



Texas State-Chartered Credit Union System Profile

Financial Data as of December 31, 2025

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 to provide the public with confidence in the credit union system, and to ensure 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 Texas 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 insurer organizations result in more efficient and less burdensome examinations for Texas 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*

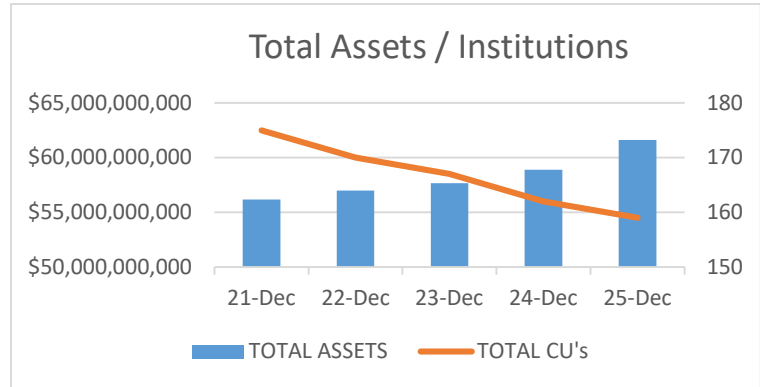
Total Number of Credit Unions	159
Number of Federally Insured Credit Unions	154
Number of Non-Federally Insured Credit Unions	5
Total Number of Credit Union Members	4,102,097
Total Assets	\$61,614,510,476
Total Loans	\$44,364,013,472
Total Shares & Deposits	\$51,536,792,714
Net Income	\$450,723,479
Percent Credit Unions Profitable	89.3%
Net Worth/Total Asset	11.65%
Delinquent Loans/Total Loans	1.01%
Allowance for Loan Losses/Delinquent Loans	104.86%
Allowance for Loan Losses/Total Loans	1.06%
Net Charge-Offs/Average Loans	0.82%
Return on Average Assets	0.75%
Net Operating Expenses/Average Assets	2.99%
Provision for Loan Losses/Average Assets	0.66%
Total Loans/Total Assets	72%
Total Investments/Total Assets	10.57%
Fixed Assets/Total Assets	2.85%
Total Borrowings/Total Shares & Net Worth	4.03%
<i>*Based on the consolidated financial performance reporting as of December 31, 2025.</i>	

HIGHLIGHTS

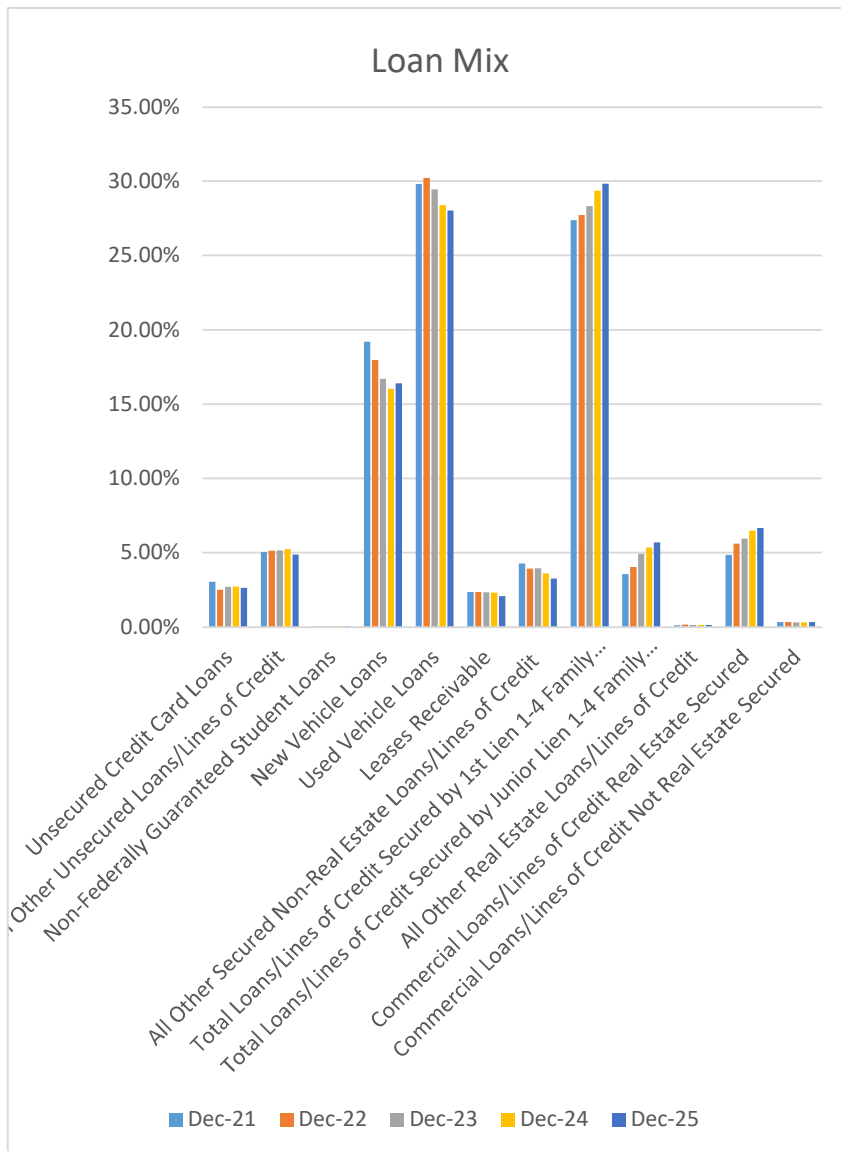
- ◆ **Assets** of state credit unions increased by **\$2.8 billion** or **4.7%** during 2025.
- ◆ **Net Worth** increased by **\$386.4 million** or **5.7%** during 2025.
- ◆ **Loans** increased **\$1.4 billion** or **3.4%** during 2025.
- ◆ **Market Share (Savings & Deposits)** increased **\$1.92 billion** or **3.9%** during 2025.
- ◆ **Investments** increased **\$547.3 million** or **9.2%** during 2025.
- ◆ **Loan Delinquency** increased **\$10.6 million** or **2.4%** during 2025.

