Cycle Date: September-2022
Run Date: 12/06/2022
Interval: Annual

Validated

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Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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 :
 172

 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 Ir	formatio	n					
Return to cover	•	For Charter :	1						
12/06/2022		Count of CU:	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'TX' * 1	vpes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :				9	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
			1.071						
	D 0040	D 0040	0/ 01	D 0000	0/ 01	D 0004	0/ 01	0 0000	0/ 01
100570	Dec-2018	Dec-2019	% Chg		% Chg	Dec-2021	% Chg	Sep-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	40.0
Cash & Other Deposits <sup>1</sup>	2,986,778,242	3,696,884,939				7,005,594,756		5,677,853,689	-19.0
Total Investments	5,216,425,525	5,311,769,082		, , ,		8,862,849,234	28.8	8,204,979,605	-7.4
Loans Held for Sale	25,895,814	69,094,577	-			157,271,940		123,562,086	-21.4
Total Loans	31,602,906,159	32,882,405,962	4.0	34,572,460,131	5.1	37,312,631,140	7.9	42,773,189,615	14.6
(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	(263,136,863)	-2.2
Land And Building	972,721,190	1,020,977,457	5.0	1,078,137,014	5.6	1,142,683,498	6.0	1,190,854,350	4.2
Other Fixed Assets	192,969,281	211,808,714	9.8	234,665,485	10.8	239,219,010	1.9	295,345,164	23.5
NCUSIF Deposit	328,511,209	341,831,322	4.1	385,257,364	12.7	432,064,734	12.1	447,704,360	3.6
All Other Assets	835,698,967	923,704,751	10.5	1,033,762,206	11.9	1,267,929,403	22.7	1,388,067,937	9.5
TOTAL ASSETS	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,069,242	10.8	59,838,419,943	6.6
		, , ,		, , ,		, , ,		, , ,	
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	834,577,949	21.3
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	7,621,961	66.4
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	2,113,948,558	153.2
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	51,189,326,762	4.6
TOTAL LIABILITIES <sup>3</sup>	37,540,157,655	39,432,258,994	5.0	45,557,209,330	15.5	50,463,415,459	10.8	54,145,475,230	7.3
Undivided Earnings	4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,475,160	11.3	5,790,078,704	6.3
Other Reserves	147,528,936	193,619,544	31.2	248,288,077	28.2	241,178,623	-2.9	-97,133,991	-140.3
TOTAL EQUITY	4,371,155,342	4,777,192,258	9.3	5,142,577,444	7.6	5,687,653,783	10.6	5,692,944,713	0.1
TOTAL LIABILITIES, SHARES, & EQUITY	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,069,242	10.8	59,838,419,943	6.6
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	1,504,158,601	12.4
Interest Expense*	250,488,904	338,753,878	35.2	317,424,169	-6.3	231,913,224	-26.9	182,754,014	5.1
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	1,321,404,587	13.5
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	97,923,579	51.7
Non-Interest Income*	742,713,313	784,566,076	5.6	808,619,913	3.1	938,291,808	16.0	713,727,169	1.4
Non-Interest Expense*	1,552,714,464	1,659,392,804		, ,		1,828,329,841	7.4	1,497,914,106	
NET INCOME (LOSS)*	362,290,135	378,274,961				576,018,987	73.2	439,294,071	1.7
TOTAL OUI-	183	179	0.0	176	4 7	475	0.0	470	17
TOTAL CU'S		178	-2.2	1/6	-1.7	175	-0.6	172	-1.7
* Income/Expense items are year-to-date while the related %change ra	uos are armualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Invest									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a	•	ve Liabilities"							
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	OSITS.								
								1. Summary	Financial

			6						
		•	Ratios <sup>6</sup>						
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :		O All + D	04-4 ITVI *	Towns of the about and	. All F. d U. b	04-4- 0	-! (FIGOU-)
Peer Group: N/A	01		Region: Nation * Peer	Group: All * Reporting	3_State = 1 X ^	i ypes included	: All Federally Insured	State Credit Ur	ions (FISCUS)
	Count	of CU in Peer Group :	N/A		Dec-2021			Sep-2022	
					Dec-2021			3ep-2022	
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Sep-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS	Dec-2010	Dec-2013	Dec-2020	Dec-2021	i LLIX Avg.	rercentile	0ep-2022	I LLIX AVg.	Tercentile
	10.82	11.10	10.36	10.43	N/A	N/A	10.65	N/A	N/A
Net Worth / Total Assets <sup>5</sup> Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A		N/A	N/A N/A	N/A	10.03 N/A	N/A	N/A
, , , , ,	11.36	11.61		10.86	N/A N/A	N/A N/A	11.04	N/A N/A	N/A N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>	N/A	N/A		10.66 N/A	N/A N/A	N/A N/A	138.48	N/A N/A	N/A N/A
Risk-Based Capital Ratio									N/A N/A
GAAP Equity / Total Assets	10.43	10.81	10.14	10.13	N/A	N/A	9.51	N/A	
Loss Coverage	16.36	15.41	13.33	10.76	N/A	N/A	10.01	N/A	N/A
ASSET QUALITY RATIOS									-
Delinquent Loans / Total Loans	0.75	0.71	0.75	0.52	N/A	N/A	0.52	N/A	N/A
Delinquent Loans / Net Worth	5.22	4.74	4.91	3.29	N/A	N/A	3.50	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.68	0.69	0.57	0.36	N/A	N/A	0.34	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.42	1.34	0.90	N/A	N/A	0.90	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.07	0.06	N/A	N/A	0.06	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth <sup>1</sup>	8.64	8.22	7.02	11.44	N/A	N/A	11.71	N/A	N/A
Share Growth <sup>1</sup>	2.28	6.23		10.88	N/A	N/A	6.14	N/A	N/A
Loan Growth <sup>1</sup>	6.45	4.05		7.93	N/A	N/A	19.51	N/A	N/A
	3.40			10.75	N/A	N/A	8.76	N/A	N/A
Asset Growth <sup>1</sup>	-8.57	10.07		17.48	N/A	N/A	-17.52	N/A	N/A
Investment Growth <sup>1</sup> Membership Growth <sup>1</sup>	3.29			3.15	N/A	N/A	3.81	N/A	N/A
Weinbership Growth									
EARNINGS RATIOS									,
Net Income / Average Assets (ROAA) <sup>1</sup>	0.88	0.88		1.08	N/A	N/A	1.01	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.87	0.87	0.65	0.99	N/A	N/A	1.08	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	3.77	3.85	3.59	3.42	N/A	N/A	3.44	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.52	0.52	0.54	0.16	N/A	N/A	0.23	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS <sup>7</sup>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	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 <sup>4</sup>	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			66.45	N/A	N/A	71.48	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	10.90			15.44	N/A	N/A	10.38	N/A	N/A
1 Exam date ratios are annualized.				-		·			-
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 month	าร								-
This ratio relies on maturity distribution of investments reported per		, the maturity distribution	n could be based on the	repricing interval and r	not the actual ma	turity of the inve	stment.		-
<sup>4</sup> Applicable for credit unions under \$500 million.		,atanty anothoution			actual IIIe	0. 0.0 11140			
For periods after March 2020, Assets in the denominator excludes S	mall Business Administr	ration Paycheck Protect	tion Program loans plede	ged as collateral to the I	ederal Reserve	Bank Paycheck	Protection Program Ler	nding Facility	
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being rel					20.0.7000770	ayonook		g . dointy.	
Beginning April 1, 2022, Asset Liability Management Ratios are used			.g.s. may be on the riis	torrour ratios tab.					
bogg , q 1, 2022, 7 10001 Elability management (Valido alle doct	. to orange Enquirity a	conomity.							2. Key Ratios

		Supplementa	al Ratios**		
Return to cover		For Charter : N	N/A		
12/06/2022	(	Count of CU: 1	172		
CU Name: N/A	Δ.	Asset Range : N	N/A		
Peer Group: N/A				r * Peer Group	: All *
	Count of CU in	Peer Group : N	N/A		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Sep-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.81	107.00	120.58	139.62	117.94
REAL ESTATE LOAN DELINQUENCY 1					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.06	2.09	2.07	1.56	0.95
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.68	0.74	1.08	0.65	0.55
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	31.89	30.72	30.77	30.85	32.58
Participation Loans Outstanding / Total Loans	2.40	2.78	2.78	2.89	3.14
Participation Loans Purchased YTD / Total Loans Granted YTD	2.13	1.86	1.60	1.93	2.00
Participation Loans Sold YTD / Total Assets *	0.67	0.92	0.52	1.10	1.76
Total Commercial Loans / Total Assets <sup>2</sup>	2.81	3.27	3.26	3.45	3.91
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.83	1.62	0.45	1.28	1.68
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	21.01	21.77	20.94	21.31	20.16
Total Fixed Rate Real Estate / Total Loans	27.87	29.27	30.70	32.06	28.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	16.86	22.35	31.26	29.33	20.63
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	22.43	22.65	32.38	20.64	14.01
Interest Only & Payment Option First & Other RE / Total Assets	0.54	0.82	0.87	0.92	0.46
Interest Only & Payment Option First & Other RE / Net Worth	5.02	7.41	8.40	8.82	4.33
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.26	0.31	0.39	0.51	0.81
Unused Commitments / Cash & ST Investments	85.65	84.06	53.11	56.46	89.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.35	31.59	30.64	29.71	30.33
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real	estate loans				

<sup>&</sup>lt;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.

