Cycle Date: March-2021
Run Date: 05/19/2021
Interval: Annual
Non-Validated

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Parameters: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs) and All Non Fe

 Count of CU :
 176

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
05/19/2021		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Stat	e = 'TX' * Types Includ	ed: All F	ederally Insured State	Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Equivalents	3,286,542,088	2,986,778,242	-9.1	3,696,884,939	23.8	6,756,579,627	82.8	8,879,965,756	31.4
TOTAL INVESTMENTS	5,646,764,267	5,216,425,525			1.8		29.6		
Loans Held for Sale	25,294,514	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3	70,550,859	0.8
Real Estate Loans	9,372,759,484	9,957,174,054			9.9	11,952,429,267	9.2	12,157,078,294	
Unsecured Loans	2,913,973,518	2,965,262,643			2.4		-3.4	2,838,482,793	
Other Loans TOTAL LOANS	17,401,589,349 29,688,322,351	18,680,469,462 31,602,906,159			1.2		4.2		
(Allowance for Loan & Lease Losses or Allowance for	29,688,322,351	31,602,906,159	6.4	32,882,405,962	4.0	34,572,515,012	5.1	34,699,836,628	0.4
Credit Losses on Loans & Lease)	(246,132,672)	(250,593,390)	1.8	(249,025,552)	-0.6	(311,136,710)	24.9	(303,863,802)	-2.3
Land And Building	874,474,724	972,721,190			5.0	1,078,137,014	5.6	1,088,772,264	
Other Fixed Assets	173,658,210	192,969,281	-	211,808,714	9.8	234,665,485	10.8	235,446,500	
NCUSIF Deposit	315,309,027	328,511,209			4.1	385,257,364	12.7	387,095,745	
All Other Assets	768,967,983	835,698,967	1	924,510,529	10.6		11.5		
TOTAL ASSETS	40,533,200,492	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,205	14.7	53,596,848,039	5.7
LIABILITIES & CAPITAL:									
Dividends Payable	9,737,727	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1	6,010,424	-4.5
Notes & Interest Payable	1,045,200,737	1,337,290,150	27.9	952,032,270	-28.8	840,380,786	-11.7	724,532,240	-13.8
Accounts Payable & Other Liabilities/3	565,381,556	523,166,204	-7.5	578,225,499	10.5	576,326,101	-0.3	637,700,159	10.6
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth ^{/4}	300,000	0	-100.0	0	N/A	0	N/A	0	,
Share Drafts	7,181,931,310	7,331,628,689		7,695,032,688	5.0	9,938,455,281	29.2	10,884,223,795	
Regular shares	13,252,887,441	13,305,425,739			2.2	16,779,133,513	23.4	18,466,681,649	
All Other Shares & Deposits	14,441,488,674	15,033,192,345				17,416,615,268	4.9		
TOTAL SHARES & DEPOSITS	34,876,307,425	35,670,246,773			6.2	44,134,204,062	16.5		
TOTAL LIABILITIES /5	1,620,620,020	1,869,910,882				45,557,204,778	15.5		
Regular Reserve	457,310,228	464,372,541			0.5		-0.1	466,210,369	
Other Reserves	165,741,868	147,528,936				249,070,046	28.2	207,263,443	
Undivided Earnings TOTAL EQUITY	3,413,220,951	3,759,253,865		4,116,944,925	9.5		7.6 7.6		
TOTAL EQUITY TOTAL LIABILITIES, SHARES, & EQUITY	4,036,273,047 40,533,200,492	4,371,155,342 41,911,312,997			9.3 5.5	5,143,261,427 50,700,466,205	14.7	5,223,872,628 53,596,848,039	
INCOME & EXPENSE	40,555,200,492	41,911,312,991	3.4	44,210,237,030	5.5	50,700,400,205	14.7	55,590,646,039	3.7
Loan Income*	1,345,983,013	1,477,771,660	9.8	1,621,618,493	9.7	1,674,281,074	3.2	413,172,628	-1.3
Investment Income*	126,904,159	158,523,987			21.2	124,424,006	-35.3	21,600,658	
Other Income*	662,755,099	738,246,588			4.0	772,490,244	0.6	, ,	
Total Employee Compensation & Benefits*	715,073,652	753,199,434			6.4	836,403,012	4.4	215,713,505	
NCUSIF Premiums Expense *	-12,979		-4,002.6			5,753	133.6	0	
Total Other Operating Expenses*	733,203,623	800,047,512	9.1	857,989,829	7.2	866,846,202	1.0	222,348,808	2.6
Non-interest Income & (Expense)*	28,471,201	4,466,725	-84.3	16,788,281	275.9	36,119,010	115.1	29,611,198	227.9
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss									
Expense*	246,191,245	213,515,457	-13.3	221,860,143	3.9	253,985,136	14.5	32,474,374	
Cost of Funds*	196,301,291	250,488,904	27.6	338,768,998	35.2	317,424,414	-6.3	62,806,408	-20.9
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	273,343,661	361,757,653				N/A	40.4	N/A	
Net Income (Loss)*	273,356,640	362,290,135				332,649,817	-12.1	127,353,225	
TOTAL CU's	186	183	-1.6	179	-2.2	176	-1.7	176	0.0
* Income/Expense items are year-to-date while the related %change r	atios are annualized.								-
# Means the number is too large to display in the cell	Defere NOUGE Of-1 "	tion Evenes - E S	ombs = 00 f	O femueral NOVICE C: : "	izatio: !:	ama if any is surficient.			
¹ Prior to September 2010, this account was named Net Income (Loss ² Prior to September 2010, this account was named NCUSIF Stabiliza									
and NCUSIF Premiums.	non Expense. For Decenii.	Joi 2010 and IUI wald, IIII	o account l	noraces remporary corpo	ale 00 3	шынданын ширепье			
³ March 2014 and forward includes "Non-Trading Derivative Liabilities									
⁴ December 2011 and forward includes "Subordinated Debt Included in	n Net Worth."								
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and De	posits.							1. Summary	Financial

		Key Ra	atios ⁷						
Return to cover		For Charter :							
05/19/2021		Count of CU:	176						
Credit Union: N/A	No Of Credit Unio	n In Peer Group :	N/A						
Peer Group Number: Custom		Asset Range :	N/A						
					Dec-2020			Mar-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Mar-2021	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS									
let Worth / Total Assets ⁵	10.30	10.82	11.11	10.36	N/A	N/A	10.04	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
let Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	10.85	11.36	11.61	10.91	N/A	N/A	10.55	N/A	N/A
RBNW Requirement ⁶	958.84	942.20	913.43	879.07	N/A	N/A	886.67	N/A	N/A
GAAP Equity / Total Assets	9.96	10.43	10.81	10.14	N/A	N/A	9.75	N/A	N/A
oss Coverage	17.25	16.36	15.41	13.33	N/A	N/A	10.66	N/A	N/A
ASSET QUALITY RATIOS Delinquent Loans / Total Loans	0.89	0.75	0.71	0.75	N/A	N/A	0.58	N/A	N/A
Delinquent Loans / Total Loans Delinquent Loans / Net Worth	6.29	5.22	4.74	4.91	N/A N/A	N/A N/A	3.74	N/A N/A	N//
Rolling 12 Month Net Charge Offs / Average Loans ²	0.75	0.68	0.69	0.57	N/A N/A	N/A N/A	0.52	N/A N/A	N//
Delinquent Loans + Net Charge-Offs / Average Loans	1.69	1.45	1.42	1.33	N/A N/A	N/A N/A	1.11	N/A N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.07	0.07		N/A	0.06	N/A	N//
ALIGH HOLE GHOLLING ASSERS / TOTAL ASSERS	0.07	0.07	0.07	0.07	IN/A	IN/A	0.00	IN/A	IN//
IANAGEMENT RATIOS									
Net Worth Growth ¹	10.62	8.64	8.23	7.01	N/A	N/A	9.72	N/A	N/A
Share Growth ¹	9.59	2.28	6.23	16.47	N/A	N/A	26.02	N/A	N/A
oan Growth ¹	11.95	6.45	4.05	5.14	N/A	N/A	1.47	N/A	N//
sset Growth ¹	10.21	3.40	5.49	14.68	N/A	N/A	22.85	N/A	N/A
nvestment Growth ¹	5.17	-8.57	10.07	51.17	N/A	N/A	84.29	N/A	N/A
Membership Growth ¹	5.72	3.29	2.96	1.75		N/A	5.09	N/A	N/A
	52	0.20	2.00	0			0.00		
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.71	0.88	0.88	0.70	N/A	N/A	0.98	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.87	0.87	0.65	N/A	N/A	0.76	N/A	N/A
Operating Expenses / Average Assets ¹	3.75	3.77	3.85	3.59	N/A	N/A	3.36	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.64	0.52	0.52	0.54	N/A	N/A	0.25	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	73.24	75.40	74.38	68.19	N/A	N/A	64.74	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.18	10.90	11.60	16.87	N/A	N/A	19.89	N/A	N/A
Exam date ratios are annualized.									
Exam Date Ratio is based on Net Charge Offs over the last 12 month									
This ratio relies on maturity distribution of investments reported per 53	300 instructions. Thus,	the maturity distributio	n could be based on the	e repricing interval and	not the actual ma	turity of the inve	stment.		
Applicable for credit unions under \$100 million.									
For periods after March 2020, Assets in the denominator excludes Sn				0		e Bank Paychecl	k Protection Program L	ending Facility.	
Applies only if total assets are greater than \$50 million and the RBNW					ection 702.103).				
The FPR was recently reorganized resulting in some ratios being relo	cated but not deleted. T	he ratio you are lookin	g for may be on the His	torical Ratios tab.					

Return to cover			ental Ratios		
		For Charter :			
05/19/2021 CU Name: N/A		Count of CU : Asset Range :	176 N/A		
Peer Group: N/A	· '		Region: Natio	n * Peer Grou	p: All * State
	Count of CU in				
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Mar-2021
OTHER DELINQUENCY RATIOS ¹	Dec-2017	Dec-2016	Dec-2019	Dec-2020	War-2021
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.26	1.59	1.51	1.08	0.90
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally	0.62	0.81	0.59	0.33	0.28
Guaranteed Student Loans New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55	0.52	0.46	0.22
Used Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55 0.75	0.66	0.46	0.33
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.70	0.75	0.60	0.50	0.36
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.40	0.40	0.26	0.17	0.14
All Other Loans >= 60 Days / Total All Other Loans	1.05	1.16	0.96	0.83	0.65
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	47.74	00.00	00.04	00.00	00.05
Secured by RE Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	17.74	28.62	33.24	23.06	23.25
Participation Loans Delinquent >= 60 Days / Total Mullect Loans	0.67 0.73	0.67 0.59	0.59 0.42	0.50 0.79	0.35 0.75
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.05	2.91	1.71	2.39	2.86
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.62	1.67	1.31	1.72	1.80
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	13.41	38.35	38.90	59.74	47.48
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	93.60	105.81	107.00	120.59	150.99
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.23	0.73	0.65	1.03	0.79
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st					
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.83	0.63	1.78	2.37	2.39
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.29	0.49	0.50	0.43	0.24
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.25	0.43	0.31	0.43	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int					
Only and Pmt Opt First & Other RE Loans	0.06	0.12	0.17	0.10	80.0
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.97	11.21	15.19	19.31	19.72
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	10.23	10.64	0.00	15.74	21.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.20	2.06	2.09	2.07	1.90
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.16	0.68	0.74	1.08	0.87
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	8.69	8.06	6.23
* Net Charge Offs - Credit Cards / Avg Credit Card Loans * Net Charge Offs - Nep Federally Convented Student Leans / Avg Nep Federally Convented	2.75	2.69	2.91	2.59	2.33
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.20	0.84 0.66	1.62 0.66	0.49 0.58	0.18
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.77	0.00	0.00	0.03	0.40
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.02	0.03	0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.02	0.07	0.04	0.01	0.07
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest					
Only and Payment Option First & Other RE Loans	-0.02	0.03	0.05	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable * Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.59	0.65	0.38 0.70	0.22	0.32
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.84 0.24	0.67 0.31	0.70	0.67 0.15	0.55
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.24	0.04	0.46	0.15	0.14
SPECIALIZED LENDING RATIOS	0.01	0.01	0.00	0.20	0.01
Indirect Loans Outstanding / Total Loans	31.63	31.89	30.72	30.83	30.85
Participation Loans Outstanding / Total Loans	2.03	2.40	2.78	2.78	2.77
Participation Loans Purchased YTD / Total Loans Granted YTD	2.20	2.13	1.86	1.60	1.70
* Participation Loans Sold YTD / Total Assets	0.27	0.67	0.92	0.52	0.75
Total Commercial Loans / Total Assets 2	2.69	2.81	3.27	3.26	3.16
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.89	0.83	1.62	0.45	1.01
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.00	0.00	1.02	0.10	1.01
Student Loans	37.98	45.64	36.43	35.26	39.70
REAL ESTATE LENDING RATIOS		24.5	21	20.5-	
Total Fixed Rate Real Estate / Total Assets	20.46	21.01	21.77	20.92	20.27
Total Fixed Rate Real Estate / Total Loans Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	27.93	27.87	29.27	30.67	31.31 29.31
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	17.34 22.42	16.86 22.43	22.35 22.65	31.35 32.23	29.31
Interest Only & Payment Option First & Other RE / Total Assets	0.42	0.54	0.82	0.87	0.84
Interest Only & Payment Option First & Other RE / Net Worth	4.11	5.02	7.41	8.40	8.35
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.21	0.26	0.31	0.39	0.43
Unused Commitments / Cash & ST Investments	73.27	85.65	84.06	53.06	44.92
Complex Assets / Total Assets	10.95	10.08	10.84	11.92	11.60
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.50	31.35	31.59	30.64	29.38
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
	1				
# Means the number is too large to display in the cell The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requi	rements for trouble	ed debt restructur	ed (TDR) loans		

		Uiotorio	al Ratios ^{/6}						
Return to cover		For Charter :							
05/19/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Natio	n * Poor Grou	o: All * Stato =	'TY' * Types I	ncluded: All F	odorally lne	urod Stato
reel Gloup. N/A		Citteria .	Region. Natio	ii reel Glou	p. All State -	· IX Types I	ilciuueu. Ali i	ederally lits	ireu State
	ount of CU in	Peer Group :	N/A		Dec-2020			Mar-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Mar-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate									
FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments -									
Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided									
earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A		10.36	N/A	N/A	10.04		N/A
Solvency Evaluation (Estimated)	111.57	112.25		111.65	N/A	N/A	111.11	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.89	5.52	5.07	5.92	N/A	N/A	5.64	N/A	N/A
ASSET QUALITY * Not Charge Offe / Average Learns	0.75	0.00	0.00	0.57	k1/A	B1/A	0.40	B1/A	\$1/A
* Net Charge-Offs / Average Loans	0.75 99.21	0.68 98.75		0.57 101.31	N/A	N/A	0.46 94.83		N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.					N/A N/A	N/A N/A			N/A
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets ³	-1.31 0.65	-2.32 0.57	0.12 0.53	1.47 0.51	N/A N/A	N/A N/A	-0.16 0.38		N/A N/A
EARNINGS	0.05	0.57	0.53	0.51	IN/A	IN/A	0.38	IN/A	IN/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.71	0.88	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.52	5.76		5.42	N/A	N/A	4.84	N/A	N/A
* Yield on Average Loans 4	4.79	4.82		4.95	N/A	N/A	4.76		N/A
* Yield on Average Investments	1.52	1.94		1.15	N/A	N/A	0.60		N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.79		1.63	N/A	N/A	1.51	N/A	N/A
* Cost of Funds / Avg. Assets	0.51	0.61	0.79	0.67	N/A	N/A	0.48		N/A
* Net Margin / Avg. Assets	5.02	5.15		4.75	N/A	N/A	4.36		N/A
* Net Interest Margin/Avg. Assets	3.30	3.36		3.12	N/A	N/A	2.85		N/A
Operating Exp./Gross Income	67.81	65.39		66.24	N/A	N/A	69.41	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹	2.81	3.06	<u> </u>	2.86	N/A	N/A	2.72		N/A
* Net Operating Exp. /Avg. Assets	2.72	2.75		2.78	N/A	N/A	2.65	N/A	N/A
ASSET / LIABILITY MANAGEMENT	2.12	2.70	2.01	2.70	14// (14// (2.00	14/7	14/7 (
Net Long-Term Assets / Total Assets	28.20	28.18	28.58	28.89	N/A	N/A	29.32	N/A	N/A
Reg. Shares / Total Shares & Borrowings	36.89	35.95		37.31	N/A	N/A	38.69		N/A
Total Loans / Total Shares	85.12	88.60		78.33	N/A	N/A	73.82		N/A
Total Shares, Dep. & Borrs / Earning Assets	93.92	93.86		94.50	N/A	N/A	94.58		N/A
Reg Shares + Share Drafts / Total Shares & Borrs	56.89	55.76	54.80	59.41	N/A	N/A	61.49	N/A	N/A
Borrowings / Total Shares & Net Worth	2.68	3.33		1.70	N/A	N/A	1.38	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	3.26	2.65	2.08	2.00	N/A	N/A	2.02	N/A	N/A
Borrowers / Members	55.90	56.07	54.79	53.55	N/A	N/A	52.01	N/A	N/A
Members / Full-Time Empl.	364.20	367.50	370.85	378.28	N/A	N/A	384.09	N/A	N/A
Avg. Shares Per Member	\$9,343	\$9,251	\$9,545	\$10,926	N/A	N/A	\$11,490	N/A	N/A
Avg. Loan Balance	\$14,228	\$14,619		\$15,982	N/A	N/A	\$16,308	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$69,770	\$71,791	\$74,861	\$78,326	N/A	N/A	\$81,012	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no an	nualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percen				cycle.					
Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The p the entire range of ratios. A high or low ranking does not imply good or bad pe conclusions as to the importance of the percentile rank to the credit union's fin	in key areas of ercentile ranking erformance. How	performance. To assigned to the rever, when revie	o arrive at the per credit union is a r	centile ranking, a	elative standing	of that ratio in			
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a	assets did not inc	lude repossesse	ed vehicles.						
Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded	USIF Stabilization								
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising		reporting require	ements for trouble	d debt restructu	ed (TDR) loans.				
This policy change may result in a decline in delinquent loans reported as of		b 00:11) 4h '					0-1-	
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the	e denominator. P	rior to June 2019	e, the numerator r	nay or may not h	ave included int	erest income on	Loans Held for	sale.	

