



# Credit Union Index

AN ANALYSIS OF TEXAS CREDIT UNIONS





The Credit Union Index is published by the Texas office of Moss Adams. For more information on the data presented in this report, contact **Charlie Shannon, Partner, at (214)-242-7452.**

## Texas

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### DALLAS

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

### HOUSTON

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

## ASSET SIZE DEFINITION

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**Group A**     \$0–\$250 million

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

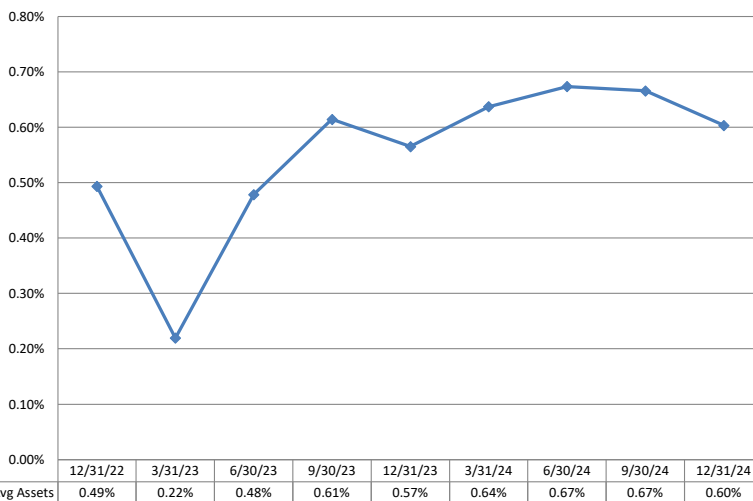
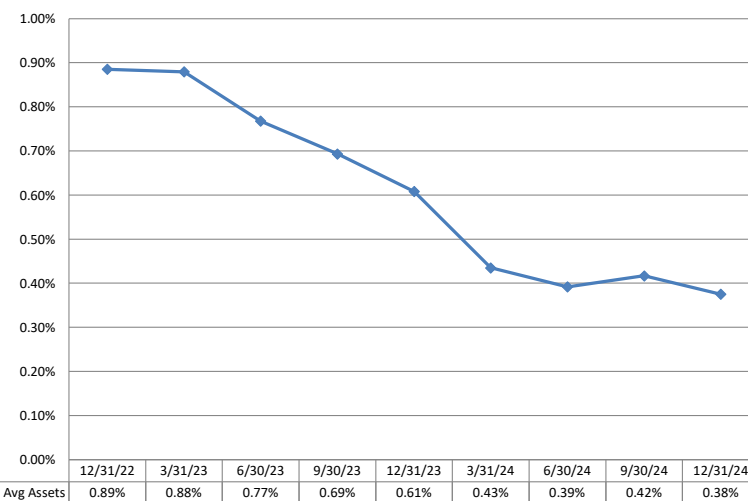
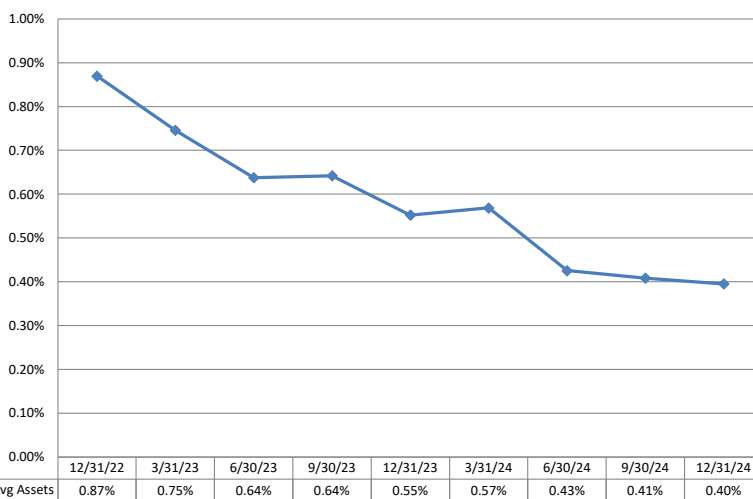
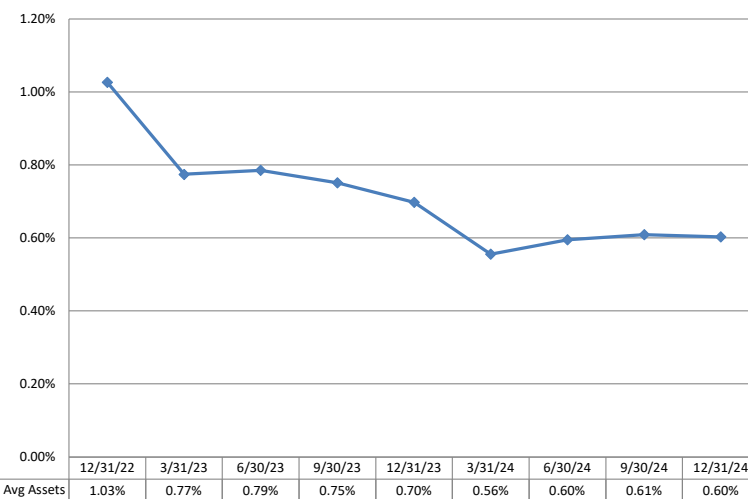
**Group C**     \$501 million–\$1 billion

**Group D**     Over \$1 billion

**Texas**

# Performance Analysis

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

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

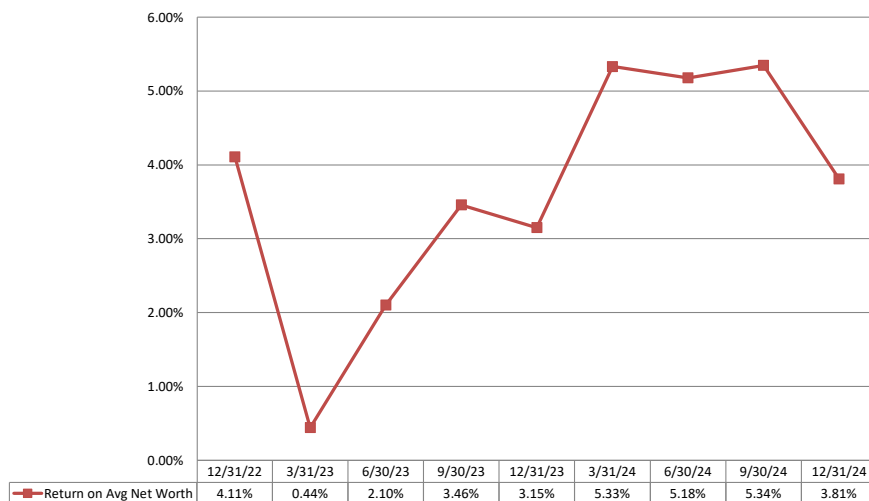
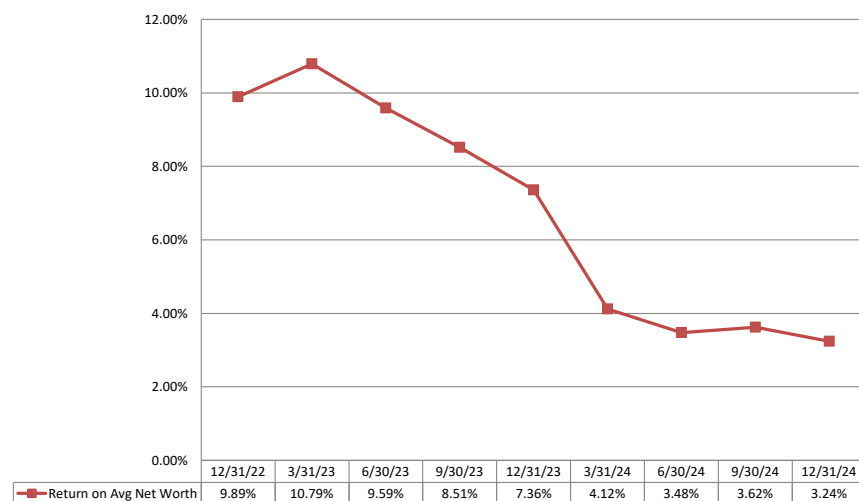
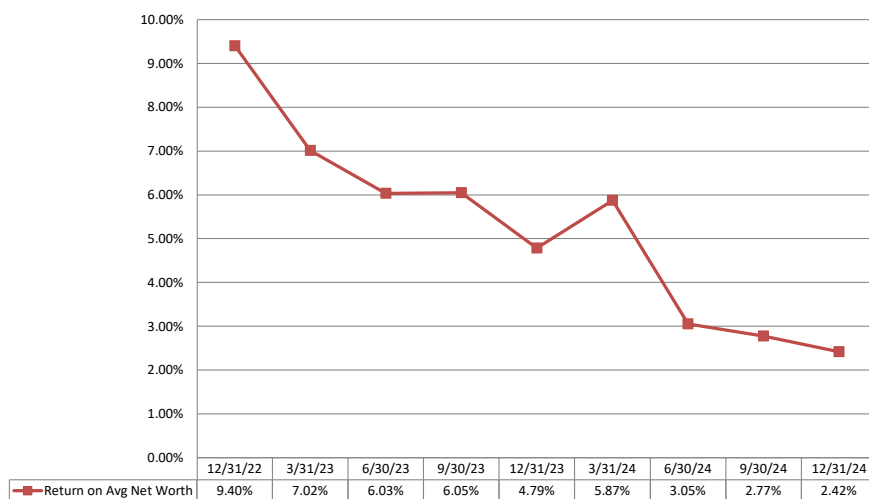
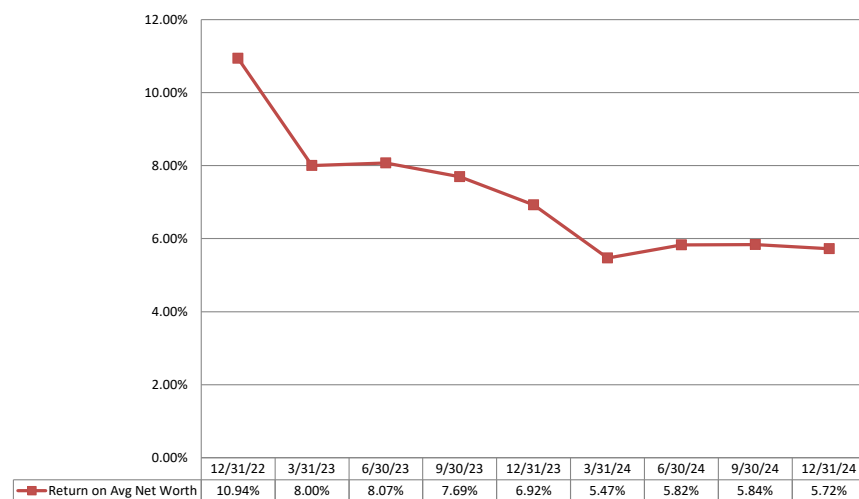
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
Paris District Credit Union	\$447	\$0	0.00%	0.00%	100.00%	\$16	\$1	0.22%	1.15%	95.00%	\$14
Assumption Beaumont Federal Credit Union	\$554	(\$18)	(12.74%)	(124.14%)	NA	NA	\$0	0.00%	0.00%	100.00%	NA
Musicians Federal Credit Union	\$696	\$2	1.15%	7.55%	85.71%	\$32	\$5	0.70%	4.76%	85.71%	\$28
Ibew Local 681 Credit Union	\$724	(\$14)	(7.58%)	(94.92%)	300.00%	\$40	(\$10)	(1.30%)	(14.93%)	147.37%	\$42
Texas Lee Federal Credit Union	\$918	(\$5)	(2.18%)	(18.52%)	NA	NA	\$20	2.22%	19.61%	23.08%	NA
Pear Orchard Federal Credit Union	\$967	\$2	0.80%	3.88%	80.00%	\$6	(\$7)	(0.65%)	(3.35%)	71.74%	\$6
Pilgrim CUCC Federal Credit Union	\$986	\$3	1.18%	9.38%	82.35%	\$36	\$8	0.76%	6.40%	88.24%	\$37
Empowerment Community Development Federal Credit Union	\$1,015	\$2	0.79%	10.13%	84.62%	\$8	\$3	0.30%	3.85%	93.33%	\$9
Littlefield School Employees Federal Credit Union	\$1,044	\$1	0.38%	2.12%	90.91%	\$48	\$7	0.60%	3.74%	85.37%	\$42
Brentwood Baptist Church Federal Credit Union	\$1,271	(\$1)	(0.31%)	(3.85%)	118.18%	\$10	\$2	0.15%	1.94%	96.15%	\$10
American Baptist Association Credit Union	\$1,478	\$1	0.27%	2.29%	105.26%	\$80	\$11	0.71%	6.43%	90.36%	\$72
Salt Employees Federal Credit Union	\$1,524	(\$18)	(4.66%)	(10.60%)	100.00%	\$24	(\$30)	(1.94%)	(4.35%)	96.77%	\$27
Saint Lukes Community Federal Credit Union	\$1,783	\$1	0.22%	2.01%	50.00%	\$8	\$20	1.12%	10.36%	38.89%	\$6
Highway Employees Credit Union	\$1,880	\$4	0.85%	3.21%	84.62%	\$34	\$18	1.01%	3.67%	78.30%	\$30
W T N M Atlantic Federal Credit Union	\$2,074	\$7	1.42%	6.78%	80.00%	\$53	\$22	1.19%	5.47%	75.57%	\$47
Lehrer Interests Credit Union	\$2,171	\$1	0.19%	0.81%	83.33%	\$12	\$9	0.43%	1.83%	71.88%	\$13
Faith Cooperative Federal Credit Union	\$2,316	\$23	3.96%	18.89%	34.21%	\$0	\$70	3.11%	15.25%	38.46%	\$0
Jafari No-Interest Credit Union	\$2,490	(\$1)	(0.16%)	(0.80%)	120.00%	NA	\$45	1.88%	9.34%	40.66%	NA
Navarro Credit Union	\$2,816	\$0	0.00%	0.00%	75.00%	\$35	\$21	0.69%	1.87%	77.60%	\$34
S P Trainmen Federal Credit Union	\$2,938	(\$38)	(5.10%)	(22.32%)	285.00%	\$85	(\$137)	(4.39%)	(18.77%)	275.32%	\$81
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,064	\$5	0.65%	3.68%	79.17%	\$8	(\$9)	(0.31%)	(1.65%)	109.43%	\$41
Lefors Federal Credit Union	\$3,118	\$4	0.50%	2.31%	88.10%	\$30	\$0	0.00%	0.00%	89.60%	\$28
B P S Federal Credit Union	\$3,141	\$8	1.02%	1.84%	74.07%	\$56	\$40	1.26%	2.31%	62.86%	\$51
Vidor Teachers Federal Credit Union	\$3,208	\$2	0.25%	1.62%	88.24%	\$40	\$4	0.13%	0.81%	92.65%	\$40
Federal Employees Credit Union	\$3,232	\$0	0.00%	0.00%	102.70%	\$36	\$10	0.30%	1.55%	94.05%	\$36
Longview Federal Credit Union	\$3,321	(\$7)	(0.84%)	(3.53%)	97.62%	\$40	\$3	0.09%	0.38%	91.81%	\$38
Plains Federal Credit Union	\$3,409	\$1	0.12%	0.68%	95.35%	\$43	(\$7)	(0.20%)	(1.19%)	103.23%	\$42
Houston Belt & Terminal Federal Credit Union	\$3,485	\$20	2.30%	5.47%	73.24%	\$54	\$73	1.90%	5.11%	72.14%	\$52
Del Rio S P Credit Union	\$3,500	\$2	0.23%	0.63%	96.36%	\$48	(\$8)	(0.23%)	(0.63%)	104.40%	\$40
Goodyear San Angelo Federal Credit Union	\$3,575	(\$4)	(0.45%)	(3.09%)	113.79%	\$11	\$28	0.82%	5.54%	70.27%	\$10
Union Pacific Employees Credit Union	\$3,650	(\$17)	(1.83%)	(7.35%)	83.02%	\$56	(\$35)	(0.93%)	(3.70%)	89.11%	\$56
Covenant Savings Federal Credit Union	\$3,845	\$16	1.67%	15.72%	67.35%	\$23	\$62	1.64%	16.19%	67.35%	\$23
Peco Federal Credit Union	\$4,010	(\$17)	(1.69%)	(13.18%)	91.38%	\$51	\$29	0.67%	5.74%	79.61%	\$50
T H D District 17 Credit Union	\$4,026	(\$20)	(2.03%)	(9.49%)	280.00%	\$25	\$11	0.28%	1.31%	90.84%	\$23
Belton Federal Credit Union	\$4,029	\$14	1.37%	8.08%	73.58%	\$46	\$26	0.62%	3.80%	82.12%	\$37
Everman Parkway Credit Union	\$4,050	\$4	0.41%	1.14%	88.89%	\$67	\$3	0.07%	0.21%	96.88%	\$59
Highway District 9 Credit Union	\$4,097	\$19	1.83%	7.31%	73.91%	\$40	\$35	0.81%	3.37%	79.66%	\$40
Intercorp Credit Union	\$4,298	\$2	0.19%	0.99%	94.03%	\$74	\$6	0.14%	0.75%	92.94%	\$73
Oak Farms Employees Credit Union	\$4,302	(\$2)	(0.19%)	(0.70%)	83.33%	\$70	\$38	0.92%	3.39%	83.61%	\$69
Highway District 2 Credit Union	\$4,790	\$17	1.40%	5.12%	70.49%	\$58	\$50	1.01%	3.83%	74.89%	\$59
Farmers Branch City Employees Federal Credit Union	\$4,812	\$81	6.69%	31.55%	41.43%	NA	\$86	1.71%	8.42%	68.36%	NA
Light Commerce Credit Union	\$4,925	\$7	0.57%	2.58%	90.79%	\$64	\$117	2.47%	11.35%	60.98%	\$17
Corpus Christi S P Credit Union	\$4,949	\$19	1.54%	11.43%	78.49%	\$36	\$15	0.31%	2.27%	80.85%	\$37
Midwestern State University Credit Union	\$4,981	\$7	0.56%	3.74%	84.85%	\$58	\$21	0.40%	2.83%	87.36%	\$59

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Team Financial Federal Credit Union	\$5,002	(\$14)	(1.11%)	(14.62%)	116.00%	\$88	(\$5)	(0.10%)	(1.30%)	99.69%	\$84
Redeemer Federal Credit Union	\$5,032	(\$18)	(1.43%)	(4.49%)	138.89%	\$70	\$2	0.03%	0.12%	90.47%	\$64
Port of Houston Warehouse Federal Credit Union	\$5,048	\$38	3.05%	16.34%	50.00%	\$0	\$170	3.40%	19.59%	49.09%	\$0
Pampa Municipal Credit Union	\$5,150	\$11	0.86%	6.49%	69.84%	\$46	\$79	1.56%	12.17%	64.08%	\$41
South Texas Regional Federal Credit Union	\$5,383	\$10	0.71%	5.09%	89.74%	\$44	\$52	0.90%	6.82%	78.83%	\$42
N C E Credit Union	\$5,609	\$2	0.14%	0.67%	87.91%	\$64	\$18	0.32%	1.51%	81.99%	\$56
CASE Federal Credit Union	\$5,741	(\$29)	(2.02%)	(18.30%)	139.19%	\$43	(\$76)	(1.24%)	(11.64%)	120.25%	\$43
Coburn Credit Union	\$5,792	(\$11)	(0.76%)	(2.91%)	58.97%	\$36	\$23	0.38%	1.53%	62.50%	\$64
Skel-Tex Credit Union	\$5,816	\$7	0.48%	2.24%	86.96%	\$52	\$4	0.07%	0.32%	95.76%	\$52
STEC Federal Credit Union	\$5,865	\$24	1.63%	6.08%	60.00%	\$44	\$101	1.70%	6.56%	57.68%	\$43
Moore County Schools Federal Credit Union	\$6,163	\$20	1.21%	12.40%	60.00%	\$10	(\$40)	(0.55%)	(6.08%)	127.97%	\$33
A C U Credit Union	\$6,204	\$23	1.46%	7.01%	67.61%	\$67	\$3	0.05%	0.23%	90.53%	\$69
Natural Resources Conservation Service Federal Credit Union	\$6,241	\$3	0.19%	0.96%	95.83%	\$56	(\$49)	(0.71%)	(3.86%)	106.38%	\$54
Frio County Federal Credit Union	\$6,309	\$35	2.18%	6.85%	66.36%	\$86	\$66	1.01%	3.27%	83.29%	\$108
Sweetwater Regional Federal Credit Union	\$6,678	(\$27)	(1.60%)	(8.06%)	121.33%	\$53	(\$97)	(1.37%)	(7.06%)	125.50%	\$55
Oak Cliff Christian Federal Credit Union	\$6,786	\$22	1.33%	23.72%	82.20%	\$57	(\$108)	(1.52%)	(24.11%)	75.66%	\$54
Victoria City-County Employees Federal Credit Union	\$6,867	(\$1)	(0.06%)	(0.39%)	95.29%	\$50	\$36	0.50%	3.56%	87.39%	\$46
Brownsville City Employees Federal Credit Union	\$6,888	\$36	2.06%	6.91%	62.24%	\$45	\$139	1.98%	6.82%	63.17%	\$44
Andrews School Federal Credit Union	\$6,906	\$20	1.17%	4.52%	74.03%	\$62	\$102	1.48%	5.89%	67.52%	\$59
City of Deer Park Federal Credit Union	\$6,996	(\$47)	(2.74%)	(12.97%)	67.78%	\$78	\$45	0.67%	3.14%	65.13%	\$67
Sherwin Federal Credit Union	\$7,138	(\$43)	(2.42%)	(7.08%)	115.15%	\$59	(\$84)	(1.16%)	(3.41%)	113.54%	\$56
Seminole Public School Federal Credit Union	\$7,268	\$0	0.00%	0.00%	96.88%	\$86	\$2	0.03%	0.12%	89.84%	\$79
Capital Federal Credit Union	\$7,517	(\$63)	(3.51%)	(787.50%)	112.00%	\$6	(\$12)	(0.17%)	(44.44%)	100.06%	\$5
Port Terminal Federal Credit Union	\$7,531	\$16	0.85%	2.09%	84.91%	\$76	\$71	0.93%	2.34%	83.25%	\$78
Local 20 IBEW Federal Credit Union	\$7,683	\$28	1.49%	19.72%	84.66%	\$83	\$99	1.35%	18.61%	82.55%	\$73
Galveston Government Employees Credit Union	\$7,767	\$3	0.16%	1.65%	87.74%	\$56	\$16	0.21%	2.23%	92.57%	\$55
Highway District 19 Employee Credit Union	\$7,986	(\$13)	(0.64%)	(3.54%)	91.89%	\$55	\$13	0.16%	0.89%	91.84%	\$51
Texoma Federal Credit Union	\$8,192	(\$18)	(0.87%)	(3.03%)	103.92%	\$69	(\$64)	(0.75%)	(2.66%)	103.69%	\$65
Wharton County Teachers Credit Union	\$8,554	\$6	0.28%	1.17%	80.36%	\$46	\$64	0.75%	3.14%	68.86%	\$41
Jackson County Federal Credit Union	\$8,613	\$20	0.91%	10.77%	78.26%	\$39	\$68	0.78%	9.50%	79.71%	\$31
Port of Houston Credit Union	\$8,683	\$37	1.70%	6.15%	73.89%	\$78	\$167	1.88%	7.14%	69.58%	\$71
Victoria Federal Credit Union	\$8,911	\$5	0.22%	1.78%	97.16%	\$51	(\$17)	(0.19%)	(1.51%)	95.78%	\$49
Yoakum County Federal Credit Union	\$8,976	(\$47)	(2.05%)	(9.26%)	140.32%	\$130	\$6	0.06%	0.30%	104.30%	\$87
E M O T Federal Credit Union	\$9,167	\$30	1.31%	3.43%	52.44%	\$58	\$115	1.23%	3.33%	54.52%	\$58
Sweetex Credit Union	\$9,415	\$12	0.51%	1.35%	84.62%	\$96	\$31	0.32%	0.88%	88.93%	\$91
Tex-Mex Credit Union	\$9,548	(\$32)	(1.35%)	(4.90%)	93.57%	\$38	(\$77)	(0.78%)	(2.92%)	77.79%	\$37
I L A 28 Federal Credit Union	\$9,566	\$8	0.34%	1.50%	93.46%	\$67	\$55	0.60%	2.62%	86.55%	\$62
Hale County Teachers Federal Credit Union	\$9,870	(\$12)	(0.49%)	(4.24%)	112.66%	\$72	\$12	0.13%	1.07%	95.87%	\$58
Cochran County Schools Federal Credit Union	\$9,888	\$31	1.27%	9.23%	69.23%	\$55	\$111	1.19%	8.62%	69.68%	\$49
Fannin County Teachers Federal Credit Union	\$10,134	\$23	0.91%	3.40%	74.23%	\$86	\$123	1.20%	4.62%	70.42%	\$92
Mount Olive Baptist Church Federal Credit Union	\$10,435	\$4	0.15%	0.91%	61.73%	\$0	\$184	1.79%	10.93%	48.41%	\$0
Vatat Credit Union	\$10,559	\$18	0.68%	3.95%	81.34%	\$74	\$78	0.72%	4.31%	75.39%	\$63
J.C.T. Federal Credit Union	\$10,572	\$19	0.73%	6.48%	78.72%	\$39	\$78	0.75%	6.81%	77.97%	\$31

