Cycle Date:	September-2023
Run Date:	11/29/2023
Interval:	Annual
Validated	

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 - (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 (FISCUs) and All Non Federally

Count of CU :	168
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.

	Su	Immary Financial Inf	formation						
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	ation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Inclu	uded: All Federally In	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
ASSETS:	Amount	Amount	-	Amount		Amount		Amount	
Cash & Other Deposits ¹	3,696,884,939	6,756,965,530	82.8	7,005,594,756	3.7	4,805,886,063	-31.4	4,878,676,483	1.5
Total Investments	5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	7,363,176,261	-16.9	6,915,449,179	-6.1
Loans Held for Sale	69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	30,826,860	-73.2
Total Loans	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,194	11.7	42,658,302,982	2.4
(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	(250,913,973)	-6.8	(374,235,262)	49.1
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	1,258,544,394	3.8
Other Fixed Assets	211,808,714	234,665,485	10.8	239,219,010	1.9	269,946,038	12.8	295,748,837	9.6
NCUSIF Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	429,673,259	-1.4
All Other Assets	923,704,751	1,033,762,206	11.9	1,267,470,149	22.6	1,374,856,623	8.5	1,474,502,413	7.2
TOTAL ASSETS	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,821,186	1.5	57,567,489,145	1.0
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,214,320	8.0	826,390,852	11.2
Accrued Dividends & Interest Payable on Shares & Deposits	9,702,769	6,293,829	-35.1	4,581,509	-27.2	7,670,618	67.4	14,400,047	87.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	930,993	N/A
Borrowings Notes & Interest Payable	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,774,286,948	12.0
Total Shares & Deposits	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,176,815	-1.5	48,230,180,292	0.0
TOTAL LIABILITIES ³	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,274,956	2.0	51,846,189,132	0.8
Undivided Earnings	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,613,276,639	3.1	5,801,398,866	3.4
Other Reserves	193,619,544	248,288,077	28.2	241,178,623	-2.9	-73,730,409	-130.6	-80,098,853	-8.6
TOTAL EQUITY	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,546,230	-2.6	5,721,300,013	3.3
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,821,186	1.5	57,567,489,145	1.0
INCOME & EXPENSE									
Interest Income*	1,813,668,701	1,798,715,384	-0.8	1,784,048,745	-0.8	1,974,861,520	10.7	1,892,676,982	27.8
Interest Expense*	338,753,878	317,424,169	-6.3	231,913,224	-26.9	270,714,998	16.7	528,796,499	160.4
Net Interest Income*	1,474,914,823	1,481,291,215	0.4	1,552,135,521	4.8	1,704,146,522	9.8	1,363,880,483	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	169,954,467	54.0
Non-Interest Income*	784,566,076	808,619,913	3.1	938,774,023	16.1	884,156,456	-5.8	642,278,851	-3.1
Non-Interest Expense*	1,659,392,804	1,701,575,349	2.5	1,828,427,561	7.5	1,899,323,132	3.9	1,527,513,729	7.2
NET INCOME (LOSS)*	378,274,961	332,618,803	-12.1	576,403,482	73.3	541,799,772	-6.0	308,691,138	-24.0
TOTAL CU's	179	176	-1.7	175	-0.6	170	-2.9	168	-1.2
* Income/Expense items are year-to-date while the related %change ratio	s are annualized.								
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investm									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and	"Non-Trading Derivative L	iabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos	its.								
									Fire 1.1
								1. Summary	rinancial

		Key R	atios⁵						
Return to cover		For Charter :							
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Group: All * Reportin	g_State = 'TX'	* Types Inclu	ded: All Federally Insu	red State Cred	dit Unions
	Count	of CU in Peer Group :							
					Dec-2022			Sep-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Sep-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS					_			_	
Net Worth/Total Assets for Prompt Corrective Action ⁶	11.12	10.43	10.46	10.90	N/A	N/A	11.25	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	11.84	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.32	N/A	N/A	13.58	N/A	N/A
GAAP Equity / Total Assets	10.81	10.14	10.13	9.72	N/A	N/A	9.94	N/A	N/A
Loss Coverage	15.41	13.33	10.76	13.74	N/A	N/A	12.23	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.71	0.75	0.52	0.61	N/A	N/A	0.73	N/A	N/A
Delinquent Loans / Net Worth	4.74	4.91	3.29	4.13		N/A	4.78	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.69	0.57	0.36	0.37	N/A	N/A	0.51	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.42	1.34	0.90	1.02	N/A	N/A	1.23	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.07	0.06	0.08	N/A	N/A	0.08	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.22	7.02	11.44	5.44	N/A	N/A	6.74	N/A	N/A
Share Growth ¹	6.23	16.47	10.88	-1.46		N/A	0.02	N/A	N/A
Loan Growth ¹	4.05	5.14	7.93	11.66		N/A	3.18	N/A	N/A
Asset Growth ¹	5.48	14.68	10.75	1.50	N/A	N/A	1.35	N/A	N/A
Investment Growth ¹	10.07	51.12	17.48	-24.05		N/A	-3.97	N/A	N/A
Membership Growth ¹	2.70	1.86	3.15	-4.80	N/A	N/A	1.09	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.88	0.70	1.08	0.96	N/A	N/A	0.72	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.87	0.65	0.99	1.00	N/A	N/A	0.69	N/A	N/A
Non-Interest Expense / Average Assets ¹	3.85	3.59	3.42	3.36	N/A	N/A	3.56	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.52	0.54	0.16	0.26	N/A	N/A	0.39	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	74.38	68.19	66.45	73.11	N/A	N/A	74.10	N/A	N/A
Cash + Short-Term Investments / Assets ³	11.60	16.87	15.44	9.48	N/A	N/A	10.25	N/A	N/A
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 i	nstructions. Thus, the maturity	distribution could be base	ed on the repricing interval	and not the actual maturi	ty of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocated	,	<u> </u>							
⁶ The net worth ratio is calculated according to NCUA regulations part 702. on Schedule G of the Call Report, see Account 998.	This ratio considers optional as	ssets elections, SBA PPP I	loans pledged as collatera	I to the FRB PPP Lending	g Facility, and the	CECL Transitior	Provision, as applicable.	The calculation r	nay be found

		Supplemen	tal Ratios**		
Return to cover		For Charter :	N/A		
11/29/2023		Count of CU :	168		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reporting	_State = 'TX' *
	Count of	CU in Peer Group :	N/A		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Sep-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	107.00	120.58	139.62	98.37	120.63
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.09	2.07	1.56	1.70	1.23
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.74	1.08	0.65	0.54	0.75
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.72	30.77	30.85	30.87	30.41
Participation Loans Outstanding / Total Loans	2.78	2.78	2.89	3.33	3.36
Participation Loans Purchased YTD / Total Loans Granted YTD	1.86	1.60	1.93	2.06	1.14
Participation Loans Sold YTD / Total Assets *	0.92	0.52	1.10	1.35	0.68
Total Commercial Loans / Total Assets	3.27	3.26	3.45	4.35	4.63
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.62	0.45	1.28	1.60	0.69
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	21.07	22.06
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	-	29.77
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A		17.61
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	13.05	17.43
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.31	0.39	0.51	0.85	0.77
Unused Commitments / Cash & ST Investments	84.06	53.11	56.26		93.37
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.59	30.64	29.71	31.31	36.70
# Means the number is too large to display in the cell	51.59	50.04	29.71	51.51	30.70
0 1 7					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical	Batica ³						
Return to cover		Historical For Charter : N							
11/29/2023		Count of CU : 1							
CU Name: N/A		Asset Range : N							
						* Turnen Inglude	d. All Federally Inc.		dit I lui ana
Peer Group: N/A		Criteria : R	egion: Nation ^ Peer	Group: All * Reportin	$lg_State = 1X$	^ Types include	ed: All Federally Inst	Ired State Cre	ait Unions
	Count	of CU in Peer Group : N	I/A		Dec-2022			Sep-2023	
		-						-	
	D 0040	D	D 0004	B		B	0		B
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER AVg	Percentile**	Sep-2023	PEER AVg	Percentile**
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number	0	0	0	12	N/A	N/A	129	N/A	N/A
of adopters									
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Losses (CECL)									
Net Worth / Total Assets excluding CECL Transition Provision ⁴	11.10	10.36	10.43	10.84	N/A	N/A	11.05	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for	11.10	10.36	10.43	10.84	N/A	N/A	N/A	N/A	N/A
the adoption of ASC topic 326 (CECL) ²									
Solvency Evaluation (Estimated)	112.61	111.65	111.65	111.56		N/A	111.94	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.07	5.92	4.60	4.06	N/A	N/A	5.77	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.69	0.57	0.36	0.37	N/A	N/A	0.55	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	90.38	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.12	1.47	-0.87	-10.26	N/A	N/A	-11.85	N/A	N/A
Delinquent Loans / Assets	0.53	0.51	0.34	0.45	N/A	N/A	0.54	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.99	5.42	4.98	5.07	N/A	N/A	5.85	N/A	N/A
Yield on Average Loans * 1	5.02	4.95	4.68	4.47	N/A	N/A	5.09	N/A	N/A
Yield on Average Investments*	2.34	1.15	0.69	1.49		N/A	3.18		N/A
Fee & Other Op.Income / Avg. Assets*	1.78	1.63	1.65	1.58		N/A	1.45	N/A	N/A
Cost of Funds / Avg. Assets*	0.79	0.67	0.43	0.48		N/A	1.43	N/A	N/A
Net Margin / Avg. Assets*	5.21	4.75	4.55	4.59		N/A	4.62	N/A	N/A
Net Interest Margin/Avg. Assets*	3.43	3.12	2.91	3.01		N/A	3.17	N/A	N/A
Non-Interest Expense /Gross Income	64.28	66.18	68.66	66.18		N/A	60.74	N/A N/A	N/A N/A
						N/A			
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.08	2.86	2.69	2.68			2.78	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
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.58	28.89	32.59	34.38		N/A	33.67	N/A	N/A
Reg. Shares / Total Shares & Borrowings	34.99	37.31	38.70	36.53		N/A	32.83	N/A	N/A
Total Loans / Total Shares	86.78	78.33	76.25	86.40	-	N/A	88.45	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.61	94.51	94.64	95.16		N/A	94.58	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	54.80	59.41	61.88	58.69		N/A	53.88	N/A	N/A
Borrowings / Total Shares & Net Worth	2.22	1.70	1.55	4.55	N/A	N/A	5.07	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	2.07	2.00	1.79	1.62	N/A	N/A	1.57	N/A	N/A
Borrowers / Members	54.93	53.63	51.87	53.32	N/A	N/A	53.08	N/A	N/A
Members / Full-Time Empl.	369.91	377.72	377.04	360.92	N/A	N/A	361.13	N/A	N/A
Avg. Shares Per Member	\$9,569	\$10,942	\$11,762	\$12,174	N/A	N/A	\$12,078	N/A	N/A
Avg. Loan Balance	\$15,118	\$15,982	\$17,289	\$19,729		N/A	\$20,126	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$74,869	\$78,331	\$80,947	\$84,578		N/A	\$89,944	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing		÷. •,• • •	+,-11	÷: .,070			+,511		
*Initialization racio, what if = 4, some = 2, optimilier = 4/3, become = 1 (of no animalizing **Percentile Rankings and Peer Average Ratios are produced once a quarter affer the data correctifut union stands in relation to its peers in key areas of performance. To arrive at the percerelative standing of that ratio in the entire range of ratios. A high or low ranking does not impliperformance. ¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. F	bllection is complete. Substitution is complete. Substitution is complete. Substitution and the substitution of a substitution of the substit of the substitution of the substitution of t	Il credit unions in a peer gro e. However, when reviewed	oup are arranged in orde in relation to other avail	r from highest (100) to lo able data, users may dra	west (0) value. Th w conclusions as	ne percentile rankir	ng assigned to the credi	t union is a meas	ure of the
						rom Londing Co	ity		
² For periods after March 2020, Assets in the denominator excludes Small Business Administ	•			a Reserve Bank Paychec	к Protection Prog	ram Lending Facil	ity.	1	
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted.		, ,							
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administ Transition Provision is not included in either Net Worth or Assets.	ration Paycheck Protectio	n Program loans pledged as	s collateral to the Federa	al Reserve Bank Paychec	k Protection Proc	ram Lending Facil	ity. For periods after De	cember 2022, the	CECL
									4. Historical Ratios

