

Cycle Date: December-2023
 Run Date: 02/15/2024
 Interval: Annual
 Validated

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

Count of CU : 167
 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									
02/15/2024									
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	Dec-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	4,805,945,640	-31.4	4,864,214,738	1.2
Total Investments	5,311,769,082	6,879,612,411	29.5	8,862,849,234	28.8	7,362,823,930	-16.9	6,828,520,826	-7.3
Loans Held for Sale	69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7
Total Loans	32,882,405,962	34,572,460,131	5.1	37,313,090,394	7.9	41,665,174,194	11.7	42,817,882,111	2.8
(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	(250,922,954)	-6.8	(402,225,984)	60.3
Land And Building	1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,211,907,359	6.1	1,269,664,556	4.8
Other Fixed Assets	211,808,714	234,665,485	10.8	239,219,010	1.9	269,942,930	12.8	302,961,092	12.2
NCUSIF Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,919,443	-0.4
All Other Assets	923,704,751	1,033,762,206	11.9	1,267,470,149	22.6	1,375,155,067	8.5	1,526,679,704	11.0
TOTAL ASSETS	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,814,787	1.5	57,666,181,846	1.2
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	743,171,321	8.0	771,005,104	3.7
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	15,221,393	98.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	1,127,870	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	2,620,010,575	5.8
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	48,324,843,483	0.2
TOTAL LIABILITIES³	39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,231,957	2.0	51,732,208,425	0.5
Undivided Earnings	4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,613,313,239	3.1	5,867,235,515	4.5
Other Reserves	193,619,544	248,288,077	28.2	241,178,623	-2.9	-73,730,409	-130.6	66,737,906	190.5
TOTAL EQUITY	4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,582,830	-2.6	5,933,973,421	7.1
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,814,787	1.5	57,666,181,846	1.2
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	2,593,634,548	31.3
Interest Expense*	338,753,878	317,424,169	-6.3	231,913,224	-26.9	270,714,998	16.7	769,980,702	184.4
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	1,823,653,846	7.0
Provision for Loan/Lease Losses or Total Credit Loss Expense*	221,813,134	255,716,976	15.3	86,078,501	-66.3	147,192,473	71.0	253,918,323	72.5
Non-Interest Income*	784,566,076	808,619,913	3.1	938,774,023	16.1	884,156,456	-5.8	872,413,764	-1.3
Non-Interest Expense*	1,659,392,804	1,701,575,349	2.5	1,828,427,561	7.5	1,899,274,132	3.9	2,044,852,608	7.7
NET INCOME (LOSS)*	378,274,961	332,618,803	-12.1	576,403,482	73.3	541,836,373	-6.0	397,296,679	-26.7
TOTAL CU's	179	176	-1.7	175	-0.6	170	-2.9	167	-1.8
* 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								
02/15/2024		Count of CU : 167								
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			Dec-2023		
		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Dec-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	11.35	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	11.98	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	N/A	13.32	N/A	N/A	13.74	N/A	N/A
GAAP Equity / Total Assets		10.81	10.14	10.13	9.72	N/A	N/A	10.29	N/A	N/A
Loss Coverage		15.41	13.33	10.76	13.74	N/A	N/A	15.91	N/A	N/A
ASSET QUALITY RATIOS										
Delinquent Loans / Total Loans		0.71	0.75	0.52	0.61	N/A	N/A	0.81	N/A	N/A
Delinquent Loans / Net Worth		4.74	4.91	3.29	4.13	N/A	N/A	5.28	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	0.59	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.42	1.34	0.90	1.02	N/A	N/A	1.41	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	6.08	N/A	N/A
Share Growth ¹		6.23	16.47	10.88	-1.46	N/A	N/A	0.21	N/A	N/A
Loan Growth ¹		4.05	5.14	7.93	11.66	N/A	N/A	2.77	N/A	N/A
Asset Growth ¹		5.48	14.68	10.75	1.50	N/A	N/A	1.19	N/A	N/A
Investment Growth ¹		10.07	51.12	17.48	-24.06	N/A	N/A	-4.02	N/A	N/A
Membership Growth ¹		2.70	1.86	3.15	-4.80	N/A	N/A	1.35	N/A	N/A
EARNINGS RATIOS										
Net Income / Average Assets (ROAA) ¹		0.88	0.70	1.08	0.96	N/A	N/A	0.69	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		0.87	0.65	0.99	1.00	N/A	N/A	0.65	N/A	N/A
Non-Interest Expense / Average Assets ¹		3.85	3.59	3.42	3.36	N/A	N/A	3.57	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹		0.52	0.54	0.16	0.26	N/A	N/A	0.44	N/A	N/A
LIQUIDITY										
Total Loans / Total Assets		74.38	68.19	66.45	73.11	N/A	N/A	74.25	N/A	N/A
Cash + Short-Term Investments / Assets ³		11.60	16.87	15.44	9.48	N/A	N/A	10.41	N/A	N/A
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.										

