

Cycle Date: September-2021  
 Run Date: 12/16/2021  
 Interval: Annual  
 Validated

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	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 : N/A

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

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

Summary Financial Information									
Return to cover	For Charter : N/A								
12/16/2021	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	Sep-2021	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
Cash & Equivalents	3,286,542,088	2,986,778,242	-9.1	3,696,884,939	23.8	6,756,966,092	82.8	7,611,609,586	12.6
<b>TOTAL INVESTMENTS</b>	<b>5,646,764,267</b>	<b>5,216,425,525</b>	<b>-7.6</b>	<b>5,311,769,082</b>	<b>1.8</b>	<b>6,879,611,849</b>	<b>29.5</b>	<b>8,436,885,842</b>	<b>22.6</b>
Loans Held for Sale	25,294,514	25,895,814	2.4	69,094,577	166.8	70,021,806	1.3	67,406,598	-3.7
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	12,975,133,664	8.6
Unsecured Loans	2,913,973,518	2,965,262,643	1.8	3,037,819,908	2.4	2,935,730,700	-3.4	2,906,306,104	-1.0
Other Loans	17,401,589,349	18,680,469,462	7.3	18,898,926,376	1.2	19,684,300,164	4.2	20,476,338,999	4.0
<b>TOTAL LOANS</b>	<b>29,688,322,351</b>	<b>31,602,906,159</b>	<b>6.4</b>	<b>32,882,405,962</b>	<b>4.0</b>	<b>34,572,460,131</b>	<b>5.1</b>	<b>36,357,778,767</b>	<b>5.2</b>
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(246,132,672)	(250,593,390)	1.8	(249,025,552)	-0.6	(311,095,173)	24.9	(276,788,737)	-11.0
Land And Building	874,474,724	972,721,190	11.2	1,020,977,457	5.0	1,078,137,014	5.6	1,137,101,150	5.5
Other Fixed Assets	173,658,210	192,969,281	11.1	211,808,714	9.8	234,665,485	10.8	238,423,361	1.6
NCUSIF Deposit	315,309,027	328,511,209	4.2	341,831,322	4.1	385,257,364	12.7	403,130,712	4.6
All Other Assets	768,967,983	835,698,967	8.7	923,704,751	10.5	1,033,618,240	11.9	1,230,306,824	19.0
<b>TOTAL ASSETS</b>	<b>40,533,200,492</b>	<b>41,911,312,997</b>	<b>3.4</b>	<b>44,209,451,252</b>	<b>5.5</b>	<b>50,699,642,808</b>	<b>14.7</b>	<b>55,205,854,103</b>	<b>8.9</b>
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	9,737,727	9,454,528	-2.9	9,702,769	2.6	6,293,829	-35.1	6,891,734	9.5
Notes & Interest Payable	1,045,200,737	1,337,290,150	27.9	952,032,270	-28.8	840,380,786	-11.7	668,857,438	-20.4
Accounts Payable & Other Liabilities <sup>3</sup>	565,381,556	523,166,204	-7.5	578,225,499	10.5	576,325,533	-0.3	712,369,936	23.6
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>4</sup>	300,000	0	-100.0	0	N/A	0	N/A	0	N/A
Share Drafts	7,181,931,310	7,331,628,689	2.1	7,695,032,688	5.0	9,938,459,652	29.2	11,052,721,605	11.2
Regular shares	13,252,887,441	13,305,425,739	0.4	13,592,778,300	2.2	16,779,170,341	23.4	19,171,975,356	14.3
All Other Shares & Deposits	14,441,488,674	15,033,192,345	4.1	16,604,487,468	10.5	17,416,579,189	4.9	18,018,307,699	3.5
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>34,876,307,425</b>	<b>35,670,246,773</b>	<b>2.3</b>	<b>37,892,298,456</b>	<b>6.2</b>	<b>44,134,209,182</b>	<b>16.5</b>	<b>48,243,004,660</b>	<b>9.3</b>
<b>TOTAL LIABILITIES /S</b>	<b>1,620,620,020</b>	<b>1,869,910,882</b>	<b>15.4</b>	<b>39,432,258,994</b>	<b>2,008.8</b>	<b>45,557,209,330</b>	<b>15.5</b>	<b>49,631,123,768</b>	<b>8.9</b>
Regular Reserve	457,310,228	464,372,541	1.5	466,784,165	0.5	466,171,566	-0.1	464,002,434	-0.5
Other Reserves	165,741,868	147,528,936	-11.0	193,619,544	31.2	248,288,077	28.2	250,681,528	1.0
Undivided Earnings	3,413,220,951	3,759,253,865	10.1	4,116,788,549	9.5	4,427,973,835	7.6	4,860,046,373	9.8
<b>TOTAL EQUITY</b>	<b>4,036,273,047</b>	<b>4,371,155,342</b>	<b>8.3</b>	<b>4,777,192,258</b>	<b>9.3</b>	<b>5,142,433,478</b>	<b>7.6</b>	<b>5,574,730,335</b>	<b>8.4</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>40,533,200,492</b>	<b>41,911,312,997</b>	<b>3.4</b>	<b>44,209,451,252</b>	<b>5.5</b>	<b>50,699,642,808</b>	<b>14.7</b>	<b>55,205,854,103</b>	<b>8.9</b>
<b>INCOME &amp; EXPENSE</b>									
Loan Income*	1,345,983,013	1,477,771,660	9.8	1,621,483,419	9.7	1,674,284,012	3.3	1,255,499,549	0.0
Investment Income*	126,904,159	158,523,987	24.9	192,185,282	21.2	124,431,372	-35.3	71,416,220	-23.5
Other Income*	662,755,099	738,246,588	11.4	767,777,795	4.0	772,562,380	0.6	665,128,726	14.8
Total Employee Compensation & Benefits*	715,073,652	753,199,434	5.3	801,468,357	6.4	836,453,458	4.4	662,352,071	5.6
NCUSIF Premiums Expense *	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	25	-99.4
Total Other Operating Expenses*	733,203,623	800,047,512	9.1	857,941,572	7.2	865,116,138	0.8	693,261,280	6.8
Non-interest Income & (Expense)*	28,471,201	4,466,725	-84.3	16,788,281	275.9	36,057,533	114.8	52,498,226	94.1
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	75,516,537	-60.6
Cost of Funds*	196,301,291	250,488,904	27.6	338,753,878	35.2	317,424,169	-6.3	178,555,172	-25.0
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM<sup>71</sup></b>	<b>273,343,661</b>	<b>361,757,653</b>	<b>32.3</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>	
<b>Net Income (Loss)*</b>	<b>273,356,640</b>	<b>362,290,135</b>	<b>32.5</b>	<b>378,274,961</b>	<b>4.4</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>434,857,636</b>	<b>74.3</b>
<b>TOTAL CU's</b>	<b>186</b>	<b>183</b>	<b>-1.6</b>	<b>179</b>	<b>-2.2</b>	<b>176</b>	<b>-1.7</b>	<b>175</b>	<b>-0.6</b>

\* 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

<sup>1</sup> 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.

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

<sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities."

<sup>4</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."

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

		Key Ratios <sup>7</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
12/16/2021		Count of CU : 175								
Credit Union: N/A		No Of Credit Union In Peer Group : N/A								
Peer Group Number: Custom		Asset Range : N/A								
		Dec-2020					Sep-2021			
		Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Sep-2021	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth / Total Assets <sup>5</sup>		10.30	10.82	11.10	10.36	N/A	N/A	10.34	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>		10.85	11.36	11.61	10.91	N/A	N/A	10.79	N/A	N/A
RBNW Requirement <sup>6</sup>		958.84	942.20	913.43	879.17	N/A	N/A	921.80	N/A	N/A
GAAP Equity / Total Assets		9.96	10.43	10.81	10.14	N/A	N/A	10.10	N/A	N/A
Loss Coverage		17.25	16.36	15.41	13.33	N/A	N/A	8.83	N/A	N/A
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans		0.89	0.75	0.71	0.75	N/A	N/A	0.49	N/A	N/A
Delinquent Loans / Net Worth		6.29	5.22	4.74	4.91	N/A	N/A	3.13	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>		0.75	0.68	0.69	0.57	N/A	N/A	0.42	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.69	1.45	1.42	1.34	N/A	N/A	0.92	N/A	N/A
Other Non-Performing Assets / Total Assets		0.07	0.07	0.07	0.07	N/A	N/A	0.06	N/A	N/A
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>		10.62	8.64	8.22	7.01	N/A	N/A	11.55	N/A	N/A
Share Growth <sup>1</sup>		9.59	2.28	6.23	16.47	N/A	N/A	12.41	N/A	N/A
Loan Growth <sup>1</sup>		11.95	6.45	4.05	5.14	N/A	N/A	6.89	N/A	N/A
Asset Growth <sup>1</sup>		10.21	3.40	5.48	14.68	N/A	N/A	11.85	N/A	N/A
Investment Growth <sup>1</sup>		5.17	-8.57	10.07	51.12	N/A	N/A	25.09	N/A	N/A
Membership Growth <sup>1</sup>		5.72	3.29	2.70	1.86	N/A	N/A	2.72	N/A	N/A
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>		0.71	0.88	0.88	0.70	N/A	N/A	1.09	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>		0.66	0.87	0.87	0.65	N/A	N/A	1.00	N/A	N/A
Operating Expenses / Average Assets <sup>1</sup>		3.75	3.77	3.85	3.59	N/A	N/A	3.41	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>		0.64	0.52	0.52	0.54	N/A	N/A	0.19	N/A	N/A
<b>ASSET LIABILITY MANAGEMENT RATIOS</b>										
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A,Assets>\$100M	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 <sup>4</sup>	N/A,Assets>\$100M	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	65.86	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>		12.18	10.90	11.60	16.87	N/A	N/A	16.99	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.										
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months										
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
<sup>4</sup> Applicable for credit unions under \$100 million.										
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>6</sup> Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).										
<sup>7</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
<b>2. Key Ratios</b>										

