Cycle Date:	September-2024
Run Date:	01/23/2025
Interval:	Annual
Validated	

Page Click on links below to jump to FPR contents

- 1 Summary Financial Information
- 2 Key Ratios
- 3 <u>Supplemental Ratios</u>
- 4 <u>Historical Ratios</u>
- 5 <u>Assets</u>
- 6 Liabilities, Shares & Equity
- 7 Income Statement
- 8 <u>Loans</u>
- 9 Delinguent Loan Information 1
- 10 Delinguent Loan Information 2
- 11 Delinquent Real Estate Loans
- 12 Delinquent Commercial Loans 1
- 13 Delinquent Commercial Loans 2
- 14 Loan Losses
- 15 Indirect, Purchased or Sold
- 16 Participation Loans
- 17 Real Estate (Non-Commercial) Loans
- 18 Real Estate (Non-Commercial) Loan Losses
- 19 Commercial Loans
- 20 Commercial Loan Net Charge Offs
- 21 Commercial Loan Losses
- 22 Investments
- 23 Investments Continued
- 24 Investment Maturity
- 25 Other Investment Information
- 26 Liquidity Unfunded Commitments and Off-Balance Sheet Exposures
- 27 Liquidity Borrowing Arrangements
- 28 Shares and Membership
- 29 Supplemental Information

Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

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

Count of CU :	163
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A
	Unvalidated data

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.

	5	Summary Financial Ir	formatio	n					
Return to cover		For Charter :							
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Re	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
· · · · ·	Count	of CU in Peer Group :							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
ASSETS:	Amount	Amount	70 Ong	Amount	70 Ong	Amount	70 Ong	Amount	/ // Olig
Cash & Other Deposits ¹	6,756,965,530	7,005,594,756	3.7	4,805,945,640	-31.4		1.2		24.4
Total Investments	6,879,612,411	8,862,849,234		7,362,823,930					
Loans Held for Sale	70,021,806	157,271,940		115,232,698		24,565,360			
Total Loans	34,572,460,131	37,313,090,394							
(Allowance for Loan & Lease Losses or Allowance for Credit	04,072,400,101	07,010,000,004	1.5	41,000,100,000	11.7	42,017,000,200		, , ,	
Losses on Loans & Leases)	(311,095,173)	(269,174,473)		(250,887,399)		,			
Land And Building	1,078,137,014	1,142,683,498		, , ,		1,269,199,528			
Other Fixed Assets	234,665,485	239,219,010		269,942,930		, ,			
NCUSIF Deposit	385,257,364	432,064,734		435,555,923		, ,		, ,	
All Other Assets	1,033,762,206	1,267,470,149	-	1,375,155,067			1		1
TOTAL ASSETS	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,672,240,107	1.2	58,633,330,013	1.7
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	576,325,533	687,936,666	19.4	743,171,353	8.0	782,171,509	5.2	727,671,320	-7.0
Liabilities ²	570,525,555	007,350,000	13.4	740,171,000	0.0	102,111,003	0.2	121,011,320	-7.0
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	17,657,449	16.0
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	C	N/A	0	N/A	1,186,571	N/A	1,891,545	59.4
Borrowings Notes & Interest Payable	840,380,786	834,779,261	-0.7	2,477,213,203	196.8	2,624,265,780	5.9	2,243,835,360	-14.5
Total Shares & Deposits	44,134,209,182	48,936,118,023		48,223,176,815					
TOTAL LIABILITIES ³	45,557,209,330	50,463,415,459							
Undivided Earnings	4,894,289,367	5,446,475,160		5,618,886,631		, , ,			
Other Reserves	248,288,077	241,178,623		-79,303,833					
TOTAL EQUITY	5,142,577,444	5,687,653,783	-	5,539,582,798		, ,	7.0		
TOTAL LIABILITIES, SHARES, & EQUITY	50,699,786,774	56,151,069,242		56,990,814,787			1.2		1
	00,000,100,111	00,101,000,212				01,012,210,101		00,000,000,010	
INCOME & EXPENSE									
Interest Income*	1,798,715,384	1,784,048,745	-0.8	1,974,861,520	10.7	2,593,034,027	31.3	2,213,405,770	13.8
Interest Expense*	317,424,169	231,913,224		270,714,998		769,997,394			
Net Interest Income*	1,481,291,215	1,552,135,521	4.8	1,704,146,522					
Provision for Loan/Lease Losses or Total Credit Loss Expense*	255,716,976	86,078,501		147,192,473			72.5	, , ,	
Non-Interest Income*	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,119,362	-1.4	664,533,854	1.6
Non-Interest Expense* NET INCOME (LOSS)*	1,701,575,349 332,618,803	1,828,427,561 576,403,482							-
	332,010,003	576,403,462	13.3	541,035,760	-0.0	394,030,357	-21.2	240,430,105	-10.7
TOTAL CU's	176	175	-0.6	170	-2.9	167	-1.8	163	-2.4
* Income/Expense items are year-to-date while the related %change ra		175	-0.0	170	-2.9	107	-1.0	103	-2.4
# Means the number is too large to display in the cell									+
¹ Prior to March 2022, Time and Other Deposits were included in Invest	monto				+				+
		va Liabilitiaa"							+
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a ³ Prior to 3/31/10. Total Lipitities did not include Total Shares and Dep.									+
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep	ບຣແຣ.								+
								1. Summary	Financial

