



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

Performance Analysis

March 31, 2018

Run Date: June 7, 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	\$264	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Assumption Beaumont Federal Credit Union	\$478	\$0	0.00%	0.00%	100.00%	NA	\$0	0.00%	0.00%	100.00%	NA
	Lynn Co Federal Credit Union	\$519	(\$7)	(5.36%)	(22.95%)	216.67%	\$36	(\$7)	(5.36%)	(22.95%)	216.67%	\$36
	All Saints Catholic Federal Credit Union	\$549	\$0	0.00%	0.00%	120.00%	\$2	\$0	0.00%	0.00%	120.00%	\$2
	Texas Lee Federal Credit Union	\$657	\$3	1.83%	19.67%	0.00%	NA	\$3	1.83%	19.67%	0.00%	NA
	Musicians Federal Credit Union	\$677	\$0	0.00%	0.00%	100.00%	\$40	\$0	0.00%	0.00%	100.00%	\$40
	Paris District Credit Union	\$694	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
	Jafari No-Interest Credit Union	\$825	\$8	3.89%	13.01%	59.09%	NA	\$8	3.89%	13.01%	59.09%	NA
	I.B.E.W. Local #681 Credit Union	\$882	\$0	0.00%	0.00%	100.00%	\$32	\$0	0.00%	0.00%	100.00%	\$32
	T & FS Employee Credit Union	\$888	\$7	3.16%	12.84%	95.83%	\$48	\$7	3.16%	12.84%	95.83%	\$48
	Pear Orchard Federal Credit Union	\$971	\$2	0.84%	4.49%	80.00%	\$6	\$2	0.84%	4.49%	80.00%	\$6
	Orange County Teachers Credit Union	\$977	(\$165)	(59.51%)	(204.97%)	NM	\$36	(\$165)	(59.51%)	(204.97%)	NM	\$36
	Littlefield School Employees Federal Credit Union	\$990	\$2	0.73%	4.97%	81.82%	\$40	\$2	0.73%	4.97%	81.82%	\$40
	Pilgrim CUCC Federal Credit Union	\$1,016	(\$2)	(0.73%)	(7.77%)	113.33%	\$32	(\$2)	(0.73%)	(7.77%)	113.33%	\$32
	S W E Federal Credit Union	\$1,074	(\$1)	(0.34%)	(4.21%)	111.11%	\$32	(\$1)	(0.34%)	(4.21%)	111.11%	\$32
	Brentwood Baptist Church Federal Credit Union	\$1,127	\$3	1.08%	12.00%	66.67%	\$6	\$3	1.08%	12.00%	66.67%	\$6
	Teachers Alliance Federal Credit Union	\$1,273	(\$4)	(1.26%)	(4.73%)	133.33%	\$14	(\$4)	(1.26%)	(4.73%)	133.33%	\$14
	Saint Lukes Community Federal Credit Union	\$1,374	\$0	0.00%	0.00%	75.00%	\$4	\$0	0.00%	0.00%	75.00%	\$4
	Empowerment Community Development Federal Credit Union	\$1,405	\$0	0.00%	0.00%	76.47%	\$16	\$0	0.00%	0.00%	76.47%	\$16
	Witco Houston Employees Credit Union	\$1,419	(\$1)	(0.28%)	(1.19%)	118.18%	\$0	(\$1)	(0.28%)	(1.19%)	118.18%	\$0
	Faith Cooperative Federal Credit Union	\$1,431	\$12	3.51%	38.40%	47.83%	\$0	\$12	3.51%	38.40%	47.83%	\$0
	W T N M Atlantic Federal Credit Union	\$1,445	\$8	2.10%	9.73%	70.83%	\$44	\$8	2.10%	9.73%	70.83%	\$44
	Redeemer Federal Credit Union	\$1,514	\$65	20.33%	65.82%	9.59%	\$0	\$65	20.33%	65.82%	9.59%	\$0
	Highway Employees Credit Union	\$1,634	(\$9)	(2.26%)	(8.63%)	85.71%	\$24	(\$9)	(2.26%)	(8.63%)	85.71%	\$24
	G P M Federal Credit Union	\$1,814	\$9	2.05%	10.65%	33.33%	\$0	\$9	2.05%	10.65%	33.33%	\$0
	Salt Employees Federal Credit Union	\$1,819	\$6	1.30%	3.49%	72.22%	\$18	\$6	1.30%	3.49%	72.22%	\$18
	IBEW LU 278 Federal Credit Union	\$1,919	\$4	0.83%	13.01%	104.55%	\$26	\$4	0.83%	13.01%	104.55%	\$26
	American Baptist Association Credit Union	\$2,116	(\$7)	(1.33%)	(15.64%)	110.53%	\$64	(\$7)	(1.33%)	(15.64%)	110.53%	\$64
	Lehrer Interests Credit Union	\$2,168	\$0	0.00%	0.00%	100.00%	\$8	\$0	0.00%	0.00%	100.00%	\$8
	Goodyear San Angelo Federal Credit Union	\$2,345	\$7	1.20%	11.38%	62.50%	\$8	\$7	1.20%	11.38%	62.50%	\$8
	Sugar Growers Federal Credit Union	\$2,349	\$6	1.01%	2.53%	70.59%	\$0	\$6	1.01%	2.53%	70.59%	\$0
	Light Commerce Credit Union	\$2,487	(\$9)	(1.40%)	(6.70%)	89.39%	\$46	(\$9)	(1.40%)	(6.70%)	89.39%	\$46
	Kilgore Shell Employees Federal Credit Union	\$2,549	\$1	0.16%	1.12%	91.30%	\$35	\$1	0.16%	1.12%	91.30%	\$35
	Covenant Savings Federal Credit Union	\$2,848	\$7	1.02%	11.43%	82.50%	\$17	\$7	1.02%	11.43%	82.50%	\$17
	Sweeny Teachers Federal Credit Union	\$2,890	(\$4)	(0.54%)	(5.05%)	106.90%	\$46	(\$4)	(0.54%)	(5.05%)	106.90%	\$46
	First United Credit Union	\$2,903	(\$5)	(0.69%)	(2.50%)	121.74%	\$60	(\$5)	(0.69%)	(2.50%)	121.74%	\$60
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,953	\$5	0.67%	4.07%	86.21%	\$27	\$5	0.67%	4.07%	86.21%	\$27
	Pasadena Postal Credit Union	\$3,021	\$1	0.13%	1.07%	60.38%	\$44	\$1	0.13%	1.07%	60.38%	\$44
	T. H. D. District 17 Credit Union	\$3,153	\$3	0.38%	1.69%	86.36%	\$48	\$3	0.38%	1.69%	86.36%	\$48
	SP Trainmen Federal Credit Union	\$3,261	(\$6)	(0.74%)	(2.33%)	126.92%	\$40	(\$6)	(0.74%)	(2.33%)	126.92%	\$40
	Navarro Credit Union	\$3,290	\$9	1.11%	3.40%	63.33%	\$40	\$9	1.11%	3.40%	63.33%	\$40
	Corpus Christi S.P. Credit Union	\$3,327	(\$1)	(0.12%)	(0.58%)	125.58%	\$24	(\$1)	(0.12%)	(0.58%)	125.58%	\$24
	Vidor Teachers Federal Credit Union	\$3,352	\$4	0.50%	3.27%	78.95%	\$32	\$4	0.50%	3.27%	78.95%	\$32
	Galveston School Employees Federal Credit Union	\$3,492	(\$3)	(0.34%)	(3.43%)	103.17%	\$80	(\$3)	(0.34%)	(3.43%)	103.17%	\$80
	Pampa Municipal Credit Union	\$3,644	(\$2)	(0.22%)	(2.66%)	77.50%	\$29	(\$2)	(0.22%)	(2.66%)	77.50%	\$29
	Plains Federal Credit Union	\$3,868	(\$2)	(0.20%)	(1.47%)	105.13%	\$36	(\$2)	(0.20%)	(1.47%)	105.13%	\$36
	Longview Federal Credit Union	\$3,890	\$1	0.10%	0.57%	97.44%	\$28	\$1	0.10%	0.57%	97.44%	\$28
	Federal Employees Credit Union	\$3,913	(\$3)	(0.30%)	(1.81%)	110.34%	\$38	(\$3)	(0.30%)	(1.81%)	110.34%	\$38
	B P S Federal Credit Union	\$3,914	\$5	0.51%	1.20%	62.50%	\$48	\$5	0.51%	1.20%	62.50%	\$48
	Thd-6 Credit Union	\$3,944	\$1	0.10%	0.91%	89.74%	\$40	\$1	0.10%	0.91%	89.74%	\$40
	Oak Farms Employees Credit Union	\$4,260	\$0	0.00%	0.00%	100.00%	\$64	\$0	0.00%	0.00%	100.00%	\$64
	Union Pacific Employees Credit Union	\$4,265	\$13	1.23%	7.16%	76.74%	\$42	\$13	1.23%	7.16%	76.74%	\$42
	IBEW 116 Federal Credit Union	\$4,281	\$0	0.00%	0.00%	100.00%	\$42	\$0	0.00%	0.00%	100.00%	\$42
	Belton Federal Credit Union	\$4,311	\$8	0.75%	6.39%	70.45%	\$34	\$8	0.75%	6.39%	70.45%	\$34
	Houston Belt & Terminal Federal Credit Union	\$4,435	\$16	1.47%	6.10%	76.19%	\$54	\$16	1.47%	6.10%	76.19%	\$54
	Waconized Federal Credit Union	\$4,458	\$7	0.64%	2.64%	72.13%	\$48	\$7	0.64%	2.64%	72.13%	\$48
	Promise Credit Union	\$4,487	\$14	1.28%	18.30%	70.89%	\$52	\$14	1.28%	18.30%	70.89%	\$52

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 7, 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)												
	Prairie View Federal Credit Union	\$4,489	(\$5)	(0.44%)	(5.26%)	106.00%	\$45	(\$5)	(0.44%)	(5.26%)	106.00%	\$45
	Intercorp Credit Union	\$4,591	(\$11)	(0.97%)	(6.09%)	106.25%	\$58	(\$11)	(0.97%)	(6.09%)	106.25%	\$58
	Farmers Branch City Employees Federal Credit Union	\$4,602	\$6	0.52%	2.33%	85.37%	\$40	\$6	0.52%	2.33%	85.37%	\$40
	Peco Federal Credit Union	\$4,731	\$12	1.02%	12.21%	78.95%	\$40	\$12	1.02%	12.21%	78.95%	\$40
	Pollock Employees Credit Union	\$4,734	(\$2)	(0.17%)	(1.49%)	101.61%	\$76	(\$2)	(0.17%)	(1.49%)	101.61%	\$76
	Highway District 9 Credit Union	\$4,744	\$3	0.26%	1.24%	86.67%	\$32	\$3	0.26%	1.24%	86.67%	\$32
	Del Rio S.P. Credit Union	\$4,782	(\$1)	(0.08%)	(0.26%)	97.30%	\$50	(\$1)	(0.08%)	(0.26%)	97.30%	\$50
	Port of Houston Warehouse Federal Credit Union	\$4,815	(\$18)	(1.50%)	(11.58%)	78.05%	\$0	(\$18)	(1.50%)	(11.58%)	78.05%	\$0
	Mount Carmel Church Federal Credit Union	\$4,840	\$4	0.33%	1.89%	90.70%	\$84	\$4	0.33%	1.89%	90.70%	\$84
	Lefors Federal Credit Union	\$4,882	\$2	0.16%	1.03%	95.83%	\$37	\$2	0.16%	1.03%	95.83%	\$37
	Team Financial Federal Credit Union	\$4,906	(\$162)	(11.90%)	(362.01%)	NA	\$74	(\$162)	(11.90%)	(362.01%)	NA	\$74
	Everman Parkway Credit Union	\$5,194	\$1	0.08%	0.27%	98.33%	\$50	\$1	0.08%	0.27%	98.33%	\$50
	CASE Federal Credit Union	\$5,346	\$2	0.15%	1.12%	93.75%	\$56	\$2	0.15%	1.12%	93.75%	\$56
	Coastal Teachers Federal Credit Union	\$5,392	(\$1)	(0.07%)	(0.94%)	104.35%	\$32	(\$1)	(0.07%)	(0.94%)	104.35%	\$32
	NCE Credit Union	\$5,521	\$6	0.44%	2.34%	92.68%	\$49	\$6	0.44%	2.34%	92.68%	\$49
	City of Deer Park Federal Credit Union	\$5,613	(\$1)	(0.07%)	(0.41%)	95.08%	\$60	(\$1)	(0.07%)	(0.41%)	95.08%	\$60
	Oak Cliff Christian Federal Credit Union	\$5,664	\$26	1.87%	20.23%	66.67%	\$53	\$26	1.87%	20.23%	66.67%	\$53
	M E C O Federal Credit Union	\$5,685	\$3	0.21%	1.25%	89.83%	\$84	\$3	0.21%	1.25%	89.83%	\$84
	Highway District 2 Credit Union	\$5,761	(\$3)	(0.21%)	(1.02%)	104.44%	\$54	(\$3)	(0.21%)	(1.02%)	104.44%	\$54
	Lubbock Telco Federal Credit Union	\$5,969	\$6	0.40%	1.55%	88.10%	\$37	\$6	0.40%	1.55%	88.10%	\$37
	Jackson County Federal Credit Union	\$6,032	\$2	0.13%	1.54%	93.33%	\$20	\$2	0.13%	1.54%	93.33%	\$20
	Skel-Tex Credit Union	\$6,043	\$10	0.67%	3.46%	92.86%	\$46	\$10	0.67%	3.46%	92.86%	\$46
	Midwestern State University Credit Union	\$6,094	(\$22)	(1.43%)	(9.35%)	161.54%	\$52	(\$22)	(1.43%)	(9.35%)	161.54%	\$52
	Galveston Government Employees Credit Union	\$6,142	\$3	0.19%	2.71%	94.85%	\$43	\$3	0.19%	2.71%	94.85%	\$43
	Cochran County Schools Federal Credit Union	\$6,176	\$7	0.46%	3.52%	79.55%	\$48	\$7	0.46%	3.52%	79.55%	\$48
	United Savers Trust Credit Union	\$6,213	\$7	0.44%	6.56%	92.45%	\$58	\$7	0.44%	6.56%	92.45%	\$58
	ACU Credit Union	\$6,379	\$10	0.63%	3.41%	76.19%	\$56	\$10	0.63%	3.41%	76.19%	\$56
	Local 20 IBEW Federal Credit Union	\$6,471	(\$29)	(1.86%)	(24.79%)	106.67%	\$62	(\$29)	(1.86%)	(24.79%)	106.67%	\$62
	E E South Texas Credit Union	\$6,483	\$0	0.00%	0.00%	133.33%	\$60	\$0	0.00%	0.00%	133.33%	\$60
	I.B.E.W. LU 66 Federal Credit Union	\$6,563	\$20	1.21%	11.66%	77.95%	\$67	\$20	1.21%	11.66%	77.95%	\$67
	Frio County Federal Credit Union	\$6,675	\$45	2.69%	12.59%	63.20%	\$74	\$45	2.69%	12.59%	63.20%	\$74
	Brownsville City Employees Federal Credit Union	\$6,698	(\$7)	(0.42%)	(1.77%)	78.13%	\$35	(\$7)	(0.42%)	(1.77%)	78.13%	\$35
	Texas Farm Bureau Federal Credit Union	\$6,716	\$6	0.35%	1.88%	90.77%	\$86	\$6	0.35%	1.88%	90.77%	\$86
	South Texas Regional Federal Credit Union	\$6,728	(\$1)	(0.06%)	(0.74%)	103.23%	\$44	(\$1)	(0.06%)	(0.74%)	103.23%	\$44
	ILA 28 Federal Credit Union	\$6,895	\$19	1.12%	4.63%	69.70%	\$33	\$19	1.12%	4.63%	69.70%	\$33
	C-T Waco Federal Credit Union	\$6,909	(\$13)	(0.77%)	(7.37%)	111.63%	\$47	(\$13)	(0.77%)	(7.37%)	111.63%	\$47
	FCI Federal Credit Union	\$6,938	(\$21)	(1.24%)	(8.26%)	121.52%	\$50	(\$21)	(1.24%)	(8.26%)	121.52%	\$50
	Electric Utilities Credit Union	\$6,953	(\$5)	(0.30%)	(2.42%)	106.52%	\$40	(\$5)	(0.30%)	(2.42%)	106.52%	\$40
	Bivins Federal Credit Union	\$6,999	\$4	0.23%	1.57%	90.48%	\$59	\$4	0.23%	1.57%	90.48%	\$59
	Hilco Federal Credit Union	\$7,103	\$6	0.33%	6.42%	95.10%	\$40	\$6	0.33%	6.42%	95.10%	\$40
	Vatat Credit Union	\$7,127	(\$26)	(1.44%)	(8.42%)	89.74%	\$82	(\$26)	(1.44%)	(8.42%)	89.74%	\$82
	Seminole Public Schools Federal Credit Union	\$7,138	\$1	0.06%	0.26%	98.18%	\$82	\$1	0.06%	0.26%	98.18%	\$82
	Andrews School Federal Credit Union	\$7,235	\$11	0.60%	2.88%	75.00%	\$44	\$11	0.60%	2.88%	75.00%	\$44
	TC Teachers Federal Credit Union	\$7,366	(\$4)	(0.22%)	(1.26%)	106.78%	\$76	(\$4)	(0.22%)	(1.26%)	106.78%	\$76
	Hale County Teachers Federal Credit Union	\$7,387	\$10	0.54%	4.77%	82.89%	\$45	\$10	0.54%	4.77%	82.89%	\$45
	Victoria City-County Employees Federal Credit Union	\$7,566	(\$6)	(0.31%)	(2.42%)	108.70%	\$42	(\$6)	(0.31%)	(2.42%)	108.70%	\$42
	Coburn Credit Union	\$7,605	\$26	1.37%	9.85%	50.00%	\$36	\$26	1.37%	9.85%	50.00%	\$36
	Moore County Schools Federal Credit Union	\$7,611	(\$127)	(6.50%)	(65.72%)	97.56%	\$59	(\$127)	(6.50%)	(65.72%)	97.56%	\$59
	Port of Houston Credit Union	\$7,716	\$21	1.11%	5.08%	70.40%	\$77	\$21	1.11%	5.08%	70.40%	\$77
	Morris Sheppard Texarkana Federal Credit Union	\$7,726	\$15	0.77%	6.47%	82.76%	\$46	\$15	0.77%	6.47%	82.76%	\$46
	Mount Olive Baptist Church Federal Credit Union	\$7,904	\$40	2.06%	14.20%	24.19%	\$0	\$40	2.06%	14.20%	24.19%	\$0
	STEC Federal Credit Union	\$7,908	\$12	0.60%	3.98%	72.50%	\$24	\$12	0.60%	3.98%	72.50%	\$24
	Express-News Federal Credit Union	\$8,142	\$3	0.15%	1.47%	90.00%	\$36	\$3	0.15%	1.47%	90.00%	\$36
	Sherwin Federal Credit Union	\$8,178	\$5	0.24%	0.76%	100.00%	\$37	\$5	0.24%	0.76%	100.00%	\$37
	Jackson County Teachers Federal Credit Union	\$8,340	\$5	0.24%	2.21%	86.67%	\$20	\$5	0.24%	2.21%	86.67%	\$20

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Asset Group A - \$0 to \$250 million in total assets (continued)												
	Sweetwater Regional Federal Credit Union	\$8,637	(\$3)	(0.13%)	(0.74%)	102.30%	\$53	(\$3)	(0.13%)	(0.74%)	102.30%	\$53
	Yoakum County Federal Credit Union	\$8,838	\$6	0.27%	1.44%	73.68%	\$51	\$6	0.27%	1.44%	73.68%	\$51
	Marathon Republic Federal Credit Union	\$8,867	\$6	0.28%	2.71%	93.10%	\$60	\$6	0.28%	2.71%	93.10%	\$60
	Southeast Texas Employees Federal Credit Union	\$8,984	(\$114)	(4.75%)	(60.08%)	70.75%	\$47	(\$114)	(4.75%)	(60.08%)	70.75%	\$47
	Scurry County School Federal Credit Union	\$9,186	(\$2)	(0.09%)	(0.43%)	75.00%	\$39	(\$2)	(0.09%)	(0.43%)	75.00%	\$39
	Methodist Hospital Employees Federal Credit Union	\$9,297	(\$13)	(0.55%)	(5.90%)	117.58%	\$47	(\$13)	(0.55%)	(5.90%)	117.58%	\$47
	Met Tran Federal Credit Union	\$9,415	(\$6)	(0.26%)	(1.59%)	63.33%	\$57	(\$6)	(0.26%)	(1.59%)	63.33%	\$57
	Fannin County Teachers Federal Credit Union	\$9,432	\$38	1.64%	7.78%	61.00%	\$72	\$38	1.64%	7.78%	61.00%	\$72
	Port Terminal Federal Credit Union	\$9,625	(\$3)	(0.12%)	(0.41%)	91.43%	\$64	(\$3)	(0.12%)	(0.41%)	91.43%	\$64
	Texas Workforce Credit Union	\$9,939	\$5	0.20%	2.07%	90.99%	\$43	\$5	0.20%	2.07%	90.99%	\$43
	Tex-Mex Credit Union	\$9,996	\$27	1.10%	4.33%	84.81%	\$55	\$27	1.10%	4.33%	84.81%	\$55
	Ben E. Keith Employees Federal Credit Union	\$10,036	\$28	1.13%	7.33%	67.78%	\$43	\$28	1.13%	7.33%	67.78%	\$43
	Germania Credit Union	\$10,262	\$0	0.00%	0.00%	101.30%	\$53	\$0	0.00%	0.00%	101.30%	\$53
	Victoria Federal Credit Union	\$10,370	(\$18)	(0.70%)	(5.92%)	95.28%	\$38	(\$18)	(0.70%)	(5.92%)	95.28%	\$38
	Natural Resources Conservation Service Federal Credit Union	\$10,399	\$4	0.15%	1.33%	98.91%	\$59	\$4	0.15%	1.33%	98.91%	\$59
	Longview Consolidated Credit Union	\$10,550	(\$18)	(0.69%)	(3.43%)	110.92%	\$66	(\$18)	(0.69%)	(3.43%)	110.92%	\$66
	T & P Longview Federal Credit Union	\$10,567	\$25	0.95%	4.85%	67.74%	\$82	\$25	0.95%	4.85%	67.74%	\$82
	Cen Tex Manufacturing Credit Union	\$10,639	\$43	1.62%	13.48%	72.67%	\$60	\$43	1.62%	13.48%	72.67%	\$60
	E M O T Federal Credit Union	\$10,719	\$16	0.60%	2.30%	66.67%	\$72	\$16	0.60%	2.30%	66.67%	\$72
	Sweetex Credit Union	\$11,141	\$9	0.33%	1.06%	85.71%	\$88	\$9	0.33%	1.06%	85.71%	\$88
	Employees United Federal Credit Union	\$11,474	\$23	0.82%	2.96%	74.17%	\$50	\$23	0.82%	2.96%	74.17%	\$50
	Highway District 19 Employees Credit Union	\$11,610	(\$3)	(0.10%)	(0.85%)	101.15%	\$53	(\$3)	(0.10%)	(0.85%)	101.15%	\$53
	Angelina County Teachers Credit Union	\$11,719	\$25	0.86%	6.54%	83.81%	\$52	\$25	0.86%	6.54%	83.81%	\$52
	Neiman Marcus Group Employees Federal Credit Union	\$11,723	(\$20)	(0.66%)	(5.69%)	79.14%	\$54	(\$20)	(0.66%)	(5.69%)	79.14%	\$54
	Wharton County Teachers Credit Union	\$11,786	\$8	0.27%	1.69%	82.22%	\$40	\$8	0.27%	1.69%	82.22%	\$40
	1st University Credit Union	\$11,892	\$8	0.27%	3.83%	90.33%	\$55	\$8	0.27%	3.83%	90.33%	\$55
	Texoma Federal Credit Union	\$11,976	\$3	0.10%	0.49%	91.78%	\$56	\$3	0.10%	0.49%	91.78%	\$56
	Texarkana Terminal Employees Federal Credit Union	\$11,989	(\$18)	(0.61%)	(6.50%)	109.09%	\$54	(\$18)	(0.61%)	(6.50%)	109.09%	\$54
	Swemp Federal Credit Union	\$12,004	\$12	0.40%	2.95%	81.43%	\$54	\$12	0.40%	2.95%	81.43%	\$54
	Laredo Fire Department Federal Credit Union	\$12,008	\$13	0.42%	3.84%	92.94%	\$46	\$13	0.42%	3.84%	92.94%	\$46
	Local 24 Employees Federal Credit Union	\$12,029	\$11	0.37%	2.40%	90.20%	\$56	\$11	0.37%	2.40%	90.20%	\$56
	Member Preferred Federal Credit Union	\$12,205	\$31	1.04%	8.70%	76.47%	\$51	\$31	1.04%	8.70%	76.47%	\$51
	Pasadena Municipal Federal Credit Union	\$12,265	\$20	0.64%	3.69%	70.00%	\$44	\$20	0.64%	3.69%	70.00%	\$44
	Marshall T&P Employees Federal Credit Union	\$12,328	\$49	1.61%	8.84%	55.47%	\$90	\$49	1.61%	8.84%	55.47%	\$90
	TxDOT Credit Union	\$12,465	\$13	0.41%	3.38%	71.57%	\$54	\$13	0.41%	3.38%	71.57%	\$54
	Friona Texas Federal Credit Union	\$12,646	\$15	0.48%	2.51%	87.60%	\$57	\$15	0.48%	2.51%	87.60%	\$57
	F C S Federal Credit Union	\$12,700	\$50	1.59%	5.10%	42.39%	\$34	\$50	1.59%	5.10%	42.39%	\$34
	Brownfield Federal Credit Union	\$12,748	(\$2)	(0.06%)	(0.21%)	99.11%	\$61	(\$2)	(0.06%)	(0.21%)	99.11%	\$61
	Reeves County Teachers Credit Union	\$12,896	\$19	0.59%	6.20%	89.62%	\$81	\$19	0.59%	6.20%	89.62%	\$81
	PamCel Community Federal Credit Union	\$12,966	(\$17)	(0.53%)	(3.21%)	115.84%	\$48	(\$17)	(0.53%)	(3.21%)	115.84%	\$48
	Refugio County Federal Credit Union	\$13,009	\$33	1.01%	7.33%	68.00%	\$43	\$33	1.01%	7.33%	68.00%	\$43
	Cherokee County Teachers Federal Credit Union	\$13,033	\$51	1.57%	8.99%	81.82%	\$40	\$51	1.57%	8.99%	81.82%	\$40
	P.I.E. Credit Union	\$13,449	\$7	0.21%	1.44%	78.95%	\$29	\$7	0.21%	1.44%	78.95%	\$29
	Central Texas Teachers Credit Union	\$13,654	(\$6)	(0.17%)	(1.59%)	91.35%	\$60	(\$6)	(0.17%)	(1.59%)	91.35%	\$60
	Third Coast Federal Credit Union	\$13,896	\$76	2.18%	8.28%	78.42%	\$43	\$76	2.18%	8.28%	78.42%	\$43
	Alba Golden Federal Credit Union	\$13,929	\$42	1.18%	7.57%	55.71%	\$49	\$42	1.18%	7.57%	55.71%	\$49
	Family 1st Of Texas Federal Credit Union	\$14,232	(\$50)	(1.42%)	(10.04%)	97.10%	\$68	(\$50)	(1.42%)	(10.04%)	97.10%	\$68
	Gulf Shore Federal Credit Union	\$14,421	(\$1)	(0.03%)	(0.40%)	89.76%	\$80	(\$1)	(0.03%)	(0.40%)	89.76%	\$80
	ILA 1351 Federal Credit Union	\$14,687	\$13	0.36%	2.18%	90.48%	\$75	\$13	0.36%	2.18%	90.48%	\$75
	Ellis County Teachers & Employees Federal Credit Union	\$14,797	\$25	0.68%	5.56%	70.59%	\$64	\$25	0.68%	5.56%	70.59%	\$64
	Linkage Credit Union	\$14,826	\$22	0.60%	4.02%	92.68%	\$70	\$22	0.60%	4.02%	92.68%	\$70
	Texhillco School Employees Federal Credit Union	\$14,829	(\$34)	(0.91%)	(12.36%)	83.39%	\$70	(\$34)	(0.91%)	(12.36%)	83.39%	\$70
	MOPAC Employees Federal Credit Union	\$14,906	\$5	0.14%	1.24%	97.45%	\$63	\$5	0.14%	1.24%	97.45%	\$63
	First Priority Credit Union	\$15,396	\$6	0.16%	1.90%	90.08%	\$54	\$6	0.16%	1.90%	90.08%	\$54
	Corpus Christi Postal Employees Credit Union	\$15,399	(\$7)	(0.18%)	(1.47%)	103.91%	\$80	(\$7)	(0.18%)	(1.47%)	103.91%	\$80
	Ward County Credit Union	\$15,469	\$8	0.21%	2.22%	95.07%	\$67	\$8	0.21%	2.22%	95.07%	\$67
	Victoria Teachers Federal Credit Union	\$15,547	\$14	0.36%	1.21%	79.79%	\$40	\$14	0.36%	1.21%	79.79%	\$40

