

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

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

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

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

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

		Key Ratios ⁶								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions								
		Count of CU in Peer Group : N/A								
		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 ⁸		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 ²		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 ¹		8.22	7.02	11.44	5.44	N/A	N/A	7.41	N/A	N/A
Share Growth ¹		6.23	16.47	10.88	-1.46	N/A	N/A	5.62	N/A	N/A
Loan Growth ¹		4.05	5.14	7.93	11.66	N/A	N/A	2.75	N/A	N/A
Asset Growth ¹		5.48	14.68	10.75	1.50	N/A	N/A	4.93	N/A	N/A
Investment Growth ¹		10.07	51.12	17.48	-24.05	N/A	N/A	14.34	N/A	N/A
Membership Growth ¹		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) ¹		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 ¹		0.87	0.65	0.99	1.00	N/A	N/A	0.72	N/A	N/A
Non-Interest Expense / Average Assets ¹		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 ¹		0.52	0.54	0.16	0.26	N/A	N/A	0.37	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS⁷										
Est. NEV Tool Post Shock Ratio ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, 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 ³		11.60	16.87	15.44	9.48	N/A	N/A	10.41	N/A	N/A
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁶ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁷ Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										
⁸ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

		Historical Ratios ³								
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 * Reporting_State = 'TX' * Types included: All Federally Insured State Credit Unions								
		Count of CU in Peer Group : N/A			Dec-2022				Mar-2023	
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Mar-2023	PEER Avg	Percentile**
CAPITAL ADEQUACY										
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 ⁴	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 the adoption of ASC topic 326 (CECL) ²	11.10	10.36	10.43	10.84	N/A	N/A	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	
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	
EARNINGS										
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	
Net Operating Exp. /Avg. Assets*	2.84	2.78	2.66	2.61	N/A	N/A	2.81	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
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	37.31	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	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	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	
Avg. Shares Per Member	\$9,569	\$10,942	\$11,762	\$12,174	N/A	N/A	\$12,215	N/A	N/A	
Avg. Loan Balance	\$15,118	\$15,982	\$17,289	\$19,729	N/A	N/A	\$19,850	N/A	N/A	
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)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
⁴ 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.										

	Assets									
Return to cover										
06/01/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg	
ASSETS										
CASH AND DEPOSITS										
Cash On Hand	396,117,390	621,080,696	56.8	578,157,130	-6.9	551,029,522	-4.7	533,039,699	-3.3	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	816,459,460	1,366,762,266	67.4	1,206,661,597	-11.7	765,660,220	-36.5	984,944,236	28.6	
Cash on Deposit in a Federal Reserve Bank	1,950,128,365	4,044,500,369	107.4	4,563,396,157	12.8	2,068,982,621	-54.7	2,465,771,278	19.2	
Cash on Deposit in Other Financial Institutions	487,179,808	467,797,503	-4.0	486,589,342	4.0	258,240,063	-46.9	256,242,962	-0.8	
Total Cash on Deposit	3,253,767,633	5,879,060,138	80.7	6,256,647,096	6.4	3,092,882,904	-50.6	3,706,958,476	19.9	
Time and Other Deposits ⁴	1,243,146,436	1,496,657,135	20.4	1,301,356,903	-13.0	1,161,974,336	-10.7	1,048,964,184	-9.7	
TOTAL CASH AND DEPOSITS	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	
INVESTMENT SECURITIES										
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	26,289,333	69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6	39,253,868	-30.5	
Available-for-Sale Debt Securities	153,712,495	3,430,811,148	2,132.0	4,758,250,183	38.7	4,504,572,975	-5.3	4,445,940,936	-1.3	
Held-to-Maturity Debt Securities	211,000	1,874,702,518	888,384.6	2,601,005,244	38.7	2,424,355,836	-6.8	2,385,553,778	-1.6	
Allowance for Credit Losses on Investment Securities	0	0	N/A	0	N/A	0	N/A	327,673	N/A	
TOTAL INVESTMENT SECURITIES	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	
OTHER INVESTMENTS										
Nonperpetual Contributed Capital	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 ²	151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	288,115,559	9.1	
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	
LOANS HELD FOR SALE	69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	80,598,431	-30.1	
LOANS AND LEASES										
Consumer Loans (Non-Residential, Non-Commercial)	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	
1- to 4-Family Residential Property Loans/Lines of Credit ³	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	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	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 ³	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	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	132,658,592	-4.0	
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	
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(249,025,552)	(311,095,173)	24.9	(269,174,473)	-13.5	(250,698,359)	-6.9	(329,308,648)	31.4	
OTHER ASSETS										
Foreclosed and Repossessed Assets ¹	29,449,689	34,350,248	16.6	33,807,844	-1.6	44,150,123	30.6	46,672,476	5.7	
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	
NCUA Share Insurance Capitalization Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,910,649	-0.4	
Intangible Assets	15,819,805	7,579,582	-52.1	5,514,728	-27.2	77,863,733	1,311.9	75,591,811	-2.9	
Other Assets	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	
TOTAL OTHER ASSETS	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	
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	
TOTAL CU's	179	176	-1.7	175	-0.6	170	-2.9	169	-0.6	
# Means the number is too large to display in the cell										
¹ Other Real Estate Owned prior to 2004										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										

