

Cycle Date: December-2021
 Run Date: 02/28/2022
 Interval: Annual
 Validated

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

Count of CU : 175
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

	**Supplemental Ratios				
Return to cover	For Charter : N/A				
02/28/2022	Count of CU : 175				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Dec-2021
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.26	1.59	1.51	1.08	0.90
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	0.62	0.81	0.59	0.33	0.18
New Vehicle Loans >= 60 Days / Total New Vehicle Loans	0.57	0.55	0.52	0.46	0.31
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans	0.76	0.75	0.66	0.54	0.43
Total Vehicle Loans >= 60 Days / Total Vehicle Loans	0.67	0.66	0.60	0.50	0.39
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.40	0.40	0.26	0.17	0.12
All Other Loans >= 60 Days / Total All Other Loans	1.05	1.16	0.96	0.83	0.66
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	17.74	28.62	33.24	23.06	22.86
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	0.59	0.50	0.39
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.73	0.59	0.42	0.79	0.65
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.05	2.91	1.71	2.39	1.23
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.62	1.67	1.31	1.72	0.81
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	9.91
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	93.60	105.81	107.00	120.58	139.68
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.23	0.73	0.65	1.03	0.63
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.83	0.63	1.78	2.39	1.22
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	0.33
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.15	0.18	0.31	0.21	0.06
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.06	0.12	0.17	0.10	0.12
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.97	11.21	15.19	19.94	9.20
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	0.84
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.20	2.06	2.09	2.07	1.55
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.16	0.68	0.74	1.08	0.65
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	8.69	7.99	5.99
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.75	2.69	2.91	2.59	1.94
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.20	0.84	1.62	0.49	0.16
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.66	0.66	0.59	0.33
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.01	0.02	0.02	0.03	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.02	0.03	0.01
* Net Charge Offs - Other RE Loans / Avg Other RE Loans	0.02	0.07	0.04	0.01	0.03
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	-0.02	0.03	0.05	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.59	0.65	0.38	0.22	0.18
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.84	0.67	0.70	0.67	0.36
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.24	0.31	0.46	0.15	0.13
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.07	0.04	0.35	0.25	0.12
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	31.63	31.89	30.72	30.84	30.78
Participation Loans Outstanding / Total Loans	2.03	2.40	2.78	2.78	2.86
Participation Loans Purchased YTD / Total Loans Granted YTD	2.20	2.13	1.86	1.60	1.93
* Participation Loans Sold YTD / Total Assets	0.27	0.67	0.92	0.52	1.10
Total Commercial Loans / Total Assets ²	2.69	2.81	3.27	3.26	3.45
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.89	0.83	1.62	0.45	1.28
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	37.98	45.64	36.43	35.26	30.90
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	20.46	21.01	21.77	20.94	21.49
Total Fixed Rate Real Estate / Total Loans	27.93	27.87	29.27	30.70	32.25
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	17.34	16.86	22.35	31.26	29.27
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	22.42	22.43	22.65	32.38	20.64
Interest Only & Payment Option First & Other RE / Total Assets	0.42	0.54	0.82	0.87	0.92
Interest Only & Payment Option First & Other RE / Net Worth	4.11	5.02	7.41	8.40	8.82
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.21	0.26	0.31	0.39	0.51
Unused Commitments / Cash & ST Investments	73.27	85.65	84.06	53.11	55.78
Complex Assets / Total Assets	10.95	10.08	10.84	11.92	12.28
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.50	31.35	31.59	30.64	29.70
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					

		Historical Ratios ⁶								
Return to cover		For Charter : N/A								
02/28/2022		Count of CU : 175								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally								
		Count of CU in Peer Group : N/A			Dec-2020				Dec-2021	
		Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Dec-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate										
FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)										
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ⁵										
	N/A	N/A	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	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	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	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	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	N/A
Delinquent Loans / Assets ³										
	0.65	0.57	0.53	0.51	N/A	N/A	0.34	N/A	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	N/A
* Gross Income/Average Assets										
	5.52	5.76	5.99	5.42	N/A	N/A	4.98	N/A	N/A	N/A
* Yield on Average Loans ⁴										
	4.79	4.82	5.02	4.95	N/A	N/A	4.68	N/A	N/A	N/A
* Yield on Average Investments										
	1.52	1.94	2.34	1.15	N/A	N/A	0.69	N/A	N/A	N/A
* Fee & Other Op.Income / Avg. Assets										
	1.71	1.79	1.78	1.63	N/A	N/A	1.64	N/A	N/A	N/A
* Cost of Funds / Avg. Assets										
	0.51	0.61	0.79	0.67	N/A	N/A	0.43	N/A	N/A	N/A
* Net Margin / Avg. Assets										
	5.02	5.15	5.21	4.75	N/A	N/A	4.55	N/A	N/A	N/A
* Net Interest Margin/Avg. Assets										
	3.30	3.36	3.43	3.12	N/A	N/A	2.91	N/A	N/A	N/A
Operating Exp./Gross Income										
	67.81	65.39	64.28	66.18	N/A	N/A	68.66	N/A	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹										
	2.81	3.06	3.08	2.86	N/A	N/A	2.69	N/A	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	N/A
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets										
	28.20	28.18	28.58	28.89	N/A	N/A	32.23	N/A	N/A	N/A
Reg. Shares / Total Shares & Borrowings										
	36.89	35.95	34.99	37.31	N/A	N/A	38.70	N/A	N/A	N/A
Total Loans / Total Shares										
	85.12	88.60	86.78	78.33	N/A	N/A	76.46	N/A	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets										
	93.92	93.86	93.61	94.51	N/A	N/A	94.46	N/A	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs										
	56.89	55.76	54.80	59.41	N/A	N/A	61.88	N/A	N/A	N/A
Borrowings / Total Shares & Net Worth										
	2.68	3.33	2.22	1.70	N/A	N/A	1.55	N/A	N/A	N/A
PRODUCTIVITY										
Members / Potential Members										
	3.26	2.65	2.07	2.00	N/A	N/A	1.79	N/A	N/A	N/A
Borrowers / Members										
	55.90	56.07	54.93	53.63	N/A	N/A	51.87	N/A	N/A	N/A
Members / Full-Time Empl.										
	364.20	367.50	369.91	377.72	N/A	N/A	376.25	N/A	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	N/A
Avg. Loan Balance										
	\$14,228	\$14,619	\$15,118	\$15,982	N/A	N/A	\$17,335	N/A	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	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
²² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
³³ 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.										
⁴⁴ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										