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 7, 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)												
	National Oilwell Varco Employees Credit Union	\$15,569	\$42	1.09%	5.51%	71.31%	\$63	\$42	1.09%	5.51%	71.31%	\$63
	Coastal Bend Post Office Federal Credit Union	\$15,652	\$45	1.15%	6.82%	55.75%	\$57	\$45	1.15%	6.82%	55.75%	\$57
	Cowboy Country Federal Credit Union	\$15,686	\$24	0.61%	5.21%	62.07%	\$45	\$24	0.61%	5.21%	62.07%	\$45
	Pampa Teachers Federal Credit Union	\$15,689	\$33	0.84%	8.60%	78.21%	\$42	\$33	0.84%	8.60%	78.21%	\$42
	Alpine Community Credit Union	\$15,748	\$26	0.66%	6.64%	76.11%	\$43	\$26	0.66%	6.64%	76.11%	\$43
	U S I Federal Credit Union	\$15,833	\$18	0.46%	1.48%	79.17%	\$68	\$18	0.46%	1.48%	79.17%	\$68
	Homeport Federal Credit Union	\$15,977	\$6	0.15%	1.60%	114.22%	\$46	\$6	0.15%	1.60%	114.22%	\$46
	IBEW Community Federal Credit Union	\$16,387	\$17	0.42%	4.89%	82.16%	\$47	\$17	0.42%	4.89%	82.16%	\$47
	Brazos Community Credit Union	\$16,687	\$38	0.93%	4.07%	77.92%	\$78	\$38	0.93%	4.07%	77.92%	\$78
	Waco Federal Credit Union	\$16,901	\$1	0.02%	0.32%	97.55%	\$47	\$1	0.02%	0.32%	97.55%	\$47
	Grand Prairie Credit Union	\$16,925	\$13	0.31%	3.03%	94.01%	\$55	\$13	0.31%	3.03%	94.01%	\$55
	Temple Santa Fe Community Credit Union	\$17,122	\$19	0.45%	7.05%	87.92%	\$60	\$19	0.45%	7.05%	87.92%	\$60
	Reed Credit Union	\$17,139	(\$1)	(0.02%)	(0.16%)	97.17%	\$81	(\$1)	(0.02%)	(0.16%)	97.17%	\$81
	Baker Hughes Federal Credit Union	\$17,147	(\$7)	(0.16%)	(1.67%)	107.02%	\$61	(\$7)	(0.16%)	(1.67%)	107.02%	\$61
	Amarillo Postal Employees Credit Union	\$17,270	(\$6)	(0.14%)	(0.94%)	100.00%	\$54	(\$6)	(0.14%)	(0.94%)	100.00%	\$54
	Texas Community Federal Credit Union	\$17,337	\$63	1.49%	11.25%	79.02%	\$48	\$63	1.49%	11.25%	79.02%	\$48
	Odessa Employees Credit Union	\$17,453	\$13	0.30%	2.12%	89.57%	\$62	\$13	0.30%	2.12%	89.57%	\$62
	Concho Valley Credit Union	\$17,495	\$12	0.27%	2.62%	91.19%	\$55	\$12	0.27%	2.62%	91.19%	\$55
	Temple-Inland Federal Credit Union	\$17,535	\$26	0.61%	4.99%	80.42%	\$64	\$26	0.61%	4.99%	80.42%	\$64
	Anderson County Federal Credit Union	\$17,890	\$9	0.20%	1.24%	86.13%	\$47	\$9	0.20%	1.24%	86.13%	\$47
	Seagoville Federal Credit Union	\$17,953	\$2	0.04%	0.31%	90.43%	\$64	\$2	0.04%	0.31%	90.43%	\$64
	Liberty County Teachers Federal Credit Union	\$18,337	\$42	0.92%	12.10%	82.16%	\$48	\$42	0.92%	12.10%	82.16%	\$48
	Kingsville Area Educators Federal Credit Union	\$18,344	\$18	0.40%	5.81%	97.35%	\$46	\$18	0.40%	5.81%	97.35%	\$46
	Midland Municipal Employees Credit Union	\$18,570	\$21	0.45%	4.56%	62.50%	\$84	\$21	0.45%	4.56%	62.50%	\$84
	Borger Federal Credit Union	\$18,580	(\$2)	(0.05%)	(0.38%)	98.50%	\$54	(\$2)	(0.05%)	(0.38%)	98.50%	\$54
	Texas Health Resources Credit Union	\$18,652	(\$67)	(1.42%)	(18.42%)	101.73%	\$70	(\$67)	(1.42%)	(18.42%)	101.73%	\$70
	Corner Stone Credit Union	\$18,825	(\$17)	(0.35%)	(6.18%)	86.36%	\$52	(\$17)	(0.35%)	(6.18%)	86.36%	\$52
	Fellowship Credit Union	\$19,419	\$19	0.39%	1.64%	89.67%	\$76	\$19	0.39%	1.64%	89.67%	\$76
	C-E Federal Credit Union	\$19,639	\$48	0.99%	14.35%	82.39%	\$60	\$48	0.99%	14.35%	82.39%	\$60
	Rocket Federal Credit Union	\$19,642	\$16	0.34%	4.12%	91.52%	\$39	\$16	0.34%	4.12%	91.52%	\$39
	Dallas U.P. Employees Credit Union	\$19,709	\$7	0.14%	0.58%	93.30%	\$114	\$7	0.14%	0.58%	93.30%	\$114
	Tyler City Employees Credit Union	\$19,883	\$53	1.09%	7.03%	73.50%	\$59	\$53	1.09%	7.03%	73.50%	\$59
	McLennan County Employees Federal Credit Union	\$20,185	\$61	1.22%	4.83%	72.78%	\$74	\$61	1.22%	4.83%	72.78%	\$74
	Southern Star Credit Union	\$21,131	(\$94)	(1.77%)	(11.75%)	121.36%	\$56	(\$94)	(1.77%)	(11.75%)	121.36%	\$56
	Valwood Park Federal Credit Union	\$21,433	\$16	0.31%	1.98%	89.16%	\$58	\$16	0.31%	1.98%	89.16%	\$58
	Union Fidelity Federal Credit Union	\$21,611	\$50	0.92%	5.87%	75.72%	\$78	\$50	0.92%	5.87%	75.72%	\$78
	Northeast Panhandle Teachers Federal Credit Union	\$21,719	\$28	0.52%	3.71%	76.47%	\$51	\$28	0.52%	3.71%	76.47%	\$51
	LCRA Credit Union	\$22,070	\$1	0.02%	0.15%	98.39%	\$72	\$1	0.02%	0.15%	98.39%	\$72
	McMurrey Federal Credit Union	\$22,167	\$38	0.69%	5.61%	82.29%	\$64	\$38	0.69%	5.61%	82.29%	\$64
	Port Arthur Community Federal Credit Union	\$22,446	\$58	1.03%	9.68%	74.42%	\$42	\$58	1.03%	9.68%	74.42%	\$42
	LIFE Federal Credit Union	\$22,492	\$10	0.18%	1.91%	91.54%	\$70	\$10	0.18%	1.91%	91.54%	\$70
	Wichita Falls Federal Credit Union	\$22,563	\$47	0.83%	7.86%	77.73%	\$77	\$47	0.83%	7.86%	77.73%	\$77
	Local Federal Credit Union	\$22,567	(\$5)	(0.09%)	(0.49%)	96.64%	\$106	(\$5)	(0.09%)	(0.49%)	96.64%	\$106
	Yantis Federal Credit Union	\$22,613	\$5	0.09%	0.56%	97.71%	\$61	\$5	0.09%	0.56%	97.71%	\$61
	LeTourneau Federal Credit Union	\$22,889	\$5	0.09%	0.39%	97.65%	\$80	\$5	0.09%	0.39%	97.65%	\$80
	Tip of Texas Federal Credit Union	\$23,515	(\$49)	(0.84%)	(5.81%)	97.27%	\$44	(\$49)	(0.84%)	(5.81%)	97.27%	\$44
	Mid-Tex Federal Credit Union	\$24,089	\$25	0.42%	5.57%	89.17%	\$49	\$25	0.42%	5.57%	89.17%	\$49
	Texas People Federal Credit Union	\$24,496	(\$28)	(0.45%)	(2.60%)	98.28%	\$57	(\$28)	(0.45%)	(2.60%)	98.28%	\$57
	San Angelo Federal Credit Union	\$24,663	\$3	0.05%	0.62%	99.25%	\$54	\$3	0.05%	0.62%	99.25%	\$54
	Greater Central Texas Federal Credit Union	\$24,663	(\$12)	(0.20%)	(2.62%)	105.74%	\$50	(\$12)	(0.20%)	(2.62%)	105.74%	\$50
	Northeast Texas Teachers Federal Credit Union	\$24,885	\$6	0.10%	0.70%	94.15%	\$48	\$6	0.10%	0.70%	94.15%	\$48
	Abilene Federal Credit Union	\$25,231	(\$44)	(0.71%)	(3.95%)	94.53%	\$46	(\$44)	(0.71%)	(3.95%)	94.53%	\$46
	TexStar Federal Credit Union	\$25,291	\$21	0.33%	4.00%	85.38%	\$81	\$21	0.33%	4.00%	85.38%	\$81
	Bayou City Federal Credit Union	\$26,348	(\$17)	(0.26%)	(3.49%)	94.71%	\$68	(\$17)	(0.26%)	(3.49%)	94.71%	\$68
	Fedstar Credit Union	\$26,519	\$27	0.41%	3.65%	73.30%	\$50	\$27	0.41%	3.65%	73.30%	\$50
	Angelina Federal Employees Credit Union	\$27,212	\$57	0.84%	6.48%	81.96%	\$79	\$57	0.84%	6.48%	81.96%	\$79
	United Energy Credit Union	\$27,669	\$13	0.19%	1.10%	95.98%	\$65	\$13	0.19%	1.10%	95.98%	\$65

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 7, 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)												
	United Credit Union	\$27,695	(\$160)	(2.28%)	(32.39%)	103.27%	\$57	(\$160)	(2.28%)	(32.39%)	103.27%	\$57
	Alcon Employees Federal Credit Union	\$28,490	\$30	0.44%	2.04%	89.87%	\$79	\$30	0.44%	2.04%	89.87%	\$79
	Matagorda County Credit Union	\$29,160	\$81	1.12%	10.39%	69.37%	\$46	\$81	1.12%	10.39%	69.37%	\$46
	Shared Resources Credit Union	\$29,229	\$79	1.11%	10.56%	80.66%	\$55	\$79	1.11%	10.56%	80.66%	\$55
	Trinity Valley Teachers Credit Union	\$29,411	\$19	0.26%	1.01%	74.73%	\$39	\$19	0.26%	1.01%	74.73%	\$39
	Starr County Teachers Federal Credit Union	\$30,205	(\$36)	(0.49%)	(3.00%)	86.01%	\$53	(\$36)	(0.49%)	(3.00%)	86.01%	\$53
	Mountain Star Federal Credit Union	\$30,391	\$6	0.08%	0.98%	91.92%	\$52	\$6	0.08%	0.98%	91.92%	\$52
	Beaumont Community Credit Union	\$31,115	\$64	0.83%	7.90%	88.82%	\$57	\$64	0.83%	7.90%	88.82%	\$57
	Caprock Federal Credit Union	\$31,313	\$11	0.14%	1.13%	88.31%	\$58	\$11	0.14%	1.13%	88.31%	\$58
	Hockley County School Employees Credit Union	\$31,380	\$44	0.56%	4.78%	90.10%	\$66	\$44	0.56%	4.78%	90.10%	\$66
	Walker County Federal Credit Union	\$31,531	\$89	1.13%	9.75%	77.59%	\$61	\$89	1.13%	9.75%	77.59%	\$61
	Austin Federal Credit Union	\$31,566	\$7	0.09%	1.22%	96.06%	\$45	\$7	0.09%	1.22%	96.06%	\$45
	Common Cents Federal Credit Union	\$31,858	\$57	0.72%	5.78%	77.67%	\$56	\$57	0.72%	5.78%	77.67%	\$56
	Mesquite Credit Union	\$32,417	\$45	0.56%	7.33%	92.54%	\$64	\$45	0.56%	7.33%	92.54%	\$64
	Travis County Credit Union	\$32,815	\$19	0.24%	3.21%	92.16%	\$54	\$19	0.24%	3.21%	92.16%	\$54
	Cabot & NOI Employees Credit Union	\$33,317	(\$14)	(0.17%)	(1.85%)	61.61%	\$57	(\$14)	(0.17%)	(1.85%)	61.61%	\$57
	Transtar Federal Credit Union	\$33,360	\$33	0.41%	7.42%	88.94%	\$63	\$33	0.41%	7.42%	88.94%	\$63
	Cherokee County Federal Credit Union	\$33,911	\$75	0.90%	4.02%	79.64%	\$59	\$75	0.90%	4.02%	79.64%	\$59
	Lufkin Federal Credit Union	\$34,250	\$55	0.66%	2.99%	85.68%	\$55	\$55	0.66%	2.99%	85.68%	\$55
	CTECU	\$34,509	\$0	0.00%	0.00%	97.18%	\$102	\$0	0.00%	0.00%	97.18%	\$102
	Golden Triangle Federal Credit Union	\$34,526	\$58	0.67%	5.68%	83.66%	\$77	\$58	0.67%	5.68%	83.66%	\$77
	Baptist Credit Union	\$34,739	\$1	0.01%	0.13%	97.86%	\$61	\$1	0.01%	0.13%	97.86%	\$61
	City Federal Credit Union	\$34,796	\$93	1.07%	10.78%	71.56%	\$71	\$93	1.07%	10.78%	71.56%	\$71
	Texas Associations of Professionals Federal Credit Union	\$35,373	\$56	0.64%	7.29%	88.52%	\$66	\$56	0.64%	7.29%	88.52%	\$66
	Star of Texas Credit Union	\$35,782	\$48	0.54%	4.48%	86.65%	\$52	\$48	0.54%	4.48%	86.65%	\$52
	Keystone Credit Union	\$36,087	\$8	0.09%	0.33%	86.25%	\$46	\$8	0.09%	0.33%	86.25%	\$46
	Texas Plains Federal Credit Union	\$36,279	\$70	0.79%	5.61%	89.11%	\$51	\$70	0.79%	5.61%	89.11%	\$51
	Members Financial Federal Credit Union	\$36,718	(\$13)	(0.14%)	(2.30%)	97.77%	\$70	(\$13)	(0.14%)	(2.30%)	97.77%	\$70
	Old Ocean Federal Credit Union	\$36,779	\$114	1.27%	14.30%	72.36%	\$64	\$114	1.27%	14.30%	72.36%	\$64
	San Patricio County Teachers Federal Credit Union	\$37,219	(\$168)	(1.79%)	(19.47%)	82.24%	\$47	(\$168)	(1.79%)	(19.47%)	82.24%	\$47
	Port Arthur Teachers Federal Credit Union	\$38,179	\$100	1.05%	10.73%	74.47%	\$48	\$100	1.05%	10.73%	74.47%	\$48
	SPCO Credit Union	\$39,204	\$43	0.44%	4.90%	83.99%	\$76	\$43	0.44%	4.90%	83.99%	\$76
	Brazosport Teachers Federal Credit Union	\$40,119	\$71	0.70%	4.33%	79.11%	\$67	\$71	0.70%	4.33%	79.11%	\$67
	Freestone Credit Union	\$40,250	\$10	0.10%	1.02%	96.64%	\$39	\$10	0.10%	1.02%	96.64%	\$39
	Fannin Federal Credit Union	\$40,325	\$67	0.68%	6.37%	77.34%	\$66	\$67	0.68%	6.37%	77.34%	\$66
	BCM Federal Credit Union	\$40,672	\$80	0.78%	11.01%	72.14%	\$59	\$80	0.78%	11.01%	72.14%	\$59
	Cosden Federal Credit Union	\$40,739	\$80	0.81%	6.39%	92.31%	\$54	\$80	0.81%	6.39%	92.31%	\$54
	Sacred Heart Parish Hallettsville Federal Credit Union	\$40,999	\$65	0.63%	6.44%	78.98%	\$74	\$65	0.63%	6.44%	78.98%	\$74
	Caprock Santa Fe Credit Union	\$41,447	\$219	2.14%	6.47%	50.96%	\$52	\$219	2.14%	6.47%	50.96%	\$52
	City Public Service/IBEW Federal Credit Union	\$41,826	\$70	0.68%	5.78%	79.21%	\$51	\$70	0.68%	5.78%	79.21%	\$51
	Highway District 21 Federal Credit Union	\$42,806	\$31	0.29%	1.86%	75.11%	\$40	\$31	0.29%	1.86%	75.11%	\$40
	Trans Texas Southwest Credit Union	\$43,574	\$30	0.27%	2.35%	92.66%	\$59	\$30	0.27%	2.35%	92.66%	\$59
	South Texas Federal Credit Union	\$44,523	(\$449)	(4.08%)	(71.19%)	114.22%	\$41	(\$449)	(4.08%)	(71.19%)	114.22%	\$41
	Select Federal Credit Union	\$44,529	\$112	1.03%	6.70%	77.74%	\$55	\$112	1.03%	6.70%	77.74%	\$55
	Lubrizol Employees' Credit Union	\$44,966	\$43	0.38%	3.09%	80.21%	\$76	\$43	0.38%	3.09%	80.21%	\$76
	Doches Credit Union	\$45,055	\$60	0.54%	4.14%	83.68%	\$44	\$60	0.54%	4.14%	83.68%	\$44
	Southland Federal Credit Union	\$46,355	\$147	1.28%	11.10%	61.55%	\$60	\$147	1.28%	11.10%	61.55%	\$60
	H&H Federal Credit Union	\$47,068	\$70	0.59%	3.50%	78.10%	\$64	\$70	0.59%	3.50%	78.10%	\$64
	Scott & White Employees Credit Union	\$47,513	\$114	0.97%	18.34%	74.67%	\$48	\$114	0.97%	18.34%	74.67%	\$48
	Big Spring Education Employees Federal Credit Union	\$48,384	\$187	1.57%	11.34%	63.81%	\$56	\$187	1.57%	11.34%	63.81%	\$56
	South Texas Area Resources Credit Union	\$48,672	(\$4)	(0.03%)	(0.29%)	101.13%	\$41	(\$4)	(0.03%)	(0.29%)	101.13%	\$41
	My Credit Union	\$49,819	(\$7)	(0.06%)	(0.70%)	100.47%	\$54	(\$7)	(0.06%)	(0.70%)	100.47%	\$54
	Windthorst Federal Credit Union	\$50,195	\$102	0.80%	4.88%	66.49%	\$65	\$102	0.80%	4.88%	66.49%	\$65
	Lifetime Federal Credit Union	\$50,874	(\$20)	(0.16%)	(0.95%)	91.68%	\$77	(\$20)	(0.16%)	(0.95%)	91.68%	\$77
	Texan Sky Federal Credit Union	\$52,229	\$115	0.90%	6.62%	82.23%	\$66	\$115	0.90%	6.62%	82.23%	\$66
	Hereford Texas Federal Credit Union	\$52,951	\$138	1.07%	5.18%	75.72%	\$62	\$138	1.07%	5.18%	75.72%	\$62
	La Joya Area Federal Credit Union	\$53,234	\$23	0.18%	1.84%	94.33%	\$44	\$23	0.18%	1.84%	94.33%	\$44
	Heritage USA Federal Credit Union	\$53,786	\$135	1.04%	14.60%	75.44%	\$62	\$135	1.04%	14.60%	75.44%	\$62

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 7, 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)												
	Dallas Federal Credit Union	\$55,447	(\$227)	(1.65%)	(22.07%)	92.90%	\$71	(\$227)	(1.65%)	(22.07%)	92.90%	\$71
	First Class American Credit Union	\$56,191	(\$14)	(0.10%)	(1.19%)	99.09%	\$73	(\$14)	(0.10%)	(1.19%)	99.09%	\$73
	Heart O' Texas Federal Credit Union	\$57,120	\$6	0.04%	0.59%	89.91%	\$49	\$6	0.04%	0.59%	89.91%	\$49
	Wellspring Federal Credit Union	\$57,178	\$59	0.41%	5.92%	86.11%	\$51	\$59	0.41%	5.92%	86.11%	\$51
	West Texas Credit Union	\$57,299	\$45	0.32%	3.97%	84.86%	\$57	\$45	0.32%	3.97%	84.86%	\$57
	Houston Metropolitan Employees Federal Credit Union	\$57,630	\$79	0.56%	6.22%	82.17%	\$55	\$79	0.56%	6.22%	82.17%	\$55
	Texas Telcom Credit Union	\$57,801	\$105	0.73%	5.55%	76.15%	\$78	\$105	0.73%	5.55%	76.15%	\$78
	Texas Bridge Credit Union	\$58,840	\$115	0.79%	9.51%	85.51%	\$58	\$115	0.79%	9.51%	85.51%	\$58
	Houston Highway Credit Union	\$59,120	\$27	0.18%	3.18%	79.00%	\$68	\$27	0.18%	3.18%	79.00%	\$68
	Baycel Federal Credit Union	\$60,092	\$221	1.49%	8.97%	55.28%	\$52	\$221	1.49%	8.97%	55.28%	\$52
	Texas Federal Credit Union	\$61,327	(\$1,022)	(6.63%)	(106.71%)	244.27%	\$256	(\$1,022)	(6.63%)	(106.71%)	244.27%	\$256
	Service 1st Credit Union	\$61,646	\$153	1.01%	10.81%	69.05%	\$65	\$153	1.01%	10.81%	69.05%	\$65
	Southwest Financial Federal Credit Union	\$63,253	\$211	1.35%	8.11%	67.21%	\$63	\$211	1.35%	8.11%	67.21%	\$63
	Domino Federal Credit Union	\$63,945	\$148	0.95%	6.76%	77.90%	\$48	\$148	0.95%	6.76%	77.90%	\$48
	Irving City Employees Federal Credit Union	\$63,956	\$111	0.71%	6.40%	72.50%	\$73	\$111	0.71%	6.40%	72.50%	\$73
	Postel Family Credit Union	\$64,285	(\$16)	(0.10%)	(1.08%)	92.71%	\$62	(\$16)	(0.10%)	(1.08%)	92.71%	\$62
	RelyOn Credit Union	\$64,847	(\$91)	(0.56%)	(5.61%)	110.66%	\$63	(\$91)	(0.56%)	(5.61%)	110.66%	\$63
	Telco Plus Credit Union	\$65,722	\$42	0.26%	1.95%	94.98%	\$51	\$42	0.26%	1.95%	94.98%	\$51
	Centex Citizens Credit Union	\$67,711	\$153	0.91%	4.74%	78.75%	\$56	\$153	0.91%	4.74%	78.75%	\$56
	Kerr County Federal Credit Union	\$69,474	\$112	0.65%	9.79%	77.28%	\$68	\$112	0.65%	9.79%	77.28%	\$68
	Westex Federal Credit Union	\$69,770	\$61	0.36%	3.36%	91.12%	\$63	\$61	0.36%	3.36%	91.12%	\$63
	First Abilene Federal Credit Union	\$72,581	\$58	0.32%	3.21%	83.43%	\$65	\$58	0.32%	3.21%	83.43%	\$65
	Las Colinas Federal Credit Union	\$73,535	\$78	0.43%	5.17%	85.12%	\$62	\$78	0.43%	5.17%	85.12%	\$62
	Memorial Credit Union	\$73,604	\$105	0.57%	5.76%	82.89%	\$73	\$105	0.57%	5.76%	82.89%	\$73
	Southwest Research Center Federal Credit Union	\$73,765	\$65	0.35%	4.14%	87.92%	\$51	\$65	0.35%	4.14%	87.92%	\$51
	Coastal Community Federal Credit Union	\$74,003	\$158	0.87%	9.68%	76.71%	\$59	\$158	0.87%	9.68%	76.71%	\$59
	Metro Medical Credit Union	\$74,238	\$48	0.26%	2.15%	84.15%	\$57	\$48	0.26%	2.15%	84.15%	\$57
	Baylor Health Care System Credit Union	\$74,350	\$182	0.98%	6.47%	69.28%	\$64	\$182	0.98%	6.47%	69.28%	\$64
	Texas DPS Credit Union	\$74,406	\$100	0.54%	6.81%	80.49%	\$65	\$100	0.54%	6.81%	80.49%	\$65
	Rockdale Federal Credit Union	\$75,072	\$13	0.07%	0.59%	97.96%	\$56	\$13	0.07%	0.59%	97.96%	\$56
	Valley Federal Credit Union	\$76,357	\$162	0.87%	6.16%	87.09%	\$52	\$162	0.87%	6.16%	87.09%	\$52
	Concho Educators Federal Credit Union	\$77,367	\$89	0.46%	5.51%	86.81%	\$45	\$89	0.46%	5.51%	86.81%	\$45
	Wichita Falls Teachers Federal Credit Union	\$78,179	\$136	0.70%	6.05%	84.40%	\$56	\$136	0.70%	6.05%	84.40%	\$56
	Space City Credit Union	\$79,270	\$100	0.51%	5.18%	84.50%	\$58	\$100	0.51%	5.18%	84.50%	\$58
	U. S. Employees Credit Union	\$81,313	\$41	0.20%	2.65%	89.42%	\$65	\$41	0.20%	2.65%	89.42%	\$65
	Members Credit Union	\$82,256	\$139	0.68%	8.02%	81.63%	\$65	\$139	0.68%	8.02%	81.63%	\$65
	Texas Health Credit Union	\$83,676	\$134	0.64%	5.89%	70.78%	\$84	\$134	0.64%	5.89%	70.78%	\$84
	Naft Federal Credit Union	\$83,711	\$286	1.39%	10.52%	74.17%	\$49	\$286	1.39%	10.52%	74.17%	\$49
	One Source Federal Credit Union	\$85,303	(\$84)	(0.39%)	(5.35%)	89.15%	\$44	(\$84)	(0.39%)	(5.35%)	89.15%	\$44
	Eastex Credit Union	\$86,135	\$165	0.78%	7.64%	78.27%	\$44	\$165	0.78%	7.64%	78.27%	\$44
	Southwest 66 Credit Union	\$86,270	\$269	1.25%	12.17%	92.19%	\$53	\$269	1.25%	12.17%	92.19%	\$53
	Tarrant County's Credit Union	\$87,638	\$63	0.29%	3.50%	88.42%	\$68	\$63	0.29%	3.50%	88.42%	\$68
	First Central Credit Union	\$87,826	\$431	2.02%	15.72%	75.28%	\$52	\$431	2.02%	15.72%	75.28%	\$52
	Texoma Educators Federal Credit Union	\$91,514	\$110	0.49%	3.70%	83.26%	\$66	\$110	0.49%	3.70%	83.26%	\$66
	Prestige Community Credit Union	\$92,744	(\$2)	(0.01%)	(0.11%)	88.56%	\$68	(\$2)	(0.01%)	(0.11%)	88.56%	\$68
	KBR Heritage Federal Credit Union	\$93,607	\$42	0.18%	1.51%	80.54%	\$64	\$42	0.18%	1.51%	80.54%	\$64
	Southern Federal Credit Union	\$93,739	\$372	1.61%	5.32%	40.73%	\$80	\$372	1.61%	5.32%	40.73%	\$80
	Edinburg Teachers Credit Union	\$94,072	\$51	0.22%	0.94%	93.43%	\$198	\$51	0.22%	0.94%	93.43%	\$198
	WesTex Community Credit Union	\$95,672	\$301	1.33%	13.51%	72.61%	\$55	\$301	1.33%	13.51%	72.61%	\$55
	Nascoga Federal Credit Union	\$96,437	\$53	0.22%	2.75%	92.03%	\$69	\$53	0.22%	2.75%	92.03%	\$69
	Allied Federal Credit Union	\$97,147	\$66	0.28%	3.90%	87.11%	\$60	\$66	0.28%	3.90%	87.11%	\$60
	Community Service Credit Union	\$99,471	\$134	0.55%	5.49%	84.95%	\$69	\$134	0.55%	5.49%	84.95%	\$69
	Rio Grande Valley Credit Union	\$99,601	\$118	0.48%	5.31%	90.76%	\$52	\$118	0.48%	5.31%	90.76%	\$52
	Kelly Community Federal Credit Union	\$101,467	\$83	0.33%	2.75%	86.89%	\$57	\$83	0.33%	2.75%	86.89%	\$57
	United Community Credit Union	\$103,538	\$17	0.07%	0.72%	88.25%	\$58	\$17	0.07%	0.72%	88.25%	\$58
	River City Federal Credit Union	\$110,621	\$94	0.34%	5.28%	84.99%	\$54	\$94	0.34%	5.28%	84.99%	\$54
	Chemcel Federal Credit Union	\$116,062	\$188	0.66%	6.10%	78.85%	\$49	\$188	0.66%	6.10%	78.85%	\$49
	Cooperative Teachers Credit Union	\$116,565	\$53	0.18%	1.55%	90.00%	\$79	\$53	0.18%	1.55%	90.00%	\$79

Source: SNL Financial

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

Performance Analysis

March 31, 2018

Run Date: June 7, 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)												
	Plus4 Credit Union	\$117,335	\$149	0.50%	7.30%	79.88%	\$60	\$149	0.50%	7.30%	79.88%	\$60
	Texasgulf Federal Credit Union	\$119,204	\$469	1.61%	13.77%	53.93%	\$70	\$469	1.61%	13.77%	53.93%	\$70
	Access Community Credit Union	\$122,939	\$108	0.36%	2.56%	88.02%	\$57	\$108	0.36%	2.56%	88.02%	\$57
	Chocolate Bayou Community Federal Credit Union	\$123,181	\$232	0.76%	9.50%	80.61%	\$52	\$232	0.76%	9.50%	80.61%	\$52
	Lone Star Credit Union	\$125,250	\$260	0.84%	12.66%	79.83%	\$72	\$260	0.84%	12.66%	79.83%	\$72
	MTCU	\$125,326	(\$61)	(0.20%)	(2.47%)	100.92%	\$69	(\$61)	(0.20%)	(2.47%)	100.92%	\$69
	Go Federal Credit Union	\$126,135	(\$13)	(0.04%)	(0.54%)	92.79%	\$81	(\$13)	(0.04%)	(0.54%)	92.79%	\$81
	Capitol Credit Union	\$127,544	\$245	0.78%	10.62%	80.67%	\$68	\$245	0.78%	10.62%	80.67%	\$68
	Santa Fe Federal Credit Union	\$128,057	\$102	0.32%	2.32%	77.17%	\$55	\$102	0.32%	2.32%	77.17%	\$55
	LibertyOne Credit Union	\$129,017	\$167	0.52%	5.04%	76.16%	\$76	\$167	0.52%	5.04%	76.16%	\$76
	Members First Credit Union	\$130,050	\$346	1.07%	5.79%	70.23%	\$57	\$346	1.07%	5.79%	70.23%	\$57
	Laredo Federal Credit Union	\$132,496	\$11	0.03%	0.43%	95.79%	\$43	\$11	0.03%	0.43%	95.79%	\$43
	Members Trust of the Southwest Federal Credit Union	\$135,929	\$339	1.01%	15.12%	70.99%	\$69	\$339	1.01%	15.12%	70.99%	\$69
	Citizens Federal Credit Union	\$136,960	\$132	0.40%	4.28%	79.31%	\$65	\$132	0.40%	4.28%	79.31%	\$65
	Government Employees Federal Credit Union	\$139,011	\$125	0.36%	4.48%	96.88%	\$68	\$125	0.36%	4.48%	96.88%	\$68
	BP Federal Credit Union	\$140,654	\$135	0.40%	4.82%	73.62%	\$91	\$135	0.40%	4.82%	73.62%	\$91
	Communities of Abilene Federal Credit Union	\$140,654	\$146	0.42%	5.57%	74.58%	\$58	\$146	0.42%	5.57%	74.58%	\$58
	Texoma Community Credit Union	\$144,538	\$442	1.25%	11.78%	74.92%	\$58	\$442	1.25%	11.78%	74.92%	\$58
	Cal-Com Federal Credit Union	\$146,718	\$287	0.79%	10.01%	65.95%	\$53	\$287	0.79%	10.01%	65.95%	\$53
	Border Federal Credit Union	\$147,001	\$307	0.86%	6.17%	85.31%	\$48	\$307	0.86%	6.17%	85.31%	\$48
	Pioneer Mutual Federal Credit Union	\$147,411	\$199	0.54%	3.68%	84.53%	\$61	\$199	0.54%	3.68%	84.53%	\$61
	Nizari Progressive Federal Credit Union	\$151,287	\$252	0.67%	5.20%	71.95%	\$58	\$252	0.67%	5.20%	71.95%	\$58
	Southwest Heritage Credit Union	\$154,136	\$554	1.47%	16.90%	69.85%	\$58	\$554	1.47%	16.90%	69.85%	\$58
	North East Texas Credit Union	\$155,005	\$158	0.42%	3.89%	87.80%	\$62	\$158	0.42%	3.89%	87.80%	\$62
	Texas Partners Federal Credit Union	\$157,279	\$268	0.69%	10.27%	84.01%	\$49	\$268	0.69%	10.27%	84.01%	\$49
	Harris County Federal Credit Union	\$163,230	\$465	1.14%	8.16%	63.80%	\$55	\$465	1.14%	8.16%	63.80%	\$55
	Texas Tech Federal Credit Union	\$166,170	\$276	0.69%	6.07%	91.29%	\$84	\$276	0.69%	6.07%	91.29%	\$84
	Beacon Federal Credit Union	\$169,841	\$139	0.33%	4.86%	88.54%	\$73	\$139	0.33%	4.86%	88.54%	\$73
	H.E.B. Federal Credit Union	\$173,619	\$352	0.82%	5.84%	83.01%	\$105	\$352	0.82%	5.84%	83.01%	\$105
	People's Federal Credit Union	\$186,714	(\$22)	(0.05%)	(0.59%)	83.66%	\$50	(\$22)	(0.05%)	(0.59%)	83.66%	\$50
	Fort Worth City Credit Union	\$193,796	\$473	0.99%	8.60%	72.71%	\$66	\$473	0.99%	8.60%	72.71%	\$66
	Mobility Credit Union	\$196,156	\$147	0.31%	4.11%	78.09%	\$78	\$147	0.31%	4.11%	78.09%	\$78
	Members Choice of Central Texas Federal Credit Union	\$197,399	\$359	0.73%	6.46%	71.20%	\$62	\$359	0.73%	6.46%	71.20%	\$62
	MemberSource Credit Union	\$206,817	\$25	0.05%	0.62%	87.09%	\$71	\$25	0.05%	0.62%	87.09%	\$71
	Investex Credit Union	\$208,005	\$262	0.51%	5.61%	79.92%	\$73	\$262	0.51%	5.61%	79.92%	\$73
	Gulf Coast Federal Credit Union	\$210,676	\$275	0.52%	6.13%	65.64%	\$54	\$275	0.52%	6.13%	65.64%	\$54
	Energy Capital Credit Union	\$221,152	\$283	0.51%	5.79%	76.19%	\$63	\$283	0.51%	5.79%	76.19%	\$63
	Pantex Federal Credit Union	\$222,345	\$217	0.39%	2.18%	83.62%	\$63	\$217	0.39%	2.18%	83.62%	\$63
	Sabine Federal Credit Union	\$225,742	\$406	0.72%	7.32%	76.59%	\$64	\$406	0.72%	7.32%	76.59%	\$64
	Amarillo Community Federal Credit Union	\$230,463	\$182	0.32%	3.79%	90.31%	\$59	\$182	0.32%	3.79%	90.31%	\$59
	Alliance Credit Union	\$236,491	\$811	1.36%	8.88%	74.23%	\$61	\$811	1.36%	8.88%	74.23%	\$61
	America's Credit Union	\$237,521	\$326	0.55%	4.18%	83.75%	\$67	\$326	0.55%	4.18%	83.75%	\$67
	United Texas Credit Union	\$240,846	\$86	0.15%	1.71%	95.27%	\$75	\$86	0.15%	1.71%	95.27%	\$75
	Cy-Fair Federal Credit Union	\$246,233	\$221	0.36%	4.42%	80.80%	\$74	\$221	0.36%	4.42%	80.80%	\$74
Average of Asset Group A		\$42,607	\$49	0.19%	0.96%	86.10%	\$55	\$49	0.19%	0.96%	86.10%	\$55