		Key F	Ratios ⁵						
Return to cover		For Charter :							
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reporti	ng_State = 'TX'	* Types Inclu	uded: All Federally In	sured State Ci	edit Unions
	Count	of CU in Peer Group :	N/A						
					Dec-2023			Sep-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Sep-2024	PEER Avg.**	Percentile*
CAPITAL ADEQUACY RATIOS	_								
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.43	10.46	10.91	11.33	N/A	N/A	11.52		N/.
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.91	10.86	11.23	11.97	N/A	N/A	12.14		N//
Risk-Based Capital Ratio	N/A	N/A	13.35	13.72		N/A	13.91		N//
GAAP Equity / Total Assets	10.14	10.13	9.72	10.27	N/A	N/A	10.75		N//
loss Coverage	13.33	10.76	13.73	15.97	N/A	N/A	13.62	N/A	N//
SSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.75	0.52	0.61	0.81	N/A	N/A	0.93	N/A	N//
Delinquent Loans / Net Worth	4.91	3.29	4.13	5.29	N/A	N/A	5.85	N/A	N//
Rolling 12 Month Net Charge Offs / Average Loans ²	0.57	0.36	0.37	0.59	N/A	N/A	0.76	N/A	N//
Delinquent Loans + Net Charge-Offs / Average Loans	1.34	0.90	1.02	1.41	N/A	N/A	1.69	N/A	N//
Other Non-Performing Assets / Total Assets	0.07	0.06	0.08	0.08	N/A	N/A	0.09	N/A	N//
· · · · · · · · · · · · · · · · · · ·									
MANAGEMENT RATIOS									
let Worth Growth ¹	7.02	11.44	5.50	5.89	N/A	N/A	4.38	N/A	N//
Share Growth ¹	16.47	10.88	-1.46	0.21	N/A	N/A	2.79	N/A	N/A
oan Growth ¹	5.14	7.93	11.66	2.77	N/A	N/A	-1.04	N/A	N//
Asset Growth ¹	14.68	10.75	1.50	1.20	N/A	N/A	2.22	N/A	N//
nvestment Growth ¹	51.12	17.48	-24.06	-4.07	N/A	N/A	10.61	N/A	N/J
Membership Growth ¹	1.86	3.15	-4.80	1.35	N/A	N/A	0.24	N/A	N/.
· ·									
EARNINGS RATIOS									
let Income / Average Assets (ROAA) ¹	0.70	1.08	0.96	0.69	N/A	N/A	0.57	N/A	N//
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.65	0.99	1.00	0.65	N/A	N/A	0.53	N/A	N//
Non-Interest Expense / Average Assets ¹	3.59	3.42	3.36	3.57	N/A	N/A	3.64	N/A	N/#
PLLL or Credit Loss Expense / Average Assets ¹	0.54	0.16	0.26	0.44	N/A	N/A	0.57	N/A	N/#
IQUIDITY									
Fotal Loans / Total Assets	68.19	66.45	73.11	74.24	N/A	N/A	72.46	N/A	N/A
Cash + Short-Term Investments / Assets ³	16.87	15.44	9.48	10.40	N/A	N/A	12.08		N//
	10.07	13.44	5.40	10.40		11/7	12.00		19/7
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//
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N//
Exam date ratios are annualized.								1	
Exam Date Ratio is based on Net Charge Offs over the last 12 months								1	
This ratio relies on maturity distribution of investments reported per 5300 i	nstructions. Thus, the maturity	distribution could be bas	ed on the repricing interva	I and not the actual matur	rity of the investm	ent.			
Applicable for credit unions under \$500 million.								1	
The FPR was recently reorganized resulting in some ratios being relocated	d but not deleted. The ratio you	are looking for may be c	n the Historical Ratios tab					1	
³ The net worth ratio is calculated according to NCUA regulations part 702.					a Eacility and the	CECL Transitio	n Provision as applicabl	A The calculation	may be found

