



Credit Union Index

AN ANALYSIS OF TEXAS CREDIT UNIONS





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

Texas

DALLAS

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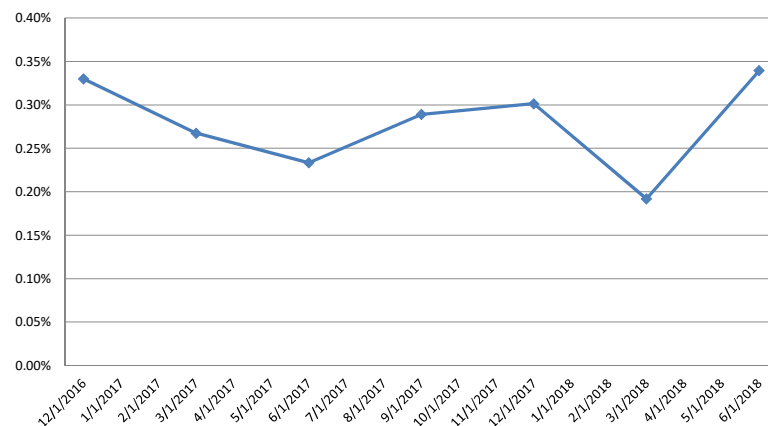
ASSET SIZE DEFINITION

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

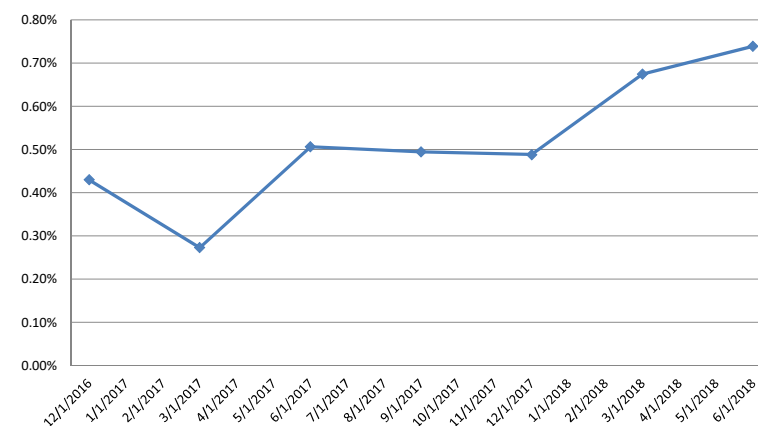
Texas

Performance Analysis

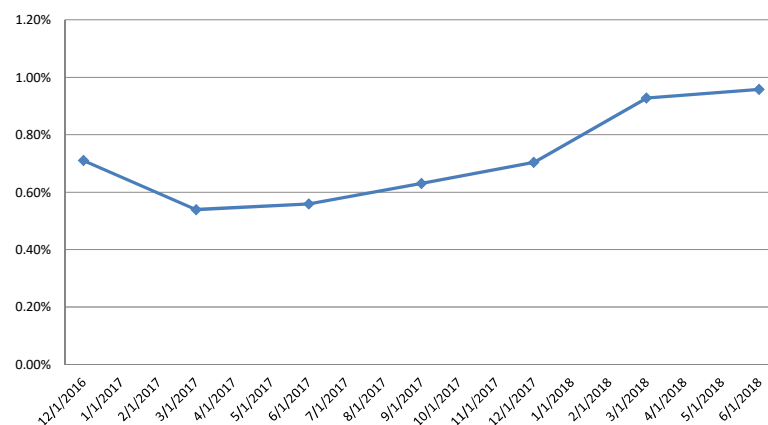
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

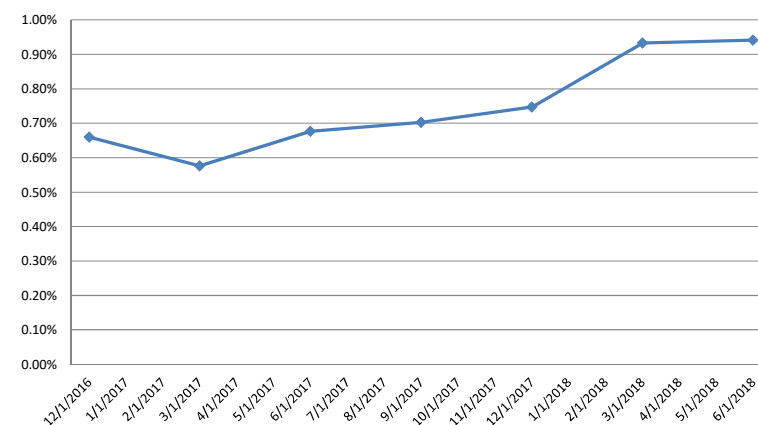
Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.33%	0.27%	0.23%	0.29%	0.30%	0.19%	0.34%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.43%	0.27%	0.51%	0.49%	0.49%	0.67%	0.74%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.71%	0.54%	0.56%	0.63%	0.70%	0.93%	0.96%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.66%	0.58%	0.68%	0.70%	0.75%	0.93%	0.94%

Source: SNL Financial

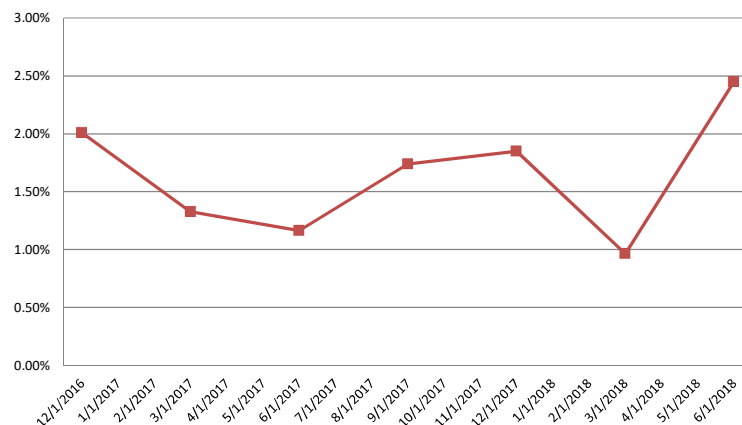
Note: Report includes only bank-level data.

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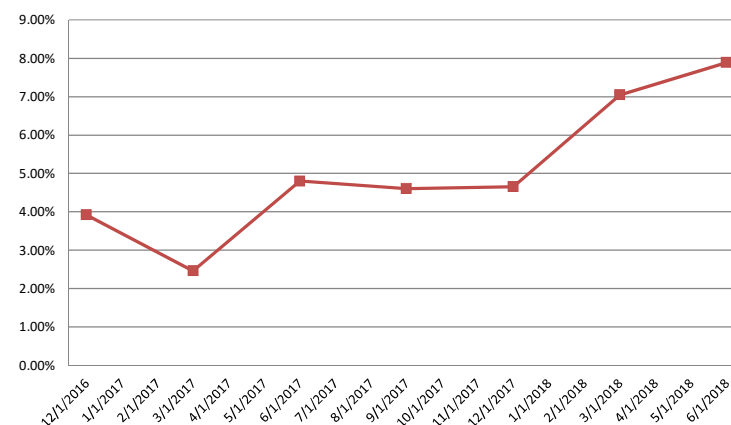
Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



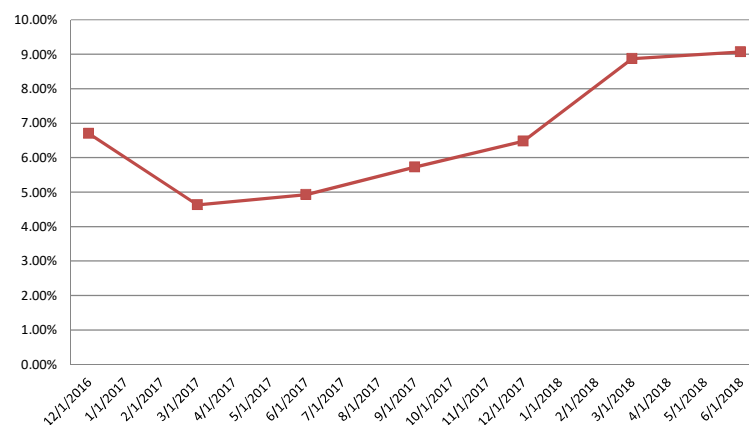
Return on Avg Net Worth	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	2.01%	1.33%	1.16%	1.74%	1.85%	0.96%	2.45%

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



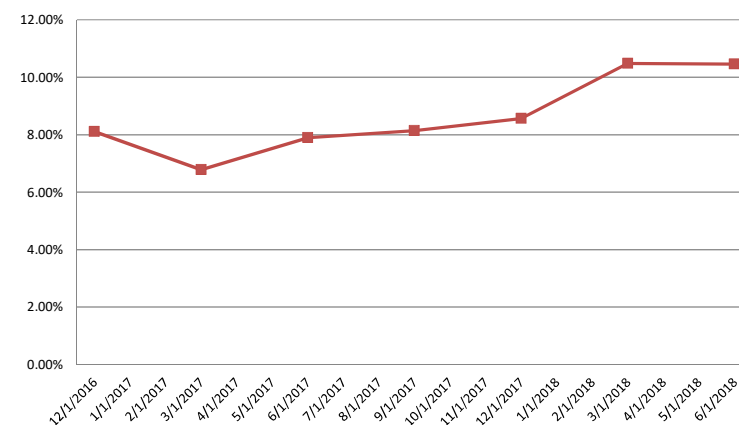
Return on Avg Net Worth	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	3.92%	2.46%	4.80%	4.61%	4.65%	7.05%	7.89%

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



Return on Avg Net Worth	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	6.70%	4.63%	4.93%	5.72%	6.48%	8.88%	9.07%

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



Return on Avg Net Worth	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	8.11%	6.78%	7.90%	8.14%	8.56%	10.49%	10.46%

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Martin Luther King Credit Union	\$289	\$0	0.00%	0.00%	100.00%	\$0	\$0	0.00%	0.00%	100.00%	\$0
	Assumption Beaumont Federal Credit Union	\$476	\$0	0.00%	0.00%	50.00%	NA	\$0	0.00%	0.00%	66.67%	NA
	Lynn Co Federal Credit Union	\$536	(\$5)	(3.79%)	(17.39%)	150.00%	\$40	(\$12)	(4.57%)	(20.17%)	178.57%	\$38
	All Saints Catholic Federal Credit Union	\$563	\$1	0.72%	4.04%	75.00%	\$12	\$1	0.37%	2.02%	92.31%	\$14
	Texas Lee Federal Credit Union	\$661	\$2	1.21%	12.70%	66.67%	NA	\$5	1.52%	16.13%	28.57%	NA
	Paris District Credit Union	\$672	\$1	0.59%	4.35%	80.00%	\$16	\$1	0.29%	2.17%	90.91%	\$16
	Musicians Federal Credit Union	\$684	\$1	0.59%	4.76%	75.00%	\$40	\$1	0.30%	2.38%	86.67%	\$40
	Jafari No-Interest Credit Union	\$815	\$16	7.80%	24.81%	23.81%	NA	\$24	5.85%	19.05%	41.86%	NA
	Orange County Teachers Credit Union	\$815	(\$8)	(3.57%)	(13.62%)	NM	\$32	(\$173)	(34.50%)	(124.01%)	NM	\$34
	T & FS Employee Credit Union	\$890	\$3	1.35%	5.38%	72.00%	\$48	\$10	2.25%	9.05%	83.67%	\$48
	Pear Orchard Federal Credit Union	\$900	\$3	1.28%	6.63%	63.64%	\$6	\$5	1.06%	5.56%	71.43%	\$6
	I.B.E.W. Local #681 Credit Union	\$953	\$1	0.44%	3.39%	87.50%	\$16	\$1	0.22%	1.69%	93.33%	\$16
	Littlefield School Employees Federal Credit Union	\$981	\$2	0.81%	4.91%	80.00%	\$32	\$4	0.77%	4.94%	80.95%	\$36
	Pilgrim CUCC Federal Credit Union	\$1,019	(\$3)	(1.18%)	(11.88%)	111.76%	\$40	(\$5)	(0.94%)	(9.80%)	112.50%	\$36
	S W E Federal Credit Union	\$1,047	\$0	0.00%	0.00%	133.33%	\$16	(\$1)	(0.18%)	(2.11%)	120.00%	\$24
	Brentwood Baptist Church Federal Credit Union	\$1,122	(\$2)	(0.71%)	(8.00%)	113.33%	\$8	\$1	0.18%	2.00%	90.00%	\$7
	Teachers Alliance Federal Credit Union	\$1,273	\$0	0.00%	0.00%	100.00%	\$16	(\$4)	(0.63%)	(2.37%)	117.39%	\$15
	Empowerment Community Development Federal Credit Union	\$1,361	\$0	0.00%	0.00%	118.18%	\$16	\$0	0.00%	0.00%	92.86%	\$16
	Witco Houston Employees Credit Union	\$1,391	\$1	0.28%	1.19%	85.71%	\$0	\$0	0.00%	0.00%	100.00%	\$0
	Saint Lukes Community Federal Credit Union	\$1,402	\$1	0.29%	3.10%	75.00%	\$8	\$1	0.14%	1.55%	75.00%	\$6
	Faith Cooperative Federal Credit Union	\$1,421	\$10	2.81%	29.41%	40.00%	\$0	\$22	3.15%	33.59%	43.75%	\$0
	W T N M Atlantic Federal Credit Union	\$1,533	\$2	0.54%	2.40%	80.95%	\$48	\$10	1.33%	6.02%	75.56%	\$46
	Highway Employees Credit Union	\$1,605	\$4	0.99%	3.86%	81.82%	\$24	(\$5)	(0.62%)	(2.40%)	83.72%	\$24
	G P M Federal Credit Union	\$1,691	\$4	0.91%	4.65%	70.00%	\$0	\$13	1.48%	7.62%	52.63%	\$0
	Redeemer Federal Credit Union	\$1,718	\$11	2.72%	10.16%	39.13%	\$0	\$76	10.50%	36.71%	16.67%	\$0
	Salt Employees Federal Credit Union	\$1,907	(\$3)	(0.64%)	(1.74%)	113.33%	\$18	\$3	0.32%	0.87%	90.91%	\$18
	IBEW LU 278 Federal Credit Union	\$1,926	(\$1)	(0.21%)	(3.20%)	110.00%	\$30	\$3	0.31%	4.84%	107.14%	\$28
	American Baptist Association Credit Union	\$2,114	\$11	2.08%	24.44%	58.06%	\$72	\$4	0.38%	4.44%	78.00%	\$68
	Lehrer Interests Credit Union	\$2,224	\$5	0.91%	4.48%	50.00%	\$8	\$5	0.46%	2.25%	66.67%	\$8
	Sugar Growers Federal Credit Union	\$2,337	\$1	0.17%	0.42%	100.00%	\$0	\$7	0.59%	1.47%	85.29%	\$0
	Goodyear San Angelo Federal Credit Union	\$2,338	\$8	1.37%	12.65%	55.00%	\$12	\$15	1.28%	12.00%	58.33%	\$10
	Kilgore Shell Employees Federal Credit Union	\$2,545	\$7	1.10%	7.76%	88.00%	\$35	\$8	0.62%	4.46%	89.58%	\$35
	Light Commerce Credit Union	\$2,556	(\$18)	(2.85%)	(13.77%)	138.00%	\$86	(\$27)	(2.12%)	(10.19%)	110.34%	\$66
	Covenant Savings Federal Credit Union	\$2,819	\$7	0.99%	11.11%	81.40%	\$18	\$14	1.00%	11.24%	81.93%	\$18
	Sweeny Teachers Federal Credit Union	\$2,929	(\$4)	(0.55%)	(5.11%)	87.50%	\$46	(\$8)	(0.55%)	(5.08%)	96.72%	\$46
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,973	(\$12)	(1.62%)	(9.86%)	152.38%	\$37	(\$7)	(0.47%)	(2.86%)	114.00%	\$32
	Pasadena Postal Credit Union	\$2,999	\$3	0.40%	3.20%	73.08%	\$54	\$4	0.26%	2.14%	66.67%	\$49
	Corpus Christi S.P. Credit Union	\$3,062	(\$21)	(2.63%)	(12.43%)	122.92%	\$26	(\$22)	(1.36%)	(6.45%)	124.18%	\$25
	T. H. D. District 17 Credit Union	\$3,084	\$2	0.26%	1.12%	86.96%	\$48	\$5	0.32%	1.40%	86.67%	\$48
	SP Trainmen Federal Credit Union	\$3,222	(\$6)	(0.74%)	(2.34%)	117.86%	\$38	(\$12)	(0.74%)	(2.33%)	122.22%	\$39
	Galveston School Employees Federal Credit Union	\$3,315	\$2	0.24%	2.29%	100.00%	\$74	(\$1)	(0.06%)	(0.57%)	101.64%	\$77
	Navarro Credit Union	\$3,408	\$4	0.48%	1.50%	58.06%	\$40	\$13	0.79%	2.45%	60.66%	\$40
	Vidor Teachers Federal Credit Union	\$3,580	(\$1)	(0.12%)	(0.81%)	94.44%	\$40	\$3	0.18%	1.22%	86.49%	\$36
	Pampa Municipal Credit Union	\$3,719	\$4	0.43%	5.30%	70.45%	\$30	\$2	0.11%	1.32%	73.81%	\$30
	Federal Employees Credit Union	\$3,719	\$1	0.10%	0.61%	93.33%	\$30	(\$2)	(0.10%)	(0.60%)	101.69%	\$34
	Plains Federal Credit Union	\$3,757	(\$3)	(0.31%)	(2.21%)	105.13%	\$37	(\$5)	(0.26%)	(1.83%)	105.13%	\$37
	B P S Federal Credit Union	\$3,842	\$6	0.62%	1.44%	73.68%	\$64	\$11	0.57%	1.32%	68.57%	\$56

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Thd-6 Credit Union	\$3,920	\$6	0.61%	5.42%	85.37%	\$42	\$7	0.36%	3.17%	87.50%	\$41
	Union Pacific Employees Credit Union	\$4,115	\$18	1.72%	9.70%	73.91%	\$44	\$31	1.47%	8.45%	75.28%	\$43
	Longview Federal Credit Union	\$4,140	\$9	0.90%	5.06%	97.22%	\$32	\$10	0.51%	2.82%	97.33%	\$33
	IBEW 116 Federal Credit Union	\$4,231	(\$1)	(0.09%)	(1.16%)	102.08%	\$44	(\$1)	(0.05%)	(0.58%)	101.04%	\$43
	Oak Farms Employees Credit Union	\$4,344	\$6	0.56%	2.40%	86.59%	\$65	\$6	0.28%	1.20%	93.13%	\$65
	Waconized Federal Credit Union	\$4,380	\$19	1.72%	7.12%	75.81%	\$90	\$26	1.18%	4.89%	74.59%	\$69
	Prairie View Federal Credit Union	\$4,461	(\$20)	(1.79%)	(21.74%)	110.20%	\$69	(\$25)	(1.11%)	(13.37%)	108.08%	\$72
	Peco Federal Credit Union	\$4,506	\$12	1.04%	11.85%	81.67%	\$44	\$24	1.03%	12.03%	80.34%	\$42
	Houston Belt & Terminal Federal Credit Union	\$4,507	\$16	1.43%	6.00%	70.59%	\$58	\$32	1.45%	6.05%	73.28%	\$56
	Intercorp Credit Union	\$4,590	(\$2)	(0.17%)	(1.12%)	87.50%	\$60	(\$13)	(0.57%)	(3.61%)	96.15%	\$59
	Belton Federal Credit Union	\$4,598	\$7	0.63%	5.49%	73.81%	\$36	\$15	0.69%	5.93%	72.09%	\$35
	Lefors Federal Credit Union	\$4,637	\$3	0.25%	1.54%	84.00%	\$35	\$5	0.21%	1.29%	89.80%	\$36
	Farmers Branch City Employees Federal Credit Union	\$4,720	\$9	0.77%	3.39%	76.19%	\$24	\$15	0.65%	2.87%	80.72%	\$25
	Del Rio S.P. Credit Union	\$4,731	\$3	0.25%	0.79%	97.30%	\$50	\$2	0.08%	0.26%	97.30%	\$50
	Mount Carmel Church Federal Credit Union	\$4,738	\$10	0.84%	4.68%	80.00%	\$80	\$14	0.58%	3.29%	84.95%	\$82
	Highway District 9 Credit Union	\$4,746	\$4	0.34%	1.64%	90.32%	\$32	\$7	0.30%	1.44%	88.52%	\$32
	Promise Credit Union	\$4,794	\$116	10.00%	125.07%	82.05%	\$63	\$130	5.76%	76.70%	76.43%	\$57
	Pollock Employees Credit Union	\$4,878	\$26	2.16%	18.94%	100.00%	\$66	\$24	1.01%	8.84%	100.84%	\$71
	Port of Houston Warehouse Federal Credit Union	\$4,885	(\$2)	(0.16%)	(1.31%)	103.57%	\$0	(\$20)	(0.83%)	(6.48%)	88.41%	\$0
	Everman Parkway Credit Union	\$4,932	(\$4)	(0.32%)	(1.10%)	111.54%	\$48	(\$5)	(0.20%)	(0.69%)	105.41%	\$49
	Team Financial Federal Credit Union	\$5,162	\$13	1.03%	45.61%	86.32%	\$64	(\$149)	(5.69%)	(202.72%)	NM	\$69
	CASE Federal Credit Union	\$5,217	\$5	0.38%	2.79%	89.80%	\$42	\$7	0.27%	1.96%	91.75%	\$42
	E E South Texas Credit Union	\$5,269	(\$5)	(0.34%)	(1.63%)	137.50%	\$60	(\$5)	(0.16%)	(0.82%)	135.29%	\$60
	NCE Credit Union	\$5,469	\$3	0.22%	1.17%	97.50%	\$48	\$7	0.26%	1.36%	96.30%	\$49
	City of Deer Park Federal Credit Union	\$5,474	\$12	0.87%	4.84%	78.69%	\$52	\$11	0.39%	2.23%	86.89%	\$56
	Coastal Teachers Federal Credit Union	\$5,577	\$1	0.07%	0.94%	95.92%	\$32	\$0	0.00%	0.00%	100.00%	\$32
	M E C O Federal Credit Union	\$5,714	\$13	0.91%	5.37%	79.03%	\$52	\$16	0.56%	3.32%	84.30%	\$54
	Cochran County Schools Federal Credit Union	\$5,793	\$11	0.74%	5.47%	60.00%	\$41	\$18	0.60%	4.50%	69.66%	\$45
	Highway District 2 Credit Union	\$5,847	(\$16)	(1.10%)	(5.50%)	91.67%	\$54	(\$19)	(0.65%)	(3.25%)	97.85%	\$54
	Oak Cliff Christian Federal Credit Union	\$5,850	\$18	1.25%	13.43%	75.64%	\$45	\$44	1.55%	16.76%	71.15%	\$41
	Lubbock Telco Federal Credit Union	\$5,958	\$8	0.54%	2.05%	77.27%	\$32	\$14	0.47%	1.80%	82.56%	\$35
	Jackson County Federal Credit Union	\$6,061	\$4	0.26%	3.05%	91.11%	\$19	\$6	0.20%	2.29%	92.22%	\$20
	Midwestern State University Credit Union	\$6,117	(\$17)	(1.11%)	(7.38%)	139.02%	\$51	(\$39)	(1.27%)	(8.37%)	150.00%	\$51
	Galveston Government Employees Credit Union	\$6,146	\$1	0.07%	0.90%	100.00%	\$45	\$4	0.13%	1.81%	97.41%	\$44
	ACU Credit Union	\$6,163	\$6	0.38%	2.03%	80.00%	\$59	\$16	0.51%	2.72%	78.05%	\$57
	Skel-Tex Credit Union	\$6,167	(\$9)	(0.59%)	(3.11%)	87.80%	\$44	\$1	0.03%	0.17%	90.36%	\$45
	Local 20 IBEW Federal Credit Union	\$6,215	(\$1)	(0.06%)	(0.88%)	102.15%	\$62	(\$30)	(0.95%)	(13.02%)	104.37%	\$62
	United Savers Trust Credit Union	\$6,306	\$9	0.58%	8.28%	83.67%	\$45	\$16	0.51%	7.42%	88.24%	\$51
	South Texas Regional Federal Credit Union	\$6,497	(\$20)	(1.21%)	(15.18%)	117.46%	\$56	(\$21)	(0.63%)	(7.88%)	110.40%	\$50
	FCI Federal Credit Union	\$6,654	(\$15)	(0.88%)	(6.01%)	115.00%	\$44	(\$36)	(1.06%)	(7.14%)	118.24%	\$47
	Texas Farm Bureau Federal Credit Union	\$6,742	\$10	0.59%	3.12%	83.82%	\$84	\$16	0.47%	2.50%	87.22%	\$85
	Brownsville City Employees Federal Credit Union	\$6,792	\$17	1.01%	4.29%	72.73%	\$39	\$10	0.30%	1.26%	75.38%	\$37
	ILA 28 Federal Credit Union	\$6,801	\$14	0.82%	3.38%	72.31%	\$39	\$33	0.97%	4.00%	70.99%	\$36
	Frio County Federal Credit Union	\$6,878	(\$23)	(1.36%)	(6.38%)	70.27%	\$74	\$22	0.65%	3.06%	66.53%	\$74
	C-T Waco Federal Credit Union	\$6,899	(\$25)	(1.45%)	(14.56%)	111.63%	\$63	(\$38)	(1.11%)	(10.90%)	111.63%	\$63
	Bivins Federal Credit Union	\$6,943	\$6	0.34%	2.35%	83.67%	\$61	\$10	0.29%	1.96%	86.81%	\$60
	Andrews School Federal Credit Union	\$6,995	\$9	0.51%	2.34%	79.07%	\$34	\$20	0.55%	2.61%	77.01%	\$34
	Seminole Public Schools Federal Credit Union	\$7,027	\$1	0.06%	0.26%	96.36%	\$82	\$2	0.06%	0.26%	97.27%	\$82
	Electric Utilities Credit Union	\$7,062	\$7	0.40%	3.39%	87.04%	\$38	\$2	0.06%	0.48%	96.00%	\$39

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Performance Analysis

June 30, 2018

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Hilco Federal Credit Union	\$7,064	(\$8)	(0.45%)	(8.58%)	107.27%	\$58	(\$2)	(0.06%)	(1.07%)	101.42%	\$49
	I.B.E.W. LU 66 Federal Credit Union	\$7,077	\$10	0.59%	5.71%	81.30%	\$72	\$30	0.89%	8.65%	79.60%	\$69
	TC Teachers Federal Credit Union	\$7,375	(\$20)	(1.09%)	(6.34%)	106.78%	\$76	(\$24)	(0.65%)	(3.79%)	106.78%	\$76
	Victoria City-County Employees Federal Credit Union	\$7,401	\$1	0.05%	0.41%	101.54%	\$35	(\$5)	(0.13%)	(1.01%)	105.22%	\$34
	Port of Houston Credit Union	\$7,412	\$10	0.53%	2.40%	65.67%	\$77	\$31	0.82%	3.73%	67.95%	\$77
	Hale County Teachers Federal Credit Union	\$7,508	\$20	1.07%	9.38%	73.08%	\$40	\$30	0.81%	7.09%	77.92%	\$43
	Vatat Credit Union	\$7,681	\$31	1.67%	10.02%	88.61%	\$84	\$5	0.14%	0.81%	89.17%	\$83
	Moore County Schools Federal Credit Union	\$7,703	(\$4)	(0.21%)	(2.26%)	106.98%	\$61	(\$131)	(3.39%)	(35.36%)	102.38%	\$60
	Coburn Credit Union	\$7,773	\$31	1.61%	11.44%	45.24%	\$32	\$57	1.49%	10.65%	47.56%	\$34
	Morris Sheppard Texarkana Federal Credit Union	\$7,832	\$16	0.82%	6.79%	82.61%	\$56	\$31	0.80%	6.62%	82.68%	\$51
	STEC Federal Credit Union	\$7,913	\$31	1.57%	10.10%	56.00%	\$32	\$43	1.08%	7.07%	63.33%	\$28
	Mount Olive Baptist Church Federal Credit Union	\$7,977	\$37	1.86%	12.69%	43.94%	\$0	\$77	1.96%	13.43%	34.38%	\$0
	Sweetwater Regional Federal Credit Union	\$8,218	\$1	0.05%	0.25%	98.85%	\$53	(\$2)	(0.05%)	(0.25%)	100.57%	\$53
	Express-News Federal Credit Union	\$8,274	(\$4)	(0.19%)	(1.96%)	102.94%	\$41	(\$1)	(0.02%)	(0.24%)	97.10%	\$39
	Jackson County Teachers Federal Credit Union	\$8,422	\$8	0.38%	3.50%	82.98%	\$19	\$13	0.31%	2.86%	84.78%	\$20
	Sherwin Federal Credit Union	\$8,617	(\$15)	(0.71%)	(2.29%)	111.22%	\$42	(\$10)	(0.24%)	(0.76%)	105.56%	\$40
	Southeast Texas Employees Federal Credit Union	\$8,805	(\$50)	(2.25%)	(30.63%)	124.43%	\$47	(\$164)	(3.55%)	(46.46%)	96.04%	\$55
	Yoakum County Federal Credit Union	\$8,861	\$17	0.77%	4.06%	74.03%	\$54	\$23	0.52%	2.76%	73.86%	\$53
	Scurry County School Federal Credit Union	\$8,889	\$22	0.97%	4.66%	67.02%	\$68	\$20	0.43%	2.12%	70.97%	\$73
	Marathon Republic Federal Credit Union	\$9,115	\$8	0.36%	3.58%	82.47%	\$61	\$14	0.32%	3.15%	87.50%	\$61
	Methodist Hospital Employees Federal Credit Union	\$9,295	(\$19)	(0.82%)	(8.79%)	84.17%	\$50	(\$32)	(0.68%)	(7.33%)	98.58%	\$52
	Met Tran Federal Credit Union	\$9,529	\$82	3.46%	21.13%	64.55%	\$58	\$76	1.61%	9.92%	63.95%	\$54
	Fannin County Teachers Federal Credit Union	\$9,603	\$25	1.05%	5.04%	61.05%	\$72	\$63	1.34%	6.40%	61.03%	\$72
	Port Terminal Federal Credit Union	\$9,631	(\$2)	(0.08%)	(0.27%)	101.41%	\$48	(\$5)	(0.10%)	(0.34%)	96.45%	\$45
	Texas Workforce Credit Union	\$9,853	\$13	0.53%	5.33%	79.83%	\$44	\$18	0.37%	3.71%	85.22%	\$43
	Tex-Mex Credit Union	\$9,879	\$21	0.85%	3.33%	82.04%	\$54	\$48	0.97%	3.83%	83.38%	\$52
	Cen Tex Manufacturing Credit Union	\$9,948	\$85	3.30%	25.39%	52.47%	\$60	\$128	2.45%	19.57%	62.18%	\$60
	Victoria Federal Credit Union	\$9,963	\$2	0.08%	0.66%	94.90%	\$39	(\$16)	(0.31%)	(2.64%)	95.10%	\$39
	Natural Resources Conservation Service Federal Credit Union	\$10,175	\$1	0.04%	0.33%	95.15%	\$55	\$5	0.10%	0.83%	96.92%	\$53
	Ben E. Keith Employees Federal Credit Union	\$10,255	\$33	1.30%	8.46%	67.03%	\$44	\$61	1.22%	7.90%	67.40%	\$43
	Germania Credit Union	\$10,481	\$6	0.23%	1.75%	90.59%	\$52	\$6	0.12%	0.88%	95.68%	\$53
	Longview Consolidated Credit Union	\$10,542	\$14	0.53%	2.67%	95.12%	\$66	(\$4)	(0.08%)	(0.38%)	102.89%	\$75
	T & P Longview Federal Credit Union	\$10,712	\$44	1.65%	8.40%	70.97%	\$80	\$69	1.30%	6.64%	69.35%	\$81
	E M O T Federal Credit Union	\$10,784	\$20	0.74%	2.86%	65.57%	\$72	\$36	0.67%	2.58%	66.12%	\$72
	Wharton County Teachers Credit Union	\$10,983	\$12	0.42%	2.52%	74.47%	\$42	\$20	0.34%	2.10%	78.26%	\$41
	Sweetex Credit Union	\$11,001	\$11	0.40%	1.29%	85.71%	\$86	\$20	0.36%	1.18%	85.71%	\$87
	Highway District 19 Employees Credit Union	\$11,109	\$0	0.00%	0.00%	97.70%	\$50	(\$3)	(0.05%)	(0.42%)	99.43%	\$52
	Employees United Federal Credit Union	\$11,402	\$31	1.08%	3.96%	75.41%	\$54	\$54	0.95%	3.46%	74.79%	\$52
	Neiman Marcus Group Employees Federal Credit Union	\$11,432	\$13	0.45%	3.71%	74.07%	\$47	(\$7)	(0.12%)	(1.00%)	76.62%	\$50
	Swemp Federal Credit Union	\$11,750	\$21	0.71%	5.11%	71.05%	\$54	\$33	0.55%	4.04%	76.03%	\$54
	Member Preferred Federal Credit Union	\$11,771	\$33	1.10%	9.06%	72.32%	\$46	\$64	1.07%	8.88%	74.35%	\$49
	1st University Credit Union	\$11,832	\$7	0.24%	3.32%	90.36%	\$62	\$15	0.25%	3.57%	90.35%	\$67
	Texoma Federal Credit Union	\$11,943	\$11	0.37%	1.80%	83.95%	\$56	\$14	0.23%	1.15%	87.66%	\$56
	Local 24 Employees Federal Credit Union	\$11,979	\$9	0.30%	1.95%	88.39%	\$57	\$20	0.33%	2.18%	89.25%	\$57
	Angelina County Teachers Credit Union	\$12,145	\$12	0.40%	3.10%	84.76%	\$51	\$37	0.63%	4.81%	84.29%	\$52
	Laredo Fire Department Federal Credit Union	\$12,293	\$2	0.07%	0.59%	88.55%	\$43	\$15	0.25%	2.21%	90.77%	\$41
	Marshall T&P Employees Federal Credit Union	\$12,295	\$54	1.75%	9.53%	56.69%	\$90	\$103	1.68%	9.19%	56.08%	\$90
	Pasadena Municipal Federal Credit Union	\$12,332	(\$13)	(0.42%)	(2.39%)	71.67%	\$44	\$7	0.11%	0.64%	70.77%	\$44

