

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

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

Count of CU : 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 Information									
<a href="#">Return to cover</a>									
12/06/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	2,986,778,242	3,696,884,939	23.8	6,756,965,530	82.8	7,005,594,756	3.7	5,677,853,689	-19.0
<a href="#">Total Investments</a>	5,216,425,525	5,311,769,082	1.8	6,879,612,411	29.5	8,862,849,234	28.8	8,204,979,605	-7.4
Loans Held for Sale	25,895,814	69,094,577	166.8	70,021,806	1.3	157,271,940	124.6	123,562,086	-21.4
<a href="#">Total Loans</a>	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
<a href="#">TOTAL ASSETS</a>	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
<b>LIABILITIES, SHARES &amp; EQUITY:</b>									
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
<a href="#">Borrowings Notes &amp; Interest Payable</a>	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
<a href="#">Total Shares &amp; Deposits</a>	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
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	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
<b>TOTAL EQUITY</b>	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
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	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
<b>INCOME &amp; EXPENSE</b>									
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	6.9	1,701,575,349	2.5	1,828,329,841	7.4	1,497,914,106	9.2
<b>NET INCOME (LOSS)*</b>	<b>362,290,135</b>	<b>378,274,961</b>	<b>4.4</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>576,018,987</b>	<b>73.2</b>	<b>439,294,071</b>	<b>1.7</b>
<b>TOTAL CU's</b>	<b>183</b>	<b>179</b>	<b>-2.2</b>	<b>176</b>	<b>-1.7</b>	<b>175</b>	<b>-0.6</b>	<b>172</b>	<b>-1.7</b>
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios <sup>6</sup>										
<a href="#">Return to cover</a>		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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs)								
		Count of CU in Peer Group :		N/A								
						Dec-2021				Sep-2022		
		Dec-2018		Dec-2019		Dec-2020		Dec-2021		PEER Avg.**	Percentile**	
										Sep-2022	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>												
Net Worth / Total Assets <sup>5</sup>	10.82	11.10	10.36	10.43	N/A	N/A	10.65	N/A	N/A			
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>	11.36	11.61	10.91	10.86	N/A	N/A	11.04	N/A	N/A			
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	138.48	N/A	N/A			
GAAP Equity / Total Assets	10.43	10.81	10.14	10.13	N/A	N/A	9.51	N/A	N/A			
Loss Coverage	16.36	15.41	13.33	10.76	N/A	N/A	10.01	N/A	N/A			
<b>ASSET QUALITY RATIOS</b>												
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			
<b>MANAGEMENT RATIOS</b>												
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	16.47	10.88	N/A	N/A	6.14	N/A	N/A			
Loan Growth <sup>1</sup>	6.45	4.05	5.14	7.93	N/A	N/A	19.51	N/A	N/A			
Asset Growth <sup>1</sup>	3.40	5.48	14.68	10.75	N/A	N/A	8.76	N/A	N/A			
Investment Growth <sup>1</sup>	-8.57	10.07	51.12	17.48	N/A	N/A	-17.52	N/A	N/A			
Membership Growth <sup>1</sup>	3.29	2.70	1.86	3.15	N/A	N/A	3.81	N/A	N/A			
<b>EARNINGS RATIOS</b>												
Net Income / Average Assets (ROAA) <sup>1</sup>	0.88	0.88	0.70	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			
<b>ASSET LIABILITY MANAGEMENT RATIOS<sup>7</sup></b>												
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, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A			
Total Loans / Total Assets	75.40	74.38	68.19	66.45	N/A	N/A	71.48	N/A	N/A			
Cash + Short-Term Investments / Assets <sup>3</sup>	10.90	11.60	16.87	15.44	N/A	N/A	10.38	N/A	N/A			
<sup>1</sup> Exam date ratios are annualized.												
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months												
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.												
<sup>4</sup> Applicable for credit unions under \$500 million.												
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.												
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.												
<sup>7</sup> Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.												
											2. Key Ratios	



	Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>	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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State								
	Count of CU in Peer Group : N/A				Dec-2021		Sep-2022		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Sep-2022	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
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 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
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
<b>ASSET QUALITY</b>									
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
<b>EARNINGS</b>									
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 * <sup>1</sup>	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	5.21	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
<b>ASSET / LIABILITY MANAGEMENT</b>									
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	54.80	59.41	61.88	N/A	N/A	60.48	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
<b>PRODUCTIVITY</b>									
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	52.34	N/A	N/A
Members / Full-Time Empl.	367.50	369.91	377.72	377.04	N/A	N/A	369.31	N/A	N/A
Avg. Shares Per Member	\$9,251	\$9,569	\$10,942	\$11,762	N/A	N/A	\$11,961	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)									
**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.									
<sup>2/</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.									
<sup>3/</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.									
									<b>4. Historical Ratios</b>

