

# Texas State-Chartered Credit Union System Profile

Financial Data as of December 31, 2022

**Credit Union Department, State of Texas**  
**914 East Anderson Lane**  
**Austin, Texas 78752-1699**  
**(512) 837-9236**

## **FOREWORD**

The Credit Union Department is responsible for promoting the safety and soundness of state-chartered credit unions in Texas. The Department assesses the condition of these institutions so the public can have confidence in the credit union system, and so that the interests of depositors, creditors, and credit union members are protected. The Department is also responsible for enforcement of the Texas Credit Union Act. In that role, the Department provides high-quality supervision of state-chartered credit unions directed at identifying material or emerging problems in individual institutions or the credit union industry and ensuring that such problems are appropriately corrected. In addition, the Department monitors and evaluates the financial health of state-chartered credit unions, along with the various risks facing these institutions, through its risk-focused on-site examination process and an off-site monitoring program. The Department also reviews complaints against state-chartered credit unions that are filed with the Department.

The Department works closely with federal and other state regulators to provide regulated credit unions seamless supervision, minimal disruption and costs, and effective use of resources. The Department conducts joint examination programs with both the National Credit Union Administration (NCUA) and the American Share Insurance Corporation (ASI). These joint examinations with the share insuring organizations result in more efficient and less burdensome examinations for Texas state-chartered credit unions.

## **MISSION STATEMENT**

The mission of the Credit Union Department is to safeguard the public interest, protect the interests of credit union members and promote public confidence in credit unions.

## Statistics at a Glance\*

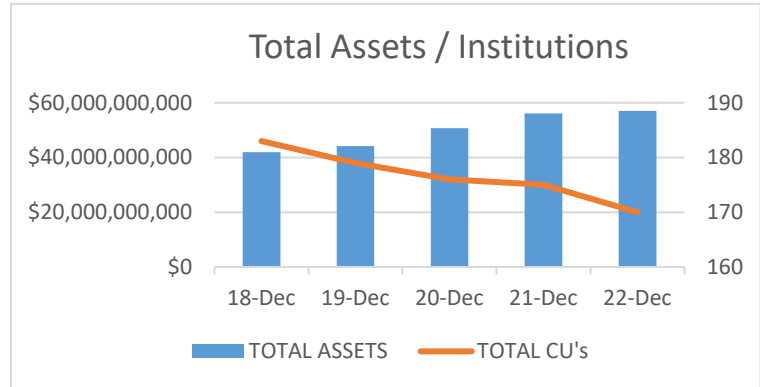
Total Number of Credit Unions		<b>171</b>
Number of Federally-Insured Credit Unions		<b>165</b>
Number of Non Federally-Insured Credit Unions		<b>5</b>
Total Number of Credit Union Members	\$	<b>3,961,054</b>
Total Assets	\$	<b>56,993,197,178</b>
Total Loans	\$	<b>41,665,221,931</b>
Total Shares & Deposits	\$	<b>48,223,177,221</b>
Net Income	\$	<b>541,480,653</b>
Percent Credit Unions Profitable	%	<b>85.8</b>
Net Worth/Total Asset	%	<b>10.86</b>
Delinquent Loans/Total Loans	%	<b>0.61</b>
Allowance for Loan Losses/Delinquent Loans	%	<b>98.25</b>
Allowance for Loan Losses/Total Loans	%	<b>.60</b>
Net Charge-Offs/Average Loans	%	<b>0.37</b>
Return on Average Assets	%	<b>0.96</b>
Operating Expenses (-PPL)/Average Assets	%	<b>3.36</b>
Provision for Loan Losses/Average Assets	%	<b>0.26</b>
Total Loans/Total Assets	%	<b>73.11</b>
Total Investments/Total Assets	%	<b>12.93</b>
Fixed Assets/Total Assets	%	<b>2.60</b>
Total Borrowings/Total Savings & NW	%	<b>4.55</b>
<i>*Based on the consolidated financial performance reporting obtained February 21, 2023.</i>		

## HIGHLIGHTS

- ◆ **Assets** of state credit unions increased by **\$0.84 billion** or **1.5%** during 2022.
- ◆ **Net Worth** increased by **\$333.8 million** or **5.7%** during 2022.
- ◆ **Loans** increased **\$4.35 billion** or **11.7%** during 2022.
- ◆ **Market Share (Savings & Deposits)** declined **\$712.9 million** or **1.5%** during 2022.
- ◆ **Investments** decreased **\$1.5 billion** or **16.8%** during 2022.
- ◆ **Loan Delinquency** rose in 2022 to **0.61%**.

