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

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Graphs 1	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters:

(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

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.

	Su	mmary Financial Inf	formation						
Return to cover		For Charter :							
02/15/2024		Count of CU :	167						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Na	tion * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Inclu	uded: All Federally In:	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits ¹	3,696,884,939	6,756,965,530	82.8	7,005,594,756	3.7	4,805,945,640	-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	
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)	
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	
NCUSIF Deposit	341,831,322	385,257,364	12.7	432,064,734	12.1	435,555,923	0.8	433,919,443	
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	
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	
	11,200,101,202	00,000,100,111		00,101,000,212	10.0	00,000,011,701	1.0	01,000,101,010	1.2
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	570 005 100	570 005 500							
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	0	0	N/A	0	N/A	0	N/A	1,127,870	N/A
Exposures	-	•				•			
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	
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	
TOTAL LIABILITIES ³	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	
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	
Other Reserves	193,619,544	248,288,077	28.2	241,178,623	-2.9	-73,730,409	-130.6	66,737,906	
	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	
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	
Net Interest Income*	1,474,914,823	1,481,291,215		1,552,135,521	4.8	1,704,146,522	9.8	1,823,653,846	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	221,813,134	255,716,976		86,078,501	-66.3	147,192,473	71.0	253,918,323	
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		1,828,427,561	7.5	1,899,274,132	3.9	2,044,852,608	
NET INCOME (LOSS)*	378,274,961	332,618,803		576,403,482		541,836,373	-6.0	397,296,679	
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 ratio	-	170	-1.7	175	-0.0	170	-2.9	107	-1.0
# Means the number is too large to display in the cell									+
¹ Prior to March 2022, Time and Other Deposits were included in Investm	onto								<u> </u>
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and		iabilities"							<u> </u>
	*								+
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos	ito.								<u> </u>
								1. Summary	L Einancia

		Key R	atios⁵						
Return to cover		For Charter :							
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Peer	Group: All * Reportir	ig_State = 'TX'	* Types Inclu	ded: All Federally Insu	red State Cred	dit 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	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	0.00	N/A	N/A
Loan Growth ¹	4.05	5.14	7.93	11.66		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	-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
	2.10	1.00	0.10	4.00		1477	1.00	14/7	14/7
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	N/A	N/A, Assets>\$500M	N/A	N/A
	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A N/A	N/A N/A	N/A, Assets>\$500M	N/A	N/A N/A
Est. NEV Tool Post Shock Sensitivity ⁴ ¹ Exam date ratios are annualized.	IN/A, ASSEIS>\$3000M	IN/A, ASSEIS/\$200111	IN/A, ASSEIS/DOUM	IN/A, ASSEISZADUUN	IN/A	IN/A	IN/A, ASSEIS/\$2000101	IN/A	in/A
² Exam Date Ratio is based on Net Charge Offs over the last 12 months ³ This ratio ratio an maturity distribution of investments reported per 5200 i	notructions. Thus the rest "	distribution and the f	d on the rend-in-	and not the coture in the	tu of the immed	ant			
³ This ratio relies on maturity distribution of investments reported per 5300 i	instructions. Thus, the maturity	distribution could be base	ed on the repricing interval	and not the actual maturi	ty of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocate	,	<u> </u>			-				
⁶ The net worth ratio is calculated according to NCUA regulations part 702. on Schedule G of the Call Report, see Account 998.	i his ratio considers optional as	ssets elections, SBA PPP I	ioans pleaged as collatera	I TO THE FRE PPP Lending	g ⊢acility, and the	CECL Transition	Provision, as applicable.	i he calculation i	may be found

	Supplemen	tal Ratios**		
	For Charter :	N/A		
	Count of CU :	167		
	Asset Range :	N/A		
	Criteria :	Region: Nation * Peer	Group: All * Reporting	_State = 'TX' *
Count of (CU in Peer Group :	N/A		
Dec-2019	Dec-2020			Dec-2023
107.00	120.58	139.62	98.38	116.17
2.09	2.07	1.56	1.70	2.11
0.74	1.08	0.65	0.54	0.74
30.72	30.77	30.85	30.87	30.24
2.78	2.78	2.89	3.33	3.41
1.86	1.60	1.93	2.05	1.33
0.92	0.52	1.10	1.35	0.62
3.27	3.26	3.45	4.35	4.65
1.62	0.45	1.28	1.60	0.74
N/A	N/A	N/A	21.07	22.30
N/A	N/A	N/A	28.82	30.03
N/A	N/A	N/A	20.46	17.71
N/A	N/A	N/A	13.02	18.05
0.31	0.39	0.51	0.85	0.74
				92.54
				38.45
01.00	50.04	20.71	01.01	50.40
			3 Supplemental Paties	
	Dec-2019 107.00 2.09 0.74 30.72 2.78 1.86 0.92 3.27 1.62 N/A N/A N/A	For Charter : Count of CU : Asset Range : Criteria : Count of CU in Peer Group : Dec-2019 Dec-2020 107.00 120.58 2.09 2.09 30.72 30.71 0.78 1.62 0.45 0.74 N/A N/A N/A N/	Count of CU in Peer Group : N/A Dec-2019 Dec-2020 Dec-2021 107.00 120.58 139.62 2.09 2.07 1.56 0.74 1.08 0.65 30.72 30.77 30.85 2.78 2.78 2.89 1.86 1.60 1.93 0.92 0.52 1.10 3.27 3.26 3.45 1.62 0.45 1.28 N/A N/A N/A N/A N/A N/A N/A N/A N/A 0.31 0.39 0.51 84.06 53.11 56.26 31.59 30.64 29.71	For Charter : N/A Count of CU : 167 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * Reporting Count of CU in Peer Group : N/A Dec-2019 Dec-2020 Dec-2021 107.00 120.58 139.62 98.38 2.09 2.07 1.56 1.70 0.74 1.08 0.65 0.54 30.72 30.77 30.85 30.87 2.78 2.78 2.89 3.33 1.86 1.60 1.93 2.05 0.92 0.52 1.10 1.35 3.27 3.26 3.45 4.35 1.62 0.45 1.28 1.60 N/A N/A N/A 20.46 N/A N/A N/A 20.46 N/A N/A N/A 13.02 N/A N/A N/A 13.02 N/A N/A N/A 30.25 0.31 <t< td=""></t<>

	í	Listaria	al Datias ³						
Return to cover		For Charter :	al Ratios ³						
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							
					. Ctata - ITVI	* Turnen Imelude	d. All Codenally Inc.	mad Chata Cas	lit I Iniona
Peer Group: N/A		Criteria :	Region: Nation * Peer	r Group: All ^ Reportin	ig_State = 1X	^ Types Include	d: All Federally Inst	red State Cree	ait Unions
	Count	of CU in Peer Group :	N/A		Dec-2022			Dec-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022		Percentile**	Dec-2023		Percentile**
CAPITAL ADEQUACY	Dec-2013	D60-2020	Dec-2021	Dec-2022	I LER Avg	rercentile	Dec-2023	I LER Avg	rercentile
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number									
of adopters	0	0	0	12	N/A	N/A	136	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	11.15	N/A	N/A
	1								
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/Tetal Access evaluating one time adjustment to undivided corplings for									
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
	112.61	111.65	111.65	111.56	N/A	N/A	112.35	N/A	N/A
Solvency Evaluation (Estimated)						N/A N/A			
Classified Assets (Estimated) / Net Worth	5.07	5.92	4.60	4.06	N/A	N/A	6.14	N/A	N/A
ASSET QUALITY	0.00	0.55	0.00	0.07		N1/A	A = 2	N1 /4	51/4
Net Charge-Offs / Average Loans*	0.69	0.57	0.36	0.37	N/A	N/A	0.59	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	93.27	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.12		-0.87	-10.26	N/A	N/A	-9.33	N/A	N/A
Delinquent Loans / Assets	0.53	0.51	0.34	0.45	N/A	N/A	0.60	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	5.99		4.98	5.07	N/A	N/A	5.98	N/A	N/A
Yield on Average Loans * ¹	5.02	4.95	4.68	4.47	N/A	N/A	5.21	N/A	N/A
Yield on Average Investments*	2.34	1.15	0.69	1.49	N/A	N/A	3.31	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	1.78	1.63	1.65	1.58	N/A	N/A	1.46	N/A	N/A
Cost of Funds / Avg. Assets*	0.79	0.67	0.43	0.48	N/A	N/A	1.34	N/A	N/A
Net Margin / Avg. Assets*	5.21	4.75	4.55	4.59	N/A	N/A	4.64	N/A	N/A
Net Interest Margin/Avg. Assets*	3.43	3.12	2.91	3.01	N/A	N/A	3.18	N/A	N/A
Non-Interest Expense /Gross Income	64.28	66.18	68.66	66.18	N/A	N/A	59.63	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.08	2.86	2.69	2.68	N/A	N/A	2.81	N/A	N/A
Net Operating Exp. /Avg. Assets*	2.84		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	33.76	N/A	N/A
Reg. Shares / Total Shares & Borrowings	34.99		38.70	36.53	N/A	N/A	31.79	N/A	N/A
Total Loans / Total Shares	86.78		76.25	86.40	N/A	N/A	88.60	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.61	94.51		95.16		N/A	94.41	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	54.80		61.88	58.69		N/A	52.54	N/A	N/A
Borrowings / Total Shares & Net Worth	2.22	1.70		4.55		N/A	4.77	N/A	N/A
PRODUCTIVITY	2.22	1.70	1.00	4.00	11/5	11/7	4.11	11/73	11/7
Members / Potential Members	2.07	2.00	1.79	1.62	N/A	N/A	1.47	N/A	N/A
Borrowers / Members	54.93		51.87	53.47	N/A	N/A	53.01	N/A	N/A
Members / Full-Time Empl.	369.91	377.72	377.04	360.92	N/A	N/A	362.76	N/A	N/A
Avg. Shares Per Member	\$9,569	\$10,942	\$11,762	\$12,174	N/A	N/A	\$12,038	N/A	N/A
Avg. Loan Balance	\$15,118	\$15,982	\$17,289	\$19,674	N/A	N/A	\$20,122	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$74,869	\$78,331	\$80,947	\$84,578	N/A	N/A	\$89,355	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	0,								
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data co credit union stands in relation to its peers in key areas of performance. To arrive at the perce relative standing of that ratio in the entire range of ratios. A high or low ranking does not impl performance.	entile ranking, all data for a	all credit unions in a peer	group are arranged in orde	er from highest (100) to lov	west (0) value. Th	e percentile rankin	g assigned to the credit	union is a meas	ure of the
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. F	rior to June 2019, the nu	merator may or may not h	ave included interest incor	me on Loans Held for Sale	э.				
² For periods after March 2020, Assets in the denominator excludes Small Business Administ						ram Lending Facili	ty.		
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted.	•			,	5	5	-		
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administ	, ,	, ,		al Reserve Bank Pavchec	k Protection Proc	ram Lending Facili	ty. For periods after De	cember 2022, the	CECL
Transition Provision is not included in either Net Worth or Assets.		- g Sano picagoo					,		
									4. Historical Ratios
		1	1	1	1				

