

Cycle Date: December-2022
 Run Date: 02/21/2023
 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 Insured State Credit Unions (NFISCUs)

Count of CU : 170
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

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

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

	Supplemental Ratios**				
Return to cover					
	For Charter :	N/A			
02/21/2023	Count of CU :	170			
CU Name: N/A	Asset Range :	N/A			
Peer Group: N/A	Criteria :	Region: Nation * Peer Group: All *			
	Count of CU in Peer Group :	N/A			
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Dec-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.81	107.00	120.58	139.62	98.25
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.06	2.09	2.07	1.56	1.70
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.68	0.74	1.08	0.65	0.54
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	31.89	30.72	30.77	30.85	30.91
Participation Loans Outstanding / Total Loans	2.40	2.78	2.78	2.89	3.31
Participation Loans Purchased YTD / Total Loans Granted YTD	2.13	1.86	1.60	1.93	1.99
Participation Loans Sold YTD / Total Assets *	0.67	0.92	0.52	1.10	1.39
Total Commercial Loans / Total Assets	2.81	3.27	3.26	3.45	4.34
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.83	1.62	0.45	1.28	1.00
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	N/A	21.08
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	N/A	28.83
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	N/A	20.13
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	N/A	13.22
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	0.26	0.31	0.39	0.51	0.85
Unused Commitments / Cash & ST Investments	85.65	84.06	53.11	56.46	97.41
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.35	31.59	30.64	29.71	31.31
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* 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.					
					3. Supplemental Ratios

	Historical Ratios ³								
Return to cover	For Charter : N/A								
02/21/2023	Count of CU : 170								
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		Dec-2022		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Dec-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	12	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) ²	N/A	11.10	10.36	10.43	N/A	N/A	10.87	N/A	N/A
Solvency Evaluation (Estimated)	112.25	112.61	111.65	111.65	N/A	N/A	111.56	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.52	5.07	5.92	4.60	N/A	N/A	4.05	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.68	0.69	0.57	0.36	N/A	N/A	0.37	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	91.39	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	-10.25	N/A	N/A
Delinquent Loans / Assets	0.57	0.53	0.51	0.34	N/A	N/A	0.45	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.76	5.99	5.42	4.98	N/A	N/A	5.07	N/A	N/A
Yield on Average Loans * ¹	4.82	5.02	4.95	4.68	N/A	N/A	4.47	N/A	N/A
Yield on Average Investments*	1.94	2.34	1.15	0.69	N/A	N/A	1.49	N/A	N/A
Fee & Other Op.Income / Avg. Assets *	1.79	1.78	1.63	1.65	N/A	N/A	1.58	N/A	N/A
Cost of Funds / Avg. Assets*	0.61	0.79	0.67	0.43	N/A	N/A	0.48	N/A	N/A
Net Margin / Avg. Assets*	5.15	5.21	4.75	4.55	N/A	N/A	4.59	N/A	N/A
Net Interest Margin/Avg. Assets*	3.36	3.43	3.12	2.91	N/A	N/A	3.01	N/A	N/A
Non-Interest Expense/Gross Income	65.39	64.28	66.18	68.66	N/A	N/A	66.16	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.06	3.08	2.86	2.69	N/A	N/A	2.68	N/A	N/A
Net Operating Exp. /Avg. Assets*	2.75	2.84	2.78	2.66	N/A	N/A	2.61	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	34.39	N/A	N/A
Reg. Shares / Total Shares & Borrowings	35.95	34.99	37.31	38.70	N/A	N/A	36.53	N/A	N/A
Total Loans / Total Shares	88.60	86.78	78.33	76.25	N/A	N/A	86.40	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.86	93.61	94.51	94.64	N/A	N/A	95.16	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	55.76	54.80	59.41	61.88	N/A	N/A	58.69	N/A	N/A
Borrowings / Total Shares & Net Worth	3.33	2.22	1.70	1.55	N/A	N/A	4.55	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	2.65	2.07	2.00	1.79	N/A	N/A	1.62	N/A	N/A
Borrowers / Members	56.07	54.93	53.63	51.87	N/A	N/A	53.30	N/A	N/A
Members / Full-Time Empl.	367.50	369.91	377.72	377.04	N/A	N/A	360.92	N/A	N/A
Avg. Shares Per Member	\$9,251	\$9,569	\$10,942	\$11,762	N/A	N/A	\$12,174	N/A	N/A
Avg. Loan Balance	\$14,619	\$15,118	\$15,982	\$17,289	N/A	N/A	\$19,735	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$71,791	\$74,869	\$78,331	\$80,947	N/A	N/A	\$84,468	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.									
^{1/} Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									
^{2/} For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.									
^{3/} The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.									