## Assets

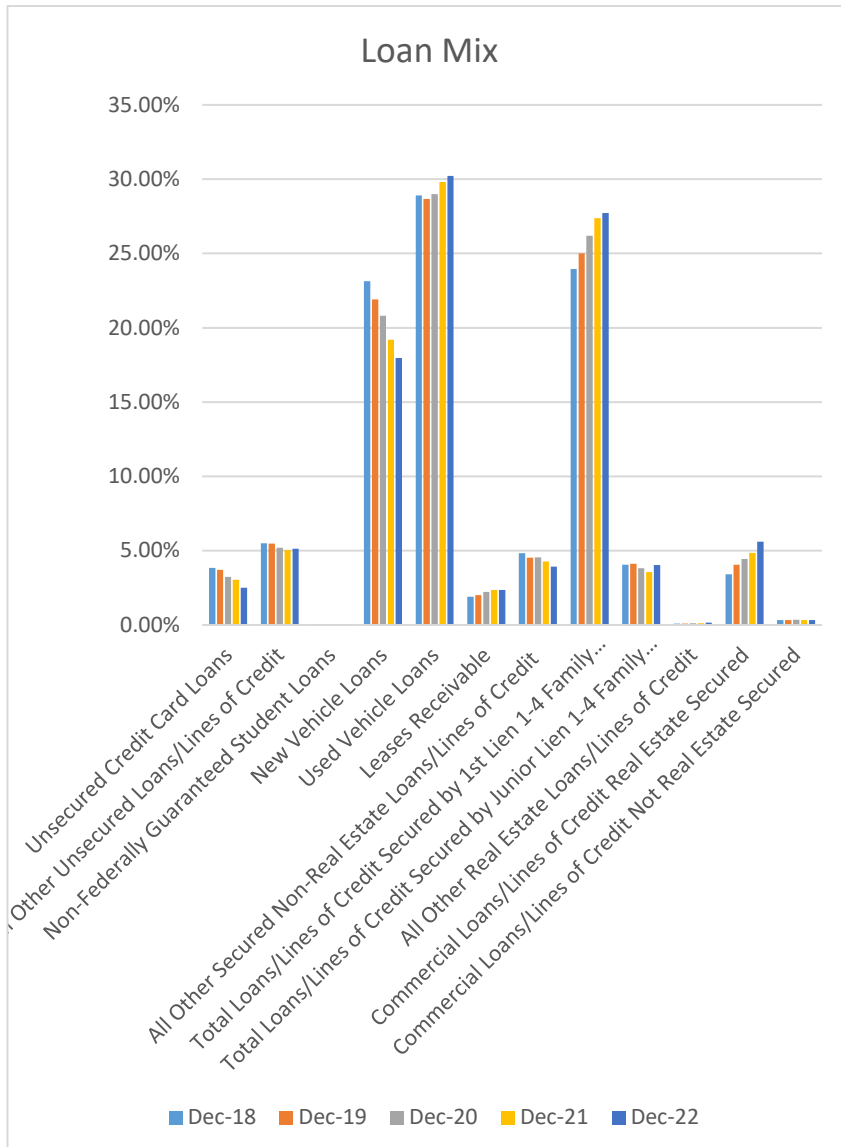
Texas state-chartered credit unions finished calendar year 2022 with total assets of **\$57.0** billion, an increase of **\$0.8** billion from 2021. This represents a **1.5%** annual growth rate, modest compared to the **10.8%** growth experienced from 2020 to 2021.



## Loans

Texas state-chartered credit unions increased total loans by approximately **\$4.4** billion in calendar year 2022,

providing for an annual growth rate of **11.7%**. This level of growth is less than the growth rate of **19.1%**, for all federal insured credit unions throughout the nation. The low interest rate environment and a competitive loan market, while beneficial for consumers, has maintained downward loan yield pressure. This is evidenced by the aggregate yield on average loans of **4.47%** reported by Texas state-chartered credit unions as of December 31, 2022, marking a **21-basis point** decline over the prior year.



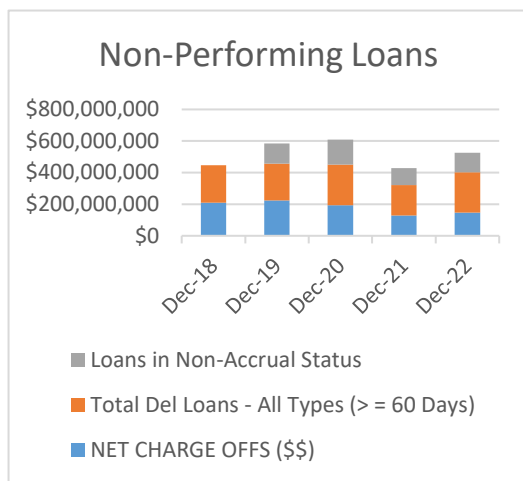
The composition of the **\$41.7** billion Texas state-chartered credit union loan portfolio is as follows:

**37.5%** in real estate-secured loans, **30.2%** in used vehicle loans, **18.0%** in new vehicle loans, **7.6%** in unsecured credit card loans and other types of unsecured credit, and **6.7%** in all other loans. Loan growth throughout 2022 was primarily impacted by growth in used vehicle loans, 1-4 family residential secured and real estate secured commercial loans. Credit unions continued to maintain reliance on indirect lending relationships to assist generating new loans. Total outstanding indirect loans increased approximately **\$1.4 billion** to **\$12.9 billion** during 2022, compared to growth of **\$854 million** in 2021. For 2022, indirect loans represent **30.91%** of total loans at Texas state-chartered credit unions.