	Assets									
<a href="#">Return to cover</a>										
12/06/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg	
<b>ASSETS</b>										
<b>CASH AND DEPOSITS</b>										
Cash On Hand	378,768,412	396,117,390	4.6	621,080,696	56.8	578,157,130	-6.9	592,104,989	2.4	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	662,278,578	816,459,460	23.3	1,366,762,266	67.4	1,206,661,597	-11.7	1,083,542,224	-10.2	
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	-43.6	
Cash on Deposit in Other Financial Institutions	1,917,566,453	487,179,808	-74.6	467,797,503	-4.0	486,589,342	4.0	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	
<b>TOTAL CASH AND DEPOSITS</b>	<b>4,275,013,958</b>	<b>4,893,031,459</b>	<b>14.5</b>	<b>7,996,797,969</b>	<b>63.4</b>	<b>8,136,161,129</b>	<b>1.7</b>	<b>5,677,853,689</b>	<b>-30.2</b>	
<b>INVESTMENT SECURITIES</b>										
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	N/A	26,289,333		69,321,654	163.7	82,605,090	19.2	82,645,838	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	-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	21.7	
Allowance for Credit Losses on Investment Securities	N/A	0		0	N/A	0	N/A	0	N/A	
<b>TOTAL INVESTMENT SECURITIES</b>	<b>N/A</b>	<b>279,617,437</b>		<b>5,464,442,353</b>	<b>1,854.3</b>	<b>7,549,742,343</b>	<b>38.2</b>	<b>7,915,203,899</b>	<b>4.8</b>	
<b>OTHER INVESTMENTS</b>										
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	3.5	24,045,426	0.2	26,260,628	9.2	
All Other Investments <sup>2</sup>	210,385,826	151,709,557	-27.9	150,145,813	-1.0	157,276,393	4.7	262,027,479	66.6	
<b>TOTAL OTHER INVESTMENTS</b>	<b>235,091,585</b>	<b>176,421,771</b>	<b>-25.0</b>	<b>175,337,619</b>	<b>-0.6</b>	<b>182,540,518</b>	<b>4.1</b>	<b>289,775,706</b>	<b>58.7</b>	
<b>LOANS HELD FOR SALE</b>	<b>25,895,814</b>	<b>69,094,577</b>	<b>166.8</b>	<b>70,021,806</b>	<b>1.3</b>	<b>157,271,940</b>	<b>124.6</b>	<b>123,562,086</b>	<b>-21.4</b>	
<b>LOANS AND LEASES</b>										
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	14.1	
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	8,852,594,667	9,579,101,735	8.2	10,378,926,303	8.3	11,542,785,189	11.2	13,223,886,669	14.6	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	26,705,029	32,673,377	22.3	39,947,762	22.3	39,853,884	-0.2	52,411,992	31.5	
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	1,077,874,358	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0	2,214,447,833	22.3	
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	101,780,539	111,133,498	9.2	119,985,287	8.0	124,729,198	4.0	127,780,270	2.4	
<b>TOTAL LOANS &amp; LEASES</b>	<b>31,602,906,159</b>	<b>32,882,405,962</b>	<b>4.0</b>	<b>34,572,460,131</b>	<b>5.1</b>	<b>37,312,631,140</b>	<b>7.9</b>	<b>42,773,189,615</b>	<b>14.6</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>	<b>(250,593,390)</b>	<b>(249,025,552)</b>	<b>-0.6</b>	<b>(311,095,173)</b>	<b>24.9</b>	<b>(269,174,473)</b>	<b>-13.5</b>	<b>(263,136,863)</b>	<b>-2.2</b>	
<b>OTHER ASSETS</b>										
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	5.3	
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	
NCUA Share Insurance Capitalization 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	806,377,470	894,255,062	10.9	999,411,958	11.8	1,234,320,194	23.5	1,352,685,484	9.6	
<b>TOTAL OTHER ASSETS</b>	<b>2,329,900,647</b>	<b>2,498,322,244</b>	<b>7.2</b>	<b>2,731,822,069</b>	<b>9.3</b>	<b>3,081,896,645</b>	<b>12.8</b>	<b>3,321,971,811</b>	<b>7.8</b>	
<b>TOTAL ASSETS</b>	<b>41,911,312,997</b>	<b>44,209,451,252</b>	<b>5.5</b>	<b>50,699,786,774</b>	<b>14.7</b>	<b>56,151,069,242</b>	<b>10.8</b>	<b>59,838,419,943</b>	<b>6.6</b>	
TOTAL CU's	183	179	-2.2	176	-1.7	175	-0.6	172	-1.7	

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<sup>1</sup> Other Real Estate Owned prior to 2004

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

<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 corporate credit unions.

