



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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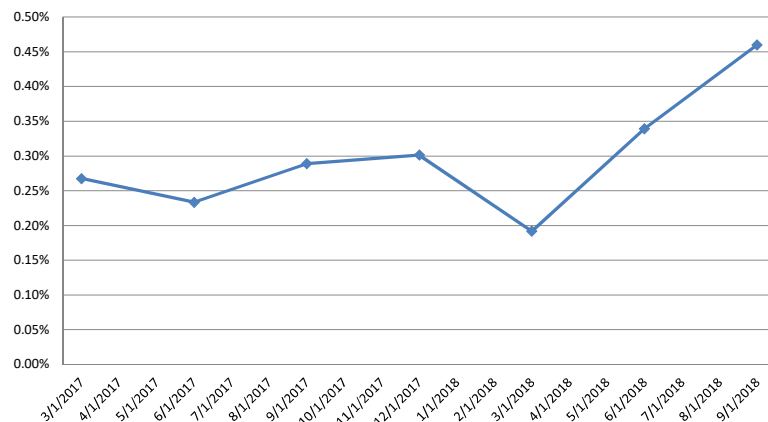
ASSET SIZE DEFINITION

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

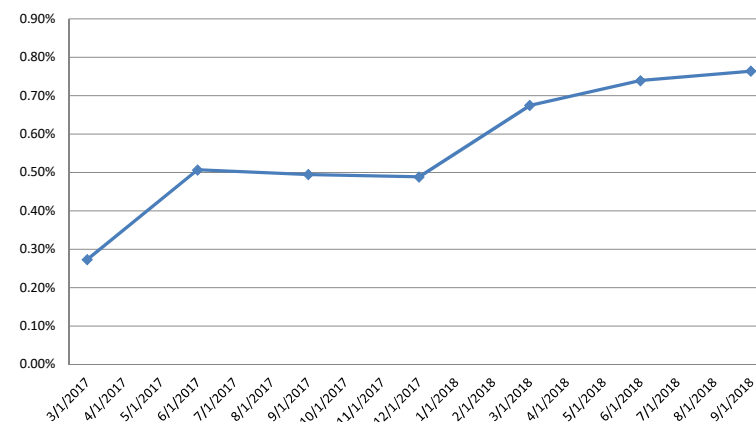
Texas

Performance Analysis

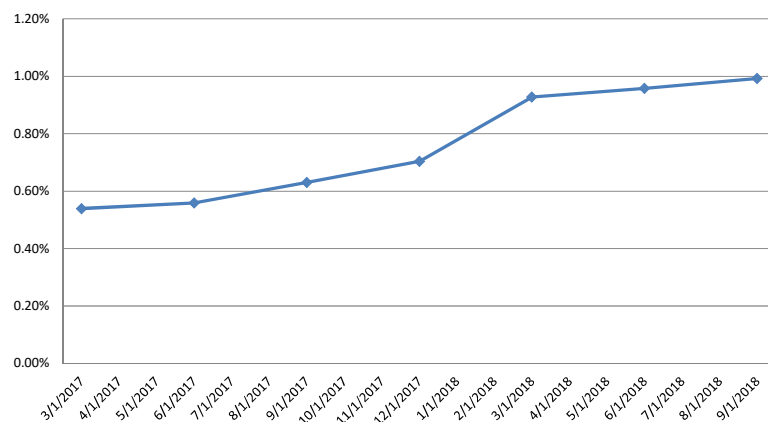
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

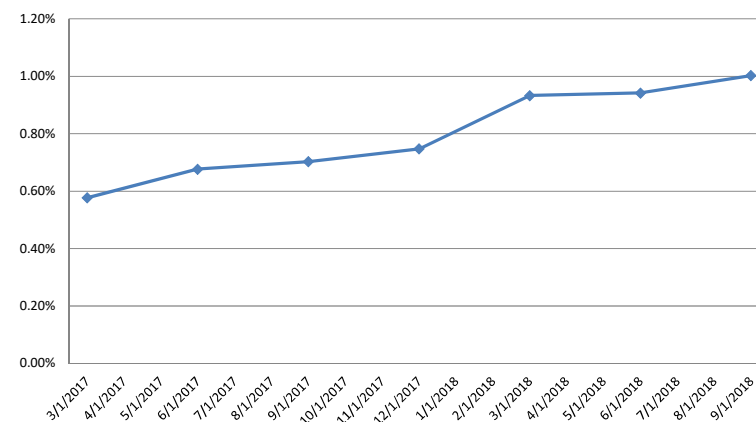
Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.27%	0.23%	0.29%	0.30%	0.19%	0.34%	0.46%

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

Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.27%	0.51%	0.49%	0.49%	0.67%	0.74%	0.76%

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

Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.54%	0.56%	0.63%	0.70%	0.93%	0.96%	0.99%

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

Return on Avg Assets	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.58%	0.68%	0.70%	0.75%	0.93%	0.94%	1.00%

Source: SNL Financial

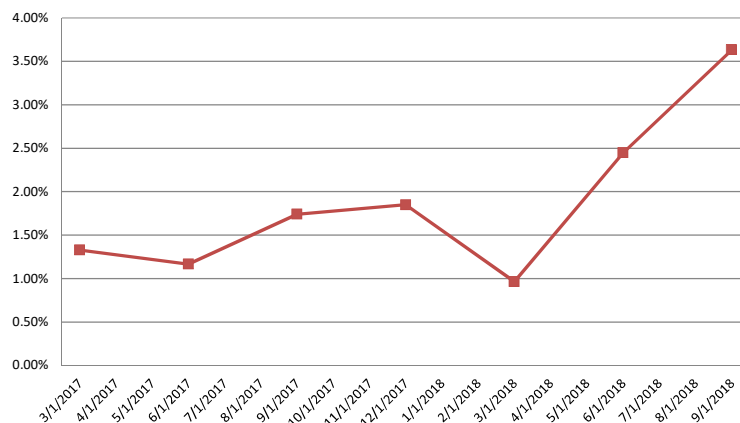
Note: Report includes only bank-level data.

NA = data was not available.

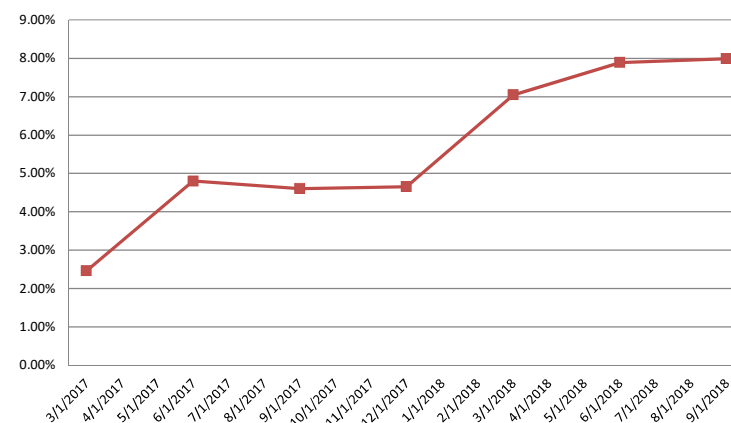
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

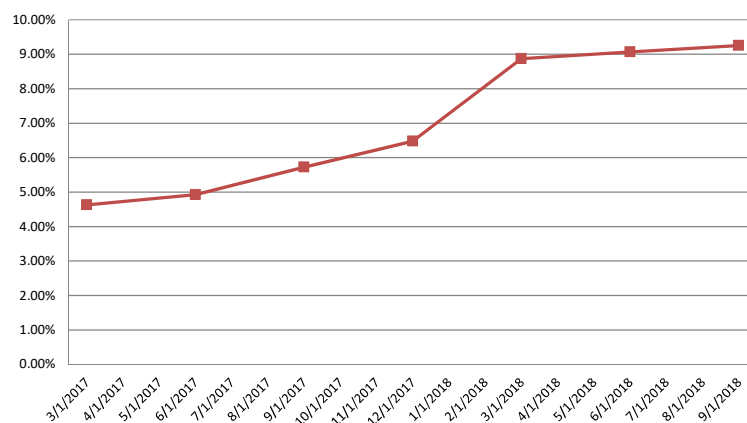
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



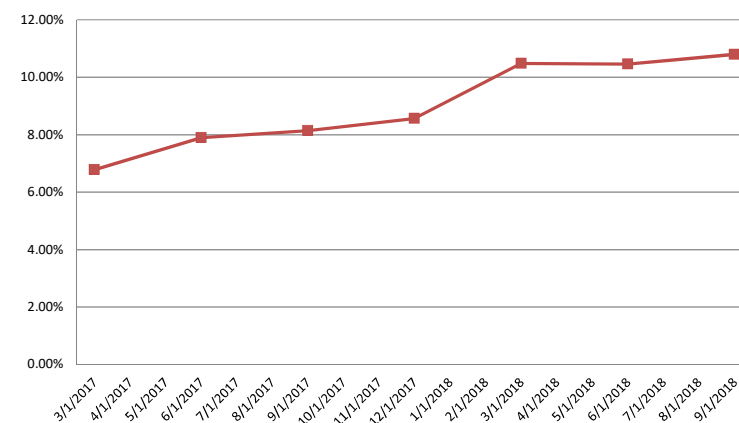
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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	\$266	(\$1)	(1.49%)	(4.35%)	150.00%	NA	(\$18)	(8.96%)	(23.76%)	112.50%	NA
	Assumption Beaumont Federal Credit Union	\$475	\$0	0.00%	0.00%	200.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Lynn Co Federal Credit Union	\$531	(\$8)	(5.99%)	(29.36%)	260.00%	\$40	(\$20)	(5.05%)	(23.19%)	200.00%	\$39
	All Saints Catholic Federal Credit Union	\$574	\$2	1.41%	8.00%	62.50%	\$16	\$3	0.72%	4.04%	80.95%	\$15
	Orange County Teachers Credit Union	\$598	(\$9)	(5.09%)	(15.86%)	NM	\$32	(\$182)	(26.84%)	(92.98%)	NM	\$33
	Paris District Credit Union	\$669	\$0	0.00%	0.00%	100.00%	\$16	\$1	0.20%	1.45%	93.75%	\$16
	Musicians Federal Credit Union	\$684	\$1	0.58%	4.71%	100.00%	\$40	\$2	0.40%	3.17%	90.91%	\$40
	Texas Lee Federal Credit Union	\$699	\$3	1.76%	18.18%	0.00%	NA	\$8	1.60%	16.93%	18.18%	NA
	Jafari No-Interest Credit Union	\$860	\$16	7.64%	23.36%	23.81%	NA	\$40	6.45%	20.59%	35.94%	NA
	I.B.E.W. Local #681 Credit Union	\$887	\$0	0.00%	0.00%	114.29%	\$16	\$1	0.15%	1.13%	100.00%	\$16
	Pear Orchard Federal Credit Union	\$897	\$2	0.89%	4.37%	88.89%	\$8	\$7	1.00%	5.16%	76.67%	\$7
	T & FS Employee Credit Union	\$935	\$5	2.19%	8.81%	75.00%	\$44	\$15	2.23%	8.97%	80.82%	\$47
	S W E Federal Credit Union	\$944	\$0	0.00%	0.00%	75.00%	\$32	(\$1)	(0.12%)	(1.40%)	104.35%	\$43
	Pilgrim CUCC Federal Credit Union	\$972	\$1	0.40%	4.00%	100.00%	\$32	(\$4)	(0.51%)	(5.28%)	108.00%	\$35
	Littlefield School Employees Federal Credit Union	\$994	\$3	1.21%	7.23%	72.73%	\$40	\$7	0.91%	5.73%	78.13%	\$37
	Brentwood Baptist Church Federal Credit Union	\$1,120	(\$2)	(0.71%)	(8.16%)	68.75%	\$7	(\$1)	(0.12%)	(1.35%)	82.61%	\$6
	Witco Houston Employees Credit Union	\$1,214	\$1	0.31%	1.18%	100.00%	\$0	\$1	0.10%	0.40%	100.00%	\$0
	Empowerment Community Development Federal Credit Union	\$1,259	(\$1)	(0.31%)	(4.44%)	100.00%	\$16	(\$1)	(0.10%)	(1.48%)	95.12%	\$16
	Teachers Alliance Federal Credit Union	\$1,284	\$2	0.63%	2.37%	85.71%	\$14	(\$2)	(0.21%)	(0.79%)	105.41%	\$15
	Faith Cooperative Federal Credit Union	\$1,367	\$4	1.15%	11.19%	56.00%	\$8	\$26	2.48%	25.68%	47.95%	\$3
	Saint Lukes Community Federal Credit Union	\$1,396	\$1	0.29%	3.08%	100.00%	\$4	\$2	0.19%	2.07%	81.82%	\$5
	Highway Employees Credit Union	\$1,563	\$16	4.04%	15.09%	73.91%	\$22	\$11	0.92%	3.51%	80.30%	\$23
	W T N M Atlantic Federal Credit Union	\$1,581	\$8	2.06%	9.44%	81.82%	\$48	\$18	1.58%	7.19%	77.61%	\$47
	G P M Federal Credit Union	\$1,630	\$8	1.93%	9.14%	33.33%	\$0	\$21	1.62%	8.14%	45.16%	\$0
	Salt Employees Federal Credit Union	\$1,733	\$1	0.22%	0.58%	82.35%	\$27	\$4	0.29%	0.78%	88.00%	\$25
	Redeemer Federal Credit Union	\$1,803	\$41	9.31%	35.73%	21.28%	\$0	\$117	10.05%	36.36%	18.18%	\$0
	IBEW LU 278 Federal Credit Union	\$1,897	\$4	0.84%	12.70%	81.82%	\$30	\$7	0.49%	7.47%	98.44%	\$29
	Lehrer Interests Credit Union	\$2,007	\$3	0.57%	2.67%	44.44%	\$8	\$8	0.49%	2.39%	58.33%	\$8
	American Baptist Association Credit Union	\$2,140	\$4	0.75%	8.56%	73.91%	\$64	\$8	0.50%	5.86%	76.71%	\$67
	Sugar Growers Federal Credit Union	\$2,226	\$10	1.75%	4.18%	52.63%	\$0	\$17	0.97%	2.38%	73.58%	\$0
	Kilgore Shell Employees Federal Credit Union	\$2,390	\$4	0.65%	4.37%	79.31%	\$35	\$12	0.63%	4.43%	85.71%	\$35
	Goodyear San Angelo Federal Credit Union	\$2,404	\$21	3.54%	31.34%	61.90%	\$16	\$36	2.05%	18.75%	59.65%	\$12
	Covenant Savings Federal Credit Union	\$2,560	\$8	1.19%	12.31%	82.98%	\$17	\$22	1.06%	11.64%	82.31%	\$17
	Light Commerce Credit Union	\$2,690	(\$11)	(1.68%)	(8.64%)	134.55%	\$86	(\$38)	(1.97%)	(9.69%)	118.13%	\$73
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,872	\$14	1.92%	11.48%	110.34%	\$53	\$7	0.32%	1.91%	112.66%	\$39
	Pasadena Postal Credit Union	\$2,874	(\$15)	(2.04%)	(16.30%)	78.72%	\$44	(\$11)	(0.49%)	(3.94%)	70.39%	\$47
	Sweeny Teachers Federal Credit Union	\$2,889	\$6	0.83%	7.67%	83.33%	\$46	(\$2)	(0.09%)	(0.85%)	91.75%	\$46
	Corpus Christi S.P. Credit Union	\$3,098	\$4	0.52%	2.39%	109.09%	\$36	(\$18)	(0.76%)	(3.54%)	118.49%	\$34
	SP Trainmen Federal Credit Union	\$3,180	(\$6)	(0.75%)	(2.36%)	117.24%	\$42	(\$18)	(0.74%)	(2.34%)	120.48%	\$40
	T. H. D. District 17 Credit Union	\$3,248	\$8	1.01%	4.45%	71.43%	\$52	\$13	0.55%	2.43%	80.82%	\$49
	Navarro Credit Union	\$3,277	\$5	0.60%	1.87%	62.50%	\$44	\$18	0.73%	2.25%	61.29%	\$41
	Galveston School Employees Federal Credit Union	\$3,294	\$9	1.09%	10.14%	85.48%	\$76	\$8	0.31%	3.04%	96.20%	\$77
	Vidor Teachers Federal Credit Union	\$3,318	\$7	0.81%	5.67%	63.64%	\$32	\$10	0.39%	2.72%	77.97%	\$35
	Pampa Municipal Credit Union	\$3,618	\$17	1.85%	21.73%	62.50%	\$30	\$19	0.69%	8.31%	69.70%	\$30
	Federal Employees Credit Union	\$3,656	\$9	0.98%	5.41%	75.00%	\$34	\$7	0.24%	1.41%	91.58%	\$34
	Plains Federal Credit Union	\$3,737	\$0	0.00%	0.00%	102.56%	\$36	(\$5)	(0.17%)	(1.23%)	104.27%	\$36
	B P S Federal Credit Union	\$3,766	\$6	0.63%	1.43%	68.75%	\$48	\$17	0.59%	1.36%	68.63%	\$53

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Performance Analysis

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Run Date: November 8, 2018

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

Longview Federal Credit Union	\$3,852	\$2	0.20%	1.12%	94.87%	\$32	\$12	0.40%	2.25%	96.49%		\$33
Thd-6 Credit Union	\$3,897	\$5	0.51%	4.46%	79.07%	\$42	\$12	0.41%	3.60%	84.55%		\$41
Union Pacific Employees Credit Union	\$4,142	\$17	1.65%	8.95%	67.35%	\$42	\$48	1.53%	8.61%	72.46%		\$43
Waconized Federal Credit Union	\$4,262	(\$62)	(5.74%)	(23.78%)	106.56%	\$47	(\$44)	(1.34%)	(5.55%)	86.96%		\$37
IBEW 116 Federal Credit Union	\$4,325	\$2	0.19%	2.31%	94.34%	\$42	\$1	0.03%	0.38%	98.66%		\$43
Belton Federal Credit Union	\$4,342	\$19	1.70%	14.53%	58.18%	\$36	\$34	1.03%	8.87%	66.67%		\$35
Oak Farms Employees Credit Union	\$4,349	\$28	2.58%	10.99%	61.90%	\$61	\$34	1.05%	4.50%	82.38%		\$72
Prairie View Federal Credit Union	\$4,349	(\$1)	(0.09%)	(1.12%)	96.36%	\$59	(\$26)	(0.77%)	(9.39%)	103.90%		\$68
InterCorp Credit Union	\$4,408	(\$3)	(0.27%)	(1.68%)	76.92%	\$58	(\$16)	(0.47%)	(2.97%)	88.76%		\$59
Promise Credit Union	\$4,456	(\$32)	(2.77%)	(30.99%)	122.46%	\$113	\$98	2.87%	36.00%	90.49%		\$76
Peco Federal Credit Union	\$4,483	\$5	0.44%	4.83%	88.68%	\$44	\$29	0.84%	9.57%	82.94%		\$43
Lefors Federal Credit Union	\$4,508	\$12	1.05%	6.11%	77.78%	\$29	\$17	0.48%	2.91%	85.53%		\$30
Houston Belt & Terminal Federal Credit Union	\$4,509	\$23	2.04%	8.47%	64.47%	\$58	\$55	1.65%	6.87%	70.05%		\$57
Del Rio S.P. Credit Union	\$4,625	\$4	0.34%	1.05%	90.00%	\$52	\$6	0.17%	0.53%	94.74%		\$51
Port of Houston Warehouse Federal Credit Union	\$4,640	\$7	0.59%	4.55%	90.48%	\$0	(\$13)	(0.36%)	(2.81%)	89.19%		\$0
Farmers Branch City Employees Federal Credit Union	\$4,642	\$30	2.56%	11.45%	50.82%	\$40	\$45	1.29%	5.73%	68.06%		\$30
Mount Carmel Church Federal Credit Union	\$4,693	\$13	1.10%	6.00%	75.00%	\$84	\$27	0.75%	4.21%	81.38%		\$83
Pollock Employees Credit Union	\$4,708	\$9	0.75%	6.36%	87.50%	\$64	\$33	0.92%	8.00%	96.17%		\$69
Highway District 9 Credit Union	\$4,737	\$5	0.42%	2.04%	87.50%	\$30	\$12	0.34%	1.64%	88.17%		\$31
E E South Texas Credit Union	\$4,767	\$0	0.00%	0.00%	113.04%	\$56	(\$5)	(0.11%)	(0.54%)	126.32%		\$59
Everman Parkway Credit Union	\$4,875	(\$1)	(0.08%)	(0.28%)	101.64%	\$50	(\$6)	(0.16%)	(0.55%)	104.07%		\$49
NCE Credit Union	\$5,319	\$9	0.67%	3.47%	87.06%	\$48	\$16	0.39%	2.07%	93.12%		\$48
Team Financial Federal Credit Union	\$5,368	\$13	0.99%	41.27%	83.53%	\$66	(\$136)	(3.46%)	(129.52%)	209.76%		\$68
City of Deer Park Federal Credit Union	\$5,407	\$21	1.54%	8.34%	71.83%	\$75	\$32	0.77%	4.29%	81.35%		\$75
CASE Federal Credit Union	\$5,472	\$6	0.45%	3.32%	85.96%	\$44	\$13	0.33%	2.42%	89.61%		\$43
M E C O Federal Credit Union	\$5,760	\$17	1.19%	6.92%	75.71%	\$51	\$33	0.77%	4.54%	81.15%		\$53
Jackson County Federal Credit Union	\$5,792	\$10	0.67%	7.53%	77.36%	\$19	\$16	0.36%	4.06%	86.71%		\$19
Coastal Teachers Federal Credit Union	\$5,806	\$6	0.42%	5.61%	88.89%	\$31	\$6	0.14%	1.88%	95.97%		\$32
Oak Cliff Christian Federal Credit Union	\$5,831	(\$4)	(0.27%)	(2.95%)	75.61%	\$50	\$40	0.93%	10.04%	72.69%		\$44
Skel-Tex Credit Union	\$5,862	\$16	1.06%	5.51%	77.78%	\$46	\$17	0.38%	1.96%	85.94%		\$45
Lubbock Telco Federal Credit Union	\$5,916	\$5	0.34%	1.28%	90.70%	\$37	\$19	0.43%	1.62%	85.27%		\$36
Cochran County Schools Federal Credit Union	\$5,983	\$17	1.15%	8.32%	69.57%	\$48	\$35	0.78%	5.80%	69.63%		\$46
ACU Credit Union	\$6,004	\$4	0.26%	1.35%	69.77%	\$56	\$20	0.43%	2.26%	75.20%		\$57
United Savers Trust Credit Union	\$6,048	\$8	0.52%	7.21%	87.00%	\$51	\$24	0.51%	7.36%	87.83%		\$51
Highway District 2 Credit Union	\$6,063	\$12	0.81%	4.13%	84.31%	\$54	(\$7)	(0.16%)	(0.80%)	93.06%		\$54
Midwestern State University Credit Union	\$6,141	(\$10)	(0.65%)	(4.41%)	118.37%	\$52	(\$49)	(1.07%)	(7.07%)	137.98%		\$52
Hilco Federal Credit Union	\$6,281	\$1	0.06%	1.08%	98.10%	\$49	(\$1)	(0.02%)	(0.36%)	100.32%		\$49
Galveston Government Employees Credit Union	\$6,296	\$16	1.03%	14.13%	81.74%	\$45	\$20	0.43%	5.98%	91.88%		\$44
Local 20 IBEW Federal Credit Union	\$6,299	\$17	1.09%	14.75%	83.49%	\$65	(\$13)	(0.28%)	(3.76%)	96.58%		\$63
Texas Farm Bureau Federal Credit Union	\$6,627	\$18	1.08%	5.55%	75.00%	\$90	\$34	0.67%	3.53%	82.78%		\$87
Brownsville City Employees Federal Credit Union	\$6,669	\$23	1.37%	5.73%	62.16%	\$35	\$33	0.66%	2.77%	70.59%		\$36
FCI Federal Credit Union	\$6,699	(\$22)	(1.32%)	(8.97%)	121.95%	\$52	(\$58)	(1.15%)	(7.74%)	119.50%		\$49
Frio County Federal Credit Union	\$6,727	\$38	2.23%	10.50%	67.54%	\$74	\$60	1.18%	5.56%	66.86%		\$74
South Texas Regional Federal Credit Union	\$6,779	\$5	0.30%	3.90%	91.18%	\$33	(\$16)	(0.32%)	(4.06%)	103.63%		\$40
ILA 28 Federal Credit Union	\$6,828	\$45	2.64%	10.66%	54.02%	\$39	\$78	1.53%	6.25%	64.22%		\$37
Andrews School Federal Credit Union	\$6,881	\$16	0.92%	4.13%	68.00%	\$46	\$36	0.67%	3.12%	73.72%		\$44
Bivins Federal Credit Union	\$6,884	(\$4)	(0.23%)	(1.56%)	102.56%	\$61	\$6	0.12%	0.78%	91.54%		\$60
C-T Waco Federal Credit Union	\$7,010	(\$3)	(0.17%)	(1.79%)	95.70%	\$52	(\$41)	(0.79%)	(7.95%)	106.04%		\$59
Seminole Public Schools Federal Credit Union	\$7,046	\$6	0.34%	1.57%	90.16%	\$82	\$8	0.15%	0.70%	94.74%		\$82

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

Electric Utilities Credit Union	\$7,053	(\$4)	(0.23%)	(1.93%)	92.31%	\$40	(\$2)	(0.04%)	(0.32%)	94.74%		\$39
I.B.E.W. LU 66 Federal Credit Union	\$7,273	\$21	1.17%	11.72%	72.14%	\$76	\$51	0.99%	9.70%	76.92%		\$72
TC Teachers Federal Credit Union	\$7,333	\$1	0.05%	0.32%	101.52%	\$80	(\$23)	(0.42%)	(2.43%)	104.89%		\$77
Port of Houston Credit Union	\$7,401	\$25	1.35%	5.93%	68.18%	\$76	\$56	0.99%	4.47%	68.03%		\$77
Hale County Teachers Federal Credit Union	\$7,466	\$22	1.18%	10.07%	69.32%	\$43	\$52	0.93%	8.11%	74.79%		\$43
Victoria City-County Employees Federal Credit Union	\$7,671	(\$1)	(0.05%)	(0.40%)	113.24%	\$29	(\$6)	(0.11%)	(0.81%)	107.92%		\$33
Moore County Schools Federal Credit Union	\$7,694	(\$2)	(0.10%)	(1.14%)	95.56%	\$61	(\$133)	(2.30%)	(24.36%)	100.00%		\$60
STEC Federal Credit Union	\$7,751	\$24	1.23%	7.65%	52.08%	\$32	\$67	1.13%	7.26%	59.42%		\$29
Mount Olive Baptist Church Federal Credit Union	\$7,797	\$59	2.99%	19.44%	18.06%	\$0	\$136	2.31%	15.51%	28.50%		\$0
Morris Sheppard Texarkana Federal Credit Union	\$7,859	\$11	0.56%	4.60%	80.90%	\$45	\$42	0.72%	5.94%	82.09%		\$49
Sweetwater Regional Federal Credit Union	\$7,891	\$4	0.20%	0.99%	96.74%	\$53	\$2	0.03%	0.16%	99.25%		\$53
Coburn Credit Union	\$7,904	\$25	1.28%	8.99%	40.00%	\$36	\$82	1.42%	10.09%	44.70%		\$35
Vatat Credit Union	\$7,912	\$13	0.67%	4.13%	78.49%	\$86	\$18	0.32%	1.93%	85.20%		\$84
Jackson County Teachers Federal Credit Union	\$8,056	\$14	0.68%	6.06%	72.22%	\$19	\$27	0.43%	3.93%	80.14%		\$19
Express-News Federal Credit Union	\$8,070	\$9	0.44%	4.39%	83.12%	\$36	\$8	0.13%	1.30%	92.09%		\$38
Sherwin Federal Credit Union	\$8,092	\$0	0.00%	0.00%	99.03%	\$38	(\$10)	(0.16%)	(0.51%)	103.32%		\$39
Southeast Texas Employees Federal Credit Union	\$8,284	\$28	1.31%	17.45%	53.16%	\$51	(\$136)	(2.01%)	(26.78%)	73.23%		\$53
Scurry County School Federal Credit Union	\$8,811	\$32	1.45%	6.68%	71.28%	\$49	\$52	0.76%	3.66%	71.07%		\$49
Yoakum County Federal Credit Union	\$8,876	\$17	0.77%	4.02%	58.24%	\$53	\$40	0.60%	3.18%	68.03%		\$53
Methodist Hospital Employees Federal Credit Union	\$8,878	\$6	0.26%	2.80%	72.59%	\$42	(\$26)	(0.37%)	(3.99%)	88.44%		\$49
Marathon Republic Federal Credit Union	\$8,886	\$23	1.02%	10.12%	79.05%	\$61	\$37	0.56%	5.51%	84.43%		\$61
Fannin County Teachers Federal Credit Union	\$9,319	\$29	1.23%	5.77%	64.36%	\$80	\$92	1.30%	6.19%	62.16%		\$75
Victoria Federal Credit Union	\$9,473	\$4	0.16%	1.32%	88.60%	\$39	(\$12)	(0.16%)	(1.32%)	92.77%		\$39
Tex-Mex Credit Union	\$9,525	\$41	1.69%	6.43%	72.28%	\$51	\$89	1.21%	4.71%	79.37%		\$52
Port Terminal Federal Credit Union	\$9,612	\$4	0.17%	0.54%	94.87%	\$72	(\$1)	(0.01%)	(0.05%)	95.89%		\$69
Cen Tex Manufacturing Credit Union	\$9,637	\$60	2.45%	17.01%	55.75%	\$61	\$188	2.45%	18.68%	59.88%		\$60
Met Tran Federal Credit Union	\$9,699	\$47	1.96%	11.63%	56.03%	\$48	\$123	1.73%	10.51%	61.18%		\$52
Natural Resources Conservation Service Federal Credit Union	\$9,847	(\$3)	(0.12%)	(1.00%)	90.99%	\$65	\$2	0.03%	0.22%	94.77%		\$63
Alamo City Credit Union	\$9,986	(\$4)	(0.16%)	(1.63%)	75.97%	\$44	\$14	0.19%	1.92%	81.89%		\$43
Ben E. Keith Employees Federal Credit Union	\$10,492	\$29	1.12%	7.29%	63.00%	\$45	\$90	1.18%	7.69%	65.84%		\$44
Germania Credit Union	\$10,524	\$15	0.57%	4.34%	78.57%	\$34	\$21	0.27%	2.04%	89.84%		\$46
Longview Consolidated Credit Union	\$10,557	\$7	0.27%	1.33%	94.31%	\$53	\$3	0.04%	0.19%	100.00%		\$62
Wharton County Teachers Credit Union	\$10,790	\$8	0.29%	1.67%	78.72%	\$42	\$28	0.33%	1.96%	78.42%		\$41
E M O T Federal Credit Union	\$10,840	\$28	1.04%	3.97%	54.17%	\$72	\$64	0.80%	3.05%	61.66%		\$72
T & P Longview Federal Credit Union	\$10,937	\$27	1.00%	5.07%	69.40%	\$82	\$96	1.20%	6.11%	69.37%		\$81
Sweetex Credit Union	\$10,967	\$19	0.69%	2.22%	75.31%	\$86	\$39	0.47%	1.52%	81.90%		\$87
Highway District 19 Employees Credit Union	\$11,190	\$6	0.22%	1.69%	71.13%	\$49	\$3	0.03%	0.28%	89.30%		\$51
Employees United Federal Credit Union	\$11,414	\$48	1.68%	6.05%	62.41%	\$46	\$102	1.20%	4.34%	70.23%		\$50
Swemp Federal Credit Union	\$11,603	\$6	0.21%	1.45%	80.00%	\$53	\$39	0.44%	3.17%	77.31%		\$54
1st University Credit Union	\$11,748	\$11	0.37%	5.16%	90.32%	\$67	\$26	0.29%	4.11%	90.34%		\$64
Member Preferred Federal Credit Union	\$11,772	\$57	1.94%	15.18%	75.00%	\$46	\$121	1.35%	11.04%	74.58%		\$48
Texoma Federal Credit Union	\$11,866	\$22	0.74%	3.58%	73.63%	\$55	\$36	0.40%	1.96%	82.45%		\$56
Pasadena Municipal Federal Credit Union	\$11,919	\$33	1.09%	6.05%	58.97%	\$44	\$40	0.43%	2.45%	66.35%		\$44
Neiman Marcus Group Employees Federal Credit Union	\$11,925	\$14	0.48%	3.96%	80.00%	\$54	\$7	0.08%	0.66%	77.78%		\$52
Local 24 Employees Federal Credit Union	\$11,953	\$16	0.53%	3.45%	84.43%	\$56	\$36	0.40%	2.60%	87.50%		\$56
TxDOT Credit Union	\$12,039	\$33	1.08%	8.31%	57.89%	\$53	\$74	0.80%	6.32%	64.78%		\$54
Marshall T&P Employees Federal Credit Union	\$12,054	\$60	1.97%	10.33%	52.94%	\$90	\$163	1.78%	9.58%	54.99%		\$90
P.I.E. Credit Union	\$12,208	\$15	0.48%	3.04%	76.40%	\$39	\$44	0.45%	3.00%	75.71%		\$33

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

September 30, 2018

Run Date: November 8, 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)