05/19/2021 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A	Count		Region:	Nation * Peer Group:	All * Stat	e = 'TX' * Types Includ	led: All Fe	derally Insured State	Credit
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
ASSETS									
CASH:	075 700 110	070 700 440	0.0	000 447 000	4.0	200 040 000	50.0	F10.070.110	10
Cash On Hand Cash On Deposit	375,729,113 2,812,229,834	378,768,412 2,579,845,031		396,117,390 3,253,767,633	4.6 26.1	620,916,236 5,878,838,695	56.8 80.7	543,072,110 8,023,301,751	
Cash Equivalents	98,583,141	28,164,799		46,999,916		256,824,696	446.4	313,591,895	
TOTAL CASH & EQUIVALENTS	3,286,542,088			3,696,884,939	23.8	6,756,579,627	82.8	8,879,965,756	
TOTAL ONOTINE ENGLISHED	0,200,012,000	2,000,110,212	0.1	0,000,001,000	20.0	0,700,070,027	02.0	0,070,000,700	1
INVESTMENTS:									1
Trading Securities	32,748,616	32,252,047	-1.5	35,145,391	9.0	N/A		N/A	
Available for Sale Securities	2,471,292,389	2,307,793,234	-6.6	2,207,097,597	-4.4	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses									
if ASC 326 has been adopted	1,492,912,517	1,353,052,943		1,417,340,366	4.8	0	-100.0	0) N/.
Equity Securities	N/A	N/A		99,404,609		89,607,033	-9.9	90,843,698	
Trading Debt Securities	N/A	N/A		26,289,333		69,321,654	163.7	69,118,485	
Available-for-Sale Debt Securities	N/A	N/A		153,712,495		3,430,811,148	2,132.0	3,903,913,636	
Held-to-Maturity Debt Securities, net of Allowance for Credit Deposits in Commercial Banks, S&Ls, Savings Banks	N/A 1,175,490,530	N/A 1,024,175,413		211,000 935,281,901	-8.7	1,874,702,518 983,735,126	888,384.6 5.2	2,017,948,372 937,073,785	
Loans to, Deposits in, and Investments in Natural	1,170,490,030	1,024,175,413	-12.9	935,261,90T	-0.7	903,735,126	5.2	931,013,185	-4.
Person Credit Unions ²	221,824,924	243,273,642	9.7	244,756,307	0.6	206,772,582	-15.5	209,180,845	5 1.
Total MCSD/Nonperpetual Contributed Capital and	221,024,824	240,210,042	5.1	244,730,307	0.0	200,112,302	-10.0	203,100,040	
PIC/Perpetual Contributed Capital	23,989,366	24,705,759	3.0	24,712,214	0.0	25,190,744	1.9	25,190,744	0.
All Other Investments in Corporate Cus	16,834,313				-22.5	49,525,234	207.5	31,301,653	
All Other Investments ²	211,671,612	210,385,826		151,709,557	-27.9	154,152,037	1.6	141,537,530	
TOTAL INVESTMENTS	5,646,764,267	5,216,425,525	-7.6		1.8	6,883,818,076	29.6	7,426,108,748	
					100.0				
LOANS HELD FOR SALE	25,294,514	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3	70,550,859	0.
LOANS AND LEASES:									
Unsecured Credit Card Loans	1,179,842,464	1,215,215,932		1,222,420,395	0.6	1,122,143,272	-8.2	1,063,919,604	
All Other Unsecured Loans/Lines of Credit	1,724,089,599				3.7	1,800,404,064	-0.1	1,761,169,526	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only) Non-Federally Guaranteed Student Loans	10.044.455	-		10 424 754	N/A 4.7	13,293,691	N/A 6.9	42 202 662	N/.
New Vehicle Loans	10,041,455 6,788,742,341			12,434,751 7,206,505,655	-1.5	7,198,369,743	-0.1	13,393,663 7,148,120,716	
Used Vehicle Loans	8,548,987,367	9,134,428,959			3.2	10,026,519,775	6.3	10,103,553,641	
Leases Receivable	574,623,557	600,213,031			10.7	766,612,687	15.4	788,378,349	
All Other Secured Non-Real Estate Loans/Lines of Credit ³	1,399,825,692				-2.6	1,572,812,479	5.6	1,551,843,806	
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family	7	, , , , , , , ,		,, .,		,, ,, ,		,,	†
Residential Properties ³	6,920,159,042	7,571,331,735	9.4	8,225,736,957	8.6	9,055,189,318	10.1	9,234,364,938	3 2.
Total Loans/Lines of Credit Secured by Junior Lien 1-4									
Family Residential Properties 3	1,071,609,284				5.6	1,322,880,533	-2.3	1,304,495,919	
All Other Real Estate Loans/Lines of Credit 3	379,858,987	26,705,029			22.3	39,947,762	22.3	37,338,433	
Commercial Loans/Lines of Credit Real Estate Secured 3	1,001,132,171	1,077,874,358		1,333,884,566	23.8	1,534,411,654	15.0	1,580,879,004	
Commercial Loans/Lines of Credit Not Real Estate Secured 3	89,410,392	101,780,539		111,133,498	9.2	119,930,034	7.9	112,379,029	
TOTAL LOANS & LEASES	29,688,322,351	31,602,906,159	6.4	32,882,405,962	4.0	34,572,515,012	5.1	34,699,836,628	3 0.
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(246,132,672)	(250,593,390)	1.8	(249,025,552)	-0.6	(311,136,710)	24.9	(303,863,802)) -2.
Foreclosed Real Estate	8,107,277	10,739,953		10,358,605	-3.6	18.498.352	78.6	18,811,655	
Repossesed Autos	16,946,898	17,067,334		18,024,402	5.6	14,581,037	-19.1	13,743,634	
Foreclosed and Repossessed Other Assets	1,739,892	1,514,210		1,066,682	-29.6	1,270,859	19.1	1,516,926	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	26,794,067	29,321,497		29,449,689	0.4	34,350,248	16.6	34,072,215	
Land and Building	874,474,724	972,721,190		1,020,977,457	5.0	1,078,137,014	5.6	1,088,772,264	
Other Fixed Assets	173,658,210	192,969,281		211,808,714	9.8	234,665,485	10.8	235,446,500	
NCUA Share Insurance Capitalization Deposit	315,309,027	328,511,209		341,831,322	4.1	385,257,364	12.7	387,095,745	5 0.
Identifiable Intangible Assets	13,249,303	13,830,597				2,867,706	-74.1	2,704,179	
Goodwill	3,353,681	3,160,937		4,744,030	50.1	4,711,876	-0.7	4,703,836	
TOTAL INTANGIBLE ASSETS	16,602,984					7,579,582	-52.1	7,408,015	
Accrued Interest on Loans	88,067,608					109,627,294	5.9	99,412,055	
Accrued Interest on Investments	13,573,929					16,338,420	6.1	16,154,328	
Non-Trading Derivative Assets	633 030 305	-,		760 200 604		962 712 007	N/A	816,542	
All Other Assets TOTAL OTHER ASSETS	623,929,395 725,570,932	682,432,842 789,385,936		760,300,604 879,241,035	11.4 11.4	862,712,987 988,678,701	13.5 12.4	955,072,186 1,071,455,111	
TOTAL ASSETS TOTAL CU's	40,533,200,492 186				5.5 -2.2	50,700,466,205 176	14.7 -1.7	53,596,848,039 176	
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OTHER RE OWNED PRIOR TO 2004									+
									1

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
05/19/2021		Count of CU :	176						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'TX' * Types Incl	uded: All	Federally Insured Sta	te Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	. N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	4 045 000 707	1 227 200 450	27.0	050 000 070	20.0	040 200 700	11.7	724,532,240	10.0
Borrowing Repurchase Transactions	1,045,200,737			952,032,270 0		840,380,786 0		724,532,240	-13.8 N/A
Subordinated Debt	0			0		0		0	N/A N/A
Uninsured Secondary Capital and	U	U	IN/A	U	IN/A	U	IN/A	U	IN/A
Subordinated Debt Included in Net Worth ³	300,000		-100.0		N/A	0	NI/A	0	N/A
	300,000							0	N/A N/A
Non-Trading Derivative Liabilities			. 4//	1,398		6 202 020		0	-4.5
Accrued Dividends and Interest Payable Accounts Payable & Other Liabilities	9,737,727				2.6 10.5	6,293,829 576,326,101	-35.1 -0.3	6,010,424 637,700,159	10.6
Allowance for Credit Losses on Off-Balance Sheet Credit	565,381,556	523,100,204	-1.5	576,224,101	10.5	5/0,320,101	-0.3	037,700,159	10.0
Exposure	N/A	N/A		0		0	N/A	0	N/A
	IN/A	IN/A		U		U	IN/A	0	IN/A
SHARES AND DEPOSITS			1						
Share Drafts	7,181,931,310	7,331,628,689	2.1	7.695.032.688	5.0	9.938.455.281	29.2	10,884,223,795	9.5
Regular Shares	13,252,887,441			,, ,		16,779,133,513		18,466,681,649	10.1
Money Market Shares	5,386,666,298				-0.5	5,909,355,397		6,279,111,006	6.3
Share Certificates	6,430,272,548				17.2	8,453,059,787	-0.1	8,328,623,251	-1.5
IRA/KEOGH Accounts	2,134,867,627			2,148,537,471	2.8	2,200,191,696		2,206,188,989	0.3
All Other Shares ¹	152,467,523					386,210,540		429,389,238	11.2
	337,214,678					467,797,848			-12.2
Non-Member Deposits TOTAL SHARES AND DEPOSITS								410,514,660 47,004,732,588	
	34,876,307,425					44,134,204,062	16.5		6.5
TOTAL LIABILITIES 4	1,620,620,020	1,869,910,882	15.4	39,432,258,994	2,008.8	45,557,204,778	15.5	48,372,975,411	6.2
EQUITY:	0.440.000.054	0.750.050.005	40.4	4 440 044 005	0.5	4 400 040 045	7.0	4 500 005 000	
Undivided Earnings	3,413,220,951			4,116,944,925		4,428,019,815		4,502,835,830	1.7
Regular Reserves	457,310,228	464,372,541	1.5	466,784,165	0.5	466,171,566	-0.1	466,210,369	0.0
Appropriation For Non-Conforming Investments						•			
(SCU Only)	0	-	,		-	0	N/A	0	N/A
Other Reserves	212,170,513		+			245,984,532		251,337,759	2.2
Equity Acquired in Merger	95,482,133					117,244,915		117,153,837	-0.1
Miscellaneous Equity	146,803			146,576		152,386	4.0	152,386	0.0
Accumulated Unrealized G/L on AFS Securities	-32,794,054	-54,726,257	-66.9	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
,	0			0		0		-1,395,945	N/A N/A
Accumulated Unrealized G/L on Cash Flow Hedges Accumulated Unrealized Gains (Losses) on Available for Sale	U	U	IN/A	U	IN/A	U	IN/A	-1,393,945	N/A
Debt Securities 5	NI/A	NI/A		2 002 507		40 540 007	1,667.1	0.407.050	-112.3
	N/A		4.0	2,803,587	24.2	49,542,267		-6,107,353	
Other Comprehensive Income	-109,263,527		+			-163,854,054	-18.5	-153,877,241	6.1 N/A
Net Income						0	_	47,562,986	
EQUITY TOTAL	4,036,273,047	4,371,155,342	8.3	4,777,998,036	9.3	5,143,261,427	7.6	5,223,872,628	1.6
TOTAL QUARTO & FOURTY	00.040.500.470	10.014.400.445	0.0	40.070.000.400	0.0	40.077.405.400	45.5	E0 000 00E 040	0.0
TOTAL SHARES & EQUITY	38,912,580,472	40,041,402,115	2.9	42,670,296,492	6.6	49,277,465,489	15.5	52,228,605,216	6.0
TOTAL LIABILITIES SUABES & FOURTY	40 500 000 400	44 044 040 007	0.4	44.040.057.000		F0 700 400 00F	447	50 500 040 000	
TOTAL LIABILITIES, SHARES, & EQUITY	40,533,200,492	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,205	14.7	53,596,848,039	5.7
NOVA 11011777 0 4 1/1100 2									
NCUA INSURED SAVINGS ²	4 0 40 705 0 40	0.440.457.557		0.407.070.070	40.5	0.000.400.000	00.5	0.400.000.000	F 0
Uninsured Shares	1,943,765,340					3,022,483,989		3,190,269,823	5.6
Uninsured Non-Member Deposits	8,522,731					78,065,679		77,854,081	-0.3
Total Uninsured Shares & Deposits	1,952,288,071				18.9	3,100,549,668		3,268,123,904	5.4
Insured Shares & Deposits	32,148,365,105					40,055,204,703		42,694,518,138	6.6
TOTAL NET WORTH	4,177,582,942	4,538,461,667	8.6	4,911,790,716	8.2	5,256,184,493	7.0	5,383,864,445	2.4
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PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE		K SHARES FOR SHORT	FORM FIL	EKS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000									
December 2011 and forward includes "Subordinated Debt Included in Net W									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Depos									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS	dedt securities.							6. l	_iabShEquity

