Southwest 66 Credit Union	\$108,375	\$96	0.36%	3.49%	89.48%	\$66	\$96	0.36%	3.49%	89.48%	\$66
Centex Citizens Credit Union	\$108,659	\$236	0.89%	5.29%	81.06%	\$71	\$236	0.89%	5.29%	81.06%	\$71
Heritage USA Federal Credit Union	\$110,703	\$48	0.18%	1.75%	83.07%	\$91	\$48	0.18%	1.75%	83.07%	\$91
Valley Federal Credit Union	\$112,603	\$119	0.44%	3.39%	83.77%	\$69	\$119	0.44%	3.39%	83.77%	\$69
Prestige Community Credit Union	\$122,321	(\$73)	(0.24%)	(2.86%)	83.62%	\$81	(\$73)	(0.24%)	(2.86%)	83.62%	\$81
Eastex Credit Union	\$122,584	(\$14)	(0.05%)	(0.43%)	83.02%	\$77	(\$14)	(0.05%)	(0.43%)	83.02%	\$77
Tarrant County's Credit Union	\$122,863	\$35	0.12%	1.17%	86.99%	\$98	\$35	0.12%	1.17%	86.99%	\$98
One Source Federal Credit Union	\$124,081	\$13	0.04%	0.40%	82.18%	\$41	\$13	0.04%	0.40%	82.18%	\$41
United Community Credit Union	\$128,350	\$168	0.53%	5.02%	85.95%	\$71	\$168	0.53%	5.02%	85.95%	\$71
Texoma Educators Federal Credit Union	\$132,104	\$232	0.71%	5.49%	73.61%	\$79	\$232	0.71%	5.49%	73.61%	\$79
Allied Federal Credit Union	\$132,296	\$466	1.43%	14.52%	64.10%	\$77	\$466	1.43%	14.52%	64.10%	\$77
BP Federal Credit Union	\$132,961	(\$70)	(0.21%)	(1.64%)	100.78%	\$105	(\$70)	(0.21%)	(1.64%)	100.78%	\$105
Texas Health Credit Union	\$133,317	\$484	1.45%	11.32%	60.01%	\$114	\$484	1.45%	11.32%	60.01%	\$114
Laredo Federal Credit Union	\$134,210	\$218	0.66%	9.31%	81.82%	\$54	\$218	0.66%	9.31%	81.82%	\$54

Source: SNL Financial

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## Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Space City Credit Union	\$134,210	\$146	0.43%	3.02%	85.77%	\$82	\$146	0.43%	3.02%	85.77%	\$82
MTCU	\$136,326	(\$162)	(0.48%)	(5.10%)	89.32%	\$79	(\$162)	(0.48%)	(5.10%)	89.32%	\$79
Naft Federal Credit Union	\$139,452	\$606	1.78%	10.70%	65.14%	\$62	\$606	1.78%	10.70%	65.14%	\$62
Telco Plus Credit Union	\$140,293	(\$743)	(2.15%)	(22.46%)	85.70%	\$62	(\$743)	(2.15%)	(22.46%)	85.70%	\$62
4U Federal Credit Union	\$145,203	\$273	0.77%	8.58%	80.99%	\$67	\$273	0.77%	8.58%	80.99%	\$67
River City Federal Credit Union	\$151,717	(\$1,028)	(2.72%)	(61.84%)	128.42%	\$79	(\$1,028)	(2.72%)	(61.84%)	128.42%	\$79
Chocolate Bayou Community Federal Credit Union	\$153,870	\$343	0.91%	7.57%	81.33%	\$72	\$343	0.91%	7.57%	81.33%	\$72
Kerr County Federal Credit Union	\$154,678	\$410	1.08%	13.26%	75.19%	\$77	\$410	1.08%	13.26%	75.19%	\$77
Communities of Abilene Federal Credit Union	\$155,018	\$28	0.07%	2.14%	88.93%	\$71	\$28	0.07%	2.14%	88.93%	\$71
Community Service Credit Union	\$155,888	\$41	0.11%	1.15%	87.48%	\$94	\$41	0.11%	1.15%	87.48%	\$94
Rio Grande Valley Credit Union	\$165,435	\$237	0.59%	5.76%	80.92%	\$69	\$237	0.59%	5.76%	80.92%	\$69
Chemcel Federal Credit Union	\$173,350	\$245	0.58%	4.85%	78.46%	\$67	\$245	0.58%	4.85%	78.46%	\$67
Kelly Community Federal Credit Union	\$173,389	\$404	0.95%	7.88%	72.95%	\$78	\$404	0.95%	7.88%	72.95%	\$78
First Central Credit Union	\$176,259	\$551	1.28%	9.30%	84.92%	\$72	\$551	1.28%	9.30%	84.92%	\$72
LibertyOne Credit Union	\$177,742	\$68	0.16%	1.57%	84.08%	\$112	\$68	0.16%	1.57%	84.08%	\$112
Members First Credit Union	\$183,113	\$605	1.33%	5.98%	64.69%	\$65	\$605	1.33%	5.98%	64.69%	\$65
Government Employees Federal Credit Union	\$183,646	\$359	0.79%	9.30%	76.95%	\$86	\$359	0.79%	9.30%	76.95%	\$86
MemberSource Credit Union	\$184,391	(\$56)	(0.12%)	(1.09%)	97.66%	\$81	(\$56)	(0.12%)	(1.09%)	97.66%	\$81
Lone Star Credit Union	\$188,472	\$113	0.25%	3.06%	89.88%	\$91	\$113	0.25%	3.06%	89.88%	\$91
Priority Trust Credit Union	\$196,174	\$103	0.21%	1.94%	87.47%	\$74	\$103	0.21%	1.94%	87.47%	\$74
Access Community Credit Union	\$197,240	(\$210)	(0.43%)	(3.95%)	106.35%	\$81	(\$210)	(0.43%)	(3.95%)	106.35%	\$81
Santa Fe Federal Credit Union	\$203,912	\$452	0.90%	7.34%	72.80%	\$84	\$452	0.90%	7.34%	72.80%	\$84
WesTex Community Credit Union	\$206,803	\$1,076	2.13%	15.54%	60.84%	\$87	\$1,076	2.13%	15.54%	60.84%	\$87
Citizens Federal Credit Union	\$209,465	\$793	1.52%	14.33%	51.87%	\$76	\$793	1.52%	14.33%	51.87%	\$76
Beacon Federal Credit Union	\$210,014	\$617	1.19%	17.95%	75.65%	\$91	\$617	1.19%	17.95%	75.65%	\$91
Members Choice of Central Texas Federal Credit Union	\$210,475	\$173	0.33%	2.64%	83.41%	\$74	\$173	0.33%	2.64%	83.41%	\$74
H.E.B. Federal Credit Union	\$211,461	\$404	0.77%	4.40%	82.65%	\$151	\$404	0.77%	4.40%	82.65%	\$151
Texasgulf Federal Credit Union	\$211,643	\$502	0.96%	7.85%	64.97%	\$75	\$502	0.96%	7.85%	64.97%	\$75
Harris County Federal Credit Union	\$213,212	\$1,031	1.96%	9.32%	53.66%	\$81	\$1,031	1.96%	9.32%	53.66%	\$81
The People's Federal Credit Union	\$215,463	\$273	0.51%	7.65%	82.66%	\$72	\$273	0.51%	7.65%	82.66%	\$72
Cal-Com Federal Credit Union	\$219,648	\$646	1.20%	10.99%	59.12%	\$63	\$646	1.20%	10.99%	59.12%	\$63
Capitol Credit Union	\$220,978	\$138	0.25%	2.25%	90.11%	\$96	\$138	0.25%	2.25%	90.11%	\$96
Sabine Federal Credit Union	\$234,436	\$74	0.13%	1.06%	94.85%	\$79	\$74	0.13%	1.06%	94.85%	\$79
Pantex Federal Credit Union	\$237,654	\$554	0.95%	5.26%	70.03%	\$72	\$554	0.95%	5.26%	70.03%	\$72
Investex Credit Union	\$243,890	(\$107)	(0.18%)	(3.59%)	93.76%	\$89	(\$107)	(0.18%)	(3.59%)	93.76%	\$89
Members Trust of the Southwest Federal Credit Union	\$248,253	\$390	0.63%	10.92%	73.58%	\$95	\$390	0.63%	10.92%	73.58%	\$95
Average of Asset Group A	\$52,428	\$79	0.53%	3.33%	82.93%	\$69	\$79	0.53%	3.33%	82.93%	\$69

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# Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Energy Capital Credit Union	\$253,109	\$195	0.31%	3.15%	83.45%	\$86	\$195	0.31%	3.15%	83.45%	\$86
Southwest Heritage Credit Union	\$253,694	\$728	1.18%	9.75%	74.00%	\$80	\$728	1.18%	9.75%	74.00%	\$80
Border Federal Credit Union	\$255,740	\$904	1.46%	8.55%	77.68%	\$79	\$904	1.46%	8.55%	77.68%	\$79
Texoma Community Credit Union	\$285,263	\$1,091	1.55%	13.19%	76.00%	\$80	\$1,091	1.55%	13.19%	76.00%	\$80
Unity One Credit Union	\$299,694	(\$91)	(0.12%)	(3.53%)	90.45%	\$82	(\$91)	(0.12%)	(3.53%)	90.45%	\$82
ACFCU Federal Credit Union	\$306,067	\$93	0.12%	1.58%	82.50%	\$73	\$93	0.12%	1.58%	82.50%	\$73
Gulf Coast Federal Credit Union	\$309,459	(\$157)	(0.21%)	(2.60%)	79.71%	\$54	(\$157)	(0.21%)	(2.60%)	79.71%	\$54
Fort Worth City Credit Union	\$316,011	\$1,082	1.40%	11.72%	62.02%	\$86	\$1,082	1.40%	11.72%	62.02%	\$86
Synergy Federal Credit Union	\$321,524	\$581	0.75%	5.20%	69.81%	\$93	\$581	0.75%	5.20%	69.81%	\$93
Evolve Federal Credit Union	\$322,956	(\$140)	(0.17%)	(2.01%)	98.90%	\$72	(\$140)	(0.17%)	(2.01%)	98.90%	\$72
Pioneer Mutual Federal Credit Union	\$324,105	\$917	1.16%	9.61%	69.06%	\$72	\$917	1.16%	9.61%	69.06%	\$72
Gulf Credit Union	\$325,555	\$112	0.14%	1.63%	93.93%	\$79	\$112	0.14%	1.63%	93.93%	\$79
First Basin Credit Union	\$345,146	\$468	0.57%	6.27%	86.99%	\$72	\$468	0.57%	6.27%	86.99%	\$72
Mobility Credit Union	\$367,502	(\$303)	(0.33%)	(4.47%)	74.28%	\$79	(\$303)	(0.33%)	(4.47%)	74.28%	\$79
Cy Fair Federal Credit Union	\$372,891	\$535	0.58%	7.82%	76.76%	\$98	\$535	0.58%	7.82%	76.76%	\$98
MCT Credit Union	\$376,702	\$207	0.23%	2.52%	92.64%	\$94	\$207	0.23%	2.52%	92.64%	\$94
Houston Texas Fire Fighters Federal Credit Union	\$412,187	\$975	0.95%	7.60%	74.81%	\$104	\$975	0.95%	7.60%	74.81%	\$104
1st Community Federal Credit Union	\$412,808	\$1,207	1.19%	12.68%	66.68%	\$69	\$1,207	1.19%	12.68%	66.68%	\$69
Texas Tech Federal Credit Union	\$419,699	\$407	0.39%	3.70%	90.88%	\$107	\$407	0.39%	3.70%	90.88%	\$107
United Texas Credit Union	\$420,860	\$632	0.60%	9.05%	82.88%	\$100	\$632	0.60%	9.05%	82.88%	\$100
America's Credit Union	\$434,004	\$233	0.22%	1.55%	88.19%	\$100	\$233	0.22%	1.55%	88.19%	\$100
Nizari Progressive Federal Credit Union	\$437,100	\$1,531	1.43%	16.98%	57.88%	\$78	\$1,531	1.43%	16.98%	57.88%	\$78
Public Employees Credit Union	\$437,110	\$1,266	1.17%	9.50%	61.15%	\$89	\$1,266	1.17%	9.50%	61.15%	\$89
Texar Federal Credit Union	\$438,636	\$241	0.22%	1.83%	84.43%	\$97	\$241	0.22%	1.83%	84.43%	\$97
GENCO Federal Credit Union	\$464,830	\$1,964	1.72%	13.24%	63.55%	\$76	\$1,964	1.72%	13.24%	63.55%	\$76
Education Credit Union	\$479,843	(\$171)	(0.14%)	(1.31%)	88.54%	\$94	(\$171)	(0.14%)	(1.31%)	88.54%	\$94
Average of Asset Group B	\$361,250	\$558	0.63%	5.51%	78.74%	\$84	\$558	0.63%	5.51%	78.74%	\$84

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# Performance Analysis

March 31, 2025

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	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
My Community Credit Union	\$509,413	\$720	0.57%	5.61%	81.73%	\$92	\$720	0.57%	5.61%	81.73%	\$92
CoastLife Credit Union	\$512,417	(\$394)	(0.31%)	(3.13%)	81.74%	\$52	(\$394)	(0.31%)	(3.13%)	81.74%	\$52
Security First Federal Credit Union	\$522,360	\$1,439	1.12%	10.96%	71.32%	\$63	\$1,439	1.12%	10.96%	71.32%	\$63
Associated Credit Union of Texas	\$528,887	\$2,084	1.60%	15.52%	69.20%	\$106	\$2,084	1.60%	15.52%	69.20%	\$106
DuGood Federal Credit Union	\$555,050	\$1,975	1.45%	11.44%	63.95%	\$72	\$1,975	1.45%	11.44%	63.95%	\$72
Educators Credit Union	\$570,285	\$2,528	1.81%	9.52%	44.58%	\$116	\$2,528	1.81%	9.52%	44.58%	\$116
Education First Federal Credit Union	\$601,727	(\$815)	(0.54%)	(9.79%)	94.44%	\$78	(\$815)	(0.54%)	(9.79%)	94.44%	\$78
Union Square Credit Union	\$604,927	(\$700)	(0.47%)	(6.28%)	88.04%	\$75	(\$700)	(0.47%)	(6.28%)	88.04%	\$75
Soarion Federal Credit Union	\$612,348	(\$315)	(0.21%)	(4.14%)	92.51%	\$83	(\$315)	(0.21%)	(4.14%)	92.51%	\$83
Abilene Teachers Federal Credit Union	\$632,929	\$1,780	1.14%	6.43%	77.44%	\$89	\$1,780	1.14%	6.43%	77.44%	\$89
Alliance Credit Union	\$638,862	\$1,398	0.89%	7.89%	74.57%	\$98	\$1,398	0.89%	7.89%	74.57%	\$98
City Credit Union	\$643,885	\$548	0.34%	3.03%	76.65%	\$109	\$548	0.34%	3.03%	76.65%	\$109
Resource One Credit Union	\$702,157	\$157	0.09%	1.69%	82.05%	\$91	\$157	0.09%	1.69%	82.05%	\$91
PrimeWay Federal Credit Union	\$733,680	\$130	0.07%	0.87%	93.05%	\$113	\$130	0.07%	0.87%	93.05%	\$113
Generations Community Federal Credit Union	\$737,664	(\$308)	(0.17%)	(2.15%)	94.20%	\$99	(\$308)	(0.17%)	(2.15%)	94.20%	\$99
Texell Credit Union	\$768,809	\$862	0.45%	4.85%	77.60%	\$87	\$862	0.45%	4.85%	77.60%	\$87
Complex Community Federal Credit Union	\$771,479	\$3,128	1.56%	14.21%	60.42%	\$82	\$3,128	1.56%	14.21%	60.42%	\$82
Members Choice Credit Union	\$774,924	\$489	0.25%	4.22%	78.25%	\$98	\$489	0.25%	4.22%	78.25%	\$98
Smart Financial Credit Union	\$802,192	\$1,460	0.74%	6.78%	77.77%	\$107	\$1,460	0.74%	6.78%	77.77%	\$107
Southwest Airlines Federal Credit Union	\$816,954	\$708	0.35%	3.18%	76.09%	\$114	\$708	0.35%	3.18%	76.09%	\$114
InTouch Credit Union	\$835,869	(\$3,890)	(1.86%)	(23.99%)	132.30%	\$103	(\$3,890)	(1.86%)	(23.99%)	132.30%	\$103
Texas Bay Credit Union	\$869,337	\$1,019	0.47%	7.05%	72.53%	\$85	\$1,019	0.47%	7.05%	72.53%	\$85
Community Resource Credit Union	\$904,482	\$2,528	1.12%	12.32%	74.81%	\$100	\$2,528	1.12%	12.32%	74.81%	\$100
Schlumberger Employees Credit Union	\$909,026	\$3,561	1.59%	6.80%	46.33%	\$123	\$3,561	1.59%	6.80%	46.33%	\$123
Houston Police Federal Credit Union	\$949,338	\$1,590	0.68%	6.26%	65.96%	\$108	\$1,590	0.68%	6.26%	65.96%	\$108
Greater Texas Federal Credit Union	\$952,625	(\$1,073)	(0.45%)	(7.26%)	92.53%	\$98	(\$1,073)	(0.45%)	(7.26%)	92.53%	\$98
Houston Federal Credit Union	\$955,210	\$458	0.19%	2.29%	91.70%	\$106	\$458	0.19%	2.29%	91.70%	\$106
Brazos Valley Schools Credit Union	\$996,589	\$3,571	1.45%	14.60%	64.95%	\$78	\$3,571	1.45%	14.60%	64.95%	\$78
Average of Asset Group C	\$729,051	\$880	0.50%	3.53%	78.45%	\$94	\$880	0.50%	3.53%	78.45%	\$94

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	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets</b>											
FivePoint Credit Union	\$1,026,341	\$896	0.36%	4.39%	83.28%	\$120	\$896	0.36%	4.39%	83.28%	\$120
Velocity Credit Union	\$1,040,820	\$152	0.06%	0.47%	79.12%	\$104	\$152	0.06%	0.47%	79.12%	\$104
Neches Federal Credit Union	\$1,042,137	\$3,647	1.43%	9.63%	69.68%	\$87	\$3,647	1.43%	9.63%	69.68%	\$87
Raiz Federal Credit Union	\$1,047,421	(\$3,144)	(1.23%)	(11.86%)	100.09%	\$90	(\$3,144)	(1.23%)	(11.86%)	100.09%	\$90
Rave Financial Credit Union	\$1,103,904	\$1,222	0.45%	3.33%	81.68%	\$83	\$1,222	0.45%	3.33%	81.68%	\$83
Neighborhood Credit Union	\$1,139,104	\$451	0.16%	1.81%	74.84%	\$99	\$451	0.16%	1.81%	74.84%	\$99
Firstmark Credit Union	\$1,219,886	(\$81)	(0.03%)	(0.35%)	87.30%	\$95	(\$81)	(0.03%)	(0.35%)	87.30%	\$95
Gulf Coast Educators Federal Credit Union	\$1,240,644	\$1,446	0.47%	4.32%	74.37%	\$109	\$1,446	0.47%	4.32%	74.37%	\$109
Fort Worth Community Credit Union	\$1,259,078	\$3,153	1.02%	9.99%	68.74%	\$99	\$3,153	1.02%	9.99%	68.74%	\$99
Amplify Credit Union	\$1,283,603	(\$508)	(0.16%)	(1.59%)	106.57%	\$126	(\$508)	(0.16%)	(1.59%)	106.57%	\$126
East Texas Professional Credit Union	\$1,316,011	\$5,661	1.72%	9.44%	59.10%	\$64	\$5,661	1.72%	9.44%	59.10%	\$64
First Service Credit Union	\$1,411,285	\$2,030	0.54%	5.50%	78.31%	\$103	\$2,030	0.54%	5.50%	78.31%	\$103
Amoco Federal Credit Union	\$1,421,290	\$1,363	0.39%	4.74%	79.23%	\$98	\$1,363	0.39%	4.74%	79.23%	\$98
Red River Employees Federal Credit Union	\$1,507,328	\$2,433	0.65%	4.99%	72.60%	\$76	\$2,433	0.65%	4.99%	72.60%	\$76
FirstLight Federal Credit Union	\$1,573,851	(\$3,479)	(0.88%)	(9.13%)	91.71%	\$90	(\$3,479)	(0.88%)	(9.13%)	91.71%	\$90
United Heritage Credit Union	\$1,617,615	\$2,221	0.55%	6.02%	80.19%	\$125	\$2,221	0.55%	6.02%	80.19%	\$125
DATCU Credit Union	\$1,670,953	\$5,382	1.31%	8.00%	59.89%	\$123	\$5,382	1.31%	8.00%	59.89%	\$123
Shell Federal Credit Union	\$1,871,614	\$4,040	0.88%	7.02%	76.35%	\$106	\$4,040	0.88%	7.02%	76.35%	\$106
Texas Trust Credit Union	\$2,030,166	\$806	0.16%	1.80%	80.70%	\$95	\$806	0.16%	1.80%	80.70%	\$95
Texans Credit Union	\$2,346,777	\$5,653	0.99%	10.72%	67.20%	\$120	\$5,653	0.99%	10.72%	67.20%	\$120
Advancial Federal Credit Union	\$2,379,034	(\$269)	(0.05%)	(0.60%)	78.18%	\$120	(\$269)	(0.05%)	(0.60%)	78.18%	\$120
A+ Federal Credit Union	\$2,514,976	\$2,663	0.43%	3.36%	68.33%	\$105	\$2,663	0.43%	3.36%	68.33%	\$105
Austin Telco Federal Credit Union	\$2,523,753	\$2,943	0.47%	4.37%	75.22%	\$95	\$2,943	0.47%	4.37%	75.22%	\$95
Credit Union of Texas	\$2,622,223	(\$746)	(0.12%)	(1.63%)	88.16%	\$131	(\$746)	(0.12%)	(1.63%)	88.16%	\$131
JSC Federal Credit Union	\$2,679,451	\$974	0.15%	1.39%	78.02%	\$91	\$974	0.15%	1.39%	78.02%	\$91
First Community Credit Union	\$2,739,419	\$109	0.02%	0.24%	86.74%	\$103	\$109	0.02%	0.24%	86.74%	\$103
UNIFY Financial Federal Credit Union	\$3,545,159	\$24,541	2.77%	39.06%	82.28%	\$147	\$24,541	2.77%	39.06%	82.28%	\$147
University Federal Credit Union	\$4,144,035	\$4,931	0.49%	5.73%	75.83%	\$131	\$4,931	0.49%	5.73%	75.83%	\$131
EECU	\$4,271,677	\$14,140	1.35%	10.94%	57.47%	\$108	\$14,140	1.35%	10.94%	57.47%	\$108
GECU Federal Credit Union	\$4,417,429	\$13,552	1.24%	10.03%	61.87%	\$85	\$13,552	1.24%	10.03%	61.87%	\$85
Credit Human Federal Credit Union	\$4,457,230	(\$3,147)	(0.29%)	(3.84%)	91.33%	\$109	(\$3,147)	(0.29%)	(3.84%)	91.33%	\$109
Rally Credit Union	\$4,657,778	\$9,094	0.79%	6.05%	60.27%	\$83	\$9,094	0.79%	6.05%	60.27%	\$83
Texas Dow Employees Credit Union	\$4,788,299	(\$35)	0.00%	(0.03%)	83.80%	\$116	(\$35)	0.00%	(0.03%)	83.80%	\$116
Catalyst Corporate Federal Credit Union	\$5,762,099	\$20,375	1.50%	17.21%	45.96%	\$231	\$20,375	1.50%	17.21%	45.96%	\$231
American Airlines Federal Credit Union	\$9,271,110	\$8,704	0.38%	3.55%	66.06%	\$102	\$8,704	0.38%	3.55%	66.06%	\$102
Security Service Federal Credit Union	\$14,071,959	\$14,292	0.41%	3.88%	79.96%	\$126	\$14,292	0.41%	3.88%	79.96%	\$126
Randolph-Brooks Federal Credit Union	\$18,502,408	\$53,162	1.17%	10.81%	60.16%	\$104	\$53,162	1.17%	10.81%	60.16%	\$104
Average of Asset Group D	\$3,284,267	\$5,368	0.53%	4.86%	75.96%	\$108	\$5,368	0.53%	4.86%	75.96%	\$108

Source: SNL Financial

Note: Report includes only bank-level data.