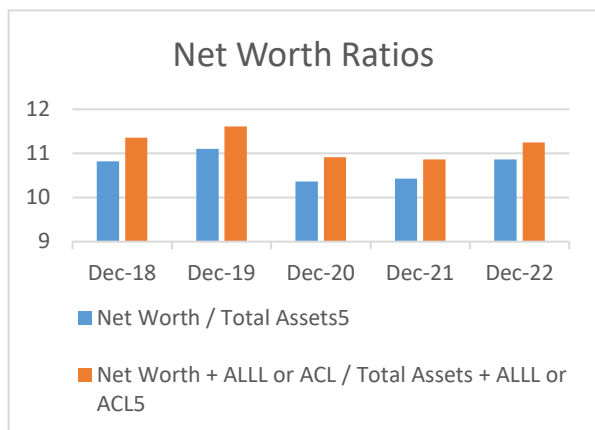
### **Delinquency and Charge-Offs**

Non-performing loans increased slightly during 2022. As a percentage of total loans, reportable loan delinquency rose to **0.61%** as of December 31, 2022, marking a **9-basis point** year-over-year increase. The Net Charge-Offs to Average Loans ratio increased **1-basis point** to **0.37%** as of December 31, 2022.

The amount of outstanding loan balances for members associated with bankruptcy claims increased **18.7%**, from **\$40.8 million** to **\$48.4 million**.



### **Net Worth**

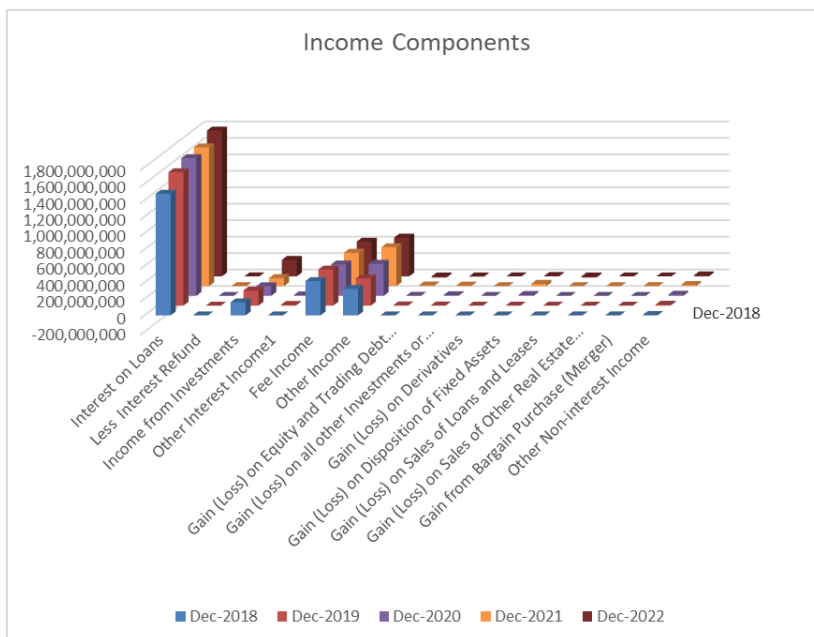
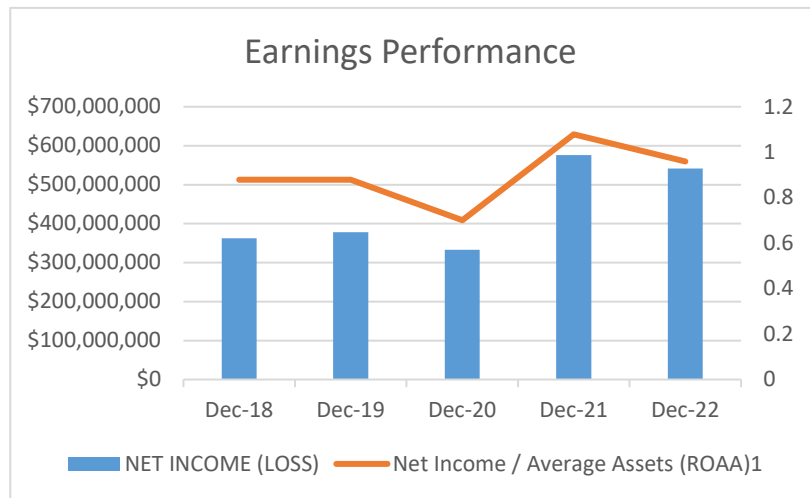


The Net Worth to Total Assets Ratio (Net Worth Ratio) increased from **10.43%** to **10.86%** in 2022. Total net worth in dollars increased by **\$333.8 million**, or **5.7%**, to **\$6.2 billion**. The net worth ratio for Texas state-chartered credit unions is consistent with the Texas federal credit unions Net Worth Ratio average of **10.91%** as of December 31, 2022.

## Operating Results

Texas state-chartered credit unions reported **\$541.5** million in net income for 2022, a slight decline of **\$34.9** million, or **6.1%**, from 2021 earnings of **\$576.4** million. The **0.96%** Return on Average Assets ratio (ROAA) for Texas state-chartered credit unions compares similarly to the ROAA of **1.08%** reported by all federally insured credit unions nationwide for 2022.

Overall, **145** or **85.8%** of Texas chartered credit unions were profitable during 2021. The institutions represent **97.4%** of the total assets under supervision.