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December 31, 2024

Run Date: February 14, 2025

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Neiman Marcus Employees Federal Credit Union	\$10,702	\$126	4.71%	34.22%	86.59%	\$79	(\$119)	(1.11%)	(7.78%)	91.79%	\$79
Alamo City Credit Union	\$10,790	(\$141)	(5.11%)	(53.46%)	138.10%	\$55	(\$311)	(2.73%)	(25.37%)	110.95%	\$50
I B E W LU 66 Federal Credit Union	\$10,974	\$18	0.66%	5.01%	103.88%	\$87	\$180	1.68%	12.98%	72.93%	\$87
Scurry County School Federal Credit Union	\$10,981	\$24	0.88%	4.52%	90.00%	\$78	\$7	0.06%	0.33%	91.87%	\$73
Met Tran Federal Credit Union	\$11,061	\$8	0.29%	2.10%	85.79%	\$75	\$86	0.79%	5.71%	87.09%	\$76
Reeves County Teachers Credit Union	\$11,092	(\$11)	(0.41%)	(3.31%)	102.86%	\$63	(\$1)	(0.01%)	(0.08%)	98.37%	\$62
T & P Longview Federal Credit Union	\$11,158	\$8	0.29%	1.29%	91.96%	\$99	\$98	0.86%	4.01%	79.19%	\$96
Ben E. Keith Employees Federal Credit Union	\$11,326	\$80	2.82%	14.92%	53.47%	\$52	\$218	1.91%	10.56%	56.41%	\$54
Brownfield Federal Credit Union	\$11,462	\$12	0.42%	1.18%	92.26%	\$102	\$87	0.72%	2.15%	87.31%	\$93
PIE Credit Union	\$11,489	\$53	1.87%	8.57%	63.57%	\$61	\$186	1.65%	7.74%	62.89%	\$54
Swemp Federal Credit Union	\$11,506	\$34	1.17%	5.76%	65.05%	\$49	\$86	0.75%	3.72%	64.34%	\$50
Texarkana Terminal Empl Federal Credit Union	\$11,530	(\$105)	(3.52%)	(41.14%)	105.56%	\$93	(\$164)	(1.31%)	(15.12%)	103.15%	\$80
Methodist Hospital Employees Federal Credit Union	\$11,582	\$0	0.00%	0.00%	88.69%	\$60	\$70	0.60%	5.12%	67.73%	\$47
Morris Sheppard Texarkana Federal Credit Union	\$11,835	\$19	0.65%	5.56%	84.00%	\$64	\$84	0.74%	6.27%	79.77%	\$64
Pampa Teachers Federal Credit Union	\$12,071	(\$13)	(0.42%)	(3.84%)	107.78%	\$42	(\$10)	(0.08%)	(0.74%)	102.02%	\$46
Employees United Federal Credit Union	\$12,113	\$47	1.53%	4.92%	68.99%	\$65	\$216	1.66%	5.78%	63.80%	\$62
Pasadena Muni Federal Credit Union	\$12,222	(\$6)	(0.20%)	(0.93%)	98.57%	\$56	\$53	0.43%	2.07%	68.69%	\$67
PamCel Community Federal Credit Union	\$12,326	(\$17)	(0.55%)	(3.28%)	115.46%	\$48	(\$24)	(0.18%)	(1.15%)	107.86%	\$45
Baker Hughes Federal Credit Union	\$12,481	\$5	0.16%	1.35%	93.57%	\$84	\$32	0.24%	2.18%	90.81%	\$82
Refugio County Federal Credit Union	\$12,543	(\$35)	(1.11%)	(6.21%)	144.44%	\$59	\$87	0.69%	3.91%	79.34%	\$58
Angelina County Teachers Credit Union	\$12,678	\$60	1.89%	12.26%	64.04%	\$91	\$140	1.09%	7.38%	74.74%	\$82
Local 24 Employees Federal Credit Union	\$13,589	\$55	1.64%	8.84%	64.97%	\$64	\$258	1.97%	10.81%	62.26%	\$62
Central Texas Manufacturing Credit Union	\$14,007	\$57	1.66%	7.44%	71.14%	\$73	\$179	1.31%	5.96%	73.71%	\$73
Central Texas Teachers Credit Union	\$14,105	\$41	1.16%	7.70%	74.32%	\$75	\$133	0.92%	6.41%	80.86%	\$74
Coastal Bend P O Federal Credit Union	\$14,149	(\$33)	(0.91%)	(4.17%)	160.87%	\$64	(\$18)	(0.12%)	(0.57%)	104.43%	\$60
Alpine Community Credit Union	\$14,238	\$60	1.67%	11.16%	60.39%	\$58	\$190	1.27%	9.26%	60.13%	\$52
Living in Fulfillment Everyday Federal Credit Union	\$14,410	(\$193)	(5.10%)	(203.69%)	151.98%	\$175	(\$951)	(5.25%)	(109.94%)	229.25%	\$175
Friona Texas Federal Credit Union	\$14,470	(\$252)	(6.84%)	(37.02%)	84.34%	\$59	(\$292)	(1.91%)	(10.24%)	77.00%	\$59
Cherokee County Teachers Federal Credit Union	\$14,532	(\$3)	(0.08%)	(0.45%)	102.92%	\$66	\$57	0.39%	2.14%	89.87%	\$56
Marshall T & P Employees Federal Credit Union	\$15,224	(\$71)	(1.93%)	(9.55%)	149.23%	\$82	\$58	0.41%	1.96%	77.66%	\$77
Laredo Fire Department Federal Credit Union	\$15,246	(\$44)	(1.14%)	(9.63%)	108.86%	\$42	\$82	0.53%	4.53%	89.62%	\$44
Corpus Christi Postal Employees Credit Union	\$15,773	(\$16)	(0.41%)	(2.61%)	104.14%	\$151	\$294	1.89%	12.71%	70.86%	\$84
I L A 1351 Federal Credit Union	\$15,923	(\$64)	(1.63%)	(9.43%)	145.39%	\$96	\$146	0.94%	5.49%	81.59%	\$84
Seagoville Federal Credit Union	\$16,157	\$36	0.89%	4.50%	73.18%	\$101	\$273	1.66%	8.83%	59.89%	\$92
Reed Credit Union	\$16,170	\$26	0.64%	3.92%	81.12%	\$91	\$113	0.69%	4.33%	79.49%	\$83
TxDOT Credit Union	\$16,555	\$37	0.88%	5.25%	70.00%	\$72	\$154	0.92%	5.59%	68.75%	\$68
Member Preferred Federal Credit Union	\$16,593	\$4	0.10%	0.78%	94.02%	\$79	\$50	0.31%	2.44%	90.29%	\$64
Ellis County Teachers and Employees Federal Credit Union	\$17,325	\$94	2.13%	11.83%	45.66%	\$76	\$354	1.97%	11.65%	46.11%	\$71
Midland Municipal Employees Credit Union	\$17,386	\$12	0.28%	2.01%	80.72%	\$83	\$20	0.12%	0.84%	98.36%	\$96
Linkage Credit Union	\$17,520	\$37	0.83%	4.65%	83.64%	\$74	\$88	0.48%	2.80%	86.07%	\$87
1st University Credit Union	\$17,591	\$5	0.11%	1.10%	95.68%	\$82	\$31	0.17%	1.69%	95.98%	\$74
Victoria Teachers Federal Credit Union	\$18,000	\$78	1.72%	5.47%	55.65%	\$54	\$297	1.59%	5.33%	59.24%	\$47
Cowboy Country Federal Credit Union	\$18,387	\$361	7.95%	53.52%	48.09%	\$57	\$30	0.17%	1.10%	70.43%	\$62
Alba Golden Federal Credit Union	\$18,420	\$8	0.17%	1.02%	NA	(\$136)	\$16	0.09%	0.51%	64.62%	\$5
Southern Star Credit Union	\$18,507	\$1	0.02%	0.16%	99.13%	\$53	(\$30)	(0.16%)	(1.19%)	104.80%	\$51
Amarillo Postal Employees Credit Union	\$18,626	\$13	0.28%	2.13%	82.42%	\$70	\$25	0.13%	1.03%	87.44%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Waco Federal Credit Union	\$18,738	\$48	1.03%	11.09%	77.94%	\$70	\$160	0.85%	9.58%	80.73%	\$67
Family 1st Of Texas Federal Credit Union	\$19,158	(\$106)	(2.21%)	(48.13%)	148.00%	\$89	(\$740)	(3.54%)	(63.79%)	166.71%	\$90
Port Arthur Community Federal Credit Union	\$19,487	(\$39)	(0.79%)	(5.84%)	96.04%	\$62	(\$22)	(0.11%)	(0.82%)	93.73%	\$62
Germania Credit Union	\$19,614	(\$36)	(0.74%)	(6.25%)	117.48%	\$105	\$76	0.39%	3.37%	81.83%	\$71
Odessa Employees Credit Union	\$19,683	\$46	0.93%	5.92%	79.41%	\$62	\$208	1.04%	6.86%	74.95%	\$56
First Priority Credit Union	\$19,764	\$78	1.58%	14.12%	65.94%	\$85	\$314	1.53%	15.05%	65.24%	\$80
Temple-Inland Federal Credit Union	\$19,801	(\$14)	(0.28%)	(1.97%)	108.43%	\$64	\$135	0.67%	4.89%	80.93%	\$64
Corner Stone Credit Union	\$20,474	\$97	1.89%	20.86%	71.77%	\$59	\$33	0.16%	1.77%	89.54%	\$58
McLennan County Employees Federal Credit Union	\$21,135	(\$18)	(0.34%)	(1.31%)	111.38%	\$104	(\$12)	(0.05%)	(0.22%)	98.05%	\$97
LCRA Credit Union	\$21,192	\$20	0.38%	2.49%	91.91%	\$81	\$98	0.46%	3.09%	89.15%	\$83
U S I Federal Credit Union	\$21,302	\$57	1.07%	3.98%	75.58%	\$92	\$252	1.22%	4.48%	77.17%	\$90
Northeast Panhandle Teachers Federal Credit Union	\$21,561	\$58	1.07%	5.26%	64.85%	\$71	\$181	0.82%	4.18%	65.26%	\$67
MOPAC Employees Federal Credit Union	\$21,732	\$40	0.74%	8.18%	85.40%	\$81	\$136	0.64%	7.14%	85.99%	\$78
Temple Santa Fe Community Credit Union	\$21,869	\$5	0.09%	1.15%	97.94%	\$83	\$110	0.49%	6.47%	90.63%	\$80
TexStar Federal Credit Union	\$22,564	\$25	0.44%	3.78%	84.50%	\$91	\$158	0.68%	6.11%	78.38%	\$83
Grand Prairie Credit Union	\$22,876	\$43	0.75%	6.85%	64.50%	\$96	\$242	1.07%	10.06%	65.56%	\$100
McMurrey Federal Credit Union	\$23,089	(\$23)	(0.40%)	(3.18%)	112.18%	\$68	(\$59)	(0.25%)	(2.04%)	102.62%	\$63
Texhillco School Employees Federal Credit Union	\$23,165	(\$22)	(0.38%)	(3.29%)	91.87%	\$90	\$105	0.45%	3.98%	87.04%	\$78
Concho Valley Credit Union	\$23,250	\$58	0.99%	8.99%	82.06%	\$71	\$159	0.68%	6.39%	83.68%	\$71
Liberty County Teachers Federal Credit Union	\$23,266	\$158	2.71%	19.56%	63.36%	\$66	\$554	2.34%	18.31%	63.45%	\$62
The Local Federal Credit Union	\$24,434	(\$24)	(0.39%)	(1.81%)	91.48%	\$130	\$111	0.44%	2.11%	89.08%	\$133
Anderson County Federal Credit Union	\$24,641	\$171	2.80%	17.34%	50.47%	\$60	\$491	2.03%	13.05%	50.90%	\$58
Union Fidelity Federal Credit Union	\$24,767	\$109	1.76%	8.52%	71.36%	\$115	\$391	1.60%	7.85%	73.95%	\$99
Bayou City Federal Credit Union	\$25,009	\$12	0.19%	2.08%	91.24%	\$70	\$14	0.05%	0.61%	93.93%	\$69
Texas People Federal Credit Union	\$25,079	(\$97)	(1.54%)	(8.65%)	121.82%	\$84	(\$121)	(0.46%)	(2.67%)	104.08%	\$76
Brazos Community Credit Union	\$25,295	(\$147)	(2.25%)	(13.04%)	87.46%	\$102	(\$451)	(1.67%)	(9.71%)	81.06%	\$102
Valwood Park Federal Credit Union	\$25,442	\$1,132	17.93%	207.52%	20.23%	\$83	\$1,235	4.87%	72.52%	45.27%	\$74
Shared Resources Credit Union	\$25,900	(\$82)	(1.24%)	(10.06%)	97.30%	\$84	(\$126)	(0.47%)	(3.84%)	99.61%	\$86
Dallas U. P. Employees Credit Union	\$25,902	\$45	0.70%	3.02%	63.19%	\$134	\$304	1.21%	5.20%	63.00%	\$127
Transtar Federal Credit Union	\$26,179	(\$35)	(0.53%)	(6.37%)	100.62%	\$84	(\$147)	(0.54%)	(6.53%)	98.69%	\$89
Texas Community Federal Credit Union	\$26,711	\$56	0.86%	5.83%	72.33%	\$70	\$327	1.30%	8.88%	73.64%	\$64
Gulf Shore Federal Credit Union	\$27,006	(\$59)	(0.86%)	(6.26%)	99.68%	\$126	\$63	0.23%	1.67%	82.98%	\$94
United Energy Credit Union	\$27,499	\$2	0.03%	0.16%	93.37%	\$73	\$40	0.14%	0.82%	94.32%	\$71
United Credit Union	\$28,235	\$5	0.07%	0.93%	100.00%	\$60	\$84	0.30%	3.97%	93.94%	\$58
Tyler City Employees Credit Union	\$28,262	(\$59)	(0.85%)	(5.20%)	106.99%	\$67	\$110	0.40%	2.45%	81.06%	\$64
Yantis Federal Credit Union	\$29,253	(\$12)	(0.17%)	(1.26%)	104.68%	\$62	(\$30)	(0.10%)	(0.79%)	105.00%	\$58
San Patricio County Teachers Federal Credit Union	\$29,311	(\$25)	(0.34%)	(2.53%)	97.33%	\$69	\$51	0.17%	1.30%	91.72%	\$60
Wichita Falls Federal Credit Union	\$29,629	(\$83)	(1.12%)	(8.96%)	101.20%	\$58	(\$299)	(1.00%)	(7.87%)	108.16%	\$53
Alcon Employees Federal Credit Union	\$29,789	\$5	0.07%	0.31%	94.75%	\$98	\$67	0.21%	1.03%	90.46%	\$86
Members Financial Federal Credit Union	\$30,142	\$29	0.40%	3.72%	89.27%	\$74	\$149	0.52%	4.89%	86.78%	\$77
Rocket Federal Credit Union	\$30,259	(\$600)	(7.87%)	(82.08%)	221.43%	\$52	(\$606)	(1.95%)	(19.18%)	131.07%	\$55
Trinity Valley Teachers Credit Union	\$30,781	\$143	1.84%	6.36%	54.09%	\$57	\$515	1.66%	5.86%	56.29%	\$53
Beaumont Community Credit Union	\$31,105	\$125	1.62%	10.82%	72.03%	\$60	\$508	1.61%	11.54%	67.95%	\$60
Northeast Texas Teachers Federal Credit Union	\$31,509	\$96	1.20%	8.67%	71.23%	\$67	\$430	1.32%	10.07%	68.07%	\$64
Texas Associations of Professionals Federal Credit Union	\$31,892	(\$38)	(0.47%)	(3.47%)	110.00%	\$82	\$3	0.01%	0.07%	99.82%	\$80
Greater Central Texas Federal Credit Union	\$32,121	\$119	1.47%	14.20%	67.57%	\$62	\$437	1.36%	13.76%	69.94%	\$59

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Matagorda County Credit Union	\$34,279	\$149	1.74%	11.34%	61.04%	\$60	\$648	1.89%	12.99%	56.67%	\$60
Brazos Star Credit Union	\$34,501	\$21	0.24%	1.74%	76.60%	\$69	\$244	0.71%	5.15%	69.77%	\$64
Commoncents Credit Union	\$34,540	(\$11)	(0.13%)	(0.98%)	92.01%	\$50	(\$29)	(0.08%)	(0.64%)	91.84%	\$50
Port Arthur Teachers Federal Credit Union	\$34,750	\$52	0.60%	4.06%	89.76%	\$70	\$186	0.52%	3.67%	83.86%	\$63
Mid-Tex Federal Credit Union	\$34,893	\$49	0.56%	6.85%	86.83%	\$64	\$177	0.51%	6.32%	90.53%	\$66
Golden Triangle Federal Credit Union	\$35,151	\$142	1.61%	9.45%	69.12%	\$92	\$462	1.30%	8.00%	73.98%	\$85
Austin Federal Credit Union	\$36,891	\$82	0.90%	10.06%	80.98%	\$71	\$365	0.99%	11.65%	76.26%	\$61
Angelina Federal Employees Credit Union	\$37,095	\$172	1.84%	11.04%	68.03%	\$88	\$733	1.94%	12.43%	66.54%	\$86
San Angelo Federal Credit Union	\$38,380	\$145	1.50%	13.85%	69.31%	\$67	\$605	1.58%	15.34%	66.02%	\$60
Caprock Federal Credit Union	\$38,500	\$43	0.45%	3.65%	110.42%	\$83	(\$12)	(0.03%)	(0.26%)	101.72%	\$72
Hockley County Credit Union	\$39,282	\$3	0.03%	0.28%	89.43%	\$67	\$12	0.03%	0.28%	92.75%	\$64
Old Ocean Federal Credit Union	\$39,647	\$182	1.82%	9.59%	69.10%	\$92	\$948	2.33%	13.10%	61.72%	\$76
Keystone Credit Union	\$39,699	\$13	0.13%	0.49%	102.70%	\$55	\$108	0.28%	1.02%	93.67%	\$50
Mesquite Credit Union	\$39,759	\$133	1.33%	13.87%	74.31%	\$82	\$398	0.99%	10.80%	78.12%	\$73
Cabot Community Credit Union	\$39,830	\$281	2.87%	18.64%	52.76%	\$58	\$1,003	2.52%	17.75%	55.31%	\$58
Mountain Star Federal Credit Union	\$41,571	\$311	2.94%	20.36%	57.12%	\$49	\$1,081	2.54%	18.77%	56.61%	\$41
Starr County Teachers Federal Credit Union	\$41,675	\$135	1.30%	8.01%	73.67%	\$54	\$567	1.36%	8.71%	72.01%	\$52
Travis County Credit Union	\$42,007	\$51	0.48%	5.48%	85.85%	\$80	\$247	0.59%	6.86%	86.48%	\$75
B C M Federal Credit Union	\$42,696	\$143	1.31%	12.49%	71.51%	\$73	\$587	1.31%	13.52%	70.19%	\$73
Lufkin Federal Credit Union	\$44,018	\$276	2.52%	10.08%	59.07%	\$75	\$1,144	2.57%	10.88%	57.21%	\$66
Houston Highway Credit Union	\$47,226	\$646	5.67%	61.45%	(42.70%)	(\$347)	\$906	1.98%	25.78%	52.11%	(\$49)
Walker County Federal Credit Union	\$48,012	\$157	1.31%	8.30%	70.76%	\$85	\$900	1.88%	12.51%	67.93%	\$78
Cherokee County Federal Credit Union	\$49,174	(\$57)	(0.48%)	(1.93%)	90.63%	\$61	\$158	0.34%	1.35%	75.46%	\$53
Caprock Santa Fe Credit Union	\$49,576	\$275	2.22%	5.57%	50.99%	\$65	\$957	1.94%	4.95%	50.87%	\$63
Trans Texas Southwest Credit Union	\$50,102	\$71	0.57%	4.53%	86.90%	\$81	\$290	0.59%	4.71%	86.98%	\$75
Star Financial Credit Union	\$50,175	\$31	0.25%	2.37%	88.03%	\$65	\$241	0.47%	4.71%	78.09%	\$55
Highway District 21 Federal Credit Union	\$51,253	\$223	1.74%	8.59%	49.47%	\$63	\$862	1.70%	8.57%	47.83%	\$60
Lubrizol Employees' Credit Union	\$51,319	\$120	0.93%	5.33%	77.30%	\$96	\$588	1.12%	6.70%	73.76%	\$95
City Public Service/IBEW Federal Credit Union	\$51,563	\$97	0.77%	6.21%	77.57%	\$74	\$261	0.54%	4.40%	83.75%	\$77
Baptist Credit Union	\$52,538	\$54	0.41%	5.21%	89.62%	\$72	\$170	0.33%	4.16%	91.11%	\$72
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,428	\$77	0.58%	5.26%	78.08%	\$99	\$450	0.85%	7.90%	74.52%	\$98
My Credit Union	\$54,273	\$215	1.58%	14.34%	72.78%	\$61	\$786	1.44%	13.89%	75.02%	\$64
Lifetime Federal Credit Union	\$54,695	\$6	0.04%	0.24%	88.58%	\$113	(\$91)	(0.16%)	(0.90%)	93.33%	\$98
Big Spring Education Employees Federal Credit Union	\$57,723	(\$373)	(2.58%)	(16.13%)	173.28%	\$73	\$399	0.68%	4.37%	75.28%	\$74
Heart O TX Federal Credit Union	\$58,184	(\$119)	(0.80%)	(12.20%)	98.18%	\$66	(\$471)	(0.76%)	(11.54%)	106.14%	\$71
Select Federal Credit Union	\$59,092	(\$469)	(3.18%)	(18.23%)	97.57%	\$83	(\$484)	(0.82%)	(4.62%)	90.93%	\$81
Cosden Federal Credit Union	\$60,382	\$51	0.34%	3.05%	94.16%	\$91	\$754	1.24%	11.62%	79.08%	\$75
La Joya Area Federal Credit Union	\$60,386	\$113	0.74%	6.84%	90.01%	\$55	\$200	0.31%	3.06%	90.20%	\$54
South Texas Federal Credit Union	\$61,482	\$110	0.71%	11.60%	74.39%	\$58	\$256	0.40%	7.48%	81.65%	\$57
Texas Plains Federal Credit Union	\$62,234	(\$115)	(0.76%)	(6.17%)	103.05%	\$111	\$197	0.35%	2.64%	90.21%	\$79
West Texas Credit Union	\$62,828	(\$74)	(0.47%)	(4.65%)	104.83%	\$74	\$42	0.07%	0.66%	96.41%	\$61
Star of Texas Credit Union	\$63,696	\$333	2.05%	10.71%	57.13%	\$88	\$1,988	3.05%	16.79%	50.15%	\$88
Doches Credit Union	\$64,164	\$101	0.62%	4.92%	88.74%	\$55	\$57	0.09%	0.69%	88.89%	\$52
Freestone Credit Union	\$66,441	\$282	1.73%	16.72%	61.44%	\$51	\$796	1.27%	12.40%	70.22%	\$51
Texan Sky Federal Credit Union	\$70,349	\$366	2.09%	13.35%	66.37%	\$91	\$1,178	1.67%	11.24%	69.62%	\$99
Scott & White Employees Credit Union	\$70,398	\$409	2.34%	17.00%	50.42%	\$67	\$1,705	2.47%	19.13%	50.56%	\$65

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Hereford Texas Federal Credit Union	\$72,171	\$130	0.73%	3.32%	79.40%	\$75	\$508	0.72%	3.29%	79.06%	\$71
Service 1st Credit Union	\$72,473	\$198	1.08%	8.08%	75.52%	\$93	\$1,142	1.56%	12.17%	63.71%	\$86
Fannin Federal Credit Union	\$75,477	\$526	2.82%	15.94%	48.22%	\$78	\$2,173	3.00%	17.54%	44.69%	\$71
Postel Family Credit Union	\$75,923	\$146	0.78%	6.53%	82.67%	\$75	\$1,332	1.79%	15.81%	69.00%	\$75
Southern Federal Credit Union	\$76,866	\$129	0.67%	1.54%	81.44%	\$91	\$820	1.06%	2.47%	66.86%	\$84
Westex Federal Credit Union	\$77,432	\$122	0.63%	6.22%	81.40%	\$78	\$296	0.38%	3.83%	87.99%	\$83
Irving City Employees Federal Credit Union	\$79,967	(\$647)	(3.28%)	(26.99%)	NA	\$99	\$694	0.88%	7.45%	72.88%	\$87
Southland Federal Credit Union	\$80,178	\$241	1.22%	8.88%	64.77%	\$60	\$914	1.18%	8.65%	68.43%	\$63
Baylor Health Care System Credit Union	\$80,332	\$217	1.08%	5.41%	76.28%	\$96	\$553	0.68%	3.56%	76.39%	\$101
Wellspring Federal Credit Union	\$80,390	\$178	0.88%	9.38%	74.19%	\$60	\$700	0.84%	9.51%	76.43%	\$59
Baycel Federal Credit Union	\$81,021	\$353	1.74%	8.36%	56.59%	\$80	\$1,548	1.88%	9.51%	51.74%	\$70
Domino Federal Credit Union	\$82,328	(\$393)	(1.90%)	(11.73%)	130.69%	\$80	\$412	0.49%	3.12%	88.16%	\$72
Southwest Financial Federal Credit Union	\$83,025	(\$130)	(0.63%)	(4.16%)	83.33%	\$109	(\$515)	(0.62%)	(4.10%)	84.44%	\$112
Metro Medical Credit Union	\$83,090	\$336	1.61%	10.31%	69.41%	\$91	\$809	0.96%	6.37%	75.05%	\$86
Southwest Research Center Federal Credit Union	\$84,141	\$147	0.71%	7.97%	71.09%	\$76	\$673	0.81%	9.75%	75.79%	\$72
Texas Bridge Credit Union	\$85,404	\$129	0.61%	7.53%	86.42%	\$80	\$441	0.52%	6.61%	87.66%	\$75
KBR Heritage Federal Credit Union	\$86,628	\$86	0.39%	2.19%	82.71%	\$98	\$214	0.24%	1.37%	84.68%	\$97
US Employees Credit Union	\$87,570	\$178	0.81%	8.98%	76.13%	\$69	\$693	0.78%	9.11%	77.51%	\$76
Edinburg Teachers Credit Union	\$90,208	\$90	0.40%	2.56%	89.16%	\$91	\$427	0.47%	3.29%	85.11%	\$82
Windthorst Federal Credit Union	\$90,472	\$43	0.19%	1.54%	90.61%	\$76	\$630	0.73%	5.78%	70.78%	\$73
Memorial Credit Union	\$93,441	(\$32)	(0.14%)	(1.33%)	100.41%	\$95	\$69	0.07%	0.72%	94.63%	\$92
Coastal Community Federal Credit Union	\$94,179	\$426	1.82%	18.38%	72.51%	\$55	\$1,235	1.30%	14.00%	75.56%	\$62
First Watch Federal Credit Union	\$96,806	\$10	0.04%	0.42%	100.68%	\$78	\$183	0.19%	1.93%	97.70%	\$82
Texas D P S Credit Union	\$98,169	\$299	1.24%	11.28%	74.63%	\$92	\$735	0.77%	7.23%	78.62%	\$98
Concho Educators Federal Credit Union	\$98,980	\$162	0.65%	8.80%	77.65%	\$63	\$409	0.41%	5.97%	78.29%	\$61
Wichita Falls Teachers Federal Credit Union	\$99,441	\$103	0.42%	3.71%	75.65%	\$69	\$412	0.42%	3.89%	80.56%	\$72
Rockdale Federal Credit Union	\$101,247	\$260	1.04%	9.96%	75.02%	\$75	\$892	0.91%	8.84%	77.09%	\$70
Las Colinas Federal Credit Union	\$102,316	(\$108)	(0.42%)	(4.50%)	90.57%	\$69	(\$144)	(0.14%)	(1.49%)	90.52%	\$77
Cooperative Teachers Credit Union	\$102,689	(\$43)	(0.17%)	(3.22%)	108.85%	\$78	(\$165)	(0.15%)	(3.16%)	101.56%	\$75
Members Credit Union	\$103,243	\$276	1.10%	9.71%	75.08%	\$91	\$1,068	1.07%	9.73%	74.75%	\$84
Heritage USA Federal Credit Union	\$103,459	\$196	0.75%	7.23%	79.47%	\$91	\$988	1.02%	9.43%	78.57%	\$87
Centex Citizens Credit Union	\$103,532	\$309	1.20%	7.06%	75.65%	\$68	\$1,279	1.24%	7.56%	75.51%	\$63
Southwest 66 Credit Union	\$105,232	\$142	0.54%	5.18%	84.83%	\$73	\$638	0.61%	6.03%	84.36%	\$67
Valley Federal Credit Union	\$105,348	\$315	1.18%	9.12%	76.15%	\$71	\$713	0.67%	5.26%	83.59%	\$68
City Federal Credit Union	\$108,411	(\$3,218)	(11.27%)	(182.27%)	156.30%	\$64	(\$2,602)	(2.19%)	(30.62%)	67.73%	\$100
Tarrant County's Credit Union	\$117,878	\$28	0.10%	0.94%	79.98%	\$94	\$865	0.73%	7.49%	80.08%	\$88
Eastex Credit Union	\$118,458	\$604	2.06%	18.84%	78.65%	\$69	\$749	0.64%	5.97%	84.12%	\$65
Prestige Community Credit Union	\$122,272	\$78	0.25%	3.07%	81.53%	\$79	(\$512)	(0.40%)	(4.93%)	83.49%	\$82
United Community Credit Union	\$124,052	\$237	0.76%	7.16%	81.92%	\$70	\$835	0.68%	6.51%	83.48%	\$74
One Source Federal Credit Union	\$124,127	\$158	0.51%	4.95%	70.17%	\$43	\$720	0.58%	5.75%	70.95%	\$42
Allied Federal Credit Union	\$128,965	\$538	1.67%	17.44%	62.71%	\$74	\$1,847	1.40%	15.86%	64.81%	\$73
Texoma Educators Federal Credit Union	\$129,457	\$184	0.57%	4.41%	76.54%	\$84	\$604	0.47%	3.67%	81.73%	\$82
Laredo Federal Credit Union	\$129,814	\$247	0.75%	10.62%	78.05%	\$69	\$2,036	1.51%	25.33%	69.65%	\$59

Source: SNL Financial

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## Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
BP Federal Credit Union	\$130,223	(\$11)	(0.03%)	(0.26%)	96.57%	\$101	\$24	0.02%	0.14%	95.89%	\$99
Texas Health Credit Union	\$132,995	\$453	1.36%	10.89%	60.25%	\$110	\$1,584	1.19%	9.88%	61.04%	\$110
Naft Federal Credit Union	\$133,632	\$618	1.85%	11.21%	64.19%	\$62	\$2,330	1.76%	11.09%	62.90%	\$66
Space City Credit Union	\$134,895	\$157	0.46%	3.27%	82.83%	\$75	(\$30)	(0.02%)	(0.16%)	90.36%	\$80
MTCU	\$135,039	(\$468)	(1.38%)	(15.19%)	87.41%	\$82	\$182	0.13%	1.57%	83.07%	\$87
Telco Plus Credit Union	\$135,550	\$67	0.20%	1.92%	76.37%	\$63	\$12	0.01%	0.09%	83.39%	\$64
4U Federal Credit Union	\$137,778	\$270	0.79%	8.67%	79.79%	\$64	\$587	0.43%	4.80%	88.37%	\$66
Chocolate Bayou Community Federal Credit Union	\$148,857	\$319	0.85%	7.22%	82.77%	\$72	\$1,455	0.97%	8.57%	82.16%	\$71
Kerr County Federal Credit Union	\$150,403	\$313	0.84%	10.42%	75.31%	\$87	\$1,776	1.24%	15.69%	73.80%	\$76
River City Federal Credit Union	\$150,976	(\$558)	(1.48%)	(30.26%)	95.52%	\$77	(\$1,760)	(1.17%)	(22.93%)	100.03%	\$78
Community Service Credit Union	\$151,689	\$192	0.50%	5.43%	83.07%	\$91	\$590	0.39%	4.24%	86.67%	\$92
Communities of Abilene Federal Credit Union	\$152,786	\$411	1.08%	30.72%	72.53%	\$74	\$670	0.44%	14.56%	85.35%	\$71
Rio Grande Valley Credit Union	\$155,688	\$89	0.23%	2.18%	90.75%	\$67	\$1,794	1.15%	11.61%	74.50%	\$68
Chemcel Federal Credit Union	\$163,586	\$326	0.81%	6.54%	72.67%	\$65	\$1,357	0.86%	7.00%	72.70%	\$64
Kelly Community Federal Credit Union	\$167,837	\$715	1.71%	14.33%	64.11%	\$73	\$825	0.49%	4.22%	81.92%	\$80
First Central Credit Union	\$168,623	\$239	0.57%	4.10%	85.67%	\$72	\$1,605	0.95%	7.18%	83.29%	\$71
LibertyOne Credit Union	\$172,389	\$50	0.12%	1.17%	84.18%	\$128	\$191	0.11%	1.16%	87.20%	\$104
Lone Star Credit Union	\$178,287	\$365	0.84%	10.06%	70.05%	\$96	\$784	0.45%	5.62%	81.48%	\$85
MemberSource Credit Union	\$180,122	(\$104)	(0.23%)	(2.03%)	95.71%	\$78	(\$327)	(0.16%)	(1.61%)	93.22%	\$76
Members First Credit Union	\$180,767	\$609	1.37%	6.14%	64.86%	\$61	\$2,367	1.34%	6.14%	66.00%	\$64
Government Employees Federal Credit Union	\$181,863	\$472	1.04%	12.50%	69.23%	\$85	\$1,516	0.83%	10.79%	73.19%	\$85
Priority Trust Credit Union	\$194,131	\$346	0.71%	6.57%	84.42%	\$70	\$940	0.49%	4.58%	84.68%	\$72
Access Community Credit Union	\$196,480	\$73	0.15%	1.37%	93.93%	\$82	\$119	0.06%	0.56%	96.67%	\$80
WesTex Community Credit Union	\$197,607	\$1,211	2.49%	18.49%	58.08%	\$70	\$4,510	2.34%	18.76%	60.52%	\$72
Santa Fe Federal Credit Union	\$198,829	(\$510)	(1.01%)	(8.35%)	72.93%	\$67	\$464	0.22%	1.90%	70.53%	\$73
Members Choice of Central Texas Federal Credit Union	\$203,092	\$296	0.58%	4.50%	86.17%	\$85	\$844	0.40%	3.31%	85.61%	\$79
Beacon Federal Credit Union	\$203,741	\$35	0.07%	1.05%	94.29%	\$93	\$510	0.25%	4.15%	90.75%	\$91
Texasgulf Federal Credit Union	\$205,731	\$431	0.85%	6.82%	66.69%	\$88	\$1,642	0.84%	6.86%	69.34%	\$83
Harris County Federal Credit Union	\$208,355	\$965	1.85%	9.01%	55.66%	\$90	\$3,536	1.71%	8.60%	56.61%	\$85
Citizens Federal Credit Union	\$208,842	\$857	1.60%	16.12%	54.86%	\$72	\$3,354	1.63%	17.39%	53.89%	\$70
H.E.B. Federal Credit Union	\$209,173	\$869	1.70%	9.64%	70.38%	\$149	\$2,062	1.01%	5.88%	80.01%	\$160
The People's Federal Credit Union	\$210,320	(\$15)	(0.03%)	(0.42%)	93.25%	\$77	\$305	0.15%	2.24%	90.22%	\$72
Cal-Com Federal Credit Union	\$212,212	\$610	1.17%	10.74%	66.09%	\$78	\$2,661	1.34%	12.35%	61.32%	\$65
Capitol Credit Union	\$218,553	\$313	0.58%	5.13%	83.36%	\$87	\$762	0.35%	3.20%	89.16%	\$90
Sabine Federal Credit Union	\$228,350	\$90	0.16%	1.30%	93.14%	\$76	\$407	0.18%	1.48%	92.22%	\$78
Pantex Federal Credit Union	\$229,917	\$612	1.06%	5.89%	69.10%	\$68	\$1,681	0.72%	4.25%	75.79%	\$70
Investex Credit Union	\$235,691	(\$33)	(0.06%)	(1.08%)	91.14%	\$87	\$140	0.06%	1.28%	88.44%	\$84
Southwest Heritage Credit Union	\$239,849	\$566	0.94%	7.65%	73.25%	\$77	\$2,957	1.27%	10.26%	72.27%	\$79
Border Federal Credit Union	\$241,176	\$956	1.58%	9.24%	77.92%	\$81	\$4,557	1.87%	11.51%	72.71%	\$73
Members Trust of the Southwest Federal Credit Union	\$243,302	\$327	0.55%	9.31%	78.23%	\$100	\$1,022	0.43%	7.85%	81.51%	\$89
Average of Asset Group A	\$51,821	\$73	0.38%	(0.81%)	86.55%	\$68	\$358	0.60%	3.81%	81.80%	\$66

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# Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Energy Capital Credit Union	\$253,053	\$167	0.27%	2.73%	81.29%	\$83	\$58	0.02%	0.24%	88.08%	\$92
Texoma Community Credit Union	\$276,532	\$486	0.70%	6.02%	77.98%	\$86	\$2,876	1.04%	9.23%	76.08%	\$80
Unity One Credit Union	\$290,035	\$51	0.07%	1.81%	86.19%	\$75	(\$145)	(0.05%)	(1.39%)	87.55%	\$76
Gulf Coast Federal Credit Union	\$293,263	(\$1,841)	(2.45%)	(28.16%)	106.93%	\$63	(\$3,303)	(1.04%)	(12.17%)	85.28%	\$56
ACFCU Federal Credit Union	\$293,828	\$484	0.66%	8.49%	81.66%	\$70	(\$1,798)	(0.57%)	(8.10%)	100.80%	\$79
Synergy Federal Credit Union	\$299,522	\$426	0.56%	3.84%	73.16%	\$91	\$2,227	0.72%	5.17%	70.25%	\$91
Fort Worth City Credit Union	\$303,096	(\$184)	(0.24%)	(2.04%)	102.72%	\$104	\$2,132	0.70%	6.11%	75.30%	\$93
Pioneer Mutual Federal Credit Union	\$309,661	\$1,276	1.62%	13.77%	57.67%	\$53	\$3,840	1.29%	10.83%	66.83%	\$64
First Basin Credit Union	\$311,544	\$465	0.59%	6.37%	81.68%	\$65	\$1,341	0.42%	4.85%	82.05%	\$63
Gulf Credit Union	\$312,762	\$344	0.44%	5.20%	83.81%	\$65	\$1,193	0.38%	4.93%	84.16%	\$66
Evolve Federal Credit Union	\$319,097	(\$594)	(0.74%)	(8.70%)	113.78%	\$97	(\$532)	(0.16%)	(2.05%)	99.01%	\$77
MCT Credit Union	\$358,624	\$145	0.16%	1.75%	94.22%	\$94	\$1,054	0.29%	3.32%	92.55%	\$95
Cy Fair Federal Credit Union	\$362,004	\$212	0.24%	3.13%	83.96%	\$82	\$1,231	0.35%	4.73%	83.59%	\$85
Mobility Credit Union	\$373,700	(\$1,669)	(1.77%)	(23.77%)	81.84%	\$84	(\$2,981)	(0.78%)	(10.28%)	76.36%	\$70
1st Community Federal Credit Union	\$397,203	\$754	0.76%	8.10%	72.77%	\$74	\$4,256	1.08%	12.01%	67.88%	\$71
Houston Texas Fire Fighters Federal Credit Union	\$412,282	\$349	0.33%	2.75%	85.18%	\$92	\$3,282	0.89%	6.61%	74.81%	\$92
Texas Tech Federal Credit Union	\$415,571	\$376	0.36%	3.45%	89.53%	\$103	\$1,558	0.38%	3.64%	89.06%	\$102
United Texas Credit Union	\$416,822	\$397	0.38%	5.72%	85.81%	\$100	\$1,433	0.34%	5.33%	86.82%	\$103
Nizari Progressive Federal Credit Union	\$422,334	\$1,038	1.00%	11.99%	62.67%	\$81	\$4,343	1.12%	13.36%	62.37%	\$72
Public Employees Credit Union	\$429,850	\$1,466	1.38%	11.36%	56.52%	\$79	\$5,609	1.32%	11.74%	57.75%	\$78
America's Credit Union	\$430,173	\$168	0.17%	1.18%	89.89%	\$93	\$1,426	0.36%	2.64%	88.84%	\$93
Texar Federal Credit Union	\$430,235	\$362	0.33%	2.70%	81.18%	\$94	\$1,621	0.35%	3.14%	82.33%	\$96
GENCO Federal Credit Union	\$451,146	\$1,580	1.41%	10.99%	65.90%	\$81	\$5,748	1.30%	10.43%	67.80%	\$77
Education Credit Union	\$467,706	(\$179)	(0.15%)	(1.36%)	86.49%	\$95	(\$1,569)	(0.33%)	(2.94%)	91.27%	\$91
CoastLife Credit Union	\$495,568	\$497	0.40%	3.98%	72.50%	\$49	(\$197)	(0.04%)	(0.40%)	80.45%	\$50
Average of Asset Group B	\$365,024	\$263	0.26%	2.05%	82.21%	\$82	\$1,388	0.38%	3.24%	80.69%	\$80