		**Supplemental Ratios				
Return to cover		For Charter : N/A				
12/16/2021		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	Sep-2021
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>						
Credit Cards DQ >= 60 Days / Total Credit Card Loans		1.28	1.59	1.51	1.08	0.72
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	0.05
New Vehicle Loans >= 60 Days / Total New Vehicle Loans		0.67	0.65	0.52	0.46	0.28
Used Vehicle Loans >= 60 Days / Total Used Vehicle Loans		0.76	0.75	0.66	0.54	0.36
Total Vehicle Loans >= 60 Days / Total Vehicle Loans		0.67	0.66	0.60	0.50	0.33
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable		0.40	0.40	0.26	0.17	0.11
All Other Loans >= 60 Days / Total All Other Loans		1.05	1.16	0.96	0.63	0.54
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE		17.74	26.62	33.24	23.06	22.63
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans		0.67	0.67	0.59	0.50	0.33
Participation Loans Delinquent >= 60 Days / Total Participation Loans		0.73	0.59	0.42	0.79	0.74
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans <sup>2</sup>		1.05	2.91	1.71	2.39	1.73
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans <sup>2</sup>		0.62	1.67	1.31	1.72	1.11
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE <sup>2</sup>		13.41	38.35	38.90	59.74	7.09
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	154.88
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>						
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	0.67
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		1.83	0.63	1.78	2.37	1.73
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	0.25
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable		0.15	0.18	0.31	0.21	0.22
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	0.05
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans		12.97	11.21	15.19	19.94	9.47
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	0.00
Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		2.20	2.06	2.09	2.07	1.04
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		1.16	0.68	0.74	1.08	0.71
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		7.97	7.87	8.69	7.99	6.37
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		2.75	2.69	2.91	2.59	2.01
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		0.20	0.84	1.62	0.49	0.14
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans		0.77	0.66	0.66	0.59	0.36
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.01	0.02	0.02	0.03	0.02
* 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	0.10
* 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	0.22
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.84	0.67	0.70	0.67	0.40
* Net Charge Offs - Participation Loans / Avg Participation Loans		0.24	0.31	0.46	0.15	0.10
* Net Charge Offs - Commercial Loans / Avg Commercial Loans <sup>2</sup>		0.07	0.04	0.35	0.25	0.15
<b>SPECIALIZED LENDING RATIOS</b>						
Indirect Loans Outstanding / Total Loans		31.63	31.89	30.72	30.84	30.48
Participation Loans Outstanding / Total Loans		2.03	2.40	2.78	2.78	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD		2.20	2.13	1.86	1.60	1.57
* Participation Loans Sold YTD / Total Assets		0.27	0.67	0.92	0.52	1.15
Total Commercial Loans / Total Assets <sup>2</sup>		2.69	2.81	3.27	3.26	3.30
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.89	0.83	1.62	0.45	1.43
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans		37.98	45.64	36.43	35.26	35.53
<b>REAL ESTATE LENDING RATIOS</b>						
Total Fixed Rate Real Estate / Total Assets		20.48	21.01	21.77	20.92	21.03
Total Fixed Rate Real Estate / Total Loans		27.93	27.87	29.27	30.67	31.93
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		17.34	16.66	22.35	31.20	28.28
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD		22.42	22.43	22.65	32.38	23.28
Interest Only & Payment Option First & Other RE / Total Assets		0.42	0.54	0.82	0.87	0.90
Interest Only & Payment Option First & Other RE / Net Worth		4.11	5.02	7.41	8.40	8.69
<b>MISCELLANEOUS RATIOS</b>						
Mortgage Servicing Rights / Net Worth		0.21	0.26	0.31	0.39	0.48
Unused Commitments / Cash & ST Investments		73.27	85.65	84.06	63.11	62.11
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	29.72
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (for 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						
<sup>1</sup> 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.						
<sup>2</sup> 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 <sup>6</sup>								
<a href="#">Return to cover</a>	For Charter : N/A								
12/16/2021	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		Sep-2021		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Sep-2021	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>5</sup>	N/A	N/A	11.10	10.36	N/A	N/A	10.34	N/A	N/A
Solvency Evaluation (Estimated)	111.57	112.25	112.61	111.65	N/A	N/A	111.56	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.89	5.52	5.07	5.92	N/A	N/A	4.85	N/A	N/A
<b>ASSET QUALITY</b>									
* Net Charge-Offs / Average Loans	0.75	0.68	0.69	0.57	N/A	N/A	0.38	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	100.57	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	-0.04	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.65	0.57	0.53	0.51	N/A	N/A	0.32	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.71	0.88	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.52	5.76	5.99	5.42	N/A	N/A	5.02	N/A	N/A
* Yield on Average Loans <sup>4</sup>	4.79	4.82	5.02	4.95	N/A	N/A	4.71	N/A	N/A
* Yield on Average Investments	1.52	1.94	2.34	1.15	N/A	N/A	0.67	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.71	1.79	1.78	1.63	N/A	N/A	1.67	N/A	N/A
* Cost of Funds / Avg. Assets	0.51	0.61	0.79	0.67	N/A	N/A	0.45	N/A	N/A
* Net Margin / Avg. Assets	5.02	5.15	5.21	4.75	N/A	N/A	4.57	N/A	N/A
* Net Interest Margin/Avg. Assets	3.30	3.36	3.43	3.12	N/A	N/A	2.89	N/A	N/A
Operating Exp./Gross Income	67.81	65.39	64.28	66.18	N/A	N/A	68.05	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>11</sup>	2.81	3.06	3.08	2.86	N/A	N/A	2.73	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
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	28.20	28.18	28.58	28.89	N/A	N/A	31.65	N/A	N/A
Reg. Shares / Total Shares & Borrowings	36.89	35.95	34.99	37.31	N/A	N/A	39.22	N/A	N/A
Total Loans / Total Shares	85.12	88.60	86.78	78.33	N/A	N/A	75.36	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	93.92	93.86	93.61	94.51	N/A	N/A	94.34	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr.	56.89	55.76	54.80	59.41	N/A	N/A	61.82	N/A	N/A
Borrowings / Total Shares & Net Worth	2.68	3.33	2.22	1.70	N/A	N/A	1.20	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	3.26	2.65	2.07	2.00	N/A	N/A	1.85	N/A	N/A
Borrowers / Members	55.90	56.07	54.93	53.63	N/A	N/A	52.13	N/A	N/A
Members / Full-Time Empl.	364.20	367.50	369.91	377.72	N/A	N/A	376.20	N/A	N/A
Avg. Shares Per Member	\$9,343	\$9,251	\$9,569	\$10,942	N/A	N/A	\$11,722	N/A	N/A
Avg. Loan Balance	\$14,228	\$14,619	\$15,118	\$15,982	N/A	N/A	\$16,945	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$69,770	\$71,791	\$74,869	\$78,331	N/A	N/A	\$80,725	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.									
<sup>1/</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2/</sup> 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.									
<sup>3/</sup> 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.									
<sup>4/</sup> 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		For Charter : N/A								
12/16/2021		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	Sep-2021	% Chg
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand		375,729,113	378,768,412	0.8	396,117,390	4.8	621,080,698	58.8	559,852,327	-9.9
Cash On Deposit		2,812,229,834	2,579,845,031	-8.3	3,253,787,833	28.1	5,879,080,700	80.7	6,804,120,809	15.7
Cash Equivalents		98,583,141	28,184,799	-71.4	48,999,816	68.9	258,824,898	446.4	247,838,650	-3.6
<b>TOTAL CASH &amp; EQUIVALENTS</b>		<b>3,286,542,088</b>	<b>2,986,778,242</b>	<b>-9.1</b>	<b>3,698,884,939</b>	<b>23.8</b>	<b>6,756,986,092</b>	<b>82.8</b>	<b>7,611,809,586</b>	<b>12.6</b>
<b>INVESTMENTS:</b>										
Trading Securities		32,748,816	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	1,417,340,368	4.8	0	-100.0	0	N/A
Equity Securities		N/A	N/A		89,404,609		89,607,033	-9.9	107,996,328	20.5
Trading Debt Securities		N/A	N/A		28,289,333		69,321,854	163.7	87,105,894	25.7
Available-for-Sale Debt Securities		N/A	N/A		153,712,495		3,430,811,148	2,132.0	4,809,825,157	34.4
Held-to-Maturity Debt Securities, net of Allowance for Credit		N/A	N/A		211,000		1,874,702,518	###	2,280,895,878	20.6
Deposits in Commercial Banks, S&Ls, Savings Banks		1,175,490,530	1,024,175,413	-12.9	935,281,801	-8.7	983,735,128	5.2	951,713,738	-3.3
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>		221,824,924	243,273,842	9.7	244,756,307	0.6	208,772,079	-15.5	207,384,542	0.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital		23,989,366	24,705,759	3.0	24,712,214	0.0	25,181,244	1.8	25,263,561	0.3
All Other Investments in Corporate Cus		16,834,313	20,788,881	23.5	18,108,312	-22.5	49,325,234	206.2	36,352,072	-26.3
All Other Investments <sup>2</sup>		211,871,812	210,385,828	-0.6	151,709,557	-27.9	150,145,813	-1.0	150,548,274	0.3
<b>TOTAL INVESTMENTS</b>		<b>5,648,784,287</b>	<b>5,216,425,525</b>	<b>-7.6</b>	<b>5,311,789,082</b>	<b>1.8</b>	<b>6,879,611,849</b>	<b>29.5</b>	<b>8,438,885,842</b>	<b>22.8</b>
<b>LOANS HELD FOR SALE</b>		<b>25,294,514</b>	<b>25,895,814</b>	<b>2.4</b>	<b>69,094,577</b>	<b>166.8</b>	<b>70,021,808</b>	<b>1.3</b>	<b>67,408,598</b>	<b>-3.7</b>
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans		1,179,842,484	1,215,215,932	3.0	1,222,420,395	0.8	1,121,731,497	-8.2	1,087,054,925	-3.1
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	1,803,372,421	0.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		10,441,455	11,877,714	18.3	12,434,751	4.7	13,283,691	6.9	15,878,758	19.4
New Vehicle Loans		6,788,742,341	7,315,007,820	7.8	7,208,505,855	-1.5	7,198,312,452	-0.1	7,153,130,029	-0.6
Used Vehicle Loans		8,548,987,387	9,134,428,959	6.8	9,427,919,800	3.2	10,028,572,686	6.3	10,760,844,083	7.3
Leases Receivable		574,823,557	600,213,031	4.5	664,150,840	10.7	768,612,687	15.4	854,532,844	11.5
All Other Secured Non-Real Estate Loans/Lines of Credit <sup>3</sup>		1,399,825,892	1,529,039,113	9.2	1,489,216,783	-2.6	1,572,817,072	5.6	1,589,341,496	1.1
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties <sup>3</sup>		6,920,159,042	7,571,331,735	9.4	8,225,736,957	8.6	9,058,045,770	10.1	9,807,574,478	8.4
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties <sup>3</sup>		1,071,809,284	1,281,282,932	19.8	1,353,384,778	5.6	1,322,880,533	-2.3	1,324,528,840	0.1
All Other Real Estate Loans/Lines of Credit <sup>3</sup>		379,858,987	28,705,029	-93.0	32,673,377	22.3	39,947,762	22.3	40,413,922	1.2
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>		1,001,132,171	1,077,874,358	7.7	1,333,884,568	23.8	1,533,555,202	15.0	1,702,619,424	11.0
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>		89,410,392	101,780,539	13.6	111,133,498	9.2	119,885,287	8.0	118,390,547	-1.3
<b>TOTAL LOANS &amp; LEASES</b>		<b>29,688,322,351</b>	<b>31,602,906,159</b>	<b>6.4</b>	<b>32,682,405,982</b>	<b>4.0</b>	<b>34,572,480,131</b>	<b>5.1</b>	<b>36,357,778,787</b>	<b>5.2</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>										
Foreclosed Real Estate		8,107,277	10,739,953	32.5	10,358,605	-3.6	18,488,352	78.6	21,358,529	15.5
Reposessed Autos		16,946,898	17,087,334	0.7	18,024,402	5.6	14,581,037	-19.1	11,834,932	-18.8
Foreclosed and Repossessed Other Assets		1,738,892	1,514,210	-13.0	1,088,682	-29.8	1,270,859	19.1	795,889	-37.4
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>		<b>26,793,067</b>	<b>29,322,497</b>	<b>9.4</b>	<b>29,449,689</b>	<b>0.4</b>	<b>34,350,248</b>	<b>18.6</b>	<b>33,989,330</b>	<b>-1.1</b>
Land and Building		874,474,724	972,721,190	11.2	1,020,977,457	5.0	1,078,137,014	5.6	1,137,101,150	5.5
Other Fixed Assets		173,858,210	192,989,281	11.1	211,808,714	9.8	234,885,485	10.8	238,423,381	1.8
NCUA Share Insurance Capitalization Deposit		315,309,027	328,511,209	4.2	341,831,322	4.1	385,257,384	12.7	403,130,712	4.8
Identifiable Intangible Assets		13,249,303	13,830,597	4.4	11,075,775	-19.9	2,887,706	-74.1	2,737,987	-4.5
Goodwill		3,353,681	3,180,937	-5.7	4,744,030	50.1	4,711,878	-0.7	4,687,758	-0.5
<b>TOTAL INTANGIBLE ASSETS</b>		<b>16,602,984</b>	<b>16,991,534</b>	<b>2.3</b>	<b>15,819,805</b>	<b>-8.9</b>	<b>7,579,582</b>	<b>-52.1</b>	<b>7,425,725</b>	<b>-2.0</b>
Accrued Interest on Loans		88,067,608	92,198,780	4.7	103,537,888	12.3	109,627,294	5.9	101,427,398	-7.5
Accrued Interest on Investments		13,573,929	14,711,275	8.4	15,402,765	4.7	14,681,682	-4.8	15,101,558	3.0
Non-Trading Derivative Assets		0	43,039	N/A	0	-100.0	0	N/A	220,801	N/A
All Other Assets		623,929,395	682,432,842	9.4	759,484,826	11.3	867,399,434	14.2	1,072,142,012	23.8
<b>TOTAL OTHER ASSETS</b>		<b>725,570,932</b>	<b>789,385,938</b>	<b>8.8</b>	<b>878,435,257</b>	<b>11.3</b>	<b>991,688,410</b>	<b>12.9</b>	<b>1,188,891,789</b>	<b>19.9</b>
<b>TOTAL ASSETS</b>		<b>40,533,200,492</b>	<b>41,911,312,997</b>	<b>3.4</b>	<b>44,209,451,252</b>	<b>5.5</b>	<b>50,899,842,808</b>	<b>14.7</b>	<b>55,205,854,103</b>	<b>8.9</b>
<b>TOTAL CU's</b>		<b>186</b>	<b>183</b>	<b>-1.8</b>	<b>179</b>	<b>-2.2</b>	<b>178</b>	<b>-1.7</b>	<b>175</b>	<b>-0.8</b>
# Means the number is too large to display in the cell										
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004										
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
										5. Assets