		As	ssets						
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :							
Peer Group: N/A				on * Peer Group: All *	Reportir	ng_State = 'TX' * Types	Include	d: All Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	396,117,390	621,080,696	56.8	578,157,130	-6.9	551,029,522	-4.7	525,737,381	-4.6
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	799,616,090	
Cash on Deposit in a Federal Reserve Bank	1,950,128,365	4,044,500,369	107.4	4,563,396,157	12.8	2,068,976,681	-54.7	2,467,376,945	
Cash on Deposit in Other Financial Institutions	487,179,808	467,797,503	-4.0	486,589,342	4.0	258,245,304	-46.9	196,067,558	-24.1
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	3,463,060,593	12.0
Time and Other Deposits ⁴	1,243,146,436	1,496,657,135	20.4	1,301,356,903	-13.0	1,162,274,336	-10.7	889,878,509	-23.4
TOTAL CASH AND DEPOSITS	4,893,031,459	7,996,797,969	63.4	8,136,161,129	1.7	4,805,886,063	-40.9	4,878,676,483	1.5
INVESTMENT SECURITIES									
Equity Securities	99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	89,947,004	3.7
Trading Debt Securities	26,289,333	69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6	39,114,063	-30.7
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	4,096,740,241	-9.1
Held-to-Maturity Debt Securities	211,000	1,874,702,518	888,384.6	2,601,005,244	38.7	2,424,355,836	-6.8	2,342,235,120	-3.4
Allowance for Credit Losses on Investment Securities	0	0		0	N/A	0	N/A		
TOTAL INVESTMENT SECURITIES	279,617,437	5,464,442,353		7,549,742,343		7,072,168,428	-6.3	6,568,036,428	
OTHER INVESTMENTS	,	-,	.,	.,,,		.,,,		-,,,	
Nonperpetual Contributed Capital	1,521,753	1,188,884	-21.9	1.218.699	2.5	1,421,861	16.7	562.300	-60.5
Perpetual Contributed Capital	23,190,461	24,002,922	3.5	24,045,426	0.2	, ,	6.4	,	
All Other Investments ²	151,709,557	150,145,813		157,276,393	4.7		67.9	-,,	
TOTAL OTHER INVESTMENTS	176,421,771	175,337,619		182,540,518			59.4	, ,	
LOANS HELD FOR SALE	69,094,577	70,021,806		157,271,940		, ,	-26.7	30,826,860	
LOANS AND LEASES	00,004,011	70,021,000	1.0	107,271,040	124.0	110,202,000	-20.1	00,020,000	-10.2
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	25,883,849,134	0.0
1- to 4-Family Residential Property Loans/Lines of Credit ³	9,579,101,735		8.3	11,542,785,189	11.2		14.6		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	32,673,377	39,947,762	22.3	39,853,884	-0.2		62.5	, , ,	
	1,333,884,566	1,533,555,202	15.0	1.810.271.865		, ,	29.2	, ,	
Commercial Loans/Lines of Credit Real Estate Secured ³	111,133,498	119,985,287	8.0	124,729,198	4.0		29.2	, , ,	
Commercial Loans/Lines of Credit Not Real Estate Secured ³ TOTAL LOANS & LEASES	32,882,405,962	34,572,460,131	5.1	37,313,090,394	-	, ,	10.0		
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	32,002,403,902	34,572,400,131	5.1	37,313,090,394	1.9	41,005,174,194	11.7	42,050,302,902	Z.4
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(249,025,552)	(311,095,173)	24.9	(269,174,473)	-13.5	(250,913,973)	-6.8	(374,235,262)	49.1
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	29,449,689	34,350,248	16.6	33,807,844	-1.6	44,150,123	30.6	46,175,404	4.6
Land and Building	1,020,977,457	1,078,137,014		1,142,683,498		, ,	6.1	1,258,544,394	
Other Fixed Assets	211,808,714	234,665,485		239,219,010			12.8		
NCUA Share Insurance Capitalization Deposit	341.831.322	385.257.364		432.064.734	12.1	435.555.923	0.8		
	- , ,-		-52.1	- 1 1 -		, ,		-,,	
Intangible Assets Other Assets	15,819,805 878,435,257	7,579,582 991,832,376		5,514,728	-27.2	, ,	2.0		
	, ,								
TOTAL OTHER ASSETS	2,498,322,244	2,731,822,069		3,081,437,391	12.8	, , ,	6.8	, , ,	
TOTAL ASSETS	44,209,451,252	50,699,786,774		56,151,069,242			1.5		
TOTAL CU's	179	176	-1.7	175	-0.6	170	-2.9	168	-1.2
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¹ Other Real Estate Owned prior to 2004									
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit ur credit unions are included in Cash and Other Deposits.	ions are included in All Oth	er Investments. March 20	22 and forward,	loans to natural person cr	edit unions	s are included in Loans and	deposits	and investments in natura	al person
³ Reporting requirements for loans were changed with September 2017 cycle to accom	nodate the regulatory defir	ition of commercial loans.	This policy chan	ge may cause fluctuations	from prio	r cycles.			
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial bank	s, S&Ls, savings banks, Lo	ans to and investments in	natural person o	redit unions, and All othe	r investme	nts in corporate credit unio	ns.		
	-							5. Assets	

		Liabilities, Shares &	Equity						<u> </u>
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	rting_State = 'TX' * 1	ypes Inclu	ided: All Federally In	isured
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES		·							
Accounts Payable, Accrued Interest on Borrowings, & Other	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,214,320	8.0	826,390,852	11.2
Liabilities ³	, , ,			, ,					
Accrued Dividends and Interest Payable	9702769	6293829	-35.1	4581509	-27.2	7670618	67.4	14400047	87.7
Other Borrowings	952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,774,286,948	12.0
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	930,993	N/A
Exposures				Ŭ		•		000,000	
SHARES AND DEPOSITS									
Share Drafts	7,695,032,688	9,938,459,652	29.2	11,537,998,758	16.1	11,234,226,867	-2.6	10,732,376,674	
Regular Shares	13,592,778,300	16,779,170,341	23.4	19,268,011,463	14.8	18,521,918,753	-3.9	16,747,195,938	
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	5,788,493,195	
Share Certificates	8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176	2.8	11,656,689,734	39.4
IRA/KEOGH Accounts	2,148,537,471	2,200,191,696	2.4	2,179,835,883	-0.9	1,948,811,129		1,949,794,731	0.1
All Other Shares ¹	297,227,603	386,174,461	29.9	436,874,298	13.1	468,541,404	7.2	499,788,411	
Non-Member Deposits	450,560,536	467,797,848	3.8	313,857,668	-32.9	734,565,885	134.0	855,841,609	16.5
TOTAL SHARES AND DEPOSITS	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,176,815	-1.5	48,230,180,292	0.0
TOTAL LIABILITIES ⁴	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,274,956	2.0	51,846,189,132	0.8
EQUITY:									
Undivided Earnings ⁶	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,613,276,639	3.1	5,690,106,084	1.4
Other Reserves	229,166,325	245,984,532	7.3	265,647,446	8.0	331,251,834	24.7	323,269,473	-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	206,750,448	4.2
Noncontrolling Interest in Consolidated Subsidiaries	146,576	152,386	4.0	152,386	0.0	76,386	-49.9	157,851	106.6
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	2,803,587	49,542,267	1,667.1	-41,784,577	-184.3	-515,228,274	-1,133.1	-550,786,695	-6.9
Other Comprehensive Income	-138,866,467	-164,636,023	-18.6	-114,776,866	30.3	-88,251,775	23.1	-59,489,930	32.6
Net Income	0	0	N/A	0	N/A	0	N/A	111,292,782	N/A
EQUITY TOTAL	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,546,230	-2.6	5,721,300,013	3.3
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,821,186	1.5	57,567,489,145	1.0
TOTAL NET WORTH	4,911,634,340	5,256,282,479	7.0	5,857,826,503	11.4	6,176,557,566	5.4	6,488,957,230	5.1
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEC	OGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	ERS					
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	Ion-Trading Derivative Lia	bilities"							
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS de	ebt securities.								
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	r to 3/31/22.							6. LiabShEquity	

- · · · ·									
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NET INCOME (LOSS)	378,274,961	332,618,803	-12.1	576,403,482	73.3	541,799,772	-6.0	308,691,138	-24.
TOTAL NON-INTEREST EXPENSE	1,659,392,804	1,701,575,349	2.5	11 1	7.5	, , ,		1,527,513,729	
Miscellaneous Non-Interest Expense	38,476,797	34,251,586	-11.0		3.6			32,436,536	1
Operating Fees	4,207,099	4,559,647	8.4	.,,	-13.1	4,398,040	-	3,081,544	
Member Insurance	207,397	305,183	47.1	,	18.0	554,057		263,120	
Professional, Outside Service	183,684,772	186,981,055	1.8	-,,	14.1	233,033,145		188,535,567	
Loan Servicing Expense	81,624,614	88,692,914	8.7		3.7	106,117,386		83,469,994	
Educational and Promotion	67,397,059	58,496,472	-13.2	, ,	8.7	, ,	14.2	59,021,084	
Office Operation Expense	340,656,688	354,159,208	4.0	,,	7.1	,,		292,788,840	-
Office Occupancy	125,648,344	129,844,858	3.3		5.5			109,608,864	
Travel, Conference Expense	16,021,677	7,830,968	-51.1	10,371,263	32.4	14,460,712		12,358,525	
Employee Compensation & Benefits	801,468,357	836,453,458	4.4	,,	6.8	, .,.	3.9	745,949,655	
NON-INTEREST EXPENSE YEAR-TO-DATE									
TOTAL NON-INTEREST INCOME	784,566,076	808,619,913	3.1	938,774,023	16.1	884,156,456	-5.8	642,278,851	-3.
Other Non-interest Income	11,257,537		26.3	, ,	4.4	13,319,547		7,496,057	
Gain from Bargain Purchase (Merger)	9,859			, ,	N/A	,		-4,372	1
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		-2,230,668	
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		4,243,351	-
Gain (Loss) on Disposition of Fixed Assets	620,503		1,660.4	,,	154.5	- , - ,		5,947,941	
Gain (Loss) on Derivatives	0	0	N/A	-	N/A	729,460		34,495	
Equity or Trading Debt Securities)	1,207,954	8,765,775	625.7	6,649,411	-24.1	-2,634,197		-492,619	
Gain (Loss) on all other Investments or other Hedged items (not									
Trading Debt Securities)	3,692,428	2,149,368	-41.8	8,496,960	295.3	-13,553,006	-259.5	5,044,126	149.
changes in fair value and realized gains/losses from Equity and									
Gain (Loss) on Equity and Trading Debt Securities (includes								,,,	
Other Income	329,363,286		18.4	, ,	21.4	473,158,005		305,207,128	
Fee Income	438,414,509	382,528,520	-12.7	405,472,093	6.0	422,010,136	4.1	317,033,412	0.
NON-INTEREST INCOME YEAR-TO-DATE	221,010,104	200,710,070	10.0	30,070,001	00.0	,100,014	,		01.
Provision for Loan & Lease Losses or Total Credit Loss Expense	221,813,134	255,716,976	15.3		-66.3	147,180,074	71.0	169,954,467	
NET INTEREST INCOME	1,474,914,823	1,481,291,215	0.4		4.8			1,363,880,483	
TOTAL INTEREST EXPENSE	338,753,878	317,424,169	-6.3		-26.9	270,714,998		528,796,499	
Interest on Borrowed Money	33,027,721	20,438,255	-38.1	14,564,230	-28.7	51,613,614	254.4	127,502,286	229.
Interest on Deposits	144,861,020		0.5		-29.7	90,242,315		177,863,584	
Dividends	160,865,137	151,398,829	-5.9	114,943,499	-24.1	128,859,069	12.1	223,430,629	131.
INTEREST EXPENSE YEAR-TO-DATE									
TOTAL INTEREST INCOME	1,813,668,701	1,798,715,384	-0.8	1,784,048,745	-0.8			1,892,676,982	
Other Interest Income ¹	8,381,812	7,297,009	-12.9	N/A		2,450,031		7,487,798	307.
Income from Investments	183,803,470	(,)	-36.3	(, ,	-16.5			272,731,758	
Less Interest Refund	(607,655)	(637,092)	4.8		-12.6	, , ,	10.3	(13,345)	
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	1,612,470,771	21.
INTEREST INCOME YEAR-TO-DATE	200 2010		// e.i.g		/0 e.i.g		// e.i.g	000 2020	70 011
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Cha	Sep-2023	% Ch
	Count	of CU in Peer Group :	N/A						
Peer Group: N/A			•	Nation * Peer Group:	All * Repo	orting_State = 'TX' * Ty	/pes Inclu	uded: All Federally Ins	sured
CU Name: N/A		Asset Range :							
11/29/2023		Count of CU :	168						
Return to cover		For Charter :	N/A						
		Income Stateme							