		Assets								
Return to cover		For Charter :		N/A						
02/21/2023		Count of CU :		170						
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-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
ASSETS										
CASH AND DEPOSITS										
Cash On Hand		378,768,412	396,117,390	4.6	621,080,696	56.8	578,157,130	-6.9	551,042,344	-4.7
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	765,692,552	-36.5
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	2,069,103,790	-54.7
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	258,123,399	-47.0
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	3,092,919,741	-50.6
Time and Other Deposits ⁴		1,316,400,515	1,243,146,436	-5.6	1,496,657,135	20.4	1,301,356,903	-13.0	1,154,901,117	-11.3
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	4,798,863,202	-41.0
INVESTMENT SECURITIES										
Equity Securities		N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	87,760,503	-18.7
Trading Debt Securities		N/A	26,289,333		69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6
Available-for-Sale Debt Securities		N/A	153,712,495		3,430,811,148	2,132.0	4,758,250,183	38.7	4,504,572,975	-5.3
Held-to-Maturity Debt Securities		N/A	211,000		1,874,702,518	888,384.6	2,601,005,244	38.7	2,430,920,836	-6.5
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	7,079,733,428	-6.2
OTHER INVESTMENTS										
Nonperpetual Contributed Capital		2,889,317	1,521,753	-47.3	1,188,884	-21.9	1,218,699	2.5	1,467,304	20.4
Perpetual Contributed Capital		21,816,442	23,190,461	6.3	24,002,922	3.5	24,045,426	0.2	25,509,124	6.1
All Other Investments ²		210,385,826	151,709,557	-27.9	150,145,813	-1.0	157,276,393	4.7	264,529,405	68.2
TOTAL OTHER INVESTMENTS		235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	291,505,833	59.7
LOANS HELD FOR SALE		25,895,814	69,094,577	166.8	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7
LOANS AND LEASES										
Consumer Loans (Non-Residential, Non-Commercial)		21,543,951,566	21,825,612,786	1.3	22,500,045,577	3.1	23,795,450,258	5.8	25,895,265,481	8.8
1- to 4-Family Residential Property Loans/Lines of Credit ³		8,852,594,667	9,579,101,735	8.2	10,378,926,303	8.3	11,542,785,189	11.2	13,232,955,833	14.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³		26,705,029	32,673,377	22.3	39,947,762	22.3	39,853,884	-0.2	63,798,095	60.1
Commercial Loans/Lines of Credit Real Estate Secured ³		1,077,874,358	1,333,884,566	23.8	1,533,555,202	15.0	1,810,271,865	18.0	2,334,983,778	29.0
Commercial Loans/Lines of Credit Not Real Estate Secured ³		101,780,539	111,133,498	9.2	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8
TOTAL LOANS & LEASES		31,602,906,159	32,882,405,962	4.0	34,572,460,131	5.1	37,313,090,394	7.9	41,665,221,931	11.7
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)		(250,593,390)	(249,025,552)	-0.6	(311,095,173)	24.9	(269,174,473)	-13.5	(250,698,651)	-6.9
OTHER ASSETS										
Foreclosed and Repossessed Assets ¹		29,321,497	29,449,689	0.4	34,350,248	16.6	33,807,844	-1.6	44,102,794	30.5
Land and Building		972,721,190	1,020,977,457	5.0	1,078,137,014	5.6	1,142,683,498	6.0	1,213,212,178	6.2
Other Fixed Assets		192,969,281	211,808,714	9.8	234,665,485	10.8	239,219,010	1.9	268,640,998	12.3
NCUA Share Insurance Capitalization Deposit		328,511,209	341,831,322	4.1	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8
All Other Assets		806,377,470	894,255,062	10.9	999,411,958	11.8	1,233,662,305	23.4	1,331,826,844	8.0
TOTAL OTHER ASSETS		2,329,900,647	2,498,322,244	7.2	2,731,822,069	9.3	3,081,437,391	12.8	3,293,338,737	6.9
TOTAL ASSETS		41,911,312,997	44,209,451,252	5.5	50,699,786,774	14.7	56,151,069,242	10.8	56,993,197,178	1.5
TOTAL CU's		183	179	-2.2	176	-1.7	175	-0.6	170	-2.9
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¹ Other Real Estate Owned prior to 2004										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
5. Assets										

Return to cover		Liabilities, Shares & Equity								
02/21/2023		For Charter : N/A								
CU Name: N/A		Count of CU : 170								
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	Dec-2022	% Chg
LIABILITIES, SHARES AND EQUITY										
LIABILITIES										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ³		523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	744,714,421	8.3
Accrued Dividends and Interest Payable		9454528	9702769	2.6	6293829	-35.1	4581509	-27.2	7666481	67.3
Other Borrowings		1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	834,779,261	-0.7	2,476,687,830	196.7
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	11,234,221,664	-2.6
Regular Shares		13,305,425,739	13,592,778,300	2.2	16,779,170,341	23.4	19,268,011,463	14.8	18,521,924,363	-3.9
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	6,950,332,600	-1.5
Share Certificates		7,221,180,774	8,463,577,951	17.2	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,927,832	2.8
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	1,948,663,473	-10.6
All Other Shares ¹		156,438,779	297,227,603	90.0	386,174,461	29.9	436,874,298	13.1	468,541,404	7.2
Non-Member Deposits		294,563,613	450,560,536	53.0	467,797,848	3.8	313,857,668	-32.9	734,565,885	134.0
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	48,223,177,221	-1.5
TOTAL LIABILITIES⁴		37,540,157,655	39,432,258,994	5.0	45,557,209,330	15.5	50,463,415,459	10.8	51,452,245,953	2.0
EQUITY:										
Undivided Earnings ⁶		4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,475,160	11.3	5,621,026,061	3.2
Other Reserves		219,240,510	229,166,325	4.5	245,984,532	7.3	265,647,446	8.0	340,949,365	28.3
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	182,379,462	38.2
Noncontrolling Interest in Consolidated Subsidiaries		145,123	146,576	1.0	152,386	4.0	152,386	0.0	76,386	-49.9
Accumulated Unrealized G/L on Cash Flow Hedges		0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities		-54,726,257	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵		N/A	2,803,587		49,542,267	1,667.1	-41,784,577	-184.3	-514,551,181	-1,131.4
Other Comprehensive Income		-114,009,302	-138,866,467	-21.8	-164,636,023	-18.6	-114,776,866	30.3	-88,928,868	22.5
Net Income		0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL		4,371,155,342	4,777,192,258	9.3	5,142,577,444	7.6	5,687,653,783	10.6	5,540,951,225	-2.6
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	56,993,197,178	1.5
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	6,191,638,702	5.7
# Means the number is too large to display in the cell										
¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

