

Cycle Date: June-2023  
 Run Date: 08/18/2023  
 Interval: Annual  
 Validated

Page Click on links below to jump to FPR contents

- 1 [Summary Financial Information](#)
- 2 [Key Ratios](#)
- 3 [Supplemental Ratios](#)
- 4 [Historical Ratios](#)
- 5 [Assets](#)
- 6 [Liabilities, Shares & Equity](#)
- 7 [Income Statement](#)
- 8 [Loans](#)
- 9 [Delinquent Loan Information 1](#)
- 10 [Delinquent Loan Information 2](#)
- 11 [Delinquent Real Estate Loans](#)
- 12 [Delinquent Commercial Loans 1](#)
- 13 [Delinquent Commercial Loans 2](#)
- 14 [Loan Losses](#)
- 15 [Indirect, Purchased or Sold](#)
- 16 [Participation Loans](#)
- 17 [Real Estate \(Non-Commercial\) Loans](#)
- 18 [Real Estate \(Non-Commercial\) Loan Losses](#)
- 19 [Commercial Loans](#)
- 20 [Commercial Loan Losses](#)
- 21 [Investments 1](#)
- 22 [Investments 2](#)
- 23 [Investment Maturity](#)
- 24 [Other Investment Information](#)
- 25 [Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures](#)
- 26 [Liquidity - Borrowing Arrangements](#)
- 27 [Shares and Membership](#)
- 28 [Supplemental Information](#)

[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)

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

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.

Summary Financial Information									
<a href="#">Return to cover</a>									
08/18/2023									
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	Jun-2023	% Chg
<b>ASSETS:</b>	<b>Amount</b>	<b>Amount</b>		<b>Amount</b>		<b>Amount</b>		<b>Amount</b>	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	3,696,884,939	6,756,965,530	82.8	7,005,594,756	3.7	4,805,886,063	-31.4	4,929,184,532	2.6
<a href="#">Total Investments</a>	5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	7,363,176,261	-16.9	7,098,749,281	-3.6
Loans Held for Sale	69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	81,979,395	-28.9
<a href="#">Total Loans</a>	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,194	11.7	42,323,421,568	1.6
(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	(250,641,666)	-6.9	(342,580,755)	36.7
Land And Building	1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,211,907,359	6.1	1,244,820,264	2.7
Other Fixed Assets	211,808,714	234,665,485	10.8	239,219,010	1.9	269,946,038	12.8	286,309,246	6.1
NCUSIF Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	429,441,556	-1.4
All Other Assets	923,704,751	1,033,762,206	11.9	1,267,470,149	22.6	1,374,842,469	8.5	1,443,363,082	5.0
<a href="#">TOTAL ASSETS</a>	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,991,079,339	1.5	57,494,688,169	0.9
<b>LIABILITIES, SHARES &amp; EQUITY:</b>									
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	746,845,458	0.5
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	11,754,949	53.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	349,352	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,727,032,538	10.1
<a href="#">Total Shares &amp; Deposits</a>	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,176,815	-1.5	48,310,436,902	0.2
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,240,935	2.0	51,796,419,199	0.7
Undivided Earnings	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,610,685,988	3.0	5,740,205,696	2.3
Other Reserves	193,619,544	248,288,077	28.2	241,178,623	-2.9	-70,847,584	-129.4	-41,936,726	40.8
<b>TOTAL EQUITY</b>	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,838,404	-2.6	5,698,268,970	2.9
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,991,079,339	1.5	57,494,688,169	0.9
<b>INCOME &amp; EXPENSE</b>									
Interest Income*	1,813,668,701	1,798,715,384	-0.8	1,784,048,745	-0.8	1,974,903,292	10.7	1,225,862,814	24.1
Interest Expense*	338,753,878	317,424,169	-6.3	231,913,224	-26.9	270,714,998	16.7	316,934,584	134.1
Net Interest Income*	1,474,914,823	1,481,291,215	0.4	1,552,135,521	4.8	1,704,188,294	9.8	908,928,230	6.7
Provision for Loan/Lease Losses or Total Credit Loss Expense*	221,813,134	255,716,976	15.3	86,078,501	-66.3	147,180,074	71.0	110,671,618	50.4
Non-Interest Income*	784,566,076	808,619,913	3.1	938,774,023	16.1	884,150,512	-5.8	426,755,268	-3.5
Non-Interest Expense*	1,659,392,804	1,701,575,349	2.5	1,828,427,561	7.5	1,899,180,256	3.9	1,014,117,054	6.8
<b>NET INCOME (LOSS)*</b>	<b>378,274,961</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>576,403,482</b>	<b>73.3</b>	<b>541,978,476</b>	<b>-6.0</b>	<b>210,894,826</b>	<b>-22.2</b>
<b>TOTAL CU's</b>	179	176	-1.7	175	-0.6	170	-2.9	169	-0.6
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios <sup>5</sup>									
<a href="#">Return to cover</a>		For Charter : N/A									
08/18/2023		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		Jun-2023			
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Jun-2023	PEER Avg.**	Percentile**	
<b>CAPITAL ADEQUACY RATIOS</b>											
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>		11.12	10.43	10.46	10.90	N/A	N/A	11.12	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	11.65	N/A	N/A	
Risk-Based Capital Ratio		N/A	N/A	N/A	13.32	N/A	N/A	13.48	N/A	N/A	
GAAP Equity / Total Assets		10.81	10.14	10.13	9.72	N/A	N/A	9.91	N/A	N/A	
Loss Coverage		15.41	13.33	10.76	13.74	N/A	N/A	10.98	N/A	N/A	
<b>ASSET QUALITY RATIOS</b>											
Delinquent Loans / Total Loans		0.71	0.75	0.52	0.61	N/A	N/A	0.60	N/A	N/A	
Delinquent Loans / Net Worth		4.74	4.91	3.29	4.13	N/A	N/A	3.96	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	0.46	N/A	N/A	
Delinquent Loans + Net Charge-Offs / Average Loans		1.42	1.34	0.90	1.02	N/A	N/A	1.07	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	
<b>MANAGEMENT RATIOS</b>											
Net Worth Growth <sup>1</sup>		8.22	7.02	11.44	5.44	N/A	N/A	7.09	N/A	N/A	
Share Growth <sup>1</sup>		6.23	16.47	10.88	-1.46	N/A	N/A	0.36	N/A	N/A	
Loan Growth <sup>1</sup>		4.05	5.14	7.93	11.66	N/A	N/A	3.16	N/A	N/A	
Asset Growth <sup>1</sup>		5.48	14.68	10.75	1.50	N/A	N/A	1.77	N/A	N/A	
Investment Growth <sup>1</sup>		10.07	51.12	17.48	-24.05	N/A	N/A	-1.86	N/A	N/A	
Membership Growth <sup>1</sup>		2.70	1.86	3.15	-4.80	N/A	N/A	-0.05	N/A	N/A	
<b>EARNINGS RATIOS</b>											
Net Income / Average Assets (ROAA) <sup>1</sup>		0.88	0.70	1.08	0.96	N/A	N/A	0.74	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	0.71	N/A	N/A	
Non-Interest Expense / Average Assets <sup>1</sup>		3.85	3.59	3.42	3.36	N/A	N/A	3.54	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	0.39	N/A	N/A	
<b>LIQUIDITY</b>											
Total Loans / Total Assets		74.38	68.19	66.45	73.11	N/A	N/A	73.61	N/A	N/A	
Cash + Short-Term Investments / Assets <sup>3</sup>		11.60	16.87	15.44	9.48	N/A	N/A	10.05	N/A	N/A	
<b>SENSITIVITY TO MARKET RISK</b>											
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, 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, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
<sup>1</sup> Exam date ratios are annualized.											
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months											
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.											
<sup>4</sup> Applicable for credit unions under \$500 million.											
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.											
<sup>6</sup> 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 <sup>3</sup>									
<a href="#">Return to cover</a>		For Charter : N/A									
08/18/2023		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		Jun-2023			
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Jun-2023	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>											
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	12	N/A	N/A	118	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	10.97	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) <sup>2</sup>	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	111.87	N/A	N/A		
Classified Assets (Estimated) / Net Worth	5.07	5.92	4.60	4.06	N/A	N/A	5.36	N/A	N/A		
<b>ASSET QUALITY</b>											
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	91.21	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	-9.95	N/A	N/A		
Delinquent Loans / Assets	0.53	0.51	0.34	0.45	N/A	N/A	0.44	N/A	N/A		
<b>EARNINGS</b>											
Gross Income/Average Assets*	5.99	5.42	4.98	5.07	N/A	N/A	5.72	N/A	N/A		
Yield on Average Loans * <sup>1</sup>	5.02	4.95	4.68	4.47	N/A	N/A	4.96	N/A	N/A		
Yield on Average Investments*	2.34	1.15	0.69	1.49	N/A	N/A	3.07	N/A	N/A		
Fee & Other Op.Income / Avg. Assets*	1.78	1.63	1.65	1.58	N/A	N/A	1.44	N/A	N/A		
Cost of Funds / Avg. Assets*	0.79	0.67	0.43	0.48	N/A	N/A	1.11	N/A	N/A		
Net Margin / Avg. Assets*	5.21	4.75	4.55	4.59	N/A	N/A	4.61	N/A	N/A		
Net Interest Margin/Avg. Assets*	3.43	3.12	2.91	3.01	N/A	N/A	3.18	N/A	N/A		
Non-Interest Expense /Gross Income	64.28	66.18	68.66	66.17	N/A	N/A	61.95	N/A	N/A		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.08	2.86	2.69	2.68	N/A	N/A	2.74	N/A	N/A		
Net Operating Exp. /Avg. Assets*	2.84	2.78	2.66	2.61	N/A	N/A	2.82	N/A	N/A		
<b>ASSET / LIABILITY MANAGEMENT</b>											
Net Long-Term Assets / Total Assets	28.58	28.89	32.59	34.38	N/A	N/A	33.84	N/A	N/A		
Reg. Shares / Total Shares & Borrowings	34.99	37.31	38.70	36.53	N/A	N/A	34.13	N/A	N/A		
Total Loans / Total Shares	86.78	78.33	76.25	86.40	N/A	N/A	87.61	N/A	N/A		
Total Shares, Dep. & Borrs / Earning Assets	93.61	94.51	94.64	95.16	N/A	N/A	94.82	N/A	N/A		
Reg Shares + Share Drafts / Total Shares & Borrs	54.80	59.41	61.88	58.69	N/A	N/A	55.55	N/A	N/A		
Borrowings / Total Shares & Net Worth	2.22	1.70	1.55	4.55	N/A	N/A	4.98	N/A	N/A		
<b>PRODUCTIVITY</b>											
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	53.65	N/A	N/A		
Members / Full-Time Empl.	369.91	377.72	377.04	360.92	N/A	N/A	356.94	N/A	N/A		
Avg. Shares Per Member	\$9,569	\$10,942	\$11,762	\$12,174	N/A	N/A	\$12,199	N/A	N/A		
Avg. Loan Balance	\$15,118	\$15,982	\$17,289	\$19,729	N/A	N/A	\$19,922	N/A	N/A		
Salary And Benefits / Full-Time Empl.*	\$74,869	\$78,331	\$80,947	\$84,578	N/A	N/A	\$90,146	N/A	N/A		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
<sup>1</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.											
<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.											
<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.											
<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.											
										<b>4. Historical Ratios</b>	