		Suppleme	ntal Ratios**		
Return to cover		For Charter :	N/A		
01/23/2025		Count of CU :	163		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A				r Group: All * Reporting	j_State = 'TX' *
	Count of 0	CU in Peer Group :	N/A		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Sep-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinguent Loans	120.58	139.62		118.06	103.29
Allowance for Edah & Ed	120.00	109.02	30.30	110.00	105.23
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.07	1.56	1.70	2.11	1.66
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	1.08	0.65		0.74	1.00
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	1.00	0.05	0.54	0.74	1.09
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.77	30.85	30.87	30.24	28.90
Participation Loans Outstanding / Total Loans	2.78	2.89	3.33	3.41	3.94
Participation Loans Purchased YTD / Total Loans Granted YTD	1.60	1.93	2.05	1.33	3.06
Participation Loans Sold YTD / Total Assets *	0.52	1.10	1.35	0.62	0.81
Total Commercial Loans / Total Assets	3.26	3.45	4.35	4.65	4.85
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28	1.60	0.74	0.68
REAL ESTATE LENDING RATIOS	N/A	N/A	21.07	22.30	22.51
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets					-
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	28.82	30.04	31.07
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	16.00
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	24.16
MISCELLANEOUS RATIOS	0.00	0.54	0.05	0.74	
Mortgage Servicing Assets / Net Worth	0.39	0.51	0.85	0.74	0.69
Unused Commitments / Cash & ST Investments	53.11	56.26		-	79.50
Short Term Liabilities / Total Shares and Deposits plus Borrowings	30.64	29.71	31.31	38.45	41.07
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historic	al Ratios ³						
Return to cover		For Charter :							
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reportin	g_State = 'TX	* Types Incl	uded: All Federally Ins	sured State Cr	edit Unions
	Count o	of CU in Peer Group :	N/A		Dec-2023			Sep-2024	
	Dec-2020	Dec-2021	Dec-2022	Dec-2023		Percentile**	Sep-2024		Percentile**
CAPITAL ADEQUACY	Dec-2020	Dec-2021	Dec-2022	Dec-2023	FEEK Avg	Fercentile	3ep-2024	FLEKAV	Fercentile
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	12	137	N/A	N/A	137	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	11.13	N/A	N/A	11.35	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	112.33	N/A	N/A	112.85	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.92	4.60	4.06	6.25	N/A	N/A	6.04	N/A	N/A
ASSET QUALITY	0.02			0.20			0.01		
Net Charge-Offs / Average Loans*	0.57	0.36	0.37	0.59	N/A	N/A	0.78	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.31	99.45	91.37	93.27	N/A	N/A	95.56	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	1.47	-0.87	-10.33	-9.33	N/A	N/A	-7.30	N/A	N/A
Delinquent Loans / Assets	0.51	0.34	0.45	0.60	N/A	N/A	0.67	N/A	N/A
EARNINGS	0.01	0.04	0.40	0.00	14// (10/1	0.01	10/1	10/1
Gross Income/Average Assets*	5.42	4.98	5.07	5.98	N/A	N/A	6.52	N/A	N/A
Yield on Average Loans * 1	4.95	4.68	4.47	5.30	N/A	N/A	5.80	N/A	N/A