		Income Statement*								
Return to cover		For Charter :	N/A							
02/21/2023		Count of CU :	170							
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	Dec-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	1,772,879,818	5.1
Less Interest Refund		(478,086)	(607,655)	27.1	(637,092)	4.8	(557,030)	-12.6	(614,380)	10.3
Income from Investments		159,376,046	183,803,470	15.3	117,134,363	-36.3	97,841,661	-16.5	200,307,002	104.7
Other Interest Income ¹		-852,059	8,381,812	1,083.7	7,297,009	-12.9	N/A		2,450,031	
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	1,975,022,471	10.7
INTEREST EXPENSE YEAR-TO-DATE										
Dividends		117,795,792	160,865,137	36.6	151,398,829	-5.9	114,943,499	-24.1	128,969,168	12.2
Interest on Deposits		100,142,141	144,861,020	44.7	145,587,085	0.5	102,405,495	-29.7	90,137,651	-12.0
Interest on Borrowed Money		32,550,971	33,027,721	1.5	20,438,255	-38.1	14,564,230	-28.7	51,613,266	254.4
TOTAL INTEREST EXPENSE		250,488,904	338,753,878	35.2	317,424,169	-6.3	231,913,224	-26.9	270,720,085	16.7
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	1,704,302,386	9.8
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	147,137,426	70.9
NON-INTEREST INCOME YEAR-TO-DATE										
Fee Income		417,136,784	438,414,509	5.1	382,528,520	-12.7	405,472,093	6.0	422,330,520	4.2
Other Income		321,109,804	329,363,286	2.6	390,033,860	18.4	473,557,350	21.4	471,722,583	-0.4
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	-13,553,006	-259.5
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	-2,634,091	-139.6
Gain (Loss) on Derivatives		0	0	N/A	0	N/A	0	N/A	729,460	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	5,061,369	-81.8
Gain (Loss) on Sales of Loans and Leases		N/A	N/A		N/A		N/A		-13,698,340	
Gain (Loss) on Sales of Other Real Estate Owned		N/A	N/A		N/A		N/A		-435,121	
Gain from Bargain Purchase (Merger)		0	9,859	N/A	0	-100.0	1,949,731	N/A	38,512	-98.0
Other Non-interest Income		5,297,342	11,257,537	112.5	14,218,977	26.3	14,843,335	4.4	12,843,114	-13.5
TOTAL NON-INTEREST INCOME		742,713,313	784,566,076	5.6	808,619,913	3.1	938,774,023	16.1	882,405,000	-6.0
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	927,036,499	3.8
Travel, Conference Expense		15,800,957	16,021,677	1.4	7,830,968	-51.1	10,371,263	32.4	14,462,133	39.4
Office Occupancy		119,080,998	125,648,344	5.5	129,844,858	3.3	136,938,703	5.5	138,078,947	0.8
Office Operation Expense		312,579,914	340,656,688	9.0	354,159,208	4.0	379,163,398	7.1	361,351,685	-4.7
Educational and Promotion		60,120,479	67,397,059	12.1	58,496,472	-13.2	63,565,764	8.7	72,598,340	14.2
Loan Servicing Expense		77,678,886	81,624,614	5.1	88,692,914	8.7	91,938,658	3.7	106,386,565	15.7
Professional, Outside Service		173,972,759	183,684,772	5.6	186,981,055	1.8	213,398,427	14.1	233,041,986	9.2
Member Insurance		-335,921	207,397	161.7	305,183	47.1	360,164	18.0	552,857	53.5
Operating Fees		4,039,430	4,207,099	4.2	4,559,647	8.4	3,960,490	-13.1	4,411,076	11.4
Miscellaneous Non-Interest Expense		36,577,528	38,476,797	5.2	34,251,586	-11.0	35,477,458	3.6	40,169,219	13.2
TOTAL NON-INTEREST EXPENSE		1,552,714,464	1,659,392,804	6.9	1,701,575,349	2.5	1,828,427,561	7.5	1,898,089,307	3.8
NET INCOME (LOSS)		362,290,135	378,274,961	4.4	332,618,803	-12.1	576,403,482	73.3	541,480,653	-6.1
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
¹ 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.									7.IncExp	

Delinquent Loan Information									
Return to cover									
02/21/2023			For Charter :	N/A					
CU Name: N/A			Count of CU :	170					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally					
			Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	457,054,786	454,246,069	-0.6	370,451,404	-18.4	353,410,836	-4.6	503,157,859	42.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		112,413,619	
90 to 179 Days Delinquent ¹	190,264,823	179,340,913	-5.7	190,753,025	6.4	137,052,158	-28.2	97,244,369	-29.0
180 to 359 Days Delinquent	35,677,244	38,034,412	6.6	40,175,271	5.6	24,657,138	-38.6	25,363,518	2.9
> = 360 Days Delinquent	10,890,469	15,357,576	41.0	27,073,895	76.3	31,087,978	14.8	20,142,965	-35.2
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	255,164,471	32.3
% Delinquent Loans / Total Loans	0.75	0.71	-5.6	0.75	5.4	0.52	-30.8	0.61	18.5
Amount of Loans in Non-Accrual Status	N/A	128,632,689		157,993,749	22.8	106,212,479	-32.8	123,202,808	16.0
COMMERCIAL LOAN DELINQUENCY RATIOS¹									
% Comm Lns > = 30 Days Delinquent	3	2	-41.1	2	39.5	1	-48.5	2	94.3
% Comm Lns > = 60 Days Delinquent	2	1	-21.4	2	31.3	1	-52.8	1	-28.3
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	21,666,901	19,280,674	-11.0	14,962,299	-22.4	11,925,929	-20.3	14,880,751	24.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		5,963,969	
90 to 179 Days Delinquent ¹	17,883,674	16,889,859	-5.6	11,261,052	-33.3	9,900,511	-12.1	8,568,499	-13.5
180 to 359 Days Delinquent	1,368,156	1,482,575	8.4	752,734	-49.2	277,727	-63.1	1,064,392	283.3
> = 360 Days Delinquent	73,100	50,882	-30.4	64,714	27.2	31,876	-50.7	1,252	-96.1
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	15,598,112	52.8
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.59	1.51	-5.2	1.08	-28.6	0.90	-16.6	1.50	66.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	42,045	88,908	111.5	64,819	-27.1	66,550	2.7	117,787	77.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		44,953	
90 to 179 Days Delinquent ¹	95,985	59,219	-38.3	43,649	-26.3	26,923	-38.3	63,608	136.3
180 to 359 Days Delinquent	0	14,722	N/A	0	-100.0	1,206	N/A	4,661	286.5
> = 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	113,222	302.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.81	0.59	-26.4	0.33	-44.8	0.18	-44.8	0.58	219.5
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

