

Cycle Date: December-2019
 Run Date: 03/03/2020
 Interval: Annual

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

Count of CU : 179
 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 Information | | | | | | | | | | | |
|--|-----------------------|-----------------------|--|-----------------------|-------------|-----------------------|-------------|-----------------------|----------------|--|--|
| Return to cover | | | For Charter : N/A | | | | | | | | |
| 03/03/2020 | | | Count of CU : 179 | | | | | | | | |
| CU Name: N/A | | | Asset Range : N/A | | | | | | | | |
| Peer Group: N/A | | | Criteria: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | |
| Count of CU in Peer Group : | | | N/A | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg | | |
| ASSETS: | Amount | Amount | | Amount | | Amount | | Amount | | | |
| Cash & Equivalents | 2,841,213,893 | 2,691,879,049 | -5.3 | 3,286,542,088 | 22.1 | 2,986,778,242 | -9.1 | 3,696,884,899 | 23.8 | | |
| TOTAL INVESTMENTS | 5,996,162,952 | 5,794,375,508 | -3.4 | 5,646,764,267 | -2.5 | 5,216,425,525 | -7.6 | 5,331,272,450 | 2.2 | | |
| Loans Held for Sale | 15,375,145 | 17,474,149 | 13.7 | 25,294,514 | 44.8 | 25,895,814 | 2.4 | 69,094,577 | 166.8 | | |
| Real Estate Loans | 7,670,673,257 | 8,167,319,486 | 6.5 | 9,372,759,484 | 14.8 | 9,957,174,054 | 6.2 | 10,945,817,299 | 9.9 | | |
| Unsecured Loans | 2,439,551,636 | 2,663,831,600 | 9.2 | 2,913,973,518 | 9.4 | 2,965,255,643 | 1.8 | 3,037,741,382 | 2.4 | | |
| Other Loans | 14,215,536,508 | 15,687,208,800 | 10.4 | 17,401,589,349 | 10.9 | 18,680,476,462 | 7.3 | 18,909,380,490 | 1.2 | | |
| TOTAL LOANS | 24,325,761,401 | 26,518,359,886 | 9.0 | 29,688,322,351 | 12.0 | 31,602,906,159 | 6.4 | 32,892,939,171 | 4.1 | | |
| (Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases) | (174,621,226) | (207,007,586) | 18.5 | (246,132,672) | 18.9 | (250,593,390) | 1.8 | (249,100,847) | -0.6 | | |
| Land And Building | 760,107,208 | 793,711,381 | 4.4 | 874,474,724 | 10.2 | 972,721,190 | 11.2 | 1,020,715,424 | 4.9 | | |
| Other Fixed Assets | 144,575,502 | 165,408,224 | 14.4 | 173,658,210 | 5.0 | 192,969,281 | 11.1 | 212,073,143 | 9.9 | | |
| NCUSIF Deposit | 277,406,693 | 292,354,768 | 5.4 | 315,309,027 | 7.9 | 328,511,209 | 4.2 | 341,831,322 | 4.1 | | |
| All Other Assets | 665,980,906 | 710,026,048 | 6.6 | 768,967,983 | 8.3 | 835,709,357 | 8.7 | 894,658,931 | 7.1 | | |
| TOTAL ASSETS | 34,851,962,474 | 36,776,581,427 | 5.5 | 40,533,200,492 | 10.2 | 41,911,323,387 | 3.4 | 44,210,369,070 | 5.5 | | |
| LIABILITIES & CAPITAL: | | | | | | | | | | | |
| Dividends Payable | 9,932,644 | 10,913,932 | 9.9 | 9,737,727 | -10.8 | 9,454,337 | -2.9 | 9,702,769 | 2.6 | | |
| Notes & Interest Payable | 715,483,647 | 829,626,892 | 16.0 | 1,045,200,737 | 26.0 | 1,337,290,150 | 27.9 | 952,032,270 | -28.8 | | |
| Accounts Payable & Other Liabilities ³ | 428,183,484 | 474,476,000 | 10.8 | 565,381,556 | 19.2 | 523,164,419 | -7.5 | 576,994,876 | 10.3 | | |
| Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴ | 350,492 | 300,000 | -14.4 | 300,000 | 0.0 | 0 | -100.0 | 0 | N/A | | |
| Share Drafts | 5,969,382,772 | 6,333,089,500 | 6.1 | 7,181,931,310 | 13.4 | 7,331,628,689 | 2.1 | 7,696,033,082 | 5.0 | | |
| Regular shares | 10,971,973,337 | 11,739,737,896 | 7.0 | 13,252,887,441 | 12.9 | 13,305,425,739 | 0.4 | 13,592,552,815 | 2.2 | | |
| All Other Shares & Deposits | 13,346,942,280 | 13,751,653,832 | 3.0 | 14,441,488,674 | 5.0 | 15,033,192,536 | 4.1 | 16,603,697,861 | 10.4 | | |
| TOTAL SHARES & DEPOSITS | 30,288,298,389 | 31,824,481,228 | 5.1 | 34,876,307,425 | 9.6 | 35,670,246,964 | 2.3 | 37,892,283,758 | 6.2 | | |
| TOTAL LIABILITIES⁵ | 1,153,950,267 | 1,315,316,824 | 14.0 | 1,620,620,020 | 23.2 | 1,869,908,906 | 15.4 | 39,431,013,673 | 2,008.7 | | |
| Regular Reserve | 436,515,285 | 440,613,410 | 0.9 | 457,310,228 | 3.8 | 464,534,053 | 1.6 | 466,932,268 | 0.5 | | |
| Other Reserves | 144,081,670 | 144,446,312 | 0.3 | 165,741,868 | 14.7 | 147,528,936 | -11.0 | 193,493,222 | 31.2 | | |
| Undivided Earnings | 2,829,116,863 | 3,051,723,653 | 7.9 | 3,413,220,951 | 11.8 | 3,759,104,528 | 10.1 | 4,118,929,907 | 9.6 | | |
| TOTAL EQUITY | 3,409,713,818 | 3,636,783,375 | 6.7 | 4,036,273,047 | 11.0 | 4,371,167,517 | 8.3 | 4,779,355,397 | 9.3 | | |
| TOTAL LIABILITIES, SHARES, & EQUITY | 34,851,962,474 | 36,776,581,427 | 5.5 | 40,533,200,492 | 10.2 | 41,911,323,387 | 3.4 | 44,210,369,070 | 5.5 | | |
| INCOME & EXPENSE | | | | | | | | | | | |
| Loan Income* | 1,138,592,011 | 1,210,187,863 | 6.3 | 1,345,983,013 | 11.2 | 1,477,782,050 | 9.8 | 1,622,168,521 | 9.8 | | |
| Investment Income* | 93,829,052 | 98,072,523 | 4.5 | 126,904,159 | 29.4 | 158,523,987 | 24.9 | 192,207,632 | 21.2 | | |
| Other Income* | 581,489,825 | 614,655,105 | 5.7 | 662,755,093 | 7.8 | 738,246,853 | 11.4 | 769,002,656 | 4.2 | | |
| Total Employee Compensation & Benefits* | 616,466,907 | 652,998,911 | 5.9 | 715,073,652 | 9.5 | 753,199,433 | 5.3 | 801,388,828 | 6.4 | | |
| NCUSIF Premiums Expense * | 0 | 901 | N/A | -7,881 | -974.7 | -532,482 | -6,656.5 | -17,125 | 96.8 | | |
| Total Other Operating Expenses* | 635,314,559 | 677,095,410 | 6.6 | 733,203,617 | 8.3 | 800,042,060 | 9.1 | 858,406,465 | 7.3 | | |
| Non-operating Income & (Expense)* | 41,438,565 | 12,117,372 | -70.8 | 28,471,206 | 135.0 | 4,466,725 | -84.3 | 16,778,107 | 275.6 | | |
| NCUSIF Stabilization Income* | N/A | N/A | | N/A | | N/A | | N/A | | | |
| Provision for Loan/Lease Losses or Total Credit Loss Expense* | 146,100,877 | 210,870,112 | 44.3 | 246,191,245 | 16.8 | 213,505,457 | -13.3 | 221,893,234 | 3.9 | | |
| Cost of Funds* | 165,990,732 | 173,630,450 | 4.6 | 196,301,291 | 13.1 | 250,488,904 | 27.6 | 338,768,998 | 35.2 | | |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{7/1} | 291,476,378 | 220,437,980 | -24.4 | 273,343,666 | 24.0 | 361,783,761 | 32.4 | N/A | | | |
| Net Income (Loss)* | 291,476,378 | 220,437,079 | -24.4 | 273,351,547 | 24.0 | 362,316,243 | 32.5 | 379,716,516 | 4.8 | | |
| TOTAL CU's | 185 | 184 | -0.5 | 186 | 1.1 | 183 | -1.6 | 179 | -2.2 | | |

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

³ March 2014 and forward includes "Non-Trading Derivative Liabilities."

⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."

⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.

1. Summary Financial

| Ratio Analysis | | | | | | | | | |
|---|--|----------|----------|----------|----------|--------------|----------|----------|--------------|
| Return to cover | For Charter : N/A | | | | | | | | |
| 03/03/2020 | Count of CU : 179 | | | | | | | | |
| CU Name : N/A | Asset Range : N/A | | | | | | | | |
| Peer Group : N/A | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State | | | | | | | | |
| Count of CU in Peer Group : N/A | | | | | Dec-2018 | | Dec-2019 | | |
| | Dec-2015 | Dec-2016 | Dec-2017 | Dec-2018 | PEER Avg | Percentile** | Dec-2019 | PEER Avg | Percentile** |
| CAPITAL ADEQUACY | | | | | | | | | |
| Net Worth/Total Assets | 10.12 | 10.26 | 10.30 | 10.82 | N/A | N/A | 11.11 | 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) | N/A | N/A | N/A | N/A | N/A | N/A | 11.11 | N/A | N/A |
| Net Worth/Total Assets--Including Optional Total Assets Election (if used) | 10.17 | 10.29 | 10.33 | 10.85 | N/A | N/A | 11.13 | N/A | N/A |
| Total Delinquent Loans / Net Worth ³ | 5.26 | 5.73 | 6.29 | 5.22 | N/A | N/A | 4.74 | N/A | N/A |
| Solvency Evaluation (Estimated) | 111.26 | 111.43 | 111.57 | 112.25 | N/A | N/A | 112.61 | N/A | N/A |
| Classified Assets (Estimated) / Net Worth | 4.95 | 5.48 | 5.89 | 5.52 | N/A | N/A | 5.07 | N/A | N/A |
| ASSET QUALITY | | | | | | | | | |
| Delinquent Loans / Total Loans ³ | 0.76 | 0.82 | 0.89 | 0.75 | N/A | N/A | 0.71 | N/A | N/A |
| * Net Charge-Offs / Average Loans | 0.59 | 0.69 | 0.75 | 0.68 | N/A | N/A | 0.69 | N/A | N/A |
| Fair (Market) HTM Invest Value/Book Value HTM Invest. | 99.84 | 99.75 | 99.21 | 98.75 | N/A | N/A | 100.80 | N/A | N/A |
| Accum Unreal G/L On AFS/Cost Of AFS | -0.88 | -1.25 | -1.31 | -2.32 | N/A | N/A | 0.12 | N/A | N/A |
| Delinquent Loans / Assets ³ | 0.53 | 0.59 | 0.65 | 0.57 | N/A | N/A | 0.53 | N/A | N/A |
| EARNINGS | | | | | | | | | |
| * Return On Average Assets | 0.87 | 0.62 | 0.71 | 0.88 | N/A | N/A | 0.88 | N/A | N/A |
| * Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ² | 0.87 | 0.62 | 0.71 | 0.88 | N/A | N/A | N/A | N/A | N/A |
| * Gross Income/Average Assets | 5.40 | 5.37 | 5.52 | 5.76 | N/A | N/A | 6.00 | N/A | N/A |
| * Yield on Average Loans ⁴ | 4.91 | 4.76 | 4.79 | 4.82 | N/A | N/A | 5.02 | N/A | N/A |
| * Yield on Average Investments | 1.12 | 1.18 | 1.52 | 1.94 | N/A | N/A | 2.34 | N/A | N/A |
| * Fee & Other Op.Income / Avg. Assets | 1.73 | 1.72 | 1.71 | 1.79 | N/A | N/A | 1.79 | N/A | N/A |
| * Cost of Funds / Avg. Assets | 0.49 | 0.48 | 0.51 | 0.61 | N/A | N/A | 0.79 | N/A | N/A |
| * Net Margin / Avg. Assets | 4.91 | 4.88 | 5.02 | 5.15 | N/A | N/A | 5.21 | N/A | N/A |
| * Operating Exp./ Avg. Assets | 3.73 | 3.71 | 3.75 | 3.77 | N/A | N/A | 3.85 | N/A | N/A |
| * Provision For Loan & Lease Losses / Average Assets | 0.44 | 0.59 | 0.64 | 0.52 | N/A | N/A | 0.52 | N/A | N/A |
| * Net Interest Margin/Avg. Assets | 3.18 | 3.17 | 3.30 | 3.36 | N/A | N/A | 3.43 | N/A | N/A |
| Operating Exp./Gross Income | 69.01 | 69.17 | 67.81 | 65.39 | N/A | N/A | 64.25 | N/A | N/A |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹ | 2.88 | 2.85 | 2.81 | 3.06 | N/A | N/A | 3.08 | N/A | N/A |
| * Net Operating Exp./Avg. Assets | 2.67 | 2.68 | 2.72 | 2.75 | N/A | N/A | 2.84 | N/A | N/A |
| ASSET / LIABILITY MANAGEMENT | | | | | | | | | |
| Net Long-Term Assets / Total Assets | 28.79 | 27.48 | 28.20 | 28.18 | N/A | N/A | 28.60 | N/A | N/A |
| Reg. Shares / Total Shares & Borrowings | 35.39 | 35.95 | 36.89 | 35.95 | N/A | N/A | 34.99 | N/A | N/A |
| Total Loans / Total Shares | 80.31 | 83.33 | 85.12 | 88.60 | N/A | N/A | 86.81 | N/A | N/A |
| Total Loans / Total Assets | 69.80 | 72.11 | 73.24 | 75.40 | N/A | N/A | 74.40 | N/A | N/A |
| Cash + Short-Term Investments / Assets | 12.26 | 11.80 | 12.18 | 10.90 | N/A | N/A | 11.61 | N/A | N/A |
| Total Shares, Dep. & Borrs / Earning Assets | 94.50 | 94.23 | 93.92 | 93.86 | N/A | N/A | 93.56 | N/A | N/A |
| Reg Shares + Share Drafts / Total Shares & Borrs | 54.64 | 55.35 | 56.89 | 55.76 | N/A | N/A | 54.80 | N/A | N/A |
| Borrowings / Total Shares & Net Worth | 2.12 | 2.33 | 2.68 | 3.33 | N/A | N/A | 2.22 | N/A | N/A |
| PRODUCTIVITY | | | | | | | | | |
| Members / Potential Members | 3.68 | 3.68 | 3.26 | 2.65 | N/A | N/A | 2.08 | N/A | N/A |
| Borrowers / Members | 53.49 | 54.87 | 55.90 | 56.07 | N/A | N/A | 54.79 | N/A | N/A |
| Members / Full-Time Employees | 362.09 | 361.13 | 364.20 | 367.50 | N/A | N/A | 370.85 | N/A | N/A |
| Avg. Shares Per Member | \$8,825 | \$9,014 | \$9,343 | \$9,251 | N/A | N/A | \$9,545 | N/A | N/A |
| Avg. Loan Balance | \$13,251 | \$13,688 | \$14,228 | \$14,619 | N/A | N/A | \$15,121 | N/A | N/A |
| * Salary And Benefits / Full-Time Empl. | \$65,035 | \$66,789 | \$69,770 | \$71,791 | N/A | N/A | \$74,861 | N/A | N/A |
| OTHER RATIOS | | | | | | | | | |
| * Net Worth Growth | 9.07 | 7.02 | 10.62 | 8.64 | N/A | N/A | 8.25 | N/A | N/A |
| * Market (Share) Growth | 7.03 | 5.07 | 9.59 | 2.28 | N/A | N/A | 6.23 | N/A | N/A |
| * Loan Growth | 10.40 | 9.01 | 11.95 | 6.45 | N/A | N/A | 4.08 | N/A | N/A |
| * Asset Growth | 7.84 | 5.52 | 10.21 | 3.40 | N/A | N/A | 5.49 | N/A | N/A |
| * Investment Growth | 2.42 | -4.06 | 5.17 | -8.57 | N/A | N/A | 10.24 | N/A | N/A |
| * Membership Growth | 3.34 | 2.87 | 5.72 | 3.29 | N/A | N/A | 2.96 | N/A | N/A |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) | | | | | | | | | |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. | | | | | | | | | |
| Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. | | | | | | | | | |
| ¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. | | | | | | | | | |
| ² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. | | | | | | | | | |
| ³ 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. | | | | | | | | | |
| ⁴ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale. | | | | | | | | | |

| Supplemental Ratio Analysis | | | | | |
|--|---|----------|----------|----------|----------|
| Return to cover | For Charter : N/A | | | | |
| 03/03/2020 | Count of CU : 179 | | | | |
| CU Name: N/A | Asset Range : N/A | | | | |
| Peer Group: N/A | Criteria : Region: Nation * Peer Group: All * State | | | | |
| | Count of CU in Peer Group : N/A | | | | |
| | Dec-2015 | Dec-2016 | Dec-2017 | Dec-2018 | Dec-2019 |
| OTHER DELINQUENCY RATIOS ¹ | | | | | |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans | 1.19 | 1.43 | 1.26 | 1.59 | 1.51 |
| 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 Guaranteed Student Loans | 0.94 | 0.16 | 0.62 | 0.81 | 0.59 |
| New Vehicle Loans >= 60 Days / Total New Vehicle Loans | 0.72 | 0.79 | 0.57 | 0.55 | 0.52 |
| Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans | 0.89 | 0.93 | 0.76 | 0.75 | 0.66 |
| Total Vehicle Loans >= 60 Days / Total Vehicle Loans | 0.81 | 0.86 | 0.67 | 0.66 | 0.60 |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable | 0.24 | 0.29 | 0.40 | 0.40 | 0.26 |
| All Other Loans >= 60 Days / Total All Other Loans | 1.07 | 1.21 | 1.05 | 1.16 | 0.95 |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE | 26.54 | 21.10 | 17.74 | 28.61 | 32.38 |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans | 0.84 | 0.94 | 0.67 | 0.67 | 0.59 |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans | 0.31 | 0.57 | 0.73 | 0.59 | 0.42 |
| Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ² | 1.76 | 1.41 | 1.05 | 2.91 | 1.33 |
| Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ² | 0.43 | 0.54 | 0.62 | 1.67 | 0.93 |
| TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ² | 0.00 | 9.44 | 13.41 | 38.35 | 38.90 |
| 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 | 94.01 | 95.68 | 93.60 | 105.81 | 107.02 |
| 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 | 0.56 | 0.53 | 1.23 | 0.73 | 0.65 |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years | 0.78 | 0.78 | 1.83 | 0.63 | 1.69 |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans | 0.30 | 0.42 | 0.29 | 0.49 | 0.50 |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable | 0.08 | 0.32 | 0.15 | 0.18 | 0.31 |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans | 0.27 | 0.62 | 0.06 | 0.12 | 0.17 |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans | 13.71 | 7.57 | 12.97 | 11.21 | 14.57 |
| TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans | 3.09 | 14.49 | 10.23 | 10.64 | 0.00 |
| Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans | 1.72 | 1.65 | 2.20 | 2.06 | 2.09 |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans | 0.55 | 0.54 | 1.16 | 0.68 | 0.74 |
| MISCELLANEOUS LOAN LOSS RATIOS | | | | | |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) | 7.55 | 7.59 | 7.97 | 7.87 | 8.70 |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans | 1.78 | 2.26 | 2.75 | 2.69 | 2.91 |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally | 0.43 | 0.38 | 0.20 | 0.84 | 1.62 |
| * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans | 0.61 | 0.70 | 0.77 | 0.66 | 0.66 |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans | 0.04 | 0.02 | 0.01 | 0.02 | 0.02 |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans | 0.04 | 0.02 | 0.01 | 0.01 | 0.02 |
| * Net Charge Offs - Other RE Loans / Avg Other RE Loans | 0.05 | 0.05 | 0.02 | 0.07 | 0.04 |
| * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans | 0.26 | -0.03 | -0.02 | 0.03 | 0.05 |
| * Net Charge Offs - Leases Receivable / Avg Leases Receivable | 0.36 | 0.46 | 0.59 | 0.65 | 0.38 |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans | 0.66 | 0.72 | 0.84 | 0.67 | 0.70 |
| * Net Charge Offs - Participation Loans / Avg Participation Loans | 0.08 | 0.32 | 0.24 | 0.31 | 0.46 |
| * Net Charge Offs - Commercial Loans / Avg Commercial Loans ² | 0.21 | 0.04 | 0.07 | 0.04 | 0.35 |
| SPECIALIZED LENDING RATIOS | | | | | |
| Indirect Loans Outstanding / Total Loans | 31.02 | 31.70 | 31.63 | 31.89 | 30.71 |
| Participation Loans Outstanding / Total Loans | 0.89 | 1.11 | 2.03 | 2.40 | 2.78 |
| Participation Loans Purchased YTD / Total Loans Granted YTD | 0.61 | 0.94 | 2.20 | 2.13 | 1.85 |
| * Participation Loans Sold YTD / Total Assets | 0.12 | 0.16 | 0.27 | 0.67 | 0.92 |
| Total Commercial Loans / Total Assets ² | 2.72 | 2.79 | 2.69 | 2.81 | 3.27 |
| Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD | 0.59 | 0.79 | 0.89 | 0.83 | 1.62 |
| Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans | 2.97 | 2.94 | 37.98 | 45.64 | 36.43 |
| REAL ESTATE LENDING RATIOS | | | | | |
| Total Fixed Rate Real Estate / Total Assets | 19.21 | 19.59 | 20.46 | 21.01 | 21.64 |
| Total Fixed Rate Real Estate / Total Loans | 27.52 | 27.17 | 27.93 | 27.87 | 29.09 |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD | 18.40 | 18.21 | 17.34 | 16.86 | 22.24 |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD | 24.39 | 28.24 | 22.42 | 22.43 | 22.74 |
| Interest Only & Payment Option First & Other RE / Total Assets | 0.32 | 0.37 | 0.42 | 0.54 | 0.82 |
| Interest Only & Payment Option First & Other RE / Net Worth | 3.12 | 3.58 | 4.11 | 5.02 | 7.41 |
| MISCELLANEOUS RATIOS | | | | | |
| Mortgage Servicing Rights / Net Worth | 0.18 | 0.20 | 0.21 | 0.26 | 0.31 |
| Unused Commitments / Cash & ST Investments | 72.47 | 77.42 | 73.27 | 85.65 | 83.91 |
| Complex Assets / Total Assets | 12.30 | 11.87 | 10.95 | 10.08 | 10.83 |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings | 34.11 | 33.16 | 31.50 | 31.35 | 31.48 |
| * 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. | | | | | |
| # Means the number is too large to display in the cell | | | | | |
| ¹ 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. | | | | | |
| ² 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. | | | | | |