Yield on Average Investments*	1.15	0.69	1.49	3.31	N/A	N/A	3.95	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	1.13	1.65	1.49	1.46	N/A N/A	N/A	1.45	N/A	N/A
Cost of Funds / Avg. Assets*	0.67	0.43	0.48	1.40	N/A	N/A	1.43	N/A	N/A
Net Margin / Avg. Assets*	4.75	4.55	4.59	4.64	N/A N/A	N/A	4.70	N/A N/A	N/A N/A
5 5	3.12	2.91	4.39	3.18	N/A N/A	N/A	3.25	N/A N/A	N/A N/A
Net Interest Margin/Avg. Assets*	66.18	68.66	66.18	59.69	N/A N/A	N/A N/A	55.74	N/A N/A	N/A N/A
Non-Interest Expense /Gross Income						N/A N/A			
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.86	2.69	2.68	2.81	N/A		2.89	N/A	N/A
Net Operating Exp. /Avg. Assets*	2.78	2.66	2.61	2.84	N/A	N/A	2.90	N/A	N/A
ASSET / LIABILITY MANAGEMENT	00.00	00.50	04.44	00.50	N1/A	N1/A	00.77	N1/A	51/4
Net Long-Term Assets / Total Assets	28.89	32.59	34.14	33.53	N/A	N/A	32.77	N/A	N/A
Reg. Shares / Total Shares & Borrowings	37.31	38.70	36.53	31.78	N/A	N/A	30.66	N/A	N/A
Total Loans / Total Shares	78.33	76.25	86.40	88.60	N/A	N/A	86.11	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.51	94.64	95.16	94.42	N/A	N/A	94.63	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	59.41	61.88	58.69	52.54	N/A	N/A	51.26	N/A	N/A
Borrowings / Total Shares & Net Worth	1.70	1.55	4.55	4.78	N/A	N/A	4.00	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	2.00	1.79	1.62	1.47	N/A	N/A	1.19	N/A	N/A
Borrowers / Members	53.63	51.87	53.47	53.02	N/A	N/A	52.44	N/A	N/A
Members / Full-Time Empl.	377.72	377.04	360.92	362.75	N/A	N/A	359.50	N/A	N/A
Avg. Shares Per Member	\$10,942	\$11,762	\$12,174	\$12,038	N/A	N/A	\$12,268	N/A	N/A
Avg. Loan Balance	\$15,982	\$17,289	\$19,674	\$20,116	N/A	N/A	\$20,145	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$78,331	\$80,947	\$84,578	\$89,340	N/A	N/A	\$91,585	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data corectlut union stands in relation to its peers in key areas of performance. To arrive at the percer relative standing of that ratio in the entire range of ratios. A high or low ranking does not imple performance.	bllection is complete. Sub ntile ranking, all data for a y good or bad performanc	Ill credit unions in a peer e. However, when review	group are arranged in ord red in relation to other ava	er from highest (100) to lo ilable data, users may dra	west (0) value. T w conclusions as	he percentile ra	nking assigned to the crea	lit union is a mea	sure of the
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. F						anana Lan din . 🖛	e ellite :		
² For periods after March 2020, Assets in the denominator excludes Small Business Administ				al Reserve Bank Paychec	K Protection Pro	gram Lending F	acility.	1	
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. ⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administ Transition Provision is not included in either Net Worth or Assets.	, 0	, ,		al Reserve Bank Paychec	k Protection Pro	gram Lending F	acility. For periods after D	ecember 2022, ti	le CECL
				1	-				4 18-4-4 15 2
									4. Historical Rat