	Liabilities, Shares & Equity									
Return to cover										
06/01/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-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 Liabilities ³	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	-2.6	
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	19,268,011,463	14.8	18,521,919,050	-3.9	18,251,440,356	-1.5	
Money Market Shares	5,244,583,907	5,909,355,397	12.7	7,058,956,914	19.5	6,950,332,600	-1.5	6,455,492,871	-7.1	
Share Certificates	8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176	2.8	9,590,971,689	14.7	
IRA/KEOGH Accounts	2,148,537,471	2,200,191,696	2.4	2,179,835,883	-0.9	1,948,811,129	-10.6	1,949,230,784	0.0	
All Other Shares ¹	297,227,603	386,174,461	29.9	436,874,298	13.1	468,541,404	7.2	476,149,568	1.6	
Non-Member Deposits	450,560,536	467,797,848	3.8	313,857,668	-32.9	734,565,885	134.0	773,436,391	5.3	
TOTAL SHARES AND 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	
TOTAL LIABILITIES⁴	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 ⁶	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,609,701,018	3.0	5,607,694,392	0.0	
Other Reserves	229,166,325	245,984,532	7.3	265,647,446	8.0	335,116,516	26.2	327,483,389	-2.3	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Equity Acquired in Merger	100,369,523	117,244,915	16.8	131,940,234	12.5	198,421,420	50.4	198,252,530	-0.1	
Noncontrolling Interest in Consolidated Subsidiaries	146,576	152,386	4.0	152,386	0.0	76,386	-49.9	158,131	107.0	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A		
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	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	
Other Comprehensive Income	-138,866,467	-164,636,023	-18.6	-114,776,866	30.3	-88,928,868	22.5	-84,818,157	4.6	
Net Income	0	0	N/A	0	N/A	0	N/A	46,459,445	N/A	
EQUITY TOTAL	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,835,291	-2.6	5,641,893,450	1.8	
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	57,694,180,437	1.2	
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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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

	Income Statement*									
Return to cover										
06/01/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-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 ¹	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	-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	-6.0	107,458,761	-20.7	
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.										
								7.IncExp		

		Delinquent Loan Information									
Return to cover		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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		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	-18.4	353,410,836	-4.6	503,174,832	42.4	447,555,832	-11.1	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		112,387,296		70,583,788	-37.2	
90 to 179 Days Delinquent ¹		179,340,913	190,753,025	6.4	137,052,158	-28.2	97,237,465	-29.1	74,970,281	-22.9	
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	76.3	31,087,978	14.8	20,142,973	-35.2	17,597,034	-12.6	
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	-23.7	
% Delinquent Loans / Total Loans		0.71	0.75	5.4	0.52	-30.8	0.61	18.5	0.46	-24.2	
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 RATIOS¹											
% Comm Lns > = 30 Days Delinquent		1.71	2.39	39.5	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 ¹		N/A	N/A		N/A		5,954,060		4,749,644	-20.2	
90 to 179 Days Delinquent ¹		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	-79.3	
Total Delinquent Credit Card Lns (> = 60 Days)		18,423,316	12,078,500	-34.4	10,210,114	-15.5	15,588,211	52.7	14,787,347	-5.1	
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 ¹		N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent		88,908	64,819	-27.1	66,550	2.7	117,787	77.0	76,416	-35.1	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		44,953		68,319	52.0	
90 to 179 Days Delinquent ¹		59,219	43,649	-26.3	26,923	-38.3	63,608	136.3	33,351	-47.6	
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	N/A	0	N/A	0	N/A	2,487	N/A	
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	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
										9. Delinquent Loans	

