Cycle Date: Run Date: December-2021

Interval:

02/28/2022 Annual

Validated

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(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters:

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

Count of CU:

175

Asset Range:

N/A

Peer Group Number :

N/A

Count of CU in Peer Group :

NIA

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 Ir							
Return to cover		For Charter							
02/28/2022		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * MAII	LING_STATE = 'TX' * 1	Types Inc	luded: All Federally In	nsured
	Count	of CU in Peer Group	N/A						
	D 0017								
ASSETS:	Dec-2017 Amount	Dec-2018 Amount	% Chg	Dec-2019 Amount	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
Cash & Equivalents	3,286,542,088		-9.1		23.8	Amount 6.756.066.000	02.0	Amount 7,005,607,066	2
TOTAL INVESTMENTS	5,646,764,267			3,696,884,939		6,756,966,092		7,005,627,266	
Loans Held for Sale		5,216,425,525		5,311,769,082				8,865,530,204	
Loans neid for Sale	25,294,514	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3	55,363,891	-20.
Real Estate Loans	9,372,759,484	9,957,174,054	6.2	10,945,659,678	9.9	11,952,429,267	9.2	13,494,699,901	12.
Unsecured Loans	2,913,973,518	2,965,262,643	1.8	3,037,819,908	2.4	2,935,730,700	-	3,033,453,862	-
Other Loans	17,401,589,349	18,680,469,462	- Contractor	18,898,926,376	the state of the s	The second secon	-	20,886,331,961	-
TOTAL LOANS	29,688,322,351	31,602,906,159		32,882,405,962	4.0			37,414,485,724	
(Allowance for Loan & Lease Losses or Allowance for		0.1,002,000,100	0.1	02,002,100,002	1.0	01,072,100,101	0.1	07,774,400,724	0.
Credit Losses on Loans & Leases)	(246,132,672)	(250,593,390)	1.8	(249,025,552)	-0.6	(311,095,173)	24.9	(269, 160, 372)	-13.
Land And Building	874,474,724	972,721,190		1,020,977,457	5.0	1,078,137,014	-	1,142,683,498	
Other Fixed Assets	173,658,210	192,969,281	-	211,808,714	9.8	234,665,485		239,218,052	_
NCUSIF Deposit	315,309,027	328,511,209	-	341,831,322	4.1	385,257,364		432,064,734	-
All Other Assets	768,967,983	835,698,967	+	923,704,751	10.5	The Control of the Co		1,265,658,738	-
TOTAL ASSETS	40,533,200,492	41,911,312,997		44,209,451,252	5.5	50,699,786,774		56,151,471,735	-
LIABILITIES & CAPITAL:	10,000,200,102	41,011,012,007	0.4	44,200,401,202	0.0	50,035,760,774	14.7	30,131,471,733	10.
Dividends Payable	9,737,727	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1	4,581,509	-27.
Notes & Interest Payable	1,045,200,737	1,337,290,150	-	952,032,270	-28.8	840,380,786	-	834,779,261	+
Accounts Payable & Other Liabilities ³	565.381.556	523,166,204	-	578,225,499	10.5				+
Uninsured Secondary Capital and	303,361,336	323, 100,204	-1.5	570,225,499	10.5	576,325,533	-0.3	672,879,230	16.
Subordinated Debt Included in Net Worth ^{/4}	200.000		400.0						
	300,000	7 004 000 000		0	N/A	0	1.000	15,000,000	
Share Drafts	7,181,931,310	7,331,628,689	-	7,695,032,688	5.0	9,938,459,652	-	11,537,510,045	
Regular shares	13,252,887,441	13,305,425,739	-	13,592,778,300	2.2	16,779,170,341	-	19,268,464,963	-
All Other Shares & Deposits	14,441,488,674	15,033,192,345		16,604,487,468		17,416,579,189		18,130,119,448	+
TOTAL HARBITIES (5	34,876,307,425	35,670,246,773		37,892,298,456		44,134,209,182	_	48,936,094,456	
TOTAL LIABILITIES /5	1,620,620,020	1,869,910,882		39,432,258,994		45,557,209,330		50,463,334,456	
Regular Reserve	457,310,228	464,372,541		466,784,165	0.5	466,315,532		463,407,109	
Other Reserves	165,741,868	147,528,936		193,619,544	31.2	248,288,077		241,178,623	
Undivided Earnings	3,413,220,951	3,759,253,865		4,116,788,549				4,983,551,547	
TOTAL EQUITY	4,036,273,047	4,371,155,342		4,777,192,258	9.3			5,688,137,279	
TOTAL LIABILITIES, SHARES, & EQUITY	40,533,200,492	41,911,312,997	3.4	44,209,451,252	5.5	50,699,786,774	14.7	56,151,471,735	10.
NCOME & EXPENSE									
Loan Income*	1,345,983,013	1,477,771,660	9.8	1,621,483,419	9.7	1,674,284,012	3.3	1,686,013,329	0.
Investment Income*	126,904,159	158,523,987	24.9	192,185,282	21.2	124,431,372	-35.3	98,239,196	-21.
Other Income*	662,755,099	738,246,588	11.4	767,777,795	4.0	772,562,380	0.6	878,670,799	13.
Total Employee Compensation & Benefits*	715,073,652	753,199,434		801,468,357	6.4	836,453,458	4.4	893,239,742	6.
NCUSIF Premiums Expense *	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	0	-100.
Total Other Operating Expenses*	733,203,623	800,047,512	9.1	857,941,572	7.2	865,116,138	0.8	935,160,243	8.
Non-interest Income & (Expense)*	28,471,201	4,466,725	-84.3	16,788,281	275.9	36,057,533	114.8	59,856,936	66.
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	246,191,245	213,515,457	-13.3	221,813,134	3.9	255,716,976	15.3	86,064,425	-66.
Cost of Funds*	196,301,291	250,488,904		338,753,878	35.2	317,424,169		231,961,227	-
NET INCOME (LOSS) EXCLUDING STABILIZATION	100,001,201	200,100,001	27.0	000,700,070	00.2	017,424,103	-0.5	231,301,227	-20.
EXPENSE & NCUSIF PREMIUM "	273,343,661	361,757,653	32.3	N/A		N/A		N/A	
Net Income (Loss)*	273,356,640	362,290,135	32.5	378,274,961	4.4	332,618,803	-12.1	576,354,623	73.
TOTAL CU's	186	183	-1.6	179	-2.2			175	
Income/Expense items are year-to-date while the related %change	ratios are annualized.								
Means the number is too large to display in the cell									
Prior to September 2010, this account was named Net Income (Los	ss) Before NCUSIF Stabiliza	ition Expense. From Dec	cember 201	0 forward, NCUSIF Stabil	zation Inco	ome, if any, is excluded			
Prior to September 2010, this account was named NCUSIF Stabiliz									
and NCUSIF Premiums.									
and NCUSIF Premiums. March 2014 and forward includes "Non-Trading Derivative Liabilitie December 2011 and forward includes "Subordinated Debt Included									

		Key F	Ratios ⁷						
Return to cover		For Charter :	N/A						
02/28/2022		Count of CU:	175						
Credit Union: N/A	No Of Credit Unio	on In Peer Group :	N/A						
Peer Group Number: Custom		Asset Range :							
					Dec-2020			Dec-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Dec-2021	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS						7 515511			
Net Worth / Total Assets ⁵	10.30	10.82	11.10	10.36	N/A	N/A	10.43	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	10000	N/A	20.000000	N/A	N/A	0.0000000	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	10.85	11.36		10.91	N/A	N/A	10.86		N/A
RBNW Requirement ⁶	958.84	942.20	8,120/0/20	879.17	N/A	N/A	932.30		N/A
GAAP Equity / Total Assets	9.96	10.43		10.14		N/A	10.13		N/A
Loss Coverage	17.25	16.36		13.33		N/A	10.75		N/A
	17.20	10.00	10,41	10.00	IWA	14//3	10.73	14/7	1477
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.89	0.75	0.71	0.75	N/A	N/A	0.52	N/A	N/A
Delinquent Loans / Net Worth	6.29	5.22		4.91	N/A	N/A	3.29	15,007,0	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.75	0.68		0.57	N/A	N/A	0.36	1.00.00.00	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.69	1.45	1	1.34	17,000,000	N/A	0.90		N/A
Other Non-Performing Assets / Total Assets	0.07	0.07		0.07	N/A	N/A	0.06		N/A
Culti Hell I Cheming / Locale / Total / Locale	0.07	0.07	0.01	0.07	14//	IN/A	0.00	1975	14//
MANAGEMENT RATIOS									
Net Worth Growth ¹	10.62	8.64	8.22	7.02	N/A	N/A	11.45	N/A	N//
Share Growth ¹	9.59	2.28		16.47					
Loan Growth ¹	11.95	6.45			N/A	N/A	10.88	-	N//
Asset Growth ¹				5.14		N/A	8.22		N//
Investment Growth ¹	10.21	3.40		14.68		N/A	10.75		N//
Membership Growth ¹	5.17	-8.57	1.17-1	51.12		N/A	17.50	The second secon	N//
Membership Growth	5.72	3.29	2.70	1.86	N/A	N/A	3.15	N/A	N//
EARNINGS RATIOS		2.22			(Charles)				
Net Income / Average Assets (ROAA) ¹	0.71	0.88		0.70		N/A	1.08		N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.87		0.65		N/A	0.99		N//
Operating Expenses / Average Assets ¹	3.75	3.77		3.59		N/A	3.42		N//
PLLL or Credit Loss Expense / Average Assets ¹	0.64	0.52	0.52	0.54	N/A	N/A	0.16	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS									
Est. NEV Tool Post Shock Ratio⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A N/A	,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A N/A	,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	73.24	75.40	74.38	68.19	N/A	N/A	66.63	N/A	N//
Cash + Short-Term Investments / Assets ³	12.18	10.90	11.60	16.87	N/A	N/A	15.63	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 m	nonths								
3 This ratio relies on maturity distribution of investments reported p	er 5300 instructions. Thus,	the maturity distribution	on could be based on th	e repricing interval and	d not the actual m	aturity of the investn	nent.		
⁴ Applicable for credit unions under \$100 million.									
⁵ For periods after March 2020, Assets in the denominator exclude	es Small Business Administr	ration Paycheck Prote	ction Program loans nle	edged as collateral to t	he Federal Rese	ve Bank Pavcheck I	Protection Program	n Lending Facilit	,
⁶ Applies only if total assets are greater than \$50 million and the R							Totalian Togran	Trechaing racing	•
⁷ The FPR was recently reorganized resulting in some ratios being					3 3300011 702.103	7.			
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	relevated but not defeted.	The fallo you are look	ing for may be on the fil	Storical Italios lab.					
							2. Key Ratios		

Return to cover		For Charter :	ental Ratios		
02/28/2022		Count of CU:			
CU Name: N/A		Asset Range :			
Peer Group: N/A	-		Region: Nation	* Boor Group	. All *
	Count of CU in			reel Gloup	. All
			1		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Dec-202
OTHER DELINQUENCY RATIOS 1					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.26	1.59	1.51	1.08	0.9
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.0
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	0.62	0.81	0.59	0.33	0.1
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55	0.52	0.46	0.3
Jsed Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.76	0.75	0.66	0.54	0.4
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.70	0.75	0.60	0.50	0.3
_eases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.40	0.40	0.26	0.17	0.1
All Other Loans >= 60 Days / Total All Other Loans	1.05	1.16	0.96	0.83	0.6
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not	1.00	1.10	0.50	0.00	0.0
Secured by RE	17.74	28.62	33.24	23.06	22.8
ndirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	0.59	0.50	0.3
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.73	0.59	0.42	0.79	0.6
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans 2	1.05	2.91	1.71	2.39	1.2
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans 2	0.62	1.67	1.31	1.72	0.8
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not					
Secured by RE ²	13.41	38.35	38.90	59.74	9.9
oans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.0
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	93.60	105.81	107.00	120.58	139.6
REAL ESTATE LOAN DELINQUENCY 1					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg	Chigas	999	10000000	0.000	New York
ixed and Hybrid/Balloon > 5 years	1.23	0.73	0.65	1.03	0.6
ist Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st	4.00	0.00	4.70	0.00	
Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.83	0.63	1.78	2.39	1.2
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.29	0.49	0.50	0.43	0.3
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.15	0.43	0.31	0.43	0.0
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.10	0.10	0.01	0.21	0.0
Only and Pmt Opt First & Other RE Loans	0.06	0.12	0.17	0.10	0.1
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.97	11.21	15.19	19.94	9.2
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns					
also Reported as Commercial Loans	10.23	10.64	0.00	15.74	0.8
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.20	2.06	2.09	2.07	1.5
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.16	0.68	0.74	1.08	0.6
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	8.69	7.99	5.9
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.75	2.69	2.91	2.59	1.9
Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.20	0.84	1.62	0.49	0.1
Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.66	0.66	0.59	0.3
Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.01	0.02	0.02	0.03	0.0
Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.02	0.03	0.0
Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.02	0.07	0.04	0.01	0.0
Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	10120	272		500000	
Only and Payment Option First & Other RE Loans	-0.02	0.03	0.05	0.00	0.0
Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.59	0.65	0.38	0.22	0.1
Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.84	0.67	0.70	0.67	0.3
Net Charge Offs - Participation Loans / Avg Participation Loans	0.24	0.31	0.46	0.15	0.1
Net Charge Offs - Commercial Loans / Avg Commercial Loans 2	0.07	0.04	0.35	0.25	0.1
SPECIALIZED LENDING RATIOS					
ndirect Loans Outstanding / Total Loans	31.63	31.89	30.72	30.84	30.7
Participation Loans Outstanding / Total Loans	2.03	2.40	2.78	2.78	2.8
Participation Loans Purchased YTD / Total Loans Granted YTD	2.20	2.13	1.86	1.60	1.9
Participation Loans Sold YTD / Total Assets	0.27	0.67	0.92	0.52	1.1
Total Commercial Loans / Total Assets 2	2.69	2.81	3.27	3.26	3.4
oans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.00	0.00	1.00	0.45	
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	0.89	0.83	1.62	0.45	1.2
Student Loans	37.98	45.64	36.43	35.26	30.9
REAL ESTATE LENDING RATIOS	51.00	10.04	55.40	00.20	55.5
Total Fixed Rate Real Estate / Total Assets	20.46	21.01	21.77	20.94	21.4
Total Fixed Rate Real Estate / Total Loans	27.93	27.87	29.27	30.70	32.2
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	17.34	16.86	22.35	31.26	29.2
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	22.42	22.43	22.65	32.38	20.6
nterest Only & Payment Option First & Other RE / Total Assets	0.42	0.54	0.82	0.87	0.9
nterest Only & Payment Option First & Other RE / Net Worth	4.11	5.02	7.41	8.40	8.8
MISCELLANEOUS RATIOS		0.04		55	0.0
Mortgage Servicing Rights / Net Worth	0.21	0.26	0.31	0.39	0.5
Journal Commitments / Cash & ST Investments	73.27	85.65	84.06	53.11	55.7
Complex Assets / Total Assets	10.95	10.08	10.84	11.92	12.2
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.50	31.35	31.59	30.64	29.7
Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)				20.01	
*Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
Means the number is too large to display in the cell					
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requir	ements for trouble	ed debt restructive	ed (TDR) Inans		