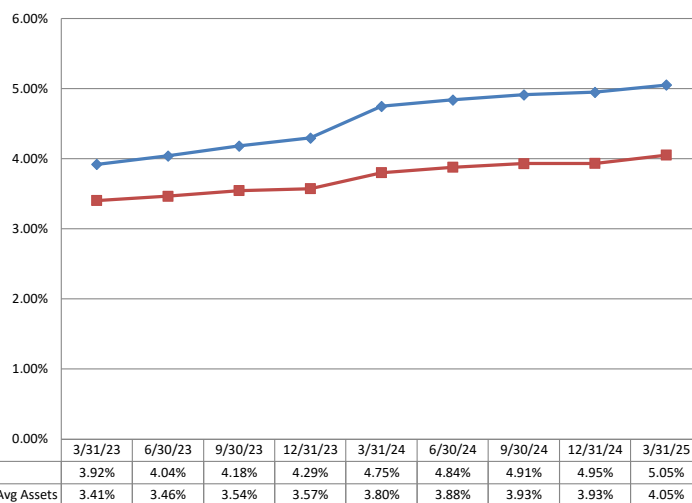
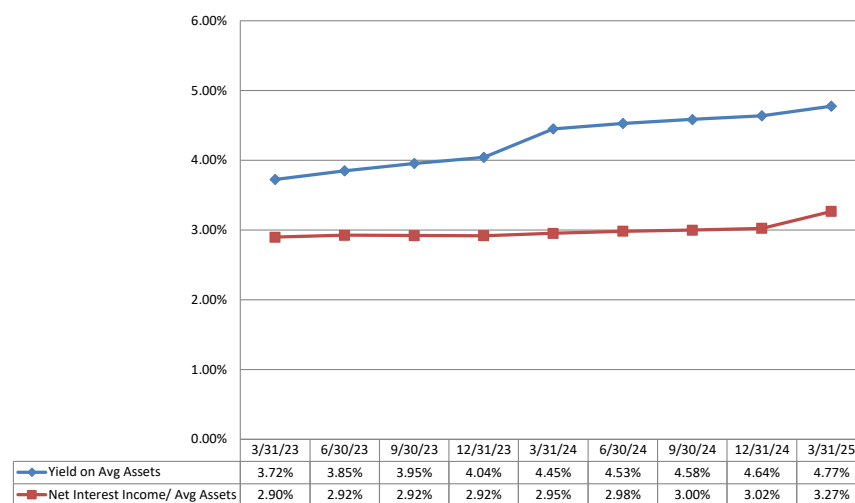
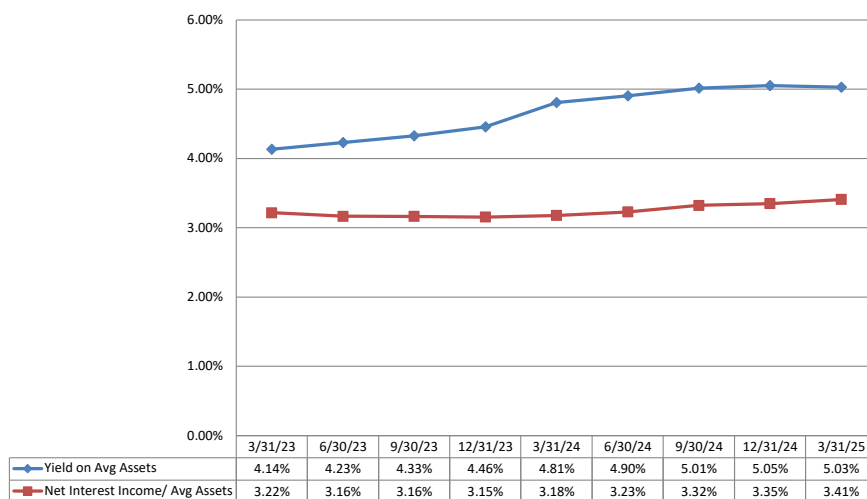
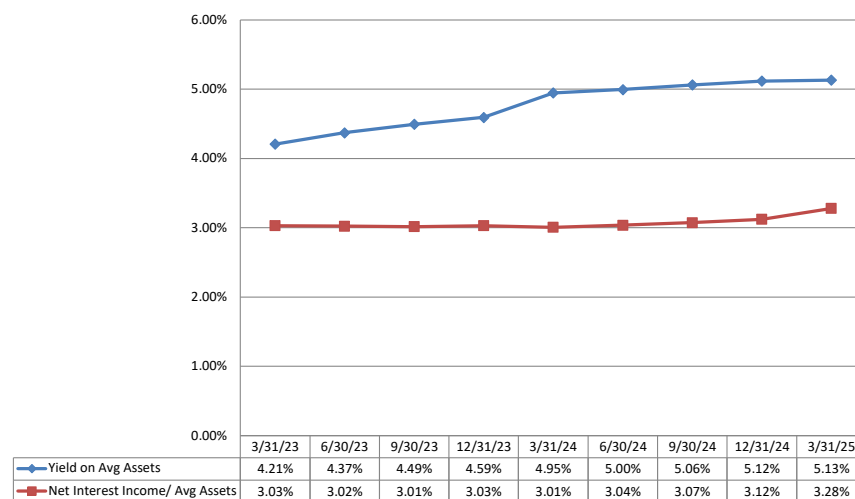
NA = data was not available.

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 &amp; Net Interest Income/Average Assets

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

Source: SNL Financial

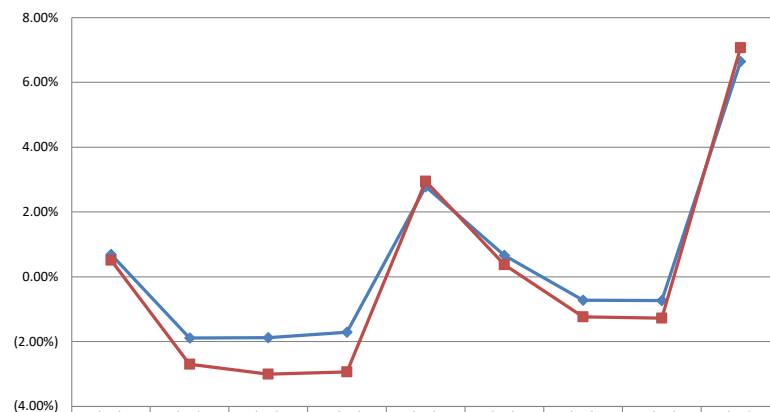
Note: Report includes only bank-level data.

NA = data was not available.

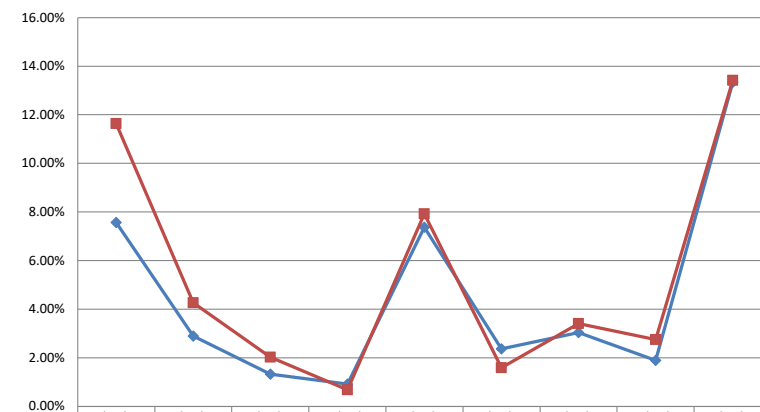
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

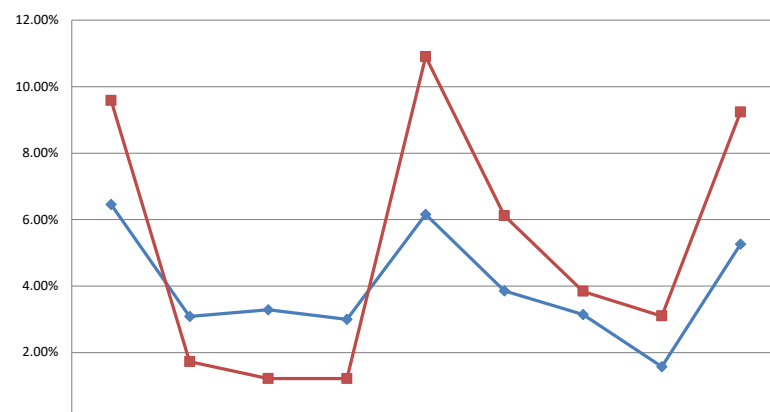
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



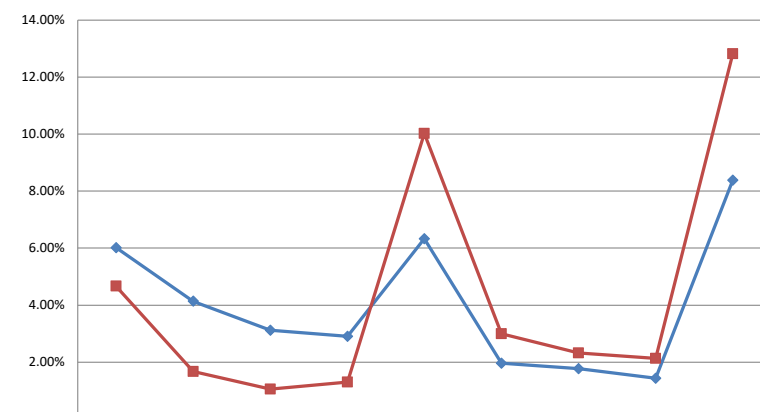
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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	\$453	\$208	\$366	56.83%	\$906	6.22%	1.78%	4.44%	5.37%	8.94%
Assumption Beaumont Federal Credit Union	\$554	\$272	\$505	53.86%	NA	2.89%	0.00%	2.17%	0.00%	0.00%
Musicians Federal Credit Union	\$705	\$413	\$595	69.41%	\$1,410	4.56%	0.00%	3.99%	5.17%	4.76%
Ibaw Local 681 Credit Union	\$743	\$461	\$689	66.91%	\$1,486	4.90%	0.00%	4.90%	10.50%	10.12%
Texas Lee Federal Credit Union	\$909	\$538	\$797	67.50%	NA	3.50%	0.00%	3.50%	(3.92%)	(2.49%)
Pear Orchard Federal Credit Union	\$952	\$575	\$740	77.70%	\$381	4.17%	0.00%	3.75%	(6.20%)	(8.98%)
Pilgrim CUCC Federal Credit Union	\$980	\$625	\$848	73.70%	\$980	6.51%	1.63%	4.88%	(2.43%)	(1.88%)
Empowerment Community Development Federal Credit Union	\$1,005	\$581	\$922	63.02%	\$1,005	5.54%	0.79%	4.75%	(3.94%)	(5.56%)
Littlefield School Employees Federal Credit Union	\$1,067	\$352	\$872	40.37%	\$2,134	4.17%	0.76%	3.41%	8.81%	10.35%
Brentwood Baptist Church Federal Credit Union	\$1,388	\$950	\$1,284	73.99%	\$694	3.01%	0.30%	2.71%	36.82%	41.24%
Salt Employees Federal Credit Union	\$1,520	\$683	\$762	89.63%	\$1,013	3.68%	0.00%	3.42%	(1.05%)	(5.69%)
American Baptist Association Credit Union	\$1,709	\$996	\$1,536	64.84%	\$3,418	4.77%	1.00%	3.76%	62.52%	71.89%
Saint Lukes Community Federal Credit Union	\$1,822	\$404	\$1,609	25.11%	\$3,644	3.99%	2.22%	1.77%	8.75%	8.89%
Highway Employees Credit Union	\$1,927	\$1,121	\$1,378	81.35%	\$964	5.88%	0.42%	5.46%	10.00%	0.58%
W T N M Atlantic Federal Credit Union	\$2,065	\$1,400	\$1,620	86.42%	\$2,065	7.73%	1.35%	6.38%	(1.74%)	(5.36%)
Lehrer Interests Credit Union	\$2,220	\$408	\$1,725	23.65%	\$2,220	3.83%	2.55%	1.46%	9.03%	11.45%
Faith Cooperative Federal Credit Union	\$2,320	\$1,541	\$1,793	85.95%	\$1,547	3.28%	0.17%	3.28%	0.69%	(3.98%)
Jafari No-Interest Credit Union	\$2,535	\$1,190	\$2,029	58.65%	NA	2.07%	0.00%	2.07%	7.23%	7.02%
Navarro Credit Union	\$2,741	\$1,288	\$1,605	80.25%	\$1,827	4.03%	0.14%	3.89%	(10.65%)	(17.63%)
S P Trainmen Federal Credit Union	\$2,878	\$794	\$2,118	37.49%	\$1,919	3.30%	0.28%	3.03%	(8.17%)	(9.77%)
B P S Federal Credit Union	\$2,959	\$1,142	\$1,199	95.25%	\$2,959	4.07%	0.52%	3.67%	(23.18%)	(55.46%)
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,033	\$1,357	\$2,499	54.30%	\$3,033	3.41%	0.66%	2.62%	(4.05%)	(2.07%)
Lefors Federal Credit Union	\$3,134	\$2,141	\$2,432	88.03%	\$1,254	5.37%	0.13%	5.25%	2.05%	2.65%
Federal Employees Credit Union	\$3,213	\$1,481	\$2,558	57.90%	\$1,607	5.09%	0.00%	5.09%	(2.35%)	(2.49%)
Vidor Teachers Federal Credit Union	\$3,311	\$2,147	\$2,811	76.38%	\$3,311	4.17%	1.60%	2.45%	12.84%	14.75%
Longview Federal Credit Union	\$3,343	\$2,687	\$2,540	105.79%	\$1,337	4.80%	0.24%	4.56%	2.65%	18.45%
Del Rio S P Credit Union	\$3,452	\$1,185	\$2,173	54.53%	\$1,151	6.44%	0.12%	6.33%	(5.49%)	(10.05%)
Plains Federal Credit Union	\$3,453	\$2,701	\$2,724	99.16%	\$1,381	6.06%	1.52%	4.43%	5.16%	(4.50%)
Goodyear San Angelo Federal Credit Union	\$3,510	\$2,985	\$2,980	100.17%	\$1,755	6.21%	2.82%	3.39%	(7.27%)	(10.08%)
Houston Belt & Terminal Federal Credit Union	\$3,533	\$2,935	\$2,041	143.80%	\$1,767	6.15%	0.23%	5.81%	5.39%	16.74%
Covenant Savings Federal Credit Union	\$3,787	\$2,537	\$3,348	75.78%	\$1,262	4.30%	0.00%	4.30%	(6.03%)	(7.16%)
Union Pacific Employees Credit Union	\$3,812	\$2,524	\$2,897	87.12%	\$1,906	6.43%	1.72%	4.82%	17.75%	24.94%
Peco Federal Credit Union	\$3,830	\$2,231	\$3,304	67.52%	\$1,915	5.31%	0.71%	4.59%	(17.96%)	(19.25%)
T H D District 17 Credit Union	\$3,870	\$2,056	\$3,028	67.90%	\$1,106	5.27%	1.52%	3.75%	(15.50%)	(20.31%)
Highway District 9 Credit Union	\$4,027	\$1,649	\$2,972	55.48%	\$2,014	5.22%	1.08%	4.14%	(6.83%)	(7.79%)
Everman Parkway Credit Union	\$4,029	\$2,328	\$2,588	89.95%	\$2,686	5.54%	0.10%	5.45%	(2.07%)	(6.09%)
Belton Federal Credit Union	\$4,060	\$2,116	\$3,390	62.42%	\$4,060	7.32%	0.49%	6.92%	3.08%	7.82%
Intercorp Credit Union	\$4,381	\$2,460	\$3,538	69.53%	\$2,191	7.19%	1.57%	5.71%	7.72%	10.08%
Oak Farms Employees Credit Union	\$4,395	\$3,080	\$3,208	96.01%	\$2,198	6.81%	0.83%	5.89%	8.65%	6.98%
Highway District 2 Credit Union	\$4,654	\$2,030	\$3,300	61.52%	\$2,327	5.17%	0.34%	4.83%	(11.36%)	(17.39%)
Corpus Christi S P Credit Union	\$4,869	\$3,644	\$4,135	88.13%	\$1,623	6.93%	2.36%	4.56%	(6.47%)	(2.88%)
Farmers Branch City Employees Federal Credit Union	\$4,873	\$1,731	\$3,857	44.88%	NA	4.29%	1.16%	3.14%	4.99%	7.39%
Team Financial Federal Credit Union	\$4,972	\$3,446	\$4,582	75.21%	\$3,315	5.53%	0.72%	4.81%	(2.40%)	1.49%
Midwestern State University Credit Union	\$4,996	\$2,501	\$4,227	59.17%	\$1,998	4.73%	0.08%	4.65%	1.20%	1.42%