3. Supplemental Ratios

		Historical Ratios <sup>3</sup>								
Return to cover		For Charter :								
12/06/2022		Count of CU :								
CU Name: N/A		Asset Range :								
Peer Group: N/A		•		Peer Group: All *	Reporting S	ate = 'TX' * Tv	nes Included: All	Federally In	L sured State	
1 con Group. 1474				1 cor Group. Air	·	1X 13	peo moladed. An	•	Jarou Glato	
	Count of Cl	J in Peer Group :	N/A		Dec-2021			Sep-2022		
CARITAL AREQUACY	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Sep-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	N/A	3	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	NI/A	44.40	40.00	40.42	NI/A	NI/A	40.04	NI/A	NI/A	
the adoption of ASC topic 326 (CECL) <sup>2</sup>	N/A	11.10	10.36	10.43	N/A	N/A	10.64	N/A	N/A	1
Solvency Evaluation (Estimated)	112.25	112.61	111.65	111.65	N/A	N/A	111.19	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.52	5.07	5.92	4.60	N/A	N/A	4.13	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.68	0.69	0.57	0.36	N/A	N/A	0.35	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.75	100.63	101.31	99.45	N/A	N/A	90.85	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-2.32	0.12	1.47	-0.87	N/A	N/A	-10.54	N/A	N/A	
Delinquent Loans / Assets	0.57	0.53	0.51	0.34	N/A	N/A	0.37	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.76	5.99	5.42	4.98	N/A	N/A	5.14	N/A	N/A	
Yield on Average Loans * 1	4.82	5.02	4.95	4.68	N/A	N/A	4.54	N/A	N/A	
Yield on Average Investments*	1.94	2.34	1.15	0.69	N/A	N/A	1.26	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	1.79	1.78	1.63	1.64	N/A	N/A	1.68	N/A	N/A	
Cost of Funds / Avg. Assets*	0.61	0.79	0.67	0.43	N/A	N/A	0.42	N/A	N/A	
Net Margin / Avg. Assets*	5.15		4.75	4.55	N/A	N/A	4.72	N/A	N/A	_
Net Interest Margin/Avg. Assets*	3.36	3.43	3.12	2.91	N/A	N/A	3.04	N/A	N/A	
Non-Interest Expense/Gross Income	65.39	64.28	66.18	68.67	N/A	N/A	67.03	N/A	N/A	_
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.06	3.08	2.86	2.69	N/A	N/A	2.54	N/A	N/A	
Net Operating Exp. /Avg. Assets*	2.75	2.84	2.78	2.66	N/A	N/A	2.67	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.18	28.58	28.89	32.59	N/A	N/A	33.48	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	35.95	34.99	37.31	38.70	N/A	N/A	37.82	N/A	N/A	
Total Loans / Total Shares	88.60	86.78	78.33	76.25	N/A	N/A	83.56	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	93.86	93.61	94.51	94.64	N/A	N/A	95.09	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	55.76		59.41	61.88	N/A	N/A		N/A	N/A	
Borrowings / Total Shares & Net Worth	3.33	2.22	1.70	1.55	N/A	N/A	3.67	N/A	N/A	1
PRODUCTIVITY	3.00	-:	10	7.00	. 4// (	7477	0.01	. 1// (	14//	
Members / Potential Members	2.65	2.07	2.00	1.79	N/A	N/A	1.77	N/A	N/A	
Borrowers / Members	56.07	54.93	53.63	51.87	N/A	N/A		N/A	N/A	
Members / Full-Time Empl.	367.50	369.91	377.72	377.04	N/A	N/A		N/A	N/A	
Avg. Shares Per Member	\$9,251	\$9,569	\$10,942	\$11,762	N/A	N/A		N/A	N/A	
Avg. Loan Balance	\$14,619	\$15,118	\$15,982	\$17,288	N/A	N/A	\$19,097	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$71,791	\$74,869	\$78,331	\$80.947	N/A	N/A	\$83.747	N/A	N/A	
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing		Ψ17,003	Ψ10,001	ψ00,047	13/7	14/74	ψ00,141	IN/A	19/7	

<sup>\*</sup> Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

<sup>\*\*</sup>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> 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.

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>&</sup>lt;sup>1</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 Key Ratios tab.

		Ass	ets						1
Return to cover		For Charter :							
12/06/2022		Count of CU:	172						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'TX' * 1	ypes Inc	luded: All Federally Ir	nsured
	Count of	CU in Peer Group :	N/A						<del>                                     </del>
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	. % Cho
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	592,104,989	9 2.4
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	662,278,578	816,459,460	23.3			1,206,661,597	-11.7	1,083,542,224	
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	2,573,240,722	
Cash on Deposit in Other Financial Institutions	1,917,566,453	487,179,808	-74.6	467,797,503	-4.0	486,589,342		272,555,723	-44.0
Total Cash on Deposit	2,579,845,031	3,253,767,633	26.1	5,879,060,138	80.7	6,256,647,096	6.4	3,929,338,669	-37.2
Time and Other Deposits <sup>4</sup>	1,316,400,515	1,243,146,436	-5.6	1,496,657,135	20.4	1,301,356,903	-13.0	1,156,410,031	-11.1
TOTAL CASH AND DEPOSITS	4,275,013,958	4,893,031,459	14.5	7,996,797,969	63.4	8,136,161,129	1.7	5,677,853,689	-30.2
INVESTMENT SECURITIES									
Equity Securities	N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	102,330,878	3 -5.1
Trading Debt Securities	N/A	26,289,333		69,321,654	163.7	82,605,090	19.2	82,645,838	3 0.0
Available-for-Sale Debt Securities	N/A	153,712,495		3,430,811,148	2,132.0	4,758,250,183	38.7	4,564,184,287	7 -4.1
Held-to-Maturity Debt Securities	N/A	211,000		1,874,702,518	######	2,601,005,244	38.7	3,166,042,896	3 21.7
Allowance for Credit Losses on Investment Securities	N/A	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	7,915,203,899	4.8
OTHER INVESTMENTS						, , ,			
Nonperpetual Contributed Capital	2,889,317	1,521,753	-47.3	1,188,884	-21.9	1,218,699	2.5	1,487,599	22.1
Perpetual Contributed Capital	21,816,442	23,190,461	6.3	24,002,922		24,045,426		26,260,628	
All Other Investments <sup>2</sup>	210,385,826	151,709,557	-27.9	150,145,813		157,276,393	4.7	262,027,479	
TOTAL OTHER INVESTMENTS	235,091,585	176,421,771	-25.0	, ,		182,540,518		289,775,706	_
LOANS HELD FOR SALE	25,895,814	69,094,577	166.8	70,021,806		157,271,940	1	123,562,086	
LOANS AND LEASES	20,000,011	00,001,011		7 0,02 1,000	1.0	101,211,010	.20	120,002,000	+
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	27,154,662,851	1 14.1
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	8,852,594,667	9,579,101,735				11,542,785,189		13,223,886,669	_
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	26,705,029	32,673,377	22.3	39,947,762		39,853,884	-0.2	52,411,992	
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	1,077,874,358	1,333,884,566	23.8			1,810,271,865		2,214,447,833	
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	101,780,539	111,133,498			8.0	124,729,198		127,780,270	_
TOTAL LOANS & LEASES	31,602,906,159	32,882,405,962	4.0		5.1	37,312,631,140		42,773,189,615	_
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR		32,002,403,902							
CREDIT LOSSES ON LOAN & LEASES)	(250,593,390)	(249,025,552)	-0.6	(311,095,173)	24.9	(269,174,473)	-13.5	(263,136,863)	-2.2
OTHER ASSETS									1
Foreclosed and Repossessed Assets <sup>1</sup>	29,321,497	29,449,689	0.4	34,350,248	16.6	33,609,209	-2.2	35,382,453	3 5.3
Land and Building	972,721,190	1,020,977,457	5.0	, ,		1,142,683,498		1,190,854,350	
Other Fixed Assets	192.969.281	211,808,714				239,219,010	1.9	295,345,164	
NCUA Share Insurance Capitalization Deposit	328,511,209	341,831,322	4.1	385,257,364		432,064,734	12.1	447,704,360	
All Other Assets	806,377,470	894,255,062	10.9			1,234,320,194	23.5	1,352,685,484	
TOTAL OTHER ASSETS	2,329,900,647	2,498,322,244	7.2			3,081,896,645	-	3,321,971,811	_
TOTAL ASSETS TOTAL ASSETS	41,911,312,997	44,209,451,252	5.5			56,151,069,242		59,838,419,943	
TOTAL CU's	183	179				175		172	
# Means the number is too large to display in the cell	103	179	-2.2	170	-1.7	175	-0.0	172	-1.1
Other Real Estate Owned prior to 2004									+

Frior 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 natural person credit unions are included in Cash and Other Deposits.

<sup>&</sup>lt;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.

<sup>4</sup> 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.