Delinquent Loan Information (continued)									
Return to cover									
02/21/2023									
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	Dec-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		23,939,418	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		8,971,956	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		10,060,650	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		1,199,431	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		169,774	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		20,401,811	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		N/A		0.95	
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	76,797,137	20.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		14,150,467	
90 to 179 Days Delinquent ¹	33,929,403	30,898,474	-8.9	28,113,422	-9.0	19,946,486	-29.0	10,814,709	-45.8
180 to 359 Days Delinquent	5,041,292	5,065,948	0.5	3,731,418	-26.3	1,867,195	-50.0	3,158,834	69.2
> = 360 Days Delinquent	1,152,367	1,287,385	11.7	1,056,126	-18.0	741,771	-29.8	340,126	-54.1
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	28,464,136	26.2
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.55	0.52	-5.8	0.46	-11.6	0.31	-31.1	0.38	20.8
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	181,484,455	54.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		39,301,939	
90 to 179 Days Delinquent ¹	57,371,995	52,828,850	-7.9	44,721,516	-15.3	42,538,753	-4.9	33,703,184	-20.8
180 to 359 Days Delinquent	8,532,902	7,184,512	-15.8	6,693,349	-6.8	3,939,241	-41.1	8,939,137	126.9
> = 360 Days Delinquent	2,279,994	2,018,210	-11.5	2,469,410	22.4	1,544,459	-37.5	1,206,696	-21.9
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	83,150,956	73.2
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.66	-11.9	0.54	-18.3	0.43	-19.7	0.66	53.0
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.66	0.60	-9.4	0.50	-15.6	0.39	-23.4	0.56	44.1
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	9,698,234	81.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		865,813	
90 to 179 Days Delinquent ¹	2,166,273	1,651,217	-23.8	1,249,021	-24.4	989,776	-20.8	470,831	-52.4
180 to 359 Days Delinquent	189,869	41,448	-78.2	65,647	58.4	27,145	-58.7	87,404	222.0
> = 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	1,424,048	40.0
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.40	0.26	-35.6	0.17	-33.3	0.12	-32.4	0.15	25.3
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		14,385,435	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		4,393,332	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		3,589,289	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		1,096,963	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		203,635	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		9,283,219	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0.57	
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	48,421,957	18.7
Outstanding Troubled Debt Restructured loans	56,416,317	83,520,336	48.0	96,714,908	15.8	77,608,213	-19.8	61,408,713	-20.9
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								10. Delinquent Loans (con't)	

	Delinquent Commercial Loans								
Return to cover									
02/21/2023									
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	Dec-2022	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		116,465	
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		116,465	
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		N/A		0.12	
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		N/A		0.00	
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,313,939	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		N/A		0.00	
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		38,102,873	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		821,252	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		708,906	
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		1,530,158	
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0.26	
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,854,512	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,136,181	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		N/A		1,136,181	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans

	Delinquent Commercial Loans								
Return to cover									
02/21/2023									
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	Dec-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		0.08	
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total 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		0.00	
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,457,284	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		611,638	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		1,011,273	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		51,678	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		9,821,119	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		11,495,708	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		9.62	
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		7,368	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		59,039	
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		59,039	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		1.31	
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		16,159	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		N/A		2,782	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		79,409	
> = 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		82,191	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		N/A		0.62	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		N/A		14,419,742	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		N/A		0.58	
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								13. Del Comm Loans (con't)	

	Loan Losses									
Return to cover										
02/21/2023										
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	Dec-2022	% Chg	
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
Total Loans Charged Off Year-to-Date*	240,440,502	258,833,943	7.6	232,143,022	-10.3	174,394,669	-24.9	188,340,163	8.0	
Total Loans Recovered Year-to-Date*	31,482,550	35,068,439	11.4	38,348,737	9.4	45,292,137	18.1	41,766,291	-7.8	
NET CHARGE OFFS (\$\$)*	208,957,952	223,765,504	7.1	193,794,285	-13.4	129,102,532	-33.4	146,573,872	13.5	
Net Charge-Offs / Average Loans %**	0.68	0.69	1.8	0.57	-17.2	0.36	-37.5	0.37	3.3	
Total 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	401,738,343	24.8	
Combined Delinquency and Net Charge Off Ratio	1.43	1.40	-2.1	1.32	-5.8	0.88	-33.7	0.98	12.3	
LOAN LOSS SUMMARY BY LOAN TYPE										
Unsecured Credit Card Lns Charged Off*	35,660,408	39,058,164	9.5	34,505,513	-11.7	26,642,867	-22.8	25,900,645	-2.8	
Unsecured Credit Card Lns Recovered*	3,412,238	3,640,598	6.7	4,100,998	12.6	4,771,816	16.4	4,230,603	-11.3	
Unsecured Credit Card Net Charge Offs*	32,248,170	35,417,566	9.8	30,404,515	-14.2	21,871,051	-28.1	21,670,042	-0.9	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.69	2.91	7.9	2.59	-10.7	1.94	-25.3	1.99	2.7	
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	43,527	40.5	
Non-Federally Guaranteed Student Loans Recovered*	7,435	3,888	-47.7	19,027	389.4	7,233	-62.0	12,778	76.7	
Non-Federally Guaranteed Student Loans Net Charge Offs*	92,576	196,997	112.8	62,890	-68.1	23,740	-62.3	30,749	29.5	
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	0.18	6.4	
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		69,485,940		
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		14,142,379		
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		55,343,561		
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		2.75		
New Vehicle Loans Charged Off*	45,524,549	49,239,783	8.2	48,661,191	-1.2	29,861,831	-38.6	20,249,868	-32.2	
New Vehicle Loans Recovered*	5,588,344	5,673,556	1.5	6,841,243	17.1	7,908,011	19.1	6,126,212	-22.5	
New Vehicle Loans Net Charge Offs*	39,936,205	43,566,227	9.1	42,019,948	-3.5	21,953,820	-47.8	14,123,656	-35.7	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.57	0.60	6.0	0.58	-2.8	0.31	-47.6	0.19	-36.9	
Used Vehicle Loans Charged Off*	73,377,960	74,117,768	1.0	67,953,675	-8.3	48,133,042	-29.2	58,309,332	21.1	
Used Vehicle Loans Recovered*	7,968,951	9,308,683	16.8	10,226,033	9.9	12,539,880	22.6	13,180,406	5.1	
Used Vehicle Loans Net Charge Offs*	65,409,009	64,809,085	-0.9	57,727,642	-10.9	35,593,162	-38.3	45,128,926	26.8	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.74	0.70	-5.6	0.59	-15.0	0.34	-43.3	0.38	13.1	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.66	0.66	-1.2	0.59	-10.1	0.32	-45.0	0.31	-4.7	
Leases Receivable Charged Off*	4,155,828	3,045,708	-26.7	1,987,041	-34.8	1,833,561	-7.7	1,331,065	-27.4	
Leases Receivable Recovered*	343,816	661,291	92.3	391,604	-40.8	337,172	-13.9	404,881	20.1	
Leases Receivable Net Charge Offs*	3,812,012	2,384,417	-37.4	1,595,437	-33.1	1,496,389	-6.2	926,184	-38.1	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.65	0.38	-41.9	0.22	-40.9	0.18	-18.4	0.10	-45.2	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		7,898,572		
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,439,021		
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		5,459,551		
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		0.34		
FORECLOSED AND REPOSSESSED ASSETS										
Commercial	N/A	N/A		N/A		N/A		18,566,087		
Real Estate - Non-Commercial	N/A	N/A		N/A		N/A		3,460,240		
Vehicle - Non-Commercial	N/A	N/A		N/A		N/A		20,984,243		
Other - Non-Commercial	N/A	N/A		N/A		N/A		1,092,224		
Total Foreclosed and Repossessed Assets	29,321,497	29,449,689	0.4	34,350,248	16.6	33,807,844	-1.6	44,102,794	30.5	
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										14. Loan Losses

