Cycle Date: December-2022
Run Date: 02/21/2023
Interval: Annual
Validated

Page Click on links below to jump to FPR contents **Summary Financial Information Key Ratios** 2 Supplemental Ratios 3 Historical Ratios <u>Assets</u> Liabilities, Shares & Equity Income Statement Delinguent Loan Information 1 9 10 **Delinquent Loan Information 2 Delinquent Real Estate Loans** 11 **Delinquent Commercial Loans 1** 12 Delinquent Commercial Loans 2 13 14 Loan Losses Indirect, Purchased or Sold 15 Participation Loans 16 Real Estate (Non-Commercial) Loans 17 Real Estate (Non-Commercial) Loan Losses 18 **Commercial Loans** 19 Commercial Loan Losses 20 21 Investments 1 Investments 2 22 Investment Maturity 23 Other Investment Information 24 Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures 25 26 Liquidity - Borrowing Arrangements **Shares and Membership** 27 **Supplemental Information** 28

(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs) and All Non Federally

 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

Graphs 1

Graphs 2

Parameters:

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 In	formatio	n					
Return to cover		For Charter :							
02/21/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * 1	vpes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :			·	0_	ľ	· · · · · · · · · · · · · · · · · · ·	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
ASSETS:	Amount	Amount	/ ₀ City	Amount	∕₀ City	Amount	∕₀ City	Amount	∕₀ Cilg
Cash & Other Deposits ¹	2.986.778.242	3,696,884,939	23.8		82.8	7,005,594,756	3.7	4,798,863,202	-31.5
Total Investments	5,216,425,525	5,311,769,082		, , ,	29.5	8,862,849,234		7,371,239,261	-16.8
Loans Held for Sale	25,895,814	69,094,577						115,232,698	-10.6
Total Loans	31,602,906,159	32,882,405,962			5.1			41,665,221,931	11.7
	31,002,900,139	32,002,403,902	4.0	34,372,400,131	5.1	37,313,090,394	7.9	41,000,221,931	11.7
(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	(250,698,651)	-6.9
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
NCUSIF 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	835,698,967	923,704,751	10.5	1,033,762,206	11.9	1,267,470,149	22.6	1,375,929,638	8.6
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
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	523,166,204	578,225,499	10.5	576,325,533	-0.3	687,936,666	19.4	744,714,421	8.3
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	7,666,481	67.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	1,337,290,150	952,032,270	-28.8	840,380,786	-11.7	834,779,261	-0.7	2,476,687,830	196.7
Total Shares & Deposits	35,670,246,773	37,892,298,456	6.2		16.5	48,936,118,023	10.9	48,223,177,221	-1.5
TOTAL LIABILITIES ³	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
Undivided Earnings	4,223,626,406	4,583,572,714	8.5	4,894,289,367	6.8	5,446,475,160	11.3	5,621,026,061	3.2
Other Reserves	147,528,936	193,619,544	31.2	248,288,077	28.2	241,178,623	-2.9	-80,074,836	-133.2
TOTAL EQUITY	4,371,155,342	4,777,192,258	9.3	5,142,577,444	7.6	5,687,653,783	10.6	5,540,951,225	-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
INCOME & EXPENSE									
Interest Income*	1,636,295,647	1,813,668,701	10.8	1,798,715,384	-0.8	1,784,048,745	-0.8	1,975,022,471	10.7
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*	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*	1,552,714,464	1,659,392,804					7.5	1,898,089,307	3.8
NET INCOME (LOSS)*	362,290,135	378,274,961						541,480,653	
TOTAL OUI	100	170	0.0	470	4 7	475	0.0	170	0.0
TOTAL CU's	183	179	-2.2	176	-1.7	175	-0.6	170	-2.9
* Income/Expense items are year-to-date while the related %change ra	tios are annualized.						-		
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Invest							1		
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a	·	/e Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	osits.						1		
								1. Summary	Financial
	i		1	1	i e	Í.	0		

		1/ -	6						
			tatios ⁶						
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	01		Region: Nation * Peer	Group: All * Reporting	g_State = 'TX' *	Types Included	: All Federally Insured	State Credit Ur	ions (FISCUs)
	Count	of CU in Peer Group :	N/A		Dec-2021			Dec-2022	
					Dec-2021			Dec-2022	
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Dec-2022	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS	Dec-2016	Dec-2019	Dec-2020	Dec-2021	PEER Avg.	Percentile	Dec-2022	PEER Avg.	Percentile
	10.82	11.10	10.36	10.43	N/A	N/A	10.86	N/A	N/A
Net Worth / Total Assets ⁵	10.62 N/A	N/A	10.36 N/A	10.43 N/A	N/A N/A	N/A N/A	10.66 N/A	N/A N/A	N/A N/A
Net Worth / PCA Opt. Total Assets (if applies)							. ,,		
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.36	11.61	10.91	10.86	N/A	N/A	11.25	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	147.01	N/A	N/A
GAAP Equity / Total Assets	10.43	10.81	10.14	10.13	N/A	N/A	9.72	N/A	N/A
Loss Coverage	16.36	15.41	13.33	10.76	N/A	N/A	13.70	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.75	0.71	0.75	0.52	N/A	N/A	0.61	N/A	N/A
Delinquent Loans / Net Worth	5.22	4.74	4.91	3.29	N/A	N/A	4.12	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.68	0.69	0.57	0.36	N/A	N/A	0.37	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.42	1.34	0.90	N/A	N/A	1.02	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.07	0.06	N/A	N/A	0.08	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.64	8.22	7.02	11.44	N/A	N/A	5.70	N/A	N/A
Share Growth ¹	2.28	6.23	16.47	10.88	N/A	N/A	-1.46	N/A	N/A
	6.45	4.05	5.14	7.93	N/A	N/A	11.66	N/A	N/A
Loan Growth ¹	3.40	5.48	14.68	10.75	N/A	N/A	1.50	N/A	N/A
Asset Growth ¹	-8.57	10.07	51.12	17.48	N/A	N/A	-24.05	N/A	N/A
Investment Growth ¹ Membership Growth ¹	3.29	2.70	1.86	3.15	N/A	N/A	-24.03 -4.80	N/A	N/A
Weinbership Growth					.,,,,				
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.88	0.88	0.70	1.08	N/A	N/A	0.96	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.87	0.87	0.65	0.99	N/A	N/A	1.00	N/A	N/A
Non-Interest Expense / Average Assets ¹	3.77	3.85	3.59	3.42	N/A	N/A	3.36	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.52	0.52	0.54	0.16	N/A	N/A	0.26	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS ⁷									
Est. NEV Tool Post Shock Ratio ⁴	N/A. Assets>\$500M	N/A. Assets>\$500M	N/A. Assets>\$500M	N/A. Assets>\$500M	N/A	N/A	N/A. Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	. ,	. ,	N/A, Assets>\$500M	N/A	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	73.11	N/A	N/A
Cash + Short-Term Investments / Assets ³	10.90	11.60		15.44	N/A	N/A	9.48	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 montl	าร								
³ This ratio relies on maturity distribution of investments reported per		, the maturity distribution	n could be based on the	repricing interval and r	not the actual ma	turity of the inve	stment.		
⁴ Applicable for credit unions under \$500 million.		•				1			
⁵ For periods after March 2020, Assets in the denominator excludes S	mall Business Administr	ation Paycheck Protect	ion Program loans pledo	ed as collateral to the F	ederal Reserve	Bank Paycheck	Protection Program Ler	nding Facility.	
⁶ The FPR was recently reorganized resulting in some ratios being rel						,	J	J ,.	
⁷ Beginning April 1, 2022, Asset Liability Management Ratios are used			,						
, , , , , , , , , , , , , , , , , , ,	,,	,							2. Key Ratios

		Supplementa	al Ratios**		
Return to cover		For Charter : N			
02/21/2023	C	ount of CU: 1	70		
CU Name: N/A	Α	sset Range : N	I/A		
Peer Group: N/A		Criteria : F	Region: Nation	n * Peer Group	: All *
C	ount of CU in	Peer Group : N	I/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
SPECIALIZED LENDING RATIOS					
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
REAL ESTATE LENDING RATIOS					
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
MISCELLANEOUS RATIOS					
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
# Means the number is too large to display in the cell	31.00	31.30	00.04	20.71	01.01
* 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.					
1 Stochard Trainings and 1 Sof Average Traines are not calculated for Supplemental Matters.				3. Supplemental	Patios

		Historica	I Patios ³							T .
Return to cover		For Charter :								
02/21/2023		Count of CU :								
CU Name: N/A		Asset Range :								
Peer Group: N/A		•		Peer Group: All *	Reporting St	 tate = 'TX' * Tv	nes Included: All	Federally In	L sured State	
Total Group.	Count of Cl	J in Peer Group :		Tool Gloup. All	Dec-2021	12.19	poo moradou. Am	Dec-2022	Jui ou Otato	
	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	N/A	11.10	10.36	10.43	N/A	N/A	10.87	N/A	N/A	
the adoption of ASC topic 326 (CECL) ²										
Solvency Evaluation (Estimated)	112.25		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		0.57	0.36	N/A	N/A	0.37	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.75		101.31	99.45	N/A	N/A		N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-2.32		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	
<u>EARNINGS</u>										
Gross Income/Average Assets*	5.76		5.42		N/A	N/A	5.07	N/A	N/A	
Yield on Average Loans * 1	4.82		4.95		N/A	N/A	4.47	N/A	N/A	
Yield on Average Investments*	1.94		1.15	0.69	N/A	N/A	1.49	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	1.79		1.63		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		4.75		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		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 annualizin	g)	L. L.								

