Cycle Date: March-2023 Run Date: 06/01/2023 Interval: Annual

Validated

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

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

> Count of CU: 169 Asset Range: N/A Peer Group Number : N/A Count of CU in Peer Group:

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

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Ir	formatio	n					
Return to cover	,	For Charter :							
06/01/2023		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * T	vpes Inc	luded: All Federally In	sured
100.0.000	Count	of CU in Peer Group :			7 1. <b>.</b>	<u></u>	, peee		
	D 0040	D 0000	0/ 01	D 0004	0/ Ob	D 0000	0/ 01	M 0000	0/ 01
ACCETC.	Dec-2019	Dec-2020	% Chg		% Chg	Dec-2022	% Chg	Mar-2023	% Chg
ASSETS:	<u>Amount</u>	Amount 6,756,965,530	00.0	Amount 7,005,594,756	3.7	<u>Amount</u> 4,805,886,762	-31.4	Amount	10.1
Cash & Other Deposits <sup>1</sup>	3,696,884,939			, , ,				5,288,962,359	
Total Investments	5,311,769,082	6,879,612,411				7,363,176,261	-16.9	7,278,807,576	-1.1
Loans Held for Sale	69,094,577	70,021,806				115,232,698		80,598,431	-30.1
Total Loans	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,492	11.7	41,951,450,243	0.7
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(249,025,552)	(311,095,173)	24.9	(269,174,473)	-13.5	(250,698,359)	-6.9	(329,308,648)	31.4
Land And Building	1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,213,212,178	6.2	1,221,066,854	0.6
Other Fixed Assets	211,808,714	234,665,485	10.8	239,219,010	1.9	268,641,293	12.3	280,324,748	4.3
NCUSIF Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,910,649	-0.4
All Other Assets	923,704,751	1,033,762,206	11.9	1,267,470,149	22.6	1,374,895,274	8.5	1,488,368,225	8.3
TOTAL ASSETS	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,991,076,522	1.5	57,694,180,437	1.2
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,184,436	8.0	729,574,505	-1.8
Accrued Dividends & Interest Payable on Shares & Deposits	9,702,769	6,293,829	-35.1	4,581,509	-27.2	7,666,481	67.3	8,743,068	14.0
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	O	N/A	0	N/A	0	N/A	279,712	N/A
Borrowings Notes & Interest Payable	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,412,493,615	-2.6
Total Shares & Deposits	37,892,298,456	44,134,209,182	16.5			48,223,177,111	-1.5	48,901,196,087	1.4
TOTAL LIABILITIES <sup>3</sup>	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,241,231	2.0	52,052,286,987	1.2
Undivided Earnings	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,609,701,018	3.0	5,654,153,837	0.8
Other Reserves	193,619,544	248,288,077	28.2	241,178,623	-2.9	-69,865,727	-129.0	-12,260,387	82.5
TOTAL EQUITY	4,777,192,258	5,142,577,444				5,539,835,291	-2.6	5,641,893,450	1.8
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774	_	56,151,069,242		56,991,076,522	1.5	57,694,180,437	1.2
		, , ,		, , ,		· · · · · · · · · · · · · · · · · · ·		, , ,	
INCOME & EXPENSE									
Interest Income*	1,813,668,701	1,798,715,384	-0.8	1,784,048,745	-0.8	1,974,900,030	10.7	592,618,258	20.0
Interest Expense*	338,753,878	317,424,169		231,913,224	-26.9	270,714,998	16.7	138,411,097	104.5
Net Interest Income*	1,474,914,823	1,481,291,215	0.4	1,552,135,521	4.8	1,704,185,032	9.8	454,207,161	6.6
Provision for Loan/Lease Losses or Total Credit Loss Expense*	221,813,134	255,716,976		86,078,501	-66.3	147,263,903	71.1	53,605,435	45.6
Non-Interest Income*	784,566,076	808,619,913	3.1	938,774,023	16.1	884,150,617	-5.8	210,319,504	-4.8
Non-Interest Expense*	1,659,392,804	1,701,575,349		, ,		1,899,178,999		503,462,469	6.0
NET INCOME (LOSS)*	378,274,961	332,618,803				541,892,747	-6.0	107,458,761	-20.7
TOTAL CU's	179	176	-1.7	175	-0.6	170	-2.9	169	-0.6
* 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									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Invest	ments								
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a	nd "Non-Trading Derivati	ve Liabilities"							
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	osits.								
·								4.0	
				1				1. Summary	rınancial

		Kov F	Ratios <sup>6</sup>					I	
Return to cover		For Charter :							
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Peer	Group: All * Reporting	g State = 'TX'	* Types Inclu	l Ided: All Federally Insi	red State Cre	dit Unions
100.0.000	Count	of CU in Peer Group :			<u></u>	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
					Dec-2022			Mar-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Mar-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action <sup>8</sup>	11.12	10.43	10.46	10.90	N/A	N/A	10.93	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.61	10.91	10.86	11.23	N/A	N/A	11.41	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.32	N/A	N/A	13.51	N/A	N/A
GAAP Equity / Total Assets	10.81	10.14	10.13	9.72	N/A	N/A	9.78	N/A	N/A
Loss Coverage	15.41	13.33	10.76	13.74	N/A	N/A	11.56	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.71	0.75	0.52	0.61	N/A	N/A	0.46	N/A	N/A
Delinquent Loans / Net Worth	4.74	4.91	3.29	4.13	N/A	N/A	3.09	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.69	0.57	0.36	0.37	N/A	N/A	0.42	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.42	1.34	0.90	1.02	N/A	N/A	0.90	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.06	0.08	N/A	N/A	0.08	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth <sup>1</sup>	8.22	7.02	11.44	5.44	N/A	N/A	7.41	N/A	N/A
Share Growth <sup>1</sup>	6.23	16.47	10.88	-1.46	N/A	N/A	5.62	N/A	N/A
Loan Growth <sup>1</sup>	4.05	5.14	7.93	11.66	N/A	N/A	2.75	N/A	N/A
Asset Growth <sup>1</sup>	5.48	14.68	10.75	1.50	N/A	N/A	4.93	N/A	N/A
Investment Growth <sup>1</sup>	10.07	51.12	17.48	-24.05	N/A	N/A	14.34	N/A	N/A
Membership Growth <sup>1</sup>	2.70	1.86	3.15	-4.80	N/A	N/A	4.28	N/A	N/A
·									
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.88	0.70	1.08	0.96	N/A	N/A	0.75	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.87	0.65	0.99	1.00	N/A	N/A	0.72	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	3.85	3.59	3.42	3.36	N/A	N/A	3.51	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.52	0.54	0.16	0.26	N/A	N/A	0.37	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS <sup>7</sup>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Total Loans / Total Assets	74.38	68.19	66.45	73.11	N/A	N/A	72.71	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	11.60	16.87	15.44	9.48	N/A	N/A	10.41	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months									
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 in	structions. Thus, the matur	ity distribution could be ba	ased on the repricing interv	al and not the actual mate	urity of the invest	ment.			
<sup>4</sup> Applicable for credit unions under \$500 million.		-							
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being relocated	but not deleted. The ratio y	ou are looking for may be	on the Historical Ratios tal	D.					
Deginning April 1, 2022, Asset Liability Management Ratios are used to evaluate the second									
<sup>8</sup> The net worth ratio is calculated according to NCUA regulations part 702. T	, ,	·	P loans pledged as collate	ral to the FRR PPP I and	ing Facility and t	he CECL Transit	tion Provision, as applicable	le. The calculation	n may be found
on Schedule G of the Call Report, see Account 998.	considere epitoriai		pioagoa ao oolidio			JEGEanon	stiolon, ac applicab		, 55 loana

		Supplemental Ra	ntios**		
Return to cover		For Charter : N/A			
06/01/2023		Count of CU: 169			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Regio	on: Nation * Peer Gro	up: All * Reporting_Sta	ate = 'TX' *
	Count of (	CU in Peer Group : N/A			
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Mar-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	107.00	120.58	139.62	98.27	169.20
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.09	2.07	1.56	1.70	1.34
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.74	1.08	0.65	0.54	0.31
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.72	30.77	30.85	30.91	31.11
Participation Loans Outstanding / Total Loans	2.78	2.78	2.89	3.31	3.31
Participation Loans Purchased YTD / Total Loans Granted YTD	1.86	1.60	1.93	2.01	0.98
Participation Loans Sold YTD / Total Assets *	0.92	0.52	1.10	1.39	0.84
Total Commercial Loans / Total Assets	3.27	3.26	3.45	4.35	4.40
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.62	0.45	1.28	1.01	0.61
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	21.08	21.09
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	28.83	29.01
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.38	15.07
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	13.12	16.41
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.31	0.39	0.51	0.85	0.81
Unused Commitments / Cash & ST Investments	84.06	53.11	56.26	97.10	90.95
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.59	30.64	29.71	31.31	31.45
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
			3. Su	pplemental Ratios	

		Historica	I Ratios <sup>3</sup>							
Return to cover		For Charter :								
06/01/2023		Count of CU :								
CU Name: N/A		Asset Range :								
Peer Group: N/A				Group: All * Reportin	g State = 'TX'	* Types Inclu	ded: All Federally Insu	red State Cre	dit Unions	
	Count	of CU in Peer Group :			Dec-2022		,	Mar-2023		
	Count	or oo iii r eer oroup.	. 100		oroup. NA		<u> </u>		<u> </u>	
										<u> </u>
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Mar-2023	PEER Avg	Percentile**	<u> </u>
CAPITAL ADEQUACY										<u> </u>
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	12	N/A	N/A	111	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 CECL Transition Provision <sup>4</sup>	11.10	10.36	10.43	10.84	N/A	N/A	10.77	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for	11.40	10.36	10.43	10.84	N/A	N/A	N/A	N/A	N/A	
the adoption of ASC topic 326 (CECL) <sup>2</sup>	11.10	10.36	10.43	10.84	N/A		N/A		N/A	
Solvency Evaluation (Estimated)	112.61	111.65	111.65	111.56	N/A	N/A	111.61	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.07	5.92	4.60	4.06	N/A	N/A	5.23	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.69	0.57	0.36	0.37	N/A	N/A	0.52	N/A	N/A	1
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.63	101.31	99.45	91.37	N/A	N/A	92.24	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	0.12	1.47	-0.87	-10.25	N/A	N/A	-9.25	N/A	N/A	
Delinquent Loans / Assets	0.53	0.51	0.34	0.45	N/A	N/A	0.34	N/A	N/A	
<u>EARNINGS</u>										
Gross Income/Average Assets*	5.99	5.42	4.98	5.07	N/A	N/A	5.54	N/A	N/A	· -
Yield on Average Loans * 1	5.02	4.95	4.68	4.47	N/A	N/A	4.86	N/A	N/A	· ·
Yield on Average Investments*	2.34	1.15	0.69	1.49	N/A	N/A	2.76	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	1.78	1.63	1.65	1.58	N/A	N/A	1.40	N/A	N/A	
Cost of Funds / Avg. Assets*	0.79	0.67	0.43	0.48	N/A	N/A	0.97	N/A	N/A	
Net Margin / Avg. Assets*	5.21	4.75	4.55	4.59	N/A	N/A	4.57	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.43	3.12	2.91	3.01	N/A	N/A	3.17	N/A	N/A	· ·
Non-Interest Expense /Gross Income	64.28	66.18	68.66	66.18	N/A	N/A	63.43	N/A	N/A	· ·
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.08	2.86	2.69	2.68	N/A	N/A	2.68	N/A	N/A	i
Net Operating Exp. /Avg. Assets*	2.84	2.78	2.66	2.61	N/A	N/A	2.81	N/A	N/A	i
ASSET / LIABILITY MANAGEMENT										ī —
Net Long-Term Assets / Total Assets	28.58	28.89	32.59	34.38	N/A	N/A	33.60	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	34.99		38.70	36.53	N/A	N/A	35.57	N/A	N/A	
Total Loans / Total Shares	86.78	78.33	76.25	86.40	N/A	N/A	85.79	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	93.61	94.51	94.64	95.16		N/A	95.06	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	54.80	59.41	61.88	58.69		N/A	57.79	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.22	1.70	1.55	4.55	N/A	N/A	4.37	N/A	N/A	
PRODUCTIVITY		-								
Members / Potential Members	2.07	2.00	1.79	1.62	N/A	N/A	1.56	N/A	N/A	
Borrowers / Members	54.93	53.63	51.87	53.32	N/A	N/A	52.79	N/A	N/A	· · ·
Members / Full-Time Empl.	369.91	377.72	377.04	360.92	N/A	N/A	356.17	N/A	N/A	i
Avg. Shares Per Member	\$9,569	\$10,942	\$11,762	\$12,174		N/A	\$12,215	N/A	N/A	i
Avg. Loan Balance	\$15,118	\$15,982	\$17,289	\$19,729	N/A	N/A	\$19,850	N/A	N/A	ī
Salary And Benefits / Full-Time Empl.*	\$74,869	\$78,331	\$80,947	\$84,578	N/A	N/A	\$88,965	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	. ,	, ,,,,,,,,	, , , , , , ,	, , ,,,,,,			, ,			

Annualization factor: March = 4, June = 2, Deptember = 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.

Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

<sup>&</sup>lt;sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

<sup>&</sup>lt;sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

<sup>&</sup>lt;sup>4</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

	For Charter :	N/A						
								L
	Count of CU:							
			ation * Peer Group: A	II * Repor	ting_State = 'TX' * Ty	pes Includ	led: All Federally Ins	ured
Count o	f CU in Peer Group :	N/A						<u> </u>
2 2242		0/ 01	D 0001	0/ 01		0/ 01		0/ 01
Dec-2019	Dec-2020	% Cng	Dec-2021	% Cng	Dec-2022	% Cng	War-2023	% Chg
								<u> </u>
200 447 200	604 000 606	FC 0	F70 4F7 400	6.0	FF4 000 F00	4.7	F22 020 000	-3.3
396,117,390	621,080,696	56.8	5/8,15/,130	-6.9	551,029,522	-4.7	533,039,699	-3.3
040 450 400	4 000 700 000	07.4	4 000 004 507	44.7	705 000 000	00.5	004 044 000	28.6
, ,							, ,	
								19.2
	<u> </u>						, ,	-0.8
		-						
							,, , -	-9.7
4,893,031,459	7,996,797,969	63.4	8,136,161,129	1.7	4,805,886,762	-40.9	5,288,962,359	10.1
, ,								7.3
								-30.5
153,712,495	-,,- , -	,			<u> </u>		, -,,	-1.3
211,000	1,874,702,518	888,384.6	2,601,005,244		2,424,355,836		2,385,553,778	-1.6
0	C	N/A	0	N/A	0	N/A	327,673	N/A
279,617,437	5,464,442,353	1,854.3	7,549,742,343	38.2	7,072,168,428	-6.3	6,963,549,608	-1.5
1,521,753	1,188,884	-21.9	1,218,699	2.5	1,467,304	20.4	1,477,304	0.7
23,190,461	24,002,922	3.5	24,045,426	0.2	25,534,235	6.2	25,665,105	0.5
151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	288,115,559	9.1
176,421,771	175,337,619	-0.6	182,540,518	4.1	291,007,833	59.4	315,257,968	8.3
69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	80,598,431	-30.1
21,825,612,786	22,500,045,577	3.1	23,795,450,258	5.8	25,895,218,042	8.8	25,903,225,301	0.0
9,579,101,735	10,378,926,303	8.3	11,542,785,189	11.2	13,228,627,609	14.6	13,446,520,229	1.6
32.673.377	39.947.762	22.3	39.853.884	-0.2	64.762.572	62.5	65.984.931	1.9
1.333.884.566	1.533.555.202	15.0	1.810.271.865	18.0		29.2	2.403.061.190	2.8
								-4.0
							, ,	0.7
(249,025,552)	(311,095,173)	24.9	(269,174,473)	-13.5	(250,698,359)	-6.9	(329,308,648)	31.4
29,449,689	34,350,248	16.6	33,807,844	-1.6	44,150,123	30.6	46,672,476	5.7
1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,213,212,178	6.2	1,221,066,854	0.6
211,808,714	234,665,485	10.8	239,219,010	1.9	268,641,293	12.3	280,324,748	4.3
341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,910,649	-0.4
15,819,805	7,579,582	-52.1	5,514,728	-27.2	77,863,733	1,311.9	75,591,811	-2.9
878,435,257	991,832,376	12.9	1,228,147,577	23.8	1,252,881,418	2.0	1,366,103,938	9.0
2,498,322,244	2,731,822,069	9.3	3,081,437,391	12.8	3,292,304,668	6.8	3,423,670,476	4.0
44,209,451,252			56,151,069,242	10.8	56,991,076,522	1.5	57,694,180,437	1.2
179	176	-1.7	175	-0.6	170	-2.9	169	-0.6
, <u>.</u>		1						
						1		
	396,117,390  816,459,460 1,950,128,365 487,179,808 3,253,767,633 1,243,146,436 4,893,031,459  99,404,609 26,289,333 153,712,495 211,000 0 279,617,437  1,521,753 23,190,461 151,709,557 176,421,771 69,094,577  21,825,612,786 9,579,101,735 32,673,377 1,333,884,566 111,133,498 32,882,405,962 (249,025,552)  29,449,689 1,020,977,457 211,808,714 341,831,322 15,819,805 878,435,257 2,498,322,244 44,209,451,252	Count of CU in Peer Group	Asset Range : N/A   Criteria : Region: N	Asset Range   N/A   Criteria   Region: Nation * Peer Group: A	Asset Range   N/A   Criteria   Region: Nation * Peer Group: All * Repor Count of CU in Peer Group : N/A	Asset Range   N/A   Region: Nation * Peer Group: All * Reporting_State = TX.* Ty   Count of CU in Peer Group : NIA   Dec-2021   NChg   Dec-2022   NChg   D	Asset Range   N/A	Asset Range :   NA   Critoria : Region: Nation * Peer Group: Al * Reporting. State = TX* * Types included: All Federally ins

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.

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

	1	Liabilities, Shares &	Fauity						
Return to cover		For Charter :							-
06/01/2023		Count of CU:							+
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	ypes Inc	luded: All Federally Ir	nsured
	Count of	CU in Peer Group :	N/A		·	<u></u>		_	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other						= 40 404 400			
Liabilities <sup>3</sup>	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,184,436	8.0	729,574,505	-1.8
Accrued Dividends and Interest Payable	9702769	6293829	-35.1	4581509	-27.2	7666481	67.3	8743068	14.0
Other Borrowings	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,412,493,615	
Allowance for Credit Losses on Off-Balance Sheet Credit		· · · · ·		, ,				, , ,	
Exposures	0	0	N/A	0	N/A	0	N/A	279,712	N/A
SHARES AND DEPOSITS									+
Share Drafts	7,695,032,688	9,938,459,652	29.2	11,537,998,758	16.1	11,234,226,867	-2.6	11,404,474,428	1.5
Regular Shares	13,592,778,300	16,779,170,341	23.4		14.8	18,521,919,050			_
Money Market Shares	5,244,583,907	5,909,355,397	12.7	7,058,956,914	19.5	6,950,332,600		, , ,	
Share Certificates	8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176		, , ,	
IRA/KEOGH Accounts	2,148,537,471	2,200,191,696	2.4		-0.9	1,948,811,129			
				, -,,					
All Other Shares <sup>1</sup>	297,227,603	386,174,461	29.9		13.1	468,541,404	7.2	, ,	
Non-Member Deposits	450,560,536	467,797,848		, ,	-32.9	734,565,885		, ,	5.3
TOTAL SHARES AND DEPOSITS	37,892,298,456	44,134,209,182	16.5		10.9	48,223,177,111	-1.5		
TOTAL LIABILITIES <sup>4</sup>	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,241,231	2.0	52,052,286,987	1.2
EQUITY:									
Undivided Earnings <sup>6</sup>	4,583,572,714	4,894,289,367	6.8		11.3	5,609,701,018		, , ,	
Other Reserves	229,166,325	245,984,532	7.3	265,647,446	8.0	335,116,516		327,483,389	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0		0	
Equity Acquired in Merger	100,369,523	117,244,915		131,940,234	12.5	198,421,420	50.4	, - ,	
Noncontrolling Interest in Consolidated Subsidiaries	146,576	152,386		152,386	0.0	76,386		158,131	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0		0	N/A	0		0	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	ı
Accumulated Unrealized Losses for OTTI (due to other factors)	0	0	N/A	0	N/A	0	N/A	0	N/A
on HTM Debt Securities	-			_					
Accumulated Unrealized Gains (Losses) on Available for Sale	2,803,587	49,542,267	1,667.1	-41,784,577	-184.3	-514,551,181	-1,131.4	-453,336,280	11.9
Debt Securities <sup>5</sup>									
Other Comprehensive Income	-138,866,467	-164,636,023		-114,776,866	30.3	-88,928,868		, ,	
Net Income	0	0	N/A	0	N/A	0		46,459,445	
EQUITY TOTAL	4,777,192,258	5,142,577,444	7.6		10.6	5,539,835,291	-2.6	, , ,	
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,991,076,522	1.5	, , ,	
TOTAL NET WORTH	4,911,634,340	5,256,282,479	7.0	5,857,826,503	11.4	6,176,677,737	5.4	6,291,048,969	1.9
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEO			FORM FIL	ERS					1
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	Ion-Trading Derivative Liabili	ties"							
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS d									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	ent*						
Return to cover		For Charter :							
06/01/2023		Count of CU:	169						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Reporting	g_State = 'TX' * Ty	pes Inclu	ded: All Federally Ins	ured
	Count o	f CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	1,622,091,074	1,674,921,104	3.3	1,686,764,114	0.7	1,772,718,896	5.1	509,187,408	14.9
Less Interest Refund	(607,655)	(637,092)	4.8	(557,030)	-12.6	(614,380)	10.3	(4,429)	-97.1
Income from Investments	183,803,470	117,134,363	-36.3	97,841,661	-16.5	200,345,483	104.8	81,623,736	63.0
Other Interest Income <sup>1</sup>	8,381,812	7,297,009	-12.9	N/A		2,450,031		1,811,543	195.8
TOTAL INTEREST INCOME	1,813,668,701	1,798,715,384	-0.8	1,784,048,745	-0.8	1,974,900,030	10.7	592,618,258	20.0
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	160,865,137	151,398,829	-5.9	114,943,499	-24.1	128,859,069	12.1	58,596,760	81.9
Interest on Deposits	144,861,020	145,587,085	0.5	102,405,495	-29.7	90,242,315	-11.9	43,468,460	92.7
Interest on Borrowed Money	33,027,721	20,438,255	-38.1	14,564,230	-28.7	51,613,614	254.4	36,345,877	181.7
TOTAL INTEREST EXPENSE	338,753,878	317,424,169	-6.3	231,913,224	-26.9	270,714,998	16.7	138,411,097	104.5
NET INTEREST INCOME	1,474,914,823	1,481,291,215	0.4	1,552,135,521	4.8	1,704,185,032	9.8	454,207,161	6.6
Provision for Loan & Lease Losses or Total Credit Loss Expense	221,813,134	255,716,976	15.3	86,078,501	-66.3	147,263,903	71.1	53,605,435	45.6
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	438,414,509	382,528,520	-12.7	405,472,093	6.0	422,034,951	4.1	100,983,324	-4.3
Other Income	329,363,286	390,033,860	18.4	473,557,350	21.4	472,635,369	-0.2	100,111,005	-15.3
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	3,692,428	2,149,368	-41.8	8,496,960	295.3	-13,553,006	-259.5	3,365,954	199.3
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	1,207,954	8,765,775	625.7	6,649,411	-24.1	-2,634,091	-139.6	-332,754	49.5
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	729,460	N/A	4,596	<b>-</b> 97.5
Gain (Loss) on Disposition of Fixed Assets	620,503	10,923,413	1,660.4	27,805,143	154.5	5,061,369	-81.8	1,379,335	9.0
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		298,294	108.8
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		80,990	174.5
Gain from Bargain Purchase (Merger)	9,859	0	-100.0	1,949,731	N/A	38,512	-98.0	-1,457	-115.1
Other Non-interest Income	11,257,537	14,218,977	26.3	14,843,335	4.4	13,827,638	-6.8	4,430,217	28.2
TOTAL NON-INTEREST INCOME	784,566,076	808,619,913	3.1	938,774,023	16.1	884,150,617	-5.8	210,319,504	-4.8
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	801,468,357	836,453,458	4.4	893,253,236	6.8	928,246,947	3.9	249,990,317	7.7
Travel, Conference Expense	16,021,677	7,830,968	-51.1	10,371,263	32.4	14,465,665	39.5	3,899,324	7.8
Office Occupancy	125,648,344	129,844,858	3.3	136,938,703	5.5	138,358,832	1.0	36,173,523	4.6
Office Operation Expense	340,656,688	354,159,208	4.0	379,163,398	7.1	361,032,804	-4.8	94,702,681	4.9
Educational and Promotion	67,397,059	58,496,472	-13.2	63,565,764	8.7	72,624,967	14.3	18,550,320	2.2
Loan Servicing Expense	81,624,614	88,692,914	8.7	91,938,658	3.7	106,117,385	15.4	27,531,928	3.8
Professional, Outside Service	183,684,772	186,981,055	1.8	213,398,427	14.1	233,034,323	9.2	60,811,953	4.4
Member Insurance	207,397	305,183	47.1	360,164	18.0	554,057	53.8	89,959	-35.1
Operating Fees	4,207,099	4,559,647	8.4	3,960,490	-13.1	4,398,039	11.0	1,237,619	12.6
Miscellaneous Non-Interest Expense	38,476,797	34,251,586	-11.0	35,477,458	3.6	40,345,980	13.7	10,474,845	3.9
TOTAL NON-INTEREST EXPENSE	1,659,392,804	1,701,575,349	2.5	1,828,427,561	7.5	1,899,178,999	3.9	503,462,469	6.0
NET INCOME (LOSS)	378,274,961	332,618,803	-12.1	576,403,482	73.3	541,892,747		107,458,761	-20.7
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* All Income/Expense amounts are year-to-date while the related % change ratio	s are annualized.								
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to		ealized Gain (Loss) due to	o change i	n fair value of Equity and T	rading Debt Sec	curities.		7.IncExp	

