

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

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

Summary Financial Information									
Return to cover									
11/29/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	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 LIABILITIES³	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 ratios 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 Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios ⁵								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions								
		Count of CU in Peer Group : N/A								
		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	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	N/A	0.02	N/A	N/A
Loan Growth ¹		4.05	5.14	7.93	11.66	N/A	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	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
SENSITIVITY TO MARKET RISK										
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, 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, 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 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

	Supplemental 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 * Peer 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
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
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
<u>SPECIALIZED LENDING RATIOS</u>					
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
<u>REAL ESTATE LENDING RATIOS</u>					
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	28.82	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	20.49	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
<u>MISCELLANEOUS RATIOS</u>					
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	97.08	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					
* 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 Ratios ³								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions								
		Count of CU in Peer Group : N/A				Dec-2022		Sep-2023		
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Sep-2023	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		0	0	0	12	N/A	N/A	129	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth / Total Assets excluding CECL Transition Provision ⁴		11.10	10.36	10.43	10.84	N/A	N/A	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 the adoption of ASC topic 326 (CECL) ²		11.10	10.36	10.43	10.84	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)		112.61	111.65	111.65	111.56	N/A	N/A	111.94	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	N/A	3.18	N/A	N/A
Fee & Other Op.Income / Avg. Assets*		1.78	1.63	1.65	1.58	N/A	N/A	1.45	N/A	N/A
Cost of Funds / Avg. Assets*		0.79	0.67	0.43	0.48	N/A	N/A	1.23	N/A	N/A
Net Margin / Avg. Assets*		5.21	4.75	4.55	4.59	N/A	N/A	4.62	N/A	N/A
Net Interest Margin/Avg. Assets*		3.43	3.12	2.91	3.01	N/A	N/A	3.17	N/A	N/A
Non-Interest Expense /Gross Income		64.28	66.18	68.66	66.18	N/A	N/A	60.74	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		3.08	2.86	2.69	2.68	N/A	N/A	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	N/A	33.67	N/A	N/A
Reg. Shares / Total Shares & Borrowings		34.99	37.31	38.70	36.53	N/A	N/A	32.83	N/A	N/A
Total Loans / Total Shares		86.78	78.33	76.25	86.40	N/A	N/A	88.45	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets		93.61	94.51	94.64	95.16	N/A	N/A	94.58	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr		54.80	59.41	61.88	58.69	N/A	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	N/A	\$20,126	N/A	N/A
Salary And Benefits / Full-Time Empl.*		\$74,869	\$78,331	\$80,947	\$84,578	N/A	N/A	\$89,944	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.										
										4. Historical Ratios

Assets										
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 * Reporting_State = 'TX' * Types Included: All Federally Insured State							
		Count of CU in Peer Group :	N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	4.5
Cash on Deposit in a Federal Reserve Bank		1,950,128,365	4,044,500,369	107.4	4,563,396,157	12.8	2,068,976,681	-54.7	2,467,376,945	19.3
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	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES		279,617,437	5,464,442,353	1,854.3	7,549,742,343	38.2	7,072,168,428	-6.3	6,568,036,428	-7.1
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	25,579,678	6.4	26,035,660	1.8
All Other Investments ²		151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	320,814,791	21.5
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	291,007,833	59.4	347,412,751	19.4
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
LOANS AND LEASES										
Consumer Loans (Non-Residential, Non-Commercial)		21,825,612,786	22,500,045,577	3.1	23,795,450,258	5.8	25,895,217,744	8.8	25,883,849,134	0.0
1- to 4-Family Residential Property Loans/Lines of Credit ³		9,579,101,735	10,378,926,303	8.3	11,542,785,189	11.2	13,228,627,609	14.6	14,052,722,849	6.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³		32,673,377	39,947,762	22.3	39,853,884	-0.2	64,762,572	62.5	54,855,649	-15.3
Commercial Loans/Lines of Credit Real Estate Secured ³		1,333,884,566	1,533,555,202	15.0	1,810,271,865	18.0	2,338,347,525	29.2	2,536,786,976	8.5
Commercial Loans/Lines of Credit Not Real Estate Secured ³		111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	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
(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	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
NCUA Share Insurance Capitalization Deposit		341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	429,673,259	-1.4
Intangible Assets		15,819,805	7,579,582	-52.1	5,514,728	-27.2	77,863,733	1,311.9	75,465,160	-3.1
Other Assets		878,435,257	991,832,376	12.9	1,228,147,577	23.8	1,252,842,767	2.0	1,352,861,849	8.0
TOTAL OTHER ASSETS		2,498,322,244	2,731,822,069	9.3	3,081,437,391	12.8	3,292,265,943	6.8	3,458,468,903	5.0
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
TOTAL CU's		179	176	-1.7	175	-0.6	170	-2.9	168	-1.2
# Means the number is too large to display in the cell										
¹ Other Real Estate Owned prior to 2004										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
5. Assets										