Angelina County Teachers Credit Union	\$12,356	\$22	0.72%	5.63%	76.34%	\$67	\$59	0.66%	5.09%	81.23%	\$62
PamCel Community Federal Credit Union	\$12,442	(\$9)	(0.29%)	(1.72%)	107.27%	\$48	(\$36)	(0.37%)	(2.28%)	109.43%	\$48
Refugio County Federal Credit Union	\$12,514	\$45	1.42%	9.62%	61.74%	\$41	\$110	1.14%	7.99%	65.72%	\$42
Laredo Fire Department Federal Credit Union	\$12,542	\$7	0.23%	2.05%	93.22%	\$43	\$22	0.24%	2.16%	91.62%	\$46
Friona Texas Federal Credit Union	\$12,627	\$48	1.50%	7.81%	68.63%	\$49	\$99	1.04%	5.45%	75.85%	\$46
Texarkana Terminal Employees Federal Credit Union	\$12,775	\$13	0.41%	4.66%	92.86%	\$59	\$15	0.16%	1.80%	96.16%	\$58
F C S Federal Credit Union	\$12,903	\$51	1.59%	5.07%	43.93%	\$45	\$150	1.57%	5.03%	42.86%	\$41
Brownfield Federal Credit Union	\$12,914	\$16	0.49%	1.70%	86.76%	\$62	\$14	0.15%	0.50%	93.72%	\$62
Third Coast Federal Credit Union	\$13,122	(\$16)	(0.48%)	(1.69%)	80.08%	\$44	\$136	1.32%	4.86%	82.77%	\$47
Cherokee County Teachers Federal Credit Union	\$13,249	\$0	0.00%	0.00%	70.34%	\$43	\$73	0.74%	4.25%	76.66%	\$41
Reeves County Teachers Credit Union	\$13,328	\$23	0.69%	7.28%	84.85%	\$77	\$59	0.60%	6.32%	88.48%	\$78
Alba Golden Federal Credit Union	\$13,521	\$76	2.21%	13.05%	48.39%	\$49	\$168	1.60%	9.86%	52.78%	\$50
Central Texas Teachers Credit Union	\$13,650	\$23	0.67%	5.99%	80.33%	\$62	\$32	0.31%	2.81%	85.54%	\$61
Gulf Shore Federal Credit Union	\$13,880	\$17	0.49%	6.66%	85.11%	\$72	\$29	0.27%	3.83%	88.00%	\$71
ILA 1351 Federal Credit Union	\$14,016	\$32	0.90%	5.28%	80.37%	\$69	\$64	0.59%	3.55%	86.12%	\$68
Homeport Federal Credit Union	\$14,260	(\$84)	(2.28%)	(24.26%)	92.21%	\$43	(\$156)	(1.35%)	(14.33%)	100.77%	\$47
MOPAC Employees Federal Credit Union	\$14,489	\$15	0.42%	3.70%	87.89%	\$60	\$25	0.23%	2.06%	92.62%	\$58
Texhillco School Employees Federal Credit Union	\$14,730	\$41	1.11%	14.32%	80.74%	\$66	\$48	0.43%	5.73%	82.57%	\$66
Linkage Credit Union	\$14,982	\$32	0.85%	5.71%	81.78%	\$60	\$76	0.68%	4.57%	88.64%	\$62
Coastal Bend Post Office Federal Credit Union	\$15,055	\$45	1.18%	6.62%	56.59%	\$65	\$124	1.06%	6.18%	56.39%	\$60
Corpus Christi Postal Employees Credit Union	\$15,210	\$44	1.15%	9.05%	77.55%	\$69	\$56	0.49%	3.88%	89.25%	\$73
Ellis County Teachers & Employees Federal Credit Union	\$15,228	\$55	1.47%	11.75%	52.00%	\$65	\$113	1.02%	8.22%	61.82%	\$65
National Oilwell Varco Employees Credit Union	\$15,230	\$76	1.97%	9.64%	57.05%	\$63	\$164	1.41%	7.05%	65.27%	\$65
IBEW Community Federal Credit Union	\$15,279	\$29	0.74%	8.27%	74.88%	\$43	\$35	0.29%	3.34%	79.16%	\$45
Victoria Teachers Federal Credit Union	\$15,455	\$35	0.91%	2.99%	69.17%	\$39	\$69	0.59%	1.98%	72.33%	\$38
First Priority Credit Union	\$15,520	\$43	1.10%	13.21%	70.66%	\$53	\$66	0.57%	6.89%	80.86%	\$54
Family 1st Of Texas Federal Credit Union	\$15,609	(\$53)	(1.43%)	(10.97%)	96.09%	\$65	(\$111)	(1.03%)	(7.54%)	95.55%	\$59
Waco Federal Credit Union	\$15,996	\$18	0.44%	5.80%	90.11%	\$52	\$19	0.15%	2.05%	94.71%	\$51
Alpine Community Credit Union	\$16,013	\$48	1.17%	11.93%	63.97%	\$42	\$80	0.66%	6.73%	76.52%	\$43
Ward County Credit Union	\$16,105	\$8	0.20%	2.22%	93.96%	\$54	\$9	0.08%	0.83%	97.66%	\$54
U S I Federal Credit Union	\$16,116	\$22	0.55%	1.79%	78.20%	\$66	\$70	0.59%	1.91%	76.74%	\$59
Baker Hughes Federal Credit Union	\$16,177	(\$69)	(1.69%)	(16.91%)	108.26%	\$64	(\$85)	(0.68%)	(6.83%)	107.37%	\$62
Cowboy Country Federal Credit Union	\$16,273	\$60	1.50%	12.38%	63.04%	\$53	\$138	1.17%	9.75%	63.91%	\$52
Grand Prairie Credit Union	\$16,327	\$17	0.41%	3.90%	86.19%	\$55	\$43	0.34%	3.32%	90.31%	\$56
Pampa Teachers Federal Credit Union	\$16,444	\$32	0.79%	8.02%	79.77%	\$46	\$95	0.79%	8.09%	79.67%	\$44
Borger Federal Credit Union	\$16,603	\$35	0.83%	6.58%	82.06%	\$52	\$44	0.34%	2.78%	91.04%	\$55
Reed Credit Union	\$16,716	\$16	0.38%	2.58%	85.83%	\$81	\$13	0.10%	0.70%	94.80%	\$82
Corner Stone Credit Union	\$16,748	\$62	1.46%	20.89%	75.98%	\$62	\$108	0.79%	12.65%	81.84%	\$69
Temple Santa Fe Community Credit Union	\$16,883	\$17	0.40%	6.05%	77.99%	\$48	\$52	0.41%	6.30%	84.76%	\$52
Texas Community Federal Credit Union	\$17,216	\$32	0.74%	5.51%	82.39%	\$45	\$128	0.99%	7.48%	79.81%	\$42
Odessa Employees Credit Union	\$17,228	\$33	0.77%	5.29%	82.35%	\$63	\$66	0.51%	3.56%	85.88%	\$62
Amarillo Postal Employees Credit Union	\$17,257	\$24	0.56%	3.85%	83.33%	\$55	(\$41)	(0.32%)	(2.17%)	95.12%	\$58
Seagoville Federal Credit Union	\$17,329	\$15	0.35%	2.29%	80.80%	\$66	\$34	0.26%	1.74%	83.88%	\$65
Temple-Inland Federal Credit Union	\$17,409	\$47	1.07%	8.74%	69.70%	\$65	\$111	0.85%	6.99%	74.35%	\$66
Texas Health Resources Credit Union	\$17,451	(\$28)	(0.63%)	(8.02%)	96.32%	\$83	(\$106)	(0.77%)	(9.94%)	97.72%	\$82
Anderson County Federal Credit Union	\$17,527	\$42	0.95%	5.71%	69.94%	\$49	\$74	0.56%	3.39%	79.10%	\$48
Brazos Community Credit Union	\$17,968	\$72	1.71%	7.51%	62.06%	\$79	\$155	1.25%	5.46%	70.41%	\$79
Concho Valley Credit Union	\$18,017	\$30	0.67%	6.42%	81.52%	\$55	\$58	0.44%	4.18%	86.67%	\$55
Kingsville Area Educators Federal Credit Union	\$18,018	\$31	0.68%	10.30%	83.96%	\$50	(\$12)	(0.09%)	(1.31%)	90.74%	\$47

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 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)

Liberty County Teachers Federal Credit Union	\$18,158	\$59	1.29%	15.92%	77.61%	\$51	\$143	1.04%	13.30%	80.87%	\$49
Midland Municipal Employees Credit Union	\$18,627	\$45	0.97%	9.51%	60.23%	\$76	\$84	0.60%	6.01%	65.25%	\$82
Fellowship Credit Union	\$18,797	\$12	0.25%	1.03%	92.23%	\$77	\$45	0.31%	1.29%	90.83%	\$77
McLennan County Employees Federal Credit Union	\$19,333	\$74	1.53%	5.72%	60.30%	\$70	\$191	1.29%	4.98%	66.36%	\$71
Southern Star Credit Union	\$20,123	\$86	1.71%	11.81%	70.00%	\$51	(\$101)	(0.65%)	(4.57%)	98.38%	\$52
Port Arthur Community Federal Credit Union	\$20,437	\$33	0.64%	5.29%	77.41%	\$49	\$143	0.88%	7.79%	77.16%	\$47
Tyler City Employees Credit Union	\$20,541	\$110	2.18%	13.92%	59.78%	\$66	\$226	1.52%	9.77%	67.20%	\$67
Dallas U.P. Employees Credit Union	\$20,689	(\$5)	(0.10%)	(0.41%)	78.49%	\$94	\$53	0.35%	1.46%	81.17%	\$93
C-E Federal Credit Union	\$20,829	\$63	1.23%	17.44%	80.37%	\$60	\$163	1.09%	15.64%	81.06%	\$58
Valwood Park Federal Credit Union	\$21,812	\$47	0.88%	5.71%	77.45%	\$49	\$95	0.60%	3.89%	82.77%	\$49
Rocket Federal Credit Union	\$21,838	\$64	1.22%	16.08%	75.38%	\$44	\$81	0.54%	6.89%	88.28%	\$45
LeTourneau Federal Credit Union	\$21,936	\$31	0.55%	2.39%	82.09%	\$81	\$65	0.38%	1.68%	85.79%	\$77
Union Fidelity Federal Credit Union	\$22,014	\$64	1.17%	7.30%	67.25%	\$82	\$156	0.96%	6.02%	73.14%	\$79
Northeast Panhandle Teachers Federal Credit Union	\$22,059	\$57	1.03%	7.36%	60.26%	\$52	\$121	0.74%	5.28%	69.08%	\$51
Wichita Falls Federal Credit Union	\$22,154	\$60	1.07%	9.80%	75.80%	\$65	\$144	0.85%	7.97%	78.65%	\$64
LCRA Credit Union	\$22,203	\$1	0.02%	0.15%	81.00%	\$73	\$3	0.02%	0.15%	89.11%	\$72
McMurrey Federal Credit Union	\$22,330	\$65	1.17%	9.77%	73.56%	\$69	\$124	0.75%	6.16%	80.50%	\$67
LiFE Federal Credit Union	\$22,354	(\$266)	(4.61%)	(54.01%)	160.28%	\$70	(\$251)	(1.46%)	(16.29%)	117.78%	\$73
Yantis Federal Credit Union	\$22,379	\$4	0.07%	0.45%	97.35%	\$57	\$6	0.04%	0.23%	98.63%	\$59
Local Federal Credit Union	\$23,258	\$123	2.16%	11.75%	78.46%	\$125	\$147	0.88%	4.74%	88.23%	\$114
Texas People Federal Credit Union	\$23,935	\$59	0.98%	5.41%	91.48%	\$67	\$60	0.33%	1.85%	93.18%	\$64
TexStar Federal Credit Union	\$24,342	\$47	0.76%	8.74%	75.14%	\$76	\$82	0.44%	5.15%	80.92%	\$76
San Angelo Federal Credit Union	\$24,373	\$38	0.62%	7.81%	84.31%	\$54	\$82	0.45%	5.66%	88.62%	\$52
Northeast Texas Teachers Federal Credit Union	\$24,779	\$23	0.37%	2.66%	84.38%	\$45	\$41	0.22%	1.59%	89.26%	\$45
Greater Central Texas Federal Credit Union	\$24,811	\$11	0.18%	2.36%	92.65%	\$47	\$25	0.14%	1.81%	95.39%	\$46
Mid-Tex Federal Credit Union	\$25,057	\$5	0.08%	1.09%	86.51%	\$54	\$58	0.32%	4.26%	88.21%	\$54
Abilene Federal Credit Union	\$25,472	\$9	0.14%	0.82%	90.51%	\$49	(\$67)	(0.36%)	(2.02%)	95.16%	\$49
Bayou City Federal Credit Union	\$25,480	\$14	0.22%	2.91%	88.22%	\$69	(\$24)	(0.12%)	(1.66%)	92.57%	\$69
Fedstar Credit Union	\$25,876	\$45	0.69%	5.91%	75.00%	\$49	\$122	0.62%	5.42%	72.87%	\$50
United Energy Credit Union	\$26,258	\$12	0.18%	1.01%	91.30%	\$59	\$40	0.20%	1.13%	93.17%	\$58
United Credit Union	\$26,826	(\$160)	(2.33%)	(35.65%)	125.88%	\$57	(\$379)	(1.82%)	(26.81%)	112.27%	\$56
Alcon Employees Federal Credit Union	\$27,871	\$56	0.80%	3.76%	78.20%	\$67	\$117	0.56%	2.64%	82.44%	\$62
Shared Resources Credit Union	\$28,254	(\$7)	(0.10%)	(0.93%)	87.68%	\$56	\$60	0.27%	2.66%	89.13%	\$59
Angelina Federal Employees Credit Union	\$28,500	\$78	1.11%	8.48%	76.40%	\$78	\$203	0.98%	7.53%	78.09%	\$77
Trinity Valley Teachers Credit Union	\$29,461	\$61	0.83%	3.22%	62.67%	\$39	\$129	0.59%	2.28%	68.98%	\$38
Beaumont Community Credit Union	\$29,538	\$79	1.05%	9.44%	77.66%	\$57	\$178	0.78%	7.21%	83.73%	\$57
CTECU	\$29,732	\$1	0.01%	0.08%	101.75%	\$82	(\$2)	(0.01%)	(0.05%)	98.68%	\$82
Matagorda County Credit Union	\$29,816	\$65	0.87%	7.99%	74.18%	\$50	\$208	0.94%	8.70%	72.15%	\$48
Starr County Teachers Federal Credit Union	\$29,937	\$80	1.06%	6.62%	79.71%	\$52	\$56	0.25%	1.55%	86.53%	\$54
Mountain Star Federal Credit Union	\$29,992	\$561	7.35%	81.27%	32.29%	\$45	\$601	2.64%	31.35%	57.46%	\$49
Caprock Federal Credit Union	\$30,185	\$64	0.84%	6.49%	85.12%	\$54	\$103	0.45%	3.51%	84.83%	\$54
Hockley County School Employees Credit Union	\$30,424	\$52	0.68%	5.79%	78.46%	\$64	(\$38)	(0.16%)	(1.39%)	86.92%	\$67
Transtar Federal Credit Union	\$30,746	\$44	0.57%	9.52%	88.44%	\$60	\$110	0.46%	8.09%	87.08%	\$59
Walker County Federal Credit Union	\$31,400	\$148	1.87%	15.09%	67.20%	\$66	\$387	1.63%	13.64%	71.58%	\$62
Austin Federal Credit Union	\$31,993	\$16	0.20%	2.79%	88.96%	\$45	\$14	0.06%	0.82%	93.65%	\$42
Common Cents Federal Credit Union	\$32,139	\$156	1.97%	15.43%	74.61%	\$50	\$204	0.86%	6.82%	76.39%	\$48
Golden Triangle Federal Credit Union	\$32,457	\$98	1.19%	9.35%	74.94%	\$74	\$247	0.97%	7.99%	77.90%	\$74
Cabot & NOI Employees Credit Union	\$32,546	(\$31)	(0.38%)	(4.24%)	57.50%	\$58	(\$127)	(0.52%)	(5.68%)	60.11%	\$58
Members Financial Federal Credit Union	\$32,646	(\$1)	(0.01%)	(0.17%)	79.04%	\$66	\$69	0.26%	4.01%	86.91%	\$76

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

September 30, 2018

Run Date: November 8, 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	\$32,652	\$51	0.62%	8.37%	86.24%	\$56	\$110	0.45%	6.12%	88.45%	\$53
Mesquite Credit Union	\$32,668	\$26	0.32%	4.15%	88.65%	\$66	\$87	0.36%	4.67%	90.44%	\$65
Lufkin Federal Credit Union	\$32,977	\$102	1.23%	5.43%	77.12%	\$53	\$243	0.97%	4.36%	80.74%	\$49
Cherokee County Federal Credit Union	\$33,740	\$95	1.12%	5.00%	67.63%	\$58	\$222	0.88%	3.93%	72.10%	\$58
Old Ocean Federal Credit Union	\$34,157	\$105	1.20%	12.25%	65.27%	\$62	\$348	1.30%	14.02%	70.72%	\$63
Baptist Credit Union	\$34,308	\$35	0.41%	4.59%	91.10%	\$55	\$54	0.21%	2.38%	95.13%	\$58
San Patricio County Teachers Federal Credit Union	\$34,701	\$9	0.10%	1.07%	79.38%	\$46	(\$173)	(0.63%)	(6.80%)	80.76%	\$47
City Federal Credit Union	\$35,475	\$132	1.49%	14.45%	61.83%	\$67	\$317	1.21%	11.91%	66.74%	\$69
Port Arthur Teachers Federal Credit Union	\$35,628	\$58	0.64%	5.92%	70.67%	\$46	\$274	0.98%	9.54%	72.09%	\$45
Texas Plains Federal Credit Union	\$35,803	\$150	1.66%	11.58%	75.48%	\$53	\$303	1.12%	7.96%	82.64%	\$55
Star of Texas Credit Union	\$36,889	\$72	0.78%	6.54%	76.64%	\$53	\$183	0.67%	5.62%	80.28%	\$51
Keystone Credit Union	\$38,077	\$54	0.59%	2.22%	76.58%	\$50	(\$17)	(0.06%)	(0.24%)	83.41%	\$46
SPCO Credit Union	\$38,742	\$4	0.04%	0.46%	81.38%	\$67	\$29	0.10%	1.10%	83.33%	\$69
Fannin Federal Credit Union	\$39,135	\$216	2.17%	19.50%	62.85%	\$44	\$367	1.22%	11.36%	70.65%	\$50
Brazosport Teachers Federal Credit Union	\$39,224	\$153	1.53%	9.02%	63.49%	\$57	\$338	1.12%	6.76%	70.94%	\$66
Texas Associations of Professionals Federal Credit Union	\$39,920	\$50	0.50%	6.06%	90.18%	\$66	\$286	1.02%	11.96%	81.20%	\$61
Freestone Credit Union	\$40,820	\$50	0.49%	5.02%	87.92%	\$39	\$85	0.28%	2.87%	92.91%	\$39
Caprock Santa Fe Credit Union	\$41,412	\$231	2.22%	6.64%	42.86%	\$50	\$615	1.98%	5.97%	47.64%	\$53
Cosden Federal Credit Union	\$41,447	\$29	0.28%	2.28%	87.89%	\$52	\$133	0.44%	3.51%	89.10%	\$49
Highway District 21 Federal Credit Union	\$41,468	\$105	1.00%	6.20%	60.21%	\$40	\$169	0.53%	3.36%	69.20%	\$40
BCM Federal Credit Union	\$41,593	\$174	1.67%	22.16%	63.83%	\$61	\$361	1.17%	15.96%	69.39%	\$62
Sacred Heart Parish Hallettsville Federal Credit Union	\$41,656	\$77	0.74%	7.39%	74.93%	\$71	\$204	0.66%	6.63%	78.18%	\$69
City Public Service/IBEW Federal Credit Union	\$41,842	\$152	1.46%	12.34%	68.29%	\$50	\$301	0.97%	8.24%	73.81%	\$53
Trans Texas Southwest Credit Union	\$42,680	\$64	0.60%	4.92%	85.77%	\$60	\$137	0.42%	3.54%	89.57%	\$61
South Texas Federal Credit Union	\$44,257	\$74	0.67%	12.30%	76.27%	\$37	(\$303)	(0.91%)	(16.69%)	88.09%	\$42
Doches Credit Union	\$45,441	\$110	0.97%	7.35%	74.75%	\$43	\$276	0.82%	6.26%	78.41%	\$43
South Texas Area Resources Credit Union	\$45,471	\$56	0.48%	4.03%	89.58%	\$41	\$50	0.14%	1.20%	95.60%	\$42
Select Federal Credit Union	\$45,562	\$94	0.83%	5.47%	75.47%	\$63	\$291	0.87%	5.72%	77.92%	\$60
Lubrizol Employees' Credit Union	\$46,157	\$102	0.89%	7.10%	75.74%	\$83	\$234	0.69%	5.52%	77.75%	\$82
H&H Federal Credit Union	\$46,761	(\$14)	(0.12%)	(0.69%)	93.68%	\$72	\$149	0.42%	2.46%	81.46%	\$68
Southland Federal Credit Union	\$46,982	\$221	1.87%	15.70%	56.09%	\$52	\$531	1.51%	12.98%	59.68%	\$51
Scott & White Employees Credit Union	\$47,327	\$207	1.72%	30.69%	61.21%	\$61	\$459	1.28%	23.74%	67.41%	\$55
My Credit Union	\$48,397	\$24	0.20%	2.38%	90.70%	\$56	\$26	0.07%	0.86%	95.62%	\$57
Lifetime Federal Credit Union	\$48,745	\$157	1.28%	7.30%	65.97%	\$73	\$227	0.61%	3.56%	75.57%	\$72
Heart O' Texas Federal Credit Union	\$49,652	\$136	1.03%	12.96%	75.60%	\$51	\$172	0.41%	5.55%	83.38%	\$52
Hereford Texas Federal Credit Union	\$49,660	\$177	1.41%	6.44%	73.58%	\$58	\$505	1.31%	6.22%	74.28%	\$59
Texan Sky Federal Credit Union	\$49,876	\$114	0.90%	6.42%	84.53%	\$64	\$263	0.69%	4.99%	87.03%	\$65
Big Spring Education Employees Federal Credit Union	\$51,529	\$242	1.91%	13.77%	56.94%	\$47	\$619	1.68%	12.11%	59.90%	\$48
La Joya Area Federal Credit Union	\$51,755	\$42	0.32%	3.32%	96.35%	\$54	\$95	0.25%	2.52%	96.02%	\$50
Windthorst Federal Credit Union	\$53,187	\$193	1.46%	8.92%	57.01%	\$50	\$439	1.13%	6.88%	61.62%	\$48
Heritage USA Federal Credit Union	\$53,836	\$234	1.71%	22.97%	71.03%	\$61	\$609	1.51%	20.95%	71.25%	\$54
Wellspring Federal Credit Union	\$55,068	\$176	1.28%	16.84%	73.70%	\$51	\$309	0.74%	10.11%	80.83%	\$51
Texas Telcom Credit Union	\$56,803	(\$104)	(0.73%)	(5.55%)	73.95%	\$83	\$67	0.16%	1.18%	75.27%	\$77
West Texas Credit Union	\$57,232	\$149	1.03%	12.83%	83.00%	\$53	\$204	0.47%	5.93%	83.87%	\$54
Texas Federal Credit Union	\$57,340	\$108	0.74%	12.71%	82.43%	\$67	(\$889)	(1.98%)	(33.66%)	136.90%	\$134
First Class American Credit Union	\$57,661	(\$137)	(0.95%)	(11.99%)	109.86%	\$76	(\$217)	(0.51%)	(6.22%)	105.78%	\$76
Houston Metropolitan Employees Federal Credit Union	\$57,709	\$90	0.63%	6.80%	87.70%	\$69	\$252	0.59%	6.47%	85.70%	\$62
Houston Highway Credit Union	\$57,736	\$38	0.26%	4.37%	83.80%	\$74	\$137	0.31%	5.31%	78.01%	\$69
Texas Bridge Credit Union	\$57,761	\$93	0.63%	7.47%	84.94%	\$58	\$246	0.56%	6.68%	85.95%	\$56

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)

Baycel Federal Credit Union	\$60,621	\$312	2.07%	12.02%	49.37%	\$46	\$794	1.76%	10.47%	52.45%	\$47
Southwest Financial Federal Credit Union	\$60,630	\$335	2.18%	12.20%	60.11%	\$65	\$858	1.83%	10.71%	63.17%	\$65
Postel Family Credit Union	\$60,973	\$62	0.40%	4.14%	86.15%	\$62	\$65	0.14%	1.45%	89.89%	\$62
Domino Federal Credit Union	\$61,683	\$162	1.06%	7.22%	78.09%	\$55	\$364	0.78%	5.48%	76.56%	\$50
Service 1st Credit Union	\$62,084	\$128	0.82%	8.64%	70.43%	\$66	\$410	0.89%	9.43%	69.70%	\$64
Telco Plus Credit Union	\$62,163	\$128	0.81%	5.77%	80.61%	\$55	\$242	0.50%	3.70%	86.87%	\$55
Irving City Employees Federal Credit Union	\$64,340	\$123	0.77%	7.01%	69.09%	\$67	\$244	0.51%	4.66%	75.97%	\$73
RelyOn Credit Union	\$66,541	(\$56)	(0.34%)	(3.54%)	97.91%	\$64	(\$159)	(0.33%)	(3.31%)	100.58%	\$67
Westex Federal Credit Union	\$69,478	\$237	1.36%	12.68%	72.19%	\$76	\$343	0.66%	6.22%	85.44%	\$81
Centex Citizens Credit Union	\$70,398	\$114	0.66%	3.47%	73.16%	\$56	\$396	0.77%	4.05%	76.49%	\$57
Las Colinas Federal Credit Union	\$71,389	\$104	0.58%	6.74%	82.34%	\$61	\$234	0.43%	5.11%	84.09%	\$60
First Abilene Federal Credit Union	\$71,506	\$244	1.35%	13.01%	72.68%	\$63	\$419	0.77%	7.60%	77.64%	\$66
Metro Medical Credit Union	\$72,291	\$172	0.95%	7.48%	73.98%	\$56	\$384	0.70%	5.65%	77.83%	\$56
Southwest Research Center Federal Credit Union	\$72,423	\$92	0.50%	5.73%	83.84%	\$53	\$211	0.38%	4.43%	87.54%	\$56
Baylor Health Care System Credit Union	\$73,113	\$247	1.34%	8.49%	63.58%	\$79	\$628	1.13%	7.33%	66.31%	\$73
Coastal Community Federal Credit Union	\$73,245	\$152	0.82%	8.98%	78.98%	\$56	\$398	0.72%	7.98%	80.06%	\$60
Kerr County Federal Credit Union	\$73,597	\$135	0.76%	11.34%	79.93%	\$69	\$309	0.59%	8.83%	78.30%	\$63
Memorial Credit Union	\$73,963	\$62	0.34%	3.36%	85.39%	\$64	\$176	0.32%	3.20%	84.06%	\$67
Texas DPS Credit Union	\$74,407	\$158	0.84%	10.30%	74.26%	\$56	\$395	0.71%	8.78%	77.25%	\$59
Valley Federal Credit Union	\$74,711	\$260	1.38%	9.58%	79.88%	\$51	\$559	0.99%	6.98%	83.88%	\$51
Rockdale Federal Credit Union	\$75,232	\$75	0.40%	3.40%	88.71%	\$57	\$104	0.18%	1.58%	94.30%	\$57
Concho Educators Federal Credit Union	\$76,181	\$138	0.72%	8.75%	79.89%	\$47	\$306	0.53%	6.42%	84.73%	\$47
Wichita Falls Teachers Federal Credit Union	\$78,946	\$264	1.34%	11.30%	68.25%	\$54	\$557	0.95%	8.11%	77.82%	\$57
U. S. Employees Credit Union	\$79,167	\$86	0.43%	5.48%	80.61%	\$67	\$148	0.24%	3.16%	86.50%	\$66
Members Credit Union	\$79,624	\$110	0.56%	6.14%	80.85%	\$68	\$365	0.61%	6.90%	81.84%	\$70
Space City Credit Union	\$81,651	\$100	0.48%	4.72%	83.22%	\$54	\$192	0.32%	3.16%	88.44%	\$54
Eastex Credit Union	\$83,066	\$215	1.03%	9.58%	76.28%	\$45	\$531	0.84%	8.04%	77.98%	\$44
Texas Health Credit Union	\$83,143	\$110	0.53%	4.71%	71.49%	\$85	\$370	0.59%	5.35%	70.08%	\$82
Southwest 66 Credit Union	\$84,169	\$73	0.34%	3.28%	82.38%	\$49	\$464	0.72%	6.97%	89.30%	\$51
KBR Heritage Federal Credit Union	\$84,932	\$189	0.87%	6.68%	58.25%	\$64	\$340	0.50%	4.05%	67.91%	\$64
Naft Federal Credit Union	\$85,292	\$438	2.05%	15.26%	64.69%	\$52	\$1,013	1.61%	12.10%	70.41%	\$52
Tarrant County's Credit Union	\$88,151	\$291	1.34%	15.52%	78.23%	\$70	\$477	0.73%	8.68%	83.72%	\$71
First Central Credit Union	\$89,119	\$515	2.33%	17.47%	69.78%	\$57	\$1,350	2.07%	15.83%	73.59%	\$56
Southern Federal Credit Union	\$90,342	\$366	1.60%	5.09%	45.85%	\$102	\$1,165	1.68%	5.48%	41.67%	\$88
Texoma Educators Federal Credit Union	\$94,343	\$237	1.00%	7.74%	69.62%	\$64	\$509	0.73%	5.63%	76.09%	\$65
Edinburg Teachers Credit Union	\$95,197	\$201	0.85%	3.65%	73.29%	\$156	\$428	0.61%	2.61%	81.19%	\$168
Nascoga Federal Credit Union	\$95,824	\$185	0.77%	9.42%	80.56%	\$66	\$364	0.50%	6.23%	85.39%	\$65
Allied Federal Credit Union	\$97,336	\$197	0.81%	11.21%	80.22%	\$63	\$394	0.54%	7.63%	83.67%	\$62
Rio Grande Valley Credit Union	\$98,226	\$107	0.43%	4.68%	84.15%	\$48	\$358	0.48%	5.29%	86.06%	\$49
Community Service Credit Union	\$98,837	\$198	0.79%	7.82%	86.12%	\$68	\$536	0.72%	7.19%	83.94%	\$69
Prestige Community Credit Union	\$99,927	\$128	0.53%	6.74%	73.75%	\$70	\$156	0.22%	2.76%	82.32%	\$69
WesTex Community Credit Union	\$100,841	\$381	1.55%	16.13%	68.36%	\$50	\$949	1.33%	13.80%	72.13%	\$50
United Community Credit Union	\$101,393	\$146	0.57%	6.12%	77.60%	\$55	\$211	0.27%	2.97%	82.95%	\$58
Kelly Community Federal Credit Union	\$103,599	\$382	1.48%	12.26%	70.14%	\$58	\$611	0.80%	6.65%	77.81%	\$61
One Source Federal Credit Union	\$104,831	(\$133)	(0.57%)	(6.80%)	94.32%	\$68	(\$165)	(0.25%)	(3.25%)	91.74%	\$46
River City Federal Credit Union	\$108,699	(\$103)	(0.37%)	(5.88%)	94.87%	\$58	(\$96)	(0.12%)	(1.81%)	90.24%	\$55
Chemcel Federal Credit Union	\$112,514	\$254	0.90%	7.92%	73.78%	\$49	\$716	0.84%	7.59%	75.33%	\$48
Plus4 Credit Union	\$116,754	(\$9)	(0.03%)	(0.44%)	80.04%	\$65	\$299	0.34%	4.90%	79.26%	\$62
Cooperative Teachers Credit Union	\$119,057	\$152	0.52%	4.43%	82.18%	\$64	\$384	0.44%	3.74%	84.41%	\$69

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Texasgulf Federal Credit Union	\$120,379	\$579	1.94%	16.08%	45.89%	\$61	\$1,519	1.71%	14.47%	51.34%	\$66
	Chocolate Bayou Community Federal Credit Union	\$122,241	\$277	0.90%	10.79%	78.07%	\$58	\$754	0.82%	10.02%	79.16%	\$54
	Access Community Credit Union	\$122,381	\$206	0.67%	4.79%	81.89%	\$53	\$498	0.54%	3.90%	84.66%	\$53
	Lone Star Credit Union	\$123,210	\$207	0.67%	10.11%	74.48%	\$75	\$254	0.27%	4.13%	85.04%	\$76
	Go Federal Credit Union	\$125,764	\$238	0.76%	9.67%	79.46%	\$77	\$317	0.34%	4.35%	86.33%	\$78
	Members First Credit Union	\$127,768	\$435	1.36%	7.04%	64.47%	\$54	\$1,205	1.25%	6.61%	65.98%	\$54
	Laredo Federal Credit Union	\$128,182	\$171	0.53%	6.75%	83.42%	\$41	\$159	0.16%	2.09%	91.58%	\$41
	BP Federal Credit Union	\$129,578	\$423	1.29%	14.72%	66.07%	\$94	\$796	0.79%	9.38%	70.39%	\$96
	MTCU	\$129,581	\$205	0.64%	8.44%	84.28%	\$69	\$160	0.17%	2.18%	92.98%	\$68
	LibertyOne Credit Union	\$130,304	\$230	0.70%	6.87%	68.54%	\$75	\$572	0.59%	5.73%	73.17%	\$74
	Santa Fe Federal Credit Union	\$130,658	\$227	0.70%	5.08%	69.58%	\$55	\$500	0.52%	3.76%	71.71%	\$53
	Capitol Credit Union	\$131,507	\$387	1.20%	16.10%	72.93%	\$66	\$879	0.92%	12.47%	76.90%	\$66
	Communities of Abilene Federal Credit Union	\$137,381	\$294	0.84%	11.29%	72.67%	\$61	\$561	0.53%	7.18%	74.56%	\$61
	Government Employees Federal Credit Union	\$139,550	\$248	0.71%	8.77%	78.01%	\$63	\$446	0.43%	5.30%	87.70%	\$65
	Members Trust of the Southwest Federal Credit Union	\$141,200	\$453	1.30%	18.81%	66.40%	\$70	\$1,151	1.12%	16.53%	69.76%	\$68
	Citizens Federal Credit Union	\$141,471	\$341	0.97%	11.45%	76.05%	\$62	\$723	0.70%	7.98%	76.71%	\$62
	Cal-Com Federal Credit Union	\$142,554	\$245	0.68%	8.06%	69.02%	\$53	\$855	0.79%	9.65%	67.24%	\$53
	Border Federal Credit Union	\$147,472	\$488	1.31%	9.37%	78.18%	\$47	\$1,320	1.20%	8.64%	82.28%	\$48
	North East Texas Credit Union	\$151,612	\$274	0.71%	6.72%	86.72%	\$65	\$797	0.69%	6.54%	85.56%	\$63
	Texoma Community Credit Union	\$153,495	\$768	2.02%	19.17%	64.26%	\$58	\$1,614	1.46%	13.89%	69.81%	\$58
	Nizari Progressive Federal Credit Union	\$155,826	\$244	0.64%	4.98%	78.45%	\$58	\$527	0.46%	3.60%	77.04%	\$56
	Texas Partners Federal Credit Union	\$156,278	\$480	1.22%	17.04%	72.17%	\$50	\$1,200	1.02%	14.77%	77.82%	\$51
	Pioneer Mutual Federal Credit Union	\$157,626	\$550	1.42%	9.72%	67.84%	\$47	\$1,358	1.20%	8.19%	70.66%	\$48
	Harris County Federal Credit Union	\$161,280	\$719	1.77%	11.97%	56.72%	\$54	\$1,795	1.47%	10.23%	59.83%	\$53
	Beacon Federal Credit Union	\$164,914	\$353	0.85%	12.00%	81.43%	\$71	\$847	0.67%	9.75%	83.24%	\$73
	Southwest Heritage Credit Union	\$166,693	\$1,012	2.46%	27.88%	56.96%	\$64	\$2,217	1.88%	21.46%	63.93%	\$62
	H.E.B. Federal Credit Union	\$171,025	\$406	0.95%	6.56%	80.12%	\$102	\$1,026	0.80%	5.60%	82.74%	\$104
	Texas Tech Federal Credit Union	\$182,059	\$265	0.58%	5.64%	89.08%	\$90	\$818	0.63%	5.90%	90.23%	\$81
	People's Federal Credit Union	\$182,731	\$191	0.42%	5.23%	81.16%	\$52	(\$249)	(0.18%)	(2.25%)	84.65%	\$51
	Members Choice of Central Texas Federal Credit Union	\$190,709	\$427	0.89%	7.43%	60.56%	\$57	\$1,177	0.80%	6.94%	66.29%	\$61
	MemberSource Credit Union	\$198,569	\$178	0.36%	4.39%	78.44%	\$68	\$253	0.17%	2.09%	82.80%	\$69
	Investex Credit Union	\$200,595	\$278	0.55%	5.72%	80.67%	\$72	\$878	0.57%	6.13%	81.19%	\$69
	Mobility Credit Union	\$200,641	\$237	0.48%	6.25%	72.04%	\$69	\$1,146	0.78%	10.39%	65.11%	\$54
	Fort Worth City Credit Union	\$207,562	\$656	1.27%	11.31%	69.07%	\$81	\$1,695	1.13%	10.01%	70.04%	\$71
	Gulf Coast Federal Credit Union	\$208,495	\$583	1.11%	12.31%	63.18%	\$57	\$1,348	0.85%	9.76%	64.48%	\$55
	Pantex Federal Credit Union	\$214,144	\$489	0.91%	4.94%	69.91%	\$61	\$837	0.51%	2.82%	80.25%	\$62
	Sabine Federal Credit Union	\$217,619	\$510	0.94%	8.85%	73.41%	\$68	\$1,342	0.81%	7.91%	75.19%	\$66
	Energy Capital Credit Union	\$219,079	\$475	0.87%	9.31%	73.38%	\$67	\$1,229	0.74%	8.21%	72.73%	\$64
	Amarillo Community Federal Credit Union	\$227,009	\$472	0.83%	9.59%	78.98%	\$56	\$891	0.52%	6.12%	84.65%	\$57
	America's Credit Union	\$233,394	\$613	1.04%	7.64%	70.34%	\$67	\$1,425	0.80%	6.01%	76.40%	\$67
	United Texas Credit Union	\$239,040	\$418	0.70%	8.38%	82.64%	\$74	\$662	0.37%	4.40%	89.90%	\$77
	Cy-Fair Federal Credit Union	\$241,484	\$859	1.41%	16.55%	73.60%	\$72	\$1,494	0.81%	9.81%	76.43%	\$75
	Synergy Federal Credit Union	\$242,487	\$805	1.32%	9.71%	60.29%	\$79	\$2,033	1.10%	8.34%	63.49%	\$77
	Alliance Credit Union	\$245,731	\$904	1.49%	9.59%	72.07%	\$62	\$2,431	1.35%	8.74%	74.06%	\$61
	Unity One Credit Union	\$247,007	\$243	0.39%	5.36%	81.29%	\$60	\$633	0.34%	4.68%	81.90%	\$61
	Average of Asset Group A	\$43,597	\$97	0.78%	6.20%	78.42%	\$55	\$217	0.46%	3.64%	82.30%	\$55