	Delinquent Commercial Loans								
Return to cover									
06/01/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-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 Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	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	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		116,465		116,465	0.0
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
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	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 Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
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	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	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 ¹	N/A	N/A		N/A		821,252		647,972	-21.1
90 to 179 Days Delinquent ¹	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	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
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 Delinquent	N/A	N/A		N/A		3,854,512		3,114,901	-19.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,136,181		0	-100.0
90 to 179 Days Delinquent ¹	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 Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		1,136,181		0	-100.0
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Loan Losses								
Return to cover									
06/01/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-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		N/A		69,781,132		23,389,366	34.1
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		14,117,086		4,507,316	27.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		55,664,046		18,882,050	35.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		2.77		3.58	29.4
New Vehicle Loans Charged Off*	49,239,783	48,661,191	-1.2	29,861,831	-38.6	20,253,034	-32.2	6,369,284	25.8
New Vehicle Loans Recovered*	5,673,556	6,641,243	17.1	7,908,011	19.1	6,126,212	-22.5	1,625,818	6.2
New Vehicle Loans Net Charge Offs*	43,566,227	42,019,948	-3.5	21,953,820	-47.8	14,126,822	-35.7	4,743,466	34.3
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.60	0.58	-2.8	0.31	-47.6	0.19	-36.9	0.25	32.2
Used Vehicle Loans Charged Off*	74,117,768	67,953,675	-8.3	48,133,042	-29.2	57,772,943	20.0	23,685,997	64.0
Used Vehicle Loans Recovered*	9,308,683	10,226,033	9.9	12,539,880	22.6	13,180,406	5.1	4,660,239	41.4
Used Vehicle Loans Net Charge Offs*	64,809,085	57,727,642	-10.9	35,593,162	-38.3	44,592,537	25.3	19,025,758	70.7
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.70	0.59	-15.0	0.34	-43.3	0.38	11.7	0.60	60.2
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.66	0.59	-10.1	0.32	-45.0	0.31	-5.6	0.47	54.7
Leases Receivable Charged Off*	3,045,708	1,987,041	-34.8	1,833,561	-7.7	1,331,065	-27.4	472,330	41.9
Leases Receivable Recovered*	661,291	391,604	-40.8	337,172	-13.9	404,881	20.1	214,264	111.7
Leases Receivable Net Charge Offs*	2,384,417	1,595,437	-33.1	1,496,389	-6.2	926,184	-38.1	258,066	11.5
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.38	0.22	-40.9	0.18	-18.4	0.10	-45.2	0.10	4.9
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		7,910,446		2,451,963	24.0
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		2,450,773		399,824	-34.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		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									
Commercial	N/A	N/A		N/A		18,566,087		18,729,668	0.9
Real Estate - Non-Commercial	N/A	N/A		N/A		3,673,657		4,271,183	16.3
Vehicle - Non-Commercial	N/A	N/A		N/A		20,818,155		22,199,340	6.6
Other - Non-Commercial	N/A	N/A		N/A		1,092,224		1,472,285	34.8
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.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Losses	