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Port of Houston Warehouse Federal Credit Union	\$5,211	\$2,183	\$4,137	52.77%	\$3,474	5.77%	0.08%	5.69%	12.92%	5.39%
Pampa Municipal Credit Union	\$5,211	\$4,435	\$4,461	99.42%	\$2,084	6.64%	2.32%	4.32%	4.74%	2.71%
Redeemer Federal Credit Union	\$5,279	\$1,532	\$3,668	41.77%	\$2,112	5.43%	0.00%	5.43%	19.63%	30.01%
Light Commerce Credit Union	\$5,330	\$3,157	\$3,839	82.23%	\$2,665	4.99%	0.23%	4.76%	32.89%	3.47%
South Texas Regional Federal Credit Union	\$5,459	\$3,910	\$4,629	84.47%	\$1,820	5.02%	0.22%	4.80%	5.65%	6.05%
Frio County Federal Credit Union	\$5,547	\$4,526	\$3,479	130.09%	\$1,849	7.69%	NA	7.89%	(48.31%)	(73.79%)
STEC Federal Credit Union	\$5,695	\$4,408	\$4,071	108.28%	\$2,848	4.22%	0.21%	4.01%	(11.59%)	(18.02%)
N C E Credit Union	\$5,811	\$2,787	\$4,587	60.76%	\$1,937	5.39%	0.98%	4.41%	14.41%	17.57%
Skel-Tex Credit Union	\$5,949	\$3,221	\$4,683	68.78%	\$2,975	4.35%	1.16%	3.20%	9.15%	10.97%
Coburn Credit Union	\$6,025	\$2,774	\$4,479	61.93%	\$6,025	4.06%	1.62%	2.44%	16.09%	20.56%
Natural Resources Conservation Service Federal Credit Union	\$6,091	\$2,239	\$4,852	46.15%	\$6,091	4.67%	0.26%	4.48%	(9.61%)	(9.97%)
Moore County Schools Federal Credit Union	\$6,165	\$4,042	\$5,478	73.79%	\$2,466	4.41%	1.04%	3.37%	0.13%	1.54%
Sweetwater Regional Federal Credit Union	\$6,702	\$2,720	\$5,327	51.06%	\$2,234	3.53%	0.36%	3.17%	1.44%	15.28%
Andrews School Federal Credit Union	\$6,751	\$4,116	\$4,913	83.78%	\$2,700	5.04%	0.35%	4.74%	(8.98%)	(14.59%)
Victoria City-County Employees Federal Credit Union	\$6,887	\$4,156	\$5,839	71.18%	\$3,444	4.94%	0.87%	4.07%	1.16%	0.69%
City of Deer Park Federal Credit Union	\$6,933	\$4,780	\$5,417	88.24%	\$3,467	6.03%	0.92%	5.11%	(3.60%)	(7.39%)
Oak Cliff Christian Federal Credit Union	\$7,007	\$6,004	\$6,493	92.47%	\$2,002	4.99%	0.64%	4.35%	13.03%	7.40%
Brownsville City Employees Federal Credit Union	\$7,208	\$2,786	\$4,995	55.78%	\$2,059	5.96%	0.40%	5.56%	18.58%	24.65%
Sherwin Federal Credit Union	\$7,219	\$3,314	\$4,744	69.86%	\$2,406	4.01%	0.22%	3.79%	4.54%	5.90%
Seminole Public School Federal Credit Union	\$7,365	\$2,722	\$5,722	47.57%	\$3,683	6.07%	2.62%	3.39%	5.34%	6.83%
Capital Federal Credit Union	\$7,372	\$2,055	\$5,720	35.93%	\$40	4.46%	1.56%	2.90%	(7.72%)	(11.94%)
Port Terminal Federal Credit Union	\$7,571	\$4,677	\$4,474	104.54%	\$3,786	5.30%	0.21%	5.09%	2.12%	1.89%
Galveston Government Employees Credit Union	\$7,631	\$5,498	\$6,886	79.84%	\$3,816	5.14%	0.78%	4.36%	(7.00%)	(8.58%)
Highway District 19 Employee Credit Union	\$7,699	\$5,781	\$6,203	93.20%	\$1,925	4.95%	0.10%	4.79%	(14.38%)	(8.09%)
Local 20 IBEW Federal Credit Union	\$8,077	\$4,409	\$7,468	59.04%	\$2,019	6.04%	0.05%	5.89%	20.57%	35.83%
Texoma Federal Credit Union	\$8,239	\$4,960	\$5,880	84.35%	\$2,060	5.60%	0.83%	4.67%	2.29%	4.61%
Jackson County Federal Credit Union	\$8,556	\$6,112	\$7,768	78.68%	\$1,901	4.71%	0.84%	3.87%	(2.65%)	(4.03%)
Wharton County Teachers Credit Union	\$8,565	\$2,521	\$6,421	39.26%	\$4,283	2.85%	0.09%	2.76%	0.51%	6.84%
Yoakum County Federal Credit Union	\$8,577	\$4,183	\$6,541	63.95%	\$4,289	3.46%	1.32%	2.14%	(17.78%)	(21.03%)
Port of Houston Credit Union	\$8,662	\$5,541	\$6,093	90.94%	\$2,166	6.69%	0.37%	6.32%	(0.97%)	(0.46%)
Victoria Federal Credit Union	\$8,841	\$4,916	\$7,676	64.04%	\$2,210	5.54%	0.86%	4.69%	(3.14%)	(1.45%)
E M O T Federal Credit Union	\$9,169	\$2,600	\$5,580	46.59%	\$4,585	5.24%	1.66%	3.58%	0.09%	(1.14%)
Tex-Mex Credit Union	\$9,214	\$5,710	\$6,573	86.87%	\$1,675	6.25%	0.51%	5.74%	(10.61%)	5.99%
Sweetex Credit Union	\$9,357	\$3,186	\$5,677	56.12%	\$4,679	4.18%	0.81%	3.37%	(2.46%)	(7.06%)
I L A 28 Federal Credit Union	\$9,653	\$6,554	\$7,498	87.41%	\$2,413	4.99%	1.17%	3.83%	3.64%	4.75%
Cochran County Schools Federal Credit Union	\$9,814	\$4,406	\$8,258	53.35%	\$3,271	7.35%	2.96%	4.34%	(2.99%)	(8.16%)
Hale County Teachers Federal Credit Union	\$9,912	\$5,722	\$8,730	65.54%	\$3,304	5.34%	2.18%	3.15%	1.70%	4.40%
Neiman Marcus Employees Federal Credit Union	\$10,167	\$6,076	\$8,650	70.24%	\$2,542	6.36%	1.38%	4.98%	(20.00%)	(20.61%)
Fannin County Teachers Federal Credit Union	\$10,183	\$7,329	\$7,363	99.54%	\$5,092	5.28%	1.46%	3.82%	1.93%	1.64%
Mount Olive Baptist Church Federal Credit Union	\$10,469	\$5,895	\$8,624	68.36%	\$3,490	4.82%	0.84%	3.98%	1.30%	(0.37%)
Vatat Credit Union	\$10,570	\$8,577	\$8,371	102.46%	\$7,047	6.21%	1.48%	4.73%	0.34%	(9.20%)
J.C.T. Federal Credit Union	\$10,744	\$4,408	\$9,535	46.23%	\$2,388	4.24%	1.01%	3.23%	6.51%	6.57%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Alamo City Credit Union	\$10,809	\$8,732	\$9,823	88.89%	\$2,162	5.67%	2.41%	3.26%	0.70%	1.27%
Met Tran Federal Credit Union	\$10,829	\$6,725	\$9,123	73.71%	\$2,707	4.90%	0.29%	4.60%	(8.39%)	4.03%
T & P Longview Federal Credit Union	\$10,851	\$8,572	\$8,237	104.07%	\$4,340	6.00%	1.31%	4.65%	(11.01%)	(15.00%)
I B E W LU 66 Federal Credit Union	\$10,979	\$9,105	\$9,391	96.95%	\$3,660	5.25%	0.22%	5.03%	0.18%	11.21%
Reeves County Teachers Credit Union	\$11,054	\$8,513	\$9,638	88.33%	\$2,764	5.17%	2.31%	2.85%	(1.37%)	(3.25%)
Scurry County School Federal Credit Union	\$11,155	\$6,236	\$9,110	68.45%	\$5,578	4.01%	1.70%	2.31%	6.34%	12.03%
Texarkana Terminal Empl Federal Credit Union	\$11,405	\$7,597	\$10,306	73.71%	\$2,851	6.45%	1.15%	5.30%	(4.34%)	(7.80%)
Ben E. Keith Employees Federal Credit Union	\$11,406	\$4,918	\$9,151	53.74%	\$3,802	4.54%	0.14%	4.40%	2.83%	6.94%
Swemp Federal Credit Union	\$11,627	\$8,911	\$9,210	96.75%	\$4,651	6.95%	1.83%	3.29%	4.21%	4.48%
PIE Credit Union	\$11,664	\$6,404	\$8,971	71.39%	\$3,888	5.25%	0.48%	4.77%	6.09%	2.20%
Methodist Hospital Employees Federal Credit Union	\$11,796	\$4,749	\$10,333	45.96%	\$2,621	5.03%	0.14%	4.89%	7.39%	8.14%
Brownfield Federal Credit Union	\$11,873	\$6,256	\$7,788	80.33%	\$2,638	5.59%	0.31%	5.28%	14.34%	22.34%
Pampa Teachers Federal Credit Union	\$11,999	\$8,531	\$10,719	79.59%	\$2,000	4.69%	1.76%	3.06%	(2.39%)	1.05%
Employees United Federal Credit Union	\$12,094	\$2,891	\$8,196	35.27%	\$3,024	4.96%	0.40%	4.56%	(0.63%)	(2.43%)
Pasadena Muni Federal Credit Union	\$12,095	\$8,620	\$9,445	91.27%	\$8,063	4.11%	1.64%	2.47%	(4.16%)	0.00%
Morris Sheppard Texarkana Federal Credit Union	\$12,577	\$9,128	\$11,171	81.71%	\$4,192	5.60%	1.61%	4.00%	25.08%	27.35%
Baker Hughes Federal Credit Union	\$12,606	\$2,155	\$11,086	19.44%	\$4,202	4.15%	0.35%	3.79%	4.01%	5.30%
Angelina County Teachers Credit Union	\$12,750	\$4,099	\$10,685	38.36%	\$4,250	5.00%	0.16%	4.85%	2.27%	0.75%
Refugio County Federal Credit Union	\$13,377	\$5,006	\$11,067	45.23%	\$4,459	5.12%	1.91%	3.21%	26.60%	31.80%
Local 24 Employees Federal Credit Union	\$13,461	\$3,927	\$10,716	36.65%	\$2,692	4.88%	0.18%	4.73%	(3.83%)	(9.26%)
Coastal Bend P O Federal Credit Union	\$13,501	\$4,685	\$10,219	45.85%	\$3,857	15.10%	2.14%	12.96%	(18.32%)	(27.38%)
Central Texas Teachers Credit Union	\$13,875	\$9,442	\$11,696	80.73%	\$3,083	5.43%	2.00%	3.43%	(6.52%)	(8.21%)
Alpine Community Credit Union	\$14,333	\$4,092	\$12,071	33.90%	\$3,583	4.28%	0.48%	3.78%	2.67%	1.43%
Living in Fulfillment Everyday Federal Credit Union	\$14,409	\$11,841	\$13,879	85.32%	\$7,205	5.91%	2.28%	3.64%	(0.03%)	11.05%
Cherokee County Teachers Federal Credit Union	\$14,463	\$10,342	\$11,765	87.90%	\$3,616	4.39%	0.83%	3.56%	(1.90%)	(2.84%)
Central Texas Manufacturing Credit Union	\$14,852	\$9,456	\$11,567	81.75%	\$3,713	5.46%	0.97%	4.49%	24.13%	25.69%
Laredo Fire Department Federal Credit Union	\$15,096	\$12,205	\$13,183	92.58%	\$1,776	7.22%	1.16%	6.09%	(3.94%)	(5.48%)
Friona Texas Federal Credit Union	\$15,124	\$5,948	\$12,550	47.39%	\$3,025	4.41%	0.89%	3.51%	18.08%	20.96%
Marshall T & P Employees Federal Credit Union	\$15,988	\$10,470	\$12,876	81.31%	\$5,329	5.95%	2.74%	3.23%	20.07%	23.80%
I L A 1351 Federal Credit Union	\$16,143	\$8,361	\$13,265	63.03%	\$3,587	5.34%	0.22%	5.19%	5.53%	8.41%
Reed Credit Union	\$16,241	\$2,633	\$13,508	19.49%	\$5,414	4.42%	1.21%	3.18%	1.76%	1.40%
TxDOT Credit Union	\$16,379	\$13,692	\$13,472	101.63%	\$4,680	5.17%	1.29%	3.89%	(4.25%)	(4.75%)
Seagoville Federal Credit Union	\$16,431	\$6,805	\$13,058	52.11%	\$4,695	4.52%	0.69%	3.81%	6.78%	4.74%
Corpus Christi Postal Employees Credit Union	\$16,446	\$8,691	\$13,640	63.72%	\$3,289	5.54%	0.42%	5.11%	17.07%	15.28%
Member Preferred Federal Credit Union	\$16,884	\$13,258	\$14,510	91.37%	\$2,814	6.19%	2.41%	3.78%	7.02%	5.70%
1st University Credit Union	\$17,036	\$13,539	\$15,232	88.89%	\$2,004	4.87%	0.65%	4.23%	(12.62%)	(11.95%)
Ellis County Teachers and Employees Federal Credit Union	\$17,466	\$8,418	\$14,107	59.67%	\$5,822	5.31%	1.56%	3.75%	3.26%	1.17%
Midland Municipal Employees Credit Union	\$17,537	\$4,146	\$15,081	27.49%	\$8,769	3.30%	1.28%	2.06%	3.47%	4.53%
Linkage Credit Union	\$17,886	\$10,335	\$14,671	70.45%	\$3,577	5.49%	0.86%	4.63%	8.36%	10.21%
Victoria Teachers Federal Credit Union	\$18,242	\$6,099	\$12,457	48.96%	\$4,561	4.81%	0.66%	4.15%	5.38%	10.01%
Southern Star Credit Union	\$18,445	\$9,732	\$16,028	60.72%	\$3,074	4.59%	0.95%	3.64%	(1.34%)	4.93%
Alba Golden Federal Credit Union	\$18,818	\$13,390	\$15,192	88.14%	\$4,182	7.09%	1.37%	5.71%	8.64%	8.80%
Cowboy Country Federal Credit Union	\$19,056	\$13,068	\$16,244	80.45%	\$2,722	5.17%	1.77%	3.40%	14.55%	16.38%
Amarillo Postal Employees Credit Union	\$19,161	\$7,125	\$16,247	43.85%	\$4,790	4.47%	1.27%	3.22%	11.49%	10.49%
Germania Credit Union	\$19,232	\$11,282	\$16,826	67.05%	\$4,808	4.72%	1.38%	3.34%	(7.79%)	(9.04%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Waco Federal Credit Union	\$19,449	\$8,211	\$17,494	46.94%	\$2,992	4.82%	0.40%	4.44%	15.18%	16.38%
Port Arthur Community Federal Credit Union	\$19,530	\$13,521	\$16,698	80.97%	\$2,441	5.70%	0.94%	4.76%	0.88%	0.10%
Temple-Inland Federal Credit Union	\$19,850	\$7,198	\$16,836	42.75%	\$6,617	3.33%	1.33%	2.00%	0.99%	0.14%
First Priority Credit Union	\$20,232	\$7,824	\$17,883	43.75%	\$6,744	4.58%	0.92%	3.66%	9.47%	8.05%
Odessa Employees Credit Union	\$20,387	\$9,281	\$17,069	54.37%	\$4,077	4.25%	0.14%	4.11%	14.31%	15.08%
LCRA Credit Union	\$20,879	\$10,593	\$17,586	60.24%	\$4,176	4.32%	0.17%	4.15%	(5.91%)	(7.17%)
Corner Stone Credit Union	\$21,186	\$13,108	\$18,916	69.30%	\$2,018	5.26%	0.65%	4.59%	13.91%	11.22%
McLennan County Employees Federal Credit Union	\$21,234	\$6,033	\$15,601	38.67%	\$4,247	3.74%	0.08%	3.66%	1.87%	2.74%
MOPAC Employees Federal Credit Union	\$21,591	\$18,862	\$19,059	98.97%	\$3,599	4.58%	0.70%	3.90%	(2.60%)	11.04%
Northeast Panhandle Teachers Federal Credit Union	\$21,647	\$12,693	\$17,107	74.20%	\$6,185	5.02%	1.80%	3.22%	1.60%	0.16%
Temple Santa Fe Community Credit Union	\$21,965	\$13,751	\$20,032	68.65%	\$3,661	4.65%	0.20%	4.45%	0.95%	4.99%
TexStar Federal Credit Union	\$22,514	\$5,509	\$19,822	27.79%	\$5,629	3.78%	0.57%	3.21%	(0.89%)	(1.15%)
McMurrey Federal Credit Union	\$22,603	\$14,331	\$19,630	73.01%	\$4,521	4.24%	1.77%	2.47%	(8.42%)	(8.16%)
Brazos Community Credit Union	\$23,171	\$17,787	\$19,091	93.17%	\$3,862	5.83%	1.98%	3.83%	(33.59%)	(31.36%)
Grand Prairie Credit Union	\$23,362	\$8,462	\$20,706	40.87%	\$5,841	4.17%	0.43%	3.74%	8.50%	10.14%
U S I Federal Credit Union	\$23,500	\$20,410	\$17,567	116.18%	\$4,273	6.37%	1.32%	5.05%	41.27%	65.41%
Concho Valley Credit Union	\$23,704	\$11,543	\$20,831	55.41%	\$4,310	4.43%	1.21%	3.22%	7.81%	6.12%
Liberty County Teachers Federal Credit Union	\$24,290	\$15,837	\$20,462	77.40%	\$3,470	5.48%	0.22%	5.27%	17.61%	12.69%
Texhillco School Employees Federal Credit Union	\$24,417	\$20,746	\$20,415	101.62%	\$2,713	6.84%	1.43%	5.41%	21.62%	3.56%
The Local Federal Credit Union	\$24,889	\$21,266	\$18,916	112.42%	\$2,074	8.16%	0.31%	7.85%	7.45%	7.28%
Bayou City Federal Credit Union	\$24,929	\$9,444	\$22,472	42.03%	\$3,116	4.28%	0.30%	3.99%	(1.28%)	0.27%
Anderson County Federal Credit Union	\$25,337	\$8,224	\$21,034	39.10%	\$5,067	5.14%	0.70%	4.45%	11.30%	8.45%
Union Fidelity Federal Credit Union	\$25,444	\$14,306	\$19,941	71.74%	\$5,089	6.04%	0.54%	5.50%	10.93%	12.32%
Texas People Federal Credit Union	\$26,051	\$18,290	\$21,130	86.56%	\$2,742	5.88%	1.19%	4.69%	15.50%	18.66%
Dallas U. P. Employees Credit Union	\$26,231	\$17,104	\$20,111	85.05%	\$6,558	6.60%	2.61%	3.99%	5.08%	5.30%
Valwood Park Federal Credit Union	\$27,293	\$14,695	\$24,437	60.13%	\$3,899	4.52%	0.44%	4.10%	29.10%	31.81%
Gulf Shore Federal Credit Union	\$27,428	\$13,521	\$23,485	57.57%	\$3,918	4.38%	0.51%	3.87%	6.25%	11.33%
Shared Resources Credit Union	\$27,439	\$19,190	\$23,755	80.78%	\$3,920	5.83%	0.76%	5.05%	23.75%	51.70%
Texas Community Federal Credit Union	\$27,548	\$18,825	\$23,312	80.75%	\$2,504	7.59%	2.09%	5.48%	12.53%	12.00%
United Credit Union	\$28,167	\$16,249	\$25,707	63.21%	\$4,333	14.50%	1.13%	13.36%	(0.96%)	(5.18%)
United Energy Credit Union	\$28,555	\$20,336	\$23,091	88.07%	\$2,596	5.49%	0.80%	4.70%	15.36%	18.39%
Yantis Federal Credit Union	\$29,667	\$15,773	\$25,596	61.62%	\$3,123	3.91%	1.68%	2.23%	5.66%	7.43%
Tyler City Employees Credit Union	\$29,706	\$18,027	\$25,137	71.72%	\$3,713	5.08%	0.95%	4.13%	20.44%	24.06%
Rocket Federal Credit Union	\$29,778	\$20,988	\$26,487	79.24%	\$2,707	4.45%	0.95%	3.50%	(6.36%)	(5.72%)
San Patricio County Teachers Federal Credit Union	\$29,905	\$26,271	\$25,892	101.46%	\$2,991	4.80%	1.43%	3.36%	8.11%	8.81%
Trinity Valley Teachers Credit Union	\$31,061	\$6,565	\$21,811	30.10%	\$5,177	4.61%	0.49%	4.11%	3.64%	2.45%
Wichita Falls Federal Credit Union	\$31,216	\$19,688	\$27,129	72.57%	\$2,153	5.71%	0.72%	4.98%	21.42%	24.22%
Texas Associations of Professionals Federal Credit Union	\$31,223	\$25,934	\$26,768	96.88%	\$2,498	6.44%	2.33%	4.11%	(8.39%)	(9.14%)
Alcon Employees Federal Credit Union	\$31,661	\$20,734	\$25,100	82.61%	\$4,523	4.49%	0.98%	3.52%	25.14%	32.16%
Northeast Texas Teachers Federal Credit Union	\$32,035	\$7,309	\$27,363	26.71%	\$3,769	4.33%	0.63%	3.71%	6.68%	6.82%
Members Financial Federal Credit Union	\$33,213	\$21,200	\$29,559	71.72%	\$3,690	4.68%	1.76%	2.94%	40.75%	45.89%
Beaumont Community Credit Union	\$33,270	\$12,523	\$28,173	44.45%	\$4,159	4.27%	0.91%	3.37%	27.84%	29.96%
Greater Central Texas Federal Credit Union	\$33,567	\$9,900	\$29,974	33.03%	\$4,196	4.10%	0.13%	3.97%	18.01%	18.44%
Brazos Star Credit Union	\$34,952	\$13,734	\$29,784	46.11%	\$6,355	3.97%	0.78%	3.18%	5.23%	4.72%
Matagorda County Credit Union	\$35,390	\$16,324	\$29,827	54.73%	\$5,898	4.11%	0.47%	3.64%	12.96%	13.67%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Mid-Tex Federal Credit Union	\$35,705	\$19,958	\$32,480	61.45%	\$3,758	4.71%	0.56%	4.16%	9.31%	8.63%
Port Arthur Teachers Federal Credit Union	\$35,865	\$9,081	\$30,102	30.17%	\$3,416	4.89%	0.23%	4.67%	12.83%	16.19%
Commoncents Credit Union	\$36,507	\$22,546	\$31,891	70.70%	\$2,518	5.13%	1.62%	3.51%	22.78%	27.18%
Golden Triangle Federal Credit Union	\$36,898	\$15,846	\$30,288	52.32%	\$4,100	4.60%	0.53%	4.07%	19.88%	23.65%
Austin Federal Credit Union	\$37,792	\$21,503	\$34,307	62.68%	\$3,779	4.32%	0.05%	4.26%	9.77%	10.92%
Angelina Federal Employees Credit Union	\$38,089	\$22,624	\$31,024	72.92%	\$4,232	5.72%	0.61%	5.12%	10.72%	9.83%
Caprock Federal Credit Union	\$39,038	\$26,231	\$34,257	76.57%	\$2,892	5.37%	1.78%	3.58%	5.59%	10.28%
San Angelo Federal Credit Union	\$39,464	\$19,022	\$34,852	54.58%	\$3,758	4.41%	0.78%	3.63%	11.30%	10.53%
Keystone Credit Union	\$40,073	\$28,918	\$29,243	98.89%	\$4,714	4.66%	2.03%	2.68%	3.77%	3.74%
Hockley County Credit Union	\$40,219	\$24,714	\$35,126	70.36%	\$3,352	5.46%	2.24%	3.23%	9.54%	14.59%
Mesquite Credit Union	\$40,624	\$25,608	\$36,251	70.64%	\$4,276	4.22%	0.15%	4.07%	8.70%	8.01%
Travis County Credit Union	\$41,522	\$24,717	\$37,363	66.15%	\$4,152	4.64%	0.36%	4.27%	(4.62%)	(6.86%)
B C M Federal Credit Union	\$42,365	\$21,744	\$37,436	58.08%	\$5,296	5.46%	1.27%	4.19%	(3.10%)	(4.79%)
Cabot Community Credit Union	\$42,400	\$28,677	\$35,778	80.15%	\$4,240	5.99%	1.61%	4.38%	25.81%	30.61%
Old Ocean Federal Credit Union	\$42,689	\$15,428	\$34,060	45.30%	\$4,269	4.89%	0.11%	4.78%	30.69%	30.10%
Sarr County Teachers Federal Credit Union	\$44,105	\$9,348	\$36,847	25.37%	\$3,393	4.59%	0.39%	4.19%	23.32%	23.75%
Mountain Star Federal Credit Union	\$44,946	\$25,695	\$34,478	74.53%	\$2,996	4.83%	0.21%	4.60%	32.47%	25.68%
Lufkin Federal Credit Union	\$44,998	\$18,560	\$33,373	55.61%	\$4,091	5.22%	0.50%	4.71%	8.91%	9.21%
Houston Highway Credit Union	\$46,224	\$23,343	\$40,868	57.12%	\$6,603	3.78%	0.58%	3.20%	(8.41%)	(12.21%)
Caprock Santa Fe Credit Union	\$49,671	\$16,596	\$29,076	57.08%	\$4,967	5.26%	1.25%	4.01%	0.77%	(3.88%)
Cherokee County Federal Credit Union	\$49,705	\$31,879	\$37,770	84.40%	\$3,012	5.15%	1.43%	3.71%	4.32%	4.47%
Star Financial Credit Union	\$50,445	\$23,862	\$44,888	53.16%	\$2,727	4.99%	0.77%	4.21%	2.15%	3.94%
Walker County Federal Credit Union	\$50,582	\$35,279	\$42,386	83.23%	\$4,215	5.90%	0.67%	5.23%	21.41%	24.65%
Highway District 21 Federal Credit Union	\$51,073	\$23,676	\$39,822	59.45%	\$6,384	3.95%	0.45%	3.50%	(1.40%)	(5.33%)
Trans Texas Southwest Credit Union	\$51,129	\$36,156	\$44,503	81.24%	\$3,299	5.84%	1.72%	4.12%	8.20%	9.07%
Lubrizol Employees' Credit Union	\$52,279	\$25,254	\$42,893	58.88%	\$6,971	4.48%	0.50%	3.98%	7.48%	8.87%
City Public Service/IBEW Federal Credit Union	\$52,365	\$21,587	\$45,905	47.03%	\$6,546	5.07%	1.54%	3.53%	6.22%	6.77%
Baptist Credit Union	\$52,686	\$38,188	\$48,229	79.18%	\$2,195	5.35%	1.31%	4.04%	1.13%	1.84%
Sacred Heart Parish Hallettsville Federal Credit Union	\$54,958	\$29,890	\$48,762	61.30%	\$6,870	5.06%	1.77%	3.28%	11.45%	10.98%
My Credit Union	\$56,097	\$28,889	\$49,046	58.90%	\$2,877	5.17%	0.55%	4.62%	13.44%	15.34%
Heart O TX Federal Credit Union	\$56,263	\$43,516	\$51,858	83.91%	\$2,961	4.80%	1.19%	3.61%	(13.21%)	(17.15%)
Lifetime Federal Credit Union	\$57,384	\$28,834	\$47,028	61.31%	\$5,738	3.90%	1.77%	2.13%	19.67%	26.63%
Big Spring Education Employees Federal Credit Union	\$58,269	\$21,668	\$48,758	44.44%	\$4,482	5.30%	0.03%	5.28%	3.78%	2.85%
Select Federal Credit Union	\$59,907	\$45,842	\$49,174	93.22%	\$4,992	5.12%	1.95%	3.17%	5.52%	7.31%
La Joya Area Federal Credit Union	\$63,457	\$33,599	\$55,339	60.71%	\$2,151	4.47%	0.31%	4.15%	20.34%	15.57%
Cosden Federal Credit Union	\$63,668	\$30,266	\$56,287	53.77%	\$4,245	4.85%	0.61%	4.24%	21.77%	25.85%
Texas Plains Federal Credit Union	\$63,754	\$44,704	\$55,395	80.70%	\$2,057	6.25%	1.91%	4.34%	9.77%	11.39%
West Texas Credit Union	\$65,152	\$37,453	\$58,121	64.44%	\$2,659	4.75%	0.41%	4.34%	14.80%	16.12%
South Texas Federal Credit Union	\$65,199	\$28,291	\$60,460	46.79%	\$3,344	3.86%	0.08%	3.78%	24.18%	24.59%
Star of Texas Credit Union	\$65,494	\$49,782	\$51,501	96.66%	\$5,458	5.91%	1.65%	4.27%	11.29%	9.93%
Doches Credit Union	\$66,006	\$46,330	\$58,026	79.84%	\$2,934	5.61%	1.32%	4.29%	11.48%	11.93%
Freestone Credit Union	\$67,937	\$35,428	\$60,566	58.49%	\$4,246	4.37%	1.20%	3.17%	9.01%	8.53%
Service 1st Credit Union	\$72,823	\$38,513	\$62,480	61.64%	\$5,202	4.18%	0.03%	4.15%	1.93%	3.68%
Hereford Texas Federal Credit Union	\$72,993	\$43,128	\$56,401	76.47%	\$3,244	5.35%	1.12%	4.22%	4.56%	7.69%
Scott & White Employees Credit Union	\$73,956	\$36,384	\$59,364	61.29%	\$7,785	4.21%	0.55%	3.65%	20.22%	(2.56%)
Postel Family Credit Union	\$77,550	\$38,355	\$67,944	56.45%	\$3,102	4.74%	0.82%	3.92%	8.57%	15.47%

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 &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Fannin Federal Credit Union	\$77,609	\$42,713	\$63,306	67.47%	\$6,209	5.43%	1.17%	4.26%	11.30%	12.09%
Southern Federal Credit Union	\$34,770	\$77,805	\$44,367	78.37%	\$6,484	4.68%	1.67%	3.01%	4.89%	9.97%
Texan Sky Federal Credit Union	\$78,073	\$49,912	\$64,550	77.32%	\$4,461	5.47%	0.82%	4.65%	43.92%	50.62%
Baylor Health Care System Credit Union	\$81,188	\$41,092	\$64,631	63.58%	\$5,799	3.78%	0.18%	3.60%	4.26%	4.08%
Irving City Employees Federal Credit Union	\$81,636	\$38,560	\$71,191	54.16%	\$7,775	4.79%	0.60%	4.19%	8.35%	4.70%
Westex Federal Credit Union	\$81,737	\$24,376	\$72,863	33.45%	\$5,838	4.36%	0.97%	3.39%	22.24%	23.36%
KBR Heritage Federal Credit Union	\$82,288	\$40,779	\$66,022	61.77%	\$9,143	3.59%	0.64%	2.96%	(20.04%)	(25.69%)
Domino Federal Credit Union	\$83,118	\$35,306	\$69,405	50.87%	\$3,958	4.95%	1.25%	3.70%	3.84%	3.14%
Southland Federal Credit Union	\$83,594	\$42,082	\$71,766	58.64%	\$4,917	5.15%	2.16%	2.99%	17.04%	21.56%
Metro Medical Credit Union	\$83,650	\$28,730	\$69,961	41.07%	\$5,975	3.68%	0.31%	3.33%	2.70%	2.51%
Baycel Federal Credit Union	\$84,675	\$35,719	\$66,948	53.35%	\$6,774	4.42%	0.54%	3.89%	18.04%	20.40%
Southwest Financial Federal Credit Union	\$85,291	\$72,786	\$71,858	101.29%	\$2,941	7.79%	1.55%	6.25%	10.92%	12.88%
Southwest Research Center Federal Credit Union	\$86,704	\$41,291	\$78,129	52.85%	\$6,936	4.26%	0.63%	3.62%	12.18%	11.02%
US Employees Credit Union	\$87,228	\$36,542	\$78,637	46.47%	\$4,473	4.11%	0.54%	3.57%	(1.56%)	(1.59%)
Texas Bridge Credit Union	\$87,589	\$61,429	\$79,713	77.06%	\$3,808	4.94%	1.57%	3.38%	10.23%	11.25%
Wellspring Federal Credit Union	\$90,209	\$66,862	\$81,533	82.01%	\$3,058	5.76%	0.95%	4.81%	48.86%	55.50%
Windthorst Federal Credit Union	\$91,794	\$62,975	\$80,227	78.50%	\$8,345	5.32%	2.69%	2.62%	5.84%	5.66%
Memorial Credit Union	\$92,356	\$73,591	\$81,875	89.88%	\$3,694	5.30%	0.71%	4.59%	(4.64%)	(7.60%)
Edinburg Teachers Credit Union	\$93,983	\$22,692	\$78,631	28.86%	\$5,221	3.30%	0.45%	2.85%	16.74%	14.17%
Coastal Community Federal Credit Union	\$96,976	\$54,868	\$86,324	63.56%	\$3,287	5.25%	0.89%	4.36%	11.88%	15.04%
Texas D P S Credit Union	\$98,705	\$55,779	\$86,944	64.16%	\$4,815	4.33%	0.46%	3.87%	2.18%	1.69%
Las Colinas Federal Credit Union	\$98,838	\$78,756	\$88,163	89.33%	\$3,730	5.23%	1.68%	3.56%	(13.60%)	(15.35%)
Concho Educators Federal Credit Union	\$99,295	\$53,753	\$90,430	59.44%	\$3,256	3.85%	0.97%	2.88%	1.27%	1.96%
First Watch Federal Credit Union	\$99,558	\$68,147	\$89,677	75.99%	\$3,161	4.46%	1.09%	3.38%	11.37%	12.20%
Cooperative Teachers Credit Union	\$102,135	\$72,970	\$90,271	80.83%	\$5,674	5.43%	1.96%	3.46%	(2.16%)	(2.26%)
City Federal Credit Union	\$103,229	\$83,381	\$88,707	94.00%	\$7,647	5.39%	2.56%	2.83%	(19.12%)	(22.36%)
Rockdale Federal Credit Union	\$103,451	\$45,634	\$93,646	48.73%	\$4,702	4.54%	0.96%	3.58%	8.71%	8.48%
Wichita Falls Teachers Federal Credit Union	\$104,402	\$55,414	\$92,610	59.84%	\$3,940	4.64%	0.86%	3.78%	19.96%	20.29%
Members Credit Union	\$107,001	\$56,190	\$95,987	58.54%	\$4,864	5.27%	0.94%	4.34%	14.56%	17.21%
Southwest 66 Credit Union	\$108,375	\$70,918	\$96,328	73.62%	\$2,643	5.08%	1.12%	3.95%	11.95%	12.39%
Centex Citizens Credit Union	\$108,659	\$65,333	\$89,280	73.18%	\$3,396	5.49%	0.95%	4.53%	19.81%	23.06%
Heritage USA Federal Credit Union	\$110,703	\$77,460	\$98,439	78.69%	\$3,690	6.40%	1.73%	4.67%	28.01%	29.68%
Valley Federal Credit Union	\$112,603	\$65,765	\$97,070	67.75%	\$3,172	5.64%	0.77%	4.87%	27.55%	29.09%
Prestige Community Credit Union	\$122,321	\$96,836	\$110,398	87.72%	\$4,530	5.61%	2.18%	3.43%	0.16%	0.35%
Eastex Credit Union	\$122,584	\$64,404	\$108,890	59.15%	\$3,892	4.79%	0.93%	3.86%	13.93%	17.71%
Tarrant County's Credit Union	\$122,863	\$97,476	\$109,215	89.25%	\$3,034	6.23%	1.03%	5.20%	16.92%	18.46%
One Source Federal Credit Union	\$124,081	\$77,968	\$109,368	71.29%	\$3,649	4.28%	0.83%	3.45%	(0.15%)	(0.54%)
United Community Credit Union	\$128,350	\$91,017	\$114,639	79.39%	\$2,422	5.21%	0.84%	4.36%	13.86%	10.76%
Texoma Educators Federal Credit Union	\$132,104	\$57,882	\$113,498	51.00%	\$7,339	3.48%	1.02%	2.45%	8.18%	8.29%
Allied Federal Credit Union	\$132,296	\$52,208	\$117,958	44.26%	\$5,088	3.84%	0.10%	3.74%	10.33%	9.85%
BP Federal Credit Union	\$132,961	\$113,977	\$115,511	98.67%	\$6,331	4.22%	1.57%	2.65%	8.41%	9.29%
Texas Health Credit Union	\$133,317	\$82,655	\$116,922	70.69%	\$7,206	5.00%	1.13%	3.88%	0.97%	1.24%
Laredo Federal Credit Union	\$134,210	\$67,770	\$124,810	54.30%	\$2,982	4.31%	0.18%	4.13%	13.55%	13.84%
Space City Credit Union	\$134,210	\$92,910	\$113,540	81.83%	\$3,314	5.10%	0.79%	4.31%	(2.03%)	(4.82%)
MTCU	\$136,326	\$79,059	\$122,561	64.51%	\$4,069	5.21%	0.62%	4.59%	3.81%	2.57%
Naft Federal Credit Union	\$139,452	\$59,964	\$116,661	51.40%	\$4,102	4.37%	0.71%	3.66%	17.42%	20.88%
Telco Plus Credit Union	\$140,293	\$110,905	\$118,648	93.47%	\$2,893	5.80%	2.37%	3.43%	14.00%	22.00%
4U Federal Credit Union	\$145,203	\$108,035	\$131,240	82.32%	\$4,033	4.44%	1.42%	3.02%	21.56%	23.40%