	Assets								
Return to cover									
02/28/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
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	-6.9
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	4.7
Cash Equivalents	98,583,141	28,164,799	-71.4	46,999,916	66.9	256,824,696	446.4	270,028,757	5.1
TOTAL CASH & EQUIVALENTS	3,286,542,088	2,986,778,242	-9.1	3,696,884,939	23.8	6,756,966,092	82.8	7,005,627,266	3.7
INVESTMENTS:									
Trading Securities	32,748,616	32,252,047	-1.5	35,145,391	9.0	N/A		N/A	
Available for Sale Securities	2,471,292,389	2,307,793,234	-6.6	2,207,097,597	-4.4	N/A		N/A	
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	1,492,912,517	1,353,052,943	-9.4	1,417,340,366	4.8	0	-100.0	0	N/A
Equity Securities	N/A	N/A		99,404,609		89,607,033	-9.9	107,881,826	20.4
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	N/A	N/A		153,712,495		3,430,811,148	2,132.0	4,758,647,718	38.7
Held-to-Maturity Debt Securities, net of Allowance for Credit	N/A	N/A		211,000		1,874,702,518	#####	2,586,559,384	38.0
Deposits in Commercial Banks, S&Ls, Savings Banks	1,175,490,530	1,024,175,413	-12.9	935,281,901	-8.7	983,735,126	5.2	894,848,902	-9.0
Loans to, Deposits in, and Investments in Natural 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	-7.7
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	23,989,366	24,705,759	3.0	24,712,214	0.0	25,191,244	1.9	25,263,560	0.3
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	7.5
All Other Investments ²	211,671,612	210,385,826	-0.6	151,709,557	-27.9	150,145,813	-1.0	165,915,253	10.5
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	28.9
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	-20.9
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	1.3
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	-0.1	1,881,633,380	4.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	10,041,455	11,877,714	18.3	12,434,751	4.7	13,293,691	6.9	15,533,396	16.8
New Vehicle Loans	6,788,742,341	7,315,007,820	7.8	7,206,505,655	-1.5	7,198,312,452	-0.1	7,164,840,869	-0.5
Used Vehicle Loans	8,548,987,367	9,134,428,959	6.8	9,427,919,600	3.2	10,026,572,666	6.3	11,126,881,816	11.0
Leases Receivable	574,623,557	600,213,031	4.5	664,150,840	10.7	766,612,687	15.4	877,643,143	14.5
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	1.2
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	13.9
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	0.2
All Other Real Estate Loans/Lines of Credit ³	379,858,987	26,705,029	-93.0	32,673,377	22.3	39,947,762	22.3	39,853,884	-0.2
Commercial Loans/Lines of Credit Real Estate Secured ³	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
Commercial Loans/Lines of Credit Not Real Estate Secured ³	89,410,392	101,780,539	13.8	111,133,498	9.2	119,985,287	8.0	124,663,236	3.9
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	8.2
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(246,132,672)	(250,593,390)	1.8	(249,025,552)	-0.6	(311,095,173)	24.9	(269,160,372)	-13.5
Foreclosed Real Estate	8,107,277	10,739,953	32.5	10,358,605	-3.6	18,498,352	78.6	20,742,931	12.1
Reposessed Autos	16,946,898	17,067,334	0.7	18,024,402	5.6	14,581,037	-19.1	11,870,242	-18.6
Foreclosed and Reposessed Other Assets	1,739,892	1,514,210	-13.0	1,066,682	-29.6	1,270,859	19.1	996,035	-21.6
TOTAL FORECLOSED and REPOSSESSED ASSETS¹	26,794,067	29,321,497	9.4	29,449,689	0.4	34,350,248	16.6	33,609,208	-2.2
Land and Building	874,474,724	972,721,190	11.2	1,020,977,457	5.0	1,078,137,014	5.6	1,142,683,498	6.0
Other Fixed Assets	173,658,210	192,969,281	11.1	211,808,714	9.8	234,665,485	10.8	239,218,052	1.9
NCUA Share Insurance Capitalization Deposit	315,309,027	328,511,209	4.2	341,831,322	4.1	385,257,364	12.7	432,064,734	12.7
Identifiable Intangible Assets	13,249,303	13,830,597	4.4	11,075,775	-19.9	2,867,706	-74.1	1,465,981	-48.9
Goodwill	3,353,881	3,160,937	-5.7	4,744,030	50.1	4,711,876	-0.7	4,048,747	-14.1
TOTAL INTANGIBLE ASSETS	16,602,984	16,991,534	2.3	15,819,805	-6.9	7,579,582	-52.1	5,514,728	-27.2
Accrued Interest on Loans	88,067,608	92,198,780	4.7	103,537,666	12.3	109,627,294	5.9	107,764,882	-1.7
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	5.4
Non-Trading Derivative Assets	0	43,039	N/A	0	-100.0	0	N/A	148,535	N/A
All Other Assets	623,929,395	682,432,842	9.4	759,494,826	11.3	867,543,400	14.2	1,103,165,341	27.2
TOTAL OTHER ASSETS	725,570,932	789,385,936	8.8	878,435,257	11.3	991,832,376	12.9	1,226,534,802	23.7
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	10.8
TOTAL CU's	186	183	-1.6	179	-2.2	176	-1.7	175	-0.6

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¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

	Liabilities, Shares & Equity								
Return to cover									
02/28/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	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	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	300,000	0	-100.0	0	N/A	0	N/A	15,000,000	N/A
Non-Trading Derivative Liabilities	0	0	N/A	1,398	N/A	0	-100.0	0	N/A
Accrued Dividends and Interest Payable	9,737,727	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1	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 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	0.4	13,592,778,300	2.2	16,779,170,341	23.4	19,268,464,963	14.8
Money Market Shares	5,386,666,298	5,270,815,339	-2.2	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	12.3	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	-2.1	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	2.6	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	3.3	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	-32,794,054	-54,726,257	-66.9	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	N/A		2,803,587		49,542,267	1,667.1	-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	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	1,569.9	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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² PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS

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

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

⁵ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.

⁶ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.

		Income Statement							
Return to cover		For Charter : N/A							
02/28/2022		Count of CU : 175							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	1,346,333,034	1,478,249,746	9.8	1,622,091,074	9.7	1,674,921,104	3.3	1,686,570,359	0.7
Less Interest Refund	(350,021)	(478,086)	36.6	(607,655)	27.1	(637,092)	4.8	(557,030)	-12.6
Income from Investments	124,442,023	159,376,046	28.1	183,803,470	15.3	117,134,363	-36.3	98,239,196	-16.1
Income from Trading	2,462,136	-852,059	-134.6	N/A		N/A		N/A	
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N/A	N/A		8,381,812		7,297,009	-12.9	N/A	
TOTAL INTEREST INCOME	1,472,887,172	1,636,295,647	11.1	1,813,668,701	10.8	1,798,715,384	-0.8	1,784,252,525	-0.8
INTEREST EXPENSE:									
Dividends	95,807,196	117,795,792	23.0	160,865,137	36.6	151,398,829	-5.9	114,991,499	-24.0
Interest on Deposits	78,712,134	100,142,141	27.2	144,861,020	44.7	145,587,085	0.5	102,405,498	-29.7
Interest on Borrowed Money	21,781,961	32,550,971	49.4	33,027,721	1.5	20,438,255	-38.1	14,564,230	-28.7
TOTAL INTEREST EXPENSE	196,301,291	250,488,904	27.6	338,753,878	35.2	317,424,169	-6.3	231,961,227	-26.9
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	-66.3
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS 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	19.6
NON-INTEREST INCOME:									
Fee Income	397,230,387	417,136,784	5.0	438,414,509	5.1	382,528,520	-12.7	406,095,910	6.2
Other Operating Income	265,524,712	321,109,804	20.9	329,363,286	2.6	390,033,860	18.4	472,574,889	21.2
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 Trading Debt Securities)	N/A	N/A		3,692,428		2,149,368	-41.8	8,496,960	295.3
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	N/A		1,207,954		8,765,775	625.7	6,649,411	-24.1
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets	6,768,167	-830,617	-112.3	620,503	174.7	10,923,413	1,660.4	27,805,143	154.5
Gain from Bargain Purchase (Merger)	3,552,894	0	-100.0	9,859	N/A	0	-100.0	1,949,731	N/A
Other Non-Interest Income/(Expense)	11,527,379	1,783,843	-84.5	11,257,537	531.1	14,218,977	26.3	14,955,691	5.2
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	691,226,300	742,713,313	7.4	784,566,076	5.6	808,619,913	3.1	938,527,735	16.1
NON-INTEREST EXPENSE									
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	6.8
Travel, Conference Expense	12,326,548	15,800,957	28.2	16,021,677	1.4	7,830,968	-51.1	10,371,263	32.4
Office Occupancy	112,357,249	119,080,998	6.0	125,648,344	5.5	129,844,858	3.3	136,941,343	5.5
Office Operation Expense	291,275,016	312,579,914	7.3	340,656,688	9.0	354,159,208	4.0	379,015,917	7.0
Educational and Promotion	56,295,166	60,120,479	6.8	67,397,059	12.1	58,496,472	-13.2	63,565,764	8.7
Loan Servicing Expense	64,023,933	77,678,886	21.3	81,624,614	5.1	88,692,914	8.7	91,990,151	3.7
Professional, Outside Service	153,299,804	173,972,759	13.5	183,684,772	5.6	186,981,055	1.8	213,531,587	14.2
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	0	-100.0
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A	
Member Insurance - Other	192,976	196,561	1.9	224,522	14.2	299,430	33.4	360,164	20.3
Operating Fees	3,863,175	4,039,430	4.6	4,207,099	4.2	4,559,647	8.4	3,960,490	-13.1
Misc Operating Expense	39,569,756	36,577,528	-7.6	38,476,797	5.2	34,251,586	-11.0	35,423,564	3.4
TOTAL NON-INTEREST EXPENSE	1,448,264,296	1,552,714,464	7.2	1,659,392,804	6.9	1,701,575,349	2.5	1,828,399,985	7.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	273,343,661	361,757,653	32.3	N/A		N/A		N/A	
NET INCOME (LOSS)	273,356,640	362,290,135	32.5	378,274,981	4.4	332,618,803	-12.1	576,354,623	73.3
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 ratios are annualized.									
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									