^{*} 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.

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.

^{1/1} 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.

Per Charter MA			Ass	ote						
Count of Cut 170 Name: NA	Return to cover									
Count of Cluim Page Reserved	02/21/2023									
Dec-2018 Dec-2018 Dec-2019 K-Chg Dec-2020 K-Chg Dec-2021 K-Chg Dec-2021 K-Chg Dec-2021 K-Chg Dec-2022	CU Name: N/A									
Dec.2018 Dec.2018 V.C. Dec.2020 V.C. Dec.2021 V.C. Dec.2022 V.C. Dec.2023 V.C.	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Reporting	g_State = 'TX' * Types	Included	: All Federally Insured	l State
SIRTIN DEPOSITS Cash on Deposit in Corporate Credit Unions SE2.78.576 816,984.02 336,117,300 4.0 621,980,006 56.8 675,157,130 -5.0 551,042,344 -4.7 Cash on Deposit in Corporate Credit Unions SE2.78.577 816,984.02 336,117,300 4.0 621,980,006 56.8 674, 1.05,666,1597 11.7 755,502,5525 38.5 Cash on Deposit in Corporate Credit Unions 1.975,045,045 49,195,192,193,045 40,453,396,151 12.8 2,066,1597 11.7 755,502,5525 38.5 Cash on Deposit in Other Pienacial Institutions 1.1917,566,455 497,779,003 -7.4 6 465,03,989 107.4 4,453,396,151 12.8 2,069,137,379 9.47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,566,455 497,779,003 -7.4 6 467,797,503 4.0 485,689,342 4.0 228,123,399 47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,666,455 497,779,003 -7.4 6 467,797,503 4.0 485,689,342 4.0 228,123,399 47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,666,455 497,797,603 52.1 5,677,000,138 607 -226,647,000 6.4 302,917,914 50.0 Time and Other Deposits 1.2014,647,957,503 52.1 5,677,000,138 607 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,647,957,503 41.5 5,677,000,138 607 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 52.0 52.0 52.0 52.0 52.0 52.0		Count	of CU in Peer Group :	N/A						
SIRTIN DEPOSITS Cash on Deposit in Corporate Credit Unions SE2.78.576 816,984.02 336,117,300 4.0 621,980,006 56.8 675,157,130 -5.0 551,042,344 -4.7 Cash on Deposit in Corporate Credit Unions SE2.78.577 816,984.02 336,117,300 4.0 621,980,006 56.8 674, 1.05,666,1597 11.7 755,502,5525 38.5 Cash on Deposit in Corporate Credit Unions 1.975,045,045 49,195,192,193,045 40,453,396,151 12.8 2,066,1597 11.7 755,502,5525 38.5 Cash on Deposit in Other Pienacial Institutions 1.1917,566,455 497,779,003 -7.4 6 465,03,989 107.4 4,453,396,151 12.8 2,069,137,379 9.47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,566,455 497,779,003 -7.4 6 467,797,503 4.0 485,689,342 4.0 228,123,399 47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,666,455 497,779,003 -7.4 6 467,797,503 4.0 485,689,342 4.0 228,123,399 47.0 Cash on Deposit in Other Pienacial Institutions 1.1917,666,455 497,797,603 52.1 5,677,000,138 607 -226,647,000 6.4 302,917,914 50.0 Time and Other Deposits 1.2014,647,957,503 52.1 5,677,000,138 607 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,647,957,503 41.5 5,677,000,138 607 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 4 1,301,356,003 13.0 1,164,901,117 11.3 TATAL CASH AND DEPOSITS 1.2014,047,047,047 52.0 52.0 52.0 52.0 52.0 52.0 52.0 52.0										
ASH AND DEPOSITS		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
Cash on Hand Cash on Deposit In Companie Credit Unions 662.75.758 816.459.460 23.3 1.308.76.266 67.4 1.206.661.597 1.17 765.692.552 3.65. Cash on Deposit in Companie Federal Review Bank NA 1.950.123.355 4.400.036 107.4 4.553.369.157 1.28 2.0598.133.39 4.70 Cash on Deposit in Federal Review Bank NA 1.950.123.355 4.400.036 107.4 4.553.369.157 1.28 2.0598.133.39 4.70 Cash on Deposit in Other Financial Institutions 1.917.586.453 47.778.680 3.4 6.477.78.680 3.4 6.467.779.503 4.0 486.5863.342 4.0 2559.133.99 4.70 Cash on Deposit in Other Financial Institutions 1.917.586.453 47.778.680 3.4 6.477.78.680 3.4 6.477.78.690 6.4 3.092.919.741 3.092.919.741 3.109.00.515 1.234.346.436 5.5 1.498.657.353 20.4 1.509.1369.03 1.00 1.154.901.177 1.13 774.66.950.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	ASSETS									
Cash On Deposit in Corporate Credit Unions 662,278,578 816,459,460 23.3 1,366,762,266 67.4 1,206,681,597 11.7 765,682,552 3.85.	CASH AND DEPOSITS									
Gesh on Deposit in Corporate Credit Unions 69.278.78 816.459.450 23.3 1,368.782.266 67.4 1,209.681.587 -117 756.862.582 2.36.5 Cash on Deposit in a Federal Reserve Bank N.N. 1,590.128.355 4.04.850.359 107.4 4,563.39.59.17 12.6 2.059.103.790 5.47 Cash on Deposit in Other Financial Institutions 1,917.666.453 487.778.08 74.6 467.779.503 -4.0 486.559.342 4.0 258.123.399 3.47 Cash on Deposit in Other Financial Institutions 1,917.666.453 487.778.08 74.6 467.779.503 -4.0 486.559.342 4.0 258.123.399 3.47 Cash on Deposit in Other Financial Institutions 1,917.666.453 487.778.08 74.6 467.779.503 -4.0 486.559.342 4.0 258.123.399 4.70 Cash on Deposit 1,316.400.515 1,243.446.436 -5.6 1,469.657.135 20.4 1,301.365.903 -1.0 1,154.901.171 -1.13 Cash On Deposit 1,316.400.515 1,243.446.436 -5.6 1,469.657.135 20.4 1,301.365.903 -1.0 1,154.901.171 -1.13 Cash On Deposit 1,316.400.515 1,243.446.436 -5.6 1,469.657.135 20.4 1,301.365.903 -1.0 1,154.901.171 -1.13 Cash On Deposit 1,316.400.515 1,243.446.436 -5.6 1,469.657.135 20.4 1,301.365.903 -1.0 1,154.901.171 -1.13 Cash On Deposit 2,416.400.500.500.500.500.500.500.500.500.500	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 in a Federial Reserve Bank N/A 1,950,128,385 4,044,500,369 107,4 4,563,369,157 12,8 2,069,103,709 5-67 Cash on Deposit in Cher Financial Institutions 1,917,566,453 487,778,808 74,6 467,797,503 4.0 468,589,342 4.0 258,123,399 4.70 74,00	Cash On Deposit									
Cash on Deposit in Other Financial Institutions	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
Total Cash on Deposit	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
Time and Other Deposits* 77.01.2.GAH AND DEPOSITS 4,275.013,858 4,893.031.459 14.5 7,996,797.989 63.4 8,136,161,129 1.7 4,798,653.02 41.00. VESTMENT SECURITIES Equity Securities N/A 99.046,609 8,607.03 -9 9 107,881,826 20.4 87,705,030 1.87	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
A	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
VESTMENT SECURITIES	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
Equity Securities NA 9.404.609 89.07.033 9.9 107.818.65 20.4 87.760,503 18.7 Trading Debt Securities NA 26.288,333 69.321.684 18.37 82.960,509 19.2 56.479,114 31.6 31.6 32.400,418.65 33.400,911,148 2.1320 4.758,250,183 38.7 4.504.572,975 -5.3 1.604.604.004.004.00 NA 211.000 1.874,702.516 888,384.6 2.601.005,244 38.7 2.430,920,385 -6.5 Allowance for Credit Losses on Investment Securities NA 211.000 1.874,702.516 888,384.6 2.601.005,244 38.7 2.430,920,385 -6.5 Allowance for Credit Losses on Investment Securities NA 279.617.437 5.464.442,383 1.854.3 7.549,742,343 38.2 7.079,733,428 6.2 Tradity Control Material Capital 2.186.947 1.286,937 1.521,753 47.3 1.188,884 -21.9 1.218,699 2.5 1.467,304 20.4 Perpetual Contributed Capital 2.186.447 2.194,642.65 2.250,454.62 0.2 2.5599,124 6.1 2.104,642 2.104,642.65 2.104,6	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
Trading Debt Securities NA 26,28,333 69,321,664 163,7 82,065,909 192 56,478,114 316, 316, 316, 316, 316, 316, 316, 316,	INVESTMENT SECURITIES									
Available-for-Sale Debt Securities	Equity Securities	N/A	99,404,609		89,607,033	-9.9	107,881,826	20.4	87,760,503	-18.7
Held-to-Maturity Debt Securities	Trading Debt Securities	N/A	26,289,333		69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6
Allowance for Credit Losses on Investment Securities	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
DTAL 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	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
THER INVESTMENTS	Allowance for Credit Losses on Investment Securities	N/A	0		0	N/A	0	N/A	0	N/A