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

June 30, 2018

Run Date: August 23, 2018

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

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

TxDOT Credit Union	\$12,405	\$28	0.90%	7.19%	65.69%	\$54	\$41	0.66%	5.30%	68.63%	\$54
Texarkana Terminal Employees Federal Credit Union	\$12,747	\$20	0.65%	7.22%	89.13%	\$61	\$2	0.03%	0.36%	97.86%	\$57
P.I.E. Credit Union	\$12,778	\$22	0.67%	4.50%	71.95%	\$32	\$29	0.43%	2.98%	75.32%	\$31
PamCel Community Federal Credit Union	\$12,785	(\$10)	(0.31%)	(1.90%)	105.61%	\$48	(\$27)	(0.42%)	(2.56%)	110.58%	\$48
F C S Federal Credit Union	\$12,832	\$49	1.54%	4.93%	42.11%	\$43	\$99	1.56%	5.01%	42.25%	\$38
Refugio County Federal Credit Union	\$12,902	\$32	0.99%	6.98%	67.96%	\$43	\$65	1.00%	7.15%	67.98%	\$43
Friona Texas Federal Credit Union	\$12,935	\$36	1.13%	5.96%	73.53%	\$56	\$51	0.81%	4.24%	80.16%	\$57
Brownfield Federal Credit Union	\$13,017	\$0	0.00%	0.00%	96.61%	\$63	(\$2)	(0.03%)	(0.11%)	97.83%	\$62
Reeves County Teachers Credit Union	\$13,160	\$17	0.52%	5.47%	91.26%	\$88	\$36	0.56%	5.83%	90.44%	\$90
Cherokee County Teachers Federal Credit Union	\$13,184	\$22	0.67%	3.83%	78.46%	\$40	\$73	1.12%	6.39%	80.15%	\$40
Central Texas Teachers Credit Union	\$13,687	\$15	0.44%	3.96%	85.85%	\$60	\$9	0.13%	1.19%	88.57%	\$60
Third Coast Federal Credit Union	\$13,767	\$76	2.20%	8.11%	89.87%	\$52	\$152	2.19%	8.20%	84.10%	\$48
Alba Golden Federal Credit Union	\$13,936	\$50	1.44%	8.83%	54.74%	\$51	\$92	1.31%	8.20%	55.23%	\$50
Family 1st Of Texas Federal Credit Union	\$13,963	(\$8)	(0.23%)	(1.63%)	93.44%	\$65	(\$58)	(0.82%)	(5.86%)	95.26%	\$67
Gulf Shore Federal Credit Union	\$14,055	\$13	0.37%	5.17%	89.39%	\$80	\$12	0.17%	2.39%	89.58%	\$80
MOPAC Employees Federal Credit Union	\$14,281	\$5	0.14%	1.24%	93.14%	\$66	\$10	0.14%	1.24%	95.25%	\$68
ILA 1351 Federal Credit Union	\$14,303	\$19	0.52%	3.17%	88.08%	\$77	\$32	0.44%	2.68%	89.26%	\$76
Ellis County Teachers & Employees Federal Credit Union	\$14,687	\$33	0.90%	7.22%	65.05%	\$67	\$58	0.79%	6.39%	67.80%	\$65
Texhillco School Employees Federal Credit Union	\$14,780	\$41	1.11%	14.86%	83.69%	\$67	\$7	0.09%	1.27%	83.54%	\$66
Linkage Credit Union	\$15,120	\$22	0.59%	3.98%	92.31%	\$63	\$44	0.59%	4.00%	92.50%	\$64
Ward County Credit Union	\$15,204	(\$7)	(0.18%)	(1.94%)	104.38%	\$66	\$1	0.01%	0.14%	99.64%	\$67
Homeport Federal Credit Union	\$15,254	(\$78)	(2.00%)	(21.28%)	97.20%	\$53	(\$72)	(0.92%)	(9.70%)	105.50%	\$49
Victoria Teachers Federal Credit Union	\$15,427	\$20	0.52%	1.72%	69.23%	\$34	\$34	0.44%	1.46%	74.24%	\$37
Corpus Christi Postal Employees Credit Union	\$15,435	\$19	0.49%	3.97%	87.43%	\$69	\$12	0.16%	1.26%	95.58%	\$74
Coastal Bend Post Office Federal Credit Union	\$15,565	\$34	0.87%	5.08%	56.78%	\$57	\$79	1.01%	5.94%	56.28%	\$57
Cowboy Country Federal Credit Union	\$15,645	\$54	1.38%	11.48%	66.52%	\$59	\$78	1.00%	8.37%	64.39%	\$52
National Oilwell Varco Employees Credit Union	\$15,690	\$46	1.18%	5.95%	68.89%	\$68	\$88	1.13%	5.73%	70.04%	\$66
First Priority Credit Union	\$15,711	\$17	0.44%	5.35%	84.25%	\$56	\$23	0.30%	3.63%	87.00%	\$55
Brazos Community Credit Union	\$15,771	\$45	1.11%	4.76%	72.52%	\$80	\$83	1.02%	4.42%	75.10%	\$79
IBEW Community Federal Credit Union	\$15,925	(\$11)	(0.27%)	(3.15%)	80.90%	\$47	\$6	0.07%	0.86%	81.51%	\$47
U S I Federal Credit Union	\$15,951	\$30	0.76%	2.45%	72.73%	\$61	\$48	0.61%	1.97%	75.93%	\$65
Pampa Teachers Federal Credit Union	\$16,108	\$30	0.75%	7.66%	80.98%	\$40	\$63	0.80%	8.12%	79.62%	\$39
Baker Hughes Federal Credit Union	\$16,546	(\$9)	(0.21%)	(2.16%)	106.78%	\$60	(\$16)	(0.19%)	(1.91%)	106.90%	\$61
Waco Federal Credit Union	\$16,599	\$0	0.00%	0.00%	96.97%	\$50	\$1	0.01%	0.16%	97.26%	\$50
Grand Prairie Credit Union	\$16,616	\$13	0.31%	3.01%	91.07%	\$57	\$26	0.31%	3.02%	92.54%	\$56
Alpine Community Credit Union	\$16,732	\$6	0.15%	1.52%	94.79%	\$44	\$32	0.40%	4.06%	84.69%	\$44
Odessa Employees Credit Union	\$16,909	\$20	0.47%	3.24%	86.23%	\$62	\$33	0.38%	2.68%	87.88%	\$62
Borger Federal Credit Union	\$17,040	\$11	0.25%	2.09%	93.56%	\$48	\$9	0.10%	0.86%	96.02%	\$50
Reed Credit Union	\$17,050	(\$2)	(0.05%)	(0.32%)	102.97%	\$84	(\$3)	(0.03%)	(0.24%)	100.00%	\$83
Amarillo Postal Employees Credit Union	\$17,094	(\$59)	(1.37%)	(9.39%)	103.57%	\$64	(\$65)	(0.76%)	(5.14%)	101.82%	\$59
Temple Santa Fe Community Credit Union	\$17,115	\$16	0.37%	5.81%	88.93%	\$67	\$35	0.41%	6.42%	88.44%	\$64
Corner Stone Credit Union	\$17,193	\$63	1.40%	22.40%	83.29%	\$61	\$46	0.49%	8.27%	84.80%	\$63
Texas Community Federal Credit Union	\$17,395	\$33	0.76%	5.77%	77.94%	\$48	\$96	1.12%	8.48%	78.49%	\$48
Seagoville Federal Credit Union	\$17,400	\$17	0.38%	2.62%	80.95%	\$65	\$19	0.21%	1.46%	85.48%	\$64
Temple-Inland Federal Credit Union	\$17,596	\$38	0.87%	7.20%	73.68%	\$67	\$64	0.74%	6.10%	76.95%	\$66
Concho Valley Credit Union	\$17,597	\$16	0.36%	3.47%	88.02%	\$55	\$28	0.32%	3.05%	89.57%	\$55
Anderson County Federal Credit Union	\$18,011	\$23	0.51%	3.16%	82.76%	\$47	\$32	0.36%	2.21%	84.40%	\$47
Texas Health Resources Credit Union	\$18,223	(\$11)	(0.24%)	(3.11%)	95.19%	\$68	(\$78)	(0.84%)	(10.86%)	98.45%	\$69
Liberty County Teachers Federal Credit Union	\$18,370	\$42	0.92%	11.74%	83.13%	\$48	\$84	0.92%	11.91%	82.65%	\$48

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

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

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

Kingsville Area Educators Federal Credit Union	\$18,503	(\$61)	(1.32%)	(20.02%)	91.71%	\$43	(\$43)	(0.47%)	(6.99%)	94.50%	\$46
Midland Municipal Employees Credit Union	\$18,576	\$18	0.39%	3.87%	73.49%	\$86	\$39	0.42%	4.21%	67.84%	\$85
Fellowship Credit Union	\$19,435	\$14	0.29%	1.21%	90.50%	\$78	\$33	0.34%	1.42%	90.08%	\$77
McLennan County Employees Federal Credit Union	\$19,439	\$56	1.13%	4.38%	67.05%	\$70	\$117	1.17%	4.61%	69.86%	\$72
Tyler City Employees Credit Union	\$19,885	\$63	1.27%	8.20%	69.55%	\$53	\$116	1.18%	7.62%	71.49%	\$56
Dallas U.P. Employees Credit Union	\$20,192	\$51	1.02%	4.21%	71.98%	\$84	\$58	0.58%	2.40%	82.55%	\$93
Southern Star Credit Union	\$20,201	(\$73)	(1.42%)	(9.98%)	121.62%	\$50	(\$167)	(1.61%)	(11.25%)	121.49%	\$53
Rocket Federal Credit Union	\$20,208	\$1	0.02%	0.26%	99.57%	\$48	\$17	0.18%	2.19%	95.62%	\$45
C-E Federal Credit Union	\$20,266	\$52	1.04%	15.00%	80.47%	\$52	\$100	1.02%	14.67%	81.44%	\$56
Valwood Park Federal Credit Union	\$20,884	\$32	0.60%	3.93%	82.55%	\$48	\$48	0.46%	2.96%	85.78%	\$49
Port Arthur Community Federal Credit Union	\$21,004	\$52	0.96%	8.48%	79.55%	\$47	\$110	0.99%	9.07%	77.04%	\$43
Union Fidelity Federal Credit Union	\$21,782	\$42	0.77%	4.86%	77.29%	\$78	\$92	0.85%	5.36%	76.52%	\$78
LCRA Credit Union	\$21,907	\$1	0.02%	0.15%	89.45%	\$71	\$2	0.02%	0.15%	93.77%	\$72
Northeast Panhandle Teachers Federal Credit Union	\$22,006	\$36	0.66%	4.72%	72.52%	\$51	\$64	0.59%	4.22%	74.40%	\$51
McMurrey Federal Credit Union	\$22,170	\$21	0.38%	3.14%	86.93%	\$69	\$59	0.53%	4.38%	84.62%	\$67
Local Federal Credit Union	\$22,202	\$29	0.52%	2.82%	93.18%	\$110	\$24	0.22%	1.17%	94.86%	\$108
Yantis Federal Credit Union	\$22,499	(\$3)	(0.05%)	(0.34%)	100.94%	\$59	\$2	0.02%	0.11%	99.30%	\$60
LeTourneau Federal Credit Union	\$22,752	\$29	0.51%	2.24%	79.17%	\$70	\$34	0.30%	1.32%	87.85%	\$75
Wichita Falls Federal Credit Union	\$22,830	\$37	0.65%	6.21%	82.63%	\$90	\$84	0.74%	7.04%	80.24%	\$84
Tip of Texas Federal Credit Union	\$23,451	(\$73)	(1.24%)	(8.82%)	102.04%	\$44	(\$122)	(1.04%)	(7.30%)	99.66%	\$44
LiFE Federal Credit Union	\$23,802	\$5	0.09%	0.95%	97.55%	\$71	\$15	0.13%	1.43%	94.53%	\$71
Texas People Federal Credit Union	\$24,101	\$29	0.48%	2.69%	90.07%	\$62	\$1	0.01%	0.05%	94.09%	\$63
Mid-Tex Federal Credit Union	\$24,506	\$28	0.46%	6.15%	89.08%	\$49	\$53	0.44%	5.87%	89.13%	\$49
San Angelo Federal Credit Union	\$24,540	\$41	0.67%	8.53%	83.27%	\$46	\$44	0.36%	4.57%	91.03%	\$50
Greater Central Texas Federal Credit Union	\$24,614	\$26	0.42%	5.65%	88.58%	\$41	\$14	0.11%	1.52%	96.96%	\$46
TexStar Federal Credit Union	\$24,851	\$14	0.22%	2.64%	82.74%	\$72	\$35	0.28%	3.32%	84.07%	\$77
Northeast Texas Teachers Federal Credit Union	\$25,021	\$12	0.19%	1.39%	90.09%	\$48	\$18	0.15%	1.05%	92.00%	\$48
Abilene Federal Credit Union	\$25,042	(\$32)	(0.51%)	(2.90%)	100.78%	\$53	(\$76)	(0.61%)	(3.42%)	97.65%	\$50
Bayou City Federal Credit Union	\$25,856	(\$21)	(0.32%)	(4.36%)	95.17%	\$69	(\$38)	(0.29%)	(3.92%)	94.93%	\$69
Fedstar Credit Union	\$26,271	\$50	0.76%	6.67%	70.05%	\$50	\$77	0.58%	5.17%	71.69%	\$50
United Energy Credit Union	\$26,883	\$15	0.22%	1.27%	92.34%	\$63	\$28	0.21%	1.19%	94.14%	\$62
Angelina Federal Employees Credit Union	\$27,922	\$68	0.99%	7.58%	75.99%	\$75	\$125	0.91%	7.03%	78.96%	\$77
United Credit Union	\$28,036	(\$59)	(0.85%)	(12.53%)	107.58%	\$56	(\$219)	(1.57%)	(22.69%)	105.45%	\$56
Alcon Employees Federal Credit Union	\$28,397	\$31	0.44%	2.10%	80.31%	\$69	\$61	0.44%	2.07%	84.93%	\$74
Trinity Valley Teachers Credit Union	\$29,356	\$49	0.67%	2.61%	70.68%	\$37	\$68	0.46%	1.81%	72.65%	\$38
Shared Resources Credit Union	\$29,987	(\$12)	(0.16%)	(1.59%)	98.92%	\$54	\$67	0.46%	4.45%	89.89%	\$50
Matagorda County Credit Union	\$30,288	\$62	0.83%	7.78%	72.90%	\$48	\$143	0.98%	9.07%	71.11%	\$47
Beaumont Community Credit Union	\$30,435	\$35	0.45%	4.25%	85.63%	\$58	\$99	0.64%	6.06%	87.18%	\$57
Starr County Teachers Federal Credit Union	\$30,612	\$12	0.16%	1.00%	94.52%	\$58	(\$24)	(0.16%)	(1.00%)	90.25%	\$55
Hockley County School Employees Credit Union	\$30,681	(\$134)	(1.73%)	(14.75%)	92.62%	\$70	(\$90)	(0.58%)	(4.92%)	91.37%	\$68
Caprock Federal Credit Union	\$31,011	\$28	0.36%	2.87%	81.26%	\$52	\$39	0.25%	2.00%	84.67%	\$53
Mountain Star Federal Credit Union	\$31,066	\$34	0.44%	5.52%	84.53%	\$50	\$40	0.26%	3.26%	88.15%	\$51
Common Cents Federal Credit Union	\$31,266	(\$9)	(0.11%)	(0.91%)	77.18%	\$61	\$48	0.30%	2.42%	77.41%	\$57
CTECU	\$31,482	(\$3)	(0.04%)	(0.24%)	97.25%	\$82	(\$3)	(0.02%)	(0.12%)	97.21%	\$82
Austin Federal Credit Union	\$31,528	(\$9)	(0.11%)	(1.57%)	96.50%	\$41	(\$2)	(0.01%)	(0.17%)	96.28%	\$43
Transtar Federal Credit Union	\$31,531	\$33	0.41%	7.29%	84.02%	\$57	\$66	0.41%	7.35%	86.39%	\$58
Walker County Federal Credit Union	\$31,766	\$150	1.90%	15.91%	70.82%	\$61	\$239	1.51%	12.87%	74.06%	\$61
Mesquite Credit Union	\$32,584	\$16	0.20%	2.57%	90.39%	\$65	\$61	0.38%	4.94%	91.43%	\$64
Cabot & NOI Employees Credit Union	\$32,584	(\$82)	(1.00%)	(11.00%)	61.42%	\$57	(\$96)	(0.58%)	(6.39%)	61.52%	\$56

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

June 30, 2018

Run Date: August 23, 2018

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

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

Travis County Credit Union	\$33,116	\$40	0.49%	6.69%	87.38%	\$55	\$59	0.36%	4.96%	89.70%	\$55
Lufkin Federal Credit Union	\$33,127	\$86	1.02%	4.64%	79.80%	\$47	\$141	0.84%	3.82%	82.73%	\$50
Golden Triangle Federal Credit Union	\$33,314	\$91	1.07%	8.90%	75.54%	\$76	\$149	0.87%	7.29%	79.50%	\$79
Cherokee County Federal Credit Union	\$33,936	\$52	0.61%	2.76%	69.78%	\$62	\$127	0.76%	3.39%	74.63%	\$64
Baptist Credit Union	\$34,801	\$18	0.21%	2.38%	96.76%	\$60	\$19	0.11%	1.26%	97.30%	\$62
Members Financial Federal Credit Union	\$34,947	\$83	0.93%	14.47%	84.01%	\$62	\$70	0.39%	6.15%	90.89%	\$67
City Federal Credit Union	\$35,178	\$92	1.05%	10.39%	67.65%	\$68	\$185	1.06%	10.58%	69.58%	\$69
Keystone Credit Union	\$35,184	(\$62)	(0.70%)	(2.60%)	82.46%	\$50	(\$54)	(0.30%)	(1.13%)	84.36%	\$48
Old Ocean Federal Credit Union	\$35,718	\$129	1.42%	15.58%	74.90%	\$62	\$243	1.35%	14.95%	73.67%	\$63
Texas Plains Federal Credit Union	\$36,273	\$83	0.92%	6.56%	84.82%	\$56	\$153	0.85%	6.09%	86.81%	\$54
Port Arthur Teachers Federal Credit Union	\$36,432	\$116	1.24%	12.10%	71.28%	\$54	\$216	1.14%	11.43%	72.84%	\$54
Star of Texas Credit Union	\$36,731	\$63	0.70%	5.81%	78.36%	\$48	\$111	0.62%	5.15%	82.31%	\$50
San Patricio County Teachers Federal Credit Union	\$36,905	(\$14)	(0.15%)	(1.67%)	80.65%	\$43	(\$182)	(0.98%)	(10.69%)	81.46%	\$44
SPCO Credit Union	\$39,310	(\$18)	(0.18%)	(2.05%)	84.73%	\$78	\$25	0.13%	1.42%	84.36%	\$79
Texas Associations of Professionals Federal Credit Union	\$39,392	\$180	1.93%	22.58%	67.61%	\$53	\$236	1.30%	15.08%	77.00%	\$57
Fannin Federal Credit Union	\$40,604	\$84	0.83%	7.85%	72.83%	\$60	\$151	0.75%	7.12%	75.05%	\$63
Brazosport Teachers Federal Credit Union	\$40,762	\$114	1.13%	6.85%	71.60%	\$70	\$185	0.92%	5.60%	75.35%	\$71
Cosden Federal Credit Union	\$40,816	\$24	0.24%	1.90%	87.39%	\$47	\$104	0.52%	4.13%	89.79%	\$49
Freestone Credit Union	\$41,166	\$25	0.25%	2.53%	94.72%	\$39	\$35	0.17%	1.78%	95.66%	\$39
City Public Service/IBEW Federal Credit Union	\$41,252	\$79	0.76%	6.53%	74.72%	\$52	\$149	0.72%	6.16%	76.91%	\$51
Sacred Heart Parish Hallettsville Federal Credit Union	\$41,631	\$62	0.60%	6.05%	80.92%	\$69	\$127	0.62%	6.25%	79.97%	\$69
BCM Federal Credit Union	\$41,886	\$107	1.04%	14.26%	72.80%	\$68	\$187	0.91%	12.66%	72.48%	\$63
Caprock Santa Fe Credit Union	\$42,013	\$165	1.58%	4.81%	49.63%	\$56	\$384	1.86%	5.64%	50.28%	\$54
Highway District 21 Federal Credit Union	\$42,574	\$33	0.31%	1.97%	74.27%	\$40	\$64	0.30%	1.91%	74.68%	\$40
Trans Texas Southwest Credit Union	\$42,660	\$43	0.40%	3.34%	90.60%	\$61	\$73	0.34%	2.84%	91.62%	\$61
South Texas Federal Credit Union	\$44,387	\$72	0.65%	12.34%	75.86%	\$40	(\$377)	(1.70%)	(31.04%)	93.75%	\$41
Doches Credit Union	\$45,122	\$106	0.94%	7.22%	77.69%	\$40	\$166	0.74%	5.69%	80.55%	\$39
Select Federal Credit Union	\$45,321	\$85	0.76%	5.01%	80.76%	\$55	\$197	0.89%	5.85%	79.26%	\$54
Lubrizol Employees' Credit Union	\$45,624	\$89	0.79%	6.30%	77.58%	\$68	\$132	0.58%	4.70%	78.87%	\$68
H&H Federal Credit Union	\$46,715	\$93	0.79%	4.60%	74.40%	\$69	\$163	0.69%	4.05%	76.17%	\$67
South Texas Area Resources Credit Union	\$47,042	(\$2)	(0.02%)	(0.14%)	97.01%	\$41	(\$6)	(0.03%)	(0.22%)	99.01%	\$41
Southland Federal Credit Union	\$47,767	\$163	1.39%	12.00%	61.71%	\$52	\$310	1.33%	11.56%	61.63%	\$54
Scott & White Employees Credit Union	\$48,962	\$138	1.14%	21.66%	67.56%	\$52	\$252	1.06%	20.02%	71.00%	\$52
Lifetime Federal Credit Union	\$49,135	\$90	0.72%	4.25%	73.06%	\$65	\$70	0.28%	1.66%	81.58%	\$71
My Credit Union	\$49,362	\$9	0.07%	0.90%	96.33%	\$55	\$2	0.01%	0.10%	98.34%	\$55
Big Spring Education Employees Federal Credit Union	\$49,988	\$190	1.55%	11.15%	59.60%	\$51	\$377	1.56%	11.24%	61.64%	\$52
Hereford Texas Federal Credit Union	\$50,996	\$190	1.46%	7.03%	73.63%	\$58	\$328	1.27%	6.11%	74.66%	\$60
Texan Sky Federal Credit Union	\$51,025	\$34	0.26%	1.94%	94.28%	\$65	\$149	0.58%	4.27%	88.41%	\$66
La Joya Area Federal Credit Union	\$51,633	\$30	0.23%	2.39%	97.31%	\$48	\$53	0.21%	2.12%	95.84%	\$45
Windthorst Federal Credit Union	\$52,226	\$144	1.12%	6.78%	62.14%	\$55	\$246	0.96%	5.84%	64.30%	\$56
Wellspring Federal Credit Union	\$54,657	\$74	0.53%	7.30%	83.45%	\$58	\$133	0.47%	6.61%	84.75%	\$56
Heritage USA Federal Credit Union	\$55,832	\$240	1.75%	24.90%	67.78%	\$55	\$375	1.40%	19.86%	71.38%	\$56
Dallas Federal Credit Union	\$55,914	(\$7)	(0.05%)	(0.70%)	83.92%	\$77	(\$234)	(0.85%)	(11.54%)	88.18%	\$76
Heart O' Texas Federal Credit Union	\$55,974	\$30	0.21%	2.92%	86.02%	\$48	\$36	0.13%	1.75%	87.88%	\$47
Houston Metropolitan Employees Federal Credit Union	\$56,396	\$83	0.58%	6.38%	87.15%	\$66	\$162	0.57%	6.30%	84.59%	\$62
First Class American Credit Union	\$57,367	(\$66)	(0.46%)	(5.65%)	108.63%	\$75	(\$80)	(0.29%)	(3.41%)	103.74%	\$76
Texas Telcom Credit Union	\$57,584	\$66	0.46%	3.49%	75.77%	\$86	\$171	0.60%	4.52%	75.96%	\$87
West Texas Credit Union	\$58,588	\$10	0.07%	0.88%	83.76%	\$51	\$55	0.19%	2.42%	84.32%	\$53
Texas Federal Credit Union	\$58,724	\$25	0.17%	3.00%	92.89%	\$61	(\$997)	(3.28%)	(55.67%)	168.24%	\$159

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

June 30, 2018

Run Date: August 23, 2018

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

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

Houston Highway Credit Union	\$59,073	\$72	0.49%	8.36%	71.88%	\$73	\$99	0.33%	5.79%	75.34%	\$77
Texas Bridge Credit Union	\$59,735	\$38	0.26%	3.09%	87.43%	\$55	\$153	0.52%	6.27%	86.47%	\$55
Baycel Federal Credit Union	\$60,113	\$261	1.74%	10.34%	53.08%	\$49	\$482	1.61%	9.66%	54.16%	\$49
Domino Federal Credit Union	\$61,088	\$54	0.35%	2.44%	73.59%	\$51	\$202	0.65%	4.58%	75.71%	\$51
Postel Family Credit Union	\$62,043	\$19	0.12%	1.28%	91.19%	\$62	\$3	0.01%	0.10%	91.94%	\$63
Service 1st Credit Union	\$62,275	\$129	0.83%	8.90%	69.61%	\$63	\$282	0.92%	9.84%	69.32%	\$64
Southwest Financial Federal Credit Union	\$62,528	\$312	1.98%	11.70%	62.41%	\$63	\$523	1.67%	9.93%	64.78%	\$65
Irving City Employees Federal Credit Union	\$63,032	\$10	0.06%	0.57%	89.02%	\$71	\$121	0.38%	3.48%	79.96%	\$69
Telco Plus Credit Union	\$64,503	\$72	0.44%	3.31%	85.61%	\$51	\$114	0.35%	2.63%	90.22%	\$52
RelyOn Credit Union	\$64,979	(\$12)	(0.07%)	(0.75%)	92.80%	\$56	(\$103)	(0.32%)	(3.20%)	101.94%	\$62
Centex Citizens Credit Union	\$68,447	\$129	0.76%	3.96%	77.97%	\$58	\$282	0.84%	4.35%	78.34%	\$57
Kerr County Federal Credit Union	\$69,353	\$62	0.36%	5.32%	77.55%	\$60	\$174	0.50%	7.53%	77.42%	\$62
Westex Federal Credit Union	\$70,259	\$45	0.26%	2.45%	94.51%	\$84	\$106	0.31%	2.91%	92.88%	\$78
Memorial Credit Union	\$72,886	\$9	0.05%	0.49%	83.94%	\$67	\$114	0.31%	3.12%	83.41%	\$68
Metro Medical Credit Union	\$72,991	\$164	0.89%	7.26%	75.92%	\$56	\$212	0.58%	4.72%	79.81%	\$56
First Abilene Federal Credit Union	\$73,002	\$117	0.64%	6.39%	77.53%	\$68	\$175	0.48%	4.81%	80.29%	\$65
Las Colinas Federal Credit Union	\$73,223	\$52	0.28%	3.41%	85.01%	\$62	\$130	0.36%	4.29%	85.06%	\$61
Southwest Research Center Federal Credit Union	\$73,894	\$54	0.29%	3.40%	91.26%	\$57	\$119	0.32%	3.77%	89.59%	\$54
Baylor Health Care System Credit Union	\$74,450	\$199	1.07%	6.98%	66.49%	\$77	\$381	1.03%	6.73%	67.85%	\$70
Coastal Community Federal Credit Union	\$74,487	\$88	0.47%	5.29%	84.56%	\$59	\$246	0.67%	7.47%	80.63%	\$59
Texas DPS Credit Union	\$75,190	\$137	0.73%	9.15%	77.19%	\$63	\$237	0.64%	7.99%	78.83%	\$66
Valley Federal Credit Union	\$75,624	\$137	0.72%	5.14%	85.07%	\$53	\$299	0.80%	5.65%	86.06%	\$53
Rockdale Federal Credit Union	\$75,939	\$16	0.08%	0.73%	97.08%	\$57	\$29	0.08%	0.66%	97.51%	\$56
Concho Educators Federal Credit Union	\$77,462	\$79	0.41%	5.02%	87.91%	\$48	\$168	0.44%	5.27%	87.36%	\$48
Members Credit Union	\$78,387	\$116	0.58%	6.58%	83.08%	\$64	\$255	0.63%	7.29%	82.36%	\$64
Wichita Falls Teachers Federal Credit Union	\$78,813	\$157	0.80%	6.88%	82.42%	\$66	\$293	0.75%	6.47%	83.38%	\$62
U. S. Employees Credit Union	\$80,513	\$21	0.10%	1.35%	90.22%	\$67	\$62	0.15%	2.00%	89.82%	\$66
One Source Federal Credit Union	\$83,021	\$52	0.25%	3.36%	89.69%	\$47	(\$32)	(0.08%)	(1.03%)	89.42%	\$46
Texas Health Credit Union	\$83,397	\$126	0.60%	5.46%	68.04%	\$83	\$260	0.62%	5.68%	69.36%	\$81
Space City Credit Union	\$84,177	(\$8)	(0.04%)	(0.40%)	97.14%	\$55	\$92	0.23%	2.33%	91.25%	\$52
Eastex Credit Union	\$84,576	\$151	0.71%	6.87%	79.45%	\$46	\$316	0.74%	7.25%	78.87%	\$45
Naft Federal Credit Union	\$85,276	\$289	1.37%	10.40%	73.55%	\$50	\$575	1.38%	10.46%	73.86%	\$49
Southwest 66 Credit Union	\$85,455	\$122	0.57%	5.49%	94.40%	\$57	\$391	0.91%	8.82%	93.32%	\$53
Tarrant County's Credit Union	\$86,193	\$123	0.57%	6.75%	85.14%	\$68	\$186	0.43%	5.13%	86.74%	\$68
First Central Credit Union	\$87,328	\$404	1.85%	14.22%	76.02%	\$53	\$835	1.93%	14.96%	75.66%	\$52
KBR Heritage Federal Credit Union	\$88,150	\$109	0.48%	3.90%	67.19%	\$64	\$151	0.33%	2.71%	73.71%	\$64
Prestige Community Credit Union	\$92,185	\$30	0.13%	1.59%	85.57%	\$65	\$28	0.06%	0.74%	87.03%	\$67
Southern Federal Credit Union	\$92,790	\$427	1.83%	6.02%	38.29%	\$81	\$799	1.72%	5.68%	39.48%	\$81
Edinburg Teachers Credit Union	\$94,903	\$176	0.75%	3.22%	77.82%	\$159	\$227	0.48%	2.08%	85.56%	\$174
Texoma Educators Federal Credit Union	\$95,456	\$162	0.69%	5.38%	76.59%	\$64	\$272	0.60%	4.54%	79.84%	\$65
WesTex Community Credit Union	\$96,425	\$267	1.11%	11.67%	75.69%	\$50	\$568	1.22%	12.58%	74.18%	\$49
Allied Federal Credit Union	\$97,530	\$131	0.54%	7.63%	84.19%	\$63	\$197	0.41%	5.78%	85.59%	\$62
Nascoga Federal Credit Union	\$97,626	\$126	0.52%	6.46%	84.48%	\$62	\$179	0.37%	4.61%	88.12%	\$61
Rio Grande Valley Credit Union	\$99,824	\$133	0.53%	5.90%	83.61%	\$50	\$251	0.51%	5.60%	87.06%	\$51
Community Service Credit Union	\$100,626	\$204	0.82%	8.22%	80.94%	\$70	\$338	0.69%	6.86%	82.90%	\$69
United Community Credit Union	\$102,153	\$48	0.19%	2.03%	83.69%	\$61	\$65	0.13%	1.38%	85.89%	\$61
Kelly Community Federal Credit Union	\$102,412	\$146	0.57%	4.79%	77.18%	\$57	\$229	0.45%	3.77%	81.94%	\$57
River City Federal Credit Union	\$111,073	(\$87)	(0.31%)	(4.89%)	90.93%	\$55	\$7	0.01%	0.20%	87.99%	\$56
Chemcel Federal Credit Union	\$113,329	\$274	0.96%	8.72%	73.72%	\$49	\$462	0.81%	7.42%	76.16%	\$50

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Cooperative Teachers Credit Union	\$114,291	\$179	0.62%	5.24%	80.72%	\$64	\$232	0.40%	3.39%	85.51%	\$72
	Plus4 Credit Union	\$116,970	\$159	0.54%	7.84%	77.82%	\$68	\$308	0.52%	7.57%	78.84%	\$65
	Texasgulf Federal Credit Union	\$118,918	\$471	1.58%	13.50%	54.28%	\$70	\$940	1.59%	13.63%	54.11%	\$69
	Access Community Credit Union	\$122,480	\$184	0.60%	4.32%	84.37%	\$54	\$292	0.48%	3.44%	86.15%	\$54
	Lone Star Credit Union	\$122,703	(\$213)	(0.69%)	(10.38%)	107.50%	\$76	\$47	0.08%	1.14%	91.37%	\$77
	Chocolate Bayou Community Federal Credit Union	\$124,736	\$245	0.79%	9.75%	78.90%	\$53	\$477	0.78%	9.62%	79.74%	\$51
	MTCU	\$124,852	\$16	0.05%	0.66%	95.09%	\$64	(\$45)	(0.07%)	(0.92%)	97.99%	\$66
	Go Federal Credit Union	\$125,352	\$92	0.29%	3.80%	87.69%	\$80	\$79	0.13%	1.63%	90.15%	\$79
	Capitol Credit Union	\$127,055	\$243	0.76%	10.39%	77.86%	\$65	\$488	0.77%	10.50%	79.23%	\$66
	Members First Credit Union	\$128,079	\$424	1.31%	6.98%	63.56%	\$53	\$770	1.19%	6.39%	66.79%	\$54
	Santa Fe Federal Credit Union	\$129,291	\$171	0.53%	3.86%	68.77%	\$49	\$273	0.43%	3.10%	72.86%	\$53
	Laredo Federal Credit Union	\$130,635	(\$23)	(0.07%)	(0.91%)	96.51%	\$39	(\$12)	(0.02%)	(0.24%)	96.16%	\$40
	LibertyOne Credit Union	\$131,024	\$175	0.54%	5.27%	75.24%	\$70	\$342	0.53%	5.15%	75.70%	\$73
	BP Federal Credit Union	\$133,332	\$238	0.69%	8.47%	72.01%	\$99	\$373	0.55%	6.65%	72.79%	\$98
	Members Trust of the Southwest Federal Credit Union	\$137,003	\$359	1.05%	15.52%	72.15%	\$78	\$698	1.03%	15.32%	71.59%	\$73
	Government Employees Federal Credit Union	\$138,366	\$73	0.21%	2.61%	89.87%	\$62	\$198	0.29%	3.54%	93.28%	\$65
	Citizens Federal Credit Union	\$139,717	\$250	0.72%	8.35%	75.04%	\$67	\$382	0.56%	6.28%	77.09%	\$67
	Communities of Abilene Federal Credit Union	\$141,300	\$121	0.34%	4.68%	76.54%	\$59	\$267	0.38%	5.13%	75.57%	\$59
	Cal-Com Federal Credit Union	\$144,468	\$323	0.89%	10.93%	66.71%	\$54	\$610	0.84%	10.48%	66.33%	\$53
	Border Federal Credit Union	\$150,118	\$525	1.41%	10.33%	83.68%	\$48	\$832	1.14%	8.27%	84.48%	\$48
	Texoma Community Credit Union	\$150,407	\$404	1.10%	10.47%	71.20%	\$57	\$846	1.17%	11.11%	73.01%	\$57
	Nizari Progressive Federal Credit Union	\$150,757	\$31	0.08%	0.64%	80.77%	\$57	\$283	0.37%	2.91%	76.31%	\$56
	Pioneer Mutual Federal Credit Union	\$152,187	\$609	1.63%	11.05%	62.00%	\$49	\$808	1.09%	7.40%	72.23%	\$52
	North East Texas Credit Union	\$156,041	\$365	0.94%	9.02%	82.34%	\$65	\$523	0.68%	6.45%	84.96%	\$64
	Texas Partners Federal Credit Union	\$159,062	\$452	1.14%	16.74%	78.16%	\$51	\$720	0.92%	13.56%	81.03%	\$51
	Southwest Heritage Credit Union	\$161,752	\$651	1.65%	19.01%	66.35%	\$60	\$1,205	1.56%	17.98%	68.02%	\$59
	Harris County Federal Credit Union	\$163,749	\$611	1.49%	10.47%	59.35%	\$51	\$1,076	1.32%	9.33%	61.52%	\$53
	Beacon Federal Credit Union	\$168,119	\$355	0.84%	12.33%	80.08%	\$71	\$494	0.59%	8.60%	84.15%	\$73
	H.E.B. Federal Credit Union	\$171,088	\$268	0.62%	4.39%	85.23%	\$99	\$620	0.72%	5.11%	84.11%	\$102
	Texas Tech Federal Credit Union	\$181,996	\$277	0.64%	5.99%	90.55%	\$87	\$553	0.66%	6.03%	90.90%	\$82
	People's Federal Credit Union	\$184,383	(\$418)	(0.90%)	(11.34%)	89.36%	\$51	(\$440)	(0.48%)	(5.92%)	86.47%	\$50
	Members Choice of Central Texas Federal Credit Union	\$193,872	\$391	0.80%	6.92%	67.50%	\$60	\$750	0.76%	6.69%	69.34%	\$61
	Mobility Credit Union	\$197,084	\$762	1.55%	20.76%	45.80%	\$12	\$909	0.93%	12.55%	61.51%	\$46
	MemberSource Credit Union	\$197,356	\$50	0.10%	1.24%	83.44%	\$69	\$75	0.07%	0.93%	85.19%	\$70
	Investex Credit Union	\$204,378	\$338	0.66%	7.07%	83.01%	\$69	\$600	0.58%	6.35%	81.47%	\$68
	Fort Worth City Credit Union	\$205,945	\$566	1.13%	10.04%	68.57%	\$67	\$1,039	1.06%	9.33%	70.59%	\$67
	Gulf Coast Federal Credit Union	\$211,731	\$490	0.93%	10.67%	64.68%	\$53	\$765	0.73%	8.43%	65.15%	\$54
	Sabine Federal Credit Union	\$215,977	\$426	0.77%	7.54%	75.75%	\$63	\$832	0.75%	7.43%	76.17%	\$62
	Pantex Federal Credit Union	\$217,669	\$131	0.24%	1.33%	89.19%	\$62	\$348	0.32%	1.76%	86.38%	\$62
	Energy Capital Credit Union	\$218,505	\$471	0.86%	9.47%	68.89%	\$61	\$754	0.68%	7.65%	72.39%	\$62
	Amarillo Community Federal Credit Union	\$228,565	\$237	0.41%	4.90%	85.23%	\$57	\$419	0.37%	4.34%	87.71%	\$57
	America's Credit Union	\$237,197	\$486	0.82%	6.15%	75.82%	\$66	\$812	0.69%	5.17%	79.63%	\$66
	United Texas Credit Union	\$238,785	\$158	0.26%	3.14%	92.54%	\$78	\$244	0.21%	2.42%	93.90%	\$77
	Alliance Credit Union	\$239,538	\$716	1.20%	7.74%	76.01%	\$64	\$1,527	1.28%	8.30%	75.12%	\$62
	Cy-Fair Federal Credit Union	\$244,591	\$414	0.67%	8.21%	75.27%	\$72	\$635	0.52%	6.32%	77.93%	\$72
	Synergy Federal Credit Union	\$245,953	\$671	1.07%	8.27%	64.01%	\$83	\$1,228	1.00%	7.63%	65.31%	\$82
	Unity One Credit Union	\$248,401	\$178	0.28%	3.96%	82.97%	\$60	\$390	0.31%	4.34%	82.21%	\$61
	Average of Asset Group A	\$43,681	\$68	0.51%	4.23%	83.16%	\$55	\$118	0.34%	2.45%	84.30%	\$55