Delinquent Loan Information 2									
Return to cover									
02/28/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 175								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally									
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	97,340,608	137,506,166	41.3	148,492,145	8.0	118,709,562	-20.1	122,243,347	3.0
60 to 179 Days Delinquent	91,356,808	49,602,746	-45.7	51,163,092	3.1	83,220,763	62.7	44,694,266	-46.3
180 to 359 Days Delinquent	12,421,732	12,914,424	4.0	19,826,908	53.5	24,979,505	26.0	16,528,854	-33.8
> = 360 Days Delinquent	5,205,896	5,152,407	-1.0	9,730,032	88.8	20,586,398	111.6	25,973,780	26.2
Total Del Real Estate Loans (> = 60 Days)	108,984,436	67,669,577	-37.9	80,720,032	19.3	128,786,666	59.5	87,196,900	-32.3
% 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	-25.0
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.16	0.88	-41.6	0.74	8.5	1.08	46.1	0.65	-40.0
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	77,582,464	104,537,604	34.7	121,783,382	16.5	99,787,799	-18.1	101,632,492	1.8
60 to 179 Days Delinquent	72,665,006	42,559,771	-41.4	38,897,166	-8.6	65,303,164	67.9	38,801,516	-40.6
180 to 359 Days Delinquent	11,300,280	8,304,793	-26.5	10,753,069	29.5	21,709,989	101.9	14,125,712	-34.9
> = 360 Days Delinquent	3,941,798	4,492,959	14.0	5,483,347	22.0	10,645,497	94.1	16,743,601	57.3
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	87,907,084	55,357,523	-37.0	55,133,582	-0.4	97,658,650	77.1	69,670,829	-28.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.23	0.73	-41.0	0.65	-10.4	1.03	58.0	0.63	-38.3
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	8,855,460	17,918,773	102.3	12,212,690	-31.8	9,774,568	-20.0	7,521,879	-23.0
60 to 179 Days Delinquent	16,025,237	2,263,307	-85.9	7,707,705	240.6	14,880,114	93.1	3,088,956	-79.2
180 to 359 Days Delinquent	651,511	3,902,446	499.0	8,061,900	106.6	2,601,882	-67.7	2,054,388	-21.0
> = 360 Days Delinquent	902,355	168,356	-81.3	3,381,034	1,908.3	8,385,738	148.0	8,691,747	3.6
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	17,579,103	6,334,109	-64.0	19,150,639	202.3	25,867,734	35.1	13,835,091	-46.5
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.83	0.63	-65.6	1.78	182.4	2.39	34.4	1.22	-49.0
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	10,138,309	13,782,998	35.9	12,900,458	-6.4	8,606,248	-33.3	12,316,261	43.1
60 to 179 Days Delinquent	2,534,006	4,524,465	78.5	3,792,470	-16.2	2,649,343	-30.1	2,632,453	-0.6
180 to 359 Days Delinquent	469,941	707,185	50.5	1,006,559	42.3	513,221	-49.0	334,633	-34.8
> = 360 Days Delinquent	314,844	491,092	56.0	865,651	76.3	1,555,163	79.7	538,432	-65.4
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,318,791	5,722,742	72.4	5,664,680	-1.0	4,717,727	-16.7	3,505,518	-26.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.29	0.49	67.0	0.50	1.9	0.43	-13.9	0.33	-23.1
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	764,375	1,266,791	65.7	1,595,615	26.0	540,947	-66.1	772,715	42.8
60 to 179 Days Delinquent	132,559	255,203	92.5	765,751	200.1	388,142	-49.3	171,341	-55.9
180 to 359 Days Delinquent	0	0	N/A	5,380	N/A	154,413	2,770.1	14,121	-90.9
> = 360 Days Delinquent	46,899	0	-100.0	0	N/A	0	N/A	0	N/A
Total Del Other RE Adj Rate Lns (> = 60 Days)	179,458	255,203	42.2	771,131	202.2	542,555	-29.6	185,462	-65.8
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.15	0.18	20.9	0.31	79.0	0.21	-33.1	0.06	-70.2
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	3,522,650	12,150,778	244.9	4,435,820	-63.5	6,663,852	50.2	6,190,820	-7.1
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	-95.6
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	74.6
> = 360 Days Delinquent	816,982	0	-100.0	3,132,588	N/A	4,883,324	55.9	11,069,219	126.7
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	4,031,723	11,112,821	175.6	14,380,227	29.4	24,264,163	68.7	14,179,568	-41.6
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.43	1.12	157.7	1.16	3.8	1.69	46.3	0.84	-50.5
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	779,706	2,187,480	180.6	1,317,848	-39.8	4,182,620	217.4	733,519	-82.5
60 to 179 Days Delinquent	507,932	2,566,068	405.2	896,377	-65.1	1,163,943	29.8	503,563	-56.7
180 to 359 Days Delinquent	381,157	3,277,114	759.8	1,016,934	-69.0	0	-100.0	264,502	N/A
> = 360 Days Delinquent	527,302	332,071	-37.0	975,082	193.6	842,534	-13.6	795,916	-5.5
Total Del Member Commercial Loans NOT Secured By RE (> = 60 Days)	1,416,391	6,175,253	336.0	2,888,393	-53.2	2,006,477	-30.5	1,563,981	-22.1
%Member Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.85	6.77	266.6	2.85	-57.9	1.95	-31.6	1.48	-24.0
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	1,155,568	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del NonMember Commercial Lns Secured by RE (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	325,304	238,828	-27.2	0	-100.0	128,428	N/A	0	-100.0
60 to 179 Days Delinquent	929,203	482,494	-48.1	237,778	-50.7	88,499	-62.8	0	-100.0
180 to 359 Days Delinquent	0	918,366	N/A	855,418	-6.9	826,226	-3.4	0	-100.0
> = 360 Days Delinquent	427,629	1,033,121	141.6	625,800	-39.4	1,334,370	113.2	0	-100.0
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	-100.0
%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	-100.0
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