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Performance Analysis

March 31, 2018

Run Date: June 7, 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												
	First Basin Credit Union	\$250,159	\$511	0.82%	8.77%	74.24%	\$64	\$511	0.82%	8.77%	74.24%	\$64
	Unity One Credit Union	\$254,631	\$212	0.34%	4.73%	81.46%	\$62	\$212	0.34%	4.73%	81.46%	\$62
	Synergy Federal Credit Union	\$255,235	\$557	0.92%	6.98%	66.69%	\$72	\$557	0.92%	6.98%	66.69%	\$72
	1st Community Federal Credit Union	\$256,711	\$581	0.92%	10.12%	76.76%	\$53	\$581	0.92%	10.12%	76.76%	\$53
	Education Credit Union	\$260,436	\$297	0.46%	3.40%	82.56%	\$65	\$297	0.46%	3.40%	82.56%	\$65
	Houston Texas Fire Fighters Federal Credit Union	\$271,463	\$208	0.31%	2.15%	84.77%	\$75	\$208	0.31%	2.15%	84.77%	\$75
	GENCO Federal Credit Union	\$297,896	\$361	0.49%	4.10%	81.30%	\$55	\$361	0.49%	4.10%	81.30%	\$55
	Coastal Community And Teachers Credit Union	\$306,030	\$987	1.31%	13.93%	65.81%	\$39	\$987	1.31%	13.93%	65.81%	\$39
	Gulf Credit Union	\$311,270	\$538	0.69%	20.09%	74.98%	\$60	\$538	0.69%	20.09%	74.98%	\$60
	Evolve Federal Credit Union	\$312,544	\$173	0.22%	2.29%	73.25%	\$57	\$173	0.22%	2.29%	73.25%	\$57
	MCT Credit Union	\$314,404	\$285	0.36%	4.38%	85.28%	\$75	\$285	0.36%	4.38%	85.28%	\$75
	Public Employees Credit Union	\$336,246	\$983	1.17%	14.01%	64.52%	\$61	\$983	1.17%	14.01%	64.52%	\$61
	DuGood Federal Credit Union	\$340,650	\$653	0.77%	7.27%	78.10%	\$55	\$653	0.77%	7.27%	78.10%	\$55
	Texell Credit Union	\$345,424	\$822	0.97%	9.07%	71.00%	\$65	\$822	0.97%	9.07%	71.00%	\$65
	Texar Federal Credit Union	\$345,765	\$1,039	1.21%	9.30%	74.17%	\$68	\$1,039	1.21%	9.30%	74.17%	\$68
	Union Square Credit Union	\$354,612	\$149	0.17%	1.43%	87.03%	\$58	\$149	0.17%	1.43%	87.03%	\$58
	Security First Federal Credit Union	\$360,830	\$1,136	1.28%	15.34%	69.70%	\$46	\$1,136	1.28%	15.34%	69.70%	\$46
	My Community Credit Union	\$367,940	\$795	0.88%	8.56%	77.97%	\$67	\$795	0.88%	8.56%	77.97%	\$67
	Air Force Federal Credit Union	\$401,438	\$312	0.32%	4.60%	87.02%	\$66	\$312	0.32%	4.60%	87.02%	\$66
	Educators Credit Union	\$403,114	\$819	0.81%	5.04%	63.84%	\$68	\$819	0.81%	5.04%	63.84%	\$68
	Associated Credit Union of Texas	\$415,074	\$6	0.01%	0.06%	84.84%	\$72	\$6	0.01%	0.06%	84.84%	\$72
	City Credit Union	\$418,633	\$836	0.81%	7.62%	73.88%	\$75	\$836	0.81%	7.62%	73.88%	\$75
	Education First Federal Credit Union	\$428,480	(\$359)	(0.34%)	(4.05%)	99.26%	\$74	(\$359)	(0.34%)	(4.05%)	99.26%	\$74
	Abilene Teachers Federal Credit Union	\$442,211	\$1,306	1.20%	8.49%	70.18%	\$57	\$1,306	1.20%	8.49%	70.18%	\$57
	Texas Bay Credit Union	\$446,801	\$503	0.45%	4.45%	66.90%	\$78	\$503	0.45%	4.45%	66.90%	\$78
	Primeway Federal Credit Union	\$490,915	\$309	0.25%	3.76%	85.66%	\$103	\$309	0.25%	3.76%	85.66%	\$103
	Complex Community Federal Credit Union	\$494,765	\$1,703	1.41%	14.45%	69.21%	\$70	\$1,703	1.41%	14.45%	69.21%	\$70
	Average of Asset Group B	\$351,247	\$582	0.67%	7.05%	76.68%	\$65	\$582	0.67%	7.05%	76.68%	\$65
Asset Group C - \$501 million to \$1 billion in total assets												
	Resource One Credit Union	\$501,689	\$1,514	1.24%	12.46%	72.02%	\$77	\$1,514	1.24%	12.46%	72.02%	\$77
	Community Resource Credit Union	\$516,633	\$1,331	1.05%	13.79%	76.49%	\$77	\$1,331	1.05%	13.79%	76.49%	\$77
	People's Trust Federal Credit Union	\$529,381	\$818	0.64%	7.56%	79.25%	\$102	\$818	0.64%	7.56%	79.25%	\$102
	Southwest Airlines Federal Credit Union	\$547,727	\$1,336	1.00%	9.75%	66.55%	\$98	\$1,336	1.00%	9.75%	66.55%	\$98
	Generations Community Federal Credit Union	\$548,566	\$578	0.42%	4.93%	84.78%	\$68	\$578	0.42%	4.93%	84.78%	\$68
	Neches Federal Credit Union	\$600,477	\$2,274	1.53%	12.05%	67.60%	\$59	\$2,274	1.53%	12.05%	67.60%	\$59
	Members Choice Credit Union	\$604,661	\$706	0.48%	5.48%	87.64%	\$77	\$706	0.48%	5.48%	87.64%	\$77
	East Texas Professional Credit Union	\$612,231	\$2,521	1.68%	8.76%	64.16%	\$49	\$2,521	1.68%	8.76%	64.16%	\$49
	Greater Texas Federal Credit Union	\$624,528	\$1,260	0.82%	10.37%	74.64%	\$54	\$1,260	0.82%	10.37%	74.64%	\$54
	Houston Federal Credit Union	\$648,161	\$1,556	0.97%	11.89%	71.69%	\$63	\$1,556	0.97%	11.89%	71.69%	\$63
	FivePoint Credit Union	\$648,999	\$459	0.28%	2.75%	86.97%	\$84	\$459	0.28%	2.75%	86.97%	\$84
	El Paso Area Teachers Federal Credit Union	\$649,029	\$404	0.25%	2.11%	78.15%	\$59	\$404	0.25%	2.11%	78.15%	\$59
	Neighborhood Credit Union	\$661,042	\$1,880	1.16%	10.64%	66.39%	\$75	\$1,880	1.16%	10.64%	66.39%	\$75
	First Service Credit Union	\$697,590	\$1,769	1.01%	10.74%	72.77%	\$82	\$1,769	1.01%	10.74%	72.77%	\$82
	Smart Financial Credit Union	\$711,139	\$1,306	0.74%	9.41%	82.90%	\$73	\$1,306	0.74%	9.41%	82.90%	\$73
	Houston Police Federal Credit Union	\$725,689	\$2,124	1.18%	9.14%	52.81%	\$74	\$2,124	1.18%	9.14%	52.81%	\$74
	Brazos Valley Schools Credit Union	\$730,306	\$540	0.30%	3.44%	84.12%	\$66	\$540	0.30%	3.44%	84.12%	\$66
	Gulf Coast Educators Federal Credit Union	\$735,796	\$2,292	1.26%	8.10%	66.58%	\$76	\$2,292	1.26%	8.10%	66.58%	\$76
	Mobiloil Federal Credit Union	\$789,249	\$2,484	1.26%	11.23%	63.05%	\$71	\$2,484	1.26%	11.23%	63.05%	\$71
	InTouch Credit Union	\$841,634	\$1,295	0.63%	6.95%	77.88%	\$69	\$1,295	0.63%	6.95%	77.88%	\$69
	Velocity Credit Union	\$847,682	\$2,362	1.10%	10.19%	57.17%	\$76	\$2,362	1.10%	10.19%	57.17%	\$76
	Schlumberger Employees Credit Union	\$870,372	\$3,284	1.56%	11.39%	44.09%	\$87	\$3,284	1.56%	11.39%	44.09%	\$87
	Red River Federal Credit Union	\$903,066	\$2,213	0.99%	9.71%	65.59%	\$51	\$2,213	0.99%	9.71%	65.59%	\$51
	Fort Worth Community Credit Union	\$909,373	\$693	0.31%	3.43%	83.26%	\$78	\$693	0.31%	3.43%	83.26%	\$78
	Amplify Credit Union	\$927,761	\$2,198	0.96%	10.94%	70.19%	\$94	\$2,198	0.96%	10.94%	70.19%	\$94
	Amoco Federal Credit Union	\$939,265	\$1,684	0.73%	9.42%	72.72%	\$75	\$1,684	0.73%	9.42%	72.72%	\$75
	United Heritage Credit Union	\$969,358	\$2,405	1.00%	12.05%	69.61%	\$73	\$2,405	1.00%	12.05%	69.61%	\$73
	DATCU Credit Union	\$978,770	\$3,438	1.43%	9.89%	61.84%	\$78	\$3,438	1.43%	9.89%	61.84%	\$78
	Average of Asset Group C	\$723,935	\$1,669	0.93%	8.88%	71.46%	\$74	\$1,669	0.93%	8.88%	71.46%	\$74

Source: SNL Financial

NA = data was not available.

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

Performance Analysis

March 31, 2018

Run Date: June 7, 2018

		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)
Region	Institution Name											
Asset Group D - \$1 billion and over in total assets												
	Shell Federal Credit Union	\$1,035,544	\$4,737	1.87%	20.42%	65.65%	\$81	\$4,737	1.87%	20.42%	65.65%	\$81
	Firstmark Credit Union	\$1,059,290	\$998	0.38%	4.26%	82.82%	\$68	\$998	0.38%	4.26%	82.82%	\$68
	FirstLight Federal Credit Union	\$1,074,141	\$2,252	0.85%	10.04%	70.37%	\$63	\$2,252	0.85%	10.04%	70.37%	\$63
	Texas Trust Credit Union	\$1,211,252	\$2,071	0.68%	6.91%	79.88%	\$75	\$2,071	0.68%	6.91%	79.88%	\$75
	First Community Credit Union	\$1,402,964	\$4,473	1.30%	14.96%	70.10%	\$74	\$4,473	1.30%	14.96%	70.10%	\$74
	Credit Union Of Texas	\$1,410,323	\$35	0.01%	0.11%	82.94%	\$98	\$35	0.01%	0.11%	82.94%	\$98
	A+ Federal Credit Union	\$1,449,247	\$4,741	1.33%	14.43%	66.63%	\$70	\$4,741	1.33%	14.43%	66.63%	\$70
	Austin Telco Federal Credit Union	\$1,458,420	\$4,589	1.26%	10.09%	59.07%	\$72	\$4,589	1.26%	10.09%	59.07%	\$72
	Advancial Federal Credit Union	\$1,625,322	\$2,657	0.67%	8.18%	73.78%	\$88	\$2,657	0.67%	8.18%	73.78%	\$88
	Texans Credit Union	\$1,641,716	\$6,573	1.63%	32.41%	55.10%	\$71	\$6,573	1.63%	32.41%	55.10%	\$71
	EECU	\$2,148,510	\$7,117	1.34%	11.72%	62.69%	\$95	\$7,117	1.34%	11.72%	62.69%	\$95
	JSC Federal Credit Union	\$2,169,631	\$3,757	0.70%	6.70%	64.18%	\$69	\$3,757	0.70%	6.70%	64.18%	\$69
	University Federal Credit Union	\$2,348,003	\$5,214	0.91%	10.81%	80.71%	\$108	\$5,214	0.91%	10.81%	80.71%	\$108
	GECU	\$2,662,332	\$5,909	0.89%	9.20%	64.77%	\$58	\$5,909	0.89%	9.20%	64.77%	\$58
	Navy Army Community Credit Union	\$2,707,478	\$4,347	0.64%	6.18%	59.49%	\$71	\$4,347	0.64%	6.18%	59.49%	\$71
	Credit Human Federal Credit Union	\$2,955,196	\$2,089	0.28%	2.77%	84.67%	\$88	\$2,089	0.28%	2.77%	84.67%	\$88
	Texas Dow Employees Credit Union	\$3,217,135	\$9,865	1.24%	15.07%	68.78%	\$81	\$9,865	1.24%	15.07%	68.78%	\$81
	American Airlines Federal Credit Union	\$6,867,288	\$13,513	0.80%	8.03%	63.40%	\$79	\$13,513	0.80%	8.03%	63.40%	\$79
	Randolph-Brooks Federal Credit Union	\$8,839,315	\$27,944	1.28%	10.69%	69.46%	\$89	\$27,944	1.28%	10.69%	69.46%	\$89
	Security Service Federal Credit Union	\$9,510,289	\$14,021	0.59%	6.72%	64.64%	\$78	\$14,021	0.59%	6.72%	64.64%	\$78
	Average of Asset Group D	\$2,839,670	\$6,345	0.93%	10.49%	69.46%	\$79	\$6,345	0.93%	10.49%	69.46%	\$79

Source: SNL Financial

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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	\$264	\$88	\$153	57.52%	NA	4.48%	0.00%	4.48%	(10.33%)	(17.50%)
	Assumption Beaumont Federal Credit Union	\$478	\$301	\$429	70.16%	NA	1.67%	0.83%	0.83%	(3.32%)	(2.78%)
	Lynn Co Federal Credit Union	\$519	\$249	\$400	62.25%	\$519	4.60%	0.00%	4.60%	(3.82%)	3.02%
	All Saints Catholic Federal Credit Union	\$549	\$285	\$449	63.47%	\$78	3.72%	0.00%	3.72%	19.08%	23.58%
	Texas Lee Federal Credit Union	\$657	\$515	\$595	86.55%	NA	2.44%	0.00%	2.44%	1.22%	0.00%
	Musicians Federal Credit Union	\$677	\$439	\$593	74.03%	\$1,354	4.39%	0.00%	3.76%	52.09%	59.69%
	Paris District Credit Union	\$694	\$264	\$602	43.85%	\$1,388	4.12%	0.59%	3.53%	17.44%	20.24%
	Jafari No-Interest Credit Union	\$825	\$270	\$575	46.96%	NA	0.97%	0.00%	0.97%	2.93%	(1.39%)
	I.B.E.W. Local #681 Credit Union	\$882	\$584	\$765	76.34%	\$1,764	3.23%	0.00%	3.69%	14.08%	16.33%
	T & FS Employee Credit Union	\$888	\$652	\$666	97.90%	\$888	11.75%	0.90%	10.85%	2.72%	(1.20%)
	Pear Orchard Federal Credit Union	\$971	\$656	\$768	85.42%	\$388	4.59%	0.42%	4.18%	11.01%	15.14%
	Orange County Teachers Credit Union	\$977	\$25	\$615	4.07%	\$977	0.72%	0.00%	0.72%	(85.09%)	(105.39%)
	Littlefield School Employees Federal Credit Union	\$990	\$478	\$826	57.87%	\$1,980	4.40%	0.37%	4.03%	(68.06%)	(79.53%)
	Pilgrim CUCC Federal Credit Union	\$1,016	\$650	\$912	71.27%	\$1,016	5.09%	0.36%	4.00%	(56.76%)	(6.47%)
	S W E Federal Credit Union	\$1,074	\$834	\$879	94.88%	\$1,074	3.40%	0.34%	2.72%	(64.90%)	(103.29%)
	Brentwood Baptist Church Federal Credit Union	\$1,127	\$826	\$1,020	80.98%	\$451	4.30%	0.36%	3.59%	8.70%	8.41%
	Teachers Alliance Federal Credit Union	\$1,273	\$359	\$936	38.35%	\$637	3.77%	0.00%	3.45%	(0.31%)	1.29%
	Saint Lukes Community Federal Credit Union	\$1,374	\$307	\$1,241	24.74%	\$1,374	2.02%	0.87%	1.15%	(6.87%)	(7.28%)
	Empowerment Community Development Federal Credit Union	\$1,405	\$705	\$1,264	55.78%	\$1,405	4.77%	0.28%	3.92%	(12.15%)	(12.86%)
	Witco Houston Employees Credit Union	\$1,419	\$1,133	\$1,078	105.10%	\$1,419	3.64%	0.56%	3.08%	(4.74%)	(6.21%)
	Faith Cooperative Federal Credit Union	\$1,431	\$704	\$1,296	54.32%	\$1,431	2.34%	0.59%	1.76%	39.63%	38.58%
	W T N M Atlantic Federal Credit Union	\$1,445	\$866	\$1,105	78.37%	\$1,445	6.30%	0.52%	5.77%	(39.20%)	(52.24%)
	Redeemer Federal Credit Union	\$1,514	\$454	\$1,087	41.77%	\$757	2.81%	0.00%	2.81%	180.08%	237.54%
	Highway Employees Credit Union	\$1,634	\$1,240	\$1,162	106.71%	\$817	5.03%	0.25%	4.52%	21.68%	12.79%
	G P M Federal Credit Union	\$1,814	\$641	\$1,472	43.55%	\$1,814	2.27%	0.23%	2.05%	25.32%	28.84%
	Salt Employees Federal Credit Union	\$1,819	\$895	\$1,036	86.39%	\$910	3.91%	0.00%	3.91%	(9.87%)	(11.99%)
	IBEW LU 278 Federal Credit Union	\$1,919	\$788	\$1,788	44.07%	\$960	3.11%	0.00%	3.11%	(3.31%)	(2.89%)
	American Baptist Association Credit Union	\$2,116	\$1,682	\$1,931	87.11%	\$4,232	3.99%	0.57%	3.42%	4.78%	5.46%
	Lehrer Interests Credit Union	\$2,168	\$318	\$1,725	18.43%	\$2,168	1.29%	0.37%	0.92%	(0.55%)	(0.69%)
	Goodyear San Angelo Federal Credit Union	\$2,345	\$2,059	\$2,095	98.28%	\$2,345	4.81%	2.06%	2.75%	6.41%	6.01%
	Sugar Growers Federal Credit Union	\$2,349	\$486	\$1,393	34.89%	\$2,349	2.88%	0.17%	2.54%	(5.38%)	(11.17%)
	Light Commerce Credit Union	\$2,487	\$1,820	\$1,949	93.38%	\$1,244	4.35%	0.16%	4.19%	(26.86%)	(28.59%)
	Kilgore Shell Employees Federal Credit Union	\$2,549	\$1,684	\$2,185	77.07%	\$1,699	3.72%	0.31%	3.41%	(8.75%)	(10.69%)
	Covenant Savings Federal Credit Union	\$2,848	\$1,747	\$2,590	67.45%	\$712	4.08%	0.00%	4.08%	31.68%	34.20%
	Sweeny Teachers Federal Credit Union	\$2,890	\$1,665	\$2,569	64.81%	\$1,445	3.95%	0.14%	3.81%	(12.34%)	(12.08%)
	First United Credit Union	\$2,903	\$2,288	\$2,106	108.64%	\$2,903	3.30%	0.14%	3.17%	(0.83%)	0.57%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,953	\$1,151	\$2,450	46.98%	\$1,969	3.24%	0.13%	3.10%	(2.82%)	2.30%
	Pasadena Postal Credit Union	\$3,021	\$2,626	\$2,566	102.34%	\$1,511	7.76%	1.31%	6.44%	(5.48%)	(0.93%)
	T. H. D. District 17 Credit Union	\$3,153	\$1,951	\$2,437	80.06%	\$3,153	2.92%	0.38%	2.54%	1.78%	1.81%
	SP Trainmen Federal Credit Union	\$3,261	\$769	\$2,178	35.31%	\$1,631	3.34%	0.12%	3.34%	7.75%	9.21%
	Navarro Credit Union	\$3,290	\$1,286	\$2,220	57.93%	\$3,290	3.83%	0.12%	3.71%	13.97%	19.26%
	Corpus Christi S.P. Credit Union	\$3,327	\$2,039	\$2,572	79.28%	\$832	4.67%	0.62%	4.06%	18.89%	18.89%
	Vidor Teachers Federal Credit Union	\$3,352	\$2,506	\$2,859	87.65%	\$3,352	2.98%	0.62%	2.36%	34.06%	39.68%
	Galveston School Employees Federal Credit Union	\$3,492	\$2,230	\$3,131	71.22%	\$1,746	6.99%	0.11%	6.76%	0.34%	11.30%
	Pampa Municipal Credit Union	\$3,644	\$3,199	\$3,336	95.89%	\$1,458	4.84%	0.66%	4.18%	1.21%	1.81%
	Plains Federal Credit Union	\$3,868	\$2,544	\$3,306	76.95%	\$1,289	3.98%	0.20%	3.87%	(10.96%)	(8.87%)
	Longview Federal Credit Union	\$3,890	\$2,213	\$3,175	69.70%	\$1,297	4.04%	0.21%	3.83%	6.05%	8.23%
	Federal Employees Credit Union	\$3,913	\$1,679	\$3,227	52.03%	\$1,957	3.05%	0.20%	2.95%	(4.65%)	(7.78%)
	B P S Federal Credit Union	\$3,914	\$1,254	\$2,245	55.86%	\$7,828	1.84%	0.20%	1.64%	2.16%	2.87%
	Thd-6 Credit Union	\$3,944	\$2,609	\$3,495	74.65%	\$1,972	4.26%	0.51%	3.85%	(0.10%)	(0.11%)
	Oak Farms Employees Credit Union	\$4,260	\$3,222	\$3,115	103.43%	\$1,420	5.91%	0.38%	5.54%	(0.09%)	(7.31%)
	Union Pacific Employees Credit Union	\$4,265	\$2,237	\$3,506	63.80%	\$2,133	4.15%	0.38%	3.68%	5.13%	4.85%
	IBEW 116 Federal Credit Union	\$4,281	\$1,671	\$3,922	42.61%	\$2,141	3.36%	0.28%	3.08%	(0.37%)	(0.20%)
	Belton Federal Credit Union	\$4,311	\$1,604	\$3,803	42.18%	\$2,156	3.58%	0.28%	3.39%	11.55%	12.70%
	Houston Belt & Terminal Federal Credit Union	\$4,435	\$2,669	\$3,321	80.37%	\$2,218	5.23%	0.28%	4.95%	14.10%	23.46%
	Waconized Federal Credit Union	\$4,458	\$2,086	\$3,453	60.41%	\$1,783	5.72%	0.27%	5.45%	10.03%	20.97%
	Promise Credit Union	\$4,487	\$2,171	\$3,665	59.24%	\$1,496	5.11%	0.09%	5.02%	19.15%	31.43%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	Prairie View Federal Credit Union	\$4,489	\$1,682	\$4,107	40.95%	\$1,796	4.04%	0.35%	3.69%	(10.92%)	(11.17%)
	Intercorp Credit Union	\$4,591	\$2,474	\$3,869	63.94%	\$2,296	4.50%	0.44%	4.06%	11.10%	14.91%
	Farmers Branch City Employees Federal Credit Union	\$4,602	\$2,246	\$3,543	63.39%	\$4,602	3.36%	0.09%	3.28%	(5.99%)	(13.10%)
	Peco Federal Credit Union	\$4,731	\$1,860	\$4,325	43.01%	\$1,577	5.19%	0.34%	4.85%	4.70%	4.11%
	Pollock Employees Credit Union	\$4,734	\$3,359	\$4,175	80.46%	\$2,367	4.67%	0.08%	4.58%	3.24%	7.32%
	Highway District 9 Credit Union	\$4,744	\$1,302	\$3,747	34.75%	\$2,372	3.83%	1.28%	2.55%	6.95%	10.74%
	Del Rio S.P. Credit Union	\$4,782	\$893	\$3,260	27.39%	\$2,391	3.21%	0.25%	2.96%	7.76%	12.01%
	Port of Houston Warehouse Federal Credit Union	\$4,815	\$885	\$4,197	21.09%	\$9,630	3.07%	0.08%	2.91%	0.17%	5.41%
	Mount Carmel Church Federal Credit Union	\$4,840	\$2,536	\$3,875	65.45%	\$4,840	3.47%	0.17%	3.30%	(0.66%)	(11.33%)
	Lefors Federal Credit Union	\$4,882	\$2,734	\$4,101	66.67%	\$1,953	4.07%	0.08%	3.98%	(6.05%)	(7.09%)
	Team Financial Federal Credit Union	\$4,906	\$3,489	\$4,795	72.76%	\$2,453	5.21%	0.44%	4.77%	(72.11%)	(48.33%)
	Everman Parkway Credit Union	\$5,194	\$3,839	\$3,508	109.44%	\$2,597	4.31%	0.24%	4.16%	14.94%	1.72%
	CASE Federal Credit Union	\$5,346	\$1,647	\$4,628	35.59%	\$3,564	2.21%	0.15%	2.13%	14.18%	16.56%
	Coastal Teachers Federal Credit Union	\$5,392	\$2,952	\$4,955	59.58%	\$1,797	3.08%	0.22%	2.86%	(9.06%)	(9.92%)
	NCE Credit Union	\$5,521	\$3,147	\$4,472	70.37%	\$1,380	4.18%	0.29%	3.89%	10.25%	12.36%
	City of Deer Park Federal Credit Union	\$5,613	\$2,748	\$4,625	59.42%	\$2,807	4.41%	0.28%	4.13%	(14.09%)	(16.66%)
	Oak Cliff Christian Federal Credit Union	\$5,664	\$3,637	\$4,937	73.67%	\$2,266	3.31%	0.29%	3.02%	14.64%	12.36%
	M E C O Federal Credit Union	\$5,685	\$2,732	\$4,717	57.92%	\$2,843	3.61%	0.14%	3.47%	5.28%	7.43%
	Highway District 2 Credit Union	\$5,761	\$2,439	\$4,580	53.25%	\$2,881	3.15%	0.27%	2.87%	(11.60%)	(14.32%)
	Lubbock Telco Federal Credit Union	\$5,969	\$1,844	\$4,396	41.95%	\$1,990	3.02%	0.20%	2.82%	0.47%	1.64%
	Jackson County Federal Credit Union	\$6,032	\$4,774	\$5,501	86.78%	\$1,508	2.85%	0.20%	2.65%	(0.99%)	(1.67%)
	Skel-Tex Credit Union	\$6,043	\$2,958	\$4,868	60.76%	\$3,022	3.27%	0.60%	2.67%	7.90%	9.08%
	Midwestern State University Credit Union	\$6,094	\$2,062	\$5,129	40.20%	\$2,031	2.27%	0.06%	2.21%	(8.79%)	(9.37%)
	Galveston Government Employees Credit Union	\$6,142	\$5,291	\$5,590	94.65%	\$2,047	5.18%	0.19%	4.92%	(4.70%)	1.87%
	Cochran County Schools Federal Credit Union	\$6,176	\$3,950	\$5,324	74.19%	\$2,059	6.19%	0.59%	5.60%	14.22%	12.31%
	United Savers Trust Credit Union	\$6,213	\$5,438	\$5,671	95.89%	\$1,775	5.21%	0.32%	4.83%	(10.47%)	(18.56%)
	ACU Credit Union	\$6,379	\$4,205	\$5,084	82.71%	\$4,253	2.89%	0.38%	2.52%	2.91%	(0.39%)
	Local 20 IBEW Federal Credit Union	\$6,471	\$3,425	\$5,963	57.44%	\$1,849	4.10%	0.00%	4.10%	31.26%	36.45%
	E E South Texas Credit Union	\$6,483	\$498	\$5,251	9.48%	\$6,483	1.28%	0.18%	1.10%	(6.49%)	(7.70%)
	I.B.E.W. LU 66 Federal Credit Union	\$6,563	\$5,705	\$5,804	98.29%	\$2,188	6.78%	0.42%	6.42%	(4.76%)	6.80%
	Frio County Federal Credit Union	\$6,675	\$5,187	\$5,208	99.60%	\$1,907	6.52%	1.02%	5.51%	(0.90%)	(5.31%)
	Brownsville City Employees Federal Credit Union	\$6,698	\$3,847	\$5,063	75.98%	\$2,233	3.93%	0.48%	3.50%	9.48%	14.15%
	Texas Farm Bureau Federal Credit Union	\$6,716	\$3,264	\$5,430	60.11%	\$3,358	3.49%	0.12%	3.37%	(5.75%)	3.49%
	South Texas Regional Federal Credit Union	\$6,728	\$4,992	\$6,180	80.78%	\$2,243	3.48%	0.12%	3.36%	(5.80%)	(6.24%)
	ILA 28 Federal Credit Union	\$6,895	\$2,417	\$5,233	46.19%	\$2,298	4.37%	0.59%	3.78%	15.17%	18.81%
	C-T Waco Federal Credit Union	\$6,909	\$3,778	\$6,167	61.26%	\$1,727	4.53%	0.24%	4.30%	13.40%	15.64%
	FCI Federal Credit Union	\$6,938	\$5,059	\$5,903	85.70%	\$1,735	4.54%	0.35%	4.18%	18.08%	22.17%
	Electric Utilities Credit Union	\$6,953	\$2,068	\$6,115	33.82%	\$3,477	2.57%	0.18%	2.45%	32.80%	38.27%
	Bivins Federal Credit Union	\$6,999	\$2,735	\$5,958	45.90%	\$4,666	2.92%	0.57%	2.35%	2.70%	3.25%
	Hilco Federal Credit Union	\$7,103	\$3,786	\$6,655	56.89%	\$1,578	4.78%	0.44%	4.33%	(10.90%)	(5.16%)
	Vatat Credit Union	\$7,127	\$5,883	\$5,839	100.75%	\$3,564	4.38%	0.28%	4.10%	(9.75%)	(8.65%)
	Seminole Public Schools Federal Credit Union	\$7,138	\$2,754	\$5,549	49.63%	\$3,569	3.65%	0.56%	3.09%	2.25%	8.39%
	Andrews School Federal Credit Union	\$7,235	\$2,646	\$5,696	46.45%	\$3,618	2.39%	0.11%	2.28%	(14.75%)	(18.81%)
	TC Teachers Federal Credit Union	\$7,366	\$2,411	\$6,081	39.65%	\$3,683	3.16%	0.16%	2.99%	2.02%	2.85%
	Hale County Teachers Federal Credit Union	\$7,387	\$5,929	\$6,365	93.15%	\$2,462	4.30%	0.33%	3.97%	3.94%	4.83%
	Victoria City-County Employees Federal Credit Union	\$7,566	\$2,827	\$6,573	43.01%	\$3,783	3.24%	0.16%	3.04%	(7.98%)	(8.75%)
	Coburn Credit Union	\$7,605	\$3,002	\$6,480	46.33%	\$7,605	3.12%	1.06%	2.06%	4.20%	1.55%
	Moore County Schools Federal Credit Union	\$7,611	\$3,896	\$6,888	56.56%	\$5,074	2.30%	0.26%	2.10%	(20.07%)	(14.77%)
	Port of Houston Credit Union	\$7,716	\$6,326	\$5,912	107.00%	\$2,572	5.97%	0.69%	5.28%	15.23%	14.88%
	Morris Sheppard Texarkana Federal Credit Union	\$7,726	\$5,993	\$6,789	88.28%	\$3,090	3.77%	0.36%	3.41%	(2.57%)	(3.50%)
	Mount Olive Baptist Church Federal Credit Union	\$7,904	\$4,390	\$6,758	64.96%	\$1,976	3.66%	0.72%	2.94%	15.40%	17.48%
	STEC Federal Credit Union	\$7,908	\$2,134	\$6,690	31.90%	\$3,954	2.11%	0.10%	2.06%	(5.00%)	(6.99%)
	Express-News Federal Credit Union	\$8,142	\$4,429	\$7,206	61.46%	\$2,714	3.17%	0.61%	2.50%	32.68%	41.81%
	Sherwin Federal Credit Union	\$8,178	\$4,291	\$5,471	78.43%	\$2,045	3.38%	0.19%	3.19%	(9.32%)	(13.08%)
	Jackson County Teachers Federal Credit Union	\$8,340	\$3,986	\$7,427	53.67%	\$2,085	2.23%	0.19%	2.03%	8.12%	8.81%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	Sweetwater Regional Federal Credit Union	\$8,637	\$3,190	\$7,008	45.52%	\$2,879	3.19%	0.22%	2.96%	(23.25%)	(27.93%)
	Yoakum County Federal Credit Union	\$8,838	\$4,811	\$7,157	67.22%	\$3,535	3.75%	0.41%	3.35%	(0.77%)	(0.78%)
	Marathon Republic Federal Credit Union	\$8,867	\$4,394	\$7,967	55.15%	\$2,956	3.64%	0.09%	3.55%	28.93%	31.70%
	Southeast Texas Employees Federal Credit Union	\$8,984	\$6,455	\$8,262	78.13%	\$2,246	4.83%	0.58%	4.29%	(48.07%)	(42.49%)
	Scurry County School Federal Credit Union	\$9,186	\$4,342	\$7,300	59.48%	\$2,297	4.30%	0.38%	3.92%	(17.29%)	(21.66%)
	Methodist Hospital Employees Federal Credit Union	\$9,297	\$3,258	\$8,362	38.96%	\$2,324	3.48%	0.21%	3.27%	(11.25%)	(10.75%)
	Met Tran Federal Credit Union	\$9,415	\$5,200	\$7,780	66.84%	\$2,690	7.61%	0.26%	7.35%	4.99%	5.74%
	Fannin County Teachers Federal Credit Union	\$9,432	\$7,117	\$7,425	95.85%	\$4,716	4.74%	0.56%	4.22%	12.33%	13.71%
	Port Terminal Federal Credit Union	\$9,625	\$2,314	\$6,647	34.81%	\$4,813	2.81%	0.21%	2.65%	(3.50%)	(5.05%)
	Texas Workforce Credit Union	\$9,939	\$8,166	\$8,830	92.48%	\$2,209	4.96%	1.15%	3.81%	14.77%	11.80%
	Tex-Mex Credit Union	\$9,996	\$5,779	\$7,470	77.36%	\$1,817	5.86%	0.41%	5.46%	14.43%	17.90%
	Ben E. Keith Employees Federal Credit Union	\$10,036	\$5,005	\$8,474	59.06%	\$3,345	3.44%	0.08%	3.40%	13.56%	16.26%
	Germania Credit Union	\$10,262	\$6,624	\$8,872	74.66%	\$2,566	2.76%	0.08%	2.72%	(13.92%)	(10.15%)
	Victoria Federal Credit Union	\$10,370	\$4,665	\$9,060	51.49%	\$2,304	3.54%	0.39%	3.15%	6.15%	6.32%
	Natural Resources Conservation Service Federal Credit Union	\$10,399	\$4,984	\$9,175	54.32%	\$3,466	3.07%	0.15%	2.88%	(0.65%)	2.10%
	Longview Consolidated Credit Union	\$10,550	\$7,569	\$8,354	90.60%	\$2,110	4.22%	0.69%	3.53%	9.19%	9.71%
	T & P Longview Federal Credit Union	\$10,567	\$7,563	\$8,440	89.61%	\$4,227	4.96%	0.38%	4.54%	(0.11%)	(1.37%)
	Cen Tex Manufacturing Credit Union	\$10,639	\$6,451	\$9,265	69.63%	\$3,546	5.31%	0.75%	4.55%	0.64%	(1.29%)
	E M O T Federal Credit Union	\$10,719	\$2,927	\$7,909	37.01%	\$7,146	2.79%	0.60%	2.19%	9.12%	12.14%
	Sweetex Credit Union	\$11,141	\$3,621	\$7,669	47.22%	\$5,571	2.64%	0.14%	2.49%	4.83%	6.57%
	Employees United Federal Credit Union	\$11,474	\$3,490	\$8,271	42.20%	\$2,869	3.87%	0.14%	3.73%	15.39%	20.59%
	Highway District 19 Employees Credit Union	\$11,610	\$4,770	\$10,174	46.88%	\$2,903	2.64%	0.10%	2.54%	(14.48%)	(16.26%)
	Angelina County Teachers Credit Union	\$11,719	\$4,873	\$10,158	47.97%	\$2,930	3.81%	0.34%	3.50%	4.87%	4.78%
	Neiman Marcus Group Employees Federal Credit Union	\$11,723	\$6,099	\$10,254	59.48%	\$2,345	4.42%	0.20%	4.22%	(20.15%)	(22.95%)
	Wharton County Teachers Credit Union	\$11,786	\$660	\$9,870	6.69%	\$5,893	1.80%	0.30%	1.50%	(12.43%)	(15.13%)
	1st University Credit Union	\$11,892	\$8,288	\$10,930	75.83%	\$1,321	4.12%	0.07%	4.05%	3.67%	3.10%
	Texoma Federal Credit Union	\$11,976	\$4,308	\$9,522	45.24%	\$3,992	2.82%	0.37%	2.46%	(3.97%)	(1.71%)
	Texarkana Terminal Employees Federal Credit Union	\$11,989	\$8,377	\$10,802	77.55%	\$2,398	4.86%	0.40%	4.42%	8.76%	8.78%
	Swemp Federal Credit Union	\$12,004	\$7,195	\$10,365	69.42%	\$4,802	2.92%	0.64%	2.28%	5.95%	6.75%
	Laredo Fire Department Federal Credit Union	\$12,008	\$10,603	\$10,604	99.99%	\$1,847	6.44%	1.30%	5.11%	(18.07%)	(21.08%)
	Local 24 Employees Federal Credit Union	\$12,029	\$2,989	\$10,099	29.60%	\$3,007	3.19%	0.23%	2.95%	6.94%	5.38%
	Member Preferred Federal Credit Union	\$12,205	\$9,200	\$10,593	86.85%	\$2,441	5.31%	1.24%	4.08%	16.16%	20.32%
	Pasadena Municipal Federal Credit Union	\$12,265	\$4,824	\$10,070	47.90%	\$6,133	3.02%	0.83%	2.18%	(12.24%)	(11.57%)
	Marshall T&P Employees Federal Credit Union	\$12,328	\$8,471	\$10,038	84.39%	\$6,164	4.95%	0.85%	4.07%	8.62%	11.31%
	TxDOT Credit Union	\$12,465	\$11,092	\$10,831	102.41%	\$4,986	3.60%	0.57%	3.03%	(4.66%)	(6.29%)
	Friona Texas Federal Credit Union	\$12,646	\$3,415	\$10,166	33.59%	\$3,613	3.20%	0.32%	2.91%	8.46%	8.23%
	F C S Federal Credit Union	\$12,700	\$5,641	\$8,724	64.66%	\$5,080	3.60%	0.67%	2.93%	9.38%	11.75%
	Brownfield Federal Credit Union	\$12,748	\$4,870	\$8,982	54.22%	\$2,833	3.35%	0.03%	3.32%	6.93%	10.23%
	Reeves County Teachers Credit Union	\$12,896	\$9,307	\$11,646	79.92%	\$3,224	5.60%	1.18%	4.42%	2.06%	1.86%
	PamCel Community Federal Credit Union	\$12,966	\$5,273	\$10,802	48.82%	\$2,593	2.82%	0.19%	2.69%	3.01%	3.74%
	Refugio County Federal Credit Union	\$13,009	\$5,701	\$11,112	51.30%	\$4,336	3.34%	0.64%	2.69%	(3.54%)	3.63%
	Cherokee County Teachers Federal Credit Union	\$13,033	\$7,370	\$10,693	68.92%	\$3,258	3.76%	0.46%	3.29%	2.44%	1.46%
	P.I.E. Credit Union	\$13,449	\$4,309	\$11,418	37.74%	\$4,483	2.41%	0.41%	1.99%	(10.88%)	(10.94%)
	Central Texas Teachers Credit Union	\$13,654	\$4,363	\$12,130	35.97%	\$3,034	3.35%	0.44%	2.91%	(4.89%)	(5.34%)
	Third Coast Federal Credit Union	\$13,896	\$5,120	\$10,064	50.87%	\$1,544	5.65%	0.32%	5.33%	(3.57%)	(11.50%)
	Alba Golden Federal Credit Union	\$13,929	\$7,607	\$11,541	65.91%	\$3,980	4.21%	0.73%	3.51%	(17.70%)	(24.19%)
	Family 1st Of Texas Federal Credit Union	\$14,232	\$10,801	\$12,112	89.18%	\$2,588	5.56%	0.26%	5.33%	6.92%	13.34%
	Gulf Shore Federal Credit Union	\$14,421	\$7,598	\$13,306	57.10%	\$4,120	2.90%	0.17%	2.73%	13.12%	20.91%
	ILA 1351 Federal Credit Union	\$14,687	\$5,899	\$12,218	48.28%	\$3,672	3.71%	0.16%	3.57%	6.73%	10.83%
	Ellis County Teachers & Employees Federal Credit Union	\$14,797	\$7,899	\$12,972	60.89%	\$4,932	3.19%	0.60%	2.59%	6.40%	6.26%
	Linkage Credit Union	\$14,826	\$7,720	\$12,563	61.45%	\$2,965	4.36%	0.63%	3.73%	8.09%	8.29%
	Texhillco School Employees Federal Credit Union	\$14,829	\$12,721	\$13,681	92.98%	\$2,118	6.07%	0.27%	5.83%	(3.56%)	(3.28%)
	MOPAC Employees Federal Credit Union	\$14,906	\$11,261	\$13,125	85.80%	\$2,484	4.03%	0.16%	3.87%	12.62%	14.04%
	First Priority Credit Union	\$15,396	\$6,227	\$14,137	44.05%	\$4,399	2.75%	0.26%	2.49%	6.39%	7.99%
	Corpus Christi Postal Employees Credit Union	\$15,399	\$6,694	\$13,302	50.32%	\$3,080	3.88%	0.42%	3.47%	2.93%	4.72%
	Ward County Credit Union	\$15,469	\$3,999	\$13,916	28.74%	\$3,867	2.72%	0.15%	2.57%	(5.58%)	(5.58%)
	Victoria Teachers Federal Credit Union	\$15,547	\$5,496	\$10,830	50.75%	\$4,442	2.44%	0.21%	2.23%	(2.33%)	(5.46%)