	Liabilities, Shares & Equity									
Return to cover										
11/29/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg	
LIABILITIES, SHARES AND EQUITY										
LIABILITIES										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ³	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,214,320	8.0	826,390,852	11.2	
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 Exposures	0	0	N/A	0	N/A	0	N/A	930,993	N/A	
SHARES AND DEPOSITS										
Share Drafts	7,695,032,688	9,938,459,652	29.2	11,537,998,758	16.1	11,234,226,867	-2.6	10,732,376,674	-4.5	
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	-9.6	
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	-16.7	
Share Certificates	8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176	2.8	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	-10.6	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	6.7	
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 LIABILITIES⁴	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/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.										
⁶ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

	Income Statement*								
Return to cover									
11/29/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	1,622,091,074	1,674,921,104	3.3	1,686,764,114	0.7	1,772,721,583	5.1	1,612,470,771	21.3
Less Interest Refund	(607,655)	(637,092)	4.8	(557,030)	-12.6	(614,380)	10.3	(13,345)	-97.1
Income from Investments	183,803,470	117,134,363	-36.3	97,841,661	-16.5	200,304,286	104.7	272,731,758	81.5
Other Interest Income ¹	8,381,812	7,297,009	-12.9	N/A		2,450,031		7,487,798	307.5
TOTAL 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 YEAR-TO-DATE									
Dividends	160,865,137	151,398,829	-5.9	114,943,499	-24.1	128,859,069	12.1	223,430,629	131.2
Interest on Deposits	144,861,020	145,587,085	0.5	102,405,495	-29.7	90,242,315	-11.9	177,863,584	162.8
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	229.4
TOTAL 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 YEAR-TO-DATE									
Fee Income	438,414,509	382,528,520	-12.7	405,472,093	6.0	422,010,136	4.1	317,033,412	0.2
Other Income	329,363,286	390,033,860	18.4	473,557,350	21.4	473,158,005	-0.1	305,207,128	-14.0
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	3,692,428	2,149,368	-41.8	8,496,960	295.3	-13,553,006	-259.5	5,044,126	149.6
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	1,207,954	8,765,775	625.7	6,649,411	-24.1	-2,634,197	-139.6	-492,619	75.1
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	729,460	N/A	34,495	-93.7
Gain (Loss) on Disposition of Fixed Assets	620,503	10,923,413	1,660.4	27,805,143	154.5	5,077,584	-81.7	5,947,941	56.2
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		4,243,351	141.7
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		-2,230,668	-583.5
Gain from Bargain Purchase (Merger)	9,859	0	-100.0	1,949,731	N/A	38,512	-98.0	-4,372	-115.1
Other Non-interest Income	11,257,537	14,218,977	26.3	14,843,335	4.4	13,319,547	-10.3	7,496,057	-25.0
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	-3.1
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	801,468,357	836,453,458	4.4	893,253,236	6.8	928,246,321	3.9	745,949,655	7.1
Travel, Conference Expense	16,021,677	7,830,968	-51.1	10,371,263	32.4	14,460,712	39.4	12,358,525	14.0
Office Occupancy	125,648,344	129,844,858	3.3	136,938,703	5.5	138,395,980	1.1	109,608,864	5.6
Office Operation Expense	340,656,688	354,159,208	4.0	379,163,398	7.1	361,103,392	-4.8	292,788,840	8.1
Educational and Promotion	67,397,059	58,496,472	-13.2	63,565,764	8.7	72,616,937	14.2	59,021,084	8.4
Loan Servicing Expense	81,624,614	88,692,914	8.7	91,938,658	3.7	106,117,386	15.4	83,469,994	4.9
Professional, Outside Service	183,684,772	186,981,055	1.8	213,398,427	14.1	233,033,145	9.2	188,535,567	7.9
Member Insurance	207,397	305,183	47.1	360,164	18.0	554,057	53.8	263,120	-36.7
Operating Fees	4,207,099	4,559,647	8.4	3,960,490	-13.1	4,398,040	11.0	3,081,544	-6.6
Miscellaneous Non-Interest Expense	38,476,797	34,251,586	-11.0	35,477,458	3.6	40,397,162	13.9	32,436,536	7.1
TOTAL 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
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.									
								7.IncExp	

	Loans									
Return to cover										
11/29/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	14.5	980,679,439	11.7	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	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	19	22	15.8	21	-4.5	20	-4.8	20	0.0	
Credit Builder	54	57	5.6	23	-59.6	24	4.3	25	4.2	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
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	2,259,634	-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	4,355,453	-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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8. Loans

