

Cycle Date: June-2022
 Run Date: 09/01/2022
 Interval: Annual
 Validated

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

Count of CU : 174
 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									
09/01/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	2,986,778,242	3,696,884,939	23.8	6,756,965,530	82.8	7,005,589,019	3.7	6,423,643,124	-8.3
Total Investments	5,216,425,525	5,311,769,082	1.8	6,879,612,411	29.5	8,862,849,234	28.8	8,498,620,275	-4.1
Loans Held for Sale	25,895,814	69,094,577	166.8	70,021,806	1.3	157,271,940	124.6	215,363,780	36.9
Total Loans	31,602,906,159	32,882,405,962	4.0	34,572,460,131	5.1	37,312,631,140	7.9	40,903,437,256	9.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(250,593,390)	(249,025,552)	-0.6	(311,095,173)	24.9	(269,174,473)	-13.5	(258,186,781)	-4.1
Land And Building	972,721,190	1,020,977,457	5.0	1,078,137,014	5.6	1,142,683,498	6.0	1,184,828,781	3.7
Other Fixed Assets	192,969,281	211,808,714	9.8	234,665,485	10.8	239,219,010	1.9	294,903,502	23.3
NCUSIF Deposit	328,511,209	341,831,322	4.1	385,257,364	12.7	432,064,734	12.1	446,528,991	3.3
All Other Assets	835,698,967	923,704,751	10.5	1,033,762,206	11.9	1,267,923,907	22.7	1,458,222,610	15.0
TOTAL ASSETS	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,058,009	10.8	59,167,361,538	5.4
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	815,315,990	18.5
Accrued Dividends & Interest Payable on Shares & Deposits	9,454,528	9,702,769	2.6	6,293,829	-35.1	4,581,509	-27.2	5,647,621	23.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	834,779,261	-0.7	1,638,612,298	96.3
Total Shares & Deposits	35,670,246,773	37,892,298,456	6.2	44,134,209,182	16.5	48,936,118,023	10.9	51,034,360,109	4.3
TOTAL LIABILITIES³	37,540,157,655	39,432,258,994	5.0	45,557,209,330	15.5	50,463,415,459	10.8	53,493,936,018	6.0
Undivided Earnings	4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,463,927	11.3	5,655,073,264	3.8
Other Reserves	147,528,936	193,619,544	31.2	248,288,077	28.2	241,178,623	-2.9	18,352,256	-92.4
TOTAL EQUITY	4,371,155,342	4,777,192,258	9.3	5,142,577,444	7.6	5,687,642,550	10.6	5,673,425,520	-0.2
TOTAL LIABILITIES, SHARES, & EQUITY	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,058,009	10.8	59,167,361,538	5.4
INCOME & EXPENSE									
Interest Income*	1,636,295,647	1,813,668,701	10.8	1,798,715,384	-0.8	1,784,048,745	-0.8	953,837,662	6.9
Interest Expense*	250,488,904	338,753,878	35.2	317,424,169	-6.3	231,913,224	-26.9	107,976,820	-6.9
Net Interest Income*	1,385,806,743	1,474,914,823	6.4	1,481,291,215	0.4	1,552,135,521	4.8	845,860,842	9.0
Provision for Loan/Lease Losses or Total Credit Loss Expense*	213,515,457	221,813,134	3.9	255,716,976	15.3	86,078,501	-66.3	53,208,523	23.6
Non-Interest Income*	742,713,313	784,566,076	5.6	808,619,913	3.1	938,286,312	16.0	469,338,178	0.0
Non-Interest Expense*	1,552,714,464	1,659,392,804	6.9	1,701,575,349	2.5	1,828,329,841	7.4	980,852,153	7.3
NET INCOME (LOSS)*	362,290,135	378,274,961	4.4	332,618,803	-12.1	576,013,491	73.2	281,138,344	-2.4
TOTAL CU's	183	179	-2.2	176	-1.7	175	-0.6	174	-0.6
* 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									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

	Key Ratios ⁶									
Return to cover										
09/01/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs)									
	Count of CU in Peer Group : N/A									
							Dec-2021		Jun-2022	
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**		Jun-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS										
Net Worth / Total Assets ⁵	10.82	11.10	10.36	10.43	N/A	N/A		10.49	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.36	11.61	10.91	10.86	N/A	N/A		10.88	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A		193.74	N/A	N/A
GAAP Equity / Total Assets	10.43	10.81	10.14	10.13	N/A	N/A		9.59	N/A	N/A
Loss Coverage	16.36	15.41	13.33	10.76	N/A	N/A		9.46	N/A	N/A
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans	0.75	0.71	0.75	0.52	N/A	N/A		0.45	N/A	N/A
Delinquent Loans / Net Worth	5.22	4.74	4.91	3.29	N/A	N/A		2.95	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.68	0.69	0.57	0.36	N/A	N/A		0.31	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.42	1.34	0.90	N/A	N/A		0.79	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.07	0.06	N/A	N/A		0.05	N/A	N/A
MANAGEMENT RATIOS										
Net Worth Growth ¹	8.64	8.22	7.02	11.44	N/A	N/A		11.96	N/A	N/A
Share Growth ¹	2.28	6.23	16.47	10.88	N/A	N/A		8.58	N/A	N/A
Loan Growth ¹	6.45	4.05	5.14	7.93	N/A	N/A		19.25	N/A	N/A
Asset Growth ¹	3.40	5.48	14.68	10.75	N/A	N/A		10.74	N/A	N/A
Investment Growth ¹	-8.57	10.07	51.12	17.48	N/A	N/A		-13.06	N/A	N/A
Membership Growth ¹	3.29	2.70	1.86	3.15	N/A	N/A		3.03	N/A	N/A
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹	0.88	0.88	0.70	1.08	N/A	N/A		0.98	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.87	0.87	0.65	0.99	N/A	N/A		1.07	N/A	N/A
Non-Interest Expense / Average Assets ¹	3.77	3.85	3.59	3.42	N/A	N/A		3.40	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.52	0.52	0.54	0.16	N/A	N/A		0.18	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS⁷										
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A		N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A		N/A, Assets>\$500M	N/A	N/A
Total Loans / Total Assets	75.40	74.38	68.19	66.45	N/A	N/A		69.13	N/A	N/A
Cash + Short-Term Investments / Assets ³	10.90	11.60	16.87	15.44	N/A	N/A		11.77	N/A	N/A
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
⁶ 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.										
⁷ Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										