		Loans							
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	ion * Peer Group: All	* Reporti	ing_State = 'TX' * Type	s Includ	ed: All Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,222,420,395	1,121,731,497	-8.2	1,136,284,140	1.3	1,042,357,489	-8.3	1,102,620,536	5.8
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	21,486,221	9.8
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	2,170,302,906	1.5
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	7,205,879,276	-3.7
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	12,652,994,511	0.5
Leases Receivable	664,150,840	766,612,687	15.4	877,643,143		, ,		1,010,837,865	3.1
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	1,719,727,819	5.1
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	12,028,716,214	4.1
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	2,024,006,635	20.5
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	54,855,649	-15.3
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	2,536,786,976	8.5
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	130,088,374	-5.9
TOTAL LOANS & LEASES	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,194	11.7	42,658,302,982	2.4
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,020,242	999,779	-2.0	1,051,149	5.1	826,779	-21.3	541,682	-34.5
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	12,312,132,762	-43.8
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0		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
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	19	22	15.8	21			-4.8		
Credit Builder	54	57	5.6	23			4.3		4.2
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	316,084	132,510,159	41,822.5	40,621,721	-69.3	, ,	-94.4	1,989,344	-12.0
SBA Guaranteed Portion	118,557	120,989,097	101,951.4	30,625,963	-74.7	1,559,238	-94.9	1,391,376	-10.8
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	1,098,891	-21.4
Other Government Guaranteed Outstanding Balance	281,387	188,342	-33.1	1,155,693	513.6	953,061	-17.5	936,093	-1.8
Other Government Guaranteed Guaranteed Portion	120,933	76,109	-37.1	245,590	222.7	240,304	-2.2	235,956	-1.8
Commercial Loans									
SBA Commercial Loans Outstanding Balance	91,518,245	102,775,846	12.3	99,946,265	-2.8	85,303,382	-14.7	84,120,352	-1.4
SBA Commercial Loans Guaranteed Portion	59,506,532	68,768,764	15.6	67,035,562	-2.5	64,192,424	-4.2	63,238,456	-1.5
Other Government Guaranteed Commercial Loans Outstanding Balance	4,166,306	3,202,575	-23.1	4,434,197	38.5	,,	-1.8	4,302,366	-1.2
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	4,287,394	-1.2
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		Delinquent Loan Info	ormation						, , , , , , , , , , , , , , , , , , ,
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :							
Peer Group: N/A			v	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						ļ!
				D 000/		D 0000			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	454 040 000	070 454 404	40.4	050 440 000	4.0	500.044.400	40.4	407.007.000	40.4
30 to 59 Days Delinquent	454,246,069	370,451,404			-4.6	, ,	42.4	- , ,	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	00.0	112,322,140	00.0	124,067,718	
90 to 179 Days Delinquent ¹	179,340,913	190,753,025		, ,		97,246,925			
180 to 359 Days Delinquent	38,034,412	40,175,271		1 1	-38.6		2.8	1 1	
> = 360 Days Delinquent	15,357,576	27,073,895		1 1	14.8	20,142,973	-35.2		
Total Delinquent Loans - All Types (> = 60 Days)	232,732,901	258,002,191	10.9	, ,	-25.3	255,065,983	32.3	, ,	
% Delinquent Loans / Total Loans	0.71	0.75			-30.8	0.61	18.5		
Amount of Loans in Non-Accrual Status	128,632,689	157,993,749	22.8	106,212,479	-32.8	121,098,390	14.0	167,964,096	38.7
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									!
% Comm Lns > = 30 Days Delinquent	1.71	2.39			-48.5		94.1	1.06	
% Comm Lns > = 60 Days Delinquent	1.31	1.72	31.3	0.81	-52.8	0.58	-28.4	1.03	76.3
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	19,280,674	14,962,299		11	-20.3	14,871,436	24.7	15,089,010	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		5,952,197		6,425,701	
90 to 179 Days Delinquent ¹	16,889,859	11,261,052			-12.1	8,570,363	-13.4	, ,	
180 to 359 Days Delinquent	1,482,575	752,734			-63.1	1,064,392	283.3	, ,	
> = 360 Days Delinquent	50,882	64,714				1,260	-96.0	,	
Total Delinquent Credit Card Lns (> = 60 Days)	18,423,316	12,078,500		1 1	-15.5		52.7	19,208,146	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.51	1.08	-28.6	0.90	-16.6	1.50	66.4	1.74	16.5
Payday Alternative Loans (PAL I and PAL II Ioans) (FCUs Only)									
30 to 59 Days Delinquent	0	0		-	N/A	0		-	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	-
90 to 179 Days Delinquent ¹	0	0				0		-	
180 to 359 Days Delinquent	0	0				0			-
> = 360 Days Delinquent	0	0				0	N/A		
Total PAL I and II Loans Delinquent > = 60 Days	0	0	-	-		0	N/A	-	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	. 0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	88,908	64,819		,	2.7	117,787	77.0	,	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		44,953		26,981	-40.0
90 to 179 Days Delinquent ¹	59,219	43,649			-38.3	63,608	136.3	,	-44.5
180 to 359 Days Delinquent	14,722	0			N/A	4,661	286.5		
> = 360 Days Delinquent	0	0				0	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	62,292	-45.0
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	0.59	0.33	-44.8	0.18	-44.8	0.58	219.5	0.29	-49.9
Federally Guaranteed Student Loans %	5.00	5.00		5.10		5.00		5.20	
# Means the number is too large to display in the cell									<u> </u>
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	<u> </u>

	Delin	quent Loan Informati	on (conti	inued)				T
Return to cover	2011	For Charter :	<u>``</u>					
11/29/2023		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group:	All * Reporting_State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-202	2 % Chg	Sep-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)								
All Other Unsecured Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		N/A	23,936,89	1	25,432,855	6.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	8,967,50	7	11,019,092	22.9
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	10,068,82	9	13,407,536	33.2
180 to 359 Days Delinquent	N/A	N/A		N/A	1,199,43	1	1,444,752	20.5
> = 360 Days Delinquent	N/A	N/A		N/A	169,77	1	83,153	-51.0
Total All Other Unsecured Loans/Lines of Credit Delinguent >= 60 days	N/A	N/A		N/A	20,405,54	1	25,954,533	3 27.2
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N1/A	51/A		N1/A		_	1.00	05.0
Unsecured Loans/Lines of Credit %	N/A	N/A		N/A	0.9	2	1.20	25.3
New Vehicle Loans								
30 to 59 Days Delinquent	95,948,918	72,984,989	-23.9	63,776,626	-12.6 76,699,21	20.3	72,093,124	-6.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	14,161,17	7	12,501,044	-11.7
90 to 179 Days Delinquent ¹	30,898,474	28,113,422	-9.0	19,946,486	-29.0 10,776,95	3 -46.0	9,871,468	-8.4
180 to 359 Days Delinquent	5,065,948	3,731,418	-26.3	1,867,195	-50.0 3,158,83	4 69.2	3,391,489	7.4
> = 360 Days Delinguent	1,287,385				-29.8 340,12		745,998	
Total Del New Vehicle Lns (> = 60 Days)	37,251,807				-31.4 28,437,09		26,509,999	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.52				-31.1 0.3		0.37	-3.2
Used Vehicle Loans								1
30 to 59 Days Delinquent	144,839,449	120,907,607	-16.5	117,489,694	-2.8 181,483,17	54.5	188,635,999	3.9
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	39,215,97	1	41,697,724	6.3
90 to 179 Days Delinguent ¹	52,828,850	44,721,516	-15.3	42,538,753	-4.9 33,733,45	3 -20.7	40,102,628	18.9
180 to 359 Days Delinquent	7,184,512	6,693,349	-6.8	3,939,241	-41.1 8,929,56	1 126.7	12,853,459	43.9
> = 360 Days Delinguent	2,018,210							
Total Del Used Vehicle Lns (> = 60 Days)	62,031,572	53,884,275	-13.1	48,022,453	-10.9 83,085,68	4 73.0	96,821,336	6 16.5
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.66			, ,	-19.7 0.6		0.77	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle		0.50	15.0					
Loans %	0.60	0.50	-15.6	0.39	-23.4 0.5	6 44.0	0.62	11.8
Leases Receivable								
30 to 59 Days Delinquent	6,350,409	5,305,262	-16.5	5,335,170	0.6 9,698,23	4 81.8	10,146,018	4.6
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	865,81	3	1,073,789	24.0
90 to 179 Days Delinquent ¹	1,651,217	1,249,021	-24.4	989,776	-20.8 470,83	1 -52.4	755,353	60.4
180 to 359 Days Delinquent	41,448	65,647	58.4	27,145	-58.7 87,40	4 222.0	277,106	6 217.0
> = 360 Days Delinquent	15,653	0	-100.0	0	N/A) N/A	0) N/A
Total Del Leases Receivable (> = 60 Days)	1,708,318	1,314,668	-23.0	1,016,921	-22.6 1,424,04	3 40.0	2,106,248	47.9
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.26	0.17	-33.3	0.12	-32.4 0.1	5 25.3	0.21	43.5
All Other Secured Non-Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		N/A	14,403,85	9	16,764,487	16.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	4,393,33	2	4,342,539	-1.2
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,589,28	9	4,510,244	25.7
180 to 359 Days Delinquent	N/A	N/A		N/A	1,096,96	3	1,957,679	78.5
> = 360 Days Delinquent	N/A	N/A		N/A	203,63	5	297,944	46.3
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A	9,283,21	9	11,108,406	5 19.7
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A	1	N/A	0.5	7	0.65	5 13.8
Outstanding balances of loans affected by bankruptcy claims	72,531,451	53,262,822	-26.6	40,778,169	-23.4 48,435,50	9 18.8	56,745,764	17.2
Outstanding Troubled Debt Restructured loans	83,520,336	96,714,908	15.8			2 -20.9	55,200,061	-10.1
# Means the number is too large to display in the cell								
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60	179 days delinquent.					10. Del	nquent Loans (con'	t)

Delinquent	t 1- to 4-Family Reside	ntial and Other	Non-Commerci	al Real Estate L	cans ¹				
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			•	n * Peer Group:	All * Repo	orting_State = 'TX' * Ty	pes Inclu	ded: All Federally Ins	sured
	Count of CU	in Peer Group :	N/A						
	B B B B B B B B B B	B 0000							~ ~
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property	N/A	N/A		N/A		404 402 004		64.993.881	-47.8
30 to 59 Days Delinquent	N/A N/A	N/A N/A		N/A		124,483,864		- ,,	-
60 to 89 Days Delinquent ¹						33,994,225		39,677,257	
90 to 179 Days Delinquent	N/A	N/A		N/A		25,902,461		38,152,408	
180 to 359 Days Delinquent	N/A	N/A		N/A		9,302,546		10,020,593	
> = 360 Days Delinquent	N/A	N/A		N/A		8,100,663		6,615,207	-18.3
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		94,465,465	22.2
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		N/A		0.67		0.79	17.3
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		N/A		11,872,791		9,163,485	-22.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,976,735		3,107,631	57.2
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		2,052,155		2,134,385	4.0
180 to 359 Days Delinquent	N/A	N/A		N/A		371,991		1,041,579	180.0
> = 360 Days Delinquent	N/A	N/A		N/A		125,011		118,696	-5.1
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		6,402,291	41.5
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		0.32	17.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		922.080		3,895,353	322.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		178,377		117,691	
90 to 179 Days Delinguent ¹	N/A	N/A		N/A		123,300		44,801	
180 to 359 Days Delinquent	N/A	N/A		N/A		7.072		65.158	
> = 360 Days Delinquent	N/A	N/A		N/A		174,689		2.628	-
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > =	N/A	N/A		N/A		483,438		230,278	
60 Days									
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A		0.75		0.42	-43.8
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		101,098,034.00	22.8
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		0.72	15.7
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days d	lelinquent.						11. De	elinquent RE Loans	

		Delinguent Commercial Loans				
Return to cover		For Charter : N/A	<u> </u>			
11/29/2023		Count of CU : 168				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region:	Nation * Peer Group: All * Re	oorting_State = 'TX' * Type:	s Included: All Federally I	nsured
	Count	of CU in Peer Group : N/A				
	Dec-2019	Dec-2020 % Chg	Dec-2021 % Chg	Dec-2022 %	Chg Sep-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY						
Construction and Development Loans						
30 to 59 Days Delinquent	N/A	N/A	N/A	0	0	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0	50,577	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	116,465	0	
180 to 359 Days Delinquent	N/A	N/A	N/A	0	0	
> = 360 Days Delinquent	N/A	N/A	N/A	0	116,465	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	116,465	167,042	43.4
Construction and Development loans >= 60 Days / Total Construction and Development	N/A	N/A	N/A	0.09	0.12	36.4
loans %				0.00	0.12	
Secured by Farmland						
30 to 59 Days Delinquent	N/A	N/A	N/A	0	0	
60 to 89 Days Delinquent	N/A	N/A	N/A	0	0	-
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0	0	
180 to 359 Days Delinquent	N/A	N/A	N/A	0	0	
> = 360 Days Delinquent	N/A	N/A	N/A	0	0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A	N/A	0	0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A	N/A	0.00	0.00	N/A
Secured by Multifamily						
30 to 59 Days Delinquent	N/A	N/A	N/A	1,313,939	0	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0	108,316	-
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0	0	
180 to 359 Days Delinquent	N/A	N/A	N/A	0	66,113	
> = 360 Days Delinquent	N/A	N/A	N/A	0	0	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A	0	174,429	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	0.00	0.06	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property						
30 to 59 Days Delinquent	N/A	N/A	N/A	38,102,873	375,471	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	821,252	3,118,412	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	708,906	5,359,356	
180 to 359 Days Delinquent	N/A	N/A	N/A	0	0	-
> = 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	N/A	N/A	N/A	1,530,158	8,477,768	454.0
Days				,,	-, ,	
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	1.35	416.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property						
30 to 59 Days Delinquent	N/A	N/A	N/A	3,854,512	78,973	-98.0
	N/A	N/A	N/A N/A	1,136,181	0,973	
60 to 89 Days Delinquent ¹ 90 to 179 Days Delinquent ¹	N/A N/A	N/A	N/A N/A	0	6,314,366	
180 to 359 Days Delinquent	N/A N/A	N/A N/A	N/A N/A	0	514,012	
> = 360 Days Delinquent	N/A	N/A N/A	N/A N/A	0	8,662,599	
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	IN/A	IN/A	IN/A	U	0,002,399	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	15,490,977	1,263.4
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days del	inquent.				12. Del Comm Loans	