		Income Statem	ent						
Return to cover		For Charter :							
05/19/2021		Count of CU :	176						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	= 'TX' * Types Include	d: All Fe	derally Insured State (Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	1,346,333,034	1,478,249,746	9.8	1,622,226,148	9.7	1,674,918,166	3.2	413,173,921	-1.3
Less Interest Refund	(350,021)	(478,086)	36.6	(607,655)	27.1	(637,092)	4.8	(1,293)	-99.2
Income from Investments	124,442,023	159,376,046	28.1	183,814,825	15.3	117,137,940	-36.3	21,600,658	-26.2
Income from Trading	2,462,136	-852,059	-134.6	N/A		N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and									
Trading Debt Securities	N/A	N/A		8,381,812		7,286,066	-13.1	N/A	
TOTAL INTEREST INCOME	1,472,887,172	1,636,295,647	11.1	1,813,815,130	10.8	1,798,705,080	-0.8	434,773,286	-3.3
INTEREST EXPENSE:									
Dividends	95,807,196	117,795,792	23.0	160,865,137	36.6	151,397,881	-5.9	30,872,929	-18.4
Interest on Deposits	78,712,134	100,142,141	27.2	144,876,140	44.7	145,588,278	0.5	28,209,048	-22.5
Interest on Borrowed Money	21,781,961	32,550,971	49.4	33,027,721	1.5	20,438,255	-38.1	3,724,431	-27.1
TOTAL INTEREST EXPENSE	196,301,291	250,488,904	27.6	338,768,998		317,424,414		62,806,408	-20.9
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT	,			222,122,122		¥ , . <u>_</u> . ,		,,	
LOSS EXPENSE	246,191,245	213,515,457	-13.3	221,860,143	3.9	253,985,136	14.5	32,474,374	-48.9
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS		-,,-		, ,				- , , , -	
EXPENSE	1,030,394,636	1,172,291,286	13.8	1,253,185,989	6.9	1,227,295,530	-2.1	339,492,504	10.6
NON-INTEREST INCOME:									
Fee Income	397,230,387	417,136,784	5.0	438,420,535	5.1	382,536,142	-12.7	92,995,272	-2.8
Other Operating Income	265,524,712	321,109,804		329,364,846		389,954,102		103,316,564	6.0
Gain (Loss) on Investments	6,622,761	3,513,499		N/A		N/A		N/A	
Gain (Loss) on Equity and Trading Debt Securities (includes	0,022,707	0,010,100	10.0	107		107			
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	N/A		3,692,428		2,149,368	-41.8	1,875,711	249.1
Gain (Loss) on all other Investments or other Hedged items (not	· · ·			.,,		, .,		,,	
Equity or Trading Debt Securities)	N/A	N/A		1,207,954		7,939,843	557.3	3,054,579	53.9
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets	6,768,167	-830,617	-112.3	620,503	174.7	11,749,315	1.793.5	23,189,686	689.5
Gain from Bargain Purchase (Merger)	3,552,894	0	-100.0	9,859	N/A	0		0	N/A
Other Non-interest Income/(Expense)	11,527,379	1,783,843		11,257,537	531.1	14,280,484		1,491,222	-58.2
NCUSIF Stabilization Income	0	0		0		0		0	N/A
TOTAL NON-INTEREST INCOME	691,226,300	742,713,313		784,573,662		808,609,254	3.1	225,923,034	11.8
NON-INTEREST EXPENSE		, ,		, ,					
Total Employee Compensation & Benefits	715,073,652	753,199,434	5.3	801,388,387	6.4	836,403,012	4.4	215,713,505	3.2
Travel, Conference Expense	12,326,548	15,800,957		16,023,474		7,830,968		2,178,313	11.3
Office Occupancy	112,357,249	119,080,998		125,666,381	5.5	129,845,216		33,447,637	3.0
Office Operation Expense	291,275,016	312,579,914		340,689,267	9.0	354,160,427	4.0	90,883,467	2.6
Educational and Promotion	56,295,166	60.120.479		67,397,837	12.1	58,496,472		13,257,394	-9.3
									-7.8
Loan Servicing Expense Professional, Outside Service	64,023,933 153,299,804	77,678,886		81,629,150		88,693,320	8.7	20,443,061	
, -		173,972,759		183,681,536		186,976,765		53,076,168	13.5
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	0	-100.0
Member Insurance - Temporary Corporate									
CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	192,976	196,561	1.9	213,550	8.6	287,571	34.7	74,359	3.4
Operating Fees	3,863,175	4,039,430	4.6	4,210,401	4.2	4,559,919	8.3	1,487,185	30.5
Misc Operating Expense	39,569,756	36,577,528	-7.6	38,478,233	5.2	35,995,544	-6.5	7,501,224	-16.6
TOTAL NON-INTEREST EXPENSE	1,448,264,296	1,552,714,464	7.2	1,659,361,091	6.9	1,703,254,967	2.6	438,062,313	2.9
NET INCOME (LOSS) EXCLUDING STABILIZATION				-		-			
EXPENSE AND NCUSIF PREMIUMS */4	273,343,661	361,757,653	32.3	N/A		N/A		N/A	
NET INCOME (LOSS)	273,356,640	362,290,135		378,398,560	4.4	332,649,817	-12.1	127,353,225	53.1
RESERVE TRANSFERS:									
Transfer to Regular Reserve	7,347,121	7,839,480	6.7	3,273,373	-58.2	551	-100.0	169,061	122,630.3
* All Income/Expense amounts are year-to-date while the related % change rat		.,000,400	5.7	3,2. 3,070	33.E	001	.00.0	100,001	,000.0
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¹ From September 2009 to December 2010, this account includes NCUSIF Pre	mium Evnenco		1						
² For December 2010 forward, this account includes only NCUSIF Premium Ex									
		t- NOUGED : T		0					
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization this account only includes only the Temporary Corporate CU Stabilization Exp			bense. For	oeptember 2009 and for	vara,				
, , , , , , , , , , , , , , , , , , , ,		,	040 £	+ NOUGE OF LIE					7 lnsF
⁴ Prior to September 2010, this account was named Net Income (Loss) Before	NOUSIF Stabilization Exp	ense. From December 2	υτυ torwar	u, INCUSIF Stabilization In	icome, it any	y, is excluded.			7. IncEx

		\-!'		_				T	
Return to cover		Delinquent Loan Info For Charter :		1					
05/19/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	o: All * St	ate = 'TX' * Types I	ncluded:	All Federally Insure	d State
	Count of	CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES 1									
Amount of Loans in Non-Accrual Status	N/A	N/A		128,632,689		157,993,749		162,237,223	2.7
30 to 59 Days Delinquent	407,228,873	457,054,786		454,246,069	-0.6	370,452,742			-19.9
60 to 179 Days Delinquent	217,354,260	190,264,823		179,340,913	-5.7	190,753,025			-39.0
180 to 359 Days Delinquent	34,561,222	35,677,244			6.6	40,175,271			33.5
> = 360 Days Delinquent Total Del Loans - All Types (> = 60 Days)	11,054,639 262,970,121	10,890,469 236,832,536		15,357,576 232,732,901	41.0 -1.7	27,073,895 258,002,191		31,320,535 201,243,353	15.7 -22.0
% Delinquent Loans / Total Loans	0.89	0.75			-5.6	0.75			-22.3
DELINQUENT LOANS BY CATEGORY:	0.03	0.73	-13.4	0.71	-5.0	0.73	3.4	0.30	-22.5
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	17,918,002	21,666,901	20.9	19,280,674	-11.0	14,962,299	-22.4	9,919,510	-33.7
60 to 179 Days Delinquent	13,278,145	17,883,674		16,889,859	-5.6	11,261,052		8,669,703	-23.0
180 to 359 Days Delinquent	1,444,843	1,368,156		1,482,575	8.4	752,734		782,468	4.0
> = 360 Days Delinquent	123,155	73,100			-30.4	64,714		82,872	28.1
Total Del Credit Card Lns (> = 60 Days)	14,846,143	19,324,930		18,423,316	-4.7	12,078,500		9,535,043	-21.1
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.26	1.59	26.4	1.51	-5.2	1.08	-28.6	0.90	-16.7
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0		0	N/A	0		0	
> = 360 Days Delinquent	0	0		0	N/A	0		. 0	
Total Del PAL Lns (> = 60 Days)	0	0		0	N/A	0		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	79,569	42,045		88,908	111.5	64,819		40,749	-37.1
60 to 179 Days Delinquent	53,946	95,985		59,219	-38.3	43,649		37,937	-13.1
180 to 359 Days Delinquent	8,122	0		14,722	N/A	0			
> = 360 Days Delinquent	0	0		0	N/A	0		0	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days) %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	62,068	95,985	54.6	73,941	-23.0	43,649	-41.0	37,937	-13.1
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total	0.62	0.81	30.7	0.59	-26.4	0.33	-44.8	0.28	-13.7
New Vehicle Loans	0.02	0.01	00.7	0.00	20.1	0.00	11.0	0.20	10.7
30 to 59 Days Delinquent	98,654,740	99,911,525	1.3	95,948,918	-4.0	72,984,989	-23.9	48,925,677	-33.0
60 to 179 Days Delinquent	31,643,248	33,929,403			-8.9	28,113,422			-33.7
180 to 359 Days Delinquent	5,511,364	5,041,292	-8.5	5,065,948	0.5	3,731,418	-26.3	3,794,599	1.7
> = 360 Days Delinquent	1,282,342	1,152,367	-10.1	1,287,385	11.7	1,056,126	-18.0	996,710	-5.6
Total Del New Vehicle Lns (> = 60 Days)	38,436,954	40,123,062	4.4	37,251,807	-7.2	32,900,966	-11.7	23,424,565	-28.8
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55	-3.1	0.52	-5.8	0.46	-11.6	0.33	-28.3
Used Vehicle Loans									
30 to 59 Days Delinquent	141,825,032	147,888,360		144,839,449	-2.1	120,907,607		77,688,799	-35.7
60 to 179 Days Delinquent	52,095,603	57,371,995		52,828,850	-7.9	44,721,516		29,872,091	-33.2
180 to 359 Days Delinquent	10,354,976	8,532,902		7,184,512	-15.8	6,693,349		7,070,427	5.6
> = 360 Days Delinquent	2,216,133	2,279,994			-11.5	2,469,410		2,513,839	1.8
Total Del Used Vehicle Lns (> = 60 Days)	64,666,712	68,184,891			-9.0	53,884,275	-	39,456,357	-26.8
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.76	0.75	-1.3	0.66	-11.9	0.54	-18.3	0.39	-27.3
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used									
Vehicle Loans	0.67	0.66	-2.1	0.60	-9.4	0.50	-15.6	0.36	-27.7
Leases Receivable	0.000.400	0.074.000	0.5	0.050.400	04.4	F 00F 000	40.5	4 007 040	00.4
30 to 59 Days Delinquent	8,036,160	8,074,920			-21.4	5,305,262	-16.5 -24.4	4,237,613	-20.1 -14.9
60 to 179 Days Delinquent 180 to 359 Days Delinquent	2,088,938 190,770	2,166,273		1,651,217 41,448	-23.8 -78.2	1,249,021 65,647		1,062,503 67,565	-14.9
> = 360 Days Delinquent	190,770	189,869 42,978		15,653	-63.6	05,647			
Total Del Leases Receivable (> = 60 Days)	2,279,708	2,399,120				1,314,668			
%Leases Receivable Delinguent >= 60 Days / Total Leases Receivable	0.40	0.40			-35.6	0.17			-16.4
, ,	0.40	0.40	0.0	0.20	-33.0	0.17	-00.0	0.14	-10.4
All Other Loans ² 30 to 59 Days Delinquent	43,374,762	41,964,869	-3.3	39,245,566	-6.5	37,518,204	-4.4	30,017,506	-20.0
60 to 179 Days Delinquent	26,837,572	29,214,747			-11.5	22,143,602			-28.2
180 to 359 Days Delinquent	4,629,415	7,630,601			-42.1	3,952,618			-20.2
> = 360 Days Delinquent	2,227,113	2,189,623		2,255,414	3.0	2,897,247			-3.0
Total Del All Other Loans (> = 60 Days)	33,694,100	39,034,971				28,993,467			
%All Other Loans >= 60 Days / Total All Other Loans	1.05	1.16			-17.5	28,993,407			
# Means the number is too large to display in the cell	1.00	1.10	10.5	0.90	17.5	5.00	-10.1	0.00	21.4
The NCUA Board approved a regulatory/policy change in May 2012 revising the deli	auency reporting requ	irements for troubled of	lebt restru	ctured (TDR) loans. Thi	s policy ch	ange may result in a	†	1	
decline in delinquent loans reported as of June 2012.	.,,,oporting requ			50 (1511) louis. IIII	_ ponoy on				
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013.	Delinguent New/Used A	uto Loans are no long	er include	d in "All Other Loans"			8 1	Delinquent Loan Infor	mation 1

	г	Delinquent Loan In	formation	12		1	_	1	т —
Return to cover	-	For Charter		_					
05/19/2021		Count of CU							
CU Name: N/A		Asset Range	N/A	N-6 + D O		04-4 ITVI + T	la electe		
Peer Group: N/A	Count of	Criteria : CU in Peer Group :		Nation * Peer Grou	ip: All * :	State = "IX" Types	included	i: All Federally Inst	irea
	Count or	CO III Feel Gloup	IN/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	97,340,608	137,506,166			8.0		-20.1	125,766,727	
60 to 179 Days Delinquent	91,356,808				3.1	83,220,763	62.7	42,133,445	
180 to 359 Days Delinquent	12,421,732				53.5		26.0	38,274,416	
> = 360 Days Delinquent Total Del Real Estate Loans (> = 60 Days)	5,205,896 108,984,436				88.8 19.3		111.6 59.5	24,916,400 105,324,261	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.20	2.06			1.6		-1.1	1.90	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.16				8.5	1.08	46.1	0.87	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years	1.10	0.00	-41.0	0.74	0.0	1.00	40.1	0.07	-13.0
30 to 59 Days Delinquent	77,582,464	104,537,604	34.7	121,783,382	16.5	99,787,799	-18.1	106,177,153	6.4
60 to 179 Days Delinquent	72,665,006	42,559,771			-8.6		67.9	34,455,894	
180 to 359 Days Delinquent	11,300,280	8,304,793			29.5	21,709,989	101.9	27,998,458	
> = 360 Days Delinquent	3,941,798	4,492,959			22.0		94.1	14,875,951	39.7
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total	87,907,084	55,357,523	-37.0	55,133,582	-0.4	97,658,650	77.1	77,330,303	-20.8
1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.23	0.73	-41.0	0.65	-10.4	1.03	58.2	0.79	-23.1
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years			1	L					<u> </u>
30 to 59 Days Delinquent	8,855,460	17,918,773		12,212,690	-31.8	9,774,568	-20.0	8,428,956	
60 to 179 Days Delinquent	16,025,237	2,263,307			240.6	14,880,114	93.1	6,165,845	
180 to 359 Days Delinquent	651,511	3,902,446			106.6	2,601,882	-67.7	9,275,462	
> = 360 Days Delinquent Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	902,355 17,579,103	168,356 6,334,109		3,381,034 19,150,639	1,908.3	8,385,738 25,867,734	148.0 35.1	9,297,312 24,738,619	10.9
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent	17,579,103	6,334,109	-64.0	19,150,639	202.3	25,867,734	35.1	24,738,619	-4.4
>= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5			1	1					
vrs	1.83	0.63	-65.6	1.78	182.4	2.37	33.2	2.39	0.8
Other Real Estate Fixed Rate/Hybrid/Balloon	1.00	0.00	00.0	1.10	102.1	2.01	00.2	2.00	0.0
30 to 59 Days Delinquent	10,138,309	13,782,998	35.9	12,900,458	-6.4	8,606,248	-33.3	10,652,847	23.8
60 to 179 Days Delinquent	2,534,006	4,524,465		3,792,470	-16.2	2,649,343	-30.1	1,045,592	-60.5
180 to 359 Days Delinquent	469,941	707,185	50.5	1,006,559	42.3	513,221	-49.0	863,302	68.2
> = 360 Days Delinquent	314,844	491,092	56.0	865,651	76.3	1,555,163	79.7	695,449	-55.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,318,791	5,722,742	72.4	5,664,680	-1.0	4,717,727	-16.7	2,604,343	-44.8
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total									
Other RE Fixed/Hybrid/Balloon Loans	0.29	0.49	67.0	0.50	1.9	0.43	-13.9	0.24	-43.7
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	764,375	1,266,791		1,595,615	26.0	540,947	-66.1	507,771	-6.1
60 to 179 Days Delinquent	132,559	255,203		765,751	200.1	388,142	-49.3	466,114	20.1
180 to 359 Days Delinquent	10.000	C		5,380	N/A	154,413	2,770.1	137,194	
> = 360 Days Delinquent Total Del Other RE Adj Rate Lns (> = 60 Days)	46,899 179,458	255,203			N/A 202.2	542,555	N/A -29.6	47,688 650,996	
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other	179,430	255,203	42.2	771,131	202.2	542,555	-29.0	050,996	20.0
RE Adjustable Rate Loans	0.15	0.18	20.9	0.31	79.0	0.21	-33.1	0.25	19.6
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED 2							-		
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,522,650	12,150,778	244.9	4,435,820	-63.5	6,663,852	50.2	13,142,269	97.2
60 to 179 Days Delinquent	2,718,198	9,640,505		4,494,012	-53.4	18,053,314	301.7	15,542,554	
180 to 359 Days Delinquent	496,543	1,472,316	196.5	6,753,627	358.7	1,327,525	-80.3	3,504,810	164.0
> = 360 Days Delinquent	816,982	C	-100.0	3,132,588	N/A	4,883,324	55.9	7,631,355	56.3
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	4,031,723	11,112,821	175.6	14,380,227	29.4	24,264,163	68.7	26,678,719	10.0
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total									
Member Commercial Loans Secured by RE	0.43	1.12	157.7	1.16	3.8	1.69	46.2	1.80	6.2
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	779,706				-39.8			4,474,757	
60 to 179 Days Delinquent	507,932				-65.1	1,163,943		954,393	
180 to 359 Days Delinquent	381,157				-69.0			364,241 775,377	
> = 360 Days Delinquent Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	527,302				193.6		-13.6		
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total	1,416,391	6,175,253	336.0	2,888,393	-53.2	2,006,477	-30.5	2,094,011	4.4
Member Commercial Loans NOT Secured By RE			200 -				04.0	0.10	
NonMember Commercial Loans Secured By RE	1.85	6.77	266.6	2.85	-57.9	1.95	-31.6	2.19	12.2
30 to 59 Days Delinquent	^		h1/4	_	N1/A	_	K1/A	_	N/A
30 to 59 Days Delinquent 60 to 179 Days Delinquent	0			0	N/A N/A	0		0	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	0			0	N/A N/A	0		0	
180 to 359 Days Delinquent > = 360 Days Delinquent	0			0		0	N/A	0	
	0			0	N/A			0	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	C	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE	0.00	0.00	13//5	0.00	14//4	0.00	13/74	0.00	14//
30 to 59 Days Delinquent	325,304	236,828	-27.2	0	-100.0	128,428	N/A	294,654	129.4
60 to 179 Days Delinquent	929,203	482,494		237,778	-50.7	88,499		294,054	
180 to 359 Days Delinquent	929,203	918,366		855,418	-6.9			366,319	
> = 360 Days Delinquent		1,033,121			-39.4				
> = 360 Days Delinquent Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	427,629							1,363,429	
NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days /	1,356,832	2,433,981	79.4	1,718,996	-29.4	2,249,095	30.8	1,729,748	-23.
Total NonMember Commercial Loans NOT Secured by RE	10.70	23.14	116.3	17.55	-24.1	13.22	-24.7	10.41	-21.3
# Means the number is too large to display in the cell	10.70	23.14	110.3	11.33	-24.1	13.22	-24.1	10.41	421.5
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re	porting requirements for	or troubled debt restruc	tured (TDR	l) loans.		1			
This policy change may result in a decline in delinquent loans reported as of June 2012.	,	30011001100	(.510	,					
Reporting requirements for loans were changed with September 2017 cycle to accommodate the		of commercial loans T	hie policy d	hange may cause fluctu	ations from	n prior cycles.	9.	Delinquent Loan Info	rmation

