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

Validated

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Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
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Parameters: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions (FISCUs) and All Non Federally I

 Count of CU :
 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.

		Summary Financial In	formatio	n					
Return to cover		For Charter :							
08/20/2024		Count of CU:	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Ren	orting State = 'TX' * T	vpes Incl	uded: All Federally In	sured
	Count	of CU in Peer Group :			7 tii 1 t t t t t) pooo.		
	Dec-2020	Dec 2024	0/ Cha	Dec-2022	% Chg	Dec 2022	% Chg	lum 2024	% Chg
ACCETO		Dec-2021	% Chg		% Crig		% Crig	Jun-2024	% Crig
ASSETS:	Amount	Amount		Amount	04.4	Amount	4.0	Amount	00.0
Cash & Other Deposits ¹	6,756,965,530	7,005,594,756		4,805,945,640	-31.4	4,864,488,835	1.2	5,944,568,292	22.2
Total Investments	6,879,612,411	8,862,849,234			-16.9	6,828,522,370	-7.3	6,631,489,516	-2.9
Loans Held for Sale	70,021,806	157,271,940			-26.7	24,565,360	-78.7	111,515,106	
<u>Total Loans</u>	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
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(311,095,173)	(269,174,473)	-13.5	(250,887,399)	-6.8	(408,828,076)	63.0	(403,689,451)	-1.3
Land And Building	1,078,137,014	1,142,683,498	6.0	1,211,907,359	6.1	1,269,199,528	4.7	1,337,891,435	5.4
Other Fixed Assets	234,665,485	239,219,010	1.9	269,942,930	12.8	303,138,418	12.3	296,285,747	-2.3
NCUSIF Deposit	385,257,364	432,064,734	12.1	435,555,923	0.8	433,919,443	-0.4	432,174,568	-0.4
All Other Assets	1,033,762,206	1,267,470,149	22.6	1,375,155,067	8.5	1,540,008,263	12.0	1,579,218,383	2.5
TOTAL ASSETS	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
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	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 & Interest Payable on Shares & Deposits	6,293,829	4,581,509	-27.2	7,670,618	67.4	15,221,393	98.4	18,390,366	20.8
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
Borrowings Notes & Interest Payable	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
Total Shares & Deposits	44,134,209,182	48,936,118,023			-1.5		0.2	49,246,062,714	1.9
TOTAL LIABILITIES ³	45,557,209,330	50,463,415,459			2.0			52,388,316,043	1.2
Undivided Earnings	4,894,289,367	5,446,475,160			3.2		4.3	6,014,014,057	2.7
Other Reserves	248,288,077	241,178,623				66,603,855		83,852,007	25.9
TOTAL EQUITY	5,142,577,444	5,687,653,783			-2.6		7.0	6,097,866,064	2.9
TOTAL LIABILITIES, SHARES, & EQUITY	50,699,786,774	56,151,069,242	_		1.5		1.2	58,486,182,107	1.4
7,1	,,	,,,				. , , , , , ,		,, - , -	
INCOME & EXPENSE									
Interest Income*	1,798,715,384	1,784,048,745	-0.8	1,974,861,520	10.7	2,593,034,837	31.3	1,452,928,527	12.1
Interest Expense*	317,424,169	231,913,224			16.7	769,997,394	184.4	521,123,159	35.4
Net Interest Income*	1,481,291,215	1,552,135,521			9.8			931,805,368	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	255,716,976	86,078,501			71.0	, , ,	72.5	159,275,119	25.4
Non-Interest Income*	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,728,665	-1.3	435,288,042	-0.2
Non-Interest Expense*	1,701,575,349	1,828,427,561			3.9		7.8	1,050,631,879	
NET INCOME (LOSS)*	332,618,803	576,403,482						157,186,412	
TOTAL CU's	176	175	-0.6	170	-2.9	167	-1.8	165	-1.2
* Income/Expense items are year-to-date while the related %change rati	os are annualized.		1						
# Means the number is too large to display in the cell			1						
¹ Prior to March 2022, Time and Other Deposits were included in Investr									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" an		Liabilities"	1						
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depo	sits.		1						
			1					4 0	Einanai-'
			1					1. Summary	гшапсіаі

		Kev F	Ratios ⁵						
Return to cover		For Charter :							
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A			Region: Nation * Pee	r Group: All * Reportin	g State = 'TX'	* Types Inclu	ded: All Federally Ins	ured State Cre	dit Unions
1 cor croup.	Count	of CU in Peer Group :		- Croupirus Ropoitus	9_0	. ypooo.u	acarrair cacrairy inc		
	- Count				Dec-2023			Jun-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Jun-2024	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS								Ť	
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.43	10.46	10.91	11.34	N/A	N/A	11.44	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.91	10.86	11.23	11.98	N/A	N/A	12.04	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	13.35	13.72	N/A	N/A	13.81	N/A	N/A
GAAP Equity / Total Assets	10.14	10.13	9.72	10.27	N/A	N/A	10.43	N/A	N/A
Loss Coverage	13.33	10.76	13.73	15.96	N/A	N/A	13.42	N/A	N/A
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.75	0.52	0.61	0.81	N/A	N/A	0.84	N/A	N/A
Delinquent Loans / Net Worth	4.91	3.29	4.13	5.29	N/A	N/A	5.32	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.57	0.36	0.37	0.59	N/A	N/A	0.72	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.34	0.90	1.02	1.41	N/A	N/A	1.56		N/A
Other Non-Performing Assets / Total Assets	0.07	0.06	0.08	0.08	N/A	N/A	0.09		N/A
-									
MANAGEMENT RATIOS									
Net Worth Growth ¹	7.02	11.44	5.50	5.95	N/A	N/A	4.28	N/A	N/A
Share Growth ¹	16.47	10.88	-1.46	0.21	N/A	N/A	3.81	N/A	N/A
Loan Growth ¹	5.14	7.93	11.66	2.77	N/A	N/A	-1.22	N/A	N/A
Asset Growth ¹	14.68	10.75	1.50	1.20	N/A	N/A	2.82	N/A	N/A
Investment Growth ¹	51.12	17.48	-24.06	-4.06	N/A	N/A	15.78	N/A	N/A
Membership Growth ¹	1.86	3.15	-4.80	1.35	N/A	N/A	-1.23	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.70	1.08	0.96	0.69	N/A	N/A	0.54	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.65	0.99	1.00	0.65	N/A	N/A	0.51	N/A	N/A
Non-Interest Expense / Average Assets ¹	3.59	3.42	3.36	3.57	N/A	N/A	3.62	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.54	0.16	0.26	0.44	N/A	N/A	0.55	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	68.19	66.45	73.11	74.24	N/A	N/A	72.76	N/A	N/A
Cash + Short-Term Investments / Assets ³	16.87	15.44	9.48	10.40	N/A	N/A	12.27	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
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M		N/A	N/A			N/A
1 Exam date ratios are annualized.	. 471, 7100010- 4000101	,, t, 7 toodto-	t, 7 tootto- \$0001VI	, , , , , , , , , , , , , , , , , ,	14/74	14/74	t, 7 toodto-	14/74	19/7
Exam date ratios are annualized. ² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
 Exam Date Ratio is based on Net Charge Offs over the last 12 months This ratio relies on maturity distribution of investments reported per 5300 in 	estructions. Thus the meturity	distribution sould be bee	od on the reprising interio	and not the actual maturi	ty of the investme	ont			
	isirucions. Thus, the maturity	uistribution could be bas	ed on the replicing interva	and not the actual maturi	ty of the investme	ont.			
 Applicable for credit unions under \$500 million. The FPR was recently reorganized resulting in some ratios being relocated 	hut not deleted. The r-fi- ····	ore leaking for marris	n the Historiaal Batis - 4-4						
The FPR was recently reorganized resulting in some ratios being relocated. The net worth ratio is calculated according to NCUA regulations part 702.					Facility ====1.0	CECL T:	Dravision co	The col-::!-#	may be formal
on Schedule G of the Call Report, see Account 998.	rnis rado considers optional as	SSELS ERCLIONS, SDA PPP	ioans pieugeu as collatera	a to the FRB FFF Lending	g racility, and the	CECL HAIISIUO	i Frovision, as applicable	. The Calculation	may be round