	Indirect and Participation Lending									
Return to cover	For Charter : N/A									
02/28/2022	Count of CU : 175									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement	7,859,781,963	8,422,028,568	7.2	8,466,138,678	0.5	9,126,587,574	7.8	9,990,495,129	9.5	
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	-0.6	
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	8.0	
%Indirect Loans Outstanding / Total Loans	31.63	31.89	0.8	30.72	-3.7	30.84	0.4	30.78	-0.2	
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	-3.3	
60 to 179 Days Delinquent	51,494,289	57,076,413	10.8	50,575,091	-11.4	44,402,062	-12.2	39,614,855	-10.8	
180 to 359 Days Delinquent	9,559,230	8,229,840	-13.9	7,069,960	-14.1	5,448,433	-22.9	3,303,354	-39.4	
> = 360 Days Delinquent	1,986,330	1,802,062	-9.3	1,841,776	2.2	3,177,759	72.5	1,447,591	-54.4	
Total Del Indirect Lns (>= 60 Days)	63,039,849	67,108,315	6.5	59,486,827	-11.4	53,028,254	-10.9	44,365,800	-16.3	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	-0.8	0.59	-11.6	0.50	-15.5	0.39	-22.5	
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	-34.5	
* Indirect Loans Recovered	9,789,160	9,717,241	-0.7	10,130,986	4.3	12,709,642	25.5	14,118,839	11.1	
* NET INDIRECT LOAN C/Os	74,968,544	65,661,850	-12.4	70,464,650	7.3	69,775,340	-1.0	39,919,132	-42.8	
**Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.84	0.67	-19.9	0.70	3.5	0.67	-3.8	0.36	-46.4	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + 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	-3.9	
Non-Federally Guaranteed Student Loans	2,070,184	3,478,882	68.0	3,601,368	3.5	3,708,829	3.0	4,611,812	24.3	
Real Estate	183,611,760	219,015,881	19.3	279,617,216	27.7	348,617,159	24.7	478,018,482	37.1	
Commercial Loans (excluding C&D) ²	141,146,327	187,941,099	33.2	241,682,604	28.6	250,731,745	3.7	212,354,362	-15.3	
Commercial Construction & Development ²	6,469,020	0	-100.0	11,338,212	N/A	41,115,502	262.6	67,228,601	63.5	
Loan Pools	2,281,152	14,108,761	518.5	14,545,777	3.1	22,645,380	55.7	23,135,835	2.2	
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	11.1	
%Participation Loans Outstanding / Total Loans	2.03	2.40	17.8	2.78	16.0	2.78	0.1	2.86	2.7	
* Participation Loans Purchased YTD	308,175,594	315,974,613	2.5	280,178,583	-11.3	280,303,940	0.0	405,360,842	44.6	
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.20	2.13	-2.8	1.86	-13.0	1.60	-13.9	1.93	20.4	
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	217,444,950	437,540,699	101.2	718,998,487	64.3	723,475,631	0.6	1,056,468,123	46.0	
Participation Loan Interests - Amount Retained (Outstanding)	136,491,126	159,700,752	17.0	220,112,191	37.8	236,272,035	7.3	248,708,667	5.3	
* Participation Loans Sold YTD	110,352,972	279,457,808	153.2	407,669,907	45.9	264,634,384	-35.1	618,369,793	133.7	
** %Participation Loans Sold YTD / Total Assets	0.27	0.67	144.9	0.92	38.3	0.52	-43.4	1.10	111.0	
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	288.8	
*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	179.4	
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	183.9	
*Loans, Excluding RE, Sold YTD	0	76,898	N/A	0	-100.0	0	N/A	0	N/A	
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	76.2	
60 to 179 Days Delinquent	3,868,234	2,264,398	-41.5	2,153,970	-4.9	5,154,844	139.3	2,108,102	-59.1	
180 to 359 Days Delinquent	124,050	1,144,410	822.5	1,054,147	-7.9	1,021,585	-3.1	263,575	-74.2	
> = 360 Days Delinquent	431,282	1,033,121	139.5	636,019	-38.4	1,453,559	128.5	4,578,020	215.0	
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	-8.9	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.73	0.59	-19.9	0.42	-28.3	0.79	88.5	0.65	-18.0	
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off	1,533,598	2,387,376	55.7	4,257,391	78.3	1,713,071	-59.8	1,641,140	-4.2	
* Participation Loans Recovered	438,220	295,940	-32.5	443,011	49.7	350,122	-21.0	297,205	-15.1	
* 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	-1.4	
**Net Charge Offs - Participation Loans / Avg Participation Loans	0.24	0.31	26.1	0.46	48.6	0.15	-68.2	0.13	-8.9	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										