5. Assets

		Liabilities, Shares	2 Equity						
Return to cover		For Charter :							
12/06/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * <sup>'</sup>	Types Ind	luded: All Federally I	nsured
	Count o	f CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	E00 400 004	F70 00F 400	40.5	F70 00F F00	0.0	007 000 000	40.4	004 577 040	04.0
Liabilities <sup>3</sup>	523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	834,577,949	21.3
Accrued Dividends and Interest Payable	9454528	9702769	2.6	6293829	-35.1	4581509	-27.2	7621961	66.4
Other Borrowings	1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	834,779,261	-0.7	2,113,948,558	153.2
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	12,077,070,488	4.7
Regular Shares	13,305,425,739	13,592,778,300	2.2	16,779,170,341	23.4	19,268,011,463	14.8	20,159,356,568	4.6
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	7,428,564,686	5.2
Share Certificates	7,221,180,774	8,463,577,951	17.2	8,453,059,787	-0.1	8,140,583,039	-3.7	8,196,067,757	0.7
IRA/KEOGH Accounts	2,090,193,840	2,148,537,471		2,200,191,696	2.4	2,179,835,883	-0.9	2,173,151,257	-0.3
All Other Shares <sup>1</sup>	156,438,779	297,227,603		386,174,461	29.9	436,874,298	13.1	511,544,622	17.1
Non-Member Deposits	294,563,613	450,560,536	53.0	467,797,848	3.8	313,857,668	-32.9	643,571,384	105.1
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	51,189,326,762	4.6
TOTAL LIABILITIES <sup>4</sup>	37,540,157,655	39,432,258,994		45,557,209,330	15.5	50,463,415,459	10.8	54,145,475,230	7.3
EQUITY:	, , ,	<u> </u>		, , ,					
Undivided Earnings <sup>6</sup>	4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,475,160	11.3	5,593,619,969	2.7
Other Reserves	219,240,510	229,166,325	4.5	245,984,532	7.3	265,647,446	8.0	354,450,263	33.4
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	180,568,151	36.9
Noncontrolling Interest in Consolidated Subsidiaries	145,123	146,576	1.0	152,386	4.0	152,386	0.0	61,386	-59.7
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	0	0	N/A	0	N/A	0	N/A	0	N/A
HTM Debt Securities									
Accumulated Unrealized Gains (Losses) on Available for Sale									
Debt Securities <sup>5</sup>	N/A	2,803,587		49,542,267	1,667.1	-41,784,577	-184.3	-537,482,596	-1,186.3
Other Comprehensive Income	-114,009,302	-138,866,467	-21.8	-164,636,023	-18.6	-114,776,866	30.3	-94,731,195	17.5
Net Income	0	0		0		0	N/A	196,458,735	N/A
EQUITY TOTAL	4,371,155,342	4,777,192,258		5,142,577,444		5,687,653,783	10.6	5,692,944,713	0.1
TOTAL LIABILITIES, SHARES, & EQUITY	41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,069,242	10.8	59,838,419,943	6.6
TOTAL NET WORTH	4,538,461,667	4,911,634,340	8.2	5,256,282,479	7.0	5,857,826,503	11.4	6,372,379,933	8.8
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEC	RIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR S								
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and No.	n-Trading Derivative Lial	pilities"							
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS de	ebt securities.								
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*						
Return to cover		For Charter :							
12/06/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: I	Nation * Peer Group:	All * Report	ing_State = 'TX' * Ty	pes Inclu	ded: All Federally Ins	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INTEREST INCOME YEAR-TO-DATE								-	
Interest on Loans	1,478,249,746	1,622,091,074	9.7	1,674,921,104	3.3	1,686,764,114	0.7	1,368,683,673	8.2
Less Interest Refund	(478,086)	(607,655)	27.1	(637,092)	4.8	(557,030)	-12.6	(13,986)	-96.7
Income from Investments	159,376,046	183,803,470	15.3	117,134,363	-36.3	97,841,661	-16.5	134,142,051	82.8
Other Interest Income <sup>1</sup>	-852,059	8,381,812	1,083.7	7,297,009	-12.9	N/A		1,346,863	
TOTAL INTEREST INCOME	1,636,295,647	1,813,668,701	10.8	1,798,715,384	-0.8	1,784,048,745	-0.8	1,504,158,601	12.4
INTEREST EXPENSE YEAR-TO-DATE								· · · · ·	
Dividends	117,795,792	160,865,137	36.6	151,398,829	-5.9	114,943,499	-24.1	85,329,572	-1.0
Interest on Deposits	100,142,141	144,861,020	44.7	145,587,085	0.5	102,405,495		67,943,280	-11.5
Interest on Borrowed Money	32.550.971	33.027.721	1.5	20,438,255	-38.1	14,564,230	-28.7	29.481.162	169.9
TOTAL INTEREST EXPENSE	250,488,904	338,753,878	35.2	317,424,169	-6.3	231,913,224	-26.9	182,754,014	5.1
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	1,321,404,587	13.5
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	97,923,579	
NON-INTEREST INCOME YEAR-TO-DATE	210,010,101	221,010,101	0.0	200,7 10,070	10.0	00,070,001	00.0	07,020,070	01.1
Fee Income	417,136,784	438,414,509	5.1	382,528,520	-12.7	405,617,972	6.0	336,002,413	10.4
Other Income	321,109,804	329,363,286	2.6	390,033,860	18.4	472,929,256		394,561,260	
Gain (Loss) on Equity and Trading Debt Securities (includes	021,100,004	020,000,200	2.0	030,000,000	10.4	472,323,200	21.0	004,001,200	11.2
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	N/A	3,692,428		2,149,368	-41.8	8,496,960	295.3	-25,101,595	-493.9
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	N/A	1,207,954		8,765,775	625.7	6,649,411	-24.1	736,437	-85.2
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	0	N/A	723,693	N/A
Gain (Loss) on Disposition of Fixed Assets	-830,617	620,503	174.7	10,923,413	1,660.4	27,805,143	154.5	5,576,089	-73.3
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		N/A		-10,946,793	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		N/A		-270,022	
Gain from Bargain Purchase (Merger)	0	9,859	N/A	0	-100.0	1,949,731	N/A	0	-100.0
Other Non-interest Income	5,297,342	11,257,537	112.5	14,218,977	26.3	14,843,335	4.4	12,445,687	11.8
TOTAL NON-INTEREST INCOME	742,713,313	784,566,076	5.6	808,619,913	3.1	938,291,808	16.0	713,727,169	1.4
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	753,199,434	801,468,357	6.4	836,453,458	4.4	893,253,236	6.8	727,841,577	8.6
Travel, Conference Expense	15,800,957	16,021,677	1.4	7,830,968	-51.1	10,371,263	32.4	11,724,897	50.7
Office Occupancy	119,080,998	125,648,344	5.5	129,844,858	3.3	136,938,703	5.5	108,418,028	5.6
Office Operation Expense	312,579,914	340,656,688	9.0	354,159,208	4.0	379,110,181	7.0	305,168,657	7.3
Educational and Promotion	60,120,479	67,397,059	12.1	58,496,472	-13.2	63,565,764	8.7	57,966,922	21.6
Loan Servicing Expense	77,678,886	81,624,614	5.1	88,692,914	8.7	91,938,658	3.7	78,921,428	14.5
Professional, Outside Service	173,972,759	183,684,772	5.6	186,981,055	1.8	213,390,330	14.1	173,446,267	8.4
Member Insurance	-335,921	207,397	161.7	305,183	47.1	360,164	18.0	251,433	-6.9
Operating Fees	4,039,430	4,207,099	4.2	4,559,647	8.4	3,960,490	-13.1	3,118,295	5.0
Miscellaneous Non-Interest Expense	36,577,528	38,476,797	5.2	34,251,586	-11.0	35,441,052	3.5	31,056,602	
TOTAL 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	1,497,914,106	
NET INCOME (LOSS)	362,290,135	378,274,961	4.4	332,618,803	-12.1	576,018,987	73.2	439,294,071	1.7
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* All Income/Expense amounts are year-to-date while the related % change ratio	s are annualized.								
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to		ealized Gain (Loss) due to	o change in	fair value of Equity and T	rading Debt S	ecurities.		7.IncExp	
								•	