| | Assets | | | | | | | | | |
|---|---|-----------------------|--------------|-----------------------|--------------|-----------------------|-------------|-----------------------|--------------|--|
| Return to cover | | | | | | | | | | |
| 03/03/2020 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg | |
| ASSETS | | | | | | | | | | |
| CASH: | | | | | | | | | | |
| Cash On Hand | 356,157,707 | 349,624,836 | -1.8 | 375,729,113 | 7.5 | 378,768,412 | 0.8 | 402,871,447 | 6.4 | |
| Cash On Deposit | 2,362,097,773 | 2,243,857,211 | -5.0 | 2,812,229,834 | 25.3 | 2,579,845,031 | -8.3 | 3,247,013,536 | 25.9 | |
| Cash Equivalents | 122,958,413 | 98,397,002 | -20.0 | 98,583,141 | 0.2 | 28,164,799 | -71.4 | 46,999,916 | 66.9 | |
| TOTAL CASH & EQUIVALENTS | 2,841,213,893 | 2,691,879,049 | -5.3 | 3,286,542,088 | 22.1 | 2,986,778,242 | -9.1 | 3,696,884,899 | 23.8 | |
| INVESTMENTS: | | | | | | | | | | |
| Trading Securities | 455,423 | 458,202 | 0.6 | 32,748,616 | 7,047.2 | 32,252,047 | -1.5 | 35,145,391 | 9.0 | |
| Available for Sale Securities | 2,678,958,064 | 2,459,603,575 | -8.2 | 2,471,292,389 | 0.5 | 2,307,793,234 | -6.6 | 2,207,097,597 | -4.4 | |
| Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted | 1,555,092,347 | 1,586,644,128 | 2.0 | 1,492,912,517 | -5.9 | 1,353,052,943 | -9.4 | 1,413,012,366 | 4.4 | |
| Equity Securities | N/A | N/A | | N/A | | N/A | | 99,404,609 | | |
| Trading Debt Securities | N/A | N/A | | N/A | | N/A | | 26,289,333 | | |
| Available-for-Sale Debt Securities | N/A | N/A | | N/A | | N/A | | 153,712,495 | | |
| Held-to-Maturity Debt Securities, net of ACL if ASC 326 adopted | N/A | N/A | | N/A | | N/A | | 0 | | |
| Deposits in Commercial Banks, S&Ls, Savings Banks | 1,428,281,774 | 1,339,401,562 | -6.2 | 1,175,490,530 | -12.2 | 1,024,175,413 | -12.9 | 937,825,901 | -8.4 | |
| Loans to, Deposits in, and Investments in Natural Person Credit Unions ² | 154,401,409 | 185,154,019 | 19.9 | 221,824,924 | 19.8 | 243,273,642 | 9.7 | 246,008,646 | 1.1 | |
| Total MCS/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital | 20,527,926 | 21,453,201 | 4.5 | 23,989,366 | 11.8 | 24,705,759 | 3.0 | 24,711,882 | 0.0 | |
| All Other Investments in Corporate Cus | 4,459,113 | 10,784,312 | 141.8 | 16,834,313 | 56.1 | 20,786,661 | 23.5 | 16,850,973 | -18.9 | |
| All Other Investments ² | 153,986,896 | 190,876,509 | 24.0 | 211,671,612 | 10.9 | 210,385,826 | -0.6 | 171,213,257 | -18.6 | |
| TOTAL INVESTMENTS | 5,996,162,952 | 5,794,375,508 | -3.4 | 5,646,764,267 | -2.5 | 5,216,425,525 | -7.6 | 5,331,272,450 | 2.2 | |
| LOANS HELD FOR SALE | 15,375,145 | 17,474,149 | 13.7 | 25,294,514 | 44.8 | 25,895,814 | 2.4 | 69,094,577 | 166.8 | |
| LOANS AND LEASES: | | | | | | | | | | |
| Unsecured Credit Card Loans | 1,001,314,422 | 1,104,550,350 | 10.3 | 1,179,842,464 | 6.8 | 1,215,215,932 | 3.0 | 1,222,420,395 | 0.6 | |
| All Other Unsecured Loans/Lines of Credit | 1,432,554,155 | 1,554,338,947 | 8.5 | 1,724,089,599 | 10.9 | 1,738,161,997 | 0.8 | 1,802,886,236 | 3.7 | |
| Payday Alternative Loans (PAL Loans) (FCUs only) | 0 | 0 | N/A | 0 | N/A | 0 | 0 | 0 | N/A | |
| Non-Federally Guaranteed Student Loans | 5,683,059 | 4,942,303 | -13.0 | 10,041,455 | 103.2 | 11,877,714 | 18.3 | 12,434,751 | 4.7 | |
| New Vehicle Loans | 5,487,430,645 | 6,085,086,697 | 10.9 | 6,788,742,341 | 11.6 | 7,315,007,820 | 7.8 | 7,206,505,655 | -1.5 | |
| Used Vehicle Loans | 6,927,723,496 | 7,652,042,479 | 10.5 | 8,548,987,367 | 11.7 | 9,134,428,959 | 6.8 | 9,427,947,335 | 3.2 | |
| Leases Receivable | 474,674,009 | 537,662,349 | 13.3 | 574,623,557 | 6.9 | 600,213,031 | 4.5 | 664,150,840 | 10.7 | |
| All Other Secured Non-Real Estate Loans/Lines of Credit ³ | 1,325,708,358 | 1,412,417,275 | 6.5 | 1,399,825,692 | -0.9 | 1,529,046,113 | 9.2 | 1,499,614,728 | -1.9 | |
| Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³ | 6,619,266,722 | 7,086,995,532 | 7.1 | 6,920,159,042 | -2.4 | 7,571,331,735 | 9.4 | 8,228,153,938 | 8.7 | |
| Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³ | 1,051,406,535 | 1,080,323,954 | 2.8 | 1,071,609,284 | -0.8 | 1,281,262,932 | 19.6 | 1,353,364,778 | 5.6 | |
| All Other Real Estate Loans/Lines of Credit ³ | N/A | N/A | | 379,858,987 | | 26,705,029 | -93.0 | 30,709,682 | 15.0 | |
| Commercial Loans/Lines of Credit Real Estate Secured ³ | N/A | N/A | | 1,001,132,171 | | 1,077,874,358 | 7.7 | 1,333,588,901 | 23.7 | |
| Commercial Loans/Lines of Credit Not Real Estate Secured ³ | N/A | N/A | | 89,410,392 | | 101,780,539 | 13.8 | 111,161,932 | 9.2 | |
| TOTAL LOANS & LEASES | 24,325,761,401 | 26,518,359,886 | 9.0 | 29,688,322,351 | 12.0 | 31,602,906,159 | 6.4 | 32,892,939,171 | 4.1 | |
| (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES) | (174,621,226) | (207,007,586) | 18.5 | (246,132,672) | 18.9 | (250,593,390) | 1.8 | (249,100,847) | -0.6 | |
| Foreclosed Real Estate | 27,562,236 | 10,759,539 | -61.0 | 8,107,277 | -24.7 | 10,739,953 | 32.5 | 10,358,605 | -3.6 | |
| Repossessed Autos | 17,529,441 | 19,687,448 | 12.3 | 16,946,898 | -13.9 | 17,067,334 | 0.7 | 17,995,993 | 5.4 | |
| Foreclosed and Repossessed Other Assets | 821,065 | 1,711,562 | 108.5 | 1,739,892 | 1.7 | 1,514,210 | -13.0 | 1,073,155 | -29.1 | |
| TOTAL FORECLOSED and REPOSSESSED ASSETS ¹ | 45,912,782 | 32,158,549 | -30.0 | 26,794,067 | -16.7 | 29,321,497 | 9.4 | 29,427,753 | 0.4 | |
| Land and Building | 760,107,208 | 793,711,381 | 4.4 | 874,474,724 | 10.2 | 972,721,190 | 11.2 | 1,020,715,424 | 4.9 | |
| Other Fixed Assets | 144,575,502 | 165,408,224 | 14.4 | 173,658,210 | 5.0 | 192,969,281 | 11.1 | 212,073,143 | 9.9 | |
| NCUA Share Insurance Capitalization Deposit | 277,406,693 | 292,354,768 | 5.4 | 315,309,027 | 7.9 | 328,511,209 | 4.2 | 341,831,322 | 4.1 | |
| Identifiable Intangible Assets | 18,928,305 | 15,949,756 | -15.7 | 13,249,303 | -16.9 | 13,830,597 | 4.4 | 11,071,550 | -19.9 | |
| Goodwill | 4,130,738 | 4,352,056 | 5.4 | 3,353,681 | -22.9 | 3,160,937 | -5.7 | 4,744,030 | 50.1 | |
| TOTAL INTANGIBLE ASSETS | 23,059,043 | 20,301,812 | -12.0 | 16,602,984 | -18.2 | 16,991,534 | 2.3 | 15,815,580 | -6.9 | |
| Accrued Interest on Loans | 69,976,263 | 74,915,555 | 7.1 | 88,067,608 | 17.6 | 92,209,169 | 4.7 | 104,126,459 | 12.9 | |
| Accrued Interest on Investments | 12,563,078 | 12,576,116 | 0.1 | 13,573,929 | 7.9 | 14,711,275 | 8.4 | 15,402,765 | 4.7 | |
| Non-Trading Derivative Assets | 0 | 49,179,230 | N/A | 0 | -100.0 | 43,039 | N/A | 39,063 | -9.2 | |
| All Other Assets | 514,469,740 | 520,894,786 | 1.2 | 623,929,395 | 19.8 | 682,432,843 | 9.4 | 729,847,311 | 6.9 | |
| TOTAL OTHER ASSETS | 597,009,081 | 657,565,687 | 10.1 | 725,570,932 | 10.3 | 789,396,326 | 8.8 | 849,415,598 | 7.6 | |
| TOTAL ASSETS | 34,851,962,474 | 36,776,581,427 | 5.5 | 40,533,200,492 | 10.2 | 41,911,323,387 | 3.4 | 44,210,369,070 | 5.5 | |
| TOTAL CUs | 185 | 184 | -0.5 | 186 | 1.1 | 183 | -1.6 | 179 | -2.2 | |
| [#] Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ OTHER RE OWNED PRIOR TO 2004 | | | | | | | | | | |
| ² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS | | | | | | | | | | |
| ³ 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. | | | | | | | | | | |

| | Liabilities, Shares & Equity | | | | | | | | | |
|--|---|-----------------------|-------------|-----------------------|-------------|-----------------------|-------------|-----------------------|----------------|--|
| Return to cover | For Charter : N/A | | | | | | | | | |
| 03/03/2020 | Count of CU : 179 | | | | | | | | | |
| CU Name: N/A | Asset Range : N/A | | | | | | | | | |
| Peer Group: N/A | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % 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 | 715,483,647 | 829,626,892 | 16.0 | 1,045,200,737 | 26.0 | 1,337,290,150 | 27.9 | 952,032,270 | -28.8 | |
| Borrowing Repurchase Transactions | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Subordinated Debt | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³ | 350,492 | 300,000 | -14.4 | 300,000 | 0.0 | 0 | -100.0 | 0 | N/A | |
| Non-Trading Derivative Liabilities | 119,117 | 0 | -100.0 | 0 | N/A | 0 | N/A | 106,553 | N/A | |
| Accrued Dividends and Interest Payable | 9,932,644 | 10,913,932 | 9.9 | 9,737,727 | -10.8 | 9,454,337 | -2.9 | 9,702,769 | 2.6 | |
| Accounts Payable & Other Liabilities | 428,064,367 | 474,476,000 | 10.8 | 565,381,556 | 19.2 | 523,164,419 | -7.5 | 576,888,323 | 10.3 | |
| Allowance for Credit Losses on Off-Balance Sheet Credit Exposure | N/A | N/A | | N/A | | N/A | | 0 | | |
| SHARES AND DEPOSITS | | | | | | | | | | |
| Share Drafts | 5,969,382,772 | 6,333,089,500 | 6.1 | 7,181,931,310 | 13.4 | 7,331,628,689 | 2.1 | 7,696,033,082 | 5.0 | |
| Regular Shares | 10,971,973,337 | 11,739,737,896 | 7.0 | 13,252,887,441 | 12.9 | 13,305,425,739 | 0.4 | 13,592,552,815 | 2.2 | |
| Money Market Shares | 4,985,969,161 | 5,207,332,430 | 4.4 | 5,386,666,298 | 3.4 | 5,270,815,339 | -2.2 | 5,244,981,514 | -0.5 | |
| Share Certificates | 5,974,124,869 | 6,053,277,590 | 1.3 | 6,430,272,548 | 6.2 | 7,221,180,965 | 12.3 | 8,463,793,655 | 17.2 | |
| IRA/KEOGH Accounts | 2,086,022,375 | 2,119,053,982 | 1.6 | 2,134,867,627 | 0.7 | 2,090,193,840 | -2.1 | 2,148,313,350 | 2.8 | |
| All Other Shares ¹ | 121,223,919 | 130,611,901 | 7.7 | 152,467,523 | 16.7 | 156,438,779 | 2.6 | 296,048,164 | 89.2 | |
| Non-Member Deposits | 179,601,956 | 241,377,929 | 34.4 | 337,214,678 | 39.7 | 294,563,613 | -12.6 | 450,561,178 | 53.0 | |
| TOTAL SHARES AND DEPOSITS | 30,288,298,389 | 31,824,481,228 | 5.1 | 34,876,307,425 | 9.6 | 35,670,246,964 | 2.3 | 37,892,283,758 | 6.2 | |
| TOTAL LIABILITIES ⁴ | 1,153,950,267 | 1,315,316,824 | 14.0 | 1,620,620,020 | 23.2 | 1,869,908,906 | 15.4 | 39,431,013,673 | 2,008.7 | |
| EQUITY: | | | | | | | | | | |
| Undivided Earnings | 2,829,116,863 | 3,051,723,653 | 7.9 | 3,413,220,951 | 11.8 | 3,759,104,528 | 10.1 | 4,118,929,907 | 9.6 | |
| Regular Reserves | 436,515,285 | 440,613,410 | 0.9 | 457,310,228 | 3.8 | 464,534,053 | 1.6 | 466,932,268 | 0.5 | |
| Appropriation For Non-Conforming Investments (SCU Only) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Other Reserves | 208,101,540 | 204,305,262 | -1.8 | 212,170,513 | 3.8 | 219,240,510 | 3.3 | 229,166,325 | 4.5 | |
| Equity Acquired in Merger | 55,371,580 | 79,155,276 | 43.0 | 95,482,133 | 20.6 | 96,878,862 | 1.5 | 99,593,799 | 2.8 | |
| Miscellaneous Equity | 156,110 | 145,289 | -6.9 | 146,803 | 1.0 | 145,123 | -1.1 | 146,576 | 1.0 | |
| Accumulated Unrealized G/L on AFS Securities | -23,738,903 | -31,213,117 | -31.5 | -32,794,054 | -5.1 | -54,726,257 | -66.9 | See 411 | | |
| 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 | |
| Accumulated Unrealized G/L on Cash Flow Hedges | -642,867 | -409,633 | 36.3 | 0 | 100.0 | 0 | N/A | 0 | N/A | |
| Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵ | N/A | N/A | | N/A | | N/A | | 2,803,587 | | |
| Other Comprehensive Income | -95,165,790 | -107,536,765 | -13.0 | -109,263,527 | -1.6 | -114,009,302 | -4.3 | -138,217,065 | -21.2 | |
| Net Income | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| EQUITY TOTAL | 3,409,713,818 | 3,636,783,375 | 6.7 | 4,036,273,047 | 11.0 | 4,371,167,517 | 8.3 | 4,779,355,397 | 9.3 | |
| TOTAL SHARES & EQUITY | 33,698,012,207 | 35,461,264,603 | 5.2 | 38,912,580,472 | 9.7 | 40,041,414,481 | 2.9 | 42,671,639,155 | 6.6 | |
| TOTAL LIABILITIES, SHARES, & EQUITY | 34,851,962,474 | 36,776,581,427 | 5.5 | 40,533,200,492 | 10.2 | 41,911,323,387 | 3.4 | 44,210,369,070 | 5.5 | |
| NCUA INSURED SAVINGS ² | | | | | | | | | | |
| Uninsured Shares | 1,545,831,984 | 1,698,079,363 | 9.8 | 1,943,765,340 | 14.5 | 2,118,457,557 | 9.0 | 2,467,537,671 | 16.5 | |
| Uninsured Non-Member Deposits | 14,790,433 | 40,232,768 | 172.0 | 8,522,731 | -78.8 | 3,342,980 | -60.8 | 55,825,759 | 1,569.9 | |
| Total Uninsured Shares & Deposits | 1,560,622,417 | 1,738,312,131 | 11.4 | 1,952,288,071 | 12.3 | 2,121,800,537 | 8.7 | 2,523,363,430 | 18.9 | |
| Insured Shares & Deposits | 28,412,359,249 | 29,575,741,919 | 4.1 | 32,148,365,105 | 8.7 | 32,764,533,542 | 1.9 | 34,549,500,805 | 5.4 | |
| TOTAL NET WORTH | 3,528,920,692 | 3,776,511,109 | 7.0 | 4,177,582,942 | 10.6 | 4,538,473,842 | 8.6 | 4,913,059,384 | 8.3 | |

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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS

² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.

³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."

⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.

⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.

| | | Income Statement | | | | | | | | |
|---|--|---|----------------------|--------------|----------------------|-------------|----------------------|-------------|----------------------|-------------|
| Return to cover | | For Charter : N/A | | | | | | | | |
| 03/03/2020 | | Count of CU : 179 | | | | | | | | |
| CU Name: N/A | | Asset Range : N/A | | | | | | | | |
| Peer Group: N/A | | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | |
| | | Count of CU in Peer Group : N/A | | | | | | | | |
| | | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| * INCOME AND EXPENSE | | | | | | | | | | |
| INTEREST INCOME: | | | | | | | | | | |
| Interest on Loans | | 1,139,097,151 | 1,210,699,722 | 6.3 | 1,346,333,034 | 11.2 | 1,478,260,136 | 9.8 | 1,622,776,176 | 9.8 |
| Less Interest Refund | | (505,140) | (511,859) | 1.3 | (350,021) | -31.6 | (478,086) | 36.6 | (607,655) | 27.1 |
| Income from Investments | | 93,952,292 | 98,012,996 | 4.3 | 124,442,023 | 27.0 | 159,376,046 | 28.1 | 183,825,820 | 15.3 |
| Income from Trading | | -123,240 | 59,527 | 148.3 | 2,462,136 | 4,036.2 | -852,059 | -134.6 | N/A | |
| Interest income on Securities held in a Trading account | | N/A | N/A | | N/A | | N/A | | 8,381,812 | |
| TOTAL INTEREST INCOME | | 1,232,421,063 | 1,308,260,386 | 6.2 | 1,472,887,172 | 12.6 | 1,636,306,037 | 11.1 | 1,814,376,153 | 10.9 |
| INTEREST EXPENSE: | | | | | | | | | | |
| Dividends | | 81,163,926 | 87,816,167 | 8.2 | 95,807,196 | 9.1 | 117,795,792 | 23.0 | 160,865,137 | 36.6 |
| Interest on Deposits | | 72,337,324 | 73,434,223 | 1.5 | 78,712,134 | 7.2 | 100,142,141 | 27.2 | 144,876,140 | 44.7 |
| Interest on Borrowed Money | | 12,489,482 | 12,380,060 | -0.9 | 21,781,961 | 75.9 | 32,550,971 | 49.4 | 33,027,721 | 1.5 |
| TOTAL INTEREST EXPENSE | | 165,990,732 | 173,630,450 | 4.6 | 196,301,291 | 13.1 | 250,488,904 | 27.6 | 338,768,998 | 35.2 |
| PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE | | 146,100,877 | 210,870,112 | 44.3 | 246,191,245 | 16.8 | 213,505,457 | -13.3 | 221,893,234 | 3.9 |
| NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE | | 920,329,454 | 923,759,824 | 0.4 | 1,030,394,636 | 11.5 | 1,172,311,676 | 13.8 | 1,253,713,921 | 6.9 |
| NON-INTEREST INCOME: | | | | | | | | | | |
| Fee Income | | 353,452,642 | 369,486,243 | 4.5 | 397,231,062 | 7.5 | 417,136,759 | 5.0 | 438,422,910 | 5.1 |
| Other Operating Income | | 228,037,183 | 245,168,862 | 7.5 | 265,524,031 | 8.3 | 321,110,094 | 20.9 | 330,579,746 | 2.9 |
| Gain (Loss) on Investments | | 21,823,221 | 4,866,768 | -77.7 | 6,622,761 | 36.1 | 3,513,499 | -46.9 | N/A | |
| Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities) | | N/A | N/A | | N/A | | N/A | | 3,692,428 | |
| Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities) | | N/A | N/A | | N/A | | N/A | | 1,207,954 | |
| 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 | | 13,742,748 | 2,436,396 | -82.3 | 6,768,167 | 177.8 | -830,617 | -112.3 | 620,503 | 174.7 |
| Gain from Bargain Purchase (Merger) | | 1,174,285 | 0 | -100.0 | 3,552,894 | N/A | 0 | -100.0 | 0 | N/A |
| Other Non-Oper Income/(Expense) | | 4,698,311 | 4,814,208 | 2.5 | 11,527,384 | 139.4 | 1,783,843 | -84.5 | 11,257,222 | 531.1 |
| NCUSIF Stabilization Income | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| TOTAL NON-INTEREST INCOME | | 622,928,390 | 626,772,477 | 0.6 | 691,226,299 | 10.3 | 742,713,578 | 7.4 | 785,780,763 | 5.8 |
| NON-INTEREST EXPENSE | | | | | | | | | | |
| Total Employee Compensation & Benefits | | 616,466,907 | 652,998,911 | 5.9 | 715,073,652 | 9.5 | 753,199,433 | 5.3 | 801,388,828 | 6.4 |
| Travel, Conference Expense | | 12,419,887 | 12,601,943 | 1.5 | 12,329,704 | -2.2 | 15,800,957 | 28.2 | 16,023,225 | 1.4 |
| Office Occupancy | | 99,027,437 | 104,985,457 | 6.0 | 112,357,366 | 7.0 | 119,080,998 | 6.0 | 125,665,124 | 5.5 |
| Office Operation Expense | | 255,183,508 | 272,124,681 | 6.6 | 291,277,712 | 7.0 | 312,580,238 | 7.3 | 340,982,830 | 9.1 |
| Educational and Promotion | | 52,104,906 | 53,823,409 | 3.3 | 56,295,166 | 4.6 | 60,120,479 | 6.8 | 67,397,837 | 12.1 |
| Loan Servicing Expense | | 45,944,868 | 52,988,891 | 15.3 | 64,026,820 | 20.8 | 77,686,002 | 21.3 | 81,632,995 | 5.1 |
| Professional, Outside Service | | 132,349,982 | 141,630,603 | 7.0 | 153,303,167 | 8.2 | 173,971,487 | 13.5 | 183,828,991 | 5.7 |
| Member Insurance ¹ | | N/A | N/A | | N/A | | N/A | | N/A | |
| Member Insurance - NCUSIF Premium ² | | 0 | 601 | N/A | -7,881 | -1,411.3 | -532,482 | -6,656.5 | -17,125 | 96.8 |
| Member Insurance - Temporary Corporate CU Stabilization Fund ³ | | 0 | 300 | N/A | 0 | -100.0 | 0 | N/A | N/A | |
| Member Insurance - Other | | 259,884 | 186,268 | -28.3 | 192,976 | 3.6 | 196,561 | 1.9 | 213,550 | 8.6 |
| Operating Fees | | 3,718,089 | 3,392,313 | -8.8 | 3,863,175 | 13.9 | 4,039,430 | 4.6 | 4,212,082 | 4.3 |
| Misc Operating Expense | | 34,305,998 | 35,361,845 | 3.1 | 39,557,531 | 11.9 | 36,565,908 | -7.6 | 38,449,831 | 5.2 |
| TOTAL NON-INTEREST EXPENSE | | 1,251,781,466 | 1,330,095,222 | 6.3 | 1,448,269,388 | 8.9 | 1,552,709,011 | 7.2 | 1,659,778,168 | 6.9 |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴ | | 291,476,378 | 220,437,980 | -24.4 | 273,343,666 | 24.0 | 361,783,761 | 32.4 | N/A | |
| NET INCOME (LOSS) | | 291,476,378 | 220,437,079 | -24.4 | 273,351,547 | 24.0 | 362,316,243 | 32.5 | 379,716,516 | 4.8 |
| RESERVE TRANSFERS: | | | | | | | | | | |
| Transfer to Regular Reserve | | 7,312,657 | 7,637,193 | 4.4 | 7,347,121 | -3.8 | 7,839,480 | 6.7 | 6,746,374 | -13.9 |
| * All Income/Expense amounts are year-to-date while the related % change ratios are annualized. | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. | | | | | | | | | | |
| ² For December 2010 forward, this account includes only NCUSIF Premium Expense. | | | | | | | | | | |
| ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2). | | | | | | | | | | |
| ⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. | | | | | | | | | | |

| Delinquent Loan Information 1 | | | | | | | | | | |
|--|--|-------------|--------|-------------|-------|-------------|--------|-------------|-------|--|
| Return to cover | For Charter : N/A | | | | | | | | | |
| 03/03/2020 | Count of CU : 179 | | | | | | | | | |
| CU Name: N/A | Asset Range : N/A | | | | | | | | | |
| Peer Group: N/A | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State | | | | | | | | | |
| Count of CU in Peer Group : N/A | | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg | |
| DELINQUENCY SUMMARY - ALL LOAN TYPES ¹ | | | | | | | | | | |
| Amount of Loans in Non-Accrual Status | N/A | N/A | | N/A | | N/A | | 128,526,140 | | |
| 30 to 59 Days Delinquent | 356,362,047 | 402,063,111 | 12.8 | 407,228,873 | 1.3 | 457,075,409 | 12.2 | 454,324,281 | -0.6 | |
| 60 to 179 Days Delinquent | 152,393,251 | 175,705,127 | 15.3 | 217,354,260 | 23.7 | 190,264,223 | -12.5 | 179,366,223 | -5.7 | |
| 180 to 359 Days Delinquent | 24,530,194 | 31,347,021 | 27.8 | 34,561,222 | 10.3 | 35,677,244 | 3.2 | 38,041,276 | 6.6 | |
| > = 360 Days Delinquent | 8,819,148 | 9,306,583 | 5.5 | 11,054,639 | 18.8 | 10,890,469 | -1.5 | 15,354,035 | 41.0 | |
| Total Del Loans - All Types (> = 60 Days) | 185,742,593 | 216,358,731 | 16.5 | 262,970,121 | 21.5 | 236,832,536 | -9.9 | 232,761,534 | -1.7 | |
| % Delinquent Loans / Total Loans | 0.76 | 0.82 | 6.9 | 0.89 | 8.6 | 0.75 | -15.4 | 0.71 | -5.6 | |
| DELINQUENT LOANS BY CATEGORY: | | | | | | | | | | |
| Unsecured Credit Card Loans | | | | | | | | | | |
| 30 to 59 Days Delinquent | 14,065,634 | 16,954,380 | 20.5 | 17,918,002 | 5.7 | 21,666,901 | 20.9 | 19,524,667 | -9.9 | |
| 60 to 179 Days Delinquent | 11,153,972 | 14,426,008 | 29.3 | 13,278,145 | -8.0 | 17,883,674 | 34.7 | 16,907,037 | -5.5 | |
| 180 to 359 Days Delinquent | 679,809 | 1,344,327 | 97.8 | 1,444,843 | 7.5 | 1,368,156 | -5.3 | 1,514,806 | 10.7 | |
| > = 360 Days Delinquent | 47,019 | 60,442 | 28.5 | 123,155 | 103.8 | 73,100 | -40.6 | 47,341 | -35.2 | |
| Total Del Credit Card Lns (> = 60 Days) | 11,880,800 | 15,830,777 | 33.2 | 14,846,143 | -6.2 | 19,324,930 | 30.2 | 18,469,184 | -4.4 | |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans | 1.19 | 1.43 | 20.8 | 1.26 | -12.2 | 1.59 | 26.4 | 1.51 | -5.0 | |
| Payday Alternative Loans (PAL Loans) FCU 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 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| > = 360 Days Delinquent | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Total Del PAL Lns (> = 60 Days) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| %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 | 28,721 | 76,029 | 164.7 | 79,569 | 4.7 | 42,045 | -47.2 | 88,908 | 111.5 | |
| 60 to 179 Days Delinquent | 47,180 | 8,036 | -83.0 | 53,946 | 571.3 | 95,985 | 77.9 | 59,219 | -38.3 | |
| 180 to 359 Days Delinquent | 1,805 | 0 | -100.0 | 8,122 | N/A | 0 | -100.0 | 14,722 | N/A | |
| > = 360 Days Delinquent | 4,563 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A | |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days) | 53,548 | 8,036 | -85.0 | 62,068 | 672.4 | 95,985 | 54.6 | 73,941 | -23.0 | |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans | 0.94 | 0.16 | -82.7 | 0.62 | 280.2 | 0.81 | 30.7 | 0.59 | -26.4 | |
| New Vehicle Loans | | | | | | | | | | |
| 30 to 59 Days Delinquent | 88,589,951 | 107,505,129 | 21.4 | 98,654,740 | -8.2 | 99,926,236 | 1.3 | 95,919,519 | -4.0 | |
| 60 to 179 Days Delinquent | 33,745,796 | 39,548,108 | 17.2 | 31,643,248 | -20.0 | 33,929,403 | 7.2 | 30,899,485 | -8.9 | |
| 180 to 359 Days Delinquent | 4,584,007 | 7,445,633 | 62.4 | 5,511,364 | -26.0 | 5,041,292 | -8.5 | 5,047,240 | 0.1 | |
| > = 360 Days Delinquent | 1,005,089 | 834,136 | -17.0 | 1,282,342 | 53.7 | 1,152,367 | -10.1 | 1,287,385 | 11.7 | |
| Total Del New Vehicle Lns (> = 60 Days) | 39,334,892 | 47,827,877 | 21.6 | 38,436,954 | -19.6 | 40,123,062 | 4.4 | 37,234,110 | -7.2 | |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans | 0.72 | 0.79 | 9.6 | 0.57 | -28.0 | 0.55 | -3.1 | 0.52 | -5.8 | |
| Used Vehicle Loans | | | | | | | | | | |
| 30 to 59 Days Delinquent | 119,292,595 | 138,789,406 | 16.3 | 141,825,032 | 2.2 | 147,894,272 | 4.3 | 144,863,113 | -2.0 | |
| 60 to 179 Days Delinquent | 50,192,872 | 57,337,984 | 14.2 | 52,095,603 | -9.1 | 57,371,995 | 10.1 | 52,818,663 | -7.9 | |
| 180 to 359 Days Delinquent | 9,832,348 | 11,314,024 | 15.1 | 10,354,976 | -8.5 | 8,532,902 | -17.6 | 7,184,512 | -15.8 | |
| > = 360 Days Delinquent | 1,718,275 | 2,169,041 | 26.2 | 2,216,133 | 2.2 | 2,279,994 | 2.9 | 2,018,210 | -11.5 | |
| Total Del Used Vehicle Lns (> = 60 Days) | 61,743,495 | 70,821,449 | 14.7 | 64,666,712 | -8.7 | 68,184,891 | 5.4 | 62,021,385 | -9.0 | |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans | 0.89 | 0.93 | 3.8 | 0.76 | -18.3 | 0.75 | -1.3 | 0.66 | -11.9 | |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans | | | | | | | | | | |
| | 0.81 | 0.86 | 6.1 | 0.67 | -22.2 | 0.66 | -2.1 | 0.60 | -9.4 | |
| Leases Receivable | | | | | | | | | | |
| 30 to 59 Days Delinquent | 5,158,516 | 5,390,383 | 4.5 | 8,036,160 | 49.1 | 8,074,920 | 0.5 | 6,350,409 | -21.4 | |
| 60 to 179 Days Delinquent | 991,799 | 1,495,864 | 50.8 | 2,088,938 | 39.6 | 2,166,273 | 3.7 | 1,651,217 | -23.8 | |
| 180 to 359 Days Delinquent | 126,695 | 54,493 | -57.0 | 190,770 | 250.1 | 189,869 | -0.5 | 41,448 | -78.2 | |
| > = 360 Days Delinquent | 0 | 0 | N/A | 0 | N/A | 42,978 | N/A | 15,653 | -63.6 | |
| Total Del Leases Receivable (> = 60 Days) | 1,118,494 | 1,550,357 | 38.6 | 2,279,708 | 47.0 | 2,399,120 | 5.2 | 1,708,318 | -28.8 | |
| %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable | 0.24 | 0.29 | 22.4 | 0.40 | 37.6 | 0.40 | 0.8 | 0.26 | -35.6 | |
| All Other Loans ² | | | | | | | | | | |
| 30 to 59 Days Delinquent | 39,148,130 | 42,701,814 | 9.1 | 43,374,762 | 1.6 | 41,964,869 | -3.3 | 39,245,972 | -6.5 | |
| 60 to 179 Days Delinquent | 25,017,571 | 29,650,794 | 18.5 | 26,837,572 | -9.5 | 29,214,747 | 8.9 | 25,867,510 | -11.5 | |
| 180 to 359 Days Delinquent | 3,390,861 | 4,820,128 | 42.2 | 4,629,415 | -4.0 | 7,630,601 | 64.8 | 4,411,640 | -42.2 | |
| > = 360 Days Delinquent | 1,073,139 | 1,383,238 | 28.9 | 2,227,113 | 61.0 | 2,189,623 | -1.7 | 2,255,414 | 3.0 | |
| Total Del All Other Loans (> = 60 Days) | 29,481,571 | 35,854,160 | 21.6 | 33,694,100 | -6.0 | 39,034,971 | 15.9 | 32,534,564 | -16.7 | |
| %All Other Loans >= 60 Days / Total All Other Loans | 1.07 | 1.21 | 13.1 | 1.05 | -13.2 | 1.16 | 10.5 | 0.95 | -17.7 | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ 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. | | | | | | | | | | |
| ² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency. | | | | | | | | | | |