			al Ratios ^{/6}						
Return to cover		For Charter :	- Chicken Color						
02/28/2022		Count of CU:	175						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Grou	p: All * MAILIN	IG_STATE = 'T	X' * Types Inc	cluded: All Fe	derally
C	ount of CU in	Peer Group :	N/A		Dec-2020			Dec-2021	
CAPITAL ADEQUACY	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Dec-2021	PEER Avg	Percentile*
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	. 0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided	1473	13/73	14//	14//3	1973	1973	14//3	14//3	1807
earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A	11.10	10.36	N/A	N/A	10.43	N/A	N/A
Solvency Evaluation (Estimated)	111.57	112.25	112.61	111.65	N/A	N/A	111.65	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.89	5.52	5.07	5.92	N/A	N/A	4.59	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.75	0.68	0.69	0.57	N/A	N/A	0.36	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.21	98.75	100.63	101.31	N/A	N/A	99.17	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.31	-2.32	0.12	1.47	N/A	N/A	-0.87	N/A	N/A
Delinquent Loans / Assets 3	0.65	0.57	0.53	0.51	N/A	N/A	0.34	N/A	N/A
EARNINGS *Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	0.71	0.88	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.52	5.76	00000000	5.42	N/A	N/A	4.98	N/A	N/A
* Yield on Average Loans 4	4.79	4.82		4.95	N/A	N/A	4.68	N/A	N/A
* Yield on Average Investments	1.52	1.94		1.15	N/A	N/A	0.69	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.79		1.63	N/A	N/A	1.64	N/A	N/A
* Cost of Funds / Avg. Assets	0.51	0.61	-	0.67	N/A	N/A	0.43	N/A	N/A
* Net Margin / Avg. Assets	5.02	5.15		4.75	N/A	N/A	4.55		N/A
* Net Interest Margin/Avg. Assets	3.30	3.36		3.12	N/A	N/A N/A	2.91	N/A N/A	N/A
Operating Exp./Gross Income	67.81	65.39		66.18					
					N/A	N/A	68.66	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.81	3.06		2.86	N/A	N/A	2.69	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.72	2.75	2.84	2.78	N/A	N/A	2.66	N/A	N/A
ASSET / LIABILITY MANAGEMENT	00.00	00.40	00.50	00.00					
Net Long-Term Assets / Total Assets	28.20	28.18		28.89	N/A	N/A	32.23	N/A	N/A
Reg. Shares / Total Shares & Borrowings	36.89	35.95		37.31	N/A	N/A	38.70	N/A	N/A
Total Loans / Total Shares	85.12	88.60		78.33	N/A	N/A	76.46	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.92	93.86		94.51	N/A	N/A	94.46	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	56.89	55.76		59.41	N/A	N/A	61.88	N/A	N/A
Borrowings / Total Shares & Net Worth PRODUCTIVITY	2.68	3.33	2.22	1.70	N/A	N/A	1.55	N/A	N/A
Members / Potential Members	3.26	2.65	2.07	2.00	N/A	N/A	1.79	N/A	N/A
Borrowers / Members	55.90	56.07	54.93	53.63	N/A	N/A	51.87	N/A	N/A
Members / Full-Time Empl.	364.20	367.50		377.72	N/A	N/A	376.25	N/A	N/A
Avg. Shares Per Member	\$9,343	\$9,251	\$9,569	\$10,942	N/A	N/A	\$11,762	N/A	N/A
Avg. Loan Balance	\$14,228	\$14,619		\$15,982	N/A	N/A	\$17,335	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$69,770	\$71,791	\$74,869	\$78,331	N/A	N/A	\$80,778	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December			41.1,000	4,0,00.		1471	400,170	1,00	147
**Percentile Rankings and Peer Average Ratios are produced once a quarter a	fter the data col	lection is comple							
**Percentile Rankings and Peer Average Ratios are produced once a quarter a Subsequent corrections to data after this date are not reflected in the Percent Percentile Rankings show where the credit union stands in relation to its peers peer group are arranged in order from highest (100) to lowest (0) value. The pe the entire range of ratios. A high or low ranking does not imply good or bad pe conclusions as to the importance of the percentile rank to the credit union's final	ile Rank or the I in key areas of recentile ranking rformance. How	Peer Average Raperformance. To assigned to the vever, when review	atios until the next o arrive at the per credit union is a r	centile ranking, a	elative standing	of that ratio in			
 For periods before 2004, the Fixed Assets & Foreclosed and Repossessed as Prior to September 2010, this ratio was named Return on Assets Prior to NCI 									
From December 2010 forward, NCUSIF Premium Expense is also excluded for	rom ROA.				and (TDP) In a				
The NCUA Board approved a regulatory/policy change in May 2012 revising this policy change may result in a decline in delinquent loans reported as of Jacob Prior to September 2019, this ratio did not include Loans Held for Sale in the	une 2012.								

		Ass							-
Return to cover		For Charter :							
02/28/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All . WAILI	NG_STATE = 'TX' *	Types Inc	luded: All Federally I	Insure
	Count o	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% CI
ASSETS									
CASH:									
Cash On Hand	375,729,113	378,768,412	0.8	396,117,390	4.6	621,080,696	56.8	578,157,130	-6
Cash On Deposit	2,812,229,834	2,579,845,031	-8.3	3,253,767,633	26.1	5,879,060,700	80.7	6,157,441,379	9 4
Cash Equivalents	98,583,141	28,164,799		46,999,916	66.9	256,824,696	446.4	270,028,757	_
TOTAL CASH & EQUIVALENTS	3,286,542,088	2,986,778,242		3,696,884,939	23.8	6,756,966,092	82.8	7,005,627,266	
	0,200,012,000	2,000,110,212	0.1	0,000,004,000	20.0	0,700,000,002	02.0	7,000,027,200	-
NVESTMENTS:									+
Trading Securities	32,748,616	32,252,047	-1.5	35,145,391	9.0	N/A		N/A	
Available for Sale Securities	2,471,292,389	2,307,793,234		2,207,097,597	-4.4	The second secon			
	2,471,292,309	2,307,793,234	-0.0	2,207,097,597	-4.4	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted			100				20000000		
- National Control of the Control of	1,492,912,517	1,353,052,943	-9.4	1,417,340,366	4.8	0		0	
Equity Securities	N/A	N/A		99,404,609		89,607,033	-9.9	107,881,826	3 2
Trading Debt Securities	N/A	N/A		26,289,333		69,321,654	163.7	82,605,090	1
Available-for-Sale Debt Securities	N/A	N/A		153,712,495		3,430,811,148	2,132.0	4,758,647,718	3 3
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		211,000		1,874,702,518		2,586,559,384	
Deposits in Commercial Banks, S&Ls, Savings Banks	1,175,490,530	1,024,175,413		935,281,901	-8.7	983,735,126	5.2	894,848,902	
Loans to, Deposits in, and Investments in Natural		.,,,		- 50,201,301	9.1	- 30,100,120	0.2	201,010,002	1
Person Credit Unions ²	221,824,924	243,273,642	9.7	244,756,307	0.6	206,772,079	-15.5	190,787,229	-
Total MCSD/Nonperpetual Contributed Capital and		240,210,042	0.7	244,730,307	0.0	200,112,019	-10.0	190,101,229	-
PIC/Perpetual Contributed Capital	23,989,366	24,705,759	2.0	24 742 244	0.0	25 404 244	1.0	05 000 500	
				24,712,214	0.0	25,191,244	1.9	25,263,560	
All Other Investments in Corporate Cus	16,834,313	20,786,661	23.5	16,108,312	-22.5	49,325,234	206.2	53,021,242	-
All Other Investments ²	211,671,612	210,385,826	-	151,709,557	-27.9	150,145,813		165,915,253	
TOTAL INVESTMENTS	5,646,764,267	5,216,425,525	-7.6	5,311,769,082	1.8	6,879,611,849	29.5	8,865,530,204	1 28
LOANS HELD FOR SALE	25,294,514	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3	55,363,891	1 -2
LOANS AND LEASES:									
Unsecured Credit Card Loans	1,179,842,464	1,215,215,932	3.0	1,222,420,395	0.6	1,121,731,497	-8.2	1,136,287,086	3
All Other Unsecured Loans/Lines of Credit	1,724,089,599	1,738,168,997	0.8	1,802,964,762	3.7	1,800,705,512		1,881,633,380	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	-	0	
Non-Federally Guaranteed Student Loans	10,041,455	11,877,714		12,434,751	4.7	13.293.691	6.9	15,533,396	
New Vehicle Loans	6,788,742,341	7,315,007,820		7,206,505,655	-1.5	The state of the s			
Used Vehicle Loans	8,548,987,367	9,134,428,959				7,198,312,452	-0.1	7,164,840,869	
				9,427,919,600	3.2	10,026,572,666		11,126,881,816	
Leases Receivable	574,623,557	600,213,031		664,150,840	10.7	766,612,687	15.4	877,643,143	+
All Other Secured Non-Real Estate Loans/Lines of Credit 3	1,399,825,692	1,529,039,113	9.2	1,489,216,783	-2.6	1,572,817,072	5.6	1,592,302,897	7
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family									
Residential Properties 3	6,920,159,042	7,571,331,735	9.4	8,225,736,957	8.6	9,056,045,770	10.1	10,319,350,941	1 1
Total Loans/Lines of Credit Secured by Junior Lien 1-4									
Family Residential Properties 3	1,071,609,284	1,281,262,932	19.6	1,353,364,778	5.6	1,322,880,533	-2.3	1,325,223,211	1
All Other Real Estate Loans/Lines of Credit 3	379,858,987	26,705,029		32,673,377	22.3	39,947,762	22.3	39,853,884	-
Commercial Loans/Lines of Credit Real Estate Secured 3			-		-	The second secon	1		_
	1,001,132,171	1,077,874,358		1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	
Commercial Loans/Lines of Credit Not Real Estate Secured 3	89,410,392	101,780,539		111,133,498	9.2	119,985,287	8.0	124,663,236	3 :
TOTAL LOANS & LEASES	29,688,322,351	31,602,906,159	6.4	32,882,405,962	4.0	34,572,460,131	5.1	37,414,485,724	1 1
ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE		X2000 C 100 C 100	2000		200		2000		
FOR CREDIT LOSSES ON LOAN & LEASES)	(246,132,672)	(250,593,390)		(249,025,552)	-0.6	(311,095,173)	24.9	(269,160,372)	
Foreclosed Real Estate	8,107,277	10,739,953		10,358,605	-3.6	18,498,352	78.6	20,742,931	1 1
Repossesed Autos	16,946,898	17,067,334	0.7	18,024,402	5.6	14,581,037	-19.1	11,870,242	2 -18
Foreclosed and Repossessed Other Assets	1,739,892	1,514,210	-13.0	1,066,682	-29.6	1,270,859	19.1	996,035	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	26,794,067	29.321.497	9.4	29,449,689	0.4	34,350,248	16.6	33,609,208	-
and and Building	874,474,724	972,721,190		1,020,977,457	5.0	1,078,137,014		1,142,683,498	
Other Fixed Assets	173,658,210	192,969,281	11.1	211,808,714	9.8	234,665,485	-		-
NCUA Share Insurance Capitalization Deposit	315,309,027					385,257,364		239,218,052	
		328,511,209	4.2	341,831,322	4.1	The state of the s	12.7	432,064,734	
Identifiable Intangible Assets	13,249,303	13,830,597	4.4	11,075,775	-19.9	2,867,706	-74.1	1,465,981	
Goodwill	3,353,681	3,160,937	-5.7	4,744,030	50.1	4,711,876	-0.7	4,048,747	
TOTAL INTANGIBLE ASSETS	16,602,984	16,991,534	2.3	15,819,805	-6.9	7,579,582	-52.1	5,514,728	
Accrued Interest on Loans	88,067,608	92,198,780		103,537,666	12.3	109,627,294		107,764,882	2 -
Accrued Interest on Investments	13,573,929	14,711,275	8.4	15,402,765	4.7	14,661,682	-4.8	15,456,044	1 :
Non-Trading Derivative Assets	0	43,039		0	-100.0	0		148,535	
All Other Assets	623,929,395	682,432,842		759,494,826	11.3	867,543,400		1,103,165,341	
TOTAL OTHER ASSETS	725,570,932	789,385,936		878,435,257	11.3	991,832,376		1,226,534,802	
		. 50,000,500	0.0			231,002,010	12.3	.,,,	1
TOTAL ASSETS	40,533,200,492	41,911,312,997	3.4	44,209,451,252	5.5	50,699,786,774	14.7	56,151,471,735	5 1
OTAL CU's	186	183		179	-2.2	176		175	
	100	103	-1.0	179	-4.2	176	-1./	1/5	4
									1
Means the number is too large to display in the cell OTHER RE OWNED PRIOR TO 2004									_

		Liabilities, Shares &							
Return to cover		For Charter :	N/A						
02/28/2022	The state of the s	Count of CU:	175						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	ation * Peer Group:	All * MAIL	ING_STATE = 'TX'	Types li	cluded: All Federally	Insured
	Count of	CU in Peer Group :							
	Dec 2047	Dec 2040	0/ Ch-	D 2040	0/ 01-	D 0000	~ ~		
LIABILITIES, SHARES AND EQUITY	Dec-2017	Dec-2018	% Cng	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	IV/A	IN/A		IN/A		IVA		N/A	
Draws Against Lines of Credit	1,045,200,737	1,337,290,150	27.9	952,032,270	-28.8	840,380,786	-11.7	834.779.261	-0.7
Borrowing Repurchase Transactions	1,045,200,757	1,557,250,150		932,032,270		040,360,760	-	034,779,201	-0.7 N/A
Subordinated Debt	0	0		0		0		0	
Uninsured Secondary Capital and	U	U	IN/A	U	IN/A	U	N/A	U	N/A
Subordinated Debt Included in Net Worth ³	200,000	0	400.0					45 000 000	
	300,000	0	1,515,151	0	1,000,000	0	N/A	15,000,000	N/A
Non-Trading Derivative Liabilities	0	0		1,398	N/A	0		0	N/A
Accrued Dividends and Interest Payable	9,737,727	9,454,528	-2.9	9,702,769	2.6	6,293,829		4,581,509	-27.2
Accounts Payable & Other Liabilities	565,381,556	523,166,204	-7.5	578,224,101	10.5	576,325,533	-0.3	672,879,230	16.8
Allowance for Credit Losses on Off-Balance Sheet Credit	100000						1,000,000		
Exposure	N/A	N/A		0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	7,181,931,310	7,331,628,689	2.1	7,695,032,688	5.0	9,938,459,652	29.2	11,537,510,045	16.1
Regular Shares	13,252,887,441	13,305,425,739		13,592,778,300	2.2		23.4		
Money Market Shares	5,386,666,298		-2.2			16,779,170,341	-	19,268,464,963	14.8
		5,270,815,339		5,244,583,907	-0.5	5,909,355,397	12.7	7,058,956,914	19.5
Share Certificates	6,430,272,548	7,221,180,774		8,463,577,951	17.2	8,453,059,787	-0.1	8,140,700,683	-3.7
IRA/KEOGH Accounts	2,134,867,627	2,090,193,840		2,148,537,471	2.8	2,200,191,696	2.4	2,179,718,239	-0.9
All Other Shares ¹	152,467,523	156,438,779		297,227,603	90.0	386,174,461	29.9	436,885,944	13.1
Non-Member Deposits	337,214,678	294,563,613	-12.6	450,560,536	53.0	467,797,848	3.8	313,857,668	-32.9
TOTAL SHARES AND DEPOSITS	34,876,307,425	35,670,246,773	2.3	37,892,298,456	6.2	44,134,209,182	16.5	48,936,094,456	10.9
TOTAL LIABILITIES 4	1,620,620,020	1,869,910,882	15.4	39,432,258,994	2,008.8	45,557,209,330	15.5	50,463,334,456	10.8
EQUITY:									
Undivided Earnings	3,413,220,951	3,759,253,865	10.1	4,116,788,549	9.5	4,427,973,835	7.6	4.983.551.547	12.5
Regular Reserves	457,310,228	464,372,541	1.5	466,784,165	0.5	466,315,532	-0.1	463,407,109	-0.6
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	212,170,513	219,240,510		229,166,325	4.5	245,984,532	7.3	265,647,446	8.0
Equity Acquired in Merger	95,482,133	96,878,862	1.5	100,369,523	3.6		-		
						117,244,915	16.8	131,940,234	12.5
Miscellaneous Equity	146,803	145,123	-1.1	146,576	1.0	152,386	4.0	152,386	0.0
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI	-32,794,054	-54,726,257	-66.9	N/A		N/A		N/A	
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	NIZA	0	NVA
Accumulated Unrealized G/L on Cash Flow Hedges	0	0				0	N/A		N/A
Accumulated Unrealized G/L on Cash Flow Hedges Accumulated Unrealized Gains (Losses) on Available for Sale	U	U	N/A	0	N/A	0	N/A	0	N/A
Debt Securities 5						25.602.422.002.400000	P41793552227000	13155 TAYANON C 147549	
	N/A	N/A		2,803,587		49,542,267		-41,784,577	-184.3
Other Comprehensive Income	-109,263,527	-114,009,302	-4.3	-138,866,467	-21.8	-164,636,023	-18.6	-114,776,866	30.3
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	4,036,273,047	4,371,155,342	8.3	4,777,192,258	9.3	5,142,577,444	7.6	5,688,137,279	10.6
TOTAL SHARES & EQUITY	38,912,580,472	40,041,402,115	2.9	42,669,490,714	6.6	49,276,786,626	15.5	54,624,231,735	10.9
TOTAL LIABILITIES, SHARES, & EQUITY	40.533,200.492	41,911,312,997	3.4	44,209,451,252	5.5	E0 600 786 774	147		10.0
TOTAL EMOIETIES, STANES, & EQUIT	40,033,200,492	41,311,312,397	3.4	44,209,451,252	5.5	50,699,786,774	14.7	56,151,471,735	10.8
NCUA INSURED SAVINGS ²									
Uninsured Shares	1,943,765,340	2,118,457,557	9.0	2,467,878,372	16.5	3,022,483,989	22.5	3,552,670,503	17.5
Uninsured Non-Member Deposits	8,522,731	3,342,980	-60.8	55,825,759		78,065,679	39.8	31,654,909	-59.5
Total Uninsured Shares & Deposits	1,952,288,071	2,121,800,537	8.7	2,523,704,131	18.9	3,100,549,668	22.9	3,584,325,412	15.6
Insured Shares & Deposits	32,148,365,105	32,764,533,351	1.9	34,549,174,802	5.4	40,055,209,823	15.9	44,217,070,054	10.4
TOTAL NET WORTH	4,177,582,942	4,538,461,667	8.6	4,911,634,340	8.2	5,256,282,479	7.0	5,858,309,999	11.5
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1 PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KE	OGHs, AND NONMEMBER	SHARES FOR SHORT	FORM FILER	RS					
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net W									
Prior to March 2019, Total Liabilities did not include Total Shares and Depos	sits.			1					