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2018

Run Date: November 8, 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	\$251,907	\$409	0.64%	7.05%	83.36%	\$50	\$1,299	0.68%	7.52%	80.85%	\$51
	Education Credit Union	\$259,033	\$524	0.81%	5.87%	78.88%	\$69	\$1,188	0.61%	4.49%	80.37%	\$68
	Houston Texas Fire Fighters Federal Credit Union	\$264,170	\$373	0.56%	3.78%	82.88%	\$71	\$1,160	0.57%	3.96%	81.38%	\$71
	First Basin Credit Union	\$266,580	\$850	1.28%	13.81%	66.88%	\$61	\$2,014	1.04%	11.22%	71.10%	\$62
	Gulf Credit Union	\$286,451	\$520	0.71%	19.12%	81.78%	\$67	\$1,838	0.81%	22.95%	77.42%	\$66
	MCT Credit Union	\$299,118	\$773	1.02%	11.58%	79.89%	\$77	\$1,663	0.71%	8.44%	82.48%	\$76
	GENCO Federal Credit Union	\$301,015	\$698	0.93%	7.69%	74.52%	\$54	\$1,614	0.72%	6.02%	77.72%	\$54
	Coastal Community And Teachers Credit Union	\$301,954	\$786	1.04%	10.61%	66.22%	\$39	\$2,591	1.14%	11.92%	66.72%	\$41
	Evolve Federal Credit Union	\$305,491	\$423	0.55%	5.54%	75.66%	\$54	\$1,454	0.63%	6.40%	73.11%	\$56
	DuGood Federal Credit Union	\$333,001	\$1,013	1.22%	10.77%	71.16%	\$56	\$2,515	1.00%	9.12%	74.47%	\$55
	Public Employees Credit Union	\$337,324	\$805	0.96%	11.02%	67.42%	\$61	\$2,498	0.99%	11.64%	66.84%	\$61
	Texell Credit Union	\$344,923	\$1,320	1.53%	13.75%	65.67%	\$65	\$3,202	1.24%	11.45%	67.66%	\$62
	Texar Federal Credit Union	\$352,087	\$708	0.81%	6.24%	78.29%	\$66	\$2,517	0.97%	7.45%	77.19%	\$66
	Security First Federal Credit Union	\$352,348	\$23	0.03%	0.30%	84.68%	\$48	\$1,229	0.46%	5.46%	78.81%	\$49
	Union Square Credit Union	\$356,387	\$308	0.35%	3.02%	89.28%	\$63	\$134	0.05%	0.43%	90.03%	\$61
	My Community Credit Union	\$384,538	\$692	0.73%	7.23%	82.88%	\$70	\$2,035	0.74%	7.20%	78.69%	\$66
	Associated Credit Union of Texas	\$401,972	\$250	0.25%	2.54%	76.12%	\$56	\$1,004	0.33%	3.43%	80.86%	\$67
	Educators Credit Union	\$404,427	\$1,441	1.42%	8.60%	53.11%	\$65	\$3,133	1.03%	6.33%	60.10%	\$67
	Education First Federal Credit Union	\$408,861	\$931	0.90%	10.06%	75.50%	\$72	\$1,102	0.35%	4.06%	85.00%	\$72
	Air Force Federal Credit Union	\$426,490	\$675	0.64%	9.32%	77.05%	\$63	\$1,676	0.55%	7.97%	80.08%	\$63
	Abilene Teachers Federal Credit Union	\$437,537	\$2,007	1.83%	12.21%	64.43%	\$55	\$5,838	1.77%	12.24%	63.70%	\$54
	Texas Bay Credit Union	\$443,135	\$491	0.44%	4.19%	71.47%	\$75	\$2,099	0.63%	6.08%	70.46%	\$73
	City Credit Union	\$464,667	\$1,013	0.89%	8.85%	70.72%	\$81	\$2,777	0.85%	8.26%	72.45%	\$76
	People's Trust Federal Credit Union	\$486,958	\$715	0.58%	6.47%	75.16%	\$80	\$2,530	0.67%	7.72%	78.14%	\$94
	Resource One Credit Union	\$493,193	\$644	0.52%	5.10%	76.83%	\$77	\$2,755	0.74%	7.40%	75.82%	\$76
	Primeway Federal Credit Union	\$494,404	\$685	0.55%	7.69%	86.38%	\$93	\$2,179	0.59%	8.50%	81.61%	\$84
	Average of Asset Group B	\$363,768	\$734	0.82%	8.17%	75.24%	\$65	\$2,079	0.76%	7.99%	75.89%	\$65

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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	\$502,312	\$2,163	1.72%	17.35%	66.83%	\$68	\$5,837	1.57%	16.06%	68.25%	\$68
	Community Resource Credit Union	\$506,832	\$1,730	1.36%	16.48%	75.77%	\$75	\$4,489	1.17%	14.84%	76.27%	\$74
	Generations Community Federal Credit Union	\$513,191	\$363	0.28%	2.96%	89.09%	\$67	\$2,757	0.69%	7.68%	83.98%	\$68
	Southwest Airlines Federal Credit Union	\$542,126	\$1,694	1.25%	11.79%	65.05%	\$102	\$4,374	1.08%	10.39%	66.48%	\$101
	Neches Federal Credit Union	\$584,496	\$2,719	1.86%	13.48%	67.75%	\$65	\$7,767	1.75%	13.27%	66.36%	\$62
	Members Choice Credit Union	\$601,599	\$838	0.56%	6.36%	83.25%	\$70	\$2,552	0.57%	6.53%	84.73%	\$69
	FivePoint Credit Union	\$616,125	\$1,204	0.77%	7.10%	83.58%	\$86	\$2,325	0.49%	4.61%	85.38%	\$83
	East Texas Professional Credit Union	\$621,350	\$3,018	1.95%	10.03%	58.36%	\$50	\$8,296	1.81%	9.40%	61.67%	\$49
	Greater Texas Federal Credit Union	\$634,113	\$1,005	0.63%	7.99%	80.03%	\$55	\$3,326	0.71%	8.96%	77.55%	\$53
	Houston Federal Credit Union	\$642,936	\$1,099	0.68%	7.97%	78.39%	\$73	\$4,195	0.87%	10.40%	74.54%	\$69
	El Paso Area Teachers Federal Credit Union	\$657,990	\$1,722	1.05%	8.74%	69.83%	\$58	\$3,472	0.71%	5.97%	72.54%	\$57
	Smart Financial Credit Union	\$693,593	\$1,249	0.71%	8.62%	81.58%	\$84	\$3,920	0.74%	9.22%	82.29%	\$81
	Brazos Valley Schools Credit Union	\$718,185	\$2,074	1.15%	12.82%	69.82%	\$67	\$3,824	0.70%	8.02%	76.37%	\$67
	Neighborhood Credit Union	\$720,051	\$1,771	1.02%	9.61%	70.29%	\$78	\$5,085	1.01%	9.40%	69.78%	\$75
	Houston Police Federal Credit Union	\$720,480	\$2,197	1.22%	9.31%	54.16%	\$76	\$6,285	1.16%	8.96%	53.18%	\$75
	Gulf Coast Educators Federal Credit Union	\$721,548	\$3,436	1.89%	11.91%	53.40%	\$76	\$7,823	1.43%	9.15%	62.34%	\$77
	First Service Credit Union	\$744,055	\$1,426	0.78%	8.40%	77.09%	\$84	\$4,234	0.79%	8.44%	75.19%	\$80
	Mobiloil Federal Credit Union	\$808,428	\$3,171	1.60%	13.51%	61.67%	\$65	\$8,238	1.39%	12.06%	62.88%	\$69
	Schlumberger Employees Credit Union	\$836,101	\$4,065	1.93%	13.25%	37.02%	\$97	\$11,042	1.74%	12.38%	41.09%	\$94
	Velocity Credit Union	\$841,915	\$4,456	2.12%	17.96%	58.52%	\$82	\$9,532	1.50%	13.29%	57.89%	\$79
	Amoco Federal Credit Union	\$886,883	\$932	0.42%	5.07%	71.93%	\$75	\$4,672	0.68%	8.59%	70.04%	\$74
	Red River Federal Credit Union	\$894,979	\$3,414	1.53%	14.36%	67.59%	\$53	\$6,659	0.99%	9.55%	70.36%	\$52
	InTouch Credit Union	\$909,232	(\$766)	(0.34%)	(4.15%)	95.35%	\$86	\$17	0.00%	0.03%	87.56%	\$84
	Fort Worth Community Credit Union	\$918,472	\$1,454	0.64%	7.06%	75.53%	\$78	\$2,720	0.40%	4.45%	79.22%	\$78
	Amplify Credit Union	\$930,143	\$2,018	0.87%	9.72%	77.81%	\$91	\$5,984	0.86%	9.78%	74.77%	\$92
	Average of Asset Group C	\$710,685	\$1,938	1.11%	9.91%	70.79%	\$74	\$5,177	0.99%	9.26%	71.23%	\$73

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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												
	DATCU Credit Union	\$1,001,424	\$4,134	1.66%	11.30%	57.83%	\$81	\$11,080	1.50%	10.36%	60.49%	\$81
	United Heritage Credit Union	\$1,012,242	\$2,413	0.96%	11.50%	70.67%	\$80	\$7,288	0.99%	11.89%	70.59%	\$73
	Shell Federal Credit Union	\$1,040,679	\$3,631	1.40%	14.58%	68.62%	\$72	\$11,442	1.48%	15.84%	67.86%	\$72
	Firstmark Credit Union	\$1,042,319	\$1,677	0.64%	6.90%	83.54%	\$64	\$5,004	0.63%	7.00%	81.97%	\$66
	FirstLight Federal Credit Union	\$1,089,377	\$2,149	0.80%	9.21%	75.11%	\$65	\$5,883	0.73%	8.57%	72.93%	\$64
	Texas Trust Credit Union	\$1,208,555	\$1,686	0.55%	5.59%	81.70%	\$67	\$5,243	0.58%	5.81%	81.39%	\$69
	Credit Union Of Texas	\$1,396,572	\$1,601	0.46%	5.11%	78.27%	\$89	\$3,711	0.35%	4.00%	79.35%	\$88
	First Community Credit Union	\$1,418,036	\$3,790	1.07%	11.86%	67.44%	\$76	\$13,690	1.31%	14.76%	67.58%	\$74
	A+ Federal Credit Union	\$1,515,383	\$4,771	1.27%	13.74%	71.02%	\$68	\$13,723	1.24%	13.54%	69.13%	\$67
	Austin Telco Federal Credit Union	\$1,525,965	\$5,476	1.45%	11.46%	56.47%	\$71	\$15,675	1.41%	11.22%	56.71%	\$70
	Texans Credit Union	\$1,589,801	\$6,281	1.57%	28.27%	56.18%	\$74	\$18,669	1.54%	29.36%	56.18%	\$76
	Advancial Federal Credit Union	\$1,634,083	\$3,329	0.82%	9.93%	67.43%	\$93	\$7,814	0.65%	7.90%	71.22%	\$91
	JSC Federal Credit Union	\$2,139,457	\$6,186	1.15%	10.63%	55.54%	\$67	\$13,414	0.83%	7.84%	61.37%	\$68
	EECU	\$2,230,949	\$5,892	1.07%	9.23%	66.00%	\$101	\$20,150	1.24%	10.78%	64.10%	\$95
	University Federal Credit Union	\$2,383,719	\$8,654	1.46%	16.92%	75.88%	\$116	\$18,409	1.05%	12.37%	79.16%	\$113
	GECU	\$2,801,606	\$10,031	1.45%	14.80%	63.69%	\$60	\$22,760	1.12%	11.51%	65.29%	\$59
	Navy Army Community Credit Union	\$2,894,418	\$10,666	1.50%	14.58%	55.71%	\$68	\$20,986	1.01%	9.75%	60.38%	\$70
	Credit Human Federal Credit Union	\$3,074,092	\$3,762	0.49%	4.90%	83.81%	\$94	\$8,330	0.37%	3.65%	84.84%	\$88
	Texas Dow Employees Credit Union	\$3,303,797	\$11,201	1.38%	15.75%	70.06%	\$82	\$32,743	1.36%	15.99%	69.78%	\$81
	American Airlines Federal Credit Union	\$7,019,274	\$8,116	0.46%	4.67%	70.39%	\$85	\$32,568	0.63%	6.34%	67.16%	\$82
	Randolph-Brooks Federal Credit Union	\$9,094,742	\$26,044	1.15%	9.53%	73.51%	\$102	\$83,637	1.25%	10.44%	71.30%	\$96
	Security Service Federal Credit Union	\$9,549,770	\$18,249	0.77%	8.38%	68.06%	\$80	\$52,801	0.74%	8.26%	65.58%	\$79
	Average of Asset Group D	\$2,725,739	\$6,806	1.07%	11.31%	68.95%	\$80	\$19,319	1.00%	10.78%	69.29%	\$78

Source: SNL Financial

Note: Report includes only bank-level data.

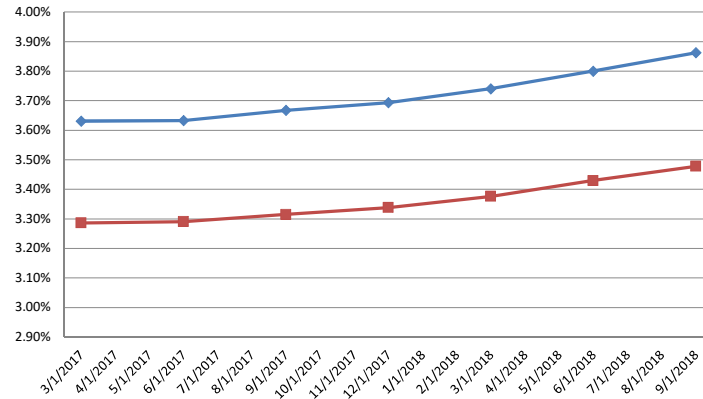
NA = data was not available.

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

Balance Sheet & Net Interest Margin

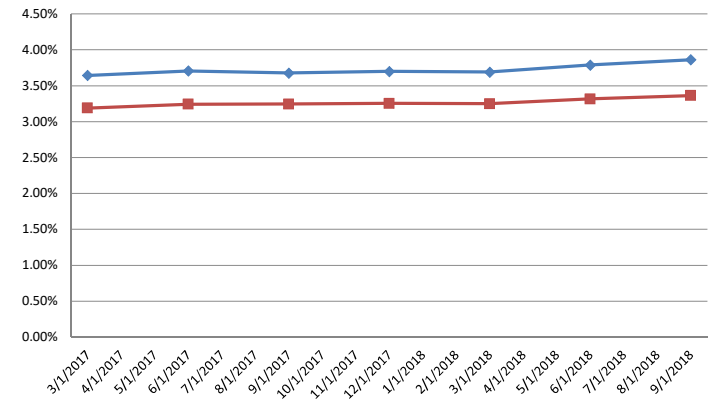
Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

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



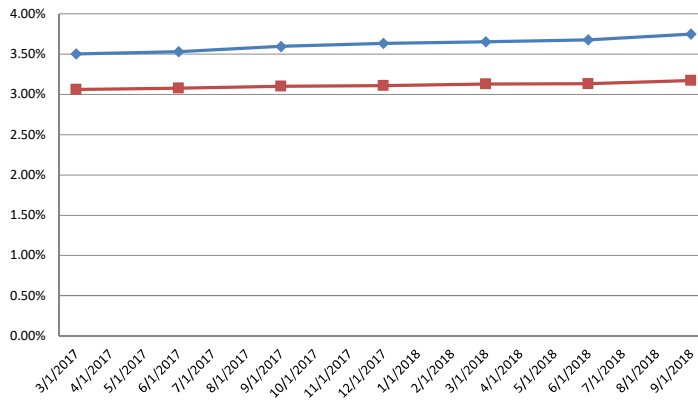
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.63%	3.63%	3.67%	3.69%	3.74%	3.80%	3.86%
Net Interest Income/ Avg Assets	3.29%	3.29%	3.31%	3.34%	3.38%	3.43%	3.48%

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



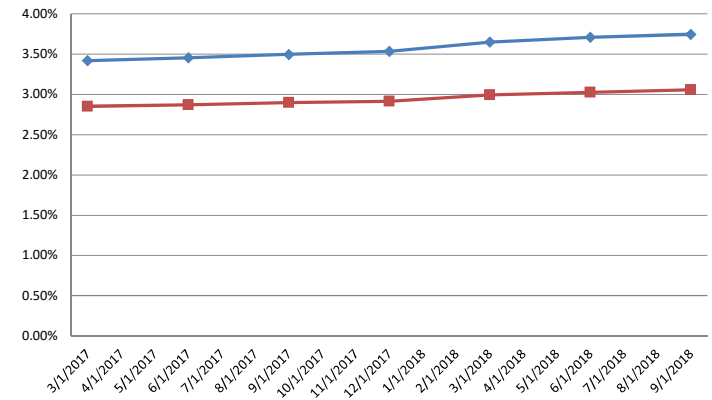
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.64%	3.70%	3.67%	3.70%	3.69%	3.79%	3.86%
Net Interest Income/ Avg Assets	3.19%	3.24%	3.24%	3.25%	3.25%	3.31%	3.36%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.50%	3.53%	3.60%	3.63%	3.65%	3.68%	3.75%
Net Interest Income/ Avg Assets	3.06%	3.08%	3.10%	3.11%	3.13%	3.13%	3.17%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Avg Assets	3.42%	3.45%	3.50%	3.53%	3.65%	3.71%	3.75%
Net Interest Income/ Avg Assets	2.85%	2.87%	2.90%	2.91%	2.99%	3.03%	3.06%

Source: SNL Financial

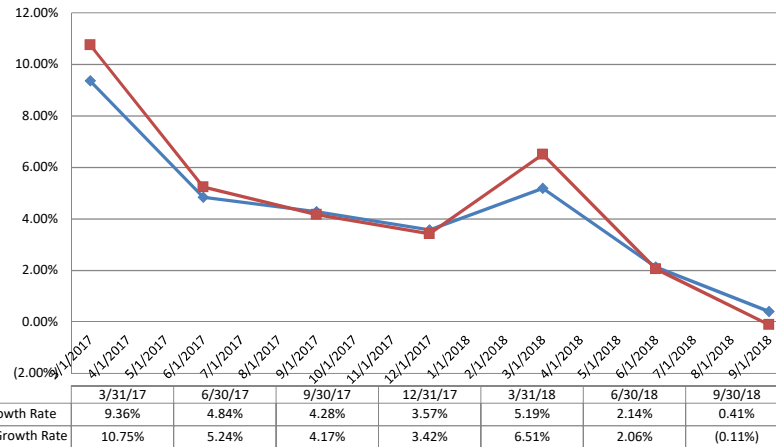
Note: Report includes only bank-level data.

NA = data was not available.

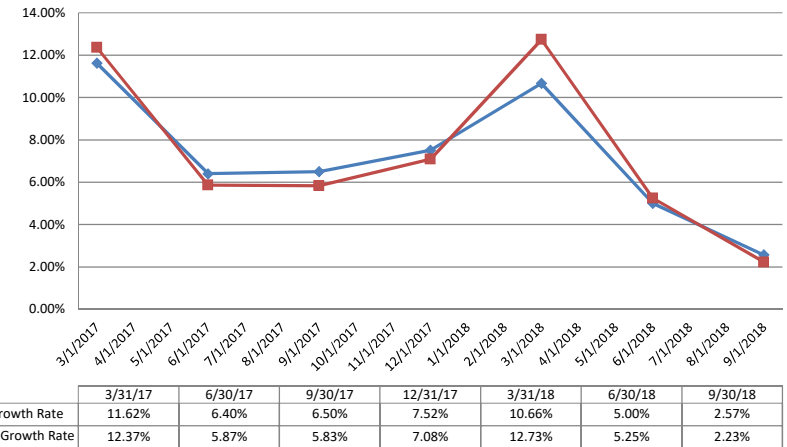
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

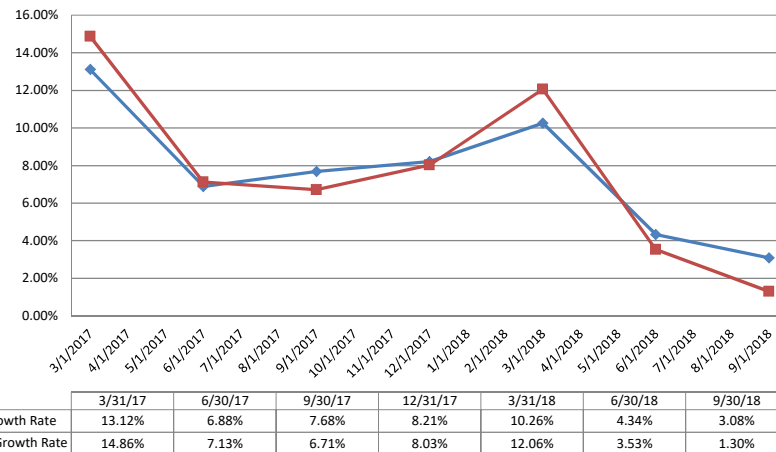
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



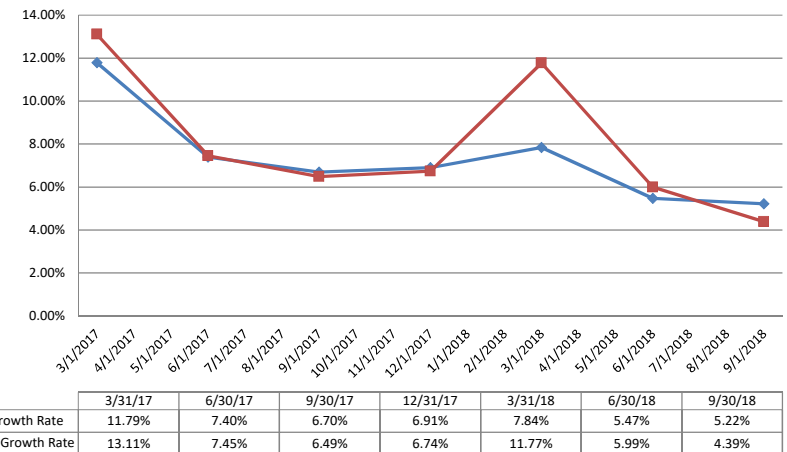
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$266	\$68	\$174	39.08%	NA	3.98%	0.00%	3.98%	(2.46%)	11.67%
	Assumption Beaumont Federal Credit Union	\$475	\$353	\$422	83.65%	NA	1.95%	1.39%	0.56%	(1.94%)	(3.09%)
	Lynn Co Federal Credit Union	\$531	\$220	\$424	51.89%	\$531	4.55%	0.00%	4.55%	1.78%	9.07%
	All Saints Catholic Federal Credit Union	\$574	\$380	\$471	80.68%	\$574	4.33%	0.00%	4.33%	12.72%	14.78%
	Orange County Teachers Credit Union	\$598	\$12	\$253	4.74%	\$598	0.59%	0.00%	0.59%	(69.08%)	(92.93%)
	Paris District Credit Union	\$669	\$259	\$574	45.12%	\$1,338	4.13%	0.98%	3.15%	0.80%	0.23%
	Musicians Federal Credit Union	\$684	\$445	\$599	74.29%	\$1,368	4.19%	0.20%	3.99%	18.92%	21.45%
	Texas Lee Federal Credit Union	\$699	\$545	\$632	86.23%	NA	2.41%	0.20%	2.21%	8.96%	8.29%
	Jafari No-Interest Credit Union	\$860	\$332	\$578	57.44%	NA	0.81%	0.00%	0.81%	6.67%	0.23%
	I.B.E.W. Local #681 Credit Union	\$887	\$545	\$769	70.87%	\$887	3.25%	0.15%	3.10%	5.48%	6.17%
	Pear Orchard Federal Credit Union	\$897	\$654	\$711	91.98%	\$359	4.73%	0.57%	4.15%	(6.77%)	(5.23%)
	T & FS Employee Credit Union	\$935	\$679	\$705	96.31%	\$935	11.76%	1.04%	10.71%	8.01%	7.39%
	S W E Federal Credit Union	\$944	\$867	\$749	115.75%	\$1,888	3.34%	0.62%	2.72%	(35.15%)	(49.06%)
	Pilgrim CUCC Federal Credit Union	\$972	\$642	\$869	73.88%	\$972	5.78%	0.39%	5.39%	(23.87%)	(8.34%)
	Littlefield School Employees Federal Credit Union	\$994	\$425	\$824	51.58%	\$1,988	4.31%	0.26%	4.04%	(22.24%)	(26.77%)
	Brentwood Baptist Church Federal Credit Union	\$1,120	\$840	\$1,016	82.68%	\$373	4.17%	0.12%	4.05%	2.06%	2.27%
	Witco Houston Employees Credit Union	\$1,214	\$1,172	\$868	135.02%	\$1,214	3.96%	0.48%	3.48%	(20.61%)	(27.64%)
	Empowerment Community Development Federal Credit Union	\$1,259	\$578	\$1,120	51.61%	\$1,259	4.18%	0.49%	3.69%	(17.48%)	(18.99%)
	Teachers Alliance Federal Credit Union	\$1,284	\$355	\$944	37.61%	\$642	3.87%	0.00%	3.76%	1.05%	1.57%
	Faith Cooperative Federal Credit Union	\$1,367	\$947	\$1,220	77.62%	\$1,367	2.39%	0.38%	2.01%	6.66%	4.29%
	Saint Lukes Community Federal Credit Union	\$1,396	\$336	\$1,261	26.65%	\$1,396	2.01%	1.05%	0.96%	(0.19%)	(0.32%)
	Highway Employees Credit Union	\$1,563	\$1,239	\$1,129	109.74%	\$782	5.42%	0.33%	5.09%	1.12%	0.36%
	W T N M Atlantic Federal Credit Union	\$1,581	\$870	\$1,231	70.67%	\$1,581	6.04%	0.44%	5.69%	(1.75%)	(4.20%)
	G P M Federal Credit Union	\$1,630	\$743	\$1,274	58.32%	\$1,630	2.63%	0.23%	2.40%	(5.94%)	(9.61%)
	Salt Employees Federal Credit Union	\$1,733	\$1,065	\$978	108.90%	\$1,155	3.69%	0.14%	3.55%	(9.44%)	(11.24%)
	Redeemer Federal Credit Union	\$1,803	\$662	\$1,324	50.00%	\$902	3.09%	0.17%	2.84%	96.93%	125.51%
	IBEW LU 278 Federal Credit Union	\$1,897	\$750	\$1,767	42.44%	\$949	3.19%	0.00%	3.19%	(2.62%)	(2.52%)
	Lehrer Interests Credit Union	\$2,007	\$330	\$1,556	21.21%	\$2,007	1.79%	0.43%	1.36%	(10.07%)	(13.27%)
	American Baptist Association Credit Union	\$2,140	\$1,678	\$1,951	86.01%	\$4,280	4.22%	0.57%	3.66%	3.12%	3.22%
	Sugar Growers Federal Credit Union	\$2,226	\$553	\$1,258	43.96%	\$2,226	3.03%	0.23%	2.80%	(8.68%)	(16.28%)
	Kilgore Shell Employees Federal Credit Union	\$2,390	\$1,608	\$2,013	79.88%	\$1,593	4.00%	0.37%	3.58%	(11.05%)	(13.78%)
	Goodyear San Angelo Federal Credit Union	\$2,404	\$2,276	\$2,125	107.11%	\$2,404	5.11%	1.99%	3.07%	5.55%	3.94%
	Covenant Savings Federal Credit Union	\$2,560	\$1,775	\$2,295	77.34%	\$640	4.21%	0.00%	4.16%	(3.99%)	(5.09%)
	Light Commerce Credit Union	\$2,690	\$2,077	\$2,180	95.28%	\$1,345	4.40%	0.10%	4.30%	1.20%	5.15%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,872	\$1,132	\$2,370	47.76%	\$1,915	3.48%	0.14%	3.34%	(4.57%)	(3.61%)
	Pasadena Postal Credit Union	\$2,874	\$2,439	\$2,490	97.95%	\$1,437	7.57%	1.29%	6.28%	(8.23%)	(4.25%)
	Sweeny Teachers Federal Credit Union	\$2,889	\$1,771	\$2,524	70.17%	\$1,445	4.25%	0.14%	4.16%	(4.16%)	(6.29%)
	Corpus Christi S.P. Credit Union	\$3,098	\$2,170	\$2,352	92.26%	\$1,033	5.00%	0.59%	4.45%	(3.32%)	(5.65%)
	SP Trainmen Federal Credit Union	\$3,180	\$755	\$2,163	34.91%	\$1,590	3.35%	0.04%	3.31%	(0.79%)	2.13%
	T. H. D. District 17 Credit Union	\$3,248	\$2,231	\$2,523	88.43%	\$3,248	3.22%	0.34%	2.88%	4.63%	5.33%
	Navarro Credit Union	\$3,277	\$1,375	\$2,200	62.50%	\$3,277	3.79%	0.16%	3.63%	4.11%	5.16%
	Galveston School Employees Federal Credit Union	\$3,294	\$2,235	\$2,930	76.28%	\$1,647	6.90%	0.16%	6.78%	(7.45%)	(5.04%)
	Vidor Teachers Federal Credit Union	\$3,318	\$2,647	\$2,821	93.83%	\$3,318	2.88%	0.67%	2.21%	9.88%	11.28%
	Pampa Municipal Credit Union	\$3,618	\$3,194	\$3,285	97.23%	\$1,447	5.28%	0.66%	4.59%	(0.55%)	(1.45%)
	Federal Employees Credit Union	\$3,656	\$1,637	\$2,965	55.21%	\$1,828	3.29%	0.17%	3.11%	(10.20%)	(13.21%)
	Plains Federal Credit Union	\$3,737	\$2,542	\$3,181	79.91%	\$1,246	4.04%	0.28%	3.80%	(8.05%)	(7.89%)
	B P S Federal Credit Union	\$3,766	\$1,366	\$2,079	65.70%	\$7,532	1.97%	0.21%	1.76%	(4.35%)	(8.97%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)

Longview Federal Credit Union	\$3,852	\$2,425	\$3,131	77.45%	\$1,541	3.74%	0.17%	3.57%	0.70%	0.86%
Thd-6 Credit Union	\$3,897	\$2,451	\$3,437	71.31%	\$1,949	4.31%	0.44%	3.87%	(1.62%)	(2.25%)
Union Pacific Employees Credit Union	\$4,142	\$2,456	\$3,347	73.38%	\$2,071	4.40%	0.41%	3.98%	(2.18%)	(4.50%)
Waconized Federal Credit Union	\$4,262	\$2,083	\$3,234	64.41%	\$1,218	5.81%	0.33%	5.45%	(2.67%)	(1.91%)
IBEW 116 Federal Credit Union	\$4,325	\$1,629	\$3,935	41.40%	\$2,163	3.43%	0.25%	3.18%	1.24%	0.37%
Belton Federal Credit Union	\$4,342	\$1,824	\$3,807	47.91%	\$2,171	3.73%	0.27%	3.46%	4.84%	4.38%
Oak Farms Employees Credit Union	\$4,349	\$3,316	\$3,273	101.31%	\$1,740	6.17%	0.43%	5.73%	2.75%	4.20%
Prairie View Federal Credit Union	\$4,349	\$1,853	\$3,987	46.48%	\$2,899	4.17%	0.33%	3.84%	(7.69%)	(7.51%)
Intercorp Credit Union	\$4,408	\$2,945	\$3,689	79.83%	\$2,204	4.76%	0.38%	4.35%	(1.76%)	(1.47%)
Promise Credit Union	\$4,456	\$2,019	\$3,656	55.22%	\$1,485	4.75%	0.12%	4.63%	5.42%	10.12%
Peco Federal Credit Union	\$4,483	\$1,922	\$4,054	47.41%	\$1,494	5.12%	0.35%	4.75%	(5.50%)	(7.07%)
Lefors Federal Credit Union	\$4,508	\$2,678	\$3,710	72.18%	\$1,503	4.27%	0.11%	4.15%	(12.08%)	(14.85%)
Houston Belt & Terminal Federal Credit Union	\$4,509	\$2,891	\$3,298	87.66%	\$2,255	5.46%	0.27%	5.19%	7.00%	6.84%
Del Rio S.P. Credit Union	\$4,625	\$831	\$3,077	27.01%	\$2,313	3.27%	0.25%	3.05%	(1.88%)	(3.71%)
Port of Houston Warehouse Federal Credit Union	\$4,640	\$930	\$4,018	23.15%	\$9,280	3.02%	0.06%	2.97%	(4.79%)	(3.96%)
Farmers Branch City Employees Federal Credit Union	\$4,642	\$2,530	\$3,614	70.01%	\$3,095	3.92%	0.17%	3.75%	(0.86%)	(1.78%)
Mount Carmel Church Federal Credit Union	\$4,693	\$2,523	\$3,807	66.27%	\$4,693	3.74%	0.17%	3.57%	(4.26%)	(6.05%)
Pollock Employees Credit Union	\$4,708	\$3,119	\$4,128	75.56%	\$2,354	4.72%	0.11%	4.61%	0.34%	0.91%
Highway District 9 Credit Union	\$4,737	\$1,118	\$3,722	30.04%	\$2,369	3.81%	1.30%	2.51%	2.12%	2.67%
E E South Texas Credit Union	\$4,767	\$362	\$3,541	10.22%	\$4,767	1.31%	0.14%	1.15%	(36.88%)	(45.15%)
Everman Parkway Credit Union	\$4,875	\$3,691	\$3,227	114.38%	\$2,438	4.30%	0.32%	4.01%	(3.52%)	(10.15%)
NCE Credit Union	\$5,319	\$3,196	\$4,251	75.18%	\$1,330	4.11%	0.27%	3.87%	(1.59%)	(2.67%)
Team Financial Federal Credit Union	\$5,368	\$3,480	\$5,152	67.55%	\$2,684	5.46%	0.41%	5.06%	(13.75%)	(7.38%)
City of Deer Park Federal Credit Union	\$5,407	\$2,914	\$4,385	66.45%	\$3,605	4.60%	0.29%	4.29%	(9.42%)	(12.18%)
CASE Federal Credit Union	\$5,472	\$1,988	\$4,739	41.95%	\$2,736	2.39%	0.15%	2.24%	7.98%	8.85%
M E C O Federal Credit Union	\$5,760	\$2,621	\$4,759	55.07%	\$1,920	3.72%	0.19%	3.54%	3.54%	3.69%
Jackson County Federal Credit Union	\$5,792	\$4,923	\$5,225	94.22%	\$1,448	2.93%	0.24%	2.69%	(5.62%)	(7.22%)
Coastal Teachers Federal Credit Union	\$5,806	\$3,219	\$5,351	60.16%	\$1,935	3.17%	0.19%	2.98%	6.98%	7.09%
Oak Cliff Christian Federal Credit Union	\$5,831	\$3,882	\$5,075	76.49%	\$1,666	3.31%	0.30%	3.01%	8.96%	7.96%
Skel-Tex Credit Union	\$5,862	\$3,021	\$4,688	64.44%	\$2,931	3.25%	0.60%	2.67%	(1.44%)	(2.02%)
Lubbock Telco Federal Credit Union	\$5,916	\$1,850	\$4,287	43.15%	\$1,972	3.07%	0.18%	2.89%	(1.03%)	(2.77%)
Cochran County Schools Federal Credit Union	\$5,983	\$4,205	\$5,060	83.10%	\$1,994	6.42%	0.62%	5.80%	0.42%	(2.71%)
ACU Credit Union	\$6,004	\$3,912	\$4,787	81.72%	\$4,003	2.95%	0.38%	2.59%	(6.93%)	(7.91%)
United Savers Trust Credit Union	\$6,048	\$5,225	\$5,582	93.60%	\$1,728	5.08%	0.32%	4.74%	(6.94%)	(8.18%)
Highway District 2 Credit Union	\$6,063	\$2,365	\$4,888	48.38%	\$3,032	3.36%	0.32%	3.04%	2.92%	3.87%
Midwestern State University Credit Union	\$6,141	\$2,366	\$5,106	46.34%	\$2,047	2.43%	0.07%	2.37%	(1.93%)	(3.71%)
Hilco Federal Credit Union	\$6,281	\$4,248	\$5,850	72.62%	\$1,396	5.04%	0.44%	4.60%	(18.64%)	(17.64%)
Galveston Government Employees Credit Union	\$6,296	\$5,533	\$5,824	95.00%	\$2,099	5.26%	0.22%	5.03%	1.74%	6.23%
Local 20 IBEW Federal Credit Union	\$6,299	\$3,576	\$5,805	61.60%	\$1,800	4.25%	0.00%	4.25%	6.60%	8.30%
Texas Farm Bureau Federal Credit Union	\$6,627	\$3,392	\$5,303	63.96%	\$3,314	3.71%	0.14%	3.57%	(3.66%)	(1.98%)
Brownsville City Employees Federal Credit Union	\$6,669	\$4,225	\$4,987	84.72%	\$2,223	4.10%	0.48%	3.62%	2.57%	2.64%
FCI Federal Credit Union	\$6,699	\$5,217	\$5,680	91.85%	\$1,675	4.56%	0.36%	4.20%	1.23%	2.07%
Frio County Federal Credit Union	\$6,727	\$5,265	\$5,228	100.71%	\$1,922	6.95%	0.95%	6.02%	0.74%	(1.26%)
South Texas Regional Federal Credit Union	\$6,779	\$5,396	\$5,959	90.55%	\$1,937	3.63%	0.12%	3.52%	(0.94%)	(6.77%)
ILA 28 Federal Credit Union	\$6,828	\$3,390	\$5,106	66.39%	\$2,276	4.72%	0.63%	4.11%	3.71%	2.88%
Andrews School Federal Credit Union	\$6,881	\$2,765	\$5,313	52.04%	\$3,441	2.48%	0.09%	2.37%	(11.20%)	(14.81%)
Bivins Federal Credit Union	\$6,884	\$2,436	\$5,832	41.77%	\$4,589	2.93%	0.61%	2.34%	(1.30%)	(1.76%)
C-T Waco Federal Credit Union	\$7,010	\$3,595	\$6,306	57.01%	\$2,337	4.61%	0.25%	4.34%	6.48%	8.33%
Seminole Public Schools Federal Credit Union	\$7,046	\$2,726	\$5,460	49.93%	\$3,523	3.75%	0.64%	3.11%	(0.98%)	0.61%