2. Key Ratios

		Historical Ratios ³									
Return to cover		For Charter : N/A									
09/01/2022		Count of CU : 174									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :		N/A		Dec-2021				Jun-2022	
		Dec-2018		Dec-2019		Dec-2020		Dec-2021		PEER Avg	
		Percentile**		Jun-2022		PEER Avg		Percentile**			
CAPITAL ADEQUACY											
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		N/A		0		0		0		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	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²		N/A		11.10		10.36		10.43		N/A	
Solvency Evaluation (Estimated)		112.25		112.61		111.65		111.65		N/A	
Classified Assets (Estimated) / Net Worth		5.52		5.07		5.92		4.60		N/A	
ASSET QUALITY											
Net Charge-Offs / Average Loans*		0.68		0.69		0.57		0.36		N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.		98.75		100.63		101.31		99.45		N/A	
Accum Unreal G/L On AFS/Cost Of AFS		-2.32		0.12		1.47		-0.87		N/A	
Delinquent Loans / Assets		0.57		0.53		0.51		0.34		N/A	
EARNINGS											
Gross Income/Average Assets*		5.76		5.99		5.42		4.98		N/A	
Yield on Average Loans * ¹		4.82		5.02		4.95		4.68		N/A	
Yield on Average Investments*		1.94		2.34		1.15		0.69		N/A	
Fee & Other Op.Income / Avg. Assets *		1.79		1.78		1.63		1.64		N/A	
Cost of Funds / Avg. Assets*		0.61		0.79		0.67		0.43		N/A	
Net Margin / Avg. Assets*		5.15		5.21		4.75		4.55		N/A	
Net Interest Margin/Avg. Assets*		3.36		3.43		3.12		2.91		N/A	
Non-Interest Expense/Gross Income		65.39		64.28		66.18		68.67		N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		3.06		3.08		2.86		2.69		N/A	
Net Operating Exp. /Avg. Assets*		2.75		2.84		2.78		2.66		N/A	
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets		28.18		28.58		28.89		32.59		N/A	
Reg. Shares / Total Shares & Borrowings		35.95		34.99		37.31		38.70		N/A	
Total Loans / Total Shares		88.60		86.78		78.33		76.25		N/A	
Total Shares, Dep. & Borrs / Earning Assets		93.86		93.61		94.51		94.64		N/A	
Reg Shares + Share Drafts / Total Shares & Borrs		55.76		54.80		59.41		61.88		N/A	
Borrowings / Total Shares & Net Worth		3.33		2.22		1.70		1.55		N/A	
PRODUCTIVITY											
Members / Potential Members		2.65		2.07		2.00		1.79		N/A	
Borrowers / Members		56.07		54.93		53.63		51.87		N/A	
Members / Full-Time Empl.		367.50		369.91		377.72		377.04		N/A	
Avg. Shares Per Member		\$9,251		\$9,569		\$10,942		\$11,762		N/A	
Avg. Loan Balance		\$14,619		\$15,118		\$15,982		\$17,288		N/A	
Salary And Benefits / Full-Time Empl.*		\$71,791		\$74,869		\$78,331		\$80,947		N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
^{1/} 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.											
^{2/} 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.											
^{3/} The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.											
										4. Historical Ratios	

	Assets								
Return to cover									
09/01/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	378,768,412	396,117,390	4.6	621,080,696	56.8	578,157,130	-6.9	623,577,599	7.9
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	662,278,578	816,459,460	23.3	1,366,762,266	67.4	1,206,661,597	-11.7	1,090,667,502	-9.6
Cash on Deposit in a Federal Reserve Bank	N/A	1,950,128,365		4,044,500,369	107.4	4,563,396,157	12.8	3,277,940,103	-28.2
Cash on Deposit in Other Financial Institutions	1,917,566,453	487,179,808	-74.6	467,797,503	-4.0	486,583,605	4.0	273,369,923	-43.8
Total Cash on Deposit	2,579,845,031	3,253,767,633	26.1	5,879,060,138	80.7	6,256,641,359	6.4	4,641,977,528	-25.8
Time and Other Deposits ⁴	1,316,400,515	1,243,146,436	-5.6	1,496,657,135	20.4	1,301,356,903	-13.0	1,158,087,997	-11.0
TOTAL CASH AND DEPOSITS	4,275,013,958	4,893,031,459	14.5	7,996,797,969	63.4	8,136,155,392	1.7	6,423,643,124	-21.0
INVESTMENT SECURITIES									
Equity Securities	N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	105,932,504	-1.8
Trading Debt Securities	N/A	26,289,333		69,321,654	163.7	82,605,090	19.2	84,890,798	2.8
Available-for-Sale Debt Securities	N/A	153,712,495		3,430,811,148	2,132.0	4,758,250,183	38.7	4,832,415,223	1.6
Held-to-Maturity Debt Securities	N/A	211,000		1,874,702,518	#####	2,601,005,244	38.7	3,195,063,300	22.8
Allowance for Credit Losses on Investment Securities	N/A	0	0	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	N/A	279,617,437		5,464,442,353	1,854.3	7,549,742,343	38.2	8,218,301,825	8.9
OTHER INVESTMENTS									
Nonperpetual Contributed Capital	2,889,317	1,521,753	-47.3	1,188,884	-21.9	1,218,699	2.5	1,779,522	46.0
Perpetual Contributed Capital	21,816,442	23,190,461	6.3	24,002,922	3.5	24,045,426	0.2	24,932,931	3.7
All Other Investments ²	210,385,826	151,709,557	-27.9	150,145,813	-1.0	157,276,393	4.7	253,605,997	61.2
TOTAL OTHER INVESTMENTS	235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	280,318,450	53.6
LOANS HELD FOR SALE	25,895,814	69,094,577	166.8	70,021,806	1.3	157,271,940	124.6	215,363,780	36.9
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	21,543,951,566	21,825,612,786	1.3	22,500,045,577	3.1	23,794,991,004	5.8	26,035,437,835	9.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	8,852,594,667	9,579,101,735	8.2	10,378,926,303	8.3	11,542,785,189	11.2	12,591,531,694	9.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	26,705,029	32,673,377	22.3	39,947,762	22.3	39,853,884	-0.2	49,531,318	24.3
Commercial Loans/Lines of Credit Real Estate Secured ³	1,077,874,358	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0	2,095,233,127	15.7
Commercial Loans/Lines of Credit Not Real Estate Secured ³	101,780,539	111,133,498	9.2	119,985,287	8.0	124,729,198	4.0	131,703,282	5.6
TOTAL LOANS & LEASES	31,602,906,159	32,882,405,962	4.0	34,572,460,131	5.1	37,312,631,140	7.9	40,903,437,256	9.6
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(250,593,390)	(249,025,552)	-0.6	(311,095,173)	24.9	(269,174,473)	-13.5	(258,186,781)	-4.1
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	29,321,497	29,449,689	0.4	34,350,248	16.6	33,609,209	-2.2	31,429,031	-6.5
Land and Building	972,721,190	1,020,977,457	5.0	1,078,137,014	5.6	1,142,683,498	6.0	1,184,828,781	3.7
Other Fixed Assets	192,969,281	211,808,714	9.8	234,665,485	10.8	239,219,010	1.9	294,903,502	23.3
NCUA Share Insurance Capitalization Deposit	328,511,209	341,831,322	4.1	385,257,364	12.7	432,064,734	12.1	446,528,991	3.3
All Other Assets	806,377,470	894,255,062	10.9	999,411,958	11.8	1,234,314,698	23.5	1,426,793,579	15.6
TOTAL OTHER ASSETS	2,329,900,647	2,498,322,244	7.2	2,731,822,069	9.3	3,081,891,149	12.8	3,384,483,884	9.8
TOTAL ASSETS	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,058,009	10.8	59,167,361,538	5.4
TOTAL CU's	183	179	-2.2	176	-1.7	175	-0.6	174	-0.6

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¹ Other Real Estate Owned prior to 2004

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments prior to March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

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

⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in coporate credit unions.