		Loans							
Return to cover		For Charter :	N/A						
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	ation * Peer Group: All	* Repor	ting_State = 'TX' * Ty	pes Inclu	ded: All Federally Insu	ıred
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,222,420,395	1,121,731,497	-8.2	1,136,284,140	1.3				
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	-		0	N/A	_		_	,
Non-Federally Guaranteed Student Loans All Other Unsecured Loans/Lines of Credit	12,434,751	13,293,691	6.9	15,533,396	16.8	-,- ,		19,431,000	-0.7 -2.8
	1,802,964,762	1,800,705,512		1,881,808,628	4.5 -0.5		13.6		
New Vehicle Loans Used Vehicle Loans	7,206,505,655	7,198,312,452 10,026,572,666		7,164,840,869 11,127,429,390	-0.5 11.0	,,,		7,400,425,812	-1.1
Used Venicle Loans Leases Receivable	9,427,919,600 664,150,840	766,612,687	15.4	877,643,143	14.5			12,669,465,941 993,910,175	
All Other Secured Non-Real Estate Loans/Lines of Credit	1,489,216,783	1.572.817.072		1.591.910.692	14.5	, ,			4.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	8,225,736,957	9,056,045,770		10,217,475,347	12.8	, , ,		, . , ,	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,353,364,778	1,322,880,533	-2.3	1,325,309,842	0.2	1,679,046,662	26.7	1,786,876,527	6.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	32,673,377	39,947,762	22.3	39,853,884	-0.2	64,762,572	62.5	65,984,931	1.9
Commercial Loans/Lines of Credit Real Estate Secured	1,333,884,566	1,533,555,202	15.0	1,810,271,865	18.0	2,338,347,525	29.2	2,403,061,190	
Commercial Loans/Lines of Credit Not Real Estate Secured	111,133,498	119,985,287	8.0	124,729,198	4.0	, -,	10.8	132,658,592	
TOTAL LOANS & LEASES	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,492	11.7	41,951,450,243	0.7
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,020,242	999,779	_	1,051,149	5.1	826,778		190,357	-
Amount of Loans Granted Year-to-Date	15,088,144,180	17,523,640,175		21,010,510,373	19.9	,, - , -		, - , - ,	
Number of PALs I and PALs II Granted Year-to-Date	0			0	N/A	0		0	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	19			21	-4.5	_			
Credit Builder	54	-		23	-59.6		_	24	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS  Non-Commercial Loans									
	316,084	132,510,159	41,822.5	40,621,721	-69.3	2,259,634	-94.4	2,044,407	-9.5
Small Business Administration (SBA) Outstanding Balance SBA Guaranteed Portion	118,557	120,989,097		30,625,963	-74.7	1,559,238			
Paycheck Protection Program (PPP) Loans (included in SBA)	110,557	, ,	,			, ,			
Outstanding Balance	0	123,175,025		30,913,994	-74.9	1,398,273	-95.5	1,276,211	
Other Government Guaranteed Outstanding Balance	281,387	188,342	-33.1	1,155,693	513.6	953,061	-17.5	948,545	
Other Government Guaranteed Guaranteed Portion	120,933	76,109	-37.1	245,590	222.7	240,304	-2.2	239,140	-0.5
Commercial Loans									
SBA Commercial Loans Outstanding Balance	91,518,245			99,946,265	-2.8	, ,	-	87,023,370	
SBA Commercial Loans Guaranteed Portion	59,506,532	68,768,764		67,035,562	-2.5	- , - ,		. ,,	
Other Government Guaranteed Commercial Loans Outstanding Balance	4,166,306	3,202,575		4,434,197	38.5	, ,			
Other Government Guaranteed Commercial Loans Guaranteed Portion	4,148,654	3,185,595	-23.2	4,417,921	38.7	4,339,971	-1.8	,,	-0.4
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		Delinquent Loan Info	ormation						$\overline{}$
Return to cover		For Charter :							<u> </u>
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: A	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	454,246,069	370,451,404		353,410,836	-4.6	503,174,832	42.4	447,555,832	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		112,387,296		70,583,788	
90 to 179 Days Delinquent <sup>1</sup>	179,340,913	190,753,025		137,052,158	-28.2	97,237,465		74,970,281	
180 to 359 Days Delinquent	38,034,412	40,175,271	5.6	24,657,138	-38.6	25,353,945	2.8	31,479,891	24.2
> = 360 Days Delinquent	15,357,576	27,073,895		31,087,978	14.8	20,142,973	-35.2	17,597,034	
Total Delinquent Loans - All Types (> = 60 Days)	232,732,901	258,002,191	10.9	192,797,274	-25.3	255,121,679	32.3	194,630,994	
% Delinquent Loans / Total Loans	0.71	0.75		0.52	-30.8	0.61	18.5	0.46	
Amount of Loans in Non-Accrual Status	128,632,689	157,993,749	22.8	106,212,479	-32.8	120,579,134	13.5	103,516,927	-14.2
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	1.71	2.39		1.23	-48.5	2.39	94.1	0.81	-65.9
% Comm Lns > = 60 Days Delinquent	1.31	1.72	31.3	0.81	-52.8	0.58	-28.4	0.48	-17.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	19,280,674	14,962,299	-22.4	11,925,929	-20.3	14,871,436	24.7	12,008,569	-19.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		5,954,060		4,749,644	
90 to 179 Days Delinquent <sup>1</sup>	16,889,859	11,261,052	-33.3	9,900,511	-12.1	8,568,499	-13.5	8,786,929	2.5
180 to 359 Days Delinquent	1,482,575	752,734	-49.2	277,727	-63.1	1,064,392	283.3	1,250,513	17.5
> = 360 Days Delinquent	50,882	64,714	27.2	31,876	-50.7	1,260	-96.0	261	
Total Delinquent Credit Card Lns (> = 60 Days)	18,423,316	12,078,500		10,210,114	-15.5	15,588,211	52.7	14,787,347	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.51	1.08	-28.6	0.90	-16.6	1.50	66.4	1.43	-4.7
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0		0	N/A	0		0	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0		0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	88,908	64,819	-27.1	66,550	2.7	117,787	77.0	76,416	-35.1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,953		68,319	
90 to 179 Days Delinquent <sup>1</sup>	59,219	43,649		26,923	-38.3	63,608	136.3	33,351	
180 to 359 Days Delinquent	14,722	0	-100.0	1,206	N/A	4,661	286.5	0	-100.0
> = 360 Days Delinquent	0	0		0	N/A	0	N/A	2,487	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	73,941	43,649	-41.0	28,129	-35.6	113,222	302.5	104,157	-8.0
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non- Federally Guaranteed Student Loans %	0.59	0.33	-44.8	0.18	-44.8	0.58	219.5	0.54	-7.3
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Delin	quent Loan Informati	on (conti	inued)					T
Return to cover		For Charter :							1
06/01/2023		Count of CU :	169						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
·	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		23,939,055		20,624,346	-13.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		8,967,506		7,732,540	-13.8
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		10,068,829		9,079,696	-9.8
180 to 359 Days Delinquent	N/A	N/A		N/A		1,199,431		1,119,942	-6.6
> = 360 Days Delinquent	N/A	N/A		N/A		169,774		115,242	-32.1
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		20,405,540		18,047,420	-11.6
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	<b>11/0</b>	<b>3</b> 1/4		A1/A		0.05		0.07	
Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		0.95		0.87	-9.0
New Vehicle Loans									
30 to 59 Days Delinquent	95,948,918	72,984,989	-23.9	63,776,626	-12.6	76,797,137	20.4	65,407,069	-14.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		14,161,176		9,746,060	-31.2
90 to 179 Days Delinguent <sup>1</sup>	30,898,474	28,113,422	-9.0	19,946,486	-29.0	10,776,953	-46.0	8,103,691	-24.8
180 to 359 Days Delinquent	5,065,948	3,731,418	-26.3	1,867,195	-50.0	3,158,834	69.2	3,491,347	10.5
> = 360 Days Delinquent	1,287,385	1,056,126	-18.0	741,771	-29.8	340,126	-54.1	422,284	24.2
Total Del New Vehicle Lns (> = 60 Days)	37,251,807	32,900,966		22,555,452	-31.4	28,437,089	26.1	21,763,382	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.52	0.46	-11.6	0.31	-31.1	0.38	20.7	0.29	-22.6
Used Vehicle Loans									
30 to 59 Days Delinquent	144,839,449	120,907,607	-16.5	117,489,694	-2.8	181,479,569	54.5	157,872,554	-13.0
60 to 89 Days Delinguent <sup>1</sup>	N/A	N/A		N/A		39,279,266		27,023,789	-31.2
90 to 179 Days Delinquent <sup>1</sup>	52,828,850	44,721,516	-15.3	42,538,753	-4.9	33,725,857	-20.7	29,930,172	-11.3
180 to 359 Days Delinquent	7,184,512	6,693,349			-41.1	8,929,564	126.7	11,784,349	
> = 360 Days Delinquent	2,018,210	2,469,410		1,544,459	-37.5	1,206,696	-21.9		
Total Del Used Vehicle Lns (> = 60 Days)	62,031,572	53,884,275		48,022,453	-10.9	83,141,383	73.1	69,828,995	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.66	0.54				0.66	53.0	, ,	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle									
Loans %	0.60	0.50	-15.6	0.39	-23.4	0.56	44.0	0.46	-17.9
Leases Receivable									
30 to 59 Days Delinquent	6,350,409	5,305,262	-16.5	5,335,170	0.6	9,698,234	81.8	10,109,138	4.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		865,813		677,901	-21.7
90 to 179 Days Delinquent <sup>1</sup>	1,651,217	1,249,021	-24.4	989,776	-20.8	470,831	-52.4	267,836	-43.1
180 to 359 Days Delinquent	41,448	65,647	58.4	27,145	-58.7	87,404	222.0	79,147	-9.4
> = 360 Days Delinquent	15,653	0	-100.0	0	N/A	0	N/A	. 0	N/A
Total Del Leases Receivable (> = 60 Days)	1,708,318	1,314,668	-23.0	1,016,921	-22.6	1,424,048	40.0	1,024,884	-28.0
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.26	0.17	-33.3	0.12	-32.4	0.15	25.3	0.10	-29.0
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		14,416,972		14,920,621	3.5
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		4,393,332		2,903,097	-33.9
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,589,289		4,100,879	14.3
180 to 359 Days Delinquent	N/A	N/A		N/A		1,096,963		1,565,394	42.7
> = 360 Days Delinquent	N/A	N/A		N/A		203,635		352,148	72.9
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		9,283,219		8,921,518	-3.9
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.57		0.52	-7.8
Outstanding balances of loans affected by bankruptcy claims	72,531,451	53,262,822	-26.6	40,778,169	-23.4	48,435,509	18.8	42,485,838	-12.3
Outstanding Troubled Debt Restructured loans	83,520,336	96,714,908	15.8	77,608,213	-19.8	61,414,482	-20.9	60,258,820	-1.9
# 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.						10. Del	inquent Loans (con	't)