		Delinquent Loan Information									
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 * Reporting_State = 'TX' * Types Included: All Federally Insured									
		Count of CU in Peer Group : N/A									
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
30 to 59 Days Delinquent		454,246,069	370,451,404	-18.4	353,410,836	-4.6	503,241,466	42.4	407,307,926	-19.1	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		112,322,140		124,067,718	10.5	
90 to 179 Days Delinquent ¹		179,340,913	190,753,025	6.4	137,052,158	-28.2	97,246,925	-29.0	133,667,873	37.5	
180 to 359 Days Delinquent		38,034,412	40,175,271	5.6	24,657,138	-38.6	25,353,945	2.8	33,223,507	31.0	
> = 360 Days Delinquent		15,357,576	27,073,895	76.3	31,087,978	14.8	20,142,973	-35.2	19,277,990	-4.3	
Total Delinquent Loans - All Types (> = 60 Days)		232,732,901	258,002,191	10.9	192,797,274	-25.3	255,065,983	32.3	310,237,088	21.6	
% Delinquent Loans / Total Loans		0.71	0.75	5.4	0.52	-30.8	0.61	18.5	0.73	18.8	
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 RATIOS¹											
% Comm Lns > = 30 Days Delinquent		1.71	2.39	39.5	1.23	-48.5	2.39	94.1	1.06	-55.4	
% 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	-22.4	11,925,929	-20.3	14,871,436	24.7	15,089,010	1.5	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		5,952,197		6,425,701	8.0	
90 to 179 Days Delinquent ¹		16,889,859	11,261,052	-33.3	9,900,511	-12.1	8,570,363	-13.4	11,326,950	32.2	
180 to 359 Days Delinquent		1,482,575	752,734	-49.2	277,727	-63.1	1,064,392	283.3	1,430,102	34.4	
> = 360 Days Delinquent		50,882	64,714	27.2	31,876	-50.7	1,260	-96.0	25,393	1,915.3	
Total Delinquent Credit Card Lns (> = 60 Days)		18,423,316	12,078,500	-34.4	10,210,114	-15.5	15,588,212	52.7	19,208,146	23.2	
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 loans) (FCUs Only)											
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent		88,908	64,819	-27.1	66,550	2.7	117,787	77.0	60,163	-48.9	
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	-26.3	26,923	-38.3	63,608	136.3	35,311	-44.5	
180 to 359 Days Delinquent		14,722	0	-100.0	1,206	N/A	4,661	286.5	0	-100.0	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	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-Federally Guaranteed Student Loans %		0.59	0.33	-44.8	0.18	-44.8	0.58	219.5	0.29	-49.9	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											9. Delinquent Loans

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
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 * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					
			Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
								Sep-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A			N/A		124,483,864	64,993,881 -47.8
60 to 89 Days Delinquent ¹		N/A	N/A			N/A		33,994,225	39,677,257 16.7
90 to 179 Days Delinquent ¹		N/A	N/A			N/A		25,902,461	38,152,408 47.3
180 to 359 Days Delinquent		N/A	N/A			N/A		9,302,546	10,020,593 7.7
> = 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 -34.0
90 to 179 Days Delinquent ¹		N/A	N/A			N/A		123,300	44,801 -63.7
180 to 359 Days Delinquent		N/A	N/A			N/A		7,072	65,158 821.4
> = 360 Days Delinquent		N/A	N/A			N/A		174,689	2,628 -98.5
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A			N/A		483,438	230,278 -52.4
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
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									11. Delinquent RE Loans

Delinquent Commercial 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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
	Count of CU in Peer Group :		N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		50,577	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		116,465		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		116,465	N/A
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 loans %	N/A	N/A		N/A		0.09		0.12	36.4
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Farmland > = 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,313,939		0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		108,316	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		66,113	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		0		174,429	N/A
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	-99.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		821,252		3,118,412	279.7
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		708,906		5,359,356	656.0
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		1,530,158		8,477,768	454.0
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
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,136,181		0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		6,314,366	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		514,012	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		8,662,599	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 delinquent.									
									12. Del Comm Loans