5. Assets

	Liabilities, Shares & Equity									
<a href="#">Return to cover</a>										
12/06/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg	
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES</b>										
Accounts Payable, Accrued Interest on Borrowings, & Other 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	
<b>SHARES AND DEPOSITS</b>										
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	2.8	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	90.0	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	
<b>TOTAL SHARES AND DEPOSITS</b>	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	
<b>TOTAL LIABILITIES<sup>4</sup></b>	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	
<b>EQUITY:</b>										
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 HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <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	N/A	0	N/A	0	N/A	196,458,735	N/A	
<b>EQUITY TOTAL</b>	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	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	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	
<b>TOTAL NET WORTH</b>	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/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"										
<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 debt securities.										
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										<b>6. LiabShEquity</b>

<a href="#">Return to cover</a>		<b>Income Statement*</b>								
12/06/2022		For Charter :	N/A							
CU Name: N/A		Count of CU :	172							
Peer Group: N/A		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group :		N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>INTEREST INCOME YEAR-TO-DATE</b>										
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	
<b>TOTAL INTEREST INCOME</b>		<b>1,636,295,647</b>	<b>1,813,668,701</b>	<b>10.8</b>	<b>1,798,715,384</b>	<b>-0.8</b>	<b>1,784,048,745</b>	<b>-0.8</b>	<b>1,504,158,601</b>	<b>12.4</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>										
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	-29.7	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
<b>TOTAL INTEREST EXPENSE</b>		<b>250,488,904</b>	<b>338,753,878</b>	<b>35.2</b>	<b>317,424,169</b>	<b>-6.3</b>	<b>231,913,224</b>	<b>-26.9</b>	<b>182,754,014</b>	<b>5.1</b>
<b>NET INTEREST INCOME</b>		<b>1,385,806,743</b>	<b>1,474,914,823</b>	<b>6.4</b>	<b>1,481,291,215</b>	<b>0.4</b>	<b>1,552,135,521</b>	<b>4.8</b>	<b>1,321,404,587</b>	<b>13.5</b>
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
<b>NON-INTEREST INCOME YEAR-TO-DATE</b>										
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	21.3	394,561,260	11.2
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		N/A	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
<b>TOTAL NON-INTEREST INCOME</b>		<b>742,713,313</b>	<b>784,566,076</b>	<b>5.6</b>	<b>808,619,913</b>	<b>3.1</b>	<b>938,291,808</b>	<b>16.0</b>	<b>713,727,169</b>	<b>1.4</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>										
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	16.8
<b>TOTAL NON-INTEREST EXPENSE</b>		<b>1,552,714,464</b>	<b>1,659,392,804</b>	<b>6.9</b>	<b>1,701,575,349</b>	<b>2.5</b>	<b>1,828,329,841</b>	<b>7.4</b>	<b>1,497,914,106</b>	<b>9.2</b>
<b>NET INCOME (LOSS)</b>		<b>362,290,135</b>	<b>378,274,961</b>	<b>4.4</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>576,018,987</b>	<b>73.2</b>	<b>439,294,071</b>	<b>1.7</b>
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.									<b>7.IncExp</b>	