	Liabilities, Shares & Equity								
Return to cover									
09/01/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ³	523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	815,315,990	18.5
Accrued Dividends and Interest Payable	9454528	9702769	2.6	6293829	-35.1	4581509	-27.2	5647621	23.3
Other Borrowings	1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	834,779,261	-0.7	1,638,612,298	96.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	7,331,628,689	7,695,032,688	5.0	9,938,459,652	29.2	11,537,998,758	16.1	12,045,801,608	4.4
Regular Shares	13,305,425,739	13,592,778,300	2.2	16,779,170,341	23.4	19,268,011,463	14.8	20,352,608,426	5.6
Money Market Shares	5,270,815,339	5,244,583,907	-0.5	5,909,355,397	12.7	7,058,956,914	19.5	7,640,789,676	8.2
Share Certificates	7,221,180,774	8,463,577,951	17.2	8,453,059,787	-0.1	8,140,583,039	-3.7	7,854,056,704	-3.5
IRA/KEOGH Accounts	2,090,193,840	2,148,537,471	2.8	2,200,191,696	2.4	2,179,835,883	-0.9	2,183,687,744	0.2
All Other Shares ¹	156,438,779	297,227,603	90.0	386,174,461	29.9	436,874,298	13.1	492,646,598	12.8
Non-Member Deposits	294,563,613	450,560,536	53.0	467,797,848	3.8	313,857,668	-32.9	464,769,353	48.1
TOTAL SHARES AND DEPOSITS	35,670,246,773	37,892,298,456	6.2	44,134,209,182	16.5	48,936,118,023	10.9	51,034,360,109	4.3
TOTAL LIABILITIES⁴	37,540,157,655	39,432,258,994	5.0	45,557,209,330	15.5	50,463,415,459	10.8	53,493,936,018	6.0
EQUITY:									
Undivided Earnings ⁶	4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,463,927	11.3	5,531,109,408	1.6
Other Reserves	219,240,510	229,166,325	4.5	245,984,532	7.3	265,647,446	8.0	390,381,639	47.0
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	96,878,862	100,369,523	3.6	117,244,915	16.8	131,940,234	12.5	134,588,339	2.0
Noncontrolling Interest in Consolidated Subsidiaries	145,123	146,576	1.0	152,386	4.0	152,386	0.0	152,386	0.0
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	-54,726,257	N/A		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 Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	2,803,587		49,542,267	1,667.1	-41,784,577	-184.3	-397,910,017	-852.3
Other Comprehensive Income	-114,009,302	-138,866,467	-21.8	-164,636,023	-18.6	-114,776,866	30.3	-108,860,091	5.2
Net Income	0	0	N/A	0	N/A	0	N/A	123,963,856	N/A
EQUITY TOTAL	4,371,155,342	4,777,192,258	9.3	5,142,577,444	7.6	5,687,642,550	10.6	5,673,425,520	-0.2
TOTAL LIABILITIES, SHARES, & EQUITY	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,058,009	10.8	59,167,361,538	5.4
TOTAL NET WORTH	4,538,461,667	4,911,634,340	8.2	5,256,282,479	7.0	5,857,815,270	11.4	6,207,997,250	6.0
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"									
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								6. LiabShEquity	

Delinquent Loan Information									
Return to cover									
09/01/2022			For Charter :	N/A					
CU Name: N/A			Count of CU :	174					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally					
			Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	457,054,786	454,246,069	-0.6	370,451,404	-18.4	353,410,836	-4.6	312,773,210	-11.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		78,125,462	
90 to 179 Days Delinquent ¹	190,264,823	179,340,913	-5.7	190,753,025	6.4	137,052,158	-28.2	57,481,458	-58.1
180 to 359 Days Delinquent	35,677,244	38,034,412	6.6	40,175,271	5.6	24,657,138	-38.6	20,913,832	-15.2
> = 360 Days Delinquent	10,890,469	15,357,576	41.0	27,073,895	76.3	31,087,978	14.8	26,502,537	-14.7
Total Delinquent Loans - All Types (> = 60 Days)	236,832,536	232,732,901	-1.7	258,002,191	10.9	192,797,274	-25.3	183,023,289	-5.1
% Delinquent Loans / Total Loans	0.75	0.71	-5.6	0.75	5.4	0.52	-30.8	0.45	-13.4
Amount of Loans in Non-Accrual Status	N/A	128,632,689		157,993,749	22.8	106,212,479	-32.8	91,872,396	-13.5
COMMERCIAL LOAN DELINQUENCY RATIOS¹									
% Comm Lns > = 30 Days Delinquent	3	2	-41.1	2	39.5	1	-48.5	1	-21.1
% Comm Lns > = 60 Days Delinquent	2	1	-21.4	2	31.3	1	-52.8	1	-1.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	21,666,901	19,280,674	-11.0	14,962,299	-22.4	11,925,929	-20.3	13,301,611	11.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		4,514,523	
90 to 179 Days Delinquent ¹	17,883,674	16,889,859	-5.6	11,261,052	-33.3	9,900,511	-12.1	5,162,312	-47.9
180 to 359 Days Delinquent	1,368,156	1,482,575	8.4	752,734	-49.2	277,727	-63.1	539,995	94.4
> = 360 Days Delinquent	73,100	50,882	-30.4	64,714	27.2	31,876	-50.7	41,306	29.6
Total Delinquent Credit Card Lns (> = 60 Days)	19,324,930	18,423,316	-4.7	12,078,500	-34.4	10,210,114	-15.5	10,258,136	0.5
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.59	1.51	-5.2	1.08	-28.6	0.90	-16.6	0.87	-3.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	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 PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	42,045	88,908	111.5	64,819	-27.1	66,550	2.7	13,331	-80.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		17,417	
90 to 179 Days Delinquent ¹	95,985	59,219	-38.3	43,649	-26.3	26,923	-38.3	55,356	105.6
180 to 359 Days Delinquent	0	14,722	N/A	0	-100.0	1,206	N/A	2,181	80.8
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	95,985	73,941	-23.0	43,649	-41.0	28,129	-35.6	74,954	166.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.81	0.59	-26.4	0.33	-44.8	0.18	-44.8	0.41	126.7
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