Loar	Losses, Bankrupto	y Information, and T	roubled	Debt Restructured Lo	oans				
Return to cover		For Charter :							
05/19/2021		Count of CU:							—
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * Ctot	to = 'TV' * Tunos Inc	ludod: All	Endorally Inquired Ct	toto
reel Gloup. N/A	Count of	Citteria :		Nation Feel Group	. All Sta	le - IX Types IIIC	iuueu. Aii	rederally illisured St	ate
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	241,933,998	240,440,502	-0.6	258,851,336	7.7	230,105,955	-11.1	51,308,735	-10.8
* Total Loans Recovered	31,345,757	31,482,550	0.4	35,070,625	11.4	38,260,090	9.1	11,906,804	
* NET CHARGE OFFS (\$\$)	210,588,241	208,957,952	-0.8	223,780,711	7.1	191,845,865	-14.3	39,401,931	-
**%Net Charge-Offs / Average Loans	0.75	0.68	-9.0	0.69	1.8	0.57	-18.0	0.46	-20.0
Total Del Loans & *Net Charge-Offs 1	473,558,362	445,790,488	-5.9	456,513,612	2.4	449,848,056	-1.5	240,645,284	-46.5
Combined Delinquency and Net Charge Off Ratio ¹	1.64	1.43	-12.5	1.40	-2.1	1.32	-6.2	1.03	-21.3
LOAN LOSS SUMMARY BY LOAN TYPE	0.4.57.404	05 000 100		00.050.404	0.5	0.4.507.454		7 504 000	10.0
* Unsecured Credit Card Lns Charged Off * Unsecured Credit Card Lns Recovered	34,157,434	35,660,408	4.4	39,058,164	9.5	34,507,154	-11.7	7,521,890	-12.8
* NET UNSECURED CREDIT CARD C/Os	2,738,544	3,412,238	24.6	3,640,598	6.7 9.8	4,100,569	12.6	1,142,629 6.379,261	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	31,418,890 2.75	32,248,170 2.69	2.6 -2.1	35,417,566 2.91	7.9	30,406,585 2.59	-14.1 -10.7	2.33	
* Non-Federally Guaranteed Student Loans Charged Off	31,481	100,011	217.7	200,885	100.9	81,917	-10.7	7,698	
* Non-Federally Guaranteed Student Loans Recovered	16,554	7,435	-55.1	3,888	-47.7	19,027	389.4	1,785	
* Net Non-Federally Guaranteed Student Loans C/Os	14,927	92,576	520.2	196,997	112.8	62,890	-68.1	5,913	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	. 1,521	32,010	020.2	.00,001		32,000	33.1	3,510	02.7
Federally Guaranteed Student Loans	0.20	0.84	324.0	1.62	91.8	0.49	-69.8	0.18	
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,147,361	769,803	-32.9	1,608,861	109.0	3,337,311	107.4	249,726	
* Total 1st Mortgage RE Loans/LOCs Recovered	245,153	98,728	-59.7	107,152	8.5	155,326	45.0	509	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,208	671,075	-25.6	1,501,709	123.8	3,181,985	111.9	249,217	-68.7
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-32.5	0.02	106.0	0.03	91.4	0.01	-70.5
* Total Other RE Loans/LOCs Charged Off	440,382	1,100,641	149.9	741,205	-32.7	542,210	-26.8	413,080	
* Total Other RE Loans/LOCs Recovered	185,050	166,389	-10.1	212,328	27.6	339,700	60.0	160,973	
* NET OTHER RE LOANS/LOCs C/Os	255,332	934,252	265.9	528,877	-43.4	202,510	-61.7	252,107	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.02	0.07	232.2	0.04	-46.0	0.01	-62.3	0.07	
* Total Real Estate Loans Charged Off	1,587,743	1,870,444	17.8	2.350.066	25.6	3.879.521	65.1	662,806	
* Total Real Estate Lns Recovered	430,203	265,117	-38.4	319,480	20.5	495,026	54.9	161,482	
* NET Total Real Estate Loan C/Os	1,157,540	1,605,327	38.7	2,030,586	26.5	3,384,495	66.7	501,324	-40.8
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.01	0.02	25.8	0.02	17.0	0.03	52.2	0.02	-43.7
* Total TDR 1st & Other Real Estate Lns Charged Off	18,207	27,948	53.5	112,831	303.7	2,503,714	2,119.0	0	-100.0
* Total TDR 1st & Other Real Estate Lns Recovered	0	0	N/A	0	N/A	0	N/A	0	
*NET TDR Real Estate C/Os	18,207	27,948	53.5		303.7	2,503,714	2,119.0	0	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.09	0.15	72.3	0.41	179.4	5.50	1241.9	0.00	
* Total Leases Receivable Charged Off * Total Leases Receivable Recovered	3,552,960	4,155,828	17.0 25.1	3,045,708	-26.7 92.3	1,987,041	-34.8 -40.8	673,582	
* NET LEASES RECEIVABLE C/Os	274,896 3,278,064	343,816 3,812,012	16.3	661,291 2,384,417	-37.4	391,604 1,595,437	-33.1	56,863 616,719	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.59	0.65	10.3	0.38	-41.9	0.22	-40.9	0.32	
BANKRUPTCY SUMMARY	0.00	0.00	10.1	0.00	41.5	0.22	-10.5	0.02	72.0
Number of Members Who Filed Chapter 7 YTD	1,786	2,037	14.1	2,185	7.3	1,844	-15.6	431	-76.6
Number of Members Who Filed Chapter 13 YTD	2,367	2,133	-9.9	2,170	1.7	1,400	-35.5	391	-72.1
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	8	16	100.0	20	25.0	11	-45.0	2	-81.8
Total Number of Members Who Filed Bankruptcy YTD	4,161	4,186	0.6	4,375	4.5	3,255	-25.6	824	-74.7
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	60,967,014	58,168,049	-4.6	72,531,451	24.7	53,262,822	-26.6	17,831,731	-66.5
* All Loans Charged Off due to Bankruptcy YTD	19,292,891	18,930,271	-1.9	22,484,123	18.8	18,548,106	-17.5	3,197,676	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	-1.3	8.69	10.3	8.06	-7.2	6.23	-22.7
REAL ESTATE FORECLOSURE SUMMARY									L
Real Estate Loans Foreclosed YTD	8,965,854	10,926,495	21.9		47.7	8,646,257	-46.4	3,651,174	
Number of Real Estate Loans Foreclosed YTD	69	99	43.5	104	5.1	1/2,8/2	166,123.1	172,831	0.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32.220.699	7.2	31,379,699	-2.6
TDR Other RE Loans	2,073,982	2,116,906	2.1	7,242,776	242.1	21,592,051	198.1	20,350,891	-2.0
Total TDR First and Other RE Loans	20,327,176	17,802,118	-12.4	37,292,234	109.5	53,812,750	44.3	51,730,590	
TDR RE Loans Also Reported as Commercial Loans ²	7,984,768	5,821,367	-12.4	15,630,883	168.5	29,361,354	87.8	29,024,057	-1.1
TDR Consumer Loans (Not Secured by RE)	34,578,531	33,108,957	-4.2	42,157,497	27.3	36,820,164	-12.7	34,019,422	
TDR Commercial Loans (Not Secured by RE) ²	6,156,185	5,505,242			-26.1	6,081,506	49.4	6,419,549	
Total TDR First RE, Other RE, Consumer, and Commercial Loans	61,061,892	56,416,317			48.0	96,714,420	15.8		
Total TDR Loans to Total Loans	0.21	0.18			42.3	0.28	10.1	0.27	
Total TDR Loans to Net Worth	1.46	1.24			36.8	1.84	8.2		
TDR portion of Allowance for Loan and Lease Losses	4,714,152	4,573,552			12.3	6,752,115	31.4		
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annu	ializing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinqu		nents for troubled debt re	structured	(TDR) loans.					
This policy change may result in a decline in delinquent loans reported as of June 2012									

	In	direct and Participation		ng					
<u>Return to cover</u> 05/19/2021		For Charter : Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'TX' * Types Inclu	ded: All	Federally Insured Stat	te Credi
	Count	of CU in Peer Group :				71			
									a, a,
INDIRECT LOANS OUTSTANDING	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Ch
Indirect Loans - Point of Sale Arrangement	7,859,781,963	8,422,028,568	7.2	8,466,138,678	0.5	9,127,106,199	7.8	9,174,020,998	0.
Indirect Loans - Outsourced Lending Relationship	1,530,464,557	1,655,404,429	8.2	1,633,859,691	-1.3	1,532,580,535	-6.2	1,531,266,484	
Total Outstanding Indirect Loans	9,390,246,520	10,077,432,997	7.3	10,099,998,369	0.2	10,659,686,734	5.5	10,705,287,482	
%Indirect Loans Outstanding / Total Loans	31.63	31.89	0.8	30.72	-3.7	30.83	0.4	30.85	
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	161,456,447	164,326,948	1.8	154,894,589	-5.7	124,969,132	-19.3	85,218,181	-31.
60 to 179 Days Delinquent	51,494,289	57,076,413	10.8	50,575,091	-11.4	44,402,062	-12.2	29,075,806	
180 to 359 Days Delinquent	9,559,230	8,229,840	-13.9	7,069,960	-14.1	5,448,433	-22.9	6,324,105	
> = 360 Days Delinquent	1,986,330	1,802,062	-9.3	1,841,776	2.2	3,177,759	72.5	2,381,059	
Total Del Indirect Lns (>= 60 Days)	63,039,849	67,108,315	6.5	59,486,827	-11.4	53,028,254	-10.9	37,780,970	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	-0.8	0.59	-11.6	0.50	-15.5	0.35	-29.
LOAN LOSSES - INDIRECT LENDING * Indirect Leaps Charged Off	04 757 704	75 070 001	44.4	00 505 000	0.0	00.754.000	0.7	40 457 504	40
* Indirect Loans Charged Off * Indirect Loans Recovered	84,757,704 9,789,160	75,379,091 9,717,241	-11.1 -0.7	80,595,636 10,130,986	6.9 4.3	82,754,982 12,709,642	2.7 25.5	18,157,501 3,560,405	-12.
* NET INDIRECT LOAN C/Os	74,968,544	9,717,241 65,661,850	-12.4	70,464,650	7.3	70,045,340	-0.6	3,560,405 14,597,096	
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	74,968,544	0.67	-12.4	0.70	3.5	70,045,340	-3.4	0.55	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	0.04	0.07	10.5	0.70	5.5	0.07	-5.4	0.55	-10.
+ CU Portion of Part. Lns Interests Retained):									
Consumer	268,204,863	332,418,952	23.9	362,507,415	9.1	294,637,172	-18.7	284,007,798	-3.0
Non-Federally Guaranteed Student Loans	2,070,184	3,478,882	68.0	3,601,368	3.5	3,708,829	3.0	4,161,084	12.:
Real Estate	183,611,760	219,015,881	19.3	279,617,216	27.7	348,617,159	24.7	370,310,204	6.3
Commercial Loans (excluding C&D) 2	141,146,327	187,941,099	33.2	241,682,604	28.6	250,731,745	3.7	242,334,820	-3.3
Commercial Construction & Development ²	6,469,020	0	-100.0	11,338,212	N/A	41,115,502	262.6	34,343,339	-16.
Loan Pools	2,281,152	14,108,761	518.5	14,545,777	3.1	22,645,380	55.7	24,552,511	8.4
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	603,783,306	756,963,575	25.4	913,292,592	20.7	961,455,787	5.3	959,709,756	-0.2
%Participation Loans Outstanding / Total Loans	2.03	2.40	17.8	2.78	16.0	2.78	0.1	2.77	
* Participation Loans Purchased YTD	308,175,594	315,974,613	2.5	280,178,583	-11.3	280,303,940	0.0	79,686,889	13.
%Participation Loans Purchased YTD	0.00	0.40		4.00	40.0	4.00	40.0	4.70	
/ Total Loans Granted YTD	2.20	2.13	-2.8	1.86	-13.0	1.60	-13.9	1.70	6.
PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	217,444,950	437,540,699	101.2	718,998,487	64.3	723,475,631	0.6	742,247,228	2.0
Participation Loan Interests - Amount Retained (Outstanding)	136,491,126	159,700,752	17.0	220,112,191	37.8	236,272,035	7.3	230,424,083	
* Participation Loans Sold YTD	110,352,972	279,457,808	153.2	407,669,907	45.9	264,634,384	-35.1	100,257,086	
** %Participation Loans Sold YTD / Total Assets	0.27	0.67	144.9	0.92	38.3	0.52	-43.4	0.75	
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	103,582,430	63,352,069	-38.8	177,835,788	180.7	44,671,097	-74.9	38,743,450	246.
*Loans Purchased in Full from Other Sources YTD	20,690,362	59,994,379	190.0	66,061,163	10.1	33,857,380	-48.7	8,669,124	2.4
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD	0.89	0.83	-5.9	1.62	94.0	0.45	-72.3	1.01	
*Loans, Excluding RE, Sold in Full YTD	0	76,898	N/A	0	-100.0	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING 1	0.004.505	10 100 0 :=	474.0	0.504.501	05.0	0.040 ===		0.000.00=	10
30 to 59 Days Delinquent	3,684,525	10,123,647 2,264,398	174.8 -41.5	6,581,521	-35.0 -4.9	3,219,552	-51.1 139.3	2,820,637	
60 to 179 Days Delinquent 180 to 359 Days Delinquent	3,868,234 124,050	2,264,398 1,144,410	-41.5 822.5	2,153,970 1,054,147	-4.9 -7.9	5,154,844 1,021,585	-3.1	976,579 4,719,894	
> = 360 Days Delinquent	431,282	1,144,410	139.5	636,019	-7.9	1,453,559	128.5	1,523,898	
Total Del Participation Lns (>= 60 Days)	4,423,566	4,441,929	0.4	3,844,136	-13.5	7,629,988	98.5	7,220,371	
%Participation Loans Delinquent >= 60 Days / Total Participation	4,423,300	4,441,929	0.4	3,044,130	-13.3	1,023,900	90.3	1,220,311	-3.
Loans	0.73	0.59	-19.9	0.42	-28.3	0.79	88.5	0.75	-5.
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,533,598	2,387,376	55.7	4,257,391	78.3	1,713,071	-59.8	423,467	
* Participation Loans Recovered	438,220	295,940	-32.5	443,011	49.7	350,122	-21.0	84,491	
* NET PARTICIPATION LOAN C/Os	1,095,378	2,091,436	90.9	3,814,380	82.4	1,362,949	-64.3	338,976	-0.
***%Net Charge Offs - Participation Loans	a - :								_
/ Avg Participation Loans	0.24	0.31	26.1	0.46	48.6	0.15	-68.2	0.14	-2.
*Amounts are year-to-date while the related %change ratios are annualized.	P * \						-		-
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or # Means the number is too large to display in the cell	no annualizing)								
9 1 7	della management			d (TDD) I					-
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the This policy change may result in a decline in delinquent loans reported as of Jul		quirements for troubled de	ept restruct	ureu (IDK) Ioans.					
poney change may result in a acontre in definiquent loans reported as of Jul	.o 2012.						l	i e	1