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	1st Community Federal Credit Union	\$257,695	\$309	0.48%	5.39%	82.89%	\$52	\$890	0.70%	7.76%	79.66%	\$52
	Education Credit Union	\$258,222	\$396	0.61%	4.50%	79.18%	\$67	\$664	0.51%	3.79%	81.14%	\$66
	First Basin Credit Union	\$265,253	\$653	1.01%	10.94%	72.79%	\$63	\$1,164	0.92%	9.87%	73.50%	\$63
	Houston Texas Fire Fighters Federal Credit Union	\$270,337	\$579	0.85%	5.93%	77.47%	\$74	\$787	0.58%	4.05%	80.68%	\$73
	GENCO Federal Credit Union	\$300,094	\$555	0.74%	6.22%	77.71%	\$55	\$916	0.62%	5.17%	79.46%	\$55
	Gulf Credit Union	\$302,815	\$780	1.02%	29.87%	75.91%	\$62	\$1,318	0.85%	24.92%	75.44%	\$63
	Coastal Community And Teachers Credit Union	\$304,946	\$818	1.07%	11.28%	68.17%	\$40	\$1,805	1.19%	12.59%	66.97%	\$40
	MCT Credit Union	\$308,577	\$605	0.78%	9.27%	82.45%	\$74	\$890	0.57%	6.83%	83.83%	\$74
	Evolve Federal Credit Union	\$310,657	\$858	1.10%	11.38%	70.64%	\$55	\$1,031	0.66%	6.83%	71.92%	\$57
	DuGood Federal Credit Union	\$332,853	\$849	1.01%	9.25%	74.55%	\$54	\$1,502	0.89%	8.27%	76.29%	\$54
	Public Employees Credit Union	\$335,897	\$710	0.85%	9.95%	68.66%	\$58	\$1,693	1.01%	11.96%	66.55%	\$59
	Texell Credit Union	\$346,958	\$1,060	1.22%	11.40%	66.61%	\$65	\$1,882	1.10%	10.25%	68.75%	\$66
	Texar Federal Credit Union	\$348,012	\$770	0.89%	6.85%	79.26%	\$68	\$1,809	1.05%	8.07%	76.64%	\$69
	Union Square Credit Union	\$356,777	(\$323)	(0.36%)	(3.15%)	93.80%	\$63	(\$174)	(0.10%)	(0.84%)	90.41%	\$60
	Security First Federal Credit Union	\$361,491	\$70	0.08%	0.93%	82.98%	\$47	\$1,206	0.67%	8.07%	75.91%	\$47
	My Community Credit Union	\$371,279	\$548	0.59%	5.83%	74.62%	\$65	\$1,343	0.74%	7.19%	76.23%	\$66
	Educators Credit Union	\$407,097	\$873	0.86%	5.30%	64.46%	\$73	\$1,692	0.84%	5.17%	64.15%	\$70
	Associated Credit Union of Texas	\$409,450	\$748	0.73%	7.68%	80.26%	\$76	\$754	0.37%	3.88%	82.43%	\$74
	Air Force Federal Credit Union	\$416,653	\$689	0.67%	9.84%	76.93%	\$61	\$1,001	0.50%	7.26%	81.62%	\$63
	Education First Federal Credit Union	\$418,159	\$530	0.50%	5.86%	82.62%	\$71	\$171	0.08%	0.96%	90.56%	\$72
	Abilene Teachers Federal Credit Union	\$442,026	\$2,525	2.28%	15.91%	57.61%	\$54	\$3,831	1.74%	12.26%	63.33%	\$55
	Texas Bay Credit Union	\$442,100	\$1,105	0.99%	9.60%	73.19%	\$76	\$1,608	0.73%	7.04%	69.94%	\$75
	City Credit Union	\$449,719	\$928	0.85%	8.29%	72.91%	\$74	\$1,764	0.83%	7.95%	73.39%	\$73
	Primeway Federal Credit Union	\$493,857	\$1,185	0.96%	13.90%	72.48%	\$67	\$1,494	0.61%	8.93%	79.05%	\$83
	People's Trust Federal Credit Union	\$497,272	\$997	0.78%	9.14%	79.93%	\$93	\$1,815	0.71%	8.35%	79.58%	\$97
	Resource One Credit Union	\$498,897	\$597	0.48%	4.80%	78.55%	\$76	\$2,111	0.85%	8.59%	75.30%	\$75
	Average of Asset Group B	\$365,657	\$747	0.81%	8.70%	75.64%	\$65	\$1,345	0.74%	7.89%	76.26%	\$65

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Complex Community Federal Credit Union	\$502,780	\$1,971	1.58%	16.31%	68.84%	\$67	\$3,674	1.50%	15.39%	69.01%	\$68
	Community Resource Credit Union	\$508,665	\$1,428	1.11%	14.14%	76.56%	\$74	\$2,759	1.08%	13.97%	76.52%	\$75
	Generations Community Federal Credit Union	\$524,272	\$1,816	1.35%	15.25%	78.23%	\$67	\$2,394	0.88%	10.13%	81.45%	\$70
	Southwest Airlines Federal Credit Union	\$541,755	\$1,344	0.99%	9.59%	67.92%	\$94	\$2,680	1.00%	9.67%	67.26%	\$94
	Neches Federal Credit Union	\$586,824	\$2,774	1.87%	14.23%	63.76%	\$63	\$5,048	1.70%	13.15%	65.59%	\$61
	Members Choice Credit Union	\$595,978	\$1,008	0.67%	7.76%	83.55%	\$85	\$1,714	0.57%	6.62%	85.49%	\$83
	East Texas Professional Credit Union	\$616,000	\$2,757	1.80%	9.39%	62.95%	\$51	\$5,278	1.74%	9.08%	63.53%	\$50
	FivePoint Credit Union	\$630,842	\$662	0.41%	3.95%	85.72%	\$83	\$1,121	0.35%	3.35%	86.32%	\$83
	Greater Texas Federal Credit Union	\$638,059	\$1,061	0.67%	8.58%	77.89%	\$54	\$2,321	0.75%	9.46%	76.26%	\$53
	Houston Federal Credit Union	\$645,644	\$1,540	0.95%	11.44%	73.57%	\$64	\$3,096	0.96%	11.66%	72.63%	\$62
	El Paso Area Teachers Federal Credit Union	\$651,224	\$1,346	0.83%	6.97%	70.24%	\$56	\$1,750	0.54%	4.55%	74.02%	\$57
	Neighborhood Credit Union	\$670,635	\$1,434	0.86%	7.98%	72.57%	\$79	\$3,314	1.01%	9.30%	69.51%	\$76
	Smart Financial Credit Union	\$711,331	\$1,365	0.77%	9.65%	82.44%	\$79	\$2,671	0.75%	9.53%	82.66%	\$77
	Houston Police Federal Credit Union	\$715,200	\$1,964	1.09%	8.43%	52.56%	\$72	\$4,088	1.13%	8.79%	52.69%	\$72
	First Service Credit Union	\$719,685	\$1,039	0.59%	6.22%	75.59%	\$82	\$2,808	0.80%	8.47%	74.20%	\$81
	Brazos Valley Schools Credit Union	\$723,879	\$1,210	0.67%	7.64%	76.47%	\$68	\$1,750	0.48%	5.55%	80.17%	\$68
	Gulf Coast Educators Federal Credit Union	\$730,837	\$2,095	1.14%	7.38%	67.85%	\$84	\$4,387	1.20%	7.74%	67.23%	\$79
	Mobiloil Federal Credit Union	\$775,711	\$2,583	1.32%	11.35%	63.89%	\$74	\$5,067	1.29%	11.29%	63.49%	\$71
	Velocity Credit Union	\$843,126	\$2,714	1.28%	11.43%	57.93%	\$76	\$5,076	1.19%	10.82%	57.55%	\$76
	Schlumberger Employees Credit Union	\$845,163	\$3,693	1.72%	12.43%	42.45%	\$89	\$6,977	1.64%	11.92%	43.25%	\$88
	Red River Federal Credit Union	\$891,421	\$1,032	0.46%	4.45%	78.07%	\$56	\$3,245	0.73%	7.06%	71.77%	\$53
	InTouch Credit Union	\$893,698	(\$512)	(0.24%)	(2.74%)	91.12%	\$87	\$783	0.19%	2.10%	84.01%	\$87
	Amoco Federal Credit Union	\$906,448	\$2,056	0.89%	11.33%	65.56%	\$80	\$3,740	0.81%	10.39%	69.06%	\$77
	Fort Worth Community Credit Union	\$909,204	\$573	0.25%	2.81%	79.30%	\$77	\$1,266	0.28%	3.12%	81.23%	\$78
	Amplify Credit Union	\$934,048	\$1,768	0.76%	8.70%	76.11%	\$96	\$3,966	0.86%	9.82%	73.07%	\$95
	United Heritage Credit Union	\$992,453	\$2,470	1.01%	12.14%	71.48%	\$74	\$4,875	1.00%	12.09%	70.55%	\$73
	DATCU Credit Union	\$994,038	\$3,508	1.42%	9.85%	62.09%	\$82	\$6,946	1.43%	9.87%	61.97%	\$80
	Average of Asset Group C	\$729,590	\$1,730	0.97%	9.14%	71.29%	\$75	\$3,437	0.96%	9.07%	71.13%	\$74

Source: SNL Financial

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Performance Analysis

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group D - \$1 billion and over in total assets												
	Shell Federal Credit Union	\$1,036,479	\$3,074	1.19%	12.73%	69.29%	\$79	\$7,811	1.53%	16.50%	67.47%	\$77
	Firstmark Credit Union	\$1,052,811	\$2,329	0.88%	9.81%	79.48%	\$65	\$3,327	0.63%	7.06%	81.19%	\$66
	FirstLight Federal Credit Union	\$1,069,143	\$1,482	0.55%	6.47%	73.31%	\$65	\$3,734	0.70%	8.24%	71.83%	\$64
	Texas Trust Credit Union	\$1,222,636	\$1,486	0.49%	4.95%	82.68%	\$72	\$3,557	0.59%	5.93%	81.24%	\$73
	First Community Credit Union	\$1,405,058	\$5,427	1.55%	17.56%	65.46%	\$76	\$9,900	1.42%	16.28%	67.65%	\$75
	Credit Union Of Texas	\$1,407,077	\$2,075	0.59%	6.72%	76.92%	\$82	\$2,110	0.30%	3.43%	79.92%	\$89
	Austin Telco Federal Credit Union	\$1,487,838	\$5,610	1.52%	12.08%	54.84%	\$72	\$10,199	1.39%	11.10%	56.84%	\$71
	A+ Federal Credit Union	\$1,501,755	\$4,211	1.14%	12.48%	69.82%	\$69	\$8,952	1.23%	13.44%	68.19%	\$70
	Advancial Federal Credit Union	\$1,603,102	\$1,828	0.45%	5.55%	72.87%	\$88	\$4,485	0.56%	6.86%	73.32%	\$89
	Texans Credit Union	\$1,608,769	\$5,815	1.43%	27.57%	57.30%	\$77	\$12,388	1.53%	29.95%	56.18%	\$76
	JSC Federal Credit Union	\$2,172,593	\$3,471	0.64%	6.09%	65.69%	\$69	\$7,228	0.67%	6.39%	64.95%	\$68
	EECU	\$2,179,681	\$7,141	1.32%	11.46%	63.56%	\$90	\$14,258	1.33%	11.59%	63.13%	\$93
	University Federal Credit Union	\$2,349,587	\$4,541	0.77%	9.18%	81.30%	\$115	\$9,755	0.84%	9.98%	81.01%	\$111
	GECU	\$2,727,393	\$6,820	1.01%	10.38%	67.52%	\$61	\$12,729	0.95%	9.80%	66.15%	\$60
	Navy Army Community Credit Union	\$2,810,948	\$5,973	0.87%	8.34%	66.08%	\$74	\$10,320	0.76%	7.27%	62.83%	\$73
	Credit Human Federal Credit Union	\$3,050,966	\$2,479	0.33%	3.26%	86.11%	\$87	\$4,568	0.31%	3.02%	85.39%	\$87
	Texas Dow Employees Credit Union	\$3,200,552	\$11,677	1.46%	17.13%	70.48%	\$83	\$21,542	1.35%	16.12%	69.63%	\$82
	American Airlines Federal Credit Union	\$6,951,478	\$10,939	0.63%	6.39%	67.87%	\$81	\$24,452	0.71%	7.20%	65.60%	\$80
	Randolph-Brooks Federal Credit Union	\$8,987,982	\$29,649	1.33%	11.12%	70.80%	\$103	\$57,593	1.30%	10.91%	70.16%	\$96
	Security Service Federal Credit Union	\$9,492,467	\$20,531	0.86%	9.65%	64.16%	\$82	\$34,552	0.73%	8.20%	64.39%	\$80
	Average of Asset Group D	\$2,865,916	\$6,828	0.95%	10.45%	70.28%	\$80	\$13,173	0.94%	10.46%	69.85%	\$79

Source: SNL Financial

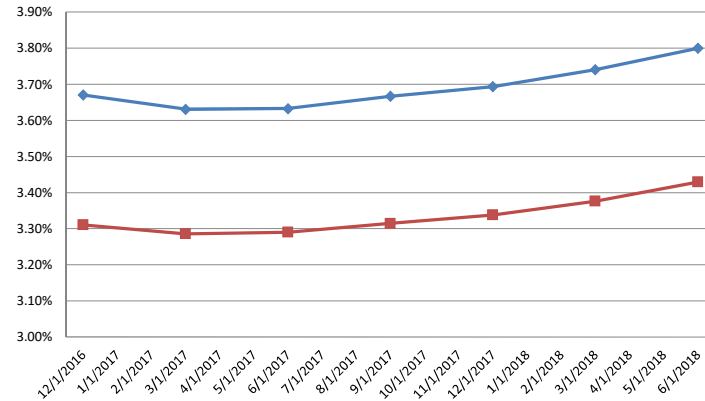
Note: Report includes only bank-level data.

NA = data was not available.

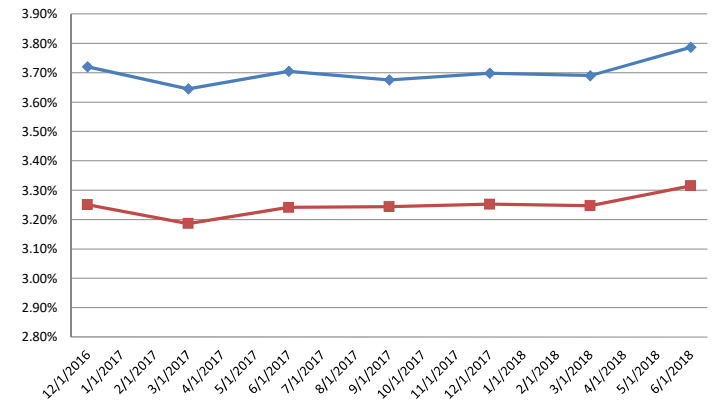
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

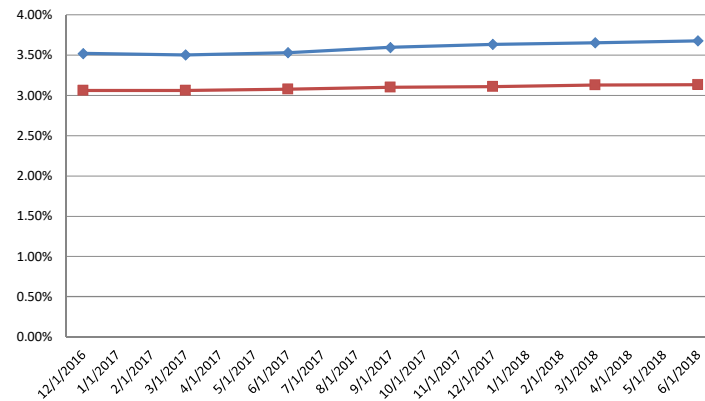
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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

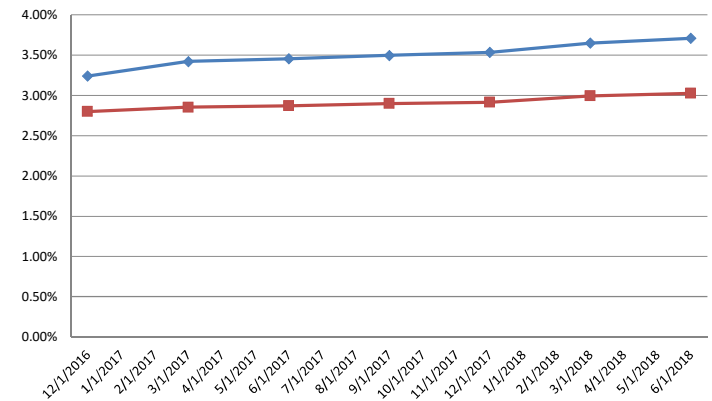
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.67%	3.63%	3.63%	3.67%	3.69%	3.74%	3.80%
Net Interest Income/ Avg Assets	3.31%	3.29%	3.29%	3.31%	3.34%	3.38%	3.43%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.72%	3.64%	3.70%	3.67%	3.70%	3.69%	3.79%
Net Interest Income/ Avg Assets	3.25%	3.19%	3.24%	3.24%	3.25%	3.25%	3.31%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.52%	3.50%	3.53%	3.60%	3.63%	3.65%	3.68%
Net Interest Income/ Avg Assets	3.06%	3.06%	3.08%	3.10%	3.11%	3.13%	3.13%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Avg Assets	3.24%	3.42%	3.45%	3.50%	3.53%	3.65%	3.71%
Net Interest Income/ Avg Assets	2.80%	2.85%	2.87%	2.90%	2.91%	2.99%	3.03%

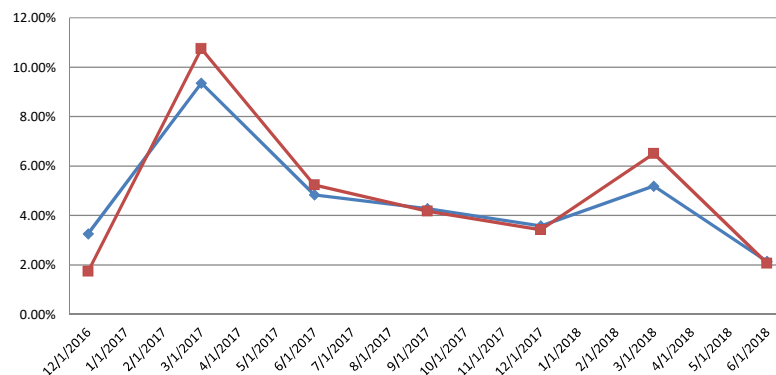
Source: SNL Financial

Note: Report includes only bank-level data.

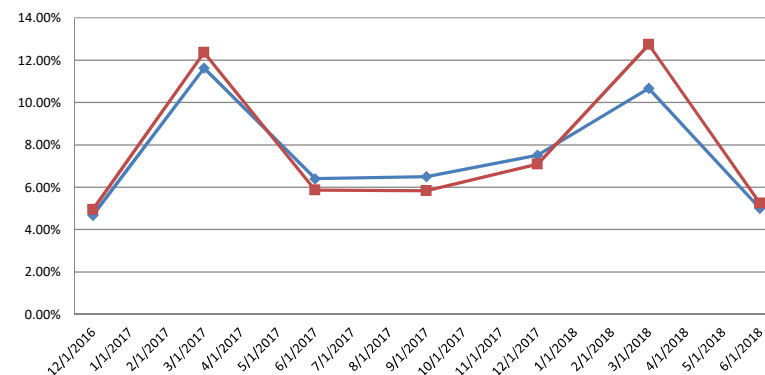
NA = data was not available.

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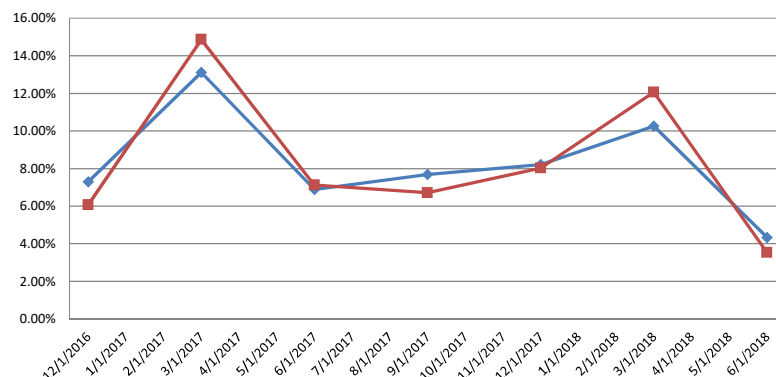
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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

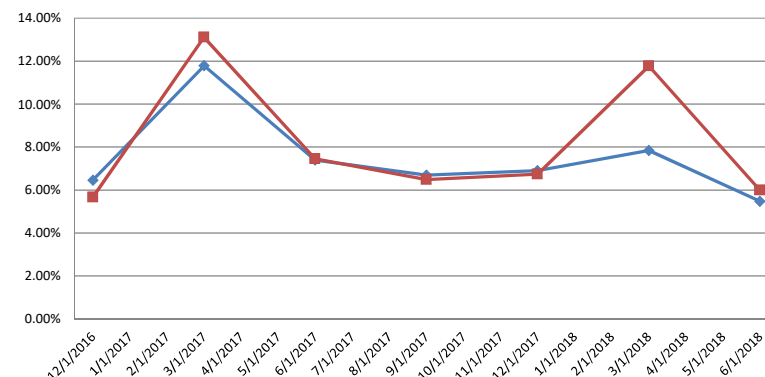
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	3.26%	9.36%	4.84%	4.28%	3.57%	5.19%	2.14%
Market Growth Rate	1.74%	10.75%	5.24%	4.17%	3.42%	6.51%	2.06%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	4.68%	11.62%	6.40%	6.50%	7.52%	10.66%	5.00%
Market Growth Rate	4.94%	12.37%	5.87%	5.83%	7.08%	12.73%	5.25%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	7.29%	13.12%	6.88%	7.68%	8.21%	10.26%	4.34%
Market Growth Rate	6.06%	14.86%	7.13%	6.71%	8.03%	12.06%	3.53%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	6.45%	11.79%	7.40%	6.70%	6.91%	7.84%	5.47%
Market Growth Rate	5.67%	13.11%	7.45%	6.49%	6.74%	11.77%	5.99%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets											
	Martin Luther King Credit Union	\$289	\$78	\$179	43.58%	\$289	4.40%	0.00%	4.40%	13.28%	23.75%
	Assumption Beaumont Federal Credit Union	\$476	\$303	\$426	71.13%	NA	2.09%	0.84%	1.25%	(2.49%)	(2.78%)
	Lynn Co Federal Credit Union	\$536	\$208	\$423	49.17%	\$536	4.95%	0.00%	4.95%	4.58%	13.10%
	All Saints Catholic Federal Credit Union	\$563	\$317	\$464	68.32%	\$563	4.02%	0.00%	4.02%	14.89%	18.87%
	Texas Lee Federal Credit Union	\$661	\$542	\$597	90.79%	NA	2.43%	0.30%	2.13%	1.83%	0.67%
	Paris District Credit Union	\$672	\$241	\$578	41.70%	\$1,344	4.11%	0.88%	3.23%	2.11%	1.75%
	Musicians Federal Credit Union	\$684	\$469	\$600	78.17%	\$1,368	4.24%	0.00%	4.24%	28.38%	32.56%
	Jafari No-Interest Credit Union	\$815	\$298	\$549	54.28%	NA	0.73%	0.00%	0.73%	(0.98%)	(9.71%)
	Orange County Teachers Credit Union	\$815	\$18	\$462	3.90%	\$815	0.60%	0.00%	0.60%	(68.65%)	(89.34%)
	T & FS Employee Credit Union	\$890	\$673	\$665	101.20%	\$890	11.95%	1.13%	10.82%	1.81%	(0.90%)
	Pear Orchard Federal Credit Union	\$900	\$687	\$715	96.08%	\$360	4.86%	0.63%	4.01%	(9.52%)	(6.76%)
	I.B.E.W. Local #681 Credit Union	\$953	\$518	\$835	62.04%	\$953	3.36%	0.00%	3.14%	23.71%	27.21%
	Littlefield School Employees Federal Credit Union	\$981	\$465	\$814	57.13%	\$1,962	4.23%	0.19%	4.04%	(35.54%)	(42.10%)
	Pilgrim CUCC Federal Credit Union	\$1,019	\$678	\$918	73.86%	\$1,019	5.48%	0.38%	4.91%	(27.87%)	(1.94%)
	S W E Federal Credit Union	\$1,047	\$849	\$852	99.65%	\$1,047	3.21%	0.54%	2.86%	(36.66%)	(56.20%)
	Brentwood Baptist Church Federal Credit Union	\$1,122	\$878	\$1,018	86.25%	\$449	4.11%	0.18%	3.93%	3.45%	3.80%
	Teachers Alliance Federal Credit Union	\$1,273	\$369	\$936	39.42%	\$637	3.61%	0.00%	3.61%	(0.16%)	0.64%
	Empowerment Community Development Federal Credit Union	\$1,361	\$587	\$1,221	48.08%	\$1,361	4.27%	0.57%	3.84%	(12.15%)	(13.02%)
	Witco Houston Employees Credit Union	\$1,391	\$1,162	\$1,047	110.98%	\$1,391	3.95%	0.42%	3.53%	(6.27%)	(8.77%)
	Saint Lukes Community Federal Credit Union	\$1,402	\$288	\$1,269	22.70%	\$1,402	2.02%	0.87%	1.01%	0.57%	0.79%
	Faith Cooperative Federal Credit Union	\$1,421	\$894	\$1,205	74.19%	\$1,421	2.15%	0.43%	1.86%	18.28%	3.89%
	W T N M Atlantic Federal Credit Union	\$1,533	\$915	\$1,192	76.76%	\$1,533	6.10%	0.40%	5.71%	(8.61%)	(12.43%)
	Highway Employees Credit Union	\$1,605	\$1,215	\$1,178	103.14%	\$803	5.35%	0.37%	4.98%	7.10%	9.24%
	G P M Federal Credit Union	\$1,691	\$710	\$1,344	52.83%	\$1,691	2.39%	0.23%	2.16%	(1.76%)	(4.22%)
	Redeemer Federal Credit Union	\$1,718	\$585	\$1,280	45.70%	\$859	3.04%	0.14%	2.76%	129.12%	175.37%
	Salt Employees Federal Credit Union	\$1,907	\$1,039	\$1,027	101.17%	\$954	3.67%	0.11%	3.56%	4.50%	(7.68%)
	IBEW LU 278 Federal Credit Union	\$1,926	\$803	\$1,770	45.37%	\$963	3.22%	0.00%	3.32%	(0.93%)	(3.44%)
	American Baptist Association Credit Union	\$2,114	\$1,727	\$1,930	89.48%	\$4,228	4.27%	0.57%	3.70%	2.20%	2.62%
	Lehrer Interests Credit Union	\$2,224	\$361	\$1,776	20.33%	\$2,224	1.74%	0.37%	1.28%	4.88%	5.56%
	Sugar Growers Federal Credit Union	\$2,337	\$569	\$1,364	41.72%	\$2,337	2.97%	0.25%	2.72%	(3.70%)	(9.63%)
	Goodyear San Angelo Federal Credit Union	\$2,338	\$2,160	\$2,079	103.90%	\$2,338	5.05%	1.97%	3.08%	2.60%	1.45%
	Kilgore Shell Employees Federal Credit Union	\$2,545	\$1,722	\$2,173	79.25%	\$1,697	3.90%	0.39%	3.43%	(4.68%)	(6.41%)
	Light Commerce Credit Union	\$2,556	\$1,997	\$1,999	99.90%	\$1,278	4.31%	0.08%	4.24%	(8.25%)	(9.53%)
	Covenant Savings Federal Credit Union	\$2,819	\$1,816	\$2,562	70.88%	\$705	4.09%	0.00%	4.02%	13.64%	14.75%
	Sweeny Teachers Federal Credit Union	\$2,929	\$1,698	\$2,578	65.87%	\$1,465	4.11%	0.14%	3.97%	(3.55%)	(5.36%)
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,973	\$1,153	\$2,442	47.22%	\$1,982	3.44%	0.13%	3.31%	(0.07%)	0.49%
	Pasadena Postal Credit Union	\$2,999	\$2,546	\$2,586	98.45%	\$1,500	7.67%	1.26%	6.41%	(4.18%)	1.09%
	Corpus Christi S.P. Credit Union	\$3,062	\$2,096	\$2,378	88.14%	\$766	4.84%	0.62%	4.22%	(7.24%)	(6.35%)
	T. H. D. District 17 Credit Union	\$3,084	\$2,132	\$2,364	90.19%	\$3,084	3.06%	0.32%	2.81%	(3.50%)	(5.11%)
	SP Trainmen Federal Credit Union	\$3,222	\$791	\$2,201	35.94%	\$1,611	3.34%	0.06%	3.34%	1.44%	6.76%
	Galveston School Employees Federal Credit Union	\$3,315	\$2,197	\$2,871	76.52%	\$1,658	6.90%	0.17%	6.73%	(9.97%)	(11.43%)
	Navarro Credit Union	\$3,408	\$1,348	\$2,332	57.80%	\$3,408	3.83%	0.18%	3.58%	14.41%	20.21%
	Vidor Teachers Federal Credit Union	\$3,580	\$2,654	\$3,090	85.89%	\$3,580	2.87%	0.66%	2.21%	31.79%	37.60%
	Pampa Municipal Credit Union	\$3,719	\$3,332	\$3,405	97.86%	\$1,488	5.03%	0.66%	4.37%	4.73%	5.06%
	Federal Employees Credit Union	\$3,719	\$1,639	\$3,056	53.63%	\$1,860	3.15%	0.15%	2.94%	(12.12%)	(14.28%)
	Plains Federal Credit Union	\$3,757	\$2,691	\$3,189	84.38%	\$1,252	4.03%	0.21%	3.83%	(11.06%)	(11.36%)
	B P S Federal Credit Union	\$3,842	\$1,359	\$2,165	62.77%	\$7,684	1.95%	0.15%	1.85%	(2.62%)	(5.74%)

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)

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

Thd-6 Credit Union	\$3,920	\$2,556	\$3,465	73.77%	\$1,960	4.32%	0.46%	3.86%	(1.27%)	(1.77%)
Union Pacific Employees Credit Union	\$4,115	\$2,300	\$3,338	68.90%	\$2,058	4.27%	0.43%	3.84%	(4.56%)	(7.27%)
Longview Federal Credit Union	\$4,140	\$2,406	\$3,413	70.50%	\$1,656	3.76%	0.15%	3.61%	16.08%	19.41%
IBEW 116 Federal Credit Union	\$4,231	\$1,605	\$3,872	41.45%	\$2,116	3.37%	0.23%	3.19%	(2.52%)	(2.65%)
Oak Farms Employees Credit Union	\$4,344	\$3,356	\$3,218	104.29%	\$1,448	6.07%	0.37%	5.65%	3.90%	2.84%
Waconized Federal Credit Union	\$4,380	\$2,168	\$3,308	65.54%	\$1,752	8.52%	0.32%	8.20%	1.43%	1.65%
Prairie View Federal Credit Union	\$4,461	\$1,856	\$4,100	45.27%	\$2,974	4.03%	0.35%	3.68%	(6.67%)	(5.92%)
Peco Federal Credit Union	\$4,506	\$1,837	\$4,086	44.96%	\$1,502	5.36%	0.34%	5.02%	(7.27%)	(9.11%)
Houston Belt & Terminal Federal Credit Union	\$4,507	\$2,804	\$3,331	84.18%	\$2,254	5.34%	0.27%	5.07%	10.41%	12.37%
Intercorp Credit Union	\$4,590	\$2,814	\$3,867	72.77%	\$2,295	4.52%	0.39%	4.08%	5.51%	7.35%
Belton Federal Credit Union	\$4,598	\$1,835	\$4,080	44.98%	\$2,299	3.54%	0.28%	3.26%	19.47%	21.38%
Lefors Federal Credit Union	\$4,637	\$2,653	\$3,852	68.87%	\$1,855	4.17%	0.08%	4.09%	(12.91%)	(15.47%)
Farmers Branch City Employees Federal Credit Union	\$4,720	\$2,349	\$3,642	64.50%	\$3,147	3.40%	0.09%	3.27%	2.05%	(1.15%)
Del Rio S.P. Credit Union	\$4,731	\$833	\$3,204	26.00%	\$2,366	3.24%	0.25%	2.95%	1.71%	2.46%
Mount Carmel Church Federal Credit Union	\$4,738	\$2,498	\$3,851	64.87%	\$4,738	3.61%	0.17%	3.45%	(4.54%)	(6.87%)
Highway District 9 Credit Union	\$4,746	\$1,258	\$3,725	33.77%	\$2,373	3.85%	1.27%	2.58%	3.56%	4.17%
Promise Credit Union	\$4,794	\$2,110	\$3,889	54.26%	\$1,598	4.87%	0.13%	4.79%	23.91%	28.90%
Pollock Employees Credit Union	\$4,878	\$3,325	\$4,282	77.65%	\$2,439	4.70%	0.13%	4.62%	7.75%	8.88%
Port of Houston Warehouse Federal Credit Union	\$4,885	\$856	\$4,234	20.22%	\$9,770	2.94%	0.04%	2.90%	2.99%	4.49%
Everman Parkway Credit Union	\$4,932	\$3,661	\$3,207	114.16%	\$2,466	4.13%	0.28%	3.90%	(3.00%)	(16.38%)
Team Financial Federal Credit Union	\$5,162	\$3,415	\$4,977	68.62%	\$2,581	5.50%	0.42%	5.08%	(27.50%)	(17.49%)
CASE Federal Credit Union	\$5,217	\$1,798	\$4,493	40.02%	\$2,609	2.24%	0.15%	2.09%	2.09%	2.21%
E E South Texas Credit Union	\$5,269	\$444	\$4,041	10.99%	\$5,269	1.29%	0.19%	1.10%	(40.09%)	(49.05%)
NCE Credit Union	\$5,469	\$3,214	\$4,412	72.85%	\$1,367	4.09%	0.26%	3.84%	3.20%	3.41%
City of Deer Park Federal Credit Union	\$5,474	\$2,767	\$4,475	61.83%	\$2,737	4.44%	0.28%	4.16%	(11.83%)	(14.55%)
Coastal Teachers Federal Credit Union	\$5,577	\$3,176	\$5,140	61.79%	\$1,859	3.11%	0.18%	2.96%	2.18%	2.32%
M E C O Federal Credit Union	\$5,714	\$2,622	\$4,730	55.43%	\$1,905	3.67%	0.18%	3.49%	3.67%	4.28%
Cochran County Schools Federal Credit Union	\$5,793	\$3,959	\$4,972	79.63%	\$1,931	6.34%	0.60%	5.74%	(5.73%)	(7.47%)
Highway District 2 Credit Union	\$5,847	\$2,429	\$4,686	51.84%	\$2,924	3.23%	0.31%	2.88%	(2.90%)	(2.69%)
Oak Cliff Christian Federal Credit Union	\$5,850	\$3,655	\$5,069	72.10%	\$1,671	3.25%	0.28%	2.97%	14.13%	11.69%
Lubbock Telco Federal Credit Union	\$5,958	\$1,887	\$4,371	43.17%	\$1,986	3.05%	0.17%	2.88%	(0.13%)	(0.32%)
Jackson County Federal Credit Union	\$6,061	\$4,743	\$5,527	85.82%	\$1,515	2.88%	0.23%	2.65%	0.46%	0.11%
Midwestern State University Credit Union	\$6,117	\$2,180	\$5,159	42.26%	\$2,039	2.35%	0.07%	2.28%	(3.66%)	(3.54%)
Galveston Government Employees Credit Union	\$6,146	\$5,405	\$5,693	94.94%	\$2,049	5.19%	0.23%	4.97%	(2.22%)	4.64%
ACU Credit Union	\$6,163	\$4,075	\$4,932	82.62%	\$4,109	2.85%	0.38%	2.47%	(5.37%)	(6.17%)
Skel-Tex Credit Union	\$6,167	\$3,063	\$5,006	61.19%	\$3,084	3.24%	0.60%	2.65%	8.13%	10.34%
Local 20 IBEW Federal Credit Union	\$6,215	\$3,523	\$5,753	61.24%	\$1,776	4.17%	0.00%	4.17%	7.10%	10.54%
United Savers Trust Credit Union	\$6,306	\$5,281	\$5,863	90.07%	\$1,802	5.10%	0.35%	4.78%	(2.32%)	(2.82%)
South Texas Regional Federal Credit Union	\$6,497	\$5,035	\$5,966	84.39%	\$2,166	3.52%	0.12%	3.43%	(9.67%)	(9.94%)
FCI Federal Credit Union	\$6,654	\$5,074	\$5,629	90.14%	\$1,664	4.56%	0.35%	4.18%	0.48%	1.29%
Texas Farm Bureau Federal Credit Union	\$6,742	\$3,371	\$5,440	61.97%	\$3,371	3.59%	0.15%	3.44%	(2.11%)	2.12%
Brownsville City Employees Federal Credit Union	\$6,792	\$4,106	\$5,130	80.04%	\$2,264	3.98%	0.48%	3.50%	7.61%	9.82%
ILA 28 Federal Credit Union	\$6,801	\$3,162	\$5,124	61.71%	\$2,267	4.35%	0.62%	3.73%	4.76%	5.04%
Frio County Federal Credit Union	\$6,878	\$5,453	\$5,427	100.48%	\$1,965	6.84%	0.98%	5.85%	5.62%	5.65%
C-T Waco Federal Credit Union	\$6,899	\$3,741	\$6,206	60.28%	\$2,300	4.58%	0.26%	4.29%	6.40%	9.13%
Bivins Federal Credit Union	\$6,943	\$2,671	\$5,892	45.33%	\$4,629	2.95%	0.60%	2.35%	(0.26%)	(0.61%)
Andrews School Federal Credit Union	\$6,995	\$2,723	\$5,445	50.01%	\$2,798	2.40%	0.08%	2.35%	(13.76%)	(17.80%)
Seminole Public Schools Federal Credit Union	\$7,027	\$2,652	\$5,485	48.35%	\$3,514	3.66%	0.56%	3.10%	(2.00%)	1.84%
Electric Utilities Credit Union	\$7,062	\$1,957	\$6,221	31.46%	\$3,531	2.74%	0.18%	2.57%	19.79%	22.93%