		Assets								
<a href="#">Return to cover</a>		For Charter : N/A								
08/18/2023		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	Jun-2023	% Chg
<b>ASSETS</b>										
<b>CASH AND DEPOSITS</b>										
Cash On Hand		396,117,390	621,080,696	56.8	578,157,130	-6.9	551,029,522	-4.7	520,334,943	-5.6
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	765,360,220	-36.6	814,910,113	6.5
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	2,390,638,959	15.5
Cash on Deposit in Other Financial Institutions		487,179,808	467,797,503	-4.0	486,589,342	4.0	258,239,364	-46.9	214,495,043	-16.9
Total Cash on Deposit		3,253,767,633	5,879,060,138	80.7	6,256,647,096	6.4	3,092,582,205	-50.6	3,420,044,115	10.6
Time and Other Deposits <sup>4</sup>		1,243,146,436	1,496,657,135	20.4	1,301,356,903	-13.0	1,162,274,336	-10.7	988,805,474	-14.9
<b>TOTAL CASH AND DEPOSITS</b>		<b>4,893,031,459</b>	<b>7,996,797,969</b>	<b>63.4</b>	<b>8,136,161,129</b>	<b>1.7</b>	<b>4,805,886,063</b>	<b>-40.9</b>	<b>4,929,184,532</b>	<b>2.6</b>
<b>INVESTMENT SECURITIES</b>										
Equity Securities		99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	93,830,165	8.1
Trading Debt Securities		26,289,333	69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6	39,992,307	-29.2
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	4,321,986,768	-4.1
Held-to-Maturity Debt Securities		211,000	1,874,702,518	#####	2,601,005,244	38.7	2,424,355,836	-6.8	2,336,685,101	-3.6
Allowance for Credit Losses on Investment Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>		<b>279,617,437</b>	<b>5,464,442,353</b>	<b>1,854.3</b>	<b>7,549,742,343</b>	<b>38.2</b>	<b>7,072,168,428</b>	<b>-6.3</b>	<b>6,792,494,341</b>	<b>-4.0</b>
<b>OTHER INVESTMENTS</b>										
Nonperpetual Contributed Capital		1,521,753	1,188,884	-21.9	1,218,699	2.5	1,467,304	20.4	1,502,004	2.4
Perpetual Contributed Capital		23,190,461	24,002,922	3.5	24,045,426	0.2	25,534,235	6.2	25,745,853	0.8
All Other Investments <sup>2</sup>		151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	279,007,083	5.7
<b>TOTAL OTHER INVESTMENTS</b>		<b>176,421,771</b>	<b>175,337,619</b>	<b>-0.6</b>	<b>182,540,518</b>	<b>4.1</b>	<b>291,007,833</b>	<b>59.4</b>	<b>306,254,940</b>	<b>5.2</b>
<b>LOANS HELD FOR SALE</b>										
		69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	81,979,395	-28.9
<b>LOANS AND LEASES</b>										
Consumer Loans (Non-Residential, Non-Commercial)		21,825,612,786	22,500,045,577	3.1	23,795,450,258	5.8	25,895,217,744	8.8	25,892,856,230	0.0
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>		9,579,101,735	10,378,926,303	8.3	11,542,785,189	11.2	13,228,627,609	14.6	13,733,186,348	3.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>		32,673,377	39,947,762	22.3	39,853,884	-0.2	64,762,572	62.5	52,872,192	-18.4
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>		1,333,884,566	1,533,555,202	15.0	1,810,271,865	18.0	2,338,347,525	29.2	2,513,001,774	7.5
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>		111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	131,505,024	-4.9
<b>TOTAL LOANS &amp; LEASES</b>		<b>32,882,405,962</b>	<b>34,572,460,131</b>	<b>5.1</b>	<b>37,313,090,394</b>	<b>7.9</b>	<b>41,665,174,194</b>	<b>11.7</b>	<b>42,323,421,568</b>	<b>1.6</b>
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN &amp; LEASES)</b>		<b>(249,025,552)</b>	<b>(311,095,173)</b>	<b>24.9</b>	<b>(269,174,473)</b>	<b>-13.5</b>	<b>(250,641,666)</b>	<b>-6.9</b>	<b>(342,580,755)</b>	<b>36.7</b>
<b>OTHER ASSETS</b>										
Foreclosed and Repossessed Assets <sup>1</sup>		29,449,689	34,350,248	16.6	33,807,844	-1.6	44,093,430	30.4	45,118,205	2.3
Land and Building		1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,211,907,359	6.1	1,244,820,264	2.7
Other Fixed Assets		211,808,714	234,665,485	10.8	239,219,010	1.9	269,946,038	12.8	286,309,246	6.1
NCUA Share Insurance Capitalization Deposit		341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	429,441,556	-1.4
Intangible Assets		15,819,805	7,579,582	-52.1	5,514,728	-27.2	77,863,733	1,311.9	74,581,418	-4.2
Other Assets		878,435,257	991,832,376	12.9	1,228,147,577	23.8	1,252,885,306	2.0	1,323,663,459	5.6
<b>TOTAL OTHER ASSETS</b>		<b>2,498,322,244</b>	<b>2,731,822,069</b>	<b>9.3</b>	<b>3,081,437,391</b>	<b>12.8</b>	<b>3,292,251,789</b>	<b>6.8</b>	<b>3,403,934,148</b>	<b>3.4</b>
<b>TOTAL ASSETS</b>		<b>44,209,451,252</b>	<b>50,699,786,774</b>	<b>14.7</b>	<b>56,151,069,242</b>	<b>10.8</b>	<b>56,991,079,339</b>	<b>1.5</b>	<b>57,494,688,169</b>	<b>0.9</b>
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										
<sup>1</sup> Other Real Estate Owned prior to 2004										
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
<sup>4</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
<b>5. Assets</b>										

	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
08/18/2023									
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	Jun-2023	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,184,436	8.0	746,845,458	0.5
Accrued Dividends and Interest Payable	9702769	6293829	-35.1	4581509	-27.2	7666481	67.3	11754949	53.3
Other Borrowings	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,727,032,538	10.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	349,352	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	7,695,032,688	9,938,459,652	29.2	11,537,998,758	16.1	11,234,226,867	-2.6	10,931,693,745	-2.7
Regular Shares	13,592,778,300	16,779,170,341	23.4	19,268,011,463	14.8	18,521,918,753	-3.9	17,420,822,298	-5.9
Money Market Shares	5,244,583,907	5,909,355,397	12.7	7,058,956,914	19.5	6,950,332,601	-1.5	6,065,741,620	-12.7
Share Certificates	8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176	2.8	10,635,623,309	27.1
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	1,938,687,454	-0.5
All Other Shares <sup>1</sup>	297,227,603	386,174,461	29.9	436,874,298	13.1	468,541,404	7.2	493,662,105	5.4
Non-Member Deposits	450,560,536	467,797,848	3.8	313,857,668	-32.9	734,565,885	134.0	824,206,371	12.2
<b>TOTAL SHARES AND DEPOSITS</b>	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,176,815	-1.5	48,310,436,902	0.2
<b>TOTAL LIABILITIES<sup>4</sup></b>	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,240,935	2.0	51,796,419,199	0.7
<b>EQUITY:</b>									
Undivided Earnings <sup>6</sup>	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,610,685,988	3.0	5,659,712,140	0.9
Other Reserves	229,166,325	245,984,532	7.3	265,647,446	8.0	334,134,659	25.8	326,160,575	-2.4
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	100,369,523	117,244,915	16.8	131,940,234	12.5	198,421,420	50.4	206,504,172	4.1
Noncontrolling Interest in Consolidated Subsidiaries	146,576	152,386	4.0	152,386	0.0	76,386	-49.9	155,616	103.7
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	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 <sup>5</sup>	2,803,587	49,542,267	1,667.1	-41,784,577	-184.3	-514,551,181	-1,131.4	-477,460,707	7.2
Other Comprehensive Income	-138,866,467	-164,636,023	-18.6	-114,776,866	30.3	-88,928,868	22.5	-97,296,382	-9.4
Net Income	0	0	N/A	0	N/A	0	N/A	80,493,556	N/A
<b>EQUITY TOTAL</b>	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,838,404	-2.6	5,698,268,970	2.9
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,991,079,339	1.5	57,494,688,169	0.9
<b>TOTAL NET WORTH</b>	4,911,634,340	5,256,282,479	7.0	5,857,826,503	11.4	6,176,680,850	5.4	6,395,571,337	3.5
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