Loans									
<a href="#">Return to cover</a>									
12/06/2022			For Charter :	N/A					
CU Name: N/A			Count of CU :	172					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LOANS AND LEASES</b>									
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	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	11,877,714	12,434,751	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	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	3.2	10,026,572,666	6.3	11,126,970,136	11.0	13,133,519,640	18.0
Leases Receivable	600,213,031	664,150,840	10.7	766,612,687	15.4	877,643,143	14.5	967,380,254	10.2
All Other Secured Non-Real Estate Loans/Lines of Credit	1,529,039,113	1,489,216,783	-2.6	1,572,817,072	5.6	1,591,910,692	1.2	1,622,630,275	1.9
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	7,571,331,735	8,225,736,957	8.6	9,056,045,770	10.1	10,217,475,347	12.8	11,650,700,100	14.0
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,281,262,932	1,353,364,778	5.6	1,322,880,533	-2.3	1,325,309,842	0.2	1,573,186,569	18.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	26,705,029	32,673,377	22.3	39,947,762	22.3	39,853,884	-0.2	52,411,992	31.5
Commercial Loans/Lines of Credit Real Estate Secured	1,077,874,358	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0	2,214,447,833	22.3
Commercial Loans/Lines of Credit Not Real Estate Secured	101,780,539	111,133,498	9.2	119,985,287	8.0	124,729,198	4.0	127,780,270	2.4
<b>TOTAL LOANS &amp; LEASES</b>	<b>31,602,906,159</b>	<b>32,882,405,962</b>	<b>4.0</b>	<b>34,572,460,131</b>	<b>5.1</b>	<b>37,312,631,140</b>	<b>7.9</b>	<b>42,773,189,615</b>	<b>14.6</b>
<b>LOANS GRANTED</b>									
Number of Loans Granted Year-to-Date	1,059,472	1,020,242	-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	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>									
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	0	N/A	0	N/A	0	N/A	0	N/A
<b>GOVERNMENT GUARANTEED LOANS</b>									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	316,084		132,510,159	41,822.5	40,621,721	-69.3	2,825,139	-93.0
SBA Guaranteed Portion	N/A	118,557		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	0		123,175,025	N/A	30,913,994	-74.9	2,041,452	-93.4
Other Government Guaranteed Outstanding Balance	N/A	281,387		188,342	-33.1	1,155,693	513.6	960,774	-16.9
Other Government Guaranteed Guaranteed Portion	N/A	120,933		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	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	2.4	68,768,764	15.6	67,035,562	-2.5	68,737,706	2.5
Other Government Guaranteed Commercial Loans Outstanding Balance	1,386,551	4,166,306	200.5	3,202,575	-23.1	4,434,197	38.5	4,379,412	-1.2
Other Government Guaranteed Commercial Loans Guaranteed Portion	1,368,253	4,148,654	203.2	3,185,595	-23.2	4,417,921	38.7	4,363,682	-1.2
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Delinquent Loan Information										
<a href="#">Return to cover</a>	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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally							
Count of CU in Peer Group :		N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
30 to 59 Days Delinquent	457,054,786	454,246,069	-0.6	370,451,404	-18.4	353,410,836	-4.6	323,662,514	-8.4	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		93,767,657		
90 to 179 Days Delinquent <sup>1</sup>	190,264,823	179,340,913	-5.7	190,753,025	6.4	137,052,158	-28.2	81,737,502	-40.4	
180 to 359 Days Delinquent	35,677,244	38,034,412	6.6	40,175,271	5.6	24,657,138	-38.6	22,261,223	-9.7	
> = 360 Days Delinquent	10,890,469	15,357,576	41.0	27,073,895	76.3	31,087,978	14.8	25,337,540	-18.5	
Total Delinquent Loans - All Types (> = 60 Days)	236,832,536	232,732,901	-1.7	258,002,191	10.9	192,797,274	-25.3	223,103,922	15.7	
% Delinquent Loans / Total Loans	0.75	0.71	-5.6	0.75	5.4	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	
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>										
% Comm Lns > = 30 Days Delinquent	3	2	-41.1	2	39.5	1	-48.5	1	1.5	
% Comm Lns > = 60 Days Delinquent	2	1	-21.4	2	31.3	1	-52.8	1	23.7	
<b>DELINQUENT LOANS BY CATEGORY:</b>										
<b>Unsecured Credit Card Loans</b>										
30 to 59 Days Delinquent	21,666,901	19,280,674	-11.0	14,962,299	-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		N/A		5,693,182		
90 to 179 Days Delinquent <sup>1</sup>	17,883,674	16,889,859	-5.6	11,261,052	-33.3	9,900,511	-12.1	6,822,460	-31.1	
180 to 359 Days Delinquent	1,368,156	1,482,575	8.4	752,734	-49.2	277,727	-63.1	637,438	129.5	
> = 360 Days Delinquent	73,100	50,882	-30.4	64,714	27.2	31,876	-50.7	31,768	-0.3	
Total Delinquent Credit Card Lns (> = 60 Days)	19,324,930	18,423,316	-4.7	12,078,500	-34.4	10,210,114	-15.5	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	
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0		
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
<b>Non-Federally Guaranteed Student Loans</b>										
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		N/A		N/A		28,941		
90 to 179 Days Delinquent <sup>1</sup>	95,985	59,219	-38.3	43,649	-26.3	26,923	-38.3	59,531	121.1	
180 to 359 Days Delinquent	0	14,722	N/A	0	-100.0	1,206	N/A	2,487	106.2	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	95,985	73,941	-23.0	43,649	-41.0	28,129	-35.6	90,959	223.4	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.81	0.59	-26.4	0.33	-44.8	0.18	-44.8	0.44	145.1	
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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.										

Delinquent Loan Information (continued)									
<a href="#">Return to cover</a>									
12/06/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>DELINQUENT LOANS BY CATEGORY (continued)</b>									
<b>All Other Unsecured Loans/Lines of Credit</b>									
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	
<b>All Other Unsecured Loans/Lines of Credit &gt;=60 Days/Total All Other Unsecured Loans/Lines of Credit %</b>	0	0	N/A	0	N/A	0	N/A	1	N/A
<b>New Vehicle Loans</b>									
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 Delinquent	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
<b>Used Vehicle Loans</b>									
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		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
<b>Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans %</b>	1	1	-9.4	1	-15.6	0	-23.4	0	9.0
<b>Leases Receivable</b>									
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		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	41,448	-78.2	65,647	58.4	27,145	-58.7	0	-100.0
> = 360 Days Delinquent	42,978	15,653	-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
<b>All Other Secured Non-Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		11,900,841	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,948,195	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,818,720	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		900,313	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		91,390	
Total Del All Other Secured Loans (> = 60 Days)	N/A	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	
<b>Outstanding balances of loans affected by bankruptcy claims</b>	58,168,049	72,531,451	24.7	53,262,822	-26.6	40,778,169	-23.4	49,031,379	20.2
<b>Outstanding Troubled Debt Restructured loans</b>	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 60 - 179 days delinquent.									