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
My Community Credit Union	\$500,003	\$677	0.54%	5.35%	81.53%	\$94	\$2,214	0.45%	4.47%	80.27%	\$87
Security First Federal Credit Union	\$506,850	\$2,665	2.11%	21.28%	72.36%	\$63	\$3,779	0.77%	7.80%	74.78%	\$68
Associated Credit Union of Texas	\$512,898	\$809	0.63%	6.19%	72.55%	\$108	\$3,270	0.62%	6.50%	70.93%	\$106
DuGood Federal Credit Union	\$531,915	\$1,908	1.44%	11.38%	63.25%	\$80	\$7,557	1.45%	11.77%	64.35%	\$77
Educators Credit Union	\$549,329	\$2,626	1.92%	10.13%	39.65%	\$99	\$9,947	1.81%	9.95%	42.78%	\$110
Union Square Credit Union	\$590,144	(\$1,348)	(0.89%)	(11.79%)	104.32%	\$75	(\$3,093)	(0.50%)	(6.73%)	96.63%	\$73
Education First Federal Credit Union	\$605,734	(\$2,712)	(1.77%)	(30.81%)	88.24%	\$80	(\$4,051)	(0.65%)	(11.68%)	88.86%	\$85
Soarion Federal Credit Union	\$613,950	(\$466)	(0.30%)	(6.05%)	92.37%	\$73	(\$10,174)	(1.59%)	(24.64%)	89.68%	\$76
Abilene Teachers Federal Credit Union	\$618,030	\$2,653	1.72%	9.78%	63.09%	\$86	\$8,104	1.32%	7.70%	72.02%	\$84
Alliance Credit Union	\$621,682	\$1,172	0.76%	6.59%	72.89%	\$100	\$5,662	0.94%	8.23%	75.26%	\$95
City Credit Union	\$639,516	\$1,213	0.75%	6.86%	61.84%	\$99	\$3,357	0.50%	4.86%	72.54%	\$106
PrimeWay Federal Credit Union	\$725,031	(\$43)	(0.02%)	(0.29%)	94.25%	\$119	\$2,352	0.31%	4.01%	86.03%	\$106
Generations Community Federal Credit Union	\$744,347	(\$377)	(0.20%)	(2.62%)	94.08%	\$95	(\$1,384)	(0.18%)	(2.48%)	92.86%	\$94
Texell Credit Union	\$751,933	\$1,099	0.58%	6.27%	76.33%	\$86	\$4,840	0.67%	7.08%	77.03%	\$84
Resource One Credit Union	\$758,497	(\$1,862)	(0.96%)	(18.73%)	93.99%	\$71	(\$793)	(0.10%)	(2.03%)	87.53%	\$79
Members Choice Credit Union	\$766,644	\$1,163	0.60%	10.27%	75.75%	\$90	\$1,492	0.20%	3.43%	80.54%	\$96
Smart Financial Credit Union	\$783,378	(\$415)	(0.20%)	(2.03%)	92.72%	\$85	\$2,059	0.24%	2.69%	88.11%	\$104
Southwest Airlines Federal Credit Union	\$799,239	\$1,028	0.51%	4.58%	71.20%	\$113	\$4,533	0.57%	5.21%	72.06%	\$111
Complex Community Federal Credit Union	\$827,547	\$1,456	0.72%	6.76%	77.56%	\$87	\$8,035	1.03%	9.82%	67.54%	\$84
InTouch Credit Union	\$834,354	(\$4,826)	(2.29%)	(27.93%)	145.19%	\$112	(\$12,491)	(1.43%)	(17.09%)	112.51%	\$103
Texas Bay Credit Union	\$854,234	\$1,508	0.71%	10.11%	76.42%	\$83	\$1,842	0.23%	3.27%	76.65%	\$86
Schlumberger Employees Credit Union	\$878,596	\$3,454	1.57%	6.71%	46.30%	\$131	\$14,243	1.58%	7.10%	44.02%	\$125
Community Resource Credit Union	\$895,067	\$3,186	1.43%	15.97%	70.89%	\$90	\$6,828	0.77%	8.99%	77.72%	\$99
Houston Police Federal Credit Union	\$927,420	\$1,656	0.71%	6.58%	64.73%	\$101	\$7,009	0.76%	7.47%	63.93%	\$98
Greater Texas Federal Credit Union	\$935,621	\$299	0.13%	2.01%	84.64%	\$101	(\$3,060)	(0.32%)	(5.11%)	93.98%	\$97
Houston Federal Credit Union	\$939,410	\$795	0.33%	3.99%	82.69%	\$91	\$3,627	0.37%	4.72%	81.59%	\$91
Brazos Valley Schools Credit Union	\$975,004	\$1,569	0.65%	6.60%	70.42%	\$82	\$2,622	0.27%	2.79%	76.55%	\$78
FivePoint Credit Union	\$987,167	\$994	0.41%	4.91%	80.26%	\$110	\$2,829	0.29%	3.61%	82.85%	\$108
Neches Federal Credit Union	\$994,308	\$2,476	1.00%	6.67%	74.74%	\$100	\$10,746	1.12%	7.41%	74.27%	\$91
Raiz Federal Credit Union	\$997,683	\$1,020	0.41%	3.82%	72.40%	\$87	\$3,554	0.35%	3.38%	77.78%	\$87
Average of Asset Group C	\$755,518	\$779	0.43%	2.42%	78.56%	\$93	\$2,849	0.40%	2.42%	78.06%	\$93

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Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary & Benefits/ Employees (\$000)
<b>Asset Group D - Over \$1 billion in total assets</b>											
Velocity Credit Union	\$1,028,360	\$344	0.13%	1.06%	80.15%	\$111	\$2,429	0.23%	1.98%	82.14%	\$111
Rave Financial Credit Union	\$1,080,321	\$1,646	0.61%	4.53%	80.95%	\$85	\$4,441	0.41%	3.09%	85.61%	\$86
Neighborhood Credit Union	\$1,122,549	\$434	0.15%	1.74%	72.39%	\$96	\$4,308	0.38%	4.48%	70.00%	\$91
Firstmark Credit Union	\$1,180,376	\$1,724	0.58%	7.45%	81.80%	\$99	\$1,100	0.09%	1.26%	88.03%	\$97
Gulf Coast Educators Federal Credit Union	\$1,222,613	\$2,850	0.91%	8.70%	65.19%	\$104	\$7,041	0.55%	5.67%	71.86%	\$101
Fort Worth Community Credit Union	\$1,224,542	\$2,464	0.81%	7.98%	67.59%	\$102	\$9,503	0.79%	7.90%	69.31%	\$102
Amplify Credit Union	\$1,309,640	\$1,297	0.39%	4.01%	88.35%	\$125	\$7,255	0.54%	5.70%	84.44%	\$124
East Texas Professional Credit Union	\$1,321,646	\$4,928	1.50%	8.37%	61.74%	\$72	\$22,074	1.73%	9.77%	60.28%	\$69
Amoco Federal Credit Union	\$1,376,717	\$1,388	0.40%	4.76%	79.25%	\$90	\$7,555	0.54%	6.74%	78.13%	\$95
Red River Employees Federal Credit Union	\$1,491,070	\$2,023	0.55%	4.20%	70.24%	\$64	\$9,883	0.68%	5.23%	75.15%	\$65
United Heritage Credit Union	\$1,600,059	\$2,315	0.58%	6.38%	78.44%	\$116	\$8,025	0.51%	5.66%	80.74%	\$120
FirstLight Federal Credit Union	\$1,602,504	\$1,069	0.27%	2.83%	66.05%	\$81	\$5,483	0.34%	3.70%	70.30%	\$84
First Service Credit Union	\$1,605,676	(\$656)	(0.18%)	(1.77%)	76.28%	\$89	\$1,179	0.09%	0.81%	83.23%	\$97
DATCU Credit Union	\$1,625,821	\$4,105	1.01%	6.21%	56.25%	\$115	\$21,350	1.33%	8.35%	56.65%	\$114
Shell Federal Credit Union	\$1,811,540	\$9,082	1.99%	16.25%	63.54%	\$86	\$23,579	1.29%	11.11%	69.33%	\$95
Texas Trust Credit Union	\$1,989,387	\$3,767	0.75%	8.68%	66.97%	\$74	\$6,496	0.32%	3.91%	79.91%	\$86
Texans Credit Union	\$2,243,918	\$6,046	1.08%	11.84%	65.33%	\$113	\$20,923	0.94%	11.11%	67.97%	\$105
Advancial Federal Credit Union	\$2,397,426	(\$1,035)	(0.17%)	(2.28%)	79.49%	\$120	(\$6,636)	(0.27%)	(3.56%)	78.59%	\$116
A+ Federal Credit Union	\$2,483,220	\$2,839	0.46%	3.62%	62.76%	\$99	\$21,689	0.85%	7.13%	63.93%	\$100
Austin Telco Federal Credit Union	\$2,519,732	\$3,010	0.48%	4.50%	74.30%	\$96	\$15,247	0.61%	6.01%	66.76%	\$92
Credit Union Of Texas	\$2,538,050	\$4,241	0.65%	9.33%	73.27%	\$119	\$9,348	0.36%	5.26%	81.52%	\$116
First Community Credit Union	\$2,563,521	\$2,485	0.40%	5.41%	75.84%	\$92	\$11,828	0.47%	6.78%	78.00%	\$90
JSC Federal Credit Union	\$2,649,620	(\$4,709)	(0.71%)	(6.64%)	81.39%	\$96	\$3,092	0.12%	1.12%	77.94%	\$94
UNIFY Financial Federal Credit Union	\$3,537,850	\$2,516	0.29%	4.24%	76.82%	\$135	\$11,177	0.31%	4.90%	73.70%	\$134
University Federal Credit Union	\$3,967,134	\$7,655	0.76%	9.08%	74.15%	\$144	\$26,650	0.65%	8.32%	75.68%	\$142
EECU	\$4,113,496	\$11,287	1.11%	9.01%	57.08%	\$104	\$53,241	1.36%	11.21%	57.64%	\$104
GECU Federal Credit Union	\$4,341,284	\$5,602	0.52%	4.22%	75.86%	\$81	\$49,601	1.13%	9.72%	67.06%	\$81
Credit Human Federal Credit Union	\$4,349,526	(\$4,091)	(0.37%)	(5.06%)	95.96%	\$105	(\$11,872)	(0.27%)	(3.70%)	96.42%	\$104
Rally Credit Union	\$4,502,406	\$5,584	0.50%	3.76%	58.76%	\$82	\$26,816	0.61%	4.63%	60.12%	\$75
Texas Dow Employees Credit Union	\$4,773,473	\$628	0.05%	0.53%	82.62%	\$118	\$11,629	0.24%	2.45%	78.49%	\$116
Catalyst Corporate Federal Credit Union	\$5,115,735	\$18,977	1.48%	16.57%	48.58%	\$232	\$66,337	1.25%	15.53%	50.37%	\$220
American Airlines Federal Credit Union	\$9,068,238	\$14,039	0.62%	5.85%	57.33%	\$99	\$34,906	0.39%	3.77%	66.36%	\$99
Security Service Federal Credit Union	\$13,710,096	\$15,469	0.45%	4.24%	77.71%	\$120	\$72,519	0.54%	5.07%	77.57%	\$119
Randolph-Brooks Federal Credit Union	\$17,955,212	\$51,887	1.17%	10.83%	60.87%	\$108	\$243,638	1.38%	13.50%	59.08%	\$104
Average of Asset Group D	\$3,394,787	\$5,330	0.57%	5.31%	71.57%	\$105	\$23,583	0.60%	5.72%	73.01%	\$104

Source: SNL Financial

Note: Report includes only bank-level data.

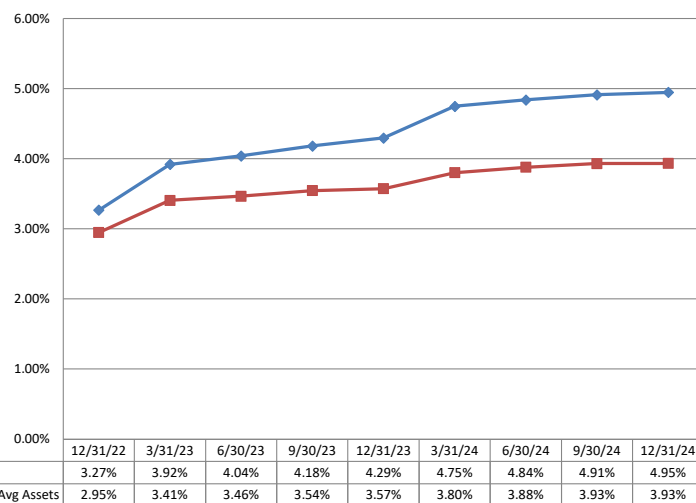
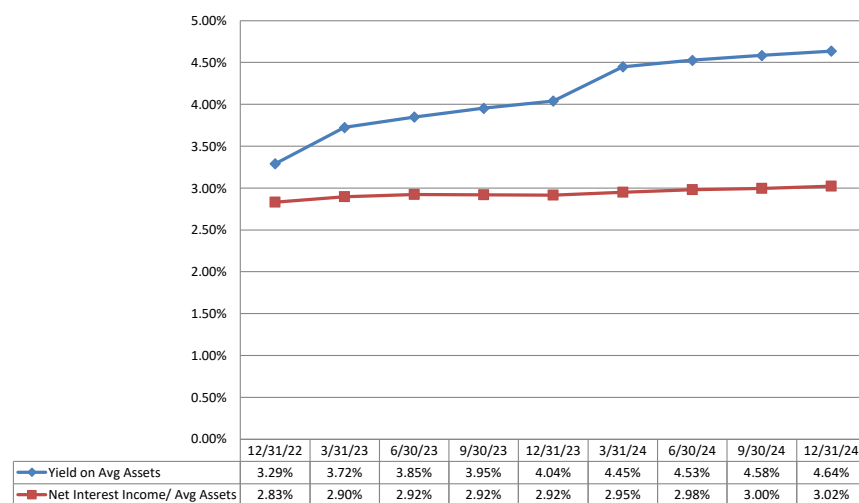
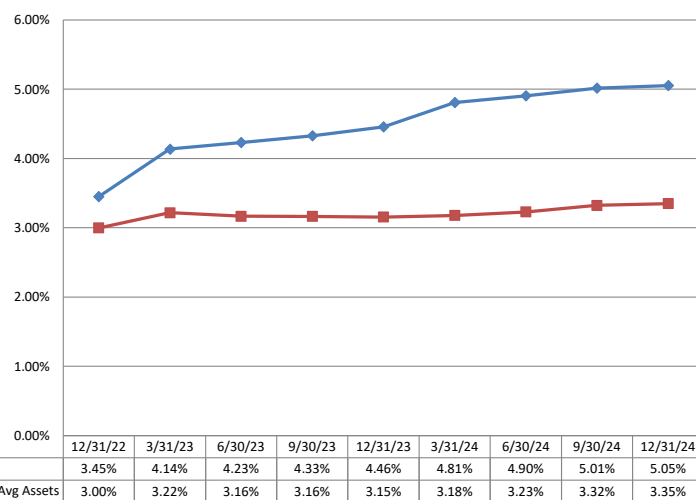
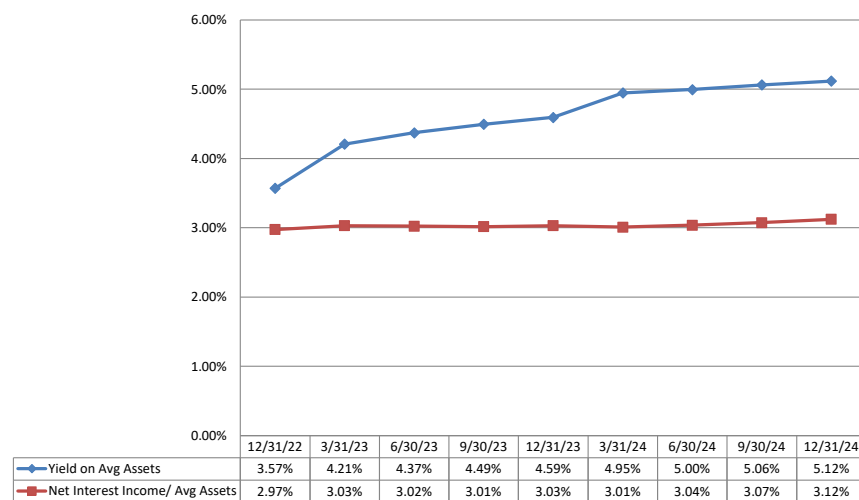
NA = data was not available.

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



# Balance Sheet & Net Interest Margin

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

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

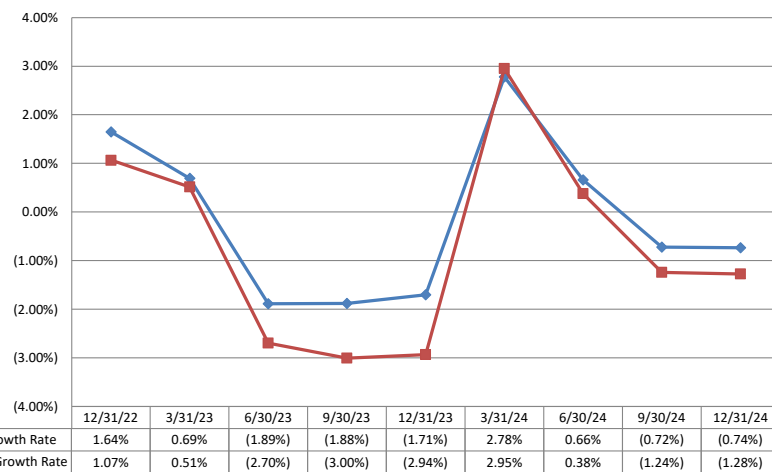
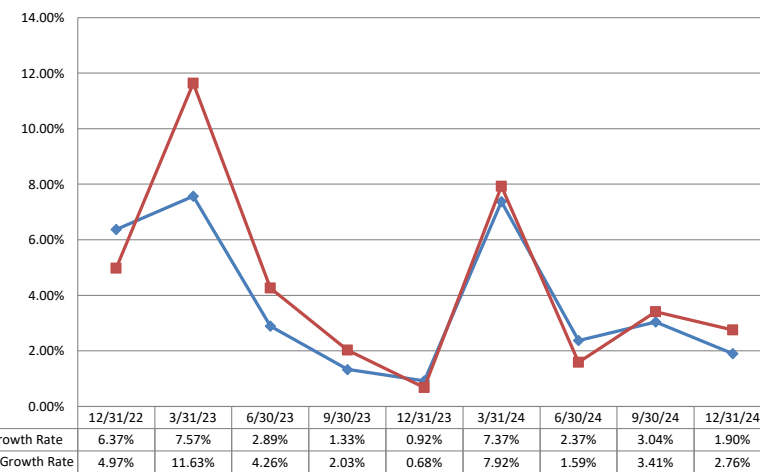
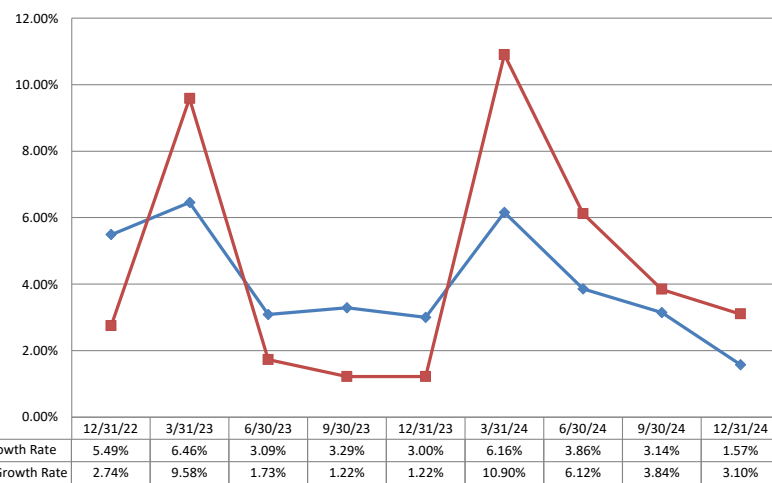
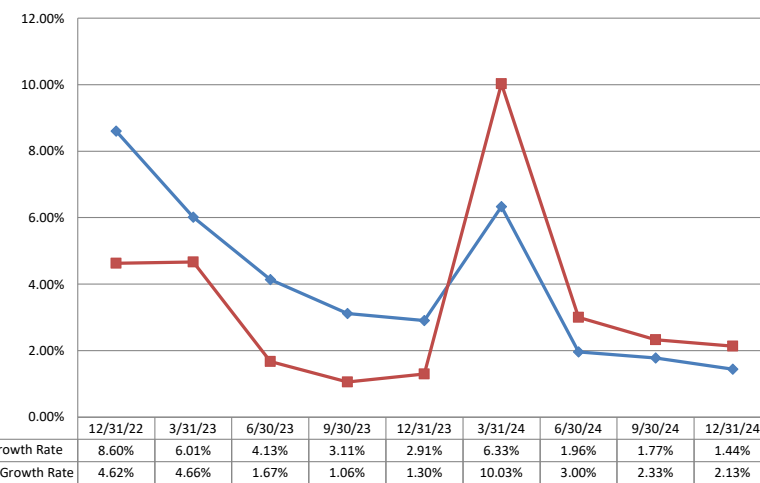
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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

## Asset Group A - \$0 to \$250 million in total assets

Paris District Credit Union	\$447	\$224	\$358	62.57%	\$894	6.36%	1.97%	4.39%	(5.70%)	(7.73%)
Assumption Beaumont Federal Credit Union	\$554	\$308	\$505	60.99%	NA	3.51%	2.83%	0.67%	(47.44%)	(49.75%)
Musicians Federal Credit Union	\$696	\$421	\$588	71.60%	\$1,392	3.94%	0.14%	3.80%	(18.50%)	(21.70%)
Ibaw Local 681 Credit Union	\$724	\$489	\$672	72.77%	\$1,448	4.79%	0.13%	4.66%	(7.06%)	(5.88%)
Texas Lee Federal Credit Union	\$918	\$575	\$802	71.70%	NA	4.33%	1.44%	2.89%	8.90%	7.22%
Pear Orchard Federal Credit Union	\$967	\$588	\$757	77.68%	\$387	4.24%	0.18%	4.06%	(21.38%)	(25.27%)
Pilgrim CUCC Federal Credit Union	\$986	\$668	\$852	78.40%	\$986	6.44%	1.14%	5.30%	8.35%	8.40%
Empowerment Community Development Federal Credit Union	\$1,015	\$588	\$935	62.89%	\$1,015	4.96%	0.59%	4.36%	1.20%	0.97%
Littlefield School Employees Federal Credit Union	\$1,044	\$443	\$850	52.12%	\$2,088	4.30%	0.77%	3.53%	(20.79%)	(24.71%)
Brentwood Baptist Church Federal Credit Union	\$1,271	\$845	\$1,164	72.59%	\$636	3.19%	0.30%	2.89%	(8.03%)	(8.78%)
American Baptist Association Credit Union	\$1,478	\$1,063	\$1,302	81.64%	\$2,956	5.53%	0.45%	5.08%	(8.54%)	(10.02%)
Salt Employees Federal Credit Union	\$1,524	\$763	\$773	98.71%	\$1,016	4.00%	0.06%	3.94%	(3.85%)	(6.08%)
Saint Lukes Community Federal Credit Union	\$1,783	\$367	\$1,574	23.32%	\$3,566	3.96%	2.01%	1.95%	(1.49%)	(3.02%)
Highway Employees Credit Union	\$1,880	\$1,191	\$1,376	86.56%	\$940	6.16%	0.50%	5.71%	10.52%	13.25%
W T N M Atlantic Federal Credit Union	\$2,074	\$1,462	\$1,642	89.04%	\$1,383	8.34%	1.35%	6.98%	22.29%	27.09%
Lehrer Interests Credit Union	\$2,171	\$468	\$1,677	27.91%	\$2,171	4.21%	2.73%	1.53%	2.89%	3.26%
Faith Cooperative Federal Credit Union	\$2,316	\$1,618	\$1,811	89.34%	\$1,544	3.64%	0.13%	3.47%	11.29%	10.23%
Jafari No-Interest Credit Union	\$2,490	\$1,140	\$1,994	57.17%	NA	2.67%	0.00%	2.67%	10.08%	10.10%
Navarro Credit Union	\$2,816	\$1,348	\$1,679	80.29%	\$1,877	3.97%	0.10%	3.87%	(10.86%)	(17.86%)
S P Trainmen Federal Credit Union	\$2,938	\$795	\$2,171	36.62%	\$1,959	3.07%	0.64%	2.40%	(10.29%)	22.86%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,064	\$1,396	\$2,512	55.57%	\$3,064	3.83%	0.55%	3.28%	9.12%	14.29%
Lefors Federal Credit Union	\$3,118	\$2,138	\$2,416	88.49%	\$1,247	5.37%	0.18%	5.19%	(8.37%)	(10.52%)
B P S Federal Credit Union	\$3,141	\$1,234	\$1,392	88.65%	\$3,141	3.75%	0.47%	3.31%	(2.30%)	(7.14%)
Vidor Teachers Federal Credit Union	\$3,208	\$2,211	\$2,711	81.56%	\$3,208	3.73%	1.59%	2.13%	(0.31%)	(0.51%)
Federal Employees Credit Union	\$3,232	\$1,518	\$2,574	58.97%	\$1,616	5.10%	0.24%	4.87%	(8.98%)	(11.30%)
Longview Federal Credit Union	\$3,321	\$2,624	\$2,428	108.07%	\$1,328	5.04%	0.38%	4.63%	(9.39%)	(10.11%)
Plains Federal Credit Union	\$3,409	\$2,553	\$2,755	92.67%	\$1,364	5.96%	1.58%	4.38%	0.15%	1.74%
Houston Belt & Terminal Federal Credit Union	\$3,485	\$2,528	\$1,959	129.05%	\$1,743	6.54%	0.26%	6.30%	(14.63%)	(26.24%)
Del Rio S P Credit Union	\$3,500	\$1,098	\$2,229	49.26%	\$1,167	5.19%	0.12%	5.08%	0.63%	1.46%
Goodyear San Angelo Federal Credit Union	\$3,575	\$2,999	\$3,057	98.10%	\$2,383	5.93%	2.80%	3.13%	11.34%	12.31%
Union Pacific Employees Credit Union	\$3,650	\$2,631	\$2,727	96.48%	\$1,825	6.36%	1.28%	5.10%	(1.75%)	(1.23%)
Covenant Savings Federal Credit Union	\$3,845	\$2,419	\$3,409	70.96%	\$1,282	4.30%	0.00%	4.30%	(6.54%)	(4.64%)
Peco Federal Credit Union	\$4,010	\$2,362	\$3,471	68.05%	\$1,337	6.23%	0.37%	5.86%	(12.62%)	(15.20%)
T H D District 17 Credit Union	\$4,026	\$2,361	\$3,190	74.01%	\$1,150	5.47%	2.44%	3.03%	4.41%	5.25%
Belton Federal Credit Union	\$4,029	\$2,004	\$3,325	60.27%	\$2,015	4.11%	0.43%	3.68%	(4.84%)	(6.36%)
Everman Parkway Credit Union	\$4,050	\$2,387	\$2,628	90.83%	\$2,700	4.96%	0.29%	4.64%	(13.55%)	(7.59%)
Highway District 9 Credit Union	\$4,097	\$1,727	\$3,031	56.98%	\$2,049	4.87%	1.00%	3.88%	(9.96%)	(13.28%)
Intercorp Credit Union	\$4,298	\$2,710	\$3,451	78.53%	\$2,149	7.65%	1.70%	5.95%	(0.69%)	(1.12%)
Oak Farms Employees Credit Union	\$4,302	\$2,999	\$3,153	95.12%	\$2,151	6.60%	0.68%	5.92%	5.70%	8.39%
Highway District 2 Credit Union	\$4,790	\$1,905	\$3,450	55.22%	\$2,395	4.96%	0.36%	4.60%	(3.08%)	(5.48%)
Farmers Branch City Employees Federal Credit Union	\$4,812	\$1,900	\$3,786	50.18%	NA	6.29%	1.33%	3.33%	(6.82%)	(8.55%)
Light Commerce Credit Union	\$4,925	\$3,366	\$3,806	88.44%	\$2,463	5.54%	0.42%	5.09%	1.46%	(0.29%)
Corpus Christi S P Credit Union	\$4,949	\$3,697	\$4,165	88.76%	\$1,650	8.11%	2.28%	5.83%	12.02%	12.36%
Midwestern State University Credit Union	\$4,981	\$2,713	\$4,212	64.41%	\$1,992	4.80%	0.08%	4.72%	(9.16%)	(11.06%)

