

Cycle Date: December-2020
Run Date: 03/08/2021
Interval: Annual
Non-Validated

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	Parameters: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs) and All No

Count of CU : 176
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Summary Financial Information									
Return to cover	For Charter : N/A								
03/08/2021	Count of CU : 176								
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	2,691,879,049	3,286,542,088	22.1	2,986,778,242	-9.1	3,696,884,939	23.8	6,756,579,627	82.8
TOTAL INVESTMENTS	5,794,375,508	5,646,764,267	-2.5	5,216,425,525	-7.6	5,311,769,082	1.8	6,883,818,076	29.6
Loans Held for Sale	17,474,149	25,294,514	44.8	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3
Real Estate Loans	8,167,319,486	9,372,759,484	14.8	9,957,174,054	6.2	10,945,659,678	9.9	11,944,521,623	9.1
Unsecured Loans	2,663,831,600	2,913,973,518	9.4	2,965,262,643	1.8	3,037,819,908	2.4	2,935,809,496	-3.4
Other Loans	15,687,208,800	17,401,589,349	10.9	18,680,469,462	7.3	18,898,926,376	1.2	19,692,150,771	4.2
TOTAL LOANS	26,518,359,886	29,688,322,351	12.0	31,602,906,159	6.4	32,882,405,962	4.0	34,572,481,890	5.1
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(207,007,586)	(246,132,672)	18.9	(250,593,390)	1.8	(249,025,552)	-0.6	(311,136,710)	24.9
Land And Building	793,711,381	874,474,724	10.2	972,721,190	11.2	1,020,977,457	5.0	1,074,850,874	5.3
Other Fixed Assets	165,408,224	173,658,210	5.0	192,969,281	11.1	211,808,714	9.8	237,951,625	12.3
NCUSIF Deposit	292,354,768	315,309,027	7.9	328,511,209	4.2	341,831,322	4.1	385,260,377	12.7
All Other Assets	710,026,048	768,967,983	8.3	835,698,967	8.7	924,510,529	10.6	1,030,638,464	11.5
TOTAL ASSETS	36,776,581,427	40,533,200,492	10.2	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,029	14.7
LIABILITIES & CAPITAL:									
Dividends Payable	10,913,932	9,737,727	-10.8	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1
Notes & Interest Payable	829,626,892	1,045,200,737	26.0	1,337,290,150	27.9	952,032,270	-28.8	840,380,786	-11.7
Accounts Payable & Other Liabilities ³	474,476,000	565,381,556	19.2	523,166,204	-7.5	578,205,266	10.5	576,326,101	-0.3
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	300,000	300,000	0.0	0	-100.0	0	N/A	0	N/A
Share Drafts	6,333,089,500	7,181,931,310	13.4	7,331,628,689	2.1	7,695,032,688	5.0	10,054,181,659	30.7
Regular shares	11,739,737,896	13,252,887,441	12.9	13,305,425,739	0.4	13,592,778,300	2.2	16,663,403,946	22.6
All Other Shares & Deposits	13,751,653,832	14,441,488,674	5.0	15,033,192,345	4.1	16,604,487,468	10.5	17,416,615,268	4.9
TOTAL SHARES & DEPOSITS	31,824,481,228	34,876,307,425	9.6	35,670,246,773	2.3	37,892,298,456	6.2	44,134,200,873	16.5
TOTAL LIABILITIES 5	1,315,316,824	1,620,620,020	23.2	1,869,910,882	15.4	39,432,238,761	2,008.8	45,557,201,589	15.5
Regular Reserve	440,613,410	457,310,228	3.8	464,372,541	1.5	466,784,165	0.5	466,171,566	-0.1
Other Reserves	144,446,312	165,741,868	14.7	147,528,936	-11.0	194,268,946	31.7	249,070,046	28.2
Undivided Earnings	3,051,723,653	3,413,220,951	11.8	3,759,253,865	10.1	4,116,965,158	9.5	4,428,022,828	7.6
TOTAL EQUITY	3,636,783,375	4,036,273,047	11.0	4,371,155,342	8.3	4,778,018,269	9.3	5,143,264,440	7.6
TOTAL LIABILITIES, SHARES, & EQUITY	36,776,581,427	40,533,200,492	10.2	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,029	14.7
INCOME & EXPENSE									
Loan Income*	1,210,187,863	1,345,983,013	11.2	1,477,771,660	9.8	1,621,618,493	9.7	1,674,281,072	3.2
Investment Income*	98,072,523	126,904,159	29.4	158,523,987	24.9	192,196,637	21.2	124,453,136	-35.2
Other Income*	614,655,105	662,755,099	7.8	738,246,588	11.4	767,785,381	4.0	771,861,555	0.5
Total Employee Compensation & Benefits*	652,998,911	715,073,652	9.5	753,199,434	5.3	801,388,387	6.4	836,402,805	4.4
NCUSIF Premiums Expense *	901	-12,979	-1,540.5	-532,482	-4,002.6	-17,125	96.8	5,753	133.6
Total Other Operating Expenses*	677,095,410	733,203,623	8.3	800,047,512	9.1	857,989,342	7.2	867,083,215	1.1
Non-operating Income & (Expense)*	12,117,372	28,471,201	135.0	4,466,725	-84.3	16,788,281	275.9	36,684,743	118.5
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	210,870,112	246,191,245	16.8	213,515,457	-13.3	221,860,143	3.9	253,720,316	14.4
Cost of Funds*	173,630,450	196,301,291	13.1	250,488,904	27.6	338,768,998	35.2	317,366,501	-6.3
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ⁷¹	220,437,980	273,343,661	24.0	361,757,653	32.3	N/A		N/A	
Net Income (Loss)*	220,437,079	273,356,640	24.0	362,290,135	32.5	378,399,047	4.4	332,701,916	-12.1
TOTAL CU's	184	186	1.1	183	-1.6	179	-2.2	176	-1.7
* 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.									

		Key Ratios ⁷								
Return to cover		For Charter : N/A								
03/08/2021		Count of CU : 176								
Credit Union: N/A		No Of Credit Union In Peer Group : N/A								
Peer Group Number: Custom		Asset Range : N/A								
							Dec-2019		Dec-2020	
		Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg.**	Percentile**	Dec-2020	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS										
Net Worth / Total Assets ⁵		10.26	10.30	10.82	11.11	N/A	N/A	10.38	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵		10.77	10.85	11.36	11.61	N/A	N/A	10.93	N/A	N/A
RBNW Requirement ⁶		955.84	958.84	942.20	913.43	N/A	N/A	879.71	N/A	N/A
GAAP Equity / Total Assets		9.89	9.96	10.43	10.81	N/A	N/A	10.14	N/A	N/A
Loss Coverage		17.94	17.25	16.36	15.41	N/A	N/A	13.24	N/A	N/A
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans		0.82	0.89	0.75	0.71	N/A	N/A	0.75	N/A	N/A
Delinquent Loans / Net Worth		5.73	6.29	5.22	4.74	N/A	N/A	4.90	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²		0.69	0.75	0.68	0.69	N/A	N/A	0.57	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.54	1.69	1.45	1.42	N/A	N/A	1.33	N/A	N/A
Other Non-Performing Assets / Total Assets		0.09	0.07	0.07	0.07	N/A	N/A	0.07	N/A	N/A
MANAGEMENT RATIOS										
Net Worth Growth ¹		7.02	10.62	8.64	8.23	N/A	N/A	7.17	N/A	N/A
Share Growth ¹		5.07	9.59	2.28	6.23	N/A	N/A	16.47	N/A	N/A
Loan Growth ¹		9.01	11.95	6.45	4.05	N/A	N/A	5.14	N/A	N/A
Asset Growth ¹		5.52	10.21	3.40	5.49	N/A	N/A	14.68	N/A	N/A
Investment Growth ¹		-4.06	5.17	-8.57	10.07	N/A	N/A	51.17	N/A	N/A
Membership Growth ¹		2.87	5.72	3.29	2.96	N/A	N/A	1.75	N/A	N/A
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹		0.62	0.71	0.88	0.88	N/A	N/A	0.70	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		0.60	0.66	0.87	0.87	N/A	N/A	0.66	N/A	N/A
Operating Expenses / Average Assets ¹		3.71	3.75	3.77	3.85	N/A	N/A	3.59	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹		0.59	0.64	0.52	0.52	N/A	N/A	0.53	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS										
Est. NEV Tool Post Shock Ratio ⁴		N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴		N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets		72.11	73.24	75.40	74.38	N/A	N/A	68.19	N/A	N/A
Cash + Short-Term Investments / Assets ³		11.80	12.18	10.90	11.60	N/A	N/A	16.87	N/A	N/A
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$100 million.										
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).										
⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
2. Key Ratios										