	Delinquent Commercial Loans								
<a href="#">Return to cover</a>									
12/06/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group: N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
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 loans %	N/A	N/A		N/A		N/A		0	
<b>Secured by Farmland</b>									
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 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	
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		272,569	
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 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	
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
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 <sup>1</sup>	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 Days	N/A	N/A		N/A		N/A		6,015,095	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		1	
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
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	
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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.									
									12. Del Comm Loans

Delinquent Commercial Loans								
<a href="#">Return to cover</a>								
12/06/2022			For Charter : N/A					
CU Name: N/A			Count of CU : 172					
Peer Group: N/A			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group : N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022 % Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>								
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>								
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
<b>Loans to finance agricultural production and other loans to farmers</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		60,000
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 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
<b>Commercial and Industrial Loans</b>								
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
<b>Unsecured Commercial Loans</b>								
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
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>								
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		0
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		N/A		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.

	Loan Losses								
<a href="#">Return to cover</a>									
12/06/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
Total 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
Total 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
<b>NET CHARGE OFFS (\$\$)*</b>	208,957,952	223,765,504	7.1	193,794,285	-13.4	129,102,532	-33.4	103,622,381	7.0
<b>Net Charge-Offs / Average Loans %**</b>	0.68	0.69	1.8	0.57	-17.2	0.36	-37.5	0.35	-3.9
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>	445,790,488	456,498,405	2.4	451,796,476	-1.0	321,899,806	-28.8	326,726,303	1.5
<b>Combined Delinquency and Net Charge Off Ratio</b>	1.43	1.40	-2.1	1.32	-5.8	0.88	-33.7	0.87	-1.1
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
Unsecured 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
Unsecured Credit Card Lns Recovered*	3,412,238	3,640,598	6.7	4,100,998	12.6	4,771,816	16.4	4,123,777	15.2
Unsecured Credit Card Net Charge Offs*	32,248,170	35,417,566	9.8	30,404,515	-14.2	21,871,051	-28.1	18,178,219	10.8
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.69	2.91	7.9	2.59	-10.7	1.94	-25.3	2.06	6.1
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	100,011	200,885	100.9	81,917	-59.2	30,973	-62.2	21,007	-9.6
Non-Federally Guaranteed Student Loans Recovered*	7,435	3,888.00	-47.7	19,027.00	389.4	7,233.00	-62.0	9,297.00	71.4
Non-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
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.84	1.62	91.8	0.49	-69.8	0.16	-66.3	0.09	-47.4
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		51,832,938	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		11,677,403.00	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		40,155,535	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.65	
New 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
New Vehicle Loans Recovered*	5,588,344	5,673,556.00	1.5	6,641,243.00	17.1	7,908,011.00	19.1	4,809,831.00	-18.9
New 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
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.57	0.60	6.0	0.58	-2.8	0.31	-47.6	0.17	-43.9
Used Vehicle Loans Charged Off*	73,377,960	74,117,768	1.0	67,953,675	-8.3	48,133,042	-29.2	39,985,134	10.8
Used Vehicle Loans Recovered*	7,968,951	9,308,683.00	16.8	10,226,033.00	9.9	12,539,880.00	22.6	9,333,869.00	-0.8
Used 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
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.74	0.70	-5.6	0.59	-15.0	0.34	-43.3	0.34	0.1
Leases Receivable Charged Off*	4,155,828	3,045,708	-26.7	1,987,041	-34.8	1,833,561	-7.7	996,644	-27.5
Leases Receivable Recovered*	343,816	661,291.00	92.3	391,604.00	-40.8	337,172.00	-13.9	282,845.00	11.8
Leases Receivable Net Charge Offs*	3,812,012	2,384,417	-37.4	1,595,437	-33.1	1,496,389	-6.2	713,799	-36.4
Leases 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
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		5,693,831	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,712,646.00	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		2,981,185.00	
All 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	
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Total 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
Total Comm Lns Recoveries*	238,507	68,556	-71.3	148,666	116.9	307,288	106.7	404,037	75.3
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								<b>14. Loan Loss</b>	