Real Estate Loan Information 1									
Return to cover									
02/28/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
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	25.4
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	6.3
Other Fixed Rate	71,284,056	52,122,644	-26.9	49,706,154	-4.6	72,713,531	46.3	85,895,204	18.1
Total Fixed Rate First Mortgages	6,225,678,148	6,718,868,510	7.9	7,470,040,586	11.2	8,535,510,496	14.3	10,062,267,652	17.9
Balloon/Hybrid > 5 years	930,635,384	916,476,749	-1.5	1,016,413,611	10.9	976,910,501	-3.9	938,995,420	-3.9
Balloon/Hybrid 5 years or less	609,522,029	627,031,857	2.9	635,256,654	1.3	645,176,366	1.6	690,686,833	7.1
Total Balloon/Hybrid First Mortgages	1,540,157,413	1,543,508,606	0.2	1,651,670,265	7.0	1,622,086,867	-1.8	1,629,682,253	0.5
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	-2.9
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	3.9
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	1.6
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	8,114,336,499	8,639,875,788	6.5	9,561,759,761	10.7	10,592,996,611	10.8	12,134,392,746	14.6
Other Real Estate Loans									
Closed End Fixed Rate	1,134,678,867	1,171,666,189	3.3	1,138,287,617	-2.8	1,079,281,168	-5.2	1,023,036,450	-5.2
Closed End Adjustable Rate	11,231,788	10,617,859	-5.5	12,476,595	17.5	18,808,784	50.8	21,779,324	15.8
Open End Adjustable Rate (HELOC)	112,168,016	134,578,095	20.0	232,558,085	72.8	238,917,211	2.7	273,968,762	14.7
Open End Fixed Rate	344,314	436,123	26.7	577,620	32.4	22,425,493	3,782.4	41,522,619	85.2
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	0.1
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	12.9
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	15.7
Other RE Fixed Rate	1,135,023,181	1,172,102,312	3.3	1,138,865,237	-2.8	1,101,706,661	-3.3	1,064,559,069	-3.4
Total Fixed Rate RE Outstanding	8,291,336,713	8,807,447,571	6.2	9,625,319,434	9.3	10,614,127,658	10.3	12,065,822,141	13.7
%(Total Fixed Rate RE/Total Assets)	20.46	21.01	2.7	21.77	3.6	20.94	-3.8	21.49	2.6
%(Total Fixed Rate RE/Total Loans)	27.93	27.87	-0.2	29.27	5.0	30.70	4.9	32.25	5.0
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	4.9
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	14.8
Total Adj Rate RE Outstanding	1,081,422,771	1,149,726,483	6.3	1,320,340,244	14.8	1,338,301,609	1.4	1,428,877,760	6.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	94,862,530	139,861,219	47.4	182,016,098	30.1	242,733,059	33.4	258,733,445	6.6
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	76,849,125	87,792,500	14.2	182,092,929	107.4	198,680,990	9.1	257,842,229	29.8
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	171,711,655	227,653,719	32.6	364,109,027	59.9	441,414,049	21.2	516,575,674	17.0
%(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	5.7
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.11	5.02	22.0	7.41	47.8	8.40	13.3	8.82	5.0
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	28,765,352	51,672,557	79.6	58,355,704	12.9	47,037,968	-19.4	60,330,187	28.3
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	21,225,858	19,528,126	-8.0	18,849,914	-3.5	40,217,636	113.4	39,886,907	-0.8
* 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	22.4
* 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	-3.3
* Other Fixed Rate	49,161,515	49,460,476	0.6	203,741,946	311.9	218,533,278	7.3	240,606,126	10.1
* 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	14.1
* Balloon/Hybrid > 5 years	202,003,920	135,875,197	-32.7	190,445,179	40.2	202,822,693	6.5	236,497,372	16.6
* Balloon/Hybrid 5 years or less	105,266,130	159,866,675	51.9	143,562,933	-10.2	142,303,499	-0.9	206,643,299	45.2
* Total Balloon/Hybrid First Mortgages	307,270,050	295,741,872	-3.8	334,008,112	12.9	345,126,192	3.3	443,140,671	28.4
* 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	8.6
* 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	18.9
* 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	14.9
* 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	15.1
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Real Estate Loan Information 2									
Return to cover									
02/28/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 175								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: 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	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	316,808,621	297,924,103	-6.0	303,799,042	2.0	415,023,794	36.6	371,535,243	-10.5
* Closed End Adjustable Rate	474,070	578,848	22.1	2,571,383	344.2	4,587,211	78.4	665,050	-85.5
* Open End Adjustable Rate (HELOC)	46,034,216	64,554,041	40.2	101,727,798	57.6	96,174,683	-5.5	162,765,338	69.2
* Open End Fixed Rate and Other	35,000	346,731	890.7	149,600	-56.9	22,747,086	#####	32,517,685	43.0
* TOTAL OTHER REAL ESTATE GRANTED	363,351,907	363,403,723	0.0	408,247,823	12.3	538,532,774	31.9	567,483,316	5.4
* TOTAL RE (FIRST AND OTHER) GRANTED	2,697,063,084	2,810,844,282	4.2	3,760,660,682	33.8	5,864,323,933	55.9	6,696,965,642	14.2
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	17.34	16.86	-2.7	22.35	32.5	31.26	39.8	29.27	-6.4
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	-26.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	22.42	22.43	0.0	22.65	1.0	32.38	43.0	20.64	-36.2
AMT of Mortgage Servicing Rights	8,947,112	12,017,586	34.3	15,374,050	27.9	20,538,467	33.6	29,867,064	45.4
Outstanding RE Loans Sold But Serviced	1,486,153,042	1,925,233,930	29.5	2,168,230,469	12.6	2,792,948,250	28.8	3,257,479,277	16.6
%(Mortgage Servicing Rights / Net Worth)	0.21	0.26	23.6	0.31	18.2	0.39	24.8	0.51	30.5
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,447,096,698	1,516,334,795	4.8	1,747,759,886	15.3	1,663,392,695	-4.8	1,562,149,384	-6.1
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	18.0
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2	33,864,567	5.1
TDR Other RE Loans	2,073,982	2,116,906	2.1	7,242,776	242.1	21,592,051	198.1	12,751,230	-40.9
Total TDR First and Other RE Loans	20,327,176	17,802,118	-12.4	37,292,234	109.5	53,812,750	44.3	46,615,797	-13.4
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	-20.7
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	-37.0	55,133,582	-0.4	97,658,650	77.1	69,670,829	-28.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	17,579,103	6,334,109	-64.0	19,150,639	202.3	25,867,734	35.1	13,835,091	-46.5
Other R.E. Fixed Rate	3,318,791	5,722,742	72.4	5,664,680	-1.0	4,717,727	-16.7	3,505,518	-25.7
Other R.E. Adj. Rate	179,458	255,203	42.2	771,131	202.2	542,555	-29.6	185,462	-65.8
TOTAL DEL R.E. DELINQUENT > = 60 Days	108,984,436	67,669,577	-37.9	80,720,032	19.3	128,786,666	59.5	87,196,900	-32.3
DELINQUENT 30 to 59 Days									
First Mortgage	86,437,924	122,456,377	41.7	133,996,072	9.4	109,562,367	-18.2	109,154,371	-0.4
Other	10,902,684	15,049,789	38.0	14,496,073	-3.7	9,147,195	-36.9	13,088,976	43.1
TOTAL DEL RE 30 to 59 Days	97,340,608	137,506,166	41.3	148,492,145	8.0	118,709,562	-20.1	122,243,347	3.0
TOTAL DEL R.E. LOANS > = 30 Days	206,325,044	205,175,743	-0.6	229,212,177	11.7	247,496,228	8.0	209,440,247	-15.4
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	-25.0
% R.E. LOANS DQ > = 60 Days	1.16	0.68	-41.6	0.74	8.5	1.08	46.1	0.65	-40.0
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	4,244,262	-39.2
TDR Other RE Loans Delinquent > = 60 Days	20,770	26,228	26.3	482,259	1,738.7	3,750,296	677.7	43,999	-98.8
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	-60.0
% 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	-53.9
TDR RE Loans Also Reported as Commercial Loans Delinquent > = 60 Days ^{1,2}	816,982	619,346	-24.2	0	-100.0	4,621,023	N/A	195,303	-95.8
% TDR RE Lns also Reported as Commercial Loans Delinquent > = 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2}	10.23	10.64	4.0	0.00	-100.0	15.74	N/A	0.84	-94.7
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,147,361	769,803	-32.9	1,608,861	109.0	3,379,981	110.1	1,362,335	-59.7
* Total 1st Mortgage Lns Recovered	245,153	98,728	-59.7	107,152	8.5	155,326	45.0	40,006	-74.2
* 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	-59.0
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	-32.5	0.02	106.0	0.03	93.9	0.01	-63.6
* Total Other RE Lns Charged Off	440,382	1,100,641	149.9	741,205	-32.7	542,210	-26.8	866,400	59.8
* Total Other RE Lns Recovered	185,050	166,389	-10.1	212,328	27.6	339,700	60.0	485,735	43.0
* NET OTHER RE LN C/Os	255,332	934,252	265.9	528,877	-43.4	202,510	-61.7	380,665	88.0
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.02	0.07	232.2	0.04	-46.0	0.01	-62.3	0.03	89.6
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Commercial Loan Information									
Return to cover									
02/28/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All								
	Count of CU in Peer Group: N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members ^{1,3}	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
Purchased Commercial Loans or Participations to Nonmembers ^{1,3}	82,737,564	92,386,314	11.7	102,274,196	10.7	119,012,715	16.4	139,039,328	16.8
Total Commercial Loans ^{1,3}	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
Unfunded Commitments ^{1,3}	62,586,994	75,557,497	20.7	101,507,381	34.3	96,510,780	-4.9	112,038,350	16.1
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)	2.89	2.81	4.6	3.27	16.1	3.26	-0.2	3.45	5.7
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹									
Number of Outstanding Commercial Loans to Members	3,447	3,312	-3.9	3,570	7.8	3,653	2.3	3,245	-11.2
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	133	135	1.5	136	0.7	135	-0.7	191	41.5
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	532,589,168	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									
Loans to finance agricultural production and other loans to farmers	1,380,908	1,994,058	44.4	2,685,027	34.7	1,942,673	-27.6	1,247,718	-35.8
Commercial and Industrial Loans	78,852,669	91,136,930	15.6	97,427,971	6.9	103,313,000	6.0	114,157,919	10.5
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)	6,728,223	6,509,186	-3.3	8,473,964	30.2	7,941,553	-6.3	3,933,165	-50.5
Total Non-Real Estate Secured Commercial Loans	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									
Number - Construction and Development	116	137	18.1	161	17.5	150	-6.8	137	-8.7
Number - Farmland	29	38	31.0	42	10.5	34	-19.0	33	-2.9
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	467	204	-56.3	372	82.4	381	2.4	400	5.0
Number - Owner Occupied, Non-Farm, Non-Residential Property	647	691	6.8	712	3.0	787	10.5	735	-6.6
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	495	538	8.7	594	10.4	675	13.6	790	17.0
Total Number of Real Estate Secured Commercial Loans	1,754	1,608	-8.3	1,881	17.0	2,027	7.8	2,095	3.4
Number - Loans to finance agricultural production and other loans to farmers	23	25	8.7	33	32.0	24	-27.3	26	8.3
Number - Commercial and Industrial Loans	1,140	1,076	-5.6	1,024	-4.8	971	-5.2	1,099	13.2
Number - Unsecured Commercial Loans	73	70	-4.1	77	10.0	61	-20.8	53	-13.1
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	590	668	13.2	691	3.4	705	2.0	163	-76.9
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	-23.9
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹									
* 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	-24.9
DELINQUENCY - COMMERCIAL LOANS ²									
30 to 59 Days Delinquent	4,627,660	14,575,086	215.0	5,753,668	-60.5	10,974,900	90.7	8,079,907	-26.4
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	-93.3
180 to 359 Days Delinquent	877,700	5,667,796	545.8	8,625,979	52.2	2,153,751	-75.0	2,581,798	19.9
> = 360 Days Delinquent	1,771,913	1,365,192	-23.0	4,733,470	246.7	7,060,228	49.2	11,865,135	68.1
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	-44.8
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	-48.5
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.62	1.67	167.9	1.31	-21.4	1.72	31.3	0.81	-52.8
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	106.7
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in 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	-9.7
Number 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	12.8
*Commercial Loans and Participations Sold- no servicing rights- YTD	0	80,358	N/A	0	-100.0	0	N/A	0	N/A
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	-2.8
Number of Commercial SBA Loans Outstanding	213	175	-17.8	197	12.6	190	-3.6	177	-6.8
Total Member Business Loans - (NMBL) ³	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
%(NMBL / Total Assets)	2.88	2.87	-0.5	3.20	11.6	3.15	-1.8	3.34	6.2

¹ Amounts are year-to-date and the related % change ratios are annualized.

¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

³ Prior to September 2017, Member business loans were reported including unfunded commitments.