			Indirect, Purchased or Sold								
Return to cover			For Charter :	N/A							
02/21/2023			Count of CU :	170							
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	Dec-2022	% Chg
INDIRECT LOANS OUTSTANDING											
New and Used Vehicle Indirect Loans		N/A	N/A			N/A		N/A		10,759,055,408	
First Lien and Junior Lien Residential Indirect Loans		N/A	N/A			N/A		N/A		1,411,089,014	
Commercial Indirect Loans		N/A	N/A			N/A		N/A		24,408,654	
All Other Indirect Loans		N/A	N/A			N/A		N/A		685,786,129	
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	12,880,339,205	11.9	
Indirect Loans Outstanding / Total Loans %		31.89	30.72	-3.7	30.77	0.2	30.85	0.3	30.91	0.2	
DELINQUENT INDIRECT LOANS											
Total Delinquent Indirect Lns (>= 60 Days)		67,108,315	59,486,827	-11.4	53,028,254	-10.9	44,365,800	-16.3	64,772,472	46.0	
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		0.67	0.59	-11.6	0.50	-15.4	0.39	-22.7	0.50	30.5	
INDIRECT LOAN LOSSES											
Indirect Loans Charged Off*		75,379,091	80,595,636	6.9	82,484,982	2.3	54,037,971	-34.5	53,699,782	-0.6	
Indirect Loans Recovered*		9,717,241	10,130,986	4.3	12,709,642	25.5	14,118,839	11.1	12,673,084	-10.2	
Indirect Loans Net Charge Offs*		65,661,850	70,464,650	7.3	69,775,340	-1.0	39,919,132	-42.8	41,026,698	2.8	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.67	0.70	3.5	0.67	-3.6	0.36	-46.4	0.34	-6.7	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23											
LOANS PURCHASED YEAR-TO-DATE											
Loans Purchased from Other Financial Institutions*		63,352,069	177,835,788	180.7	44,671,097	-74.9	173,660,485	288.8	95,372,059	-45.1	
Loans Purchased from Other Sources*		59,994,379	66,061,163	10.1	34,460,821	-47.8	96,275,014	179.4	125,583,612	30.4	
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	1.00	-21.8	
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23											
Delinquent Whole or Partial Loans Purchased Under 701.23		N/A	N/A			N/A		N/A		954,169	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%		N/A	N/A			N/A		N/A		0	
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23											
Whole or Partial Loans Purchased Under 701.23 Charged Off*		N/A	N/A			N/A		N/A		49,475	
Whole or Partial Loans Purchased Under 701.23 Recovered*		N/A	N/A			N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		N/A	N/A			N/A		N/A		49,475	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans		N/A	N/A			N/A		N/A		N/A	
LOANS SOLD Year-to-date											
Loans Sold		76,898	0	-100.0	0	N/A	0	N/A		98,891,044	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	544,452,529	-57.0	
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	11,121,662	-57.7	
Real Estate Loans Sold with Servicing Retained		N/A	N/A			N/A		N/A		276,137,781	
All Other Loans Sold with Servicing Retained		N/A	N/A			N/A		N/A		0	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED		1,925,233,930	2,168,230,469	12.6	2,792,948,250	28.8	3,257,479,277	16.6	1,835,510,998	-43.7	
* 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, Purchased or Sold	

		Participation Loans								
Return to cover		For Charter : N/A								
02/21/2023		Count of CU : 170								
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	Dec-2022	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		332,418,952	362,507,415	9.1	294,637,172	-18.7	293,316,056	-0.4	N/A	
Vehicle - Non-commercial		N/A	N/A		N/A		N/A		157,186,876	
Non-Federally Guaranteed Student Loans		3,478,882	3,601,368	3.5	3,708,829	3.0	4,611,812	24.3	7,635,369	65.6
1- to 4-Family Residential Property		219,015,881	279,617,216	27.7	348,617,159	24.7	478,018,482	37.1	642,215,060	34.3
Commercial Loans (excluding Construction & Development)		187,941,099	241,682,604	28.6	250,731,745	3.7	212,354,362	-15.3	295,598,711	39.2
Commercial Construction & Development		0	11,338,212	N/A	41,115,502	262.6	67,228,601	63.5	48,782,958	-27.4
All Other Participation Loans		14,108,761	14,545,777	3.1	22,645,380	55.7	15,598,381	-31.1	226,500,609	1,352.1
TOTAL PARTICIPATION LOANS OUTSTANDING		756,963,575	913,292,592	20.7	961,455,787	5.3	1,078,665,148	12.2	1,377,919,583	27.7
Participation Loans Outstanding / Total Loans %		2.40	2.78	16.0	2.78	0.1	2.89	4.0	3.31	14.4
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		315,974,613	280,178,583	-11.3	280,303,940	0.0	405,360,842	44.6	438,333,010	8.1
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.13	1.86	-13.0	1.60	-13.9	1.93	20.6	1.99	3.3
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*		279,457,808	407,669,907	45.9	264,634,384	-35.1	618,369,793	133.7	789,819,669	27.7
%Participation Loans Sold YTD / Total Assets**		0.67	0.92	38.3	0.52	-43.4	1.10	111.0	1.39	25.8
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
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	12,187,911	75.4
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		N/A		N/A		0.88	
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	3,989,818	143.1
Participation Loans Recovered*		295,940	443,011	49.7	350,122	-21.0	297,205	-15.1	637,198	114.4
Participation Loan Net Charge Offs *		2,091,436	3,814,380	82.4	1,362,949	-64.3	1,343,935	-1.4	3,352,620	149.5
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.31	0.46	48.6	0.15	-68.2	0.13	-9.4	0.27	107.2
* 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)										
									16. Participation Loans	