Delinguen	t 1- to 4-Family Resider	ntial and Other	Non-Commerc	ial Roal Estato I	nans <sup>1</sup>				
Return to cover	t 1- to 4-1 uning recorder	For Charter :		idi Nedi Estate E	Julia				
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Natio	n * Peer Group:	All * Reportii	ng_State = 'TX' * Ty	pes Include	d: All Federally Ins	ured
	Count of CU	in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		124,307,636		147,917,405	19.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,994,225		13,628,345	-59.9
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		25,902,461		13,153,806	-49.2
180 to 359 Days Delinquent	N/A	N/A	ı.	N/A		9,302,546		10,891,151	17.1
> = 360 Days Delinquent	N/A	N/A	L .	N/A		8,100,663		6,265,973	-22.6
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	N/A	N/A		N/A		77,299,895		43,939,275	-43.2
= 60 Days	IN/A	N/A	<b>'</b>	IN/A		77,299,095		43,939,275	-43.2
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		0.67		0.38	-43.7
Secured by Junior Lien on a single 1- to 4-Family Residential Property	NI/A	NI/A		NI/A		44 070 704		0.004.000	40.0
30 to 59 Days Delinquent	N/A	N/A		N/A		11,872,791		9,621,086	
60 to 89 Days Delinquent <sup>1</sup>	N/A N/A	N/A		N/A N/A		1,976,735		2,345,076	-43.5
90 to 179 Days Delinquent		N/A				2,052,155		1,160,084	
180 to 359 Days Delinquent	N/A	N/A		N/A		371,991		116,891	-68.6
> = 360 Days Delinquent	N/A	N/A		N/A		125,011		162,445	29.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent >= 60 Days	N/A	N/A		N/A		4,525,892		3,784,496	-16.4
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		0.27		0.21	-21.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		922.080		511,469	-44.5
	N/A	N/A		N/A		178,377		27,090	
60 to 89 Days Delinquent	N/A	N/A		N/A		123.300		75.470	
90 to 179 Days Delinquent	N/A	N/A		N/A		7.072		75,470	
180 to 359 Days Delinquent >= 360 Days Delinquent	N/A N/A	N/A N/A		N/A N/A		174,689		176,246	0.9
, '	N/A	N/A	<b>L</b>	N/A		174,089		176,246	0.9
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A		483,438		278,806	-42.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A		0.75		0.42	-43.4
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		82,309,225.00		48,002,577.00	-41.7
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		0.62		0.36	-42.6
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days of	delinquent.				,		11. Delin	quent RE Loans	

		Delinguent Commerc	ial Loans	•					T
Return to cover		For Charter :		•					-
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	Types Inc	luded: All Federally In	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		143,479	N/A
60 to 89 Days Delinguent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A		N/A		116,465		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		0		116,465	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		116,465		116,465	
Construction and Development loans >= 60 Days / Total Construction and Development									
loans %	N/A	N/A		N/A		0.09		0.07	-16.5
Secured by Farmland									-
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
	N/A	N/A				0		0	
60 to 89 Days Delinquent <sup>1</sup>				N/A		-			-
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,313,939		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.00		0.00	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		38,102,873		3,105,557	-91.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		821,252		647,972	-21.1
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		708,906		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		0		708,906	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60									
Days	N/A	N/A		N/A		1,530,158		1,356,878	-11.3
									+
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		0.26		0.23	-10.5
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinguent	N/A	N/A		N/A		3,854,512		3,114,901	-19.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,136,181		0,114,301	
90 to 179 Days Delinquent 1	N/A	N/A		N/A		1,130,101		0	
180 to 359 Days Delinquent	N/A	N/A	-	N/A		0		0	
> = 360 Days Delinquent	N/A	N/A	<del>                                     </del>	N/A		0		0	
	IN/A	N/A	1	N/A		U		U	IN/P
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A		N/A		1,136,181		0	-100.0
Days			-						
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linquent.			<u> </u>				12. Del Comm Loans	

		Dalinawant Camman	:-!!						
Return to cover		Delinquent Commerc For Charter :		5					
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'TX' * 1	ypes Inc	luded: All Federally I	sured
	Count	of CU in Peer Group :	N/A						
DELINOUENT COMMEDCIAL LOANIQUINES OF OPERIT BY	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% 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		0.08		0.00	-100.0
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	N/A	N/A	ı	N/A		0		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	
180 to 359 Days Delinquent	N/A	N/A	-	N/A		0		0	
> = 360 Days Delinquent	N/A	N/A	1	N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A	L	N/A		0		0	N/A
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		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,457,284		1,981,776	36.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		611,638		805,250	31.7
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,011,273		216,286	-78.6
180 to 359 Days Delinquent	N/A	N/A		N/A		51,678		355,786	588.5
> = 360 Days Delinquent	N/A	N/A		N/A		9,821,119		8,929,854	-9.1
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	ı	N/A		11,495,708		10,307,176	-10.3
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		9.62		8.94	-7.1
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,368		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		89,412	N/A
90 to 179 Days Delinguent <sup>1</sup>	N/A	N/A		N/A		59,039		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		59,039		89,412	51.4
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		1.31		1.16	-11.3
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		16,159		141,446	775.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,782		139,293	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A	_	N/A		0		62,081	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		79,409		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		79,409	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		82,191		280,783	241.6
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		0.62		3.50	463.7
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		14,419,742		12,150,714	-15.7
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		0.58		0.48	-17.7
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with	oans 60 - 179 days delin	quent.						13. Del Comm Loans (co	n't)

	1	Loan Losses							
Return to cover		For Charter :							+
06/01/2023		Count of CU:							+
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Rep	orting State = 'TX' *	Types Inc	luded: All Federally I	insured
	Count	of CU in Peer Group :					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	258,833,943	232,143,022	-10.3	174,394,669	-24.9	188,715,399	8.2	66,634,316	41.2
Total Loans Recovered Year-to-Date*	35,068,439	38,348,737	9.4	45,291,867	18.1	41,752,326	-7.8	12,649,190	21.2
NET CHARGE OFFS (\$\$)*	223,765,504	193,794,285	-13.4	129,102,802	-33.4	146,963,073	13.8	53,985,126	46.9
Net Charge-Offs / Average Loans %**	0.69	0.57	-17.2	0.36	-37.5	0.37	3.6	0.52	38.8
Total Delinquent Loans & Year-to-Date Net Charge-Offs	456,498,405	451,796,476	-1.0	321,900,076	-28.8	402,084,752	24.9	248,616,120	-38.2
Combined Delinquency and Net Charge Off Ratio	1.40	1.32	-5.8	0.88	-33.7	0.98	12.4	0.98	-0.4
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	39,058,164	34,505,513	-11.7	26,642,867	-22.8	25,907,851	-2.8	9,062,027	39.9
Unsecured Credit Card Lns Recovered*	3,640,598	4,100,998	12.6	4,771,816	16.4	4,230,179	-11.4	959,301	-9.3
Unsecured Credit Card Net Charge Offs*	35,417,566	30,404,515	-14.2	21,871,051	-28.1	21,677,672	-0.9	8,102,726	49.5
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.91	2.59	-10.7	1.94	-25.3	1.99	2.7	3.12	56.6
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	. 0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	. 0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	. 0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	200,885	81,917	-59.2	30,973	-62.2	43,527	40.5	27,623	153.8
Non-Federally Guaranteed Student Loans Recovered*	3,888	19,027	389.4	7,233	-62.0	12,778	76.7	1,498	-53.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	196,997	62,890	-68.1	23,740	-62.3	30,749	29.5	26,125	239.8
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	1.62	0.49	-69.8	0.16	-66.3	0.18	6.4	0.13	-23.5
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A	١	N/A		69,781,132		23,389,366	34.1
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A	١	N/A		14,117,086		4,507,316	27.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A	١	N/A		55,664,046		18,882,050	35.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	N/A		N/A		2.77		3.58	29.4
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	49,239,783	48,661,191	-1.2	-,,	-38.6	20,253,034	-32.2	6,369,284	
New Vehicle Loans Recovered*	5,673,556	6,641,243		7,908,011	19.1	6,126,212	-22.5	1,625,818	
New Vehicle Loans Net Charge Offs*	43,566,227	42,019,948				14,126,822	-35.7	4,743,466	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.60	0.58			-47.6	0.19	-36.9	0.25	
Used Vehicle Loans Charged Off*	74,117,768	67,953,675				57,772,943	20.0	23,685,997	
Used Vehicle Loans Recovered*	9,308,683	10,226,033			-	13,180,406	5.1	4,660,239	
Used Vehicle Loans Net Charge Offs*	64,809,085	57,727,642		, , .		44,592,537	25.3	19,025,758	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.70	0.59				0.38	11.7	0.60	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.66	0.59		0.32		0.31	-5.6	0.47	
Leases Receivable Charged Off*	3,045,708	1,987,041	-34.8		-7.7	1,331,065	-27.4	472,330	
Leases Receivable Recovered*	661,291	391,604		,		404,881	20.1	214,264	
Leases Receivable Net Charge Offs*	2,384,417	1,595,437	-33.1	1,496,389		926,184	-38.1	258,066	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.38	0.22			-18.4	0.10	-45.2	0.10	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A	١	N/A		7,910,446		2,451,963	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A	١	N/A		2,450,773		399,824	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A	١	N/A		5,459,673		2,052,139	50.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.34		0.49	45.3
FORECLOSED AND REPOSSESSED ASSETS	****	* * * *	-			10 500 555		40 700 ***	+
Commercial  Part 5-total New Commercial	N/A	N/A		N/A		18,566,087		18,729,668	
Real Estate - Non-Commercial	N/A	N/A		N/A		3,673,657		4,271,183	
Vehicle - Non-Commercial	N/A	N/A		N/A	-	20,818,155		22,199,340	
Other - Non-Commercial	N/A	N/A		N/A	4.0	1,092,224	20.0	1,472,285	
Total Foreclosed and Repossessed Assets	29,449,689	34,350,248	16.6	33,807,844	-1.6	44,150,123	30.6	46,672,476	5.7
*Amounts are year-to-date while the related percent change ratios are annualized.			1						+
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
06/01/2023		Count of CU:	169						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Rep	orting_State = 'TX' * T	ypes Inclu	ded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		10,758,394,239		10,929,087,644	-
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		1,411,089,014		1,369,796,838	
Commercial Indirect Loans	N/A	N/A		N/A		24,408,654		25,057,976	3 2.7
All Other Indirect Loans	N/A	N/A		N/A		685,381,586		726,046,162	5.9
Total Outstanding Indirect Loans	10,099,998,369	10,636,291,429	5.3	11,510,164,725	8.2	12,879,273,493	11.9	13,049,988,620	1.3
Indirect Loans Outstanding / Total Loans %	30.72	30.77	0.2	30.85	0.3	30.91	0.2	31.11	0.6
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	59,486,827	53,028,254	-10.9	44,365,800	-16.3	64,772,472	46.0	55,872,681	-13.7
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.59	0.50	-15.4	0.39	-22.7	0.50	30.5	0.43	-14.9
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	80,595,636	82,484,982	2.3	54,037,971	-34.5	53,699,782	-0.6	20,626,876	53.6
Indirect Loans Recovered*	10,130,986	12,709,642	25.5	14,118,839	11.1	12,673,084	-10.2	4,383,654	+
Indirect Loans Net Charge Offs*	70.464.650	69.775.340		39.919.132	-42.8	41.026.698	2.8	16.243.222	
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.70	0.67	-3.6	0.36	-46.4	0.34	-6.7	0.50	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23							4		
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	177,835,788	44.671.097	-74.9	173,660,485	288.8	95,372,059	-45.1	12.079.327	-49.3
Loans Purchased from Other Sources*	66.061.163	34,460,821	-47.8	96,275,014	179.4	125.583.612		13,470,323	
	, ,					.,,.			
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.62	0.45	-72.1	1.28	184.5	1.01	-21.4	0.61	-39.6
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		954,169		1,884,330	97.5
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		0.12		0.20	75.8
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		49,475		1,023,580	8,175.5
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		177,519	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		49,475		846,061	6,740.3
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans									
Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.39	9
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	98,891,044	N/A	26,098,476	-73.6
First mortgage loans sold on the secondary market	759,243,807	1,724,421,847	127.1	1,265,370,392	-26.6	544,452,529	-57.0	84,270,149	-84.5
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	4,504,623	20,431,174	353.6	26,311,851	28.8	11,121,662	-57.7	11,047,732	-0.7
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		276,137,781		36,418,472	-86.8
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		C	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	2,168,230,469	2,792,948,250	28.8	3,257,479,277	16.6	1,835,510,998	-43.7	1,861,385,550	1.4
* 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. Indirec	t, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
06/01/2023		Count of CU :	169						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * Ty	pes Incl	uded: All Federally In:	sured
	Count	of CU in Peer Group :		•		<u> </u>			T
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):			_						
Consumer	362,507,415	294,637,172	-18.7	293,316,056	-0.4	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		158,358,111		148,825,386	-6.0
Non-Federally Guaranteed Student Loans	3,601,368	3,708,829	3.0	4,611,812	24.3	7,635,369	65.6	7,726,184	1.2
1- to 4-Family Residential Property	279,617,216	348,617,159	24.7	478,018,482	37.1	642,215,060	34.3	654,097,820	1.9
Commercial Loans (excluding Construction & Development)	241,682,604	250,731,745	3.7	212,354,362	-15.3	295,598,711	39.2	299,090,268	3 1.2
Commercial Construction & Development	11,338,212	41,115,502	262.6	67,228,601	63.5	48,782,958	-27.4	48,644,771	-0.3
All Other Participation Loans	14,545,777	22,645,380	55.7	15,598,381	-31.1	226,500,609	1,352.1	228,277,503	0.8
TOTAL PARTICIPATION LOANS OUTSTANDING	913,292,592	961,455,787	5.3	1,078,665,148	12.2	1,379,090,818	27.9	1,386,661,932	0.5
Participation Loans Outstanding / Total Loans %	2.78	2.78	0.1	2.89	4.0	3.31	14.5	3.31	-0.1
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	280,178,583	280,303,940	0.0	405,360,842	44.6	439,816,537	8.5	40,889,502	-62.8
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.86	1.60	-13.9	1.93	20.6	2.01	4.1	0.98	-51.4
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	407,669,907	264,634,384	-35.1	618,369,793	133.7	789,819,669	27.7	121,647,135	-38.4
%Participation Loans Sold YTD / Total Assets**	0.92	0.52	-43.4	1.10	111.0	1.39	25.8	0.84	-39.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	3,844,136	7,629,988	98.5	6,949,697	-8.9	11,024,306	58.6	4,703,500	-57.3
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		1.08		0.46	-57.4
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	4,257,391	1,713,071	-59.8	1,641,140	-4.2	3,989,818	143.1	1,431,483	3 43.5
Participation Loans Recovered*	443,011	350,122	-21.0	297,205	-15.1	637,198	114.4	174,766	9.7
Participation Loan Net Charge Offs *	3,814,380	1,362,949	-64.3	1,343,935	-1.4	3,352,620	149.5	1,256,717	49.9
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.46	0.15	-68.2	0.13	-9.4	0.27	107.1	0.36	33.2
* 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 4	-Family Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover	runny recoldential r	For Charter :		Third Colding From Estato	Louno				1
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						ļ
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		7,436,258,317		7,546,323,350	
Fixed Rate 15 years or less	N/A	N/A		N/A		2,631,168,569		2,603,467,671	-1.1
Balloon/Hybrid > 5 years	N/A	N/A		N/A		705,991,326		710,387,919	-
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		391,369,436		388,411,390	-
Adjustable Rate	N/A	N/A		N/A		384,793,284		411,053,365	_
Total Secured by 1st Lien	N/A	N/A		N/A		11,549,580,932		11,659,643,695	1.0
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		1,046,789,027		1,092,033,432	4.3
Closed-End Adjustable Rate	N/A	N/A		N/A		10,775,047		10,763,249	-0.1
Open-End Fixed Rate	N/A	N/A		N/A		142,282,848		166,244,462	16.8
Open-End Adjustable Rate	N/A	N/A		N/A		479,199,736		517,835,385	8.1
Total Secured by Junior Lien	N/A	N/A		N/A		1,679,046,658		1,786,876,528	6.4
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		42,838,672		44,341,172	3.5
Closed-End Adjustable Rate	N/A	N/A		N/A		5,455,078		5,667,638	3.9
Open-End Fixed Rate	N/A	N/A		N/A		8,310,587		7,440,421	-10.5
Open-End Adjustable Rate	N/A	N/A		N/A		8,158,234		8,535,701	4.6
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		64,762,571		65,984,932	1.9
Total 1- to 4-Family Residential Property Loans and All Other									
(Non-Commercial) Real Estate	N/A	N/A		N/A		13,293,390,161		13,512,505,155	1.6
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		2,733,832,189		333,486,490	-51.2
Fixed Rate 15 Years or less*	N/A	N/A		N/A		727,845,715		106,311,881	-41.6
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		301,679,091		20,863,874	-72.3
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		214,403,903		15,623,640	
Adjustable Rate*	N/A	N/A		N/A		172,828,839		37,349,537	-13.6
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		4,150,589,737		513,635,422	_
Secured by Junior Lien Granted YTD	1071	1071		1.071		1,100,000,101		010,000,122	
Closed-End Fixed Rate*	N/A	N/A		N/A		434,981,783		92,810,111	-14.7
Closed-End Adjustable Rate*	N/A	N/A		N/A		231,092		162,121	180.6
Open-End Fixed Rate*	N/A	N/A		N/A		221,722,616		72,457,617	30.7
Open-End Adjustable Rate*	N/A	N/A		N/A		444,541,324		65,551,866	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		1,101,476,815		230,981,715	_
All Other (Non-Commercial) Real Estate Granted YTD	IN/A	N/A		IN/A		1,101,770,013	<del>                                     </del>	200,001,710	10.1
Closed-End Fixed Rate*	N/A	N/A		N/A		35,586,738	<del>                                     </del>	4,799,770	-46.0
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,893,114		42,700	-91.0
Open-End Rixed Rate*	N/A	N/A		N/A		4,388,480	<del>                                     </del>	274,668	-
Open-End Adjustable Rate*	N/A	N/A		N/A		5,958,105		711,750	-52.2
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A N/A		N/A		47,826,437	-	5,828,888	-
, ,	N/A	N/A		N/A		41,020,431	-	5,020,888	-51.2
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		5,299,892,989		750,446,025	-43.4
Outstanding 1- to 4-Family Residential Construction Loans	58,355,704	47,037,968	-19.4	60,330,187	28.3	100,988,780	67.4	107,887,573	6.8
,	20,333,704	41,031,968	-19.4	00,330,187	20.3	100,900,780	07.4	101,001,513	0.8
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,414,479,319		1,531,420,649	8.3
Outstanding Interest Only & Payment Option First Mortgage Loans	182,016,098	242,733,059	33.4	258,733,445	6.6	298,709,108	15.5	316,849,545	6.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.82	0.87	5.7	0.92	5.7	0.52	-43.0	0.55	4.8
Interest Only & Payment Option First Mortgages / Net Worth %	7.41	8.40					_	5.04	
* Amounts are year-to-date while the related %change ratios are annualize		3.40	.0.0	3.02	5.0	7.04		3.04	
							<del>                                     </del>	17. RE Loans	
		l .	I	1	I	l .	1	II. IL ZUAIIS	1