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
River City Federal Credit Union	\$151,717	\$106,921	\$127,815	83.65%	\$2,529	4.87%	1.35%	3.53%	1.96%	15.69%
Chocolate Bayou Community Federal Credit Union	\$153,870	\$85,025	\$134,887	63.03%	\$3,239	4.10%	0.29%	3.82%	13.47%	14.69%
Kerr County Federal Credit Union	\$154,678	\$116,574	\$135,648	85.94%	\$3,291	6.25%	1.66%	4.59%	11.37%	10.21%
Communities of Abilene Federal Credit Union	\$155,018	\$87,132	\$148,245	58.78%	\$4,429	3.71%	0.64%	3.07%	5.84%	2.39%
Community Service Credit Union	\$155,888	\$109,793	\$139,384	78.77%	\$4,724	5.55%	1.40%	4.15%	11.07%	13.42%
Rio Grande Valley Credit Union	\$165,435	\$72,569	\$147,062	49.35%	\$3,893	4.12%	0.71%	3.41%	25.04%	27.82%
Chemcel Federal Credit Union	\$173,350	\$98,203	\$151,479	64.83%	\$4,815	4.82%	1.99%	2.83%	23.87%	27.57%
Kelly Community Federal Credit Union	\$173,389	\$120,595	\$151,814	79.44%	\$4,446	5.12%	1.76%	3.37%	13.23%	13.93%
First Central Credit Union	\$176,259	\$88,658	\$148,160	59.84%	\$2,776	5.71%	1.35%	4.36%	18.11%	15.61%
LibertyOne Credit Union	\$177,742	\$131,507	\$158,113	83.17%	\$7,563	4.52%	2.26%	2.26%	12.42%	12.10%
Members First Credit Union	\$183,113	\$70,762	\$140,798	50.26%	\$4,360	3.92%	0.84%	3.09%	5.19%	4.94%
Government Employees Federal Credit Union	\$183,646	\$111,984	\$166,877	67.11%	\$6,122	3.64%	0.47%	3.16%	3.92%	3.70%
MemberSource Credit Union	\$184,391	\$127,785	\$162,694	78.54%	\$3,383	4.42%	0.82%	3.60%	9.48%	11.04%
Lone Star Credit Union	\$188,472	\$123,812	\$170,855	72.47%	\$4,597	4.85%	1.43%	3.42%	22.85%	24.10%
Priority Trust Credit Union	\$196,174	\$141,915	\$169,775	83.59%	\$2,499	5.29%	0.68%	4.62%	4.21%	5.90%
Access Community Credit Union	\$197,240	\$157,861	\$160,725	98.22%	\$3,343	5.42%	2.29%	3.13%	1.55%	1.54%
Santa Fe Federal Credit Union	\$203,912	\$120,204	\$176,715	68.02%	\$4,634	5.08%	1.92%	3.15%	10.23%	9.91%
WesTex Community Credit Union	\$206,803	\$106,295	\$176,837	60.11%	\$4,308	4.71%	0.75%	3.95%	18.61%	19.83%
Citizens Federal Credit Union	\$209,465	\$126,794	\$185,858	68.22%	\$6,347	4.77%	1.46%	3.31%	1.19%	(1.34%)
Beacon Federal Credit Union	\$210,014	\$102,147	\$194,350	52.56%	\$4,667	4.13%	0.84%	3.29%	12.32%	9.79%
Members Choice of Central Texas Federal Credit Union	\$210,475	\$138,678	\$182,140	76.14%	\$4,295	4.30%	1.26%	3.04%	14.54%	14.55%
H.E.B. Federal Credit Union	\$211,461	\$140,203	\$168,912	83.00%	\$7,049	4.78%	0.93%	3.85%	4.38%	5.07%
Texasgulf Federal Credit Union	\$211,643	\$129,684	\$184,020	70.47%	\$6,719	4.79%	1.91%	2.88%	11.49%	10.29%
Harris County Federal Credit Union	\$213,212	\$118,005	\$166,300	70.96%	\$6,006	4.64%	0.46%	4.18%	9.32%	9.07%
The People's Federal Credit Union	\$215,463	\$129,499	\$199,712	64.84%	\$3,621	4.34%	0.70%	3.64%	9.78%	9.60%
Cal-Com Federal Credit Union	\$219,648	\$118,785	\$194,636	61.03%	\$6,557	4.91%	2.07%	2.85%	14.02%	14.60%
Capitol Credit Union	\$220,978	\$150,601	\$192,723	78.14%	\$4,556	4.79%	1.22%	3.57%	4.44%	4.33%
Sabine Federal Credit Union	\$234,436	\$147,526	\$204,205	72.24%	\$3,907	4.00%	0.74%	3.26%	10.66%	11.54%
Pantex Federal Credit Union	\$237,654	\$63,793	\$191,725	33.27%	\$5,868	4.35%	1.40%	2.95%	13.46%	10.62%
Investex Credit Union	\$243,890	\$129,801	\$230,316	56.36%	\$3,998	3.91%	1.22%	2.69%	13.91%	11.94%
Members Trust of the Southwest Federal Credit Union	\$248,253	\$188,584	\$232,508	81.11%	\$8,866	5.10%	2.63%	2.47%	8.14%	7.44%
Average of Asset Group A	\$52,428	\$30,769	\$45,132	68.58%	\$3,806	5.05%	1.00%	4.05%	6.64%	7.07%

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Energy Capital Credit Union	\$253,109	\$199,911	\$222,049	90.03%	\$5,273	5.02%	1.59%	3.43%	0.09%	2.18%
Southwest Heritage Credit Union	\$253,694	\$165,161	\$221,906	74.43%	\$3,624	5.31%	1.54%	3.77%	23.09%	23.67%
Border Federal Credit Union	\$255,740	\$147,853	\$198,019	74.67%	\$2,195	4.76%	0.37%	4.40%	24.15%	29.22%
Texoma Community Credit Union	\$285,263	\$235,836	\$245,815	95.94%	\$3,242	6.14%	1.44%	4.71%	12.63%	13.96%
Unity One Credit Union	\$299,694	\$176,013	\$284,131	61.95%	\$4,134	4.79%	1.27%	3.51%	13.32%	12.06%
ACFCU Federal Credit Union	\$306,067	\$202,526	\$285,770	70.87%	\$3,518	4.67%	1.89%	2.78%	16.66%	17.81%
Gulf Coast Federal Credit Union	\$309,459	\$260,704	\$284,310	91.70%	\$3,517	6.05%	3.07%	2.98%	23.60%	25.64%
Fort Worth City Credit Union	\$316,011	\$169,515	\$276,691	61.27%	\$7,022	4.00%	1.14%	2.86%	17.04%	17.68%
Synergy Federal Credit Union	\$321,524	\$251,082	\$273,672	91.75%	\$8,244	4.31%	1.81%	2.50%	29.38%	27.76%
Evolve Federal Credit Union	\$322,956	\$210,641	\$285,676	73.73%	\$4,306	3.75%	1.24%	2.51%	4.84%	5.07%
Pioneer Mutual Federal Credit Union	\$324,105	\$211,288	\$283,549	74.52%	\$6,173	3.95%	1.65%	2.30%	18.66%	20.56%
Gulf Credit Union	\$325,555	\$176,888	\$294,788	60.01%	\$4,284	3.69%	0.61%	3.08%	16.36%	15.81%
First Basin Credit Union	\$345,146	\$194,658	\$280,338	69.44%	\$3,351	3.92%	0.42%	3.50%	43.14%	13.94%
Mobility Credit Union	\$367,502	\$322,133	\$339,233	94.96%	\$8,547	5.54%	3.13%	2.41%	(6.63%)	(7.70%)
Cy Fair Federal Credit Union	\$372,891	\$253,411	\$340,409	74.44%	\$5,215	4.91%	1.22%	3.68%	12.03%	11.39%
MCT Credit Union	\$376,702	\$228,429	\$338,914	67.40%	\$4,622	4.28%	1.02%	3.26%	20.16%	21.19%
Houston Texas Fire Fighters Federal Credit Union	\$412,187	\$167,127	\$355,200	47.05%	\$7,046	3.99%	1.06%	2.94%	(0.09%)	(1.52%)
1st Community Federal Credit Union	\$412,808	\$277,369	\$359,356	77.19%	\$4,212	5.32%	1.40%	3.92%	15.71%	15.79%
Texas Tech Federal Credit Union	\$419,699	\$297,913	\$368,134	80.93%	\$3,266	5.06%	2.04%	3.02%	3.97%	1.95%
United Texas Credit Union	\$420,860	\$309,822	\$381,935	81.12%	\$6,329	4.60%	1.84%	2.77%	3.88%	11.32%
America's Credit Union	\$434,004	\$281,964	\$369,831	76.24%	\$3,313	5.04%	0.69%	4.34%	3.56%	4.08%
Nizari Progressive Federal Credit Union	\$437,100	\$298,782	\$368,051	81.18%	\$6,335	5.01%	2.18%	2.83%	13.99%	13.21%
Public Employees Credit Union	\$437,110	\$227,000	\$381,316	59.53%	\$7,050	4.11%	0.85%	3.26%	6.76%	4.79%
Texar Federal Credit Union	\$438,636	\$238,172	\$330,027	72.17%	\$6,547	5.09%	2.45%	2.64%	7.81%	17.52%
GENCO Federal Credit Union	\$464,830	\$220,622	\$402,335	54.84%	\$4,971	4.70%	1.38%	3.32%	12.13%	12.36%
Education Credit Union	\$479,843	\$382,229	\$397,557	96.14%	\$3,253	6.09%	1.85%	4.23%	10.38%	19.08%
Average of Asset Group B	\$361,250	\$234,887	\$314,193	75.13%	\$4,984	4.77%	1.51%	3.27%	13.33%	13.42%

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## Balance Sheet &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
My Community Credit Union	\$509,413	\$408,106	\$451,123	90.46%	\$4,488	6.16%	1.06%	5.09%	7.53%	7.16%
CoastLife Credit Union	\$512,417	\$318,653	\$457,781	69.61%	\$3,796	4.65%	1.62%	3.03%	13.60%	14.53%
Security First Federal Credit Union	\$522,360	\$360,188	\$464,130	77.60%	\$4,371	4.45%	1.21%	3.24%	12.24%	11.48%
Associated Credit Union of Texas	\$528,887	\$430,711	\$466,183	92.39%	\$3,711	6.67%	0.98%	5.69%	12.47%	12.22%
DuGood Federal Credit Union	\$555,050	\$378,017	\$477,391	79.18%	\$4,096	4.67%	1.22%	3.45%	17.40%	17.46%
Educators Credit Union	\$570,285	\$150,488	\$462,036	32.57%	\$13,262	4.11%	1.28%	2.83%	15.26%	16.67%
Education First Federal Credit Union	\$601,727	\$369,033	\$564,684	65.35%	\$4,093	4.81%	1.69%	3.12%	(2.65%)	19.18%
Union Square Credit Union	\$604,927	\$462,821	\$556,429	83.18%	\$4,115	6.42%	2.86%	3.56%	10.02%	11.09%
Soarion Federal Credit Union	\$612,348	\$449,789	\$563,121	79.87%	\$4,437	4.92%	1.85%	3.06%	(1.04%)	(1.75%)
Abilene Teachers Federal Credit Union	\$632,929	\$394,982	\$511,650	77.20%	\$4,411	5.04%	1.02%	4.02%	9.64%	10.44%
Alliance Credit Union	\$638,862	\$547,227	\$551,247	99.27%	\$3,371	6.00%	2.23%	3.77%	12.06%	9.52%
City Credit Union	\$643,885	\$357,367	\$562,888	63.49%	\$6,251	4.73%	1.39%	3.34%	2.73%	9.96%
Resource One Credit Union	\$702,157	\$552,877	\$651,843	84.82%	\$4,230	5.05%	1.45%	3.61%	(28.75%)	(31.36%)
PrimeWay Federal Credit Union	\$733,680	\$525,738	\$577,790	90.99%	\$5,167	5.07%	1.65%	3.43%	4.77%	4.68%
Generations Community Federal Credit Union	\$737,664	\$547,381	\$644,817	84.89%	\$4,168	5.23%	2.13%	3.10%	(3.59%)	7.69%
Texell Credit Union	\$768,809	\$591,488	\$679,083	87.10%	\$3,543	5.68%	1.87%	3.81%	8.98%	9.28%
Complex Community Federal Credit Union	\$771,479	\$505,458	\$673,838	75.01%	\$5,126	4.66%	1.18%	3.48%	(27.10%)	13.79%
Members Choice Credit Union	\$774,924	\$541,865	\$594,452	91.15%	\$7,109	5.30%	1.80%	3.50%	4.32%	5.78%
Smart Financial Credit Union	\$802,192	\$547,299	\$699,583	78.23%	\$4,114	4.62%	0.62%	4.00%	9.61%	10.30%
Southwest Airlines Federal Credit Union	\$816,954	\$585,987	\$719,108	81.49%	\$6,484	4.97%	2.00%	2.97%	8.87%	8.40%
InTouch Credit Union	\$835,869	\$626,251	\$759,417	82.46%	\$5,208	5.08%	2.33%	2.76%	0.73%	3.11%
Texas Bay Credit Union	\$869,337	\$641,914	\$729,581	87.98%	\$4,843	6.05%	2.40%	3.65%	9.95%	13.12%
Community Resource Credit Union	\$904,482	\$705,629	\$797,972	88.43%	\$4,674	5.29%	1.47%	3.81%	4.21%	29.60%
Schlumberger Employees Credit Union	\$909,026	\$270,700	\$693,881	39.01%	\$25,251	3.62%	1.21%	2.41%	13.85%	15.71%
Houston Police Federal Credit Union	\$949,338	\$470,886	\$836,935	56.26%	\$10,319	4.40%	1.96%	2.44%	9.45%	5.77%
Greater Texas Federal Credit Union	\$952,625	\$755,629	\$866,941	87.16%	\$4,613	4.16%	0.95%	3.20%	7.27%	8.00%
Houston Federal Credit Union	\$955,210	\$554,310	\$864,127	64.15%	\$5,108	4.89%	1.91%	2.05%	6.73%	6.86%
Brazos Valley Schools Credit Union	\$996,589	\$433,331	\$892,726	48.54%	\$5,880	4.14%	1.17%	2.97%	8.86%	10.07%
Average of Asset Group C	\$729,051	\$481,576	\$634,670	76.35%	\$5,937	5.03%	1.59%	3.41%	5.27%	9.24%

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 &amp; Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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

FivePoint Credit Union	\$1,026,341	\$786,275	\$924,943	85.01%	\$5,007	5.42%	1.93%	3.49%	15.87%	15.60%
Velocity Credit Union	\$1,040,820	\$573,432	\$847,402	67.67%	\$4,968	4.78%	1.11%	3.67%	4.85%	3.17%
Neches Federal Credit Union	\$1,042,137	\$756,918	\$883,772	85.65%	\$4,802	5.41%	1.52%	3.89%	19.24%	19.86%
Raiz Federal Credit Union	\$1,047,421	\$798,355	\$901,899	88.52%	\$4,293	5.48%	1.89%	3.59%	19.94%	24.26%
Rave Financial Credit Union	\$1,103,904	\$860,167	\$849,655	101.24%	\$3,853	4.73%	1.48%	3.25%	8.73%	5.63%
Neighborhood Credit Union	\$1,139,104	\$797,978	\$1,021,528	78.12%	\$5,753	5.03%	1.98%	3.05%	5.90%	5.24%
Firstmark Credit Union	\$1,219,886	\$723,185	\$1,087,351	66.51%	\$5,236	4.57%	1.38%	3.19%	13.39%	18.81%
Gulf Coast Educators Federal Credit Union	\$1,240,644	\$861,727	\$959,773	89.78%	\$7,277	4.98%	2.05%	2.93%	5.90%	20.99%
Fort Worth Community Credit Union	\$1,259,078	\$646,181	\$1,121,260	57.63%	\$6,918	4.78%	1.81%	2.97%	11.28%	11.22%
Amplify Credit Union	\$1,283,603	\$891,759	\$949,654	93.90%	\$6,171	4.75%	2.46%	2.29%	(7.95%)	(3.72%)
East Texas Professional Credit Union	\$1,316,011	\$915,679	\$1,052,376	87.01%	\$4,469	5.27%	1.56%	3.71%	(1.71%)	(6.80%)
First Service Credit Union	\$1,411,285	\$1,076,815	\$1,244,672	86.51%	\$5,600	4.84%	1.48%	3.36%	(48.43%)	18.94%
Amoco Federal Credit Union	\$1,421,290	\$1,152,049	\$1,247,062	92.38%	\$4,548	5.06%	1.42%	3.64%	13.73%	18.44%
Red River Employees Federal Credit Union	\$1,507,328	\$1,092,444	\$1,253,723	87.14%	\$4,096	5.45%	1.93%	3.52%	4.36%	14.06%
FirstLight Federal Credit Union	\$1,573,851	\$1,267,154	\$1,399,531	90.54%	\$4,459	5.68%	1.47%	4.21%	(7.15%)	15.43%
United Heritage Credit Union	\$1,617,615	\$1,233,907	\$1,310,870	94.13%	\$7,110	4.53%	1.57%	2.96%	4.39%	2.88%
DATCU Credit Union	\$1,670,953	\$1,420,261	\$1,386,371	102.44%	\$7,595	5.22%	1.35%	3.87%	11.10%	12.67%
Shell Federal Credit Union	\$1,871,614	\$1,418,507	\$1,588,597	89.29%	\$3,800	6.34%	1.78%	4.55%	13.26%	16.42%
Texas Trust Credit Union	\$2,030,166	\$1,474,461	\$1,646,374	89.56%	\$6,315	4.37%	1.99%	2.38%	8.20%	13.07%
Texans Credit Union	\$2,346,777	\$1,626,842	\$2,100,694	77.44%	\$8,565	4.99%	1.74%	3.24%	18.34%	18.35%
Advancial Federal Credit Union	\$2,379,034	\$2,036,717	\$1,948,340	104.54%	\$7,852	5.95%	2.99%	2.96%	(3.07%)	1.69%
A+ Federal Credit Union	\$2,514,976	\$2,074,763	\$2,028,737	102.27%	\$4,823	5.10%	1.16%	3.94%	5.12%	8.28%
Austin Telco Federal Credit Union	\$2,523,753	\$1,753,470	\$2,169,398	80.83%	\$9,897	3.68%	1.78%	1.91%	0.64%	14.67%
Credit Union of Texas	\$2,622,223	\$2,118,858	\$2,156,808	98.24%	\$5,038	5.65%	2.45%	2.92%	13.27%	14.89%
JSC Federal Credit Union	\$2,679,451	\$1,845,232	\$2,372,762	77.77%	\$6,305	4.66%	1.86%	2.80%	4.50%	4.02%
First Community Credit Union	\$2,739,419	\$2,132,019	\$2,015,008	105.81%	\$7,051	4.95%	2.04%	2.91%	27.87%	5.11%
UNIFY Financial Federal Credit Union	\$3,545,159	\$2,730,181	\$3,134,214	87.11%	\$7,471	4.61%	1.49%	3.13%	0.83%	9.80%
University Federal Credit Union	\$4,144,035	\$3,026,955	\$3,368,501	89.86%	\$5,634	4.76%	1.00%	3.76%	17.84%	14.86%
EECU	\$4,271,677	\$3,320,236	\$3,705,896	89.59%	\$10,256	5.15%	2.26%	2.90%	15.38%	15.34%
GECU Federal Credit Union	\$4,417,429	\$3,420,403	\$3,508,626	97.49%	\$4,849	6.00%	1.61%	4.38%	7.02%	27.02%
Credit Human Federal Credit Union	\$4,457,230	\$3,914,526	\$3,690,887	106.06%	\$5,253	6.19%	2.79%	3.40%	9.90%	14.70%
Rally Credit Union	\$4,657,778	\$4,008,642	\$3,884,081	103.21%	\$5,885	6.17%	2.63%	3.53%	13.80%	13.46%
Texas Dow Employees Credit Union	\$4,788,299	\$4,183,599	\$4,007,063	104.41%	\$5,897	5.76%	1.77%	4.00%	1.66%	0.51%
Catalyst Corporate Federal Credit Union	\$5,762,099	\$305,718	\$5,193,948	5.89%	\$27,373	4.44%	2.62%	NA	50.54%	52.28%
American Airlines Federal Credit Union	\$9,271,110	\$5,456,488	\$8,193,004	66.60%	\$12,312	5.05%	3.13%	1.91%	8.95%	8.51%
Security Service Federal Credit Union	\$14,071,959	\$11,705,129	\$10,755,409	108.83%	\$7,089	4.85%	2.04%	2.81%	10.56%	12.70%
Randolph-Brooks Federal Credit Union	\$18,502,408	\$12,443,255	\$14,748,136	84.37%	\$7,592	5.20%	2.14%	3.06%	12.19%	12.22%
Average of Asset Group D	\$3,284,267	\$2,347,305	\$2,720,495	87.12%	\$6,795	5.13%	1.88%	3.28%	8.38%	12.83%

Source: SNL Financial

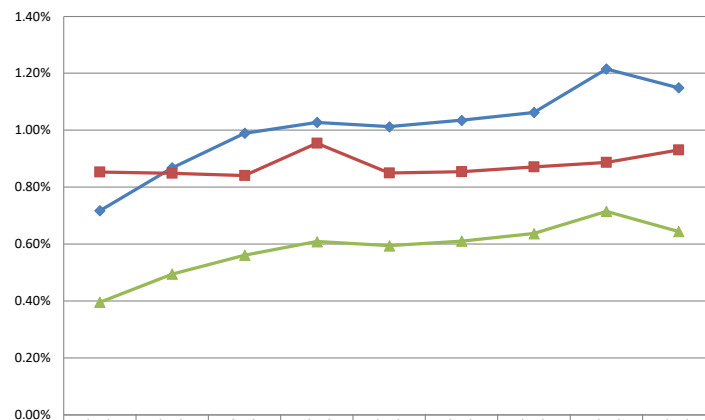
Note: Report includes only bank-level data.

NA = data was not available.

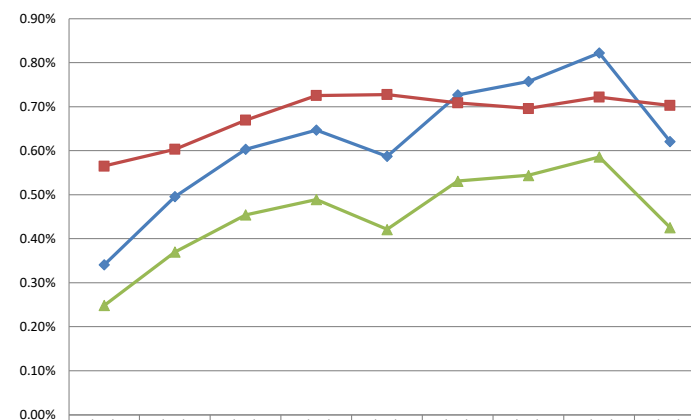
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

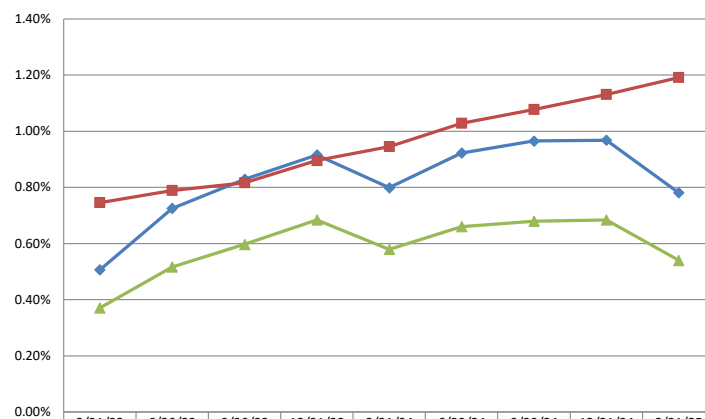
## Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans &amp; Delinquent Loans/Total Assets

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

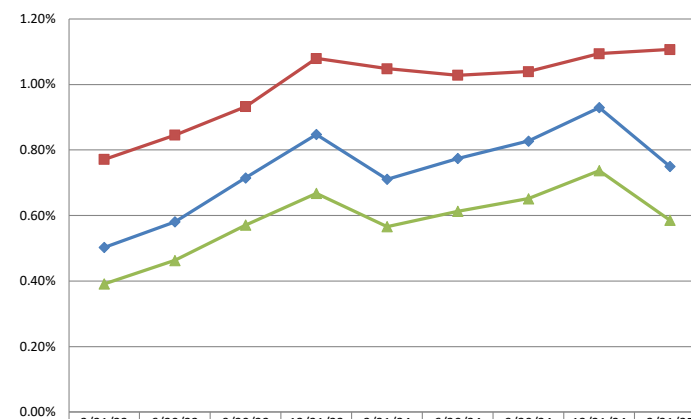
NPLs/Loans	0.72%	0.87%	0.99%	1.03%	1.01%	1.03%	1.06%	1.22%	1.15%
Reserves/Loans	0.85%	0.85%	0.84%	0.95%	0.85%	0.85%	0.87%	0.89%	0.93%
Delinquent Loans/Total Assets	0.40%	0.49%	0.56%	0.61%	0.59%	0.61%	0.64%	0.71%	0.64%

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

NPLs/Loans	0.34%	0.50%	0.60%	0.65%	0.59%	0.73%	0.76%	0.82%	0.62%
Reserves/Loans	0.57%	0.60%	0.67%	0.73%	0.73%	0.71%	0.70%	0.72%	0.70%
Delinquent Loans/Total Assets	0.25%	0.37%	0.45%	0.49%	0.42%	0.53%	0.54%	0.59%	0.43%

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

NPLs/Loans	0.51%	0.73%	0.83%	0.92%	0.80%	0.92%	0.97%	0.97%	0.78%
Reserves/Loans	0.75%	0.79%	0.82%	0.90%	0.95%	1.03%	1.08%	1.13%	1.19%
Delinquent Loans/Total Assets	0.37%	0.52%	0.60%	0.68%	0.58%	0.66%	0.68%	0.68%	0.54%

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

NPLs/Loans	0.50%	0.58%	0.72%	0.85%	0.71%	0.77%	0.83%	0.93%	0.75%
Reserves/Loans	0.77%	0.85%	0.93%	1.08%	1.05%	1.03%	1.04%	1.09%	1.11%
Delinquent Loans/Total Assets	0.39%	0.46%	0.57%	0.67%	0.57%	0.61%	0.65%	0.74%	0.59%

Source: SNL Financial

Note: Report includes only bank-level data.