THER INVESTMENTS	TOTAL INVESTMENT SECURITIES				5.464.442.353		7.549.742.343			
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 22,919,401 6.3 24,002,922 3.5 24,045,426 0.2 25,509,124 6.1 All Other Investments 210,385,826 151,709,557 -27.9 150,145,913 -1.0 157,276,393 4.7 264,529,405 68.2 DTAL 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 DANS HELD FOR SALE 25,895,814 69,945,77 166.8 70,021,806 1.3 157,271,940 124.6 115,232,698 -26.7 DANS AND LEASES 21,439,951,566 21,825,612,786 1.3 22,500,045,577 3.1 23,795,450,258 5.8 25,895,265,481 8.8 All Other (Non-Commercial) Property Loans/Lines of Credit 8,852,594,667 9,679,101,735 8.2 10,378,926,303 8.3 11,542,785,196 112 13,223,255,638 14.6 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 63,798,095 60.1 Commercial Loans/Lines of Credit Not Real Estate Secured 1077,874,388 1,333,884,566 23.8 1,533,552,02 15.0 1,510,271,865 10.0 2,334,883,778 29.0 DTAL LOANS & LEASES 31,602,906,159 32,882,405,962 4.0 34,572,460,131 5.1 37,313,990,394 7.9 41,665,221,931 11.7 LIOANGE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR (250,593,390) (249,025,552) -0,6 (311,095,173) 24.9 (269,174,473) -13,5 (250,698,651) -6,9 THER ASSETS 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 1,142,698,498 6.0 1,213,21,176 6.2 DTAL CHARRASETS 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 1,142,698,498 6.0 1,213,21,776 6.2 DTAL CHARRASETS 23,299,00,647 24,992,549 24,103,249 24,103,249,249	OTHER INVESTMENTS		-,- , -		., . , , ,	,	,, ,		,, ,, ,, ,,	
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 707AL OTHER INVESTMENTS 235,091,585 176,421,771 -25.0 175,337,619 -0.6 182,540,518 4.1 291,509,833 59.7 20ANS HELD FOR SALE 25,895,814 69,094,577 166.8 70,021,806 1.3 157,271,940 124.6 115,232,698 22.6.7 20ANS AND LEASES CONSUME LOSES ON LOANS A LEASES 1 1.0 4 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0		2.889.317	1.521.753	-47.3	1.188.884	-21.9	1,218,699	2.5	1,467,304	20.4
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 DTAL OTHER INVESTMENTS 235,091,595 176,421,771 -25.0 175,337,619 -0.6 182,540,518 4.1 291,505,833 59.7 DANS 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 DANS 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 18.8 110,000,000,000,000,000,000,000,000,000	· · · · · · · · · · · · · · · · · · ·		, ,							6.1
DTAL 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	· · · · · · · · · · · · · · · · · · ·		, ,							68.2
DANS HELD FOR SALE 25,895,814 69,094,577 166.8 70,021,806 1.3 157,271,940 124.6 115,232,698 2-6.7 DANS AND LEASES 21,843,951,566 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 38,852,594,667 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 Loans/Lines of Credit 326,705,029 32,673,377 22.3 39,947,762 22.3 39,853,884 0.2 63,798,095 60.1 1,077,874,358 1,333,884,566 23,81,333,845,566 23,81,333,855,202 15.0 1,810,271,865 18.0 2,334,983,778 29.0 Commercial Loans/Lines of Credit Not Real Estate Secured 310,1780,539 111,133,498 9.2 119,995,287 8.0 124,729,198 4.0 138,218,744 10.8 DTAL LOANS & LEASE SON LOAN & LEASE SON ALLOWANCE FOR REDIT LOSSES ON LOAN & LEASE SON LOAN & LEASES 10,200,449,689 10,200,449,689 10,400,449,689 10,400,449,689 10,400,449,689 10,400,449,689 10,400,449,649,649,649 10,400,449,649,649,649 10,400,449,649,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649,649 10,400,449,649,649,649 10,400,449,649,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 10,400,449,649,649 11,400,449,649,649			, ,							
Consumer Loans (Non-Residential, Non-Commercial) 21,543,951,566 21,825,612,786 21,825,612,786 21,825,612,786 21,825,612,786 21,825,612,786 21,825,612,786 21,825,612,786 21,825,612,786 21,825,504,667 21,825,612,786 22,33,9947,762 22,33,99,835,884 20,263,798,095 60,1 20,784,186 21,810,784,358 22,800,445,577 22,33,99,47,762 22,33,99,835,884 20,263,798,095 60,1 20,784,186,186,186,186,186,186,186,186,186,186										
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		20,000,011	55,551,511	100.0	. 0,02 1,000		101,211,010	12110	110,202,000	
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 63,799,095 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 DTAL LOANS & LEASE COSSES OR ALLOWANCE FOR (250,593,390) (249,025,552) -0.6 (311,095,173) 24.9 (269,174,473) -13.5 (250,698,651) -6.9 THER 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 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 DTAL CORNER 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 DTAL ASSETS 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell		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
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 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 ILLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASES OR SECRET CONTROL OR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOSSES OR ALLOWANCE FOR CEDIT LOSSES ON LOAN & LEASE LOAN &	,		, , ,						, , ,	
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 DTAL 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 LOAN & LEASE LOSSES OR ALLOWANCE FOR LOAN & LEASES ON LOAN & LEASES	, , ,		, , ,							
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	,						<u> </u>			
DTAL 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 REDIT 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 THER ASSETS										
Carrier Carr					-,,		, -,		, -,	
REDIT 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 THER 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 1.9 268,640,794 12.1 432,064,734 12.1 435,5593 0.8 All Other Assets 328,511,209 341,831,322 4.1 385,257,364 12.7 432,064,734 12.1 435,5593 0.8 DTAL 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 DTAL 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 DTAL CU's Means the number is too large to display in the cell		, , ,								
THER ASSETS 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		(250,593,390)	(249,025,552)	-0.6	(311,095,173)	24.9	(269,174,473)	-13.5	(250,698,651)	-6.9
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 OTAL 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 OTAL 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 OTAL CU'S 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell	OTHER ASSETS									
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 OTAL 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 OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is	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
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 OTAL 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 OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9		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
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 OTAL 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 OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell	Other Fixed Assets					10.8				
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 OTAL 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 OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell			, ,						, ,	
OTAL 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 OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9	·				, . ,					
OTAL 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 OTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell 183	TOTAL OTHER ASSETS		, ,					-		
DTAL CU's 183 179 -2.2 176 -1.7 175 -0.6 170 -2.9 Means the number is too large to display in the cell	TOTAL ASSETS		, , ,							
Means the number is too large to display in the cell	TOTAL CU's									
								2.0		
										\vdash
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		ions are included in All Oth	er Investments March 20	22 and for	ward loans to natural nere	on credit unions	are included in Loans and	denosits a	ind investments in natural	nerson

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.