	**Supplemental Ratios				
Return to cover	For Charter : N/A				
03/08/2021	Count of CU : 176				
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-2016	Dec-2017	Dec-2018	Dec-2019	Dec-2020
OTHER DELINQUENCY RATIOS¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.43	1.26	1.59	1.51	1.08
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	0.16	0.62	0.81	0.59	0.33
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.79	0.57	0.55	0.52	0.46
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.93	0.76	0.75	0.66	0.54
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.86	0.67	0.66	0.60	0.50
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.29	0.40	0.40	0.26	0.17
All Other Loans >= 60 Days / Total All Other Loans	1.21	1.05	1.16	0.96	0.83
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	21.10	17.74	28.62	33.24	23.06
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.94	0.67	0.67	0.59	0.50
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.57	0.73	0.59	0.42	0.79
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.41	1.05	2.91	1.71	2.54
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.54	0.62	1.67	1.31	1.87
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	9.44	13.41	38.35	38.90	59.74
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	95.68	93.60	105.81	107.00	120.59
REAL ESTATE LOAN DELINQUENCY¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.53	1.23	0.73	0.65	1.03
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.78	1.83	0.63	1.78	2.39
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.42	0.29	0.49	0.50	0.41
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.32	0.15	0.18	0.31	0.21
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.62	0.06	0.12	0.17	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	7.57	12.97	11.21	15.19	20.91
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.49	10.23	10.64	0.00	9.56
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.65	2.20	2.06	2.09	2.07
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	1.16	0.68	0.74	1.08
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.59	7.97	7.87	8.69	8.05
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.26	2.75	2.69	2.91	2.59
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.38	0.20	0.84	1.62	0.49
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.70	0.77	0.66	0.66	0.58
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.01	0.02	0.02	0.03
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.01	0.01	0.02	0.03
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.05	0.02	0.07	0.04	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	-0.03	-0.02	0.03	0.05	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.46	0.59	0.65	0.38	0.27
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.72	0.84	0.67	0.70	0.67
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.32	0.24	0.31	0.46	0.15
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.04	0.07	0.04	0.35	0.25
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	31.70	31.63	31.89	30.72	30.83
Participation Loans Outstanding / Total Loans	1.11	2.03	2.40	2.78	2.78
Participation Loans Purchased YTD / Total Loans Granted YTD	0.94	2.20	2.13	1.86	1.60
* Participation Loans Sold YTD / Total Assets	0.16	0.27	0.67	0.92	0.52
Total Commercial Loans / Total Assets ²	2.79	2.69	2.81	3.27	3.26
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.79	0.89	0.83	1.62	0.66
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	2.94	37.98	45.64	36.43	34.94
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	19.59	20.46	21.01	21.77	20.90
Total Fixed Rate Real Estate / Total Loans	27.17	27.93	27.87	29.27	30.65
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	18.21	17.34	16.86	22.35	31.35
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	28.24	22.42	22.43	22.65	32.22
Interest Only & Payment Option First & Other RE / Total Assets	0.37	0.42	0.54	0.82	0.87
Interest Only & Payment Option First & Other RE / Net Worth	3.58	4.11	5.02	7.41	8.39
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.20	0.21	0.26	0.31	0.39
Unused Commitments / Cash & ST Investments	77.42	73.27	85.65	84.06	52.92
Complex Assets / Total Assets	11.87	10.95	10.08	10.84	11.89
Short Term Liabilities / Total Shares and Deposits plus Borrowings	33.16	31.50	31.35	31.59	30.64
* 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.					

	Historical Ratios ⁶									
Return to cover	For Charter : N/A									
03/08/2021	Count of CU : 176									
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-2019			Dec-2020		
	Dec-2016	Dec-2017	Dec-2018	Dec-2019	PEER Avg	Percentile**	Dec-2020	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	N/A	0	N/A	N/A	0	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ¹⁵	N/A	N/A	N/A	11.11	N/A	N/A	10.38	N/A	N/A	
Solvency Evaluation (Estimated)	111.43	111.57	112.25	112.61	N/A	N/A	111.65	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.48	5.89	5.52	5.07	N/A	N/A	5.91	N/A	N/A	
ASSET QUALITY										
* Net Charge-Offs / Average Loans	0.69	0.75	0.68	0.69	N/A	N/A	0.57	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.75	99.21	98.75	100.63	N/A	N/A	101.34	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.25	-1.31	-2.32	0.12	N/A	N/A	1.47	N/A	N/A	
Delinquent Loans / Assets ³	0.59	0.65	0.57	0.53	N/A	N/A	0.51	N/A	N/A	
EARNINGS										
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.62	0.71	0.88	N/A	N/A	N/A	N/A	N/A	N/A	
* Gross Income/Average Assets	5.37	5.52	5.76	6.00	N/A	N/A	5.42	N/A	N/A	
* Yield on Average Loans ⁴	4.76	4.79	4.82	5.02	N/A	N/A	4.95	N/A	N/A	
* Yield on Average Investments	1.18	1.52	1.94	2.34	N/A	N/A	1.15	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	1.72	1.71	1.79	1.78	N/A	N/A	1.63	N/A	N/A	
* Cost of Funds / Avg. Assets	0.48	0.51	0.61	0.79	N/A	N/A	0.67	N/A	N/A	
* Net Margin / Avg. Assets	4.88	5.02	5.15	5.21	N/A	N/A	4.75	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.17	3.30	3.36	3.43	N/A	N/A	3.12	N/A	N/A	
Operating Exp./Gross Income	69.17	67.81	65.39	64.28	N/A	N/A	66.27	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹	2.85	2.81	3.06	3.08	N/A	N/A	2.86	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.68	2.72	2.75	2.84	N/A	N/A	2.78	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	27.48	28.20	28.18	28.58	N/A	N/A	28.87	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	35.95	36.89	35.95	34.99	N/A	N/A	37.05	N/A	N/A	
Total Loans / Total Shares	83.33	85.12	88.60	86.78	N/A	N/A	78.33	N/A	N/A	
Total Shares, Dep. & Borr. / Earning Assets	94.23	93.92	93.86	93.61	N/A	N/A	94.50	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borr	55.35	56.89	55.76	54.80	N/A	N/A	59.41	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.33	2.68	3.33	2.22	N/A	N/A	1.70	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	3.68	3.26	2.65	2.08	N/A	N/A	2.06	N/A	N/A	
Borrowers / Members	54.87	55.90	56.07	54.79	N/A	N/A	53.56	N/A	N/A	
Members / Full-Time Empl.	361.13	364.20	367.50	370.85	N/A	N/A	378.28	N/A	N/A	
Avg. Shares Per Member	\$9,014	\$9,343	\$9,251	\$9,545	N/A	N/A	\$10,926	N/A	N/A	
Avg. Loan Balance	\$13,688	\$14,228	\$14,619	\$15,118	N/A	N/A	\$15,980	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$66,789	\$69,770	\$71,791	\$74,861	N/A	N/A	\$78,326	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.										
¹¹ 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.										

	Assets								
Return to cover									
03/08/2021									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 176								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit Unions								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
ASSETS									
CASH:									
Cash On Hand	349,624,836	375,729,113	7.5	378,768,412	0.8	396,117,390	4.6	620,916,236	56.8
Cash On Deposit	2,243,857,211	2,812,229,834	25.3	2,579,845,031	-8.3	3,253,767,633	26.1	5,878,838,695	80.7
Cash Equivalents	98,397,002	98,583,141	0.2	28,164,799	-71.4	46,999,916	66.9	256,824,696	446.4
TOTAL CASH & EQUIVALENTS	2,691,879,049	3,286,542,088	22.1	2,986,778,242	-9.1	3,696,884,939	23.8	6,756,579,627	82.8
INVESTMENTS:									
Trading Securities	458,202	32,748,616	7,047.2	32,252,047	-1.5	35,145,391	9.0	N/A	
Available for Sale Securities	2,459,603,575	2,471,292,389	0.5	2,307,793,234	-6.6	2,207,097,597	-4.4	N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	1,586,644,128	1,492,912,517	-5.9	1,353,052,943	-9.4	1,417,340,366	4.8	0	-100.0
Equity Securities	N/A	N/A		N/A		99,404,609		89,607,033	-9.9
Trading Debt Securities	N/A	N/A		N/A		26,289,333		69,321,654	163.7
Available-for-Sale Debt Securities	N/A	N/A		N/A		153,712,495		3,429,236,313	2,130.9
Held-to-Maturity Debt Securities, net of Allowance for Credit Losses	N/A	N/A		N/A		211,000		1,871,091,518	886,673.2
Deposits in Commercial Banks, S&Ls, Savings Banks	1,339,401,562	1,175,490,530	-12.2	1,024,175,413	-12.9	935,281,901	-8.7	986,376,845	5.5
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	185,154,019	221,824,924	19.8	243,273,642	9.7	244,756,307	0.6	209,316,698	-14.5
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	21,453,201	23,989,366	11.8	24,705,759	3.0	24,712,214	0.0	25,190,744	1.9
All Other Investments in Corporate Cus	10,784,312	16,834,313	56.1	20,786,661	23.5	16,108,312	-22.5	49,525,234	207.5
All Other Investments ²	190,876,509	211,671,612	10.9	210,385,826	-0.6	151,709,557	-27.9	154,152,037	1.6
TOTAL INVESTMENTS	5,794,375,508	5,646,764,287	-2.5	5,216,425,525	-7.6	5,311,769,082	1.8	6,883,818,076	29.6
LOANS HELD FOR SALE	17,474,149	25,294,514	44.8	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3
LOANS AND LEASES:									
Unsecured Credit Card Loans	1,104,550,350	1,179,842,464	6.8	1,215,215,932	3.0	1,222,420,395	0.6	1,122,143,272	-8.2
All Other Unsecured Loans/Lines of Credit	1,554,338,947	1,724,089,599	10.9	1,738,168,997	0.8	1,802,964,762	3.7	1,800,372,533	-0.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	4,942,303	10,041,455	103.2	11,877,714	18.3	12,434,751	4.7	13,293,691	6.9
New Vehicle Loans	6,085,086,697	6,788,742,341	11.6	7,315,007,820	7.8	7,206,505,655	-1.5	7,198,369,743	-0.1
Used Vehicle Loans	7,652,042,479	8,548,987,367	11.7	9,134,428,959	6.8	9,427,919,600	3.2	10,026,542,906	6.3
Leases Receivable	537,662,349	574,623,557	6.9	600,213,031	4.5	664,150,840	10.7	766,612,687	15.4
All Other Secured Non-Real Estate Loans/Lines of Credit ³	1,412,417,275	1,399,825,692	-0.9	1,529,039,113	9.2	1,489,216,783	-2.6	1,579,939,013	6.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties ³	7,086,995,532	6,920,159,042	-2.4	7,571,331,735	9.4	8,225,736,957	8.6	9,047,276,010	10.0
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties ³	1,080,323,954	1,071,609,284	-0.8	1,281,262,932	19.6	1,353,364,778	5.6	1,322,880,533	-2.3
All Other Real Estate Loans/Lines of Credit ³	N/A	379,858,987		26,705,029	-93.0	32,673,377	22.3	39,919,011	22.2
Commercial Loans/Lines of Credit Real Estate Secured ³	N/A	1,001,132,171		1,077,874,358	7.7	1,333,864,566	23.8	1,534,446,069	15.0
Commercial Loans/Lines of Credit Not Real Estate Secured ³	N/A	89,410,392		101,780,539	13.8	111,133,498	9.2	120,686,422	8.6
TOTAL LOANS & LEASES	26,518,359,886	29,688,322,351	12.0	31,602,906,159	6.4	32,882,405,962	4.0	34,572,481,890	5.1
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)									
Foreclosed Real Estate	(207,007,586)	(246,132,672)	18.9	(250,593,390)	1.8	(249,025,552)	-0.6	(311,136,710)	24.9
Repossessed Autos	10,759,539	8,107,277	-24.7	10,739,953	32.5	10,358,605	-3.6	18,498,352	78.6
Foreclosed and Repossessed Other Assets	19,687,448	16,946,898	-13.9	17,067,334	0.7	18,024,402	5.6	14,557,906	-19.2
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	1,711,562	1,739,892	1.7	1,514,210	-13.0	1,066,682	-29.6	1,270,859	19.1
Land and Building	32,158,549	26,794,067	-16.7	29,321,497	9.4	29,449,689	0.4	34,327,117	16.6
Other Fixed Assets	793,711,381	874,474,724	10.2	972,721,190	11.2	1,020,977,457	5.0	1,074,850,874	5.3
NCUA Share Insurance Capitalization Deposit	165,408,224	173,658,210	5.0	192,969,281	11.1	211,808,714	9.8	237,951,625	12.3
Identifiable Intangible Assets	292,354,768	315,309,027	7.9	328,511,209	4.2	341,831,322	4.1	385,260,377	12.7
Goodwill	15,949,756	13,249,303	-16.9	13,830,597	4.4	11,075,775	-19.9	2,954,455	-73.3
TOTAL INTANGIBLE ASSETS	4,352,056	3,353,681	-22.9	3,160,937	-5.7	4,744,030	50.1	4,711,876	-0.7
Accrued Interest on Loans	20,301,812	16,602,984	-18.2	16,991,534	2.3	15,819,805	-6.9	7,666,331	-51.5
Accrued Interest on Investments	74,915,555	88,067,608	17.6	92,198,780	4.7	103,537,666	12.3	109,610,532	5.9
Non-Trading Derivative Assets	12,576,116	13,573,929	7.9	14,711,275	8.4	15,402,765	4.7	16,338,420	6.1
All Other Assets	49,179,230	0	-100.0	43,039	N/A	0	-100.0	0	N/A
TOTAL OTHER ASSETS	520,894,786	623,929,395	19.8	682,432,842	9.4	760,300,604	11.4	862,696,064	13.5
TOTAL ASSETS	36,776,581,427	40,533,200,492	10.2	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,029	14.7
TOTAL CU's	184	186	1.1	183	-1.6	179	-2.2	176	-1.7