Delinquent Loan Information (continued)									
Return to cover	For Charter :		N/A						
09/01/2022	Count of CU :		174						
CU Name: N/A	Asset Range :		N/A						
Peer Group: N/A	Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All						
	Count of CU in Peer Group :		N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		18,339,780	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		6,611,704	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		5,483,555	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		814,800	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		72,138	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		12,982,197	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	0	0	N/A	0	N/A	0	N/A	1	N/A
New Vehicle Loans									
30 to 59 Days Delinquent	99,911,525	95,948,918	-4.0	72,984,989	-23.9	63,776,626	-12.6	66,499,135	4.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		11,650,552	
90 to 179 Days Delinquent ¹	33,929,403	30,898,474	-8.9	28,113,422	-9.0	19,946,486	-29.0	7,220,192	-63.8
180 to 359 Days Delinquent	5,041,292	5,065,948	0.5	3,731,418	-26.3	1,867,195	-50.0	2,157,686	15.6
> = 360 Days Delinquent	1,152,367	1,287,385	11.7	1,056,126	-18.0	741,771	-29.8	618,230	-16.7
Total Del New Vehicle Lns (> = 60 Days)	40,123,062	37,251,807	-7.2	32,900,966	-11.7	22,555,452	-31.4	21,646,660	-4.0
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-5.8	0	-11.6	0	-31.1	0	-11.2
Used Vehicle Loans									
30 to 59 Days Delinquent	147,888,360	144,839,449	-2.1	120,907,607	-16.5	117,489,694	-2.8	135,004,285	14.9
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		27,685,348	
90 to 179 Days Delinquent ¹	57,371,995	52,828,850	-7.9	44,721,516	-15.3	42,538,753	-4.9	18,424,736	-56.7
180 to 359 Days Delinquent	8,532,902	7,184,512	-15.8	6,693,349	-6.8	3,939,241	-41.1	5,658,511	43.6
> = 360 Days Delinquent	2,279,994	2,018,210	-11.5	2,469,410	22.4	1,544,459	-37.5	1,204,490	-22.0
Total Del Used Vehicle Lns (> = 60 Days)	68,184,891	62,031,572	-9.0	53,884,275	-13.1	48,022,453	-10.9	52,973,085	10.3
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-11.9	1	-18.3	0	-19.7	0	-1.8
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	1	1	-9.4	1	-15.6	0	-23.4	0	-4.5
Leases Receivable									
30 to 59 Days Delinquent	8,074,920	6,350,409	-21.4	5,305,262	-16.5	5,335,170	0.6	6,265,715	17.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		360,912	
90 to 179 Days Delinquent ¹	2,166,273	1,651,217	-23.8	1,249,021	-24.4	989,776	-20.8	321,735	-67.5
180 to 359 Days Delinquent	189,869	41,448	-78.2	65,647	58.4	27,145	-58.7	78,383	188.8
> = 360 Days Delinquent	42,978	15,653	-63.6	0	-100.0	0	N/A	27,145	N/A
Total Del Leases Receivable (> = 60 Days)	2,399,120	1,708,318	-28.8	1,314,668	-23.0	1,016,921	-22.6	788,175	-22.5
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0	0	-35.6	0	-33.3	0	-32.4	0	-27.9
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		13,118,574	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,560,090	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,603,570	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		404,819	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		175,234	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		5,743,713	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0	
Outstanding balances of loans affected by bankruptcy claims	58,168,049	72,531,451	24.7	53,262,822	-26.6	40,778,169	-23.4	47,787,601	17.2
Outstanding Troubled Debt Restructured loans	56,416,317	83,520,336	48.0	96,714,908	15.8	77,608,213	-19.8	67,467,118	-13.1
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.						10. Delinquent Loans (con't)			

	Delinquent Commercial Loans								
Return to cover									
09/01/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group: N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		N/A		0	
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		N/A		0	
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		0	
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		2,153,410	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		859,464	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		859,464	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0	
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,080,089	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		63,259	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		3,968,902	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		4,032,161	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans

		Delinquent Commercial Loans									
Return to cover		For Charter :		N/A							
09/01/2022		Count of CU :		174							
CU Name: N/A		Asset Range :		N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
		Count of CU in Peer Group :		N/A							
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)											
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)											
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %		N/A	N/A		N/A		N/A		0		
Loans to finance agricultural production and other loans to farmers											
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		60,000		
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0		
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0		
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days		N/A	N/A		N/A		N/A		0		
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %		N/A	N/A		N/A		N/A		0		
Commercial and Industrial Loans											
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		280,907		
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		322,606		
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		1,744,746		
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		986,572		
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		9,859,916		
Total Commercial and Industrial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		12,913,840		
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %		N/A	N/A		N/A		N/A		11		
Unsecured Commercial Loans											
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		24,028		
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0		
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0		
Total Unsecured Commercial Loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		0		
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %		N/A	N/A		N/A		N/A		0		
Unsecured Revolving Lines of Credit for Commercial Purposes											
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		239,704		
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent ¹		N/A	N/A		N/A		N/A		0		
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		0		
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		0		
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days		N/A	N/A		N/A		N/A		0		
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %		N/A	N/A		N/A		N/A		0		
* Amounts are year-to-date and the related % change ratios are annualized.											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											

	Loan Losses									
Return to cover										
09/01/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
Total Loans Charged Off Year-to-Date*	240,440,502	258,833,943	7.6	232,143,022	-10.3	174,357,756	-24.9	87,446,598	0.3	
Total Loans Recovered Year-to-Date*	31,482,550	35,068,439	11.4	38,348,737	9.4	45,265,795	18.0	23,022,728	1.7	
NET CHARGE OFFS (\$\$)*	208,957,952	223,765,504	7.1	193,794,285	-13.4	129,091,961	-33.4	64,423,870	-0.2	
Net Charge-Offs / Average Loans %**	0.68	0.69	1.8	0.57	-17.2	0.36	-37.5	0.33	-8.3	
Total Delinquent Loans & Year-to-Date Net Charge-Offs	445,790,488	456,498,405	2.4	451,796,476	-1.0	321,889,235	-28.8	247,447,159	-23.1	
Combined Delinquency and Net Charge Off Ratio	1.43	1.40	-2.1	1.32	-5.8	0.88	-33.7	0.78	-11.3	
LOAN LOSS SUMMARY BY LOAN TYPE										
Unsecured Credit Card Lns Charged Off*	35,660,408	39,058,164	9.5	34,505,513	-11.7	26,643,989	-22.8	14,683,920	10.2	
Unsecured Credit Card Lns Recovered*	3,412,238	3,640,598	6.7	4,100,998	12.6	4,771,607	16.4	2,836,456	18.9	
Unsecured Credit Card Net Charge Offs*	32,248,170	35,417,566	9.8	30,404,515	-14.2	21,872,382	-28.1	11,847,464	8.3	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.69	2.91	7.9	2.59	-10.7	1.94	-25.3	2.05	5.6	
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A	
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A	
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A	
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans Charged Off*	100,011	200,885	100.9	81,917	-59.2	30,973	-62.2	774,637	4,902.0	
Non-Federally Guaranteed Student Loans Recovered*	7,435	3,888.00	-47.7	19,027.00	389.4	7,233.00	-62.0	119,156.00	3,194.8	
Non-Federally Guaranteed Student Loans Net Charge Offs*	92,576	196,997	112.8	62,890	-68.1	23,740	-62.3	655,481	5,422.2	
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.84	1.62	91.8	0.49	-69.8	0.16	-66.3	7.76	4,610.6	
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		32,134,600		
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		#####		
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		24,784,277		
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.52		
New Vehicle Loans Charged Off*	45,524,549	49,239,783	8.2	48,661,191	-1.2	29,861,831	-38.6	9,819,582	-34.2	
New Vehicle Loans Recovered*	5,588,344	5,673,556.00	1.5	6,641,243.00	17.1	7,908,011.00	19.1	#####	-21.7	
New Vehicle Loans Net Charge Offs*	39,936,205	43,566,227	9.1	42,019,948	-3.5	21,953,820	-47.8	6,724,947	-38.7	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.57	0.60	6.0	0.58	-2.8	0.31	-47.6	0.18	-41.0	
Used Vehicle Loans Charged Off*	73,377,960	74,117,768	1.0	67,953,675	-8.3	48,133,042	-29.2	24,198,520	0.5	
Used Vehicle Loans Recovered*	7,968,951	9,308,683.00	16.8	10,226,033.00	9.9	12,539,880.00	22.6	#####	-0.3	
Used Vehicle Loans Net Charge Offs*	65,409,009	64,809,085	-0.9	57,727,642	-10.9	35,593,162	-38.3	17,945,179	0.8	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.74	0.70	-5.6	0.59	-15.0	0.34	-43.3	0.30	-9.7	
Leases Receivable Charged Off*	4,155,828	3,045,708	-26.7	1,987,041	-34.8	1,833,561	-7.7	500,414	-45.4	
Leases Receivable Recovered*	343,816	661,291.00	92.3	391,604.00	-40.8	337,172.00	-13.9	241,403.00	43.2	
Leases Receivable Net Charge Offs*	3,812,012	2,384,417	-37.4	1,595,437	-33.1	1,496,389	-6.2	259,011	-65.4	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.65	0.38	-41.9	0.22	-40.9	0.18	-18.4	0.06	-68.7	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		3,683,876		
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		#####		
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		#####		
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.05	N/A	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:										
Total Comm Lns Charge-Offs*	720,412	4,666,759	547.8	4,034,051	-13.6	2,489,644	-38.3	749,479	-39.8	
Total Comm Lns Recoveries*	238,507	68,556	-71.3	148,666	116.9	307,288	106.7	396,201	157.9	
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										14. Loan Loss