Assets

Texas chartered credit unions finished calendar year 2025 with total assets of **\$61.6 billion**, an increase of **\$2.8 billion** from 2024. This represents a **4.7%** annual growth rate, reflecting a moderate increase relative to the **2.1%** growth experienced in 2024.



Loans



Texas chartered credit unions increased total loans by approximately **\$1.4 billion** in calendar year 2025, providing for an annual growth rate of **3.4%**. This level of growth is less than the growth rate for all federal insured credit unions throughout the nation, of **4.6%**. The elevated rate environment has resulted in increased loan yields. This is evidenced by the aggregate yield on average loans of **6.22%** reported by Texas chartered credit unions as of December 31, 2025, marking a **37-basis point** increase over the prior year.

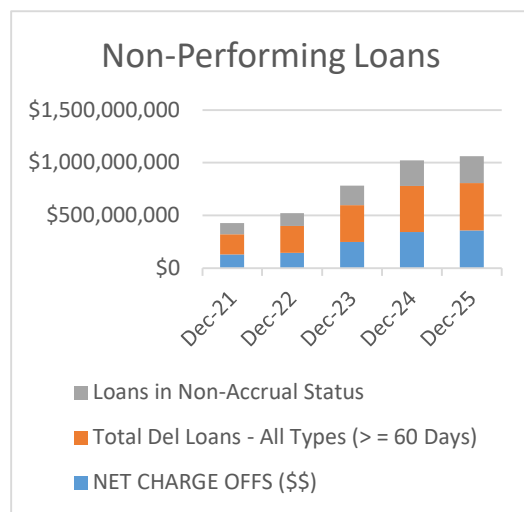
The composition of the **\$44.4 billion** Texas chartered credit union loan portfolio is as follows:

42.3% in real estate-secured loans, **28.0%** in used vehicle loans, **16.4%** in new vehicle loans, **7.5%** in unsecured credit card loans and other types of unsecured credit, and **5.7%** in all other loans. Overall loan growth increased during 2025 with modest increases in real estate and auto loan categories, while decreases were recognized in unsecured and other loans. Indirect lending volume rose in 2025 and was the dominant contributor to overall auto lending growth. Total outstanding indirect loans increased approximately **\$971.0 million** to **\$13.4 billion** during 2025, compared to a decrease of **\$502.9 million** recognized in 2024. For 2025, indirect loans represent **30.1%** of total loans at Texas-chartered credit unions.