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	National Oilwell Varco Employees Credit Union	\$15,569	\$2,633	\$12,404	21.23%	\$3,892	2.07%	0.54%	1.53%	7.27%	5.49%
	Coastal Bend Post Office Federal Credit Union	\$15,652	\$5,632	\$12,886	43.71%	\$4,472	3.58%	0.87%	2.71%	(0.38%)	(4.15%)
	Cowboy Country Federal Credit Union	\$15,686	\$10,926	\$13,666	79.95%	\$2,614	4.37%	0.82%	3.56%	2.46%	4.44%
	Pampa Teachers Federal Credit Union	\$15,689	\$12,332	\$14,087	87.54%	\$3,138	3.90%	0.79%	3.12%	(4.61%)	(5.82%)
	Alpine Community Credit Union	\$15,748	\$4,343	\$14,137	30.72%	\$3,150	2.89%	0.61%	2.28%	(1.95%)	(3.03%)
	U S I Federal Credit Union	\$15,833	\$4,306	\$10,915	39.45%	\$5,278	2.87%	0.20%	2.64%	5.17%	8.88%
	Homeport Federal Credit Union	\$15,977	\$7,347	\$14,441	50.88%	\$1,880	3.98%	0.05%	3.91%	10.85%	11.78%
	IBEW Community Federal Credit Union	\$16,387	\$11,350	\$14,959	75.87%	\$2,731	3.44%	0.17%	3.27%	12.43%	13.72%
	Brazos Community Credit Union	\$16,687	\$14,577	\$12,684	114.92%	\$3,337	5.15%	0.42%	4.76%	18.88%	23.40%
	Waco Federal Credit Union	\$16,901	\$5,871	\$15,416	38.08%	\$2,414	2.94%	0.19%	2.74%	20.55%	23.20%
	Grand Prairie Credit Union	\$16,925	\$8,029	\$14,993	53.55%	\$2,604	3.15%	0.09%	3.05%	(4.65%)	(8.33%)
	Temple Santa Fe Community Credit Union	\$17,122	\$10,445	\$15,918	65.62%	\$2,283	4.70%	0.07%	4.63%	4.11%	3.45%
	Reed Credit Union	\$17,139	\$2,400	\$14,632	16.40%	\$5,713	2.20%	0.14%	2.06%	(6.02%)	(6.53%)
	Baker Hughes Federal Credit Union	\$17,147	\$3,400	\$15,419	22.05%	\$4,287	2.19%	0.09%	2.10%	0.58%	2.56%
	Amarillo Postal Employees Credit Union	\$17,270	\$6,863	\$14,684	46.74%	\$3,454	3.30%	0.49%	2.83%	1.72%	3.02%
	Texas Community Federal Credit Union	\$17,337	\$13,198	\$14,909	88.52%	\$1,576	7.38%	0.73%	6.67%	18.24%	20.83%
	Odessa Employees Credit Union	\$17,453	\$9,778	\$14,735	66.36%	\$3,491	3.09%	0.16%	2.95%	4.57%	5.81%
	Concho Valley Credit Union	\$17,495	\$8,274	\$15,592	53.07%	\$3,181	3.07%	0.21%	2.86%	0.39%	0.49%
	Temple-Inland Federal Credit Union	\$17,535	\$9,306	\$15,080	61.71%	\$5,010	2.65%	0.38%	2.28%	23.93%	26.98%
	Anderson County Federal Credit Union	\$17,890	\$2,959	\$14,966	19.77%	\$2,982	2.89%	0.23%	2.64%	13.16%	15.55%
	Seagoville Federal Credit Union	\$17,953	\$5,204	\$15,304	34.00%	\$3,990	2.48%	0.35%	2.12%	(5.19%)	(6.00%)
	Liberty County Teachers Federal Credit Union	\$18,337	\$10,190	\$16,789	60.69%	\$2,620	3.58%	0.13%	3.45%	1.55%	4.36%
	Kingsville Area Educators Federal Credit Union	\$18,344	\$5,778	\$16,993	34.00%	\$2,446	3.84%	0.29%	3.55%	10.06%	10.78%
	Midland Municipal Employees Credit Union	\$18,570	\$3,718	\$16,661	22.32%	\$9,285	2.51%	0.88%	1.63%	(2.25%)	(1.86%)
	Borger Federal Credit Union	\$18,580	\$9,698	\$16,279	59.57%	\$2,477	3.73%	0.27%	3.46%	42.88%	49.23%
	Texas Health Resources Credit Union	\$18,652	\$10,835	\$17,076	63.45%	\$2,870	4.14%	0.00%	4.16%	(11.21%)	(10.38%)
	Corner Stone Credit Union	\$18,825	\$14,622	\$17,522	83.45%	\$1,394	5.39%	0.06%	5.31%	(30.43%)	(32.53%)
	Fellowship Credit Union	\$19,419	\$10,174	\$14,767	68.90%	\$3,884	3.11%	0.22%	2.88%	(11.52%)	(15.42%)
	C-E Federal Credit Union	\$19,639	\$13,620	\$17,736	76.79%	\$2,182	4.41%	0.08%	4.34%	8.64%	1.86%
	Rocket Federal Credit Union	\$19,642	\$16,744	\$17,925	93.41%	\$2,182	3.76%	0.30%	3.48%	40.53%	46.01%
	Dallas U.P. Employees Credit Union	\$19,709	\$8,622	\$14,782	58.33%	\$4,927	4.51%	1.43%	3.08%	(7.14%)	(7.20%)
	Tyler City Employees Credit Union	\$19,883	\$12,025	\$16,737	71.85%	\$3,314	3.90%	0.23%	3.64%	21.90%	24.45%
	McLennan County Employees Federal Credit Union	\$20,185	\$5,633	\$15,073	37.37%	\$5,046	3.28%	0.56%	2.70%	6.73%	7.38%
	Southern Star Credit Union	\$21,131	\$10,085	\$17,823	56.58%	\$2,817	3.60%	0.28%	3.32%	(3.51%)	(3.91%)
	Valwood Park Federal Credit Union	\$21,433	\$12,310	\$18,096	68.03%	\$3,297	3.03%	0.11%	2.90%	17.92%	20.96%
	Union Fidelity Federal Credit Union	\$21,611	\$6,985	\$17,989	38.83%	\$5,403	3.69%	0.24%	3.45%	(2.50%)	(5.85%)
	Northeast Panhandle Teachers Federal Credit Union	\$21,719	\$11,442	\$18,643	61.37%	\$5,430	2.40%	0.28%	2.12%	1.42%	0.99%
	LCRA Credit Union	\$22,070	\$10,098	\$19,245	52.47%	\$4,414	2.96%	0.07%	2.89%	11.37%	12.36%
	McMurrey Federal Credit Union	\$22,167	\$16,695	\$19,305	86.48%	\$3,695	3.52%	0.73%	2.80%	4.95%	8.12%
	Port Arthur Community Federal Credit Union	\$22,446	\$15,196	\$19,829	76.64%	\$2,806	3.91%	0.50%	3.41%	(3.01%)	2.74%
	LIFE Federal Credit Union	\$22,492	\$20,316	\$19,484	104.27%	\$2,646	5.11%	0.94%	4.17%	(4.78%)	(4.83%)
	Wichita Falls Federal Credit Union	\$22,563	\$9,624	\$19,651	48.97%	\$4,513	3.46%	0.28%	3.18%	1.32%	4.34%
	Local Federal Credit Union	\$22,567	\$16,663	\$18,256	91.27%	\$1,881	7.49%	0.31%	7.18%	20.93%	20.28%
	Yantis Federal Credit Union	\$22,613	\$13,601	\$18,887	72.01%	\$2,827	3.98%	0.64%	3.32%	(0.94%)	0.70%
	LeTourneau Federal Credit Union	\$22,889	\$2,369	\$17,711	13.38%	\$5,722	2.29%	0.19%	2.10%	7.62%	9.88%
	Tip of Texas Federal Credit Union	\$23,515	\$9,848	\$19,967	49.32%	\$2,352	3.96%	0.19%	3.77%	6.34%	8.41%
	Mid-Tex Federal Credit Union	\$24,089	\$12,499	\$22,262	56.15%	\$2,409	3.55%	0.10%	3.45%	18.16%	21.15%
	Texas People Federal Credit Union	\$24,496	\$17,016	\$20,037	84.92%	\$2,722	4.11%	0.23%	3.88%	(4.34%)	(3.19%)
	San Angelo Federal Credit Union	\$24,663	\$14,583	\$22,574	64.60%	\$2,349	3.24%	0.10%	3.14%	15.11%	18.13%
	Greater Central Texas Federal Credit Union	\$24,663	\$5,892	\$22,793	25.85%	\$2,902	2.48%	0.10%	2.39%	5.96%	6.20%
	Northeast Texas Teachers Federal Credit Union	\$24,885	\$8,333	\$21,317	39.09%	\$2,765	2.75%	0.20%	2.55%	9.24%	10.08%
	Abilene Federal Credit Union	\$25,231	\$11,565	\$20,714	55.83%	\$2,403	3.34%	0.23%	3.12%	11.58%	16.11%
	TexStar Federal Credit Union	\$25,291	\$5,976	\$23,123	25.84%	\$6,323	2.70%	0.14%	2.56%	(9.62%)	(9.36%)
	Bayou City Federal Credit Union	\$26,348	\$8,799	\$24,155	36.43%	\$3,294	3.59%	0.27%	3.33%	(4.87%)	(3.59%)
	Fedstar Credit Union	\$26,519	\$12,274	\$23,482	52.27%	\$4,822	2.90%	0.24%	2.67%	4.41%	4.57%
	Angelina Federal Employees Credit Union	\$27,212	\$18,160	\$23,338	77.81%	\$3,887	3.60%	0.41%	3.18%	(2.61%)	(2.22%)
	United Energy Credit Union	\$27,669	\$13,579	\$22,336	60.79%	\$2,767	4.22%	0.35%	3.87%	10.67%	13.40%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	United Credit Union	\$27,695	\$19,151	\$25,530	75.01%	\$3,258	4.40%	0.48%	3.93%	(11.11%)	(10.20%)
	Alcon Employees Federal Credit Union	\$28,490	\$15,245	\$22,591	67.48%	\$4,748	2.98%	0.17%	2.80%	28.90%	36.01%
	Matagorda County Credit Union	\$29,160	\$12,883	\$25,888	49.76%	\$3,888	2.94%	0.22%	2.71%	9.74%	10.74%
	Shared Resources Credit Union	\$29,229	\$22,063	\$25,624	86.10%	\$3,077	4.84%	0.57%	4.27%	18.90%	24.55%
	Trinity Valley Teachers Credit Union	\$29,411	\$5,363	\$21,861	24.53%	\$4,902	2.47%	0.19%	2.26%	5.61%	7.23%
	Starr County Teachers Federal Credit Union	\$30,205	\$11,082	\$25,353	43.71%	\$2,517	3.83%	0.18%	3.65%	30.56%	38.75%
	Mountain Star Federal Credit Union	\$30,391	\$18,374	\$27,823	66.04%	\$2,338	3.55%	0.24%	3.31%	18.77%	21.02%
	Beaumont Community Credit Union	\$31,115	\$11,669	\$27,334	42.69%	\$3,889	2.48%	0.57%	1.91%	7.93%	4.83%
	Caprock Federal Credit Union	\$31,313	\$20,687	\$26,726	77.40%	\$2,160	4.50%	0.72%	3.84%	15.10%	29.56%
	Hockley County School Employees Credit Union	\$31,380	\$21,057	\$27,196	77.43%	\$3,692	4.42%	0.96%	3.83%	1.56%	2.72%
	Walker County Federal Credit Union	\$31,531	\$18,932	\$27,533	68.76%	\$3,153	4.08%	0.11%	3.97%	(0.48%)	(0.06%)
	Austin Federal Credit Union	\$31,566	\$18,755	\$28,948	64.79%	\$3,157	2.45%	0.01%	2.43%	4.10%	2.52%
	Common Cents Federal Credit Union	\$31,858	\$21,831	\$27,177	80.33%	\$2,549	5.45%	0.53%	4.92%	8.17%	4.72%
	Mesquite Credit Union	\$32,417	\$20,594	\$29,485	69.85%	\$4,052	2.91%	0.05%	2.87%	10.46%	12.90%
	Travis County Credit Union	\$32,815	\$20,755	\$30,040	69.09%	\$3,454	3.15%	0.08%	3.09%	24.71%	25.33%
	Cabot & NOI Employees Credit Union	\$33,317	\$27,661	\$30,152	91.74%	\$3,029	5.10%	0.38%	4.72%	10.66%	21.47%
	Transtar Federal Credit Union	\$33,360	\$23,303	\$31,548	73.87%	\$3,512	3.93%	0.14%	3.79%	21.94%	34.02%
	Cherokee County Federal Credit Union	\$33,911	\$20,341	\$26,338	77.23%	\$2,949	4.02%	0.38%	3.64%	13.93%	16.66%
	Lufkin Federal Credit Union	\$34,250	\$17,682	\$26,552	66.59%	\$3,425	3.27%	0.23%	3.04%	17.54%	22.42%
	CTECU	\$34,509	\$7,936	\$29,360	27.03%	\$8,627	2.09%	0.13%	1.96%	9.35%	12.37%
	Golden Triangle Federal Credit Union	\$34,526	\$14,663	\$29,810	49.19%	\$4,062	3.06%	0.16%	2.88%	(0.29%)	1.04%
	Baptist Credit Union	\$34,739	\$25,550	\$31,341	81.52%	\$1,616	4.06%	0.35%	3.71%	6.60%	6.29%
	City Federal Credit Union	\$34,796	\$29,773	\$30,923	96.28%	\$3,663	4.57%	0.41%	4.17%	(0.09%)	0.16%
	Texas Associations of Professionals Federal Credit Union	\$35,373	\$28,965	\$32,060	90.35%	\$2,527	4.73%	0.98%	3.75%	9.53%	10.89%
	Star of Texas Credit Union	\$35,782	\$15,909	\$31,069	51.21%	\$3,253	3.42%	0.08%	3.36%	3.22%	2.02%
	Keystone Credit Union	\$36,087	\$25,605	\$26,391	97.02%	\$3,437	3.12%	0.52%	2.66%	(2.45%)	(4.64%)
	Texas Plains Federal Credit Union	\$36,279	\$24,583	\$30,800	79.81%	\$1,296	5.33%	0.37%	4.96%	18.06%	20.26%
	Members Financial Federal Credit Union	\$36,718	\$25,854	\$34,303	75.37%	\$2,369	3.79%	0.18%	3.59%	(1.13%)	3.64%
	Old Ocean Federal Credit Union	\$36,779	\$13,843	\$33,189	41.71%	\$3,678	3.63%	0.13%	3.50%	18.03%	22.56%
	San Patricio County Teachers Federal Credit Union	\$37,219	\$28,299	\$33,619	84.18%	\$2,757	3.39%	0.71%	2.68%	(7.94%)	(7.27%)
	Port Arthur Teachers Federal Credit Union	\$38,179	\$9,740	\$33,852	28.77%	\$3,818	2.74%	0.14%	2.61%	(0.66%)	(1.83%)
	SPCO Credit Union	\$39,204	\$30,131	\$34,419	87.54%	\$4,901	4.63%	0.87%	3.77%	(1.19%)	(0.67%)
	Brazosport Teachers Federal Credit Union	\$40,119	\$18,662	\$33,075	56.42%	\$4,223	3.00%	0.28%	2.73%	(4.81%)	(7.17%)
	Freestone Credit Union	\$40,250	\$25,675	\$36,001	71.32%	\$2,118	3.24%	0.28%	2.94%	(2.43%)	20.63%
	Fannin Federal Credit Union	\$40,325	\$25,451	\$35,526	71.64%	\$3,360	4.01%	0.44%	3.58%	16.23%	15.14%
	BCM Federal Credit Union	\$40,672	\$16,765	\$37,417	44.81%	\$3,874	3.49%	0.05%	3.44%	(4.67%)	(4.94%)
	Cosden Federal Credit Union	\$40,739	\$9,961	\$35,267	28.24%	\$3,395	2.78%	0.20%	2.58%	25.64%	27.83%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$40,999	\$20,491	\$36,941	55.47%	\$5,125	2.88%	0.27%	2.61%	(2.32%)	(2.72%)
	Caprock Santa Fe Credit Union	\$41,447	\$17,965	\$27,541	65.23%	\$3,454	4.61%	0.43%	4.19%	8.30%	10.78%
	City Public Service/IBEW Federal Credit Union	\$41,826	\$18,040	\$36,704	49.15%	\$4,403	3.82%	0.28%	3.52%	12.51%	13.60%
	Highway District 21 Federal Credit Union	\$42,806	\$19,959	\$35,687	55.93%	\$4,506	2.40%	0.53%	1.88%	4.21%	5.90%
	Trans Texas Southwest Credit Union	\$43,574	\$30,296	\$38,322	79.06%	\$2,723	4.15%	0.70%	3.44%	(7.32%)	(8.40%)
	South Texas Federal Credit Union	\$44,523	\$28,741	\$41,850	68.68%	\$2,071	3.71%	0.00%	3.71%	8.51%	13.01%
	Select Federal Credit Union	\$44,529	\$36,496	\$34,174	106.79%	\$2,344	5.94%	0.84%	5.11%	18.53%	22.72%
	Lubrizol Employees' Credit Union	\$44,966	\$21,581	\$39,065	55.24%	\$5,621	3.31%	0.51%	2.79%	(2.92%)	(4.67%)
	Doches Credit Union	\$45,055	\$27,738	\$39,499	70.22%	\$2,371	3.83%	0.36%	3.46%	10.59%	15.34%
	Southland Federal Credit Union	\$46,355	\$32,468	\$40,310	80.55%	\$3,311	4.73%	0.72%	4.00%	8.56%	8.31%
	H&H Federal Credit Union	\$47,068	\$24,442	\$38,620	63.29%	\$3,922	3.00%	0.23%	2.77%	(1.51%)	(2.61%)
	Scott & White Employees Credit Union	\$47,513	\$17,070	\$44,800	38.10%	\$3,959	2.66%	0.05%	2.61%	7.57%	7.69%
	Big Spring Education Employees Federal Credit Union	\$48,384	\$17,876	\$41,560	43.01%	\$3,584	3.73%	0.20%	3.53%	10.45%	11.52%
	South Texas Area Resources Credit Union	\$48,672	\$19,009	\$42,793	44.42%	\$2,318	2.62%	0.30%	2.31%	17.46%	21.12%
	My Credit Union	\$49,819	\$25,274	\$44,944	56.23%	\$1,880	3.35%	0.13%	3.22%	5.36%	7.78%
	Windthorst Federal Credit Union	\$50,195	\$26,144	\$41,369	63.20%	\$7,171	3.16%	0.48%	2.67%	(14.97%)	(20.01%)
	Lifetime Federal Credit Union	\$50,874	\$28,396	\$42,095	67.46%	\$4,240	3.60%	0.45%	3.15%	19.16%	22.95%
	Texan Sky Federal Credit Union	\$52,229	\$38,271	\$44,195	86.60%	\$2,902	3.84%	0.17%	3.67%	20.72%	21.25%
	Hereford Texas Federal Credit Union	\$52,951	\$33,902	\$39,914	84.94%	\$2,521	4.57%	0.24%	4.33%	21.43%	17.49%
	La Joya Area Federal Credit Union	\$53,234	\$30,620	\$47,262	64.79%	\$1,439	5.01%	0.33%	4.69%	38.39%	39.65%
	Heritage USA Federal Credit Union	\$53,786	\$36,877	\$49,391	74.66%	\$3,586	3.57%	0.06%	3.51%	26.52%	27.82%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	Dallas Federal Credit Union	\$55,447	\$40,680	\$50,622	80.36%	\$3,262	3.96%	0.15%	3.81%	5.33%	6.26%
	First Class American Credit Union	\$56,191	\$45,499	\$50,618	89.89%	\$2,614	3.76%	0.52%	3.24%	10.48%	21.38%
	Heart O' Texas Federal Credit Union	\$57,120	\$27,652	\$52,623	52.55%	\$2,380	3.10%	0.07%	3.03%	9.29%	10.11%
	Wellspring Federal Credit Union	\$57,178	\$36,609	\$51,991	70.41%	\$2,486	4.03%	0.41%	3.62%	(0.79%)	(0.62%)
	West Texas Credit Union	\$57,299	\$26,621	\$52,303	50.90%	\$2,665	3.33%	0.06%	3.27%	7.05%	8.36%
	Houston Metropolitan Employees Federal Credit Union	\$57,630	\$37,842	\$50,713	74.62%	\$1,647	5.21%	0.31%	4.89%	13.52%	16.21%
	Texas Telcom Credit Union	\$57,801	\$30,059	\$49,860	60.29%	\$6,084	3.72%	0.85%	2.88%	7.84%	9.52%
	Texas Bridge Credit Union	\$58,840	\$35,099	\$53,312	65.84%	\$2,675	3.54%	0.50%	3.04%	8.90%	9.64%
	Houston Highway Credit Union	\$59,120	\$36,509	\$55,539	65.74%	\$4,730	4.40%	0.26%	4.14%	(1.62%)	(2.60%)
	Baycel Federal Credit Union	\$60,092	\$28,902	\$49,933	57.88%	\$5,008	3.22%	0.28%	2.95%	8.31%	8.07%
	Texas Federal Credit Union	\$61,327	\$32,896	\$56,413	58.31%	\$3,066	2.87%	0.01%	2.87%	(4.61%)	(3.45%)
	Service 1st Credit Union	\$61,646	\$35,910	\$55,783	64.37%	\$4,110	2.70%	0.11%	2.60%	13.17%	13.89%
	Southwest Financial Federal Credit Union	\$63,253	\$50,116	\$51,611	97.10%	\$2,181	6.34%	0.41%	5.94%	7.56%	6.22%
	Domino Federal Credit Union	\$63,945	\$39,533	\$54,532	72.50%	\$2,974	4.16%	0.41%	3.76%	18.24%	19.77%
	Irving City Employees Federal Credit Union	\$63,956	\$30,409	\$56,385	53.93%	\$6,396	2.73%	0.43%	2.29%	13.37%	14.22%
	Postel Family Credit Union	\$64,285	\$37,731	\$57,840	65.23%	\$2,571	3.42%	0.22%	3.21%	(5.84%)	(8.53%)
	RelyOn Credit Union	\$64,847	\$44,660	\$57,391	77.82%	\$2,647	3.65%	0.08%	3.57%	(0.02%)	2.57%
	Telco Plus Credit Union	\$65,722	\$33,802	\$56,199	60.15%	\$2,480	3.08%	0.27%	2.81%	20.04%	22.98%
	Centex Citizens Credit Union	\$67,711	\$50,931	\$53,333	95.50%	\$2,944	4.56%	0.26%	4.30%	9.90%	9.95%
	Kerr County Federal Credit Union	\$69,474	\$50,394	\$63,478	79.39%	\$2,481	4.38%	0.29%	4.09%	9.17%	4.57%
	Westex Federal Credit Union	\$69,770	\$27,931	\$61,580	45.36%	\$3,876	2.98%	0.36%	2.62%	15.33%	15.24%
	First Abilene Federal Credit Union	\$72,581	\$52,675	\$65,123	80.89%	\$2,792	3.25%	0.27%	2.98%	9.89%	10.84%
	Las Colinas Federal Credit Union	\$73,535	\$49,773	\$66,194	75.19%	\$2,941	3.27%	0.16%	3.11%	8.66%	10.30%
	Memorial Credit Union	\$73,604	\$63,172	\$65,267	96.79%	\$2,538	4.91%	0.22%	4.68%	(2.94%)	(2.81%)
	Southwest Research Center Federal Credit Union	\$73,765	\$38,573	\$66,878	57.68%	\$4,215	2.78%	0.15%	2.63%	1.91%	1.88%
	Coastal Community Federal Credit Union	\$74,003	\$52,752	\$66,873	78.88%	\$3,083	4.09%	0.65%	3.44%	11.15%	10.45%
	Metro Medical Credit Union	\$74,238	\$23,523	\$64,969	36.21%	\$4,367	2.23%	0.21%	2.02%	5.63%	7.39%
	Baylor Health Care System Credit Union	\$74,350	\$31,638	\$62,632	50.51%	\$6,759	3.21%	0.21%	3.00%	1.14%	0.14%
	Texas DPS Credit Union	\$74,406	\$44,649	\$69,796	63.97%	\$4,134	3.20%	0.13%	3.07%	9.23%	7.97%
	Rockdale Federal Credit Union	\$75,072	\$18,298	\$66,265	27.61%	\$3,264	2.24%	0.15%	2.09%	6.25%	7.25%
	Valley Federal Credit Union	\$76,357	\$40,522	\$65,224	62.13%	\$2,121	4.88%	0.34%	4.54%	23.84%	25.83%
	Concho Educators Federal Credit Union	\$77,367	\$32,763	\$70,182	46.68%	\$2,496	2.82%	0.26%	2.56%	5.02%	6.78%
	Wichita Falls Teachers Federal Credit Union	\$78,179	\$43,593	\$68,880	63.29%	\$3,066	4.03%	0.19%	3.83%	2.06%	1.11%
	Space City Credit Union	\$79,270	\$63,912	\$70,246	90.98%	\$2,331	4.24%	0.66%	3.57%	2.34%	5.59%
	U. S. Employees Credit Union	\$81,313	\$39,929	\$74,442	53.64%	\$4,170	2.72%	0.20%	2.53%	3.88%	5.10%
	Members Credit Union	\$82,256	\$42,818	\$74,802	57.24%	\$3,739	3.32%	0.19%	3.13%	9.74%	9.82%
	Texas Health Credit Union	\$83,676	\$62,182	\$73,916	84.13%	\$5,230	3.80%	0.39%	3.42%	(4.45%)	(1.98%)
	Naft Federal Credit Union	\$83,711	\$43,393	\$71,550	60.65%	\$2,426	3.62%	0.21%	3.41%	14.12%	15.81%
	One Source Federal Credit Union	\$85,303	\$50,192	\$78,238	64.15%	\$2,546	4.15%	0.33%	3.82%	(0.70%)	(0.46%)
	Eastex Credit Union	\$86,135	\$53,137	\$76,526	69.44%	\$2,824	3.61%	0.41%	3.20%	16.90%	17.26%
	Southwest 66 Credit Union	\$86,270	\$43,816	\$76,586	57.21%	\$2,501	3.70%	0.47%	3.23%	4.11%	8.02%
	Tarrant County's Credit Union	\$87,638	\$73,152	\$78,949	92.66%	\$1,926	4.82%	0.20%	4.62%	10.01%	9.53%
	First Central Credit Union	\$87,826	\$50,953	\$75,156	67.80%	\$1,705	4.87%	0.44%	4.43%	26.02%	27.87%
	Texoma Educators Federal Credit Union	\$91,514	\$29,052	\$78,815	36.86%	\$5,904	2.57%	0.27%	2.31%	21.34%	25.72%
	Prestige Community Credit Union	\$92,744	\$77,247	\$83,800	92.18%	\$3,710	3.91%	0.69%	3.23%	14.23%	15.96%
	KBR Heritage Federal Credit Union	\$93,607	\$24,890	\$82,166	30.29%	\$9,361	2.02%	0.10%	1.91%	12.10%	13.52%
	Southern Federal Credit Union	\$93,739	\$53,441	\$84,254	83.17%	\$9,374	4.19%	0.64%	3.55%	9.86%	11.05%
	Edinburg Teachers Credit Union	\$94,072	\$16,300	\$71,312	22.86%	\$8,959	3.21%	0.10%	3.11%	8.85%	11.16%
	WesTex Community Credit Union	\$95,672	\$45,512	\$85,316	53.35%	\$2,733	3.47%	0.28%	3.19%	44.98%	50.88%
	Nascoga Federal Credit Union	\$96,437	\$60,623	\$88,006	68.89%	\$4,592	3.10%	0.41%	2.69%	15.83%	16.87%
	Allied Federal Credit Union	\$97,147	\$44,756	\$88,953	50.31%	\$3,470	2.67%	0.06%	2.61%	16.23%	14.85%
	Community Service Credit Union	\$99,471	\$75,899	\$87,712	86.53%	\$3,209	3.96%	0.20%	3.77%	19.98%	22.81%
	Rio Grande Valley Credit Union	\$99,601	\$47,554	\$89,427	53.18%	\$2,587	3.22%	0.11%	3.11%	17.35%	17.07%
	Kelly Community Federal Credit Union	\$101,467	\$82,538	\$88,224	93.56%	\$2,636	4.34%	0.37%	3.98%	5.22%	5.59%
	United Community Credit Union	\$103,538	\$79,085	\$93,007	85.03%	\$2,030	4.16%	0.28%	3.88%	5.40%	7.89%
	River City Federal Credit Union	\$110,621	\$95,005	\$102,349	92.82%	\$1,958	4.30%	0.42%	3.88%	(3.25%)	1.13%
	Chemcel Federal Credit Union	\$116,062	\$71,822	\$102,144	70.31%	\$3,180	3.41%	0.64%	2.77%	17.05%	18.51%
	Cooperative Teachers Credit Union	\$116,565	\$85,471	\$83,745	102.06%	\$5,551	4.38%	0.86%	3.52%	(2.69%)	4.03%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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)											
	Plus4 Credit Union	\$117,335	\$98,217	\$108,501	90.52%	\$2,496	4.42%	0.60%	3.82%	(11.88%)	(13.52%)
	Texasgulf Federal Credit Union	\$119,204	\$80,243	\$104,380	76.88%	\$5,298	3.66%	0.89%	2.77%	17.63%	20.65%
	Access Community Credit Union	\$122,939	\$92,276	\$104,729	88.11%	\$3,112	3.50%	0.52%	2.99%	16.30%	18.28%
	Chocolate Bayou Community Federal Credit Union	\$123,181	\$56,476	\$112,767	50.08%	\$3,042	2.91%	0.10%	2.81%	9.96%	10.43%
	Lone Star Credit Union	\$125,250	\$97,469	\$116,172	83.90%	\$2,982	4.20%	0.43%	3.77%	13.89%	14.90%
	MTCU	\$125,326	\$62,309	\$114,282	54.52%	\$3,020	3.69%	0.45%	3.24%	11.95%	15.18%
	Go Federal Credit Union	\$126,135	\$106,037	\$115,309	91.96%	\$2,803	3.89%	0.20%	3.68%	11.33%	12.92%
	Capitol Credit Union	\$127,544	\$92,136	\$116,646	78.99%	\$3,447	3.36%	0.03%	3.33%	9.06%	9.06%
	Santa Fe Federal Credit Union	\$128,057	\$80,694	\$108,687	74.24%	\$2,725	4.02%	0.70%	3.32%	2.24%	2.13%
	LibertyOne Credit Union	\$129,017	\$85,928	\$114,892	74.79%	\$5,734	3.35%	1.07%	2.28%	3.70%	6.24%
	Members First Credit Union	\$130,050	\$58,088	\$104,709	55.48%	\$3,251	3.23%	0.35%	2.88%	2.53%	3.10%
	Laredo Federal Credit Union	\$132,496	\$49,176	\$121,782	40.38%	\$2,227	2.92%	0.17%	2.75%	11.02%	18.30%
	Members Trust of the Southwest Federal Credit Union	\$135,929	\$90,744	\$126,277	71.86%	\$5,784	3.58%	0.77%	2.80%	12.96%	14.28%
	Citizens Federal Credit Union	\$136,960	\$25,303	\$124,381	20.34%	\$4,028	3.60%	1.10%	2.50%	22.03%	26.01%
	Government Employees Federal Credit Union	\$139,011	\$64,840	\$126,543	51.24%	\$4,558	2.32%	0.11%	2.21%	5.72%	8.08%
	BP Federal Credit Union	\$140,654	\$87,566	\$128,965	67.90%	\$7,814	2.73%	0.16%	2.57%	32.95%	37.92%
	Communities of Abilene Federal Credit Union	\$140,654	\$84,364	\$128,028	65.89%	\$3,473	3.73%	0.25%	3.49%	7.27%	7.11%
	Texoma Community Credit Union	\$144,538	\$115,668	\$125,986	91.81%	\$2,628	4.40%	0.71%	3.69%	15.28%	13.97%
	Cal-Com Federal Credit Union	\$146,718	\$89,001	\$134,570	66.14%	\$4,315	2.89%	0.43%	2.47%	4.01%	3.07%
	Border Federal Credit Union	\$147,001	\$93,043	\$120,050	77.50%	\$1,477	4.32%	0.21%	4.11%	20.92%	27.64%
	Pioneer Mutual Federal Credit Union	\$147,411	\$87,572	\$125,134	69.98%	\$4,400	3.47%	1.31%	2.16%	(0.35%)	1.54%
	Nizari Progressive Federal Credit Union	\$151,287	\$115,603	\$124,787	92.64%	\$3,362	4.42%	0.87%	3.55%	1.21%	7.86%
	Southwest Heritage Credit Union	\$154,136	\$112,655	\$139,010	81.04%	\$2,828	4.43%	0.48%	3.95%	18.53%	18.86%
	North East Texas Credit Union	\$155,005	\$78,055	\$138,621	56.31%	\$2,844	3.36%	0.31%	3.05%	21.87%	25.42%
	Texas Partners Federal Credit Union	\$157,279	\$71,451	\$144,728	49.37%	\$2,886	2.99%	0.15%	2.84%	10.90%	10.31%
	Harris County Federal Credit Union	\$163,230	\$79,462	\$138,206	57.50%	\$4,731	3.80%	0.37%	3.44%	1.04%	2.05%
	Texas Tech Federal Credit Union	\$166,170	\$128,745	\$143,740	89.57%	\$2,216	3.99%	0.44%	3.56%	29.90%	35.31%
	Beacon Federal Credit Union	\$169,841	\$87,638	\$157,048	55.80%	\$3,060	3.38%	0.25%	3.13%	11.82%	12.20%
	H.E.B. Federal Credit Union	\$173,619	\$113,499	\$145,127	78.21%	\$5,426	3.45%	0.45%	3.00%	10.64%	13.89%
	People's Federal Credit Union	\$186,714	\$100,932	\$170,443	59.22%	\$2,987	3.07%	0.32%	2.74%	14.74%	15.19%
	Fort Worth City Credit Union	\$193,796	\$82,024	\$170,040	48.24%	\$5,034	2.85%	0.41%	2.43%	10.98%	11.46%
	Mobility Credit Union	\$196,156	\$166,149	\$168,655	98.51%	\$6,649	3.43%	0.63%	2.80%	14.31%	9.82%
	Members Choice of Central Texas Federal Credit Union	\$197,399	\$166,488	\$173,680	95.86%	\$3,433	5.00%	0.81%	4.19%	(0.52%)	(1.75%)
	MemberSource Credit Union	\$206,817	\$139,912	\$189,560	73.81%	\$3,505	3.23%	0.18%	3.05%	8.51%	14.84%
	Investex Credit Union	\$208,005	\$105,460	\$186,743	56.47%	\$3,748	3.30%	0.29%	3.01%	10.15%	9.84%
	Gulf Coast Federal Credit Union	\$210,676	\$187,691	\$190,985	98.28%	\$3,192	4.71%	1.22%	3.48%	0.73%	3.09%
	Energy Capital Credit Union	\$221,152	\$177,316	\$199,519	88.87%	\$4,970	3.34%	0.12%	3.22%	(7.03%)	(7.37%)
	Pantex Federal Credit Union	\$222,345	\$53,255	\$180,158	29.56%	\$5,490	2.45%	0.44%	2.00%	6.60%	9.25%
	Sabine Federal Credit Union	\$225,742	\$126,089	\$201,251	62.65%	\$4,259	3.15%	0.24%	2.90%	3.71%	3.83%
	Amarillo Community Federal Credit Union	\$230,463	\$150,418	\$209,763	71.71%	\$3,114	3.13%	0.68%	2.46%	7.85%	8.73%
	Alliance Credit Union	\$236,491	\$171,794	\$189,893	90.47%	\$2,750	4.26%	0.63%	3.64%	(7.19%)	0.44%
	America's Credit Union	\$237,521	\$122,520	\$204,919	59.79%	\$4,167	2.95%	0.16%	2.80%	3.99%	4.00%
	United Texas Credit Union	\$240,846	\$173,247	\$217,994	79.47%	\$4,117	3.22%	0.52%	2.70%	19.79%	24.64%
	Cy-Fair Federal Credit Union	\$246,233	\$178,918	\$224,574	79.67%	\$3,648	3.64%	0.03%	3.61%	0.77%	1.71%
	Average of Asset Group A	\$42,607	\$25,177	\$37,267	64.25%	\$3,210	3.74%	0.36%	3.38%	5.19%	6.51%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 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											
	First Basin Credit Union	\$250,159	\$224,287	\$211,482	106.05%	\$2,633	4.44%	0.44%	4.01%	(1.58%)	16.19%
	Unity One Credit Union	\$254,631	\$203,970	\$234,254	87.07%	\$3,049	4.11%	0.31%	3.80%	18.91%	21.32%
	Synergy Federal Credit Union	\$255,235	\$183,862	\$220,438	83.41%	\$6,302	3.08%	0.44%	2.64%	42.37%	47.86%
	1st Community Federal Credit Union	\$256,711	\$183,815	\$231,341	79.46%	\$2,731	3.80%	0.33%	3.47%	17.01%	18.84%
	Education Credit Union	\$260,436	\$195,058	\$221,661	88.00%	\$2,075	5.38%	0.50%	4.87%	9.59%	10.69%
	Houston Texas Fire Fighters Federal Credit Union	\$271,463	\$132,206	\$229,132	57.70%	\$4,487	3.16%	0.30%	2.86%	6.26%	7.19%
	GENCO Federal Credit Union	\$297,896	\$189,156	\$262,007	72.20%	\$3,203	2.90%	0.43%	2.46%	8.99%	9.52%
	Coastal Community And Teachers Credit Union	\$306,030	\$206,654	\$273,432	75.58%	\$2,550	3.95%	0.49%	3.46%	10.66%	9.49%
	Gulf Credit Union	\$311,270	\$156,937	\$297,864	52.69%	\$3,497	2.91%	0.23%	2.68%	2.69%	5.19%
	Evolve Federal Credit Union	\$312,544	\$204,966	\$272,726	75.15%	\$3,290	4.24%	0.95%	3.29%	7.83%	13.87%
	MCT Credit Union	\$314,404	\$185,556	\$280,918	66.05%	\$3,930	3.62%	0.49%	3.13%	(1.91%)	3.06%
	Public Employees Credit Union	\$336,246	\$224,742	\$307,131	73.17%	\$5,019	2.85%	0.23%	2.62%	(0.80%)	(1.27%)
	DuGood Federal Credit Union	\$340,650	\$182,502	\$301,388	60.55%	\$2,863	3.01%	0.34%	2.67%	8.18%	8.88%
	Texell Credit Union	\$345,424	\$284,679	\$299,434	95.07%	\$2,699	4.06%	0.56%	3.51%	16.53%	14.31%
	Texar Federal Credit Union	\$345,765	\$227,835	\$253,392	89.91%	\$3,698	4.13%	0.93%	3.20%	7.42%	10.92%
	Union Square Credit Union	\$354,612	\$257,157	\$307,048	83.75%	\$3,283	3.56%	0.50%	3.06%	4.64%	5.42%
	Security First Federal Credit Union	\$360,830	\$240,670	\$326,448	73.72%	\$2,841	3.93%	0.35%	3.57%	14.63%	14.34%
	My Community Credit Union	\$367,940	\$254,718	\$319,833	79.64%	\$3,242	3.51%	0.42%	3.09%	19.23%	20.93%
	Air Force Federal Credit Union	\$401,438	\$325,086	\$368,139	88.31%	\$3,277	3.47%	0.49%	2.97%	13.98%	13.12%
	Educators Credit Union	\$403,114	\$146,456	\$337,011	43.46%	\$6,832	2.40%	0.42%	1.99%	1.84%	1.30%
	Associated Credit Union of Texas	\$415,074	\$261,712	\$370,451	70.65%	\$2,406	4.58%	0.58%	4.00%	5.77%	8.01%
	City Credit Union	\$418,633	\$284,943	\$364,148	78.25%	\$3,688	4.14%	0.51%	3.62%	9.84%	9.43%
	Education First Federal Credit Union	\$428,480	\$186,701	\$387,082	48.23%	\$3,469	3.05%	0.41%	2.90%	17.41%	17.15%
	Abilene Teachers Federal Credit Union	\$442,211	\$296,649	\$373,321	79.46%	\$3,252	3.67%	0.25%	3.43%	10.05%	9.33%
	Texas Bay Credit Union	\$446,801	\$352,983	\$361,245	97.71%	\$3,477	4.98%	0.55%	4.43%	7.84%	17.55%
	Primeway Federal Credit Union	\$490,915	\$358,086	\$448,217	79.89%	\$4,813	3.42%	0.33%	3.09%	9.43%	8.78%
	Complex Community Federal Credit Union	\$494,765	\$280,685	\$441,412	63.59%	\$3,748	3.27%	0.41%	2.85%	21.13%	22.41%
	Average of Asset Group B	\$351,247	\$230,817	\$307,443	75.88%	\$3,569	3.69%	0.45%	3.25%	10.66%	12.73%
Asset Group C - \$501 million to \$1 billion in total assets											
	Resource One Credit Union	\$501,689	\$399,948	\$447,676	89.34%	\$3,237	4.41%	0.39%	4.02%	21.34%	23.71%
	Community Resource Credit Union	\$516,633	\$413,298	\$472,544	87.46%	\$3,301	4.17%	0.56%	3.61%	13.91%	14.50%
	People's Trust Federal Credit Union	\$529,381	\$332,030	\$480,910	69.04%	\$6,417	3.25%	0.37%	2.88%	25.86%	28.03%
	Southwest Airlines Federal Credit Union	\$547,727	\$361,601	\$484,746	74.60%	\$5,858	4.46%	1.29%	3.17%	24.66%	27.65%
	Generations Community Federal Credit Union	\$548,566	\$382,835	\$478,267	80.05%	\$2,380	4.15%	0.56%	3.59%	1.54%	1.33%
	Neches Federal Credit Union	\$600,477	\$389,828	\$519,687	75.01%	\$3,617	3.83%	0.47%	3.36%	8.23%	7.85%
	Members Choice Credit Union	\$604,661	\$435,367	\$521,220	83.53%	\$4,780	3.65%	0.61%	3.04%	14.42%	21.32%
	East Texas Professional Credit Union	\$612,231	\$399,197	\$485,663	82.20%	\$3,077	3.56%	0.37%	3.19%	15.82%	16.89%
	Greater Texas Federal Credit Union	\$624,528	\$441,033	\$565,956	77.93%	\$3,762	2.84%	0.12%	2.72%	14.05%	11.20%
	Houston Federal Credit Union	\$648,161	\$397,064	\$589,221	67.39%	\$4,292	2.91%	0.25%	2.67%	7.27%	7.58%
	FivePoint Credit Union	\$648,999	\$444,535	\$578,649	76.82%	\$3,499	3.97%	0.48%	3.49%	1.61%	2.65%
	El Paso Area Teachers Federal Credit Union	\$649,029	\$402,985	\$567,237	71.04%	\$3,083	3.55%	0.56%	2.99%	10.00%	10.57%
	Neighborhood Credit Union	\$661,042	\$474,755	\$580,241	81.82%	\$3,703	4.00%	0.78%	3.23%	13.55%	14.45%
	First Service Credit Union	\$697,590	\$549,453	\$599,976	91.58%	\$3,843	4.26%	0.67%	3.58%	0.37%	0.73%
	Smart Financial Credit Union	\$711,139	\$406,831	\$639,985	63.57%	\$3,020	3.50%	0.22%	3.28%	6.31%	7.42%
	Houston Police Federal Credit Union	\$725,689	\$408,367	\$622,998	65.55%	\$8,341	3.40%	1.16%	2.23%	5.06%	7.48%
	Brazos Valley Schools Credit Union	\$730,306	\$244,598	\$667,286	36.66%	\$4,836	2.74%	0.30%	2.42%	4.77%	6.93%
	Gulf Coast Educators Federal Credit Union	\$735,796	\$358,543	\$547,039	65.54%	\$6,371	3.83%	0.68%	3.14%	7.21%	9.21%
	Mobiloil Federal Credit Union	\$789,249	\$605,155	\$635,033	95.30%	\$4,198	3.90%	0.55%	3.35%	0.61%	9.21%
	InTouch Credit Union	\$841,634	\$712,433	\$727,387	97.94%	\$3,800	3.46%	0.66%	2.81%	17.91%	14.23%
	Velocity Credit Union	\$847,682	\$651,687	\$712,412	91.48%	\$4,427	4.22%	0.52%	3.70%	(7.21%)	6.39%
	Schlumberger Employees Credit Union	\$870,372	\$219,087	\$746,809	29.34%	\$21,759	2.26%	0.10%	2.16%	25.67%	27.85%
	Red River Federal Credit Union	\$903,066	\$674,345	\$800,919	84.20%	\$2,796	4.32%	0.63%	3.69%	12.00%	11.31%
	Fort Worth Community Credit Union	\$909,373	\$609,487	\$817,770	74.53%	\$4,513	3.26%	0.48%	2.77%	3.18%	3.25%
	Amplify Credit Union	\$927,761	\$769,416	\$739,024	104.11%	\$4,526	4.18%	0.72%	3.46%	8.56%	12.31%
	Amoco Federal Credit Union	\$939,265	\$604,986	\$823,955	73.42%	\$4,854	3.28%	0.54%	2.88%	12.43%	13.16%
	United Heritage Credit Union	\$969,358	\$810,681	\$870,917	93.08%	\$5,226	3.24%	0.46%	2.78%	4.89%	7.76%
	DATCU Credit Union	\$978,770	\$833,971	\$825,383	101.04%	\$4,774	3.69%	0.29%	3.39%	13.13%	12.63%
	Average of Asset Group C	\$723,935	\$490,483	\$626,747	77.98%	\$4,939	3.65%	0.53%	3.13%	10.26%	12.06%

