

Cycle Date: June-2024
 Run Date: 08/20/2024
 Interval: Annual
 Validated

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

Count of CU : 165
 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.

		Historical Ratios ³								
Return to cover		For Charter : N/A								
08/20/2024		Count of CU : 165								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions								
		Count of CU in Peer Group : N/A				Dec-2023		Jun-2024		
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Jun-2024	PEER Avg	Percentile**
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	12	136	N/A	N/A	138	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	10.36	10.43	10.84	11.14	N/A	N/A	11.25	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	10.36	10.43	10.84	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	111.65	111.65	111.56	112.34	N/A	N/A	112.46	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.92	4.60	4.06	6.24	N/A	N/A	6.04	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.57	0.36	0.37	0.59	N/A	N/A	0.77	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.31	99.45	91.37	93.27	N/A	N/A	92.78	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	1.47	-0.87	-10.33	-9.33	N/A	N/A	-9.74	N/A	N/A	
Delinquent Loans / Assets	0.51	0.34	0.45	0.60	N/A	N/A	0.61	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.42	4.98	5.07	5.98	N/A	N/A	6.43	N/A	N/A	
Yield on Average Loans * ¹	4.95	4.68	4.47	5.21	N/A	N/A	5.72	N/A	N/A	
Yield on Average Investments*	1.15	0.69	1.49	3.31	N/A	N/A	3.90	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	1.63	1.65	1.58	1.46	N/A	N/A	1.42	N/A	N/A	
Cost of Funds / Avg. Assets*	0.67	0.43	0.48	1.34	N/A	N/A	1.79	N/A	N/A	
Net Margin / Avg. Assets*	4.75	4.55	4.59	4.64	N/A	N/A	4.63	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.12	2.91	3.01	3.18	N/A	N/A	3.21	N/A	N/A	
Non-Interest Expense /Gross Income	66.18	68.66	66.18	59.68	N/A	N/A	56.28	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.86	2.69	2.68	2.81	N/A	N/A	2.88	N/A	N/A	
Net Operating Exp. /Avg. Assets*	2.78	2.66	2.61	2.84	N/A	N/A	2.89	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.89	32.59	34.14	33.53	N/A	N/A	33.25	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	37.31	38.70	36.53	31.78	N/A	N/A	30.88	N/A	N/A	
Total Loans / Total Shares	78.33	76.25	86.40	88.60	N/A	N/A	86.42	N/A	N/A	
Total Shares, Dep. & Borr. / Earning Assets	94.51	94.64	95.16	94.42	N/A	N/A	94.47	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borr	59.41	61.88	58.69	52.53	N/A	N/A	51.82	N/A	N/A	
Borrowings / Total Shares & Net Worth	1.70	1.55	4.55	4.78	N/A	N/A	4.13	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	2.00	1.79	1.62	1.47	N/A	N/A	1.29	N/A	N/A	
Borrowers / Members	53.63	51.87	53.47	53.02	N/A	N/A	52.96	N/A	N/A	
Members / Full-Time Empl.	377.72	377.04	360.92	362.75	N/A	N/A	357.20	N/A	N/A	
Avg. Shares Per Member	\$10,942	\$11,762	\$12,174	\$12,038	N/A	N/A	\$12,343	N/A	N/A	
Avg. Loan Balance	\$15,982	\$17,289	\$19,674	\$20,116	N/A	N/A	\$20,140	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$78,331	\$80,947	\$84,578	\$89,340	N/A	N/A	\$91,569	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.										
										4. Historical Ratios

	Liabilities, Shares & Equity								
Return to cover									
08/20/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	576,325,533	687,936,666	19.4	743,171,353	8.0	781,321,714	5.1	810,856,266	3.8
Accrued Dividends and Interest Payable	6293829	4581509	-27.2	7670618	67.4	15221393	98.4	18390366	20.8
Other Borrowings	840,380,786	834,779,261	-0.7	2,477,213,203	196.8	2,625,010,575	6.0	2,311,518,592	-11.9
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	1,186,571	N/A	1,488,105	25.4
SHARES AND DEPOSITS									
Share Drafts	9,938,459,652	11,537,998,758	16.1	11,234,226,781	-2.6	10,573,908,332	-5.9	10,795,917,139	2.1
Regular Shares	16,779,170,341	19,268,011,463	14.8	18,521,918,839	-3.9	16,192,316,941	-12.6	15,922,347,325	-1.7
Money Market Shares	5,909,355,397	7,058,956,914	19.5	6,950,332,601	-1.5	5,593,043,346	-19.5	5,480,759,531	-2.0
Share Certificates	8,453,059,787	8,140,583,039	-3.7	8,364,780,176	2.8	12,564,067,402	50.2	13,675,405,183	8.8
IRA/KEOGH Accounts	2,200,191,696	2,179,835,883	-0.9	1,948,811,129	-10.6	1,992,389,964	2.2	2,003,643,276	0.6
All Other Shares	386,174,461	436,874,298	13.1	468,541,404	7.2	458,486,961	-2.1	481,368,951	5.0
Non-Member Deposits	467,797,848	313,857,668	-32.9	734,565,885	134.0	950,586,651	29.4	886,621,297	-6.7
TOTAL SHARES AND DEPOSITS	44,134,209,182	48,936,118,023	10.9	48,223,176,815	-1.5	48,324,799,593	0.2	49,246,062,714	1.9
TOTAL LIABILITIES²	45,557,209,330	50,463,415,459	10.8	51,451,231,989	2.0	51,747,539,846	0.6	52,388,316,043	1.2
EQUITY:									
Undivided Earnings ³	4,894,289,367	5,446,475,160	11.3	5,618,886,631	3.2	5,858,705,709	4.3	5,960,991,058	1.7
Other Reserves	245,984,532	265,647,446	8.0	329,163,079	23.9	324,869,192	-1.3	324,859,645	0.0
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	117,244,915	131,940,234	12.5	198,421,420	50.4	207,530,902	4.6	207,606,590	0.0
Noncontrolling Interest in Consolidated Subsidiaries	152,386	152,386	0.0	75,740	-50.3	152,999	102.0	143,861	-6.0
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	49,542,267	-41,784,577	-184.3	-518,712,297	-1,141.4	-419,645,747	19.1	-414,069,218	1.3
Other Comprehensive Income	-164,636,023	-114,776,866	30.3	-88,251,775	23.1	-46,303,491	47.5	-34,688,871	25.1
Net Income	0	0	N/A	0	N/A	0	N/A	53,022,999	N/A
EQUITY TOTAL	5,142,577,444	5,687,653,783	10.6	5,539,582,798	-2.6	5,925,309,564	7.0	6,097,866,064	2.9
TOTAL LIABILITIES, SHARES, & EQUITY	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,672,849,410	1.2	58,486,182,107	1.4
TOTAL NET WORTH	5,256,282,479	5,857,826,503	11.4	6,180,078,803	5.5	6,547,764,947	5.9	6,687,825,444	2.1
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
									6. LiabShEquity