		Delinguent Commerc	ial I oan	s			1		
Return to cover		For Charter :							
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region	: Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	cluded: All Federally	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non- Residential Property >= 60 Days Del / Total loans Secured by Non- Owner Occupied, Non-Farm, Non-Residential Property %	N/A	. N/A		N/A		0.08		1.05	1,184.2
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	N/A			N/A		0		0	
60 to 89 Days Delinquent ¹	N/A	. N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	N/A			N/A		0		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	-
> = 360 Days Delinquent	N/A	. N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	. N/A		N/A		1,457,284		470,919	-67.7
60 to 89 Days Delinquent ¹	N/A	. N/A		N/A		611,638		777,310	27.1
90 to 179 Days Delinguent ¹	N/A	. N/A		N/A		1,011,273		1,353,140	33.8
180 to 359 Days Delinquent	N/A	. N/A		N/A		51,678		138,530	168.1
> = 360 Days Delinquent	N/A	N/A		N/A		9,821,119		442,382	-95.5
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		11,495,708		2,711,362	-76.4
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		9.59		2.31	-75.9
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,368		59,270	704.4
60 to 89 Days Delinquent ¹	N/A			N/A		0		16,560	
90 to 179 Days Delinguent ¹	N/A			N/A		59,039		0	-
180 to 359 Days Delinquent	N/A			N/A		00,000		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A			N/A		59,039		16,560	
Unsecured Commercial Loans >= 60 Days / Total Unsecured	10/7	1077		1071		00,000		10,000	12.0
Commercial Loans %	N/A	N/A		N/A		1.38		0.38	-72.5
Unsecured Revolving Lines of Credit for Commercial Purposes							ļ		<u> </u>
30 to 59 Days Delinquent	N/A	. N/A		N/A		16,159		48,918	
60 to 89 Days Delinquent ¹	N/A			N/A		2,782		7,094	
90 to 179 Days Delinquent ¹	N/A			N/A		0		299,927	
180 to 359 Days Delinquent	N/A			N/A		79,409		22,935	
> = 360 Days Delinquent	N/A	. N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		82,191		329,956	301.5
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		0.63		4.90	682.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	. N/A		N/A		14,419,742		27,368,094	89.8
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non- Members %	N/A	. N/A		N/A		0.58		1.03	76.3
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with l	nans 60 - 170 dave dalin	quent						13. Del Comm Loans (c	on't)

		Loan Losses	;						T
Return to cover		For Charter :							-
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * '	Types Inc	cluded: All Federally	Insured
	Count of	CU in Peer Group :					. , , , , , , , , , , , , , , , , , , ,		liourou
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	258,833,943	232,143,022	-10.3	174,394,669	-24.9	188,512,970	8.1	209,473,554	48.2
Total Loans Recovered Year-to-Date*	35,068,439	38,348,737	9.4	45,291,867	18.1	41,839,849	-7.6	36,493,115	6 16.3
NET CHARGE OFFS (\$\$)*	223,765,504	193,794,285	-13.4	129,102,802	-33.4	146,673,121	13.6		
Net Charge-Offs / Average Loans %**	0.69	0.57	-17.2	0.36	-37.5	0.37	3.4	0.55	47.3
Total Delinquent Loans & Year-to-Date Net Charge-Offs	456,498,405	451,796,476	-1.0	321,900,076	-28.8	401,739,104	24.8	483,217,527	20.3
Combined Delinquency and Net Charge Off Ratio	1.40	1.32		0.88	-33.7	0.98	12.3		
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	39.058.164	34,505,513	-11.7	26.642.867	-22.8	25.907.851	-2.8	27.871.321	43.4
Unsecured Credit Card Lns Recovered*	3,640,598	4,100,998		4,771,816	16.4	4,231,927	-11.3	2,860,007	-
Unsecured Credit Card Net Charge Offs*	35,417,566	30,404,515		21.871.051	-28.1	21,675,924	-0.9		
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.91	2.59		1.94	-25.3	1.99		3.11	
PALs I and PALs II Charged Off (FCU Only)*	0	0		0	N/A	0		0.11	
PALs I and PALs II Recovered (FCU Only)*	0	0		0	N/A	0		0	-
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0		0	N/A	0	-	0	
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00	N/A	0.00	
Non-Federally Guaranteed Student Loans Charged Off*	200,885	81,917		30,973	-62.2	43,527	40.5	158,367	
Non-Federally Guaranteed Student Loans Recovered*	3,888	19,027	389.4	7,233	-62.0	12,778	76.7	10,787	
Non-Federally Guaranteed Student Loans Net Charge Offs*	196,997	62,890		23,740	-62.3	30,749	29.5	147,580	
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	0.72	310.4
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		69,967,698		71,456,915	36.2
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		14,173,004		10,992,637	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		55,794,694		60,464,278	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured									
Loans/Lines of Credit**	N/A	N/A		N/A		2.78		3.74	34.8
New Vehicle Loans Charged Off*	49,239,783	48,661,191	-1.2	29,861,831	-38.6	20,570,133	-31.1	19,404,979	25.8
New Vehicle Loans Recovered*	5,673,556	6,641,243	17.1	7,908,011	19.1	6,152,768	-22.2	4,766,922	3.3
New Vehicle Loans Net Charge Offs*	43,566,227	42,019,948	-3.5	21,953,820	-47.8	14,417,365	-34.3	14,638,057	35.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.60	0.58	-2.8	0.31	-47.6	0.20	-35.6	0.27	35.0
Used Vehicle Loans Charged Off*	74,117,768	67,953,675	-8.3	48,133,042	-29.2	57,890,473	20.3	79,545,288	8 83.2
Used Vehicle Loans Recovered*	9,308,683	10,226,033	9.9	12,539,880	22.6	13,183,702	5.1	15,369,744	55.4
Used Vehicle Loans Net Charge Offs*	64,809,085	57,727,642	-10.9	35,593,162	-38.3	44,706,771	25.6	64,175,544	91.4
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.70	0.59	-15.0	0.34	-43.3	0.38	12.0	0.68	79.8
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.66	0.59	-10.1	0.32	-45.0	0.31	-4.9	0.53	70.8
Leases Receivable Charged Off*	3,045,708	1,987,041	-34.8	1,833,561	-7.7	1,331,065	-27.4	1,416,136	6 41.9
Leases Receivable Recovered*	661,291	391,604	-40.8	337,172	-13.9	404,881	20.1	398,314	31.2
Leases Receivable Net Charge Offs*	2,384,417	1,595,437	-33.1	1,496,389	-6.2	926,184	-38.1	1,017,822	46.5
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.38	0.22	-40.9	0.18	-18.4	0.10	-45.2	0.14	36.7
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		7,910,446		7,486,953	26.2
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		2,450,778		1,414,970	-23.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		5,459,668		6,071,983	48.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	N/A	N/A		N/A		0.34		0.48	42.6
Secured Non-Real Estate Loans/Lines of Credit**	N/A	IN/A		N/A		0.34		0.40	42.0
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		18,566,087		16,492,903	
Real Estate - Non-Commercial	N/A	N/A		N/A		3,673,657		3,886,171	
Vehicle - Non-Commercial	N/A	N/A		N/A		20,818,155		24,832,394	
Other - Non-Commercial	N/A	N/A		N/A		1,092,224		963,936	
Total Foreclosed and Repossessed Assets	29,449,689	34,350,248	16.6	33,807,844	-1.6	44,150,123	30.6	46,175,404	4.6
*Amounts are year-to-date while the related percent change ratios are annualized.									_
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect, Purchased	or Sold				1		
Return to cover		For Charter :							1
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * T	vpes Inc	uded: All Federally In	sured
	Count	of CU in Peer Group :				<u></u>	,	,	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		10,742,048,036		10,875,439,480	1.2
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		1,411,089,014		1,330,954,300	-5.7
Commercial Indirect Loans	N/A	N/A		N/A		24,408,654		24,314,428	-0.4
All Other Indirect Loans	N/A	N/A		N/A		685,381,586		740,520,676	8.0
Total Outstanding Indirect Loans	10,099,998,369	10,636,291,429	5.3	11,510,164,725	8.2	12,862,927,290	11.8	12,971,228,884	0.8
Indirect Loans Outstanding / Total Loans %	30.72	30.77	0.2	30.85	0.3	30.87	0.1	30.41	-1.5
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	59,486,827	53,028,254	-10.9	44,365,800	-16.3	64,765,757	46.0	75,214,824	16.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.59	0.50	-15.4	0.39	-22.7	0.50	30.6	0.58	15.2
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	80,595,636	82,484,982	2.3	54,037,971	-34.5	53,699,782	-0.6	67,106,654	66.6
Indirect Loans Recovered*	10,130,986	12,709,642	25.5	14,118,839	11.1	12,673,084	-10.2	14,183,453	49.2
Indirect Loans Net Charge Offs*	70,464,650	69,775,340	-1.0	39,919,132	-42.8	41,026,698	2.8	52,923,201	72.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.70	0.67	-3.6	0.36	-46.4	0.34	-6.6	0.55	62.3
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	177,835,788	44,671,097	-74.9	173,660,485	288.8	162,399,696	-6.5	22,911,376	-81.2
Loans Purchased from Other Sources*	66,061,163	34,460,821	-47.8	96,275,014	179.4	188,804,886	96.1	62,506,867	-55.9
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.62	0.45	-72.1	1.28	184.5	1.60	24.9		
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									1
Delinguent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		954,169		2,784,998	191.9
Whole or Partial Loans Purchased Under 701.23 Delinguent >= 60 Days / Total Whole or Partial									
Loans Purchased Under 701.23%	N/A	N/A		N/A		0.11		0.35	214.9
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		49,475		3,622,313	9,662.0
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		450,500	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		49,475		3,171,813	8,447.9
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans									
Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.51	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	107,268,570	N/A	169,987,369	58.5
First mortgage loans sold on the secondary market	759,243,807	1,724,421,847	127.1	1,265,370,392	-26.6	544,452,529	-57.0	307,805,597	-43.5
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	4,504,623	20,431,174	353.6	26,311,851	28.8	11,121,662	-57.7	0	-100.0
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		276,137,781		142,506,341	-48.4
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	2,168,230,469	2,792,948,250	28.8	3,257,479,277	16.6	1,835,510,998	-43.7	1,863,295,566	1.5
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indire	ect, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * 1	vpes Inc	luded: All Federally I	nsured
· · ·	Count	of CU in Peer Group :				V_	1		
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	3 % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	362,507,415	294,637,172	-18.7	293,316,056	-0.4	N/A	\	N/A	A
Vehicle - Non-commercial	N/A	N/A		N/A		158,358,111		198,830,216	3 25.6
Non-Federally Guaranteed Student Loans	3,601,368	3,708,829	3.0	4,611,812	24.3	7,635,369	65.6	7,409,637	
1- to 4-Family Residential Property	279,617,216	348,617,159	24.7	478,018,482	37.1	642,215,060	34.3	640,240,059	-0.3
Commercial Loans (excluding Construction & Development)	241,682,604	250,731,745	3.7	212,354,362	-15.3	293,031,651	38.0	312,909,657	6.8
Commercial Construction & Development	11,338,212	41,115,502	262.6	67,228,601	63.5	48,782,958	-27.4	46,828,713	3 -4.0
All Other Participation Loans	14,545,777	22,645,380	55.7	15,598,381	-31.1	236,324,745	i 1,415.1	227,086,132	-3.9
TOTAL PARTICIPATION LOANS OUTSTANDING	913,292,592	961,455,787	5.3	1,078,665,148	12.2	1,386,347,894	28.5	1,433,304,414	
Participation Loans Outstanding / Total Loans %	2.78	2.78	0.1	2.89	4.0	3.33	15.1	3.36	6 1.0
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	280,178,583	280,303,940	0.0	405,360,842	44.6	449,934,729	11.0	140,453,637	-58.4
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.86	1.60	-13.9	1.93	20.6	2.06	6.5	1.14	4 -44.5
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	407,669,907	264,634,384	-35.1	618,369,793	133.7	766,945,156	24.0	294,486,682	-48.8
%Participation Loans Sold YTD / Total Assets**	0.92	0.52	-43.4	1.10	111.0	1.35	22.2	0.68	-49.3
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	3,844,136	7,629,988	98.5	6,949,697	-8.9	11,024,306	58.6	7,765,123	-29.6
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		1.07	,	0.74	4 -30.7
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	4,257,391	1,713,071	-59.8	1,641,140	-4.2	3,989,818	143.1	4,647,653	3 55.3
Participation Loans Recovered*	443,011	350,122	-21.0	297,205	-15.1	637,198	114.4	546,154	4 14.3
Participation Loan Net Charge Offs *	3,814,380	1,362,949	-64.3	1,343,935	-1.4	3,352,620	149.5	4,101,499	63.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.46	0.15	-68.2	0.13	-9.4	0.27	106.5	0.39	42.6
* 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	6