		Commercial Loan Losses																		
Return to cover		For Charter : N/A																		
02/21/2023		Count of CU : 170																		
CU Name: N/A		Asset Range : N/A																		
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All																		
		Count of CU in Peer Group : N/A																		
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg										
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:																				
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		275,843	177,559	-35.63	2,635,807	1384.5	984,720	-62.6	69,094	-92.983										
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		0	83	N/A	113	36.145	8,469	7,394.7	84,359	896.09										
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		275,843	177,476	-35.661	2,635,694	1385.1	976,251	-63.0	(15,265)	-101.56										
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**		0.03	0.01	-44.537	0.18	1149.1	0.06	-68.2	0.00	-101.26										
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		444,569	4,489,200	909.79	1,398,244	-68.853	1,504,924	7.6	3,144,572	108.95										
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		238,507	68,473	-71.291	148,553	116.95	298,819	101.2	376,356	25.948										
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		206,062	4,420,727	2045.3	1,249,691	-71.731	1,206,105	-3.5	2,768,216	129.52										
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**		0.22	4.15	1826.5	1.08	-73.958	0.99	-8.8	2.11	113.6										
Total Commercial Loans/Lines of Credit Charge-Offs*		720,412	4,666,759	547.79	4,034,051	-13.558	2,489,644	-38.3	3,213,666	29.081										
Total Commercial Loans/Lines of Credit Recoveries*		238,507	68,556	-71.256	148,666	116.85	307,288	106.7	460,715	49.929										
Total Commercial Loans/Lines of Credit Net Charge Offs*		481,905	4,598,203	854.17	3,885,385	-15.502	2,182,356	-43.8	2,752,951	26.146										
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.04	0.35	725.31	0.25	-28.425	0.12	-51.5	0.12	2.6903										
*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)																				
																			20. Commercial Loan Losses	

		Investments								
Return to cover		For Charter : N/A								
02/21/2023		Count of CU : 170.0								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
INVESTMENT SECURITIES										
EQUITY SECURITIES										
Common Stock		N/A	N/A		N/A		N/A		24,473,551	
Registered Investment Companies		N/A	N/A		N/A		N/A		4,744,573	
Other Equities		N/A	N/A		N/A		N/A		58,542,379	
TOTAL EQUITY SECURITIES		N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	87,760,503	-18.7
TRADING DEBT SECURITIES										
US Government Obligations		N/A	N/A		N/A		N/A		18,475,650	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		0	
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		0	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		1,000,000	
All Other Trading Debt Securities		N/A	N/A		N/A		N/A		37,003,464	
TOTAL TRADING DEBT SECURITIES		N/A	N/A		N/A		N/A		56,479,114	
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations		N/A	N/A		N/A		N/A		353,933,089	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		1,055,411,277	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		3,076,508,185	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		110,321,950	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		60,913,656	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		2,565,966	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		49,272,666	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		87,428,464	
All Other Available-for-Sale Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		218,064,592	
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		N/A		N/A		5,014,419,845	
AFS DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A		N/A		N/A		333,922,075	
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		972,055,867	
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		2,731,664,410	
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		94,910,912	
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		51,932,760	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		2,508,585	
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		42,716,456	
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		83,221,246	
All Other Available-for-Sale Debt Securities at Fair Value		N/A	N/A		N/A		N/A		202,801,004	
TOTAL AFS DEBT SECURITIES AT FAIR VALUE		N/A	N/A		N/A		N/A		4,515,733,315	
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		Investment Maturity								
Return to cover		For Charter : N/A								
02/21/2023		Count of CU : 170								
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	Dec-2022	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr	N/A	N/A	N/A		N/A		N/A		622,469,253	
Total Time Deposits 1-3 yrs	N/A	N/A	N/A		N/A		N/A		405,271,109	
Total Time Deposits 3-5 yrs	N/A	N/A	N/A		N/A		N/A		115,187,970	
Total Time Deposits 5-10 yrs	N/A	N/A	N/A		N/A		N/A		5,786,000	
Total Time Deposits > 10 yrs	N/A	N/A	N/A		N/A		N/A		485,000	
TOTAL TIME DEPOSITS	N/A	N/A	N/A		N/A		N/A		1,149,199,332	
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr	N/A	7,114,673		10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	
Total Equity Securities 1-3 yrs	N/A	18,120,143		0	-100.0	250,000	N/A	250,000	0.0	
Total Equity Securities 3-5 yrs	N/A	7,680,915		3,405,516	-55.7	5,709,430	67.7	2,779,924	-51.3	
Total Equity Securities 5-10 yrs	N/A	0		3,141,200	N/A	6,993,588	122.6	6,759,432	-3.3	
Total Equity Securities > 10 yrs	N/A	66,488,878		72,927,423	9.7	91,697,822	25.7	76,040,258	-17.1	
TOTAL EQUITY SECURITIES	N/A	0		0	N/A	0	N/A	87,760,503	N/A	
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr	N/A	889,567		38,810,651	4,262.9	41,575,844	7.1	37,003,464	-11.0	
Total Trading Debt Securities 1-3 yrs	N/A	3,802,433		739,389	-80.6	622,392	-15.8	9,456,300	1,419.3	
Total Trading Debt Securities 3-5 yrs	N/A	8,581,700		9,000,593	4.9	19,104,933	112.3	10,019,350	-47.6	
Total Trading Debt Securities 5-10 yrs	N/A	12,598,544		17,696,489	40.5	17,864,878	1.0	0	-100.0	
Total Trading Debt Securities > 10 yrs	N/A	417,089		3,074,532	637.1	3,437,043	11.8	0	-100.0	
TOTAL TRADING DEBT SECURITIES	N/A	0		0	N/A	0	N/A	56,479,114	N/A	
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr	N/A	8,311,832		740,662,283	8,810.9	878,466,273	18.6	729,329,753	-17.0	
Total Available-for-Sale Debt Securities 1-3 yrs	N/A	41,677,147		1,101,670,160	2,543.3	1,035,172,217	-6.0	952,256,339	-8.0	
Total Available-for-Sale Debt Securities 3-5 yrs	N/A	65,043,784		846,653,998	1,201.7	1,471,045,201	73.7	1,066,805,049	-27.5	
Total Available-for-Sale Debt Securities 5-10 yrs	N/A	32,880,288		664,738,140	1,921.7	1,292,221,680	94.4	1,585,012,677	22.7	
Total Available-for-Sale Debt Securities > 10 yrs	N/A	5,799,444		77,086,567	1,229.2	81,344,812	5.5	182,923,256	124.9	
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	N/A	0		0	N/A	0	N/A	4,516,327,074	N/A	
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr	N/A	211,000		208,008,939	98,482.4	185,747,871	-10.7	278,523,871	49.9	
Total Held-to-Maturity Debt Securities 1-3 yrs	N/A	0		948,370,702	N/A	1,078,936,047	13.8	799,080,636	-25.9	
Total Held-to-Maturity Debt Securities 3-5 yrs	N/A	0		624,301,371	N/A	1,085,787,180	73.9	852,664,615	-21.5	
Total Held-to-Maturity Debt Securities 5-10 yrs	N/A	0		59,021,506	N/A	243,003,758	311.7	483,334,324	98.9	
Total Held-to-Maturity Debt Securities > 10 yrs	N/A	0		35,000,000	N/A	7,530,388	-78.5	6,831,591	-9.3	
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	0		0	N/A	0	N/A	2,420,435,037	N/A	
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr	46,189,779	33,953,209	-26.5	50,508,232	48.8	18,314,238	-63.7	87,447,784	377.5	
Total Other Investments 1-3 yrs	120,713,443	130,948,622	8.5	116,418,028	-11.1	147,218,137	26.5	128,448,419	-12.7	
Total Other Investments 3-5 yrs	5,488,625	2,717,900	-50.5	2,589,000	-4.7	2,824,800	9.1	30,777,091	989.5	
Total Other Investments 5-10 yrs	19,349,295	3,202,064	-83.5	430,918	-86.5	5,377,513	1,147.9	30,075,111	459.3	
Total Other Investments > 10 yrs	43,350,443	5,599,976	-87.1	5,391,441	-3.7	8,805,830	63.3	13,489,128	53.2	
TOTAL OTHER INVESTMENTS	235,091,585	176,421,771	-25.0	175,337,619	-0.6	182,540,518	4.1	290,237,533	59.0	
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr	1,582,145,696	1,430,939,052	-9.6	1,794,851,777	25.4	1,662,153,356	-7.4	1,756,705,014	5.7	
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	2,294,762,803	-14.2	
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	2,078,233,999	-24.1	
Total Investments 5-10 yrs	398,799,105	269,109,682	-32.5	763,358,530	183.7	1,594,845,497	108.9	2,110,967,544	32.4	
Total Investments > 10 yrs	122,110,053	174,571,583	43.0	194,104,963	11.2	193,440,895	-0.3	279,769,233	44.6	
TOTAL INVESTMENT MATURITY DISTRIBUTION	5,216,425,525	5,311,769,082	1.8	6,879,612,411	29.5	8,862,849,234	28.8	8,520,438,593	-3.9	
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										23. Investment Maturity