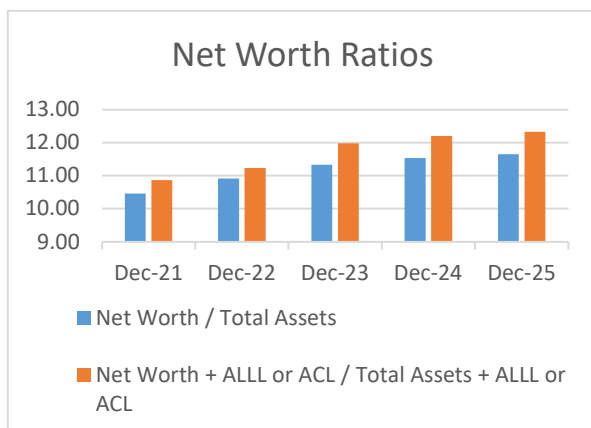
Delinquency and Charge-Offs

Non-performing loans stabilized during 2025. As a percentage of total loans, reportable loan delinquency was **1.01%** as of December 31, 2025, a year over year decrease of **1-basis point**. The Net Charge-Offs to Average Loans ratio also stabilized as evidenced by an increase of **2-basis points** to **0.82%** as of December 31, 2025.

The amount of credit unions' total repossessed and foreclosed assets increased **15.4%**, from **\$53.9 million** to **\$69.3 million**.



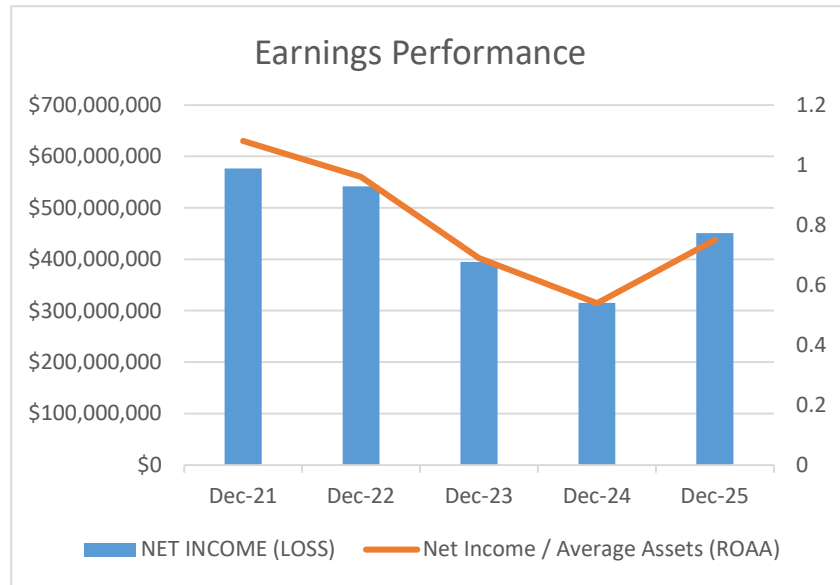
Net Worth



The Net Worth to Total Assets for Prompt Corrective Action Ratio (Net Worth Ratio) increased from **11.53%** to **11.65%** in 2025. Total net worth in dollars rose by **\$386.4 million**, or **5.7%**, to **\$7.18 billion**. The net worth ratio for Texas chartered credit unions is **6 basis points** lower than the average net worth ratio of **11.71%** for federal credit unions located in Texas as of December 31, 2025.