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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.

5. Assets

		Liabilities, Shares & Equity								
Return to cover		For Charter : N/A								
03/08/2021		Count of CU : 176								
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% 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		829,626,892	1,045,200,737	26.0	1,337,290,150	27.9	952,032,270	-28.8	840,380,786	-11.7
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		300,000	300,000	0.0	0	-100.0	0	N/A	0	N/A
Non-Trading Derivative Liabilities		0	0	N/A	0	N/A	1,398	N/A	0	-100.0
Accrued Dividends and Interest Payable		10,913,932	9,737,727	-10.8	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1
Accounts Payable & Other Liabilities		474,476,000	565,381,556	19.2	523,166,204	-7.5	578,203,868	10.5	576,326,101	-0.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure		N/A	N/A		N/A		0		0	N/A
SHARES AND DEPOSITS										
Share Drafts		6,333,089,500	7,181,931,310	13.4	7,331,628,689	2.1	7,695,032,688	5.0	10,054,181,659	30.7
Regular Shares		11,739,737,896	13,252,887,441	12.9	13,305,425,739	0.4	13,592,778,300	2.2	16,663,403,946	22.6
Money Market Shares		5,207,332,430	5,386,666,298	3.4	5,270,815,339	-2.2	5,244,583,907	-0.5	5,909,355,397	12.7
Share Certificates		6,053,277,590	6,430,272,548	6.2	7,221,180,774	12.3	8,463,577,951	17.2	8,453,059,787	-0.1
IRA/KEOGH Accounts		2,119,053,982	2,134,867,627	0.7	2,090,193,840	-2.1	2,148,537,471	2.8	2,200,191,696	2.4
All Other Shares ¹		130,611,901	152,467,523	16.7	156,438,779	2.6	297,227,603	90.0	386,210,540	29.9
Non-Member Deposits		241,377,929	337,214,678	39.7	294,563,613	-12.6	450,560,536	53.0	467,797,848	3.8
TOTAL SHARES AND DEPOSITS		31,824,481,228	34,876,307,425	9.6	35,670,246,773	2.3	37,892,298,456	6.2	44,134,200,873	16.5
TOTAL LIABILITIES ⁴		1,315,316,824	1,620,620,020	23.2	1,869,910,882	15.4	39,432,238,761	2,008.8	45,557,201,589	15.5
EQUITY:										
Undivided Earnings		3,051,723,653	3,413,220,951	11.8	3,759,253,865	10.1	4,116,965,158	9.5	4,428,022,828	7.6
Regular Reserves		440,613,410	457,310,228	3.8	464,372,541	1.5	466,784,165	0.5	466,171,566	-0.1
Appropriation For Non-Conforming Investments (SCU Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves		204,305,262	212,170,513	3.8	219,240,510	3.3	229,166,325	4.5	252,736,793	10.3
Equity Acquired in Merger		79,155,276	95,482,133	20.6	96,878,862	1.5	100,369,523	3.6	110,492,654	10.1
Miscellaneous Equity		145,289	146,803	1.0	145,123	-1.1	146,576	1.0	152,386	4.0
Accumulated Unrealized G/L on AFS Securities		-31,213,117	-32,794,054	-5.1	-54,726,257	-66.9	N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges		-409,633	0	100.0	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵		N/A	N/A		N/A		2,803,587		49,542,267	1,667.1
Other Comprehensive Income		-107,536,765	-109,263,527	-1.6	-114,009,302	-4.3	-138,217,065	-21.2	-163,854,054	-18.5
Net Income		0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL		3,636,783,375	4,036,273,047	11.0	4,371,155,342	8.3	4,778,018,269	9.3	5,143,264,440	7.6
TOTAL SHARES & EQUITY		35,461,264,603	38,912,580,472	9.7	40,041,402,115	2.9	42,670,316,725	6.6	49,277,465,313	15.5
TOTAL LIABILITIES, SHARES, & EQUITY		36,776,581,427	40,533,200,492	10.2	41,911,312,997	3.4	44,210,257,030	5.5	50,700,466,029	14.7
NCUA INSURED SAVINGS ²										
Uninsured Shares		1,698,079,363	1,943,765,340	14.5	2,118,457,557	9.0	2,467,878,372	16.5	3,022,447,608	22.5
Uninsured Non-Member Deposits		40,232,768	8,522,731	-78.8	3,342,980	-60.8	55,825,759	1,569.9	78,065,679	39.8
Total Uninsured Shares & Deposits		1,738,312,131	1,952,288,071	12.3	2,121,800,537	8.7	2,523,704,131	18.9	3,100,513,287	22.9
Insured Shares & Deposits		29,575,741,919	32,148,365,105	8.7	32,764,533,351	1.9	34,549,174,802	5.4	40,055,237,895	15.9
TOTAL NET WORTH		3,776,511,109	4,177,582,942	10.6	4,538,461,667	8.6	4,911,810,949	8.2	5,264,095,764	7.2
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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.										
6. LiabShEquity										