	Income Statement*								
<a href="#">Return to cover</a>									
08/18/2023									
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	Jun-2023	% Chg
<b>INTEREST INCOME YEAR-TO-DATE</b>									
Interest on Loans	1,622,091,074	1,674,921,104	3.3	1,686,764,114	0.7	1,772,721,583	5.1	1,044,255,852	17.8
Less Interest Refund	(607,655)	(637,092)	4.8	(557,030)	-12.6	(614,380)	10.3	(8,858)	-97.1
Income from Investments	183,803,470	117,134,363	-36.3	97,841,661	-16.5	200,346,058	104.8	177,337,627	77.0
Other Interest Income <sup>1</sup>	8,381,812	7,297,009	-12.9	N/A		2,450,031		4,278,193	249.2
<b>TOTAL INTEREST INCOME</b>	<b>1,813,668,701</b>	<b>1,798,715,384</b>	<b>-0.8</b>	<b>1,784,048,745</b>	<b>-0.8</b>	<b>1,974,903,292</b>	<b>10.7</b>	<b>1,225,862,814</b>	<b>24.1</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>									
Dividends	160,865,137	151,398,829	-5.9	114,943,499	-24.1	128,859,069	12.1	134,702,344	109.1
Interest on Deposits	144,861,020	145,587,085	0.5	102,405,495	-29.7	90,242,315	-11.9	103,167,849	128.6
Interest on Borrowed Money	33,027,721	20,438,255	-38.1	14,564,230	-28.7	51,613,614	254.4	79,064,391	206.4
<b>TOTAL INTEREST EXPENSE</b>	<b>338,753,878</b>	<b>317,424,169</b>	<b>-6.3</b>	<b>231,913,224</b>	<b>-26.9</b>	<b>270,714,998</b>	<b>16.7</b>	<b>316,934,584</b>	<b>134.1</b>
<b>NET INTEREST INCOME</b>	<b>1,474,914,823</b>	<b>1,481,291,215</b>	<b>0.4</b>	<b>1,552,135,521</b>	<b>4.8</b>	<b>1,704,188,294</b>	<b>9.8</b>	<b>908,928,230</b>	<b>6.7</b>
Provision for Loan & Lease Losses or Total Credit Loss Expense	221,813,134	255,716,976	15.3	86,078,501	-66.3	147,180,074	71.0	110,671,618	50.4
<b>NON-INTEREST INCOME YEAR-TO-DATE</b>									
Fee Income	438,414,509	382,528,520	-12.7	405,472,093	6.0	422,010,136	4.1	205,660,651	-2.5
Other Income	329,363,286	390,033,860	18.4	473,557,350	21.4	473,152,062	-0.1	205,417,372	-13.2
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	7,891,978	216.5
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	-2,634,197	-139.6	-546,221	58.5
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	729,460	N/A	25,507	-93.0
Gain (Loss) on Disposition of Fixed Assets	620,503	10,923,413	1,660.4	27,805,143	154.5	5,077,583	-81.7	1,872,859	-26.2
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		-1,119,786	83.5
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		-47,655	78.1
Gain from Bargain Purchase (Merger)	9,859	0	-100.0	1,949,731	N/A	38,512	-98.0	-2,914	-115.1
Other Non-interest Income	11,257,537	14,218,977	26.3	14,843,335	4.4	13,319,547	-10.3	7,603,477	14.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>784,566,076</b>	<b>808,619,913</b>	<b>3.1</b>	<b>938,774,023</b>	<b>16.1</b>	<b>884,150,512</b>	<b>-5.8</b>	<b>426,755,268</b>	<b>-3.5</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>									
Employee Compensation & Benefits	801,468,357	836,453,458	4.4	893,253,236	6.8	928,245,819	3.9	500,060,417	7.7
Travel, Conference Expense	16,021,677	7,830,968	-51.1	10,371,263	32.4	14,465,665	39.5	8,166,888	12.9
Office Occupancy	125,648,344	129,844,858	3.3	136,938,703	5.5	138,358,885	1.0	72,418,807	4.7
Office Operation Expense	340,656,688	354,159,208	4.0	379,163,398	7.1	361,035,250	-4.8	192,039,938	6.4
Educational and Promotion	67,397,059	58,496,472	-13.2	63,565,764	8.7	72,624,967	14.3	38,919,942	7.2
Loan Servicing Expense	81,624,614	88,692,914	8.7	91,938,658	3.7	106,117,386	15.4	54,758,225	3.2
Professional, Outside Service	183,684,772	186,981,055	1.8	213,398,427	14.1	233,034,207	9.2	124,095,327	6.5
Member Insurance	207,397	305,183	47.1	360,164	18.0	554,057	53.8	189,039	-31.8
Operating Fees	4,207,099	4,559,647	8.4	3,960,490	-13.1	4,398,040	11.0	2,130,942	-3.1
Miscellaneous Non-Interest Expense	38,476,797	34,251,586	-11.0	35,477,458	3.6	40,345,980	13.7	21,337,529	5.8
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>1,659,392,804</b>	<b>1,701,575,349</b>	<b>2.5</b>	<b>1,828,427,561</b>	<b>7.5</b>	<b>1,899,180,256</b>	<b>3.9</b>	<b>1,014,117,054</b>	<b>6.8</b>
<b>NET INCOME (LOSS)</b>	<b>378,274,961</b>	<b>332,618,803</b>	<b>-12.1</b>	<b>576,403,482</b>	<b>73.3</b>	<b>541,978,476</b>	<b>-6.0</b>	<b>210,894,826</b>	<b>-22.2</b>
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.									
								<b>7.IncExp</b>	



Loans									
<a href="#">Return to cover</a>									
08/18/2023									
CU Name: 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	Jun-2023	% Chg
<b>LOANS AND LEASES</b>									
Unsecured Credit Card Loans	1,222,420,395	1,121,731,497	-8.2	1,136,284,140	1.3	1,042,357,489	-8.3	1,068,551,051	2.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	12,434,751	13,293,691	6.9	15,533,396	16.8	19,571,286	26.0	21,221,909	8.4
All Other Unsecured Loans/Lines of Credit	1,802,964,762	1,800,705,512	-0.1	1,881,808,628	4.5	2,137,604,052	13.6	2,146,800,888	0.4
New Vehicle Loans	7,206,505,655	7,198,312,452	-0.1	7,164,840,869	-0.5	7,483,655,106	4.4	7,290,348,304	-2.6
Used Vehicle Loans	9,427,919,600	10,026,572,666	6.3	11,127,429,390	11.0	12,595,499,606	13.2	12,644,258,149	0.4
Leases Receivable	664,150,840	766,612,687	15.4	877,643,143	14.5	980,679,439	11.7	1,008,625,391	2.8
All Other Secured Non-Real Estate Loans/Lines of Credit	1,489,216,783	1,572,817,072	5.6	1,591,910,692	1.2	1,635,850,766	2.8	1,713,050,538	4.7
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	8,225,736,957	9,056,045,770	10.1	10,217,475,347	12.8	11,549,580,947	13.0	11,822,830,397	2.4
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	1,910,355,951	13.8
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	52,872,192	-18.4
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	2,513,001,774	7.5
Commercial Loans/Lines of Credit Not Real Estate Secured	111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	131,505,024	-4.9
<b>TOTAL LOANS &amp; LEASES</b>	<b>32,882,405,962</b>	<b>34,572,460,131</b>	<b>5.1</b>	<b>37,313,090,394</b>	<b>7.9</b>	<b>41,665,174,194</b>	<b>11.7</b>	<b>42,323,421,568</b>	<b>1.6</b>
<b>LOANS GRANTED</b>									
Number of Loans Granted Year-to-Date	1,020,242	999,779	-2.0	1,051,149	5.1	826,779	-21.3	371,449	-55.1
Amount of Loans Granted Year-to-Date	15,088,144,180	17,523,640,175	16.1	21,010,510,373	19.9	21,889,151,732	4.2	8,312,189,754	-62.0
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):</b>									
First Time Homebuyer Program	19	22	15.8	21	-4.5	20	-4.8	21	5.0
Credit Builder	54	57	5.6	23	-59.6	24	4.3	25	4.2
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>GOVERNMENT GUARANTEED LOANS</b>									
<b>Non-Commercial Loans</b>									
Small Business Administration (SBA) Outstanding Balance	316,084	132,510,159	41,822.5	40,621,721	-69.3	2,259,634	-94.4	1,945,533	-13.9
SBA Guaranteed Portion	118,557	120,989,097	101,951.4	30,625,963	-74.7	1,559,238	-94.9	1,388,745	-10.9
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	123,175,025	N/A	30,913,994	-74.9	1,398,273	-95.5	1,191,169	-14.8
Other Government Guaranteed Outstanding Balance	281,387	188,342	-33.1	1,155,693	513.6	953,061	-17.5	942,347	-1.1
Other Government Guaranteed Guaranteed Portion	120,933	76,109	-37.1	245,590	222.7	240,304	-2.2	237,555	-1.1
<b>Commercial Loans</b>									
SBA Commercial Loans Outstanding Balance	91,518,245	102,775,846	12.3	99,946,265	-2.8	85,303,382	-14.7	87,142,419	2.2
SBA Commercial Loans Guaranteed Portion	59,506,532	68,768,764	15.6	67,035,562	-2.5	64,192,424	-4.2	65,695,652	2.3
Other Government Guaranteed Commercial Loans Outstanding Balance	4,166,306	3,202,575	-23.1	4,434,197	38.5	4,355,453	-1.8	4,320,754	-0.8
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	4,305,591	-0.8

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**8. Loans**

		Delinquent Loan Information									
<a href="#">Return to cover</a>		For Charter : N/A									
08/18/2023		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	Jun-2023	% Chg	
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>											
30 to 59 Days Delinquent		454,246,069	370,451,404	-18.4	353,410,836	-4.6	503,174,832	42.4	366,248,554	-27.2	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		112,387,296		114,078,741	1.5	
90 to 179 Days Delinquent <sup>1</sup>		179,340,913	190,753,025	6.4	137,052,158	-28.2	97,237,465	-29.1	88,659,663	-8.8	
180 to 359 Days Delinquent		38,034,412	40,175,271	5.6	24,657,138	-38.6	25,353,945	2.8	32,283,823	27.3	
> = 360 Days Delinquent		15,357,576	27,073,895	76.3	31,087,978	14.8	20,142,973	-35.2	18,266,119	-9.3	
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	253,288,346	-0.7	
% Delinquent Loans / Total Loans		0.71	0.75	5.4	0.52	-30.8	0.61	18.5	0.60	-2.3	
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	118,973,060	-1.3	
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>											
% Comm Lns > = 30 Days Delinquent		1.71	2.39	39.5	1.23	-48.5	2.39	94.1	0.84	-64.8	
% Comm Lns > = 60 Days Delinquent		1.31	1.72	31.3	0.81	-52.8	0.58	-28.4	0.68	16.5	
<b>DELINQUENT LOANS BY CATEGORY:</b>											
<b>Unsecured Credit Card Loans</b>											
30 to 59 Days Delinquent		19,280,674	14,962,299	-22.4	11,925,929	-20.3	14,871,436	24.7	15,723,557	5.7	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		5,954,060		5,544,078	-6.9	
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	7,998,308	-6.7	
180 to 359 Days Delinquent		1,482,575	752,734	-49.2	277,727	-63.1	1,064,392	283.3	1,443,906	35.7	
> = 360 Days Delinquent		50,882	64,714	27.2	31,876	-50.7	1,260	-96.0	22,712	1,702.5	
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	15,009,004	-3.7	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		1.51	1.08	-28.6	0.90	-16.6	1.50	66.4	1.40	-6.1	
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>											
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent <sup>1</sup>		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
<b>Non-Federally Guaranteed Student Loans</b>											
30 to 59 Days Delinquent		88,908	64,819	-27.1	66,550	2.7	117,787	77.0	45,493	-61.4	
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		44,953		6,287	-86.0	
90 to 179 Days Delinquent <sup>1</sup>		59,219	43,649	-26.3	26,923	-38.3	63,608	136.3	50,536	-20.6	
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	59,310	-47.6	
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	0.28	-51.7	
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											<b>9. Delinquent Loans</b>



Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>			For Charter :	N/A					
08/18/2023			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
								Jun-2023	% Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A			N/A		124,307,636	56,531,903 -54.5
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		33,994,225	33,796,899 -0.6
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		25,902,461	20,071,336 -22.5
180 to 359 Days Delinquent		N/A	N/A			N/A		9,302,546	9,234,743 -0.7
> = 360 Days Delinquent		N/A	N/A			N/A		8,100,663	6,449,656 -20.4
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A			N/A		77,299,895	69,552,634 -10.0
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	0.59 -12.1
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A			N/A		11,872,791	8,490,714 -28.5
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		1,976,735	2,936,785 48.6
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		2,052,155	2,320,224 13.1
180 to 359 Days Delinquent		N/A	N/A			N/A		371,991	1,023,036 175.0
> = 360 Days Delinquent		N/A	N/A			N/A		125,011	187,523 50.0
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	6,467,568 42.9
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	0.34 25.6
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A			N/A		922,080	326,253 -64.6
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		178,377	203,974 14.3
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A			N/A		123,300	165,191 34.0
180 to 359 Days Delinquent		N/A	N/A			N/A		7,072	10,302 45.7
> = 360 Days Delinquent		N/A	N/A			N/A		174,689	3,208 -98.2
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A			N/A		483,438	382,675 -20.8
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	0.72 -3.0
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	76,402,877.00 -7.2
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	0.55 -10.5
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									<b>11. Delinquent RE Loans</b>

Delinquent Commercial Loans									
<a href="#">Return to cover</a>									
08/18/2023			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
								Jun-2023	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
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		116,465		143,479	23.2
180 to 359 Days Delinquent	N/A	N/A		N/A		0		116,466	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		259,945	123.2
Construction and Development loans > = 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		0.09		0.18	106.6
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
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 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
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,313,939		585,000	-55.5
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		404,485	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		67,398	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		471,883	N/A
Loans Secured by Multifamily > = 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.00		0.16	N/A
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		38,102,873		723,527	-98.1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		821,252		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		708,906		72,364	-89.8
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 Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		1,530,158		72,364	-95.3
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		0.01	-95.5
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		3,854,512		233,750	-93.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,136,181		5,403,812	375.6
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		557,922	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		5,961,734	424.7
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans



		Loan Losses								
<a href="#">Return to cover</a>		For Charter :		N/A						
08/18/2023		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	Jun-2023	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>										
Total Loans Charged Off Year-to-Date*		258,833,943	232,143,022	-10.3	174,394,669	-24.9	188,770,976	8.2	133,859,491	41.8
Total Loans Recovered Year-to-Date*		35,068,439	38,348,737	9.4	45,291,867	18.1	41,780,600	-7.8	24,157,722	15.6
<b>NET CHARGE OFFS (\$\$)*</b>		<b>223,765,504</b>	<b>193,794,285</b>	<b>-13.4</b>	<b>129,102,802</b>	<b>-33.4</b>	<b>146,990,376</b>	<b>13.9</b>	<b>109,701,769</b>	<b>49.3</b>
<b>Net Charge-Offs / Average Loans %**</b>		<b>0.69</b>	<b>0.57</b>	<b>-17.2</b>	<b>0.36</b>	<b>-37.5</b>	<b>0.37</b>	<b>3.6</b>	<b>0.52</b>	<b>40.4</b>
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>		<b>456,498,405</b>	<b>451,796,476</b>	<b>-1.0</b>	<b>321,900,076</b>	<b>-28.8</b>	<b>402,112,055</b>	<b>24.9</b>	<b>362,990,115</b>	<b>-9.7</b>
<b>Combined Delinquency and Net Charge Off Ratio</b>		<b>1.40</b>	<b>1.32</b>	<b>-5.8</b>	<b>0.88</b>	<b>-33.7</b>	<b>0.98</b>	<b>12.4</b>	<b>1.12</b>	<b>13.9</b>
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>										
Unsecured Credit Card Lns Charged Off*		39,058,164	34,505,513	-11.7	26,642,867	-22.8	25,907,851	-2.8	18,758,875	44.8
Unsecured Credit Card Lns Recovered*		3,640,598	4,100,998	12.6	4,771,816	16.4	4,231,927	-11.3	1,909,877	-9.7
Unsecured Credit Card Net Charge Offs*		35,417,566	30,404,515	-14.2	21,871,051	-28.1	21,675,924	-0.9	16,848,998	55.5
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.91	2.59	-10.7	1.94	-25.3	1.99	2.7	3.19	60.5
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	99,087	355.3
Non-Federally Guaranteed Student Loans Recovered*		3,888	19,027	389.4	7,233	-62.0	12,778	76.7	7,834	22.6
Non-Federally Guaranteed Student Loans Net Charge Offs*		196,997	62,890	-68.1	23,740	-62.3	30,749	29.5	91,253	493.5
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	0.45	155.4
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		69,780,016		46,126,120	32.2
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		N/A		14,117,056		7,441,935	5.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		55,662,960		38,684,185	39.0
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		3.61	30.4
New Vehicle Loans Charged Off*		49,239,783	48,661,191	-1.2	29,861,831	-38.6	20,253,034	-32.2	12,708,838	25.5
New Vehicle Loans Recovered*		5,673,556	6,641,243	17.1	7,908,011	19.1	6,152,768	-22.2	3,118,399	1.4
New Vehicle Loans Net Charge Offs*		43,566,227	42,019,948	-3.5	21,953,820	-47.8	14,100,266	-35.8	9,590,439	36.0
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.60	0.58	-2.8	0.31	-47.6	0.19	-37.0	0.26	34.9
Used Vehicle Loans Charged Off*		74,117,768	67,953,675	-8.3	48,133,042	-29.2	57,829,636	20.1	49,134,576	69.9
Used Vehicle Loans Recovered*		9,308,683	10,226,033	9.9	12,539,880	22.6	13,180,406	5.1	10,039,093	52.3
Used Vehicle Loans Net Charge Offs*		64,809,085	57,727,642	-10.9	35,593,162	-38.3	44,649,230	25.4	39,095,483	75.1
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.70	0.59	-15.0	0.34	-43.3	0.38	11.9	0.62	64.6
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.66	0.59	-10.1	0.32	-45.0	0.31	-5.5	0.49	58.9
Leases Receivable Charged Off*		3,045,708	1,987,041	-34.8	1,833,561	-7.7	1,331,065	-27.4	786,880	18.2
Leases Receivable Recovered*		661,291	391,604	-40.8	337,172	-13.9	404,881	20.1	313,034	54.6
Leases Receivable Net Charge Offs*		2,384,417	1,595,437	-33.1	1,496,389	-6.2	926,184	-38.1	473,846	2.3
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.38	0.22	-40.9	0.18	-18.4	0.10	-45.2	0.10	-4.4
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		7,910,446		4,859,323	22.9
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		N/A		2,450,773		861,862	-29.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		5,459,673		3,997,461	46.4
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		0.48	41.1
<b>FORECLOSED AND REPOSSESSED ASSETS</b>										
Commercial		N/A	N/A		N/A		18,566,087		19,304,868	4.0
Real Estate - Non-Commercial		N/A	N/A		N/A		3,673,657		3,520,482	-4.2
Vehicle - Non-Commercial		N/A	N/A		N/A		20,761,462		21,771,529	4.9
Other - Non-Commercial		N/A	N/A		N/A		1,092,224		521,326	-52.3
<b>Total Foreclosed and Repossessed Assets</b>		<b>29,449,689</b>	<b>34,350,248</b>	<b>16.6</b>	<b>33,807,844</b>	<b>-1.6</b>	<b>44,093,430</b>	<b>30.4</b>	<b>45,118,205</b>	<b>2.3</b>
*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	