		Loans							
Return to cover		For Charter :	N/A						
08/20/2024		Count of CU :	165						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,121,731,497	1,136,284,140	1.3	1,042,357,489	-8.3	1,154,438,924	10.8	1,141,637,269	-1.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	13,293,691	15,533,396	16.8	19,571,286	26.0	21,300,554	8.8	23,593,757	10.8
All Other Unsecured Loans/Lines of Credit	1,800,705,512	1,881,808,628	4.5	2,137,568,497	13.6	2,207,541,987	3.3	2,209,457,248	0.1
New Vehicle Loans	7,198,312,452	7,164,840,869	-0.5	7,483,655,107	4.4	7,150,829,145	-4.4	6,813,983,353	-4.7
Used Vehicle Loans	10,026,572,666	11,127,429,390	11.0	12,595,499,606	13.2	12,611,081,755	0.1	12,354,214,749	-2.0
Leases Receivable	766,612,687	877,643,143	14.5	980,679,439	11.7	1,003,625,303	2.3	997,836,291	-0.6
All Other Secured Non-Real Estate Loans/Lines of Credit	1,572,817,072	1,591,910,692	1.2	1,635,850,765	2.8	1,691,385,312	3.4	1,643,460,087	-2.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	9,056,045,770	10,217,475,347	12.8	11,549,580,947	13.0	12,130,487,635	5.0	12,269,091,480	1.1
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,322,880,533	1,325,309,842	0.2	1,679,046,662	26.7	2,109,690,597	25.6	2,261,525,240	7.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	39,947,762	39,853,884	-0.2	64,762,572	62.5	56,655,256	-12.5	63,115,002	11.4
Commercial Loans/Lines of Credit Real Estate Secured	1,533,555,202	1,810,271,865	18.0	2,338,347,525	29.2	2,551,354,788	9.1	2,651,104,374	3.9
Commercial Loans/Lines of Credit Not Real Estate Secured	119,985,287	124,729,198	4.0	138,218,744	10.8	129,444,010	-6.3	127,709,649	-1.3
TOTAL LOANS & LEASES	34,572,460,131	37,313,090,394	7.9	41,665,138,639	11.7	42,817,835,269	2.8	42,556,728,511	-0.6
LOANS GRANTED									
Number of Loans Granted Year-to-Date	999,779	1,051,149	5.1	824,713	-21.5	705,103	-14.5	342,426	-51.4
Amount of Loans Granted Year-to-Date	17,523,640,175	21,010,510,373	19.9	21,921,693,396	4.3	15,815,200,469	-27.9	7,893,161,736	-50.1
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	22	21	-4.5	20	-4.8	22	10.0	23	4.5
Credit Builder	57	23	-59.6	24	4.3	28	16.7	29	3.6
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	132,510,159	40,621,721	-69.3	2,259,634	-94.4	1,814,448	-19.7	938,319	-48.3
SBA Guaranteed Portion	120,989,097	30,625,963	-74.7	1,559,238	-94.9	1,272,463	-18.4	742,743	-41.6
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	123,175,025	30,913,994	-74.9	1,398,273	-95.5	998,562	-28.6	492,527	-50.7
Other Government Guaranteed Outstanding Balance	188,342	1,155,693	513.6	953,061	-17.5	929,342	-2.5	65,263	-93.0
Other Government Guaranteed Guaranteed Portion	76,109	245,590	222.7	240,304	-2.2	234,219	-2.5	18,086	-92.3
Commercial Loans									
SBA Commercial Loans Outstanding Balance	102,775,846	99,946,265	-2.8	85,303,382	-14.7	79,102,349	-7.3	74,510,294	-5.8
SBA Commercial Loans Guaranteed Portion	68,768,764	67,035,562	-2.5	64,192,424	-4.2	59,005,560	-8.1	55,321,123	-6.2
Other Government Guaranteed Commercial Loans Outstanding Balance	3,202,575	4,434,197	38.5	4,355,453	-1.8	4,282,767	-1.7	6,228,381	45.4
Other Government Guaranteed Commercial Loans Guaranteed Portion	3,185,595	4,417,921	38.7	4,339,971	-1.8	4,267,938	-1.7	6,213,845	45.6
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		Delinquent Loan Information									
Return to cover		For Charter : N/A									
08/20/2024		Count of CU : 165									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
		Count of CU in Peer Group : N/A									
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
30 to 59 Days Delinquent		370,451,404	353,410,836	-4.6	503,241,466	42.4	631,627,577	25.5	442,587,198	-29.9	
60 to 89 Days Delinquent ¹		N/A	N/A		112,315,541		140,974,712	25.5	141,451,852	0.3	
90 to 179 Days Delinquent ¹		190,753,025	137,052,158	-28.2	97,253,524	-29.0	129,845,116	33.5	135,549,359	4.4	
180 to 359 Days Delinquent		40,175,271	24,657,138	-38.6	25,353,945	2.8	56,519,083	122.9	51,782,586	-8.4	
> = 360 Days Delinquent		27,073,895	31,087,978	14.8	20,142,973	-35.2	18,961,540	-5.9	26,677,472	40.7	
Total Delinquent Loans - All Types (> = 60 Days)		258,002,191	192,797,274	-25.3	255,065,983	32.3	346,300,451	35.8	355,461,269	2.6	
% Delinquent Loans / Total Loans		0.75	0.52	-30.8	0.61	18.5	0.81	32.1	0.84	3.3	
Amount of Loans in Non-Accrual Status		157,993,749	106,212,479	-32.8	121,098,390	14.0	186,401,439	53.9	200,332,530	7.5	
COMMERCIAL LOAN DELINQUENCY RATIOS¹											
% Comm Lns > = 30 Days Delinquent		2.39	1.23	-48.5	2.39	94.1	1.86	-22.1	1.02	-45.1	
% Comm Lns > = 60 Days Delinquent		1.72	0.81	-52.8	0.58	-28.4	0.76	29.8	0.85	12.7	
DELINQUENT LOANS BY CATEGORY:											
Unsecured Credit Card Loans											
30 to 59 Days Delinquent		14,962,299	11,925,929	-20.3	14,871,436	24.7	17,562,394	18.1	16,814,304	-4.3	
60 to 89 Days Delinquent ¹		N/A	N/A		5,952,197		8,159,941	37.1	6,194,349	-24.1	
90 to 179 Days Delinquent ¹		11,261,052	9,900,511	-12.1	8,570,363	-13.4	13,022,282	51.9	11,535,256	-11.4	
180 to 359 Days Delinquent		752,734	277,727	-63.1	1,064,392	283.3	2,355,019	121.3	2,164,447	-8.1	
> = 360 Days Delinquent		64,714	31,876	-50.7	1,260	-96.0	33,038	2,522.1	42,281	28.0	
Total Delinquent Credit Card Lns (> = 60 Days)		12,078,500	10,210,114	-15.5	15,588,212	52.7	23,570,280	51.2	19,936,333	-15.4	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		1.08	0.90	-16.6	1.50	66.4	2.04	36.5	1.75	-14.5	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)											
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹		N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent		64,819	66,550	2.7	117,787	77.0	79,709	-32.3	16,727	-79.0	
60 to 89 Days Delinquent ¹		N/A	N/A		44,953		27,222	-39.4	24,056	-11.6	
90 to 179 Days Delinquent ¹		43,649	26,923	-38.3	63,608	136.3	87,352	37.3	7,037	-91.9	
180 to 359 Days Delinquent		0	1,206	N/A	4,661	286.5	0	-100.0	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		43,649	28,129	-35.6	113,222	302.5	114,574	1.2	31,093	-72.9	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %		0.33	0.18	-44.8	0.58	219.5	0.54	-7.0	0.13	-75.5	
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
											9. Delinquent Loans

Delinquent Loan Information (continued)									
Return to cover									
08/20/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	165					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		23,936,891	N/A	30,131,954	25.9	25,426,856	-15.6
60 to 89 Days Delinquent ¹	N/A	N/A		8,967,507		13,064,901	45.7	10,373,632	-20.6
90 to 179 Days Delinquent ¹	N/A	N/A		10,068,829		16,118,910	60.1	14,622,116	-9.3
180 to 359 Days Delinquent	N/A	N/A		1,199,431		1,938,872	61.6	2,483,097	28.1
> = 360 Days Delinquent	N/A	N/A		169,774		155,633	-8.3	211,710	36.0
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		20,405,541		31,278,316	53.3	27,690,555	-11.5
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		0.95		1.42	48.4	1.25	-11.5
New Vehicle Loans									
30 to 59 Days Delinquent	72,984,989	63,776,626	-12.6	76,734,841	20.3	86,819,444	13.1	74,740,050	-13.9
60 to 89 Days Delinquent ¹	N/A	N/A		14,161,177		15,434,787	9.0	15,150,293	-1.8
90 to 179 Days Delinquent ¹	28,113,422	19,946,486	-29.0	10,783,552	-45.9	12,336,314	14.4	9,689,935	-21.5
180 to 359 Days Delinquent	3,731,418	1,867,195	-50.0	3,158,834	69.2	4,263,904	35.0	4,867,423	14.2
> = 360 Days Delinquent	1,056,126	741,771	-29.8	340,126	-54.1	483,276	42.1	668,990	38.4
Total Del New Vehicle Lns (> = 60 Days)	32,900,966	22,555,452	-31.4	28,443,689	26.1	32,518,281	14.3	30,376,641	-6.6
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.46	0.31	-31.1	0.38	20.7	0.45	19.6	0.45	-2.0
Used Vehicle Loans									
30 to 59 Days Delinquent	120,907,607	117,489,694	-2.8	181,447,548	54.4	231,991,795	27.9	202,938,929	-12.5
60 to 89 Days Delinquent ¹	N/A	N/A		39,209,372		49,790,828	27.0	47,151,299	-5.3
90 to 179 Days Delinquent ¹	44,721,516	42,538,753	-4.9	33,733,453	-20.7	44,757,468	32.7	39,805,515	-11.1
180 to 359 Days Delinquent	6,693,349	3,939,241	-41.1	8,929,564	126.7	16,554,517	85.4	16,218,485	-2.0
> = 360 Days Delinquent	2,469,410	1,544,459	-37.5	1,206,696	-21.9	2,527,074	109.4	4,030,185	59.5
Total Del Used Vehicle Lns (> = 60 Days)	53,884,275	48,022,453	-10.9	83,079,085	73.0	113,629,887	36.8	107,205,484	-5.7
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.54	0.43	-19.7	0.66	52.8	0.90	36.6	0.87	-3.7
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.50	0.39	-23.4	0.56	44.0	0.74	33.2	0.72	-2.9
Leases Receivable									
30 to 59 Days Delinquent	5,305,262	5,335,170	0.6	9,698,234	81.8	12,589,174	29.8	10,789,835	-14.3
60 to 89 Days Delinquent ¹	N/A	N/A		865,813		1,715,763	98.2	1,388,314	-19.1
90 to 179 Days Delinquent ¹	1,249,021	989,776	-20.8	470,831	-52.4	1,162,966	147.0	1,262,114	8.5
180 to 359 Days Delinquent	65,647	27,145	-58.7	87,404	222.0	475,106	443.6	655,686	38.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	25,652	N/A	97,794	281.2
Total Del Leases Receivable (> = 60 Days)	1,314,668	1,016,921	-22.6	1,424,048	40.0	3,379,487	137.3	3,403,908	0.7
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.17	0.12	-32.4	0.15	25.3	0.34	131.9	0.34	1.3
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		14,403,859		19,737,916	37.0	18,514,102	-6.2
60 to 89 Days Delinquent ¹	N/A	N/A		4,393,332		5,496,682	25.1	4,742,874	-13.7
90 to 179 Days Delinquent ¹	N/A	N/A		3,589,289		5,138,497	43.2	5,464,019	6.3
180 to 359 Days Delinquent	N/A	N/A		1,096,963		2,826,283	157.6	1,923,829	-31.9
> = 360 Days Delinquent	N/A	N/A		203,635		437,839	115.0	605,644	38.3
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		9,283,219		13,899,301	49.7	12,736,366	-8.4
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.57		0.82	44.8	0.77	-5.7
Outstanding balances of loans affected by bankruptcy claims	53,262,822	40,778,169	-23.4	48,435,509	18.8	68,397,415	41.2	73,674,857	7.7
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	96,714,908	77,608,213	-19.8	61,414,482	-20.9	61,842,270	0.7	78,764,941	27.4
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		234	
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