		Loans							
Return to cover		For Charter							
12/06/2022		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				tion * Peer Group:	All * Reporti	ng State = 'TX' * T	vpes Include	ed: All Federally Ins	ured State
	Count of	CU in Peer Group	_			<b>0_</b>	,	,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,215,215,932	1,222,420,395	0.6	1,121,731,497	-8.2	1,136,284,140	1.3	1,222,300,602	7.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	(	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	11,877,714	12,434,751	1 4.7	13,293,691	6.9	15,533,396	16.8	20,494,934	31.9
All Other Unsecured Loans/Lines of Credit	1,738,168,997	1,802,964,762	2 3.7	1,800,705,512	-0.1	1,881,808,628	4.5	2,162,046,213	14.9
New Vehicle Loans	7,315,007,820	7,206,505,655	-1.5	7,198,312,452	-0.1	7,164,840,869	-0.5	8,026,290,933	12.0
Used Vehicle Loans	9,134,428,959	9,427,919,600		10,026,572,666	6.3	11,126,970,136		13,133,519,640	
Leases Receivable	600,213,031	664,150,840		766,612,687	15.4	877,643,143		967,380,254	
All Other Secured Non-Real Estate Loans/Lines of Credit	1,529,039,113	1,489,216,783		1,572,817,072	5.6	1,591,910,692		1,622,630,275	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	7,571,331,735	8,225,736,957		9,056,045,770		10,217,475,347		11,650,700,100	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,281,262,932	1,353,364,778		1,322,880,533		1,325,309,842		1,573,186,569	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	26,705,029	32,673,377		39,947,762	22.3	39,853,884		52,411,992	
Commercial Loans/Lines of Credit Real Estate Secured	1,077,874,358	1,333,884,566	_	1,533,555,202		1,810,271,865		2,214,447,833	
Commercial Loans/Lines of Credit Not Real Estate Secured	101,780,539	111,133,498			8.0	124,729,198			
TOTAL LOANS & LEASES	31,602,906,159	32,882,405,962		34,572,460,131	5.1	37,312,631,140		42,773,189,615	
LOANS GRANTED	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		- /- / /		, , , , , , , ,	
Number of Loans Granted Year-to-Date	1,059,472	1,020,242	2 -3.7	999,779	-2.0	1,051,149	5.1	771,647	-26.6
Amount of Loans Granted Year-to-Date	14,802,989,482	15,088,144,180	1.9	17,523,640,175	16.1	21,010,510,373	19.9	18,656,178,424	-11.2
Number of PALs I and PALs II Granted Year-to-Date	0	(	) N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	(	) N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	19	19	0.0	22	15.8	21	-4.5	21	0.0
Credit Builder	53	54	1.9	57	5.6	23	-59.6	25	8.7
Payday Alternative Loans (PAL loans) (FCUs only)	0	(	) N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	316,084	1	132,510,159	41,822.5	40,621,721	-69.3	2,825,139	-93.0
SBA Guaranteed Portion	N/A	118,557	7	120,989,097	101,951.4	30,625,963	-74.7	1,669,580	-94.5
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	N/A	(	)	123,175,025	N/A	30,913,994	-74.9	2,041,452	-93.4
Other Government Guaranteed Outstanding Balance	N/A	281,387	7	188,342	-33.1	1,155,693	513.6	960,774	-16.9
Other Government Guaranteed Guaranteed Portion	N/A	120,933	3	76,109	-37.1	245,590	222.7	242,267	-1.4
Commercial Loans									
SBA Commercial Loans Outstanding Balance	84,424,997	91,518,245	5 8.4	102,775,846	12.3	99,946,265	-2.8	94,657,627	-5.3
SBA Commercial Loans Guaranteed Portion	58,121,183	59,506,532	2 2.4	68,768,764	15.6	67,035,562	-2.5	68,737,706	
Other Government Guaranteed Commercial Loans Outstanding Balance	1,386,551	4,166,306		3,202,575		4,434,197		4,379,412	
Other Government Guaranteed Commercial Loans Guaranteed Portion	1,368,253	4,148,654		3,185,595	-23.2	4,417,921		4,363,682	
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		Delinquent Loan In	formation	n					
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * Re	porting_State = 'T	X' * Type	s Included: All Fed	erally
	Count of	CU in Peer Group :	N/A						
			0/ 01		0/ 01		0/ 01		0/ 01
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Cng	Dec-2021	% Chg	Sep-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	457.054.700	454 040 000		070 454 404	40.4	050 440 000	4.0	200 200 514	0.4
30 to 59 Days Delinquent	457,054,786		+		-18.4	353,410,836	-4.6	323,662,514	-8.4
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A	0.4	N/A		93,767,657	40.4
90 to 179 Days Delinquent <sup>1</sup>	190,264,823					137,052,158	-28.2	81,737,502	-40.4
180 to 359 Days Delinquent	35,677,244		_		5.6	24,657,138	-38.6	22,261,223	-9.7
> = 360 Days Delinquent	10,890,469					31,087,978	14.8	25,337,540	-18.5
Total Delinquent Loans - All Types (> = 60 Days)	236,832,536		_	258,002,191	10.9	192,797,274	-25.3	223,103,922	15.7
% Delinquent Loans / Total Loans	0.75					0.52	-30.8	0.52	0.9
Amount of Loans in Non-Accrual Status	N/A	128,632,689	)	157,993,749	22.8	106,212,479	-32.8	113,855,042	7.2
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>	_								
% Comm Lns > = 30 Days Delinquent	3			2		1	-48.5	1	1.5
% Comm Lns > = 60 Days Delinquent	2	. 1	-21.4	2	31.3	1	-52.8	1	23.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	21,666,901				-22.4	11,925,929	-20.3	14,108,695	18.3
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		5,693,182	
90 to 179 Days Delinquent <sup>1</sup>	17,883,674				-33.3	9,900,511	-12.1	6,822,460	-31.1
180 to 359 Days Delinquent	1,368,156			752,734	-49.2	277,727	-63.1	637,438	129.5
> = 360 Days Delinquent	73,100			64,714	27.2	31,876	-50.7	31,768	-0.3
Total Delinquent Credit Card Lns (> = 60 Days)	19,324,930			12,078,500	-34.4	10,210,114	-15.5	13,184,848	29.1
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.59	1.51	-5.2	1.08	-28.6	0.90	-16.6	1.08	20.0
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
60 to 89 Days Delinquent <sup>1</sup>	N/A		١	N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0			0		0	N/A	0	N/A
180 to 359 Days Delinquent	0			0		0	N/A	0	N/A
> = 360 Days Delinquent	0			0		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
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	57,763	-13.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	. N/A	١	N/A		N/A		28,941	
90 to 179 Days Delinquent <sup>1</sup>	95,985		-38.3	43,649	-26.3	26,923	-38.3	59,531	121.1
180 to 359 Days Delinquent	0					1,206	N/A	2,487	106.2
> = 360 Days Delinquent	0		14//1			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	90,959	223.4
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	0.81	0.59	-26.4	0.33	-44.8	0.18	-44.8	0.44	145.1
Federally Guaranteed Student Loans %	0.01	0.55	-20.4	0.55	-7-7.0	0.10	0	0.44	170.1
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 -	179 days delinquent.							9. Delinquent Loans	

	Doling	uent Loan Infor	mation (con	tinued)		1			
Return to cover	Deliliq	For Charter :		tillueu)					
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Grou	ıp: All * Ren	orting State =	'TX' * Types	Included: All Fe	derally
	Count of CU	in Peer Group :				<b>3_</b>	71		
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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		19,818,746	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		7,733,172	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		7,541,631	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		787,180	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		150,025	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	. N/A		N/A		N/A		16,212,008	
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	66,864,943	4.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		11,112,722	
90 to 179 Days Delinquent <sup>1</sup>	33,929,403	30,898,474	-8.9	28,113,422	-9.0	19,946,486	-29.0	9,635,540	-51.7
180 to 359 Days Delinquent	5,041,292	5,065,948	0.5	3,731,418	-26.3	1,867,195	-50.0	2,037,862	9.1
> = 360 Days Delinguent	1,152,367	1,287,385	11.7	1,056,126	-18.0	741,771	-29.8	663,376	-10.6
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	23,449,500	4.0
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-5.8	0	-11.6	0	-31.1	0	-7.2
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	145,851,535	24.1
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		30,295,192	
90 to 179 Days Delinquent <sup>1</sup>	57,371,995	52,828,850	-7.9	44,721,516	-15.3	42,538,753	-4.9	27,363,075	-35.7
180 to 359 Days Delinquent	8,532,902	7,184,512	-15.8	6,693,349	-6.8	3,939,241	-41.1	6,344,816	61.1
> = 360 Days Delinquent	2,279,994	2,018,210	-11.5	2,469,410	22.4	1,544,459	-37.5	1,509,554	-2.3
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	65,512,637	36.4
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-11.9	1	-18.3	0	-19.7	0	15.6
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	1 .		0.4	1	-15.6	0	-23.4	0	
Loans %	1	1	-9.4	1	-15.6	U	-23.4	U	9.0
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	6,130,905	14.9
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		482,288	
90 to 179 Days Delinquent <sup>1</sup>	2,166,273	1,651,217	-23.8	1,249,021	-24.4	989,776	-20.8	620,478	-37.3
180 to 359 Days Delinquent	189,869	, .	-78.2	65,647	58.4	27,145	-58.7	0	-100.0
> = 360 Days Delinquent	42,978		-63.6	0	-100.0	0	N/A	0	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	1,102,766	8.4
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0	0	-35.6	0	-33.3	0	-32.4	0	-1.6
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A			N/A		N/A		11,900,841	
60 to 89 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		2,948,195	
90 to 179 Days Delinquent <sup>1</sup>	N/A			N/A		N/A		2,818,720	
180 to 359 Days Delinquent	N/A			N/A		N/A		900,313	
> = 360 Days Delinquent	N/A			N/A		N/A		91,390	
Total Del All Other Secured Loans (> = 60 Days)	N/A			N/A		N/A		6,758,618	
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	49,031,379	20.2
Outstanding Troubled Debt Restructured loans	56,416,317	83,520,336	48.0	96,714,908	15.8	77,608,213	-19.8	65,767,157	-15.3
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 6	) - 179 days deling	uent.					10. Delinqu	uent Loans (co	n't)

Delinguent 1	- to 4-Family Res	sidential and Othe	Non-Co	mmercial Real Esta	te Loans <sup>1</sup>		
Return to cover	10 11 4111111	For Charter :					
12/06/2022		Count of CU:	172				
CU Name: N/A		Asset Range :	N/A				
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	p: All * Reporting_State = 'T	X' * Types Included: All Fed	lerally
	Count of C	U in Peer Group :	N/A				
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg Dec-2021	% Chg Sep-2022	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY							
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A	47,804,608	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A	27,322,837	
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A		N/A	N/A	23,454,028	
180 to 359 Days Delinquent	N/A	N/A		N/A	N/A	9,585,627	
> = 360 Days Delinguent	N/A	N/A		N/A	N/A	8,938,256	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	N/A	N/A		N/A	N/A	69,300,748	
= 60 Days	14/7 (	14/74		14/7	14/7	00,000,740	
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		N/A	N/A	1	
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A	5,186,248	
60 to 89 Days Delinguent <sup>1</sup>	N/A	N/A		N/A	N/A		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A	1,089,361	
180 to 359 Days Delinquent	N/A	N/A		N/A	N/A	142,675	
> = 360 Days Delinguent	N/A	N/A		N/A	N/A	214,744	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		N/A	N/A	3,206,130	
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A		N/A	N/A	0	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A	259,847	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A	217,683	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A	225,076	
180 to 359 Days Delinquent	N/A	N/A		N/A	N/A	47,444	
> = 360 Days Delinquent	N/A	N/A		N/A	N/A	213,147	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A	N/A	703,350	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A	N/A	1	
# Means the number is too large to display in the cell							
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 day	s delinquent.			•		11. Delinquent RE Loans	

		elinquent Commerc	cial Loans	s				
Return to cover	Ī	For Charter :						
12/06/2022		Count of CU:						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All * Re	porting_State = 'TX'	* Types I	ncluded: All Federall	у
	Count of	CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020 % Chg	Dec-2021	% Chg	Sep-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 <sup>1</sup>	N/A	N/A		N/A	N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	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	NI/A	B1/A		NI/A	\$1/A			
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 Delinguent <sup>1</sup>	N/A	N/A		N/A	N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	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	1071	14// (		14/74	14// (		Ŭ	
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A		272,569	
	N/A	N/A		N/A	N/A		272,309	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A		0	
90 to 179 Days Delinquent <sup>1</sup> 180 to 359 Days Delinquent	N/A	N/A		N/A	N/A		0	
		N/A					0	
> = 360 Days Delinquent	N/A			N/A	N/A			
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		941,745	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A		5,304,556	
90 to 179 Days Delinquent	N/A	N/A		N/A	N/A		710,539	
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	N/A	N/A		N/A	N/A		6,015,095	
Days	IV/A	14/74		N/A	14/74		0,010,000	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del	N/A	N/A		N/A	N/A		1	
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	IN/A	IN/A		IN/A	IN/A		'	
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property								
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A		2,898,601	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A	N/A		330,000	
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		3,374,715	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60								
Days	N/A	N/A		N/A	N/A		3,704,715	
# Means the number is too large to display in the cell								
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.							12. Del Comm Loans	
dominquone.								