		Participation Loans								
<a href="#">Return to cover</a>		For Charter : N/A								
08/18/2023		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	Jun-2023	% Chg	
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>										
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		181,673,669	14.7	
Non-Federally Guaranteed Student Loans	3,601,368	3,708,829	3.0	4,611,812	24.3	7,635,369	65.6	7,674,354	0.5	
1- to 4-Family Residential Property	279,617,216	348,617,159	24.7	478,018,482	37.1	642,215,060	34.3	648,569,194	1.0	
Commercial Loans (excluding Construction & Development)	241,682,604	250,731,745	3.7	212,354,362	-15.3	293,031,651	38.0	322,030,061	9.9	
Commercial Construction & Development	11,338,212	41,115,502	262.6	67,228,601	63.5	48,782,958	-27.4	43,763,853	-10.3	
All Other Participation Loans	14,545,777	22,645,380	55.7	15,598,381	-31.1	236,324,745	1,415.1	235,540,710	-0.3	
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>	<b>913,292,592</b>	<b>961,455,787</b>	<b>5.3</b>	<b>1,078,665,148</b>	<b>12.2</b>	<b>1,386,347,894</b>	<b>28.5</b>	<b>1,439,251,841</b>	<b>3.8</b>	
Participation Loans Outstanding / Total Loans %	2.78	2.78	0.1	2.89	4.0	3.33	15.1	3.40	2.2	
<b>LOAN PARTICIPATIONS PURCHASED</b>										
Participation Loans Purchased*	280,178,583	280,303,940	0.0	405,360,842	44.6	449,934,729	11.0	107,046,788	-52.4	
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.86	1.60	-13.9	1.93	20.6	2.06	6.5	1.29	-37.3	
<b>LOAN PARTICIPATIONS SOLD</b>										
Participation Loans Sold YTD*	407,669,907	264,634,384	-35.1	618,369,793	133.7	793,819,669	28.4	185,968,846	-53.1	
%Participation Loans Sold YTD / Total Assets**	0.92	0.52	-43.4	1.10	111.0	1.39	26.5	0.65	-53.6	
<b>DELINQUENT - PARTICIPATION LOANS (Purchased + Retained):</b>										
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	6,894,943	-37.5	
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		1.07		0.65	-39.1	
<b>LOAN LOSSES - PARTICIPATION LOANS</b>										
Participation Loans Charged Off*	4,257,391	1,713,071	-59.8	1,641,140	-4.2	3,989,818	143.1	2,861,613	43.4	
Participation Loans Recovered*	443,011	350,122	-21.0	297,205	-15.1	637,198	114.4	395,892	24.3	
Participation Loan Net Charge Offs *	3,814,380	1,362,949	-64.3	1,343,935	-1.4	3,352,620	149.5	2,465,721	47.1	
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.46	0.15	-68.2	0.13	-9.4	0.27	106.5	0.35	28.3	
* 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 Property and All Other (Non-Commercial) Real Estate Loans											
<a href="#">Return to cover</a>											
08/18/2023			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		
								Jun-2023	% Chg		
<b>1- to 4-Family Residential Property Loans</b>											
<b>Secured by 1st Lien</b>											
Fixed Rate > 15 years		N/A	N/A			N/A		7,439,088,292	7,735,689,886	4.0	
Fixed Rate 15 years or less		N/A	N/A			N/A		2,624,514,847	2,576,126,854	-1.8	
Balloon/Hybrid > 5 years		N/A	N/A			N/A		705,497,435	716,962,883	1.6	
Balloon/Hybrid 5 years or less		N/A	N/A			N/A		392,023,721	379,601,894	-3.2	
Adjustable Rate		N/A	N/A			N/A		388,456,637	414,448,868	6.7	
<b>Total Secured by 1st Lien</b>		N/A	N/A			N/A		11,549,580,932	11,822,830,385	2.4	
<b>Secured by Junior Lien</b>											
Closed-End Fixed Rate		N/A	N/A			N/A		1,044,629,684	1,139,945,791	9.1	
Closed-End Adjustable Rate		N/A	N/A			N/A		13,241,625	11,970,381	-9.6	
Open-End Fixed Rate		N/A	N/A			N/A		141,975,614	211,119,758	48.7	
Open-End Adjustable Rate		N/A	N/A			N/A		479,199,736	547,320,016	14.2	
<b>Total Secured by Junior Lien</b>		N/A	N/A			N/A		1,679,046,659	1,910,355,946	13.8	
<b>All Other (Non-Commercial) Real Estate</b>											
Closed-End Fixed Rate		N/A	N/A			N/A		42,838,672	31,323,238	-26.9	
Closed-End Adjustable Rate		N/A	N/A			N/A		5,455,078	4,964,227	-9.0	
Open-End Fixed Rate		N/A	N/A			N/A		8,310,587	7,898,376	-5.0	
Open-End Adjustable Rate		N/A	N/A			N/A		8,158,234	8,686,351	6.5	
<b>Total All Other (Non-Commercial) Real Estate</b>		N/A	N/A			N/A		64,762,571	52,872,192	-18.4	
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate</b>		N/A	N/A			N/A		13,293,390,162	13,786,058,523	3.7	
<b>1- to 4-Family Residential Property Loans Granted YTD</b>											
<b>Secured by 1st Lien Granted YTD</b>											
Fixed Rate > 15 Years*		N/A	N/A			N/A		2,744,796,783	1,608,901,594	17.2	
Fixed Rate 15 Years or less*		N/A	N/A			N/A		738,451,349	228,358,157	-38.2	
Balloon/Hybrid > 5 Years*		N/A	N/A			N/A		301,679,091	47,473,368	-68.5	
Balloon/Hybrid 5 Years or less*		N/A	N/A			N/A		214,403,903	22,740,524	-78.8	
Adjustable Rate*		N/A	N/A			N/A		172,828,839	77,435,561	-10.4	
<b>Total Secured by 1st Lien Granted YTD*</b>		N/A	N/A			N/A		4,172,159,965	1,984,909,204	-4.8	
<b>Secured by Junior Lien Granted YTD</b>											
Closed-End Fixed Rate*		N/A	N/A			N/A		437,648,728	196,540,587	-10.2	
Closed-End Adjustable Rate*		N/A	N/A			N/A		231,092	570,121	393.4	
Open-End Fixed Rate*		N/A	N/A			N/A		221,722,616	147,326,408	32.9	
Open-End Adjustable Rate*		N/A	N/A			N/A		444,541,324	135,257,611	-39.1	
<b>Total Secured by Junior Lien Granted YTD*</b>		N/A	N/A			N/A		1,104,143,760	479,694,727	-13.1	
<b>All Other (Non-Commercial) Real Estate Granted YTD</b>											
Closed-End Fixed Rate*		N/A	N/A			N/A		35,586,738	7,628,604	-57.1	
Closed-End Adjustable Rate*		N/A	N/A			N/A		1,893,114	455,580	-51.9	
Open-End Fixed Rate*		N/A	N/A			N/A		4,388,480	2,100,300	-4.3	
Open-End Adjustable Rate*		N/A	N/A			N/A		5,958,105	1,863,750	-37.4	
<b>Total All Other (Non-Commercial) Real Estate Granted YTD*</b>		N/A	N/A			N/A		47,826,437	12,048,234	-49.6	
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*</b>		N/A	N/A			N/A		5,324,130,162	2,476,652,165	-7.0	
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	109,673,328	8.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs		N/A	N/A			N/A		1,447,072,532		1,559,135,572	7.7
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	326,324,355	9.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.82		0.87	5.7		0.92	5.7	0.52	-43.0	0.57	8.3
Interest Only & Payment Option First Mortgages / Net Worth %	7.41		8.40	13.3		8.82	5.0	4.84	-45.2	5.10	5.5
* Amounts are year-to-date while the related %change ratios are annualized.											
17. RE Loans											

Real Estate (Non-Commercial) Loan Losses									
<a href="#">Return to cover</a>									
<b>08/18/2023</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: N/A</b>									
	<b>Criteria :</b>			<b>Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured</b>					
	<b>Count of CU in Peer Group :</b>			<b>N/A</b>					
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>	<b>Jun-2023</b>	<b>% Chg</b>
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		240,140		340,763	183.8
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		309,569		50,747	-67.2
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-69,429		290,016	935.4
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00	878.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		101,553		45,218	-10.9
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		155,087		193,316	149.3
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-53,534		-148,098	-453.3
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		-0.02	-363.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		2,160,042		19,426	-98.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		304,640		40,450	-73.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		1,855,402		-21,024	-102.3
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		-0.07	-102.0
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	
<b>*Amounts are year-to-date while the related percent change ratios are annualized.</b>									
<b>** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)</b>									
									<b>18. RE Loan Losses</b>