	Real Estate	(Non-Commercial	l) Loan I	Losses					
Return to cover		For Charter : N	N/A						
06/01/2023		Count of CU: 1	169						
CU Name: N/A		Asset Range : N	N/A						
Peer Group: N/A		Criteria : F	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Incl	uded: All Federally In:	sured
	Count of CU	in Peer Group : N	N/A	-					
		·							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% 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		240,140		191,183	218.5
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		309,569		15,852	-79.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-69,429		175,331	
First Lien single 1- to 4-Family Residential Property Loans Net	IN/A	IN/A		IN/A		-09,429		170,001	1,110.1
Charge Offs / Avg First Lien single 1- to 4-Family Residential	21/2	21/2		21/2		0.00		0.04	
Property Loans**	N/A	N/A		N/A		0.00		0.01	1,047.4
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		101,553		66,915	163.6
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		155,087		180,701	366.1
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-53,534		-113,786	-750.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential									
Property Loans**	N/A	N/A		N/A		0.00		-0.03	-637.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		2,160,042		108,268	-80.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		304,640		11,509	-84.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		1,855,402		96,759	-79.1
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		3.55		0.59	-83.3
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		0.00	-00.0
*Amounts are year-to-date while the related percent change ratios are annua		IN/A		IN/A		IN/A		0.00	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1								18. RE Loan Losses	
7 and 2, deptember -40, December - 1	(oo amidanzing)					1		.s. NE Loan Losses	

		Commercial Loan Inf	ormation						
Return to cover		For Charter :							
06/01/2023		Count of CU :	169						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	pes Inclu	ded: All Federally In:	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Cha	Dec-2022	% Chg	Mar-2023	% Cha
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	200 2010	200 2020	/0 U.I.g	200 2021	,, cg	200 2022	,0 U.S	2020	, , o og
MEMBERS)									
Construction and Development	75,208,998	78,388,107					120.5	161,850,095	
Secured by Farmland	6,003,761	4,604,099	1	, ,			39.5	6,372,792	
Secured by Multifamily	129,116,178	146,044,427		186,642,272			23.0	235,906,146	
Owner Occupied, Non-Farm, Non-Residential Property	408,883,168	448,934,119	_	, ,			22.9	578,207,249	
Non-Owner Occupied, Non-Farm, Non-Residential Property	714,672,461	855,584,450	+	1,082,713,217			27.8	1,420,724,908	
Total Real Estate Secured Commercial Loans	1,333,884,566	1,533,555,202	15.0	1,810,271,865	18.0	2,338,347,525	29.2	2,403,061,190	2.8
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	2,685,027	1,942,673	-27.6	1,247,718	-35.8	956,848	-23.3	1,611,723	68.4
Commercial and Industrial Loans	97,427,971	103,313,000			10.6	,	4.6	115,333,323	
Unsecured Commercial Loans	2,546,536	6,788,061	_				-15.3	7,699,772	
Unsecured Revolving Lines of Credit (Commercial Purpose)	8,473,964	7,941,553					236.2	8,013,774	
Total Non-Real Estate Secured Commercial Loans	111,133,498	119,985,287				, ,	10.8	132,658,592	
TOTAL COMMERCIAL LOANS:	,,	.,,		, , , , , ,		, . ,		. ,,	
Commercial Loans to Members	1.342.743.868	1,534,527,774	14.3	1,795,961,735	17.0	2,309,618,077	28.6	2,368,003,322	2.5
Purchased Commercial Loans or Participations to Nonmembers	102,274,196	119,012,715					20.1	167,716,460	
Total Commercial Loans	1,445,018,064	1.653.540.489	+	1,935,001,063			28.0	2,535,719,782	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	1,110,010,001	1,000,010,100		1,000,001,000		2, 11 0,000,200	20.0	2,000,10,102	
Construction and Development	161	150	-6.8	135	-10.0	149	10.4	152	2 2.0
Farmland	42	34	1				12.1	36	+
Secured by Multifamily	372	381	2.4				15.5	488	
Owner Occupied, Non-Farm, Non-Residential Property	712	787	10.5				4.1	715	
Non-Owner Occupied, Non-Farm, Non-Residential Property	594	675					18.7	968	
Total Number of Real Estate Secured Commercial Loans	1,881	2,027					12.3	2,359	
Loans to finance agricultural production and other loans to farmers	33	24	_			· '	-30.8	17	
Commercial and Industrial Loans	1,024	971					26.2	1,344	
Unsecured Commercial Loans	77	61		,		· '	22.6	133	
Unsecured Revolving Lines of Credit (Commercial Purpose)	691	705			-76.9		60.1	271	
Total Number of Non-Real Estate Secured Commercial Loans	1,825	1,761	-3.5				29.1	1,765	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	1,020	1,701	-0.0	1,040	-20.1	1,754	20.1	1,700	, 1.0
Number of Outstanding Commercial Loans to Members	3,570	3,653	2.3	3,247	-11.1	3,810	17.3	3,845	0.9
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	136	135	-0.7	191	41.5	277	45.0	279	0.7
Total Number of Commercial Loans Outstanding	3,706	3,788	2.2	3,438	-9.2	4,087	18.9	4,124	0.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,445,018,064	1,653,540,489		· · · · · · · · · · · · · · · · · · ·			28.0	2,535,719,782	
(Total Commercial Loans / Total Assets)%	3.27	3.26					26.1	4.40	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	5.21	3.20	-0.2	3.43	5.1	4.55	20.1	4.40	1.1
Member Commercial Loans Granted YTD*	475,220,125	521,062,881	9.6	666,805,718	28.0	1,041,514,053	56.2	185,726,343	3 -28.7
Purchased or Participation Interests to Nonmembers*	29,995,498							5,835,894	
MISCELLANEOUS LOAN INFORMATION	20,000,100	5.,552,000		25,5,000		23,03.,040	0	3,000,004	55.2
Agricultural Related Commercial Loans Outstanding Balance	8,688,788	6,546,772	-24.7	5,912,114	-9.7	7,465,514	26.3	7,984,515	5 7.0
Outstanding Agricultural Related Loans - Number	75		_	, ,			-6.8	53	_
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	182,747,331	206,754,603					27.4	309,329,565	
Commercial Loans and Participations Sold -no servicing rights- YTD	0						N/A	0	
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.20	3.15	-1.8	3.34	6.2	4.30	28.7	4.45	3.4
* Amounts are year-to-date and the related % change ratios are annualized.							19. Comm	ercial Loans	

