



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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets | | | | | | | | | | | | |
| | Martin Luther King Credit Union | \$307 | (\$1) | (1.31%) | (3.01%) | 100.00% | \$0 | \$0 | 0.00% | 0.00% | 85.71% | \$0 |
| | Assumption Beaumont Federal Credit Union | \$493 | \$1 | 0.82% | 8.33% | 100.00% | NA | \$1 | 0.41% | 4.17% | 100.00% | NA |
| | All Saints Catholic Federal Credit Union | \$528 | \$0 | 0.00% | 0.00% | 71.43% | \$12 | \$0 | 0.00% | 0.00% | 91.67% | \$14 |
| | Lynn Co Federal Credit Union | \$587 | (\$17) | (11.17%) | (44.74%) | 300.00% | \$29 | (\$25) | (8.08%) | (31.65%) | 260.00% | \$28 |
| | Paris District Credit Union | \$613 | \$0 | 0.00% | 0.00% | 100.00% | \$16 | (\$1) | (0.33%) | (2.20%) | 110.00% | \$16 |
| | Musicians Federal Credit Union | \$618 | \$0 | 0.00% | 0.00% | 100.00% | \$48 | (\$1) | (0.31%) | (2.41%) | 106.67% | \$48 |
| | Good Street Baptist Church Federal Credit Union | \$642 | (\$20) | (10.96%) | (156.86%) | NM | \$40 | (\$35) | (8.92%) | (116.67%) | NM | \$38 |
| | Texas Lee Federal Credit Union | \$658 | \$2 | 1.31% | 14.04% | 25.00% | NA | \$4 | 1.55% | 14.29% | 33.33% | NA |
| | Jafari No-Interest Credit Union | \$772 | \$13 | 7.09% | 24.88% | 30.00% | NA | \$20 | 5.69% | 19.61% | 43.59% | NA |
| | St. Stephens Federal Credit Union | \$775 | \$3 | 1.55% | 2.75% | 71.43% | \$8 | \$5 | 1.29% | 2.30% | 66.67% | \$12 |
| | T & FS Employee Credit Union | \$867 | (\$4) | (1.83%) | (7.88%) | 104.55% | \$43 | \$5 | 1.14% | 4.95% | 90.20% | \$39 |
| | Pear Orchard Federal Credit Union | \$878 | \$1 | 0.46% | 2.31% | 72.73% | \$6 | \$3 | 0.68% | 3.47% | 76.19% | \$6 |
| | I.B.E.W. Local #681 Credit Union | \$880 | \$0 | 0.00% | 0.00% | 133.33% | \$32 | (\$2) | (0.45%) | (3.33%) | 115.38% | \$32 |
| | Redeemer Federal Credit Union | \$940 | \$0 | 0.00% | 0.00% | 80.00% | \$0 | \$54 | 15.81% | 59.67% | 20.78% | \$0 |
| | Brentwood Baptist Church Federal Credit Union | \$1,119 | \$7 | 2.53% | 28.57% | 66.67% | \$7 | \$3 | 0.55% | 6.19% | 70.27% | \$7 |
| | Littlefield School Employees Federal Credit Union | \$1,190 | \$3 | 1.00% | 7.55% | 63.64% | \$40 | \$5 | 0.84% | 6.33% | 68.18% | \$36 |
| | Pilgrim CUCC Federal Credit Union | \$1,200 | \$6 | 2.14% | 21.62% | 113.33% | \$80 | \$5 | 0.92% | 9.09% | 112.90% | \$76 |
| | S W E Federal Credit Union | \$1,281 | \$0 | 0.00% | 0.00% | 100.00% | \$16 | \$1 | 0.16% | 2.00% | 114.29% | \$22 |
| | Teachers Alliance Federal Credit Union | \$1,295 | (\$1) | (0.31%) | (1.13%) | 100.00% | \$16 | \$3 | 0.46% | 1.69% | 86.67% | \$13 |
| | Faith Cooperative Federal Credit Union | \$1,310 | \$3 | 0.99% | 10.91% | 26.09% | \$0 | \$8 | 1.41% | 14.81% | 57.69% | \$0 |
| | Witco Houston Employees Credit Union | \$1,418 | \$0 | 0.00% | 0.00% | 100.00% | \$0 | (\$2) | (0.27%) | (1.19%) | 108.33% | \$0 |
| | Saint Lukes Community Federal Credit Union | \$1,425 | \$0 | 0.00% | 0.00% | 100.00% | \$8 | \$1 | 0.14% | 1.56% | 100.00% | \$6 |
| | Empowerment Community Development Federal Credit Union | \$1,574 | \$1 | 0.26% | 4.44% | 92.31% | \$12 | \$4 | 0.51% | 8.99% | 84.62% | \$14 |
| | Highway Employees Credit Union | \$1,582 | \$5 | 1.25% | 4.80% | 85.71% | \$24 | \$4 | 0.50% | 1.92% | 85.71% | \$24 |
| | G P M Federal Credit Union | \$1,647 | \$3 | 0.73% | 3.83% | 66.67% | \$0 | \$6 | 0.73% | 3.85% | 70.59% | \$0 |
| | Orange County Teachers Credit Union | \$1,694 | \$0 | 0.00% | 0.00% | 133.33% | \$0 | \$0 | 0.00% | 0.00% | 112.50% | \$0 |
| | W T N M Atlantic Federal Credit Union | \$1,708 | (\$3) | (0.68%) | (3.68%) | 94.44% | \$44 | (\$3) | (0.34%) | (1.83%) | 91.89% | \$44 |
| | Salt Employees Federal Credit Union | \$1,865 | \$1 | 0.22% | 0.59% | 88.89% | \$20 | \$3 | 0.33% | 0.88% | 91.18% | \$20 |
| | Our Mother of Mercy Parish Houston Federal Credit Union | \$2,016 | (\$3) | (0.58%) | (5.19%) | 118.75% | \$56 | (\$6) | (0.57%) | (5.15%) | 102.78% | \$56 |
| | American Baptist Association Credit Union | \$2,089 | \$1 | 0.19% | 2.05% | 100.00% | \$64 | \$2 | 0.20% | 2.05% | 97.37% | \$64 |
| | IBEW LU 278 Federal Credit Union | \$2,125 | (\$21) | (3.76%) | (48.84%) | 111.54% | \$36 | (\$38) | (3.35%) | (41.76%) | 117.31% | \$38 |
| | Goodyear San Angelo Federal Credit Union | \$2,167 | \$3 | 0.56% | 5.15% | 80.00% | \$4 | \$6 | 0.56% | 5.17% | 77.78% | \$6 |
| | Lehrer Interests Credit Union | \$2,246 | \$2 | 0.37% | 1.81% | 66.67% | \$8 | \$1 | 0.10% | 0.45% | 90.00% | \$8 |
| | Pasadena Postal Credit Union | \$2,367 | \$6 | 1.01% | 7.06% | 87.23% | \$67 | \$19 | 1.64% | 11.38% | 79.12% | \$63 |
| | Sugar Growers Federal Credit Union | \$2,433 | \$9 | 1.46% | 3.90% | 66.67% | \$0 | \$16 | 1.29% | 3.48% | 62.86% | \$0 |
| | Covenant Savings Federal Credit Union | \$2,643 | \$8 | 1.19% | 14.35% | 78.57% | \$19 | \$15 | 1.13% | 13.64% | 80.72% | \$19 |
| | Corpus Christi S.P. Credit Union | \$2,676 | \$55 | 8.07% | 34.00% | 131.82% | \$25 | (\$33) | (2.39%) | (10.06%) | 130.77% | \$25 |
| | Kilgore Shell Employees Federal Credit Union | \$2,709 | \$1 | 0.15% | 1.15% | 105.26% | \$32 | \$9 | 0.67% | 5.19% | 100.00% | \$32 |
| | First United Credit Union | \$2,863 | (\$1) | (0.14%) | (0.49%) | 104.55% | \$36 | (\$1) | (0.07%) | (0.24%) | 102.22% | \$38 |
| | Light Commerce Credit Union | \$3,024 | \$8 | 1.11% | 6.10% | 117.86% | \$36 | \$1 | 0.07% | 0.38% | 95.10% | \$19 |
| | T. H. D. District 17 Credit Union | \$3,047 | \$2 | 0.27% | 1.14% | 90.48% | \$48 | \$4 | 0.27% | 1.14% | 90.48% | \$46 |
| | Navarro Credit Union | \$3,074 | \$14 | 1.80% | 5.46% | 62.07% | \$40 | \$32 | 2.03% | 6.29% | 59.68% | \$40 |
| | Sweeny Teachers Federal Credit Union | \$3,085 | (\$1) | (0.13%) | (1.25%) | 103.70% | \$42 | (\$1) | (0.07%) | (0.62%) | 101.82% | \$42 |
| | Vidor Teachers Federal Credit Union | \$3,108 | \$0 | 0.00% | 0.00% | 100.00% | \$36 | \$1 | 0.06% | 0.41% | 96.97% | \$36 |
| | SP Trainmen Federal Credit Union | \$3,367 | (\$8) | (0.94%) | (3.05%) | 106.45% | \$38 | (\$17) | (0.99%) | (3.23%) | 108.20% | \$38 |
| | Pampa Municipal Credit Union | \$3,538 | \$9 | 1.02% | 12.72% | 78.95% | \$30 | \$11 | 0.63% | 7.83% | 79.49% | \$30 |
| | Galveston School Employees Federal Credit Union | \$3,609 | \$11 | 1.24% | 13.10% | 82.26% | \$74 | \$15 | 0.85% | 9.04% | 87.90% | \$75 |
| | Federal Employees Credit Union | \$3,895 | \$1 | 0.10% | 0.59% | 93.33% | \$27 | (\$3) | (0.15%) | (0.89%) | 100.00% | \$26 |
| | Longview Federal Credit Union | \$3,912 | (\$3) | (0.30%) | (1.71%) | 97.30% | \$27 | \$8 | 0.41% | 2.29% | 91.25% | \$27 |
| | Plains Federal Credit Union | \$3,952 | (\$5) | (0.51%) | (3.64%) | 100.00% | \$36 | (\$21) | (1.07%) | (7.58%) | 98.78% | \$36 |
| | Thd-6 Credit Union | \$3,973 | (\$5) | (0.50%) | (4.52%) | 84.62% | \$40 | (\$4) | (0.20%) | (1.81%) | 86.08% | \$40 |
| | B P S Federal Credit Union | \$3,974 | \$6 | 0.60% | 1.46% | 66.67% | \$48 | \$7 | 0.35% | 0.85% | 76.67% | \$60 |
| | Union Pacific Employees Credit Union | \$4,001 | \$0 | 0.00% | 0.00% | 94.44% | \$84 | (\$12) | (0.61%) | (3.68%) | 100.00% | \$94 |
| | Oak Farms Employees Credit Union | \$4,011 | \$8 | 0.77% | 3.24% | 88.31% | \$64 | \$17 | 0.81% | 3.46% | 86.93% | \$61 |
| | Houston Belt & Terminal Federal Credit Union | \$4,305 | \$5 | 0.47% | 1.99% | 80.00% | \$54 | \$14 | 0.67% | 2.79% | 76.47% | \$50 |
| | IBEW 116 Federal Credit Union | \$4,344 | \$1 | 0.09% | 1.16% | 98.08% | \$44 | \$3 | 0.14% | 1.74% | 96.12% | \$43 |
| | Belton Federal Credit Union | \$4,391 | \$8 | 0.74% | 6.49% | 79.49% | \$34 | \$15 | 0.70% | 6.13% | 80.82% | \$32 |
| | Waconized Federal Credit Union | \$4,415 | \$19 | 1.70% | 7.26% | 70.83% | \$53 | \$29 | 1.29% | 5.53% | 74.63% | \$50 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Intercorp Credit Union | \$4,523 | (\$2) | (0.18%) | (1.09%) | 97.96% | \$56 | (\$14) | (0.61%) | (3.78%) | 100.00% | \$55 |
| | Del Rio S.P. Credit Union | \$4,538 | (\$4) | (0.36%) | (1.04%) | 112.12% | \$52 | (\$16) | (0.72%) | (2.07%) | 117.74% | \$50 |
| | Port of Houston Warehouse Federal Credit Union | \$4,661 | (\$50) | (4.22%) | (30.21%) | 100.00% | \$32 | (\$41) | (1.73%) | (12.20%) | 87.30% | \$52 |
| | Highway District 9 Credit Union | \$4,685 | \$8 | 0.68% | 3.34% | 75.76% | \$26 | \$15 | 0.64% | 3.15% | 76.12% | \$26 |
| | Promise Credit Union | \$4,707 | (\$115) | (9.59%) | (178.99%) | 116.81% | \$40 | (\$213) | (8.90%) | (132.71%) | 107.63% | \$43 |
| | Prairie View Federal Credit Union | \$4,723 | \$2 | 0.17% | 2.13% | 94.34% | \$45 | \$6 | 0.25% | 3.20% | 93.20% | \$45 |
| | Pollock Employees Credit Union | \$4,725 | (\$7) | (0.60%) | (4.55%) | 110.34% | \$62 | (\$10) | (0.43%) | (3.23%) | 107.63% | \$62 |
| | Mount Carmel Church Federal Credit Union | \$4,854 | \$3 | 0.24% | 1.45% | 90.24% | \$76 | \$11 | 0.44% | 2.67% | 87.21% | \$78 |
| | Peco Federal Credit Union | \$5,026 | (\$31) | (2.47%) | (31.08%) | 96.36% | \$80 | (\$29) | (1.16%) | (14.25%) | 96.46% | \$83 |
| | Farmers Branch City Employees Federal Credit Union | \$5,056 | (\$1) | (0.08%) | (0.41%) | 97.14% | \$40 | (\$17) | (0.67%) | (3.46%) | 122.54% | \$48 |
| | Guardian 1st Federal Credit Union | \$5,089 | (\$45) | (3.50%) | (61.43%) | 111.11% | \$50 | (\$64) | (2.52%) | (41.29%) | 112.64% | \$54 |
| | CASE Federal Credit Union | \$5,120 | \$7 | 0.55% | 3.99% | 83.02% | \$42 | \$13 | 0.51% | 3.72% | 85.58% | \$42 |
| | Everman Parkway Credit Union | \$5,146 | \$2 | 0.16% | 0.55% | 94.74% | \$56 | \$4 | 0.16% | 0.55% | 95.50% | \$55 |
| | Coastal Teachers Federal Credit Union | \$5,172 | \$0 | 0.00% | 0.00% | 100.00% | \$31 | \$6 | 0.23% | 2.84% | 93.88% | \$31 |
| | Lefors Federal Credit Union | \$5,278 | (\$19) | (1.44%) | (9.74%) | 101.89% | \$34 | (\$32) | (1.21%) | (8.12%) | 105.88% | \$34 |
| | NCE Credit Union | \$5,292 | \$6 | 0.45% | 2.39% | 87.21% | \$46 | \$19 | 0.70% | 3.80% | 87.21% | \$46 |
| | Houston Musicians Federal Credit Union | \$5,375 | \$2 | 0.15% | 1.23% | 92.73% | \$46 | \$1 | 0.04% | 0.31% | 96.33% | \$48 |
| | Oak Cliff Christian Federal Credit Union | \$5,455 | \$9 | 0.67% | 7.66% | 74.67% | \$54 | \$33 | 1.24% | 14.29% | 71.90% | \$53 |
| | M E C O Federal Credit Union | \$5,643 | \$0 | 0.00% | 0.00% | 89.29% | \$99 | \$12 | 0.43% | 2.53% | 84.07% | \$93 |
| | City of Deer Park Federal Credit Union | \$5,764 | \$7 | 0.49% | 2.86% | 79.25% | \$50 | \$5 | 0.17% | 1.02% | 91.43% | \$53 |
| | United Savers Trust Credit Union | \$5,924 | \$0 | 0.00% | 0.00% | 97.87% | \$46 | (\$27) | (0.87%) | (11.79%) | 100.00% | \$52 |
| | Skel-Tex Credit Union | \$5,954 | (\$4) | (0.27%) | (1.41%) | 83.72% | \$42 | (\$13) | (0.44%) | (2.28%) | 89.41% | \$45 |
| | Jackson County Federal Credit Union | \$6,021 | \$3 | 0.20% | 2.33% | 91.11% | \$20 | \$4 | 0.13% | 1.56% | 93.18% | \$20 |
| | Cochran County Schools Federal Credit Union | \$6,080 | \$27 | 1.78% | 14.12% | 64.10% | \$43 | \$51 | 1.70% | 13.55% | 67.52% | \$45 |
| | Midwestern State University Credit Union | \$6,111 | (\$20) | (1.30%) | (8.04%) | 137.50% | \$51 | (\$36) | (1.16%) | (7.17%) | 137.50% | \$51 |
| | Lubbock Telco Federal Credit Union | \$6,155 | \$4 | 0.26% | 1.03% | 87.80% | \$33 | \$8 | 0.26% | 1.03% | 88.61% | \$34 |
| | Galveston Government Employees Credit Union | \$6,165 | (\$6) | (0.38%) | (5.53%) | 106.25% | \$56 | (\$18) | (0.58%) | (8.20%) | 109.84% | \$55 |
| | ACU Credit Union | \$6,202 | \$12 | 0.77% | 4.24% | 69.05% | \$53 | \$20 | 0.64% | 3.55% | 74.42% | \$56 |
| | Highway District 2 Credit Union | \$6,223 | (\$2) | (0.13%) | (0.68%) | 102.27% | \$54 | (\$5) | (0.16%) | (0.85%) | 104.65% | \$54 |
| | Local 20 IBEW Federal Credit Union | \$6,487 | (\$6) | (0.36%) | (5.17%) | 103.41% | \$61 | (\$15) | (0.44%) | (6.41%) | 104.68% | \$62 |
| | ILA 28 Federal Credit Union | \$6,492 | \$25 | 1.56% | 6.33% | 72.73% | \$42 | \$48 | 1.51% | 6.13% | 69.23% | \$42 |
| | Team Financial Federal Credit Union | \$6,504 | (\$1) | (0.06%) | (0.75%) | 92.71% | \$64 | \$4 | 0.12% | 1.51% | 94.18% | \$68 |
| | Frio County Federal Credit Union | \$6,518 | \$6 | 0.37% | 1.68% | 68.64% | \$78 | \$6 | 0.18% | 0.84% | 80.73% | \$73 |
| | Electric Utilities Credit Union | \$6,621 | \$14 | 0.86% | 6.98% | 75.86% | \$36 | (\$16) | (0.50%) | (3.97%) | 88.35% | \$38 |
| | Texas Farm Bureau Federal Credit Union | \$6,632 | \$7 | 0.42% | 2.25% | 88.89% | \$84 | \$13 | 0.39% | 2.09% | 88.10% | \$83 |
| | I.B.E.W. LU 66 Federal Credit Union | \$6,671 | \$27 | 1.65% | 17.22% | 74.80% | \$73 | \$39 | 1.21% | 12.64% | 79.50% | \$75 |
| | E E South Texas Credit Union | \$6,675 | (\$3) | (0.18%) | (0.97%) | 137.50% | \$56 | (\$10) | (0.29%) | (1.61%) | 136.36% | \$58 |
| | Port of Houston Credit Union | \$6,709 | \$17 | 1.01% | 4.28% | 73.28% | \$73 | \$37 | 1.10% | 4.68% | 75.77% | \$75 |
| | Brownsville City Employees Federal Credit Union | \$6,799 | \$14 | 0.83% | 3.54% | 75.00% | \$28 | \$39 | 1.17% | 4.96% | 71.77% | \$31 |
| | FCI Federal Credit Union | \$6,858 | (\$9) | (0.53%) | (3.35%) | 103.53% | \$37 | (\$65) | (1.89%) | (11.93%) | 109.52% | \$41 |
| | Bivins Federal Credit Union | \$6,995 | \$8 | 0.45% | 3.13% | 78.43% | \$61 | \$9 | 0.26% | 1.76% | 81.05% | \$59 |
| | Express-News Federal Credit Union | \$7,207 | (\$9) | (0.49%) | (4.30%) | 111.76% | \$52 | (\$13) | (0.35%) | (3.09%) | 107.25% | \$48 |
| | Victoria City-County Employees Federal Credit Union | \$7,254 | (\$4) | (0.22%) | (1.46%) | 113.11% | \$41 | (\$22) | (0.60%) | (4.00%) | 115.70% | \$46 |
| | C-T Waco Federal Credit Union | \$7,266 | (\$11) | (0.60%) | (5.97%) | 104.49% | \$46 | (\$24) | (0.67%) | (6.46%) | 105.03% | \$46 |
| | South Texas Regional Federal Credit Union | \$7,274 | (\$5) | (0.27%) | (3.41%) | 107.46% | \$39 | (\$9) | (0.24%) | (3.06%) | 106.77% | \$40 |
| | Vatat Credit Union | \$7,284 | \$3 | 0.16% | 0.97% | 94.29% | \$64 | \$3 | 0.08% | 0.49% | 98.51% | \$65 |
| | Seminole Public Schools Federal Credit Union | \$7,287 | \$4 | 0.22% | 1.05% | 94.64% | \$82 | \$4 | 0.11% | 0.52% | 97.35% | \$84 |
| | Hale County Teachers Federal Credit Union | \$7,340 | \$19 | 1.05% | 9.63% | 72.60% | \$41 | \$33 | 0.92% | 8.45% | 76.76% | \$43 |
| | TC Teachers Federal Credit Union | \$7,399 | (\$12) | (0.65%) | (3.65%) | 122.64% | \$70 | (\$17) | (0.45%) | (2.58%) | 115.60% | \$72 |
| | Andrews School Federal Credit Union | \$7,477 | \$4 | 0.22% | 1.06% | 87.18% | \$35 | \$9 | 0.24% | 1.19% | 87.01% | \$35 |
| | Moore County Schools Federal Credit Union | \$7,555 | (\$11) | (0.58%) | (5.18%) | 124.32% | \$64 | (\$9) | (0.24%) | (2.11%) | 104.82% | \$61 |
| | Jackson County Teachers Federal Credit Union | \$7,572 | \$5 | 0.27% | 2.24% | 84.62% | \$16 | \$8 | 0.21% | 1.79% | 86.84% | \$16 |
| | Hilco Federal Credit Union | \$7,687 | (\$74) | (3.82%) | (62.05%) | 170.79% | \$52 | (\$109) | (2.80%) | (43.17%) | 151.58% | \$52 |
| | Coburn Credit Union | \$7,695 | \$15 | 0.78% | 5.81% | 40.48% | \$28 | \$21 | 0.55% | 4.09% | 43.37% | \$32 |
| | Mount Olive Baptist Church Federal Credit Union | \$7,741 | \$66 | 3.43% | 26.14% | 19.72% | \$0 | \$133 | 3.51% | 27.14% | 20.93% | \$0 |
| | Morris Sheppard Texarkana Federal Credit Union | \$7,882 | \$4 | 0.20% | 1.74% | 93.67% | \$54 | \$6 | 0.15% | 1.31% | 95.30% | \$49 |
| | Marathon Republic Federal Credit Union | \$8,014 | \$4 | 0.20% | 1.84% | 96.43% | \$60 | \$4 | 0.10% | 0.92% | 98.15% | \$59 |
| | Sherwin Federal Credit Union | \$8,054 | (\$14) | (0.68%) | (2.15%) | 106.80% | \$46 | (\$25) | (0.60%) | (1.92%) | 109.45% | \$46 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Local 142 Federal Credit Union | \$8,213 | (\$18) | (0.87%) | (9.11%) | 98.90% | \$63 | (\$17) | (0.41%) | (4.28%) | 99.44% | \$63 |
| | STEC Federal Credit Union | \$8,306 | \$16 | 0.77% | 5.55% | 64.29% | \$38 | \$69 | 1.66% | 12.14% | 66.67% | \$37 |
| | Yoakum County Federal Credit Union | \$9,019 | \$14 | 0.63% | 3.38% | 74.65% | \$54 | \$20 | 0.45% | 2.42% | 79.58% | \$52 |
| | Met Tran Federal Credit Union | \$9,060 | (\$16) | (0.71%) | (4.42%) | 106.25% | \$102 | (\$65) | (1.46%) | (8.87%) | 118.22% | \$108 |
| | Sweetwater Regional Federal Credit Union | \$9,067 | \$42 | 1.85% | 10.60% | 95.56% | \$51 | \$52 | 1.14% | 6.62% | 100.00% | \$52 |
| | Fannin County Teachers Federal Credit Union | \$9,121 | \$26 | 1.14% | 5.58% | 61.80% | \$70 | \$47 | 1.03% | 5.07% | 62.36% | \$70 |
| | Southeast Texas Employees Federal Credit Union | \$9,348 | \$17 | 0.72% | 7.73% | 77.12% | \$52 | \$35 | 0.74% | 8.04% | 79.40% | \$53 |
| | Methodist Hospital Employees Federal Credit Union | \$9,705 | (\$15) | (0.63%) | (6.41%) | 98.25% | \$41 | (\$12) | (0.25%) | (2.56%) | 96.86% | \$38 |
| | Cen Tex Manufacturing Credit Union | \$9,729 | \$41 | 1.69% | 14.10% | 68.31% | \$59 | \$65 | 1.35% | 11.33% | 75.54% | \$59 |
| | Ben E. Keith Employees Federal Credit Union | \$9,807 | \$27 | 1.13% | 7.55% | 67.39% | \$48 | \$49 | 1.05% | 6.91% | 69.44% | \$46 |
| | Port Terminal Federal Credit Union | \$9,807 | \$4 | 0.16% | 0.54% | 94.29% | \$68 | \$1 | 0.02% | 0.07% | 99.26% | \$69 |
| | Texas Workforce Credit Union | \$9,848 | \$11 | 0.44% | 4.61% | 73.77% | \$43 | \$27 | 0.55% | 5.70% | 72.38% | \$42 |
| | Longview Consolidated Credit Union | \$9,858 | \$15 | 0.60% | 2.87% | 84.50% | \$49 | \$18 | 0.36% | 1.73% | 90.00% | \$56 |
| | Victoria Federal Credit Union | \$9,978 | \$1 | 0.04% | 0.33% | 92.00% | \$43 | \$17 | 0.33% | 2.85% | 94.90% | \$43 |
| | Tex-Mex Credit Union | \$9,980 | (\$13) | (0.51%) | (2.08%) | 94.20% | \$56 | (\$32) | (0.63%) | (2.56%) | 100.37% | \$57 |
| | Scurry County School Federal Credit Union | \$10,092 | \$16 | 0.63% | 3.53% | 65.00% | \$45 | \$27 | 0.53% | 2.99% | 69.95% | \$47 |
| | Natural Resources Conservation Service Federal Credit Union | \$10,363 | (\$12) | (0.46%) | (3.99%) | 107.23% | \$59 | (\$29) | (0.55%) | (4.79%) | 114.02% | \$58 |
| | E M O T Federal Credit Union | \$10,653 | \$18 | 0.68% | 2.64% | 62.90% | \$69 | \$36 | 0.68% | 2.65% | 64.75% | \$71 |
| | T & P Longview Federal Credit Union | \$10,656 | \$6 | 0.22% | 1.18% | 76.80% | \$80 | \$19 | 0.35% | 1.87% | 81.53% | \$81 |
| | SAFE Credit Union | \$10,871 | (\$1) | (0.04%) | (0.36%) | 114.18% | \$56 | (\$12) | (0.22%) | (2.18%) | 108.72% | \$57 |
| | Germania Credit Union | \$11,018 | (\$3) | (0.11%) | (0.88%) | 98.70% | \$52 | (\$3) | (0.05%) | (0.44%) | 100.66% | \$53 |
| | Employees United Federal Credit Union | \$11,148 | \$27 | 0.98% | 3.58% | 73.95% | \$48 | \$58 | 1.06% | 3.86% | 72.92% | \$48 |
| | Wharton County Teachers Credit Union | \$11,185 | \$4 | 0.14% | 0.85% | 86.36% | \$40 | \$4 | 0.07% | 0.42% | 93.75% | \$41 |
| | Sweetex Credit Union | \$11,250 | \$11 | 0.39% | 1.30% | 86.36% | \$82 | \$20 | 0.35% | 1.18% | 85.71% | \$83 |
| | Local 24 Employees Federal Credit Union | \$11,313 | \$7 | 0.25% | 1.59% | 86.54% | \$52 | \$12 | 0.21% | 1.36% | 90.73% | \$54 |
| | Member Preferred Federal Credit Union | \$11,364 | \$41 | 1.43% | 12.23% | 68.98% | \$46 | \$37 | 0.65% | 5.56% | 69.78% | \$48 |
| | Angelina County Teachers Credit Union | \$11,897 | \$19 | 0.64% | 4.97% | 79.61% | \$53 | \$68 | 1.15% | 9.00% | 80.00% | \$55 |
| | Refugio County Federal Credit Union | \$11,911 | \$28 | 0.95% | 6.37% | 70.21% | \$37 | \$53 | 0.91% | 6.07% | 67.20% | \$37 |
| | Texarkana Terminal Employees Federal Credit Union | \$11,913 | (\$11) | (0.36%) | (3.63%) | 105.19% | \$56 | (\$11) | (0.18%) | (1.81%) | 96.36% | \$54 |
| | Swemp Federal Credit Union | \$11,948 | \$6 | 0.22% | 1.53% | 87.93% | \$50 | \$18 | 0.34% | 2.30% | 84.80% | \$51 |
| | Highway District 19 Employees Credit Union | \$11,995 | (\$9) | (0.30%) | (2.51%) | 108.64% | \$53 | (\$20) | (0.34%) | (2.78%) | 110.13% | \$52 |
| | Marshall T&P Employees Federal Credit Union | \$12,143 | \$52 | 1.75% | 9.77% | 57.14% | \$86 | \$99 | 1.69% | 9.41% | 57.14% | \$86 |
| | Laredo Fire Department Federal Credit Union | \$12,223 | (\$1) | (0.03%) | (0.29%) | 98.81% | \$55 | \$13 | 0.21% | 1.90% | 90.61% | \$49 |
| | Pasadena Municipal Federal Credit Union | \$12,359 | \$11 | 0.35% | 2.05% | 78.57% | \$42 | \$31 | 0.51% | 2.91% | 73.98% | \$43 |
| | Texoma Federal Credit Union | \$12,413 | \$9 | 0.29% | 1.47% | 87.84% | \$52 | \$17 | 0.27% | 1.40% | 86.81% | \$51 |
| | 1st University Credit Union | \$12,581 | \$13 | 0.42% | 5.80% | 90.49% | \$59 | (\$29) | (0.47%) | (6.42%) | 93.66% | \$61 |
| | F C S Federal Credit Union | \$12,600 | \$43 | 1.39% | 4.54% | 41.86% | \$37 | \$86 | 1.40% | 4.56% | 43.45% | \$38 |
| | Friona Texas Federal Credit Union | \$12,648 | \$33 | 1.05% | 5.69% | 74.22% | \$42 | \$56 | 0.90% | 4.85% | 77.11% | \$42 |
| | Brownfield Federal Credit Union | \$12,720 | \$1 | 0.03% | 0.11% | 98.23% | \$61 | (\$10) | (0.16%) | (0.53%) | 102.70% | \$61 |
| | TxDOT Credit Union | \$12,783 | \$13 | 0.41% | 3.51% | 69.07% | \$51 | \$47 | 0.74% | 6.40% | 68.02% | \$51 |
| | Reeves County Teachers Credit Union | \$12,842 | \$27 | 0.86% | 9.19% | 82.08% | \$83 | \$51 | 0.83% | 8.78% | 84.22% | \$77 |
| | Neiman Marcus Group Employees Federal Credit Union | \$12,930 | \$1 | 0.03% | 0.28% | 77.48% | \$46 | (\$2) | (0.03%) | (0.28%) | 80.66% | \$49 |
| | PamCel Community Federal Credit Union | \$13,023 | (\$18) | (0.54%) | (3.32%) | 111.70% | \$44 | (\$24) | (0.36%) | (2.20%) | 109.84% | \$45 |
| | Cherokee County Teachers Federal Credit Union | \$13,092 | (\$56) | (1.68%) | (10.07%) | 114.78% | \$34 | (\$16) | (0.24%) | (1.44%) | 90.46% | \$35 |
| | Family 1st Of Texas Federal Credit Union | \$13,485 | \$1 | 0.03% | 0.20% | 89.11% | \$78 | \$2 | 0.03% | 0.20% | 87.38% | \$76 |
| | Gulf Shore Federal Credit Union | \$13,537 | \$1 | 0.03% | 0.40% | 100.00% | \$66 | \$1 | 0.01% | 0.20% | 100.00% | \$66 |
| | Third Coast Federal Credit Union | \$13,687 | (\$66) | (1.91%) | (7.28%) | 76.03% | \$69 | (\$38) | (0.55%) | (2.09%) | 73.36% | \$65 |
| | Alba Golden Federal Credit Union | \$13,757 | \$4 | 0.12% | 0.77% | 53.68% | \$47 | \$19 | 0.28% | 1.82% | 58.82% | \$48 |
| | Central Texas Teachers Credit Union | \$13,956 | (\$5) | (0.15%) | (1.33%) | 100.00% | \$59 | (\$26) | (0.39%) | (3.44%) | 98.91% | \$59 |
| | P.I.E. Credit Union | \$14,042 | \$2 | 0.06% | 0.41% | 93.51% | \$31 | (\$8) | (0.11%) | (0.82%) | 97.33% | \$31 |
| | ILA 1351 Federal Credit Union | \$14,324 | \$19 | 0.53% | 3.18% | 86.39% | \$73 | \$32 | 0.45% | 2.69% | 88.42% | \$73 |
| | IBEW Community Federal Credit Union | \$14,393 | \$1 | 0.03% | 0.29% | 94.55% | \$47 | \$3 | 0.04% | 0.43% | 92.26% | \$45 |
| | First Priority Credit Union | \$14,417 | \$4 | 0.11% | 1.29% | 94.96% | \$55 | \$31 | 0.43% | 5.03% | 86.56% | \$51 |
| | Linkage Credit Union | \$14,610 | \$9 | 0.24% | 1.68% | 91.79% | \$59 | \$5 | 0.07% | 0.47% | 93.54% | \$58 |
| | Pampa Teachers Federal Credit Union | \$14,650 | \$24 | 0.66% | 6.58% | 81.33% | \$40 | \$47 | 0.65% | 6.50% | 80.00% | \$40 |
| | Ellis County Teachers & Employees Federal Credit Union | \$14,679 | \$20 | 0.55% | 4.66% | 75.26% | \$56 | \$39 | 0.55% | 4.57% | 75.90% | \$56 |
| | MOPAC Employees Federal Credit Union | \$14,769 | \$2 | 0.05% | 0.51% | 93.37% | \$61 | \$4 | 0.05% | 0.51% | 96.37% | \$63 |
| | Texhillco School Employees Federal Credit Union | \$14,950 | \$16 | 0.42% | 5.80% | 87.40% | \$67 | \$25 | 0.33% | 4.55% | 88.61% | \$67 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Corpus Christi Postal Employees Credit Union | \$15,105 | \$9 | 0.24% | 1.93% | 93.22% | \$65 | (\$9) | (0.12%) | (0.97%) | 98.29% | \$70 |
| | Cowboy Country Federal Credit Union | \$15,210 | (\$20) | (0.53%) | (4.54%) | 68.48% | \$46 | (\$9) | (0.12%) | (1.02%) | 73.50% | \$45 |
| | Homeport Federal Credit Union | \$15,289 | (\$42) | (1.09%) | (10.51%) | 112.62% | \$40 | (\$138) | (1.79%) | (16.90%) | 115.90% | \$36 |
| | Ward County Credit Union | \$15,292 | \$5 | 0.13% | 1.41% | 93.06% | \$69 | \$6 | 0.08% | 0.84% | 94.29% | \$69 |
| | Victoria Teachers Federal Credit Union | \$15,455 | \$21 | 0.55% | 1.84% | 74.71% | \$34 | \$36 | 0.47% | 1.58% | 78.16% | \$36 |
| | National Oilwell Varco Employees Credit Union | \$15,560 | \$20 | 0.52% | 2.70% | 78.63% | \$67 | \$33 | 0.43% | 2.24% | 78.85% | \$64 |
| | U S I Federal Credit Union | \$15,727 | \$27 | 0.68% | 2.24% | 74.38% | \$65 | \$50 | 0.62% | 2.08% | 76.15% | \$69 |
| | Brazos Community Credit Union | \$15,743 | \$20 | 0.50% | 2.20% | 83.41% | \$74 | \$0 | 0.00% | 0.00% | 82.27% | \$73 |
| | Coastal Bend Post Office Federal Credit Union | \$15,836 | \$35 | 0.87% | 5.47% | 68.75% | \$71 | \$48 | 0.59% | 3.77% | 59.56% | \$59 |
| | Texas Community Federal Credit Union | \$16,125 | \$18 | 0.44% | 3.36% | 84.36% | \$45 | \$101 | 1.23% | 9.55% | 82.97% | \$43 |
| | Waco Federal Credit Union | \$16,128 | \$7 | 0.17% | 2.27% | 96.20% | \$49 | \$9 | 0.11% | 1.46% | 97.47% | \$50 |
| | Alpine Community Credit Union | \$16,171 | \$38 | 0.94% | 10.35% | 66.96% | \$36 | \$76 | 0.95% | 10.49% | 66.23% | \$36 |
| | Reed Credit Union | \$16,333 | (\$13) | (0.32%) | (2.09%) | 113.95% | \$81 | (\$33) | (0.40%) | (2.64%) | 118.71% | \$84 |
| | Liberty County Teachers Federal Credit Union | \$16,545 | \$23 | 0.56% | 6.81% | 86.43% | \$45 | \$44 | 0.54% | 6.57% | 87.15% | \$45 |
| | Temple-Inland Federal Credit Union | \$16,656 | \$37 | 0.90% | 7.49% | 73.79% | \$63 | \$61 | 0.77% | 6.23% | 77.26% | \$62 |
| | Temple Santa Fe Community Credit Union | \$16,697 | \$15 | 0.36% | 5.98% | 91.19% | \$61 | \$26 | 0.31% | 5.26% | 93.98% | \$59 |
| | Baker Hughes Federal Credit Union | \$16,871 | (\$10) | (0.23%) | (2.30%) | 108.62% | \$50 | (\$24) | (0.28%) | (2.75%) | 110.13% | \$54 |
| | Odessa Employees Credit Union | \$16,952 | \$18 | 0.43% | 2.99% | 88.31% | \$59 | \$30 | 0.36% | 2.50% | 89.94% | \$59 |
| | Grand Prairie Credit Union | \$17,153 | \$25 | 0.60% | 5.99% | 86.05% | \$67 | \$45 | 0.54% | 5.42% | 87.65% | \$67 |
| | Amarillo Postal Employees Credit Union | \$17,388 | (\$1) | (0.02%) | (0.16%) | 91.55% | \$75 | \$7 | 0.08% | 0.54% | 89.75% | \$69 |
| | Borger Federal Credit Union | \$17,453 | \$10 | 0.23% | 1.91% | 92.96% | \$50 | \$31 | 0.35% | 2.98% | 90.05% | \$49 |
| | Anderson County Federal Credit Union | \$17,517 | \$18 | 0.41% | 2.52% | 77.37% | \$41 | \$35 | 0.40% | 2.46% | 78.60% | \$42 |
| | Rocket Federal Credit Union | \$17,592 | (\$4) | (0.09%) | (1.04%) | 101.52% | \$41 | \$13 | 0.15% | 1.69% | 94.47% | \$38 |
| | Concho Valley Credit Union | \$17,685 | \$6 | 0.14% | 1.33% | 91.33% | \$58 | \$12 | 0.14% | 1.34% | 92.26% | \$58 |
| | C-E Federal Credit Union | \$18,112 | \$24 | 0.53% | 7.68% | 88.28% | \$48 | \$31 | 0.35% | 4.99% | 94.24% | \$51 |
| | Texas Health Resources Credit Union | \$18,369 | (\$41) | (0.89%) | (11.40%) | 94.12% | \$76 | (\$65) | (0.70%) | (8.93%) | 94.14% | \$75 |
| | Seagoville Federal Credit Union | \$18,503 | \$17 | 0.36% | 2.64% | 86.07% | \$62 | \$27 | 0.29% | 2.10% | 88.94% | \$61 |
| | Port Arthur Community Federal Credit Union | \$18,594 | (\$10) | (0.21%) | (1.72%) | 94.06% | \$42 | \$6 | 0.06% | 0.52% | 90.77% | \$42 |
| | Midland Municipal Employees Credit Union | \$18,812 | \$41 | 0.88% | 9.27% | 66.23% | \$70 | \$37 | 0.40% | 4.20% | 73.76% | \$75 |
| | Dallas U.P. Employees Credit Union | \$19,419 | (\$9) | (0.19%) | (0.75%) | 82.70% | \$75 | \$6 | 0.06% | 0.25% | 74.05% | \$75 |
| | Kingsville Area Educators Federal Credit Union | \$19,595 | (\$326) | (6.48%) | (88.65%) | 170.68% | \$42 | (\$416) | (4.09%) | (52.83%) | 139.42% | \$47 |
| | Tyler City Employees Credit Union | \$19,670 | \$71 | 1.44% | 9.45% | 72.81% | \$51 | \$99 | 1.01% | 6.64% | 78.27% | \$53 |
| | McLennan County Employees Federal Credit Union | \$19,713 | \$26 | 0.53% | 2.11% | 76.67% | \$69 | \$43 | 0.44% | 1.75% | 76.77% | \$69 |
| | Fellowship Credit Union | \$20,656 | \$3 | 0.06% | 0.26% | 90.32% | \$74 | \$16 | 0.16% | 0.70% | 89.97% | \$72 |
| | Union Fidelity Federal Credit Union | \$20,771 | \$36 | 0.69% | 4.39% | 78.11% | \$75 | \$69 | 0.67% | 4.23% | 76.82% | \$75 |
| | LiFE Federal Credit Union | \$21,048 | (\$97) | (1.85%) | (17.60%) | 130.30% | \$61 | (\$154) | (1.51%) | (13.73%) | 124.42% | \$59 |
| | Corner Stone Credit Union | \$21,429 | \$27 | 0.50% | 7.86% | 89.64% | \$49 | \$55 | 0.51% | 8.08% | 89.36% | \$49 |
| | LCRA Credit Union | \$21,578 | (\$15) | (0.28%) | (2.21%) | 104.86% | \$73 | (\$36) | (0.32%) | (2.65%) | 105.46% | \$71 |
| | Northeast Panhandle Teachers Federal Credit Union | \$21,752 | \$21 | 0.38% | 2.81% | 82.30% | \$50 | \$46 | 0.41% | 3.08% | 80.00% | \$49 |
| | Valwood Park Federal Credit Union | \$21,947 | \$27 | 0.49% | 3.38% | 82.63% | \$51 | \$49 | 0.45% | 3.08% | 82.81% | \$54 |
| | McMurrey Federal Credit Union | \$22,399 | \$31 | 0.55% | 4.78% | 80.87% | \$64 | \$55 | 0.49% | 4.26% | 85.99% | \$69 |
| | Southern Star Credit Union | \$22,406 | (\$43) | (0.75%) | (4.94%) | 109.61% | \$50 | (\$106) | (0.92%) | (6.04%) | 111.78% | \$54 |
| | Wichita Falls Federal Credit Union | \$22,472 | \$3 | 0.05% | 0.51% | 91.50% | \$80 | \$38 | 0.34% | 3.26% | 87.91% | \$76 |
| | LeTourneau Federal Credit Union | \$22,683 | \$22 | 0.39% | 1.72% | 87.85% | \$71 | \$24 | 0.21% | 0.94% | 93.45% | \$77 |
| | Local Federal Credit Union | \$22,720 | \$22 | 0.39% | 2.17% | 96.24% | \$92 | \$13 | 0.12% | 0.64% | 97.82% | \$96 |
| | Tip of Texas Federal Credit Union | \$23,582 | \$6 | 0.10% | 0.70% | 96.92% | \$44 | (\$47) | (0.40%) | (2.73%) | 99.48% | \$45 |
| | Mid-Tex Federal Credit Union | \$23,767 | \$8 | 0.13% | 1.87% | 92.39% | \$49 | (\$2) | (0.02%) | (0.23%) | 90.75% | \$48 |
| | San Angelo Federal Credit Union | \$24,030 | \$24 | 0.40% | 4.95% | 88.46% | \$45 | \$40 | 0.34% | 4.16% | 91.24% | \$47 |
| | Yantis Federal Credit Union | \$24,237 | \$16 | 0.26% | 1.82% | 91.35% | \$52 | \$39 | 0.32% | 2.23% | 88.91% | \$53 |
| | Northeast Texas Teachers Federal Credit Union | \$24,632 | \$3 | 0.05% | 0.35% | 95.14% | \$44 | \$5 | 0.04% | 0.29% | 95.42% | \$44 |