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

September 30, 2018

Run Date: November 8, 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)											
	Electric Utilities Credit Union	\$7,053	\$1,986	\$6,211	31.98%	\$3,527	2.68%	0.17%	2.51%	13.01%	15.05%
	I.B.E.W. LU 66 Federal Credit Union	\$7,273	\$6,184	\$6,382	96.90%	\$2,424	6.89%	0.43%	6.47%	12.67%	15.77%
	TC Teachers Federal Credit Union	\$7,333	\$2,411	\$6,067	39.74%	\$3,667	3.24%	0.20%	3.06%	0.07%	0.64%
	Port of Houston Credit Union	\$7,401	\$5,776	\$5,587	103.38%	\$2,467	6.30%	0.69%	5.62%	(0.57%)	(2.64%)
	Hale County Teachers Federal Credit Union	\$7,466	\$6,167	\$6,507	94.77%	\$2,489	4.43%	0.34%	4.09%	2.75%	4.62%
	Victoria City-County Employees Federal Credit Union	\$7,671	\$2,718	\$6,683	40.67%	\$3,068	3.32%	0.16%	3.16%	(0.85%)	(0.73%)
	Moore County Schools Federal Credit Union	\$7,694	\$4,292	\$6,964	61.63%	\$5,129	2.49%	0.29%	2.19%	(5.31%)	(3.50%)
	STEC Federal Credit Union	\$7,751	\$2,243	\$6,474	34.65%	\$3,876	2.28%	0.08%	2.19%	(4.28%)	(6.56%)
	Mount Olive Baptist Church Federal Credit Union	\$7,797	\$4,876	\$6,518	74.81%	\$2,228	3.80%	0.75%	3.05%	3.26%	0.89%
	Morris Sheppard Texarkana Federal Credit Union	\$7,859	\$6,633	\$6,887	96.31%	\$3,144	3.90%	0.44%	3.47%	1.42%	0.74%
	Sweetwater Regional Federal Credit Union	\$7,891	\$3,316	\$6,252	53.04%	\$2,630	3.34%	0.24%	3.10%	(18.60%)	(22.69%)
	Coburn Credit Union	\$7,904	\$2,976	\$6,709	44.36%	\$7,904	3.20%	1.06%	2.15%	6.70%	5.25%
	Vatat Credit Union	\$7,912	\$6,779	\$6,635	102.17%	\$3,956	4.50%	0.32%	4.16%	11.08%	14.90%
	Jackson County Teachers Federal Credit Union	\$8,056	\$4,019	\$7,083	56.74%	\$2,014	2.36%	0.24%	2.12%	(1.92%)	(3.38%)
	Express-News Federal Credit Union	\$8,070	\$4,254	\$7,106	59.86%	\$2,690	3.20%	0.63%	2.58%	9.62%	11.89%
	Sherwin Federal Credit Union	\$8,092	\$3,910	\$5,402	72.38%	\$2,023	3.45%	0.21%	3.24%	(4.47%)	(5.99%)
	Southeast Texas Employees Federal Credit Union	\$8,284	\$5,970	\$7,607	78.48%	\$2,761	5.00%	0.56%	4.44%	(25.16%)	(23.61%)
	Scurry County School Federal Credit Union	\$8,811	\$4,355	\$6,867	63.42%	\$2,937	4.43%	0.43%	4.00%	(10.97%)	(14.70%)
	Yoakum County Federal Credit Union	\$8,876	\$5,181	\$7,161	72.35%	\$3,550	3.93%	0.42%	3.51%	0.32%	(0.19%)
	Methodist Hospital Employees Federal Credit Union	\$8,878	\$3,249	\$7,992	40.65%	\$2,537	3.71%	0.24%	3.47%	(9.59%)	(9.33%)
	Marathon Republic Federal Credit Union	\$8,886	\$4,665	\$7,952	58.66%	\$2,962	3.78%	0.09%	3.70%	9.95%	10.30%
	Fannin County Teachers Federal Credit Union	\$9,319	\$7,086	\$7,254	97.68%	\$4,660	4.56%	0.55%	4.02%	2.46%	1.39%
	Victoria Federal Credit Union	\$9,473	\$4,714	\$8,162	57.76%	\$2,105	3.71%	0.38%	3.33%	(9.66%)	(11.32%)
	Tex-Mex Credit Union	\$9,525	\$6,295	\$6,727	93.58%	\$1,588	6.25%	0.43%	5.81%	(1.70%)	(7.89%)
	Port Terminal Federal Credit Union	\$9,612	\$2,403	\$6,613	36.34%	\$4,806	2.95%	0.32%	2.63%	(1.35%)	(2.36%)
	Cen Tex Manufacturing Credit Union	\$9,637	\$6,978	\$8,099	86.16%	\$3,212	5.61%	0.73%	4.88%	(12.36%)	(17.16%)
	Met Tran Federal Credit Union	\$9,699	\$5,780	\$7,940	72.80%	\$2,425	7.81%	0.24%	7.57%	5.74%	4.69%
	Natural Resources Conservation Service Federal Credit Ur	\$9,847	\$5,300	\$8,616	61.51%	\$3,282	3.32%	0.16%	3.17%	(7.28%)	(7.47%)
	Alamo City Credit Union	\$9,986	\$8,559	\$8,896	96.21%	\$2,219	5.09%	1.05%	4.03%	5.58%	4.96%
	Ben E. Keith Employees Federal Credit Union	\$10,492	\$5,087	\$8,806	57.77%	\$3,497	3.45%	0.11%	3.33%	10.78%	10.86%
	Germania Credit Union	\$10,524	\$6,693	\$9,031	74.11%	\$2,631	2.86%	0.06%	2.78%	(1.35%)	(1.05%)
	Longview Consolidated Credit Union	\$10,557	\$7,084	\$8,336	84.98%	\$2,346	4.28%	0.71%	3.57%	3.15%	2.94%
	Wharton County Teachers Credit Union	\$10,790	\$621	\$8,846	7.02%	\$5,395	1.93%	0.30%	1.62%	(15.06%)	(18.35%)
	E M O T Federal Credit Union	\$10,840	\$2,770	\$7,971	34.75%	\$7,227	2.90%	0.65%	2.25%	4.58%	5.12%
	T & P Longview Federal Credit Union	\$10,937	\$7,725	\$8,713	88.66%	\$4,375	4.99%	0.42%	4.57%	4.63%	3.84%
	Sweetex Credit Union	\$10,967	\$3,622	\$7,452	48.60%	\$5,484	2.76%	0.21%	2.56%	(0.50%)	(1.64%)
	Highway District 19 Employees Credit Union	\$11,190	\$4,597	\$9,747	47.16%	\$2,798	2.77%	0.08%	2.69%	(9.47%)	(10.79%)
	Employees United Federal Credit Union	\$11,414	\$3,459	\$8,199	42.19%	\$2,854	4.01%	0.16%	3.83%	4.40%	5.64%
	Swemp Federal Credit Union	\$11,603	\$7,761	\$9,448	82.14%	\$4,641	3.07%	0.72%	2.35%	(2.54%)	(9.75%)
	1st University Credit Union	\$11,748	\$8,439	\$10,867	77.66%	\$1,566	4.17%	0.09%	4.09%	(0.41%)	0.26%
	Member Preferred Federal Credit Union	\$11,772	\$9,502	\$10,101	94.07%	\$2,354	5.39%	1.25%	4.13%	0.47%	0.26%
	Texoma Federal Credit Union	\$11,866	\$4,481	\$9,327	48.04%	\$3,955	3.03%	0.41%	2.62%	(2.54%)	(3.29%)
	Pasadena Municipal Federal Credit Union	\$11,919	\$4,673	\$9,694	48.21%	\$5,960	2.91%	0.82%	2.08%	(7.72%)	(8.69%)
	Neiman Marcus Group Employees Federal Credit Union	\$11,925	\$6,823	\$10,388	65.68%	\$2,385	4.75%	0.22%	4.53%	(4.54%)	(6.01%)
	Local 24 Employees Federal Credit Union	\$11,953	\$2,902	\$10,041	28.90%	\$2,988	3.41%	0.23%	3.18%	1.45%	1.02%
	TxDOT Credit Union	\$12,039	\$10,723	\$10,398	103.13%	\$4,816	3.71%	0.58%	3.14%	(6.06%)	(7.34%)
	Marshall T&P Employees Federal Credit Union	\$12,054	\$8,637	\$9,641	89.59%	\$6,027	5.05%	0.94%	4.11%	(0.15%)	(1.65%)
	P.I.E. Credit Union	\$12,208	\$4,033	\$10,133	39.80%	\$4,069	2.50%	0.29%	2.19%	(15.59%)	(18.24%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)

Angelina County Teachers Credit Union	\$12,356	\$4,914	\$10,747	45.72%	\$3,530	3.87%	0.35%	3.53%	8.96%	9.42%
PamCel Community Federal Credit Union	\$12,442	\$5,524	\$10,289	53.69%	\$2,488	2.86%	0.20%	2.67%	(4.42%)	(5.15%)
Refugio County Federal Credit Union	\$12,514	\$5,876	\$10,563	55.63%	\$4,171	3.55%	0.78%	2.77%	(6.21%)	(5.44%)
Laredo Fire Department Federal Credit Union	\$12,542	\$10,771	\$11,127	96.80%	\$1,930	6.51%	1.33%	5.18%	(0.36%)	(0.80%)
Friona Texas Federal Credit Union	\$12,627	\$4,082	\$10,065	40.56%	\$2,806	3.64%	0.34%	3.31%	2.62%	1.39%
Texarkana Terminal Employees Federal Credit Union	\$12,775	\$8,697	\$11,588	75.05%	\$2,555	4.76%	0.46%	4.29%	11.85%	12.84%
F C S Federal Credit Union	\$12,903	\$5,904	\$8,814	66.98%	\$5,161	3.70%	0.68%	3.02%	5.31%	5.33%
Brownfield Federal Credit Union	\$12,914	\$5,037	\$9,127	55.19%	\$2,870	3.51%	0.03%	3.48%	4.08%	5.62%
Third Coast Federal Credit Union	\$13,122	\$4,389	\$9,299	47.20%	\$1,458	5.52%	0.33%	5.19%	(8.55%)	(13.68%)
Cherokee County Teachers Federal Credit Union	\$13,249	\$8,388	\$10,868	77.18%	\$3,312	3.81%	0.49%	3.34%	3.04%	2.68%
Reeves County Teachers Credit Union	\$13,328	\$9,507	\$12,028	79.04%	\$3,332	5.74%	1.41%	4.33%	5.18%	5.01%
Alba Golden Federal Credit Union	\$13,521	\$8,362	\$11,008	75.96%	\$3,863	4.34%	0.75%	3.59%	(9.63%)	(13.85%)
Central Texas Teachers Credit Union	\$13,650	\$4,870	\$12,080	40.31%	\$3,033	3.50%	0.48%	3.02%	(1.67%)	(2.32%)
Gulf Shore Federal Credit Union	\$13,880	\$7,701	\$12,669	60.79%	\$3,470	2.94%	0.15%	2.79%	(0.79%)	0.25%
ILA 1351 Federal Credit Union	\$14,016	\$5,760	\$11,495	50.11%	\$3,115	3.83%	0.14%	3.75%	(3.95%)	(4.49%)
Homeport Federal Credit Union	\$14,260	\$7,037	\$12,878	54.64%	\$1,678	4.09%	0.06%	4.04%	(11.10%)	(10.93%)
MOPAC Employees Federal Credit Union	\$14,489	\$11,890	\$12,726	93.43%	\$2,229	4.35%	0.17%	4.18%	0.36%	0.48%
Texhillco School Employees Federal Credit Union	\$14,730	\$12,889	\$13,490	95.54%	\$1,964	6.19%	0.23%	5.96%	(2.07%)	(2.94%)
Linkage Credit Union	\$14,982	\$7,994	\$12,676	63.06%	\$2,724	4.43%	0.66%	3.77%	4.12%	3.99%
Coastal Bend Post Office Federal Credit Union	\$15,055	\$5,840	\$12,277	47.57%	\$4,301	3.68%	0.86%	2.83%	(5.21%)	(7.62%)
Corpus Christi Postal Employees Credit Union	\$15,210	\$6,513	\$13,007	50.07%	\$3,042	3.96%	0.41%	3.55%	(0.67%)	(1.42%)
Ellis County Teachers & Employees Federal Credit Union	\$15,228	\$8,851	\$13,305	66.52%	\$5,076	3.27%	0.61%	2.66%	6.08%	5.56%
National Oilwell Varco Employees Credit Union	\$15,230	\$2,559	\$12,012	21.30%	\$3,808	2.29%	0.56%	1.73%	(0.53%)	(2.44%)
IBEW Community Federal Credit Union	\$15,279	\$11,560	\$13,832	83.57%	\$2,547	3.59%	0.16%	3.43%	(5.15%)	(5.82%)
Victoria Teachers Federal Credit Union	\$15,455	\$5,718	\$10,692	53.48%	\$4,416	2.60%	0.21%	2.39%	(1.56%)	(3.50%)
First Priority Credit Union	\$15,520	\$7,270	\$14,213	51.15%	\$4,434	2.95%	0.26%	2.70%	3.22%	3.40%
Family 1st Of Texas Federal Credit Union	\$15,609	\$12,913	\$13,407	96.32%	\$2,401	5.53%	0.33%	5.21%	15.43%	19.18%
Waco Federal Credit Union	\$15,996	\$6,071	\$14,615	41.54%	\$2,461	3.05%	0.19%	2.86%	(0.66%)	0.40%
Alpine Community Credit Union	\$16,013	\$4,227	\$14,342	29.47%	\$3,203	2.83%	0.67%	2.15%	1.58%	0.91%
Ward County Credit Union	\$16,105	\$3,803	\$14,530	26.17%	\$3,221	2.80%	0.36%	2.43%	3.54%	3.94%
U S I Federal Credit Union	\$16,116	\$4,134	\$11,049	37.42%	\$4,605	2.85%	0.18%	2.67%	4.14%	4.63%
Baker Hughes Federal Credit Union	\$16,177	\$3,591	\$14,317	25.08%	\$4,044	2.30%	0.10%	2.21%	(7.36%)	(8.74%)
Cowboy Country Federal Credit Union	\$16,273	\$11,482	\$14,175	81.00%	\$2,712	4.70%	0.85%	3.85%	5.84%	6.50%
Grand Prairie Credit Union	\$16,327	\$8,020	\$14,496	55.33%	\$2,512	3.23%	0.11%	3.12%	(6.21%)	(7.11%)
Pampa Teachers Federal Credit Union	\$16,444	\$12,185	\$14,767	82.52%	\$3,289	4.09%	0.86%	3.24%	4.81%	4.40%
Borger Federal Credit Union	\$16,603	\$10,100	\$14,269	70.78%	\$2,372	3.96%	0.33%	3.63%	(1.41%)	(2.08%)
Reed Credit Union	\$16,716	\$2,689	\$14,194	18.94%	\$5,572	2.33%	0.18%	2.15%	(5.25%)	(6.10%)
Corner Stone Credit Union	\$16,748	\$14,245	\$15,253	93.39%	\$1,763	5.66%	0.04%	5.61%	(23.73%)	(26.70%)
Temple Santa Fe Community Credit Union	\$16,883	\$11,227	\$15,610	71.92%	\$1,876	4.94%	0.07%	4.87%	(0.51%)	(1.45%)
Texas Community Federal Credit Union	\$17,216	\$12,742	\$14,803	86.08%	\$1,324	7.18%	0.79%	6.39%	5.11%	5.95%
Odessa Employees Credit Union	\$17,228	\$9,822	\$14,617	67.20%	\$3,446	3.26%	0.17%	3.08%	(0.22%)	0.85%
Amarillo Postal Employees Credit Union	\$17,257	\$7,622	\$14,592	52.23%	\$3,451	3.47%	0.54%	2.93%	0.47%	0.16%
Seagoville Federal Credit Union	\$17,329	\$5,449	\$14,626	37.26%	\$3,851	2.63%	0.39%	2.24%	(6.30%)	(7.82%)
Temple-Inland Federal Credit Union	\$17,409	\$9,083	\$14,869	61.09%	\$4,974	2.71%	0.38%	2.33%	6.96%	7.00%
Texas Health Resources Credit Union	\$17,451	\$9,793	\$15,729	62.26%	\$3,173	4.33%	0.00%	4.32%	(12.08%)	(13.71%)
Anderson County Federal Credit Union	\$17,527	\$2,909	\$14,532	20.02%	\$2,921	3.01%	0.23%	2.78%	1.59%	1.17%
Brazos Community Credit Union	\$17,968	\$16,122	\$13,972	115.39%	\$3,594	5.60%	0.51%	5.09%	17.01%	22.13%
Concho Valley Credit Union	\$18,017	\$8,502	\$16,084	52.86%	\$3,276	3.19%	0.22%	2.98%	4.11%	4.38%
Kingsville Area Educators Federal Credit Union	\$18,018	\$5,626	\$16,758	33.57%	\$2,574	3.85%	0.28%	3.58%	0.92%	1.70%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)

Liberty County Teachers Federal Credit Union	\$18,158	\$10,116	\$16,516	61.25%	\$2,594	3.79%	0.12%	3.66%	(0.79%)	(0.74%)
Midland Municipal Employees Credit Union	\$18,627	\$3,645	\$16,644	21.90%	\$9,314	2.65%	0.88%	1.77%	(0.34%)	(0.76%)
Fellowship Credit Union	\$18,797	\$9,744	\$14,095	69.13%	\$3,759	3.11%	0.21%	2.90%	(7.99%)	(10.97%)
McLennan County Employees Federal Credit Union	\$19,333	\$5,638	\$14,088	40.02%	\$4,833	3.47%	0.57%	2.90%	(3.48%)	(6.41%)
Southern Star Credit Union	\$20,123	\$9,991	\$16,927	59.02%	\$2,683	3.74%	0.29%	3.45%	(6.34%)	(7.94%)
Port Arthur Community Federal Credit Union	\$20,437	\$14,510	\$17,803	81.50%	\$2,555	4.06%	0.50%	3.56%	(12.85%)	(12.80%)
Tyler City Employees Credit Union	\$20,541	\$13,511	\$17,281	78.18%	\$4,108	4.06%	0.26%	3.79%	11.95%	12.75%
Dallas U.P. Employees Credit Union	\$20,689	\$9,366	\$15,686	59.71%	\$4,598	4.58%	1.52%	3.06%	4.13%	5.61%
C-E Federal Credit Union	\$20,829	\$14,375	\$18,298	78.56%	\$2,314	4.54%	0.09%	4.45%	11.13%	4.86%
Valwood Park Federal Credit Union	\$21,812	\$13,506	\$18,361	73.56%	\$2,908	3.14%	0.13%	3.02%	8.44%	9.04%
Rocket Federal Credit Union	\$21,838	\$19,998	\$18,015	111.01%	\$2,569	3.83%	0.40%	3.43%	29.93%	16.08%
LeTourneau Federal Credit Union	\$21,936	\$2,362	\$16,691	14.15%	\$5,484	2.54%	0.19%	2.35%	(3.12%)	(4.57%)
Union Fidelity Federal Credit Union	\$22,014	\$7,517	\$18,330	41.01%	\$5,504	3.83%	0.25%	3.57%	1.64%	0.54%
Northeast Panhandle Teachers Federal Credit Union	\$22,059	\$12,396	\$18,905	65.57%	\$5,515	2.59%	0.29%	2.29%	2.57%	2.21%
Wichita Falls Federal Credit Union	\$22,154	\$10,020	\$19,165	52.28%	\$3,408	3.60%	0.30%	3.31%	(1.99%)	(1.89%)
LCRA Credit Union	\$22,203	\$9,269	\$19,231	48.20%	\$4,441	3.12%	0.08%	3.04%	4.62%	4.02%
McMurrey Federal Credit Union	\$22,330	\$17,284	\$19,411	89.04%	\$3,722	3.56%	0.76%	2.80%	2.64%	3.45%
LiFE Federal Credit Union	\$22,354	\$19,834	\$19,095	103.87%	\$2,794	5.32%	0.96%	4.35%	(2.40%)	(4.24%)
Yantis Federal Credit Union	\$22,379	\$14,026	\$18,640	75.25%	\$2,797	3.90%	0.63%	3.27%	(1.69%)	(1.51%)
Local Federal Credit Union	\$23,258	\$18,010	\$18,926	95.16%	\$1,938	7.84%	0.35%	7.49%	11.27%	11.90%
Texas People Federal Credit Union	\$23,935	\$17,309	\$19,321	89.59%	\$2,992	4.18%	0.21%	3.96%	(4.47%)	(5.79%)
TexStar Federal Credit Union	\$24,342	\$5,843	\$22,090	26.45%	\$6,086	2.73%	0.14%	2.59%	(8.09%)	(8.94%)
San Angelo Federal Credit Union	\$24,373	\$17,163	\$22,250	77.14%	\$2,321	3.36%	0.10%	3.26%	3.41%	4.04%
Northeast Texas Teachers Federal Credit Union	\$24,779	\$8,430	\$21,206	39.75%	\$2,608	2.82%	0.20%	2.62%	2.50%	2.65%
Greater Central Texas Federal Credit Union	\$24,811	\$6,771	\$22,887	29.58%	\$2,919	2.71%	0.10%	2.61%	2.80%	2.63%
Mid-Tex Federal Credit Union	\$25,057	\$12,363	\$23,134	53.44%	\$2,784	3.56%	0.10%	3.45%	11.65%	12.55%
Abilene Federal Credit Union	\$25,472	\$11,447	\$20,949	54.64%	\$2,426	3.27%	0.23%	3.05%	5.17%	6.94%
Bayou City Federal Credit Union	\$25,480	\$8,675	\$23,417	37.05%	\$3,185	3.64%	0.28%	3.37%	(5.96%)	(5.24%)
Fedstar Credit Union	\$25,876	\$11,907	\$22,736	52.37%	\$4,705	2.98%	0.24%	2.74%	(1.80%)	(2.76%)
United Energy Credit Union	\$26,258	\$14,088	\$21,058	66.90%	\$2,283	4.35%	0.39%	3.95%	(3.42%)	(3.42%)
United Credit Union	\$26,826	\$18,056	\$24,992	72.25%	\$3,156	4.41%	0.49%	3.92%	(7.77%)	(6.14%)
Alcon Employees Federal Credit Union	\$27,871	\$15,802	\$21,921	72.09%	\$3,716	3.14%	0.18%	2.96%	6.53%	7.69%
Shared Resources Credit Union	\$28,254	\$23,108	\$24,574	94.03%	\$2,974	4.85%	0.64%	4.21%	1.64%	2.39%
Angelina Federal Employees Credit Union	\$28,500	\$19,524	\$24,398	80.02%	\$4,071	3.66%	0.41%	3.25%	5.40%	5.28%
Trinity Valley Teachers Credit Union	\$29,461	\$5,472	\$21,705	25.21%	\$4,910	2.60%	0.20%	2.40%	2.10%	1.44%
Beaumont Community Credit Union	\$29,538	\$12,029	\$25,575	47.03%	\$3,692	2.70%	0.59%	2.11%	(4.25%)	(7.07%)
CTECU	\$29,732	\$8,555	\$24,561	34.83%	\$5,946	2.18%	0.14%	2.05%	(15.77%)	(18.34%)
Matagorda County Credit Union	\$29,816	\$13,711	\$26,395	51.95%	\$3,975	2.97%	0.23%	2.74%	6.32%	6.26%
Starr County Teachers Federal Credit Union	\$29,937	\$11,283	\$24,833	45.44%	\$2,395	3.87%	0.19%	3.68%	8.90%	9.91%
Mountain Star Federal Credit Union	\$29,992	\$17,254	\$26,375	65.42%	\$2,307	3.59%	0.21%	3.38%	4.42%	(0.30%)
Caprock Federal Credit Union	\$30,185	\$20,315	\$25,809	78.71%	\$1,947	4.62%	0.71%	3.93%	0.05%	4.94%
Hockley County School Employees Credit Union	\$30,424	\$20,902	\$26,172	79.86%	\$3,579	4.65%	1.10%	3.71%	(3.56%)	(4.15%)
Transtar Federal Credit Union	\$30,746	\$24,287	\$28,550	85.07%	\$3,075	4.10%	0.15%	3.95%	(3.71%)	(2.41%)
Walker County Federal Credit Union	\$31,400	\$20,244	\$27,218	74.38%	\$3,140	4.37%	0.13%	4.23%	(0.71%)	(1.54%)
Austin Federal Credit Union	\$31,993	\$20,432	\$29,383	69.54%	\$3,047	2.50%	0.03%	2.48%	3.19%	2.86%
Common Cents Federal Credit Union	\$32,139	\$23,701	\$27,594	85.89%	\$1,948	5.92%	0.56%	5.36%	3.92%	3.64%
Golden Triangle Federal Credit Union	\$32,457	\$15,656	\$27,482	56.97%	\$3,818	3.29%	0.19%	3.10%	(8.08%)	(10.09%)
Cabot & NOI Employees Credit Union	\$32,546	\$28,296	\$28,938	97.78%	\$2,959	5.35%	0.40%	4.93%	0.39%	1.50%
Members Financial Federal Credit Union	\$32,646	\$23,881	\$29,898	79.87%	\$2,612	3.84%	0.18%	3.67%	(15.12%)	(16.07%)

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$32,652	\$21,794	\$30,014	72.61%	\$3,265	3.26%	0.07%	3.19%	7.53%	8.32%
	Mesquite Credit Union	\$32,668	\$21,554	\$29,670	72.65%	\$4,084	3.02%	0.05%	2.97%	4.55%	5.16%
	Lufkin Federal Credit Union	\$32,977	\$17,976	\$25,022	71.84%	\$2,998	3.33%	0.24%	3.09%	0.67%	(0.64%)
	Cherokee County Federal Credit Union	\$33,740	\$21,070	\$26,004	81.03%	\$2,934	4.20%	0.41%	3.79%	3.95%	3.79%
	Old Ocean Federal Credit Union	\$34,157	\$14,780	\$30,184	48.97%	\$3,416	3.90%	0.13%	3.77%	(3.93%)	(5.23%)
	Baptist Credit Union	\$34,308	\$26,980	\$30,847	87.46%	\$1,596	4.19%	0.39%	3.80%	0.52%	(0.04%)
	San Patricio County Teachers Federal Credit Union	\$34,701	\$25,076	\$31,208	80.35%	\$2,669	3.34%	0.71%	2.63%	(11.49%)	(11.81%)
	City Federal Credit Union	\$35,475	\$29,477	\$31,275	94.25%	\$3,734	4.82%	0.41%	4.40%	2.57%	1.57%
	Port Arthur Teachers Federal Credit Union	\$35,628	\$10,415	\$31,229	33.35%	\$3,239	2.89%	0.14%	2.75%	(9.11%)	(10.90%)
	Texas Plains Federal Credit Union	\$35,803	\$25,994	\$30,237	85.97%	\$1,326	5.46%	0.39%	5.07%	4.19%	4.19%
	Star of Texas Credit Union	\$36,889	\$16,264	\$31,783	51.17%	\$3,354	3.64%	0.11%	3.53%	5.23%	3.75%
	Keystone Credit Union	\$38,077	\$29,315	\$27,889	105.11%	\$3,311	3.30%	0.58%	2.77%	6.49%	5.93%
	SPCO Credit Union	\$38,742	\$29,543	\$33,866	87.23%	\$4,558	4.62%	0.89%	3.74%	(1.96%)	(2.36%)
	Fannin Federal Credit Union	\$39,135	\$28,154	\$34,340	81.99%	\$2,795	4.17%	0.48%	3.69%	1.31%	0.43%
	Brazosport Teachers Federal Credit Union	\$39,224	\$20,183	\$31,854	63.36%	\$4,358	3.05%	0.30%	2.75%	(4.54%)	(7.23%)
	Texas Associations of Professionals Federal Credit Union	\$39,920	\$32,736	\$36,351	90.06%	\$2,753	4.89%	1.17%	3.72%	20.72%	21.96%
	Freestone Credit Union	\$40,820	\$25,647	\$36,493	70.28%	\$2,148	3.27%	0.24%	3.02%	1.07%	8.79%
	Caprock Santa Fe Credit Union	\$41,412	\$18,630	\$26,998	69.01%	\$3,451	4.74%	0.43%	4.31%	2.65%	0.89%
	Cosden Federal Credit Union	\$41,447	\$11,388	\$35,975	31.66%	\$3,188	2.94%	0.21%	2.72%	11.01%	12.14%
	Highway District 21 Federal Credit Union	\$41,468	\$19,569	\$34,341	56.98%	\$4,365	2.50%	0.52%	1.98%	(2.81%)	(3.14%)
	BCM Federal Credit Union	\$41,593	\$16,758	\$38,220	43.85%	\$3,961	3.67%	0.09%	3.58%	1.43%	1.18%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$41,656	\$21,163	\$37,414	56.56%	\$4,901	3.02%	0.34%	2.68%	1.35%	0.79%
	City Public Service/IBEW Federal Credit Union	\$41,842	\$19,232	\$36,514	52.67%	\$4,649	3.92%	0.29%	3.63%	4.22%	3.82%
	Trans Texas Southwest Credit Union	\$42,680	\$30,569	\$37,272	82.02%	\$2,754	4.26%	0.72%	3.54%	(5.12%)	(6.38%)
	South Texas Federal Credit Union	\$44,257	\$24,972	\$41,702	59.88%	\$2,270	3.62%	0.01%	3.62%	2.02%	3.85%
	Doches Credit Union	\$45,441	\$30,142	\$39,279	76.74%	\$2,272	4.06%	0.37%	3.69%	4.70%	4.34%
	South Texas Area Resources Credit Union	\$45,471	\$19,396	\$39,606	48.97%	\$2,274	2.76%	0.30%	2.46%	(3.33%)	(3.41%)
	Select Federal Credit Union	\$45,562	\$38,593	\$34,085	113.23%	\$2,463	5.98%	0.90%	5.08%	9.41%	7.21%
	Lubrizol Employees' Credit Union	\$46,157	\$22,474	\$39,838	56.41%	\$6,154	3.41%	0.53%	2.88%	2.53%	1.05%
	H&H Federal Credit Union	\$46,761	\$23,588	\$38,399	61.43%	\$3,897	3.07%	0.27%	2.80%	(1.37%)	(1.63%)
	Southland Federal Credit Union	\$46,982	\$33,811	\$40,304	83.89%	\$2,936	4.89%	0.75%	4.14%	4.69%	2.75%
	Scott & White Employees Credit Union	\$47,327	\$19,333	\$44,079	43.86%	\$4,302	2.84%	0.05%	2.79%	1.99%	0.38%
	My Credit Union	\$48,397	\$24,917	\$43,305	57.54%	\$1,898	3.53%	0.13%	3.40%	(2.07%)	(2.37%)
	Lifetime Federal Credit Union	\$48,745	\$30,673	\$39,624	77.41%	\$4,062	3.73%	0.48%	3.26%	0.54%	(0.63%)
	Heart O' Texas Federal Credit Union	\$49,652	\$28,947	\$45,040	64.27%	\$2,207	3.36%	0.07%	3.30%	(14.74%)	(16.33%)
	Hereford Texas Federal Credit Union	\$49,660	\$34,430	\$36,594	94.09%	\$2,365	4.75%	0.30%	4.46%	(1.59%)	(5.75%)
	Texan Sky Federal Credit Union	\$49,876	\$39,814	\$41,896	95.03%	\$2,771	4.01%	0.19%	3.82%	0.59%	(0.22%)
	Big Spring Education Employees Federal Credit Union	\$51,529	\$18,626	\$44,226	42.12%	\$3,435	3.92%	0.21%	3.71%	12.38%	12.64%
	La Joya Area Federal Credit Union	\$51,755	\$31,946	\$44,311	72.09%	\$1,418	5.12%	0.31%	4.80%	8.74%	4.07%
	Windthorst Federal Credit Union	\$53,187	\$28,594	\$44,181	64.72%	\$5,599	3.30%	0.55%	2.74%	2.66%	1.94%
	Heritage USA Federal Credit Union	\$53,836	\$39,480	\$48,922	80.70%	\$2,991	3.93%	0.06%	3.87%	8.97%	7.92%
	Wellspring Federal Credit Union	\$55,068	\$39,289	\$49,682	79.08%	\$2,343	4.27%	0.43%	3.84%	(5.17%)	(6.12%)
	Texas Telcom Credit Union	\$56,803	\$30,194	\$48,922	61.72%	\$5,680	3.77%	0.88%	2.89%	0.27%	0.61%
	West Texas Credit Union	\$57,232	\$27,961	\$51,976	53.80%	\$2,601	3.45%	0.06%	3.39%	2.19%	1.94%
	Texas Federal Credit Union	\$57,340	\$30,715	\$52,431	58.58%	\$3,018	3.14%	0.01%	3.13%	(10.10%)	(10.48%)
	First Class American Credit Union	\$57,661	\$49,174	\$50,917	96.58%	\$2,813	3.82%	0.56%	3.25%	7.07%	7.96%
	Houston Metropolitan Employees Federal Credit Union	\$57,709	\$40,981	\$49,761	82.36%	\$1,649	5.34%	0.31%	5.03%	4.70%	2.80%
	Houston Highway Credit Union	\$57,736	\$34,086	\$54,223	62.86%	\$4,811	4.18%	0.25%	3.93%	(3.65%)	(4.01%)
	Texas Bridge Credit Union	\$57,761	\$39,482	\$52,329	75.45%	\$2,511	3.66%	0.53%	3.13%	0.47%	0.69%

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

September 30, 2018

Run Date: November 8, 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)