		Historical Ratios ³									
Return to cover		For Charter : N/A									
02/15/2024		Count of CU : 167									
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				Dec-2023	
		Dec-2019		Dec-2020		Dec-2021		Dec-2022		PEER Avg	
										Percentile**	
										Dec-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	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		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	
Net Worth / PCA Opt. Total Assets (if applies)		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	
Solvency Evaluation (Estimated)		112.61		111.65		111.65		111.56		N/A	
Classified Assets (Estimated) / Net Worth		5.07		5.92		4.60		4.06		N/A	
ASSET QUALITY											
Net Charge-Offs / Average Loans*		0.69		0.57		0.36		0.37		N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.		100.63		101.31		99.45		91.37		N/A	
Accum Unreal G/L On AFS/Cost Of AFS		0.12		1.47		-0.87		-10.26		N/A	
Delinquent Loans / Assets		0.53		0.51		0.34		0.45		N/A	
EARNINGS											
Gross Income/Average Assets*		5.99		5.42		4.98		5.07		N/A	
Yield on Average Loans * ¹		5.02		4.95		4.68		4.47		N/A	
Yield on Average Investments*		2.34		1.15		0.69		1.49		N/A	
Fee & Other Op.Income / Avg. Assets*		1.78		1.63		1.65		1.58		N/A	
Cost of Funds / Avg. Assets*		0.79		0.67		0.43		0.48		N/A	
Net Margin / Avg. Assets*		5.21		4.75		4.55		4.59		N/A	
Net Interest Margin/Avg. Assets*		3.43		3.12		2.91		3.01		N/A	
Non-Interest Expense /Gross Income		64.28		66.18		68.66		66.18		N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		3.08		2.86		2.69		2.68		N/A	
Net Operating Exp. /Avg. Assets*		2.84		2.78		2.66		2.61		N/A	
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets		28.58		28.89		32.59		34.38		N/A	
Reg. Shares / Total Shares & Borrowings		34.99		37.31		38.70		36.53		N/A	
Total Loans / Total Shares		86.78		78.33		76.25		86.40		N/A	
Total Shares, Dep. & Borr. / Earning Assets		93.61		94.51		94.64		95.16		N/A	
Reg Shares + Share Drafts / Total Shares & Borr		54.80		59.41		61.88		58.69		N/A	
Borrowings / Total Shares & Net Worth		2.22		1.70		1.55		4.55		N/A	
PRODUCTIVITY											
Members / Potential Members		2.07		2.00		1.79		1.62		N/A	
Borrowers / Members		54.93		53.63		51.87		53.47		N/A	
Members / Full-Time Empl.		369.91		377.72		377.04		360.92		N/A	
Avg. Shares Per Member		\$9,569		\$10,942		\$11,762		\$12,174		N/A	
Avg. Loan Balance		\$15,118		\$15,982		\$17,289		\$19,674		N/A	
Salary And Benefits / Full-Time Empl.*		\$74,869		\$78,331		\$80,947		\$84,578		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								
02/15/2024		Count of CU : 167								
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	Dec-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	544,239,690	-1.2
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	816,035,130	6.6
Cash on Deposit in a Federal Reserve Bank		1,950,128,365	4,044,500,369	107.4	4,563,396,157	12.8	2,068,976,681	-54.7	2,465,718,329	19.2
Cash on Deposit in Other Financial Institutions		487,179,808	467,797,503	-4.0	486,589,342	4.0	257,952,550	-47.0	199,374,536	-22.7
Total Cash on Deposit		3,253,767,633	5,879,060,138	80.7	6,256,647,096	6.4	3,092,289,451	-50.6	3,481,127,995	12.6
Time and Other Deposits ⁴		1,243,146,436	1,496,657,135	20.4	1,301,356,903	-13.0	1,162,626,667	-10.7	838,847,053	-27.8
TOTAL CASH AND DEPOSITS		4,893,031,459	7,996,797,969	63.4	8,136,161,129	1.7	4,805,945,640	-40.9	4,864,214,738	1.2
INVESTMENT SECURITIES										
Equity Securities		99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2
Trading Debt Securities		26,289,333	69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6	41,314,611	-26.8
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	4,077,970,748	-9.5
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	2,297,176,968	-5.2
Allowance for Credit Losses on HTM Debt 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	6,520,731,479	-7.8
OTHER INVESTMENTS										
Nonperpetual Contributed Capital		1,521,753	1,188,884	-21.9	1,218,699	2.5	1,421,861	16.7	555,013	-61.0
Perpetual Contributed Capital		23,190,461	24,002,922	3.5	24,045,426	0.2	25,579,678	6.4	26,437,367	3.4
All Other Investments ²		151,709,557	150,145,813	-1.0	157,276,393	4.7	263,653,963	67.6	280,796,967	6.5
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	290,655,502	59.2	307,789,347	5.9
LOANS HELD FOR SALE										
		69,094,577	70,021,806	1.3	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7
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	25,840,200,120	-0.2
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	14,238,640,375	7.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³		32,673,377	39,947,762	22.3	39,853,884	-0.2	64,762,572	62.5	56,655,256	-12.5
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	2,552,894,138	9.2
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	129,492,215	-6.3
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	42,817,882,111	2.8
(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	(250,922,954)	-6.8	(402,225,984)	60.3
OTHER ASSETS										
Foreclosed and Repossessed Assets ¹		29,449,689	34,350,248	16.6	33,807,844	-1.6	44,151,123	30.6	46,469,125	5.3
Land and Building		1,020,977,457	1,078,137,014	5.6	1,142,683,498	6.0	1,211,907,359	6.1	1,269,664,556	4.8
Other Fixed Assets		211,808,714	234,665,485	10.8	239,219,010	1.9	269,942,930	12.8	302,961,092	12.2
NCUA Share Insurance Capitalization Deposit		341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,919,443	-0.4
Intangible Assets		15,819,805	7,579,582	-52.1	5,514,728	-27.2	77,863,733	1,311.9	75,975,877	-2.4
Other Assets		878,435,257	991,832,376	12.9	1,228,147,577	23.8	1,253,140,211	2.0	1,404,234,702	12.1
TOTAL OTHER ASSETS		2,498,322,244	2,731,822,069	9.3	3,081,437,391	12.8	3,292,561,279	6.9	3,533,224,795	7.3
TOTAL ASSETS		44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,814,787	1.5	57,666,181,846	1.2
TOTAL CU's		179	176	-1.7	175	-0.6	170	-2.9	167	-1.8
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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 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		For Charter : N/A								
02/15/2024		Count of CU : 167								
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	Dec-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	743,171,321	8.0	771,005,104	3.7
Accrued Dividends and Interest Payable		9702769	6293829	-35.1	4581509	-27.2	7670618	67.4	15221393	98.4
Other Borrowings		952,032,270	840,380,786	-11.7	834,779,261	-0.7	2,477,213,203	196.8	2,620,010,575	5.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures		0	0	N/A	0	N/A	0	N/A	1,127,870	N/A
SHARES AND DEPOSITS										
Share Drafts		7,695,032,688	9,938,459,652	29.2	11,537,998,758	16.1	11,234,226,781	-2.6	10,571,629,415	-5.9
Regular Shares		13,592,778,300	16,779,170,341	23.4	19,268,011,463	14.8	18,521,918,839	-3.9	16,193,372,489	-12.6
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	5,594,394,008	-19.5
Share Certificates		8,463,577,951	8,453,059,787	-0.1	8,140,583,039	-3.7	8,364,780,176	2.8	12,564,067,402	50.2
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	1,992,389,964	2.2
All Other Shares ¹		297,227,603	386,174,461	29.9	436,874,298	13.1	468,541,404	7.2	458,403,559	-2.2
Non-Member Deposits		450,560,536	467,797,848	3.8	313,857,668	-32.9	734,565,885	134.0	950,586,651	29.4
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	48,324,843,483	0.2
TOTAL LIABILITIES⁴		39,432,258,994	45,557,209,330	15.5	50,463,415,459	10.8	51,451,231,957	2.0	51,732,208,425	0.5
EQUITY:										
Undivided Earnings ⁶		4,583,572,714	4,894,289,367	6.8	5,446,475,160	11.3	5,613,313,239	3.1	5,867,235,515	4.5
Other Reserves		229,166,325	245,984,532	7.3	265,647,446	8.0	331,251,834	24.7	324,996,881	-1.9
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	207,530,902	4.6
Noncontrolling Interest in Consolidated Subsidiaries		146,576	152,386	4.0	152,386	0.0	76,386	-49.9	159,361	108.6
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	-419,645,747	18.6
Other Comprehensive Income		-138,866,467	-164,636,023	-18.6	-114,776,866	30.3	-88,251,775	23.1	-46,303,491	47.5
Net Income		0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL		4,777,192,258	5,142,577,444	7.6	5,687,653,783	10.6	5,539,582,830	-2.6	5,933,973,421	7.1
TOTAL LIABILITIES, SHARES, & EQUITY		44,209,451,252	50,699,786,774	14.7	56,151,069,242	10.8	56,990,814,787	1.5	57,666,181,846	1.2
TOTAL NET WORTH		4,911,634,340	5,256,282,479	7.0	5,857,826,503	11.4	6,176,594,166	5.4	6,552,278,831	6.1
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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									
02/15/2024									
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	Dec-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	2,206,811,046	24.5
Less Interest Refund	(607,655)	(637,092)	4.8	(557,030)	-12.6	(614,380)	10.3	(536,484)	-12.7
Income from Investments	183,803,470	117,134,363	-36.3	97,841,661	-16.5	200,304,286	104.7	376,411,686	87.9
Other Interest Income ¹	8,381,812	7,297,009	-12.9	N/A		2,450,031		10,948,300	346.9
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	2,593,634,548	31.3
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	160,865,137	151,398,829	-5.9	114,943,499	-24.1	128,859,069	12.1	326,169,139	153.1
Interest on Deposits	144,861,020	145,587,085	0.5	102,405,495	-29.7	90,242,315	-11.9	267,753,263	196.7
Interest on Borrowed Money	33,027,721	20,438,255	-38.1	14,564,230	-28.7	51,613,614	254.4	176,058,300	241.1
TOTAL INTEREST EXPENSE	338,753,878	317,424,169	-6.3	231,913,224	-26.9	270,714,998	16.7	769,980,702	184.4
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	1,823,653,846	7.0
Provision for Loan & Lease Losses or Total Credit Loss Expense	221,813,134	255,716,976	15.3	86,078,501	-66.3	147,192,473	71.0	253,918,323	72.5
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	426,302,001	1.0
Other Income	329,363,286	390,033,860	18.4	473,557,350	21.4	473,158,005	-0.1	409,443,151	-13.5
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	15,977,355	217.9
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	-782,309	70.3
Gain (Loss) on Derivatives	0	0	N/A	0	N/A	729,460	N/A	-16,648	-102.3
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	6,339,646	24.9
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		4,140,429	130.5
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		-2,654,961	-510.2
Gain from Bargain Purchase (Merger)	9,859	0	-100.0	1,949,731	N/A	38,512	-98.0	3,222	-91.6
Other Non-interest Income	11,257,537	14,218,977	26.3	14,843,335	4.4	13,319,547	-10.3	13,661,878	2.6
TOTAL NON-INTEREST INCOME	784,566,076	808,619,913	3.1	938,774,023	16.1	884,156,456	-5.8	872,413,764	-1.3
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	988,850,399	6.5
Travel, Conference Expense	16,021,677	7,830,968	-51.1	10,371,263	32.4	14,460,712	39.4	16,140,084	11.6
Office Occupancy	125,648,344	129,844,858	3.3	136,938,703	5.5	138,395,980	1.1	145,313,395	5.0
Office Operation Expense	340,656,688	354,159,208	4.0	379,163,398	7.1	361,103,572	-4.8	394,349,496	9.2
Educational and Promotion	67,397,059	58,496,472	-13.2	63,565,764	8.7	72,573,937	14.2	78,300,240	7.9
Loan Servicing Expense	81,624,614	88,692,914	8.7	91,938,658	3.7	106,117,386	15.4	113,032,401	6.5
Professional, Outside Service	183,684,772	186,981,055	1.8	213,398,427	14.1	233,015,670	9.2	259,843,722	11.5
Member Insurance	207,397	305,183	47.1	360,164	18.0	554,057	53.8	182,754	-67.0
Operating Fees	4,207,099	4,559,647	8.4	3,960,490	-13.1	4,415,515	11.5	4,450,404	0.8
Miscellaneous Non-Interest Expense	38,476,797	34,251,586	-11.0	35,477,458	3.6	40,390,982	13.8	44,389,713	9.9
TOTAL NON-INTEREST EXPENSE	1,659,392,804	1,701,575,349	2.5	1,828,427,561	7.5	1,899,274,132	3.9	2,044,852,608	7.7
NET INCOME (LOSS)	378,274,961	332,618,803	-12.1	576,403,482	73.3	541,836,373	-6.0	397,296,679	-26.7
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	