	Liabilities, Shares & Equity								
Return to cover									
12/16/2021									
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	Sep-2021	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
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	645,281,061	-23.2
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	23,576,377	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 <sup>3</sup>	300,000	0	-100.0	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities	0	0	N/A	1,398	N/A	0	-100.0	538	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	6,891,734	9.5
Accounts Payable & Other Liabilities	565,381,556	523,166,204	-7.5	578,224,101	10.5	576,325,533	-0.3	712,369,398	23.6
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		0		0	N/A	0	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	7,181,931,310	7,331,628,689	2.1	7,695,032,688	5.0	9,938,459,652	29.2	11,052,721,605	11.2
Regular Shares	13,252,887,441	13,305,425,739	0.4	13,592,778,300	2.2	16,779,170,341	23.4	19,171,975,356	14.3
Money Market Shares	5,386,686,298	5,270,815,339	-2.2	5,244,583,907	-0.5	5,909,355,397	12.7	6,789,425,967	14.9
Share Certificates	6,430,272,548	7,221,180,774	12.3	8,463,577,951	17.2	8,453,059,787	-0.1	8,215,194,975	-2.8
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	2,198,700,637	-0.1
All Other Shares <sup>1</sup>	152,467,523	156,438,779	2.6	297,227,603	90.0	388,174,461	29.9	472,206,247	22.3
Non-Member Deposits	337,214,678	294,563,613	-12.6	450,560,536	53.0	467,797,848	3.8	342,779,873	-26.7
<b>TOTAL SHARES AND DEPOSITS</b>	<b>34,876,307,425</b>	<b>35,670,246,773</b>	<b>2.3</b>	<b>37,892,298,456</b>	<b>6.2</b>	<b>44,134,209,182</b>	<b>16.5</b>	<b>48,243,004,660</b>	<b>9.3</b>
<b>TOTAL LIABILITIES <sup>4</sup></b>	<b>1,620,620,020</b>	<b>1,869,910,882</b>	<b>15.4</b>	<b>39,432,258,994</b>	<b>2,008.8</b>	<b>45,557,209,330</b>	<b>15.5</b>	<b>49,631,123,768</b>	<b>8.9</b>
<b>EQUITY:</b>									
Undivided Earnings	3,413,220,951	3,759,253,865	10.1	4,116,788,549	9.5	4,427,973,835	7.6	4,667,488,007	5.4
Regular Reserves	457,310,228	464,372,541	1.5	466,784,165	0.5	466,171,566	-0.1	464,002,434	-0.5
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	256,748,282	4.4
Equity Acquired in Merger	95,482,133	96,878,862	1.5	100,369,523	3.6	117,244,915	16.8	131,454,747	12.1
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	4,800	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	N/A		2,803,587		49,542,267	1,667.1	-1,724,517	-103.5
Other Comprehensive Income	-109,263,527	-114,009,302	-4.3	-138,866,467	-21.8	-164,636,023	-18.6	-135,954,170	17.4
Net Income	0	0	N/A	0	N/A	0	N/A	192,558,366	N/A
<b>EQUITY TOTAL</b>	<b>4,036,273,047</b>	<b>4,371,155,342</b>	<b>8.3</b>	<b>4,777,192,258</b>	<b>9.3</b>	<b>5,142,433,478</b>	<b>7.6</b>	<b>5,574,730,335</b>	<b>8.4</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>38,912,580,472</b>	<b>40,041,402,115</b>	<b>2.9</b>	<b>42,669,490,714</b>	<b>6.8</b>	<b>49,276,642,660</b>	<b>15.5</b>	<b>53,817,734,995</b>	<b>9.2</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>40,533,200,492</b>	<b>41,911,312,997</b>	<b>3.4</b>	<b>44,209,451,252</b>	<b>5.5</b>	<b>50,699,642,808</b>	<b>14.7</b>	<b>55,205,854,103</b>	<b>8.9</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>									
Uninsured Shares	1,943,765,340	2,118,457,557	9.0	2,467,878,372	16.5	3,022,483,989	22.5	3,299,697,390	9.2
Uninsured Non-Member Deposits	8,522,731	3,342,980	-60.8	55,825,759	1,569.9	78,065,679	39.8	39,940,739	-48.8
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	3,339,638,129	7.7
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	43,781,357,156	9.3
<b>TOTAL NET WORTH</b>	<b>4,177,582,942</b>	<b>4,538,461,667</b>	<b>8.6</b>	<b>4,911,634,340</b>	<b>8.2</b>	<b>5,256,138,513</b>	<b>7.0</b>	<b>5,711,383,301</b>	<b>8.7</b>

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

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

<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."

<sup>4</sup> Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.

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

6. LiabShEquity

	Income Statement									
Return to cover	For Charter : N/A									
12/16/2021	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	Sep-2021	% Chg	
<b>* INCOME AND EXPENSE</b>										
<b>INTEREST INCOME:</b>										
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	1,255,503,978	-0.1	
Less Interest Refund	(350,021)	(478,086)	36.6	(607,655)	27.1	(637,092)	4.8	(4,429)	-99.1	
Income from Investments	124,442,023	159,376,046	28.1	183,803,470	15.3	117,134,363	-36.3	71,416,220	-18.7	
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		
<b>TOTAL INTEREST INCOME</b>	<b>1,472,887,172</b>	<b>1,636,295,647</b>	<b>11.1</b>	<b>1,813,668,701</b>	<b>10.8</b>	<b>1,798,715,384</b>	<b>-0.8</b>	<b>1,326,915,769</b>	<b>-1.6</b>	
<b>INTEREST EXPENSE:</b>										
Dividends	95,807,196	117,795,792	23.0	160,865,137	36.6	151,398,829	-5.9	88,834,243	-21.8	
Interest on Deposits	78,712,134	100,142,141	27.2	144,861,020	44.7	145,587,085	0.5	78,679,750	-27.9	
Interest on Borrowed Money	21,781,961	32,550,971	49.4	33,027,721	1.5	20,438,255	-38.1	11,041,179	-28.0	
<b>TOTAL INTEREST EXPENSE</b>	<b>196,301,291</b>	<b>250,488,904</b>	<b>27.6</b>	<b>338,753,878</b>	<b>35.2</b>	<b>317,424,169</b>	<b>-6.3</b>	<b>178,555,172</b>	<b>-25.0</b>	
<b>PROVISION FOR LOAN &amp; LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE</b>	<b>246,191,245</b>	<b>213,515,457</b>	<b>-13.3</b>	<b>221,813,134</b>	<b>3.9</b>	<b>255,716,976</b>	<b>15.3</b>	<b>75,516,537</b>	<b>-60.6</b>	
<b>NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE</b>	<b>1,030,394,636</b>	<b>1,172,291,286</b>	<b>13.8</b>	<b>1,253,101,689</b>	<b>6.9</b>	<b>1,225,574,239</b>	<b>-2.2</b>	<b>1,072,844,060</b>	<b>16.7</b>	
<b>NON-INTEREST INCOME:</b>										
Fee Income	397,230,387	417,136,784	5.0	438,414,509	5.1	382,528,520	-12.7	297,574,432	3.7	
Other Operating Income	265,524,712	321,109,804	20.9	329,363,286	2.6	390,033,860	18.4	367,554,294	25.6	
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	6,175,532	283.1	
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	6,214,860	-5.5	
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	26,408,347	222.3	
Gain from Bargain Purchase (Merger)	3,552,894	0	-100.0	9,859	N/A	0	-100.0	8,652	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	13,690,835	28.4	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL NON-INTEREST INCOME</b>	<b>691,226,300</b>	<b>742,713,313</b>	<b>7.4</b>	<b>784,566,076</b>	<b>5.6</b>	<b>808,619,913</b>	<b>3.1</b>	<b>717,626,952</b>	<b>18.3</b>	
<b>NON-INTEREST EXPENSE</b>										
Total Employee Compensation & Benefits	715,073,652	753,199,434	5.3	801,468,357	6.4	836,453,458	4.4	662,352,071	5.6	
Travel, Conference Expense	12,326,548	15,800,957	28.2	16,021,677	1.4	7,830,968	-51.1	7,545,809	28.5	
Office Occupancy	112,357,249	119,080,998	6.0	125,648,344	5.5	129,844,858	3.3	103,407,558	6.2	
Office Operation Expense	291,275,016	312,579,914	7.3	340,656,688	9.0	354,159,208	4.0	282,675,170	6.4	
Educational and Promotion	56,295,166	60,120,479	6.8	67,397,059	12.1	58,486,472	-13.2	45,846,232	4.0	
Loan Servicing Expense	64,023,933	77,678,886	21.3	81,624,614	5.1	88,692,914	8.7	66,805,033	0.6	
Professional, Outside Service	153,299,804	173,972,759	13.5	183,684,772	5.6	186,981,055	1.8	159,116,214	13.5	
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium <sup>2</sup>	-12,979	-532,482	-4,002.6	-17,125	96.8	5,753	133.6	25	-99.4	
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	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	244,262	8.8	
Operating Fees	3,863,175	4,039,430	4.6	4,207,099	4.2	4,559,647	8.4	2,658,815	-22.3	
Misc Operating Expense	39,569,756	36,577,528	-7.6	38,476,797	5.2	34,251,586	-11.0	25,062,187	-2.4	
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,448,264,296</b>	<b>1,552,714,464</b>	<b>7.2</b>	<b>1,659,392,804</b>	<b>6.9</b>	<b>1,701,575,349</b>	<b>2.5</b>	<b>1,355,613,376</b>	<b>6.2</b>	
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup></b>	<b>273,343,661</b>	<b>361,757,653</b>	<b>32.3</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		
<b>NET INCOME (LOSS)</b>	<b>273,356,640</b>	<b>362,290,135</b>	<b>32.5</b>	<b>378,274,961</b>	<b>4.4</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>434,857,636</b>	<b>74.3</b>	
<b>RESERVE TRANSFERS:</b>										
Transfer to Regular Reserve	7,347,121	7,839,480	6.7	3,273,373	-58.2	551	-100.0	37,294	8,924.6	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.										
<sup>3</sup> 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).										
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										



Delinquent Loan Information 1									
Return to cover									
12/16/2021	For Charter : N/A								
CJ 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	Sep-2021	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
Amount of Loans in Non-Accrual Status	N/A	N/A		128,632,889		157,993,749	22.8	105,987,076	-32.9
30 to 59 Days Delinquent	407,228,873	457,054,788	12.2	454,248,089	-0.6	370,451,404	-18.4	233,265,026	-37.0
60 to 179 Days Delinquent	217,354,260	190,264,823	-12.5	179,340,913	-5.7	190,753,025	6.4	118,375,353	-37.9
180 to 359 Days Delinquent	34,561,222	35,677,244	3.2	38,034,412	6.6	40,175,271	5.6	25,524,420	-36.5
> = 360 Days Delinquent	11,054,639	10,890,469	-1.5	15,357,576	41.0	27,073,895	76.3	34,808,724	28.6
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	178,708,497	-30.7
% Delinquent Loans / Total Loans	0.89	0.75	-15.4	0.71	-5.6	0.75	5.4	0.49	-34.1
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent	17,918,002	21,666,901	20.9	19,280,874	-11.0	14,982,299	-22.4	10,965,169	-26.7
60 to 179 Days Delinquent	13,278,145	17,883,674	34.7	16,889,859	-5.6	11,261,052	-33.3	7,623,804	-32.3
180 to 359 Days Delinquent	1,444,843	1,368,156	-5.3	1,482,575	8.4	752,734	-49.2	202,174	-73.1
> = 360 Days Delinquent	123,155	73,100	-40.6	50,882	-30.4	64,714	27.2	46,083	-28.8
Total Del Credit Card Lns (> = 60 Days)	14,846,143	19,324,930	30.2	18,423,316	-4.7	12,078,500	-34.4	7,872,061	-34.8
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.26	1.59	26.4	1.51	-5.2	1.08	-28.6	0.72	-32.7
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent	79,569	42,045	-47.2	88,908	111.5	64,819	-27.1	47,856	-26.2
60 to 179 Days Delinquent	53,946	95,985	77.9	59,219	-38.3	43,649	-26.3	8,663	-80.2
180 to 359 Days Delinquent	8,122	0	-100.0	14,722	N/A	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	62,068	95,985	54.6	73,941	-23.0	43,649	-41.0	8,663	-80.2
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	0.82	0.81	30.7	0.59	-26.4	0.33	-44.8	0.05	-83.4
<b>New Vehicle Loans</b>									
30 to 59 Days Delinquent	98,654,740	99,911,525	1.3	95,948,918	-4.0	72,984,989	-23.9	55,359,440	-24.1
60 to 179 Days Delinquent	31,643,248	33,929,403	7.2	30,898,474	-8.9	28,113,422	-9.0	17,156,689	-39.0
180 to 359 Days Delinquent	5,511,364	5,041,292	-8.5	5,065,948	0.5	3,731,418	-26.3	2,072,161	-44.5
> = 360 Days Delinquent	1,282,342	1,152,367	-10.1	1,287,385	11.7	1,056,126	-18.0	1,064,815	0.8
Total Del New Vehicle Lns (> = 60 Days)	38,436,954	40,123,062	4.4	37,251,807	-7.2	32,900,966	-11.7	20,293,665	-38.3
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.57	0.55	-3.1	0.52	-5.8	0.46	-11.6	0.28	-37.9
<b>Used Vehicle Loans</b>									
30 to 59 Days Delinquent	141,825,032	147,888,360	4.3	144,839,449	-2.1	120,907,607	-16.5	95,010,123	-21.4
60 to 179 Days Delinquent	52,095,603	57,371,995	10.1	52,828,850	-7.9	44,721,516	-15.3	32,110,488	-28.2
180 to 359 Days Delinquent	10,354,976	8,532,902	-17.6	7,184,512	-15.8	6,693,349	-6.8	4,426,798	-33.9
> = 360 Days Delinquent	2,216,133	2,279,994	2.9	2,018,210	-11.5	2,489,410	22.4	1,676,547	-32.1
Total Del Used Vehicle Lns (> = 60 Days)	64,886,712	68,184,891	5.4	62,031,572	-9.0	53,884,275	-13.1	38,213,833	-29.1
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.76	0.75	-1.3	0.68	-11.9	0.54	-18.3	0.36	-33.9
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans</b>									
	0.67	0.66	-2.1	0.60	-9.4	0.50	-15.6	0.33	-35.2
<b>Leases Receivable</b>									
30 to 59 Days Delinquent	8,036,160	8,074,920	0.5	6,350,409	-21.4	5,305,262	-16.5	3,790,336	-28.6
60 to 179 Days Delinquent	2,088,938	2,166,273	3.7	1,651,217	-23.8	1,249,021	-24.4	873,934	-30.0
180 to 359 Days Delinquent	190,770	189,869	-0.5	41,448	-78.2	65,647	58.4	39,055	-40.5
> = 360 Days Delinquent	0	42,978	N/A	15,653	-63.6	0	-100.0	0	N/A
Total Del Leases Receivable (> = 60 Days)	2,279,708	2,399,120	5.2	1,708,318	-28.8	1,314,668	-23.0	912,989	-30.6
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.40	0.40	0.8	0.26	-35.6	0.17	-33.3	0.11	-37.7
<b>All Other Loans <sup>2</sup></b>									
30 to 59 Days Delinquent	43,374,762	41,964,869	-3.3	39,245,566	-6.5	37,518,866	-4.4	25,808,527	-31.2
60 to 179 Days Delinquent	26,837,572	29,214,747	8.9	25,850,202	-11.5	22,143,602	-14.3	14,014,917	-36.7
180 to 359 Days Delinquent	4,629,415	7,630,601	64.8	4,418,299	-42.1	3,952,618	-10.5	1,891,311	-52.2
> = 360 Days Delinquent	2,227,113	2,189,623	-1.7	2,255,414	3.0	2,697,247	28.5	3,035,439	4.8
Total Del All Other Loans (> = 60 Days)	33,894,100	39,034,971	15.9	32,523,915	-16.7	28,993,467	-10.9	18,941,667	-34.7
%All Other Loans >= 60 Days / Total All Other Loans	1.05	1.16	10.5	0.96	-17.5	0.83	-13.2	0.54	-35.0
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<sup>1</sup> 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.									
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans"									

Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
12/18/2021	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-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	97,340,808	137,506,168	41.3	148,492,145	8.0	118,709,562	-20.1	42,283,575	-64.4
60 to 179 Days Delinquent	91,356,808	48,802,748	-45.7	51,163,092	3.1	63,220,763	62.7	40,586,858	-44.0
180 to 359 Days Delinquent	12,421,732	12,914,424	4.0	19,528,908	53.5	24,979,505	26.0	16,892,921	-32.4
> = 360 Days Delinquent	5,205,896	5,152,407	-1.0	9,730,032	88.8	20,586,398	111.8	28,985,840	40.8
Total Del Real Estate Loans (> = 60 Days)	108,984,438	87,689,577	-37.9	80,720,032	19.3	128,786,666	59.5	92,465,619	-28.2
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.20	2.06	-8.4	2.09	1.6	2.07	-1.1	1.04	-49.8
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.18	0.88	-41.6	0.74	8.5	1.08	46.1	0.71	-33.9
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	77,582,484	104,537,604	34.7	121,783,382	16.5	99,787,799	-18.1	35,546,561	-64.4
60 to 179 Days Delinquent	72,685,006	42,559,771	-41.4	38,897,196	-8.6	65,303,164	67.9	39,078,017	-40.2
180 to 359 Days Delinquent	11,300,280	8,304,793	-28.5	10,753,069	29.5	21,709,889	101.9	15,881,885	-27.9
> = 360 Days Delinquent	3,941,788	4,492,859	14.0	5,483,347	22.0	10,845,497	94.1	15,589,262	46.4
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (> = 60 Days)	87,907,084	55,357,523	-37.0	55,133,582	-0.4	97,658,650	77.1	70,327,164	-28.0
% 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	0.85	-10.4	1.03	58.2	0.67	-35.0
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	8,855,460	17,918,773	102.3	12,212,690	-31.8	9,774,568	-20.0	1,679,127	-82.8
60 to 179 Days Delinquent	16,025,237	2,263,307	-85.9	7,707,705	240.6	14,880,114	93.1	5,223,564	-64.9
180 to 359 Days Delinquent	651,511	3,902,446	499.0	8,061,900	106.6	2,601,882	-67.7	652,298	-74.9
> = 360 Days Delinquent	902,355	168,356	-81.3	3,381,034	1,908.3	8,385,738	148.0	12,981,971	54.8
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	18,857,833	-27.1
% 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 yrs	1.83	0.83	-85.6	1.78	182.4	2.37	33.2	1.73	-27.1
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	10,138,309	13,782,998	35.9	12,900,458	-6.4	8,606,248	-33.3	4,561,864	-47.0
60 to 179 Days Delinquent	2,534,006	4,524,465	78.5	3,792,470	-18.2	2,649,343	-30.1	1,883,460	-28.9
180 to 359 Days Delinquent	469,941	707,185	50.5	1,006,559	42.3	513,221	-49.0	380,998	-25.8
> = 360 Days Delinquent	314,844	491,092	56.0	865,651	78.3	1,555,163	79.7	414,807	-73.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,318,791	5,722,742	72.4	5,684,680	-1.0	4,717,727	-18.7	2,679,065	-43.2
% 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	0.25	-42.1
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	764,375	1,286,781	65.7	1,595,615	28.0	540,947	-66.1	496,023	-8.3
60 to 179 Days Delinquent	132,559	255,203	92.5	765,751	200.1	388,142	-49.3	403,817	42.0
180 to 359 Days Delinquent	0	0	N/A	5,380	N/A	154,413	2,770.1	197,740	28.1
> = 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	601,557	10.9
% 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	0.22	3.5
<b>COMMERCIAL LOAN DELINQUENCY - RE &amp; NON-RE SECURED <sup>2</sup></b>									
<b>Member Commercial Loans Secured By RE</b>									
30 to 59 Days Delinquent	3,522,650	12,150,778	244.8	4,435,820	-63.5	6,663,852	50.2	9,340,758	40.2
60 to 179 Days Delinquent	2,718,198	9,840,505	254.7	4,484,012	-53.4	18,053,314	301.7	2,805,289	-84.5
180 to 359 Days Delinquent	496,543	1,472,316	198.5	6,753,627	358.7	1,327,625	-80.3	0	-100.0
> = 360 Days Delinquent	816,982	0	-100.0	3,132,588	N/A	4,883,324	55.9	15,582,543	219.3
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	4,031,723	11,112,821	175.8	14,380,227	29.4	24,264,163	68.7	18,397,832	-24.2
% 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	1.16	-31.7
<b>Member Commercial Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	779,706	2,187,480	180.6	1,317,848	-39.8	4,182,620	217.4	1,919,864	-54.1
60 to 179 Days Delinquent	507,932	2,568,068	405.2	896,377	-65.1	1,163,943	29.8	311,909	-73.2
180 to 359 Days Delinquent	381,157	3,277,114	759.8	1,016,834	-69.0	0	-100.0	312,142	N/A
> = 360 Days Delinquent	527,302	332,071	-37.0	975,082	193.6	842,534	-13.6	767,261	-8.8
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	1,391,312	-30.7
% 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	-31.8	1.39	-28.5
<b>Non-Member Commercial Loans Secured By RE</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Non-Member Commercial Lns Secured by RE (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
% Non-Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Non-Member Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Member Commercial Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	325,304	236,828	-27.2	0	-100.0	128,428	N/A	0	-100.0
60 to 179 Days Delinquent	829,203	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	826,228	-3.4	0	-100.0
> = 360 Days Delinquent	427,829	1,033,121	141.8	625,800	-39.4	1,334,370	113.2	366,319	-72.5
Total Del Other RE Fixed/Hybrid/Balloon Non-Member Commercial Lns Secured	1,350,832	2,433,861	79.4	1,718,996	-29.4	2,249,095	30.8	366,319	-83.7
% Non-Member Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total Non-Member Commercial Loans NOT Secured by RE	10.70	23.14	118.3	17.55	-24.1	13.22	-24.7	1.88	-85.0

<sup>1</sup> 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.

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

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover 12/18/2021									
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	Sep-2021	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	241,933,998	240,440,502	-0.6	258,833,943	7.6	232,098,840	-10.3	135,304,667	-22.3
* Total Loans Recovered	31,345,757	31,482,550	0.4	35,068,439	11.4	38,339,237	9.3	35,230,996	22.5
* NET CHARGE OFFS (\$)	210,588,241	208,957,952	-0.8	223,765,504	7.1	193,759,603	-13.4	100,073,671	-31.1
**Net Charge-Offs / Average Loans	0.75	0.68	-9.0	0.69	1.8	0.57	-17.2	0.38	-34.5
Total Del Loans & *Net Charge-Offs <sup>1</sup>	473,558,362	445,790,488	-5.9	456,498,405	2.4	451,761,794	-1.0	278,782,168	-38.3
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	1.64	1.43	-12.5	1.40	-2.1	1.32	-5.8	0.87	-34.3
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	34,157,434	35,660,408	4.4	39,058,164	9.5	34,505,513	-11.7	20,268,005	-21.7
* Unsecured Credit Card Lns Recovered	2,739,544	3,412,238	24.8	3,840,598	6.7	4,100,898	12.6	3,637,874	18.3
* NET UNSECURED CREDIT CARD C/Os	31,418,890	32,248,170	2.6	35,417,566	9.8	30,404,515	-14.2	16,630,131	-27.1
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.75	2.69	-2.1	2.59	7.9	2.59	-10.7	2.01	-22.6
* Non-Federally Guaranteed Student Loans Charged Off	31,481	100,011	217.7	200,885	100.9	81,917	-59.2	21,218	-65.5
* Non-Federally Guaranteed Student Loans Recovered	16,554	7,435	-55.1	3,888	-47.7	19,027	389.4	5,715	-60.0
* Net Non-Federally Guaranteed Student Loans C/Os	14,927	92,576	520.2	196,997	112.8	62,890	-68.1	15,503	-67.1
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.20	0.84	324.0	1.62	91.8	0.49	-69.8	0.14	-71.0
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,147,361	769,803	-32.9	1,608,861	108.0	3,379,981	110.1	972,557	-61.6
* Total 1st Mortgage RE Loans/LOCs Recovered	245,153	98,728	-59.7	107,152	8.5	155,326	45.0	38,457	-67.0
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	902,208	671,075	-25.6	1,501,709	123.8	3,224,655	114.7	934,100	-61.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-32.5	0.02	106.0	0.03	93.9	0.01	-65.0
* Total Other RE Loans/LOCs Charged Off	440,382	1,100,641	149.9	741,205	-32.7	542,210	-26.8	1,484,689	265.1
* Total Other RE Loans/LOCs Recovered	185,050	166,389	-10.1	212,328	27.6	339,700	80.0	417,824	64.0
* NET OTHER RE LOANS/LOCs C/Os	255,332	934,252	265.9	528,877	-43.4	202,510	-61.7	1,066,865	602.4
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.02	0.07	232.2	0.04	-48.0	0.01	-62.3	0.10	609.5
* Total Real Estate Loans Charged Off	1,587,743	1,870,444	17.8	2,350,066	25.6	3,922,191	66.9	2,457,246	-16.5
* Total Real Estate Lns Recovered	430,203	285,117	-38.4	319,480	20.5	495,026	54.9	456,281	22.9
* NET Total Real Estate Loan C/Os	1,157,540	1,605,327	38.7	2,030,586	26.5	3,427,165	68.8	2,000,965	-22.2
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.01	0.02	25.8	0.02	17.0	0.03	54.1	0.02	-28.5
* Total TDR 1st & Other Real Estate Lns Charged Off	18,207	27,948	53.5	112,831	303.7	2,503,714	2,119.0	11,412	-99.4
* Total TDR 1st & Other Real Estate Lns Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET TDR Real Estate C/Os	18,207	27,948	53.5	112,831	303.7	2,503,714	2,119.0	11,412	-99.4
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.09	0.15	72.3	0.41	179.4	5.50	1241.9	0.03	-99.5
* Total Leases Receivable Charged Off	3,552,960	4,155,828	17.0	3,045,708	-26.7	1,987,041	-34.8	1,602,215	7.5
* Total Leases Receivable Recovered	274,896	343,816	25.1	661,291	92.3	391,604	-40.8	280,274	-4.6
* NET LEASES RECEIVABLE C/Os	3,278,064	3,812,012	16.3	2,384,417	-37.4	1,595,437	-33.1	1,321,941	10.5
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.59	0.65	10.1	0.38	-41.9	0.22	-40.9	0.22	-2.5
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	1,786	2,037	14.1	2,185	7.3	1,812	-17.1	994	-45.1
Number of Members Who Filed Chapter 13 YTD	2,367	2,133	-9.9	2,170	1.7	1,216	-44.0	551	-54.7
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	8	16	100.0	20	25.0	11	-45.0	8	-27.3
Total Number of Members Who Filed Bankruptcy YTD	4,161	4,186	0.6	4,375	4.5	3,039	-30.5	1,553	-48.9
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	33,908,506	-36.3
* 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	8,619,928	-38.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	7.97	7.87	-1.3	8.69	10.3	7.99	-8.0	6.37	-20.3
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	8,965,654	10,926,495	21.9	16,140,689	47.7	8,819,076	-45.4	6,724,873	-23.7
Number of Real Estate Loans Foreclosed YTD	69	99	43.5	104	5.1	53	-49.0	29	-45.3
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2	34,473,699	7.0
TDR Other RE Loans	2,073,982	2,116,906	2.1	7,242,776	242.1	21,592,051	198.1	13,283,807	-38.5
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	47,757,506	-11.3
TDR RE Loans Also Reported as Commercial Loans <sup>2</sup>	7,984,768	5,821,367	-27.1	15,630,883	168.5	29,361,354	87.8	22,481,521	-23.4
TDR Consumer Loans (Not Secured by RE)	34,576,531	33,108,957	-4.2	42,157,497	27.3	36,820,652	-12.7	28,995,842	-21.3
TDR Commercial Loans (Not Secured by RE) <sup>2</sup>	6,156,185	5,505,242	-10.6	4,070,605	-26.1	6,081,506	49.4	5,780,086	-5.0
Total TDR First RE, Other RE, Consumer, and Commercial Loans	61,061,892	56,416,317	-7.6	83,520,336	48.0	96,714,908	15.8	82,533,414	-14.7
Total TDR Loans to Total Loans	0.21	0.18	-13.2	0.25	42.3	0.28	10.1	0.23	-18.9
Total TDR Loans to Net Worth	1.46	1.24	-15.0	1.70	36.8	1.84	8.2	1.45	-21.5
TDR portion of Allowance for Loan and Lease Losses	4,714,152	4,573,552	-3.0	5,137,393	12.3	5,896,430	14.8	5,614,524	-4.8

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\*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)

<sup>1</sup> 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.