		Income Statem	ent						
Return to cover		For Charter:	N/A						
02/28/2022		Count of CU:							
CU Name: N/A	ļ.,,,	Asset Range :							<u> </u>
Peer Group: N/A				Nation * Peer Group:	AII * MAILI	NG_STATE = 'TX' * Ty	pes Inclu	ided: All Federally Ins	ured
	Count	of CU in Peer Group :	N/A						
	Dec 2047	D 0040	8/ Ch-	D 0040	04 Ob-	D 0000	01 Oh-	D 0004	0/ 01
* INCOME AND EXPENSE	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% CI
* INCOME AND EXPENSE INTEREST INCOME:									₩
Interest on Loans	4 240 222 024	4 470 040 740		4 600 004 074		4 074 004 404	0.0	4 000 570 050	
Less Interest Refund	1,346,333,034	1,478,249,746		1,622,091,074	9.7 27.1	1,674,921,104 (637.092)		1,686,570,359	+
Income from Investments	124,442,023	(478,086) 159,376,046		(607,655) 183,803,470	15.3	117,134,363		(557,030) 98,239,196	
Income from Trading	2,462,136	-852,059		165,605,470 N/A	10.0	117,134,303 N/A		90,239,190 N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and	2,402,100	-002,000	-104.0	100		IVA	-	INA	
Trading Debt Securities	N/A	N/A		8,381,812		7,297,009	-12.9	N/A	
TOTAL INTEREST INCOME	1,472,887,172	1,636,295,647		1,813,668,701	10.8	1,798,715,384		1,784,252,525	
INTEREST EXPENSE:	1,	.,,		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		4,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		1,101,100,100	
Dividends	95,807,196	117,795,792	23.0	160,865,137	36.6	151,398,829	-5.9	114,991,499	-24
Interest on Deposits	78,712,134	100,142,141		144,861,020	44.7	145,587,085		102,405,498	
Interest on Borrowed Money	21,781,961	32,550,971		33,027,721	1.5	20,438,255		14,564,230	
TOTAL INTEREST EXPENSE	196,301,291	250,488,904		338,753,878	35.2	317,424,169		231,961,227	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT						,,.,			
LOSS EXPENSE	246,191,245	213,515,457	-13.3	221,813,134	3.9	255,716,976	15.3	86,064,425	-66
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS									T
EXPENSE	1,030,394,636	1,172,291,286	13.8	1,253,101,689	6.9	1,225,574,239	-2.2	1,466,226,873	19
NON-INTEREST INCOME:			<u> </u>						ļ
Fee Income	397,230,387	417,136,784	1	438,414,509	5.1	382,528,520		406,095,910	
Other Operating Income	265,524,712	321,109,804		329,363,286	2.6	390,033,860		472,574,889	+
Gain (Loss) on Investments	6,622,761	3,513,499	-46.9	N/A		N/A		N/A	
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and							ŀ		1
Trading Debt Securities)	N/A	N/A		2 000 400		0.440.000	44.0	0.400.000	
Gain (Loss) on all other Investments or other Hedged items (not	N/A	IVA		3,692,428	-	2,149,368	-41.8	8,496,960	295
Equity or Trading Debt Securities)	N/A	N/A		1.207.954		8,765,775	625.7	6.649.411	-24
Gain (Loss) on Non-Trading Derivatives	0		N/A	1,207,004	N/A	0,755,775	+	0,545,411	
Gain (Loss) on Disposition of Assets	6,768,167	-830,617		620,503	174.7	10,923,413		27,805,143	
Gain from Bargain Purchase (Merger)	3,552,894	0	-100.0	9,859	N/A	0,020,110	-100.0	1,949,731	
Other Non-interest Income/(Expense)	11,527,379	1,783,843		11,257,537	531.1	14,218,977	26.3	14,955,691	
NCUSIF Stabilization Income	0	0		0	N/A	0	N/A	0	†
TOTAL NON-INTEREST INCOME	691,226,300	742,713,313		784,566,076	5.6	808,619,913	-	938,527,735	
NON-INTEREST EXPENSE	<u> </u>						1		1
Total Employee Compensation & Benefits	715,073,652	753,199,434	5.3	801,468,357	6.4	836,453,458	4.4	893,239,742	6
Travel, Conference Expense	12,326,548	15,800,957		16,021,677	1.4	7,830,968		10,371,263	
Office Occupancy	112,357,249	119,080,998	6.0	125,648,344	5.5	129,844,858			
Office Operation Expense	291,275,016	312,579,914	7.3	340,656,688	9.0	354,159,208			
Educational and Promotion	56,295,166	60,120,479	6.8	67,397,059	12.1	58,496,472	-13.2	63,565,764	8 (
Loan Servicing Expense	64,023,933	77,678,886	21.3	81,624,614	5.1	88,692,914	8.7	91,990,151	
Professional, Outside Service	153,299,804	173,972,759		183,684,772	5.6	186,981,055		213,531,587	
Member Insurance 1	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	0	-100
Member Insurance - Temporary Corporate									1
CU Stabilization Fund ³	o	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	192,976	196,561	1.9	224,522	14.2			360,164	20
Operating Fees	3,863,175	4,039,430	4.6	4,207,099	4.2	4,559,647	8.4	3,960,490	
Misc Operating Expense	39,569,756	36,577,528			5.2	34,251,586			
TOTAL NON-INTEREST EXPENSE	1,448,264,296	1,552,714,464		1,659,392,804	6.9	1,701,575,349			
NET INCOME (LOSS) EXCLUDING STABILIZATION								, in the second	
EXPENSE AND NCUSIF PREMIUMS "	273,343,661	361,757,653	32.3	N/A		N/A		N/A	
NET INCOME (LOSS)	273,356,640	362,290,135	32.5	378,274,981	4.4	332,618,803	-12.1	576,354,623	73
RESERVE TRANSFERS:									
Transfer to Regular Reserve	7,347,121	7,839,480	6.7	3,273,373	-58.2	551	-100.0	266,993	####
* All Income/Expense amounts are year-to-date while the related % change rat	ios are annualized.								
# Means the number is too large to display in the cell					•				
From September 2009 to December 2010, this account includes NCUSIF Pre	mium Expense.								
² For December 2010 forward, this account includes only NCUSIF Pramium Ex	pense.								
From March 2009 to June 2009, this account was named NCUSIF Stabilization	n Expense and included the	NCUSIF Premium Exper	nse. For Se	ptember 2009 and forwar	d,				
this account only includes only the Temporary Corporate CU Stabilization Exp				-					
Prior to September 2010, this account was named Net Income (Loss) Before				A STATE OF THE STA		 			7. inc

		Delinquent Loan Inf		1					
Return to cover		For Charter :							
02/28/2022 CU Name: N/A		Count of CU : Asset Range :							-
Peer Group: N/A				Nation * Peer Grou	o All * MAI	ING STATE = 'T	Y' * Tynes	ncluded: All Fed	orally
Ter droup.	Count of	CU in Peer Group :		Teer Grou	J. All IIIAI	LINO_STATE = 1	A Types I	nciadea. An i ea	crany
DELINQUENCY SUMMARY - ALL LOAN TYPES 1	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
Amount of Loans in Non-Accrual Status	N/A	N/A		128,632,689		157,993,749	22.8	106,333,758	-32.
30 to 59 Days Delinquent	407,228,873	457,054,786		454,246,069	-0.6	370,451,404	-18.4	353,221,429	
60 to 179 Days Delinquent	217,354,260	190,264,823			-5.7	190,753,025	6.4	136,976,214	
180 to 359 Days Delinquent	34,561,222	35,677,244		38,034,412	6.6	40,175,271	5.6	24,636,357	
> = 360 Days Delinquent	11,054,639	10,890,469	-1.5	15,357,576	41.0	27,073,895	76.3	31,087,978	14.
Total Del Loans - All Types (> = 60 Days)	262,970,121	236,832,536	-9.9	232,732,901	-1.7	258,002,191	10.9	192,700,549	-25
% Delinquent Loans / Total Loans	0.89	0.75	-15.4	0.71	-5.6	0.75	5.4	0.52	-31.
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	17,918,002	21,666,901	20.9	19,280,674	-11.0	14,962,299	-22.4	11,932,781	-20.
60 to 179 Days Delinquent	13,278,145	17,883,674		16,889,859	-5.6	11,261,052	-33.3	9,899,447	-12.
180 to 359 Days Delinquent	1,444,843	1,368,156		1,482,575	8.4	752,734	-49.2	277,727	-63.
> = 360 Days Delinquent	123,155	73,100			-30.4	64,714	27.2	31,876	
Total Del Credit Card Lns (> = 60 Days) %Credit Cards DQ >= 60 Days / Total Credit Card Loans	14,846,143	19,324,930		18,423,316	-4.7	12,078,500	-34.4	10,209,050	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)	1.26	1.59	26.4	1.51	-5.2	1.08	-28.6	0.90	-16.
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/
60 to 179 Days Delinquent	0		-	0	N/A	0		0	
180 to 359 Days Delinquent	0	0		0	N/A	0		0	
> = 360 Days Delinquent	0		-	0	N/A	0		0	-
Total Del PAL Lns (> = 60 Days)	0			0	N/A	0		0	
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00		0.00	N/A	0.00	N/A	0.00	
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	79,569	42,045	-47.2	88,908	111.5	64,819	-27.1	66,550	2
60 to 179 Days Delinquent	53,946	95,985	77.9	59,219	-38.3	43,649	-26.3	26,923	-38.
180 to 359 Days Delinquent	8,122	0	-100.0	14,722	N/A	0	-100.0	1,206	N/
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	62,068	95,985	54.6	73,941	-23.0	43,649	-41.0	28,129	-35.
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total									
Non-Federally Guaranteed Student Loans	0.62	0.81	30.7	0.59	-26.4	0.33	-44.8	0.18	-44.
New Vehicle Loans 30 to 59 Days Delinquent	98,654,740	99,911,525	4.2	95,948,918	4.0	70.004.000	22.0	62 704 276	10
60 to 179 Days Delinquent	31,643,248	33,929,403		30,898,474	-4.0 -8.9	72,984,989	-23.9 -9.0	63,704,376	
180 to 359 Days Delinquent	5,511,364	5,041,292			0.5	28,113,422 3,731,418	-26.3	19,874,408 1,846,414	
> = 360 Days Delinquent	1,282,342	1,152,367		1,287,385	11.7	1,056,126	-18.0	741,771	-29.
Total Del New Vehicle Lns (> = 60 Days)	38,436,954	40,123,062		37,251,807	-7.2	32,900,966	-11.7	22,462,593	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55		0.52	-5.8	0.46	-11.6	0.31	-
Used Vehicle Loans		0,00		0.02	0.0	0.40	11.0	0.01	
30 to 59 Days Delinquent	141,825,032	147,888,360	4.3	144,839,449	-2.1	120,907,607	-16.5	117,455,825	-2.
60 to 179 Days Delinquent	52,095,603	57,371,995		52,828,850	-7.9	44,721,516	-15.3	42,538,753	_
180 to 359 Days Delinquent	10,354,976	8,532,902	-17.6	7,184,512	-15.8	6,693,349	-6.8	3,939,241	-
> = 360 Days Delinquent	2,216,133	2,279,994	2.9	2,018,210	-11.5	2,469,410	22.4	1,544,459	-37
Total Del Used Vehicle Lns (> = 60 Days)	64,666,712	68,184,891	5.4	62,031,572	-9.0	53,884,275	-13.1	48,022,453	-10.
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.76	0.75	-1.3	0.66	-11.9	0.54	-18.3	0.43	-19
9/ Total Nove & Used Vehicle Leave > = 50 Days/ Total Nove & Used									
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	0.67	0.66	-2.1	0.60	-9.4	0.50	-15.6	0.39	-23.
AND MACHE MENTER AND THE PROPERTY OF THE PROPE	0.01	0.00		0.00	-0.4	0.00	-10.0	0.03	-20.
Leases Receivable									
30 to 59 Days Delinquent	8,036,160	8,074,920	0.5	6,350,409	-21.4	5,305,262	-16.5	5,335,170	0.
60 to 179 Days Delinquent	2,088,938	2,166,273	3.7	1,651,217	-23.8	1,249,021	-24.4	989,776	-20.
180 to 359 Days Delinquent	190,770	189,869	-	41,448	-78.2	65,647	58.4	27,145	
> = 360 Days Delinquent	0	42,978		15,653	-63.6	0		0	
Total Del Leases Receivable (> = 60 Days)	2,279,708	2,399,120			-28.8	1,314,668		1,016,921	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.40	0.40	0.8	0.26	-35.6	0.17	-33.3	0.12	-32
All Other Loans 2	40.071.7	41 001		00 0 10 5 1					
30 to 59 Days Delinquent	43,374,762				-6.5	37,516,866		32,483,380	
60 to 179 Days Delinquent	26,837,572	29,214,747			-11.5	22,143,602	-14.3	18,952,641	
180 to 359 Days Delinquent > = 360 Days Delinquent	4,629,415				-42.1	3,952,618		2,015,770	
> = 360 Days Delinquent Total Del All Other Loans (> = 60 Days)	2,227,113	2,189,623			3.0	2,897,247	28.5	2,796,092	
%All Other Loans >= 60 Days / Total All Other Loans	33,694,100	39,034,971			-16.7	28,993,467	-10.9	23,764,503	
# Means the number is too large to display in the cell	1.05	1.16	10.5	0.96	-17.5	0.83	-13.2	0.66	-20
The NCUA Board approved a regulatory/policy change in May 2012 revising the deline	woney reporting to	iromonte for travel - 1	labt rests	tured (TDD) Issue The	e pelieu sh	an may re-ult in -			-
THE THEORY DOGS APPROVED A REQUIRED PROBLEM CHARGE HI MAY 2012 REVISING THE GENERAL	DD91 DIUDIO 160U			aureu (TDR) loans. Th	a poncy char	we may result in a			TI.