| Delinquent Loan Information 2 | | | | | | | | | | |
|--|--|---|-------------|-------------|-------------|--------------|-------------|--------------|-------------|------------|
| Return to cover | | | | | | | | | | |
| 03/03/2020 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | For Charter : | N/A | | | | | | | | |
| | Count of CU : | 179 | | | | | | | | |
| | Asset Range : | N/A | | | | | | | | |
| | Criteria : | Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured | | | | | | | | |
| | Count of CU in Peer Group : | N/A | | | | | | | | |
| | | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| DELINQUENT LOANS BY CATEGORY ¹ | | | | | | | | | | |
| ALL REAL ESTATE LOANS | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 90,078,500 | 90,645,970 | 0.6 | 97,340,608 | 7.4 | 137,506,166 | 41.3 | 148,331,693 | 7.9 |
| 60 to 179 Days Delinquent | | 31,244,061 | 33,238,333 | 6.4 | 91,356,808 | 174.9 | 49,602,746 | -45.7 | 51,163,092 | 3.1 |
| 180 to 359 Days Delinquent | | 5,914,669 | 6,368,416 | 7.7 | 12,421,732 | 95.1 | 12,914,424 | 4.0 | 19,826,908 | 53.5 |
| >= 360 Days Delinquent | | 4,971,063 | 4,899,726 | -2.2 | 5,205,896 | 7.1 | 5,152,407 | -1.0 | 9,730,032 | 88.8 |
| Total Del Real Estate Loans (>= 60 Days) | | 42,129,793 | 44,466,475 | 5.5 | 108,984,436 | 145.1 | 67,669,577 | -37.9 | 80,720,032 | 19.3 |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans | | 1.72 | 1.65 | -4.0 | 2.20 | 33.1 | 2.06 | -6.4 | 2.09 | 1.6 |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans | | 0.55 | 0.54 | -0.9 | 1.16 | 113.6 | 0.68 | -41.6 | 0.74 | 8.5 |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 65,619,428 | 68,627,447 | 4.6 | 77,582,464 | 13.0 | 104,537,604 | 34.7 | 121,622,930 | 16.3 |
| 60 to 179 Days Delinquent | | 23,889,654 | 25,312,655 | 6.0 | 72,665,006 | 187.1 | 42,559,771 | -41.4 | 38,897,166 | -8.6 |
| 180 to 359 Days Delinquent | | 4,759,370 | 4,589,455 | -3.6 | 11,300,280 | 146.2 | 8,304,793 | -26.5 | 10,753,069 | 29.5 |
| >= 360 Days Delinquent | | 3,579,893 | 3,391,524 | -5.3 | 3,941,798 | 16.2 | 4,492,959 | 14.0 | 5,483,347 | 22.0 |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (>= 60 Days) | | 32,228,917 | 33,293,634 | 3.3 | 87,907,084 | 164.0 | 55,357,523 | -37.0 | 55,133,582 | -0.4 |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs | | 0.56 | 0.53 | -4.9 | 1.23 | 129.7 | 0.73 | -41.0 | 0.65 | -9.8 |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 10,318,419 | 13,945,989 | 35.2 | 8,855,460 | -36.5 | 17,918,773 | 102.3 | 12,212,690 | -31.8 |
| 60 to 179 Days Delinquent | | 5,639,733 | 4,880,919 | -13.5 | 16,025,237 | 228.3 | 2,263,307 | -85.9 | 7,707,705 | 240.6 |
| 180 to 359 Days Delinquent | | 664,082 | 947,787 | 42.7 | 651,511 | -31.3 | 3,902,446 | 499.0 | 8,061,900 | 106.6 |
| >= 360 Days Delinquent | | 647,158 | 907,776 | 40.3 | 902,355 | -0.6 | 168,356 | -81.3 | 3,381,034 | 1,908.3 |
| Total Del 1st Mtg Adj Rate Lns (>= 60 Days) | | 6,950,973 | 6,736,482 | -3.1 | 17,579,103 | 161.0 | 6,334,109 | -64.0 | 19,150,639 | 202.3 |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 yrs | | 0.78 | 0.78 | -0.2 | 1.83 | 134.8 | 0.63 | -65.6 | 1.69 | 168.0 |
| Other Real Estate Fixed Rate/Hybrid/Balloon | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 13,817,343 | 7,656,853 | -44.6 | 10,138,309 | 32.4 | 13,782,998 | 35.9 | 12,900,458 | -6.4 |
| 60 to 179 Days Delinquent | | 1,659,886 | 2,719,597 | 63.8 | 2,534,006 | -6.8 | 4,524,465 | 78.5 | 3,792,470 | -16.2 |
| 180 to 359 Days Delinquent | | 479,247 | 831,174 | 73.4 | 469,941 | -43.5 | 707,185 | 50.5 | 1,006,559 | 42.3 |
| >= 360 Days Delinquent | | 744,012 | 560,426 | -24.7 | 314,844 | -43.8 | 491,092 | 56.0 | 865,651 | 76.3 |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (>= 60 Days) | | 2,883,145 | 4,111,197 | 42.6 | 3,318,791 | -19.3 | 5,722,742 | 72.4 | 5,664,680 | -1.0 |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans | | 0.30 | 0.42 | 40.2 | 0.29 | -30.3 | 0.49 | 67.0 | 0.50 | 1.9 |
| Other Real Estate Adjustable Rate | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 323,310 | 415,681 | 28.6 | 764,375 | 83.9 | 1,266,791 | 65.7 | 1,595,615 | 26.0 |
| 60 to 179 Days Delinquent | | 54,788 | 325,162 | 493.5 | 132,559 | -59.2 | 255,203 | 92.5 | 765,751 | 200.1 |
| 180 to 359 Days Delinquent | | 11,970 | 0 | -100.0 | 0 | N/A | 0 | N/A | 5,380 | N/A |
| >= 360 Days Delinquent | | 0 | 0 | N/A | 46,899 | N/A | 0 | -100.0 | 0 | N/A |
| Total Del Other RE Adj Rate Lns (>= 60 Days) | | 66,758 | 325,162 | 387.1 | 179,458 | -44.8 | 255,203 | 42.2 | 771,131 | 202.2 |
| %Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans | | 0.08 | 0.32 | 325.5 | 0.15 | -55.2 | 0.18 | 20.9 | 0.31 | 79.0 |
| COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ² | | | | | | | | | | |
| Member Commercial Loans Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 11,251,683 | 7,928,500 | -29.5 | 3,522,650 | -55.6 | 12,150,778 | 244.9 | 4,367,205 | -64.1 |
| 60 to 179 Days Delinquent | | 2,690,665 | 2,089,686 | -22.3 | 2,718,198 | 30.1 | 9,640,505 | 254.7 | 386,523 | -96.0 |
| 180 to 359 Days Delinquent | | 93,267 | 1,006,333 | 979.0 | 496,543 | -50.7 | 1,472,316 | 196.5 | 483,604 | -67.2 |
| >= 360 Days Delinquent | | 224,309 | 60,917 | -72.8 | 816,982 | 1,241.1 | 0 | -100.0 | 8,017,377 | N/A |
| Total Del Member Commercial Loans Secured by RE (>= 60 Days) | | 3,008,241 | 3,156,936 | 4.9 | 4,031,723 | 27.7 | 11,112,821 | 175.6 | 8,887,504 | -20.0 |
| %Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE | | 0.38 | 0.36 | -4.6 | 0.43 | 19.3 | 1.12 | 157.7 | 0.72 | -35.8 |
| Member Commercial Loans NOT Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 1,364,087 | 414,193 | -69.6 | 779,706 | 88.2 | 2,187,480 | 180.6 | 1,317,848 | -39.8 |
| 60 to 179 Days Delinquent | | 604,542 | 830,426 | 37.4 | 507,932 | -38.8 | 2,566,068 | 405.2 | 896,377 | -65.1 |
| 180 to 359 Days Delinquent | | 42,241 | 271,421 | 542.6 | 381,157 | 40.4 | 3,277,114 | 759.8 | 1,016,934 | -69.0 |
| >= 360 Days Delinquent | | 381,098 | 399,603 | 4.9 | 527,302 | 32.0 | 332,071 | -37.0 | 975,082 | 193.6 |
| Total Del Member Commercial Loans NOT Secured By RE (>= 60 Days) | | 1,027,881 | 1,501,450 | 46.1 | 1,416,391 | -5.7 | 6,175,253 | 336.0 | 2,888,393 | -53.2 |
| %Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE | | 1.49 | 2.18 | 46.7 | 1.85 | -15.3 | 6.77 | 266.6 | 2.85 | -57.9 |
| NonMember Commercial Loans Secured By RE | | | | | | | | | | |
| 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 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| >= 360 Days Delinquent | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Total Del NonMember Commercial Lns Secured by RE (>= 60 Days) | | 0 | 0 | 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 | | | | | | | | | | |
| 30 to 59 Days Delinquent | | 0 | 558,907 | N/A | 325,304 | -41.8 | 236,828 | -27.2 | 0 | -100.0 |
| 60 to 179 Days Delinquent | | 0 | 374,229 | N/A | 929,203 | 148.3 | 482,494 | -48.1 | 237,778 | -50.7 |
| 180 to 359 Days Delinquent | | 0 | 532,512 | N/A | 0 | -100.0 | 918,366 | N/A | 855,418 | -6.9 |
| >= 360 Days Delinquent | | 0 | 0 | N/A | 427,629 | N/A | 1,033,121 | 141.6 | 625,800 | -39.4 |
| Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured | | 0 | 906,741 | N/A | 1,356,832 | 49.6 | 2,433,981 | 79.4 | 1,718,996 | -29.4 |
| %NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE | | 0.00 | 9.80 | N/A | 10.70 | 9.2 | 23.14 | 116.3 | 17.55 | -24.1 |
| # | Means the number is too large to display in the cell | | | | | | | | | |
| ¹ 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. | | | | | | | | | | |
| ² 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. | | | | | | | | | | |

| Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans | | | | | | | | | |
|--|-------------|-------------|-----------------------------|---|-------|-------------|-------|-------------|-------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | | | For Charter : | N/A | | | | | |
| CU Name: N/A | | | Count of CU : | 179 | | | | | |
| Peer Group: N/A | | | Asset Range : | N/A | | | | | |
| | | | Criteria : | Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State | | | | | |
| | | | Count of CU in Peer Group : | N/A | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES) | | | | | | | | | |
| * Total Loans Charged Off | 158,170,841 | 201,722,286 | 27.5 | 241,933,998 | 19.9 | 240,440,502 | -0.6 | 258,414,862 | 7.5 |
| * Total Loans Recovered | 22,428,128 | 26,469,650 | 18.0 | 31,345,757 | 18.4 | 31,474,287 | 0.4 | 35,053,111 | 11.4 |
| * NET CHARGE OFFS (\$\$) | 135,742,713 | 175,252,636 | 29.1 | 210,588,241 | 20.2 | 208,966,215 | -0.8 | 223,361,751 | 6.9 |
| **Net Charge-Offs / Average Loans | 0.59 | 0.69 | 17.7 | 0.75 | 8.7 | 0.68 | -9.0 | 0.69 | 1.6 |
| Total Del Loans & *Net Charge-Offs ¹ | 321,485,306 | 391,611,367 | 21.8 | 473,558,362 | 20.9 | 445,798,751 | -5.9 | 456,123,285 | 2.3 |
| Combined Delinquency and Net Charge Off Ratio ¹ | 1.35 | 1.51 | 11.6 | 1.64 | 8.6 | 1.43 | -12.5 | 1.40 | -2.2 |
| LOAN LOSS SUMMARY BY LOAN TYPE | | | | | | | | | |
| * Unsecured Credit Card Lns Charged Off | 19,045,340 | 25,957,450 | 36.3 | 34,157,434 | 31.6 | 35,660,408 | 4.4 | 39,058,134 | 9.5 |
| * Unsecured Credit Card Lns Recovered | 2,038,213 | 2,128,937 | 4.5 | 2,738,544 | 28.6 | 3,412,238 | 24.6 | 3,640,598 | 6.7 |
| * NET UNSECURED CREDIT CARD C/Os | 17,007,127 | 23,828,513 | 40.1 | 31,418,890 | 31.9 | 32,248,170 | 2.6 | 35,417,536 | 9.8 |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans | 1.78 | 2.26 | 27.1 | 2.75 | 21.5 | 2.69 | -2.1 | 2.91 | 7.9 |
| * Non-Federally Guaranteed Student Loans Charged Off | 33,152 | 31,236 | -5.8 | 31,481 | 0.8 | 100,011 | 217.7 | 200,885 | 100.9 |
| * Non-Federally Guaranteed Student Loans Recovered | 13,133 | 11,202 | -14.7 | 16,554 | 47.8 | 7,435 | -55.1 | 3,888 | -47.7 |
| * Net Non-Federally Guaranteed Student Loans C/Os | 20,019 | 20,034 | 0.1 | 14,927 | -25.5 | 92,576 | 520.2 | 196,997 | 112.8 |
| ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans | 0.43 | 0.38 | -12.0 | 0.20 | -47.2 | 0.84 | 324.0 | 1.62 | 91.8 |
| * Total 1st Mortgage RE Loan/LOCs Charged Off | 2,598,016 | 1,414,648 | -45.5 | 1,147,361 | -18.9 | 769,803 | -32.9 | 1,608,861 | 109.0 |
| * Total 1st Mortgage RE Loans/LOCs Recovered | 89,331 | 68,578 | -23.2 | 245,153 | 257.5 | 98,728 | -59.7 | 107,152 | 8.5 |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os | 2,508,685 | 1,346,070 | -46.3 | 902,208 | -33.0 | 671,075 | -25.6 | 1,501,709 | 123.8 |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs | 0.04 | 0.02 | -50.5 | 0.01 | -39.6 | 0.01 | -32.5 | 0.02 | 106.0 |
| * Total Other RE Loans/LOCs Charged Off | 683,820 | 708,230 | 3.6 | 440,382 | -37.8 | 1,100,641 | 149.9 | 741,205 | -32.7 |
| * Total Other RE Loans/LOCs Recovered | 181,784 | 203,238 | 11.8 | 185,050 | -8.9 | 166,389 | -10.1 | 212,328 | 27.6 |
| * NET OTHER RE LOANS/LOCs C/Os | 502,036 | 504,992 | 0.6 | 255,332 | -49.4 | 934,252 | 285.9 | 528,877 | -43.4 |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs | 0.05 | 0.05 | -0.7 | 0.02 | -53.9 | 0.07 | 232.2 | 0.04 | -46.0 |
| * Total Real Estate Loans Charged Off | 3,281,836 | 2,122,878 | -35.3 | 1,587,743 | -25.2 | 1,870,444 | 17.8 | 2,350,066 | 25.6 |
| * Total Real Estate Lns Recovered | 271,115 | 271,816 | 0.3 | 430,203 | 58.3 | 265,117 | -38.4 | 319,480 | 20.5 |
| * NET Total Real Estate Loan C/Os | 3,010,721 | 1,851,062 | -38.5 | 1,157,540 | -37.5 | 1,605,327 | 38.7 | 2,030,586 | 26.5 |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans | 0.04 | 0.02 | -42.8 | 0.01 | -43.5 | 0.02 | 25.8 | 0.02 | 17.0 |
| * Total TDR 1st & Other Real Estate Lns Charged Off | 652,811 | 290,732 | -55.5 | 18,207 | -93.7 | 27,948 | 53.5 | 112,831 | 303.7 |
| * Total TDR 1st & Other Real Estate Lns Recovered | 2,837 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A |
| * NET TDR Real Estate C/Os | 649,974 | 290,732 | -55.3 | 18,207 | -93.7 | 27,948 | 53.5 | 112,831 | 303.7 |
| ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans | 2.34 | 1.18 | -49.5 | 0.09 | -92.8 | 0.15 | 72.3 | 0.41 | 179.4 |
| * Total Leases Receivable Charged Off | 1,944,154 | 2,726,487 | 40.2 | 3,552,960 | 30.3 | 4,155,828 | 17.0 | 3,045,708 | -26.7 |
| * Total Leases Receivable Recovered | 390,494 | 422,812 | 8.3 | 274,896 | -35.0 | 343,816 | 25.1 | 661,191 | 92.3 |
| * NET LEASES RECEIVABLE C/Os | 1,553,660 | 2,303,675 | 48.3 | 3,278,064 | 42.3 | 3,812,012 | 16.3 | 2,384,517 | -37.4 |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable | 0.36 | 0.46 | 28.2 | 0.59 | 29.5 | 0.65 | 10.1 | 0.38 | -41.9 |
| BANKRUPTCY SUMMARY | | | | | | | | | |
| Number of Members Who Filed Chapter 7 YTD | 1,381 | 1,479 | 7.1 | 1,786 | 20.8 | 2,037 | 14.1 | 2,185 | 7.3 |
| Number of Members Who Filed Chapter 13 YTD | 1,957 | 2,089 | 6.7 | 2,367 | 13.3 | 2,133 | -9.9 | 2,169 | 1.7 |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD | 8 | 7 | -12.5 | 8 | 14.3 | 16 | 100.0 | 20 | 25.0 |
| Total Number of Members Who Filed Bankruptcy YTD | 3,346 | 3,575 | 6.8 | 4,161 | 16.4 | 4,186 | 0.6 | 4,374 | 4.5 |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12) | 46,378,478 | 50,383,004 | 8.6 | 60,967,014 | 21.0 | 58,168,049 | -4.6 | 72,531,451 | 24.7 |
| * All Loans Charged Off due to Bankruptcy YTD | 11,935,990 | 15,301,654 | 28.2 | 19,292,891 | 26.1 | 18,930,271 | -1.9 | 22,484,123 | 18.8 |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) | 7.55 | 7.59 | 0.5 | 7.97 | 5.1 | 7.87 | -1.3 | 8.70 | 10.5 |
| REAL ESTATE FORECLOSURE SUMMARY | | | | | | | | | |
| Real Estate Loans Foreclosed YTD | 12,604,596 | 8,374,459 | -33.6 | 8,965,854 | 7.1 | 10,926,495 | 21.9 | 16,140,689 | 47.7 |
| Number of Real Estate Loans Foreclosed YTD | 68 | 73 | 7.4 | 69 | -5.5 | 99 | 43.5 | 104 | 5.1 |
| TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING | | | | | | | | | |
| TDR First Mortgage RE Loans | 23,783,138 | 20,206,086 | -15.0 | 18,253,194 | -9.7 | 15,685,212 | -14.1 | 30,049,458 | 91.6 |
| TDR Other RE Loans | 2,908,622 | 2,254,287 | -22.5 | 2,073,982 | -8.0 | 2,116,906 | 2.1 | 7,242,776 | 242.1 |
| Total TDR First and Other RE Loans | 26,691,760 | 22,460,373 | -15.9 | 20,327,176 | -9.5 | 17,802,118 | -12.4 | 37,292,234 | 109.5 |
| TDR RE Loans Also Reported as Commercial Loans ² | 13,720,233 | 10,539,470 | -23.2 | 7,984,768 | -24.2 | 5,821,367 | -27.1 | 15,630,883 | 168.5 |
| TDR Consumer Loans (Not Secured by RE) | 24,110,073 | 31,779,899 | 31.8 | 34,578,531 | 8.8 | 32,815,425 | -5.1 | 43,272,326 | 31.9 |
| TDR Commercial Loans (Not Secured by RE) ² | 2,396,708 | 2,765,909 | 15.4 | 6,156,185 | 122.6 | 5,505,242 | -10.6 | 4,070,605 | -26.1 |
| Total TDR First RE, Other RE, Consumer, and Commercial Loans | 53,198,541 | 57,006,181 | 7.2 | 61,061,892 | 7.1 | 56,122,785 | -8.1 | 84,635,165 | 50.8 |
| Total TDR Loans to Total Loans | 0.22 | 0.21 | -1.7 | 0.21 | -4.3 | 0.18 | -13.7 | 0.26 | 44.9 |
| Total TDR Loans to Net Worth | 1.51 | 1.51 | 0.1 | 1.46 | -3.2 | 1.24 | -15.4 | 1.72 | 39.3 |
| TDR portion of Allowance for Loan and Lease Losses | 4,886,371 | 4,535,299 | -7.2 | 4,714,152 | 3.9 | 4,561,722 | -3.2 | 5,137,393 | 12.6 |
| # 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 annualizing) | | | | | | | | | |
| ¹ 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. | | | | | | | | | |
| ² 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. | | | | | | | | | |