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Hilco Federal Credit Union	\$7,064	\$4,196	\$6,400	65.56%	\$1,570	4.84%	0.45%	4.40%	(6.52%)	(10.15%)
	I.B.E.W. LU 66 Federal Credit Union	\$7,077	\$5,830	\$6,338	91.98%	\$2,359	6.85%	0.42%	6.44%	13.10%	22.11%
	TC Teachers Federal Credit Union	\$7,375	\$2,509	\$6,110	41.06%	\$3,688	3.18%	0.16%	3.02%	1.26%	2.38%
	Victoria City-County Employees Federal Credit Union	\$7,401	\$2,799	\$6,404	43.71%	\$2,960	3.28%	0.13%	3.15%	(8.26%)	(9.40%)
	Port of Houston Credit Union	\$7,412	\$6,112	\$5,575	109.63%	\$2,471	6.13%	0.71%	5.39%	(0.57%)	(4.39%)
	Hale County Teachers Federal Credit Union	\$7,508	\$6,269	\$6,449	97.21%	\$2,503	4.32%	0.32%	4.03%	5.28%	5.09%
	Vatat Credit Union	\$7,681	\$5,950	\$6,352	93.67%	\$3,841	4.40%	0.30%	4.10%	10.29%	12.87%
	Moore County Schools Federal Credit Union	\$7,703	\$4,400	\$6,982	63.02%	\$5,135	2.40%	0.28%	2.12%	(7.74%)	(4.75%)
	Coburn Credit Union	\$7,773	\$2,953	\$6,636	44.50%	\$7,773	3.15%	1.05%	2.10%	6.56%	5.61%
	Morris Sheppard Texarkana Federal Credit Union	\$7,832	\$6,376	\$6,875	92.74%	\$3,133	3.89%	0.39%	3.50%	1.44%	0.76%
	STEC Federal Credit Union	\$7,913	\$2,298	\$6,668	34.46%	\$3,957	2.17%	0.08%	2.09%	(2.37%)	(4.14%)
	Mount Olive Baptist Church Federal Credit Union	\$7,977	\$4,848	\$6,796	71.34%	\$2,659	3.72%	0.74%	2.98%	9.62%	9.92%
	Sweetwater Regional Federal Credit Union	\$8,218	\$3,089	\$6,588	46.89%	\$2,739	3.21%	0.23%	2.98%	(20.76%)	(25.11%)
	Express-News Federal Credit Union	\$8,274	\$4,355	\$7,348	59.27%	\$2,758	3.09%	0.62%	2.47%	19.85%	25.26%
	Jackson County Teachers Federal Credit Union	\$8,422	\$4,039	\$7,500	53.85%	\$2,106	2.28%	0.22%	2.04%	6.07%	6.41%
	Sherwin Federal Credit Union	\$8,617	\$4,081	\$5,921	68.92%	\$2,154	3.36%	0.22%	3.14%	5.83%	9.37%
	Southeast Texas Employees Federal Credit Union	\$8,805	\$6,292	\$7,661	82.13%	\$2,935	5.04%	0.54%	4.50%	(27.54%)	(34.25%)
	Yoakum County Federal Credit Union	\$8,861	\$4,975	\$7,166	69.43%	\$3,544	3.80%	0.41%	3.41%	0.14%	(0.14%)
	Scurry County School Federal Credit Union	\$8,889	\$4,430	\$6,979	63.48%	\$4,445	4.43%	0.39%	4.04%	(14.83%)	(19.15%)
	Marathon Republic Federal Credit Union	\$9,115	\$4,697	\$8,209	57.22%	\$3,038	3.71%	0.09%	3.62%	20.46%	22.41%
	Methodist Hospital Employees Federal Credit Union	\$9,295	\$3,277	\$8,288	39.54%	\$2,656	3.55%	0.23%	3.33%	(5.67%)	(7.10%)
	Met Tran Federal Credit Union	\$9,529	\$5,540	\$7,724	71.72%	\$2,382	7.67%	0.23%	7.43%	4.95%	1.41%
	Fannin County Teachers Federal Credit Union	\$9,603	\$7,049	\$7,567	93.15%	\$4,802	4.59%	0.55%	4.04%	9.90%	10.81%
	Port Terminal Federal Credit Union	\$9,631	\$2,324	\$6,624	35.08%	\$3,210	2.90%	0.29%	2.61%	(1.63%)	(3.21%)
	Texas Workforce Credit Union	\$9,853	\$8,397	\$8,842	94.97%	\$2,190	5.01%	1.06%	3.95%	5.59%	6.18%
	Tex-Mex Credit Union	\$9,879	\$6,173	\$7,084	87.14%	\$1,647	5.99%	0.40%	5.57%	4.79%	(1.85%)
	Cen Tex Manufacturing Credit Union	\$9,948	\$6,736	\$8,505	79.20%	\$3,316	5.43%	0.73%	4.70%	(12.69%)	(17.00%)
	Victoria Federal Credit Union	\$9,963	\$4,648	\$8,607	54.00%	\$2,214	3.54%	0.39%	3.15%	(4.90%)	(7.00%)
	Natural Resources Conservation Service Federal Credit Union	\$10,175	\$5,140	\$8,928	57.57%	\$2,907	3.21%	0.15%	3.07%	(4.63%)	(4.36%)
	Ben E. Keith Employees Federal Credit Union	\$10,255	\$5,145	\$8,661	59.40%	\$3,418	3.42%	0.08%	3.36%	11.29%	12.72%
	Germania Credit Union	\$10,481	\$6,436	\$9,014	71.40%	\$2,620	2.82%	0.06%	2.77%	(2.84%)	(1.96%)
	Longview Consolidated Credit Union	\$10,542	\$7,370	\$8,371	88.04%	\$2,636	4.27%	0.69%	3.58%	4.44%	5.27%
	T & P Longview Federal Credit Union	\$10,712	\$7,525	\$8,531	88.21%	\$4,285	4.98%	0.41%	4.56%	2.69%	1.46%
	E M O T Federal Credit Union	\$10,784	\$2,865	\$7,948	36.05%	\$7,189	2.85%	0.64%	2.21%	5.80%	7.09%
	Wharton County Teachers Credit Union	\$10,983	\$696	\$9,051	7.69%	\$5,492	1.87%	0.29%	1.58%	(19.42%)	(23.53%)
	Sweetex Credit Union	\$11,001	\$3,710	\$7,489	49.54%	\$5,501	2.69%	0.18%	2.53%	(0.13%)	(1.48%)
	Highway District 19 Employees Credit Union	\$11,109	\$4,576	\$9,668	47.33%	\$2,777	2.69%	0.09%	2.60%	(15.56%)	(17.67%)
	Employees United Federal Credit Union	\$11,402	\$3,431	\$8,170	42.00%	\$2,851	3.89%	0.16%	3.75%	6.39%	7.73%
	Neiman Marcus Group Employees Federal Credit Union	\$11,432	\$7,008	\$9,987	70.17%	\$2,286	4.61%	0.20%	4.40%	(14.79%)	(16.38%)
	Swemp Federal Credit Union	\$11,750	\$7,493	\$9,709	77.18%	\$4,700	3.03%	0.67%	2.34%	(1.32%)	(9.50%)
	Member Preferred Federal Credit Union	\$11,771	\$9,223	\$10,079	91.51%	\$2,354	5.29%	1.24%	4.04%	0.68%	(0.04%)
	1st University Credit Union	\$11,832	\$8,735	\$10,869	80.37%	\$1,690	3.95%	0.07%	3.92%	0.81%	0.42%
	Texoma Federal Credit Union	\$11,943	\$4,382	\$9,456	46.34%	\$3,981	2.95%	0.38%	2.57%	(2.53%)	(2.24%)
	Local 24 Employees Federal Credit Union	\$11,979	\$2,883	\$10,062	28.65%	\$2,995	3.33%	0.23%	3.09%	2.62%	1.95%
	Angelina County Teachers Credit Union	\$12,145	\$4,874	\$10,575	46.09%	\$3,036	3.73%	0.34%	3.39%	9.79%	10.70%
	Laredo Fire Department Federal Credit Union	\$12,293	\$10,519	\$10,889	96.60%	\$1,639	6.48%	1.31%	5.17%	(4.50%)	(5.45%)
	Marshall T&P Employees Federal Credit Union	\$12,295	\$8,715	\$9,948	87.61%	\$6,148	4.99%	0.91%	4.08%	3.76%	3.81%
	Pasadena Municipal Federal Credit Union	\$12,332	\$4,758	\$10,145	46.90%	\$6,166	2.86%	0.84%	2.02%	(5.06%)	(4.34%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	TxDOT Credit Union	\$12,405	\$10,530	\$10,797	97.53%	\$4,962	3.65%	0.58%	3.06%	(3.28%)	(3.76%)
	Texarkana Terminal Employees Federal Credit Union	\$12,747	\$8,796	\$11,582	75.95%	\$2,549	4.74%	0.41%	4.33%	17.30%	19.15%
	P.I.E. Credit Union	\$12,778	\$4,129	\$10,767	38.35%	\$4,259	2.45%	0.31%	2.15%	(15.15%)	(16.56%)
	PamCel Community Federal Credit Union	\$12,785	\$5,637	\$10,484	53.77%	\$2,557	2.87%	0.17%	2.70%	(1.31%)	(4.07%)
	F C S Federal Credit Union	\$12,832	\$5,754	\$8,800	65.39%	\$5,133	3.63%	0.68%	2.95%	6.82%	7.67%
	Refugio County Federal Credit Union	\$12,902	\$5,878	\$11,008	53.40%	\$4,301	3.44%	0.74%	2.71%	(3.40%)	(0.07%)
	Friona Texas Federal Credit Union	\$12,935	\$3,951	\$10,393	38.02%	\$3,696	3.38%	0.33%	3.05%	8.90%	8.67%
	Brownfield Federal Credit Union	\$13,017	\$4,824	\$9,249	52.16%	\$2,893	3.40%	0.03%	3.37%	7.76%	11.21%
	Reeves County Teachers Credit Union	\$13,160	\$9,373	\$11,878	78.91%	\$3,760	5.69%	1.37%	4.31%	5.14%	4.93%
	Cherokee County Teachers Federal Credit Union	\$13,184	\$7,660	\$10,815	70.83%	\$3,296	3.77%	0.47%	3.29%	3.55%	3.02%
	Central Texas Teachers Credit Union	\$13,687	\$4,580	\$12,145	37.71%	\$3,042	3.43%	0.48%	2.95%	(1.97%)	(2.42%)
	Third Coast Federal Credit Union	\$13,767	\$4,731	\$9,932	47.63%	\$1,530	5.56%	0.33%	5.22%	(3.62%)	(8.30%)
	Alba Golden Federal Credit Union	\$13,936	\$7,931	\$11,465	69.18%	\$3,982	4.26%	0.75%	3.51%	(8.76%)	(13.33%)
	Family 1st Of Texas Federal Credit Union	\$13,963	\$11,203	\$11,647	96.19%	\$2,539	5.54%	0.27%	5.27%	(0.39%)	(1.26%)
	Gulf Shore Federal Credit Union	\$14,055	\$7,833	\$12,847	60.97%	\$4,016	2.93%	0.15%	2.77%	1.32%	3.19%
	MOPAC Employees Federal Credit Union	\$14,281	\$11,565	\$12,499	92.53%	\$2,597	4.13%	0.16%	3.96%	(2.34%)	(2.85%)
	ILA 1351 Federal Credit Union	\$14,303	\$5,920	\$11,702	50.59%	\$3,576	3.76%	0.14%	3.69%	(1.95%)	(3.26%)
	Ellis County Teachers & Employees Federal Credit Union	\$14,687	\$8,261	\$12,825	64.41%	\$4,896	3.21%	0.61%	2.60%	1.69%	0.83%
	Texhillco School Employees Federal Credit Union	\$14,780	\$12,865	\$13,589	94.67%	\$1,971	6.15%	0.24%	5.90%	(2.43%)	(2.97%)
	Linkage Credit Union	\$15,120	\$7,807	\$12,863	60.69%	\$2,749	4.38%	0.73%	3.66%	8.08%	9.02%
	Ward County Credit Union	\$15,204	\$3,885	\$13,667	28.43%	\$3,801	2.78%	0.30%	2.50%	(6.17%)	(6.32%)
	Homeport Federal Credit Union	\$15,254	\$6,955	\$13,786	50.45%	\$1,795	4.00%	0.05%	3.95%	(3.87%)	(3.45%)
	Victoria Teachers Federal Credit Union	\$15,427	\$5,590	\$10,694	52.27%	\$4,408	2.51%	0.21%	2.30%	(2.70%)	(5.21%)
	Corpus Christi Postal Employees Credit Union	\$15,435	\$6,697	\$13,286	50.41%	\$3,087	3.91%	0.42%	3.50%	1.94%	2.11%
	Coastal Bend Post Office Federal Credit Union	\$15,565	\$5,682	\$12,689	44.78%	\$4,447	3.66%	0.86%	2.80%	(1.30%)	(5.10%)
	Cowboy Country Federal Credit Union	\$15,645	\$11,345	\$13,399	84.67%	\$2,608	4.60%	0.81%	3.80%	0.71%	(1.73%)
	National Oilwell Varco Employees Credit Union	\$15,690	\$2,502	\$12,495	20.02%	\$3,923	2.18%	0.55%	1.62%	5.22%	4.23%
	First Priority Credit Union	\$15,711	\$7,181	\$14,392	49.90%	\$4,489	2.88%	0.26%	2.61%	7.35%	7.68%
	Brazos Community Credit Union	\$15,771	\$15,368	\$11,821	130.01%	\$3,154	5.40%	0.42%	4.98%	(2.06%)	(2.70%)
	IBEW Community Federal Credit Union	\$15,925	\$11,317	\$14,518	77.95%	\$2,654	3.53%	0.16%	3.37%	0.40%	0.76%
	U S I Federal Credit Union	\$15,951	\$4,178	\$11,021	37.91%	\$5,317	2.85%	0.19%	2.66%	4.09%	6.42%
	Pampa Teachers Federal Credit Union	\$16,108	\$12,295	\$14,445	85.12%	\$2,929	4.09%	0.83%	3.26%	2.97%	2.10%
	Baker Hughes Federal Credit Union	\$16,546	\$3,329	\$14,853	22.41%	\$4,137	2.25%	0.09%	2.17%	(6.73%)	(6.11%)
	Waco Federal Credit Union	\$16,599	\$6,017	\$15,165	39.68%	\$2,554	2.95%	0.19%	2.74%	6.52%	8.15%
	Grand Prairie Credit Union	\$16,616	\$7,825	\$14,698	53.24%	\$2,556	3.17%	0.11%	3.07%	(5.93%)	(8.02%)
	Alpine Community Credit Union	\$16,732	\$4,199	\$15,110	27.79%	\$3,346	2.71%	0.65%	2.06%	11.46%	12.14%
	Odessa Employees Credit Union	\$16,909	\$9,731	\$14,313	67.99%	\$3,382	3.17%	0.17%	3.00%	(4.02%)	(2.91%)
	Borger Federal Credit Union	\$17,040	\$10,137	\$14,756	68.70%	\$2,130	3.76%	0.30%	3.45%	3.09%	3.60%
	Reed Credit Union	\$17,050	\$2,657	\$14,547	18.26%	\$5,683	2.26%	0.16%	2.10%	(4.03%)	(4.41%)
	Amarillo Postal Employees Credit Union	\$17,094	\$7,031	\$14,496	48.50%	\$3,419	3.39%	0.51%	2.89%	(1.19%)	(1.07%)
	Temple Santa Fe Community Credit Union	\$17,115	\$10,713	\$15,885	67.44%	\$2,282	4.77%	0.07%	4.70%	1.97%	1.31%
	Corner Stone Credit Union	\$17,193	\$14,319	\$15,836	90.42%	\$1,563	5.54%	0.04%	5.50%	(31.23%)	(33.94%)
	Texas Community Federal Credit Union	\$17,395	\$13,031	\$14,890	87.52%	\$1,581	7.21%	0.76%	6.47%	9.82%	10.15%
	Seagoville Federal Credit Union	\$17,400	\$5,534	\$14,677	37.71%	\$3,867	2.64%	0.36%	2.28%	(8.68%)	(11.07%)
	Temple-Inland Federal Credit Union	\$17,596	\$9,124	\$14,995	60.85%	\$5,027	2.66%	0.37%	2.30%	12.70%	12.29%
	Concho Valley Credit Union	\$17,597	\$8,554	\$15,665	54.61%	\$3,199	3.13%	0.21%	2.90%	1.36%	1.18%
	Anderson County Federal Credit Union	\$18,011	\$3,005	\$15,058	19.96%	\$3,002	2.94%	0.24%	2.70%	7.98%	9.05%
	Texas Health Resources Credit Union	\$18,223	\$10,261	\$16,656	61.61%	\$2,804	4.27%	0.00%	4.26%	(10.08%)	(9.98%)
	Liberty County Teachers Federal Credit Union	\$18,370	\$10,184	\$16,710	60.95%	\$2,624	3.69%	0.12%	3.56%	1.14%	1.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Kingsville Area Educators Federal Credit Union	\$18,503	\$5,638	\$17,263	32.66%	\$2,643	3.84%	0.28%	3.55%	6.81%	8.65%
	Midland Municipal Employees Credit Union	\$18,576	\$3,819	\$16,600	23.01%	\$9,288	2.58%	0.87%	1.70%	(1.06%)	(1.66%)
	Fellowship Credit Union	\$19,435	\$9,967	\$14,760	67.53%	\$3,887	3.10%	0.20%	2.89%	(5.60%)	(7.80%)
	McLennan County Employees Federal Credit Union	\$19,439	\$5,634	\$14,275	39.47%	\$4,860	3.35%	0.56%	2.79%	(4.15%)	(7.09%)
	Tyler City Employees Credit Union	\$19,885	\$12,951	\$16,665	77.71%	\$3,314	3.94%	0.25%	3.69%	10.97%	11.31%
	Dallas U.P. Employees Credit Union	\$20,192	\$9,121	\$15,135	60.26%	\$4,487	4.55%	1.44%	3.11%	1.25%	1.09%
	Southern Star Credit Union	\$20,201	\$10,083	\$17,089	59.00%	\$2,693	3.69%	0.29%	3.39%	(8.78%)	(10.11%)
	Rocket Federal Credit Union	\$20,208	\$18,411	\$18,431	99.89%	\$2,377	3.75%	0.32%	3.41%	26.61%	29.30%
	C-E Federal Credit Union	\$20,266	\$13,932	\$17,924	77.73%	\$2,252	4.43%	0.06%	4.37%	10.84%	3.06%
	Valwood Park Federal Credit Union	\$20,884	\$12,925	\$17,495	73.88%	\$2,785	3.09%	0.12%	2.95%	3.61%	3.49%
	Port Arthur Community Federal Credit Union	\$21,004	\$14,831	\$18,353	80.81%	\$2,471	4.00%	0.50%	3.51%	(14.26%)	(13.62%)
	Union Fidelity Federal Credit Union	\$21,782	\$7,031	\$18,105	38.83%	\$5,446	3.74%	0.25%	3.50%	0.32%	(1.65%)
	LCRA Credit Union	\$21,907	\$9,642	\$19,130	50.40%	\$4,381	3.06%	0.08%	2.98%	4.17%	4.95%
	Northeast Panhandle Teachers Federal Credit Union	\$22,006	\$12,075	\$18,913	63.84%	\$5,502	2.52%	0.28%	2.23%	3.36%	3.40%
	McMurrey Federal Credit Union	\$22,170	\$17,004	\$19,298	88.11%	\$3,695	3.53%	0.75%	2.78%	2.50%	3.98%
	Local Federal Credit Union	\$22,202	\$17,101	\$18,270	93.60%	\$1,850	7.52%	0.31%	7.21%	7.06%	10.30%
	Yantis Federal Credit Union	\$22,499	\$13,929	\$18,815	74.03%	\$2,812	3.90%	0.64%	3.27%	(1.47%)	(0.41%)
	LeTourneau Federal Credit Union	\$22,752	\$2,395	\$17,535	13.66%	\$5,688	2.48%	0.18%	2.29%	2.59%	2.90%
	Wichita Falls Federal Credit Union	\$22,830	\$9,811	\$19,787	49.58%	\$4,566	3.54%	0.29%	3.25%	3.03%	3.57%
	Tip of Texas Federal Credit Union	\$23,451	\$9,743	\$20,022	48.66%	\$2,345	4.04%	0.19%	3.86%	2.62%	4.77%
	LiFE Federal Credit Union	\$23,802	\$21,545	\$18,955	113.66%	\$2,800	5.19%	0.86%	4.33%	9.12%	(7.78%)
	Texas People Federal Credit Union	\$24,101	\$17,163	\$19,538	87.84%	\$3,013	4.14%	0.21%	3.92%	(5.36%)	(6.54%)
	Mid-Tex Federal Credit Union	\$24,506	\$12,172	\$22,627	53.79%	\$2,451	3.57%	0.11%	3.46%	12.70%	14.03%
	San Angelo Federal Credit Union	\$24,540	\$15,494	\$22,405	69.15%	\$2,337	3.28%	0.10%	3.18%	6.52%	7.50%
	Greater Central Texas Federal Credit Union	\$24,614	\$6,241	\$22,708	27.48%	\$2,896	2.51%	0.10%	2.42%	2.58%	2.34%
	TexStar Federal Credit Union	\$24,851	\$5,997	\$22,633	26.50%	\$6,213	2.70%	0.13%	2.57%	(8.20%)	(8.82%)
	Northeast Texas Teachers Federal Credit Union	\$25,021	\$8,454	\$21,368	39.56%	\$2,780	2.77%	0.19%	2.57%	5.74%	5.53%
	Abilene Federal Credit Union	\$25,042	\$11,571	\$20,526	56.37%	\$2,385	3.30%	0.22%	3.07%	4.25%	6.17%
	Bayou City Federal Credit Union	\$25,856	\$8,551	\$23,814	35.91%	\$3,232	3.60%	0.27%	3.33%	(6.13%)	(4.60%)
	Fedstar Credit Union	\$26,271	\$12,236	\$23,169	52.81%	\$4,777	2.92%	0.24%	2.68%	0.31%	(0.41%)
	United Energy Credit Union	\$26,883	\$13,952	\$21,594	64.61%	\$2,560	4.29%	0.37%	3.93%	(0.50%)	(0.17%)
	Angelina Federal Employees Credit Union	\$27,922	\$18,740	\$23,934	78.30%	\$3,989	3.63%	0.41%	3.22%	3.88%	3.97%
	United Credit Union	\$28,036	\$18,556	\$26,059	71.21%	\$3,298	4.46%	0.49%	3.97%	(3.16%)	(1.06%)
	Alcon Employees Federal Credit Union	\$28,397	\$15,817	\$22,451	70.45%	\$4,733	3.06%	0.18%	2.88%	13.75%	16.66%
	Trinity Valley Teachers Credit Union	\$29,356	\$5,503	\$21,709	25.35%	\$4,893	2.53%	0.20%	2.32%	2.43%	2.20%
	Shared Resources Credit Union	\$29,987	\$22,864	\$26,106	87.58%	\$2,608	4.79%	0.61%	4.18%	14.88%	16.27%
	Matagorda County Credit Union	\$30,288	\$13,549	\$26,906	50.36%	\$4,038	2.92%	0.23%	2.69%	12.79%	13.45%
	Beaumont Community Credit Union	\$30,435	\$11,813	\$26,830	44.03%	\$3,804	2.56%	0.58%	1.98%	(0.49%)	(1.32%)
	Starr County Teachers Federal Credit Union	\$30,612	\$11,156	\$25,605	43.57%	\$2,449	3.82%	0.19%	3.63%	18.17%	21.54%
	Hockley County School Employees Credit Union	\$30,681	\$21,054	\$26,539	79.33%	\$3,610	4.55%	1.07%	3.69%	(3.69%)	(3.50%)
	Caprock Federal Credit Union	\$31,011	\$20,956	\$26,641	78.66%	\$2,001	4.57%	0.71%	3.89%	5.55%	14.10%
	Mountain Star Federal Credit Union	\$31,066	\$17,800	\$27,504	64.72%	\$2,390	3.60%	0.23%	3.37%	14.03%	8.10%
	Common Cents Federal Credit Union	\$31,266	\$22,325	\$26,873	83.08%	\$2,316	5.71%	0.54%	5.17%	0.29%	0.10%
	CTECU	\$31,482	\$8,633	\$26,299	32.83%	\$6,296	2.14%	0.13%	2.01%	(13.28%)	(15.31%)
	Austin Federal Credit Union	\$31,528	\$18,470	\$29,062	63.55%	\$3,153	2.48%	0.02%	2.46%	1.81%	2.05%
	Transtar Federal Credit Union	\$31,531	\$23,916	\$29,648	80.67%	\$3,153	3.97%	0.13%	3.84%	(0.59%)	3.94%
	Walker County Federal Credit Union	\$31,766	\$20,077	\$27,522	72.95%	\$3,177	4.21%	0.12%	4.09%	1.25%	(0.11%)
	Mesquite Credit Union	\$32,584	\$21,142	\$29,660	71.28%	\$4,073	2.97%	0.04%	2.93%	6.29%	7.67%
	Cabot & NOI Employees Credit Union	\$32,584	\$28,195	\$29,344	96.08%	\$2,833	5.27%	0.39%	4.87%	0.81%	5.09%

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NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Travis County Credit Union	\$33,116	\$21,248	\$30,511	69.64%	\$3,486	3.21%	0.07%	3.13%	14.30%	16.00%
	Lufkin Federal Credit Union	\$33,127	\$17,890	\$25,364	70.53%	\$3,155	3.30%	0.23%	3.07%	1.93%	1.76%
	Golden Triangle Federal Credit Union	\$33,314	\$15,123	\$28,234	53.56%	\$4,164	3.18%	0.18%	3.01%	(7.16%)	(10.08%)
	Cherokee County Federal Credit Union	\$33,936	\$20,413	\$26,306	77.60%	\$3,232	4.08%	0.40%	3.68%	7.12%	8.08%
	Baptist Credit Union	\$34,801	\$26,516	\$31,345	84.59%	\$1,698	4.13%	0.36%	3.77%	3.66%	3.17%
	Members Financial Federal Credit Union	\$34,947	\$25,951	\$32,164	80.68%	\$2,330	3.83%	0.18%	3.65%	(10.18%)	(10.77%)
	City Federal Credit Union	\$35,178	\$29,277	\$30,994	94.46%	\$3,703	4.68%	0.41%	4.27%	2.15%	0.54%
	Keystone Credit Union	\$35,184	\$26,048	\$25,572	101.86%	\$3,351	3.16%	0.55%	2.67%	(6.20%)	(8.46%)
	Old Ocean Federal Credit Union	\$35,718	\$14,201	\$31,888	44.53%	\$3,572	3.79%	0.13%	3.66%	2.98%	3.00%
	Texas Plains Federal Credit Union	\$36,273	\$25,392	\$30,650	82.85%	\$1,295	5.36%	0.38%	4.98%	8.99%	9.11%
	Port Arthur Teachers Federal Credit Union	\$36,432	\$10,126	\$31,978	31.67%	\$4,048	2.83%	0.13%	2.70%	(9.47%)	(11.94%)
	Star of Texas Credit Union	\$36,731	\$16,680	\$31,714	52.60%	\$3,339	3.58%	0.09%	3.49%	6.96%	5.18%
	San Patricio County Teachers Federal Credit Union	\$36,905	\$26,727	\$33,409	80.00%	\$2,636	3.35%	0.72%	2.63%	(5.63%)	(4.86%)
	SPCO Credit Union	\$39,310	\$29,377	\$34,263	85.74%	\$5,241	4.60%	0.88%	3.72%	(0.06%)	(1.24%)
	Texas Associations of Professionals Federal Credit Union	\$39,392	\$33,956	\$35,863	94.68%	\$2,626	4.85%	1.06%	3.80%	28.03%	29.82%
	Fannin Federal Credit Union	\$40,604	\$26,970	\$35,592	75.78%	\$3,384	4.05%	0.47%	3.57%	9.55%	7.96%
	Brazosport Teachers Federal Credit Union	\$40,762	\$19,379	\$33,659	57.57%	\$4,529	2.99%	0.29%	2.70%	0.76%	(0.12%)
	Cosden Federal Credit Union	\$40,816	\$10,200	\$35,344	28.86%	\$3,265	2.83%	0.20%	2.64%	13.22%	14.38%
	Freestone Credit Union	\$41,166	\$26,102	\$36,888	70.76%	\$2,167	3.25%	0.25%	3.00%	3.31%	15.50%
	City Public Service/IBEW Federal Credit Union	\$41,252	\$19,016	\$36,095	52.68%	\$4,342	3.87%	0.29%	3.58%	3.42%	3.37%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$41,631	\$20,850	\$37,463	55.65%	\$4,898	2.96%	0.30%	2.67%	1.91%	1.45%
	BCM Federal Credit Union	\$41,886	\$16,956	\$38,632	43.89%	\$3,989	3.58%	0.08%	3.50%	3.57%	3.94%
	Caprock Santa Fe Credit Union	\$42,013	\$18,327	\$27,706	66.15%	\$3,501	4.65%	0.43%	4.22%	6.94%	6.62%
	Highway District 21 Federal Credit Union	\$42,574	\$19,079	\$35,350	53.97%	\$4,481	2.42%	0.51%	1.91%	1.01%	1.04%
	Trans Texas Southwest Credit Union	\$42,660	\$30,116	\$37,344	80.64%	\$2,752	4.22%	0.71%	3.51%	(7.78%)	(9.20%)
	South Texas Federal Credit Union	\$44,387	\$26,773	\$41,919	63.87%	\$2,065	3.72%	0.00%	3.72%	3.63%	6.84%
	Doches Credit Union	\$45,122	\$28,786	\$39,054	73.71%	\$2,051	3.94%	0.37%	3.57%	5.60%	5.33%
	Select Federal Credit Union	\$45,321	\$38,940	\$33,933	114.76%	\$2,266	5.92%	0.86%	5.05%	12.98%	9.87%
	Lubrizol Employees' Credit Union	\$45,624	\$22,118	\$39,467	56.04%	\$5,069	3.36%	0.52%	2.84%	1.44%	(0.30%)
	H&H Federal Credit Union	\$46,715	\$24,562	\$38,301	64.13%	\$3,893	3.03%	0.24%	2.79%	(2.25%)	(2.95%)
	South Texas Area Resources Credit Union	\$47,042	\$18,859	\$41,190	45.79%	\$2,240	2.69%	0.30%	2.39%	1.74%	2.67%
	Southland Federal Credit Union	\$47,767	\$33,596	\$41,278	81.39%	\$3,184	4.83%	0.73%	4.10%	10.50%	9.06%
	Scott & White Employees Credit Union	\$48,962	\$17,921	\$45,673	39.24%	\$4,451	2.76%	0.05%	2.72%	10.00%	7.82%
	Lifetime Federal Credit Union	\$49,135	\$29,053	\$40,227	72.22%	\$4,095	3.65%	0.46%	3.19%	2.41%	2.09%
	My Credit Union	\$49,362	\$25,229	\$44,561	56.62%	\$1,863	3.44%	0.13%	3.31%	0.82%	2.15%
	Big Spring Education Employees Federal Credit Union	\$49,988	\$17,885	\$42,920	41.67%	\$3,571	3.83%	0.21%	3.62%	12.03%	12.49%
	Hereford Texas Federal Credit Union	\$50,996	\$33,990	\$38,020	89.40%	\$2,428	4.65%	0.27%	4.37%	2.93%	(1.16%)
	Texan Sky Federal Credit Union	\$51,025	\$38,740	\$43,301	89.47%	\$2,835	3.88%	0.18%	3.70%	5.51%	6.36%
	La Joya Area Federal Credit Union	\$51,633	\$31,594	\$45,741	69.07%	\$1,341	5.01%	0.32%	4.70%	12.60%	12.75%
	Windthorst Federal Credit Union	\$52,226	\$27,835	\$43,276	64.32%	\$6,528	3.20%	0.50%	2.70%	0.30%	(1.25%)
	Wellspring Federal Credit Union	\$54,657	\$38,568	\$49,323	78.19%	\$2,542	4.15%	0.40%	3.74%	(9.20%)	(10.56%)
	Heritage USA Federal Credit Union	\$55,832	\$38,922	\$51,262	75.93%	\$3,490	3.75%	0.06%	3.69%	21.37%	22.01%
	Dallas Federal Credit Union	\$55,914	\$42,234	\$51,241	82.42%	\$3,495	4.04%	0.15%	3.89%	4.37%	5.61%
	Heart O' Texas Federal Credit Union	\$55,974	\$28,381	\$51,318	55.30%	\$2,239	3.23%	0.07%	3.16%	0.54%	(0.03%)
	Houston Metropolitan Employees Federal Credit Union	\$56,396	\$38,856	\$49,463	78.56%	\$1,709	5.22%	0.27%	4.94%	2.33%	2.98%
	First Class American Credit Union	\$57,367	\$48,314	\$51,555	93.71%	\$2,798	3.76%	0.53%	3.23%	9.53%	14.59%
	Texas Telcom Credit Union	\$57,584	\$30,089	\$49,650	60.60%	\$6,775	3.73%	0.86%	2.87%	3.15%	3.90%
	West Texas Credit Union	\$58,588	\$27,555	\$53,285	51.71%	\$2,604	3.36%	0.06%	3.31%	8.11%	8.01%
	Texas Federal Credit Union	\$58,724	\$32,372	\$53,838	60.13%	\$2,936	2.88%	0.01%	2.87%	(10.70%)	(10.78%)