	Indirect and Participation Lending									
Return to cover										
12/06/2022										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		11,768,337,935		
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		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		
<b>Total Outstanding Indirect Loans</b>	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	21.1	
Indirect Loans Outstanding / Total Loans %	31.89	30.72	-3.7	30.77	0.2	30.85	0.3	32.58	5.6	
<b>DELINQUENT INDIRECT LOANS</b>										
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	-11.6	0.50	-15.4	0.39	-22.7	0.37	-3.6	
<b>INDIRECT LOAN LOSSES</b>										
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 Recovered*	9,717,241	10,130,986	4.3	12,709,642	25.5	14,118,839	11.1	9,588,835	-9.4	
Indirect Loans Net Charge Offs*	65,661,850	70,464,650	7.3	69,775,340	-1.0	39,919,132	-42.8	27,388,474	-8.5	
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	
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>										
<b>LOANS PURCHASED</b>										
Loans Purchased from Other Financial Institutions*	63,352,069	177,835,788	180.7	44,671,097	-74.9	173,660,485	288.8	147,991,320	13.6	
Loans Purchased from Other Sources*	59,994,379	66,061,163	10.1	34,460,821	-47.8	96,275,014	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	
<b>LOANS SOLD Year-to-date</b>										
Loans Sold	76,898	0	-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		N/A		N/A		314,385,695		
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0		
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	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	
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>										
Consumer	332,418,952	362,507,415	9.1	294,637,172	-18.7	293,316,056	-0.4	N/A		
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		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	
1- to 4-Family Residential Property	219,015,881	279,617,216	27.7	348,617,159	24.7	478,018,482	37.1	652,428,900	36.5	
Commercial Loans (excluding Construction & Development)	187,941,099	241,682,604	28.6	250,731,745	3.7	212,354,362	-15.3	255,882,285	20.5	
Commercial Construction & Development	0	11,338,212	N/A	41,115,502	262.6	67,228,601	63.5	49,773,108	-26.0	
All Other Participation Loans	14,108,761	14,545,777	3.1	22,645,380	55.7	15,598,381	-31.1	210,871,493	1,251.9	
<b>TOTAL PARTICIPATIONS LOANS OUTSTANDING</b>	756,963,575	913,292,592	20.7	961,455,787	5.3	1,078,665,148	12.2	1,343,626,780	24.6	
Participation Loans Outstanding / Total Loans %	2.40	2.78	16.0	2.78	0.1	2.89	4.0	3.14	8.7	
<b>LOAN PARTICIPATIONS PURCHASED</b>										
Participation Loans Purchased*	315,974,613	280,178,583	-11.3	280,303,940	0.0	405,360,842	44.6	372,882,649	22.7	
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.13	1.86	-13.0	1.60	-13.9	1.93	20.6	2.00	3.6	
<b>LOAN PARTICIPATIONS SOLD</b>										
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**	0.67	0.92	38.3	0.52	-43.4	1.10	111.0	1.76	59.4	
<b>DELINQUENT - PARTICIPATION LOANS</b>										
Delinquent Participation Loans Purchased Under 701.22	4,441,929	3,844,136	-13.5	7,629,988	98.5	6,949,697	-8.9	7,322,129	5.4	
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		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		
<b>LOAN LOSSES - PARTICIPATION LOANS</b>										
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 Recovered*	295,940	443,011	49.7	350,122	-21.0	297,205	-15.1	327,853	47.1	
Participation Loan Net Charge Offs *	2,091,436	3,814,380	82.4	1,362,949	-64.3	1,343,935	-1.4	1,558,021	54.6	
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.31	0.46	48.6	0.15	-68.2	0.13	-9.4	0.23	73.0	
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
								15. Indirect & Participation		









		Investments								
<a href="#">Return to cover</a>		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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>INVESTMENT SECURITIES (continued)</b>										
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>										
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	
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>		N/A	N/A		N/A		N/A		3,166,042,896	
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>										
US Government Obligations		N/A	N/A		N/A		N/A		395,144,126	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	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		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		4,222,208	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		103,466,686	
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		118,159,661	
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>		N/A	N/A		N/A		N/A		2,876,371,094	
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)		N/A	0		0	N/A	0	N/A	0	N/A
<b>OTHER INVESTMENTS</b>										
Nonperpetual Capital Account		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	3.5	24,045,426	0.2	26,260,628	9.2
All other investments		210,385,826	151,709,557	-27.9	150,145,813	-1.0	157,276,393	4.7	262,027,479	66.6
<b>TOTAL OTHER INVESTMENTS</b>		235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	289,775,706	58.7
<b>DEPOSITS</b>										
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	
<b>INVESTMENT MATURITY DISTRIBUTION</b>										
Total Investments < 1 yr		1,582,145,696	1,430,939,052	-9.6	1,794,851,777	25.4	1,662,153,356	-7.4	1,687,425,401	1.5
Total Investments 1-3 yrs		1,859,486,553	2,129,303,132	14.5	2,546,689,034	19.6	2,673,015,996	5.0	2,821,035,049	5.5
Total Investments 3-5 yrs		1,253,884,118	1,307,845,633	4.3	1,580,608,107	20.9	2,739,393,490	73.3	2,401,744,592	-12.3
Total Investments 5-10 yrs		398,799,105	269,109,682	-32.5	763,358,530	183.7	1,594,845,497	108.9	2,216,214,042	39.0
Total Investments > 10 yrs		122,110,053	174,571,583	43.0	194,104,963	11.2	193,440,895	-0.3	225,579,071	16.6
<b>TOTAL INVESTMENTS</b>		5,216,425,525	5,311,769,082	1.8	6,879,612,411	29.5	8,862,849,234	28.8	9,351,998,155	5.5
# Means the number is too large to display in the cell									19. Investments (con't)	