| | Indirect and Participation Lending | | | | | | | | | |
|--|---|----------------------|-------------|----------------------|--------------|-----------------------|-------------|-----------------------|-------------|--|
| Return to cover | | | | | | | | | | |
| 03/03/2020 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg | |
| INDIRECT LOANS OUTSTANDING | | | | | | | | | | |
| Indirect Loans - Point of Sale Arrangement | 6,241,207,830 | 6,994,515,623 | 12.1 | 7,859,781,963 | 12.4 | 8,422,028,568 | 7.2 | 8,466,138,678 | 0.5 | |
| Indirect Loans - Outsourced Lending Relationship | 1,303,849,371 | 1,411,634,339 | 8.3 | 1,530,464,557 | 8.4 | 1,655,404,429 | 8.2 | 1,633,859,691 | -1.3 | |
| Total Outstanding Indirect Loans | 7,545,057,201 | 8,406,149,962 | 11.4 | 9,390,246,520 | 11.7 | 10,077,432,997 | 7.3 | 10,099,998,369 | 0.2 | |
| %Indirect Loans Outstanding / Total Loans | 31.02 | 31.70 | 2.2 | 31.63 | -0.2 | 31.89 | 0.8 | 30.71 | -3.7 | |
| DELINQUENCY - INDIRECT LENDING ¹ | | | | | | | | | | |
| 30 to 59 Days Delinquent | 144,269,483 | 174,846,346 | 21.2 | 161,456,447 | -7.7 | 164,326,948 | 1.8 | 154,904,776 | -5.7 | |
| 60 to 179 Days Delinquent | 54,227,365 | 64,516,709 | 19.0 | 51,494,289 | -20.2 | 57,076,413 | 10.8 | 50,564,903 | -11.4 | |
| 180 to 359 Days Delinquent | 8,042,816 | 13,091,294 | 62.8 | 9,559,230 | -27.0 | 8,229,840 | -13.9 | 7,069,960 | -14.1 | |
| > = 360 Days Delinquent | 1,408,607 | 1,663,450 | 18.1 | 1,986,330 | 19.4 | 1,802,062 | -9.3 | 1,841,776 | 2.2 | |
| Total Del Indirect Lns (>= 60 Days) | 63,678,788 | 79,271,453 | 24.5 | 63,039,849 | -20.5 | 67,108,315 | 6.5 | 59,476,639 | -11.4 | |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans | 0.84 | 0.94 | 11.7 | 0.67 | -28.8 | 0.67 | -0.8 | 0.59 | -11.6 | |
| LOAN LOSSES - INDIRECT LENDING | | | | | | | | | | |
| * Indirect Loans Charged Off | 52,645,628 | 65,066,621 | 23.6 | 84,757,704 | 30.3 | 75,379,091 | -11.1 | 80,595,636 | 6.9 | |
| * Indirect Loans Recovered | 5,381,869 | 7,364,801 | 36.8 | 9,789,160 | 32.9 | 9,717,241 | -0.7 | 10,130,986 | 4.3 | |
| * NET INDIRECT LOAN C/Os | 47,263,759 | 57,701,820 | 22.1 | 74,968,544 | 29.9 | 65,661,850 | -12.4 | 70,464,650 | 7.3 | |
| **Net Charge Offs - Indirect Loans / Avg Indirect Loans | 0.66 | 0.72 | 9.1 | 0.84 | 16.5 | 0.67 | -19.9 | 0.70 | 3.5 | |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): | | | | | | | | | | |
| Consumer | 89,246,637 | 134,181,576 | 50.3 | 268,204,863 | 99.9 | 332,418,952 | 23.9 | 362,752,854 | 9.1 | |
| Non-Federally Guaranteed Student Loans | 1,626,221 | 1,676,801 | 3.1 | 2,070,184 | 23.5 | 3,478,882 | 68.0 | 3,601,368 | 3.5 | |
| Real Estate | 26,509,916 | 45,190,830 | 70.5 | 183,611,760 | 306.3 | 219,015,881 | 19.3 | 288,938,522 | 31.9 | |
| Commercial Loans (excluding C&D) ² | 38,928,541 | 39,710,702 | 2.0 | 141,146,327 | 255.4 | 187,941,099 | 33.2 | 232,361,298 | 23.6 | |
| Commercial Construction & Development ² | 1,713,544 | 889,045 | -48.1 | 6,469,020 | 627.6 | 0 | -100.0 | 11,338,212 | N/A | |
| Loan Pools | 0 | 11,306,941 | N/A | 2,281,152 | -79.8 | 14,108,761 | 518.5 | 14,545,777 | 3.1 | |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) | 215,450,294 | 294,797,688 | 36.8 | 603,783,306 | 104.8 | 756,963,575 | 25.4 | 913,538,031 | 20.7 | |
| %Participation Loans Outstanding / Total Loans | 0.89 | 1.11 | 25.5 | 2.03 | 82.9 | 2.40 | 17.8 | 2.78 | 16.0 | |
| * Participation Loans Purchased YTD | 73,293,630 | 121,656,932 | 66.0 | 308,175,594 | 153.3 | 315,974,613 | 2.5 | 279,103,890 | -11.7 | |
| %Participation Loans Purchased YTD / Total Loans Granted YTD | 0.61 | 0.94 | 53.0 | 2.20 | 134.1 | 2.13 | -2.8 | 1.85 | -13.3 | |
| PARTICIPATION LOANS SOLD: | | | | | | | | | | |
| Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) | 71,095,710 | 110,856,511 | 55.9 | 217,444,950 | 96.1 | 437,540,699 | 101.2 | 718,998,487 | 64.3 | |
| Participation Loan Interests - Amount Retained (Outstanding) | 43,131,300 | 59,818,850 | 38.7 | 136,491,126 | 128.2 | 159,700,752 | 17.0 | 220,112,191 | 37.8 | |
| * Participation Loans Sold YTD | 40,538,844 | 58,614,432 | 44.6 | 110,352,972 | 88.3 | 279,457,808 | 153.2 | 407,669,907 | 45.9 | |
| ** %Participation Loans Sold YTD / Total Assets | 0.12 | 0.16 | 37.0 | 0.27 | 70.8 | 0.67 | 144.9 | 0.92 | 38.3 | |
| WHOLE LOANS PURCHASED AND SOLD: | | | | | | | | | | |
| *Loans Purchased in Full from Other Financial Institutions YTD | 9,691,510 | 37,765,953 | 289.7 | 103,582,430 | 174.3 | 63,352,069 | -38.8 | 177,835,788 | 180.7 | |
| *Loans Purchased in Full from Other Sources YTD | 61,387,549 | 64,299,957 | 4.7 | 20,690,362 | -67.8 | 59,994,379 | 190.0 | 66,061,163 | 10.1 | |
| %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD | 0.59 | 0.79 | 32.3 | 0.89 | 12.5 | 0.83 | -5.9 | 1.62 | 94.0 | |
| *Loans, Excluding RE, Sold in Full YTD | 1,831,115 | 0 | -100.0 | 0 | N/A | 76,898 | N/A | 0 | -100.0 | |
| DELINQUENCY - PARTICIPATION LENDING ¹ | | | | | | | | | | |
| 30 to 59 Days Delinquent | 894,892 | 2,801,190 | 213.0 | 3,684,525 | 31.5 | 10,123,647 | 174.8 | 6,645,126 | -34.4 | |
| 60 to 179 Days Delinquent | 337,410 | 1,052,097 | 211.8 | 3,868,234 | 267.7 | 2,264,398 | -41.5 | 2,153,970 | -4.9 | |
| 180 to 359 Days Delinquent | 113,115 | 637,417 | 463.5 | 124,050 | -80.5 | 1,144,410 | 822.5 | 1,054,147 | -7.9 | |
| > = 360 Days Delinquent | 224,309 | 0 | -100.0 | 431,282 | N/A | 1,033,121 | 139.5 | 636,019 | -38.4 | |
| Total Del Participation Lns (>= 60 Days) | 674,834 | 1,689,514 | 150.4 | 4,423,566 | 161.8 | 4,441,929 | 0.4 | 3,844,136 | -13.5 | |
| %Participation Loans Delinquent >= 60 Days / Total Participation Loans | 0.31 | 0.57 | 83.0 | 0.73 | 27.8 | 0.59 | -19.9 | 0.42 | -28.3 | |
| LOAN LOSSES - PARTICIPATION LENDING | | | | | | | | | | |
| * Participation Loans Charged Off | 241,314 | 863,298 | 257.7 | 1,533,598 | 77.6 | 2,387,376 | 55.7 | 4,257,391 | 78.3 | |
| * Participation Loans Recovered | 89,870 | 55,348 | -38.4 | 438,220 | 691.8 | 295,940 | -32.5 | 443,011 | 49.7 | |
| * NET PARTICIPATION LOAN C/Os | 151,444 | 807,950 | 433.5 | 1,095,378 | 35.6 | 2,091,436 | 90.9 | 3,814,380 | 82.4 | |
| **Net Charge Offs - Participation Loans / Avg Participation Loans | 0.08 | 0.32 | 311.6 | 0.24 | -23.0 | 0.31 | 26.1 | 0.46 | 48.6 | |
| *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 annualizing) | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ 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. | | | | | | | | | | |
| ² 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. | | | | | | | | | | |

| Real Estate Loan Information 1 | | | | | | | | | |
|---|----------------------|----------------------|--------------|----------------------|-------------|----------------------|--------------|-----------------------|-------------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | | | | | | | | | |
| CU Name: N/A | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | |
| Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | | |
| Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| REAL ESTATE LOANS OUTSTANDING: | | | | | | | | | |
| First Mortgages | | | | | | | | | |
| Fixed Rate > 15 years | 2,456,738,225 | 2,692,918,117 | 9.6 | 3,097,548,650 | 15.0 | 3,485,494,080 | 12.5 | 4,218,159,188 | 21.0 |
| Fixed Rate 15 years or less | 2,381,405,961 | 2,584,530,057 | 8.5 | 3,056,845,442 | 18.3 | 3,181,251,786 | 4.1 | 3,202,821,976 | 0.7 |
| Other Fixed Rate | 50,436,636 | 66,324,212 | 31.5 | 71,284,056 | 7.5 | 52,122,644 | -26.9 | 49,706,154 | -4.6 |
| Total Fixed Rate First Mortgages | 4,888,580,822 | 5,343,772,386 | 9.3 | 6,225,678,148 | 16.5 | 6,718,868,510 | 7.9 | 7,470,687,318 | 11.2 |
| Balloon/Hybrid > 5 years | 843,089,687 | 881,181,364 | 4.5 | 930,635,384 | 5.6 | 916,476,749 | -1.5 | 958,108,207 | 4.5 |
| Balloon/Hybrid 5 years or less | 617,590,326 | 614,656,187 | -0.5 | 609,522,029 | -0.8 | 627,031,857 | 2.9 | 667,934,994 | 6.5 |
| Total Balloon/Hybrid First Mortgages | 1,460,680,013 | 1,495,837,551 | 2.4 | 1,540,157,413 | 3.0 | 1,543,508,606 | 0.2 | 1,626,043,201 | 5.3 |
| Adjustable Rate First Mtgs 1 year or less | 142,008,289 | 106,998,265 | -24.7 | 125,851,392 | 17.6 | 120,817,343 | -4.0 | 118,591,417 | -1.8 |
| Adjustable Rate First Mtgs >1 year | 127,997,598 | 140,387,330 | 9.7 | 222,649,546 | 58.6 | 256,681,329 | 15.3 | 346,665,750 | 35.1 |
| Total Adjustable First Mortgages | 270,005,887 | 247,385,595 | -8.4 | 348,500,938 | 40.9 | 377,498,672 | 8.3 | 465,257,167 | 23.2 |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING | 6,619,266,722 | 7,086,995,532 | 7.1 | 8,114,336,499 | 14.5 | 8,639,875,788 | 6.5 | 9,561,987,686 | 10.7 |
| Other Real Estate Loans | | | | | | | | | |
| Closed End Fixed Rate | 955,418,312 | 979,665,209 | 2.5 | 1,134,678,867 | 15.8 | 1,171,666,189 | 3.3 | 1,138,217,313 | -2.9 |
| Closed End Adjustable Rate | 19,044,300 | 13,142,530 | -31.0 | 11,231,788 | -14.5 | 10,617,859 | -5.5 | 12,476,595 | 17.5 |
| Open End Adjustable Rate (HELOC) | 68,448,313 | 87,011,514 | 27.1 | 112,168,016 | 28.9 | 134,578,095 | 20.0 | 232,558,085 | 72.8 |
| Open End Fixed Rate | 8,495,610 | 504,701 | -94.1 | 344,314 | -31.8 | 436,123 | 26.7 | 577,620 | 32.4 |
| TOTAL OTHER REAL ESTATE OUTSTANDING | 1,051,406,535 | 1,080,323,954 | 2.8 | 1,258,422,985 | 16.5 | 1,317,298,266 | 4.7 | 1,383,829,613 | 5.1 |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING | 7,670,673,257 | 8,167,319,486 | 6.5 | 9,372,759,484 | 14.8 | 9,957,174,054 | 6.2 | 10,945,817,299 | 9.9 |
| RE LOAN SUMMARY (FIX, ADJ): | | | | | | | | | |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs) | 5,731,670,509 | 6,224,953,750 | 8.6 | 7,156,313,532 | 15.0 | 7,635,345,259 | 6.7 | 8,428,795,525 | 10.4 |
| Other RE Fixed Rate | 963,913,922 | 980,169,910 | 1.7 | 1,135,023,181 | 15.8 | 1,172,102,312 | 3.3 | 1,138,794,933 | -2.8 |
| Total Fixed Rate RE Outstanding | 6,695,584,431 | 7,205,123,660 | 7.6 | 8,291,336,713 | 15.1 | 8,807,447,571 | 6.2 | 9,567,590,458 | 8.6 |
| %(Total Fixed Rate RE/Total Assets) | 19.21 | 19.59 | 2.0 | 20.46 | 4.4 | 21.01 | 2.7 | 21.64 | 3.0 |
| %(Total Fixed Rate RE/Total Loans) | 27.52 | 27.17 | -1.3 | 27.93 | 2.8 | 27.87 | -0.2 | 29.09 | 4.4 |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs) | 887,596,213 | 862,041,782 | -2.9 | 958,022,967 | 11.1 | 1,004,530,529 | 4.9 | 1,133,192,161 | 12.8 |
| Other RE Adj Rate | 87,492,613 | 100,154,044 | 14.5 | 123,399,804 | 23.2 | 145,195,954 | 17.7 | 245,034,680 | 68.8 |
| Total Adj Rate RE Outstanding | 975,088,826 | 962,195,826 | -1.3 | 1,081,422,771 | 12.4 | 1,149,726,483 | 6.3 | 1,378,226,841 | 19.9 |
| MISCELLANEOUS RE INFORMATION: | | | | | | | | | |
| Outstanding Interest Only & Payment Option First Mtg Loans | 57,784,853 | 68,451,464 | 18.5 | 94,862,530 | 38.6 | 139,861,219 | 47.4 | 182,016,098 | 30.1 |
| Outstanding Interest Only & Payment Option Other RE / LOCs Loans | 52,209,780 | 66,719,401 | 27.8 | 76,849,125 | 15.2 | 87,792,500 | 14.2 | 182,092,929 | 107.4 |
| TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans | 109,994,633 | 135,170,865 | 22.9 | 171,711,655 | 27.0 | 227,653,719 | 32.6 | 364,109,027 | 59.9 |
| %(Interest Only & Payment Option First & Other RE Loans / Total Assets) | 0.32 | 0.37 | 16.5 | 0.42 | 15.3 | 0.54 | 28.2 | 0.82 | 51.6 |
| %(Interest Only & Payment Option First & Other RE Loans / Net | 3.12 | 3.58 | 14.8 | 4.11 | 14.8 | 5.02 | 22.0 | 7.41 | 47.7 |
| Outstanding Residential Construction (Excluding Commercial Purpose Loans) 1 | 23,483,748 | 27,406,823 | 16.7 | 28,765,352 | 5.0 | 51,672,557 | 79.6 | 58,355,704 | 12.9 |
| Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans | 18,274,882 | 14,225,032 | -22.2 | 21,225,858 | 49.2 | 19,528,126 | -8.0 | 18,849,914 | -3.5 |
| * REAL ESTATE LOANS - AMOUNT GRANTED: | | | | | | | | | |
| * First Mortgages | | | | | | | | | |
| * Fixed Rate > 15 years | 913,321,789 | 1,047,459,911 | 14.7 | 1,084,670,459 | 3.6 | 1,273,321,988 | 17.4 | 1,783,260,511 | 40.0 |
| * Fixed Rate 15 years or less | 799,867,395 | 817,382,555 | 2.2 | 781,410,760 | -4.4 | 739,537,216 | -5.4 | 877,966,462 | 18.7 |
| * Other Fixed Rate | 8,725,885 | 40,730,929 | 366.8 | 49,161,515 | 20.7 | 49,460,476 | 0.6 | 203,741,946 | 311.9 |
| * Total Fixed Rate First Mortgages | 1,721,915,069 | 1,905,573,395 | 10.7 | 1,915,242,734 | 0.5 | 2,062,319,680 | 7.7 | 2,864,968,919 | 38.9 |
| * Balloon/Hybrid > 5 years | 206,825,249 | 184,041,670 | -11.0 | 202,003,920 | 9.8 | 135,875,197 | -32.7 | 186,624,514 | 37.3 |
| * Balloon/Hybrid 5 years or less | 169,771,421 | 116,835,282 | -31.2 | 105,266,130 | -9.9 | 159,866,675 | 51.9 | 143,429,434 | -10.3 |
| * Total Balloon/Hybrid First Mortgages | 376,596,670 | 300,876,952 | -20.1 | 307,270,050 | 2.1 | 295,741,872 | -3.8 | 330,053,948 | 11.6 |
| * Adjustable Rate First Mtgs 1 year or less | 45,230,660 | 43,560,948 | -3.7 | 34,852,608 | -20.0 | 26,432,758 | -24.2 | 27,127,568 | 2.6 |
| * Adjustable Rate First Mtgs >1 year | 32,949,237 | 35,724,822 | 8.4 | 76,345,785 | 113.7 | 62,946,249 | -17.6 | 116,619,190 | 85.3 |
| * Total Adjustable First Mortgages | 78,179,897 | 79,285,770 | 1.4 | 111,198,393 | 40.3 | 89,379,007 | -19.6 | 143,746,758 | 60.8 |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED | 2,176,691,636 | 2,285,736,117 | 5.0 | 2,333,711,177 | 2.1 | 2,447,440,559 | 4.9 | 3,338,769,625 | 36.4 |
| * Amounts are year-to-date while the related %change ratios are annualized. | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | |

1 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.