		Suppleme	ntal Ratios**		
Return to cover		For Charter :	N/A		
08/20/2024		Count of CU :	165		
CU Name: N/A		Asset Range :			
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reporting	_State = 'TX' *
	Count of	CU in Peer Group :	N/A		
	Dec-2020	Dec-2021	Dec-2022		Jun-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	120.58	139.62	98.36	118.06	113.57
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.07	1.56	1.70	2.11	1.41
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	1.08	0.65	0.54	0.74	0.88
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.77	30.85	30.87	30.24	28.89
Participation Loans Outstanding / Total Loans	2.78	2.89	3.33	3.41	3.83
Participation Loans Purchased YTD / Total Loans Granted YTD	1.60	1.93	2.05	1.33	3.61
Participation Loans Sold YTD / Total Assets *	0.52	1.10	1.35	0.62	0.79
Total Commercial Loans / Total Assets	3.26	3.45	4.35	4.65	4.75
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28	1.60	0.74	0.74
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	21.07	22.30	22.44
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	28.82	30.04	30.84
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.46	17.24	17.36
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	13.02	18.38	22.87
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.39	0.51	0.85	0.74	0.72
Unused Commitments / Cash & ST Investments	53.11	56.26		-	77.59
Short Term Liabilities / Total Shares and Deposits plus Borrowings	30.64	29.71			40.54
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
5 · · · · · · · · · · · · · · · · ·				3. Supplemental Ratios	

Historical Ratios ³										
Return to cover		For Charter :			 		 			
08/20/2024		Count of CU :					 	$\overline{}$		
CU Name: N/A		Asset Range :				 	 	$\overline{}$	+	
Peer Group: N/A			Region: Nation * Peer	r Croup: All * Reporting	ag State = 'TX	* Types Incli	ided: All Federally Inst	ured State Cre	adit Unions	
reer Group. N/A				Group. All Reporting	<u> </u>	Турез піста	ded. All I ederally mod		III OIIIOII3	
	Count of 6	CU in Peer Group :	N/A	I'	Dec-2023	l'	'	<u>Jun-2024</u>	1	
					<u> </u>			1		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Jun-2024	PEER Avg	Percentile**	
CAPITAL ADEQUACY			<u> </u>	<u> </u>	<u>['</u>	<u> </u>	<u> </u>	<u> </u>		
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			,	1			<u>'</u>			
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		93.27						
Accum Unreal G/L On AFS/Cost Of AFS	1.47	-0.87		-9.33						
Delinquent Loans / Assets	0.51	0.34								
EARNINGS					 		 		T	
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		5.21						
Yield on Average Loans * Yield on Average Investments*	1.15	0.69					• • • • • • • • • • • • • • • • • • • •			
Fee & Other Op.Income / Avg. Assets*	1.63	1.65								
Cost of Funds / Avg. Assets*	0.67	0.43								
Net Margin / Avg. Assets*	4.75	4.55								
Net Interest Margin/Avg. Assets*	3.12	2.91		3.18						
Net Interest Margin/Avg. Assets* Non-Interest Expense /Gross Income	3.12 66.18	2.91 68.66								
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.86	2.69		59.68						
Net Operating Exp. /Avg. Assets*	2.86	2.69		2.81						
ASSET / LIABILITY MANAGEMENT	2.10	2.00	2.01	2.0-	13// 1	13// 1	2.00	13/73	 	
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	32.59		33.53						
Reg. Snares / Total Snares & Borrowings Total Loans / Total Shares	78.33	76.25		88.60						
Total Shares, Dep. & Borrs / Earning Assets	94.51	94.64		94.42						
Reg Shares + Share Drafts / Total Shares & Borrs	59.41 1.70	61.88 1.55								
Borrowings / Total Shares & Net Worth	1.70	1.50	4.55	4.70	IN/A	IN/A	4.10]	IN/A	IN/A	
PRODUCTIVITY Mambars / Patential Mambars	2.00	1.70	1.62	1.47	N/A	N/A	1.20	N/A	+ N/A	
Members / Potential Members	2.00	1.79		1.47						
Borrowers / Members	53.63	51.87		53.02						
Members / Full-Time Empl.	377.72	377.04		362.75						
Avg. Shares Per Member	\$10,942	\$11,762		\$12,038			1 1 1			
Avg. Loan Balance	\$15,982	\$17,289		\$20,116						
Salary And Benefits / Full-Time Empl.* * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	\$78,331	\$80,947	\$84,578	\$89,340	N/A	N/A	\$91,569	N/A	N/A	

[&]quot;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.

4. Historical Ratios

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.

		A	-4-		1				
Detrime to corre		Ass							
Return to cover 08/20/2024		For Charter : Count of CU :							-
CU Name: N/A		Asset Range :							-
Peer Group: N/A		•		Nation * Peer Group:	All * Ren	orting State = 'TY' * 1	Types Inc	luded: All Federally Ir	neurod
Tech Group. 147A	Count	of CU in Peer Group :		Nation 1 cer Group.	All Itep	orung_otate = TX T	ypes me	adea. All I ederally ii	Juica
	Count		1074						
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Cha	Jun-2024	% Cha
ASSETS	200 2020	200 2021	/v =g	200 2022	/0 U.I.g	200 2020	,, cg		/v ug
CASH AND DEPOSITS									
Cash On Hand	621,080,696	578,157,130	-6.9	551,029,522	-4.7	549,355,474	-0.3	551,273,324	0.3
Cash On Deposit	021,000,000	070,107,100	0.0	001,020,022	1.7	010,000,111	0.0	001,210,021	0.0
Cash on Deposit in Corporate Credit Unions	1,366,762,266	1,206,661,597	-11.7	765,360,220	-36.6	816,074,978	6.6	1,031,272,754	26.4
Cash on Deposit in a Federal Reserve Bank	4,044,500,369		12.8	2,068,976,681	-54.7	2,465,661,559		3,298,678,972	
Cash on Deposit in Other Financial Institutions	467,797,503	, , ,		257,952,550		193,720,771		207,529,516	
Total Cash on Deposit	5,879,060,138			3,092,289,451		3,475,457,308		4,537,481,242	
	1,496,657,135		_	1,162,626,667	-10.7	839,676,053		855,813,726	
Time and Other Deposits ¹ TOTAL CASH AND DEPOSITS	7,996,797,969	8,136,161,129		4,805,945,640		4,864,488,835		5,944,568,292	
INVESTMENT SECURITIES	7,990,797,909	0,130,101,129	1.7	4,000,940,040	-40.9	4,004,400,033	1.2	3,944,300,292	22.2
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	69,321,654	82,605,090		56,479,114		40,564,611	-28.2	42,088,884	
Available-for-Sale Debt Securities	3,430,811,148			4,504,572,975		4,077,970,748		3,838,187,236	
Held-to-Maturity Debt Securities	1,874,702,518			2,424,355,836		2,297,926,968		2,289,263,615	
·	1,074,702,510	2,601,005,244		2,424,333,636		2,297,920,900	-5.2 N/A	2,209,203,013	
Allowance for Credit Losses on HTM Debt Securities 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
OTHER INVESTMENTS	1 100 001	4 0 4 0 0 0 0	0.5	4 404 004	40.7	4 044 757	04.5	4.077.040	4.0
Nonperpetual Contributed Capital	1,188,884		_	1,421,861	16.7	1,911,757	34.5	1,877,818	
Perpetual Contributed Capital	24,002,922	24,045,426		25,579,678		26,441,139		24,041,937	-9.1
All Other Investments ²	150,145,813			263,653,963	67.6	279,437,995		326,123,083	
TOTAL OTHER INVESTMENTS	175,337,619			290,655,502		307,790,891	5.9	352,042,838	
LOANS HELD FOR SALE	70,021,806	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7	111,515,106	354.0
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	22,500,045,577	23,795,450,258		25,895,182,189		25,840,202,980	-0.2	25,184,182,754	-2.5
1- to 4-Family Residential Property Loans/Lines of Credit ³	10,378,926,303			13,228,627,609		14,240,178,232		14,530,616,720	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	39,947,762	39,853,884	_	64,762,572		56,655,256		63,115,002	
Commercial Loans/Lines of Credit Real Estate Secured ³	1,533,555,202			, , ,		2,551,354,788		2,651,104,374	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	119,985,287	124,729,198		, ,		129,444,010		127,709,649	
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
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	(311,095,173)	(269,174,473)	-13.5	(250,887,399)	-6.8	(408,828,076)	63.0	(403,689,451)	-1.3
CREDIT LOSSES ON LOAN & LEASES) OTHER ASSETS		· ·							+
Foreclosed and Repossessed Assets	34,350,248	33,807,844	-1.6	44,151,123	30.6	46,754,235	5.9	FO 054 750	12.0
'	1,078,137,014			1,211,907,359		1,269,199,528		52,351,752	
Land and Building		1,142,683,498						1,337,891,435	
Other Fixed Assets	234,665,485	239,219,010		269,942,930		303,138,418		296,285,747	_
NCUA Share Insurance Capitalization Deposit	385,257,364			435,555,923		433,919,443		432,174,568	
Intangible Assets	7,579,582	5,514,728		77,863,733	-	75,975,877	-2.4	74,790,943	
Other Assets	991,832,376		23.8	1,253,140,211	2.0	1,417,278,151	13.1	1,452,075,688	
TOTAL OTHER ASSETS	2,731,822,069		12.8	3,292,561,279		3,546,265,652		3,645,570,133	
TOTAL ASSETS	50,699,786,774	56,151,069,242		56,990,814,787	1.5	57,672,849,410		58,486,182,107	1.4
TOTAL CU's	176	175	-0.6	170	-2.9	167	-1.8	165	-1.2
# Means the number is too large to display in the cell	- 001 1 1 1 1				11 - 41 1		114		-
¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks						· · · · · · · · · · · · · · · · · · ·			
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit ur	nions are included in All Ot	her Investments, March 2	022 and for	ward, loans to natural per	son credit	unions are included in Loa	ans and der	osits and investments in	natural