		Commercial Loan Information								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development		75,208,998	78,388,107	4.2	61,304,672	-21.8	135,173,955	120.5	161,850,095	19.7
Secured by Farmland		6,003,761	4,604,099	-23.3	4,664,396	1.3	6,508,666	39.5	6,372,792	-2.1
Secured by Multifamily		129,116,178	146,044,427	13.1	186,642,272	27.8	229,488,679	23.0	235,906,146	2.8
Owner Occupied, Non-Farm, Non-Residential Property		408,883,168	448,934,119	9.8	474,947,308	5.8	583,613,727	22.9	578,207,249	-0.9
Non-Owner Occupied, Non-Farm, Non-Residential Property		714,672,461	855,584,450	19.7	1,082,713,217	26.5	1,383,562,498	27.8	1,420,724,908	2.7
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	6.0	114,223,881	10.6	119,532,252	4.6	115,333,323	-3.5
Unsecured Commercial Loans		2,546,536	6,788,061	166.6	5,324,434	-21.6	4,507,502	-15.3	7,699,772	70.8
Unsecured Revolving Lines of Credit (Commercial Purpose)		8,473,964	7,941,553	-6.3	3,933,165	-50.5	13,222,142	236.2	8,013,774	-39.4
Total Non-Real Estate Secured Commercial Loans		111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	132,658,592	-4.0
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	16.4	139,039,328	16.8	166,948,192	20.1	167,716,460	0.5
Total Commercial Loans		1,445,018,064	1,653,540,489	14.4	1,935,001,063	17.0	2,476,566,269	28.0	2,535,719,782	2.4
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development		161	150	-6.8	135	-10.0	149	10.4	152	2.0
Farmland		42	34	-19.0	33	-2.9	37	12.1	36	-2.7
Secured by Multifamily		372	381	2.4	400	5.0	462	15.5	488	5.6
Owner Occupied, Non-Farm, Non-Residential Property		712	787	10.5	735	-6.6	765	4.1	715	-6.5
Non-Owner Occupied, Non-Farm, Non-Residential Property		594	675	13.6	792	17.3	940	18.7	968	3.0
Total Number of Real Estate Secured Commercial Loans		1,881	2,027	7.8	2,095	3.4	2,353	12.3	2,359	0.3
Loans to finance agricultural production and other loans to farmers		33	24	-27.3	26	8.3	18	-30.8	17	-5.6
Commercial and Industrial Loans		1,024	971	-5.2	1,101	13.4	1,390	26.2	1,344	-3.3
Unsecured Commercial Loans		77	61	-20.8	53	-13.1	65	22.6	133	104.6
Unsecured Revolving Lines of Credit (Commercial Purpose)		691	705	2.0	163	-76.9	261	60.1	271	3.8
Total Number of Non-Real Estate Secured Commercial Loans		1,825	1,761	-3.5	1,343	-23.7	1,734	29.1	1,765	1.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
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										
(Total Commercial Loans / Total Assets)%		3.27	3.26	-0.2	3.45	5.7	4.35	26.1	4.40	1.1
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
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	-28.7
Purchased or Participation Interests to Nonmembers*		29,995,498	34,552,036	15.2	25,944,068	-24.9	58,667,948	126.1	5,835,894	-60.2
MISCELLANEOUS LOAN INFORMATION										
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	7.0
Outstanding Agricultural Related Loans - Number		75	58	-22.7	59	1.7	55	-6.8	53	-3.6
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		182,747,331	206,754,603	13.1	233,241,772	12.8	297,202,633	27.4	309,329,565	316.3
Commercial Loans and Participations Sold -no servicing rights- YTD		0	0	N/A	0	N/A	0	N/A	0	N/A
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. Commercial Loans

		Commercial Loan Losses								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		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 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 annualizing)										
										20. Commercial Loan Losses

	Investment Maturity								
Return to cover									
06/01/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
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	5,709,430	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	15,163,333	122.0
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	2,413,870,037	N/A	2,391,920,515	-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	1,661,727,156	-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	2,739,393,490	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	1,594,845,497	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	193,440,895	-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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		Other Investment Information								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
Investments - Memoranda										
Non-Conforming Investments (State Credit Unions ONLY) ¹		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 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-Than-Temporary Impairment (OTTI)										
Total OTTI Losses		-622	-72,231	-11,512.7	360	100.5	-242,787	-67,540.8	0	100.0
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 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										
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	15.7	227,081,692	11.9
Endorsement Split Dollar Life Insurance Arrangements										
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	0.6
Recorded Value		29,285,555	32,867,424	12.2	32,711,283	-0.5	41,644,592	27.3	51,380,329	23.4
Other Insurance		188,641,295	203,068,532	7.6	257,483,256	26.8	186,437,831	-27.6	188,503,972	1.1
Other Non-insurance		14,731,746	20,702,793	40.5	32,661,948	57.8	31,528,665	-3.5	33,630,682	6.7
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	0.0	33	0.0
Borrowing Repurchase Agreements		0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)		11	10	-9.1	12	20.0	12	0.0	13	8.3
Investment Pilot Program		0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)		19	20	5.3	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)		81	80	-1.2	75	-6.3	77	2.7	77	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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										24. Investments-Memoranda

LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover									
06/01/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-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									
Unconditionally 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	-57.7	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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									25. LIQ - Comm and OBS