10. Delinquent Loans (cont)

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹										
Return to cover		For Charter :	N/A							
08/20/2024		Count of CU :	165							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :	N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY										
Secured by a 1st Lien on a single 1- to 4-Family Residential Property										
30 to 59 Days Delinquent	N/A	N/A			124,483,864		182,025,982	46.2	75,067,546	-58.8
60 to 89 Days Delinquent ¹	N/A	N/A			33,994,225		38,967,592	14.6	47,874,377	22.9
90 to 179 Days Delinquent ¹	N/A	N/A			25,902,461		31,785,310	22.7	37,825,333	19.0
180 to 359 Days Delinquent	N/A	N/A			9,302,546		19,732,127	112.1	20,196,780	2.4
> = 360 Days Delinquent	N/A	N/A			8,100,663		5,372,391	-33.7	10,707,570	99.3
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A			77,299,895		95,857,420	24.0	116,604,060	21.6
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			0.67		0.79	18.1	0.95	20.3
Secured by Junior Lien on a single 1- to 4-Family Residential Property										
30 to 59 Days Delinquent	N/A	N/A			11,872,791		20,384,380	71.7	13,209,463	-35.2
60 to 89 Days Delinquent ¹	N/A	N/A			1,976,735		5,362,326	171.3	5,899,342	10.0
90 to 179 Days Delinquent ¹	N/A	N/A			2,052,155		3,707,800	80.7	4,127,291	11.3
180 to 359 Days Delinquent	N/A	N/A			371,991		1,476,323	296.9	2,526,072	71.1
> = 360 Days Delinquent	N/A	N/A			125,011		508,201	306.5	1,171,644	130.5
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A			4,525,892		11,054,650	144.3	13,724,349	24.2
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			0.27		0.52	94.4	0.61	15.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A			922,080		666,758	-27.7	328,779	-50.7
60 to 89 Days Delinquent ¹	N/A	N/A			178,377		142,609	-20.1	36,039	-74.7
90 to 179 Days Delinquent ¹	N/A	N/A			123,300		522,944	324.1	48,597	-90.7
180 to 359 Days Delinquent	N/A	N/A			7,072		62,317	781.2	0	-100.0
> = 360 Days Delinquent	N/A	N/A			174,689		2,628	-98.5	0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A			483,438		730,498	51.1	84,636	-88.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A			0.75		1.29	72.7	0.13	-89.6
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			82,309,225.00		107,642,568.00	30.8	130,413,045.00	21.2
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A			0.62		0.75	21.6	0.89	18.7
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
									11. Delinquent RE Loans	

Delinquent Commercial Loans											
Return to cover											
08/20/2024			For Charter :	N/A							
CU Name: N/A			Count of CU :	165							
Peer Group: N/A			Asset Range :	N/A							
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
			Count of CU in Peer Group :	N/A							
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY											
Construction and Development Loans											
30 to 59 Days Delinquent	N/A	N/A		0		18,672,266	N/A	357,258	-98.1		
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		116,465		0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		116,465		0	-100.0	0	N/A	0	N/A
Construction and Development loans > = 60 Days / Total Construction and Development loans %	N/A	N/A		0.09		0.00	-100.0	0.00		0.00	N/A
Secured by Farmland											
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		0	N/A	0	N/A	0	N/A
Loans Secured by Farmland > = 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		0.00		0.00	N/A	0.00		0.00	N/A
Secured by Multifamily											
30 to 59 Days Delinquent	N/A	N/A		1,313,939		1,500,199	14.2	663,220	-55.8		
60 to 89 Days Delinquent ¹	N/A	N/A		0		127,757	N/A	1,011,247	691.5		
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	2,193,185	N/A		
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		0		127,757	N/A	3,204,432	2,408.2		
Loans Secured by Multifamily > = 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.00		0.04	N/A	1.11	2,424.6		
Secured by Owner Occupied, Non-Farm, Non-Residential Property											
30 to 59 Days Delinquent	N/A	N/A		38,102,873		6,051,845	-84.1	1,793,295	-70.4		
60 to 89 Days Delinquent ¹	N/A	N/A		821,252		1,280,899	56.0	63,887	-95.0		
90 to 179 Days Delinquent ¹	N/A	N/A		708,906		569,405	-19.7	3,470,415	509.5		
180 to 359 Days Delinquent	N/A	N/A		0		4,981,284	N/A	0	-100.0		
> = 360 Days Delinquent	N/A	N/A		0		85,049	N/A	0	-100.0		
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		1,530,158		6,916,637	352.0	3,534,302	-48.9		
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		0.26		1.11	324.9	0.56	-50.1		
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property											
30 to 59 Days Delinquent	N/A	N/A		3,854,512		1,206,224	-68.7	328,260	-72.8		
60 to 89 Days Delinquent ¹	N/A	N/A		1,136,181		0	-100.0	779,457	N/A		
90 to 179 Days Delinquent ¹	N/A	N/A		0		186,443	N/A	4,952,008	2,556.0		
180 to 359 Days Delinquent	N/A	N/A		0		1,298,093	N/A	0	-100.0		
> = 360 Days Delinquent	N/A	N/A		0		8,796,196	N/A	8,662,599	-1.5		
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		1,136,181		10,280,732	804.8	14,394,064	40.0		
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
										12. Del Comm Loans	

Delinquent Commercial Loans									
Return to cover									
08/20/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	165					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.08		0.70	753.6	0.94	33.9
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	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		0.00		0.00	N/A	0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		1,457,284		2,118,851	45.4	1,389,993	-34.4
60 to 89 Days Delinquent ¹	N/A	N/A		611,638		1,278,990	109.1	750,380	-41.3
90 to 179 Days Delinquent ¹	N/A	N/A		1,011,273		262,538	-74.0	465,337	77.2
180 to 359 Days Delinquent	N/A	N/A		51,678		484,554	837.6	746,767	54.1
> = 360 Days Delinquent	N/A	N/A		9,821,119		534,563	-94.6	479,055	-10.4
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		11,495,708		2,560,645	-77.7	2,441,539	-4.7
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		9.59		2.20	-77.1	2.16	-1.8
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		7,368		58,606	695.4	187,839	220.5
60 to 89 Days Delinquent ¹	N/A	N/A		0		75,000	N/A	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		59,039		117,593	99.2	30,484	-74.1
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		59,039		192,593	226.2	30,484	-84.2
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		1.38		4.08	196.6	0.80	-80.3
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		16,159		30,080	86.2	20,742	-31.0
60 to 89 Days Delinquent ¹	N/A	N/A		2,782		49,415	1,676.2	12,306	-75.1
90 to 179 Days Delinquent ¹	N/A	N/A		0		69,294	N/A	50,717	-26.8
180 to 359 Days Delinquent	N/A	N/A		79,409		70,684	-11.0	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		82,191		189,393	130.4	63,023	-66.7
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		0.63		2.77	342.4	0.64	-76.7
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		14,419,742		20,267,757	40.6	23,667,844	16.8
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		0.58		0.76	29.8	0.85	12.7
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