	As	sets						
	For Charter :	N/A						
	Count of CU :	167						
	Criteria :	Region: Natio	on * Peer Group: All *	Reporting	g_State = 'TX' * Type	s Included:	All Federally Insur	ed Sta
Count	of CU in Peer Group :	N/A						
Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% C
396,117,390	621,080,696	56.8	578,157,130	-6.9	551,029,522	-4.7	544,239,690	-
1,243,146,436	1,496,657,135	20.4	1,301,356,903	-13.0			838,847,053	-2
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	
99,404,609	89,607,033	-9.9	107,881,826	20.4	86,760,503	-19.6	104,269,152	2
26,289,333	69,321,654	163.7	82,605,090	19.2	56,479,114	-31.6	41,314,611	-2
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	
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	
0	0	N/A	0	N/A	0	N/A	0	
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	
, ,	, , ,	,			, , ,		, , ,	
1.521.753	1.188.884	-21.9	1.218.699	2.5	1.421.861	16.7	555.013	-6
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					, ,			
00,001,011	10,021,000	1.0	107,211,040	12 1.0	110,202,000	20.1	24,000,000	
21 825 612 786	22 500 045 577	3.1	23 705 /50 258	5.8	25 805 217 744	8.8	25 840 200 120	-
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	
(249,025,552)	(311,095,173)	24.9	(269,174,473)	-13.5	(250,922,954)	-6.8	(402,225,984)	6
			· · ·					
00,440,000	04.050.040	40.0	00 007 044	1.0	44 454 400	00.0	40,400,405	
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							-,, ,	
179	176	-1.7	175	-0.6	170	-2.9	167	
ions are included in All Oth	ner Investments. March 20	22 and forward,	loans to natural person c	redit unions	are included in Loans ar	nd deposits ar	id investments in natura	al per
			-					
nodate the regulatory defir	ition of commercial loans.	This policy chan	ge may cause fluctuation	s from prior	cycles.			
	Dec-2019 396,117,390 396,117,390 816,459,460 1,950,128,365 487,179,808 3,253,767,633 1,243,146,436 4,893,031,459 99,404,609 26,289,333 153,712,495 211,000 0 279,617,437 1,521,753 23,190,461 151,709,557 176,421,771 69,094,577 21,825,612,786 9,579,101,735 32,673,377 1,333,884,566 111,133,498 32,882,405,962 (249,025,552) 29,449,689 1,020,977,457 211,808,714 341,831,322 15,819,805 878,435,257 2,498,322,244 44,209,451,252 179	For Charter : Count of CU : Asset Range : Criteria : Count of CU in Peer Group : Dec-2019 Dec-2020 396,117,390 621,080,696 1,950,128,365 4,044,500,369 487,179,808 487,179,808 487,179,808 487,179,808 487,179,808 487,179,808 493,031,459 7,996,797,969 99,404,609 89,607,033 26,289,333 69,321,654 153,712,495 3,430,811,148 211,000 1,874,702,518 1,521,753 1,88,884 23,190,461 24,002,922 151,709,557 150,145,813 176,421,771 175,33,884,566 1,533,884,566 1,533,884,566 1,533,884,566 1,533,884,566 1,533,884,566 1,333,884,566 1,333,884,566	For Charter : N/A Count of CU : 167 Asset Range : N/A Criteria : Region: Nati Count of CU in Peer Group : N/A Dec-2019 Dec-2020 % Chg 396,117,390 621,080,696 56.8 396,117,390 621,080,696 56.8 396,117,390 621,080,696 56.8 396,117,980 467,797,503 4.0 3,253,767,633 5,879,060,138 80.7 1,243,146,436 1,496,657,135 20.4 4,893,031,459 7,996,797,969 63.4 4,893,031,459 7,996,797,969 63.4 99,404,609 89,607,033 -9.9 26,289,333 69,321,654 163.7 153,712,495 3,430,811,148 2,132.0 211,000 1,874,702,518 888,84.6 0 0 N/A 279,617,437 5,464,442,353 1,854.3 1 1,521,753 1,188,884 -21.9 23,190,461 24,002,922	For Charter : N/A Count of CU : 167 Asset Range : N/A Citteria : Region: Nation * Peer Group: All * Count of CU in Peer Group : N/A Dec-2019 Dec-2020 % Chg Dec-2021 396, 117, 390 621,080,696 56.8 578,157,130 816,459,460 1,366,762,266 67.4 1,206,661,597 1,950,128,365 4,044,500,369 107.4 4,563,396,157 1,950,128,365 4,044,500,369 107.4 4,563,396,157 1,950,128,365 4,044,500,369 107.4 4,563,396,157 1,950,128,365 4,044,500,369 107.4 4,563,396,157 1,243,146,436 1,496,657,135 20.4 1,301,356,903 4,893,031,459 7,996,797,969 63.4 8,136,161,129 99,404,609 89,607,033 -9.9 107,881,826 26,289,333 69,321,1654 163.7 82,605,090 153,712,495 3,430,811,148 2,132.0 4,758,250,183 211,000 1,874,702,518 888,384.6 2,601,005,244	For Charter : N/A Count of CU : 167 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * Reporting Count of CU in Peer Group : N/A Dec-2019 Dec-2020 % Chg 396,117,390 621,080,696 56.8 578,157,130 -6.9 396,117,390 621,080,696 56.8 578,157,130 -6.9 316,459,460 1,366,782,266 67.4 1,206,661,597 -11.7 1,950,128,365 4,044,500,389 107.4 4,563,396,157 12.8 487,179,808 467,797,503 -4.0 486,589,342 4.0 3,233,767,633 5,879,060,138 80.7 6,256,647,096 6.4 1,243,146,436 1,496,657,135 20.4 1,301,356,903 -13.0 4,893,031,459 7,969 63.4 8,136,161,129 1.7 99,404,609 89,607,033 -9.9 107,881,826 20.4 262,89,333 69,321,654 163.7 82,605,090 19.2 135,712,495 3,430,811,148 2,132.0 4,756,250,183 38.7	For Charter : INA Count of CU : 167 Asset Range : INA Criteria : Region: Nation * Peer Group: All * Reporting State = 'TX' * Type Count of CU in Peer Group : INA Criteria : Region: Nation * Dec-2021 % Chg Dec-2021 % Chg Dec-2019 Dec-2020 % Chg Dec-2021 % Chg Dec-2022 % Chg 396,117,390 621,080.696 56.8 578,157,130 -6.9 551,029,522 16,459,460 1.366,762,266 67.4 1.206,661,597 -11.7 765,330,220 1,950,128,365 4,044,500,369 107.4 4,563,396,157 12.8 2,068,976,681 3,767,063 3,577,060,138 80.7 6,256,647,096 6.4 3,092,289,451 1,243,146,436 1,496,657,135 20.4 1,301,356,903 1.102,626,667 4,893,031,456 7,996,79,969 63.4 8,16,161,129 1.7 4,805,405,600 99,404,609 89,607,033 -9.9 107,881,826 20.4 86,760,503 211,000 1,874,702,518 884,6 2,610,005,244 38.7 2,424,355,868 0 0 N/A	For Chartor : INA Count of CU: If7 Asset Range: INA Image: Critical: Region: Nation * Peer Group: All * Reporting_State = TX** Types Included: Count of CU in Peer Group: NA Image: Critical: Region: Nation * Dec-2021 % Chg Dec-2022 % Chg Dec-2019 Dec-2020 % Chg Dec-2021 % Chg Dec-2022 % Chg 336,117.390 621,080,686 56.8 578,157,130 -6.9 551,029,522 -4.7 816,459,460 1.366,762,266 67.4 1.206,661,597 -11.7 765,360,220 -36.6 1,950,128,365 4.04,450,369 107.4 4,663,396,157 12.8 2.069,976,681 -54.7 3225,767,633 5.879,060,138 90.7 6.266,47,096 6.4 3.092,289,451 -50.6 1,423,146,436 1.496,657,135 2.04 1.301,356,903 -11.7 4.400,945,440 -409 99,404,609 89,607,033 -9.9 107,881,826 2.04 86,760,503 -10.6 153,712,485 3.403,811,148 2.132	Count of CU : 167 Criteria : Region: NA Count of CU in Peer Group: NA Criteria : Region: Naiton * Peer Group: All * Reporting_State = TX: * Types Included: All Federally Insur Count of CU in Peer Group: NA Dec-2019 Dec-2020 % Chg Dec-2021 % Chg Dec-2022 % Chg Dec-2023 396,117.390 621,080.696 56.8 576,157,130 6.9 551,029,522 4.7 544,239,630 319,50,128.386 4,044,500.389 107.4 4,563,396,157 12.8 2,068,876,661 54.7 2,465,713,320 325,767,033 5,470,060,138 80.7 2,256,470,96 6.4 3,002,289,451 56.8 38,87,053 32,253,767,033 5,470,060,138 80.7 2,256,470,96 6.4 3,002,289,451 56.8 38,87,053 4,883,031,459 7,390,77,696 63.4 8,165,161,129 1.7 4,800,845,640 4.09 4,842,17,738 99,404,600 89,607,033 -9 107,881,826 20.4 86,760,503 1.96 104,269,152 26,289,333 66,32,31,1464 1,522

		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 * Repo	orting_State = 'TX' * T	ypes Inclue	ded: All Federally Inst	ured
	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	578,225,499	576,325,533	-0.3	687,936,666	19.4	743,171,321	8.0	771,005,104	3.7
Liabilities ³				007,000,000			0.0	77 1,000,104	
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	0	0	N/A	0	N/A	0	N/A	1,127,870	N/A
Exposures	0	0	N/A	0	N/A	U	N/A	1,127,070	IN/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		468,541,404	7.2	458,403,559	-2.2
Non-Member Deposits	450,560,536	467,797,848	3.8			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 LIABILITIES ⁴	39,432,258,994	45,557,209,330		50,463,415,459		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		265,647,446		331,251,834	24.7	324,996,881	-1.9
Appropriation For Non-Conforming Investments (SCU Only)	223,100,323	240,004,002		200,047,440	0.0 N/A	001,201,004	24.7 N/A	024,000,001	N/A
Equity Acquired in Merger	100,369,523	117,244,915		131,940,234	12.5	198,421,420	50.4	207,530,902	4.6
Noncontrolling Interest in Consolidated Subsidiaries	146,576	152,386		152,386		76,386	-49.9	159,361	108.6
Accumulated Unrealized G/L on Cash Flow Hedges	0	102,000		0		0	N/A	100,001	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A	14/7	N/A	14/7	N/A	
Accumulated Unrealized Loses for OTTI (due to other factors) on HTM Debt Securities	0	0		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		0		0	N/A	0	
EQUITY TOTAL	4,777,192,258	5,142,577,444		5,687,653,783	-	5,539,582,830	-2.6	5,933,973,421	7.1
TOTAL LIABILITIES, SHARES, & EQUITY	44,209,451,252	50,699,786,774		56,151,069,242		56,990,814,787	1.5	57,666,181,846	1.2
TOTAL NET WORTH	4,911,634,340	5,256,282,479			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/KE	JGHs, AND NONMEMBE	R SHARES FOR SHORT	FORM FIL	ERS					1
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N									-
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 d	ebt securities.								
⁶ Regular Reserves have been included in Undivided Earnings for periods prio								6. LiabShEquity	

Return to cover		Income Stateme							<u> </u>
		For Charter :							───
02/15/2024 CU Name: N/A		Count of CU :							───
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:		rting State - 'TV' * T	maa Inali	idadi All Fadarally In	
reer Group. N/A	Count	of CU in Peer Group :	•	Nation Peer Group.	Ап керс	rung_state - IX IS	pes incit	ided. All rederally ins	Jureu
	Count	or co in Peer Group .	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec 2022	% Cha	Dec-2023	0/ Cha
INTEREST INCOME YEAR-TO-DATE	Dec-2019	Dec-2020	% Cng	Dec-2021	% Chg	Dec-2022	% Cng	Dec-2023	% Chg
Interest income TEAR-TO-DATE	4 000 004 074	4 074 004 404		4 000 704 444	0.7	4 770 704 500	5.4	0.000.044.040	04.5
	1,622,091,074		3.3		0.7	, , ,		2,206,811,046	
Less Interest Refund	(607,655)	(637,092)	4.8	. , ,	-12.6	(,)	10.3	(536,484)	
Income from Investments	183,803,470		-36.3	- ,- ,	-16.5	, ,		376,411,686	
Other Interest Income ¹	8,381,812		-12.9			2,450,031		10,948,300	
	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	, ,	-24.1	, ,		326,169,139	
Interest on Deposits	144,861,020	, ,	0.5	, ,	-29.7	90,242,315	-	267,753,263	
Interest on Borrowed Money	33,027,721	20,438,255	-38.1	14,564,230	-28.7	51,613,614		176,058,300	
TOTAL INTEREST EXPENSE	338,753,878	317,424,169	-6.3	231,913,224	-26.9	, ,	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		426,302,001	-
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		-782,309	
Gain (Loss) on Derivatives	0	0	N/A	-	N/A	,		-16,648	
Gain (Loss) on Disposition of Fixed Assets	620,503		1,660.4	,, .	154.5	- / /		6,339,646	
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		-13,554,464		4,140,429	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-435,121		-2,654,961	
Gain from Bargain Purchase (Merger)	9,859				N/A	,		3,222	
Other Non-interest Income	11,257,537		26.3	, ,	4.4	.)) .		13,661,878	
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	, -,-	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		7.5	, ,		2,044,852,608	
NET INCOME (LOSS)	378,274,961	332,618,803	-12.1	11 1	73.3	, , ,		397,296,679	
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* All Income/Expense amounts are year-to-date while the related % change ratio	s are annualized								
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 1		nrealized Gain (Loss) due t	o change	in fair value of Fouity and T	rading Deb	t Securities.		7.IncExp	