Share and Membership Information									
Return to cover									
06/01/2023	For Charter : N/A								
CU Name: N/A	Count of CU : 169								
Peer Group: N/A	Asset Range : N/A								
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
Count of CU in Peer Group : N/A									
	Dec-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	1.1
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	79.8
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									27. Shares and Membership

		Supplemental Information								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group :		N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
GRANTS										
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
Amount of Grants Received by your credit union, YTD		811,530	1,100,827	36	8,710,983	691	815,929	-91	0	-100
EMPLOYEES:										
Number of Full-Time Employees		10,304	10,335	0	10,701	4	10,637	-1	10,914	3
Number of Part-Time Employees		802	687	-14	668	-3	676	1	652	-4
BRANCHES:										
Number of CU Branches		692	701	1	702	0	695	-1	702	1
Number of CUs Reporting Shared Branches		38	38	0	39	3	39	0	37	-5
Plan to add new branches or expand existing facilities		35	32	-9	30	-6	30	0	30	0
CUSO INFORMATION										
Value of Investments in CUSO		127,621,028	148,670,076	16	171,972,255	16	194,572,163	13	197,427,754	1
CUSO Loans		51,451,277	55,713,697	8	64,094,890	15	66,697,656	4	66,616,654	0
Aggregate Cash Outlays in CUSO		55,587,376	56,269,483	1	66,642,472	18	79,268,480	19	80,145,025	1
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances		56	57	2	55	-4	54	-2	55	2
Number of International Remittances Originated YTD		21,517	20,535	-5	21,011	2	21,528	2	5,611	-74
Low Cost Wire Transfers		134	134	0	134	0	130	-3	130	0
MERGERS/ACQUISITIONS:										
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	-1
System Used to Maintain Share/Loan Records										
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System		110	104	-5	96	-8	90	-6	89	-1
Vendor On-Line Service Bureau		66	68	3	78	15	79	1	79	0
CU Developed In-House System		1	1	0	1	0	1	0	1	0
Services Offered Electronically										
Account Aggregation		40	39	-3	39	0	39	0	39	0
Bill Payment		126	125	-1	124	-1	119	-4	119	0
Download Account History		138	138	0	140	1	137	-2	137	0
Electronic Signature Authentication/Certification		80	88	10	98	11	99	1	100	1
e-Statements		142	143	1	143	0	140	-2	140	0
External Account Transfers		66	70	6	77	10	78	1	79	1
Loan Payments		143	144	1	143	-1	140	-2	140	0
Member Application		93	94	1	101	7	102	1	103	1
Merchant Processing Services		12	12	0	14	17	14	0	14	0
Mobile Payments		63	68	8	75	10	75	0	76	1
New Loan		112	112	0	116	4	116	0	118	2
New Share Account		64	66	3	71	8	73	3	73	0
Remote Deposit Capture		99	103	4	104	1	107	3	108	1
Type(s) of services offered:										
Informational Website		N/A	N/A		118		139	18	139	0
Mobile Application		N/A	N/A		104		117	13	118	1
Online Banking		N/A	N/A		115		143	24	143	0