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

		Liabilities, Shares	& Fauity						
Return to cover		For Charter							
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 * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally	nsured
	Count o	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	500 400 004	E70 00E 400	40.5	F70 00F F00	0.0	202 000 000	40.4	744 744 404	0.0
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	C)	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			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	-		12.7	7,058,956,914	19.5	6,950,332,600	-1.5
Share Certificates	7,221,180,774	8,463,577,951			-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				2,179,835,883	-0.9	1,948,663,473	-10.6
All Other Shares ¹	156,438,779	297,227,603				436,874,298	13.1	468,541,404	7.2
Non-Member Deposits	294,563,613	450,560,536	_			313,857,668	-32.9	734,565,885	134.0
TOTAL SHARES AND DEPOSITS	35,670,246,773	37,892,298,456			16.5	48,936,118,023	10.9	48,223,177,221	-1.5
TOTAL LIABILITIES ⁴	37,540,157,655	39,432,258,994		, , ,		50,463,415,459	10.8	51,452,245,953	2.0
EQUITY:	37,340,137,033	39,432,230,994	3.0	45,557,209,550	13.3	30,403,413,439	10.0	31,432,243,933	2.0
	4 222 626 406	4 F02 F72 744	8.5	4 004 000 067	6.0	E 446 47E 460	11.2	E 604 006 064	3.2
Undivided Earnings ⁶ Other Reserves	4,223,626,406 219,240,510	4,583,572,714 229,166,325			6.8 7.3	5,446,475,160 265,647,446	11.3 8.0	5,621,026,061 340,949,365	28.3
		, ,			_		N/A	340,949,365	26.3 N/A
Appropriation For Non-Conforming Investments (SCU Only)	0 070 000	100 000 500		0		0		•	
Equity Acquired in Merger	96,878,862	100,369,523		, ,	16.8 4.0	131,940,234	12.5 0.0	182,379,462	38.2 -49.9
Noncontrolling Interest in Consolidated Subsidiaries	145,123	146,576				152,386	N/A	76,386	-49.9 N/A
Accumulated Unrealized G/L on Cash Flow Hedges Accumulated Unrealized G/L on AFS Securities	0	C N/A		0 N/A	N/A	0 N/A	N/A	0 N/A	N/A
Accumulated Unrealized G/L on AFS Securities	-54,726,257	IN/P	١	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on									
HTM Debt Securities	0	C	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	N/A	2,803,587	,	49,542,267	1,667.1	-41,784,577	-184.3	-514,551,181	-1,131.4
Debt Securities ⁵	N/A	2,003,367		49,342,207	1,007.1	-41,704,577	-104.3	-514,551,161	-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	C	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
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEC	OGHs, AND NONMEMBE	R SHARES FOR SHOP	RT FORM F	ILERS					
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	lon-Trading Derivative Lia	abilities"							
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 de	ebt securities.								
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	né*						
Return to cover		For Charter :							
02/21/2023		Count of CU :							
CU Name: N/A		Asset Range :	-						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Report	ing_State = 'TX' * Ty	pes Inclu	ded: All Federally Ins	sured
	Count of	CU in Peer Group :	N/A	-					
		-							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	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	
TOTAL INTEREST EXPENSE	250,488,904	338,753,878	35.2	317,424,169	-6.3	231,913,224	-26.9	270,720,085	
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	
NON-INTEREST INCOME YEAR-TO-DATE	210,010,401	221,010,104	0.0	200,110,010	10.0	00,070,001	-00.0	147,107,420	70.5
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	
Gain (Loss) on Equity and Trading Debt Securities (includes	021,100,004	023,000,200	2.0	030,000,000	10.4	470,007,000	21.7	47 1,7 22,000	-0.4
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	
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	
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* All Income/Expense amounts are year-to-date while the related % change ratio	os are annualized.								
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to		ealized Gain (Loss) due to	o change in	fair value of Equity and T	rading Debt S	Securities.		7.IncExp	

	1	Loans							
Return to cover		For Charter							
02/21/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				ation * Peer Group:	All * Reporti	ng State = 'TX' * T	vpes Include	ed: All Federally Ins	ured State
	Count of 0	CU in Peer Group				5_		, , , , , , , , , , , , , , , , , , , ,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,215,215,932	1,222,420,395	0.6	1,121,731,497	-8.2	1,136,284,140	1.3	1,042,357,489	-8.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	(N/A	0	N/A	C	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	19,571,286	26.0
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	2,137,636,766	13.6
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	7,483,692,862	4.5
Used Vehicle Loans	9,134,428,959	9,427,919,600	3.2	10,026,572,666	6.3	11,127,429,390	11.0	12,595,509,178	13.2
Leases Receivable	600,213,031	664,150,840	10.7	766,612,687	15.4	877,643,143	14.5	980,679,439	11.7
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	1,635,818,461	2.8
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	11,553,909,172	13.1
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	1,679,046,661	26.7
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	63,798,095	60.1
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	2,334,983,778	29.0
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	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
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,059,472	1,020,242	-3.7	999,779	-2.0	1,051,149	5.1	830,258	-21.0
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	22,001,721,475	4.7
Number of PALs I and PALs II Granted Year-to-Date	0	(N/A	0	N/A	C	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	(N/A	0	N/A	C	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	19	19	0.0	22	15.8	21	-4.5	20	-4.8
Credit Builder	53	54	1.9	57	5.6	23	-59.6	24	4.3
Payday Alternative Loans (PAL loans) (FCUs only)	0	(N/A	0	N/A	C	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	316,084		132,510,159	41,822.5	40,621,721	-69.3	2,259,634	-94.4
SBA Guaranteed Portion	N/A	118,557	'	120,989,097	101,951.4	30,625,963	-74.7	1,559,238	-94.9
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	N/A	()	123,175,025	N/A	30,913,994	-74.9	1,398,273	-95.5
Other Government Guaranteed Outstanding Balance	N/A	281,387	•	188,342	-33.1	1,155,693	513.6	953,061	-17.5
Other Government Guaranteed Guaranteed Portion	N/A	120,933	3	76,109	-37.1	245,590	222.7	240,304	-2.2
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	89,815,604	-10.1
SBA Commercial Loans Guaranteed Portion	58,121,183	59,506,532	2.4	68,768,764	15.6	67,035,562	-2.5	64,192,424	-4.2
Other Government Guaranteed Commercial Loans Outstanding Balance	1,386,551	4,166,306			-23.1	4,434,197		4,355,453	
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	4,339,971	-1.8
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		Delinguent Loan In	formation	1					
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Grou	p: All * Re	porting_State = 'T	X' * Type	s Included: All Fed	erally
	Count of	CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	457.054.700	454 040 000	0.0	070 454 404	40.4	050 440 000	4.0	500 457 050	40.4
30 to 59 Days Delinquent	457,054,786		+	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	0.4	N/A	00.0	112,413,619	00.0
90 to 179 Days Delinquent ¹	190,264,823			190,753,025		137,052,158	-28.2	97,244,369	-29.0
180 to 359 Days Delinquent	35,677,244		_	40,175,271	5.6	24,657,138	-38.6	25,363,518	2.9
> = 360 Days Delinquent	10,890,469			27,073,895		31,087,978	14.8	20,142,965	-35.2
Total Delinquent Loans - All Types (> = 60 Days)	236,832,536			258,002,191	10.9	192,797,274	-25.3	255,164,471	32.3
% Delinquent Loans / Total Loans	0.75			0.75		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 RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	3			2		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			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		5,963,969	
90 to 179 Days Delinquent ¹	17,883,674	-	_	11,261,052	-33.3	9,900,511	-12.1	8,568,499	-13.5
180 to 359 Days Delinquent	1,368,156	· · · · · ·		752,734	-49.2	277,727	-63.1	1,064,392	283.3
> = 360 Days Delinquent	73,100			64,714	27.2	31,876	-50.7	1,252	-96.1
Total Delinquent Credit Card Lns (> = 60 Days)	19,324,930			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
60 to 89 Days Delinquent ¹	N/A		+	N/A		N/A		0	
90 to 179 Days Delinquent ¹	0	_		0		0	N/A	0	N/A
180 to 359 Days Delinquent	0		-	0		0	N/A	0	N/A
> = 360 Days Delinquent	0			0		0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	-		0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	42,045			64,819	-27.1	66,550	2.7	117,787	77.0
60 to 89 Days Delinquent ¹	N/A			N/A		N/A		44,953	
90 to 179 Days Delinquent ¹	95,985			43,649		26,923		63,608	136.3
180 to 359 Days Delinquent	0			0		1,206	N/A	4,661	286.5
> = 360 Days Delinquent	0	-		0	-	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-	0.81	0.59	-26.4	0.33	-44.8	0.18	-44.8	0.58	219.5
Federally Guaranteed Student Loans %	0.01	3.00	20.4	3.00	71.0	3.10		3.00	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 -	179 days delinquent.							9. Delinquent Loans	