		Loans							
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: Nati	on * Peer Group: All *	* Reporti	ng_State = 'TX' * Type	s Include	ed: All Federally Insur	ed State
	Count of	f 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			1,154,482,581	10.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0		0		0	N/A
Non-Federally Guaranteed Student Loans	12,434,751	13,293,691	6.9	15,533,396	16.8			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			, . , . ,	
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		12,611,081,757	0.1
Leases Receivable	664,150,840	766,612,687	15.4	877,643,143	14.5			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		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		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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		Delinquent Loan Info	ormation						
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :	167						
CU Name: N/A		Asset Range :							
Peer Group: N/A			v	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
									~ ~
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	454 040 000	070 454 404	40.4	050 440 000	1.0	500.044.400	10.1	004.040.504	05.5
30 to 59 Days Delinquent	454,246,069	370,451,404		, ,	-4.6	, ,	42.4	,,	25.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		112,315,541		140,898,843	
90 to 179 Days Delinquent ¹	179,340,913	190,753,025				97,253,524	-29.0		
180 to 359 Days Delinquent	38,034,412	40,175,271		1 1	-38.6	25,353,945	2.8		
> = 360 Days Delinquent	15,357,576	27,073,895		, ,	14.8	20,142,973	-35.2		
Total Delinquent Loans - All Types (> = 60 Days)	232,732,901	258,002,191	10.9	, ,	-25.3	255,065,983	32.3		
% Delinquent Loans / Total Loans	0.71	0.75			-30.8	0.61	18.5		
Amount of Loans in Non-Accrual Status	128,632,689	157,993,749	22.8	106,212,479	-32.8	121,098,390	14.0	186,325,073	53.9
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.71	2.39			-48.5	2.39	94.1	1.86	
% 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		11	-20.3	14,871,436	24.7	17,566,206	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		5,952,197		8,159,941	
90 to 179 Days Delinquent ¹	16,889,859	11,261,052			-12.1	8,570,363	-13.4	, ,	
180 to 359 Days Delinquent	1,482,575	752,734			-63.1	1,064,392	283.3	, ,	
> = 360 Days Delinquent	50,882	64,714				1,260	-96.0	,	
Total Delinquent Credit Card Lns (> = 60 Days)	18,423,316	12,078,500		1 1	-15.5	15,588,212	52.7	23,570,280	
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		-	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	-
90 to 179 Days Delinquent ¹	0	0				0		-	
180 to 359 Days Delinquent	0	0		0		0		-	
> = 360 Days Delinquent	0	0		0		0	N/A		
Total PAL I and II Loans Delinquent > = 60 Days	0	0	-	0		0	N/A	-	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	88,908	64,819		66,550	2.7	117,787	77.0	,	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		44,953		27,222	
90 to 179 Days Delinquent ¹	59,219	43,649			-38.3	63,608	136.3	,	
180 to 359 Days Delinquent	14,722	0			N/A	4,661	286.5		
> = 360 Days Delinquent	0	0				0	N/A	-	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	73,941	43,649	-41.0	28,129	-35.6	113,222	302.5	114,574	1.2
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	0.59	0.33	-44.8	0.18	-44.8	0.58	219.5	0.54	-7.0
Federally Guaranteed Student Loans %			-						
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	ays delinquent.							9. Delinquent Loans	

	Delin	quent Loan Informati	on (conti	inued)				T
Return to cover	2011	For Charter :						-
02/15/2024		Count of CU :						-
CU Name: N/A		Asset Range :						-
Peer Group: N/A				Nation * Peer Group:	All * Reporting_State = 'TX'	* Types Inc	cluded: All Federally I	nsured
	Count	of CU in Peer Group :				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	1
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-20	22 % Chg	Dec-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)								
All Other Unsecured Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		N/A	23,936,8	91	30,209,557	26.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	8,967,5	07	12,705,398	3 41.7
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	10,068,8	29	16,312,394	62.0
180 to 359 Days Delinquent	N/A	N/A		N/A	1,199,4	31	1,938,872	61.6
> = 360 Days Delinquent	N/A	N/A		N/A	169,7	74	155,633	-8.3
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A	20,405,5	41	31,112,297	52.5
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N1/A	N1/A		N1/A		0.5		47.0
Unsecured Loans/Lines of Credit %	N/A	N/A		N/A	0.	95	1.41	47.6
New Vehicle Loans								
30 to 59 Days Delinquent	95,948,918	72,984,989	-23.9	63,776,626	-12.6 76,734,8	41 20.3	86,626,738	3 12.9
60 to 89 Days Delinguent ¹	N/A			N/A	14,161,1		15,534,517	
90 to 179 Days Delinguent ¹	30,898,474		-9.0					
180 to 359 Days Delinquent	5,065,948							
> = 360 Days Delinquent	1,287,385				-29.8 340,1			
Total Del New Vehicle Lns (> = 60 Days)	37,251,807				-31.4 28,443,6		,	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.52				-31.1 0.			
Used Vehicle Loans	0.52	0.40	-11.0	0.31	-51.1 0.	20.7	0.40	20.0
30 to 59 Days Delinquent	144,839,449	120,907,607	-16.5	117,489,694	-2.8 181,447,5	48 54.4	231,938,097	27.8
	N/A		-10.5	N/A	39,209,3		49,874,874	-
60 to 89 Days Delinquent ¹	52,828,850		-15.3		-4.9 33,733,4		49,074,074	
90 to 179 Days Delinguent	7,184,512				-4.9 33,733,4			
180 to 359 Days Delinquent								
> = 360 Days Delinquent	2,018,210							
Total Del Used Vehicle Lns (> = 60 Days)	62,031,572				-10.9 83,079,0			
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.66	0.54	-18.3	0.43	-19.7 0.	52.8	0.90	36.7
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.60	0.50	-15.6	0.39	-23.4 0.	56 44.0	0.74	33.3
Loans %								<u> </u>
Leases Receivable 30 to 59 Days Delinquent	6,350,409	5,305,262	-16.5	5,335,170	0.6 9,698,2	34 81.8	12,589,174	29.8
	0,350,409 N/A		-10.5	5,335,170 N/A	0.0 9,696,2		12,569,174	
60 to 89 Days Delinquent ¹	1,651,217		-24.4		-			
90 to 179 Days Delinquent ¹					,			
180 to 359 Days Delinquent	41,448		58.4				,	
> = 360 Days Delinquent	15,653					0 N/A	,	
Total Del Leases Receivable (> = 60 Days)	1,708,318			11-	-22.6 1,424,0			
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.26	0.17	-33.3	0.12	-32.4 0.	15 25.3	0.34	131.9
All Other Secured Non-Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A			N/A	14,403,8		19,594,859	
60 to 89 Days Delinquent ¹	N/A			N/A	4,393,3		5,485,040	_
90 to 179 Days Delinquent ¹	N/A			N/A	3,589,2		4,950,726	
180 to 359 Days Delinquent	N/A		L	N/A	1,096,9		2,826,283	
> = 360 Days Delinquent	N/A			N/A	203,6		437,839	
Total Del All Other Secured Loans (> = 60 Days)	N/A			N/A	9,283,2		13,699,888	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A			N/A	0.		0.81	
Outstanding balances of loans affected by bankruptcy claims	72,531,451							
Outstanding Troubled Debt Restructured loans	83,520,336	96,714,908	15.8	77,608,213	-19.8 61,414,4	82 -20.9	59,054,605	-3.8
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 -	179 days delinquent.					10. Del	inquent Loans (con'	t)

Delinquen	t 1- to 4-Family Resider	ntial and Other	Non-Commerci	al Real Estate L	bans ¹				
Return to cover		For Charter :							
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							L
Peer Group: N/A			-	n * Peer Group:	All * Repor	ting_State = 'TX' * Ty	/pes Include	ed: All Federally Ins	sured
	Count of CU	in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	Dec-2013	Dec-2020	78 Olig	Dec-2021	70 Olig	Dec-2022	70 Olig	Dec-2023	78 Olig
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinguent	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 delinguent >									
= 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 Delinguent 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 Delinguent ¹	N/A	N/A		N/A		178,377		142,609	-20.1
90 to 179 Days Delinguent 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
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days of	lelinquent.						11. Deli	nquent RE Loans	