| | TexStar Federal Credit Union | \$24,706 | \$2 | 0.03% | 0.39% | 94.81% | \$70 | (\$4) | (0.03%) | (0.39%) | 98.48% | \$74 |
| | Texas People Federal Credit Union | \$24,844 | \$13 | 0.21% | 1.21% | 92.01% | \$56 | \$36 | 0.30% | 1.68% | 96.81% | \$59 |
| | Abilene Federal Credit Union | \$24,892 | (\$27) | (0.43%) | (2.39%) | 100.79% | \$51 | (\$114) | (0.90%) | (5.01%) | 99.20% | \$49 |
| | Greater Central Texas Federal Credit Union | \$25,806 | \$20 | 0.32% | 4.48% | 82.51% | \$39 | \$24 | 0.19% | 2.70% | 88.58% | \$44 |
| | Angelina Federal Employees Credit Union | \$25,926 | \$69 | 1.07% | 7.94% | 78.30% | \$75 | \$123 | 0.96% | 7.15% | 80.83% | \$75 |
| | Fedstar Credit Union | \$26,219 | \$28 | 0.43% | 3.77% | 77.03% | \$54 | \$29 | 0.22% | 1.96% | 78.74% | \$54 |
| | United Energy Credit Union | \$26,517 | \$11 | 0.17% | 0.94% | 95.66% | \$55 | \$17 | 0.13% | 0.73% | 96.21% | \$55 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Bayou City Federal Credit Union | \$26,683 | (\$22) | (0.33%) | (4.39%) | 98.76% | \$72 | (\$45) | (0.34%) | (4.47%) | 98.77% | \$73 |
| | Common Cents Federal Credit Union | \$27,036 | \$56 | 0.83% | 5.81% | 85.81% | \$51 | \$185 | 1.39% | 9.71% | 82.17% | \$50 |
| | Shared Resources Credit Union | \$27,540 | \$37 | 0.53% | 5.09% | 83.52% | \$69 | \$59 | 0.42% | 4.08% | 85.48% | \$62 |
| | Alcon Employees Federal Credit Union | \$27,544 | \$33 | 0.47% | 2.28% | 84.35% | \$71 | \$50 | 0.36% | 1.73% | 86.78% | \$76 |
| | Matagorda County Credit Union | \$27,942 | \$48 | 0.70% | 6.49% | 82.06% | \$49 | \$55 | 0.41% | 3.74% | 83.75% | \$48 |
| | Golden Triangle Federal Credit Union | \$28,017 | \$35 | 0.49% | 3.48% | 89.20% | \$66 | \$51 | 0.35% | 2.53% | 92.11% | \$65 |
| | Beaumont Community Credit Union | \$28,644 | \$24 | 0.33% | 3.07% | 92.72% | \$60 | \$5 | 0.03% | 0.32% | 92.62% | \$58 |
| | Starr County Teachers Federal Credit Union | \$28,810 | (\$20) | (0.28%) | (1.68%) | 98.68% | \$61 | \$21 | 0.15% | 0.88% | 92.06% | \$56 |
| | Trinity Valley Teachers Credit Union | \$29,166 | \$46 | 0.63% | 2.50% | 75.36% | \$37 | \$85 | 0.59% | 2.32% | 75.00% | \$38 |
| | Caprock Federal Credit Union | \$29,225 | (\$16) | (0.22%) | (1.64%) | 93.05% | \$59 | (\$95) | (0.65%) | (4.83%) | 98.42% | \$60 |
| | Port Arthur Teachers Federal Credit Union | \$29,444 | \$3 | 0.04% | 0.33% | 85.93% | \$48 | \$45 | 0.30% | 2.46% | 85.58% | \$49 |
| | United Credit Union | \$29,984 | (\$49) | (0.65%) | (8.84%) | 89.20% | \$26 | (\$45) | (0.30%) | (4.09%) | 89.27% | \$60 |
| | Cabot & NOI Employees Credit Union | \$30,182 | (\$124) | (1.64%) | (16.96%) | 69.43% | \$52 | (\$67) | (0.44%) | (4.55%) | 70.37% | \$52 |
| | Hockley County School Employees Credit Union | \$30,879 | (\$193) | (2.48%) | (20.79%) | 85.33% | \$65 | (\$165) | (1.05%) | (8.77%) | 84.87% | \$64 |
| | Walker County Federal Credit Union | \$31,268 | \$58 | 0.74% | 6.71% | 79.04% | \$57 | \$135 | 0.87% | 7.89% | 79.20% | \$58 |
| | Mountain Star Federal Credit Union | \$31,381 | (\$93) | (1.18%) | (14.27%) | 106.01% | \$49 | (\$140) | (0.90%) | (10.60%) | 105.94% | \$50 |
| | Mesquite Credit Union | \$31,550 | \$40 | 0.51% | 6.91% | 88.95% | \$59 | \$72 | 0.46% | 6.27% | 90.11% | \$58 |
| | Cherokee County Federal Credit Union | \$31,745 | \$70 | 0.88% | 3.89% | 69.97% | \$52 | \$132 | 0.84% | 3.69% | 69.59% | \$51 |
| | Travis County Credit Union | \$32,094 | \$17 | 0.21% | 2.91% | 91.96% | \$48 | \$49 | 0.30% | 4.21% | 91.94% | \$48 |
| | Transtar Federal Credit Union | \$32,147 | (\$40) | (0.49%) | (9.07%) | 106.25% | \$62 | (\$55) | (0.33%) | (6.18%) | 100.99% | \$61 |
| | Austin Federal Credit Union | \$32,376 | \$0 | 0.00% | 0.00% | 89.11% | \$40 | \$4 | 0.02% | 0.36% | 93.47% | \$43 |
| | City Federal Credit Union | \$33,252 | \$46 | 0.55% | 5.72% | 77.91% | \$69 | \$86 | 0.52% | 5.39% | 78.43% | \$69 |
| | San Patricio County Teachers Federal Credit Union | \$33,319 | (\$27) | (0.33%) | (2.78%) | 85.88% | \$43 | (\$36) | (0.22%) | (1.85%) | 79.02% | \$41 |
| | Lufkin Federal Credit Union | \$33,357 | \$71 | 0.84% | 3.97% | 75.83% | \$46 | \$94 | 0.56% | 2.64% | 79.27% | \$50 |
| | Old Ocean Federal Credit Union | \$33,480 | \$50 | 0.59% | 6.84% | 81.66% | \$62 | \$156 | 0.93% | 10.81% | 79.45% | \$60 |
| | Texas Associations of Professionals Federal Credit Union | \$33,838 | \$105 | 1.26% | 15.27% | 77.55% | \$57 | \$151 | 0.91% | 11.12% | 82.35% | \$56 |
| | Star of Texas Credit Union | \$34,044 | \$42 | 0.49% | 4.04% | 86.44% | \$52 | \$70 | 0.41% | 3.38% | 88.43% | \$56 |
| | Texas Plains Federal Credit Union | \$34,448 | (\$34) | (0.39%) | (2.82%) | 86.85% | \$49 | \$36 | 0.21% | 1.49% | 85.04% | \$48 |
| | Baptist Credit Union | \$35,280 | (\$6) | (0.07%) | (0.80%) | 99.12% | \$52 | (\$75) | (0.42%) | (4.97%) | 104.53% | \$55 |
| | CTECU | \$35,468 | (\$4) | (0.04%) | (0.31%) | 102.14% | \$109 | (\$5) | (0.03%) | (0.20%) | 100.54% | \$109 |
| | Keystone Credit Union | \$36,312 | \$8 | 0.09% | 0.34% | 84.59% | \$51 | (\$76) | (0.42%) | (1.60%) | 87.15% | \$49 |
| | Cosden Federal Credit Union | \$38,011 | \$40 | 0.42% | 3.27% | 89.49% | \$46 | \$50 | 0.26% | 2.05% | 91.83% | \$49 |
| | Fannin Federal Credit Union | \$38,393 | \$136 | 1.45% | 14.13% | 70.60% | \$53 | \$306 | 1.67% | 16.22% | 65.97% | \$50 |
| | BCM Federal Credit Union | \$39,509 | (\$14) | (0.14%) | (1.98%) | 83.41% | \$64 | \$33 | 0.17% | 2.34% | 81.50% | \$59 |
| | SPCO Credit Union | \$39,575 | (\$143) | (1.44%) | (15.66%) | 107.49% | \$66 | (\$115) | (0.58%) | (6.25%) | 97.54% | \$64 |
| | Sacred Heart Parish Hallettsville Federal Credit Union | \$39,828 | \$68 | 0.68% | 7.01% | 76.61% | \$64 | \$120 | 0.60% | 6.24% | 76.13% | \$63 |
| | Members Financial Federal Credit Union | \$39,849 | (\$293) | (2.77%) | (46.05%) | 91.39% | \$54 | (\$296) | (1.36%) | (22.60%) | 90.92% | \$52 |
| | Freestone Credit Union | \$39,945 | \$45 | 0.45% | 4.62% | 90.51% | \$40 | \$74 | 0.37% | 3.82% | 91.17% | \$39 |
| | Lifetime Federal Credit Union | \$39,967 | \$41 | 0.40% | 2.62% | 78.12% | \$105 | \$89 | 0.44% | 2.86% | 75.90% | \$85 |
| | Brazosport Teachers Federal Credit Union | \$40,518 | \$29 | 0.29% | 1.83% | 80.56% | \$61 | \$95 | 0.47% | 3.01% | 79.37% | \$62 |
| | City Public Service/IBEW Federal Credit Union | \$41,491 | \$74 | 0.71% | 6.23% | 78.87% | \$49 | \$119 | 0.57% | 5.06% | 83.23% | \$51 |
| | Select Federal Credit Union | \$41,718 | \$131 | 1.26% | 8.21% | 68.97% | \$53 | \$269 | 1.30% | 8.52% | 71.57% | \$51 |
| | Highway District 21 Federal Credit Union | \$42,354 | \$37 | 0.35% | 2.25% | 77.17% | \$39 | \$86 | 0.41% | 2.62% | 75.68% | \$38 |
| | Caprock Santa Fe Credit Union | \$42,390 | \$197 | 1.86% | 6.07% | 55.73% | \$56 | \$448 | 2.13% | 6.97% | 51.87% | \$50 |
| | Lubrizol Employees' Credit Union | \$43,741 | \$74 | 0.67% | 5.52% | 73.51% | \$73 | \$132 | 0.60% | 4.99% | 81.33% | \$83 |
| | South Texas Federal Credit Union | \$44,123 | (\$122) | (1.10%) | (17.45%) | 89.06% | \$69 | (\$138) | (0.62%) | (9.75%) | 92.28% | \$71 |
| | Trans Texas Southwest Credit Union | \$44,433 | \$40 | 0.36% | 3.17% | 89.19% | \$63 | \$78 | 0.35% | 3.10% | 89.99% | \$64 |
| | Southland Federal Credit Union | \$44,859 | \$112 | 1.02% | 9.21% | 63.14% | \$50 | \$221 | 1.03% | 9.19% | 62.88% | \$50 |
| | Doches Credit Union | \$44,957 | \$54 | 0.48% | 3.87% | 86.96% | \$40 | \$91 | 0.41% | 3.27% | 85.40% | \$40 |
| | Scott & White Employees Credit Union | \$45,501 | \$141 | 1.25% | 27.82% | 73.79% | \$62 | \$124 | 0.56% | 12.41% | 86.39% | \$68 |
| | South Texas Area Resources Credit Union | \$45,591 | (\$46) | (0.40%) | (3.27%) | 104.66% | \$42 | (\$58) | (0.25%) | (2.06%) | 103.88% | \$42 |
| | Big Spring Education Employees Federal Credit Union | \$45,734 | \$188 | 1.61% | 11.38% | 61.15% | \$47 | \$350 | 1.49% | 10.74% | 62.58% | \$46 |
| | Wellspring Federal Credit Union | \$47,339 | (\$45) | (0.38%) | (4.77%) | 99.32% | \$52 | (\$28) | (0.12%) | (1.48%) | 94.72% | \$53 |
| | H&H Federal Credit Union | \$48,900 | \$12 | 0.10% | 0.61% | 92.37% | \$59 | (\$15) | (0.06%) | (0.38%) | 97.18% | \$59 |
| | My Credit Union | \$49,882 | \$27 | 0.22% | 2.72% | 93.74% | \$60 | \$50 | 0.21% | 2.53% | 93.25% | \$58 |
| | Shamrock Federal Credit Union | \$49,941 | \$51 | 0.40% | 3.09% | 81.16% | \$62 | \$141 | 0.55% | 4.29% | 80.99% | \$62 |
| | Windthorst Federal Credit Union | \$50,029 | \$134 | 1.08% | 6.54% | 64.34% | \$61 | \$247 | 0.99% | 6.07% | 65.60% | \$62 |
| | Heritage USA Federal Credit Union | \$50,104 | \$11 | 0.09% | 1.25% | 89.67% | \$53 | \$112 | 0.45% | 6.45% | 91.46% | \$54 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | La Joya Area Federal Credit Union | \$50,605 | (\$5) | (0.04%) | (0.35%) | 91.60% | \$47 | \$14 | 0.05% | 0.49% | 90.89% | \$47 |
| | First Class American Credit Union | \$51,353 | \$36 | 0.28% | 3.12% | 92.23% | \$71 | \$59 | 0.23% | 2.56% | 94.31% | \$73 |
| | Hereford Texas Federal Credit Union | \$51,620 | \$146 | 1.14% | 5.73% | 73.55% | \$57 | \$290 | 1.15% | 5.74% | 73.67% | \$57 |
| | Houston Metropolitan Employees Federal Credit Union | \$51,780 | \$80 | 0.61% | 6.96% | 85.48% | \$62 | \$139 | 0.53% | 6.09% | 85.75% | \$60 |
| | Dallas Federal Credit Union | \$55,231 | (\$60) | (0.44%) | (5.77%) | 91.75% | \$70 | (\$55) | (0.20%) | (2.64%) | 89.37% | \$69 |
| | West Texas Educators Credit Union | \$55,431 | \$15 | 0.11% | 1.39% | 80.42% | \$58 | (\$66) | (0.24%) | (3.04%) | 87.63% | \$60 |
| | Texas Bridge Credit Union | \$55,804 | \$31 | 0.22% | 2.67% | 93.91% | \$56 | \$9 | 0.03% | 0.39% | 96.46% | \$57 |
| | Heart O' Texas Federal Credit Union | \$56,655 | (\$72) | (0.50%) | (7.03%) | 109.81% | \$47 | (\$91) | (0.32%) | (4.42%) | 106.67% | \$46 |
| | Texas Telcom Credit Union | \$57,030 | \$79 | 0.55% | 4.18% | 71.89% | \$80 | \$135 | 0.46% | 3.59% | 71.82% | \$81 |
| | Baycel Federal Credit Union | \$57,128 | \$170 | 1.19% | 7.25% | 56.60% | \$52 | \$396 | 1.38% | 8.54% | 55.17% | \$53 |
| | Houston Highway Credit Union | \$57,403 | \$51 | 0.35% | 5.88% | 86.40% | \$55 | (\$164) | (0.57%) | (9.36%) | 92.97% | \$59 |
| | Service 1st Credit Union | \$57,446 | \$56 | 0.39% | 4.13% | 82.18% | \$61 | \$101 | 0.36% | 3.74% | 82.77% | \$61 |
| | Irving City Employees Federal Credit Union | \$58,102 | \$60 | 0.41% | 3.45% | 79.37% | \$70 | \$138 | 0.48% | 3.99% | 81.82% | \$71 |
| | Domino Federal Credit Union | \$60,427 | \$56 | 0.37% | 2.64% | 79.71% | \$47 | \$127 | 0.42% | 3.00% | 80.80% | \$47 |
| | Texas Federal Credit Union | \$62,152 | \$20 | 0.13% | 1.84% | 96.08% | \$65 | (\$5) | (0.02%) | (0.23%) | 99.25% | \$65 |
| | Southwest Financial Federal Credit Union | \$62,615 | \$131 | 0.84% | 5.20% | 67.56% | \$65 | \$222 | 0.72% | 4.43% | 69.97% | \$65 |
| | Telco Plus Credit Union | \$64,425 | \$92 | 0.57% | 4.34% | 87.08% | \$46 | \$161 | 0.50% | 3.82% | 90.72% | \$47 |
| | Kerr County Federal Credit Union | \$64,874 | \$2 | 0.01% | 0.18% | 82.38% | \$64 | \$41 | 0.13% | 1.83% | 79.97% | \$64 |
| | Centex Citizens Credit Union | \$65,549 | \$32 | 0.20% | 0.99% | 85.40% | \$59 | \$101 | 0.31% | 1.56% | 83.24% | \$55 |
| | Westex Federal Credit Union | \$65,698 | \$114 | 0.70% | 6.31% | 97.19% | \$79 | \$196 | 0.61% | 5.46% | 97.36% | \$75 |
| | Postel Family Credit Union | \$65,847 | (\$65) | (0.40%) | (4.48%) | 89.71% | \$53 | (\$143) | (0.44%) | (4.89%) | 86.87% | \$53 |
| | Employees Credit Union | \$67,547 | \$105 | 0.62% | 6.49% | 85.73% | \$55 | \$92 | 0.27% | 2.85% | 90.87% | \$55 |
| | Coastal Community Federal Credit Union | \$69,449 | \$75 | 0.43% | 4.84% | 75.98% | \$53 | \$191 | 0.55% | 6.21% | 76.96% | \$53 |
| | First Abilene Federal Credit Union | \$70,819 | \$42 | 0.24% | 2.38% | 89.69% | \$57 | \$93 | 0.26% | 2.65% | 88.92% | \$57 |
| | Valley Federal Credit Union | \$71,452 | \$86 | 0.49% | 3.41% | 81.37% | \$51 | \$250 | 0.73% | 4.99% | 81.12% | \$52 |
| | Texas DPS Credit Union | \$71,555 | \$20 | 0.11% | 1.41% | 90.27% | \$57 | \$31 | 0.09% | 1.09% | 91.95% | \$55 |
| | Baylor Health Care System Credit Union | \$72,839 | \$164 | 0.90% | 5.98% | 69.57% | \$72 | \$290 | 0.80% | 5.32% | 72.59% | \$71 |
| | Las Colinas Federal Credit Union | \$73,789 | \$141 | 0.77% | 9.72% | 83.58% | \$58 | \$215 | 0.59% | 7.48% | 85.85% | \$56 |
| | Memorial Credit Union | \$73,887 | \$97 | 0.52% | 5.49% | 82.86% | \$73 | \$108 | 0.29% | 3.07% | 86.76% | \$70 |
| | Metro Medical Credit Union | \$74,651 | \$100 | 0.53% | 4.63% | 81.65% | \$58 | \$170 | 0.46% | 3.96% | 84.20% | \$58 |
| | Southwest Research Center Federal Credit Union | \$74,867 | \$32 | 0.17% | 2.07% | 94.56% | \$55 | \$47 | 0.13% | 1.52% | 95.09% | \$55 |
| | Concho Educators Federal Credit Union | \$75,612 | \$72 | 0.38% | 4.41% | 88.34% | \$41 | \$134 | 0.36% | 4.15% | 88.87% | \$40 |
| | Rockdale Federal Credit Union | \$76,027 | \$12 | 0.06% | 0.55% | 97.90% | \$52 | \$30 | 0.08% | 0.69% | 97.12% | \$54 |
| | Southwest 66 Credit Union | \$77,606 | \$63 | 0.32% | 2.75% | 79.62% | \$53 | \$100 | 0.26% | 2.21% | 85.17% | \$53 |
| | U. S. Employees Credit Union | \$77,922 | \$13 | 0.07% | 0.85% | 92.32% | \$67 | \$20 | 0.05% | 0.65% | 94.48% | \$66 |
| | Space City Credit Union | \$78,481 | \$40 | 0.20% | 2.29% | 88.04% | \$60 | \$130 | 0.33% | 3.74% | 87.17% | \$58 |
| | Wichita Falls Teachers Federal Credit Union | \$78,751 | \$104 | 0.53% | 4.82% | 82.93% | \$59 | \$192 | 0.50% | 4.48% | 82.13% | \$56 |
| | Eastex Credit Union | \$79,024 | \$120 | 0.61% | 5.76% | 81.35% | \$46 | \$217 | 0.56% | 5.24% | 83.50% | \$46 |
| | WesTex Community Credit Union | \$80,019 | \$298 | 1.50% | 14.13% | 74.74% | \$52 | \$475 | 1.22% | 11.46% | 76.18% | \$51 |
| | Members Credit Union | \$80,169 | \$96 | 0.48% | 5.80% | 85.84% | \$58 | \$144 | 0.37% | 4.37% | 88.04% | \$57 |
| | First Central Credit Union | \$80,217 | \$335 | 1.66% | 13.60% | 75.72% | \$52 | \$596 | 1.50% | 12.31% | 79.95% | \$53 |
| | Naft Federal Credit Union | \$80,681 | \$182 | 0.91% | 7.19% | 80.60% | \$49 | \$375 | 0.96% | 7.49% | 79.94% | \$48 |
| | Texoma Educators Federal Credit Union | \$82,388 | \$146 | 0.71% | 5.08% | 76.58% | \$59 | \$270 | 0.66% | 4.72% | 77.91% | \$59 |
| | Tarrant County's Credit Union | \$84,663 | \$12 | 0.06% | 0.70% | 88.49% | \$66 | \$25 | 0.06% | 0.73% | 88.50% | \$66 |
| | Texas Health Credit Union | \$84,890 | \$141 | 0.68% | 6.44% | 74.26% | \$83 | \$257 | 0.63% | 5.91% | 75.29% | \$83 |
| | KBR Heritage Federal Credit Union | \$87,839 | \$49 | 0.22% | 1.78% | 82.61% | \$59 | \$67 | 0.15% | 1.22% | 86.05% | \$58 |
| | One Source Federal Credit Union | \$90,159 | \$35 | 0.15% | 2.17% | 88.42% | \$46 | \$201 | 0.44% | 6.28% | 88.93% | \$48 |
| | Allied Federal Credit Union | \$91,684 | \$90 | 0.39% | 5.59% | 89.10% | \$60 | \$181 | 0.40% | 5.66% | 87.88% | \$60 |
| | Edinburg Teachers Credit Union | \$91,852 | \$143 | 0.63% | 2.69% | 75.20% | \$143 | \$178 | 0.39% | 1.68% | 82.37% | \$156 |
| | Nascoga Federal Credit Union | \$91,876 | \$50 | 0.22% | 2.66% | 92.87% | \$66 | \$84 | 0.19% | 2.24% | 93.58% | \$64 |
| | Prestige Community Credit Union | \$91,884 | \$70 | 0.30% | 3.81% | 77.64% | \$60 | \$173 | 0.38% | 4.73% | 78.29% | \$61 |
| | Southern Federal Credit Union | \$92,227 | \$273 | 1.17% | 4.06% | 40.65% | \$88 | \$637 | 1.37% | 4.77% | 41.44% | \$90 |
| | Community Service Credit Union | \$94,471 | \$187 | 0.79% | 7.89% | 79.44% | \$71 | \$258 | 0.55% | 5.48% | 82.02% | \$71 |
| | United Community Credit Union | \$95,206 | \$104 | 0.44% | 4.49% | 84.55% | \$56 | \$239 | 0.51% | 5.19% | 84.51% | \$56 |
| | Rio Grande Valley Credit Union | \$96,022 | (\$25) | (0.11%) | (1.16%) | 99.45% | \$47 | \$26 | 0.06% | 0.60% | 96.01% | \$47 |
| | Kelly Community Federal Credit Union | \$100,430 | \$416 | 1.66% | 14.31% | 73.80% | \$52 | \$645 | 1.30% | 11.25% | 74.08% | \$54 |
| | Texasgulf Federal Credit Union | \$102,478 | \$359 | 1.39% | 11.43% | 55.41% | \$64 | \$790 | 1.56% | 12.76% | 54.37% | \$61 |
| | Chemcel Federal Credit Union | \$110,214 | \$91 | 0.33% | 3.08% | 78.71% | \$46 | \$220 | 0.40% | 3.74% | 78.58% | \$47 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | | |
| | Chocolate Bayou Community Federal Credit Union | \$111,598 | \$265 | 0.95% | 11.41% | 77.02% | \$55 | \$535 | 0.97% | 11.69% | 76.25% | \$53 |
| | Cooperative Teachers Credit Union | \$114,759 | \$298 | 1.08% | 9.09% | 67.01% | \$61 | \$386 | 0.73% | 5.94% | 76.20% | \$71 |
| | River City Federal Credit Union | \$117,250 | (\$99) | (0.33%) | (5.51%) | 106.24% | \$49 | (\$256) | (0.43%) | (7.07%) | 97.56% | \$49 |
| | MTCU | \$118,077 | \$51 | 0.17% | 2.06% | 90.28% | \$63 | \$19 | 0.03% | 0.39% | 92.63% | \$64 |
| | Access Community Credit Union | \$118,465 | \$217 | 0.74% | 5.26% | 79.87% | \$53 | \$194 | 0.33% | 2.36% | 89.38% | \$55 |
| | Plus4 Credit Union | \$119,493 | \$104 | 0.35% | 5.30% | 93.14% | \$71 | (\$98) | (0.17%) | (2.54%) | 94.52% | \$76 |
| | Lone Star Credit Union | \$119,739 | (\$58) | (0.19%) | (2.69%) | 96.62% | \$74 | \$27 | 0.04% | 0.63% | 94.44% | \$71 |
| | Members Trust of the Southwest Federal Credit Union | \$123,910 | \$73 | 0.25% | 3.42% | 87.70% | \$76 | \$294 | 0.51% | 6.89% | 82.79% | \$71 |
| | LibertyOne Credit Union | \$124,054 | \$149 | 0.48% | 4.56% | 82.97% | \$74 | \$221 | 0.36% | 3.40% | 83.00% | \$75 |
| | Capitol Credit Union | \$125,571 | \$172 | 0.55% | 7.87% | 84.51% | \$63 | \$258 | 0.41% | 5.94% | 86.82% | \$65 |
| | Members First Credit Union | \$125,656 | \$337 | 1.06% | 5.87% | 69.22% | \$49 | \$695 | 1.09% | 6.09% | 68.80% | \$47 |
| | Go Federal Credit Union | \$125,975 | \$192 | 0.61% | 8.41% | 87.18% | \$73 | \$362 | 0.58% | 8.00% | 87.55% | \$72 |
| | Santa Fe Federal Credit Union | \$126,693 | \$82 | 0.26% | 1.89% | 72.95% | \$46 | \$28 | 0.04% | 0.32% | 78.24% | \$50 |
| | Texoma Community Credit Union | \$127,407 | \$389 | 1.22% | 11.37% | 73.88% | \$58 | \$564 | 0.90% | 8.33% | 77.11% | \$61 |
| | Southwest Heritage Credit Union | \$127,831 | \$215 | 0.68% | 7.15% | 77.19% | \$60 | \$473 | 0.77% | 7.94% | 77.93% | \$59 |
| | Citizens Federal Credit Union | \$127,886 | \$139 | 0.43% | 4.34% | 82.26% | \$60 | \$88 | 0.14% | 1.38% | 83.04% | \$61 |
| | BP Federal Credit Union | \$130,821 | \$180 | 0.53% | 6.59% | 79.61% | \$89 | \$334 | 0.49% | 6.10% | 78.89% | \$89 |
| | Laredo Federal Credit Union | \$134,586 | \$71 | 0.21% | 2.67% | 93.33% | \$42 | \$176 | 0.26% | 3.33% | 92.62% | \$41 |
| | Pioneer Mutual Federal Credit Union | \$135,992 | \$108 | 0.32% | 2.08% | 85.07% | \$61 | \$365 | 0.54% | 3.54% | 80.30% | \$53 |
| | Texas Tech Federal Credit Union | \$136,846 | \$483 | 1.44% | 13.89% | 84.41% | \$87 | \$707 | 1.07% | 10.30% | 87.18% | \$83 |
| | Government Employees Federal Credit Union | \$137,355 | \$49 | 0.14% | 1.76% | 93.76% | \$59 | \$48 | 0.07% | 0.87% | 96.84% | \$60 |
| | Nizari Progressive Federal Credit Union | \$139,198 | \$426 | 1.22% | 9.33% | 70.37% | \$59 | \$895 | 1.31% | 9.95% | 68.44% | \$58 |
| | Communities of Abilene Federal Credit Union | \$139,924 | (\$11) | (0.03%) | (0.42%) | 80.41% | \$62 | \$85 | 0.12% | 1.63% | 77.90% | \$59 |
| | Cal-Com Federal Credit Union | \$140,610 | \$198 | 0.56% | 7.02% | 72.39% | \$49 | \$521 | 0.75% | 9.35% | 72.58% | \$49 |
| | North East Texas Credit Union | \$145,558 | \$150 | 0.41% | 3.69% | 86.03% | \$60 | \$257 | 0.35% | 3.18% | 87.23% | \$60 |
| | Border Federal Credit Union | \$146,055 | (\$139) | (0.38%) | (2.94%) | 87.59% | \$45 | (\$103) | (0.14%) | (1.09%) | 87.46% | \$44 |
| | Beacon Federal Credit Union | \$152,841 | \$102 | 0.27% | 3.56% | 84.58% | \$66 | (\$37) | (0.05%) | (0.65%) | 87.70% | \$66 |
| | Texas Partners Federal Credit Union | \$154,531 | \$108 | 0.28% | 4.31% | 89.73% | \$51 | (\$102) | (0.13%) | (2.03%) | 93.85% | \$53 |
| | Harris County Federal Credit Union | \$156,664 | \$490 | 1.27% | 9.24% | 61.68% | \$47 | \$859 | 1.12% | 8.19% | 64.49% | \$50 |
| | H.E.B. Federal Credit Union | \$166,985 | \$167 | 0.40% | 2.86% | 90.64% | \$99 | \$329 | 0.39% | 2.82% | 90.99% | \$100 |
| | People's Federal Credit Union | \$181,417 | \$57 | 0.13% | 1.53% | 91.47% | \$54 | \$137 | 0.15% | 1.84% | 90.61% | \$52 |
| | Sabine Federal Credit Union | \$184,250 | \$132 | 0.29% | 2.46% | 84.53% | \$61 | \$487 | 0.53% | 4.56% | 79.28% | \$52 |
| | Mobility Credit Union | \$185,837 | \$430 | 0.93% | 12.81% | 51.86% | \$14 | \$460 | 0.51% | 6.93% | 69.32% | \$47 |
| | Investex Credit Union | \$187,116 | \$131 | 0.28% | 2.94% | 85.76% | \$65 | \$278 | 0.29% | 3.14% | 85.80% | \$65 |
| | Fort Worth City Credit Union | \$188,306 | \$510 | 1.10% | 9.72% | 71.65% | \$69 | \$924 | 1.00% | 8.91% | 72.54% | \$69 |
| | Qualtrust Credit Union | \$200,282 | \$70 | 0.14% | 1.53% | 91.62% | \$61 | (\$502) | (0.50%) | (5.47%) | 97.64% | \$65 |
| | Members Choice of Central Texas Federal Credit Union | \$202,541 | (\$127) | (0.26%) | (2.31%) | 78.77% | \$62 | (\$207) | (0.21%) | (1.88%) | 78.57% | \$62 |
| | MemberSource Credit Union | \$203,574 | \$289 | 0.56% | 7.31% | 81.74% | \$69 | \$348 | 0.34% | 4.43% | 85.12% | \$69 |
| | Gulf Coast Federal Credit Union | \$205,598 | (\$205) | (0.40%) | (4.70%) | 64.87% | \$56 | (\$263) | (0.26%) | (3.01%) | 64.46% | \$60 |
| | First Basin Credit Union | \$224,743 | \$377 | 0.68% | 7.02% | 75.93% | \$57 | \$629 | 0.58% | 5.92% | 76.75% | \$58 |
| | Pantex Federal Credit Union | \$226,341 | \$182 | 0.32% | 1.82% | 84.15% | \$56 | \$332 | 0.29% | 1.66% | 85.63% | \$57 |
| | Amarillo Community Federal Credit Union | \$227,035 | \$385 | 0.68% | 8.05% | 79.67% | \$55 | \$528 | 0.47% | 5.56% | 83.98% | \$57 |
| | Synergy Federal Credit Union | \$227,102 | \$558 | 0.96% | 7.33% | 64.68% | \$72 | \$1,075 | 0.93% | 7.13% | 66.16% | \$73 |
| | Energy Capital Credit Union | \$227,210 | \$269 | 0.47% | 5.67% | 73.21% | \$64 | \$525 | 0.46% | 5.58% | 75.89% | \$65 |
| | Cy-Fair Federal Credit Union | \$235,745 | \$424 | 0.73% | 8.59% | 77.89% | \$72 | \$631 | 0.55% | 6.46% | 82.09% | \$75 |
| | America's Credit Union | \$239,613 | (\$53) | (0.09%) | (0.73%) | 98.51% | \$69 | \$66 | 0.05% | 0.46% | 94.46% | \$70 |
| | United Texas Credit Union | \$240,177 | \$405 | 0.67% | 8.50% | 79.53% | \$64 | \$666 | 0.55% | 7.07% | 86.06% | \$70 |
| | Alliance Credit Union | \$243,658 | \$872 | 1.46% | 9.95% | 74.15% | \$61 | \$1,331 | 1.13% | 7.70% | 77.96% | \$60 |
| | Unity One Credit Union | \$244,079 | \$66 | 0.11% | 1.48% | 87.20% | \$63 | \$91 | 0.08% | 1.02% | 87.59% | \$63 |
| | 1st Community Federal Credit Union | \$246,288 | \$471 | 0.77% | 8.26% | 77.66% | \$50 | \$580 | 0.48% | 5.13% | 83.23% | \$49 |
| | Gulf Credit Union | \$248,799 | \$58 | 0.09% | 1.98% | 97.20% | \$65 | \$95 | 0.08% | 1.64% | 97.57% | \$64 |
| Average of Asset Group A | | \$43,435 | \$44 | 0.21% | 0.83% | 87.26% | \$53 | \$77 | 0.23% | 1.16% | 87.72% | \$54 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 | | | | | | | | | | | | |
| | Education Credit Union | \$254,395 | \$419 | 0.66% | 4.99% | 77.97% | \$66 | \$430 | 0.34% | 2.57% | 78.40% | \$65 |
| | Houston Texas Fire Fighters Federal Credit Union | \$263,137 | \$358 | 0.55% | 3.78% | 81.53% | \$72 | \$549 | 0.43% | 2.91% | 84.25% | \$72 |
| | MCT Credit Union | \$266,226 | \$800 | 1.20% | 12.79% | 72.57% | \$68 | \$1,285 | 0.98% | 10.50% | 78.00% | \$71 |
| | DuGood Federal Credit Union | \$288,162 | \$560 | 0.78% | 6.54% | 79.02% | \$53 | \$1,000 | 0.70% | 5.88% | 80.61% | \$53 |
| | GENCO Federal Credit Union | \$288,891 | \$330 | 0.46% | 3.87% | 81.71% | \$53 | \$677 | 0.47% | 3.99% | 81.93% | \$53 |
| | Coastal Community And Teachers Credit Union | \$289,115 | \$782 | 1.08% | 11.79% | 64.95% | \$41 | \$436 | 0.30% | 3.31% | 65.59% | \$41 |
| | Evolve Federal Credit Union | \$311,130 | \$117 | 0.15% | 1.44% | 73.98% | \$51 | \$468 | 0.30% | 2.89% | 73.46% | \$51 |
| | Texell Credit Union | \$326,050 | \$386 | 0.47% | 4.44% | 79.26% | \$61 | \$765 | 0.47% | 4.42% | 78.48% | \$60 |
| | Public Employees Credit Union | \$330,468 | \$434 | 0.53% | 6.50% | 73.55% | \$56 | \$944 | 0.57% | 7.16% | 73.86% | \$56 |
| | My Community Credit Union | \$342,069 | \$683 | 0.79% | 7.79% | 72.92% | \$65 | \$568 | 0.33% | 3.26% | 75.28% | \$65 |
| | Texar Federal Credit Union | \$346,574 | \$218 | 0.25% | 2.01% | 79.12% | \$67 | \$537 | 0.31% | 2.49% | 75.89% | \$66 |
| | Union Square Credit Union | \$357,115 | \$162 | 0.18% | 1.55% | 93.61% | \$57 | \$337 | 0.19% | 1.62% | 92.10% | \$55 |
| | Security First Federal Credit Union | \$357,191 | (\$291) | (0.32%) | (4.23%) | 76.04% | \$43 | (\$676) | (0.38%) | (4.89%) | 76.97% | \$46 |
| | Education First Federal Credit Union | \$367,928 | \$238 | 0.26% | 2.72% | 85.25% | \$68 | \$592 | 0.33% | 3.41% | 84.15% | \$67 |
| | Associated Credit Union of Texas | \$383,506 | \$3,138 | 3.27% | 33.69% | 60.80% | \$72 | \$2,730 | 1.43% | 14.98% | 71.72% | \$72 |
| | Air Force Federal Credit Union | \$384,754 | (\$12) | (0.01%) | (0.18%) | 91.43% | \$64 | \$65 | 0.03% | 0.50% | 92.13% | \$64 |
| | City Credit Union | \$385,393 | \$1,179 | 1.23% | 11.51% | 68.45% | \$69 | \$1,662 | 0.87% | 8.20% | 70.70% | \$69 |
| | Educators Credit Union | \$397,940 | \$622 | 0.63% | 3.97% | 69.46% | \$71 | \$1,168 | 0.59% | 3.75% | 70.51% | \$70 |
| | Texas Bay Credit Union | \$420,037 | \$1,991 | 1.89% | 18.92% | 60.50% | \$78 | \$2,579 | 1.24% | 12.45% | 65.46% | \$77 |
| | Abilene Teachers Federal Credit Union | \$431,516 | \$1,229 | 1.14% | 8.39% | 71.62% | \$56 | \$2,007 | 0.94% | 6.91% | 73.20% | \$56 |
| | Community Resource Credit Union | \$449,493 | \$810 | 0.73% | 9.00% | 82.93% | \$71 | \$1,433 | 0.65% | 8.02% | 82.89% | \$70 |
| | Complex Community Federal Credit Union | \$465,271 | \$842 | 0.73% | 7.37% | 76.25% | \$67 | \$1,224 | 0.54% | 5.43% | 77.56% | \$67 |
| | Primeway Federal Credit Union | \$471,529 | \$206 | 0.17% | 2.52% | 83.59% | \$101 | \$11 | 0.00% | 0.07% | 85.55% | \$107 |
| | Resource One Credit Union | \$477,887 | \$807 | 0.68% | 7.22% | 78.03% | \$74 | \$645 | 0.27% | 2.90% | 79.37% | \$76 |
| | Southwest Airlines Federal Credit Union | \$498,629 | \$933 | 0.76% | 7.28% | 70.87% | \$97 | \$1,841 | 0.76% | 7.27% | 72.88% | \$95 |
| | Average of Asset Group B | \$366,176 | \$678 | 0.73% | 7.03% | 76.22% | \$66 | \$931 | 0.51% | 4.80% | 77.64% | \$66 |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | | | | |
| | Neches Federal Credit Union | \$503,890 | \$1,382 | 1.10% | 7.87% | 73.05% | \$63 | \$2,504 | 1.01% | 7.19% | 73.26% | \$64 |
| | People's Trust Federal Credit Union | \$513,435 | (\$134) | (0.10%) | (1.23%) | 77.95% | \$91 | \$269 | 0.10% | 1.24% | 75.15% | \$80 |
| | FivePoint Credit Union | \$557,430 | \$355 | 0.25% | 2.16% | 81.03% | \$76 | \$466 | 0.17% | 1.42% | 82.99% | \$77 |
| | Generations Community Federal Credit Union | \$563,931 | (\$46) | (0.03%) | (0.42%) | 82.46% | \$65 | (\$1,658) | (0.56%) | (7.48%) | 79.43% | \$64 |
| | Members Choice Credit Union | \$564,536 | \$1,053 | 0.75% | 8.98% | 78.44% | \$83 | \$1,473 | 0.54% | 6.35% | 81.88% | \$85 |
| | East Texas Professional Credit Union | \$585,999 | \$1,919 | 1.31% | 7.04% | 65.50% | \$48 | \$3,740 | 1.29% | 6.92% | 65.90% | \$48 |
| | Greater Texas Federal Credit Union | \$599,814 | \$678 | 0.45% | 5.85% | 80.81% | \$55 | \$1,349 | 0.45% | 5.88% | 81.38% | \$55 |
| | Houston Federal Credit Union | \$618,991 | \$1,030 | 0.67% | 8.47% | 72.12% | \$63 | \$2,200 | 0.71% | 9.15% | 72.11% | \$61 |
| | Neighborhood Credit Union | \$630,111 | \$1,463 | 0.94% | 8.85% | 67.97% | \$75 | \$3,000 | 0.98% | 9.18% | 69.39% | \$75 |
| | El Paso Area Teachers Federal Credit Union | \$638,027 | \$39 | 0.02% | 0.21% | 74.09% | \$56 | \$634 | 0.20% | 1.70% | 75.27% | \$57 |
| | Smart Financial Credit Union | \$669,072 | \$552 | 0.33% | 4.08% | 84.68% | \$78 | \$609 | 0.18% | 2.26% | 87.78% | \$83 |
| | First Service Credit Union | \$679,882 | \$670 | 0.40% | 4.34% | 74.17% | \$88 | \$489 | 0.15% | 1.59% | 70.15% | \$87 |
| | Houston Police Federal Credit Union | \$682,924 | \$2,037 | 1.20% | 8.92% | 55.49% | \$71 | \$3,725 | 1.11% | 8.30% | 55.57% | \$72 |
| | Gulf Coast Educators Federal Credit Union | \$692,308 | \$1,627 | 0.94% | 5.93% | 65.02% | \$80 | \$3,604 | 1.06% | 6.63% | 63.63% | \$75 |
| | Brazos Valley Schools Credit Union | \$700,352 | \$568 | 0.32% | 3.78% | 85.51% | \$64 | \$1,471 | 0.42% | 4.93% | 83.18% | \$62 |
| | Mobilioil Federal Credit Union | \$704,801 | \$2,096 | 1.20% | 10.23% | 63.44% | \$75 | \$4,585 | 1.33% | 11.34% | 60.21% | \$67 |
| | Red River Federal Credit Union | \$807,144 | \$1,694 | 0.84% | 7.89% | 64.57% | \$49 | \$3,890 | 0.98% | 9.16% | 64.78% | \$48 |
| | InTouch Credit Union | \$810,147 | (\$449) | (0.22%) | (2.48%) | 93.65% | \$87 | \$188 | 0.05% | 0.52% | 90.12% | \$93 |
| | Schlumberger Employees Credit Union | \$828,195 | \$3,126 | 1.48% | 11.78% | 41.38% | \$93 | \$6,173 | 1.47% | 11.80% | 43.38% | \$92 |
| | Amoco Federal Credit Union | \$846,728 | \$882 | 0.42% | 5.10% | 80.21% | \$70 | \$1,417 | 0.34% | 4.13% | 83.25% | \$69 |
| | Velocity Credit Union | \$854,145 | (\$2,225) | (1.04%) | (9.79%) | 61.43% | \$78 | (\$4,909) | (1.15%) | (10.69%) | 61.86% | \$78 |
| | Amplify Credit Union | \$859,962 | \$1,063 | 0.50% | 5.78% | 73.79% | \$84 | \$1,843 | 0.43% | 5.06% | 76.63% | \$87 |
| | Shell Federal Credit Union | \$881,129 | \$2,474 | 1.13% | 12.00% | 71.32% | \$76 | \$4,719 | 1.09% | 11.62% | 70.96% | \$74 |
| | Fort Worth Community Credit Union | \$889,941 | \$483 | 0.22% | 2.43% | 81.94% | \$74 | \$955 | 0.22% | 2.41% | 81.49% | \$73 |
| | United Heritage Credit Union | \$932,403 | \$1,691 | 0.73% | 9.13% | 75.60% | \$74 | \$3,140 | 0.69% | 8.56% | 77.89% | \$76 |
| | DATCU Credit Union | \$933,110 | \$2,910 | 1.26% | 8.87% | 64.41% | \$76 | \$5,765 | 1.27% | 8.88% | 63.82% | \$73 |
| | Average of Asset Group C | \$713,400 | \$1,036 | 0.58% | 5.22% | 72.69% | \$73 | \$1,986 | 0.56% | 4.93% | 72.75% | \$72 |