1- to 4-Fa	mily Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover		For Charter :		,,					
11/29/2023		Count of CU :	168						-
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	5 % Ch
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		7,439,088,292		7,890,052,306	
Fixed Rate 15 years or less	N/A	N/A		N/A		2,624,514,847		2,583,052,847	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		705,497,435		742,746,177	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		392,023,721		394,756,221	_
Adjustable Rate	N/A	N/A		N/A		388,456,637		418,108,660	
Total Secured by 1st Lien	N/A	N/A		N/A		11,549,580,932		12,028,716,211	I 4.
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		1,044,629,684		1,202,339,640	
Closed-End Adjustable Rate	N/A	N/A		N/A		13,241,625		17,304,973	
Open-End Fixed Rate	N/A	N/A		N/A		141,975,614		241,676,964	
Open-End Adjustable Rate	N/A	N/A		N/A		479,199,736		562,685,052	
Total Secured by Junior Lien	N/A	N/A		N/A		1,679,046,659		2,024,006,629	20.
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		42,838,672		32,473,024	4 -24.
Closed-End Adjustable Rate	N/A	N/A		N/A		5,455,078		4,672,725	5 -14.
Open-End Fixed Rate	N/A	N/A		N/A		8,310,587		8,825,710	0 6.
Open-End Adjustable Rate	N/A	N/A		N/A		8,158,234		8,884,192	2 8.
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		64,762,571		54,855,651	l -15.
Total 1- to 4-Family Residential Property Loans and All Other	N// A	NI/A		NI/A		40.000.000.400			
(Non-Commercial) Real Estate	N/A	N/A		N/A		13,293,390,162		14,107,578,491	I 6.
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		2,744,796,783		1,193,146,974	4 -42.
Fixed Rate 15 Years or less*	N/A	N/A		N/A		738,451,349		346,923,089	-37.
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		301,679,091		77,326,685	5 -65.
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		214,403,903		31,790,748	3 -80.
Adjustable Rate*	N/A	N/A		N/A		172,828,839		117,265,453	3 -9.
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		4,172,159,965		1,766,452,949	-43.
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		437,648,728		299,119,510) -8.
Closed-End Adjustable Rate*	N/A	N/A		N/A		231,092		1,089,948	3 528.
Open-End Fixed Rate*	N/A	N/A		N/A		221,722,616		237,189,875	
Open-End Adjustable Rate*	N/A	N/A		N/A		444,541,324		198,510,385	5 -40.
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		1,104,143,760		735,909,718	
All Other (Non-Commercial) Real Estate Granted YTD								, ,	-
Closed-End Fixed Rate*	N/A	N/A		N/A		35,586,738		8,271,679	-69.
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,893,114		455,580	
Open-End Fixed Rate*	N/A	N/A		N/A		4,388,480		5,855,001	
Open-End Adjustable Rate*	N/A	N/A		N/A		5,958,105		2,661,250	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		47,826,437		17,243,510	
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		N/A		5,324,130,162		2,519,606,177	
(Non-Commercial) Real Estate Granted YTD*									
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	108,063,102	2 7.
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,447,072,532		1,665,694,072	2 15.
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	323,172,371	8
Interest Only & Payment Option First Mortgages / Total Assets %	0.82	0.87	5.7	0.92	5.7	0.52	-43.0	0.56	6 7
Interest Only & Payment Option First Mortgages / Net Worth %	7.41	8.40			5.0			4.98	_
* Amounts are year-to-date while the related %change ratios are annualized.		5.10		5.02					
							1	17. RE Loans	+

CU Name: N/A Asset Fange: N/A Image: N/A <th< th=""><th></th><th>Real E</th><th>state (Non-Commerci</th><th>al) Loan</th><th>Losses</th><th></th><th></th><th></th><th></th><th></th></th<>		Real E	state (Non-Commerci	al) Loan	Losses					
CU Name: N/A Asset Range: N/A Image N/A	Return to cover		For Charter :	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 V/A V Dec-2021 % Chg Dec-2022 % Chg Dec-2023 % Chg Dec-2021 % Chg Dec-2021 % Chg Dec-2021 % Chg Dec-2023 % Chg Dec-2021	11/29/2023		Count of CU :	168						
Per Group: N/A Criteria: Region: NI* Reporting_State = TX* Type: Included: All Federally Insured Count of CU In Peer Group: W/A N/A N/A N/A N/A LOAN LOSS SUMMARY BY LOAN TYPE Dec-2019 Dec-2020 % Chg Dec-2022 % Chg Sep-2022 % Chg Sep-2023 % Chg Sep-2023 <td>CU Name: N/A</td> <td></td> <td>Asset Range :</td> <td>N/A</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	CU Name: N/A		Asset Range :	N/A						
Court of CU in Peer Group: NA A A A A LOAN LOSS SUMMARY BY LOAN TYPE Dec-2021 % Chg Dec-2022 % Chg Dec-2022 % Chg Sep-2023 % Chg First Lins sing 1- to 4-Family Residential Property Loans Charged Off NA NA NA NA 240, 140 291,630 61.9 First Lins sing 1- to 4-Family Residential Property Loans Net Charge Off NA NA NA NA Sep-2023 % Chg 0.00 65.9 33.3 61.9 33.0 61.9 33.0 61.9 33.0 61.9 33.0 61.9 33.0 61.9 33.0 61.9 33.0 61.9 33.0 53.0 53.0 53.0 53.0 53.0 53.0 53.0 53.0 53.0 50.00 5	Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * T	ypes Incl	uded: All Federally In	sured
LOAN LOSS SUMMARY BY LOAN TYPE Image: Comparing the image in the imag	•	Count					<u></u>		···· · · · · · · · · · · · · · · · · ·	
LOAN LOSS SUMMARY BY LOAN TYPE Image: Comparing the image in the imag										
First Len single 1- to 4-Family Residential Property Loans Charged N/A N/A N/A N/A N/A N/A 240,140 291,630 61.9 First Len single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A N/A N/A 309,669 15.635 9.3.3 First Len single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A A A 4.69,429 275,995 630.0 First Len single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A A 0.00 0.00 559.3 Junior Len single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A N/A 0.00 0.00 559.3 Junior Len single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A 0.00 0.00 559.3 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Arran N/A N/A N/A N/A N/A N/A N/A 101.553 55.022 -27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A N/A N/A N/A 155.087 223.756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A N/A N/A N/A N/A 0.00 -0.01 -241.0 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Array Junior Lien si		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
Off N/A N/A N/A N/A N/A Q20,140 221,630 61.9 First Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 309,569 15,635 -9.3.3 First Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -0.0 6.00 560.3 Charge Offs N/A N/A N/A N/A N/A -0.00 560.3 560.2 727,995 630.0 560.3 560.3 560.2 727,995 630.0 560.3 560.2 727.895 630.0 560.3 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 560.2 727.895 630.0 727.895 630.0 727.895 620.2 728.3756 92.4 746.57 723.756 92.4 746.57 730.3	LOAN LOSS SUMMARY BY LOAN TYPE									
Recovery ⁴ N/A N/A N/A N/A N/A 309,569 15,635 9.33 First Lien single 1- to 4-Family Residential Property Loans Net Charge Off Avg First Lien single 1- to 4-Family Residential N/A N/A N/A N/A A 630.0 569.3 309,569 300.0 569.3 300.0	First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		240,140		291,630	61.9
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* N/A	First Lien single 1- to 4-Family Residential Property Loans									
Charge Offs ⁻ N/A N/A N/A N/A N/A N/A -69,429 275,995 630.0 First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 0.00 0.00 589.3 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 0.00 0.00 589.3 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 101.553 55.022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* N/A N/A N/A N/A 155.087 223.756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* N/A N/A N/A N/A 166.734 320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs* N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A 216.0042 746.057 -53.9 All Other	Recovered*	N/A	N/A		N/A		309,569		15,635	-93.3
First Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A N/A N/A N/A 0.00 589.3 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 101,553 55,022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 101,553 55,022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 101,553 55,022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A 105,087 223,756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -68,734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -68,734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -68,734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A -68,734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A	First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg First Lien single 1- to 4-Family Residential N/A N/A N/A N/A N/A N/A 0.00 0.00 589.3 Unior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A N/A 101.553 55.022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A N/A 101.553 223.756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -168.734 -320.3 Charge Offs 'Avg Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -668.734 -320.3 Junior Lien single 1- to 4-Family Residential N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A <td< td=""><td>Charge Offs*</td><td>N/A</td><td>N/A</td><td></td><td>N/A</td><td></td><td>-69,429</td><td></td><td>275,995</td><td>630.0</td></td<>	Charge Offs*	N/A	N/A		N/A		-69,429		275,995	630.0
Property Leans** N/A N/A N/A N/A 0.00 589.3 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A 101.553 55.022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A 101.553 55.022 27.8 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A 155.087 223.756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A -53.534 -168.734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A -64.00 -64.01 -64.01 -64.01 -64.01 -64.01 -64.01 -64.01 -64.01 -74.10	First Lien single 1- to 4-Family Residential Property Loans Net									
Junior Lien single 1- to 4-Family Residential Property Loans Charge Off* N/A N/A N/A N/A N/A N/A N/A 101,553 55,022 -27.8 Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Off* Aurior Lien single 1- to 4-Family Residential Property Loans Net Charge Off* Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Off* Aurior Lien single 1- to 4-Family Residential Property Loans Net Charge Off* Aurior Lien single 1- to 4-Family Residential Property Loans Net Charge Off* Aurior Lien single 1- to 4-Family Residential Property Loans* N/A N/A N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charge Off* All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A N/A N/A 0.00 Charge Off* All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A N/A 0.00 Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A N/A 0.0 Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A 0.0 Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A 0.0 Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A 0.0 Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg Julior Cher (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A	Charge Offs / Avg First Lien single 1- to 4-Family Residential									
Charged Off* N/A N/A N/A N/A N/A N/A 101.553 55.022 -27.8 Junior Lien single 1- to 4-Family Residential Property Loans N/A N/A N/A N/A N/A 155.087 223.756 92.4 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -753.534 -168.734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -766.057 -237.86 Charge Offs* N/A N/A N/A N/A -766.057 -53.534 -168.734 -320.3 Junior Lien single 1- to 4-Family Residential Property Loans Net N/A N/A N/A N/A -0.00 -0.01 -241.00 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A -2166.042 746.057 -53.93 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A N/A -2160.042 -237.68 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A N/A -23.55 -1.13 -68.0 Charge Offs* N/A N/A N/A N/A	Property Loans**	N/A	N/A		N/A		0.00		0.00	589.3
Junior Lien single 1- to 4-Family Residential Property Loans N/A										
Recovered* N/A		N/A	N/A		N/A		101,553		55,022	-27.8
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs' Unior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans** All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered* All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs' / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs' All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs' All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs' / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs' / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg 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										
Charge Offs*N/AN/AN/AN/AAJunior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**N/AN/AN/AN/A0.00-0.01-241.0All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charge Off*N/AN/AN/AN/A0.00-0.01-241.0All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*N/AN/AN/AN/A2,160,042746,057-53.9All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*N/AN/AN/AN/A304,640237,6884.0All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs ' Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs ' Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs ' Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/AN/AN/AN/A1.3 68.0Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** </td <td></td> <td>N/A</td> <td>N/A</td> <td></td> <td>N/A</td> <td></td> <td>155,087</td> <td></td> <td>223,756</td> <td>92.4</td>		N/A	N/A		N/A		155,087		223,756	92.4
Juno 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 N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off* N/A N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered* N/A N/A N/A N/A 2,160,042 746,057 -53.9 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs* N/A N/A N/A N/A 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg 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 1,855,402 508,369 -63.5 Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A N/A 0.01 *Amounts are year-to-date										
Charge Offs / Åvg Junior Lien single 1- to 4-Family Řesidential N/A N/A N/A N/A 0.00 -0.01 -241.0 Property Loans** N/A N/A N/A N/A 0.00 -0.01 -241.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A 2,160,042 746,057 -53.9 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A 304,640 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A N/A 63.5 Charge Offs* N/A N/A N/A N/A 1,855,402 508,369 -63.5 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A N/A 1.13 -68.0 Charge Offs / Avg All Other (Non-Commercial) Real Estate N/A N/A N/A N/A 30.55 1.13 -68.0 Total 1- to 4-Family Residential plus N/A N/A		N/A	N/A		N/A		-53,534		-168,734	-320.3
Property Loans**N/AN/AN/AN/A0.00-0.01-241.0All Other (Non-Commercial) Real Estate Loans/Lines of CreditN/AN/AN/AN/A2,160,042746,057-53.9All Other (Non-Commercial) Real Estate Loans/Lines of CreditN/AN/AN/A0.00-0.01-241.0All Other (Non-Commercial) Real Estate Loans/Lines of CreditN/AN/AN/A2,160,042746,057-53.9All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*N/AN/AN/A304,640237,6884.0All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*N/AN/AN/A1,855,402508,369-63.5All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg 1.0 ther (Non-Commercial) Real Estate Loans/Lines of Credit Net (N/AN/AN/AN/A3.551.13-68.0Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**N/AN/AN/AN/A0.01-*Amounts are year-to-date while the related percent change ratios are annualized.N/AN/AN/AN/A0.01-										
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off* All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered* All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs* All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs* All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit** Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A N/A N/A N/A N/A										
Charged Offf* N/A N/A N/A N/A N/A 2,160,042 746,057 -53.9 All Other (Non-Commercial) Real Estate Loans/Lines of Credit N/A N/A N/A N/A 304,640 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A N/A 304,640 237,688 4.0 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A 1,855,402 508,369 -63.5 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A 1,855,402 508,369 -63.5 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net N/A N/A N/A 1,855,402 508,369 -63.5 Charge Offs / Avg All Other (Non-Commercial) Real Estate N/A N/A N/A N/A 3.55 1.13 -68.0 Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A 0.0 - Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A N/A 0.0 - -		N/A	N/A		N/A		0.00		-0.01	-241.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered* N/A		N1/A	N1/A		N1/A		0.400.040		740.057	50.0
Recovered*N/AN/AN/AN/A304,640237,6884.0All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*N/AN/AN/A1,855,402508,369-63.5All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**N/AN/AN/A1,855,402508,369-63.5Total 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/AN/AN/AN/A3.551.13-68.0Total 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/AN/AN/AN/A0.01*Amounts are year-to-date while the related percent change ratios are annualized.M/AN/AM/AM/AM/A0.01		N/A	N/A		N/A		2,160,042		746,057	-53.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs* N/A N/A N/A N/A 1,855,402 508,369 -63.5 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit** N/A N/A N/A N/A 3.55 1.13 -68.0 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 N/A N/A 0.01		NI/A	NI/A		N1/A		204 640		007 600	4.0
Charge Offs* N/A N/A N/A 1,855,402 508,369 -63.5 All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit** N/A N/A N/A N/A All Other (Non-Commercial) Real Estate Loans/Lines of Credit** N/A N/A N/A N/A 3.55 1.13 -68.0 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 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. M/A N/A N/A N/A 0.01		N/A	N/A		IN/A		304,040		237,000	4.0
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 1.13 -68.0 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 3.55 1.13 -68.0 *Amounts are year-to-date while the related percent change ratios are annualized. N/A N/A N/A 0.01		NI/A	NI/A		NI/A		1 955 402		E09 260	60 F
Charge Offs / Avg All Other (Non-Commercial) Real Estate N/A N/A N/A 3.55 1.13 -68.0 Loans/Lines of Credit** N/A N/A N/A 3.55 1.00 -68.0 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 N/A 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. Image: Commercial Com		IN/A	IN/A		IN/A		1,005,402		506,309	-03.5
Loans/Lines of Credit** N/A N/A N/A N/A 3.55 1.13 -68.0 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 Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A N/A 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. Image: Commercial										
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real N/A N/A N/A N/A N/A N/A N/A 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. N/A N/A N/A 0.01		NI/A	NI/A		NI/A		3 55		1 1 2	-68.0
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A N/A N/A 0.01		N/A	IN/A		IN/A		5.55		1.15	-00.0
Other (Non-Commercial) Real Estate Loans** N/A N/A N/A N/A 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. Image: Commercial of the second se										
N/A N/A N/A N/A 0.01 *Amounts are year-to-date while the related percent change ratios are annualized. Image: Constraint of the second se	Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus									
*Amounts are year-to-date while the related percent change ratios are annualized.	Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.01	
	*Amounts are year-to-date while the related percent change ratios are annua		1071						0.01	
									18. RE Loan Losses	1