	Other Investment Information									
Return to cover										
02/21/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria: 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	Dec-2022	% Chg	
Investments - Memoranda										
Non-Conforming Investments (State Credit Unions ONLY) ¹	63,991,877	49,814,397	-22.2	55,046,825	10.5	72,854,101	32.3	56,364,208	-22.6	
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	695,107,910	7.6	
Realized Investment Gains (Losses)										
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		59,686		
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-562,158		
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		-2,163,766		
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-2,666,238		
Other-Than-Temporary Impairment (OTTI)										
Total OTTI Losses	-1,517	-622	59.0	-72,231	-11,512.7	360	100.5	-242,787	-67,540.8	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
OTTI Losses Recognized in Earnings	-1,517	-622	59.0	-72,231	-11,512.7	360	100.5	-242,787	-67,540.8	
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	1,689,526	N/A	
Assets used to fund employee benefit or deferred compensation plans										
Recorded Value of Securities	103,004,757	125,868,750	22.2	138,834,489	10.3	194,628,282	40.2	188,457,712	-3.2	
Recorded Value of Other Investments	94,953,261	90,168,035	-5.0	95,551,275	6.0	106,031,997	11.0	82,167,577	-22.5	
Collateral Assignment Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		N/A		N/A		29,391,883		
Cash Surrender Value	N/A	N/A		N/A		N/A		140,735,722		
Recorded Value	118,272,123	116,253,359	-1.7	134,131,862	15.4	175,322,453	30.7	200,887,901	14.6	
Endorsement Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		N/A		N/A		0		
Cash Surrender Value	N/A	N/A		N/A		N/A		22,331,728		
Recorded Value	25,541,312	29,285,555	14.7	32,867,424	12.2	32,711,283	-0.5	41,644,592	27.3	
Other Insurance	172,292,996	188,641,295	9.5	203,068,532	7.6	257,483,256	26.8	186,437,831	-27.6	
Other Non-insurance	9,239,472	14,731,746	59.4	20,702,793	40.5	32,661,948	57.8	31,528,665	-3.5	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	523,303,921	564,948,740	8.0	625,156,375	10.7	798,839,219	27.8	731,124,278	-8.5	
Charitable Donation Accounts	14,388,929	17,078,396	18.7	18,391,281	7.7	41,195,091	124.0	25,219,921	-38.8	
CREDIT UNION INVESTMENT PROGRAMS										
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	12	0.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	19	19	0.0	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	77	2.7	
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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		Supplemental Information								
Return to cover		For Charter :	N/A							
02/21/2023		Count of CU :	170							
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	Dec-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	312,189	-97
Amount of Grants Received by your credit union, YTD		766,401	811,530	6	1,100,827	36	8,710,983	691	815,929	-91
EMPLOYEES:										
Number of Full-Time Employees		10,070	10,304	2	10,335	0	10,701	4	10,637	-1
Number of Part-Time Employees		843	802	-5	687	-14	668	-3	676	1
BRANCHES:										
Number of CU Branches		709	692	-2	701	1	702	0	694	-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	30	0
CUSO INFORMATION										
Value of Investments in CUSO		118,767,832	127,621,028	7	148,670,076	16	171,972,255	16	194,572,163	13
CUSO Loans		52,173,448	51,451,277	-1	55,713,697	8	64,094,890	15	66,697,656	4
Aggregate Cash Outlays in CUSO		58,620,611	55,587,376	-5	56,269,483	1	66,642,472	18	79,268,480	19
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances		55	56	2	57	2	55	-4	54	-2
Number of International Remittances Originated YTD		22,563	21,517	-5	20,535	-5	21,011	2	21,604	3
Low Cost Wire Transfers		137	134	-2	134	0	134	0	130	-3
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations		95,594,751	98,895,301	3	116,008,580	17	130,703,897	13	194,663,276	49
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	91	-5
Vendor On-Line Service Bureau		63	66	5	68	3	78	15	78	0
CU Developed In-House System		1	1	0	1	0	1	0	1	0
Services Offered Electronically										
Account Aggregation		40	40	0	39	-3	39	0	39	0
Bill Payment		127	126	-1	125	-1	124	-1	119	-4
Download Account History		136	138	1	138	0	140	1	137	-2
Electronic Signature Authentication/Certification		75	80	7	88	10	98	11	99	1
e-Statements		142	142	0	143	1	143	0	140	-2
External Account Transfers		60	66	10	70	6	77	10	78	1
Loan Payments		142	143	1	144	1	143	-1	140	-2
Member Application		91	93	2	94	1	101	7	102	1
Merchant Processing Services		10	12	20	12	0	14	17	14	0
Mobile Payments		53	63	19	68	8	75	10	75	0
New Loan		109	112	3	112	0	116	4	116	0
New Share Account		61	64	5	66	3	71	8	73	3
Remote Deposit Capture		96	99	3	103	4	104	1	107	3
Type(s) of services offered:										
Informational Website		N/A	N/A		N/A		118		139	18
Mobile Application		N/A	N/A		N/A		104		117	13
Online Banking		N/A	N/A		N/A		115		143	24
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02/21/2023