Count of CUI Test	Return to cover		For Charter :	N/A						
Control of University According to 19 Acco										
Cented for University Proceedings MA	CU Name: N/A									
Dec. 2017 Dec. 2018 S.Chg Dec. 2019 S.Chg Dec. 2019 S.Chg Dec. 2011	Peer Group: N/A				Nation * Peer Grou	p: All * I	MAILING_STATE =	TX' Typ	es Included: All Fe	ederall
PRINCIPATION FOR CATEGORY		Count of C								
DELINOQUERY LOANS BY CATEGORY										
March Marc		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% CI
20.9.50 Despendent										
50.10 TO DAY, Delinquent										
180 h 30 Dep Delinquett							118,709,562	-20.1	122,243,347	1
2. 920 Dip Displayment									44,694,266	-46
Total Defined Essel Lossin C + GO (Dep) Total Ped Essel Lossin C + SO (Dep) Total Real Essel Lossin C + SO		12,421,732	12,914,424	4.0	19,826,908	53.5	24,979,505	26.0	16,528,854	-33
7 Total Plane Estate Loren DQ >> 30 Days / Total Plane Estate Lorens			5,152,407	-1.0	9,730,032	88.8	20,586,398	111.6	25,973,780	20
1. Total Pael Estate Loses DO. → 10 Days / Total Real Estate Loses 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		108,984,436	67,669,577	-37.9	80,720,032	19.3	128,786,666	59.5	87,196,900	-3:
Mortgage Flace Rate and hybridifilation > 5 years	6 Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.20	2.06	-6.4	2.09	1.6	2.07	-1.1	1.55	-2
08 95 Dup Definement 77,656,05 de 25,5567 1, 41 38,706 4 5 60,787,70 181 191,832,82 16 16 10 170 Dup Definement 77,056,05 de 25,5567 1, 41 38,706 4 5 60,787,70 181 191,832,82 16 16 170,730,90 25 170,706,90 101 14,127,71 171,733,82 16 16 170,730,90 25 170,706,90 101 14,127,71 171,730,90 101 170,730,90 101		1.16	0.68	-41.6	0.74	8.5	1.08	46.1	0.65	-40
100 157 Dysp. Delinquent		77 582 464	104 537 604	34.7	121 783 382	16.5	99 787 799	-18 1	101 632 402	
180 b 350 Days Definement										
2 * 300 Page Distripuent										
Table Det May Faced and hybrid-Billonin C. P. 500 Lepv)										
Section Sect		3,941,798	4,492,959	14.0	5,483,347	22.0	10,645,497	94.1	16,743,601	5
14 Mortgage Proof and Hybrid Balloon 5 year) Celegraph 123	Total Del 1st Mig Fixed and Hybrid/Balloon Lns > Syrs (> = 60 Days)	87,907,084	55,357,523	-37.0	55,133,582	-0.4	97,658,650	77.1	69,670,829	-28
St Mortgape Adjustable Rate Leans and HybridiBalloons < 5 years 1,018,773 102 1,212,260 31.6 9,774,568 20.0 7,571,979 60.10 7 JP Definiquent 16,052,377 22,333,07 65.9 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 3,048,565 7,777,05 20.0 1,880,114 20.1 20.0 20.									1000000	
10.99 Dependengment		1.23	0.73	-41.0	0.65	-10.4	1.03	58.0	0.63	-38
10 to 170 Days Delinquent		9 DEE 400	17.040.770	102.0	10 010 000	24.0	0 774 500	20.0	7 504 570	-
190 B3 0 Days Delenquent						-				
2 = 980 Days Delinquent Total Del His May Ref Rate Lun (~ = 60 Days) Total Del His May Ref Rate Lun (~ = 60 Day						40.141.4				
Total Del Et May Ag Rate Lucy - 90 Days) 17,779,103 3,34,100 40,00 18,00 40,00 19,150,630 20,00 20,										
14 Montpape Adjustable Rate Loans and Hybridd Balloons (< 5 years) Delinquent										
## 60 Days / Total fat Mortgage Adjustable Rate Lanes and Hybridd Balloons < 5 18 3 0.63 6.56 1.76 18.24 2.39 34.4 1.22 **Ther Real Estate Fued RateHybridd Balloon		17,579,103	6,334,109	-64.0	19,150,639	202.3	25,867,734	35.1	13,835,091	-4
183										
District Place Estate Fixed Rate/hybrid/Balloon 19,782,098 39, 9 12,900,458 0.4 6,066,248 33, 12,310,281 20,010		1.83	0.63	-65.6	1 78	182 4	230	34.4	1 22	-49
10 - 50 Days Delinquent	Other Real Estate Fixed Rate/Hybrid/Balloon	1,03	0.03	-55.0	1.76	102.4	2.39	34.4	1.22	-4
80 to 179 Days Delinquent		10 139 300	12 702 000	25.0	12 000 450	0.4	0.000.040	22.2	10 210 201	-
190 b 350 Days Delinquent										
** 98 0D Days Definquent** **Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Other Ref Exted*Hydrid@alcon Loans Delinquent >= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Hydrid@alcon Loans Secured By RE (>= 60 Days / Total Del Norther Ref Exted*Hydrid@alcon Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Commercial Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Secured By RE (>= 60 Days / Total Other Ref Exted*Lydrid@alcon Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans Secured By RE (>= 60 Days / Total Del Member Commercial Loans NOT Secured By RE (>= 60 Days / Total Del Member Commercial Loans NOT Secured By RE (>= 60 Days / Total Del Member Commercial Loans NOT Secured By RE (>= 60 Days / Total Del Member Commercial Loans NOT Secured By RE										
Total Del Other RE Fixed-Phytholifasilono Line (= 60 Days)										
Colher Real Estate Fixed/hybrid/Balloon Loans Delinquent >= 60 Days / Total Pite Re Fixed/hybrid/Balloon Loans										
Differ Real Estate Adjustable Rate 1.286 pt 1.28		3,318,791	5,722,742	72.4	5,664,680	-1.0	4,717,727	-16.7	3,505,518	-2
20 25 25 25 25 26 26 27 27 27 27 27 27	3Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.29	0.49	67.0	0.50	1.9	0.43	-13.9	0.33	-2
60 to 179 Days Delinquent	Other Real Estate Adjustable Rate									
80 to 179 Days Delinquent	0 to 59 Days Delinguent	764 375	1 266 791	65.7	1 595 615	26.0	540.947	-66.1	772 715	4:
180 to 359 Days Delinquent						-				
= 980 Days Delinquent 46,899 0 -10.00 0 NA 0 NA 0 NA 0 NA 0 NA 10 NA										
Total Del Other RE Adj Rate Lins (>= 60 Days) 179,458 255,203 42 771,131 202 542,555 29.6 185,462 Chem Real Edata Adjustable Rate Loans Delinquent >= 60 Days / Total Other 15,458 Chem Real Edata Adjustable Rate Loans Delinquent >= 60 Days / Total Other 15,458 Chem Real Edata Adjustable Rate Loans Delinquent 20,458 Chem Real Edata Adjustable Rate Loans Delinquent 3,522,650 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Loans Secured By RE 20,458 Chem Real Edata Adjustable Rate Rate Rate Rate Rate Rate Rate Rat										
Commercial Loans Secured by RE										
EAdjustable Rate Loans 0.15		179,458	255,203	42.2	//1,131	202.2	542,555	-29.6	185,462	-65
Commercial Loans Secured By RE		0.45	0.40	20.0	0.04	70.0				-
Name		0.15	0.16	20.9	0.31	79.0	0.21	-33.1	0.06	-70
0.6 95 Days Delinquent										
2718,198 9,640,505 254.7 4,494,012 -53.4 18,053,314 30.7 703,053 -23.07										
180 to 559 Days Delinquent						-63.5	6,663,852	50.2	6,190,820	-
= 380 Days Delinquent Total Del Member Commercial Loans Secured by RE (> = 60 Days) 4,031,723 11,112,621 1756 14,380,227 29.4 24,264,163 68.7 14,179,568	60 to 179 Days Delinquent	2,718,198	9,640,505	254.7	4,494,012	-53.4	18,053,314	301.7	793,053	-9
= 380 Days Delinquent	180 to 359 Days Delinquent	496,543	1,472,316	196.5	6,753,627	358.7	1,327,525	-80.3	2,317,296	74
Total Del Member Commercial Loans Secured by RE [0] es 0 Days 4,031,723 11,112,821 175.6 14,380,227 29.4 24,264,163 68.7 14,179,568 14,179,569 14,179,568	> = 360 Days Delinquent	816,982	0	-100.0	3,132,588	N/A		55.9		
Member Commercial Loans Secured by RE 0.43 1.12 157.7 1.16 3.8 1.69 46.3 0.84	Total Del Member Commercial Loans Secured by RE (> = 60 Days)		11,112,821							
Internation Commercial Loans Secured by RE 0.43 1.12 157.7 1.16 3.8 1.69 46.3 0.84 1.86 1.80 1	Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total								71.15	
Note		0.43	1.12	157.7	1.16	3.8	1.69	46.3	0.84	-50
10 to 59 Days Delinquent								10.0	5.04	-
60 to 179 Days Delinquent 507,932 2,566,068 4052 896,377 -651 1,163,943 -9.8 503,563 -1.8 to 359 Days Delinquent 381,157 3,277,114 759.8 1,016,934 -69.0 0 -0.00 264,502 -2.8 to 359 Days Delinquent 527,302 332,071 -37.0 975,082 193.6 842,534 -13.6 795,916 -2.8 to 359 Days Delinquent 527,302 332,071 -37.0 975,082 193.6 842,534 -13.6 795,916 -2.8 to 359,000 -2.8 to 35		779 706	2 187 480	180 6	1 317 848	-39.8	4 182 620	217 /	733 510	-82
180 to 359 Days Delinquent 381,157 3,277,114 759.8 1,016,934 -69.0 0 -100.0 264,502 250,502 264,5				-						
>= 380 Days Delinquent						-				
Total Del Member Commercial Loans NOT Secured By RE(>= 60 Days) 1,416,391 6,75,253 336.0 2,888,393 -53.2 2,006,477 -30.5 1,563,981 -40.0										
Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total lember Commercial Loans NOT Secured By RE 1.85 6.77 266.6 2.85 5.79 1.95 -31.6 1.48 -1.00 -3.00										
Alember Commercial Loans Secured By RE 1.85 6.77 286.6 2.85 -5.9 1.95 -31.6 1.48 -31.6 1.		1,416,391	6,175,253	336.0	2,888,393	-53.2	2,006,477	-30.5	1,563,981	-22
Institute Inst										
IonMember Commercial Loans Secured By RE 0 0 N/A		1.85	6.77	266.6	2.85	-57.9	1.95	-31.6	1.48	-24
80 to 179 Days Delinquent										
60 to 179 Days Delinquent 0 0 0 N/A 0 N/	0 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	1.155.568	N
180 to 359 Days Delinquent	60 to 179 Days Delinquent									1
= 350 Days Delinquent 0 N/A 0								1000000		-
Total Del NonMember Commercial Los Secured by RE (>= 60 Days)										
NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total										
onMember Commercial Loans Secured by RE 0.00 0.00 NA		0	0	N/A	0	N/A	0	N/A	0	1
onMember Commercial Loans NOT Secured By RE 0 to 59 Days Delinquent 325,304 236,828 -27.2 0 -100.0 128,428 N/A 0 -1 0 to 179 Days Delinquent 929,203 482,494 48.1 237,778 -50.7 88,499 -62.8 0 -1 180 to 359 Days Delinquent 0 918,366 N/A 855,418 -6.9 826,226 -3.4 0 -1 > = 360 Days Delinquent 427,629 1,033,121 141.6 625,800 -39.4 1,334,370 113.2 0 -1 Total Del Other RE FixedHybrid/Balloon NonMember Commercial Loans NOT Secured by RE 1,356,832 2,433,981 79.4 1,718,996 -29.4 2,249,095 30.8 0 -1 NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / total NonMember Commercial Loans NOT Secured by RE 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1	onMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total		200		200			2556	12000	1
0 to 59 Days Delinquent 325,304 236,828 27.2 0 100.0 128,428 N/A 0 -1 60 to 179 Days Delinquent 929,203 482,494 48.1 237,778 50.7 88,499 62.8 0 -1 180 to 359 Days Delinquent 0 0 191,866 N/A 855,418 69 866,226 -3.4 0 -1 1 2 2 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	1
60 to 179 Days Delinquent 929.203 482.494 48.1 237.778 50.7 88.499 62.8 0 -1 180 to 359 Days Delinquent 929.203 482.494 48.1 237.778 50.7 88.499 62.8 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 to 359 Days Delinquent 90 918.366 N/A 855.418 6.9 826.226 3.4 0 -1 180 Delinquent 90 918.366 N/A 855.418 6.9 826.226										
60 to 179 Days Delinquent 929,203 482,494 4.8.1 237,778 5.07 88,499 6.2.8 0 -1 180 to 359 Days Delinquent 0 918,366 N/A 855,418 6.9 826,226 -3.4 0 -1 2 360 Days Delinquent 427,629 1,033,121 141.6 625,800 -3.9 1,334,370 113.2 0 -1 2 Total Del Other RE Fixed/it-lybrid/Balloon NonMember Commercial Lns Secured 1,356,832 2,433,981 79.4 1,718,996 2.9 2,429,095 30.8 0 -1 3 NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Means the number is too large to display in the cell		325,304	236,828	-27.2	0	-100.0	128,428	N/A	0	-10
180 to 359 Days Delinquent 0 918,366 N/A 855,418 -6.9 826,226 -3.4 0 -1 > = 360 Days Delinquent 427,629 1,033,121 141.6 625,800 -39.4 1,334,370 113.2 0 -1 Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured 1,356,832 2,433,981 79.4 1,718,996 -29.4 2,249,095 30.8 0 -1 NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Loans NOT Secured by RE 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1 Manar the number is too large to display in the cell	60 to 179 Days Delinquent	929,203		-48.1	237,778					
= 360 Days Delinquent 427,629 1,033,121 141.6 625,800 -39.4 1,334,370 113.2 0 -1 Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Loss Secured by RE Delinquent >= 60 Days / otal NonMember Commercial Loss NOT Secured by RE Delinquent >= 60 Days / otal NonMember Commercial Loss NOT Secured by RE 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1 Manages the number is too large to fallogily in the cell	180 to 359 Days Delinquent					-				
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured 1,356,832 2,433,981 79.4 1,718,996 -29.4 2,249,095 30.8 0 -1 NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1 Means the number is too large to display in the cell										
NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / old 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1 1.00										-10
otal NonMember Commercial Loans NOT Secured by RE 10.70 23.14 116.3 17.55 -24.1 13.22 -24.7 0.00 -1 Means the number is too large to display in the cell		1,350,832	2,433,981	79.4	1,/18,996	-29.4	2,249,095	30.8	0	-10
Means the number is too large to display in the cell	Avoilvieniber Commercial Loans (VOT Secured by RE Delinquent >= 60 Days /	40.70	00 - 1	440.0	47.00				2.5	
	stal Nan Mambar Commercial Leans NOT Commercial Commercial	10.70	23.14	116.3	17.55	-24.1	13.22	-24.7	0.00	-10
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										