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Team Financial Federal Credit Union	\$5,002	\$3,516	\$4,565	77.02%	\$3,335	5.82%	0.53%	5.31%	(7.92%)	(9.62%)
Redeemer Federal Credit Union	\$5,032	\$1,745	\$3,412	51.14%	\$1,438	6.32%	0.18%	6.14%	(23.67%)	(30.78%)
Port of Houston Warehouse Federal Credit Union	\$5,048	\$2,151	\$4,082	52.69%	\$3,365	6.20%	0.08%	6.12%	0.56%	(3.29%)
Pampa Municipal Credit Union	\$5,150	\$4,412	\$4,431	99.57%	\$2,060	6.79%	2.20%	4.27%	5.19%	3.99%
South Texas Regional Federal Credit Union	\$5,383	\$3,863	\$4,560	84.71%	\$1,794	5.16%	0.16%	5.00%	(7.62%)	(10.09%)
N C E Credit Union	\$5,609	\$2,902	\$4,394	66.04%	\$1,870	5.61%	0.93%	4.67%	4.10%	4.97%
CASE Federal Credit Union	\$5,741	\$2,068	\$5,004	41.33%	\$1,914	4.31%	0.07%	4.24%	(13.99%)	(13.58%)
Coburn Credit Union	\$5,792	\$2,847	\$4,260	66.83%	\$5,792	4.47%	1.54%	2.93%	(10.15%)	(13.52%)
Skel-Tex Credit Union	\$5,816	\$3,159	\$4,558	69.31%	\$2,908	3.91%	1.15%	2.78%	(0.95%)	(1.32%)
STEC Federal Credit Union	\$5,865	\$4,481	\$4,263	105.11%	\$2,933	4.13%	0.13%	3.99%	(0.14%)	(2.52%)
Moore County Schools Federal Credit Union	\$6,163	\$3,982	\$5,457	72.97%	\$2,465	3.52%	1.61%	1.91%	(21.42%)	(23.08%)
A C U Credit Union	\$6,204	\$3,406	\$4,722	72.13%	\$4,136	4.26%	1.26%	3.00%	13.69%	15.14%
Natural Resources Conservation Service Federal Credit Union	\$6,241	\$2,472	\$4,976	49.68%	\$3,121	4.76%	0.19%	4.57%	(17.23%)	(19.25%)
Frio County Federal Credit Union	\$6,309	\$5,082	\$4,266	119.13%	\$2,524	6.68%	1.05%	5.63%	(3.15%)	(5.45%)
Sweetwater Regional Federal Credit Union	\$6,678	\$2,823	\$5,131	55.02%	\$2,226	3.44%	0.41%	3.03%	(16.27%)	(13.56%)
Oak Cliff Christian Federal Credit Union	\$6,786	\$5,758	\$6,375	90.32%	\$1,939	4.90%	0.13%	4.78%	(10.57%)	(9.66%)
Victoria City-County Employees Federal Credit Union	\$6,867	\$4,205	\$5,829	72.14%	\$3,434	5.14%	0.94%	4.20%	(4.66%)	(5.89%)
Brownsville City Employees Federal Credit Union	\$6,888	\$2,920	\$4,705	62.06%	\$2,296	5.72%	0.37%	5.34%	(1.36%)	(5.24%)
Andrews School Federal Credit Union	\$6,906	\$4,007	\$5,099	78.58%	\$2,762	4.78%	0.33%	4.44%	2.83%	1.61%
City of Deer Park Federal Credit Union	\$6,996	\$4,522	\$5,519	81.94%	\$3,498	5.96%	1.01%	4.95%	6.89%	7.88%
Sherwin Federal Credit Union	\$7,138	\$3,458	\$4,675	73.97%	\$2,379	4.03%	0.21%	3.84%	(4.52%)	(4.71%)
Seminole Public School Federal Credit Union	\$7,268	\$2,717	\$5,626	48.29%	\$3,634	6.11%	2.63%	3.46%	(0.12%)	0.34%
Capital Federal Credit Union	\$7,517	\$2,073	\$5,896	35.16%	\$28	4.75%	1.42%	3.34%	10.35%	22.86%
Port Terminal Federal Credit Union	\$7,531	\$4,822	\$4,453	108.29%	\$3,766	5.30%	0.22%	5.10%	(2.81%)	(6.04%)
Local 20 IBEW Federal Credit Union	\$7,683	\$4,473	\$6,854	65.26%	\$1,921	6.25%	0.05%	6.19%	12.55%	8.19%
Galveston Government Employees Credit Union	\$7,767	\$5,740	\$7,037	81.57%	\$3,884	5.21%	0.60%	4.61%	9.60%	10.40%
Highway District 19 Employee Credit Union	\$7,986	\$5,762	\$6,331	91.01%	\$1,997	4.91%	0.11%	4.79%	(5.02%)	(8.79%)
Texoma Federal Credit Union	\$8,192	\$5,119	\$5,813	88.06%	\$2,048	5.84%	1.12%	4.68%	(4.22%)	(4.77%)
Wharton County Teachers Credit Union	\$8,554	\$2,483	\$6,313	39.33%	\$4,277	2.79%	0.11%	2.69%	0.14%	(2.23%)
Jackson County Federal Credit Union	\$8,613	\$6,152	\$7,847	78.40%	\$1,914	4.36%	0.78%	3.59%	0.75%	(0.06%)
Port of Houston Credit Union	\$8,683	\$5,496	\$6,100	90.10%	\$2,171	6.56%	0.39%	6.17%	(0.15%)	(4.58%)
Victoria Federal Credit Union	\$8,911	\$5,352	\$7,704	69.47%	\$2,228	5.48%	0.71%	4.77%	0.41%	0.04%
Yoakum County Federal Credit Union	\$8,976	\$4,231	\$6,904	61.28%	\$4,488	3.80%	0.96%	2.84%	(5.94%)	(7.93%)
E M O T Federal Credit Union	\$9,167	\$2,708	\$5,596	48.39%	\$4,584	5.07%	1.68%	3.39%	(3.05%)	(6.98%)
Sweetex Credit Union	\$9,415	\$3,286	\$5,779	56.86%	\$4,708	3.65%	0.81%	2.84%	(6.18%)	(10.60%)
Tex-Mex Credit Union	\$9,548	\$5,823	\$6,485	89.79%	\$1,364	6.58%	0.33%	6.24%	(8.61%)	(16.00%)
I L A 28 Federal Credit Union	\$9,566	\$6,565	\$7,410	88.60%	\$2,392	5.41%	1.06%	4.35%	5.09%	5.63%
Hale County Teachers Federal Credit Union	\$9,870	\$5,928	\$8,635	68.65%	\$3,290	5.31%	2.20%	3.11%	8.75%	9.48%
Cochran County Schools Federal Credit Union	\$9,888	\$4,426	\$8,430	52.50%	\$3,296	7.67%	3.68%	3.99%	14.60%	15.76%
Fannin County Teachers Federal Credit Union	\$10,134	\$7,315	\$7,333	99.75%	\$5,067	5.18%	1.14%	4.04%	(4.47%)	(7.74%)
Mount Olive Baptist Church Federal Credit Union	\$10,435	\$6,052	\$8,632	70.11%	\$3,478	4.67%	0.91%	3.76%	1.18%	0.26%
Vatat Credit Union	\$10,559	\$8,927	\$8,566	104.21%	\$4,224	5.96%	1.53%	4.43%	(1.84%)	(3.08%)
J.C.T. Federal Credit Union	\$10,572	\$4,590	\$9,381	48.93%	\$2,349	4.28%	1.04%	3.24%	1.79%	1.15%

Source: SNL Financial

Note: Report includes only bank-level data.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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

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

Neiman Marcus Employees Federal Credit Union	\$10,702	\$6,513	\$9,120	71.41%	\$2,676	6.38%	1.79%	4.59%	(0.54%)	(0.39%)
Alamo City Credit Union	\$10,790	\$9,262	\$9,792	94.59%	\$2,158	5.99%	2.39%	3.59%	(6.59%)	(0.27%)
I B E W LU 66 Federal Credit Union	\$10,974	\$8,934	\$9,135	97.80%	\$3,658	5.37%	0.30%	5.08%	4.94%	2.23%
Scurry County School Federal Credit Union	\$10,981	\$6,136	\$8,844	69.38%	\$5,491	4.10%	1.69%	2.41%	3.51%	4.37%
Met Tran Federal Credit Union	\$11,061	\$6,743	\$9,032	74.66%	\$2,765	5.42%	0.32%	5.11%	3.39%	(1.39%)
Reeves County Teachers Credit Union	\$11,092	\$8,619	\$9,717	88.70%	\$2,773	5.26%	2.20%	3.05%	15.10%	18.38%
T & P Longview Federal Credit Union	\$11,158	\$8,586	\$8,558	100.33%	\$4,463	5.72%	1.57%	4.15%	(3.02%)	(4.96%)
Ben E. Keith Employees Federal Credit Union	\$11,326	\$5,258	\$8,995	58.45%	\$3,775	4.85%	0.15%	4.70%	(3.26%)	(6.14%)
Brownfield Federal Credit Union	\$11,462	\$6,777	\$7,376	91.88%	\$3,275	5.60%	0.32%	5.29%	(5.55%)	(9.30%)
PIE Credit Union	\$11,489	\$6,606	\$8,922	74.04%	\$3,830	4.74%	0.43%	4.30%	1.39%	(0.18%)
Swamp Federal Credit Union	\$11,506	\$9,176	\$9,108	100.75%	\$3,835	5.35%	1.88%	3.47%	2.53%	2.20%
Texarkana Terminal Empl Federal Credit Union	\$11,530	\$7,872	\$10,511	74.89%	\$2,883	6.01%	1.37%	4.64%	(10.27%)	(9.79%)
Methodist Hospital Employees Federal Credit Union	\$11,582	\$4,854	\$10,127	47.93%	\$2,574	5.57%	0.11%	5.45%	(3.56%)	(4.50%)
Morris Sheppard Texarkana Federal Credit Union	\$11,835	\$9,163	\$10,456	87.63%	\$3,945	5.22%	1.36%	3.87%	7.12%	7.22%
Pampa Teachers Federal Credit Union	\$12,071	\$8,950	\$10,691	83.72%	\$1,724	5.46%	2.25%	3.21%	(10.11%)	(10.45%)
Employees United Federal Credit Union	\$12,113	\$3,003	\$8,246	36.42%	\$3,028	5.04%	0.41%	4.64%	(9.22%)	(14.87%)
Pasadena Muni Federal Credit Union	\$12,222	\$8,224	\$9,445	87.07%	\$8,148	4.27%	1.78%	2.49%	2.12%	0.16%
PamCel Community Federal Credit Union	\$12,326	\$3,331	\$10,213	32.62%	\$2,465	3.27%	0.62%	2.66%	(13.52%)	(15.69%)
Baker Hughes Federal Credit Union	\$12,481	\$2,238	\$10,941	20.46%	\$4,160	4.08%	0.39%	3.69%	(8.39%)	(9.32%)
Refugio County Federal Credit Union	\$12,543	\$4,884	\$10,252	47.64%	\$4,181	5.35%	2.18%	3.33%	2.08%	1.43%
Angelina County Teachers Credit Union	\$12,678	\$4,581	\$10,665	42.95%	\$4,226	4.19%	0.16%	4.05%	(5.18%)	(7.12%)
Local 24 Employees Federal Credit Union	\$13,589	\$3,908	\$10,968	35.63%	\$3,397	5.17%	0.18%	4.99%	4.56%	3.91%
Central Texas Manufacturing Credit Union	\$14,007	\$9,599	\$10,869	88.32%	\$3,502	5.66%	1.00%	4.65%	3.37%	2.83%
Central Texas Teachers Credit Union	\$14,105	\$9,325	\$11,941	78.09%	\$3,134	5.24%	1.50%	3.74%	(3.99%)	(5.60%)
Coastal Bend P O Federal Credit Union	\$14,149	\$4,833	\$10,970	44.06%	\$4,043	3.71%	2.05%	1.66%	(2.64%)	(2.94%)
Alpine Community Credit Union	\$14,238	\$4,151	\$12,028	34.51%	\$3,560	4.04%	0.47%	3.57%	(8.55%)	(11.82%)
Living in Fulfillment Everyday Federal Credit Union	\$14,410	\$12,589	\$13,506	93.21%	\$4,803	6.01%	1.99%	4.01%	(32.28%)	(21.52%)
Friona Texas Federal Credit Union	\$14,470	\$6,194	\$11,925	51.94%	\$2,894	4.86%	0.87%	3.99%	(7.41%)	(6.94%)
Cherokee County Teachers Federal Credit Union	\$14,532	\$10,770	\$11,849	90.89%	\$3,633	4.20%	1.04%	3.17%	4.69%	5.29%
Marshall T & P Employees Federal Credit Union	\$15,224	\$10,449	\$12,153	85.98%	\$4,350	5.99%	2.56%	3.78%	9.30%	11.86%
Laredo Fire Department Federal Credit Union	\$15,246	\$12,648	\$13,366	94.63%	\$1,794	7.23%	1.14%	6.10%	(2.36%)	(3.23%)
Corpus Christi Postal Employees Credit Union	\$15,773	\$8,762	\$13,138	66.69%	\$3,505	5.77%	0.39%	5.38%	1.45%	(0.95%)
I L A 1351 Federal Credit Union	\$15,923	\$8,031	\$12,992	61.81%	\$3,981	4.89%	0.30%	5.15%	2.60%	2.60%
Seagoville Federal Credit Union	\$16,157	\$6,758	\$12,905	52.37%	\$5,386	4.65%	0.60%	4.06%	(2.93%)	(5.12%)
Reed Credit Union	\$16,170	\$2,707	\$13,461	20.11%	\$5,390	4.29%	1.08%	3.21%	3.21%	2.89%
TxDOT Credit Union	\$16,555	\$13,753	\$13,634	100.87%	\$4,730	4.91%	1.16%	3.74%	0.88%	0.71%
Member Preferred Federal Credit Union	\$16,593	\$13,006	\$14,306	90.91%	\$2,766	6.19%	2.61%	3.59%	7.89%	8.12%
Ellis County Teachers and Employees Federal Credit Union	\$17,325	\$8,696	\$14,066	61.82%	\$5,775	5.24%	1.69%	3.54%	(2.97%)	(5.86%)
Midland Municipal Employees Credit Union	\$17,386	\$4,255	\$14,912	28.53%	\$6,954	2.97%	1.22%	1.75%	0.03%	0.01%
Linkage Credit Union	\$17,520	\$10,388	\$14,306	72.61%	\$3,504	5.43%	0.92%	4.51%	(4.56%)	(6.06%)
1st University Credit Union	\$17,591	\$13,428	\$15,701	85.52%	\$1,955	4.83%	0.85%	3.98%	(10.02%)	(7.72%)
Victoria Teachers Federal Credit Union	\$18,000	\$6,132	\$12,153	50.46%	\$4,500	5.25%	0.72%	4.52%	(4.74%)	(9.02%)
Cowboy Country Federal Credit Union	\$18,387	\$13,103	\$15,605	83.97%	\$2,627	6.15%	1.73%	4.43%	6.60%	10.96%
Alba Golden Federal Credit Union	\$18,420	\$12,303	\$14,865	82.76%	\$4,093	0.61%	0.28%	0.33%	(1.45%)	(3.37%)
Southern Star Credit Union	\$18,507	\$9,866	\$15,833	62.31%	\$3,085	4.54%	0.93%	3.61%	(1.47%)	(1.52%)
Amarillo Postal Employees Credit Union	\$18,626	\$7,644	\$15,832	48.28%	\$4,657	4.37%	1.33%	3.04%	1.52%	0.31%

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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

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

Waco Federal Credit Union	\$18,738	\$8,039	\$16,806	47.83%	\$2,883	4.53%	0.38%	4.14%	0.17%	(0.73%)
Family 1st Of Texas Federal Credit Union	\$19,158	\$14,079	\$18,145	77.59%	\$3,832	4.62%	1.93%	2.69%	(14.93%)	(12.78%)
Port Arthur Community Federal Credit Union	\$19,487	\$13,710	\$16,694	82.13%	\$1,949	5.40%	0.74%	4.63%	(4.39%)	(3.55%)
Germania Credit Union	\$19,614	\$12,103	\$17,215	70.30%	\$4,904	4.85%	1.78%	3.07%	(1.50%)	(1.44%)
Odessa Employees Credit Union	\$19,683	\$9,414	\$16,449	57.23%	\$3,579	4.05%	0.14%	3.91%	(1.81%)	(2.77%)
First Priority Credit Union	\$19,764	\$8,093	\$17,530	46.17%	\$6,588	4.50%	0.86%	3.63%	(5.43%)	(7.33%)
Temple-Inland Federal Credit Union	\$19,801	\$7,254	\$16,830	43.10%	\$4,950	3.25%	0.87%	2.38%	(1.92%)	(3.52%)
Corner Stone Credit Union	\$20,474	\$13,191	\$18,400	71.69%	\$1,950	6.94%	0.76%	6.18%	(4.23%)	(4.57%)
McLennan County Employees Federal Credit Union	\$21,135	\$6,113	\$15,495	39.45%	\$4,227	3.67%	0.78%	2.89%	(7.01%)	(9.29%)
LCRA Credit Union	\$21,192	\$11,452	\$17,907	63.95%	\$4,238	4.48%	0.18%	4.31%	(5.10%)	(3.96%)
U S I Federal Credit Union	\$21,302	\$19,477	\$15,098	129.00%	\$4,734	6.64%	1.14%	5.49%	9.25%	12.94%
Northeast Panhandle Teachers Federal Credit Union	\$21,561	\$12,661	\$17,100	74.04%	\$6,160	4.70%	1.82%	2.88%	(3.78%)	(5.71%)
MOPAC Employees Federal Credit Union	\$21,732	\$18,626	\$18,547	100.43%	\$3,622	4.50%	0.58%	3.92%	5.62%	5.79%
Temple Santa Fe Community Credit Union	\$21,869	\$13,409	\$19,785	67.77%	\$3,124	4.36%	0.17%	4.19%	(3.07%)	(4.51%)
TexStar Federal Credit Union	\$22,564	\$5,713	\$19,879	28.74%	\$5,641	3.71%	0.39%	3.32%	(7.74%)	(9.41%)
Grand Prairie Credit Union	\$22,876	\$8,967	\$20,194	44.40%	\$5,719	4.34%	0.38%	3.95%	2.03%	0.70%
McMurrey Federal Credit Union	\$23,089	\$15,077	\$20,039	75.24%	\$4,618	3.85%	1.53%	2.32%	(2.13%)	(1.15%)
Texhillco School Employees Federal Credit Union	\$23,165	\$20,403	\$20,235	100.83%	\$2,574	7.04%	1.43%	5.61%	3.44%	2.52%
Concho Valley Credit Union	\$23,250	\$11,170	\$20,517	54.44%	\$4,227	4.19%	1.16%	3.03%	1.83%	0.70%
Liberty County Teachers Federal Credit Union	\$23,266	\$13,123	\$19,833	66.17%	\$3,324	5.50%	0.23%	5.26%	(1.25%)	(3.86%)
The Local Federal Credit Union	\$24,434	\$21,660	\$18,578	116.59%	\$2,036	8.40%	0.26%	8.14%	(5.87%)	(10.45%)
Anderson County Federal Credit Union	\$24,641	\$7,814	\$20,599	37.93%	\$4,928	5.16%	0.60%	4.55%	4.12%	2.57%
Union Fidelity Federal Credit Union	\$24,767	\$13,970	\$19,345	72.22%	\$4,953	5.77%	0.55%	5.23%	2.47%	0.72%
Bayou City Federal Credit Union	\$25,009	\$9,370	\$22,457	41.72%	\$3,126	4.05%	0.34%	3.71%	(4.96%)	(6.04%)
Texas People Federal Credit Union	\$25,079	\$18,932	\$20,188	93.78%	\$2,640	5.49%	0.71%	4.77%	(7.29%)	(6.00%)
Brazos Community Credit Union	\$25,295	\$18,569	\$20,715	89.64%	\$4,216	6.40%	2.24%	4.15%	(2.70%)	(1.01%)
Valwood Park Federal Credit Union	\$25,442	\$14,546	\$22,637	64.26%	\$3,635	4.70%	0.42%	4.28%	(3.12%)	(7.80%)
Shared Resources Credit Union	\$25,900	\$19,508	\$21,036	92.74%	\$3,238	5.99%	0.75%	5.24%	(4.98%)	(7.24%)
Dallas U. P. Employees Credit Union	\$25,902	\$17,092	\$19,848	86.11%	\$6,476	6.53%	2.61%	3.91%	4.10%	4.70%
Transtar Federal Credit Union	\$26,179	\$20,523	\$23,943	85.72%	\$4,028	5.01%	0.99%	4.02%	(6.20%)	(6.53%)
Texas Community Federal Credit Union	\$26,711	\$18,146	\$22,633	80.17%	\$2,968	8.02%	1.76%	6.26%	12.92%	15.15%
Gulf Shore Federal Credit Union	\$27,006	\$13,987	\$22,838	61.24%	\$3,858	4.28%	0.48%	3.80%	(2.25%)	(3.95%)
United Energy Credit Union	\$27,499	\$20,584	\$22,076	93.24%	\$2,500	5.50%	0.80%	4.70%	(4.85%)	(4.01%)
United Credit Union	\$28,235	\$16,507	\$26,044	63.38%	\$4,344	4.40%	1.23%	3.17%	(5.78%)	(6.11%)
Tyler City Employees Credit Union	\$28,262	\$18,802	\$23,711	79.30%	\$3,533	5.07%	0.98%	4.25%	4.93%	5.73%
Yantis Federal Credit Union	\$29,253	\$16,258	\$25,129	64.70%	\$3,250	4.32%	1.78%	2.54%	0.99%	1.11%
San Patricio County Teachers Federal Credit Union	\$29,311	\$24,316	\$25,334	95.98%	\$2,931	4.69%	1.31%	3.37%	0.89%	0.89%
Wichita Falls Federal Credit Union	\$29,629	\$18,524	\$25,580	72.42%	\$1,796	5.60%	0.68%	4.92%	(1.72%)	(0.64%)
Alcon Employees Federal Credit Union	\$29,789	\$21,155	\$23,232	91.06%	\$4,256	4.53%	1.14%	3.39%	(1.64%)	(2.52%)
Members Financial Federal Credit Union	\$30,142	\$21,347	\$26,517	80.50%	\$3,349	5.26%	1.06%	4.20%	4.19%	4.83%
Rocket Federal Credit Union	\$30,259	\$21,519	\$26,871	80.08%	\$2,751	4.40%	0.82%	3.58%	(2.51%)	(0.86%)
Trinity Valley Teachers Credit Union	\$30,781	\$6,683	\$21,678	30.83%	\$5,130	4.19%	0.41%	3.78%	(0.86%)	(3.43%)
Beaumont Community Credit Union	\$31,105	\$12,868	\$26,210	49.10%	\$3,888	4.41%	0.71%	3.69%	(3.05%)	(5.50%)
Northeast Texas Teachers Federal Credit Union	\$31,509	\$7,484	\$26,904	27.82%	\$3,707	4.45%	0.64%	3.81%	(3.31%)	(5.19%)
Texas Associations of Professionals Federal Credit Union	\$31,892	\$27,221	\$27,394	99.37%	\$2,773	6.50%	2.34%	4.16%	(4.82%)	(5.48%)
Greater Central Texas Federal Credit Union	\$32,121	\$9,698	\$28,653	33.85%	\$4,015	4.02%	0.13%	3.89%	2.18%	0.82%

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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

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

Matagorda County Credit Union	\$34,279	\$16,212	\$28,841	56.21%	\$5,713	3.98%	0.55%	3.42%	(0.54%)	(2.60%)
Brazos Star Credit Union	\$34,501	\$13,695	\$29,437	46.52%	\$6,273	3.66%	0.89%	2.77%	2.09%	1.33%
Commoncents Credit Union	\$34,540	\$23,477	\$29,862	78.62%	\$2,032	5.54%	1.41%	4.13%	(3.05%)	(2.82%)
Port Arthur Teachers Federal Credit Union	\$34,750	\$9,581	\$28,931	33.12%	\$3,310	4.26%	0.26%	4.10%	(3.88%)	(5.81%)
Mid-Tex Federal Credit Union	\$34,893	\$19,635	\$31,794	61.76%	\$3,673	4.70%	0.66%	4.04%	(0.09%)	(0.85%)
Golden Triangle Federal Credit Union	\$35,151	\$16,711	\$28,597	58.44%	\$3,906	4.52%	0.43%	4.09%	(0.48%)	(2.00%)
Austin Federal Credit Union	\$36,891	\$23,144	\$33,395	69.30%	\$3,689	4.46%	0.06%	4.40%	(2.70%)	(2.98%)
Angelina Federal Employees Credit Union	\$37,095	\$23,081	\$30,280	76.23%	\$4,122	5.60%	0.67%	4.93%	(2.46%)	(5.28%)
San Angelo Federal Credit Union	\$38,380	\$19,625	\$33,958	57.79%	\$3,489	4.65%	0.90%	3.76%	6.76%	5.76%
Caprock Federal Credit Union	\$38,500	\$25,578	\$33,399	76.58%	\$2,852	5.23%	1.62%	3.61%	2.48%	2.42%
Hockley County Credit Union	\$39,282	\$24,149	\$33,890	71.26%	\$3,274	5.78%	2.42%	3.36%	4.33%	4.53%
Old Ocean Federal Credit Union	\$39,647	\$15,840	\$31,676	50.01%	\$3,965	5.42%	0.11%	5.32%	1.25%	(2.16%)
Keystone Credit Union	\$39,699	\$29,037	\$28,972	100.22%	\$3,452	4.73%	2.15%	2.61%	4.64%	5.97%
Mesquite Credit Union	\$39,759	\$25,249	\$35,539	71.05%	\$4,185	4.03%	0.15%	3.88%	(1.63%)	(2.65%)
Cabot Community Credit Union	\$39,830	\$29,762	\$33,235	89.55%	\$3,983	6.03%	1.52%	4.51%	(0.93%)	(4.58%)
Mountain Star Federal Credit Union	\$41,571	\$23,964	\$32,398	73.97%	\$2,445	4.92%	0.16%	4.76%	(0.45%)	(3.12%)
Starr County Teachers Federal Credit Union	\$41,675	\$9,667	\$34,782	27.79%	\$3,206	4.81%	0.61%	4.20%	1.33%	0.43%
Travis County Credit Union	\$42,007	\$25,086	\$38,015	65.99%	\$3,819	4.49%	0.39%	4.09%	2.85%	2.57%
B C M Federal Credit Union	\$42,696	\$21,553	\$37,890	56.88%	\$5,337	5.26%	1.62%	3.64%	1.58%	0.22%
Lufkin Federal Credit Union	\$44,018	\$18,154	\$32,622	55.65%	\$4,402	5.35%	0.57%	4.79%	(1.77%)	(4.73%)
Houston Highway Credit Union	\$47,226	\$24,583	\$42,155	58.32%	\$6,747	3.92%	0.61%	3.32%	(1.14%)	(5.07%)
Walker County Federal Credit Union	\$48,012	\$35,473	\$39,926	88.85%	\$4,001	5.80%	0.64%	5.16%	3.10%	1.26%
Cherokee County Federal Credit Union	\$49,174	\$31,424	\$37,353	84.13%	\$2,810	5.33%	1.19%	4.14%	5.24%	6.56%
Caprock Santa Fe Credit Union	\$49,576	\$16,697	\$29,361	56.87%	\$4,311	5.44%	1.25%	4.19%	1.99%	0.23%
Trans Texas Southwest Credit Union	\$50,102	\$35,927	\$43,516	82.56%	\$3,232	5.93%	1.90%	4.03%	3.21%	2.82%
Star Financial Credit Union	\$50,175	\$25,145	\$44,450	56.57%	\$2,641	5.38%	1.01%	4.36%	(3.65%)	(4.47%)
Highway District 21 Federal Credit Union	\$51,253	\$24,619	\$40,360	61.00%	\$6,407	3.63%	0.46%	3.17%	1.60%	0.58%
Lubrizol Employees' Credit Union	\$51,319	\$24,761	\$41,962	59.01%	\$6,415	4.31%	0.52%	3.79%	(3.81%)	(5.67%)
City Public Service/IBEW Federal Credit Union	\$51,563	\$21,492	\$45,141	47.61%	\$6,445	4.92%	1.31%	3.62%	11.38%	11.74%
Baptist Credit Union	\$52,538	\$39,152	\$48,008	81.55%	\$2,502	5.33%	1.13%	4.20%	7.52%	7.46%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,428	\$29,769	\$47,459	62.73%	\$6,679	5.05%	1.77%	3.28%	1.15%	0.34%
My Credit Union	\$54,273	\$28,356	\$47,234	60.03%	\$2,783	5.34%	0.44%	4.90%	(0.50%)	(3.72%)
Lifetime Federal Credit Union	\$54,695	\$30,100	\$44,093	68.26%	\$4,972	4.60%	2.04%	2.56%	(2.53%)	(2.80%)
Big Spring Education Employees Federal Credit Union	\$57,723	\$22,072	\$48,413	45.59%	\$4,810	5.36%	1.18%	4.18%	(0.92%)	(2.33%)
Heart O TX Federal Credit Union	\$58,184	\$46,043	\$54,181	84.98%	\$2,909	4.79%	1.55%	3.24%	(10.77%)	(10.77%)
Select Federal Credit Union	\$59,092	\$47,273	\$48,292	97.89%	\$4,546	5.36%	1.92%	3.44%	1.03%	2.55%
Cosden Federal Credit Union	\$60,382	\$29,473	\$52,870	55.75%	\$3,896	4.61%	0.61%	4.01%	0.31%	(0.88%)
La Joya Area Federal Credit Union	\$60,386	\$35,104	\$53,265	65.90%	\$2,013	4.61%	0.31%	4.29%	(5.58%)	(4.63%)
South Texas Federal Credit Union	\$61,482	\$30,883	\$56,959	54.22%	\$3,236	3.91%	0.24%	3.66%	(9.07%)	(9.83%)
Texas Plains Federal Credit Union	\$62,234	\$44,360	\$53,861	82.36%	\$1,976	6.26%	1.57%	4.70%	23.11%	25.47%
West Texas Credit Union	\$62,828	\$35,062	\$55,869	62.76%	\$2,513	4.50%	0.41%	4.10%	0.68%	0.56%
Star of Texas Credit Union	\$63,696	\$50,197	\$50,253	99.89%	\$5,308	5.89%	1.42%	4.47%	3.17%	2.21%
Doches Credit Union	\$64,164	\$46,347	\$56,346	82.25%	\$2,516	5.60%	1.48%	4.11%	0.55%	1.31%
Freestone Credit Union	\$66,441	\$35,232	\$59,301	59.41%	\$4,153	4.34%	1.21%	3.13%	14.44%	14.82%
Texan Sky Federal Credit Union	\$70,349	\$49,433	\$57,299	86.27%	\$4,264	5.70%	0.75%	4.95%	1.30%	0.70%
Scott & White Employees Credit Union	\$70,398	\$35,640	\$59,747	59.65%	\$6,705	4.12%	0.45%	3.67%	4.17%	1.49%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Hereford Texas Federal Credit Union	\$72,171	\$45,053	\$55,337	81.42%	\$3,208	5.32%	1.16%	4.17%	1.69%	2.64%
Service 1st Credit Union	\$72,473	\$39,550	\$61,910	63.88%	\$4,998	3.99%	0.03%	3.96%	(2.81%)	(5.52%)
Fannin Federal Credit Union	\$75,477	\$42,839	\$61,449	69.71%	\$6,038	5.73%	1.10%	4.62%	7.97%	6.07%
Postel Family Credit Union	\$75,923	\$38,977	\$65,414	59.59%	\$3,231	4.61%	0.80%	3.80%	3.41%	0.54%
Southern Federal Credit Union	\$76,866	\$34,503	\$43,288	79.71%	\$6,988	5.03%	1.66%	3.37%	0.66%	(0.97%)
Westex Federal Credit Union	\$77,432	\$25,709	\$68,843	37.34%	\$4,840	4.07%	0.92%	3.15%	(2.49%)	(2.92%)
Irving City Employees Federal Credit Union	\$79,967	\$37,679	\$70,364	53.55%	\$6,954	4.06%	1.08%	3.70%	(0.01%)	(0.60%)
Southland Federal Credit Union	\$80,178	\$42,652	\$68,096	62.64%	\$4,454	5.12%	2.15%	2.97%	10.08%	10.24%
Baylor Health Care System Credit Union	\$80,332	\$44,003	\$63,979	68.78%	\$6,179	3.98%	0.19%	3.79%	(3.57%)	(5.90%)
Wellspring Federal Credit Union	\$80,390	\$67,494	\$71,599	94.27%	\$2,725	5.63%	1.01%	4.62%	(1.01%)	(1.68%)
Baycel Federal Credit Union	\$81,021	\$35,844	\$63,699	56.27%	\$6,482	4.07%	0.55%	3.52%	(2.62%)	(5.50%)
Domino Federal Credit Union	\$82,328	\$35,954	\$68,864	52.21%	\$3,920	4.94%	1.25%	3.70%	(0.08%)	0.02%
Southwest Financial Federal Credit Union	\$83,025	\$72,696	\$69,617	104.42%	\$2,863	7.49%	1.89%	5.60%	0.56%	1.88%
Metro Medical Credit Union	\$83,090	\$29,699	\$69,524	42.72%	\$6,155	3.09%	0.31%	2.78%	(2.53%)	(4.16%)
Southwest Research Center Federal Credit Union	\$84,141	\$42,378	\$76,034	55.74%	\$6,233	3.85%	0.43%	3.42%	0.81%	(0.26%)
Texas Bridge Credit Union	\$85,404	\$61,646	\$77,533	79.51%	\$3,882	4.87%	1.66%	3.20%	1.99%	1.19%
KBR Heritage Federal Credit Union	\$86,628	\$42,489	\$70,554	60.22%	\$9,625	3.26%	1.33%	1.93%	(3.15%)	(3.76%)
US Employees Credit Union	\$87,570	\$37,585	\$78,951	47.61%	\$4,609	3.85%	0.54%	3.31%	(1.99%)	(2.74%)
Edinburg Teachers Credit Union	\$90,208	\$22,056	\$75,941	29.04%	\$5,012	3.38%	0.42%	2.96%	(2.04%)	(3.02%)
Windthorst Federal Credit Union	\$90,472	\$63,014	\$79,108	79.66%	\$8,225	5.18%	2.84%	2.45%	10.32%	11.21%
Memorial Credit Union	\$93,441	\$76,074	\$83,460	91.15%	\$3,594	5.29%	0.94%	4.35%	(1.19%)	(1.07%)
Coastal Community Federal Credit Union	\$94,179	\$56,422	\$83,195	67.82%	\$2,898	5.44%	0.82%	4.63%	(0.01%)	(0.59%)
First Watch Federal Credit Union	\$96,806	\$67,940	\$87,023	78.07%	\$3,174	4.41%	1.02%	3.38%	(3.05%)	(3.46%)
Texas D P S Credit Union	\$98,169	\$56,703	\$86,579	65.49%	\$5,306	4.19%	0.42%	3.77%	1.32%	0.12%
Concho Educators Federal Credit Union	\$98,980	\$53,338	\$89,989	59.27%	\$3,299	3.86%	0.97%	2.90%	0.43%	(1.17%)
Wichita Falls Teachers Federal Credit Union	\$99,441	\$56,482	\$88,140	64.08%	\$4,059	4.64%	0.87%	3.77%	0.62%	(0.06%)
Rockdale Federal Credit Union	\$101,247	\$44,960	\$91,701	49.03%	\$4,402	4.26%	0.93%	3.34%	6.85%	7.23%
Las Colinas Federal Credit Union	\$102,316	\$80,282	\$91,681	87.57%	\$3,721	5.35%	1.84%	3.51%	(1.78%)	1.31%
Cooperative Teachers Credit Union	\$102,689	\$75,939	\$90,783	83.65%	\$5,705	5.65%	2.19%	3.46%	(12.75%)	(6.01%)
Members Credit Union	\$103,243	\$60,243	\$92,028	65.46%	\$4,693	5.31%	0.84%	4.47%	6.20%	5.62%
Heritage USA Federal Credit Union	\$103,459	\$78,904	\$91,639	86.10%	\$3,695	6.45%	1.44%	5.00%	20.17%	22.13%
Centex Citizens Credit Union	\$103,532	\$65,540	\$84,414	77.64%	\$3,235	5.57%	0.89%	4.67%	1.89%	1.16%
Southwest 66 Credit Union	\$105,232	\$73,265	\$93,433	78.41%	\$2,631	5.03%	1.02%	4.01%	2.10%	3.05%
Valley Federal Credit Union	\$105,348	\$64,299	\$90,489	71.06%	\$2,968	5.66%	0.76%	4.90%	3.34%	2.53%
City Federal Credit Union	\$108,411	\$88,101	\$93,960	93.76%	\$6,776	5.89%	2.73%	3.16%	(3.13%)	0.11%
Tarrant County's Credit Union	\$117,878	\$96,900	\$104,397	92.82%	\$2,840	6.18%	0.87%	5.32%	(0.40%)	(1.34%)
Eastex Credit Union	\$118,458	\$66,178	\$104,274	63.47%	\$3,434	4.32%	0.85%	3.47%	1.56%	0.87%
Prestige Community Credit Union	\$122,272	\$99,542	\$110,302	90.24%	\$4,529	5.57%	2.35%	3.22%	(4.47%)	(4.30%)
United Community Credit Union	\$124,052	\$93,396	\$111,636	83.66%	\$2,432	5.28%	0.76%	4.53%	1.56%	1.59%
One Source Federal Credit Union	\$124,127	\$75,816	\$109,515	69.23%	\$3,705	4.17%	0.83%	3.35%	(2.29%)	(1.61%)
Allied Federal Credit Union	\$128,965	\$51,336	\$115,124	44.59%	\$4,960	3.52%	0.14%	3.38%	(3.17%)	(4.60%)
Texoma Educators Federal Credit Union	\$129,457	\$57,158	\$111,193	51.40%	\$7,615	3.29%	1.06%	2.23%	1.33%	1.48%
Laredo Federal Credit Union	\$129,814	\$63,921	\$120,637	52.99%	\$2,917	4.14%	0.14%	4.00%	(3.96%)	(5.74%)
BP Federal Credit Union	\$130,223	\$115,593	\$112,888	102.40%	\$6,201	4.09%	1.58%	2.51%	(6.06%)	(0.86%)
Texas Health Credit Union	\$132,995	\$83,811	\$116,561	71.90%	\$7,600	4.85%	1.11%	3.74%	(1.65%)	(3.36%)
Naft Federal Credit Union	\$133,632	\$61,766	\$110,874	55.71%	\$3,712	4.37%	0.70%	3.67%	2.71%	0.99%
Space City Credit Union	\$134,895	\$96,634	\$114,924	84.09%	\$3,250	5.11%	1.32%	3.79%	(5.20%)	(5.53%)
MTCU	\$135,039	\$80,240	\$121,780	65.89%	\$4,092	5.21%	0.70%	4.51%	(2.21%)	(3.01%)

Source: SNL Financial

Note: Report includes only bank-level data.