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

5. Assets

		Liabilities, Shares &	2 Fauity						
Return to cover		For Charter :							
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	ypes Inc	luded: All Federally In	sured
	Count o	f 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	576,325,533	687,936,666	19.4	743,171,353	8.0	781,321,714	5.1	810.856,266	3.8
Liabilities ¹	370,323,333	007,930,000	19.4	743,171,333	0.0	701,321,714	5.1	010,030,200	3.0
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	0	0	N/A	0	N/A	1 100 F71	N/A	1,488,105	25.4
Exposures	0	U	IN/A	U	IN/A	1,186,571	IN/A	1,400,100	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				1,992,389,964	2.2		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		48,324,799,593	0.2	49,246,062,714	1.9
TOTAL LIABILITIES ²	45,557,209,330	50,463,415,459	10.8	51,451,231,989		51,747,539,846	0.6		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		329,163,079		324.869.192			0.0
Appropriation For Non-Conforming Investments (SCU Only)	0	200,047,440		023,100,073		024,000,102	_	. ,,.	N/A
Equity Acquired in Merger	117,244,915	131,940,234	1			207,530,902			0.0
Noncontrolling Interest in Consolidated Subsidiaries	152,386	152.386	1			152.999		, ,	-6.0
Accumulated Unrealized G/L on Cash Flow Hedges	0	132,300		0		132,999		-,	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A	14// (N/A	14// (
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	40.540.005	44.70 :	404.5	540 740 007		440 045 5 45	46.1	444.000.010	
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		0			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		6,180,078,803			5.9		2.1
# Means the number is too large to display in the cell	, ,								
¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	ilities"							
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	Ŭ								
³ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	ent*						
Return to cover		For Charter :							
08/20/2024		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'TX' * Ty	pes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	1,674,921,104	1,686,764,114	0.7	1,772,721,583	5.1	2,206,223,393		1,221,917,138	
Less Interest Refund	(637,092)	(557,030)	-12.6	. , ,	10.3	(536,484)		(7,447)	
Income from Investments	117,134,363	97,841,661	-16.5		104.7	376,399,628		226,124,871	
Other Interest Income ¹	7,297,009			2,450,031		10,948,300		4,893,965	+
TOTAL INTEREST INCOME	1,798,715,384	1,784,048,745	-0.8	1,974,861,520	10.7	2,593,034,837	31.3	1,452,928,527	12.1
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	151,398,829		-24.1	128,859,069	12.1	326,203,411		222,414,337	
Interest on Deposits	145,587,085			90,242,315	-11.9	267,747,591		210,450,642	
Interest on Borrowed Money	20,438,255	, ,	-28.7	51,613,614	254.4	176,046,392	_	88,258,180	
TOTAL INTEREST EXPENSE	317,424,169		-26.9		16.7	769,997,394		521,123,159	
NET INTEREST INCOME	1,481,291,215	1,552,135,521	4.8	1,704,146,522	9.8	1,823,037,443	7.0	931,805,368	2.2
Provision for Loan & Lease Losses or Total Credit Loss Expense	255,716,976	86,078,501	-66.3	147,192,473	71.0	253,963,231	72.5	159,275,119	25.4
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	382,528,520	405,472,093	6.0		4.1	419,769,720		212,806,827	
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		32,671,819	
Non-Sufficient Funds Fee Income (included in Fee Income	. 1/A	.						00 504 040	
above)	N/A	N/A	04.4	N/A	0.4	N/A		26,501,916	_
Other Income	390,033,860	473,557,350	21.4	473,158,005	-0.1	416,297,170	-12.0	200,981,412	-3.4
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	2,149,368	8,496,960	295.3	-13,553,006	-259.5	15,964,382	217.8	7,003,736	-12.3
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	8,765,775	6,649,411	-24.1	-2,634,197	-139.6	-782,309		-43,009	
Gain (Loss) on Derivatives	0	0	N/A	729,460	N/A	-16,648		-13,173	
Gain (Loss) on Disposition of Fixed Assets	10,923,413	27,805,143	154.5		-81.7	6,339,646		599,921	
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		-13,554,464		4,168,332		2,513,980	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-435,121		-2,654,961		-51,300	
Gain from Bargain Purchase (Merger)	0	1,949,731	N/A	, -	-98.0	3,222			
Other Non-interest Income	14,218,977	14,843,335	4.4		-10.3	13,640,111		11,489,648	
TOTAL NON-INTEREST INCOME	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,728,665	-1.3	435,288,042	-0.2
NON-INTEREST EXPENSE YEAR-TO-DATE	200 150 150			200 242 224				= 11 000 000	
Employee Compensation & Benefits	836,453,458		6.8	, ,	3.9	988,678,887		, ,	
Travel, Conference Expense	7,830,968		32.4	14,460,712	39.4	16,140,985			
Office Occupancy	129,844,858		5.5		1.1	145,247,183		1 1	+
Office Operation Expense	354,159,208		7.1	361,103,572	-4.8	394,552,108		208,247,274	
Educational and Promotion	58,496,472	63,565,764	8.7	72,568,262	14.2	78,303,073		41,297,348	
Loan Servicing Expense	88,692,914					113,794,103			
Professional, Outside Service	186,981,055		14.1	233,015,670	9.2	260,814,396			
Member Insurance	305,183		18.0		53.8	182,754			
Operating Fees Miscellaneous Non-Interest Expense	4,559,647					4,442,992			
TOTAL NON-INTEREST EXPENSE	34,251,586				13.9	44,385,916			
NET INCOME (LOSS)	1,701,575,349 332,618,803		7.5 73.3			2,046,542,397 395,260,480		1,050,631,879 157,186,412	
# Means the number is too large to display in the cell	332,010,003	570,403,462	13.3	341,035,760	-6.0	353,200,480	-21.1	157,100,412	-20.5
* All Income/Expense amounts are year-to-date while the related % change ratio	os are annualized								
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to		realized Gain (Loss) due t	o change i	in fair value of Fouity and I	rading Deht	Securities.		7.IncExp	
F	, 0,		- 390 1	and or Equity and			1	·····	

		Loans							
Return to cover		For Charter :	N/A						+
08/20/2024		Count of CU							\vdash
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Peer Group:	All * Pon	orting State = 'TY' * T	vnoe Incl	ludod: All Endorally In	curod
reer Group. N/A	Count	of CU in Peer Group :		Nation Feet Group.	All Kep	orthig_State = TX T	ypes mci	luded. All Federally III	T
	Count	or co in Feer Group .	IN/A						+
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOANS AND LEASES	Dec-2020	Dec-2021	76 City	Dec-2022	76 City	Dec-2023	76 City	Juli-2024	76 City
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)	1,121,731,497	, , ,		1,042,337,409				, , ,	
Non-Federally Guaranteed Student Loans	13.293.691	15.533.396		19.571.286	26.0				
All Other Unsecured Loans/Lines of Credit	1,800,705,512	1,881,808,628		-,- ,	13.6	,,		-,,	
New Vehicle Loans	7,198,312,452	7,164,840,869			4.4				
Used Vehicle Loans	10,026,572,666	11,127,429,390			13.2	,,, -			
Leases Receivable	766.612.687	877.643.143		980.679.439	11.7	,- , ,		,, , , -	-0.6
All Other Secured Non-Real Estate Loans/Lines of Credit	1,572,817,072	1,591,910,692		, ,	2.8	, , ,	_	,, -	
All Other Secured Non-Real Estate Loans/Lines of Credit	1,5/2,817,0/2	1,591,910,692	1.2	1,035,850,765	2.8	1,091,385,312	3.4	1,043,460,087	-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	
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		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		240.304	-2.2	,-	_	,	
Commercial Loans	. 0,100	2 70,000		2.0,004		234,210		.0,000	1 32.0
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	+		-4.2	-, - ,			+
Other Government Guaranteed Commercial Loans Outstanding Balance	3,202,575	4.434.197		4.355.453	-1.8	, ,	_	,- , -	45.4
Other Government Guaranteed Commercial Loans Guaranteed Portion	3,185,595	4,417,921	38.7	4,339,971	-1.8	, - , -		-, -,	
# Means the number is too large to display in the cell	0,100,090	7,717,321	55.7	7,000,011	-1.0	7,201,900		8. Loans	+5.0
m mount are number to too large to display in the cell	l	l	1	1		1		o. Loans	