	Delin	quent Commerci	ial Loans						
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Incli	uded: All Federally Ins	sured
	Count of CU	in Peer Group :	N/A						
	Dag 2040	Dec-2019	0/ Cha	Dan 2000	0/ Ch =	Dag 2004	0/ Ch =	Com 2000	0/ Ch-
DELINOUENT COMMEDIAL LOANIGUINES OF OPERIT BY	Dec-2018	Dec-2019	% Chg	Dec-2020	% Cng	Dec-2021	% Chg	Sep-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	
	N/A	N/A		N/A		N/A		00,000	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup> 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		1,404,870	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		819,770	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		984,085	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		1,775,381	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		10,150,565	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		13,729,801	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		12	
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		51,000	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	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		49,598	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		49,769	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		82,978	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		02,070	
> = 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		132,747	
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		2	
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans	60 - 179 days delinquent	,						13. Del Comm Loans (co	on't)

		Loan Los	2000	1		1		I	
Return to cover		For Charter :							
2/06/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		•		ion * Peer Group	: All * Repor	ting State = 'TX'	' * Types Inc	cluded: All Federa	allv
	Count of Cl	J in Peer Group :				g	. 7		,
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
OAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
otal Loans Charged Off Year-to-Date*	240,440,502	258,833,943	7.6	232,143,022	-10.3	174,394,669	-24.9	137,646,782	5.2
otal Loans Recovered Year-to-Date*	31,482,550	35,068,439	11.4	38,348,737	9.4	45,292,137	18.1	34,024,401	0.2
IET CHARGE OFFS (\$\$)*	208,957,952	223,765,504	7.1	193,794,285	-13.4	129,102,532	-33.4	103,622,381	7.0
let Charge-Offs / Average Loans %**	0.68	0.69	1.8	0.57	-17.2	0.36	-37.5	0.35	-3.9
otal Delinquent Loans & Year-to-Date Net Charge-Offs	445,790,488	456,498,405	2.4	451,796,476	-1.0	321,899,806	-28.8	326,726,303	1.5
Combined Delinquency and Net Charge Off Ratio	1.43	1.40	-2.1	1.32	-5.8	0.88	-33.7	0.87	-1.1
OAN LOSS SUMMARY BY LOAN TYPE									
Insecured Credit Card Lns Charged Off*	35,660,408	39,058,164	9.5	34,505,513	-11.7	26,642,867	-22.8	22,301,996	11.6
Insecured Credit Card Lns Recovered*	3,412,238	3,640,598	-	4,100,998	12.6	4,771,816	16.4	4,123,777	15.2
Insecured Credit Card Net Charge Offs*	32,248,170	35,417,566		30,404,515	-14.2	21,871,051	-28.1	18,178,219	10.8
Insecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.69	2.91	7.9	2.59		1.94	-25.3	2.06	-
ALs I and PALs II Charged Off (FCU Only)*	0	0		0		0	N/A	0	
ALs I and PALs II Recovered (FCU Only)*	0	0		0		0	N/A	0	
ALs I and PALs II Net Charge Offs (FCU Only)*	0	0		0		0	N/A	0	
ALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Ion-Federally Guaranteed Student Loans Charged Off*	100,011	200,885		81,917	-59.2	30,973	-62.2	21,007	-9.6
Ion-Federally Guaranteed Student Loans Recovered*	7,435	3,888.00		19,027.00	389.4	7,233.00	-62.0	9,297.00	71.4
lon-Federally Guaranteed Student Loans Net Charge Offs*	92,576	196,997	112.8	62,890	-68.1	23,740	-62.3	11,710	-34.2
Ion-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0.84	1.62	91.8	0.49	-69.8	0.16	-66.3	0.09	-47.4
tudent Loans**  Il Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		51,832,938	
Il Other Unsecured Loans/Lines of Credit Charged Off	N/A	N/A		N/A N/A		N/A N/A		11,677,403.00	
Il Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		40,155,535	
Ill Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	-								
oans/Lines of Credit**	N/A	N/A		N/A		N/A		2.65	
lew Vehicle Loans Charged Off*	45,524,549	49,239,783	8.2	48,661,191	-1.2	29,861,831	-38.6	14,577,761	-34.9
lew Vehicle Loans Recovered*	5,588,344	5,673,556.00	1.5	6,641,243.00	17.1	7,908,011.00	19.1	4,809,831.00	-18.9
lew Vehicle Loans Net Charge Offs*	39,936,205	43,566,227	9.1	42,019,948	-3.5	21,953,820	-47.8	9,767,930	-40.7
lew Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.57	0.60	6.0	0.58	-2.8	0.31	-47.6	0.17	-43.9
Ised Vehicle Loans Charged Off*	73,377,960	74,117,768		67,953,675	-8.3	48,133,042	-29.2	39,985,134	10.8
Ised Vehicle Loans Recovered*	7,968,951	9,308,683.00	16.8	10,226,033.00	9.9	12,539,880.00	22.6	9,333,869.00	-0.8
Ised Vehicle Loans Net Charge Offs*	65,409,009	64,809,085	-0.9	57,727,642	-10.9	35,593,162	-38.3	30,651,265	14.8
Ised Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.74	0.70		0.59	-15.0	0.34	-43.3	0.34	0.1
eases Receivable Charged Off*	4,155,828	3,045,708		1,987,041	-34.8	1,833,561	-7.7	996,644	-27.5
eases Receivable Recovered*	343,816	661,291.00	92.3	391,604.00	-40.8	337,172.00	-13.9	282,845.00	11.8
eases Receivable Net Charge Offs*	3,812,012	2,384,417		1,595,437	-33.1	1,496,389	-6.2	713,799	
eases Receivable Net Charge Offs / Avg Leases Receivable**	0.65	0.38	-41.9	0.22	-40.9	0.18	-18.4	0.10	-43.3
Ill Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		5,693,831	
Il Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,712,646.00	
Il Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		2,981,185.00	
Ill Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.25	
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
otal Comm Lns Charge-Offs*	720.412	4,666,759	547.8	4.034.051	-13.6	2,489,644	-38.3	819.991	-56.1
	720,412			, ,				,	75.3
<u> </u>	238 507	68 556	-71.3	148 666	116.91	307 2881	106.7	404 037	
Ortal Comm Lns Recoveries*  Amounts are year-to-date while the related percent change ratios are annualized.	238,507	68,556	-71.3	148,666	116.9	307,288	106.7	404,037	75.5

	l le	direct and Dartisins	tion Landina					Ī	
Return to cover	ır	direct and Participa For Charter:							
12/06/2022		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				n * Poor Group: All	* Poportin	g_State = 'TX' * Types	Included: /	III Endorally Incured S	tata Cradit
Peer Group: N/A	Count o	f CU in Peer Group		n Peer Group: All	Keporun	g_State = TA Types	included: A	an rederally insured 5	tate Credit
	Count o	TCO In Peer Group	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Ch
INDIRECT LOANS OUTSTANDING					0				
New and Used Vehicle Indirect Loans	N/A	N/A	١	N/A		N/A		11,768,337,935	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A	٨	N/A		N/A		1,460,761,308	
Commercial Indirect Loans	N/A	N/A	\	N/A		N/A		22,035,006	
All Other Indirect Loans	N/A	N/A	\	N/A		N/A		685,122,776	
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	13,936,257,025	21.
Indirect Loans Outstanding / Total Loans %	31.89	30.72		30.77	0.2			32.58	5.0
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	51,765,762	16.7
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.67	0.59		0.50	-15.4			0.37	-3.0
INDIRECT LOAN LOSSES	0.07	0.50	-11.0	0.30	-10.4	0.59	-22.1	0.37	-5.0
Indirect Loans Charged Off*	75,379,091	80,595,636	6.9	82,484,982	2.3	54,037,971	-34.5	36,977,309	-8.8
Indirect Loans Charged Off*  Indirect Loans Recovered*	9,717,241	10,130,986		12,709,642	25.5			9,588,835	-8.6
Indirect Loans Net Charge Offs*	65,661,850	70,464,650		69,775,340	-1.0			9,588,835 27,388,474	-9.4
<u> </u>					-1.0 -3.6			27,388,474	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.70	3.5	0.67	-3.6	0.36	-46.4	0.29	-20.4
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED									
Loans Purchased from Other Financial Institutions*	63,352,069	177,835,788		44,671,097	-74.9			147,991,320	13.0
Loans Purchased from Other Sources*	59,994,379	66,061,163		34,460,821	-47.8		179.4	165,512,021	129.2
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	184.5	1.68	30.8
LOANS SOLD Year-to-date									
Loans Sold	76,898	C	-100.0	0	N/A	. 0	N/A	120,070,402	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	509,176,464	-59.8
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	11,224,107	-57.3
Real Estate Loans Sold with Servicing Retained	N/A	N/A	١	N/A		N/A		314,385,695	
All Other Loans Sold with Servicing Retained	N/A	N/A	١	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	2,690,957,035	-17.4
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	١	N/A		N/A		167,009,952	
Non-Federally Guaranteed Student Loans	3,478,882	3,601,368	3.5	3,708,829	3.0	4,611,812	24.3	7,661,042	66.
1- to 4-Family Residential Property	219,015,881	279,617,216	3 27.7	348,617,159	24.7	478,018,482	37.1	652,428,900	36.
Commercial Loans (excluding Construction & Development)	187,941,099	241,682,604		250,731,745	3.7			255,882,285	20.5
Commercial Construction & Development	0	11,338,212		41,115,502	262.6		63.5	49,773,108	-26.0
All Other Participation Loans	14,108,761	14,545,777		22,645,380	55.7		-31.1	210,871,493	1,251.9
TOTAL PARTICIPATIONS LOANS OUTSTANDING	756,963,575	913,292,592		961,455,787	5.3			1,343,626,780	24.0
Participation Loans Outstanding / Total Loans %	2.40	2.78		2.78	0.1	1,,			
LOAN PARTICIPATIONS PURCHASED	2.40	2.70	10.0	2.70	0.1	2.00	7.0	0.14	0.
Participation Loans Purchased*	315.974.613	280.178.583	3 -11.3	280.303.940	0.0	405.360.842	44.6	372.882.649	22.
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.13	1.86		1.60	-13.9	, , .	_	2.00	
LOAN PARTICIPATIONS SOLD	2.13	1.00	-13.0	1.00	-13.9	1.93	20.0	2.00	3.0
Participation Loans Sold YTD*	279,457,808	407,669,907	45.9	264,634,384	-35.1	618,369,793	133.7	787,858,333	69.9
%Participation Loans Sold YTD / Total Assets**	2/9,457,808	407,669,907		264,634,384	-35.1				
	0.67	0.92	30.3	0.52	-43.4	1.10	111.0	1./6	59.4
DELINQUENT- PARTICIPATION LOANS  Delivery and Participation Loans Diversion and Hardes 704.00	4 444 000	2.044.422	10.5	7 000 000	00.5	0.040.007		7 000 100	_
Delinquent Participation Loans Purchased Under 701.22	4,441,929	3,844,136		7,629,988	98.5		-8.9	7,322,129	5.4
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A	\ <u> </u>	N/A		N/A		1,007,380	
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.74	
			<del>                                     </del>						
LOAN LOSSES - PARTICIPATION LOANS									
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	1,885,874	53.2
Participation Loans Charged Off*	2,387,376 295,940	4,257,391 443,011		1,713,071 350,122	-59.8 -21.0				53.1 47.1
Participation Loans Charged Off* Participation Loans Recovered*	295,940	443,011	1 49.7	350,122	-21.0	297,205	-15.1	327,853	47.
Participation Loans Charged Off* Participation Loans Recovered* Participation Loan Net Charge Offs *	295,940 2,091,436	443,011 3,814,380	49.7	350,122 1,362,949	-21.0 -64.3	297,205 1,343,935	-15.1 -1.4	327,853 1,558,021	47. 54.
Participation Loans Charged Off* Participation Loans Recovered*	295,940	443,011	49.7	350,122	-21.0	297,205 1,343,935	-15.1 -1.4	327,853 1,558,021	47. 54.