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06/01/2023

CU Name: N/A

Peer Group: N/A

Graphs 1

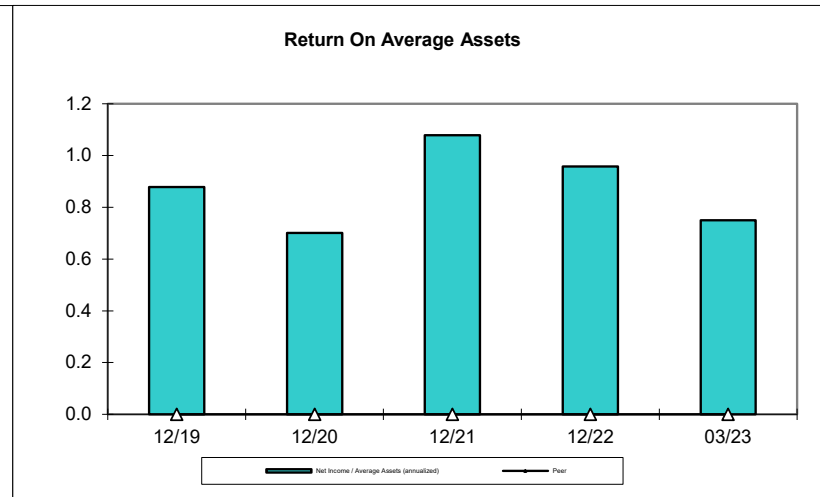
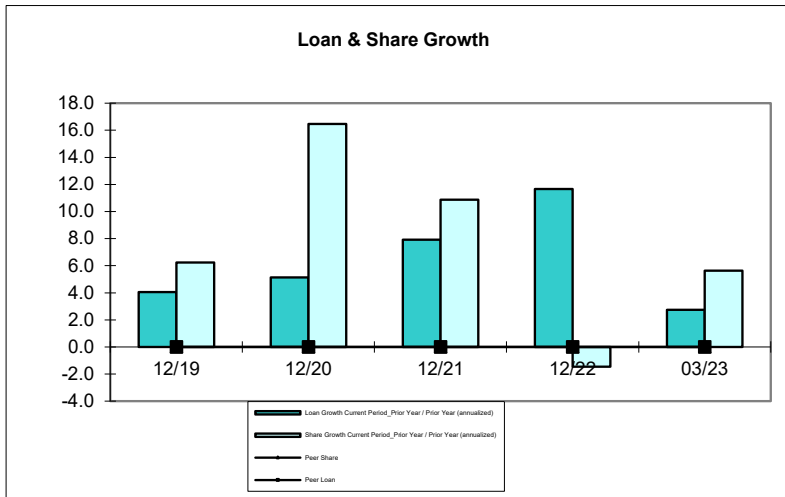
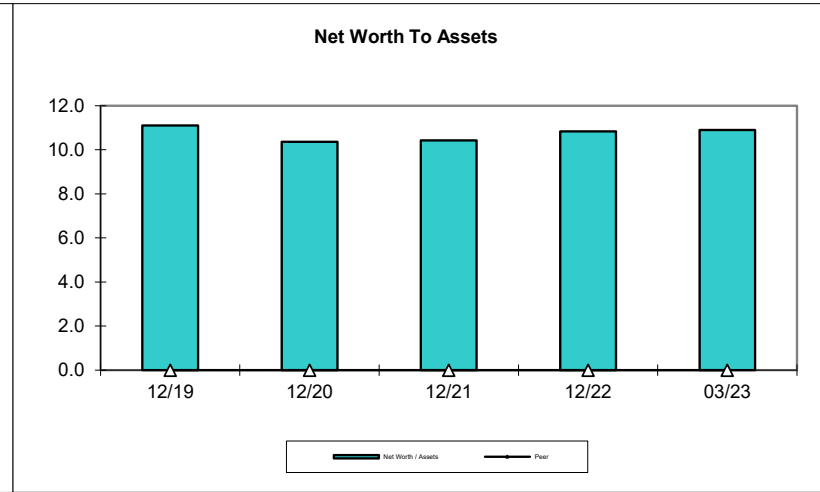
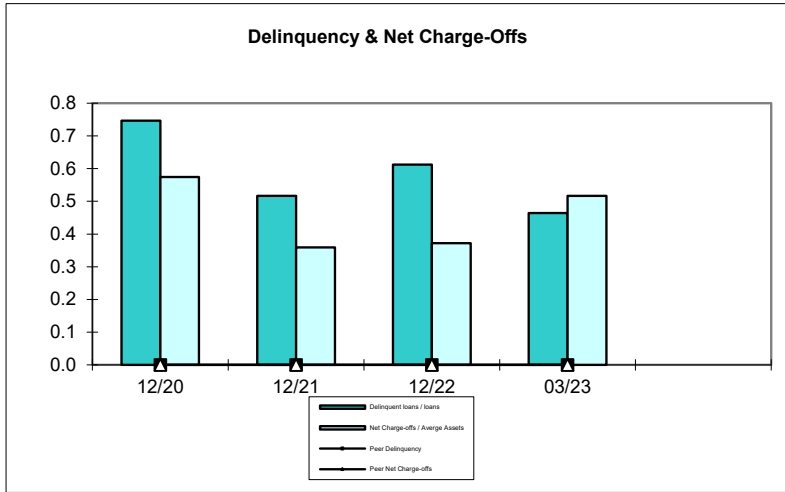
For Charter : N/A

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.

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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