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

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	\$453	\$2	0.96%	1.44%	150.00%	2.22%	0.44%
Assumption Beaumont Federal Credit Union	\$554	\$0	0.00%	1.10%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$705	\$0	0.00%	2.18%	NA	0.00%	0.00%
Ibaw Local 681 Credit Union	\$743	\$5	1.08%	3.69%	340.00%	7.14%	0.67%
Texas Lee Federal Credit Union	\$909	\$0	0.00%	0.00%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	\$952	\$156	27.13%	4.17%	15.38%	67.24%	16.39%
Pilgrim CUCC Federal Credit Union	\$980	\$21	3.36%	0.96%	28.57%	15.79%	2.14%
Empowerment Community Development Federal Credit Union	\$1,005	\$0	0.00%	1.55%	NA	0.00%	0.00%
Littlefield School Employees Federal Credit Union	\$1,067	\$10	2.84%	1.42%	50.00%	5.13%	0.94%
Brentwood Baptist Church Federal Credit Union	\$1,388	\$84	8.84%	1.68%	19.05%	71.19%	6.05%
Salt Employees Federal Credit Union	\$1,520	\$1	0.15%	1.46%	NM	0.15%	0.07%
American Baptist Association Credit Union	\$1,709	\$0	0.00%	1.00%	NA	0.00%	0.00%
Saint Lukes Community Federal Credit Union	\$1,822	\$29	7.18%	1.98%	27.59%	13.68%	1.59%
Highway Employees Credit Union	\$1,927	\$3	0.27%	0.45%	166.67%	0.59%	0.16%
W T N M Atlantic Federal Credit Union	\$2,065	\$124	8.86%	2.00%	22.58%	27.31%	6.00%
Lehrer Interests Credit Union	\$2,220	\$0	0.00%	0.25%	NA	0.00%	0.00%
Faith Cooperative Federal Credit Union	\$2,320	\$0	0.00%	3.50%	NA	0.00%	0.00%
Jafari No-Interest Credit Union	\$2,535	\$0	0.00%	3.11%	NA	0.00%	0.00%
Navarro Credit Union	\$2,741	\$27	2.10%	2.10%	100.00%	2.34%	0.99%
S P Trainmen Federal Credit Union	\$2,878	\$38	4.79%	0.25%	5.26%	6.01%	1.32%
B P S Federal Credit Union	\$2,959	\$1	0.09%	0.88%	NM	0.06%	0.03%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,033	\$4	0.29%	0.37%	125.00%	0.74%	0.13%
Lefors Federal Credit Union	\$3,134	\$23	1.07%	0.56%	52.17%	3.24%	0.73%
Federal Employees Credit Union	\$3,213	\$0	0.00%	0.07%	NA	0.00%	0.00%
Vidor Teachers Federal Credit Union	\$3,311	\$0	0.00%	0.19%	NA	0.00%	0.00%
Longview Federal Credit Union	\$3,343	\$258	9.60%	1.00%	10.47%	39.26%	7.72%
Del Rio S P Credit Union	\$3,452	\$42	3.54%	0.84%	23.81%	3.28%	1.22%
Plains Federal Credit Union	\$3,453	\$2	0.07%	0.37%	500.00%	0.34%	0.06%
Goodyear San Angelo Federal Credit Union	\$3,510	\$1	0.03%	0.90%	NM	0.18%	0.03%
Houston Belt & Terminal Federal Credit Union	\$3,533	\$159	5.42%	0.75%	13.84%	10.56%	4.50%
Covenant Savings Federal Credit Union	\$3,787	\$33	1.30%	0.28%	21.21%	7.57%	0.87%
Union Pacific Employees Credit Union	\$3,812	\$38	1.51%	1.58%	105.26%	4.00%	1.00%
Peco Federal Credit Union	\$3,830	\$31	1.39%	0.94%	67.74%	5.84%	0.81%
T H D District 17 Credit Union	\$3,870	\$107	5.20%	0.63%	12.15%	12.57%	2.76%
Highway District 9 Credit Union	\$4,027	\$22	1.33%	1.70%	127.27%	2.07%	0.55%
Everman Parkway Credit Union	\$4,029	\$27	1.16%	0.30%	25.93%	1.91%	0.67%
Belton Federal Credit Union	\$4,060	\$88	4.16%	1.18%	28.41%	12.77%	2.17%
Intercorp Credit Union	\$4,381	\$85	3.46%	0.69%	20.00%	10.27%	1.94%
Oak Farms Employees Credit Union	\$4,395	\$66	2.14%	1.10%	51.52%	5.59%	1.50%
Highway District 2 Credit Union	\$4,654	\$0	0.00%	0.30%	NA	0.00%	0.00%
Corpus Christi S P Credit Union	\$4,869	\$54	1.48%	1.26%	85.19%	7.57%	1.11%
Farmers Branch City Employees Federal Credit Union	\$4,873	\$159	9.19%	0.17%	1.89%	17.04%	3.26%
Team Financial Federal Credit Union	\$4,972	\$39	1.13%	0.46%	41.03%	10.08%	0.78%
Midwestern State University Credit Union	\$4,996	\$8	0.32%	0.44%	137.50%	1.05%	0.16%

Source: SNL Financial

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**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

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	\$5,211	\$21	0.96%	0.55%	57.14%	2.10%	0.40%
Pampa Municipal Credit Union	\$5,211	\$3	0.07%	0.29%	433.33%	0.41%	0.06%
Redeemer Federal Credit Union	\$5,279	\$206	13.45%	2.02%	15.05%	12.71%	3.90%
Light Commerce Credit Union	\$5,330	\$20	0.63%	0.60%	95.00%	1.73%	0.38%
South Texas Regional Federal Credit Union	\$5,459	\$5	0.13%	0.18%	140.00%	0.63%	0.09%
Frio County Federal Credit Union	\$5,547	\$99	2.19%	1.08%	49.49%	6.47%	1.78%
STEC Federal Credit Union	\$5,695	\$24	0.54%	0.18%	33.33%	1.48%	0.42%
N C E Credit Union	\$5,811	\$105	3.77%	2.05%	54.29%	9.23%	1.81%
Skel-Tex Credit Union	\$5,949	\$49	1.52%	0.47%	30.61%	3.84%	0.82%
Coburn Credit Union	\$6,025	\$2	0.07%	0.18%	250.00%	0.13%	0.03%
Natural Resources Conservation Service Federal Credit Union	\$6,091	\$85	3.80%	3.44%	90.59%	6.62%	1.40%
Moore County Schools Federal Credit Union	\$6,165	\$121	2.99%	1.48%	49.59%	17.02%	1.96%
Sweetwater Regional Federal Credit Union	\$6,702	\$0	0.00%	0.85%	NA	0.00%	0.00%
Andrews School Federal Credit Union	\$6,751	\$11	0.27%	0.80%	300.00%	0.60%	0.16%
Victoria City-County Employees Federal Credit Union	\$6,887	\$1	0.02%	0.48%	NM	0.09%	0.01%
City of Deer Park Federal Credit Union	\$6,933	\$0	0.00%	0.02%	NA	0.00%	0.00%
Oak Cliff Christian Federal Credit Union	\$7,007	\$3	0.05%	2.27%	NM	0.57%	0.04%
Brownsville City Employees Federal Credit Union	\$7,208	\$25	0.90%	0.79%	88.00%	1.16%	0.35%
Sherwin Federal Credit Union	\$7,219	\$0	0.00%	0.63%	NA	0.00%	0.00%
Seminole Public School Federal Credit Union	\$7,365	\$113	4.15%	0.99%	23.89%	6.79%	1.53%
Capital Federal Credit Union	\$7,372	\$5	0.24%	0.83%	340.00%	27.78%	0.07%
Port Terminal Federal Credit Union	\$7,571	\$69	1.48%	0.47%	31.88%	2.22%	0.91%
Galveston Government Employees Credit Union	\$7,631	\$99	1.80%	0.24%	13.13%	16.51%	1.30%
Highway District 19 Employee Credit Union	\$7,699	\$25	0.43%	0.74%	172.00%	1.66%	0.32%
Local 20 IBEW Federal Credit Union	\$8,077	\$150	3.40%	0.48%	14.00%	25.08%	1.86%
Texoma Federal Credit Union	\$8,239	\$54	1.09%	1.69%	155.56%	2.21%	0.66%
Jackson County Federal Credit Union	\$8,556	\$0	0.00%	0.10%	NA	0.00%	0.00%
Wharton County Teachers Credit Union	\$8,565	\$1	0.04%	0.32%	800.00%	0.05%	0.01%
Yoakum County Federal Credit Union	\$8,577	\$14	0.33%	0.53%	157.14%	0.70%	0.16%
Port of Houston Credit Union	\$8,662	\$49	0.88%	0.92%	104.08%	1.95%	0.57%
Victoria Federal Credit Union	\$8,841	\$0	0.00%	0.43%	NA	0.00%	0.00%
E M O T Federal Credit Union	\$9,169	\$28	1.08%	4.12%	382.14%	0.77%	0.31%
Tex-Mex Credit Union	\$9,214	\$325	5.69%	11.37%	199.69%	11.48%	3.53%
Sweetex Credit Union	\$9,357	\$0	0.00%	0.09%	NA	0.00%	0.00%
I L A 28 Federal Credit Union	\$9,653	\$0	0.00%	0.15%	NA	0.00%	0.00%
Cochran County Schools Federal Credit Union	\$9,814	\$13	0.30%	0.86%	292.31%	0.89%	0.13%
Hale County Teachers Federal Credit Union	\$9,912	\$8	0.14%	0.66%	475.00%	0.68%	0.08%
Neiman Marcus Employees Federal Credit Union	\$10,167	\$41	0.67%	2.16%	319.51%	2.54%	0.40%
Fannin County Teachers Federal Credit Union	\$10,183	\$17	0.23%	0.61%	264.71%	0.61%	0.17%
Mount Olive Baptist Church Federal Credit Union	\$10,469	\$255	4.33%	1.66%	38.43%	13.47%	2.44%
Vatat Credit Union	\$10,570	\$35	0.41%	1.56%	382.86%	1.77%	0.33%
J.C.T. Federal Credit Union	\$10,744	\$3	0.07%	0.09%	133.33%	0.25%	0.03%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

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)							
Alamo City Credit Union	\$10,809	\$280	3.21%	1.61%	50.36%	26.17%	2.59%
Met Tran Federal Credit Union	\$10,829	\$19	0.28%	1.44%	510.53%	1.14%	0.18%
T & P Longview Federal Credit Union	\$10,851	\$5	0.06%	0.24%	420.00%	0.20%	0.05%
I B E W LU 66 Federal Credit Union	\$10,979	\$99	1.09%	0.83%	76.77%	8.91%	0.90%
Reeves County Teachers Credit Union	\$11,054	\$7	0.08%	0.55%	671.43%	0.50%	0.06%
Scurry County School Federal Credit Union	\$11,155	\$53	0.85%	0.00%	0.00%	2.54%	0.48%
Texarkana Terminal Empl Federal Credit Union	\$11,405	\$35	0.46%	1.29%	280.00%	5.62%	0.31%
Ben E. Keith Employees Federal Credit Union	\$11,406	\$5	0.10%	0.35%	340.00%	0.22%	0.04%
Swemp Federal Credit Union	\$11,627	\$10	0.11%	0.13%	120.00%	0.41%	0.09%
PIE Credit Union	\$11,664	\$6	0.09%	0.17%	183.33%	0.23%	0.05%
Methodist Hospital Employees Federal Credit Union	\$11,796	\$280	5.90%	4.17%	70.71%	18.64%	2.37%
Brownfield Federal Credit Union	\$11,873	\$13	0.21%	0.19%	92.31%	0.32%	0.11%
Pampa Teachers Federal Credit Union	\$11,999	\$92	1.08%	0.80%	73.91%	6.99%	0.77%
Employees United Federal Credit Union	\$12,094	\$7	0.24%	0.97%	400.00%	0.18%	0.06%
Pasadena Muni Federal Credit Union	\$12,095	\$32	0.37%	0.61%	165.63%	1.21%	0.26%
Morris Sheppard Texarkana Federal Credit Union	\$12,577	\$14	0.15%	0.31%	200.00%	0.98%	0.11%
Baker Hughes Federal Credit Union	\$12,606	\$23	1.07%	0.51%	47.83%	1.53%	0.18%
Angelina County Teachers Credit Union	\$12,750	\$0	0.00%	0.78%	NA	0.00%	0.00%
Refugio County Federal Credit Union	\$13,377	\$11	0.22%	0.56%	254.55%	0.48%	0.08%
Local 24 Employees Federal Credit Union	\$13,461	\$3	0.08%	0.48%	633.33%	0.12%	0.02%
Coastal Bend P O Federal Credit Union	\$13,501	\$54	1.15%	0.94%	81.48%	1.63%	0.40%
Central Texas Teachers Credit Union	\$13,875	\$0	0.00%	0.30%	NA	0.00%	0.00%
Alpine Community Credit Union	\$14,333	\$9	0.22%	0.32%	144.44%	0.40%	0.06%
Living in Fulfillment Everyday Federal Credit Union	\$14,409	\$183	1.55%	1.38%	89.07%	85.51%	1.27%
Cherokee County Teachers Federal Credit Union	\$14,463	\$179	1.73%	0.18%	10.61%	6.76%	1.24%
Central Texas Manufacturing Credit Union	\$14,852	\$267	2.82%	0.62%	22.10%	8.34%	1.80%
Laredo Fire Department Federal Credit Union	\$15,096	\$26	0.21%	0.34%	161.54%	1.38%	0.17%
Friona Texas Federal Credit Union	\$15,124	\$512	8.61%	2.67%	31.05%	19.06%	3.39%
Marshall T & P Employees Federal Credit Union	\$15,988	\$98	0.94%	1.33%	141.84%	3.15%	0.61%
I L A 1351 Federal Credit Union	\$16,143	\$0	0.00%	0.84%	NA	0.00%	0.00%
Reed Credit Union	\$16,241	\$56	2.13%	0.72%	33.93%	2.06%	0.34%
TxDOT Credit Union	\$16,379	\$47	0.34%	0.47%	136.17%	3.40%	0.29%
Seagoville Federal Credit Union	\$16,431	\$0	0.00%	0.10%	NA	0.00%	0.00%
Corpus Christi Postal Employees Credit Union	\$16,446	\$6	0.07%	0.93%	NM	0.23%	0.04%
Member Preferred Federal Credit Union	\$16,884	\$180	1.36%	0.80%	58.89%	10.42%	1.07%
1st University Credit Union	\$17,036	\$33	0.24%	0.23%	93.94%	3.13%	0.19%
Ellis County Teachers and Employees Federal Credit Union	\$17,466	\$0	0.00%	0.61%	NA	0.00%	0.00%
Midland Municipal Employees Credit Union	\$17,537	\$21	0.51%	0.46%	90.48%	0.87%	0.12%
Linkage Credit Union	\$17,886	\$63	0.61%	0.50%	82.54%	1.94%	0.35%
Victoria Teachers Federal Credit Union	\$18,242	\$0	0.00%	1.18%	NA	0.00%	0.00%
Southern Star Credit Union	\$18,445	\$283	2.91%	0.86%	29.68%	16.65%	1.53%
Alba Golden Federal Credit Union	\$18,818	\$151	1.13%	1.54%	136.42%	4.34%	0.80%
Cowboy Country Federal Credit Union	\$19,056	\$402	3.08%	1.78%	57.71%	13.59%	2.11%
Amarillo Postal Employees Credit Union	\$19,161	\$57	0.80%	0.83%	103.51%	2.26%	0.30%
Germania Credit Union	\$19,232	\$0	0.00%	0.17%	NA	0.00%	0.00%

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**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

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)							
Waco Federal Credit Union	\$19,449	\$8	0.10%	0.29%	300.00%	0.44%	0.04%
Port Arthur Community Federal Credit Union	\$19,530	\$150	1.11%	0.87%	78.00%	5.43%	0.77%
Temple-Inland Federal Credit Union	\$19,850	\$0	0.00%	0.40%	NA	0.00%	0.00%
First Priority Credit Union	\$20,232	\$51	0.65%	0.54%	82.35%	2.17%	0.25%
Odessa Employees Credit Union	\$20,387	\$33	0.36%	0.56%	157.58%	1.02%	0.16%
LCRA Credit Union	\$20,879	\$126	1.19%	0.38%	31.75%	5.07%	0.60%
Corner Stone Credit Union	\$21,186	\$46	0.35%	0.83%	236.96%	2.25%	0.22%
McLennan County Employees Federal Credit Union	\$21,234	\$5	0.08%	1.76%	NM	0.09%	0.02%
MOPAC Employees Federal Credit Union	\$21,591	\$185	0.98%	0.50%	50.81%	8.76%	0.86%
Northeast Panhandle Teachers Federal Credit Union	\$21,647	\$0	0.00%	0.61%	NA	0.00%	0.00%
Temple Santa Fe Community Credit Union	\$21,965	\$14	0.10%	0.71%	692.86%	0.74%	0.06%
TexStar Federal Credit Union	\$22,514	\$12	0.22%	1.03%	475.00%	0.44%	0.05%
McMurrey Federal Credit Union	\$22,603	\$88	0.61%	0.40%	64.77%	2.95%	0.39%
Brazos Community Credit Union	\$23,171	\$525	2.95%	4.73%	160.19%	11.16%	2.27%
Grand Prairie Credit Union	\$23,362	\$9	0.11%	0.84%	788.89%	0.34%	0.04%
U S I Federal Credit Union	\$23,500	\$1,159	5.68%	1.05%	18.46%	19.31%	4.93%
Concho Valley Credit Union	\$23,704	\$11	0.10%	0.26%	272.73%	0.41%	0.05%
Liberty County Teachers Federal Credit Union	\$24,290	\$1	0.01%	0.49%	NM	0.03%	0.00%
Texhillco School Employees Federal Credit Union	\$24,417	\$452	2.18%	0.58%	26.55%	16.22%	1.85%
The Local Federal Credit Union	\$24,889	\$304	1.43%	1.18%	82.57%	5.49%	1.22%
Bayou City Federal Credit Union	\$24,929	\$85	0.90%	1.32%	147.06%	5.37%	0.34%
Anderson County Federal Credit Union	\$25,337	\$148	1.80%	1.62%	89.86%	3.47%	0.58%
Union Fidelity Federal Credit Union	\$25,444	\$129	0.90%	0.48%	53.49%	2.42%	0.51%
Texas People Federal Credit Union	\$26,051	\$135	0.74%	0.43%	58.52%	2.99%	0.52%
Dallas U. P. Employees Credit Union	\$26,231	\$88	0.51%	0.54%	105.68%	1.43%	0.34%
Valwood Park Federal Credit Union	\$27,293	\$55	0.37%	0.81%	216.36%	1.90%	0.20%
Gulf Shore Federal Credit Union	\$27,428	\$346	2.56%	1.08%	42.20%	9.62%	1.26%
Shared Resources Credit Union	\$27,439	\$151	0.79%	1.05%	133.77%	6.11%	0.55%
Texas Community Federal Credit Union	\$27,548	\$406	2.16%	1.26%	58.62%	9.68%	1.47%
United Credit Union	\$28,167	\$99	0.61%	0.92%	151.52%	4.28%	0.35%
United Energy Credit Union	\$28,555	\$129	0.63%	0.54%	85.27%	2.58%	0.45%
Yantis Federal Credit Union	\$29,667	\$44	0.28%	0.63%	227.27%	1.12%	0.15%
Tyler City Employees Credit Union	\$29,706	\$347	1.92%	1.02%	53.03%	7.33%	1.17%
Rocket Federal Credit Union	\$29,778	\$312	1.49%	1.02%	68.59%	16.65%	1.05%
San Patricio County Teachers Federal Credit Union	\$29,905	\$67	0.26%	0.43%	167.16%	1.66%	0.22%
Trinity Valley Teachers Credit Union	\$31,061	\$25	0.38%	0.85%	224.00%	0.27%	0.08%
Wichita Falls Federal Credit Union	\$31,216	\$66	0.34%	0.86%	256.06%	2.11%	0.21%
Texas Associations of Professionals Federal Credit Union	\$31,223	\$35	0.13%	2.16%	NM	0.71%	0.11%
Alcon Employees Federal Credit Union	\$31,661	\$22	0.11%	0.24%	227.27%	0.34%	0.07%
Northeast Texas Teachers Federal Credit Union	\$32,035	\$23	0.31%	1.04%	330.43%	0.50%	0.07%
Members Financial Federal Credit Union	\$33,213	\$29	0.14%	0.58%	420.69%	0.85%	0.09%
Beaumont Community Credit Union	\$33,270	\$9	0.07%	0.49%	677.78%	0.19%	0.03%
Greater Central Texas Federal Credit Union	\$33,567	\$9	0.09%	0.18%	200.00%	0.25%	0.03%
Brazos Star Credit Union	\$34,952	\$120	0.87%	0.63%	72.50%	3.23%	0.34%

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

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)							
Matagorda County Credit Union	\$35,390	\$3	0.02%	0.25%	NM	0.05%	0.01%
Mid-Tex Federal Credit Union	\$35,705	\$81	0.41%	0.68%	167.90%	2.63%	0.23%
Port Arthur Teachers Federal Credit Union	\$35,865	\$87	0.96%	2.63%	274.71%	1.60%	0.24%
Commoncents Credit Union	\$36,507	\$319	1.41%	1.50%	106.27%	6.66%	0.87%
Golden Triangle Federal Credit Union	\$36,898	\$68	0.43%	0.64%	150.00%	1.07%	0.18%
Austin Federal Credit Union	\$37,792	\$137	0.64%	0.47%	72.99%	3.99%	0.36%
Angelina Federal Employees Credit Union	\$38,089	\$5	0.02%	0.41%	NM	0.08%	0.01%
Caprock Federal Credit Union	\$39,038	\$243	0.93%	0.27%	29.63%	6.19%	0.62%
San Angelo Federal Credit Union	\$39,464	\$132	0.69%	0.32%	46.21%	3.55%	0.33%
Keystone Credit Union	\$40,073	\$99	0.34%	2.14%	625.25%	0.88%	0.25%
Hockley County Credit Union	\$40,219	\$376	1.52%	0.98%	64.63%	8.12%	0.93%
Mesquite Credit Union	\$40,624	\$22	0.09%	0.23%	272.73%	1.09%	0.05%
Travis County Credit Union	\$41,522	\$255	1.03%	0.91%	87.84%	6.25%	0.61%
B C M Federal Credit Union	\$42,365	\$284	1.31%	4.15%	317.96%	4.98%	0.67%
Cabot Community Credit Union	\$42,400	\$251	0.88%	1.27%	144.62%	3.78%	0.59%
Old Ocean Federal Credit Union	\$42,689	\$34	0.22%	0.10%	44.12%	0.43%	0.08%
Starr County Teachers Federal Credit Union	\$44,105	\$3	0.03%	0.41%	NM	0.04%	0.01%
Mountain Star Federal Credit Union	\$44,946	\$100	0.39%	1.07%	276.00%	1.47%	0.22%
Lufkin Federal Credit Union	\$44,998	\$38	0.20%	0.45%	218.42%	0.36%	0.08%
Houston Highway Credit Union	\$46,224	\$80	0.34%	1.13%	328.75%	3.16%	0.17%
Caprock Santa Fe Credit Union	\$49,671	\$352	2.12%	3.23%	152.27%	1.93%	0.71%
Cherokee County Federal Credit Union	\$49,705	\$124	0.39%	0.46%	117.74%	1.03%	0.25%
Star Financial Credit Union	\$50,445	\$575	2.41%	0.93%	38.43%	10.65%	1.14%
Walker County Federal Credit Union	\$50,582	\$250	0.71%	0.90%	126.40%	3.04%	0.49%
Highway District 21 Federal Credit Union	\$51,073	\$146	0.62%	0.97%	156.85%	1.33%	0.29%
Trans Texas Southwest Credit Union	\$51,129	\$73	0.20%	0.31%	152.05%	2.12%	0.14%
Lubrizol Employees' Credit Union	\$52,279	\$124	0.49%	0.42%	86.29%	1.34%	0.24%
City Public Service/IBEW Federal Credit Union	\$52,365	\$248	1.15%	0.46%	39.92%	3.96%	0.47%
Baptist Credit Union	\$52,686	\$152	0.40%	0.26%	64.47%	4.05%	0.29%
Sacred Heart Parish Hallettsville Federal Credit Union	\$54,958	\$40	0.13%	0.38%	287.50%	0.66%	0.07%
My Credit Union	\$56,097	\$272	0.94%	0.41%	43.75%	4.24%	0.48%
Heart O TX Federal Credit Union	\$56,263	\$174	0.40%	0.60%	150.57%	12.91%	0.31%
Lifetime Federal Credit Union	\$57,384	\$172	0.60%	1.13%	188.95%	1.65%	0.30%
Big Spring Education Employees Federal Credit Union	\$58,269	\$171	0.79%	2.60%	329.24%	1.71%	0.29%
Select Federal Credit Union	\$59,907	\$371	0.81%	1.05%	130.19%	3.54%	0.62%
La Joya Area Federal Credit Union	\$63,457	\$350	1.04%	0.74%	71.14%	5.51%	0.55%
Cosden Federal Credit Union	\$63,668	\$70	0.23%	0.37%	158.57%	1.01%	0.11%
Texas Plains Federal Credit Union	\$63,754	\$213	0.48%	1.00%	209.86%	3.13%	0.33%
West Texas Credit Union	\$65,152	\$123	0.33%	0.43%	130.89%	1.89%	0.19%
South Texas Federal Credit Union	\$65,199	\$146	0.52%	1.24%	239.73%	3.34%	0.22%
Star of Texas Credit Union	\$65,494	\$457	0.92%	0.73%	78.99%	3.77%	0.70%
Doches Credit Union	\$66,006	\$225	0.49%	0.63%	128.89%	3.01%	0.34%
Freestone Credit Union	\$67,937	\$20	0.06%	0.23%	400.00%	0.28%	0.03%
Service 1st Credit Union	\$72,823	\$319	0.83%	0.61%	73.98%	3.08%	0.44%
Hereford Texas Federal Credit Union	\$72,993	\$307	0.71%	1.21%	169.38%	2.34%	0.42%
Scott & White Employees Credit Union	\$73,956	\$137	0.38%	0.32%	83.94%	1.29%	0.19%
Postel Family Credit Union	\$77,550	\$150	0.39%	1.09%	278.00%	1.96%	0.19%