	Deling	uent Loan Infori	mation (con	tinued)					
Return to cover	Delinq	For Charter :		tillacaj					
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Grou	ıp: All * Ren	orting State =	'TX' * Types	Included: All Fe	derally
	Count of CU	in Peer Group :				0_	7,		
	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	N/A	N/A		N/A		N/A		0.95	
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	0.66	0.60	-9.4	0.50	-15.6	0.39	-23.4	0.56	44.1
Loans %	0.00	0.00	-3.4	0.50	-13.0	0.59	-25.4	0.50	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	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	ļ								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		14,385,435	
60 to 89 Days Delinquent	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 delinq	uent.					10. Delinqւ	uent Loans (co	n't)

Dolinguon	t 1. to 4.Family Pos	idential and Other Nor	n-Commercial Real Esta	to Loane ¹				
Return to cover	i i- to 4-Failing Nes	For Charter : N/A		ile Luaiis				
02/21/2023		Count of CU : 170						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Reg	ion: Nation * Peer Grou	p: All * Repo	rting_State = 'T	X' * Types	Included: All Fed	erally
	Count of C	U in Peer Group : N/A						
	Dec-2018	Dec-2019 %	Chg Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Ch
DELINQUENT REAL ESTATE LOANS BY CATEGORY								
Secured by a 1st Lien on a single 1- to 4-Family Residential Property								
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A		124,307,636	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		N/A		33,994,225	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		N/A		25,902,461	
180 to 359 Days Delinquent	N/A	N/A	N/A		N/A		9,302,546	
> = 360 Days Delinquent	N/A	N/A	N/A		N/A		8,100,663	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >		21/2						
= 60 Days	N/A	N/A	N/A		N/A		77,299,895	
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days /								
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A	N/A		N/A		0.67	
Secured by Junior Lien on a single 1- to 4-Family Residential Property								
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A		11,872,791	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		N/A		1,976,735	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		N/A		2,052,155	
180 to 359 Days Delinquent	N/A	N/A	N/A		N/A		371,991	
> = 360 Days Delinquent	N/A	N/A	N/A		N/A		125,011	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans		14// (14//1		14/71			
delinquent > = 60 Days	N/A	N/A	N/A		N/A		4,525,892	
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /								
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A	N/A		N/A		0.27	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A	N/A		N/A		922,080	
1	N/A	N/A	N/A		N/A		178,377	
60 to 89 Days Delinquent	N/A	N/A	N/A		N/A		123,300	
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A	N/A	N/A		N/A		7,072	
> = 360 Days Delinquent	N/A	N/A	N/A		N/A		174,689	
, ,	IN/A	IN/A	IN/A		IN/A		174,009	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A	N/A		N/A		483,438	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60	N/A	N/A	N/A		N/A		0.76	
Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %								
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate								
Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A	N/A		N/A		82,309,225.00	
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-								
Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A	N/A		N/A		0.62	
# 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 c	lays delinguent.	<u> </u>	1			11. Del	inquent RE Loans	

	D	elinquent Commerc	rial I nans	9				
Return to cover		For Charter :						\vdash
02/21/2023		Count of CU:						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All * Rep	oorting_State = 'TX'	* Types I	ncluded: All Federall	ly
	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	N/A	N/A		N/A	N/A		0	
90 to 179 Days Delinquent	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		140.405	+
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	.]
								1
Secured by Farmland	21/4			N/A				
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A		0	
60 to 89 Days Delinquent	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	21/4			N// 1			4 0 4 0 0 0 0	
30 to 59 Days Delinquent	N/A	N/A		N/A	N/A		1,313,939	
60 to 89 Days Delinquent	N/A	N/A		N/A	N/A		0	`
90 to 179 Days Delinquent	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	1
Secured by Owner Occupied, Non-Farm, Non-Residential Property								1
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	1
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								<u> </u>
30 to 59 Days Delinguent	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	
# 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.							12. Del Comm Loans	

		Delinquent Commerc	ial Loans						
Return to cover		For Charter :							
02/21/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * -	Types Incl	uded: All Federally Ir	sured
	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 lo	oans 60 - 179 days delin	quent.					1	13. Del Comm Loans (co	n't)

		Loan Los	200						
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group	· All * Rend	orting State = 'TX	' * Types Inc	·luded: All Federa	ally
1 con croup.	Count of CI	I in Peer Group :		ution 1 cer Group	. All Rope	rung_otate 17	Туровии	Jidaca. All I cacit	any .
	Count of Co	mir cor Group .	IWA						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)			,, g		74 - 1.3		,,		,,
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		9.4	45,292,137	18.1	41,766,291	-7.8
NET CHARGE OFFS (\$\$)*	208,957,952	223,765,504	7.1		-13.4	129,102,532	-33.4	146,573,872	13.5
Net Charge-Offs / Average Loans %**	0.68	0.69	1.8		-17.2	0.36	-37.5	0.37	3.3
Total Delinguent Loans & Year-to-Date Net Charge-Offs	445,790,488	456,498,405	2.4		-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		-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		-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	0.84	1.62	91.8	0.49	-69.8	0.16	-66.3	0.18	6.4
Student Loans**			31.0		-03.0		-00.0		0.4
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* All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	N/A		N/A		N/A		55,343,561	
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		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		-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		-2.8	0.31	-47.6	0.19	-36.9
Used Vehicle Loans Charged Off*	73,377,960	74,117,768	1.0		-8.3	48,133,042	-29.2	58,309,332	21.1
Used Vehicle Loans Recovered*	7,968,951	9,308,683	16.8		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		-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		-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	N/A	N/A		N/A		N/A		0.34	
Secured Non-Real Estate Loans/Lines of Credit**	,, .	- "" "				. 471			
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		N/A N/A		N/A		3,460,240	
Vehicle - Non-Commercial	N/A 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		16.6		-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, Purchase	d 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: Na	ation * Peer Group: All	* Reporting	g_State = 'TX' * Types	Included: A	All Federally Insured S	tate 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		685,786,129	
Total Outstanding Indirect Loans	10,077,432,997	10,099,998,369				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 L	oans						
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				ation * Peer Group: All	* Reporting	State = 'TX' * Types	Included:	All Federally Insured St	tate 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	N/A	N/A		N/A		N/A		0.88	
Purchased %	IN/A	IN/A	1	IN/A		IN/A		0.00	
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	2,387,376		78.3		-59.8	1,641,140			143.1
Participation Loans Recovered*	295,940	443,011	49.7		-21.0	297,205	-15.1	637,198	114.4
Participation Loan Net Charge Offs *	2,091,436	3,814,380		7 7	-64.3	1,343,935		-,,-	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	