Operating Results

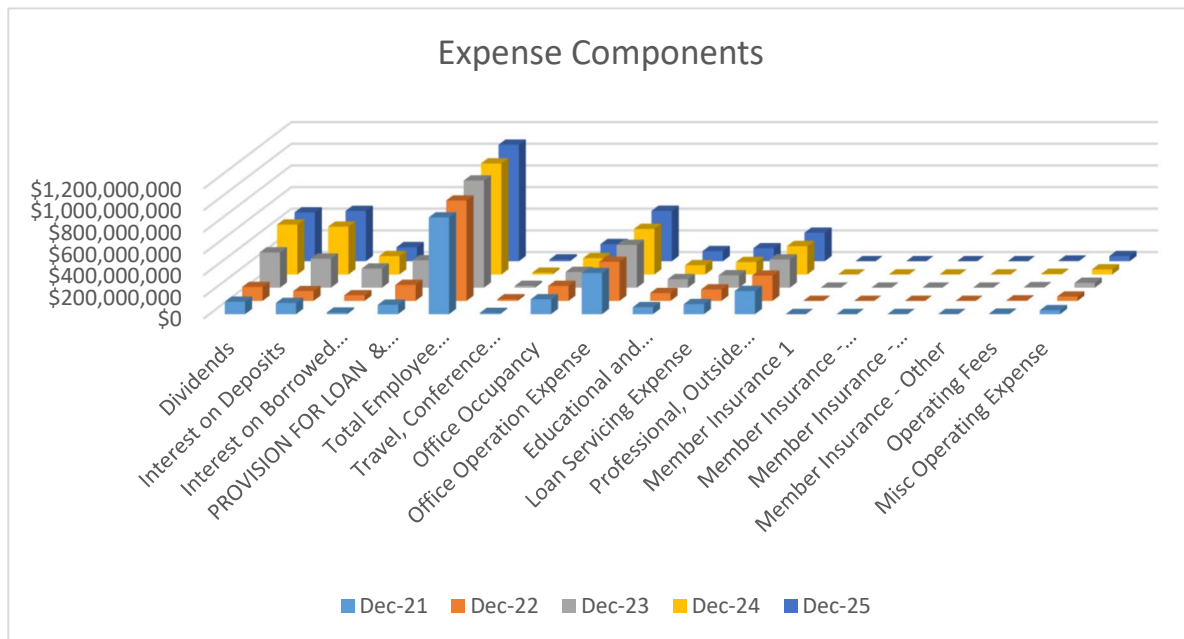
Texas chartered credit unions reported **\$450.7 million** in net income for 2025, an increase of **\$135.3 million**, or **42.9%**, from 2024 earnings of **\$315.4 million**. The **0.75%** Net Income/Average Assets (ROAA) Ratio for Texas chartered credit unions is less than the ROAA of **0.88%** reported by all federally insured credit unions nationwide for 2025.



Overall, **142** or **89.3%** of Texas chartered credit unions were profitable during 2025. The profitable institutions represent **94.4%** of the total assets under supervision.

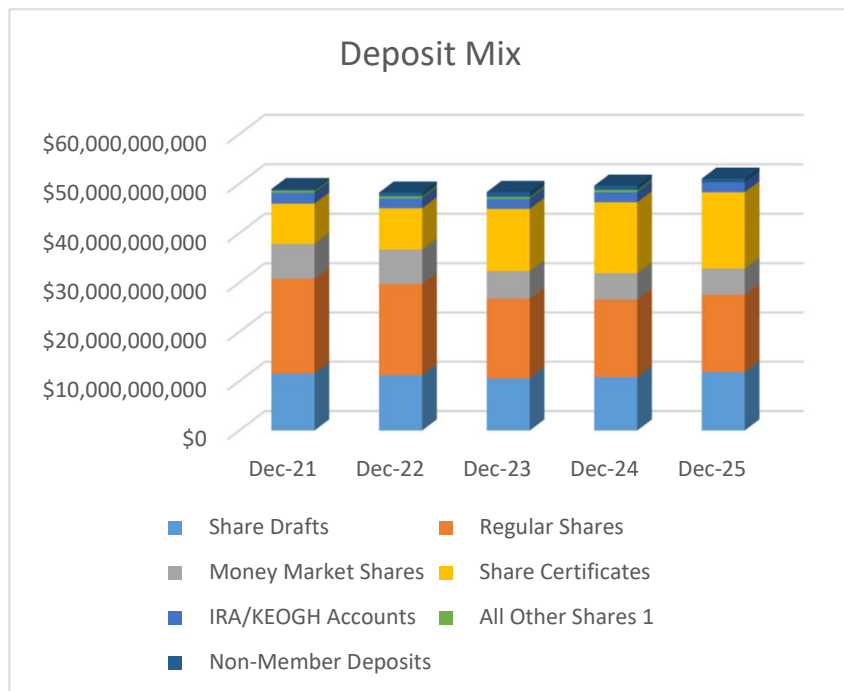
Loan yields continued to increase and cost of funds decreased in 2025, resulting in a **20-basis point increase** in the Gross Income to Average Assets Ratio to **6.79%**. However, the increase in gross income was offset by lower investment yield, increased credit loss expense, and higher operating costs. The increase in the Gross Income to Average Assets was driven by an increase in the Yield on Average Loans which rose by **37 basis points** to **6.22%**. In addition, interest on loans increased by **\$215.1 million**, or **8.6%**. Growth in auto, residential, and commercial real estate loans contributed to the increased loan income.