Return to cover 05/19/2021 CU Name: N/A Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate first Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Other Fixed Rate First Mortgages Balloon/Hybrid First Mortgages Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Adjustable Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Fixed Rate TOTAL OTHER REAL ESTATE OUTSTANDING	Count	0f CU in Peer Group: Dec-2018 3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	176 N/A Region: N/A % Chg 12.5 4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	Nation * Peer Group: A Dec-2019 4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	% Chg 25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248 10,592,996,611		Mar-2021 5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924 10,818,140,513	% Chy 4.1. 76 3.1 -4.1 -2.1 -3.2 -29.4
CU Name: N/A Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Balloon/Hybrid First Mortgages Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	Asset Range : Criteria : of CU in Peer Group : Dec-2018 3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	N/A Region: N/A % Chg 12.5 4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	Dec-2019 4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	% Chg 25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	% Chg 17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	% Chy 4.1. 76 3.1 -4.1 -2.1 -2.2 -3.329.4
Peer Group: N/A REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Irist Mortgages Balloon/Hybrid > 5 years or less Dalloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Arigustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	Criteria : of CU in Peer Group : Dec-2018 3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095	Region: N/A % Chg 12.5 4.1 -26.9 -1.5 2.9 -4.0 15.3 8.3 6.5	Dec-2019 4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	% Chg 25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	% Chg 17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	% Chy 4.1. 76 3.1 -4.1 -2.1 -2.2 -3.329.4
REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages Total Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC)	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	0f CU in Peer Group: Dec-2018 3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	N/A % Chg 12.5 4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	Dec-2019 4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	% Chg 25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	% Chg 17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	% Chy 4.1. 76 3.1 -4.1 -2.1 -2.2 -3.329.4
First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,995 436,123	% Chg 12.5 4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	4.3. 76.3. 3. -4.1. -2.0. -3.3. -29. 0.0
First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 11,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095	12.5 4.1 -26.9 7.99 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	4.3. 76.3. 3. -4.1. -2.0. -3.3. -29. 0.0
First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,097,548,650 3,056,845,442 71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 11,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,485,494,080 3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095	12.5 4.1 -26.9 7.99 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	4,356,904,695 3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	25.0 -3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	5,119,209,498 3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	17.5 9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	5,333,233,068 3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	4.3. 76.3. 3. -4.1. -2.0. -3.3. -29. 0.0
First Mortgages Fixed Rate > 15 years Fixed Rate > 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,056,845,442 71,284,056 6,225,678,143 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	-3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	1.9 76.: 3.1 -4.1 -2.1 -3.2 -29.4 0.1
Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 1 year or less Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	3,056,845,442 71,284,056 6,225,678,143 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	-3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	1.9 76.: 3.1 -4.1 -2.1 -3.2 -29.4 0.1
Fixed Rate 15 years or less Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate Open End Adjustable Rate Open End Fixed Rate	3,056,845,442 71,284,056 6,225,678,143 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	3,181,251,786 52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	4.1 -26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	3,063,429,737 49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	-3.7 -4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	3,343,707,467 72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	9.1 46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	3,394,129,220 128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	1.9 76.: 3.1 -4.1 -2.1 -3.2 -29.4 0.1
Other Fixed Rate Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	71,284,056 6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	52,122,644 6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 11,171,666,189 10,617,859 134,578,095 436,123	-26.9 7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	49,706,154 7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	-4.6 11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	72,713,531 8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	46.3 14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	128,110,763 8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	76.3 3.1 -4.1 -2.1 -3.3 -29.4 0.1 -9.3
Total Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid > 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs > 1 year Total Adjustable First Mortgages Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	6,225,678,148 930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	6,718,868,510 916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	7.9 -1.5 2.9 0.2 -4.0 15.3 8.3 6.5	7,470,040,586 1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	11.2 10.9 1.3 7.0 -1.8 25.2 16.6 10.7	8,535,630,496 967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	14.3 -4.8 3.1 -1.8 22.0 -9.6 -1.1	8,855,473,051 928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	34.0 -2.0 -3.: -29.0 0.0
Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	930,635,384 609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	916,476,749 627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 11,171,666,189 10,617,859 134,578,095	-1.5 2.9 0.2 -4.0 15.3 8.3 6.5	1,016,413,611 635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	10.9 1.3 7.0 -1.8 25.2 16.6 10.7	967,166,495 654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	-4.8 3.1 -1.8 22.0 -9.6 -1.1	928,427,584 641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	-4.1 -2.1 -3.2 -29.4 0.1
Balloon/Hybrid 5 years or less Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs 21 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	609,522,029 1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	627,031,857 1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	2.9 0.2 -4.0 15.3 8.3 6.5	635,256,654 1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	1.3 7.0 -1.8 25.2 16.6 10.7	654,800,372 1,621,966,867 144,735,087 290,664,161 435,399,248	3.1 -1.8 22.0 -9.6 -1.1	641,432,954 1,569,860,538 102,209,966 290,596,958 392,806,924	-2. -3. -29. 0. -9.
Total Balloon/Hybrid First Mortgages Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	1,540,157,413 125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	1,543,508,606 120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,659 134,578,095 436,123	0.2 -4.0 15.3 8.3 6.5 3.3 -5.5	1,651,670,265 118,591,417 321,457,493 440,048,910 9,561,759,761	7.0 -1.8 25.2 16.6 10.7	1,621,966,867 144,735,087 290,664,161 435,399,248	-1.8 22.0 -9.6 -1.1	1,569,860,538 102,209,966 290,596,958 392,806,924	-3. -29. 0. -9.
Adjustable Rate First Mtgs 1 year or less Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	125,851,392 222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	120,817,343 256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	-4.0 15.3 8.3 6.5 3.3 -5.5	118,591,417 321,457,493 440,048,910 9,561,759,761	-1.8 25.2 16.6 10.7	144,735,087 290,664,161 435,399,248	22.0 -9.6 -1.1	102,209,966 290,596,958 392,806,924	-29. 0. -9.
Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	15.3 8.3 6.5 3.3 -5.5	321,457,493 440,048,910 9,561,759,761	25.2 16.6 10.7	290,664,161 435,399,248	-9.6 -1.1	290,596,958 392,806,924	-29. 0. -9.
Adjustable Rate First Mtgs >1 year Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	222,649,546 348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	256,681,329 377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	15.3 8.3 6.5 3.3 -5.5	440,048,910 9,561,759,761	16.6 10.7	290,664,161 435,399,248	-9.6 -1.1	290,596,958 392,806,924	0. -9.
Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	348,500,938 8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	377,498,672 8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	8.3 6.5 3.3 -5.5	440,048,910 9,561,759,761	16.6 10.7	435,399,248	-1.1	392,806,924	-9.
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	8,114,336,499 1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	8,639,875,788 1,171,666,189 10,617,859 134,578,095 436,123	6.5 3.3 -5.5	9,561,759,761	10.7				
Other Real Estate Loans Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	1,134,678,867 11,231,788 112,168,016 344,314 1,258,422,985	1,171,666,189 10,617,859 134,578,095 436,123	3.3 -5.5			10,592,990,611	10.6	10,010.140.013	۷.
Closed End Fixed Rate Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	11,231,788 112,168,016 344,314 1,258,422,985	10,617,859 134,578,095 436,123	-5.5	1,138,287,617	0.0		1	.,,,510	
Closed End Adjustable Rate Open End Adjustable Rate (HELOC) Open End Fixed Rate	11,231,788 112,168,016 344,314 1,258,422,985	10,617,859 134,578,095 436,123	-5.5	1,138,287,617		4.0=0.004 :		4.055.005.55	-
Open End Adjustable Rate (HELOC) Open End Fixed Rate	112,168,016 344,314 1,258,422,985	134,578,095 436,123			-2.8	1,079,281,168	-5.2	1,055,837,401	-2.
Open End Fixed Rate	344,314 1,258,422,985	436,123		12,476,595	17.5	18,808,784	50.8	16,610,179	
	1,258,422,985			232,558,085	72.8	238,917,211	2.7	242,032,515	
TOTAL OTHER REAL ESTATE OUTSTANDING		4.0		577,620	32.4	22,425,493	3,782.4	24,457,686	
	9,372,759,484	1,317,298,266	4.7	1,383,899,917	5.1	1,359,432,656	-1.8	1,338,937,781	-1.
TOTAL RE (FIRST AND OTHER) OUTSTANDING		9,957,174,054	6.2	10,945,659,678	9.9	11,952,429,267	9.2	12,157,078,294	1.
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	7,156,313,532	7,635,345,259	6.7	8,486,454,197	11.1	9,502,796,991	12.0	9,783,900,635	3.
Other RE Fixed Rate	1,135,023,181	1,172,102,312		1,138,865,237	-2.8	1,101,706,661	-3.3	1,080,295,087	-1.
Total Fixed Rate RE Outstanding	8,291,336,713	8.807.447.571	6.2	9,625,319,434	9.3	10,604,503,652	10.2	10,864,195,722	2.
%(Total Fixed Rate RE/Total Assets)		-,,							
	20.46	21.01	2.7	21.77	3.6	20.92	-3.9	20.27	-3.
%(Total Fixed Rate RE/Total Loans)	27.93	27.87	-0.2	29.27	5.0	30.67	4.8	31.31	2.
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	958,022,967	1,004,530,529		1,075,305,564	7.0	1,090,199,620	1.4	1,034,239,878	
Other RE Adj Rate	123,399,804	145,195,954	17.7	245,034,680	68.8	257,725,995	5.2	258,642,694	0.
Total Adj Rate RE Outstanding	1,081,422,771	1,149,726,483	6.3	1,320,340,244	14.8	1,347,925,615	2.1	1,292,882,572	-4.
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	94,862,530	139,861,219	47.4	182,016,098	30.1	242,733,059	33.4	244,686,869	0.
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	76,849,125	87,792,500	14.2	182,092,929	107.4	198,680,990	9.1	204,796,916	3.
TOTAL Outstanding Interest Only & Payment Option First &	.,,	. , . , ,		. , ,.		,,		. , , ,	
Other RE Loans	171,711,655	227,653,719	32.6	364,109,027	59.9	441,414,049	21.2	449,483,785	1.8
%(Interest Only & Payment Option First & Other RE Loans / Total	, , , , , , , , , , , , , , , , , , , ,	,,		, ,		, ,-		.,,	
Assets)	0.42	0.54	28.2	0.82	51.6	0.87	5.7	0.84	-3.
%(Interest Only & Payment Option First & Other RE Loans / Net									
Worth)	4.11	5.02	22.0	7.41	47.8	8.40	13.3	8.35	-0.
Outstanding Residential Construction (Excluding Commercial		3.02				3.10		5.00	
Purpose Loans) 1	28,765,352	51,672,557	79.6	58,355,704	12.9	47,037,968	-19.4	47,024,248	0.
Allowance for Loan Losses or Allowance for Credit Losses on	_5,, 55,562	3.,3.2,301		30,000,104	0	,55.,500		,02.,240	
all RE Loans	21,225,858	19,528,126	-8.0	18,849,914	-3.5	40,217,636	113.4	41,285,436	2.
* REAL ESTATE LOANS - AMOUNT GRANTED:	21,220,000	10,020,120	0.0	10,040,014	0.0	70,217,000	110.4	71,200,400	- 2.
* First Mortgages									
	4 004 070 450	4 070 004 000	47.	4.005.000.010	40.4	0.400.450.01=	70.4	040.050.100	_
* Fixed Rate > 15 years	1,084,670,459	1,273,321,988	17.4	1,825,969,040	43.4	3,166,453,917	73.4	812,353,402	
* Fixed Rate 15 years or less	781,410,760	739,537,216		848,441,868	14.7	1,477,388,363	74.1	373,904,003	
* Other Fixed Rate	49,161,515	49,460,476	0.6	203,741,946	311.9	218,533,278	7.3	62,594,255	14.
* Total Fixed Rate First Mortgages	1,915,242,734	2,062,319,680		2,878,152,854	39.6	4,862,375,558	68.9	1,248,851,660	
* Balloon/Hybrid > 5 years	202,003,920	135,875,197	-32.7	190,445,179	40.2	193,078,687	1.4	34,783,780	-27.
* Balloon/Hybrid 5 years or less	105,266,130	159,866,675	51.9	143,562,933	-10.2	151,927,545	5.8	29,006,091	-23.
* Total Balloon/Hybrid First Mortgages	307,270,050	295,741,872		334,008,112	12.9	345,006,232	3.3	63,789,871	-26.
* Adjustable Rate First Mtgs 1 year or less	34,852,608	26,432,758		27,127,568	2.6	55,375,968	104.1	13,657,276	_
* Adjustable Rate First Mtgs >1 year	76,345,785			113,124,325	79.7	88,198,991	-22.0	9,260,847	
* Total Adjustable First Mortgages	111,198,393	89,379,007		140,251,893	56.9	143,574,959	2.4	22,918,123	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED									
	2,333,711,177	2,447,440,559	4.9	3,352,412,859	37.0	5,350,956,749	59.6	1,335,559,654	-0.
* Amounts are year-to-date while the related %change ratios are annualized.									<u> </u>
# Means the number is too large to display in the cell									