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>										
Telco Plus Credit Union	\$135,550	\$110,143	\$112,462	97.94%	\$2,915	5.89%	2.33%	3.56%	2.71%	0.38%
4U Federal Credit Union	\$137,778	\$107,814	\$123,986	86.96%	\$3,937	4.43%	1.38%	3.05%	2.84%	3.12%
Chocolate Bayou Community Federal Credit Union	\$148,857	\$86,085	\$130,110	66.16%	\$3,236	3.98%	0.19%	3.79%	(1.92%)	(3.75%)
Kerr County Federal Credit Union	\$150,403	\$117,526	\$132,271	88.85%	\$3,200	6.10%	1.38%	4.72%	8.06%	8.22%
River City Federal Credit Union	\$150,976	\$107,437	\$122,992	87.35%	\$2,378	5.02%	1.17%	3.85%	3.87%	9.18%
Community Service Credit Union	\$151,689	\$106,915	\$134,860	79.28%	\$4,597	5.63%	1.59%	4.04%	6.90%	8.30%
Communities of Abilene Federal Credit Union	\$152,786	\$81,923	\$147,363	55.59%	\$4,244	3.89%	0.68%	3.20%	(0.87%)	(1.26%)
Rio Grande Valley Credit Union	\$155,688	\$77,532	\$137,499	56.39%	\$3,499	4.01%	0.55%	3.45%	3.75%	3.78%
Chemcel Federal Credit Union	\$163,586	\$98,171	\$141,713	69.27%	\$4,811	4.81%	1.84%	2.97%	8.40%	8.83%
Kelly Community Federal Credit Union	\$167,837	\$120,295	\$146,705	82.00%	\$4,359	4.73%	1.89%	2.85%	1.50%	1.66%
First Central Credit Union	\$168,623	\$90,634	\$142,596	63.56%	\$2,635	5.70%	1.43%	4.28%	1.53%	0.86%
LibertyOne Credit Union	\$172,389	\$131,002	\$153,472	85.36%	\$7,336	4.36%	2.31%	2.05%	3.85%	5.05%
Lone Star Credit Union	\$178,287	\$124,765	\$161,146	77.42%	\$4,457	4.77%	1.29%	3.48%	1.33%	0.28%
MemberSource Credit Union	\$180,122	\$132,024	\$158,326	83.39%	\$3,305	4.56%	1.20%	3.36%	(8.19%)	(8.48%)
Members First Credit Union	\$180,767	\$72,056	\$139,080	51.81%	\$4,253	3.95%	0.83%	3.12%	3.15%	2.47%
Government Employees Federal Credit Union	\$181,863	\$113,189	\$165,349	68.45%	\$6,062	3.49%	0.42%	3.06%	(2.19%)	(3.23%)
Priority Trust Credit Union	\$194,131	\$142,995	\$167,309	85.47%	\$2,473	4.91%	0.68%	4.22%	2.42%	1.30%
Access Community Credit Union	\$196,480	\$159,371	\$160,108	99.54%	\$3,447	5.50%	2.28%	3.22%	0.88%	3.31%
WesTex Community Credit Union	\$197,607	\$105,536	\$168,485	62.64%	\$3,694	4.52%	0.74%	3.77%	7.29%	4.91%
Santa Fe Federal Credit Union	\$198,829	\$124,873	\$172,442	72.41%	\$4,418	5.17%	2.33%	2.84%	(5.31%)	(4.37%)
Members Choice of Central Texas Federal Credit Union	\$203,092	\$141,613	\$175,749	80.58%	\$4,062	4.32%	1.29%	3.03%	(4.59%)	(4.92%)
Beacon Federal Credit Union	\$203,741	\$105,917	\$189,706	55.83%	\$4,630	3.86%	0.86%	3.00%	3.58%	3.14%
Texasgulf Federal Credit Union	\$205,731	\$125,066	\$179,405	69.71%	\$6,745	4.54%	2.05%	2.50%	9.15%	9.75%
Harris County Federal Credit Union	\$208,355	\$120,413	\$162,612	74.05%	\$5,788	4.49%	0.41%	4.08%	2.52%	1.17%
Citizens Federal Credit Union	\$208,842	\$125,990	\$186,482	67.56%	\$6,329	4.84%	1.86%	2.98%	9.64%	8.20%
H.E.B. Federal Credit Union	\$209,173	\$138,202	\$166,798	82.86%	\$7,213	4.78%	0.87%	3.91%	0.57%	(0.44%)
The People's Federal Credit Union	\$210,320	\$133,635	\$195,029	68.52%	\$3,535	4.12%	0.63%	3.49%	2.23%	1.94%
Cal-Com Federal Credit Union	\$212,212	\$116,175	\$187,784	61.87%	\$6,151	4.94%	1.94%	3.01%	14.66%	14.34%
Capitol Credit Union	\$218,553	\$149,455	\$190,659	78.39%	\$4,506	4.65%	1.15%	3.50%	2.16%	7.26%
Sabine Federal Credit Union	\$228,350	\$149,727	\$198,477	75.44%	\$3,806	3.86%	0.74%	3.12%	(0.53%)	(0.88%)
Pantex Federal Credit Union	\$229,917	\$64,362	\$186,765	34.46%	\$5,677	4.24%	1.64%	2.60%	2.17%	1.59%
Investex Credit Union	\$235,691	\$129,025	\$223,638	57.69%	\$3,801	3.78%	1.23%	2.55%	(0.43%)	(0.76%)
Southwest Heritage Credit Union	\$239,849	\$164,401	\$209,507	78.47%	\$3,476	5.33%	1.46%	3.87%	7.45%	8.06%
Border Federal Credit Union	\$241,176	\$147,646	\$184,540	80.01%	\$2,125	4.65%	0.38%	4.25%	1.52%	(0.45%)
Members Trust of the Southwest Federal Credit Union	\$243,302	\$185,917	\$228,260	81.45%	\$8,110	4.88%	2.76%	2.12%	5.70%	5.58%
Average of Asset Group A	\$51,821	\$31,478	\$44,502	70.50%	\$3,662	4.95%	1.02%	3.93%	(0.74%)	(1.28%)

Source: SNL Financial

Note: Report includes only bank-level data.

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# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>										
Energy Capital Credit Union	\$253,053	\$200,766	\$220,843	90.91%	\$5,272	4.84%	1.66%	3.17%	(5.38%)	(5.69%)
Texoma Community Credit Union	\$276,532	\$226,955	\$237,526	95.55%	\$3,253	6.03%	1.41%	4.62%	2.02%	1.85%
Unity One Credit Union	\$290,035	\$182,968	\$275,816	66.34%	\$3,919	4.72%	1.25%	3.47%	1.45%	1.14%
Gulf Coast Federal Credit Union	\$293,263	\$265,678	\$267,185	99.44%	\$3,223	5.98%	3.31%	2.67%	(10.07%)	(9.64%)
ACFCU Federal Credit Union	\$293,828	\$211,804	\$273,588	77.42%	\$3,417	4.36%	2.08%	2.28%	(15.30%)	(5.88%)
Synergy Federal Credit Union	\$299,522	\$249,599	\$255,914	97.53%	\$7,488	4.14%	1.97%	2.18%	(2.07%)	1.79%
Fort Worth City Credit Union	\$303,096	\$167,649	\$264,979	63.27%	\$6,735	3.55%	1.30%	2.40%	0.87%	0.16%
Pioneer Mutual Federal Credit Union	\$309,661	\$208,749	\$269,689	77.40%	\$6,193	4.03%	1.90%	2.13%	9.23%	8.82%
First Basin Credit Union	\$311,544	\$203,135	\$270,900	74.99%	\$2,912	4.04%	0.44%	3.60%	(1.51%)	(0.99%)
Gulf Credit Union	\$312,762	\$174,507	\$283,577	61.54%	\$3,934	3.51%	0.58%	2.92%	(1.64%)	(1.21%)
Evolve Federal Credit Union	\$319,097	\$217,509	\$282,098	77.10%	\$4,371	3.68%	1.18%	2.50%	(4.55%)	(5.57%)
MCT Credit Union	\$358,624	\$228,970	\$321,860	71.14%	\$4,400	4.36%	1.00%	3.36%	0.81%	2.88%
Cy Fair Federal Credit Union	\$362,004	\$257,062	\$330,983	77.67%	\$4,671	4.72%	0.99%	3.73%	7.78%	8.59%
Mobility Credit Union	\$373,700	\$327,390	\$345,892	94.65%	\$8,493	5.42%	3.31%	2.11%	(0.86%)	0.40%
1st Community Federal Credit Union	\$397,203	\$279,055	\$345,706	80.72%	\$4,138	5.23%	1.20%	4.03%	3.86%	5.64%
Houston Texas Fire Fighters Federal Credit Union	\$412,282	\$168,360	\$356,556	47.22%	\$6,929	4.04%	1.18%	2.86%	22.34%	25.92%
Texas Tech Federal Credit Union	\$415,571	\$305,287	\$366,352	83.33%	\$3,463	4.95%	2.16%	2.80%	7.86%	8.99%
United Texas Credit Union	\$416,822	\$308,795	\$371,423	83.14%	\$6,669	4.52%	2.00%	2.52%	1.52%	0.04%
Nizari Progressive Federal Credit Union	\$422,334	\$289,308	\$356,281	81.20%	\$6,303	4.88%	2.37%	2.50%	17.63%	23.47%
Public Employees Credit Union	\$429,850	\$223,410	\$376,804	59.29%	\$6,664	3.86%	0.77%	3.09%	0.83%	(1.44%)
America's Credit Union	\$430,173	\$290,193	\$366,101	79.27%	\$3,259	4.78%	0.63%	4.15%	10.19%	9.48%
Texar Federal Credit Union	\$430,235	\$242,281	\$316,175	76.63%	\$6,421	5.13%	2.76%	2.37%	(3.46%)	(4.48%)
GENCO Federal Credit Union	\$451,146	\$225,028	\$390,280	57.66%	\$4,749	4.55%	1.35%	3.20%	4.54%	3.06%
Education Credit Union	\$467,706	\$384,264	\$379,456	101.27%	\$3,017	6.05%	2.02%	4.03%	(1.99%)	(2.35%)
CoastLife Credit Union	\$495,568	\$320,677	\$441,730	72.60%	\$3,671	4.53%	1.67%	2.86%	3.36%	3.93%
Average of Asset Group B	\$365,024	\$246,376	\$318,709	77.89%	\$4,943	4.64%	1.62%	3.02%	1.90%	2.76%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>										
My Community Credit Union	\$500,003	\$414,395	\$443,186	93.50%	\$4,184	5.98%	1.14%	4.84%	1.27%	1.04%
Security First Federal Credit Union	\$506,850	\$348,821	\$451,181	77.31%	\$4,295	4.52%	1.10%	3.42%	12.29%	13.46%
Associated Credit Union of Texas	\$512,898	\$433,765	\$452,360	95.89%	\$3,513	6.34%	1.14%	5.20%	(4.09%)	(5.24%)
DuGood Federal Credit Union	\$531,915	\$382,947	\$457,424	83.72%	\$4,139	4.74%	1.24%	3.50%	4.90%	4.76%
Educators Credit Union	\$549,329	\$152,098	\$443,554	34.29%	\$12,925	4.08%	1.26%	2.82%	0.32%	(1.81%)
Union Square Credit Union	\$590,144	\$472,571	\$541,423	87.28%	\$4,171	6.41%	3.18%	3.22%	(4.95%)	(4.47%)
Education First Federal Credit Union	\$605,734	\$378,827	\$538,844	70.30%	\$4,163	4.84%	1.94%	2.90%	(3.65%)	1.79%
Soarion Federal Credit Union	\$613,950	\$465,473	\$565,602	82.30%	\$4,449	5.11%	2.00%	3.11%	(7.47%)	(2.20%)
Abilene Teachers Federal Credit Union	\$618,030	\$392,198	\$498,633	78.65%	\$4,368	4.92%	1.16%	3.76%	4.00%	4.00%
Alliance Credit Union	\$621,682	\$535,551	\$538,436	99.46%	\$3,406	6.09%	2.43%	3.65%	9.31%	15.63%
City Credit Union	\$639,516	\$369,154	\$549,209	67.22%	\$6,033	4.91%	1.77%	3.14%	(5.50%)	(8.20%)
PrimeWay Federal Credit Union	\$725,031	\$526,901	\$571,101	92.26%	\$5,216	5.06%	1.70%	3.36%	(3.28%)	(3.76%)
Generations Community Federal Credit Union	\$744,347	\$552,390	\$632,659	87.31%	\$4,067	5.26%	2.17%	3.08%	(1.44%)	1.45%
Texell Credit Union	\$751,933	\$595,459	\$663,686	89.72%	\$3,530	5.66%	1.99%	3.67%	8.94%	8.83%
Resource One Credit Union	\$758,497	\$574,317	\$707,298	81.20%	\$4,111	5.23%	1.89%	3.34%	(0.50%)	4.80%
Members Choice Credit Union	\$766,644	\$551,600	\$585,980	94.13%	\$6,666	5.21%	1.91%	3.31%	1.93%	(0.64%)
Smart Financial Credit Union	\$783,378	\$547,062	\$682,026	80.21%	\$4,059	4.32%	0.89%	3.44%	(7.65%)	(5.07%)
Southwest Airlines Federal Credit Union	\$799,239	\$588,282	\$704,325	83.52%	\$6,773	4.94%	1.99%	2.96%	2.94%	11.19%
Complex Community Federal Credit Union	\$827,547	\$495,964	\$651,389	76.14%	\$5,592	4.74%	1.39%	3.35%	9.33%	9.78%
InTouch Credit Union	\$834,354	\$631,238	\$753,560	83.77%	\$4,865	5.26%	2.59%	2.67%	(9.35%)	(3.97%)
Texas Bay Credit Union	\$854,234	\$614,219	\$706,414	86.95%	\$4,840	6.39%	2.29%	4.10%	21.84%	29.86%
Schlumberger Employees Credit Union	\$878,596	\$275,031	\$667,664	41.19%	\$25,103	3.40%	1.10%	2.30%	(2.56%)	(4.88%)
Community Resource Credit Union	\$895,067	\$695,517	\$742,995	93.61%	\$4,748	5.12%	1.70%	3.41%	5.43%	4.27%
Houston Police Federal Credit Union	\$927,420	\$472,541	\$825,043	57.27%	\$10,248	4.36%	2.05%	2.31%	1.03%	4.51%
Greater Texas Federal Credit Union	\$935,621	\$747,030	\$849,933	87.89%	\$4,531	3.97%	0.92%	3.05%	(1.49%)	(0.93%)
Houston Federal Credit Union	\$939,410	\$575,416	\$849,556	67.73%	\$5,010	4.80%	1.88%	2.92%	3.77%	3.46%
Brazos Valley Schools Credit Union	\$975,004	\$439,847	\$870,800	50.51%	\$5,556	3.97%	1.18%	2.78%	2.11%	1.46%
FivePoint Credit Union	\$987,167	\$774,245	\$890,229	86.97%	\$4,780	5.25%	1.93%	3.32%	4.94%	8.37%
Neches Federal Credit Union	\$994,308	\$749,387	\$841,967	89.00%	\$4,449	5.28%	1.49%	3.79%	6.69%	7.79%
Raiz Federal Credit Union	\$997,683	\$802,696	\$849,135	94.53%	\$4,183	5.48%	1.75%	3.72%	(1.87%)	(2.25%)
Average of Asset Group C	\$755,518	\$518,498	\$650,854	79.79%	\$5,799	5.05%	1.71%	3.35%	1.57%	3.10%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					Year to Date				
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
<b>Asset Group D - Over \$1 billion in total assets</b>										
Velocity Credit Union	\$1,028,360	\$585,028	\$840,738	69.59%	\$4,956	4.72%	1.07%	3.65%	(1.03%)	(2.44%)
Rave Financial Credit Union	\$1,080,321	\$835,787	\$837,860	99.75%	\$3,650	4.59%	1.54%	3.05%	(2.42%)	(2.04%)
Neighborhood Credit Union	\$1,122,549	\$816,942	\$1,008,319	81.02%	\$5,270	4.98%	2.16%	2.82%	3.94%	5.66%
Firstmark Credit Union	\$1,180,376	\$708,319	\$1,038,522	68.20%	\$5,023	4.44%	1.30%	3.14%	(1.57%)	1.43%
Gulf Coast Educators Federal Credit Union	\$1,222,613	\$862,007	\$911,930	94.53%	\$7,321	4.83%	2.40%	2.42%	(6.76%)	(5.42%)
Fort Worth Community Credit Union	\$1,224,542	\$652,609	\$1,090,664	59.84%	\$6,899	4.74%	1.68%	3.06%	1.51%	1.03%
Amplify Credit Union	\$1,309,640	\$907,332	\$958,563	94.66%	\$6,388	5.21%	2.78%	2.43%	(7.83%)	(6.29%)
East Texas Professional Credit Union	\$1,321,646	\$895,701	\$1,070,570	83.67%	\$4,637	5.15%	1.37%	3.78%	10.50%	11.84%
Amoco Federal Credit Union	\$1,376,717	\$1,133,024	\$1,192,100	95.04%	\$4,405	5.04%	1.44%	3.59%	(3.29%)	(3.43%)
Red River Employees Federal Credit Union	\$1,491,070	\$1,091,806	\$1,211,155	90.15%	\$3,950	5.39%	2.02%	3.37%	6.19%	2.07%
United Heritage Credit Union	\$1,600,059	\$1,249,439	\$1,301,495	96.00%	\$7,159	4.57%	1.71%	2.86%	4.26%	1.36%
FirstLight Federal Credit Union	\$1,602,504	\$1,309,147	\$1,347,552	97.15%	\$4,439	6.38%	2.38%	4.00%	3.35%	3.40%
First Service Credit Union	\$1,605,676	\$1,059,902	\$1,188,404	89.19%	\$6,152	4.86%	1.62%	3.24%	20.58%	12.38%
DATCU Credit Union	\$1,625,821	\$1,428,242	\$1,343,790	106.28%	\$7,069	5.12%	1.32%	3.80%	3.57%	2.45%
Shell Federal Credit Union	\$1,811,540	\$1,427,954	\$1,525,963	93.58%	\$3,609	6.60%	2.15%	4.44%	(0.94%)	(3.65%)
Texas Trust Credit Union	\$1,989,387	\$1,450,511	\$1,594,268	90.98%	\$6,326	4.14%	2.05%	2.09%	(1.77%)	3.14%
Texans Credit Union	\$2,243,918	\$1,556,326	\$2,008,528	77.49%	\$8,189	4.74%	1.91%	2.83%	2.19%	0.79%
Advancial Federal Credit Union	\$2,397,426	\$2,044,341	\$1,940,122	105.37%	\$7,965	5.93%	3.25%	2.68%	(1.77%)	5.84%
A+ Federal Credit Union	\$2,483,220	\$2,089,474	\$1,987,614	105.12%	\$4,762	5.03%	1.13%	3.90%	(5.12%)	(2.06%)
Austin Telco Federal Credit Union	\$2,519,732	\$1,729,211	\$2,092,649	82.63%	\$10,079	3.57%	1.80%	1.77%	1.73%	1.71%
Credit Union Of Texas	\$2,538,050	\$2,064,844	\$2,079,390	99.30%	\$4,909	5.86%	2.79%	2.66%	1.56%	4.64%
First Community Credit Union	\$2,563,521	\$1,960,961	\$1,989,588	98.56%	\$6,599	5.10%	2.58%	2.52%	2.21%	3.26%
JSC Federal Credit Union	\$2,649,620	\$1,896,036	\$2,349,150	80.71%	\$6,169	4.61%	1.86%	2.75%	(0.21%)	(0.23%)
UNIFY Financial Federal Credit Union	\$3,537,850	\$2,893,331	\$3,059,267	94.58%	\$7,568	4.72%	1.53%	3.19%	(7.16%)	(5.27%)
University Federal Credit Union	\$3,967,134	\$3,058,648	\$3,247,833	94.18%	\$5,383	4.60%	1.03%	3.57%	(1.86%)	(3.51%)
EECU	\$4,113,496	\$3,283,024	\$3,569,039	91.99%	\$10,021	5.18%	2.20%	2.99%	10.00%	9.86%
GECU Federal Credit Union	\$4,341,284	\$3,388,369	\$3,286,652	103.09%	\$4,676	5.80%	1.61%	4.19%	(1.80%)	(0.22%)
Credit Human Federal Credit Union	\$4,349,526	\$3,933,173	\$3,560,080	110.48%	\$5,126	6.07%	2.85%	3.22%	3.99%	4.77%
Rally Credit Union	\$4,502,406	\$3,943,409	\$3,757,675	104.94%	\$5,725	6.07%	2.70%	3.38%	4.64%	5.06%
Texas Dow Employees Credit Union	\$4,773,473	\$4,202,417	\$4,001,995	105.01%	\$5,626	5.74%	1.69%	4.05%	1.77%	5.02%
Catalyst Corporate Federal Credit Union	\$5,115,735	\$374,784	\$4,593,557	8.16%	\$24,074	4.92%	3.33%	NA	3.22%	7.06%
American Airlines Federal Credit Union	\$9,068,238	\$5,448,369	\$8,022,244	67.92%	\$11,955	5.28%	3.42%	1.87%	4.95%	4.79%
Security Service Federal Credit Union	\$13,710,096	\$11,361,113	\$10,424,402	108.99%	\$6,956	4.81%	2.03%	2.77%	2.65%	3.50%
Randolph-Brooks Federal Credit Union	\$17,955,212	\$12,381,939	\$14,310,786	86.52%	\$7,552	5.15%	2.22%	2.93%	(0.41%)	6.07%
Average of Asset Group D	\$3,394,787	\$2,471,280	\$2,786,543	89.26%	\$6,782	5.12%	2.03%	3.12%	1.44%	2.13%

Source: SNL Financial

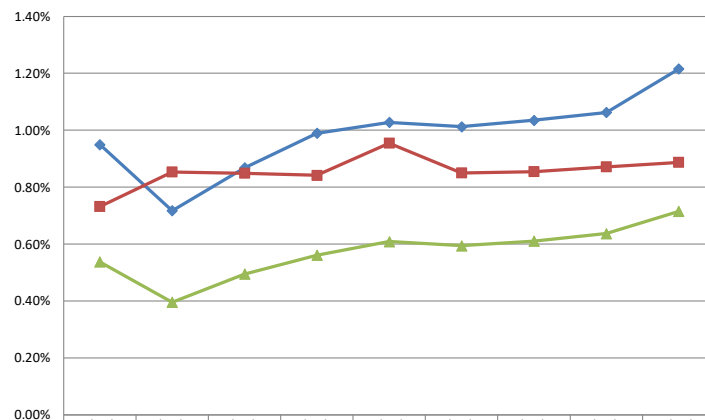
Note: Report includes only bank-level data.

NA = data was not available.

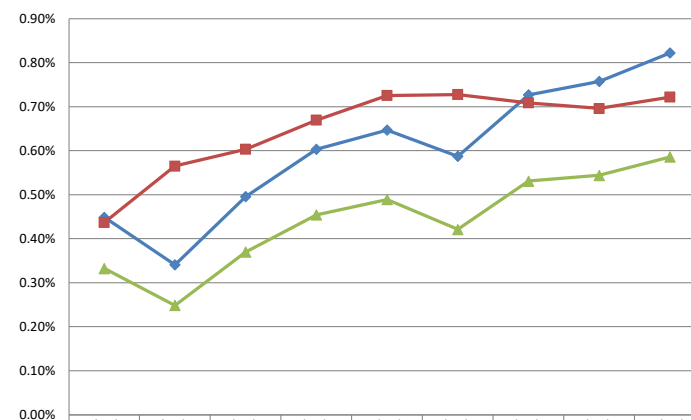
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Asset Quality

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

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

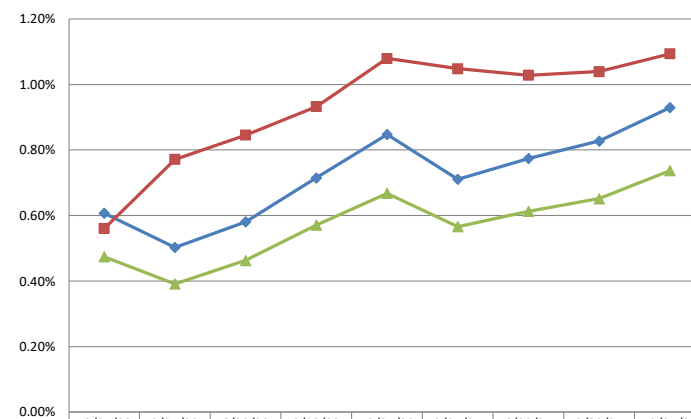
NPLs/Loans	0.95%	0.72%	0.87%	0.99%	1.03%	1.01%	1.03%	1.06%	1.22%
Reserves/Loans	0.73%	0.85%	0.85%	0.84%	0.95%	0.85%	0.85%	0.87%	0.89%
Delinquent Loans/Total Assets	0.54%	0.40%	0.49%	0.56%	0.61%	0.59%	0.61%	0.64%	0.71%

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

NPLs/Loans	0.45%	0.34%	0.50%	0.60%	0.65%	0.59%	0.73%	0.76%	0.82%
Reserves/Loans	0.44%	0.57%	0.60%	0.67%	0.73%	0.73%	0.71%	0.70%	0.72%
Delinquent Loans/Total Assets	0.33%	0.25%	0.37%	0.45%	0.49%	0.42%	0.53%	0.54%	0.59%

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

NPLs/Loans	0.58%	0.51%	0.73%	0.83%	0.92%	0.80%	0.92%	0.97%	0.97%
Reserves/Loans	0.59%	0.75%	0.79%	0.82%	0.90%	0.95%	1.03%	1.08%	1.13%
Delinquent Loans/Total Assets	0.41%	0.37%	0.52%	0.60%	0.68%	0.58%	0.66%	0.68%	0.68%

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

NPLs/Loans	0.61%	0.50%	0.58%	0.72%	0.85%	0.71%	0.77%	0.83%	0.93%
Reserves/Loans	0.56%	0.77%	0.85%	0.93%	1.08%	1.05%	1.03%	1.04%	1.09%
Delinquent Loans/Total Assets	0.47%	0.39%	0.46%	0.57%	0.67%	0.57%	0.61%	0.65%	0.74%

Source: SNL Financial

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
Paris District Credit Union	\$447	\$0	0.00%	1.34%	NA	0.00%	0.00%
Assumption Beaumont Federal Credit Union	\$554	\$0	0.00%	0.97%	NA	0.00%	0.00%
Musicians Federal Credit Union	\$696	\$2	0.48%	2.14%	450.00%	1.72%	0.29%
Ibaw Local 681 Credit Union	\$724	\$7	1.43%	3.48%	242.86%	10.14%	0.97%
Texas Lee Federal Credit Union	\$918	\$0	0.00%	0.00%	NA	0.00%	0.00%
Pear Orchard Federal Credit Union	\$967	\$107	18.20%	4.08%	22.43%	46.32%	11.07%
Pilgrim CUCC Federal Credit Union	\$986	\$13	1.95%	0.90%	46.15%	9.63%	1.32%
Empowerment Community Development Federal Credit Union	\$1,015	\$0	0.00%	1.53%	NA	0.00%	0.00%
Littlefield School Employees Federal Credit Union	\$1,044	\$3	0.68%	1.13%	166.67%	1.54%	0.29%
Brentwood Baptist Church Federal Credit Union	\$1,271	\$13	1.54%	1.89%	123.08%	10.92%	1.02%
American Baptist Association Credit Union	\$1,478	\$0	0.00%	1.03%	NA	0.00%	0.00%
Salt Employees Federal Credit Union	\$1,524	\$15	1.97%	0.39%	20.00%	2.23%	0.98%
Saint Lukes Community Federal Credit Union	\$1,783	\$31	8.45%	2.18%	25.81%	14.98%	1.74%
Highway Employees Credit Union	\$1,880	\$6	0.50%	0.42%	83.33%	1.19%	0.32%
W T N M Atlantic Federal Credit Union	\$2,074	\$77	5.27%	1.92%	36.36%	17.34%	3.71%
Lehrer Interests Credit Union	\$2,171	\$0	0.00%	0.21%	NA	0.00%	0.00%
Faith Cooperative Federal Credit Union	\$2,316	\$0	0.00%	3.34%	NA	0.00%	0.00%
Jafari No-Interest Credit Union	\$2,490	\$0	0.00%	2.89%	NA	0.00%	0.00%
Navarro Credit Union	\$2,816	\$19	1.41%	1.34%	94.74%	1.65%	0.67%
S P Trainmen Federal Credit Union	\$2,938	\$39	4.91%	0.25%	5.13%	5.87%	1.33%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,064	\$7	0.50%	0.43%	85.71%	1.27%	0.23%
Lefors Federal Credit Union	\$3,118	\$56	2.62%	0.61%	23.21%	7.90%	1.80%
B P S Federal Credit Union	\$3,141	\$0	0.00%	0.81%	NA	0.00%	0.00%
Vidor Teachers Federal Credit Union	\$3,208	\$0	0.00%	0.18%	NA	0.00%	0.00%
Federal Employees Credit Union	\$3,232	\$0	0.00%	0.13%	NA	0.00%	0.00%
Longview Federal Credit Union	\$3,321	\$214	8.16%	0.88%	10.75%	34.07%	6.44%
Plains Federal Credit Union	\$3,409	\$1	0.04%	0.39%	NM	0.17%	0.03%
Houston Belt & Terminal Federal Credit Union	\$3,485	\$155	6.13%	0.87%	14.19%	10.37%	4.45%
Del Rio S P Credit Union	\$3,500	\$18	1.64%	0.91%	55.56%	1.41%	0.51%
Goodyear San Angelo Federal Credit Union	\$3,575	\$2	0.07%	0.83%	NM	0.37%	0.06%
Union Pacific Employees Credit Union	\$3,650	\$71	2.70%	1.14%	42.25%	7.51%	1.95%
Covenant Savings Federal Credit Union	\$3,845	\$38	1.57%	0.17%	10.53%	9.07%	0.99%
Peco Federal Credit Union	\$4,010	\$0	0.00%	0.89%	NA	0.00%	0.00%
T H D District 17 Credit Union	\$4,026	\$2	0.08%	0.51%	600.00%	0.24%	0.05%
Belton Federal Credit Union	\$4,029	\$102	5.09%	0.20%	3.92%	14.51%	2.53%
Everman Parkway Credit Union	\$4,050	\$24	1.01%	0.17%	16.67%	1.71%	0.59%
Highway District 9 Credit Union	\$4,097	\$60	3.47%	1.45%	41.67%	5.67%	1.46%
Intercorp Credit Union	\$4,298	\$29	1.07%	1.07%	100.00%	3.46%	0.67%
Oak Farms Employees Credit Union	\$4,302	\$74	2.47%	1.20%	48.65%	6.31%	1.72%
Highway District 2 Credit Union	\$4,790	\$0	0.00%	0.16%	NA	0.00%	0.00%
Farmers Branch City Employees Federal Credit Union	\$4,812	\$196	10.32%	0.16%	1.53%	19.07%	4.07%
Light Commerce Credit Union	\$4,925	\$25	0.74%	0.62%	84.00%	2.25%	0.51%
Corpus Christi S P Credit Union	\$4,949	\$78	2.11%	1.08%	51.28%	10.92%	1.58%
Midwestern State University Credit Union	\$4,981	\$8	0.29%	0.26%	87.50%	1.06%	0.16%