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## Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Fannin Federal Credit Union	\$77,609	\$128	0.30%	0.73%	242.19%	0.90%	0.16%
Southern Federal Credit Union	\$77,805	\$1,311	3.77%	3.14%	83.37%	3.94%	1.68%
Texan Sky Federal Credit Union	\$78,073	\$118	0.24%	0.85%	359.32%	0.92%	0.15%
Baylor Health Care System Credit Union	\$81,188	\$428	1.04%	1.45%	139.25%	2.52%	0.53%
Irving City Employees Federal Credit Union	\$81,636	\$59	0.15%	0.67%	438.98%	0.59%	0.07%
Westex Federal Credit Union	\$81,737	\$444	1.82%	0.73%	40.09%	6.34%	0.54%
KBR Heritage Federal Credit Union	\$82,288	\$311	0.76%	0.52%	67.85%	1.92%	0.38%
Domino Federal Credit Union	\$83,118	\$66	0.19%	0.77%	412.12%	0.67%	0.08%
Southland Federal Credit Union	\$83,594	\$189	0.45%	0.73%	162.96%	2.22%	0.23%
Metro Medical Credit Union	\$83,650	\$153	0.53%	0.54%	100.65%	1.13%	0.18%
Baycel Federal Credit Union	\$84,675	\$379	1.06%	0.57%	53.30%	2.14%	0.45%
Southwest Financial Federal Credit Union	\$85,291	\$1,231	1.69%	3.36%	198.38%	8.27%	1.44%
Southwest Research Center Federal Credit Union	\$86,704	\$275	0.67%	0.56%	83.64%	3.43%	0.32%
US Employees Credit Union	\$87,228	\$322	0.88%	1.22%	138.82%	3.75%	0.37%
Texas Bridge Credit Union	\$87,589	\$21	0.03%	0.18%	528.57%	0.29%	0.02%
Wellspring Federal Credit Union	\$90,209	\$514	0.77%	0.63%	81.71%	6.22%	0.57%
Windthorst Federal Credit Union	\$91,794	\$148	0.24%	0.73%	312.16%	1.25%	0.16%
Memorial Credit Union	\$92,356	\$446	0.61%	0.50%	81.84%	5.96%	0.48%
Edinburg Teachers Credit Union	\$93,983	\$20	0.09%	0.30%	335.00%	0.14%	0.02%
Coastal Community Federal Credit Union	\$96,976	\$491	0.89%	1.00%	112.02%	7.12%	0.51%
Texas D P S Credit Union	\$98,705	\$101	0.18%	0.58%	321.78%	0.88%	0.10%
Las Colinas Federal Credit Union	\$98,838	\$254	0.32%	0.64%	198.43%	6.38%	0.26%
Concho Educators Federal Credit Union	\$99,295	\$191	0.36%	0.67%	187.96%	4.09%	0.19%
First Watch Federal Credit Union	\$99,558	\$0	0.00%	0.24%	NA	0.66%	0.00%
Cooperative Teachers Credit Union	\$102,135	\$733	1.00%	1.61%	160.16%	11.09%	0.72%
City Federal Credit Union	\$103,229	\$977	1.17%	1.59%	135.52%	14.37%	0.95%
Rockdale Federal Credit Union	\$103,451	\$47	0.10%	0.57%	553.19%	0.73%	0.05%
Wichita Falls Teachers Federal Credit Union	\$104,402	\$449	0.81%	0.76%	93.99%	4.36%	0.43%
Members Credit Union	\$107,001	\$344	0.61%	1.04%	170.06%	2.79%	0.32%
Southwest 66 Credit Union	\$108,375	\$442	0.62%	0.50%	80.54%	3.82%	0.41%
Centex Citizens Credit Union	\$108,659	\$166	0.25%	0.60%	236.14%	0.90%	0.15%
Heritage USA Federal Credit Union	\$110,703	\$1,544	1.99%	1.20%	60.23%	12.95%	1.39%
Valley Federal Credit Union	\$112,603	\$379	0.58%	0.81%	139.84%	2.79%	0.34%
Prestige Community Credit Union	\$122,321	\$575	0.59%	0.95%	160.00%	5.19%	0.47%
Eastex Credit Union	\$122,584	\$187	0.29%	0.87%	300.53%	1.46%	0.15%
Tarrant County's Credit Union	\$122,863	\$1,565	1.61%	0.85%	52.72%	12.14%	1.27%
One Source Federal Credit Union	\$124,081	\$404	0.52%	0.94%	181.93%	3.62%	0.33%
United Community Credit Union	\$128,350	\$1,471	1.62%	1.02%	63.02%	10.21%	1.15%
Texoma Educators Federal Credit Union	\$132,104	\$87	0.15%	0.19%	126.44%	0.51%	0.07%
Allied Federal Credit Union	\$132,296	\$238	0.46%	1.13%	248.74%	2.08%	0.18%
BP Federal Credit Union	\$132,961	\$247	0.22%	0.07%	30.77%	1.44%	0.19%
Texas Health Credit Union	\$133,317	\$1,284	1.55%	0.44%	28.43%	7.25%	0.96%
Laredo Federal Credit Union	\$134,210	\$461	0.68%	1.10%	161.39%	4.88%	0.34%
Space City Credit Union	\$134,210	\$137	0.15%	0.55%	373.72%	1.07%	0.10%
MTCU	\$136,326	\$361	0.46%	0.44%	95.57%	2.63%	0.26%
Naft Federal Credit Union	\$139,452	\$194	0.32%	0.95%	294.33%	1.34%	0.14%
Telco Plus Credit Union	\$140,293	\$954	0.86%	1.69%	196.86%	16.38%	0.68%
4U Federal Credit Union	\$145,203	\$44	0.04%	0.16%	388.64%	0.34%	0.03%

Source: SNL Financial

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**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

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)							
River City Federal Credit Union	\$151,717	\$2,442	2.28%	2.61%	114.25%	42.35%	1.61%
Chocolate Bayou Community Federal Credit Union	\$153,870	\$173	0.20%	0.17%	82.66%	1.00%	0.11%
Kerr County Federal Credit Union	\$154,678	\$877	0.75%	0.91%	120.30%	13.85%	0.57%
Communities of Abilene Federal Credit Union	\$155,018	\$178	0.20%	0.51%	251.69%	2.88%	0.11%
Community Service Credit Union	\$155,888	\$606	0.55%	0.77%	138.61%	4.20%	0.39%
Rio Grande Valley Credit Union	\$165,435	\$162	0.22%	0.57%	255.56%	0.98%	0.10%
Chemcel Federal Credit Union	\$173,350	\$839	0.85%	1.13%	131.70%	4.51%	0.48%
Kelly Community Federal Credit Union	\$173,389	\$371	0.31%	0.53%	172.78%	1.74%	0.21%
First Central Credit Union	\$176,259	\$2,606	2.94%	1.32%	44.93%	12.10%	1.48%
LibertyOne Credit Union	\$177,742	\$758	0.58%	0.41%	70.98%	4.21%	0.43%
Members First Credit Union	\$183,113	\$442	0.62%	0.61%	97.74%	1.13%	0.24%
Government Employees Federal Credit Union	\$183,646	\$457	0.41%	0.21%	50.77%	2.85%	0.25%
MemberSource Credit Union	\$184,391	\$371	0.29%	0.54%	185.44%	1.74%	0.20%
Lone Star Credit Union	\$188,472	\$299	0.24%	0.67%	275.59%	2.18%	0.16%
Priority Trust Credit Union	\$196,174	\$1,507	1.06%	1.57%	147.98%	19.10%	0.77%
Access Community Credit Union	\$197,240	\$1,100	0.70%	0.29%	41.64%	5.58%	0.56%
Santa Fe Federal Credit Union	\$203,912	\$668	0.56%	0.96%	173.20%	2.54%	0.33%
WestTex Community Credit Union	\$206,803	\$628	0.59%	0.51%	86.31%	2.18%	0.30%
Citizens Federal Credit Union	\$209,465	\$360	0.28%	0.40%	141.11%	2.59%	0.17%
Beacon Federal Credit Union	\$210,014	\$161	0.16%	0.33%	206.83%	1.63%	0.08%
Members Choice of Central Texas Federal Credit Union	\$210,475	\$69	0.05%	0.50%	NM	0.53%	0.03%
H.E.B. Federal Credit Union	\$211,461	\$162	0.12%	0.29%	253.09%	0.43%	0.08%
Texasgulf Federal Credit Union	\$211,643	\$335	0.26%	0.45%	174.33%	1.85%	0.16%
Harris County Federal Credit Union	\$213,212	\$1,496	1.27%	0.84%	66.38%	3.27%	0.70%
The People's Federal Credit Union	\$215,463	\$1,661	1.28%	0.84%	65.38%	10.90%	0.77%
Cal-Com Federal Credit Union	\$219,648	\$352	0.30%	0.77%	258.52%	1.85%	0.16%
Capitol Credit Union	\$220,978	\$342	0.23%	0.57%	252.63%	2.04%	0.15%
Sabine Federal Credit Union	\$234,436	\$950	0.64%	0.41%	64.11%	3.41%	0.41%
Pantex Federal Credit Union	\$237,654	\$405	0.63%	0.32%	49.88%	1.12%	0.17%
Investex Credit Union	\$243,890	\$1,092	0.84%	0.78%	92.67%	7.89%	0.45%
Members Trust of the Southwest Federal Credit Union	\$248,253	\$185	0.10%	0.46%	470.27%	1.72%	0.07%
Average of Asset Group A	\$52,428	\$215	1.15%	0.93%	165.04%	4.94%	0.64%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

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	\$253,109	\$1,799	0.90%	0.93%	103.06%	6.71%	0.71%
Southwest Heritage Credit Union	\$253,694	\$696	0.42%	0.69%	163.07%	4.72%	0.27%
Border Federal Credit Union	\$255,740	\$612	0.41%	0.74%	177.78%	1.65%	0.24%
Texoma Community Credit Union	\$285,263	\$1,607	0.68%	0.60%	87.49%	6.85%	0.56%
Unity One Credit Union	\$299,694	\$1,355	0.77%	1.43%	185.90%	11.18%	0.45%
ACFCU Federal Credit Union	\$306,067	\$1,688	0.83%	0.77%	92.18%	7.51%	0.55%
Gulf Coast Federal Credit Union	\$309,459	\$4,313	1.65%	1.43%	86.18%	21.46%	1.39%
Fort Worth City Credit Union	\$316,011	\$77	0.05%	0.47%	NM	0.20%	0.02%
Synergy Federal Credit Union	\$321,524	\$733	0.29%	0.09%	32.47%	1.61%	0.23%
Evolve Federal Credit Union	\$322,956	\$152	0.07%	0.18%	252.63%	0.53%	0.05%
Pioneer Mutual Federal Credit Union	\$324,105	\$1,020	0.48%	0.50%	102.94%	2.57%	0.31%
Gulf Credit Union	\$325,555	\$2,345	1.33%	0.66%	49.72%	8.00%	0.72%
First Basin Credit Union	\$345,146	\$878	0.45%	0.77%	170.16%	5.17%	0.25%
Mobility Credit Union	\$367,502	\$2,475	0.77%	0.72%	93.29%	14.06%	0.67%
Cy Fair Federal Credit Union	\$372,891	\$1,667	0.66%	0.90%	137.25%	5.83%	0.45%
MCT Credit Union	\$376,702	\$860	0.38%	0.39%	102.44%	2.58%	0.23%
Houston Texas Fire Fighters Federal Credit Union	\$412,187	\$342	0.20%	0.39%	188.89%	0.86%	0.08%
1st Community Federal Credit Union	\$412,808	\$5,964	2.15%	2.51%	116.67%	14.91%	1.44%
Texas Tech Federal Credit Union	\$419,699	\$993	0.33%	0.55%	166.47%	2.34%	0.24%
United Texas Credit Union	\$420,860	\$1,639	0.53%	0.41%	77.97%	6.19%	0.39%
America's Credit Union	\$434,004	\$1,817	0.64%	0.31%	47.50%	4.08%	0.42%
Nizari Progressive Federal Credit Union	\$437,100	\$760	0.25%	0.45%	178.29%	1.96%	0.17%
Public Employees Credit Union	\$437,110	\$858	0.38%	0.45%	120.28%	1.82%	0.20%
Texar Federal Credit Union	\$438,636	\$1,264	0.53%	0.58%	108.86%	2.51%	0.29%
GENCO Federal Credit Union	\$464,830	\$461	0.21%	0.50%	240.56%	0.77%	0.10%
Education Credit Union	\$479,843	\$3,038	0.79%	0.85%	106.85%	5.47%	0.63%
Average of Asset Group B	\$361,250	\$1,516	0.62%	0.70%	127.56%	5.44%	0.43%

Source: SNL Financial

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# Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets							
My Community Credit Union	\$509,413	\$3,823	0.94%	1.42%	151.95%	6.64%	0.75%
CoastLife Credit Union	\$512,417	\$5,269	1.65%	1.68%	101.58%	11.40%	1.03%
Security First Federal Credit Union	\$522,360	\$3,905	1.08%	1.20%	110.29%	6.77%	0.75%
Associated Credit Union of Texas	\$528,887	\$4,848	1.13%	2.30%	204.76%	7.53%	0.92%
DuGood Federal Credit Union	\$555,050	\$574	0.15%	0.44%	288.50%	0.80%	0.10%
Educators Credit Union	\$570,285	\$260	0.17%	0.18%	105.38%	0.26%	0.05%
Education First Federal Credit Union	\$601,727	\$4,048	1.10%	1.89%	172.73%	10.75%	0.67%
Union Square Credit Union	\$604,927	\$3,240	0.70%	1.01%	143.80%	7.47%	0.54%
Soarion Federal Credit Union	\$612,348	\$6,697	1.49%	2.67%	179.54%	17.51%	1.09%
Abilene Teachers Federal Credit Union	\$632,929	\$686	0.17%	1.05%	606.85%	0.82%	0.11%
Alliance Credit Union	\$638,862	\$4,965	0.91%	0.55%	60.42%	7.15%	0.78%
City Credit Union	\$643,885	\$5,732	1.60%	1.76%	109.84%	8.31%	0.89%
Resource One Credit Union	\$702,157	\$5,587	1.01%	1.88%	185.70%	15.71%	0.80%
PrimeWay Federal Credit Union	\$733,680	\$5,578	1.06%	1.02%	96.25%	8.68%	0.76%
Generations Community Federal Credit Union	\$737,664	\$3,326	0.61%	0.73%	120.41%	5.57%	0.45%
Texell Credit Union	\$768,809	\$2,926	0.49%	1.51%	305.54%	8.56%	0.38%
Complex Community Federal Credit Union	\$771,479	\$2,257	0.45%	0.73%	162.74%	2.60%	0.29%
Members Choice Credit Union	\$774,924	\$2,256	0.42%	0.95%	228.59%	4.41%	0.29%
Smart Financial Credit Union	\$802,192	\$6,541	1.20%	1.05%	87.95%	7.41%	0.82%
Southwest Airlines Federal Credit Union	\$816,954	\$3,738	0.64%	1.21%	189.03%	4.16%	0.46%
InTouch Credit Union	\$835,869	\$7,167	1.14%	1.07%	93.89%	10.73%	0.86%
Texas Bay Credit Union	\$869,337	\$5,741	0.89%	1.68%	187.81%	10.82%	0.66%
Community Resource Credit Union	\$904,482	\$2,124	0.30%	0.73%	241.01%	2.56%	0.23%
Schlumberger Employees Credit Union	\$909,026	\$922	0.34%	0.18%	53.47%	0.44%	0.10%
Houston Police Federal Credit Union	\$949,338	\$2,397	0.51%	1.53%	299.83%	2.35%	0.25%
Greater Texas Federal Credit Union	\$952,625	\$6,022	0.80%	0.75%	93.66%	9.33%	0.63%
Houston Federal Credit Union	\$955,210	\$2,490	0.45%	0.60%	134.02%	3.64%	0.26%
Brazos Valley Schools Credit Union	\$996,589	\$2,039	0.47%	1.60%	338.99%	1.91%	0.20%
Average of Asset Group C	\$729,051	\$3,756	0.78%	1.19%	180.52%	6.58%	0.54%

Source: SNL Financial

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**Asset Quality**
**March 31, 2025**
**Run Date: May 13, 2025**

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - Over \$1 billion in total assets							
FivePoint Credit Union	\$1,026,341	\$3,970	0.50%	0.73%	144.18%	4.60%	0.39%
Velocity Credit Union	\$1,040,820	\$5,702	0.99%	2.90%	291.77%	4.69%	0.55%
Neches Federal Credit Union	\$1,042,137	\$2,430	0.32%	0.85%	265.88%	1.67%	0.23%
Raiz Federal Credit Union	\$1,047,421	\$6,030	0.76%	2.01%	266.60%	6.44%	0.58%
Rave Financial Credit Union	\$1,103,904	\$4,103	0.48%	1.23%	257.64%	3.18%	0.37%
Neighborhood Credit Union	\$1,139,104	\$7,466	0.94%	1.54%	164.85%	8.73%	0.66%
Firstmark Credit Union	\$1,219,886	\$4,387	0.61%	1.00%	165.26%	5.35%	0.36%
Gulf Coast Educators Federal Credit Union	\$1,240,644	\$4,551	0.53%	0.83%	156.43%	3.17%	0.37%
Fort Worth Community Credit Union	\$1,259,078	\$3,784	0.59%	0.99%	168.31%	2.94%	0.30%
Amplify Credit Union	\$1,283,603	\$2,515	0.28%	0.37%	129.66%	9.09%	0.20%
East Texas Professional Credit Union	\$1,316,011	\$1,366	0.15%	0.59%	397.44%	1.38%	0.10%
First Service Credit Union	\$1,411,285	\$9,133	0.85%	1.04%	122.19%	7.27%	0.65%
Amoco Federal Credit Union	\$1,421,290	\$8,104	0.70%	0.93%	132.58%	8.37%	0.57%
Red River Employees Federal Credit Union	\$1,507,328	\$6,877	0.63%	1.37%	218.03%	3.83%	0.46%
FirstLight Federal Credit Union	\$1,573,851	\$6,660	0.53%	1.52%	289.20%	3.98%	0.42%
United Heritage Credit Union	\$1,617,615	\$11,410	0.92%	0.43%	46.00%	7.51%	0.71%
DATCU Credit Union	\$1,670,953	\$1,590	0.11%	1.04%	930.82%	0.85%	0.10%
Shell Federal Credit Union	\$1,871,614	\$11,081	0.78%	0.91%	116.04%	5.22%	0.59%
Texas Trust Credit Union	\$2,030,166	\$13,494	0.92%	0.65%	71.53%	7.74%	0.66%
Texans Credit Union	\$2,346,777	\$5,881	0.36%	0.50%	139.67%	2.61%	0.25%
Advancial Federal Credit Union	\$2,379,034	\$18,057	0.89%	1.41%	158.96%	9.05%	0.76%
A+ Federal Credit Union	\$2,514,976	\$40,264	1.94%	1.67%	86.06%	12.47%	1.60%
Austin Telco Federal Credit Union	\$2,523,753	\$7,284	0.42%	0.38%	91.79%	2.58%	0.29%
Credit Union of Texas	\$2,622,223	\$27,488	1.30%	0.77%	59.42%	14.23%	1.05%
JSC Federal Credit Union	\$2,679,451	\$12,131	0.66%	1.05%	159.78%	4.33%	0.45%
First Community Credit Union	\$2,739,419	\$11,248	0.53%	0.81%	153.11%	5.54%	0.41%
UNIFY Financial Federal Credit Union	\$3,545,159	\$49,081	1.80%	3.03%	168.39%	17.90%	1.38%
University Federal Credit Union	\$4,144,035	\$25,129	0.83%	1.28%	153.93%	6.85%	0.61%
EECU	\$4,271,677	\$13,599	0.41%	0.74%	181.70%	2.90%	0.32%
GECU Federal Credit Union	\$4,417,429	\$36,710	1.07%	1.60%	149.32%	6.27%	0.83%
Credit Human Federal Credit Union	\$4,457,230	\$54,261	1.39%	1.08%	77.87%	15.96%	1.22%
Rally Credit Union	\$4,657,778	\$26,046	0.65%	1.79%	275.67%	4.52%	0.56%
Texas Dow Employees Credit Union	\$4,788,299	\$84,084	2.01%	1.13%	56.10%	16.90%	1.76%
Catalyst Corporate Federal Credit Union	\$5,762,099	NA	0.00%	0.00%	0.00%	NA	NA
American Airlines Federal Credit Union	\$9,271,110	\$26,051	0.48%	0.93%	195.40%	2.58%	0.28%
Security Service Federal Credit Union	\$14,071,959	\$80,795	0.69%	0.97%	140.36%	5.37%	0.57%
Randolph-Brooks Federal Credit Union	\$18,502,408	\$88,636	0.71%	0.88%	124.13%	4.69%	0.48%
Average of Asset Group D	\$3,284,267	\$20,039	0.75%	1.11%	181.25%	6.41%	0.59%

Source: SNL Financial

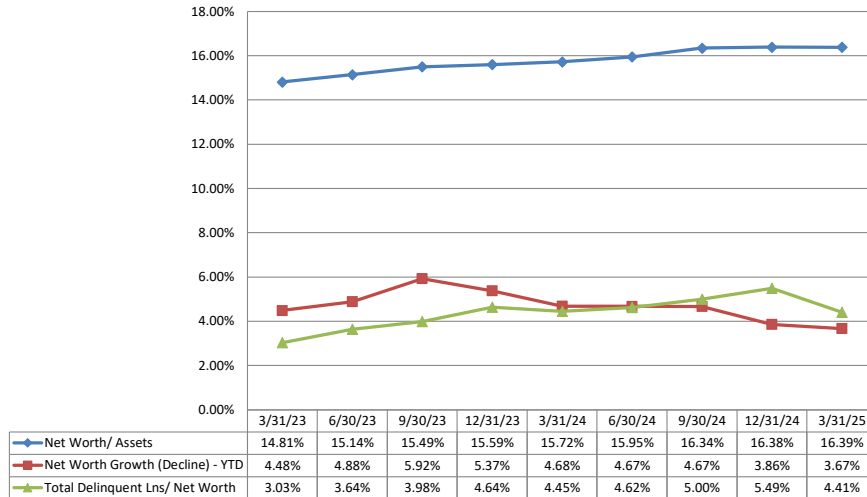
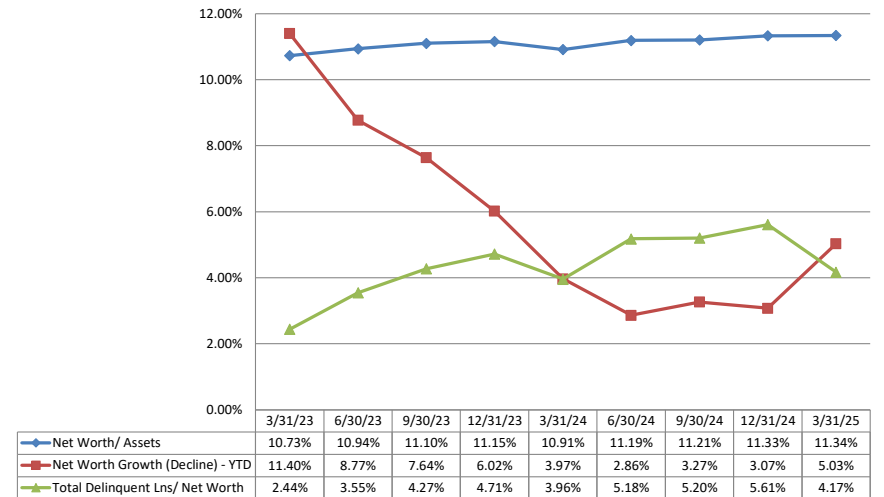
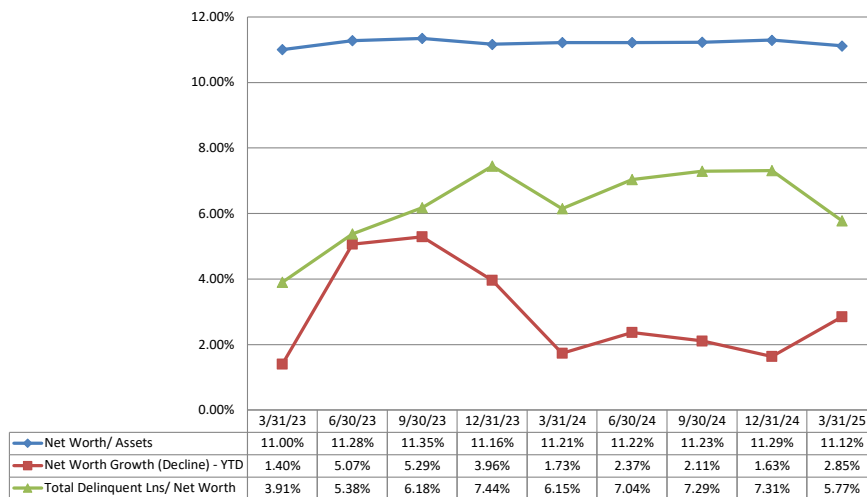
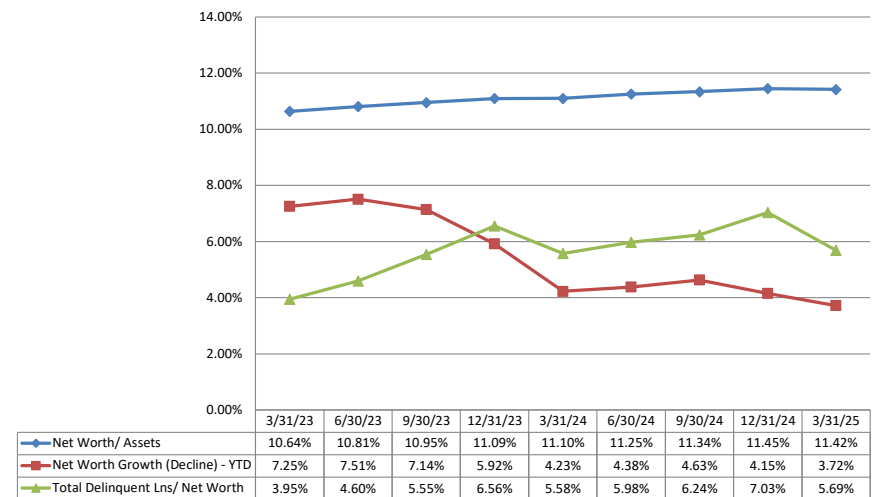
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Net Worth

## Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth &amp; 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

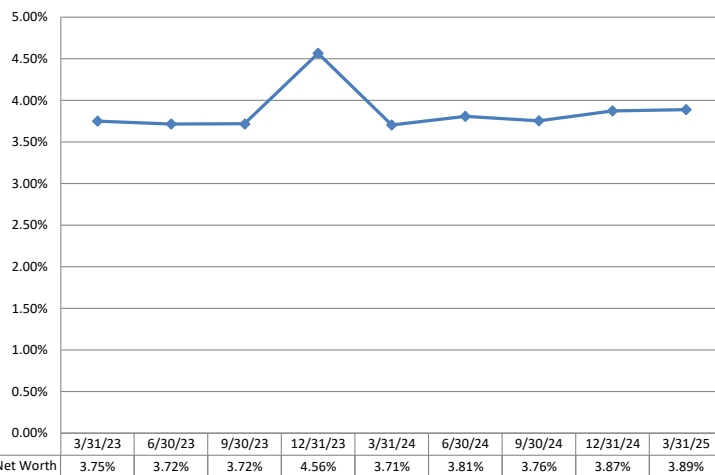
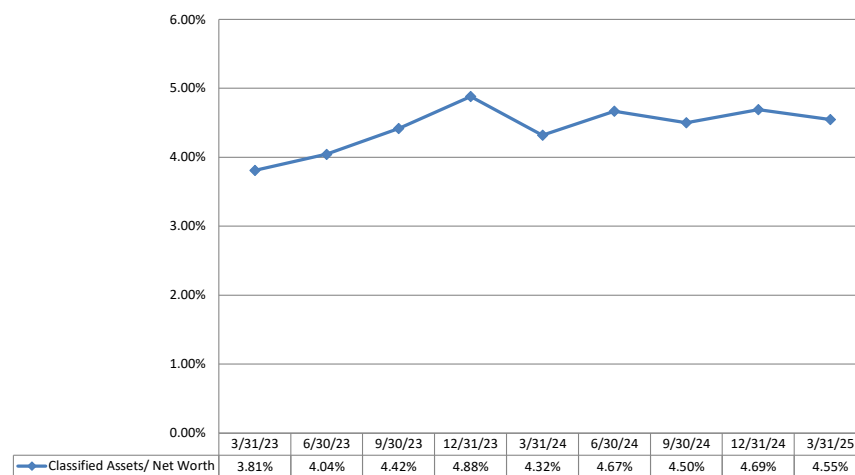
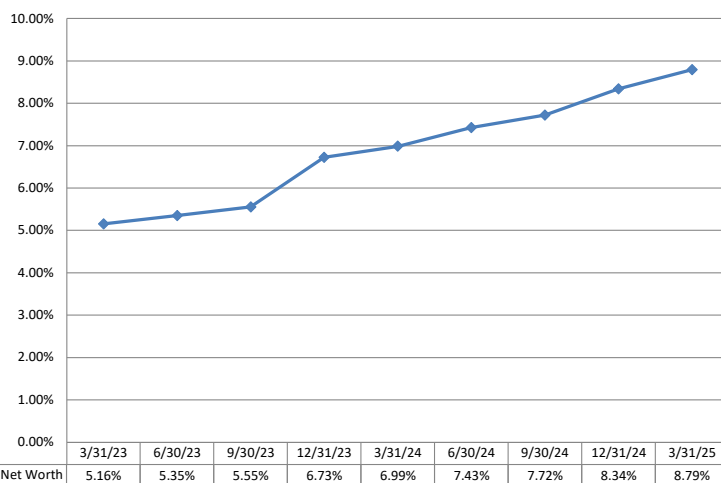
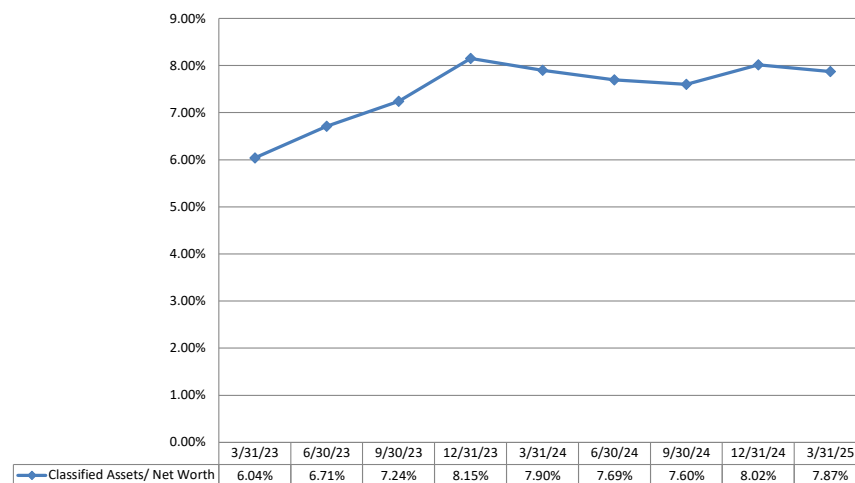
Source: SNL Financial

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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.

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

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>						
Paris District Credit Union	\$453	\$87	19.21%	0.00%	2.30%	3.45%
Assumption Beaumont Federal Credit Union	\$554	\$50	9.03%	8.16%	0.00%	6.00%
Musicians Federal Credit Union	\$705	\$109	15.46%	7.48%	0.00%	8.26%
Ibew Local 681 Credit Union	\$743	\$53	7.13%	7.69%	9.43%	32.08%
Texas Lee Federal Credit Union	\$909	\$112	12.32%	26.67%	0.00%	0.00%
Pear Orchard Federal Credit Union	\$952	\$207	21.74%	1.94%	75.36%	11.59%
Pilgrim CUCC Federal Credit Union	\$980	\$127	12.96%	(6.20%)	16.54%	4.72%
Empowerment Community Development Federal Credit Union	\$1,005	\$81	8.06%	5.00%	0.00%	11.11%
Littlefield School Employees Federal Credit Union	\$1,067	\$190	17.81%	0.00%	5.26%	2.63%
Brentwood Baptist Church Federal Credit Union	\$1,388	\$102	7.35%	(3.88%)	82.35%	15.69%
Salt Employees Federal Credit Union	\$1,520	\$661	43.49%	(5.37%)	0.15%	1.51%
American Baptist Association Credit Union	\$1,709	\$172	10.06%	(6.86%)	0.00%	5.81%
Saint Lukes Community Federal Credit Union	\$1,822	\$204	11.20%	10.05%	14.22%	3.92%
Highway Employees Credit Union	\$1,927	\$506	26.26%	3.99%	0.59%	0.99%
W T N M Atlantic Federal Credit Union	\$2,065	\$426	20.63%	9.62%	29.11%	6.57%
Lehrer Interests Credit Union	\$2,220	\$496	22.34%	0.81%	0.00%	0.20%
Faith Cooperative Federal Credit Union	\$2,320	\$521	22.46%	18.47%	0.00%	10.36%
Jafari No-Interest Credit Union	\$2,535	\$506	19.96%	8.06%	0.00%	7.31%
Navarro Credit Union	\$2,741	\$1,128	41.15%	(1.06%)	2.39%	2.39%
S P Trainmen Federal Credit Union	\$2,878	\$630	21.89%	(19.34%)	6.03%	0.32%
B P S Federal Credit Union	\$2,959	\$1,755	59.31%	2.75%	0.06%	0.57%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,033	\$533	17.57%	78.03%	0.75%	0.94%
Lefors Federal Credit Union	\$3,134	\$698	22.27%	1.15%	3.30%	1.72%
Federal Employees Credit Union	\$3,213	\$651	20.26%	0.62%	0.00%	0.15%
Vidor Teachers Federal Credit Union	\$3,311	\$500	15.10%	2.41%	0.00%	0.80%
Longview Federal Credit Union	\$3,343	\$787	23.54%	(1.52%)	32.78%	3.43%
Del Rio S P Credit Union	\$3,452	\$1,271	36.82%	1.58%	3.30%	0.79%
Plains Federal Credit Union	\$3,453	\$584	16.91%	(0.68%)	0.34%	1.71%
Goodyear San Angelo Federal Credit Union	\$3,510	\$529	15.07%	10.87%	0.19%	5.10%
Houston Belt & Terminal Federal Credit Union	\$3,533	\$1,483	41.98%	4.09%	10.72%	1.48%
Covenant Savings Federal Credit Union	\$3,787	\$429	11.33%	13.49%	7.69%	1.63%
Union Pacific Employees Credit Union	\$3,812	\$916	24.03%	(2.60%)	4.15%	4.37%
Peco Federal Credit Union	\$3,830	\$510	13.32%	2.37%	6.08%	4.12%
T H D District 17 Credit Union	\$3,870	\$838	21.65%	2.40%	12.77%	1.55%
Highway District 9 Credit Union	\$4,027	\$1,037	25.75%	1.55%	2.12%	2.70%
Everman Parkway Credit Union	\$4,029	\$1,408	34.95%	1.43%	1.92%	0.50%
Belton Federal Credit Union	\$4,060	\$664	16.35%	(20.03%)	13.25%	3.77%
Intercorp Credit Union	\$4,381	\$812	18.53%	1.48%	10.47%	2.09%
Oak Farms Employees Credit Union	\$4,395	\$1,147	26.10%	3.52%	5.75%	2.96%
Highway District 2 Credit Union	\$4,654	\$1,347	28.94%	3.29%	0.00%	0.45%
Corpus Christi S P Credit Union	\$4,869	\$667	13.70%	(4.15%)	8.10%	6.90%
Farmers Branch City Employees Federal Credit Union	\$4,873	\$1,019	20.91%	(2.73%)	15.60%	0.29%
Team Financial Federal Credit Union	\$4,972	\$371	7.46%	(6.37%)	10.51%	4.31%
Midwestern State University Credit Union	\$4,996	\$697	13.95%	(1.71%)	1.15%	1.58%

Source: SNL Financial

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**Net Worth**
**March 31, 2025**
**Run Date: May 13, 2025**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Port of Houston Warehouse Federal Credit Union	\$5,211	\$987	18.94%	16.46%	2.13%	1.22%
Pampa Municipal Credit Union	\$5,211	\$718	13.78%	20.50%	0.42%	1.81%
Redeemer Federal Credit Union	\$5,279	\$1,609	30.48%	(6.12%)	12.80%	1.93%
Light Commerce Credit Union	\$5,330	\$1,135	21.29%	17.28%	1.76%	1.67%
South Texas Regional Federal Credit Union	\$5,459	\$792	14.51%	1.01%	0.63%	0.88%
Frio County Federal Credit Union	\$5,547	\$2,084	37.57%	4.27%	4.75%	2.35%
STEC Federal Credit Union	\$5,695	\$1,612	28.31%	5.28%	1.49%	0.50%
N C E Credit Union	\$5,811	\$1,200	20.65%	1.00%	8.75%	4.75%
Skel-Tex Credit Union	\$5,949	\$1,261	21.20%	2.23%	3.89%	1.19%
Coburn Credit Union	\$6,025	\$1,513	25.11%	3.47%	0.13%	0.33%
Natural Resources Conservation Service Federal Credit Union	\$6,091	\$1,207	19.82%	(14.68%)	7.04%	6.38%
Moore County Schools Federal Credit Union	\$6,165	\$651	10.56%	(2.44%)	18.59%	9.22%
Sweetwater Regional Federal Credit Union	\$6,702	\$1,310	19.55%	(4.53%)	0.00%	1.76%
Andrews School Federal Credit Union	\$6,751	\$1,815	26.88%	7.87%	0.61%	1.82%
Victoria City-County Employees Federal Credit Union	\$6,887	\$1,032	14.98%	3.91%	0.10%	1.94%
City of Deer Park Federal Credit Union	\$6,933	\$1,454	20.97%	7.85%	0.00%	0.07%
Oak Cliff Christian Federal Credit Union	\$7,007	\$394	5.62%	13.65%	0.76%	34.52%
Brownsville City Employees Federal Credit Union	\$7,208	\$2,132	29.58%	5.52%	1.17%	1.03%
Sherwin Federal Credit Union	\$7,219	\$2,379	32.95%	(4.82%)	0.00%	0.88%
Seminole Public School Federal Credit Union	\$7,365	\$1,637	22.23%	0.00%	6.90%	1.65%
Capital Federal Credit Union	\$7,372	\$1,601	21.72%	0.25%	0.31%	1.06%
Port Terminal Federal Credit Union	\$7,571	\$3,086	40.76%	1.43%	2.24%	0.71%
Galveston Government Employees Credit Union	\$7,631	\$732	9.59%	2.20%	13.52%	1.78%
Highway District 19 Employee Credit Union	\$7,699	\$1,462	18.99%	(0.55%)	1.71%	2.94%
Local 20 IBEW Federal Credit Union	\$8,077	\$577	7.14%	(2.75%)	26.00%	3.64%
Texoma Federal Credit Union	\$8,239	\$2,359	28.63%	(1.86%)	2.29%	3.56%
Jackson County Federal Credit Union	\$8,556	\$773	9.03%	10.62%	0.00%	0.78%
Wharton County Teachers Credit Union	\$8,565	\$2,053	23.97%	1.96%	0.05%	0.39%
Yoakum County Federal Credit Union	\$8,577	\$1,989	23.19%	(3.59%)	0.70%	1.11%
Port of Houston Credit Union	\$8,662	\$2,466	28.47%	6.93%	1.99%	2.07%
Victoria Federal Credit Union	\$8,841	\$1,155	13.06%	9.57%	0.00%	1.82%
E M O T Federal Credit Union	\$9,169	\$3,542	38.63%	3.65%	0.79%	3.02%
Tex-Mex Credit Union	\$9,214	\$2,182	23.68%	(59.73%)	14.89%	29.74%
Sweetex Credit Union	\$9,357	\$3,568	38.13%	1.80%	0.00%	0.08%
I L A 28 Federal Credit Union	\$9,653	\$2,118	21.94%	(2.25%)	0.00%	0.47%
Cochran County Schools Federal Credit Union	\$9,814	\$1,425	14.52%	19.73%	0.91%	2.67%
Hale County Teachers Federal Credit Union	\$9,912	\$1,140	11.50%	2.83%	0.70%	3.33%
Neiman Marcus Employees Federal Credit Union	\$10,167	\$1,502	14.77%	4.58%	2.73%	8.72%
Fannin County Teachers Federal Credit Union	\$10,183	\$2,742	26.93%	3.68%	0.62%	1.64%
Mount Olive Baptist Church Federal Credit Union	\$10,469	\$1,795	17.15%	7.03%	14.21%	5.46%
Vatat Credit Union	\$10,570	\$1,846	17.46%	3.50%	1.90%	7.26%
J.C.T. Federal Credit Union	\$10,744	\$1,197	11.14%	5.08%	0.25%	0.33%

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Alamo City Credit Union	\$10,809	\$929	8.59%	(22.74%)	30.14%	15.18%
Met Tran Federal Credit Union	\$10,829	\$1,600	14.78%	9.21%	1.19%	6.06%
T & P Longview Federal Credit Union	\$10,851	\$2,534	23.35%	6.25%	0.20%	0.83%
I B E W LU 66 Federal Credit Union	\$10,979	\$1,489	13.56%	7.11%	6.65%	5.10%
Reeves County Teachers Credit Union	\$11,054	\$1,388	12.56%	17.76%	0.50%	3.39%
Scurry County School Federal Credit Union	\$11,155	\$2,095	18.78%	(6.39%)	2.53%	0.00%
Texarkana Terminal Empl Federal Credit Union	\$11,405	\$969	8.50%	5.86%	3.61%	10.11%
Ben E. Keith Employees Federal Credit Union	\$11,406	\$2,228	19.53%	8.81%	0.22%	0.76%
Swemp Federal Credit Union	\$11,627	\$2,397	20.62%	3.54%	0.42%	0.50%
PIE Credit Union	\$11,664	\$2,560	21.95%	9.11%	0.23%	0.43%
Methodist Hospital Employees Federal Credit Union	\$11,796	\$1,413	11.98%	7.20%	19.82%	14.01%
Brownfield Federal Credit Union	\$11,873	\$4,079	34.36%	(0.49%)	0.32%	0.29%
Pampa Teachers Federal Credit Union	\$11,999	\$1,248	10.40%	(29.12%)	7.37%	5.45%
Employees United Federal Credit Union	\$12,094	\$3,876	32.05%	3.02%	0.18%	0.72%
Pasadena Muni Federal Credit Union	\$12,095	\$2,596	21.46%	2.79%	1.23%	2.04%
Morris Sheppard Texarkana Federal Credit Union	\$12,577	\$1,403	11.16%	6.96%	1.00%	2.00%
Baker Hughes Federal Credit Union	\$12,606	\$1,492	11.84%	1.89%	1.54%	0.74%
Angelina County Teachers Credit Union	\$12,750	\$2,043	16.02%	11.27%	0.00%	1.57%
Refugio County Federal Credit Union	\$13,377	\$2,268	16.95%	5.36%	0.49%	1.23%
Local 24 Employees Federal Credit Union	\$13,461	\$2,584	19.20%	9.51%	0.12%	0.74%
Coastal Bend P O Federal Credit Union	\$13,501	\$3,266	24.19%	12.63%	1.65%	1.35%
Central Texas Teachers Credit Union	\$13,875	\$2,175	15.68%	2.41%	0.00%	1.29%
Alpine Community Credit Union	\$14,333	\$2,230	15.56%	9.74%	0.40%	0.58%
Living in Fulfillment Everyday Federal Credit Union	\$14,409	\$314	2.18%	(169.54%)	58.28%	51.91%
Cherokee County Teachers Federal Credit Union	\$14,463	\$2,772	19.17%	2.03%	6.46%	0.69%
Central Texas Manufacturing Credit Union	\$14,852	\$3,148	21.20%	6.19%	8.48%	1.87%
Laredo Fire Department Federal Credit Union	\$15,096	\$1,848	12.24%	9.30%	1.41%	2.27%
Friona Texas Federal Credit Union	\$15,124	\$2,555	16.89%	(10.67%)	20.04%	6.22%
Marshall T & P Employees Federal Credit Union	\$15,988	\$2,976	18.61%	5.59%	3.29%	4.67%
I L A 1351 Federal Credit Union	\$16,143	\$2,749	17.03%	9.99%	0.00%	2.55%
Reed Credit Union	\$16,241	\$2,696	16.60%	4.20%	2.08%	0.70%
TxDOT Credit Union	\$16,379	\$2,876	17.56%	5.36%	1.63%	2.23%
Seagoville Federal Credit Union	\$16,431	\$3,246	19.76%	3.61%	0.00%	0.22%
Corpus Christi Postal Employees Credit Union	\$16,446	\$3,165	19.24%	6.94%	0.19%	2.56%
Member Preferred Federal Credit Union	\$16,884	\$2,133	12.63%	9.01%	8.44%	4.97%
1st University Credit Union	\$17,036	\$1,821	10.69%	0.88%	1.81%	1.70%
Ellis County Teachers and Employees Federal Credit Union	\$17,466	\$3,312	18.96%	10.66%	0.00%	1.54%
Midland Municipal Employees Credit Union	\$17,537	\$2,401	13.69%	1.51%	0.87%	0.79%
Linkage Credit Union	\$17,886	\$3,198	17.88%	(0.50%)	1.97%	1.63%
Victoria Teachers Federal Credit Union	\$18,242	\$5,776	31.66%	2.16%	0.00%	1.25%
Southern Star Credit Union	\$18,445	\$2,515	13.64%	(0.79%)	11.25%	3.34%
Alba Golden Federal Credit Union	\$18,818	\$3,270	17.38%	10.55%	4.62%	6.30%
Cowboy Country Federal Credit Union	\$19,056	\$3,132	16.44%	(2.03%)	12.84%	7.41%
Amarillo Postal Employees Credit Union	\$19,161	\$2,471	12.90%	1.30%	2.31%	2.39%
Germania Credit Union	\$19,232	\$2,302	11.97%	2.80%	0.00%	0.83%

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Waco Federal Credit Union	\$19,449	\$1,814	9.33%	13.68%	0.44%	1.32%
Port Arthur Community Federal Credit Union	\$19,530	\$2,679	13.72%	(0.75%)	5.60%	4.37%
Temple-Inland Federal Credit Union	\$19,850	\$3,364	16.95%	2.75%	0.00%	0.86%
First Priority Credit Union	\$20,232	\$2,325	11.49%	10.60%	2.19%	1.81%
Odessa Employees Credit Union	\$20,387	\$3,195	15.67%	6.75%	1.03%	1.63%
LCRA Credit Union	\$20,879	\$3,217	15.41%	1.00%	3.92%	1.24%
Corner Stone Credit Union	\$21,186	\$1,931	9.11%	4.61%	2.38%	5.64%
McLennan County Employees Federal Credit Union	\$21,234	\$5,491	25.86%	(0.80%)	0.09%	1.93%
MOPAC Employees Federal Credit Union	\$21,591	\$2,050	9.49%	8.57%	9.02%	4.59%
Northeast Panhandle Teachers Federal Credit Union	\$21,647	\$4,511	20.84%	6.67%	0.00%	1.73%
Temple Santa Fe Community Credit Union	\$21,965	\$1,948	8.87%	4.78%	0.72%	4.98%
TexStar Federal Credit Union	\$22,514	\$2,669	11.85%	1.66%	0.45%	2.14%
McMurrey Federal Credit Union	\$22,603	\$3,300	14.60%	3.42%	2.67%	1.73%
Brazos Community Credit Union	\$23,171	\$3,862	16.67%	(51.68%)	13.59%	21.78%
Grand Prairie Credit Union	\$23,362	\$2,592	11.09%	9.48%	0.35%	2.74%
U S I Federal Credit Union	\$23,500	\$5,817	24.75%	2.49%	19.92%	3.68%
Concho Valley Credit Union	\$23,704	\$2,676	11.29%	6.38%	0.41%	1.12%
Liberty County Teachers Federal Credit Union	\$24,290	\$3,405	14.02%	10.74%	0.03%	2.29%
Texhillco School Employees Federal Credit Union	\$24,417	\$2,685	11.00%	1.05%	16.83%	4.47%
The Local Federal Credit Union	\$24,889	\$5,282	21.22%	(1.06%)	5.76%	4.75%
Bayou City Federal Credit Union	\$24,929	\$2,313	9.28%	0.17%	3.67%	5.40%
Anderson County Federal Credit Union	\$25,337	\$4,129	16.30%	10.54%	3.58%	3.22%
Union Fidelity Federal Credit Union	\$25,444	\$5,266	20.70%	7.43%	2.45%	1.31%
Texas People Federal Credit Union	\$26,051	\$4,434	17.02%	0.00%	3.04%	1.78%
Dallas U. P. Employees Credit Union	\$26,231	\$6,059	23.10%	4.54%	1.45%	1.53%
Valwood Park Federal Credit Union	\$27,293	\$2,778	10.18%	4.37%	1.98%	4.28%
Gulf Shore Federal Credit Union	\$27,428	\$3,774	13.76%	2.02%	9.17%	3.87%
Shared Resources Credit Union	\$27,439	\$3,281	11.96%	1.96%	4.60%	6.16%
Texas Community Federal Credit Union	\$27,548	\$4,000	14.52%	8.48%	10.15%	5.95%
United Credit Union	\$28,167	\$2,427	8.62%	83.47%	4.08%	6.18%
United Energy Credit Union	\$28,555	\$4,904	17.17%	(2.43%)	2.63%	2.24%
Yantis Federal Credit Union	\$29,667	\$3,813	12.85%	0.00%	1.15%	2.62%
Tyler City Employees Credit Union	\$29,706	\$4,551	15.32%	3.82%	7.62%	4.04%
Rocket Federal Credit Union	\$29,778	\$2,867	9.63%	(7.80%)	10.88%	7.46%
San Patricio County Teachers Federal Credit Union	\$29,905	\$3,964	13.26%	(0.81%)	1.69%	2.83%
Trinity Valley Teachers Credit Union	\$31,061	\$9,205	29.64%	6.00%	0.27%	0.61%
Wichita Falls Federal Credit Union	\$31,216	\$3,773	12.09%	(1.58%)	1.75%	4.48%
Texas Associations of Professionals Federal Credit Union	\$31,223	\$4,597	14.72%	0.70%	0.76%	12.18%
Alcon Employees Federal Credit Union	\$31,661	\$6,508	20.56%	(0.43%)	0.34%	0.77%
Northeast Texas Teachers Federal Credit Union	\$32,035	\$4,566	14.25%	6.32%	0.50%	1.66%
Members Financial Federal Credit Union	\$33,213	\$3,295	9.92%	21.09%	0.88%	3.70%
Beaumont Community Credit Union	\$33,270	\$4,762	14.31%	5.88%	0.19%	1.28%
Greater Central Texas Federal Credit Union	\$33,567	\$3,515	10.47%	12.20%	0.26%	0.51%
Brazos Star Credit Union	\$34,952	\$4,927	14.10%	6.43%	2.44%	1.77%
Matagorda County Credit Union	\$35,390	\$5,483	15.49%	11.40%	0.05%	0.75%