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

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|--|--|----------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|---------------------------|--------------------------|-----------------------------|------------------------|------------------------------------|
| | | Total Assets (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) | Net Income (Loss) (\$000) | Return on Avg Assets (%) | Return on Avg Net Worth (%) | Oper Exp/ Oper Rev (%) | Salary&Benefits/ Employees (\$000) |
| Asset Group D - \$1 billion and over in total assets | | | | | | | | | | | | |
| | FirstLight Federal Credit Union | \$1,021,843 | \$1,738 | 0.68% | 8.24% | 75.72% | \$64 | \$2,652 | 0.53% | 6.33% | 73.12% | \$63 |
| | Texas Trust Credit Union | \$1,046,833 | \$1,098 | 0.42% | 4.33% | 83.86% | \$68 | \$2,399 | 0.46% | 4.77% | 82.70% | \$68 |
| | Firstmark Credit Union | \$1,064,992 | \$1,941 | 0.73% | 8.87% | 74.74% | \$68 | \$2,682 | 0.51% | 6.29% | 78.09% | \$67 |
| | First Community Credit Union | \$1,278,872 | \$4,369 | 1.37% | 15.95% | 65.59% | \$72 | \$6,831 | 1.08% | 12.68% | 69.16% | \$71 |
| | A+ Federal Credit Union | \$1,359,002 | \$2,782 | 0.83% | 9.03% | 73.85% | \$66 | \$5,559 | 0.83% | 9.14% | 73.17% | \$66 |
| | Credit Union Of Texas | \$1,375,318 | \$2,215 | 0.65% | 7.63% | 77.22% | \$84 | \$3,103 | 0.46% | 5.39% | 80.26% | \$86 |
| | Austin Telco Federal Credit Union | \$1,439,400 | \$4,148 | 1.16% | 9.73% | 60.47% | \$72 | \$7,728 | 1.08% | 9.16% | 62.29% | \$72 |
| | Advancial Federal Credit Union | \$1,455,200 | \$2,651 | 0.73% | 8.54% | 77.22% | \$93 | \$4,288 | 0.60% | 6.96% | 76.15% | \$90 |
| | Texans Credit Union | \$1,592,321 | \$4,849 | 1.21% | 28.29% | 62.02% | \$68 | \$9,082 | 1.15% | 27.57% | 62.96% | \$66 |
| | JSC Federal Credit Union | \$2,020,305 | \$3,567 | 0.71% | 6.68% | 65.30% | \$67 | \$6,885 | 0.69% | 6.50% | 66.27% | \$66 |
| | EECU | \$2,054,737 | \$6,449 | 1.26% | 11.42% | 62.07% | \$86 | \$11,002 | 1.09% | 9.86% | 64.28% | \$87 |
| | University Federal Credit Union | \$2,209,051 | \$3,695 | 0.67% | 8.17% | 81.45% | \$110 | \$6,574 | 0.60% | 7.33% | 81.48% | \$105 |
| | Navy Army Community Credit Union | \$2,637,148 | \$5,397 | 0.83% | 8.18% | 56.88% | \$75 | \$9,654 | 0.75% | 7.38% | 57.34% | \$76 |
| | GECU | \$2,644,516 | \$5,100 | 0.78% | 8.51% | 68.55% | \$57 | \$7,388 | 0.57% | 6.22% | 70.79% | \$59 |
| | Credit Human Federal Credit Union | \$2,933,260 | \$644 | 0.09% | 0.84% | 86.58% | \$85 | \$1,711 | 0.12% | 1.12% | 85.55% | \$86 |
| | Texas Dow Employees Credit Union | \$3,059,691 | \$4,117 | 0.54% | 6.87% | 74.78% | \$83 | \$6,453 | 0.43% | 5.42% | 75.40% | \$83 |
| | American Airlines Federal Credit Union | \$6,538,935 | \$4,828 | 0.30% | 2.95% | 73.44% | \$77 | \$11,782 | 0.36% | 3.62% | 72.62% | \$74 |
| | Randolph-Brooks Federal Credit Union | \$8,247,852 | \$24,904 | 1.22% | 10.26% | 67.70% | \$69 | \$45,530 | 1.13% | 9.51% | 69.11% | \$69 |
| | Security Service Federal Credit Union | \$9,580,435 | \$12,565 | 0.53% | 6.29% | 63.97% | \$74 | \$19,197 | 0.41% | 4.84% | 65.72% | \$76 |
| | Average of Asset Group D | \$2,818,932 | \$5,108 | 0.77% | 8.99% | 71.13% | \$76 | \$8,974 | 0.68% | 7.90% | 71.92% | \$75 |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets | | | | | | | | | | | |
| | Martin Luther King Credit Union | \$307 | \$113 | \$174 | 64.94% | \$614 | 4.50% | 0.00% | 4.50% | (10.49%) | (17.80%) |
| | Assumption Beaumont Federal Credit Union | \$493 | \$200 | \$444 | 45.05% | NA | 1.64% | 0.41% | 1.23% | (3.19%) | (3.10%) |
| | All Saints Catholic Federal Credit Union | \$528 | \$330 | \$430 | 76.74% | \$528 | 4.12% | 0.00% | 3.75% | (9.73%) | (10.99%) |
| | Lynn Co Federal Credit Union | \$587 | \$286 | \$442 | 64.71% | \$391 | 4.52% | 0.00% | 4.52% | (11.86%) | (5.29%) |
| | Paris District Credit Union | \$613 | \$246 | \$521 | 47.22% | \$1,226 | 4.30% | 0.99% | 3.31% | 0.65% | 0.38% |
| | Musicians Federal Credit Union | \$618 | \$504 | \$536 | 94.03% | \$1,236 | 4.29% | 0.00% | 4.29% | (15.80%) | (17.69%) |
| | Good Street Baptist Church Federal Credit Union | \$642 | \$301 | \$599 | 50.25% | \$642 | 3.82% | 0.25% | 3.57% | (50.87%) | (46.41%) |
| | Texas Lee Federal Credit Union | \$658 | \$521 | \$600 | 86.83% | NA | 2.33% | 0.00% | 2.33% | 275.09% | 345.45% |
| | Jafari No-Interest Credit Union | \$772 | \$108 | \$557 | 19.39% | NA | 0.57% | 0.00% | 0.57% | 37.54% | 44.84% |
| | St. Stephens Federal Credit Union | \$775 | \$278 | \$337 | 82.49% | \$1,550 | 3.60% | 0.00% | 3.60% | (1.54%) | (5.76%) |
| | T & FS Employee Credit Union | \$867 | \$690 | \$665 | 103.76% | \$578 | 12.54% | 1.14% | 11.40% | (1.37%) | (3.55%) |
| | Pear Orchard Federal Credit Union | \$878 | \$568 | \$703 | 80.80% | \$351 | 4.97% | 0.45% | 4.51% | (8.09%) | (10.51%) |
| | I.B.E.W. Local #681 Credit Union | \$880 | \$512 | \$761 | 67.28% | \$1,760 | 2.95% | 0.00% | 2.95% | (0.68%) | (0.26%) |
| | Redeemer Federal Credit Union | \$940 | \$377 | \$746 | 50.54% | \$470 | 2.05% | 0.00% | 2.05% | 220.58% | 285.99% |
| | Brentwood Baptist Church Federal Credit Union | \$1,119 | \$841 | \$1,010 | 83.27% | \$373 | 4.55% | 0.00% | 4.55% | 6.46% | 6.54% |
| | Littlefield School Employees Federal Credit Union | \$1,190 | \$507 | \$1,028 | 49.32% | \$2,380 | 4.04% | 0.34% | 3.70% | 5.17% | 4.78% |
| | Pilgrim CUCC Federal Credit Union | \$1,200 | \$635 | \$935 | 67.91% | \$2,400 | 5.15% | 0.18% | 4.97% | 28.79% | (0.43%) |
| | S W E Federal Credit Union | \$1,281 | \$974 | \$1,179 | 82.61% | \$1,281 | 2.69% | 0.63% | 2.05% | 35.48% | 51.65% |
| | Teachers Alliance Federal Credit Union | \$1,295 | \$416 | \$940 | 44.26% | \$648 | 4.64% | 0.00% | 4.49% | 1.24% | 1.07% |
| | Faith Cooperative Federal Credit Union | \$1,310 | \$752 | \$1,114 | 67.50% | \$1,310 | 2.46% | 0.35% | 1.93% | 55.36% | 42.17% |
| | Witco Houston Employees Credit Union | \$1,418 | \$1,368 | \$1,078 | 126.90% | \$1,418 | 3.92% | 0.68% | 3.25% | (8.89%) | (11.21%) |
| | Saint Lukes Community Federal Credit Union | \$1,425 | \$235 | \$1,293 | 18.17% | \$1,425 | 1.72% | 0.86% | 0.86% | 6.67% | 7.21% |
| | Empowerment Community Development Federal Credit Union | \$1,574 | \$684 | \$1,434 | 47.70% | \$1,574 | 3.55% | 0.38% | 3.30% | (4.71%) | (5.56%) |
| | Highway Employees Credit Union | \$1,582 | \$1,131 | \$1,160 | 97.50% | \$791 | 5.30% | 0.25% | 4.92% | 5.72% | 7.89% |
| | G P M Federal Credit Union | \$1,647 | \$618 | \$1,327 | 46.57% | \$1,647 | 2.30% | 0.24% | 2.06% | 3.21% | 2.75% |
| | Orange County Teachers Credit Union | \$1,694 | \$239 | \$1,259 | 18.98% | \$1,694 | 1.01% | 0.11% | 1.01% | (20.93%) | (26.70%) |
| | W T N M Atlantic Federal Credit Union | \$1,708 | \$766 | \$1,376 | 55.67% | \$1,708 | 4.51% | 0.45% | 4.06% | (6.46%) | (7.42%) |
| | Salt Employees Federal Credit Union | \$1,865 | \$1,055 | \$1,090 | 96.79% | \$933 | 3.72% | 0.00% | 3.72% | 7.80% | 2.98% |
| | Our Mother of Mercy Parish Houston Federal Credit Union | \$2,016 | \$895 | \$1,768 | 50.62% | \$4,032 | 3.13% | 0.19% | 2.94% | (14.45%) | (11.71%) |
| | American Baptist Association Credit Union | \$2,089 | \$1,791 | \$1,885 | 95.01% | \$4,178 | 4.14% | 0.59% | 3.55% | 22.71% | 24.94% |
| | IBEW LU 278 Federal Credit Union | \$2,125 | \$1,112 | \$1,957 | 56.82% | \$1,063 | 3.97% | 0.09% | 3.88% | (11.28%) | (8.61%) |
| | Goodyear San Angelo Federal Credit Union | \$2,167 | \$1,912 | \$1,932 | 98.96% | \$2,167 | 4.60% | 2.06% | 2.53% | 11.52% | 12.42% |
| | Lehrer Interests Credit Union | \$2,246 | \$264 | \$1,804 | 14.63% | \$2,246 | 1.33% | 0.38% | 0.95% | 18.59% | 23.54% |
| | Pasadena Postal Credit Union | \$2,367 | \$2,044 | \$2,014 | 101.49% | \$1,578 | 8.28% | 0.86% | 7.41% | 17.76% | 18.79% |
| | Sugar Growers Federal Credit Union | \$2,433 | \$608 | \$1,503 | 40.45% | \$2,433 | 2.98% | 0.24% | 2.82% | (3.08%) | (6.69%) |
| | Covenant Savings Federal Credit Union | \$2,643 | \$1,797 | \$2,430 | 73.95% | \$661 | 3.84% | 0.00% | 3.84% | 5.92% | 4.80% |
| | Corpus Christi S.P. Credit Union | \$2,676 | \$2,154 | \$1,971 | 109.28% | \$669 | 5.07% | 0.29% | 4.78% | (10.62%) | (12.55%) |
| | Kilgore Shell Employees Federal Credit Union | \$2,709 | \$1,529 | \$2,353 | 64.98% | \$1,806 | 3.48% | 0.67% | 2.81% | 0.07% | (0.93%) |
| | First United Credit Union | \$2,863 | \$2,309 | \$2,044 | 112.96% | \$2,863 | 3.28% | 0.21% | 3.08% | (8.05%) | (10.57%) |
| | Light Commerce Credit Union | \$3,024 | \$2,131 | \$2,462 | 86.56% | \$1,512 | 3.86% | 0.07% | 3.79% | 13.71% | 19.43% |
| | T. H. D. District 17 Credit Union | \$3,047 | \$1,692 | \$2,339 | 72.34% | \$3,047 | 2.86% | 0.13% | 2.72% | (0.59%) | (1.19%) |
| | Navarro Credit Union | \$3,074 | \$1,392 | \$2,035 | 68.40% | \$3,074 | 4.07% | 0.19% | 3.94% | (8.41%) | (15.25%) |
| | Sweeny Teachers Federal Credit Union | \$3,085 | \$1,741 | \$2,756 | 63.17% | \$1,543 | 3.64% | 0.20% | 3.45% | 8.31% | 9.90% |
| | Vidor Teachers Federal Credit Union | \$3,108 | \$2,149 | \$2,617 | 82.12% | \$3,108 | 2.68% | 0.64% | 2.04% | (1.98%) | (2.49%) |
| | SP Trainmen Federal Credit Union | \$3,367 | \$809 | \$2,318 | 34.90% | \$1,684 | 3.62% | 0.12% | 3.50% | (6.10%) | (4.14%) |
| | Pampa Municipal Credit Union | \$3,538 | \$2,996 | \$3,245 | 92.33% | \$1,415 | 4.87% | 0.63% | 4.18% | 7.51% | 7.41% |
| | Galveston School Employees Federal Credit Union | \$3,609 | \$2,196 | \$3,182 | 69.01% | \$1,805 | 6.68% | 0.17% | 6.51% | 2.87% | (2.54%) |
| | Federal Employees Credit Union | \$3,895 | \$1,567 | \$3,220 | 48.66% | \$1,558 | 3.03% | 0.15% | 2.83% | 2.97% | 3.99% |
| | Longview Federal Credit Union | \$3,912 | \$2,121 | \$3,201 | 66.26% | \$1,304 | 3.91% | 0.15% | 3.76% | 2.28% | 2.40% |
| | Plains Federal Credit Union | \$3,952 | \$2,461 | \$3,392 | 72.55% | \$1,317 | 4.17% | 0.20% | 3.96% | (0.76%) | 1.72% |
| | Thd-6 Credit Union | \$3,973 | \$2,811 | \$3,523 | 79.79% | \$1,987 | 4.11% | 0.45% | 3.71% | 2.09% | 2.53% |
| | B P S Federal Credit Union | \$3,974 | \$1,156 | \$2,320 | 49.83% | \$7,948 | 1.69% | 0.20% | 1.49% | (4.96%) | (8.90%) |
| | Union Pacific Employees Credit Union | \$4,001 | \$1,783 | \$3,343 | 53.34% | \$4,001 | 3.76% | 0.41% | 3.35% | 4.92% | 6.61% |
| | Oak Farms Employees Credit Union | \$4,011 | \$2,973 | \$3,010 | 98.77% | \$1,337 | 5.94% | 0.38% | 5.56% | (8.36%) | (10.87%) |
| | Houston Belt & Terminal Federal Credit Union | \$4,305 | \$2,493 | \$3,169 | 78.67% | \$2,153 | 4.99% | 0.29% | 4.71% | 5.64% | 1.46% |
| | IBEW 116 Federal Credit Union | \$4,344 | \$1,804 | \$3,988 | 45.24% | \$2,172 | 3.62% | 0.23% | 3.39% | 7.25% | 7.76% |
| | Belton Federal Credit Union | \$4,391 | \$1,515 | \$3,891 | 38.94% | \$2,196 | 3.26% | 0.33% | 2.93% | 6.98% | 7.24% |
| | Waconized Federal Credit Union | \$4,415 | \$2,199 | \$3,366 | 65.33% | \$1,766 | 5.75% | 0.27% | 5.48% | (4.30%) | (4.47%) |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Intercorp Credit Union | \$4,523 | \$2,540 | \$3,782 | 67.16% | \$2,262 | 4.41% | 0.39% | 3.97% | (6.75%) | (7.14%) |
| | Del Rio S.P. Credit Union | \$4,538 | \$920 | \$2,964 | 31.04% | \$2,269 | 2.97% | 0.23% | 2.70% | 8.12% | 11.94% |
| | Port of Houston Warehouse Federal Credit Union | \$4,661 | \$931 | \$4,016 | 23.18% | \$9,322 | 2.61% | 0.04% | 2.57% | (2.12%) | (0.45%) |
| | Highway District 9 Credit Union | \$4,685 | \$1,643 | \$3,686 | 44.57% | \$1,874 | 4.15% | 1.28% | 2.91% | 1.33% | 1.42% |
| | Promise Credit Union | \$4,707 | \$2,710 | \$3,735 | 72.56% | \$1,569 | 6.10% | 0.25% | 5.81% | 2.10% | 13.67% |
| | Prairie View Federal Credit Union | \$4,723 | \$1,714 | \$4,262 | 40.22% | \$1,889 | 3.78% | 0.38% | 3.36% | (5.56%) | (5.52%) |
| | Pollock Employees Federal Credit Union | \$4,725 | \$3,686 | \$4,104 | 89.81% | \$1,890 | 4.74% | 0.13% | 4.66% | 4.28% | 7.27% |
| | Mount Carmel Church Federal Credit Union | \$4,854 | \$2,396 | \$3,996 | 59.96% | \$4,854 | 3.38% | 0.16% | 3.22% | (9.54%) | (12.35%) |
| | Peco Federal Credit Union | \$5,026 | \$1,887 | \$4,634 | 40.72% | \$2,513 | 4.84% | 0.36% | 4.52% | 1.60% | 3.33% |
| | Farmers Branch City Employees Federal Credit Union | \$5,056 | \$2,075 | \$4,068 | 51.01% | \$2,528 | 2.62% | 0.16% | 2.46% | (1.10%) | (0.25%) |
| | Guardian 1st Federal Credit Union | \$5,089 | \$2,633 | \$4,812 | 54.72% | \$1,272 | 4.64% | 0.04% | 4.60% | 9.42% | 12.92% |
| | CASE Federal Credit Union | \$5,120 | \$1,691 | \$4,412 | 38.33% | \$2,560 | 2.27% | 0.04% | 2.27% | (1.82%) | (2.60%) |
| | Everman Parkway Credit Union | \$5,146 | \$3,598 | \$3,503 | 102.71% | \$2,573 | 4.30% | 0.32% | 3.94% | 8.05% | 20.18% |
| | Coastal Teachers Federal Credit Union | \$5,172 | \$2,886 | \$4,737 | 60.92% | \$1,724 | 3.28% | 0.19% | 3.09% | (5.97%) | (6.77%) |
| | Lefors Federal Credit Union | \$5,278 | \$2,921 | \$4,471 | 65.33% | \$1,508 | 3.91% | 0.08% | 3.83% | 0.15% | 0.40% |
| | NCE Credit Union | \$5,292 | \$3,336 | \$4,266 | 78.20% | \$1,323 | 4.49% | 0.26% | 4.23% | (3.23%) | (4.85%) |
| | Houston Musicians Federal Credit Union | \$5,375 | \$2,754 | \$4,716 | 58.40% | \$2,150 | 4.23% | 0.37% | 3.90% | (0.85%) | (1.05%) |
| | Oak Cliff Christian Federal Credit Union | \$5,455 | \$3,664 | \$4,765 | 76.89% | \$2,182 | 3.39% | 0.34% | 3.01% | 15.44% | 16.59% |
| | M E C O Federal Credit Union | \$5,643 | \$2,735 | \$4,679 | 58.45% | \$3,762 | 3.48% | 0.18% | 3.27% | 6.10% | 7.08% |
| | City of Deer Park Federal Credit Union | \$5,764 | \$2,702 | \$4,779 | 56.54% | \$2,882 | 3.76% | 0.28% | 3.48% | 1.15% | 1.26% |
| | United Savers Trust Credit Union | \$5,924 | \$4,866 | \$5,467 | 89.01% | \$1,481 | 4.94% | 0.29% | 4.65% | (15.02%) | (15.18%) |
| | Skel-Tex Credit Union | \$5,954 | \$3,155 | \$4,818 | 65.48% | \$2,977 | 3.33% | 0.58% | 2.75% | 5.42% | 7.40% |
| | Jackson County Federal Credit Union | \$6,021 | \$4,761 | \$5,500 | 86.56% | \$1,505 | 2.80% | 0.23% | 2.57% | (7.82%) | (8.73%) |
| | Cochran County Schools Federal Credit Union | \$6,080 | \$3,613 | \$5,226 | 69.14% | \$2,432 | 5.66% | 0.57% | 5.10% | 9.08% | 6.85% |
| | Midwestern State University Credit Union | \$6,111 | \$2,278 | \$5,069 | 44.94% | \$2,037 | 2.19% | 0.06% | 2.12% | (5.54%) | (6.64%) |
| | Lubbock Telco Federal Credit Union | \$6,155 | \$2,004 | \$4,443 | 45.10% | \$2,052 | 2.78% | 0.17% | 2.58% | 5.51% | 1.77% |
| | Galveston Government Employees Credit Union | \$6,165 | \$4,668 | \$5,721 | 81.59% | \$2,055 | 5.03% | 0.06% | 5.00% | 9.05% | 10.52% |
| | ACU Credit Union | \$6,202 | \$3,875 | \$5,053 | 76.69% | \$4,135 | 2.93% | 0.38% | 2.55% | (3.55%) | (3.00%) |
| | Highway District 2 Credit Union | \$6,223 | \$2,391 | \$5,030 | 47.53% | \$3,112 | 2.95% | 0.32% | 2.62% | (5.47%) | (6.95%) |
| | Local 20 IBEW Federal Credit Union | \$6,487 | \$3,215 | \$5,964 | 53.91% | \$1,853 | 3.54% | 0.00% | 3.54% | (8.95%) | (8.82%) |
| | ILA 28 Federal Credit Union | \$6,492 | \$2,366 | \$4,894 | 48.34% | \$3,246 | 4.15% | 0.60% | 3.52% | 6.78% | 7.15% |
| | Team Financial Federal Credit Union | \$6,504 | \$4,064 | \$5,974 | 68.03% | \$3,252 | 4.83% | 0.39% | 4.44% | (9.10%) | (9.53%) |
| | Frio County Federal Credit Union | \$6,518 | \$4,922 | \$5,064 | 97.20% | \$1,862 | 6.37% | 0.88% | 5.45% | (1.88%) | (3.30%) |
| | Electric Utilities Credit Union | \$6,621 | \$2,379 | \$5,801 | 41.01% | \$3,311 | 3.02% | 0.19% | 2.84% | 10.76% | 13.47% |
| | Texas Farm Bureau Federal Credit Union | \$6,632 | \$3,171 | \$5,370 | 59.05% | \$3,316 | 3.41% | 0.15% | 3.26% | (10.05%) | (12.34%) |
| | I.B.E.W. LU 66 Federal Credit Union | \$6,671 | \$5,767 | \$5,814 | 99.19% | \$2,224 | 6.54% | 0.46% | 6.07% | 12.01% | 9.25% |
| | E E South Texas Credit Union | \$6,675 | \$656 | \$5,429 | 12.08% | \$6,675 | 1.23% | 0.29% | 0.95% | (16.70%) | (19.81%) |
| | Port of Houston Credit Union | \$6,709 | \$5,313 | \$5,027 | 105.69% | \$2,236 | 5.90% | 0.66% | 5.24% | 4.29% | 4.97% |
| | Brownsville City Employees Federal Credit Union | \$6,799 | \$3,743 | \$5,151 | 72.67% | \$2,266 | 4.10% | 0.48% | 3.62% | 7.35% | 8.63% |
| | FCI Federal Credit Union | \$6,858 | \$5,358 | \$5,738 | 93.38% | \$1,524 | 4.86% | 0.44% | 4.42% | (10.92%) | (10.94%) |
| | Bivins Federal Credit Union | \$6,995 | \$2,966 | \$5,950 | 49.85% | \$4,663 | 3.09% | 0.45% | 2.64% | (0.14%) | (0.24%) |
| | Express-News Federal Credit Union | \$7,207 | \$4,827 | \$6,267 | 77.02% | \$2,402 | 3.33% | 0.60% | 2.73% | (5.16%) | (4.13%) |
| | Victoria City-County Employees Federal Credit Union | \$7,254 | \$2,998 | \$6,155 | 48.71% | \$2,418 | 3.50% | 0.30% | 3.20% | 0.36% | 1.28% |
| | C-T Waco Federal Credit Union | \$7,266 | \$3,905 | \$6,440 | 60.64% | \$1,817 | 4.49% | 0.25% | 4.24% | 12.89% | 12.86% |
| | South Texas Regional Federal Credit Union | \$7,274 | \$5,107 | \$6,685 | 76.39% | \$1,819 | 3.40% | 0.14% | 3.26% | (0.11%) | 0.21% |
| | Vatat Credit Union | \$7,284 | \$5,720 | \$6,014 | 95.11% | \$2,914 | 3.82% | 0.33% | 3.52% | 4.29% | 8.24% |
| | Seminole Public Schools Federal Credit Union | \$7,287 | \$2,979 | \$5,738 | 51.92% | \$3,644 | 3.35% | 0.30% | 3.08% | (4.82%) | (3.73%) |
| | Hale County Teachers Federal Credit Union | \$7,340 | \$5,693 | \$6,331 | 89.92% | \$2,447 | 4.08% | 0.28% | 3.80% | 5.95% | 3.77% |
| | TC Teachers Federal Credit Union | \$7,399 | \$2,265 | \$6,072 | 37.30% | \$3,700 | 2.90% | 0.16% | 2.74% | (7.79%) | (8.94%) |
| | Andrews School Federal Credit Union | \$7,477 | \$2,434 | \$5,956 | 40.87% | \$2,991 | 2.05% | 0.05% | 1.99% | 1.27% | 1.39% |
| | Moore County Schools Federal Credit Union | \$7,555 | \$3,916 | \$6,691 | 58.53% | \$5,037 | 2.43% | 0.26% | 2.17% | 1.14% | 1.48% |
| | Jackson County Teachers Federal Credit Union | \$7,572 | \$4,150 | \$6,671 | 62.21% | \$1,893 | 2.14% | 0.24% | 1.90% | 3.00% | 3.23% |
| | Hilco Federal Credit Union | \$7,687 | \$3,872 | \$7,053 | 54.90% | \$1,537 | 4.29% | 0.46% | 3.86% | (2.92%) | (2.93%) |
| | Coburn Credit Union | \$7,695 | \$3,478 | \$6,607 | 52.64% | \$7,695 | 3.17% | 1.06% | 2.13% | (2.29%) | (3.13%) |
| | Mount Olive Baptist Church Federal Credit Union | \$7,741 | \$4,188 | \$6,642 | 63.05% | \$1,935 | 3.53% | 0.40% | 3.14% | 12.26% | 9.92% |
| | Morris Sheppard Texarkana Federal Credit Union | \$7,882 | \$6,010 | \$6,953 | 86.44% | \$3,153 | 3.67% | 0.85% | 2.80% | 6.42% | 6.87% |
| | Marathon Republic Federal Credit Union | \$8,014 | \$4,174 | \$7,137 | 58.48% | \$2,671 | 3.55% | 0.10% | 3.45% | 11.20% | 12.47% |
| | Sherwin Federal Credit Union | \$8,054 | \$4,216 | \$5,391 | 78.20% | \$2,014 | 3.47% | 0.22% | 3.26% | (7.87%) | (8.93%) |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Local 142 Federal Credit Union | \$8,213 | \$2,972 | \$7,341 | 40.48% | \$2,738 | 3.51% | 0.17% | 3.35% | (0.63%) | 0.03% |
| | STEC Federal Credit Union | \$8,306 | \$2,350 | \$7,139 | 32.92% | \$4,153 | 2.02% | 0.10% | 1.92% | 0.12% | (1.75%) |
| | Yoakum County Federal Credit Union | \$9,019 | \$4,441 | \$7,341 | 60.50% | \$3,608 | 3.53% | 0.41% | 3.13% | 6.31% | 7.26% |
| | Met Tran Federal Credit Union | \$9,060 | \$4,128 | \$7,517 | 54.92% | \$4,530 | 4.19% | 0.20% | 4.01% | 8.88% | 13.10% |
| | Sweetwater Regional Federal Credit Union | \$9,067 | \$3,029 | \$7,448 | 40.67% | \$3,022 | 3.01% | 0.22% | 2.79% | (3.28%) | 5.75% |
| | Fannin County Teachers Federal Credit Union | \$9,121 | \$6,819 | \$7,206 | 94.63% | \$4,561 | 4.36% | 0.57% | 3.77% | (2.10%) | (3.92%) |
| | Southeast Texas Employees Federal Credit Union | \$9,348 | \$5,823 | \$8,433 | 69.05% | \$2,337 | 4.23% | 0.60% | 3.64% | 0.17% | 0.57% |
| | Methodist Hospital Employees Federal Credit Union | \$9,705 | \$3,584 | \$8,688 | 41.25% | \$1,765 | 3.32% | 0.23% | 3.09% | 9.32% | 9.88% |
| | Cen Tex Manufacturing Credit Union | \$9,729 | \$5,756 | \$8,438 | 68.22% | \$3,243 | 5.32% | 0.75% | 4.58% | 5.99% | 5.13% |
| | Ben E. Keith Employees Federal Credit Union | \$9,807 | \$4,794 | \$8,320 | 57.62% | \$3,269 | 3.57% | 0.11% | 3.46% | 18.86% | 25.63% |
| | Port Terminal Federal Credit Union | \$9,807 | \$2,348 | \$6,835 | 34.35% | \$4,904 | 2.57% | 0.20% | 2.37% | (2.08%) | (2.86%) |
| | Texas Workforce Credit Union | \$9,848 | \$8,141 | \$8,746 | 93.08% | \$2,814 | 4.76% | 0.75% | 4.01% | 0.55% | (1.97%) |
| | Longview Consolidated Credit Union | \$9,858 | \$7,488 | \$7,687 | 97.41% | \$1,972 | 4.55% | 0.62% | 3.93% | (4.40%) | (3.33%) |
| | Victoria Federal Credit Union | \$9,978 | \$4,880 | \$8,666 | 56.31% | \$2,217 | 3.54% | 0.33% | 3.20% | (4.95%) | (7.10%) |
| | Tex-Mex Credit Union | \$9,980 | \$5,244 | \$7,467 | 70.23% | \$1,815 | 4.83% | 0.39% | 4.45% | (6.01%) | (7.10%) |
| | Scurry County School Federal Credit Union | \$10,092 | \$4,421 | \$8,262 | 53.51% | \$3,364 | 4.44% | 0.43% | 3.99% | (1.46%) | (2.44%) |
| | Natural Resources Conservation Service Federal Credit Union | \$10,363 | \$4,857 | \$9,135 | 53.17% | \$3,454 | 2.69% | 0.17% | 2.52% | (2.50%) | (1.95%) |