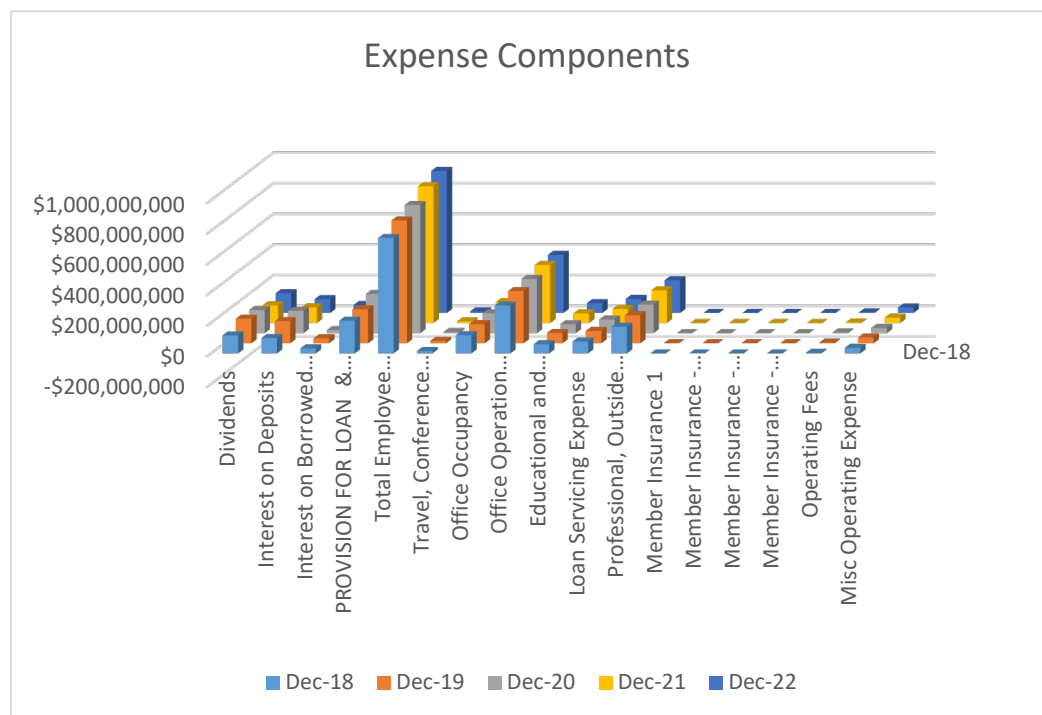


Investment yields began to increase during 2022, resulting in improvement of Net Interest Margin to Average Assets ratios and levels of capital accretion. The yield on average investments rose by **80** basis points to **1.49%**. Increases in investment revenue were driven by lower rates at the state and national levels, in part due to the easing effects of the pandemic and inflationary trends.

Investment income increased by **\$102.5** million, or **104.7%**, despite a **\$1.5** billion, or **16.8%** decline in total investments outstanding to **\$7.4** billion.

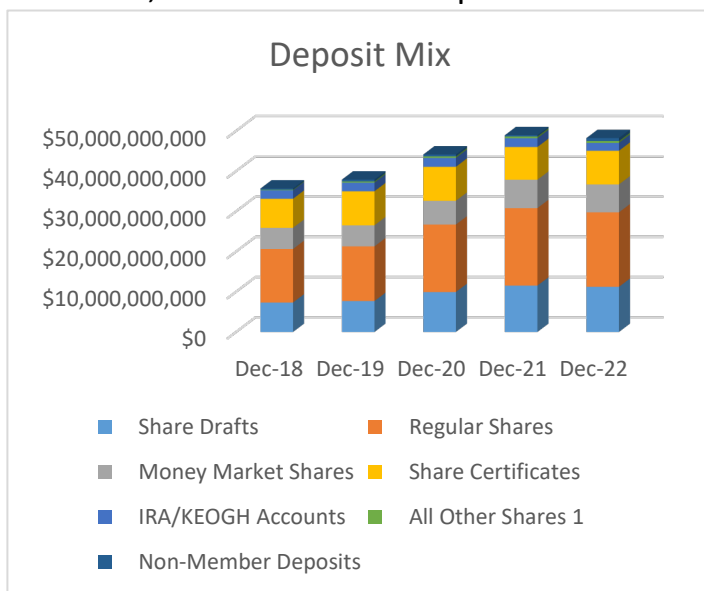
Loan interest income for 2022 of **\$1.77** billion continued to constitute the largest portion of Texas state-chartered credit unions' income. Loan interest income rose **5.1%**, offsetting a **4.5%** decline in the 2022 Yield on Average Loans of **4.47%**, primarily through strong growth in loans. The Net Interest Margin, rose slightly from 2021, due

primarily to increases in total income of approximately **\$134.6 million** exceeding rises in cost of funds costs of **\$38.8 million.**



### Deposits

In 2022, total shares and deposits declined by **1.5%** to **\$48.2** billion. The decline in this