Iben In torms For Charter: NAA Image: NA Ima Image: NA Image: NA		Delino	quent Commerc	ial Loans				
Dia Nome NA Control Control <thcontrol< th=""> <thcontro< th=""> <thcontro< th=""><th>Return to cover</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></thcontro<></thcontro<></thcontrol<>	Return to cover							
Pare Group: NA Christian Control Region: Name of the Section: Name of the Se	02/15/2024		Count of CU :	167				
Locati of CU in Peer Group: NA C C C C C C C C C C C C Dec-302 % Chg Dec-302								
Dec.201 Dec.201 % C by Dec.202 Dec.202 % C by Dec.202 M C by Dec.202 % C by Dec.202 Dec.202 % C by Dec.202 M C by Dec.202 C by Dec.202 <th< td=""><td>Peer Group: N/A</td><td></td><td></td><td></td><td>All * Reporting_State = 'TX' *</td><td>Types Inc</td><td>luded: All Federally In</td><td>nsured</td></th<>	Peer Group: N/A				All * Reporting_State = 'TX' *	Types Inc	luded: All Federally In	nsured
ELNOLIST COMMERCIAL LOANSLINES OF CREDIT BY CATEGORY Image: Construction and Development Loans Image: Construp Loans Image: Construction and De		Count of CU	in Peer Group :	N/A				L
ELNOLIST COMMERCIAL LOANSLINES OF CREDIT BY CATEGORY Image: Construction and Development Loans Image: Construp Loans Image: Construction and De								
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Dames % NA NA NA NA U <th< td=""><td></td><td>IN/A</td><td>IN/A</td><td>IN/A</td><td>116,465</td><td></td><td>0</td><td>-100.0</td></th<>		IN/A	IN/A	IN/A	116,465		0	-100.0
Sacural pf armlandImage: same same same same same same same same		N/A	N/A	N/A	. 0.09	9	0.00	-100.0
30 to 50 tops Delinquent NNA NNA <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>								
10 to B Days Delinquent ¹ NA		N/A	NI/A	N/A			0	NI/A
Obstrip NA NA NA NA NA O 0 N 180 to 380 Days Delinquent NA NA NA NA NA 0 0 N/N 180 to 380 Days Delinquent NA NA NA NA NA 0 0 N/N 2800 Days Delinquent 60 Days Delinquent > 60 Days N/A N/A N/A N/A 0 0 N/N Secured by Caminad > 60 Days Delinquent N/A N/A<								
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> = 380 Days Delinquent NA							-	
Total bars Secured by Farmiand >= 60 Days N/A								
oans Secured by Familand >= 60 Days Del / Total loans Secured by Familand % NA NA NA NA NA 0.00 0.00 N0.00 30 to 50 Days Delinquent N/A N/A N/A N/A N/A 1,313,399 1,500,199 14; 60 to 50 Days Delinquent ¹ N/A N/A N/A N/A 0 127,77 N/N 10 to 170 Days Delinquent ¹ N/A N/A N/A N/A 0 0 N/N 18 to 350 Days Delinquent ¹ N/A N/A N/A N/A 0 0 N/N 18 to 350 Days Delinquent N/A N/A N/A N/A 0 0 0 N/N 18 to 350 Days Delinquent N/A N/A N/A N/A 0 0 0 N/N 10 to 130 Days Delind Dares Secured by Multifamily delinquent >= 60 Days N/A N/A N/A N/A 0 0 0 N/N 20 to 120 Days Delinquent N/A N/A N/A N/A 0 0	, .							
Secured by MultifamityImage: Constraint of the secure of the					0.00)	-	N/A
30 to 59 Days Delinquent N/A N/A N/A N/A N/A 1,313,393 1,500,199 14. 60 to 89 Days Delinquent ¹ N/A N/A N/A N/A N/A 0 127,77 N/N 60 to 89 Days Delinquent ¹ N/A N/A N/A N/A N/A 0 0 N/N 90 to 170 Days Delinquent ¹ N/A N/A N/A N/A 0 0 N/N 9 300 Days Delinquent ¹ 60 Days Del/ Total Joans Secured by Multifamily delinquent > e 60 Days N/A N/A N/A 0 0 0 N/N Secured by Owner Occupied, Non-Farm, Non-Residential Property	, , , , , , , , , , , , , , , , , , , ,						0.00	
60 to 80 Days Delinquent ¹ N/A		N/A	N/A	N/A	1.313.939)	1.500.199	14.2
Op 10 179 Days Delinquent ¹ N/A N/								N/A
180 to 359 Days DelinquentN/AN/AN/AN/A000N/N $\times = 360 Days DelinquentN/AN/AN/AN/AN/A000N/NColla loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total loans Secured by Multifamity >= 60 Days Del / Total Days DelinquentN/AN/AN/A0.000.04N/ASecured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/AN/A821,2521,280,89956,94,05-19.180 to 359 Days DelinquentN/AN/AN/AN/AN/A04,981,284N/N180 to 359 Days DelinquentN/AN/AN/AN/A04,981,284N/N180 to 359 Days DelinquentN/AN/AN/A04,981,284N/N180 to 359 Days DelinquentN/AN/AN/A04,981,284N/N180 to 359 Days DelinquentN/AN/AN/A06,916,637352.180 to 359 Days DelinquentN/AN/AN/A06,916,637352.190 to 750 Days DelinquentN/AN/AN/A0.2661.11324.3190 to 590 Days DelinquentN/AN/AN/A01,206,224468.190 to 590 Days Delinquent$								
> = 360 Days DelinquentN/A </td <td></td> <td></td> <td>N/A</td> <td></td> <td></td> <td>)</td> <td>0</td> <td>N/A</td>			N/A)	0	N/A
NA NA NA NA NA NA 0.00 0.04 N/N Secured by Owner Occupied, Non-Farm, Non-Residential Property NA N/A N/A N/A 38,102.873 6,051,845 -84. 30 to 59 Days Delinquent ¹ N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent N/A N/A N/A N/A 60.49,455 -19. 180 to 359 Days Delinquent N/A N/A N/A N/A 0 4,981,248 N/N > 360 Days Delinquent N/A N/A N/A N/A 0 85,049 N/N > 360 Days Delinquent N/A N/A N/A N/A 0 85,049 N/N 20as Coans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 N/A N/A N/A 0.026 1.111 324.33 324.33 Secured		N/A	N/A	N/A)	0	N/A
NA NA NA NA NA NA 0.00 0.04 N/N Secured by Owner Occupied, Non-Farm, Non-Residential Property NA N/A N/A N/A 38,102.873 6,051,845 -84. 30 to 59 Days Delinquent ¹ N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent N/A N/A N/A N/A 60.49,455 -19. 180 to 359 Days Delinquent N/A N/A N/A N/A 0 4,981,248 N/N > 360 Days Delinquent N/A N/A N/A N/A 0 85,049 N/N > 360 Days Delinquent N/A N/A N/A N/A 0 85,049 N/N 20as Coans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 N/A N/A N/A 0.026 1.111 324.33 324.33 Secured	Total loans Secured by Multifamily delinguent > = 60 Days	N/A	N/A	N/A)	127,757	N/A
30 to 59 Days Delinquent N/A N/A N/A N/A N/A N/A N/A N/A Status		N/A	N/A	N/A	0.00)	0.04	N/A
60 to 89 Days Delinquent ¹ N/A N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A N/A 708,906 569,063 19. 90 to 179 Days Delinquent N/A N/A N/A N/A N/A N/A 14.981,284 N// > 360 Days Delinquent N/A N/A N/A N/A N/A 0 4.981,284 N// of all loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > 60 Days Delinquent N/A N/A N/A 1,530,158 6.916,637 352. coans Secured by Owner Occupied, Non-Farm, Non-Residential Property > 60 Days Delinquent N/A N/A N/A 0.026 1.11 324. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property M/A N/A N/A 1.11 0.0 0.0 10.026 1.206,224 68. Go to 89 Days Delinquent N/A N/A N/A N/A 1.026,224 68. 0.0 10.026 1.206,023 N// 30 to 59 Days Delinquent N/A N/A N/A	Secured by Owner Occupied, Non-Farm, Non-Residential Property							
60 to 89 Days Delinquent ¹ N/A N/A N/A N/A N/A 821,252 1,280,899 56. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A N/A 708,906 569,063 19. 90 to 179 Days Delinquent N/A N/A N/A N/A N/A N/A 14.981,284 N// > 360 Days Delinquent N/A N/A N/A N/A N/A 0 4.981,284 N// of all loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > 60 Days Delinquent N/A N/A N/A 1,530,158 6.916,637 352. coans Secured by Owner Occupied, Non-Farm, Non-Residential Property > 60 Days Delinquent N/A N/A N/A 0.026 1.11 324. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property M/A N/A N/A 1.11 0.0 0.0 10.026 1.206,224 68. Go to 89 Days Delinquent N/A N/A N/A N/A 1.026,224 68. 0.0 10.026 1.206,023 N// 30 to 59 Days Delinquent N/A N/A N/A	30 to 59 Days Delinquent	N/A	N/A	N/A	. 38,102,873	3	6,051,845	-84.1
90 to 179 Days DelinquentN/AN/AN/AN/AN/AN/A708,906569,405-19.180 to 359 Days DelinquentN/AN/AN/AN/AN/AN/A04,981,284N/A> = 360 Days DelinquentN/AN/AN/AN/AN/A0850,409N/AOrlal loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60N/AN/AN/AN/A1,530,1586,916,637352coans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days DelN/AN/AN/AN/A0.261.11324coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyM/AN/AN/AN/A1,36,1511.206,224-68coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/AN/A1,136,1811.206,224-68coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/AN/A1.11324coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A1.206,224-68coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A1.11324coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A1.206,224-68coans Secured by Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A1.136,1810.100coans Secured by Non-Owner Occupied, Non-Farm, Non-Resid		N/A	N/A	N/A	. 821,252	2	1,280,899	56.0
> = 360 Days Delinquent N/A		N/A	N/A	N/A	. 708,906	6	569,405	-19.7
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 N/A N/A N/A N/A 1,530,158 6,916,637 352.1 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 1.11 324.1 Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property % N/A N/A N/A 0.26 1.11 324.1 Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property % N/A N/A N/A 0.26 1.11 324.1 Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property % N/A N/A N/A 0.26 1.11 324.1 Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property % N/A N/A N/A 0.26 1.11 324.1 Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property % N/A N/A N/A 0.100.1 1.206,224 -68.1 60 to 89 Days Delinquent ¹ N/A N/A N/A N/A 0 1.86,443 N/A 180 to 359 Days Delinquent N/A N/A N/A N/A N/A	180 to 359 Days Delinquent	N/A	N/A	N/A)	4,981,284	N/A
DaysN/AN/AN/AN/A1,530,1586,916,637352.1.oans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %N/AN/AN/A N/A 0.261.11324.1Secured by Non-Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A0.261.001.00Secured by Non-Owner Occupied, Non-Farm, Non-Residential PropertyN/AN/AN/A0.261.001.0030 to 59 Days DelinquentN/AN/AN/AN/A1.136,1810-100.160 to 89 Days Delinquent ¹ N/AN/AN/AN/A1.136,1810-100.190 to 179 Days Delinquent ¹ N/AN/AN/AN/A01.864,43N/A180 to 359 Days DelinquentN/AN/AN/A01.298,093N/A180 to 359 Days DelinquentN/AN/AN/A08,796,196N/A180 to 359 Days DelinquentN/AN/AN/A08,796,196N/A100 call boans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60N/AN/AN/A1,136,18110,280,732804.120 boays DelinquentN/AN/AN/AN/A1,136,18110,280,732804.120 boays DelinquentN/AN/AN/AN/A1,136,18110,280,732804.120 boays DelinquentN/AN/AN/AN/A1,136,18110,	> = 360 Days Delinquent	N/A	N/A	N/A)	85,049	N/A
JaysImage: Constraint of the second sec	Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	NI/A	NI/A	N/A	1 530 159	3	6 016 637	352.0
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property N/A	Days	11/7	11/4		1,000,100	,	0,910,037	332.0
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property N/A	Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del							
30 to 59 Days Delinquent N/A N/A N/A N/A 3,854,512 1,206,224 -68. 60 to 89 Days Delinquent ¹ N/A N/A N/A N/A 1,136,181 0 -100. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A 0 186,443 N// 180 to 359 Days Delinquent N/A N/A N/A N/A 0 186,443 N// 180 to 359 Days Delinquent N/A N/A N/A 0 1,298,093 N// > = 360 Days Delinquent N/A N/A N/A 0 8,796,196 N// fotal loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.4 4 Means the number is too large to display in the cell Image: Secured by Secure Complex of Secure Com	/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A	0.26	6	1.11	324.9
30 to 59 Days Delinquent N/A N/A N/A N/A 3,854,512 1,206,224 -68. 60 to 89 Days Delinquent ¹ N/A N/A N/A N/A 1,136,181 0 -100. 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A 0 186,443 N// 180 to 359 Days Delinquent N/A N/A N/A N/A 0 186,443 N// 180 to 359 Days Delinquent N/A N/A N/A 0 1,298,093 N// > = 360 Days Delinquent N/A N/A N/A 0 8,796,196 N// fotal loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.4 4 Means the number is too large to display in the cell Image: Secured by Secure Complex of Secure Com	Secured by Non-Owner Occupied Non-Farm Non-Residential Property							
60 to 89 Days Delinquent ¹ N/A N/A N/A N/A 1,136,181 0 100.0 90 to 179 Days Delinquent ¹ N/A N/A N/A N/A 0 186,443 N/A 180 to 359 Days Delinquent N/A N/A N/A N/A 0 1,298,093 N/A 180 to 359 Days Delinquent N/A N/A N/A 0 1,298,093 N/A > = 360 Days Delinquent N/A N/A N/A 0 8,796,196 N/A fotal loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.1 2 Means the number is too large to display in the cell		N/A	NI/A	N/A	3 854 512	>	1 206 224	68.7
N/A N/A <td></td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td>					, ,			
N/A N/A <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>*</td> <td>- 100.0 N/A</td>							*	- 100.0 N/A
> = 360 Days Delinquent N/A N/A N/A N/A 0 8,796,196 N// Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.1 Secured by Social constrained on the cell Image: Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.1								N/A
International loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 N/A N/A N/A 1,136,181 10,280,732 804.12 If Means the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to display in the cell Image: Color of the number is too large to displa								
Days N/A N/A N/A N/A 1,136,181 10,280,732 804.1 If Means the number is too large to display in the cell Image: Comparison of the cell<								
Means the number is too large to display in the cell	Days	N/A	N/A	N/A	1,136,181		10,280,732	804.8
						+		<u> </u>
		nguant					12 Dol Comm Loon-	