State Per Clarker NA			Real Estate Loan Info	rmation	2	1				
Control CUI in Pref Cropy Name			For Charter :	N/A						
Page Court										
Count of CUIP Peer Group No. Dec. 2019 No. Dec. 2019 No. Dec. 2019 No. Co. Dec. 2019 No. Dec. 2019 N					Nation * Poor Group:	All * Stat	o = 'TY' * Typos Inclu	dod: All Eo	dorally Incured State	Cradit Unione
CONTROL REAL ESTATE (Gramesol)	reel Gloup. N/A	Count			Nation Feet Group.	All Stat	e - IX Types Iliciu	ueu. Ali Fe	derany insured State	credit Officias
COMER PATE MADE COMER PATE										
Closes Ford Application Residency	A OTHER REAL FOTATE (Owner to all)	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
Concest End Adjustable Rate 47,070 978,648 221 2,271,303 34.2 4,587,271 74.6 19.5507		316 808 621	207 924 103	-6.0	303 799 042	2.0	415 023 794	36.6	84 890 990	-18.2
Cogne Find Aguination Rate (HELOC)										-83.8
TOTAL OTHER REAL ESTATE GRANTED **POTAL RE (Fired Not)** OTHER (REAL STATE GRANTED**) **TOTAL RE (Fired Not)** OTHER)** ORANGO** **TOTAL RE (Fired Not)** OTHER)** ORANGO** **TOTAL RE (Fired Not)** OTHER)** ORANGO** **TOTAL RE (Fired Not)** OTHER)** OTHER (ARAS)** OTH										-4.7
TOTAL REPRET AND OTHER PRANTED 20793-094 201944-282 42 3,790.000.000 33.8 5,880.489.523 50.6 1,449.10.000 20.2 23.1		35,000	346,731	890.7				15,105.3	5,364,868	-5.7
SECOND FROM PRISE Count Shall BE										-15.8
File Description File Description File Description Descrip		1								-1.6
First Morphigue Reciones South Sept. 23.1.424 Sept. 80.00 27.92 Sept. 80.00 33.0 1,724.421.847 127.1 390.898.898		17.34	16.86	-2.7	22.35	32.5	31.35	40.2	29.31	-6.5
SUPPRINCE 1987 19										
AM of Mortgage Servicing (https://doi.org/10.1001/j.com/10										-9.4
Outstanding RE Loans Sool But Serviced										-9.3 13.5
Substitution Sub										5.3
MISC. REL LOAN INFORMATION 1.447/09.668										10.8
Simple Chan Exc. MBL 1.447,096,698 1.518,034,796 4.8 1,747,796,888 1.53 1,663,302,096 4.8 1,597,278,282 REL Less alto Commercial Loss 1.001,132,171 1.77,874,585 7.7 1,333,884,596 1.50 1,580,471,654 1.50 1,580,979,004 REVERSE MORTGAGES 1.50 1.500,779,004 1.500,779,0		0.21	0.20	25.0	0.51	10.2	0.39	24.0	0.43	10.0
RE. Lina do Commercial Lin 1,001,132,177 1,077,874,356 7.7 1,333,894,566 23.8 1,534,411,654 15.0 1,580,878,004 RevENSEM MORCAGES 1 1,001,132,177 1,077,874,356 7.7 1,333,894,566 23.8 1,534,411,654 15.0 1,580,878,004 RevENSEM MorChages Products 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Revense Mortgages 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Revense Mortgages 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Revense Mortgages 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Revense Mortgages 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Revense Mortgages 0 0 N/A 0 N/A 0 N/A 0 N/A 0 Total Total Total Revense 0 0 0 0 0 0 0 0 0		1,447.096.698	1,516.334.795	4.8	1,747.759.886	15.3	1,663.392.695	-4.8	1,597.278.282	-4.0
REVERSE MORTGAGES Fordeally Insured from Eguly Convenion Mortgage (HECM) 0										3.0
Federally Insured Home Equity Convention Mortgape (HECM) 0 0 N/A 0		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		.,555,551,000	20.0	.,231,111,004	.0.0	.,200,0.0,004	5.0
Proprietary Reverse Mortgage Products		0	0	N/A	. 0	N/A	0	N/A	0	N/A
RE LOAN TORS OUTSTANDING TOR First Midrugge RE Claims 18,283,194 18,283,195		0			0	N/A			0	N/A
TIOR First Martgage RE Loans		0			. 0	N/A	0	N/A	0	N/A
TOR Other RE Loans	RE LOAN TDRS OUTSTANDING									
Total TOR First and Other RE Loans 20.327,76 17,802,186 18,821,367 2271 18,630,883 1885 29,831,354 87 8 29,024,657 REAL ESTATE LOAN DELINQUENCY 98 REAL ESTATE LOAN DELINQUENCY 99 17,177 18,000,000 18,000,00	TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2		-2.6
TOR REL CLANA EL CLA								198.1		-5.7
REAL BSTATE LOAN DELINQUENTY = 60 psg 1 First Mortgage Fixed Rate (includes BalloonHybrids > 5 yrs)		20,327,176	17,802,118	-12.4	37,292,234	109.5	53,812,750	44.3	51,730,590	-3.9
RELOANS DELINOUENT > +0 Days		7,984,768	5,821,367	-27.1	15,630,883	168.5	29,361,354	87.8	29,024,057	-1.1
First Mortgage Fixed Rate (includes Balloon/Hybrids < 5 yrs) 87.97.094 55.387.523 37.0 55.133.582 -0.4 97.658.650 77.1 77.330.303 First Mortgage Agl Rate (includes Balloon/Hybrids < 5 yrs) 17.579.103 6.334.109 -64.0 19.150.639 202.3 25.887.73 55.1 24.738.819 Other R.E. Fixed Rate 33.18.791 5.722.142 72.4 5.684.680 -1.0 4.717.727 -16.7 2.603.434 Other R.E. Fixed Rate 9.179.488 255.03 42.2 77.1131 202.2 54.255 2.96 660.986 TOTAL DEL R.E. DELINOLURIY ~ 60 Days 9.108.884.336 67.699.677 -379 80.720.032 19.3 128.786.686 59.5 105.324.281 DELINOLURIS 30 159 Days 10.98.847.394 15.049.799 38.0 17.4 10.95.623.37 9.147.195 3.69 First Mortgage 1.09.999 9.7.340.608 137.506.160 41.3 14.8402.145 8.0 118.709.562 2.01 125.766.727 TOTAL DEL R.E. LOANS ~ 30 Days 9.7.340.608 137.506.160 41.3 14.8402.145 8.0 118.709.562 2.01 125.766.727 TOTAL DEL R.E. LOANS ~ 30 Days 9.20.325.044 205.175.743 -0.6 229.121.177 17.7 247.496.28 8.0 231.090.988 RE LOANS DO ~ 90 Days 9.1.16 0.68 41.0 0.74 8.5 1.08 46.1 0.87 W.R.E. LOANS DO ~ 90 Days 9.1.16 0.68 41.0 0.74 8.5 1.08 46.1 0.87 W.R.E. LOANS DO ~ 90 Days 9.2.21 2.07 2.06 4.4 0.09 1.6 0.77 1.1 1.00 W.R.E. LOANS DO ~ 90 Days 9.2.21 2.07 2.02 2.06 4.4 0.09 1.6 0.77 1.1 1.00 W.R.E. LOANS DO ~ 90 Days 9.2.21 2.07 2.09 2.09 1.16 0.00 1.00 1.00 1.00 1.00 1.00 1.00										
First Mortgage Add Rate (Includes Balloon)Hybrids < 5 yrs)										
Other R.E. Fixed Rate										-20.8
Other RE_Adj_Rate										-4.4
TOTAL DEL R. E. DELNOUENT >= 60 Days 108,984,436										-44.8 20.0
DELINQUENT 30 to 59 Days 86.437 924 122.456.377 41.7 133.996.072 9.4 109.562.967 1.62 114.606.109										-18.2
First Mortgage	-	100,304,430	01,009,311	-51.5	00,720,032	19.5	120,700,000	33.3	103,324,201	-10.2
Chiner		86.437.924	122.456.377	41.7	133.996.072	9.4	109.562.367	-18.2	114,606,109	4.6
TOTAL DEL RES 10 69 Days										22.0
TOTAL DEL REL LOANS = 30 Days 206,325,044 205,175,743 -0.6 229,212,77 11.7 247,496,228 8.0 231,090,988										5.9
\$ R.E. LOANS DO ≥ 30 Doys 2.20 2.06 -6.4 2.09 1.6 2.07 -1.1 1.90 \$ R.E. LOANS DO ≥ 80 Doys 1.16 0.68 -416 0.74 8.5 1.08 46.1 0.87 TOR REAL ESTATE LOANS DELINQUENT >= 60 Days 2.614,996 1.968,921 24.7 5.183,437 163.3 6.641,134 28.1 7.268,211 TOR Other RE Loans Delinquent >= 60 Days 2.614,996 1.998,921 24.7 5.183,437 163.3 6.641,134 28.1 7.268,211 TOR Other RE Loans Delinquent >= 60 Days 2.635,766 1.995,149 -24.3 5.665,696 184.0 10.391,430 83.4 10.201,751 TOR TOR TOR TOR TOR THE Delinquent >= 60 Days 2.635,766 1.995,149 -24.3 5.665,696 184.0 10.391,430 83.4 10.201,751 TOR TOR TOR TOR TOR TOR DELINQUENT >= 60 Days 2.635,766 1.995,149 -24.3 5.665,696 184.0 10.391,430 83.4 10.201,751 TOR RE Loans Bolinquent >= 60 Days 7.012 7.12 7.12 7.13 7.12 7.13 7.14 7.14 TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 8.69,92 6.19,346 -24.2 0 -100.0 4.621,023 N/A 6.095,299 **TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days 7.014 TOR RE Loans also Reported as Commercial Loans Delinquent >= 60 Days 7.014 TOR RE Loans also Reported as Commercial Loans Delinquent >= 60 Days 7.014 TOR RE Loans also Reported as Commercial Loans Delinquent >= 60 Days 7.014 TOR RE Loans also Reported as Commercial Loans 7.014 7.0	TOTAL DEL R.E. LOANS >= 30 Days									-6.6
% R.E. LOANS DQ. >= 60 Days 1.16 0.68 4.1.6 0.74 8.5 1.08 46.1 0.87 TOR REAL ESTATE LOANS DELINQUENT >= 60 Days 2.614,996 1.966,921 2.47 5.183,437 163.3 6.641,134 28.1 7.268,211 7.2933,540 6.77 7.2933,540 6.77 7.2933,540 7.761 7.761 TOR TORE Tast and Other RE Delinquent >= 60 Days / Total TDR 1.997 1.121 1.36 1.5.19 3.56 1.995,149 3.56 3.60 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3.995,149 3	RE LOAN DELINQUENCY RATIOS									
TOR REAL ESTATE LOANS DELINQUENT >= 60 Days 2,614,996 1,968,921 24.7 5,183,437 163.3 6,641,134 28.1 7,268,211 TOR Other RE Loans Delinquent >= 60 Days 20,770 26,228 26.3 482,259 1,738,7 3,750,296 677.7 2,933,540 Total TDR First and Other RE Loans Delinquent >= 60 Days 20,770 101 TOR First and Other RE Loans Delinquent >= 60 Days 2,635,766 1,995,149 24.3 5,665,696 184.0 10,391,430 83.4 10,201,751 **Total Total Sts and Other RE Delinquent >= 60 Days 11,21 13.6 15.19 35.6 19.31 27.1 19.72 **TOR RE Loans So Reported as Commercial Loans Delinquent >= 60 Days 10 Days 10 Page 14 10 Page 15		2.20	2.06	-6.4	2.09	1.6	2.07	-1.1	1.90	-8.2
TDR First Mortgage RE Loans Delinquent >= 60 Days	-	1.16	0.68	-41.6	0.74	8.5	1.08	46.1	0.87	-19.6
TOR Define RE Loans Delinquent >= 60 Days 2,033,540 20,770 26,228 26.3 482,259 1,738.7 3,750,296 677.7 2,933,540 2,933,										
Total TDR First and Other RE Loans Delinquent >= 60 Days										9.4
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE 12.97 11.21 -13.6 15.19 35.6 19.31 27.1 19.72 TDR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 12 % TDR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 14 % TDR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 15 % TDR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 15 % TOTAL I TR RE Losa Also Reported as Commercial Loans Delinquent >= 60 Days 15 % TOTAL I TR RE Losa Also Reported as Commercial Loans 12 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: 10.23 10.64 4.0 0.00 -10.0 15.74 N/A 21.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: 10.23 10.64 4.0 0.00 -10.0 15.74 N/A 249,726 *Total 1st Mortgage Los Recovered 245,153 98,728 -59.7 107,152 8.5 155,326 45.0 509 *NET 1st MORTGAGE LN C/Os 902,208 671,075 -25.6 1,501,709 123.8 3,181,985 111.9 249,217 **Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans / Avg 1st Mortgage Loans	,									-21.8
1st and Other RE 12.97 11.21 13.6 15.19 35.6 19.31 27.1 19.72 TDR RE Loans Also Reported as Commercial Loans Delinquent ≻= 60 Days ¹² 816,982 816,982 816,982 816,984 816,985 810,900 810,900 810,900 810,900 810,900 810,900 810,900 810,900 810,900 81		2,635,766	1,995,149	-24.3	5,665,696	184.0	10,391,430	83.4	10,201,751	-1.8
TOR RE Loans Also Reported as Commercial Loans Delinquent >= 60		12 07	11 21	13.6	15.10	35.6	10 31	27.1	10.72	2.1
Bays 12 816,982 619,346 -24.2 0 -100.0 4,621,023 N/A 6,095,299 % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans 12 10.23 10.64 4.0 0.00 -100.0 15.74 N/A 21.00 REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: 10.23 10.64 4.0 0.00 -100.0 15.74 N/A 21.00 **Total 1st Mortgage Lns Charged Off 1,147,361 769,803 -32.9 1,608,861 109.0 3,337,311 107.4 249,726 **Total 1st Mortgage Lns Recovered 245,153 98,728 -59.7 107,152 8.5 155,326 45.0 509 **NET 1st MORTGAGE LN C/Os 902,208 671,075 -25.6 1,501,709 123.8 3,181,985 111.9 249,276 **Net Charge Offs - 1st Mortgage Loans 0.01 0.01 -32.5 0.02 106.0 0.03 91.4 0.01 **Total Other RE Lns Charged Off 440,382 1,100,641 149.9 741,205		12.01	11.21	-10.0	10.10	00.0	10.01	27.1	10.72	2.1
10.23 10.64 4.0 0.00 -100.0 15.74 N/A 21.00		816,982	619,346	-24.2	0	-100.0	4,621,023	N/A	6,095,299	31.9
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: *Total 1st Mortgage Lns Charged Off 1,147,361 769,803 -32.9 1,608,861 109.0 3,337,311 107.4 249,726 *Total 1st Mortgage Lns Recovered 245,153 98,728 -59.7 107,152 8.5 155,326 45.0 509 *NET 1st MORTGAGE LN C/Os 902,08 671,075 -25.6 1,501,709 123.8 3,181,995 111.9 249,217 *Net Charge Offs -1st Mortgage Loans 0.01 0.01 -32.5 0.02 106.0 0.03 91.4 0.01 *Total Other RE Lns Charged Off 4440,382 1,100,641 149.9 741,205 -32.7 542,210 -26.8 413,080 *NET OTHER RE LN C/Os 188,050 166,389 -10.1 212,328 27.6 339,700 60.0 160,973 *NET OTHER RE LN C/Os 255,332 934,252 265.9 528,877 43.4 202,510 -61.7 252,107 **Met Charge Off S Other RE Loans / Avg Other RE Loans 0.02 0.07 232.2 0.04 46.0 0.01 -62.3 0.07 **Amounts are year-do-date and the related % change ratios are annualized.										
## REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: *Total 1st Mortgage Lns Charged Off 1,147,361 769,803 -32.9 1,608,861 109.0 3,337,311 107.4 249,726 *Total 1st Mortgage Lns Recovered 245,153 98,728 -59.7 107,152 8.5 155,326 45.0 509 *NET 1st MORTGAGE LN C/Os 902,208 671,075 -25.6 1,501,709 123.8 3,181,995 111.9 249,217 **Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans *Total Other RE Lns Charged Off 440,382 1,100,641 149.9 741,205 -32.7 542,210 -26.8 413,080 *Total Other RE Lns Recovered 185,050 166,389 -10.1 212,328 27.6 339,700 60.0 160,973 *NET OTHER RE LN C/Os *NET OTHER RE LN C/Os *NET OTHER RE LN C/Os 40.0 *Mounts are year-to-date and the related % change ratios are annualized. *Annunts are year-to-date and the related % change ratios are annualized. *Means the number is too large to display in the cell #Means the number is too large to display in the cell #Means the number is too large to display in the cell *Reporting requirements for troubled debt restructured (TDR) loans.	60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									
**Total 1st Mortgage Lns Charged Off		10.23	10.64	4.0	0.00	-100.0	15.74	N/A	21.00	33.4
**Total 1st Mortgage Lns Recovered	REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
NET 1st MORTGAGE LN C/Os 902,208 671,075 -25.6 1,501,709 123.8 3,181,985 111.9 249,217 *Net Charge Offs -1st Mortgage Loans										-70.1
**Net Charge Offs - 1st Mortgage Loans Avg 1st Mortgage Loans 0.01 0.01 -32.5 0.02 106.0 0.03 91.4 0.01 *Total Other RE Lns Charged Off 440,382 1,100,641 149.9 741,205 -32.7 542,210 -26.8 413,080 *Total Other RE Lns Recovered 185,050 166,389 -10.1 212,328 27.6 339,700 60.0 160,973 *NET OTHER RE LN C/Os 255,332 934,252 265.9 528,877 -43.4 202,510 -61.7 252,107 *Mounts are year-to-date and the related % change ratios are annualized. 0.07 232.2 0.04 -46.0 0.01 -62.3 0.07 *Means the number is too large to display in the cell 0.08 0.09 0.07 0.09 0.09 0.09 0.09 0.09 #Means the number is too large to display in the cell 0.09 0.09 0.09 0.09 0.09 0.09 0.09 0.09 0.09 *The NCUA Board approved a regulatory/popicy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.								45.0		-98.7
Avg 1st Mortgage Loans		902,208	671,075	-25.6	1,501,709	123.8	3,181,985	111.9	249,217	-68.7
*Total Other RE Lns Charged Off 440,382 1,100,641 149.9 741,205 -32.7 542,210 -26.8 413,080 *Total Other RE Lns Recovered 185,050 166,389 -10.1 212,328 27.6 339,700 60.0 160,973 **NET OTHER RE LN C/Os 255,332 934,252 265.9 528,877 -43.4 202,510 -61.7 252,107 ***Net Charge Offs Other RE Loans / Avg Other RE Loans 0.02 0.07 232.2 0.04 -46.0 0.01 -62.3 0.07 *Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor. March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		0.01	0.01	20.5	0.00	100.0	0.00	04.4	0.01	-70.5
*Total Other RE Lns Recovered 185,050 166,389 -10.1 212,328 27.6 339,700 60.0 160,973 *NET OTHER RE Ln C/Os 255,332 934,252 265.9 528,877 -43.4 202,510 -61.7 252,107 *Met Charge Offs Other RE Loans / Avg Other RE Loans 0.02 0.07 232.2 0.04 -46.0 0.01 -62.3 0.07 *Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell **Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. **The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										-70.5 204.7
*NET OTHER RE LN C/Os 255,332 934,252 265.9 528,877 -43.4 202,510 -61.7 252,107 **%Net Charge Offs Other RE Loans / Avg Other RE Loans 0.02 0.07 232.2 0.04 -46.0 0.01 -62.3 0.07 Amounts are year-to-date and the related % change ratios are annualized. 0.02 0.07 232.2 0.04 -46.0 0.01 -62.3 0.07 **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) 0.02 0.07 0.07 0.07 0.07 0.07 0.07 0.07										89.5
** %Net Charge Offs Other RE Loans / Avg Other RE Loans 0.02 0.07 232.2 0.04 4.0 0.01 -62.3 0.07 *Amounts are year-to-date and the related % change ratios are annualized. ** Annualization factor: March = 4; June = 2; September = 4/3. December = 1 (or no annualizing) #* Means the number is too large to display in the cell ** Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. ** The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.	-									398.0
*Amounts are year-to-date and the related % change ratios are annualized. **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) **Means the number is too large to display in the cell *Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. *The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										406.3
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell # Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. * The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		0.02	0.07	202.2	0.04	-40.0	0.01	-02.0	0.07	430.3
# Means the number is too large to display in the cell Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		or no annualizing)			<u> </u>					
Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles. The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.		accommodate the regula	atory definition of commerc	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.			
					, ,					13. RELoans 2