<sup>2</sup> 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.

10. Loan Losses, Bankruptcy Information, & TDRs

Indirect and Participation Lending									
Return to cover	For Charter : N/A								
12/16/2021	Count of CU : 175								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MALING_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	Sep-2021	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
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	9,706,386,039	6.4
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	1,376,170,797	-10.3
<b>Total Outstanding Indirect Loans</b>	<b>9,390,246,520</b>	<b>10,077,432,997</b>	<b>7.3</b>	<b>10,099,998,369</b>	<b>0.2</b>	<b>10,660,919,615</b>	<b>5.6</b>	<b>11,082,556,836</b>	<b>4.0</b>
%Indirect Loans Outstanding / Total Loans	31.63	31.89	0.8	30.72	-3.7	30.84	0.4	30.48	-1.1
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	161,456,447	164,326,948	1.8	154,894,589	-5.7	124,935,650	-19.3	96,205,146	-23.0
60 to 179 Days Delinquent	51,494,289	57,076,413	10.8	50,575,091	-11.4	44,402,062	-12.2	31,440,350	-29.2
180 to 359 Days Delinquent	9,559,230	8,229,840	-13.9	7,069,960	-14.1	5,448,433	-22.9	3,427,169	-37.1
> = 360 Days Delinquent	1,986,330	1,802,062	-9.3	1,841,776	2.2	3,177,759	72.5	1,518,817	-52.2
<b>Total Del Indirect Lns (&gt;= 60 Days)</b>	<b>63,039,849</b>	<b>67,108,315</b>	<b>6.5</b>	<b>59,486,627</b>	<b>-11.4</b>	<b>53,028,254</b>	<b>-10.9</b>	<b>36,386,336</b>	<b>-31.4</b>
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	0.67	0.67	-0.8	0.59	-11.6	0.50	-15.5	0.33	-34.0
<b>LOAN LOSSES - INDIRECT LENDING</b>									
* Indirect Loans Charged Off	84,757,704	75,379,091	-11.1	60,595,636	6.9	82,484,982	2.3	43,557,223	-29.6
* Indirect Loans Recovered	9,789,160	9,717,241	-0.7	10,130,986	4.3	12,709,642	25.5	10,979,801	15.2
* <b>NET INDIRECT LOAN C/Os</b>	<b>74,968,544</b>	<b>65,661,850</b>	<b>-12.4</b>	<b>70,464,650</b>	<b>7.3</b>	<b>69,775,340</b>	<b>-1.0</b>	<b>32,577,422</b>	<b>-37.7</b>
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.84	0.67	-19.9	0.70	3.5	0.67	-3.8	0.40	-40.6
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>									
Consumer	268,204,863	332,418,952	23.9	362,507,415	9.1	294,637,172	-18.7	267,927,951	-8.1
Non-Federally Guaranteed Student Loans	2,070,184	3,478,882	68.0	3,601,368	3.5	3,708,829	3.0	4,179,334	12.7
Real Estate	183,611,760	219,015,881	19.3	279,617,216	27.7	348,617,159	24.7	397,286,239	14.0
Commercial Loans (excluding C&D) <sup>2</sup>	141,146,327	187,941,099	33.2	241,682,604	26.6	250,731,745	3.7	246,148,953	-1.8
Commercial Construction & Development <sup>2</sup>	6,469,020	0	-100.0	11,338,212	N/A	41,115,502	262.6	38,433,010	-6.5
Loan Pools	2,281,152	14,108,761	518.5	14,545,777	3.1	22,645,360	55.7	26,062,203	15.1
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>603,783,306</b>	<b>756,963,575</b>	<b>25.4</b>	<b>913,292,592</b>	<b>20.7</b>	<b>961,455,787</b>	<b>5.3</b>	<b>980,037,690</b>	<b>1.9</b>
%Participation Loans Outstanding / Total Loans	2.03	2.40	17.8	2.78	16.0	2.78	0.1	2.70	-3.1
* Participation Loans Purchased YTD	308,175,594	315,974,613	2.5	280,178,583	-11.3	280,303,940	0.0	240,967,547	14.6
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.20	2.13	-2.8	1.86	-13.0	1.60	-13.9	1.57	-1.7
<b>PARTICIPATION LOANS SOLD:</b>									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	217,444,950	437,540,699	101.2	718,988,487	64.3	723,475,631	0.6	979,464,236	35.4
Participation Loan Interests - Amount Retained (Outstanding)	136,491,126	159,700,752	17.0	220,112,191	37.8	236,272,035	7.3	254,937,615	7.9
* Participation Loans Sold YTD	110,352,972	279,457,808	153.2	407,669,907	45.9	264,634,384	-35.1	476,625,492	140.1
** %Participation Loans Sold YTD / Total Assets	0.27	0.67	144.9	0.92	38.3	0.52	-43.4	1.15	120.5
<b>LOANS PURCHASED AND SOLD:</b>									
*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	165,423,906	393.8
*Loans Purchased from Other Sources YTD	20,690,362	59,994,379	190.0	66,061,163	10.1	34,460,821	-47.8	54,451,965	110.7
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	1.43	217.8
*Loans, Excluding RE, Sold YTD	0	76,898	N/A	0	-100.0	0	N/A	0	N/A
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>									
30 to 59 Days Delinquent	3,684,525	10,123,647	174.8	6,581,521	-35.0	3,219,552	-51.1	2,302,894	-28.5
60 to 179 Days Delinquent	3,868,234	2,264,398	-41.5	2,153,970	-4.9	5,154,844	139.3	1,979,084	-61.6
180 to 359 Days Delinquent	124,050	1,144,410	822.5	1,054,147	-7.9	1,021,585	-3.1	137,842	-86.5
> = 360 Days Delinquent	431,282	1,033,121	139.5	636,019	-38.4	1,453,559	128.5	5,114,530	251.9
<b>Total Del Participation Lns (&gt;= 60 Days)</b>	<b>4,423,566</b>	<b>4,441,929</b>	<b>0.4</b>	<b>3,844,136</b>	<b>-13.5</b>	<b>7,629,988</b>	<b>98.5</b>	<b>7,231,456</b>	<b>-5.2</b>
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.73	0.59	-19.9	0.42	-28.3	0.79	88.5	0.74	-7.0
<b>LOAN LOSSES - PARTICIPATION LENDING</b>									
* Participation Loans Charged Off	1,533,598	2,387,376	55.7	4,257,391	78.3	1,713,071	-59.8	978,969	-23.8
* Participation Loans Recovered	438,220	295,940	-32.5	443,011	49.7	350,122	-21.0	257,315	-2.0
* <b>NET PARTICIPATION LOAN C/Os</b>	<b>1,095,378</b>	<b>2,091,436</b>	<b>90.9</b>	<b>3,814,380</b>	<b>82.4</b>	<b>1,362,949</b>	<b>-64.3</b>	<b>721,654</b>	<b>-29.4</b>
***Net Charge Offs - Participation Loans / Avg Participation Loans	0.24	0.31	26.1	0.46	48.6	0.15	-68.2	0.10	-31.8
*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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<sup>1</sup> 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.									
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									