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
06/01/2023		Count of CU:	169						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Incl	uded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	177,559	2,635,807	1384.5	984,720	-62.641	69,094	-93.0	1,109	-93.58
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	83	113	36.145	8,469	7394.7	84,359	896.1	5	-99.976
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	177,476	2,635,694	1385.1	976,251	-62.96	(15,265)	-101.6	1,104	128.93
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Real Estate Secured**	0.01	0.18	1149.1	0.06	-68.237	0.00	-101.3	0.00	125.31
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	4,489,200	1,398,244	-68.853	1,504,924	7.6296	3,144,572	109.0	808,251	2.8122
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	68,473	148,553	116.95	298,819	101.15	376,356	25.9	72,863	-22.559
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	4,420,727	1,249,691	-71.731	1,206,105	-3.4877	2,768,216	129.5	735,388	6.2617
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**	4.15	1.08	-73.958	0.99	-8.8497	2.11	113.6	2.17	3.1511
Total Commercial Loans/Lines of Credit Charge-Offs*	4,666,759	4,034,051	-13.558	2,489,644	-38.284	3,213,666	29.1	809,360	0.7398
Total Commercial Loans/Lines of Credit Recoveries*	68,556	148,666	116.85	307,288	106.7	460,715	49.9	72,868	-36.735
Total Commercial Loans/Lines of Credit Net Charge Offs*	4,598,203	3,885,385	-15.502	2,182,356	-43.832	2,752,951	26.1	736,492	7.0113
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial			00.45=		5.4 FC :		0.7		
Loans/Lines of Credit**	0.35	0.25	-28.425	0.12	-51.501	0.12	2.6	0.12	-5.8139
*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 annualizi	ng)						20. Com	mercial Loan Losses	

		Investments					Г		
Return to cover		For Charter :							
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Inc	luded: All Federally Ins	sured
·	Count	of CU in Peer Group :				<u></u>			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A			N/A		24,473,551		26,167,436	6.9
Registered Investment Companies	N/A	· ·		N/A		4,744,573		7,895,746	66.4
Other Equities	N/A	· ·		N/A		57,542,379		59,065,517	2.6
TOTAL EQUITY SECURITIES	99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	93,128,699	7.3
TRADING DEBT SECURITIES									
US Government Obligations	N/A			N/A		18,475,650		0	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	-		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	· ·		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		1,000,000		1,000,000	0.0
All Other Trading Debt Securities	N/A			N/A		37,003,464		38,253,868	3.4
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		56,479,114		39,253,868	-30.5
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	· ·		N/A		359,731,056		357,635,618	-0.6
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	· · · · · · · · · · · · · · · · · · ·		N/A		1,055,411,277		1,067,611,278	1.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		3,077,391,640		2,961,529,007	-3.8
Federal Agency Securities - Non-Guaranteed	N/A			N/A		110,321,950		107,566,853	-2.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		60,913,656		49,353,448	-19.0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		2,565,966		2,100,605	-18.1
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		49,272,666		49,202,760	-0.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		87,428,464		71,960,643	-17.7
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A			N/A		218,064,592		222,628,874	2.1
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		5,021,101,267		4,889,589,086	-2.6
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A			N/A		339,706,412		340,045,455	0.1
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		966,271,530		989,035,142	2.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		2,731,664,410		2,657,579,727	-2.7
Federal Agency Securities - Non-Guaranteed	N/A			N/A		94,910,912	1	93,689,347	-1.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		51,932,760		42,698,614	-17.8
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		2,508,585		2,057,833	-18.0
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		42,716,456		43,583,299	2.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		83,221,246	ļ	67,772,815	-18.6
All Other Available-for-Sale Debt Securities at Fair Value	N/A			N/A		202,801,004		209,478,704	3.3
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		4,515,733,315		4,445,940,936	-1.5
# Means the number is too large to display in the cell								21. Investments	

Decade   Page			Investments							
Dec   Page   Corpus   NIA	Return to cover									
Count of CU in Pero Group, NA   Region Nation * Peer Group, All * Reporting, State * TX** Types Included. All Federally Insured Cut in Peer Group. NA   Reporting, State * TX** Types Included. All Federally Insured Cut in Peer Group. NA   Reporting, State * TX** Types Included. All Federally Insured Cut in Peer Group. All * Reporting, State * TX** Types Included. All Federally Insured Cut in Peer Group. All * Reporting. State * TX** Types Included. All Federally Insured Cut in Peer Group. All * Reporting. State * TX** Types Included. All Federally Insured Cut in Peer Group. All * Reporting. State * TX** Types Included. All Federally Insured Cut in Peer Group. All * Reporting. State * TX** Types Included. All * Reporting. All * Reporting. State * TX** Types Included. All * Reporting. All * Repo	06/01/2023		Count of CU:	169						
Dec-2019   Dec-2020   NC hg   Dec-2021   NC hg   Dec-2022   NC hg   Dec-2022   NC hg   Dec-2023   NC hg										
Dec-2019   Dec-2020   %.Chg   Dec-2021   %.Chg   Dec-2022   %.Chg   Dec-2022   %.Chg   Mar-2023   %.Chg	Peer Group: N/A			_	ation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
MELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST		Count of	CU in Peer Group :	N/A						
MELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST										
Securities Issued pty Depositories, Banks, and Credit Unions   N/A   N		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
US Government Obligations  NIA  NIA  NIA  NIA  NIA  NIA  NIA  NI	INVESTMENT SECURITIES (continued)									
Federal Agency Securities - Guaranteed - Debt Instruments	HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
Federal Agency Securities - Guaranteed - Non-Debt Instruments	US Government Obligations	N/A	N/A		N/A		437,761,947		424,013,799	-3.1
Federal Agency Securities - Non-Guaranteed   N/A   N	Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		716,229,649		705,080,415	-1.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches   N/A   N	Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,012,005,857		982,864,811	-2.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		16,585,333		16,426,807	-1.0
Securities Issued by States and Political Subdivisions in the U.S.   NA   NA   NA   NA   3,439,444   3,439,470   0.0	Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Det Securities Issued by Depositories, Banks, and Credit Unions	Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions   N/A   N/A   N/A   112,468,216   131,165,166   7.	Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		3,439,544		3,439,470	0.0
All Other HTM Debt Securities At Amortized Cost   N/A   N/A   N/A   N/A   N/A   N/A   115,867,290   122,563,290   5.1	, , , , , , , , , , , , , , , , , , ,									7.1
Indicated   Properties   Prop	All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		115,867,290		122,563,290	5.8
TIM DEBT SECURITIES AT FAIR VALUE  US Government Obligations  NIA NIA NIA NIA 414,995,337 405,439,006 -2.3 Federal Agency Securities - Quaranteed - Debt Instruments  NIA NIA NIA NIA 0.0 0.0 NIA 0.0	TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		2.424.355.836			-1.6
US Government Obligations							, , ,			
Federal Agency Securities - Guaranteed - Debt Instruments	HTM DEBT SECURITIES AT FAIR VALUE									
Federal Agency Securities - Guaranteed - Debt Instruments	US Government Obligations	N/A	N/A		N/A		414.995.337		405.439.006	-2.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	6									-0.6
Federal Agency Securities - Non-Guaranteed	· ,									-1.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	· ·						, ,			0.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	ů									N/A
Securities Issued by States and Political Subdivisions in the U.S.	· ,						-			N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions  N/A  All Other HTM Debt Securities at Amortized Cost  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	0 7						-			
All Other HTM Debt Securities at Amortized Cost  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	,									
N/A										
Allowance for Credit Losses on Investment Securities if ASC 326 has been adopted)  O N/A O N/A O N/A 327,673 N/A  FOTAL INVESTMENT SECURITIES  1,696,957,803 5,464,442,353 222.0 7,549,742,343 38.2 7,072,168,428 -6.3 6,963,549,608 -1.5  OTHER INVESTMENTS  Nonperpetual Capital Account 1,521,753 1,188,884 -21.9 1,218,699 2.5 1,467,304 20.4 1,477,304 0.7  Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,534,235 6.2 25,665,105 0.5  All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 264,006,294 67.9 288,115,559 9.7  TOTAL OTHER INVESTMENTS  176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.5  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 N/A N/A N/A 1,156,262,332 1,042,432,424 -9.6										
TOTAL INVESTMENT SECURITIES   1,696,957,803   5,464,442,353   222.0   7,549,742,343   38.2   7,072,168,428   -6.3   6,963,549,608   -1.5		1071	10//		14/7.		2,210,010,120		2,200,010,001	
Nonperpetual Capital Account   1,521,753   1,188,884   -21.9   1,218,699   2.5   1,467,304   20.4   1,477,304   0.7     Perpetual Contributed Capital   23,190,461   24,002,922   3.5   24,045,426   0.2   25,534,235   6.2   25,665,105   0.3     All other investments   151,709,557   150,145,813   -1.0   157,276,393   4.7   264,006,294   67.9   288,115,559   9.7     TOTAL OTHER INVESTMENTS   176,421,771   175,337,619   -0.6   182,540,518   4.1   291,007,833   59.4   315,257,968   8.3     DEPOSITS   Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions   N/A   N/A   N/A   N/A   N/A   N/A   1,156,262,332   1,042,432,424   -9.8     OTHER INVESTMENTS   1,042,432,	(if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	327,673	N/A
Nonperpetual Capital Account  1,521,753 1,188,884 -21.9 1,218,699 2.5 1,467,304 20.4 1,477,304 0.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,534,235 6.2 25,665,105 0.9 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 264,006,294 67.9 288,115,559 9.7 FOTAL OTHER INVESTMENTS 176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.3 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 N/A N/A N/A N/A 1,156,262,332 1,042,432,424 -9.8	TOTAL INVESTMENT SECURITIES	1,696,957,803	5,464,442,353	222.0	7,549,742,343	38.2	7,072,168,428	-6.3	6,963,549,608	-1.5
Nonperpetual Capital Account  1,521,753 1,188,884 -21.9 1,218,699 2.5 1,467,304 20.4 1,477,304 0.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,534,235 6.2 25,665,105 0.9 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 264,006,294 67.9 288,115,559 9.7 FOTAL OTHER INVESTMENTS 176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.3 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 N/A N/A N/A N/A 1,156,262,332 1,042,432,424 -9.8	OTHER INVESTMENTS									
Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,534,235 6.2 25,665,105 0.9 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 264,006,294 67.9 288,115,559 9.0 TOTAL OTHER INVESTMENTS 176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.3 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 N/A N/A 1,156,262,332 1,042,432,424 -9.0 M/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	Nonperpetual Capital Account	1.521.753	1,188.884	-21.9	1,218.699	2.5	1,467.304	20.4	1,477.304	0.7
All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 264,006,294 67.9 288,115,559 9.7 TOTAL OTHER INVESTMENTS 176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.3 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 N/A 1,156,262,332 1,042,432,424 -9.8										0.5
TOTAL OTHER INVESTMENTS 176,421,771 175,337,619 -0.6 182,540,518 4.1 291,007,833 59.4 315,257,968 8.5  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 1,156,262,332 1,042,432,424 -9.8	'	-,, -	,,-		,, -				-,,	9.1
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  1,156,262,332  1,042,432,424  -9.8	TOTAL OTHER INVESTMENTS	- ,,					, ,			8.3
unions, or corporate credit unions N/A N/A N/A 1,156,262,332 1,042,432,424 -9.8	DEPOSITS									
4 Means the number is too large to display in the cell	Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		1,156,262,332		1,042,432,424	-9.8
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		Investment Mat	urity	I					
Return to cover		For Charter :							
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting State = 'TX' * T	vnes Incli	ided: All Federally Ins	sured
- Co. G.Cap. 1071	Count o	of CU in Peer Group :		Tauton 1 con Group.		9_0	, pee men	accurrant cucramy mic	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION			Ĭ		Ū		Ū		
Total Time Deposits < 1 yr	N/A	N/A		N/A		630,952,253		579,490,033	-8.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		405,990,109		382,499,701	-5.8
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		113,048,970		74,920,690	-33.7
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		5,786,000		5,037,000	-12.9
Total Time Deposits > 10 yrs	N/A	N/A		N/A		485,000		485,000	0.0
TOTAL TIME DEPOSITS	N/A	N/A		N/A		1,156,262,332		1,042,432,424	-9.8
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	7,114,673	10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	5,523,305	186.0
Total Equity Securities 1-3 yrs	18,120,143	0	-100.0	250,000	N/A	0	-100.0	0	N/A
Total Equity Securities 3-5 yrs	7,680,915	3,405,516	-55.7		67.7	2,029,924	-64.4	2,194,757	8.1
Total Equity Securities 5-10 yrs	0	3,141,200	N/A	6,993,588	122.6	6,759,432	-3.3	6,509,239	-3.7
Total Equity Securities > 10 yrs	66,488,878	72,927,423	9.7	91,697,822	25.7	76,040,258	-17.1	78,901,398	3.8
TOTAL EQUITY SECURITIES	0	0	N/A	. 0	N/A	86,760,503	N/A	93,128,699	7.3
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	889,567	38,810,651	4,262.9	41,575,844	7.1	37,003,464	-11.0	38,253,868	3.4
Total Trading Debt Securities 1-3 yrs	3,802,433	739,389	-80.6	622,392	-15.8	9,706,300	1,459.5	250,000	-97.4
Total Trading Debt Securities 3-5 yrs	8,581,700	9,000,593	4.9	19,104,933	112.3	9,769,350	-48.9	750,000	-92.3
Total Trading Debt Securities 5-10 yrs	12,598,544	17,696,489	40.5	17,864,878	1.0	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	417,089	3,074,532	637.1	3,437,043	11.8	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	. 0	N/A	56,479,114	N/A	39,253,868	-30.5
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	8,311,832	740,662,283	8,810.9	878,466,273	18.6	730,287,786	-16.9	741,709,413	1.6
Total Available-for-Sale Debt Securities 1-3 yrs	41,677,147	1,101,670,160	2,543.3	1,035,172,217	-6.0	951,298,306	-8.1	978,288,559	2.8
Total Available-for-Sale Debt Securities 3-5 yrs	65,043,784	846,653,998	1,201.7	1,471,045,201	73.7	1,066,805,049	-27.5	1,070,174,299	0.3
Total Available-for-Sale Debt Securities 5-10 yrs	32,880,288	664,738,140	1,921.7	1,292,221,680	94.4	1,585,012,677	22.7	1,450,094,852	-8.5
Total Available-for-Sale Debt Securities > 10 yrs	5,799,444	77,086,567	1,229.2	81,344,812	5.5	182,923,256	124.9	200,587,678	9.7
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	. 0	N/A	4,516,327,074	N/A	4,440,854,801	-1.7
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	211,000	208,008,939	98,482.4	185,747,871	-10.7	272,783,871	46.9	311,005,658	14.0
Total Held-to-Maturity Debt Securities 1-3 yrs	0	948,370,702	N/A	1,078,936,047	13.8	798,255,636	-26.0	849,657,512	6.4
Total Held-to-Maturity Debt Securities 3-5 yrs	0	624,301,371	N/A	1,085,787,180	73.9	852,664,615	-21.5	730,467,326	-14.3
Total Held-to-Maturity Debt Securities 5-10 yrs	0	59,021,506	N/A	243,003,758	311.7	483,334,324	98.9	485,626,682	0.5
Total Held-to-Maturity Debt Securities > 10 yrs	0	35,000,000	N/A	7,530,388	-78.5	6,831,591	-9.3	15,163,335	122.0
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	. 0	N/A	2,413,870,037	N/A	2,391,920,513	-0.9
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	33,953,209	50,508,232	48.8	17,888,038	-64.6	83,594,159	367.3	91,527,903	9.5
Total Other Investments 1-3 yrs	130,948,622	116,418,028	-11.1	147,644,337	26.8	131,346,921	-11.0	154,330,372	17.5
Total Other Investments 3-5 yrs	2,717,900	2,589,000	-4.7	2,824,800	9.1	30,777,091	989.5	22,624,848	-26.5
Total Other Investments 5-10 yrs	3,202,064	430,918	-86.5	5,377,513	1,147.9	30,075,111	459.3	32,070,879	6.6
Total Other Investments > 10 yrs	5,599,976	5,391,441	-3.7	8,805,830	63.3	13,946,251	58.4	13,423,366	-3.7
TOTAL OTHER INVESTMENTS	176,421,771	175,337,619	-0.6	182,540,518	4.1	289,739,533	58.7	313,977,368	8.4
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	1,430,939,052	1,794,851,777	25.4		-7.4	1,756,552,422	5.7	1,767,510,180	0.6
Total Investments 1-3 yrs	2,129,303,132	2,546,689,034	19.6	2,673,442,196	5.0	2,296,597,272	-14.1	2,365,026,144	3.0
Total Investments 3-5 yrs	1,307,845,633	1,580,608,107	20.9		73.3	2,075,094,999	-24.2	1,901,131,920	-8.4
Total Investments 5-10 yrs	269,109,682	763,358,530	183.7		108.9	2,110,967,544	32.4	1,979,338,652	-6.2
Total Investments > 10 yrs	174,571,583	194,104,963	11.2		-0.3	280,226,356	44.9	308,560,777	10.1
TOTAL INVESTMENT MATURITY DISTRIBUTION	5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	8,519,438,593	-3.9	8,321,567,673	-2.3
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								23. Investment Maturity	