		Loan Losses								
Return to cover		For Charter :		N/A						
08/20/2024		Count of CU :		165						
CU Name: N/A		Asset Range :		N/A						
Peer Group: N/A		Criteria :		Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :		N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
Total Loans Charged Off Year-to-Date*		232,143,022	174,394,669	-24.9	188,500,127	8.1	297,969,003	58.1	191,764,980	28.7
Total Loans Recovered Year-to-Date*		38,348,737	45,291,867	18.1	41,953,261	-7.4	47,904,410	14.2	27,017,546	12.8
NET CHARGE OFFS (\$\$)*		193,794,285	129,102,802	-33.4	146,546,866	13.5	250,064,593	70.6	164,747,434	31.8
Net Charge-Offs / Average Loans %**		0.57	0.36	-37.5	0.37	3.3	0.59	59.5	0.77	30.4
Total Delinquent Loans & Year-to-Date Net Charge-Offs		451,796,476	321,900,076	-28.8	401,612,849	24.8	596,365,044	48.5	520,208,703	-12.8
Combined Delinquency and Net Charge Off Ratio		1.32	0.88	-33.7	0.98	12.3	1.40	42.5	1.61	14.7
LOAN LOSS SUMMARY BY LOAN TYPE										
Unsecured Credit Card Lns Charged Off*		34,505,513	26,642,867	-22.8	25,907,851	-2.8	39,135,815	51.1	26,264,220	34.2
Unsecured Credit Card Lns Recovered*		4,100,998	4,771,816	16.4	4,237,152	-11.2	3,695,282	-12.8	1,780,984	-3.6
Unsecured Credit Card Net Charge Offs*		30,404,515	21,871,051	-28.1	21,670,699	-0.9	35,440,533	63.5	24,483,236	38.2
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.59	1.94	-25.3	1.99	2.7	3.23	62.2	4.27	32.2
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		81,917	30,973	-62.2	43,527	40.5	198,984	357.2	145,019	45.8
Non-Federally Guaranteed Student Loans Recovered*		19,027	7,233	-62.0	12,778	76.7	14,212	11.2	11,535	62.3
Non-Federally Guaranteed Student Loans Net Charge Offs*		62,890	23,740	-62.3	30,749	29.5	184,772	500.9	133,484	44.5
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**		0.49	0.16	-66.3	0.18	6.4	0.90	416.1	1.19	31.5
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		69,978,177		100,996,047	44.3	57,841,324	14.5
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		14,267,367		14,647,179	2.7	7,297,136	-0.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		55,710,810		86,348,868	55.0	50,544,188	17.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**		N/A	N/A		2.77		3.97	43.4	4.58	15.2
New Vehicle Loans Charged Off*		48,661,191	29,861,831	-38.6	20,570,133	-31.1	27,923,789	35.7	20,185,097	44.6
New Vehicle Loans Recovered*		6,641,243	7,908,011	19.1	6,152,857	-22.2	6,185,029	0.5	4,262,053	37.8
New Vehicle Loans Net Charge Offs*		42,019,948	21,953,820	-47.8	14,417,276	-34.3	21,738,760	50.8	15,923,044	46.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.58	0.31	-47.6	0.20	-35.6	0.30	50.9	0.46	53.5
Used Vehicle Loans Charged Off*		67,953,675	48,133,042	-29.2	57,867,151	20.2	114,141,787	97.2	75,109,628	31.6
Used Vehicle Loans Recovered*		10,226,033	12,539,880	22.6	13,194,732	5.2	19,992,291	51.5	12,378,230	23.8
Used Vehicle Loans Net Charge Offs*		57,727,642	35,593,162	-38.3	44,672,419	25.5	94,149,496	110.8	62,731,398	33.3
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.59	0.34	-43.3	0.38	11.9	0.75	98.4	1.01	34.5
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.59	0.32	-45.0	0.31	-5.0	0.58	88.9	0.81	38.9
Leases Receivable Charged Off*		1,987,041	1,833,561	-7.7	1,331,065	-27.4	1,924,193	44.6	1,350,195	40.3
Leases Receivable Recovered*		391,604	337,172	-13.9	404,881	20.1	465,577	15.0	146,875	-36.9
Leases Receivable Net Charge Offs*		1,595,437	1,496,389	-6.2	926,184	-38.1	1,458,616	57.5	1,203,320	65.0
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.22	0.18	-18.4	0.10	-45.2	0.15	47.5	0.24	63.6
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		7,910,446		11,489,924	45.3	9,415,122	63.9
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		2,450,243		1,942,419	-20.7	913,944	-5.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		5,460,203		9,547,505	74.9	8,501,178	78.1
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**		N/A	N/A		0.34		0.57	69.6	1.02	77.7
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	N/A		18,566,087		10,956,044	-41.0	19,383,954	76.9
Real Estate - Non-Commercial		N/A	N/A		3,673,657		6,257,824	70.3	4,237,360	-32.3
Vehicle - Non-Commercial		N/A	N/A		20,819,155		28,186,251	35.4	27,222,469	-3.4
Other - Non-Commercial		N/A	N/A		1,092,224		1,354,116	24.0	1,507,969	11.4
Total Foreclosed and Repossessed Assets		34,350,248	33,807,844	-1.6	44,151,123	30.6	46,754,235	5.9	52,351,752	12.0
*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									
08/20/2024			For Charter :	N/A					
CU Name: N/A			Count of CU :	165					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		10,742,048,036		10,864,275,478	1.1	10,199,529,721	-6.1
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		1,411,089,014		1,336,526,446	-5.3	1,288,365,054	-3.6
Commercial Indirect Loans	N/A	N/A		24,408,654		24,413,390	0.0	22,445,962	-8.1
All Other Indirect Loans	N/A	N/A		685,381,586		724,074,840	5.6	783,477,086	8.2
Total Outstanding Indirect Loans	10,636,291,429	11,510,164,725	8.2	12,862,927,290	11.8	12,949,290,154	0.7	12,293,817,823	-5.1
Indirect Loans Outstanding / Total Loans %	30.77	30.85	0.3	30.87	0.1	30.24	-2.0	28.89	-4.5
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	53,028,254	44,365,800	-16.3	65,543,914	47.7	87,456,295	33.4	80,531,693	-7.9
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.50	0.39	-22.7	0.51	32.2	0.68	32.5	0.66	-3.0
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	82,484,982	54,037,971	-34.5	53,699,782	-0.6	102,046,760	90.0	67,308,629	31.9
Indirect Loans Recovered*	12,709,642	14,118,839	11.1	12,673,084	-10.2	19,020,791	50.1	11,919,605	25.3
Indirect Loans Net Charge Offs*	69,775,340	39,919,132	-42.8	41,026,698	2.8	83,025,969	102.4	55,389,024	33.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.36	-46.4	0.34	-6.6	0.64	91.1	0.88	36.4
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	44,671,097	173,660,485	288.8	235,719,163	35.7	34,748,080	-85.3	21,549,649	24.0
Loans Purchased from Other Sources*	34,460,821	96,275,014	179.4	115,465,419	19.9	82,279,874	-28.7	36,885,802	-10.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28	184.5	1.60	24.7	0.74	-53.8	0.74	0.0
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		105,544		134,732	27.7	743,978	452.2
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		0.01		0.02	44.8	0.10	444.0
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		49,475		285,617	477.3	313,604	119.6
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		0		25,200	N/A	1,005	-92.0
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		49,475		260,417	426.4	312,599	140.1
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		0.03		0.08	154.2
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	107,268,570	N/A	439,272,451	309.5	573,464,548	30.5
First mortgage loans sold on the secondary market	1,724,421,847	1,265,370,392	-26.6	544,452,529	-57.0	410,076,343	-24.7	258,917,756	-36.9
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	20,431,174	26,311,851	28.8	11,121,662	-57.7	0	-100.0	0	N/A
Real Estate Loans Sold with Servicing Retained	N/A	N/A		276,137,781		175,443,529	-36.5	69,951,171	-60.1
All Other Loans Sold with Servicing Retained	N/A	N/A		0		1,611,753	N/A	265,200,465	#####
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	2,792,948,250	3,257,479,277	16.6	1,835,510,998	-43.7	1,871,448,362	2.0	2,075,028,387	10.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	