Source: SNL Financial

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: June 7, 2018

		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 (%)
Region	Institution Name										
Asset Group D - \$1 billion and over in total assets											
	Shell Federal Credit Union	\$1,035,544	\$827,451	\$891,901	92.77%	\$4,045	4.24%	0.69%	3.55%	18.91%	20.30%
	Firstmark Credit Union	\$1,059,290	\$759,360	\$867,541	87.53%	\$3,519	3.95%	0.81%	3.14%	5.32%	7.63%
	FirstLight Federal Credit Union	\$1,074,141	\$876,391	\$971,882	90.17%	\$3,065	4.54%	0.88%	3.66%	14.83%	14.78%
	Texas Trust Credit Union	\$1,211,252	\$901,997	\$985,985	91.48%	\$4,295	3.06%	0.48%	2.58%	(2.25%)	8.31%
	First Community Credit Union	\$1,402,964	\$1,060,776	\$1,238,109	85.68%	\$4,607	3.46%	0.52%	2.93%	14.09%	11.41%
	Credit Union Of Texas	\$1,410,323	\$1,168,179	\$1,219,728	95.77%	\$3,194	4.12%	0.47%	3.65%	(1.46%)	8.67%
	A+ Federal Credit Union	\$1,449,247	\$1,165,456	\$1,278,108	91.19%	\$3,944	3.47%	0.43%	3.04%	10.84%	12.48%
	Austin Telco Federal Credit Union	\$1,458,420	\$986,738	\$1,267,758	77.83%	\$7,292	2.69%	0.46%	2.23%	(0.70%)	(0.95%)
	Advancial Federal Credit Union	\$1,625,322	\$1,281,883	\$1,358,019	94.39%	\$7,192	3.48%	1.03%	2.45%	15.66%	18.28%
	Texans Credit Union	\$1,641,716	\$917,500	\$1,544,943	59.39%	\$6,971	2.70%	0.08%	2.61%	16.52%	17.80%
	EECU	\$2,148,510	\$1,648,315	\$1,869,285	88.18%	\$6,282	3.30%	0.58%	2.75%	10.60%	10.79%
	JSC Federal Credit Union	\$2,169,631	\$623,149	\$1,940,548	32.11%	\$9,232	2.11%	0.45%	1.66%	6.52%	6.26%
	University Federal Credit Union	\$2,348,003	\$1,922,718	\$2,092,090	91.90%	\$3,587	3.66%	0.17%	3.49%	19.88%	22.50%
	GECU	\$2,662,332	\$2,374,577	\$2,312,725	102.67%	\$3,303	4.95%	0.78%	4.17%	(0.85%)	16.56%
	Navy Army Community Credit Union	\$2,707,478	\$2,456,110	\$2,408,651	101.97%	\$5,304	4.20%	1.06%	3.15%	0.98%	0.31%
	Credit Human Federal Credit Union	\$2,955,196	\$2,769,240	\$2,270,359	121.97%	\$3,922	4.59%	0.92%	3.67%	2.80%	4.39%
	Texas Dow Employees Credit Union	\$3,217,135	\$2,886,926	\$2,652,736	108.83%	\$4,383	4.45%	0.49%	3.96%	5.62%	14.87%
	American Airlines Federal Credit Union	\$6,867,288	\$4,211,341	\$6,134,369	68.65%	\$10,062	2.96%	1.31%	1.65%	11.12%	11.55%
	Randolph-Brooks Federal Credit Union	\$8,839,315	\$6,882,936	\$7,133,914	96.48%	\$4,655	3.34%	0.59%	2.75%	8.94%	16.58%
	Security Service Federal Credit Union	\$9,510,289	\$8,479,316	\$7,960,881	106.51%	\$5,663	3.73%	0.95%	2.78%	(0.66%)	12.87%
	Average of Asset Group D	\$2,839,670	\$2,210,018	\$2,419,977	89.27%	\$5,226	3.65%	0.66%	2.99%	7.84%	11.77%

Source: SNL Financial

NA = data was not available.