		Other Investment In	formation	1				1	
Return to cover		For Charter :							
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	ion * Peer Group: All	* Reporti	ing_State = 'TX' * Type	es Included	: All Federally Insured	I State
	Count of	CU in Peer Group :	N/A						
Investments - Memoranda	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
Non-Conforming Investments (State Credit Unions ONLY) <sup>/1</sup>	49,814,397	55,046,825	10.5	72,854,101	32.3	55,294,559	-24.1	44,706,530	-19.1
Outstanding balance of brokered certificates of deposit and share	10,011,001	00,010,020			02.0	00,201,000		1 1,1 00,000	
certificates	557,371,050	590,329,270	5.9	645,954,610	9.4	704,925,910	9.1	702,234,227	-0.4
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		59,686		-1,747	-102.9
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-562,158		-556,504	1.0
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		-2,163,766		225,497	110.4
Total Gain (Loss) on Investments	N/A	N/A		N/A		-2,666,238		-332,754	87.5
Other Then Tennesses Immedian ant (OTTI)									
Other-Than-Temporary Impairment (OTTI)  Total OTTI Losses	000	70.004	11 510 7	000	100.5	040 707	67.540.0	0	100.0
	-622	-72,231	-11,512.7	360	100.5		-67,540.8	0	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	-622	-72,231	-11,512.7	360	100.5	-242,787	-67,540.8	0	100.0
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value						4 000 500			400.0
Derivatives Hedge	0	0	N/A	0	N/A	1,689,526	N/A	0	-100.0
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	125,868,750	138,834,489	10.3	194,628,282	40.2	188,457,712	-3.2	191,275,050	1.5
Recorded Value of Other Investments	90,168,035	95,551,275	6.0	106,031,997	11.0	82,167,577	-22.5	94,596,084	15.1
Collateral Assignment Split Dollar Life Insurance Arrangements	22,123,000			,		,,		2 1,000,000	
Remaining Premiums	N/A	N/A		N/A		41,091,883		28,504,542	-30.6
Cash Surrender Value	N/A	N/A		N/A		141,598,832		171,451,575	21.1
Recorded Value	116,253,359	134,131,862	15.4	175,322,453	30.7	202,869,570		227,081,692	
Endorsement Split Dollar Life Insurance Arrangements	110,200,000	104, 101,002	10.4	170,022,400	00.7	202,000,010	10.7	221,001,032	11.0
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		22,331,728		22,476,125	
		32,867,424	10.0	· ·	0.5	, ,		, ,	23.4
Recorded Value Other Insurance	29,285,555	203,068,532	12.2 7.6	32,711,283 257,483,256	-0.5 26.8	41,644,592 186,437,831	27.3 -27.6	, ,	1.1
Other Insurance Other Non-insurance	188,641,295 14,731,746	20,702,793	40.5	32,661,948	57.8	31,528,665		188,503,972 33,630,682	6.7
	14,731,740	20,702,793	40.5	32,001,940	37.0	31,320,003	-3.3	33,030,062	0.7
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	564,948,740	625,156,375	10.7	798,839,219	27.8	733,105,947	-8.2	786,467,809	7.3
Charitable Donation Accounts	17,078,396	18,391,281	7.7	41,195,091	124.0	25,219,921	-38.8	26,047,295	3.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	41	44	7.3	45	2.3	44	-2.2	45	2.3
Approved Mortgage Seller	31	32	3.2	33	3.1	33			
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0			
Brokered Deposits (all deposits acquired through 3rd party)	11	10	-9.1	12	20.0	12			
Investment Pilot Program	0	0	N/A	0	N/A	0			N/A
Investments Not Authorized by FCU Act (SCU only)	19	20	5.3	0	-100.0	0		_	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	-100.0 N/A	0			N/A
Brokered Certificates of Deposit (investments)	81	80	-1.2	75	-6.3	77			0.0
			-1.2	75	-0.3	11	2.1	11	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee ben # Means the number is too large to display in the cell	lenivuererreu compensatio	II PIdIIS.					24 Invoct	ments-Memoranda	
# INICALIS LIC HULLIDEL IS 100 large to display III the cell							44. IIIVESTI	nents-wemoranda	

L	IQUIDITY - COMMITI	MENTS AND OFF-BA	LANCES	SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Inclu	ded: All Federally Ins	ured
	Count o								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	101,507,381	96,510,780	-4.9	112,038,350	16.1	150,862,206	34.7	187,656,829	24.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	235,348,699	346,618,274	47.3	462,107,551	33.3	739,581,521	60.0	777,558,349	5.1
Credit Card Line	2,723,524,200	2,751,638,588	1.0	2,873,471,050	4.4	2,931,687,266	2.0	3,010,092,943	2.7
Unsecured Share Draft LOC	323,557,682	354,769,551	9.6	370,371,577	4.4	409,562,608	10.6	421,748,473	3.0
Unused Overdraft Protection Programs	784,835,736	821,595,642	4.7	854,806,068	4.0	757,856,797	-11.3	826,236,156	9.0
Other Unfunded Commitments	141,841,301	170,405,432	20.1	203,779,897	19.6	254,032,019	24.7	240,379,697	-5.4
Total Unfunded Commitments for Non Commercial Loans	4,209,107,618	4,445,027,487	5.6	4,764,536,143	7.2	5,092,720,211	6.9	5,276,015,618	3.6
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	4,310,614,999	4,541,538,267	5.4	4,876,574,493	7.4	5,243,582,417	7.5	5,463,672,447	4.2
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		2,489,885,511		2,618,943,902	5.2
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,006,513,134		2,124,108,025	5.9
Loans transferred with limited recourse	N/A	N/A		N/A		4,807,395		4,773,859	-0.7
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		318,643,649		327,786,839	2.9
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		4,251,432		4,184,772	-1.6
Loans Transferred with Recourse	4,504,623	20,431,174	353.6	26,311,851	28.8	11,121,662		11,047,732	-0.7
Other Contingent Liabilities	9,917,314	18,083,194	82.3	15,426,997	-14.7	10,252,480	-33.5	9,009,377	-12.1
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LIQUIDITY -	BORROWING ARRAN	GEMENTS CONTINGE	NT LIABII	LITIES AND SOURCES	OF FUND	S			
Return to cover		For Charter :							
06/01/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	III * Report	ing_State = 'TX' * Typ	es Includ	led: All Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Cho
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,750,150,443	1,842,562,501	5.3	1,872,500,600	1.6	2,018,311,901	7.8	2,013,708,901	-0.2
Natural Person Credit Unions	4,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		7,121,458,972		8,895,993,414	24.9
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		2,762,616,709	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	7,348,199,215	7,482,085,478		9,435,882,444	26.1	1,980,042,916	-79.0	, and the same of	
Total Borrowing Capacity	9,102,849,658	9,324,647,979		11,308,383,044	21.3	11,119,813,789	-1.7	14,672,123,880	
Draws Against Borrowing Capacity	9,102,049,030	9,324,047,979	2.4	11,300,303,044	21.0	11,119,013,709	-1.7	14,072,123,000	31.3
Corporate Credit Unions	4,403,311	5,409	-99.9	1,348,233	24,825.7	87,472,852	6 388 0	57,939,480	-33.8
Natural Person Credit Unions	4,403,311	3,409		10,000,000	N/A	07,472,032			
Federal Home Loan Bank	939,777,397	836,897,300		746,557,692	-10.8	2,345,946,692			
Central Liquidity Facility	959,777,597	030,097,300		740,557,092	N/A	2,343,940,092		2,211,204,120	
Federal Reserve Bank - excludes amount reported in FRB		U		U			-	-	
Paycheck Protection Program Lending Facility Loans	200,000	0	-100.0	0	N/A	10,000,000	N/A	42,350,000	323.5
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	0	0	N/A	70,772,921	N/A	5,000,000	-92.9	35,000,009	600.0
Total Draws Against Borrowing Capacity	944,380,708	836,902,709	-11.4	828,678,846	-1.0	2,448,419,544	195.5	2,412,493,615	-1.5
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		3,169,819,722		3,587,903,845	13.2
Natural Person Credit Unions	N/A	N/A		N/A		30,875,996		31,532,298	2.1
Federal Home Loan Bank	N/A	N/A		N/A		9,969,209,993		12,774,193,265	28.
Central Liquidity Facility	N/A	N/A		N/A		22,177,054		3,455,681	-84.4
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		2,208,711,334		4,685,235,660	112.1
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A	14// (	512,815,754		1,149,158,959	
Total Assets Pledged to Secure Borrowing Capacity	16,506,049,382	18,132,267,431	9.9	21,179,249,703	16.8	15,913,609,853			
Amount of Borrowings Callable by Lender	65,000,000	115,000,000		143,585,050	24.9	13,313,003,033			
Number of FHLB Members (1 = Yes)	44	113,000,000	0.0	44	0.0	43			
BORROWING MATURITY DISTRIBUTION	77	77	0.0	77	0.0	+0	2.0	70	0.0