		Loan Losses								
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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group :		N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	16.3
NET CHARGE OFFS (\$\$)*		223,765,504	193,794,285	-13.4	129,102,802	-33.4	146,673,121	13.6	172,980,439	57.2
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	-5.8	0.88	-33.7	0.98	12.3	1.27	29.6
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	12.6	4,771,816	16.4	4,231,927	-11.3	2,860,007	-9.9
Unsecured Credit Card Net Charge Offs*		35,417,566	30,404,515	-14.2	21,871,051	-28.1	21,675,924	-0.9	25,011,314	53.9
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.91	2.59	-10.7	1.94	-25.3	1.99	2.7	3.11	56.3
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		200,885	81,917	-59.2	30,973	-62.2	43,527	40.5	158,367	385.1
Non-Federally Guaranteed Student Loans Recovered*		3,888	19,027	389.4	7,233	-62.0	12,778	76.7	10,787	12.6
Non-Federally Guaranteed Student Loans Net Charge Offs*		196,997	62,890	-68.1	23,740	-62.3	30,749	29.5	147,580	539.9
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	3.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		55,794,694		60,464,278	44.5
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	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	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 Secured Non-Real Estate Loans/Lines of Credit**		N/A	N/A		N/A		0.34		0.48	42.6
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	N/A		N/A		18,566,087		16,492,903	-11.2
Real Estate - Non-Commercial		N/A	N/A		N/A		3,673,657		3,886,171	5.8
Vehicle - Non-Commercial		N/A	N/A		N/A		20,818,155		24,832,394	19.3
Other - Non-Commercial		N/A	N/A		N/A		1,092,224		963,936	-11.7
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									
Return to cover										
11/29/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	0.69	-56.8	
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23										
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		954,169		2,784,998	191.9	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.11		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. Indirect, Purchased or Sold

		Participation 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: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		362,507,415	294,637,172	-18.7	293,316,056	-0.4	N/A		N/A	
Vehicle - Non-commercial		N/A	N/A		N/A		158,358,111		198,830,216	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	-3.0
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	-4.0
All Other Participation Loans		14,545,777	22,645,380	55.7	15,598,381	-31.1	236,324,745	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	3.4
Participation Loans Outstanding / Total Loans %		2.78	2.78	0.1	2.89	4.0	3.33	15.1	3.36	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	-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	-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	55.3
Participation Loans Recovered*		443,011	350,122	-21.0	297,205	-15.1	637,198	114.4	546,154	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	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
11/29/2023									
CU Name: N/A									
Peer Group: N/A									
For Charter : N/A									
Count of CU : 168									
Asset Range : N/A									
Criteria : Region: Nation * Peer Group: All * Reporting State = 'TX' * Types Included: All Federally Insured									
Count of CU in Peer Group : N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
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	6.1
Fixed Rate 15 years or less	N/A	N/A		N/A		2,624,514,847		2,583,052,847	-1.6
Balloon/Hybrid > 5 years	N/A	N/A		N/A		705,497,435		742,746,177	5.3
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		392,023,721		394,756,221	0.7
Adjustable Rate	N/A	N/A		N/A		388,456,637		418,108,660	7.6
Total Secured by 1st Lien	N/A	N/A		N/A		11,549,580,932		12,028,716,211	4.1
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		1,044,629,684		1,202,339,640	15.1
Closed-End Adjustable Rate	N/A	N/A		N/A		13,241,625		17,304,973	30.7
Open-End Fixed Rate	N/A	N/A		N/A		141,975,614		241,676,964	70.2
Open-End Adjustable Rate	N/A	N/A		N/A		479,199,736		562,685,052	17.4
Total Secured by Junior Lien	N/A	N/A		N/A		1,679,046,659		2,024,006,629	20.5
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		42,838,672		32,473,024	-24.2
Closed-End Adjustable Rate	N/A	N/A		N/A		5,455,078		4,672,725	-14.3
Open-End Fixed Rate	N/A	N/A		N/A		8,310,587		8,825,710	6.2
Open-End Adjustable Rate	N/A	N/A		N/A		8,158,234		8,884,192	8.9
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		64,762,571		54,855,651	-15.3
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		13,293,390,162		14,107,578,491	6.1
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	-42.0
Fixed Rate 15 Years or less*	N/A	N/A		N/A		738,451,349		346,923,089	-37.4
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		301,679,091		77,326,685	-65.8
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		214,403,903		31,790,748	-80.2
Adjustable Rate*	N/A	N/A		N/A		172,828,839		117,265,453	-9.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		4,172,159,965		1,766,452,949	-43.5
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		437,648,728		299,119,510	-8.9
Closed-End Adjustable Rate*	N/A	N/A		N/A		231,092		1,089,948	528.9
Open-End Fixed Rate*	N/A	N/A		N/A		221,722,616		237,189,875	42.6
Open-End Adjustable Rate*	N/A	N/A		N/A		444,541,324		198,510,385	-40.5
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		1,104,143,760		735,909,718	-11.1
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		35,586,738		8,271,679	-69.0
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,893,114		455,580	-67.9
Open-End Fixed Rate*	N/A	N/A		N/A		4,388,480		5,855,001	77.9
Open-End Adjustable Rate*	N/A	N/A		N/A		5,958,105		2,661,250	-40.4
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		47,826,437		17,243,510	-51.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		5,324,130,162		2,519,606,177	-36.9
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	7.0
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	15.1
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	8.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.82	0.87	5.7	0.92	5.7	0.52	-43.0	0.56	7.1
Interest Only & Payment Option First Mortgages / Net Worth %	7.41	8.40	13.3	8.82	5.0	4.84	-45.2	4.98	3.0
* Amounts are year-to-date while the related %change ratios are annualized.									
									17. RE Loans