		Participation Loans								
Return to cover		For Charter : N/A								
08/20/2024		Count of CU : 165								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		294,637,172	293,316,056	-0.4	N/A		N/A		N/A	
Vehicle - Non-commercial		N/A	N/A		158,358,111		235,963,319	49.0	287,325,440	21.8
Non-Federally Guaranteed Student Loans		3,708,829	4,611,812	24.3	7,635,369	65.6	8,290,194	8.6	9,274,119	11.9
1- to 4-Family Residential Property		348,617,159	478,018,482	37.1	642,215,060	34.3	637,234,139	-0.8	705,333,099	10.7
Commercial Loans (excluding Construction & Development)		250,731,745	212,354,362	-15.3	293,031,651	38.0	312,140,362	6.5	347,613,041	11.4
Commercial Construction & Development		41,115,502	67,228,601	63.5	48,782,958	-27.4	45,597,028	-6.5	43,668,807	-4.2
All Other Participation Loans		22,645,380	15,598,381	-31.1	236,324,745	1,415.1	220,066,045	-6.9	238,247,526	8.3
TOTAL PARTICIPATION LOANS OUTSTANDING		961,455,787	1,078,665,148	12.2	1,386,347,894	28.5	1,459,291,087	5.3	1,631,462,032	11.8
Participation Loans Outstanding / Total Loans %		2.78	2.89	4.0	3.33	15.1	3.41	2.4	3.83	12.5
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		280,303,940	405,360,842	44.6	449,934,729	11.0	210,857,959	-53.1	284,948,192	170.3
Participation Loans Purchased YTD / Total Loans Granted YTD %		1.60	1.93	20.6	2.05	6.4	1.33	-35.0	3.61	170.8
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*		264,634,384	618,369,793	133.7	766,945,156	24.0	357,687,451	-53.4	232,062,215	29.8
%Participation Loans Sold YTD / Total Assets**		0.52	1.10	111.0	1.35	22.2	0.62	-53.9	0.79	28.0
DELINQUENT - PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		7,629,988	6,949,697	-8.9	11,094,774	59.6	6,132,284	-44.7	6,496,484	5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		1.08		0.58	-46.2	0.54	-6.5
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*		1,713,071	1,641,140	-4.2	3,989,818	143.1	6,883,776	72.5	3,965,876	15.2
Participation Loans Recovered*		350,122	297,205	-15.1	637,198	114.4	804,429	26.2	490,915	22.1
Participation Loan Net Charge Offs *		1,362,949	1,343,935	-1.4	3,352,620	149.5	6,079,347	81.3	3,474,961	14.3
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.15	0.13	-9.4	0.27	106.5	0.43	57.1	0.45	5.3
* 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	

Real Estate (Non-Commercial) Loan Losses									
Return to cover		For Charter :	N/A						
08/20/2024		Count of CU :	165						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		240,140		697,301	190.4	105,336	-69.8
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		309,569		117,457	-62.1	1,420	-97.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-69,429		579,844	935.2	103,916	-64.2
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		0.00		0.00	867.7	0.00	-65.2
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		101,553		55,022	-45.8	233,393	748.4
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		155,087		134,254	-13.4	111,693	66.4
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-53,534		-79,232	-48.0	121,700	407.2
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		0.00		0.00	-17.4	0.01	366.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		2,160,042		238,160	-89.0	304,570	155.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		304,640		120,785	-60.4	95,199	57.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		1,855,402		117,375	-93.7	209,371	256.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		3.55		0.19	-94.5	0.70	261.7
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		0.00		0.01	34.4
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

	Commercial Loan Information									
Return to cover										
08/20/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	78,388,107	61,304,672	-21.8	134,970,750	120.2	166,479,194	23.3	186,439,871	12.0	
Secured by Farmland	4,604,099	4,664,396	1.3	6,508,666	39.5	7,314,229	12.4	7,192,089	-1.7	
Secured by Multifamily	146,044,427	186,642,272	27.8	229,488,679	23.0	289,971,241	26.4	288,090,859	-0.6	
Owner Occupied, Non-Farm, Non-Residential Property	448,934,119	474,947,308	5.8	583,885,028	22.9	621,108,294	6.4	636,210,413	2.4	
Non-Owner Occupied, Non-Farm, Non-Residential Property	855,584,450	1,082,713,217	26.5	1,383,494,402	27.8	1,466,481,830	6.0	1,533,171,139	4.5	
Total Real Estate Secured Commercial Loans	1,533,555,202	1,810,271,865	18.0	2,338,347,525	29.2	2,551,354,788	9.1	2,651,104,371	3.9	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	1,942,673	1,247,718	-35.8	956,848	-23.3	1,432,859	49.7	1,115,736	-22.1	
Commercial and Industrial Loans	103,313,000	114,223,881	10.6	119,852,585	4.9	116,460,118	-2.8	113,022,613	-3.0	
Unsecured Commercial Loans	6,788,061	5,324,434	-21.6	4,289,710	-19.4	4,717,320	10.0	3,793,149	-19.6	
Unsecured Revolving Lines of Credit (Commercial Purpose)	7,941,553	3,933,165	-50.5	13,119,601	233.6	6,833,711	-47.9	9,778,154	43.1	
Total Non-Real Estate Secured Commercial Loans	119,985,287	124,729,198	4.0	138,218,744	10.8	129,444,008	-6.3	127,709,652	-1.3	
TOTAL COMMERCIAL LOANS:										
Commercial Loans to Members	1,534,527,774	1,795,961,735	17.0	2,310,536,961	28.7	2,523,477,779	9.2	2,622,394,957	3.9	
Purchased Commercial Loans or Participations to Nonmembers	119,012,715	139,039,328	16.8	166,029,308	19.4	157,321,017	-5.2	156,419,066	-0.6	
Total Commercial Loans	1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0	2,680,798,796	8.2	2,778,814,023	3.7	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development	150	135	-10.0	150	11.1	166	10.7	160	-3.6	
Farmland	34	33	-2.9	37	12.1	39	5.4	34	-12.8	
Secured by Multifamily	381	400	5.0	462	15.5	514	11.3	503	-2.1	
Owner Occupied, Non-Farm, Non-Residential Property	787	735	-6.6	769	4.6	737	-4.2	740	0.4	
Non-Owner Occupied, Non-Farm, Non-Residential Property	675	792	17.3	938	18.4	955	1.8	1,001	4.8	
Total Number of Real Estate Secured Commercial Loans	2,027	2,095	3.4	2,356	12.5	2,411	2.3	2,438	1.1	
Loans to finance agricultural production and other loans to farmers	24	26	8.3	18	-30.8	16	-11.1	12	-25.0	
Commercial and Industrial Loans	971	1,101	13.4	1,389	26.2	1,363	-1.9	1,391	2.1	
Unsecured Commercial Loans	61	53	-13.1	64	20.8	87	35.9	94	8.0	
Unsecured Revolving Lines of Credit (Commercial Purpose)	705	163	-76.9	279	71.2	289	3.6	275	-4.8	
Total Number of Non-Real Estate Secured Commercial Loans	1,761	1,343	-23.7	1,750	30.3	1,755	0.3	1,772	1.0	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members	3,653	3,247	-11.1	3,831	18.0	3,950	3.1	3,999	1.2	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	191	41.5	275	44.0	216	-21.5	211	-2.3	
Total Number of Commercial Loans Outstanding	3,788	3,438	-9.2	4,106	19.4	4,166	1.5	4,210	1.1	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0	2,680,798,796	8.2	2,778,814,023	3.7	
(Total Commercial Loans / Total Assets)%	3.26	3.45	5.7	4.35	26.1	4.65	7.0	4.75	2.2	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*	521,062,881	666,805,718	28.0	1,041,581,621	56.2	581,819,428	-44.1	252,813,446	-13.1	
Purchased or Participation Interests to Nonmembers*	34,552,036	25,944,068	-24.9	58,667,948	126.1	12,478,900	-78.7	6,400,028	2.6	
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance	6,546,772	5,912,114	-9.7	7,465,514	26.3	8,747,088	17.2	8,307,825	-5.0	
Outstanding Agricultural Related Loans - Number	58	59	1.7	55	-6.8	55	0.0	46	-16.4	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	206,754,603	233,241,772	12.8	297,202,633	27.4	297,771,444	0.2	342,287,396	129.9	
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)%	3.15	3.34	6.2	4.30	28.7	4.69	9.2	4.73	0.8	

* Amounts are year-to-date and the related % change ratios are annualized.