Delinquent Loan Information 1									
Return to cover									
03/08/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 176								
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
Amount of Loans in Non-Accrual Status	N/A	N/A		N/A		128,632,689		157,958,122	22.8
30 to 59 Days Delinquent	402,063,111	407,228,873	1.3	457,054,786	12.2	454,246,069	-0.6	370,450,661	-18.4
60 to 179 Days Delinquent	175,705,127	217,354,260	23.7	190,264,823	-12.5	179,340,913	-5.7	190,753,025	6.4
180 to 359 Days Delinquent	31,347,021	34,561,222	10.3	35,677,244	3.2	38,034,412	6.6	40,220,054	5.7
> = 360 Days Delinquent	9,306,583	11,054,639	18.8	10,890,469	-1.5	15,357,576	41.0	27,029,112	76.0
Total Del Loans - All Types (> = 60 Days)	216,358,731	262,970,121	21.5	236,832,536	-9.9	232,732,901	-1.7	258,002,191	10.9
% Delinquent Loans / Total Loans	0.82	0.89	8.6	0.75	-15.4	0.71	-5.6	0.75	5.4
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	16,954,380	17,918,002	5.7	21,666,901	20.9	19,280,674	-11.0	14,962,299	-22.4
60 to 179 Days Delinquent	14,426,008	13,278,145	-8.0	17,883,674	34.7	16,889,859	-5.6	11,261,052	-33.3
180 to 359 Days Delinquent	1,344,327	1,444,843	7.5	1,368,156	-5.3	1,482,575	8.4	752,734	-49.2
> = 360 Days Delinquent	60,442	123,155	103.8	73,100	-40.6	50,882	-30.4	64,714	27.2
Total Del Credit Card Lns (> = 60 Days)	15,830,777	14,846,143	-6.2	19,324,930	30.2	18,423,316	-4.7	12,078,500	-34.4
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.43	1.26	-12.2	1.59	26.4	1.51	-5.2	1.08	-28.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	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	76,029	79,569	4.7	42,045	-47.2	88,908	111.5	64,819	-27.1
60 to 179 Days Delinquent	8,036	53,946	571.3	95,985	77.9	59,219	-38.3	43,649	-26.3
180 to 359 Days Delinquent	0	8,122	N/A	0	-100.0	14,722	N/A	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	8,036	62,068	672.4	95,985	54.6	73,941	-23.0	43,649	-41.0
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	0.16	0.62	280.2	0.81	30.7	0.59	-26.4	0.33	-44.8
New Vehicle Loans									
30 to 59 Days Delinquent	107,505,129	98,654,740	-8.2	99,911,525	1.3	95,948,918	-4.0	72,984,989	-23.9
60 to 179 Days Delinquent	39,548,108	31,643,248	-20.0	33,929,403	7.2	30,898,474	-8.9	28,113,422	-9.0
180 to 359 Days Delinquent	7,445,633	5,511,364	-26.0	5,041,292	-8.5	5,065,948	0.5	3,731,418	-26.3
> = 360 Days Delinquent	834,136	1,282,342	53.7	1,152,367	-10.1	1,287,385	11.7	1,056,126	-18.0
Total Del New Vehicle Lns (> = 60 Days)	47,827,877	38,436,954	-19.6	40,123,062	4.4	37,251,807	-7.2	32,900,966	-11.7
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.79	0.57	-28.0	0.55	-3.1	0.52	-5.8	0.46	-11.6
Used Vehicle Loans									
30 to 59 Days Delinquent	138,789,406	141,825,032	2.2	147,888,360	4.3	144,839,449	-2.1	120,905,526	-16.5
60 to 179 Days Delinquent	57,337,984	52,095,603	-9.1	57,371,995	10.1	52,828,850	-7.9	44,721,516	-15.3
180 to 359 Days Delinquent	11,314,024	10,354,976	-8.5	8,532,902	-17.6	7,184,512	-15.8	6,738,132	-6.2
> = 360 Days Delinquent	2,169,041	2,216,133	2.2	2,279,994	2.9	2,018,210	-11.5	2,424,627	20.1
Total Del Used Vehicle Lns (> = 60 Days)	70,821,049	64,666,712	-8.7	68,184,891	5.4	62,031,572	-9.0	53,884,275	-13.1
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.93	0.76	-18.3	0.75	-1.3	0.66	-11.9	0.54	-18.3
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans									
	0.86	0.67	-22.2	0.66	-2.1	0.60	-9.4	0.50	-15.6
Leases Receivable									
30 to 59 Days Delinquent	5,390,383	8,036,160	49.1	8,074,920	0.5	6,350,409	-21.4	5,305,262	-16.5
60 to 179 Days Delinquent	1,495,864	2,088,938	39.6	2,166,273	3.7	1,651,217	-23.8	1,249,021	-24.4
180 to 359 Days Delinquent	54,493	190,770	250.1	189,869	-0.5	41,448	-78.2	65,647	58.4
> = 360 Days Delinquent	0	0	N/A	42,978	N/A	15,653	-63.6	0	-100.0
Total Del Leases Receivable (> = 60 Days)	1,550,357	2,279,708	47.0	2,399,120	5.2	1,708,318	-28.8	1,314,668	-23.0
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.29	0.40	37.6	0.40	0.8	0.26	-35.6	0.17	-33.3
All Other Loans ²									
30 to 59 Days Delinquent	42,701,814	43,374,762	1.6	41,964,869	-3.3	39,245,566	-6.5	37,518,204	-4.4
60 to 179 Days Delinquent	29,650,794	26,837,572	-9.5	29,214,747	8.9	25,850,202	-11.5	22,143,602	-14.3
180 to 359 Days Delinquent	4,820,128	4,629,415	-4.0	7,630,601	64.8	4,418,299	-42.1	3,952,618	-10.5
> = 360 Days Delinquent	1,383,238	2,227,113	61.0	2,189,623	-1.7	2,255,414	3.0	2,897,247	28.5
Total Del All Other Loans (> = 60 Days)	35,854,160	33,694,100	-6.0	39,034,971	15.9	32,523,915	-16.7	28,993,467	-10.9
%All Other Loans >= 60 Days / Total All Other Loans	1.21	1.05	-13.2	1.16	10.5	0.96	-17.5	0.83	-13.3

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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.