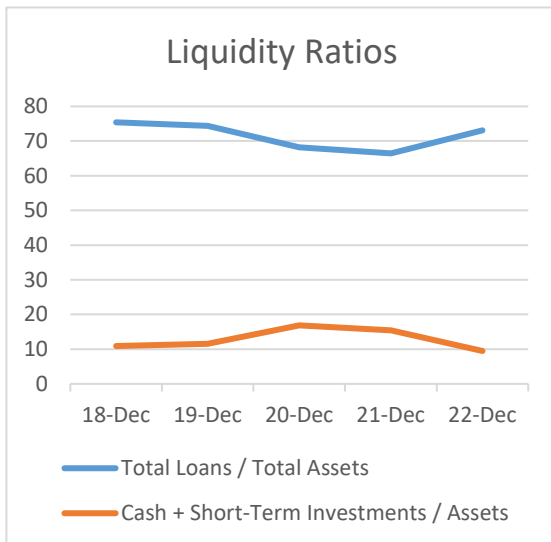


area was primarily the result of a large Texas chartered credit union converting to a federal charter. Without the conversion, it is estimated that share and deposit growth of approximately **\$3 billion** would have been realized during 2022. Total share drafts declined by **2.6%** to **\$11.2** billion, and total regular shares increased by **3.9%** to **\$18.5** billion. Regular shares represent **38.4%** of total shares, a decrease from the **39.4%** level noted as of year-end 2021. Money market shares declined by **1.5%**

to **\$7.0** billion while IRA/KEOGH account balances declined **10.6%** to **\$1.95** billion as of December 31, 2022.

## Liquidity

Cash and other deposits decreased by **\$2.2 billion**, or **31.5%**, and totaled **\$4.8 billion** as of December 31, 2022. Total short-term investments and cash and deposits decreased by **\$305.5 million**, or **29.0%**, from 2021. The Cash and Short-Term Investments to Total Assets Ratio (Liquidity Ratio) of **9.48%** represents a significant decline from the **15.63%** ratio noted as of year-end 2021, representing an overall tightening of credit union's liquidity positions.



Loans now comprise **86.4%** of total shares and **73.11%** of total assets, up respectively from **76.25%** and **66.45%** at year-end 2022. Total borrowing capacity (credit lines) decreased by **\$277.3 million**, or **22.3%**, to **\$11.4 billion** as of

December 31, 2022. Outstanding draws against borrowing lines of credit increased by **\$58.7 million**, or **2.5%**, from year-end 2021.

## Number of Credit Unions

Between 2021 and 2022, there was a decline of **four** Texas state-chartered credit union from **175** to **171**. There are **57** state-chartered credit unions with assets less than \$25 million, representing **33.5%** of total number of credit unions or **1.05%** of assets under supervision. Institutions over \$1 billion number **18**, representing **10.6%** of Texas state charters and **61%** of assets under supervision.

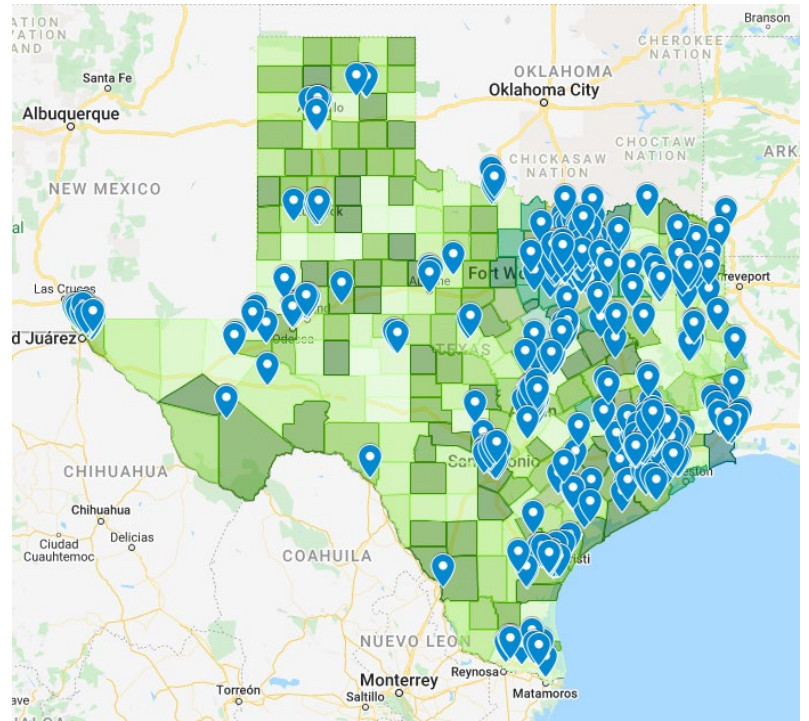
## Members

Texas state-chartered credit unions have a total membership of **3,961,054** members as of year-end 2022. Total membership declined by **199,535** in the last twelve months, representing a **4.8%** annual decline rate. The reduction was driven by the conversion of a large state-chartered credit union to a federal charter, which resulted in a reduction of state-chartered members of approximately **\$420k**. Excluding that reduction, membership at Texas chartered credit unions increased approximately **220k**, or **5.3%**.



## Number of Offices

Texas state-chartered credit unions have established and are maintaining **694** offices. In those offices, they employ **10,637** full-time and **676** part-time staff members.