Source: SNL Financial

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# Asset Quality

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Team Financial Federal Credit Union	\$5,002	\$68	1.93%	0.46%	23.53%	17.30%	1.36%
Redeemer Federal Credit Union	\$5,032	\$177	10.14%	2.01%	19.77%	12.02%	3.52%
Port of Houston Warehouse Federal Credit Union	\$5,048	\$13	0.60%	0.51%	84.62%	1.36%	0.26%
Pampa Municipal Credit Union	\$5,150	\$47	1.07%	0.59%	55.32%	6.63%	0.91%
South Texas Regional Federal Credit Union	\$5,383	\$20	0.52%	0.16%	30.00%	2.51%	0.37%
N C E Credit Union	\$5,609	\$102	3.51%	1.62%	46.08%	9.08%	1.82%
CASE Federal Credit Union	\$5,741	\$18	0.87%	0.87%	100.00%	2.83%	0.31%
Coburn Credit Union	\$5,792	\$4	0.14%	0.14%	100.00%	0.27%	0.07%
Skel-Tex Credit Union	\$5,816	\$49	1.55%	0.47%	30.61%	3.86%	0.84%
STEC Federal Credit Union	\$5,865	\$21	0.47%	0.18%	38.10%	1.31%	0.36%
Moore County Schools Federal Credit Union	\$6,163	\$18	0.45%	1.71%	377.78%	2.49%	0.29%
A C U Credit Union	\$6,204	\$55	1.61%	0.23%	14.55%	4.14%	0.89%
Natural Resources Conservation Service Federal Credit Union	\$6,241	\$26	1.05%	1.38%	130.77%	2.02%	0.42%
Frio County Federal Credit Union	\$6,309	\$47	0.92%	0.59%	63.83%	4.11%	0.74%
Sweetwater Regional Federal Credit Union	\$6,678	\$0	0.00%	0.78%	NA	0.00%	0.00%
Oak Cliff Christian Federal Credit Union	\$6,786	\$55	0.96%	2.33%	243.64%	10.68%	0.81%
Victoria City-County Employees Federal Credit Union	\$6,867	\$0	0.00%	0.45%	NA	0.00%	0.00%
Brownsville City Employees Federal Credit Union	\$6,888	\$18	0.62%	0.79%	127.78%	0.85%	0.26%
Andrews School Federal Credit Union	\$6,906	\$47	1.17%	0.82%	70.21%	2.59%	0.68%
City of Deer Park Federal Credit Union	\$6,996	\$66	1.46%	0.00%	0.00%	4.63%	0.94%
Sherwin Federal Credit Union	\$7,138	\$0	0.00%	0.32%	NA	0.00%	0.00%
Seminole Public School Federal Credit Union	\$7,268	\$56	2.06%	1.14%	55.36%	3.36%	0.77%
Capital Federal Credit Union	\$7,517	\$48	2.32%	1.21%	52.08%	192.00%	0.64%
Port Terminal Federal Credit Union	\$7,531	\$28	0.58%	0.46%	78.57%	0.90%	0.37%
Local 20 IBEW Federal Credit Union	\$7,683	\$33	0.74%	0.29%	39.39%	5.55%	0.43%
Galveston Government Employees Credit Union	\$7,767	\$24	0.42%	0.33%	79.17%	6.43%	0.31%
Highway District 19 Employee Credit Union	\$7,986	\$32	0.56%	0.75%	134.38%	2.12%	0.40%
Texoma Federal Credit Union	\$8,192	\$76	1.48%	1.54%	103.95%	3.10%	0.93%
Wharton County Teachers Credit Union	\$8,554	\$6	0.24%	0.36%	150.00%	0.29%	0.07%
Jackson County Federal Credit Union	\$8,613	\$0	0.00%	0.10%	NA	0.00%	0.00%
Port of Houston Credit Union	\$8,683	\$105	1.91%	0.91%	47.62%	4.24%	1.21%
Victoria Federal Credit Union	\$8,911	\$27	0.50%	0.54%	107.41%	2.33%	0.30%
Yoakum County Federal Credit Union	\$8,976	\$33	0.78%	0.59%	75.76%	1.62%	0.37%
E M O T Federal Credit Union	\$9,167	\$18	0.66%	3.69%	555.56%	0.50%	0.20%
Sweetex Credit Union	\$9,415	\$0	0.00%	0.09%	NA	0.00%	0.00%
Tex-Mex Credit Union	\$9,548	\$397	6.82%	3.52%	51.64%	14.05%	4.16%
I L A 28 Federal Credit Union	\$9,566	\$0	0.00%	0.15%	NA	0.00%	0.00%
Hale County Teachers Federal Credit Union	\$9,870	\$0	0.00%	0.64%	NA	0.00%	0.00%
Cochran County Schools Federal Credit Union	\$9,888	\$48	1.08%	1.31%	120.83%	3.39%	0.49%
Fannin County Teachers Federal Credit Union	\$10,134	\$47	0.64%	0.62%	95.74%	1.70%	0.46%
Mount Olive Baptist Church Federal Credit Union	\$10,435	\$271	4.48%	1.40%	31.37%	14.66%	2.60%
Vatat Credit Union	\$10,559	\$92	1.03%	1.45%	140.22%	4.70%	0.87%
J.C.T. Federal Credit Union	\$10,572	\$3	0.07%	0.07%	100.00%	0.25%	0.03%

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# Asset Quality

December 31, 2024

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Neiman Marcus Employees Federal Credit Union	\$10,702	\$27	0.41%	2.09%	503.70%	1.68%	0.25%
Alamo City Credit Union	\$10,790	\$260	2.81%	1.70%	60.38%	22.77%	2.41%
I B E W LU 66 Federal Credit Union	\$10,974	\$125	1.40%	1.07%	76.80%	8.10%	1.14%
Scurry County School Federal Credit Union	\$10,981	\$68	1.11%	0.44%	39.71%	4.56%	0.62%
Met Tran Federal Credit Union	\$11,061	\$2	0.03%	2.05%	NM	0.12%	0.02%
Reeves County Teachers Credit Union	\$11,092	\$1	0.01%	1.17%	NM	0.07%	0.01%
T & P Longview Federal Credit Union	\$11,158	\$36	0.42%	0.27%	63.89%	1.43%	0.32%
Ben E. Keith Employees Federal Credit Union	\$11,326	\$5	0.10%	0.42%	440.00%	0.23%	0.04%
Brownfield Federal Credit Union	\$11,462	\$52	0.77%	0.41%	53.85%	1.26%	0.45%
PIE Credit Union	\$11,489	\$6	0.09%	0.20%	216.67%	0.24%	0.05%
Swemp Federal Credit Union	\$11,506	\$51	0.56%	0.09%	15.69%	2.14%	0.44%
Texarkana Terminal Empl Federal Credit Union	\$11,530	\$37	0.47%	1.22%	259.46%	7.79%	0.32%
Methodist Hospital Employees Federal Credit Union	\$11,582	\$309	6.37%	4.39%	68.93%	19.39%	2.67%
Morris Sheppard Texarkana Federal Credit Union	\$11,835	\$81	0.88%	0.29%	33.33%	5.77%	0.68%
Pampa Teachers Federal Credit Union	\$12,071	\$74	0.83%	0.70%	85.14%	5.25%	0.61%
Employees United Federal Credit Union	\$12,113	\$8	0.27%	0.73%	275.00%	0.21%	0.07%
Pasadena Muni Federal Credit Union	\$12,222	\$44	0.54%	0.55%	102.27%	1.68%	0.36%
PamCel Community Federal Credit Union	\$12,326	\$0	0.00%	0.84%	NA	0.00%	0.00%
Baker Hughes Federal Credit Union	\$12,481	\$47	2.10%	1.07%	51.06%	3.12%	0.38%
Refugio County Federal Credit Union	\$12,543	\$91	1.86%	0.98%	52.75%	3.98%	0.73%
Angelina County Teachers Credit Union	\$12,678	\$1	0.02%	0.70%	NM	0.05%	0.01%
Local 24 Employees Federal Credit Union	\$13,589	\$9	0.23%	0.72%	311.11%	0.35%	0.07%
Central Texas Manufacturing Credit Union	\$14,007	\$117	1.22%	0.53%	43.59%	3.72%	0.84%
Central Texas Teachers Credit Union	\$14,105	\$0	0.00%	0.38%	NA	0.00%	0.00%
Coastal Bend P O Federal Credit Union	\$14,149	\$60	1.24%	1.08%	86.67%	1.86%	0.42%
Alpine Community Credit Union	\$14,238	\$15	0.36%	0.46%	126.67%	0.68%	0.11%
Living in Fulfillment Everyday Federal Credit Union	\$14,410	\$713	5.66%	1.98%	34.92%	139.92%	4.95%
Friona Texas Federal Credit Union	\$14,470	\$556	8.98%	2.57%	28.60%	20.17%	3.84%
Cherokee County Teachers Federal Credit Union	\$14,532	\$172	1.60%	0.26%	16.28%	6.51%	1.18%
Marshall T & P Employees Federal Credit Union	\$15,224	\$129	1.23%	1.37%	110.85%	4.19%	0.85%
Laredo Fire Department Federal Credit Union	\$15,246	\$78	0.62%	0.46%	74.36%	4.18%	0.51%
Corpus Christi Postal Employees Credit Union	\$15,773	\$16	0.18%	0.92%	506.25%	0.63%	0.10%
I L A 1351 Federal Credit Union	\$15,923	\$0	0.00%	0.87%	NA	0.00%	0.00%
Seagoville Federal Credit Union	\$16,157	\$61	0.90%	0.40%	44.26%	1.88%	0.38%
Reed Credit Union	\$16,170	\$61	2.25%	0.74%	32.79%	2.27%	0.38%
TxDOT Credit Union	\$16,555	\$70	0.51%	0.54%	105.71%	4.50%	0.42%
Member Preferred Federal Credit Union	\$16,593	\$126	0.97%	0.75%	77.78%	8.14%	0.76%
Ellis County Teachers and Employees Federal Credit Union	\$17,325	\$1	0.01%	0.59%	NM	0.03%	0.01%
Midland Municipal Employees Credit Union	\$17,386	\$19	0.45%	0.47%	105.26%	0.79%	0.11%
Linkage Credit Union	\$17,520	\$65	0.63%	0.45%	72.31%	2.00%	0.37%
1st University Credit Union	\$17,591	\$292	2.17%	0.23%	10.62%	16.88%	1.66%
Victoria Teachers Federal Credit Union	\$18,000	\$57	0.93%	1.63%	175.44%	0.98%	0.32%
Cowboy Country Federal Credit Union	\$18,387	\$394	3.01%	1.92%	63.71%	13.16%	2.14%
Alba Golden Federal Credit Union	\$18,420	\$216	1.76%	1.42%	81.02%	6.43%	1.17%
Southern Star Credit Union	\$18,507	\$226	2.29%	0.85%	37.17%	14.53%	1.22%
Amarillo Postal Employees Credit Union	\$18,626	\$0	0.00%	0.82%	NA	0.00%	0.00%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Waco Federal Credit Union	\$18,738	\$104	1.29%	0.37%	28.85%	5.83%	0.56%
Family 1st Of Texas Federal Credit Union	\$19,158	\$1,809	12.85%	1.07%	8.29%	283.84%	9.44%
Port Arthur Community Federal Credit Union	\$19,487	\$380	2.77%	0.94%	33.95%	13.67%	1.95%
Germania Credit Union	\$19,614	\$0	0.00%	0.34%	NA	1.46%	0.00%
Odessa Employees Credit Union	\$19,683	\$44	0.47%	0.74%	159.09%	1.37%	0.22%
First Priority Credit Union	\$19,764	\$32	0.40%	0.62%	156.25%	1.39%	0.16%
Temple-Inland Federal Credit Union	\$19,801	\$0	0.00%	0.41%	NA	0.00%	0.00%
Corner Stone Credit Union	\$20,474	\$79	0.60%	0.78%	130.38%	3.93%	0.39%
McLennan County Employees Federal Credit Union	\$21,135	\$3	0.05%	1.78%	NM	0.05%	0.01%
LCRA Credit Union	\$21,192	\$207	1.81%	0.49%	27.05%	9.04%	0.98%
U S I Federal Credit Union	\$21,302	\$1,309	6.72%	1.34%	19.94%	21.77%	6.14%
Northeast Panhandle Teachers Federal Credit Union	\$21,561	\$31	0.24%	0.63%	258.06%	0.69%	0.14%
MOPAC Employees Federal Credit Union	\$21,732	\$111	0.60%	0.47%	78.38%	5.38%	0.51%
Temple Santa Fe Community Credit Union	\$21,869	\$20	0.15%	0.72%	480.00%	1.09%	0.09%
TexStar Federal Credit Union	\$22,564	\$21	0.37%	1.03%	280.95%	0.77%	0.09%
Grand Prairie Credit Union	\$22,876	\$115	1.28%	1.38%	107.83%	4.33%	0.50%
McMurrey Federal Credit Union	\$23,089	\$180	1.19%	0.44%	37.22%	6.10%	0.78%
Texhillco School Employees Federal Credit Union	\$23,165	\$321	1.57%	0.65%	41.12%	11.50%	1.39%
Concho Valley Credit Union	\$23,250	\$2	0.02%	0.28%	NM	0.08%	0.01%
Liberty County Teachers Federal Credit Union	\$23,266	\$0	0.00%	0.48%	NA	0.00%	0.00%
The Local Federal Credit Union	\$24,434	\$345	1.59%	1.13%	71.01%	6.23%	1.41%
Anderson County Federal Credit Union	\$24,641	\$79	1.01%	1.45%	143.04%	1.91%	0.32%
Union Fidelity Federal Credit Union	\$24,767	\$116	0.83%	0.58%	69.83%	2.21%	0.47%
Bayou City Federal Credit Union	\$25,009	\$132	1.41%	1.30%	92.42%	7.35%	0.53%
Texas People Federal Credit Union	\$25,079	\$177	0.93%	0.49%	52.54%	3.91%	0.71%
Brazos Community Credit Union	\$25,295	\$231	1.24%	2.71%	217.75%	4.68%	0.91%
Valwood Park Federal Credit Union	\$25,442	\$130	0.89%	0.91%	102.31%	4.69%	0.51%
Shared Resources Credit Union	\$25,900	\$403	2.07%	1.31%	63.52%	11.74%	1.56%
Dallas U. P. Employees Credit Union	\$25,902	\$72	0.42%	0.32%	76.39%	1.19%	0.28%
Transtar Federal Credit Union	\$26,179	\$192	0.94%	0.68%	72.40%	8.27%	0.73%
Texas Community Federal Credit Union	\$26,711	\$552	3.04%	1.11%	36.59%	13.55%	2.07%
Gulf Shore Federal Credit Union	\$27,006	\$341	2.44%	1.24%	51.03%	8.71%	1.26%
United Energy Credit Union	\$27,499	\$129	0.63%	0.59%	94.57%	2.56%	0.47%
United Credit Union	\$28,235	\$298	1.81%	0.73%	40.60%	12.98%	1.06%
Tyler City Employees Credit Union	\$28,262	\$238	1.27%	0.76%	59.66%	5.55%	0.84%
Yantis Federal Credit Union	\$29,253	\$0	0.00%	0.61%	NA	0.00%	0.00%
San Patricio County Teachers Federal Credit Union	\$29,311	\$122	0.50%	0.51%	102.46%	3.60%	0.42%
Wichita Falls Federal Credit Union	\$29,629	\$22	0.12%	0.84%	704.55%	0.96%	0.07%
Alcon Employees Federal Credit Union	\$29,789	\$36	0.17%	0.17%	102.78%	0.55%	0.12%
Members Financial Federal Credit Union	\$30,142	\$101	0.47%	0.61%	129.70%	3.10%	0.34%
Rocket Federal Credit Union	\$30,259	\$495	2.30%	1.21%	52.53%	22.75%	1.64%
Trinity Valley Teachers Credit Union	\$30,781	\$20	0.30%	0.79%	265.00%	0.22%	0.06%
Beaumont Community Credit Union	\$31,105	\$5	0.04%	0.52%	NM	0.11%	0.02%
Northeast Texas Teachers Federal Credit Union	\$31,509	\$75	1.00%	0.98%	97.33%	1.65%	0.24%
Texas Associations of Professionals Federal Credit Union	\$31,892	\$1,055	3.88%	2.06%	53.08%	21.45%	3.31%

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Greater Central Texas Federal Credit Union	\$32,121	\$17	0.18%	0.47%	270.59%	0.49%	0.05%
Matagorda County Credit Union	\$34,279	\$76	0.47%	0.29%	61.84%	1.41%	0.22%
Brazos Star Credit Union	\$34,501	\$88	0.64%	0.68%	105.68%	1.78%	0.26%
Commoncents Credit Union	\$34,540	\$442	1.88%	1.63%	86.65%	9.04%	1.28%
Port Arthur Teachers Federal Credit Union	\$34,750	\$138	1.44%	2.91%	202.17%	2.91%	0.40%
Mid-Tex Federal Credit Union	\$34,893	\$25	0.13%	0.66%	516.00%	1.36%	0.07%
Golden Triangle Federal Credit Union	\$35,151	\$32	0.19%	0.66%	343.75%	0.52%	0.09%
Austin Federal Credit Union	\$36,891	\$231	1.00%	0.36%	35.93%	6.83%	0.63%
Angelina Federal Employees Credit Union	\$37,095	\$69	0.30%	0.42%	142.03%	1.07%	0.19%
San Angelo Federal Credit Union	\$38,380	\$180	0.92%	0.25%	27.22%	4.18%	0.47%
Caprock Federal Credit Union	\$38,500	\$213	0.83%	0.31%	37.09%	5.53%	0.55%
Hockley County Credit Union	\$39,282	\$194	0.80%	0.97%	120.62%	4.24%	0.49%
Old Ocean Federal Credit Union	\$39,647	\$29	0.18%	0.08%	41.38%	0.38%	0.07%
Keystone Credit Union	\$39,699	\$169	0.58%	2.15%	368.64%	1.50%	0.43%
Mesquite Credit Union	\$39,759	\$38	0.15%	0.28%	186.84%	1.46%	0.10%
Cabot Community Credit Union	\$39,830	\$309	1.04%	1.32%	126.86%	4.71%	0.78%
Mountain Star Federal Credit Union	\$41,571	\$152	0.63%	1.02%	161.18%	2.33%	0.37%
Starr County Teachers Federal Credit Union	\$41,675	\$21	0.22%	0.44%	204.76%	0.31%	0.05%
Travis County Credit Union	\$42,007	\$255	1.02%	0.65%	63.53%	6.52%	0.61%
B C M Federal Credit Union	\$42,696	\$440	2.04%	4.66%	228.18%	7.78%	1.03%
Lufkin Federal Credit Union	\$44,018	\$193	1.06%	0.46%	43.52%	1.88%	0.44%
Houston Highway Credit Union	\$47,226	\$102	0.41%	1.47%	353.92%	4.56%	0.22%
Walker County Federal Credit Union	\$48,012	\$278	0.78%	1.02%	130.22%	3.47%	0.58%
Cherokee County Federal Credit Union	\$49,174	\$132	0.42%	0.48%	115.15%	1.23%	0.27%
Caprock Santa Fe Credit Union	\$49,576	\$378	2.26%	3.23%	142.86%	2.18%	0.76%
Trans Texas Southwest Credit Union	\$50,102	\$224	0.62%	0.30%	48.66%	4.67%	0.45%
Star Financial Credit Union	\$50,175	\$407	1.62%	0.77%	47.67%	7.48%	0.81%
Highway District 21 Federal Credit Union	\$51,253	\$38	0.15%	0.93%	602.63%	0.35%	0.07%
Lubrizol Employees' Credit Union	\$51,319	\$268	1.08%	0.44%	40.67%	2.92%	0.52%
City Public Service/IBEW Federal Credit Union	\$51,563	\$286	1.33%	0.47%	34.97%	4.65%	0.55%
Baptist Credit Union	\$52,538	\$99	0.25%	0.24%	93.94%	3.30%	0.19%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,428	\$177	0.59%	0.40%	67.80%	2.95%	0.33%
My Credit Union	\$54,273	\$235	0.83%	0.53%	63.40%	3.76%	0.43%
Lifetime Federal Credit Union	\$54,695	\$233	0.77%	1.12%	145.06%	2.22%	0.43%
Big Spring Education Employees Federal Credit Union	\$57,723	\$254	1.15%	2.25%	195.67%	2.66%	0.44%
Heart O TX Federal Credit Union	\$58,184	\$288	0.63%	0.54%	85.76%	16.89%	0.49%
Select Federal Credit Union	\$59,092	\$689	1.46%	0.94%	64.73%	7.20%	1.17%
Cosden Federal Credit Union	\$60,382	\$91	0.31%	0.67%	216.48%	1.32%	0.15%
La Joya Area Federal Credit Union	\$60,386	\$816	2.32%	0.73%	31.25%	12.27%	1.35%
South Texas Federal Credit Union	\$61,482	\$476	1.54%	1.13%	73.53%	11.94%	0.77%
Texas Plains Federal Credit Union	\$62,234	\$154	0.35%	1.04%	299.35%	4.85%	0.25%
West Texas Credit Union	\$62,828	\$147	0.42%	0.45%	108.16%	2.27%	0.23%
Star of Texas Credit Union	\$63,696	\$373	0.74%	0.71%	94.91%	3.08%	0.59%
Doches Credit Union	\$64,164	\$219	0.47%	0.63%	133.79%	2.84%	0.34%
Freestone Credit Union	\$66,441	\$19	0.05%	0.23%	421.05%	0.27%	0.03%
Texan Sky Federal Credit Union	\$70,349	\$165	0.33%	0.62%	185.45%	1.44%	0.23%
Scott & White Employees Credit Union	\$70,398	\$178	0.50%	0.40%	79.78%	1.79%	0.25%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Hereford Texas Federal Credit Union	\$72,171	\$535	1.19%	1.00%	84.49%	3.76%	0.74%
Service 1st Credit Union	\$72,473	\$128	0.32%	0.53%	163.28%	1.27%	0.18%
Fannin Federal Credit Union	\$75,477	\$229	0.53%	0.58%	108.30%	1.95%	0.30%
Postel Family Credit Union	\$75,923	\$88	0.23%	1.13%	498.86%	0.94%	0.12%
Southern Federal Credit Union	\$76,866	\$1,499	4.34%	3.01%	69.25%	4.53%	1.95%
Westex Federal Credit Union	\$77,432	\$389	1.51%	0.71%	47.04%	4.97%	0.50%
Irving City Employees Federal Credit Union	\$79,967	\$212	0.56%	0.72%	127.36%	2.22%	0.27%
Southland Federal Credit Union	\$80,178	\$144	0.34%	0.79%	234.72%	2.26%	0.18%
Baylor Health Care System Credit Union	\$80,332	\$288	0.65%	1.45%	221.18%	1.72%	0.36%
Wellspring Federal Credit Union	\$80,390	\$759	1.12%	0.57%	50.99%	9.41%	0.94%
Baycel Federal Credit Union	\$81,021	\$423	1.18%	0.42%	35.93%	2.46%	0.52%
Domino Federal Credit Union	\$82,328	\$209	0.58%	0.68%	117.70%	1.58%	0.25%
Southwest Financial Federal Credit Union	\$83,025	\$1,383	1.90%	3.41%	179.03%	9.27%	1.67%
Metro Medical Credit Union	\$83,090	\$122	0.41%	0.39%	95.90%	0.92%	0.15%
Southwest Research Center Federal Credit Union	\$84,141	\$133	0.31%	0.59%	187.22%	1.75%	0.16%
Texas Bridge Credit Union	\$85,404	\$75	0.12%	0.20%	166.67%	1.06%	0.09%
KBR Heritage Federal Credit Union	\$86,628	\$390	0.92%	0.51%	55.13%	2.44%	0.45%
US Employees Credit Union	\$87,570	\$347	0.92%	1.08%	117.00%	4.44%	0.40%
Edinburg Teachers Credit Union	\$90,208	\$13	0.06%	0.44%	746.15%	0.10%	0.01%
Windthorst Federal Credit Union	\$90,472	\$190	0.30%	0.91%	301.05%	3.42%	0.21%
Memorial Credit Union	\$93,441	\$370	0.49%	0.51%	104.32%	4.44%	0.40%
Coastal Community Federal Credit Union	\$94,179	\$298	0.53%	0.34%	64.77%	5.00%	0.32%
First Watch Federal Credit Union	\$96,806	\$1	0.00%	0.30%	NM	1.68%	0.00%
Texas D P S Credit Union	\$98,169	\$198	0.35%	0.50%	141.92%	1.76%	0.20%
Concho Educators Federal Credit Union	\$98,980	\$256	0.48%	0.60%	125.78%	3.43%	0.26%
Wichita Falls Teachers Federal Credit Union	\$99,441	\$368	0.65%	0.70%	106.79%	3.36%	0.37%
Rockdale Federal Credit Union	\$101,247	\$84	0.19%	0.57%	304.76%	0.78%	0.08%
Las Colinas Federal Credit Union	\$102,316	\$629	0.78%	0.67%	84.90%	12.79%	0.61%
Cooperative Teachers Credit Union	\$102,689	\$631	0.83%	1.85%	222.98%	9.65%	0.61%
Members Credit Union	\$103,243	\$528	0.88%	1.00%	113.64%	4.36%	0.51%
Heritage USA Federal Credit Union	\$103,459	\$1,944	2.46%	0.96%	38.99%	16.61%	1.88%
Centex Citizens Credit Union	\$103,532	\$433	0.66%	0.63%	95.38%	2.39%	0.42%
Southwest 66 Credit Union	\$105,232	\$1,037	1.42%	0.50%	35.58%	9.38%	0.99%
Valley Federal Credit Union	\$105,348	\$500	0.78%	0.70%	90.00%	3.92%	0.47%
City Federal Credit Union	\$108,411	\$1,075	1.22%	1.70%	139.44%	15.61%	0.99%
Tarrant County's Credit Union	\$117,878	\$2,156	2.22%	0.83%	37.15%	18.87%	1.83%
Eastex Credit Union	\$118,458	\$144	0.22%	0.51%	232.64%	1.09%	0.12%
Prestige Community Credit Union	\$122,272	\$656	0.66%	0.96%	145.12%	5.86%	0.54%
United Community Credit Union	\$124,052	\$2,007	2.15%	1.11%	51.87%	14.00%	1.62%
One Source Federal Credit Union	\$124,127	\$678	0.89%	1.39%	155.75%	5.36%	0.55%
Allied Federal Credit Union	\$128,965	\$403	0.79%	1.01%	128.78%	3.86%	0.31%
Texoma Educators Federal Credit Union	\$129,457	\$103	0.18%	0.17%	96.12%	0.61%	0.08%
Laredo Federal Credit Union	\$129,814	\$541	0.85%	1.07%	126.06%	5.80%	0.42%
BP Federal Credit Union	\$130,223	\$192	0.17%	0.08%	50.00%	1.11%	0.15%
Texas Health Credit Union	\$132,995	\$1,653	1.97%	0.43%	21.66%	9.60%	1.24%
Naft Federal Credit Union	\$133,632	\$354	0.57%	1.02%	178.81%	2.15%	0.26%
Space City Credit Union	\$134,895	\$288	0.30%	0.54%	180.90%	2.48%	0.21%
MTCU	\$135,039	\$508	0.63%	0.37%	59.06%	4.13%	0.38%

Source: SNL Financial

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# Asset Quality

December 31, 2024

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Institution Name	As of Date						
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Asset Group A - \$0 to \$250 million in total assets (continued)							
Telco Plus Credit Union	\$135,550	\$2,503	2.27%	1.04%	45.67%	30.13%	1.85%
4U Federal Credit Union	\$137,778	\$101	0.09%	0.15%	155.45%	0.79%	0.07%
Chocolate Bayou Community Federal Credit Union	\$148,857	\$398	0.46%	0.15%	33.17%	2.38%	0.27%
Kerr County Federal Credit Union	\$150,403	\$616	0.52%	0.98%	186.69%	9.89%	0.41%
River City Federal Credit Union	\$150,976	\$1,640	1.53%	2.60%	170.00%	30.84%	1.09%
Community Service Credit Union	\$151,689	\$812	0.76%	0.64%	84.61%	5.87%	0.54%
Communities of Abilene Federal Credit Union	\$152,786	\$202	0.25%	0.44%	179.21%	3.95%	0.13%
Rio Grande Valley Credit Union	\$155,688	\$195	0.25%	0.40%	160.00%	1.36%	0.13%
Chemcel Federal Credit Union	\$163,586	\$905	0.92%	1.20%	129.83%	5.26%	0.55%
Kelly Community Federal Credit Union	\$167,837	\$706	0.59%	0.51%	86.12%	3.37%	0.42%
First Central Credit Union	\$168,623	\$2,954	3.26%	1.41%	43.30%	14.21%	1.75%
LibertyOne Credit Union	\$172,389	\$755	0.58%	0.43%	74.97%	4.27%	0.44%
Lone Star Credit Union	\$178,287	\$870	0.70%	0.86%	123.91%	5.55%	0.49%
MemberSource Credit Union	\$180,122	\$685	0.52%	0.62%	118.98%	3.35%	0.38%
Members First Credit Union	\$180,767	\$345	0.48%	0.49%	103.19%	0.95%	0.19%
Government Employees Federal Credit Union	\$181,863	\$422	0.37%	0.20%	54.03%	2.75%	0.23%
Priority Trust Credit Union	\$194,131	\$1,158	0.81%	1.85%	227.98%	17.26%	0.60%
Access Community Credit Union	\$196,480	\$1,022	0.64%	0.28%	43.35%	5.01%	0.52%
WesTex Community Credit Union	\$197,607	\$805	0.76%	0.52%	68.82%	2.91%	0.41%
Santa Fe Federal Credit Union	\$198,829	\$746	0.60%	1.23%	206.70%	2.90%	0.38%
Members Choice of Central Texas Federal Credit Union	\$203,092	\$158	0.11%	0.49%	435.44%	0.86%	0.08%
Beacon Federal Credit Union	\$203,741	\$318	0.30%	0.30%	100.63%	2.94%	0.16%
Texasgulf Federal Credit Union	\$205,731	\$577	0.46%	0.45%	97.05%	2.38%	0.28%
Harris County Federal Credit Union	\$208,355	\$1,441	1.20%	0.82%	68.84%	3.22%	0.69%
Citizens Federal Credit Union	\$208,842	\$397	0.32%	0.38%	120.65%	2.54%	0.19%
H.E.B. Federal Credit Union	\$209,173	\$164	0.12%	0.29%	245.12%	0.60%	0.08%
The People's Federal Credit Union	\$210,320	\$1,762	1.32%	0.84%	64.02%	13.07%	0.84%
Cal-Com Federal Credit Union	\$212,212	\$450	0.39%	0.64%	165.33%	2.30%	0.21%
Capitol Credit Union	\$218,553	\$252	0.17%	0.56%	330.16%	1.79%	0.12%
Sabine Federal Credit Union	\$228,350	\$980	0.65%	0.43%	65.41%	3.55%	0.43%
Pantex Federal Credit Union	\$229,917	\$568	0.88%	0.34%	38.73%	1.52%	0.25%
Investex Credit Union	\$235,691	\$1,227	0.95%	0.76%	79.63%	10.21%	0.52%
Southwest Heritage Credit Union	\$239,849	\$411	0.25%	0.70%	280.05%	4.00%	0.17%
Border Federal Credit Union	\$241,176	\$726	0.49%	0.78%	159.64%	1.82%	0.30%
Members Trust of the Southwest Federal Credit Union	\$243,302	\$512	0.28%	0.46%	166.41%	4.34%	0.21%
Average of Asset Group A	\$51,821	\$266	1.22%	0.89%	125.99%	6.80%	0.71%