Loans									
Return to cover									
02/15/2024									
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	Dec-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	1,154,482,581	10.8
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	21,300,554	8.8
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	2,207,481,200	3.3
New Vehicle Loans	7,206,505,655	7,198,312,452	-0.1	7,164,840,869	-0.5	7,483,655,107	4.4	7,150,780,940	-4.4
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	12,611,081,757	0.1
Leases Receivable	664,150,840	766,612,687	15.4	877,643,143	14.5	980,679,439	11.7	1,003,625,303	2.3
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	1,635,850,765	2.8	1,691,447,785	3.4
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	12,128,878,530	5.0
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	2,109,761,845	25.7
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	56,655,256	-12.5
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	2,552,894,138	9.2
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	129,492,215	-6.3
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	42,817,882,111	2.8
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,020,242	999,779	-2.0	1,051,149	5.1	824,713	-21.5	705,952	-14.4
Amount of Loans Granted Year-to-Date	15,088,144,180	17,523,640,175	16.1	21,010,510,373	19.9	21,921,693,396	4.3	15,815,903,249	-27.9
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	22	10.0
Credit Builder	54	57	5.6	23	-59.6	24	4.3	28	16.7
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	1,814,448	-19.7
SBA Guaranteed Portion	118,557	120,989,097	101,951.4	30,625,963	-74.7	1,559,238	-94.9	1,272,463	-18.4
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	998,562	-28.6
Other Government Guaranteed Outstanding Balance	281,387	188,342	-33.1	1,155,693	513.6	953,061	-17.5	929,342	-2.5
Other Government Guaranteed Guaranteed Portion	120,933	76,109	-37.1	245,590	222.7	240,304	-2.2	234,219	-2.5
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	57,037,558	-33.1
SBA Commercial Loans Guaranteed Portion	59,506,532	68,768,764	15.6	67,035,562	-2.5	64,192,424	-4.2	42,591,930	-33.6
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	26,347,558	504.9
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	20,684,568	376.6