### Out-of-State Credit Unions Operating in Texas

Credit Union	Home Office	Texas Offices
TruWest Credit Union	Arizona	Austin (5), Round Rock (1)
Premier America Credit Union	California	Houston (2)
ECU	Florida	Conroe
Delta Community Credit Union	Georgia	Southlake
Baxter Credit Union	Illinois	San Antonio
Corporate America Family Credit Union	Illinois	Irving
Together Credit Union	Missouri	Houston (1), Dallas (1)
Eastman Credit Union	Tennessee	Hallsville (1), Longview (3)

**COMPARISON OF TEXAS CHARTERED  
CREDIT UNIONS AND BANKS**

As of 12/31/22	State Credit Unions	Federal Credit Unions	State Banks*
<b>No. of Institutions</b>	171	250	213
<b>Net Worth Ratio</b>	10.86%	10.91%	9.7%
<b>Total Assets</b>	\$57.0 Billion	\$94.6 Billion	\$419.8 Billion
<b>Asset Growth</b>	1.5%	8.9%	(0.9%)
<b>Avg. Asset Size</b>	\$335.3 Million	\$378.2 Million	\$1.97 Billion
<b>Net Income</b>	\$541.5 Million	\$977.4 Million	\$4.0 Billion
			<i>*Data as of Sept. 30, 2022</i>

**CREDIT UNION RANKING BY SIZE**

<b>2022</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
1	TEXAS DOW EMPLOYEES	Lake Jackson	\$ 4,702,384,754
2	RALLY	Corpus Christi	\$ 4,104,675,189
3	EECU	Fort Worth	\$ 3,447,892,476
4	CREDIT UNION OF TEXAS	Allen	\$ 2,413,243,291
5	FIRST COMMUNITY	Houston	\$ 2,224,499,367
6	TEXANS	Richardson	\$ 2,155,551,665
7	TEXAS TRUST	Mansfield	\$ 2,050,276,589
8	DATCU	Denton	\$ 1,575,584,029
9	AMPLIFY	Austin	\$ 1,525,654,462
10	UNITED HERITAGE	Austin	\$ 1,520,574,985
11	FIRST SERVICE	Houston	\$ 1,392,074,135
12	FIRSTMARK	San Antonio	\$ 1,228,904,088
13	FORT WORTH COMMUNITY	Fort Worth	\$ 1,225,093,160
14	EAST TEXAS PROFESSIONAL	Longview	\$ 1,179,208,293
15	NEIGHBORHOOD	Dallas	\$ 1,091,093,694
16	MOBILOIL	Beaumont	\$ 1,069,968,829
17	INTOUCH	Plano	\$ 1,046,983,945
18	VELOCITY	Austin	\$ 1,040,924,256
19	BRAZOS VALLEY SCHOOLS	Katy	\$ 978,881,494
20	SCHLUMBERGER EMPLOYEES	Sugar Land	\$ 926,619,321
21	FIVEPOINT	Nederland	\$ 874,862,123
22	SMART FINANCIAL	Houston	\$ 858,528,681
23	RESOURCE ONE	Dallas	\$ 825,273,390
24	COMMUNITY RESOURCE	Baytown	\$ 763,924,806
25	MEMBERS CHOICE	Houston	\$ 754,025,391
26	UNION SQUARE	Wichita Falls	\$ 684,731,795
27	TEXAS BAY	Houston	\$ 653,264,715
28	TEXELL	Temple	\$ 628,710,729
29	CITY	Dallas	\$ 621,218,081
30	EDUCATORS	Waco	\$ 537,751,416
31	ASSOCIATED CREDIT UNION OF TEXAS	League City	\$ 514,169,403
32	COASTLIFE	Corpus Christi	\$ 490,166,618
33	ALLIANCE	Lubbock	\$ 489,907,617
34	MY COMMUNITY	Midland	\$ 470,769,058
35	PUBLIC EMPLOYEES	Austin	\$ 452,083,209
36	EDUCATION	Amarillo	\$ 421,777,858
37	AMERICA'S	Garland	\$ 407,039,109
38	UNITED TEXAS	San Antonio	\$ 404,949,036
39	MOBILITY CREDIT UNION	Irving	\$ 380,486,937
40	MCT	Port Neches	\$ 355,819,917
41	FIRST BASIN	Odessa	\$ 324,482,602