| Real Estate Loan Information 2 | | | | | | | | | |
|--|---|----------------------|--------------|----------------------|--------------|----------------------|--------------|----------------------|---------------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | For Charter : N/A | | | | | | | | |
| CU Name: N/A | Count of CU : 179 | | | | | | | | |
| Peer Group: N/A | Asset Range : N/A | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| * OTHER REAL ESTATE (Granted) | | | | | | | | | |
| * Closed End Fixed Rate | 265,480,195 | 272,883,154 | 2.8 | 316,808,621 | 16.1 | 297,924,103 | -6.0 | 303,836,775 | 2.0 |
| * Closed End Adjustable Rate | 2,500,149 | 2,128,004 | -14.9 | 474,070 | -77.7 | 578,848 | 22.1 | 2,571,383 | 344.2 |
| * Open End Adjustable Rate (HELOC) | 41,431,947 | 50,897,922 | 22.8 | 46,034,216 | -9.6 | 64,554,041 | 40.2 | 101,727,798 | 57.6 |
| * Open End Fixed Rate and Other | 5,247,982 | 80,000 | -98.5 | 35,000 | -56.3 | 346,731 | 890.7 | 149,600 | -56.9 |
| * TOTAL OTHER REAL ESTATE GRANTED | 314,660,273 | 325,989,080 | 3.6 | 363,351,907 | 11.5 | 363,403,723 | 0.0 | 408,285,556 | 12.4 |
| * TOTAL RE (FIRST AND OTHER) GRANTED | 2,491,351,909 | 2,611,725,197 | 4.8 | 2,697,063,084 | 3.3 | 2,810,844,282 | 4.2 | 3,747,055,181 | 33.3 |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD) | 18.40 | 18.21 | -1.0 | 17.34 | -4.8 | 16.86 | -2.7 | 22.24 | 31.9 |
| RE LOANS SOLD/SERVICED | | | | | | | | | |
| * First Mortgage R.E. Loans Sold | 530,791,432 | 645,515,470 | 21.6 | 523,231,424 | -18.9 | 548,992,445 | 4.9 | 759,243,807 | 38.3 |
| %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted) | 24.39 | 28.24 | 15.8 | 22.42 | -20.6 | 22.43 | 0.0 | 22.74 | 1.4 |
| AMT of Mortgage Servicing Rights | 6,432,212 | 7,455,317 | 15.9 | 8,947,112 | 20.0 | 12,017,586 | 34.3 | 15,374,050 | 27.9 |
| Outstanding RE Loans Sold But Serviced | 979,586,667 | 1,299,783,471 | 32.7 | 1,486,153,042 | 14.3 | 1,925,233,930 | 29.5 | 2,168,230,469 | 12.6 |
| %(Mortgage Servicing Rights / Net Worth) | 0.18 | 0.20 | 8.3 | 0.21 | 8.5 | 0.26 | 23.6 | 0.31 | 18.2 |
| MISC. RE LOAN INFORMATION | | | | | | | | | |
| S-Term (<5 Yrs) R.E. Loan (Exc. MBL) | 1,000,231,626 | 1,322,314,802 | 32.2 | 1,447,096,698 | 9.4 | 1,516,334,795 | 4.8 | 1,747,605,524 | 15.3 |
| R.E. Lns also Commercial Lns ¹ | 862,377,096 | 944,295,492 | 9.5 | 1,001,132,171 | 6.0 | 1,077,874,358 | 7.7 | 1,333,588,901 | 23.7 |
| REVERSE MORTGAGES | | | | | | | | | |
| Federally Insured Home Equity Conversion Mortgage (HECM) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Proprietary Reverse Mortgage Products | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Total Reverse Mortgages | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| RE LOAN TDRS OUTSTANDING | | | | | | | | | |
| TDR First Mortgage RE Loans | 23,783,138 | 20,206,086 | -15.0 | 18,253,194 | -9.7 | 15,685,212 | -14.1 | 30,049,458 | 91.6 |
| TDR Other RE Loans | 2,908,622 | 2,254,287 | -22.5 | 2,073,982 | -8.0 | 2,116,906 | 2.1 | 7,242,776 | 242.1 |
| Total TDR First and Other RE Loans | 26,691,760 | 22,460,373 | -15.9 | 20,327,176 | -9.5 | 17,802,118 | -12.4 | 37,292,234 | 109.5 |
| TDR RE Loans Also Reported as Commercial Loans ¹ | 13,720,233 | 10,539,470 | -23.2 | 7,984,768 | -24.2 | 5,821,367 | -27.1 | 15,630,883 | 168.5 |
| REAL ESTATE LOAN DELINQUENCY | | | | | | | | | |
| R.E. LOANS DELINQUENT >= 60 Days ¹ | | | | | | | | | |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs) | 32,228,917 | 33,293,634 | 3.3 | 87,907,084 | 164.0 | 55,357,523 | -37.0 | 55,133,582 | -0.4 |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs) | 6,950,973 | 6,736,482 | -3.1 | 17,579,103 | 161.0 | 6,334,109 | -64.0 | 19,150,639 | 202.3 |
| Other R.E. Fixed Rate | 2,883,145 | 4,111,197 | 42.6 | 3,318,791 | -19.3 | 5,722,742 | 72.4 | 5,664,680 | -1.0 |
| Other R.E. Adj. Rate | 66,758 | 325,162 | 387.1 | 179,458 | -44.8 | 255,203 | 42.2 | 771,131 | 202.2 |
| TOTAL DEL R.E. DELINQUENT >= 60 Days | 42,129,793 | 44,466,475 | 5.5 | 108,984,436 | 145.1 | 67,669,577 | -37.9 | 80,720,032 | 19.3 |
| DELINQUENT 30 to 59 Days | | | | | | | | | |
| First Mortgage | 75,937,847 | 82,573,436 | 8.7 | 86,437,924 | 4.7 | 122,456,377 | 41.7 | 133,835,620 | 9.3 |
| Other | 14,140,653 | 8,072,534 | -42.9 | 10,902,684 | 35.1 | 15,049,789 | 38.0 | 14,496,073 | -3.7 |
| TOTAL DEL RE 30 to 59 Days | 90,078,500 | 90,645,970 | 0.6 | 97,340,608 | 7.4 | 137,506,166 | 41.3 | 148,331,693 | 7.9 |
| TOTAL DEL R.E. LOANS >= 30 Days | 132,208,293 | 135,112,445 | 2.2 | 206,325,044 | 52.7 | 205,175,743 | -0.6 | 229,051,725 | 11.6 |
| RE LOAN DELINQUENCY RATIOS | | | | | | | | | |
| % R.E. LOANS DQ >= 30 Days | 1.72 | 1.65 | -4.0 | 2.20 | 33.1 | 2.06 | -6.4 | 2.09 | 1.6 |
| % R.E. LOANS DQ >= 60 Days | 0.55 | 0.54 | -0.9 | 1.16 | 113.6 | 0.68 | -41.6 | 0.74 | 8.5 |
| TDR REAL ESTATE LOANS DELINQUENT >= 60 Days | | | | | | | | | |
| TDR First Mortgage RE Loans Delinquent >= 60 Days | 3,548,268 | 1,538,651 | -56.6 | 2,614,996 | 70.0 | 1,968,921 | -24.7 | 4,952,361 | 151.5 |
| TDR Other RE Loans Delinquent >= 60 Days | 110,727 | 162,106 | 46.4 | 20,770 | -87.2 | 26,228 | 26.3 | 482,259 | 1,738.7 |
| Total TDR First and Other RE Loans Delinquent >= 60 Days | 3,658,995 | 1,700,757 | -53.5 | 2,635,766 | 55.0 | 1,995,149 | -24.3 | 5,434,620 | 172.4 |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE | 13.71 | 7.57 | -44.8 | 12.97 | 71.2 | 11.21 | -13.6 | 14.57 | 30.0 |
| TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ^{1,2} | 424,206 | 1,527,505 | 260.1 | 816,982 | -46.5 | 619,346 | -24.2 | 0 | -100.0 |
| % TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2} | 0.00 | 0.00 | N/A | 10.23 | N/A | 10.64 | 4.0 | 0.00 | -100.0 |
| REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES: | | | | | | | | | |
| * Total 1st Mortgage Lns Charged Off | 2,598,016 | 1,414,648 | -45.5 | 1,147,361 | -18.9 | 769,803 | -32.9 | 1,608,861 | 109.0 |
| * Total 1st Mortgage Lns Recovered | 89,331 | 68,578 | -23.2 | 245,153 | 257.5 | 98,728 | -59.7 | 107,152 | 8.5 |
| * NET 1st MORTGAGE LN C/Os | 2,508,685 | 1,346,070 | -46.3 | 902,208 | -33.0 | 671,075 | -25.6 | 1,501,709 | 123.8 |
| ** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans | 0.04 | 0.02 | -50.5 | 0.01 | -39.6 | 0.01 | -32.5 | 0.02 | 106.0 |
| * Total Other RE Lns Charged Off | 683,820 | 708,230 | 3.6 | 440,382 | -37.8 | 1,100,641 | 149.9 | 741,205 | -32.7 |
| * Total Other RE Lns Recovered | 181,784 | 203,238 | 11.8 | 185,050 | -8.9 | 166,389 | -10.1 | 212,328 | 27.6 |
| * NET OTHER RE LN C/Os | 502,036 | 504,992 | 0.6 | 255,332 | -49.4 | 934,252 | 265.9 | 528,877 | -43.4 |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans | 0.05 | 0.05 | -0.7 | 0.02 | -53.9 | 0.07 | 232.2 | 0.04 | -46.0 |
| * 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 | | | | | | | | | |
| ¹ 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. | | | | | | | | | |
| ² 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. | | | | | | | | | |

| Commercial Loan Information | | | | | | | | | |
|--|---|---------------|---------|---------------|----------|---------------|-------|---------------|--------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | | | | | | | | | |
| CU Name: N/A | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | |
| | Criteria: Region: Nation * Peer Group: All * State = *TX* * Types Included: All Federally Insured | | | | | | | | |
| | Count of CU in Peer Group: N/A | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| COMMERCIAL LOANS | | | | | | | | | |
| Commercial Loans to Members ^{1,3} | 897,472,832 | 986,856,763 | 10.0 | 1,007,804,999 | 2.1 | 1,087,268,583 | 7.9 | 1,342,476,636 | 23.5 |
| Purchased Commercial Loans or Participations to Nonmembers ^{1,3} | 87,113,648 | 86,024,828 | -1.2 | 82,737,564 | -3.8 | 92,386,314 | 11.7 | 102,274,197 | 10.7 |
| Total Commercial Loans ^{1,3} | 984,586,480 | 1,072,881,591 | 9.0 | 1,090,542,563 | 1.6 | 1,179,654,897 | 8.2 | 1,444,750,833 | 22.5 |
| Unfunded Commitments ^{1,3} | 38,142,156 | 48,534,433 | 27.2 | 62,586,994 | 29.0 | 75,557,597 | 20.7 | 101,204,502 | 33.9 |
| TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹ | 946,444,324 | 1,024,347,158 | 8.2 | 1,090,542,563 | 6.5 | 1,179,654,897 | 8.2 | 1,444,750,833 | 22.5 |
| % (Total Commercial Loans / Total Assets) | 2.72 | 2.79 | 2.6 | 2.69 | -3.4 | 2.81 | 4.6 | 3.27 | 16.1 |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹ | | | | | | | | | |
| Number of Outstanding Commercial Loans to Members | 4,792 | 5,240 | 9.3 | 3,447 | -34.2 | 3,312 | -3.9 | 3,578 | 8.0 |
| Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers | 133 | 135 | 1.5 | 133 | -1.5 | 135 | 1.5 | 136 | 0.7 |
| Total Number of Commercial Loans Outstanding | 4,925 | 5,375 | 9.1 | 3,580 | -33.4 | 3,447 | -3.7 | 3,714 | 7.7 |
| REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹ | | | | | | | | | |
| Construction and Development | 45,947,887 | 56,845,594 | 23.7 | 42,461,399 | -25.3 | 47,737,323 | 12.4 | 76,045,041 | 59.3 |
| Farmland | 2,377,914 | 3,909,596 | 64.4 | 4,536,410 | 16.0 | 5,801,636 | 27.9 | 6,003,761 | 3.5 |
| Non-Farm Residential Property | 198,980,620 | 226,498,518 | 13.8 | N/A | | N/A | | N/A | |
| Multifamily | N/A | N/A | | 81,402,897 | | 70,305,091 | -13.6 | 126,800,146 | 80.4 |
| Owner Occupied, Non-Farm, Non-Residential Property | 273,163,190 | 282,295,574 | 3.3 | 340,126,441 | 20.5 | 366,585,390 | 7.8 | 411,043,174 | 12.1 |
| Non-Owner Occupied, Non-Farm, Non-Residential Property | 371,056,707 | 413,225,351 | 11.4 | 532,589,166 | 28.9 | 587,444,918 | 10.3 | 713,696,779 | 21.5 |
| Total Real Estate Secured Commercial Loans | 891,526,318 | 982,774,633 | 10.2 | 1,001,116,313 | 1.9 | 1,077,874,358 | 7.7 | 1,333,588,901 | 23.7 |
| NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹ | | | | | | | | | |
| Loans to finance agricultural production and other loans to farmers | 1,751,168 | 1,784,615 | 1.9 | 1,380,908 | -22.6 | 1,994,058 | 44.4 | 2,685,027 | 34.7 |
| Commercial and Industrial Loans | 79,942,680 | 76,648,050 | -4.1 | 78,852,669 | 2.9 | 91,136,930 | 15.6 | 97,223,516 | 6.7 |
| Unsecured Commercial Loans | 2,059,986 | 1,119,658 | -45.6 | 2,464,450 | 120.1 | 2,140,365 | -13.2 | 2,450,775 | 14.5 |
| Unsecured Revolving Lines of Credit (Commercial Purpose) | 9,306,328 | 10,554,635 | 13.4 | 6,728,223 | -36.3 | 6,509,186 | -3.3 | 8,902,614 | 35.2 |
| Total Non-Real Estate Secured Commercial Loans | 93,060,162 | 90,106,958 | -3.2 | 89,426,250 | -0.8 | 101,780,539 | 13.8 | 111,161,932 | 9.2 |
| NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹ | | | | | | | | | |
| Number - Construction and Development | 81 | 78 | -3.7 | 116 | 48.7 | 137 | 18.1 | 162 | 18.2 |
| Number - Farmland | 11 | 24 | 118.2 | 29 | 20.8 | 38 | 31.0 | 42 | 10.5 |
| Number - Non-Farm Residential Property | 2,095 | 2,364 | 12.8 | N/A | | N/A | | N/A | |
| Multifamily | N/A | N/A | | 467 | | 204 | -56.3 | 376 | 84.3 |
| Number - Owner Occupied, Non-Farm, Non-Residential Property | 681 | 674 | -1.0 | 647 | -4.0 | 691 | 6.8 | 714 | 3.3 |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property | 415 | 467 | 12.5 | 495 | 6.0 | 538 | 8.7 | 591 | 9.9 |
| Total Number of Real Estate Secured Commercial Loans | 3,283 | 3,607 | 9.9 | 1,754 | -51.4 | 1,608 | -8.3 | 1,885 | 17.2 |
| Number - Loans to finance agricultural production and other loans to farmers | 17 | 22 | 29.4 | 23 | 4.5 | 25 | 8.7 | 33 | 32.0 |
| Number - Commercial and Industrial Loans | 1,068 | 1,072 | 0.4 | 1,140 | 6.3 | 1,076 | -5.6 | 1,026 | -4.6 |
| Number - Unsecured Commercial Loans | 54 | 37 | -31.5 | 73 | 97.3 | 70 | -4.1 | 76 | 8.6 |
| Number - Unsecured Revolving Lines of Credit (Commercial Purpose) | 503 | 637 | 26.6 | 590 | -7.4 | 668 | 13.2 | 694 | 3.9 |
| Total Number of Non-Real Estate Secured Commercial Loans | 1,642 | 1,768 | 7.7 | 1,826 | 3.3 | 1,839 | 0.7 | 1,829 | -0.5 |
| AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹ | | | | | | | | | |
| * Member Commercial Loans Granted YTD | 250,511,252 | 315,686,481 | 26.0 | 296,118,086 | -6.2 | 290,369,470 | -1.9 | 475,087,998 | 63.6 |
| * Purchased or Participation Interests to Nonmembers | 19,178,046 | 15,342,469 | -20.0 | 14,808,666 | -3.5 | 31,749,920 | 114.4 | 29,995,498 | -5.5 |
| DELINQUENCY - COMMERCIAL LOANS ² | | | | | | | | | |
| 30 to 59 Days Delinquent | 12,615,770 | 8,901,600 | -29.4 | 4,627,660 | -48.0 | 14,575,086 | 215.0 | 5,685,053 | -61.0 |
| 60 to 179 Days Delinquent | 3,295,207 | 3,294,341 | 0.0 | 4,155,333 | 26.1 | 12,689,067 | 205.4 | 1,520,678 | -88.0 |
| 180 to 359 Days Delinquent | 135,508 | 1,810,266 | 1,235.9 | 877,700 | -51.5 | 5,667,796 | 545.8 | 2,355,956 | -58.4 |
| > = 360 Days Delinquent | 605,407 | 460,520 | -23.9 | 1,771,913 | 284.8 | 1,365,192 | -23.0 | 9,618,259 | 604.5 |
| Total Del Loans - All Types (>= 60 Days) | 4,036,122 | 5,565,127 | 37.9 | 6,804,946 | 22.3 | 19,722,055 | 189.8 | 13,494,893 | -31.6 |
| COMMERCIAL LOAN DELINQUENCY RATIOS ¹ | | | | | | | | | |
| % Comm Lns > = 30 Days Delinquent | 1.76 | 1.41 | -19.7 | 1.05 | -25.8 | 2.91 | 177.3 | 1.33 | -54.3 |
| % Comm Lns >= 60 Days Delinquent (Reportable delinquency) | 0.43 | 0.54 | 27.4 | 0.62 | 14.9 | 1.67 | 167.9 | 0.93 | -44.1 |
| COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹ | | | | | | | | | |
| * Total Comm Lns Charge Offs | 2,164,674 | 520,312 | -76.0 | 1,362,315 | 161.8 | 720,412 | -47.1 | 4,666,759 | 547.8 |
| * Total Comm Lns Recoveries | 279,432 | 85,158 | -69.5 | 611,723 | 618.3 | 238,507 | -61.0 | 68,556 | -71.3 |
| AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹ | | | | | | | | | |
| delinquency | 0.28 | 0.00 | -100.0 | 0.00 | N/A | 0.00 | N/A | 0.00 | N/A |
| MISCELLANEOUS LOAN INFORMATION: ¹ | | | | | | | | | |
| Real Estate Loans also Reported as Commercial Loans ¹ | 862,377,096 | 944,295,492 | 9.5 | 1,001,132,171 | 6.0 | 1,077,874,358 | 7.7 | 1,333,588,901 | 23.7 |
| Agricultural Related Commercial Loans | 4,129,082 | 5,694,211 | 37.9 | 5,917,318 | 3.9 | 7,795,694 | 31.7 | 8,688,788 | 11.5 |
| Number of Outstanding Agricultural Related Loans | 28 | 46 | 64.3 | 52 | 13.0 | 63 | 21.2 | 75 | 19.0 |
| Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding | N/A | N/A | | 100,488,502 | | 167,043,439 | 66.2 | 182,747,331 | 9.4 |
| * Commercial Loans and Participations Sold -no servicing rights- YTD | 29,443,400 | 18,052,000 | -38.7 | 0 | -100.0 | 80,358 | N/A | 0 | -100.0 |
| Commercial SBA Loans Outstanding | 66,554,810 | 72,055,755 | 8.3 | 92,890,969 | 28.9 | 84,424,997 | -9.1 | 91,518,245 | 8.4 |
| Number of Commercial SBA Loans Outstanding | 148 | 159 | 7.4 | 213 | 34.0 | 175 | -17.8 | 197 | 12.6 |
| Total Member Business Loans - (NMBLB) | 897,472,832 | 986,856,763 | 10.0 | 1,169,303,324 | 18.5 | 1,202,945,464 | 2.9 | 1,424,751,586 | 18.4 |
| % (NMBLB / Total Assets) | 0.03 | 0.03 | 4.2 | 2.88 | 10,650.6 | 2.87 | -0.5 | 3.22 | 12.3 |
| * Amounts are year-to-date and the related % change ratios are annualized. | | | | | | | | | |
| ¹ 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. | | | | | | | | | |
| ² 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. | | | | | | | | | |
| ³ Prior to September 2017, Member business loans were reported including unfunded commitments. | | | | | | | | | |