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

Asset Quality

Asset Quality
March 31, 2018
Run Date: June 7, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Martin Luther King Credit Union	\$264	\$32	36.36%	9.09%	25.00%	27.35%	12.12%
	Assumption Beaumont Federal Credit Union	\$478	\$0	0.00%	1.00%	NA	0.00%	0.00%
	Lynn Co Federal Credit Union	\$519	\$1	0.40%	2.81%	700.00%	0.80%	0.19%
	All Saints Catholic Federal Credit Union	\$549	\$0	0.00%	4.91%	NA	0.00%	0.00%
	Texas Lee Federal Credit Union	\$657	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Musicians Federal Credit Union	\$677	\$0	0.00%	2.05%	NA	0.00%	0.00%
	Paris District Credit Union	\$694	\$0	0.00%	0.76%	NA	0.00%	0.00%
	Jafari No-Interest Credit Union	\$825	\$0	0.00%	2.59%	NA	0.00%	0.00%
	I.B.E.W. Local #681 Credit Union	\$882	\$2	0.34%	0.51%	150.00%	1.67%	0.23%
	T & FS Employee Credit Union	\$888	\$8	1.23%	1.23%	100.00%	3.49%	0.90%
	Pear Orchard Federal Credit Union	\$971	\$39	5.95%	1.83%	30.77%	20.42%	4.02%
	Orange County Teachers Credit Union	\$977	\$0	0.00%	12.00%	NA	0.00%	0.00%
	Littlefield School Employees Federal Credit Union	\$990	\$14	2.93%	0.63%	21.43%	8.48%	1.41%
	Pilgrim CUCC Federal Credit Union	\$1,016	\$0	0.00%	1.85%	NA	0.00%	0.00%
	S W E Federal Credit Union	\$1,074	\$0	0.00%	1.08%	NA	0.00%	0.00%
	Brentwood Baptist Church Federal Credit Union	\$1,127	\$39	4.72%	2.54%	53.85%	31.97%	3.46%
	Teachers Alliance Federal Credit Union	\$1,273	\$87	24.23%	6.13%	25.29%	24.30%	6.83%
	Saint Lukes Community Federal Credit Union	\$1,374	\$0	0.00%	0.98%	NA	0.00%	0.00%
	Empowerment Community Development Federal Credit Union	\$1,405	\$14	1.99%	0.57%	28.57%	14.89%	1.00%
	Witco Houston Employees Credit Union	\$1,419	\$59	5.21%	1.77%	33.90%	16.57%	4.16%
	Faith Cooperative Federal Credit Union	\$1,431	\$0	0.00%	0.99%	NA	0.00%	0.00%
	W T N M Atlantic Federal Credit Union	\$1,445	\$61	7.04%	2.19%	31.15%	17.33%	4.22%
	Redeemer Federal Credit Union	\$1,514	\$2	0.44%	2.42%	550.00%	0.46%	0.13%
	Highway Employees Credit Union	\$1,634	\$58	4.68%	1.29%	27.59%	13.55%	3.55%
	G P M Federal Credit Union	\$1,814	\$0	0.00%	2.03%	NA	0.00%	0.00%
	Salt Employees Federal Credit Union	\$1,819	\$0	0.00%	1.12%	NA	0.00%	0.00%
	IBEW LU 278 Federal Credit Union	\$1,919	\$21	2.66%	5.84%	219.05%	24.56%	1.09%
	American Baptist Association Credit Union	\$2,116	\$52	3.09%	1.01%	32.69%	35.94%	2.46%
	Lehrer Interests Credit Union	\$2,168	\$0	0.00%	0.31%	NA	0.00%	0.00%
	Goodyear San Angelo Federal Credit Union	\$2,345	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Sugar Growers Federal Credit Union	\$2,349	\$0	0.00%	4.12%	NA	0.00%	0.00%
	Light Commerce Credit Union	\$2,487	\$0	0.00%	1.81%	NA	2.65%	0.00%
	Kilgore Shell Employees Federal Credit Union	\$2,549	\$1	0.06%	0.42%	700.00%	0.27%	0.04%
	Covenant Savings Federal Credit Union	\$2,848	\$0	0.00%	0.23%	NA	0.00%	0.00%
	Sweeny Teachers Federal Credit Union	\$2,890	\$6	0.36%	0.30%	83.33%	1.88%	0.21%
	First United Credit Union	\$2,903	\$18	0.79%	0.44%	55.56%	2.23%	0.62%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,953	\$63	5.47%	4.95%	90.48%	11.45%	2.13%
	Pasadena Postal Credit Union	\$3,021	\$40	1.52%	0.80%	52.50%	10.13%	1.32%
	T. H. D. District 17 Credit Union	\$3,153	\$31	1.59%	0.51%	32.26%	4.29%	0.98%
	SP Trainmen Federal Credit Union	\$3,261	\$1	0.13%	0.65%	500.00%	0.10%	0.03%
	Navarro Credit Union	\$3,290	\$33	2.57%	1.17%	45.45%	3.06%	1.00%
	Corpus Christi S.P. Credit Union	\$3,327	\$21	1.03%	3.38%	328.57%	2.78%	0.63%
	Vidor Teachers Federal Credit Union	\$3,352	\$5	0.20%	0.12%	60.00%	1.01%	0.15%
	Galveston School Employees Federal Credit Union	\$3,492	\$42	1.88%	1.57%	83.33%	10.97%	1.20%
	Pampa Municipal Credit Union	\$3,644	\$31	0.97%	1.09%	112.90%	9.25%	0.85%
	Plains Federal Credit Union	\$3,868	\$35	1.38%	0.67%	48.57%	10.14%	0.90%
	Longview Federal Credit Union	\$3,890	\$12	0.54%	0.90%	166.67%	1.65%	0.31%
	Federal Employees Credit Union	\$3,913	\$9	0.54%	0.18%	33.33%	1.36%	0.23%
	B P S Federal Credit Union	\$3,914	\$2	0.16%	0.64%	400.00%	0.12%	0.05%
	Thd-6 Credit Union	\$3,944	\$50	1.92%	1.30%	68.00%	10.55%	1.27%
	Oak Farms Employees Credit Union	\$4,260	\$40	1.24%	0.90%	72.50%	3.89%	0.94%
	Union Pacific Employees Credit Union	\$4,265	\$0	0.00%	1.56%	NA	0.00%	0.00%
	IBEW 116 Federal Credit Union	\$4,281	\$0	0.00%	0.60%	NA	0.00%	0.00%
	Belton Federal Credit Union	\$4,311	\$6	0.37%	1.00%	266.67%	1.15%	0.14%
	Houston Belt & Terminal Federal Credit Union	\$4,435	\$0	0.00%	0.56%	NA	0.00%	0.00%
	Waconized Federal Credit Union	\$4,458	\$121	5.80%	2.44%	42.15%	13.75%	2.71%
	Promise Credit Union	\$4,487	\$1	0.05%	9.77%	NM	0.19%	0.02%

Source: SNL Financial

NA = data was not available.

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Asset Quality
March 31, 2018
Run Date: June 7, 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)								
	Prairie View Federal Credit Union	\$4,489	\$15	0.89%	2.32%	260.00%	3.60%	0.33%
	Intercorp Credit Union	\$4,591	\$64	2.59%	1.29%	50.00%	8.54%	1.39%
	Farmers Branch City Employees Federal Credit Union	\$4,602	\$12	0.53%	0.22%	41.67%	1.13%	0.26%
	Peco Federal Credit Union	\$4,731	\$107	5.75%	3.55%	61.68%	23.01%	2.26%
	Pollock Employees Credit Union	\$4,734	\$10	0.30%	0.65%	220.00%	1.80%	0.21%
	Highway District 9 Credit Union	\$4,744	\$4	0.31%	2.61%	850.00%	0.40%	0.08%
	Del Rio S.P. Credit Union	\$4,782	\$16	1.79%	1.34%	75.00%	1.04%	0.33%
	Port of Houston Warehouse Federal Credit Union	\$4,815	\$0	0.00%	6.89%	NA	0.00%	0.00%
	Mount Carmel Church Federal Credit Union	\$4,840	\$59	2.33%	1.10%	47.46%	6.73%	1.22%
	Lefors Federal Credit Union	\$4,882	\$18	0.66%	1.06%	161.11%	2.23%	0.37%
	Team Financial Federal Credit Union	\$4,906	\$148	4.24%	0.69%	16.22%	112.12%	3.02%
	Everman Parkway Credit Union	\$5,194	\$11	0.29%	1.38%	481.82%	0.73%	0.21%
	CASE Federal Credit Union	\$5,346	\$17	1.03%	0.43%	41.18%	2.36%	0.32%
	Coastal Teachers Federal Credit Union	\$5,392	\$10	0.34%	0.41%	120.00%	2.30%	0.19%
	NCE Credit Union	\$5,521	\$0	0.00%	0.16%	NA	0.00%	0.00%
	City of Deer Park Federal Credit Union	\$5,613	\$0	0.00%	0.51%	NA	0.00%	0.00%
	Oak Cliff Christian Federal Credit Union	\$5,664	\$84	2.31%	0.80%	34.52%	15.11%	1.48%
	M E C O Federal Credit Union	\$5,685	\$24	0.88%	0.29%	33.33%	2.47%	0.42%
	Highway District 2 Credit Union	\$5,761	\$2	0.08%	0.53%	650.00%	0.17%	0.03%
	Lubbock Telco Federal Credit Union	\$5,969	\$0	0.00%	0.70%	NA	0.00%	0.00%
	Jackson County Federal Credit Union	\$6,032	\$3	0.06%	0.63%	NM	0.54%	0.05%
	Skel-Tex Credit Union	\$6,043	\$30	1.01%	0.91%	90.00%	2.52%	0.50%
	Midwestern State University Credit Union	\$6,094	\$0	0.00%	0.24%	NA	0.00%	0.00%
	Galveston Government Employees Credit Union	\$6,142	\$20	0.38%	0.09%	25.00%	4.46%	0.33%
	Cochran County Schools Federal Credit Union	\$6,176	\$37	0.94%	1.01%	108.11%	4.42%	0.60%
	United Savers Trust Credit Union	\$6,213	\$52	0.96%	0.96%	100.00%	10.79%	0.84%
	ACU Credit Union	\$6,379	\$57	1.36%	0.55%	40.35%	4.75%	0.89%
	Local 20 IBEW Federal Credit Union	\$6,471	\$85	2.48%	1.20%	48.24%	17.21%	1.31%
	E E South Texas Credit Union	\$6,483	\$0	0.00%	2.61%	NA	0.00%	0.00%
	I.B.E.W. LU 66 Federal Credit Union	\$6,563	\$99	1.74%	0.82%	47.47%	13.32%	1.51%
	Frio County Federal Credit Union	\$6,675	\$37	0.71%	0.73%	102.70%	2.48%	0.55%
	Brownsville City Employees Federal Credit Union	\$6,698	\$26	0.68%	0.88%	130.77%	1.61%	0.39%
	Texas Farm Bureau Federal Credit Union	\$6,716	\$10	0.31%	2.33%	760.00%	0.74%	0.15%
	South Texas Regional Federal Credit Union	\$6,728	\$66	1.32%	0.46%	34.85%	11.79%	0.98%
	ILA 28 Federal Credit Union	\$6,895	\$7	0.29%	0.41%	142.86%	0.42%	0.10%
	C-T Waco Federal Credit Union	\$6,909	\$106	2.81%	1.54%	54.72%	14.00%	1.53%
	FCI Federal Credit Union	\$6,938	\$79	1.56%	0.91%	58.23%	7.51%	1.14%
	Electric Utilities Credit Union	\$6,953	\$7	0.34%	1.21%	357.14%	0.82%	0.10%
	Bivins Federal Credit Union	\$6,999	\$127	4.64%	1.46%	31.50%	11.98%	1.81%
	Hilco Federal Credit Union	\$7,103	\$21	0.55%	0.58%	104.76%	5.26%	0.30%
	Vatat Credit Union	\$7,127	\$0	0.00%	0.37%	NA	0.00%	0.00%
	Seminole Public Schools Federal Credit Union	\$7,138	\$15	0.54%	0.98%	180.00%	0.96%	0.21%
	Andrews School Federal Credit Union	\$7,235	\$30	1.13%	1.28%	113.33%	1.91%	0.41%
	TC Teachers Federal Credit Union	\$7,366	\$121	5.02%	0.71%	14.05%	9.39%	1.64%
	Hale County Teachers Federal Credit Union	\$7,387	\$1	0.02%	0.19%	NM	0.12%	0.01%
	Victoria City-County Employees Federal Credit Union	\$7,566	\$3	0.11%	1.59%	NM	0.29%	0.04%
	Coburn Credit Union	\$7,605	\$23	0.77%	0.47%	60.87%	2.12%	0.30%
	Moore County Schools Federal Credit Union	\$7,611	\$13	0.33%	2.31%	692.31%	1.63%	0.17%
	Port of Houston Credit Union	\$7,716	\$134	2.12%	0.98%	46.27%	7.76%	1.74%
	Morris Sheppard Texarkana Federal Credit Union	\$7,726	\$91	1.52%	0.78%	51.65%	9.27%	1.18%
	Mount Olive Baptist Church Federal Credit Union	\$7,904	\$24	0.55%	0.11%	20.83%	2.08%	0.30%
	STEC Federal Credit Union	\$7,908	\$9	0.42%	0.37%	88.89%	0.74%	0.11%
	Express-News Federal Credit Union	\$8,142	\$77	1.74%	0.18%	10.39%	9.31%	0.95%
	Sherwin Federal Credit Union	\$8,178	\$33	0.77%	0.44%	57.58%	1.25%	0.40%
	Jackson County Teachers Federal Credit Union	\$8,340	\$0	0.00%	0.40%	NA	0.00%	0.00%

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Asset Quality
March 31, 2018
Run Date: June 7, 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)								
	Sweetwater Regional Federal Credit Union	\$8,637	\$15	0.47%	1.13%	240.00%	0.91%	0.17%
	Yoakum County Federal Credit Union	\$8,838	\$41	0.85%	1.25%	146.34%	2.38%	0.46%
	Marathon Republic Federal Credit Union	\$8,867	\$64	1.46%	0.46%	31.25%	7.04%	0.72%
	Southeast Texas Employees Federal Credit Union	\$8,984	\$389	6.03%	3.63%	60.15%	42.65%	4.33%
	Scurry County School Federal Credit Union	\$9,186	\$64	1.47%	1.77%	120.31%	3.27%	0.70%
	Methodist Hospital Employees Federal Credit Union	\$9,297	\$172	5.28%	3.59%	68.02%	17.36%	1.85%
	Met Tran Federal Credit Union	\$9,415	\$127	2.44%	2.23%	91.34%	7.81%	1.35%
	Fannin County Teachers Federal Credit Union	\$9,432	\$40	0.56%	0.55%	97.50%	1.99%	0.42%
	Port Terminal Federal Credit Union	\$9,625	\$31	1.34%	1.73%	129.03%	1.04%	0.32%
	Texas Workforce Credit Union	\$9,939	\$64	0.78%	1.57%	200.00%	5.84%	0.64%
	Tex-Mex Credit Union	\$9,996	\$8	0.14%	0.87%	625.00%	0.31%	0.08%
	Ben E. Keith Employees Federal Credit Union	\$10,036	\$17	0.34%	0.40%	117.65%	1.09%	0.17%
	Germania Credit Union	\$10,262	\$16	0.24%	0.45%	187.50%	1.14%	0.16%
	Victoria Federal Credit Union	\$10,370	\$9	0.19%	0.54%	277.78%	0.73%	0.09%
	Natural Resources Conservation Service Federal Credit Union	\$10,399	\$18	0.36%	0.26%	72.22%	1.48%	0.17%
	Longview Consolidated Credit Union	\$10,550	\$28	0.37%	0.46%	125.00%	1.32%	0.27%
	T & P Longview Federal Credit Union	\$10,567	\$34	0.45%	0.42%	94.12%	1.62%	0.32%
	Cen Tex Manufacturing Credit Union	\$10,639	\$137	2.12%	1.86%	87.59%	9.67%	1.29%
	E M O T Federal Credit Union	\$10,719	\$39	1.33%	2.02%	151.28%	1.37%	0.36%
	Sweetex Credit Union	\$11,141	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Employees United Federal Credit Union	\$11,474	\$37	1.06%	0.46%	43.24%	1.18%	0.32%
	Highway District 19 Employees Credit Union	\$11,610	\$79	1.66%	0.50%	30.38%	5.49%	0.68%
	Angelina County Teachers Credit Union	\$11,719	\$42	0.86%	0.96%	111.90%	2.64%	0.36%
	Neiman Marcus Group Employees Federal Credit Union	\$11,723	\$36	0.59%	2.46%	416.67%	2.33%	0.31%
	Wharton County Teachers Credit Union	\$11,786	\$1	0.15%	0.15%	100.00%	0.05%	0.01%
	1st University Credit Union	\$11,892	\$111	1.34%	0.62%	45.95%	12.46%	0.93%
	Texoma Federal Credit Union	\$11,976	\$217	5.04%	1.60%	31.80%	8.67%	1.81%
	Texarkana Terminal Employees Federal Credit Union	\$11,989	\$46	0.55%	1.31%	239.13%	7.48%	0.38%
	Swamp Federal Credit Union	\$12,004	\$0	0.00%	0.03%	NA	0.00%	0.00%
	Laredo Fire Department Federal Credit Union	\$12,008	\$55	0.52%	0.91%	174.55%	3.78%	0.46%
	Local 24 Employees Federal Credit Union	\$12,029	\$38	1.27%	1.10%	86.84%	2.41%	0.32%
	Member Preferred Federal Credit Union	\$12,205	\$152	1.65%	0.98%	59.21%	9.93%	1.25%
	Pasadena Municipal Federal Credit Union	\$12,265	\$1	0.02%	0.41%	NM	0.05%	0.01%
	Marshall T&P Employees Federal Credit Union	\$12,328	\$0	0.00%	0.77%	NA	0.00%	0.00%
	TxDOT Credit Union	\$12,465	\$40	0.36%	0.57%	157.50%	2.49%	0.32%
	Friona Texas Federal Credit Union	\$12,646	\$73	2.14%	1.11%	52.05%	3.00%	0.58%
	F C S Federal Credit Union	\$12,700	\$38	0.67%	0.21%	31.58%	0.96%	0.30%
	Brownfield Federal Credit Union	\$12,748	\$70	1.44%	0.27%	18.57%	1.86%	0.55%
	Reeves County Teachers Credit Union	\$12,896	\$529	5.68%	0.63%	11.15%	40.88%	4.10%
	PamCel Community Federal Credit Union	\$12,966	\$21	0.40%	0.34%	85.71%	0.99%	0.16%
	Refugio County Federal Credit Union	\$13,009	\$12	0.21%	0.67%	316.67%	0.65%	0.09%
	Cherokee County Teachers Federal Credit Union	\$13,033	\$109	1.48%	0.69%	46.79%	5.09%	0.84%
	P.I.E. Credit Union	\$13,449	\$132	3.06%	0.72%	23.48%	6.68%	0.98%
	Central Texas Teachers Credit Union	\$13,654	\$51	1.17%	2.02%	172.55%	3.20%	0.37%
	Third Coast Federal Credit Union	\$13,896	\$48	0.94%	3.26%	347.92%	1.52%	0.35%
	Alba Golden Federal Credit Union	\$13,929	\$0	0.00%	0.93%	NA	0.00%	0.00%
	Family 1st Of Texas Federal Credit Union	\$14,232	\$146	1.35%	1.08%	80.14%	8.88%	1.03%
	Gulf Shore Federal Credit Union	\$14,421	\$13	0.17%	0.28%	161.54%	1.27%	0.09%
	ILA 1351 Federal Credit Union	\$14,687	\$2	0.03%	0.59%	NM	0.08%	0.01%
	Ellis County Teachers & Employees Federal Credit Union	\$14,797	\$4	0.05%	1.04%	NM	0.21%	0.03%
	Linkage Credit Union	\$14,826	\$97	1.26%	1.26%	100.00%	4.22%	0.65%
	Texhillco School Employees Federal Credit Union	\$14,829	\$199	1.56%	1.08%	68.84%	23.36%	1.34%
	MOPAC Employees Federal Credit Union	\$14,906	\$45	0.40%	0.49%	122.22%	4.62%	0.30%
	First Priority Credit Union	\$15,396	\$74	1.19%	0.67%	56.76%	5.67%	0.48%
	Corpus Christi Postal Employees Credit Union	\$15,399	\$0	0.00%	0.24%	NA	0.00%	0.00%
	Ward County Credit Union	\$15,469	\$10	0.25%	0.25%	100.00%	0.69%	0.06%
	Victoria Teachers Federal Credit Union	\$15,547	\$5	0.09%	0.35%	380.00%	0.11%	0.03%

Source: SNL Financial

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Asset Quality
March 31, 2018
Run Date: June 7, 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)								
	National Oilwell Varco Employees Credit Union	\$15,569	\$14	0.53%	1.67%	314.29%	0.45%	0.09%
	Coastal Bend Post Office Federal Credit Union	\$15,652	\$177	3.14%	1.15%	36.72%	6.50%	1.13%
	Cowboy Country Federal Credit Union	\$15,686	\$326	2.98%	1.48%	49.69%	16.16%	2.08%
	Pampa Teachers Federal Credit Union	\$15,689	\$176	1.43%	0.38%	26.70%	11.01%	1.12%
	Alpine Community Credit Union	\$15,748	\$127	2.92%	4.49%	153.54%	7.15%	0.81%
	U S I Federal Credit Union	\$15,833	\$0	0.00%	0.53%	NA	0.00%	0.00%
	Homeport Federal Credit Union	\$15,977	\$268	3.65%	0.99%	27.24%	18.38%	1.68%
	IBEW Community Federal Credit Union	\$16,387	\$221	1.95%	0.41%	20.81%	15.28%	1.35%
	Brazos Community Credit Union	\$16,687	\$73	0.50%	0.48%	95.89%	1.91%	0.44%
	Waco Federal Credit Union	\$16,901	\$8	0.14%	0.27%	200.00%	0.64%	0.05%
	Grand Prairie Credit Union	\$16,925	\$29	0.36%	0.26%	72.41%	1.66%	0.17%
	Temple Santa Fe Community Credit Union	\$17,122	\$66	0.63%	0.48%	75.76%	5.78%	0.39%
	Reed Credit Union	\$17,139	\$0	0.00%	0.42%	NA	0.00%	0.00%
	Baker Hughes Federal Credit Union	\$17,147	\$145	4.26%	0.24%	5.52%	8.62%	0.85%
	Amarillo Postal Employees Credit Union	\$17,270	\$39	0.57%	0.23%	41.03%	1.53%	0.23%
	Texas Community Federal Credit Union	\$17,337	\$104	0.79%	0.97%	123.08%	4.34%	0.60%
	Odessa Employees Credit Union	\$17,453	\$37	0.38%	0.25%	64.86%	1.49%	0.21%
	Concho Valley Credit Union	\$17,495	\$8	0.10%	0.30%	312.50%	0.43%	0.05%
	Temple-Inland Federal Credit Union	\$17,535	\$132	1.42%	0.64%	45.45%	6.12%	0.75%
	Anderson County Federal Credit Union	\$17,890	\$76	2.57%	1.96%	76.32%	2.57%	0.42%
	Seagoville Federal Credit Union	\$17,953	\$146	2.81%	0.71%	25.34%	5.56%	0.81%
	Liberty County Teachers Federal Credit Union	\$18,337	\$14	0.14%	0.94%	685.71%	0.93%	0.08%
	Kingsville Area Educators Federal Credit Union	\$18,344	\$77	1.33%	5.16%	387.01%	4.98%	0.42%
	Midland Municipal Employees Credit Union	\$18,570	\$92	2.47%	0.97%	39.13%	4.87%	0.50%
	Borger Federal Credit Union	\$18,580	\$4	0.04%	0.26%	625.00%	0.19%	0.02%
	Texas Health Resources Credit Union	\$18,652	\$198	1.83%	1.70%	92.93%	12.34%	1.06%
	Corner Stone Credit Union	\$18,825	\$125	0.85%	3.23%	377.60%	7.99%	0.66%
	Fellowship Credit Union	\$19,419	\$4	0.04%	0.51%	NM	0.09%	0.02%
	C-E Federal Credit Union	\$19,639	\$20	0.15%	0.33%	225.00%	2.77%	0.10%
	Rocket Federal Credit Union	\$19,642	\$33	0.20%	0.19%	93.94%	2.07%	0.17%
	Dallas U.P. Employees Credit Union	\$19,709	\$168	1.95%	1.69%	86.90%	3.39%	0.85%
	Tyler City Employees Credit Union	\$19,883	\$39	0.32%	0.42%	128.21%	1.26%	0.20%
	McLennan County Employees Federal Credit Union	\$20,185	\$19	0.34%	1.83%	542.11%	0.77%	0.09%
	Southern Star Credit Union	\$21,131	\$298	2.95%	1.43%	48.32%	10.37%	1.41%
	Valwood Park Federal Credit Union	\$21,433	\$15	0.12%	0.13%	106.67%	0.46%	0.07%
	Union Fidelity Federal Credit Union	\$21,611	\$37	0.53%	1.17%	221.62%	1.05%	0.17%
	Northeast Panhandle Teachers Federal Credit Union	\$21,719	\$1	0.01%	0.60%	NM	0.03%	0.00%
	LCRA Credit Union	\$22,070	\$23	0.23%	0.36%	156.52%	0.85%	0.10%
	McMurrey Federal Credit Union	\$22,167	\$70	0.42%	0.16%	38.57%	2.54%	0.32%
	Port Arthur Community Federal Credit Union	\$22,446	\$203	1.34%	0.66%	49.26%	8.04%	0.90%
	LiFE Federal Credit Union	\$22,492	\$53	0.26%	0.47%	179.25%	2.42%	0.24%
	Wichita Falls Federal Credit Union	\$22,563	\$22	0.23%	0.94%	409.09%	1.23%	0.10%
	Local Federal Credit Union	\$22,567	\$335	2.01%	0.69%	34.33%	8.60%	1.48%
	Yantis Federal Credit Union	\$22,613	\$18	0.13%	0.85%	638.89%	0.49%	0.08%
	LeTourneau Federal Credit Union	\$22,889	\$7	0.30%	0.21%	71.43%	0.14%	0.03%
	Tip of Texas Federal Credit Union	\$23,515	\$113	1.15%	1.97%	171.68%	3.76%	0.48%
	Mid-Tex Federal Credit Union	\$24,089	\$232	1.86%	0.78%	41.81%	12.61%	0.96%
	Texas People Federal Credit Union	\$24,496	\$59	0.35%	0.66%	189.83%	1.54%	0.24%
	San Angelo Federal Credit Union	\$24,663	\$21	0.14%	0.21%	147.62%	2.36%	0.09%
	Greater Central Texas Federal Credit Union	\$24,663	\$13	0.22%	0.34%	153.85%	0.70%	0.05%
	Northeast Texas Teachers Federal Credit Union	\$24,885	\$117	1.40%	0.28%	19.66%	3.38%	0.47%
	Abilene Federal Credit Union	\$25,231	\$97	0.84%	1.12%	134.02%	2.12%	0.38%
	TexStar Federal Credit Union	\$25,291	\$5	0.08%	0.28%	340.00%	0.23%	0.02%
	Bayou City Federal Credit Union	\$26,348	\$57	0.65%	1.31%	201.75%	4.78%	0.22%
	Fedstar Credit Union	\$26,519	\$25	0.20%	1.26%	620.00%	0.80%	0.09%
	Angelina Federal Employees Credit Union	\$27,212	\$46	0.25%	0.50%	195.65%	1.26%	0.17%
	United Energy Credit Union	\$27,669	\$152	1.12%	1.13%	100.66%	3.12%	0.55%

Source: SNL Financial

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Asset Quality
March 31, 2018
Run Date: June 7, 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)								
	United Credit Union	\$27,695	\$164	0.86%	0.85%	99.39%	7.92%	0.59%
	Alcon Employees Federal Credit Union	\$28,490	\$36	0.24%	0.09%	38.89%	0.61%	0.13%
	Matagorda County Credit Union	\$29,160	\$62	0.48%	0.12%	25.81%	1.95%	0.21%
	Shared Resources Credit Union	\$29,229	\$113	0.51%	0.69%	134.51%	3.55%	0.39%
	Trinity Valley Teachers Credit Union	\$29,411	\$67	1.25%	1.29%	102.99%	0.89%	0.23%
	Starr County Teachers Federal Credit Union	\$30,205	\$47	0.42%	0.88%	208.51%	0.96%	0.16%
	Mountain Star Federal Credit Union	\$30,391	\$93	0.51%	0.58%	115.05%	3.96%	0.31%
	Beaumont Community Credit Union	\$31,115	\$11	0.09%	0.31%	327.27%	0.33%	0.04%
	Caprock Federal Credit Union	\$31,313	\$212	1.02%	0.92%	89.62%	8.22%	0.68%
	Hockley County School Employees Credit Union	\$31,380	\$215	1.02%	1.73%	169.77%	6.76%	0.69%
	Walker County Federal Credit Union	\$31,531	\$42	0.22%	0.74%	333.33%	1.09%	0.13%
	Austin Federal Credit Union	\$31,566	\$548	2.92%	0.21%	7.30%	24.14%	1.74%
	Common Cents Federal Credit Union	\$31,858	\$422	1.93%	0.76%	39.10%	10.19%	1.32%
	Mesquite Credit Union	\$32,417	\$37	0.18%	0.20%	110.81%	1.98%	0.11%
	Travis County Credit Union	\$32,815	\$94	0.45%	0.27%	59.57%	3.87%	0.29%
	Cabot & NOI Employees Credit Union	\$33,317	\$813	2.94%	1.65%	56.09%	23.37%	2.44%
	Transtar Federal Credit Union	\$33,360	\$83	0.36%	0.51%	142.17%	4.34%	0.25%
	Cherokee County Federal Credit Union	\$33,911	\$165	0.81%	1.34%	165.45%	2.29%	0.49%
	Lufkin Federal Credit Union	\$34,250	\$65	0.37%	0.90%	244.62%	1.05%	0.19%
	CTECU	\$34,509	\$32	0.40%	0.45%	112.50%	0.63%	0.09%
	Golden Triangle Federal Credit Union	\$34,526	\$12	0.08%	0.27%	333.33%	0.29%	0.03%
	Baptist Credit Union	\$34,739	\$134	0.52%	0.32%	61.94%	5.49%	0.39%
	City Federal Credit Union	\$34,796	\$171	0.57%	0.29%	49.71%	5.14%	0.49%
	Texas Associations of Professionals Federal Credit Union	\$35,373	\$0	0.00%	0.91%	NA	12.43%	0.00%
	Star of Texas Credit Union	\$35,782	\$14	0.09%	0.14%	164.29%	0.32%	0.04%
	Keystone Credit Union	\$36,087	\$395	1.54%	0.79%	51.39%	4.04%	1.09%
	Texas Plains Federal Credit Union	\$36,279	\$107	0.44%	0.77%	177.57%	3.72%	0.29%
	Members Financial Federal Credit Union	\$36,718	\$118	0.46%	1.79%	391.53%	4.35%	0.32%
	Old Ocean Federal Credit Union	\$36,779	\$51	0.37%	0.45%	121.57%	1.54%	0.14%
	San Patricio County Teachers Federal Credit Union	\$37,219	\$93	0.33%	1.19%	363.44%	3.94%	0.25%
	Port Arthur Teachers Federal Credit Union	\$38,179	\$63	0.65%	1.26%	195.24%	2.05%	0.17%
	SPCO Credit Union	\$39,204	\$285	0.95%	0.84%	89.12%	8.10%	0.73%
	Brazosport Teachers Federal Credit Union	\$40,119	\$143	0.77%	0.35%	45.45%	2.15%	0.36%
	Freestone Credit Union	\$40,250	\$238	0.93%	0.39%	42.02%	5.90%	0.59%
	Fannin Federal Credit Union	\$40,325	\$118	0.46%	0.73%	156.78%	2.69%	0.29%
	BCM Federal Credit Union	\$40,672	\$120	0.72%	1.20%	167.50%	3.81%	0.30%
	Cosden Federal Credit Union	\$40,739	\$32	0.32%	0.78%	243.75%	0.62%	0.08%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$40,999	\$79	0.39%	0.31%	81.01%	1.91%	0.19%
	Caprock Santa Fe Credit Union	\$41,447	\$344	1.91%	2.34%	122.38%	2.45%	0.83%
	City Public Service/IBEW Federal Credit Union	\$41,826	\$93	0.52%	0.46%	89.25%	2.19%	0.22%
	Highway District 21 Federal Credit Union	\$42,806	\$169	0.85%	0.92%	108.28%	2.46%	0.39%
	Trans Texas Southwest Credit Union	\$43,574	\$161	0.53%	0.48%	89.44%	3.05%	0.37%
	South Texas Federal Credit Union	\$44,523	\$100	0.35%	1.15%	330.00%	7.57%	0.22%
	Select Federal Credit Union	\$44,529	\$330	0.90%	0.92%	101.52%	4.98%	0.74%
	Lubrizol Employees' Credit Union	\$44,966	\$34	0.16%	0.14%	91.18%	0.60%	0.08%
	Doches Credit Union	\$45,055	\$230	0.83%	0.60%	72.17%	3.84%	0.51%
	Southland Federal Credit Union	\$46,355	\$1,029	3.17%	1.56%	49.17%	19.80%	2.22%
	H&H Federal Credit Union	\$47,068	\$226	0.92%	0.34%	36.73%	3.68%	0.48%
	Scott & White Employees Credit Union	\$47,513	\$36	0.21%	0.21%	97.22%	1.42%	0.08%
	Big Spring Education Employees Federal Credit Union	\$48,384	\$2	0.01%	1.38%	NM	0.03%	0.00%
	South Texas Area Resources Credit Union	\$48,672	\$79	0.42%	0.34%	81.01%	1.41%	0.16%
	My Credit Union	\$49,819	\$332	1.31%	0.30%	22.89%	8.12%	0.67%
	Windthorst Federal Credit Union	\$50,195	\$219	0.84%	1.48%	177.17%	2.57%	0.44%
	Lifetime Federal Credit Union	\$50,874	\$137	0.48%	1.27%	264.23%	1.56%	0.27%
	Texan Sky Federal Credit Union	\$52,229	\$191	0.50%	0.46%	92.67%	2.66%	0.37%
	Hereford Texas Federal Credit Union	\$52,951	\$208	0.61%	1.05%	171.15%	2.14%	0.39%
	La Joya Area Federal Credit Union	\$53,234	\$471	1.54%	2.76%	179.41%	8.61%	0.88%
	Heritage USA Federal Credit Union	\$53,786	\$244	0.66%	0.60%	91.39%	6.15%	0.45%