		Commercial Loan Inf	ormation						
Return to cover		For Charter :							
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * T	vpes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :		·		0-	1	•	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)								· · ·	
Construction and Development	75,208,998	78,388,107	4.2	61,304,672	-21.8	134,071,426	118.7	140,988,434	5.2
Secured by Farmland	6,003,761	4,604,099	-23.3	4,664,396	1.3	6,508,666	39.5	7,695,985	18.2
Secured by Multifamily	129,116,178	146,044,427	13.1	186,642,272				292,125,566	
Owner Occupied, Non-Farm, Non-Residential Property	408,883,168	448,934,119	9.8					626,164,597	
Non-Owner Occupied, Non-Farm, Non-Residential Property	714,672,461	855,584,450		1,082,713,217	26.5			1,469,812,394	
Total Real Estate Secured Commercial Loans	1,333,884,566	1,533,555,202	15.0					2,536,786,976	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)	.,,,	.,,,		.,,		_,,		_,,	
Loans to finance agricultural production and other loans to farmers	2,685,027	1,942,673	-27.6	1,247,718	-35.8	956,848	-23.3	1,576,194	64.7
Commercial and Industrial Loans	97,427,971	103,313,000			10.6			117,400,486	
Unsecured Commercial Loans	2,546,536	6,788,061	166.6	, ,	-21.6			4,381,142	
Unsecured Revolving Lines of Credit (Commercial Purpose)	8,473,964	7,941,553	-6.3				233.6	6,730,552	
Total Non-Real Estate Secured Commercial Loans	111,133,498	119,985,287	8.0				10.8	130,088,374	
TOTAL COMMERCIAL LOANS:	111,100,400	110,000,207	0.0	124,723,130	4.0	100,210,744	10.0	100,000,074	-0.0
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	2,501,693,500	8.3
Purchased Commercial Loans or Participations to Nonmembers	102,274,196	119,012,715						165,181,850	
Total Commercial Loans	1,445,018,064	1,653,540,489			17.0	2,476,566,269		2,666,875,350	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	1,440,010,004	1,000,040,400	14.4	1,303,001,003	17.0	2,470,500,205	20.0	2,000,010,000	1.1
Construction and Development	161	150	-6.8	135	-10.0	147	8.9	162	10.2
Farmland	42	34						42	
Secured by Multifamily	372	381	-19.0		-2.9				
Owner Occupied, Non-Farm, Non-Residential Property	712	787	10.5					741	
Non-Owner Occupied, Non-Farm, Non-Residential Property	594	675			17.3	940		979	
	1,881	2,027	7.8					2,435	
Total Number of Real Estate Secured Commercial Loans	33	2,027				2,355		2,433	
Loans to finance agricultural production and other loans to farmers Commercial and Industrial Loans	1,024		-27.3		0.3 13.4		-30.8	1,425	
Unsecured Commercial Loans	77	61	-5.2		-13.1	1,389	20.2	1,425	
	691	705	-20.8		-76.9	279	71.2	276	
Unsecured Revolving Lines of Credit (Commercial Purpose)	1,825	1,761	-3.5		-76.9	1,750		1,791	
Total Number of Non-Real Estate Secured Commercial Loans	1,825	1,701	-3.5	1,343	-23.1	1,750	30.3	1,791	2.3
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	2.570	0.050	0.0	0.047	11.1	2.020	40.0	2.000	
Number of Outstanding Commercial Loans to Members	3,570	3,653	2.3	3,247	-11.1	3,830	18.0	3,962	3.4
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	136	135	-0.7	191	41.5	275	44.0	264	-4.0
Total Number of Commercial Loans Outstanding	3,706	3,788	2.2	3,438	-9.2	4,105	19.4	4,226	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,445,018,064	1,653,540,489	14.4	1,935,001,063	17.0	2,476,566,269	28.0	2,666,875,350	7.7
(Total Commercial Loans / Total Assets)%	3.27	3.26	-0.2	3.45	5.7	4.35	26.1	4.63	6.6
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									1
Member Commercial Loans Granted YTD*	475,220,125	521,062,881	9.6	666,805,718	28.0	1,041,514,053	56.2	463,781,947	-40.6
Purchased or Participation Interests to Nonmembers*	29,995,498	34,552,036	15.2	25,944,068	-24.9	58,667,948	126.1	12,204,398	-72.3
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance	8,688,788	6,546,772	-24.7	5,912,114	-9.7	7,465,514	26.3	9,272,179	24.2
Outstanding Agricultural Related Loans - Number	75							58	5.5
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	182,747,331	206,754,603					27.4	299,566,610	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Member Business Loans - (NMBLB)									<u> </u>
(NMBLB / Total Assets)%	3.20	3.15	-1.8	3.34	6.2	4.30		4.63	7.7
* Amounts are year-to-date and the related % change ratios are annualized.							19. Com	mercial Loans	

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	pes Incl	uded: All Federally Ins	sured
	Count o	of CU in Peer Group :	N/A						
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	177,559	2,635,807	1384.5	984,720	-62.641	69,094	-93.0	1,109	-97.86
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	83	113	36.145	8,469	7394.7	84,359	896.1	5	-99.992
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	109.64
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	108.21
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	4,489,200	1,398,244	-68.853	1,504,924	7.6296	2,320,948	54.2	1,039,777	-40.267
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	68,473	148,553	116.95	298,819	101.15	376,356	25.9	202,650	-28.206
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	1,944,592	61.2	837,127	-42.601
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg		4.00							
Commercial Loans/Lines of Credit Not Real Estate Secured**	4.15		-73.958			1.48		0.83	
Total Commercial Loans/Lines of Credit Charge-Offs*	4,666,759	4,034,051	-13.558		-38.284	2,390,042	-4.0	1,040,886	-41.932
Total Commercial Loans/Lines of Credit Recoveries*	68,556	148,666	116.85		106.7	460,715	49.9	202,655	-41.351
Total Commercial Loans/Lines of Credit Net Charge Offs*	4,598,203	3,885,385	-15.502	2,182,356	-43.832	1,929,327	-11.6	838,231	-42.071
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	0.09	-28.1	0.04	-50.314
*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 annualiz	zing)						20. Com	mercial Loan Losses	