| | E M O T Federal Credit Union | \$10,653 | \$3,089 | \$7,890 | 39.15% | \$7,102 | 2.84% | 0.60% | 2.23% | 3.32% | 3.69% |
| | T & P Longview Federal Credit Union | \$10,656 | \$7,811 | \$8,558 | 91.27% | \$3,552 | 4.85% | 0.33% | 4.53% | (5.64%) | (7.45%) |
| | SAFE Credit Union | \$10,871 | \$4,326 | \$9,607 | 45.03% | \$1,977 | 3.08% | 0.16% | 2.94% | (8.20%) | (9.82%) |
| | Germania Credit Union | \$11,018 | \$7,070 | \$9,523 | 74.24% | \$2,755 | 2.65% | 0.07% | 2.58% | 3.43% | 1.54% |
| | Employees United Federal Credit Union | \$11,148 | \$3,702 | \$8,024 | 46.14% | \$2,787 | 3.94% | 0.16% | 3.77% | 7.56% | 9.09% |
| | Wharton County Teachers Credit Union | \$11,185 | \$601 | \$9,281 | 6.48% | \$5,593 | 1.69% | 0.28% | 1.41% | (3.41%) | (4.30%) |
| | Sweetex Credit Union | \$11,250 | \$3,551 | \$7,803 | 45.51% | \$5,625 | 2.45% | 0.16% | 2.29% | (7.49%) | (10.77%) |
| | Local 24 Employees Federal Credit Union | \$11,313 | \$2,822 | \$9,508 | 29.68% | \$2,828 | 3.42% | 0.23% | 3.19% | 0.27% | (0.29%) |
| | Member Preferred Federal Credit Union | \$11,364 | \$8,996 | \$9,925 | 90.64% | \$2,273 | 5.69% | 1.23% | 4.46% | 4.92% | 6.77% |
| | Angelina County Teachers Credit Union | \$11,897 | \$5,051 | \$10,339 | 48.85% | \$3,399 | 3.71% | 0.34% | 3.37% | 5.21% | 4.65% |
| | Refugio County Federal Credit Union | \$11,911 | \$6,261 | \$9,819 | 63.76% | \$3,970 | 3.41% | 0.63% | 2.78% | 8.95% | 9.90% |
| | Texarkana Terminal Employees Federal Credit Union | \$11,913 | \$8,558 | \$10,653 | 80.33% | \$2,383 | 4.90% | 0.43% | 4.46% | (13.92%) | (15.36%) |
| | Swamp Federal Credit Union | \$11,948 | \$7,007 | \$10,360 | 67.64% | \$4,779 | 2.99% | 0.67% | 2.32% | 40.91% | 48.17% |
| | Highway District 19 Employees Credit Union | \$11,995 | \$4,890 | \$10,547 | 46.36% | \$2,999 | 2.43% | 0.08% | 2.35% | 5.22% | 6.32% |
| | Marshall T&P Employees Federal Credit Union | \$12,143 | \$8,165 | \$9,942 | 82.13% | \$6,072 | 4.75% | 0.78% | 4.00% | 10.78% | 14.17% |
| | Laredo Fire Department Federal Credit Union | \$12,223 | \$10,503 | \$10,810 | 97.16% | \$2,037 | 6.41% | 1.26% | 5.16% | 5.67% | 6.14% |
| | Pasadena Municipal Federal Credit Union | \$12,359 | \$4,910 | \$10,177 | 48.25% | \$6,180 | 2.66% | 0.80% | 1.86% | 8.84% | 9.73% |
| | Texoma Federal Credit Union | \$12,413 | \$4,709 | \$9,894 | 47.59% | \$4,138 | 2.67% | 0.37% | 2.30% | 0.00% | (1.23%) |
| | 1st University Credit Union | \$12,581 | \$8,984 | \$11,417 | 78.69% | \$1,677 | 4.61% | 0.18% | 4.43% | 3.81% | 3.04% |
| | F C S Federal Credit Union | \$12,600 | \$5,037 | \$8,757 | 57.52% | \$5,040 | 3.36% | 0.62% | 2.74% | 9.44% | 11.75% |
| | Frona Texas Federal Credit Union | \$12,648 | \$3,561 | \$10,275 | 34.66% | \$2,811 | 3.22% | 0.27% | 2.93% | 10.84% | 12.43% |
| | Brownfield Federal Credit Union | \$12,720 | \$5,146 | \$8,947 | 57.52% | \$2,827 | 3.30% | 0.03% | 3.27% | 5.01% | 7.32% |
| | TxDOT Credit Union | \$12,783 | \$10,819 | \$11,288 | 95.85% | \$5,113 | 3.49% | 0.60% | 2.90% | 1.59% | 1.52% |
| | Reeves County Teachers Credit Union | \$12,842 | \$9,534 | \$11,636 | 81.94% | \$2,854 | 6.04% | 1.15% | 4.87% | 19.48% | 20.73% |
| | Neiman Marcus Group Employees Federal Credit Union | \$12,930 | \$6,207 | \$11,478 | 54.08% | \$2,586 | 4.16% | 0.22% | 3.95% | 4.95% | 5.11% |
| | PamCel Community Federal Credit Union | \$13,023 | \$4,549 | \$10,808 | 42.09% | \$2,605 | 2.47% | 0.18% | 2.29% | (9.84%) | (11.41%) |
| | Cherokee County Teachers Federal Credit Union | \$13,092 | \$6,981 | \$10,849 | 64.35% | \$2,618 | 3.58% | 0.43% | 3.16% | (6.32%) | (7.16%) |
| | Family 1st Of Texas Federal Credit Union | \$13,485 | \$10,313 | \$11,333 | 91.00% | \$2,697 | 5.87% | 0.26% | 5.62% | (13.43%) | (15.44%) |
| | Gulf Shore Federal Credit Union | \$13,537 | \$6,701 | \$12,521 | 53.52% | \$3,008 | 2.71% | 0.16% | 2.55% | 18.85% | 22.08% |
| | Third Coast Federal Credit Union | \$13,687 | \$6,136 | \$10,042 | 61.10% | \$1,955 | 6.43% | 0.33% | 6.10% | (0.99%) | (1.36%) |
| | Alba Golden Federal Credit Union | \$13,757 | \$7,346 | \$11,508 | 63.83% | \$3,439 | 4.36% | 0.80% | 3.58% | 4.26% | 5.98% |
| | Central Texas Teachers Credit Union | \$13,956 | \$3,611 | \$12,433 | 29.04% | \$3,101 | 3.07% | 0.46% | 2.61% | 10.77% | 12.53% |
| | P.I.E. Credit Union | \$14,042 | \$4,528 | \$12,019 | 37.67% | \$3,511 | 2.32% | 0.43% | 1.89% | (8.98%) | (9.78%) |
| | ILA 1351 Federal Credit Union | \$14,324 | \$5,896 | \$11,699 | 50.40% | \$3,581 | 3.56% | 0.13% | 3.49% | 0.35% | (0.22%) |
| | IBEW Community Federal Credit Union | \$14,393 | \$10,589 | \$12,955 | 81.74% | \$2,399 | 3.29% | 0.19% | 3.09% | 3.92% | 4.26% |
| | First Priority Credit Union | \$14,417 | \$5,858 | \$13,141 | 44.58% | \$4,119 | 2.51% | 0.23% | 2.28% | 2.51% | 2.47% |
| | Linkage Credit Union | \$14,610 | \$7,666 | \$12,407 | 61.79% | \$2,435 | 4.06% | 0.48% | 3.58% | 10.69% | 12.09% |
| | Pampa Teachers Federal Credit Union | \$14,650 | \$10,629 | \$13,138 | 80.90% | \$2,930 | 3.84% | 0.59% | 3.26% | 1.49% | 0.70% |
| | Ellis County Teachers & Employees Federal Credit Union | \$14,679 | \$7,346 | \$12,936 | 56.79% | \$3,670 | 3.11% | 0.62% | 2.49% | 9.42% | 9.91% |
| | MOPAC Employees Federal Credit Union | \$14,769 | \$11,319 | \$13,088 | 86.48% | \$2,462 | 4.02% | 0.17% | 3.83% | 0.35% | 1.59% |
| | Texhillco School Employees Federal Credit Union | \$14,950 | \$12,359 | \$13,780 | 89.69% | \$2,136 | 5.62% | 0.21% | 5.38% | 0.67% | 0.19% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Corpus Christi Postal Employees Credit Union | \$15,105 | \$6,680 | \$13,126 | 50.89% | \$3,021 | 3.95% | 0.46% | 3.49% | 11.01% | 13.94% |
| | Cowboy Country Federal Credit Union | \$15,210 | \$10,323 | \$13,197 | 78.22% | \$2,535 | 3.86% | 0.79% | 3.05% | 6.57% | 8.57% |
| | Homeport Federal Credit Union | \$15,289 | \$7,780 | \$13,671 | 56.91% | \$1,529 | 4.04% | 0.09% | 3.95% | 0.00% | 1.91% |
| | Ward County Credit Union | \$15,292 | \$4,255 | \$13,775 | 30.89% | \$4,369 | 2.66% | 0.17% | 2.51% | (3.03%) | (3.93%) |
| | Victoria Teachers Federal Credit Union | \$15,455 | \$5,359 | \$10,794 | 49.65% | \$4,416 | 2.28% | 0.17% | 2.13% | 1.91% | 1.02% |
| | National Oilwell Varco Employees Credit Union | \$15,560 | \$2,397 | \$12,554 | 19.09% | \$3,890 | 1.77% | 0.48% | 1.29% | 2.86% | 2.88% |
| | U S I Federal Credit Union | \$15,727 | \$4,505 | \$10,834 | 41.58% | \$5,242 | 2.79% | 0.19% | 2.60% | (8.20%) | (12.75%) |
| | Brazos Community Credit Union | \$15,743 | \$12,475 | \$11,995 | 104.00% | \$3,149 | 4.74% | 0.37% | 4.36% | 5.59% | 6.92% |
| | Coastal Bend Post Office Federal Credit Union | \$15,836 | \$5,758 | \$13,210 | 43.59% | \$4,525 | 3.57% | 0.94% | 2.63% | (10.83%) | (13.69%) |
| | Texas Community Federal Credit Union | \$16,125 | \$12,563 | \$13,789 | 91.11% | \$1,344 | 6.98% | 0.62% | 6.36% | 4.64% | 3.12% |
| | Waco Federal Credit Union | \$16,128 | \$5,521 | \$14,773 | 37.37% | \$2,481 | 2.91% | 0.19% | 2.72% | 6.08% | 6.98% |
| | Alpine Community Credit Union | \$16,171 | \$5,357 | \$14,658 | 36.55% | \$3,234 | 2.99% | 0.67% | 2.30% | 1.58% | 0.93% |
| | Reed Credit Union | \$16,333 | \$1,890 | \$13,819 | 13.68% | \$5,444 | 1.98% | 0.12% | 1.86% | (2.55%) | (2.60%) |
| | Liberty County Teachers Federal Credit Union | \$16,545 | \$9,650 | \$14,935 | 64.61% | \$2,364 | 3.59% | 0.12% | 3.47% | 6.73% | 7.99% |
| | Temple-Inland Federal Credit Union | \$16,656 | \$9,213 | \$14,336 | 64.26% | \$4,759 | 2.67% | 0.40% | 2.28% | 24.58% | 27.72% |
| | Temple Santa Fe Community Credit Union | \$16,697 | \$9,666 | \$15,462 | 62.51% | \$2,087 | 4.16% | 0.04% | 4.14% | 5.64% | 3.19% |
| | Baker Hughes Federal Credit Union | \$16,871 | \$3,383 | \$15,061 | 22.46% | \$3,374 | 2.19% | 0.09% | 2.10% | (2.64%) | (1.79%) |
| | Odessa Employees Credit Union | \$16,952 | \$9,143 | \$14,218 | 64.31% | \$3,390 | 3.16% | 0.18% | 2.98% | 9.75% | 7.24% |
| | Grand Prairie Credit Union | \$17,153 | \$8,229 | \$15,375 | 53.52% | \$3,431 | 3.12% | 0.06% | 3.05% | 6.86% | 6.75% |
| | Amarillo Postal Employees Credit Union | \$17,388 | \$7,735 | \$14,730 | 52.51% | \$4,347 | 3.42% | 0.49% | 2.93% | 3.17% | 4.38% |
| | Borger Federal Credit Union | \$17,453 | \$9,682 | \$15,257 | 63.46% | \$2,182 | 3.66% | 0.26% | 3.40% | 0.02% | (0.10%) |
| | Anderson County Federal Credit Union | \$17,517 | \$3,374 | \$14,619 | 23.08% | \$2,920 | 2.84% | 0.22% | 2.61% | 5.27% | 5.83% |
| | Rocket Federal Credit Union | \$17,592 | \$14,828 | \$15,915 | 93.17% | \$1,852 | 3.52% | 0.23% | 3.29% | 6.21% | 8.43% |
| | Concho Valley Credit Union | \$17,685 | \$7,950 | \$15,765 | 50.43% | \$3,537 | 2.79% | 0.19% | 2.60% | 4.36% | 5.29% |
| | C-E Federal Credit Union | \$18,112 | \$12,009 | \$15,854 | 75.75% | \$2,012 | 3.78% | 0.09% | 3.69% | 13.86% | 3.17% |
| | Texas Health Resources Credit Union | \$18,369 | \$10,554 | \$16,624 | 63.49% | \$3,062 | 4.32% | 0.01% | 4.31% | (4.25%) | (3.81%) |
| | Seagoville Federal Credit Union | \$18,503 | \$5,543 | \$15,821 | 35.04% | \$3,701 | 2.47% | 0.38% | 2.09% | 3.82% | 5.65% |
| | Port Arthur Community Federal Credit Union | \$18,594 | \$12,060 | \$16,098 | 74.92% | \$2,324 | 3.98% | 0.60% | 3.38% | (1.88%) | (0.41%) |
| | Midland Municipal Employees Credit Union | \$18,812 | \$3,978 | \$16,922 | 23.51% | \$9,406 | 2.42% | 0.90% | 1.52% | 5.94% | 6.54% |
| | Dallas U.P. Employees Credit Union | \$19,419 | \$8,548 | \$14,451 | 59.15% | \$3,884 | 4.88% | 1.40% | 3.48% | 6.95% | 9.40% |
| | Kingsville Area Educators Federal Credit Union | \$19,595 | \$5,810 | \$18,252 | 31.83% | \$2,799 | 3.56% | 0.27% | 3.29% | (8.61%) | (5.20%) |
| | Tyler City Employees Credit Union | \$19,670 | \$11,893 | \$16,596 | 71.66% | \$3,278 | 3.81% | 0.27% | 3.55% | 5.26% | 4.95% |
| | McLennan County Employees Federal Credit Union | \$19,713 | \$5,863 | \$14,748 | 39.75% | \$4,928 | 2.90% | 0.55% | 2.35% | 3.46% | 4.03% |
| | Fellowship Credit Union | \$20,656 | \$11,052 | \$16,026 | 68.96% | \$4,131 | 2.97% | 0.23% | 2.72% | 13.12% | 17.05% |
| | Union Fidelity Federal Credit Union | \$20,771 | \$6,835 | \$17,329 | 39.44% | \$5,193 | 3.66% | 0.23% | 3.44% | 1.62% | 0.96% |
| | LiFE Federal Credit Union | \$21,048 | \$18,029 | \$18,733 | 96.24% | \$1,830 | 4.48% | 0.70% | 3.78% | 21.90% | 25.09% |
| | Corner Stone Credit Union | \$21,429 | \$15,850 | \$19,797 | 80.06% | \$1,429 | 5.53% | 0.13% | 5.40% | 2.34% | 0.86% |
| | LCRA Credit Union | \$21,578 | \$11,543 | \$18,851 | 61.23% | \$4,316 | 2.87% | 0.09% | 2.78% | (12.35%) | (13.37%) |
| | Northeast Panhandle Teachers Federal Credit Union | \$21,752 | \$11,501 | \$18,720 | 61.44% | \$5,438 | 2.23% | 0.24% | 1.99% | (3.74%) | (3.07%) |
| | Valwood Park Federal Credit Union | \$21,947 | \$13,124 | \$18,828 | 69.70% | \$3,376 | 2.74% | 0.13% | 2.61% | 3.55% | 5.96% |
| | McMurrey Federal Credit Union | \$22,399 | \$16,881 | \$19,703 | 85.68% | \$3,733 | 3.44% | 0.73% | 2.71% | (2.70%) | (2.65%) |
| | Southern Star Credit Union | \$22,406 | \$10,419 | \$18,828 | 55.34% | \$2,801 | 3.49% | 0.29% | 3.21% | (7.09%) | (7.62%) |
| | Wichita Falls Federal Credit Union | \$22,472 | \$9,774 | \$19,722 | 49.56% | \$3,745 | 3.35% | 0.24% | 3.12% | 6.34% | 4.99% |
| | LeTourneau Federal Credit Union | \$22,683 | \$2,451 | \$17,528 | 13.98% | \$5,671 | 2.29% | 0.19% | 2.11% | 5.63% | 6.92% |
| | Local Federal Credit Union | \$22,720 | \$15,177 | \$18,656 | 81.35% | \$1,893 | 6.85% | 0.33% | 6.52% | 8.35% | 9.63% |
| | Tip of Texas Federal Credit Union | \$23,582 | \$10,152 | \$20,013 | 50.73% | \$2,358 | 3.93% | 0.19% | 3.74% | 2.79% | 3.94% |
| | Mid-Tex Federal Credit Union | \$23,767 | \$13,422 | \$21,895 | 61.30% | \$2,161 | 3.73% | 0.10% | 3.64% | 7.99% | 8.11% |
| | San Angelo Federal Credit Union | \$24,030 | \$14,331 | \$21,842 | 65.61% | \$2,090 | 3.19% | 0.11% | 3.08% | 4.72% | 4.25% |
| | Yantis Federal Credit Union | \$24,237 | \$14,028 | \$20,542 | 68.29% | \$3,030 | 3.64% | 0.58% | 3.06% | (3.68%) | (4.74%) |
| | Northeast Texas Teachers Federal Credit Union | \$24,632 | \$9,094 | \$20,963 | 43.38% | \$2,593 | 2.65% | 0.15% | 2.50% | 2.58% | 1.80% |
| | TexStar Federal Credit Union | \$24,706 | \$6,113 | \$22,560 | 27.10% | \$6,177 | 2.23% | 0.14% | 2.09% | 5.51% | 5.48% |
| | Texas People Federal Credit Union | \$24,844 | \$16,894 | \$20,318 | 83.15% | \$2,760 | 3.98% | 0.21% | 3.77% | 22.36% | 26.89% |
| | Abilene Federal Credit Union | \$24,892 | \$12,310 | \$20,295 | 60.66% | \$2,165 | 3.33% | 0.22% | 3.11% | (6.72%) | (2.15%) |
| | Greater Central Texas Federal Credit Union | \$25,806 | \$6,712 | \$23,947 | 28.03% | \$3,036 | 2.60% | 0.13% | 2.46% | 10.63% | 11.00% |
| | Angelina Federal Employees Credit Union | \$25,926 | \$17,700 | \$22,141 | 79.94% | \$3,704 | 3.67% | 0.40% | 3.27% | 3.30% | 3.58% |
| | Fedstar Credit Union | \$26,219 | \$12,389 | \$23,105 | 53.62% | \$5,244 | 2.80% | 0.25% | 2.56% | 6.85% | 13.15% |
| | United Energy Credit Union | \$26,517 | \$13,183 | \$21,283 | 61.94% | \$2,306 | 4.12% | 0.34% | 3.79% | 10.12% | 10.84% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Bayou City Federal Credit Union | \$26,683 | \$8,071 | \$24,279 | 33.24% | \$3,335 | 3.35% | 0.25% | 3.09% | 6.41% | 8.42% |
| | Common Cents Federal Credit Union | \$27,036 | \$19,967 | \$22,832 | 87.45% | \$2,253 | 5.64% | 0.50% | 5.14% | 10.81% | 10.35% |
| | Shared Resources Credit Union | \$27,540 | \$20,493 | \$24,101 | 85.03% | \$3,060 | 4.64% | 0.47% | 4.18% | 6.34% | 5.87% |
| | Alcon Employees Federal Credit Union | \$27,544 | \$14,598 | \$21,526 | 67.82% | \$5,008 | 2.76% | 0.18% | 2.58% | (2.04%) | (5.10%) |
| | Matagorda County Credit Union | \$27,942 | \$11,169 | \$24,739 | 45.15% | \$3,992 | 2.64% | 0.23% | 2.42% | 10.71% | 10.95% |
| | Golden Triangle Federal Credit Union | \$28,017 | \$12,601 | \$23,630 | 53.33% | \$2,949 | 3.21% | 0.18% | 3.03% | (4.29%) | (2.80%) |
| | Beaumont Community Credit Union | \$28,644 | \$10,531 | \$25,337 | 41.56% | \$3,581 | 2.29% | 0.64% | 1.66% | 2.37% | 2.85% |
| | Starr County Teachers Federal Credit Union | \$28,810 | \$11,424 | \$23,920 | 47.76% | \$2,216 | 3.88% | 0.19% | 3.69% | 10.72% | 12.63% |
| | Trinity Valley Teachers Credit Union | \$29,166 | \$5,248 | \$21,646 | 24.24% | \$4,861 | 2.31% | 0.16% | 2.14% | 3.20% | 2.87% |
| | Caprock Federal Credit Union | \$29,225 | \$19,023 | \$24,885 | 76.44% | \$2,165 | 4.80% | 0.72% | 4.11% | 3.57% | 2.22% |
| | Port Arthur Teachers Federal Credit Union | \$29,444 | \$8,871 | \$25,244 | 35.14% | \$2,804 | 2.70% | 0.14% | 2.57% | 4.35% | 4.25% |
| | United Credit Union | \$29,984 | \$21,641 | \$27,588 | 78.44% | \$3,332 | 4.78% | 0.55% | 4.23% | 2.72% | 2.43% |
| | Cabot & NOI Employees Credit Union | \$30,182 | \$25,507 | \$27,117 | 94.06% | \$2,625 | 4.66% | 0.23% | 4.44% | 4.01% | 5.25% |
| | Hockley County School Employees Credit Union | \$30,879 | \$21,750 | \$26,694 | 81.48% | \$3,633 | 4.58% | 0.99% | 4.03% | (2.92%) | (2.11%) |
| | Walker County Federal Credit Union | \$31,268 | \$17,247 | \$27,580 | 62.53% | \$3,291 | 3.64% | 0.13% | 3.51% | 6.49% | 6.92% |
| | Mountain Star Federal Credit Union | \$31,381 | \$14,957 | \$28,700 | 52.11% | \$2,242 | 3.14% | 0.32% | 2.81% | 14.69% | 17.27% |
| | Mesquite Credit Union | \$31,550 | \$18,865 | \$28,784 | 65.54% | \$3,506 | 2.92% | 0.04% | 2.88% | 6.37% | 13.69% |
| | Cherokee County Federal Credit Union | \$31,745 | \$20,650 | \$24,457 | 84.43% | \$2,760 | 4.11% | 0.29% | 3.83% | 5.95% | 6.50% |
| | Travis County Credit Union | \$32,094 | \$18,823 | \$29,398 | 64.03% | \$3,057 | 2.79% | 0.08% | 2.73% | 3.94% | 3.12% |
| | Transtar Federal Credit Union | \$32,147 | \$18,816 | \$30,321 | 62.06% | \$2,922 | 3.78% | 0.07% | 3.71% | (6.41%) | (6.54%) |
| | Austin Federal Credit Union | \$32,376 | \$14,775 | \$30,087 | 49.11% | \$3,408 | 2.05% | 0.04% | 2.01% | (5.51%) | (4.92%) |
| | City Federal Credit Union | \$33,252 | \$23,714 | \$29,658 | 79.96% | \$3,912 | 3.82% | 0.33% | 3.50% | 3.40% | 2.23% |
| | San Patricio County Teachers Federal Credit Union | \$33,319 | \$26,294 | \$29,079 | 90.42% | \$2,019 | 4.15% | 0.74% | 3.41% | 6.23% | 5.56% |
| | Lufkin Federal Credit Union | \$33,357 | \$17,749 | \$25,972 | 68.34% | \$3,177 | 3.16% | 0.23% | 2.93% | 3.25% | 4.10% |
| | Old Ocean Federal Credit Union | \$33,480 | \$13,814 | \$29,909 | 46.19% | \$3,348 | 3.54% | 0.14% | 3.39% | 12.27% | 12.15% |
| | Texas Associations of Professionals Federal Credit Union | \$33,838 | \$27,962 | \$30,602 | 91.37% | \$2,603 | 4.80% | 0.79% | 4.01% | 5.58% | 3.25% |
| | Star of Texas Credit Union | \$34,044 | \$15,531 | \$29,539 | 52.58% | \$3,584 | 3.22% | 0.08% | 3.15% | (0.28%) | (1.01%) |
| | Texas Plains Federal Credit Union | \$34,448 | \$23,824 | \$29,188 | 81.62% | \$1,276 | 5.30% | 0.36% | 4.95% | 8.38% | 8.16% |
| | Baptist Credit Union | \$35,280 | \$24,574 | \$32,044 | 76.69% | \$1,534 | 3.86% | 0.33% | 3.53% | 0.04% | 0.63% |
| | CTECU | \$35,468 | \$8,621 | \$30,280 | 28.47% | \$8,867 | 2.08% | 0.15% | 1.94% | (12.88%) | (14.83%) |
| | Keystone Credit Union | \$36,312 | \$21,475 | \$26,669 | 80.52% | \$3,822 | 2.84% | 0.37% | 2.51% | (3.96%) | (5.12%) |
| | Cosden Federal Credit Union | \$38,011 | \$9,873 | \$32,829 | 30.07% | \$3,168 | 2.60% | 0.20% | 2.40% | 0.72% | 1.99% |
| | Fannin Federal Credit Union | \$38,393 | \$23,253 | \$34,211 | 67.97% | \$2,953 | 4.21% | 0.43% | 3.78% | 17.83% | 17.88% |
| | BCM Federal Credit Union | \$39,509 | \$15,036 | \$36,564 | 41.12% | \$3,763 | 3.02% | 0.05% | 2.97% | (2.57%) | (2.33%) |
| | SPCO Credit Union | \$39,575 | \$27,862 | \$34,711 | 80.27% | \$4,166 | 4.18% | 0.86% | 3.32% | (1.89%) | (0.76%) |
| | Sacred Heart Parish Hallettsville Federal Credit Union | \$39,828 | \$20,792 | \$35,878 | 57.95% | \$4,979 | 2.86% | 0.22% | 2.65% | 2.99% | 2.66% |
| | Members Financial Federal Credit Union | \$39,849 | \$32,263 | \$37,121 | 86.91% | \$1,771 | 4.10% | 0.34% | 3.77% | (22.25%) | (20.19%) |
| | Freestone Credit Union | \$39,945 | \$24,005 | \$35,702 | 67.24% | \$2,159 | 3.33% | 0.10% | 3.23% | 6.12% | 5.61% |
| | Lifetime Federal Credit Union | \$39,967 | \$17,702 | \$33,286 | 53.18% | \$6,661 | 2.93% | 0.46% | 2.47% | 1.51% | 2.12% |
| | Brazosport Teachers Federal Credit Union | \$40,518 | \$17,204 | \$34,139 | 50.39% | \$4,265 | 2.59% | 0.30% | 2.29% | 2.38% | 3.81% |
| | City Public Service/IBEW Federal Credit Union | \$41,491 | \$17,253 | \$36,402 | 47.40% | \$4,367 | 3.40% | 0.28% | 3.12% | 1.47% | 0.91% |
| | Select Federal Credit Union | \$41,718 | \$36,677 | \$33,238 | 110.35% | \$2,196 | 6.17% | 0.56% | 5.61% | 5.27% | 6.86% |
| | Highway District 21 Federal Credit Union | \$42,354 | \$21,035 | \$35,517 | 59.23% | \$4,458 | 2.38% | 0.59% | 1.79% | 5.74% | 7.62% |
| | Caprock Santa Fe Credit Union | \$42,390 | \$18,592 | \$28,971 | 64.17% | \$3,261 | 4.44% | 0.43% | 4.01% | 4.28% | 2.54% |
| | Lubrizol Employees' Credit Union | \$43,741 | \$19,569 | \$37,832 | 51.73% | \$6,249 | 3.20% | 0.47% | 2.74% | 1.42% | 0.72% |
| | South Texas Federal Credit Union | \$44,123 | \$29,663 | \$41,155 | 72.08% | \$3,530 | 3.72% | 0.01% | 3.71% | 0.10% | 0.55% |
| | Trans Texas Southwest Credit Union | \$44,433 | \$31,750 | \$39,319 | 80.75% | \$2,962 | 4.24% | 0.78% | 3.45% | 4.93% | 5.27% |
| | Southland Federal Credit Union | \$44,859 | \$30,800 | \$39,093 | 78.79% | \$2,804 | 4.66% | 0.63% | 4.03% | 15.37% | 14.50% |
| | Doches Credit Union | \$44,957 | \$25,743 | \$39,425 | 65.30% | \$2,248 | 3.47% | 0.37% | 3.10% | 11.67% | 13.59% |
| | Scott & White Employees Credit Union | \$45,501 | \$16,193 | \$43,245 | 37.44% | \$3,640 | 2.71% | 0.05% | 2.66% | 10.05% | 10.17% |
| | South Texas Area Resources Credit Union | \$45,591 | \$18,784 | \$39,731 | 47.28% | \$2,338 | 2.58% | 0.32% | 2.26% | 1.53% | 2.68% |
| | Big Spring Education Employees Federal Credit Union | \$45,734 | \$18,452 | \$38,997 | 47.32% | \$3,267 | 3.41% | 0.20% | 3.21% | (5.87%) | (8.10%) |
| | Wellspring Federal Credit Union | \$47,339 | \$34,304 | \$43,720 | 78.46% | \$2,152 | 4.56% | 0.51% | 4.05% | 13.65% | 17.97% |
| | H&H Federal Credit Union | \$48,900 | \$22,942 | \$40,640 | 56.45% | \$3,493 | 2.56% | 0.22% | 2.34% | (0.29%) | (0.66%) |
| | My Credit Union | \$49,882 | \$25,801 | \$45,332 | 56.92% | \$2,078 | 3.36% | 0.14% | 3.22% | 9.54% | 13.34% |
| | Shamrock Federal Credit Union | \$49,941 | \$37,702 | \$42,635 | 88.43% | \$2,775 | 3.70% | 0.19% | 3.51% | (1.88%) | (3.04%) |
| | Windthorst Federal Credit Union | \$50,029 | \$23,984 | \$41,599 | 57.66% | \$6,671 | 2.91% | 0.36% | 2.55% | (3.68%) | (5.32%) |
| | Heritage USA Federal Credit Union | \$50,104 | \$35,283 | \$45,756 | 77.11% | \$2,947 | 3.26% | 0.07% | 3.19% | 9.42% | 7.74% |

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.