Investments, Cash, & Cash Equivalents									
Return to cover									
02/28/2022									
CJ Name: N/A									
Peer Group: N/A									
			Criteria: Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally Insured						
			Count of CU in Peer Group: N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	289,441,476	320,820,547	10.8	213,469,255	-33.5	N/A		N/A	
Held to Maturity 1-3 yrs	636,475,390	540,456,298	-15.1	710,415,263	31.4	N/A		N/A	
Held to Maturity 3-5 yrs	434,479,574	367,572,692	-15.4	419,199,310	14.0	N/A		N/A	
Held to Maturity 5-10 yrs	97,920,966	88,112,567	-10.0	25,060,693	-71.6	N/A		N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	34,595,111	36,090,839	4.3	49,195,845	36.3	N/A		N/A	
TOTAL HELD TO MATURITY	1,492,912,517	1,353,052,943	-9.4	1,417,340,366	4.8	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	499,443,835	475,329,052	-4.8	422,569,190	-11.1	N/A		N/A	
Available for Sale 1-3 yrs	700,766,702	737,983,035	5.3	829,779,192	12.4	N/A		N/A	
Available for Sale 3-5 yrs	978,888,276	772,075,904	-21.1	721,062,823	-6.6	N/A		N/A	
Available for Sale 5-10 yrs	267,474,727	280,832,167	5.0	187,291,041	-33.3	N/A		N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	24,718,849	41,573,076	68.2	46,395,351	11.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	2,471,292,389	2,307,793,234	-6.6	2,207,097,597	-4.4	N/A		N/A	
Trading < 1 year	32,748,616	31,298,035	-4.4	35,145,391	12.3	N/A		N/A	
Trading 1-3 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 3-5 years	0	533,317	N/A	0	-100.0	N/A		N/A	
Trading 5-10 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	420,695	N/A	0	-100.0	N/A		N/A	
TOTAL TRADING	32,748,616	32,252,047	-1.5	35,145,391	9.0	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		7,114,673		10,132,894	42.4	3,230,986	-68.1
Equity Securities > 1-3 Years	N/A	N/A		18,120,143		0	-100.0	250,000	N/A
Equity Securities > 3-5 Years	N/A	N/A		7,680,915		3,405,516	-55.7	5,709,430	67.7
Equity Securities > 5-10 Years	N/A	N/A		0		3,141,200	N/A	6,993,598	122.6
Equity Securities > 10 Years	N/A	N/A		66,488,878		72,927,423	9.7	91,697,822	25.7
TOTAL EQUITY SECURITIES	N/A	N/A		99,404,609		89,607,033	-9.9	107,881,826	20.4
Trading Debt Securities <= 1 Year	N/A	N/A		889,567		38,810,651	4,262.9	41,575,844	7.1
Trading Debt Securities > 1-3 Years	N/A	N/A		3,802,433		739,389	-80.6	622,392	-15.8
Trading Debt Securities > 3-5 Years	N/A	N/A		8,581,700		9,000,593	4.9	19,104,933	112.3
Trading Debt Securities > 5-10 Years	N/A	N/A		12,598,544		17,696,489	40.5	17,864,878	1.0
Trading Debt Securities > 10 Years	N/A	N/A		417,089		3,074,532	637.1	3,437,043	11.8
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	N/A		41,677,147		1,101,670,160	2,543.3	1,008,418,234	-8.5
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		65,043,784		846,653,998	1,201.7	1,560,452,557	84.3
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		32,860,288		664,738,140	1,921.7	1,245,865,081	87.4
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		5,799,444		77,086,567	1,229.2	65,048,058	-15.6
AVAILABLE-FOR-SALE DEBT SECURITIES	N/A	N/A		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	36.4
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		624,301,371	N/A	883,852,180	41.6
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		59,021,506	N/A	108,841,205	84.4
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		35,000,000	N/A	8,530,388	-75.6
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	N/A		211,000		1,874,702,518	#####	2,586,559,384	38.0
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	3,739,048,165	3,362,707,892	-10.1	4,043,995,693	20.3	6,933,122,406	71.4	6,981,636,512	0.7
Other Investments 1-3 yrs	607,359,942	581,047,220	-4.3	525,508,954	-9.6	495,908,221	-5.6	565,138,781	14.0
Other Investments 3-5 yrs	136,224,755	113,702,205	-16.5	86,277,101	-24.1	97,246,629	12.7	158,786,746	63.3
Other Investments 5-10 yrs	29,726,344	29,854,371	0.4	11,279,116	-62.2	18,761,195	66.3	42,313,453	125.5
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	48,264,514	44,025,443	-8.8	6,274,976	-85.7	6,016,441	-4.1	9,430,830	56.8
TOTAL Other Investments	4,560,623,720	4,131,337,131	-9.4	4,673,335,840	13.1	7,551,054,892	61.6	7,757,306,322	2.7
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	1,859,486,553	-4.4	2,129,303,132	14.5	2,546,688,472	19.6	2,868,008,147	12.6
Total Investments 3-5 yrs	1,549,592,605	1,253,884,118	-19.1	1,307,845,633	4.3	1,580,608,107	20.9	2,627,905,846	66.3
Total Investments 5-10 yrs	395,122,037	398,799,105	0.9	269,109,682	-32.5	763,358,530	183.7	1,421,878,185	86.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	107,578,474	122,110,053	13.5	174,571,583	43.0	194,104,963	11.2	178,144,141	-8.2
Total	8,557,577,242	7,824,435,355	-8.6	8,612,536,631	10.1	13,015,497,245	51.1	15,293,000,340	17.5
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	Other Investment Information									
Return to cover										
02/28/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * MAILING STATE = 'TX' * Types Included: All Federally									
	Count of CU in Peer Group: N/A									
	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	
Agency/GSE Debt Instruments (not backed by mortgages)	1,091,921,424	1,066,877,271	-2.3	957,460,554	-10.3	1,093,885,760	14.2	1,879,520,324	71.8	
Agency/GSE Mortgage-Backed Securities	2,412,915,133	2,148,746,753	-10.9	2,446,528,933	13.9	3,704,804,695	51.4	4,485,220,942	21.1	
TOTAL FEDERAL AGENCY SECURITIES	3,504,836,557	3,215,624,024	-8.3	3,403,989,487	5.9	4,798,670,455	41.0	6,364,741,266	32.6	
Securities Issued by States and Political Subdivision in the U.S.	11,871,142	11,776,443	-0.8	25,565,444	117.1	45,409,954	77.6	55,495,882	22.2	
Privately Issued Mortgage-Related Securities	3,887,574	3,054,901	-21.4	2,732,527	-10.6	6,951,732	154.4	39,107,579	462.6	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCU Only)	8,339,095	6,057,391	-27.4	4,403,740	-27.3	15,803,082	258.9	2,906,556	-81.6	