Real Estate (Non-Commercial) Loan Losses									
Return to cover									
11/29/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		240,140		291,630	61.9
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		309,569		15,635	-93.3
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	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		0.00		0.00	589.3
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		101,553		55,022	-27.8
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	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		-53,534		-168,734	-320.3
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		-0.01	-241.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		2,160,042		746,057	-53.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		304,640		237,688	4.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net 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		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.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									18. RE Loan Losses

		Commercial Loan Information									
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 * Reporting_State = 'TX' * Types Included: All Federally Insured									
		Count of CU in Peer Group : N/A									
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	27.8	229,488,679	23.0	292,125,566	27.3	
Owner Occupied, Non-Farm, Non-Residential Property		408,883,168	448,934,119	9.8	474,947,308	5.8	583,885,028	22.9	626,164,597	7.2	
Non-Owner Occupied, Non-Farm, Non-Residential Property		714,672,461	855,584,450	19.7	1,082,713,217	26.5	1,384,393,726	27.9	1,469,812,394	6.2	
Total Real Estate Secured Commercial Loans		1,333,884,566	1,533,555,202	15.0	1,810,271,865	18.0	2,338,347,525	29.2	2,536,786,976	8.5	
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	6.0	114,223,881	10.6	119,852,585	4.9	117,400,486	-2.0	
Unsecured Commercial Loans		2,546,536	6,788,061	166.6	5,324,434	-21.6	4,289,710	-19.4	4,381,142	2.1	
Unsecured Revolving Lines of Credit (Commercial Purpose)		8,473,964	7,941,553	-6.3	3,933,165	-50.5	13,119,601	233.6	6,730,552	-48.7	
Total Non-Real Estate Secured Commercial Loans		111,133,498	119,985,287	8.0	124,729,198	4.0	138,218,744	10.8	130,088,374	-5.9	
TOTAL COMMERCIAL LOANS:											
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	16.4	139,039,328	16.8	166,029,308	19.4	165,181,850	-0.5	
Total Commercial Loans		1,445,018,064	1,653,540,489	14.4	1,935,001,063	17.0	2,476,566,269	28.0	2,666,875,350	7.7	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE											
Construction and Development		161	150	-6.8	135	-10.0	147	8.9	162	10.2	
Farmland		42	34	-19.0	33	-2.9	37	12.1	42	13.5	
Secured by Multifamily		372	381	2.4	400	5.0	462	15.5	511	10.6	
Owner Occupied, Non-Farm, Non-Residential Property		712	787	10.5	735	-6.6	769	4.6	741	-3.6	
Non-Owner Occupied, Non-Farm, Non-Residential Property		594	675	13.6	792	17.3	940	18.7	979	4.1	
Total Number of Real Estate Secured Commercial Loans		1,881	2,027	7.8	2,095	3.4	2,355	12.4	2,435	3.4	
Loans to finance agricultural production and other loans to farmers		33	24	-27.3	26	8.3	18	-30.8	16	-11.1	
Commercial and Industrial Loans		1,024	971	-5.2	1,101	13.4	1,389	26.2	1,425	2.6	
Unsecured Commercial Loans		77	61	-20.8	53	-13.1	64	20.8	74	15.6	
Unsecured Revolving Lines of Credit (Commercial Purpose)		691	705	2.0	163	-76.9	279	71.2	276	-1.1	
Total Number of Non-Real Estate Secured Commercial Loans		1,825	1,761	-3.5	1,343	-23.7	1,750	30.3	1,791	2.3	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING											
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	2.9	
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											
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	-22.7	59	1.7	55	-6.8	58	5.5	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		182,747,331	206,754,603	13.1	233,241,772	12.8	297,202,633	27.4	299,566,610	34.4	
Commercial Loans and Participations Sold -no servicing rights- YTD		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Member Business Loans - (NMBLB)											
(NMBLB / Total Assets)%		3.20	3.15	-1.8	3.34	6.2	4.30	28.7	4.63	7.7	
* Amounts are year-to-date and the related % change ratios are annualized.										19. Commercial Loans	