CU Name: N/A

Peer Group: N/A

Graphs 1

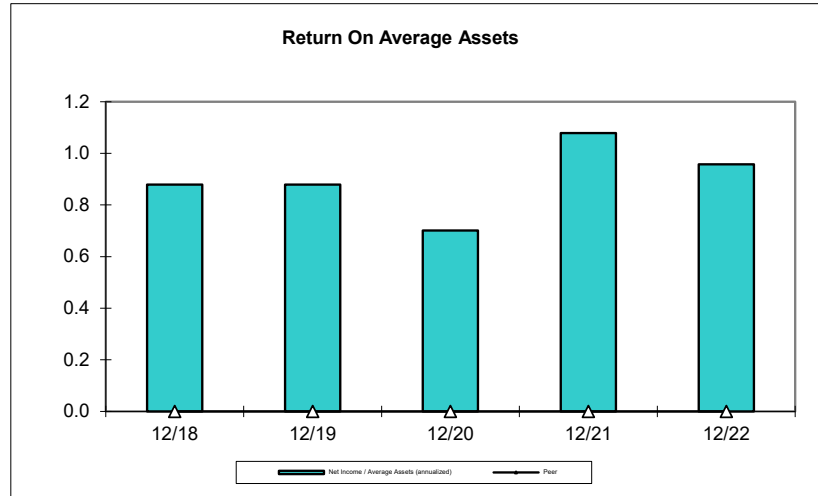
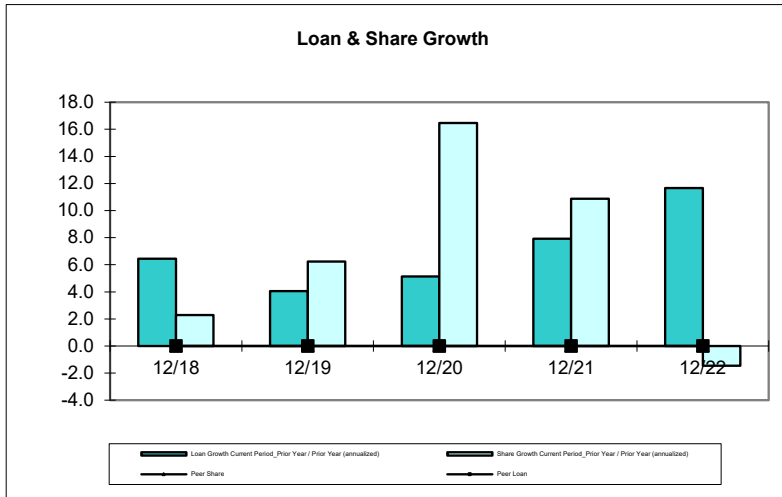
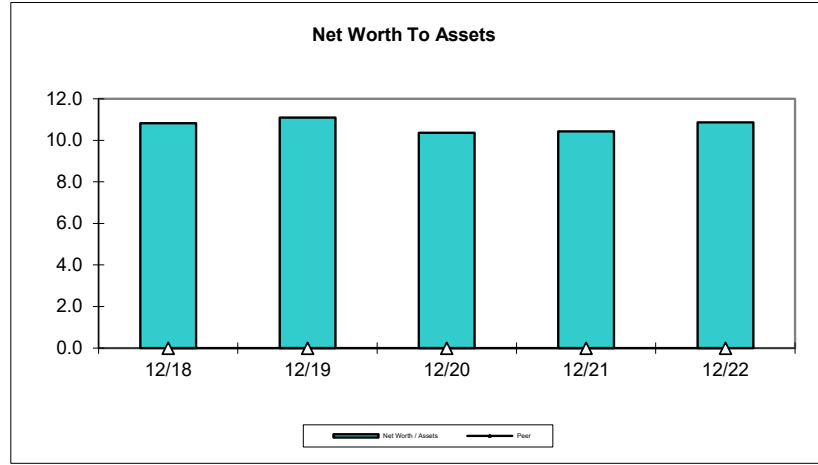
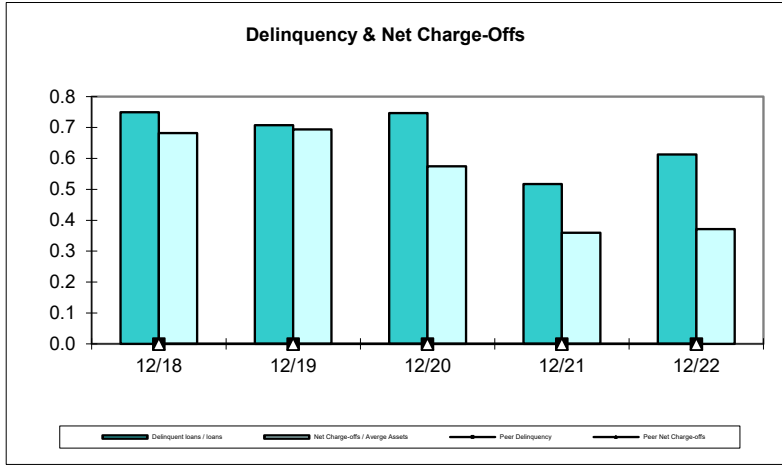
For Charter : N/A

Count of CU : 170

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All

Count of CU in Peer Group : N/A



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

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02/21/2023

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 170

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All

Count of CU in Peer Group : N/A