Baycel Federal Credit Union	\$60,621	\$29,038	\$49,906	58.19%	\$4,663	3.34%	0.29%	3.05%	3.97%	2.62%
Southwest Financial Federal Credit Union	\$60,630	\$51,281	\$48,627	105.46%	\$2,165	6.48%	0.43%	6.05%	(3.11%)	(5.76%)
Postel Family Credit Union	\$60,973	\$37,901	\$54,741	69.24%	\$2,489	3.58%	0.24%	3.34%	(8.71%)	(9.84%)
Domino Federal Credit Union	\$61,683	\$41,289	\$51,930	79.51%	\$2,804	4.38%	0.43%	3.95%	1.15%	(0.09%)
Service 1st Credit Union	\$62,084	\$39,349	\$55,794	70.53%	\$4,139	2.86%	0.13%	2.73%	5.37%	4.66%
Telco Plus Credit Union	\$62,163	\$37,420	\$52,380	71.44%	\$2,537	3.22%	0.28%	2.94%	(0.90%)	(1.92%)
Irving City Employees Federal Credit Union	\$64,340	\$32,485	\$56,622	57.37%	\$6,434	2.89%	0.57%	2.32%	5.28%	5.32%
RelyOn Credit Union	\$66,541	\$46,997	\$59,151	79.45%	\$3,246	3.70%	0.11%	3.59%	3.47%	4.97%
Westex Federal Credit Union	\$69,478	\$30,028	\$60,942	49.27%	\$4,792	3.13%	0.35%	2.77%	4.53%	3.65%
Centex Citizens Credit Union	\$70,398	\$55,989	\$55,588	100.72%	\$3,061	4.71%	0.27%	4.44%	8.72%	9.10%
Las Colinas Federal Credit Union	\$71,389	\$55,746	\$63,643	87.59%	\$2,694	3.51%	0.17%	3.34%	(1.09%)	(1.84%)
First Abilene Federal Credit Union	\$71,506	\$53,779	\$63,553	84.62%	\$2,750	3.30%	0.29%	3.01%	1.27%	0.31%
Metro Medical Credit Union	\$72,291	\$27,640	\$62,631	44.13%	\$4,252	2.41%	0.21%	2.20%	(1.67%)	(2.42%)
Southwest Research Center Federal Credit Union	\$72,423	\$37,429	\$65,430	57.20%	\$4,389	2.83%	0.18%	2.65%	(1.80%)	(2.27%)
Baylor Health Care System Credit Union	\$73,113	\$32,488	\$60,861	53.38%	\$6,647	3.41%	0.21%	3.20%	(1.84%)	(3.72%)
Coastal Community Federal Credit Union	\$73,245	\$51,829	\$65,923	78.62%	\$3,185	4.10%	0.70%	3.40%	2.31%	1.54%
Kerr County Federal Credit Union	\$73,597	\$62,834	\$67,767	92.72%	\$2,374	4.62%	0.34%	4.28%	11.15%	10.64%
Memorial Credit Union	\$73,963	\$63,508	\$65,955	96.29%	\$2,386	5.02%	0.27%	4.75%	(0.33%)	0.46%
Texas DPS Credit Union	\$74,407	\$46,156	\$67,698	68.18%	\$4,022	3.24%	0.13%	3.12%	3.08%	(1.43%)
Valley Federal Credit Union	\$74,711	\$41,836	\$62,773	66.65%	\$2,047	4.95%	0.35%	4.61%	4.90%	3.28%
Rockdale Federal Credit Union	\$75,232	\$17,844	\$66,286	26.92%	\$3,271	2.38%	0.16%	2.22%	2.37%	2.46%
Concho Educators Federal Credit Union	\$76,181	\$32,762	\$68,802	47.62%	\$2,582	2.83%	0.29%	2.54%	(0.40%)	(0.41%)
Wichita Falls Teachers Federal Credit Union	\$78,946	\$46,572	\$69,065	67.43%	\$3,036	4.13%	0.21%	3.92%	2.00%	0.73%
U. S. Employees Credit Union	\$79,167	\$41,173	\$72,043	57.15%	\$4,060	2.82%	0.21%	2.61%	(2.26%)	(2.65%)
Members Credit Union	\$79,624	\$47,058	\$71,979	65.38%	\$3,981	3.52%	0.20%	3.32%	(1.12%)	(1.88%)
Space City Credit Union	\$81,651	\$67,269	\$72,186	93.19%	\$2,067	4.50%	0.71%	3.79%	4.81%	5.60%
Eastex Credit Union	\$83,066	\$54,615	\$73,227	74.58%	\$2,680	3.72%	0.48%	3.25%	0.68%	(0.24%)
Texas Health Credit Union	\$83,143	\$64,628	\$72,518	89.12%	\$4,891	3.93%	0.40%	3.53%	(2.32%)	(3.17%)
Southwest 66 Credit Union	\$84,169	\$45,708	\$73,364	62.30%	\$2,215	4.02%	0.47%	3.55%	(1.91%)	(3.05%)
KBR Heritage Federal Credit Union	\$84,932	\$23,878	\$73,277	32.59%	\$8,493	2.21%	0.15%	2.06%	(8.70%)	(10.40%)
Naft Federal Credit Union	\$85,292	\$47,903	\$72,262	66.29%	\$2,546	3.61%	0.21%	3.40%	7.31%	6.65%
Tarrant County's Credit Union	\$88,151	\$74,461	\$79,152	94.07%	\$2,050	5.05%	0.22%	4.84%	4.14%	3.53%
First Central Credit Union	\$89,119	\$54,690	\$75,433	72.50%	\$1,800	5.03%	0.47%	4.56%	10.77%	9.82%
Southern Federal Credit Union	\$90,342	\$53,693	\$59,933	89.59%	\$9,034	4.38%	0.69%	3.69%	(1.66%)	(5.53%)
Texoma Educators Federal Credit Union	\$94,343	\$33,691	\$81,355	41.41%	\$6,087	2.72%	0.32%	2.39%	11.45%	13.15%
Edinburg Teachers Credit Union	\$95,197	\$16,490	\$71,814	22.96%	\$8,654	3.25%	0.10%	3.15%	4.58%	4.68%
Nascoga Federal Credit Union	\$95,824	\$65,600	\$87,071	75.34%	\$4,166	3.25%	0.43%	2.82%	4.40%	4.15%
Allied Federal Credit Union	\$97,336	\$47,264	\$89,320	52.92%	\$3,476	2.81%	0.06%	2.74%	5.68%	5.52%
Rio Grande Valley Credit Union	\$98,226	\$50,027	\$87,581	57.12%	\$2,425	3.32%	0.11%	3.21%	3.86%	2.82%
Community Service Credit Union	\$98,837	\$77,326	\$86,725	89.16%	\$3,188	4.03%	0.21%	3.82%	5.77%	6.02%
Prestige Community Credit Union	\$99,927	\$78,625	\$90,104	87.26%	\$4,164	4.01%	0.77%	3.24%	15.44%	15.75%
WesTex Community Credit Union	\$100,841	\$50,337	\$90,046	55.90%	\$2,586	3.50%	0.37%	3.14%	23.01%	25.29%
United Community Credit Union	\$101,393	\$83,763	\$90,644	92.41%	\$2,048	4.31%	0.30%	4.01%	(1.00%)	(0.82%)
Kelly Community Federal Credit Union	\$103,599	\$83,515	\$89,782	93.02%	\$2,918	4.42%	0.40%	4.02%	4.58%	4.25%
One Source Federal Credit Union	\$104,831	\$62,739	\$92,647	67.72%	\$2,467	5.37%	0.40%	4.97%	30.24%	24.37%
River City Federal Credit Union	\$108,699	\$96,116	\$100,272	95.86%	\$1,907	4.28%	0.42%	3.86%	(3.38%)	(2.34%)
Chemcel Federal Credit Union	\$112,514	\$81,048	\$97,452	83.17%	\$3,041	3.56%	0.64%	2.92%	1.43%	(0.24%)
Plus4 Credit Union	\$116,754	\$99,781	\$108,144	92.27%	\$2,458	4.78%	0.60%	4.18%	(4.60%)	(4.93%)
Cooperative Teachers Credit Union	\$119,057	\$87,461	\$80,563	108.56%	\$5,669	4.37%	0.89%	3.48%	1.93%	(3.77%)

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

September 30, 2018

Run Date: November 8, 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)											
	Texasgulf Federal Credit Union	\$120,379	\$85,035	\$104,231	81.58%	\$5,234	3.81%	0.93%	2.88%	7.25%	6.68%
	Chocolate Bayou Community Federal Credit Union	\$122,241	\$57,076	\$111,339	51.26%	\$2,946	3.09%	0.09%	3.00%	2.28%	1.74%
	Access Community Credit Union	\$122,381	\$97,267	\$102,334	95.05%	\$2,846	3.65%	0.60%	3.05%	4.80%	2.90%
	Lone Star Credit Union	\$123,210	\$94,767	\$113,839	83.25%	\$3,159	4.10%	0.44%	3.67%	2.38%	2.19%
	Go Federal Credit Union	\$125,764	\$106,383	\$114,563	92.86%	\$2,676	4.03%	0.20%	3.84%	3.37%	3.42%
	Members First Credit Union	\$127,768	\$61,015	\$101,477	60.13%	\$3,079	3.35%	0.35%	3.00%	(1.51%)	(3.11%)
	Laredo Federal Credit Union	\$128,182	\$50,876	\$117,352	43.35%	\$2,084	3.08%	0.17%	2.91%	(0.79%)	1.03%
	BP Federal Credit Union	\$129,578	\$89,885	\$117,490	76.50%	\$7,622	2.89%	0.17%	2.72%	(0.38%)	(0.35%)
	MTCU	\$129,581	\$69,270	\$118,226	58.59%	\$3,200	3.88%	0.51%	3.37%	8.64%	9.84%
	LibertyOne Credit Union	\$130,304	\$87,776	\$115,832	75.78%	\$5,791	3.42%	1.10%	2.32%	2.58%	3.19%
	Santa Fe Federal Credit Union	\$130,658	\$87,150	\$109,428	79.64%	\$2,780	4.29%	0.74%	3.56%	3.47%	1.63%
	Capitol Credit Union	\$131,507	\$92,494	\$120,325	76.87%	\$3,507	3.44%	0.03%	3.41%	7.26%	7.32%
	Communities of Abilene Federal Credit Union	\$137,381	\$91,407	\$121,518	75.22%	\$3,568	3.76%	0.25%	3.51%	(0.74%)	(4.53%)
	Government Employees Federal Credit Union	\$139,550	\$71,741	\$126,498	56.71%	\$4,575	2.43%	0.11%	2.32%	2.43%	2.65%
	Members Trust of the Southwest Federal Credit Union	\$141,200	\$99,216	\$130,565	75.99%	\$5,431	3.72%	0.91%	2.81%	9.66%	9.45%
	Citizens Federal Credit Union	\$141,471	\$27,973	\$128,729	21.73%	\$3,930	3.86%	1.16%	2.70%	11.98%	13.63%
	Cal-Com Federal Credit Union	\$142,554	\$87,682	\$129,841	67.53%	\$4,193	3.02%	0.45%	2.57%	(2.48%)	(3.70%)
	Border Federal Credit Union	\$147,472	\$97,436	\$117,429	82.97%	\$1,497	4.36%	0.21%	4.15%	7.42%	6.10%
	North East Texas Credit Union	\$151,612	\$82,587	\$134,907	61.22%	\$2,732	3.44%	0.31%	3.12%	4.21%	4.68%
	Texoma Community Credit Union	\$153,495	\$126,258	\$133,558	94.53%	\$2,741	4.53%	0.75%	3.78%	13.67%	12.95%
	Nizari Progressive Federal Credit Union	\$155,826	\$118,672	\$134,009	88.56%	\$3,246	4.47%	0.90%	3.57%	4.42%	12.67%
	Texas Partners Federal Credit Union	\$156,278	\$73,698	\$142,739	51.63%	\$3,035	3.10%	0.15%	2.95%	2.76%	1.56%
	Pioneer Mutual Federal Credit Union	\$157,626	\$94,457	\$133,954	70.51%	\$3,991	3.56%	1.37%	2.19%	9.12%	9.95%
	Harris County Federal Credit Union	\$161,280	\$85,152	\$134,863	63.14%	\$4,675	3.91%	0.37%	3.53%	(1.25%)	(2.56%)
	Beacon Federal Credit Union	\$164,914	\$94,534	\$151,499	62.40%	\$3,054	3.45%	0.26%	3.19%	(0.04%)	(0.79%)
	Southwest Heritage Credit Union	\$166,693	\$125,331	\$149,248	83.97%	\$3,116	4.68%	0.49%	4.19%	17.54%	16.57%
	H.E.B. Federal Credit Union	\$171,025	\$115,229	\$141,923	81.19%	\$5,517	3.61%	0.47%	3.14%	1.50%	1.59%
	Texas Tech Federal Credit Union	\$182,059	\$150,570	\$154,776	97.28%	\$2,093	4.09%	0.53%	3.56%	23.67%	22.91%
	People's Federal Credit Union	\$182,731	\$108,953	\$166,959	65.26%	\$2,971	3.24%	0.34%	2.90%	1.96%	2.24%
	Members Choice of Central Texas Federal Credit Union	\$190,709	\$161,349	\$166,044	97.17%	\$3,467	5.11%	0.82%	4.29%	(4.69%)	(6.42%)
	MemberSource Credit Union	\$198,569	\$155,199	\$177,728	87.32%	\$3,309	3.45%	0.21%	3.23%	(2.59%)	(3.68%)
	Investex Credit Union	\$200,595	\$103,951	\$178,880	58.11%	\$3,288	3.37%	0.30%	3.07%	(1.49%)	(2.47%)
	Mobility Credit Union	\$200,641	\$171,108	\$177,121	96.61%	\$6,919	3.60%	0.74%	2.86%	7.93%	10.13%
	Fort Worth City Credit Union	\$207,562	\$84,509	\$182,386	46.34%	\$5,391	2.92%	0.43%	2.49%	13.39%	13.78%
	Gulf Coast Federal Credit Union	\$208,495	\$187,013	\$188,514	99.20%	\$3,258	4.72%	1.27%	3.44%	(1.14%)	(0.71%)
	Pantex Federal Credit Union	\$214,144	\$54,576	\$171,866	31.75%	\$5,288	2.57%	0.52%	2.06%	(2.80%)	(3.19%)
	Sabine Federal Credit Union	\$217,619	\$134,591	\$183,806	73.22%	\$4,185	3.28%	0.25%	3.03%	(3.60%)	(10.39%)
	Energy Capital Credit Union	\$219,079	\$177,522	\$196,180	90.49%	\$4,923	3.57%	0.14%	3.42%	(3.57%)	(4.65%)
	Amarillo Community Federal Credit Union	\$227,009	\$152,769	\$205,705	74.27%	\$3,068	3.25%	0.75%	2.50%	0.58%	0.27%
	America's Credit Union	\$233,394	\$124,360	\$199,332	62.39%	\$4,168	3.07%	0.16%	2.91%	(1.01%)	(2.34%)
	United Texas Credit Union	\$239,040	\$175,883	\$215,473	81.63%	\$4,194	3.31%	0.57%	2.74%	5.55%	6.58%
	Cy-Fair Federal Credit Union	\$241,484	\$192,026	\$218,653	87.82%	\$3,687	3.77%	0.03%	3.74%	(2.32%)	(2.96%)
	Synergy Federal Credit Union	\$242,487	\$199,535	\$206,913	96.43%	\$6,298	3.23%	0.48%	2.75%	6.76%	6.79%
	Alliance Credit Union	\$245,731	\$186,958	\$203,520	91.86%	\$2,761	4.39%	0.71%	3.67%	2.72%	9.73%
	Unity One Credit Union	\$247,007	\$206,049	\$225,944	91.19%	\$2,976	4.21%	0.33%	3.88%	2.12%	2.12%
Average of Asset Group A		\$43,597	\$27,255	\$37,874	67.68%	\$3,152	3.86%	0.39%	3.48%	0.41%	(0.11%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$251,907	\$189,698	\$224,185	84.62%	\$2,666	3.89%	0.33%	3.55%	3.07%	1.96%
	Education Credit Union	\$259,033	\$202,076	\$217,880	92.75%	\$2,106	5.53%	0.59%	4.94%	2.46%	1.23%
	Houston Texas Fire Fighters Federal Credit Union	\$264,170	\$138,101	\$221,878	62.24%	\$4,096	3.24%	0.31%	2.93%	(1.55%)	(1.90%)
	First Basin Credit Union	\$266,580	\$221,923	\$230,728	96.18%	\$2,693	4.50%	0.45%	4.05%	8.19%	18.02%
	Gulf Credit Union	\$286,451	\$156,713	\$272,670	57.47%	\$3,558	3.00%	0.26%	2.74%	(9.81%)	(9.69%)
	MCT Credit Union	\$299,118	\$191,453	\$264,040	72.51%	\$3,835	3.77%	0.55%	3.22%	(7.09%)	(7.05%)
	GENCO Federal Credit Union	\$301,015	\$203,711	\$263,651	77.27%	\$3,237	3.01%	0.49%	2.51%	4.42%	4.03%
	Coastal Community And Teachers Credit Union	\$301,954	\$219,392	\$267,749	81.94%	\$2,684	4.07%	0.50%	3.57%	1.73%	0.33%
	Evolve Federal Credit Union	\$305,491	\$208,502	\$264,853	78.72%	\$3,357	4.31%	1.02%	3.29%	(0.46%)	0.64%
	DuGood Federal Credit Union	\$333,001	\$193,683	\$291,525	66.44%	\$2,707	3.15%	0.38%	2.77%	(0.33%)	(1.50%)
	Public Employees Credit Union	\$337,324	\$233,327	\$306,829	76.04%	\$5,073	2.96%	0.26%	2.71%	0.16%	(0.56%)
	Texell Credit Union	\$344,923	\$304,495	\$298,988	101.84%	\$2,574	4.18%	0.57%	3.61%	5.31%	4.57%
	Texar Federal Credit Union	\$352,087	\$237,674	\$252,639	94.08%	\$3,687	4.17%	1.02%	3.15%	4.95%	3.23%
	Security First Federal Credit Union	\$352,348	\$233,390	\$316,877	73.65%	\$2,986	3.81%	0.35%	3.46%	1.63%	0.73%
	Union Square Credit Union	\$356,387	\$255,988	\$308,065	83.10%	\$3,255	3.81%	0.69%	3.12%	2.22%	2.25%
	My Community Credit Union	\$384,538	\$299,712	\$324,167	92.46%	\$3,315	4.06%	0.45%	3.61%	12.71%	8.88%
	Associated Credit Union of Texas	\$401,972	\$271,681	\$353,712	76.81%	\$2,337	4.71%	0.61%	4.09%	(2.35%)	(3.48%)
	Educators Credit Union	\$404,427	\$154,121	\$335,859	45.89%	\$6,523	2.60%	0.48%	2.13%	1.05%	(0.02%)
	Education First Federal Credit Union	\$408,861	\$197,420	\$366,489	53.87%	\$3,338	3.38%	0.44%	3.02%	(0.57%)	(1.68%)
	Air Force Federal Credit Union	\$426,490	\$340,818	\$386,153	88.26%	\$3,358	3.60%	0.58%	3.02%	13.27%	11.11%
	Abilene Teachers Federal Credit Union	\$437,537	\$309,733	\$364,192	85.05%	\$3,070	3.85%	0.26%	3.59%	1.91%	(0.23%)
	Texas Bay Credit Union	\$443,135	\$366,481	\$359,169	102.04%	\$3,132	5.24%	0.65%	4.59%	1.50%	5.05%
	City Credit Union	\$464,667	\$309,343	\$407,737	75.87%	\$3,938	4.24%	0.62%	3.62%	18.30%	19.48%
	People's Trust Federal Credit Union	\$486,958	\$310,333	\$436,837	71.04%	\$6,087	3.34%	0.39%	2.95%	(2.76%)	(3.73%)
	Resource One Credit Union	\$493,193	\$402,506	\$437,761	91.95%	\$3,026	4.45%	0.42%	4.03%	4.74%	4.78%
	Primeway Federal Credit Union	\$494,404	\$382,794	\$443,497	86.31%	\$4,495	3.52%	0.34%	3.18%	4.11%	1.49%
	Average of Asset Group B	\$363,768	\$251,349	\$316,082	79.55%	\$3,505	3.86%	0.50%	3.36%	2.57%	2.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$502,312	\$302,131	\$445,422	67.83%	\$3,735	3.38%	0.41%	2.97%	9.19%	8.75%
	Community Resource Credit Union	\$506,832	\$430,237	\$457,681	94.00%	\$3,178	4.33%	0.56%	3.76%	2.02%	0.49%
	Generations Community Federal Credit Union	\$513,191	\$371,294	\$453,025	81.96%	\$2,312	4.22%	0.56%	3.65%	(8.12%)	(6.62%)
	Southwest Airlines Federal Credit Union	\$542,126	\$397,670	\$474,434	83.82%	\$5,925	4.55%	1.26%	3.29%	6.77%	6.19%
	Neches Federal Credit Union	\$584,496	\$416,891	\$497,513	83.79%	\$3,521	4.08%	0.50%	3.58%	(0.88%)	(3.19%)
	Members Choice Credit Union	\$601,599	\$446,709	\$505,651	88.34%	\$4,178	3.82%	0.76%	3.06%	4.11%	2.91%
	FivePoint Credit Union	\$616,125	\$468,103	\$526,224	88.96%	\$3,251	4.16%	0.49%	3.67%	(6.25%)	(11.28%)
	East Texas Professional Credit Union	\$621,350	\$435,075	\$488,116	89.13%	\$3,068	3.74%	0.39%	3.35%	7.34%	6.33%
	Greater Texas Federal Credit Union	\$634,113	\$475,407	\$568,262	83.66%	\$3,634	2.90%	0.15%	2.75%	6.80%	4.29%
	Houston Federal Credit Union	\$642,936	\$407,940	\$579,075	70.45%	\$4,374	3.05%	0.29%	2.76%	1.33%	0.19%
	El Paso Area Teachers Federal Credit Union	\$657,990	\$426,075	\$571,603	74.54%	\$3,104	3.61%	0.58%	3.03%	5.22%	4.58%
	Smart Financial Credit Union	\$693,593	\$433,467	\$619,347	69.99%	\$3,096	3.60%	0.26%	3.34%	(1.24%)	(1.90%)
	Brazos Valley Schools Credit Union	\$718,185	\$266,479	\$651,980	40.87%	\$4,820	2.89%	0.31%	2.58%	(0.65%)	(0.80%)
	Neighborhood Credit Union	\$720,051	\$546,402	\$630,853	86.61%	\$3,790	4.08%	0.80%	3.27%	16.82%	16.87%
	Houston Police Federal Credit Union	\$720,480	\$421,054	\$615,598	68.40%	\$8,427	3.51%	1.20%	2.31%	0.72%	0.88%
	Gulf Coast Educators Federal Credit Union	\$721,548	\$402,830	\$530,305	75.96%	\$5,939	3.96%	0.76%	3.20%	(0.23%)	(1.10%)
	First Service Credit Union	\$744,055	\$593,061	\$606,081	97.85%	\$3,816	4.24%	0.73%	3.51%	9.01%	1.60%
	Mobiloil Federal Credit Union	\$808,428	\$665,105	\$586,232	113.45%	\$4,146	3.98%	0.57%	3.41%	3.45%	(7.41%)
	Schlumberger Employees Credit Union	\$836,101	\$239,971	\$704,881	34.04%	\$22,003	2.37%	0.11%	2.26%	2.97%	1.28%
	Velocity Credit Union	\$841,915	\$654,673	\$706,300	92.69%	\$4,478	4.34%	0.56%	3.78%	(3.29%)	0.97%
	Amoco Federal Credit Union	\$886,883	\$634,709	\$782,358	81.13%	\$4,358	3.38%	0.54%	2.99%	(3.52%)	(2.56%)
	Red River Federal Credit Union	\$894,979	\$692,507	\$788,939	87.78%	\$2,660	4.42%	0.69%	3.73%	2.77%	1.72%
	InTouch Credit Union	\$909,232	\$780,831	\$720,970	108.30%	\$4,968	3.50%	0.78%	2.72%	17.16%	3.53%
	Fort Worth Community Credit Union	\$918,472	\$631,154	\$825,448	76.46%	\$4,615	3.40%	0.57%	2.84%	2.40%	2.35%
	Amplify Credit Union	\$930,143	\$738,878	\$740,550	99.77%	\$4,408	4.24%	0.77%	3.47%	3.20%	4.39%
	Average of Asset Group C	\$710,685	\$491,146	\$603,074	81.59%	\$4,872	3.75%	0.58%	3.17%	3.08%	1.30%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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										
	DATCU Credit Union	\$1,001,424	\$859,513	\$840,484	102.26%	\$4,909	3.82%	0.33%	3.49%	7.56%	6.73%
	United Heritage Credit Union	\$1,012,242	\$826,074	\$881,966	93.66%	\$5,125	3.30%	0.51%	2.78%	7.60%	4.31%
	Shell Federal Credit Union	\$1,040,679	\$903,825	\$872,201	103.63%	\$3,546	4.40%	0.70%	3.70%	6.99%	3.67%
	Firstmark Credit Union	\$1,042,319	\$761,784	\$856,907	88.90%	\$3,539	4.08%	0.86%	3.21%	(0.39%)	0.88%
	FirstLight Federal Credit Union	\$1,089,377	\$878,337	\$980,275	89.60%	\$3,047	4.63%	0.93%	3.70%	6.90%	6.12%
	Texas Trust Credit Union	\$1,208,555	\$912,298	\$978,958	93.19%	\$4,069	3.12%	0.52%	2.60%	(1.05%)	1.80%
	Credit Union Of Texas	\$1,396,572	\$1,167,029	\$1,197,319	97.47%	\$3,029	4.15%	0.49%	3.65%	(1.78%)	0.39%
	First Community Credit Union	\$1,418,036	\$1,101,216	\$1,252,673	87.91%	\$4,466	3.57%	0.58%	2.99%	6.18%	5.42%
	A+ Federal Credit Union	\$1,515,383	\$1,241,403	\$1,317,795	94.20%	\$3,962	3.54%	0.49%	3.05%	9.86%	8.43%
	Austin Telco Federal Credit Union	\$1,525,965	\$1,092,815	\$1,322,993	82.60%	\$7,232	2.81%	0.51%	2.30%	5.93%	5.48%
	Texans Credit Union	\$1,589,801	\$938,908	\$1,484,488	63.25%	\$7,194	2.79%	0.09%	2.70%	1.12%	0.48%
	Advancial Federal Credit Union	\$1,634,083	\$1,406,162	\$1,315,655	106.88%	\$7,428	3.75%	1.13%	2.63%	5.97%	1.74%
	JSC Federal Credit Union	\$2,139,457	\$667,193	\$1,899,143	35.13%	\$8,823	2.24%	0.50%	1.74%	0.29%	(0.80%)
	EECU	\$2,230,949	\$1,777,419	\$1,941,863	91.53%	\$6,476	3.50%	0.66%	2.81%	8.78%	8.91%
	University Federal Credit Union	\$2,383,719	\$2,033,898	\$2,116,533	96.10%	\$3,650	3.74%	0.19%	3.55%	8.75%	9.15%
	GECU	\$2,801,606	\$2,455,793	\$2,270,120	108.18%	\$3,442	5.06%	0.82%	4.24%	6.68%	2.96%
	Navy Army Community Credit Union	\$2,894,418	\$2,633,476	\$2,476,038	106.36%	\$5,577	4.35%	1.14%	3.21%	9.56%	3.84%
	Credit Human Federal Credit Union	\$3,074,092	\$2,799,422	\$2,319,661	120.68%	\$3,964	4.66%	1.03%	3.62%	6.34%	4.39%
	Texas Dow Employees Credit Union	\$3,303,797	\$2,983,078	\$2,592,234	115.08%	\$4,376	4.56%	0.54%	4.02%	5.51%	1.80%
	American Airlines Federal Credit Union	\$7,019,274	\$4,411,590	\$6,244,659	70.65%	\$10,307	3.11%	1.44%	1.67%	6.74%	6.32%
	Randolph-Brooks Federal Credit Union	\$9,094,742	\$7,139,357	\$7,274,789	98.14%	\$4,631	3.44%	0.65%	2.79%	6.92%	8.27%
	Security Service Federal Credit Union	\$9,549,770	\$8,696,598	\$8,072,505	107.73%	\$5,691	3.80%	0.99%	2.80%	0.33%	6.22%
	Average of Asset Group D	\$2,725,739	\$2,167,599	\$2,295,875	93.32%	\$5,204	3.75%	0.69%	3.06%	5.22%	4.39%

Source: SNL Financial

Note: Report includes only bank-level data.

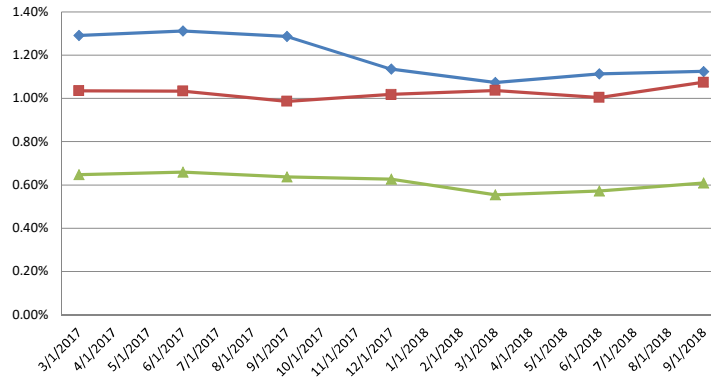
NA = data was not available.

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Asset Quality

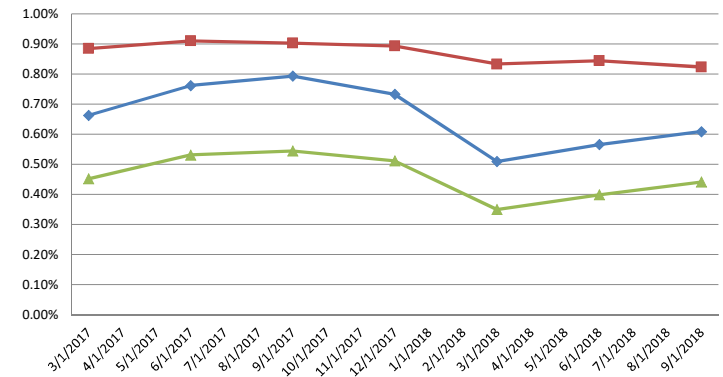
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



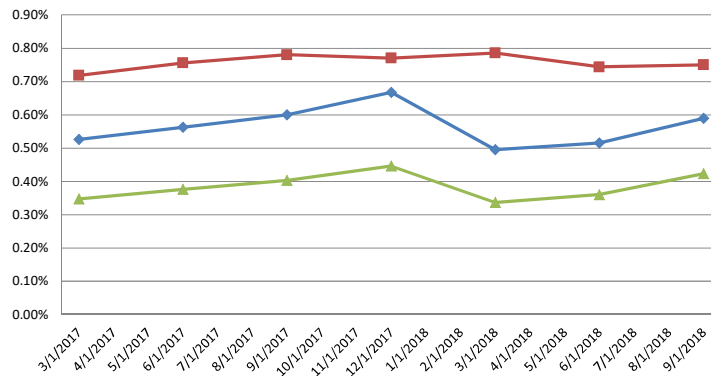
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	1.29%	1.31%	1.29%	1.14%	1.07%	1.11%	1.12%
Reserves/Loans	1.03%	1.03%	0.99%	1.02%	1.04%	1.00%	1.07%
Delinquent Loans/Total Assets	0.65%	0.66%	0.64%	0.63%	0.55%	0.57%	0.61%

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



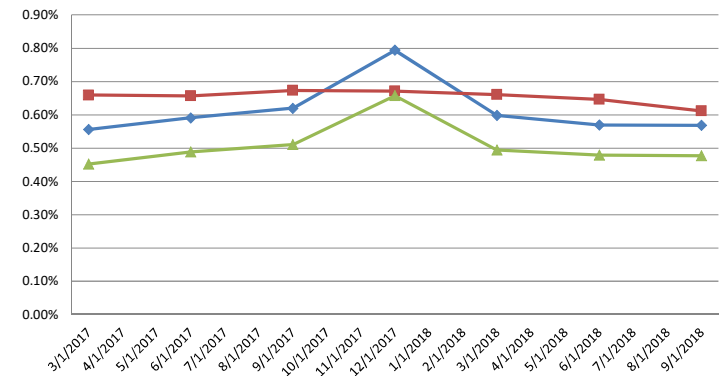
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.66%	0.76%	0.79%	0.73%	0.51%	0.57%	0.61%
Reserves/Loans	0.88%	0.91%	0.90%	0.89%	0.83%	0.84%	0.82%
Delinquent Loans/Total Assets	0.45%	0.53%	0.54%	0.51%	0.35%	0.40%	0.44%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.53%	0.56%	0.60%	0.67%	0.49%	0.51%	0.59%
Reserves/Loans	0.72%	0.76%	0.78%	0.77%	0.79%	0.74%	0.75%
Delinquent Loans/Total Assets	0.35%	0.38%	0.40%	0.45%	0.34%	0.36%	0.42%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
NPLs/Loans	0.56%	0.59%	0.62%	0.79%	0.60%	0.57%	0.57%
Reserves/Loans	0.66%	0.66%	0.67%	0.67%	0.66%	0.65%	0.61%
Delinquent Loans/Total Assets	0.45%	0.49%	0.51%	0.66%	0.49%	0.48%	0.48%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 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 A - \$0 to \$250 million in total assets								
	Martin Luther King Credit Union	\$266	\$14	20.59%	35.29%	171.43%	12.17%	5.26%
	Assumption Beaumont Federal Credit Union	\$475	\$0	0.00%	0.85%	NA	0.00%	0.00%
	Lynn Co Federal Credit Union	\$531	\$0	0.00%	3.18%	NA	0.00%	0.00%
	All Saints Catholic Federal Credit Union	\$574	\$0	0.00%	3.68%	NA	0.00%	0.00%
	Orange County Teachers Credit Union	\$598	\$0	0.00%	8.33%	NA	0.00%	0.00%
	Paris District Credit Union	\$669	\$0	0.00%	0.77%	NA	0.00%	0.00%
	Musicians Federal Credit Union	\$684	\$0	0.00%	2.02%	NA	0.00%	0.00%
	Texas Lee Federal Credit Union	\$699	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Jafari No-Interest Credit Union	\$860	\$0	0.00%	2.41%	NA	0.00%	0.00%
	I.B.E.W. Local #681 Credit Union	\$887	\$2	0.37%	0.55%	150.00%	1.67%	0.23%
	Pear Orchard Federal Credit Union	\$897	\$36	5.50%	1.83%	33.33%	18.37%	4.01%
	T & FS Employee Credit Union	\$935	\$4	0.59%	0.74%	125.00%	1.71%	0.43%
	S W E Federal Credit Union	\$944	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Pilgrim CUCC Federal Credit Union	\$972	\$0	0.00%	2.18%	NA	0.00%	0.00%
	Littlefield School Employees Federal Credit Union	\$994	\$2	0.47%	0.71%	150.00%	1.18%	0.20%
	Brentwood Baptist Church Federal Credit Union	\$1,120	\$36	4.29%	3.33%	77.78%	28.80%	3.21%
	Witco Houston Employees Credit Union	\$1,214	\$52	4.44%	1.71%	38.46%	14.53%	4.28%
	Empowerment Community Development Federal Credit Union	\$1,259	\$14	2.42%	0.69%	28.57%	15.05%	1.11%
	Teachers Alliance Federal Credit Union	\$1,284	\$29	8.17%	1.97%	24.14%	8.41%	2.26%
	Faith Cooperative Federal Credit Union	\$1,367	\$15	1.58%	1.90%	120.00%	9.20%	1.10%
	Saint Lukes Community Federal Credit Union	\$1,396	\$0	0.00%	0.89%	NA	0.00%	0.00%
	Highway Employees Credit Union	\$1,563	\$7	0.56%	0.56%	100.00%	1.60%	0.45%
	W T N M Atlantic Federal Credit Union	\$1,581	\$58	6.67%	2.18%	32.76%	16.02%	3.67%
	G P M Federal Credit Union	\$1,630	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Salt Employees Federal Credit Union	\$1,733	\$4	0.38%	0.38%	100.00%	0.58%	0.23%
	Redeemer Federal Credit Union	\$1,803	\$0	0.00%	1.66%	NA	0.00%	0.00%
	IBEW LU 278 Federal Credit Union	\$1,897	\$0	0.00%	6.13%	NA	0.00%	0.00%
	Lehrer Interests Credit Union	\$2,007	\$0	0.00%	0.30%	NA	0.00%	0.00%
	American Baptist Association Credit Union	\$2,140	\$55	3.28%	1.01%	30.91%	26.70%	2.57%
	Sugar Growers Federal Credit Union	\$2,226	\$26	4.70%	3.80%	80.77%	2.64%	1.17%
	Kilgore Shell Employees Federal Credit Union	\$2,390	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Goodyear San Angelo Federal Credit Union	\$2,404	\$0	0.00%	0.70%	NA	0.00%	0.00%
	Covenant Savings Federal Credit Union	\$2,560	\$13	0.73%	0.17%	23.08%	4.89%	0.51%
	Light Commerce Credit Union	\$2,690	\$21	1.01%	0.87%	85.71%	4.03%	0.78%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,872	\$18	1.59%	3.18%	200.00%	3.39%	0.63%
	Pasadena Postal Credit Union	\$2,874	\$24	0.98%	1.23%	125.00%	6.15%	0.84%
	Sweeny Teachers Federal Credit Union	\$2,889	\$4	0.23%	0.28%	125.00%	1.25%	0.14%
	Corpus Christi S.P. Credit Union	\$3,098	\$156	7.19%	3.27%	45.51%	21.02%	5.04%
	SP Trainmen Federal Credit Union	\$3,180	\$11	1.46%	0.79%	54.55%	1.08%	0.35%
	T. H. D. District 17 Credit Union	\$3,248	\$44	1.97%	0.49%	25.00%	5.99%	1.35%
	Navarro Credit Union	\$3,277	\$90	6.55%	2.18%	33.33%	8.16%	2.75%
	Galveston School Employees Federal Credit Union	\$3,294	\$83	3.71%	1.66%	44.58%	20.96%	2.52%
	Vidor Teachers Federal Credit Union	\$3,318	\$13	0.49%	0.19%	38.46%	2.59%	0.39%
	Pampa Municipal Credit Union	\$3,618	\$15	0.47%	0.78%	166.67%	4.34%	0.41%
	Federal Employees Credit Union	\$3,656	\$2	0.12%	0.24%	200.00%	0.30%	0.05%
	Plains Federal Credit Union	\$3,737	\$9	0.35%	0.55%	155.56%	1.62%	0.24%
	B P S Federal Credit Union	\$3,766	\$15	1.10%	0.59%	53.33%	0.89%	0.40%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
September 30, 2018
Run Date: November 8, 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)