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# Asset Quality

December 31, 2024

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Institution Name	As of Date						
	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
Energy Capital Credit Union	\$253,053	\$2,023	1.01%	0.97%	96.69%	7.62%	0.80%
Texoma Community Credit Union	\$276,532	\$1,643	0.72%	0.64%	88.44%	6.32%	0.59%
Unity One Credit Union	\$290,035	\$2,271	1.24%	1.43%	115.41%	20.53%	0.78%
Gulf Coast Federal Credit Union	\$293,263	\$6,114	2.30%	1.06%	45.85%	26.43%	2.08%
ACFCU Federal Credit Union	\$293,828	\$1,616	0.76%	0.62%	80.88%	7.09%	0.55%
Synergy Federal Credit Union	\$299,522	\$1,159	0.46%	0.09%	19.33%	2.61%	0.39%
Fort Worth City Credit Union	\$303,096	\$129	0.08%	0.46%	599.22%	0.55%	0.04%
Pioneer Mutual Federal Credit Union	\$309,661	\$701	0.34%	0.49%	146.22%	1.81%	0.23%
First Basin Credit Union	\$311,544	\$1,344	0.66%	0.82%	123.36%	6.94%	0.43%
Gulf Credit Union	\$312,762	\$2,390	1.37%	0.72%	52.76%	8.52%	0.76%
Evolve Federal Credit Union	\$319,097	\$132	0.06%	0.16%	260.61%	0.48%	0.04%
MCT Credit Union	\$358,624	\$1,209	0.53%	0.38%	71.05%	3.66%	0.34%
Cy Fair Federal Credit Union	\$362,004	\$1,822	0.71%	0.79%	111.42%	6.77%	0.50%
Mobility Credit Union	\$373,700	\$3,162	0.97%	0.65%	67.17%	16.20%	0.85%
1st Community Federal Credit Union	\$397,203	\$6,446	2.31%	2.49%	108.00%	16.87%	1.62%
Houston Texas Fire Fighters Federal Credit Union	\$412,282	\$681	0.40%	0.41%	101.47%	1.40%	0.17%
Texas Tech Federal Credit Union	\$415,571	\$1,520	0.50%	0.55%	111.18%	3.56%	0.37%
United Texas Credit Union	\$416,822	\$2,794	0.90%	0.46%	51.15%	10.77%	0.67%
Nizari Progressive Federal Credit Union	\$422,334	\$383	0.13%	0.43%	327.15%	1.06%	0.09%
Public Employees Credit Union	\$429,850	\$1,060	0.47%	0.44%	93.30%	2.09%	0.25%
America's Credit Union	\$430,173	\$1,673	0.58%	0.30%	52.48%	3.45%	0.39%
Texar Federal Credit Union	\$430,235	\$1,378	0.57%	0.55%	96.81%	3.22%	0.32%
GENCO Federal Credit Union	\$451,146	\$595	0.26%	0.56%	210.59%	1.09%	0.13%
Education Credit Union	\$467,706	\$3,560	0.93%	0.85%	91.83%	6.41%	0.76%
CoastLife Credit Union	\$495,568	\$7,377	2.30%	1.72%	74.79%	15.11%	1.49%
Average of Asset Group B	\$365,024	\$2,127	0.82%	0.72%	127.89%	7.22%	0.59%

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	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets							
My Community Credit Union	\$500,003	\$4,553	1.10%	1.41%	127.94%	8.03%	0.91%
Security First Federal Credit Union	\$506,850	\$3,939	1.13%	1.31%	115.64%	7.01%	0.78%
Associated Credit Union of Texas	\$512,898	\$5,637	1.30%	2.45%	188.49%	8.99%	1.10%
DuGood Federal Credit Union	\$531,915	\$427	0.11%	0.43%	385.95%	0.64%	0.08%
Educators Credit Union	\$549,329	\$208	0.14%	0.18%	135.10%	0.20%	0.04%
Union Square Credit Union	\$590,144	\$4,496	0.95%	0.80%	84.32%	10.75%	0.76%
Education First Federal Credit Union	\$605,734	\$8,158	2.15%	1.83%	84.86%	21.59%	1.35%
Soarion Federal Credit Union	\$613,950	\$7,631	1.64%	2.76%	168.55%	19.22%	1.24%
Abilene Teachers Federal Credit Union	\$618,030	\$1,798	0.46%	1.10%	239.15%	1.84%	0.29%
Alliance Credit Union	\$621,682	\$4,852	0.91%	0.28%	30.52%	7.30%	0.78%
City Credit Union	\$639,516	\$6,368	1.73%	1.72%	99.67%	9.24%	1.00%
PrimeWay Federal Credit Union	\$725,031	\$4,795	0.91%	0.99%	108.28%	7.69%	0.66%
Generations Community Federal Credit Union	\$744,347	\$4,748	0.86%	0.75%	86.69%	8.12%	0.64%
Texell Credit Union	\$751,933	\$3,368	0.57%	1.51%	267.81%	9.40%	0.45%
Resource One Credit Union	\$758,497	\$12,004	2.09%	1.66%	79.27%	27.24%	1.58%
Members Choice Credit Union	\$766,644	\$4,756	0.86%	1.00%	115.69%	9.34%	0.62%
Smart Financial Credit Union	\$783,378	\$10,166	1.86%	0.96%	51.63%	11.54%	1.30%
Southwest Airlines Federal Credit Union	\$799,239	\$5,378	0.91%	1.17%	128.26%	6.14%	0.67%
Complex Community Federal Credit Union	\$827,547	\$2,911	0.59%	0.68%	115.53%	3.29%	0.35%
InTouch Credit Union	\$834,354	\$9,492	1.50%	1.09%	72.19%	13.28%	1.14%
Texas Bay Credit Union	\$854,234	\$6,656	1.08%	0.85%	78.13%	12.17%	0.78%
Schlumberger Employees Credit Union	\$878,596	\$1,755	0.64%	0.19%	29.74%	0.84%	0.20%
Community Resource Credit Union	\$895,067	\$3,961	0.57%	0.72%	125.75%	4.82%	0.44%
Houston Police Federal Credit Union	\$927,420	\$2,995	0.63%	1.52%	239.27%	3.24%	0.32%
Greater Texas Federal Credit Union	\$935,621	\$6,844	0.92%	0.75%	82.13%	10.54%	0.73%
Houston Federal Credit Union	\$939,410	\$1,941	0.34%	0.62%	183.87%	2.99%	0.21%
Brazos Valley Schools Credit Union	\$975,004	\$4,138	0.94%	1.73%	183.45%	4.00%	0.42%
FivePoint Credit Union	\$987,167	\$4,631	0.60%	0.74%	124.38%	5.59%	0.47%
Neches Federal Credit Union	\$994,308	\$2,407	0.32%	0.85%	265.23%	1.74%	0.24%
Raiz Federal Credit Union	\$997,683	\$9,778	1.22%	1.87%	153.24%	9.40%	0.98%
Average of Asset Group C	\$755,518	\$5,026	0.97%	1.13%	138.36%	8.21%	0.68%

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Asset Group D - Over \$1 billion in total assets							
Velocity Credit Union	\$1,028,360	\$7,320	1.25%	2.83%	226.52%	6.25%	0.71%
Rave Financial Credit Union	\$1,080,321	\$5,714	0.68%	1.23%	179.94%	4.13%	0.53%
Neighborhood Credit Union	\$1,122,549	\$10,869	1.33%	1.48%	111.44%	10.96%	0.97%
Firstmark Credit Union	\$1,180,376	\$5,222	0.74%	0.98%	132.38%	6.39%	0.44%
Gulf Coast Educators Federal Credit Union	\$1,222,613	\$6,582	0.76%	0.81%	105.89%	4.90%	0.54%
Fort Worth Community Credit Union	\$1,224,542	\$5,605	0.86%	1.10%	127.94%	4.44%	0.46%
Amplify Credit Union	\$1,309,640	\$2,736	0.30%	0.40%	133.99%	9.11%	0.21%
East Texas Professional Credit Union	\$1,321,646	\$2,871	0.32%	0.53%	166.91%	1.83%	0.22%
Amoco Federal Credit Union	\$1,376,717	\$9,821	0.87%	0.72%	83.10%	9.60%	0.71%
Red River Employees Federal Credit Union	\$1,491,070	\$13,224	1.21%	1.27%	105.23%	6.99%	0.89%
United Heritage Credit Union	\$1,600,059	\$11,726	0.94%	0.41%	43.28%	8.20%	0.73%
FirstLight Federal Credit Union	\$1,602,504	\$7,531	0.58%	1.45%	251.91%	4.46%	0.47%
First Service Credit Union	\$1,605,676	\$8,669	0.82%	1.05%	128.22%	8.88%	0.54%
DATCU Credit Union	\$1,625,821	\$2,109	0.15%	1.02%	687.53%	1.01%	0.13%
Shell Federal Credit Union	\$1,811,540	\$13,047	0.91%	0.92%	100.64%	6.10%	0.72%
Texas Trust Credit Union	\$1,989,387	\$13,105	0.90%	0.58%	64.45%	7.33%	0.66%
Texans Credit Union	\$2,243,918	\$6,857	0.44%	0.49%	110.63%	3.23%	0.31%
Advancial Federal Credit Union	\$2,397,426	\$21,841	1.07%	1.31%	122.70%	10.77%	0.91%
A+ Federal Credit Union	\$2,483,220	\$50,442	2.41%	1.61%	66.68%	15.58%	2.03%
Austin Telco Federal Credit Union	\$2,519,732	\$11,127	0.64%	0.42%	65.90%	4.12%	0.44%
Credit Union Of Texas	\$2,538,050	\$31,206	1.51%	0.80%	53.08%	15.72%	1.23%
First Community Credit Union	\$2,563,521	\$12,382	0.63%	0.79%	125.63%	6.28%	0.48%
JSC Federal Credit Union	\$2,649,620	\$14,786	0.78%	0.99%	126.83%	5.45%	0.56%
UNIFY Financial Federal Credit Union	\$3,537,850	\$41,796	1.44%	3.81%	264.03%	15.91%	1.18%
University Federal Credit Union	\$3,967,134	\$28,186	0.92%	1.24%	134.72%	7.67%	0.71%
EECU	\$4,113,496	\$16,910	0.52%	0.78%	150.50%	3.23%	0.41%
GECU Federal Credit Union	\$4,341,284	\$38,062	1.12%	1.55%	137.85%	6.69%	0.88%
Credit Human Federal Credit Union	\$4,349,526	\$62,635	1.59%	1.08%	67.66%	17.94%	1.44%
Rally Credit Union	\$4,502,406	\$33,270	0.84%	1.78%	210.69%	5.63%	0.74%
Texas Dow Employees Credit Union	\$4,773,473	\$108,029	2.57%	1.02%	39.78%	21.52%	2.26%
Catalyst Corporate Federal Credit Union	\$5,115,735	NA	0.00%	0.00%	0.00%	NA	NA
American Airlines Federal Credit Union	\$9,068,238	\$33,284	0.61%	0.88%	143.80%	3.31%	0.37%
Security Service Federal Credit Union	\$13,710,096	\$113,144	1.00%	0.99%	99.06%	7.49%	0.83%
Randolph-Brooks Federal Credit Union	\$17,955,212	\$110,904	0.90%	0.87%	96.80%	5.74%	0.62%
Average of Asset Group D	\$3,394,787	\$26,091	0.93%	1.09%	137.23%	7.78%	0.74%

Source: SNL Financial

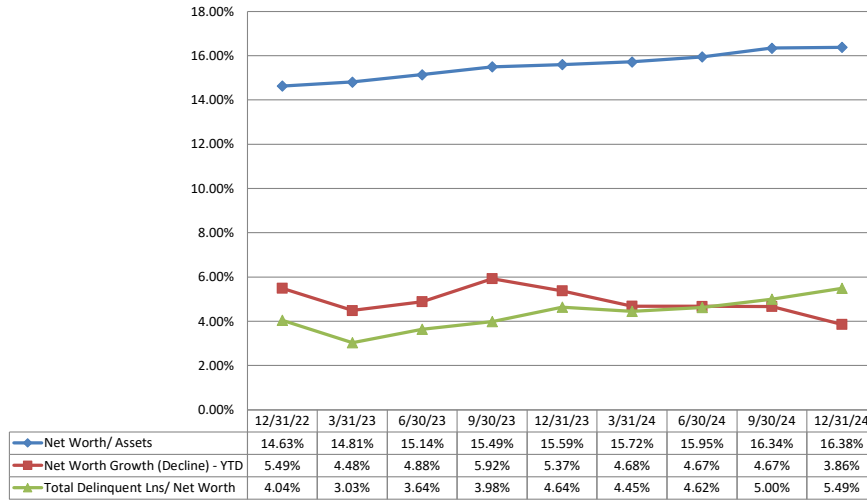
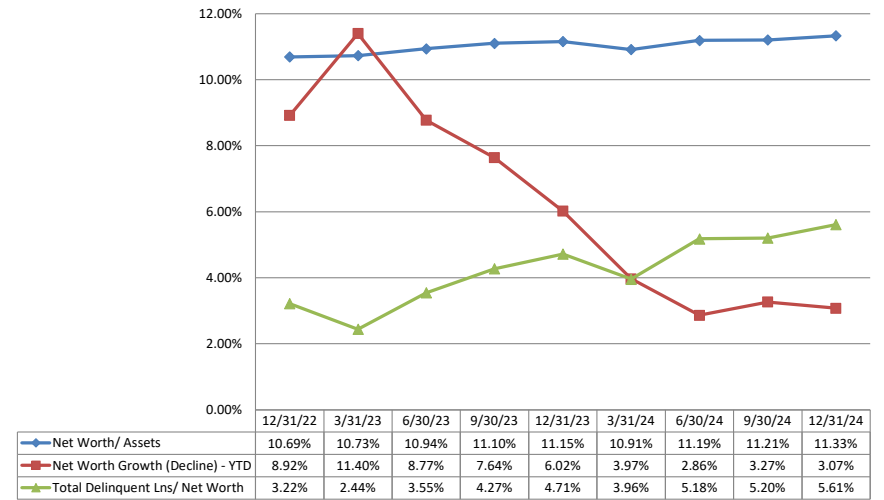
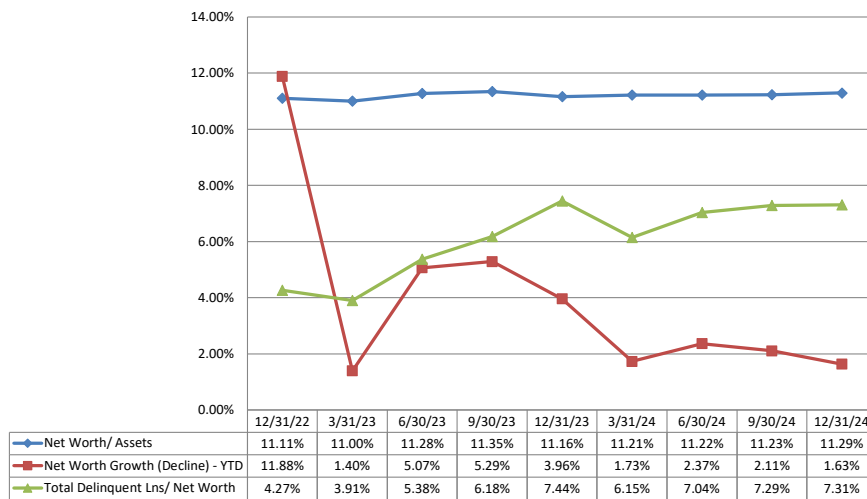
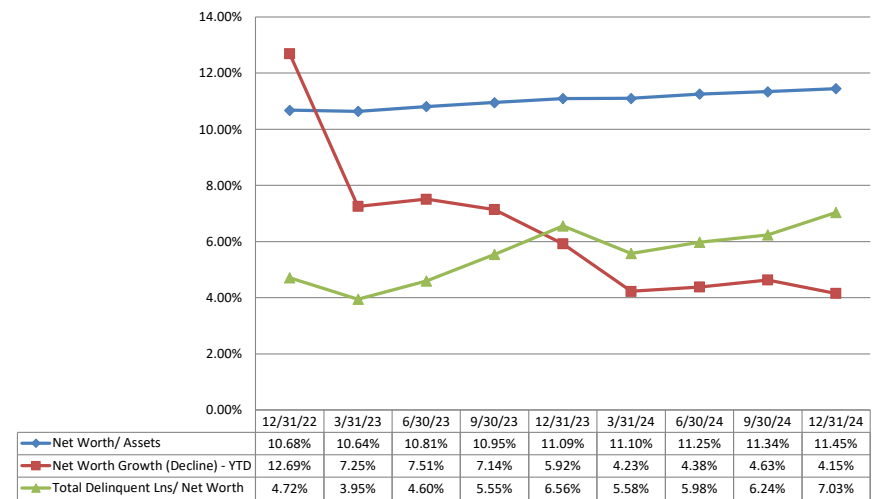
Note: Report includes only bank-level data.

NA = data was not available.

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

Net Worth

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

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

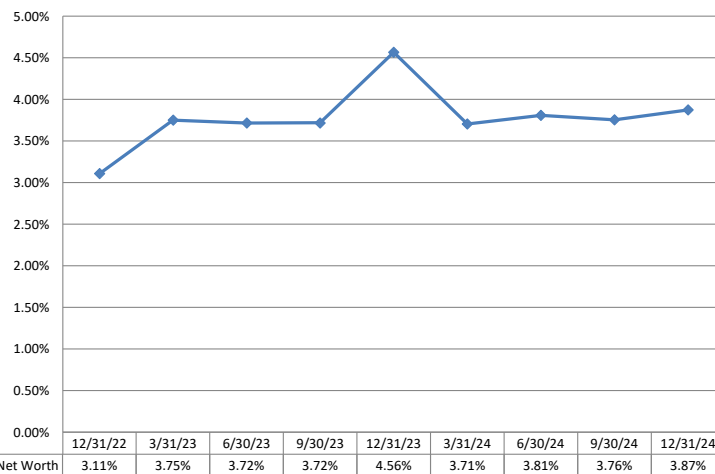
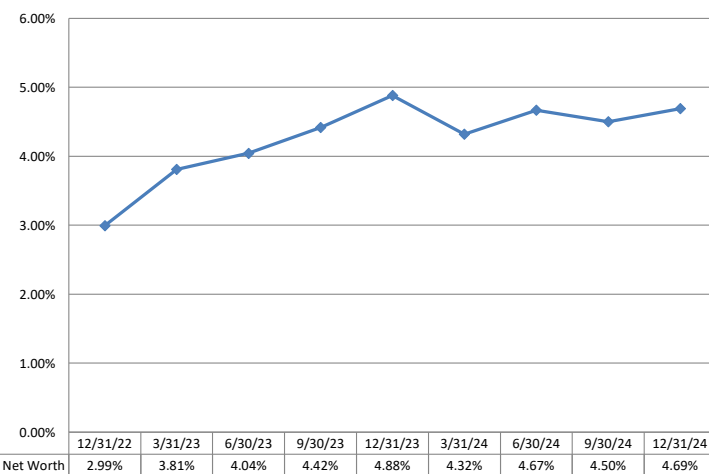
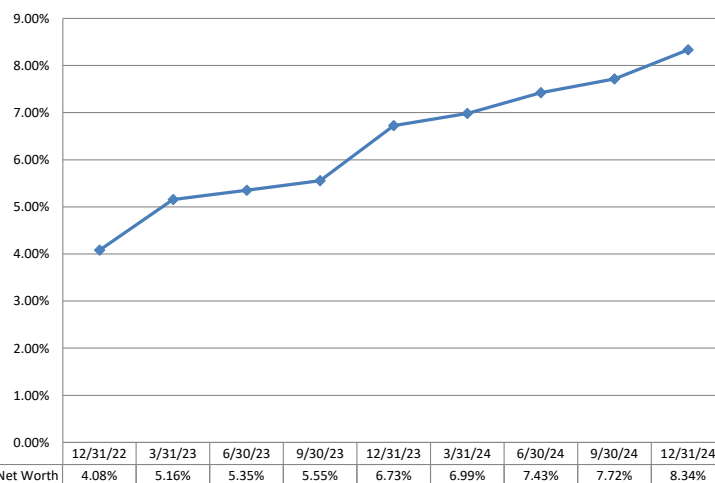
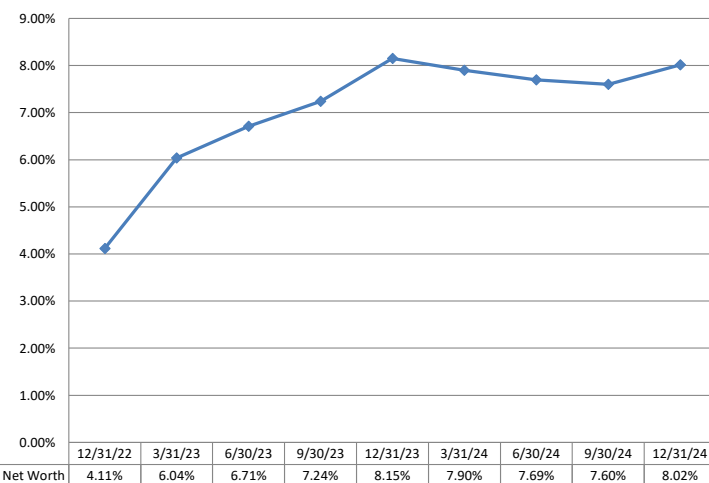
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>						
Paris District Credit Union	\$447	\$87	19.46%	1.16%	0.00%	3.45%
Assumption Beaumont Federal Credit Union	\$554	\$49	8.84%	0.00%	0.00%	6.12%
Musicians Federal Credit Union	\$696	\$107	15.37%	4.90%	1.87%	8.41%
Ibew Local 681 Credit Union	\$724	\$52	7.18%	(20.00%)	13.46%	32.69%
Texas Lee Federal Credit Union	\$918	\$105	11.44%	23.53%	0.00%	0.00%
Pear Orchard Federal Credit Union	\$967	\$206	21.30%	(3.29%)	51.94%	11.65%
Pilgrim CUCC Federal Credit Union	\$986	\$129	13.08%	6.61%	10.08%	4.65%
Empowerment Community Development Federal Credit Union	\$1,015	\$80	7.88%	3.90%	0.00%	11.25%
Littlefield School Employees Federal Credit Union	\$1,044	\$190	18.20%	3.83%	1.58%	2.63%
Brentwood Baptist Church Federal Credit Union	\$1,271	\$103	8.10%	1.98%	12.62%	15.53%
American Baptist Association Credit Union	\$1,478	\$175	11.84%	5.42%	0.00%	6.29%
Salt Employees Federal Credit Union	\$1,524	\$670	43.96%	(4.29%)	2.24%	0.45%
Saint Lukes Community Federal Credit Union	\$1,783	\$199	11.16%	11.17%	15.58%	4.02%
Highway Employees Credit Union	\$1,880	\$501	26.65%	3.73%	1.20%	1.00%
W T N M Atlantic Federal Credit Union	\$2,074	\$416	20.06%	5.58%	18.51%	6.73%
Lehrer Interests Credit Union	\$2,171	\$495	22.80%	1.85%	0.00%	0.20%
Faith Cooperative Federal Credit Union	\$2,316	\$498	21.50%	16.36%	0.00%	10.84%
Jafari No-Interest Credit Union	\$2,490	\$496	19.92%	9.98%	0.00%	6.65%
Navarro Credit Union	\$2,816	\$1,131	40.16%	1.89%	1.68%	1.59%
S P Trainmen Federal Credit Union	\$2,938	\$662	22.53%	(17.04%)	5.89%	0.30%
Our Mother of Mercy Parish Houston Federal Credit Union	\$3,064	\$446	14.56%	(19.64%)	1.57%	1.35%
Lefors Federal Credit Union	\$3,118	\$696	22.32%	(0.14%)	8.05%	1.87%
B P S Federal Credit Union	\$3,141	\$1,743	55.49%	1.93%	0.00%	0.57%
Vidor Teachers Federal Credit Union	\$3,208	\$497	15.49%	0.81%	0.00%	0.80%
Federal Employees Credit Union	\$3,232	\$650	20.11%	1.25%	0.00%	0.31%
Longview Federal Credit Union	\$3,321	\$790	23.79%	0.38%	27.09%	2.91%
Plains Federal Credit Union	\$3,409	\$585	17.16%	(1.18%)	0.17%	1.71%
Houston Belt & Terminal Federal Credit Union	\$3,485	\$1,472	42.24%	5.14%	10.53%	1.49%
Del Rio S P Credit Union	\$3,500	\$1,266	36.17%	(0.63%)	1.42%	0.79%
Goodyear San Angelo Federal Credit Union	\$3,575	\$515	14.41%	5.97%	0.39%	4.85%
Union Pacific Employees Credit Union	\$3,650	\$922	25.26%	(4.36%)	7.70%	3.25%
Covenant Savings Federal Credit Union	\$3,845	\$415	10.79%	17.56%	9.16%	0.96%
Peco Federal Credit Union	\$4,010	\$507	12.64%	6.07%	0.00%	4.14%
T H D District 17 Credit Union	\$4,026	\$833	20.69%	1.34%	0.24%	1.44%
Belton Federal Credit Union	\$4,029	\$699	17.35%	3.25%	14.59%	0.57%
Everman Parkway Credit Union	\$4,050	\$1,403	34.64%	0.21%	1.71%	0.29%
Highway District 9 Credit Union	\$4,097	\$1,033	25.21%	0.49%	5.81%	2.42%
Intercorp Credit Union	\$4,298	\$809	18.82%	0.62%	3.58%	3.58%
Oak Farms Employees Credit Union	\$4,302	\$1,137	26.43%	3.46%	6.51%	3.17%
Highway District 2 Credit Union	\$4,790	\$1,336	27.89%	3.89%	0.00%	0.22%
Farmers Branch City Employees Federal Credit Union	\$4,812	\$1,026	21.32%	0.20%	19.10%	0.29%
Light Commerce Credit Union	\$4,925	\$1,088	22.09%	12.05%	2.30%	1.93%
Corpus Christi S P Credit Union	\$4,949	\$674	13.62%	2.43%	11.57%	5.93%
Midwestern State University Credit Union	\$4,981	\$700	14.05%	3.09%	1.14%	1.00%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Team Financial Federal Credit Union	\$5,002	\$377	7.54%	(1.05%)	18.04%	4.24%
Redeemer Federal Credit Union	\$5,032	\$1,634	32.47%	(0.97%)	10.83%	2.14%
Port of Houston Warehouse Federal Credit Union	\$5,048	\$948	18.78%	21.69%	1.37%	1.16%
Pampa Municipal Credit Union	\$5,150	\$683	13.26%	13.08%	6.88%	3.81%
South Texas Regional Federal Credit Union	\$5,383	\$790	14.68%	7.05%	2.53%	0.76%
N C E Credit Union	\$5,609	\$1,197	21.34%	1.53%	8.52%	3.93%
CASE Federal Credit Union	\$5,741	\$618	10.76%	(10.95%)	2.91%	2.91%
Coburn Credit Union	\$5,792	\$1,500	25.90%	0.94%	0.27%	0.27%
Skel-Tex Credit Union	\$5,816	\$1,254	21.56%	0.32%	3.91%	1.20%
STEC Federal Credit Union	\$5,865	\$1,591	27.13%	6.78%	1.32%	0.50%
Moore County Schools Federal Credit Union	\$6,163	\$655	10.63%	(5.62%)	2.75%	10.38%
A C U Credit Union	\$6,204	\$1,320	21.28%	(2.44%)	4.17%	0.61%
Natural Resources Conservation Service Federal Credit Union	\$6,241	\$1,253	20.08%	(3.76%)	2.08%	2.71%
Frio County Federal Credit Union	\$6,309	\$2,062	32.68%	3.05%	2.28%	1.45%
Sweetwater Regional Federal Credit Union	\$6,678	\$1,325	19.84%	(6.82%)	0.00%	1.66%
Oak Cliff Christian Federal Credit Union	\$6,786	\$381	5.61%	(22.24%)	14.44%	35.17%
Victoria City-County Employees Federal Credit Union	\$6,867	\$1,022	14.88%	3.65%	0.00%	1.86%
Brownsville City Employees Federal Credit Union	\$6,888	\$2,103	30.53%	7.13%	0.86%	1.09%
Andrews School Federal Credit Union	\$6,906	\$1,780	25.77%	5.83%	2.64%	1.85%
City of Deer Park Federal Credit Union	\$6,996	\$1,426	20.38%	3.26%	4.63%	0.00%
Sherwin Federal Credit Union	\$7,138	\$2,408	33.73%	(3.37%)	0.00%	0.46%
Seminole Public School Federal Credit Union	\$7,268	\$1,637	22.52%	(0.61%)	3.42%	1.89%
Capital Federal Credit Union	\$7,517	\$1,600	21.29%	(20.48%)	3.00%	1.56%
Port Terminal Federal Credit Union	\$7,531	\$3,075	40.83%	2.40%	0.91%	0.72%
Local 20 IBEW Federal Credit Union	\$7,683	\$582	7.58%	20.75%	5.67%	2.23%
Galveston Government Employees Credit Union	\$7,767	\$728	9.37%	2.25%	3.30%	2.61%
Highway District 19 Employee Credit Union	\$7,986	\$1,464	18.33%	0.90%	2.19%	2.94%
Texoma Federal Credit Union	\$8,192	\$2,370	28.93%	(2.63%)	3.21%	3.33%
Wharton County Teachers Credit Union	\$8,554	\$2,043	23.88%	2.00%	0.29%	0.44%
Jackson County Federal Credit Union	\$8,613	\$753	8.74%	10.09%	0.00%	0.80%
Port of Houston Credit Union	\$8,683	\$2,424	27.92%	7.40%	4.33%	2.06%
Victoria Federal Credit Union	\$8,911	\$1,128	12.66%	(1.48%)	2.39%	2.57%
Yoakum County Federal Credit Union	\$8,976	\$2,007	22.36%	0.30%	1.64%	1.25%
E M O T Federal Credit Union	\$9,167	\$3,510	38.29%	3.39%	0.51%	2.85%
Sweetex Credit Union	\$9,415	\$3,552	37.73%	0.85%	0.00%	0.08%
Tex-Mex Credit Union	\$9,548	\$2,621	27.45%	(1.84%)	15.15%	7.82%
I L A 28 Federal Credit Union	\$9,566	\$2,130	22.27%	2.65%	0.00%	0.47%
Hale County Teachers Federal Credit Union	\$9,870	\$1,132	11.47%	0.71%	0.00%	3.36%
Cochran County Schools Federal Credit Union	\$9,888	\$1,358	13.73%	8.90%	3.53%	4.27%
Fannin County Teachers Federal Credit Union	\$10,134	\$2,717	26.81%	4.74%	1.73%	1.66%
Mount Olive Baptist Church Federal Credit Union	\$10,435	\$1,764	16.90%	11.86%	15.36%	4.82%
Vatat Credit Union	\$10,559	\$1,830	17.33%	4.45%	5.03%	7.05%
J.C.T. Federal Credit Union	\$10,572	\$1,182	11.18%	6.97%	0.25%	0.25%