		Commercial Loan Information									
<a href="#">Return to cover</a>		For Charter : N/A									
08/18/2023		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	Jun-2023	% Chg	
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>											
Construction and Development		75,208,998	78,388,107	4.2	61,304,672	-21.8	134,071,426	118.7	144,843,612	8.0	
Secured by Farmland		6,003,761	4,604,099	-23.3	4,664,396	1.3	6,508,666	39.5	7,835,053	20.4	
Secured by Multifamily		129,116,178	146,044,427	13.1	186,642,272	27.8	229,488,679	23.0	287,592,534	25.3	
Owner Occupied, Non-Farm, Non-Residential Property		408,883,168	448,934,119	9.8	474,947,308	5.8	583,885,028	22.9	615,410,458	5.4	
Non-Owner Occupied, Non-Farm, Non-Residential Property		714,672,461	855,584,450	19.7	1,082,713,217	26.5	1,384,393,726	27.9	1,457,320,117	5.3	
<b>Total Real Estate Secured Commercial Loans</b>		<b>1,333,884,566</b>	<b>1,533,555,202</b>	<b>15.0</b>	<b>1,810,271,865</b>	<b>18.0</b>	<b>2,338,347,525</b>	<b>29.2</b>	<b>2,513,001,774</b>	<b>7.5</b>	
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>											
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	1,458,651	52.4	
Commercial and Industrial Loans		97,427,971	103,313,000	6.0	114,223,881	10.6	119,852,585	4.9	118,473,838	-1.2	
Unsecured Commercial Loans		2,546,536	6,788,061	166.6	5,324,434	-21.6	4,289,710	-19.4	4,514,503	5.2	
Unsecured Revolving Lines of Credit (Commercial Purpose)		8,473,964	7,941,553	-6.3	3,933,165	-50.5	13,119,601	233.6	7,058,032	-46.2	
<b>Total Non-Real Estate Secured Commercial Loans</b>		<b>111,133,498</b>	<b>119,985,287</b>	<b>8.0</b>	<b>124,729,198</b>	<b>4.0</b>	<b>138,218,744</b>	<b>10.8</b>	<b>131,505,024</b>	<b>-4.9</b>	
<b>TOTAL COMMERCIAL LOANS:</b>											
Commercial Loans to Members		1,342,743,868	1,534,527,774	14.3	1,795,961,735	17.0	2,310,536,961	28.7	2,475,419,578	7.1	
Purchased Commercial Loans or Participations to Nonmembers		102,274,196	119,012,715	16.4	139,039,328	16.8	166,029,308	19.4	169,087,220	1.8	
<b>Total Commercial Loans</b>		<b>1,445,018,064</b>	<b>1,653,540,489</b>	<b>14.4</b>	<b>1,935,001,063</b>	<b>17.0</b>	<b>2,476,566,269</b>	<b>28.0</b>	<b>2,644,506,798</b>	<b>6.8</b>	
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>											
Construction and Development		161	150	-6.8	135	-10.0	147	8.9	146	-0.7	
Farmland		42	34	-19.0	33	-2.9	37	12.1	40	8.1	
Secured by Multifamily		372	381	2.4	400	5.0	462	15.5	500	8.2	
Owner Occupied, Non-Farm, Non-Residential Property		712	787	10.5	735	-6.6	769	4.6	745	-3.1	
Non-Owner Occupied, Non-Farm, Non-Residential Property		594	675	13.6	792	17.3	940	18.7	986	4.9	
<b>Total Number of Real Estate Secured Commercial Loans</b>		<b>1,881</b>	<b>2,027</b>	<b>7.8</b>	<b>2,095</b>	<b>3.4</b>	<b>2,355</b>	<b>12.4</b>	<b>2,417</b>	<b>2.6</b>	
Loans to finance agricultural production and other loans to farmers		33	24	-27.3	26	8.3	18	-30.8	15	-16.7	
Commercial and Industrial Loans		1,024	971	-5.2	1,101	13.4	1,389	26.2	1,430	3.0	
Unsecured Commercial Loans		77	61	-20.8	53	-13.1	64	20.8	76	18.8	
Unsecured Revolving Lines of Credit (Commercial Purpose)		691	705	2.0	163	-76.9	279	71.2	277	-0.7	
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		<b>1,825</b>	<b>1,761</b>	<b>-3.5</b>	<b>1,343</b>	<b>-23.7</b>	<b>1,750</b>	<b>30.3</b>	<b>1,798</b>	<b>2.7</b>	
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>											
Number of Outstanding Commercial Loans to Members		3,570	3,653	2.3	3,247	-11.1	3,830	18.0	3,947	3.1	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		136	135	-0.7	191	41.5	275	44.0	268	-2.5	
<b>Total Number of Commercial Loans Outstanding</b>		<b>3,706</b>	<b>3,788</b>	<b>2.2</b>	<b>3,438</b>	<b>-9.2</b>	<b>4,105</b>	<b>19.4</b>	<b>4,215</b>	<b>2.7</b>	
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		<b>1,445,018,064</b>	<b>1,653,540,489</b>	<b>14.4</b>	<b>1,935,001,063</b>	<b>17.0</b>	<b>2,476,566,269</b>	<b>28.0</b>	<b>2,644,506,798</b>	<b>6.8</b>	
(Total Commercial Loans / Total Assets)%		3.27	3.26	-0.2	3.45	5.7	4.35	26.1	4.60	5.8	
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>											
Member Commercial Loans Granted YTD*		475,220,125	521,062,881	9.6	666,805,718	28.0	1,041,514,053	56.2	376,645,739	-27.7	
Purchased or Participation Interests to Nonmembers*		29,995,498	34,552,036	15.2	25,944,068	-24.9	58,667,948	126.1	10,354,708	-64.7	
<b>MISCELLANEOUS LOAN INFORMATION</b>											
Agricultural Related Commercial Loans Outstanding Balance		8,688,788	6,546,772	-24.7	5,912,114	-9.7	7,465,514	26.3	9,293,704	24.5	
Outstanding Agricultural Related Loans - Number		75	58	-22.7	59	1.7	55	-6.8	55	0.0	
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	297,231,380	100.0	
Commercial Loans and Participations Sold -no servicing rights- YTD		0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>Total Member Business Loans - (NMBLB)</b>											
(NMBLB / Total Assets)%		3.20	3.15	-1.8	3.34	6.2	4.30	28.7	4.63	7.7	
* Amounts are year-to-date and the related % change ratios are annualized.											<b>19. Commercial Loans</b>

		Commercial Loan Losses								
<a href="#">Return to cover</a>		For Charter :	N/A							
08/18/2023		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	Jun-2023	% Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>										
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	-96.79
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		83	113	36.145	8,469	7394.7	84,359	896.1	5	-99.988
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	114.46
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	112.37
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	979,276	-37.716
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		68,473	148,553	116.95	298,819	101.15	376,356	25.9	181,170	-3.7241
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	798,106	-42.338
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	1.18	-43.786
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	980,385	-38.987
Total Commercial Loans/Lines of Credit Recoveries*		68,556	148,666	116.85	307,288	106.7	460,715	49.9	181,175	-21.351
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	799,210	-41.938
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	0.06	-49.982
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
								20. Commercial Loan Losses		

		Investments							
<a href="#">Return to cover</a>		For Charter :	N/A						
08/18/2023		Count of CU :	169.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
<b>INVESTMENT SECURITIES</b>									
<b>EQUITY SECURITIES</b>									
Common Stock	N/A	N/A		N/A		24,473,551		28,294,057	15.6
Registered Investment Companies	N/A	N/A		N/A		4,744,573		5,798,486	22.2
Other Equities	N/A	N/A		N/A		57,542,379		59,737,622	3.8
<b>TOTAL EQUITY SECURITIES</b>	99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	93,830,165	8.1
<b>TRADING DEBT SECURITIES</b>									
US Government Obligations	N/A	N/A		N/A		18,475,650		0	-100.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	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		1,000,000		1,000,000	0.0
All Other Trading Debt Securities	N/A	N/A		N/A		37,003,464		38,992,307	5.4
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		56,479,114		39,992,307	-29.2
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		359,731,056		402,502,142	11.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		954,628,539		945,843,084	-0.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		3,178,174,378		2,968,797,502	-6.6
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		110,321,950		104,794,182	-5.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		60,913,656		47,737,349	-21.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		2,565,966		1,630,135	-36.5
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		49,272,666		49,628,904	0.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		87,428,464		84,995,483	-2.8
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		218,064,592		217,789,111	-0.1
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		5,021,101,267		4,823,717,892	-3.9
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		339,706,412		383,102,253	12.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		874,658,705		868,743,367	-0.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		2,823,277,235		2,622,706,643	-7.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		94,910,912		89,745,933	-5.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		51,932,760		40,815,709	-21.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		2,508,585		1,575,131	-37.2
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		42,716,456		44,029,702	3.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		83,221,246		80,971,171	-2.7
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		202,801,004		203,796,857	0.5
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		4,515,733,315		4,335,486,766	-4.0
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		Investments								
<a href="#">Return to cover</a>		For Charter : N/A								
08/18/2023		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	Jun-2023	% Chg
<b>INVESTMENT SECURITIES (continued)</b>										
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>										
US Government Obligations		N/A	N/A		N/A		437,761,947		416,677,571	-4.8
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		716,169,297		680,655,850	-5.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		1,012,066,209		978,006,896	-3.4
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		16,585,333		16,239,748	-2.1
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		3,439,544		3,439,396	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		122,466,216		140,186,155	14.5
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		115,867,290		101,479,485	-12.4
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>		N/A	N/A		N/A		2,424,355,836		2,336,685,101	-3.6
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>										
US Government Obligations		N/A	N/A		N/A		414,995,337		395,724,974	-4.6
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		663,326,359		627,545,396	-5.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		892,985,014		860,826,967	-3.6
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		13,912,354		13,650,793	-1.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		2,925,333		2,987,625	2.1
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		115,858,924		133,701,738	15.4
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		111,070,399		96,775,757	-12.9
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>		N/A	N/A		N/A		2,215,073,720		2,131,213,250	-3.8
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)		0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>		1,696,957,803	5,464,442,353	222.0	7,549,742,343	38.2	7,072,168,428	-6.3	6,792,494,341	-4.0
<b>OTHER INVESTMENTS</b>										
Nonperpetual Capital Account		1,521,753	1,188,884	-21.9	1,218,699	2.5	1,467,304	20.4	1,502,004	2.4
Perpetual Contributed Capital		23,190,461	24,002,922	3.5	24,045,426	0.2	25,534,235	6.2	25,745,853	0.8
All other investments		151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	279,007,083	5.7
<b>TOTAL OTHER INVESTMENTS</b>		176,421,771	175,337,619	-0.6	182,540,518	4.1	291,007,833	59.4	306,254,940	5.2
<b>DEPOSITS</b>										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		N/A		1,156,562,332		986,637,104	-14.7
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		Investment Maturity									
<a href="#">Return to cover</a>		For Charter : N/A									
08/18/2023		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	Jun-2023	% Chg	
<b>TIME DEPOSITS MATURITY DISTRIBUTION</b>											
Total Time Deposits < 1 yr		N/A	N/A		N/A		631,748,253		572,898,634		-9.3
Total Time Deposits 1-3 yrs		N/A	N/A		N/A		405,494,109		347,433,816		-14.3
Total Time Deposits 3-5 yrs		N/A	N/A		N/A		113,048,970		62,012,654		-45.1
Total Time Deposits 5-10 yrs		N/A	N/A		N/A		5,786,000		3,807,000		-34.2
Total Time Deposits > 10 yrs		N/A	N/A		N/A		485,000		485,000		0.0
<b>TOTAL TIME DEPOSITS</b>		N/A	N/A		N/A		1,156,562,332		986,637,104		-14.7
<b>EQUITY SECURITIES MATURITY DISTRIBUTION</b>											
Total Equity Securities < 1 yr		7,114,673	10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	2,771,123		43.5
Total Equity Securities 1-3 yrs		18,120,143	0	-100.0	250,000	N/A	0	-100.0	952,361		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	1,246,793		-38.6
Total Equity Securities 5-10 yrs		0	3,141,200	N/A	6,993,588	122.6	6,759,432	-3.3	6,751,423		-0.1
Total Equity Securities > 10 yrs		66,488,878	72,927,423	9.7	91,697,822	25.7	76,040,258	-17.1	82,108,465		8.0
<b>TOTAL EQUITY SECURITIES</b>		0	0	N/A	0	N/A	86,760,503	N/A	93,830,165		8.1
<b>TRADING DEBT SECURITIES MATURITY DISTRIBUTION</b>											
Total Trading Debt Securities < 1 yr		889,567	38,810,651	4,262.9	41,575,844	7.1	37,003,464	-11.0	39,492,307		6.7
Total Trading Debt Securities 1-3 yrs		3,802,433	739,389	-80.6	622,392	-15.8	9,706,300	1,459.5	500,000		-94.8
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	0		-100.0
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
<b>TOTAL TRADING DEBT SECURITIES</b>		0	0	N/A	0	N/A	56,479,114	N/A	39,992,307		-29.2
<b>AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION</b>											
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	806,914,967		10.5
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	951,430,763		0.0
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	1,103,435,914		3.4
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	1,292,605,794		-18.4
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	161,510,875		-11.7
<b>TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES</b>		0	0	N/A	0	N/A	4,516,327,074	N/A	4,315,898,313		-4.4
<b>HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION</b>											
Total Held-to-Maturity Debt Securities < 1 yr		211,000	208,008,939	#####	185,747,871	-10.7	272,783,871	46.9	329,097,845		20.6
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	914,661,752		14.6
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	637,700,706		-25.2
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	450,819,472		-6.7
Total Held-to-Maturity Debt Securities > 10 yrs		0	35,000,000	N/A	7,530,388	-78.5	6,831,591	-9.3	10,493,782		53.6
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>		0	0	N/A	0	N/A	2,413,870,037	N/A	2,342,773,557		-2.9
<b>OTHER INVESTMENTS MATURITY DISTRIBUTION</b>											
Total Other Investments < 1 yr		33,953,209	50,508,232	48.8	17,888,038	-64.6	83,593,249	367.3	88,788,138		6.2
Total Other Investments 1-3 yrs		130,948,622	116,418,028	-11.1	147,644,337	26.8	131,335,194	-11.0	136,361,018		3.8
Total Other Investments 3-5 yrs		2,717,900	2,589,000	-4.7	2,824,800	9.1	30,734,919	988.0	33,859,943		10.2
Total Other Investments 5-10 yrs		3,202,064	430,918	-86.5	5,377,513	1,147.9	30,076,021	459.3	30,076,908		0.0
Total Other Investments > 10 yrs		5,599,976	5,391,441	-3.7	8,805,830	63.3	14,000,150	59.0	15,873,632		13.4
<b>TOTAL OTHER INVESTMENTS</b>		176,421,771	175,337,619	-0.6	182,540,518	4.1	289,739,533	58.7	304,959,639		5.3
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>											
Total Investments < 1 yr		1,430,939,052	1,794,851,777	25.4	1,661,727,156	-7.4	1,757,347,512	5.8	1,839,963,014		4.7
Total Investments 1-3 yrs		2,129,303,132	2,546,689,034	19.6	2,673,442,196	5.0	2,296,089,545	-14.1	2,351,339,710		2.4
Total Investments 3-5 yrs		1,307,845,633	1,580,608,107	20.9	2,739,393,490	70.3	2,075,052,827	-24.3	1,838,256,010		-11.4
Total Investments 5-10 yrs		269,109,682	763,358,530	183.7	1,594,845,497	108.9	2,110,968,454	32.4	1,784,060,597		-15.5
Total Investments > 10 yrs		174,571,583	194,104,963	11.2	193,440,895	-0.3	280,280,255	44.9	270,471,754		-3.5
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>		5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	8,519,738,593	-3.9	8,084,091,085		-5.1
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										<b>23. Investment Maturity</b>	