19. Commercial Loans

	Commercial Loan Losses								
Return to cover									
08/20/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		69,094		0	-100.0	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,110,863		1,009,409	-52.2	543,139	7.6
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		68,983		96,663	40.1	151,925	214.3
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		141,102		61,909	-56.1	116,012	274.8
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	2,635,807	984,720	-62.641	69,094	-92.983	0	-100.0	0	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	1,398,244	1,504,924	7.6296	2,320,948	54.224	1,167,981	-49.7	811,076	38.9
Total Commercial Loan YTD Charge Offs*	4,034,051	2,489,644	-38.284	2,390,042	-4.0007	1,167,981	-51.1	811,076	38.9
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		84,359		0	-100.0	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		0		5	N/A	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		372,046		498,128	33.9	10,155	-95.9
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		3,700		37,395	910.7	1,905	-89.8
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		3,850		54,397	1,312.9	6,417	-76.4
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	113	8,469	7394.7	84,359	896.09	5	-100.0	0	-100.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	148,553	298,819	101.15	379,596	27.032	589,920	55.4	18,477	-93.7
Total Commercial Loan YTD Recoveries*	148,666	307,288	106.7	463,955	50.984	589,925	27.2	18,477	-93.7
*Amounts are year-to-date while the related percent change ratios are annualized.								21. Commercial Loan Losses	

		Investments							
Return to cover		For Charter :	N/A						
08/20/2024		Count of CU :	165.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		24,473,551		30,302,365	23.8	29,733,562	-1.9
Registered Investment Companies	N/A	N/A		4,744,573		6,309,510	33.0	5,672,238	-10.1
Other Equities	N/A	N/A		57,542,379		67,657,277	17.6	74,501,143	10.1
TOTAL EQUITY SECURITIES	89,607,033	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2	109,906,943	5.4
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		18,475,650		0	-100.0	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		1,000,000		0	-100.0	0	N/A
All Other Trading Debt Securities	N/A	N/A		37,003,464		40,564,611	9.6	42,088,884	3.8
TOTAL TRADING DEBT SECURITIES	N/A	N/A		56,479,114		40,564,611	-28.2	42,088,884	3.8
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		359,731,056		297,178,908	-17.4	246,235,242	-17.1
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		954,628,539		903,009,947	-5.4	969,274,899	7.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		3,178,174,378		2,820,870,390	-11.2	2,565,777,460	-9.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		172,645,767		148,061,849	-14.2	147,502,213	-0.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		60,913,656		45,838,223	-24.7	50,811,748	10.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,565,966		0	-100.0	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		49,272,666		49,280,322	0.0	46,998,191	-4.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		87,428,464		71,836,211	-17.8	68,691,564	-4.4
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		164,483,528		164,951,121	0.3	163,111,231	-1.1
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		5,029,844,020		4,501,026,971	-10.5	4,258,402,548	-5.4
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		339,706,412		284,072,287	-16.4	234,748,223	-17.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		874,658,705		845,521,413	-3.3	907,888,407	7.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		2,823,277,235		2,511,789,067	-11.0	2,264,800,593	-9.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		148,490,964		128,946,257	-13.2	127,695,637	-1.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		51,932,760		40,213,213	-22.6	45,333,024	12.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,508,585		0	-100.0	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		42,716,456		44,363,229	3.9	42,399,351	-4.4
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		83,221,246		69,387,595	-16.6	66,625,957	-4.0
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		149,219,940		153,677,687	3.0	148,696,044	-3.2
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		4,515,732,303		4,077,970,748	-9.7	3,838,187,236	-5.9
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		Investments								
Return to cover		For Charter : N/A								
08/20/2024		Count of CU : 165								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INVESTMENT SECURITIES (continued)										
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations		N/A	N/A		437,761,947		353,148,274	-19.3	317,639,916	-10.1
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		716,169,297		737,401,550	3.0	754,329,456	2.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		1,012,066,209		967,419,335	-4.4	971,461,118	0.4
Federal Agency Securities - Non-Guaranteed		N/A	N/A		16,585,333		8,746,276	-47.3	7,359,177	-15.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	18,239,588	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		3,439,544		8,072,253	134.7	2,739,547	-66.1
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		122,466,216		126,581,093	3.4	112,559,031	-11.1
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		115,867,290		96,558,187	-16.7	104,935,782	8.7
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		2,424,355,836		2,297,926,968	-5.2	2,289,263,615	-0.4
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A		414,995,337		341,145,217	-17.8	307,995,731	-9.7
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		663,326,359		711,735,026	7.3	715,834,063	0.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		892,985,014		858,323,757	-3.9	860,569,220	0.3
Federal Agency Securities - Non-Guaranteed		N/A	N/A		13,912,354		7,704,369	-44.6	6,349,928	-17.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	18,239,588	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		2,925,333		7,338,220	150.9	2,377,333	-67.6
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		115,858,924		123,142,552	6.3	110,752,616	-10.1
All Other HTM Debt Securities at Amortized Cost		N/A	N/A		111,070,399		93,812,894	-15.5	101,901,705	8.6
TOTAL HTM DEBT SECURITIES AT FAIR VALUE		N/A	N/A		2,215,073,720		2,143,202,035	-3.2	2,124,020,184	-0.9
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES		5,464,442,353	7,549,742,343	38.2	7,072,168,428	-6.3	6,520,731,479	-7.8	6,279,446,678	-3.7
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)		N/A	N/A		N/A		-3,603,719		-3,481,223	3.4
OTHER INVESTMENTS										
Nonperpetual Capital Account		1,188,884	1,218,699	2.5	1,421,861	16.7	1,911,757	34.5	1,877,818	-1.8
Perpetual Contributed Capital		24,002,922	24,045,426	0.2	25,579,678	6.4	26,441,139	3.4	24,041,937	-9.1
All other investments		150,145,813	157,276,393	4.7	263,653,963	67.6	279,437,995	6.0	326,123,083	16.7
TOTAL OTHER INVESTMENTS		175,337,619	182,540,518	4.1	290,655,502	59.2	307,790,891	5.9	352,042,838	14.4
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A		1,156,914,663		836,618,250	-27.7	850,637,548	1.7
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)		
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual										