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8. Loans

		Delinquent Loan Information									
Return to cover		For Charter : N/A									
02/15/2024		Count of CU : 167									
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	Dec-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	631,319,531	25.5	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		112,315,541		140,898,843	25.4	
90 to 179 Days Delinquent ¹		179,340,913	190,753,025	6.4	137,052,158	-28.2	97,253,524	-29.0	129,809,447	33.5	
180 to 359 Days Delinquent		38,034,412	40,175,271	5.6	24,657,138	-38.6	25,353,945	2.8	56,559,186	123.1	
> = 360 Days Delinquent		15,357,576	27,073,895	76.3	31,087,978	14.8	20,142,973	-35.2	18,961,540	-5.9	
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	346,229,016	35.7	
% Delinquent Loans / Total Loans		0.71	0.75	5.4	0.52	-30.8	0.61	18.5	0.81	32.1	
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	186,325,073	53.9	
COMMERCIAL LOAN DELINQUENCY RATIOS¹											
% Comm Lns > = 30 Days Delinquent		1.71	2.39	39.5	1.23	-48.5	2.39	94.1	1.86	-22.1	
% Comm Lns > = 60 Days Delinquent		1.31	1.72	31.3	0.81	-52.8	0.58	-28.4	0.76	29.8	
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	17,566,206	18.1	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		5,952,197		8,159,941	37.1	
90 to 179 Days Delinquent ¹		16,889,859	11,261,052	-33.3	9,900,511	-12.1	8,570,363	-13.4	13,022,282	51.9	
180 to 359 Days Delinquent		1,482,575	752,734	-49.2	277,727	-63.1	1,064,392	283.3	2,355,019	121.3	
> = 360 Days Delinquent		50,882	64,714	27.2	31,876	-50.7	1,260	-96.0	33,038	2,522.1	
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	23,570,280	51.2	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		1.51	1.08	-28.6	0.90	-16.6	1.50	66.4	2.04	36.5	
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	79,709	-32.3	
60 to 89 Days Delinquent ¹		N/A	N/A		N/A		44,953		27,222	-39.4	
90 to 179 Days Delinquent ¹		59,219	43,649	-26.3	26,923	-38.3	63,608	136.3	87,352	37.3	
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	114,574	1.2	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %		0.59	0.33	-44.8	0.18	-44.8	0.58	219.5	0.54	-7.0	
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											9. Delinquent Loans

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹										
Return to cover			For Charter :	N/A						
02/15/2024			Count of CU :	167						
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	
								Dec-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	182,025,982	46.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A				33,994,225	39,079,092	15.0
90 to 179 Days Delinquent ¹	N/A	N/A		N/A				25,902,461	31,745,207	22.6
180 to 359 Days Delinquent	N/A	N/A		N/A				9,302,546	19,772,230	112.5
> = 360 Days Delinquent	N/A	N/A		N/A				8,100,663	5,372,391	-33.7
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	95,968,920	24.2
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	18.2
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	20,384,380	71.7
60 to 89 Days Delinquent ¹	N/A	N/A		N/A				1,976,735	5,362,326	171.3
90 to 179 Days Delinquent ¹	N/A	N/A		N/A				2,052,155	3,707,800	80.7
180 to 359 Days Delinquent	N/A	N/A		N/A				371,991	1,476,323	296.9
> = 360 Days Delinquent	N/A	N/A		N/A				125,011	508,201	306.5
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	11,054,650	144.3
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	0.52	94.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A				922,080	666,758	-27.7
60 to 89 Days Delinquent ¹	N/A	N/A		N/A				178,377	142,609	-20.1
90 to 179 Days Delinquent ¹	N/A	N/A		N/A				123,300	522,944	324.1
180 to 359 Days Delinquent	N/A	N/A		N/A				7,072	62,317	781.2
> = 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	730,498	51.1
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	1.29	72.7
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	107,754,068.00	30.9
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	0.75	21.7
# 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 delinquent.										
									11. Delinquent RE Loans	