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## Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Neiman Marcus Employees Federal Credit Union	\$10,702	\$1,485	13.88%	(8.33%)	1.82%	9.16%
Alamo City Credit Union	\$10,790	\$985	9.13%	(23.94%)	26.40%	15.94%
I B E W LU 66 Federal Credit Union	\$10,974	\$1,463	13.33%	11.85%	8.54%	6.56%
Scurry County School Federal Credit Union	\$10,981	\$2,129	19.39%	(3.58%)	3.19%	1.27%
Met Tran Federal Credit Union	\$11,061	\$1,564	14.14%	2.69%	0.13%	8.82%
Reeves County Teachers Credit Union	\$11,092	\$1,349	12.16%	(1.82%)	0.07%	7.49%
T & P Longview Federal Credit Union	\$11,158	\$2,495	22.36%	3.66%	1.44%	0.92%
Ben E. Keith Employees Federal Credit Union	\$11,326	\$2,180	19.25%	10.83%	0.23%	1.01%
Brownfield Federal Credit Union	\$11,462	\$4,084	35.63%	2.18%	1.27%	0.69%
PIE Credit Union	\$11,489	\$2,503	21.79%	7.89%	0.24%	0.52%
Swemp Federal Credit Union	\$11,506	\$2,376	20.65%	3.76%	2.15%	0.34%
Texarkana Terminal Empl Federal Credit Union	\$11,530	\$955	8.28%	(14.73%)	3.87%	10.05%
Methodist Hospital Employees Federal Credit Union	\$11,582	\$1,388	11.98%	4.75%	22.26%	15.35%
Morris Sheppard Texarkana Federal Credit Union	\$11,835	\$1,379	11.65%	6.65%	5.87%	1.96%
Pampa Teachers Federal Credit Union	\$12,071	\$1,346	11.15%	(0.74%)	5.50%	4.68%
Employees United Federal Credit Union	\$12,113	\$3,847	31.76%	5.89%	0.21%	0.57%
Pasadena Muni Federal Credit Union	\$12,222	\$2,578	21.09%	1.94%	1.71%	1.75%
PamCel Community Federal Credit Union	\$12,326	\$2,070	16.79%	(1.52%)	0.00%	1.35%
Baker Hughes Federal Credit Union	\$12,481	\$1,485	11.90%	2.20%	3.16%	1.62%
Refugio County Federal Credit Union	\$12,543	\$2,238	17.84%	4.04%	4.07%	2.14%
Angelina County Teachers Credit Union	\$12,678	\$1,987	15.67%	7.58%	0.05%	1.61%
Local 24 Employees Federal Credit Union	\$13,589	\$2,524	18.57%	10.99%	0.36%	1.11%
Central Texas Manufacturing Credit Union	\$14,007	\$3,100	22.13%	5.91%	3.77%	1.65%
Central Texas Teachers Credit Union	\$14,105	\$2,162	15.33%	5.98%	0.00%	1.62%
Coastal Bend P O Federal Credit Union	\$14,149	\$3,166	22.38%	(0.38%)	1.90%	1.64%
Alpine Community Credit Union	\$14,238	\$2,177	15.29%	13.92%	0.69%	0.87%
Living in Fulfillment Everyday Federal Credit Union	\$14,410	\$545	3.78%	(65.09%)	130.83%	45.69%
Friona Texas Federal Credit Union	\$14,470	\$2,625	18.14%	(10.87%)	21.18%	6.06%
Cherokee County Teachers Federal Credit Union	\$14,532	\$2,758	18.98%	1.51%	6.24%	1.02%
Marshall T & P Employees Federal Credit Union	\$15,224	\$2,935	19.28%	1.80%	4.40%	4.87%
Laredo Fire Department Federal Credit Union	\$15,246	\$1,806	11.85%	4.76%	4.32%	3.21%
Corpus Christi Postal Employees Credit Union	\$15,773	\$3,111	19.72%	9.81%	0.51%	2.60%
I L A 1351 Federal Credit Union	\$15,923	\$2,682	16.84%	5.76%	0.00%	2.61%
Seagoville Federal Credit Union	\$16,157	\$3,217	19.91%	9.24%	1.90%	0.84%
Reed Credit Union	\$16,170	\$2,668	16.50%	4.42%	2.29%	0.75%
TxDOT Credit Union	\$16,555	\$2,838	17.14%	5.74%	2.47%	2.61%
Member Preferred Federal Credit Union	\$16,593	\$2,086	12.57%	1.26%	6.04%	4.70%
Ellis County Teachers and Employees Federal Credit Union	\$17,325	\$3,226	18.62%	12.33%	0.03%	1.58%
Midland Municipal Employees Credit Union	\$17,386	\$2,392	13.76%	0.76%	0.79%	0.84%
Linkage Credit Union	\$17,520	\$3,202	18.28%	2.83%	2.03%	1.47%
1st University Credit Union	\$17,591	\$1,817	10.33%	(1.73%)	16.07%	1.71%
Victoria Teachers Federal Credit Union	\$18,000	\$5,745	31.92%	5.34%	0.99%	1.74%
Cowboy Country Federal Credit Union	\$18,387	\$3,148	17.12%	13.52%	12.52%	7.97%
Alba Golden Federal Credit Union	\$18,420	\$3,186	17.30%	3.71%	6.78%	5.49%
Southern Star Credit Union	\$18,507	\$2,520	13.62%	(1.60%)	8.97%	3.33%
Amarillo Postal Employees Credit Union	\$18,626	\$2,463	13.22%	0.57%	0.00%	2.56%

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## Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Waco Federal Credit Union	\$18,738	\$1,754	9.36%	10.04%	5.93%	1.71%
Family 1st Of Texas Federal Credit Union	\$19,158	\$858	4.48%	(47.30%)	210.84%	17.48%
Port Arthur Community Federal Credit Union	\$19,487	\$2,684	13.77%	(2.04%)	14.16%	4.81%
Germania Credit Union	\$19,614	\$2,286	11.65%	3.44%	0.00%	1.79%
Odessa Employees Credit Union	\$19,683	\$3,142	15.96%	6.69%	1.40%	2.23%
First Priority Credit Union	\$19,764	\$2,265	11.46%	15.68%	1.41%	2.21%
Temple-Inland Federal Credit Union	\$19,801	\$3,341	16.87%	6.64%	0.00%	0.90%
Corner Stone Credit Union	\$20,474	\$1,909	9.32%	1.76%	4.14%	5.40%
McLennan County Employees Federal Credit Union	\$21,135	\$5,502	26.03%	(0.24%)	0.05%	1.98%
LCRA Credit Union	\$21,192	\$3,209	15.14%	3.12%	6.45%	1.75%
U S I Federal Credit Union	\$21,302	\$5,781	27.14%	3.99%	22.64%	4.51%
Northeast Panhandle Teachers Federal Credit Union	\$21,561	\$4,437	20.58%	4.57%	0.70%	1.80%
MOPAC Employees Federal Credit Union	\$21,732	\$2,007	9.24%	5.47%	5.53%	4.33%
Temple Santa Fe Community Credit Union	\$21,869	\$1,925	8.80%	4.28%	1.04%	4.99%
TexStar Federal Credit Union	\$22,564	\$2,658	11.78%	6.32%	0.79%	2.22%
Grand Prairie Credit Union	\$22,876	\$2,532	11.07%	10.57%	4.54%	4.90%
McMurrey Federal Credit Union	\$23,089	\$3,272	14.17%	(1.74%)	5.50%	2.05%
Texhillco School Employees Federal Credit Union	\$23,165	\$2,678	11.56%	3.28%	11.99%	4.93%
Concho Valley Credit Union	\$23,250	\$2,634	11.33%	8.57%	0.08%	1.18%
Liberty County Teachers Federal Credit Union	\$23,266	\$3,316	14.25%	19.80%	0.00%	1.90%
The Local Federal Credit Union	\$24,434	\$5,296	21.67%	2.14%	6.51%	4.63%
Anderson County Federal Credit Union	\$24,641	\$4,023	16.33%	13.13%	1.96%	2.81%
Union Fidelity Federal Credit Union	\$24,767	\$5,170	20.87%	8.18%	2.24%	1.57%
Bayou City Federal Credit Union	\$25,009	\$2,312	9.24%	0.65%	5.71%	5.28%
Texas People Federal Credit Union	\$25,079	\$4,434	17.68%	(2.68%)	3.99%	2.10%
Brazos Community Credit Union	\$25,295	\$4,435	17.53%	(9.23%)	5.21%	11.34%
Valwood Park Federal Credit Union	\$25,442	\$2,748	10.80%	81.51%	4.73%	4.84%
Shared Resources Credit Union	\$25,900	\$3,265	12.61%	(5.00%)	12.34%	7.84%
Dallas U. P. Employees Credit Union	\$25,902	\$5,991	23.13%	5.35%	1.20%	0.92%
Transtar Federal Credit Union	\$26,179	\$2,229	8.51%	(7.05%)	8.61%	6.24%
Texas Community Federal Credit Union	\$26,711	\$3,917	14.66%	7.73%	14.09%	5.16%
Gulf Shore Federal Credit Union	\$27,006	\$3,755	13.90%	1.35%	9.08%	4.63%
United Energy Credit Union	\$27,499	\$4,934	17.94%	0.47%	2.61%	2.47%
United Credit Union	\$28,235	\$2,008	7.11%	(7.72%)	14.84%	6.03%
Tyler City Employees Credit Union	\$28,262	\$4,508	15.95%	2.50%	5.28%	3.15%
Yantis Federal Credit Union	\$29,253	\$3,813	13.03%	(0.78%)	0.00%	2.60%
San Patricio County Teachers Federal Credit Union	\$29,311	\$3,972	13.55%	0.10%	3.07%	3.15%
Wichita Falls Federal Credit Union	\$29,629	\$3,788	12.78%	(7.32%)	0.58%	4.09%
Alcon Employees Federal Credit Union	\$29,789	\$6,515	21.87%	0.87%	0.55%	0.57%
Members Financial Federal Credit Union	\$30,142	\$3,130	10.38%	5.03%	3.23%	4.19%
Rocket Federal Credit Union	\$30,259	\$2,924	9.66%	(17.17%)	16.93%	8.89%
Trinity Valley Teachers Credit Union	\$30,781	\$9,069	29.46%	5.92%	0.22%	0.58%
Beaumont Community Credit Union	\$31,105	\$4,693	15.09%	13.47%	0.11%	1.43%
Northeast Texas Teachers Federal Credit Union	\$31,509	\$4,495	14.27%	10.09%	1.67%	1.62%
Texas Associations of Professionals Federal Credit Union	\$31,892	\$4,589	14.39%	(10.93%)	22.99%	12.20%
Greater Central Texas Federal Credit Union	\$32,121	\$3,411	10.62%	14.69%	0.50%	1.35%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
Matagorda County Credit Union	\$34,279	\$5,331	15.55%	13.84%	1.43%	0.88%
Brazos Star Credit Union	\$34,501	\$4,849	14.05%	5.30%	1.81%	1.92%
Commoncents Credit Union	\$34,540	\$4,507	13.05%	(0.64%)	9.81%	8.50%
Port Arthur Teachers Federal Credit Union	\$34,750	\$5,153	14.83%	3.72%	2.68%	5.41%
Mid-Tex Federal Credit Union	\$34,893	\$2,887	8.27%	6.53%	0.87%	4.47%
Golden Triangle Federal Credit Union	\$35,151	\$6,653	18.93%	7.25%	0.48%	1.65%
Austin Federal Credit Union	\$36,891	\$3,305	8.96%	12.11%	6.99%	2.51%
Angelina Federal Employees Credit Union	\$37,095	\$6,795	18.32%	12.57%	1.02%	1.44%
San Angelo Federal Credit Union	\$38,380	\$4,286	11.17%	15.90%	4.20%	1.14%
Caprock Federal Credit Union	\$38,500	\$4,766	12.38%	(1.49%)	4.47%	1.66%
Hockley County Credit Union	\$39,282	\$4,390	11.18%	(0.84%)	4.42%	5.33%
Old Ocean Federal Credit Union	\$39,647	\$7,765	19.59%	12.50%	0.37%	0.15%
Keystone Credit Union	\$39,699	\$10,956	27.60%	(0.45%)	1.54%	5.69%
Mesquite Credit Union	\$39,759	\$3,915	9.85%	11.13%	0.97%	1.81%
Cabot Community Credit Union	\$39,830	\$6,254	15.70%	17.09%	4.94%	6.27%
Mountain Star Federal Credit Union	\$41,571	\$6,265	15.07%	20.85%	2.43%	3.91%
Starr County Teachers Federal Credit Union	\$41,675	\$6,837	16.41%	9.92%	0.31%	0.63%
Travis County Credit Union	\$42,007	\$3,790	9.02%	6.16%	6.73%	4.27%
B C M Federal Credit Union	\$42,696	\$4,817	11.28%	9.48%	9.13%	20.84%
Lufkin Federal Credit Union	\$44,018	\$11,084	25.18%	11.50%	1.74%	0.76%
Houston Highway Credit Union	\$47,226	\$4,600	9.74%	24.26%	2.22%	7.85%
Walker County Federal Credit Union	\$48,012	\$7,662	15.96%	12.93%	3.63%	4.72%
Cherokee County Federal Credit Union	\$49,174	\$11,853	24.10%	0.47%	1.11%	1.28%
Caprock Santa Fe Credit Union	\$49,576	\$19,942	40.23%	4.67%	1.90%	2.71%
Trans Texas Southwest Credit Union	\$50,102	\$6,298	12.57%	4.81%	3.56%	1.73%
Star Financial Credit Union	\$50,175	\$5,244	10.45%	4.80%	7.76%	3.70%
Highway District 21 Federal Credit Union	\$51,253	\$10,493	20.47%	8.95%	0.36%	2.18%
Lubrizol Employees' Credit Union	\$51,319	\$9,077	17.69%	6.70%	2.95%	1.20%
City Public Service/IBEW Federal Credit Union	\$51,563	\$7,932	15.38%	3.40%	3.61%	1.26%
Baptist Credit Union	\$52,538	\$4,175	7.95%	5.43%	2.37%	2.23%
Sacred Heart Parish Hallettsville Federal Credit Union	\$53,428	\$5,889	11.02%	8.27%	3.01%	2.04%
My Credit Union	\$54,273	\$6,119	11.27%	14.59%	3.84%	2.44%
Lifetime Federal Credit Union	\$54,695	\$10,222	18.69%	(1.62%)	2.28%	3.31%
Big Spring Education Employees Federal Credit Union	\$57,723	\$9,066	15.71%	4.85%	2.80%	5.48%
Heart O TX Federal Credit Union	\$58,184	\$3,865	6.64%	(11.29%)	7.45%	6.39%
Select Federal Credit Union	\$59,092	\$10,054	17.01%	(4.58%)	6.85%	4.44%
Cosden Federal Credit Union	\$60,382	\$6,721	11.13%	8.18%	1.35%	2.93%
La Joya Area Federal Credit Union	\$60,386	\$6,667	11.04%	3.03%	12.24%	3.82%
South Texas Federal Credit Union	\$61,482	\$5,639	9.17%	1.59%	8.44%	6.21%
Texas Plains Federal Credit Union	\$62,234	\$7,318	11.76%	(0.49%)	2.10%	6.30%
West Texas Credit Union	\$62,828	\$6,343	10.10%	0.32%	2.32%	2.51%
Star of Texas Credit Union	\$63,696	\$12,632	19.83%	18.34%	2.95%	2.80%
Doches Credit Union	\$64,164	\$8,255	12.87%	0.70%	2.65%	3.55%
Freestone Credit Union	\$66,441	\$6,893	10.37%	12.94%	0.28%	1.16%
Texan Sky Federal Credit Union	\$70,349	\$11,172	15.88%	11.50%	1.48%	2.74%
Scott & White Employees Credit Union	\$70,398	\$10,620	15.09%	18.87%	1.68%	1.34%

Source: SNL Financial

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**Net Worth**
**December 31, 2024**
**Run Date: February 14, 2025**

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Hereford Texas Federal Credit Union	\$72,171	\$15,788	21.88%	2.90%	3.39%	2.86%
Service 1st Credit Union	\$72,473	\$9,929	13.70%	12.61%	1.29%	2.10%
Fannin Federal Credit Union	\$75,477	\$13,463	17.84%	19.25%	1.70%	1.84%
Postel Family Credit Union	\$75,923	\$9,117	12.01%	15.60%	0.97%	4.82%
Southern Federal Credit Union	\$76,866	\$33,500	43.58%	2.51%	4.47%	3.10%
Westex Federal Credit Union	\$77,432	\$7,930	10.24%	3.59%	4.91%	2.31%
Irving City Employees Federal Credit Union	\$79,967	\$9,264	11.58%	8.10%	2.29%	2.91%
Southland Federal Credit Union	\$80,178	\$11,339	14.14%	6.33%	1.27%	2.98%
Baylor Health Care System Credit Union	\$80,332	\$17,264	21.49%	2.63%	1.67%	3.69%
Wellspring Federal Credit Union	\$80,390	\$7,726	9.61%	9.22%	9.82%	5.01%
Baycel Federal Credit Union	\$81,021	\$17,094	21.10%	9.82%	2.47%	0.89%
Domino Federal Credit Union	\$82,328	\$13,201	16.03%	3.22%	1.58%	1.86%
Southwest Financial Federal Credit Union	\$83,025	\$12,436	14.98%	(3.98%)	11.12%	19.91%
Metro Medical Credit Union	\$83,090	\$13,210	15.90%	6.43%	0.92%	0.89%
Southwest Research Center Federal Credit Union	\$84,141	\$8,780	10.43%	7.86%	1.51%	2.84%
Texas Bridge Credit Union	\$85,404	\$6,947	8.13%	6.34%	1.08%	1.80%
KBR Heritage Federal Credit Union	\$86,628	\$15,758	18.19%	1.38%	2.47%	1.36%
US Employees Credit Union	\$87,570	\$8,045	9.19%	9.03%	4.31%	5.05%
Edinburg Teachers Credit Union	\$90,208	\$21,683	24.04%	1.83%	0.06%	0.45%
Windthorst Federal Credit Union	\$90,472	\$11,175	12.35%	5.97%	1.70%	5.12%
Memorial Credit Union	\$93,441	\$9,615	10.29%	0.55%	3.85%	4.01%
Coastal Community Federal Credit Union	\$94,179	\$9,653	10.25%	12.37%	3.09%	2.00%
First Watch Federal Credit Union	\$96,806	\$9,701	10.02%	0.34%	0.01%	2.12%
Texas D P S Credit Union	\$98,169	\$10,877	11.08%	6.94%	1.82%	2.58%
Concho Educators Federal Credit Union	\$98,980	\$11,194	11.31%	3.78%	2.29%	2.88%
Wichita Falls Teachers Federal Credit Union	\$99,441	\$13,289	13.36%	2.53%	2.77%	2.96%
Rockdale Federal Credit Union	\$101,247	\$10,637	10.51%	8.79%	0.79%	2.41%
Las Colinas Federal Credit Union	\$102,316	\$9,541	9.33%	(1.49%)	6.59%	5.60%
Cooperative Teachers Credit Union	\$102,689	\$8,084	7.87%	(12.33%)	7.81%	17.40%
Members Credit Union	\$103,243	\$11,509	11.15%	10.23%	4.59%	5.21%
Heritage USA Federal Credit Union	\$103,459	\$10,962	10.60%	9.91%	17.73%	6.91%
Centex Citizens Credit Union	\$103,532	\$18,336	17.71%	7.50%	2.36%	2.25%
Southwest 66 Credit Union	\$105,232	\$12,041	11.44%	5.50%	8.61%	3.06%
Valley Federal Credit Union	\$105,348	\$14,105	13.39%	4.32%	3.54%	3.19%
City Federal Credit Union	\$108,411	\$14,316	13.21%	(17.19%)	7.51%	10.47%
Tarrant County's Credit Union	\$117,878	\$12,359	10.48%	7.22%	17.44%	6.48%
Eastex Credit Union	\$118,458	\$13,158	11.11%	5.75%	1.09%	2.55%
Prestige Community Credit Union	\$122,272	\$10,421	8.52%	(4.68%)	6.29%	9.14%
United Community Credit Union	\$124,052	\$14,049	11.33%	6.32%	14.29%	7.41%
One Source Federal Credit Union	\$124,127	\$12,964	10.44%	5.61%	5.23%	8.15%
Allied Federal Credit Union	\$128,965	\$12,712	9.86%	16.45%	3.17%	4.08%
Texoma Educators Federal Credit Union	\$129,457	\$16,783	12.96%	3.74%	0.61%	0.59%
Laredo Federal Credit Union	\$129,814	\$14,042	10.82%	15.71%	3.85%	4.86%
BP Federal Credit Union	\$130,223	\$17,280	13.27%	0.13%	1.11%	0.56%
Texas Health Credit Union	\$132,995	\$16,866	12.68%	10.37%	9.80%	2.12%
Naft Federal Credit Union	\$133,632	\$22,487	16.83%	11.56%	1.57%	2.81%
Space City Credit Union	\$134,895	\$19,387	14.37%	(0.66%)	1.49%	2.69%
MTCU	\$135,039	\$16,617	12.31%	6.54%	3.06%	1.81%

Source: SNL Financial

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>						
Telco Plus Credit Union	\$135,550	\$14,867	10.97%	0.13%	16.84%	7.69%
4U Federal Credit Union	\$137,778	\$12,615	9.16%	4.71%	0.80%	1.24%
Chocolate Bayou Community Federal Credit Union	\$148,857	\$19,013	12.77%	8.29%	2.09%	0.69%
Kerr County Federal Credit Union	\$150,403	\$17,413	11.58%	10.40%	3.54%	6.60%
River City Federal Credit Union	\$150,976	\$22,703	15.04%	(6.31%)	7.22%	12.28%
Community Service Credit Union	\$151,689	\$14,233	9.38%	4.32%	5.71%	4.83%
Communities of Abilene Federal Credit Union	\$152,786	\$15,740	10.30%	3.45%	1.28%	2.30%
Rio Grande Valley Credit Union	\$155,688	\$16,346	10.50%	12.33%	1.19%	1.91%
Chemcel Federal Credit Union	\$163,586	\$20,248	12.38%	6.27%	4.47%	5.80%
Kelly Community Federal Credit Union	\$167,837	\$20,324	12.11%	4.18%	3.47%	2.99%
First Central Credit Union	\$168,623	\$26,357	15.63%	6.48%	11.21%	4.85%
LibertyOne Credit Union	\$172,389	\$18,765	10.89%	1.03%	4.02%	3.02%
Lone Star Credit Union	\$178,287	\$16,010	8.98%	4.66%	5.43%	6.73%
MemberSource Credit Union	\$180,122	\$21,613	12.00%	(1.71%)	3.17%	3.77%
Members First Credit Union	\$180,767	\$39,989	22.12%	6.29%	0.86%	0.89%
Government Employees Federal Credit Union	\$181,863	\$17,813	9.79%	8.93%	2.37%	1.28%
Priority Trust Credit Union	\$194,131	\$21,450	11.05%	1.94%	5.40%	12.31%
Access Community Credit Union	\$196,480	\$21,389	10.89%	0.56%	4.78%	2.07%
WesTex Community Credit Union	\$197,607	\$27,822	14.08%	19.35%	2.89%	1.99%
Santa Fe Federal Credit Union	\$198,829	\$22,638	11.39%	2.09%	3.30%	6.81%
Members Choice of Central Texas Federal Credit Union	\$203,092	\$32,522	16.01%	2.59%	0.49%	2.12%
Beacon Federal Credit Union	\$203,741	\$16,333	8.02%	3.22%	1.95%	1.96%
Texasgulf Federal Credit Union	\$205,731	\$28,150	13.68%	5.93%	2.05%	1.99%
Harris County Federal Credit Union	\$208,355	\$44,951	21.57%	8.54%	3.21%	2.21%
Citizens Federal Credit Union	\$208,842	\$24,550	11.76%	15.82%	1.62%	1.95%
H.E.B. Federal Credit Union	\$209,173	\$36,702	17.55%	5.95%	0.45%	1.10%
The People's Federal Credit Union	\$210,320	\$18,939	9.00%	0.28%	9.30%	5.96%
Cal-Com Federal Credit Union	\$212,212	\$24,873	11.72%	11.22%	1.81%	2.99%
Capitol Credit Union	\$218,553	\$26,812	12.27%	1.96%	0.94%	3.10%
Sabine Federal Credit Union	\$228,350	\$28,364	12.42%	1.38%	3.46%	2.26%
Pantex Federal Credit Union	\$229,917	\$47,190	20.52%	3.60%	1.20%	0.47%
Investex Credit Union	\$235,691	\$26,982	11.45%	(0.41%)	4.55%	3.62%
Southwest Heritage Credit Union	\$239,849	\$30,358	12.66%	10.68%	1.35%	3.79%
Border Federal Credit Union	\$241,176	\$41,905	17.38%	12.20%	1.73%	2.77%
Members Trust of the Southwest Federal Credit Union	\$243,302	\$19,336	7.95%	5.58%	2.65%	4.41%
Average of Asset Group A	\$51,821	\$7,125	16.38%	3.86%	5.49%	3.87%

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>						
Energy Capital Credit Union	\$253,053	\$26,964	10.66%	(1.87%)	7.50%	7.25%
Texoma Community Credit Union	\$276,532	\$32,534	11.77%	9.70%	5.05%	4.47%
Unity One Credit Union	\$290,035	\$24,806	8.55%	(2.80%)	9.16%	10.57%
Gulf Coast Federal Credit Union	\$293,263	\$25,238	8.61%	(9.73%)	24.23%	11.11%
ACFCU Federal Credit Union	\$293,828	\$25,081	8.54%	(8.42%)	6.44%	5.21%
Synergy Federal Credit Union	\$299,522	\$47,721	15.93%	4.90%	2.43%	0.47%
Fort Worth City Credit Union	\$303,096	\$37,732	12.45%	5.63%	0.34%	2.05%
Pioneer Mutual Federal Credit Union	\$309,661	\$37,708	12.18%	11.34%	1.86%	2.72%
First Basin Credit Union	\$311,544	\$34,670	11.13%	4.02%	3.88%	4.78%
Gulf Credit Union	\$312,762	\$33,457	10.70%	1.27%	7.14%	3.77%
Evolve Federal Credit Union	\$319,097	\$35,908	11.25%	(1.46%)	0.37%	0.96%
MCT Credit Union	\$358,624	\$39,746	11.08%	2.51%	3.04%	2.16%
Cy Fair Federal Credit Union	\$362,004	\$32,280	8.92%	3.50%	5.64%	6.29%
Mobility Credit Union	\$373,700	\$27,951	7.48%	(9.86%)	11.31%	7.60%
1st Community Federal Credit Union	\$397,203	\$53,460	13.46%	6.23%	12.06%	13.02%
Houston Texas Fire Fighters Federal Credit Union	\$412,282	\$51,540	12.50%	6.70%	1.32%	1.34%
Texas Tech Federal Credit Union	\$415,571	\$43,937	10.57%	6.72%	3.46%	3.85%
United Texas Credit Union	\$416,822	\$38,185	9.16%	3.90%	7.32%	3.74%
Nizari Progressive Federal Credit Union	\$422,334	\$36,932	8.74%	13.15%	1.04%	3.39%
Public Employees Credit Union	\$429,850	\$56,916	13.24%	10.78%	1.86%	1.74%
America's Credit Union	\$430,173	\$59,830	13.91%	14.03%	2.80%	1.47%
Texar Federal Credit Union	\$430,235	\$68,471	15.91%	2.18%	2.01%	1.95%
GENCO Federal Credit Union	\$451,146	\$58,346	12.93%	10.80%	1.02%	2.15%
Education Credit Union	\$467,706	\$54,098	11.57%	(3.69%)	6.58%	6.04%
CoastLife Credit Union	\$495,568	\$59,743	12.06%	(2.67%)	12.35%	9.23%
Average of Asset Group B	\$365,024	\$41,730	11.33%	3.07%	5.61%	4.69%

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# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>						
My Community Credit Union	\$500,003	\$53,548	10.71%	2.13%	8.50%	10.88%
Security First Federal Credit Union	\$506,850	\$53,433	10.54%	7.61%	7.37%	8.52%
Associated Credit Union of Texas	\$512,898	\$57,246	11.16%	4.77%	9.85%	18.56%
DuGood Federal Credit Union	\$531,915	\$68,044	12.79%	12.49%	0.63%	2.42%
Educators Credit Union	\$549,329	\$105,004	19.11%	10.46%	0.20%	0.27%
Union Square Credit Union	\$590,144	\$49,492	8.39%	(7.05%)	9.08%	7.66%
Education First Federal Credit Union	\$605,734	\$51,147	8.44%	(8.25%)	15.95%	13.54%
Soarion Federal Credit Union	\$613,950	\$38,341	6.24%	(26.54%)	19.90%	33.55%
Abilene Teachers Federal Credit Union	\$618,030	\$110,212	17.83%	7.94%	1.63%	3.90%
Alliance Credit Union	\$621,682	\$72,424	11.65%	9.07%	6.70%	2.04%
City Credit Union	\$639,516	\$73,478	11.49%	4.40%	8.67%	8.64%
PrimeWay Federal Credit Union	\$725,031	\$95,295	13.14%	1.20%	5.03%	5.45%
Generations Community Federal Credit Union	\$744,347	\$68,671	9.23%	(2.99%)	6.91%	5.99%
Texell Credit Union	\$751,933	\$71,851	9.56%	6.29%	4.69%	12.55%
Resource One Credit Union	\$758,497	\$51,242	6.76%	(4.36%)	23.43%	18.57%
Members Choice Credit Union	\$766,644	\$59,550	7.77%	0.52%	7.99%	9.24%
Smart Financial Credit Union	\$783,378	\$84,318	10.76%	1.21%	12.06%	6.23%
Southwest Airlines Federal Credit Union	\$799,239	\$95,416	11.94%	0.71%	5.64%	7.23%
Complex Community Federal Credit Union	\$827,547	\$98,674	11.92%	8.80%	2.95%	3.41%
InTouch Credit Union	\$834,354	\$69,999	8.39%	(16.03%)	13.56%	9.79%
Texas Bay Credit Union	\$854,234	\$72,387	8.47%	7.44%	9.20%	7.18%
Schlumberger Employees Credit Union	\$878,596	\$207,766	23.65%	7.34%	0.84%	0.25%
Community Resource Credit Union	\$895,067	\$85,570	9.56%	8.30%	4.63%	5.82%
Houston Police Federal Credit Union	\$927,420	\$152,831	16.48%	3.64%	1.96%	4.69%
Greater Texas Federal Credit Union	\$935,621	\$64,384	6.88%	(4.92%)	10.63%	8.73%
Houston Federal Credit Union	\$939,410	\$90,196	9.60%	3.69%	2.15%	3.96%
Brazos Valley Schools Credit Union	\$975,004	\$95,248	9.77%	1.99%	4.34%	7.97%
FivePoint Credit Union	\$987,167	\$91,918	9.31%	2.40%	5.04%	6.27%
Neches Federal Credit Union	\$994,308	\$152,200	15.31%	6.67%	1.58%	4.19%
Raiz Federal Credit Union	\$997,683	\$118,796	11.91%	0.02%	8.23%	12.61%
Average of Asset Group C	\$755,518	\$85,289	11.29%	1.63%	7.31%	8.34%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Net Worth

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
<b>Asset Group D - Over \$1 billion in total assets</b>						
Velocity Credit Union	\$1,028,360	\$154,401	15.01%	(0.73%)	4.74%	10.74%
Rave Financial Credit Union	\$1,080,321	\$148,014	13.70%	1.65%	3.86%	6.95%
Neighborhood Credit Union	\$1,122,549	\$116,683	10.39%	1.36%	9.31%	10.38%
Firstmark Credit Union	\$1,180,376	\$126,503	10.72%	0.23%	4.13%	5.46%
Gulf Coast Educators Federal Credit Union	\$1,222,613	\$189,402	15.49%	3.14%	3.48%	3.68%
Fort Worth Community Credit Union	\$1,224,542	\$124,904	10.20%	8.06%	4.49%	5.74%
Amplify Credit Union	\$1,309,640	\$138,747	10.59%	5.51%	1.97%	2.64%
East Texas Professional Credit Union	\$1,321,646	\$243,144	18.40%	9.57%	1.18%	1.97%
Amoco Federal Credit Union	\$1,376,717	\$125,258	9.10%	6.42%	7.84%	6.52%
Red River Employees Federal Credit Union	\$1,491,070	\$194,927	13.07%	5.48%	6.78%	7.14%
United Heritage Credit Union	\$1,600,059	\$154,687	9.67%	5.35%	7.58%	3.28%
FirstLight Federal Credit Union	\$1,602,504	\$161,129	10.05%	2.28%	4.67%	11.77%
First Service Credit Union	\$1,605,676	\$154,352	9.61%	2.37%	5.62%	7.20%
DATCU Credit Union	\$1,625,821	\$271,619	16.71%	7.44%	0.78%	5.34%
Shell Federal Credit Union	\$1,811,540	\$236,739	13.07%	11.20%	5.51%	5.55%
Texas Trust Credit Union	\$1,989,387	\$205,872	10.35%	2.46%	6.37%	4.10%
Texans Credit Union	\$2,243,918	\$243,631	10.86%	9.17%	2.81%	3.11%
Advancial Federal Credit Union	\$2,397,426	\$181,951	7.59%	(6.42%)	12.00%	14.73%
A+ Federal Credit Union	\$2,483,220	\$327,980	13.21%	5.10%	15.38%	10.26%
Austin Telco Federal Credit Union	\$2,519,732	\$337,011	13.37%	4.37%	3.30%	2.18%
Credit Union Of Texas	\$2,538,050	\$217,467	8.57%	1.83%	14.35%	7.62%
First Community Credit Union	\$2,563,521	\$217,384	8.48%	4.72%	5.70%	7.16%
JSC Federal Credit Union	\$2,649,620	\$313,168	11.82%	0.40%	4.72%	5.99%
UNIFY Financial Federal Credit Union	\$3,537,850	\$275,375	7.78%	1.45%	15.18%	40.07%
University Federal Credit Union	\$3,967,134	\$375,809	9.47%	6.17%	7.50%	10.10%
EECU	\$4,113,496	\$518,826	12.61%	10.92%	3.26%	4.91%
GECU Federal Credit Union	\$4,341,284	\$537,938	12.39%	9.16%	7.08%	9.75%
Credit Human Federal Credit Union	\$4,349,526	\$335,132	7.71%	(5.79%)	18.69%	12.65%
Rally Credit Union	\$4,502,406	\$607,085	13.48%	3.46%	5.48%	11.55%
Texas Dow Employees Credit Union	\$4,773,473	\$479,803	10.05%	2.00%	22.52%	8.96%
Catalyst Corporate Federal Credit Union	\$5,115,735	NA	NA	NA	NA	NA
American Airlines Federal Credit Union	\$9,068,238	\$999,990	11.03%	3.44%	3.33%	4.79%
Security Service Federal Credit Union	\$13,710,096	\$1,491,998	10.88%	3.74%	7.58%	7.51%
Randolph-Brooks Federal Credit Union	\$17,955,212	\$2,240,020	12.48%	11.47%	4.95%	4.79%
Average of Asset Group D	\$3,394,787	\$377,180	11.45%	4.15%	7.03%	8.02%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



# Definitions



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

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