	Other Investment Information									
<a href="#">Return to cover</a>										
08/18/2023	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 State									
	Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg	
<b>Investments - Memoranda</b>										
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	43,048,852	-22.1	
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	660,194,085	-6.3	
<b>Realized Investment Gains (Losses)</b>										
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		59,686		-114,837	-292.4	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-562,052		-934,635	-66.3	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		-2,163,766		503,251	123.3	
<b>Total Gain (Loss) on Investments</b>	N/A	N/A		N/A		-2,666,132		-546,221	79.5	
<b>Other-Than-Temporary Impairment (OTTI)</b>										
Total OTTI Losses	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	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	
<b>OTTI Losses Recognized in Earnings</b>	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	0	100.0	
<b>Derivatives Hedge</b>										
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	N/A		
<b>Assets used to fund employee benefit or deferred compensation plans</b>										
Recorded Value of Securities	125,868,750	138,834,489	10.3	194,628,282	40.2	188,457,712	-3.2	192,395,076	2.1	
Recorded Value of Other Investments	90,168,035	95,551,275	6.0	106,031,997	11.0	82,167,577	-22.5	94,615,124	15.1	
Collateral Assignment Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		N/A		41,091,883		27,400,683	-33.3	
Cash Surrender Value	N/A	N/A		N/A		141,598,832		172,385,875	21.7	
Recorded Value	116,253,359	134,131,862	15.4	175,322,453	30.7	202,869,570	15.7	214,173,769	5.6	
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		22,621,867	1.3	
Recorded Value	29,285,555	32,867,424	12.2	32,711,283	-0.5	41,644,592	27.3	65,936,613	58.3	
Other Insurance	188,641,295	203,068,532	7.6	257,483,256	26.8	186,437,831	-27.6	182,141,965	-2.3	
Other Non-insurance	14,731,746	20,702,793	40.5	32,661,948	57.8	31,528,665	-3.5	33,364,915	5.8	
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	564,948,740	625,156,375	10.7	798,839,219	27.8	733,105,947	-8.2	782,627,462	6.8	
<b>Charitable Donation Accounts</b>	17,078,396	18,391,281	7.7	41,195,091	124.0	25,219,921	-38.8	25,909,715	2.7	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
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	79	2.6	
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
<a href="#">Return to cover</a>									
08/18/2023									
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	Jun-2023	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans	101,507,381	96,510,780	-4.9	112,038,350	16.1	150,862,206	34.7	185,575,824	23.0
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
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	816,131,410	10.4
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	3,007,542,337	2.6
Unsecured Share Draft LOC	323,557,682	354,769,551	9.6	370,371,577	4.4	409,562,608	10.6	417,694,363	2.0
Unused Overdraft Protection Programs	784,835,736	821,595,642	4.7	854,806,068	4.0	758,014,712	-11.3	808,689,135	6.7
Other Unfunded Commitments	141,841,301	170,405,432	20.1	203,779,897	19.6	254,032,019	24.7	232,536,421	-8.5
<b>Total Unfunded Commitments for Non Commercial Loans</b>	<b>4,209,107,618</b>	<b>4,445,027,487</b>	<b>5.6</b>	<b>4,764,536,143</b>	<b>7.2</b>	<b>5,092,878,126</b>	<b>6.9</b>	<b>5,282,593,666</b>	<b>3.7</b>
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	<b>4,310,614,999</b>	<b>4,541,538,267</b>	<b>5.4</b>	<b>4,876,574,493</b>	<b>7.4</b>	<b>5,243,740,332</b>	<b>7.5</b>	<b>5,468,169,490</b>	<b>4.3</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		2,490,043,426		2,586,984,532	3.9
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,006,513,134		2,144,038,334	6.9
Loans transferred with limited recourse	N/A	N/A		N/A		4,807,395		4,740,951	-1.4
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		318,643,649		329,053,967	3.3
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		3,984,772	-6.3
Loans Transferred with Recourse	4,504,623	20,431,174	353.6	26,311,851	28.8	11,121,662	-57.7	0	-100.0
Other Contingent Liabilities	9,917,314	18,083,194	82.3	15,426,997	-14.7	10,252,480	-33.5	7,520,553	-26.6
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								<b>25. LIQ - Comm and OBS</b>	