1- to	1-Family Residential P	roperty and All Other (No	n-Com	mercial) Real Estate	Loans				
Return to cover	T uning recordential r	For Charter : N/A		moroidi, itodi Lotato	Louis				
02/21/2023		Count of CU: 170)						
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * Ty	pes Incli	uded: All Federally Ins	ured
	Count	of CU in Peer Group : N/A	١.						
	Dec-2018	Dec-2019 %	6 Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									—
Fixed Rate > 15 years	N/A	N/A		N/A		N/A		7,429,236,028	—
Fixed Rate 15 years or less	N/A	N/A		N/A		N/A		2,639,155,336	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		N/A		705,991,326	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		N/A		394,733,184	
Adjustable Rate	N/A	N/A		N/A		N/A		384,793,284	
Total Secured by 1st Lien	N/A	N/A		N/A		N/A		11,553,909,158	—
Secured by Junior Lien									—
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		1,046,789,027	—
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		10,775,047	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		142,282,848	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		479,199,736	
Total Secured by Junior Lien	N/A	N/A		N/A		N/A		1,679,046,658	
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		41,874,195	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		5,455,078	—
Open-End Fixed Rate	N/A	N/A		N/A		N/A		8,310,587	—
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		8,158,234	
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		63,798,094	—
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		13,296,753,910	
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		N/A		2,702,515,349	
Fixed Rate 15 Years or less*	N/A	N/A		N/A		N/A		728,069,488	
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		N/A		302,221,464	
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		N/A		214,285,011	
Adjustable Rate*	N/A	N/A		N/A		N/A		172,828,839	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		N/A		4,119,920,151	
Secured by Junior Lien Granted YTD								1,110,000,100	
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		434,981,783	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		231,092	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		221,722,616	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		444,541,324	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		N/A		1,101,476,815	
All Other (Non-Commercial) Real Estate Granted YTD								, , , ,, ,,	
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		34,960,438	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		1,893,114	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		4,388,480	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		5,958,105	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		47,200,137	
Total 1- to 4-Family Residential Property Loans and All Other									
(Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		5,268,597,103	
Outstanding 1- to 4-Family Residential Construction Loans	51,672,557	58,355,704	12.9	47,037,968	-19.4	60,330,187	28.3	101,724,277	68.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		N/A		1,409,773,083	
Outstanding Interest Only & Payment Option First Mortgage Loans	139,861,219	182,016,098	30.1	242,733,059	33.4	258,733,445	6.6	298,709,108	15.5
Interest Only & Payment Option First Mortgages / Total Assets %	0.54	0.82	51.6	0.87	5.7	0.92	5.7	0.52	-43.0
Interest Only & Payment Option First Mortgages / Net Worth %	5.02		47.8	8.40		8.82			
* Amounts are year-to-date while the related %change ratios are annualiz	ed.								
								17. RE Loans	

	Real Es	state (Non-Commerci	al) Loan l	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 * Repo	orting State = 'TX' * T	pes Inclu	ded: All Federally Ins	ured
·	Count o	f CU in Peer Group :						,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		N/A		240,140	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		309,569	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		-69,429	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential									
Property Loans**	N/A	N/A		N/A		N/A		0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		101,553	
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		155,087	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		-53,534	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential	N/A	N/A		N/A		N/A		0.00	
Property Loans**	N/A	IN/A		IN/A		IN/A		0.00	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		1,565,855	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		304,640	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		1,261,215	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.43	
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		N/A	
*Amounts are year-to-date while the related percent change ratios are annu	· ·	IN/A		IN/A		IN/A		IN/A	
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1								18. RE Loan Losses	
	(=:g)			1	l	1		IV. IVE EDAN EDSSES	

	Co	ommercial Loan I	nformatio	on					
Return to cover		For Charter :	N/A						
02/21/2023		Count of CU:	170						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Gro	up: All *	Reporting_State =	= 'TX' * Ty	pes Included: All	T
	Count of Cl	J in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Cha	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	Dec-2010	Dec-2013	76 City	Dec-2020	76 Olig	Dec-2021	76 City	Dec-2022	76 City
MEMBERS)									
Construction and Development	47,737,323	75,208,998	57.5		4.2	61,304,672	1	98,168,373	
Secured by Farmland	5,801,636	6,003,761	3.5		-23.3	4,664,396		6,506,673	
Secured by Multifamily	70,305,091	129,116,178		146,044,427	13.1	186,642,272			
Owner Occupied, Non-Farm, Non-Residential Property	366,585,390	408,883,168				474,947,308		, ,	
Non-Owner Occupied, Non-Farm, Non-Residential Property	587,444,918	714,672,461	21.7	855,584,450	19.7	1,082,713,217			
Total Real Estate Secured Commercial Loans	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
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	1,994,058	2,685,027	34.7	1,942,673	-27.6	1,247,718	-35.8	956,848	-23.3
Commercial and Industrial Loans	91,136,930	97,427,971	6.9			114,223,881		119,532,252	
Unsecured Commercial Loans	2,140,365	2,546,536	19.0		166.6	5,324,434		4,507,502	-15.3
Unsecured Revolving Lines of Credit (Commercial Purpose)	6,509,186	8,473,964	30.2	7,941,553	-6.3	3,933,165	-50.5	13,222,142	236.2
Total Non-Real Estate Secured Commercial Loans	101,780,539	111,133,498	9.2	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	1,087,268,583	1,342,743,868	23.5	1,534,527,774	14.3	1,795,961,735	17.0	2,306,254,330	28.4
Purchased Commercial Loans or Participations to Nonmembers	92,386,314	102,274,196		119,012,715		139,039,328	1		
Total Commercial Loans	1,179,654,897	1,445,018,064	22.5		14.4	1,935,001,063			
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	.,,	.,,		1,000,000,000		.,,,		_,,,	
Construction and Development	137	161	17.5	150	-6.8	135	-10.0	140	3.7
Farmland	38	42		34	-19.0	33		37	
Secured by Multifamily	204	372	82.4	381	2.4	400		461	
Owner Occupied, Non-Farm, Non-Residential Property	691	712		787	10.5	735		765	
Non-Owner Occupied, Non-Farm, Non-Residential Property	538	594	10.4	675		792	1	949	
Total Number of Real Estate Secured Commercial Loans	1,608	1,881	17.0		7.8	2,095		2,352	
Loans to finance agricultural production and other loans to farmers	25	33		· · · · · · · · · · · · · · · · · · ·	-27.3	26		18	-30.8
Commercial and Industrial Loans	1,076	1,024	-4.8	971	-5.2	1,101	13.4	1,390	
Unsecured Commercial Loans	70	77	10.0	61	-20.8	53		65	_
Unsecured Revolving Lines of Credit (Commercial Purpose)	668	691	3.4	705	2.0	163		261	
Total Number of Non-Real Estate Secured Commercial Loans	1,839	1,825		1,761	-3.5	1,343		1,734	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	1,000	.,020	0.0	1,101	0.0	.,0.10	20	1,701	20
Number of Outstanding Commercial Loans to Members	3,312	3,570	7.8	3,653	2.3	3,247	-11.1	3,809	17.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	136	0.7	135	-0.7	191	41.5	277	45.0
Total Number of Commercial Loans Outstanding	3,447	3,706	7.5	3,788	2.2	3,438	-9.2	4,086	18.8
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,179,654,897	1,445,018,064		· ·		1,935,001,063			
(Total Commercial Loans / Total Assets)%	2.81	3.27	16.1	3.26		3.45	1	4.34	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	2.01	3.21	10.1	3.20	-0.2	3.43	5.1	4.34	25.9
Member Commercial Loans Granted YTD*	290,369,470	475,220,125	63.7	521,062,881	9.6	666,805,718	28.0	1,029,643,740	54.4
Purchased or Participation Interests to Nonmembers*	31,749,920	29,995,498				25,944,068			
MISCELLANEOUS LOAN INFORMATION	31,749,920	29,995,496	-5.5	34,332,030	15.2	25,944,006	-24.9	30,007,940	120.1
	7 705 604	8,688,788	11 5	6 546 770	24.7	E 012 114	0.7	7 462 F24	26.2
Agricultural Related Commercial Loans Outstanding Balance Outstanding Agricultural Related Loans - Number	7,795,694				-24.7	5,912,114		7,463,521	
	63	75				59		55	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	167,043,439	182,747,331	9.4		13.1	233,241,772			
Commercial Loans and Participations Sold -no servicing rights- YTD	80,358	0	-100.0	0	N/A	0	N/A	0	N/A
Total Member Business Loans - (NMBLB)	_	_		_		_	_		
(NMBLB / Total Assets)%	2.87	3.20	11.6	3.15	-1.8	3.34		4.30	28.7
* Amounts are year-to-date and the related % change ratios are annualized.							19. Com	mercial Loans	

	(Commercial Loar	n 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 Gro	up: All *	Reporting_State =	'TX' * Typ	es Included: All	
	Count of CL	J 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 annualiz	ed.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (o	r no annualizing)					20. Comr	nercial Loan Loss	ses

		Investme	nts						
Return to cover		For Charter :							
02/21/2023		Count of CU:	170.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	tion * Peer Group:	All * Reportin	g_State = 'TX' * T	ypes Include	ed: All Federally	nsured
	Count of Cl	J 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	
# Means the number is too large to display in the cell							- 2	21. Investments	

		Investments							
Return to cover		For Charter :							
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 * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally Ir	sured
	Count o	f CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		N/A		437,761,947	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		722,794,649	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,012,005,857	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		16,585,333	
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		3,439,544	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		122,466,216	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		115.867.290	
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		N/A		2,430,920,836	
		1471		1.07.1				2,100,020,000	
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		N/A		414.995.337	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		669,950,327	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		892,935,758	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		13,912,354	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		10,312,004	
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		2,925,333	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		115,858,924	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		111,070,399	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		N/A		2,221,648,432	
Allowance for Credit Losses on Investment Securities	IN/A	IN/A		IN/A		IN/A		2,221,040,432	
(if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	N/A	1,696,957,803		5,464,442,353	222.0	7,549,742,343	38.2	7,079,733,428	-6.2
OTHER INVESTMENTS									
Nonperpetual Capital Account	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	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
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		N/A		1,149,199,332	
# Means the number is too large to display in the cell								22. Investments (con't)	