	C	ommercial Loan I	nformati	on					
Return to cover		For Charter :	N/A	I					
05/19/2021		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Gro	All *	Ptoto = 'TV' * Tune	a Inaluda	d. All Endarellis la	
Peer Group: N/A	Count of C	U in Peer Group :		Nation - Peer Gro	up: All -	State = 'IX' Type	s include	ed: All Federally in	surea
	Count or C	o iii i eei Gioup .	IVA						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members 13	1,007,804,999	1,087,268,583	7.9	1,342,743,868	23.5	1,535,328,973	14.3	1,578,427,046	2.8
Purchased Commercial Loans or Participations to									
Nonmembers 13	82,737,564	92,386,314	11.7		10.7	119,012,715	16.4	114,830,987	-3.5
Total Commercial Loans 13	1,090,542,563	1,179,654,897	8.2		22.5			1,693,258,033	2.4
Unfunded Commitments 13	62,586,994	75,557,497	20.7	101,507,381	34.3		-7.3	104,331,708	10.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	1,090,542,563	1,179,654,897	8.2		22.5		14.5	1,693,258,033	2.4
%(Total Commercial Loans / Total Assets)	2.69	2.81	4.6	3.27	16.1	3.26	-0.2	3.16	-3.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1 Number of Outstanding Commercial Loans to Members	3,447	3,312	-3.9	3,570	7.8	3,657	2.4	3,344	-8.6
Number of Outstanding Commercial Loans to Weinbers Number of Outstanding Purchased Commercial Loans or	3,447	3,312	-3.9	3,570	1.0	3,037	2.4	3,344	-0.0
Participation Interests to Nonmembers	133	135	1.5	136	0.7	135	-0.7	229	69.6
Total Number of Commercial Loans Outstanding	3,580	3,447	-3.7		7.5		2.3	3,573	-5.8
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	42,461,399	47,737,323		75,208,998	57.5		4.2	75,233,409	-4.0
Farmland	4,536,410	5,801,636	27.9		3.5		-23.3	4,787,576	4.0
Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	<u> </u>
Multifamily Owner Occupied, Non Form, Non Posidential Property	81,402,897	70,305,091	-13.6		83.7	146,044,427	13.1	134,358,945	-8.0
Owner Occupied, Non-Farm, Non-Residential Property Non-Owner Occupied, Non-Farm, Non-Residential Property	340,126,441 532,589,166	366,585,390 587,444,918			11.5 21.7	448,934,119 856,440,902	9.8 19.8	461,905,268 904,593,806	2.9 5.6
Total Real Estate Secured Commercial Loans	1,001,116,313	1,077,874,358			23.8		15.0		3.0
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	1,007,110,010	.,0.7,074,000	1.7	1,000,004,000	20.0	1,00 1,411,004	10.0	.,555,675,004	5.5
MEMBERS) 1									
Loans to finance agricultural production and other loans to farmers	1,380,908	1,994,058	44.4	2,685,027	34.7	1,942,673	-27.6	1,907,518	-1.8
Commercial and Industrial Loans	78,852,669	91,136,930		97,427,971	6.9	103,257,747	6.0	98,016,091	-5.1
Unsecured Commercial Loans	2,464,450	2,140,365		2,546,536	19.0		166.6	5,900,186	-13.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	6,728,223	6,509,186			30.2	7,941,553	-6.3	6,555,234	-17.5
Total Non-Real Estate Secured Commercial Loans	89,426,250	101,780,539	13.8	111,133,498	9.2	119,930,034	7.9	112,379,029	-6.3
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1		407	40.4	101	47.5	450		400	40.0
Number - Construction and Development	116	137	18.1	161 42	17.5			130	
Number - Farmland Number - Non-Farm Residential Property	29 N/A	38 N/A		N/A	10.5	34 N/A	-19.0	36 N/A	5.9
Multifamily	467	204		372	82.4	381	2.4	313	-17.8
Number - Owner Occupied, Non-Farm, Non-Residential Property	647	691	6.8		3.0	787	10.5	754	-4.2
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	495	538			10.4				15.9
Total Number of Real Estate Secured Commercial Loans	1,754	1,608		1,881	17.0	2,032	8.0	2,021	-0.5
Number - Loans to finance agricultural production and other loans to farmers	23	25			32.0	24		26	8.3
Number - Commercial and Industrial Loans	1,140	1,076			-4.8	970		944	-2.7
Number - Unsecured Commercial Loans	73	70	-4.1	77	10.0	61	-20.8	64	4.9
Number - Unsecured Revolving Lines of	500	000	40.0	004		705	0.0	540	00.5
Credit (Commercial Purpose) Total Number of Non-Real Estate Secured Commercial Loans	590 1,826	668 1,839			3.4 -0.8	705 1,760	2.0 -3.6	518 1,552	-26.5 -11.8
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	1,020	1,039	0.7	1,023	=0.0	1,700	=3.0	1,332	-11.0
* Member Commercial Loans Granted YTD	296,118,086	290,369,470	-1.9	475,220,125	63.7	521,003,328	9.6	115,412,643	-11.4
* Purchased or Participation Interests to Nonmembers	14,808,666	31,749,920			-5.5				-83.2
DELINQUENCY - COMMERCIAL LOANS 2	,,,,,,,			.,				, , , , ,	
30 to 59 Days Delinquent	4,627,660	14,575,086	215.0	5,753,668	-60.5	10,974,900	90.7	17,911,680	63.2
60 to 179 Days Delinquent	4,155,333	12,689,067	205.4	5,628,167	-55.6			16,496,947	-14.5
180 to 359 Days Delinquent	877,700	5,667,796		8,625,979	52.2	2,153,751	-75.0	4,235,370	96.7
> = 360 Days Delinquent	1,771,913	1,365,192		4,733,470	246.7	7,060,228	49.2	9,770,161	38.4
Total Del Loans - All Types (>= 60 Days)	6,804,946	19,722,055	189.8	18,987,616	-3.7	28,519,735	50.2	30,502,478	7.0
COMMERCIAL LOAN DELINQUENCY RATIOS 1				ļ				_	
% Comm Lns > = 30 Days Delinquent % Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.05	2.91	177.3	1.71	-41.1	2.39		2.86	19.8
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1	0.62	1.67	167.9	1.31	-21.4	1.72	31.2	1.80	4.5
*Total Comm Lns Charge Offs	1 262 215	720 442	47.1	4 666 750	E 47 0	4 024 051	12.6	47 504	05.2
*Total Comm Lns Charge Offs *Total Comm Lns Recoveries	1,362,315 611.723	720,412 238,507	-47.1 -61.0	4,666,759 68,556	547.8 -71.3	4,034,051 148,666	-13.6 116.9	47,521 10,297	-95.3 -72.3
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	011,723	230,307	-61.0	00,050	-11.3	140,000	110.9	10,297	-12.3
Comm Lns above) 1									
,									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1			1	1					
Real Estate Loans also Reported as Commercial Loans 1	1,001,132,171	1,077,874,358		1,333,884,566	23.8	1,534,411,654	15.0	1,580,879,004	3.0
Agricultural Related Commercial Loans	5,917,318	7,795,694		8,688,788	11.5		-24.7	6,695,094	2.3
Number of Outstanding Agricultural Related Loans	52	63			19.0			62	6.9
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	100,488,502	167,043,439			9.4		13.1	195,858,846	-5.3
*Commercial Loans and Participations Sold -no servicing rights- YTD Commercial SBA Loans Outstanding	92,890,969	80,358 84,424,997		91,518,245	-100.0 8.4			106,290,691	N/A 3.4
Number of Commercial SBA Loans Outstanding	92,890,969	84,424,997			12.6				0.5
Total Member Business Loans - (NMBLB)	1,169,303,324	1,202,945,464			17.8			1,644,771,031	3.2
%(NMBLB / Total Assets)	2.88	1,202,945,464	-0.5		11.6				-2.4
* Amounts are year-to-date and the related % change ratios are annualized.	2.00	2.07	-0.5	5.20	11.0	0.14	-1.5	5.07	-2.4
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the re	gulatory definition of o	commercial loans This	policy cha	inge may cause fluctua	itions from	prior cycles.		1	
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report						,			
This policy change may result in a decline in delinquent loans reported as of June 2012.									
³ Prior to September 2017, Member business loans were reported including unfunded commitments.									14. MBLs
· · · · · · · · · · · · · · · · · · ·									