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | La Joya Area Federal Credit Union | \$50,605 | \$28,707 | \$44,251 | 64.87% | \$1,349 | 4.73% | 0.34% | 4.39% | 9.69% | 11.09% |
| | First Class American Credit Union | \$51,353 | \$36,366 | \$45,829 | 79.35% | \$2,776 | 3.57% | 0.32% | 3.25% | 1.56% | (0.44%) |
| | Hereford Texas Federal Credit Union | \$51,620 | \$36,057 | \$38,366 | 93.98% | \$2,346 | 4.70% | 0.21% | 4.49% | 11.12% | 6.27% |
| | Houston Metropolitan Employees Federal Credit Union | \$51,780 | \$35,786 | \$45,640 | 78.41% | \$1,569 | 5.22% | 0.25% | 4.97% | 5.28% | 1.52% |
| | Dallas Federal Credit Union | \$55,231 | \$39,823 | \$50,706 | 78.54% | \$3,249 | 4.11% | 0.18% | 3.94% | 3.63% | 5.40% |
| | West Texas Educators Credit Union | \$55,431 | \$26,367 | \$50,285 | 52.44% | \$2,917 | 3.28% | 0.06% | 3.23% | 6.88% | 6.26% |
| | Texas Bridge Credit Union | \$55,804 | \$31,866 | \$50,419 | 63.20% | \$2,426 | 3.42% | 0.52% | 2.89% | 3.66% | 3.09% |
| | Heart O' Texas Federal Credit Union | \$56,655 | \$26,945 | \$52,184 | 51.63% | \$2,023 | 2.93% | 0.08% | 2.85% | 0.01% | 0.32% |
| | Texas Telcom Credit Union | \$57,030 | \$32,496 | \$48,982 | 66.34% | \$6,337 | 3.81% | 0.82% | 2.99% | (4.25%) | (5.33%) |
| | Baycel Federal Credit Union | \$57,128 | \$28,586 | \$47,487 | 60.20% | \$5,193 | 3.21% | 0.30% | 2.91% | 1.72% | 0.37% |
| | Houston Highway Credit Union | \$57,403 | \$41,467 | \$53,731 | 77.18% | \$3,827 | 4.41% | 0.29% | 4.13% | (5.52%) | (5.85%) |
| | Service 1st Credit Union | \$57,446 | \$30,609 | \$51,628 | 59.29% | \$3,830 | 2.41% | 0.11% | 2.30% | 8.79% | 8.69% |
| | Irving City Employees Federal Credit Union | \$58,102 | \$28,634 | \$50,567 | 56.63% | \$5,810 | 2.57% | 0.24% | 2.33% | 8.48% | 9.10% |
| | Domino Federal Credit Union | \$60,427 | \$39,625 | \$51,532 | 76.89% | \$3,021 | 4.08% | 0.43% | 3.65% | 7.48% | 8.29% |
| | Texas Federal Credit Union | \$62,152 | \$32,787 | \$57,592 | 56.93% | \$2,960 | 2.75% | 0.00% | 2.75% | 3.11% | 4.48% |
| | Southwest Financial Federal Credit Union | \$62,615 | \$50,777 | \$50,902 | 99.75% | \$2,236 | 6.34% | 1.49% | 4.85% | 15.78% | 15.51% |
| | Telco Plus Credit Union | \$64,425 | \$32,880 | \$55,080 | 59.69% | \$2,478 | 2.98% | 0.28% | 2.71% | 4.92% | 4.25% |
| | Kerr County Federal Credit Union | \$64,874 | \$43,997 | \$59,584 | 73.84% | \$2,403 | 4.76% | 0.32% | 4.44% | 14.33% | 14.78% |
| | Centex Citizens Credit Union | \$65,549 | \$46,357 | \$51,610 | 89.82% | \$2,980 | 4.26% | 0.25% | 4.01% | 8.95% | 11.43% |
| | Westex Federal Credit Union | \$65,698 | \$27,585 | \$57,861 | 47.67% | \$4,380 | 3.04% | 0.33% | 2.71% | 7.85% | 8.61% |
| | Postel Family Credit Union | \$65,847 | \$40,007 | \$59,632 | 67.09% | \$2,439 | 3.44% | 0.20% | 3.24% | 0.32% | 0.77% |
| | Employees Credit Union | \$67,547 | \$41,516 | \$59,339 | 69.96% | \$2,757 | 3.00% | 0.08% | 2.92% | 4.31% | 3.00% |
| | Coastal Community Federal Credit Union | \$69,449 | \$46,984 | \$62,973 | 74.61% | \$2,835 | 4.03% | 0.65% | 3.38% | 1.92% | 2.09% |
| | First Abilene Federal Credit Union | \$70,819 | \$49,694 | \$63,556 | 78.19% | \$2,623 | 3.02% | 0.26% | 2.75% | 5.21% | 5.42% |
| | Valley Federal Credit Union | \$71,452 | \$40,984 | \$60,780 | 67.43% | \$2,305 | 5.39% | 0.28% | 5.11% | 18.13% | 19.93% |
| | Texas DPS Credit Union | \$71,555 | \$42,933 | \$65,375 | 65.67% | \$3,669 | 2.59% | 0.13% | 2.46% | 1.78% | 1.73% |
| | Baylor Health Care System Credit Union | \$72,839 | \$30,062 | \$61,489 | 48.89% | \$6,622 | 2.98% | 0.22% | 2.77% | (1.46%) | (2.92%) |
| | Las Colinas Federal Credit Union | \$73,789 | \$44,764 | \$66,690 | 67.12% | \$3,208 | 2.83% | 0.16% | 2.66% | 13.18% | 15.42% |
| | Memorial Credit Union | \$73,887 | \$60,646 | \$66,199 | 91.61% | \$2,639 | 4.66% | 0.22% | 4.44% | (1.75%) | (2.05%) |
| | Metro Medical Credit Union | \$74,651 | \$18,720 | \$65,618 | 28.53% | \$4,816 | 2.00% | 0.21% | 1.80% | 6.14% | 6.35% |
| | Southwest Research Center Federal Credit Union | \$74,867 | \$42,379 | \$68,190 | 62.15% | \$4,278 | 2.57% | 0.16% | 2.40% | 5.45% | 5.97% |
| | Concho Educators Federal Credit Union | \$75,612 | \$28,889 | \$68,083 | 42.43% | \$2,291 | 2.60% | 0.24% | 2.36% | 1.81% | 0.42% |
| | Rockdale Federal Credit Union | \$76,027 | \$20,111 | \$67,235 | 29.91% | \$3,379 | 2.11% | 0.13% | 1.97% | (0.12%) | (0.16%) |
| | Southwest 66 Credit Union | \$77,606 | \$36,079 | \$67,778 | 53.23% | \$2,772 | 3.33% | 0.33% | 3.00% | 5.27% | 5.42% |
| | U. S. Employees Credit Union | \$77,922 | \$34,842 | \$71,355 | 48.83% | \$3,996 | 2.60% | 0.14% | 2.46% | 2.26% | 2.99% |
| | Space City Credit Union | \$78,481 | \$60,076 | \$70,009 | 85.81% | \$2,803 | 4.16% | 0.62% | 3.54% | 6.06% | 10.90% |
| | Wichita Falls Teachers Federal Credit Union | \$78,751 | \$40,872 | \$69,838 | 58.52% | \$3,088 | 3.80% | 0.16% | 3.64% | 6.92% | 7.10% |
| | Eastex Credit Union | \$79,024 | \$50,646 | \$69,884 | 72.47% | \$2,679 | 3.59% | 0.39% | 3.20% | 14.98% | 15.69% |
| | WesTex Community Credit Union | \$80,019 | \$42,250 | \$70,258 | 60.14% | \$2,134 | 3.54% | 0.24% | 3.30% | 20.13% | 20.87% |
| | Members Credit Union | \$80,169 | \$42,462 | \$73,238 | 57.98% | \$3,411 | 3.11% | 0.20% | 2.91% | 11.35% | 12.45% |
| | First Central Credit Union | \$80,217 | \$49,215 | \$68,586 | 71.76% | \$1,621 | 4.59% | 0.39% | 4.20% | 11.56% | 10.92% |
| | Naft Federal Credit Union | \$80,681 | \$41,602 | \$69,471 | 59.88% | \$2,305 | 3.33% | 0.21% | 3.12% | 16.50% | 18.87% |
| | Texoma Educators Federal Credit Union | \$82,388 | \$26,811 | \$70,100 | 38.25% | \$5,315 | 2.52% | 0.19% | 2.33% | 6.95% | 7.74% |
| | Tarrant County's Credit Union | \$84,663 | \$69,209 | \$76,472 | 90.50% | \$1,924 | 4.70% | 0.23% | 4.48% | 8.03% | 8.17% |
| | Texas Health Credit Union | \$84,890 | \$59,762 | \$75,409 | 79.25% | \$4,994 | 3.77% | 0.35% | 3.42% | 13.92% | 15.71% |
| | KBR Heritage Federal Credit Union | \$87,839 | \$21,593 | \$76,597 | 28.19% | \$7,985 | 1.76% | 0.11% | 1.66% | (4.95%) | (5.73%) |
| | One Source Federal Credit Union | \$90,159 | \$50,528 | \$82,878 | 60.97% | \$2,817 | 4.05% | 0.48% | 3.57% | (0.96%) | (2.50%) |
| | Allied Federal Credit Union | \$91,684 | \$43,051 | \$84,353 | 51.04% | \$3,396 | 2.65% | 0.07% | 2.59% | 8.35% | 8.24% |
| | Edinburg Teachers Credit Union | \$91,852 | \$16,062 | \$69,895 | 22.98% | \$7,987 | 3.20% | 0.11% | 3.09% | 6.30% | 7.11% |
| | Nascoga Federal Credit Union | \$91,876 | \$55,778 | \$83,864 | 66.51% | \$4,375 | 2.86% | 0.36% | 2.50% | 4.33% | 5.38% |
| | Prestige Community Credit Union | \$91,884 | \$78,384 | \$82,884 | 94.57% | \$4,084 | 3.68% | 0.61% | 3.07% | 14.41% | 14.04% |
| | Southern Federal Credit Union | \$92,227 | \$53,384 | \$64,149 | 83.22% | \$10,247 | 4.26% | 0.64% | 3.62% | 1.75% | 0.20% |
| | Community Service Credit Union | \$94,471 | \$73,188 | \$83,579 | 87.57% | \$3,258 | 4.07% | 0.15% | 3.91% | 5.54% | 6.06% |
| | United Community Credit Union | \$95,206 | \$83,499 | \$85,419 | 97.75% | \$2,026 | 4.52% | 0.28% | 4.23% | 6.65% | 10.16% |
| | Rio Grande Valley Credit Union | \$96,022 | \$45,629 | \$86,658 | 52.65% | \$2,401 | 3.15% | 0.11% | 3.03% | 15.79% | 17.88% |
| | Kelly Community Federal Credit Union | \$100,430 | \$76,899 | \$87,876 | 87.51% | \$2,511 | 4.16% | 0.35% | 3.80% | 5.81% | 5.53% |
| | Texasgulf Federal Credit Union | \$102,478 | \$77,252 | \$88,806 | 86.99% | \$4,555 | 3.91% | 0.94% | 2.97% | 12.04% | 12.11% |
| | Chemcel Federal Credit Union | \$110,214 | \$62,488 | \$97,317 | 64.21% | \$3,290 | 3.26% | 0.66% | 2.60% | 5.65% | 6.53% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | | | | |
| | Chocolate Bayou Community Federal Credit Union | \$111,598 | \$54,646 | \$101,737 | 53.71% | \$2,626 | 2.90% | 0.11% | 2.79% | 10.82% | 11.45% |
| | Cooperative Teachers Credit Union | \$114,759 | \$81,554 | \$80,871 | 100.84% | \$6,376 | 3.73% | 0.70% | 3.03% | 38.54% | 6.16% |
| | River City Federal Credit Union | \$117,250 | \$98,581 | \$109,186 | 90.29% | \$1,907 | 4.30% | 0.35% | 3.95% | 0.60% | 1.92% |
| | MTCU | \$118,077 | \$57,170 | \$107,227 | 53.32% | \$3,067 | 3.49% | 0.43% | 3.06% | 5.08% | 5.39% |
| | Access Community Credit Union | \$118,465 | \$91,621 | \$100,262 | 91.38% | \$2,962 | 3.35% | 0.45% | 2.90% | 6.89% | 7.13% |
| | Plus4 Credit Union | \$119,493 | \$97,097 | \$111,210 | 87.31% | \$2,516 | 4.28% | 0.66% | 3.62% | 6.03% | 5.37% |
| | Lone Star Credit Union | \$119,739 | \$96,736 | \$110,714 | 87.37% | \$2,920 | 3.90% | 0.33% | 3.57% | 4.24% | 6.05% |
| | Members Trust of the Southwest Federal Credit Union | \$123,910 | \$82,411 | \$114,430 | 72.02% | \$5,387 | 3.42% | 0.68% | 2.74% | 26.71% | 29.17% |
| | LibertyOne Credit Union | \$124,054 | \$82,222 | \$109,784 | 74.89% | \$5,279 | 3.39% | 1.00% | 2.39% | 8.58% | 9.31% |
| | Capitol Credit Union | \$125,571 | \$86,713 | \$114,842 | 75.51% | \$3,805 | 2.93% | 0.02% | 2.91% | 1.93% | 1.34% |
| | Members First Credit Union | \$125,656 | \$58,350 | \$101,228 | 57.64% | \$2,957 | 3.18% | 0.36% | 2.81% | 0.14% | (1.16%) |
| | Go Federal Credit Union | \$125,975 | \$108,500 | \$115,526 | 93.92% | \$2,680 | 3.67% | 0.18% | 3.50% | 4.56% | 3.89% |
| | Santa Fe Federal Credit Union | \$126,693 | \$67,673 | \$107,274 | 63.08% | \$2,784 | 3.60% | 0.61% | 2.99% | 2.84% | 3.89% |
| | Texoma Community Credit Union | \$127,407 | \$103,798 | \$111,128 | 93.40% | \$2,450 | 4.29% | 0.51% | 3.78% | 10.89% | 16.99% |
| | Southwest Heritage Credit Union | \$127,831 | \$92,982 | \$114,774 | 81.01% | \$2,720 | 4.33% | 0.53% | 3.80% | 25.58% | 34.76% |
| | Citizens Federal Credit Union | \$127,886 | \$24,307 | \$114,601 | 21.21% | \$3,761 | 2.80% | 0.39% | 2.41% | (1.50%) | (2.23%) |
| | BP Federal Credit Union | \$130,821 | \$86,574 | \$118,846 | 72.85% | \$7,268 | 2.61% | 0.09% | 2.52% | (2.56%) | (2.71%) |
| | Laredo Federal Credit Union | \$134,586 | \$46,624 | \$121,635 | 38.33% | \$2,341 | 2.85% | 0.20% | 2.65% | 5.62% | 5.15% |
| | Pioneer Mutual Federal Credit Union | \$135,992 | \$77,644 | \$114,393 | 67.87% | \$4,059 | 3.50% | 1.09% | 2.41% | (2.57%) | (3.99%) |
| | Texas Tech Federal Credit Union | \$136,846 | \$107,048 | \$115,059 | 93.04% | \$2,089 | 3.86% | 0.37% | 3.49% | 9.40% | 4.86% |
| | Government Employees Federal Credit Union | \$137,355 | \$59,608 | \$125,233 | 47.60% | \$4,503 | 2.10% | 0.11% | 1.99% | 3.02% | 3.60% |
| | Nizari Progressive Federal Credit Union | \$139,198 | \$108,259 | \$117,980 | 91.76% | \$3,867 | 4.42% | 0.61% | 3.82% | 13.72% | 11.76% |
| | Communities of Abilene Federal Credit Union | \$139,924 | \$79,136 | \$127,187 | 62.22% | \$3,498 | 3.82% | 0.25% | 3.58% | 8.27% | 7.05% |
| | Cal-Com Federal Credit Union | \$140,610 | \$97,281 | \$128,677 | 75.60% | \$4,017 | 2.79% | 0.46% | 2.33% | 4.66% | 4.32% |
| | North East Texas Credit Union | \$145,558 | \$79,797 | \$128,794 | 61.96% | \$2,721 | 3.43% | 0.32% | 3.12% | 2.54% | 2.32% |
| | Border Federal Credit Union | \$146,055 | \$93,010 | \$120,430 | 77.23% | \$1,404 | 4.30% | 0.26% | 4.04% | 9.16% | 11.52% |
| | Beacon Federal Credit Union | \$152,841 | \$85,563 | \$140,617 | 60.85% | \$2,754 | 3.51% | 0.28% | 3.23% | 7.00% | 8.13% |
| | Texas Partners Federal Credit Union | \$154,531 | \$58,237 | \$142,993 | 40.73% | \$2,759 | 2.58% | 0.16% | 2.43% | 2.22% | 2.66% |
| | Harris County Federal Credit Union | \$156,664 | \$75,889 | \$133,107 | 57.01% | \$4,476 | 3.74% | 0.38% | 3.36% | 7.26% | 7.13% |
| | H.E.B. Federal Credit Union | \$166,985 | \$107,128 | \$139,370 | 76.87% | \$5,218 | 3.26% | 0.44% | 2.81% | 2.23% | 3.07% |
| | People's Federal Credit Union | \$181,417 | \$97,106 | \$165,116 | 58.81% | \$3,269 | 2.81% | 0.31% | 2.49% | 7.36% | 7.47% |
| | Sabine Federal Credit Union | \$184,250 | \$117,173 | \$160,476 | 73.02% | \$3,290 | 3.35% | 0.25% | 3.09% | 5.04% | 4.79% |
| | Mobility Credit Union | \$185,837 | \$156,744 | \$160,797 | 97.48% | \$6,758 | 3.04% | 0.37% | 2.67% | 18.88% | 12.13% |
| | Investex Credit Union | \$187,116 | \$104,521 | \$167,346 | 62.46% | \$3,043 | 3.20% | 0.15% | 3.05% | 0.94% | 0.73% |
| | Fort Worth City Credit Union | \$188,306 | \$73,811 | \$165,564 | 44.58% | \$5,231 | 2.75% | 0.25% | 2.49% | 3.83% | 3.14% |
| | Qualtrust Credit Union | \$200,282 | \$120,608 | \$179,644 | 67.14% | \$2,903 | 3.00% | 0.13% | 2.87% | 4.19% | 6.65% |
| | Members Choice of Central Texas Federal Credit Union | \$202,541 | \$173,190 | \$179,247 | 96.62% | \$3,404 | 5.00% | 0.84% | 4.16% | 16.86% | 19.23% |
| | MemberSource Credit Union | \$203,574 | \$127,961 | \$186,229 | 68.71% | \$3,480 | 3.11% | 0.16% | 2.94% | 6.22% | 6.52% |
| | Gulf Coast Federal Credit Union | \$205,598 | \$185,608 | \$186,051 | 99.76% | \$3,576 | 4.69% | 1.18% | 3.51% | 5.46% | 4.47% |
| | First Basin Credit Union | \$224,743 | \$182,545 | \$186,506 | 97.88% | \$2,317 | 4.14% | 0.34% | 3.80% | 18.53% | 6.91% |
| | Pantex Federal Credit Union | \$226,341 | \$54,510 | \$184,246 | 29.59% | \$5,326 | 2.21% | 0.42% | 1.79% | 3.14% | 3.70% |
| | Amarillo Community Federal Credit Union | \$227,035 | \$159,290 | \$206,007 | 77.32% | \$3,110 | 3.36% | 0.66% | 2.70% | 6.40% | 6.26% |
| | Synergy Federal Credit Union | \$227,102 | \$177,344 | \$194,892 | 91.00% | \$5,976 | 3.04% | 0.44% | 2.60% | 3.18% | 3.06% |
| | Energy Capital Credit Union | \$227,210 | \$178,599 | \$206,160 | 86.63% | \$4,939 | 3.25% | 0.10% | 3.15% | (0.67%) | (1.47%) |
| | Cy-Fair Federal Credit Union | \$235,745 | \$175,407 | \$214,322 | 81.84% | \$3,742 | 3.69% | 0.03% | 3.66% | 10.52% | 11.03% |
| | America's Credit Union | \$239,613 | \$124,321 | \$208,968 | 59.49% | \$3,961 | 2.79% | 0.16% | 2.62% | 0.52% | 0.18% |
| | United Texas Credit Union | \$240,177 | \$168,279 | \$217,766 | 77.28% | \$3,874 | 3.06% | 0.43% | 2.63% | 2.23% | 1.14% |
| | Alliance Credit Union | \$243,658 | \$167,814 | \$190,966 | 87.88% | \$2,850 | 3.70% | 0.37% | 3.32% | 7.79% | 3.63% |
| | Unity One Credit Union | \$244,079 | \$204,793 | \$224,169 | 91.36% | \$3,013 | 4.16% | 0.27% | 3.89% | 11.77% | 12.69% |
| | 1st Community Federal Credit Union | \$246,288 | \$171,965 | \$221,839 | 77.52% | \$2,634 | 3.69% | 0.33% | 3.36% | 6.57% | 7.23% |
| | Gulf Credit Union | \$248,799 | \$140,191 | \$232,789 | 60.22% | \$2,734 | 2.92% | 0.32% | 2.60% | 1.16% | (0.28%) |
| | Average of Asset Group A | \$43,435 | \$26,024 | \$38,001 | 64.20% | \$3,123 | 3.63% | 0.34% | 3.29% | 4.84% | 5.24% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 | | | | | | | | | | | |
| | Education Credit Union | \$254,395 | \$188,044 | \$215,301 | 87.34% | \$2,147 | 5.21% | 0.42% | 4.80% | 5.22% | 4.76% |
| | Houston Texas Fire Fighters Federal Credit Union | \$263,137 | \$133,841 | \$221,656 | 60.38% | \$4,349 | 3.17% | 0.31% | 2.86% | 10.12% | 10.56% |
| | MCT Credit Union | \$266,226 | \$183,009 | \$231,761 | 78.96% | \$3,247 | 3.94% | 0.52% | 3.42% | 8.42% | 5.68% |
| | DuGood Federal Credit Union | \$288,162 | \$180,365 | \$251,398 | 71.74% | \$2,422 | 3.11% | 0.33% | 2.79% | 9.09% | 9.79% |
| | GENCO Federal Credit Union | \$288,891 | \$186,400 | \$253,447 | 73.55% | \$3,057 | 2.79% | 0.42% | 2.36% | 6.51% | 6.14% |
| | Coastal Community And Teachers Credit Union | \$289,115 | \$204,610 | \$259,403 | 78.88% | \$2,536 | 4.03% | 0.50% | 3.53% | 3.92% | 3.18% |
| | Evolve Federal Credit Union | \$311,130 | \$211,790 | \$269,611 | 78.55% | \$3,175 | 3.54% | 0.66% | 2.88% | (4.10)% | (3.21)% |
| | Texell Credit Union | \$326,050 | \$270,313 | \$283,815 | 95.24% | \$2,489 | 3.88% | 0.58% | 3.30% | 10.13% | 9.93% |
| | Public Employees Credit Union | \$330,468 | \$213,507 | \$302,324 | 70.62% | \$4,789 | 2.64% | 0.19% | 2.45% | 2.29% | 1.50% |
| | My Community Credit Union | \$342,069 | \$240,139 | \$294,465 | 81.55% | \$3,258 | 3.42% | 0.43% | 2.99% | 4.15% | 3.24% |
| | Texar Federal Credit Union | \$346,574 | \$225,743 | \$249,806 | 90.37% | \$3,591 | 4.04% | 0.83% | 3.20% | (2.09)% | (12.00)% |
| | Union Square Credit Union | \$357,115 | \$249,161 | \$302,724 | 82.31% | \$3,385 | 3.21% | 0.28% | 2.92% | 5.82% | 3.58% |
| | Security First Federal Credit Union | \$357,191 | \$239,094 | \$325,708 | 73.41% | \$2,570 | 4.07% | 0.38% | 3.69% | (1.75)% | (0.85)% |
| | Education First Federal Credit Union | \$367,928 | \$179,608 | \$329,230 | 54.55% | \$3,105 | 3.63% | 0.40% | 3.14% | 8.08% | 8.68% |
| | Associated Credit Union of Texas | \$383,506 | \$260,374 | \$339,181 | 76.77% | \$2,296 | 4.49% | 0.50% | 3.98% | 4.12% | 5.59% |
| | Air Force Federal Credit Union | \$384,754 | \$291,486 | \$353,112 | 82.55% | \$3,090 | 3.29% | 0.41% | 2.88% | 4.40% | 4.43% |
| | City Credit Union | \$385,393 | \$261,205 | \$335,352 | 77.89% | \$3,520 | 4.01% | 0.37% | 3.64% | 7.61% | 6.58% |
| | Educators Credit Union | \$397,940 | \$140,074 | \$334,301 | 41.90% | \$6,802 | 2.26% | 0.38% | 1.88% | 3.70% | 3.67% |
| | Texas Bay Credit Union | \$420,037 | \$352,259 | \$338,081 | 104.19% | \$2,958 | 5.07% | 0.55% | 4.53% | 11.74% | 10.33% |
| | Abilene Teachers Federal Credit Union | \$431,516 | \$286,772 | \$367,784 | 77.97% | \$3,269 | 3.37% | 0.26% | 3.12% | 4.54% | 4.46% |
| | Community Resource Credit Union | \$449,493 | \$382,809 | \$409,194 | 93.55% | \$2,827 | 4.14% | 0.45% | 3.70% | 13.08% | 14.75% |
| | Complex Community Federal Credit Union | \$465,271 | \$264,808 | \$413,116 | 64.10% | \$3,538 | 3.15% | 0.44% | 2.71% | 12.28% | 11.85% |
| | Primeway Federal Credit Union | \$471,529 | \$363,459 | \$429,814 | 84.56% | \$4,534 | 3.37% | 0.21% | 3.16% | 4.88% | 3.36% |
| | Resource One Credit Union | \$477,887 | \$387,336 | \$427,770 | 90.55% | \$2,941 | 4.37% | 0.39% | 3.98% | 11.22% | 12.62% |
| | Southwest Airlines Federal Credit Union | \$498,629 | \$323,734 | \$440,984 | 73.41% | \$5,249 | 4.41% | 1.30% | 3.11% | 16.67% | 18.17% |
| | Average of Asset Group B | \$366,176 | \$248,798 | \$319,174 | 77.80% | \$3,406 | 3.70% | 0.46% | 3.24% | 6.40% | 5.87% |
| Asset Group C - \$501 million to \$1 billion in total assets | | | | | | | | | | | |
| | Neches Federal Credit Union | \$503,890 | \$366,382 | \$429,072 | 85.39% | \$3,293 | 4.20% | 0.52% | 3.68% | 10.15% | 10.30% |
| | People's Trust Federal Credit Union | \$513,435 | \$357,113 | \$465,234 | 76.76% | \$6,458 | 3.05% | 0.16% | 2.89% | 3.46% | 3.41% |
| | FivePoint Credit Union | \$557,430 | \$421,356 | \$487,312 | 86.47% | \$2,942 | 4.36% | 0.52% | 3.84% | 4.86% | 5.72% |
| | Generations Community Federal Credit Union | \$563,931 | \$405,907 | \$510,993 | 79.43% | \$2,374 | 4.14% | 0.53% | 3.60% | (22.17)% | (24.29)% |
| | Members Choice Credit Union | \$564,536 | \$384,847 | \$481,453 | 79.93% | \$4,261 | 3.79% | 0.33% | 3.46% | 17.05% | 5.87% |
| | East Texas Professional Credit Union | \$585,999 | \$378,809 | \$468,513 | 80.85% | \$2,997 | 3.48% | 0.33% | 3.16% | 7.94% | 8.36% |
| | Greater Texas Federal Credit Union | \$599,814 | \$368,247 | \$545,969 | 67.45% | \$3,613 | 2.70% | 0.09% | 2.61% | 6.27% | 5.58% |
| | Houston Federal Credit Union | \$618,991 | \$387,007 | \$564,116 | 68.60% | \$4,254 | 2.74% | 0.21% | 2.53% | 4.65% | 4.71% |
| | Neighborhood Credit Union | \$630,111 | \$454,188 | \$553,248 | 82.09% | \$3,611 | 3.96% | 0.69% | 3.27% | 11.39% | 11.91% |
| | El Paso Area Teachers Federal Credit Union | \$638,027 | \$408,900 | \$559,850 | 73.04% | \$2,974 | 3.59% | 0.52% | 3.06% | 5.33% | 6.03% |
| | Smart Financial Credit Union | \$669,072 | \$387,507 | \$603,189 | 64.24% | \$2,841 | 3.55% | 0.23% | 3.31% | 5.99% | 7.97% |
| | First Service Credit Union | \$679,882 | \$523,429 | \$586,622 | 89.23% | \$4,059 | 4.25% | 0.66% | 3.59% | 18.55% | 26.83% |
| | Houston Police Federal Credit Union | \$682,924 | \$380,562 | \$582,795 | 65.30% | \$7,987 | 3.40% | 1.19% | 2.21% | 10.37% | 10.51% |
| | Gulf Coast Educators Federal Credit Union | \$692,308 | \$319,083 | \$507,328 | 62.89% | \$6,181 | 3.70% | 0.59% | 3.11% | 11.22% | 7.77% |
| | Brazos Valley Schools Credit Union | \$700,352 | \$221,714 | \$638,854 | 34.70% | \$4,716 | 2.60% | 0.32% | 2.25% | 3.63% | 3.58% |
| | Mobiloi Federal Credit Union | \$704,801 | \$586,088 | \$537,278 | 109.08% | \$4,062 | 4.08% | 0.60% | 3.48% | 15.21% | 22.29% |
| | Red River Federal Credit Union | \$807,144 | \$568,294 | \$713,064 | 79.70% | \$3,075 | 3.94% | 0.65% | 3.29% | 9.24% | 9.60% |
| | InTouch Credit Union | \$810,147 | \$639,994 | \$715,985 | 89.39% | \$3,840 | 3.27% | 0.37% | 2.90% | 4.80% | 4.96% |
| | Schlumberger Employees Credit Union | \$828,195 | \$187,901 | \$715,942 | 26.25% | \$21,795 | 2.06% | 0.04% | 2.02% | 1.29% | 0.37% |
| | Amoco Federal Credit Union | \$846,728 | \$552,583 | \$732,678 | 75.42% | \$4,492 | 2.91% | 0.59% | 2.43% | 7.21% | 9.75% |
| | Velocity Credit Union | \$854,145 | \$679,357 | \$692,969 | 98.04% | \$4,358 | 4.22% | 0.54% | 3.68% | 2.42% | 0.92% |
| | Amplify Credit Union | \$859,962 | \$727,366 | \$702,607 | 103.52% | \$4,332 | 4.08% | 0.55% | 3.53% | 2.52% | 3.03% |
| | Shell Federal Credit Union | \$881,129 | \$740,158 | \$778,077 | 95.13% | \$3,567 | 4.22% | 0.58% | 3.65% | 13.04% | 13.35% |
| | Fort Worth Community Credit Union | \$889,941 | \$608,598 | \$802,915 | 75.80% | \$4,552 | 3.02% | 0.39% | 2.62% | 6.68% | 7.41% |
| | United Heritage Credit Union | \$932,403 | \$773,257 | \$846,799 | 91.32% | \$4,745 | 3.14% | 0.42% | 2.71% | 8.01% | 8.28% |
| | DATCU Credit Union | \$933,110 | \$769,692 | \$795,229 | 96.79% | \$4,631 | 3.35% | 0.25% | 3.11% | 9.83% | 11.09% |
| | Average of Asset Group C | \$713,400 | \$484,552 | \$616,080 | 78.34% | \$4,847 | 3.53% | 0.46% | 3.08% | 6.88% | 7.13% |

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

June 30, 2017

Run Date: August 31, 2017

| | | 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 | | | | | | | | | | | |
| | FirstLight Federal Credit Union | \$1,021,843 | \$841,110 | \$925,320 | 90.90% | \$3,055 | 4.33% | 0.73% | 3.60% | 9.61% | 9.79% |
| | Texas Trust Credit Union | \$1,046,833 | \$805,870 | \$789,349 | 102.09% | \$4,344 | 2.96% | 0.50% | 2.46% | 4.97% | 8.22% |
| | Firstmark Credit Union | \$1,064,992 | \$758,804 | \$881,595 | 86.07% | \$3,797 | 3.89% | 0.69% | 3.20% | 10.14% | 5.91% |
| | First Community Credit Union | \$1,278,872 | \$1,057,538 | \$1,138,881 | 92.86% | \$4,228 | 3.39% | 0.41% | 2.97% | 4.82% | 4.17% |
| | A+ Federal Credit Union | \$1,359,002 | \$1,010,924 | \$1,224,632 | 82.55% | \$3,698 | 3.31% | 0.34% | 2.97% | 7.78% | 8.48% |
| | Credit Union Of Texas | \$1,375,318 | \$1,145,219 | \$1,181,393 | 96.94% | \$3,191 | 4.07% | 0.47% | 3.60% | 4.14% | 2.19% |
| | Austin Telco Federal Credit Union | \$1,439,400 | \$778,536 | \$1,260,735 | 61.75% | \$7,382 | 2.37% | 0.41% | 1.95% | 2.83% | 2.41% |
| | Advancial Federal Credit Union | \$1,455,200 | \$1,260,300 | \$1,193,285 | 105.62% | \$6,897 | 3.40% | 0.80% | 2.59% | 13.05% | 15.34% |
| | Texans Credit Union | \$1,592,321 | \$794,816 | \$1,506,663 | 52.75% | \$6,499 | 2.46% | 0.09% | 2.37% | 7.87% | 7.36% |
| | JSC Federal Credit Union | \$2,020,305 | \$562,171 | \$1,797,515 | 31.27% | \$8,959 | 1.90% | 0.37% | 1.53% | 4.53% | 4.42% |
| | EECU | \$2,054,737 | \$1,538,237 | \$1,777,727 | 86.53% | \$6,391 | 3.10% | 0.56% | 2.54% | 7.57% | 7.37% |
| | University Federal Credit Union | \$2,209,051 | \$1,894,821 | \$1,963,429 | 96.51% | \$3,383 | 3.58% | 0.10% | 3.48% | 8.83% | 8.65% |
| | Navy Army Community Credit Union | \$2,637,148 | \$2,271,860 | \$2,355,531 | 96.45% | \$5,860 | 4.04% | 1.08% | 2.96% | 11.13% | 11.28% |
| | GECU | \$2,644,516 | \$2,286,571 | \$2,267,310 | 100.85% | \$3,377 | 4.61% | 0.69% | 3.93% | 12.20% | 11.73% |
| | Credit Human Federal Credit Union | \$2,933,260 | \$2,750,834 | \$2,265,007 | 121.45% | \$4,004 | 4.43% | 0.91% | 3.52% | 3.43% | 9.72% |
| | Texas Dow Employees Credit Union | \$3,059,691 | \$2,833,290 | \$2,452,247 | 115.54% | \$4,188 | 4.34% | 0.50% | 3.85% | 6.14% | 9.50% |
| | American Airlines Federal Credit Union | \$6,538,935 | \$4,032,035 | \$5,836,111 | 69.09% | \$9,907 | 2.65% | 1.17% | 1.48% | 3.99% | 3.86% |
| | Randolph-Brooks Federal Credit Union | \$8,247,852 | \$6,133,001 | \$6,669,595 | 91.95% | \$4,532 | 3.05% | 0.44% | 2.61% | 12.74% | 12.67% |
| | Security Service Federal Credit Union | \$9,580,435 | \$8,666,413 | \$7,638,508 | 113.46% | \$5,601 | 3.72% | 0.81% | 2.91% | 4.80% | (1.48%) |
| | Average of Asset Group D | \$2,818,932 | \$2,180,124 | \$2,374,991 | 89.19% | \$5,226 | 3.45% | 0.58% | 2.87% | 7.40% | 7.45% |

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

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPLs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets | | | | | | | | |
| | Martin Luther King Credit Union | \$307 | \$39 | 34.51% | 5.31% | 15.38% | 28.26% | 12.70% |
| | Assumption Beaumont Federal Credit Union | \$493 | \$0 | 0.00% | 1.00% | NA | 0.00% | 0.00% |
| | All Saints Catholic Federal Credit Union | \$528 | \$0 | 0.00% | 4.24% | NA | 0.00% | 0.00% |
| | Lynn Co Federal Credit Union | \$587 | \$0 | 0.00% | 1.40% | NA | 0.00% | 0.00% |
| | Paris District Credit Union | \$613 | \$0 | 0.00% | 0.81% | NA | 0.00% | 0.00% |
| | Musicians Federal Credit Union | \$618 | \$0 | 0.00% | 1.79% | NA | 0.00% | 0.00% |
| | Good Street Baptist Church Federal Credit Union | \$642 | \$55 | 18.27% | 2.99% | 16.36% | 110.00% | 8.57% |
| | Texas Lee Federal Credit Union | \$658 | \$0 | 0.00% | 0.00% | NA | 0.00% | 0.00% |
| | Jafari No-Interest Credit Union | \$772 | \$0 | 0.00% | 2.78% | NA | 0.00% | 0.00% |
| | St. Stephens Federal Credit Union | \$775 | \$12 | 4.32% | 16.91% | 391.67% | 2.48% | 1.55% |
| | T & FS Employee Credit Union | \$867 | \$2 | 0.29% | 2.46% | 850.00% | 0.92% | 0.23% |
| | Pear Orchard Federal Credit Union | \$878 | \$26 | 4.58% | 1.94% | 42.31% | 14.13% | 2.96% |
| | I.B.E.W. Local #681 Credit Union | \$880 | \$1 | 0.20% | 0.39% | 200.00% | 0.83% | 0.11% |
| | Redeemer Federal Credit Union | \$940 | \$0 | 0.00% | 2.39% | NA | 0.00% | 0.00% |
| | Brentwood Baptist Church Federal Credit Union | \$1,119 | \$48 | 5.71% | 2.26% | 39.58% | 40.00% | 4.29% |
| | Littlefield School Employees Federal Credit Union | \$1,190 | \$4 | 0.79% | 0.39% | 50.00% | 2.47% | 0.34% |
| | Pilgrim CUCC Federal Credit Union | \$1,200 | \$6 | 0.94% | 1.73% | 183.33% | 4.80% | 0.50% |
| | S W E Federal Credit Union | \$1,281 | \$0 | 0.00% | 0.31% | NA | 0.00% | 0.00% |
| | Teachers Alliance Federal Credit Union | \$1,295 | \$74 | 17.79% | 7.21% | 40.54% | 19.22% | 5.71% |
| | Faith Cooperative Federal Credit Union | \$1,310 | \$91 | 12.10% | 4.52% | 37.36% | 65.52% | 6.95% |
| | Witco Houston Employees Credit Union | \$1,418 | \$33 | 2.41% | 1.46% | 60.61% | 9.27% | 2.33% |
| | Saint Lukes Community Federal Credit Union | \$1,425 | \$0 | 0.00% | 0.85% | NA | 0.00% | 0.00% |
| | Empowerment Community Development Federal Credit Union | \$1,574 | \$24 | 3.51% | 1.17% | 33.33% | 24.49% | 1.52% |
| | Highway Employees Credit Union | \$1,582 | \$8 | 0.71% | 0.18% | 25.00% | 1.90% | 0.51% |
| | G P M Federal Credit Union | \$1,647 | \$0 | 0.00% | 3.07% | NA | 0.00% | 0.00% |
| | Orange County Teachers Credit Union | \$1,694 | \$55 | 23.01% | 5.02% | 21.82% | 12.33% | 3.25% |
| | W T N M Atlantic Federal Credit Union | \$1,708 | \$47 | 6.14% | 2.22% | 36.17% | 13.78% | 2.75% |
| | Salt Employees Federal Credit Union | \$1,865 | \$5 | 0.47% | 0.85% | 180.00% | 0.72% | 0.27% |
| | Our Mother of Mercy Parish Houston Federal Credit Union | \$2,016 | \$0 | 0.00% | 0.78% | NA | 0.00% | 0.00% |
| | American Baptist Association Credit Union | \$2,089 | \$85 | 4.75% | 0.84% | 17.65% | 40.48% | 4.07% |
| | IBEW LU 278 Federal Credit Union | \$2,125 | \$20 | 1.80% | 3.69% | 205.00% | 16.34% | 0.94% |
| | Goodyear San Angelo Federal Credit Union | \$2,167 | \$0 | 0.00% | 2.25% | NA | 0.00% | 0.00% |
| | Lehrer Interests Credit Union | \$2,246 | \$0 | 0.00% | 0.38% | NA | 0.00% | 0.00% |
| | Pasadena Postal Credit Union | \$2,367 | \$0 | 0.00% | 0.15% | NA | 0.00% | 0.00% |
| | Sugar Growers Federal Credit Union | \$2,433 | \$1 | 0.16% | 3.62% | NM | 0.11% | 0.04% |
| | Covenant Savings Federal Credit Union | \$2,643 | \$0 | 0.00% | 0.22% | NA | 0.00% | 0.00% |
| | Corpus Christi S.P. Credit Union | \$2,676 | \$48 | 2.23% | 3.99% | 179.17% | 6.32% | 1.79% |
| | Kilgore Shell Employees Federal Credit Union | \$2,709 | \$0 | 0.00% | 0.46% | NA | 0.00% | 0.00% |
| | First United Credit Union | \$2,863 | \$9 | 0.39% | 0.39% | 100.00% | 1.09% | 0.31% |
| | Light Commerce Credit Union | \$3,024 | \$2 | 0.09% | 0.70% | 750.00% | 0.37% | 0.07% |
| | T. H. D. District 17 Credit Union | \$3,047 | \$14 | 0.83% | 0.59% | 71.43% | 1.96% | 0.46% |
| | Navarro Credit Union | \$3,074 | \$41 | 2.95% | 1.22% | 41.46% | 3.91% | 1.33% |
| | Sweeny Teachers Federal Credit Union | \$3,085 | \$27 | 1.55% | 0.06% | 3.70% | 8.41% | 0.88% |
| | Vidor Teachers Federal Credit Union | \$3,108 | \$11 | 0.51% | 0.09% | 18.18% | 2.24% | 0.35% |
| | SP Trainmen Federal Credit Union | \$3,367 | \$1 | 0.12% | 0.62% | 500.00% | 0.10% | 0.03% |
| | Pampa Municipal Credit Union | \$3,538 | \$65 | 2.17% | 1.10% | 50.77% | 20.25% | 1.84% |
| | Galveston School Employees Federal Credit Union | \$3,609 | \$56 | 2.55% | 1.55% | 60.71% | 14.93% | 1.55% |
| | Federal Employees Credit Union | \$3,895 | \$0 | 0.00% | 0.19% | NA | 0.00% | 0.00% |
| | Longview Federal Credit Union | \$3,912 | \$78 | 3.68% | 0.99% | 26.92% | 10.85% | 1.99% |
| | Plains Federal Credit Union | \$3,952 | \$24 | 0.98% | 0.65% | 66.67% | 4.27% | 0.61% |
| | Thd-6 Credit Union | \$3,973 | \$57 | 2.03% | 1.03% | 50.88% | 12.15% | 1.43% |
| | B P S Federal Credit Union | \$3,974 | \$2 | 0.17% | 0.69% | 400.00% | 0.12% | 0.05% |
| | Union Pacific Employees Credit Union | \$4,001 | \$2 | 0.11% | 6.45% | NM | 0.26% | 0.05% |
| | Oak Farms Employees Credit Union | \$4,011 | \$49 | 1.65% | 0.84% | 51.02% | 4.82% | 1.22% |
| | Houston Belt & Terminal Federal Credit Union | \$4,305 | \$41 | 1.64% | 0.60% | 36.59% | 4.01% | 0.95% |
| | IBEW 116 Federal Credit Union | \$4,344 | \$0 | 0.00% | 0.50% | NA | 0.00% | 0.00% |
| | Belton Federal Credit Union | \$4,391 | \$26 | 1.72% | 0.99% | 57.69% | 5.08% | 0.59% |
| | Waconized Federal Credit Union | \$4,415 | \$111 | 5.05% | 1.77% | 35.14% | 10.31% | 2.51% |

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.