8 Delinquent Loan Information 1

Indirect and Participation Lending									
Return to cover									
03/08/2021									
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	6,994,515,623	7,859,781,963	12.4	8,422,028,568	7.2	8,466,138,678	0.5	9,127,106,199	7.8
Indirect Loans - Outsourced Lending Relationship	1,411,634,339	1,530,464,557	8.4	1,655,404,429	8.2	1,633,859,691	-1.3	1,532,580,535	-6.2
Total Outstanding Indirect Loans	8,406,149,962	9,390,246,520	11.7	10,077,432,997	7.3	10,099,998,369	0.2	10,659,686,734	5.5
%Indirect Loans Outstanding / Total Loans	31.70	31.63	-0.2	31.89	0.8	30.72	-3.7	30.83	0.4
DELINQUENCY - INDIRECT LENDING¹									
30 to 59 Days Delinquent	174,846,346	161,456,447	-7.7	164,326,948	1.8	154,894,589	-5.7	124,969,132	-19.3
60 to 179 Days Delinquent	64,516,709	51,494,289	-20.2	57,076,413	10.8	50,575,091	-11.4	44,402,062	-12.2
180 to 359 Days Delinquent	13,091,294	9,559,230	-27.0	8,229,840	-13.9	7,069,960	-14.1	5,448,433	-22.9
> = 360 Days Delinquent	1,663,450	1,986,330	19.4	1,802,062	-9.3	1,841,776	2.2	3,177,759	72.5
Total Del Indirect Lns (>= 60 Days)	79,271,453	63,039,849	-20.5	67,108,315	6.5	59,486,827	-11.4	53,028,254	-10.9
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.94	0.67	-28.8	0.67	-0.8	0.59	-11.6	0.50	-15.5
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	65,066,621	84,757,704	30.3	75,379,091	-11.1	80,595,636	6.9	82,754,982	2.7
* Indirect Loans Recovered	7,364,801	9,789,160	32.9	9,717,241	-0.7	10,130,986	4.3	12,709,642	25.5
* NET INDIRECT LOAN C/Os	57,701,820	74,968,544	29.9	65,661,850	-12.4	70,464,650	7.3	70,045,340	-0.6
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.72	0.84	16.5	0.67	-19.9	0.70	3.5	0.67	-3.4
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	134,181,576	268,204,863	99.9	332,418,952	23.9	362,507,415	9.1	294,637,172	-18.7
Non-Federally Guaranteed Student Loans	1,676,801	2,070,184	23.5	3,478,882	68.0	3,601,368	3.5	3,708,829	3.0
Real Estate	45,190,830	183,611,760	306.3	219,015,881	19.3	279,617,216	27.7	348,617,047	24.7
Commercial Loans (excluding C&D) ²	39,710,702	141,146,327	255.4	187,941,099	33.2	241,682,604	28.6	251,367,613	4.0
Commercial Construction & Development ²	889,045	6,469,020	627.6	0	-100.0	11,338,212	N/A	40,479,634	257.0
Loan Pools	11,306,941	2,281,152	-79.8	14,108,761	518.5	14,545,777	3.1	22,645,380	55.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	294,797,688	603,783,306	104.8	756,963,575	25.4	913,292,592	20.7	961,455,675	5.3
%Participation Loans Outstanding / Total Loans	1.11	2.03	82.9	2.40	17.8	2.78	16.0	2.78	0.1
* Participation Loans Purchased YTD	121,656,932	308,175,594	153.3	315,974,613	2.5	280,178,583	-11.3	280,740,125	0.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.94	2.20	134.1	2.13	-2.8	1.86	-13.0	1.60	-13.7
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	110,856,511	217,444,950	96.1	437,540,699	101.2	718,998,487	64.3	723,475,631	0.6
Participation Loan Interests - Amount Retained (Outstanding)	59,818,850	136,491,126	128.2	159,700,752	17.0	220,112,191	37.8	236,272,035	7.3
* Participation Loans Sold YTD	58,614,432	110,352,972	88.3	279,457,808	153.2	407,669,907	45.9	264,634,384	-35.1
** %Participation Loans Sold YTD / Total Assets	0.16	0.27	70.8	0.67	144.9	0.92	38.3	0.52	-43.4
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	37,765,953	103,582,430	174.3	63,352,069	-38.8	177,835,788	180.7	44,671,097	-74.9
*Loans Purchased in Full from Other Sources YTD	64,299,957	20,690,362	-67.8	59,994,379	190.0	66,061,163	10.1	70,939,720	7.4
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.79	0.89	12.5	0.83	-5.9	1.62	94.0	0.66	-59.2
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	76,898	N/A	0	-100.0	0	N/A
DELINQUENCY - PARTICIPATION LENDING¹									
30 to 59 Days Delinquent	2,801,190	3,684,525	31.5	10,123,647	174.8	6,581,521	-35.0	3,219,552	-51.1
60 to 179 Days Delinquent	1,052,097	3,868,234	267.7	2,264,398	-41.5	2,153,970	-4.9	5,154,844	139.3
180 to 359 Days Delinquent	637,417	124,050	-80.5	1,144,410	822.5	1,054,147	-7.9	1,021,585	-3.1
> = 360 Days Delinquent	0	431,282	N/A	1,033,121	139.5	636,019	-38.4	1,453,559	128.5
Total Del Participation Lns (>= 60 Days)	1,689,514	4,423,566	161.8	4,441,929	0.4	3,844,136	-13.5	7,629,988	98.5
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.57	0.73	27.8	0.59	-19.9	0.42	-28.3	0.79	88.5
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	863,298	1,533,598	77.6	2,387,376	55.7	4,257,391	78.3	1,713,071	-59.8
* Participation Loans Recovered	55,348	438,220	691.8	295,940	-32.5	443,011	49.7	350,122	-21.0
* NET PARTICIPATION LOAN C/Os	807,950	1,095,378	35.6	2,091,436	90.9	3,814,380	82.4	1,362,949	-64.3
***Net Charge Offs - Participation Loans / Avg Participation Loans	0.32	0.24	-23.0	0.31	26.1	0.46	48.6	0.15	-68.2
*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)									
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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	For Charter : N/A								
03/08/2021	Count of CU : 176								
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	2,692,918,117	3,097,548,650	15.0	3,485,494,080	12.5	4,356,904,695	25.0	5,111,166,854	17.3
Fixed Rate 15 years or less	2,584,530,057	3,056,845,442	18.3	3,181,251,786	4.1	3,063,429,737	-3.7	3,343,808,052	9.2
Other Fixed Rate	66,324,212	71,284,056	7.5	52,122,644	-26.9	49,706,154	-4.6	72,713,531	46.3
Total Fixed Rate First Mortgages	5,343,772,386	6,225,678,148	16.5	6,718,868,510	7.9	7,470,040,586	11.2	8,527,688,437	14.2
Balloon/Hybrid > 5 years	881,181,364	930,635,384	5.6	916,476,749	-1.5	1,016,413,611	10.9	967,166,495	-4.8
Balloon/Hybrid 5 years or less	614,656,187	609,522,029	-0.8	627,031,857	2.9	635,256,654	1.3	654,800,372	3.1
Total Balloon/Hybrid First Mortgages	1,495,837,551	1,540,157,413	3.0	1,543,508,606	0.2	1,651,670,265	7.0	1,621,966,867	-1.8
Adjustable Rate First Mtgs 1 year or less	106,998,265	125,851,392	17.6	120,817,343	-4.0	118,591,417	-1.8	144,735,087	22.0
Adjustable Rate First Mtgs >1 year	140,387,330	222,649,546	58.6	256,681,329	15.3	321,457,493	25.2	290,664,161	-9.6
Total Adjustable First Mortgages	247,385,595	348,500,938	40.9	377,498,672	8.3	440,048,910	16.6	435,399,248	-1.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	7,086,995,532	8,114,336,499	14.5	8,639,875,788	6.5	9,561,759,761	10.7	10,585,054,552	10.7
Other Real Estate Loans									
Closed End Fixed Rate	979,665,209	1,134,678,867	15.8	1,171,666,189	3.3	1,138,287,617	-2.8	1,079,315,583	-5.2
Closed End Adjustable Rate	13,142,530	11,231,788	-14.5	10,617,859	-5.5	12,476,595	17.5	18,808,784	50.8
Open End Adjustable Rate (HELOC)	87,011,514	112,168,016	28.9	134,578,095	20.0	232,558,085	72.8	238,917,211	2.7
Open End Fixed Rate	504,701	344,314	-31.8	436,123	26.7	577,620	32.4	22,425,493	3,782.4
TOTAL OTHER REAL ESTATE OUTSTANDING	1,080,323,954	1,258,422,985	16.5	1,317,298,266	4.7	1,383,899,917	5.1	1,359,467,071	-1.8
TOTAL RE (FIRST AND OTHER) OUTSTANDING	8,167,319,486	9,372,759,484	14.8	9,957,174,054	6.2	10,945,659,678	9.9	11,944,521,623	9.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	6,224,953,750	7,156,313,532	15.0	7,635,345,259	6.7	8,486,454,197	11.1	9,494,854,932	11.9
Other RE Fixed Rate	980,169,910	1,135,023,181	15.8	1,172,102,312	3.3	1,138,865,237	-2.8	1,101,741,076	-3.3
Total Fixed Rate RE Outstanding	7,205,123,660	8,291,336,713	15.1	8,807,447,571	6.2	9,625,319,434	9.3	10,596,596,008	10.1
%(Total Fixed Rate RE/Total Assets)	19.59	20.46	4.4	21.01	2.7	21.77	3.6	20.90	-4.0
%(Total Fixed Rate RE/Total Loans)	27.17	27.93	2.8	27.87	-0.2	29.27	5.0	30.65	4.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	862,041,782	958,022,967	11.1	1,004,530,529	4.9	1,075,305,564	7.0	1,090,199,620	1.4