	Inve	atmente Cook 9 Coo	h Earring	lanta					
Return to cover	Inve	stments, Cash, & Cas For Charter :		lents					
05/19/2021		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Stat	e = 'TX' * Types Includ	led: All Fed	lerally Insured State C	redit
	Count	of CU in Peer Group :	N/A			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
ASC 320 CLASS. OF INVESTMENTS	200 444 470	000 000 547	40.0	242 422 255	00.5				
Held to Maturity < 1 yr	289,441,476	320,820,547	10.8	213,469,255	-33.5	N/A		N/A	
Held to Maturity 1-3 yrs	636,475,390			710,415,263	31.4	N/A		N/A	
Held to Maturity 3-5 yrs	434,479,574			419,199,310	14.0	N/A		N/A	
Held to Maturity 5-10 yrs	97,920,966	88,112,567	-10.0	25,060,693	-71.6	N/A		N/A	
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	34,595,111	36,090,839	4.3	49,195,845	36.3	N/A		N/A	
TOTAL HELD TO MATURITY	1,492,912,517	1,353,052,943	-9.4	1,417,340,366	4.8	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	499,443,835	475,329,052	-4.8	422,569,190	-11.1	N/A		N/A	
Available for Sale 1-3 yrs	700,766,702		5.3	829,779,192	12.4	N/A		N/A	
Available for Sale 3-5 yrs	978,888,276	772,075,904	-21.1	721,062,823	-6.6	N/A		N/A	
Available for Sale 5-10 yrs	267,474,727	280,832,167	5.0	187,291,041	-33.3	N/A		N/A	
Available for Sale 3-10 yrs	201,414,721 N/A	200,032,107 N/A	5.0	107,251,041 N/A	30.0	N/A		N/A	
Available for Sale 5-10 yrs	24,718,849	41,573,076	68.2	46,395,351	11.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	2,471,292,389			2,207,097,597	-4.4	N/A N/A		N/A N/A	
Trading < 1 year	32,748,616	31,298,035	-4.4	35,145,391	12.3	N/A		N/A	
Trading 1-3 years	32,740,010			33,143,391	N/A	N/A		N/A	-
Trading 3-5 years	0		N/A	0		N/A		N/A	—
Trading 5-5 years Trading 5-10 years	0			0	N/A	N/A		N/A	
Trading 3-10 years	N/A		14//5	N/A	19/73	N/A		N/A	
Trading > 10 years	0		N/A	0	-100.0	N/A		N/A	
TOTAL TRADING	32,748,616		-1.5	35,145,391	9.0	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		7,114,673		10,132,894	42.4	10.061.709	-0.7
Equity Securities > 1-3 Years	N/A	N/A		18,120,143		0	-100.0	0	N/A
Equity Securities > 3-5 Years	N/A	N/A		7,680,915		3,405,516	-55.7	3,693,834	8.5
Equity Securities > 5-10 Years	N/A	N/A		0		3,141,200	N/A	3,152,387	0.4
Equity Securities > 10 Years	N/A	N/A		66,488,878		72,927,423	9.7	73,935,768	1.4
TOTAL EQUITY SECURITIES	N/A	N/A		99,404,609		89,607,033	-9.9	90,843,698	1.4
Trading Debt Securities <= 1 Year	N/A	N/A		889,567		38,810,651	4,262.9	39,300,460	1.3
Trading Debt Securities > 1-3 Years	N/A	N/A		3,802,433		739,389	-80.6	1,035,440	40.0
Trading Debt Securities > 3-5 Years	N/A	N/A		8,581,700		9,000,593	4.9	8,607,769	-4.4
Trading Debt Securities > 5-10 Years	N/A	N/A		12,598,544		17,696,489	40.5	17,189,266	
Trading Debt Securities > 10 Years	N/A	N/A		417,089		3,074,532	637.1	2,985,550	-2.9
TOTAL TRADING DEBT SECURITIES	N/A	N/A		26,289,333		69,321,654	163.7	69,118,485	
A 7111 C 01 B 110 77 1 4 4				0.044.000		740,000,000	0.040.0	202 702 202	40.0
Available-for-Sale Debt Securities <= 1 Year Available-for-Sale Debt Securities > 1-3 Years	N/A N/A	N/A		8,311,832 41,677,147		740,662,283 1,101,670,160	8,810.9 2,543.3	838,736,229 860,257,745	13.2 -21.9
Available-for-Sale Debt Securities > 1-3 Years Available-for-Sale Debt Securities > 3-5 Years	N/A N/A	N/A N/A		65,043,784		846,653,998	1,201.7	939,809,813	11.0
Available-for-Sale Debt Securities > 5-5 Years Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		32,880,288		664,738,140	1,921.7	1,189,884,732	79.0
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		5,799,444		77,086,567	1,229.2	75,225,117	-2.4
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A		153,712,495		3,430,811,148	2,132.0	3,903,913,636	13.8
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		211,000		208,008,939	98,482.4	189,812,232	-8.7
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A	-	0		948,370,702	N/A	960,625,570	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A	 	0		624,301,371	N/A	718,549,096	
Held-to-Maturity Debt Securities > 5-10 Years Held-to-Maturity Debt Securities > 10 Years	N/A N/A	N/A N/A	-	0		59,021,506 35,000,000	N/A N/A	111,961,474 37,000,000	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A N/A	N/A N/A	 	211,000		1,874,702,518		2,017,948,372	7.6
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0		N/A	211,000	N/A	1,074,702,310	N/A	2,017,940,372	
						0 007 005 :			
Other Investments < 1 yr	3,739,048,165		-10.1	4,043,995,693	20.3	6,937,007,128	71.5	9,041,335,068	30.3
Other Investments 1-3 yrs	607,359,942			525,508,954	-9.6	496,007,721	-5.6		
Other Investments 3-5 yrs	136,224,755			86,277,101	-24.1	97,246,629	12.7	123,796,552	27.3
Other Investments 5-10 yrs	29,726,344		0.4	11,279,116	-62.2	18,761,195	66.3	20,087,367	7.1
Other Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Other Investments > 10 yrs	48,264,514			6,274,976	-85.7	6,016,441	-4.1	5,591,703	
TOTAL Other Investments	4,560,623,720	4,131,337,131	-9.4	4,673,335,840	13.1	7,555,039,114	61.7	9,681,178,203	28.1
MATURITIES:	4 500 000	4 400 155		4 704 700 55	40.0	7.004.004.5	07-	40.410.015.55	07.
Total Investments < 1 yr	4,560,682,092			4,731,706,601	12.9	7,934,621,895	67.7	10,119,245,698	
Total Investments 1-3 yrs	1,944,602,034		-4.4	2,129,303,132	14.5	2,546,787,972	19.6	2,312,286,268	
Total Investments 3-5 yrs	1,549,592,605			1,307,845,633	4.3	1,580,608,107	20.9		
Total Investments 5-10 yrs	395,122,037			269,109,682	-32.5	763,358,530	183.7	1,342,275,226	
Total Investments 3-10 yrs	N/A			N/A		N/A		N/A	
Total Investments > 10 yrs	107,578,474			174,571,583	43.0	194,104,963	11.2	194,738,138	0.3
Total	8,557,577,242	7,824,435,355	-8.6	8,612,536,631	10.1	13,019,481,467	51.2	15,763,002,394	21.1
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 	I	Other Investment In	formation	,	1	ı	1	1	1
Return to cover		For Charter :		! 					
05/19/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * St	ate = 'TX' * Types In	cluded: A	II Federally Insured	State
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Cha	Dec-2019	% Chg	Dec-2020	% Cha	Mar-2021	% Chg
INVESTMENT SUMMARY:	Dec-2017	Dec-2010	// City	Dec-2019	∕₀ City	Dec-2020	∕₀ Cilg	IVIAI-2021	/6 City
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,190,755	7,902,767	-22.5	10,435,097	32.0	4,224,000	-59.5	4,473,000	5.9
Total FDIC-Issued Guaranteed Notes	1,047,000				-100.0			0	
All Other US Government Obligations	63,660,605	15,169,823	-76.2	44,410,331	192.8	40,533,853	-8.7	137,988,084	240.4
TOTAL U.S. GOVERNMENT OBLIGATIONS	74,898,360	23,172,590	-69.1	54,845,428	136.7	44,757,853	-18.4	142,461,084	218.3
Agency/GSE Debt Instruments (not backed by mortgages)	1,091,921,424				-10.3				
Agency/GSE Mortgage-Backed Securities	2,412,915,133								
TOTAL FEDERAL AGENCY SECURITIES	3,504,836,557 11,871,142	3,215,624,024 11,776,443			5.9				
Securities Issued by States and Political Subdivision in the U.S. Privately Issued Mortgage-Related Securities	3,887,574				117.1 -10.6			47,441,524 19,248,205	
Privately Issued Securities (FCUs only)	3,867,374						1	19,246,203	-
Privately Issued Mortgage-Backed Securities (FISCUs Only)	8,339,095				-27.3				
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,226,669				-21.7				
	,,,500	.,,_02	1	,:22,207		,,511	2.0	,5. 5,500	1
Mutual Funds	22,785,325	36,053,201	58.2	49,317,586	36.8	27,820,255	-43.6	26,705,618	-4.0
Common Trusts	0				,	0		0	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	22,785,325								
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	952,932,953		-						-2.1
Commercial Mortgage Backed Securities OTHER INVESTMENT INFORMATION:	148,895,127	131,832,131	-11.5	198,678,015	50.7	623,320,024	213.7	819,546,208	31.5
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs	-	-							
Without Embedded Options or Complex Coupon Formulas	0					0	+	0	
Securities per 703.12(b)	0		-			0		0	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	8,545,729,589					13,044,082,631		15,658,594,235	
Investment Repurchase Agreements	0	7 77						150,000,000	
Borrowing Repurchase Agreements Placed in Investments				20,000,000		,,		100,000,000	
for Positive Arbitrage	0	0			N/A		,, .	0	,,
Cash on Deposit in Corporate Credit Unions	864,476,806			, ,	23.3			1,620,642,940	+
Cash on Deposit in Other Financial Institutions	1,947,753,028	1,917,566,453	-1.5	487,179,808	-74.6	467,775,500	-4.0	544,289,719	16.4
CUSO INFORMATION	440 540 000	440.767.000	F.C.	407 604 000	7.5	140,000,400	10.5	454 665 020	2.0
Value of Investments in CUSO CUSO loans	112,513,228 17,296,528				7.5 -1.4				
Aggregate cash outlays in CUSO	24,138,234								
959	24,100,204	50,020,011	172.3	33,307,370	-5.2	50,211,104	1.2	57,210,411	1.7
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	35,743,881	63,991,877	79.0	49,814,397	-22.2	55,046,825	10.5	50,218,210	-8.8
Outstanding Balance of Brokered CDs and Share	55,1.0,001	55,551,611	7 5.0	.5,5,667		33,3.3,020	10.0	30,2.0,210	0.0
Certificates Purchased	669,123,543	608,258,072	-9.1	557,371,050	-8.4	590,329,270	5.9	586,179,619	-0.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	37				10.8				
Approved Mortgage Seller	27		-				_		_
Borrowing Repurchase Agreements Brokered Deposits (all deposits agguired through 3rd party)	2								
Brokered Deposits (all deposits acquired through 3rd party) Investment Pilot Program	14							10	
Investment Prior Program Investments Not Authorized by FCU Act (SCU only)	19								
Deposits and Shares Meeting 703.10(a)	0								+
Brokered Certificates of Deposit (investments)	78				1.3				
Charitable Donation Accounts	13,896,489					18,391,281			+
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE									
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	85,577,009				22.2				
Other Investments	89,766,341			, ,					
Other Assets Total Assets Used to Fund Employee Repetit Plans or Deferred	296,956,746	325,345,903	9.6	348,911,955	7.2	390,770,611	12.0	401,943,073	2.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	472,300,096	523,303,921	10.8	564,948,740	8.0	625,156,375	10.7	646,029,585	3.3
	2,000,000	120,000,021	10.0	23.,0.0,140	5.0	123,103,010		1.0,020,000	5.0
1/ Prior to March 31, 2014, this item included investments purchased for employe	e benefit/deferred compe	ensation plans.	•						
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	Supplemental Sha			neet, & Borrowings					
Return to cover		For Charter :							
05/19/2021		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	· All * State =	'TY' * Types Include	d: All Eoc	Inrally Incured State	Crodit
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group	. All State -	TX Types iliciade	u. All I ed	lerally illoured State	Credit
	Count	i co ili reel Gloup .	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Cha	Mar-2021	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):	Dec-2017	Dec-2010	/6 City	Dec-2013	/6 City	Dec-2020	76 Olig	Widi-2021	/o Ong
Accounts Held by Member Public Units	11,058,320	16,803,031	51.9	9,804,916	-41.6	11,739,229	19.7	11,753,641	0.1
Accounts Held by Nonmember Public Units	8,010,442		-98.8	38,345,313	40,097.6	52,283,507	36.3	52,513,890	0.4
Employee Benefit Member Shares	450,959			733,736	32.2	949,084		1,028,976	
Employee Benefit Nonmember Shares	0			0		0		0	
529 Plan Member Deposits	0			0		0		0	
Non-dollar Denominated Deposits	53,577			47,301	-9.5	0		0	
Health Savings Accounts	7,954,282	12,086,447	51.9		39.7	25,609,569		27,871,323	8.8
Dollar Amount of Share Certificates >= \$100,000	3,793,215,400		12.2	5,187,746,366	21.9	5,323,535,589	2.6	5,256,350,758	
Dollar Amount of IRA/Keogh >= \$100,000		637,154,439	0.4						2.3
Dollar Amount of Share Drafts Swept to Regular Shares or	634,586,837	037,154,439	0.4	720,527,249	13.1	773,464,206	7.3	791,241,724	2.3
Money Market Accounts	948.344.166	884,759,920	-6.7	942,964,685	6.6	758,259,001	-19.6	674,805,792	-11.0
Commercial Share Accounts	715,197,881	796,238,542		872,064,502	9.5	1,166,805,380	33.8	1,264,543,287	8.4
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	18,790,764	22,748,761	21.1	22,322,879	-1.9	12,777,558		9,734,095	
SAVING MATURITIES	10,790,764	22,740,761	21.1	22,322,879	-1.9	12,111,008	-42.6	9,734,095	-23.8
	24 470 000 000	21 504 006 007	4.4	22 407 574 000	E 4	40 225 024 422	04.0	42 104 007 550	7.4
< 1 year	31,172,062,200	31,501,806,907	1.1	33,187,574,383	5.4	40,225,924,403	21.2	43,194,867,556	7.4
1 to 3 years	2,537,187,013			3,649,092,552	13.7	2,974,873,850		2,908,970,530	
> 3 years	1,167,058,212				10.2	933,405,809		900,894,502	-3.5
Total Shares & Deposits	34,876,307,425	35,670,246,773	2.3	37,892,298,456	6.2	44,134,204,062	16.5	47,004,732,588	6.5
INSURANCE COVERAGE OTHER THAN NCUSIF									<u> </u>
Share/Deposit Insurance Other than NCUSIF	14		14.3	17	6.3	19		18	
Dollar Amount of Shares/Deposits Covered by Additional/Alternate OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	291,105,968	405,682,590	39.4	431,229,392	6.3	515,744,977	19.6	551,469,765	6.9
COMMERCIAL LOANS Total Unfunded Commitments for Commercial Loans	62,586,994	75 557 407	20.7	101,507,381	24.2	94,115,539	-7.3	104 224 700	10.9
	02,300,994	75,557,497	20.7	101,507,361	34.3	94,115,539	-1.3	104,331,708	10.8
Miscellaneous Commercial Loan Unfunded Commitments (Included In									
Categories Above) Agricultural Related Commercial Loans	173,038	815,115	371.1	406,455	-50.1	1,694,730	317.0	1,566,980	-7.5
Construction & Land Development	24,317,939			56,187,798	51.3	46,306,681	-17.6	38,935,331	-15.9
Outstanding Letters of Credit	118,476	783,089			-15.6	1,807,647	173.5	1,469,910	-18.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	110,470	703,009	561.0	000,910	-15.0	1,007,047	173.5	1,469,910	-10.7
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	108,364,373	128,925,738	19.0	235,348,699	82.5	346,618,274	47.3	376,017,481	8.5
Credit Card Line	2,344,464,511	2,553,599,752			6.7	2,751,638,588	1.0	2,907,905,266	
Unsecured Share Draft Lines of Credit	281,172,671	294,005,280			10.1	354,769,551	9.6	369,831,029	
Overdraft Protection Programs	699,427,279			784,835,736	7.5	821,595,642		852,448,944	3.8
Residential Construction Loans-Excluding Commercial Purpose	33,214,420			43,952,807	18.1	36,954,618		37,343,512	
Federally Insured Home Equity Conversion Mortgages (HECM)	33,214,420			43,932,807		30,934,018		37,343,312	
Proprietary Reverse Mortgage Products	0			0	N/A	0		0	N/A
Other Unused Commitments							-		
	87,603,229		7.5	97,888,494		133,450,814		141,614,861	6.1
Total Unfunded Commitments for Non-Commercial Loans	3,554,246,483					4,445,027,487	5.6	4,685,161,093	5.4
Total Unused Commitments	3,616,833,477	3,913,436,368		4,310,614,999	10.1	4,539,143,026		4,789,492,801	5.5
%(Unused Commitments / Cash & ST Investments)	73.27	85.65		84.06	-1.9	53.06		44.92	-15.3
Unfunded Commitments Committed by Credit Union	3,572,161,307	3,864,451,014		4,256,001,615	10.1	4,477,279,129		4,724,280,147	5.5
Unfunded Commitments Through Third Party	44,672,170			54,613,384	11.5	61,863,897	13.3	65,212,654	5.4
Loans Transferred with Recourse 1	0			4,504,623	394.7	20,431,174		34,618,800	69.4
Pending Bond Claims	310,049		554.1	371,693	-81.7	599,813	61.4	870,507	45.1
Other Contingent Liabilities	5,439,327	6,093,415	12.0	9,917,314	62.8	18,083,194	82.3	37,588,222	107.9
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	40	41	2.5	44	7.3	44	0.0	44	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	9,525,906,608				-13.9	9,324,497,979	2.4	9,690,311,710	
Total Committed Credit Lines	399,218,603	415,908,748	4.2	82,231,871	-80.2	95,680,057	16.4	103,717,990	
Total Credit Lines at Corporate Credit Unions	1,544,560,610	1,636,590,700	6.0	1,750,150,443	6.9	1,842,412,501	5.3	1,814,034,701	-1.5
Draws Against Lines of Credit	429,077,426	682,161,418	59.0	502,107,532	-26.4	424,552,245	-15.4	357,414,219	-15.8
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									1
Line of Credit Outstanding from Corporate Cus	4,064,400			4,403,311	21.1	5,409	-99.9	0	
Term Borrowings Outstanding from Corporate Cus	52,500,000	10,000,000	-81.0	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	13,950,773,640	15,598,267,105	11.8	16,506,049,382	5.8	17,839,302,800	8.1	17,360,786,028	-2.7
Amount of Borrowings Subject to Early Repayment at							1 . 7		
Lenders Option	0	0	N/A	65,000,000	N/A	115,000,000		115,000,000	
	300,000	0	-100.0	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital ²	****								
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	Miscella	neous Information, P	rograms,	Services					
Return to cover		For Charter :	N/A						
05/19/2021		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	e = 'TX' * Types Includ	led: All Fe	derally Insured State	Credit
	Count	of CU in Peer Group :	N/A						-
	D 0047	D 0040	0/ Ch-	Dec-2019	0/ Oh	D 0000	0/ Ob ==	M 0004	0/ Ch-
MEMBERSHIP:	Dec-2017	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Chg	Mar-2021	% Chg
Num Current Members	2 722 726	3,855,618	3.3	3,969,918	3.0	4,039,509	1.0	4,090,946	1.3
Num Potential Members	3,732,736 114,394,435	145,491,221			31.4		1.8 5.7	202,308,061	0.2
% Current Members to Potential Members	3.26	2.65			-21.6		-3.7	202,308,061	
* % Membership Growth	5.72	3.29			-9.9		-40.9		
Total Num Savings Accts			+					5.09	+
EMPLOYEES:	6,360,279	6,590,301	3.6	6,806,742	3.3	6,932,644	1.8	7,021,761	1.3
	0.705	40.070		10.004		40.005	0.0	40.007	-
Num Full-Time Employees	9,785	10,070			2.3		0.3	10,327	
Num Part-Time Employees	928	843	-9.2	802	-4.9	687	-14.3	648	-5.7
BRANCHES:									
Num of CU Branches	713	709			-2.4	701	1.3	698	
Num of CUs Reporting Shared Branches	36	38			0.0	38	0.0	38	
Plan to add new branches or expand existing facilities	33	33	0.0	35	6.1	32	-8.6	25	-21.9
MISCELLANEOUS LOAN INFORMATION:				45.0					-
**Total Amount of Loans Granted YTD	14,039,276,120	14,802,989,482	5.4	15,088,144,180	1.9	17,524,394,666	16.1	4,688,061,009	7.0
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date						_	A1/A		
(FCUs Only)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs): Commercial Loans	71	74	0.0	69	2.0	70	1.1	71	1
Credit Builder	71	71			-2.8	70	1.4	71	
	54	53			1.9	57	5.6	57	
Debt Cancellation/Suspension	42	43			7.0	46	0.0	46	
Direct Financing Leases	8				10.0		-9.1	10	
Indirect Commercial Loans	11	12		11	-8.3	11	0.0	11	
Indirect Consumer Loans	59	58			-1.7	57	0.0	57	
Indirect Mortgage Loans	22	23			4.3	24	0.0	24	
Interest Only or Payment Option 1st Mortgage Loans	22	23			4.3	23	-4.2	23	
Micro Business Loans	28	28			-7.1	28	7.7	28	
Micro Consumer Loans	44	43			-2.3	42	0.0	43	
Overdraft Lines of Credit	81	79	_		1.3	80	0.0	80	+
Overdraft Protection	119	118			0.8	120	0.8	120	
Participation Loans	55	58			1.7	63	6.8	65	
Pay Day Loans	17	16			-6.3	15	0.0	15	
Real Estate Loans	128	127	-0.8	127	0.0	127	0.0	127	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	154	155	0.6	154	-0.6	152	-1.3	152	0.0
Share Secured Credit Cards	91	91	0.0	91	0.0	91	0.0	91	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									1
ATM/Debit Card Program	150	149			-1.3	147	0.0	147	
Commercial Share Accounts	89	87	-2.2	89	2.3	90	1.1	90	0.0
Check Cashing	113	112	-0.9	112	0.0	112	0.0	112	0.0
First Time Homebuyer Program	18	19	5.6	19	0.0	22	15.8	22	0.0
Health Savings Accounts	20	20			0.0	21	5.0	21	
Individual Development Accounts	8	7			-14.3	6		6	
In-School Branches	10	10			0.0	12	20.0	12	
Insurance/Investment Sales	80	79	+		1.3		2.5	83	+
International Remittances	55	55			1.8	57	1.8	57	
Low Cost Wire Transfers	140	137		134	-2.2	134	0.0	134	
**Number of International Remittances Originated YTD	23,347	22,563			-4.6		-4.6	5,113	
MERGERS/ACQUISITIONS:	==,5	,000		,511	0			2,110	T
Completed Merger/Acquisition Qualifying for				1					†
Business Combo Acctng (FAS 141R)	18	20	11.1	24	20.0	26	8.3	26	0.0
Adjusted Retained Earnings Obtained through									
Business Combinations	94,581,250	95,594,751	1.1	98,895,301	3.5	116,008,580	17.3	115,917,501	-0.1
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts									
on Fixed Assets (not discounted to PV)	62,080,622	86,894,866	40.0	99,932,097	15.0	102,320,376	2.4	100,209,406	-2.1
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
** Amount is year-to-date and the related % change ratio is annualized.									†
-			+					40.**	10
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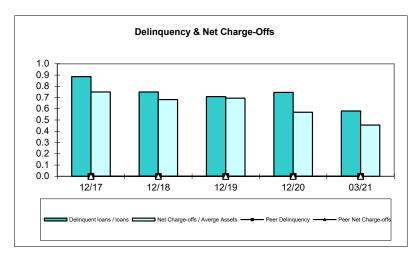
	Inforn	nation System	s & Tech	nology					
Return to cover		For Charter :							
05/19/2021		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer	Group: A	All * State = 'T	X' * Type:	s Included: All	l
	Count of CU ir	Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A
Vendor Supplied In-House System	120	116	-3.3	110	-5.2	104	-5.5	103	-1.0
Vendor On-Line Service Bureau	62	63	1.6	66	4.8	68	3.0	68	0.0
CU Developed In-House System	1	1	0.0	1	0.0	1	0.0	1	0.0
Other	2	2	0.0	1	-50.0	3	200.0	4	33.3
Electronic Financial Services									
Home Banking Via Internet Website	150	148	-1.3	148	0.0	149	0.7	149	0.0
Audio Response/Phone Based	127	124			-1.6	121	-0.8	121	0.0
Automatic Teller Machine (ATM)	147	146	4		-1.4	144	0.0	144	0.0
Kiosk	13		4		7.1	15	0.0	15	0.0
Mobile Banking	125				1.6	129	1.6	129	0.0
Other	9		4			11	22.2	12	9.1
Services Offered Electronically									
Member Application	88	91	3.4	93	2.2	94	1.1	96	2.1
New Loan	108				2.8	112	0.0	113	0.9
Account Balance Inquiry	155				-1.3	152	0.0	152	0.0
Share Draft Orders	117	116			-0.9	114	-0.9	115	0.9
New Share Account	61	61			4.9	66	3.1	67	1.5
Loan Payments	142				0.7	144	0.7	144	0.0
Account Aggregation	37				0.0	39	-2.5	38	-2.6
Internet Access Services	45				6.7	50	4.2	50	0.0
e-Statements	144				0.0	143	0.7	144	0.7
External Account Transfers	57		-		10.0	70	6.1	71	1.4
View Account History	150				0.0	149	0.7	149	0.0
Merchandise Purchase	150		-		12.5	9	0.7	9	0.0
Merchant Processing Services	10				-	12	0.0	13	
Remote Deposit Capture	88					103	4.0	103	8.3 0.0
Share Account Transfers	149				3.1 0.0	103	0.7	103	0.0
Bill Payment									
,	128				-0.8	125	-0.8	125	0.0
Download Account History	137				1.5	138	0.0	138	0.0
Electronic Cash	11				16.7	13		13	0.0
Electronic Signature Authentication/Certification	69				6.7	88	10.0	90	2.3
Mobile Payments	48	53	10.4	63	18.9	68	7.9	69	1.5
Type of World Wide Website Address	_	_		_		_			
Informational	8					8		8	0.0
Interactive	7				0.0	8	14.3	8	0.0
Transactional	142	_				140		140	0.0
Number of Members That Use Transactional Website	1,900,392					2,299,289	7.4	2,311,242	0.5
No Website, But Planning to Add in the Future	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	_				0		0	N/A
Interactive	0					0		0	N/A
Transactional	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	185	182	-1.6	177	-2.7	175	-1.1	175	0.0
	_								
									19.IS&

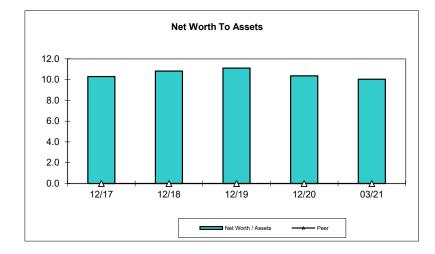
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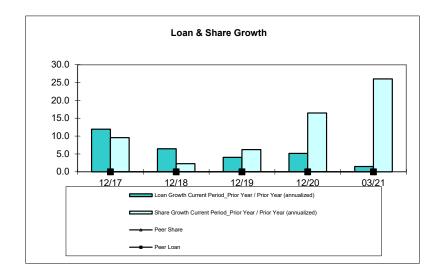
05/19/2021 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 176 Asset Range: N/A

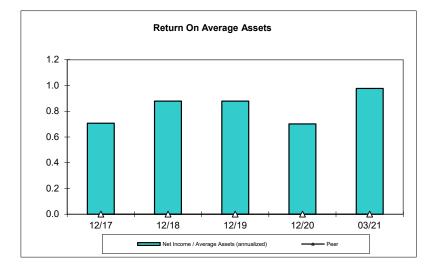
Criteria: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

05/19/2021 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 176 Asset Range: N/A

Criteria: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally

Count of CU in Peer Group: N/A