		Commercial Loan Losses								
Return to cover		For Charter :	N/A							
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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :	N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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 Commercial Loans/Lines of Credit Not Real Estate Secured**		4.15	1.08	-73.958	0.99	-8.8497	1.48	50.0	0.83	-43.748
Total Commercial Loans/Lines of Credit Charge-Offs*		4,666,759	4,034,051	-13.558	2,489,644	-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	307,288	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 annualizing)										
								20. Commercial Loan Losses		

		Investments							
Return to cover		For Charter :	N/A						
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 * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		24,473,551		27,280,818	11.5
Registered Investment Companies	N/A	N/A		N/A		4,744,573		4,817,853	1.5
Other Equities	N/A	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		N/A		18,475,650		0	-100.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		1,000,000		1,000,000	0.0
All Other Trading Debt Securities	N/A	N/A		N/A		37,003,464		38,114,063	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									
US Government Obligations	N/A	N/A		N/A		359,731,056		351,662,024	-2.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		954,628,539		915,194,752	-4.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		3,178,174,378		2,889,981,137	-9.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		172,645,767		164,599,055	-4.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		60,913,656		46,511,744	-23.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	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		N/A		49,272,666		49,350,942	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	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		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		N/A		339,706,412		333,129,942	-1.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		874,658,705		838,765,529	-4.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		2,823,277,235		2,491,490,682	-11.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		148,490,964		138,034,712	-7.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		51,932,760		39,559,458	-23.8
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	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		N/A		42,716,456		42,955,141	0.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	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		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 : 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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		122,466,216		138,487,123	13.1
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		115,867,290		102,653,970	-11.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		N/A		2,424,355,836		2,342,235,120	-3.4
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	0.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		892,985,014		836,303,982	-6.3
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		13,912,354		13,159,945	-5.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		2,925,333		2,948,513	0.8
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		115,858,924		133,426,159	15.2
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		111,070,399		98,577,979	-11.2
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		N/A	N/A		N/A		2,215,073,720		2,116,964,341	-4.4
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)		0	0	N/A	0	N/A	0	N/A	0	N/A
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										
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	3.5	24,045,426	0.2	25,579,678	6.4	26,035,660	1.8