	Indirect and Participation Lending									
Return to cover										
09/01/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State									
	Count of CU in Peer Group: N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
INDIRECT LOANS OUTSTANDING										
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		#####		
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		#####		
Commercial Indirect Loans	N/A	N/A		N/A		N/A		20,316,303		
All Other Indirect Loans	N/A	N/A		N/A		N/A		549,488,571		
Total Outstanding Indirect Loans	10,077,432,997	10,099,998,369	0.2	10,636,291,429	5.3	11,510,164,725	8.2	#####	15.4	
Indirect Loans Outstanding / Total Loans %	31.89	30.72	-3.7	30.77	0.2	30.85	0.3	32.46	5.2	
DELINQUENT INDIRECT LOANS										
Total Delinquent Indirect Lns (>= 60 Days)	67,108,315	59,486,827	-11.4	53,028,254	-10.9	44,365,800	-16.3	43,849,371	-1.2	
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.67	0.59	-11.6	0.50	-15.4	0.39	-22.7	0.33	-14.3	
INDIRECT LOAN LOSSES										
Indirect Loans Charged Off*	75,379,091	80,595,636	6.9	82,484,982	2.3	54,037,971	-34.5	22,891,419	-15.3	
Indirect Loans Recovered*	9,717,241	10,130,986	4.3	12,709,642	25.5	14,118,839	11.1	6,275,437	-11.1	
Indirect Loans Net Charge Offs*	65,661,850	70,464,650	7.3	69,775,340	-1.0	39,919,132	-42.8	16,615,982	-16.8	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.70	3.5	0.67	-3.6	0.36	-46.4	0.27	-25.6	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23										
LOANS PURCHASED										
Loans Purchased from Other Financial Institutions*	63,352,069	177,835,788	180.7	44,671,097	-74.9	173,660,485	288.8	121,135,942	39.5	
Loans Purchased from Other Sources*	59,994,379	66,061,163	10.1	34,460,821	-47.8	96,275,014	179.4	109,127,830	126.7	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.83	1.62	94.0	0.45	-72.1	1.28	183.9	1.81	41.1	
LOANS SOLD Year-to-date										
Loans Sold	76,898	0	-100.0	0	N/A	0	N/A	98,516,393	N/A	
First mortgage loans sold on the secondary market	548,992,445	759,243,807	38.3	1,724,421,847	127.1	1,265,370,392	-26.6	357,772,489	-71.7	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	910,648	4,504,623	394.7	20,431,174	353.6	26,311,851	28.8	11,029,822	-58.1	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		242,767,836		
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0		
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	1,925,233,930	2,168,230,469	12.6	2,792,948,250	28.8	3,257,479,277	16.6	#####	-14.5	
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer	332,418,952	362,507,415	9.1	294,637,172	-18.7	293,316,056	-0.4	N/A		
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		144,144,045		
Non-Federally Guaranteed Student Loans	3,478,882	3,601,368	3.5	3,708,829	3.0	4,611,812	24.3	7,164,982	55.4	
1- to 4-Family Residential Property	219,015,881	279,617,216	27.7	348,617,159	24.7	478,018,482	37.1	616,407,657	29.0	
Commercial Loans (excluding Construction & Development)	187,941,099	241,682,604	28.6	250,731,745	3.7	212,354,362	-15.3	272,325,036	28.2	
Commercial Construction & Development	0	11,338,212	N/A	41,115,502	262.6	67,228,601	63.5	45,204,075	-32.8	
All Other Participation Loans	14,108,761	14,545,777	3.1	22,645,380	55.7	15,598,381	-31.1	203,166,274	1,202.5	
TOTAL PARTICIPATIONS LOANS OUTSTANDING	756,963,575	913,292,592	20.7	961,455,787	5.3	1,078,665,148	12.2	#####	19.4	
Participation Loans Outstanding / Total Loans %	2.40	2.78	16.0	2.78	0.1	2.89	4.0	3.15	9.0	
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*	315,974,613	280,178,583	-11.3	280,303,940	0.0	405,360,842	44.6	272,514,353	34.5	
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.13	1.86	-13.0	1.60	-13.9	1.93	20.4	2.14	11.2	
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*	279,457,808	407,669,907	45.9	264,634,384	-35.1	618,369,793	133.7	743,569,258	140.5	
%Participation Loans Sold YTD / Total Assets**	0.67	0.92	38.3	0.52	-43.4	1.10	111.0	2.51	128.2	
DELINQUENT - PARTICIPATION LOANS										
Delinquent Participation Loans Purchased Under 701.22	4,441,929	3,844,136	-13.5	7,629,988	98.5	6,949,697	-8.9	6,320,304	-9.1	
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		515,804		
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.67		
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*	2,387,376	4,257,391	78.3	1,713,071	-59.8	1,641,140	-4.2	1,356,104	65.3	
Participation Loans Recovered*	295,940	443,011	49.7	350,122	-21.0	297,205	-15.1	205,444	38.3	
Participation Loan Net Charge Offs *	2,091,436	3,814,380	82.4	1,362,949	-64.3	1,343,935	-1.4	1,150,660	71.2	
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.31	0.46	48.6	0.15	-68.2	0.13	-9.4	0.26	97.6	
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
								15. Indirect & Participation		