Other RE Adj Rate	100,154,044	123,399,804	23.2	145,195,954	17.7	245,034,680	68.8	257,725,995	5.2
Total Adj Rate RE Outstanding	962,195,826	1,081,422,771	12.4	1,149,726,483	6.3	1,320,340,244	14.8	1,347,925,615	2.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	68,451,464	94,862,530	38.6	139,861,219	47.4	182,016,098	30.1	242,733,059	33.4
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	66,719,401	76,849,125	15.2	87,792,500	14.2	182,092,929	107.4	198,680,990	9.1
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	135,170,865	171,711,655	27.0	227,653,719	32.6	364,109,027	59.9	441,414,049	21.2
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.37	0.42	15.3	0.54	28.2	0.82	51.6	0.87	5.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	3.58	4.11	14.8	5.02	22.0	7.41	47.8	8.39	13.1
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	27,406,823	28,765,352	5.0	51,672,557	79.6	58,355,704	12.9	47,037,968	-19.4
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	14,225,032	21,225,858	49.2	19,528,126	-8.0	18,849,914	-3.5	40,219,753	113.4
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	1,047,459,911	1,084,670,459	3.6	1,273,321,988	17.4	1,825,969,040	43.4	3,166,453,917	73.4
* Fixed Rate 15 years or less	817,382,555	781,410,760	-4.4	739,537,216	-5.4	848,441,868	14.7	1,477,388,363	74.1
* Other Fixed Rate	40,730,929	49,161,515	20.7	49,460,476	0.6	203,741,946	311.9	218,533,278	7.3
* Total Fixed Rate First Mortgages	1,905,573,395	1,915,242,734	0.5	2,062,319,680	7.7	2,878,152,854	39.6	4,862,375,558	68.9
* Balloon/Hybrid > 5 years	184,041,670	202,003,920	9.8	135,875,197	-32.7	190,445,179	40.2	193,078,687	1.4
* Balloon/Hybrid 5 years or less	116,835,282	105,266,130	-9.9	159,866,675	51.9	143,562,933	-10.2	152,398,338	6.2
* Total Balloon/Hybrid First Mortgages	300,876,952	307,270,050	2.1	295,741,872	-3.8	334,008,112	12.9	345,477,025	3.4
* Adjustable Rate First Mtgs 1 year or less	43,560,948	34,852,608	-20.0	26,432,758	-24.2	27,127,568	2.6	55,375,968	104.1
* Adjustable Rate First Mtgs >1 year	35,724,822	76,345,785	113.7	62,946,249	-17.6	113,124,325	79.7	88,198,991	-22.0
* Total Adjustable First Mortgages	79,285,770	111,198,393	40.3	89,379,007	-19.6	140,251,893	56.9	143,574,959	2.4
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	2,285,736,117	2,333,711,177	2.1	2,447,440,559	4.9	3,352,412,859	37.0	5,351,427,542	59.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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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									
03/08/2021	For Charter: N/A								
CU Name: N/A	Count of CU: 176								
Peer Group: N/A	Asset Range: N/A								
	Criteria: Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State Credit Unions								
	Count of CU in Peer Group: N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	272,883,154	316,808,621	16.1	297,924,103	-6.0	303,799,042	2.0	415,023,794	36.6
* Closed End Adjustable Rate	2,128,004	474,070	-77.7	578,848	22.1	2,571,383	344.2	4,587,211	78.4
* Open End Adjustable Rate (HELOC)	50,897,922	46,034,216	-9.6	64,554,041	40.2	101,727,798	57.6	96,174,683	-5.5
* Open End Fixed Rate and Other	80,000	35,000	-56.3	346,731	890.7	149,600	-56.9	22,761,979	15,115.2
* TOTAL OTHER REAL ESTATE GRANTED	325,989,080	363,351,907	11.5	363,403,723	0.0	408,247,823	12.3	538,547,667	31.9
* TOTAL RE (FIRST AND OTHER) GRANTED	2,611,725,197	2,697,063,084	3.3	2,810,844,282	4.2	3,760,660,682	33.8	5,889,975,209	56.6
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	18.21	17.34	-4.8	16.86	-2.7	22.35	32.5	31.35	40.2
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	645,515,470	523,231,424	-18.9	548,992,445	4.9	759,243,807	38.3	1,724,421,847	127.1
%(First Mtg RE Loans Sold/First Mtg RE Loans Granted)	28.24	22.42	-20.6	22.42	0.0	22.65	1.0	32.22	42.3
AMT of Mortgage Servicing Rights	7,455,317	8,947,112	20.0	12,017,586	34.3	15,374,050	27.9	20,538,467	33.6
Outstanding RE Loans Sold But Serviced	1,299,783,471	1,486,153,042	14.3	1,925,233,930	29.5	2,168,230,469	12.6	2,792,948,250	28.8
%(Mortgage Servicing Rights / Net Worth)	0.20	0.21	8.5	0.26	23.6	0.31	18.2	0.39	24.7
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,322,314,802	1,447,096,698	9.4	1,516,334,795	4.8	1,747,759,886	15.3	1,663,392,695	-4.8
R.E. Lns also Commercial Lns ¹	944,295,492	1,001,132,171	6.0	1,077,874,358	7.7	1,333,884,566	23.8	1,534,446,069	15.0
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	20,206,086	18,253,194	-9.7	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2
TDR Other RE Loans	2,254,287	2,073,982	-8.0	2,116,906	2.1	7,242,776	242.1	17,485,050	141.4
Total TDR First and Other RE Loans	22,460,373	20,327,176	-9.5	17,802,118	-12.4	37,292,234	109.5	49,705,749	33.3
TDR RE Loans Also Reported as Commercial Loans¹	10,539,470	7,984,768	-24.2	5,821,367	-27.1	15,630,883	168.5	16,964,361	8.5
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	33,293,634	87,907,084	164.0	55,357,523	-37.0	55,133,582	-0.4	97,658,650	77.1
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,736,482	17,579,103	161.0	6,334,109	-64.0	19,150,639	202.3	26,093,154	36.3
Other R.E. Fixed Rate	4,111,197	3,318,791	-19.3	5,722,742	72.4	5,664,680	-1.0	4,492,307	-20.7
Other R.E. Adj. Rate	325,162	179,458	-44.8	255,203	42.2	771,131	202.2	542,555	-29.6
TOTAL DEL R.E. DELINQUENT >= 60 Days	44,466,475	108,984,436	145.1	67,669,577	-37.9	80,720,032	19.3	128,786,666	59.5
DELINQUENT 30 to 59 Days									
First Mortgage	82,573,436	86,437,924	4.7	122,456,377	41.7	133,996,072	9.4	110,201,477	-17.8
Other	8,072,534	10,902,684	35.1	15,049,789	38.0	14,496,073	-3.7	8,508,085	-41.3
TOTAL DEL RE 30 to 59 Days	90,645,970	97,340,608	7.4	137,506,166	41.3	148,492,145	8.0	118,709,562	-20.1
TOTAL DEL R.E. LOANS >= 30 Days	135,112,445	206,325,044	52.7	205,175,743	-0.6	229,212,177	11.7	247,496,228	8.0
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	1.65	2.20	33.1	2.06	-6.4	2.09	1.6	2.07	-1.1
% R.E. LOANS DQ >= 60 Days	0.54	1.16	113.6	0.68	-41.6	0.74	8.5	1.08	46.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	1,538,651	2,614,996	70.0	1,968,921	-24.7	5,183,437	163.3	6,641,134	28.1
TDR Other RE Loans Delinquent >= 60 Days	162,106	20,770	-87.2	26,228	26.3	482,259	1,738.7	3,750,296	677.7
Total TDR First and Other RE Loans Delinquent >= 60 Days	1,700,757	2,635,766	55.0	1,995,149	-24.3	5,665,696	184.0	10,391,430	83.4
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	7.57	12.97	71.2	11.21	-13.6	15.19	35.6	20.91	37.6
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days^{1,2}	1,527,505	816,982	-46.5	619,346	-24.2	0	-100.0	1,621,023	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2}	14.49	10.23	-29.4	10.64	4.0	0.00	-100.0	9.56	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,414,648	1,147,361	-18.9	769,803	-32.9	1,608,861	109.0	3,337,311	107.4
* Total 1st Mortgage Lns Recovered	68,238	245,153	257.5	98,728	-59.7	107,152	8.5	155,326	45.0
* NET 1st MORTGAGE LN C/Os	1,346,070	902,208	-33.0	671,075	-25.6	1,501,709	123.8	3,181,985	111.9
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.01	-39.6	0.01	-32.5	0.02	106.0	0.03	91.4
* Total Other RE Lns Charged Off	708,230	440,382	-37.8	1,100,641	149.9	741,205	-32.7	542,210	-26.8
* Total Other RE Lns Recovered	203,238	185,050	-8.9	166,389	-10.1	212,328	27.6	339,700	60.0
* NET OTHER RE LN C/Os	504,992	255,332	-49.4	934,252	265.9	528,877	-43.4	202,510	-61.7
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.05	0.02	-53.9	0.07	232.2	0.04	-46.0	0.01	-62.3
* 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)									
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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.									