		Investment Mat	uritv						
Return to cover		For Charter :							
02/21/2023		Count of CU :							
CU Name: N/A		Asset Range :							1
Peer Group: N/A				: Nation * Peer Group:	All * Report	ing State = 'TX' * Tvr	es Includ	led: All Federally Insu	ıred
	Count	of CU in Peer Group :		Transfer 1 con Group.	Tun Hoport	<u>g_</u> 0:a:0	100 11101410	loui / iii / ouoruiiy iiioo	T
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	2 % Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A			N/A		N/A		622,469,253	
Total Time Deposits 1-3 yrs	N/A			N/A		N/A		405,271,109	
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		N/A	·	115,187,970	
Total Time Deposits 5-10 yrs	N/A			N/A		N/A		5,786,000	
Total Time Deposits > 10 yrs	N/A	N/A		N/A		N/A		485,000	
TOTAL TIME DEPOSITS	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	, ,		3,405,516	-55.7	5,709,430		2,779,924	
Total Equity Securities 5-10 yrs	N/A	0		3,141,200	N/A	6,993,588	122.6	6,759,432	
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	_
Total Held-to-Maturity Debt Securities 5-10 yrs	N/A	0		59,021,506	N/A	243,003,758		483,334,324	
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	N/A	0		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		-4.7	2,824,800	9.1	30,777,091	
Total Other Investments 5-10 yrs	19,349,295	3,202,064	-83.5		-86.5	5,377,513		30,075,111	
Total Other Investments > 10 yrs	43,350,443	5,599,976	-87.1	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	12,22.,300	, ,			2.0	3=,0.0,010	1	, , , , , , , , , , , , , , , , , , , ,	1
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		19.6	2,673,015,996	5.0		
Total Investments 3-5 yrs	1,253,884,118	1,307,845,633	4.3		20.9	2,739,393,490	73.3	2,078,233,999	
Total Investments 5-10 yrs	398,799,105	269,109,682	-32.5		183.7	1,594,845,497	108.9		
Total Investments > 10 yrs	122,110,053	174,571,583	43.0		11.2	193,440,895	-0.3		
TOTAL INVESTMENT MATURITY DISTRIBUTION	5,216,425,525	5,311,769,082	1.8		29.5	8,862,849,234	28.8		
	5,2.5,125,020	3,5 : 1,1 53,002	1.0	5,5.5,5.2,411	25.0	0,002,010,204	25.0	5,525,155,000	3.0
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	I.	1	1		l .		1	=0. mresument maturity	

	Oth	er Investment Info	ormation	1					
Return to cover	Our	For Charter :							
02/21/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Rep	orting State = 'TX' *	Types Inc	cluded: All Federally	Insured
•	Count of Cl	J in Peer Group :		•		<u> </u>			
	D 0040	D 0040	0/ Ob	D 0000	0/ Ob	D = - 0004	0/ Ob	D 0000	0/ 01-
Investments - Memoranda	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	? % Ch
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	-22.0
Outstanding balance of brokered certificates of deposit and share	222.252.252			500 000 070		0.45.054.040		205 407 240	_
certificates	608,258,072	557,371,050	-8.4	590,329,270	5.9	645,954,610	9.4	695,107,910	7.0
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		59,686	3
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-562,158	3
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		-2,163,766	5
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			,	
OTTI Losses Recognized in Earnings	-1,517	-622	59.0	-72,231	-	-			
Davingstings Hadre									
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.
Collateral Assignment Split Dollar Life Insurance Arrangements		, ,		, ,				, ,	
Remaining Premiums	N/A	N/A		N/A		N/A		29,391,883	3
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			200,887,901	14.0
Endorsement Split Dollar Life Insurance Arrangements	1.10,2.12,120	,		101,101,002		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	00	200,001,001	
Remaining Premiums	N/A	N/A		N/A		N/A		C)
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				_
Other Insurance	172,292,996	188,641,295	9.5	- , ,	7.6				
Other Non-insurance	9,239,472	14,731,746	59.4	20,702,793	40.5	, ,			
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	-8.9
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	0.7		40.0		7.0				
Mortgage Processing	37	41	10.8						
Approved Mortgage Seller	28	31	10.7	32					
Borrowing Repurchase Agreements	0	0	N/A	0					
Brokered Deposits (all deposits acquired through 3rd party)	15	11	-26.7	10		12			
Investment Pilot Program	0	0	N/A	0					
Investments Not Authorized by FCU Act (SCU only)	19	19	0.0						
Deposits and Shares Meeting 703.10(a)	0	0	N/A						
Brokered Certificates of Deposit (investments)	80	81	1.3	80	-1.2	75	-6.3	77	2.
¹ Prior to March 31, 2014, this item included investments purchased for employee be	enefit/deferred compensation	ı plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-BA	ALANCE	SHEET EXPOSURES	3				
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	: All * Re	porting_State = 'TX'	* Types	Included: All Federal	ly
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Cha	Dec-2021	% Cha	Dec-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR			,,		,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, c = 1.1g		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	75,557,497	101,507,381	34.3	96,510,780	-4.9	112,038,350	16.1	150,862,206	34.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End imes secured by 1- to 4-Family Residential	128,925,738	235,348,699	82.5	346,618,274	47.3	462,107,551	33.3	739,581,521	60.0
Credit Card Line	2,553,599,752	2,723,524,200	6.7	2,751,638,588	1.0	2,873,471,050	4.4	2,931,687,266	2.0
Unsecured Share Draft LOC	294,005,280	323,557,682	10.1	354,769,551	9.6	370,371,577	4.4	412,520,857	11.4
Unused Overdraft Protection Programs	729,981,677	784,835,736	7.5	821,595,642	4.7	871,956,390	6.1	774,836,507	-11.1
Other Unfunded Commitments	131,366,424	141,841,301	8.0	170,405,432	20.1	203,779,897	19.6	251,073,770	23.2
Total Unfunded Commitments for Non Commercial Loans	3,837,878,871	4,209,107,618	9.7	4,445,027,487	5.6	4,781,686,465	7.6	5,109,699,921	6.9
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,913,436,368	4,310,614,999	10.1	4,541,538,267	5.4	4,893,724,815	7.8	5,260,562,127	7.5
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All Ioan Types	N/A	N/A		N/A		N/A		2,489,885,511	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,023,492,844	
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		4,807,395	
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		N/A		318,643,649	
Financial Standby Letters of Credit	N/A	N/A		N/A		N/A		0	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0	
Sold Credit Protection	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0	
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		4,251,432	
Loans Transferred with Recourse	910,648	4,504,623	394.7	20,431,174	353.6	26,311,851	28.8	11,121,662	-57.7
Other Contingent Liabilities	6,093,415	9,917,314	62.8	18,083,194	82.3	15,426,997	-14.7	10,252,480	-33.5
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LIQUIDITY - BO	ORROWING ARRANG	EMENTS CONTING	ENT LIAE	BILITIES AND SOURCE	ES OF FL	JNDS			
Return to cover		For Charter :	N/A						
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX'	* Types In	cluded: All Federall	y Insured
	CU in Peer Group :	N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
BORROWING ARRANGEMENTS									
Line Of Credit Limit									
Corporate Credit Unions	1,636,590,700	1,750,150,443	6.9	1,842,562,501	5.3	1,872,500,600		7- 7 7	7.7
Natural Person Credit Unions	0	4,500,000	N/A	0	-100.0	0	N/A		,,
Federal Home Loan Bank	N/A	N/A		N/A		N/A		7,033,917,676	
Other Sources	8,930,830,108	7,348,199,215	-17.7	7,482,085,478	1.8	9,435,882,444	26.1	1,980,042,916	-79.0
Total Line of Credit Limit	10,567,420,808	9,102,849,658	-13.9	9,324,647,979	2.4	11,308,383,044	21.3	11,031,072,493	-2.5
Draws Against Line of Credit									
Corporate Credit Unions	3,636,326	4,403,311	21.1	5,409	-99.9	1,348,233	24,825.7	34,472,852	2,456.9
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	450,224,947	155,666,543	-65.4	183,785,609	18.1	25,000,000	-86.4	1,410,111,147	5,540.4
Other Sources	0	0	N/A	0	N/A	70,772,921	N/A	0	-100.0
Total Draws Against Lines of Credit	453,861,273	160,069,854	-64.7	183,791,018	14.8	97,121,154	-47.2	1,444,583,999	1,387.4
Outstanding Term & Other Borrowings									
Corporate Credit Unions	10,000,000	0	-100.0	0	N/A	0	N/A	50,000,000	N/A
Natural Person Credit Unions	0	0	N/A	0	N/A	10,000,000	N/A	0	-100.0
Federal Home Loan Bank	864,682,587	784,110,854	-9.3	653,111,691	-16.7	721,557,692	10.5	935,835,545	29.7
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank	0	200,000	N/A	0	-100.0	0	N/A	10,000,000	N/A
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A
Other Sources	0	0	N/A	0	N/A	0	N/A	5,000,000	N/A
Total Outstanding Term & Other Borrowings	874,682,587	784,310,854	-10.3	653,111,691	-16.7	731,557,692			
Assets Pledged to Secure all Outstanding Borrowings	15,598,267,105	16,506,049,382	5.8		9.9	21,179,249,703			
Amount of Borrowings Callable by Lender	0	65,000,000	N/A	115,000,000	76.9	143,585,050			
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A	·	N/A		N/A		1,042,179,035	
Number of FHLB Members	41	44	7.3		0.0	44	0.0		
BORROWING MATURITY DISTRIBUTION							1		1
< 1 Year	737,642,272	371,656,454	-49.6	271,827,728	-26.9	342,458,831	26.0	1,281,800,552	274.3
1 - 3 Years	422,958,392	317,020,147	-25.0		-15.2	243,674,036			
> 3 Years	176,689,486	263,355,669	49.0		13.8	263,646,394			
Total	1,337,290,150	952,032,270	-28.8		-11.7	849,779,261			
# Means the number is too large to display in the cell	1,007,200,100	302,002,210	20.0	5.10,000,700		26. LIQ-Borrowing	1		101.0
m mound the number is too large to display in the cell					4	Lo. Lig-Dollowing	Arrangell	101110	1