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March 31, 2018
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Dallas Federal Credit Union	\$55,447	\$273	0.67%	0.86%	127.84%	6.28%	0.49%
	First Class American Credit Union	\$56,191	\$8	0.02%	0.29%	NM	0.17%	0.01%
	Heart O' Texas Federal Credit Union	\$57,120	\$104	0.38%	0.21%	56.73%	3.70%	0.18%
	Wellspring Federal Credit Union	\$57,178	\$362	0.99%	0.63%	64.09%	8.52%	0.63%
	West Texas Credit Union	\$57,299	\$178	0.67%	1.04%	155.62%	3.68%	0.31%
	Houston Metropolitan Employees Federal Credit Union	\$57,630	\$293	0.77%	1.12%	144.71%	5.24%	0.51%
	Texas Telcom Credit Union	\$57,801	\$207	0.69%	0.92%	134.30%	4.25%	0.36%
	Texas Bridge Credit Union	\$58,840	\$140	0.40%	0.29%	72.14%	2.80%	0.24%
	Houston Highway Credit Union	\$59,120	\$364	1.00%	1.07%	107.42%	12.48%	0.62%
	Baycel Federal Credit Union	\$60,092	\$348	1.20%	0.62%	51.72%	3.43%	0.58%
	Texas Federal Credit Union	\$61,327	\$104	0.32%	0.28%	88.46%	3.64%	0.17%
	Service 1st Credit Union	\$61,646	\$208	0.58%	0.26%	45.67%	3.57%	0.34%
	Southwest Financial Federal Credit Union	\$63,253	\$408	0.81%	3.33%	408.58%	3.35%	0.65%
	Domino Federal Credit Union	\$63,945	\$195	0.49%	0.44%	89.74%	2.75%	0.30%
	Irving City Employees Federal Credit Union	\$63,956	\$60	0.20%	0.22%	113.33%	0.85%	0.09%
	Postal Family Credit Union	\$64,285	\$197	0.52%	1.23%	236.04%	6.82%	0.31%
	RelyOn Credit Union	\$64,847	\$338	0.76%	0.34%	45.27%	5.13%	0.52%
	Telco Plus Credit Union	\$65,722	\$79	0.23%	0.50%	212.66%	0.93%	0.12%
	Centex Citizens Credit Union	\$67,711	\$431	0.85%	0.83%	97.68%	3.22%	0.64%
	Kerr County Federal Credit Union	\$69,474	\$392	0.78%	1.17%	150.51%	15.05%	0.56%
	Westex Federal Credit Union	\$69,770	\$95	0.34%	0.54%	158.95%	1.28%	0.14%
	First Abilene Federal Credit Union	\$72,581	\$115	0.22%	0.25%	114.78%	7.57%	0.16%
	Las Colinas Federal Credit Union	\$73,535	\$199	0.40%	0.29%	72.86%	3.20%	0.27%
	Memorial Credit Union	\$73,604	\$507	0.80%	0.56%	70.22%	8.75%	0.69%
	Southwest Research Center Federal Credit Union	\$73,765	\$168	0.44%	0.33%	76.79%	2.84%	0.23%
	Coastal Community Federal Credit Union	\$74,003	\$1,032	1.96%	0.83%	42.64%	16.07%	1.39%
	Metro Medical Credit Union	\$74,238	\$130	0.55%	0.55%	99.23%	1.43%	0.18%
	Baylor Health Care System Credit Union	\$74,350	\$267	0.84%	0.53%	62.92%	2.33%	0.36%
	Texas DPS Credit Union	\$74,406	\$222	0.50%	0.47%	93.69%	3.62%	0.30%
	Rockdale Federal Credit Union	\$75,072	\$62	0.34%	1.15%	338.71%	0.83%	0.08%
	Valley Federal Credit Union	\$76,357	\$266	0.66%	1.34%	204.51%	2.39%	0.35%
	Concho Educators Federal Credit Union	\$77,367	\$36	0.11%	0.20%	183.33%	0.57%	0.05%
	Wichita Falls Teachers Federal Credit Union	\$78,179	\$450	1.03%	0.97%	94.22%	4.75%	0.58%
	Space City Credit Union	\$79,270	\$429	0.67%	0.50%	74.59%	5.80%	0.54%
	U. S. Employees Credit Union	\$81,313	\$249	0.62%	0.41%	66.27%	4.82%	0.31%
	Members Credit Union	\$82,256	\$581	1.36%	0.61%	45.27%	8.00%	0.71%
	Texas Health Credit Union	\$83,676	\$749	1.20%	0.71%	59.15%	8.05%	0.90%
	Naft Federal Credit Union	\$83,711	\$180	0.41%	0.86%	207.78%	1.64%	0.22%
	One Source Federal Credit Union	\$85,303	\$761	1.52%	1.65%	108.67%	11.55%	0.89%
	Eastex Credit Union	\$86,135	\$218	0.41%	0.70%	171.56%	2.71%	0.25%
	Southwest 66 Credit Union	\$86,270	\$281	0.64%	0.66%	102.14%	6.09%	0.33%
	Tarrant County's Credit Union	\$87,638	\$218	0.30%	0.75%	250.46%	2.80%	0.25%
	First Central Credit Union	\$87,826	\$909	1.78%	1.37%	76.79%	8.82%	1.04%
	Texoma Educators Federal Credit Union	\$91,514	\$129	0.44%	0.36%	81.40%	1.07%	0.14%
	Prestige Community Credit Union	\$92,744	\$221	0.29%	0.85%	296.38%	2.71%	0.24%
	KBR Heritage Federal Credit Union	\$93,607	\$207	0.83%	0.33%	39.61%	1.85%	0.22%
	Southern Federal Credit Union	\$93,739	\$887	1.66%	2.95%	177.56%	3.28%	0.95%
	Edinburg Teachers Credit Union	\$94,072	\$247	1.52%	1.90%	125.51%	1.12%	0.26%
	WesTex Community Credit Union	\$95,672	\$181	0.40%	1.04%	262.43%	1.99%	0.19%
	Nascoga Federal Credit Union	\$96,437	\$39	0.06%	0.09%	141.03%	0.80%	0.04%
	Allied Federal Credit Union	\$97,147	\$241	0.54%	0.36%	67.63%	3.46%	0.25%
	Community Service Credit Union	\$99,471	\$196	0.26%	0.73%	283.67%	4.30%	0.20%
	Rio Grande Valley Credit Union	\$99,601	\$204	0.43%	0.38%	89.22%	2.55%	0.20%
	Kelly Community Federal Credit Union	\$101,467	\$319	0.39%	0.61%	157.37%	2.75%	0.31%
	United Community Credit Union	\$103,538	\$307	0.39%	0.37%	95.11%	3.16%	0.30%
	River City Federal Credit Union	\$110,621	\$497	0.52%	0.94%	179.28%	7.28%	0.45%
	Chemcel Federal Credit Union	\$116,062	\$421	0.59%	0.68%	116.63%	3.44%	0.36%
	Cooperative Teachers Credit Union	\$116,565	\$249	0.29%	0.45%	155.02%	1.77%	0.21%

Source: SNL Financial

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Asset Quality
March 31, 2018
Run Date: June 7, 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)								
	Plus4 Credit Union	\$117,335	\$167	0.17%	0.46%	269.46%	2.76%	0.14%
	Texasgulf Federal Credit Union	\$119,204	\$351	0.44%	0.71%	162.39%	2.73%	0.29%
	Access Community Credit Union	\$122,939	\$74	0.08%	0.22%	270.27%	0.43%	0.06%
	Chocolate Bayou Community Federal Credit Union	\$123,181	\$111	0.20%	0.55%	281.08%	2.59%	0.09%
	Lone Star Credit Union	\$125,250	\$132	0.14%	0.51%	373.48%	1.50%	0.11%
	MTCU	\$125,326	\$223	0.36%	0.45%	125.56%	2.22%	0.18%
	Go Federal Credit Union	\$126,135	\$151	0.14%	0.28%	195.36%	4.33%	0.12%
	Capitol Credit Union	\$127,544	\$173	0.19%	0.38%	202.31%	1.96%	0.14%
	Santa Fe Federal Credit Union	\$128,057	\$742	0.92%	1.03%	112.53%	4.02%	0.58%
	LibertyOne Credit Union	\$129,017	\$247	0.29%	0.55%	191.50%	1.80%	0.19%
	Members First Credit Union	\$130,050	\$331	0.57%	0.74%	130.21%	1.40%	0.25%
	Laredo Federal Credit Union	\$132,496	\$400	0.81%	0.77%	94.75%	4.65%	0.30%
	Members Trust of the Southwest Federal Credit Union	\$135,929	\$419	0.46%	0.46%	100.24%	5.05%	0.31%
	Citizens Federal Credit Union	\$136,960	\$140	0.55%	1.84%	332.14%	1.76%	0.10%
	Government Employees Federal Credit Union	\$139,011	\$73	0.11%	0.06%	52.05%	0.65%	0.05%
	BP Federal Credit Union	\$140,654	\$84	0.10%	0.33%	344.05%	1.05%	0.06%
	Communities of Abilene Federal Credit Union	\$140,654	\$444	0.53%	1.24%	236.04%	4.03%	0.32%
	Texoma Community Credit Union	\$144,538	\$493	0.43%	0.77%	180.93%	5.28%	0.34%
	Cal-Com Federal Credit Union	\$146,718	\$226	0.25%	0.97%	380.09%	3.44%	0.15%
	Border Federal Credit Union	\$147,001	\$491	0.53%	0.78%	147.25%	2.45%	0.33%
	Pioneer Mutual Federal Credit Union	\$147,411	\$231	0.26%	0.50%	189.61%	1.04%	0.16%
	Nizari Progressive Federal Credit Union	\$151,287	\$655	0.57%	0.82%	145.19%	3.20%	0.43%
	Southwest Heritage Credit Union	\$154,136	\$1,032	0.92%	0.71%	77.13%	8.38%	0.67%
	North East Texas Credit Union	\$155,005	\$130	0.17%	1.03%	620.77%	2.32%	0.08%
	Texas Partners Federal Credit Union	\$157,279	\$324	0.45%	0.71%	157.41%	3.14%	0.21%
	Harris County Federal Credit Union	\$163,230	\$564	0.71%	0.95%	134.04%	2.37%	0.35%
	Texas Tech Federal Credit Union	\$166,170	\$787	0.61%	0.26%	42.31%	4.22%	0.47%
	Beacon Federal Credit Union	\$169,841	\$98	0.11%	0.77%	692.86%	1.28%	0.06%
	H.E.B. Federal Credit Union	\$173,619	\$90	0.08%	0.42%	532.22%	0.36%	0.05%
	People's Federal Credit Union	\$186,714	\$1,257	1.25%	0.36%	29.20%	9.63%	0.67%
	Fort Worth City Credit Union	\$193,796	\$84	0.10%	0.20%	198.81%	0.55%	0.04%
	Mobility Credit Union	\$196,156	\$1,464	0.88%	0.33%	37.64%	11.08%	0.75%
	Members Choice of Central Texas Federal Credit Union	\$197,399	\$962	0.58%	1.65%	285.76%	6.74%	0.49%
	MemberSource Credit Union	\$206,817	\$589	0.42%	0.63%	149.58%	3.81%	0.28%
	Investex Credit Union	\$208,005	\$626	0.59%	0.72%	120.77%	3.17%	0.30%
	Gulf Coast Federal Credit Union	\$210,676	\$2,122	1.13%	1.50%	132.80%	26.56%	1.01%
	Energy Capital Credit Union	\$221,152	\$779	0.44%	0.58%	131.84%	5.28%	0.35%
	Pantex Federal Credit Union	\$222,345	\$92	0.17%	0.44%	254.35%	0.61%	0.04%
	Sabine Federal Credit Union	\$225,742	\$563	0.45%	0.49%	110.30%	2.64%	0.25%
	Amarillo Community Federal Credit Union	\$230,463	\$291	0.19%	0.45%	230.93%	3.07%	0.13%
	Alliance Credit Union	\$236,491	\$774	0.45%	0.30%	66.41%	2.08%	0.33%
	America's Credit Union	\$237,521	\$326	0.27%	0.19%	71.47%	1.03%	0.14%
	United Texas Credit Union	\$240,846	\$333	0.19%	0.39%	204.80%	1.63%	0.14%
	Cy-Fair Federal Credit Union	\$246,233	\$1,625	0.91%	0.77%	84.55%	8.67%	0.66%
	Average of Asset Group A	\$42,607	\$157	1.07%	1.04%	153.31%	4.88%	0.55%

Source: SNL Financial

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Asset Quality

March 31, 2018

Run Date: June 7, 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 B - \$251 to \$500 million in total assets								
	First Basin Credit Union	\$250,159	\$284	0.13%	0.64%	503.17%	4.62%	0.11%
	Unity One Credit Union	\$254,631	\$1,207	0.59%	0.78%	132.31%	7.51%	0.47%
	Synergy Federal Credit Union	\$255,235	\$756	0.41%	0.15%	35.45%	2.62%	0.30%
	1st Community Federal Credit Union	\$256,711	\$1,163	0.63%	0.51%	80.05%	5.49%	0.45%
	Education Credit Union	\$260,436	\$1,869	0.96%	1.16%	121.29%	5.01%	0.72%
	Houston Texas Fire Fighters Federal Credit Union	\$271,463	\$593	0.45%	0.37%	82.29%	1.51%	0.22%
	GENCO Federal Credit Union	\$297,896	\$764	0.40%	0.51%	127.23%	2.16%	0.26%
	Coastal Community And Teachers Credit Union	\$306,030	\$1,334	0.65%	1.59%	246.25%	5.46%	0.44%
	Gulf Credit Union	\$311,270	\$680	0.43%	0.54%	124.12%	7.87%	0.22%
	Evolve Federal Credit Union	\$312,544	\$2,390	1.17%	1.08%	92.72%	8.35%	0.76%
	MCT Credit Union	\$314,404	\$653	0.35%	0.45%	129.25%	4.22%	0.21%
	Public Employees Credit Union	\$336,246	\$729	0.32%	0.27%	81.76%	2.71%	0.22%
	DuGood Federal Credit Union	\$340,650	\$261	0.14%	0.47%	329.89%	0.82%	0.08%
	Texell Credit Union	\$345,424	\$2,989	1.05%	1.61%	153.03%	8.50%	0.87%
	Texar Federal Credit Union	\$345,765	\$655	0.29%	0.81%	280.15%	2.10%	0.19%
	Union Square Credit Union	\$354,612	\$673	0.26%	0.40%	151.11%	2.75%	0.19%
	Security First Federal Credit Union	\$360,830	\$1,639	0.68%	1.90%	278.77%	5.27%	0.45%
	My Community Credit Union	\$367,940	\$1,582	0.62%	1.02%	164.22%	3.96%	0.43%
	Air Force Federal Credit Union	\$401,438	\$1,076	0.33%	0.50%	150.93%	4.31%	0.27%
	Educators Credit Union	\$403,114	\$259	0.18%	0.31%	177.22%	0.61%	0.06%
	Associated Credit Union of Texas	\$415,074	\$667	0.25%	1.64%	644.68%	1.98%	0.16%
	City Credit Union	\$418,633	\$1,406	0.49%	1.23%	249.00%	3.93%	0.34%
	Education First Federal Credit Union	\$428,480	\$1,110	0.59%	0.85%	143.60%	3.96%	0.26%
	Abilene Teachers Federal Credit Union	\$442,211	\$898	0.30%	0.82%	271.27%	2.04%	0.20%
	Texas Bay Credit Union	\$446,801	\$4,315	1.22%	1.23%	100.39%	10.64%	0.97%
	Primeway Federal Credit Union	\$490,915	\$2,162	0.60%	0.83%	137.10%	7.01%	0.44%
	Complex Community Federal Credit Union	\$494,765	\$706	0.25%	0.82%	325.64%	1.68%	0.14%
	Average of Asset Group B	\$351,247	\$1,216	0.51%	0.83%	196.77%	4.34%	0.35%
Asset Group C - \$501 million to \$1 billion in total assets								
	Resource One Credit Union	\$501,689	\$3,910	0.98%	0.81%	82.48%	7.91%	0.78%
	Community Resource Credit Union	\$516,633	\$1,921	0.46%	0.48%	103.44%	4.83%	0.37%
	People's Trust Federal Credit Union	\$529,381	\$1,665	0.50%	1.25%	248.41%	3.70%	0.31%
	Southwest Airlines Federal Credit Union	\$547,727	\$2,265	0.63%	0.66%	104.64%	4.32%	0.41%
	Generations Community Federal Credit Union	\$548,566	\$2,752	0.72%	1.47%	204.69%	5.71%	0.50%
	Neches Federal Credit Union	\$600,477	\$928	0.24%	0.59%	249.89%	1.54%	0.15%
	Members Choice Credit Union	\$604,661	\$3,562	0.82%	0.63%	76.67%	6.62%	0.59%
	East Texas Professional Credit Union	\$612,231	\$2,551	0.64%	0.43%	67.27%	3.02%	0.42%
	Greater Texas Federal Credit Union	\$624,528	\$903	0.20%	0.41%	198.12%	1.78%	0.14%
	Houston Federal Credit Union	\$648,161	\$471	0.12%	0.45%	377.49%	1.12%	0.07%
	FivePoint Credit Union	\$648,999	\$1,726	0.39%	0.93%	239.34%	2.88%	0.27%
	El Paso Area Teachers Federal Credit Union	\$649,029	\$2,169	0.54%	1.12%	207.24%	2.95%	0.33%
	Neighborhood Credit Union	\$661,042	\$2,114	0.45%	0.97%	217.22%	3.43%	0.32%
	First Service Credit Union	\$697,590	\$3,852	0.70%	1.28%	183.05%	6.29%	0.55%
	Smart Financial Credit Union	\$711,139	\$1,013	0.25%	0.83%	332.77%	3.01%	0.14%
	Houston Police Federal Credit Union	\$725,689	\$3,306	0.81%	0.57%	70.42%	3.48%	0.46%
	Brazos Valley Schools Credit Union	\$730,306	\$1,486	0.61%	0.40%	66.62%	2.33%	0.20%
	Gulf Coast Educators Federal Credit Union	\$735,796	\$784	0.22%	0.66%	303.32%	0.69%	0.11%
	MobilOil Federal Credit Union	\$789,249	\$2,483	0.41%	0.97%	236.17%	2.98%	0.31%
	InTouch Credit Union	\$841,634	\$4,889	0.69%	0.64%	93.13%	7.22%	0.58%
	Velocity Credit Union	\$847,682	\$4,292	0.66%	2.40%	363.91%	5.32%	0.51%
	Schlumberger Employees Credit Union	\$870,372	\$911	0.42%	0.48%	114.93%	0.79%	0.10%
	Red River Federal Credit Union	\$903,066	\$5,582	0.83%	1.00%	120.46%	7.52%	0.62%
	Fort Worth Community Credit Union	\$909,373	\$2,141	0.35%	0.65%	185.75%	3.18%	0.24%
	Amplify Credit Union	\$927,761	\$1,446	0.19%	0.62%	328.63%	2.12%	0.16%
	Amoco Federal Credit Union	\$939,265	\$2,642	0.44%	0.66%	150.72%	4.80%	0.28%
	United Heritage Credit Union	\$969,358	\$1,910	0.24%	0.28%	120.84%	2.72%	0.20%
	DATCU Credit Union	\$978,770	\$2,857	0.34%	0.34%	99.40%	2.94%	0.29%
	Average of Asset Group C	\$723,935	\$2,376	0.49%	0.79%	183.82%	3.76%	0.34%

Source: SNL Financial

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Asset Quality
March 31, 2018
Run Date: June 7, 2018

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group D - \$1 billion and over in total assets								
	Shell Federal Credit Union	\$1,035,544	\$4,977	0.60%	0.53%	88.61%	5.68%	0.48%
	Firstmark Credit Union	\$1,059,290	\$3,437	0.45%	0.71%	156.36%	4.54%	0.32%
	FirstLight Federal Credit Union	\$1,074,141	\$3,587	0.41%	0.86%	210.48%	4.50%	0.33%
	Texas Trust Credit Union	\$1,211,252	\$900	0.10%	0.25%	252.44%	3.00%	0.07%
	First Community Credit Union	\$1,402,964	\$4,670	0.44%	0.48%	109.12%	3.70%	0.33%
	Credit Union Of Texas	\$1,410,323	\$11,747	1.01%	0.85%	84.35%	9.42%	0.83%
	A+ Federal Credit Union	\$1,449,247	\$3,633	0.31%	0.63%	203.14%	3.01%	0.25%
	Austin Telco Federal Credit Union	\$1,458,420	\$1,086	0.11%	0.17%	157.83%	0.59%	0.07%
	Advancial Federal Credit Union	\$1,625,322	\$7,183	0.56%	0.51%	91.65%	5.28%	0.44%
	Texans Credit Union	\$1,641,716	\$1,790	0.20%	0.35%	180.06%	2.60%	0.11%
	EECU	\$2,148,510	\$5,673	0.34%	0.67%	193.32%	2.54%	0.26%
	JSC Federal Credit Union	\$2,169,631	\$2,023	0.32%	0.29%	87.94%	1.01%	0.09%
	University Federal Credit Union	\$2,348,003	\$5,829	0.30%	0.58%	190.31%	2.94%	0.25%
	GECU	\$2,662,332	\$23,785	1.00%	1.13%	113.17%	8.68%	0.89%
	Navy Army Community Credit Union	\$2,707,478	\$37,190	1.51%	1.26%	82.94%	12.79%	1.37%
	Credit Human Federal Credit Union	\$2,955,196	\$54,782	1.98%	0.57%	28.81%	17.40%	1.85%
	Texas Dow Employees Credit Union	\$3,217,135	\$22,147	0.77%	1.09%	141.63%	8.43%	0.69%
	American Airlines Federal Credit Union	\$6,867,288	\$13,822	0.33%	0.63%	192.43%	2.00%	0.20%
	Randolph-Brooks Federal Credit Union	\$8,839,315	\$22,885	0.33%	0.48%	144.77%	2.25%	0.26%
	Security Service Federal Credit Union	\$9,510,289	\$75,514	0.89%	1.17%	131.05%	8.71%	0.79%
	Average of Asset Group D	\$2,839,670	\$15,333	0.60%	0.66%	142.02%	5.45%	0.49%

Source: SNL Financial

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Net Worth

Net Worth

March 31, 2018

Run Date: June 7, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets							
	Martin Luther King Credit Union	\$264	\$109	41.29%	0.00%	29.36%	7.34%
	Assumption Beaumont Federal Credit Union	\$478	\$48	10.04%	0.00%	0.00%	6.25%
	Lynn Co Federal Credit Union	\$519	\$118	22.74%	(22.40%)	0.85%	5.93%
	All Saints Catholic Federal Credit Union	\$549	\$97	17.67%	(4.08%)	0.00%	14.43%
	Texas Lee Federal Credit Union	\$657	\$61	9.28%	20.69%	0.00%	0.00%
	Musicians Federal Credit Union	\$677	\$83	12.26%	0.00%	0.00%	10.84%
	Paris District Credit Union	\$694	\$91	13.11%	0.00%	0.00%	2.20%
	Jafari No-Interest Credit Union	\$825	\$250	30.30%	13.22%	0.00%	2.80%
	I.B.E.W. Local #681 Credit Union	\$882	\$117	13.27%	0.00%	1.71%	2.56%
	T & FS Employee Credit Union	\$888	\$222	25.00%	13.02%	3.60%	3.60%
	Pear Orchard Federal Credit Union	\$971	\$179	18.43%	4.52%	21.79%	6.70%
	Orange County Teachers Credit Union	\$977	\$240	24.56%	(162.38%)	0.00%	1.25%
	Littlefield School Employees Federal Credit Union	\$990	\$162	16.36%	5.00%	8.64%	1.85%
	Pilgrim CUCC Federal Credit Union	\$1,016	\$102	10.04%	(7.69%)	0.00%	11.76%
	S W E Federal Credit Union	\$1,074	\$95	8.85%	(4.17%)	0.00%	9.47%
	Brentwood Baptist Church Federal Credit Union	\$1,127	\$101	8.96%	12.24%	38.61%	20.79%
	Teachers Alliance Federal Credit Union	\$1,273	\$335	26.32%	(5.88%)	25.97%	6.57%
	Saint Lukes Community Federal Credit Union	\$1,374	\$129	9.39%	3.13%	0.00%	2.33%
	Empowerment Community Development Federal Credit Union	\$1,405	\$111	7.90%	3.64%	12.61%	3.60%
	Witco Houston Employees Credit Union	\$1,419	\$336	23.68%	(2.37%)	17.56%	5.95%
	Faith Cooperative Federal Credit Union	\$1,431	\$131	9.15%	40.34%	0.00%	5.34%
	W T N M Atlantic Federal Credit Union	\$1,445	\$333	23.04%	9.85%	18.32%	5.71%
	Redeemer Federal Credit Union	\$1,514	\$427	28.20%	71.82%	0.47%	2.58%
	Highway Employees Credit Union	\$1,634	\$412	25.21%	(8.55%)	14.08%	3.88%
	G P M Federal Credit Union	\$1,814	\$341	18.80%	9.61%	0.00%	3.81%
	Salt Employees Federal Credit Union	\$1,819	\$689	37.88%	3.51%	0.00%	1.45%
	IBEW LU 278 Federal Credit Union	\$1,919	\$125	6.51%	13.22%	16.80%	36.80%
	American Baptist Association Credit Union	\$2,116	\$175	8.27%	(13.26%)	29.71%	9.71%
	Lehrer Interests Credit Union	\$2,168	\$443	20.43%	0.00%	0.00%	0.23%
	Goodyear San Angelo Federal Credit Union	\$2,345	\$249	10.62%	11.57%	0.00%	11.65%
	Sugar Growers Federal Credit Union	\$2,349	\$951	40.49%	2.54%	0.00%	2.10%
	Light Commerce Credit Union	\$2,487	\$532	21.39%	(6.65%)	0.00%	6.20%
	Kilgore Shell Employees Federal Credit Union	\$2,549	\$357	14.01%	1.12%	0.28%	1.96%
	Covenant Savings Federal Credit Union	\$2,848	\$248	8.71%	11.62%	0.00%	1.61%
	Sweeny Teachers Federal Credit Union	\$2,890	\$315	10.90%	(5.02%)	1.90%	1.59%
	First United Credit Union	\$2,903	\$795	27.39%	(2.50%)	2.26%	1.26%
	Our Mother of Mercy Parish Houston Federal Credit Union	\$2,953	\$493	16.69%	3.27%	12.78%	11.56%
	Pasadena Postal Credit Union	\$3,021	\$374	12.38%	3.23%	10.70%	5.61%
	T. H. D. District 17 Credit Union	\$3,153	\$713	22.61%	1.69%	4.35%	1.40%
	SP Trainmen Federal Credit Union	\$3,261	\$1,028	31.52%	(2.32%)	0.10%	0.49%
	Navarro Credit Union	\$3,290	\$1,063	32.31%	3.03%	3.10%	1.41%
	Corpus Christi S.P. Credit Union	\$3,327	\$686	20.62%	(1.74%)	3.06%	10.06%
	Vidor Teachers Federal Credit Union	\$3,352	\$491	14.65%	3.29%	1.02%	0.61%
	Galveston School Employees Federal Credit Union	\$3,492	\$349	9.99%	(2.28%)	12.03%	10.03%
	Pampa Municipal Credit Union	\$3,644	\$300	8.23%	(2.65%)	10.33%	11.67%
	Plains Federal Credit Union	\$3,868	\$545	14.09%	(1.46%)	6.42%	3.12%
	Longview Federal Credit Union	\$3,890	\$707	18.17%	1.13%	1.70%	2.83%
	Federal Employees Credit Union	\$3,913	\$660	16.87%	(1.81%)	1.36%	0.45%
	B P S Federal Credit Union	\$3,914	\$1,666	42.57%	1.93%	0.12%	0.48%
	Thd-6 Credit Union	\$3,944	\$440	11.16%	0.91%	11.36%	7.73%
	Oak Farms Employees Credit Union	\$4,260	\$999	23.45%	0.00%	4.00%	2.90%
	Union Pacific Employees Credit Union	\$4,265	\$732	17.16%	6.10%	0.00%	4.78%
	IBEW 116 Federal Credit Union	\$4,281	\$347	8.11%	0.00%	0.00%	2.88%
	Belton Federal Credit Union	\$4,311	\$505	11.71%	6.44%	1.19%	3.17%
	Houston Belt & Terminal Federal Credit Union	\$4,435	\$1,058	23.86%	6.14%	0.00%	1.42%
	Waconized Federal Credit Union	\$4,458	\$1,063	23.84%	3.03%	11.38%	4.80%
	Promise Credit Union	\$4,487	\$613	13.66%	9.35%	0.16%	34.58%