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Houston Highway Credit Union	\$59,073	\$35,064	\$55,399	63.29%	\$5,626	4.23%	0.25%	3.97%	(0.97%)	(1.80%)
	Texas Bridge Credit Union	\$59,735	\$38,660	\$54,096	71.47%	\$2,597	3.59%	0.52%	3.07%	7.56%	7.83%
	Baycel Federal Credit Union	\$60,113	\$29,267	\$49,711	58.87%	\$4,809	3.29%	0.28%	3.01%	4.23%	3.13%
	Domino Federal Credit Union	\$61,088	\$40,365	\$51,694	78.08%	\$2,980	4.26%	0.42%	3.84%	(0.23%)	(1.04%)
	Postel Family Credit Union	\$62,043	\$38,447	\$55,629	69.11%	\$2,532	3.50%	0.23%	3.26%	(9.79%)	(11.75%)
	Service 1st Credit Union	\$62,275	\$36,966	\$56,170	65.81%	\$4,152	2.78%	0.12%	2.65%	8.69%	8.38%
	Southwest Financial Federal Credit Union	\$62,528	\$50,351	\$50,327	100.05%	\$2,233	6.37%	0.42%	5.95%	1.44%	(1.94%)
	Irving City Employees Federal Credit Union	\$63,032	\$31,192	\$55,226	56.48%	\$5,730	2.84%	0.70%	2.14%	3.70%	2.85%
	Telco Plus Credit Union	\$64,503	\$34,961	\$54,588	64.05%	\$2,530	3.13%	0.28%	2.85%	6.13%	5.43%
	RelyOn Credit Union	\$64,979	\$46,683	\$56,712	82.32%	\$2,888	3.65%	0.08%	3.57%	0.39%	(1.10%)
	Centex Citizens Credit Union	\$68,447	\$53,808	\$53,873	99.88%	\$2,976	4.67%	0.26%	4.41%	7.18%	7.05%
	Kerr County Federal Credit Union	\$69,353	\$58,151	\$63,362	91.78%	\$2,312	4.48%	0.28%	4.20%	4.23%	1.92%
	Westex Federal Credit Union	\$70,259	\$28,734	\$61,867	46.44%	\$4,533	3.05%	0.36%	2.69%	9.12%	8.59%
	Memorial Credit Union	\$72,886	\$63,278	\$64,907	97.49%	\$2,351	4.98%	0.24%	4.74%	(3.41%)	(2.50%)
	Metro Medical Credit Union	\$72,991	\$27,642	\$63,350	43.63%	\$4,294	2.34%	0.21%	2.14%	(0.59%)	(1.38%)
	First Abilene Federal Credit Union	\$73,002	\$52,907	\$65,355	80.95%	\$2,704	3.25%	0.28%	2.97%	6.13%	6.15%
	Las Colinas Federal Credit Union	\$73,223	\$51,670	\$65,531	78.85%	\$2,816	3.38%	0.16%	3.22%	3.47%	3.09%
	Southwest Research Center Federal Credit Union	\$73,894	\$36,650	\$66,860	54.82%	\$4,223	2.78%	0.17%	2.61%	1.31%	0.89%
	Baylor Health Care System Credit Union	\$74,450	\$31,695	\$62,528	50.69%	\$6,768	3.31%	0.21%	3.10%	0.84%	(0.26%)
	Coastal Community Federal Credit Union	\$74,487	\$52,002	\$67,421	77.13%	\$3,104	4.08%	0.67%	3.41%	6.92%	6.91%
	Texas DPS Credit Union	\$75,190	\$45,688	\$68,692	66.51%	\$4,423	3.20%	0.13%	3.07%	6.77%	0.76%
	Valley Federal Credit Union	\$75,624	\$40,674	\$64,028	63.53%	\$2,130	4.89%	0.34%	4.55%	9.89%	9.01%
	Rockdale Federal Credit Union	\$75,939	\$18,029	\$67,099	26.87%	\$3,302	2.31%	0.15%	2.15%	5.47%	6.19%
	Concho Educators Federal Credit Union	\$77,462	\$32,186	\$70,004	45.98%	\$2,626	2.82%	0.27%	2.54%	2.76%	2.87%
	Members Credit Union	\$78,387	\$45,830	\$70,867	64.67%	\$3,563	3.42%	0.20%	3.22%	(4.76%)	(5.87%)
	Wichita Falls Teachers Federal Credit Union	\$78,813	\$44,710	\$69,343	64.48%	\$3,217	4.05%	0.20%	3.86%	2.66%	1.90%
	U. S. Employees Credit Union	\$80,513	\$41,924	\$73,524	57.02%	\$4,129	2.77%	0.20%	2.57%	(0.04%)	0.05%
	One Source Federal Credit Union	\$83,021	\$52,196	\$75,006	69.59%	\$2,554	4.35%	0.34%	4.01%	(5.69%)	(8.48%)
	Texas Health Credit Union	\$83,397	\$62,161	\$73,325	84.77%	\$4,906	3.86%	0.39%	3.48%	(2.89%)	(2.58%)
	Space City Credit Union	\$84,177	\$67,029	\$74,399	90.09%	\$2,078	4.55%	0.70%	3.85%	13.63%	14.79%
	Eastex Credit Union	\$84,576	\$53,205	\$75,202	70.75%	\$2,819	3.65%	0.45%	3.20%	4.68%	5.02%
	Naft Federal Credit Union	\$85,276	\$43,362	\$72,702	59.64%	\$2,436	3.52%	0.21%	3.30%	10.93%	11.25%
	Southwest 66 Credit Union	\$85,455	\$43,371	\$74,387	58.30%	\$2,341	3.86%	0.46%	3.39%	0.15%	(1.85%)
	Tarrant County's Credit Union	\$86,193	\$74,599	\$77,033	96.84%	\$1,894	4.92%	0.20%	4.72%	1.62%	(0.20%)
	First Central Credit Union	\$87,328	\$52,149	\$74,385	70.11%	\$1,632	4.93%	0.44%	4.49%	11.80%	11.74%
	KBR Heritage Federal Credit Union	\$88,150	\$24,152	\$76,705	31.49%	\$8,815	2.10%	0.14%	1.97%	(5.96%)	(6.98%)
	Prestige Community Credit Union	\$92,185	\$77,040	\$82,978	92.84%	\$3,763	3.98%	0.73%	3.25%	5.86%	5.94%
	Southern Federal Credit Union	\$92,790	\$53,880	\$63,006	85.52%	\$9,279	4.32%	0.65%	3.66%	2.86%	1.54%
	Edinburg Teachers Credit Union	\$94,903	\$16,338	\$71,877	22.73%	\$8,628	3.22%	0.10%	3.12%	6.23%	7.21%
	Texoma Educators Federal Credit Union	\$95,456	\$31,795	\$82,080	38.74%	\$6,158	2.63%	0.30%	2.33%	19.74%	21.68%
	WesTex Community Credit Union	\$96,425	\$46,336	\$85,171	54.40%	\$2,381	3.47%	0.31%	3.15%	24.24%	25.06%
	Allied Federal Credit Union	\$97,530	\$46,684	\$89,200	52.34%	\$3,483	2.74%	0.06%	2.68%	8.93%	8.00%
	Nascoga Federal Credit Union	\$97,626	\$64,294	\$88,840	72.37%	\$4,068	3.17%	0.43%	2.75%	10.48%	10.41%
	Rio Grande Valley Credit Union	\$99,824	\$48,024	\$89,543	53.63%	\$2,560	3.26%	0.11%	3.15%	9.14%	8.81%
	Community Service Credit Union	\$100,626	\$77,758	\$88,591	87.77%	\$3,246	3.99%	0.20%	3.79%	12.43%	13.52%
	United Community Credit Union	\$102,153	\$80,150	\$91,883	87.23%	\$2,128	4.23%	0.28%	3.95%	(0.01%)	1.48%
	Kelly Community Federal Credit Union	\$102,412	\$84,211	\$88,972	94.65%	\$2,660	4.37%	0.38%	3.99%	4.50%	4.51%
	River City Federal Credit Union	\$111,073	\$96,947	\$102,781	94.32%	\$2,020	4.27%	0.41%	3.86%	(0.82%)	1.41%
	Chemcel Federal Credit Union	\$113,329	\$75,540	\$99,129	76.20%	\$3,238	3.47%	0.64%	2.83%	3.61%	3.08%

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		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)											
	Cooperative Teachers Credit Union	\$114,291	\$86,664	\$81,341	106.54%	\$5,442	4.39%	0.88%	3.51%	(5.22%)	(3.78%)
	Plus4 Credit Union	\$116,970	\$99,892	\$108,448	92.11%	\$2,629	4.57%	0.59%	3.97%	(6.54%)	(6.85%)
	Texasgulf Federal Credit Union	\$118,918	\$82,945	\$103,278	80.31%	\$5,170	3.77%	0.90%	2.86%	8.32%	8.10%
	Access Community Credit Union	\$122,480	\$95,155	\$103,531	91.91%	\$2,916	3.57%	0.55%	3.02%	7.37%	6.75%
	Lone Star Credit Union	\$122,703	\$97,743	\$113,367	86.22%	\$3,146	4.12%	0.44%	3.68%	2.74%	2.44%
	Chocolate Bayou Community Federal Credit Union	\$124,736	\$60,713	\$114,076	53.22%	\$2,935	3.06%	0.09%	2.97%	7.57%	7.60%
	MTCU	\$124,852	\$66,850	\$113,766	58.76%	\$3,008	3.74%	0.47%	3.26%	5.20%	6.65%
	Go Federal Credit Union	\$125,352	\$106,583	\$114,195	93.33%	\$2,667	3.95%	0.19%	3.75%	4.39%	4.46%
	Capitol Credit Union	\$127,055	\$91,884	\$116,124	79.13%	\$3,388	3.41%	0.03%	3.38%	3.74%	3.61%
	Members First Credit Union	\$128,079	\$59,549	\$101,334	58.77%	\$3,124	3.30%	0.34%	2.96%	(1.78%)	(4.94%)
	Santa Fe Federal Credit Union	\$129,291	\$85,736	\$107,809	79.53%	\$2,811	4.18%	0.71%	3.47%	3.06%	(0.56%)
	Laredo Federal Credit Union	\$130,635	\$49,788	\$119,969	41.50%	\$2,041	3.02%	0.17%	2.85%	2.62%	6.03%
	LibertyOne Credit Union	\$131,024	\$87,148	\$116,077	75.08%	\$5,823	3.36%	1.08%	2.29%	4.99%	5.21%
	BP Federal Credit Union	\$133,332	\$89,143	\$121,388	73.44%	\$7,843	2.81%	0.15%	2.66%	5.21%	6.10%
	Members Trust of the Southwest Federal Credit Union	\$137,003	\$93,959	\$126,544	74.25%	\$5,708	3.62%	0.82%	2.80%	8.11%	7.58%
	Government Employees Federal Credit Union	\$138,366	\$68,309	\$125,974	54.22%	\$4,537	2.38%	0.11%	2.27%	1.92%	3.12%
	Citizens Federal Credit Union	\$139,717	\$26,454	\$127,441	20.76%	\$4,234	3.77%	1.19%	2.57%	15.26%	18.24%
	Communities of Abilene Federal Credit Union	\$141,300	\$87,567	\$126,704	69.11%	\$3,577	3.74%	0.25%	3.50%	4.57%	1.45%
	Cal-Com Federal Credit Union	\$144,468	\$88,243	\$131,864	66.92%	\$4,249	2.97%	0.44%	2.53%	(1.09%)	(2.52%)
	Border Federal Credit Union	\$150,118	\$94,802	\$120,988	78.36%	\$1,524	4.32%	0.21%	4.12%	14.92%	15.49%
	Texoma Community Credit Union	\$150,407	\$121,364	\$131,256	92.46%	\$2,639	4.45%	0.73%	3.72%	16.07%	15.65%
	Nizari Progressive Federal Credit Union	\$150,757	\$115,679	\$129,797	89.12%	\$3,208	4.44%	0.88%	3.56%	(0.10%)	12.12%
	Pioneer Mutual Federal Credit Union	\$152,187	\$92,899	\$127,588	72.81%	\$4,170	3.52%	1.32%	2.20%	6.30%	4.71%
	North East Texas Credit Union	\$156,041	\$81,325	\$139,341	58.36%	\$2,917	3.36%	0.30%	3.06%	12.34%	13.82%
	Texas Partners Federal Credit Union	\$159,062	\$73,213	\$146,222	50.07%	\$3,059	3.00%	0.15%	2.85%	7.78%	7.27%
	Southwest Heritage Credit Union	\$161,752	\$121,165	\$145,908	83.04%	\$2,914	4.57%	0.49%	4.09%	19.61%	19.82%
	Harris County Federal Credit Union	\$163,749	\$82,289	\$137,518	59.84%	\$4,746	3.82%	0.37%	3.45%	1.16%	0.02%
	Beacon Federal Credit Union	\$168,119	\$90,127	\$155,105	58.11%	\$3,085	3.40%	0.25%	3.15%	3.82%	3.55%
	H.E.B. Federal Credit Union	\$171,088	\$114,129	\$142,196	80.26%	\$5,347	3.50%	0.46%	3.04%	2.33%	2.77%
	Texas Tech Federal Credit Union	\$181,996	\$143,602	\$154,629	92.87%	\$2,233	4.01%	0.47%	3.54%	35.42%	34.14%
	People's Federal Credit Union	\$184,383	\$107,529	\$168,468	63.83%	\$2,950	3.14%	0.34%	2.81%	4.78%	5.19%
	Members Choice of Central Texas Federal Credit Union	\$193,872	\$164,730	\$169,687	97.08%	\$3,372	5.01%	0.81%	4.20%	(3.83%)	(5.45%)
	Mobility Credit Union	\$197,084	\$167,864	\$168,589	99.57%	\$6,796	3.49%	0.67%	2.82%	8.13%	4.83%
	MemberSource Credit Union	\$197,356	\$148,882	\$179,681	82.86%	\$3,289	3.31%	0.18%	3.13%	(5.09%)	(3.39%)
	Investex Credit Union	\$204,378	\$105,007	\$182,948	57.40%	\$3,406	3.34%	0.30%	3.04%	1.50%	0.75%
	Fort Worth City Credit Union	\$205,945	\$82,622	\$181,502	45.52%	\$5,349	2.88%	0.42%	2.46%	18.37%	19.60%
	Gulf Coast Federal Credit Union	\$211,731	\$187,652	\$192,396	97.53%	\$3,308	4.69%	1.24%	3.46%	1.37%	3.04%
	Sabine Federal Credit Union	\$215,977	\$130,412	\$190,500	68.46%	\$3,927	3.22%	0.24%	2.97%	(6.88%)	(8.87%)
	Pantex Federal Credit Union	\$217,669	\$54,812	\$175,540	31.22%	\$5,375	2.49%	0.49%	2.00%	(0.97%)	(0.62%)
	Energy Capital Credit Union	\$218,505	\$179,756	\$196,256	91.59%	\$4,910	3.48%	0.14%	3.34%	(5.87%)	(6.90%)
	Amarillo Community Federal Credit Union	\$228,565	\$152,716	\$207,422	73.63%	\$3,068	3.18%	0.69%	2.49%	2.24%	2.08%
	America's Credit Union	\$237,197	\$123,740	\$203,852	60.70%	\$4,161	3.01%	0.16%	2.85%	1.72%	0.95%
	United Texas Credit Union	\$238,785	\$172,425	\$216,080	79.80%	\$4,153	3.25%	0.54%	2.71%	8.10%	10.45%
	Alliance Credit Union	\$239,538	\$179,943	\$194,790	92.38%	\$2,785	4.29%	0.67%	3.63%	(1.07%)	5.39%
	Cy-Fair Federal Credit Union	\$244,591	\$189,386	\$222,528	85.11%	\$3,545	3.68%	0.03%	3.65%	(0.95%)	(0.98%)
	Synergy Federal Credit Union	\$245,953	\$198,562	\$211,164	94.03%	\$6,928	3.13%	0.45%	2.68%	13.14%	14.51%
	Unity One Credit Union	\$248,401	\$207,649	\$227,665	91.21%	\$2,957	4.14%	0.32%	3.83%	4.33%	4.73%
	Average of Asset Group A	\$43,681	\$26,788	\$38,086	66.13%	\$3,181	3.80%	0.37%	3.43%	2.14%	2.06%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets											
	1st Community Federal Credit Union	\$257,695	\$187,722	\$230,216	81.54%	\$2,727	3.83%	0.33%	3.49%	9.31%	8.40%
	Education Credit Union	\$258,222	\$199,038	\$218,702	91.01%	\$2,066	5.44%	0.55%	4.88%	3.05%	2.60%
	First Basin Credit Union	\$265,253	\$226,933	\$225,471	100.65%	\$2,735	4.49%	0.44%	4.05%	11.23%	21.86%
	Houston Texas Fire Fighters Federal Credit Union	\$270,337	\$137,259	\$227,032	60.46%	\$4,325	3.19%	0.30%	2.89%	2.29%	1.73%
	GENCO Federal Credit Union	\$300,094	\$201,925	\$263,458	76.64%	\$3,262	2.95%	0.46%	2.49%	6.00%	5.90%
	Gulf Credit Union	\$302,815	\$158,777	\$281,473	56.41%	\$3,605	2.96%	0.23%	2.73%	(4.12%)	(8.55%)
	Coastal Community And Teachers Credit Union	\$304,946	\$210,790	\$271,752	77.57%	\$2,618	3.99%	0.49%	3.50%	4.60%	3.49%
	MCT Credit Union	\$308,577	\$189,028	\$273,176	69.20%	\$3,857	3.67%	0.53%	3.14%	(4.64%)	(4.03%)
	Evolve Federal Credit Union	\$310,657	\$208,768	\$269,941	77.34%	\$3,414	4.31%	1.03%	3.29%	2.68%	4.82%
	DuGood Federal Credit Union	\$332,853	\$186,791	\$292,529	63.85%	\$2,706	3.07%	0.35%	2.72%	(0.58%)	(1.57%)
	Public Employees Credit Union	\$335,897	\$235,255	\$305,765	76.94%	\$4,868	2.92%	0.25%	2.67%	(0.61%)	(1.52%)
	Texell Credit Union	\$346,958	\$292,853	\$301,822	97.03%	\$2,787	4.10%	0.56%	3.54%	9.19%	8.81%
	Texar Federal Credit Union	\$348,012	\$232,936	\$255,918	91.02%	\$3,824	4.14%	0.97%	3.17%	5.03%	7.51%
	Union Square Credit Union	\$356,777	\$258,289	\$309,628	83.42%	\$3,229	3.72%	0.64%	3.08%	3.56%	4.41%
	Security First Federal Credit Union	\$361,491	\$233,359	\$326,222	71.53%	\$2,892	3.82%	0.35%	3.47%	7.69%	7.02%
	My Community Credit Union	\$371,279	\$278,117	\$320,147	86.87%	\$3,286	3.83%	0.43%	3.39%	11.52%	10.67%
	Educators Credit Union	\$407,097	\$149,642	\$340,033	44.01%	\$6,785	2.45%	0.45%	2.00%	2.90%	2.45%
	Associated Credit Union of Texas	\$409,450	\$265,454	\$363,444	73.04%	\$2,423	4.62%	0.60%	4.02%	0.13%	0.14%
	Air Force Federal Credit Union	\$416,653	\$338,614	\$383,543	88.29%	\$3,281	3.55%	0.54%	3.01%	14.83%	15.20%
	Education First Federal Credit Union	\$418,159	\$194,218	\$376,113	51.64%	\$3,400	3.22%	0.42%	2.95%	3.68%	2.67%
	Abilene Teachers Federal Credit Union	\$442,026	\$303,319	\$370,770	81.81%	\$3,135	3.75%	0.25%	3.50%	4.94%	3.27%
	Texas Bay Credit Union	\$442,100	\$356,630	\$357,856	99.66%	\$3,239	5.10%	0.59%	4.51%	1.78%	6.82%
	City Credit Union	\$449,719	\$296,305	\$394,510	75.11%	\$3,795	4.17%	0.54%	3.63%	20.14%	21.78%
	Primeway Federal Credit Union	\$493,857	\$370,697	\$446,097	83.10%	\$4,615	3.46%	0.33%	3.13%	5.94%	3.42%
	People's Trust Federal Credit Union	\$497,272	\$320,216	\$447,793	71.51%	\$5,920	3.29%	0.37%	2.92%	0.01%	(0.72%)
	Resource One Credit Union	\$498,897	\$403,885	\$443,631	91.04%	\$3,033	4.41%	0.41%	4.00%	9.50%	9.94%
	Average of Asset Group B	\$365,657	\$247,570	\$319,117	77.72%	\$3,532	3.79%	0.48%	3.31%	5.00%	5.25%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Complex Community Federal Credit Union	\$502,780	\$292,632	\$446,964	65.47%	\$3,738	3.33%	0.41%	2.92%	13.98%	13.86%
	Community Resource Credit Union	\$508,665	\$419,881	\$463,178	90.65%	\$3,219	4.28%	0.61%	3.67%	3.76%	3.14%
	Generations Community Federal Credit Union	\$524,272	\$372,805	\$465,682	80.06%	\$2,405	4.18%	0.55%	3.63%	(8.12%)	(4.61%)
	Southwest Airlines Federal Credit Union	\$541,755	\$378,097	\$474,718	79.65%	\$5,585	4.47%	1.24%	3.23%	10.02%	9.40%
	Neches Federal Credit Union	\$586,824	\$403,459	\$503,231	80.17%	\$3,611	3.98%	0.48%	3.50%	(0.53%)	(2.53%)
	Members Choice Credit Union	\$595,978	\$438,246	\$501,963	87.31%	\$4,987	3.75%	0.67%	3.07%	4.23%	2.88%
	East Texas Professional Credit Union	\$616,000	\$415,157	\$487,086	85.23%	\$3,072	3.66%	0.38%	3.28%	9.19%	9.05%
	FivePoint Credit Union	\$630,842	\$455,263	\$558,992	81.44%	\$3,364	4.06%	0.48%	3.58%	(4.81%)	(5.51%)
	Greater Texas Federal Credit Union	\$638,059	\$462,558	\$564,939	81.88%	\$3,742	2.86%	0.13%	2.73%	11.51%	5.23%
	Houston Federal Credit Union	\$645,644	\$403,386	\$585,902	68.85%	\$4,099	2.97%	0.27%	2.71%	2.84%	2.64%
	El Paso Area Teachers Federal Credit Union	\$651,224	\$406,666	\$568,929	71.48%	\$3,101	3.56%	0.57%	2.99%	5.69%	5.90%
	Neighborhood Credit Union	\$670,635	\$495,090	\$586,723	84.38%	\$3,655	4.04%	0.80%	3.24%	9.78%	9.54%
	Smart Financial Credit Union	\$711,331	\$421,898	\$637,585	66.17%	\$3,099	3.54%	0.22%	3.31%	3.21%	2.95%
	Houston Police Federal Credit Union	\$715,200	\$417,834	\$613,142	68.15%	\$8,127	3.46%	1.18%	2.28%	(0.40%)	0.51%
	First Service Credit Union	\$719,685	\$575,592	\$587,108	98.04%	\$3,828	4.23%	0.68%	3.55%	6.53%	(3.93%)
	Brazos Valley Schools Credit Union	\$723,879	\$256,354	\$658,576	38.93%	\$4,875	2.80%	0.30%	2.49%	0.60%	0.81%
	Gulf Coast Educators Federal Credit Union	\$730,837	\$381,657	\$541,170	70.52%	\$6,141	3.84%	0.72%	3.12%	2.23%	2.41%
	Mobiloil Federal Credit Union	\$775,711	\$636,872	\$624,079	102.05%	\$3,988	3.97%	0.54%	3.43%	(3.13%)	1.08%
	Velocity Credit Union	\$843,126	\$659,836	\$702,804	93.89%	\$4,403	4.32%	0.54%	3.78%	(4.66%)	0.45%
	Schlumberger Employees Credit Union	\$845,163	\$223,072	\$718,944	31.03%	\$21,129	2.32%	0.10%	2.22%	6.67%	5.94%
	Red River Federal Credit Union	\$891,421	\$686,141	\$789,422	86.92%	\$2,689	4.34%	0.65%	3.69%	3.35%	2.70%
	InTouch Credit Union	\$893,698	\$762,514	\$733,751	103.92%	\$5,107	3.51%	0.73%	2.78%	21.88%	8.93%
	Amoco Federal Credit Union	\$906,448	\$613,134	\$802,126	76.44%	\$4,672	3.31%	0.54%	2.91%	(0.99%)	1.11%
	Fort Worth Community Credit Union	\$909,204	\$627,152	\$816,241	76.83%	\$4,490	3.33%	0.51%	2.82%	1.55%	1.25%
	Amplify Credit Union	\$934,048	\$760,021	\$744,595	102.07%	\$4,545	4.17%	0.74%	3.43%	5.67%	7.71%
	United Heritage Credit Union	\$992,453	\$818,741	\$878,124	93.24%	\$5,210	3.26%	0.48%	2.78%	7.27%	5.57%
	DATCU Credit Union	\$994,038	\$861,056	\$835,616	103.04%	\$4,814	3.75%	0.31%	3.44%	9.79%	8.87%
	Average of Asset Group C	\$729,590	\$505,375	\$625,614	80.29%	\$4,878	3.68%	0.55%	3.13%	4.34%	3.53%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group D - \$1 billion and over in total assets											
	Shell Federal Credit Union	\$1,036,479	\$864,392	\$889,361	97.19%	\$3,728	4.28%	0.65%	3.63%	9.64%	9.55%
	Firstmark Credit Union	\$1,052,811	\$764,245	\$863,114	88.55%	\$3,492	4.04%	0.85%	3.19%	1.42%	2.77%
	FirstLight Federal Credit Union	\$1,069,143	\$876,895	\$964,051	90.96%	\$3,042	4.62%	0.93%	3.69%	6.45%	5.72%
	Texas Trust Credit Union	\$1,222,636	\$911,968	\$979,488	93.11%	\$4,359	3.08%	0.48%	2.60%	0.74%	2.81%
	First Community Credit Union	\$1,405,058	\$1,091,712	\$1,242,970	87.83%	\$4,503	3.53%	0.56%	2.97%	7.35%	6.51%
	Credit Union Of Texas	\$1,407,077	\$1,166,647	\$1,210,747	96.36%	\$3,086	4.13%	0.48%	3.65%	(1.19%)	2.83%
	Austin Telco Federal Credit Union	\$1,487,838	\$1,019,493	\$1,292,204	78.90%	\$7,275	2.74%	0.48%	2.26%	3.68%	3.37%
	A+ Federal Credit Union	\$1,501,755	\$1,225,714	\$1,307,114	93.77%	\$4,092	3.50%	0.46%	3.04%	12.86%	10.92%
	Advancial Federal Credit Union	\$1,603,102	\$1,343,748	\$1,334,441	100.70%	\$7,109	3.61%	1.10%	2.52%	4.99%	5.51%
	Texans Credit Union	\$1,608,769	\$956,648	\$1,507,949	63.44%	\$7,166	2.75%	0.08%	2.66%	4.08%	3.90%
	JSC Federal Credit Union	\$2,172,593	\$660,556	\$1,939,920	34.05%	\$8,959	2.17%	0.48%	1.70%	3.54%	3.06%
	EECU	\$2,179,681	\$1,717,749	\$1,892,109	90.78%	\$6,383	3.39%	0.60%	2.79%	8.28%	7.90%
	University Federal Credit Union	\$2,349,587	\$1,999,210	\$2,092,391	95.55%	\$3,579	3.70%	0.19%	3.51%	10.08%	11.28%
	GECU	\$2,727,393	\$2,412,923	\$2,316,853	104.15%	\$3,414	5.02%	0.80%	4.22%	4.45%	8.65%
	Navy Army Community Credit Union	\$2,810,948	\$2,568,386	\$2,403,394	106.86%	\$5,544	4.29%	1.09%	3.20%	8.15%	(0.28%)
	Credit Human Federal Credit Union	\$3,050,966	\$2,782,913	\$2,281,141	122.00%	\$3,980	4.63%	0.99%	3.64%	7.93%	3.16%
	Texas Dow Employees Credit Union	\$3,200,552	\$2,959,417	\$2,610,268	113.38%	\$4,325	4.51%	0.50%	4.01%	1.76%	4.11%
	American Airlines Federal Credit Union	\$6,951,478	\$4,318,251	\$6,204,275	69.60%	\$10,141	3.03%	1.37%	1.66%	8.08%	8.12%
	Randolph-Brooks Federal Credit Union	\$8,987,982	\$7,123,301	\$7,215,249	98.73%	\$4,696	3.39%	0.62%	2.77%	7.91%	10.67%
	Security Service Federal Credit Union	\$9,492,467	\$8,592,244	\$8,071,241	106.46%	\$5,729	3.75%	0.96%	2.79%	(0.71%)	9.30%
	Average of Asset Group D	\$2,865,916	\$2,267,821	\$2,430,914	91.62%	\$5,230	3.71%	0.68%	3.03%	5.47%	5.99%

Source: SNL Financial

Note: Report includes only bank-level data.

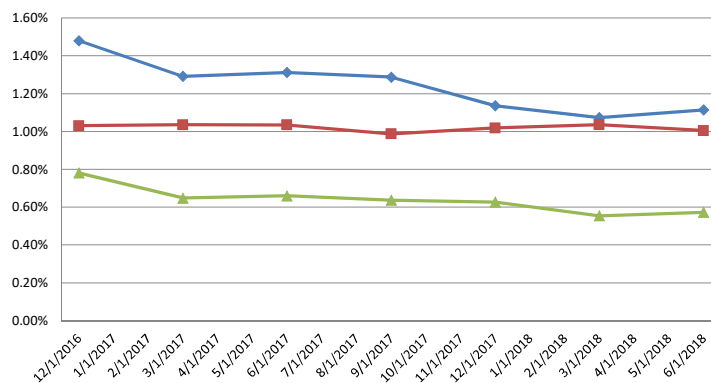
NA = data was not available.

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

Asset Quality

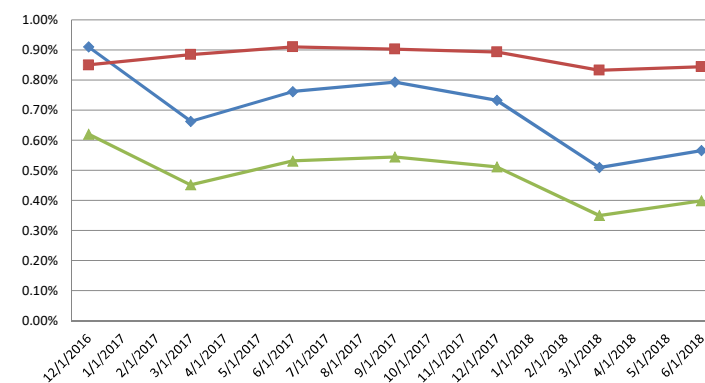
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



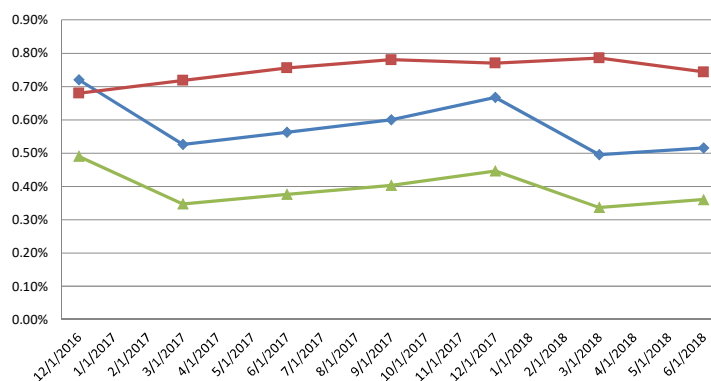
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	1.48%	1.29%	1.31%	1.29%	1.14%	1.07%	1.11%
Reserves/Loans	1.03%	1.03%	1.03%	0.99%	1.02%	1.04%	1.00%
Delinquent Loans/Total Assets	0.78%	0.65%	0.66%	0.64%	0.63%	0.55%	0.57%

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



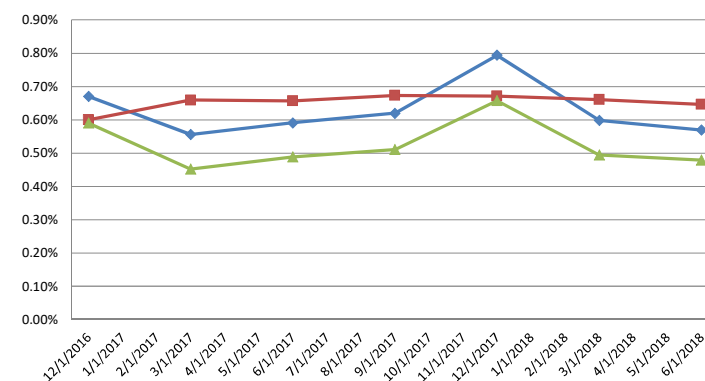
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.91%	0.66%	0.76%	0.79%	0.73%	0.51%	0.57%
Reserves/Loans	0.85%	0.88%	0.91%	0.90%	0.89%	0.83%	0.84%
Delinquent Loans/Total Assets	0.62%	0.45%	0.53%	0.54%	0.51%	0.35%	0.40%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.72%	0.53%	0.56%	0.60%	0.67%	0.49%	0.51%
Reserves/Loans	0.68%	0.72%	0.76%	0.78%	0.77%	0.79%	0.74%
Delinquent Loans/Total Assets	0.49%	0.35%	0.38%	0.40%	0.45%	0.34%	0.36%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
NPLs/Loans	0.67%	0.56%	0.59%	0.62%	0.79%	0.60%	0.57%
Reserves/Loans	0.60%	0.66%	0.66%	0.67%	0.67%	0.66%	0.65%
Delinquent Loans/Total Assets	0.59%	0.45%	0.49%	0.51%	0.66%	0.49%	0.48%

Source: SNL Financial

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Asset Quality
June 30, 2018
Run Date: August 23, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Martin Luther King Credit Union	\$289	\$33	42.31%	11.54%	27.27%	27.97%	11.42%
	Assumption Beaumont Federal Credit Union	\$476	\$0	0.00%	0.99%	NA	0.00%	0.00%
	Lynn Co Federal Credit Union	\$536	\$0	0.00%	3.37%	NA	0.00%	0.00%
	All Saints Catholic Federal Credit Union	\$563	\$0	0.00%	4.42%	NA	0.00%	0.00%
	Texas Lee Federal Credit Union	\$661	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Paris District Credit Union	\$672	\$0	0.00%	0.83%	NA	0.00%	0.00%
	Musicians Federal Credit Union	\$684	\$1	0.21%	1.92%	900.00%	1.08%	0.15%
	Jafari No-Interest Credit Union	\$815	\$0	0.00%	2.68%	NA	0.00%	0.00%
	Orange County Teachers Credit Union	\$815	\$0	0.00%	5.56%	NA	0.00%	0.00%
	T & FS Employee Credit Union	\$890	\$0	0.00%	0.74%	NA	0.00%	0.00%
	Pear Orchard Federal Credit Union	\$900	\$40	5.82%	1.75%	30.00%	20.62%	4.44%
	I.B.E.W. Local #681 Credit Union	\$953	\$1	0.19%	0.39%	200.00%	0.83%	0.10%
	Littlefield School Employees Federal Credit Union	\$981	\$2	0.43%	0.65%	150.00%	1.20%	0.20%
	Pilgrim CUCC Federal Credit Union	\$1,019	\$0	0.00%	1.77%	NA	0.00%	0.00%
	S W E Federal Credit Union	\$1,047	\$0	0.00%	0.94%	NA	0.00%	0.00%
	Brentwood Baptist Church Federal Credit Union	\$1,122	\$37	4.21%	2.51%	59.46%	30.83%	3.30%
	Teachers Alliance Federal Credit Union	\$1,273	\$48	13.01%	5.96%	45.83%	13.41%	3.77%
	Empowerment Community Development Federal Credit Union	\$1,361	\$14	2.39%	0.68%	28.57%	14.89%	1.03%
	Witco Houston Employees Credit Union	\$1,391	\$57	4.91%	1.72%	35.09%	15.97%	4.10%
	Saint Lukes Community Federal Credit Union	\$1,402	\$0	0.00%	1.04%	NA	0.00%	0.00%
	Faith Cooperative Federal Credit Union	\$1,421	\$19	2.13%	1.12%	52.63%	12.58%	1.34%
	W T N M Atlantic Federal Credit Union	\$1,533	\$52	5.68%	2.30%	40.38%	14.61%	3.39%
	Highway Employees Credit Union	\$1,605	\$17	1.40%	1.40%	100.00%	3.93%	1.06%
	G P M Federal Credit Union	\$1,691	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Redeemer Federal Credit Union	\$1,718	\$0	0.00%	2.56%	NA	0.00%	0.00%
	Salt Employees Federal Credit Union	\$1,907	\$0	0.00%	0.19%	NA	0.00%	0.00%
	IBEW LU 278 Federal Credit Union	\$1,926	\$2	0.25%	5.73%	NM	1.76%	0.10%
	American Baptist Association Credit Union	\$2,114	\$50	2.90%	0.17%	6.00%	26.60%	2.37%
	Lehrer Interests Credit Union	\$2,224	\$0	0.00%	0.28%	NA	0.00%	0.00%
	Sugar Growers Federal Credit Union	\$2,337	\$23	4.04%	3.69%	91.30%	2.37%	0.98%
	Goodyear San Angelo Federal Credit Union	\$2,338	\$0	0.00%	1.34%	NA	0.00%	0.00%
	Kilgore Shell Employees Federal Credit Union	\$2,545	\$0	0.00%	0.29%	NA	0.00%	0.00%
	Light Commerce Credit Union	\$2,556	\$16	0.80%	1.20%	150.00%	4.46%	0.63%
	Covenant Savings Federal Credit Union	\$2,819	\$14	0.77%	0.17%	21.43%	5.41%	0.50%
	Sweeny Teachers Federal Credit Union	\$2,929	\$0	0.00%	0.29%	NA	0.00%	0.00%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,973	\$76	6.59%	5.03%	76.32%	14.10%	2.56%
	Pasadena Postal Credit Union	\$2,999	\$0	0.00%	0.59%	NA	0.00%	0.00%
	Corpus Christi S.P. Credit Union	\$3,062	\$127	6.06%	3.86%	63.78%	19.95%	4.15%
	T. H. D. District 17 Credit Union	\$3,084	\$54	2.53%	0.52%	20.37%	7.45%	1.75%
	SP Trainmen Federal Credit Union	\$3,222	\$6	0.76%	0.76%	100.00%	0.58%	0.19%
	Galveston School Employees Federal Credit Union	\$3,315	\$74	3.37%	1.59%	47.30%	19.22%	2.23%
	Navarro Credit Union	\$3,408	\$45	3.34%	1.71%	51.11%	4.12%	1.32%
	Vidor Teachers Federal Credit Union	\$3,580	\$13	0.49%	0.23%	46.15%	2.62%	0.36%
	Pampa Municipal Credit Union	\$3,719	\$27	0.81%	1.11%	137.04%	7.92%	0.73%
	Federal Employees Credit Union	\$3,719	\$0	0.00%	0.24%	NA	0.00%	0.00%
	Plains Federal Credit Union	\$3,757	\$32	1.19%	0.56%	46.88%	8.96%	0.85%
	B P S Federal Credit Union	\$3,842	\$3	0.22%	0.59%	266.67%	0.18%	0.08%