		Delinquent Loan Info	ormation						
Return to cover		For Charter :							
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							<u></u>
Peer Group: N/A				Nation * Peer Group: A	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	D 0000	D 0004	0/ 01	D 0000	0/ 01:	D 0000	0/ 01	l 0004	0/ 01-
DELINGUENOV CURMADV. ALL LOAN EVERO	Dec-2020	Dec-2021	% Cng	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	070 454 404	050 440 000	1.0	500 044 400	40.4	004 007 577	05.5	110 507 100	20.0
30 to 59 Days Delinquent	370,451,404	353,410,836		503,241,466	42.4	631,627,577	25.5	442,587,198	
60 to 89 Days Delinquent ¹	N/A	N/A		112,315,541	00.0	140,974,712		141,451,852	
90 to 179 Days Delinquent ¹	190,753,025	137,052,158		97,253,524	-29.0	129,845,116		135,549,359	
180 to 359 Days Delinquent	40,175,271	24,657,138		25,353,945	2.8	56,519,083		51,782,586	
> = 360 Days Delinquent	27,073,895	31,087,978		20,142,973	-35.2	18,961,540		26,677,472	
Total Delinquent Loans - All Types (> = 60 Days)	258,002,191	192,797,274		255,065,983	32.3	346,300,451	35.8	355,461,269	
% Delinquent Loans / Total Loans	0.75	0.52		0.61	18.5	0.81	32.1	0.84	
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 RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	2.39	1.23		2.39	94.1	1.86		1.02	
% 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		14,871,436	24.7	17,562,394	18.1	16,814,304	
60 to 89 Days Delinquent ¹	N/A	N/A		5,952,197		8,159,941	37.1	6,194,349	
90 to 179 Days Delinquent ¹	11,261,052	9,900,511		8,570,363	-13.4	13,022,282		11,535,256	
180 to 359 Days Delinquent	752,734	277,727		1,064,392	283.3	2,355,019		2,164,447	
> = 360 Days Delinquent	64,714	31,876		1,260	-96.0	33,038		42,281	
Total Delinquent Credit Card Lns (> = 60 Days)	12,078,500	10,210,114		15,588,212	52.7	23,570,280		19,936,333	1
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		0	N/A	0		0	
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	_	0	,.
90 to 179 Days Delinquent ¹	0	0		0	N/A	0		0	
180 to 359 Days Delinquent	0	0		0	N/A	0	_	0	
> = 360 Days Delinquent	0	0	,, .	0	N/A	0	,	0	,.
Total PAL I and II Loans Delinquent > = 60 Days	0	0		0	N/A	0		0	
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		117,787	77.0	79,709		16,727	
60 to 89 Days Delinquent ¹	N/A	N/A		44,953		27,222	-39.4	24,056	
90 to 179 Days Delinquent ¹	43,649	26,923		63,608	136.3	87,352	37.3	7,037	+
180 to 359 Days Delinquent	0	1,206		4,661	286.5	0		0	,.
> = 360 Days Delinquent	0	0		0	N/A	0		0	
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
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Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	0 dave delinguant							9. Delinquent Loans	+

	Dolin	nquent Loan Informati	on (conti	nued)					
Return to cover	Dem	For Charter :		liueuj					
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	NI * Pen	orting State = 'TY' * T	nes Incl	uded: All Federally In	surad
reer Group. N/A	Count	of CU in Peer Group :		Mation 1 eer Group. 7	- ii itept	Jiting_Otate = TX T	ypes inci	ducu. All I cucially ill	Julea
	Odunt	or co in reer croup .	11//						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Cha	Dec-2023	% Cha	Jun-2024	4 % Chg
DELINQUENT LOANS BY CATEGORY (continued)					Ū				
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		23,936,891		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	
90 to 179 Days Delinquent ¹	N/A	N/A		10,068,829		16,118,910	60.1	14,622,116	_
180 to 359 Days Delinquent	N/A	N/A		1,199,431		1,938,872	61.6		
> = 360 Days Delinguent	N/A	N/A		169,774		155,633	-8.3		
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		
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 Delinguent	3,731,418	1,867,195	-50.0	3,158,834	69.2	4,263,904	35.0	4,867,423	3 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	· · · · · · · · · · · · · · · · · · ·	26.1	32,518,281	14.3	· · · · · · · · · · · · · · · · · · ·	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.46	0.31	-31.1		20.7	0.45			
Used Vehicle Loans									
30 to 59 Days Delinguent	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		_
90 to 179 Days Delinquent ¹	44,721,516	42.538.753			-20.7	44,757,468	32.7	39,805,515	
180 to 359 Days Delinquent	6,693,349	3,939,241	-41.1		126.7	16,554,517	85.4		
> = 360 Days Delinquent	2,469,410	1,544,459		-,,-	-21.9	2,527,074	109.4	-, -, -,	
Total Del Used Vehicle Lns (> = 60 Days)	53,884,275	48,022,453			73.0		36.8		
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.54	0.43		,,	52.8	-,,	36.6	- ,, -	
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 Delinguent ¹	N/A	N/A		865,813		1,715,763	98.2	1,388,314	
90 to 179 Days Delinguent ¹	1,249,021	989,776	-20.8	470,831	-52.4	1,162,966	147.0	1,262,114	1 8.5
180 to 359 Days Delinquent	65,647	27,145			222.0	475,106	443.6		
> = 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		40.0		137.3	3,403,908	
Leases Receivable Delinguent >= 60 Days / Total Leases Receivable%	0.17	0.12	-32.4		25.3				
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	
90 to 179 Days Delinquent ¹	N/A	N/A		3,589,289		5,138,497	43.2	5,464,019	
180 to 359 Days Delinquent	N/A	N/A		1,096,963		2,826,283	157.6		
> = 360 Days Delinguent	N/A	N/A		203,635		437,839			
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		9,283,219		13,899,301	49.7	12,736,366	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.57		0.82	44.8		
Outstanding balances of loans affected by bankruptcy claims	53,262,822	40,778,169	-23.4		18.8		41.2		
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	96,714,908	77,608,213			-20.9		0.7	78,764,941	
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		234	1
# Means the number is too large to display in the cell			1	1					+
# Means the number is too large to display in the cell 1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60			-					inquent Loans (con	

Delinguen	t 1- to 4-Family Residen	tial and Other	Non-Comme	rcial Real Estate I	oans ¹				1
Return to cover	t i to 4 i anni j i toolaon	For Charter :		iolal Roal Educo E	Juno				
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nat	ion * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count of CU in	n 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 >	N/A	N/A		77,299,895		95,857,420	24.0	116,604,060	21.6
= 60 Days	IN/A	IN/A	•	11,299,093		95,657,420	24.0	110,004,000	21.0
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 Delinguent ¹	N/A	N/A		1,976,735		5,362,326	171.3	5,899,342	10.0
90 to 179 Days Delinguent 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
	N/A	N/A		178.377		142.609	-20.1	36.039	
60 to 89 Days Delinquent ¹ 90 to 179 Days Delinquent ¹	N/A	N/A		123,300		522,944	324.1	48,597	
180 to 359 Days Delinquent	N/A	N/A		7.072		62,317	781.2	10,037	
> = 360 Days Delinquent	N/A	N/A		174,689		2,628	-98.5	0	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > =	14/7 (,		,	-30.0		
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
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¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with loans 60 - 179 days of	delinguent.		1 1		-		11. 🖸	elinguent RE Loans	