Return to cover	osses, Danki apie	For Charter :		Debt Restructured L	Valis				
02/28/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * MA	AILING_STATE = 'TX	* Types	Included: All Federa	ally
	Count o	f CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
OAN LOSS SUMMARY /TOTAL FOR ALL LOAN TYRES									
.OAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES) * Total Loans Charged Off	044 000 000	040 440 500		050 000 040	7.0				
* Total Loans Recovered	241,933,998 31,345,757	240,440,502		258,833,943	7.6	232,098,840	-10.3	174,738,561	-24.
NET CHARGE OFFS (\$\$)	210,588,241	31,482,550 208,957,952		35,068,439 223,765,504	11.4 7.1	38,339,237 193,759,603	9.3	45,263,027	18.
*%Net Charge-Offs / Average Loans	0.75	0.68			1.8	0.57	-17.2	129,475,534 0,36	-33.
Total Del Loans & *Net Charge-Offs 1	473,558,362	445,790,488	-5.9			451,761,794	-1.0	322,176,083	-28.
Combined Delinquency and Net Charge Off Ratio 1	1.64	1.43			-	1.32	-5.8	0.87	-33.
OAN LOSS SUMMARY BY LOAN TYPE			72.10		2.1	1.02	0.0	0.07	-00.
Unsecured Credit Card Lns Charged Off	34,157,434	35,660,408	4.4	39,058,164	9.5	34,505,513	-11.7	26,643,989	-22.
Unsecured Credit Card Lns Recovered	2,738,544	3,412,238	24.6	3,640,598	6.7	4,100,998	12.6	4,771,367	16.
NET UNSECURED CREDIT CARD C/Os	31,418,890	32,248,170	2.6	35,417,566	9.8	30,404,515	-14.2	21,872,622	-28.
*Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.75	2.69	-2.1	2.91	7.9	2.59	-10.7	1.94	-25.
Non-Federally Guaranteed Student Loans Charged Off	31,481	100,011	217.7	200,885		81,917	-59.2	30,973	-62.
Non-Federally Guaranteed Student Loans Recovered	16,554	7,435		3,888	-47.7	19,027	389.4	7,233	-62.
Net Non-Federally Guaranteed Student Loans C/Os	14,927	92,576	520.2	196,997	112.8	62,890	-68.1	23,740	-62.
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-	0.20	0.04	324.0	4.00	04.0	0.10	60.0	0.10	
Federally Guaranteed Student Loans * Total 1st Mortgage RE Loan/LOCs Charged Off	1,147,361	0.84 769,803	324.0 -32.9	1.62 1,608,861	91.8	0.49	-69.8	0.16	-66.
* Total 1st Mortgage RE Loans/LOCs Recovered	245,153	98,728		107,152	8.5	3,379,981 155,326	110.1 45.0	1,362,335 40,006	-59. -74.
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,208	671,075		1,501,709		3,224,655	114.7	1,322,329	-74.
** Net Charge Offs - 1st Mortgage RE Loans/LOCs	002,200	0,1,0,0	20.0	1,001,700	120.0	0,224,000	114.7	1,022,023	-33.
/ Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-32.5	0.02	106.0	0.03	93.9	0.01	-63.
* Total Other RE Loans/LOCs Charged Off	440,382	1,100,641	149.9	741,205	-32.7	542,210	-26.8	866,400	59.
* Total Other RE Loans/LOCs Recovered	185,050	166,389	-10.1	212,328	27.6	339,700	60.0	485,735	43.
* NET OTHER RE LOANS/LOCs C/Os	255,332	934,252	265.9	528,877	-43.4	202,510	-61.7	380,665	88.
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.02	0.07		0.04	-46.0	0.01	-62.3	0.03	89.
* Total Real Estate Loans Charged Off	1,587,743	1,870,444		2,350,066	25.6	3,922,191	66.9	2,228,735	-43.
* Total Real Estate Lns Recovered	430,203	265,117	-38.4	319,480	20.5	495,026	54.9	525,741	6.
* NET Total Real Estate Loan C/Os	1,157,540	1,605,327	38.7	2,030,586		3,427,165	68.8	1,702,994	-50.
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.01	0.02	25.8	0.02	17.0	0.03	54.1	0.01	-55.
* Total TDR 1st & Other Real Estate Lns Charged Off * Total TDR 1st & Other Real Estate Lns Recovered	18,207	27,948	53.5	112,831	303.7	2,503,714		11,412	
*NET TDR Real Estate C/Os	18,207	27,948	N/A 53.5	0 112,831	N/A	0 502 744	N/A	0	N/A
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.09	0.15	72.3	0.41	303.7 179.4	2,503,714 5.50		11,412 0.02	-99. -99.
* Total Leases Receivable Charged Off	3,552,960	4,155,828	17.0	3,045,708	-26.7	1,987,041	-34.8	1,833,561	-7.
* Total Leases Receivable Recovered	274,896	343,816	25.1	661,291	92.3	391,604	-40.8	337,172	-13.
NET LEASES RECEIVABLE C/Os	3,278,064	3,812,012		2,384,417	-37.4	1,595,437	-33.1	1,496,389	-6.
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.59	0.65	-	0.38	-41.9	0.22	-40.9	0.18	-18.
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	1,786	2,037	14.1	2,185	7.3	1,812	-17.1	1,245	-31.
Number of Members Who Filed Chapter 13 YTD	2,367	2,133	-9.9	2,170	1.7	1,216	-44.0	1,637	34.
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	8	16	100.0	20	25.0	11	-45.0	9	-18.
Total Number of Members Who Filed Bankruptcy YTD	4,161	4,186	0.6	4,375	4.5	3,039	-30.5	2,891	-4.
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	60,967,014	58,168,049	-4.6	72,531,451	24.7	53,262,822	-26.6	40,778,169	-23.
All Loans Charged Off due to Bankruptcy YTD	19,292,891	18,930,271	-1.9	22,484,123	18.8	18,548,106	-17.5	10,469,799	-43.
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	-1.3	8.69	10.3	7.99	-8.0	5.99	-25.
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD Number of Real Estate Loans Foreclosed YTD	8,965,854	10,926,495	21.9	16,140,689	47.7	8,819,076	-45.4	8,338,796	-5.
	69	99	43.5	104	5.1	53	-49.0	36	-32.
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TDR First Mortgage RE Loans	40.050.404	45 005 040	444	22 242 452					_
TDR Other RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2	33,864,567	5.
Total TDR First and Other RE Loans	2,073,982 20,327,176	2,116,906 17,802,118	-12.4	7,242,776 37,292,234	242.1	21,592,051	198.1	12,751,230	-40.
					109.5	53,812,750	44.3	46,615,797	-13.
TDR RE Loans Also Reported as Commercial Loans ² TDR Consumer Loans (Not Secured by RE)	7,984,768 34,578,531	5,821,367 33,108,957	-27.1 -4.2	15,630,883	168.5 27.3	29,361,354	87.8	23,278,537 26,589,369	-20.
TDR Commercial Loans (Not Secured by RE) ²	6,156,185	5,505,242		42,157,497 4,070,605		36,820,652	-12.7		-27.
Fotal TDR First RE, Other RE, Consumer, and Commercial Loans	61,061,892	56,416,317	-7.6	83,520,336		6,081,506 96,714,908	49.4	4,260,466	-29.
Total TDR Loans to Total Loans	0.21	0.18	-	0.25		96,714,908	15.8 10.1	77,465,632 0.21	
Total TDR Loans to Net Worth	1.46	1.24		1.70		1.84	8.2	1.32	-
TDR portion of Allowance for Loan and Lease Losses	4,714,152	4,573,552	-3.0	5,137,393		5,896,430	14.8	5,287,502	-10.3
Means the number is too large to display in the cell	.,,.02	1,010,002	0.0	0,107,330	12.3	0,000,400	14.0	3,201,302	-10.
Amounts are year-to-date while the related %change ratios are annualized.									
	ring)								
 Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization Factor approved a regulatory/policy change in May 2012 revising the delinquent 		conte for troubled det t	etmet	(TDP) leans					
This policy change may result in a decline in delinquent loans reported as of June 2012.	by reporting requirem	ents for troubled debt re	structured	(TUK) loans.					

Return to cover		irect and Participati For Charter :		3					
02/28/2022		Count of CU :							-
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * MAI	I ING STATE - 'TY' *	Types Inc	ludad: All Eadarally	Incur
COI OTOUP. TON	Count of	Citeria :		wation reel Gloup.	All WAI	LING_STATE - TX	Types Inc	luueu. Ali reueraliy	Ilisur
	Count of	CO III Peer Group :	N/A						-
	Dec 2047	D 0040	0/ 01	D 0040	0/ 01				
NDIDECT LOANS OUTSTANDING	Dec-2017	Dec-2018	% Cng	Dec-2019	% Cng	Dec-2020	% Chg	Dec-2021	% C
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	7,859,781,963	8,422,028,568	-		0.5	9,126,587,574	7.8	9,990,495,129	
Indirect Loans - Outsourced Lending Relationship	1,530,464,557	1,655,404,429	8.2	1,633,859,691	-1.3	1,534,332,041	-6.1	1,524,847,201	-
Total Outstanding Indirect Loans	9,390,246,520	10,077,432,997	7.3	10,099,998,369	0.2	10,660,919,615	5.6	11,515,342,330	1
%Indirect Loans Outstanding / Total Loans	31.63	31.89	0.8	30.72	-3.7	30.84	0.4	30.78	-1
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	161,456,447	164,326,948	1.8	154,894,589	-5.7	124,935,650	-19.3	120,813,912	-
60 to 179 Days Delinquent	51,494,289	57,076,413			-11.4	44,402,062	-12.2	39.614.855	
180 to 359 Days Delinquent	9,559,230	8,229,840	-		-14.1		-12.2		-
> = 360 Days Delinquent						5,448,433		3,303,354	
	1,986,330	1,802,062			2.2	3,177,759	72.5	1,447,591	
Total Del Indirect Lns (>= 60 Days)	63,039,849	67,108,315			-11.4	53,028,254	-10.9	44,365,800	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	-0.8	0.59	-11.6	0.50	-15.5	0.39	-2
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	84,757,704	75,379,091	-11.1	80,595,636	6.9	82,484,982	2.3	54,037,971	-3
* Indirect Loans Recovered	9,789,160	9,717,241	-0.7	10,130,986	4.3	12,709,642	25.5	14,118,839	1
* NET INDIRECT LOAN C/Os	74,968,544	65,661,850			7.3	69,775,340	-1.0	39,919,132	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.84	0.67	-19.9			0.67	-3.8	0.36	+
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased		3.07		5.70	0.5	5.01	0.0	5.00	-
+ CU Portion of Part. Lns Interests Retained):									
Consumer	268,204,863	332,418,952	23.9	362,507,415	9.1	294,637,172	-18.7	283,223,076	-
Non-Federally Guaranteed Student Loans	2,070,184	3,478,882			3.5	3,708,829	3.0	4,611,812	
Real Estate	183,611,760	219,015,881	19.3			THE RESIDENCE OF THE PARTY OF T	-		
					27.7	348,617,159	24.7	478,018,482	
Commercial Loans (excluding C&D) 2	141,146,327	187,941,099			28.6	250,731,745	3.7	212,354,362	-1
Commercial Construction & Development ²	6,469,020	0	-100.0	11,338,212	N/A	41,115,502	262.6	67,228,601	6
Loan Pools	2,281,152	14,108,761	518.5	14,545,777	3.1	22,645,380	55.7	23,135,835	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	603,783,306	756,963,575	25.4	913,292,592	20.7	961,455,787	5.3	1,068,572,168	
%Participation Loans Outstanding / Total Loans	2.03	2.40	17.8		16.0	2.78	0.1	2.86	
* Participation Loans Purchased YTD	308,175,594	315,974,613	-			280,303,940	0.0	405,360,842	_
%Participation Loans Purchased YTD	000,170,004	010,074,010	2.0	200,170,000	-11.0	200,000,040	0.0	403,300,042	-4-
/ Total Loans Granted YTD	2.20	2.13	-2.8	1.86	-13.0	1.60	-13.9	1.93	20
PARTICIPATION LOANS SOLD:		2.10	2.0	1.00	10.0	1.00	10.0	1.00	
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding)	217,444,950	437,540,699	101.2	718,998,487	64.3	723,475,631	0.6	1,056,468,123	46
Participation Loan Interests - Amount Retained (Outstanding)	136,491,126	159,700,752	17.0		37.8				
* Participation Loans Sold YTD		The state of the s		220,112,191		236,272,035	7.3	248,708,667	
	110,352,972	279,457,808	-	407,669,907	45.9	264,634,384	-35.1	618,369,793	
** %Participation Loans Sold YTD / Total Assets	0.27	0.67	144.9	0.92	38.3	0.52	-43.4	1.10	11
LOANS PURCHASED AND SOLD:									
Loans Purchased from Other Financial Institutions YTD	103,582,430	63,352,069	-38.8	177,835,788	180.7	44,671,097	-74.9	173,660,485	28
Loans Purchased from Other Sources YTD	20,690,362	59,994,379	190.0	66,061,163	10.1	34,460,821	-47.8	96,275,014	179
Loans Purchased From Other Financial Institutions and Other									
Sources YTD / Loans Granted YTD	0.89	0.83	-5.9	1.62	94.0	0.45	-72.1	1.28	183
Loans, Excluding RE, Sold YTD	0	76,898	N/A	0	-100.0	0	N/A	0	
DELINQUENCY - PARTICIPATION LENDING 1									
30 to 59 Days Delinquent	3,684,525	10,123,647	174.8	6,581,521	-35.0	3,219,552	-51.1	5,672,254	76
60 to 179 Days Delinquent	3,868,234	2,264,398		2,153,970	-4.9	5,154,844	139.3	2,108,102	_
180 to 359 Days Delinquent	124,050	1,144,410	-	1,054,147	-7.9		-		-
> = 360 Days Delinquent						1,021,585	-3.1	263,575	
	431,282	1,033,121	139.5	636,019	-38.4	1,453,559	128.5	4,578,020	
Total Del Participation Lns (>= 60 Days)	4,423,566	4,441,929	0.4	3,844,136	-13.5	7,629,988	98.5	6,949,697	
%Participation Loans Delinquent >= 60 Days / Total Participation	6		40-						
LOAN LOSSES PARTICIPATION LENDING	0.73	0.59	-19.9	0.42	-28.3	0.79	88.5	0,65	-18
OAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,533,598	2,387,376		4,257,391	78.3	1,713,071	-59.8	1,641,140	
* Participation Loans Recovered	438,220	295,940		443,011	49.7	350,122	-21.0	297,205	-1
* NET PARTICIPATION LOAN C/Os	1,095,378	2,091,436	90.9	3,814,380	82.4	1,362,949	-64.3	1,343,935	-
*%Net Charge Offs - Participation Loans		2	1 31						
/ Avg Participation Loans	0.24	0.31	26.1	0.46	48.6	0.15	-68.2	0.13	-
Amounts are year-to-date while the related %change ratios are annualized.									
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or a	no annualizing)								
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The NCUA Board approved a regulatory/policy change in May 2012 revising the	dolinguanou	uleana anta fa-tt-t	h4 sa -4 1	TOD) I					-