		Delinguent Commerc	ial I oan	s					
Return to cover		For Charter :		5					
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region	Nation * Peer Group:	All * Rep	orting_State = 'TX' * '	Types Ind	cluded: All Federally I	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cho
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non- Residential Property >= 60 Days Del / Total loans Secured by Non- Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.08		0.70	752.7
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,457,284		2,118,851	45.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		611,638		1,353,990	121.4
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,011,273		262,538	-74.0
180 to 359 Days Delinquent	N/A	N/A		N/A		51,678		484,554	837.6
> = 360 Days Delinquent	N/A	N/A		N/A		9,821,119		534,563	-94.6
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		11,495,708		2,635,645	-77.1
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		9.59		2.26	-76.5
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,368		58,606	695.4
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	
90 to 179 Days Delinguent ¹	N/A	N/A		N/A		59,039		117,593	
180 to 359 Days Delinquent	N/A	N/A		N/A		00,000		0	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		59,039		117,593	
Unsecured Commercial Loans >= 60 Days / Total Unsecured	10/7	1071		1071		00,000			
Commercial Loans %	N/A	N/A		N/A		1.38		2.63	91.0
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		16,159		30,080	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		2,782		49,415	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		0		69,294	
180 to 359 Days Delinquent	N/A	N/A		N/A		79,409		70,684	
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		82,191		189,393	130.4
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		0.63		2.77	342.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		14,419,742		20,267,757	40.6
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non- Members %	N/A	N/A		N/A		0.58		0.76	29.8
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with l	oans 60 - 179 davs delin	quent.	1				1	13. Del Comm Loans (co	on't)

		Loan Losses	5		1				<u> </u>
Return to cover		For Charter :							
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	All * Rer	orting_State = 'TX' *	l Types Ind	luded: All Federally I	nsured
	Count	of CU in Peer Group :		Nation Teel Oloup.		Jorang_Jaate - TX	i ypes in	Judea. All reactally i	Illaureu
	oount	or oo in reer oroup.	11/0						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)	200 2010	000 1010	/o ong	500 2021	/o ong	000 2022	70 Ong	000 2020	70 Olig
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	-24.9	41,845,028			
NET CHARGE OFFS (\$\$)*	223,765,504	193,794,285	-13.4	129,102,802	-33.4	146,659,972		250,378,500	
	0.69	0.57	-13.4	0.36	-33.4		3.4	230,378,300	
Net Charge-Offs / Average Loans %**						0.37			
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		596,607,516	
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	
Unsecured Credit Card Lns Recovered*	3,640,598	4,100,998	12.6	4,771,816	16.4	4,231,927		3,712,734	
Unsecured Credit Card Net Charge Offs*	35,417,566	30,404,515		21,871,051	-28.1	21,675,924			
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.91	2.59		1.94	-25.3	1.99		3.22	
PALs I and PALs II Charged Off (FCU Only)*	0	0	-	0	N/A	0		0	
PALs I and PALs II Recovered (FCU Only)*	0	0		0		0		0	
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0		0		0		0	-
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00		0.00	
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		14,212	
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	1.62	0.49	-69.8	0.16	-66.3	0.18	6.4	0.90	416.1
Student Loans**			00.0		00.0				
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	
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	N/A	N/A		N/A		2.78		4.01	44.6
Loans/Lines of Credit**	40.000 700	40.004.404	1.0			00.570.400	01.1	07.004.050	
New Vehicle Loans Charged Off*	49,239,783	48,661,191	-1.2 17.1	29,861,831	-38.6			27,994,352	
New Vehicle Loans Recovered*	5,673,556	6,641,243		7,908,011	19.1	6,152,857		6,184,852	
New Vehicle Loans Net Charge Offs*	43,566,227	42,019,948		21,953,820	-47.8	14,417,276		21,809,500	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.60	0.58	-	0.31	-47.6	0.20		0.30	-
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	
Used Vehicle Loans Recovered*	9,308,683	10,226,033	9.9	12,539,880	22.6	13,184,713		20,119,586	
Used Vehicle Loans Net Charge Offs*	64,809,085	57,727,642	-10.9	35,593,162	-38.3	44,682,438		94,395,661	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.70	0.59		0.34	-43.3	0.38		0.75	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.66	0.59		0.32	-45.0	0.31	-4.9		
Leases Receivable Charged Off*	3,045,708	1,987,041	-34.8	1,833,561	-7.7	1,331,065		1,924,193	
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		1,458,616	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.38	0.22	-40.9	0.18	-18.4	0.10		0.15	-
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		7,910,446		10,631,001	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		2,450,243		1,903,770	
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	N/A	N/A	7	N/A		0.34		0.52	55.1
Secured Non-Real Estate Loans/Lines of Credit**		1071		10/1		0.04		0.02	00.1
FORECLOSED AND REPOSSESSED ASSETS									<u> </u>
Commercial	N/A	N/A		N/A		18,566,087		10,956,044	
Real Estate - Non-Commercial	N/A	N/A		N/A		3,673,657		6,257,824	
Vehicle - Non-Commercial	N/A	N/A		N/A		20,819,155		27,901,141	
Other - Non-Commercial	N/A	N/A		N/A	L	1,092,224		1,354,116	
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		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 * Repo	rting_State = 'TX' * '	Types In	cluded: All Federally In	nsured
	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	N/A	N/A		N/A		0.11		0.25	123.9
Loans Purchased Under 701.23%	N/A	IN/A		IN/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							1		
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. Indire	ect, Purchased or Sold	

		Participation Lo	bans						
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				Nation * Peer Group:	All * Rep	orting State = 'TX' * 1	vpes Incl	uded: All Federally Ir	nsured
	Count	of CU in Peer Group :		•			[
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	3 % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	362,507,415	294,637,172	-18.7	293,316,056	-0.4	N/A		N/A	A
Vehicle - Non-commercial	N/A	N/A	\	N/A		158,358,111		235,369,822	2 48.6
Non-Federally Guaranteed Student Loans	3,601,368	3,708,829	3.0	4,611,812	24.3	7,635,369	65.6	8,242,561	
1- to 4-Family Residential Property	279,617,216	348,617,159	24.7	478,018,482	37.1	642,215,060	34.3	636,853,952	2 -0.8
Commercial Loans (excluding Construction & Development)	241,682,604	250,731,745	i 3.7	212,354,362	-15.3	293,031,651	38.0	312,140,362	2 6.5
Commercial Construction & Development	11,338,212	41,115,502	262.6	67,228,601	63.5	48,782,958	-27.4	45,597,028	-6.5
All Other Participation Loans	14,545,777	22,645,380	55.7	15,598,381	-31.1	236,324,745	1,415.1	221,388,827	
TOTAL PARTICIPATION LOANS OUTSTANDING	913,292,592	961,455,787	5.3	1,078,665,148	12.2	1,386,347,894	28.5	1,459,592,552	
Participation Loans Outstanding / Total Loans %	2.78	2.78	0.1	2.89	4.0	3.33	15.1	3.41	1 2.4
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	280,178,583	280,303,940	0.0	405,360,842	44.6	449,934,729	11.0	210,857,959	-53.1
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.86	1.60	-13.9	1.93	20.6	2.05	6.4	1.33	3 -35.0
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	357,687,451	-53.4
%Participation Loans Sold YTD / Total Assets**	0.92	0.52	-43.4	1.10	111.0	1.35	22.2	0.62	2 -53.9
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	6,117,966	6 -44.5
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A	,	N/A		1.07		0.58	-46.0
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	6,930,570	73.7
Participation Loans Recovered*	443,011	350,122	-21.0	297,205	-15.1	637,198	114.4	804,429	26.2
Participation Loan Net Charge Offs *	3,814,380	1,362,949	-64.3	1,343,935	-1.4	3,352,620	149.5	6,126,141	1 82.7
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.46	0.15	-68.2	0.13	-9.4	0.27	106.5	0.43	3 58.3
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	6

1- to 4-Fa	mily Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Incl	uded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	, % Chợ
1- to 4-Family Residential Property Loans									<u> </u>
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		7,439,088,292		7,976,972,485	
Fixed Rate 15 years or less	N/A	N/A		N/A		2,624,514,847		2,575,559,861	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		705,497,435		743,421,552	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		392,023,721		390,806,975	
Adjustable Rate	N/A	N/A		N/A		388,456,637		442,117,658	
Total Secured by 1st Lien	N/A	N/A		N/A		11,549,580,932		12,128,878,531	I 5.0
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		1,044,629,684		1,251,308,946	
Closed-End Adjustable Rate	N/A	N/A		N/A		13,241,625		9,297,830	
Open-End Fixed Rate	N/A	N/A		N/A		141,975,614		269,339,506	-
Open-End Adjustable Rate	N/A	N/A		N/A		479,199,736		579,815,564	
Total Secured by Junior Lien	N/A	N/A		N/A		1,679,046,659		2,109,761,846	6 25.7
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		42,838,672		34,226,605	5 -20. ⁴
Closed-End Adjustable Rate	N/A	N/A		N/A		5,455,078		4,461,569	-18.2
Open-End Fixed Rate	N/A	N/A		N/A		8,310,587		8,727,178	3 5.0
Open-End Adjustable Rate	N/A	N/A		N/A		8,158,234		9,239,905	5 13.3
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		64,762,571		56,655,257	-12.5
Total 1- to 4-Family Residential Property Loans and All Other	N1/A	N1/A		NI/A		40.000.000.400		44 005 005 004	
(Non-Commercial) Real Estate	N/A	N/A		N/A		13,293,390,162		14,295,295,634	1 7.5
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		1,503,700,261	-45.2
Fixed Rate 15 Years or less*	N/A	N/A		N/A		738,451,349		452,692,572	-38.7
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		301,679,091		93,722,194	-68.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		214,403,903		42,156,400	-80.3
Adjustable Rate*	N/A	N/A		N/A		181,268,164		161,122,946	6 -11. ⁴
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		4,180,599,290		2,253,394,373	
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		437,648,728		440,387,954	1 0.6
Closed-End Adjustable Rate*	N/A	N/A		N/A		231,092		944,783	-
Open-End Fixed Rate*	N/A	N/A		N/A		221,722,616		295,457,718	
Open-End Adjustable Rate*	N/A	N/A		N/A		469,490,721		264,048,049	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		1,129,093,157		1.000.838.504	
All Other (Non-Commercial) Real Estate Granted YTD						, ,,,,,,,		,,	-
Closed-End Fixed Rate*	N/A	N/A		N/A		35,586,738		10,544,721	I -70.4
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,893,114		455,580	
Open-End Fixed Rate*	N/A	N/A		N/A		4,388,480		3,867,791	
Open-End Adjustable Rate*	N/A	N/A		N/A		5,958,105		5,266,250	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		47,826,437		20,134,342	-
Total 1- to 4-Family Residential Property Loans and All Other									
(Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		5,357,518,884		3,274,367,219	-38.9
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	107,167,119	6.1
Amount of real estate loans that refinance, reprice or mature w/in 5									
yrs	N/A	N/A		N/A		1,447,072,532		1,691,151,333	3 16.9
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	328,216,105	5 9.
Interest Only & Payment Option First Mortgages / Total Assets %	0.82	0.87	5.7	0.92	5.7	0.52	-43.0	0.57	7 8.
Interest Only & Payment Option First Mortgages / Net Worth %	7.41	8.40			5.0			5.01	
* Amounts are year-to-date while the related %change ratios are annualized.									1
			1					17. RE Loans	

	Real Es	tate (Non-Commercia	al) 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 * Rep	orting State = 'TX' * T	vpes Incl	uded: All Federally In	sured
· · · · · · · · · · · · · · · · · · ·	Count o	of CU in Peer Group :			<u></u>		···· ,	
		•						
	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022	% Chg	Dec-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		697,301	190.4
First Lien single 1- to 4-Family Residential Property Loans								
Recovered*	N/A	N/A	N/A		309,569		117,457	-62.1
First Lien single 1- to 4-Family Residential Property Loans Net								
Charge Offs*	N/A	N/A	N/A		-69,429		579,844	935.2
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	867.7
Junior Lien single 1- to 4-Family Residential Property Loans								
Charged Off*	N/A	N/A	N/A		101,553		55,022	-45.8
Junior Lien single 1- to 4-Family Residential Property Loans								
Recovered*	N/A	N/A	N/A		155,087		134,254	-13.4
Junior Lien single 1- to 4-Family Residential Property Loans Net	N1/A	N1/A	N1/A		50 504		70.000	40.0
Charge Offs*	N/A	N/A	N/A		-53,534		-79,232	-48.0
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		0.00	-17.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	IN/A	IN/A	N/A		0.00		0.00	-17.4
Charged Off*	N/A	N/A	N/A		2,160,042		238,160	-89.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	11/7	IN/A	10/4		2,100,042		200,100	-09.0
Recovered*	N/A	N/A	N/A		304.640		120,785	-60.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	19/7 (11/7 (10/7		004,040		120,700	-00.4
Charge Offs*	N/A	N/A	N/A		1,855,402		117,375	-93.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net		1071			.,000,102		,010	00.1
Charge Offs / Avg All Other (Non-Commercial) Real Estate								
Loans/Lines of Credit**	N/A	N/A	N/A		3.55		0.19	-94.5
Tatal 4, to 4 Family Davidential when Other (Man Osman								
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real								
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**								
	N/A	N/A	N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualize	ed.							
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)						18. RE Loan Losses	