		Delinguent Commerc	ial I nans	•					$\overline{}$
Return to cover		For Charter :		5					+
08/20/2024		Count of CU :							+
CU Name: N/A		Asset Range :							
Peer Group: N/A				: Nation * Peer Group:	All * Rer	orting State = 'TX' *	Types Inc	luded: All Federally I	nsured
100 C.Oup. 107.	Count	of CU in Peer Group :			7 110	Johnnig_Granto 171	. , poo		1
									+
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Cha	Dec-2023	% Chg	Jun-2024	% Chg
	500 2020	500 2021	70 Olig	500 2022	70 Oilg	500 2020	, ,, o o i i g		70 Ong
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		(0,0.2,200		001,200) N/A
90 to 179 Days Delinquent ¹	N/A	N/A		116,465				0	
180 to 359 Days Delinquent	N/A	N/A		0				_	
> = 360 Days Delinquent	N/A	N/A		0				0	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		116,465					
	IN/A	IN/A		110,403			-100.0	0	IN/A
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		0.09		0.00	-100.0	0.00	N/A
Secured by Farmland									+
•	N/A	N/A		0			N/A	. 0) N/A
30 to 59 Days Delinquent						(_	
60 to 89 Days Delinquent	N/A	N/A		0		(. 0	
90 to 179 Days Delinquent	N/A	N/A		0		(
180 to 359 Days Delinquent	N/A	N/A		0		(. 0	
> = 360 Days Delinquent	N/A	N/A		0		(
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		(1 1///
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		1,313,939		1,500,199		,	
60 to 89 Days Delinquent ¹	N/A	N/A		0		127,757		 	
90 to 179 Days Delinquent ¹	N/A	N/A		0		(,		
180 to 359 Days Delinquent	N/A	N/A		0		(N/A	. 0	N/A
> = 360 Days Delinquent	N/A	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 Delinguent 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	N/A	N/A		0.26		1.11	324.9	0.56	-50.1
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %									
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		(-100.0	779,457	7 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				4 400 101		40.000 700	0040	44.004.004	40.1
Days	N/A	N/A	1	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 de	dinguent							12. Del Comm Loans	†

	г	Delinquent Commercia	I I nane				
Return to cover	L	For Charter : N					
08/20/2024		Count of CU : 1					
CU Name: N/A		Asset Range : N			+		
Peer Group: N/A			Region: Nation * Peer Group:	All * Reporting State = 'TX'	* Types In	luded: All Federally I	nsured
, con croup.	Count o	f CU in Peer Group : N		7 iii reperiiiig_etiite 17	. ypec		
	- Count o	. Co iii i coi Gioup .					
	Dec-2020	Dec-2021	% Chg Dec-2022	% Chg Dec-20	23 % Chg	Jun-2024	% Cha
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	
90 to 179 Days Delinquent ¹	N/A	N/A	0		0 N/A	0	
180 to 359 Days Delinquent	N/A	N/A	0		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	2,118,8	51 45.4	1,389,993	-34.4
60 to 89 Days Delinquent ¹	N/A	N/A	611,638	1,278,9	109.1	750,380	-41.3
90 to 179 Days Delinquent ¹	N/A	N/A	1,011,273	262,5	-74.0	465,337	77.2
180 to 359 Days Delinquent	N/A	N/A	51,678	484,5	837.6	746,767	54.1
> = 360 Days Delinquent	N/A	N/A	9,821,119	534,5	-94.6	479,055	-10.4
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	11,495,708	2,560,6	-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	58,6	06 695.4	187,839	220.5
· · · ·	N/A	N/A	7,306	75,0			-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	59,039	117,5		30,484	-74.1
90 to 179 Days Delinquent ¹		N/A		117,5			
180 to 359 Days Delinquent	N/A		0		0 N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A	0	100.5	0 N/A	0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A	59,039	192,5	226.2	30,484	-84.2
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A	1.38	4.	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	30,0	86.2	20,742	-31.0
60 to 89 Days Delinquent ¹	N/A	N/A	2,782	49,4	1,676.2	12,306	-75.1
90 to 179 Days Delinquent ¹	N/A	N/A	0	69,2	94 N/A	50,717	-26.8
180 to 359 Days Delinquent	N/A	N/A	79,409	70,6	-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	189,3	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	20,267,7	57 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 delinguent 60 - 89 days delinguent were combined with le	pans 60 - 179 davs deling	uent.				13. Del Comm Loans (co	on't)

		Loan Losse	•		1			1	
Return to cover		For Charter :							
08/20/2024		Count of CU							—
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Por	orting State = 'TY' *	Types In	L cluded: All Federally I	neurod
reer Group. N/A	Count	of CU in Peer Group :		Nation 1 eer Group.	711 IXE	Jording_Gtate = TX	l ypes iii	Cidded. All I ederally I	lisuieu
	Joune		10/2						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Cho
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	
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	١	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	١	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	١	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	N/A	N/A		2.77		3.97	43.4	4.58	15.2
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	48,661,191	29,861,831	-38.6	20,570,133	-31.1	27,923,789		20,185,097	
New Vehicle Loans Recovered*	6,641,243	7,908,011	19.1	6,152,857	-22.2	6,185,029		4,262,053	
New Vehicle Loans Net Charge Offs*	42,019,948	21,953,820		, , ,	-34.3	21,738,760		15,923,044	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.58	0.31	-47.6		-35.6				
Used Vehicle Loans Charged Off*	67,953,675	48,133,042	2 -29.2	57,867,151	20.2 5.2		97.2 51.5	75,109,628	+
Used Vehicle Loans Recovered* Used Vehicle Loans Net Charge Offs*	10,226,033 57,727,642	12,539,880 35,593,162	2 -38.3	13,194,732 44,672,419	25.5	19,992,291 94,149,496		12,378,230 62,731,398	
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.59	0.34			11.9	94,149,490		1.01	
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.59	0.34	-45.0		-5.0				
Leases Receivable Charged Off*	1,987,041	1,833,561	-7.7	1,331,065	-27.4	1,924,193		1,350,195	
Leases Receivable Charged On Leases Receivable Recovered*	391.604	337,172			20.1	465,577		146,875	
Leases Receivable Net Charge Offs*	1,595,437	1,496,389			-38.1	1,458,616		1,203,320	
Leases Receivable Net Charge Offs / Avg Leases Receivable**	1,595,437	0.18			-45.2	0.15		0.24	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	0.22 N/A	N/A	10.4	7.910.446	-40.2	11,489,924		9,415,122	
All Other Secured Non-Real Estate Loans/Lines of Credit Charged On All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		2,450,243		1,942,419		913,944	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A	1	5,460,203		9,547,505	74.9	8,501,178	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other			1						
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	1								
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	1	3,673,657		6,257,824	70.3	4,237,360	-32.3
Vehicle - Non-Commercial	N/A	N/A	١	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			
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		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 * Rep	orting_State = 'TX' * T	ypes Inclu	ded: All Federally In	sured
	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		1,288,365,054	
Commercial Indirect Loans	N/A	N/A		24,408,654		24,413,390	0.0	22,445,962	
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	
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	-
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	
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	N/A	A1/A		0.01		0.00	44.8	0.40	444.0
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		N/A	107,268,570	N/A	439,272,451	309.5	573,464,548	
First mortgage loans sold on the secondary market	1,724,421,847		-26.6	544,452,529	-57.0	410,076,343	-24.7	258,917,756	
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	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		276,137,781		175,443,529	-36.5	69,951,171	
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. Indirec	t, 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				Nation * Peer Group: All * Reporting_State = 'TX' * 1			vpes Incl	uded: All Federally In	sured
·	Count	of CU in Peer Group :							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):			·		·		Ŭ		Ť
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	
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	N/A	N/A		1.08		0.58	-46.2	0.54	-6.5
Purchased %	IN/A	IN/A		1.00		0.30	-40.2	0.54	-0.5
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,713,071	1,641,140	-4.2			6,883,776	72.5	3,965,876	
Participation Loans Recovered*	350,122	297,205	-15.1	,	114.4	804,429	26.2	490,915	
Participation Loan Net Charge Offs *	1,362,949	1,343,935	-1.4		149.5	6,079,347	81.3	3,474,961	
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	