Longview Federal Credit Union	\$3,852	\$9	0.37%	0.45%	122.22%	1.24%	0.23%
Thd-6 Credit Union	\$3,897	\$37	1.51%	0.98%	64.86%	7.79%	0.95%
Union Pacific Employees Credit Union	\$4,142	\$0	0.00%	0.94%	NA	0.00%	0.00%
Waconized Federal Credit Union	\$4,262	\$218	10.47%	5.66%	54.13%	22.28%	5.11%
IBEW 116 Federal Credit Union	\$4,325	\$1	0.06%	0.61%	NM	0.28%	0.02%
Belton Federal Credit Union	\$4,342	\$1	0.05%	0.99%	NM	0.18%	0.02%
Oak Farms Employees Credit Union	\$4,349	\$43	1.30%	0.75%	58.14%	4.06%	0.99%
Prairie View Federal Credit Union	\$4,349	\$36	1.94%	2.16%	111.11%	9.07%	0.83%
Intercorp Credit Union	\$4,408	\$66	2.24%	1.46%	65.15%	8.74%	1.50%
Promise Credit Union	\$4,456	\$14	0.69%	6.54%	942.86%	2.65%	0.31%
Peco Federal Credit Union	\$4,483	\$105	5.46%	2.65%	48.57%	22.48%	2.34%
Lefors Federal Credit Union	\$4,508	\$11	0.41%	0.75%	181.82%	1.36%	0.24%
Houston Belt & Terminal Federal Credit Union	\$4,509	\$25	0.86%	0.52%	60.00%	2.25%	0.55%
Del Rio S.P. Credit Union	\$4,625	\$21	2.53%	1.44%	57.14%	1.36%	0.45%
Port of Houston Warehouse Federal Credit Union	\$4,640	\$26	2.80%	6.45%	230.77%	3.83%	0.56%
Farmers Branch City Employees Federal Credit Union	\$4,642	\$29	1.15%	0.79%	68.97%	2.77%	0.62%
Mount Carmel Church Federal Credit Union	\$4,693	\$107	4.24%	0.75%	17.76%	12.01%	2.28%
Pollock Employees Credit Union	\$4,708	\$5	0.16%	0.71%	440.00%	0.84%	0.11%
Highway District 9 Credit Union	\$4,737	\$6	0.54%	2.95%	550.00%	0.59%	0.13%
E E South Texas Credit Union	\$4,767	\$0	0.00%	2.49%	NA	0.00%	0.00%
Everman Parkway Credit Union	\$4,875	\$20	0.54%	1.44%	265.00%	1.33%	0.41%
NCE Credit Union	\$5,319	\$3	0.09%	0.09%	100.00%	1.15%	0.06%
Team Financial Federal Credit Union	\$5,368	\$139	3.99%	0.69%	17.27%	89.10%	2.59%
City of Deer Park Federal Credit Union	\$5,407	\$5	0.17%	0.45%	260.00%	0.49%	0.09%
CASE Federal Credit Union	\$5,472	\$0	0.00%	0.30%	NA	0.00%	0.00%
M E C O Federal Credit Union	\$5,760	\$31	1.18%	0.31%	25.81%	3.10%	0.54%
Jackson County Federal Credit Union	\$5,792	\$0	0.00%	0.61%	NA	0.00%	0.00%
Coastal Teachers Federal Credit Union	\$5,806	\$42	1.30%	0.22%	16.67%	9.59%	0.72%
Oak Cliff Christian Federal Credit Union	\$5,831	\$120	3.09%	1.13%	36.67%	20.51%	2.06%
Skel-Tex Credit Union	\$5,862	\$40	1.32%	1.16%	87.50%	3.32%	0.68%
Lubbock Telco Federal Credit Union	\$5,916	\$2	0.11%	0.70%	650.00%	1.39%	0.03%
Cochran County Schools Federal Credit Union	\$5,983	\$20	0.48%	1.31%	275.00%	5.68%	0.33%
ACU Credit Union	\$6,004	\$87	2.22%	0.64%	28.74%	7.18%	1.45%
United Savers Trust Credit Union	\$6,048	\$34	0.65%	1.01%	155.88%	13.37%	0.56%
Highway District 2 Credit Union	\$6,063	\$2	0.08%	1.27%	NM	0.17%	0.03%
Midwestern State University Credit Union	\$6,141	\$0	0.00%	0.25%	NA	0.00%	0.00%
Hilco Federal Credit Union	\$6,281	\$32	0.75%	0.59%	78.13%	8.10%	0.51%
Galveston Government Employees Credit Union	\$6,296	\$42	0.76%	0.11%	14.29%	8.99%	0.67%
Local 20 IBEW Federal Credit Union	\$6,299	\$92	2.57%	1.15%	44.57%	18.04%	1.46%
Texas Farm Bureau Federal Credit Union	\$6,627	\$21	0.62%	2.21%	357.14%	1.52%	0.32%
Brownsville City Employees Federal Credit Union	\$6,669	\$7	0.17%	0.88%	528.57%	0.42%	0.10%
FCI Federal Credit Union	\$6,699	\$24	0.46%	0.63%	137.50%	2.39%	0.36%
Frio County Federal Credit Union	\$6,727	\$29	0.55%	1.79%	324.14%	1.86%	0.43%
South Texas Regional Federal Credit Union	\$6,779	\$39	0.72%	0.56%	76.92%	7.25%	0.58%
ILA 28 Federal Credit Union	\$6,828	\$4	0.12%	0.29%	250.00%	0.23%	0.06%
Andrews School Federal Credit Union	\$6,881	\$92	3.33%	1.23%	36.96%	5.78%	1.34%
Bivins Federal Credit Union	\$6,884	\$199	8.17%	0.21%	2.51%	19.38%	2.89%
C-T Waco Federal Credit Union	\$7,010	\$55	1.53%	0.31%	20.00%	9.99%	0.78%
Seminole Public Schools Federal Credit Union	\$7,046	\$24	0.88%	0.95%	108.33%	1.54%	0.34%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 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)								
	Electric Utilities Credit Union	\$7,053	\$42	2.11%	1.71%	80.95%	4.88%	0.60%
	I.B.E.W. LU 66 Federal Credit Union	\$7,273	\$27	0.44%	0.68%	155.56%	6.63%	0.37%
	TC Teachers Federal Credit Union	\$7,333	\$122	5.06%	0.66%	13.11%	9.61%	1.66%
	Port of Houston Credit Union	\$7,401	\$58	1.00%	0.85%	84.48%	3.32%	0.78%
	Hale County Teachers Federal Credit Union	\$7,466	\$7	0.11%	0.16%	142.86%	0.78%	0.09%
	Victoria City-County Employees Federal Credit Union	\$7,671	\$6	0.22%	1.18%	533.33%	0.59%	0.08%
	Moore County Schools Federal Credit Union	\$7,694	\$42	0.98%	2.49%	254.76%	5.19%	0.55%
	STEC Federal Credit Union	\$7,751	\$15	0.67%	0.67%	100.00%	1.17%	0.19%
	Mount Olive Baptist Church Federal Credit Union	\$7,797	\$53	1.09%	0.18%	16.98%	6.15%	0.68%
	Morris Sheppard Texarkana Federal Credit Union	\$7,859	\$107	1.61%	0.68%	42.06%	10.63%	1.36%
	Sweetwater Regional Federal Credit Union	\$7,891	\$14	0.42%	0.72%	171.43%	0.85%	0.18%
	Coburn Credit Union	\$7,904	\$28	0.94%	0.34%	35.71%	2.47%	0.35%
	Vatat Credit Union	\$7,912	\$0	0.00%	0.41%	NA	0.00%	0.00%
	Jackson County Teachers Federal Credit Union	\$8,056	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Express-News Federal Credit Union	\$8,070	\$43	1.01%	0.16%	16.28%	5.17%	0.53%
	Sherwin Federal Credit Union	\$8,092	\$35	0.90%	0.31%	34.29%	1.33%	0.43%
	Southeast Texas Employees Federal Credit Union	\$8,284	\$496	8.31%	4.76%	57.26%	52.77%	5.99%
	Scurry County School Federal Credit Union	\$8,811	\$56	1.29%	1.70%	132.14%	2.79%	0.64%
	Yoakum County Federal Credit Union	\$8,876	\$102	1.97%	1.25%	63.73%	5.78%	1.15%
	Methodist Hospital Employees Federal Credit Union	\$8,878	\$126	3.88%	4.19%	107.94%	12.64%	1.42%
	Marathon Republic Federal Credit Union	\$8,886	\$46	0.99%	0.34%	34.78%	4.91%	0.52%
	Fannin County Teachers Federal Credit Union	\$9,319	\$66	0.93%	0.66%	71.21%	3.18%	0.71%
	Victoria Federal Credit Union	\$9,473	\$4	0.08%	0.59%	700.00%	0.64%	0.04%
	Tex-Mex Credit Union	\$9,525	\$88	1.40%	0.95%	68.18%	3.35%	0.92%
	Port Terminal Federal Credit Union	\$9,612	\$22	0.92%	1.46%	159.09%	0.74%	0.23%
	Cen Tex Manufacturing Credit Union	\$9,637	\$17	0.24%	1.53%	629.41%	1.10%	0.18%
	Met Tran Federal Credit Union	\$9,699	\$120	2.08%	1.28%	61.67%	7.00%	1.24%
	Natural Resources Conservation Service Federal Credit Union	\$9,847	\$68	1.28%	0.51%	39.71%	5.52%	0.69%
	Alamo City Credit Union	\$9,986	\$94	1.10%	1.55%	141.49%	9.01%	0.94%
	Ben E. Keith Employees Federal Credit Union	\$10,492	\$72	1.42%	0.41%	29.17%	4.43%	0.69%
	Germania Credit Union	\$10,524	\$27	0.40%	0.48%	118.52%	1.90%	0.26%
	Longview Consolidated Credit Union	\$10,557	\$38	0.54%	0.52%	97.37%	1.77%	0.36%
	Wharton County Teachers Credit Union	\$10,790	\$1	0.16%	0.64%	400.00%	0.05%	0.01%
	E M O T Federal Credit Union	\$10,840	\$44	1.59%	2.35%	147.73%	1.52%	0.41%
	T & P Longview Federal Credit Union	\$10,937	\$94	1.22%	0.47%	38.30%	4.31%	0.86%
	Sweetex Credit Union	\$10,967	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Highway District 19 Employees Credit Union	\$11,190	\$71	1.54%	1.02%	66.20%	4.83%	0.63%
	Employees United Federal Credit Union	\$11,414	\$43	1.24%	0.49%	39.53%	1.34%	0.38%
	Swamp Federal Credit Union	\$11,603	\$1	0.01%	0.13%	NM	0.06%	0.01%
	1st University Credit Union	\$11,748	\$124	1.47%	0.64%	43.55%	25.66%	1.06%
	Member Preferred Federal Credit Union	\$11,772	\$71	0.75%	0.79%	105.63%	4.42%	0.60%
	Texoma Federal Credit Union	\$11,866	\$151	3.37%	1.61%	47.68%	5.95%	1.27%
	Pasadena Municipal Federal Credit Union	\$11,919	\$41	0.88%	0.83%	95.12%	1.83%	0.34%
	Neiman Marcus Group Employees Federal Credit Union	\$11,925	\$80	1.17%	2.55%	217.50%	5.01%	0.67%
	Local 24 Employees Federal Credit Union	\$11,953	\$86	2.96%	1.34%	45.35%	4.89%	0.72%
	TxDOT Credit Union	\$12,039	\$89	0.83%	0.66%	79.78%	5.31%	0.74%
	Marshall T&P Employees Federal Credit Union	\$12,054	\$34	0.39%	0.76%	194.12%	1.40%	0.28%
	P.I.E. Credit Union	\$12,208	\$138	3.42%	0.55%	15.94%	6.89%	1.13%

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Asset Quality
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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 (%)

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

Angelina County Teachers Credit Union	\$12,356	\$7	0.14%	0.98%	685.71%	0.43%	0.06%
PamCel Community Federal Credit Union	\$12,442	\$10	0.18%	0.29%	160.00%	0.47%	0.08%
Refugio County Federal Credit Union	\$12,514	\$116	1.97%	0.65%	32.76%	6.00%	0.93%
Laredo Fire Department Federal Credit Union	\$12,542	\$38	0.35%	0.85%	242.11%	2.60%	0.30%
Friona Texas Federal Credit Union	\$12,627	\$0	0.00%	0.93%	NA	0.00%	0.00%
Texarkana Terminal Employees Federal Credit Union	\$12,775	\$102	1.17%	1.09%	93.14%	10.67%	0.80%
F C S Federal Credit Union	\$12,903	\$54	0.91%	0.36%	38.89%	1.33%	0.42%
Brownfield Federal Credit Union	\$12,914	\$73	1.45%	0.38%	26.03%	1.93%	0.57%
Third Coast Federal Credit Union	\$13,122	\$20	0.46%	2.51%	550.00%	1.47%	0.15%
Cherokee County Teachers Federal Credit Union	\$13,249	\$49	0.58%	0.68%	116.33%	2.80%	0.37%
Reeves County Teachers Credit Union	\$13,328	\$625	6.57%	0.66%	10.08%	46.71%	4.69%
Alba Golden Federal Credit Union	\$13,521	\$29	0.35%	0.92%	265.52%	1.19%	0.21%
Central Texas Teachers Credit Union	\$13,650	\$27	0.55%	1.48%	266.67%	1.67%	0.20%
Gulf Shore Federal Credit Union	\$13,880	\$65	0.84%	0.31%	36.92%	7.12%	0.47%
ILA 1351 Federal Credit Union	\$14,016	\$1	0.02%	0.50%	NM	0.04%	0.01%
Homeport Federal Credit Union	\$14,260	\$282	4.01%	2.37%	59.22%	19.67%	1.98%
MOPAC Employees Federal Credit Union	\$14,489	\$99	0.83%	0.50%	59.60%	5.86%	0.68%
Texhillco School Employees Federal Credit Union	\$14,730	\$194	1.51%	0.44%	29.38%	18.09%	1.32%
Linkage Credit Union	\$14,982	\$89	1.11%	0.95%	85.39%	3.82%	0.59%
Coastal Bend Post Office Federal Credit Union	\$15,055	\$291	4.98%	1.25%	25.09%	10.35%	1.93%
Corpus Christi Postal Employees Credit Union	\$15,210	\$0	0.00%	0.26%	NA	0.00%	0.00%
Ellis County Teachers & Employees Federal Credit Union	\$15,228	\$1	0.01%	1.02%	NM	0.05%	0.01%
National Oilwell Varco Employees Credit Union	\$15,230	\$6	0.23%	1.13%	483.33%	0.19%	0.04%
IBEW Community Federal Credit Union	\$15,279	\$171	1.48%	0.82%	55.56%	12.65%	1.12%
Victoria Teachers Federal Credit Union	\$15,455	\$3	0.05%	0.45%	866.67%	0.06%	0.02%
First Priority Credit Union	\$15,520	\$35	0.48%	0.69%	142.86%	2.55%	0.23%
Family 1st Of Texas Federal Credit Union	\$15,609	\$77	0.60%	0.96%	161.04%	4.68%	0.49%
Waco Federal Credit Union	\$15,996	\$34	0.56%	0.33%	58.82%	2.68%	0.21%
Alpine Community Credit Union	\$16,013	\$233	5.51%	5.09%	92.27%	12.61%	1.46%
Ward County Credit Union	\$16,105	\$8	0.21%	0.32%	150.00%	0.55%	0.05%
U S I Federal Credit Union	\$16,116	\$23	0.56%	0.75%	134.78%	0.46%	0.14%
Baker Hughes Federal Credit Union	\$16,177	\$45	1.25%	0.28%	22.22%	2.80%	0.28%
Cowboy Country Federal Credit Union	\$16,273	\$410	3.57%	1.70%	47.56%	21.63%	2.52%
Grand Prairie Credit Union	\$16,327	\$86	1.07%	0.22%	20.93%	4.86%	0.53%
Pampa Teachers Federal Credit Union	\$16,444	\$13	0.11%	0.43%	400.00%	0.78%	0.08%
Borger Federal Credit Union	\$16,603	\$4	0.04%	0.26%	650.00%	0.18%	0.02%
Reed Credit Union	\$16,716	\$0	0.00%	0.37%	NA	0.00%	0.00%
Corner Stone Credit Union	\$16,748	\$201	1.41%	3.15%	223.38%	12.06%	1.20%
Temple Santa Fe Community Credit Union	\$16,883	\$116	1.03%	0.76%	73.28%	9.51%	0.69%
Texas Community Federal Credit Union	\$17,216	\$376	2.95%	0.96%	32.45%	19.44%	2.18%
Odessa Employees Credit Union	\$17,228	\$55	0.56%	0.20%	36.36%	2.17%	0.32%
Amarillo Postal Employees Credit Union	\$17,257	\$34	0.45%	0.51%	114.71%	1.34%	0.20%
Seagoville Federal Credit Union	\$17,329	\$66	1.21%	0.75%	62.12%	2.48%	0.38%
Temple-Inland Federal Credit Union	\$17,409	\$84	0.92%	0.69%	75.00%	3.75%	0.48%
Texas Health Resources Credit Union	\$17,451	\$177	1.81%	1.68%	93.22%	11.44%	1.01%
Anderson County Federal Credit Union	\$17,527	\$58	1.99%	1.86%	93.10%	1.92%	0.33%
Brazos Community Credit Union	\$17,968	\$138	0.86%	0.59%	68.84%	3.48%	0.77%
Concho Valley Credit Union	\$18,017	\$18	0.21%	0.34%	161.11%	0.94%	0.10%
Kingsville Area Educators Federal Credit Union	\$18,018	\$120	2.13%	4.94%	231.67%	8.01%	0.67%

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		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)

Liberty County Teachers Federal Credit Union	\$18,158	\$7	0.07%	0.89%	NM	0.44%	0.04%
Midland Municipal Employees Credit Union	\$18,627	\$46	1.26%	0.60%	47.83%	2.38%	0.25%
Fellowship Credit Union	\$18,797	\$33	0.34%	0.52%	154.55%	0.70%	0.18%
McLennan County Employees Federal Credit Union	\$19,333	\$103	1.83%	1.72%	94.17%	1.98%	0.53%
Southern Star Credit Union	\$20,123	\$280	2.80%	2.51%	89.64%	10.38%	1.39%
Port Arthur Community Federal Credit Union	\$20,437	\$146	1.01%	0.54%	53.42%	5.64%	0.71%
Tyler City Employees Credit Union	\$20,541	\$66	0.49%	0.39%	80.30%	2.02%	0.32%
Dallas U.P. Employees Credit Union	\$20,689	\$174	1.86%	1.89%	101.72%	3.45%	0.84%
C-E Federal Credit Union	\$20,829	\$8	0.06%	0.27%	487.50%	1.85%	0.04%
Valwood Park Federal Credit Union	\$21,812	\$52	0.39%	0.18%	46.15%	1.56%	0.24%
Rocket Federal Credit Union	\$21,838	\$115	0.58%	0.14%	23.48%	6.97%	0.53%
LeTourneau Federal Credit Union	\$21,936	\$0	0.00%	0.55%	NA	0.00%	0.00%
Union Fidelity Federal Credit Union	\$22,014	\$69	0.92%	1.57%	171.01%	1.89%	0.31%
Northeast Panhandle Teachers Federal Credit Union	\$22,059	\$9	0.07%	0.58%	800.00%	0.28%	0.04%
Wichita Falls Federal Credit Union	\$22,154	\$74	0.74%	0.94%	127.03%	2.87%	0.33%
LCRA Credit Union	\$22,203	\$65	0.70%	0.69%	98.46%	4.00%	0.29%
McMurrey Federal Credit Union	\$22,330	\$34	0.20%	0.12%	58.82%	1.25%	0.15%
LiFE Federal Credit Union	\$22,354	\$63	0.32%	0.54%	169.84%	3.65%	0.28%
Yantis Federal Credit Union	\$22,379	\$0	0.00%	0.71%	NA	0.19%	0.00%
Local Federal Credit Union	\$23,258	\$392	2.18%	0.61%	27.81%	9.62%	1.69%
Texas People Federal Credit Union	\$23,935	\$84	0.49%	0.47%	97.62%	1.88%	0.35%
TexStar Federal Credit Union	\$24,342	\$5	0.09%	0.33%	380.00%	0.23%	0.02%
San Angelo Federal Credit Union	\$24,373	\$87	0.51%	0.22%	42.53%	4.65%	0.36%
Northeast Texas Teachers Federal Credit Union	\$24,779	\$86	1.02%	0.36%	34.88%	2.46%	0.35%
Greater Central Texas Federal Credit Union	\$24,811	\$22	0.32%	0.28%	86.36%	1.17%	0.09%
Mid-Tex Federal Credit Union	\$25,057	\$259	2.09%	0.99%	47.10%	13.62%	1.03%
Abilene Federal Credit Union	\$25,472	\$89	0.78%	1.17%	150.56%	1.96%	0.35%
Bayou City Federal Credit Union	\$25,480	\$64	0.74%	1.50%	203.13%	3.44%	0.25%
Fedstar Credit Union	\$25,876	\$37	0.31%	1.77%	570.27%	2.44%	0.14%
United Energy Credit Union	\$26,258	\$311	2.21%	1.12%	50.80%	6.34%	1.18%
United Credit Union	\$26,826	\$204	1.13%	0.90%	79.90%	12.14%	0.76%
Alcon Employees Federal Credit Union	\$27,871	\$30	0.19%	0.14%	73.33%	0.50%	0.11%
Shared Resources Credit Union	\$28,254	\$249	1.08%	0.75%	69.88%	7.81%	0.88%
Angelina Federal Employees Credit Union	\$28,500	\$63	0.32%	0.52%	161.90%	2.48%	0.22%
Trinity Valley Teachers Credit Union	\$29,461	\$57	1.04%	1.22%	117.54%	0.87%	0.19%
Beaumont Community Credit Union	\$29,538	\$80	0.67%	0.37%	56.25%	2.33%	0.27%
CTECU	\$29,732	\$41	0.48%	0.47%	97.56%	0.80%	0.14%
Matagorda County Credit Union	\$29,816	\$82	0.60%	0.15%	24.39%	3.21%	0.28%
Starr County Teachers Federal Credit Union	\$29,937	\$29	0.26%	0.84%	327.59%	0.58%	0.10%
Mountain Star Federal Credit Union	\$29,992	\$153	0.89%	0.71%	80.39%	4.84%	0.51%
Caprock Federal Credit Union	\$30,185	\$102	0.50%	0.80%	158.82%	5.10%	0.34%
Hockley County School Employees Credit Union	\$30,424	\$301	1.44%	1.88%	130.23%	7.50%	0.99%
Transtar Federal Credit Union	\$30,746	\$58	0.24%	0.44%	184.48%	2.93%	0.19%
Walker County Federal Credit Union	\$31,400	\$134	0.66%	0.74%	111.19%	3.23%	0.43%
Austin Federal Credit Union	\$31,993	\$132	0.65%	0.25%	38.64%	6.26%	0.41%
Common Cents Federal Credit Union	\$32,139	\$541	2.28%	0.84%	36.78%	12.52%	1.68%
Golden Triangle Federal Credit Union	\$32,457	\$88	0.56%	0.26%	45.45%	2.05%	0.27%
Cabot & NOI Employees Credit Union	\$32,546	\$858	3.03%	2.09%	68.76%	24.52%	2.64%
Members Financial Federal Credit Union	\$32,646	\$102	0.43%	1.80%	422.55%	3.69%	0.31%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 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	\$32,652	\$2	0.01%	0.22%	NM	0.08%	0.01%
Mesquite Credit Union	\$32,668	\$126	0.58%	0.23%	38.89%	4.90%	0.39%
Lufkin Federal Credit Union	\$32,977	\$321	1.79%	0.75%	41.74%	4.53%	0.97%
Cherokee County Federal Credit Union	\$33,740	\$122	0.58%	1.50%	259.02%	2.07%	0.36%
Old Ocean Federal Credit Union	\$34,157	\$47	0.32%	0.68%	214.89%	1.31%	0.14%
Baptist Credit Union	\$34,308	\$69	0.26%	0.27%	104.35%	2.20%	0.20%
San Patricio County Teachers Federal Credit Union	\$34,701	\$58	0.23%	1.14%	493.10%	2.44%	0.17%
City Federal Credit Union	\$35,475	\$119	0.40%	0.37%	92.44%	3.84%	0.34%
Port Arthur Teachers Federal Credit Union	\$35,628	\$150	1.44%	1.30%	90.00%	3.67%	0.42%
Texas Plains Federal Credit Union	\$35,803	\$98	0.38%	0.77%	203.06%	5.23%	0.27%
Star of Texas Credit Union	\$36,889	\$8	0.05%	0.23%	475.00%	0.40%	0.02%
Keystone Credit Union	\$38,077	\$266	0.91%	0.80%	87.97%	2.61%	0.70%
SPCO Credit Union	\$38,742	\$317	1.07%	0.85%	78.86%	8.44%	0.82%
Fannin Federal Credit Union	\$39,135	\$47	0.17%	0.77%	463.83%	0.99%	0.12%
Brazosport Teachers Federal Credit Union	\$39,224	\$218	1.08%	0.40%	36.70%	4.02%	0.56%
Texas Associations of Professionals Federal Credit Union	\$39,920	\$0	0.00%	0.71%	NA	10.53%	0.00%
Freestone Credit Union	\$40,820	\$72	0.28%	0.37%	130.56%	1.75%	0.18%
Caprock Santa Fe Credit Union	\$41,412	\$404	2.17%	2.65%	122.28%	2.78%	0.98%
Cosden Federal Credit Union	\$41,447	\$27	0.24%	0.95%	400.00%	0.52%	0.07%
Highway District 21 Federal Credit Union	\$41,468	\$144	0.74%	1.05%	142.36%	2.05%	0.35%
BCM Federal Credit Union	\$41,593	\$252	1.50%	1.13%	75.40%	11.94%	0.61%
Sacred Heart Parish Hallettsville Federal Credit Union	\$41,656	\$38	0.18%	0.31%	173.68%	0.89%	0.09%
City Public Service/IBEW Federal Credit Union	\$41,842	\$104	0.54%	0.44%	80.77%	2.26%	0.25%
Trans Texas Southwest Credit Union	\$42,680	\$405	1.32%	0.45%	33.83%	8.00%	0.95%
South Texas Federal Credit Union	\$44,257	\$120	0.48%	1.60%	333.33%	5.10%	0.27%
Doches Credit Union	\$45,441	\$301	1.00%	0.65%	64.78%	4.91%	0.66%
South Texas Area Resources Credit Union	\$45,471	\$31	0.16%	0.28%	177.42%	0.55%	0.07%
Select Federal Credit Union	\$45,562	\$440	1.14%	1.02%	89.32%	6.32%	0.97%
Lubrizol Employees' Credit Union	\$46,157	\$54	0.24%	0.18%	75.93%	0.92%	0.12%
H&H Federal Credit Union	\$46,761	\$211	0.89%	0.39%	43.60%	3.33%	0.45%
Southland Federal Credit Union	\$46,982	\$956	2.83%	1.69%	59.62%	17.92%	2.03%
Scott & White Employees Credit Union	\$47,327	\$34	0.18%	0.21%	120.59%	1.20%	0.07%
My Credit Union	\$48,397	\$385	1.55%	0.47%	30.65%	9.25%	0.80%
Lifetime Federal Credit Union	\$48,745	\$103	0.34%	1.03%	305.83%	1.36%	0.21%
Heart O' Texas Federal Credit Union	\$49,652	\$152	0.53%	0.34%	65.13%	5.39%	0.31%
Hereford Texas Federal Credit Union	\$49,660	\$376	1.09%	1.11%	101.60%	3.64%	0.76%
Texan Sky Federal Credit Union	\$49,876	\$151	0.38%	0.39%	102.65%	2.07%	0.30%
Big Spring Education Employees Federal Credit Union	\$51,529	\$326	1.75%	1.40%	79.75%	4.40%	0.63%
La Joya Area Federal Credit Union	\$51,755	\$858	2.69%	2.00%	74.59%	15.57%	1.66%
Windthorst Federal Credit Union	\$53,187	\$124	0.43%	1.31%	303.23%	1.36%	0.23%
Heritage USA Federal Credit Union	\$53,836	\$337	0.85%	0.59%	69.14%	7.63%	0.63%
Wellspring Federal Credit Union	\$55,068	\$332	0.85%	0.72%	85.54%	7.29%	0.60%
Texas Telcom Credit Union	\$56,803	\$385	1.28%	1.58%	123.64%	6.50%	0.68%
West Texas Credit Union	\$57,232	\$78	0.28%	0.91%	325.64%	1.57%	0.14%
Texas Federal Credit Union	\$57,340	\$118	0.38%	0.32%	82.20%	3.32%	0.21%
First Class American Credit Union	\$57,661	\$195	0.40%	0.35%	89.23%	4.17%	0.34%
Houston Metropolitan Employees Federal Credit Union	\$57,709	\$381	0.93%	0.94%	101.57%	6.66%	0.66%
Houston Highway Credit Union	\$57,736	\$1,784	5.23%	1.14%	21.80%	60.46%	3.09%
Texas Bridge Credit Union	\$57,761	\$64	0.16%	0.27%	167.19%	1.25%	0.11%

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Asset Quality
September 30, 2018
Run Date: November 8, 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)

Baycel Federal Credit Union	\$60,621	\$464	1.60%	0.48%	29.96%	4.68%	0.77%
Southwest Financial Federal Credit Union	\$60,630	\$604	1.18%	3.42%	290.23%	4.68%	1.00%
Postel Family Credit Union	\$60,973	\$177	0.47%	1.04%	222.03%	5.48%	0.29%
Domino Federal Credit Union	\$61,683	\$218	0.53%	0.77%	144.95%	2.70%	0.35%
Service 1st Credit Union	\$62,084	\$181	0.46%	0.27%	58.56%	2.97%	0.29%
Telco Plus Credit Union	\$62,163	\$171	0.46%	0.51%	111.70%	1.87%	0.28%
Irving City Employees Federal Credit Union	\$64,340	\$288	0.89%	0.35%	39.93%	4.00%	0.45%
RelyOn Credit Union	\$66,541	\$465	0.99%	0.37%	37.85%	7.60%	0.70%
Westex Federal Credit Union	\$69,478	\$202	0.67%	0.36%	53.47%	2.63%	0.29%
Centex Citizens Credit Union	\$70,398	\$539	0.96%	0.93%	96.66%	3.92%	0.77%
Las Colinas Federal Credit Union	\$71,389	\$357	0.64%	0.38%	59.38%	6.71%	0.50%
First Abilene Federal Credit Union	\$71,506	\$89	0.17%	0.32%	192.13%	3.77%	0.12%
Metro Medical Credit Union	\$72,291	\$88	0.32%	0.39%	123.86%	0.94%	0.12%
Southwest Research Center Federal Credit Union	\$72,423	\$183	0.49%	0.27%	55.74%	2.79%	0.25%
Baylor Health Care System Credit Union	\$73,113	\$394	1.21%	0.55%	45.43%	3.30%	0.54%
Coastal Community Federal Credit Union	\$73,245	\$1,497	2.89%	0.79%	27.25%	21.90%	2.04%
Kerr County Federal Credit Union	\$73,597	\$357	0.57%	0.94%	165.83%	11.25%	0.49%
Memorial Credit Union	\$73,963	\$510	0.80%	0.65%	80.78%	6.98%	0.69%
Texas DPS Credit Union	\$74,407	\$190	0.41%	0.45%	108.42%	2.96%	0.26%
Valley Federal Credit Union	\$74,711	\$257	0.61%	1.08%	175.88%	2.25%	0.34%
Rockdale Federal Credit Union	\$75,232	\$28	0.16%	1.15%	735.71%	0.44%	0.04%
Concho Educators Federal Credit Union	\$76,181	\$377	1.15%	0.19%	16.71%	5.90%	0.49%
Wichita Falls Teachers Federal Credit Union	\$78,946	\$545	1.17%	0.97%	83.30%	5.49%	0.69%
U. S. Employees Credit Union	\$79,167	\$376	0.91%	0.59%	64.89%	5.98%	0.47%
Members Credit Union	\$79,624	\$569	1.21%	0.77%	63.97%	7.50%	0.71%
Space City Credit Union	\$81,651	\$414	0.62%	0.51%	82.37%	6.49%	0.51%
Eastex Credit Union	\$83,066	\$145	0.27%	0.67%	252.41%	1.63%	0.17%
Texas Health Credit Union	\$83,143	\$581	0.90%	0.71%	78.49%	5.90%	0.70%
Southwest 66 Credit Union	\$84,169	\$247	0.54%	0.61%	113.36%	3.57%	0.29%
KBR Heritage Federal Credit Union	\$84,932	\$159	0.67%	0.64%	95.60%	1.38%	0.19%
Naft Federal Credit Union	\$85,292	\$317	0.66%	0.81%	122.40%	2.68%	0.37%
Tarrant County's Credit Union	\$88,151	\$274	0.37%	0.73%	197.81%	3.35%	0.31%
First Central Credit Union	\$89,119	\$1,216	2.22%	1.37%	61.60%	11.15%	1.36%
Southern Federal Credit Union	\$90,342	\$1,185	2.21%	2.99%	135.27%	4.17%	1.31%
Texoma Educators Federal Credit Union	\$94,343	\$200	0.59%	0.27%	45.00%	1.61%	0.21%
Edinburg Teachers Credit Union	\$95,197	\$195	1.18%	1.40%	118.46%	0.96%	0.20%
Nascoga Federal Credit Union	\$95,824	\$117	0.18%	0.08%	47.01%	1.48%	0.12%
Allied Federal Credit Union	\$97,336	\$179	0.38%	0.34%	91.06%	2.46%	0.18%
Rio Grande Valley Credit Union	\$98,226	\$162	0.32%	0.41%	125.93%	1.81%	0.16%
Community Service Credit Union	\$98,837	\$279	0.36%	0.65%	181.00%	3.86%	0.28%
Prestige Community Credit Union	\$99,927	\$133	0.17%	1.03%	606.02%	1.57%	0.13%
Westex Community Credit Union	\$100,841	\$316	0.63%	1.02%	162.03%	3.32%	0.31%
United Community Credit Union	\$101,393	\$250	0.30%	0.61%	204.40%	2.47%	0.25%
Kelly Community Federal Credit Union	\$103,599	\$260	0.31%	0.72%	230.00%	1.96%	0.25%
One Source Federal Credit Union	\$104,831	\$873	1.39%	1.46%	105.27%	8.78%	0.83%
River City Federal Credit Union	\$108,699	\$400	0.42%	0.93%	222.50%	6.23%	0.37%
Chemcel Federal Credit Union	\$112,514	\$327	0.40%	0.63%	155.35%	2.50%	0.29%
Plus4 Credit Union	\$116,754	\$292	0.29%	0.65%	221.92%	5.24%	0.25%
Cooperative Teachers Credit Union	\$119,057	\$460	0.53%	0.47%	90.22%	3.24%	0.39%