		Investments	;	T					
Return to cover		For Charter :							
11/29/2023		Count of CU :	168.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * *	Types Inc	luded: All Federally Ir	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A			N/A		24,473,551		27,280,818	11.5
Registered Investment Companies	N/A			N/A		4,744,573		4,817,853	1.5
Other Equities	N/A			N/A		57,542,379		57,848,333	0.5
TOTAL EQUITY SECURITIES	99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	89,947,004	3.7
TRADING DEBT SECURITIES									
US Government Obligations	N/A			N/A		18,475,650		0	-100.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		1,000,000		1,000,000	0.0
All Other Trading Debt Securities	N/A			N/A		37,003,464		38,114,063	3.0
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		56,479,114		39,114,063	-30.7
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									L
US Government Obligations	N/A			N/A		359,731,056		351,662,024	-2.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		954,628,539		915,194,752	-4.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		3,178,174,378		2,889,981,137	-9.1
Federal Agency Securities - Non-Guaranteed	N/A			N/A		172,645,767		164,599,055	-4.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		60,913,656		46,511,744	-23.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		2,565,966		323,068	-87.4
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		49,272,666		49,350,942	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		87,428,464		67,270,987	-23.1
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A			N/A		164,483,528		164,458,940	0.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		5,029,844,020		4,649,352,649	-7.6
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A			N/A		339,706,412		333,129,942	-1.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		874,658,705		838,765,529	-4.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		2,823,277,235		2,491,490,682	-11.8
Federal Agency Securities - Non-Guaranteed	N/A			N/A		148,490,964		138,034,712	-7.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		51,932,760		39,559,458	-23.8
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		2,508,585		321,892	-87.2
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		42,716,456		42,955,141	0.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		83,221,246		63,973,101	-23.1
All Other Available-for-Sale Debt Securities at Fair Value	N/A			N/A		149,219,940		148,509,784	-0.5
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		4,515,732,303		4,096,740,241	-9.3
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		Investments							
Return to cover		For Charter :							
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region	: Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
· ·	Count	of CU in Peer Group :	N/A	•				-	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		437,761,947		381,883,933	-12.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		716,169,297		726,369,544	1.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1.012.066.209		973.347.955	-3.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		16,585,333		16,053,270	-3.2
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		3,439,325	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		122,466,216		138,487,123	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		115,867,290		102,653,970	-
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		2,424,355,836		2,342,235,120	
	14/7	1071		1071		2,121,000,000		2,012,200,120	0.1
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		414,995,337		363,997,480	-12.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		663,326,359		668.550.283	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		892,985,014		836.303.982	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		13,912,354		13,159,945	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A 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		2,948,513	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		115.858.924		133.426.159	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		111,070,399		98,577,979	-
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A N/A		2,215,073,720		2,116,964,341	
Allowance for Credit Losses on Investment Securities	IN/A	IN/A		IN/A		2,213,073,720		2,110,304,341	-4.4
(if ASC 326 has been adopted)	0	0	N/A	A 0	N/A	0	N/A	0	N/A
									<u> </u>
TOTAL INVESTMENT SECURITIES	1,696,957,803	5,464,442,353	222.0	7,549,742,343	38.2	7,072,168,428	-6.3	6,568,036,428	-7.1
OTHER INVESTMENTS									<u> </u>
Nonperpetual Capital Account	1,521,753	1,188,884	-21.9	1,218,699	2.5	1,421,861	16.7	562,300	-60.5
Perpetual Contributed Capital	23,190,461	24,002,922		, .,	0.2	, ,	6.4	26,035,660	
All other investments	151,709,557	150,145,813			4.7	, ,	67.9	320,814,791	
TOTAL OTHER INVESTMENTS	176,421,771	175,337,619		. , .,	4.1	291,007,833	59.4	347,412,751	
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									<u> </u>
unions, or corporate credit unions	N/A	N/A		N/A		1,156,562,332		887,950,223	-23.2
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		Investment Matu	ıritv						
Return to cover		For Charter :							
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		, i i i i i i i i i i i i i i i i i i i		Nation * Peer Group:	All * Pon	orting State = 'TY' * T	unce Inclu	idod: All Eodorally Ins	urod
Feel Gloup. N/A	Count	of CU in Peer Group :		Nation Peer Group.	Ап кер		ypes mon	ideu. All rederally lits	ureu
	Count	or CO in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION	200 2010	200 2020	70 Olig		// ong	200 2022	70 ong	000 2020	// ong
Total Time Deposits < 1 yr	N/A	N/A		N/A		631,748,253		523,259,451	-17.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		405,494,109		310,201,976	-23.5
Total Time Deposits 3-5 yrs	N/A			N/A		113,048,970		51,425,796	-54.5
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		5,786,000		2,578,000	-55.4
Total Time Deposits > 10 yrs	N/A	N/A		N/A		485,000		485,000	0.0
TOTAL TIME DEPOSITS	N/A			N/A		1,156,562,332		887,950,223	-23.2
EQUITY SECURITIES MATURITY DISTRIBUTION		10// (1,100,002,002		001,000,220	20.2
Total Equity Securities < 1 yr	7,114,673	10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	1,871,570	-3.1
Total Equity Securities 1-3 yrs	18,120,143	10,132,094	-100.0		-00.1 N/A	1,930,869	-100.0	913,978	-3.1 N/A
Total Equity Securities 1-5 yrs	7,680,915	3,405,516	-100.0		67.7	2,029,924	-100.0	1,243,676	-38.7
Total Equity Securities 3-5 yrs	7,680,915	3,405,516	-55.7 N/A		122.6		-64.4	6,305,364	-38.7
Total Equity Securities > 10 yrs	66,488,878	72,927,423	N/A 9.7		25.7	76,040,258	-3.3	79,612,416	-6.7
									4.7
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	86,760,503	N/A	89,947,004	3.7
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	000 507	00.040.054	4 000 0	44 575 044	7.4	07.000.404	44.0	00.011.000	
Total Trading Debt Securities < 1 yr	889,567	38,810,651	4,262.9		7.1	37,003,464	-11.0	38,614,063	4.4
Total Trading Debt Securities 1-3 yrs	3,802,433	739,389	-80.6	,	-15.8		1,459.5	500,000	-94.8
Total Trading Debt Securities 3-5 yrs	8,581,700	9,000,593	4.9		112.3		-48.9	0	
Total Trading Debt Securities 5-10 yrs	12,598,544	17,696,489	40.5	1 1	1.0		-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	417,089	3,074,532	637.1		11.8		-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	56,479,114	N/A	39,114,063	-30.7
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	8,311,832	740,662,283			18.6		-16.8	827,523,129	13.2
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		-8.1	899,184,119	-5.5
Total Available-for-Sale Debt Securities 3-5 yrs	65,043,784	846,653,998	1,201.7	1,471,045,201	73.7		-27.0	1,078,077,367	0.3
Total Available-for-Sale Debt Securities 5-10 yrs	32,880,288	664,738,140	1,921.7	1,292,221,680	94.4	1,577,314,012	22.1	1,109,684,513	-29.6
Total Available-for-Sale Debt Securities > 10 yrs	5,799,444	77,086,567	1,229.2	81,344,812	5.5	181,923,256	123.6	129,229,967	-29.0
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	0	N/A	4,516,327,074	N/A	4,043,699,095	-10.5
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	211,000	208,008,939	#######	185,747,871	-10.7	272,783,871	46.9	405,787,018	48.8
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	891,037,107	11.6
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	648,230,784	-24.0
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	438,765,165	-9.2
Total Held-to-Maturity Debt Securities > 10 yrs	0	35,000,000	N/A	7,530,388	-78.5	6,831,591	-9.3	11,524,168	68.7
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	2,413,870,037	N/A	2,395,344,242	-0.8
OTHER INVESTMENTS MATURITY DISTRIBUTION						, ,,,,,,,,		//	
Total Other Investments < 1 yr	33,953,209	50,508,232	48.8	17,888,038	-64.6	83,235,462	365.3	117,561,839	41.2
Total Other Investments 1-3 yrs	130,948,622	116,418,028	-11.1		26.8		-11.1	145,547,746	10.9
Total Other Investments 3-5 yrs	2,717,900	2,589,000	-4.7	1. 1.	9.1		988.0	35,063,976	14.1
Total Other Investments 5-10 yrs	3,202,064	430,918	-86.5		1,147.9		459.3	29,932,090	-0.5
Total Other Investments > 10 yrs	5,599,976	5,391,441	-3.7		63.3		63.6	19,307,100	34.1
TOTAL OTHER INVESTMENTS	176,421,771	175,337,619	-0.6		4.1		58.7	347,412,751	19.9
TOTAL INVESTMENT MATURITY DISTRIBUTION	110,721,111	110,001,019	-0.0	102,040,010		200,100,000	50.7	5-11, 712,101	13.5
Total Investments < 1 yr	1,430,939,052	1,794,851,777	25.4	1,661,727,156	-7.4	1,757,948,910	5.8	1,914,617,070	8.9
Total Investments 1-3 yrs	2,129,303,132	2,546,689,034	19.6		5.0		-14.1	2,247,384,926	-2.1
Total Investments 3-5 yrs	1,307,845,633	1,580,608,107	20.9		73.3		-14.1	1,814,041,599	-2.1
Total Investments 5-10 yrs	269,109,682	763,358,530	183.7		108.9		-24.0	1,587,265,132	-12.9
Total Investments > 10 yrs	174,571,583	194,104,963	103.7		-0.3		44.6	240,158,651	-24.5
TOTAL INVESTMENT MATURITY DISTRIBUTION	5,311,769,082	6,879,612,411	29.5		-0.3		-3.9	7,803,467,378	-14.1
	3,311,709,002	0,0/9,012,411	29.0	0,002,049,234	20.0	0,019,700,093	-3.9	1,000,401,070	-0.4
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								25. mvestment waturity	

		Other Investment Info	ormation						
Return to cover		For Charter : N/							
11/29/2023		Count of CU : 16	68						
CU Name: N/A		Asset Range : N/	Ά						
Peer Group: N/A		Criteria : Re	egion: Natio	n * Peer Group: All * I	Reporting	g_State = 'TX' * Types	Included: Al	Federally Insured St	ate
	Count	of CU in Peer Group : N/	A						
Investmente Managemente	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
Investments - Memoranda	49,814,397	55,046,825	10.5	72,854,101	32.3	55,294,559	-24.1	42,982,903	-22.3
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	49,614,397	55,040,625	10.5	72,654,101	32.3	55,294,559	-24.1	42,962,903	-22.3
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	608,128,498	-13.7
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		59.686		-116,280	-294.8
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-562,052		-926,424	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		-2,163,766		550,085	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-2,666,132		-492,619	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	0	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	
OTTI Losses Recognized in Earnings	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	0	100.0
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	1,689,526	N/A	N/A	
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	125,868,750	138,834,489	10.3	194,628,282	40.2	188,457,712	-3.2	189,165,598	0.4
Recorded Value of Other Investments	90,168,035	95,551,275	6.0	106,031,997	11.0	82,167,577	-22.5	92,616,790	12.7
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		41,091,883		38,814,196	
Cash Surrender Value	N/A	N/A		N/A		141,598,832		174,939,153	
Recorded Value	116,253,359	134,131,862	15.4	175,322,453	30.7	202,869,570	15.7	243,987,402	20.3
Endorsement Split Dollar Life Insurance Arrangements	N1/A	NI/A		NI/A		0		0	NI/A
Remaining Premiums	N/A	N/A		N/A N/A		-		0	
Cash Surrender Value Recorded Value	N/A 29,285,555	N/A 32,867,424	12.2	32,711,283	-0.5	22,331,728 41,644,592	27.3	22,871,908 53,333,168	
			7.6	257,483,256	-0.5	186,437,831	-27.6	183,323,169	
Other Insurance Other Non-insurance	188,641,295 14,731,746		40.5	32,661,948	57.8	31,528,665	-27.0	44,599,395	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	564,948,740		10.7	798,839,219	27.8	733,105,947	-8.2		
Charitable Donation Accounts	17,078,396	18,391,281	7.7	41,195,091	124.0	25,219,921	-38.8	24,975,379	-1.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	41	44	7.3	45	2.3	44	-2.2	45	2.3
Approved Mortgage Seller	31	32	3.2	33	3.1	33	0.0		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		12	0.0	14	
Investment Pilot Program	0		N/A	0		0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	19		5.3	0	-100.0	0	N/A	0	
Deposits and Shares Meeting 703.10(a)	0		N/A	0	N/A	0	N/A		
Brokered Certificates of Deposit (investments)	81		-1.2	75	-6.3	77	2.7	78	1.3
¹ Prior to March 31, 2014, this item included investments purchased for employee be	nefit/deferred compensation	ation plans.							
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	LIQUIDITY - COMMITME	ENTS AND OFF-B	ALANCE S	SHEET EXPOSURES					
Return to cover		For Charter :	: N/A						
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count of C	CU in Peer Group	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	101,507,381	96,510,780	-4.9	112,038,350	16.1	150,862,206	34.7	176,516,403	17.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	235,348,699	346,618,274	47.3	462,107,551	33.3	739,581,521	60.0	817,806,461	10.6
Credit Card Line	2,723,524,200	2,751,638,588	3 1.0	2,873,471,050	4.4	2,931,687,266	2.0	3,041,747,935	3.8
Unsecured Share Draft LOC	323,557,682	354,769,551	9.6	370,371,577	4.4	409,562,608	10.6	429,395,365	4.8
Unused Overdraft Protection Programs	784,835,736	821,595,642	2 4.7	854,806,068	4.0	758,014,712	-11.3	815,095,990	7.5
Other Unfunded Commitments	141,841,301	170,405,432	2 20.1	203,779,897	19.6	254,032,019	24.7	231,629,020	-8.8
Total Unfunded Commitments for Non Commercial Loans	4,209,107,618	4,445,027,487	5.6	4,764,536,143	7.2	5,092,878,126	6.9	5,335,674,771	4.8
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	4,310,614,999	4,541,538,267	5.4	4,876,574,493	7.4	5,243,740,332	7.5	5,512,191,174	5.1
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A	N N	N/A		2,490,043,426		2,671,502,498	7.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A	1	N/A		2,006,513,134		2,117,918,838	5.6
Loans transferred with limited recourse	N/A	N/A	1	N/A		4,807,395		4,707,745	-2.1
Loans Transferred under the FHLB MPF program	N/A	N/A	1	N/A		318,643,649		328,346,906	3.0
Financial Standby Letters of Credit	N/A	N/A	1	N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A	1	N/A		0		0	N/A
Sold Credit Protection	N/A	N/A	۱	N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A	1	N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A	1	N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A	1	N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A	1	N/A		4,251,432		3,584,772	-15.7
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	9,220,175	-10.1
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LIQUIDITY - B	ORROWING ARRAN	GEMENTS CONTINGE	NT LIAB	ILITIES AND SOURCE	ES OF FUNDS				
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :	168						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Reporting_Sta	te = 'TX' * Types Inclu	ded: All F	ederally Insured Stat	e Credit
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,750,150,443	1,842,562,501	5.3	1,872,500,600	1.6	2,018,311,901	7.8	2,118,154,901	4.9
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		9,405,876,903	32.0
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		4,683,061,484	
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		1,980,042,916	-79.0	547,125,753	-72.4
Total Borrowing Capacity	9,102,849,658	9,324,647,979	2.4	11,308,383,044		11,126,238,981	-1.6	16,754,219,041	50.6
Draws Against Borrowing Capacity	0,102,010,000	0,02 1,0 11,010		11,000,000,011	2.10	,			00.0
Corporate Credit Unions	4,403,311	5,409	-99.9	1,348,233	24,825.7	87,472,852	6,388.0	59,038,753	-32.5
Natural Person Credit Unions	0	0		10,000,000		0	-100.0	0	N/A
Federal Home Loan Bank	939,777,397	836,897,300	-10.9	746,557,692		2,345,946,692	214.2	2,151,997,663	-8.3
Central Liquidity Facility	0	0		0		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	31,000,000	N/A	519,250,532	1,575.0
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	44,000,000	780.0
Total Draws Against Borrowing Capacity	944,380,708	836,902,709	-11.4	828,678,846	-1.0	2,469,419,544	198.0	2,774,286,948	12.3
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		3,151,459,091		2,982,324,806	-5.4
Natural Person Credit Unions	N/A	N/A		N/A		30,875,996		0	-100.0
Federal Home Loan Bank	N/A	N/A		N/A		9,825,295,064		13,618,118,715	38.6
Central Liquidity Facility	N/A	N/A		N/A		22,177,054		3,554,777	-84.0
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		2,306,770,188		6,099,510,844	164.4
Paycheck Protection Program Lending Facility Loans		IN/A		IN/A	•	2,300,770,100		0,099,510,644	
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0		0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		525,444,795		718,130,850	
Total Assets Pledged to Secure Borrowing Capacity	16,506,049,382	18,132,267,431	9.9	21,179,249,703		15,862,022,188	-25.1	23,421,639,992	47.7
Amount of Borrowings Callable by Lender	65,000,000	115,000,000	76.9	143,585,050	24.9	0	-100.0	0	10/7 (
Number of FHLB Members (1 = Yes)	44	44	0.0	44	0.0	43	-2.3	43	0.0
BORROWING MATURITY DISTRIBUTION									