	Other Investment Information								
<a href="#">Return to cover</a>									
12/06/2022									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>Investments - Memoranda</b>									
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 certificates	608,258,072	557,371,050	-8.4	590,329,270	5.9	645,954,610	9.4	684,585,350	6.0
<b>Realized Investment Gains (Losses)</b>									
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	
<b>Total Gain (Loss) on Investments</b>	N/A	N/A		N/A		N/A		586,515	
<b>Other-Than-Temporary Impairment (OTTI)</b>									
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	0	N/A	0	N/A	0	N/A	0	N/A
<b>OTTI Losses Recognized in Earnings</b>	-1,517	-622	59.0	-72,231	#####	360	100.5	-315,204	#####
<b>Derivatives Hedge</b>									
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
<b>Assets used to fund employee benefit or deferred compensation plans</b>									
Recorded Value of Securities	103,004,757	125,868,750	22.2	138,834,489	10.3	194,628,282	40.2	184,266,320	-5.3
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
<b>Collateral Assignment Split Dollar Life Insurance Arrangements</b>									
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
<b>Endorsement Split Dollar Life Insurance Arrangements</b>									
Remaining Premiums	N/A	N/A		N/A		N/A		0	
Cash Surrender Value	N/A	N/A		N/A		N/A		22,187,545	
Recorded Value	25,541,312	29,285,555	14.7	32,867,424	12.2	32,711,283	-0.5	40,458,896	23.7
Other Insurance	172,292,996	188,641,295	9.5	203,068,532	7.6	257,483,256	26.8	219,079,686	-14.9
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
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	523,303,921	564,948,740	8.0	625,156,375	10.7	798,839,219	27.8	767,371,244	-3.9
<b>Charitable Donation Accounts</b>	14,388,929	17,078,396	18.7	18,391,281	7.7	41,195,091	124.0	41,878,697	1.7
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	37	41	10.8	44	7.3	45	2.3	44	-2.2
Approved Mortgage Seller	28	31	10.7	32	3.2	33	3.1	33	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	15	11	-26.7	10	-9.1	12	20.0	13	8.3
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	19	19	0.0	20	5.3	0	-100.0	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	80	81	1.3	80	-1.2	75	-6.3	79	5.3
<sup>1/</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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		Supplemental Information								
<a href="#">Return to cover</a>		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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>GRANTS</b>										
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
<b>EMPLOYEES:</b>										
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	0
<b>BRANCHES:</b>										
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	0
Plan to add new branches or expand existing facilities		33	35	6	32	-9	30	-6	33	10
<b>CUSO INFORMATION</b>										
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	-5	56,269,483	1	66,642,472	18	78,368,380	18
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
International Remittances		55	56	2	57	2	55	-4	55	0
Number of International Remittances Originated YTD		22,563	21,517	-5	20,535	-5	21,011	2	16,605	-21
Low Cost Wire Transfers		137	134	-2	134	0	134	0	131	-2
<b>MERGERS/ACQUISITIONS:</b>										
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
<b>System Used to Maintain Share/Loan Records</b>										
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	0
<b>Services Offered Electronically</b>										
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	0
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	125	-1	124	-1	120	-3
Download Account History		136	138	1	138	0	140	1	138	-1
Electronic Signature Authentication/Certification		75	80	7	88	10	98	11	100	2
Mobile Payments		53	63	19	68	8	75	10	74	-1
<b>Type(s) of services offered:</b>										
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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24. Supplemental Info

[Return to cover](#)