1- to 4	-Family Residential P	roperty and All Other (Non-	Commercial) Real E	state 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			on: Nation * Peer G	oup: All * Re	porting_State = 'TX' *	Types Inc	luded: All Federally In	nsured
	Count	of CU in Peer Group : N/A						
	Dec-2020	Dec-2021 % C	hg Dec	2022 % Ch	Dec-2023	% Chg	Jun-2024	% Chg
1- to 4-Family Residential Property Loans								
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A	7,439,08	3,292	7,976,971,509	7.2	8,208,477,209	2.9
Fixed Rate 15 years or less	N/A	N/A	2,624,51	1,847	2,577,169,941	-1.8	2,487,554,937	-3.5
Balloon/Hybrid > 5 years	N/A	N/A	705,49	7,435	743,421,552	5.4	742,220,926	-0.2
Balloon/Hybrid 5 years or less	N/A	N/A	392,02	3,721	390,806,975	-0.3	259,475,231	-33.6
Adjustable Rate	N/A	N/A	388,45	3,637	442,117,658	13.8	571,363,172	29.2
Total Secured by 1st Lien	N/A	N/A	11,549,58	0,932	12,130,487,635	5.0	12,269,091,475	1.1
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A	1,044,62	9,684	1,251,237,698	19.8	1,341,693,131	7.2
Closed-End Adjustable Rate	N/A	N/A	13,24		9,297,830		9,544,927	
Open-End Fixed Rate	N/A	N/A	141,97	,	269,339,506		294,523,732	
Open-End Adjustable Rate	N/A	N/A	479,19		579,815,564		615,763,448	
Total Secured by Junior Lien	N/A		1,679,04	·	2,109,690,598			-
All Other (Non-Commercial) Real Estate		1311	1,212,21	,,,,,,,	_,:::,:::,:::		_,,,	
Closed-End Fixed Rate	N/A	N/A	42.83	3 672	34,226,605	-20.1	42,298,602	23.6
Closed-End Adjustable Rate	N/A		,	5,078	4,461,569			
Open-End Fixed Rate	N/A			0,587	8,727,178		, ,	
Open-End Adjustable Rate	N/A			3,234	9,239,905			
Total All Other (Non-Commercial) Real Estate	N/A		64,76		56,655,257	-12.5		
Total 1- to 4-Family Residential Property Loans and All Other	IN/A	19/7	04,70	2,371	30,033,237	-12.3	03,113,001	11.4
(Non-Commercial) Real Estate	N/A	N/A	13,293,39),162	14,296,833,490	7.5	14,593,731,714	2.1
,								
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD Fixed Rate > 15 Years*	N/A	N/A	0.744.70	2 700	4 404 000 404	-46.0	745 404 050	- 0.0
	N/A N/A	N/A N/A	2,744,79	,	1,481,032,431		745,121,259	
Fixed Rate 15 Years or less*	· ·		738,45	· -	452,692,572		234,498,355	
Balloon/Hybrid > 5 Years*	N/A		301,67		93,722,194		57,910,476	
Balloon/Hybrid 5 Years or less*	N/A	N/A	214,40		42,156,400		26,996,287	
Adjustable Rate*	N/A		181,26	,	161,122,946		67,688,026	-
Total Secured by 1st Lien Granted YTD*	N/A	N/A	4,180,59	9,290	2,230,726,543	-46.6	1,132,214,403	1.5
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	N/A	N/A	437,64	-	388,910,969	1	175,118,149	
Closed-End Adjustable Rate*	N/A	L		1,092	944,783			
Open-End Fixed Rate*	N/A	N/A	221,72	,	295,457,718		151,724,876	
Open-End Adjustable Rate*	N/A	N/A	469,49		264,048,049	+		
Total Secured by Junior Lien Granted YTD*	N/A	N/A	1,129,09	3,157	949,361,519	-15.9	502,543,825	5.9
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	N/A	N/A	35,58	5,738	10,544,721	-70.4	5,635,673	6.9
Closed-End Adjustable Rate*	N/A	L		3,114	455,580	_		
Open-End Fixed Rate*	N/A	N/A	4,38	3,480	3,600,791	-17.9	414,000	
Open-End Adjustable Rate*	N/A	N/A	5,95	3,105	5,266,250	-11.6		
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A	47,82	6,437	19,867,342	-58.5	10,664,273	7.4
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A	5,357,51	3 884	3,199,955,404	-40.3	1,645,422,501	2.8
(Non-Commercial) Real Estate Granted YTD*								
Outstanding 1- to 4-Family Residential Construction Loans	47,037,968	60,330,187 2	8.3 100,98	3,780 67.	4 107,167,119	6.1	98,639,418	-8.0
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A	1,447,07	2,532	1,692,693,251	17.0	1,543,288,922	-8.8
Outstanding Interest Only & Payment Option First Mortgage Loans	242,733,059	1 1	6.6 298,70			9.9	322,380,344	-1.8
Interest Only & Payment Option First Mortgages / Total Assets %	0.87	0.92	5.7	0.52 -43.	0.57	8.6	0.55	-3.1
Interest Only & Payment Option First Mortgages / Net Worth %	8.40	8.82	5.0	4.83 -45.	2 5.01	3.7	4.82	-3.8
* Amounts are year-to-date while the related %change ratios are annuali	zed.							
							17. RE Loans	

	Real Es	state (Non-Commercia	al) 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 * Rep	orting_State = 'TX' * T	ypes Incl	luded: All Federally In	sured
	Count of	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 annualiz	ed.	·							
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or								18. RE Loan Losses	

		Commercial Loan Inf	ormation	1		I			ı
Return to cover		For Charter :							
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	nes Inclu	ided: All Federally In	sured
1 con croup. Total	Count	of CU in Peer Group :		Tutton Tool Group.	I Rop		poo more	aca. All I cacially in	I
			1						
	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	
Total Real Estate Secured Commercial Loans	1,533,555,202	1,810,271,865		2,338,347,525		2,551,354,788	9.1	2,651,104,371	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	1,000,000,202	1,010,211,000	10.0	2,000,011,020	20.2	2,001,001,100	0	2,001,101,011	0.0
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		-2.8	113,022,613	
Unsecured Commercial Loans	6,788,061	5,324,434	-21.6	4,289,710	-19.4	, ,	10.0	3,793,149	
Unsecured Revolving Lines of Credit (Commercial Purpose)	7,941,553	3,933,165		13,119,601	233.6		-47.9	9,778,154	
Total Non-Real Estate Secured Commercial Loans	119.985.287	124,729,198		138,218,744	10.8		-6.3	127,709,652	
TOTAL COMMERCIAL LOANS:	110,000,201	121,120,100		100,210,111	10.0	120,111,000	0.0	121,1 00,002	1
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		-5.2	156,419,066	
Total Commercial Loans	1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0		8.2	2,778,814,023	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	1,000,040,400	1,000,001,000	17.0	2,470,000,200	20.0	2,000,730,730	0.2	2,770,014,020	0.7
Construction and Development	150	135	-10.0	150	11.1	166	10.7	160	-3.6
Farmland	34	33		37		39	5.4	34	
Secured by Multifamily	381	400	5.0	462	15.5		11.3	503	
, ,	787	735		769	4.6		-4.2	740	
Owner Occupied, Non-Farm, Non-Residential Property									
Non-Owner Occupied, Non-Farm, Non-Residential Property	675	792		938			1.8	1,001	
Total Number of Real Estate Secured Commercial Loans	2,027	2,095		2,356	12.5	· ·	2.3	2,438	
Loans to finance agricultural production and other loans to farmers	24	26		18			-11.1	12	
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		64	20.8	87	35.9	94	
Unsecured Revolving Lines of Credit (Commercial Purpose)	705	163	-76.9	279	71.2	289	3.6	275	
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)		-						<u>-</u>	
(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.								ercial Loans	

	С	ommercial Loan Net C	harge Offs					
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 * Rep	orting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A					
	Dec-2020	Dec-2021	% Chg Dec-202	2 % Chg	Dec-2023	% Chg	Jun-2024	% 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	0.0)	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average								
Commercial Loans Secured by Farmland**	N/A	N/A	0.0	כ	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average								
Commercial Loans Secured by Multifamily**	N/A	N/A	0.0)	0.00	N/A	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	0.0	ס	0.00	100.0	0.00	N/A
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	0.0)	0.00	N/A	0.00	100
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	0.0	כ	0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and								
Industrial Loans**	N/A	N/A	1.49	9	0.43	-70.9	0.93	114.69
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured				_				
Commercial Loans**	N/A	N/A	1.30	3	1.32	-3.1	7.05	435.78
N								
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge	N1/A	N1/A	1.0		0.00	05.0	0.04	0404.0
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A	1.6	1	0.08	-95.3	2.64	3404.8
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.40	0.00	60.007	104.00	0.00	400.0	0.00	400
Ü	0.18	0.06	-68.237 0.00	-101.26	0.00	100.0	0.00	100
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	1.08	0.99	-8.8497 1.4	49.799	0.40	-70.7	4.00	185.43
Net Commercial Loan YTD Charge Offs to average Commercial Loans**						-70.7	1.23	
· · ·	0.25	0.12	-51.501 0.09	-28.208				
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annuali	izing)					20. Comr	nercial Loan Net Charge	Offs