| | Investments, Cash, & Cash Equivalents | | | | | | | | |
|---|--|----------------------|-------------|----------------------|----------------|----------------------|-------------|----------------------|-------------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | | | | | | | | | |
| CU Name: N/A | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | |
| | Criteria: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | |
| | Count of CU in Peer Group: N/A | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS | | | | | | | | | |
| ASC 320 CLASS. OF INVESTMENTS | | | | | | | | | |
| Held to Maturity < 1 yr | 147,693,785 | 256,813,049 | 73.9 | 289,441,476 | 12.7 | 320,820,547 | 10.8 | 213,221,255 | -33.5 |
| Held to Maturity 1-3 yrs | 843,938,288 | 796,019,989 | -5.7 | 636,475,390 | -20.0 | 540,456,298 | -15.1 | 707,080,263 | 30.8 |
| Held to Maturity 3-5 yrs | 434,229,457 | 412,159,678 | -5.1 | 434,479,574 | 5.4 | 367,572,692 | -15.4 | 418,454,310 | 13.8 |
| Held to Maturity 5-10 yrs | 115,794,727 | 87,056,668 | -24.8 | 97,920,966 | 12.5 | 88,112,567 | -10.0 | 25,060,693 | -71.6 |
| Held to Maturity 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Held to Maturity > 10 yrs | 13,436,090 | 34,594,744 | 157.5 | 34,595,111 | 0.0 | 36,090,839 | 4.3 | 49,195,845 | 36.3 |
| TOTAL HELD TO MATURITY | 1,555,092,347 | 1,586,644,128 | 2.0 | 1,492,912,517 | -5.9 | 1,353,052,943 | -9.4 | 1,413,012,366 | 4.4 |
| 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 | 413,095,711 | 484,878,932 | 17.4 | 499,443,835 | 3.0 | 475,329,052 | -4.8 | 422,569,190 | -11.1 |
| Available for Sale 1-3 yrs | 925,869,939 | 772,985,854 | -16.5 | 700,766,702 | -9.3 | 737,983,035 | 5.3 | 829,779,192 | 12.4 |
| Available for Sale 3-5 yrs | 1,068,394,222 | 989,478,180 | -7.4 | 978,888,276 | -1.1 | 772,075,904 | -21.1 | 721,062,823 | -6.6 |
| Available for Sale 5-10 yrs | 248,290,722 | 204,665,808 | -17.6 | 267,474,727 | 30.7 | 280,832,167 | 5.0 | 187,291,041 | -33.3 |
| Available for Sale 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Available for Sale > 10 yrs | 23,307,470 | 7,594,801 | -67.4 | 24,718,849 | 225.5 | 41,573,076 | 68.2 | 46,395,351 | 11.6 |
| TOTAL AVAILABLE FOR SALE | 2,678,958,064 | 2,459,603,575 | -8.2 | 2,471,292,389 | 0.5 | 2,307,793,234 | -6.6 | 2,207,097,597 | -4.4 |
| Trading < 1 year | 455,423 | 458,202 | 0.6 | 32,748,616 | 7,047.2 | 31,298,035 | -4.4 | 35,145,391 | 12.3 |
| Trading 1-3 years | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Trading 3-5 years | 0 | 0 | N/A | 0 | N/A | 533,317 | N/A | 0 | -100.0 |
| Trading 5-10 years | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Trading 3-10 years | N/A | N/A | | N/A | | N/A | | N/A | |
| Trading > 10 years | 0 | 0 | N/A | 0 | N/A | 420,695 | N/A | 0 | -100.0 |
| TOTAL TRADING | 455,423 | 458,202 | 0.6 | 32,748,616 | 7,047.2 | 32,252,047 | -1.5 | 35,145,391 | 9.0 |
| Equity Securities <= 1 Year | N/A | N/A | | N/A | | N/A | | 7,114,673 | |
| Equity Securities > 1-3 Years | N/A | N/A | | N/A | | N/A | | 18,120,143 | |
| Equity Securities > 3-5 Years | N/A | N/A | | N/A | | N/A | | 7,680,915 | |
| Equity Securities > 5-10 Years | N/A | N/A | | N/A | | N/A | | 0 | |
| Equity Securities > 10 Years | N/A | N/A | | N/A | | N/A | | 66,488,878 | |
| TOTAL EQUITY SECURITIES | N/A | N/A | | N/A | | N/A | | 99,404,609 | |
| Trading Debt Securities <= 1 Year | N/A | N/A | | N/A | | N/A | | 889,567 | |
| Trading Debt Securities > 1-3 Years | N/A | N/A | | N/A | | N/A | | 3,802,433 | |
| Trading Debt Securities > 3-5 Years | N/A | N/A | | N/A | | N/A | | 8,581,700 | |
| Trading Debt Securities > 5-10 Years | N/A | N/A | | N/A | | N/A | | 12,598,544 | |
| Trading Debt Securities > 10 Years | N/A | N/A | | N/A | | N/A | | 417,089 | |
| TOTAL TRADING DEBT SECURITIES | N/A | N/A | | N/A | | N/A | | 26,289,333 | |
| Available-for-Sale Debt Securities <= 1 Year | N/A | N/A | | N/A | | N/A | | 8,311,832 | |
| Available-for-Sale Debt Securities > 1-3 Years | N/A | N/A | | N/A | | N/A | | 41,677,147 | |
| Available-for-Sale Debt Securities > 3-5 Years | N/A | N/A | | N/A | | N/A | | 65,043,784 | |
| Available-for-Sale Debt Securities > 5-10 Years | N/A | N/A | | N/A | | N/A | | 32,880,288 | |
| Available-for-Sale Debt Securities > 10 Years | N/A | N/A | | N/A | | N/A | | 5,799,444 | |
| AVAILABLE-FOR-SALE-DEBT SECURITIES | N/A | N/A | | N/A | | N/A | | 153,712,495 | |
| Held-to-Maturity Debt Securities <= 1 Year | N/A | N/A | | N/A | | N/A | | 0 | |
| Held-to-Maturity Debt Securities > 1-3 Years | N/A | N/A | | N/A | | N/A | | 0 | |
| Held-to-Maturity Debt Securities > 3-5 Years | N/A | N/A | | N/A | | N/A | | 0 | |
| Held-to-Maturity Debt Securities > 5-10 Years | N/A | N/A | | N/A | | N/A | | 0 | |
| Held-to-Maturity Debt Securities > 10 Years | N/A | N/A | | N/A | | N/A | | 0 | |
| TOTAL HELD-TO-MATURITY DEBT SECURITIES | N/A | N/A | | N/A | | N/A | | 0 | |
| Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Other Investments < 1 yr | 3,356,225,673 | 3,247,973,106 | -3.2 | 3,739,048,165 | 15.1 | 3,362,707,892 | -10.1 | 4,044,797,220 | 20.3 |
| Other Investments 1-3 yrs | 696,661,862 | 647,897,181 | -7.0 | 607,359,942 | -6.3 | 581,047,220 | -4.3 | 530,702,622 | -8.7 |
| Other Investments 3-5 yrs | 139,771,014 | 137,982,200 | -1.3 | 136,224,755 | -1.3 | 113,702,205 | -16.5 | 87,022,101 | -23.5 |
| Other Investments 5-10 yrs | 17,909,352 | 12,868,001 | -28.1 | 29,726,344 | 131.0 | 29,854,371 | 0.4 | 15,726,178 | -47.3 |
| Other Investments 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Other Investments > 10 yrs | 36,145,403 | 43,203,328 | 19.5 | 48,264,514 | 11.7 | 44,025,443 | -8.8 | 12,375,990 | -71.9 |
| TOTAL Other Investments | 4,246,713,304 | 4,089,923,816 | -3.7 | 4,560,623,720 | 11.5 | 4,131,337,131 | -9.4 | 4,690,624,111 | 13.5 |
| MATURITIES : | | | | | | | | | |
| Total Investments < 1 yr | 3,917,470,592 | 3,990,123,289 | 1.9 | 4,560,682,092 | 14.3 | 4,190,155,526 | -8.1 | 4,732,049,128 | 12.9 |
| Total Investments 1-3 yrs | 2,466,470,089 | 2,216,903,024 | -10.1 | 1,944,602,034 | -12.3 | 1,859,486,553 | -4.4 | 2,131,161,800 | 14.6 |
| Total Investments 3-5 yrs | 1,642,394,693 | 1,539,620,058 | -6.3 | 1,549,592,605 | 0.6 | 1,253,884,118 | -19.1 | 1,307,845,633 | 4.3 |
| Total Investments 5-10 yrs | 381,994,801 | 304,590,477 | -20.3 | 395,122,037 | 29.7 | 398,799,105 | 0.9 | 273,556,744 | -31.4 |
| Total Investments 3-10 yrs | N/A | N/A | | N/A | | N/A | | N/A | |
| Total Investments > 10 yrs | 72,888,963 | 85,392,873 | 17.2 | 107,578,474 | 26.0 | 122,110,053 | 13.5 | 180,672,597 | 48.0 |
| Total | 8,481,219,138 | 8,136,629,721 | -4.1 | 8,557,577,242 | 5.2 | 7,824,435,355 | -8.6 | 8,625,285,902 | 10.2 |
| # Means the number is too large to display in the cell | | | | | | | | | |

| | Other Investment Information | | | | | | | | | |
|--|--|----------------------|--------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|--|
| Return to cover | | | | | | | | | | |
| 03/03/2020 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg | |
| INVESTMENT SUMMARY: | | | | | | | | | | |
| NCUA Guaranteed Notes (included in US Gov't Obligations) | 22,241,840 | 15,227,595 | -31.5 | 10,190,755 | -33.1 | 7,902,767 | -22.5 | 10,435,097 | 32.0 | |
| Total FDIC-Issued Guaranteed Notes | 0 | 1,395,000 | N/A | 1,047,000 | -24.9 | 100,000 | -90.4 | 0 | -100.0 | |
| All Other US Government Obligations | 81,762,312 | 75,663,307 | -7.5 | 63,660,605 | -15.9 | 15,169,823 | -76.2 | 44,410,331 | 192.8 | |
| TOTAL U.S. GOVERNMENT OBLIGATIONS | 104,004,152 | 92,285,902 | -11.3 | 74,898,360 | -18.8 | 23,172,590 | -69.1 | 54,845,428 | 136.7 | |
| Agency/GSE Debt Instruments (not backed by mortgages) | 1,386,751,531 | 1,117,893,774 | -19.4 | 1,091,921,424 | -2.3 | 1,066,877,271 | -2.3 | 957,460,554 | -10.3 | |
| Agency/GSE Mortgage-Backed Securities | 2,447,928,294 | 2,506,457,819 | 2.4 | 2,412,915,133 | -3.7 | 2,148,746,753 | -10.9 | 2,446,528,933 | 13.9 | |
| TOTAL FEDERAL AGENCY SECURITIES | 3,834,679,825 | 3,624,351,593 | -5.5 | 3,504,836,557 | -3.3 | 3,215,624,024 | -8.3 | 3,403,989,487 | 5.9 | |
| Securities Issued by States and Political Subdivision in the U.S. | 695,237 | 3,891,558 | 459.7 | 11,871,142 | 205.0 | 11,776,443 | -0.8 | 25,565,444 | 117.1 | |
| Privately Issued Mortgage-Related Securities | 7,015,634 | 5,625,543 | -19.8 | 3,887,574 | -30.9 | 3,054,901 | -21.4 | 2,732,527 | -10.6 | |
| Privately Issued Securities (FCUs only) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Privately Issued Mortgage-Backed Securities (FISCUs Only) | 14,840,376 | 9,666,529 | -34.9 | 8,339,095 | -13.7 | 6,057,391 | -27.4 | 4,403,740 | -27.3 | |
| TOTAL OTHER MORTGAGE-BACKED SECURITIES | 21,856,010 | 15,292,072 | -30.0 | 12,226,669 | -20.0 | 9,112,292 | -25.5 | 7,136,267 | -21.7 | |
| Mutual Funds | 25,922,236 | 21,645,307 | -16.5 | 22,785,325 | 5.3 | 36,053,201 | 58.2 | 49,317,586 | 36.8 | |
| Common Trusts | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS | 25,922,236 | 21,645,307 | -16.5 | 22,785,325 | 5.3 | 36,053,201 | 58.2 | 49,317,586 | 36.8 | |
| Bank Issued FDIC-Guaranteed Bonds | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| MORTGAGE RELATED SECURITIES: | | | | | | | | | | |
| Collateralized Mortgage Obligations | 1,215,126,075 | 1,086,827,778 | -10.6 | 952,932,953 | -12.3 | 867,655,189 | -8.9 | 863,631,779 | -0.5 | |
| Commercial Mortgage Backed Securities | 23,517,157 | 71,087,903 | 202.3 | 148,895,127 | 109.5 | 131,832,131 | -11.5 | 198,678,015 | 50.7 | |
| OTHER INVESTMENT INFORMATION: | | | | | | | | | | |
| 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 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Securities per 703.12(b) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| 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 | 8,478,752,491 | 8,132,683,725 | -4.1 | 8,545,729,589 | 5.1 | 7,807,459,979 | -8.6 | 8,636,582,109 | 10.6 | |
| Investment Repurchase Agreements | 0 | 5,000,000 | N/A | 0 | -100.0 | 0 | N/A | 30,000,000 | N/A | |
| Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Cash on Deposit in Corporate Credit Unions | 665,402,039 | 592,315,399 | -11.0 | 864,476,806 | 45.9 | 662,278,578 | -23.4 | 816,304,566 | 23.3 | |
| Cash on Deposit in Other Financial Institutions | 1,696,695,734 | 1,651,541,812 | -2.7 | 1,947,753,028 | 17.9 | 1,917,566,453 | -1.5 | 500,998,934 | -73.9 | |
| CUSO INFORMATION | | | | | | | | | | |
| Value of Investments in CUSO | 96,364,198 | 100,706,506 | 4.5 | 112,513,228 | 11.7 | 118,767,832 | 5.6 | 127,620,028 | 7.5 | |
| CUSO loans | 84,700,000 | 14,700,000 | -82.6 | 17,296,528 | 17.7 | 52,173,448 | 201.6 | 51,451,277 | -1.4 | |
| Aggregate cash outlays in CUSO | 17,251,373 | 20,952,413 | 21.5 | 24,138,234 | 15.2 | 58,620,611 | 142.9 | 55,587,376 | -5.2 | |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹ | 32,968,339 | 38,648,597 | 17.2 | 35,743,881 | -7.5 | 63,991,877 | 79.0 | 49,814,397 | -22.2 | |
| Outstanding Balance of Brokered CDs and Share Certificates Purchased | 675,651,284 | 685,103,742 | 1.4 | 669,123,543 | -2.3 | 608,258,072 | -9.1 | 573,319,050 | -5.7 | |
| CREDIT UNION INVESTMENT PROGRAMS | | | | | | | | | | |
| Mortgage Processing | 35 | 36 | 2.9 | 37 | 2.8 | 37 | 0.0 | 41 | 10.8 | |
| Approved Mortgage Seller | 23 | 26 | 13.0 | 27 | 3.8 | 28 | 3.7 | 31 | 10.7 | |
| Borrowing Repurchase Agreements | 2 | 3 | 50.0 | 2 | -33.3 | 0 | -100.0 | 0 | N/A | |
| Brokered Deposits (all deposits acquired through 3rd party) | 11 | 13 | 18.2 | 14 | 7.7 | 15 | 7.1 | 12 | -20.0 | |
| Investment Pilot Program | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Investments Not Authorized by FCU Act (SCU only) | 23 | 20 | -13.0 | 19 | -5.0 | 19 | 0.0 | 19 | 0.0 | |
| Deposits and Shares Meeting 703.10(a) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| Brokered Certificates of Deposit (investments) | 71 | 75 | 5.6 | 78 | 4.0 | 80 | 2.6 | 81 | 1.3 | |
| Charitable Donation Accounts | 7,951,352 | 8,295,412 | 4.3 | 13,896,489 | 67.5 | 14,388,929 | 3.5 | 17,078,396 | 18.7 | |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS | | | | | | | | | | |
| Securities | 11,222,513 | 40,748,584 | 263.1 | 85,577,009 | 110.0 | 103,004,757 | 20.4 | 117,886,984 | 14.4 | |
| Other Investments | 38,893,295 | 67,309,588 | 73.1 | 89,766,341 | 33.4 | 94,953,261 | 5.8 | 90,168,035 | -5.0 | |
| Other Assets | 279,228,508 | 281,378,058 | 0.8 | 296,956,746 | 5.5 | 325,345,903 | 9.6 | 348,911,955 | 7.2 | |
| Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements | 329,344,316 | 389,436,230 | 18.2 | 472,300,096 | 21.3 | 523,303,921 | 10.8 | 556,966,974 | 6.4 | |
| 1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans. | | | | | | | | | | |
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| | Supplemental Share Information, Off Balance Sheet, & Borrowings | | | | | | | | |
|--|---|----------------|-------|--|-------|----------------|--------|----------------|----------------------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | | | | | | | | | |
| CU Name: N/A | | | | For Charter : N/A | | | | | |
| Peer Group: N/A | | | | Count of CU : 179 | | | | | |
| | | | | Asset Range : N/A | | | | | |
| | | | | Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State | | | | | |
| | | | | Count of CU in Peer Group : N/A | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): | | | | | | | | | |
| Accounts Held by Member Government Depositors | 13,283,697 | 11,850,971 | -10.8 | 11,058,320 | -6.7 | 16,803,031 | 51.9 | 9,804,916 | -41.6 |
| Accounts Held by Nonmember Government Depositors | 15,115,760 | 20,113,772 | 33.1 | 8,010,442 | -60.2 | 95,392 | -98.8 | 38,345,313 | 40,097.6 |
| Employee Benefit Member Shares | 495,387 | 584,942 | 18.1 | 450,959 | -22.9 | 555,176 | 23.1 | 733,736 | 32.2 |
| Employee Benefit Nonmember Shares | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| 529 Plan Member Deposits | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Non-dollar Denominated Deposits | 62,038 | 62,507 | 0.8 | 53,577 | -14.3 | 52,243 | -2.5 | 47,301 | -9.5 |
| Health Savings Accounts | 5,052,344 | 6,049,181 | 19.7 | 7,954,282 | 31.5 | 12,086,447 | 51.9 | 16,879,569 | 39.7 |
| Dollar Amount of Share Certificates >= \$100,000 | 3,265,044,549 | 3,416,797,184 | 4.6 | 3,793,215,400 | 11.0 | 4,254,600,167 | 12.2 | 5,187,879,963 | 21.9 |
| Dollar Amount of IRA/Keogh >= \$100,000 | 594,949,006 | 615,974,323 | 3.5 | 634,586,837 | 3.0 | 637,154,439 | 0.4 | 717,506,080 | 12.6 |
| Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts | 482,724,026 | 517,271,732 | 7.2 | 948,344,166 | 83.3 | 884,759,920 | -6.7 | 942,964,685 | 6.6 |
| Commercial Share Accounts | 439,725,949 | 559,144,236 | 27.2 | 715,197,881 | 27.9 | 796,238,542 | 11.3 | 872,064,502 | 9.5 |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit | 16,068,389 | 18,997,872 | 18.2 | 18,790,764 | -1.1 | 22,748,761 | 21.1 | 22,292,553 | -2.0 |
| SAVING MATURITIES | | | | | | | | | |
| < 1 year | 27,254,510,502 | 28,588,137,614 | 4.9 | 31,172,062,200 | 9.0 | 31,501,653,414 | 1.1 | 33,143,898,028 | 5.2 |
| 1 to 3 years | 2,245,478,278 | 2,204,199,138 | -1.8 | 2,537,187,013 | 15.1 | 3,210,272,365 | 26.5 | 3,715,673,570 | 15.7 |
| > 3 years | 788,309,609 | 1,032,144,476 | 30.9 | 1,167,058,212 | 13.1 | 958,321,185 | -17.9 | 1,032,712,160 | 7.8 |
| Total Shares & Deposits | 30,288,298,389 | 31,824,481,228 | 5.1 | 34,876,307,425 | 9.6 | 35,670,246,964 | 2.3 | 37,892,283,758 | 6.2 |
| INSURANCE COVERAGE OTHER THAN NCUSIF | | | | | | | | | |
| Share/Deposit Insurance Other than NCUSIF | 12 | 13 | 8.3 | 14 | 7.7 | 16 | 14.3 | 17 | 6.3 |
| Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance | 81,318,546 | 90,395,214 | 11.2 | 291,105,968 | 222.0 | 405,682,590 | 39.4 | 431,229,392 | 6.3 |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS | | | | | | | | | |
| Total Unfunded Commitments for Commercial Loans | 38,142,156 | 48,534,433 | 27.2 | 62,586,994 | 29.0 | 75,557,597 | 20.7 | 101,204,502 | 33.9 |
| Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above) | | | | | | | | | |
| Agricultural Related Commercial Loans | 94,097 | 158,106 | 68.0 | 173,038 | 9.4 | 815,115 | 371.1 | 406,455 | -50.1 |
| Construction & Land Development | 16,953,442 | 26,083,175 | 53.9 | 24,317,939 | -6.8 | 37,135,458 | 52.7 | 56,193,571 | 51.3 |
| Outstanding Letters of Credit | 343,002 | 412,243 | 20.2 | 118,476 | -71.3 | 783,089 | 561.0 | 660,918 | -15.6 |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL) | | | | | | | | | |
| Revolving O/E Lines 1-4 Family | 77,113,261 | 96,380,608 | 25.0 | 108,364,373 | 12.4 | 128,925,738 | 19.0 | 235,348,699 | 82.5 |
| Credit Card Line | 1,922,322,710 | 2,157,325,838 | 12.2 | 2,344,464,511 | 8.7 | 2,553,599,752 | 8.9 | 2,723,542,540 | 6.7 |
| Unsecured Share Draft Lines of Credit | 273,147,903 | 272,253,066 | -0.3 | 281,172,671 | 3.3 | 294,005,280 | 4.6 | 323,750,047 | 10.1 |
| Overdraft Protection Programs | 682,478,161 | 680,766,074 | -0.3 | 699,427,279 | 2.7 | 729,981,677 | 4.4 | 784,636,436 | 7.5 |
| Residential Construction Loans-Excluding Commercial Purpose | 14,173,328 | 19,471,668 | 37.4 | 33,214,420 | 70.6 | 37,210,363 | 12.0 | 43,770,057 | 17.6 |
| Federally Insured Home Equity Conversion Mortgages (HECM) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Proprietary Reverse Mortgage Products | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Other Unused Commitments | 89,766,649 | 85,126,241 | -5.2 | 87,603,229 | 2.9 | 94,156,061 | 7.5 | 96,678,780 | 2.7 |
| Total Unfunded Commitments for Non-Commercial Loans | 3,059,002,012 | 3,311,323,495 | 8.2 | 3,554,246,483 | 7.3 | 3,837,878,871 | 8.0 | 4,207,726,559 | 9.6 |
| Total Unused Commitments | 3,097,144,168 | 3,359,857,928 | 8.5 | 3,616,833,477 | 7.6 | 3,913,436,468 | 8.2 | 4,308,931,061 | 10.1 |
| %(Unused Commitments / Cash & ST Investments) | 72.47 | 77.42 | 6.8 | 73.27 | -5.4 | 85.65 | 16.9 | 83.91 | -2.0 |
| Unfunded Commitments Committed by Credit Union | 3,059,491,239 | 3,328,609,876 | 8.8 | 3,572,161,307 | 7.3 | 3,864,451,114 | 8.2 | 4,254,299,337 | 10.1 |
| Unfunded Commitments Through Third Party | 37,652,929 | 31,248,052 | -17.0 | 44,672,170 | 43.0 | 48,985,354 | 9.7 | 54,631,724 | 11.5 |
| Loans Transferred with Recourse ¹ | 0 | 0 | N/A | 0 | N/A | 910,648 | N/A | 4,504,623 | 394.7 |
| Pending Bond Claims | 568,761 | 276,322 | -51.4 | 310,049 | 12.2 | 2,027,968 | 554.1 | 371,693 | -81.7 |
| Other Contingent Liabilities | 3,344,646 | 2,591,846 | -22.5 | 5,439,327 | 109.9 | 6,093,415 | 12.0 | 8,717,314 | 43.1 |
| CREDIT AND BORROWING ARRANGEMENTS: | | | | | | | | | |
| Num FHLB Members | 35 | 35 | 0.0 | 40 | 14.3 | 41 | 2.5 | 44 | 7.3 |
| LINES OF CREDIT (Borrowing) | | | | | | | | | |
| Total Credit Lines | 7,945,836,179 | 8,178,529,790 | 2.9 | 9,525,906,608 | 16.5 | 10,567,420,808 | 10.9 | 10,820,304,622 | 2.4 |
| Total Committed Credit Lines | 370,282,788 | 420,536,332 | 13.6 | 399,218,603 | -5.1 | 415,908,748 | 4.2 | 409,782,886 | -1.5 |
| Total Credit Lines at Corporate Credit Unions | 1,360,926,246 | 1,384,561,700 | 1.7 | 1,544,560,610 | 11.6 | 1,636,590,700 | 6.0 | 1,710,150,443 | 4.5 |
| Draws Against Lines of Credit | 243,830,713 | 286,357,253 | 17.4 | 429,077,426 | 49.8 | 682,161,418 | 59.0 | 502,107,532 | -26.4 |
| BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS | | | | | | | | | |
| Line of Credit Outstanding from Corporate Cus | 3,592,435 | 6,160,785 | 71.5 | 4,064,400 | -34.0 | 3,636,326 | -10.5 | 4,403,311 | 21.1 |
| Term Borrowings Outstanding from Corporate Cus | 63,000,000 | 71,750,000 | 13.9 | 52,500,000 | -26.8 | 10,000,000 | -81.0 | 0 | -100.0 |
| MISCELLANEOUS BORROWING INFORMATION: | | | | | | | | | |
| Assets Pledged to Secure Borrowings | 10,868,419,608 | 11,392,965,732 | 4.8 | 13,950,773,640 | 22.5 | 15,598,267,105 | 11.8 | 16,464,049,382 | 5.6 |
| Amount of Borrowings Subject to Early Repayment at Lenders Option | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 65,000,000 | N/A |
| Uninsured Secondary Capital ² | 350,492 | 300,000 | -14.4 | 300,000 | 0.0 | 0 | -100.0 | 0 | N/A |
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| ¹ Included MBL construction and land development prior to 03/31/09. | | | | | | | | | |
| ² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward | | | | | | | | | |
| | | | | | | | | | 16.SuppShareOBS&Borr |