42	GULF	Groves	\$	322,334,166
43	FORT WORTH CITY	Fort Worth	\$	303,013,348
44	UNITY ONE	Fort Worth	\$	300,046,301
45	ENERGY CAPITAL	Houston	\$	275,309,619
46	TEXOMA COMMUNITY	Wichita Falls	\$	259,230,473
47	INVESTEX	Humble	\$	240,975,821
48	MEMBERSOURCE	Houston	\$	219,375,456
49	SOUTHWEST HERITAGE	Odessa	\$	215,180,278
50	CAPITOL	Austin	\$	213,093,379
51	ACCESS COMMUNITY	Amarillo	\$	197,909,006
52	PLUS4	Houston	\$	196,997,213
53	MEMBERS FIRST	Corpus Christi	\$	173,689,389
54	WESTEX COMMUNITY	Kermit	\$	173,334,143
55	LIBERTYONE	Arlington	\$	165,630,551
56	LONE STAR	Dallas	\$	163,532,134
57	RIO GRANDE VALLEY CREDIT UNION	Harlingen	\$	155,717,323
58	FIRST CENTRAL	Waco	\$	148,590,492
59	MTCU	Midland	\$	148,244,518
60	SPACE CITY	Houston	\$	148,210,834
61	TEXAS HEALTH	Austin	\$	146,399,836
62	COMMUNITY SERVICE	Huntsville	\$	134,601,898
63	PRESTIGE COMMUNITY	Dallas	\$	128,078,902
64	COOPERATIVE TEACHERS	Tyler	\$	125,087,365
65	UNITED COMMUNITY	Houston	\$	124,176,311
66	TARRANT COUNTY'S CREDIT UNION	Fort Worth	\$	119,584,304
67	TELCO PLUS	Longview	\$	115,956,534
68	EASTEX	Evadale	\$	114,574,224
69	MEMBERS	Cleburne	\$	108,781,057
70	TEXAS DPS	Austin	\$	105,857,045
71	SOUTHWEST 66	Odessa	\$	100,245,343
72	EDINBURG TEACHERS	Edinburg	\$	96,365,475
73	CENTEX CITIZENS	Mexia	\$	94,824,829
74	U. S. EMPLOYEES	Tomball	\$	94,764,946
75	MEMORIAL	Houston	\$	94,320,990
76	METRO MEDICAL	Dallas	\$	93,946,101
77	RELYON	Dallas	\$	92,326,804
78	BAYLOR HEALTH CARE SYSTEM	Dallas	\$	92,098,423
79	SERVICE 1ST	Greenville	\$	79,746,360
80	TEXAS BRIDGE	Corpus Christi	\$	78,391,136
81	POSTEL FAMILY	Wichita Falls	\$	75,778,597
82	SCOTT AND WHITE EMPLOYEES	Temple	\$	70,052,932
83	DOCHES	Nacogdoches	\$	67,004,447
84	TEXAS TELCOM	Dallas	\$	62,976,469
85	WEST TEXAS	Odessa	\$	62,931,407

86	STAR OF TEXAS	Austin	\$	59,852,376
87	MY	Haslet	\$	57,846,660
88	LUBRIZOL EMPLOYEES'	Deer Park	\$	54,379,982
89	FREESTONE	Teague	\$	54,162,849
90	STAR FINANCIAL	Corpus Christi	\$	53,787,739
91	BAPTIST	San Antonio	\$	49,203,976
92	HOUSTON HIGHWAY	Houston	\$	49,153,973
93	CAPROCK SANTA FE	Slaton	\$	49,104,994
94	TRANS TEXAS SOUTHWEST	San Angelo	\$	45,100,184
95	TRAVIS COUNTY	Austin	\$	41,887,065
96	MESQUITE	Mesquite	\$	40,990,648
97	SPCO	Houston	\$	40,324,837
98	KEYSTONE	Tyler	\$	40,026,575
99	CABOT COMMUNITY	Pampa	\$	39,455,705
100	ANGELINA FEDERAL EMPLOYEES	Lufkin	\$	38,729,337
101	MATAGORDA COUNTY	Bay City	\$	35,284,460
102	TRINITY VALLEY TEACHERS	Palestine	\$	34,330,783
103	HOCKLEY COUNTY SCHOOL EMPLOYEES	Levelland	\$	34,286,838
104	BRAZOS STAR	College Station	\$	34,065,082
105	BEAUMONT COMMUNITY	Beaumont	\$	31,822,036
106	UNITED	Tyler	\$	30,567,103
107	UNITED ENERGY	Humble	\$	30,239,900
108	SHARED RESOURCES	Pasadena	\$	29,086,423
109	TYLER CITY EMPLOYEES	Tyler	\$	26,995,384
110	DALLAS U.P. EMPLOYEES	Dallas	\$	26,787,168
111	CTECU	Houston	\$	25,500,038
112	BRAZOS COMMUNITY	Alvin	\$	25,333,785
113	LCRA	Austin	\$	24,592,346
114	CONCHO VALLEY	San Angelo	\$	24,584,975
115	TEMPLE SANTA FE COMMUNITY	Temple	\$	23,049,330
116	GRAND PRAIRIE	Grand Prairie	\$	22,539,515
117	CORNER STONE	Lancaster	\$	21,159,505
118	FIRST PRIORITY	Abilene	\$	20,660,144
119	AMARILLO POSTAL EMPLOYEES	Amarillo	\$	20,480,549
120	SOUTHERN STAR	Houston	\$	20,415,118
121	GERMANIA	Brenham	\$	20,143,750
122	ODESSA EMPLOYEES	Odessa	\$	19,710,722
123	LINKAGE	Waco	\$	19,035,731
124	MIDLAND MUNICIPAL EMPLOYEES	Midland	\$	19,028,962
125	TXDOT	Abilene	\$	17,636,980
126	1ST UNIVERSITY	Waco	\$	17,202,807
127	ALPINE COMMUNITY	Alpine	\$	16,904,656
128	REED	Houston	\$	16,760,840
129	CENTRAL TEXAS TEACHERS	Corsicana	\$	15,918,200