Asset Quality

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPLs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | Intercorp Credit Union | \$4,523 | \$12 | 0.47% | 0.55% | 116.67% | 1.60% | 0.27% |
| | Del Rio S.P. Credit Union | \$4,538 | \$18 | 1.96% | 1.30% | 66.67% | 1.16% | 0.40% |
| | Port of Houston Warehouse Federal Credit Union | \$4,661 | \$35 | 3.76% | 6.23% | 165.71% | 5.04% | 0.75% |
| | Highway District 9 Credit Union | \$4,685 | \$28 | 1.70% | 1.89% | 110.71% | 2.82% | 0.60% |
| | Promise Credit Union | \$4,707 | \$57 | 2.10% | 7.90% | 375.44% | 14.54% | 1.21% |
| | Prairie View Federal Credit Union | \$4,723 | \$11 | 0.64% | 5.78% | 900.00% | 2.31% | 0.23% |
| | Pollock Employees Credit Union | \$4,725 | \$86 | 2.33% | 0.52% | 22.09% | 14.26% | 1.82% |
| | Mount Carmel Church Federal Credit Union | \$4,854 | \$23 | 0.96% | 1.29% | 134.78% | 2.68% | 0.47% |
| | Peco Federal Credit Union | \$5,026 | \$41 | 2.17% | 4.50% | 207.32% | 8.76% | 0.82% |
| | Farmers Branch City Employees Federal Credit Union | \$5,056 | \$11 | 0.53% | 0.29% | 54.55% | 1.12% | 0.22% |
| | Guardian 1st Federal Credit Union | \$5,089 | \$37 | 1.41% | 0.68% | 48.65% | 12.85% | 0.73% |
| | CASE Federal Credit Union | \$5,120 | \$23 | 1.36% | 0.24% | 17.39% | 3.26% | 0.45% |
| | Everman Parkway Credit Union | \$5,146 | \$5 | 0.14% | 1.14% | 820.00% | 0.33% | 0.10% |
| | Coastal Teachers Federal Credit Union | \$5,172 | \$37 | 1.28% | 0.31% | 24.32% | 8.55% | 0.72% |
| | Lefors Federal Credit Union | \$5,278 | \$72 | 2.46% | 1.47% | 59.72% | 8.85% | 1.36% |
| | NCE Credit Union | \$5,292 | \$2 | 0.06% | 0.15% | 250.00% | 0.20% | 0.04% |
| | Houston Musicians Federal Credit Union | \$5,375 | \$14 | 0.51% | 2.69% | 528.57% | 1.93% | 0.26% |
| | Oak Cliff Christian Federal Credit Union | \$5,455 | \$52 | 1.42% | 0.98% | 69.23% | 10.20% | 0.95% |
| | M E C O Federal Credit Union | \$5,643 | \$5 | 0.18% | 0.18% | 100.00% | 0.52% | 0.09% |
| | City of Deer Park Federal Credit Union | \$5,764 | \$4 | 0.15% | 0.41% | 275.00% | 0.40% | 0.07% |
| | United Savers Trust Credit Union | \$5,924 | \$87 | 1.79% | 1.07% | 59.77% | 21.27% | 1.47% |
| | Skel-Tex Credit Union | \$5,954 | \$126 | 3.99% | 1.90% | 47.62% | 10.55% | 2.12% |
| | Jackson County Federal Credit Union | \$6,021 | \$3 | 0.06% | 0.57% | 900.00% | 0.55% | 0.05% |
| | Cochran County Schools Federal Credit Union | \$6,080 | \$125 | 3.46% | 1.25% | 36.00% | 16.04% | 2.06% |
| | Midwestern State University Credit Union | \$6,111 | \$11 | 0.48% | 0.48% | 100.00% | 1.10% | 0.18% |
| | Lubbock Telco Federal Credit Union | \$6,155 | \$42 | 2.10% | 0.65% | 30.95% | 2.67% | 0.68% |
| | Galveston Government Employees Credit Union | \$6,165 | \$30 | 0.64% | 0.24% | 36.67% | 6.79% | 0.49% |
| | ACU Credit Union | \$6,202 | \$41 | 1.06% | 0.54% | 51.22% | 3.53% | 0.66% |
| | Highway District 2 Credit Union | \$6,223 | \$41 | 1.71% | 0.63% | 36.59% | 3.44% | 0.66% |
| | Local 20 IBEW Federal Credit Union | \$6,487 | \$164 | 5.10% | 1.52% | 29.88% | 32.16% | 2.53% |
| | ILA 28 Federal Credit Union | \$6,492 | \$15 | 0.63% | 0.42% | 66.67% | 0.94% | 0.23% |
| | Team Financial Federal Credit Union | \$6,504 | \$158 | 3.89% | 0.42% | 10.76% | 33.03% | 2.43% |
| | Frio County Federal Credit Union | \$6,518 | \$74 | 1.50% | 0.49% | 32.43% | 7.09% | 1.14% |
| | Electric Utilities Credit Union | \$6,621 | \$50 | 2.10% | 1.72% | 82.00% | 5.88% | 0.76% |
| | Texas Farm Bureau Federal Credit Union | \$6,632 | \$12 | 0.38% | 2.24% | 591.67% | 0.91% | 0.18% |
| | I.B.E.W. LU 66 Federal Credit Union | \$6,671 | \$36 | 0.62% | 0.61% | 97.22% | 5.33% | 0.54% |
| | E E South Texas Credit Union | \$6,675 | \$0 | 0.00% | 3.05% | NA | 0.00% | 0.00% |
| | Port of Houston Credit Union | \$6,709 | \$64 | 1.20% | 0.85% | 70.31% | 3.89% | 0.95% |
| | Brownsville City Employees Federal Credit Union | \$6,799 | \$16 | 0.43% | 0.48% | 112.50% | 1.00% | 0.24% |
| | FCI Federal Credit Union | \$6,858 | \$121 | 2.26% | 0.65% | 28.93% | 10.96% | 1.76% |
| | Bivins Federal Credit Union | \$6,995 | \$268 | 9.04% | 1.55% | 17.16% | 25.00% | 3.83% |
| | Express-News Federal Credit Union | \$7,207 | \$46 | 0.95% | 0.27% | 28.26% | 5.44% | 0.64% |
| | Victoria City-County Employees Federal Credit Union | \$7,254 | \$49 | 1.63% | 0.40% | 24.49% | 4.44% | 0.68% |
| | C-T Waco Federal Credit Union | \$7,266 | \$91 | 2.33% | 1.18% | 50.55% | 16.09% | 1.25% |
| | South Texas Regional Federal Credit Union | \$7,274 | \$45 | 0.88% | 0.37% | 42.22% | 7.48% | 0.62% |
| | Vatat Credit Union | \$7,284 | \$0 | 0.00% | 0.21% | NA | 0.00% | 0.00% |
| | Seminole Public Schools Federal Credit Union | \$7,287 | \$101 | 3.39% | 0.74% | 21.78% | 6.50% | 1.39% |
| | Hale County Teachers Federal Credit Union | \$7,340 | \$25 | 0.44% | 0.14% | 32.00% | 3.10% | 0.34% |
| | TC Teachers Federal Credit Union | \$7,399 | \$145 | 6.40% | 0.13% | 2.07% | 11.05% | 1.96% |
| | Andrews School Federal Credit Union | \$7,477 | \$68 | 2.79% | 1.40% | 50.00% | 4.39% | 0.91% |
| | Moore County Schools Federal Credit Union | \$7,555 | \$112 | 2.86% | 1.33% | 46.43% | 12.50% | 1.48% |
| | Jackson County Teachers Federal Credit Union | \$7,572 | \$0 | 0.00% | 0.34% | NA | 0.00% | 0.00% |
| | Hilco Federal Credit Union | \$7,687 | \$17 | 0.44% | 0.52% | 117.65% | 3.70% | 0.22% |
| | Coburn Credit Union | \$7,695 | \$71 | 2.04% | 0.72% | 35.21% | 6.67% | 0.92% |
| | Mount Olive Baptist Church Federal Credit Union | \$7,741 | \$57 | 1.36% | 0.19% | 14.04% | 5.46% | 0.74% |
| | Morris Sheppard Texarkana Federal Credit Union | \$7,882 | \$91 | 1.51% | 0.97% | 63.74% | 9.31% | 1.15% |
| | Marathon Republic Federal Credit Union | \$8,014 | \$39 | 0.93% | 0.43% | 46.15% | 4.39% | 0.49% |
| | Sherwin Federal Credit Union | \$8,054 | \$11 | 0.26% | 1.78% | 681.82% | 0.41% | 0.14% |

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
June 30, 2017
Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPLs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | Local 142 Federal Credit Union | \$8,213 | \$35 | 1.18% | 1.51% | 128.57% | 4.24% | 0.43% |
| | STEC Federal Credit Union | \$8,306 | \$16 | 0.68% | 0.30% | 43.75% | 1.37% | 0.19% |
| | Yoakum County Federal Credit Union | \$9,019 | \$1 | 0.02% | 1.01% | NM | 0.06% | 0.01% |
| | Met Tran Federal Credit Union | \$9,060 | \$56 | 1.36% | 1.04% | 76.79% | 3.77% | 0.62% |
| | Sweetwater Regional Federal Credit Union | \$9,067 | \$0 | 0.00% | 1.45% | NA | 0.00% | 0.00% |
| | Fannin County Teachers Federal Credit Union | \$9,121 | \$64 | 0.94% | 0.48% | 51.56% | 3.35% | 0.70% |
| | Southeast Texas Employees Federal Credit Union | \$9,348 | \$112 | 1.92% | 0.53% | 27.68% | 12.19% | 1.20% |
| | Methodist Hospital Employees Federal Credit Union | \$9,705 | \$124 | 3.46% | 2.73% | 79.03% | 16.08% | 1.28% |
| | Cen Tex Manufacturing Credit Union | \$9,729 | \$44 | 0.76% | 1.72% | 225.00% | 3.43% | 0.45% |
| | Ben E. Keith Employees Federal Credit Union | \$9,807 | \$67 | 1.40% | 0.65% | 46.27% | 4.55% | 0.68% |
| | Port Terminal Federal Credit Union | \$9,807 | \$22 | 0.94% | 0.89% | 95.45% | 0.74% | 0.22% |
| | Texas Workforce Credit Union | \$9,848 | \$98 | 1.20% | 1.82% | 151.02% | 9.76% | 1.00% |
| | Longview Consolidated Credit Union | \$9,858 | \$26 | 0.35% | 0.67% | 192.31% | 1.21% | 0.26% |
| | Victoria Federal Credit Union | \$9,978 | \$8 | 0.16% | 0.80% | 487.50% | 0.89% | 0.08% |
| | Tex-Mex Credit Union | \$9,980 | \$65 | 1.24% | 0.76% | 61.54% | 2.57% | 0.65% |
| | Scurry County School Federal Credit Union | \$10,092 | \$157 | 3.55% | 2.35% | 66.24% | 8.15% | 1.56% |
| | Natural Resources Conservation Service Federal Credit Union | \$10,363 | \$100 | 2.06% | 0.43% | 21.00% | 8.20% | 0.96% |
| | E M O T Federal Credit Union | \$10,653 | \$57 | 1.85% | 2.04% | 110.53% | 2.04% | 0.54% |
| | T & P Longview Federal Credit Union | \$10,656 | \$165 | 2.11% | 0.38% | 18.18% | 7.97% | 1.55% |
| | SAFE Credit Union | \$10,871 | \$11 | 0.25% | 1.25% | 490.91% | 3.39% | 0.10% |
| | Germania Credit Union | \$11,018 | \$17 | 0.24% | 0.45% | 188.24% | 1.22% | 0.15% |
| | Employees United Federal Credit Union | \$11,148 | \$39 | 1.05% | 0.35% | 33.33% | 1.28% | 0.35% |
| | Wharton County Teachers Credit Union | \$11,185 | \$1 | 0.17% | 0.00% | 0.00% | 0.05% | 0.01% |
| | Sweetex Credit Union | \$11,250 | \$0 | 0.00% | 0.03% | NA | 0.00% | 0.00% |
| | Local 24 Employees Federal Credit Union | \$11,313 | \$75 | 2.66% | 1.49% | 56.00% | 5.94% | 0.66% |
| | Member Preferred Federal Credit Union | \$11,364 | \$212 | 2.36% | 0.84% | 35.85% | 14.75% | 1.87% |
| | Angelina County Teachers Credit Union | \$11,897 | \$25 | 0.49% | 0.14% | 28.00% | 1.62% | 0.21% |
| | Refugio County Federal Credit Union | \$11,911 | \$120 | 1.92% | 0.54% | 28.33% | 6.64% | 1.01% |
| | Texarkana Terminal Employees Federal Credit Union | \$11,913 | \$73 | 0.85% | 1.30% | 152.05% | 6.23% | 0.61% |
| | Swamp Federal Credit Union | \$11,948 | \$5 | 0.07% | 0.17% | 240.00% | 0.32% | 0.04% |
| | Highway District 19 Employees Credit Union | \$11,995 | \$0 | 0.00% | 0.45% | NA | 0.48% | 0.00% |
| | Marshall T&P Employees Federal Credit Union | \$12,143 | \$5 | 0.06% | 0.75% | NM | 0.23% | 0.04% |
| | Laredo Fire Department Federal Credit Union | \$12,223 | \$47 | 0.45% | 0.89% | 197.87% | 3.21% | 0.38% |
| | Pasadena Municipal Federal Credit Union | \$12,359 | \$0 | 0.00% | 0.43% | NA | 0.00% | 0.00% |
| | Texoma Federal Credit Union | \$12,413 | \$204 | 4.33% | 1.44% | 33.33% | 8.12% | 1.64% |
| | 1st University Credit Union | \$12,581 | \$368 | 4.10% | 0.57% | 13.86% | 38.61% | 2.93% |
| | F C S Federal Credit Union | \$12,600 | \$36 | 0.71% | 0.32% | 44.44% | 0.94% | 0.29% |
| | Friona Texas Federal Credit Union | \$12,648 | \$0 | 0.00% | 1.07% | NA | 0.00% | 0.00% |
| | Brownfield Federal Credit Union | \$12,720 | \$126 | 2.45% | 0.31% | 12.70% | 3.34% | 0.99% |
| | TxDOT Credit Union | \$12,783 | \$33 | 0.31% | 0.59% | 193.94% | 2.13% | 0.26% |
| | Reeves County Teachers Credit Union | \$12,842 | \$392 | 4.11% | 0.52% | 12.76% | 31.66% | 3.05% |
| | Neiman Marcus Group Employees Federal Credit Union | \$12,930 | \$61 | 0.98% | 1.97% | 200.00% | 3.98% | 0.47% |
| | PamCel Community Federal Credit Union | \$13,023 | \$21 | 0.46% | 0.35% | 76.19% | 0.96% | 0.16% |
| | Cherokee County Teachers Federal Credit Union | \$13,092 | \$82 | 1.17% | 1.58% | 134.15% | 3.73% | 0.63% |
| | Family 1st Of Texas Federal Credit Union | \$13,485 | \$103 | 1.00% | 0.94% | 94.17% | 4.93% | 0.76% |
| | Gulf Shore Federal Credit Union | \$13,537 | \$50 | 0.75% | 0.34% | 46.00% | 4.91% | 0.37% |
| | Third Coast Federal Credit Union | \$13,687 | \$24 | 0.39% | 3.16% | 808.33% | 1.11% | 0.18% |
| | Alba Golden Federal Credit Union | \$13,757 | \$23 | 0.31% | 0.69% | 221.74% | 1.07% | 0.17% |
| | Central Texas Teachers Credit Union | \$13,956 | \$24 | 0.66% | 1.94% | 291.67% | 1.53% | 0.17% |
| | P.I.E. Credit Union | \$14,042 | \$48 | 1.06% | 0.46% | 43.75% | 2.43% | 0.34% |
| | ILA 1351 Federal Credit Union | \$14,324 | \$49 | 0.83% | 0.61% | 73.47% | 2.01% | 0.34% |
| | IBEW Community Federal Credit Union | \$14,393 | \$185 | 1.75% | 0.16% | 9.19% | 13.16% | 1.29% |
| | First Priority Credit Union | \$14,417 | \$41 | 0.70% | 0.50% | 70.73% | 3.23% | 0.28% |
| | Linkage Credit Union | \$14,610 | \$163 | 2.13% | 1.38% | 65.03% | 7.24% | 1.12% |
| | Pampa Teachers Federal Credit Union | \$14,650 | \$236 | 2.22% | 0.64% | 28.81% | 16.19% | 1.61% |
| | Ellis County Teachers & Employees Federal Credit Union | \$14,679 | \$30 | 0.41% | 1.12% | 273.33% | 1.66% | 0.20% |
| | MOPAC Employees Federal Credit Union | \$14,769 | \$61 | 0.54% | 0.57% | 104.92% | 5.78% | 0.41% |
| | Texhillco School Employees Federal Credit Union | \$14,950 | \$230 | 1.86% | 0.36% | 19.57% | 19.88% | 1.54% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | Corpus Christi Postal Employees Credit Union | \$15,105 | \$14 | 0.21% | 0.24% | 114.29% | 0.74% | 0.09% |
| | Cowboy Country Federal Credit Union | \$15,210 | \$415 | 4.02% | 1.08% | 26.75% | 22.29% | 2.73% |
| | Homeport Federal Credit Union | \$15,289 | \$175 | 2.25% | 1.48% | 65.71% | 10.34% | 1.14% |
| | Ward County Credit Union | \$15,292 | \$47 | 1.10% | 0.38% | 34.04% | 3.26% | 0.31% |
| | Victoria Teachers Federal Credit Union | \$15,455 | \$1 | 0.02% | 0.41% | NM | 0.02% | 0.01% |
| | National Oilwell Varco Employees Credit Union | \$15,560 | \$7 | 0.29% | 1.96% | 671.43% | 0.23% | 0.04% |
| | U S I Federal Credit Union | \$15,727 | \$41 | 0.91% | 0.44% | 48.78% | 0.85% | 0.26% |
| | Brazos Community Credit Union | \$15,743 | \$84 | 0.67% | 0.50% | 73.81% | 2.26% | 0.53% |
| | Coastal Bend Post Office Federal Credit Union | \$15,836 | \$45 | 0.78% | 0.94% | 120.00% | 1.71% | 0.28% |
| | Texas Community Federal Credit Union | \$16,125 | \$119 | 0.95% | 1.11% | 116.81% | 5.20% | 0.74% |
| | Waco Federal Credit Union | \$16,128 | \$18 | 0.33% | 0.18% | 55.56% | 1.45% | 0.11% |
| | Alpine Community Credit Union | \$16,171 | \$490 | 9.15% | 5.71% | 62.45% | 27.33% | 3.03% |
| | Reed Credit Union | \$16,333 | \$8 | 0.42% | 0.69% | 162.50% | 0.32% | 0.05% |
| | Liberty County Teachers Federal Credit Union | \$16,545 | \$115 | 1.19% | 0.82% | 68.70% | 7.98% | 0.70% |
| | Temple-Inland Federal Credit Union | \$16,656 | \$145 | 1.57% | 0.58% | 36.55% | 7.07% | 0.87% |
| | Temple Santa Fe Community Credit Union | \$16,697 | \$11 | 0.11% | 0.35% | 309.09% | 1.05% | 0.07% |
| | Baker Hughes Federal Credit Union | \$16,871 | \$49 | 1.45% | 0.30% | 20.41% | 2.81% | 0.29% |
| | Odessa Employees Credit Union | \$16,952 | \$11 | 0.12% | 0.13% | 109.09% | 0.45% | 0.06% |
| | Grand Prairie Credit Union | \$17,153 | \$10 | 0.12% | 0.32% | 260.00% | 0.59% | 0.06% |
| | Amarillo Postal Employees Credit Union | \$17,388 | \$43 | 0.56% | 0.36% | 65.12% | 1.65% | 0.25% |
| | Borger Federal Credit Union | \$17,453 | \$1 | 0.01% | 0.10% | NM | 0.05% | 0.01% |
| | Anderson County Federal Credit Union | \$17,517 | \$147 | 4.36% | 1.75% | 40.14% | 5.03% | 0.84% |
| | Rocket Federal Credit Union | \$17,592 | \$53 | 0.36% | 0.23% | 64.15% | 3.36% | 0.30% |
| | Concho Valley Credit Union | \$17,685 | \$9 | 0.11% | 0.24% | 211.11% | 0.49% | 0.05% |
| | C-E Federal Credit Union | \$18,112 | \$33 | 0.27% | 0.30% | 109.09% | 2.54% | 0.18% |
| | Texas Health Resources Credit Union | \$18,369 | \$133 | 1.26% | 1.25% | 99.25% | 8.58% | 0.72% |
| | Seagoville Federal Credit Union | \$18,503 | \$70 | 1.26% | 0.70% | 55.71% | 2.67% | 0.38% |
| | Port Arthur Community Federal Credit Union | \$18,594 | \$77 | 0.64% | 0.98% | 153.25% | 3.16% | 0.41% |
| | Midland Municipal Employees Credit Union | \$18,812 | \$27 | 0.68% | 1.21% | 177.78% | 1.47% | 0.14% |
| | Dallas U.P. Employees Credit Union | \$19,419 | \$186 | 2.18% | 1.61% | 74.19% | 3.79% | 0.96% |
| | Kingsville Area Educators Federal Credit Union | \$19,595 | \$126 | 2.17% | 6.44% | 296.83% | 7.49% | 0.64% |
| | Tyler City Employees Credit Union | \$19,670 | \$127 | 1.07% | 0.41% | 38.58% | 4.11% | 0.65% |
| | McLennan County Employees Federal Credit Union | \$19,713 | \$6 | 0.10% | 1.86% | NM | 0.12% | 0.03% |
| | Fellowship Credit Union | \$20,656 | \$119 | 1.08% | 0.43% | 39.50% | 2.56% | 0.58% |
| | Union Fidelity Federal Credit Union | \$20,771 | \$39 | 0.57% | 1.13% | 197.44% | 1.15% | 0.19% |
| | LiFE Federal Credit Union | \$21,048 | \$99 | 0.55% | 0.38% | 69.70% | 4.45% | 0.47% |
| | Corner Stone Credit Union | \$21,429 | \$264 | 1.67% | 2.87% | 172.35% | 14.33% | 1.23% |
| | LCRA Credit Union | \$21,578 | \$12 | 0.10% | 0.40% | 383.33% | 0.44% | 0.06% |
| | Northeast Panhandle Teachers Federal Credit Union | \$21,752 | \$4 | 0.03% | 0.58% | NM | 0.13% | 0.02% |
| | Valwood Park Federal Credit Union | \$21,947 | \$91 | 0.69% | 0.24% | 35.16% | 2.81% | 0.41% |
| | McMurrey Federal Credit Union | \$22,399 | \$96 | 0.57% | 0.21% | 37.50% | 3.63% | 0.43% |
| | Southern Star Credit Union | \$22,406 | \$371 | 3.56% | 1.10% | 31.00% | 11.21% | 1.66% |
| | Wichita Falls Federal Credit Union | \$22,472 | \$14 | 0.14% | 0.63% | 442.86% | 0.58% | 0.06% |
| | LeTourneau Federal Credit Union | \$22,683 | \$9 | 0.37% | 0.24% | 66.67% | 0.18% | 0.04% |
| | Local Federal Credit Union | \$22,720 | \$379 | 2.50% | 0.79% | 31.66% | 9.05% | 1.67% |
| | Tip of Texas Federal Credit Union | \$23,582 | \$131 | 1.29% | 2.38% | 184.73% | 3.75% | 0.56% |
| | Mid-Tex Federal Credit Union | \$23,767 | \$193 | 1.44% | 0.63% | 43.52% | 11.10% | 0.81% |
| | San Angelo Federal Credit Union | \$24,030 | \$18 | 0.13% | 0.15% | 122.22% | 1.75% | 0.07% |
| | Yantis Federal Credit Union | \$24,237 | \$101 | 0.72% | 0.92% | 127.72% | 2.93% | 0.42% |
| | Northeast Texas Teachers Federal Credit Union | \$24,632 | \$162 | 1.78% | 0.24% | 13.58% | 5.50% | 0.66% |
| | TexStar Federal Credit Union | \$24,706 | \$5 | 0.08% | 0.31% | 380.00% | 0.24% | 0.02% |
| | Texas People Federal Credit Union | \$24,844 | \$57 | 0.34% | 0.60% | 177.19% | 1.48% | 0.23% |
| | Abilene Federal Credit Union | \$24,892 | \$214 | 1.74% | 1.17% | 67.29% | 4.60% | 0.86% |
| | Greater Central Texas Federal Credit Union | \$25,806 | \$0 | 0.00% | 0.22% | NA | 0.00% | 0.00% |
| | Angelina Federal Employees Credit Union | \$25,926 | \$74 | 0.42% | 0.53% | 127.03% | 2.08% | 0.29% |
| | Fedstar Credit Union | \$26,219 | \$47 | 0.38% | 0.63% | 165.96% | 2.12% | 0.18% |
| | United Energy Credit Union | \$26,517 | \$144 | 1.09% | 1.24% | 113.89% | 2.98% | 0.54% |

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

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | | |
|---|--|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPLs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | Bayou City Federal Credit Union | \$26,683 | \$126 | 1.56% | 1.16% | 74.60% | 9.49% | 0.47% |
| | Common Cents Federal Credit Union | \$27,036 | \$314 | 1.57% | 0.53% | 33.44% | 7.87% | 1.16% |
| | Shared Resources Credit Union | \$27,540 | \$289 | 1.41% | 0.61% | 43.25% | 9.48% | 1.05% |
| | Alcon Employees Federal Credit Union | \$27,544 | \$105 | 0.72% | 0.11% | 15.24% | 1.80% | 0.38% |
| | Matagorda County Credit Union | \$27,942 | \$90 | 0.81% | 0.26% | 32.22% | 2.99% | 0.32% |
| | Golden Triangle Federal Credit Union | \$28,017 | \$30 | 0.24% | 0.31% | 130.00% | 0.73% | 0.11% |
| | Beaumont Community Credit Union | \$28,644 | \$55 | 0.52% | 0.62% | 118.18% | 1.72% | 0.19% |
| | Starr County Teachers Federal Credit Union | \$28,810 | \$117 | 1.02% | 0.42% | 41.03% | 2.44% | 0.41% |
| | Trinity Valley Teachers Credit Union | \$29,166 | \$13 | 0.25% | 1.16% | 469.23% | 0.17% | 0.04% |
| | Caprock Federal Credit Union | \$29,225 | \$165 | 0.87% | 1.05% | 121.21% | 5.95% | 0.56% |
| | Port Arthur Teachers Federal Credit Union | \$29,444 | \$121 | 1.36% | 1.12% | 81.82% | 3.20% | 0.41% |
| | United Credit Union | \$29,984 | \$172 | 0.79% | 0.59% | 73.84% | 10.79% | 0.57% |
| | Cabot & NOI Employees Credit Union | \$30,182 | \$672 | 2.63% | 1.33% | 50.60% | 20.98% | 2.23% |
| | Hockley County School Employees Credit Union | \$30,879 | \$368 | 1.69% | 1.73% | 102.17% | 10.45% | 1.19% |
| | Walker County Federal Credit Union | \$31,268 | \$109 | 0.63% | 0.61% | 97.25% | 3.04% | 0.35% |
| | Mountain Star Federal Credit Union | \$31,381 | \$253 | 1.69% | 0.47% | 27.67% | 9.62% | 0.81% |
| | Mesquite Credit Union | \$31,550 | \$17 | 0.09% | 0.46% | 511.76% | 0.70% | 0.05% |
| | Cherokee County Federal Credit Union | \$31,745 | \$140 | 0.68% | 1.44% | 212.86% | 2.87% | 0.44% |
| | Travis County Credit Union | \$32,094 | \$0 | 0.00% | 0.07% | NA | 0.00% | 0.00% |
| | Transtar Federal Credit Union | \$32,147 | \$99 | 0.53% | 0.86% | 163.64% | 5.19% | 0.31% |
| | Austin Federal Credit Union | \$32,376 | \$87 | 0.59% | 0.29% | 49.43% | 3.80% | 0.27% |
| | City Federal Credit Union | \$33,252 | \$284 | 1.20% | 0.47% | 39.44% | 9.53% | 0.85% |
| | San Patricio County Teachers Federal Credit Union | \$33,319 | \$84 | 0.32% | 0.78% | 245.24% | 15.58% | 0.25% |
| | Lufkin Federal Credit Union | \$33,357 | \$81 | 0.46% | 0.99% | 216.05% | 1.10% | 0.24% |
| | Old Ocean Federal Credit Union | \$33,480 | \$70 | 0.51% | 0.51% | 101.43% | 2.88% | 0.21% |
| | Texas Associations of Professionals Federal Credit Union | \$33,838 | \$0 | 0.00% | 0.93% | NA | 14.24% | 0.00% |
| | Star of Texas Credit Union | \$34,044 | \$14 | 0.09% | 0.17% | 185.71% | 0.33% | 0.04% |
| | Texas Plains Federal Credit Union | \$34,448 | \$123 | 0.52% | 0.92% | 178.86% | 4.27% | 0.36% |
| | Baptist Credit Union | \$35,280 | \$85 | 0.35% | 0.31% | 88.24% | 4.14% | 0.24% |
| | CTECU | \$35,468 | \$16 | 0.19% | 0.36% | 193.75% | 0.31% | 0.05% |
| | Keystone Credit Union | \$36,312 | \$132 | 0.61% | 0.75% | 121.97% | 1.37% | 0.36% |
| | Cosden Federal Credit Union | \$38,011 | \$49 | 0.50% | 1.20% | 240.82% | 0.97% | 0.13% |
| | Fannin Federal Credit Union | \$38,393 | \$2 | 0.01% | 0.73% | NM | 0.64% | 0.01% |
| | BCM Federal Credit Union | \$39,509 | \$250 | 1.66% | 0.86% | 51.60% | 10.09% | 0.63% |
| | SPCO Credit Union | \$39,575 | \$214 | 0.77% | 0.27% | 35.51% | 5.85% | 0.54% |
| | Sacred Heart Parish Hallettsville Federal Credit Union | \$39,828 | \$75 | 0.36% | 0.31% | 86.67% | 1.89% | 0.19% |
| | Members Financial Federal Credit Union | \$39,849 | \$247 | 0.77% | 1.63% | 212.96% | 9.82% | 0.62% |
| | Freestone Credit Union | \$39,945 | \$91 | 0.38% | 0.47% | 123.08% | 2.26% | 0.23% |
| | Lifetime Federal Credit Union | \$39,967 | \$67 | 0.38% | 1.49% | 394.03% | 1.18% | 0.17% |
| | Brazosport Teachers Federal Credit Union | \$40,518 | \$89 | 0.52% | 0.28% | 53.93% | 1.39% | 0.22% |
| | City Public Service/IBEW Federal Credit Union | \$41,491 | \$129 | 0.75% | 0.35% | 46.51% | 2.65% | 0.31% |
| | Select Federal Credit Union | \$41,718 | \$354 | 0.97% | 0.93% | 96.33% | 6.32% | 0.85% |
| | Highway District 21 Federal Credit Union | \$42,354 | \$246 | 1.17% | 0.79% | 67.89% | 4.68% | 0.58% |
| | Caprock Santa Fe Credit Union | \$42,390 | \$426 | 2.29% | 2.15% | 93.90% | 3.16% | 1.00% |
| | Lubrizol Employees' Credit Union | \$43,741 | \$78 | 0.40% | 0.21% | 53.85% | 1.41% | 0.18% |
| | South Texas Federal Credit Union | \$44,123 | \$571 | 1.92% | 0.82% | 42.38% | 23.88% | 1.29% |
| | Trans Texas Southwest Credit Union | \$44,433 | \$393 | 1.24% | 0.41% | 33.33% | 7.56% | 0.88% |
| | Southland Federal Credit Union | \$44,859 | \$884 | 2.87% | 1.56% | 54.52% | 21.05% | 1.97% |
| | Doches Credit Union | \$44,957 | \$141 | 0.55% | 0.42% | 76.60% | 2.59% | 0.31% |
| | Scott & White Employees Credit Union | \$45,501 | \$1 | 0.01% | 0.17% | NM | 0.05% | 0.00% |
| | South Texas Area Resources Credit Union | \$45,591 | \$5 | 0.03% | 0.40% | NM | 0.09% | 0.01% |
| | Big Spring Education Employees Federal Credit Union | \$45,734 | \$75 | 0.41% | 1.17% | 288.00% | 1.27% | 0.16% |
| | Wellspring Federal Credit Union | \$47,339 | \$559 | 1.63% | 0.68% | 41.86% | 14.02% | 1.18% |
| | H&H Federal Credit Union | \$48,900 | \$298 | 1.30% | 0.31% | 23.83% | 3.82% | 0.61% |
| | My Credit Union | \$49,882 | \$272 | 1.05% | 0.36% | 33.82% | 6.67% | 0.55% |
| | Shamrock Federal Credit Union | \$49,941 | \$219 | 0.58% | 0.53% | 90.41% | 3.21% | 0.44% |
| | Windthorst Federal Credit Union | \$50,029 | \$137 | 0.57% | 1.52% | 266.42% | 1.59% | 0.27% |
| | Heritage USA Federal Credit Union | \$50,104 | \$32 | 0.09% | 0.68% | 746.88% | 0.85% | 0.06% |

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.

Asset Quality

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | | |
|---|---|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| | | Total Assets (\$000) | Delinquent Loans => 2 months (\$000) | NPLs / Loans (%) | Loan Loss Reserves / Gross Loans (%) | Reserves / NPLs (%) | NPLs / Equity + LLRs (%) | Delinquent Loans/ Assets (%) |
| Asset Group A - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | La Joya Area Federal Credit Union | \$50,605 | \$690 | 2.40% | 0.56% | 23.19% | 13.28% | 1.36% |
| | First Class American Credit Union | \$51,353 | \$52 | 0.14% | 0.32% | 221.15% | 1.09% | 0.10% |
| | Hereford Texas Federal Credit Union | \$51,620 | \$250 | 0.69% | 1.05% | 151.20% | 2.35% | 0.48% |
| | Houston Metropolitan Employees Federal Credit Union | \$51,780 | \$278 | 0.78% | 0.87% | 111.51% | 5.62% | 0.54% |
| | Dallas Federal Credit Union | \$55,231 | \$669 | 1.68% | 1.06% | 63.08% | 14.71% | 1.21% |
| | West Texas Educators Credit Union | \$55,431 | \$243 | 0.92% | 1.11% | 120.58% | 5.25% | 0.44% |
| | Texas Bridge Credit Union | \$55,804 | \$118 | 0.37% | 0.44% | 117.80% | 2.46% | 0.21% |
| | Heart O' Texas Federal Credit Union | \$56,655 | \$61 | 0.23% | 0.36% | 160.66% | 2.43% | 0.11% |
| | Texas Telcom Credit Union | \$57,030 | \$169 | 0.52% | 0.73% | 140.83% | 3.02% | 0.30% |
| | Baycel Federal Credit Union | \$57,128 | \$509 | 1.78% | 0.62% | 34.97% | 5.33% | 0.89% |
| | Houston Highway Credit Union | \$57,403 | \$682 | 1.64% | 0.67% | 40.47% | 20.81% | 1.19% |
| | Service 1st Credit Union | \$57,446 | \$143 | 0.47% | 0.32% | 69.23% | 2.57% | 0.25% |
| | Irving City Employees Federal Credit Union | \$58,102 | \$63 | 0.22% | 0.23% | 103.17% | 0.89% | 0.11% |
| | Domino Federal Credit Union | \$60,427 | \$185 | 0.47% | 0.43% | 92.97% | 3.40% | 0.31% |
| | Texas Federal Credit Union | \$62,152 | \$140 | 0.43% | 0.27% | 62.14% | 3.16% | 0.23% |
| | Southwest Financial Federal Credit Union | \$62,615 | \$496 | 0.98% | 3.26% | 333.67% | 4.20% | 0.79% |
| | Telco Plus Credit Union | \$64,425 | \$86 | 0.26% | 0.64% | 245.35% | 1.06% | 0.13% |
| | Kerr County Federal Credit Union | \$64,874 | \$398 | 0.90% | 1.15% | 127.39% | 17.68% | 0.61% |
| | Centex Citizens Credit Union | \$65,549 | \$319 | 0.69% | 0.64% | 93.73% | 2.41% | 0.49% |
| | Westex Federal Credit Union | \$65,698 | \$81 | 0.29% | 0.47% | 159.26% | 1.09% | 0.12% |
| | Postal Family Credit Union | \$65,847 | \$183 | 0.46% | 1.61% | 353.01% | 8.14% | 0.28% |
| | Employees Credit Union | \$67,547 | \$274 | 0.66% | 0.37% | 55.47% | 4.10% | 0.41% |
| | Coastal Community Federal Credit Union | \$69,449 | \$662 | 1.41% | 0.87% | 62.08% | 13.26% | 0.95% |
| | First Abilene Federal Credit Union | \$70,819 | \$230 | 0.46% | 0.15% | 31.74% | 5.46% | 0.32% |
| | Valley Federal Credit Union | \$71,452 | \$437 | 1.07% | 1.61% | 151.26% | 4.05% | 0.61% |
| | Texas DPS Credit Union | \$71,555 | \$198 | 0.46% | 0.40% | 87.37% | 3.37% | 0.28% |
| | Baylor Health Care System Credit Union | \$72,839 | \$347 | 1.15% | 0.47% | 40.63% | 3.10% | 0.48% |
| | Las Colinas Federal Credit Union | \$73,789 | \$214 | 0.48% | 0.26% | 55.14% | 3.57% | 0.29% |
| | Memorial Credit Union | \$73,887 | \$279 | 0.46% | 0.57% | 123.30% | 4.18% | 0.38% |
| | Metro Medical Credit Union | \$74,651 | \$129 | 0.69% | 0.63% | 91.47% | 1.47% | 0.17% |
| | Southwest Research Center Federal Credit Union | \$74,867 | \$327 | 0.77% | 0.52% | 67.89% | 5.09% | 0.44% |
| | Concho Educators Federal Credit Union | \$75,612 | \$44 | 0.15% | 0.18% | 118.18% | 1.10% | 0.06% |
| | Rockdale Federal Credit Union | \$76,027 | \$50 | 0.25% | 1.09% | 438.00% | 0.57% | 0.07% |
| | Southwest 66 Credit Union | \$77,606 | \$471 | 1.31% | 0.83% | 63.27% | 6.65% | 0.61% |
| | U. S. Employees Credit Union | \$77,922 | \$240 | 0.69% | 0.57% | 83.33% | 3.78% | 0.31% |
| | Space City Credit Union | \$78,481 | \$364 | 0.61% | 0.48% | 79.40% | 5.88% | 0.46% |
| | Wichita Falls Teachers Federal Credit Union | \$78,751 | \$608 | 1.49% | 1.08% | 72.86% | 6.66% | 0.77% |
| | Eastex Credit Union | \$79,024 | \$208 | 0.41% | 0.45% | 110.58% | 2.67% | 0.26% |
| | WesTex Community Credit Union | \$80,019 | \$218 | 0.52% | 0.50% | 96.79% | 2.50% | 0.27% |
| | Members Credit Union | \$80,169 | \$539 | 1.27% | 0.66% | 52.32% | 7.76% | 0.67% |
| | First Central Credit Union | \$80,217 | \$808 | 1.64% | 1.38% | 83.91% | 8.94% | 1.01% |
| | Naft Federal Credit Union | \$80,681 | \$183 | 0.44% | 0.92% | 209.29% | 1.73% | 0.23% |
| | Texoma Educators Federal Credit Union | \$82,388 | \$148 | 0.55% | 0.53% | 95.95% | 1.26% | 0.18% |
| | Tarrant County's Credit Union | \$84,663 | \$273 | 0.39% | 0.84% | 212.45% | 3.68% | 0.32% |
| | Texas Health Credit Union | \$84,890 | \$992 | 1.66% | 0.68% | 41.03% | 11.12% | 1.17% |
| | KBR Heritage Federal Credit Union | \$87,839 | \$301 | 1.39% | 0.64% | 46.18% | 2.70% | 0.34% |
| | One Source Federal Credit Union | \$90,159 | \$1,108 | 2.19% | 2.18% | 99.64% | 15.28% | 1.23% |
| | Allied Federal Credit Union | \$91,684 | \$537 | 1.25% | 0.39% | 31.47% | 8.07% | 0.59% |
| | Edinburg Teachers Credit Union | \$91,852 | \$294 | 1.83% | 2.28% | 124.49% | 1.46% | 0.32% |
| | Nascoga Federal Credit Union | \$91,876 | \$77 | 0.14% | 0.07% | 49.35% | 1.46% | 0.08% |
| | Prestige Community Credit Union | \$91,884 | \$338 | 0.43% | 0.81% | 187.57% | 4.22% | 0.37% |
| | Southern Federal Credit Union | \$92,227 | \$1,444 | 2.70% | 3.00% | 110.87% | 5.76% | 1.57% |
| | Community Service Credit Union | \$94,471 | \$329 | 0.45% | 0.80% | 176.90% | 4.86% | 0.35% |
| | United Community Credit Union | \$95,206 | \$742 | 0.89% | 0.46% | 51.35% | 7.65% | 0.78% |
| | Rio Grande Valley Credit Union | \$96,022 | \$283 | 0.62% | 0.59% | 94.35% | 3.59% | 0.29% |
| | Kelly Community Federal Credit Union | \$100,430 | \$313 | 0.41% | 0.78% | 192.65% | 2.52% | 0.31% |
| | Texasgulf Federal Credit Union | \$102,478 | \$1,252 | 1.62% | 0.61% | 37.54% | 9.60% | 1.22% |
| | Chemcel Federal Credit Union | \$110,214 | \$387 | 0.62% | 0.66% | 106.72% | 3.44% | 0.35% |