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Asset Quality
June 30, 2018
Run Date: August 23, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Thd-6 Credit Union	\$3,920	\$41	1.60%	0.94%	58.54%	8.74%	1.05%
	Union Pacific Employees Credit Union	\$4,115	\$8	0.35%	1.26%	362.50%	1.03%	0.19%
	Longview Federal Credit Union	\$4,140	\$12	0.50%	0.46%	91.67%	1.65%	0.29%
	IBEW 116 Federal Credit Union	\$4,231	\$0	0.00%	0.62%	NA	0.00%	0.00%
	Oak Farms Employees Credit Union	\$4,344	\$47	1.40%	0.69%	48.94%	4.57%	1.08%
	Waconized Federal Credit Union	\$4,380	\$212	9.78%	2.68%	27.36%	21.57%	4.84%
	Prairie View Federal Credit Union	\$4,461	\$35	1.89%	1.99%	105.71%	8.86%	0.78%
	Peco Federal Credit Union	\$4,506	\$43	2.34%	2.78%	118.60%	9.31%	0.95%
	Houston Belt & Terminal Federal Credit Union	\$4,507	\$2	0.07%	0.53%	750.00%	0.18%	0.04%
	Intercorp Credit Union	\$4,590	\$76	2.70%	1.28%	47.37%	10.12%	1.66%
	Belton Federal Credit Union	\$4,598	\$17	0.93%	0.98%	105.88%	3.20%	0.37%
	Lefors Federal Credit Union	\$4,637	\$10	0.38%	0.75%	200.00%	1.25%	0.22%
	Farmers Branch City Employees Federal Credit Union	\$4,720	\$38	1.62%	0.21%	13.16%	3.54%	0.81%
	Del Rio S.P. Credit Union	\$4,731	\$21	2.52%	1.44%	57.14%	1.37%	0.44%
	Mount Carmel Church Federal Credit Union	\$4,738	\$70	2.80%	1.08%	38.57%	7.90%	1.48%
	Highway District 9 Credit Union	\$4,746	\$48	3.82%	2.78%	72.92%	4.75%	1.01%
	Promise Credit Union	\$4,794	\$1	0.05%	7.20%	NM	0.17%	0.02%
	Pollock Employees Credit Union	\$4,878	\$37	1.11%	0.66%	59.46%	6.34%	0.76%
	Port of Houston Warehouse Federal Credit Union	\$4,885	\$8	0.93%	7.36%	787.50%	1.19%	0.16%
	Everman Parkway Credit Union	\$4,932	\$13	0.36%	1.48%	415.38%	0.86%	0.26%
	Team Financial Federal Credit Union	\$5,162	\$140	4.10%	0.70%	17.14%	97.22%	2.71%
	CASE Federal Credit Union	\$5,217	\$0	0.00%	0.28%	NA	0.00%	0.00%
	E E South Texas Credit Union	\$5,269	\$0	0.00%	2.93%	NA	0.00%	0.00%
	NCE Credit Union	\$5,469	\$5	0.16%	0.12%	80.00%	0.48%	0.09%
	City of Deer Park Federal Credit Union	\$5,474	\$0	0.00%	0.43%	NA	0.00%	0.00%
	Coastal Teachers Federal Credit Union	\$5,577	\$18	0.57%	0.22%	38.89%	4.18%	0.32%
	M E C O Federal Credit Union	\$5,714	\$42	1.60%	0.31%	19.05%	4.28%	0.74%
	Cochran County Schools Federal Credit Union	\$5,793	\$37	0.93%	1.14%	121.62%	4.33%	0.64%
	Highway District 2 Credit Union	\$5,847	\$36	1.48%	1.36%	91.67%	3.03%	0.62%
	Oak Cliff Christian Federal Credit Union	\$5,850	\$110	3.01%	0.77%	25.45%	19.20%	1.88%
	Lubbock Telco Federal Credit Union	\$5,958	\$20	1.06%	0.69%	65.00%	1.27%	0.34%
	Jackson County Federal Credit Union	\$6,061	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Midwestern State University Credit Union	\$6,117	\$0	0.00%	0.28%	NA	0.00%	0.00%
	Galveston Government Employees Credit Union	\$6,146	\$30	0.56%	0.09%	16.67%	6.67%	0.49%
	ACU Credit Union	\$6,163	\$75	1.84%	0.47%	25.33%	6.24%	1.22%
	Skel-Tex Credit Union	\$6,167	\$78	2.55%	1.34%	52.56%	6.54%	1.26%
	Local 20 IBEW Federal Credit Union	\$6,215	\$66	1.87%	1.14%	60.61%	13.41%	1.06%
	United Savers Trust Credit Union	\$6,306	\$58	1.10%	0.98%	89.66%	11.79%	0.92%
	South Texas Regional Federal Credit Union	\$6,497	\$55	1.09%	0.32%	29.09%	10.32%	0.85%
	FCI Federal Credit Union	\$6,654	\$65	1.28%	0.85%	66.15%	6.29%	0.98%
	Texas Farm Bureau Federal Credit Union	\$6,742	\$12	0.36%	2.34%	658.33%	0.88%	0.18%
	Brownsville City Employees Federal Credit Union	\$6,792	\$5	0.12%	0.88%	720.00%	0.31%	0.07%
	ILA 28 Federal Credit Union	\$6,801	\$4	0.13%	0.32%	250.00%	0.24%	0.06%
	Frio County Federal Credit Union	\$6,878	\$32	0.59%	1.72%	293.75%	2.10%	0.47%
	C-T Waco Federal Credit Union	\$6,899	\$46	1.23%	0.16%	13.04%	8.68%	0.67%
	Bivins Federal Credit Union	\$6,943	\$121	4.53%	1.68%	37.19%	11.30%	1.74%
	Andrews School Federal Credit Union	\$6,995	\$24	0.88%	1.25%	141.67%	1.52%	0.34%
	Seminole Public Schools Federal Credit Union	\$7,027	\$16	0.60%	1.02%	168.75%	1.03%	0.23%
	Electric Utilities Credit Union	\$7,062	\$22	1.12%	1.33%	118.18%	2.57%	0.31%

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Asset Quality
June 30, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Hilco Federal Credit Union	\$7,064	\$12	0.29%	0.55%	191.67%	3.06%	0.17%
	I.B.E.W. LU 66 Federal Credit Union	\$7,077	\$22	0.38%	0.62%	163.64%	8.89%	0.31%
	TC Teachers Federal Credit Union	\$7,375	\$156	6.22%	0.68%	10.90%	12.29%	2.12%
	Victoria City-County Employees Federal Credit Union	\$7,401	\$22	0.79%	1.39%	177.27%	2.14%	0.30%
	Port of Houston Credit Union	\$7,412	\$54	0.88%	0.51%	57.41%	3.17%	0.73%
	Hale County Teachers Federal Credit Union	\$7,508	\$0	0.00%	0.21%	NA	0.00%	0.00%
	Vatat Credit Union	\$7,681	\$0	0.00%	0.39%	NA	0.00%	0.00%
	Moore County Schools Federal Credit Union	\$7,703	\$8	0.18%	2.14%	NM	1.00%	0.10%
	Coburn Credit Union	\$7,773	\$1	0.03%	0.17%	500.00%	0.09%	0.01%
	Morris Sheppard Texarkana Federal Credit Union	\$7,832	\$104	1.63%	0.74%	45.19%	10.42%	1.33%
	STEC Federal Credit Union	\$7,913	\$14	0.61%	0.65%	107.14%	1.11%	0.18%
	Mount Olive Baptist Church Federal Credit Union	\$7,977	\$40	0.83%	0.10%	12.50%	3.36%	0.50%
	Sweetwater Regional Federal Credit Union	\$8,218	\$0	0.00%	0.78%	NA	0.00%	0.00%
	Express-News Federal Credit Union	\$8,274	\$113	2.59%	0.16%	6.19%	13.75%	1.37%
	Jackson County Teachers Federal Credit Union	\$8,422	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Sherwin Federal Credit Union	\$8,617	\$37	0.91%	0.29%	32.43%	1.41%	0.43%
	Southeast Texas Employees Federal Credit Union	\$8,805	\$416	6.61%	4.02%	60.82%	47.22%	4.72%
	Yoakum County Federal Credit Union	\$8,861	\$71	1.43%	0.60%	42.25%	4.15%	0.80%
	Scurry County School Federal Credit Union	\$8,889	\$72	1.63%	1.78%	109.72%	3.64%	0.81%
	Marathon Republic Federal Credit Union	\$9,115	\$37	0.79%	0.34%	43.24%	4.05%	0.41%
	Methodist Hospital Employees Federal Credit Union	\$9,295	\$180	5.49%	4.09%	74.44%	18.20%	1.94%
	Met Tran Federal Credit Union	\$9,529	\$163	2.94%	2.02%	68.71%	9.57%	1.71%
	Fannin County Teachers Federal Credit Union	\$9,603	\$133	1.89%	0.70%	36.84%	6.50%	1.38%
	Port Terminal Federal Credit Union	\$9,631	\$25	1.08%	1.59%	148.00%	0.84%	0.26%
	Texas Workforce Credit Union	\$9,853	\$81	0.96%	1.57%	162.96%	7.27%	0.82%
	Tex-Mex Credit Union	\$9,879	\$77	1.25%	0.99%	79.22%	2.97%	0.78%
	Cen Tex Manufacturing Credit Union	\$9,948	\$39	0.58%	1.56%	269.23%	2.62%	0.39%
	Victoria Federal Credit Union	\$9,963	\$9	0.19%	0.54%	277.78%	1.22%	0.09%
	Natural Resources Conservation Service Federal Credit Union	\$10,175	\$34	0.66%	0.27%	41.18%	2.78%	0.33%
	Ben E. Keith Employees Federal Credit Union	\$10,255	\$21	0.41%	0.33%	80.95%	1.32%	0.20%
	Germania Credit Union	\$10,481	\$30	0.47%	0.50%	106.67%	2.13%	0.29%
	Longview Consolidated Credit Union	\$10,542	\$97	1.32%	0.54%	41.24%	4.53%	0.92%
	T & P Longview Federal Credit Union	\$10,712	\$7	0.09%	0.29%	314.29%	0.33%	0.07%
	E M O T Federal Credit Union	\$10,784	\$39	1.36%	2.13%	156.41%	1.36%	0.36%
	Wharton County Teachers Credit Union	\$10,983	\$2	0.29%	0.14%	50.00%	0.10%	0.02%
	Sweetex Credit Union	\$11,001	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Highway District 19 Employees Credit Union	\$11,109	\$70	1.53%	0.59%	38.57%	4.85%	0.63%
	Employees United Federal Credit Union	\$11,402	\$49	1.43%	0.44%	30.61%	1.55%	0.43%
	Neiman Marcus Group Employees Federal Credit Union	\$11,432	\$70	1.00%	2.18%	218.57%	4.48%	0.61%
	Swemp Federal Credit Union	\$11,750	\$0	0.00%	0.04%	NA	0.00%	0.00%
	Member Preferred Federal Credit Union	\$11,771	\$119	1.29%	1.08%	84.03%	7.57%	1.01%
	1st University Credit Union	\$11,832	\$105	1.20%	0.71%	59.05%	11.55%	0.89%
	Texoma Federal Credit Union	\$11,943	\$158	3.61%	1.62%	44.94%	6.28%	1.32%
	Local 24 Employees Federal Credit Union	\$11,979	\$68	2.36%	1.28%	54.41%	3.98%	0.57%
	Angelina County Teachers Credit Union	\$12,145	\$26	0.53%	0.94%	176.92%	1.63%	0.21%
	Laredo Fire Department Federal Credit Union	\$12,293	\$7	0.07%	0.82%	NM	0.48%	0.06%
	Marshall T&P Employees Federal Credit Union	\$12,295	\$31	0.36%	0.71%	200.00%	1.32%	0.25%
	Pasadena Municipal Federal Credit Union	\$12,332	\$49	1.03%	0.84%	81.63%	2.22%	0.40%

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

TxDOT Credit Union	\$12,405	\$104	0.99%	0.61%	61.54%	6.36%	0.84%
Texarkana Terminal Employees Federal Credit Union	\$12,747	\$73	0.83%	1.25%	150.68%	7.13%	0.57%
P.I.E. Credit Union	\$12,778	\$34	0.82%	0.61%	73.53%	1.71%	0.27%
PamCel Community Federal Credit Union	\$12,785	\$50	0.89%	0.34%	38.00%	2.36%	0.39%
F C S Federal Credit Union	\$12,832	\$68	1.18%	0.21%	17.65%	1.70%	0.53%
Refugio County Federal Credit Union	\$12,902	\$48	0.82%	0.63%	77.08%	2.55%	0.37%
Friona Texas Federal Credit Union	\$12,935	\$73	1.85%	0.96%	52.05%	2.95%	0.56%
Brownfield Federal Credit Union	\$13,017	\$70	1.45%	0.33%	22.86%	1.86%	0.54%
Reeves County Teachers Credit Union	\$13,160	\$440	4.69%	0.60%	12.73%	33.64%	3.34%
Cherokee County Teachers Federal Credit Union	\$13,184	\$101	1.32%	0.60%	45.54%	4.29%	0.77%
Central Texas Teachers Credit Union	\$13,687	\$28	0.61%	1.59%	260.71%	1.75%	0.20%
Third Coast Federal Credit Union	\$13,767	\$30	0.63%	1.97%	310.00%	0.77%	0.22%
Alba Golden Federal Credit Union	\$13,936	\$0	0.00%	0.92%	NA	0.00%	0.00%
Family 1st Of Texas Federal Credit Union	\$13,963	\$193	1.72%	1.00%	58.03%	9.32%	1.38%
Gulf Shore Federal Credit Union	\$14,055	\$30	0.38%	0.27%	70.00%	2.90%	0.21%
MOPAC Employees Federal Credit Union	\$14,281	\$36	0.31%	0.49%	158.33%	2.15%	0.25%
ILA 1351 Federal Credit Union	\$14,303	\$14	0.24%	0.57%	242.86%	0.57%	0.10%
Ellis County Teachers & Employees Federal Credit Union	\$14,687	\$5	0.06%	1.03%	NM	0.26%	0.03%
Texhillco School Employees Federal Credit Union	\$14,780	\$57	0.44%	0.65%	147.37%	8.36%	0.39%
Linkage Credit Union	\$15,120	\$62	0.79%	0.90%	112.90%	2.70%	0.41%
Ward County Credit Union	\$15,204	\$16	0.41%	0.26%	62.50%	1.10%	0.11%
Homeport Federal Credit Union	\$15,254	\$226	3.25%	1.42%	43.81%	15.53%	1.48%
Victoria Teachers Federal Credit Union	\$15,427	\$3	0.05%	0.52%	966.67%	0.43%	0.02%
Corpus Christi Postal Employees Credit Union	\$15,435	\$50	0.75%	0.30%	40.00%	2.57%	0.32%
Coastal Bend Post Office Federal Credit Union	\$15,565	\$303	5.33%	1.30%	24.42%	10.95%	1.95%
Cowboy Country Federal Credit Union	\$15,645	\$382	3.37%	1.52%	45.29%	18.35%	2.44%
National Oilwell Varco Employees Credit Union	\$15,690	\$14	0.56%	1.64%	292.86%	0.44%	0.09%
First Priority Credit Union	\$15,711	\$45	0.63%	0.61%	97.78%	3.40%	0.29%
Brazos Community Credit Union	\$15,771	\$173	1.13%	0.61%	53.76%	4.44%	1.10%
IBEW Community Federal Credit Union	\$15,925	\$83	0.73%	0.58%	79.52%	7.08%	0.52%
U S I Federal Credit Union	\$15,951	\$0	0.00%	0.57%	NA	0.00%	0.00%
Pampa Teachers Federal Credit Union	\$16,108	\$2	0.02%	0.41%	NM	0.12%	0.01%
Baker Hughes Federal Credit Union	\$16,546	\$160	4.81%	0.24%	5.00%	9.56%	0.97%
Waco Federal Credit Union	\$16,599	\$3	0.05%	0.33%	666.67%	0.24%	0.02%
Grand Prairie Credit Union	\$16,616	\$17	0.22%	0.20%	94.12%	0.97%	0.10%
Alpine Community Credit Union	\$16,732	\$263	6.26%	5.12%	81.75%	14.61%	1.57%
Odessa Employees Credit Union	\$16,909	\$59	0.61%	0.22%	35.59%	2.36%	0.35%
Borger Federal Credit Union	\$17,040	\$1	0.01%	0.24%	NM	0.05%	0.01%
Reed Credit Union	\$17,050	\$0	0.00%	0.38%	NA	0.00%	0.00%
Amarillo Postal Employees Credit Union	\$17,094	\$7	0.10%	0.64%	642.86%	0.28%	0.04%
Temple Santa Fe Community Credit Union	\$17,115	\$48	0.45%	0.60%	133.33%	4.08%	0.28%
Corner Stone Credit Union	\$17,193	\$73	0.51%	3.02%	593.15%	4.59%	0.42%
Texas Community Federal Credit Union	\$17,395	\$284	2.18%	0.97%	44.37%	11.68%	1.63%
Seagoville Federal Credit Union	\$17,400	\$65	1.17%	0.58%	49.23%	2.46%	0.37%
Temple-Inland Federal Credit Union	\$17,596	\$126	1.38%	0.67%	48.41%	5.76%	0.72%
Concho Valley Credit Union	\$17,597	\$13	0.15%	0.34%	223.08%	0.69%	0.07%
Anderson County Federal Credit Union	\$18,011	\$59	1.96%	1.76%	89.83%	1.98%	0.33%
Texas Health Resources Credit Union	\$18,223	\$182	1.77%	1.47%	82.97%	11.66%	1.00%
Liberty County Teachers Federal Credit Union	\$18,370	\$13	0.13%	0.91%	715.38%	0.84%	0.07%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

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

Kingsville Area Educators Federal Credit Union	\$18,503	\$225	3.99%	5.37%	134.67%	15.09%	1.22%
Midland Municipal Employees Credit Union	\$18,576	\$42	1.10%	1.02%	92.86%	2.20%	0.23%
Fellowship Credit Union	\$19,435	\$13	0.13%	0.46%	353.85%	0.28%	0.07%
McLennan County Employees Federal Credit Union	\$19,439	\$117	2.08%	1.74%	83.76%	2.31%	0.60%
Tyler City Employees Credit Union	\$19,885	\$26	0.20%	0.42%	211.54%	0.82%	0.13%
Dallas U.P. Employees Credit Union	\$20,192	\$142	1.56%	1.50%	96.48%	2.84%	0.70%
Southern Star Credit Union	\$20,201	\$248	2.46%	2.24%	91.13%	9.85%	1.23%
Rocket Federal Credit Union	\$20,208	\$108	0.59%	0.15%	25.93%	6.80%	0.53%
C-E Federal Credit Union	\$20,266	\$7	0.05%	0.27%	542.86%	2.00%	0.03%
Valwood Park Federal Credit Union	\$20,884	\$27	0.21%	0.14%	66.67%	0.82%	0.13%
Port Arthur Community Federal Credit Union	\$21,004	\$148	1.00%	0.52%	52.03%	5.79%	0.70%
Union Fidelity Federal Credit Union	\$21,782	\$56	0.80%	1.29%	162.50%	1.57%	0.26%
LCRA Credit Union	\$21,907	\$34	0.35%	0.49%	138.24%	1.24%	0.16%
Northeast Panhandle Teachers Federal Credit Union	\$22,006	\$6	0.05%	0.57%	NM	0.19%	0.03%
McMurrey Federal Credit Union	\$22,170	\$58	0.34%	0.18%	53.45%	2.19%	0.26%
Local Federal Credit Union	\$22,202	\$382	2.23%	0.64%	28.53%	9.66%	1.72%
Yantis Federal Credit Union	\$22,499	\$0	0.00%	0.75%	NA	0.38%	0.00%
LeTourneau Federal Credit Union	\$22,752	\$0	0.00%	0.29%	NA	0.00%	0.00%
Wichita Falls Federal Credit Union	\$22,830	\$45	0.46%	0.91%	197.78%	1.80%	0.20%
Tip of Texas Federal Credit Union	\$23,451	\$159	1.63%	2.12%	130.19%	5.11%	0.68%
LiFE Federal Credit Union	\$23,802	\$123	0.57%	0.43%	74.80%	5.61%	0.52%
Texas People Federal Credit Union	\$24,101	\$74	0.43%	0.64%	148.65%	1.73%	0.31%
Mid-Tex Federal Credit Union	\$24,506	\$239	1.96%	0.82%	41.84%	12.87%	0.98%
San Angelo Federal Credit Union	\$24,540	\$45	0.29%	0.22%	75.56%	2.29%	0.18%
Greater Central Texas Federal Credit Union	\$24,614	\$2	0.03%	0.27%	850.00%	0.11%	0.01%
TexStar Federal Credit Union	\$24,851	\$10	0.17%	0.40%	240.00%	0.46%	0.04%
Northeast Texas Teachers Federal Credit Union	\$25,021	\$82	0.97%	0.35%	36.59%	2.36%	0.33%
Abilene Federal Credit Union	\$25,042	\$89	0.77%	1.11%	143.82%	1.96%	0.36%
Bayou City Federal Credit Union	\$25,856	\$89	1.04%	1.45%	139.33%	5.44%	0.34%
Fedstar Credit Union	\$26,271	\$20	0.16%	1.59%	970.00%	0.62%	0.08%
United Energy Credit Union	\$26,883	\$175	1.25%	1.10%	87.43%	3.58%	0.65%
Angelina Federal Employees Credit Union	\$27,922	\$11	0.06%	0.50%	845.45%	0.30%	0.04%
United Credit Union	\$28,036	\$94	0.51%	0.66%	130.85%	6.92%	0.34%
Alcon Employees Federal Credit Union	\$28,397	\$25	0.16%	0.13%	80.00%	0.42%	0.09%
Trinity Valley Teachers Credit Union	\$29,356	\$66	1.20%	1.14%	95.45%	1.01%	0.22%
Shared Resources Credit Union	\$29,987	\$219	0.96%	0.69%	71.69%	6.89%	0.73%
Matagorda County Credit Union	\$30,288	\$49	0.36%	0.15%	42.86%	1.51%	0.16%
Beaumont Community Credit Union	\$30,435	\$31	0.26%	0.34%	129.03%	0.93%	0.10%
Starr County Teachers Federal Credit Union	\$30,612	\$46	0.41%	0.76%	184.78%	0.94%	0.15%
Hockley County School Employees Credit Union	\$30,681	\$363	1.72%	1.91%	111.02%	10.65%	1.18%
Caprock Federal Credit Union	\$31,011	\$137	0.65%	0.92%	140.15%	5.25%	0.44%
Mountain Star Federal Credit Union	\$31,066	\$111	0.62%	0.67%	107.21%	4.27%	0.36%
Common Cents Federal Credit Union	\$31,266	\$464	2.08%	0.99%	47.41%	11.08%	1.48%
CTECU	\$31,482	\$31	0.36%	0.51%	141.94%	0.60%	0.10%
Austin Federal Credit Union	\$31,528	\$147	0.80%	0.25%	31.97%	6.96%	0.47%
Transtar Federal Credit Union	\$31,531	\$42	0.18%	0.51%	290.48%	2.15%	0.13%
Walker County Federal Credit Union	\$31,766	\$123	0.61%	0.67%	108.94%	3.09%	0.39%
Mesquite Credit Union	\$32,584	\$105	0.50%	0.28%	57.14%	4.62%	0.32%
Cabot & NOI Employees Credit Union	\$32,584	\$876	3.11%	1.78%	57.42%	25.44%	2.69%

Source: SNL Financial

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Asset Quality

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)

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

Travis County Credit Union	\$33,116	\$10	0.05%	0.25%	540.00%	0.41%	0.03%
Lufkin Federal Credit Union	\$33,127	\$328	1.83%	0.83%	45.12%	4.48%	0.99%
Golden Triangle Federal Credit Union	\$33,314	\$68	0.45%	0.28%	61.76%	1.63%	0.20%
Cherokee County Federal Credit Union	\$33,936	\$140	0.69%	1.57%	228.57%	2.07%	0.41%
Baptist Credit Union	\$34,801	\$84	0.32%	0.29%	91.67%	3.77%	0.24%
Members Financial Federal Credit Union	\$34,947	\$277	1.07%	1.75%	163.90%	9.93%	0.79%
City Federal Credit Union	\$35,178	\$98	0.33%	0.36%	108.16%	3.79%	0.28%
Keystone Credit Union	\$35,184	\$210	0.81%	0.83%	103.33%	2.16%	0.60%
Old Ocean Federal Credit Union	\$35,718	\$88	0.62%	0.43%	69.32%	2.56%	0.25%
Texas Plains Federal Credit Union	\$36,273	\$75	0.30%	0.75%	254.67%	3.72%	0.21%
Port Arthur Teachers Federal Credit Union	\$36,432	\$106	1.05%	1.03%	98.11%	2.65%	0.29%
Star of Texas Credit Union	\$36,731	\$46	0.28%	0.16%	56.52%	1.05%	0.13%
San Patricio County Teachers Federal Credit Union	\$36,905	\$48	0.18%	1.09%	608.33%	1.51%	0.13%
SPCO Credit Union	\$39,310	\$197	0.67%	0.76%	113.71%	6.98%	0.50%
Texas Associations of Professionals Federal Credit Union	\$39,392	\$0	0.00%	0.83%	NA	10.59%	0.00%
Fannin Federal Credit Union	\$40,604	\$84	0.31%	0.79%	252.38%	1.87%	0.21%
Brazosport Teachers Federal Credit Union	\$40,762	\$119	0.61%	0.33%	52.94%	1.76%	0.29%
Cosden Federal Credit Union	\$40,816	\$20	0.20%	0.97%	495.00%	0.39%	0.05%
Freestone Credit Union	\$41,166	\$196	0.75%	0.36%	47.45%	4.84%	0.48%
City Public Service/IBEW Federal Credit Union	\$41,252	\$85	0.45%	0.51%	114.12%	2.20%	0.21%
Sacred Heart Parish Hallettsville Federal Credit Union	\$41,631	\$88	0.42%	0.31%	73.86%	2.10%	0.21%
BCM Federal Credit Union	\$41,886	\$120	0.71%	1.11%	156.67%	3.70%	0.29%
Caprock Santa Fe Credit Union	\$42,013	\$338	1.84%	2.39%	129.59%	2.37%	0.80%
Highway District 21 Federal Credit Union	\$42,574	\$176	0.92%	1.02%	110.80%	2.55%	0.41%
Trans Texas Southwest Credit Union	\$42,660	\$89	0.30%	0.46%	155.06%	1.68%	0.21%
South Texas Federal Credit Union	\$44,387	\$119	0.44%	1.53%	343.70%	6.88%	0.27%
Doches Credit Union	\$45,122	\$189	0.66%	0.58%	87.83%	3.18%	0.42%
Select Federal Credit Union	\$45,321	\$472	1.21%	0.89%	73.09%	6.67%	1.04%
Lubrizol Employees' Credit Union	\$45,624	\$31	0.14%	0.15%	106.45%	0.54%	0.07%
H&H Federal Credit Union	\$46,715	\$240	0.98%	0.35%	36.25%	3.37%	0.51%
South Texas Area Resources Credit Union	\$47,042	\$2	0.01%	0.31%	NM	0.04%	0.00%
Southland Federal Credit Union	\$47,767	\$954	2.84%	1.65%	58.07%	18.12%	2.00%
Scott & White Employees Credit Union	\$48,962	\$59	0.33%	0.27%	83.05%	2.60%	0.12%
Lifetime Federal Credit Union	\$49,135	\$142	0.49%	1.12%	229.58%	1.61%	0.29%
My Credit Union	\$49,362	\$277	1.10%	0.33%	29.96%	6.75%	0.56%
Big Spring Education Employees Federal Credit Union	\$49,988	\$177	0.99%	1.55%	157.06%	2.46%	0.35%
Hereford Texas Federal Credit Union	\$50,996	\$326	0.96%	1.05%	109.51%	3.27%	0.64%
Texan Sky Federal Credit Union	\$51,025	\$124	0.32%	0.44%	138.71%	1.72%	0.24%
La Joya Area Federal Credit Union	\$51,633	\$636	2.01%	2.33%	115.72%	11.58%	1.23%
Windthorst Federal Credit Union	\$52,226	\$38	0.14%	1.36%	997.37%	0.43%	0.07%
Wellspring Federal Credit Union	\$54,657	\$321	0.83%	0.68%	82.24%	7.37%	0.59%
Heritage USA Federal Credit Union	\$55,832	\$305	0.78%	0.62%	79.02%	7.37%	0.55%
Dallas Federal Credit Union	\$55,914	\$277	0.66%	0.83%	126.35%	6.38%	0.50%
Heart O' Texas Federal Credit Union	\$55,974	\$72	0.25%	0.29%	115.28%	4.01%	0.13%
Houston Metropolitan Employees Federal Credit Union	\$56,396	\$295	0.76%	1.06%	139.32%	5.21%	0.52%
First Class American Credit Union	\$57,367	\$23	0.05%	0.29%	617.39%	0.48%	0.04%
Texas Telcom Credit Union	\$57,584	\$358	1.19%	1.07%	90.22%	7.18%	0.62%
West Texas Credit Union	\$58,588	\$74	0.27%	1.02%	379.73%	1.53%	0.13%
Texas Federal Credit Union	\$58,724	\$79	0.24%	0.30%	121.52%	2.91%	0.13%

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Asset Quality
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		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Houston Highway Credit Union	\$59,073	\$81	0.23%	1.06%	460.49%	5.33%	0.14%
	Texas Bridge Credit Union	\$59,735	\$58	0.15%	0.26%	175.86%	1.15%	0.10%
	Baycel Federal Credit Union	\$60,113	\$376	1.28%	0.57%	44.68%	3.62%	0.63%
	Domino Federal Credit Union	\$61,088	\$438	1.09%	0.78%	72.15%	5.32%	0.72%
	Postel Family Credit Union	\$62,043	\$162	0.42%	1.13%	268.52%	5.38%	0.26%
	Service 1st Credit Union	\$62,275	\$158	0.43%	0.34%	78.48%	2.64%	0.25%
	Southwest Financial Federal Credit Union	\$62,528	\$484	0.96%	3.42%	355.99%	3.86%	0.77%
	Irving City Employees Federal Credit Union	\$63,032	\$116	0.37%	0.25%	68.10%	2.87%	0.18%
	Telco Plus Credit Union	\$64,503	\$80	0.23%	0.52%	228.75%	0.89%	0.12%
	RelyOn Credit Union	\$64,979	\$379	0.81%	0.38%	46.44%	6.01%	0.58%
	Centex Citizens Credit Union	\$68,447	\$618	1.15%	0.86%	75.08%	4.56%	0.90%
	Kerr County Federal Credit Union	\$69,353	\$378	0.65%	1.05%	160.85%	13.21%	0.55%
	Westex Federal Credit Union	\$70,259	\$19	0.07%	0.52%	784.21%	0.25%	0.03%
	Memorial Credit Union	\$72,886	\$580	0.92%	0.63%	68.97%	10.18%	0.80%
	Metro Medical Credit Union	\$72,991	\$142	0.51%	0.47%	91.55%	1.54%	0.19%
	First Abilene Federal Credit Union	\$73,002	\$190	0.36%	0.33%	92.11%	4.84%	0.26%
	Las Colinas Federal Credit Union	\$73,223	\$110	0.21%	0.37%	171.82%	1.74%	0.15%
	Southwest Research Center Federal Credit Union	\$73,894	\$150	0.41%	0.35%	85.33%	2.31%	0.20%
	Baylor Health Care System Credit Union	\$74,450	\$257	0.81%	0.54%	66.93%	2.20%	0.35%
	Coastal Community Federal Credit Union	\$74,487	\$1,241	2.39%	0.85%	35.62%	18.89%	1.67%
	Texas DPS Credit Union	\$75,190	\$171	0.37%	0.42%	112.28%	2.74%	0.23%
	Valley Federal Credit Union	\$75,624	\$254	0.62%	1.23%	197.24%	2.26%	0.34%
	Rockdale Federal Credit Union	\$75,939	\$26	0.14%	1.14%	788.46%	0.42%	0.03%
	Concho Educators Federal Credit Union	\$77,462	\$88	0.27%	0.21%	76.14%	1.38%	0.11%
	Members Credit Union	\$78,387	\$503	1.10%	0.66%	60.24%	6.78%	0.64%
	Wichita Falls Teachers Federal Credit Union	\$78,813	\$364	0.81%	0.95%	116.48%	3.78%	0.46%
	U. S. Employees Credit Union	\$80,513	\$304	0.73%	0.53%	72.70%	4.71%	0.38%
	One Source Federal Credit Union	\$83,021	\$793	1.52%	1.53%	100.88%	11.61%	0.96%
	Texas Health Credit Union	\$83,397	\$429	0.69%	0.80%	116.32%	5.82%	0.51%
	Space City Credit Union	\$84,177	\$451	0.67%	0.48%	70.73%	5.23%	0.54%
	Eastex Credit Union	\$84,576	\$49	0.09%	0.71%	767.35%	0.53%	0.06%
	Naft Federal Credit Union	\$85,276	\$275	0.63%	0.83%	130.91%	2.65%	0.32%
	Southwest 66 Credit Union	\$85,455	\$183	0.42%	0.44%	105.46%	2.60%	0.21%
	Tarrant County's Credit Union	\$86,193	\$158	0.21%	0.74%	348.73%	2.00%	0.18%
	First Central Credit Union	\$87,328	\$815	1.56%	1.31%	83.68%	8.85%	0.93%
	KBR Heritage Federal Credit Union	\$88,150	\$204	0.84%	0.55%	64.71%	1.80%	0.23%
	Prestige Community Credit Union	\$92,185	\$318	0.41%	0.91%	219.50%	3.86%	0.34%
	Southern Federal Credit Union	\$92,790	\$1,186	2.20%	2.95%	133.90%	4.49%	1.28%
	Edinburg Teachers Credit Union	\$94,903	\$182	1.11%	1.19%	106.59%	0.82%	0.19%
	Texoma Educators Federal Credit Union	\$95,456	\$147	0.46%	0.33%	70.75%	1.20%	0.15%
	WesTex Community Credit Union	\$96,425	\$304	0.66%	1.04%	158.55%	3.30%	0.32%
	Allied Federal Credit Union	\$97,530	\$218	0.47%	0.36%	76.61%	3.07%	0.22%
	Nascoga Federal Credit Union	\$97,626	\$40	0.06%	0.10%	160.00%	0.82%	0.04%
	Rio Grande Valley Credit Union	\$99,824	\$283	0.59%	0.39%	65.72%	3.28%	0.28%
	Community Service Credit Union	\$100,626	\$287	0.37%	0.77%	208.71%	5.24%	0.29%
	United Community Credit Union	\$102,153	\$238	0.30%	0.52%	175.21%	2.41%	0.23%
	Kelly Community Federal Credit Union	\$102,412	\$641	0.76%	0.67%	88.14%	4.99%	0.63%
	River City Federal Credit Union	\$111,073	\$457	0.47%	0.91%	193.87%	6.87%	0.41%
	Chemcel Federal Credit Union	\$113,329	\$371	0.49%	0.64%	131.00%	3.22%	0.33%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Cooperative Teachers Credit Union	\$114,291	\$344	0.40%	0.46%	115.99%	2.44%	0.30%
	Plus4 Credit Union	\$116,970	\$219	0.22%	0.56%	254.34%	3.71%	0.19%
	Texasgulf Federal Credit Union	\$118,918	\$656	0.79%	0.65%	82.47%	4.61%	0.55%
	Access Community Credit Union	\$122,480	\$41	0.04%	0.21%	492.68%	0.24%	0.03%
	Lone Star Credit Union	\$122,703	\$276	0.28%	0.50%	177.17%	3.22%	0.22%
	Chocolate Bayou Community Federal Credit Union	\$124,736	\$192	0.32%	0.61%	192.19%	2.92%	0.15%
	MTCU	\$124,852	\$189	0.28%	0.31%	108.47%	1.91%	0.15%
	Go Federal Credit Union	\$125,352	\$283	0.27%	0.29%	108.13%	6.29%	0.23%
	Capitol Credit Union	\$127,055	\$131	0.14%	0.40%	281.68%	1.36%	0.10%
	Members First Credit Union	\$128,079	\$598	1.00%	0.73%	72.24%	2.48%	0.47%
	Santa Fe Federal Credit Union	\$129,291	\$743	0.87%	0.97%	111.98%	3.99%	0.57%
	Laredo Federal Credit Union	\$130,635	\$428	0.86%	0.80%	92.76%	4.75%	0.33%
	LibertyOne Credit Union	\$131,024	\$267	0.31%	0.54%	177.53%	1.94%	0.20%
	BP Federal Credit Union	\$133,332	\$194	0.22%	0.35%	159.79%	1.81%	0.15%
	Members Trust of the Southwest Federal Credit Union	\$137,003	\$257	0.27%	0.44%	159.14%	3.33%	0.19%
	Government Employees Federal Credit Union	\$138,366	\$102	0.15%	0.08%	53.92%	0.91%	0.07%
	Citizens Federal Credit Union	\$139,717	\$150	0.57%	1.82%	321.33%	2.05%	0.11%
	Communities of Abilene Federal Credit Union	\$141,300	\$362	0.41%	1.17%	282.32%	3.32%	0.26%
	Cal-Com Federal Credit Union	\$144,468	\$470	0.53%	1.00%	188.30%	4.67%	0.33%
	Border Federal Credit Union	\$150,118	\$1,611	1.70%	0.64%	37.37%	7.62%	1.07%
	Texoma Community Credit Union	\$150,407	\$661	0.54%	0.81%	148.41%	6.03%	0.44%
	Nizari Progressive Federal Credit Union	\$150,757	\$676	0.58%	0.96%	163.46%	3.34%	0.45%
	Pioneer Mutual Federal Credit Union	\$152,187	\$233	0.25%	0.50%	199.14%	1.02%	0.15%
	North East Texas Credit Union	\$156,041	\$202	0.25%	1.00%	402.97%	2.53%	0.13%
	Texas Partners Federal Credit Union	\$159,062	\$300	0.41%	0.57%	139.67%	2.93%	0.19%
	Southwest Heritage Credit Union	\$161,752	\$952	0.79%	0.69%	88.13%	7.65%	0.59%
	Harris County Federal Credit Union	\$163,749	\$389	0.47%	0.92%	193.83%	1.59%	0.24%
	Beacon Federal Credit Union	\$168,119	\$153	0.17%	0.74%	438.56%	1.88%	0.09%
	H.E.B. Federal Credit Union	\$171,088	\$38	0.03%	0.44%	NM	0.15%	0.02%
	Texas Tech Federal Credit Union	\$181,996	\$1,440	1.00%	0.24%	23.68%	7.57%	0.79%
	People's Federal Credit Union	\$184,383	\$1,077	1.00%	0.58%	57.66%	7.32%	0.58%
	Members Choice of Central Texas Federal Credit Union	\$193,872	\$846	0.51%	1.62%	314.89%	6.28%	0.44%
	Mobility Credit Union	\$197,084	\$1,396	0.83%	0.36%	43.34%	10.15%	0.71%
	MemberSource Credit Union	\$197,356	\$495	0.33%	0.64%	192.73%	3.61%	0.25%
	Investex Credit Union	\$204,378	\$672	0.64%	0.71%	110.57%	3.35%	0.33%
	Fort Worth City Credit Union	\$205,945	\$106	0.13%	0.23%	182.08%	0.57%	0.05%
	Gulf Coast Federal Credit Union	\$211,731	\$1,778	0.95%	1.39%	147.19%	17.29%	0.84%
	Sabine Federal Credit Union	\$215,977	\$405	0.31%	0.47%	151.36%	1.83%	0.19%
	Pantex Federal Credit Union	\$217,669	\$238	0.43%	0.43%	98.74%	0.88%	0.11%
	Energy Capital Credit Union	\$218,505	\$631	0.35%	0.58%	164.98%	4.05%	0.29%
	Amarillo Community Federal Credit Union	\$228,565	\$182	0.12%	0.45%	377.47%	2.32%	0.08%
	America's Credit Union	\$237,197	\$427	0.35%	0.27%	78.92%	1.33%	0.18%
	United Texas Credit Union	\$238,785	\$445	0.26%	0.36%	137.75%	2.14%	0.19%
	Alliance Credit Union	\$239,538	\$888	0.49%	0.29%	58.11%	2.35%	0.37%
	Cy-Fair Federal Credit Union	\$244,591	\$1,106	0.58%	0.78%	133.73%	5.94%	0.45%
	Synergy Federal Credit Union	\$245,953	\$1,024	0.52%	0.14%	26.66%	3.29%	0.42%
	Unity One Credit Union	\$248,401	\$994	0.48%	0.78%	163.18%	5.84%	0.40%
	Average of Asset Group A	\$43,681	\$169	1.11%	1.00%	157.72%	4.74%	0.57%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
June 30, 2018
Run Date: August 23, 2018