		Commercial Loan Inf	ormation						1
Return to cover		For Charter :							-
02/15/2024		Count of CU :							-
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	vpes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :				J_		,	T
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chç
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	1 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	9 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	1 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	1 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	9 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		16.4	139,039,328				157,321,017	
Total Commercial Loans	1,445,018,064	1,653,540,489	14.4	1,935,001,063	17.0			2,682,386,350	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	, ,,,,,,,,	,,,		,,	-	, ,,,		,,	-
Construction and Development	161	150	-6.8	135	-10.0	150	11.1	166	6 10.7
Farmland	42	34	-19.0	33				39	
Secured by Multifamily	372	381	2.4	400					
Owner Occupied, Non-Farm, Non-Residential Property	712	787	10.5						
Non-Owner Occupied, Non-Farm, Non-Residential Property	594	675	13.6					975	
Total Number of Real Estate Secured Commercial Loans	1,881	2,027	7.8						
Loans to finance agricultural production and other loans to farmers	33	24	-27.3	2,000				16	
Commercial and Industrial Loans	1,024	971	-27.3	1,101	13.4			1,371	
Unsecured Commercial Loans	77	61	-20.8	53	-13.1		20.2	84	
Unsecured Revolving Lines of Credit (Commercial Purpose)	691	705	2.0		-76.9		71.2	289	
Total Number of Non-Real Estate Secured Commercial Loans	1,825	1,761	-3.5	1,343		1,750		1,760	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	1,025	1,701	-5.5	1,040	-23.7	1,750	50.5	1,700	0.0
Number of Outstanding Commercial Loans to Members	3,570	3,653	2.3	3,247	-11.1	3,831	18.0	3,974	4 3.7
Number of Outstanding Purchased Commercial Loans or Participation Interests to				,		,		,	
Nonmembers	136	135	-0.7	191	41.5	275	44.0	216	6 -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	5 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	3 17.2
Outstanding Agricultural Related Loans - Number	75								
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	4 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.	5.20	5.10	-1.0	5.34	0.2	4.30		4.70 mercial Loans	3.2

	Commer	cial Loan Net C	harge O	ffs				
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: A	All * Reporting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	ured
	Count of CU in	n Peer Group :	N/A			1		
		•						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg	Dec-2023	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:								
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	N/A	N/A		N/A	0.00		0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average	N/A	N/A		IN/A	0.00	,	0.00	11/7
Commercial Loans Secured by Farmland**	N/A	N/A		N/A	0.00		0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average		11/74		IN/A	0.00	,	0.00	19/73
Commercial Loans Secured by Multifamily**	N/A	N/A		N/A	0.00)	0.00	N/A
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential								,
Property YTD Charge Offs to average Commercial Loans Secured by Owner								
Occupied, Non-Farm, Non-Residential Prooperty**	N/A	N/A		N/A	0.00)	0.00	100
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-								
Residential Property YTD Charge Offs to average Commercial Loans Secured by								
Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		N/A	0.00)	0.00	N/A
Net Commercial Loans to Finance Agricultural Production and Other Loans to								
Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural								
Production and Other Loans to Farmers**	N/A	N/A		N/A	0.00)	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and								
Industrial Loans**	N/A	N/A		N/A	1.49)	0.43	-70.964
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured								
Commercial Loans**	N/A	N/A		N/A	1.36	5	1.35	-0.3867
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N//A	N/A		N/A	1.01		0.40	407.05
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to	N/A	N/A		N/A	1.61		-0.12	-107.65
average Commercial Real Estate Secured**	0.01	0.18	1149.1	0.06	-68.237 0.00	-101.3	0.00	99.972
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs	0.01	0.16	1149.1	0.00	-00.237 0.00	-101.3	0.00	99.91Z
to average Commercial Not Real Estate Secured**	4.15	1.08	-73.958	0.99	-8.8497 1.48	50.0	0.42	-71.802
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.35	0.25			-51.501 0.09			-75.256
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annuali		0.23	-20.420	0.12	-51.551 0.03		nercial Loan Net Charge	
Annualization lactor. March = 4; June = 2; September =4/3; December = 1 (or no annuali	2009		l	1		20. Com	nercial Loan Net Charge	ons

		Commercial Loan L						
Return to cover		For Charter :						
02/15/2024		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All *	Reporting_State = 'TX' * T	ypes Inclu	uded: All Federally Ins	ured
	Count c	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	2.641 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								
Prooperty 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 73	394.7 84,359	896.1	5	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	68,473	148,553		,	01.15 376,356	25.9	589,920	56.745
Total Commercial Loan YTD Recoveries*	00,473 N/A	N/A	110.00	230,019 TC N/A	460,715	20.0	589,925	
*Amounts are year-to-date while the related percent change ratios are annualized.	N/A	N/A		IN/A	400,715		ercial Loan Losses	20.040

		Investments							
Return to cover		For Charter : I	N/A						
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range : I	N/A						
Peer Group: N/A		•		Nation * Peer Group:	All * Rep	orting State = 'TX' * 1	vpes Inc	luded: All Federally Ir	sured
•	Count o	of CU in Peer Group : I	-	•		0-			
	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
# Means the number is too large to display in the cell						,,,,,,		22. Investments	