	Investments								
Return to cover	For Charter : N/A								
09/01/2022	Count of CU : 174.0								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		22,302,748	
Registered Investment Companies	N/A	N/A		N/A		N/A		8,103,298	
Other Equities	N/A	N/A		N/A		N/A		75,526,458	
TOTAL EQUITY SECURITIES	N/A	#####		#####	-9.9	#####	20.4	#####	-1.8
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		N/A		18,989,200	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		-	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		-	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		-	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		186,536	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		1,602,887	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		64,112,175	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		84,890,798	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		#####	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		63,190,939	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		3,255,473	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		51,359,680	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		94,624,134	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		#####	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		#####	
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		#####	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		#####	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		58,347,009	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		3,228,823	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		46,271,465	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		91,206,068	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		#####	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		#####	
# Means the number is too large to display in the cell									18. Investments

		Investments								
Return to cover		For Charter : N/A								
09/01/2022		Count of CU : 174								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
INVESTMENT SECURITIES (continued)										
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations		N/A	N/A		N/A		N/A		406,934,258	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		724,955,661	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		1,003,156,172	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		823,737,460	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		5,249,953	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		174,458,796	
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		56,571,000	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		N/A		N/A		3,195,063,300	
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A		N/A		N/A		392,594,638	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		691,655,605	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		916,181,865	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		779,218,139	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		4,840,429	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		167,216,686	
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		55,434,789	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		N/A	N/A		N/A		N/A		3,007,142,151	
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)		N/A	0		0	N/A	0	N/A	0	N/A
OTHER INVESTMENTS										
Nonperpetual Capital Account		2,889,317	1,521,753	-47.3	1,188,884	-21.9	1,218,699	2.5	1,779,522	46.0
Perpetual Contributed Capital		21,816,442	23,190,461	6.3	24,002,922	3.5	24,045,426	0.2	24,932,931	3.7
All other investments		210,385,826	151,709,557	-27.9	150,145,813	-1.0	157,276,393	4.7	253,605,997	61.2
TOTAL OTHER INVESTMENTS		235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	280,318,450	53.6
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		N/A		N/A		1,151,400,057	
INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		1,582,145,696	1,430,939,052	-9.6	1,794,851,777	25.4	1,662,153,356	-7.4	1,695,897,214	2.0
Total Investments 1-3 yrs		1,859,486,553	2,129,303,132	14.5	2,546,689,034	19.6	2,673,015,996	5.0	2,863,040,125	7.1
Total Investments 3-5 yrs		1,253,884,118	1,307,845,633	4.3	1,580,608,107	20.9	2,739,393,490	73.3	2,585,359,025	-5.6
Total Investments 5-10 yrs		398,799,105	269,109,682	-32.5	763,358,530	183.7	1,594,845,497	108.9	2,282,794,179	43.1
Total Investments > 10 yrs		122,110,053	174,571,583	43.0	194,104,963	11.2	193,440,895	-0.3	222,929,789	15.2
TOTAL INVESTMENTS		5,216,425,525	5,311,769,082	1.8	6,879,612,411	29.5	8,862,849,234	28.8	9,650,020,332	8.9
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	Other Investment Information									
Return to cover										
09/01/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg	
Investments - Memoranda										
Non-Conforming Investments (State Credit Unions ONLY) ¹	63,991,877	49,814,397	-22.2	55,046,825	10.5	72,854,101	32.3	65,988,447	-9.4	
Outstanding balance of brokered certificates of deposit and share certificates	608,258,072	557,371,050	-8.4	590,329,270	5.9	645,954,610	9.4	738,513,528	14.3	
Realized Investment Gains (Losses)										
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		-697		
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-3,371,166		
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		-604,130		
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-3,975,993		
Other-Than-Temporary Impairment (OTTI)										
Total OTTI Losses	-1,517	-622	59.0	-72,231	#####	360	100.5	0	-100.0	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
OTTI Losses Recognized in Earnings	-1,517	-622	59.0	-72,231	#####	360	100.5	0	-100.0	
Derivatives Hedge										
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	1,618,933	N/A	
Assets used to fund employee benefit or deferred compensation plans										
Recorded Value of Securities	103,004,757	125,868,750	22.2	138,834,489	10.3	194,628,282	40.2	184,107,577	-5.4	
Recorded Value of Other Investments	94,953,261	90,168,035	-5.0	95,551,275	6.0	106,031,997	11.0	129,873,906	22.5	
Collateral Assignment Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		N/A		N/A		32,448,531		
Cash Surrender Value	N/A	N/A		N/A		N/A		133,363,791		
Recorded Value	118,272,123	116,253,359	-1.7	134,131,862	15.4	175,322,453	30.7	179,980,680	2.7	
Endorsement Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		N/A		N/A		0		
Cash Surrender Value	N/A	N/A		N/A		N/A		18,694,489		
Recorded Value	25,541,312	29,285,555	14.7	32,867,424	12.2	32,711,283	-0.5	39,634,501	21.2	
Other Insurance	172,292,996	188,641,295	9.5	203,068,532	7.6	246,662,671	21.5	248,163,445	0.6	
Other Non-insurance	9,239,472	14,731,746	59.4	20,702,793	40.5	32,661,948	57.8	29,204,202	-10.6	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	523,303,921	564,948,740	8.0	625,156,375	10.7	788,018,634	26.1	810,964,311	2.9	
Charitable Donation Accounts	14,388,929	17,078,396	18.7	18,391,281	7.7	41,195,091	124.0	36,503,783	-11.4	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	37	41	10.8	44	7.3	45	2.3	46	2.2	
Approved Mortgage Seller	28	31	10.7	32	3.2	33	3.1	33	0.0	
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	15	11	-26.7	10	-9.1	12	20.0	13	8.3	
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	20	5.3	0	-100.0	0	N/A	
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)	80	81	1.3	80	-1.2	75	-6.3	78	4.0	
^{1/} Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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LIQUIDITY - CONTINGENT LIABILITIES AND SOURCES OF FUNDS											
Return to cover			For Charter :	N/A							
09/01/2022			Count of CU :	174							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All							
			Count of CU in Peer Group :	N/A							
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
BORROWING ARRANGEMENTS											
Line Of Credit Limit											
Corporate Credit Unions		1,636,590,700	1,750,150,443	6.9	1,842,562,501	5.3	1,872,500,600	1.6	#####	-1.2	
Natural Person Credit Unions		0	4,500,000	N/A	0	-100.0	0	N/A	0	N/A	
Federal Home Loan Bank		N/A	N/A		N/A		N/A		#####		
Other Sources		8,930,830,108	7,348,199,215	-17.7	7,482,085,478	1.8	9,435,882,444	26.1	#####	-79.6	
Total Line of Credit Limit		10,567,420,808	9,102,849,658	-13.9	9,324,647,979	2.4	11,308,383,044	21.3	#####	0.7	
Draws Against Line of Credit											
Corporate Credit Unions		3,636,326	4,403,311	21.1	5,409	-99.9	1,348,233	#####	8,425,164	524.9	
Natural Person Credit Unions		0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank		450,224,947	155,666,543	-65.4	183,785,609	18.1	25,000,000	-86.4	#####	4,038.9	
Other Sources		0	0	N/A	0	N/A	70,772,921	N/A	0	-100.0	
Total Draws Against Lines of Credit		453,861,273	160,069,854	-64.7	183,791,018	14.8	97,121,154	-47.2	#####	974.1	
Outstanding Term & Other Borrowings											
Corporate Credit Unions		10,000,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Natural Person Credit Unions		0	0	N/A	0	N/A	10,000,000	N/A	0	-100.0	
Federal Home Loan Bank		864,682,587	784,110,854	-9.3	653,111,691	-16.7	721,557,692	10.5	565,855,751	-21.6	
Central Liquidity Facility		0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Reserve Bank		0	200,000	N/A	0	-100.0	0	N/A	0	N/A	
Paycheck Protection Program Lending Facility		N/A	N/A		0		0	N/A	0	N/A	
Other Sources		0	0	N/A	0	N/A	0	N/A	5,000,000	N/A	
Total Outstanding Term & Other Borrowings		874,682,587	784,310,854	-10.3	653,111,691	-16.7	731,557,692	12.0	570,855,751	-22.0	
Assets Pledged to Secure all Outstanding Borrowings		15,598,267,105	16,506,049,382	5.8	18,132,267,431	9.9	21,179,249,703	16.8	#####	3.9	
Amount of Borrowings Callable by Lender		0	65,000,000	N/A	115,000,000	76.9	143,585,050	24.9	115,000,000	-19.9	
Borrowing Capacity Not Reported in Borrowing Arrangements		N/A	N/A		N/A		N/A		471,338,559		
Number of FHLB Members		41	44	7.3	44	0.0	44	0.0	44	0.0	
BORROWING MATURITY DISTRIBUTION											
< 1 Year		737,642,272	371,656,454	-49.6	271,827,728	-26.9	342,458,831	26.0	874,668,032	155.4	
1 - 3 Years		422,958,392	317,020,147	-25.0	268,882,110	-15.2	243,674,036	-9.4	420,552,103	72.6	
> 3 Years		176,689,486	263,355,669	49.0	299,670,948	13.8	263,646,394	-12.0	343,392,163	30.2	
Total		1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	849,779,261	1.1	#####	92.8	
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										22. LIQ - Cont Liab and Sources	