Source: SNL Financial

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Sweetwater Regional Federal Credit Union	\$8,637	\$1,618	18.73%	(0.74%)	0.93%	2.22%
	Yoakum County Federal Credit Union	\$8,838	\$1,665	18.84%	1.45%	2.46%	3.60%
	Marathon Republic Federal Credit Union	\$8,867	\$889	10.03%	2.72%	7.20%	2.25%
	Southeast Texas Employees Federal Credit Union	\$8,984	\$679	7.56%	(76.28%)	57.29%	34.46%
	Scurry County School Federal Credit Union	\$9,186	\$1,878	20.44%	(0.43%)	3.41%	4.10%
	Methodist Hospital Employees Federal Credit Union	\$9,297	\$873	9.39%	(6.31%)	19.70%	13.40%
	Met Tran Federal Credit Union	\$9,415	\$1,511	16.05%	(1.58%)	8.41%	7.68%
	Fannin County Teachers Federal Credit Union	\$9,432	\$1,971	20.90%	7.65%	2.03%	1.98%
	Port Terminal Federal Credit Union	\$9,625	\$2,953	30.68%	(0.54%)	1.05%	1.35%
	Texas Workforce Credit Union	\$9,939	\$969	9.75%	2.07%	6.60%	13.21%
	Tex-Mex Credit Union	\$9,996	\$2,507	25.08%	4.35%	0.32%	1.99%
	Ben E. Keith Employees Federal Credit Union	\$10,036	\$1,543	15.37%	7.39%	1.10%	1.30%
	Germania Credit Union	\$10,262	\$1,369	13.34%	0.00%	1.17%	2.19%
	Victoria Federal Credit Union	\$10,370	\$1,208	11.65%	(5.55%)	0.75%	2.07%
	Natural Resources Conservation Service Federal Credit Union	\$10,399	\$1,207	11.61%	1.33%	1.49%	1.08%
	Longview Consolidated Credit Union	\$10,550	\$2,089	19.80%	(3.42%)	1.34%	1.68%
	T & P Longview Federal Credit Union	\$10,567	\$2,074	19.63%	4.88%	1.64%	1.54%
	Cen Tex Manufacturing Credit Union	\$10,639	\$1,297	12.19%	13.72%	10.56%	9.25%
	E M O T Federal Credit Union	\$10,719	\$2,787	26.00%	2.31%	1.40%	2.12%
	Sweetex Credit Union	\$11,141	\$3,403	30.54%	1.06%	0.00%	0.03%
	Employees United Federal Credit Union	\$11,474	\$3,117	27.17%	2.97%	1.19%	0.51%
	Highway District 19 Employees Credit Union	\$11,610	\$1,416	12.20%	(0.85%)	5.58%	1.69%
	Angeline County Teachers Credit Union	\$11,719	\$1,541	13.15%	6.60%	2.73%	3.05%
	Neiman Marcus Group Employees Federal Credit Union	\$11,723	\$1,395	11.90%	(5.65%)	2.58%	10.75%
	Wharton County Teachers Credit Union	\$11,786	\$1,902	16.14%	1.69%	0.05%	0.05%
	1st University Credit Union	\$11,892	\$840	7.06%	3.85%	13.21%	6.07%
	Texoma Federal Credit Union	\$11,976	\$2,434	20.32%	0.49%	8.92%	2.83%
	Texarkana Terminal Employees Federal Credit Union	\$11,989	\$1,106	9.23%	(0.72%)	4.16%	9.95%
	Swamp Federal Credit Union	\$12,004	\$1,631	13.59%	2.72%	0.00%	0.12%
	Laredo Fire Department Federal Credit Union	\$12,008	\$1,359	11.32%	3.86%	4.05%	7.06%
	Local 24 Employees Federal Credit Union	\$12,029	\$1,837	15.27%	2.41%	2.07%	1.80%
	Member Preferred Federal Credit Union	\$12,205	\$1,440	11.80%	8.80%	10.56%	6.25%
	Pasadena Municipal Federal Credit Union	\$12,265	\$2,179	17.77%	3.71%	0.05%	0.92%
	Marshall T&P Employees Federal Credit Union	\$12,328	\$2,240	18.17%	8.95%	0.00%	2.90%
	TxDOT Credit Union	\$12,465	\$1,543	12.38%	3.40%	2.59%	4.08%
	Friona Texas Federal Credit Union	\$12,646	\$2,397	18.95%	2.52%	3.05%	1.59%
	F C S Federal Credit Union	\$12,700	\$3,950	31.10%	5.13%	0.96%	0.30%
	Brownfield Federal Credit Union	\$12,748	\$3,756	29.46%	(0.21%)	1.86%	0.35%
	Reeves County Teachers Credit Union	\$12,896	\$1,234	9.57%	6.26%	42.87%	4.78%
	PamCel Community Federal Credit Union	\$12,966	\$2,110	16.27%	(3.01%)	1.00%	0.85%
	Refugio County Federal Credit Union	\$13,009	\$1,816	13.96%	7.40%	0.66%	2.09%
	Cherokee County Teachers Federal Credit Union	\$13,033	\$2,287	17.55%	6.76%	4.77%	2.23%
	P.I.E. Credit Union	\$13,449	\$1,945	14.46%	1.44%	6.79%	1.59%
	Central Texas Teachers Credit Union	\$13,654	\$1,509	11.05%	(1.32%)	3.38%	5.83%
	Third Coast Federal Credit Union	\$13,896	\$3,709	26.69%	8.37%	1.29%	4.50%
	Alba Golden Federal Credit Union	\$13,929	\$2,241	16.09%	7.64%	0.00%	3.17%
	Family 1st Of Texas Federal Credit Union	\$14,232	\$1,967	13.82%	(9.92%)	7.42%	5.95%
	Gulf Shore Federal Credit Union	\$14,421	\$999	6.93%	(0.40%)	1.30%	2.10%
	ILA 1351 Federal Credit Union	\$14,687	\$2,389	16.27%	2.19%	0.08%	1.47%
	Ellis County Teachers & Employees Federal Credit Union	\$14,797	\$1,811	12.24%	5.60%	0.22%	4.53%
	Linkage Credit Union	\$14,826	\$2,203	14.86%	4.03%	4.40%	4.40%
	Texhillco School Employees Federal Credit Union	\$14,829	\$1,083	7.30%	(12.52%)	18.37%	12.65%
	MOPAC Employees Federal Credit Union	\$14,906	\$1,610	10.80%	1.25%	2.80%	3.42%
	First Priority Credit Union	\$15,396	\$1,263	8.20%	1.91%	5.86%	3.33%
	Corpus Christi Postal Employees Credit Union	\$15,399	\$2,274	14.77%	(1.40%)	0.00%	0.70%
	Ward County Credit Union	\$15,469	\$1,445	9.34%	2.23%	0.69%	0.69%
	Victoria Teachers Federal Credit Union	\$15,547	\$4,641	29.85%	1.30%	0.11%	0.41%

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Net Worth

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Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	National Oilwell Varco Employees Credit Union	\$15,569	\$3,078	19.77%	5.53%	0.45%	1.43%
	Coastal Bend Post Office Federal Credit Union	\$15,652	\$2,660	16.99%	6.88%	6.65%	2.44%
	Cowboy Country Federal Credit Union	\$15,686	\$1,855	11.83%	5.24%	17.57%	8.73%
	Pampa Teachers Federal Credit Union	\$15,689	\$1,552	9.89%	8.69%	11.34%	3.03%
	Alpine Community Credit Union	\$15,748	\$1,580	10.03%	6.95%	8.04%	12.34%
	U S I Federal Credit Union	\$15,833	\$4,878	30.81%	1.48%	0.00%	0.47%
	Homeport Federal Credit Union	\$15,977	\$1,504	9.41%	1.33%	17.82%	4.85%
	IBEW Community Federal Credit Union	\$16,387	\$1,400	8.54%	4.92%	15.79%	3.29%
	Brazos Community Credit Union	\$16,687	\$3,755	22.50%	4.09%	1.94%	1.86%
	Waco Federal Credit Union	\$16,901	\$1,232	7.29%	0.32%	0.65%	1.30%
	Grand Prairie Credit Union	\$16,925	\$1,722	10.17%	3.28%	1.68%	1.22%
	Temple Santa Fe Community Credit Union	\$17,122	\$1,376	8.04%	5.60%	4.80%	3.63%
	Reed Credit Union	\$17,139	\$2,477	14.45%	0.00%	0.00%	0.40%
	Baker Hughes Federal Credit Union	\$17,147	\$1,675	9.77%	(1.66%)	8.66%	0.48%
	Amarillo Postal Employees Credit Union	\$17,270	\$2,541	14.71%	(0.94%)	1.53%	0.63%
	Texas Community Federal Credit Union	\$17,337	\$2,271	13.10%	11.41%	4.58%	5.64%
	Odessa Employees Credit Union	\$17,453	\$2,456	14.07%	2.13%	1.51%	0.98%
	Concho Valley Credit Union	\$17,495	\$1,836	10.49%	2.41%	0.44%	1.36%
	Temple-Inland Federal Credit Union	\$17,535	\$2,291	13.07%	4.77%	5.76%	2.62%
	Anderson County Federal Credit Union	\$17,890	\$2,897	16.19%	1.25%	2.62%	2.00%
	Seagoville Federal Credit Union	\$17,953	\$2,591	14.43%	0.15%	5.63%	1.43%
	Liberty County Teachers Federal Credit Union	\$18,337	\$1,411	7.69%	12.27%	0.99%	6.80%
	Kingsville Area Educators Federal Credit Union	\$18,344	\$1,249	6.81%	5.85%	6.16%	23.86%
	Midland Municipal Employees Credit Union	\$18,570	\$1,851	9.97%	4.59%	4.97%	1.94%
	Borger Federal Credit Union	\$18,580	\$2,100	11.30%	(0.38%)	0.19%	1.19%
	Texas Health Resources Credit Union	\$18,652	\$1,420	7.61%	(18.28%)	13.94%	12.96%
	Corner Stone Credit Union	\$18,825	\$1,093	5.81%	(6.13%)	11.44%	43.18%
	Fellowship Credit Union	\$19,419	\$4,633	23.86%	1.65%	0.09%	1.12%
	C-E Federal Credit Union	\$19,639	\$1,361	6.93%	14.31%	1.47%	3.31%
	Rocket Federal Credit Union	\$19,642	\$1,560	7.94%	4.15%	2.12%	1.99%
	Dallas U.P. Employees Credit Union	\$19,709	\$4,817	24.44%	0.50%	3.49%	3.03%
	Tyler City Employees Credit Union	\$19,883	\$3,042	15.30%	7.09%	1.28%	1.64%
	McLennan County Employees Federal Credit Union	\$20,185	\$5,082	25.18%	4.86%	0.37%	2.03%
	Southern Star Credit Union	\$21,131	\$3,153	14.92%	(11.58%)	9.45%	4.57%
	Valwood Park Federal Credit Union	\$21,433	\$3,239	15.11%	1.99%	0.46%	0.49%
	Union Fidelity Federal Credit Union	\$21,611	\$3,434	15.89%	5.91%	1.08%	2.39%
	Northeast Panhandle Teachers Federal Credit Union	\$21,719	\$3,035	13.97%	3.86%	0.03%	2.27%
	LCRA Credit Union	\$22,070	\$2,685	12.17%	0.15%	0.86%	1.34%
	McMurrey Federal Credit Union	\$22,167	\$3,059	13.80%	5.03%	2.29%	0.88%
	Port Arthur Community Federal Credit Union	\$22,446	\$2,426	10.81%	9.80%	8.37%	4.12%
	LiFE Federal Credit Union	\$22,492	\$2,098	9.33%	2.11%	2.53%	4.53%
	Wichita Falls Federal Credit Union	\$22,563	\$2,874	12.74%	6.65%	0.77%	3.13%
	Local Federal Credit Union	\$22,567	\$4,094	18.14%	(0.59%)	8.18%	2.81%
	Yantis Federal Credit Union	\$22,613	\$3,545	15.68%	0.45%	0.51%	3.24%
	LeTourneau Federal Credit Union	\$22,889	\$5,154	22.52%	0.47%	0.14%	0.10%
	Tip of Texas Federal Credit Union	\$23,515	\$3,347	14.23%	(5.77%)	3.38%	5.80%
	Mid-Tex Federal Credit Union	\$24,089	\$1,806	7.50%	5.61%	12.85%	5.37%
	Texas People Federal Credit Union	\$24,496	\$4,301	17.56%	(2.59%)	1.37%	2.60%
	San Angelo Federal Credit Union	\$24,663	\$2,007	8.14%	5.25%	1.05%	1.54%
	Greater Central Texas Federal Credit Union	\$24,663	\$1,830	7.42%	(2.61%)	0.71%	1.09%
	Northeast Texas Teachers Federal Credit Union	\$24,885	\$3,435	13.80%	0.70%	3.41%	0.67%
	Abilene Federal Credit Union	\$25,231	\$4,435	17.58%	(3.93%)	2.19%	2.93%
	TexStar Federal Credit Union	\$25,291	\$2,113	8.35%	4.02%	0.24%	0.80%
	Bayou City Federal Credit Union	\$26,348	\$1,938	7.36%	(3.28%)	2.94%	5.93%
	Fedstar Credit Union	\$26,519	\$2,973	11.21%	3.67%	0.84%	5.21%
	Angelina Federal Employees Credit Union	\$27,212	\$4,058	14.91%	5.70%	1.13%	2.22%
	United Energy Credit Union	\$27,669	\$4,722	17.07%	1.10%	3.22%	3.24%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
	United Credit Union	\$27,695	\$2,157	7.79%	(24.71%)	7.60%	7.56%
	Alcon Employees Federal Credit Union	\$28,490	\$5,897	20.70%	2.05%	0.61%	0.24%
	Matagorda County Credit Union	\$29,160	\$3,158	10.83%	10.53%	1.96%	0.51%
	Shared Resources Credit Union	\$29,229	\$3,032	10.37%	10.56%	3.73%	5.01%
	Trinity Valley Teachers Credit Union	\$29,411	\$7,498	25.49%	1.02%	0.89%	0.92%
	Starr County Teachers Federal Credit Union	\$30,205	\$4,784	15.84%	(2.99%)	0.98%	2.05%
	Mountain Star Federal Credit Union	\$30,391	\$2,425	7.98%	1.16%	3.84%	4.41%
	Beaumont Community Credit Union	\$31,115	\$3,274	10.52%	8.10%	0.34%	1.10%
	Caprock Federal Credit Union	\$31,313	\$3,923	12.53%	1.12%	5.40%	4.84%
	Hockley County School Employees Credit Union	\$31,380	\$3,701	11.79%	4.81%	5.81%	9.86%
	Walker County Federal Credit Union	\$31,531	\$3,697	11.72%	9.87%	1.14%	3.79%
	Austin Federal Credit Union	\$31,566	\$2,292	7.26%	1.40%	23.91%	1.75%
	Common Cents Federal Credit Union	\$31,858	\$3,975	12.48%	5.82%	10.62%	4.15%
	Mesquite Credit Union	\$32,417	\$2,478	7.64%	7.23%	1.49%	1.65%
	Travis County Credit Union	\$32,815	\$2,411	7.35%	3.18%	3.90%	2.32%
	Cabot & NOI Employees Credit Union	\$33,317	\$3,023	9.07%	(1.84%)	26.89%	15.08%
	Transtar Federal Credit Union	\$33,360	\$1,794	5.38%	7.50%	4.63%	6.58%
	Cherokee County Federal Credit Union	\$33,911	\$7,506	22.13%	4.09%	2.20%	3.64%
	Lufkin Federal Credit Union	\$34,250	\$7,374	21.53%	3.01%	0.88%	2.16%
	CTECU	\$34,509	\$5,083	14.73%	0.00%	0.63%	0.71%
	Golden Triangle Federal Credit Union	\$34,526	\$4,624	13.39%	5.08%	0.26%	0.87%
	Baptist Credit Union	\$34,739	\$3,012	8.67%	0.00%	4.45%	2.76%
	City Federal Credit Union	\$34,796	\$3,498	10.05%	10.93%	4.89%	2.43%
	Texas Associations of Professionals Federal Credit Union	\$35,373	\$3,098	8.76%	7.36%	0.00%	8.55%
	Star of Texas Credit Union	\$35,782	\$4,305	12.03%	4.61%	0.33%	0.53%
	Keystone Credit Union	\$36,087	\$9,584	26.56%	0.33%	4.12%	2.12%
	Texas Plains Federal Credit Union	\$36,279	\$5,021	13.84%	5.66%	2.13%	3.78%
	Members Financial Federal Credit Union	\$36,718	\$2,252	6.13%	(2.30%)	5.24%	20.52%
	Old Ocean Federal Credit Union	\$36,779	\$3,245	8.82%	14.43%	1.57%	1.91%
	San Patricio County Teachers Federal Credit Union	\$37,219	\$3,367	9.05%	(19.01%)	2.76%	10.04%
	Port Arthur Teachers Federal Credit Union	\$38,179	\$3,778	9.90%	10.88%	1.67%	3.26%
	SPCO Credit Union	\$39,204	\$3,539	9.03%	4.92%	8.05%	7.18%
	Brazosport Teachers Federal Credit Union	\$40,119	\$6,595	16.44%	4.35%	2.17%	0.99%
	Freestone Credit Union	\$40,250	\$3,935	9.78%	0.51%	6.05%	2.54%
	Fannin Federal Credit Union	\$40,325	\$4,240	10.51%	6.52%	2.78%	4.36%
	BCM Federal Credit Union	\$40,672	\$2,947	7.25%	11.16%	4.07%	6.82%
	Cosden Federal Credit Union	\$40,739	\$5,044	12.38%	6.45%	0.63%	1.55%
	Sacred Heart Parish Hallettsville Federal Credit Union	\$40,999	\$4,067	9.92%	6.50%	1.94%	1.57%
	Caprock Santa Fe Credit Union	\$41,447	\$13,640	32.91%	6.53%	2.52%	3.09%
	City Public Service/IBEW Federal Credit Union	\$41,826	\$5,190	12.41%	5.47%	1.79%	1.60%
	Highway District 21 Federal Credit Union	\$42,806	\$6,686	15.62%	1.86%	2.53%	2.74%
	Trans Texas Southwest Credit Union	\$43,574	\$5,130	11.77%	2.35%	3.14%	2.81%
	South Texas Federal Credit Union	\$44,523	\$2,297	5.16%	(65.40%)	4.35%	14.37%
	Select Federal Credit Union	\$44,529	\$6,739	15.13%	6.70%	4.90%	4.97%
	Lubrizol Employees' Credit Union	\$44,966	\$5,608	12.47%	3.16%	0.61%	0.55%
	Doches Credit Union	\$45,055	\$5,822	12.92%	4.17%	3.95%	2.85%
	Southland Federal Credit Union	\$46,355	\$5,513	11.89%	10.96%	18.66%	9.18%
	H&H Federal Credit Union	\$47,068	\$8,035	17.07%	3.52%	2.81%	1.03%
	Scott & White Employees Credit Union	\$47,513	\$3,185	6.70%	14.85%	1.13%	1.10%
	Big Spring Education Employees Federal Credit Union	\$48,384	\$6,718	13.88%	14.88%	0.03%	3.68%
	South Texas Area Resources Credit Union	\$48,672	\$5,530	11.36%	(0.29%)	1.43%	1.16%
	My Credit Union	\$49,819	\$4,014	8.06%	(0.70%)	8.27%	1.89%
	Windthorst Federal Credit Union	\$50,195	\$8,418	16.77%	4.91%	2.60%	4.61%
	Lifetime Federal Credit Union	\$50,874	\$8,428	16.57%	(1.09%)	1.63%	4.30%
	Texan Sky Federal Credit Union	\$52,229	\$7,008	13.42%	6.73%	2.73%	2.53%
	Hereford Texas Federal Credit Union	\$52,951	\$10,723	20.25%	5.25%	1.94%	3.32%
	La Joya Area Federal Credit Union	\$53,234	\$5,009	9.41%	1.85%	9.40%	16.87%
	Heritage USA Federal Credit Union	\$53,786	\$3,831	7.12%	14.61%	6.37%	5.82%

Source: SNL Financial

NA = data was not available.

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

Net Worth

March 31, 2018

Run Date: June 7, 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)						
	Dallas Federal Credit Union	\$55,447	\$4,000	7.21%	(21.57%)	6.83%
	First Class American Credit Union	\$56,191	\$4,707	8.38%	(1.19%)	0.17%
	Heart O' Texas Federal Credit Union	\$57,120	\$4,098	7.17%	0.59%	2.54%
	Wellspring Federal Credit Union	\$57,178	\$4,019	7.03%	5.86%	9.01%
	West Texas Credit Union	\$57,299	\$4,560	7.96%	3.90%	3.90%
	Houston Metropolitan Employees Federal Credit Union	\$57,630	\$6,087	10.56%	5.26%	4.81%
	Texas Telcom Credit Union	\$57,801	\$8,554	14.80%	4.97%	2.42%
	Texas Bridge Credit Union	\$58,840	\$4,896	8.32%	9.62%	2.86%
	Houston Highway Credit Union	\$59,120	\$4,124	6.98%	2.54%	8.83%
	Baycel Federal Credit Union	\$60,092	\$9,967	16.59%	9.07%	3.49%
	Texas Federal Credit Union	\$61,327	\$3,325	5.42%	(94.04%)	3.13%
	Service 1st Credit Union	\$61,646	\$5,736	9.30%	10.96%	3.63%
	Southwest Financial Federal Credit Union	\$63,253	\$10,509	16.61%	8.20%	3.88%
	Domino Federal Credit Union	\$63,945	\$8,835	13.82%	6.81%	2.21%
	Irving City Employees Federal Credit Union	\$63,956	\$6,995	10.94%	6.45%	0.86%
	Postal Family Credit Union	\$64,285	\$5,944	9.25%	(1.07%)	3.31%
	RelyOn Credit Union	\$64,847	\$6,470	9.98%	(5.07%)	5.22%
	Telco Plus Credit Union	\$65,722	\$9,136	13.90%	1.85%	0.86%
	Centex Citizens Credit Union	\$67,711	\$13,588	20.07%	4.56%	3.17%
	Kerr County Federal Credit Union	\$69,474	\$4,885	7.03%	4.30%	8.02%
	Westex Federal Credit Union	\$69,770	\$7,284	10.44%	3.32%	1.30%
	First Abilene Federal Credit Union	\$72,581	\$7,265	10.01%	3.22%	1.58%
	Las Colinas Federal Credit Union	\$73,535	\$6,072	8.26%	5.21%	3.28%
	Memorial Credit Union	\$73,604	\$7,339	9.97%	5.81%	6.91%
	Southwest Research Center Federal Credit Union	\$73,765	\$6,318	8.57%	4.16%	2.66%
	Coastal Community Federal Credit Union	\$74,003	\$6,606	8.93%	9.74%	15.62%
	Metro Medical Credit Union	\$74,238	\$8,952	12.06%	2.16%	1.45%
	Baylor Health Care System Credit Union	\$74,350	\$12,453	16.75%	5.93%	2.14%
	Texas DPS Credit Union	\$74,406	\$5,924	7.96%	6.87%	3.75%
	Rockdale Federal Credit Union	\$75,072	\$8,757	11.66%	0.59%	0.71%
	Valley Federal Credit Union	\$76,357	\$10,593	13.87%	6.21%	2.51%
	Concho Educators Federal Credit Union	\$77,367	\$7,498	9.69%	4.80%	0.48%
	Wichita Falls Teachers Federal Credit Union	\$78,179	\$9,055	11.58%	6.10%	4.97%
	Space City Credit Union	\$79,270	\$8,236	10.39%	4.92%	5.21%
	U. S. Employees Credit Union	\$81,313	\$6,219	7.65%	2.65%	4.00%
	Members Credit Union	\$82,256	\$6,998	8.51%	8.11%	8.30%
	Texas Health Credit Union	\$83,676	\$9,161	10.95%	5.94%	8.18%
	Naft Federal Credit Union	\$83,711	\$11,780	14.07%	9.95%	1.53%
	One Source Federal Credit Union	\$85,303	\$6,498	7.62%	(5.10%)	11.71%
	Eastex Credit Union	\$86,135	\$8,708	10.11%	7.73%	2.50%
	Southwest 66 Credit Union	\$86,270	\$9,309	10.79%	11.90%	3.02%
	Tarrant County's Credit Union	\$87,638	\$7,230	8.25%	3.52%	3.02%
	First Central Credit Union	\$87,826	\$11,188	12.74%	16.07%	8.12%
	Texoma Educators Federal Credit Union	\$91,514	\$11,960	13.07%	3.71%	1.08%
	Prestige Community Credit Union	\$92,744	\$7,834	8.45%	(0.10%)	2.82%
	KBR Heritage Federal Credit Union	\$93,607	\$11,111	11.87%	1.52%	1.86%
	Southern Federal Credit Union	\$93,739	\$28,142	30.02%	5.36%	3.15%
	Edinburg Teachers Credit Union	\$94,072	\$21,753	23.12%	0.94%	1.14%
	WesTex Community Credit Union	\$95,672	\$10,150	10.61%	12.18%	1.78%
	Nascoga Federal Credit Union	\$96,437	\$7,743	8.03%	2.76%	0.50%
	Allied Federal Credit Union	\$97,147	\$6,800	7.00%	3.98%	3.54%
	Community Service Credit Union	\$99,471	\$9,893	9.95%	5.49%	1.98%
	Rio Grande Valley Credit Union	\$99,601	\$8,955	8.99%	5.34%	2.28%
	Kelly Community Federal Credit Union	\$101,467	\$12,127	11.95%	2.76%	2.63%
	United Community Credit Union	\$103,538	\$9,350	9.03%	0.73%	3.28%
	River City Federal Credit Union	\$110,621	\$7,233	6.54%	5.27%	6.87%
	Chemcel Federal Credit Union	\$116,062	\$12,428	10.71%	6.14%	3.39%
	Cooperative Teachers Credit Union	\$116,565	\$13,966	11.98%	1.52%	1.78%

Source: SNL Financial

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Run Date: June 7, 2018

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Net Worth

March 31, 2018

Run Date: June 7, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group B - \$251 to \$500 million in total assets							
	First Basin Credit Union	\$250,159	\$23,549	9.41%	8.87%	1.21%	6.07%
	Unity One Credit Union	\$254,631	\$18,750	7.36%	4.57%	6.44%	8.52%
	Synergy Federal Credit Union	\$255,235	\$32,470	12.72%	6.98%	2.33%	0.83%
	1st Community Federal Credit Union	\$256,711	\$23,965	9.34%	9.94%	4.85%	3.88%
	Education Credit Union	\$260,436	\$35,156	13.50%	3.07%	5.32%	6.45%
	Houston Texas Fire Fighters Federal Credit Union	\$271,463	\$38,736	14.27%	2.16%	1.53%	1.26%
	GENCO Federal Credit Union	\$297,896	\$35,421	11.89%	4.12%	2.16%	2.74%
	Coastal Community And Teachers Credit Union	\$306,030	\$32,225	10.53%	12.64%	4.14%	10.19%
	Gulf Credit Union	\$311,270	\$17,660	5.67%	11.34%	3.85%	4.78%
	Evolve Federal Credit Union	\$312,544	\$33,494	10.72%	2.08%	7.14%	6.62%
	MCT Credit Union	\$314,404	\$29,714	9.45%	3.87%	2.20%	2.84%
	Public Employees Credit Union	\$336,246	\$30,038	8.93%	13.53%	2.43%	1.98%
	DuGood Federal Credit Union	\$340,650	\$36,278	10.65%	7.33%	0.72%	2.37%
	Texell Credit Union	\$345,424	\$36,684	10.62%	9.17%	8.15%	12.47%
	Texas Federal Credit Union	\$345,765	\$46,925	13.57%	9.06%	1.40%	3.91%
	Union Square Credit Union	\$354,612	\$43,168	12.17%	1.39%	1.56%	2.36%
	Security First Federal Credit Union	\$360,830	\$30,439	8.44%	15.51%	5.38%	15.01%
	My Community Credit Union	\$367,940	\$38,052	10.34%	8.54%	4.16%	6.83%
	Air Force Federal Credit Union	\$401,438	\$31,273	7.79%	4.03%	3.44%	5.19%
	Educators Credit Union	\$403,114	\$65,419	16.23%	5.07%	0.40%	0.70%
	Associated Credit Union of Texas	\$415,074	\$41,615	10.03%	0.32%	1.60%	10.33%
	City Credit Union	\$418,633	\$46,265	11.05%	7.36%	3.04%	7.57%
	Education First Federal Credit Union	\$428,480	\$148,001	34.54%	983.51%	0.75%	1.08%
	Abilene Teachers Federal Credit Union	\$442,211	\$62,578	14.15%	8.53%	1.44%	3.89%
	Texas Bay Credit Union	\$446,801	\$45,507	10.19%	4.46%	9.48%	9.52%
	Primeway Federal Credit Union	\$490,915	\$41,856	8.53%	2.97%	5.17%	7.08%
	Complex Community Federal Credit Union	\$494,765	\$49,834	10.07%	14.15%	1.42%	4.61%
	Average of Asset Group B	\$351,247	\$41,299	11.56%	43.13%	3.40%	5.52%
Asset Group C - \$501 million to \$1 billion in total assets							
	Resource One Credit Union	\$501,689	\$48,415	9.65%	12.91%	8.08%	6.66%
	Community Resource Credit Union	\$516,633	\$42,590	8.24%	12.90%	4.51%	4.67%
	People's Trust Federal Credit Union	\$529,381	\$45,275	8.55%	7.36%	3.68%	9.14%
	Southwest Airlines Federal Credit Union	\$547,727	\$60,016	10.96%	9.10%	3.77%	3.95%
	Generations Community Federal Credit Union	\$548,566	\$52,022	9.48%	4.50%	5.29%	10.83%
	Neches Federal Credit Union	\$600,477	\$76,565	12.75%	12.24%	1.21%	3.03%
	Members Choice Credit Union	\$604,661	\$53,477	8.84%	5.35%	6.66%	5.11%
	East Texas Professional Credit Union	\$612,231	\$117,463	19.19%	8.77%	2.17%	1.46%
	Greater Texas Federal Credit Union	\$624,528	\$51,584	8.26%	10.02%	1.75%	3.47%
	Houston Federal Credit Union	\$648,161	\$53,136	8.20%	12.06%	0.89%	3.35%
	FivePoint Credit Union	\$648,999	\$68,022	10.48%	2.56%	2.54%	6.07%
	El Paso Area Teachers Federal Credit Union	\$649,029	\$76,236	11.75%	2.13%	2.85%	5.90%
	Neighborhood Credit Union	\$661,042	\$72,049	10.90%	10.72%	2.93%	6.37%
	First Service Credit Union	\$697,590	\$68,459	9.81%	10.61%	5.63%	10.30%
	Smart Financial Credit Union	\$711,139	\$65,522	9.21%	8.14%	1.55%	5.14%
	Houston Police Federal Credit Union	\$725,689	\$98,832	13.62%	8.78%	3.35%	2.36%
	Brazos Valley Schools Credit Union	\$730,306	\$63,678	8.72%	3.42%	2.33%	1.55%
	Gulf Coast Educators Federal Credit Union	\$735,796	\$123,874	16.84%	7.54%	0.63%	1.92%
	Mobilioil Federal Credit Union	\$789,249	\$89,708	11.37%	11.39%	2.77%	6.54%
	InTouch Credit Union	\$841,634	\$76,173	9.05%	6.91%	6.42%	5.98%
	Velocity Credit Union	\$847,682	\$107,242	12.65%	9.01%	4.00%	14.56%
	Schlumberger Employees Credit Union	\$870,372	\$116,981	13.44%	11.55%	0.78%	0.90%
	Red River Federal Credit Union	\$903,066	\$92,512	10.24%	9.80%	6.03%	7.27%
	Fort Worth Community Credit Union	\$909,373	\$81,137	8.92%	3.45%	2.64%	4.90%
	Amplify Credit Union	\$927,761	\$85,357	9.20%	10.57%	1.69%	5.57%
	Amoco Federal Credit Union	\$939,265	\$75,216	8.01%	9.16%	3.51%	5.29%
	United Heritage Credit Union	\$969,358	\$87,488	9.03%	11.30%	2.18%	2.64%
	DATCU Credit Union	\$978,770	\$140,761	14.38%	10.01%	2.03%	2.02%
	Average of Asset Group C	\$723,935	\$78,207	10.78%	8.65%	3.28%	5.25%

Source: SNL Financial

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Net Worth

March 31, 2018

Run Date: June 7, 2018

Net Worth

March 31, 2018

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Net Worth

March 31, 2018

Run Date: June 7, 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 D - \$1 billion and over in total assets							
	Shell Federal Credit Union	\$1,035,544	\$100,052	9.66%	19.88%	4.97%	4.41%
	Firstmark Credit Union	\$1,059,290	\$99,324	9.38%	3.94%	3.46%	5.41%
	FirstLight Federal Credit Union	\$1,074,141	\$91,426	8.51%	10.10%	3.92%	8.26%
	Texas Trust Credit Union	\$1,211,252	\$134,156	11.08%	10.38%	0.67%	1.69%
	First Community Credit Union	\$1,402,964	\$123,806	8.82%	15.00%	3.77%	4.12%
	Credit Union Of Texas	\$1,410,323	\$123,578	8.76%	0.11%	9.51%	8.02%
	A+ Federal Credit Union	\$1,449,247	\$135,909	9.38%	14.46%	2.67%	5.43%
	Austin Telco Federal Credit Union	\$1,458,420	\$195,543	13.41%	9.61%	0.56%	0.88%
	Advancial Federal Credit Union	\$1,625,322	\$131,616	8.10%	7.68%	5.46%	5.00%
	Texans Credit Union	\$1,641,716	\$98,018	5.97%	28.75%	1.83%	3.29%
	EECU	\$2,148,510	\$259,656	12.09%	11.27%	2.18%	4.22%
	JSC Federal Credit Union	\$2,169,631	\$226,132	10.42%	6.76%	0.89%	0.79%
	University Federal Credit Union	\$2,348,003	\$195,848	8.34%	10.94%	2.98%	5.66%
	GECU	\$2,662,332	\$260,319	9.78%	9.29%	9.14%	10.34%
	Navy Army Community Credit Union	\$2,707,478	\$299,636	11.07%	5.89%	12.41%	10.29%
	Credit Human Federal Credit Union	\$2,955,196	\$345,538	11.69%	2.43%	15.85%	4.57%
	Texas Dow Employees Credit Union	\$3,217,135	\$266,152	8.27%	15.40%	8.32%	11.79%
	American Airlines Federal Credit Union	\$6,867,288	\$677,710	9.87%	8.14%	2.04%	3.92%
	Randolph-Brooks Federal Credit Union	\$8,839,315	\$1,049,484	11.87%	10.96%	2.18%	3.16%
	Security Service Federal Credit Union	\$9,510,289	\$840,496	8.84%	6.79%	8.98%	11.77%
	Average of Asset Group D	\$2,839,670	\$282,720	9.77%	10.39%	5.09%	5.65%

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.