Stelum bockwir For Charter: WA Mode CU Mare: NA Asset Range: WA Asset Range: WA Per Group:: NIA Count of CU: 167 State = TX: * Types Included: All F. Per Group:: NIA Count of CU: Peer Group: NIA Peer Group: NIA Per Group:: NIA Count of CU: Peer Group: NIA Peer Group: NIA NESTMENT SECURTIES (continued) Dec-2019 WC hp Dec-2022 % Chp Dec-2022 % Chp Dec-2022 % Chp Dec-2022 % Chp Dec-2021 % Chp Dec-2022 % Chp Dec-2022 % Chp Dec-2021 % Chp Dec-2021 % Chp Dec-2021 % Chp Dec-2021 % Chp Dec-2022 % Chp Dec-2022 % Chp Dec-2021 % Chp Dec-2022 % Chp Dec-2020 % Chp								Investments		
02/15/2024 Count of CU: 177 M M Peer Group: N/A Asset Range: N/A Count of CU in Peer Group: N/A Centreia: Region: Nation * Peer Group: N/A Peer Group: N/A Count of CU in Peer Group: N/A Region: Nation * Peer Group: N/A NVESTMENT SECURITIES (continued) Dec-2019 Dec-2020 % Chg Dec-2022 % Chg Dec-2022 % Chg Dec-2020 % Chg Dec-2021 % Chg Dec-2022 % Chg Dec-2021 % Chg Dec-2021 % Chg Dec-2022 % Chg Dec-2021 % Chg Dec-2012 % Chg Dec-20							N/A			Return to cover
Cu Name: N/A Asset Range : N/A Criteria: Region: Nation * Peer Group: N/A Criteria: Region: Nation * Peer Group: N/A Per Group: N/A Count of CU in Peer Group: N/A Count of CU in Peer Group: N/A Peer Group: N/A NetSTMENT SECURTIES (continued) Dec-2020 % Chg Dec-2021 % Chg HELD-TO-MATURITY (HTM) DEBT SECURTIES AT AMORTIZED COST V V V V US Government Oblgations N/A N/A N/A N/A N/A Y 73 Federal Agency Securities - Cuantated - Debt Instruments N/A N/A N/A N/A N/A 10120662000 96 96 Federal Agency Securities - Suantated - Dorebut Instruments N/A N/A N/A N/A 1012066200 96 Federal Agency Securities - Suantated - Dorebut Instruments N/A N/A N/A N/A 0 Socurities Suantated - Concurranteed N/A N/A N/A N/A 0 US Government UD appositives Banks, and Credit Unions N/A N/A N/A N/A N/A										
Per Group: N/A Criteria: Region: Nation * Peer Group: N/A Peer Group: N/A Count of CU in Peer Group: N/A Dec-2021 % Chg Dec-2021							-			CU Name: N/A
Investment Dec-2010 % Chg Dec-2021 % Chg Dec-2022 % Chg INVESTMENT SECURITES (continued) Dec-2020 % Chg Dec-2021 % Chg Dec-2022 % Chg Dec-2021	ally insured	ncluded: All Federally In	vpes I	orting State = 'TX' * T	All * Rep	tion * Peer Group:				Peer Group: N/A
Dec:2010 Dec:2010 % Chg Dec:2021 % Chg Dec:2022 % Chg INVESTMENT SECURITES (continued) <td< td=""><td></td><td></td><td>1</td><td><u>J</u></td><td></td><td></td><td></td><td></td><td>Count o</td><td></td></td<>			1	<u>J</u>					Count o	
INVESTMENT SECURTIES (continued) Image: Continued of the content of the conten of the content of the content of the content of the								•		
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST N/A	-2023 % Ch	ng Dec-2023	% Cł	Dec-2022	% Chg	Dec-2021	% Chg	Dec-2020	Dec-2019	
US Government Obligations N/A N/A <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>INVESTMENT SECURITIES (continued)</td>		-								INVESTMENT SECURITIES (continued)
Federal Agency Securities - Guaranteed - Debt Instruments N/A N/A N/A N/A Y/A N/A										HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST
Federal Agency Securities - Quaranteed - Non-Debt Instruments N/A N/A N/A N/A I.012.086,209 96 Federal Agency Securities - Non-Guaranteed N/A N/A N/A N/A 1.012.086,209 96 Non-Federal Agency Asset-Backed Securities - Senior Tranches N/A N/A N/A N/A 0 Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 0 0 Securities issued by Stese and Policial Studivisions in the U.S. N/A N/A N/A 1.04 N/A 0 1.0266,209 9 TOTAL HTM DEBT SECURTIES AT MORTIZED COST N/A N/A N/A N/A 1.046,216 12 All Other HTM Debt Securities - Guaranteed - Debt Instruments N/A N/A N/A N/A 2.229 US Government Obligations N/A N/A N/A N/A 414,965,337 34 Pederal Agency Securities - Guaranteed - Debt Instruments N/A N/A N/A 1.912,963 71 Federal Agency Securities - Suraniteed - Non-Debt Instruments N/A <td>8,274 -19</td> <td>353,148,274</td> <td></td> <td>437,761,947</td> <td></td> <td>N/A</td> <td></td> <td>N/A</td> <td>N/A</td> <td>US Government Obligations</td>	8,274 -19	353,148,274		437,761,947		N/A		N/A	N/A	US Government Obligations
Federal Agency Securities - Non-Guaranteed N/A N/A N/A N/A Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A N/A 0 Securities issued by Depositories, Banke, and Credit Unions N/A N/A N/A N/A 0 Debt Securities issued by Depositories, Banke, and Credit Unions N/A N/A N/A 115.867.290 9 TOTAL HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 115.867.290 9 TOTAL HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 115.867.290 9 Total. HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 115.867.290 9 US Government Obligations N/A N/A N/A N/A 141.995.337 34 Federal Agency Securities - Suaranteed - Non-Debt Instruments N/A N/A N/A 149.995.337 34 Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 140.995.335.99 71	1,550 3	737,401,550		716,169,297		N/A		N/A	N/A	Federal Agency Securities - Guaranteed - Debt Instruments
Federal Agency Securities - Non-Guaranteed NA NA<	9,335 -4	967,419,335		1,012,066,209		N/A		N/A	N/A	Federal Agency Securities - Guaranteed - Non-Debt Instruments
Non-Federal Agency Asset-Backed Securities - Senior Tranches N/A	6.276 -51	7,996,276		16.585.333		N/A		N/A	N/A	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A N/A N/A 0 Securities Issued by States and Political Subdivisions in the U.S. N/A N/A N/A N/A N/A N/A N/A N/A N/A 122,466,216 12 AI Other HTM Debt Securities at Amortized Cost N/A N/A N/A N/A N/A 115,867,200 9 TOTAL HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 115,867,200 9 US Government Obligations N/A N/A N/A N/A N/A 444,995,337 34 Federal Agency Securities - Guaranteed - Debt Instruments N/A N/A N/A N/A 663,326,359 71 Federal Agency Securities - Souranteed - Non-Debt Instruments N/A N/A N/A 892,998,014 85 Federal Agency Securities - Souranteed - Securities - Senor Tranches N/A N/A N/A 0 0 Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 0	0 N	, ,				N/A		N/A	N/A	
Securities Issued by States and Political Studivisions in the U.S. N/A N/A <td>0 N</td> <td>0</td> <td></td> <td>0</td> <td></td> <td>N/A</td> <td></td> <td>N/A</td> <td>N/A</td> <td>ö ,</td>	0 N	0		0		N/A		N/A	N/A	ö ,
Debt Securities Issued by Depositories, Banks, and Credit Unions N/A		8,072,253		-						
All Other HTM Debt Securities at Amortized Cost N/A N/A N/A N/A N/A 115,867,290 9 TOTAL HTM DEBT SECURTIES AT FAIR VALUE </td <td></td> <td>126,581,093</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		126,581,093								
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST N/A N/A N/A N/A N/A N/A 2,29 HTM DEBT SECURITIES AT FAIR VALUE <t< td=""><td></td><td>96,558,187</td><td></td><td>,, .</td><td></td><td>N/A</td><td></td><td>N/A</td><td></td><td></td></t<>		96,558,187		,, .		N/A		N/A		
HTM DEBT SECURITIES AT FAIR VALUE NA NA NA NA NA NA NA HTM DEBT SECURITIES AT FAIR VALUE NA NA N/A N/A N/A A14.995,337 34 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A N/A A14.995,337 34 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A A14.495,337 34 Federal Agency Securities - Suranteed - Non-Debt Instruments N/A N/A N/A A14.402 85 Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 0 0 Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 0		2,297,176,968		, ,						
US Government Obligations N/A N/A N/A N/A N/A 414,995,337 34 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A N/A N/A 663,326,559 71 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A 829,985,014 855 Federal Agency Asset-Backed Securities - Suior Tranches N/A N/A N/A 13,912,354 0 Non-Federal Agency Asset-Backed Securities - Suior Tranches N/A N/A N/A 0 0 Securities Issued by States and Political Subdivisions in the U.S. N/A N/A N/A 0 0 Det Securities Issued by Depositories, Banks, and Credit Unions N/A N/A N/A 115,858,924 12 All Other HTM Debt Securities at Amortized Cost N/A N/A N/A 110,70,339 9 9 TOTAL HTM DEbt Securities Amortized Cost N/A N/A N/A N/A 0 N/A Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 N/A	0,000 0	2,201,110,000		2,121,000,000						
US Government Obligations N/A N/A N/A N/A N/A 414,995,337 34 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A N/A N/A 663,326,559 71 Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A 829,985,014 855 Federal Agency Asset-Backed Securities - Suior Tranches N/A N/A N/A 13,912,354 0 Non-Federal Agency Asset-Backed Securities - Suior Tranches N/A N/A N/A 0 0 Securities Issued by States and Political Subdivisions in the U.S. N/A N/A N/A 0 0 Det Securities Issued by Depositories, Banks, and Credit Unions N/A N/A N/A 115,858,924 12 All Other HTM Debt Securities at Amortized Cost N/A N/A N/A 110,70,339 9 9 TOTAL HTM DEbt Securities Amortized Cost N/A N/A N/A N/A 0 N/A Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 N/A										HTM DEBT SECURITIES AT FAIR VALUE
Federal Agency Securities - Guaranteed - Debt Instruments N/A	5,217 -17	341,145,217		414 995 337		N/A		N/A	N/A	
Federal Agency Securities - Guaranteed - Non-Debt Instruments N/A N/A N/A N/A N/A N/A 882,985,014 885 Federal Agency Securities - Son-Guaranteed N/A N/A N/A N/A 13,912,354 0 Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A N/A 0 0 Securities Issued by States and Political Subdivisions in the U.S. N/A N/A N/A 0 0 All Other HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 111,070,399 9 TOTAL HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 111,070,399 9 Gottar HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 111,070,399 9 Gottar HTM Debt Securities at Amortized Cost N/A N/A N/A N/A 0 N/A 110,070,399 9 Gottar HTM Debt Securities at Amortized Cost N/A N/A N/A 0 N/A 0 N/A 0 N/A		711,735,026								
Federal Agency Securities - Non-Guaranteed N/A	-	858,323,757								
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A <td>,</td> <td>6,976,524</td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	,	6,976,524		, ,						
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches N/A N/A <td>0,024 -40</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>· ·</td>	0,024 -40									· ·
Securities Issued by States and Political Subdivisions in the U.S. N/A N/A <td>0 N</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>· · ·</td>	0 N									· · ·
Debt Securities Issued by Depositories, Banks, and Credit Unions N/A N/A N/A N/A N/A N/A 115,858,924 12 All Other HTM Debt Securities at Amortized Cost N/A N/A N/A N/A N/A N/A 111,070,399 9 9 TOTAL HTM DEBT SECURITIES AT FAIR VALUE N/A N/A N/A N/A N/A 2,215,073,720 2,14 Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ 0 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 6,522 Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 N/A N/A N/A N/A	-	7,338,220		-						
All Other HTM Debt Securities at Amortized Cost N/A N/A </td <td></td> <td>123,142,552</td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		123,142,552		, ,						
TOTAL HTM DEBT SECURITIES AT FAIR VALUE N/A N/A N/A N/A N/A N/A 2,215,073,720 2,14 Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted) 0 0 N/A 0		93,812,894		, ,						
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ 0 N/A 0 N/A 0 N/A (if ASC 326 has been adopted) 0 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 6,52 Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 N/A N/A N/A N/A N/A Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 N/A N/A N/A N/A -6.3 6,52 OTHER INVESTMENTS 0 N/A N/A N/A -6.3 6.52 Nonperptual Capital Account 1,521,753 1,188,884 -21.9 1,218,699 2.5 1,421,861 16.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,579,678 6.4 2 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28	,	2,142,474,190		, ,						
(if ASC 326 has been adopted) 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 6,52 Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted) N/A A </td <td>4,190 -3</td> <td>2,142,474,190</td> <td></td> <td>2,215,075,720</td> <td></td> <td>IN/A</td> <td></td> <td>IN/A</td> <td>IN/A</td> <td></td>	4,190 -3	2,142,474,190		2,215,075,720		IN/A		IN/A	IN/A	
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 N/A OTHER INVESTMENTS 1,521,753 1,188,884 -21.9 1,218,699 2.5 1,421,861 16.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,579,678 6.4 2 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28	0 N	/A 0	N	0	N/A	0	N/A	0	0	
has been adopted) INA	31,479 -7	.3 6,520,731,479	-6	2 7,072,168,428	38.2	7,549,742,343	222.0	5,464,442,353	1,696,957,803	TOTAL INVESTMENT SECURITIES
has been adopted) NA NA <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
Nonperpetual Capital Account 1,521,753 1,188,884 -21.9 1,218,699 2.5 1,421,861 16.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,579,678 6.4 2 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28	3,719	-3,603,719		N/A		N/A		N/A	N/A	
Nonperpetual Capital Account 1,521,753 1,188,884 -21.9 1,218,699 2.5 1,421,861 16.7 Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,579,678 6.4 2 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28										OTHER INVESTMENTS
Perpetual Contributed Capital 23,190,461 24,002,922 3.5 24,045,426 0.2 25,579,678 6.4 2 All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28	5,013 -61	.7 555,013	16	5 1,421,861	2.5	1,218.699	-21.9	1,188,884	1,521,753	
All other investments 151,709,557 150,145,813 -1.0 157,276,393 4.7 263,653,963 67.6 28	,					, ,			, ,	
										· · · · · · · · · · · · · · · · · · ·
	-				4.1		-0.6			TOTAL OTHER INVESTMENTS
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 83	-27	835,789,250		1,156,914,663		N/A		N/A	N/A	unions, or corporate credit unions
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).	(con't)	23. Investments (con't)				at Amortized Cost	ebt Securities	nount reported as HTM D	and is not included in the a	
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						ue of an individual	e in the fair val	the credit-related decline	rposes only and represent	2 The allowance for credit losses on Available-for-sale debt securities is for informational pu

		Investment Matu	ıritv						
Return to cover		For Charter :							
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		, i i i i i i i i i i i i i i i i i i i		Nation * Peer Group:	All * Ren	orting State = 'TX' * T	unas Inclu	Ided: All Federally Ins	ured
	Count	of CU in Peer Group :					ypes men	lucu. All i cuci ally ille	uleu
	Count	or co in Feer Group.	IN/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION	200 2010	200 2020	/0 e.i.g		/0 e.i.g		/0 e.i.g	200 2020	/0 e.i.g
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		1,156,914,663		835,789,249	-27.8
EQUITY SECURITIES MATURITY DISTRIBUTION						1,100,011,000		000,100,210	21.0
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		N/A	0	-100.0	979,155	N/A
Total Equity Securities 3-5 yrs	7,680,915	3,405,516	-100.0		67.7	2,029,924	-64.4	1,310,314	-35.5
Total Equity Securities 5-10 yrs	7,000,915	3,141,200	-55.7 N/A		122.6		-04.4	6,893,582	-35.5
Total Equity Securities > 10 yrs	66,488,878	72,927,423	9.7		25.7	76,040,258	-17.1	92,059,636	2.0
TOTAL EQUITY SECURITIES	00,400,070		9.7 N/A		25.7 N/A	86,760,503	-17.1 N/A	104,269,151	21.1
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	0	0	IN/A	0	IN/A	60,700,505	IN/A	104,209,131	20.2
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
		739,389			-15.8		1,459.5	40,814,811	-94.8
Total Trading Debt Securities 1-3 yrs	3,802,433		-80.6	,				,	
Total Trading Debt Securities 3-5 yrs	8,581,700	9,000,593	4.9		112.3		-48.9	0	
Total Trading Debt Securities 5-10 yrs	12,598,544	17,696,489	40.5	1 1	1.0		-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	417,089	3,074,532	637.1		11.8		-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	56,479,114	N/A	41,314,611	-26.8
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION		- 10 000 000					10.0		
Total Available-for-Sale Debt Securities < 1 yr	8,311,832	740,662,283			18.6		-16.8	908,268,288	24.2
Total Available-for-Sale Debt Securities 1-3 yrs	41,677,147	1,101,670,160			-6.0		-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		73.7		-27.0	1,104,894,721	2.8
Total Available-for-Sale Debt Securities 5-10 yrs	32,880,288	664,738,140			94.4	1- 1- 1-	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		5.5		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	#######	1 1-	-10.7	1 1 -	46.9	424,300,905	55.5
Total Held-to-Maturity Debt Securities 1-3 yrs	0		N/A		13.8		-26.0	822,400,052	3.0
Total Held-to-Maturity Debt Securities 3-5 yrs	0	624,301,371	N/A		73.9		-21.5	612,647,975	-28.1
Total Held-to-Maturity Debt Securities 5-10 yrs	0	59,021,506	N/A		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		-78.5		-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		-64.6		364.2	91,469,860	10.1
Total Other Investments 1-3 yrs	130,948,622	116,418,028	-11.1	1. 1.	26.8		-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		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		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		-0.3		44.6	280,682,983	0.3
TOTAL INVESTMENT MATURITY DISTRIBUTION	5,311,769,082	6,879,612,411	29.5		28.8		-3.9	7,664,310,074	-10.0
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			l		1			24. Investment Maturity	
	1	1	1		1	1			