Share and Membership Information									
Return to cover									
09/01/2022									
CU Name: N/A									
Peer Group: N/A									
Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State									
Count of CU in Peer Group: N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
MEMBERSHIP:									
Number of Current Members	3,855,618	3,959,897	2.7	4,033,461	1.9	4,160,589	3.2	4,223,673	1.5
Number of Potential Members	145,491,221	191,125,062	31.4	201,943,744	5.7	232,142,605	15.0	241,290,337	3.9
% Current Members to Potential Members	2.65	2.07	-21.8	2.00	-3.6	1.79	-10.3	1.75	-2.3
% Membership Growth*	3.29	2.70	-17.8	1.86	-31.3	3.15	69.7	3.03	92.4
Total Number of Share/Deposit Accounts	6,590,301	6,806,742	3.3	6,932,644	1.8	7,175,725	3.5	7,270,649	1.3
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	31,501,806,907	33,187,574,383	5.4	40,225,929,523	21.2	45,253,221,361	12.5	47,506,422,225	5.0
1 to 3 years	3,210,118,681	3,649,092,552	13.7	2,974,873,850	-18.5	2,954,781,296	-0.7	2,875,526,062	-2.7
> 3 years	958,321,185	1,055,631,521	10.2	933,405,809	-11.6	728,115,366	-22.0	652,411,822	-10.4
TOTAL SHARES/DEPOSITS	35,670,246,773	37,892,298,456	6.2	44,134,209,182	16.5	48,936,118,023	10.9	51,034,360,109	4.3
NCUA INSURED SAVINGS									
Uninsured Member Shares	2,118,457,557	2,467,878,372	16.5	3,022,483,989	22.5	3,552,057,001	17.5	3,942,354,633	11.0
Uninsured NonMember Deposits	3,342,980	55,825,759	1,569.9	78,065,679	39.8	31,654,909	-59.5	27,231,546	-14.0
Total Uninsured Shares & Deposits	2,121,800,537	2,523,704,131	18.9	3,100,549,668	22.9	3,583,711,910	15.6	3,969,586,179	10.8
Insured Shares & Deposits	32,764,533,351	34,549,174,802	5.4	40,055,209,823	15.9	44,217,707,123	10.4	45,875,493,798	3.7
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	16,803,031	9,804,916	-41.6	11,739,229	19.7	19,460,840	65.8	31,509,752	61.9
Accounts Held by Nonmember Public Units	95,392	38,345,313	40,097.6	52,283,507	36.3	6,445,609	-87.7	1,296,519	-79.9
Non-dollar Denominated Deposits	52,243	47,301	-9.5	0	-100.0	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	4,254,600,168	5,187,746,366	21.9	5,323,535,589	2.6	5,155,142,511	-3.2	5,016,533,605	-2.7
Dollar Amount of IRA/Keogh >= \$100,000	637,154,439	720,527,249	13.1	773,464,206	7.3	771,067,024	-0.3	808,586,025	4.9
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	884,759,920	942,964,685	6.6	758,259,001	-19.6	583,507,024	-23.0	594,126,047	1.8
Dollar Amount of Commercial Deposit Accounts	796,238,542	872,064,502	9.5	1,169,805,380	34.1	1,491,420,125	27.5	1,625,399,526	9.0
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	22,748,761	22,322,879	-1.9	12,783,555	-42.7	17,255,627	35.0	17,193,071	-0.4
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	16	17	6.3	19	11.8	18	-5.3	18	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	405,682,590	431,229,392	6.3	515,744,977	19.6	637,627,912	23.6	692,322,582	8.6
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
23. Shares and Membership									