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	22,785,325	36,053,201	58.2	49,317,566	36.8	27,820,255	-43.6	45,846,948	64.8	
Common Trusts	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	22,785,325	36,053,201	58.2	49,317,566	36.8	27,820,255	-43.6	45,846,948	64.8	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	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	-11.5	198,678,015	50.7	623,320,024	213.7	979,342,045	57.1	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	8,545,729,589	7,807,459,979	-8.6	8,621,408,138	10.4	13,040,098,409	51.3	15,271,549,026	17.1	
Investment Repurchase Agreements	0	0	N/A	30,000,000	N/A	140,000,000	366.7	70,000,000	-50.0	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash on Deposit in Corporate Credit Unions	864,476,806	662,278,578	-23.4	816,459,480	23.3	1,366,762,828	67.4	1,206,662,127	-11.7	
Cash on Deposit in Other Financial Institutions	1,947,753,028	1,917,566,453	-1.5	487,179,808	-74.6	467,797,503	-4.0	392,513,095	-16.1	
CUSO INFORMATION										
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	15.0	
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	18.4	
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										
Mortgage Processing	37	37	0.0	41	10.8	44	7.3	45	2.3	
Approved Mortgage Seller	27	28	3.7	31	10.7	32	3.2	33	3.1	
Borrowing Repurchase Agreements	2	0	-100.0	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	14	15	7.1	11	-26.7	10	-9.1	12	20.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	19	19	0.0	19	0.0	20	5.3	0	-100.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (Investments)	78	80	2.6	81	1.3	80	-1.2	74	-7.5	
Charitable Donation Accounts	13,896,489	14,388,929	3.5	17,078,396	18.7	18,391,281	7.7	38,568,575	109.7	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE 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	6.0	106,031,997	11.0	
Other Assets	296,956,746	325,345,903	9.6	348,911,955	7.2	390,770,611	12.0	490,292,717	25.5	
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	
^{1/} Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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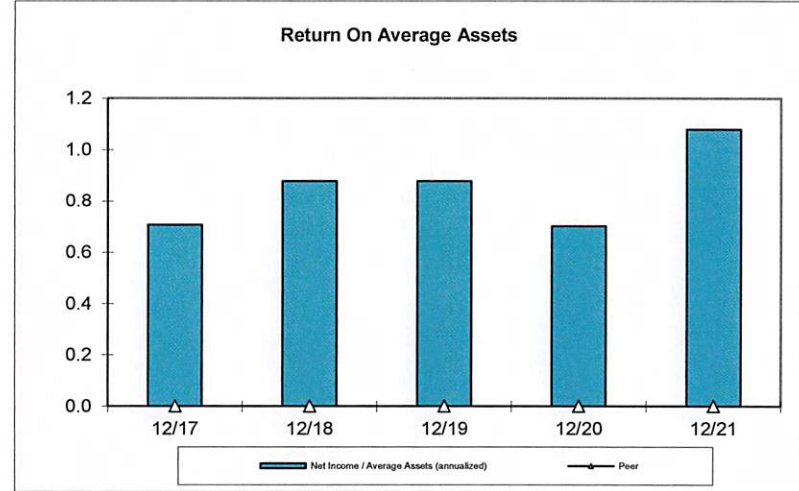
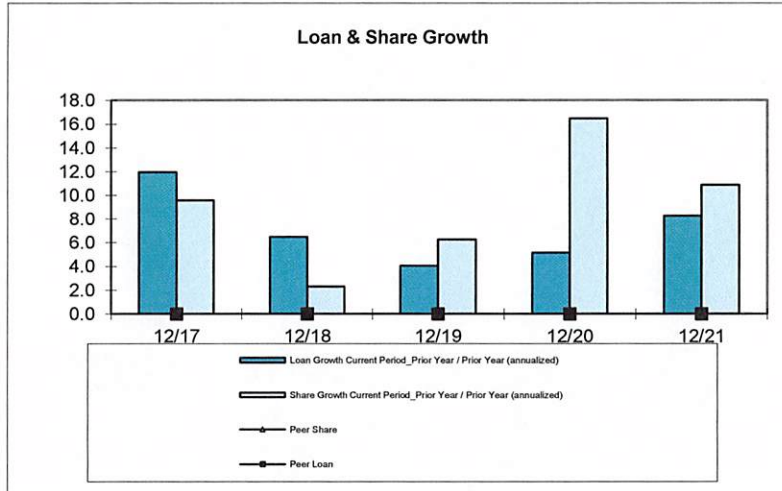
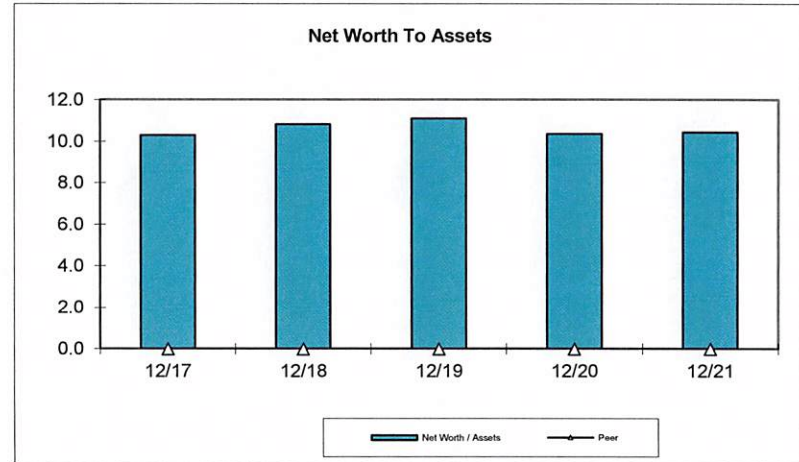
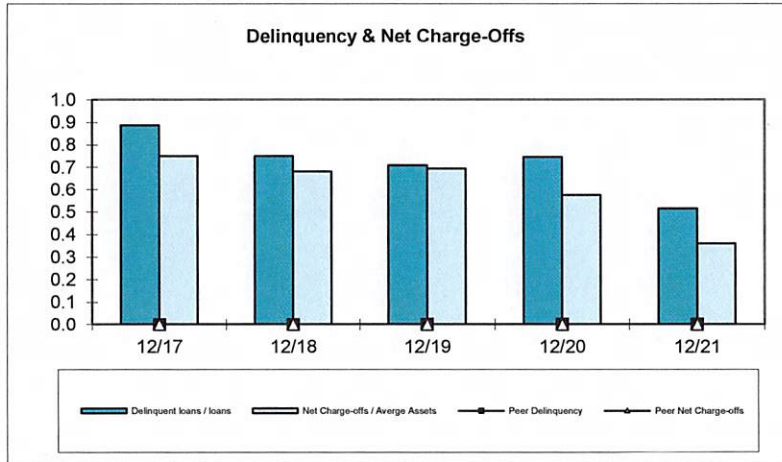
Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
02/28/2022	For Charter : N/A								
CU Name: N/A	Count of CU : 175								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	11,058,320	16,803,031	51.9	9,804,916	-41.6	11,739,229	19.7	19,460,840	65.8
Accounts Held by Nonmember Public Units	8,010,442	95,392	-98.8	38,345,313	#####	52,283,507	36.3	6,445,609	-87.7
Employee Benefit Member Shares	450,959	555,176	23.1	733,736	32.2	949,084	29.3	1,174,557	23.8
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	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	13.7	2,974,873,850	-18.5	2,954,781,296	-0.7
> 3 years	1,167,058,212	958,321,185	-17.9	1,055,631,521	10.2	933,405,809	-11.6	730,982,013	-21.7
Total Shares & 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
INSURANCE COVERAGE OTHER THAN NCUSIF									
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 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	16.1
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Commercial Loans	173,038	815,115	371.1	406,455	-50.1	1,694,730	317.0	391,951	-76.9
Construction & Land Development	24,317,939	37,135,458	52.7	56,187,798	51.3	46,306,681	-17.6	46,164,742	-0.3
Outstanding Letters of Credit	118,476	783,089	561.0	660,918	-15.6	1,807,647	173.5	2,623,790	45.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL 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	33.7
Credit Card Line	2,344,464,511	2,553,599,752	8.9	2,723,524,200	6.7	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	10.1	354,769,551	9.6	379,977,374	7.1
Overdraft Protection Programs	699,427,279	729,981,677	4.4	784,835,736	7.5	821,595,642	4.7	871,956,390	6.1
Residential Construction Loans-Excluding Commercial Purpose	33,214,420	37,210,363	12.0	43,952,807	18.1	36,954,618	-15.9	43,704,909	18.3
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	87,603,229	94,156,061	7.5	97,888,494	4.0	133,450,814	36.3	148,869,255	11.6
Total Unfunded Commitments for Non-Commercial Loans	3,554,246,483	3,837,878,871	8.0	4,209,107,618	9.7	4,445,027,487	5.6	4,782,669,600	7.6
Total Unused Commitments	3,616,833,477	3,913,436,368	8.2	4,310,614,999	10.1	4,541,538,267	5.4	4,894,707,950	7.8
%(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	10.1	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	616.5
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
LINE OF CREDIT (Borrowing)									
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	-53.9
Total Credit Lines at Corporate Credit Unions	1,544,560,610	1,636,590,700	6.0	1,750,150,443	6.9	1,842,562,501	5.3	1,856,500,600	0.8
Draws Against Lines of Credit	429,077,426	682,161,418	59.0	502,107,532	-26.4	424,552,245	-15.4	483,234,966	13.8
BORROWINGS OUTSTANDING FROM CORPORATE 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	-81.0	0	-100.0	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	13,950,773,640	15,598,267,105	11.8	16,506,049,382	5.8	18,132,267,431	9.9	21,176,086,312	16.8
Amount of Borrowings Subject to Early Repayment at 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	-100.0	0	N/A	0	N/A	15,000,000	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover									
02/28/2022									
CU Name: N/A	For Charter : N/A								
Peer Group: N/A	Count of CU : 175								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * MAILING STATE = 'TX' * Types Included: 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	% Chg
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	3.2