		Loan Losses								
Return to cover		For Charter :		N/A						
02/15/2024		Count of CU :		167						
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	Dec-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	188,505,000	8.1	298,444,451	58.3
Total Loans Recovered Year-to-Date*		35,068,439	38,348,737	9.4	45,291,867	18.1	41,845,028	-7.6	48,065,951	14.9
NET CHARGE OFFS (\$\$)*		223,765,504	193,794,285	-13.4	129,102,802	-33.4	146,659,972	13.6	250,378,500	70.7
Net Charge-Offs / Average Loans %**		0.69	0.57	-17.2	0.36	-37.5	0.37	3.4	0.59	59.6
Total Delinquent Loans & Year-to-Date Net Charge-Offs		456,498,405	451,796,476	-1.0	321,900,076	-28.8	401,725,955	24.8	596,607,516	48.5
Combined Delinquency and Net Charge Off Ratio		1.40	1.32	-5.8	0.88	-33.7	0.98	12.3	1.40	42.5
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	39,128,312	51.0
Unsecured Credit Card Lns Recovered*		3,640,598	4,100,998	12.6	4,771,816	16.4	4,231,927	-11.3	3,712,734	-12.3
Unsecured Credit Card Net Charge Offs*		35,417,566	30,404,515	-14.2	21,871,051	-28.1	21,675,924	-0.9	35,415,578	63.4
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.91	2.59	-10.7	1.94	-25.3	1.99	2.7	3.22	62.0
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	198,984	357.2
Non-Federally Guaranteed Student Loans Recovered*		3,888	19,027	389.4	7,233	-62.0	12,778	76.7	14,212	11.2
Non-Federally Guaranteed Student Loans Net Charge Offs*		196,997	62,890	-68.1	23,740	-62.3	30,749	29.5	184,772	500.9
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	0.90	416.1
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		69,983,050		101,913,691	45.6
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		N/A		14,177,618		14,702,799	3.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		55,805,432		87,210,892	56.3
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		4.01	44.6
New Vehicle Loans Charged Off*		49,239,783	48,661,191	-1.2	29,861,831	-38.6	20,570,133	-31.1	27,994,352	36.1
New Vehicle Loans Recovered*		5,673,556	6,641,243	17.1	7,908,011	19.1	6,152,857	-22.2	6,184,852	0.5
New Vehicle Loans Net Charge Offs*		43,566,227	42,019,948	-3.5	21,953,820	-47.8	14,417,276	-34.3	21,809,500	51.3
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.60	0.58	-2.8	0.31	-47.6	0.20	-35.6	0.30	51.4
Used Vehicle Loans Charged Off*		74,117,768	67,953,675	-8.3	48,133,042	-29.2	57,867,151	20.2	114,515,247	97.9
Used Vehicle Loans Recovered*		9,308,683	10,226,033	9.9	12,539,880	22.6	13,184,713	5.1	20,119,586	52.6
Used Vehicle Loans Net Charge Offs*		64,809,085	57,727,642	-10.9	35,593,162	-38.3	44,682,438	25.5	94,395,661	111.3
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.70	0.59	-15.0	0.34	-43.3	0.38	11.9	0.75	98.8
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.66	0.59	-10.1	0.32	-45.0	0.31	-4.9	0.58	89.4
Leases Receivable Charged Off*		3,045,708	1,987,041	-34.8	1,833,561	-7.7	1,331,065	-27.4	1,924,193	44.6
Leases Receivable Recovered*		661,291	391,604	-40.8	337,172	-13.9	404,881	20.1	465,577	15.0
Leases Receivable Net Charge Offs*		2,384,417	1,595,437	-33.1	1,496,389	-6.2	926,184	-38.1	1,458,616	57.5
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.38	0.22	-40.9	0.18	-18.4	0.10	-45.2	0.15	47.5
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		N/A		7,910,446		10,631,001	34.4
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		N/A		2,450,243		1,903,770	-22.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		N/A		5,460,203		8,727,231	59.8
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		0.52	55.1
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	N/A		N/A		18,566,087		10,956,044	-41.0
Real Estate - Non-Commercial		N/A	N/A		N/A		3,673,657		6,257,824	70.3
Vehicle - Non-Commercial		N/A	N/A		N/A		20,819,155		27,901,141	34.0
Other - Non-Commercial		N/A	N/A		N/A		1,092,224		1,354,116	24.0
Total Foreclosed and Repossessed Assets		29,449,689	34,350,248	16.6	33,807,844	-1.6	44,151,123	30.6	46,469,125	5.3
*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									
02/15/2024									
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	Dec-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		10,742,048,036		10,864,275,478	1.1
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		1,411,089,014		1,336,526,446	-5.3
Commercial Indirect Loans	N/A	N/A		N/A		24,408,654		24,413,390	0.0
All Other Indirect Loans	N/A	N/A		N/A		685,381,586		724,074,840	5.6
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	12,949,290,154	0.7
Indirect Loans Outstanding / Total Loans %	30.72	30.77	0.2	30.85	0.3	30.87	0.1	30.24	-2.0
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	83,723,815	29.3
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.59	0.50	-15.4	0.39	-22.7	0.50	30.6	0.65	28.4
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	96,804,739	80.3
Indirect Loans Recovered*	10,130,986	12,709,642	25.5	14,118,839	11.1	12,673,084	-10.2	18,398,522	45.2
Indirect Loans Net Charge Offs*	70,464,650	69,775,340	-1.0	39,919,132	-42.8	41,026,698	2.8	78,406,217	91.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.70	0.67	-3.6	0.36	-46.4	0.34	-6.6	0.61	80.5
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	34,748,080	-78.6
Loans Purchased from Other Sources*	66,061,163	34,460,821	-47.8	96,275,014	179.4	188,804,886	96.1	81,800,204	-56.7
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	24.7	0.74	-54.0
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		954,169		1,955,773	105.0
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		0.25	123.9
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		5,659,844	11,339.8
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		647,469	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		49,475		5,012,375	10,031.1
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		0.60	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	107,268,570	N/A	423,454,435	294.8
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	406,813,880	-25.3
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		172,181,066	-37.6
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		1,611,753	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	1,868,187,228	1.8
* 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		