Investments, Cash, & Cash Equivalents										
Return to cover			For Charter : N/A							
03/08/2021			Count of CU : 176							
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
ASC 320 CLASS. OF INVESTMENTS										
Held to Maturity < 1 yr	256,813,049	289,441,476	12.7	320,820,547	10.8	213,469,255	-33.5	N/A		
Held to Maturity 1-3 yrs	796,019,989	636,475,390	-20.0	540,456,298	-15.1	710,415,263	31.4	N/A		
Held to Maturity 3-5 yrs	412,159,678	434,479,574	5.4	367,672,692	-15.4	419,199,310	14.0	N/A		
Held to Maturity 5-10 yrs	87,056,668	97,920,966	12.5	88,112,567	-10.0	25,060,693	-71.6	N/A		
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Held to Maturity > 10 yrs	34,594,744	34,595,111	0.0	36,090,839	4.3	49,195,845	36.3	N/A		
TOTAL HELD TO MATURITY	1,586,644,128	1,492,912,517	-5.9	1,353,052,943	-9.4	1,417,340,366	4.8	N/A		
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Available for Sale < 1 yr	484,878,932	499,443,835	3.0	475,329,052	-4.8	422,569,190	-11.1	N/A		
Available for Sale 1-3 yrs	772,985,854	700,766,702	-9.3	737,983,035	5.3	829,779,192	12.4	N/A		
Available for Sale 3-5 yrs	989,478,180	978,888,276	-1.1	772,075,904	-21.1	721,062,823	-6.6	N/A		
Available for Sale 5-10 yrs	204,665,808	267,474,727	30.7	280,832,167	5.0	187,291,041	-33.3	N/A		
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Available for Sale > 10 yrs	7,594,801	24,718,849	225.5	41,573,076	68.2	46,395,351	11.6	N/A		
TOTAL AVAILABLE FOR SALE	2,459,603,575	2,471,292,389	0.5	2,307,793,234	-6.6	2,207,097,597	-4.4	N/A		
Trading < 1 year	458,202	32,748,616	7,047.2	31,298,035	-4.4	35,145,391	12.3	N/A		
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	N/A		
Trading 3-5 years	0	0	N/A	533,317	N/A	0	-100.0	N/A		
Trading 5-10 years	0	0	N/A	0	N/A	0	N/A	N/A		
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A		
Trading > 10 years	0	0	N/A	420,695	N/A	0	-100.0	N/A		
TOTAL TRADING	458,202	32,748,616	7,047.2	32,252,047	-1.5	35,145,391	9.0	N/A		
Equity Securities <= 1 Year	N/A	N/A		N/A		7,114,673		10,132,894	42.4	
Equity Securities > 1-3 Years	N/A	N/A		N/A		18,120,143		0	-100.0	
Equity Securities > 3-5 Years	N/A	N/A		N/A		7,680,915		3,405,516	-55.7	
Equity Securities > 5-10 Years	N/A	N/A		N/A		0		3,141,200	N/A	
Equity Securities > 10 Years	N/A	N/A		N/A		66,488,878		72,927,423	9.7	
TOTAL EQUITY SECURITIES	N/A	N/A	N/A	N/A	N/A	89,404,609	N/A	89,607,033	-9.9	
Trading Debt Securities <= 1 Year	N/A	N/A		N/A		889,567		38,810,651	4,262.9	
Trading Debt Securities > 1-3 Years	N/A	N/A		N/A		3,802,433		739,389	-80.6	
Trading Debt Securities > 3-5 Years	N/A	N/A		N/A		8,581,700		9,000,593	4.9	
Trading Debt Securities > 5-10 Years	N/A	N/A		N/A		12,598,544		17,696,489	40.5	
Trading Debt Securities > 10 Years	N/A	N/A		N/A		417,089		3,074,532	637.1	
TOTAL TRADING DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	26,289,333	N/A	69,321,654	163.7	
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		N/A		8,311,832		739,896,897	8,801.7	
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		N/A		41,677,147		1,100,860,711	2,541.4	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		N/A		65,043,784		846,653,998	1,201.7	
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		N/A		32,880,288		664,738,140	1,921.7	
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		N/A		5,799,444		77,086,567	1,229.2	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	153,712,495	N/A	3,429,236,313	2,130.9	
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		N/A		211,000		207,520,939	#####	
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		N/A		0		946,486,702	N/A	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		N/A		0		623,062,371	N/A	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		N/A		0		59,021,506	N/A	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		N/A		0		35,000,000	N/A	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A	N/A	N/A	N/A	211,000	N/A	1,871,091,518	#####	
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	3,247,973,106	3,739,048,165	15.1	3,362,707,892	-10.1	4,043,995,693	20.3	6,938,260,514	71.6	
Other Investments 1-3 yrs	647,897,181	607,359,942	-6.3	581,047,220	-4.3	525,508,954	-9.6	498,701,170	-5.1	
Other Investments 3-5 yrs	137,982,200	136,224,755	-1.3	113,702,205	-16.5	86,277,101	-24.1	98,485,629	14.2	
Other Investments 5-10 yrs	12,868,001	29,726,344	131.0	29,854,371	0.4	11,279,116	-62.2	18,761,195	66.3	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Other Investments > 10 yrs	43,203,328	48,264,514	11.7	44,025,443	-8.8	6,274,976	-85.7	6,016,441	-4.1	
TOTAL Other Investments	4,089,923,816	4,560,623,720	11.5	4,131,337,131	-9.4	4,673,335,840	13.1	7,560,224,949	61.8	
MATURITIES :										
Total Investments < 1 yr	3,990,123,289	4,560,682,092	14.3	4,190,155,526	-8.1	4,731,706,601	12.9	7,934,621,895	67.7	
Total Investments 1-3 yrs	2,216,903,024	1,944,602,034	-12.3	1,859,486,553	-4.4	2,129,303,132	14.5	2,546,787,972	19.6	
Total Investments 3-5 yrs	1,539,620,058	1,549,592,605	0.6	1,253,884,118	-19.1	1,307,845,633	4.3	1,580,608,107	20.9	
Total Investments 5-10 yrs	304,590,477	395,122,037	29.7	398,799,105	0.9	269,109,682	-32.5	763,358,530	183.7	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A		
Total Investments > 10 yrs	85,392,873	107,578,474	26.0	122,110,053	13.5	174,571,583	43.0	194,104,963	11.2	
Total	8,136,629,721	8,557,577,242	5.2	7,824,435,355	-8.6	8,612,536,631	10.1	13,019,481,467	51.2	
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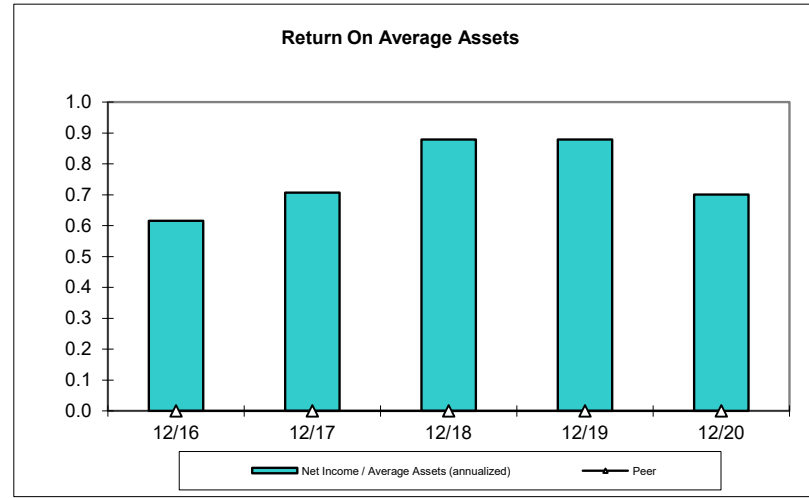
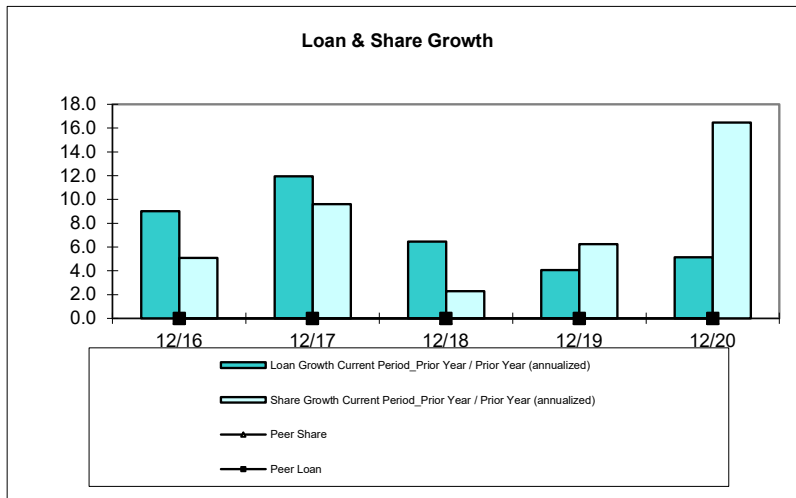
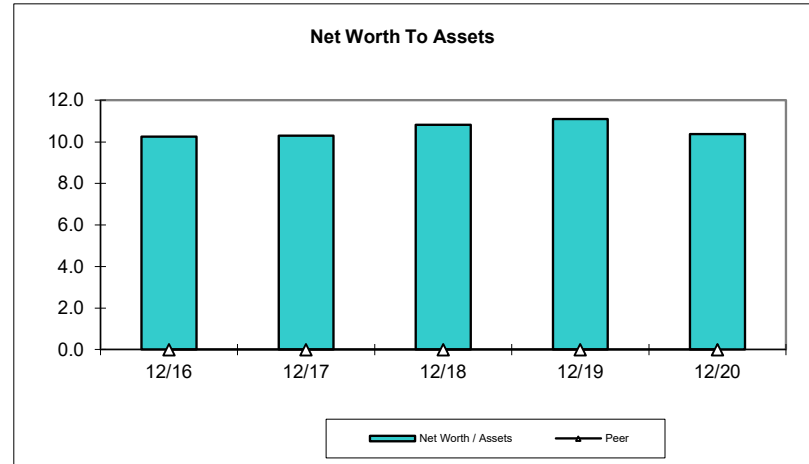
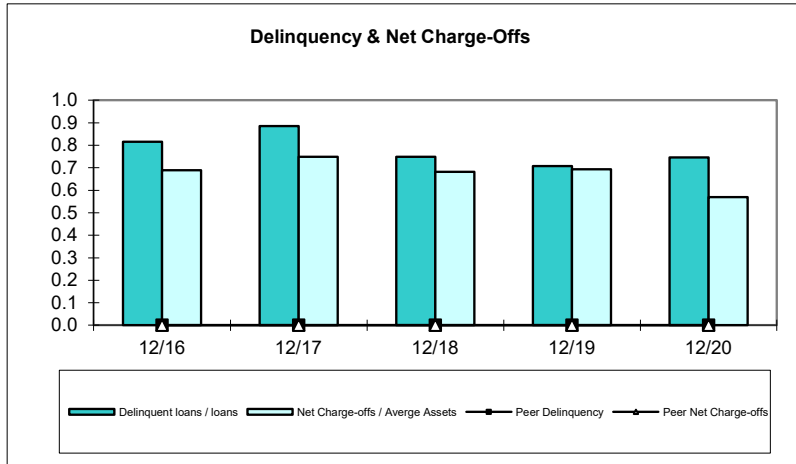
	Other Investment Information								
Return to cover									
03/08/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 176								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	15,227,595	10,190,755	-33.1	7,902,767	-22.5	10,435,097	32.0	4,224,000	-59.5
Total FDIC-Issued Guaranteed Notes	1,395,000	1,047,000	-24.9	100,000	-90.4	0	-100.0	0	N/A
All Other US Government Obligations	75,663,307	63,660,605	-15.9	15,169,823	-76.2	44,410,331	192.8	40,533,853	-8.7
TOTAL U.S. GOVERNMENT OBLIGATIONS	92,285,902	74,898,360	-18.8	23,172,590	-69.1	54,845,428	136.7	44,757,853	-18.4
Agency/GSE Debt Instruments (not backed by mortgages)	1,117,893,774	1,091,921,424	-2.3	1,066,877,271	-2.3	957,460,554	-10.3	1,093,865,760	14.2
Agency/GSE Mortgage-Backed Securities	2,506,457,819	2,412,915,133	-3.7	2,148,746,753	-10.9	2,446,528,933	13.9	3,704,804,695	51.4
TOTAL FEDERAL AGENCY SECURITIES	3,624,351,593	3,504,836,557	-3.3	3,215,624,024	-8.3	3,403,989,487	5.9	4,798,670,455	41.0
Securities Issued by States and Political Subdivision in the U.S.	3,891,558	11,871,142	205.0	11,776,443	-0.8	25,565,444	117.1	45,409,954	77.6
Privately Issued Mortgage-Related Securities	5,625,543	3,887,574	-30.9	3,054,901	-21.4	2,732,527	-10.6	6,951,732	154.4
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)	9,666,529	8,339,095	-13.7	6,057,391	-27.4	4,403,740	-27.3	3,715,893	-15.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	15,292,072	12,226,669	-20.0	9,112,292	-25.5	7,136,267	-21.7	10,667,625	49.5
Mutual Funds	21,645,307	22,785,325	5.3	36,053,201	58.2	49,317,586	36.8	27,820,255	-43.6
Common Trusts	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	21,645,307	22,785,325	5.3	36,053,201	58.2	49,317,586	36.8	27,820,255	-43.6
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	1,086,827,778	952,932,953	-12.3	867,655,189	-8.9	863,631,779	-0.5	944,499,215	9.4
Commercial Mortgage Backed Securities	71,087,903	148,895,127	109.5	131,832,131	-11.5	198,678,015	50.7	623,320,024	213.7
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	8,132,683,725	8,545,729,589	5.1	7,807,459,979	-8.6	8,621,408,138	10.4	13,044,481,482	51.3
Investment Repurchase Agreements	5,000,000	0	-100.0	0	N/A	30,000,000	N/A	140,000,000	366.7
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	592,315,399	864,476,806	45.9	662,278,578	-23.4	816,459,460	23.3	1,366,562,826	67.4
Cash on Deposit in Other Financial Institutions	1,651,541,812	1,947,753,028	17.9	1,917,566,453	-1.5	487,179,808	-74.6	467,775,500	-4.0