Also, cost of funds for 2025 of **\$1.05 billion** decreased **2.4%** and went from the largest to second largest portion of Texas chartered credit unions' expenses. The favorable interest income and expense trend lead to a **28 basis point** or **8.5%** increase in Net Interest Margin/Avg. Assets to **3.56%**.



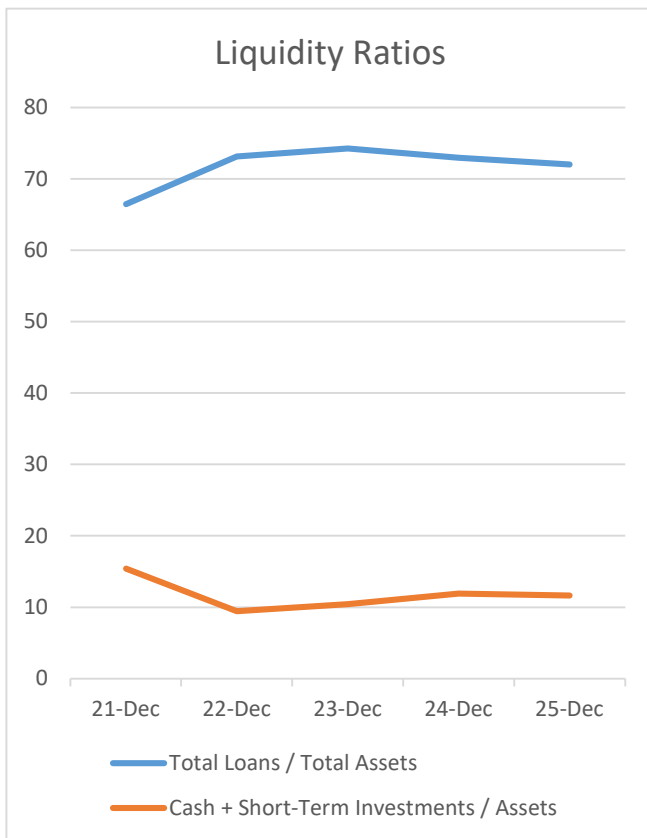
Deposits

In 2025, total shares and deposits increased by **3.9%** to **\$51.5 billion**. The modest growth in this area was attributed to competitive rates attracting savers, membership growth, and a resilient Texas economy.



Total share drafts increased by **9.7%** to **\$11.9 billion**, while total regular shares declined **0.2%** to **\$15.7 billion**. Regular shares represent **30.5%** of total shares, a decrease from the **31.7%** level noted as of year-end 2024. Money market shares declined by **1.7%** to **\$5.3 billion** while higher costs Share Certificate account balances rose by **7.6%** to **\$15.4 billion** as of December 31, 2025.

Liquidity



Cash and other deposits increased by **\$144.5 million**, or **2.4%**, and totaled **\$6.3 billion** as of December 31, 2025. Total short-term investments with maturities of less than one year increased by **\$179.8 million**, or **10.3%**, from 2024. The Cash and Short-Term Investments to Total Assets Ratio (Liquidity Ratio) of **11.63%** represents a slight decrease from the **11.90%** ratio noted as of year-end 2024. Loans now comprise **86.1%** of total shares and **72.0%** of total assets, down slightly from **86.5%** and **72.9%** at year-end 2024. Total borrowing capacity (credit lines) increased by **\$1.2 billion**, or **7.5%**, to **\$17.7 billion** as of December 31, 2025. Outstanding draws against borrowing capacity increased by **\$149.9 million**, or **6.8%**, from year-end 2024.

Number of Credit Unions

Between 2024 and 2025, there was a decline of **three** Texas chartered credit unions from **162** to **159**. There are **52** state-chartered credit unions with assets less than \$25 million, representing **32.7%** of total number of credit unions or **0.88%** of assets under supervision. Institutions over \$1 billion total **19**, representing **11.9%** of Texas charters and **65.1%** of assets under supervision.

Members

Texas chartered credit unions have a total membership of **4,102,097** members as of year-end 2025. Total membership grew by **51,780** in the last twelve months, representing a **1.3%** annual growth rate. The net growth rate realized since year-end 2023 totals 87,718 members for a total member growth of **2.19%** over the last two years.

Number of Offices

Texas chartered credit unions operate **766** offices. In those offices, they employ **10,601** full-time and **636** part-time staff members.