		Commercial Loan Information									
Return to cover		For Charter : N/A									
02/15/2024		Count of CU : 167									
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	Dec-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	134,970,750	120.2	166,479,194	23.3	
Secured by Farmland		6,003,761	4,604,099	-23.3	4,664,396	1.3	6,508,666	39.5	7,314,229	12.4	
Secured by Multifamily		129,116,178	146,044,427	13.1	186,642,272	27.8	229,488,679	23.0	289,971,241	26.4	
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	621,108,294	6.4	
Non-Owner Occupied, Non-Farm, Non-Residential Property		714,672,461	855,584,450	19.7	1,082,713,217	26.5	1,383,494,402	27.8	1,468,021,179	6.1	
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	2,552,894,137	9.2	
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	1,432,859	49.7	
Commercial and Industrial Loans		97,427,971	103,313,000	6.0	114,223,881	10.6	119,852,585	4.9	116,753,149	-2.6	
Unsecured Commercial Loans		2,546,536	6,788,061	166.6	5,324,434	-21.6	4,289,710	-19.4	4,472,494	4.3	
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	6,833,711	-47.9	
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	129,492,213	-6.3	
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	2,525,065,333	9.3	
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	157,321,017	-5.2	
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	2,682,386,350	8.3	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE											
Construction and Development		161	150	-6.8	135	-10.0	150	11.1	166	10.7	
Farmland		42	34	-19.0	33	-2.9	37	12.1	39	5.4	
Secured by Multifamily		372	381	2.4	400	5.0	462	15.5	514	11.3	
Owner Occupied, Non-Farm, Non-Residential Property		712	787	10.5	735	-6.6	769	4.6	736	-4.3	
Non-Owner Occupied, Non-Farm, Non-Residential Property		594	675	13.6	792	17.3	938	18.4	975	3.9	
Total Number of Real Estate Secured Commercial Loans		1,881	2,027	7.8	2,095	3.4	2,356	12.5	2,430	3.1	
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	1,371	-1.3	
Unsecured Commercial Loans		77	61	-20.8	53	-13.1	64	20.8	84	31.3	
Unsecured Revolving Lines of Credit (Commercial Purpose)		691	705	2.0	163	-76.9	279	71.2	289	3.6	
Total Number of Non-Real Estate Secured Commercial Loans		1,825	1,761	-3.5	1,343	-23.7	1,750	30.3	1,760	0.6	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING											
Number of Outstanding Commercial Loans to Members		3,570	3,653	2.3	3,247	-11.1	3,831	18.0	3,974	3.7	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		136	135	-0.7	191	41.5	275	44.0	216	-21.5	
Total Number of Commercial Loans Outstanding		3,706	3,788	2.2	3,438	-9.2	4,106	19.4	4,190	2.0	
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	2,682,386,350	8.3	
(Total Commercial Loans / Total Assets)%		3.27	3.26	-0.2	3.45	5.7	4.35	26.1	4.65	7.0	
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	1,041,581,621	56.2	580,123,897	-44.3	
Purchased or Participation Interests to Nonmembers*		29,995,498	34,552,036	15.2	25,944,068	-24.9	58,667,948	126.1	12,478,900	-78.7	
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	8,747,088	17.2	
Outstanding Agricultural Related Loans - Number		75	58	-22.7	59	1.7	55	-6.8	55	0.0	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		182,747,331	206,754,603	13.1	233,241,772	12.8	297,202,633	27.4	297,771,444	0.2	
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	4.70	9.2	
* 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							
02/15/2024		Count of CU :	167							
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	Dec-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS:										
Commercial Construction and Development Loans YTD Charge Offs*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		N/A		69,094		0	-100
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		N/A		0		0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Charge Offs*		N/A	N/A		N/A		2,110,863		1,009,409	-52.18
Unsecured Commercial Loans YTD Charge Offs*		N/A	N/A		N/A		68,983		96,663	40.126
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		N/A	N/A		N/A		141,102		42,116	-70.152
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		177,559	2,635,807	1384.5	984,720	-62.641	69,094	-93.0	0	-100
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		4,489,200	1,398,244	-68.853	1,504,924	7.6296	2,320,948	54.2	1,148,188	-50.529
Total Commercial Loan YTD Charge Offs*		N/A	N/A		N/A		2,390,042		1,148,188	-51.96
COMMERCIAL LOAN RECOVERIES:										
Commercial Construction and Development Loans YTD Recoveries*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		N/A		84,359		0	-100
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		N/A		0		5	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Recoveries*		N/A	N/A		N/A		368,806		498,128	35.065
Unsecured Commercial Loans YTD Recoveries*		N/A	N/A		N/A		3,700		37,395	910.68
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		N/A	N/A		N/A		3,850		54,397	1312.9
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		83	113	36.145	8,469	7394.7	84,359	896.1	5	-99.994
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		68,473	148,553	116.95	298,819	101.15	376,356	25.9	589,920	56.745
Total Commercial Loan YTD Recoveries*		N/A	N/A		N/A		460,715		589,925	28.046
*Amounts are year-to-date while the related percent change ratios are annualized.								21. Commercial Loan Losses		

		Investments							
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :	167.0						
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	Dec-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		24,473,551		30,302,365	23.8
Registered Investment Companies	N/A	N/A		N/A		4,744,573		6,309,510	33.0
Other Equities	N/A	N/A		N/A		57,542,379		67,657,277	17.6
TOTAL EQUITY SECURITIES	99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2
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		750,000	-25.0
All Other Trading Debt Securities	N/A	N/A		N/A		37,003,464		40,564,611	9.6
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		56,479,114		41,314,611	-26.8
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		359,731,056		297,178,908	-17.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		954,628,539		889,159,889	-6.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		3,178,174,378		2,820,870,390	-11.2
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		172,645,767		161,911,907	-6.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		60,913,656		45,838,223	-24.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		2,565,966		0	-100.0
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		49,272,666		49,280,322	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		87,428,464		71,836,211	-17.8
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		164,483,528		164,951,121	0.3
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		5,029,844,020		4,501,026,971	-10.5
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		339,706,412		284,072,287	-16.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		874,658,705		833,024,710	-4.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		2,823,277,235		2,511,789,067	-11.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		148,490,964		141,442,960	-4.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		51,932,760		40,213,213	-22.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		2,508,585		0	-100.0
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		42,716,456		44,363,229	3.9
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		83,221,246		69,387,595	-16.6
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		149,219,940		153,677,687	3.0
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		4,515,732,303		4,077,970,748	-9.7
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		Investments								
Return to cover		For Charter : N/A								
02/15/2024		Count of CU : 167								
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	Dec-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		353,148,274	-19.3
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		716,169,297		737,401,550	3.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		1,012,066,209		967,419,335	-4.4
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		16,585,333		7,996,276	-51.8
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		8,072,253	134.7
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		122,466,216		126,581,093	3.4
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		115,867,290		96,558,187	-16.7
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		N/A		2,424,355,836		2,297,176,968	-5.2
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A		N/A		414,995,337		341,145,217	-17.8
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		663,326,359		711,735,026	7.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		892,985,014		858,323,757	-3.9
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		13,912,354		6,976,524	-49.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		2,925,333		7,338,220	150.9
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		115,858,924		123,142,552	6.3
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		N/A		111,070,399		93,812,894	-15.5
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		N/A	N/A		N/A		2,215,073,720		2,142,474,190	-3.3
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (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	6,520,731,479	-7.8
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)		N/A	N/A		N/A		N/A		-3,603,719	
OTHER INVESTMENTS										
Nonperpetual Capital Account		1,521,753	1,188,884	-21.9	1,218,699	2.5	1,421,861	16.7	555,013	-61.0
Perpetual Contributed Capital		23,190,461	24,002,922	3.5	24,045,426	0.2	25,579,678	6.4	26,437,367	3.4
All other investments		151,709,557	150,145,813	-1.0	157,276,393	4.7	263,653,963	67.6	280,796,967	6.5
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	290,655,502	59.2	307,789,347	5.9
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		N/A		1,156,914,663		835,789,250	-27.8
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).									23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual										