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Region	Institution Name							
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Texasgulf Federal Credit Union	\$120,379	\$786	0.92%	0.65%	70.36%	5.27%	0.65%
	Chocolate Bayou Community Federal Credit Union	\$122,241	\$284	0.50%	0.67%	134.51%	3.85%	0.23%
	Access Community Credit Union	\$122,381	\$126	0.13%	0.22%	169.84%	0.72%	0.10%
	Lone Star Credit Union	\$123,210	\$677	0.71%	0.70%	97.78%	7.57%	0.55%
	Go Federal Credit Union	\$125,764	\$274	0.26%	0.31%	118.98%	5.28%	0.22%
	Members First Credit Union	\$127,768	\$1,069	1.75%	0.84%	47.80%	4.34%	0.84%
	Laredo Federal Credit Union	\$128,182	\$524	1.03%	0.81%	79.01%	6.30%	0.41%
	BP Federal Credit Union	\$129,578	\$173	0.19%	0.29%	150.87%	1.67%	0.13%
	MTCU	\$129,581	\$132	0.19%	0.26%	136.36%	1.33%	0.10%
	LibertyOne Credit Union	\$130,304	\$272	0.31%	0.58%	186.03%	1.95%	0.21%
	Santa Fe Federal Credit Union	\$130,658	\$792	0.91%	1.02%	112.63%	4.20%	0.61%
	Capitol Credit Union	\$131,507	\$218	0.24%	0.43%	182.11%	2.29%	0.17%
	Communities of Abilene Federal Credit Union	\$137,381	\$117	0.13%	1.04%	813.68%	1.15%	0.09%
	Government Employees Federal Credit Union	\$139,550	\$217	0.30%	0.07%	23.04%	1.89%	0.16%
	Members Trust of the Southwest Federal Credit Union	\$141,200	\$242	0.24%	0.38%	154.96%	3.37%	0.17%
	Citizens Federal Credit Union	\$141,471	\$107	0.38%	1.42%	371.96%	1.32%	0.08%
	Cal-Com Federal Credit Union	\$142,554	\$557	0.64%	1.03%	161.58%	5.08%	0.39%
	Border Federal Credit Union	\$147,472	\$988	1.01%	0.62%	61.44%	4.71%	0.67%
	North East Texas Credit Union	\$151,612	\$84	0.10%	0.93%	911.90%	0.76%	0.06%
	Texoma Community Credit Union	\$153,495	\$682	0.54%	0.76%	141.06%	6.59%	0.44%
	Nizari Progressive Federal Credit Union	\$155,826	\$698	0.59%	0.97%	164.61%	3.42%	0.45%
	Texas Partners Federal Credit Union	\$156,278	\$394	0.53%	0.50%	94.16%	3.88%	0.25%
	Pioneer Mutual Federal Credit Union	\$157,626	\$221	0.23%	0.50%	213.57%	0.95%	0.14%
	Harris County Federal Credit Union	\$161,280	\$433	0.51%	0.92%	180.60%	1.72%	0.27%
	Beacon Federal Credit Union	\$164,914	\$174	0.18%	0.66%	360.34%	1.48%	0.11%
	Southwest Heritage Credit Union	\$166,693	\$1,102	0.88%	0.67%	76.41%	8.79%	0.66%
	H.E.B. Federal Credit Union	\$171,025	\$699	0.61%	0.45%	74.68%	2.74%	0.41%
	Texas Tech Federal Credit Union	\$182,059	\$1,281	0.85%	0.26%	30.76%	6.82%	0.70%
	People's Federal Credit Union	\$182,731	\$961	0.88%	0.53%	60.46%	7.60%	0.53%
	Members Choice of Central Texas Federal Credit Union	\$190,709	\$1,228	0.76%	1.55%	203.09%	7.97%	0.64%
	MemberSource Credit Union	\$198,569	\$706	0.45%	0.68%	150.28%	4.83%	0.36%
	Investex Credit Union	\$200,595	\$715	0.69%	0.76%	110.35%	3.51%	0.36%
	Mobility Credit Union	\$200,641	\$1,704	1.00%	0.39%	39.55%	11.30%	0.85%
	Fort Worth City Credit Union	\$207,562	\$150	0.18%	0.23%	127.33%	0.75%	0.07%
	Gulf Coast Federal Credit Union	\$208,495	\$2,288	1.22%	1.34%	109.66%	13.46%	1.10%
	Pantex Federal Credit Union	\$214,144	\$207	0.38%	0.45%	117.87%	0.97%	0.10%
	Sabine Federal Credit Union	\$217,619	\$511	0.38%	0.45%	119.18%	2.35%	0.23%
	Energy Capital Credit Union	\$219,079	\$1,095	0.62%	0.56%	91.32%	5.59%	0.50%
	Amarillo Community Federal Credit Union	\$227,009	\$154	0.10%	0.39%	383.12%	1.86%	0.07%
	America's Credit Union	\$233,394	\$694	0.56%	0.25%	44.24%	2.12%	0.30%
	United Texas Credit Union	\$239,040	\$239	0.14%	0.34%	253.14%	1.48%	0.10%
	Cy-Fair Federal Credit Union	\$241,484	\$1,152	0.60%	0.74%	123.44%	5.55%	0.48%
	Synergy Federal Credit Union	\$242,487	\$1,970	0.99%	0.14%	13.86%	5.88%	0.81%
	Alliance Credit Union	\$245,731	\$927	0.50%	0.28%	57.07%	2.40%	0.38%
	Unity One Credit Union	\$247,007	\$1,277	0.62%	0.78%	125.53%	7.38%	0.52%
	Average of Asset Group A	\$43,597	\$197	1.12%	1.07%	145.86%	5.19%	0.61%

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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 B - \$251 to \$500 million in total assets								
	1st Community Federal Credit Union	\$251,907	\$1,537	0.81%	0.45%	55.95%	6.68%	0.61%
	Education Credit Union	\$259,033	\$1,279	0.63%	1.12%	177.40%	3.59%	0.49%
	Houston Texas Fire Fighters Federal Credit Union	\$264,170	\$719	0.52%	0.39%	74.55%	1.81%	0.27%
	First Basin Credit Union	\$266,580	\$744	0.34%	0.70%	209.27%	4.19%	0.28%
	Gulf Credit Union	\$286,451	\$588	0.38%	0.41%	108.33%	9.86%	0.21%
	MCT Credit Union	\$299,118	\$1,267	0.66%	0.33%	50.12%	6.57%	0.42%
	GENCO Federal Credit Union	\$301,015	\$711	0.35%	0.46%	133.19%	1.93%	0.24%
	Coastal Community And Teachers Credit Union	\$301,954	\$1,247	0.57%	1.46%	256.46%	4.96%	0.41%
	Evolve Federal Credit Union	\$305,491	\$1,694	0.81%	0.90%	110.45%	5.75%	0.55%
	DuGood Federal Credit Union	\$333,001	\$88	0.05%	0.43%	944.32%	0.23%	0.03%
	Public Employees Credit Union	\$337,324	\$1,023	0.44%	0.25%	56.11%	4.06%	0.30%
	Texell Credit Union	\$344,923	\$4,424	1.45%	1.62%	111.60%	10.54%	1.28%
	Texar Federal Credit Union	\$352,087	\$819	0.34%	0.65%	187.79%	2.09%	0.23%
	Security First Federal Credit Union	\$352,348	\$2,663	1.14%	1.87%	164.21%	8.67%	0.76%
	Union Square Credit Union	\$356,387	\$396	0.15%	0.42%	269.44%	1.41%	0.11%
	My Community Credit Union	\$384,538	\$1,512	0.50%	0.88%	173.81%	3.66%	0.39%
	Associated Credit Union of Texas	\$401,972	\$1,331	0.49%	1.64%	333.73%	3.53%	0.33%
	Educators Credit Union	\$404,427	\$175	0.11%	0.22%	192.57%	0.26%	0.04%
	Education First Federal Credit Union	\$408,861	\$1,020	0.52%	0.82%	157.84%	3.56%	0.25%
	Air Force Federal Credit Union	\$426,490	\$2,142	0.63%	0.48%	76.28%	8.14%	0.50%
	Abilene Teachers Federal Credit Union	\$437,537	\$1,146	0.37%	0.74%	200.70%	2.27%	0.26%
	Texas Bay Credit Union	\$443,135	\$5,106	1.39%	1.25%	89.37%	11.98%	1.15%
	City Credit Union	\$464,667	\$1,450	0.47%	1.24%	264.41%	3.73%	0.31%
	People's Trust Federal Credit Union	\$486,958	\$2,654	0.86%	1.07%	124.68%	5.84%	0.55%
	Resource One Credit Union	\$493,193	\$4,522	1.12%	0.92%	81.60%	8.79%	0.92%
	Primeway Federal Credit Union	\$494,404	\$2,744	0.72%	0.69%	96.17%	8.08%	0.56%
	Average of Asset Group B	\$363,768	\$1,654	0.61%	0.82%	180.78%	5.08%	0.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

		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 (%)
Region	Institution Name							
Asset Group C - \$501 million to \$1 billion in total assets								
	Complex Community Federal Credit Union	\$502,312	\$712	0.24%	0.65%	275.56%	1.75%	0.14%
	Community Resource Credit Union	\$506,832	\$1,657	0.39%	0.43%	111.83%	3.80%	0.33%
	Generations Community Federal Credit Union	\$513,191	\$2,901	0.78%	1.21%	155.50%	5.76%	0.57%
	Southwest Airlines Federal Credit Union	\$542,126	\$3,679	0.93%	0.66%	71.57%	6.65%	0.68%
	Neches Federal Credit Union	\$584,496	\$1,349	0.32%	0.53%	164.86%	1.92%	0.23%
	Members Choice Credit Union	\$601,599	\$7,346	1.64%	0.54%	32.71%	13.31%	1.22%
	FivePoint Credit Union	\$616,125	\$1,808	0.39%	0.82%	213.00%	2.97%	0.29%
	East Texas Professional Credit Union	\$621,350	\$3,530	0.81%	0.42%	51.98%	3.56%	0.57%
	Greater Texas Federal Credit Union	\$634,113	\$1,209	0.25%	0.44%	174.19%	2.29%	0.19%
	Houston Federal Credit Union	\$642,936	\$702	0.17%	0.40%	232.62%	1.44%	0.11%
	El Paso Area Teachers Federal Credit Union	\$657,990	\$2,490	0.58%	1.03%	175.82%	3.29%	0.38%
	Smart Financial Credit Union	\$693,593	\$998	0.23%	0.72%	313.23%	1.88%	0.14%
	Brazos Valley Schools Credit Union	\$718,185	\$1,142	0.43%	0.41%	96.76%	1.96%	0.16%
	Neighborhood Credit Union	\$720,051	\$2,907	0.53%	0.93%	173.93%	3.65%	0.40%
	Houston Police Federal Credit Union	\$720,480	\$3,223	0.77%	0.56%	73.47%	3.35%	0.45%
	Gulf Coast Educators Federal Credit Union	\$721,548	\$1,008	0.25%	0.59%	236.81%	0.89%	0.14%
	First Service Credit Union	\$744,055	\$3,819	0.64%	1.15%	177.98%	5.52%	0.51%
	Mobiloil Federal Credit Union	\$808,428	\$4,258	0.64%	0.93%	145.91%	4.47%	0.53%
	Schlumberger Employees Credit Union	\$836,101	\$707	0.29%	0.43%	147.38%	0.56%	0.08%
	Velocity Credit Union	\$841,915	\$5,847	0.89%	2.06%	231.20%	6.10%	0.69%
	Amoco Federal Credit Union	\$886,883	\$5,025	0.79%	0.87%	109.95%	8.15%	0.57%
	Red River Federal Credit Union	\$894,979	\$7,494	1.08%	0.99%	91.54%	8.64%	0.84%
	InTouch Credit Union	\$909,232	\$5,732	0.73%	0.61%	83.50%	7.89%	0.63%
	Fort Worth Community Credit Union	\$918,472	\$2,322	0.37%	0.66%	180.02%	3.22%	0.25%
	Amplify Credit Union	\$930,143	\$4,364	0.59%	0.70%	118.33%	5.79%	0.47%
	Average of Asset Group C	\$710,685	\$3,049	0.59%	0.75%	153.59%	4.35%	0.42%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

		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 (%)
Region	Institution Name							
Asset Group D - \$1 billion and over in total assets								
	DATCU Credit Union	\$1,001,424	\$2,398	0.28%	0.37%	132.78%	2.32%	0.24%
	United Heritage Credit Union	\$1,012,242	\$2,260	0.27%	0.30%	110.71%	2.96%	0.22%
	Shell Federal Credit Union	\$1,040,679	\$4,098	0.45%	0.52%	114.91%	4.60%	0.39%
	Firstmark Credit Union	\$1,042,319	\$2,848	0.37%	0.60%	159.87%	3.66%	0.27%
	FirstLight Federal Credit Union	\$1,089,377	\$4,047	0.46%	0.87%	188.44%	4.44%	0.37%
	Texas Trust Credit Union	\$1,208,555	\$1,045	0.11%	0.26%	226.70%	3.09%	0.09%
	Credit Union Of Texas	\$1,396,572	\$12,044	1.03%	0.91%	87.96%	9.35%	0.86%
	First Community Credit Union	\$1,418,036	\$4,435	0.40%	0.49%	122.37%	3.29%	0.31%
	A+ Federal Credit Union	\$1,515,383	\$5,528	0.45%	0.60%	134.42%	4.06%	0.36%
	Austin Telco Federal Credit Union	\$1,525,965	\$1,997	0.18%	0.17%	93.84%	1.02%	0.13%
	Texans Credit Union	\$1,589,801	\$2,171	0.23%	0.34%	148.87%	2.75%	0.14%
	Advancial Federal Credit Union	\$1,634,083	\$8,894	0.63%	0.58%	91.26%	6.26%	0.54%
	JSC Federal Credit Union	\$2,139,457	\$1,291	0.19%	0.35%	182.18%	0.60%	0.06%
	EECU	\$2,230,949	\$6,054	0.34%	0.69%	203.07%	2.36%	0.27%
	University Federal Credit Union	\$2,383,719	\$6,536	0.32%	0.55%	170.73%	3.12%	0.27%
	GECU	\$2,801,606	\$24,978	1.02%	1.15%	112.60%	8.50%	0.89%
	Navy Army Community Credit Union	\$2,894,418	\$22,399	0.85%	1.17%	137.96%	7.90%	0.77%
	Credit Human Federal Credit Union	\$3,074,092	\$68,333	2.44%	0.50%	20.62%	21.79%	2.22%
	Texas Dow Employees Credit Union	\$3,303,797	\$22,531	0.76%	0.88%	115.85%	8.22%	0.68%
	American Airlines Federal Credit Union	\$7,019,274	\$14,536	0.33%	0.60%	181.87%	2.05%	0.21%
	Randolph-Brooks Federal Credit Union	\$9,094,742	\$32,203	0.45%	0.48%	105.35%	3.02%	0.35%
	Security Service Federal Credit Union	\$9,549,770	\$80,480	0.93%	1.08%	116.42%	8.68%	0.84%
Average of Asset Group D		\$2,725,739	\$15,050	0.57%	0.61%	134.49%	5.18%	0.48%

Source: SNL Financial

Note: Report includes only bank-level data.

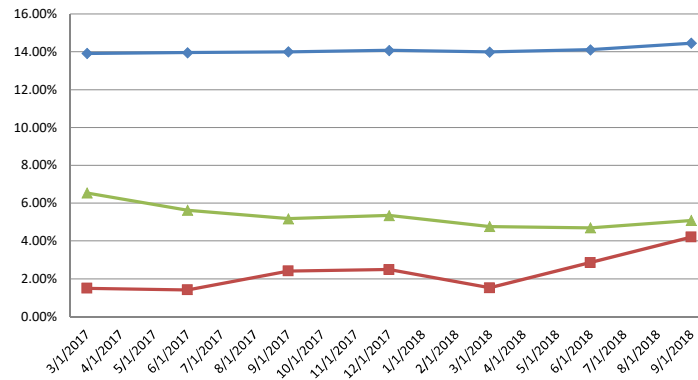
NA = data was not available.

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

Net Worth

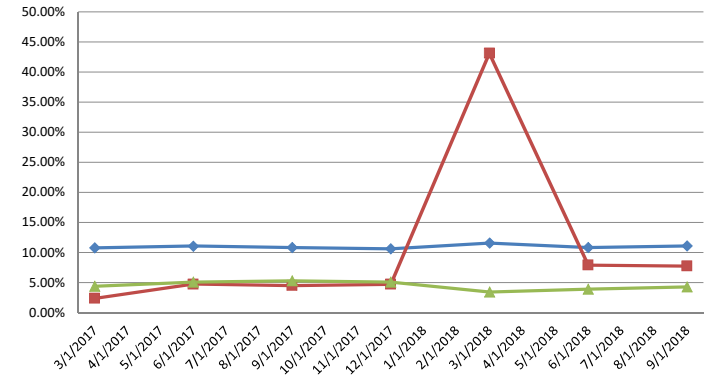
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



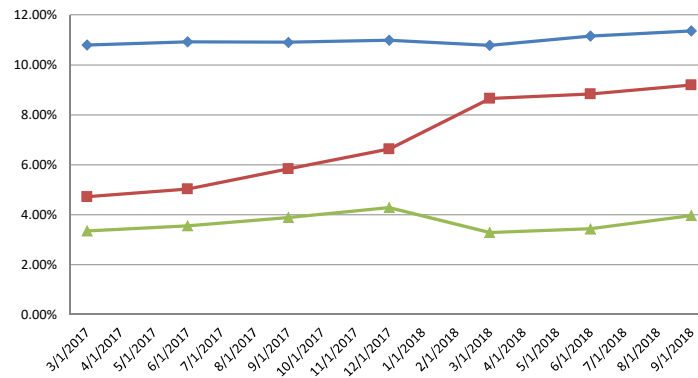
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	13.91%	13.96%	13.99%	14.07%	13.98%	14.10%	14.46%
Net Worth Growth (Decline) - YTD	1.49%	1.40%	2.40%	2.48%	1.52%	2.85%	4.20%
Total Delinquent Lns/ Net Worth	6.54%	5.61%	5.17%	5.34%	4.76%	4.69%	5.08%

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



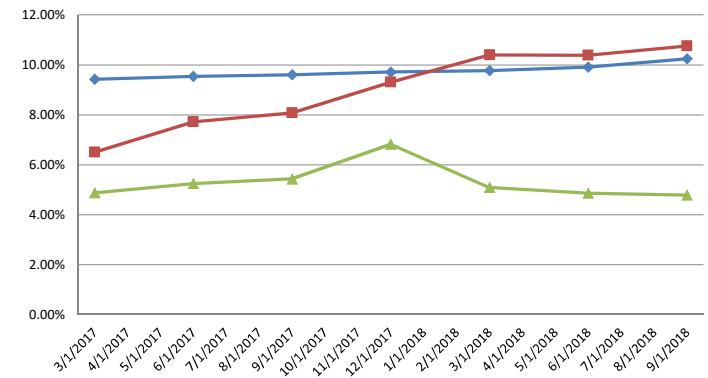
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.74%	11.04%	10.81%	10.62%	11.56%	10.82%	11.07%
Net Worth Growth (Decline) - YTD	2.37%	4.70%	4.47%	4.69%	43.13%	7.87%	7.70%
Total Delinquent Lns/ Net Worth	4.36%	5.05%	5.27%	5.04%	3.40%	3.90%	4.27%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	10.79%	10.92%	10.90%	10.98%	10.78%	11.15%	11.35%
Net Worth Growth (Decline) - YTD	4.72%	5.03%	5.83%	6.62%	8.65%	8.83%	9.19%
Total Delinquent Lns/ Net Worth	3.35%	3.55%	3.88%	4.28%	3.28%	3.43%	3.96%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Net Worth/ Assets	9.42%	9.54%	9.60%	9.71%	9.77%	9.91%	10.24%
Net Worth Growth (Decline) - YTD	6.50%	7.72%	8.08%	9.30%	10.39%	10.38%	10.76%
Total Delinquent Lns/ Net Worth	4.87%	5.24%	5.43%	6.82%	5.09%	4.86%	4.78%

Source: SNL Financial

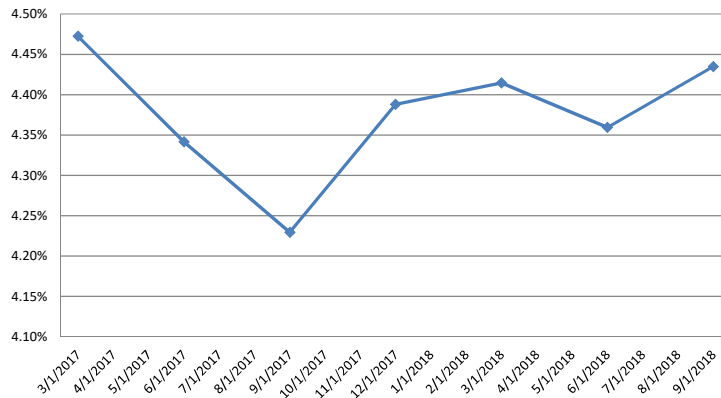
Note: Report includes only bank-level data.

NA = data was not available.

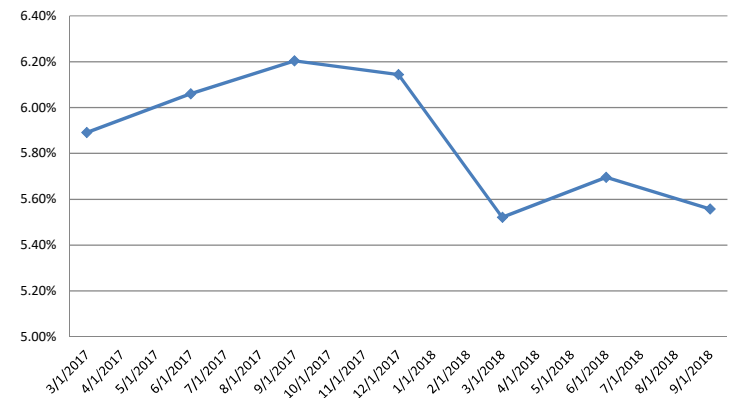
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

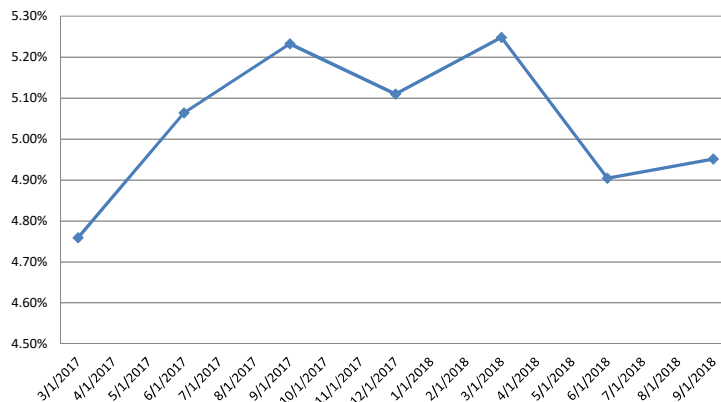
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



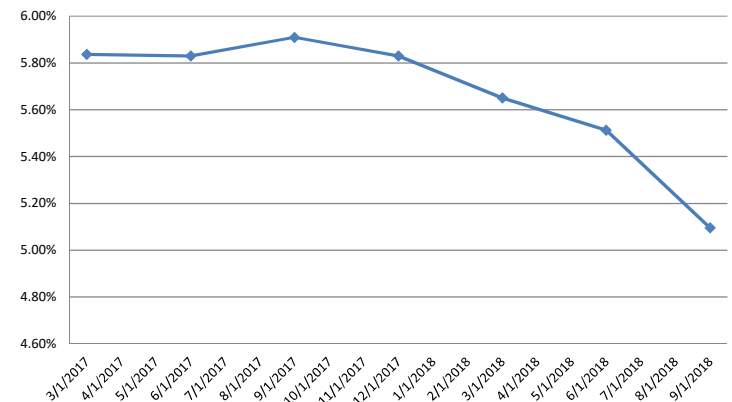
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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

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

September 30, 2018

Run Date: November 8, 2018

		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 (%)
Region	Institution Name						
Asset Group A - \$0 to \$250 million in total assets							
	Martin Luther King Credit Union	\$266	\$91	34.21%	(22.02%)	15.38%	26.37%
	Assumption Beaumont Federal Credit Union	\$475	\$48	10.11%	0.00%	0.00%	6.25%
	Lynn Co Federal Credit Union	\$531	\$105	19.77%	(21.33%)	0.00%	6.67%
	All Saints Catholic Federal Credit Union	\$574	\$101	17.60%	4.08%	0.00%	13.86%
	Orange County Teachers Credit Union	\$598	\$223	37.29%	(59.74%)	0.00%	0.45%
	Paris District Credit Union	\$669	\$92	13.75%	1.47%	0.00%	2.17%
	Musicians Federal Credit Union	\$684	\$85	12.43%	3.21%	0.00%	10.59%
	Texas Lee Federal Credit Union	\$699	\$66	9.44%	18.39%	0.00%	0.00%
	Jafari No-Interest Credit Union	\$860	\$282	32.79%	22.04%	0.00%	2.84%
	I.B.E.W. Local #681 Credit Union	\$887	\$117	13.19%	0.00%	1.71%	2.56%
	Pear Orchard Federal Credit Union	\$897	\$184	20.51%	5.27%	19.57%	6.52%
	T & FS Employee Credit Union	\$935	\$230	24.60%	9.30%	1.74%	2.17%
	S W E Federal Credit Union	\$944	\$95	10.06%	(1.39%)	0.00%	8.42%
	Pilgrim CUCC Federal Credit Union	\$972	\$100	10.29%	(5.13%)	0.00%	14.00%
	Littlefield School Employees Federal Credit Union	\$994	\$167	16.80%	5.83%	1.20%	1.80%
	Brentwood Baptist Church Federal Credit Union	\$1,120	\$97	8.66%	(1.36%)	37.11%	28.87%
	Witco Houston Employees Credit Union	\$1,214	\$339	27.92%	0.39%	15.34%	5.90%
	Empowerment Community Development Federal Credit Union	\$1,259	\$109	8.66%	(1.21%)	12.84%	3.67%
	Teachers Alliance Federal Credit Union	\$1,284	\$338	26.32%	(0.78%)	8.58%	2.07%
	Faith Cooperative Federal Credit Union	\$1,367	\$145	10.61%	29.13%	10.34%	12.41%
	Saint Lukes Community Federal Credit Union	\$1,396	\$130	9.31%	2.08%	0.00%	2.31%
	Highway Employees Credit Union	\$1,563	\$431	27.58%	3.17%	1.62%	1.62%
	W T N M Atlantic Federal Credit Union	\$1,581	\$343	21.70%	7.38%	16.91%	5.54%
	G P M Federal Credit Union	\$1,630	\$354	21.72%	8.41%	0.00%	2.82%
	Salt Employees Federal Credit Union	\$1,733	\$687	39.64%	0.78%	0.58%	0.58%
	Redeemer Federal Credit Union	\$1,803	\$479	26.57%	43.09%	0.00%	2.30%
	IBEW LU 278 Federal Credit Union	\$1,897	\$127	6.69%	6.61%	0.00%	36.22%
	Lehrer Interests Credit Union	\$2,007	\$451	22.47%	2.41%	0.00%	0.22%
	American Baptist Association Credit Union	\$2,140	\$189	8.83%	5.89%	29.10%	8.99%
	Sugar Growers Federal Credit Union	\$2,226	\$962	43.22%	2.40%	2.70%	2.18%
	Kilgore Shell Employees Federal Credit Union	\$2,390	\$368	15.40%	4.49%	0.00%	1.63%
	Goodyear San Angelo Federal Credit Union	\$2,404	\$278	11.56%	19.83%	0.00%	5.76%
	Covenant Savings Federal Credit Union	\$2,560	\$263	10.27%	12.17%	4.94%	1.14%
	Light Commerce Credit Union	\$2,690	\$503	18.70%	(9.37%)	4.17%	3.58%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,872	\$495	17.24%	1.64%	3.64%	7.27%
	Pasadena Postal Credit Union	\$2,874	\$360	12.53%	(3.95%)	6.67%	8.33%
	Sweeny Teachers Federal Credit Union	\$2,889	\$316	10.94%	(1.25%)	1.27%	1.58%
	Corpus Christi S.P. Credit Union	\$3,098	\$671	21.66%	(3.48%)	23.25%	10.58%
	SP Trainmen Federal Credit Union	\$3,180	\$1,016	31.95%	(2.32%)	1.08%	0.59%
	T. H. D. District 17 Credit Union	\$3,248	\$723	22.26%	2.44%	6.09%	1.52%
	Navarro Credit Union	\$3,277	\$1,073	32.74%	2.27%	8.39%	2.80%
	Galveston School Employees Federal Credit Union	\$3,294	\$359	10.90%	3.04%	23.12%	10.31%
	Vidor Teachers Federal Credit Union	\$3,318	\$497	14.98%	2.74%	2.62%	1.01%
	Pampa Municipal Credit Union	\$3,618	\$321	8.87%	8.39%	4.67%	7.79%
	Federal Employees Credit Union	\$3,656	\$670	18.33%	1.41%	0.30%	0.60%
	Plains Federal Credit Union	\$3,737	\$542	14.50%	(1.22%)	1.66%	2.58%
	B P S Federal Credit Union	\$3,766	\$1,684	44.72%	2.09%	0.89%	0.48%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 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)

Longview Federal Credit Union	\$3,852	\$717	18.61%	2.27%	1.26%	1.53%
Thd-6 Credit Union	\$3,897	\$451	11.57%	3.64%	8.20%	5.32%
Union Pacific Employees Credit Union	\$4,142	\$768	18.54%	8.69%	0.00%	2.99%
Waconized Federal Credit Union	\$4,262	\$1,013	23.77%	(5.31%)	21.52%	11.65%
IBEW 116 Federal Credit Union	\$4,325	\$348	8.05%	0.38%	0.29%	2.87%
Belton Federal Credit Union	\$4,342	\$531	12.23%	9.12%	0.19%	3.39%
Oak Farms Employees Credit Union	\$4,349	\$1,033	23.75%	4.54%	4.16%	2.42%
Prairie View Federal Credit Union	\$4,349	\$357	8.21%	(9.05%)	10.08%	11.20%
Intercorp Credit Union	\$4,408	\$712	16.15%	(2.75%)	9.27%	6.04%
Promise Credit Union	\$4,456	\$697	15.64%	21.81%	2.01%	18.94%
Peco Federal Credit Union	\$4,483	\$416	9.28%	9.99%	25.24%	12.26%
Lefors Federal Credit Union	\$4,508	\$791	17.55%	2.93%	1.39%	2.53%
Houston Belt & Terminal Federal Credit Union	\$4,509	\$1,097	24.33%	7.04%	2.28%	1.37%
Del Rio S.P. Credit Union	\$4,625	\$1,527	33.02%	0.53%	1.38%	0.79%
Port of Houston Warehouse Federal Credit Union	\$4,640	\$619	13.34%	(2.54%)	4.20%	9.69%
Farmers Branch City Employees Federal Credit Union	\$4,642	\$1,027	22.12%	3.33%	2.82%	1.95%
Mount Carmel Church Federal Credit Union	\$4,693	\$873	18.60%	4.42%	12.26%	2.18%
Pollock Employees Credit Union	\$4,708	\$571	12.13%	8.18%	0.88%	3.85%
Highway District 9 Credit Union	\$4,737	\$982	20.73%	1.65%	0.61%	3.36%
E E South Texas Credit Union	\$4,767	\$1,222	25.63%	(0.54%)	0.00%	0.74%
Everman Parkway Credit Union	\$4,875	\$1,450	29.74%	(0.55%)	1.38%	3.66%
NCE Credit Union	\$5,319	\$1,040	19.55%	2.08%	0.29%	0.29%
Team Financial Federal Credit Union	\$5,368	\$133	2.48%	(62.12%)	104.51%	18.05%
City of Deer Park Federal Credit Union	\$5,407	\$1,017	18.81%	4.19%	0.49%	1.28%
CASE Federal Credit Union	\$5,472	\$725	13.25%	2.43%	0.00%	0.83%
M E C O Federal Credit Union	\$5,760	\$992	17.22%	4.73%	3.13%	0.81%
Jackson County Federal Credit Union	\$5,792	\$536	9.25%	4.10%	0.00%	5.60%
Coastal Teachers Federal Credit Union	\$5,806	\$431	7.42%	2.20%	9.74%	1.62%
Oak Cliff Christian Federal Credit Union	\$5,831	\$541	9.28%	10.65%	22.18%	8.13%
Skel-Tex Credit Union	\$5,862	\$1,169	19.94%	1.97%	3.42%	2.99%
Lubbock Telco Federal Credit Union	\$5,916	\$1,572	26.57%	2.07%	0.13%	0.83%
Cochran County Schools Federal Credit Union	\$5,983	\$826	13.81%	5.90%	2.42%	6.66%
ACU Credit Union	\$6,004	\$1,186	19.75%	2.17%	7.34%	2.11%
United Savers Trust Credit Union	\$6,048	\$448	7.41%	7.88%	7.59%	11.83%
Highway District 2 Credit Union	\$6,063	\$1,168	19.26%	(0.79%)	0.17%	2.57%
Midwestern State University Credit Union	\$6,141	\$852	13.87%	(7.25%)	0.00%	0.70%
Hilco Federal Credit Union	\$6,281	\$369	5.87%	(0.72%)	8.67%	6.78%
Galveston Government Employees Credit Union	\$6,296	\$461	7.32%	6.36%	9.11%	1.30%
Local 20 IBEW Federal Credit Union	\$6,299	\$469	7.45%	(3.60%)	19.62%	8.74%
Texas Farm Bureau Federal Credit Union	\$6,627	\$1,306	19.71%	3.56%	1.61%	5.74%
Brownsville City Employees Federal Credit Union	\$6,669	\$1,618	24.26%	2.78%	0.43%	2.29%
FCI Federal Credit Union	\$6,699	\$970	14.48%	(7.40%)	2.47%	3.40%
Frio County Federal Credit Union	\$6,727	\$1,467	21.81%	5.69%	1.98%	6.41%
South Texas Regional Federal Credit Union	\$6,779	\$508	7.49%	(7.20%)	7.68%	5.91%
ILA 28 Federal Credit Union	\$6,828	\$1,711	25.06%	6.37%	0.23%	0.58%
Andrews School Federal Credit Union	\$6,881	\$1,558	22.64%	3.06%	5.91%	2.18%
Bivins Federal Credit Union	\$6,884	\$1,022	14.85%	0.66%	19.47%	0.49%
C-T Waco Federal Credit Union	\$7,010	\$670	9.56%	(7.87%)	8.21%	1.64%
Seminole Public Schools Federal Credit Union	\$7,046	\$1,536	21.80%	0.70%	1.56%	1.69%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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 (%)
Region	Institution Name						
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Electric Utilities Credit Union	\$7,053	\$827	11.73%	(0.32%)	5.08%	4.11%
	I.B.E.W. LU 66 Federal Credit Union	\$7,273	\$726	9.98%	9.86%	3.72%	5.79%
	TC Teachers Federal Credit Union	\$7,333	\$1,253	17.09%	(2.40%)	9.74%	1.28%
	Port of Houston Credit Union	\$7,401	\$1,699	22.96%	4.54%	3.41%	2.88%
	Hale County Teachers Federal Credit Union	\$7,466	\$885	11.85%	8.32%	0.79%	1.13%
	Victoria City-County Employees Federal Credit Union	\$7,671	\$987	12.87%	(0.81%)	0.61%	3.24%
	Moore County Schools Federal Credit Union	\$7,694	\$703	9.14%	(21.21%)	5.97%	15.22%
	STEC Federal Credit Union	\$7,751	\$1,266	16.33%	7.33%	1.18%	1.18%
	Mount Olive Baptist Church Federal Credit Union	\$7,797	\$1,243	15.94%	16.38%	4.26%	0.72%
	Morris Sheppard Texarkana Federal Credit Union	\$7,859	\$962	12.24%	6.09%	11.12%	4.68%
	Sweetwater Regional Federal Credit Union	\$7,891	\$1,623	20.57%	0.16%	0.86%	1.48%
	Coburn Credit Union	\$7,904	\$1,124	14.22%	10.49%	2.49%	0.89%
	Vatat Credit Union	\$7,912	\$1,266	16.00%	1.92%	0.00%	2.21%
	Jackson County Teachers Federal Credit Union	\$8,056	\$931	11.56%	3.98%	0.00%	1.83%
	Express-News Federal Credit Union	\$8,070	\$824	10.21%	1.31%	5.22%	0.85%
	Sherwin Federal Credit Union	\$8,092	\$2,611	32.27%	(0.51%)	1.34%	0.46%
	Southeast Texas Employees Federal Credit Union	\$8,284	\$657	7.93%	(22.87%)	75.49%	43.23%
	Scurry County School Federal Credit Union	\$8,811	\$1,932	21.93%	3.69%	2.90%	3.83%
	Yoakum County Federal Credit Union	\$8,876	\$1,699	19.14%	3.21%	6.00%	3.83%
	Methodist Hospital Employees Federal Credit Union	\$8,878	\$860	9.69%	(4.06%)	14.65%	15.81%
	Marathon Republic Federal Credit Union	\$8,886	\$920	10.35%	5.59%	5.00%	1.74%
	Fannin County Teachers Federal Credit Union	\$9,319	\$2,026	21.74%	6.34%	3.26%	2.32%
	Victoria Federal Credit Union	\$9,473	\$1,213	12.80%	(1.31%)	0.33%	2.31%
	Tex-Mex Credit Union	\$9,525	\$2,570	26.98%	4.84%	3.42%	2.33%
	Port Terminal Federal Credit Union	\$9,612	\$2,956	30.75%	(0.05%)	0.74%	1.18%
	Cen Tex Manufacturing Credit Union	\$9,637	\$1,441	14.95%	19.88%	1.18%	7.43%
	Met Tran Federal Credit Union	\$9,699	\$1,640	16.91%	10.81%	7.32%	4.51%
	Natural Resources Conservation Service Federal Credit Union	\$9,847	\$1,205	12.24%	0.22%	5.64%	2.24%
	Alamo City Credit Union	\$9,986	\$978	9.79%	1.94%	9.61%	13.60%
	Ben E. Keith Employees Federal Credit Union	\$10,492	\$1,605	15.30%	7.92%	4.49%	1.31%
	Germania Credit Union	\$10,524	\$1,390	13.21%	2.05%	1.94%	2.30%
	Longview Consolidated Credit Union	\$10,557	\$2,110	19.99%	0.19%	1.80%	1.75%
	Wharton County Teachers Credit Union	\$10,790	\$1,922	17.81%	1.97%	0.05%	0.21%
	E M O T Federal Credit Union	\$10,840	\$2,835	26.15%	3.08%	1.55%	2.29%
	T & P Longview Federal Credit Union	\$10,937	\$2,145	19.61%	6.25%	4.38%	1.68%
	Sweetex Credit Union	\$10,967	\$3,433	31.30%	1.53%	0.00%	0.03%
	Highway District 19 Employees Credit Union	\$11,190	\$1,422	12.71%	0.28%	4.99%	3.31%
	Employees United Federal Credit Union	\$11,414	\$3,196	28.00%	4.40%	1.35%	0.53%
	Swemp Federal Credit Union	\$11,603	\$1,658	14.29%	3.13%	0.06%	0.60%
	1st University Credit Union	\$11,748	\$858	7.30%	4.17%	14.45%	6.29%
	Member Preferred Federal Credit Union	\$11,772	\$1,530	13.00%	11.45%	4.64%	4.90%
	Texoma Federal Credit Union	\$11,866	\$2,467	20.79%	1.97%	6.12%	2.92%
	Pasadena Municipal Federal Credit Union	\$11,919	\$2,199	18.45%	2.47%	1.86%	1.77%
	Neiman Marcus Group Employees Federal Credit Union	\$11,925	\$1,422	11.92%	0.66%	5.63%	12.24%
	Local 24 Employees Federal Credit Union	\$11,953	\$1,862	15.58%	2.63%	4.62%	2.09%
	TxDOT Credit Union	\$12,039	\$1,604	13.32%	6.45%	5.55%	4.43%
	Marshall T&P Employees Federal Credit Union	\$12,054	\$2,354	19.53%	9.92%	1.44%	2.80%
	P.I.E. Credit Union	\$12,208	\$1,982	16.24%	3.03%	6.96%	1.11%