		Investment Maturity								
Return to cover		For Charter :	N/A							
08/20/2024		Count of CU :	165							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :	N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr		N/A	N/A		632,100,584		509,478,462	-19.4	516,822,010	1.4
Total Time Deposits 1-3 yrs		N/A	N/A		405,494,109		280,390,039	-30.9	283,501,786	1.1
Total Time Deposits 3-5 yrs		N/A	N/A		113,048,970		44,171,748	-60.9	47,486,751	7.5
Total Time Deposits 5-10 yrs		N/A	N/A		5,786,000		1,733,000	-70.0	2,587,000	49.3
Total Time Deposits > 10 yrs		N/A	N/A		485,000		845,000	74.2	240,000	-71.6
TOTAL TIME DEPOSITS		N/A	N/A		1,156,914,663		836,618,249	-27.7	850,637,547	1.7
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr		10,132,894	3,230,986	-68.1	1,930,889	-40.2	3,026,464	56.7	2,826,057	-6.6
Total Equity Securities 1-3 yrs		0	250,000	N/A	0	-100.0	979,155	N/A	1,029,634	5.2
Total Equity Securities 3-5 yrs		3,405,516	5,709,430	67.7	2,029,924	-64.4	1,310,314	-35.5	1,308,059	-0.2
Total Equity Securities 5-10 yrs		3,141,200	6,993,588	122.6	6,759,432	-3.3	6,893,582	2.0	9,935,418	44.1
Total Equity Securities > 10 yrs		72,927,423	91,697,822	25.7	76,040,258	-17.1	92,059,636	21.1	94,807,775	3.0
TOTAL EQUITY SECURITIES		0	0	N/A	86,760,503	N/A	104,269,151	20.2	109,906,943	5.4
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr		38,810,651	41,575,844	7.1	37,003,464	-11.0	40,564,611	9.6	42,088,884	3.8
Total Trading Debt Securities 1-3 yrs		739,389	622,392	-15.8	9,706,300	1,459.5	0	-100.0	0	N/A
Total Trading Debt Securities 3-5 yrs		9,000,593	19,104,933	112.3	9,769,350	-48.9	0	-100.0	0	N/A
Total Trading Debt Securities 5-10 yrs		17,696,489	17,864,878	1.0	0	-100.0	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs		3,074,532	3,437,043	11.8	0	-100.0	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES		0	0	N/A	56,479,114	N/A	40,564,611	-28.2	42,088,884	3.8
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr		740,662,283	878,466,273	18.6	731,246,971	-16.8	908,268,288	24.2	954,625,982	5.1
Total Available-for-Sale Debt Securities 1-3 yrs		1,101,670,160	1,035,172,217	-6.0	951,298,306	-8.1	831,379,076	-12.6	793,998,406	-4.5
Total Available-for-Sale Debt Securities 3-5 yrs		846,653,998	1,471,045,201	73.7	1,074,544,529	-27.0	1,100,730,361	2.4	1,034,868,465	-6.0
Total Available-for-Sale Debt Securities 5-10 yrs		664,738,140	1,292,221,680	94.4	1,577,314,012	22.1	1,077,719,911	-31.7	912,129,047	-15.4
Total Available-for-Sale Debt Securities > 10 yrs		77,086,567	81,344,812	5.5	181,923,256	123.6	159,873,110	-12.1	137,008,474	-14.3
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES		0	0	N/A	4,516,327,074	N/A	4,077,970,746	-9.7	3,832,630,374	-6.0
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr		208,008,939	185,747,871	-10.7	272,783,871	46.9	424,550,905	55.6	446,641,300	5.2
Total Held-to-Maturity Debt Securities 1-3 yrs		948,370,702	1,078,936,047	13.8	798,255,636	-26.0	822,900,052	3.1	871,019,378	5.8
Total Held-to-Maturity Debt Securities 3-5 yrs		624,301,371	1,085,787,180	73.9	852,664,615	-21.5	612,647,975	-28.1	547,275,754	-10.7
Total Held-to-Maturity Debt Securities 5-10 yrs		59,021,506	243,003,758	311.7	483,334,324	98.9	430,340,749	-11.0	410,140,318	-4.7
Total Held-to-Maturity Debt Securities > 10 yrs		35,000,000	7,530,388	-78.5	6,831,591	-9.3	7,487,288	9.6	19,743,725	163.7
TOTAL HELD-TO-MATURITY DEBT SECURITIES		0	0	N/A	2,413,870,037	N/A	2,297,926,969	-4.8	2,294,820,475	-0.1
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr		50,508,232	17,888,038	-64.6	82,144,962	359.2	86,098,904	4.8	126,144,117	46.5
Total Other Investments 1-3 yrs		116,418,028	147,644,337	26.8	131,062,185	-11.2	131,364,387	0.2	137,021,102	4.3
Total Other Investments 3-5 yrs		2,589,000	2,824,800	9.1	30,734,919	988.0	36,002,363	17.1	34,709,030	-3.6
Total Other Investments 5-10 yrs		430,918	5,377,513	1,147.9	30,076,021	459.3	31,175,738	3.7	36,587,296	17.4
Total Other Investments > 10 yrs		5,391,441	8,805,830	63.3	15,369,115	74.5	23,149,499	50.6	17,581,293	-24.1
TOTAL OTHER INVESTMENTS		175,337,619	182,540,518	4.1	289,387,202	58.5	307,790,891	6.4	352,042,838	14.4
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr		1,794,851,777	1,661,727,156	-7.4	1,757,210,741	5.7	1,971,987,634	12.2	2,089,148,350	5.9
Total Investments 1-3 yrs		2,546,689,034	2,673,442,196	5.0	2,295,816,536	-14.1	2,067,012,709	-10.0	2,086,570,306	0.9
Total Investments 3-5 yrs		1,580,608,107	2,739,393,490	73.3	2,082,792,307	-24.0	1,794,862,761	-13.8	1,665,648,059	-7.2
Total Investments 5-10 yrs		763,358,530	1,594,845,497	108.9	2,103,269,789	31.9	1,547,862,980	-26.4	1,371,379,079	-11.4
Total Investments > 10 yrs		194,104,963	193,440,895	-0.3	280,649,220	45.1	283,414,533	1.0	269,381,267	-5.0
TOTAL INVESTMENT MATURITY DISTRIBUTION		6,879,612,411	8,862,849,234	28.8	8,519,738,593	-3.9	7,665,140,617	-10.0	7,482,127,061	-2.4
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										24. Investment Maturity

	Other Investment Information								
Return to cover									
08/20/2024									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	55,046,825	72,854,101	32.3	55,294,559	-24.1	39,829,959	-28.0	55,687,236	39.8
Outstanding balance of brokered certificates of deposit and share certificates	590,329,270	645,954,610	9.4	704,925,910	9.1	577,044,824	-18.1	517,080,457	-10.4
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		59,686		-34,620	-158.0	-67,856	-96.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-562,052		-1,228,803	-118.6	-677,867	44.8
Realized Gain (Losses) on all other investments	N/A	N/A		-2,163,766		481,114	122.2	702,714	46.1
Total Gain (Loss) on Investments	N/A	N/A		-2,666,132		-782,309	70.7	-43,009	94.5
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	-72,231	360	100.5	-242,681	#####	0	100.0	0	N/A
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	-72,231	360	100.5	-242,681	#####	0	100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	1,689,526	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	138,834,489	194,628,282	40.2	188,457,712	-3.2	197,499,241	4.8	211,825,254	7.3
Recorded Value of Other Investments	95,551,275	106,031,997	11.0	82,167,577	-22.5	102,360,819	24.6	96,105,286	-6.1
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		41,091,883		35,093,995	-14.6	34,559,587	-1.5
Cash Surrender Value	N/A	N/A		141,598,832		177,063,180	25.0	182,546,264	3.1
Recorded Value	134,131,862	175,322,453	30.7	202,869,570	15.7	246,456,842	21.5	243,511,455	-1.2
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		22,331,728		23,022,151	3.1	23,219,837	0.9
Recorded Value	32,867,424	32,711,283	-0.5	41,644,592	27.3	53,925,127	29.5	53,987,718	0.1
Other Insurance	203,068,532	257,483,256	26.8	186,437,831	-27.6	184,685,953	-0.9	172,096,648	-6.8
Other Non-insurance	20,702,793	32,661,948	57.8	31,528,665	-3.5	45,706,952	45.0	55,226,651	20.8
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	625,156,375	798,839,219	27.8	733,105,947	-8.2	830,634,934	13.3	832,753,012	0.3
Charitable Donation Accounts	18,391,281	41,195,091	124.0	25,219,921	-38.8	26,909,394	6.7	26,961,056	0.2
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	44	45	2.3	44	-2.2	46	4.5	46	0.0
Approved Mortgage Seller	32	33	3.1	33	0.0	34	3.0	35	2.9
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	10	12	20.0	12	0.0	14	16.7	15	7.1
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	20	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	80	75	-6.3	77	2.7	79	2.6	77	-2.5

¹Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.