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
June 30, 2017
Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | | |
| | Chocolate Bayou Community Federal Credit Union | \$111,598 | \$348 | 0.64% | 0.46% | 72.41% | 4.56% | 0.31% |
| | Cooperative Teachers Credit Union | \$114,759 | \$125 | 0.15% | 0.58% | 381.60% | 0.91% | 0.11% |
| | River City Federal Credit Union | \$117,250 | \$748 | 0.76% | 1.11% | 145.86% | 11.12% | 0.64% |
| | MTCU | \$118,077 | \$247 | 0.43% | 0.42% | 96.36% | 2.41% | 0.21% |
| | Access Community Credit Union | \$118,465 | \$177 | 0.19% | 0.20% | 102.26% | 1.05% | 0.15% |
| | Plus4 Credit Union | \$119,493 | \$78 | 0.08% | 0.32% | 402.56% | 1.96% | 0.07% |
| | Lone Star Credit Union | \$119,739 | \$141 | 0.15% | 0.45% | 312.06% | 1.56% | 0.12% |
| | Members Trust of the Southwest Federal Credit Union | \$123,910 | \$515 | 0.62% | 0.49% | 78.06% | 5.72% | 0.42% |
| | LibertyOne Credit Union | \$124,054 | \$356 | 0.43% | 0.56% | 130.06% | 2.62% | 0.29% |
| | Capitol Credit Union | \$125,571 | \$131 | 0.15% | 0.36% | 240.46% | 1.44% | 0.10% |
| | Members First Credit Union | \$125,656 | \$320 | 0.55% | 0.56% | 102.81% | 1.58% | 0.25% |
| | Go Federal Credit Union | \$125,975 | \$219 | 0.20% | 0.31% | 152.97% | 3.51% | 0.17% |
| | Santa Fe Federal Credit Union | \$126,693 | \$347 | 0.51% | 1.08% | 209.80% | 1.92% | 0.27% |
| | Texoma Community Credit Union | \$127,407 | \$362 | 0.35% | 0.81% | 232.04% | 4.46% | 0.28% |
| | Southwest Heritage Credit Union | \$127,831 | \$832 | 0.89% | 0.73% | 82.09% | 8.43% | 0.65% |
| | Citizens Federal Credit Union | \$127,886 | \$254 | 1.04% | 1.74% | 166.14% | 2.17% | 0.20% |
| | BP Federal Credit Union | \$130,821 | \$179 | 0.21% | 0.20% | 96.65% | 2.09% | 0.14% |
| | Laredo Federal Credit Union | \$134,586 | \$402 | 0.86% | 0.85% | 98.51% | 3.90% | 0.30% |
| | Pioneer Mutual Federal Credit Union | \$135,992 | \$262 | 0.34% | 0.50% | 148.09% | 1.24% | 0.19% |
| | Texas Tech Federal Credit Union | \$136,846 | \$459 | 0.43% | 0.33% | 76.47% | 3.17% | 0.34% |
| | Government Employees Federal Credit Union | \$137,355 | \$58 | 0.10% | 0.11% | 112.07% | 0.52% | 0.04% |
| | Nizari Progressive Federal Credit Union | \$139,198 | \$439 | 0.41% | 0.99% | 245.10% | 2.24% | 0.32% |
| | Communities of Abilene Federal Credit Union | \$139,924 | \$484 | 0.61% | 1.65% | 269.42% | 4.22% | 0.35% |
| | Cal-Com Federal Credit Union | \$140,610 | \$314 | 0.32% | 0.97% | 301.59% | 3.73% | 0.22% |
| | North East Texas Credit Union | \$145,558 | \$386 | 0.48% | 0.68% | 141.45% | 3.98% | 0.27% |
| | Border Federal Credit Union | \$146,055 | \$923 | 0.99% | 1.14% | 115.17% | 5.41% | 0.63% |
| | Beacon Federal Credit Union | \$152,841 | \$282 | 0.33% | 0.79% | 239.36% | 2.59% | 0.18% |
| | Texas Partners Federal Credit Union | \$154,531 | \$221 | 0.38% | 0.99% | 261.99% | 2.58% | 0.14% |
| | Harris County Federal Credit Union | \$156,664 | \$607 | 0.80% | 0.91% | 114.00% | 2.74% | 0.39% |
| | H.E.B. Federal Credit Union | \$166,985 | \$216 | 0.20% | 0.49% | 243.52% | 0.90% | 0.13% |
| | People's Federal Credit Union | \$181,417 | \$1,023 | 1.05% | 0.07% | 6.35% | 7.88% | 0.56% |
| | Sabine Federal Credit Union | \$184,250 | \$545 | 0.47% | 0.47% | 100.73% | 2.75% | 0.30% |
| | Mobility Credit Union | \$185,837 | \$1,570 | 1.00% | 0.23% | 22.80% | 13.12% | 0.84% |
| | Investex Credit Union | \$187,116 | \$610 | 0.58% | 0.59% | 101.31% | 3.30% | 0.33% |
| | Fort Worth City Credit Union | \$188,306 | \$68 | 0.09% | 0.27% | 297.06% | 0.32% | 0.04% |
| | Qualtrust Credit Union | \$200,282 | \$1,168 | 0.97% | 0.76% | 78.85% | 6.08% | 0.58% |
| | Members Choice of Central Texas Federal Credit Union | \$202,541 | \$291 | 0.17% | 1.63% | 972.16% | 3.66% | 0.14% |
| | MemberSource Credit Union | \$203,574 | \$717 | 0.56% | 0.59% | 104.88% | 4.88% | 0.35% |
| | Gulf Coast Federal Credit Union | \$205,598 | \$2,296 | 1.24% | 1.35% | 108.93% | 24.95% | 1.12% |
| | First Basin Credit Union | \$224,743 | \$382 | 0.21% | 0.72% | 344.76% | 3.10% | 0.17% |
| | Pantex Federal Credit Union | \$226,341 | \$220 | 0.40% | 0.48% | 118.18% | 0.77% | 0.10% |
| | Amarillo Community Federal Credit Union | \$227,035 | \$366 | 0.23% | 0.43% | 188.25% | 3.45% | 0.16% |
| | Synergy Federal Credit Union | \$227,102 | \$369 | 0.21% | 0.11% | 51.49% | 1.19% | 0.16% |
| | Energy Capital Credit Union | \$227,210 | \$724 | 0.41% | 0.59% | 146.69% | 4.66% | 0.32% |
| | Cy-Fair Federal Credit Union | \$235,745 | \$1,352 | 0.77% | 0.61% | 79.66% | 8.27% | 0.57% |
| | America's Credit Union | \$239,613 | \$656 | 0.53% | 1.79% | 339.18% | 2.11% | 0.27% |
| | United Texas Credit Union | \$240,177 | \$523 | 0.31% | 0.45% | 146.27% | 3.87% | 0.22% |
| | Alliance Credit Union | \$243,658 | \$362 | 0.22% | 0.36% | 165.19% | 1.00% | 0.15% |
| | Unity One Credit Union | \$244,079 | \$1,305 | 0.64% | 0.86% | 134.94% | 7.52% | 0.53% |
| | 1st Community Federal Credit Union | \$246,288 | \$1,842 | 1.07% | 0.52% | 48.10% | 8.21% | 0.75% |
| | Gulf Credit Union | \$248,799 | \$524 | 0.37% | 0.30% | 79.39% | 6.21% | 0.21% |
| | Average of Asset Group A | \$43,435 | \$184 | 1.31% | 1.03% | 136.43% | 5.73% | 0.66% |

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

June 30, 2017

Run Date: August 31, 2017

| 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 | | | | | | | | |
| | Education Credit Union | \$254,395 | \$2,309 | 1.23% | 1.26% | 102.86% | 6.70% | 0.91% |
| | Houston Texas Fire Fighters Federal Credit Union | \$263,137 | \$508 | 0.38% | 0.29% | 75.39% | 1.60% | 0.19% |
| | MCT Credit Union | \$266,226 | \$1,804 | 0.99% | 0.51% | 52.22% | 7.46% | 0.68% |
| | DuGood Federal Credit Union | \$288,162 | \$289 | 0.16% | 0.41% | 254.33% | 0.91% | 0.10% |
| | GENCO Federal Credit Union | \$288,891 | \$692 | 0.37% | 0.50% | 133.96% | 1.99% | 0.24% |
| | Coastal Community And Teachers Credit Union | \$289,115 | \$2,856 | 1.40% | 1.72% | 123.42% | 10.14% | 0.99% |
| | Evolve Federal Credit Union | \$311,130 | \$3,958 | 1.87% | 1.07% | 57.33% | 11.92% | 1.27% |
| | Texell Credit Union | \$326,050 | \$2,115 | 0.78% | 1.52% | 193.76% | 5.84% | 0.65% |
| | Public Employees Credit Union | \$330,468 | \$672 | 0.31% | 0.29% | 91.07% | 2.80% | 0.20% |
| | My Community Credit Union | \$342,069 | \$1,916 | 0.80% | 1.11% | 139.04% | 5.03% | 0.56% |
| | Texar Federal Credit Union | \$346,574 | \$1,375 | 0.61% | 1.05% | 173.09% | 4.03% | 0.40% |
| | Union Square Credit Union | \$357,115 | \$2,459 | 0.99% | 0.31% | 31.76% | 6.91% | 0.69% |
| | Security First Federal Credit Union | \$357,191 | \$3,151 | 1.32% | 2.25% | 170.55% | 11.46% | 0.88% |
| | Education First Federal Credit Union | \$367,928 | \$1,799 | 1.00% | 0.96% | 95.78% | 5.81% | 0.49% |
| | Associated Credit Union of Texas | \$383,506 | \$1,158 | 0.44% | 1.52% | 341.11% | 3.31% | 0.30% |
| | Air Force Federal Credit Union | \$384,754 | \$1,589 | 0.55% | 0.58% | 106.92% | 6.18% | 0.41% |
| | City Credit Union | \$385,393 | \$1,237 | 0.47% | 1.32% | 279.71% | 3.91% | 0.32% |
| | Educators Credit Union | \$397,940 | \$418 | 0.30% | 0.35% | 117.22% | 0.76% | 0.11% |
| | Texas Bay Credit Union | \$420,037 | \$4,775 | 1.36% | 0.97% | 71.90% | 12.39% | 1.14% |
| | Abilene Teachers Federal Credit Union | \$431,516 | \$1,755 | 0.61% | 0.84% | 136.98% | 3.65% | 0.41% |
| | Community Resource Credit Union | \$449,493 | \$1,966 | 0.51% | 0.49% | 95.32% | 5.20% | 0.44% |
| | Complex Community Federal Credit Union | \$465,271 | \$1,096 | 0.41% | 0.99% | 239.60% | 2.58% | 0.24% |
| | Primeway Federal Credit Union | \$471,529 | \$3,470 | 0.95% | 0.84% | 88.01% | 9.68% | 0.74% |
| | Resource One Credit Union | \$477,887 | \$2,550 | 0.66% | 0.96% | 145.33% | 6.37% | 0.53% |
| | Southwest Airlines Federal Credit Union | \$498,629 | \$1,852 | 0.57% | 0.64% | 111.88% | 3.67% | 0.37% |
| | Average of Asset Group B | \$366,176 | \$1,911 | 0.76% | 0.91% | 137.14% | 5.61% | 0.53% |

Asset Group C - \$501 million to \$1 billion in total assets

| | | | | | | | |
|--|-----------|---------|-------|-------|---------|--------|-------|
| Neches Federal Credit Union | \$503,890 | \$1,808 | 0.49% | 0.65% | 132.52% | 2.86% | 0.36% |
| People's Trust Federal Credit Union | \$513,435 | \$1,815 | 0.51% | 1.06% | 208.48% | 3.95% | 0.35% |
| FivePoint Credit Union | \$557,430 | \$3,069 | 0.73% | 0.93% | 127.40% | 4.62% | 0.55% |
| Generations Community Federal Credit Union | \$563,931 | \$4,568 | 1.13% | 1.38% | 122.55% | 10.11% | 0.81% |
| Members Choice Credit Union | \$564,536 | \$3,243 | 0.84% | 0.66% | 77.86% | 6.47% | 0.57% |
| East Texas Professional Credit Union | \$585,999 | \$3,734 | 0.99% | 0.44% | 45.02% | 3.76% | 0.64% |
| Greater Texas Federal Credit Union | \$599,814 | \$550 | 0.15% | 0.33% | 217.82% | 1.14% | 0.09% |
| Houston Federal Credit Union | \$618,991 | \$1,037 | 0.27% | 0.45% | 166.15% | 2.59% | 0.17% |
| Neighborhood Credit Union | \$630,111 | \$2,478 | 0.55% | 0.86% | 157.38% | 4.38% | 0.39% |
| El Paso Area Teachers Federal Credit Union | \$638,027 | \$3,561 | 0.87% | 1.07% | 122.80% | 5.17% | 0.56% |
| Smart Financial Credit Union | \$669,072 | \$1,075 | 0.28% | 0.94% | 339.26% | 2.27% | 0.16% |
| First Service Credit Union | \$679,882 | \$3,218 | 0.61% | 1.55% | 252.18% | 5.26% | 0.47% |
| Houston Police Federal Credit Union | \$682,924 | \$3,519 | 0.92% | 0.51% | 55.21% | 3.70% | 0.52% |
| Gulf Coast Educators Federal Credit Union | \$692,308 | \$988 | 0.31% | 0.77% | 248.79% | 0.91% | 0.14% |
| Brazos Valley Schools Credit Union | \$700,352 | \$1,633 | 0.74% | 0.38% | 51.99% | 2.67% | 0.23% |
| Mobiloil Federal Credit Union | \$704,801 | \$3,222 | 0.55% | 0.99% | 179.89% | 4.03% | 0.46% |
| Red River Federal Credit Union | \$807,144 | \$3,573 | 0.63% | 0.94% | 150.07% | 5.46% | 0.44% |
| InTouch Credit Union | \$810,147 | \$4,043 | 0.63% | 0.72% | 113.55% | 5.24% | 0.50% |
| Slumberger Employees Credit Union | \$828,195 | \$811 | 0.43% | 0.44% | 101.85% | 0.75% | 0.10% |
| Amoco Federal Credit Union | \$846,728 | \$3,299 | 0.60% | 0.53% | 88.63% | 6.08% | 0.39% |
| Velocity Credit Union | \$854,145 | \$6,165 | 0.91% | 1.82% | 200.02% | 7.12% | 0.72% |
| Amplify Credit Union | \$859,962 | \$1,138 | 0.16% | 0.50% | 321.62% | 1.77% | 0.13% |
| Shell Federal Credit Union | \$881,129 | \$3,683 | 0.50% | 0.60% | 119.90% | 4.18% | 0.42% |
| Fort Worth Community Credit Union | \$889,941 | \$2,179 | 0.36% | 0.57% | 160.03% | 3.22% | 0.24% |
| United Heritage Credit Union | \$932,403 | \$1,025 | 0.13% | 0.26% | 197.76% | 1.36% | 0.11% |
| DATCU Credit Union | \$933,110 | \$2,426 | 0.32% | 0.29% | 92.83% | 2.47% | 0.26% |
| Average of Asset Group C | \$713,400 | \$2,610 | 0.56% | 0.76% | 155.83% | 3.91% | 0.38% |

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
June 30, 2017
Run Date: August 31, 2017

| 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 | | | | | | | | |
| | FirstLight Federal Credit Union | \$1,021,843 | \$5,026 | 0.60% | 0.92% | 153.82% | 6.07% | 0.49% |
| | Texas Trust Credit Union | \$1,046,833 | \$833 | 0.10% | 0.25% | 240.58% | 4.25% | 0.08% |
| | Firstmark Credit Union | \$1,064,992 | \$2,856 | 0.38% | 0.74% | 196.81% | 4.81% | 0.27% |
| | First Community Credit Union | \$1,278,872 | \$3,613 | 0.34% | 0.51% | 149.13% | 3.08% | 0.28% |
| | A+ Federal Credit Union | \$1,359,002 | \$4,500 | 0.45% | 0.64% | 143.36% | 3.96% | 0.33% |
| | Credit Union Of Texas | \$1,375,318 | \$7,598 | 0.66% | 0.62% | 94.18% | 6.59% | 0.55% |
| | Austin Telco Federal Credit Union | \$1,439,400 | \$413 | 0.05% | 0.16% | 301.69% | 0.24% | 0.03% |
| | Advancial Federal Credit Union | \$1,455,200 | \$7,606 | 0.60% | 0.54% | 88.75% | 6.41% | 0.52% |
| | Texans Credit Union | \$1,592,321 | \$2,664 | 0.34% | 0.37% | 110.25% | 4.48% | 0.17% |
| | JSC Federal Credit Union | \$2,020,305 | \$1,980 | 0.35% | 0.26% | 73.43% | 0.99% | 0.10% |
| | EECU | \$2,054,737 | \$2,454 | 0.16% | 0.62% | 386.39% | 1.33% | 0.12% |
| | University Federal Credit Union | \$2,209,051 | \$3,761 | 0.20% | 0.55% | 279.53% | 2.27% | 0.17% |
| | Navy Army Community Credit Union | \$2,637,148 | \$19,859 | 0.87% | 1.19% | 136.67% | 8.15% | 0.75% |
| | GECU | \$2,644,516 | \$23,664 | 1.03% | 1.01% | 97.86% | 9.44% | 0.89% |
| | Credit Human Federal Credit Union | \$2,933,260 | \$60,378 | 2.19% | 0.56% | 25.64% | 19.19% | 2.06% |
| | Texas Dow Employees Credit Union | \$3,059,691 | \$26,289 | 0.93% | 1.21% | 130.24% | 10.23% | 0.86% |
| | American Airlines Federal Credit Union | \$6,538,935 | \$16,200 | 0.40% | 0.63% | 155.98% | 2.42% | 0.25% |
| | Randolph-Brooks Federal Credit Union | \$8,247,852 | \$20,059 | 0.33% | 0.45% | 136.95% | 2.14% | 0.24% |
| | Security Service Federal Credit Union | \$9,580,435 | \$107,393 | 1.24% | 1.24% | 100.11% | 12.97% | 1.12% |
| | Average of Asset Group D | \$2,818,932 | \$16,692 | 0.59% | 0.66% | 157.97% | 5.74% | 0.49% |

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

Net Worth
June 30, 2017
Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets | | | | | | | |
| | Martin Luther King Credit Union | \$307 | \$132 | 43.00% | 1.53% | 29.55% | 4.55% |
| | Assumption Beaumont Federal Credit Union | \$493 | \$48 | 9.74% | 0.00% | 0.00% | 4.17% |
| | All Saints Catholic Federal Credit Union | \$528 | \$97 | 18.37% | 0.00% | 0.00% | 14.43% |
| | Lynn Co Federal Credit Union | \$587 | \$144 | 24.53% | (28.57%) | 0.00% | 2.78% |
| | Paris District Credit Union | \$613 | \$91 | 14.85% | 0.00% | 0.00% | 2.20% |
| | Musicians Federal Credit Union | \$618 | \$82 | 13.27% | (2.41%) | 0.00% | 10.98% |
| | Good Street Baptist Church Federal Credit Union | \$642 | \$40 | 6.23% | (94.74%) | 137.50% | 22.50% |
| | Texas Lee Federal Credit Union | \$658 | \$58 | 8.81% | 14.81% | 0.00% | 0.00% |
| | Jafari No-Interest Credit Union | \$772 | \$215 | 27.85% | 20.51% | 0.00% | 1.40% |
| | St. Stephens Federal Credit Union | \$775 | \$437 | 56.39% | 2.31% | 2.75% | 10.76% |
| | T & FS Employee Credit Union | \$867 | \$202 | 23.30% | 6.12% | 0.99% | 8.42% |
| | Pear Orchard Federal Credit Union | \$878 | \$173 | 19.70% | 3.53% | 15.03% | 6.36% |
| | I.B.E.W. Local #681 Credit Union | \$880 | \$118 | 13.41% | (3.33%) | 0.85% | 1.69% |
| | Redeemer Federal Credit Union | \$940 | \$194 | 20.64% | 77.14% | 0.00% | 4.64% |
| | Brentwood Baptist Church Federal Credit Union | \$1,119 | \$101 | 9.03% | 6.12% | 47.52% | 18.81% |
| | Littlefield School Employees Federal Credit Union | \$1,190 | \$160 | 13.45% | 7.79% | 2.50% | 1.25% |
| | Pilgrim CUCC Federal Credit Union | \$1,200 | \$113 | 9.42% | 7.34% | 5.31% | 9.73% |
| | S W E Federal Credit Union | \$1,281 | \$101 | 7.88% | 2.00% | 0.00% | 2.97% |
| | Teachers Alliance Federal Credit Union | \$1,295 | \$354 | 27.34% | 2.29% | 20.90% | 8.47% |
| | Faith Cooperative Federal Credit Union | \$1,310 | \$110 | 8.40% | 13.59% | 82.73% | 30.91% |
| | Witco Houston Employees Credit Union | \$1,418 | \$337 | 23.77% | (1.18%) | 9.79% | 5.93% |
| | Saint Lukes Community Federal Credit Union | \$1,425 | \$128 | 8.98% | 1.57% | 0.00% | 1.56% |
| | Empowerment Community Development Federal Credit Union | \$1,574 | \$120 | 7.62% | (23.53%) | 20.00% | 6.67% |
| | Highway Employees Credit Union | \$1,582 | \$419 | 26.49% | 1.44% | 1.91% | 0.48% |
| | G P M Federal Credit Union | \$1,647 | \$314 | 19.06% | 2.58% | 0.00% | 6.05% |
| | Orange County Teachers Credit Union | \$1,694 | \$434 | 25.62% | 0.00% | 12.67% | 2.76% |
| | W T N M Atlantic Federal Credit Union | \$1,708 | \$324 | 18.97% | (1.83%) | 14.51% | 5.25% |
| | Salt Employees Federal Credit Union | \$1,865 | \$681 | 36.51% | 0.59% | 0.73% | 1.32% |
| | Our Mother of Mercy Parish Houston Federal Credit Union | \$2,016 | \$229 | 11.36% | (5.11%) | 0.00% | 3.06% |
| | American Baptist Association Credit Union | \$2,089 | \$195 | 9.33% | 3.13% | 43.59% | 7.69% |
| | IBEW LU 278 Federal Credit Union | \$2,125 | \$161 | 7.58% | (38.19%) | 12.42% | 25.47% |
| | Goodyear San Angelo Federal Credit Union | \$2,167 | \$233 | 10.75% | 4.39% | 0.00% | 18.45% |
| | Lehrer Interests Credit Union | \$2,246 | \$442 | 19.68% | 0.45% | 0.00% | 0.23% |
| | Pasadena Postal Credit Union | \$2,367 | \$346 | 14.62% | 14.91% | 0.00% | 0.87% |
| | Sugar Growers Federal Credit Union | \$2,433 | \$927 | 38.10% | 3.29% | 0.11% | 2.37% |
| | Covenant Savings Federal Credit Union | \$2,643 | \$227 | 8.59% | 14.15% | 0.00% | 1.76% |
| | Corpus Christi S.P. Credit Union | \$2,676 | \$674 | 25.19% | (9.34%) | 7.12% | 12.76% |
| | Kilgore Shell Employees Federal Credit Union | \$2,709 | \$349 | 12.88% | 5.29% | 0.00% | 2.01% |
| | First United Credit Union | \$2,863 | \$816 | 28.50% | (0.24%) | 1.10% | 1.10% |
| | Light Commerce Credit Union | \$3,024 | \$530 | 17.53% | 0.76% | 0.38% | 2.83% |
| | T. H. D. District 17 Credit Union | \$3,047 | \$703 | 23.07% | 1.14% | 1.99% | 1.42% |
| | Navarro Credit Union | \$3,074 | \$1,031 | 33.54% | 6.41% | 3.98% | 1.65% |
| | Sweeny Teachers Federal Credit Union | \$3,085 | \$320 | 10.37% | (0.62%) | 8.44% | 0.31% |
| | Vidor Teachers Federal Credit Union | \$3,108 | \$491 | 15.80% | 0.82% | 2.24% | 0.41% |
| | SP Trainmen Federal Credit Union | \$3,367 | \$1,045 | 31.04% | (3.20%) | 0.10% | 0.48% |
| | Pampa Municipal Credit Union | \$3,538 | \$284 | 8.03% | 8.82% | 22.89% | 11.62% |
| | Galveston School Employees Federal Credit Union | \$3,609 | \$341 | 9.45% | 9.20% | 16.42% | 9.97% |
| | Federal Employees Credit Union | \$3,895 | \$673 | 17.28% | (0.89%) | 0.00% | 0.45% |
| | Longview Federal Credit Union | \$3,912 | \$699 | 17.87% | 2.61% | 11.16% | 3.00% |
| | Plains Federal Credit Union | \$3,952 | \$546 | 13.82% | (7.41%) | 4.40% | 2.93% |
| | Thd-6 Credit Union | \$3,973 | \$440 | 11.07% | (1.80%) | 12.95% | 6.59% |
| | B P S Federal Credit Union | \$3,974 | \$1,651 | 41.55% | 0.85% | 0.12% | 0.48% |
| | Union Pacific Employees Credit Union | \$4,001 | \$649 | 16.22% | (3.63%) | 0.31% | 17.72% |
| | Oak Farms Employees Credit Union | \$4,011 | \$991 | 24.71% | 3.49% | 4.94% | 2.52% |
| | Houston Belt & Terminal Federal Credit Union | \$4,305 | \$1,007 | 23.39% | 2.82% | 4.07% | 1.49% |
| | IBEW 116 Federal Credit Union | \$4,344 | \$346 | 7.97% | 1.75% | 0.00% | 2.60% |
| | Belton Federal Credit Union | \$4,391 | \$497 | 11.32% | 6.22% | 5.23% | 3.02% |
| | Waconized Federal Credit Union | \$4,415 | \$1,039 | 23.53% | (1.15%) | 10.68% | 3.75% |

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 | June 30, 2017 | Run Date: August 31, 2017 |
|-----------|---------------|---------------------------|

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | |
| | Intercorp Credit Union | \$4,523 | \$736 | 16.27% | (3.47%) | 1.63% | 1.90% |
| | Del Rio S.P. Credit Union | \$4,538 | \$1,539 | 33.91% | (2.19%) | 1.17% | 0.78% |
| | Port of Houston Warehouse Federal Credit Union | \$4,661 | \$636 | 13.65% | (11.56%) | 5.50% | 9.12% |
| | Highway District 9 Credit Union | \$4,685 | \$961 | 20.51% | 3.17% | 2.91% | 3.23% |
| | Promise Credit Union | \$4,707 | \$478 | 10.16% | (69.58%) | 11.92% | 44.77% |
| | Prairie View Federal Credit Union | \$4,723 | \$378 | 8.00% | 3.77% | 2.91% | 26.19% |
| | Pollock Employees Credit Union | \$4,725 | \$613 | 12.97% | (3.21%) | 14.03% | 3.10% |
| | Mount Carmel Church Federal Credit Union | \$4,854 | \$828 | 17.06% | 2.69% | 2.78% | 3.74% |
| | Peco Federal Credit Union | \$5,026 | \$384 | 7.64% | (14.04%) | 10.68% | 22.14% |
| | Farmers Branch City Employees Federal Credit Union | \$5,056 | \$979 | 19.36% | (3.41%) | 1.12% | 0.61% |
| | Guardian 1st Federal Credit Union | \$5,089 | \$270 | 5.31% | (38.32%) | 13.70% | 6.67% |
| | CASE Federal Credit Union | \$5,120 | \$702 | 13.71% | 4.07% | 3.28% | 0.57% |
| | Everman Parkway Credit Union | \$5,146 | \$1,457 | 28.31% | 0.55% | 0.34% | 2.81% |
| | Coastal Teachers Federal Credit Union | \$5,172 | \$424 | 8.20% | 2.87% | 8.73% | 2.12% |
| | Lefors Federal Credit Union | \$5,278 | \$770 | 14.59% | (7.98%) | 9.35% | 5.58% |
| | NCE Credit Union | \$5,292 | \$1,008 | 19.05% | 3.84% | 0.20% | 0.50% |
| | Houston Musicians Federal Credit Union | \$5,375 | \$652 | 12.13% | 0.31% | 2.15% | 11.35% |
| | Oak Cliff Christian Federal Credit Union | \$5,455 | \$474 | 8.69% | 14.97% | 10.97% | 7.59% |
| | M E C O Federal Credit Union | \$5,643 | \$949 | 16.82% | 2.35% | 0.53% | 0.53% |
| | City of Deer Park Federal Credit Union | \$5,764 | \$983 | 17.05% | 0.82% | 0.41% | 1.12% |
| | United Savers Trust Credit Union | \$5,924 | \$451 | 7.61% | (11.69%) | 19.29% | 11.53% |
| | Skel-Tex Credit Union | \$5,954 | \$1,134 | 19.05% | (2.44%) | 11.11% | 5.29% |
| | Jackson County Federal Credit Union | \$6,021 | \$515 | 8.55% | 1.57% | 0.58% | 5.24% |
| | Cochran County Schools Federal Credit Union | \$6,080 | \$779 | 12.81% | 14.01% | 16.05% | 5.78% |
| | Midwestern State University Credit Union | \$6,111 | \$934 | 15.28% | (7.22%) | 1.18% | 1.18% |
| | Lubbock Telco Federal Credit Union | \$6,155 | \$1,559 | 25.33% | 1.16% | 2.69% | 0.83% |
| | Galveston Government Employees Credit Union | \$6,165 | \$432 | 7.01% | (8.00%) | 6.94% | 2.55% |
| | ACU Credit Union | \$6,202 | \$1,138 | 18.35% | 3.58% | 3.60% | 1.85% |
| | Highway District 2 Credit Union | \$6,223 | \$1,176 | 18.90% | (0.85%) | 3.49% | 1.28% |
| | Local 20 IBEW Federal Credit Union | \$6,487 | \$461 | 7.11% | (6.30%) | 35.57% | 10.63% |
| | ILA 28 Federal Credit Union | \$6,492 | \$1,591 | 24.51% | 6.22% | 0.94% | 0.63% |
| | Team Financial Federal Credit Union | \$6,504 | \$530 | 8.15% | 1.14% | 29.81% | 3.21% |
| | Frio County Federal Credit Union | \$6,518 | \$1,428 | 21.91% | 0.84% | 5.18% | 1.68% |
| | Electric Utilities Credit Union | \$6,621 | \$809 | 12.22% | (3.88%) | 6.18% | 5.07% |
| | Texas Farm Bureau Federal Credit Union | \$6,632 | \$1,249 | 18.83% | 2.10% | 0.96% | 5.68% |
| | I.B.E.W. LU 66 Federal Credit Union | \$6,671 | \$640 | 9.59% | 12.98% | 5.63% | 5.47% |
| | E E South Texas Credit Union | \$6,675 | \$1,236 | 18.52% | (1.61%) | 0.00% | 1.62% |
| | Port of Houston Credit Union | \$6,709 | \$1,598 | 23.82% | 4.74% | 4.01% | 2.82% |
| | Brownsville City Employees Federal Credit Union | \$6,799 | \$1,588 | 23.36% | 5.04% | 1.01% | 1.13% |
| | FCI Federal Credit Union | \$6,858 | \$1,070 | 15.60% | (11.29%) | 11.31% | 3.27% |
| | Bivins Federal Credit Union | \$6,995 | \$1,026 | 14.67% | 1.77% | 26.12% | 4.48% |
| | Express-News Federal Credit Union | \$7,207 | \$832 | 11.54% | (3.54%) | 5.53% | 1.56% |
| | Victoria City-County Employees Federal Credit Union | \$7,254 | \$1,091 | 15.04% | (3.95%) | 4.49% | 1.10% |
| | C-T Waco Federal Credit Union | \$7,266 | \$731 | 10.06% | (6.36%) | 12.45% | 6.29% |
| | South Texas Regional Federal Credit Union | \$7,274 | \$583 | 8.01% | (3.04%) | 7.72% | 3.26% |
| | Vatat Credit Union | \$7,284 | \$1,238 | 17.00% | 0.65% | 0.00% | 0.97% |
| | Seminole Public Schools Federal Credit Union | \$7,287 | \$1,531 | 21.01% | 0.52% | 6.60% | 1.44% |
| | Hale County Teachers Federal Credit Union | \$7,340 | \$798 | 10.87% | 8.90% | 3.13% | 1.00% |
| | TC Teachers Federal Credit Union | \$7,399 | \$1,308 | 17.68% | (2.57%) | 11.09% | 0.23% |
| | Andrews School Federal Credit Union | \$7,477 | \$1,515 | 20.26% | 1.20% | 4.49% | 2.24% |
| | Moore County Schools Federal Credit Union | \$7,555 | \$844 | 11.17% | (2.11%) | 13.27% | 6.16% |
| | Jackson County Teachers Federal Credit Union | \$7,572 | \$896 | 11.83% | 1.80% | 0.00% | 1.56% |
| | Hilco Federal Credit Union | \$7,687 | \$440 | 5.72% | (39.71%) | 3.86% | 4.55% |
| | Coburn Credit Union | \$7,695 | \$1,039 | 13.50% | 4.13% | 6.83% | 2.41% |
| | Mount Olive Baptist Church Federal Credit Union | \$7,741 | \$1,035 | 13.37% | 25.98% | 5.51% | 0.77% |
| | Morris Sheppard Texarkana Federal Credit Union | \$7,882 | \$919 | 11.66% | 1.31% | 9.30% | 6.31% |
| | Marathon Republic Federal Credit Union | \$8,014 | \$870 | 10.86% | 0.92% | 4.48% | 2.07% |
| | Sherwin Federal Credit Union | \$8,054 | \$2,596 | 32.23% | (1.91%) | 0.42% | 2.89% |

NA = data was not available.

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

Net Worth

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | |
| | Local 142 Federal Credit Union | \$8,213 | \$782 | 9.52% | (4.26%) | 4.48% | 5.75% |
| | STEC Federal Credit Union | \$8,306 | \$1,161 | 13.98% | 12.44% | 1.38% | 0.60% |
| | Yoakum County Federal Credit Union | \$9,019 | \$1,662 | 18.43% | 2.44% | 0.06% | 2.71% |
| | Met Tran Federal Credit Union | \$9,060 | \$1,441 | 15.91% | (8.50%) | 3.89% | 2.98% |
| | Sweetwater Regional Federal Credit Union | \$9,067 | \$1,606 | 17.71% | 6.83% | 0.00% | 2.74% |
| | Fannin County Teachers Federal Credit Union | \$9,121 | \$1,877 | 20.58% | 5.14% | 3.41% | 1.76% |
| | Southeast Texas Employees Federal Credit Union | \$9,348 | \$889 | 9.51% | 8.20% | 12.60% | 3.49% |
| | Methodist Hospital Employees Federal Credit Union | \$9,705 | \$928 | 9.56% | (2.55%) | 13.36% | 10.56% |
| | Cen Tex Manufacturing Credit Union | \$9,729 | \$1,183 | 12.16% | 11.63% | 3.72% | 8.37% |
| | Ben E. Keith Employees Federal Credit Union | \$9,807 | \$1,443 | 14.71% | 7.03% | 4.64% | 2.15% |
| | Port Terminal Federal Credit Union | \$9,807 | \$2,956 | 30.14% | 0.07% | 0.74% | 0.71% |
| | Texas Workforce Credit Union | \$9,848 | \$959 | 9.74% | 5.79% | 10.22% | 15.43% |
| | Longview Consolidated Credit Union | \$9,858 | \$2,095 | 21.25% | 1.73% | 1.24% | 2.39% |
| | Victoria Federal Credit Union | \$9,978 | \$1,196 | 11.99% | 2.88% | 0.67% | 3.26% |
| | Tex-Mex Credit Union | \$9,980 | \$2,488 | 24.93% | (2.54%) | 2.61% | 1.61% |
| | Scurry County School Federal Credit Union | \$10,092 | \$1,821 | 18.04% | 3.01% | 8.62% | 5.71% |
| | Natural Resources Conservation Service Federal Credit Union | \$10,363 | \$1,198 | 11.56% | (4.73%) | 8.35% | 1.75% |
| | E M O T Federal Credit Union | \$10,653 | \$2,735 | 25.67% | 2.67% | 2.08% | 2.30% |
| | T & P Longview Federal Credit Union | \$10,656 | \$2,040 | 19.14% | 1.88% | 8.09% | 1.47% |
| | SAFE Credit Union | \$10,871 | \$1,096 | 10.08% | (2.17%) | 1.00% | 4.93% |
| | Germania Credit Union | \$11,018 | \$1,367 | 12.41% | (0.44%) | 1.24% | 2.34% |
| | Employees United Federal Credit Union | \$11,148 | \$3,032 | 27.20% | 3.90% | 1.29% | 0.43% |
| | Wharton County Teachers Credit Union | \$11,185 | \$1,890 | 16.90% | 0.74% | 0.05% | 0.00% |
| | Sweetex Credit Union | \$11,250 | \$3,394 | 30.17% | 1.13% | 0.00% | 0.03% |
| | Local 24 Employees Federal Credit Union | \$11,313 | \$1,777 | 15.71% | 2.97% | 4.22% | 2.36% |
| | Member Preferred Federal Credit Union | \$11,364 | \$1,362 | 11.99% | 5.58% | 15.57% | 5.58% |
| | Angelina County Teachers Credit Union | \$11,897 | \$1,537 | 12.92% | 9.26% | 1.63% | 0.46% |
| | Refugio County Federal Credit Union | \$11,911 | \$1,772 | 14.88% | 6.17% | 6.77% | 1.92% |
| | Texarkana Terminal Employees Federal Credit Union | \$11,913 | \$1,205 | 10.12% | (1.81%) | 6.06% | 9.21% |
| | Swemp Federal Credit Union | \$11,948 | \$1,573 | 13.17% | 2.19% | 0.32% | 0.76% |
| | Highway District 19 Employees Credit Union | \$11,995 | \$1,427 | 11.90% | (2.76%) | 0.00% | 1.54% |
| | Marshall T&P Employees Federal Credit Union | \$12,143 | \$2,156 | 17.76% | 9.63% | 0.23% | 2.83% |
| | Laredo Fire Department Federal Credit Union | \$12,223 | \$1,373 | 11.23% | 1.91% | 3.42% | 6.77% |
| | Pasadena Municipal Federal Credit Union | \$12,359 | \$2,148 | 17.38% | 3.02% | 0.00% | 0.98% |
| | Texoma Federal Credit Union | \$12,413 | \$2,445 | 19.70% | 1.40% | 8.34% | 2.78% |
| | 1st University Credit Union | \$12,581 | \$902 | 7.17% | (6.02%) | 40.80% | 5.65% |
| | F C S Federal Credit Union | \$12,600 | \$3,813 | 30.26% | 4.61% | 0.94% | 0.42% |
| | Friena Texas Federal Credit Union | \$12,648 | \$2,338 | 18.49% | 4.91% | 0.00% | 1.63% |
| | Brownfield Federal Credit Union | \$12,720 | \$3,758 | 29.54% | (0.58%) | 3.35% | 0.43% |
| | TxDOT Credit Union | \$12,783 | \$1,487 | 11.63% | 6.67% | 2.22% | 4.30% |
| | Reeves County Teachers Credit Union | \$12,842 | \$1,188 | 9.25% | 8.97% | 33.00% | 4.21% |
| | Neiman Marcus Group Employees Federal Credit Union | \$12,930 | \$1,411 | 10.91% | 0.28% | 4.32% | 8.65% |
| | PamCel Community Federal Credit Union | \$13,023 | \$2,162 | 16.60% | (2.20%) | 0.97% | 0.74% |
| | Cherokee County Teachers Federal Credit Union | \$13,092 | \$2,199 | 16.80% | (1.44%) | 3.73% | 5.00% |
| | Family 1st Of Texas Federal Credit Union | \$13,485 | \$1,992 | 14.77% | 0.20% | 5.17% | 4.87% |
| | Gulf Shore Federal Credit Union | \$13,537 | \$995 | 7.35% | 0.20% | 5.03% | 2.31% |
| | Third Coast Federal Credit Union | \$13,687 | \$3,595 | 26.27% | (2.09%) | 0.67% | 5.40% |
| | Alba Golden Federal Credit Union | \$13,757 | \$2,093 | 15.21% | 1.83% | 1.10% | 2.44% |
| | Central Texas Teachers Credit Union | \$13,956 | \$1,504 | 10.78% | (3.27%) | 1.60% | 4.65% |
| | P.I.E. Credit Union | \$14,042 | \$1,955 | 13.92% | (0.82%) | 2.46% | 1.07% |
| | ILA 1351 Federal Credit Union | \$14,324 | \$2,396 | 16.73% | 2.71% | 2.05% | 1.50% |
| | IBEW Community Federal Credit Union | \$14,393 | \$1,390 | 9.66% | 0.58% | 13.31% | 1.22% |
| | First Priority Credit Union | \$14,417 | \$1,243 | 8.62% | 5.12% | 3.30% | 2.33% |
| | Linkage Credit Union | \$14,610 | \$2,145 | 14.68% | 0.47% | 7.60% | 4.94% |
| | Pampa Teachers Federal Credit Union | \$14,650 | \$1,470 | 10.03% | 6.61% | 16.05% | 4.63% |
| | Ellis County Teachers & Employees Federal Credit Union | \$14,679 | \$1,725 | 11.75% | 4.51% | 1.74% | 4.75% |
| | MOPAC Employees Federal Credit Union | \$14,769 | \$1,581 | 10.70% | 0.51% | 3.86% | 4.05% |
| | Texhillco School Employees Federal Credit Union | \$14,950 | \$1,112 | 7.44% | 4.60% | 20.68% | 4.05% |