| Miscellaneous Information, Programs, Services | | | | | | | | | |
|---|-------------------|----------------|-------|----------------|-------|----------------|-------|----------------|-------|
| Return to cover | | | | | | | | | |
| 03/03/2020 | For Charter : N/A | | | | | | | | |
| CU Name: N/A | Count of CU : 179 | | | | | | | | |
| Peer Group: N/A | Asset Range : N/A | | | | | | | | |
| Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit | | | | | | | | | |
| Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| MEMBERSHIP: | | | | | | | | | |
| Num Current Members | 3,432,283 | 3,530,722 | 2.9 | 3,732,736 | 5.7 | 3,855,618 | 3.3 | 3,969,918 | 3.0 |
| Num Potential Members | 93,384,965 | 95,947,874 | 2.7 | 114,394,435 | 19.2 | 145,491,221 | 27.2 | 191,125,062 | 31.4 |
| % Current Members to Potential Members | 3.68 | 3.68 | 0.1 | 3.26 | -11.3 | 2.65 | -18.8 | 2.08 | -21.6 |
| * % Membership Growth | 3.34 | 2.87 | -14.1 | 5.72 | 99.5 | 3.29 | -42.5 | 2.96 | -9.9 |
| Total Num Savings Accts | 5,728,745 | 5,946,971 | 3.8 | 6,360,279 | 6.9 | 6,590,303 | 3.6 | 6,806,965 | 3.3 |
| EMPLOYEES: | | | | | | | | | |
| Num Full-Time Employees | 8,966 | 9,214 | 2.8 | 9,785 | 6.2 | 10,070 | 2.9 | 10,304 | 2.3 |
| Num Part-Time Employees | 1,026 | 1,126 | 9.7 | 928 | -17.6 | 843 | -9.2 | 802 | -4.9 |
| BRANCHES: | | | | | | | | | |
| Num of CU Branches | 691 | 691 | 0.0 | 713 | 3.2 | 709 | -0.6 | 699 | -1.4 |
| Num of CUs Reporting Shared Branches | 36 | 35 | -2.8 | 36 | 2.9 | 38 | 5.6 | 40 | 5.3 |
| Plan to add new branches or expand existing facilities | 31 | 31 | 0.0 | 33 | 6.5 | 33 | 0.0 | 35 | 6.1 |
| MISCELLANEOUS LOAN INFORMATION: | | | | | | | | | |
| **Total Amount of Loans Granted YTD | 11,954,970,160 | 12,972,823,016 | 8.5 | 14,039,276,120 | 8.2 | 14,802,989,482 | 5.4 | 15,086,775,259 | 1.9 |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| MEMBER SERVICE AND PRODUCT OFFERINGS | | | | | | | | | |
| (Credit Programs): | | | | | | | | | |
| Commercial Loans | 66 | 67 | 1.5 | 71 | 6.0 | 71 | 0.0 | 69 | -2.8 |
| Credit Builder | 49 | 51 | 4.1 | 54 | 5.9 | 53 | -1.9 | 54 | 1.9 |
| Debt Cancellation/Suspension | 39 | 39 | 0.0 | 42 | 7.7 | 43 | 2.4 | 46 | 7.0 |
| Direct Financing Leases | 5 | 5 | 0.0 | 8 | 60.0 | 10 | 25.0 | 11 | 10.0 |
| Indirect Commercial Loans | 9 | 10 | 11.1 | 11 | 10.0 | 12 | 9.1 | 11 | -8.3 |
| Indirect Consumer Loans | 59 | 58 | -1.7 | 59 | 1.7 | 58 | -1.7 | 57 | -1.7 |
| Indirect Mortgage Loans | 23 | 23 | 0.0 | 22 | -4.3 | 23 | 4.5 | 24 | 4.3 |
| Interest Only or Payment Option 1st Mortgage Loans | 18 | 18 | 0.0 | 22 | 22.2 | 23 | 4.5 | 24 | 4.3 |
| Micro Business Loans | 24 | 26 | 8.3 | 28 | 7.7 | 28 | 0.0 | 26 | -7.1 |
| Micro Consumer Loans | 40 | 42 | 5.0 | 44 | 4.8 | 43 | -2.3 | 41 | -4.7 |
| Overdraft Lines of Credit | 79 | 81 | 2.5 | 81 | 0.0 | 79 | -2.5 | 80 | 1.3 |
| Overdraft Protection | 116 | 115 | -0.9 | 119 | 3.5 | 118 | -0.8 | 119 | 0.8 |
| Participation Loans | 35 | 41 | 17.1 | 55 | 34.1 | 58 | 5.5 | 59 | 1.7 |
| Pay Day Loans | 16 | 16 | 0.0 | 17 | 6.3 | 16 | -5.9 | 15 | -6.3 |
| Real Estate Loans | 125 | 125 | 0.0 | 128 | 2.4 | 127 | -0.8 | 127 | 0.0 |
| Refund Anticipation Loans | 2 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 |
| Risk Based Loans | 145 | 148 | 2.1 | 154 | 4.1 | 155 | 0.6 | 154 | -0.6 |
| Share Secured Credit Cards | 86 | 87 | 1.2 | 91 | 4.6 | 91 | 0.0 | 92 | 1.1 |
| 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): | | | | | | | | | |
| ATM/Debit Card Program | 148 | 147 | -0.7 | 150 | 2.0 | 149 | -0.7 | 148 | -0.7 |
| Commercial Share Accounts | 85 | 86 | 1.2 | 89 | 3.5 | 87 | -2.2 | 89 | 2.3 |
| Check Cashing | 110 | 109 | -0.9 | 113 | 3.7 | 112 | -0.9 | 112 | 0.0 |
| First Time Homebuyer Program | 14 | 14 | 0.0 | 18 | 28.6 | 19 | 5.6 | 19 | 0.0 |
| Health Savings Accounts | 18 | 18 | 0.0 | 20 | 11.1 | 20 | 0.0 | 20 | 0.0 |
| Individual Development Accounts | 8 | 8 | 0.0 | 8 | 0.0 | 7 | -12.5 | 6 | -14.3 |
| In-School Branches | 9 | 9 | 0.0 | 10 | 11.1 | 10 | 0.0 | 10 | 0.0 |
| Insurance/Investment Sales | 77 | 75 | -2.6 | 80 | 6.7 | 79 | -1.3 | 80 | 1.3 |
| International Remittances | 57 | 55 | -3.5 | 55 | 0.0 | 55 | 0.0 | 55 | 0.0 |
| Low Cost Wire Transfers | 140 | 139 | -0.7 | 140 | 0.7 | 137 | -2.1 | 135 | -1.5 |
| **Number of International Remittances Originated YTD | 30,356 | 27,129 | -10.6 | 23,347 | -13.9 | 22,563 | -3.4 | 21,517 | -4.6 |
| MERGERS/ACQUISITIONS: | | | | | | | | | |
| Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R) | 17 | 18 | 5.9 | 18 | 0.0 | 20 | 11.1 | 23 | 15.0 |
| Adjusted Retained Earnings Obtained through Business Combinations | 54,836,512 | 79,568,784 | 45.1 | 94,581,250 | 18.9 | 95,594,751 | 1.1 | 98,030,884 | 2.5 |
| Fixed Assets - Capital & Operating Leases | | | | | | | | | |
| Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) | 54,020,171 | 56,781,923 | 5.1 | 62,080,622 | 9.3 | 86,894,866 | 40.0 | 99,932,097 | 15.0 |
| * 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. | | | | | | | | | |
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| Information Systems & Technology | | | | | | | | | |
|---|---------------|-----------|---|-----------|-------|-----------|-------|-----------|---------|
| Return to cover | For Charter : | | N/A | | | | | | |
| 03/03/2020 | Count of CU : | | 179 | | | | | | |
| CU Name: N/A | Asset Range : | | N/A | | | | | | |
| Peer Group: N/A | Criteria : | | Region: Nation * Peer Group: All * State = 'TX' * Types Included: All | | | | | | |
| Count of CU in Peer Group : | | N/A | | | | | | | |
| | Dec-2015 | Dec-2016 | % Chg | Dec-2017 | % Chg | Dec-2018 | % Chg | Dec-2019 | % Chg |
| System Used to Maintain Share/Loan Records | | | | | | | | | |
| Manual System (No Automation) | 1 | 1 | 0.0 | 1 | 0.0 | 1 | 0.0 | 0 | -100.0 |
| Vendor Supplied In-House System | 121 | 122 | 0.8 | 120 | -1.6 | 116 | -3.3 | 110 | -5.2 |
| Vendor On-Line Service Bureau | 60 | 58 | -3.3 | 62 | 6.9 | 63 | 1.6 | 67 | 6.3 |
| CU Developed In-House System | 1 | 1 | 0.0 | 1 | 0.0 | 1 | 0.0 | 1 | 0.0 |
| Other | 2 | 2 | 0.0 | 2 | 0.0 | 2 | 0.0 | 1 | -50.0 |
| Electronic Financial Services | | | | | | | | | |
| Home Banking Via Internet Website | 146 | 146 | 0.0 | 150 | 2.7 | 148 | -1.3 | 149 | 0.7 |
| Audio Response/Phone Based | 125 | 124 | -0.8 | 127 | 2.4 | 124 | -2.4 | 123 | -0.8 |
| Automatic Teller Machine (ATM) | 143 | 143 | 0.0 | 147 | 2.8 | 146 | -0.7 | 145 | -0.7 |
| Kiosk | 12 | 13 | 8.3 | 13 | 0.0 | 14 | 7.7 | 15 | 7.1 |
| Mobile Banking | 108 | 114 | 5.6 | 125 | 9.6 | 125 | 0.0 | 128 | 2.4 |
| Other | 9 | 9 | 0.0 | 9 | 0.0 | 9 | 0.0 | 9 | 0.0 |
| Services Offered Electronically | | | | | | | | | |
| Member Application | 84 | 83 | -1.2 | 88 | 6.0 | 91 | 3.4 | 92 | 1.1 |
| New Loan | 104 | 105 | 1.0 | 108 | 2.9 | 109 | 0.9 | 112 | 2.8 |
| Account Balance Inquiry | 151 | 151 | 0.0 | 155 | 2.6 | 154 | -0.6 | 153 | -0.6 |
| Share Draft Orders | 114 | 113 | -0.9 | 117 | 3.5 | 116 | -0.9 | 115 | -0.9 |
| New Share Account | 58 | 58 | 0.0 | 61 | 5.2 | 61 | 0.0 | 64 | 4.9 |
| Loan Payments | 139 | 138 | -0.7 | 142 | 2.9 | 142 | 0.0 | 144 | 1.4 |
| Account Aggregation | 33 | 33 | 0.0 | 37 | 12.1 | 40 | 8.1 | 40 | 0.0 |
| Internet Access Services | 45 | 45 | 0.0 | 45 | 0.0 | 45 | 0.0 | 48 | 6.7 |
| e-Statements | 136 | 138 | 1.5 | 144 | 4.3 | 142 | -1.4 | 142 | 0.0 |
| External Account Transfers | 49 | 53 | 8.2 | 57 | 7.5 | 60 | 5.3 | 64 | 6.7 |
| View Account History | 146 | 146 | 0.0 | 150 | 2.7 | 148 | -1.3 | 149 | 0.7 |
| Merchandise Purchase | 8 | 8 | 0.0 | 8 | 0.0 | 8 | 0.0 | 9 | 12.5 |
| Merchant Processing Services | 9 | 9 | 0.0 | 10 | 11.1 | 10 | 0.0 | 12 | 20.0 |
| Remote Deposit Capture | 68 | 75 | 10.3 | 88 | 17.3 | 96 | 9.1 | 98 | 2.1 |
| Share Account Transfers | 146 | 145 | -0.7 | 149 | 2.8 | 148 | -0.7 | 149 | 0.7 |
| Bill Payment | 127 | 126 | -0.8 | 128 | 1.6 | 127 | -0.8 | 126 | -0.8 |
| Download Account History | 133 | 134 | 0.8 | 137 | 2.2 | 136 | -0.7 | 138 | 1.5 |
| Electronic Cash | 10 | 10 | 0.0 | 11 | 10.0 | 12 | 9.1 | 14 | 16.7 |
| Electronic Signature Authentication/Certification | 57 | 63 | 10.5 | 69 | 9.5 | 75 | 8.7 | 79 | 5.3 |
| Mobile Payments | 38 | 44 | 15.8 | 48 | 9.1 | 53 | 10.4 | 62 | 17.0 |
| Type of World Wide Website Address | | | | | | | | | |
| Informational | 8 | 10 | 25.0 | 8 | -20.0 | 8 | 0.0 | 7 | -12.5 |
| Interactive | 7 | 8 | 14.3 | 7 | -12.5 | 7 | 0.0 | 7 | 0.0 |
| Transactional | 139 | 137 | -1.4 | 142 | 3.6 | 140 | -1.4 | 141 | 0.7 |
| Number of Members That Use Transactional Website | 1,543,483 | 1,705,738 | 10.5 | 1,900,392 | 11.4 | 1,994,278 | 4.9 | 2,141,426 | 7.4 |
| 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 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Interactive | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Transactional | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Miscellaneous | | | | | | | | | |
| Internet Access | 183 | 182 | -0.5 | 185 | 1.6 | 182 | -1.6 | 178 | -2.2 |
| | | | | | | | | | 18.IS&T |

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03/03/2020

CU Name: N/A

Peer Group: N/A

Graphs 1

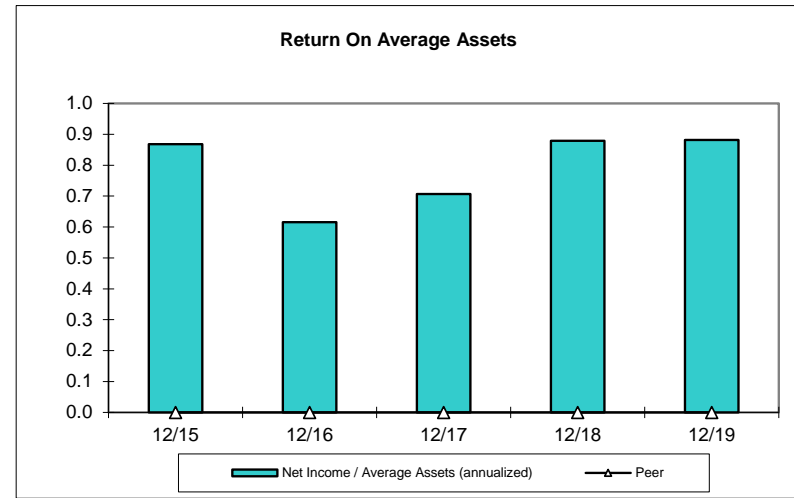
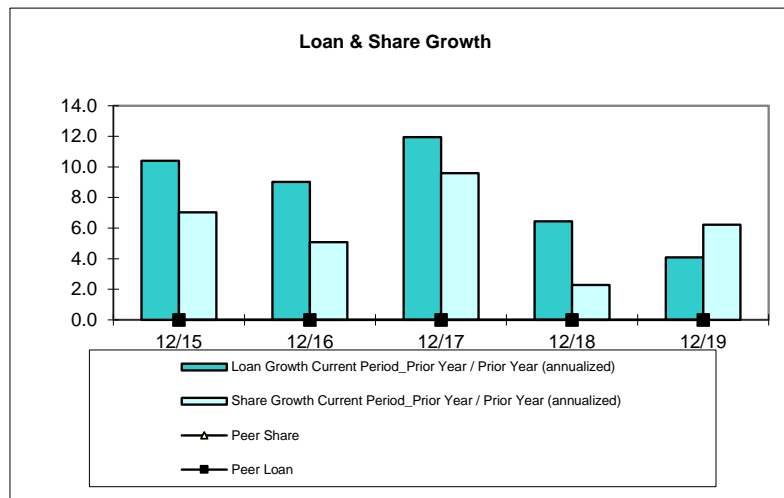
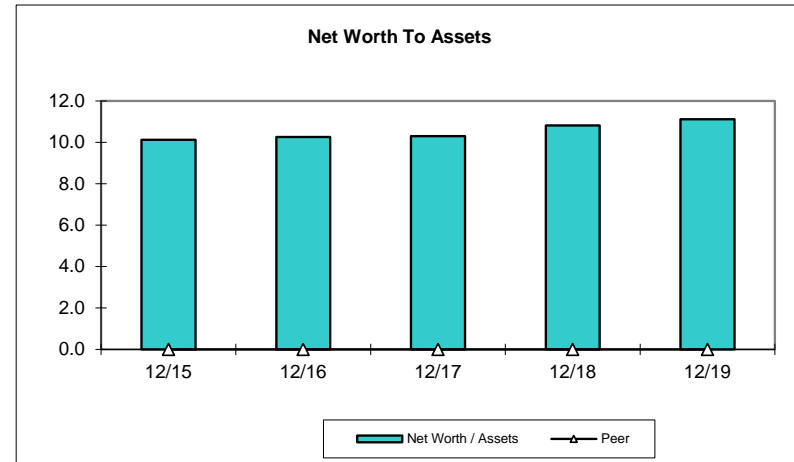
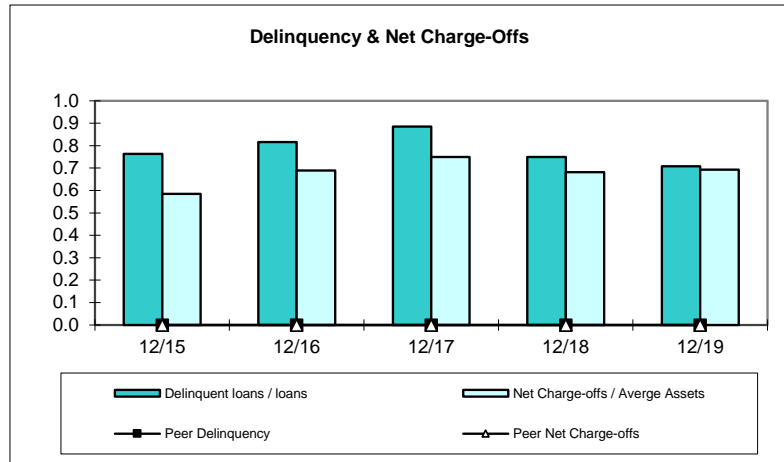
For Charter : N/A

Count of CU : 179

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.

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03/03/2020

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 179

Asset Range : N/A

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

Count of CU in Peer Group : N/A