	S	hare and Membership	Information						
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ion * Peer Group: All	* Reportin	g_State = 'TX' * Type:	Include	d: All Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
MEMBERSHIP:									
Number of Current Members	3,855,618	3,959,897	2.7	4,033,461	1.9	4,160,589		3,961,054	
Number of Potential Members	145,491,221	191,125,062	31.4	201,943,744	5.7	232,142,605	15.0	244,542,574	
% Current Members to Potential Members	2.65	2.07	-21.8	2.00	-3.6	1.79	-10.3	1.62	-9.6
% Membership Growth*	3.29	2.70	-17.8	1.86	-31.3	3.15	69.7	-4.80	-252.2
Total Number of Share/Deposit Accounts	6,590,301	6,806,742	3.3	6,932,644	1.8	7,175,725	3.5	6,876,857	-4.2
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	31,501,806,907	33,187,574,383	5.4	40,225,929,523	21.2	45,253,221,361	12.5	44,346,459,384	-2.0
1 to 3 years	3,210,118,681	3,649,092,552	13.7	2,974,873,850	-18.5	2,954,781,296	-0.7	3,302,732,154	11.8
> 3 years	958,321,185	1,055,631,521	10.2	933,405,809	-11.6	728,115,366	-22.0	573,985,683	-21.2
TOTAL SHARES/DEPOSITS	35,670,246,773	37,892,298,456	6.2	44,134,209,182	16.5	48,936,118,023	10.9	48,223,177,221	-1.5
NCUA INSURED SAVINGS									
Uninsured Member Shares	2,118,457,557	2,467,878,372	16.5	3,022,483,989	22.5	3,552,057,001	17.5	3,875,766,591	9.1
Uninsured NonMember Deposits	3,342,980	55,825,759	1,569.9	78,065,679	39.8	31,654,909	-59.5	60,746,293	91.9
Total Uninsured Shares & Deposits	2,121,800,537	2,523,704,131	18.9	3,100,549,668	22.9	3,583,711,910	15.6	3,936,512,884	9.8
Insured Shares & Deposits	32,764,533,351	34,549,174,802	5.4	40,055,209,823	15.9	44,217,707,123	10.4	43,056,051,823	-2.6
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	16,803,031	9,804,916	-41.6	11,739,229	19.7	19,460,840	65.8	31,407,608	61.4
Accounts Held by Nonmember Public Units	95,392	38,345,313	40,097.6	52,283,507	36.3	6,445,609	-87.7	1,502,833	-76.7
Non-dollar Denominated Deposits	52,243	47,301	-9.5	0	-100.0	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	4,254,600,168	5,187,746,366	21.9	5,323,535,589	2.6	5,155,142,511	-3.2	5,539,808,001	7.5
Dollar Amount of IRA/Keogh >= \$100,000	637,154,439	720,527,249	13.1	773,464,206	7.3	771,067,024	-0.3	708,280,157	-8.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	884,759,920	942,964,685	6.6	758,259,001	-19.6	583,507,024	-23.0	592,218,546	1.5
Dollar Amount of Commercial Deposit Accounts	796,238,542	872,064,502	9.5	1,169,805,380	34.1	1,491,420,125	27.5	1,477,023,830	
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	22,748,761	22,322,879	-1.9	12,783,555	-42.7	17,255,627	35.0	19,078,454	10.6
INSURANCE COVERAGE OTHER THAN NCUSIF				·		•			
Share/Deposit Insurance Other than NCUSIF	16	17	6.3	19	11.8	18	-5.3	18	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	405,682,590	431,229,392	6.3	515,744,977	19.6	637,627,912	23.6	685,574,904	7.5
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Members	ship

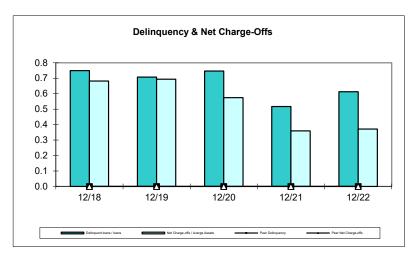
		Supplemental Info	rmation						
Return to cover		For Charter :							
02/21/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A		•		tion * Peer Group: All	* Reporting	_State = 'TX' * Types	Included: All	Federally Insured S	tate Credit
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Count o	of CU in Peer Group :						,	
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
GRANTS	200 20.0	200 20.0	,0 J.1.g	200 2020	/v cg	200 2021	/0 Ug	200 2022	/0 U.I.g
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:	700,401	011,000	-	1,100,027		0,7 10,000	001	010,020	- 01
Number of Full-Time Employees	10.070	10,304	2	10,335	0	10,701	4	10,637	-1
Number of Part-Time Employees Number of Part-Time Employees	843	802	-5	687	-14	668	-3	676	1
BRANCHES:	043	002	-5	007	-14	000	-5	070	
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	-1
	33	35	-	32	-9	39		30	0
Plan to add new branches or expand existing facilities	33	35	6	32	-9	30	-6	30	0
CUSO INFORMATION	440 =0= 000	407.004.000	7			474.070.075		101 570 100	
Value of Investments in CUSO	118,767,832	127,621,028	•	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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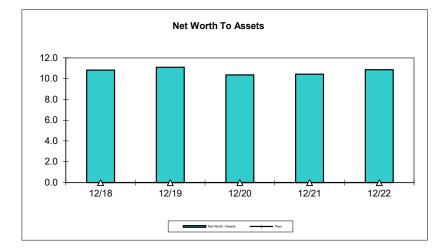
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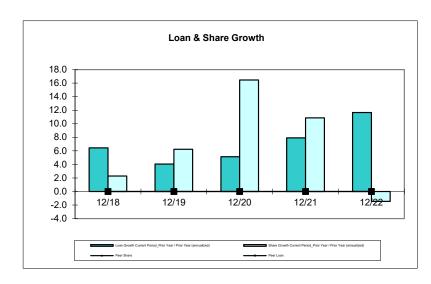
02/21/2023 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 170 Asset Range: N/A

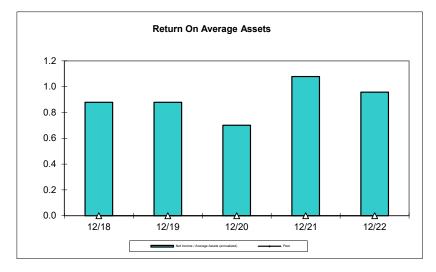
Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All

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