<b>130</b>	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	\$	15,475,254
<b>131</b>	ANGELINA COUNTY TEACHERS	Lufkin	\$	14,346,792
<b>132</b>	CEN TEX MANUFACTURING	Brownwood	\$	14,095,709
<b>133</b>	TEX MEX	Laredo	\$	12,346,878
<b>134</b>	ALAMO CITY	San Antonio	\$	12,010,045
<b>135</b>	P.I.E.	Houston	\$	11,593,331
<b>136</b>	VATAT	Austin	\$	11,164,152
<b>137</b>	SWEETEX	Longview	\$	10,947,699
<b>138</b>	HIGHWAY DISTRICT 19 EMPLOYEES	Atlanta	\$	10,129,722
<b>139</b>	REEVES COUNTY TEACHERS	Pecos	\$	9,808,024
<b>140</b>	WHARTON COUNTY TEACHERS	Wharton	\$	9,363,686
<b>141</b>	PORT OF HOUSTON	Houston	\$	8,645,871
<b>142</b>	COBURN	Beaumont	\$	7,576,649
<b>143</b>	GALVESTON GOVERNMENT EMPLOYEES	Dickinson	\$	7,511,232
<b>144</b>	THE ELECTRIC UTILITIES	Big Spring	\$	7,232,663
<b>145</b>	SKEL-TEX	Skellytown	\$	6,950,084
<b>146</b>	UNITED SAVERS TRUST	Houston	\$	6,639,693
<b>147</b>	ACU	Abilene	\$	6,131,576
<b>148</b>	MIDWESTERN STATE UNIVERSITY	Wichita Falls	\$	5,780,671
<b>149</b>	HIGHWAY DISTRICT 2	Fort Worth	\$	5,438,194
<b>150</b>	NCE	Corpus Christi	\$	5,289,231
<b>151</b>	EVERMAN PARKWAY	Fort Worth	\$	4,826,749
<b>152</b>	HIGHWAY DISTRICT 9	Waco	\$	4,791,329
<b>153</b>	PAMPA MUNICIPAL	Pampa	\$	4,539,111
<b>154</b>	CORPUS CHRISTI S.P.	Corpus Christi	\$	4,513,851
<b>155</b>	INTERCORP	Amarillo	\$	4,486,197
<b>156</b>	LIGHT COMMERCE	Houston	\$	4,361,960
<b>157</b>	THD DISTRICT 17	Bryan	\$	4,255,486
<b>158</b>	DEL RIO S.P.	Del Rio	\$	4,220,460
<b>159</b>	UNION PACIFIC EMPLOYEES	Beaumont	\$	4,035,740
<b>160</b>	OAK FARMS EMPLOYEES	Houston	\$	3,885,060
<b>161</b>	FEDERAL EMPLOYEES	Texarkana	\$	3,640,182
<b>162</b>	NAVARRO	Corsicana	\$	3,302,358
<b>163</b>	PRIORITY POSTAL	Pasadena	\$	2,742,588
<b>164</b>	LEHRER INTERESTS	Garwood	\$	2,107,221
<b>165</b>	JAFARI NO-INTEREST	Houston	\$	1,912,557
<b>166</b>	HIGHWAY EMPLOYEES	Tyler	\$	1,909,568
<b>167</b>	AMERICAN BAPTIST ASSOCIATION	Alvin	\$	1,864,696
<b>168</b>	I.B.E.W. LOCAL #681	Wichita Falls	\$	715,718
<b>169</b>	PARIS DISTRICT	Paris	\$	670,989
<b>170</b>	T & FS EMPLOYEES	Port Arthur	\$	642,196
<b>171</b>	WITCO HOUSTON EMPLOYEES	Rosenberg		*

*\*Credit union was in process of self-liquidation as of 12-31-2022. Liquidation completed 01-02-2023.*

## Comparison of State Credit Union Assessment with NCUA

Asset Level	CUD Assessment	NCUA Operating Fee*	Difference	Percent of NCUA Fee
\$1 Million	\$1,500	\$0	(\$1,500)	100.00%
\$10 Million	\$4,560	\$1,641	(\$2,919)	277.88%
\$25 Million	\$6,660	\$4,102	(\$2,558)	162.36%
\$50 Million	\$10,910	\$8,205	(\$2,705)	132.97%
\$100 Million	\$20,410	\$16,409	(\$4,001)	124.38%
\$250 Million	\$32,410	\$41,023	\$8,613	79.00%
\$500 Million	\$52,410	\$82,045	\$29,635	63.88%
\$1 Billion	\$88,410	\$164,090	\$75,680	53.88%
\$1.5 Billion	\$122,910	\$246,135	\$123,255	49.94%
\$2 Billion	\$157,410	\$328,180	\$170,770	47.96%
\$3 Billion	\$219,410	\$406,318	\$186,908	54.00%
\$4.0 Billion	\$281,410	\$454,138	\$172,728	61.97%
\$5.0 Billion	\$343,410	\$501,958	\$158,548	68.41%

Information effective March 2023. \*Not included in the above calculation is NCUA's Overhead Transfer from NCUSIF, which in FY 2023 equates to 62.4%.