Return to cover		Real Estate Loan Info For Charter :							-
02/28/2022		Count of CU :							-
CU Name: N/A									-
Peer Group: N/A		Asset Range :		Nation & David Occurs	A II + 84 A II	INO CTATE - ITVIA			┸.
reer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All - MAIL	ING_STATE = 'TX'	ypes Inc	luded: All Federally li	nsured
	Dec 2047	D 2040	0/ Ob-	D 0040	N/ Ob	B	a, a,		
REAL ESTATE LOANS OUTSTANDING:	Dec-2017	Dec-2018	% Chg	Dec-2019	% Cng	Dec-2020	% Cng	Dec-2021	% C
First Mortgages									
Fixed Rate > 15 years	3,097,548,650	3,485,494,080	12.5	4,356,904,695	25.0	5,119,209,498	17.5	6,421,829,630	2
Fixed Rate 15 years or less	3,056,845,442	3,181,251,786	4.1	3,063,429,737	-3.7	3,343,587,467	9.1	3,554,542,818	
Other Fixed Rate	71,284,056	52,122,644	-26.9		-4.6	72,713,531	46.3	85,895,204	+
Total Fixed Rate First Mortgages	6,225,678,148		7.9			The state of the s	-		
Balloon/Hybrid > 5 years		6,718,868,510			11.2	8,535,510,496	14.3	10,062,267,652	
	930,635,384	916,476,749	-		10.9	976,910,501	-3.9	938,995,420	
Balloon/Hybrid 5 years or less	609,522,029	627,031,857	2.9	The state of the s	1.3	645,176,366	1.6	690,686,833	
Total Balloon/Hybrid First Mortgages	1,540,157,413	1,543,508,606			7.0	1,622,086,867	-1.8	1,629,682,253	_
Adjustable Rate First Mtgs 1 year or less	125,851,392	120,817,343	-4.0	118,591,417	-1.8	144,735,087	22.0	140,468,313	
Adjustable Rate First Mtgs >1 year	222,649,546	256,681,329	15.3	321,457,493	25.2	290,664,161	-9.6	301,974,528	
Total Adjustable First Mortgages	348,500,938	377,498,672	8.3	440,048,910	16.6	435,399,248	-1.1	442,442,841	
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	8,114,336,499	8,639,875,788	6.5	The state of the s	10.7	10,592,996,611	10.8	12,134,392,746	-
Other Real Estate Loans	-, ,, 100	-,,,700	0.0	2,201,100,701	10.7	.5,552,550,511	10.0	.2,,04,002,740	
Closed End Fixed Rate	1 124 679 967	1 171 666 100	2.2	1 120 207 247	2.0	1 070 004 100		4 000 000 450	-
Closed End Adjustable Rate	1,134,678,867	1,171,666,189	3.3		-2.8	1,079,281,168	-5.2	1,023,036,450	
SCOTO CONTROL DE CONTR	11,231,788	10,617,859	-5.5		17.5	18,808,784	50.8	21,779,324	-
Open End Adjustable Rate (HELOC)	112,168,016	134,578,095	20.0		72.8	238,917,211	2.7	273,968,762	
Open End Fixed Rate	344,314	436,123	26.7	577,620	32.4	22,425,493	3,782.4	41,522,619	8
TOTAL OTHER REAL ESTATE OUTSTANDING	1,258,422,985	1,317,298,266	4.7	1,383,899,917	5.1	1,359,432,656	-1.8	1,360,307,155	
TOTAL RE (FIRST AND OTHER) OUTSTANDING	9,372,759,484	9,957,174,054	6.2	10,945,659,678	9.9	11,952,429,267	9.2	13,494,699,901	1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	7,156,313,532	7,635,345,259	6.7	8,486,454,197	11.1	9,512,420,997	12.1	11,001,263,072	1
Other RE Fixed Rate	1,135,023,181	1,172,102,312	3.3		-2.8	1,101,706,661	-3.3		-
Total Fixed Rate RE Outstanding								1,064,559,069	
%(Total Fixed Rate RE/Total Assets)	8,291,336,713	8,807,447,571	6.2		9.3	10,614,127,658	10.3	12,065,822,141	
	20.46	21.01	2.7	21.77	3.6	20.94	-3.8	21.49	
%(Total Fixed Rate RE/Total Loans)	27.93	27.87	-0.2	29.27	5.0	30.70	4.9	32.25	5
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	958,022,967	1,004,530,529	4.9	1,075,305,564	7.0	1,080,575,614	0.5	1,133,129,674	1
Other RE Adj Rate	123,399,804	145,195,954	17.7	245,034,680	68.8	257,725,995	5.2	295,748,086	
Total Adj Rate RE Outstanding	1,081,422,771	1,149,726,483	6.3		14.8	1,338,301,609	1.4	1,428,877,760	_
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	04 000 500	100 001 010	47.4	100 010 000		0.10.700.050			
	94,862,530	139,861,219	47.4	182,016,098	30.1	242,733,059	33.4	258,733,445	1
Outstanding Interest Only & Payment Option Other RE	70.040.405								
/LOCs Loans	76,849,125	87,792,500	14.2	182,092,929	107.4	198,680,990	9.1	257,842,229	2
TOTAL Outstanding Interest Only & Payment Option First &						Various Irania (University)			
Other RE Loans	171,711,655	227,653,719	32.6	364,109,027	59.9	441,414,049	21.2	516,575,674	1
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.42	0.54	28.2	0.82	51.6	0.87	5.7	0.92	
%(Interest Only & Payment Option First & Other RE Loans / Net								0.92	
Worth) Outstanding Residential Construction (Excluding Commercial	4.11	5.02	22.0	7.41	47.8	8.40	13.3	8.82	
Purpose Loans) 1	28,765,352	E4 670 EE7	70.0	E0 255 704	40.0	47 007 000	40.4	00 000 407	
Allowance for Loan Losses or Allowance for Credit Losses on	20,700,302	51,672,557	79.6	58,355,704	12.9	47,037,968	-19.4	60,330,187	2
all RE Loans	04 005 050	10 500 100							
	21,225,858	19,528,126	-8.0	18,849,914	-3.5	40,217,636	113.4	39,886,907	-
REAL ESTATE LOANS - AMOUNT GRANTED:									
First Mortgages									
* Fixed Rate > 15 years	1,084,670,459	1,273,321,988	17.4	1,825,969,040	43.4	3,166,619,367	73.4	3,876,052,592	2
* Fixed Rate 15 years or less	781,410,760	739,537,216	-5.4	848,441,868	14.7	1,451,937,363	71.1	1,404,710,955	-
* Other Fixed Rate	49,161,515	49,460,476		203,741,946	311.9	218,533,278	7.3	240,606,126	
Total Fixed Rate First Mortgages	1,915,242,734	2,062,319,680	7.7	2,878,152,854	39.6	4,837,090,008	68.1	5,521,369,673	
* Balloon/Hybrid > 5 years	202,003,920	135,875,197	-32.7						
* Balloon/Hybrid 5 years or less				190,445,179	40.2	202,822,693	6.5	236,497,372	
Total Balloon/Hybrid First Mortgages	105,266,130	159,866,675		143,562,933	-10.2	142,303,499	-0.9	206,643,299	
	307,270,050	295,741,872	-3.8	334,008,112	12.9	345,126,192	3.3	443,140,671	
* Adjustable Rate First Mtgs 1 year or less	34,852,608	26,432,758	-24.2	27,127,568	2.6	55,375,968	104.1	60,133,785	
* Adjustable Rate First Mtgs >1 year	76,345,785	62,946,249	-17.6	113,124,325	79.7	88,198,991	-22.0	104,838,197	1
Total Adjustable First Mortgages	111,198,393	89,379,007	-19.6	140,251,893	56.9	143,574,959	2.4	164,971,982	
TOTAL FIRST MORTGAGE RE LOANS GRANTED	2,333,711,177	2,447,440,559	4.9	3,352,412,859	37.0	5,325,791,159	58.9	6,129,482,326	-
Amounts are year-to-date while the related %change ratios are annualized.				, , , , , , , , , , , , , , , , , , , ,		,,, 100	33.3	-,.20,.02,020	- '
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Return to cover		For Charter :	N/A					(322	
02/28/2022		Count of CU:	175						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * MAI	LING_STATE = 'TX' *	Types In	cluded: All Federally	Insured State
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
OTHER REAL ESTATE (Granted)	040 000 004	207.004.400		000 700 010				TO A SECOND	
Closed End Fixed Rate Closed End Adjustable Rate	316,808,621 474,070	297,924,103 578,848		303,799,042	2.0 344.2	415,023,794	36.6 78.4		
Open End Adjustable Rate (HELOC)	46,034,216	64,554,041		2,571,383 101,727,798	57.6	4,587,211 96,174,683	-5.5		
Open End Fixed Rate and Other	35,000	346,731		149,600	-56.9	22,747,086			
TOTAL OTHER REAL ESTATE GRANTED	363,351,907	363,403,723		408,247,823	12.3	538,532,774	31.9		
TOTAL RE (FIRST AND OTHER) GRANTED	2,697,063,084	2,810,844,282	_		33.8	5,864,323,933	55.9	The second secon	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	17.34	16.86	-2.7	22.35	32.5	31.26	39.8		-
RE LOANS SOLD/SERVICED									
First Mortgage R.E. Loans Sold	523,231,424	548,992,445	4.9	759,243,807	38.3	1,724,421,847	127.1	1,265,370,392	-26
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	22.42	22.43			1.0	32.38	43.0		
AMT of Mortgage Servicing Rights	8,947,112	12,017,586		15,374,050	27.9	20,538,467	33.6		
Outstanding RE Loans Sold But Serviced	1,486,153,042	1,925,233,930			12.6	2,792,948,250	28.8		
% (Mortgage Servicing Rights / Net Worth)	0.21	0.26	23.6	0.31	18.2	0.39	24.8	0.51	30
MISC. RE LOAN INFORMATION	4 447 000 000	1 510 001 705							
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,447,096,698	1,516,334,795		1,747,759,886	15.3	1,663,392,695	-4.8		-
R.E. Lns also Commercial Lns 1	1,001,132,171	1,077,874,358	7.7	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18
REVERSE MORTGAGES Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A		N/
Proprietary Reverse Mortgage Products	0	0		0	N/A N/A	0			
Total Reverse Mortgages	0	0		0	N/A	0	N/A		
RE LOAN TDRS OUTSTANDING			1071		1071		107		10
TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2	33,864,567	5
TDR Other RE Loans	2,073,982	2,116,906		7,242,776	242.1	21,592,051	198.1		
Total TDR First and Other RE Loans	20,327,176	17,802,118		37,292,234	109.5	53,812,750	44.3		
TDR RE Loans Also Reported as Commercial Loans ¹	7,984,768	5,821,367	-27.1	15,630,883	168.5	29,361,354	87.8	23,278,537	-20
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	87,907,084	55,357,523		55,133,582	-0.4	97,658,650	77.1		
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	17,579,103	6,334,109			202.3	25,867,734	35.1		
Other R.E. Fixed Rate	3,318,791	5,722,742		5,664,680	-1.0	4,717,727	-16.7		
Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 60 Days	179,458	255,203		771,131	202.2	542,555	-29.6		
DELINQUENT 30 to 59 Days	108,984,436	67,669,577	-37.9	80,720,032	19.3	128,786,666	59.5	87,196,900	-32
First Mortgage	86,437,924	122,456,377	41.7	133,996,072	9.4	109,562,367	-18.2	109,154,371	-0
Other	10,902,684	15,049,789			-3.7	9,147,195	-36.9		
TOTAL DEL RE 30 to 59 Days	97,340,608	137,506,166	-	148,492,145	8.0	118,709,562	-20.1		
TOTAL DEL R.E. LOANS >= 30 Days	206,325,044	205,175,743		229,212,177	11.7	247,496,228	8.0		
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.20	2.06	-6.4	2.09	1.6	2.07	-1.1	1.55	-25
% R.E. LOANS DQ >= 60 Days	1.16	0.68	-41.6	0.74	8.5	1.08	46.1	0.65	-40
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	2,614,996	1,968,921	-24.7	5,183,437	163.3	6,981,257	34.7		-39
TDR Other RE Loans Delinquent >= 60 Days	20,770	26,228		482,259	1,738.7	3,750,296	677.7		
Total TDR First and Other RE Loans Delinquent >= 60 Days	2,635,766	1,995,149	-24.3	5,665,696	184.0	10,731,553	89.4	4,288,261	-60
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	12.97	11.21	-13.6	15.19	35.6	19.94	31.3	9.20	-53
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60	12.31	11.21	-10.0	15,15	33.0	15.54	31.0	5.20	-55
Days 12	816,982	619,346	-24.2	0	-100.0	4,621,023	N/A	195,303	-95
% TDR RE Lns also Reported as Commercial Loans Delinquent >=									
60 Days / Total TDR RE Lns also Reported as Commercial Loans 12									
	10.23	10.64	4.0	0.00	-100.0	15.74	N/A	0.84	-94
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,147,361	769,803		1,608,861	109.0	3,379,981	110.1		
* Total 1st Mortgage Lns Recovered	245,153	98,728		107,152	8.5	155,326	45.0		-
NET 1st MORTGAGE LN C/Os	902,208	671,075	-25.6	1,501,709	123.8	3,224,655	114.7	1,322,329	-59
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	-32.5	0.02	106.0	0.02	02.0	0.04	
* Total Other RE Lns Charged Off	440,382	1,100,641			-32.7	0.03 542,210	93.9		
* Total Other RE Lns Recovered	185,050			212,328	27.6	339,700	60.0		
* NET OTHER RE LN C/Os	255,332				-43.4	202,510			
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.02				-46.0	0.01	-62.3		
* Amounts are year-to-date and the related % change ratios are annualized.	-/	3.01		5.04		5.01	52.0	0.00	30
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or r	no annualizing)		- 1						
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Reporting requirements for loans were changed with September 2017 cycle to a	ccommodate the regula	tory definition of commer	cial loans.	This policy change may ca	use fluctua	ations from prior cycles.			
² The NCUA Board approved a regulatory/policy change in May 2012 revising the									

Paturn to cover	Co	ommercial Loan I		n					-
Return to cover 02/28/2022		For Charter :							
CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A		Criteria:	Region:	Nation * Peer Gro	un. All .	MAILING_STATE	. 'TY' • T	vnes Included: All	_
	Count of CL	J in Peer Group :		ration recreate	up. 7.11	MALINO_OTATE	'A .	pes meiadea. An	
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Ch
COMMERCIAL LOANS									
Commercial Loans to Members ¹³ Purchased Commercial Loans or Participations to	1,007,804,999	1,087,268,583	7.9	1,342,743,868	23.5	1,534,527,774	14.3	1,795,895,773	17.0
Nonmembers 13	82,737,564	92,386,314	11.7	102,274,196	10.7	119,012,715	16.4	120 020 220	16.8
Total Commercial Loans 13	1,090,542,563	1,179,654,897	8.2	1,445,018,064	22.5	1,653,540,489	14.4	139,039,328 1,934,935,101	17.0
Unfunded Commitments 13	62,586,994	75,557,497	20.7	101,507,381	34.3	96,510,780	-4.9	112,038,350	16.
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS 1	1,090,542,563	1,179,654,897	8.2	1,445,018,064	22.5	1,653,540,489	14.4	1,934,935,101	17.0
%(Total Commercial Loans / Total Assets)	2.69	2.81	4.6	3.27	16.1	3.26	-0.2	3.45	5.
NUMBER OF COMMERCIAL LOANS OUTSTANDING: 1	2.03	2.01	4.0	3.21	10.1	3.20	-0.2	3.43	5,
Number of Outstanding Commercial Loans to Members	3,447	3,312	-3.9	3,570	7.8	3,653	2.3	3,245	-11.3
Number of Outstanding Purchased Commercial Loans or	0,111	0,012	-0.0	0,070	7.0	0,000	2.0	0,240	-11.
Participation Interests to Nonmembers	133	135	1.5	136	0.7	135	-0.7	191	41.
Total Number of Commercial Loans Outstanding	3,580	3,447	-3.7	3,706	7.5	3,788	2.2	3,436	-9.3
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	42,461,399	47,737,323	12.4	75,208,998	57.5	78,388,107	4.2	64,040,321	-18.3
Farmland	4,536,410	5,801,636	27.9	6,003,761	3.5	4,604,099	-23.3	4,664,396	1.3
Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	81,402,897	70,305,091	-13.6	129,116,178	83.7	146,044,427	13.1	186,642,272	27.8
Owner Occupied, Non-Farm, Non-Residential Property	340,126,441	366,585,390	7.8	408,883,168	11.5	448,934,119	9.8	474,947,308	5.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	532,589,166	587,444,918	10.3	714,672,461	21.7	855,584,450	19.7	1,079,977,568	26.2
Total Real Estate Secured Commercial Loans	1,001,116,313	1,077,874,358	7.7	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS) 1	4 000 07	4							
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	1,380,908	1,994,058	44.4	2,685,027	34.7	1,942,673	-27.6	1,247,718	-35.0
	78,852,669	91,136,930	15.6	97,427,971	6.9	103,313,000	6.0	114,157,919	
Unsecured Commercial Loans	2,464,450	2,140,365	-13.2	2,546,536	19.0	6,788,061	166.6	5,324,434	-21.6
Unsecured Revolving Lines of Credit (Commercial Purpose) Total Non-Real Estate Secured Commercial Loans	6,728,223	6,509,186	-3.3	8,473,964	30.2	7,941,553	-6.3	3,933,165	
	89,426,250	101,780,539	13.8	111,133,498	9.2	119,985,287	8.0	124,663,236	3.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE 1	440	407			47.0				
Number - Construction and Development Number - Farmland	116	137	18.1	161	17.5	150	-6.8	137	-8.
Number - Parmiand Number - Non-Farm Residential Property	29	38	31.0	42	10.5	34	-19.0	33	-2.5
Multifamily	N/A	N/A	500	N/A		N/A		N/A	-
Number - Owner Occupied, Non-Farm, Non-Residential Property	467	204	-56.3	372	82.4	381	2.4	400	5.0
Number - When Occupied, Non-Parm, Non-Residential Property Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	647	691	6.8	712	3.0	787	10.5	735	
Total Number of Real Estate Secured Commercial Loans	495	538	8.7	594	10.4	675	13.6	790	17.0
Number - Loans to finance agricultural production and other loans to farmers	1,754	1,608	-8.3	1,881	17.0	2,027	7.8	2,095	3.4
Number - Commercial and Industrial Loans	23	25	8.7	33	32.0	24	-27.3	26	
Number - Unsecured Commercial Loans	1,140 73	1,076	-5.6	1,024	-4.8	971	-5.2	1,099	13.3
Number - Unsecured Revolving Lines of	73	70	-4.1		10.0	61	-20.8	53	-13.
Credit (Commercial Purpose)	590	668	13.2	691	3.4	705	2.0	163	-76.
Total Number of Non-Real Estate Secured Commercial Loans	1,826	1,839	0.7	1,825	-0.8	1,761	-3.5	1,341	-23.5
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: 1	.,,	- 1,000	2(1			1,1.0.1	0.0	1,011	20.
Member Commercial Loans Granted YTD	296,118,086	290,369,470	-1.9	475,220,125	63.7	521,062,881	9.6	666,738,952	28.0
Purchased or Participation Interests to Nonmembers	14,808,666	31,749,920	114.4	29,995,498	-5.5	34,552,036	15.2	25,944,068	-24.5
DELINQUENCY - COMMERCIAL LOANS 2			11111	20,000,100	- 0.0	0 1,002,000	10.2	20,011,000	
30 to 59 Days Delinquent	4,627,660	14,575,086	215.0	5,753,668	-60.5	10,974,900	90.7	8,079,907	-26.
60 to 179 Days Delinquent	4,155,333	12,689,067	205.4	5,628,167	-55.6	19,305,756	243.0	1,296,616	
180 to 359 Days Delinquent	877,700	5,667,796		8,625,979	52.2	2,153,751	-75.0	2,581,798	19.
> = 360 Days Delinquent	1,771,913	1,365,192	-23.0	4,733,470	246.7	7,060,228	49.2	11,865,135	
Total Del Loans - All Types (>= 60 Days)	6,804,946	19,722,055	189.8	18,987,616	-3.7	28,519,735	50.2	15,743,549	
COMMERCIAL LOAN DELINQUENCY RATIOS 1		,,,						,,	· · · · ·
% Comm Lns > = 30 Days Delinquent	1.05	2.91	177.3	1.71	-41.1	2.39	39.5	1.23	-48.
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.62	1.67	167.9	1.31	-21.4	1.72	31.3	0.81	-52.1
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: 1									-
Total Comm Lns Charge Offs	1,362,315	720,412	-47.1	4,666,759	547.8	4,034,051	-13.6	2,489,644	-38.3
Total Comm Lns Recoveries	611,723	238,507	-61.0	68,556	-71.3	148,666	116.9	307,288	
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in	2.1,1.20	200,007	2,1,5	,	,	, ,,,,,,,		557,200	,00,
Comm Lns above) 1									
					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: 1									
Real Estate Loans also Reported as Commercial Loans 1	1,001,132,171	1,077,874,358	7.7	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0
Agricultural Related Commercial Loans	5,917,318	7,795,694	31.7	8,688,788	11.5	6,546,772	-24.7	5,912,114	-9.
lumber of Outstanding Agricultural Related Loans	52	63	21.2	75	19.0	58	-22.7	59	1.7
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	100,488,502	167,043,439	66.2	182,747,331	9.4	206,754,603	13.1	233,241,772	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	80,358	N/A	0	-100.0	0	N/A	0	
Commercial SBA Loans Outstanding	92,890,969	84,424,997	-9.1	91,518,245	8.4	102,775,846	12.3	99,946,265	-2.
lumber of Commercial SBA Loans Outstanding	213	175	-17.8	197	12.6	190	-3.6	177	-6.
otal Member Business Loans - (NMBLB)	1,169,303,324	1,202,945,464	2.9	1,416,642,775	17.8	1,594,940,565	12.6	1,875,644,977	17.
6(NMBLB / Total Assets)	2.88	2.87	-0.5	3.20	11.6	3.15	-1.8	3.34	6.
Amounts are year-to-date and the related % change ratios are annualized.									
Reporting requirements for loans were changed with September 2017 cycle to accommodate the re-	gulatory definition of co	mmercial loans. This	policy chan	ge may cause fluctua	tions from	prior cycles.			
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency report									
This policy change may result in a decline in delinquent loans reported as of June 2012.									