		Commercial Loan	Losses						
Return to cover		For Charter :							
08/20/2024		Count of CU :	165						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally In	sured
	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	
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	,
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	IV/A	IN/A		U		U	IN/A	U	IN/A
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
Chibothia Commission Louis 112 Ondigo Chib	14/71	14/7		00,000		00,000	70.1	101,020	214.0
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									
Prooperty 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		-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers	IN/A	IN/A		U		5	IN/A	0	-100.0
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		50.984	589,925	27.2	18,477	-93.7
*Amounts are year-to-date while the related percent change ratios are annualized.		•		,		•	21. Comr	nercial Loan Losses	

		Investments							\Box
Return to cover		For Charter :							\vdash
08/20/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'TX' * 1	vpes Inc	luded: All Federally Ir	nsured
	Count of	CU in Peer Group :				0_	,,		
	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	
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	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	-
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		1		1		1	
Return to cover		For Charter :							
08/20/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	ΔII * Ren	orting State = 'TX' * T	vnes Ind	cluded: All Federally In	sured
recrotoup.	Count o	of CU in Peer Group :	_	Nation 1 cer Group.	All Kep	orung_otate = TX T	ypes in	ciadea. Air reactally in	Juica
	Journe	n oo iii i ooi oloup .	107-1						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Cha	Dec-2023	% Cha	Jun-2024	% Ch
INVESTMENT SECURITIES (continued)			, v =g		,, <u>.</u>		74 - 119	, , , , , , , , , , , , , , , , , , , ,	
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.
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		716,169,297		737,401,550	3.0	, , , , , , ,	2.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,012,066,209		967,419,335		. ,,	0.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		16,585,333		8,746,276			-15.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0,7-10,270	N/A		N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0			N//
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		3,439,544		8,072,253	134.7		-66.
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		122,466,216		126,581,093	3.4	,,.	-11.
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		115,867,290		96,558,187	-16.7		8.
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		2,424,355,836		2,297,926,968	-10.7		-0.4
TOTAL HTM DEBT SECONTIES AT AMORTIZED COST	IN/A	IN/A		2,424,333,630		2,297,920,900	-0.2	2,209,203,013	-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.
Federal Agency Securities - Guaranteed - Debt Instruments	N/A N/A	N/A		663,326,359		711,735,026	7.3	, ,	-9.
Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A N/A	N/A					-3.9	, ,	0.0
				892,985,014		858,323,757		, ,	-17.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A N/A		13,912,354		7,704,369	-44.6 N/A		-17.0 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			0		0			
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	,.		N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		2,925,333		7,338,220		, ,	-67.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		115,858,924		123,142,552	6.3		-10.
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		111,070,399		93,812,894	-15.5		8.0
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.
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		16.7	1,911,757	34.5	, ,	-1.8
Perpetual Contributed Capital	24,002,922	24,045,426	0.2		6.4	, ,			- 9.
All other investments	150,145,813	157,276,393	4.7		67.6	, ,	6.0		16.
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.
The allowance for credit losses on Held-to-maturity debt securities is a valuation account ar (Account NV0081) or at Fair Value (Account 801).	id is not included in the a	mount reported as HTM I	Debt Secu	rities at Amortized Cost				23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purp	oses only and represent	s the credit-related declin	e in the fa	ir value of an individual					

		Investment Met							
D		Investment Mati							
Return to cover 08/20/2024		For Charter :							
		Count of CU :							
CU Name: N/A		Asset Range :		Netion + Door Coorne	All + Dan			and a de All Es de asile des	
Peer Group: N/A				Nation * Peer Group:	All " Rep	orting_State = 'IX' " I	ypes inci	uded: All Federally ins	surea
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	0/ Cha	Dec-2023	% Chg	Jun-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION	Dec-2020	Dec-2021	∕₀ City	Dec-2022	/₀ City	Dec-2023	/₀ City	Juli-2024	/ ₀ City
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	14/74	107	`	1,100,014,000		000,010,240	27.7	000,001,041	1
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	, ,	-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		-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		-3.3	6,893,582	2.0	9,935,418	44.1
Total Equity Securities > 10 yrs	72,927,423	91,697,822			-17.1	92,059,636	21.1	94,807,775	3.0
TOTAL EQUITY SECURITIES	0	0 1,007,022			N/A	104,269,151	20.2	109,906,943	5.4
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	-		14/7	00,700,000	14// (104,200,101	20.2	100,000,040	0.4
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		, ,		0	-100.0	0	
Total Trading Debt Securities 3-5 yrs	9,000,593	19,104,933	112.3		-48.9	0	-100.0	0	
Total Trading Debt Securities 5-10 yrs	17,696,489	17,864,878	_	, ,		0	N/A	0	_
Total Trading Debt Securities > 10 yrs	3,074,532	3,437,043	11.8			0	N/A	0	
TOTAL TRADING DEBT SECURITIES	0,014,002	0,101,010			N/A	40,564,611	-28.2	42,088,884	3.8
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION			1,7,1	00,110,111		10,001,011	20.2	12,000,001	0.0
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		-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	, ,	-27.0		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		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			123.6		-12.1	137,008,474	
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0			N/A	4,077,970,746	-9.7	3,832,630,374	-6.0
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION				1,010,000		1,011,010,11		0,000,000,000	
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	, ,	-26.0	822,900,052	3.1	871,019,378	
Total Held-to-Maturity Debt Securities 3-5 yrs	624,301,371	1,085,787,180			-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			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		, ,	-9.3	7,487,288	9.6		_
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0			N/A	2,297,926,969	-4.8	2,294,820,475	
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 Info	ormation						
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 * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count of	f CU in Peer Group :	N/A						
Investments - Memoranda	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
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		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		41,644,592	27.3	53,925,127		, ,	
Other Insurance	203,068,532	257,483,256		186,437,831	-27.6	184,685,953			
Other Non-insurance	20,702,793	32,661,948		31,528,665	-3.5				
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		33	0.0			35	
Borrowing Repurchase Agreements	0	0		0	N/A	0			
Brokered Deposits (all deposits acquired through 3rd party)	10	12		12	0.0	14			
Investment Pilot Program	0	0		0		C			_
Investments Not Authorized by FCU Act (SCU only)	20	0		0		0	+		
Deposits and Shares Meeting 703.10(a)	0	0		0	N/A	0			
Brokered Certificates of Deposit (investments)	80	75		77	2.7	79			
¹ Prior to March 31, 2014, this item included investments purchased for employee	benefit/deferred compensation								
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	LIQUIDITY - COMMITM	MENTS AND OFF-BA	ALANCE S	HEET EXPOSURES					
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 : F		Region:	Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	pes Incl	uded: All Federally Ins	ured
	Count of CU in Peer Group : N		N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	96,510,780	112,038,350	16.1	150,862,206	34.7	186,458,000	23.6	157,459,980	-15.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	346,618,274	462,107,551	33.3	739,581,521	60.0	835,547,862	13.0	826,885,237	-1.0
Credit Card Line	2,751,638,588	2,873,471,050	4.4	2,931,207,818	2.0	3,084,296,936	5.2	3,143,719,425	1.9
Unsecured Share Draft LOC	354,769,551	370,371,577	4.4	396,139,233	7.0	414,016,272	4.5	416,061,067	0.5
Unused Overdraft Protection Programs	821,595,642	854,806,068	4.0	758,014,712	-11.3	806,466,331	6.4	797,289,232	-1.1
Other Unfunded Commitments	170,405,432	203,779,897	19.6	267,455,394	31.2	235,116,314	-12.1	227,705,802	-3.2
Total Unfunded Commitments for Non Commercial Loans	4,445,027,487	4,764,536,143	7.2	5,092,398,678	6.9	5,375,443,715	5.6	5,411,660,763	0.7
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	4,541,538,267	4,876,574,493	7.4	5,243,260,884	7.5	5,561,901,715	6.1	5,569,120,743	0.1
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		2,490,043,426		2,704,741,686	8.6	2,761,960,177	2.1
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,006,513,134		2,134,429,361	6.4	2,072,254,909	-2.9
Loans transferred with limited recourse	N/A	N/A		4,807,395		4,719,808	-1.8	4,651,887	-1.4
Loans Transferred under the FHLB MPF program	N/A	N/A		318,643,649		329,814,612	3.5	328,211,527	-0.5
Financial Standby Letters of Credit	N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		4,251,432		3,124,772	-26.5	2,924,772	-6.4
Loans Transferred with Recourse	20,431,174	26,311,851	28.8	11,121,662	-57.7	0	-100.0	0	N/A
Other Contingent Liabilities	18,083,194	15,426,997	-14.7	10,252,480	-33.5	9,518,534	-7.2	10,253,630	7.7
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LIQUIDITY -	BORROWING ARRANG	GEMENTS CONTINGE	ENT LIAB	ILITIES AND SOURCES	S OF FUI	NDS			
Return to cover		For Charter :							
08/20/2024		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
·	Count of	of CU in Peer Group :	N/A	_		<u> </u>			
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DODDOWING ADDANGEMENTS									
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,842,562,501	1,872,500,600		,,- ,	7.8	2,126,415,210		2,133,682,902	0.3
Natural Person Credit Unions	0	0		0	N/A	0			N/A
Federal Home Loan Bank	N/A	N/A		7,127,884,164		9,334,530,427	31.0		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	N/A	N/A		N/A		4,764,961,123		4,607,014,584	-3.3
Paycheck Protection Program Lending Facility Loans									0.0
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		1,980,042,916	-79.0	317,410,216		, ,	-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			-15.2
Natural Person Credit Unions	0	10,000,000	N/A	0		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	1		
Federal Reserve Bank - excludes amount reported in FRB	A1/A	A1/A		, ,					
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		0	-100.0	0	+	0	
Number of FHLB Members (1 = Yes)	44	44		43	-2.3	46	7.0	46	0.0
BORROWING MATURITY DISTRIBUTION									