	0	ther Investment Ir	formation						
Return to cover		For Charter :							
02/15/2024		Count of CU :	167						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation	n * Peer Group: All *	Reportin	ng_State = 'TX' * Type	s Included:	All Federally Insured	State
	Count of C	U in Peer Group :		-	-				
Investments - Memoranda	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
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	39,829,959	-28.0
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	577,044,824	-18.1
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		59,686		-34,620	-158.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-562,052		-1,228,803	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		-2,163,766		481,114	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-2,666,132		-782,309	
								,	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-622	-72,231	-11,512.7	360	100.5	-242,681	-67,511.4	0	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	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	0	0	N/A	0	N/A	1,689,526	N/A	N/A	
Derivatives Hedge	0	0	IN/A	0	N/A	1,009,520	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	197,499,241	4.8
Recorded Value of Other Investments	90,168,035	95,551,275	6.0	106,031,997	11.0	82,167,577	-22.5	102,360,819	24.6
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		41,091,883		35,093,995	-14.6
Cash Surrender Value	N/A	N/A		N/A		141,598,832		177,063,180	25.0
Recorded Value	116,253,359	134,131,862	15.4	175,322,453	30.7	202,869,570	15.7	246,456,842	21.5
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		23,022,151	3.1
Recorded Value	29,285,555	32,867,424	12.2	32,711,283	-0.5	41,644,592	27.3	53,925,127	29.5
Other Insurance	188,641,295	203,068,532	7.6	257,483,256	26.8	186,437,831	-27.6	184,685,953	-0.9
Other Non-insurance	14,731,746	20,702,793	40.5	32,661,948	57.8	31,528,665	-3.5	45,706,952	45.0
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	830,634,934	13.3
Charitable Donation Accounts	17,078,396	18,391,281	7.7	41,195,091	124.0	25,219,921	-38.8	26,909,394	6.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	41	44	7.3	45	2.3	44	-2.2	46	
Approved Mortgage Seller	31	32	3.2	33	3.1	33	0.0	34	3.0
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		0	N/A	0	
Investments Not Authorized by FCU Act (SCU only)	19	20		0		0	N/A	0	
Deposits and Shares Meeting 703.10(a)	0	0		0	N/A	0	N/A	0	
Brokered Certificates of Deposit (investments)	81	80		75	-6.3	77	2.7	79	-
¹ Prior to March 31, 2014, this item included investments purchased for employee ber	nefit/deferred compensation pl	ans.							
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	LIQUIDITY - COMMITMI	ENTS AND OFF-BA	ALANCE S	HEET EXPOSURES					
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :	-						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	rting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count of C	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	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									
Uncondtionally 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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LIQUIDITY	- BORROWING ARRANGI	EMENTS CONTING	ENT LIABI	LITIES AND SOURCES	OF FUNDS	6			
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: A	II * Reporti	ng_State = 'TX' * Type	s Included	: All Federally Insure	ed State
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,750,150,443	1,842,562,501	5.3	1,872,500,600	1.6	2,018,311,901	7.8	2,132,003,869	5.6
Natural Person Credit Unions	4,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		7,127,884,164		9,332,327,016	30.9
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB								4 5 44 700 400	
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		4,541,723,496	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	7,348,199,215	7,482,085,478	1.8	9,435,882,444	26.1	1,980,042,916	-79.0	538,142,210	-72.8
Total Borrowing Capacity	9,102,849,658	9,324,647,979	2.4	11,308,383,044	21.3	11,126,238,981	-1.6	16,544,196,591	48.7
Draws Against Borrowing Capacity									
Corporate Credit Unions	4,403,311	5,409	-99.9	1,348,233	24,825.7	87,472,852	6,388.0	58,956,116	-32.6
Natural Person Credit Unions	0	0	N/A	10,000,000	N/A	0	-100.0	0	N/A
Federal Home Loan Bank	939,777,397	836,897,300	-10.9	746,557,692	-10.8	2,345,946,692	214.2	2,067,235,008	-11.9
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	200,000	0	-100.0	0	N/A	31,000,000	N/A	456,069,451	1,371.2
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	-	0	N/A
Other Sources	0	0	11// 1	70,772,921	N/A	5,000,000	-92.9	37,750,000	655.0
Total Draws Against Borrowing Capacity	944,380,708	836,902,709	-11.4	828,678,846	-1.0	2,469,419,544	198.0	2,620,010,575	6.1
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		3,151,459,091		2,917,929,888	-7.4
Natural Person Credit Unions	N/A	N/A		N/A		30,875,996		0	-100.0
Federal Home Loan Bank	N/A	N/A		N/A		9,825,295,064		13,724,367,777	39.7
Central Liquidity Facility	N/A	N/A		N/A		22,177,054		3,588,676	-83.8
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		2,306,770,188		6,091,378,665	164.1
Paycheck Protection Program Lending Facility Loans	-								
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0		0	N/A
Other Sources	N/A	N/A		N/A		525,444,795		702,048,537	33.6
Total Assets Pledged to Secure Borrowing Capacity	16,506,049,382	18,132,267,431	9.9	21,179,249,703	16.8	15,862,022,188	-25.1	23,439,313,543	47.8
Amount of Borrowings Callable by Lender	65,000,000	115,000,000		143,585,050	24.9	0		0	N/A
Number of FHLB Members (1 = Yes)	44	44	0.0	44	0.0	43	-2.3	46	7.0
BORROWING MATURITY DISTRIBUTION									

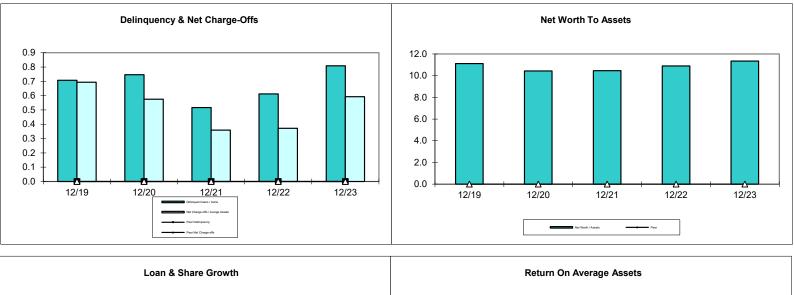
	Sh	are and Membership I	nformatio	on					
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :	167						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Repor	ting_State = 'TX' * Ty	pes Inclue	led: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
MEMBERSHIP:									
Number of Current Members	3,959,897	4,033,461	1.9	4,160,589	3.2	3,961,051	-4.8	4,014,523	1.3
Number of Potential Members	191,125,062	201,943,744	5.7	232,142,605	15.0	244,542,574	5.3	273,306,995	11.8
% Current Members to Potential Members	2.07	2.00	-3.6	1.79	-10.3	1.62	-9.6	1.47	-9.3
% Membership Growth*	2.70	1.86	-31.3	3.15	69.7	-4.80	-252.2	1.35	128.1
Total Number of Share/Deposit Accounts	6,806,742	6,932,644	1.8	7,175,725	3.5	6,877,297	-4.2	7,081,639	3.0
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	33,187,574,383	40,225,929,523	21.2	45,253,221,361	12.5	44,346,484,471	-2.0	44,945,858,441	1.4
1 to 3 years	3,649,092,552	2,974,873,850	-18.5	2,954,781,296	-0.7	3,302,755,882	11.8	2,706,556,816	-18.1
> 3 years	1,055,631,521	933,405,809	-11.6	728,115,366	-22.0	573,936,462	-21.2	672,428,233	17.2
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
NCUA INSURED SAVINGS									
Uninsured Member Shares	2,467,878,372	3,022,483,989	22.5	3,552,057,001	17.5	3,795,168,611	6.8	3,532,050,457	-6.9
Uninsured NonMember Deposits	55,825,759	78,065,679	39.8	31,654,909	-59.5	60,746,293	91.9	120,639,495	98.6
Total Uninsured Shares & Deposits	2,523,704,131	3,100,549,668	22.9	3,583,711,910	15.6	3,855,914,904	7.6	3,652,689,952	-5.3
Insured Shares & Deposits	34,549,174,802	40,055,209,823	15.9	44,217,707,123	10.4	43,136,649,397	-2.4	43,193,681,941	0.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	9,804,916	11,739,229	19.7	19,460,840	65.8	31,407,608	61.4	8,091,282	-74.2
Accounts Held by Nonmember Public Units	38,345,313	52,283,507	36.3	6,445,609	-87.7	1,502,833	-76.7	8,048,104	435.5
Non-dollar Denominated Deposits	47,301	0	-100.0	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	5,187,746,366	5,323,535,589	2.6	5,155,142,511	-3.2	5,540,935,498	7.5	8,141,647,306	46.9
Dollar Amount of IRA/Keogh >= \$100,000	720,527,249	773,464,206	7.3	771,067,024	-0.3	711,275,873	-7.8	755,870,032	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	942,964,685	758,259,001	-19.6	583,507,024	-23.0	592,218,546	1.5	544,152,432	-8.1
Dollar Amount of Commercial Deposit Accounts	872,064,502	1,169,805,380	34.1	1,491,420,125	27.5	1,487,390,611	-0.3	1,427,011,539	-4.1
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	22,322,879	12,783,555	-42.7	17,255,627	35.0	19,131,277	10.9	23,247,416	
INSURANCE COVERAGE OTHER THAN NCUSIF	,	, .,,		,,		-, -,		-, ,	
Share/Deposit Insurance Other than NCUSIF	17	19	11.8	18	-5.3	18	0.0	22	22.2
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	431,229,392	515,744,977	19.6	637,627,912	23.6	685,574,904	7.5	1,203,195,505	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							2	8. Shares and Member	shin
Annaaization radio. March - 4, dune - 2, deptember -4/0, December - 1 (of no annualizing)							2	. ondres and melliper	Sinh

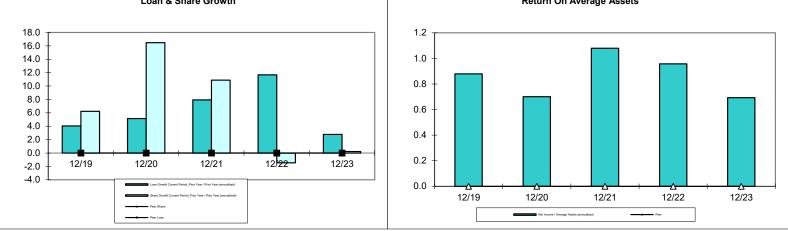
	TT	Supplemental Infor	mation						T
Return to cover		For Charter :	N/A						
02/15/2024		Count of CU :							
CU Name: N/A		Asset Range :	N/A						-
Peer Group: N/A		•		Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	vpes Inclu	ded: All Federally In	sured
	Count	of CU in Peer Group :					, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	·····,	T
									-
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	8 % Chg
GRANTS			J				J		`
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		-91	7,637,559	
EMPLOYEES:		,,.		-, -,		,		,,	
Number of Full-Time Employees	10,304	10,335	0	10,701	4	10,637	-1	10,763	i 1
Number of Part-Time Employees	802	687	-14	668	-3			607	
BRANCHES:									
Number of CU Branches	692	701	1	702	0	695	-1	702	2 1
Number of CUs Reporting Shared Branches	38	38	0	39	3			37	
Plan to add new branches or expand existing facilities	35			30				31	
CUSO INFORMATION									1
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	2 3
Aggregate Cash Outlays in CUSO	55,587,376	56,269,483	1	66,642,472	18	79,268,480	19	91,700,595	5 16
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	<u> </u>							, ,	-
International Remittances	56	57	2	55	-4	54	-2	54	I 0
Number of International Remittances Originated YTD	21,517	20,535	-5	21,011	2	21,528	2	23,125	5 7
Low Cost Wire Transfers	134	134	0	134	0	130	-3	128	3 -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	6 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	9 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 -3
Bill Payment	126	125	-1	124	-1	119	-4	117	
Download Account History	138	138	0	140	1	137	-2	0	-100
Electronic Signature Authentication/Certification	80	88	10	98	11	99	1	105	5 6
e-Statements	142	143		143	0			140	
External Account Transfers	66	70	6	77	10			84	
Loan Payments	143	144	1	143	-1			140	
Member Application	93	94		101	7			106	
Merchant Processing Services	12	12			17			0	
Mobile Payments	63	68	-	75	10	-		83	
New Loan	112	112		116	4			123	
New Share Account	64	66		71	8			77	
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		138	
Mobile Application	N/A	N/A		104		117	-	120) 3
Online Banking	N/A	N/A		115		143	24	143	3 0
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Return to cover

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.