Region	Institution Name	As of Date			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								
	1st Community Federal Credit Union	\$257,695	\$1,751	0.93%	0.49%	52.43%	8.06%	0.68%
	Education Credit Union	\$258,222	\$1,441	0.72%	1.16%	160.37%	4.01%	0.56%
	First Basin Credit Union	\$265,253	\$326	0.14%	0.66%	460.12%	4.19%	0.12%
	Houston Texas Fire Fighters Federal Credit Union	\$270,337	\$475	0.35%	0.39%	112.21%	1.29%	0.18%
	GENCO Federal Credit Union	\$300,094	\$600	0.30%	0.45%	153.00%	1.63%	0.20%
	Gulf Credit Union	\$302,815	\$455	0.29%	0.48%	166.59%	9.04%	0.15%
	Coastal Community And Teachers Credit Union	\$304,946	\$1,194	0.57%	1.49%	263.65%	4.64%	0.39%
	MCT Credit Union	\$308,577	\$1,202	0.64%	0.42%	66.22%	6.46%	0.39%
	Evolve Federal Credit Union	\$310,657	\$1,905	0.91%	0.87%	95.85%	6.34%	0.61%
	DuGood Federal Credit Union	\$332,853	\$48	0.03%	0.44%	NM	0.13%	0.01%
	Public Employees Credit Union	\$335,897	\$960	0.41%	0.27%	65.10%	3.99%	0.29%
	Texell Credit Union	\$346,958	\$3,142	1.07%	1.68%	157.03%	8.00%	0.91%
	Texar Federal Credit Union	\$348,012	\$918	0.39%	0.70%	176.69%	2.53%	0.26%
	Union Square Credit Union	\$356,777	\$1,181	0.46%	0.43%	93.82%	3.21%	0.33%
	Security First Federal Credit Union	\$361,491	\$2,867	1.23%	1.85%	150.54%	9.32%	0.79%
	My Community Credit Union	\$371,279	\$1,225	0.44%	1.00%	226.86%	3.01%	0.33%
	Educators Credit Union	\$407,097	\$156	0.10%	0.29%	275.64%	0.26%	0.04%
	Associated Credit Union of Texas	\$409,450	\$1,105	0.42%	1.64%	394.75%	2.76%	0.27%
	Air Force Federal Credit Union	\$416,653	\$1,176	0.35%	0.49%	141.67%	5.20%	0.28%
	Education First Federal Credit Union	\$418,159	\$1,109	0.57%	0.79%	138.86%	3.75%	0.27%
	Abilene Teachers Federal Credit Union	\$442,026	\$1,068	0.35%	0.80%	225.94%	1.95%	0.24%
	Texas Bay Credit Union	\$442,100	\$4,358	1.22%	1.20%	98.00%	10.53%	0.99%
	City Credit Union	\$449,719	\$1,353	0.46%	1.21%	265.41%	3.63%	0.30%
	Primeway Federal Credit Union	\$493,857	\$2,134	0.58%	0.77%	133.69%	6.32%	0.43%
	People's Trust Federal Credit Union	\$497,272	\$2,215	0.69%	1.11%	161.08%	5.13%	0.45%
	Resource One Credit Union	\$498,897	\$4,368	1.08%	0.86%	79.97%	8.47%	0.88%
	Average of Asset Group B	\$365,657	\$1,490	0.57%	0.84%	172.62%	4.76%	0.40%

Source: SNL Financial

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Asset Quality
June 30, 2018
Run Date: August 23, 2018

		As of Date						
Region	Institution Name	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								
	Complex Community Federal Credit Union	\$502,780	\$832	0.28%	0.74%	258.65%	2.10%	0.17%
	Community Resource Credit Union	\$508,665	\$1,292	0.31%	0.46%	150.54%	3.07%	0.25%
	Generations Community Federal Credit Union	\$524,272	\$3,268	0.88%	1.27%	145.04%	6.48%	0.62%
	Southwest Airlines Federal Credit Union	\$541,755	\$2,458	0.65%	0.65%	99.55%	4.66%	0.45%
	Neches Federal Credit Union	\$586,824	\$1,156	0.29%	0.57%	199.22%	1.56%	0.20%
	Members Choice Credit Union	\$595,978	\$6,067	1.38%	0.55%	40.00%	11.19%	1.02%
	East Texas Professional Credit Union	\$616,000	\$2,750	0.66%	0.38%	57.64%	3.26%	0.45%
	FivePoint Credit Union	\$630,842	\$1,757	0.39%	0.89%	229.88%	2.68%	0.28%
	Greater Texas Federal Credit Union	\$638,059	\$886	0.19%	0.44%	229.91%	1.71%	0.14%
	Houston Federal Credit Union	\$645,644	\$603	0.15%	0.41%	276.45%	1.25%	0.09%
	El Paso Area Teachers Federal Credit Union	\$651,224	\$2,354	0.58%	1.11%	191.55%	3.03%	0.36%
	Neighborhood Credit Union	\$670,635	\$2,370	0.48%	0.98%	204.89%	3.74%	0.35%
	Smart Financial Credit Union	\$711,331	\$956	0.23%	0.75%	332.22%	2.79%	0.13%
	Houston Police Federal Credit Union	\$715,200	\$3,187	0.76%	0.60%	78.35%	3.31%	0.45%
	First Service Credit Union	\$719,685	\$3,608	0.63%	1.22%	194.21%	5.72%	0.50%
	Brazos Valley Schools Credit Union	\$723,879	\$1,223	0.48%	0.41%	85.94%	1.89%	0.17%
	Gulf Coast Educators Federal Credit Union	\$730,837	\$913	0.24%	0.62%	258.49%	0.84%	0.12%
	Mobiloil Federal Credit Union	\$775,711	\$2,096	0.33%	0.96%	293.03%	2.25%	0.27%
	Velocity Credit Union	\$843,126	\$4,961	0.75%	2.26%	300.73%	5.31%	0.59%
	Schlumberger Employees Credit Union	\$845,163	\$866	0.39%	0.44%	113.74%	0.71%	0.10%
	Red River Federal Credit Union	\$891,421	\$8,666	1.26%	1.05%	83.46%	10.04%	0.97%
	InTouch Credit Union	\$893,698	\$5,414	0.71%	0.61%	86.35%	7.71%	0.61%
	Amoco Federal Credit Union	\$906,448	\$3,154	0.51%	0.77%	148.89%	5.87%	0.35%
	Fort Worth Community Credit Union	\$909,204	\$1,922	0.31%	0.66%	214.26%	2.89%	0.21%
	Amplify Credit Union	\$934,048	\$4,621	0.61%	0.66%	109.05%	5.56%	0.49%
	United Heritage Credit Union	\$992,453	\$1,877	0.23%	0.27%	118.33%	2.32%	0.19%
	DATCU Credit Union	\$994,038	\$1,879	0.22%	0.34%	155.93%	1.82%	0.19%
	Average of Asset Group C	\$729,590	\$2,635	0.51%	0.74%	172.46%	3.84%	0.36%

Source: SNL Financial

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Asset Quality
June 30, 2018
Run Date: August 23, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	Shell Federal Credit Union	\$1,036,479	\$4,725	0.55%	0.52%	94.26%	5.35%	0.46%
	Firstmark Credit Union	\$1,052,811	\$2,755	0.36%	0.63%	173.65%	3.61%	0.26%
	FirstLight Federal Credit Union	\$1,069,143	\$4,061	0.46%	0.90%	195.22%	4.60%	0.38%
	Texas Trust Credit Union	\$1,222,636	\$877	0.10%	0.26%	269.56%	2.97%	0.07%
	First Community Credit Union	\$1,405,058	\$3,911	0.36%	0.45%	125.59%	2.99%	0.28%
	Credit Union Of Texas	\$1,407,077	\$10,079	0.86%	0.87%	100.30%	7.98%	0.72%
	Austin Telco Federal Credit Union	\$1,487,838	\$1,115	0.11%	0.18%	164.75%	0.59%	0.07%
	A+ Federal Credit Union	\$1,501,755	\$3,894	0.32%	0.63%	197.18%	2.99%	0.26%
	Advancial Federal Credit Union	\$1,603,102	\$8,536	0.64%	0.54%	85.38%	6.19%	0.53%
	Texans Credit Union	\$1,608,769	\$1,500	0.16%	0.35%	222.67%	2.14%	0.09%
	JSC Federal Credit Union	\$2,172,593	\$1,392	0.21%	0.32%	151.44%	0.65%	0.06%
	EECU	\$2,179,681	\$5,233	0.30%	0.65%	214.20%	2.20%	0.24%
	University Federal Credit Union	\$2,349,587	\$4,713	0.24%	0.57%	241.18%	2.33%	0.20%
	GECU	\$2,727,393	\$21,620	0.90%	1.14%	127.63%	7.65%	0.79%
	Navy Army Community Credit Union	\$2,810,948	\$29,651	1.15%	1.23%	106.71%	9.70%	1.05%
	Credit Human Federal Credit Union	\$3,050,966	\$64,047	2.30%	0.53%	23.00%	20.57%	2.10%
	Texas Dow Employees Credit Union	\$3,200,552	\$23,351	0.79%	0.95%	120.56%	8.40%	0.73%
	American Airlines Federal Credit Union	\$6,951,478	\$14,164	0.33%	0.59%	180.61%	2.00%	0.20%
	Randolph-Brooks Federal Credit Union	\$8,987,982	\$26,847	0.38%	0.47%	125.43%	2.54%	0.30%
	Security Service Federal Credit Union	\$9,492,467	\$74,052	0.86%	1.14%	132.08%	8.33%	0.78%
	Average of Asset Group D	\$2,865,916	\$15,326	0.57%	0.65%	152.57%	5.19%	0.48%

Source: SNL Financial

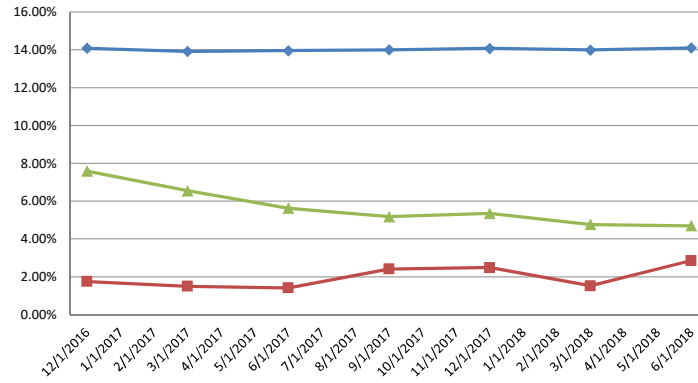
Note: Report includes only bank-level data.

NA = data was not available.

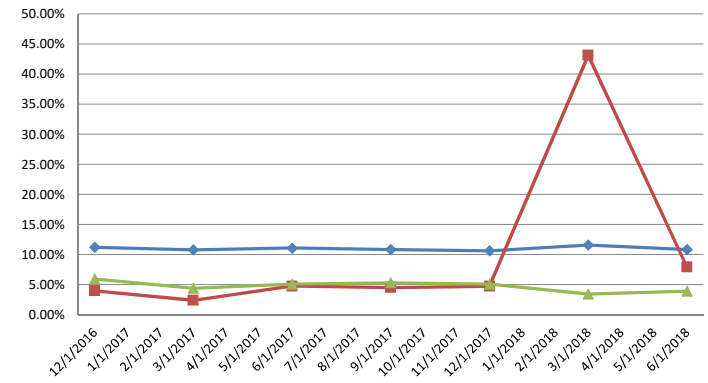
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Net Worth

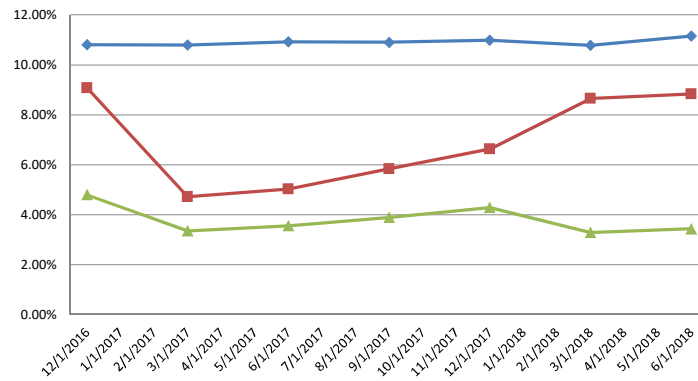
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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

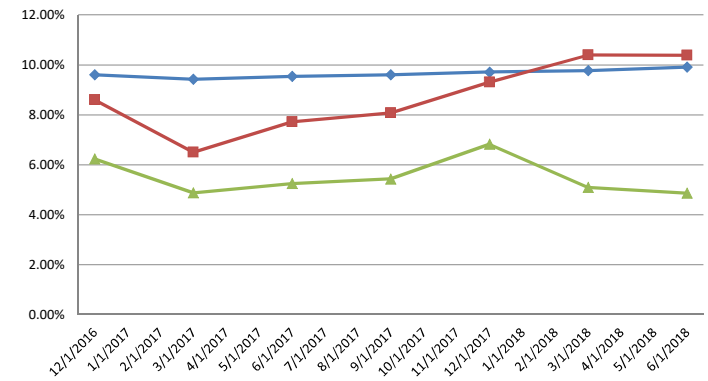
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	14.08%	13.91%	13.96%	13.99%	14.07%	13.98%	14.10%
Net Worth Growth (Decline) - YTD	1.74%	1.49%	1.40%	2.40%	2.48%	1.52%	2.85%
Total Delinquent Lns/ Net Worth	7.58%	6.54%	5.61%	5.17%	5.34%	4.76%	4.69%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	11.17%	10.74%	11.04%	10.81%	10.62%	11.56%	10.82%
Net Worth Growth (Decline) - YTD	3.92%	2.37%	4.70%	4.47%	4.69%	43.13%	7.87%
Total Delinquent Lns/ Net Worth	5.93%	4.36%	5.05%	5.27%	5.04%	3.40%	3.90%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	10.80%	10.79%	10.92%	10.90%	10.98%	10.78%	11.15%
Net Worth Growth (Decline) - YTD	9.08%	4.72%	5.03%	5.83%	6.62%	8.65%	8.83%
Total Delinquent Lns/ Net Worth	4.79%	3.35%	3.55%	3.88%	4.28%	3.28%	3.43%

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

	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Net Worth/ Assets	9.60%	9.42%	9.54%	9.60%	9.71%	9.77%	9.91%
Net Worth Growth (Decline) - YTD	8.60%	6.50%	7.72%	8.08%	9.30%	10.39%	10.38%
Total Delinquent Lns/ Net Worth	6.23%	4.87%	5.24%	5.43%	6.82%	5.09%	4.86%

Source: SNL Financial

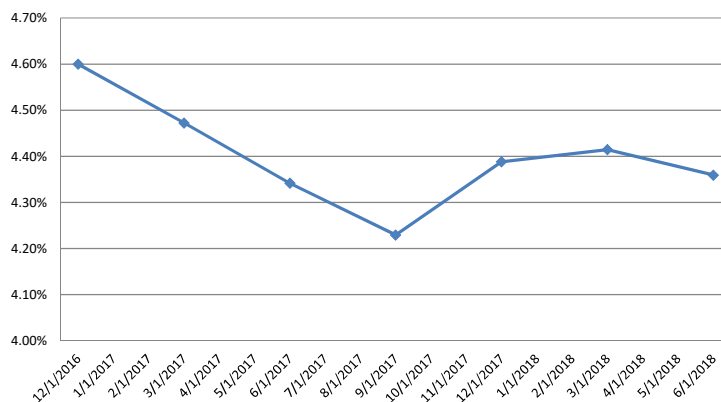
Note: Report includes only bank-level data.

NA = data was not available.

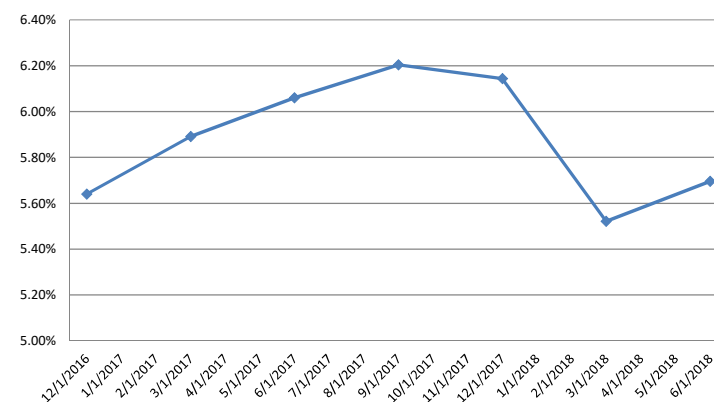
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

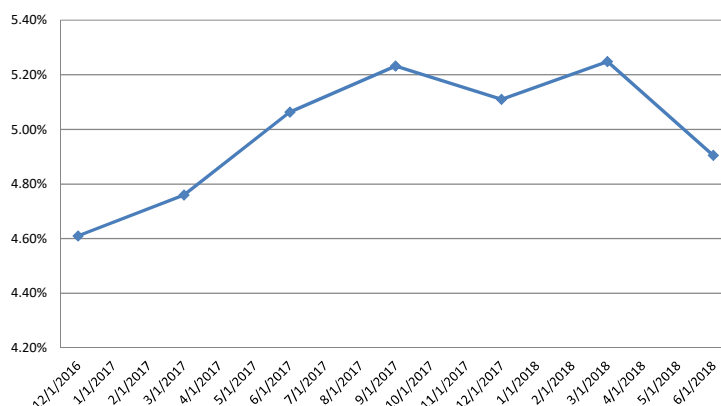
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



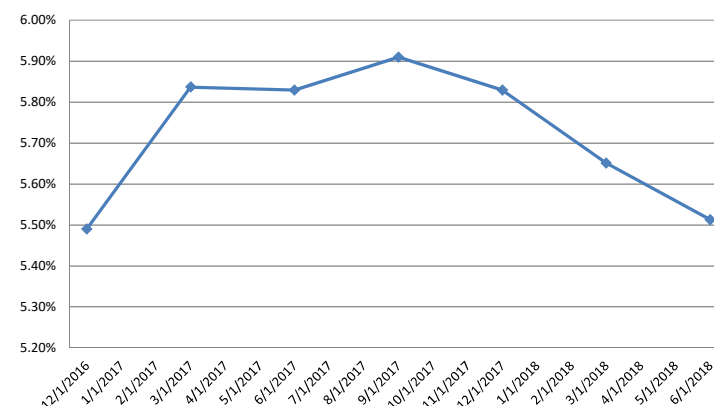
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

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Net Worth

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date				
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)
						Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets						
	Martin Luther King Credit Union	\$289	\$109	37.72%	0.00%	30.28%
	Assumption Beaumont Federal Credit Union	\$476	\$48	10.08%	0.00%	6.25%
	Lynn Co Federal Credit Union	\$536	\$112	20.90%	(20.80%)	6.25%
	All Saints Catholic Federal Credit Union	\$563	\$99	17.58%	2.04%	14.14%
	Texas Lee Federal Credit Union	\$661	\$64	9.68%	20.69%	0.00%
	Paris District Credit Union	\$672	\$92	13.69%	2.20%	2.17%
	Musicians Federal Credit Union	\$684	\$84	12.28%	2.41%	10.71%
	Jafari No-Interest Credit Union	\$815	\$266	32.64%	19.83%	3.01%
	Orange County Teachers Credit Union	\$815	\$231	28.34%	(85.64%)	0.43%
	T & FS Employee Credit Union	\$890	\$225	25.28%	9.30%	2.22%
	Pear Orchard Federal Credit Union	\$900	\$182	20.22%	5.65%	6.59%
	I.B.E.W. Local #681 Credit Union	\$953	\$118	12.38%	1.71%	1.69%
	Littlefield School Employees Federal Credit Union	\$981	\$164	16.72%	5.00%	1.83%
	Pilgrim CUCC Federal Credit Union	\$1,019	\$99	9.72%	(9.62%)	12.12%
	S W E Federal Credit Union	\$1,047	\$95	9.07%	(2.08%)	8.42%
	Brentwood Baptist Church Federal Credit Union	\$1,122	\$99	8.82%	2.04%	22.22%
	Teachers Alliance Federal Credit Union	\$1,273	\$335	26.32%	(2.94%)	6.57%
	Empowerment Community Development Federal Credit Union	\$1,361	\$110	8.08%	0.00%	3.64%
	Witco Houston Employees Credit Union	\$1,391	\$337	24.23%	(0.59%)	5.93%
	Saint Lukes Community Federal Credit Union	\$1,402	\$129	9.20%	1.56%	2.33%
	Faith Cooperative Federal Credit Union	\$1,421	\$141	9.92%	36.97%	7.09%
	W T N M Atlantic Federal Credit Union	\$1,533	\$335	21.85%	6.15%	6.27%
	Highway Employees Credit Union	\$1,605	\$416	25.92%	(2.38%)	4.09%
	G P M Federal Credit Union	\$1,691	\$346	20.46%	7.81%	2.89%
	Redeemer Federal Credit Union	\$1,718	\$438	25.49%	41.99%	3.42%
	Salt Employees Federal Credit Union	\$1,907	\$687	36.03%	1.17%	0.29%
	IBEW LU 278 Federal Credit Union	\$1,926	\$124	6.44%	4.96%	37.10%
	American Baptist Association Credit Union	\$2,114	\$185	8.75%	4.42%	1.62%
	Lehrer Interests Credit Union	\$2,224	\$448	20.14%	2.26%	0.22%
	Sugar Growers Federal Credit Union	\$2,337	\$951	40.69%	1.27%	2.21%
	Goodyear San Angelo Federal Credit Union	\$2,338	\$257	10.99%	12.40%	11.28%
	Kilgore Shell Employees Federal Credit Union	\$2,545	\$364	14.30%	4.49%	1.37%
	Light Commerce Credit Union	\$2,556	\$515	20.15%	(9.61%)	4.66%
	Covenant Savings Federal Credit Union	\$2,819	\$256	9.08%	12.45%	1.17%
	Sweeny Teachers Federal Credit Union	\$2,929	\$311	10.62%	(5.02%)	1.61%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,973	\$482	16.21%	(2.86%)	12.03%
	Pasadena Postal Credit Union	\$2,999	\$375	12.50%	2.16%	4.00%
	Corpus Christi S.P. Credit Union	\$3,062	\$667	21.78%	(6.39%)	12.14%
	T. H. D. District 17 Credit Union	\$3,084	\$715	23.18%	1.41%	1.54%
	SP Trainmen Federal Credit Union	\$3,222	\$1,021	31.69%	(2.51%)	0.59%
	Galveston School Employees Federal Credit Union	\$3,315	\$350	10.56%	(0.57%)	10.00%
	Navarro Credit Union	\$3,408	\$1,068	31.34%	2.46%	2.15%
	Vidor Teachers Federal Credit Union	\$3,580	\$490	13.69%	1.23%	1.22%
	Pampa Municipal Credit Union	\$3,719	\$304	8.17%	1.32%	12.17%
	Federal Employees Credit Union	\$3,719	\$661	17.77%	(0.60%)	0.61%
	Plains Federal Credit Union	\$3,757	\$543	14.45%	(1.46%)	2.76%
	B P S Federal Credit Union	\$3,842	\$1,674	43.57%	1.93%	0.48%

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Net Worth

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Thd-6 Credit Union	\$3,920	\$445	11.35%	2.73%	9.21%	5.39%
	Union Pacific Employees Credit Union	\$4,115	\$751	18.25%	8.32%	1.07%	3.86%
	Longview Federal Credit Union	\$4,140	\$715	17.27%	2.84%	1.68%	1.54%
	IBEW 116 Federal Credit Union	\$4,231	\$345	8.15%	(1.15%)	0.00%	2.90%
	Oak Farms Employees Credit Union	\$4,344	\$1,005	23.14%	1.20%	4.68%	2.29%
	Waconized Federal Credit Union	\$4,380	\$1,073	24.50%	3.41%	19.76%	5.41%
	Prairie View Federal Credit Union	\$4,461	\$358	8.03%	(13.05%)	9.78%	10.34%
	Peco Federal Credit Union	\$4,506	\$411	9.12%	12.40%	10.46%	12.41%
	Houston Belt & Terminal Federal Credit Union	\$4,507	\$1,074	23.83%	6.14%	0.19%	1.40%
	Intercorp Credit Union	\$4,590	\$714	15.56%	(3.58%)	10.64%	5.04%
	Belton Federal Credit Union	\$4,598	\$515	11.20%	7.24%	3.30%	3.50%
	Lefors Federal Credit Union	\$4,637	\$780	16.82%	1.55%	1.28%	2.56%
	Farmers Branch City Employees Federal Credit Union	\$4,720	\$1,069	22.65%	13.37%	3.55%	0.47%
	Del Rio S.P. Credit Union	\$4,731	\$1,523	32.19%	0.26%	1.38%	0.79%
	Mount Carmel Church Federal Credit Union	\$4,738	\$859	18.13%	3.31%	8.15%	3.14%
	Highway District 9 Credit Union	\$4,746	\$976	20.56%	1.24%	4.92%	3.59%
	Promise Credit Union	\$4,794	\$728	15.19%	43.07%	0.14%	20.88%
	Pollock Employees Credit Union	\$4,878	\$562	11.52%	8.92%	6.58%	3.91%
	Port of Houston Warehouse Federal Credit Union	\$4,885	\$611	12.51%	(6.34%)	1.31%	10.31%
	Everman Parkway Credit Union	\$4,932	\$1,451	29.42%	(0.69%)	0.90%	3.72%
	Team Financial Federal Credit Union	\$5,162	\$120	2.32%	(103.61%)	116.67%	20.00%
	CASE Federal Credit Union	\$5,217	\$718	13.76%	1.69%	0.00%	0.70%
	E E South Texas Credit Union	\$5,269	\$1,222	23.19%	(0.81%)	0.00%	1.06%
	NCE Credit Union	\$5,469	\$1,031	18.85%	1.37%	0.48%	0.39%
	City of Deer Park Federal Credit Union	\$5,474	\$997	18.21%	2.23%	0.00%	1.20%
	Coastal Teachers Federal Credit Union	\$5,577	\$424	7.60%	0.00%	4.25%	1.65%
	M E C O Federal Credit Union	\$5,714	\$974	17.05%	3.34%	4.31%	0.82%
	Cochran County Schools Federal Credit Union	\$5,793	\$810	13.98%	4.80%	4.57%	5.56%
	Highway District 2 Credit Union	\$5,847	\$1,156	19.77%	(3.23%)	3.11%	2.85%
	Oak Cliff Christian Federal Credit Union	\$5,850	\$545	9.32%	17.56%	20.18%	5.14%
	Lubbock Telco Federal Credit Union	\$5,958	\$1,563	26.23%	1.94%	1.28%	0.83%
	Jackson County Federal Credit Union	\$6,061	\$526	8.68%	2.31%	0.00%	5.51%
	Midwestern State University Credit Union	\$6,117	\$862	14.09%	(8.66%)	0.00%	0.70%
	Galveston Government Employees Credit Union	\$6,146	\$444	7.22%	1.82%	6.76%	1.13%
	ACU Credit Union	\$6,163	\$1,183	19.20%	2.74%	6.34%	1.61%
	Skel-Tex Credit Union	\$6,167	\$1,153	18.70%	0.17%	6.76%	3.56%
	Local 20 IBEW Federal Credit Union	\$6,215	\$452	7.27%	(12.45%)	14.60%	8.85%
	United Savers Trust Credit Union	\$6,306	\$440	6.98%	8.04%	13.18%	11.82%
	South Texas Regional Federal Credit Union	\$6,497	\$516	7.94%	(7.82%)	10.66%	3.10%
	FCI Federal Credit Union	\$6,654	\$991	14.89%	(7.01%)	6.56%	4.34%
	Texas Farm Bureau Federal Credit Union	\$6,742	\$1,288	19.10%	2.52%	0.93%	6.13%
	Brownsville City Employees Federal Credit Union	\$6,792	\$1,594	23.47%	1.14%	0.31%	2.26%
	ILA 28 Federal Credit Union	\$6,801	\$1,665	24.48%	3.92%	0.24%	0.60%
	Frio County Federal Credit Union	\$6,878	\$1,429	20.78%	3.13%	2.24%	6.58%
	C-T Waco Federal Credit Union	\$6,899	\$674	9.77%	(10.67%)	6.82%	0.89%
	Bivins Federal Credit Union	\$6,943	\$1,027	14.79%	1.97%	11.78%	4.38%
	Andrews School Federal Credit Union	\$6,995	\$1,543	22.06%	2.63%	1.56%	2.20%
	Seminole Public Schools Federal Credit Union	\$7,027	\$1,530	21.77%	0.26%	1.05%	1.76%
	Electric Utilities Credit Union	\$7,062	\$830	11.75%	0.24%	2.65%	3.13%

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Net Worth

June 30, 2018

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Hilco Federal Credit Union	\$7,064	\$368	5.21%	(1.62%)	3.26%	6.25%
	I.B.E.W. LU 66 Federal Credit Union	\$7,077	\$706	9.98%	8.88%	3.12%	5.10%
	TC Teachers Federal Credit Union	\$7,375	\$1,251	16.96%	(3.92%)	12.47%	1.36%
	Victoria City-County Employees Federal Credit Union	\$7,401	\$987	13.34%	(1.21%)	2.23%	3.95%
	Port of Houston Credit Union	\$7,412	\$1,674	22.58%	3.77%	3.23%	1.85%
	Hale County Teachers Federal Credit Union	\$7,508	\$862	11.48%	6.96%	0.00%	1.51%
	Vatat Credit Union	\$7,681	\$1,252	16.30%	0.64%	0.00%	1.84%
	Moore County Schools Federal Credit Union	\$7,703	\$705	9.15%	(31.34%)	1.13%	13.33%
	Coburn Credit Union	\$7,773	\$1,099	14.14%	10.94%	0.09%	0.45%
	Morris Sheppard Texarkana Federal Credit Union	\$7,832	\$951	12.14%	6.74%	10.94%	4.94%
	STEC Federal Credit Union	\$7,913	\$1,243	15.71%	7.17%	1.13%	1.21%
	Mount Olive Baptist Church Federal Credit Union	\$7,977	\$1,184	14.84%	13.91%	3.38%	0.42%
	Sweetwater Regional Federal Credit Union	\$8,218	\$1,619	19.70%	(0.25%)	0.00%	1.48%
	Express-News Federal Credit Union	\$8,274	\$815	9.85%	(0.25%)	13.87%	0.86%
	Jackson County Teachers Federal Credit Union	\$8,422	\$916	10.88%	2.65%	0.00%	1.86%
	Sherwin Federal Credit Union	\$8,617	\$2,611	30.30%	(0.76%)	1.42%	0.46%
	Southeast Texas Employees Federal Credit Union	\$8,805	\$628	7.13%	(50.30%)	66.24%	40.29%
	Yoakum County Federal Credit Union	\$8,861	\$1,681	18.97%	2.65%	4.22%	1.78%
	Scurry County School Federal Credit Union	\$8,889	\$1,900	21.37%	2.13%	3.79%	4.16%
	Marathon Republic Federal Credit Union	\$9,115	\$897	9.84%	3.17%	4.12%	1.78%
	Methodist Hospital Employees Federal Credit Union	\$9,295	\$855	9.20%	(7.22%)	21.05%	15.67%
	Met Tran Federal Credit Union	\$9,529	\$1,593	16.72%	10.02%	10.23%	7.03%
	Fannin County Teachers Federal Credit Union	\$9,603	\$1,997	20.80%	6.51%	6.66%	2.45%
	Port Terminal Federal Credit Union	\$9,631	\$2,952	30.65%	(0.34%)	0.85%	1.25%
	Texas Workforce Credit Union	\$9,853	\$982	9.97%	3.73%	8.25%	13.44%
	Tex-Mex Credit Union	\$9,879	\$2,528	25.59%	3.87%	3.05%	2.41%
	Cen Tex Manufacturing Credit Union	\$9,948	\$1,381	13.88%	20.26%	2.82%	7.60%
	Victoria Federal Credit Union	\$9,963	\$1,209	12.13%	(2.61%)	0.74%	2.07%
	Natural Resources Conservation Service Federal Credit Union	\$10,175	\$1,208	11.87%	0.83%	2.81%	1.16%
	Ben E. Keith Employees Federal Credit Union	\$10,255	\$1,576	15.37%	8.05%	1.33%	1.08%
	Germania Credit Union	\$10,481	\$1,375	13.12%	0.88%	2.18%	2.33%
	Longview Consolidated Credit Union	\$10,542	\$2,103	19.95%	(0.38%)	4.61%	1.90%
	T & P Longview Federal Credit Union	\$10,712	\$2,118	19.77%	6.73%	0.33%	1.04%
	E M O T Federal Credit Union	\$10,784	\$2,807	26.03%	2.60%	1.39%	2.17%
	Wharton County Teachers Credit Union	\$10,983	\$1,914	17.43%	2.11%	0.10%	0.05%
	Sweetex Credit Union	\$11,001	\$3,414	31.03%	1.18%	0.00%	0.03%
	Highway District 19 Employees Credit Union	\$11,109	\$1,416	12.75%	(0.42%)	4.94%	1.91%
	Employees United Federal Credit Union	\$11,402	\$3,147	27.60%	3.43%	1.56%	0.48%
	Neiman Marcus Group Employees Federal Credit Union	\$11,432	\$1,408	12.32%	(0.99%)	4.97%	10.87%
	Swemp Federal Credit Union	\$11,750	\$1,653	14.07%	4.07%	0.00%	0.18%
	Member Preferred Federal Credit Union	\$11,771	\$1,473	12.51%	9.08%	8.08%	6.79%
	1st University Credit Union	\$11,832	\$847	7.16%	3.61%	12.40%	7.32%
	Texoma Federal Credit Union	\$11,943	\$2,444	20.46%	1.07%	6.46%	2.91%
	Local 24 Employees Federal Credit Union	\$11,979	\$1,846	15.41%	2.19%	3.68%	2.00%
	Angelina County Teachers Credit Union	\$12,145	\$1,553	12.79%	4.88%	1.67%	2.96%
	Laredo Fire Department Federal Credit Union	\$12,293	\$1,361	11.07%	2.23%	0.51%	6.32%
	Marshall T&P Employees Federal Credit Union	\$12,295	\$2,294	18.66%	9.40%	1.35%	2.70%
	Pasadena Municipal Federal Credit Union	\$12,332	\$2,167	17.57%	0.74%	2.26%	1.85%