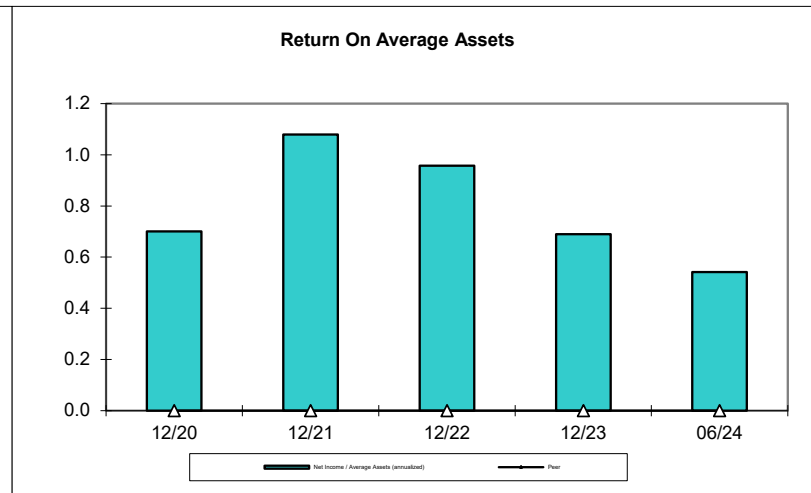
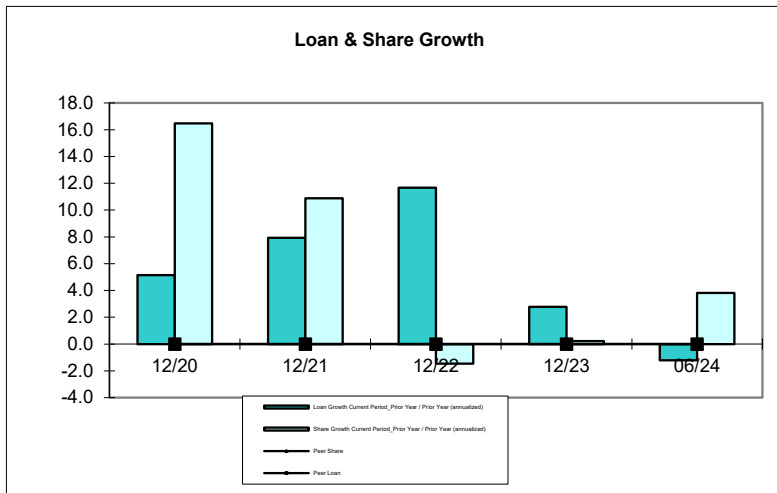
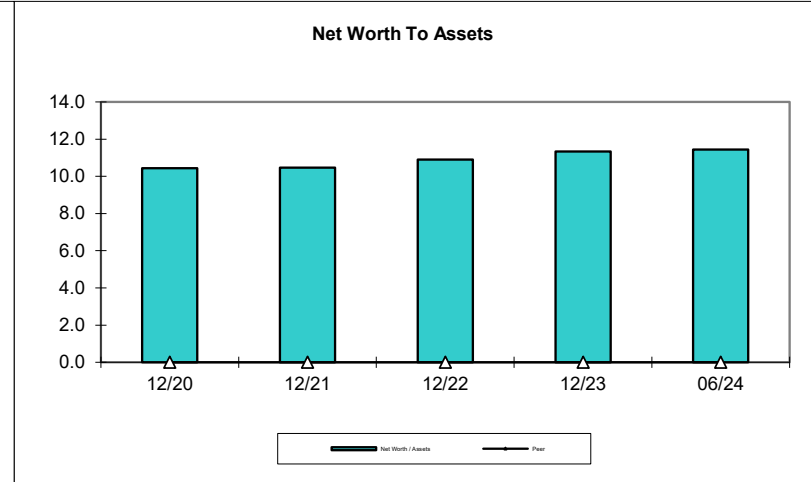
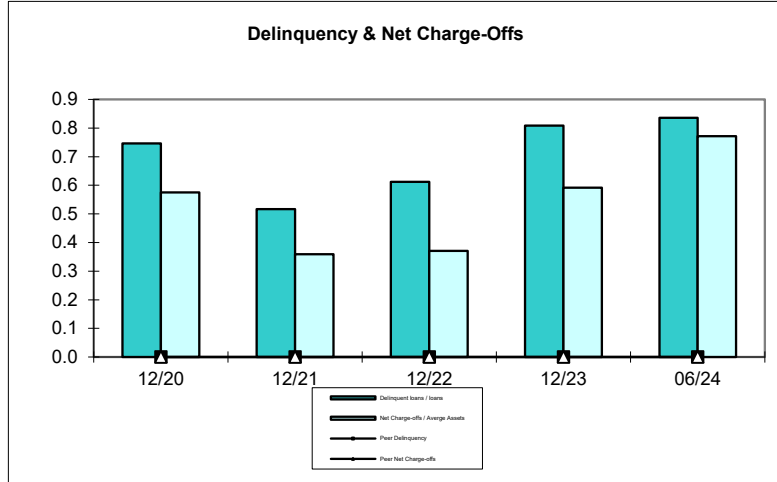
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover									
08/20/2024			For Charter : N/A						
CU Name: N/A			Count of CU : 165						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
			Count of CU in Peer Group : N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,842,562,501	1,872,500,600	1.6	2,018,311,901	7.8	2,126,415,210	5.4	2,133,682,902	0.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		7,127,884,164		9,334,530,427	31.0	9,707,067,396	4.0
Central Liquidity Facility	N/A	N/A		N/A		2,927,859		5,855,918	100.0
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		4,764,961,123		4,607,014,584	-3.3
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		10,000,000	
Other Sources	7,482,085,478	9,435,882,444	26.1	1,980,042,916	-79.0	317,410,216	-84.0	313,472,657	-1.2
Total Borrowing Capacity	9,324,647,979	11,308,383,044	21.3	11,126,238,981	-1.6	16,546,244,835	48.7	16,777,093,457	1.4
Draws Against Borrowing Capacity									
Corporate Credit Unions	5,409	1,348,233	#####	87,472,852	6,388.0	58,956,116	-32.6	50,000,000	-15.2
Natural Person Credit Unions	0	10,000,000	N/A	0	-100.0	0	N/A	0	N/A
Federal Home Loan Bank	836,897,300	746,557,692	-10.8	2,345,946,692	214.2	2,067,235,008	-11.9	1,846,335,426	-10.7
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	31,000,000	N/A	461,069,451	1,387.3	352,183,166	-23.6
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	0	70,772,921	N/A	5,000,000	-92.9	37,750,000	655.0	63,000,000	66.9
Total Draws Against Borrowing Capacity	836,902,709	828,678,846	-1.0	2,469,419,544	198.0	2,625,010,575	6.3	2,311,518,592	-11.9
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		3,168,218,696		3,204,846,287	1.2	4,429,725,764	38.2
Natural Person Credit Unions	N/A	N/A		30,875,996		0	-100.0	0	N/A
Federal Home Loan Bank	N/A	N/A		9,825,295,064		13,899,206,383	41.5	13,092,751,442	-5.8
Central Liquidity Facility	N/A	N/A		22,177,054		3,588,676	-83.8	3,698,819	3.1
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		2,306,770,188		6,400,366,781	177.5	6,155,643,675	-3.8
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		525,444,795		393,067,013	-25.2	395,622,964	0.7
Total Assets Pledged to Secure Borrowing Capacity	18,132,267,431	21,179,249,703	16.8	15,878,781,793	-25.0	23,901,075,140	50.5	24,077,442,664	0.7
Amount of Borrowings Callable by Lender	115,000,000	143,585,050	24.9	0	-100.0	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	44	44	0.0	43	-2.3	46	7.0	46	0.0
BORROWING MATURITY DISTRIBUTION									

	Supplemental Information									
Return to cover										
08/20/2024										
CU Name: N/A										
Peer Group: N/A										
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
GRANTS										
Amount of Grants Awarded to your credit union, YTD	136,299	9,660,306	6,988	312,189	-97	10,187,339	3,163	48,254	-100	
Amount of Grants Received by your credit union, YTD	1,100,827	8,710,983	691	815,929	-91	7,637,559	836	24,852	-100	
EMPLOYEES:										
Number of Full-Time Employees	10,335	10,701	4	10,637	-1	10,763	1	10,841	1	
Number of Part-Time Employees	687	668	-3	676	1	607	-10	657	8	
BRANCHES:										
Number of CU Branches	701	702	0	695	-1	702	1	700	0	
Number of CUs Reporting Shared Branches	38	39	3	39	0	37	-5	37	0	
Plan to add new branches or expand existing facilities	32	30	-6	30	0	31	3	28	-10	
CUSO INFORMATION										
Value of Investments in CUSO	148,670,076	171,972,255	16	194,572,163	13	202,260,783	4	203,717,434	1	
CUSO Loans	55,713,697	64,094,890	15	66,697,656	4	68,613,162	3	67,549,689	-2	
Aggregate Cash Outlays in CUSO	56,269,483	66,642,472	18	79,268,480	19	91,700,595	16	91,564,659	0	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances	57	55	-4	54	-2	54	0	54	0	
Number of International Remittances Originated YTD	20,535	21,011	2	21,528	2	23,125	7	11,675	-50	
Low Cost Wire Transfers	134	134	0	130	-3	128	-2	128	0	
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations	116,008,580	130,703,897	13	197,029,093	51	205,722,939	4	206,136,877	0	
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	104	96	-8	90	-6	87	-3	84	-3	
Vendor On-Line Service Bureau	68	78	15	79	1	79	0	80	1	
CU Developed In-House System	1	1	0	1	0	1	0	1	0	
Services Offered Electronically										
Account Aggregation	39	39	0	39	0	38	-3	38	0	
Bill Payment	125	124	-1	119	-4	117	-2	117	0	
Download Account History	138	140	1	137	-2	0	-100	0	N/A	
Electronic Signature Authentication/Certification	88	98	11	99	1	105	6	105	0	
e-Statements	143	143	0	140	-2	140	0	139	-1	
External Account Transfers	70	77	10	78	1	84	8	85	1	
Loan Payments	144	143	-1	140	-2	140	0	139	-1	
Member Application	94	101	7	102	1	106	4	106	0	
Merchant Processing Services	12	14	17	14	0	0	-100	0	N/A	
Mobile Payments	68	75	10	75	0	83	11	85	2	
New Loan	112	116	4	116	0	123	6	124	1	
New Share Account	66	71	8	73	3	77	5	78	1	
Remote Deposit Capture	103	104	1	107	3	111	4	112	1	
Type(s) of services offered:										
Informational Website	N/A	118		139	18	138	-1	138	0	
Mobile Application	N/A	104		117	13	120	3	119	-1	
Online Banking	N/A	115		143	24	143	0	142	-1	
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[Return to cover](#)
 08/20/2024
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 165
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All
 Count of CU in Peer Group : N/A



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

[Return to cover](#)
 08/20/2024
 CU Name: N/A
 Peer Group: N/A

Graphs 2
 For Charter : N/A
 Count of CU : 165
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All
 Count of CU in Peer Group : N/A