1- to 4-Family Residential	Property and All Other	(Non-Con	nmercial) Real Estate	Loans				
Return to cover	For Charter :		The rolary recar Estate	Louis				
12/06/2022	Count of CU :							
CU Name: N/A	Asset Range :	N/A						
Peer Group: N/A			Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	ured
Count	of CU in Peer Group :	N/A						
		0/ 01		0/ 01		a. a.		a. a.
Dec-2010 1- to 4-Family Residential Property Loans	B Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
Secured by 1st Lien								
Fixed Rate > 15 years N/A	N/A		N/A		N/A		7,426,142,866	
Fixed Rate 15 years or less N/A			N/A		N/A N/A		2,766,920,963	
Balloon/Hybrid > 5 years N/A			N/A		N/A		684,697,320	
Balloon/Hybrid 5 years or less N/A			N/A		N/A		425,077,286	
Adjustable Rate N/A			N/A		N/A		347,861,655	
Total Secured by 1st Lien N/A			N/A		N/A		11,650,700,090	
Secured by Junior Lien	14//-		14/74		IV/A		11,000,700,000	
Closed-End Fixed Rate N/A	A N/A		N/A		N/A		1,038,036,795	
Closed-End Adjustable Rate N/A			N/A		N/A		10,102,401	
Open-End Fixed Rate N/A			N/A		N/A		107,727,123	
Open-End Adjustable Rate N/A			N/A		N/A		417,320,254	
Total Secured by Junior Lien N/A			N/A		N/A		1,573,186,573	
All Other (Non-Commercial) Real Estate	1471		14/71		14// (		1,070,100,070	
Closed-End Fixed Rate N/A	N/A		N/A		N/A		32,054,764	
Closed-End Adjustable Rate N/A			N/A		N/A		5,882,753	
Open-End Fixed Rate N/A			N/A		N/A		7,001,505	
Open-End Adjustable Rate N/A			N/A		N/A		7,472,970	
Total All Other (Non-Commercial) Real Estate			N/A		N/A		52,411,992	
Total 1- to 4-Family Residential Property Loans and All Other								
(Non-Commercial) Real Estate	N/A		N/A		N/A		13,276,298,655	
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years* N/A	N/A		N/A		N/A		2,418,469,347	
Fixed Rate 15 Years or less* N/A	N/A		N/A		N/A		668,146,193	
Balloon/Hybrid > 5 Years* N/A	N/A		N/A		N/A		240,236,628	
Balloon/Hybrid 5 Years or less* N/A	N/A		N/A		N/A		187,939,640	
Adjustable Rate* N/A	N/A		N/A		N/A		119,960,330	
Total Secured by 1st Lien Granted YTD* N//	N/A		N/A		N/A		3,634,752,138	
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate* N/A	N/A		N/A		N/A		336,337,166	
Closed-End Adjustable Rate* N/A	N/A		N/A		N/A		57,794	
Open-End Fixed Rate* N/A	N/A		N/A		N/A		160,798,149	
Open-End Adjustable Rate*	N/A		N/A		N/A		354,276,106	
Total Secured by Junior Lien Granted YTD*	N/A		N/A		N/A		851,469,215	
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate* N/A	N/A		N/A		N/A		20,370,980	
Closed-End Adjustable Rate*	N/A		N/A		N/A		1,769,714	
Open-End Fixed Rate* N/A	N/A		N/A		N/A		4,003,776	
Open-End Adjustable Rate*	N/A		N/A		N/A		4,521,000	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A		N/A		N/A		30,665,470	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A		N/A		N/A		4,516,886,823	
Outstanding 1- to 4-Family Residential Construction Loan 51,672,55	7 58,355,704	12.9	47,037,968	-19.4	60,330,187	28.3	85,453,689	41.6
Amount of real estate loans that refinance, reprice or mature w/in 5		12.3		15.4				71.0
yrs N/A	N/A		N/A		N/A		1,297,949,833	
Outstanding Interest Only & Payment Option First Mortgage Loans 139,861,219		30.1	242,733,059	33.4	258,733,445		276,122,019	6.7
Interest Only & Payment Option First Mortgages / Total Assets % 0.54		51.6	0.87	5.7	0.92		0.46	-49.8
Interest Only & Payment Option First Mortgages / Net Worth % 5.02	7.41	47.8	8.40	13.3	8.82	5.0	4.33	-50.9
* Amounts are year-to-date while the related %change ratios are annualized.								
# Means the number is too large to display in the cell							16. RE Loans	

	C	ommercial Loan	Informatio	ın					
Return to cover		For Charter :		···					
12/06/2022		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All *	Reporting_State =	'TX' * Ty	pes Included: All	
·	Count of C	U in Peer Group :			•				
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Construction and Development	47,737,323	75,208,998	57.5	78,388,107	4.2	61,304,672	-21.8	93,627,184	52.7
Secured by Farmland	5,801,636	6,003,761	3.5	4,604,099	-23.3	4,664,396	1.3	5,969,109	28.0
Secured by Multifamily	70,305,091	129,116,178	83.7	146,044,427	13.1	186,642,272	27.8	226,940,423	21.6
Owner Occupied, Non-Farm, Non-Residential Property	366,585,390	408.883.168		448,934,119	9.8		5.8	532,026,151	
Non-Owner Occupied, Non-Farm, Non-Residential Property	587,444,918	714,672,461	-	855,584,450	19.7		26.5	1,355,884,966	
Total Real Estate Secured Commercial Loans	1,077,874,358	1,333,884,566		1,533,555,202	15.0		18.0	2,214,447,833	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)	1,011,011,000	1,000,001,000	20.0	1,000,000,202	10.0	1,010,211,000	10.0	2,2 : 1, : : 1,000	22.0
Loans to finance agricultural production and other loans to farmers	1,994,058	2,685,027	34.7	1,942,673	-27.6	1,247,718	-35.8	1,050,834	-15.8
Commercial and Industrial Loans	91,136,930	97,427,971		103,313,000	6.0		10.6	115,703,799	
Unsecured Commercial Loans	2.140.365	2,546,536		6,788,061	166.6		-21.6	4,993,223	
Unsecured Revolving Lines of Credit (Commercial Purpose)	6,509,186	8,473,964		7,941,553	-6.3		-50.5	6,032,414	
Total Non-Real Estate Secured Commercial Loans	101,780,539	111,133,498		119,985,287	8.0		4.0	127,780,270	
TOTAL COMMERCIAL LOANS:	101,700,559	111,133,490	9.2	119,903,207	0.0	124,729,190	4.0	127,700,270	2.4
Commercial Loans to Members	1,087,268,583	1,342,743,868	23.5	1,534,527,774	14.3	1,795,961,735	17.0	2,198,759,709	22.4
Purchased Commercial Loans or Participations to Nonmembers					16.4				
Total Commercial Loans	92,386,314	102,274,196		119,012,715			16.8 17.0	143,468,394	
	1,179,654,897	1,445,018,064	22.5	1,653,540,489	14.4	1,935,001,063	17.0	2,342,228,103	21.0
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	407	404	47.5	450	0.0	405	40.0	450	47.0
Construction and Development	137	161	+	150	-6.8		-10.0	158	17.0
Farmland	38	42		34	-19.0	33	-2.9	35	
Secured by Multifamily	204	372		381	2.4	400	5.0	476	
Owner Occupied, Non-Farm, Non-Residential Property	691	712	_	787	10.5		-6.6	769	
Non-Owner Occupied, Non-Farm, Non-Residential Property	538	594	_	675	13.6		17.3	913	
Total Number of Real Estate Secured Commercial Loans	1,608	1,881		2,027	7.8	,	3.4	2,351	12.2
Loans to finance agricultural production and other loans to farmers	25	33		24	-27.3	26	8.3	19	
Commercial and Industrial Loans	1,076	1,024		971	-5.2	,	13.4	1,309	
Unsecured Commercial Loans	70	77	_	61	-20.8	53	-13.1	65	22.6
Unsecured Revolving Lines of Credit (Commercial Purpose)	668	691	3.4	705	2.0	163	-76.9	189	16.0
Total Number of Non-Real Estate Secured Commercial Loans	1,839	1,825	-0.8	1,761	-3.5	1,343	-23.7	1,582	17.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	3,312	3,570	7.8	3,653	2.3	3,247	-11.1	3,669	13.0
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	136	0.7	135	-0.7	191	41.5	264	38.2
Total Number of Commercial Loans Outstanding	3,447	3,706	7.5	3,788	2.2	3,438	-9.2	3,933	14.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,179,654,897	1,445,018,064	22.5	1,653,540,489	14.4	1,935,001,063	17.0	2,342,228,103	21.0
(Total Commercial Loans / Total Assets)%	2.81	3.27	16.1	3.26	-0.2	3.45	5.7	3.91	13.6
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
Member Commercial Loans Granted YTD*	290,369,470	475,220,125	63.7	521,062,881	9.6	666,805,718	28.0	856,319,177	71.2
Purchased or Participation Interests to Nonmembers*	31,749,920	29,995,498		34,552,036	15.2		-24.9	32,022,219	
MISCELLANEOUS LOAN INFORMATION	,,	_3,000,100	0.0	,002,000		_5,5,500		,022,210	00
Agricultural Related Commercial Loans Outstanding Balance	7,795,694	8,688,788	11.5	6,546,772	-24.7	5,912,114	-9.7	7,019,943	18.7
Outstanding Agricultural Related Loans - Number	63	75		58	-22.7			54	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	167,043,439	182,747,331		206,754,603	13.1	233,241,772	12.8	296,478,634	
Commercial Loans and Participations Sold - Servicing Rights Retained - Odistanding  Commercial Loans and Participations Sold -no servicing rights- YTD	80,358	182,747,331		206,754,603	N/A			230,470,034	09.5 N/A
Total Member Business Loans - (NMBLB)	00,358	U	-100.0	U	IN/A	0	IN/A	U	IN/A
		l .	1			1	i l		1
(NMBLB / Total Assets)%	2.87	3.20	11.6	3.15	-1.8	3.34	6.2	3.96	18.6