Data to a constant of the cons	Inve	stments, Cash, & Cas		lents	-		100		
Return to cover		For Charter :							
02/28/2022 CU Name: N/A		Count of CU:							
Peer Group: N/A		Asset Range :		Nation * Peer Group:	AIL * MAI	I INC STATE - TY	Tunos Inc	hidad: All Cadarally I	neurod
real cloup. N/A	Count	of CU in Peer Group		watton Feet Gloup.	All WAI	LING_STATE - TX	ypes inc	Juded. All Federally I	nsured
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
ASC 320 CLASS. OF INVESTMENTS	000 444 470	200 000 547	40.0	040 400 055	00.5				-
Held to Maturity < 1 yr	289,441,476			213,469,255			-	N/A	-
Held to Maturity 1-3 yrs	636,475,390 434,479,574			710,415,263	31.4			N/A	
Held to Maturity 3-5 yrs				419,199,310				N/A	
Held to Maturity 5-10 yrs	97,920,966				-71.6			N/A	
Held to Maturity 3-10 yrs	N/A			N/A		N/A		N/A	
Held to Maturity > 10 yrs	34,595,111			49,195,845				N/A	
TOTAL HELD TO MATURITY Allowance for Credit Losses on Held to Maturity Securities	1,492,912,517	1,353,052,943	-9.4	1,417,340,366	4.8	N/A		N/A	
(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	499,443,835	475,329,052	-4.8	422,569,190	-11.1	N/A		N/A	
Available for Sale 1-3 yrs	700,766,702			829,779,192	12.4		-	N/A	
							-		
Available for Sale 3-5 yrs Available for Sale 5-10 yrs	978,888,276 267,474,727			721,062,823 187,291,041	-6.6 -33.3			N/A N/A	
Available for Sale 3-10 yrs Available for Sale 3-10 yrs	267,474,727 N/A				-33.3	N/A N/A			
Available for Sale 3-10 yrs Available for Sale > 10 yrs	24,718,849			N/A 46,395,351	44.0			N/A	-
TOTAL AVAILABLE FOR SALE	2,471,292,389			2,207,097,597	11.6 -4.4			N/A N/A	
Trading < 4 years	20.710.00	24 200		05.445.55	10.0				
Trading < 1 year Trading 1-3 years	32,748,616			35,145,391	12.3 N/A			N/A N/A	
Trading 3-5 years	0			0				N/A	
Trading 5-10 years	0			0			-	N/A	
Trading 3-10 years	N/A		+	N/A	IWA	N/A	-	N/A	-
Trading > 10 years	0			0	-100.0			N/A	
TOTAL TRADING	32,748,616							N/A	
Equity Securities <= 1 Year	N/A	N/A		7,114,673	-	10,132,894	42.4	3,230,986	-68.1
Equity Securities > 1-3 Years	N/A			18,120,143		0,132,034		250,000	
Equity Securities > 3-5 Years	N/A	N/A		7,680,915		3,405,516		5,709,430	
Equity Securities > 5-10 Years	N/A	N/A		0		3,141,200		6,993,588	
Equity Securities > 10 Years	N/A			66,488,878		72,927,423		91,697,822	
TOTAL EQUITY SECURITIES	N/A	N/A		99,404,609		89,607,033		107,881,826	
Trading Debt Securities <= 1 Year	N/A	N/A		889,567		38,810,651	4,262.9	41,575,844	7.
Trading Debt Securities > 1-3 Years	N/A	N/A		3,802,433		739,389		622,392	
Trading Debt Securities > 3-5 Years	N/A	N/A		8,581,700		9,000,593		19,104,933	
Trading Debt Securities > 5-10 Years	N/A	N/A		12,598,544		17,696,489		17,864,878	
Trading Debt Securities > 10 Years	N/A			417,089		3,074,532		3,437,043	
TOTAL TRADING DEBT SECURITIES	N/A	N/A	-	26,289,333		69,321,654	163.7	82,605,090	19.2
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		8,311,832		740,662,283	8,810.9	878,863,808	18.7
Available-for-Sale Debt Securities > 1-3 Years	N/A			41,677,147		1,101,670,160		1,008,418,234	
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		65,043,784		846,653,998		1,560,452,557	84.3
Available-for-Sale Debt Securities > 5-10 Years	N/A			32,880,288		664,738,140	1,921.7	1,245,865,061	87.4
Available-for-Sale Debt Securities > 10 Years	N/A			5,799,444		77,086,567	1,229.2	65,048,058	
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	N/A	1	153,712,495		3,430,811,148	2,132.0	4,758,647,718	38.7
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		211,000		208,008,939	######	291,756,871	40.3
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		0		948,370,702	N/A	1,293,578,740	
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		624,301,371	N/A	883,852,180	
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		59,021,506		108,841,205	
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		35,000,000		8,530,388	
TOTAL HELD-TO-MATURITY DEBT SECURITIES Allowance for Credit Losses on Held to Maturity	N/A	N/A	-	211,000		1,874,702,518	######	2,586,559,384	38.0
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	3,739,048,165	3,362,707,892	-10.1	4.043.995.693	20.3	6,933,122,406	71.4	6 091 626 512	0.7
Other Investments 1-3 yrs	607,359,942	581,047,220		4,043,995,693 525,508,954	-9.6			6,981,636,512 565,138,781	
Other Investments 1-3 yrs Other Investments 3-5 yrs	136,224,755	113,702,205		86,277,101	-24.1	97,246,629	-5.6 12.7		14.0
Other Investments 5-10 yrs	29,726,344	29,854,371		11,279,116		18,761,195		158,786,746 42,313,453	
Other Investments 3-10 yrs	1111	****	_				00.3		
Other Investments 3-10 yrs Other Investments > 10 yrs	48,264,514			6,274,976		N/A 6.016.441		9,430,830	
TOTAL Other Investments	4,560,623,720	4,131,337,131		4,673,335,840		6,016,441 7,551,054,892		7,757,306,322	
MATURITIES .									
MATURITIES : Total Investments < 1 yr	4,560,682,092	4,190,155,526	-8.1	4,731,706,601	12.9	7,930,737,173	67.6	8,197,064,021	3.4
Total Investments 1-3 yrs	1,944,602,034			2,129,303,132				2,868,008,147	
Total Investments 3-5 yrs	1,549,592,605			1,307,845,633	4.3				
Total Investments 5-10 yrs	395,122,037	398,799,105			-32.5			2,627,905,846	
Total Investments 3-10 yrs	395, 122,037 N/A			269,109,682 N/A	-32,5	763,358,530 N/A		1,421,878,185 N/A	
	107,578,474				43.0			178,144,141	
Total Investments > 10 yrs									
otal Investments > 10 yrs Total	8,557,577,242				10.1	13,015,497,245	51.1	15,293,000,340	17.5

		Other Investment In							
Return to cover		For Charter :							1
02/28/2022 CU Name: N/A		Count of CU : Asset Range :							-
Peer Group: N/A				Nation * Peer Groun	· All • M	L VILING_STATE = 'TX	* Types	Included: All Feder	elly
Tool Groups Turk	Count o	CU in Peer Group :		Madon 1 cci Group		delito_orate = ta	13000	indiadou. An i oddi	Lily .
			1						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
INVESTMENT SUMMARY:									†
NCUA Guaranteed Notes (included in US Gov't Obligations)	10,190,755	7,902,767	-22.5	10,435,097	32.0	4,224,000	-59.5	4,926,000	16.6
Total FDIC-Issued Guaranteed Notes	1,047,000	100,000	-90.4	0	-100.0	0	N/A	0	N/A
All Other US Government Obligations	63,660,605	15,169,823	-76.2	44,410,331	192.8	40,533,853	-8.7	432,489,856	967.0
TOTAL U.S. GOVERNMENT OBLIGATIONS	74,898,360	23,172,590	-69.1	54,845,428	136.7	44,757,853	-18.4	437,415,856	877.3
			<u> </u>						
Agency/GSE Debt Instruments (not backed by mortgages)	1,091,921,424	1,066,877,271		957,460,554	-10.3	1,093,865,760	14.2	1,879,520,324	71.8
Agency/GSE Mortgage-Backed Securities	2,412,915,133		1	2,446,528,933	13.9	3,704,804,695	51.4	4,485,220,942	
TOTAL FEDERAL AGENCY SECURITIES	3,504,836,557	3,215,624,024		3,403,989,487	5.9	4,798,670,455		6,364,741,266	
Securities Issued by States and Political Subdivision in the U.S.	11,871,142	11,776,443		25,565,444	117.1	45,409,954	77.6	55,495,882	
Privately Issued Mortgage-Related Securities	3,887,574	3,054,901		2,732,527	-10.6	6,951,732		39,107,579	
Privately Issued Securities (FCUs only)	0	0	1	0	N/A		N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	8,339,095			4,403,740	-27.3	15,803,082	258.9	2,906,556	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,226,669	9,112,292	-25.5	7,136,267	-21.7	22,754,814	218.9	42,014,135	84.6
Mutual Funds	60 700 000	00 000 000	-	40.047.500		67.000.577	- 40.0	45.040.515	
Common Trusts	22,785,325	36,053,201	58.2	49,317,586	36.8	27,820,255	-43.6	45,846,948	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		00.050.000	1	0		0 07 000 055		0	
Bank Issued FDIC-Guaranteed Bonds	22,785,325	36,053,201		49,317,586 0	36.8	27,820,255 0	-43.6 N/A	45,846,948 0	4
MORTGAGE RELATED SECURITIES:	<u> </u>	<u> </u>	N/A	<u>U</u>	N/A	<u>u</u>	N/A		N/A
Collateralized Mortgage Obligations	952,932,953	867,655,189	-8.9	863,631,779	-0.5	944,499,215	9.4	1,093,345,353	15.8
Commercial Mortgage Backed Securities	148,895,127	131,832,131	1	198,678,015	50.7	623,320,024	213.7	979,342,045	
OTHER INVESTMENT INFORMATION:	140,000,127	131,032,131	-11.5	130,010,010	30.7	023,320,024	213.7	373,342,043	37.1
Non-Mortgage Related Securities With Embedded Options			 						ł
or Complex Coupon Formulas	o		N/A	o	N/A	o	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs									†
Without Embedded Options or Complex Coupon Formulas	0		N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0		4	0		0		0	
Deposits/Shares per 703.10(a)	0		N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under	_	_		_		_		_	
Investment Pitot Program (703.19) Fair Value of Total Investments	8,545,729,589	0		0	N/A	0	N/A	0	
Investment Repurchase Agreements	·			8,621,408,138	10.4	13,040,098,409	51.3	15,271,549,026	
Borrowing Repurchase Agreements Placed in Investments	0	0	N/A	30,000,000	N/A	140,000,000	366.7	70,000,000	-50.0
for Positive Arbitrage	l	0	N/A	0	N/A	o	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	864,476,806	662,278,578		816,459,460	23.3	1,366,762,828	67.4	1,206,662,127	
Cash on Deposit in Other Financial Institutions	1,947,753,028	1,917,566,453		487,179,808	-74.6	467,797,503	-4.0	392,513,095	
CUSO INFORMATION	.,,,	,,,						332,510,555	15
Value of Investments in CUSO	112,513,228	118,767,832	5.6	127,621,028	7.5	148,670,076	16.5	171,972,255	15.7
CUSO loans	17,296,528	52,173,448	201.6	51,451,277	-1.4	55,713,697	8.3	64,094,890	
Aggregate cash outlays in CUSO	24,138,234	58,620,611	142.9	55,587,376	-5.2	56,269,483	1.2	66,642,472	
			1						
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)1	35,743,881	63,991,877	79.0	49,814,397	-22.2	55,046,825	10.5	72,854,101	32.3
Outstanding Balance of Brokered CDs and Share									
Certificates Purchased	669,123,543	608,258,072	-9.1	557,371,050	-8.4	590,329,270	5.9	645,085,610	9.3
CREDIT UNION INVESTMENT PROGRAMS									ļ
Mortgage Processing	37	37		41	10.8	44	7.3	45	
Approved Mortgage Seiler	27			31	10.7			33	<u> </u>
Borrowing Repurchase Agreements	2			0		0		0	+
Brokered Deposits (all deposits acquired through 3rd party)	14			11	-26.7	10		12	
Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	19 0			19		20		0	+
Brokered Certificates of Deposit (investments)	78			0 81		0		0	
Charitable Donation Accounts	13,896,489	14,388,929			1.3	19 201 201	-1.2 7.7	74	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE	13,090,469	14,300,929	3.5	17,078,396	18.7	18,391,281	1.1	38,568,575	109.7
BENEFIT PLANS OR DEFERRED COMPENSATION PLANS				!					
Securities	85,577,009	103,004,757	20.4	125,868,750	22.2	138,834,489	10.3	184,944,404	33.2
Other Investments	89,766,341	94,953,261	5.8	90,168,035	-5.0	95,551,275		106,031,997	
Other Assets	296,956,746			348,911,955	7.2	390,770,611	12.0	490,292,717	
Total Assets Used to Fund Employee Benefit Plans or Deferred						*****			
Compensation Agreements	472,300,096	523,303,921	10.8	564,948,740	8.0	625,156,375	10.7	781,269,118	25.0
	L	<u> </u>	L						
1/ Prior to March 31, 2014, this item included investments purchased for employed	benefit/deferred compe	nsation plans.							
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								16.Oth	terinvinfo