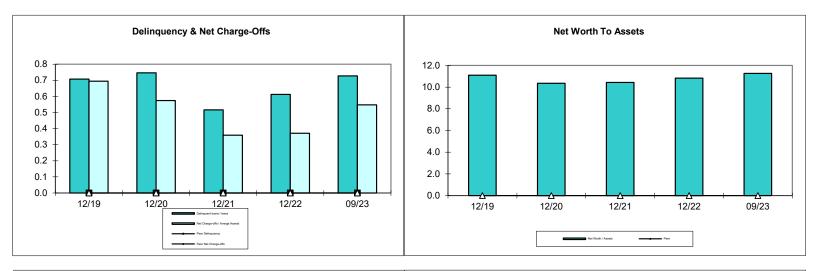
Return to cover 1/29/2023 1/29/2023 20 DU Name: N/A Peer Group: N/A Peer Group: N/A Image: State of the st	Count of Dec-2019 3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383 3,649,092,552	f CU in Peer Group : Dec-2020 4,033,461 201,943,744 2.00 1.86 6,932,644	168 N/A Region: N N/A	lation * Peer Group: A Dec-2021 4,160,589 232,142,605 1.79 3.15	MI * Report % Chg 3.2 15.0 -10.3 69.7	ing_State = 'TX' * Ty Dec-2022 3,961,051 244,542,574 1.62	% Chg -4.8 5.3	ed: All Federally Ins Sep-2023 3,993,384 254,953,237	
CU Name: N/A Peer Group: N/A Peer Peer Group: N/A Peer Peer Peer Peer Peer Peer Peer Peer	Dec-2019 3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	Asset Range : Criteria : f CU in Peer Group : Dec-2020 4,033,461 201,943,744 2.00 1.966 6,932,644	N/A Region: N N/A % Chg 1.9 5.7 -3.6 -31.3	Dec-2021 4,160,589 232,142,605 1.79 3.15	% Chg 3.2 15.0 -10.3	Dec-2022 3,961,051 244,542,574	% Chg -4.8 5.3	Sep-2023 3,993,384	% Chg
Peer Group: N/A MEMBERSHIP:	Dec-2019 3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	Criteria : f CU in Peer Group : Dec-2020 4,033,461 201,943,744 2.00 1.86 6,932,644	Region: N N/A % Chg 1.9 5.7 -3.6 -31.3	Dec-2021 4,160,589 232,142,605 1.79 3.15	% Chg 3.2 15.0 -10.3	Dec-2022 3,961,051 244,542,574	% Chg -4.8 5.3	Sep-2023 3,993,384	% Chg
MEMBERSHIP: Jumber of Current Members Jumber of Potential Members % Current Members to Potential Members % Membership Growth* "otal Number of Share/Deposit Accounts SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	Dec-2019 3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	f CU in Peer Group : Dec-2020 4,033,461 201,943,744 2.00 1.86 6,932,644	N/A % Chg 1.9 5.7 -3.6 -31.3	Dec-2021 4,160,589 232,142,605 1.79 3.15	% Chg 3.2 15.0 -10.3	Dec-2022 3,961,051 244,542,574	% Chg -4.8 5.3	Sep-2023 3,993,384	% Chg
Number of Current Members Image: Stress of the stress	Dec-2019 3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	Dec-2020 4,033,461 201,943,744 2.00 1.86 6,932,644	% Chg 1.9 5.7 -3.6 -31.3	4,160,589 232,142,605 1.79 3.15	3.2 15.0 -10.3	3,961,051 244,542,574	-4.8 5.3	3,993,384	
Number of Current Members Image: Stress of the stress	3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	4,033,461 201,943,744 2.00 1.86 6,932,644	1.9 5.7 -3.6 -31.3	4,160,589 232,142,605 1.79 3.15	3.2 15.0 -10.3	3,961,051 244,542,574	-4.8 5.3	3,993,384	
Number of Current Members Image: Stress of the stress	3,959,897 191,125,062 2.07 2.70 6,806,742 33,187,574,383	4,033,461 201,943,744 2.00 1.86 6,932,644	1.9 5.7 -3.6 -31.3	4,160,589 232,142,605 1.79 3.15	3.2 15.0 -10.3	3,961,051 244,542,574	-4.8 5.3	3,993,384	
Number of Current Members Image: Stress of the stress	191,125,062 2.07 2.70 6,806,742 33,187,574,383	201,943,744 2.00 1.86 6,932,644	5.7 -3.6 -31.3	232,142,605 1.79 3.15	15.0 -10.3	244,542,574	5.3		0.8
Number of Potential Members 6 % Current Members to Potential Members 6 % Membership Growth* 6 Total Number of Share/Deposit Accounts 6 SHARES/DEPOSITS MATURITY DISTRIBUTION 6 < 1 year	191,125,062 2.07 2.70 6,806,742 33,187,574,383	201,943,744 2.00 1.86 6,932,644	5.7 -3.6 -31.3	232,142,605 1.79 3.15	15.0 -10.3	244,542,574	5.3		0.8
% Current Members to Potential Members % Membership Growth* Total Number of Share/Deposit Accounts SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	2.07 2.70 6,806,742 33,187,574,383	2.00 1.86 6,932,644	-3.6 -31.3	1.79 3.15	-10.3	,- ,-		254 953 237	
% Membership Growth*	2.70 6,806,742 33,187,574,383	1.86 6,932,644	-31.3	3.15		1 62		207,000,201	4.3
Total Number of Share/Deposit Accounts SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	6,806,742 33,187,574,383	6,932,644			69.7		-9.6	1.57	-3.3
SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	33,187,574,383	.,,.	1.8		00.7	-4.80	-252.2	1.09	130.3
< 1 year				7,175,725	3.5	6,877,297	-4.2	7,026,542	2.2
1 to 3 years	3 649 092 552	40,225,929,523	21.2	45,253,221,361	12.5	44,346,484,471	-2.0	44,587,019,515	0.5
	0,070,002,002	2,974,873,850	-18.5	2,954,781,296	-0.7	3,302,706,661	11.8	2,940,763,099	-11.0
> 3 years	1,055,631,521	933,405,809	-11.6	728,115,366	-22.0	573,985,683	-21.2	702,397,678	22.4
TOTAL SHARES/DEPOSITS	37,892,298,456	44,134,209,182	16.5	48,936,118,023	10.9	48,223,176,815	-1.5	48,230,180,292	0.0
ICUA INSURED SAVINGS									
Uninsured Member Shares	2,467,878,372	3,022,483,989	22.5	3,552,057,001	17.5	3,795,168,611	6.8	3,448,603,423	-9.1
Uninsured NonMember Deposits	55,825,759	78,065,679	39.8	31,654,909	-59.5	60,746,293	91.9	107,498,397	77.0
otal Uninsured Shares & Deposits	2,523,704,131	3,100,549,668	22.9	3,583,711,910	15.6	3,855,914,904	7.6	3,556,101,820	-7.8
nsured Shares & Deposits	34,549,174,802	40,055,209,823	15.9	44,217,707,123	10.4	43,136,649,397	-2.4	43,179,576,593	0.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	9,804,916	11,739,229	19.7	19,460,840	65.8	31,407,608	61.4	9,584,615	-69.5
Accounts Held by Nonmember Public Units	38,345,313	52,283,507	36.3	6,445,609	-87.7	1,502,833	-76.7	8,309,053	452.9
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	5,541,017,943	7.5	7,535,066,888	36.0
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	740,086,378	4.5
Collar 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	547,727,677	-7.5
Dollar Amount of Commercial Deposit Accounts	872,064,502	1,169,805,380	34.1	1,491,420,125	27.5	1,487,390,611	-0.3	1,475,694,839	-0.8
Vegative 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	20,757,218	8.5
NSURANCE COVERAGE OTHER THAN NCUSIF		, ,							
Share/Deposit Insurance Other than NCUSIF	17	19	11.8	18	-5.3	18	0.0	21	16.7
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	1,216,655,032	77.5
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Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							27	. Shares and Member	ship

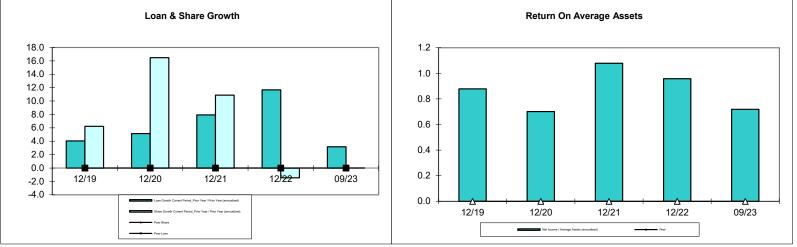
		Supplemental Infor	mation						
Return to cover		For Charter :	N/A						
11/29/2023		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		•		Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	vpes Inclu	ded: All Federally Ins	sured
	Count	of CU in Peer Group :					//	,	
		· · · · · ·							
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Cha
GRANTS			J						
Amount of Grants Awarded to your credit union, YTD	920.784	136,299	-85	9,660,306	6,988	312,189	-97	10,192,249	3,165
Amount of Grants Received by your credit union, YTD	811,530	1,100,827	36	8,710,983	691		-91	3,133,939	
EMPLOYEES:		,,-		-, -,		,		-,,	
Number of Full-Time Employees	10,304	10,335	0	10,701	4	10,637	-1	10,740	1
Number of Part-Time Employees	802	687	-14	668	-3			636	
BRANCHES:					_				-
Number of CU Branches	692	701	1	702	0	695	-1	701	1
Number of CUs Reporting Shared Branches	38	38	0	39	3			36	
Plan to add new branches or expand existing facilities	35	32		30				29	
Value of Investments in CUSO	127,621,028	148,670,076	16	171,972,255	16	194,572,163	13	204,495,970	5
CUSO Loans	51,451,277	55,713,697	8	64,094,890	15		4	67,384,527	
Aggregate Cash Outlays in CUSO	55,587,376	56,269,483	1	66,642,472	18	, , ,	19	87,507,590	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):		,,		,				,	
International Remittances	56	57	2	55	-4	54	-2	54	0
Number of International Remittances Originated YTD	21,517	20,535	-5	21,011	2		2	17,343	
Low Cost Wire Transfers	134	134	0	134	0	,		129	
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	98,895,301	116,008,580	17	130,703,897	13	197,029,093	51	203,893,897	3
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	110	104	-5	96	-8	90	-6	88	-2
Vendor On-Line Service Bureau	66	68	3	78	15	79	1	79	0
CU Developed In-House System	1	1	0	1	0	1	0	1	0
Services Offered Electronically									
Account Aggregation	40	39	-3	39	0	39	0	39	0
Bill Payment	126	125	-1	124	-1	119	-4	118	-1
Download Account History	138	138	0	140	1	137	-2	136	-1
Electronic Signature Authentication/Certification	80	88	10	98	11	99	1	101	2
e-Statements	142	143	1	143	0	140	-2	141	1
External Account Transfers	66	70	6	77	10	78	1	80	3
Loan Payments	143	144	1	143	-1		-2	140	0
Member Application	93	94	1	101	7		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		118	2
New Share Account	64	66	3	71	8			74	
Remote Deposit Capture	99	103	4	104	1	107	3	109	2
Type(s) of services offered:									
Informational Website	N/A	N/A		118		139	18	139	0
Mobile Application	N/A	N/A		104		117	13	119	2
Online Banking	N/A	N/A		115		143	24	144	1
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Return to cover

11/29/2023 CU Name: N/A Peer Group: N/A

Graphs 1 For Charter : N/A Count of CU : 168 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.