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		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	TxDOT Credit Union	\$12,405	\$1,571	12.66%	5.36%	6.62%	4.07%
	Texarkana Terminal Employees Federal Credit Union	\$12,747	\$1,110	8.71%	0.36%	6.58%	9.91%
	P.I.E. Credit Union	\$12,778	\$1,967	15.39%	2.99%	1.73%	1.27%
	PamCel Community Federal Credit Union	\$12,785	\$2,100	16.43%	(2.45%)	2.38%	0.90%
	F C S Federal Credit Union	\$12,832	\$3,999	31.16%	5.08%	1.70%	0.30%
	Refugio County Federal Credit Union	\$12,902	\$1,848	14.32%	7.29%	2.60%	2.00%
	Friona Texas Federal Credit Union	\$12,935	\$2,434	18.82%	4.37%	3.00%	1.56%
	Brownfield Federal Credit Union	\$13,017	\$3,756	28.85%	(0.11%)	1.86%	0.43%
	Reeves County Teachers Credit Union	\$13,160	\$1,251	9.51%	5.93%	35.17%	7.35%
	Cherokee County Teachers Federal Credit Union	\$13,184	\$2,308	17.51%	5.25%	4.38%	1.99%
	Central Texas Teachers Credit Union	\$13,687	\$1,523	11.13%	1.19%	1.84%	4.79%
	Third Coast Federal Credit Union	\$13,767	\$3,786	27.50%	8.42%	0.79%	2.46%
	Alba Golden Federal Credit Union	\$13,936	\$2,291	16.44%	8.37%	0.00%	3.19%
	Family 1st Of Texas Federal Credit Union	\$13,963	\$1,959	14.03%	(5.75%)	9.85%	5.72%
	Gulf Shore Federal Credit Union	\$14,055	\$1,012	7.20%	2.40%	2.96%	2.08%
	MOPAC Employees Federal Credit Union	\$14,281	\$1,615	11.31%	1.25%	2.23%	3.53%
	ILA 1351 Federal Credit Union	\$14,303	\$2,408	16.84%	2.69%	0.58%	1.41%
	Ellis County Teachers & Employees Federal Credit Union	\$14,687	\$1,843	12.55%	6.38%	0.27%	4.61%
	Texhillco School Employees Federal Credit Union	\$14,780	\$1,125	7.61%	1.25%	5.07%	7.47%
	Linkage Credit Union	\$15,120	\$2,224	14.71%	3.94%	2.79%	3.15%
	Ward County Credit Union	\$15,204	\$1,438	9.46%	0.14%	1.11%	0.70%
	Homeport Federal Credit Union	\$15,254	\$1,427	9.35%	(9.61%)	15.84%	6.94%
	Victoria Teachers Federal Credit Union	\$15,427	\$4,660	30.21%	1.47%	0.06%	0.62%
	Corpus Christi Postal Employees Credit Union	\$15,435	\$2,294	14.86%	1.05%	2.18%	0.87%
	Coastal Bend Post Office Federal Credit Union	\$15,565	\$2,694	17.31%	6.04%	11.25%	2.75%
	Cowboy Country Federal Credit Union	\$15,645	\$1,909	12.20%	8.52%	20.01%	9.06%
	National Oilwell Varco Employees Credit Union	\$15,690	\$3,124	19.91%	5.80%	0.45%	1.31%
	First Priority Credit Union	\$15,711	\$1,280	8.15%	3.66%	3.52%	3.44%
	Brazos Community Credit Union	\$15,771	\$3,800	24.09%	4.47%	4.55%	2.45%
	IBEW Community Federal Credit Union	\$15,925	\$1,389	8.72%	0.87%	5.98%	4.75%
	U S I Federal Credit Union	\$15,951	\$4,908	30.77%	1.98%	0.00%	0.49%
	Pampa Teachers Federal Credit Union	\$16,108	\$1,581	9.81%	8.16%	0.13%	3.23%
	Baker Hughes Federal Credit Union	\$16,546	\$1,666	10.07%	(1.90%)	9.60%	0.48%
	Waco Federal Credit Union	\$16,599	\$1,232	7.42%	0.16%	0.24%	1.62%
	Grand Prairie Credit Union	\$16,616	\$1,734	10.44%	3.04%	0.98%	0.92%
	Alpine Community Credit Union	\$16,732	\$1,585	9.47%	4.12%	16.59%	13.56%
	Odessa Employees Credit Union	\$16,909	\$2,477	14.65%	2.78%	2.38%	0.85%
	Borger Federal Credit Union	\$17,040	\$2,111	12.39%	0.86%	0.05%	1.14%
	Reed Credit Union	\$17,050	\$2,474	14.51%	(0.24%)	0.00%	0.40%
	Amarillo Postal Employees Credit Union	\$17,094	\$2,482	14.52%	(5.10%)	0.28%	1.81%
	Temple Santa Fe Community Credit Union	\$17,115	\$1,392	8.13%	5.16%	3.45%	4.60%
	Corner Stone Credit Union	\$17,193	\$1,156	6.72%	8.29%	6.31%	37.46%
	Texas Community Federal Credit Union	\$17,395	\$2,304	13.25%	8.70%	12.33%	5.47%
	Seagoville Federal Credit Union	\$17,400	\$2,608	14.99%	1.39%	2.49%	1.23%
	Temple-Inland Federal Credit Union	\$17,596	\$2,328	13.23%	5.65%	5.41%	2.62%
	Concho Valley Credit Union	\$17,597	\$1,852	10.52%	2.96%	0.70%	1.57%
	Anderson County Federal Credit Union	\$18,011	\$2,920	16.21%	2.22%	2.02%	1.82%
	Texas Health Resources Credit Union	\$18,223	\$1,410	7.74%	(10.48%)	12.91%	10.71%
	Liberty County Teachers Federal Credit Union	\$18,370	\$1,452	7.90%	12.13%	0.90%	6.40%

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						Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
	Kingsville Area Educators Federal Credit Union	\$18,503	\$1,188	6.42%	(6.99%)	18.94%
	Midland Municipal Employees Credit Union	\$18,576	\$1,869	10.06%	4.26%	2.25%
	Fellowship Credit Union	\$19,435	\$4,647	23.91%	1.43%	0.28%
	McLennan County Employees Federal Credit Union	\$19,439	\$5,137	26.43%	4.62%	2.28%
	Tyler City Employees Credit Union	\$19,885	\$3,105	15.61%	7.76%	0.84%
	Dallas U.P. Employees Credit Union	\$20,192	\$4,868	24.11%	2.37%	2.92%
	Southern Star Credit Union	\$20,201	\$2,890	14.31%	(10.93%)	8.58%
	Rocket Federal Credit Union	\$20,208	\$1,561	7.72%	2.20%	6.92%
	C-E Federal Credit Union	\$20,266	\$1,413	6.97%	15.07%	0.50%
	Valwood Park Federal Credit Union	\$20,884	\$3,271	15.66%	2.98%	0.83%
	Port Arthur Community Federal Credit Union	\$21,004	\$2,478	11.80%	9.29%	5.97%
	Union Fidelity Federal Credit Union	\$21,782	\$3,477	15.96%	5.50%	1.61%
	LCRA Credit Union	\$21,907	\$2,686	12.26%	0.15%	1.27%
	Northeast Panhandle Teachers Federal Credit Union	\$22,006	\$3,070	13.95%	4.26%	0.20%
	McMurrey Federal Credit Union	\$22,170	\$3,080	13.89%	3.91%	1.88%
	Local Federal Credit Union	\$22,202	\$4,124	18.57%	1.17%	9.26%
	Yantis Federal Credit Union	\$22,499	\$3,543	15.75%	0.11%	0.00%
	LeTourneau Federal Credit Union	\$22,752	\$5,182	22.78%	1.32%	0.00%
	Wichita Falls Federal Credit Union	\$22,830	\$2,911	12.75%	5.94%	1.55%
	Tip of Texas Federal Credit Union	\$23,451	\$3,274	13.96%	(7.18%)	4.86%
	LiFE Federal Credit Union	\$23,802	\$2,102	8.83%	1.44%	5.85%
	Texas People Federal Credit Union	\$24,101	\$4,330	17.97%	0.05%	1.71%
	Mid-Tex Federal Credit Union	\$24,506	\$1,834	7.48%	5.95%	13.03%
	San Angelo Federal Credit Union	\$24,540	\$2,025	8.25%	4.44%	2.22%
	Greater Central Texas Federal Credit Union	\$24,614	\$1,856	7.54%	1.52%	0.11%
	TexStar Federal Credit Union	\$24,851	\$2,127	8.56%	3.35%	0.47%
	Northeast Texas Teachers Federal Credit Union	\$25,021	\$3,447	13.78%	1.05%	2.38%
	Abilene Federal Credit Union	\$25,042	\$4,403	17.58%	(3.39%)	2.02%
	Bayou City Federal Credit Union	\$25,856	\$1,917	7.41%	(3.79%)	4.64%
	Fedstar Credit Union	\$26,271	\$3,022	11.50%	5.16%	0.66%
	United Energy Credit Union	\$26,883	\$4,737	17.62%	1.19%	3.69%
	Angelina Federal Employees Credit Union	\$27,922	\$4,129	14.79%	6.40%	0.27%
	United Credit Union	\$28,036	\$2,097	7.48%	(17.57%)	4.48%
	Alcon Employees Federal Credit Union	\$28,397	\$5,928	20.88%	2.08%	0.42%
	Trinity Valley Teachers Credit Union	\$29,356	\$7,546	25.71%	1.79%	0.87%
	Shared Resources Credit Union	\$29,987	\$3,021	10.07%	4.54%	7.25%
	Matagorda County Credit Union	\$30,288	\$3,219	10.63%	9.23%	1.52%
	Beaumont Community Credit Union	\$30,435	\$3,308	10.87%	6.17%	0.94%
	Starr County Teachers Federal Credit Union	\$30,612	\$4,796	15.67%	(1.00%)	0.96%
	Hockley County School Employees Credit Union	\$30,681	\$3,567	11.63%	(4.92%)	10.18%
	Caprock Federal Credit Union	\$31,011	\$3,950	12.74%	1.94%	3.47%
	Mountain Star Federal Credit Union	\$31,066	\$2,458	7.91%	3.31%	4.52%
	Common Cents Federal Credit Union	\$31,266	\$3,966	12.68%	2.45%	11.70%
	CTECU	\$31,482	\$5,079	16.13%	(0.16%)	0.61%
	Austin Federal Credit Union	\$31,528	\$2,282	7.24%	(0.18%)	6.44%
	Transtar Federal Credit Union	\$31,531	\$1,827	5.79%	7.50%	2.30%
	Walker County Federal Credit Union	\$31,766	\$3,847	12.11%	13.25%	3.20%
	Mesquite Credit Union	\$32,584	\$2,495	7.66%	5.01%	4.21%
	Cabot & NOI Employees Credit Union	\$32,584	\$2,941	9.03%	(6.32%)	29.79%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
	Travis County Credit Union	\$33,116	\$2,451	7.40%	4.93%	0.41%	2.20%
	Lufkin Federal Credit Union	\$33,127	\$7,461	22.52%	3.88%	4.40%	1.98%
	Golden Triangle Federal Credit Union	\$33,314	\$4,716	14.16%	6.57%	1.44%	0.89%
	Cherokee County Federal Credit Union	\$33,936	\$7,558	22.27%	3.45%	1.85%	4.23%
	Baptist Credit Union	\$34,801	\$3,031	8.71%	1.26%	2.77%	2.54%
	Members Financial Federal Credit Union	\$34,947	\$2,335	6.68%	6.18%	11.86%	19.44%
	City Federal Credit Union	\$35,178	\$3,590	10.21%	10.87%	2.73%	2.95%
	Keystone Credit Union	\$35,184	\$9,505	27.02%	(1.48%)	2.21%	2.28%
	Old Ocean Federal Credit Union	\$35,718	\$3,375	9.45%	15.52%	2.61%	1.81%
	Texas Plains Federal Credit Union	\$36,273	\$5,104	14.07%	6.18%	1.47%	3.74%
	Port Arthur Teachers Federal Credit Union	\$36,432	\$3,894	10.69%	11.75%	2.72%	2.67%
	Star of Texas Credit Union	\$36,731	\$4,367	11.89%	5.22%	1.05%	0.60%
	San Patricio County Teachers Federal Credit Union	\$36,905	\$3,353	9.09%	(10.30%)	1.43%	8.71%
	SPCO Credit Union	\$39,310	\$3,522	8.96%	1.49%	5.59%	6.36%
	Texas Associations of Professionals Federal Credit Union	\$39,392	\$3,278	8.32%	15.52%	0.00%	8.57%
	Fannin Federal Credit Union	\$40,604	\$4,323	10.65%	7.24%	1.94%	4.90%
	Brazosport Teachers Federal Credit Union	\$40,762	\$6,710	16.46%	5.70%	1.77%	0.94%
	Cosden Federal Credit Union	\$40,816	\$5,069	12.42%	4.23%	0.39%	1.95%
	Freestone Credit Union	\$41,166	\$3,961	9.62%	1.58%	4.95%	2.35%
	City Public Service/IBEW Federal Credit Union	\$41,252	\$5,269	12.77%	5.82%	1.61%	1.84%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$41,631	\$4,129	9.92%	6.35%	2.13%	1.57%
	BCM Federal Credit Union	\$41,886	\$3,055	7.29%	13.11%	3.93%	6.15%
	Caprock Santa Fe Credit Union	\$42,013	\$13,805	32.86%	5.72%	2.45%	3.17%
	Highway District 21 Federal Credit Union	\$42,574	\$6,719	15.78%	1.92%	2.62%	2.90%
	Trans Texas Southwest Credit Union	\$42,660	\$5,173	12.13%	2.86%	1.72%	2.67%
	South Texas Federal Credit Union	\$44,387	\$2,370	5.34%	(27.39%)	5.02%	17.26%
	Doches Credit Union	\$45,122	\$5,928	13.14%	5.76%	3.19%	2.80%
	Select Federal Credit Union	\$45,321	\$6,825	15.06%	5.94%	6.92%	5.05%
	Lubrizol Employees' Credit Union	\$45,624	\$5,697	12.49%	4.78%	0.54%	0.58%
	H&H Federal Credit Union	\$46,715	\$8,128	17.40%	4.09%	2.95%	1.07%
	South Texas Area Resources Credit Union	\$47,042	\$5,528	11.75%	(0.22%)	0.04%	1.07%
	Southland Federal Credit Union	\$47,767	\$5,675	11.88%	11.52%	16.81%	9.76%
	Scott & White Employees Credit Union	\$48,962	\$3,323	6.79%	16.41%	1.78%	1.47%
	Lifetime Federal Credit Union	\$49,135	\$8,517	17.33%	1.56%	1.67%	3.83%
	My Credit Union	\$49,362	\$4,023	8.15%	0.10%	6.89%	2.06%
	Big Spring Education Employees Federal Credit Union	\$49,988	\$6,909	13.82%	13.34%	2.56%	4.02%
	Hereford Texas Federal Credit Union	\$50,996	\$10,913	21.40%	6.22%	2.99%	3.27%
	Texan Sky Federal Credit Union	\$51,025	\$7,042	13.80%	4.35%	1.76%	2.44%
	La Joya Area Federal Credit Union	\$51,633	\$5,039	9.76%	2.13%	12.62%	14.61%
	Windthorst Federal Credit Union	\$52,226	\$8,562	16.39%	5.92%	0.44%	4.43%
	Wellspring Federal Credit Union	\$54,657	\$4,093	7.49%	6.66%	7.84%	6.45%
	Heritage USA Federal Credit Union	\$55,832	\$4,072	7.29%	20.35%	7.49%	5.92%
	Dallas Federal Credit Union	\$55,914	\$3,993	7.14%	(11.12%)	6.94%	8.77%
	Heart O' Texas Federal Credit Union	\$55,974	\$4,128	7.37%	1.76%	1.74%	2.01%
	Houston Metropolitan Employees Federal Credit Union	\$56,396	\$6,170	10.94%	5.39%	4.78%	6.66%
	First Class American Credit Union	\$57,367	\$4,641	8.09%	(3.39%)	0.50%	3.06%
	Texas Telcom Credit Union	\$57,584	\$8,620	14.97%	4.05%	4.15%	3.75%
	West Texas Credit Union	\$58,588	\$4,571	7.80%	2.44%	1.62%	6.15%
	Texas Federal Credit Union	\$58,724	\$3,350	5.70%	(45.87%)	2.36%	2.87%

Source: SNL Financial

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Net Worth

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		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Houston Highway Credit Union	\$59,073	\$4,197	7.10%	4.83%	1.93%	8.89%
	Texas Bridge Credit Union	\$59,735	\$4,934	8.26%	6.40%	1.18%	2.07%
	Baycel Federal Credit Union	\$60,113	\$10,228	17.01%	9.89%	3.68%	1.64%
	Domino Federal Credit Union	\$61,088	\$8,889	14.55%	4.65%	4.93%	3.55%
	Postel Family Credit Union	\$62,043	\$5,963	9.61%	0.10%	2.72%	7.29%
	Service 1st Credit Union	\$62,275	\$5,865	9.42%	10.10%	2.69%	2.11%
	Southwest Financial Federal Credit Union	\$62,528	\$10,821	17.31%	10.16%	4.47%	15.92%
	Irving City Employees Federal Credit Union	\$63,032	\$6,961	11.04%	2.24%	1.67%	1.13%
	Telco Plus Credit Union	\$64,503	\$9,208	14.28%	2.51%	0.87%	1.99%
	RelyOn Credit Union	\$64,979	\$6,459	9.94%	(2.87%)	5.87%	2.72%
	Centex Citizens Credit Union	\$68,447	\$13,717	20.04%	4.20%	4.51%	3.38%
	Kerr County Federal Credit Union	\$69,353	\$4,948	7.13%	4.76%	7.64%	12.29%
	Westex Federal Credit Union	\$70,259	\$7,384	10.51%	4.43%	0.26%	2.02%
	Memorial Credit Union	\$72,886	\$7,348	10.08%	3.15%	7.89%	5.44%
	Metro Medical Credit Union	\$72,991	\$9,115	12.49%	4.74%	1.56%	1.43%
	First Abilene Federal Credit Union	\$73,002	\$7,382	10.11%	4.86%	2.57%	2.37%
	Las Colinas Federal Credit Union	\$73,223	\$6,124	8.36%	4.34%	1.80%	3.09%
	Southwest Research Center Federal Credit Union	\$73,894	\$6,372	8.62%	3.81%	2.35%	2.01%
	Baylor Health Care System Credit Union	\$74,450	\$12,652	16.99%	6.21%	2.03%	1.36%
	Coastal Community Federal Credit Union	\$74,487	\$6,694	8.99%	7.60%	18.54%	6.60%
	Texas DPS Credit Union	\$75,190	\$6,061	8.06%	8.14%	2.82%	3.17%
	Valley Federal Credit Union	\$75,624	\$10,731	14.19%	5.75%	2.37%	4.67%
	Rockdale Federal Credit Union	\$75,939	\$8,773	11.55%	0.66%	0.30%	2.34%
	Concho Educators Federal Credit Union	\$77,462	\$7,577	9.78%	4.54%	1.16%	0.88%
	Members Credit Union	\$78,387	\$7,114	9.08%	7.44%	7.07%	4.26%
	Wichita Falls Teachers Federal Credit Union	\$78,813	\$9,211	11.69%	6.55%	3.95%	4.60%
	U. S. Employees Credit Union	\$80,513	\$6,240	7.75%	2.01%	4.87%	3.54%
	One Source Federal Credit Union	\$83,021	\$6,550	7.89%	(0.97%)	12.11%	12.21%
	Texas Health Credit Union	\$83,397	\$9,287	11.14%	5.76%	4.62%	5.37%
	Space City Credit Union	\$84,177	\$8,889	10.56%	18.51%	5.07%	3.59%
	Eastex Credit Union	\$84,576	\$8,860	10.48%	7.42%	0.55%	4.24%
	Naft Federal Credit Union	\$85,276	\$12,069	14.15%	10.01%	2.28%	2.98%
	Southwest 66 Credit Union	\$85,455	\$9,431	11.04%	8.65%	1.94%	2.05%
	Tarrant County's Credit Union	\$86,193	\$7,353	8.53%	5.19%	2.15%	7.49%
	First Central Credit Union	\$87,328	\$11,591	13.27%	15.53%	7.03%	5.88%
	KBR Heritage Federal Credit Union	\$88,150	\$11,219	12.73%	2.71%	1.82%	1.18%
	Prestige Community Credit Union	\$92,185	\$7,865	8.53%	0.74%	4.04%	8.87%
	Southern Federal Credit Union	\$92,790	\$28,569	30.79%	5.75%	4.15%	5.56%
	Edinburg Teachers Credit Union	\$94,903	\$21,929	23.11%	2.09%	0.83%	0.88%
	Texoma Educators Federal Credit Union	\$95,456	\$12,122	12.70%	4.59%	1.21%	0.86%
	WesTex Community Credit Union	\$96,425	\$10,418	10.80%	11.53%	2.92%	4.63%
	Allied Federal Credit Union	\$97,530	\$6,930	7.11%	5.85%	3.15%	2.41%
	Nascoga Federal Credit Union	\$97,626	\$7,870	8.06%	4.68%	0.51%	0.81%
	Rio Grande Valley Credit Union	\$99,824	\$9,088	9.10%	5.68%	3.11%	2.05%
	Community Service Credit Union	\$100,626	\$10,097	10.03%	6.93%	2.84%	5.93%
	United Community Credit Union	\$102,153	\$9,397	9.20%	1.37%	2.53%	4.44%
	Kelly Community Federal Credit Union	\$102,412	\$12,273	11.98%	3.80%	5.22%	4.60%
	River City Federal Credit Union	\$111,073	\$7,146	6.43%	0.20%	6.40%	12.40%
	Chemcel Federal Credit Union	\$113,329	\$12,702	11.21%	7.55%	2.92%	3.83%

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Net Worth

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		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Cooperative Teachers Credit Union	\$114,291	\$14,145	12.38%	3.34%	2.43%	2.82%
	Plus4 Credit Union	\$116,970	\$11,015	9.42%	5.75%	1.99%	5.06%
	Texasgulf Federal Credit Union	\$118,918	\$14,670	12.34%	13.69%	4.47%	3.69%
	Access Community Credit Union	\$122,480	\$17,109	13.97%	3.48%	0.24%	1.18%
	Lone Star Credit Union	\$122,703	\$8,173	6.66%	1.16%	3.38%	5.98%
	Chocolate Bayou Community Federal Credit Union	\$124,736	\$10,399	8.34%	9.61%	1.85%	3.55%
	MTCU	\$124,852	\$11,744	9.41%	(0.76%)	1.61%	1.75%
	Go Federal Credit Union	\$125,352	\$9,728	7.76%	1.64%	2.91%	3.15%
	Capitol Credit Union	\$127,055	\$9,838	7.74%	10.44%	1.33%	3.75%
	Members First Credit Union	\$128,079	\$25,543	19.94%	6.22%	2.34%	1.69%
	Santa Fe Federal Credit Union	\$129,291	\$17,830	13.79%	3.11%	4.17%	4.67%
	Laredo Federal Credit Union	\$130,635	\$12,555	9.61%	(0.18%)	3.41%	3.16%
	LibertyOne Credit Union	\$131,024	\$13,883	10.60%	5.05%	1.92%	3.41%
	BP Federal Credit Union	\$133,332	\$12,171	9.13%	6.31%	1.59%	2.55%
	Members Trust of the Southwest Federal Credit Union	\$137,003	\$11,538	8.42%	12.88%	2.23%	3.54%
	Government Employees Federal Credit Union	\$138,366	\$11,611	8.39%	3.47%	0.88%	0.47%
	Citizens Federal Credit Union	\$139,717	\$14,450	10.34%	5.43%	1.04%	3.34%
	Communities of Abilene Federal Credit Union	\$141,300	\$11,517	8.15%	4.73%	3.14%	8.87%
	Cal-Com Federal Credit Union	\$144,468	\$14,253	9.87%	8.94%	3.30%	6.21%
	Border Federal Credit Union	\$150,118	\$20,653	13.76%	8.40%	7.80%	2.91%
	Texoma Community Credit Union	\$150,407	\$15,637	10.40%	11.45%	4.23%	6.27%
	Nizari Progressive Federal Credit Union	\$150,757	\$19,984	13.26%	2.87%	3.38%	5.53%
	Pioneer Mutual Federal Credit Union	\$152,187	\$22,352	14.69%	7.50%	1.04%	2.08%
	North East Texas Credit Union	\$156,041	\$17,598	11.28%	6.13%	1.15%	4.63%
	Texas Partners Federal Credit Union	\$159,062	\$11,026	6.93%	13.97%	2.72%	3.80%
	Southwest Heritage Credit Union	\$161,752	\$14,109	8.72%	18.69%	6.75%	5.95%
	Harris County Federal Credit Union	\$163,749	\$25,114	15.34%	8.94%	1.55%	3.00%
	Beacon Federal Credit Union	\$168,119	\$12,100	7.20%	8.51%	1.26%	5.55%
	H.E.B. Federal Credit Union	\$171,088	\$24,561	14.36%	5.19%	0.15%	2.04%
	Texas Tech Federal Credit Union	\$181,996	\$18,778	10.32%	6.07%	7.67%	1.82%
	People's Federal Credit Union	\$184,383	\$14,543	7.89%	(5.87%)	7.41%	4.27%
	Members Choice of Central Texas Federal Credit Union	\$193,872	\$22,862	11.79%	6.78%	3.70%	11.65%
	Mobility Credit Union	\$197,084	\$16,675	8.46%	11.53%	8.37%	3.63%
	MemberSource Credit Union	\$197,356	\$16,300	8.26%	0.91%	3.04%	5.85%
	Investex Credit Union	\$204,378	\$20,463	10.01%	6.05%	3.28%	3.63%
	Fort Worth City Credit Union	\$205,945	\$24,314	11.81%	8.93%	0.44%	0.79%
	Gulf Coast Federal Credit Union	\$211,731	\$20,431	9.65%	7.78%	8.70%	12.81%
	Sabine Federal Credit Union	\$215,977	\$22,804	10.56%	7.57%	1.78%	2.69%
	Pantex Federal Credit Union	\$217,669	\$40,135	18.44%	1.75%	0.59%	0.59%
	Energy Capital Credit Union	\$218,505	\$21,921	10.03%	7.12%	2.88%	4.75%
	Amarillo Community Federal Credit Union	\$228,565	\$20,862	9.13%	4.10%	0.87%	3.29%
	America's Credit Union	\$237,197	\$31,800	13.41%	5.24%	1.34%	1.06%
	United Texas Credit Union	\$238,785	\$22,248	9.32%	2.22%	2.00%	2.76%
	Alliance Credit Union	\$239,538	\$38,517	16.08%	8.26%	2.31%	1.34%
	Cy-Fair Federal Credit Union	\$244,591	\$20,981	8.58%	6.23%	5.27%	7.05%
	Synergy Federal Credit Union	\$245,953	\$33,141	13.47%	7.70%	3.09%	0.82%
	Unity One Credit Union	\$248,401	\$18,927	7.62%	4.20%	5.25%	8.57%
	Average of Asset Group A	\$43,681	\$5,119	14.10%	2.85%	4.69%	4.36%

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Asset Group B - \$251 to \$500 million in total assets							
	1st Community Federal Credit Union	\$257,695	\$24,274	9.42%	7.61%	7.21%	3.78%
	Education Credit Union	\$258,222	\$35,552	13.77%	3.81%	4.05%	6.50%
	First Basin Credit Union	\$265,253	\$24,202	9.12%	10.11%	1.35%	6.20%
	Houston Texas Fire Fighters Federal Credit Union	\$270,337	\$39,315	14.54%	4.09%	1.21%	1.36%
	GENCO Federal Credit Union	\$300,094	\$35,976	11.99%	5.23%	1.67%	2.55%
	Gulf Credit Union	\$302,815	\$18,440	6.09%	14.76%	2.47%	4.11%
	Coastal Community And Teachers Credit Union	\$304,946	\$33,043	10.84%	11.56%	3.61%	9.53%
	MCT Credit Union	\$308,577	\$30,319	9.83%	6.05%	3.96%	2.63%
	Evolve Federal Credit Union	\$310,657	\$34,352	11.06%	6.19%	5.55%	5.32%
	DuGood Federal Credit Union	\$332,853	\$37,127	11.15%	8.43%	0.13%	2.24%
	Public Employees Credit Union	\$335,897	\$30,748	9.15%	11.65%	3.12%	2.03%
	Texell Credit Union	\$346,958	\$37,744	10.88%	10.50%	8.32%	13.07%
	Texar Federal Credit Union	\$348,012	\$47,696	13.71%	7.89%	1.92%	3.40%
	Union Square Credit Union	\$356,777	\$42,845	12.01%	(0.81%)	2.76%	2.59%
	Security First Federal Credit Union	\$361,491	\$30,509	8.44%	8.23%	9.40%	14.15%
	My Community Credit Union	\$371,279	\$38,600	10.40%	7.21%	3.17%	7.20%
	Educators Credit Union	\$407,097	\$66,292	16.28%	5.24%	0.24%	0.65%
	Associated Credit Union of Texas	\$409,450	\$42,360	10.35%	3.74%	2.61%	10.30%
	Air Force Federal Credit Union	\$416,653	\$32,612	7.83%	10.67%	3.61%	5.11%
	Education First Federal Credit Union	\$418,159	\$45,073	10.78%	10.67%	2.46%	3.42%
	Abilene Teachers Federal Credit Union	\$442,026	\$65,102	14.73%	12.50%	1.64%	3.71%
	Texas Bay Credit Union	\$442,100	\$46,613	10.54%	7.15%	9.35%	9.16%
	City Credit Union	\$449,719	\$47,194	10.49%	7.77%	2.87%	7.61%
	Primeway Federal Credit Union	\$493,857	\$43,042	8.72%	7.20%	4.96%	6.63%
	People's Trust Federal Credit Union	\$497,272	\$46,272	9.31%	8.17%	4.79%	7.71%
	Resource One Credit Union	\$498,897	\$49,012	9.82%	9.00%	8.91%	7.13%
	Average of Asset Group B	\$365,657	\$39,397	10.82%	7.87%	3.90%	5.70%

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Asset Group C - \$501 million to \$1 billion in total assets							
	Complex Community Federal Credit Union	\$502,780	\$51,805	10.30%	15.27%	1.61%	4.15%
	Community Resource Credit Union	\$508,665	\$44,019	8.65%	13.38%	2.94%	4.42%
	Generations Community Federal Credit Union	\$524,272	\$53,838	10.27%	9.31%	6.07%	8.80%
	Southwest Airlines Federal Credit Union	\$541,755	\$61,361	11.33%	9.13%	4.01%	3.99%
	Neches Federal Credit Union	\$586,824	\$79,339	13.52%	13.59%	1.46%	2.90%
	Members Choice Credit Union	\$595,978	\$54,485	9.14%	6.50%	11.14%	4.45%
	East Texas Professional Credit Union	\$616,000	\$120,220	19.52%	9.18%	2.29%	1.32%
	FivePoint Credit Union	\$630,842	\$68,694	10.89%	3.27%	2.56%	5.88%
	Greater Texas Federal Credit Union	\$638,059	\$52,645	8.25%	9.22%	1.68%	3.87%
	Houston Federal Credit Union	\$645,644	\$54,676	8.47%	12.00%	1.10%	3.05%
	El Paso Area Teachers Federal Credit Union	\$651,224	\$77,581	11.91%	4.61%	3.03%	5.81%
	Neighborhood Credit Union	\$670,635	\$73,483	10.96%	9.45%	3.23%	6.61%
	Smart Financial Credit Union	\$711,331	\$66,886	9.40%	8.32%	1.43%	4.75%
	Houston Police Federal Credit Union	\$715,200	\$100,797	14.09%	8.45%	3.16%	2.48%
	First Service Credit Union	\$719,685	\$69,513	9.66%	8.47%	5.19%	10.08%
	Brazos Valley Schools Credit Union	\$723,879	\$64,370	8.89%	3.90%	1.90%	1.63%
	Gulf Coast Educators Federal Credit Union	\$730,837	\$125,970	17.24%	7.22%	0.72%	1.87%
	Mobiloil Federal Credit Union	\$775,711	\$92,291	11.90%	11.62%	2.27%	6.66%
	Velocity Credit Union	\$843,126	\$109,956	13.04%	9.68%	4.51%	13.57%
	Schlumberger Employees Credit Union	\$845,163	\$120,674	14.28%	12.27%	0.72%	0.82%
	Red River Federal Credit Union	\$891,421	\$93,543	10.49%	7.19%	9.26%	7.73%
	InTouch Credit Union	\$893,698	\$75,661	8.47%	2.09%	7.16%	6.18%
	Amoco Federal Credit Union	\$906,448	\$77,233	8.52%	10.07%	4.08%	6.08%
	Fort Worth Community Credit Union	\$909,204	\$81,710	8.99%	3.15%	2.35%	5.04%
	Amplify Credit Union	\$934,048	\$87,125	9.33%	9.54%	5.30%	5.78%
	United Heritage Credit Union	\$992,453	\$89,958	9.06%	11.46%	2.09%	2.47%
	DATCU Credit Union	\$994,038	\$144,269	14.51%	10.11%	1.30%	2.03%
	Average of Asset Group C	\$729,590	\$81,189	11.15%	8.83%	3.43%	4.90%

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

June 30, 2018

Run Date: August 23, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group D - \$1 billion and over in total assets							
	Shell Federal Credit Union	\$1,036,479	\$103,126	9.95%	16.39%	4.58%	4.32%
	Firstmark Credit Union	\$1,052,811	\$101,634	9.65%	6.67%	2.71%	4.71%
	FirstLight Federal Credit Union	\$1,069,143	\$92,908	8.69%	8.37%	4.37%	8.53%
	Texas Trust Credit Union	\$1,222,636	\$135,253	11.06%	6.87%	0.65%	1.75%
	First Community Credit Union	\$1,405,058	\$129,232	9.20%	16.59%	3.03%	3.80%
	Credit Union Of Texas	\$1,407,077	\$125,653	8.93%	3.42%	8.02%	8.05%
	Austin Telco Federal Credit Union	\$1,487,838	\$201,153	13.52%	10.68%	0.55%	0.91%
	A+ Federal Credit Union	\$1,501,755	\$140,120	9.33%	13.65%	2.78%	5.48%
	Advancial Federal Credit Union	\$1,603,102	\$133,246	8.31%	6.36%	6.41%	5.47%
	Texans Credit Union	\$1,608,769	\$103,833	6.45%	27.09%	1.44%	3.22%
	JSC Federal Credit Union	\$2,172,593	\$229,603	10.57%	6.50%	0.61%	0.92%
	EECU	\$2,179,681	\$266,798	12.24%	11.29%	1.96%	4.20%
	University Federal Credit Union	\$2,349,587	\$200,388	8.53%	10.23%	2.35%	5.67%
	GECU	\$2,727,393	\$267,139	9.79%	10.01%	8.09%	10.33%
	Navy Army Community Credit Union	\$2,810,948	\$305,610	10.87%	6.99%	9.70%	10.35%
	Credit Human Federal Credit Union	\$3,050,966	\$348,018	11.41%	2.66%	18.40%	4.23%
	Texas Dow Employees Credit Union	\$3,200,552	\$277,828	8.68%	16.81%	8.40%	10.13%
	American Airlines Federal Credit Union	\$6,951,478	\$688,649	9.91%	7.36%	2.06%	3.71%
	Randolph-Brooks Federal Credit Union	\$8,987,982	\$1,079,246	12.01%	11.31%	2.49%	3.12%
	Security Service Federal Credit Union	\$9,492,467	\$861,027	9.07%	8.36%	8.60%	11.36%
	Average of Asset Group D	\$2,865,916	\$289,523	9.91%	10.38%	4.86%	5.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

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