	Supplemental Sha	e Information, Off B		neet, & Borrowings					
Return to cover		For Charter :							
02/28/2022		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group	AII * MANI	INC STATE - ITV	* Tumos In	dudadi All Cadarali	
eer Group. 1874	Count o	f CU in Peer Group :		ivation Feet Group	. All WAIL	ING_STATE - TA	Types in	Juded: All Federall	ly
CURRI FINENTAL CUARFORFERCRITO (Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Cho
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):			-						
Accounts Held by Member Public Units	11,058,320	16,803,031	51.9	9,804,916		11,739,229	19.7	19,460,840	
Accounts Held by Nonmember Public Units	8,010,442	95,392		38,345,313	-	52,283,507	36.3	6,445,609	-
Employee Benefit Member Shares	450,959	555,176		733,736		949,084	29.3	1,174,557	23.8
Employee Benefit Nonmember Shares	0	0	-	0	-	0		0	
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	53,577	52,243	-2.5	47,301	-9.5	0	-100.0	0	N/A
Health Savings Accounts	7,954,282	12,086,447	51.9	16,879,569	39.7	25,609,569	51.7	31,902,177	24.6
Dollar Amount of Share Certificates >= \$100,000	3,793,215,400	4,254,600,168	12.2	5,187,746,366	21.9	5,323,535,589	2.6	5,155,287,983	-3.2
Dollar Amount of IRA/Keogh >= \$100,000	634,586,837	637,154,439	0.4	720,527,249	13.1	773,464,206	7.3	771,067,024	-0.3
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	948,344,166	884,759,920	-6.7	942,964,685	6.6	758,259,001	-19.6	583,507,024	-23.0
Commercial Share Accounts	715,197,881	796,238,542	11.3	872,064,502	9.5	1,169,805,380	34.1	1,491,420,125	27.5
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	18,790,764	22,748,761	21.1	22,322,879	-1.9	12,783,555	-42.7	17,230,290	34.8
SAVING MATURITIES									
< 1 year	31,172,062,200	31,501,806,907	1.1	33,187,574,383	5.4	40,225,929,523	21.2	45,250,331,147	12.5
1 to 3 years	2,537,187,013	3,210,118,681	26.5	3,649,092,552		2,974,873,850	-18.5	2,954,781,296	-0.7
> 3 years	1,167,058,212	958,321,185		1,055,631,521	10.2	933,405,809	-11.6	730,982,013	
Total Shares & Deposits	34,876,307,425	35,670,246,773	2.3	37,892,298,456		44,134,209,182	16.5	48,936,094,456	
INSURANCE COVERAGE OTHER THAN NOUSIF	0.1,0.0,007,420	55,575,275,776		01,002,200,400	U.E.	.7,107,200,102	10.0	.0,000,000,00	10.
Share/Deposit Insurance Other than NCUSIF	14	16	14.3	17	6.3	19	11.8	18	-5.3
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	291,105,968	405,682,590	39.4	431,229,392	6.3	515,744,977	19.6	637,627,912	23.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR	291,103,900	403,662,390	39.4	431,229,392	0.3	515,744,977	19.6	637,627,912	23.0
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	62,586,994	75,557,497	20.7	101,507,381	34.3	96,510,780	-4.9	112,038,350	16.
Miscellaneous Commercial Loan Unfunded Commitments (Included In	02,000,004	10,001,401	20.7	101,007,001	04.0	30,310,700	-4,5	112,000,000	10.
Categories Above)									
Agricultural Related Commercial Loans	173,038	815.115	371.1	406,455	-50.1	1,694,730	317.0	391,951	-76.9
Construction & Land Development	24,317,939	37,135,458		56,187,798		46,306,681	-17.6	46,164,742	
Outstanding Letters of Credit	118,476	783,089	-	660,918		1,807,647	173.5	2,623,790	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL	110,470	763,063	301.0	000,910	-15.6	1,007,047	173.5	2,023,790	45.
REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	108,364,373	128,925,738	19.0	235,348,699	82.5	346,618,274	47.3	463,491,751	33.
Credit Card Line	2,344,464,511	2,553,599,752	+	2,723,524,200		2,751,638,588	1.0	2,874,669,921	4.5
Unsecured Share Draft Lines of Credit	281,172,671	294,005,280	4.6	323,557,682		354,769,551	9.6	379,977,374	
Overdraft Protection Programs	699,427,279	729,981,677	4.4	784,835,736			4.7		
Residential Construction Loans-Excluding Commercial Purpose	33,214,420	37,210,363			-	821,595,642		871,956,390	
			12.0		18.1	36,954,618	-15.9	43,704,909	
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0		0	-	0		0	-
Proprietary Reverse Mortgage Products	0	0		0		0		0	
Other Unused Commitments	87,603,229	94,156,061	7.5	97,888,494		133,450,814	36.3	148,869,255	
Total Unfunded Commitments for Non-Commercial Loans	3,554,246,483	3,837,878,871	8.0	4,209,107,618		4,445,027,487	5.6	4,782,669,600	
Total Unused Commitments	3,616,833,477	3,913,436,368	8.2			4,541,538,267	5.4	4,894,707,950	
%(Unused Commitments / Cash & ST Investments)	73.27	85.65	16.9	84.06	-1.9	53.11	-36.8	55.78	5.0
Unfunded Commitments Committed by Credit Union	3,572,161,307	3,864,451,014	8.2	4,256,001,615		4,479,674,370	5.3	4,813,705,831	7.5
Unfunded Commitments Through Third Party	44,672,170	48,985,354	9.7	54,613,384	11.5	61,863,897	13.3	81,002,119	30.9
Loans Transferred with Recourse 1	0	910,648	N/A	4,504,623	394.7	20,431,174	353.6	26,311,851	28.8
Pending Bond Claims	310,049	2,027,968	554.1	371,693	-81.7	599,813	61.4	4,297,407	616.
Other Contingent Liabilities	5,439,327	6,093,415	12.0	9,917,314	62.8	18,083,194	82.3	15,426,997	-14.7
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	40	41	2.5	44	7.3	44	0.0	44	0.0
LINES OF CREDIT (Borrowing)							2010		
Total Credit Lines	9,525,906,608	10,567,420,808	10.9	9,102,849,658	-13.9	9,324,647,979	2.4	11,408,444,205	22.3
Total Committed Credit Lines	399.218.603	415,908,748	4.2	82.231.871	-80.2	95,680,057	16.4	44,148,973	
Total Credit Lines at Corporate Credit Unions	1,544,560,610	1,636,590,700	6.0	1,750,150,443		1,842,562,501	5.3	1,856,500,600	
Draws Against Lines of Credit	429,077,426	682,161,418		502,107,532	-	424,552,245	-15.4	483,234,966	-
BORROWINGS OUTSTANDING FROM CORPORATE	420,077,420	552,151,410	55.0	002,107,002	-20.4	424,002,240	-10.4	400,204,900	13.0
CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	4,064,400	3,636,326	-10.5	4,403,311	21.1	5,409	-99.9	530,268	9,703.4
Term Borrowings Outstanding from Corporate Cus	52,500,000	10,000,000		0		0		0	-
MISCELLANEOUS BORROWING INFORMATION:			- 10	-					
Assets Pledged to Secure Borrowings	13,950,773,640	15,598,267,105	11.8	16,506,049,382	5.8	18,132,267,431	9.9	21,176,086,312	16.
Amount of Borrowings Subject to Early Repayment at	,,.,.,.,.,.	,,			0.0	,	0.0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1.5.
Lenders Option	0	0	N/A	65,000,000	N/A	115,000,000	76.9	115,000,000	0.0
Uninsured Secondary Capital ²	300,000	0		0		0		15,000,000	
						· ·	. 107.5	. 5,000,000	1.07
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		aneous Information, F For Charter :							
Return to cover 02/28/2022		Count of CU:					-		-
									-
		Asset Range :		• D 0 41		OTATE ITVIL T			
Peer Group: N/A				tion * Peer Group: Al	I * MAILING	_STATE = 'TX' * Type:	sincluded	: All Federally Insure	ed St
	Count	of CU in Peer Group :	N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chq	Dec-2021	%
MEMBERSHIP:									
Num Current Members	3,732,736	3,855,618	3.3	3,959,897	2.7	4,033,461	1.9	4,160,589	
Num Potential Members	114,394,435	145,491,221	27.2	191,125,062	31.4	201,943,744	5.7	232,119,504	-
									_
% Current Members to Potential Members	3.26	2.65	-	2.07	-21.8	2.00	-3.6	1.79	-
% Membership Growth	5.72	3.29		2.70	-17.8	1.86	-31.3	3.15	
Total Num Savings Accts	6,360,279	6,590,301	3.6	6,806,742	3.3	6,932,644	1.8	7,175,798	3
MPLOYEES:									
Num Full-Time Employees	9,785	10,070	2.9	10,304	2.3	10,335	0.3	10,747	
Num Part-Time Employees	928	843	-	802	-4.9	687	-14.3	622	
BRANCHES:	0.00	0.10	0.2	002	1.0		1 1.0		
Num of CU Branches	713	709	0.0	000	0.4	704	4.0	704	-
			-	692	-2.4	701	1.3	701	
Num of CUs Reporting Shared Branches	36	38	-	38	0.0	38	0.0	39	-
Plan to add new branches or expand existing facilities	33	33	0.0	35	6.1	32	-8.6	30)
MISCELLANEOUS LOAN INFORMATION:									
*Total Amount of Loans Granted YTD	14,039,276,120	14,802,989,482	5.4	15,088,144,180	1.9	17,523,440,175	16.1	21,052,732,940)
*Total PALs I and II Loans Granted Year to Date (FCUs Only)	0			0	N/A	0	N/A	0	_
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	71	71	0.0	69	-2.8	70	1.4	N/A	
Credit Builder	54	53		54	1.9	57	5.6		-
								23	-
Debt Cancellation/Suspension	42			46	7.0	46	0.0	N/A	-
Direct Financing Leases	8			11	10.0	10	-9.1	N/A	-
ndirect Commercial Loans	11	12	9.1	11	-8.3	11	0.0	N/A	1
ndirect Consumer Loans	59	58	-1.7	57	-1.7	57	0.0	N/A	
ndirect Mortgage Loans	22	23	4.5	24	4.3	24	0.0	N/A	
nterest Only or Payment Option 1st Mortgage Loans	22			24	4.3	23	-4.2	N/A	-
Aicro Business Loans	28	28		26	-7.1	28	7.7	N/A	-
Aicro Consumer Loans	44	43		42	-2.3	42	0.0	N/A	-
Overdraft Lines of Credit		79							+
	81			80	1.3	80	0.0	N/A	-
Overdraft Protection	119	118		119	8.0	120	0.8	N/A	-
Participation Loans	55			59	1.7	63	6.8	N/A	1
Pay Day Loans	17	16	-5.9	15	-6.3	15	0.0	N/A	
Real Estate Loans	128	127	-0.8	127	0.0	127	0.0	N/A	
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	N/A	
Risk Based Loans	154	155		154	-0.6	152	-1.3	N/A	-
Share Secured Credit Cards	91	91		91	0.0	91	0.0	N/A	
Payday Alternative Loans (PAL Loans)	0								-
	0	0	N/A	0	N/A	0	N/A	0	-
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):	g-1				-				
TM/Debit Card Program	150	149		147	-1.3	147	0.0	N/A	-
Commercial Share Accounts	89	87		89	2.3	90	1.1	N/A	-
theck Cashing	113	112	-0.9	112	0.0	112	0.0	N/A	1
irst Time Homebuyer Program	18	19	5.6	19	0.0	22	15.8	21	
lealth Savings Accounts	20	20		20	0.0	21	5.0	N/A	-
ndividual Development Accounts	8	7		6	-14.3	6	0.0	N/A	-
n-School Branches	10	10		10	0.0	12	20.0	0	-
nsurance/Investment Sales									-
	80	79		80	1.3	82	2.5	N/A	-
nternational Remittances	55	55		56	1.8	57	1.8	55	
ow Cost Wire Transfers	140	137	-2.1	134	-2.2	134	0.0	135	5
Number of International Remittances Originated YTD	23,347	22,563	-3.4	21,517	-4.6	20,535	-4.6	21,011	
IERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for									
Business Combo Acctng	18	20	11.1	24	20.0	26	8.3	27	
Adjusted Retained Earnings Obtained through							5.0		1
Business Combinations	94,581,250	95,594,751	1.1	98,895,301	3.5	116,008,580	17.3	130,703,897	
ixed Assets - Capital & Operating Leases	34,004,200	00,004,701	1.1	20,000,001	0.0	, 10,000,000	17.0	150,100,031	+
									-
				99,932,097	15.0	102,320,376	2.4	95,661,177	
ggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	62,080,622	86,894,866	40.0						

	N/A	-1.1	175	-2.7	177	-1.6	182	185	nternet Access
	1007	1000							Miscellaneous
	NA	NA.	0 0	NA.	0	N/A	0	0	ransactional
	N/A	N/A	0 0	N/A	0	N/A	0	0	nteractive
	NA	NA	0	N/A	0	NA	0	0	nformational
2	113	NA	c	AW		MA	c	c	Type of Website Planned for Future
NA	104	N/A	0 0	NA		NA		0 0	vionie Application
NA	116	NA	0	N/A	0	NA	0	0	nformational Website
									Type(s) of services offered:
	N/A	NA	0	N/A	0	N/A	0	0	No Website, But Planning to Add in the Future
	N/A	7.4	2,299,289	7.4	2,141,426	4.9	1,994,278	1,900,392	Number of Members That Use Transactional Website
	NA	0.0	140	0.0	140	-1.4	140	142	ransactional
	NA.	14.3	œ c	0.0	7	0.0	7	7	nteractive
	N/A	14.3	20	-125	7	00	80	200	nformational
10.0	70	7.9	8	10.9	00	10.4	5	40	Type of World Wide Website Address
11.4	76	70.0	88	10.7	80	ά α.	73 G	69	Cieculonic Signature Admentication/Centinication
	N/A	-7.1	13	16.7	14	9.1	12	3 1	Electronic Cash
1.4	140	0.0	138	1.5	138	-0.7	136	137	Download Account History
-0.8	124	-0.8	125	-0.8	126	-0.8	127	128	Bill Payment
	N/A	0.7	149	0.0	148	-0.7	148	149	Share Account Transfers
1.0	104	4.0	103	3.1	99	9.1	96	88	Remote Deposit Capture
16.7	14	0.0	12	20.0	12	0.0	10	10	Merchant Processing Services
	NA	0.0	9	12.5	9	0.0	8	8	Merchandise Purchase
2	NA:	0.7	149	0.0	148	-1.3	148	150	View Account History
10.0	77	6.0	70	10.0	99	. T.	00	57	External Account Transfers
	N/A	4.2	50	5.7	48	0.0	45	45	- Statements
0.0	39	-2.5	39	0.0	40	8.1	40	37	Account Aggregation
-0.7	143	0.7	144	0.7	143	0.0	142	142	oan Payments
7.6	71	3.1	66	4.9	64	0.0	61	61	New Share Account
	NA	-0.9	114	-0.9	115	-0.9	116	117	Share Draft Orders
c	N/A	0 0	152	-1.3	152	-0.0	154	155	Account Balance Inquiry
2.4	116	2 -	110	2.2	113	0.4	100	108	New Loan
1			2	3	3	3	2	00	Services Offered Electronically Member Application
	N/A	22.2	11	0.0	9	0.0	9	9	Other
	N/A	1.6	129	1.6	127	0.0	125	125	Mobile Banking
	N/A	0.0	15	7.1	15	7.7	14	13	Kiosk
	N/A	0.0	144	-1.4	144	-0.7	146	147	Automatic Teller Machine (ATM)
	NA	-0.8	121	-16	122	-24	124	127	Audio Response/Phone Based
	N/A	0.7	140	0	148	<u>د</u>	148	150	Electronic Financial Services Home Bankino Via Internet Website
	NA	200.0	ω	-50.0		0.0	2	2	Other
0.0	_	0.0	_	0.0	_	0.0	_	_	CU Developed In-House System
14.7	78	3.0	68	4.8	66	1.6	63	62	Vendor On-Line Service Bureau
-7.7	96	-5.5	104	-5.2	110	-3.3	116	120	Vendor Supplied In-House System
NA	0	NA	0	-100.0	0	0.0	_		Manual System (No Automation)
% Chg	Dec-2021	% Chg	Dec-2020	% Chg	Dec-2019	% Chg	Dec-2018	Dec-2017	
						NA	Peer Group :	Count of CU in Peer Group: N/A	
	TX' * Types	STATE = '	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types	Group: A	Nation * Peer	Region:	Criteria :		Peer Group: N/A
						NA	sset Range:	A	U Name: N/A
						475	Count of Cli : 475		02/28/2022
							- notice .		deturn to cover

Return to cover

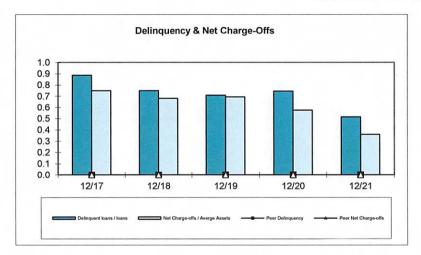
02/28/2022

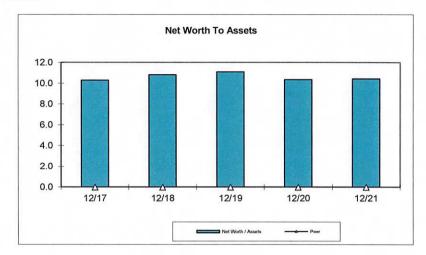
CU Name: N/A Peer Group: N/A Graphs 1

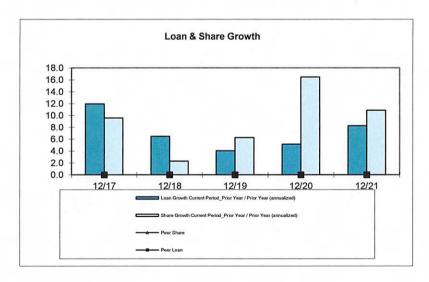
For Charter : N/A Count of CU : 175 Asset Range : N/A

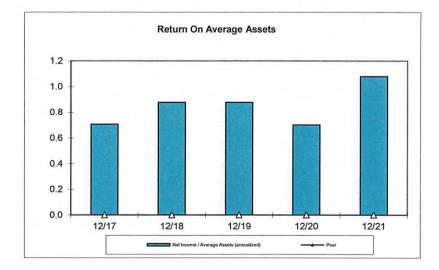
Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All

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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02/28/2022 CU Name: N/A Peer Group:

N/A

Graphs 2 For Charter : N/A

Count of CU: 175 Asset Range: N/A

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

Count of CU in Peer Group: N/A