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Net Worth

September 30, 2018

Run Date: November 8, 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)

Angelina County Teachers Credit Union	\$12,356	\$1,575	12.75%	5.19%	0.44%	3.05%
PamCel Community Federal Credit Union	\$12,442	\$2,090	16.80%	(2.26%)	0.48%	0.77%
Refugio County Federal Credit Union	\$12,514	\$1,894	15.14%	8.30%	6.12%	2.01%
Laredo Fire Department Federal Credit Union	\$12,542	\$1,368	10.91%	2.18%	2.78%	6.73%
Friona Texas Federal Credit Union	\$12,627	\$2,482	19.66%	5.60%	0.00%	1.53%
Texarkana Terminal Employees Federal Credit Union	\$12,775	\$1,123	8.79%	1.81%	9.08%	8.46%
F C S Federal Credit Union	\$12,903	\$4,050	31.39%	5.13%	1.33%	0.52%
Brownfield Federal Credit Union	\$12,914	\$3,772	29.21%	0.50%	1.94%	0.50%
Third Coast Federal Credit Union	\$13,122	\$3,769	28.72%	4.99%	0.53%	2.92%
Cherokee County Teachers Federal Credit Union	\$13,249	\$2,303	17.38%	3.20%	2.13%	2.48%
Reeves County Teachers Credit Union	\$13,328	\$1,274	9.56%	6.47%	49.06%	4.95%
Alba Golden Federal Credit Union	\$13,521	\$2,367	17.51%	10.19%	1.23%	3.25%
Central Texas Teachers Credit Union	\$13,650	\$1,546	11.33%	2.82%	1.75%	4.66%
Gulf Shore Federal Credit Union	\$13,880	\$1,029	7.41%	3.87%	6.32%	2.33%
ILA 1351 Federal Credit Union	\$14,016	\$2,440	17.41%	3.59%	0.04%	1.19%
Homeport Federal Credit Union	\$14,260	\$1,343	9.42%	(13.88%)	21.00%	12.43%
MOPAC Employees Federal Credit Union	\$14,489	\$1,630	11.25%	2.08%	6.07%	3.62%
Texhillco School Employees Federal Credit Union	\$14,730	\$1,166	7.92%	5.72%	16.64%	4.89%
Linkage Credit Union	\$14,982	\$2,257	15.06%	4.65%	3.94%	3.37%
Coastal Bend Post Office Federal Credit Union	\$15,055	\$2,739	18.19%	6.32%	10.62%	2.67%
Corpus Christi Postal Employees Credit Union	\$15,210	\$2,337	15.36%	3.21%	0.00%	0.73%
Ellis County Teachers & Employees Federal Credit Union	\$15,228	\$1,898	12.46%	8.36%	0.05%	4.74%
National Oilwell Varco Employees Credit Union	\$15,230	\$3,200	21.01%	7.20%	0.19%	0.91%
IBEW Community Federal Credit Union	\$15,279	\$1,415	9.26%	3.09%	12.08%	6.71%
Victoria Teachers Federal Credit Union	\$15,455	\$4,696	30.38%	2.02%	0.06%	0.55%
First Priority Credit Union	\$15,520	\$1,323	8.52%	7.00%	2.65%	3.78%
Family 1st Of Texas Federal Credit Union	\$15,609	\$1,906	12.21%	(7.34%)	4.04%	6.51%
Waco Federal Credit Union	\$15,996	\$1,250	7.81%	2.06%	2.72%	1.60%
Alpine Community Credit Union	\$16,013	\$1,634	10.20%	6.95%	14.26%	13.16%
Ward County Credit Union	\$16,105	\$1,446	8.98%	0.84%	0.55%	0.83%
U S I Federal Credit Union	\$16,116	\$4,930	30.59%	1.92%	0.47%	0.63%
Baker Hughes Federal Credit Union	\$16,177	\$1,597	9.87%	(6.74%)	2.82%	0.63%
Cowboy Country Federal Credit Union	\$16,273	\$1,969	12.10%	10.05%	20.82%	9.90%
Grand Prairie Credit Union	\$16,327	\$1,751	10.72%	3.36%	4.91%	1.03%
Pampa Teachers Federal Credit Union	\$16,444	\$1,614	9.82%	8.34%	0.81%	3.22%
Borger Federal Credit Union	\$16,603	\$2,146	12.93%	2.79%	0.19%	1.21%
Reed Credit Union	\$16,716	\$2,491	14.90%	0.75%	0.00%	0.40%
Corner Stone Credit Union	\$16,748	\$1,217	7.27%	12.85%	16.52%	36.89%
Temple Santa Fe Community Credit Union	\$16,883	\$1,410	8.35%	5.21%	8.23%	6.03%
Texas Community Federal Credit Union	\$17,216	\$2,336	13.57%	7.73%	16.10%	5.22%
Odessa Employees Credit Union	\$17,228	\$2,509	14.56%	3.60%	2.19%	0.80%
Amarillo Postal Employees Credit Union	\$17,257	\$2,506	14.52%	(2.15%)	1.36%	1.56%
Seagoville Federal Credit Union	\$17,329	\$2,624	15.14%	1.75%	2.52%	1.56%
Temple-Inland Federal Credit Union	\$17,409	\$2,375	13.64%	6.54%	3.54%	2.65%
Texas Health Resources Credit Union	\$17,451	\$1,381	7.91%	(9.59%)	12.82%	11.95%
Anderson County Federal Credit Union	\$17,527	\$2,962	16.90%	3.42%	1.96%	1.82%
Brazos Community Credit Union	\$17,968	\$3,872	21.55%	5.56%	3.56%	2.45%
Concho Valley Credit Union	\$18,017	\$1,883	10.45%	4.24%	0.96%	1.54%
Kingsville Area Educators Federal Credit Union	\$18,018	\$1,219	6.77%	(1.30%)	9.84%	22.81%

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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)

Liberty County Teachers Federal Credit Union	\$18,158	\$1,512	8.33%	13.93%	0.46%	5.95%
Midland Municipal Employees Credit Union	\$18,627	\$1,914	10.28%	6.12%	2.40%	1.15%
Fellowship Credit Union	\$18,797	\$4,660	24.79%	1.33%	0.71%	1.09%
McLennan County Employees Federal Credit Union	\$19,333	\$5,212	26.96%	5.07%	1.98%	1.86%
Southern Star Credit Union	\$20,123	\$2,956	14.69%	(4.41%)	9.47%	8.49%
Port Arthur Community Federal Credit Union	\$20,437	\$2,510	12.28%	8.00%	5.82%	3.11%
Tyler City Employees Credit Union	\$20,541	\$3,216	15.66%	10.13%	2.05%	1.65%
Dallas U.P. Employees Credit Union	\$20,689	\$4,863	23.51%	1.44%	3.58%	3.64%
C-E Federal Credit Union	\$20,829	\$1,477	7.09%	16.54%	0.54%	2.64%
Valwood Park Federal Credit Union	\$21,812	\$3,318	15.21%	3.93%	1.57%	0.72%
Rocket Federal Credit Union	\$21,838	\$1,625	7.44%	6.99%	7.08%	1.66%
LeTourneau Federal Credit Union	\$21,936	\$5,213	23.76%	1.68%	0.00%	0.25%
Union Fidelity Federal Credit Union	\$22,014	\$3,541	16.09%	6.19%	1.95%	3.33%
Northeast Panhandle Teachers Federal Credit Union	\$22,059	\$3,127	14.18%	5.37%	0.29%	2.30%
Wichita Falls Federal Credit Union	\$22,154	\$2,971	13.41%	6.79%	2.49%	3.16%
LCRA Credit Union	\$22,203	\$2,686	12.10%	0.10%	2.42%	2.38%
McMurrey Federal Credit Union	\$22,330	\$3,145	14.08%	5.47%	1.08%	0.64%
LiFE Federal Credit Union	\$22,354	\$1,837	8.22%	(15.97%)	3.43%	5.82%
Yantis Federal Credit Union	\$22,379	\$3,547	15.85%	0.23%	0.00%	2.82%
Local Federal Credit Union	\$23,258	\$4,247	18.26%	4.78%	9.23%	2.57%
Texas People Federal Credit Union	\$23,935	\$4,389	18.34%	1.85%	1.91%	1.87%
TexStar Federal Credit Union	\$24,342	\$2,174	8.93%	5.23%	0.23%	0.87%
San Angelo Federal Credit Union	\$24,373	\$2,064	8.47%	5.59%	4.22%	1.79%
Northeast Texas Teachers Federal Credit Union	\$24,779	\$3,470	14.00%	1.59%	2.48%	0.86%
Greater Central Texas Federal Credit Union	\$24,811	\$1,867	7.52%	1.81%	1.18%	1.02%
Mid-Tex Federal Credit Union	\$25,057	\$1,839	7.34%	4.34%	14.08%	6.63%
Abilene Federal Credit Union	\$25,472	\$4,412	17.32%	(1.99%)	2.02%	3.04%
Bayou City Federal Credit Union	\$25,480	\$1,931	7.58%	(1.57%)	3.31%	6.73%
Fedstar Credit Union	\$25,876	\$3,068	11.86%	5.52%	1.21%	6.88%
United Energy Credit Union	\$26,258	\$4,749	18.09%	1.13%	6.55%	3.33%
United Credit Union	\$26,826	\$1,937	7.22%	(20.99%)	10.53%	8.42%
Alcon Employees Federal Credit Union	\$27,871	\$5,984	21.47%	2.66%	0.50%	0.37%
Shared Resources Credit Union	\$28,254	\$3,014	10.67%	2.71%	8.26%	5.77%
Angelina Federal Employees Credit Union	\$28,500	\$4,222	14.81%	7.36%	1.49%	2.42%
Trinity Valley Teachers Credit Union	\$29,461	\$7,608	25.82%	2.30%	0.75%	0.88%
Beaumont Community Credit Union	\$29,538	\$3,388	11.47%	7.44%	2.36%	1.33%
CTECU	\$29,732	\$5,081	17.09%	(0.05%)	0.81%	0.79%
Matagorda County Credit Union	\$29,816	\$3,284	11.01%	8.97%	2.50%	0.61%
Starr County Teachers Federal Credit Union	\$29,937	\$4,876	16.29%	1.55%	0.59%	1.95%
Mountain Star Federal Credit Union	\$29,992	\$3,019	10.07%	33.14%	5.07%	4.07%
Caprock Federal Credit Union	\$30,185	\$4,015	13.30%	3.51%	2.54%	4.03%
Hockley County School Employees Credit Union	\$30,424	\$3,619	11.90%	(1.39%)	8.32%	10.83%
Transtar Federal Credit Union	\$30,746	\$1,872	6.09%	8.40%	3.10%	5.72%
Walker County Federal Credit Union	\$31,400	\$3,995	12.72%	14.30%	3.35%	3.73%
Austin Federal Credit Union	\$31,993	\$2,299	7.19%	0.88%	5.74%	2.22%
Common Cents Federal Credit Union	\$32,139	\$4,120	12.82%	6.87%	13.13%	4.83%
Golden Triangle Federal Credit Union	\$32,457	\$4,813	14.83%	7.21%	1.83%	0.83%
Cabot & NOI Employees Credit Union	\$32,546	\$2,909	8.94%	(5.62%)	29.49%	20.28%
Members Financial Federal Credit Union	\$32,646	\$2,334	7.15%	4.06%	4.37%	18.47%

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Region	Institution Name						
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Travis County Credit Union	\$32,652	\$2,502	7.66%	6.13%	0.08%	1.96%
	Mesquite Credit Union	\$32,668	\$2,521	7.72%	4.77%	5.00%	1.94%
	Lufkin Federal Credit Union	\$32,977	\$7,562	22.93%	4.43%	4.24%	1.77%
	Cherokee County Federal Credit Union	\$33,740	\$7,652	22.68%	3.98%	1.59%	4.13%
	Old Ocean Federal Credit Union	\$34,157	\$3,479	10.19%	14.77%	1.35%	2.90%
	Baptist Credit Union	\$34,308	\$3,066	8.94%	2.39%	2.25%	2.35%
	San Patricio County Teachers Federal Credit Union	\$34,701	\$3,362	9.69%	(6.53%)	1.73%	8.51%
	City Federal Credit Union	\$35,475	\$3,722	10.49%	12.41%	3.20%	2.96%
	Port Arthur Teachers Federal Credit Union	\$35,628	\$3,952	11.09%	9.93%	3.80%	3.42%
	Texas Plains Federal Credit Union	\$35,803	\$5,255	14.68%	8.19%	1.86%	3.79%
	Star of Texas Credit Union	\$36,889	\$4,439	12.03%	5.73%	0.18%	0.86%
	Keystone Credit Union	\$38,077	\$10,201	26.79%	8.70%	2.61%	2.29%
	SPCO Credit Union	\$38,742	\$3,525	9.10%	1.11%	8.99%	7.09%
	Fannin Federal Credit Union	\$39,135	\$4,540	11.60%	11.76%	1.04%	4.80%
	Brazosport Teachers Federal Credit Union	\$39,224	\$6,862	17.49%	6.91%	3.18%	1.17%
	Texas Associations of Professionals Federal Credit Union	\$39,920	\$3,328	8.34%	12.54%	0.00%	6.97%
	Freestone Credit Union	\$40,820	\$4,012	9.83%	2.78%	1.79%	2.34%
	Caprock Santa Fe Credit Union	\$41,412	\$14,036	33.89%	6.11%	2.88%	3.52%
	Cosden Federal Credit Union	\$41,447	\$5,098	12.30%	3.60%	0.53%	2.12%
	Highway District 21 Federal Credit Union	\$41,468	\$6,824	16.46%	3.39%	2.11%	3.00%
	BCM Federal Credit Union	\$41,593	\$3,228	7.76%	16.79%	7.81%	5.89%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$41,656	\$4,206	10.10%	6.80%	0.90%	1.57%
	City Public Service/IBEW Federal Credit Union	\$41,842	\$5,420	12.95%	7.81%	1.92%	1.55%
	Trans Texas Southwest Credit Union	\$42,680	\$5,238	12.27%	3.61%	7.73%	2.62%
	South Texas Federal Credit Union	\$44,257	\$2,443	5.52%	(14.71%)	4.91%	16.37%
	Doches Credit Union	\$45,441	\$6,038	13.29%	6.39%	4.99%	3.23%
	South Texas Area Resources Credit Union	\$45,471	\$5,584	12.28%	1.20%	0.56%	0.98%
	Select Federal Credit Union	\$45,562	\$6,919	15.19%	5.85%	6.36%	5.68%
	Lubrizol Employees' Credit Union	\$46,157	\$5,798	12.56%	5.61%	0.93%	0.71%
	H&H Federal Credit Union	\$46,761	\$8,114	17.35%	2.49%	2.60%	1.13%
	Southland Federal Credit Union	\$46,982	\$5,897	12.55%	13.19%	16.21%	9.67%
	Scott & White Employees Credit Union	\$47,327	\$3,531	7.46%	19.97%	0.96%	1.16%
	My Credit Union	\$48,397	\$4,047	8.36%	0.86%	9.51%	2.92%
	Lifetime Federal Credit Union	\$48,745	\$8,674	17.79%	3.52%	1.19%	3.63%
	Heart O' Texas Federal Credit Union	\$49,652	\$4,264	8.59%	5.60%	3.56%	2.32%
	Hereford Texas Federal Credit Union	\$49,660	\$11,090	22.33%	6.37%	3.39%	3.44%
	Texan Sky Federal Credit Union	\$49,876	\$7,156	14.35%	5.11%	2.11%	2.17%
	Big Spring Education Employees Federal Credit Union	\$51,529	\$7,151	13.88%	13.87%	4.56%	3.64%
	La Joya Area Federal Credit Union	\$51,755	\$5,081	9.82%	2.54%	16.89%	12.60%
	Windthorst Federal Credit Union	\$53,187	\$8,754	16.46%	7.02%	1.42%	4.30%
	Heritage USA Federal Credit Union	\$53,836	\$4,305	8.00%	21.97%	7.83%	5.41%
	Wellspring Federal Credit Union	\$55,068	\$4,270	7.75%	10.40%	7.78%	6.65%
	Texas Telcom Credit Union	\$56,803	\$8,516	14.99%	1.06%	4.52%	5.59%
	West Texas Credit Union	\$57,232	\$4,720	8.25%	6.02%	1.65%	5.38%
	Texas Federal Credit Union	\$57,340	\$3,458	6.03%	(27.27%)	3.41%	2.81%
	First Class American Credit Union	\$57,661	\$4,504	7.81%	(6.13%)	4.33%	3.86%
	Houston Metropolitan Employees Federal Credit Union	\$57,709	\$6,260	10.85%	5.59%	6.09%	6.18%
	Houston Highway Credit Union	\$57,736	\$4,235	7.34%	4.46%	42.13%	9.19%
	Texas Bridge Credit Union	\$57,761	\$5,027	8.70%	6.86%	1.27%	2.13%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 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)

Baycel Federal Credit Union	\$60,621	\$10,540	17.39%	10.86%	4.40%	1.32%
Southwest Financial Federal Credit Union	\$60,630	\$11,156	18.40%	11.11%	5.41%	15.71%
Postel Family Credit Union	\$60,973	\$6,026	9.88%	1.48%	2.94%	6.52%
Domino Federal Credit Union	\$61,683	\$9,051	14.67%	5.59%	2.41%	3.49%
Service 1st Credit Union	\$62,084	\$5,992	9.65%	9.77%	3.02%	1.77%
Telco Plus Credit Union	\$62,163	\$9,381	15.09%	4.21%	1.82%	2.04%
Irving City Employees Federal Credit Union	\$64,340	\$7,081	11.01%	3.82%	4.07%	1.62%
RelyOn Credit Union	\$66,541	\$6,187	9.30%	(7.45%)	7.52%	2.84%
Westex Federal Credit Union	\$69,478	\$7,567	10.89%	6.33%	2.67%	1.43%
Centex Citizens Credit Union	\$70,398	\$13,831	19.65%	3.93%	3.90%	3.77%
Las Colinas Federal Credit Union	\$71,389	\$6,228	8.72%	5.21%	5.73%	3.40%
First Abilene Federal Credit Union	\$71,506	\$7,626	10.66%	7.75%	1.17%	2.24%
Metro Medical Credit Union	\$72,291	\$9,288	12.85%	5.75%	0.95%	1.17%
Southwest Research Center Federal Credit Union	\$72,423	\$6,464	8.93%	4.50%	2.83%	1.58%
Baylor Health Care System Credit Union	\$73,113	\$12,899	17.64%	6.82%	3.05%	1.39%
Coastal Community Federal Credit Union	\$73,245	\$6,847	9.35%	8.23%	21.86%	5.96%
Kerr County Federal Credit Union	\$73,597	\$5,067	6.88%	6.46%	7.05%	11.68%
Memorial Credit Union	\$73,963	\$7,411	10.02%	3.26%	6.88%	5.56%
Texas DPS Credit Union	\$74,407	\$6,219	8.36%	9.04%	3.06%	3.31%
Valley Federal Credit Union	\$74,711	\$10,990	14.71%	7.15%	2.34%	4.11%
Rockdale Federal Credit Union	\$75,232	\$8,848	11.76%	1.59%	0.32%	2.33%
Concho Educators Federal Credit Union	\$76,181	\$7,715	10.13%	5.51%	4.89%	0.82%
Wichita Falls Teachers Federal Credit Union	\$78,946	\$9,475	12.00%	8.31%	5.75%	4.79%
U. S. Employees Credit Union	\$79,167	\$6,326	7.99%	3.19%	5.94%	3.86%
Members Credit Union	\$79,624	\$7,224	9.07%	7.10%	7.88%	5.04%
Space City Credit Union	\$81,651	\$8,989	11.01%	13.98%	4.61%	3.79%
Eastex Credit Union	\$83,066	\$9,075	10.93%	8.30%	1.60%	4.03%
Texas Health Credit Union	\$83,143	\$9,397	11.30%	5.47%	6.18%	4.85%
Southwest 66 Credit Union	\$84,169	\$9,504	11.29%	6.84%	2.60%	2.95%
KBR Heritage Federal Credit Union	\$84,932	\$11,408	13.43%	4.08%	1.39%	1.33%
Naft Federal Credit Union	\$85,292	\$12,507	14.66%	11.75%	2.53%	3.10%
Tarrant County's Credit Union	\$88,151	\$7,644	8.67%	8.87%	3.58%	7.09%
First Central Credit Union	\$89,119	\$12,106	13.58%	16.73%	10.04%	6.19%
Southern Federal Credit Union	\$90,342	\$28,934	32.03%	5.59%	4.10%	5.54%
Texoma Educators Federal Credit Union	\$94,343	\$12,358	13.10%	5.72%	1.62%	0.73%
Edinburg Teachers Credit Union	\$95,197	\$22,130	23.25%	2.63%	0.88%	1.04%
Nascoga Federal Credit Union	\$95,824	\$8,054	8.40%	6.31%	1.45%	0.68%
Allied Federal Credit Union	\$97,336	\$7,127	7.32%	7.80%	2.51%	2.29%
Rio Grande Valley Credit Union	\$98,226	\$9,195	9.36%	5.40%	1.76%	2.22%
Community Service Credit Union	\$98,837	\$10,296	10.42%	7.34%	2.71%	4.90%
Prestige Community Credit Union	\$99,927	\$7,992	8.00%	2.65%	1.66%	10.09%
WesTex Community Credit Union	\$100,841	\$10,614	10.53%	10.34%	2.98%	4.82%
United Community Credit Union	\$101,393	\$9,544	9.41%	3.01%	2.62%	5.35%
Kelly Community Federal Credit Union	\$103,599	\$12,655	12.22%	6.76%	2.05%	4.73%
One Source Federal Credit Union	\$104,831	\$9,813	9.36%	65.45%	8.90%	9.37%
River City Federal Credit Union	\$108,699	\$7,043	6.48%	(1.79%)	5.68%	12.64%
Chemcel Federal Credit Union	\$112,514	\$12,956	11.52%	7.80%	2.52%	3.92%
Plus4 Credit Union	\$116,754	\$11,006	9.43%	3.72%	2.65%	5.89%
Cooperative Teachers Credit Union	\$119,057	\$14,297	12.01%	3.68%	3.22%	2.90%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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 (%)
Region	Institution Name						
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Texasgulf Federal Credit Union	\$120,379	\$15,249	12.67%	14.75%	5.15%	3.63%
	Chocolate Bayou Community Federal Credit Union	\$122,241	\$10,676	8.73%	10.13%	2.66%	3.58%
	Access Community Credit Union	\$122,381	\$17,314	14.15%	3.95%	0.73%	1.24%
	Lone Star Credit Union	\$123,210	\$8,380	6.80%	4.17%	8.08%	7.90%
	Go Federal Credit Union	\$125,764	\$9,966	7.92%	4.38%	2.75%	3.27%
	Members First Credit Union	\$127,768	\$25,978	20.33%	6.49%	4.12%	1.97%
	Laredo Federal Credit Union	\$128,182	\$12,726	9.93%	1.70%	4.12%	3.25%
	BP Federal Credit Union	\$129,578	\$12,595	9.72%	9.00%	1.37%	2.07%
	MTCU	\$129,581	\$11,949	9.22%	1.81%	1.10%	1.51%
	LibertyOne Credit Union	\$130,304	\$14,113	10.83%	5.63%	1.93%	3.59%
	Santa Fe Federal Credit Union	\$130,658	\$18,057	13.82%	3.80%	4.39%	4.94%
	Capitol Credit Union	\$131,507	\$10,229	7.78%	12.53%	2.13%	3.88%
	Communities of Abilene Federal Credit Union	\$137,381	\$11,811	8.60%	6.64%	0.99%	8.06%
	Government Employees Federal Credit Union	\$139,550	\$11,859	8.50%	5.21%	1.83%	0.42%
	Members Trust of the Southwest Federal Credit Union	\$141,200	\$11,991	8.49%	14.16%	2.02%	3.13%
	Citizens Federal Credit Union	\$141,471	\$14,790	10.45%	6.84%	0.72%	2.69%
	Cal-Com Federal Credit Union	\$142,554	\$14,498	10.17%	8.36%	3.84%	6.21%
	Border Federal Credit Union	\$147,472	\$21,141	14.34%	8.88%	4.67%	2.87%
	North East Texas Credit Union	\$151,612	\$17,872	11.79%	6.22%	0.47%	4.29%
	Texoma Community Credit Union	\$153,495	\$16,404	10.69%	14.55%	4.16%	5.86%
	Nizari Progressive Federal Credit Union	\$155,826	\$20,228	12.98%	3.57%	3.45%	5.68%
	Texas Partners Federal Credit Union	\$156,278	\$11,505	7.36%	15.51%	3.42%	3.22%
	Pioneer Mutual Federal Credit Union	\$157,626	\$22,903	14.53%	8.41%	0.96%	2.06%
	Harris County Federal Credit Union	\$161,280	\$25,834	16.02%	9.96%	1.68%	3.03%
	Beacon Federal Credit Union	\$164,914	\$12,453	7.55%	9.73%	1.40%	5.03%
	Southwest Heritage Credit Union	\$166,693	\$15,120	9.07%	22.91%	7.29%	5.57%
	H.E.B. Federal Credit Union	\$171,025	\$24,966	14.60%	5.71%	2.80%	2.09%
	Texas Tech Federal Credit Union	\$182,059	\$19,043	10.46%	5.98%	6.73%	2.07%
	People's Federal Credit Union	\$182,731	\$14,734	8.06%	(2.22%)	6.52%	3.94%
	Members Choice of Central Texas Federal Credit Union	\$190,709	\$23,289	12.21%	7.10%	5.27%	10.71%
	MemberSource Credit Union	\$198,569	\$16,479	8.30%	2.08%	4.28%	6.44%
	Investex Credit Union	\$200,595	\$20,740	10.34%	5.89%	3.45%	3.80%
	Mobility Credit Union	\$200,641	\$16,911	8.43%	9.68%	10.08%	3.99%
	Fort Worth City Credit Union	\$207,562	\$24,969	12.03%	9.70%	0.60%	0.76%
	Gulf Coast Federal Credit Union	\$208,495	\$21,014	10.08%	9.14%	10.89%	11.94%
	Pantex Federal Credit Union	\$214,144	\$40,623	18.97%	2.81%	0.51%	0.60%
	Sabine Federal Credit Union	\$217,619	\$23,314	10.71%	8.14%	2.19%	2.61%
	Energy Capital Credit Union	\$219,079	\$22,396	10.22%	7.74%	4.89%	4.47%
	Amarillo Community Federal Credit Union	\$227,009	\$21,334	9.40%	5.81%	0.72%	2.77%
	America's Credit Union	\$233,394	\$32,414	13.89%	6.14%	2.14%	0.95%
	United Texas Credit Union	\$239,040	\$22,667	9.48%	4.02%	1.05%	2.67%
	Cy-Fair Federal Credit Union	\$241,484	\$21,841	9.04%	9.79%	5.27%	6.51%
	Synergy Federal Credit Union	\$242,487	\$33,946	14.00%	8.49%	5.80%	0.80%
	Alliance Credit Union	\$245,731	\$39,421	16.04%	8.76%	2.35%	1.34%
	Unity One Credit Union	\$247,007	\$19,171	7.76%	4.55%	6.66%	8.36%
Average of Asset Group A		\$43,597	\$5,233	14.46%	4.20%	5.08%	4.44%

Source: SNL Financial

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Net Worth

September 30, 2018

Run Date: November 8, 2018

		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 (%)
Region	Institution Name						
Asset Group B - \$251 to \$500 million in total assets							
	1st Community Federal Credit Union	\$251,907	\$24,683	9.80%	7.41%	6.23%	3.48%
	Education Credit Union	\$259,033	\$36,075	13.93%	4.54%	3.55%	6.29%
	Houston Texas Fire Fighters Federal Credit Union	\$264,170	\$39,688	15.02%	4.01%	1.81%	1.35%
	First Basin Credit Union	\$266,580	\$25,052	9.40%	11.66%	2.97%	6.22%
	Gulf Credit Union	\$286,451	\$19,011	6.64%	14.27%	3.09%	3.35%
	MCT Credit Union	\$299,118	\$31,091	10.39%	7.53%	4.08%	2.04%
	GENCO Federal Credit Union	\$301,015	\$36,674	12.18%	6.14%	1.94%	2.58%
	Coastal Community And Teachers Credit Union	\$301,954	\$33,829	11.20%	11.06%	3.69%	9.45%
	Evolve Federal Credit Union	\$305,491	\$34,775	11.38%	5.82%	4.87%	5.38%
	DuGood Federal Credit Union	\$333,001	\$38,140	11.45%	9.41%	0.23%	2.18%
	Public Employees Credit Union	\$337,324	\$31,553	9.35%	11.46%	3.24%	1.82%
	Texell Credit Union	\$344,923	\$39,065	11.33%	11.91%	11.32%	12.64%
	Texar Federal Credit Union	\$352,087	\$48,403	13.75%	7.31%	1.69%	3.18%
	Security First Federal Credit Union	\$352,348	\$30,533	8.67%	5.60%	8.72%	14.32%
	Union Square Credit Union	\$356,387	\$43,153	12.11%	0.42%	0.92%	2.47%
	My Community Credit Union	\$384,538	\$39,292	10.22%	7.28%	3.85%	6.69%
	Associated Credit Union of Texas	\$401,972	\$42,626	10.60%	3.35%	3.12%	10.42%
	Educators Credit Union	\$404,427	\$67,734	16.75%	6.47%	0.26%	0.50%
	Education First Federal Credit Union	\$408,861	\$44,948	10.99%	6.72%	2.27%	3.58%
	Air Force Federal Credit Union	\$426,490	\$32,886	7.71%	8.29%	6.51%	4.97%
	Abilene Teachers Federal Credit Union	\$437,537	\$67,109	15.34%	12.70%	1.71%	3.43%
	Texas Bay Credit Union	\$443,135	\$47,104	10.63%	6.22%	10.84%	9.69%
	City Credit Union	\$464,667	\$48,207	10.37%	8.15%	3.01%	7.95%
	People's Trust Federal Credit Union	\$486,958	\$46,987	9.65%	7.59%	5.65%	7.04%
	Resource One Credit Union	\$493,193	\$49,656	10.07%	7.83%	9.11%	7.43%
	Primeway Federal Credit Union	\$494,404	\$43,727	8.84%	7.00%	6.28%	6.04%
Average of Asset Group B		\$363,768	\$40,077	11.07%	7.70%	4.27%	5.56%

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Net Worth

September 30, 2018

Run Date: November 8, 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 C - \$501 million to \$1 billion in total assets							
	Complex Community Federal Credit Union	\$502,312	\$53,968	10.74%	16.17%	1.32%	3.64%
	Community Resource Credit Union	\$506,832	\$45,749	9.03%	14.51%	3.62%	4.05%
	Generations Community Federal Credit Union	\$513,191	\$54,200	10.56%	7.15%	5.35%	8.32%
	Southwest Airlines Federal Credit Union	\$542,126	\$63,055	11.63%	9.94%	5.83%	4.18%
	Neches Federal Credit Union	\$584,496	\$82,058	14.04%	13.94%	1.64%	2.71%
	Members Choice Credit Union	\$601,599	\$55,353	9.20%	6.52%	13.27%	4.34%
	FivePoint Credit Union	\$616,125	\$69,898	11.34%	4.55%	2.59%	5.51%
	East Texas Professional Credit Union	\$621,350	\$123,238	19.83%	9.62%	2.86%	1.49%
	Greater Texas Federal Credit Union	\$634,113	\$53,650	8.46%	8.81%	2.25%	3.93%
	Houston Federal Credit Union	\$642,936	\$55,776	8.68%	10.84%	1.26%	2.93%
	El Paso Area Teachers Federal Credit Union	\$657,990	\$79,303	12.05%	6.10%	3.14%	5.52%
	Smart Financial Credit Union	\$693,593	\$68,135	9.82%	8.14%	1.46%	4.59%
	Brazos Valley Schools Credit Union	\$718,185	\$66,444	9.25%	6.98%	1.72%	1.66%
	Neighborhood Credit Union	\$720,051	\$75,962	10.55%	11.01%	3.83%	6.66%
	Houston Police Federal Credit Union	\$720,480	\$102,994	14.30%	8.67%	3.13%	2.30%
	Gulf Coast Educators Federal Credit Union	\$721,548	\$129,405	17.93%	8.58%	0.78%	1.84%
	First Service Credit Union	\$744,055	\$70,924	9.53%	8.47%	5.38%	9.58%
	Mobiloil Federal Credit Union	\$808,428	\$95,462	11.81%	12.59%	4.46%	6.51%
	Schlumberger Employees Credit Union	\$836,101	\$124,739	14.92%	12.95%	0.57%	0.84%
	Velocity Credit Union	\$841,915	\$114,413	13.59%	12.12%	5.11%	11.82%
	Amoco Federal Credit Union	\$886,883	\$78,204	8.82%	8.47%	6.43%	7.06%
	Red River Federal Credit Union	\$894,979	\$96,957	10.83%	9.83%	7.73%	7.08%
	InTouch Credit Union	\$909,232	\$74,896	8.24%	0.03%	7.65%	6.39%
	Fort Worth Community Credit Union	\$918,472	\$83,163	9.05%	4.51%	2.79%	5.03%
	Amplify Credit Union	\$930,143	\$88,935	9.56%	9.26%	4.91%	5.81%
	Average of Asset Group C	\$710,685	\$80,275	11.35%	9.19%	3.96%	4.95%

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Net Worth

September 30, 2018

Run Date: November 8, 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							
	DATCU Credit Union	\$1,001,424	\$148,403	14.82%	10.76%	1.62%	2.15%
	United Heritage Credit Union	\$1,012,242	\$92,372	9.13%	11.42%	2.45%	2.71%
	Shell Federal Credit Union	\$1,040,679	\$106,757	10.26%	16.01%	3.84%	4.41%
	Firstmark Credit Union	\$1,042,319	\$103,343	9.91%	6.76%	2.76%	4.41%
	FirstLight Federal Credit Union	\$1,089,377	\$95,057	8.73%	8.80%	4.26%	8.02%
	Texas Trust Credit Union	\$1,208,555	\$136,855	11.32%	4.82%	0.76%	1.73%
	Credit Union Of Texas	\$1,396,572	\$127,255	9.11%	4.01%	9.46%	8.33%
	First Community Credit Union	\$1,418,036	\$133,022	9.38%	15.30%	3.33%	4.08%
	A+ Federal Credit Union	\$1,515,383	\$144,891	9.56%	13.95%	3.82%	5.13%
	Austin Telco Federal Credit Union	\$1,525,965	\$206,629	13.54%	10.95%	0.97%	0.91%
	Texans Credit Union	\$1,589,801	\$110,113	6.93%	27.22%	1.97%	2.94%
	Advancial Federal Credit Union	\$1,634,083	\$136,338	8.34%	7.43%	6.52%	5.95%
	JSC Federal Credit Union	\$2,139,457	\$235,789	11.02%	8.04%	0.55%	1.00%
	EECU	\$2,230,949	\$272,690	12.22%	10.64%	2.22%	4.51%
	University Federal Credit Union	\$2,383,719	\$209,043	8.77%	12.88%	3.13%	5.34%
	GECU	\$2,801,606	\$277,170	9.89%	11.93%	9.01%	10.15%
	Navy Army Community Credit Union	\$2,894,418	\$316,275	10.93%	9.48%	7.08%	9.77%
	Credit Human Federal Credit Union	\$3,074,092	\$351,779	11.44%	3.23%	19.42%	4.01%
	Texas Dow Employees Credit Union	\$3,303,797	\$289,030	8.75%	17.03%	7.80%	9.03%
	American Airlines Federal Credit Union	\$7,019,274	\$696,765	9.93%	6.54%	2.09%	3.79%
	Randolph-Brooks Federal Credit Union	\$9,094,742	\$1,105,511	12.16%	10.97%	2.91%	3.07%
	Security Service Federal Credit Union	\$9,549,770	\$879,277	9.21%	8.52%	9.15%	10.66%
	Average of Asset Group D	\$2,725,739	\$280,653	10.24%	10.76%	4.78%	5.10%

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.