All other investments		151,709,557	150,145,813	-1.0	157,276,393	4.7	264,006,294	67.9	320,814,791	21.5
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	291,007,833	59.4	347,412,751	19.4
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		N/A		1,156,562,332		887,950,223	-23.2
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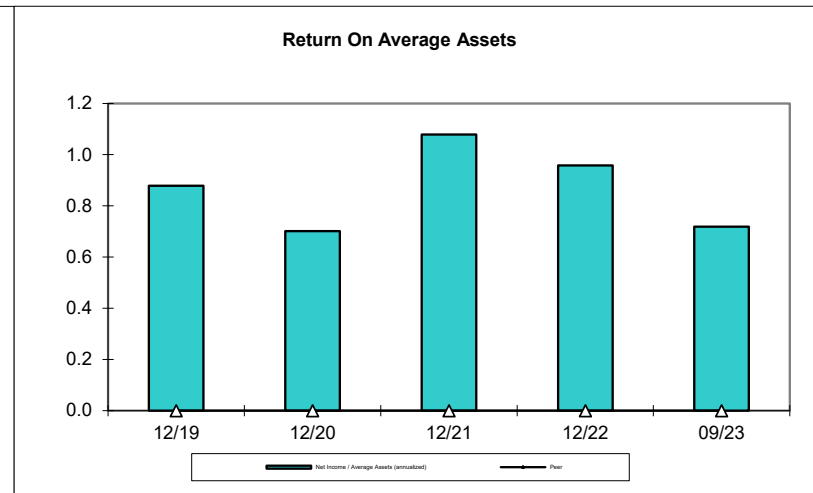
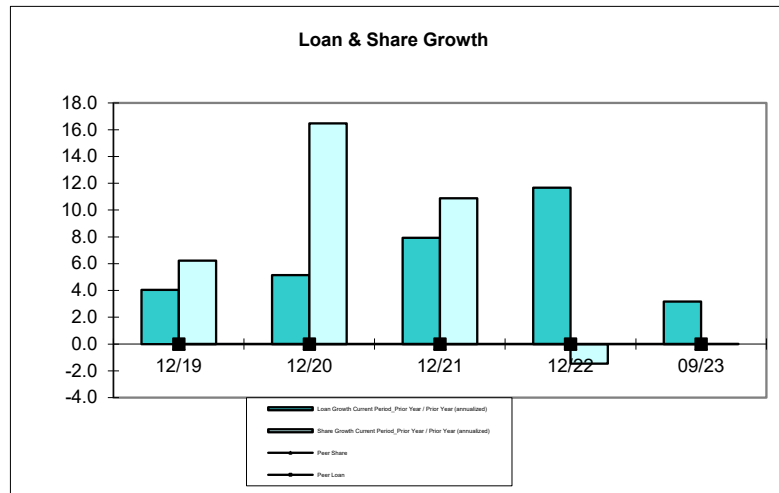
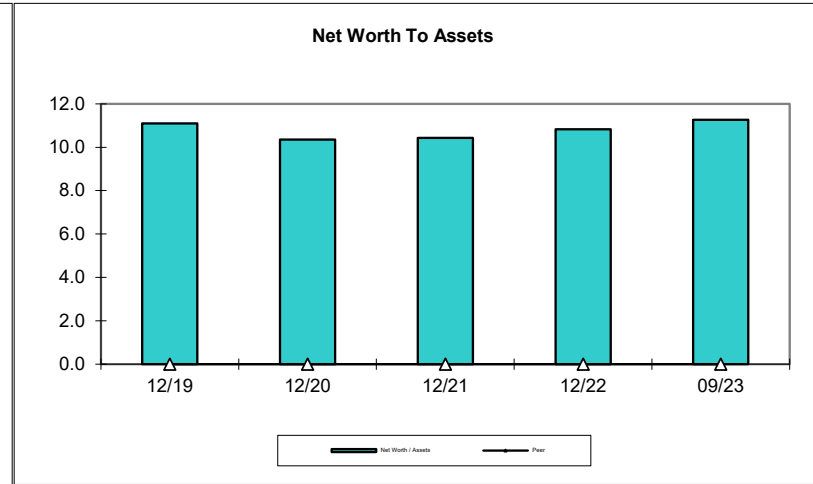
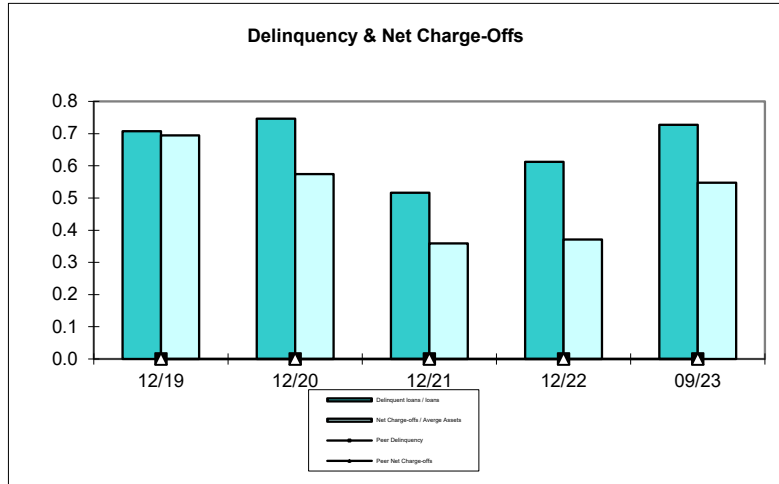
		Investment Maturity									
Return to cover		For Charter : N/A									
11/29/2023		Count of CU : 168									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
		Count of CU in Peer Group : N/A									
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg	
TIME DEPOSITS MATURITY DISTRIBUTION											
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		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		N/A		1,156,562,332		887,950,223	-23.2	
EQUITY SECURITIES MATURITY DISTRIBUTION											
Total Equity Securities < 1 yr		7,114,673	10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	1,871,570	-3.1	
Total Equity Securities 1-3 yrs		18,120,143	0	-100.0	250,000	N/A	0	-100.0	913,978	N/A	
Total Equity Securities 3-5 yrs		7,680,915	3,405,516	-55.7	5,709,430	67.7	2,029,924	-64.4	1,243,676	-38.7	
Total Equity Securities 5-10 yrs		0	3,141,200	N/A	6,993,588	122.6	6,759,432	-3.3	6,305,364	-6.7	
Total Equity Securities > 10 yrs		66,488,878	72,927,423	9.7	91,697,822	25.7	76,040,258	-17.1	79,612,416	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											
Total Trading Debt Securities < 1 yr		889,567	38,810,651	4,262.9	41,575,844	7.1	37,003,464	-11.0	38,614,063	4.4	
Total Trading Debt Securities 1-3 yrs		3,802,433	739,389	-80.6	622,392	-15.8	9,706,300	1,459.5	500,000	-94.8	
Total Trading Debt Securities 3-5 yrs		8,581,700	9,000,593	4.9	19,104,933	112.3	9,769,350	-48.9	0	-100.0	
Total Trading Debt Securities 5-10 yrs		12,598,544	17,696,489	40.5	17,864,878	1.0	0	-100.0	0	N/A	
Total Trading Debt Securities > 10 yrs		417,089	3,074,532	637.1	3,437,043	11.8	0	-100.0	0	N/A	
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	8,810.9	878,466,273	18.6	731,246,971	-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	951,298,306	-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	1,074,544,529	-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	147,644,337	26.8	131,290,689	-11.1	145,547,746	10.9	
Total Other Investments 3-5 yrs		2,717,900	2,589,000	-4.7	2,824,800	9.1	30,734,919	988.0	35,063,976	14.1	
Total Other Investments 5-10 yrs		3,202,064	430,918	-86.5	5,377,513	1,147.9	30,076,021	459.3	29,932,090	-0.5	
Total Other Investments > 10 yrs		5,599,976	5,391,441	-3.7	8,805,830	63.3	14,402,442	63.6	19,307,100	34.1	
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	289,739,533	58.7	347,412,751	19.9	
TOTAL INVESTMENT MATURITY DISTRIBUTION											
Total Investments < 1 yr		1,430,939,052	1,794,851,777	25.4	1,661,727,156	-7.4	1,757,948,910	5.8	1,914,617,070	8.9	
Total Investments 1-3 yrs		2,129,303,132	2,546,689,034	19.6	2,673,442,196	5.0	2,296,045,040	-14.1	2,247,384,926	-2.1	
Total Investments 3-5 yrs		1,307,845,633	1,580,608,107	20.9	2,739,393,490	73.3	2,082,792,307	-24.0	1,814,041,599	-12.9	
Total Investments 5-10 yrs		269,109,682	763,358,530	183.7	1,594,845,497	108.9	2,103,269,789	31.9	1,587,265,132	-24.5	
Total Investments > 10 yrs		174,571,583	194,104,963	11.2	193,440,895	-0.3	279,682,547	44.6	240,158,651	-14.1	
TOTAL INVESTMENT MATURITY DISTRIBUTION		5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	8,519,738,593	-3.9	7,803,467,378	-8.4	
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											23. Investment Maturity