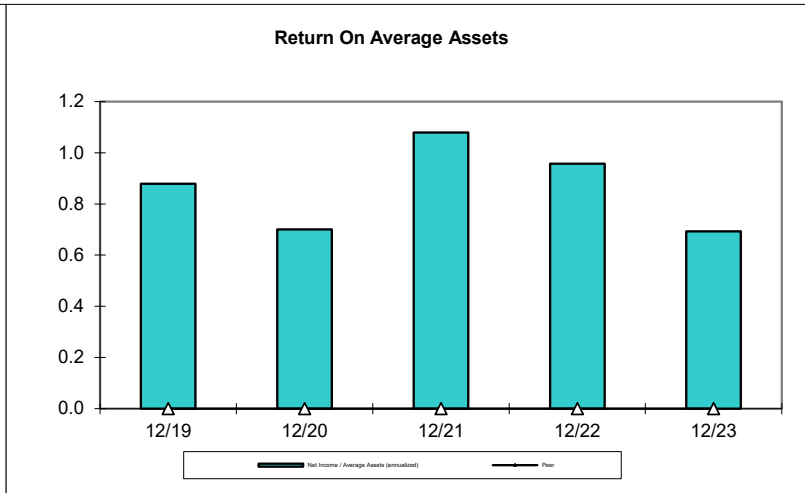
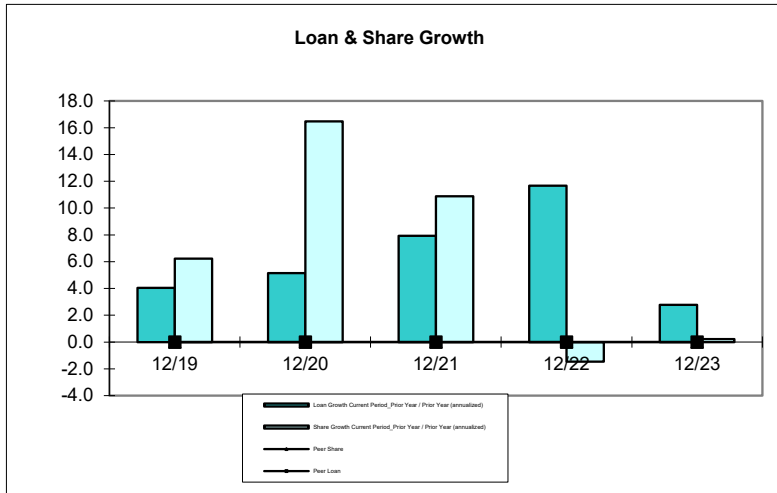
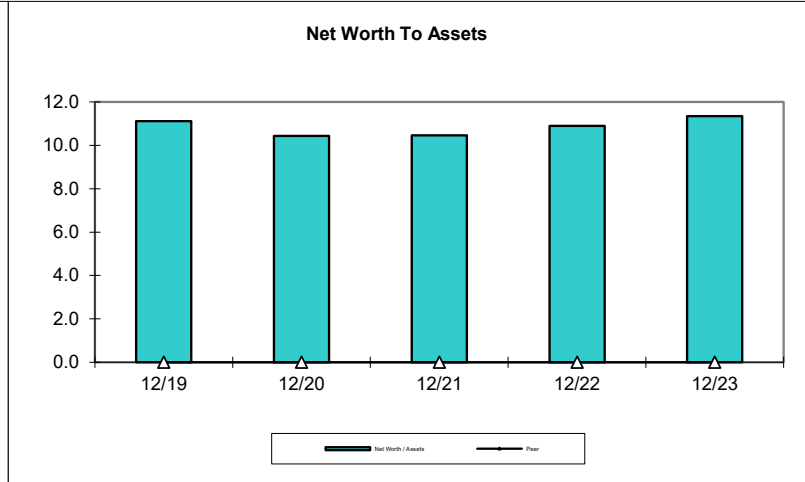
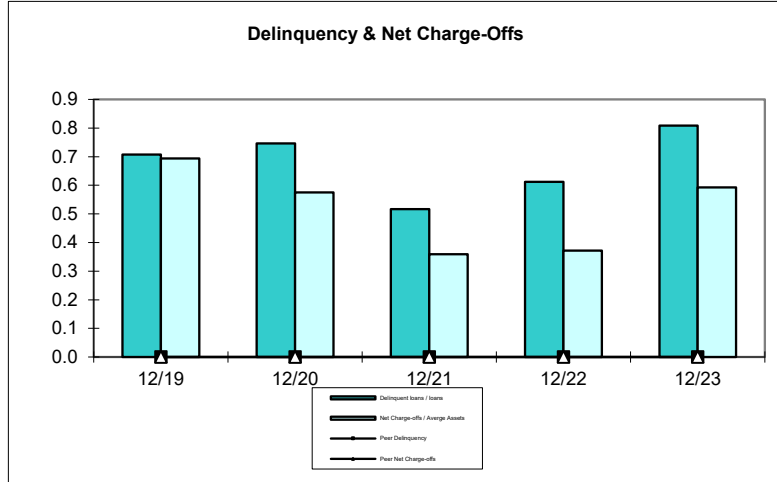
		Investment Maturity								
Return to cover		For Charter : N/A								
02/15/2024		Count of CU : 167								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr		N/A	N/A		N/A		632,100,584		508,649,462	-19.5
Total Time Deposits 1-3 yrs		N/A	N/A		N/A		405,494,109		280,390,039	-30.9
Total Time Deposits 3-5 yrs		N/A	N/A		N/A		113,048,970		44,171,748	-60.9
Total Time Deposits 5-10 yrs		N/A	N/A		N/A		5,786,000		1,733,000	-70.0
Total Time Deposits > 10 yrs		N/A	N/A		N/A		485,000		845,000	74.2
TOTAL TIME DEPOSITS		N/A	N/A		N/A		1,156,914,663		835,789,249	-27.8
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr		7,114,673	10,132,894	42.4	3,230,986	-68.1	1,930,889	-40.2	3,026,464	56.7
Total Equity Securities 1-3 yrs		18,120,143	0	-100.0	250,000	N/A	0	-100.0	979,155	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	1,310,314	-35.5
Total Equity Securities 5-10 yrs		0	3,141,200	N/A	6,993,588	122.6	6,759,432	-3.3	6,893,582	2.0
Total Equity Securities > 10 yrs		66,488,878	72,927,423	9.7	91,697,822	25.7	76,040,258	-17.1	92,059,636	21.1
TOTAL EQUITY SECURITIES		0	0	N/A	0	N/A	86,760,503	N/A	104,269,151	20.2
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	40,814,611	10.3
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	41,314,611	-26.8
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	908,268,288	24.2
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	827,214,717	-13.0
Total Available-for-Sale Debt Securities 3-5 yrs		65,043,784	846,653,998	1,201.7	1,471,045,201	73.7	1,074,544,529	-27.0	1,104,894,721	2.8
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	1,077,719,911	-31.7
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	159,873,110	-12.1
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES		0	0	N/A	0	N/A	4,516,327,074	N/A	4,077,970,747	-9.7
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	424,300,905	55.5
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	822,400,052	3.0
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	612,647,975	-28.1
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	430,340,749	-11.0
Total Held-to-Maturity Debt Securities > 10 yrs		0	35,000,000	N/A	7,530,388	-78.5	6,831,591	-9.3	7,487,288	9.6
TOTAL HELD-TO-MATURITY DEBT SECURITIES		0	0	N/A	0	N/A	2,413,870,037	N/A	2,297,176,969	-4.8
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr		33,953,209	50,508,232	48.8	17,888,038	-64.6	83,044,962	364.2	91,469,860	10.1
Total Other Investments 1-3 yrs		130,948,622	116,418,028	-11.1	147,644,337	26.8	131,062,185	-11.2	130,078,137	-0.8
Total Other Investments 3-5 yrs		2,717,900	2,589,000	-4.7	2,824,800	9.1	30,734,919	988.0	36,002,863	17.1
Total Other Investments 5-10 yrs		3,202,064	430,918	-86.5	5,377,513	1,147.9	30,076,021	459.3	29,820,538	-0.8
Total Other Investments > 10 yrs		5,599,976	5,391,441	-3.7	8,805,830	63.3	14,469,115	64.3	20,417,949	41.1
TOTAL OTHER INVESTMENTS		176,421,771	175,337,619	-0.6	182,540,518	4.1	289,387,202	58.5	307,789,347	6.4
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		1,430,939,052	1,794,851,777	25.4	1,661,727,156	-7.4	1,758,110,741	5.8	1,976,529,590	12.4
Total Investments 1-3 yrs		2,129,303,132	2,546,689,034	19.6	2,673,442,196	5.0	2,295,816,536	-14.1	2,061,562,100	-10.2
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	1,799,027,621	-13.6
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	1,546,507,780	-26.5
Total Investments > 10 yrs		174,571,583	194,104,963	11.2	193,440,895	-0.3	279,749,220	44.6	280,682,983	0.3
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	7,664,310,074	-10.0
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										24. Investment Maturity

LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover									
02/15/2024									
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	Dec-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	184,962,469	22.6
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	825,634,231	11.6
Credit Card Line	2,723,524,200	2,751,638,588	1.0	2,873,471,050	4.4	2,931,687,266	2.0	3,087,902,586	5.3
Unsecured Share Draft LOC	323,557,682	354,769,551	9.6	370,371,577	4.4	409,562,608	10.6	426,972,851	4.3
Unused Overdraft Protection Programs	784,835,736	821,595,642	4.7	854,806,068	4.0	758,014,712	-11.3	806,331,074	6.4
Other Unfunded Commitments	141,841,301	170,405,432	20.1	203,779,897	19.6	254,032,019	24.7	222,320,902	-12.5
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	5,369,161,644	5.4
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	5,554,124,113	5.9
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		2,490,043,426		2,694,663,199	8.2
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,006,513,134		2,134,429,361	6.4
Loans transferred with limited recourse	N/A	N/A		N/A		4,807,395		4,719,808	-1.8
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		318,643,649		329,814,612	3.5
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		4,251,432		3,124,772	-26.5
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	9,518,534	-7.2
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									26. LIQ - Comm and OBS

	Supplemental Information								
Return to cover									
02/15/2024									
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	Dec-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	10,187,339	3,163
Amount of Grants Received by your credit union, YTD	811,530	1,100,827	36	8,710,983	691	815,929	-91	7,637,559	836
EMPLOYEES:									
Number of Full-Time Employees	10,304	10,335	0	10,701	4	10,637	-1	10,763	1
Number of Part-Time Employees	802	687	-14	668	-3	676	1	607	-10
BRANCHES:									
Number of CU Branches	692	701	1	702	0	695	-1	702	1
Number of CUs Reporting Shared Branches	38	38	0	39	3	39	0	37	-5
Plan to add new branches or expand existing facilities	35	32	-9	30	-6	30	0	31	3
CUSO INFORMATION									
Value of Investments in CUSO	127,621,028	148,670,076	16	171,972,255	16	194,572,163	13	202,260,783	4
CUSO Loans	51,451,277	55,713,697	8	64,094,890	15	66,697,656	4	68,613,162	3
Aggregate Cash Outlays in CUSO	55,587,376	56,269,483	1	66,642,472	18	79,268,480	19	91,700,595	16
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	23,125	7
Low Cost Wire Transfers	134	134	0	134	0	130	-3	128	-2
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	98,895,301	116,008,580	17	130,703,897	13	197,029,093	51	204,654,066	4
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	87	-3
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	38	-3
Bill Payment	126	125	-1	124	-1	119	-4	117	-2
Download Account History	138	138	0	140	1	137	-2	0	-100
Electronic Signature Authentication/Certification	80	88	10	98	11	99	1	105	6
e-Statements	142	143	1	143	0	140	-2	140	0
External Account Transfers	66	70	6	77	10	78	1	84	8
Loan Payments	143	144	1	143	-1	140	-2	140	0
Member Application	93	94	1	101	7	102	1	106	4
Merchant Processing Services	12	12	0	14	17	14	0	0	-100
Mobile Payments	63	68	8	75	10	75	0	83	11
New Loan	112	112	0	116	4	116	0	123	6
New Share Account	64	66	3	71	8	73	3	77	5
Remote Deposit Capture	99	103	4	104	1	107	3	111	4
Type(s) of services offered:									
Informational Website	N/A	N/A		118		139	18	138	-1
Mobile Application	N/A	N/A		104		117	13	120	3
Online Banking	N/A	N/A		115		143	24	143	0
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 02/15/2024
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 167
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All
 Count of CU in Peer Group : N/A



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

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02/15/2024

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 167

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All

Count of CU in Peer Group : N/A