Out-of-State Credit Unions Operating in Texas		
Credit Union	Home Office	Texas Offices
TruWest Credit Union	Arizona	Austin (2), Round Rock (1)
Premier America Credit Union	California	Houston (2)
ECU	Florida	Conroe (1)
Delta Community Credit Union	Georgia	Southlake (1)
Baxter Credit Union	Illinois	San Antonio (1)
Together Credit Union	Missouri	Houston (1), Dallas (1)
Eastman Credit Union	Tennessee	Hallsville (1), Longview (3)
Essential Credit Union	Louisiana	Houston (1), Pasadena (1)
Technology Credit Union	California	Austin (1)
University Credit Union	California	Abilene (1)

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

As of 12/31/25	State Credit Unions	Federal Credit Unions	State Banks
No. of Institutions	159	227	222
Net Worth Ratio	11.65%	11.71%	11.16%
Total Assets	\$61.6 Billion	\$108.2 Billion	\$736.6 Billion
Asset Growth	4.7%	9.1%	-5.8%
Avg. Asset Size	\$387.5 Million	\$476.6 Million	\$3.3 Billion
Net Income	\$450.7 Million	\$803.2 Million	\$8.6 Billion

CREDIT UNION RANKING BY SIZE

2025	Credit Union	Headquarters	Assets
1	TEXAS DOW EMPLOYEES	Lake Jackson	\$5,041,350,277
2	RALLY	Corpus Christi	\$4,713,372,265
3	EECU	Fort Worth	\$4,586,598,539
4	FIRST COMMUNITY	Houston	\$2,977,388,865
5	CREDIT UNION OF TEXAS	Allen	\$2,677,564,965
6	TEXANS	Richardson	\$2,466,528,238
7	TEXAS TRUST	Mansfield	\$2,068,275,830
8	DATCU	Denton	\$1,748,218,527
9	UNITED HERITAGE	Austin	\$1,661,663,320
10	FIRST SERVICE	Houston	\$1,466,652,267
11	EAST TEXAS PROFESSIONAL	Longview	\$1,401,443,061
12	FORT WORTH COMMUNITY	Fort Worth	\$1,286,632,938
13	AMPLIFY	Austin	\$1,252,780,300
14	FIRSTMARK	San Antonio	\$1,238,138,036
15	RAVE FINANCIAL	Beaumont	\$1,194,230,606
16	NEIGHBORHOOD	Dallas	\$1,125,442,186
17	FIVEPOINT	Nederland	\$1,111,030,897
18	VELOCITY	Austin	\$1,067,403,244
19	BRAZOS VALLEY SCHOOLS	Katy	\$1,018,955,528
20	COMMUNITY RESOURCE	Baytown	\$946,949,224
21	SCHLUMBERGER EMPLOYEES	Sugar Land	\$895,589,577
22	TEXAS BAY	Houston	\$890,727,251
23	INTOUCH	Plano	\$817,904,431
24	SMART FINANCIAL	Houston	\$803,543,187
25	TEXELL	Temple	\$773,531,343
26	MEMBERS CHOICE	Houston	\$725,444,189
27	ALLIANCE	Lubbock	\$679,622,342
28	RESOURCE ONE	Dallas	\$655,658,975
29	CITY	Dallas	\$623,208,821
30	UNION SQUARE	Wichita Falls	\$597,516,077
31	EDUCATORS	Waco	\$593,172,530
32	ASSOCIATED CREDIT UNION OF TEXAS	League City	\$570,645,831
33	MY COMMUNITY	Midland	\$536,356,749
34	COASTLIFE	Corpus Christi	\$515,972,617
35	EDUCATION	Amarillo	\$476,791,783
36	PUBLIC EMPLOYEES	Austin	\$437,318,935
37	UNITED TEXAS	San Antonio	\$423,903,654
38	AMERICA'S	Garland	\$413,217,255
39	MCT	Port Neches	\$395,459,031
40	MOBILITY CREDIT UNION	Irving	\$360,256,537
41	FIRST BASIN	Odessa	\$349,958,186
42	GULF	Groves	\$340,408,338