Real Estate Loan Information 1									
Return to cover	For Charter: N/A								
12/16/2021	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	Sep-2021	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
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	6,011,924,559	17.4
Fixed Rate 15 years or less	3,056,845,442	3,181,251,786	4.1	3,063,429,737	-3.7	3,343,567,467	9.1	3,530,225,242	5.6
Other Fixed Rate	71,284,056	52,122,844	-26.9	49,706,154	-4.6	72,713,531	46.3	90,233,660	24.1
<b>Total Fixed Rate First Mortgages</b>	<b>6,225,678,148</b>	<b>6,718,868,510</b>	<b>7.9</b>	<b>7,470,040,586</b>	<b>11.2</b>	<b>8,535,510,496</b>	<b>14.3</b>	<b>9,632,383,661</b>	<b>12.9</b>
Balloon/Hybrid > 5 years	930,635,384	916,476,749	-1.5	1,016,413,611	10.9	967,166,495	-4.8	895,510,362	-7.4
Balloon/Hybrid 5 years or less	609,522,029	627,031,857	2.9	635,256,654	1.3	654,920,372	3.1	662,073,912	1.1
<b>Total Balloon/Hybrid First Mortgages</b>	<b>1,540,157,413</b>	<b>1,543,508,606</b>	<b>0.2</b>	<b>1,651,670,265</b>	<b>7.0</b>	<b>1,622,086,867</b>	<b>-1.8</b>	<b>1,557,584,274</b>	<b>-4.0</b>
Adjustable Rate First Mtgs 1 year or less	125,851,392	120,817,343	-4.0	118,591,443	-1.8	144,735,087	22.0	147,088,015	1.6
Adjustable Rate First Mtgs > 1 year	222,649,546	256,681,329	15.3	321,457,493	25.2	290,664,181	-9.6	281,420,373	-3.2
<b>Total Adjustable First Mortgages</b>	<b>348,500,938</b>	<b>377,498,672</b>	<b>8.3</b>	<b>440,048,910</b>	<b>16.6</b>	<b>435,399,248</b>	<b>-1.1</b>	<b>428,508,388</b>	<b>-1.6</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>8,114,336,499</b>	<b>8,639,875,788</b>	<b>6.5</b>	<b>9,561,759,761</b>	<b>10.7</b>	<b>10,592,996,611</b>	<b>10.8</b>	<b>11,618,476,323</b>	<b>9.7</b>
<b>Other Real Estate Loans</b>									
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	1,044,975,050	-3.2
Closed End Adjustable Rate	11,231,788	10,617,859	-5.5	12,476,595	17.5	18,808,784	50.8	20,579,300	9.4
Open End Adjustable Rate (HELOC)	112,168,016	134,578,095	20.0	232,558,085	72.8	238,917,211	2.7	255,402,388	6.9
Open End Fixed Rate	344,314	436,123	26.7	577,620	32.4	22,425,493	3,782.4	35,700,603	59.2
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>1,258,422,985</b>	<b>1,317,298,266</b>	<b>4.7</b>	<b>1,383,899,917</b>	<b>5.1</b>	<b>1,358,432,656</b>	<b>-1.8</b>	<b>1,356,657,341</b>	<b>-0.2</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>9,372,759,484</b>	<b>9,957,174,054</b>	<b>6.2</b>	<b>10,945,659,678</b>	<b>9.9</b>	<b>11,952,429,267</b>	<b>9.2</b>	<b>12,975,133,664</b>	<b>8.6</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	7,156,313,532	7,635,345,259	6.7	8,486,454,197	11.1	9,502,676,991	12.0	10,527,894,023	10.8
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	1,080,675,653	-1.9
<b>Total Fixed Rate RE Outstanding</b>	<b>8,291,336,713</b>	<b>8,807,447,571</b>	<b>6.2</b>	<b>9,625,319,434</b>	<b>9.3</b>	<b>10,604,383,652</b>	<b>10.2</b>	<b>11,608,569,676</b>	<b>9.5</b>
%(Total Fixed Rate RE/Total Assets)	20.46	21.01	2.7	21.77	3.6	20.92	-3.9	21.03	0.5
%(Total Fixed Rate RE/Total Loans)	27.93	27.87	-0.2	29.27	5.0	30.67	4.8	31.93	4.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	958,022,967	1,004,530,529	4.9	1,075,305,564	7.0	1,090,319,620	1.4	1,090,582,300	0.0
Other RE Adj Rate	123,399,804	145,195,954	17.7	245,034,680	68.8	257,725,995	5.2	275,981,688	7.1
<b>Total Adj Rate RE Outstanding</b>	<b>1,081,422,771</b>	<b>1,149,726,483</b>	<b>6.3</b>	<b>1,320,340,244</b>	<b>14.8</b>	<b>1,348,045,615</b>	<b>2.1</b>	<b>1,366,563,988</b>	<b>1.4</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
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	263,756,204	8.7
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	232,489,596	17.0
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>171,711,655</b>	<b>227,653,719</b>	<b>32.6</b>	<b>364,109,027</b>	<b>59.9</b>	<b>441,414,049</b>	<b>21.2</b>	<b>496,245,800</b>	<b>12.4</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.42	0.54	28.2	0.82	51.6	0.87	5.7	0.90	3.2
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.11	5.02	22.0	7.41	47.8	8.40	13.3	8.69	3.5
Outstanding Residential Construction (Excluding Commercial Purpose Loans) <sup>1</sup>	28,765,352	51,672,557	79.6	58,355,704	12.9	47,037,968	-19.4	57,751,229	22.8
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	41,218,146	2.5
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	1,084,670,459	1,273,321,888	17.4	1,825,969,040	43.4	3,166,619,367	73.4	2,664,270,637	12.2
* Fixed Rate 15 years or less	781,410,760	739,537,216	-5.4	648,441,868	-14.7	1,451,937,363	71.1	1,051,298,590	-3.5
* Other Fixed Rate	49,161,515	49,460,476	0.6	203,741,946	311.9	218,533,278	7.3	177,490,385	8.3
<b>* Total Fixed Rate First Mortgages</b>	<b>1,915,242,734</b>	<b>2,062,319,680</b>	<b>7.7</b>	<b>2,678,152,854</b>	<b>39.6</b>	<b>4,837,090,008</b>	<b>68.1</b>	<b>3,893,059,612</b>	<b>7.3</b>
* Balloon/Hybrid > 5 years	202,003,920	135,875,187	-32.7	190,445,179	40.2	193,078,687	1.4	131,165,579	-9.4
* Balloon/Hybrid 5 years or less	105,266,130	159,866,675	51.9	143,562,933	-10.2	152,047,505	5.9	137,869,433	20.9
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>307,270,050</b>	<b>295,741,872</b>	<b>-3.8</b>	<b>334,008,112</b>	<b>12.9</b>	<b>345,126,192</b>	<b>3.3</b>	<b>269,035,012</b>	<b>3.9</b>
* 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	45,168,234	8.8
* Adjustable Rate First Mtgs > 1 year	76,345,785	62,946,249	-17.6	113,124,325	79.7	88,198,991	-22.0	33,486,807	-49.4
<b>* Total Adjustable First Mortgages</b>	<b>111,198,393</b>	<b>89,379,007</b>	<b>-19.6</b>	<b>140,251,893</b>	<b>56.9</b>	<b>143,574,959</b>	<b>2.4</b>	<b>78,655,041</b>	<b>-27.0</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>2,333,711,177</b>	<b>2,447,440,559</b>	<b>4.9</b>	<b>3,352,412,859</b>	<b>37.0</b>	<b>5,325,791,159</b>	<b>58.9</b>	<b>4,240,749,665</b>	<b>6.2</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> 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	For Charter : N/A								
12/16/2021	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 State								
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	316,808,621	297,924,103	-6.0	303,799,042	2.0	415,023,794	36.8	286,055,928	-8.1
* Closed End Adjustable Rate	474,070	578,848	22.1	2,571,383	344.2	4,587,211	78.4	237,805	-93.1
* Open End Adjustable Rate (HELOC)	46,034,216	64,554,041	40.2	101,727,798	57.6	96,174,683	-5.5	90,431,071	25.4
* Open End Fixed Rate and Other	35,000	346,731	890.7	149,800	-56.9	22,747,086	#####	22,969,605	34.8
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>363,351,907</b>	<b>363,403,723</b>	<b>0.0</b>	<b>408,247,823</b>	<b>12.3</b>	<b>538,532,774</b>	<b>31.9</b>	<b>398,714,409</b>	<b>-1.0</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>2,697,063,084</b>	<b>2,810,844,282</b>	<b>4.2</b>	<b>3,760,680,682</b>	<b>33.8</b>	<b>5,864,323,933</b>	<b>55.9</b>	<b>4,640,464,074</b>	<b>5.5</b>
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	17.34	16.86	-2.7	22.35	32.5	31.20	39.6	28.28	-9.4
<b>RE LOANS SOLD/SERVICED</b>									
* 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	987,054,828	-23.7
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	22.42	22.43	0.0	22.65	1.0	32.38	43.0	23.28	-28.1
AMT of Mortgage Servicing Rights	8,947,112	12,017,586	34.3	15,374,050	27.9	20,538,487	33.6	27,513,850	34.0
Outstanding RE Loans Sold But Serviced	1,486,153,042	1,925,233,930	29.5	2,168,230,469	12.6	2,792,948,280	28.8	3,136,746,289	12.3
%( Mortgage Servicing Rights / Net Worth)	0.21	0.26	23.6	0.31	18.2	0.39	24.8	0.48	23.3
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,447,096,898	1,516,334,795	4.8	1,747,759,886	15.3	1,663,392,695	-4.8	1,555,038,328	-6.5
R.E. Lns also Commercial Lns <sup>1</sup>	1,001,132,171	1,077,874,358	7.7	1,333,884,566	23.8	1,533,555,202	15.0	1,702,616,424	11.0
<b>REVERSE MORTGAGES</b>									
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
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	18,253,194	15,685,212	-14.1	30,049,458	91.6	32,220,699	7.2	34,473,699	7.0
TDR Other RE Loans	2,073,982	2,116,906	2.1	7,242,776	242.1	21,592,051	198.1	13,283,807	-38.5
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	47,757,506	-11.3
TDR RE Loans Also Reported as Commercial Loans <sup>1</sup>	7,984,768	5,821,367	-27.1	15,630,883	168.5	29,361,354	87.8	22,481,521	-23.4
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt;= 60 Days <sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	87,907,084	55,357,523	-37.0	55,133,582	-0.4	97,858,850	77.1	70,327,164	-28.0
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	18,857,833	-27.1
Other R.E. Fixed Rate	3,318,791	5,722,742	72.4	5,684,680	-1.0	4,717,727	-16.7	2,679,065	-43.2
Other R.E. Adj. Rate	179,458	255,203	42.2	771,131	202.2	542,555	-29.6	601,557	10.9
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	92,465,619	-28.2
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	86,437,924	122,456,377	41.7	133,996,072	9.4	109,562,367	-18.2	37,225,688	-66.0
Other	10,902,884	15,049,789	38.0	14,496,073	-3.7	9,147,195	-38.9	5,057,887	-44.7
TOTAL DEL RE 30 to 59 Days	97,340,808	137,506,166	41.3	148,492,145	8.0	118,709,562	-20.1	42,283,575	-64.4
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	134,749,194	-45.6
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ >= 30 Days	2.20	2.06	-6.4	2.09	1.6	2.07	-1.1	1.04	-49.8
% R.E. LOANS DQ >= 60 Days	1.16	0.68	-41.6	0.74	8.5	1.08	46.1	0.71	-33.9
<b>TDR REAL ESTATE LOANS DELINQUENT &gt;= 60 Days</b>									
TDR First Mortgage RE Loans Delinquent >= 60 Days	2,614,896	1,968,921	-24.7	5,183,437	163.3	6,981,257	34.7	4,477,543	-35.9
TDR Other RE Loans Delinquent >= 60 Days	20,770	26,228	26.3	482,259	1,738.7	3,750,296	677.7	42,978	-98.9
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	4,520,521	-57.9
% 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	9.47	-52.5
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days <sup>1</sup>	616,982	619,348	24.2	0	-100.0	4,621,023	N/A	0	-100.0
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans <sup>1,2</sup>	10.23	10.64	4.0	0.00	-100.0	15.74	N/A	0.00	-100.0
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	1,147,361	769,803	-32.9	1,608,861	109.0	3,379,981	110.1	972,557	-61.6
* Total 1st Mortgage Lns Recovered	245,153	98,728	-59.7	107,152	8.5	155,326	45.0	38,457	-67.0
** NET 1st MORTGAGE LN C/Os	902,208	671,075	-25.6	1,501,709	123.8	3,224,655	114.7	934,100	-61.4
** 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	-85.0
* Total Other RE Lns Charged Off	440,382	1,100,641	149.9	741,205	-32.7	542,210	-26.8	1,484,889	265.1
* Total Other RE Lns Recovered	185,050	166,389	-10.1	212,328	27.6	339,700	60.0	417,824	64.0
** NET OTHER RE LN C/Os	255,332	934,252	265.9	528,877	-43.4	202,510	-61.7	1,066,865	802.4
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.02	0.07	232.2	0.04	-46.0	0.01	-62.3	0.10	609.5
* 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									
<sup>1</sup> 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.									
<sup>2</sup> 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									
12/18/2021			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						
			Count of CU in Peer Group : N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>COMMERCIAL LOANS</b>									
Commercial Loans to Members <sup>1,3</sup>	1,007,804,999	1,067,268,583	7.9	1,342,743,868	23.5	1,534,527,774	14.3	1,689,089,993	10.1
Purchased Commercial Loans or Participations to Nonmembers <sup>1,3</sup>	82,737,564	92,386,314	11.7	102,274,196	10.7	119,012,715	16.4	131,918,988	10.8
Total Commercial Loans <sup>1,3</sup>	1,090,542,563	1,179,654,897	8.2	1,445,018,064	22.5	1,653,540,489	14.4	1,821,008,971	10.1
Unfunded Commitments <sup>1,3</sup>	82,586,994	75,657,497	20.7	101,507,381	34.3	96,510,780	-4.9	112,768,332	18.8
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS <sup>1</sup>	1,090,542,563	1,179,654,897	8.2	1,445,018,064	22.5	1,653,540,489	14.4	1,821,008,971	10.1
%(Total Commercial Loans / Total Assets)	2.69	2.81	4.6	3.27	16.1	3.26	-0.2	3.30	1.1
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING: <sup>1</sup></b>									
Number of Outstanding Commercial Loans to Members	3,447	3,312	-3.9	3,570	7.8	3,653	2.3	3,190	-12.7
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	133	135	1.5	138	0.7	135	-0.7	231	71.1
Total Number of Commercial Loans Outstanding	3,580	3,447	-3.7	3,708	7.5	3,788	2.2	3,421	-9.7
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-</b>									
Construction and Development	42,481,399	47,737,323	12.4	75,208,998	57.5	78,388,107	4.2	75,891,718	-3.2
Farmland	4,536,410	5,801,636	27.9	6,003,761	3.5	4,504,099	-23.3	4,726,696	2.7
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	166,719,340	14.2
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	457,534,923	1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	532,589,166	587,444,918	10.3	714,672,481	21.7	855,584,450	19.7	987,743,747	16.8
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	1,702,616,424	11.0
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-</b>									
<b>MEMBERS) <sup>1</sup></b>									
Loans to finance agricultural production and other loans to farmers	1,380,908	1,894,059	44.4	2,685,027	34.7	1,942,873	-27.6	1,325,659	-31.8
Commercial and Industrial Loans	78,852,669	91,136,930	15.6	97,427,971	6.9	103,313,000	6.0	106,754,452	3.3
Unsecured Commercial Loans	2,484,450	2,140,385	-13.2	2,546,536	19.0	6,788,061	169.6	6,391,034	-5.8
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	3,919,402	-50.6
Total Non-Real Estate Secured Commercial Loans	88,426,250	101,780,539	13.8	111,133,498	9.2	119,985,287	8.0	118,390,547	-1.3
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE <sup>1</sup></b>									
Number - Construction and Development	116	137	18.1	161	17.5	150	-6.8	136	-9.3
Number - Farmland	29	38	31.0	42	10.5	34	-19.0	34	0.0
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	392	2.9
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	13.8	819	21.3
Total Number of Real Estate Secured Commercial Loans	1,754	1,608	-8.3	1,881	17.0	2,027	7.8	2,118	4.4
Number - Loans to finance agricultural production and other loans to farmers	23	25	8.7	33	32.0	24	-27.3	25	4.2
Number - Commercial and Industrial Loans	1,140	1,076	-5.6	1,024	-4.8	971	-5.2	1,044	7.5
Number - Unsecured Commercial Loans	73	70	-4.1	77	10.0	61	-20.8	80	31.1
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	590	668	13.2	691	3.4	705	2.0	156	-77.9
Total Number of Non-Real Estate Secured Commercial Loans	1,628	1,839	0.7	1,825	-0.8	1,781	-3.5	1,305	-25.9
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: <sup>1</sup></b>									
* Member Commercial Loans Granted YTD	296,118,086	290,369,470	-1.9	475,220,125	63.7	521,062,881	8.6	442,834,930	13.3
* Purchased or Participation Interests to Nonmembers	14,808,668	31,749,920	114.4	29,995,498	-5.5	34,552,036	15.2	16,858,462	-34.9
<b>DELINQUENCY - COMMERCIAL LOANS <sup>2</sup></b>									
30 to 59 Days Delinquent	4,627,660	14,575,086	215.0	5,753,668	-90.5	10,974,900	90.7	11,290,622	2.6
60 to 179 Days Delinquent	4,155,333	12,689,067	205.4	5,628,167	-55.6	19,305,756	243.0	3,117,198	-83.9
180 to 359 Days Delinquent	877,700	5,687,796	645.8	8,625,979	52.2	2,153,751	-75.0	312,142	-85.5
> = 360 Days Delinquent	1,771,913	1,365,192	-23.0	4,733,470	246.7	7,060,228	49.2	16,728,123	136.8
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	20,155,463	-29.3
<b>COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent	1.05	2.91	177.3	1.71	-41.1	2.39	39.5	1.73	-27.8
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	0.82	1.87	167.9	1.31	-21.4	1.72	31.3	1.11	-35.8
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: <sup>1</sup></b>									
*Total Comm Lns Charge Offs	1,362,315	720,412	-47.1	4,666,759	547.8	4,034,051	-13.6	2,086,602	-31.0
*Total Comm Lns Recoveries	611,723	238,507	-61.0	68,556	-71.3	148,866	116.9	188,872	69.5
<b>AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) <sup>1</sup></b>									
% 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
<b>MISCELLANEOUS LOAN INFORMATION: <sup>1</sup></b>									
Real Estate Loans also Reported as Commercial Loans <sup>1</sup>	1,001,132,171	1,077,874,358	7.7	1,333,884,566	23.8	1,533,555,202	15.0	1,702,616,424	11.0
Agricultural Related Commercial Loans	5,917,318	7,795,694	31.7	6,888,788	11.5	6,546,772	-24.7	6,052,356	-7.6
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	187,043,439	68.2	182,747,331	8.4	206,754,603	13.1	224,843,034	8.7
*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	92,890,869	84,424,997	-9.1	91,518,245	8.4	102,775,846	12.3	101,289,014	-1.4
Number of Commercial SBA Loans Outstanding	213	175	-17.8	197	12.6	190	-3.6	183	-3.7
Total Member Business Loans - (NMBLB)	1,169,303,324	1,202,945,484	2.8	1,416,642,775	17.8	1,594,940,565	12.8	1,766,450,492	10.8
%(NMBLB / Total Assets)	2.88	2.87	-0.5	3.20	11.6	3.15	-1.8	3.20	1.7