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# Net Worth

March 31, 2025

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Mid-Tex Federal Credit Union	\$35,705	\$2,939	8.23%	7.20%	2.76%	4.63%
Port Arthur Teachers Federal Credit Union	\$35,865	\$5,211	14.53%	4.50%	1.67%	4.59%
Commoncents Credit Union	\$36,507	\$4,451	12.19%	(4.97%)	7.17%	7.62%
Golden Triangle Federal Credit Union	\$36,898	\$6,797	18.42%	8.66%	1.00%	1.50%
Austin Federal Credit Union	\$37,792	\$3,340	8.84%	4.24%	4.10%	2.99%
Angelina Federal Employees Credit Union	\$38,089	\$6,937	18.21%	8.36%	0.07%	1.34%
Caprock Federal Credit Union	\$39,038	\$4,672	11.97%	(7.89%)	5.20%	1.54%
San Angelo Federal Credit Union	\$39,464	\$4,440	11.25%	14.37%	2.97%	1.37%
Keystone Credit Union	\$40,073	\$10,999	27.45%	1.57%	0.90%	5.63%
Hockley County Credit Union	\$40,219	\$4,436	11.03%	4.19%	8.48%	5.48%
Mesquite Credit Union	\$40,624	\$3,998	9.84%	8.48%	0.55%	1.50%
Travis County Credit Union	\$41,522	\$3,899	9.39%	11.50%	6.54%	5.75%
B C M Federal Credit Union	\$42,365	\$4,963	11.71%	12.12%	5.72%	18.19%
Cabot Community Credit Union	\$42,400	\$6,366	15.01%	7.16%	3.94%	5.70%
Old Ocean Federal Credit Union	\$42,689	\$7,961	18.65%	10.10%	0.43%	0.19%
Starr County Teachers Federal Credit Union	\$44,105	\$7,028	15.93%	11.17%	0.04%	0.54%
Mountain Star Federal Credit Union	\$44,946	\$6,528	14.52%	16.79%	1.53%	4.23%
Lufkin Federal Credit Union	\$44,998	\$11,302	25.12%	7.87%	0.34%	0.73%
Houston Highway Credit Union	\$46,224	\$4,724	10.22%	10.78%	1.69%	5.57%
Caprock Santa Fe Credit Union	\$49,671	\$20,168	40.60%	4.53%	1.75%	2.66%
Cherokee County Federal Credit Union	\$49,705	\$11,940	24.02%	2.94%	1.04%	1.22%
Star Financial Credit Union	\$50,445	\$5,176	10.26%	(5.19%)	11.11%	4.27%
Walker County Federal Credit Union	\$50,582	\$7,939	15.70%	14.46%	3.15%	3.98%
Highway District 21 Federal Credit Union	\$51,073	\$10,758	21.06%	10.10%	1.36%	2.13%
Trans Texas Southwest Credit Union	\$51,129	\$6,385	12.49%	5.53%	1.14%	1.74%
Lubrizol Employees' Credit Union	\$52,279	\$9,172	17.54%	4.19%	1.35%	1.17%
City Public Service/IBEW Federal Credit Union	\$52,365	\$7,740	14.78%	(9.68%)	3.20%	1.28%
Baptist Credit Union	\$52,686	\$4,196	7.96%	2.01%	3.62%	2.34%
Sacred Heart Parish Hallettsville Federal Credit Union	\$54,958	\$5,985	10.89%	6.52%	0.67%	1.92%
My Credit Union	\$56,097	\$6,313	11.25%	12.68%	4.31%	1.88%
Heart O TX Federal Credit Union	\$56,263	\$3,956	7.03%	9.42%	4.40%	6.62%
Lifetime Federal Credit Union	\$57,384	\$10,193	17.76%	(1.13%)	1.69%	3.19%
Big Spring Education Employees Federal Credit Union	\$58,269	\$9,445	16.21%	16.72%	1.81%	5.96%
Select Federal Credit Union	\$59,907	\$9,984	16.67%	(2.78%)	3.72%	4.84%
La Joya Area Federal Credit Union	\$63,457	\$6,709	10.57%	2.52%	5.22%	3.71%
Cosden Federal Credit Union	\$63,668	\$6,813	10.70%	5.48%	1.03%	1.63%
Texas Plains Federal Credit Union	\$63,754	\$7,329	11.50%	0.60%	2.91%	6.10%
West Texas Credit Union	\$65,152	\$6,380	9.79%	2.33%	1.93%	2.52%
South Texas Federal Credit Union	\$65,199	\$5,778	8.86%	9.86%	2.53%	6.06%
Star of Texas Credit Union	\$65,494	\$12,890	19.68%	8.17%	3.55%	2.80%
Doches Credit Union	\$66,006	\$8,322	12.61%	3.25%	2.70%	3.48%
Freestone Credit Union	\$67,937	\$7,082	10.42%	10.97%	0.28%	1.13%
Service 1st Credit Union	\$72,823	\$10,160	13.95%	9.31%	3.14%	2.32%
Hereford Texas Federal Credit Union	\$72,993	\$15,870	21.74%	2.08%	1.93%	3.28%
Scott & White Employees Credit Union	\$73,956	\$11,072	14.97%	17.02%	1.24%	1.04%
Postel Family Credit Union	\$77,550	\$9,154	11.80%	1.62%	1.64%	4.56%

Source: SNL Financial

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Fannin Federal Credit Union	\$77,609	\$13,899	17.91%	12.95%	0.92%	2.23%
Southern Federal Credit Union	\$77,805	\$33,546	43.12%	0.55%	3.91%	3.26%
Texan Sky Federal Credit Union	\$78,073	\$12,408	15.89%	44.25%	0.95%	3.42%
Baylor Health Care System Credit Union	\$81,188	\$17,385	21.41%	2.80%	2.46%	3.43%
Irving City Employees Federal Credit Union	\$81,636	\$9,719	11.91%	19.65%	0.61%	2.66%
Westex Federal Credit Union	\$81,737	\$7,987	9.77%	2.88%	5.56%	2.23%
KBR Heritage Federal Credit Union	\$82,288	\$15,948	19.38%	4.82%	1.95%	1.32%
Domino Federal Credit Union	\$83,118	\$13,361	16.07%	4.85%	0.49%	2.04%
Southland Federal Credit Union	\$83,594	\$11,577	13.85%	8.40%	1.63%	2.66%
Metro Medical Credit Union	\$83,650	\$13,413	16.03%	6.15%	1.14%	1.15%
Baycel Federal Credit Union	\$84,675	\$17,514	20.68%	9.83%	2.16%	1.15%
Southwest Financial Federal Credit Union	\$85,291	\$12,445	14.59%	0.29%	9.89%	19.62%
Southwest Research Center Federal Credit Union	\$86,704	\$8,979	10.36%	9.07%	3.06%	2.56%
US Employees Credit Union	\$87,228	\$8,164	9.36%	5.92%	3.94%	5.48%
Texas Bridge Credit Union	\$87,589	\$7,076	8.08%	7.43%	0.30%	1.57%
Wellspring Federal Credit Union	\$90,209	\$7,890	8.75%	8.49%	6.51%	5.32%
Windthorst Federal Credit Union	\$91,794	\$11,397	12.42%	7.95%	1.30%	4.05%
Memorial Credit Union	\$92,356	\$9,568	10.36%	(1.96%)	4.66%	3.81%
Edinburg Teachers Credit Union	\$93,983	\$21,764	23.16%	1.49%	0.09%	0.31%
Coastal Community Federal Credit Union	\$96,976	\$9,773	10.08%	4.97%	5.02%	5.63%
Texas D P S Credit Union	\$98,705	\$11,109	11.25%	8.53%	0.91%	2.93%
Las Colinas Federal Credit Union	\$98,838	\$9,454	9.57%	(3.65%)	2.69%	5.33%
Concho Educators Federal Credit Union	\$99,295	\$11,281	11.36%	3.11%	1.69%	3.18%
First Watch Federal Credit Union	\$99,558	\$9,723	9.77%	0.91%	0.00%	1.66%
Cooperative Teachers Credit Union	\$102,135	\$8,102	7.93%	0.89%	9.05%	14.49%
City Federal Credit Union	\$103,229	\$14,338	13.89%	0.61%	6.81%	9.23%
Rockdale Federal Credit Union	\$103,451	\$10,888	10.52%	9.44%	0.43%	2.39%
Wichita Falls Teachers Federal Credit Union	\$104,402	\$13,228	12.67%	(1.84%)	3.39%	3.19%
Members Credit Union	\$107,001	\$11,751	10.98%	8.41%	2.93%	4.98%
Southwest 66 Credit Union	\$108,375	\$12,137	11.20%	3.19%	3.64%	2.93%
Centex Citizens Credit Union	\$108,659	\$18,572	17.09%	5.15%	0.89%	2.11%
Heritage USA Federal Credit Union	\$110,703	\$11,011	9.95%	1.79%	14.02%	8.45%
Valley Federal Credit Union	\$112,603	\$14,224	12.63%	3.37%	2.66%	3.73%
Prestige Community Credit Union	\$122,321	\$10,348	8.46%	(2.80%)	5.56%	8.89%
Eastex Credit Union	\$122,584	\$13,144	10.72%	(0.43%)	1.42%	4.28%
Tarrant County's Credit Union	\$122,863	\$12,393	10.09%	1.10%	12.63%	6.66%
One Source Federal Credit Union	\$124,081	\$12,976	10.46%	0.37%	3.11%	5.66%
United Community Credit Union	\$128,350	\$14,217	11.08%	4.78%	10.35%	6.52%
Texoma Educators Federal Credit Union	\$132,104	\$17,015	12.88%	5.53%	0.51%	0.65%
Allied Federal Credit Union	\$132,296	\$13,178	9.96%	14.66%	1.81%	4.49%
BP Federal Credit Union	\$132,961	\$17,211	12.94%	(1.60%)	1.44%	0.44%
Texas Health Credit Union	\$133,317	\$17,349	13.01%	11.45%	7.40%	2.10%
Laredo Federal Credit Union	\$134,210	\$14,260	10.63%	6.21%	3.23%	5.22%
Space City Credit Union	\$134,210	\$19,533	14.55%	3.01%	0.70%	2.62%
MTCU	\$136,326	\$16,674	12.23%	1.37%	2.17%	2.07%
Naft Federal Credit Union	\$139,452	\$23,094	16.56%	10.80%	0.84%	2.47%
Telco Plus Credit Union	\$140,293	\$13,388	9.54%	(39.79%)	7.13%	14.03%
4U Federal Credit Union	\$145,203	\$12,888	8.88%	8.66%	0.34%	1.33%

Source: SNL Financial

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
River City Federal Credit Union	\$151,717	\$21,345	14.07%	(23.93%)	11.44%	13.07%
Chocolate Bayou Community Federal Credit Union	\$153,870	\$19,378	12.59%	7.68%	0.89%	0.74%
Kerr County Federal Credit Union	\$154,678	\$17,724	11.46%	7.14%	4.95%	5.95%
Communities of Abilene Federal Credit Union	\$155,018	\$15,768	10.17%	0.71%	1.13%	2.84%
Community Service Credit Union	\$155,888	\$14,275	9.16%	1.18%	4.25%	5.88%
Rio Grande Valley Credit Union	\$165,435	\$16,582	10.02%	5.78%	0.98%	2.50%
Chemcel Federal Credit Union	\$173,350	\$20,493	11.82%	4.84%	4.09%	5.39%
Kelly Community Federal Credit Union	\$173,389	\$20,729	11.96%	7.97%	1.79%	3.09%
First Central Credit Union	\$176,259	\$26,908	15.27%	8.36%	9.68%	4.35%
LibertyOne Credit Union	\$177,742	\$18,833	10.60%	1.45%	4.02%	2.86%
Members First Credit Union	\$183,113	\$40,594	22.17%	6.05%	1.09%	1.06%
Government Employees Federal Credit Union	\$183,646	\$18,172	9.90%	8.06%	2.51%	1.28%
MemberSource Credit Union	\$184,391	\$21,557	11.69%	(1.04%)	1.72%	3.19%
Lone Star Credit Union	\$188,472	\$16,123	8.55%	2.82%	1.85%	5.11%
Priority Trust Credit Union	\$196,174	\$21,552	10.99%	1.90%	6.99%	10.35%
Access Community Credit Union	\$197,240	\$21,179	10.74%	(3.93%)	5.19%	2.16%
Santa Fe Federal Credit Union	\$203,912	\$25,079	12.30%	7.34%	2.66%	4.61%
WesTex Community Credit Union	\$206,803	\$28,898	13.97%	15.47%	2.17%	1.88%
Citizens Federal Credit Union	\$209,465	\$25,344	12.10%	12.94%	1.42%	2.00%
Beacon Federal Credit Union	\$210,014	\$16,951	8.07%	15.14%	0.95%	1.96%
Members Choice of Central Texas Federal Credit Union	\$210,475	\$32,695	15.53%	2.13%	0.21%	2.11%
H.E.B. Federal Credit Union	\$211,461	\$37,106	17.55%	4.40%	0.44%	1.10%
Texasgulf Federal Credit Union	\$211,643	\$28,652	13.54%	7.13%	1.17%	2.04%
Harris County Federal Credit Union	\$213,212	\$45,983	21.57%	9.18%	3.25%	2.16%
The People's Federal Credit Union	\$215,463	\$19,213	8.92%	5.79%	8.65%	5.65%
Cal-Com Federal Credit Union	\$219,648	\$25,519	11.62%	10.39%	1.38%	3.57%
Capitol Credit Union	\$220,978	\$26,950	12.20%	2.06%	1.27%	3.21%
Sabine Federal Credit Union	\$234,436	\$28,439	12.13%	1.06%	3.34%	2.14%
Pantex Federal Credit Union	\$237,654	\$47,745	20.09%	4.70%	0.85%	0.42%
Investex Credit Union	\$243,890	\$26,875	11.02%	(1.59%)	4.06%	3.77%
Members Trust of the Southwest Federal Credit Union	\$248,253	\$19,726	7.95%	8.07%	0.94%	4.41%
Average of Asset Group A	\$52,428	\$7,111	16.39%	3.67%	4.41%	3.89%

Source: SNL Financial

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
Energy Capital Credit Union	\$253,109	\$27,159	10.73%	2.89%	6.62%	6.83%
Southwest Heritage Credit Union	\$253,694	\$31,086	12.25%	9.59%	2.24%	3.65%
Border Federal Credit Union	\$255,740	\$42,809	16.74%	8.63%	1.43%	2.54%
Texoma Community Credit Union	\$285,263	\$33,625	11.79%	13.41%	4.78%	4.18%
Unity One Credit Union	\$299,694	\$24,717	8.25%	(1.44%)	5.48%	10.19%
ACFCU Federal Credit Union	\$306,067	\$25,174	8.22%	1.48%	6.71%	6.18%
Gulf Coast Federal Credit Union	\$309,459	\$24,034	7.77%	(2.60%)	17.95%	15.47%
Fort Worth City Credit Union	\$316,011	\$38,814	12.28%	11.47%	0.20%	2.05%
Synergy Federal Credit Union	\$321,524	\$48,303	15.02%	4.88%	1.52%	0.49%
Evolve Federal Credit Union	\$322,956	\$35,782	11.08%	(1.40%)	0.42%	1.07%
Pioneer Mutual Federal Credit Union	\$324,105	\$38,625	11.92%	9.73%	2.64%	2.72%
Gulf Credit Union	\$325,555	\$33,290	10.23%	(2.00%)	7.04%	3.50%
First Basin Credit Union	\$345,146	\$35,138	10.18%	5.40%	2.50%	4.25%
Mobility Credit Union	\$367,502	\$27,649	7.52%	(4.32%)	8.95%	8.35%
Cy Fair Federal Credit Union	\$372,891	\$32,815	8.80%	6.63%	5.08%	6.97%
MCT Credit Union	\$376,702	\$39,873	10.58%	1.28%	2.16%	2.21%
Houston Texas Fire Fighters Federal Credit Union	\$412,187	\$52,516	12.74%	7.57%	0.65%	1.23%
1st Community Federal Credit Union	\$412,808	\$54,672	13.24%	9.07%	10.91%	12.73%
Texas Tech Federal Credit Union	\$419,699	\$44,343	10.57%	3.70%	2.24%	3.73%
United Texas Credit Union	\$420,860	\$38,817	9.22%	6.62%	4.22%	3.29%
America's Credit Union	\$434,004	\$60,063	13.84%	1.56%	3.03%	1.44%
Nizari Progressive Federal Credit Union	\$437,100	\$38,463	8.80%	16.58%	1.98%	3.52%
Public Employees Credit Union	\$437,110	\$58,107	13.29%	8.37%	1.48%	1.78%
Texar Federal Credit Union	\$438,636	\$68,712	15.66%	1.41%	1.84%	2.00%
GENCO Federal Credit Union	\$464,830	\$60,310	12.97%	13.46%	0.76%	1.84%
Education Credit Union	\$479,843	\$53,927	11.24%	(1.26%)	5.63%	6.02%
Average of Asset Group B	\$361,250	\$41,109	11.34%	5.03%	4.17%	4.55%

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# Net Worth

March 31, 2025

Run Date: May 13, 2025

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
My Community Credit Union	\$509,413	\$54,267	10.65%	5.37%	7.04%	10.70%
CoastLife Credit Union	\$512,417	\$59,348	11.58%	(2.64%)	8.88%	9.02%
Security First Federal Credit Union	\$522,360	\$54,872	10.50%	10.77%	7.12%	7.85%
Associated Credit Union of Texas	\$528,887	\$59,407	11.23%	15.10%	8.16%	16.71%
DuGood Federal Credit Union	\$555,050	\$70,019	12.61%	11.61%	0.82%	2.37%
Educators Credit Union	\$570,285	\$107,532	18.86%	9.63%	0.24%	0.25%
Education First Federal Credit Union	\$601,727	\$49,768	8.27%	(10.78%)	8.13%	14.05%
Union Square Credit Union	\$604,927	\$48,114	7.95%	(11.14%)	6.73%	9.68%
Soarion Federal Credit Union	\$612,348	\$38,026	6.21%	(3.29%)	17.61%	31.62%
Abilene Teachers Federal Credit Union	\$632,929	\$111,992	17.69%	6.46%	0.61%	3.72%
Alliance Credit Union	\$638,862	\$72,303	11.32%	7.89%	6.87%	4.15%
City Credit Union	\$643,885	\$74,026	11.50%	2.98%	7.74%	8.51%
Resource One Credit Union	\$702,157	\$49,427	7.04%	1.27%	11.30%	20.99%
PrimeWay Federal Credit Union	\$733,680	\$94,087	12.82%	(5.07%)	5.93%	5.71%
Generations Community Federal Credit Union	\$737,664	\$68,363	9.27%	(1.79%)	4.87%	5.86%
Texell Credit Union	\$768,809	\$72,713	9.46%	4.80%	4.02%	12.29%
Complex Community Federal Credit Union	\$771,479	\$101,802	13.20%	12.68%	2.22%	3.61%
Members Choice Credit Union	\$774,924	\$60,039	7.75%	3.28%	3.76%	8.59%
Smart Financial Credit Union	\$802,192	\$85,778	10.69%	6.93%	7.63%	6.71%
Southwest Airlines Federal Credit Union	\$816,954	\$96,123	11.77%	2.96%	3.89%	7.35%
InTouch Credit Union	\$835,869	\$66,108	7.91%	(22.23%)	10.84%	10.18%
Texas Bay Credit Union	\$869,337	\$67,404	7.75%	6.13%	8.52%	16.00%
Community Resource Credit Union	\$904,482	\$87,823	9.71%	10.53%	2.42%	5.83%
Schlumberger Employees Credit Union	\$909,026	\$211,327	23.25%	6.86%	0.44%	0.23%
Houston Police Federal Credit Union	\$949,338	\$154,421	16.27%	4.16%	1.55%	4.65%
Greater Texas Federal Credit Union	\$952,625	\$63,310	6.65%	(6.67%)	9.51%	8.91%
Houston Federal Credit Union	\$955,210	\$89,971	9.42%	(1.00%)	2.77%	3.71%
Brazos Valley Schools Credit Union	\$996,589	\$98,818	9.92%	14.99%	2.06%	6.99%
Average of Asset Group C	\$729,051	\$80,971	11.12%	2.85%	5.77%	8.79%

Source: SNL Financial

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**Net Worth**
**March 31, 2025**
**Run Date: May 13, 2025**

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 (%)
<b>Asset Group D - Over \$1 billion in total assets</b>						
FivePoint Credit Union	\$1,026,341	\$92,815	9.04%	3.90%	4.28%	6.17%
Velocity Credit Union	\$1,040,820	\$154,553	14.85%	0.39%	3.69%	10.76%
Neches Federal Credit Union	\$1,042,137	\$154,581	14.83%	6.26%	1.57%	4.18%
Raiz Federal Credit Union	\$1,047,421	\$115,652	11.04%	(10.59%)	5.21%	13.90%
Rave Financial Credit Union	\$1,103,904	\$149,236	13.52%	3.30%	2.75%	7.08%
Neighborhood Credit Union	\$1,139,104	\$114,310	10.04%	(8.13%)	6.53%	10.77%
Firstmark Credit Union	\$1,219,886	\$126,422	10.36%	(0.26%)	3.47%	5.73%
Gulf Coast Educators Federal Credit Union	\$1,240,644	\$189,527	15.28%	0.26%	2.40%	3.76%
Fort Worth Community Credit Union	\$1,259,078	\$128,056	10.17%	10.09%	2.95%	4.97%
Amplify Credit Union	\$1,283,603	\$138,239	10.77%	(1.46%)	1.82%	2.36%
East Texas Professional Credit Union	\$1,316,011	\$248,805	18.91%	9.31%	0.55%	2.18%
First Service Credit Union	\$1,411,285	\$156,382	11.08%	5.26%	5.84%	7.14%
Amoco Federal Credit Union	\$1,421,290	\$125,760	8.85%	4.38%	6.44%	8.54%
Red River Employees Federal Credit Union	\$1,507,328	\$197,360	13.09%	4.99%	3.48%	7.60%
FirstLight Federal Credit Union	\$1,573,851	\$157,651	10.02%	(8.63%)	4.22%	12.22%
United Heritage Credit Union	\$1,617,615	\$156,909	9.70%	5.75%	7.27%	3.35%
DATCU Credit Union	\$1,670,953	\$277,001	16.58%	7.93%	0.57%	5.34%
Shell Federal Credit Union	\$1,871,614	\$240,779	12.86%	6.83%	4.60%	5.34%
Texas Trust Credit Union	\$2,030,166	\$206,659	10.18%	1.53%	6.53%	4.67%
Texans Credit Union	\$2,346,777	\$249,284	10.62%	9.28%	2.36%	3.30%
Advancial Federal Credit Union	\$2,379,034	\$181,071	7.61%	(1.93%)	9.97%	15.85%
A+ Federal Credit Union	\$2,514,976	\$330,643	13.15%	3.25%	12.18%	10.48%
Austin Telco Federal Credit Union	\$2,523,753	\$339,954	13.47%	3.49%	2.14%	1.97%
Credit Union of Texas	\$2,622,223	\$216,721	8.26%	(1.37%)	12.68%	7.54%
JSC Federal Credit Union	\$2,679,451	\$314,143	11.72%	1.25%	3.86%	6.17%
First Community Credit Union	\$2,739,419	\$216,899	7.92%	0.20%	5.19%	7.94%
UNIFY Financial Federal Credit Union	\$3,545,159	\$299,915	8.46%	35.65%	16.36%	27.56%
University Federal Credit Union	\$4,144,035	\$380,740	9.19%	5.25%	6.60%	10.16%
EECU	\$4,271,677	\$532,966	12.48%	10.90%	2.55%	4.64%
GECU Federal Credit Union	\$4,417,429	\$551,489	12.48%	10.08%	6.66%	9.94%
Credit Human Federal Credit Union	\$4,457,230	\$331,985	7.45%	(3.76%)	16.34%	12.73%
Rally Credit Union	\$4,657,778	\$616,179	13.23%	5.99%	4.23%	11.65%
Texas Dow Employees Credit Union	\$4,788,299	\$474,768	9.92%	(0.03%)	17.71%	9.94%
Catalyst Corporate Federal Credit Union	\$5,762,099	NA	NA	NA	NA	NA
American Airlines Federal Credit Union	\$9,271,110	\$1,008,694	10.88%	3.48%	2.58%	5.05%
Security Service Federal Credit Union	\$14,071,959	\$1,506,290	10.70%	3.83%	5.36%	7.53%
Randolph-Brooks Federal Credit Union	\$18,502,408	\$2,279,648	12.32%	7.08%	3.89%	4.83%
Average of Asset Group D	\$3,284,267	\$360,058	11.42%	3.72%	5.69%	7.87%

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



<b>Total assets (\$000)</b>	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.
<b>Net income (\$000)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Operational expense ÷ operational revenue (%)</b>	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.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases (\$000)</b>	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.
<b>Total shares and deposits (\$000)</b>	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.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Market growth rate (%)</b>	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.
<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.