	Sh	are and Membership	Informatio	on					
Return to cover		For Charter :							
06/01/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Repo	orting_State = 'TX' * T	pes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
MEMBERSHIP:									
Number of Current Members	3,959,897	4,033,461	1.9	4,160,589	3.2	3,961,051	-4.8	4,003,390	
Number of Potential Members	191,125,062	201,943,744	5.7	232,142,605	15.0	244,542,574	5.3	256,127,152	4.7
% Current Members to Potential Members	2.07	2.00	-3.6	1.79	-10.3	1.62	-9.6	1.56	-3.5
% Membership Growth*	2.70	1.86	-31.3	3.15	69.7	-4.80	-252.2	4.28	456.6
Total Number of Share/Deposit Accounts	6,806,742	6,932,644	1.8	7,175,725	3.5	6,876,853	-4.2	6,965,315	1.3
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	33,187,574,383	40,225,929,523	21.2	45,253,221,361	12.5	44,346,484,767	-2.0	44,577,424,605	0.5
1 to 3 years	3,649,092,552	2,974,873,850	-18.5	2,954,781,296	-0.7	3,302,706,661	11.8	3,689,506,227	11.7
> 3 years	1,055,631,521	933,405,809	-11.6	728,115,366	-22.0	573,985,683	-21.2	634,265,255	10.5
TOTAL SHARES/DEPOSITS	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,177,111	-1.5	48,901,196,087	1.4
NCUA INSURED SAVINGS									
Uninsured Member Shares	2,467,878,372	3,022,483,989	22.5	3,552,057,001	17.5	3,834,739,190	8.0	3,671,342,026	-4.3
Uninsured NonMember Deposits	55,825,759	78,065,679	39.8	31,654,909	-59.5	60,746,293	91.9	58,117,884	-4.3
Total Uninsured Shares & Deposits	2,523,704,131	3,100,549,668	22.9	3,583,711,910	15.6	3,895,485,483	8.7	3,729,459,910	-4.3
Insured Shares & Deposits	34,549,174,802	40,055,209,823	15.9	44,217,707,123	10.4	43,097,079,114	-2.5	43,674,423,604	1.3
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	9,804,916	11,739,229	19.7	19,460,840	65.8	31,407,608	61.4	31,588,783	0.6
Accounts Held by Nonmember Public Units	38,345,313	52,283,507	36.3	6,445,609	-87.7	1,502,833	-76.7	2,002,563	33.3
Non-dollar Denominated Deposits	47,301	0	-100.0	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	5,187,746,366	5,323,535,589	2.6	5,155,142,511	-3.2	5,539,808,001	7.5	6,362,336,125	14.8
Dollar Amount of IRA/Keogh >= \$100,000	720,527,249	773,464,206	7.3	771,067,024	-0.3	708,280,157	-8.1	707,996,377	0.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	942,964,685	758,259,001	-19.6	583,507,024	-23.0	592,218,546	1.5	574,968,658	-2.9
Dollar Amount of Commercial Deposit Accounts	872,064,502	1,169,805,380	34.1	1,491,420,125	27.5	1,477,023,830	-1.0	1,474,091,871	-0.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	22,322,879	12,783,555	-42.7	17,255,627	35.0	19,129,549	10.9	16,370,661	-14.4
INSURANCE COVERAGE OTHER THAN NCUSIF	·	•		·				·	
Share/Deposit Insurance Other than NCUSIF	17	19	11.8	18	-5.3	18	0.0	20	11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	431,229,392	515,744,977	19.6	637,627,912	23.6	685,574,904	7.5	1,232,580,072	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Member	rship

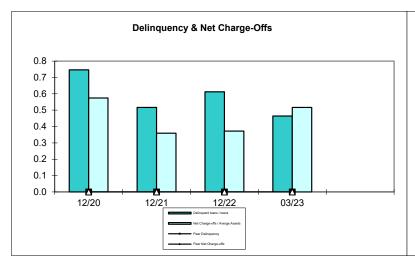
GRANTS         920,784         136,299         -85         9,660,306         6,988         312,189         -97         148,993		1	Supplemental Infor	mation						
Count of Curs   Region: Nata	Return to cover		For Charter :	N/A						
Peer Group: NA	06/01/2023		Count of CU:	169						
Dec-2019   Dec-2029   K-Chg   Dec-2022   K-Chg   Dec-2022   K-Chg   Dec-2022   K-Chg   Dec-2023   K-Chg	CU Name: N/A		Asset Range :	N/A						
Dec-2019   Dec-2020   % Chg   Dec-2022   % Chg   Mar-2023   % Chg	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	uded: All Federally In:	sured
GRANTS  Amount of Grams Awarded to your credit union, YTD  920,784  115,309  1,100,827  36  9,710,893  901  815,209  901  815,209  10,100,827  36  8,710,893  901  815,209  901  815,209  10,1070  11  10,1701  11  10,0702  10  10,085  10  10,085  10  10,085  10  10,085  10  10,085  10  10,085  10  10,085  10,08		Count	of CU in Peer Group :	N/A						
GRANTS										
Amount of Grants Awarded to your credit union, YTD		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
Amount of Grants Received by your credit union, YTD	GRANTS			Ĭ		Ū		Ĭ		
EMPLOYEES:   1,034	Amount of Grants Awarded to your credit union, YTD	920,784	136,299	-85	9,660,306	6,988	312,189	-97	148,993	-52
Number of Full-Time Employees   10,304   10,335   0   10,701   4   10,837   -1   10,914	Amount of Grants Received by your credit union, YTD	811,530	1,100,827	36	8,710,983	691	815,929	-91	0	-100
Number of Part-Time Employees	EMPLOYEES:									
Number of Part-Time Employees	Number of Full-Time Employees	10.304	10.335	0	10.701	4	10.637	-1	10.914	3
BRANCHES	. ,	,	,	-14	,	-3	,	1	652	-4
Number of CLUS Reporting Shared Branches   38   38   0   39   3   39   0   37	. ,									
Number of CLUS Reporting Shared Branches   38   38   0   39   3   39   0   37	Number of CU Branches	692	701	1	702	0	695	-1	702	1
Pian to add new branches or expand existing facilities   35   32   -9   30   6   30   0   30				0		_				4
CUSO INFORMATION										
Value of Investments in CUSO										
CUSO Loans		127 621 028	148 670 076	16	171 972 255	16	194 572 163	13	197 427 754	1
Aggregate Cash Outlays in CUSO   55,587,376   56,289,483   1   66,642,472   18   79,288,480   19   80,145,025			, ,							
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):			, ,		- , ,		, ,		, ,	
International Remittances		30,007,070	30,203,400		00,042,472	10	73,200,400	10	00,140,020	<u> </u>
Number of International Remittances Originated YTD	, <u> </u>	56	57	2	55	_4	54	-2	55	2
Low Cost Wire Transfers										
MERGERS/ACQUISTIONS:					,					
Adjusted Retained Earnings Obtained through Business Combinations 98,895,301 116,008,580 17 130,703,897 13 196,860,203 51 195,791,330 System Used to Maintain Share/Loan Records		101	101		101	-	100		100	
System Used to Maintain Share/Loan Records	·	08 805 301	116 008 580	17	130 703 807	13	106 860 203	51	105 701 330	-1
Manual System (No Automation)		90,090,001	110,000,300	17	130,703,037	13	190,000,203	31	193,791,330	-1
Vendor Supplied In-House System	•		0	NI/A	0	NI/A	0	N/A	0	N/A
Vendor On-Line Service Bureau	, , , , , , , , , , , , , , , , , , , ,									
CU Developed In-House System 1 1 1 0 1 0 1 0 1 0 1 0 1 1 0 1 1 Services Offered Electronically										
Services Offered Electronically						_				
Account Aggregation   40   39   -3   39   0   39   30   0   39   30   0   39   30   0   39   39			1	0	· · · · · · · · · · · · · · · · · · ·	U		0	ı	- 0
Bill Payment         126         125         -1         124         -1         119         -4         119           Download Account History         138         138         0         140         1         137         -2         137           Electronic Signature Authentication/Certification         80         88         10         98         11         99         1         100           e-Statements         142         143         1         143         0         140         -2         140           External Account Transfers         66         70         6         77         10         78         1         79           Loan Payments         143         144         1         143         -1         140         -2         140           Member Application         93         94         1         101         7         102         1         103           Merchant Processing Services         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         <	·	40	20	2	20	0	20	0	20	0
Download Account History   138   138   0   140   1   137   -2   137	00 0									-
Electronic Signature Authentication/Certification   80   88   10   99   1   100    -Statements   142   143   1   143   0   140   -2   140    -External Account Transfers   66   70   6   77   10   78   1   79	,									
e-Statements         142         143         1         143         0         140         -2         140           External Account Transfers         66         70         6         77         10         78         1         79           Loan Payments         143         144         1         143         -1         140         -2         140           Member Application         93         94         1         101         7         102         1         103           Merchant Processing Services         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         1         1         104 <td>,</td> <td></td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	,			•						
External Account Transfers         66         70         6         77         10         78         1         79           Loan Payments         143         144         1         143         -1         140         -2         140           Member Application         93         94         1         101         7         102         1         103           Merchant Processing Services         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         1         18         139         18         139           Informational Website         N/A         N/A         N/A         104         117	<u> </u>									
Loan Payments         143         144         1         143         -1         140         -2         140           Member Application         93         94         1         101         7         102         1         103           Merchant Processing Services         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         1         1         17         13         18         139         18         139         18         139         18         139         108         109         104         104         104         117         13         118         108         108         109         108 </td <td></td>										
Member Application         93         94         1         101         7         102         1         103           Merchant Processing Services         12         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         1         1         107         3         108         109         103         4         118         139         18         139           Mobile Application         N/A         N/A         N/A         N/A         104         117         13         118										
Merchant Processing Services         12         12         0         14         17         14         0         14           Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         1         107         3         108         109         103         4         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118	,									
Mobile Payments         63         68         8         75         10         75         0         76           New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118										
New Loan         112         112         0         116         4         116         0         118           New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:         Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118										
New Share Account         64         66         3         71         8         73         3         73           Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:           Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         104         117         13         118										
Remote Deposit Capture         99         103         4         104         1         107         3         108           Type(s) of services offered:           Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118								_		
Type(s) of services offered:         Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118										
Informational Website         N/A         N/A         118         139         18         139           Mobile Application         N/A         N/A         N/A         104         117         13         118		99	103	4	104	1	107	3	108	<del>                                     </del>
Mobile Application         N/A         N/A         104         117         13         118		NI/A	NI/A		440		400	40	400	0
		· ·	·							
Offitte ballking         N/A         N/A         115         143         24         143		·								
# Means the number is too large to display in the cell 28. Supplemental Info	·	N/A	N/A		115		143	24		

Return to cover

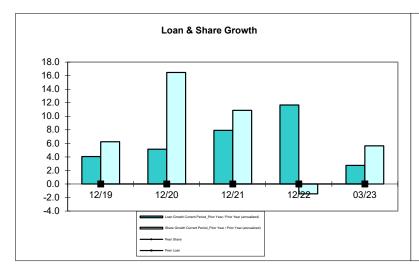
06/01/2023 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 169 Asset Range: N/A

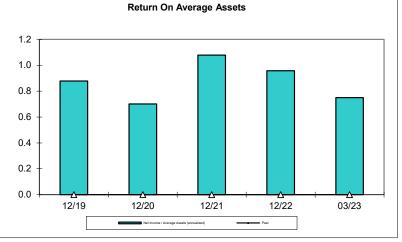
Criteria: Region: Nation \* Peer Group: All \* Reporting\_State = 'TX' \* Types Included: All

Count of CU in Peer Group: N/A









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

Return to cover

06/01/2023 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 169 Asset Range: N/A

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

Count of CU in Peer Group: N/A