Num Potential Members	114,394,435	145,491,221	27.2	191,125,062	31.4	201,943,744	5.7	232,119,504	14.9
% Current Members to Potential Members	3.26	2.65	-18.8	2.07	-21.8	2.00	-3.6	1.79	-10.3
* % Membership Growth	5.72	3.29	-42.5	2.70	-17.8	1.86	-31.3	3.15	69.7
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	3.5
EMPLOYEES:									
Num Full-Time Employees	9,785	10,070	2.9	10,304	2.3	10,335	0.3	10,747	4.0
Num Part-Time Employees	928	843	-9.2	802	-4.9	687	-14.3	622	-9.5
BRANCHES:									
Num of CU Branches	713	709	-0.6	692	-2.4	701	1.3	701	0.0
Num of CUs Reporting Shared Branches	36	38	5.6	38	0.0	38	0.0	39	2.6
Plan to add new branches or expand existing facilities	33	33	0.0	35	6.1	32	-8.6	30	-6.3
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	20.1
**Total PALs I and II Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Commercial Loans	71	71	0.0	69	-2.8	70	1.4	N/A	
Credit Builder	54	53	-1.9	54	1.9	57	5.6	23	-59.6
Debt Cancellation/Suspension	42	43	2.4	46	7.0	46	0.0	N/A	
Direct Financing Leases	8	10	25.0	11	10.0	10	-9.1	N/A	
Indirect Commercial Loans	11	12	9.1	11	-8.3	11	0.0	N/A	
Indirect Consumer Loans	59	58	-1.7	57	-1.7	57	0.0	N/A	
Indirect Mortgage Loans	22	23	4.5	24	4.3	24	0.0	N/A	
Interest Only or Payment Option 1st Mortgage Loans	22	23	4.5	24	4.3	23	-4.2	N/A	
Micro Business Loans	28	28	0.0	26	-7.1	28	7.7	N/A	
Micro Consumer Loans	44	43	-2.3	42	-2.3	42	0.0	N/A	
Overdraft Lines of Credit	81	79	-2.5	80	1.3	80	0.0	N/A	
Overdraft Protection	119	118	-0.8	119	0.8	120	0.8	N/A	
Participation Loans	55	58	5.5	59	1.7	63	6.8	N/A	
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	0.6	154	-0.6	152	-1.3	N/A	
Share Secured Credit Cards	91	91	0.0	91	0.0	91	0.0	N/A	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	150	149	-0.7	147	-1.3	147	0.0	N/A	
Commercial Share Accounts	89	87	-2.2	89	2.3	90	1.1	N/A	
Check Cashing	113	112	-0.9	112	0.0	112	0.0	N/A	
First Time Homebuyer Program	18	19	5.6	19	0.0	22	15.8	21	-4.5
Health Savings Accounts	20	20	0.0	20	0.0	21	5.0	N/A	
Individual Development Accounts	8	7	-12.5	6	-14.3	6	0.0	N/A	
In-School Branches	10	10	0.0	10	0.0	12	20.0	0	-100.0
Insurance/Investment Sales	80	79	-1.3	80	1.3	82	2.5	N/A	
International Remittances	55	55	0.0	56	1.8	57	1.8	55	-3.5
Low Cost Wire Transfers	140	137	-2.1	134	-2.2	134	0.0	135	0.7
**Number of International Remittances Originated YTD	23,347	22,563	-3.4	21,517	-4.6	20,535	-4.6	21,011	2.3
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng	18	20	11.1	24	20.0	26	8.3	27	3.8
Adjusted Retained Earnings Obtained through Business Combinations	94,581,250	95,594,751	1.1	98,895,301	3.5	116,008,580	17.3	130,703,897	12.7
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	62,080,622	86,894,866	40.0	99,932,097	15.0	102,320,376	2.4	95,661,177	-6.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Return to cover		Information Technology									
02/28/2022	N/A	For Charter : N/A		Count of CU : 175		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * MAILING_STATE = TX * Types		Count of CU In Peer Group : N/A	
System Used to Maintain Share/Loan Records	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg		
Manual System (No Automation)	1	1	0.0	0	-100.0	0	N/A	0	N/A		
Vendor Supplied In-House System	120	116	-3.3	110	-5.2	104	-5.5	96	-7.7		
Vendor On-Line Service Bureau	62	63	1.6	66	4.8	68	3.0	78	14.7		
CU Developed In-House System	1	1	0.0	1	0.0	1	0.0	1	0.0		
Other	2	2	0.0	1	-50.0	3	200.0	N/A			
Electronic Financial Services											
Home Banking Via Internet Website	150	148	-1.3	148	0.0	149	0.7	N/A			
Audio Response/Phone Based	127	124	-2.4	122	-1.6	121	-0.8	N/A			
Automatic Teller Machine (ATM)	147	146	-0.7	144	-1.4	144	0.0	N/A			
Kiosk	13	14	7.7	15	7.1	15	0.0	N/A			
Mobile Banking	125	125	0.0	127	1.6	129	1.6	N/A			
Other	9	9	0.0	9	0.0	11	22.2	N/A			
Services Offered Electronically											
Member Application	88	91	3.4	93	2.2	94	1.1	101	7.4		
New Loan	108	109	0.9	112	2.8	112	0.0	116	3.6		
Account Balance Inquiry	155	154	-0.6	152	-1.3	152	0.0	N/A			
Share Draft Orders	117	116	-0.9	115	-0.9	114	-0.9	N/A			
New Share Account	61	61	0.0	64	4.9	65	3.1	71	7.6		
Loan Payments	142	142	0.0	143	0.7	144	0.7	143	-0.7		
Account Aggregation	37	40	8.1	40	0.0	39	-2.5	39	0.0		
Internet Access Services	45	45	0.0	48	6.7	50	4.2	N/A			
e-Statements	144	142	-1.4	142	0.0	143	0.7	143	0.0		
External Account Transfers	57	60	5.3	66	10.0	70	6.1	77	10.0		
View Account History	150	148	-1.3	148	0.0	149	0.7	N/A			
Merchant Purchase	8	8	0.0	9	12.5	9	0.0	N/A			
Merchant Processing Services	10	10	0.0	12	20.0	12	0.0	14	16.7		
Remote Deposit Capture	88	96	9.1	99	3.1	103	4.0	104	1.0		
Share Account Transfers	149	148	-0.7	148	0.0	149	0.7	N/A			
Bill Payment	128	127	-0.8	126	-0.8	125	-0.8	124	-0.8		
Download Account History	137	136	-0.7	138	1.5	138	0.0	140	1.4		
Electronic Cash	11	12	9.1	14	16.7	13	-7.1	N/A			
Electronic Signature Authentication/Certification	69	75	8.7	80	6.7	88	10.0	98	11.4		
Mobile Payments	48	53	10.4	63	18.9	68	7.9	75	10.3		
Type of World Wide Website Address											
Informational	8	8	0.0	7	-12.5	8	14.3	N/A			
Interactive	7	7	0.0	7	0.0	8	14.3	N/A			
Transactional	142	140	-1.4	140	0.0	140	0.0	N/A			
Number of Members That Use Transactional Website	1,900,392	1,994,278	4.9	2,141,426	7.4	2,299,289	7.4	N/A			
No Website, But Planning to Add in the Future											
Type(s) of services offered:											
Informational Website	0	0	N/A	0	N/A	0	N/A	116	N/A		
Mobile Application	0	0	N/A	0	N/A	0	N/A	104	N/A		
Online Banking	0	0	N/A	0	N/A	0	N/A	113	N/A		
Type of Website Planned for Future											
Informational	0	0	N/A	0	N/A	0	N/A	N/A			
Interactive	0	0	N/A	0	N/A	0	N/A	N/A			
Transactional	0	0	N/A	0	N/A	0	N/A	N/A			
Miscellaneous											
Internet Access	185	182	-1.6	177	-2.7	175	-1.1	N/A			
										19,158,T	

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 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