		Investme	ents						
Return to cover		For Charter	N/A						
12/06/2022		Count of CU	172.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				ion * Peer Group:	All * Reporting	ng_State = 'TX' * T	ypes Includ	ed: All Federally Ins	ured
	Count of CU	in Peer Group	N/A						
			2/ 2-		2/ 2-				
INVESTMENT SECURITIES	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		N/A		25,344,160	
Registered Investment Companies	N/A N/A	N/A		N/A		N/A		14,654,488	
Other Equities	N/A N/A	N/A N/A		N/A		N/A N/A		62,332,230	
TOTAL EQUITY SECURITIES	N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	102,330,878	-5.1
TRADING DEBT SECURITIES	IN/A	99,404,009		09,007,033	-9.9	107,001,020	20.4	102,330,676	-5.1
US Government Obligations	N/A	N/A		N/A		N/A		19,527,249	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		19,527,249	
Federal Agency Securities - Guaranteed - Debt instruments  Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A			
Federal Agency Securities - Suaranteed - Non-Debt institutions:  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		175,151	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		1,322,591	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		61,620,847	
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		N/A		82,645,838	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST	19/7	14/74		14/74		14/74		02,040,000	
US Government Obligations	N/A	N/A		N/A		N/A		377,575,200	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		949,546,957	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		3,242,743,984	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		119,571,353	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		61,752,088	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		3,082,080	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		50,342,744	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		85,397,313	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		217,130,422	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		5,107,142,141	
AFS DEBT SECURITIES AT FAIR VALUE								, , ,	
US Government Obligations	N/A	N/A		N/A		N/A		352,690,994	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		863,092,555	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		2,874,086,972	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		102,664,622	*
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		54,752,251	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		3,022,278	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		43,894,570	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		81,326,535	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		199,882,391	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		4,575,413,168	
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		Investments							
Return to cover		For Charter :							
12/06/2022		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally In	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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		418,346,640	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		725,716,562	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		957,216,414	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		827,176,715	
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		4,740,769	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		109,745,000	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		123,100,796	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		3,166,042,896	
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A			N/A		N/A		395,144,126	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		N/A		670,346,977	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		835,244,421	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		749,787,015	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		N/A		4,222,208	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		N/A	+	103,466,686	
All Other HTM Debt Securities at Amortized Cost	N/A			N/A		N/A		118,159,661	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		2,876,371,094	
Allowance for Credit Losses on HTM Debt Securities	N/A	0		0	N/A	C	N/A	0	N/A
(if ASC 326 has been adopted)						•			
OTHER INVESTMENTS									
Nonperpetual Capital Account	2,889,317					1,218,699			
Perpetual Contributed Capital	21,816,442		6.3	, ,		24,045,426		-,,-	
All other investments	210,385,826		-27.9	, ,		157,276,393		262,027,479	
TOTAL OTHER INVESTMENTS	235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	289,775,706	58.7
DEPOSITS									
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		1,147,018,550	
INVESTMENT MATURITY DISTRIBUTION									
	1 500 145 000	1 420 020 050	0.0	1 704 054 777	25.4	1 660 150 056	-7.4	1 607 405 404	4 5
Total Investments < 1 yr	1,582,145,696 1,859,486,553		-9.6 14.5			1,662,153,356 2,673,015,996		1,687,425,401 2,821,035,049	1.5 5.5
Total Investments 1-3 yrs  Total Investments 3-5 yrs	1,859,486,553				20.9	2,673,015,996		2,821,035,049	
,				, , , .					
Total Investments 5-10 yrs	398,799,105			, ,		1,594,845,497		, , , ,	39.0 16.6
Total Investments > 10 yrs TOTAL INVESTMENTS	122,110,053		1.8	- , - ,	11.2 29.5	193,440,895		-,,-	
	5,216,425,525	5,311,769,082	1.8	0,879,612,411	29.5	8,862,849,234	28.8	-, ,,	
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		Other Investment Inf	ormation						
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	Nation * Peer Group	: All * Re	oorting_State = 'TX' *	Types In	ıcluded: All Federall	y
	Count o	f CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) <sup>/1</sup>	63,991,877	49,814,397	-22.2	55,046,825	10.5	72,854,101	32.3	57,483,856	-21.1
Outstanding balance of brokered certificates of deposit and share	608,258,072	557,371,050	-8.4	590,329,270	5.9	645,954,610	9.4	684,585,350	6.0
certificates		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						,	
Realized Investment Gains (Losses)	N1/A	N/A		NI/A		N1/A			
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		0	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-667,282	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		1,253,797	
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		586,515	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-1,517	-622	59.0	-72,231	######	360	100.5	-315,204	######
Less: Portion of OTTI Losses in Other Comprehensive Income	0		N/A	0		0		-010,204	
OTTI Losses Recognized in Earnings	-1,517	-	59.0		######	360		-315,204	
OTTI Losses Recognized in Lamings	-1,017	-022	00.0	-72,201	***************************************	000	100.0	-010,204	"""""
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	1,566,027	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		184,266,320	
Recorded Value of Other Investments	94,953,261	90,168,035	-5.0	95,551,275	6.0	106,031,997	11.0	115,427,574	8.9
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		N/A		34,024,973	
Cash Surrender Value	N/A	N/A		N/A		N/A		132,669,363	
Recorded Value	118,272,123	116,253,359	-1.7	134,131,862	15.4	175,322,453	30.7	179,496,502	2.4
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		22,187,545	
Recorded Value	25,541,312		14.7	32,867,424	12.2	32,711,283		40,458,896	
Other Insurance	172,292,996		9.5	203,068,532		257,483,256		219,079,686	
Other Non-insurance	9,239,472	14,731,746	59.4	20,702,793	40.5	32,661,948	57.8	28,642,266	-12.3
Total Assets Used to Fund Employee Benefit Plans or Deferred	523,303,921	564,948,740	8.0	625,156,375	10.7	798,839,219	27.8	767,371,244	-3.9
Compensation Agreements		001,010,110	0.0				21.0	,	0.0
Charitable Donation Accounts	14,388,929	17.070.000	18.7	10 204 004	7.7	/4 40E 004	124.0	41,878,697	1.7
Charitable Donation Accounts	14,300,929	17,078,396	10.7	18,391,281	1.1	41,195,091	124.0	41,070,097	1.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	37	41	10.8	44	7.3	45	2.3	44	-2.2
Approved Mortgage Seller	28		10.7	32		33		33	
Borrowing Repurchase Agreements	0		N/A	0		0		0	
Brokered Deposits (all deposits acquired through 3rd party)	15		-26.7	10		12		13	
Investment Pilot Program	0		N/A	0		0		0	
Investments Not Authorized by FCU Act (SCU only)	19		0.0	20		0		0	
Deposits and Shares Meeting 703.10(a)	0		N/A	0		0		0	
Brokered Certificates of Deposit (investments)	80		1.3	80		75		79	
<sup>1/</sup> Prior to March 31, 2014, this item included investments purchased for employee				30			2.3	7.0	
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									·