		Supplemental Information								
Return to cover		For Charter : N/A								
09/01/2022		Count of CU : 174								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
GRANTS										
	Amount of Grants Awarded to your credit union, YTD	840,724	920,784	10	136,299	-85	9,660,306	6,988	148,289	-98
	Amount of Grants Received by your credit union, YTD	766,401	811,530	6	1,100,827	36	8,710,983	691	1,187,961	-86
EMPLOYEES:										
	Number of Full-Time Employees	10,070	10,304	2	10,335	0	10,701	4	11,079	4
	Number of Part-Time Employees	843	802	-5	687	-14	668	-3	679	2
BRANCHES:										
	Number of CU Branches	709	692	-2	701	1	702	0	713	2
	Number of CUs Reporting Shared Branches	38	38	0	38	0	39	3	39	0
	Plan to add new branches or expand existing facilities	33	35	6	32	-9	30	-6	33	10
CUSO INFORMATION										
	Value of Investments in CUSO	118,767,832	127,621,028	7	148,670,076	16	171,972,255	16	189,945,593	10
	CUSO Loans	52,173,448	51,451,277	-1	55,713,697	8	64,094,890	15	68,843,117	7
	Aggregate Cash Outlays in CUSO	58,620,611	55,587,376	-5	56,269,483	1	66,642,472	18	76,902,360	15
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
	International Remittances	55	56	2	57	2	55	-4	55	0
	Number of International Remittances Originated YTD	22,563	21,517	-5	20,535	-5	21,011	2	10,865	-48
	Low Cost Wire Transfers	137	134	-2	134	0	134	0	133	-1
MERGERS/ACQUISITIONS:										
	Adjusted Retained Earnings Obtained through Business Combinations	95,594,751	98,895,301	3	116,008,580	17	130,703,897	13	132,542,347	1
System Used to Maintain Share/Loan Records										
	Manual System (No Automation)	1	0	-100	0	N/A	0	N/A	0	N/A
	Vendor Supplied In-House System	116	110	-5	104	-5	96	-8	94	-2
	Vendor On-Line Service Bureau	63	66	5	68	3	78	15	79	1
	CU Developed In-House System	1	1	0	1	0	1	0	1	0
Services Offered Electronically										
	Member Application	91	93	2	94	1	101	7	102	1
	New Loan	109	112	3	112	0	116	4	117	1
	New Share Account	61	64	5	66	3	71	8	72	1
	Loan Payments	142	143	1	144	1	143	-1	142	-1
	Account Aggregation	40	40	0	39	-3	39	0	40	3
	e-Statements	142	142	0	143	1	143	0	144	1
	External Account Transfers	60	66	10	70	6	77	10	79	3
	Merchant Processing Services	10	12	20	12	0	14	17	14	0
	Remote Deposit Capture	96	99	3	103	4	104	1	107	3
	Bill Payment	127	126	-1	125	-1	124	-1	122	-2
	Download Account History	136	138	1	138	0	140	1	140	0
	Electronic Signature Authentication/Certification	75	80	7	88	10	98	11	100	2
	Mobile Payments	53	63	19	68	8	75	10	75	0
Type(s) of services offered:										
	Informational Website	N/A	N/A		N/A		118		124	5
	Mobile Application	N/A	N/A		N/A		104		108	4
	Online Banking	N/A	N/A		N/A		115		120	4
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[Return to cover](#)

09/01/2022

CU Name: N/A

Peer Group: N/A

Graphs 1

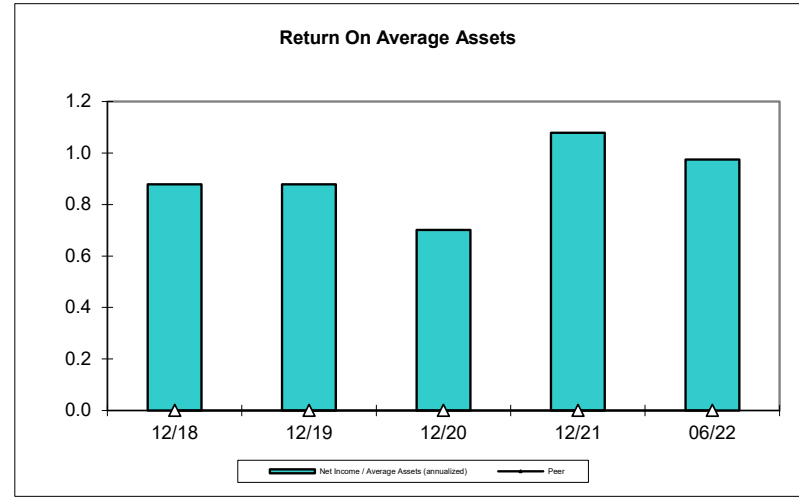
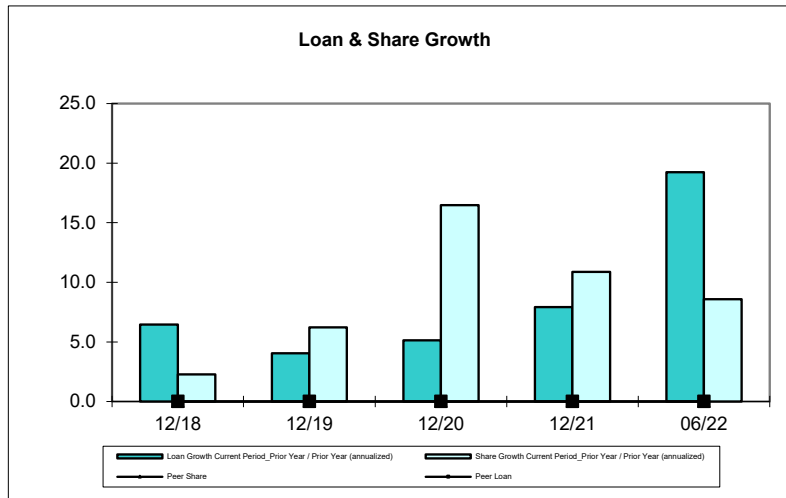
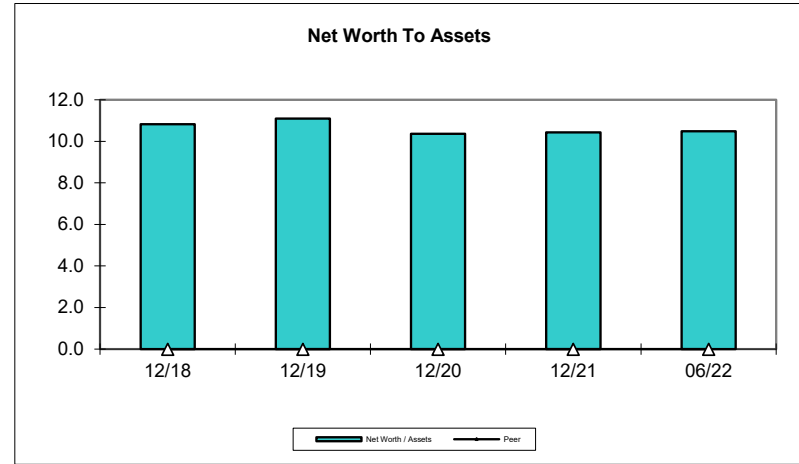
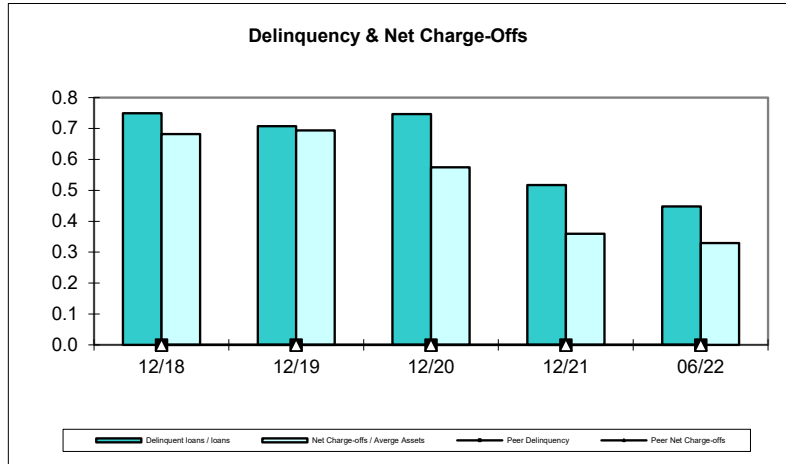
For Charter : N/A

Count of CU : 174

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_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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 09/01/2022
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 174
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All
 Count of CU in Peer Group : N/A