43	FORT WORTH CITY	Fort Worth	\$324,654,719
44	TEXOMA COMMUNITY	Wichita Falls	\$307,645,621
45	UNITY ONE	Fort Worth	\$271,259,560
46	ENERGY CAPITAL	Houston	\$261,546,233
47	SOUTHWEST HERITAGE	Odessa	\$261,066,454
48	INVESTEX	Humble	\$239,621,472
49	CAPITOL	Austin	\$229,809,278
50	WESTEX COMMUNITY	Kermit	\$224,861,981
51	ACCESS COMMUNITY	Amarillo	\$200,748,614
52	MEMBERSOURCE	Houston	\$200,608,502
53	PRIORITY TRUST	Houston	\$189,618,285
54	LONE STAR	Dallas	\$189,240,364
55	MEMBERS FIRST	Kermit	\$186,929,947
56	FIRST CENTRAL	Waco	\$181,130,131
57	LIBERTYONE	Arlington	\$176,613,198
58	RIO GRANDE VALLEY	Harlingen	\$175,046,564
59	COMMUNITY SERVICE	Huntsville	\$164,749,550
60	TEXAS HEALTH	Austin	\$144,365,200
61	MTCU	Midland	\$134,839,560
62	TELCO PLUS	Longview	\$132,791,243
63	EASTEX	Evadale	\$126,202,132
64	UNITED COMMUNITY	Houston	\$124,597,285
65	TARRANT COUNTY'S	Fort Worth	\$122,543,708
66	PRESTIGE COMMUNITY	Dallas	\$118,425,587
67	CENTEX CITIZENS	Mexia	\$114,095,480
68	MEMBERS	Cleburne	\$112,843,638
69	SOUTHWEST 66	Odessa	\$112,339,853
70	TEXAS DPS	Austin	\$98,684,565
71	EDINBURG TEACHERS	Edinburg	\$96,838,840
72	TEXAS BRIDGE	Corpus Christi	\$92,403,460
73	COOPERATIVE TEACHERS	Tyler	\$92,149,838
74	MEMORIAL	Houston	\$87,687,672
75	U. S. EMPLOYEES	Tomball	\$86,642,532
76	METRO MEDICAL	Dallas	\$82,025,698
77	BAYLOR HEALTH CARE SYSTEM	Dallas	\$81,192,059
78	POSTEL FAMILY	Wichita Falls	\$81,120,354
79	FREESTONE	Teague	\$75,410,932
80	SERVICE 1ST	Greenville	\$71,097,218
81	SCOTT AND WHITE EMPLOYEES	Temple	\$71,006,448
82	STAR OF TEXAS	Austin	\$67,326,213
83	WEST TEXAS	Odessa	\$65,525,769
84	DOCHES	Nacogdoches	\$63,143,640
85	MY	Haslet	\$55,242,703
86	BAPTIST	San Antonio	\$53,864,263

87	TRANS TEXAS SOUTHWEST	San Angelo	\$51,845,427
88	CAPROCK SANTA FE	Slaton	\$51,282,378
89	LUBRIZOL EMPLOYEES'	Deer Park	\$49,188,345
90	STAR FINANCIAL	Corpus Christi	\$49,072,145
91	HOUSTON HIGHWAY	Houston	\$47,332,235
92	HOCKLEY COUNTY	Levelland	\$43,343,277
93	TRAVIS COUNTY	Austin	\$42,323,596
94	CABOT COMMUNITY	Pampa	\$41,994,919
95	MESQUITE	Mesquite	\$40,574,078
96	KEYSTONE	Tyler	\$40,559,896
97	ASPIRE	Lufkin	\$38,365,965
98	MATAGORDA COUNTY	Bay City	\$35,740,752
99	BRAZOS STAR	College Station	\$34,923,651
100	BEAUMONT COMMUNITY	Beaumont	\$34,481,157
101	TRINITY VALLEY TEACHERS	Palestine	\$31,597,180
102	UNITED	Tyler	\$30,143,052
103	UNITED ENERGY	Humble	\$28,448,747
104	TYLER CITY EMPLOYEES	Tyler	\$28,186,620
105	DALLAS U.P. EMPLOYEES	Dallas	\$26,717,408
106	CONCHO VALLEY	San Angelo	\$25,049,923
107	SHARED RESOURCES	Pasadena	\$25,012,715
108	TEMPLE SANTA FE COMMUNITY	Temple	\$24,120,477
109	GRAND PRAIRIE	Grand Prairie	\$23,966,415
110	FIRST PRIORITY	Abilene	\$21,550,500
111	LCRA	Austin	\$20,885,793
112	ODESSA EMPLOYEES	Odessa	\$20,221,448
113	CORNER STONE	Lancaster	\$20,054,365
114	BRAZOS COMMUNITY	Alvin	\$20,004,925
115	AMARILLO POSTAL EMPLOYEES	Amarillo	\$19,050,271
116	GERMANIA	Brenham	\$19,021,035
117	SOUTHERN STAR	Houston	\$18,482,864
118	1 ST UNIVERSITY	Waco	\$17,940,513
119	LINKAGE	Waco	\$17,886,927
120	MIDLAND MUNICIPAL EMPLOYEES	Midland	\$17,102,358
121	TXDOT	Abilene	\$16,969,644
122	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	\$16,561,592
123	CEN TEX MANUFACTURING	Brownwood	\$15,586,556
124	REED	Houston	\$15,281,817
125	ALPINE COMMUNITY	Alpine	\$14,344,735
126	CENTRAL TEXAS TEACHERS	Corsicana	\$14,073,988
127	ANGELINA COUNTY TEACHERS	Lufkin	\$12,763,227
128	REEVES COUNTY TEACHERS	Pecos	\$11,119,979
129	P.I.E.	Houston	\$10,894,037
130	VATAT	Austin	\$10,352,250