	Other Investment Information								
Return to cover									
11/29/2023									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State								
	Count of CU in Peer Group: N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	49,814,397	55,046,825	10.5	72,854,101	32.3	55,294,559	-24.1	42,982,903	-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	-64.8
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		-2,163,766		550,085	125.4
Total Gain (Loss) on Investments	N/A	N/A		N/A		-2,666,132		-492,619	81.5
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	0	100.0
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
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	-5.5
Cash Surrender Value	N/A	N/A		N/A		141,598,832		174,939,153	23.5
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									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		22,331,728		22,871,908	2.4
Recorded Value	29,285,555	32,867,424	12.2	32,711,283	-0.5	41,644,592	27.3	53,333,168	28.1
Other Insurance	188,641,295	203,068,532	7.6	257,483,256	26.8	186,437,831	-27.6	183,323,169	-1.7
Other Non-insurance	14,731,746	20,702,793	40.5	32,661,948	57.8	31,528,665	-3.5	44,599,395	41.5
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	564,948,740	625,156,375	10.7	798,839,219	27.8	733,105,947	-8.2	807,025,522	10.1
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	33	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	11	10	-9.1	12	20.0	12	0.0	14	16.7
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	19	20	5.3	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	81	80	-1.2	75	-6.3	77	2.7	78	1.3
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	Supplemental Information									
Return to cover										
11/29/2023										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group: N/A									
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg	
GRANTS										
Amount of Grants Awarded to your credit union, YTD	920,784	136,299	-85	9,660,306	6,988	312,189	-97	10,192,249	3,165	
Amount of Grants Received by your credit union, YTD	811,530	1,100,827	36	8,710,983	691	815,929	-91	3,133,939	284	
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	676	1	636	-6	
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	39	0	36	-8	
Plan to add new branches or expand existing facilities	35	32	-9	30	-6	30	0	29	-3	
CUSO INFORMATION										
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	66,697,656	4	67,384,527	1	
Aggregate Cash Outlays in CUSO	55,587,376	56,269,483	1	66,642,472	18	79,268,480	19	87,507,590	10	
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	21,528	2	17,343	-19	
Low Cost Wire Transfers	134	134	0	134	0	130	-3	129	-1	
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	140	-2	140	0	
Member Application	93	94	1	101	7	102	1	103	1	
Merchant Processing Services	12	12	0	14	17	14	0	14	0	
Mobile Payments	63	68	8	75	10	75	0	77	3	
New Loan	112	112	0	116	4	116	0	118	2	
New Share Account	64	66	3	71	8	73	3	74	1	
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.

[Return to cover](#)
 11/29/2023
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 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