	Sh	are and Membership	Informati	ion					
Return to cover		For Charter :	N/A						
08/20/2024		Count of CU:	165						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
MEMBERSHIP:									
Number of Current Members	4,033,461	4,160,589	3.2	3,961,051	-4.8	4,014,379	1.3	3,989,717	-0.6
Number of Potential Members	201,943,744	232,142,605	15.0	244,542,574	5.3	273,306,995	11.8	308,182,259	12.8
% Current Members to Potential Members	2.00	1.79	-10.3	1.62	-9.6	1.47	-9.3	1.29	-11.9
% Membership Growth*	1.86	3.15	69.7	-4.80	-252.2	1.35	128.1	-1.23	-282.5
Total Number of Share/Deposit Accounts	6,932,644	7,175,725	3.5	6,877,297	-4.2	7,081,512	3.0	7,110,952	0.4
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	40,225,929,523	45,253,221,361	12.5	44,346,484,471	-2.0	44,945,814,550	1.4	46,380,626,818	3.2
1 to 3 years	2,974,873,850	2,954,781,296	-0.7	3,302,755,882	11.8	2,706,556,816	-18.1	2,205,524,851	-18.5
> 3 years	933,405,809	728,115,366	-22.0	573,936,462	-21.2	672,428,233	17.2	659,911,033	-1.9
TOTAL SHARES/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
NCUA INSURED SAVINGS									
Uninsured Member Shares	3,022,483,989	3,552,057,001	17.5	3,795,168,611	6.8	3,467,076,507	-8.6	3,547,469,081	2.3
Uninsured NonMember Deposits	78,065,679	31,654,909	-59.5	60,746,293	91.9	120,639,495	98.6	45,595,602	-62.2
Total Uninsured Shares & Deposits	3,100,549,668	3,583,711,910	15.6	3,855,914,904	7.6	3,587,716,002	-7.0	3,593,064,683	0.1
Insured Shares & Deposits	40,055,209,823	44,217,707,123	10.4	43,136,649,397	-2.4	43,258,612,001	0.3	44,101,253,769	1.9
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	11,739,229	19,460,840	65.8	31,407,608	61.4	8,091,282	-74.2	10,210,341	26.2
Accounts Held by Nonmember Public Units	52,283,507	6,445,609	-87.7	1,502,833	-76.7	8,048,104	435.5	4,214,104	-47.6
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	5,323,535,589	5,155,142,511	-3.2	5,540,935,498	7.5	8,145,127,683	47.0	8,741,275,245	7.3
Dollar Amount of IRA/Keogh >= \$100,000	773,464,206	771,067,024	-0.3	711,275,873	-7.8	756,607,192	6.4	776,449,467	2.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	758,259,001	583,507,024	-23.0	592,218,546	1.5	532,836,782	-10.0	324,121,803	-39.2
Dollar Amount of Commercial Deposit Accounts	1,169,805,380	1,491,420,125	27.5	1,487,390,611	-0.3	1,438,327,189	-3.3	1,437,169,506	-0.1
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	12,783,555	17,255,627	35.0	19,131,277	10.9	23,415,114	22.4	22,448,929	-4.1
INSURANCE COVERAGE OTHER THAN NCUSIF	·					·			
Share/Deposit Insurance Other than NCUSIF	19	18	-5.3	18	0.0	23	27.8	23	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	515,744,977	637,627,912	23.6	685,574,904	7.5	1,212,350,975	76.8	924,818,823	-23.7
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing))							28. Shares and Member	rship

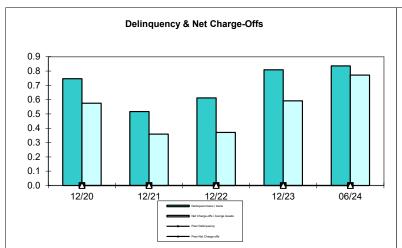
		Supplemental Infor	mation						
Return to cover		For Charter :	N/A						
08/20/2024		Count of CU :	165						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		•	+	Nation * Peer Group: A	All * Repor	ting State = 'TX' * T	vpes Incl	uded: All Federally Ins	sured
	Count	of CU in Peer Group :				- 3_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	1								
	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			-91	7.637.559		24.852	
EMPLOYEES:	1,100,000	2,1.10,000		,		.,,		,,	
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			1	607		,	8
BRANCHES:				0.0					
Number of CU Branches	701	702	0	695	-1	702	1	700	0
Number of CUs Reporting Shared Branches	38	39			0	37			
Plan to add new branches or expand existing facilities	32	30	-		0	31		-	
CUSO INFORMATION	52	30	-0	30	U	31	3	20	-10
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		, ,	4	68,613,162		, ,	
Aggregate Cash Outlays in CUSO	56,269,483	66,642,472	-	,,	19	91,700,595		. ,,	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	30,209,403	00,042,472	10	19,200,400	19	91,700,595	10	91,304,039	
International Remittances	57	55	-4	54	-2	54	0	54	. 0
Number of International Remittances Originated YTD	20,535	21,011			2	23,125			
Low Cost Wire Transfers	20,535	134		7	-3	23,125		,	
MERGERS/ACQUISITIONS:	134	134	U	130	-3	120	-2	120	- 0
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	110,000,300	130,703,097	13	197,029,093	51	205,722,939	4	200,130,077	- 0
•	0	0	N/A	0	N/A	0	N/A	0	N/A
Manual System (No Automation)	104	96		-		87			
Vendor Supplied In-House System		78			-6				
Vendor On-Line Service Bureau	68	18	+		0			80	
CU Developed In-House System	1	1	0	1	0	1	0	1	- 0
Services Offered Electronically		00	_	00				00	
Account Aggregation	39	39			0	38			
Bill Payment	125 138	124 140		119 137	-4 -2	117			
Download Account History					-2	0			
Electronic Signature Authentication/Certification	88	98			1	105		105	
e-Statements	143	143	-		-2	140			
External Account Transfers	70	77			1	84			
Loan Payments	144	143		-	-2	140			
Member Application	94	101		·	1	106		106	_
Merchant Processing Services	12	14			0	0		0	
Mobile Payments	68	75		-	0	83		85	
New Loan	112	116			0	123			
New Share Account	66	71			3	77			
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		138	
Mobile Application	N/A	104		117	13	120			
Online Banking	N/A	115		143	24	143			-1
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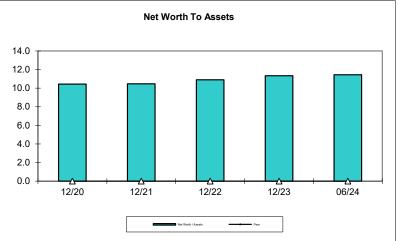
Return to cover

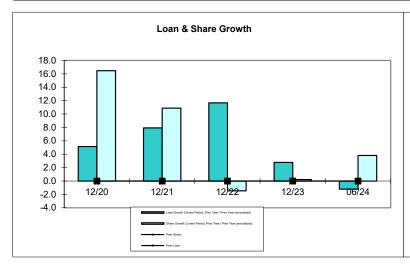
08/20/2024 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 165 Asset Range : N/A

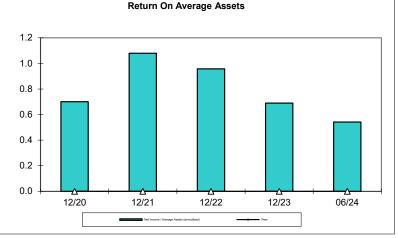
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All

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.

Graphs 2

Return to cover 08/20/2024

CU Name: N/A
Peer Group: N/A

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