131	ALAMO CITY	San Antonio	\$9,749,908
132	SWEETEX	Longview	\$9,279,625
133	TEX MEX	Laredo	\$8,234,289
134	PORT OF HOUSTON	Houston	\$7,878,197
135	WHARTON COUNTY TEACHERS	Wharton	\$7,821,538
136	HIGHWAY DISTRICT 19 EMPLOYEES	Atlanta	\$7,346,596
137	GALVESTON GOVERNMENT EMPLOYEES	Galveston	\$6,969,652
138	LIGHT COMMERCE	Houston	\$6,798,044
139	SKEL-TEX	Skellytown	\$6,199,038
140	NCE	Corpus Christi	\$5,785,932
141	COBURN	Beaumont	\$5,592,986
142	PAMPA MUNICIPAL	Pampa	\$5,292,574
143	CORPUS CHRISTI S.P.	Corpus Christi	\$4,929,461
144	MIDWESTERN STATE UNIVERSITY	Wichita Falls	\$4,822,079
145	HIGHWAY DISTRICT 2	Fort Worth	\$4,292,819
146	INTERCORP	Amarillo	\$4,249,372
147	THD DISTRICT 17	Bryan	\$4,220,008
148	OAK FARMS EMPLOYEES	Houston	\$4,151,971
149	HIGHWAY DISTRICT 9	Waco	\$4,093,802
150	EVERMAN PARKWAY	Fort Worth	\$3,913,530
151	UNION PACIFIC EMPLOYEES	Beaumont	\$3,772,191
152	DEL RIO S.P.	Del Rio	\$3,278,066
153	FEDERAL EMPLOYEES	Texarkana	\$3,081,274
154	NAVARRO	Corsicana	\$2,766,296
155	JAFARI NO-INTEREST	Houston	\$2,753,431
156	LEHRER INTERESTS	Garwood	\$2,366,027
157	HIGHWAY EMPLOYEES	Tyler	\$1,878,199
158	AMERICAN BAPTIST ASSOCIATION	Alvin	\$1,758,413
159	PARIS DISTRICT	Paris	\$432,861

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%
\$10 Million	\$4,560	\$1,422	(\$3,138)	320.7%
\$25 Million	\$6,660	\$3,555	(\$3,105)	187.3%
\$50 Million	\$10,910	\$7,110	(\$3,800)	153.5%
\$100 Million	\$20,410	\$14,220	(\$6,190)	143.5%
\$250 Million	\$32,410	\$35,550	\$3,140	91.2%
\$500 Million	\$52,410	\$71,100	\$18,690	73.7%
\$1 Billion	\$88,410	\$142,200	\$53,790	62.2%
\$1.5 Billion	\$122,910	\$213,300	\$90,390	57.6%
\$2 Billion	\$157,410	\$284,400	\$126,990	55.3%
\$3 Billion	\$219,410	\$380,113	\$160,703	57.7%
\$4 Billion	\$281,410	\$421,553	\$140,143	66.8%
\$5 Billion	\$343,410	\$462,993	\$119,583	74.2%

Information effective March 2026. *Not included in the above calculation is NCUA's Overhead Transfer from NCUSIF, which in FY 2025 equates to 61.8%.