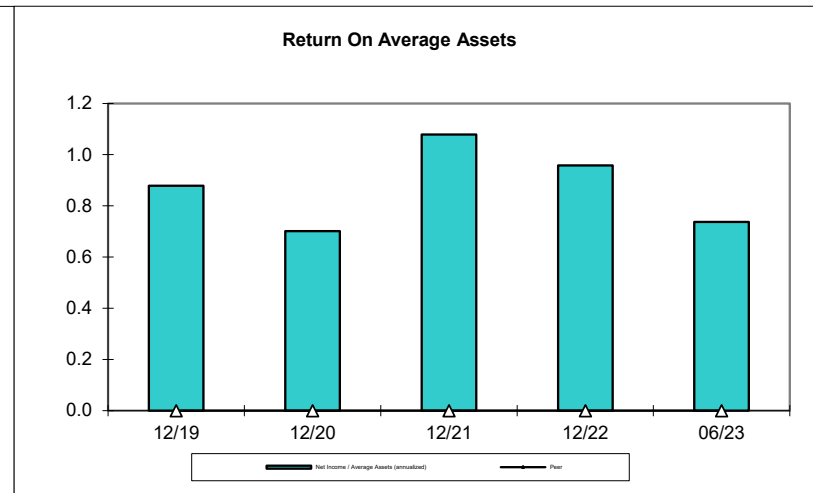
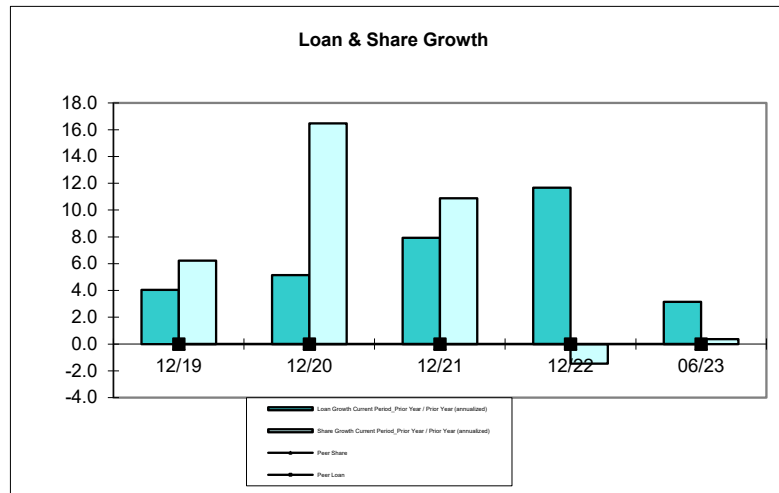
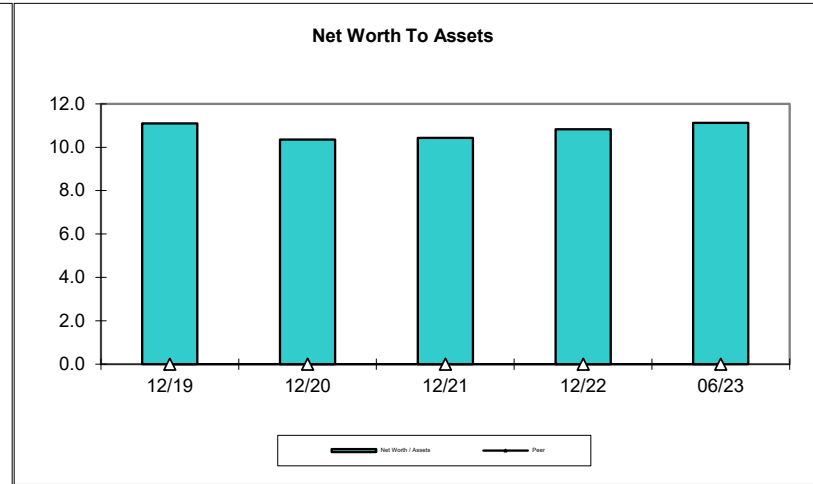
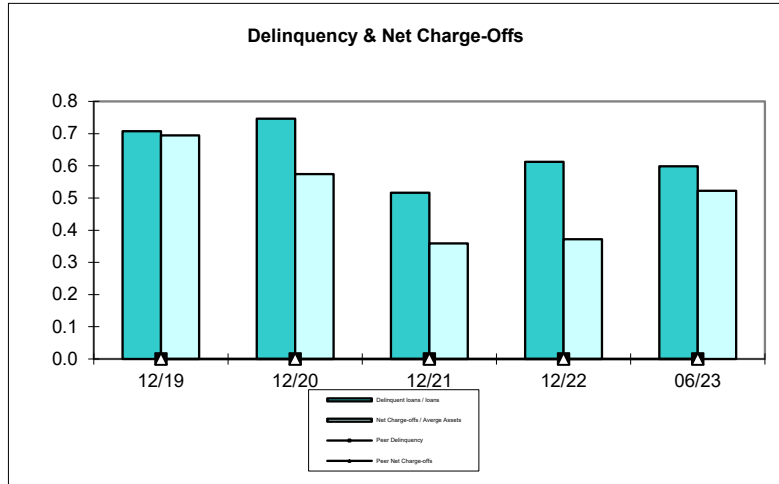
LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
08/18/2023		Count of CU :	169						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * 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	Jun-2023	% Chg
<b>BORROWING ARRANGEMENTS</b>									
<b>Borrowing Capacity</b>									
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	2,093,683,601	3.7
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		7,127,884,164		9,201,788,040	29.1
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		4,221,065,584	
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	1.8	9,435,882,444	26.1	1,980,042,916	-79.0	589,170,003	-70.2
<b>Total Borrowing Capacity</b>	<b>9,102,849,658</b>	<b>9,324,647,979</b>	<b>2.4</b>	<b>11,308,383,044</b>	<b>21.3</b>	<b>11,126,238,981</b>	<b>-1.6</b>	<b>16,105,707,228</b>	<b>44.8</b>
<b>Draws Against Borrowing Capacity</b>									
Corporate Credit Unions	4,403,311	5,409	-99.9	1,348,233	24,825.7	87,472,852	6,388.0	57,879,348	-33.8
Natural Person Credit Unions	0	0	N/A	10,000,000	N/A	0	-100.0	0	N/A
Federal Home Loan Bank	939,777,397	836,897,300	-10.9	746,557,692	-10.8	2,345,946,692	214.2	2,254,334,919	-3.9
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	200,000	0	-100.0	0	N/A	10,000,000	N/A	379,818,271	3,698.2
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	35,000,000	600.0
<b>Total Draws Against Borrowing Capacity</b>	<b>944,380,708</b>	<b>836,902,709</b>	<b>-11.4</b>	<b>828,678,846</b>	<b>-1.0</b>	<b>2,448,419,544</b>	<b>195.5</b>	<b>2,727,032,538</b>	<b>11.4</b>
<b>Assets Pledged to Secure Borrowing Capacity</b>									
Corporate Credit Unions	N/A	N/A		N/A		3,169,819,722		3,037,240,237	-4.2
Natural Person Credit Unions	N/A	N/A		N/A		30,875,996		33,255,045	7.7
Federal Home Loan Bank	N/A	N/A		N/A		9,825,295,064		13,155,176,419	33.9
Central Liquidity Facility	N/A	N/A		N/A		22,177,054		3,546,631	-84.0
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		2,306,770,188		5,789,946,864	151.0
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		525,444,795		647,070,922	23.1
<b>Total Assets Pledged to Secure Borrowing Capacity</b>	<b>16,506,049,382</b>	<b>18,132,267,431</b>	<b>9.9</b>	<b>21,179,249,703</b>	<b>16.8</b>	<b>15,880,382,819</b>	<b>-25.0</b>	<b>22,666,236,118</b>	<b>42.7</b>
Amount of Borrowings Callable by Lender	65,000,000	115,000,000	76.9	143,585,050	24.9	0	-100.0	0	N/A
Number of FHLB Members (1 = Yes)	44	44	0.0	44	0.0	43	-2.3	43	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>									

	Share and Membership Information									
<a href="#">Return to cover</a>										
08/18/2023	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	Jun-2023	% Chg	
<b>MEMBERSHIP:</b>										
Number of Current Members	3,959,897	4,033,461	1.9	4,160,589	3.2	3,961,051	-4.8	3,960,047	0.0	
Number of Potential Members	191,125,062	201,943,744	5.7	232,142,605	15.0	244,542,574	5.3	253,967,192	3.9	
% Current Members to Potential Members	2.07	2.00	-3.6	1.79	-10.3	1.62	-9.6	1.56	-3.7	
% Membership Growth*	2.70	1.86	-31.3	3.15	69.7	-4.80	-252.2	-0.05	97.9	
Total Number of Share/Deposit Accounts	6,806,742	6,932,644	1.8	7,175,725	3.5	6,876,833	-4.2	6,950,352	1.1	
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>										
< 1 year	33,187,574,383	40,225,929,523	21.2	45,253,221,361	12.5	44,346,484,471	-2.0	44,325,749,817	0.0	
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	3,281,562,770	-0.6	
> 3 years	1,055,631,521	933,405,809	-11.6	728,115,366	-22.0	573,985,683	-21.2	703,124,315	22.5	
<b>TOTAL SHARES/DEPOSITS</b>	<b>37,892,298,456</b>	<b>44,134,209,182</b>	<b>16.5</b>	<b>48,936,118,023</b>	<b>10.9</b>	<b>48,223,176,815</b>	<b>-1.5</b>	<b>48,310,436,902</b>	<b>0.2</b>	
<b>NCUA INSURED SAVINGS</b>										
Uninsured Member Shares	2,467,878,372	3,022,483,989	22.5	3,552,057,001	17.5	3,787,181,893	6.6	3,363,143,676	-11.2	
Uninsured NonMember Deposits	55,825,759	78,065,679	39.8	31,654,909	-59.5	60,746,293	91.9	113,954,103	87.6	
Total Uninsured Shares & Deposits	2,523,704,131	3,100,549,668	22.9	3,583,711,910	15.6	3,847,928,186	7.4	3,477,097,779	-9.6	
Insured Shares & Deposits	34,549,174,802	40,055,209,823	15.9	44,217,707,123	10.4	43,144,636,115	-2.4	43,346,778,037	0.5	
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>										
Accounts Held by Member Public Units	9,804,916	11,739,229	19.7	19,460,840	65.8	31,407,608	61.4	17,120,641	-45.5	
Accounts Held by Nonmember Public Units	38,345,313	52,283,507	36.3	6,445,609	-87.7	1,502,833	-76.7	5,088,302	238.6	
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	7,011,493,121	26.6	
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	729,874,667	3.0	
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	554,264,666	-6.4	
Dollar Amount of Commercial Deposit Accounts	872,064,502	1,169,805,380	34.1	1,491,420,125	27.5	1,477,176,308	-1.0	1,435,995,432	-2.8	
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	22,322,879	12,783,555	-42.7	17,255,627	35.0	19,131,191	10.9	18,624,110	-2.7	
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>										
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	1,227,325,858	79.0	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									27. Shares and Membership	

	Supplemental Information									
<a href="#">Return to cover</a>										
08/18/2023										
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	Jun-2023	% Chg	
<b>GRANTS</b>										
Amount of Grants Awarded to your credit union, YTD	920,784	136,299	-85	9,660,306	6,988	312,189	-97	10,071,186	3,126	
Amount of Grants Received by your credit union, YTD	811,530	1,100,827	36	8,710,983	691	815,929	-91	104,507	-87	
<b>EMPLOYEES:</b>										
Number of Full-Time Employees	10,304	10,335	0	10,701	4	10,637	-1	10,771	1	
Number of Part-Time Employees	802	687	-14	668	-3	676	1	647	-4	
<b>BRANCHES:</b>										
Number of CU Branches	692	701	1	702	0	695	-1	704	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	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	127,621,028	148,670,076	16	171,972,255	16	194,572,163	13	198,341,037	2	
CUSO Loans	51,451,277	55,713,697	8	64,094,890	15	66,697,656	4	66,252,407	-1	
Aggregate Cash Outlays in CUSO	55,587,376	56,269,483	1	66,642,472	18	79,268,480	19	80,232,822	1	
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>										
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	11,333	-47	
Low Cost Wire Transfers	134	134	0	134	0	130	-3	130	0	
<b>MERGERS/ACQUISITIONS:</b>										
Adjusted Retained Earnings Obtained through Business Combinations	98,895,301	116,008,580	17	130,703,897	13	196,860,203	51	204,042,968	4	
<b>System Used to Maintain Share/Loan Records</b>										
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	
<b>Services Offered Electronically</b>										
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	102	3	
e-Statements	142	143	1	143	0	140	-2	142	1	
External Account Transfers	66	70	6	77	10	78	1	79	1	
Loan Payments	143	144	1	143	-1	140	-2	141	1	
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	77	3	
New Loan	112	112	0	116	4	116	0	119	3	
New Share Account	64	66	3	71	8	73	3	73	0	
Remote Deposit Capture	99	103	4	104	1	107	3	110	3	
<b>Type(s) of services offered:</b>										
Informational Website	N/A	N/A		118		139	18	139	0	
Mobile Application	N/A	N/A		104		117	13	120	3	
Online Banking	N/A	N/A		115		143	24	145	1	
# Means the number is too large to display in the cell										28. Supplemental Info

[Return to cover](#)  
 08/18/2023  
 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](#)  
 08/18/2023  
 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