CUSO INFORMATION									
Value of Investments in CUSO	100,706,506	112,513,228	11.7	118,767,832	5.6	127,621,028	7.5	147,106,986	15.3
CUSO loans	14,700,000	17,296,528	17.7	52,173,448	201.6	51,451,277	-1.4	55,713,697	8.3
Aggregate cash outlays in CUSO	20,952,413	24,138,234	15.2	58,620,611	142.9	55,587,376	-5.2	57,414,461	3.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	38,648,597	35,743,881	-7.5	63,991,877	79.0	49,814,397	-22.2	55,046,825	10.5
Outstanding Balance of Brokered CDs and Share Certificates Purchased	685,103,742	669,123,543	-2.3	608,258,072	-9.1	557,371,050	-8.4	590,329,270	5.9
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	36	37	2.8	37	0.0	41	10.8	44	7.3
Approved Mortgage Seller	26	27	3.8	28	3.7	31	10.7	32	3.2
Borrowing Repurchase Agreements	3	2	-33.3	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	13	14	7.7	15	7.1	11	-26.7	10	-9.1
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	20	19	-5.0	19	0.0	19	0.0	20	5.3
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)	75	78	4.0	80	2.6	81	1.3	80	-1.2
Charitable Donation Accounts	8,295,412	13,896,489	67.5	14,388,929	3.5	17,078,396	18.7	18,391,281	7.7
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	40,748,584	85,577,009	110.0	103,004,757	20.4	125,868,750	22.2	138,834,489	10.3
Other Investments	67,309,588	89,766,341	33.4	94,953,261	5.8	90,168,035	-5.0	95,551,275	6.0
Other Assets	281,378,058	296,956,746	5.5	325,345,903	9.6	348,911,955	7.2	383,794,610	10.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	389,436,230	472,300,096	21.3	523,303,921	10.8	564,948,740	8.0	618,180,374	9.4
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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Miscellaneous Information, Programs, Services										
Return to cover	For Charter : N/A									
03/08/2021	Count of CU : 176									
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-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	
MEMBERSHIP:										
Num Current Members	3,530,722	3,732,736	5.7	3,855,618	3.3	3,969,918	3.0	4,039,509	1.8	
Num Potential Members	95,947,874	114,394,435	19.2	145,491,221	27.2	191,125,062	31.4	195,924,379	2.5	
% Current Members to Potential Members	3.68	3.26	-11.3	2.65	-18.8	2.08	-21.6	2.06	-0.7	
* % Membership Growth	2.87	5.72	99.5	3.29	-42.5	2.96	-9.9	1.75	-40.9	
Total Num Savings Accts	5,946,971	6,360,279	6.9	6,590,301	3.6	6,806,742	3.3	6,932,644	1.8	
EMPLOYEES:										
Num Full-Time Employees	9,214	9,785	6.2	10,070	2.9	10,304	2.3	10,335	0.3	
Num Part-Time Employees	1,126	928	-17.6	843	-9.2	802	-4.9	687	-14.3	
BRANCHES:										
Num of CU Branches	691	713	3.2	709	-0.6	692	-2.4	702	1.4	
Num of CUs Reporting Shared Branches	35	36	2.9	38	5.6	38	0.0	38	0.0	
Plan to add new branches or expand existing facilities	31	33	6.5	33	0.0	35	6.1	32	-8.6	
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD	12,972,823,016	14,039,276,120	8.2	14,802,989,482	5.4	15,088,144,180	1.9	17,524,394,666	16.1	
**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	67	71	6.0	71	0.0	69	-2.8	70	1.4	
Credit Builder	51	54	5.9	53	-1.9	54	1.9	57	5.6	
Debt Cancellation/Suspension	39	42	7.7	43	2.4	46	7.0	46	0.0	
Direct Financing Leases	5	8	60.0	10	25.0	11	10.0	10	-9.1	
Indirect Commercial Loans	10	11	10.0	12	9.1	11	-8.3	11	0.0	
Indirect Consumer Loans	58	59	1.7	58	-1.7	57	-1.7	57	0.0	
Indirect Mortgage Loans	23	22	-4.3	23	4.5	24	4.3	24	0.0	
Interest Only or Payment Option 1st Mortgage Loans	18	22	22.2	23	4.5	24	4.3	23	-4.2	
Micro Business Loans	26	28	7.7	28	0.0	26	-7.1	28	7.7	
Micro Consumer Loans	42	44	4.8	43	-2.3	42	-2.3	42	0.0	
Overdraft Lines of Credit	81	81	0.0	79	-2.5	80	1.3	80	0.0	
Overdraft Protection	115	119	3.5	118	-0.8	119	0.8	120	0.8	
Participation Loans	41	55	34.1	58	5.5	59	1.7	63	6.8	
Pay Day Loans	16	17	6.3	16	-5.9	15	-6.3	15	0.0	
Real Estate Loans	125	128	2.4	127	-0.8	127	0.0	127	0.0	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0	
Risk Based Loans	148	154	4.1	155	0.6	154	-0.6	152	-1.3	
Share Secured Credit Cards	87	91	4.6	91	0.0	91	0.0	91	0.0	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program	147	150	2.0	149	-0.7	147	-1.3	147	0.0	
Commercial Share Accounts	86	89	3.5	87	-2.2	89	2.3	90	1.1	
Check Cashing	109	113	3.7	112	-0.9	112	0.0	112	0.0	
First Time Homebuyer Program	14	18	28.6	19	5.6	19	0.0	21	10.5	
Health Savings Accounts	18	20	11.1	20	0.0	20	0.0	21	5.0	
Individual Development Accounts	8	8	0.0	7	-12.5	6	-14.3	6	0.0	
In-School Branches	9	10	11.1	10	0.0	10	0.0	12	20.0	
Insurance/Investment Sales	75	80	6.7	79	-1.3	80	1.3	82	2.5	
International Remittances	55	55	0.0	55	0.0	56	1.8	57	1.8	
Low Cost Wire Transfers	139	140	0.7	137	-2.1	134	-2.2	134	0.0	
**Number of International Remittances Originated YTD	27,129	23,347	-13.9	22,563	-3.4	21,517	-4.6	20,535	-4.6	
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	18	18	0.0	20	11.1	24	20.0	26	8.3	
Adjusted Retained Earnings Obtained through Business Combinations	79,568,784	94,581,250	18.9	95,594,751	1.1	98,895,301	3.5	117,164,577	18.5	
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	56,781,923	62,080,622	9.3	86,894,866	40.0	99,932,097	15.0	100,492,110	0.6	
* 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								
03/08/2021	Count of CU : 176								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally								
Count of CU in Peer Group : N/A									
	Dec-2016	Dec-2017	% Chg	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	0	-100.0	0	N/A
Vendor Supplied In-House System	122	120	-1.6	116	-3.3	110	-5.2	104	-5.5
Vendor On-Line Service Bureau	58	62	6.9	63	1.6	66	4.8	68	3.0
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	1	-50.0	3	200.0
Electronic Financial Services									
Home Banking Via Internet Website	146	150	2.7	148	-1.3	148	0.0	149	0.7
Audio Response/Phone Based	124	127	2.4	124	-2.4	122	-1.6	121	-0.8
Automatic Teller Machine (ATM)	143	147	2.8	146	-0.7	144	-1.4	144	0.0
Kiosk	13	13	0.0	14	7.7	15	7.1	15	0.0
Mobile Banking	114	125	9.6	125	0.0	127	1.6	129	1.6
Other	9	9	0.0	9	0.0	9	0.0	11	22.2
Services Offered Electronically									
Member Application	83	88	6.0	91	3.4	93	2.2	94	1.1
New Loan	105	108	2.9	109	0.9	112	2.8	112	0.0
Account Balance Inquiry	151	155	2.6	154	-0.6	152	-1.3	152	0.0
Share Draft Orders	113	117	3.5	116	-0.9	115	-0.9	114	-0.9
New Share Account	58	61	5.2	61	0.0	64	4.9	66	3.1
Loan Payments	138	142	2.9	142	0.0	143	0.7	144	0.7
Account Aggregation	33	37	12.1	40	8.1	40	0.0	39	-2.5
Internet Access Services	45	45	0.0	45	0.0	48	6.7	50	4.2
e-Statements	138	144	4.3	142	-1.4	142	0.0	143	0.7
External Account Transfers	53	57	7.5	60	5.3	66	10.0	70	6.1
View Account History	146	150	2.7	148	-1.3	148	0.0	149	0.7
Merchandise Purchase	8	8	0.0	8	0.0	9	12.5	9	0.0
Merchant Processing Services	9	10	11.1	10	0.0	12	20.0	12	0.0
Remote Deposit Capture	75	88	17.3	96	9.1	99	3.1	103	4.0
Share Account Transfers	145	149	2.8	148	-0.7	148	0.0	149	0.7
Bill Payment	126	128	1.6	127	-0.8	126	-0.8	125	-0.8
Download Account History	134	137	2.2	136	-0.7	138	1.5	138	0.0
Electronic Cash	10	11	10.0	12	9.1	14	16.7	13	-7.1
Electronic Signature Authentication/Certification	63	69	9.5	75	8.7	80	6.7	88	10.0
Mobile Payments	44	48	9.1	53	10.4	63	18.9	68	7.9
Type of World Wide Website Address									
Informational	10	8	-20.0	8	0.0	7	-12.5	8	14.3
Interactive	8	7	-12.5	7	0.0	7	0.0	8	14.3
Transactional	137	142	3.6	140	-1.4	140	0.0	140	0.0
Number of Members That Use Transactional Website	1,705,738	1,900,392	11.4	1,994,278	4.9	2,141,426	7.4	2,298,397	7.3
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	182	185	1.6	182	-1.6	177	-2.7	175	-1.1
									19.IS&T

[Return to cover](#)
 03/08/2021
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 176
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally
 Count of CU in Peer Group : N/A



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

[Return to cover](#)
 03/08/2021
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 176
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * State = 'TX' * Types Included: All Federally
 Count of CU in Peer Group : N/A