	LIQUIDITY - COMMIT	MENTS AND OFF-BA	ALANCE	SHEET EXPOSURES	3				
Return to cover		For Charter :	N/A						
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Re	porting_State = 'TX'	* Types	Included: All Federal	ly
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	75,557,497	101,507,381	34.3	96,510,780	-4.9	112,038,350	16.1	185,187,352	65.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End imes secured by 1- to 4-Family Residential	128,925,738	235,348,699	82.5	346,618,274	47.3	462,107,551	33.3	686,613,182	48.6
Credit Card Line	2,553,599,752	2,723,524,200	6.7	2,751,638,588	1.0	2,873,471,050	4.4	3,209,949,564	11.7
Unsecured Share Draft LOC	294,005,280	323,557,682	10.1	354,769,551	9.6	370,371,577	4.4	409,516,809	10.6
Unused Overdraft Protection Programs	729,981,677	784,835,736	7.5	821,595,642	4.7	871,956,390	6.1	841,230,783	-3.5
Other Unfunded Commitments	131,366,424	141,841,301	8.0	170,405,432	20.1	203,779,897	19.6	236,148,951	15.9
Total Unfunded Commitments for Non Commercial Loans	3,837,878,871	4,209,107,618	9.7	4,445,027,487	5.6	4,781,686,465	7.6	5,383,459,289	12.6
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,913,436,368	4,310,614,999	10.1	4,541,538,267	5.4	4,893,724,815	7.8	5,568,646,641	13.8
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All Ioan Types	N/A	N/A		N/A		N/A		2,905,869,633	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		1,901,945,272	
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		0	
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		N/A		324,649,746	
Financial Standby Letters of Credit	N/A	N/A		N/A		N/A		0	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0	
Sold Credit Protection	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0	
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		4,720,500.00	
Loans Transferred with Recourse	910,648	4,504,623	394.7	20,431,174	353.6	26,311,851	28.8	11,224,107	-57.3
Other Contingent Liabilities	6,093,415	9,917,314	62.8	18,083,194	82.3	15,426,997	-14.7	13,743,893	-10.9
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	LIQUIDITY - CONTI	NGENT LIABILITIES	S AND SO	URCES OF FUNDS					
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	lation * Peer Group:	All * Repo	orting_State = 'TX' '	Types In	cluded: All Federally	y Insured
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chq	Dec-2021	% Chg	Sep-2022	% Chg
			J						
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	2,108,091,501	12.6
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		7,584,152,835	
Other Sources	8,930,830,108	7,348,199,215	-17.7	7,482,085,478	1.8	9,435,882,444	26.1	1,975,764,377	-79.1
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	11,668,008,713	3.2
Draws Against Line of Credit									
Corporate Credit Unions	3,636,326	4,403,311	21.1	5,409	-99.9	1,348,233	24,825.7	46,001,408	3,312.0
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	1,301,389,494	5,105.6
Other Sources	0	0		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	1,347,390,902	1,287.3
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	615,566,033	-14.7
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	10,000,000	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	
Total Outstanding Term & Other Borrowings	874,682,587	784,310,854	-10.3	653,111,691	-16.7	731,557,692	12.0	630,566,033	-13.8
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	21,809,953,421	3.0
Amount of Borrowings Callable by Lender	0	65,000,000	N/A	115,000,000	76.9	143,585,050	24.9	125,000,000	-12.9
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		1,093,836,862	
Number of FHLB Members	41	44	7.3	44	0.0	44	0.0	43	-2.3
BORROWING MATURITY DISTRIBUTION									
< 1 Year	737,642,272	371,656,454	-49.6	271,827,728	-26.9	342,458,831	26.0	1,118,810,388	226.7
1 - 3 Years	422,958,392	317,020,147	-25.0	268,882,110	-15.2	243,674,036	-9.4	449,517,720	
> 3 Years	176,689,486	263,355,669	49.0	299,670,948	13.8	263,646,394	-12.0	545,620,450	107.0
Total	1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	849,779,261	1.1	2,113,948,558	148.8
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	S	hare and Membership	Information						
Return to cover		For Charter :							
12/06/2022		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ion * Peer Group: All	* Reportin	g_State = 'TX' * Type:	s Include	d: All Federally Insure	d State
	Count	of CU in Peer Group :	N/A						<u> </u>
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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	4,279,571	2.9
Number of Potential Members	145,491,221	191,125,062	31.4	201,943,744	5.7	232,142,605	15.0	241,184,541	3.9
% Current Members to Potential Members	2.65	2.07	-21.8	2.00	-3.6	1.79	-10.3	1.77	-1.0
% Membership Growth*	3.29	2.70	-17.8	1.86	-31.3	3.15	69.7	3.81	61.3
Total Number of Share/Deposit Accounts	6,590,301	6,806,742	3.3	6,932,644	1.8	7,175,725	3.5	7,360,374	2.6
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	47,283,243,142	4.5
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	3,216,662,841	8.9
> 3 years	958,321,185	1,055,631,521	10.2	933,405,809	-11.6	728,115,366	-22.0	689,420,779	-5.3
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	51,189,326,762	4.6
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	4,111,849,019	15.8
Uninsured NonMember Deposits	3,342,980	55,825,759	1,569.9	78,065,679	39.8	31,654,909	-59.5	59,363,854	87.5
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	4,171,212,873	16.4
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	45,781,800,583	3.5
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	28,943,507	48.7
Accounts Held by Nonmember Public Units	95,392	38,345,313	40,097.6	52,283,507	36.3	6,445,609	-87.7	257,631	-96.0
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	5,326,642,973	3.3
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	802,223,988	4.0
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	588,213,248	0.8
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	1,609,038,262	7.9
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	16,502,513	
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		679,638,826	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								23. Shares and Members	ship

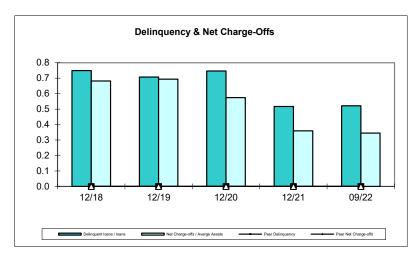
		Supplemental Info	ormation						
Return to cover		For Charter :	N/A						
12/06/2022		Count of CU:	172						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	ation * Peer Group: All	* Reporting	_State = 'TX' * Types	Included: All	Federally Insured St	ate Credit
	Count	of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-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	520,689	-95
Amount of Grants Received by your credit union, YTD	766,401	811,530	6	1,100,827	36	8,710,983	691	1,315,980	-85
EMPLOYEES:									
Number of Full-Time Employees	10,070	10,304	2	10,335	0	10,701	4	11,253	- 5
Number of Part-Time Employees	843	802	-5	687	-14	668	-3	670	(
BRANCHES:									
Number of CU Branches	709	692	-2	701	1	702	0	710	1
Number of CUs Reporting Shared Branches	38	38	0	38	0	39	3	39	C
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	192,468,821	12
CUSO Loans	52,173,448	51,451,277	-1	55,713,697	8	64,094,890	15	68,554,629	7
Aggregate Cash Outlays in CUSO	58,620,611	55,587,376			1	66,642,472	18	78,368,380	18
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		2	16,605	-21
Low Cost Wire Transfers	137	134	-2	134	0	134	0	131	-2
MERGERS/ACQUISITIONS:	-	-		-		-		-	
Adjusted Retained Earnings Obtained through Business Combinations	95,594,751	98,895,301	3	116,008,580	17	130,703,897	13	192,850,966	48
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	92	-4
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	- (
Services Offered Electronically									
Member Application	91	93	2	94	1	101	7	101	0
New Loan	109	112	3	112	0	116	4	116	0
New Share Account	61	64	5	66	3	71	8	72	1
Loan Payments	142	143	1	144	1	143	-1	141	-1
Account Aggregation	40	40	0	39	-3	39	0	39	0
e-Statements	142	142	0	143	1	143	0	142	-1
External Account Transfers	60	66	10	70	6	77	10	77	C
Merchant Processing Services	10	12	20	12	0	14	17	14	0
Remote Deposit Capture	96	99	3	103	4	104	1	105	1
Bill Payment	127	126			-1		-1	120	-3
Download Account History	136	138			0		1	138	-1
Electronic Signature Authentication/Certification	75	80			10		11	100	2
Mobile Payments	53	63	19	68	8	75	10	74	-1
Type(s) of services offered:									
Informational Website	N/A	N/A		N/A		118		140	19
Mobile Application	N/A	N/A		N/A		104		117	13
Online Banking	N/A	N/A		N/A		115		144	25
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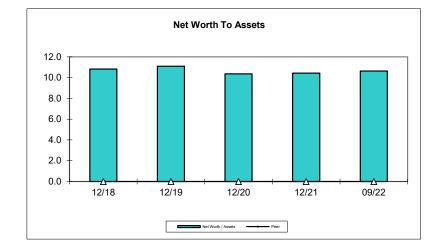
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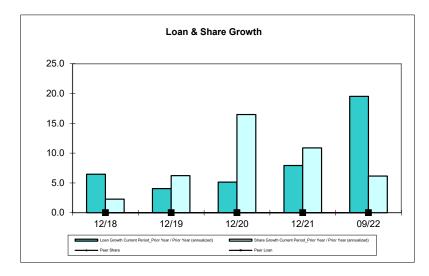
12/06/2022 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 172 Asset Range: N/A

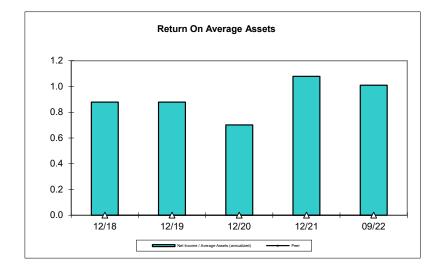
Criteria: Region: Nation \* Peer Group: All \* Reporting\_State = 'TX' \* Types Included: All

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.

Return to cover 12/06/2022 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 172 Asset Range: N/A

Criteria: Region: Nation \* Peer Group: All \* Reporting\_State = 'TX' \* Types Included: All

Count of CU in Peer Group: N/A