12/06/2022

CU Name: N/A

Peer Group: N/A

**Graphs 1**

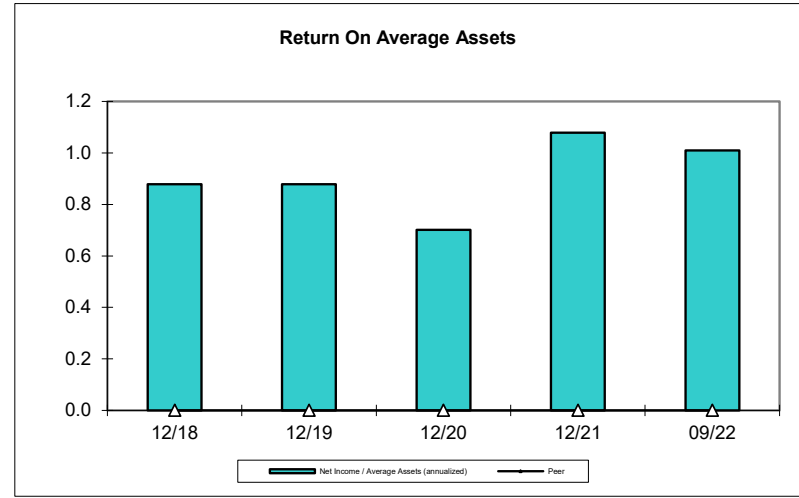
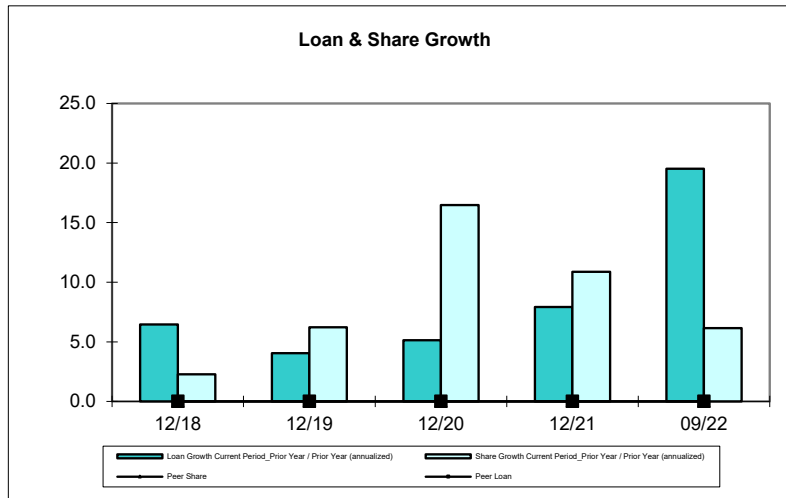
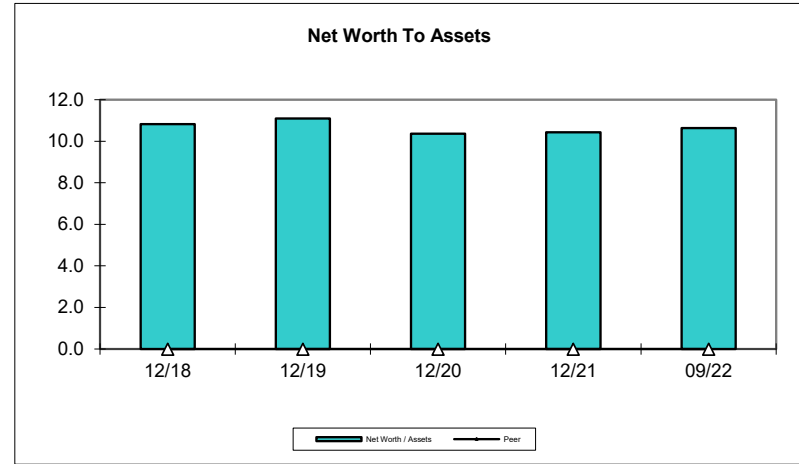
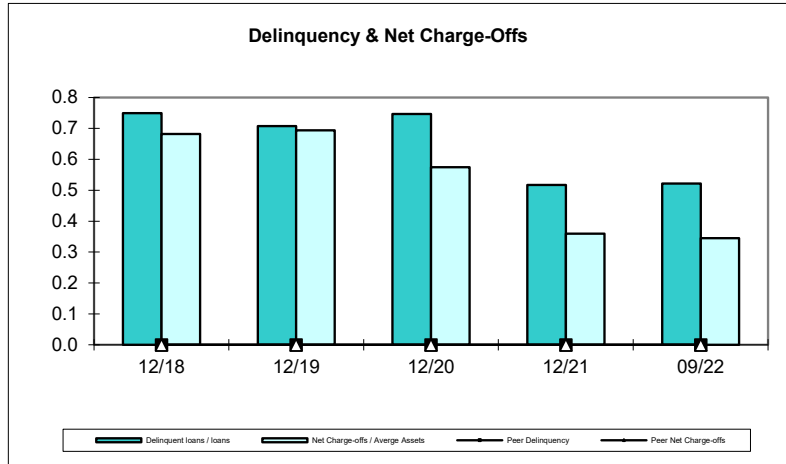
For Charter : N/A

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