<sup>1</sup> Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Prior to September 2017, Member business loans were reported including unfunded commitments.

	Investments, Cash, & Cash Equivalents								
Return to cover 12/19/2021									
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	Sep-2021	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ASC 320 CLASS. OF INVESTMENTS</b>									
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	
<b>TOTAL HELD TO MATURITY</b>	<b>1,492,912,517</b>	<b>1,353,052,943</b>	<b>-9.4</b>	<b>1,417,340,366</b>	<b>4.8</b>	<b>N/A</b>		<b>N/A</b>	
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	499,443,839	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	
<b>TOTAL AVAILABLE FOR SALE</b>	<b>2,471,292,389</b>	<b>2,307,793,234</b>	<b>-6.6</b>	<b>2,207,097,597</b>	<b>-4.4</b>	<b>N/A</b>		<b>N/A</b>	
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	
<b>TOTAL TRADING</b>	<b>32,748,616</b>	<b>32,252,047</b>	<b>-1.5</b>	<b>35,145,391</b>	<b>9.0</b>	<b>N/A</b>		<b>N/A</b>	
Equity Securities <= 1 Year	N/A	N/A		7,114,673		10,132,894	42.4	10,727,833	5.9
Equity Securities > 1-3 Years	N/A	N/A		18,120,143		0	-100.0	0	N/A
Equity Securities > 3-5 Years	N/A	N/A		7,680,915		3,405,516	-55.7	5,142,187	51.0
Equity Securities > 5-10 Years	N/A	N/A		0		3,141,200	N/A	6,290,042	100.2
Equity Securities > 10 Years	N/A	N/A		66,488,878		72,927,423	9.7	85,836,264	17.7
<b>TOTAL EQUITY SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>99,404,609</b>		<b>88,607,033</b>	<b>-9.9</b>	<b>107,996,326</b>	<b>20.9</b>
Trading Debt Securities <= 1 Year	N/A	N/A		889,567		38,810,651	4,262.9	40,726,055	4.9
Trading Debt Securities > 1-3 Years	N/A	N/A		3,802,433		739,389	-80.6	1,021,140	38.1
Trading Debt Securities > 3-5 Years	N/A	N/A		8,581,700		9,000,593	4.9	24,077,368	167.5
Trading Debt Securities > 5-10 Years	N/A	N/A		12,598,544		17,696,489	40.5	18,018,619	1.8
Trading Debt Securities > 10 Years	N/A	N/A		417,089		3,074,532	637.1	3,262,712	6.1
<b>TOTAL TRADING DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>26,289,333</b>		<b>69,321,654</b>	<b>163.7</b>	<b>87,105,894</b>	<b>25.7</b>
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		8,311,832		740,662,283	8,810.9	910,264,838	22.9
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		41,677,147		1,101,670,160	2,543.3	966,906,397	-12.2
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		65,043,784		846,853,998	1,201.7	1,417,138,368	67.4
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		32,680,288		684,738,140	1,921.7	1,240,371,594	86.6
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		5,799,444		77,088,567	1,229.2	75,143,960	-2.5
<b>AVAILABLE-FOR-SALE-DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>153,712,495</b>		<b>3,430,811,148</b>	<b>2,132.0</b>	<b>4,609,825,157</b>	<b>34.4</b>
Held-to-Maturity Debt Securities <= 1 Year	N/A	N/A		211,000		208,008,939	###	200,298,560	-3.7
Held-to-Maturity Debt Securities > 1-3 Years	N/A	N/A		0		948,370,702	N/A	996,475,160	5.1
Held-to-Maturity Debt Securities > 3-5 Years	N/A	N/A		0		624,301,371	N/A	876,204,899	40.3
Held-to-Maturity Debt Securities > 5-10 Years	N/A	N/A		0		59,021,506	N/A	144,815,211	145.4
Held-to-Maturity Debt Securities > 10 Years	N/A	N/A		0		35,000,000	N/A	42,901,848	22.6
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	<b>N/A</b>	<b>N/A</b>		<b>211,000</b>		<b>1,874,702,518</b>	<b>#####</b>	<b>2,260,695,678</b>	<b>20.6</b>
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	7,655,939,943	10.4
Other Investments 1-3 yrs	607,359,942	581,047,220	-4.3	525,508,954	-9.6	495,908,221	-5.6	552,211,236	11.4
Other Investments 3-5 yrs	136,224,755	113,702,205	-16.5	86,277,101	-24.1	97,246,629	12.7	160,490,431	85.6
Other Investments 5-10 yrs	29,726,344	29,854,371	0.4	11,279,116	-62.2	18,761,195	68.3	25,251,838	34.6
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	9,126,598	51.7
<b>TOTAL Other Investments</b>	<b>4,560,623,720</b>	<b>4,131,337,131</b>	<b>-9.4</b>	<b>4,673,335,840</b>	<b>13.1</b>	<b>7,551,054,892</b>	<b>61.6</b>	<b>8,423,020,046</b>	<b>11.5</b>
<b>MATURITIES :</b>									
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	8,817,957,229	11.2
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	2,516,613,933	-1.2
Total Investments 3-5 yrs	1,549,592,605	1,253,884,118	-19.1	1,307,845,633	4.3	1,560,608,107	20.9	2,503,053,253	58.4
Total Investments 5-10 yrs	395,122,037	398,799,105	0.9	269,109,682	-32.5	763,358,530	183.7	1,434,747,304	88.0
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	216,271,382	11.4
<b>Total</b>	<b>8,557,577,242</b>	<b>7,824,435,355</b>	<b>-8.6</b>	<b>8,612,536,631</b>	<b>10.1</b>	<b>13,015,497,245</b>	<b>51.1</b>	<b>15,488,643,101</b>	<b>19.0</b>