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | |
| | Corpus Christi Postal Employees Credit Union | \$15,105 | \$2,240 | 14.83% | (0.80%) | 0.63% |
| | Cowboy Country Federal Credit Union | \$15,210 | \$1,751 | 11.51% | (1.02%) | 23.70% |
| | Homeport Federal Credit Union | \$15,289 | \$1,577 | 10.31% | (16.09%) | 11.10% |
| | Ward County Credit Union | \$15,292 | \$1,424 | 9.31% | 0.85% | 3.30% |
| | Victoria Teachers Federal Credit Union | \$15,455 | \$4,586 | 29.67% | 1.58% | 0.02% |
| | National Oilwell Varco Employees Credit Union | \$15,560 | \$2,975 | 19.12% | 2.17% | 0.24% |
| | U S I Federal Credit Union | \$15,727 | \$4,831 | 30.72% | 2.09% | 0.85% |
| | Brazos Community Credit Union | \$15,743 | \$3,651 | 23.19% | 0.00% | 2.30% |
| | Coastal Bend Post Office Federal Credit Union | \$15,836 | \$2,576 | 16.27% | 3.88% | 1.75% |
| | Texas Community Federal Credit Union | \$16,125 | \$2,149 | 13.33% | 9.86% | 5.54% |
| | Waco Federal Credit Union | \$16,128 | \$1,234 | 7.65% | 1.31% | 1.46% |
| | Alpine Community Credit Union | \$16,171 | \$1,487 | 9.20% | 10.62% | 32.95% |
| | Reed Credit Union | \$16,333 | \$2,485 | 15.21% | (2.62%) | 0.32% |
| | Liberty County Teachers Federal Credit Union | \$16,545 | \$1,449 | 8.76% | 6.12% | 7.94% |
| | Temple-Inland Federal Credit Union | \$16,656 | \$2,199 | 13.20% | 5.71% | 6.59% |
| | Temple Santa Fe Community Credit Union | \$16,697 | \$1,302 | 7.80% | 4.08% | 0.84% |
| | Baker Hughes Federal Credit Union | \$16,871 | \$1,732 | 10.27% | (2.73%) | 2.83% |
| | Odessa Employees Credit Union | \$16,952 | \$2,414 | 14.24% | 2.52% | 0.46% |
| | Grand Prairie Credit Union | \$17,153 | \$1,682 | 9.81% | 5.50% | 0.59% |
| | Amarillo Postal Employees Credit Union | \$17,388 | \$2,571 | 14.79% | 0.55% | 1.67% |
| | Borger Federal Credit Union | \$17,453 | \$2,094 | 12.00% | 3.01% | 0.05% |
| | Anderson County Federal Credit Union | \$17,517 | \$2,862 | 16.34% | 2.48% | 5.14% |
| | Rocket Federal Credit Union | \$17,592 | \$1,543 | 8.77% | 1.44% | 3.43% |
| | Concho Valley Credit Union | \$17,685 | \$1,803 | 10.20% | 1.45% | 0.50% |
| | C-E Federal Credit Union | \$18,112 | \$1,261 | 6.96% | 4.87% | 2.62% |
| | Texas Health Resources Credit Union | \$18,369 | \$1,418 | 7.72% | (8.64%) | 9.38% |
| | Seagoville Federal Credit Union | \$18,503 | \$2,582 | 13.95% | 2.03% | 2.71% |
| | Port Arthur Community Federal Credit Union | \$18,594 | \$2,317 | 12.46% | 0.61% | 3.32% |
| | Midland Municipal Employees Credit Union | \$18,812 | \$1,789 | 9.51% | 4.22% | 1.51% |
| | Dallas U.P. Employees Credit Union | \$19,419 | \$4,773 | 24.58% | 0.25% | 3.90% |
| | Kingsville Area Educators Federal Credit Union | \$19,595 | \$1,308 | 6.68% | (48.26%) | 9.63% |
| | Tyler City Employees Credit Union | \$19,670 | \$3,040 | 15.46% | 6.73% | 4.18% |
| | McLennan County Employees Federal Credit Union | \$19,713 | \$4,945 | 25.08% | 1.80% | 0.12% |
| | Fellowship Credit Union | \$20,656 | \$4,596 | 22.25% | 0.70% | 2.59% |
| | Union Fidelity Federal Credit Union | \$20,771 | \$3,300 | 15.89% | 4.27% | 1.18% |
| | LIFE Federal Credit Union | \$21,048 | \$2,156 | 10.24% | (13.33%) | 4.59% |
| | Corner Stone Credit Union | \$21,429 | \$1,387 | 6.47% | 8.10% | 19.03% |
| | LCRA Credit Union | \$21,578 | \$2,703 | 12.53% | (2.63%) | 0.44% |
| | Northeast Panhandle Teachers Federal Credit Union | \$21,752 | \$3,004 | 13.81% | 2.70% | 0.13% |
| | Valwood Park Federal Credit Union | \$21,947 | \$3,206 | 14.61% | 3.10% | 2.84% |
| | McMurrey Federal Credit Union | \$22,399 | \$2,956 | 13.20% | 3.79% | 3.25% |
| | Southern Star Credit Union | \$22,406 | \$3,462 | 15.45% | (5.94%) | 10.72% |
| | Wichita Falls Federal Credit Union | \$22,472 | \$2,772 | 12.34% | 2.78% | 0.51% |
| | LeTourneau Federal Credit Union | \$22,683 | \$5,122 | 22.58% | 0.94% | 0.18% |
| | Local Federal Credit Union | \$22,720 | \$4,070 | 17.91% | 0.64% | 9.31% |
| | Tip of Texas Federal Credit Union | \$23,582 | \$3,441 | 14.59% | (2.69%) | 3.81% |
| | Mid-Tex Federal Credit Union | \$23,767 | \$1,718 | 7.23% | (0.23%) | 11.23% |
| | San Angelo Federal Credit Union | \$24,030 | \$1,998 | 8.31% | 4.09% | 0.90% |
| | Yantis Federal Credit Union | \$24,237 | \$3,522 | 14.53% | 2.24% | 2.87% |
| | Northeast Texas Teachers Federal Credit Union | \$24,632 | \$3,412 | 13.85% | 0.29% | 4.75% |
| | TexStar Federal Credit Union | \$24,706 | \$2,043 | 8.27% | (0.39%) | 0.24% |
| | Texas People Federal Credit Union | \$24,844 | \$4,290 | 17.27% | 1.69% | 1.33% |
| | Abilene Federal Credit Union | \$24,892 | \$4,505 | 18.10% | (4.98%) | 4.75% |
| | Greater Central Texas Federal Credit Union | \$25,806 | \$1,794 | 6.95% | 2.71% | 0.00% |
| | Angelina Federal Employees Credit Union | \$25,926 | \$3,908 | 15.07% | 6.44% | 1.89% |
| | Fedstar Credit Union | \$26,219 | \$2,984 | 11.38% | 1.89% | 1.58% |
| | United Energy Credit Union | \$26,517 | \$4,677 | 17.64% | 0.73% | 3.08% |

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
June 30, 2017
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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 - \$50 to \$250 million in total assets (continued) | | | | | | | |
| | Bayou City Federal Credit Union | \$26,683 | \$1,993 | 7.47% | (4.42%) | 6.32% | 4.72% |
| | Common Cents Federal Credit Union | \$27,036 | \$3,883 | 14.36% | 10.01% | 8.09% | 2.70% |
| | Shared Resources Credit Union | \$27,540 | \$2,924 | 10.62% | 4.12% | 9.88% | 4.27% |
| | Alcon Employees Federal Credit Union | \$27,544 | \$5,815 | 21.11% | 1.73% | 1.81% | 0.28% |
| | Matagorda County Credit Union | \$27,942 | \$2,980 | 10.66% | 3.69% | 3.02% | 0.97% |
| | Golden Triangle Federal Credit Union | \$28,017 | \$4,485 | 16.01% | 2.30% | 0.67% | 0.87% |
| | Beaumont Community Credit Union | \$28,644 | \$3,137 | 10.95% | 0.38% | 1.75% | 2.07% |
| | Starr County Teachers Federal Credit Union | \$28,810 | \$4,751 | 16.49% | 0.85% | 2.46% | 1.01% |
| | Trinity Valley Teachers Credit Union | \$29,166 | \$7,382 | 25.31% | 2.33% | 0.18% | 0.83% |
| | Caprock Federal Credit Union | \$29,225 | \$3,901 | 13.35% | (4.75%) | 4.23% | 5.13% |
| | Port Arthur Teachers Federal Credit Union | \$29,444 | \$3,677 | 12.49% | 2.48% | 3.29% | 2.69% |
| | United Credit Union | \$29,984 | \$2,458 | 8.20% | (3.67%) | 7.00% | 5.17% |
| | Cabot & NOI Employees Credit Union | \$30,182 | \$2,863 | 9.49% | (4.57%) | 23.47% | 11.88% |
| | Hockley County School Employees Credit Union | \$30,879 | \$3,605 | 11.67% | (10.01%) | 10.21% | 10.43% |
| | Walker County Federal Credit Union | \$31,268 | \$3,484 | 11.14% | 8.06% | 3.13% | 3.04% |
| | Mountain Star Federal Credit Union | \$31,381 | \$2,539 | 8.09% | (10.45%) | 2.76% | 2.70% |
| | Mesquite Credit Union | \$31,550 | \$2,334 | 7.40% | 6.27% | 0.73% | 3.73% |
| | Cherokee County Federal Credit Union | \$31,745 | \$7,228 | 22.77% | 3.72% | 4.12% | 4.12% |
| | Travis County Credit Union | \$32,094 | \$2,365 | 7.37% | 4.14% | 0.00% | 0.59% |
| | Transtar Federal Credit Union | \$32,147 | \$1,744 | 5.43% | (6.11%) | 5.68% | 9.29% |
| | Austin Federal Credit Union | \$32,376 | \$2,248 | 6.94% | 0.36% | 3.87% | 1.91% |
| | City Federal Credit Union | \$33,252 | \$3,238 | 9.74% | 5.52% | 8.77% | 3.46% |
| | San Patricio County Teachers Federal Credit Union | \$33,319 | \$3,869 | 11.61% | (1.84%) | 5.32% | 5.32% |
| | Lufkin Federal Credit Union | \$33,357 | \$7,182 | 21.53% | 2.62% | 1.13% | 2.44% |
| | Old Ocean Federal Credit Union | \$33,480 | \$2,949 | 8.81% | 11.17% | 2.37% | 2.41% |
| | Texas Associations of Professionals Federal Credit Union | \$33,838 | \$2,801 | 8.28% | 9.26% | 0.00% | 9.28% |
| | Star of Texas Credit Union | \$34,044 | \$4,181 | 12.28% | 3.41% | 0.33% | 0.62% |
| | Texas Plains Federal Credit Union | \$34,448 | \$4,811 | 13.97% | 1.51% | 2.56% | 4.57% |
| | Baptist Credit Union | \$35,280 | \$2,995 | 8.49% | (4.89%) | 2.84% | 2.50% |
| | CTECU | \$35,468 | \$5,082 | 14.33% | (0.24%) | 0.31% | 0.61% |
| | Keystone Credit Union | \$36,312 | \$9,507 | 26.18% | (1.59%) | 1.39% | 1.69% |
| | Cosden Federal Credit Union | \$38,011 | \$4,918 | 12.94% | 2.05% | 1.00% | 2.40% |
| | Fannin Federal Credit Union | \$38,393 | \$3,918 | 10.20% | 16.94% | 0.05% | 4.31% |
| | BCM Federal Credit Union | \$39,509 | \$2,823 | 7.15% | 2.37% | 8.86% | 4.57% |
| | SPCO Credit Union | \$39,575 | \$3,580 | 9.05% | (6.22%) | 5.98% | 2.12% |
| | Sacred Heart Parish Hallettsville Federal Credit Union | \$39,828 | \$3,913 | 9.82% | 6.33% | 1.92% | 1.66% |
| | Members Financial Federal Credit Union | \$39,849 | \$2,397 | 6.02% | (22.05%) | 10.30% | 21.94% |
| | Freestone Credit Union | \$39,945 | \$3,916 | 9.80% | 3.85% | 2.32% | 2.86% |
| | Lifetime Federal Credit Union | \$39,967 | \$6,270 | 15.69% | 2.88% | 1.07% | 4.21% |
| | Brazosport Teachers Federal Credit Union | \$40,518 | \$6,350 | 15.67% | 3.04% | 1.40% | 0.76% |
| | City Public Service/IBEW Federal Credit Union | \$41,491 | \$4,987 | 12.02% | 4.89% | 2.59% | 1.20% |
| | Select Federal Credit Union | \$41,718 | \$6,449 | 15.46% | 8.74% | 5.49% | 5.29% |
| | Highway District 21 Federal Credit Union | \$42,354 | \$6,592 | 15.56% | 2.64% | 3.73% | 2.53% |
| | Caprock Santa Fe Credit Union | \$42,390 | \$13,073 | 30.84% | 7.10% | 3.26% | 3.06% |
| | Lubrizol Employees' Credit Union | \$43,741 | \$5,472 | 12.51% | 10.87% | 1.43% | 0.77% |
| | South Texas Federal Credit Union | \$44,123 | \$2,735 | 6.20% | (9.61%) | 20.88% | 8.85% |
| | Trans Texas Southwest Credit Union | \$44,433 | \$5,065 | 11.40% | 3.13% | 7.76% | 2.59% |
| | Southland Federal Credit Union | \$44,859 | \$5,056 | 11.27% | 9.31% | 17.48% | 9.53% |
| | Doches Credit Union | \$44,957 | \$5,613 | 12.49% | 3.33% | 2.51% | 1.92% |
| | Scott & White Employees Credit Union | \$45,501 | \$2,836 | 6.23% | 7.39% | 0.04% | 0.99% |
| | South Texas Area Resources Credit Union | \$45,591 | \$5,596 | 12.27% | (2.05%) | 0.09% | 1.36% |
| | Big Spring Education Employees Federal Credit Union | \$45,734 | \$6,701 | 14.65% | 11.02% | 1.12% | 3.22% |
| | Wellspring Federal Credit Union | \$47,339 | \$3,752 | 7.93% | (1.53%) | 14.90% | 6.24% |
| | H&H Federal Credit Union | \$48,900 | \$7,937 | 16.23% | (0.38%) | 3.75% | 0.89% |
| | My Credit Union | \$49,882 | \$3,984 | 7.99% | 2.54% | 6.83% | 2.31% |
| | Shamrock Federal Credit Union | \$49,941 | \$6,635 | 13.29% | 4.31% | 3.30% | 2.98% |
| | Windthorst Federal Credit Union | \$50,029 | \$8,267 | 16.52% | 6.16% | 1.66% | 4.42% |
| | Heritage USA Federal Credit Union | \$50,104 | \$3,528 | 7.04% | 6.56% | 0.91% | 6.77% |

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.

Net Worth

June 30, 2017

Run Date: August 31, 2017

| 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 - \$50 to \$250 million in total assets (continued) | | | | | | | |
| | La Joya Area Federal Credit Union | \$50,605 | \$5,712 | 11.29% | 0.49% | 12.08% | 2.80% |
| | First Class American Credit Union | \$51,353 | \$4,636 | 9.03% | 2.58% | 1.12% | 2.48% |
| | Hereford Texas Federal Credit Union | \$51,620 | \$10,259 | 19.87% | 5.84% | 2.44% | 3.68% |
| | Houston Metropolitan Employees Federal Credit Union | \$51,780 | \$5,731 | 11.07% | 4.97% | 4.85% | 5.41% |
| | Dallas Federal Credit Union | \$55,231 | \$4,128 | 7.47% | (2.63%) | 16.21% | 10.22% |
| | West Texas Educators Credit Union | \$55,431 | \$4,333 | 7.82% | (3.00%) | 5.61% | 6.76% |
| | Texas Bridge Credit Union | \$55,804 | \$4,659 | 8.35% | 0.34% | 2.53% | 2.98% |
| | Heart O' Texas Federal Credit Union | \$56,655 | \$4,063 | 7.17% | (4.38%) | 1.50% | 2.41% |
| | Texas Telcom Credit Union | \$57,030 | \$8,308 | 14.57% | 3.30% | 2.03% | 2.86% |
| | Baycel Federal Credit Union | \$57,128 | \$9,462 | 16.56% | 8.74% | 5.38% | 1.88% |
| | Houston Highway Credit Union | \$57,403 | \$4,248 | 7.40% | (7.43%) | 16.05% | 6.50% |
| | Service 1st Credit Union | \$57,446 | \$5,454 | 9.49% | 3.77% | 2.62% | 1.82% |
| | Irving City Employees Federal Credit Union | \$58,102 | \$6,984 | 12.02% | 4.00% | 0.90% | 0.93% |
| | Domino Federal Credit Union | \$60,427 | \$8,517 | 14.09% | 3.03% | 2.17% | 2.02% |
| | Texas Federal Credit Union | \$62,152 | \$4,352 | 7.00% | (0.23%) | 3.22% | 2.00% |
| | Southwest Financial Federal Credit Union | \$62,615 | \$10,143 | 16.20% | 4.45% | 4.89% | 16.32% |
| | Telco Plus Credit Union | \$64,425 | \$8,986 | 13.95% | 3.67% | 0.96% | 2.35% |
| | Kerr County Federal Credit Union | \$64,874 | \$4,827 | 7.44% | 1.71% | 8.25% | 10.50% |
| | Centex Citizens Credit Union | \$65,549 | \$13,514 | 20.62% | 1.51% | 2.36% | 2.21% |
| | Westex Federal Credit Union | \$65,698 | \$7,280 | 11.08% | 5.39% | 1.11% | 1.77% |
| | Postel Family Credit Union | \$65,847 | \$5,778 | 8.77% | (4.83%) | 3.17% | 11.18% |
| | Employees Credit Union | \$67,547 | \$6,524 | 9.66% | 2.86% | 4.20% | 2.33% |
| | Coastal Community Federal Credit Union | \$69,449 | \$6,234 | 8.98% | 6.29% | 10.62% | 6.59% |
| | First Abilene Federal Credit Union | \$70,819 | \$7,076 | 9.99% | 2.63% | 3.25% | 1.03% |
| | Valley Federal Credit Union | \$71,452 | \$10,126 | 14.17% | 5.08% | 4.32% | 6.53% |
| | Texas DPS Credit Union | \$71,555 | \$5,700 | 7.97% | 1.09% | 3.47% | 3.04% |
| | Baylor Health Care System Credit Union | \$72,839 | \$12,124 | 16.64% | 4.90% | 2.86% | 1.16% |
| | Las Colinas Federal Credit Union | \$73,789 | \$5,870 | 7.96% | 7.60% | 3.65% | 2.01% |
| | Memorial Credit Union | \$73,887 | \$7,121 | 9.64% | 3.08% | 3.92% | 4.83% |
| | Metro Medical Credit Union | \$74,651 | \$8,686 | 11.64% | 3.99% | 1.49% | 1.36% |
| | Southwest Research Center Federal Credit Union | \$74,867 | \$6,205 | 8.29% | 1.49% | 5.27% | 3.58% |
| | Concho Educators Federal Credit Union | \$75,612 | \$7,199 | 9.52% | 3.79% | 0.61% | 0.72% |
| | Rockdale Federal Credit Union | \$76,027 | \$8,723 | 11.47% | 0.69% | 0.57% | 2.51% |
| | Southwest 66 Credit Union | \$77,606 | \$9,336 | 12.03% | 2.17% | 5.04% | 3.19% |
| | U. S. Employees Credit Union | \$77,922 | \$6,146 | 7.89% | 0.65% | 3.90% | 3.25% |
| | Space City Credit Union | \$78,481 | \$7,483 | 9.53% | 3.54% | 4.86% | 3.86% |
| | Wichita Falls Teachers Federal Credit Union | \$78,751 | \$8,680 | 11.02% | 4.52% | 7.00% | 5.10% |
| | Eastex Credit Union | \$79,024 | \$8,390 | 10.62% | 5.29% | 2.48% | 2.74% |
| | WesTex Community Credit Union | \$80,019 | \$9,632 | 12.04% | 10.37% | 2.26% | 2.19% |
| | Members Credit Union | \$80,169 | \$6,668 | 8.32% | 4.41% | 8.08% | 4.23% |
| | First Central Credit Union | \$80,217 | \$9,999 | 12.46% | 12.68% | 8.08% | 6.78% |
| | Naft Federal Credit Union | \$80,681 | \$10,925 | 13.54% | 7.11% | 1.68% | 3.51% |
| | Texoma Educators Federal Credit Union | \$82,388 | \$11,569 | 14.04% | 4.78% | 1.28% | 1.23% |
| | Tarrant County's Credit Union | \$84,663 | \$6,828 | 8.06% | 0.73% | 4.00% | 8.49% |
| | Texas Health Credit Union | \$84,890 | \$8,826 | 10.40% | 6.02% | 11.24% | 4.61% |
| | KBR Heritage Federal Credit Union | \$87,839 | \$11,004 | 12.53% | 1.23% | 2.74% | 1.26% |
| | One Source Federal Credit Union | \$90,159 | \$6,650 | 7.38% | 6.23% | 16.66% | 16.60% |
| | Allied Federal Credit Union | \$91,684 | \$6,485 | 7.07% | 5.74% | 8.28% | 2.61% |
| | Edinburg Teachers Credit Union | \$91,852 | \$21,352 | 23.25% | 1.69% | 1.38% | 1.71% |
| | Nascoga Federal Credit Union | \$91,876 | \$7,540 | 8.21% | 2.25% | 1.02% | 0.50% |
| | Prestige Community Credit Union | \$91,884 | \$7,710 | 8.39% | 4.59% | 4.38% | 8.22% |
| | Southern Federal Credit Union | \$92,227 | \$27,016 | 29.29% | 4.83% | 5.34% | 5.93% |
| | Community Service Credit Union | \$94,471 | \$9,614 | 10.18% | 5.54% | 3.42% | 6.05% |
| | United Community Credit Union | \$95,206 | \$9,246 | 9.71% | 5.28% | 8.03% | 4.12% |
| | Rio Grande Valley Credit Union | \$96,022 | \$8,602 | 8.96% | 0.63% | 3.29% | 3.10% |
| | Kelly Community Federal Credit Union | \$100,430 | \$11,838 | 11.79% | 11.53% | 2.64% | 5.09% |
| | Texasgulf Federal Credit Union | \$102,478 | \$12,775 | 12.47% | 13.18% | 9.80% | 3.68% |
| | Chemcel Federal Credit Union | \$110,214 | \$11,873 | 10.77% | 3.76% | 3.26% | 3.48% |

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 June 30, 2017 Run Date: August 31, 2017

June 30, 2017

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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 - \$50 to \$250 million in total assets (continued) | | | | | | | |
| | Chocolate Bayou Community Federal Credit Union | \$111,598 | \$9,880 | 8.85% | 11.45% | 3.52% | 2.55% |
| | Cooperative Teachers Credit Union | \$114,759 | \$13,308 | 11.60% | 3.66% | 0.94% | 3.58% |
| | River City Federal Credit Union | \$117,250 | \$7,230 | 6.17% | (6.84%) | 10.35% | 15.09% |
| | MTCU | \$118,077 | \$11,697 | 9.91% | 0.34% | 2.11% | 2.03% |
| | Access Community Credit Union | \$118,465 | \$16,588 | 14.00% | 2.37% | 1.07% | 1.09% |
| | Plus4 Credit Union | \$119,493 | \$10,540 | 8.82% | (1.84%) | 0.74% | 2.98% |
| | Lone Star Credit Union | \$119,739 | \$8,597 | 7.18% | 0.61% | 1.64% | 5.12% |
| | Members Trust of the Southwest Federal Credit Union | \$123,910 | \$10,451 | 8.43% | 5.79% | 4.93% | 3.85% |
| | LibertyOne Credit Union | \$124,054 | \$13,231 | 10.67% | 3.40% | 2.69% | 3.50% |
| | Capitol Credit Union | \$125,571 | \$8,889 | 7.08% | 5.98% | 1.47% | 3.54% |
| | Members First Credit Union | \$125,656 | \$24,135 | 19.21% | 5.93% | 1.33% | 1.36% |
| | Go Federal Credit Union | \$125,975 | \$9,230 | 7.33% | 8.16% | 2.37% | 3.63% |
| | Santa Fe Federal Credit Union | \$126,693 | \$17,389 | 13.73% | 0.32% | 2.00% | 4.19% |
| | Texoma Community Credit Union | \$127,407 | \$13,874 | 10.89% | 8.47% | 2.61% | 6.05% |
| | Southwest Heritage Credit Union | \$127,831 | \$12,162 | 9.51% | 8.08% | 6.84% | 5.62% |
| | Citizens Federal Credit Union | \$127,886 | \$13,751 | 10.75% | 1.29% | 1.85% | 3.07% |
| | BP Federal Credit Union | \$130,821 | \$11,548 | 8.83% | 5.96% | 1.55% | 1.50% |
| | Laredo Federal Credit Union | \$134,586 | \$12,631 | 9.39% | 2.83% | 3.18% | 3.14% |
| | Pioneer Mutual Federal Credit Union | \$135,992 | \$20,790 | 15.29% | 3.57% | 1.26% | 1.87% |
| | Texas Tech Federal Credit Union | \$136,846 | \$14,295 | 10.45% | 10.41% | 3.21% | 2.46% |
| | Government Employees Federal Credit Union | \$137,355 | \$11,291 | 8.22% | 0.85% | 0.51% | 0.58% |
| | Nizari Progressive Federal Credit Union | \$139,198 | \$18,838 | 13.53% | 9.98% | 2.33% | 5.71% |
| | Communities of Abilene Federal Credit Union | \$139,924 | \$11,027 | 7.88% | 1.55% | 4.39% | 11.83% |
| | Cal-Com Federal Credit Union | \$140,610 | \$13,255 | 9.43% | 8.18% | 2.37% | 7.14% |
| | North East Texas Credit Union | \$145,558 | \$16,832 | 11.56% | 3.09% | 2.29% | 3.24% |
| | Border Federal Credit Union | \$146,055 | \$18,872 | 12.92% | (0.80%) | 4.89% | 5.63% |
| | Beacon Federal Credit Union | \$152,841 | \$11,512 | 7.53% | (0.64%) | 2.45% | 5.86% |
| | Texas Partners Federal Credit Union | \$154,531 | \$10,079 | 6.52% | (2.02%) | 2.19% | 5.74% |
| | Harris County Federal Credit Union | \$156,664 | \$23,154 | 14.78% | 7.70% | 6.62% | 2.99% |
| | H.E.B. Federal Credit Union | \$166,985 | \$23,487 | 14.07% | 2.84% | 0.92% | 2.24% |
| | People's Federal Credit Union | \$181,417 | \$14,915 | 8.22% | 1.85% | 6.86% | 0.44% |
| | Sabine Federal Credit Union | \$184,250 | \$21,557 | 11.70% | 4.62% | 2.53% | 2.55% |
| | Mobility Credit Union | \$185,837 | \$15,281 | 8.22% | 6.21% | 10.27% | 2.34% |
| | Investex Credit Union | \$187,116 | \$19,177 | 10.25% | 2.94% | 3.18% | 3.22% |
| | Fort Worth City Credit Union | \$188,306 | \$22,632 | 12.02% | 8.51% | 0.30% | 0.89% |
| | Qualtrust Credit Union | \$200,282 | \$18,278 | 9.13% | (5.35%) | 6.39% | 5.04% |
| | Members Choice of Central Texas Federal Credit Union | \$202,541 | \$21,944 | 10.83% | (1.87%) | 1.33% | 12.89% |
| | MemberSource Credit Union | \$203,574 | \$16,005 | 7.86% | 4.45% | 4.48% | 4.70% |
| | Gulf Coast Federal Credit Union | \$205,598 | \$19,346 | 9.41% | (2.68%) | 11.87% | 12.93% |
| | First Basin Credit Union | \$224,743 | \$21,794 | 9.70% | 8.38% | 1.75% | 6.04% |
| | Pantex Federal Credit Union | \$226,341 | \$39,456 | 17.43% | 1.70% | 0.56% | 0.66% |
| | Amarillo Community Federal Credit Union | \$227,035 | \$20,296 | 8.94% | 5.34% | 1.80% | 3.39% |
| | Synergy Federal Credit Union | \$227,102 | \$30,906 | 13.61% | 7.21% | 1.19% | 0.61% |
| | Energy Capital Credit Union | \$227,210 | \$20,545 | 9.04% | 5.24% | 3.52% | 5.17% |
| | Cy-Fair Federal Credit Union | \$235,745 | \$20,188 | 8.56% | 6.45% | 6.70% | 5.33% |
| | America's Credit Union | \$239,613 | \$28,881 | 12.05% | 1.43% | 2.27% | 7.70% |
| | United Texas Credit Union | \$240,177 | \$21,783 | 9.07% | 6.31% | 2.40% | 3.51% |
| | Alliance Credit Union | \$243,658 | \$35,893 | 14.73% | 7.70% | 1.01% | 1.67% |
| | Unity One Credit Union | \$244,079 | \$18,352 | 7.52% | 1.00% | 7.11% | 9.60% |
| | 1st Community Federal Credit Union | \$246,288 | \$23,148 | 9.40% | 5.14% | 7.96% | 3.83% |
| | GulF Credit Union | \$248,799 | \$17,261 | 6.94% | 1.11% | 3.04% | 2.41% |
| | Average of Asset Group A | \$43,435 | \$4,970 | 13.96% | 1.40% | 5.61% | 4.34% |

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2017

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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 B - \$251 to \$500 million in total assets | | | | | | | |
| | Education Credit Union | \$254,395 | \$33,792 | 13.28% | 2.58% | 6.83% | 7.03% |
| | Houston Texas Fire Fighters Federal Credit Union | \$263,137 | \$38,036 | 14.45% | 2.92% | 1.34% | 1.01% |
| | MCT Credit Union | \$266,226 | \$28,707 | 10.78% | 9.37% | 6.28% | 3.28% |
| | DuGood Federal Credit Union | \$288,162 | \$34,520 | 11.98% | 6.01% | 0.84% | 2.13% |
| | GENCO Federal Credit Union | \$288,891 | \$34,237 | 11.85% | 4.03% | 2.02% | 2.71% |
| | Coastal Community And Teachers Credit Union | \$289,115 | \$30,050 | 10.39% | 2.94% | 9.50% | 11.73% |
| | Evolve Federal Credit Union | \$311,130 | \$34,795 | 11.18% | 2.73% | 11.38% | 6.52% |
| | Texell Credit Union | \$326,050 | \$34,982 | 10.73% | 4.47% | 6.05% | 11.71% |
| | Public Employees Credit Union | \$330,468 | \$27,750 | 8.40% | 7.04% | 2.42% | 2.21% |
| | My Community Credit Union | \$342,069 | \$35,843 | 10.48% | 3.22% | 5.35% | 7.43% |
| | Texar Federal Credit Union | \$346,574 | \$44,417 | 12.82% | 2.44% | 3.10% | 5.36% |
| | Union Square Credit Union | \$357,115 | \$42,748 | 11.97% | 1.59% | 5.75% | 1.83% |
| | Security First Federal Credit Union | \$357,191 | \$28,479 | 7.97% | (4.64%) | 11.06% | 18.87% |
| | Education First Federal Credit Union | \$367,928 | \$42,215 | 11.47% | 2.84% | 4.26% | 4.08% |
| | Associated Credit Union of Texas | \$383,506 | \$41,036 | 10.70% | 15.65% | 2.82% | 9.63% |
| | Air Force Federal Credit Union | \$384,754 | \$30,820 | 8.01% | 0.42% | 5.16% | 5.51% |
| | City Credit Union | \$385,393 | \$43,178 | 11.20% | 8.01% | 2.86% | 8.01% |
| | Educators Credit Union | \$397,940 | \$62,939 | 15.82% | 3.78% | 0.66% | 0.78% |
| | Texas Bay Credit Union | \$420,037 | \$43,088 | 10.26% | 12.74% | 11.08% | 7.97% |
| | Abilene Teachers Federal Credit Union | \$431,516 | \$59,583 | 13.81% | 6.97% | 2.95% | 4.03% |
| | Community Resource Credit Union | \$449,493 | \$40,245 | 8.95% | 7.38% | 4.89% | 4.66% |
| | Complex Community Federal Credit Union | \$465,271 | \$46,696 | 10.04% | 5.39% | 2.35% | 5.62% |
| | Primeway Federal Credit Union | \$471,529 | \$41,349 | 8.77% | 0.05% | 8.39% | 7.39% |
| | Resource One Credit Union | \$477,887 | \$44,457 | 9.30% | 2.94% | 5.74% | 8.34% |
| | Southwest Airlines Federal Credit Union | \$498,629 | \$56,406 | 11.31% | 6.74% | 3.28% | 3.67% |
| | Average of Asset Group B | \$366,176 | \$40,015 | 11.04% | 4.70% | 5.05% | 6.06% |

Asset Group C - \$501 million to \$1 billion in total assets

| | | | | | | | |
|--|--|-----------|-----------|--------|---------|-------|--------|
| | Neches Federal Credit Union | \$503,890 | \$70,911 | 14.07% | 7.32% | 2.55% | 3.38% |
| | People's Trust Federal Credit Union | \$513,435 | \$44,330 | 8.63% | 1.22% | 4.09% | 8.54% |
| | FivePoint Credit Union | \$557,430 | \$66,471 | 11.92% | 1.41% | 4.62% | 5.88% |
| | Generations Community Federal Credit Union | \$563,931 | \$51,416 | 9.12% | (6.26%) | 8.88% | 10.89% |
| | Members Choice Credit Union | \$564,536 | \$49,068 | 8.69% | 6.19% | 6.61% | 5.15% |
| | East Texas Professional Credit Union | \$585,999 | \$110,727 | 18.90% | 6.99% | 3.37% | 1.52% |
| | Greater Texas Federal Credit Union | \$599,814 | \$48,482 | 8.08% | 5.72% | 1.13% | 2.47% |
| | Houston Federal Credit Union | \$618,991 | \$49,120 | 7.94% | 9.38% | 2.11% | 3.51% |
| | Neighborhood Credit Union | \$630,111 | \$66,902 | 10.62% | 9.39% | 3.70% | 5.83% |
| | El Paso Area Teachers Federal Credit Union | \$638,027 | \$74,076 | 11.61% | 1.73% | 4.81% | 5.90% |
| | Smart Financial Credit Union | \$669,072 | \$62,607 | 9.36% | 1.96% | 1.72% | 5.83% |
| | First Service Credit Union | \$679,882 | \$62,829 | 9.24% | 1.57% | 5.12% | 12.92% |
| | Houston Police Federal Credit Union | \$682,924 | \$93,580 | 13.70% | 8.29% | 3.76% | 2.08% |
| | Gulf Coast Educators Federal Credit Union | \$692,308 | \$117,696 | 17.00% | 6.32% | 0.84% | 2.09% |
| | Brazos Valley Schools Credit Union | \$700,352 | \$60,333 | 8.61% | 5.00% | 2.71% | 1.41% |
| | Mobiloil Federal Credit Union | \$704,801 | \$83,069 | 11.79% | 11.68% | 3.88% | 6.98% |
| | Red River Federal Credit Union | \$807,144 | \$86,823 | 10.76% | 9.38% | 4.12% | 6.18% |
| | InTouch Credit Union | \$810,147 | \$73,207 | 9.04% | 0.51% | 5.52% | 6.27% |
| | Schlumberger Employees Credit Union | \$828,195 | \$107,701 | 13.00% | 12.16% | 0.75% | 0.77% |
| | Amoco Federal Credit Union | \$846,728 | \$71,817 | 8.48% | 4.03% | 4.59% | 4.07% |
| | Velocity Credit Union | \$854,145 | \$104,760 | 12.26% | (8.95%) | 5.88% | 11.77% |
| | Amplify Credit Union | \$859,962 | \$78,680 | 9.15% | 4.80% | 1.45% | 4.65% |
| | Shell Federal Credit Union | \$881,129 | \$88,781 | 10.08% | 11.22% | 4.15% | 4.97% |
| | Fort Worth Community Credit Union | \$889,941 | \$79,729 | 8.96% | 2.42% | 2.73% | 4.37% |
| | United Heritage Credit Union | \$932,403 | \$80,453 | 8.63% | 8.12% | 1.27% | 2.52% |
| | DATCU Credit Union | \$933,110 | \$132,682 | 14.22% | 9.11% | 1.83% | 1.70% |
| | Average of Asset Group C | \$713,400 | \$77,548 | 10.92% | 5.03% | 3.55% | 5.06% |

Source: SNL Financial

NA = data was not available.

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Net Worth

June 30, 2017

Run Date: August 31, 2017

| Region | Institution Name | As of Date | | | | | |
|--|--|----------------------|-------------------------|-----------------------|--------------------------------------|-------------------------------------|----------------------------------|
| | | Total Assets (\$000) | Total Net Worth (\$000) | Net Worth/ Assets (%) | Net Worth Growth (Decline) - YTD (%) | Total Delinquent Lns/ Net Worth (%) | Classified Assets/ Net Worth (%) |
| Asset Group D - \$1 billion and over in total assets | | | | | | | |
| | FirstLight Federal Credit Union | \$1,021,843 | \$85,737 | 8.39% | 6.38% | 5.86% | 9.02% |
| | Texas Trust Credit Union | \$1,046,833 | \$111,394 | 10.64% | 4.40% | 0.75% | 1.80% |
| | Firstmark Credit Union | \$1,064,992 | \$95,469 | 8.96% | 5.78% | 2.99% | 5.89% |
| | First Community Credit Union | \$1,278,872 | \$112,814 | 8.82% | 12.89% | 3.20% | 4.78% |
| | A+ Federal Credit Union | \$1,359,002 | \$125,851 | 9.26% | 9.24% | 3.58% | 5.13% |
| | Credit Union Of Texas | \$1,375,318 | \$117,833 | 8.57% | 5.41% | 6.45% | 6.07% |
| | Austin Telco Federal Credit Union | \$1,439,400 | \$181,793 | 12.63% | 8.88% | 0.23% | 0.69% |
| | Advancial Federal Credit Union | \$1,455,200 | \$125,705 | 8.64% | 6.43% | 6.05% | 5.37% |
| | Texans Credit Union | \$1,592,321 | \$80,970 | 5.09% | 25.27% | 3.29% | 3.63% |
| | JSC Federal Credit Union | \$2,020,305 | \$215,321 | 10.66% | 6.61% | 0.92% | 0.68% |
| | EECU | \$2,054,737 | \$240,401 | 11.70% | 9.59% | 1.02% | 3.94% |
| | University Federal Credit Union | \$2,209,051 | \$183,266 | 8.30% | 7.44% | 2.05% | 5.74% |
| | Navy Army Community Credit Union | \$2,637,148 | \$279,468 | 10.60% | 7.16% | 7.11% | 9.71% |
| | GECU | \$2,644,516 | \$242,313 | 9.16% | 6.25% | 9.77% | 9.56% |
| | Credit Human Federal Credit Union | \$2,933,260 | \$344,789 | 11.75% | 1.00% | 17.51% | 4.49% |
| | Texas Dow Employees Credit Union | \$3,059,691 | \$241,065 | 7.88% | 5.50% | 10.91% | 14.20% |
| | American Airlines Federal Credit Union | \$6,538,935 | \$653,827 | 10.00% | 3.67% | 2.48% | 3.86% |
| | Randolph-Brooks Federal Credit Union | \$8,247,852 | \$968,040 | 11.74% | 9.87% | 2.07% | 2.84% |
| | Security Service Federal Credit Union | \$9,580,435 | \$804,652 | 8.40% | 4.89% | 13.35% | 13.36% |
| | Average of Asset Group D | \$2,818,932 | \$274,248 | 9.54% | 7.72% | 5.24% | 5.83% |

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.

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. |