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	Other Investment Information								
Return to cover									
12/16/2021									
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	Sep-2021	% Chg
<b>INVESTMENT SUMMARY:</b>									
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	5,025,000	19.0
Total FDIC-Issued Guaranteed Notes	1,047,000	100,000	-90.4	0	-100.0	0	N/A	245,000	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	311,790,834	669.2
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>74,898,360</b>	<b>23,172,590</b>	<b>-69.1</b>	<b>54,845,428</b>	<b>136.7</b>	<b>44,757,853</b>	<b>-18.4</b>	<b>317,060,834</b>	<b>608.4</b>
Agency/GSE Debt Instruments (not backed by mortgages)	1,091,921,424	1,066,877,271	-2.3	957,460,554	-10.3	1,093,865,760	14.2	1,604,333,073	46.7
Agency/GSE Mortgage-Backed Securities	2,412,915,133	2,148,746,753	-10.9	2,446,528,933	13.9	3,704,604,695	51.4	4,480,322,529	20.9
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>3,504,836,557</b>	<b>3,215,624,024</b>	<b>-8.3</b>	<b>3,403,989,487</b>	<b>5.9</b>	<b>4,798,670,455</b>	<b>41.0</b>	<b>6,084,655,602</b>	<b>26.8</b>
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	62,148,410	36.9
Privately Issued Mortgage-Related Securities	3,887,574	3,054,901	-21.4	2,732,527	-10.6	6,951,732	154.4	32,365,931	365.6
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	8,339,095	6,057,391	-27.4	4,403,740	-27.3	15,803,082	258.9	2,984,315	-81.1
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>12,226,669</b>	<b>9,112,292</b>	<b>-25.5</b>	<b>7,136,267</b>	<b>-21.7</b>	<b>22,754,814</b>	<b>218.9</b>	<b>35,350,246</b>	<b>55.4</b>
Mutual Funds	22,785,325	36,053,201	58.2	49,317,586	36.8	27,820,255	-43.6	41,630,093	49.6
Common Trusts	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>22,785,325</b>	<b>36,053,201</b>	<b>58.2</b>	<b>49,317,586</b>	<b>36.8</b>	<b>27,820,255</b>	<b>-43.6</b>	<b>41,630,093</b>	<b>49.6</b>
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	952,932,953	867,655,189	-8.9	863,631,779	-0.5	944,499,215	9.4	1,062,368,970	12.5
Commercial Mortgage Backed Securities	148,895,127	131,832,131	-11.5	198,678,015	50.7	623,320,024	213.7	981,013,635	57.4
<b>OTHER INVESTMENT INFORMATION:</b>									
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	15,501,583,099	18.9
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	23,576,377	N/A
Cash on Deposit in Corporate Credit Unions	864,476,806	662,278,578	-23.4	816,459,460	23.3	1,366,762,828	67.4	1,418,002,960	3.7
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	400,660,953	-14.4
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	112,513,228	118,767,832	5.6	127,621,028	7.5	148,670,076	16.5	169,723,792	14.2
CUSO loans	17,296,528	52,173,448	201.6	51,451,277	-1.4	55,713,697	8.3	61,633,479	10.6
Aggregate cash outlays in CUSO	24,138,234	58,620,611	142.9	55,587,376	-5.2	56,269,483	1.2	62,701,328	11.4
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	35,743,881	63,991,877	79.0	49,814,397	-22.2	55,046,825	10.5	71,143,527	29.2
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	646,624,751	9.5
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	37	37	0.0	41	10.8	44	7.3	44	0.0
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	31,086,177	69.0
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>									
Securities	85,577,009	103,004,757	20.4	125,868,750	22.2	138,834,489	10.3	192,815,970	38.9
Other Investments	89,766,341	94,953,261	5.8	90,168,035	-5.0	95,551,275	6.0	103,699,952	8.5
Other Assets	296,956,746	325,345,903	9.6	348,911,955	7.2	390,770,611	12.0	428,073,365	9.5
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	724,589,287	15.9
<sup>1/</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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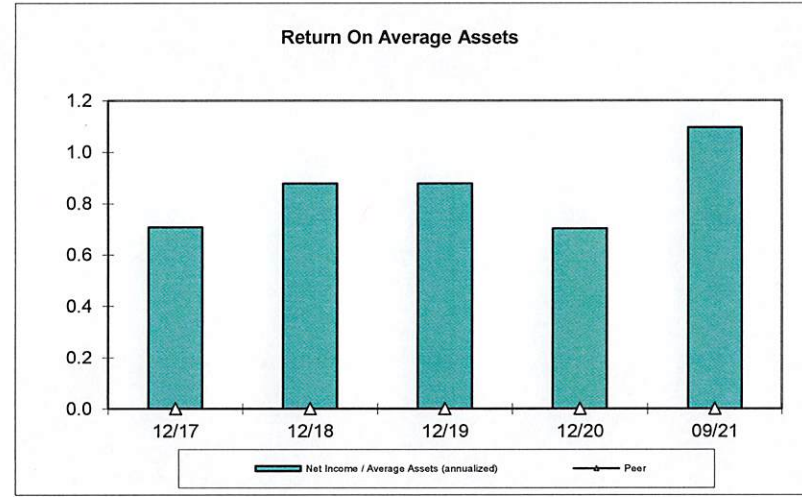
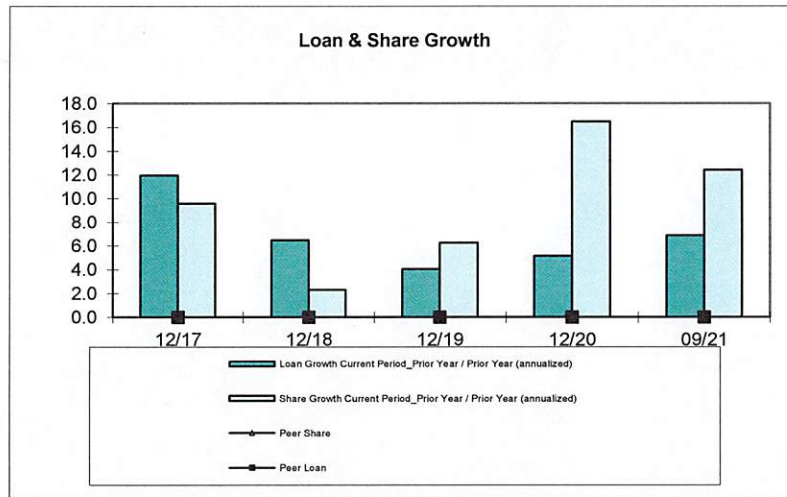
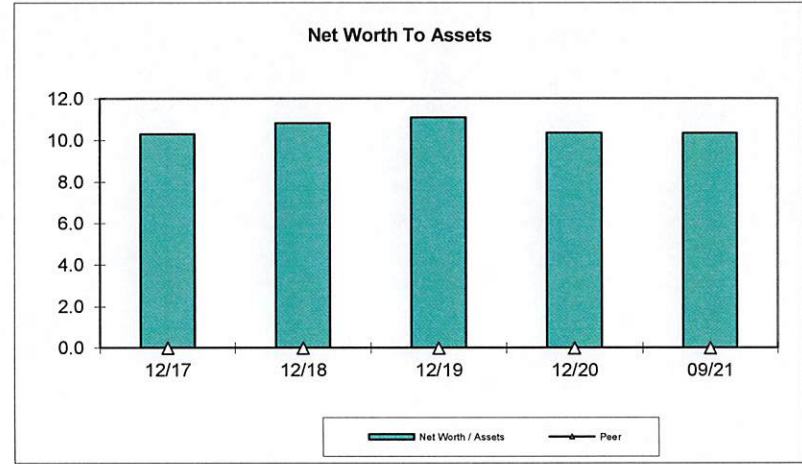
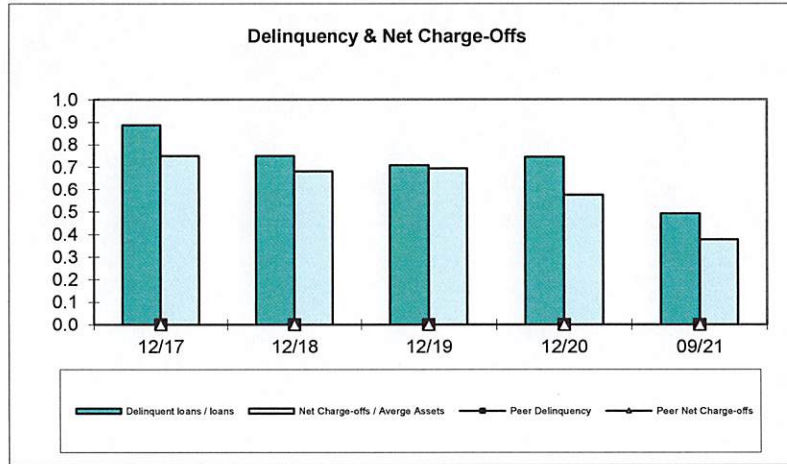
	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover	For Charter : N/A								
12/16/2021	Count of CU : 175								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	11,058,320	16,803,031	51.9	9,804,916	-41.6	11,739,229	19.7	19,438,178	65.6
Accounts Held by Nonmember Public Units	8,010,442	95,392	-98.8	38,345,313	#####	52,283,507	36.3	14,728,997	-71.8
Employee Benefit Member Shares	450,959	555,176	23.1	733,736	32.2	949,084	29.3	1,103,115	16.2
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	53,577	52,243	-2.5	47,301	-9.5	0	-100.0	0	N/A
Health Savings Accounts	7,954,282	12,088,447	51.9	16,879,589	39.7	25,809,589	51.7	29,638,865	15.7
Dollar Amount of Share Certificates >= \$100,000	3,793,215,400	4,254,800,168	12.2	5,187,748,366	21.9	5,323,535,589	2.6	5,182,034,580	-2.7
Dollar Amount of IRA/Keogh >= \$100,000	634,586,837	637,154,439	0.4	720,627,249	13.1	773,464,206	7.3	810,302,570	4.8
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	561,521,022	-25.9
Commercial Share Accounts	715,197,881	796,238,542	11.3	872,064,502	9.5	1,169,805,380	34.1	1,455,156,957	24.4
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	18,790,764	22,748,761	21.1	22,322,879	-1.9	12,783,555	-42.7	14,480,778	13.3
<b>SAVING MATURITIES</b>									
< 1 year	31,172,062,200	31,501,806,907	1.1	33,187,574,383	5.4	40,225,929,523	21.2	44,579,131,622	10.8
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	2,881,632,687	-3.1
> 3 years	1,167,058,212	959,321,185	-17.9	1,055,631,521	10.2	933,405,809	-11.6	782,240,351	-16.2
<b>Total Shares &amp; Deposits</b>	<b>34,876,307,425</b>	<b>35,670,246,773</b>	<b>2.3</b>	<b>37,892,298,456</b>	<b>6.2</b>	<b>44,134,209,182</b>	<b>16.5</b>	<b>48,243,004,680</b>	<b>9.3</b>
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
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	631,939,919	22.5
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans	62,586,994	75,557,497	20.7	101,507,381	34.3	96,510,780	-4.9	112,766,332	16.8
<b>Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Commercial Loans	173,038	815,115	371.1	406,455	-50.1	1,694,730	317.0	1,968,437	16.2
Construction & Land Development	24,317,939	37,135,458	52.7	56,187,798	51.3	46,306,681	-17.6	37,627,158	-18.7
Outstanding Letters of Credit	118,476	783,089	561.0	660,918	-15.6	1,807,647	173.5	2,127,687	17.7
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)</b>									
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	444,071,645	28.1
Credit Card Line	2,344,464,511	2,553,589,752	8.9	2,723,524,200	6.7	2,751,638,588	1.0	2,886,982,304	4.9
Unsecured Share Draft Lines of Credit	281,172,671	294,005,280	4.6	323,557,682	10.1	354,769,551	9.6	388,227,809	9.4
Overdraft Protection Programs	699,427,279	729,881,677	4.4	784,835,736	7.5	821,595,642	4.7	861,940,829	4.9
Residential Construction Loans-Excluding Commercial Purpose	33,214,420	37,210,363	12.0	43,952,807	18.1	36,954,618	-15.9	39,488,776	6.9
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	153,067,984	14.7
Total Unfunded Commitments for Non-Commercial Loans	3,564,246,483	3,837,878,871	8.0	4,209,107,818	9.7	4,445,027,487	5.6	4,773,779,347	7.4
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	4,886,545,679	7.6
%(Unused Commitments / Cash & ST Investments)	73.27	85.65	16.9	84.06	-1.9	53.11	-36.8	52.11	-1.9
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	4,797,327,905	7.1
Unfunded Commitments Through Third Party	44,672,170	48,985,354	9.7	54,613,384	11.5	61,863,897	13.3	89,217,774	44.2
Loans Transferred with Recourse <sup>1</sup>	0	910,648	N/A	4,504,623	394.7	20,431,174	353.6	28,525,334	39.6
Pending Bond Claims	310,049	2,027,968	554.1	371,693	-81.7	599,813	61.4	617,542	3.0
Other Contingent Liabilities	5,439,327	6,093,415	12.0	9,917,314	62.8	18,083,194	82.3	25,814,858	42.8
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	40	41	2.5	44	7.3	44	0.0	44	0.0
<b>LINE OF CREDIT (Borrowing)</b>									
Total Credit Lines	9,525,906,808	10,587,420,808	10.9	9,102,849,858	-13.9	9,324,647,979	2.4	10,833,154,833	17.3
Total Committed Credit Lines	399,218,803	415,908,748	4.2	82,231,871	-80.2	95,880,057	18.4	54,821,175	-42.6
Total Credit Lines at Corporate Credit Unions	1,544,580,610	1,636,590,700	6.0	1,750,150,443	6.9	1,842,562,501	5.3	1,822,294,600	-1.1
Draws Against Lines of Credit	429,077,428	882,161,418	59.0	502,107,532	-26.4	424,552,245	-15.4	301,427,516	-29.0
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	4,064,400	3,636,326	-10.5	4,403,311	21.1	5,409	-99.9	0	-100.0
Term Borrowings Outstanding from Corporate Cus	52,500,000	10,000,000	-81.0	0	-100.0	0	N/A	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
Assets Pledged to Secure Borrowings	13,950,773,840	15,588,267,105	11.8	16,506,049,382	5.8	18,132,267,431	9.9	20,124,245,398	11.0
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 <sup>2</sup>	300,000	0	-100.0	0	N/A	0	N/A	0	N/A
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
									17.SuppShareOBS&Borr

	Miscellaneous Information, Programs, Services									
Return to cover 12/16/2021	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	Sep-2021	% Chg	
<b>MEMBERSHIP:</b>										
Num Current Members	3,732,736	3,855,618	3.3	3,959,897	2.7	4,033,461	1.9	4,115,638	2.0	
Num Potential Members	114,394,435	145,491,221	27.2	191,125,062	31.4	201,943,744	5.7	222,819,245	10.3	
% Current Members to Potential Members	3.26	2.65	-18.8	2.07	-21.8	2.00	-3.6	1.85	-7.5	
* % Membership Growth	5.72	3.29	-42.5	2.70	-17.8	1.86	-31.3	2.72	48.2	
Total Num Savings Accts	6,380,279	6,590,301	3.6	6,806,742	3.3	6,932,644	1.8	7,110,102	2.6	
<b>EMPLOYEES:</b>										
Num Full-Time Employees	9,785	10,070	2.9	10,304	2.3	10,335	0.3	10,607	2.6	
Num Part-Time Employees	928	843	-9.2	602	-4.9	687	-14.3	666	-3.1	
<b>BRANCHES:</b>										
Num of CU Branches	713	709	-0.6	692	-2.4	701	1.3	698	-0.4	
Num of CUs Reporting Shared Branches	36	38	5.6	38	0.0	38	0.0	38	0.0	
Plan to add new branches or expand existing facilities	33	33	0.0	35	6.1	32	-8.6	31	-3.1	
<b>MISCELLANEOUS LOAN INFORMATION:</b>										
**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	15,323,335,524	16.6	
**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	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>										
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	19	-66.7	
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	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
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	22	0.0	
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	58	-1.8	
Low Cost Wire Transfers	140	137	-2.1	134	-2.2	134	0.0	133	-0.7	
**Number of International Remittances Originated YTD	23,347	22,563	-3.4	21,517	-4.6	20,535	-4.6	15,793	2.5	
<b>MERGERS/ACQUISITIONS:</b>										
Completed Merger/Acquisition Qualifying for Business Combo Acctg	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	130,586,212	12.6	
<b>Fixed Assets - Capital &amp; Operating Leases</b>										
Aggregate of Future Capital and Operating Lease Prmts 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	99,204,597	-3.0	
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
# Means the number is too large to display in the cell										

Information Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
12/16/2021	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								
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
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	97	-6.7
Vendor On-Line Service Bureau	62	63	1.6	66	4.8	68	3.0	77	13.2
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	
<b>Electronic Financial Services</b>									
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	
<b>Services Offered Electronically</b>									
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	66	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	76	8.6
View Account History	150	148	-1.3	148	0.0	149	0.7	N/A	
Merchandise 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	15	25.0
Remote Deposit Capture	88	96	9.1	99	3.1	103	4.0	103	0.0
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	139	0.7
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	97	10.2
Mobile Payments	48	53	10.4	63	18.9	68	7.9	74	8.8
<b>Type of World Wide Website Address</b>									
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	0	0	N/A	0	N/A	0	N/A	N/A	
<b>Type(s) of services offered:</b>									
Informational Website	0	0	N/A	0	N/A	0	N/A	107	N/A
Mobile Application	0	0	N/A	0	N/A	0	N/A	95	N/A
Online Banking	0	0	N/A	0	N/A	0	N/A	104	N/A
<b>Type of Website Planned for Future</b>									
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	
<b>Miscellaneous</b>									
Internet Access	185	182	-1.6	177	-2.7	175	-1.1	N/A	

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 12/16/2021  
 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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12/16/2021

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