		Asse	ets						
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally Ir	sured
	Count	of CU in Peer Group :	N/A						
	D	D	0/ Oh -	D	0/ Oh =	D	0/ O h a	0	0/ Oh 1
ASSETS	Dec-2020	Dec-2021	% Chg	Dec-2022	% Cng	Dec-2023	% Cng	Sep-2024	% Cng
CASH AND DEPOSITS									
	604,000,000	F70 4F7 400	6.0	554 000 500	47	E40 0EE 474	0.0	ECE 400 700	2.0
Cash On Hand	621,080,696	578,157,130	-6.9	551,029,522	-4.7	549,355,474	-0.3	565,192,789	2.9
Cash On Deposit	4 200 702 200	4 000 004 507	44.7	705 200 220	20.0	040 074 070		4 000 000 007	00.7
Cash on Deposit in Corporate Credit Unions Cash on Deposit in a Federal Reserve Bank	1,366,762,266		-11.7	765,360,220	-36.6	816,074,978		1,033,602,967	
	4,044,500,369		12.8		-54.7	2,465,052,256		3,247,515,386	
Cash on Deposit in Other Financial Institutions	467,797,503				-47.0	193,720,771	-24.9	322,297,007	
Total Cash on Deposit	5,879,060,138				-50.6	3,474,848,005		4,603,415,360	
Time and Other Deposits ¹	1,496,657,135				-10.7	839,676,053		880,208,853	
	7,996,797,969	8,136,161,129	1.7	4,805,945,640	-40.9	4,863,879,532	1.2	6,048,817,002	24.4
Equity Securities	89,607,033			86,760,503	-19.6	104,269,152	20.2	114,904,546	
Trading Debt Securities	69,321,654				-31.6	40,564,611	-28.2	43,807,776	
Available-for-Sale Debt Securities	3,430,811,148			4,504,572,975	-5.3	4,077,970,748		3,794,860,287	
Held-to-Maturity Debt Securities	1,874,702,518	2,601,005,244		2,424,355,836	-6.8	2,297,926,968		2,268,620,750	
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0		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	6,222,193,359	-4.6
OTHER INVESTMENTS									
Nonperpetual Contributed Capital	1,188,884				16.7	1,911,757	34.5	1,896,067	-0.8
Perpetual Contributed Capital	24,002,922				6.4	26,441,139		23,853,864	
All Other Investments ²	150,145,813			263,653,963	67.6	279,437,995		297,159,339	
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1	290,655,502	59.2	307,790,891	5.9	322,909,270	4.9
LOANS HELD FOR SALE	70,021,806	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7	268,102,760	991.4
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	22,500,045,577	23,795,450,258	5.8	25,895,182,189	8.8	25,840,202,980	-0.2	25,037,392,588	-3.1
1- to 4-Family Residential Property Loans/Lines of Credit ³	10,378,926,303	11,542,785,189	11.2	13,228,627,609	14.6	14,240,178,232	7.6	14,544,877,857	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	39,947,762	39,853,884	-0.2	64,762,572	62.5	56,655,256	-12.5	59,019,057	
Commercial Loans/Lines of Credit Real Estate Secured ³	1,533,555,202	1,810,271,865	18.0	2,338,347,525	29.2	2,551,354,788	9.1	2,710,153,465	
Commercial Loans/Lines of Credit Not Real Estate Secured ³	119,985,287	124,729,198	4.0	138,218,744	10.8	129,444,010	-6.3	132,025,487	2.0
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	42,483,468,480	-0.8
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(311,095,173)	(269,174,473)	-13.5	(250,887,399)	-6.8	(408,828,076)	63.0	(408,247,308)	-0.1
OTHER ASSETS									┼───┦
Foreclosed and Repossessed Assets	34,350,248	33,807,844	-1.6	44,151,123	30.6	46,862,427	6.1	55,330,515	18.1
Land and Building	1,078,137,014				6.1	1,269,199,528		1,342,110,707	
Other Fixed Assets	234,665,485				12.8	303,138,418		296.859.431	
NCUA Share Insurance Capitalization Deposit	385,257,364		12.1	435,555,923	0.8	433,919,443		433,485,104	
Intangible Assets	7,579,582	- 1 1 -				75,975,877	-0.4	73,247,555	
Other Assets	991,832,376			,,	2.0	1,417,169,959		1,495,053,138	
TOTAL OTHER ASSETS	2,731,822,069		12.8		6.9	3,546,265,652		3,696,086,450	
			-						
TOTAL ASSETS TOTAL CU's	50,699,786,774 176				1.5	57,672,240,107 167		58,633,330,013 163	
# Means the number is too large to display in the cell	1/6	1/5	-0.6	170	-2.9	167	-1.8	163	-2.4
		ana ta and invastments in .		and and it unions and All	the set in terms				
¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks									<u> </u>
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit un person credit unions are included in Cash and Other Deposits.	ions are included in All Oth	er Investments. March 202	22 and form	vard, loans to natural perso	on credit ur	nons are included in Loan	s and depo	sits and investments in na	tural
³ Reporting requirements for loans were changed with September 2017 cycle to accomm	nodate the regulatory definit	tion of commercial loans. T	his policy	change may cause fluctual	ions from p	prior cycles.			
		1						5. Assets	

		Liabilities, Shares 8	Equity						ſ
Return to cover		For Charter :							
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	576,325,533	687,936,666	19.4	743,171,353	8.0	782,171,509	5.2	727,671,320	-7.0
Accrued Dividends and Interest Payable	6293829	4581509	-27.2	7670618	67.4	15221393	98.4	17657449	16.0
Other Borrowings	840.380.786	834.779.261	-27.2	2,477,213,203	-	2.624.265.780			
Allowance for Credit Losses on Off-Balance Sheet Credit	040,000,700	004,779,201	-0.7	2,477,210,200	130.0	2,024,200,700	0.3	2,2+0,000,000	-14.5
Exposures	0	0	N/A	0	N/A	1,186,571	N/A	1,891,545	59.4
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	10,624,235,327	0.5
Regular Shares	16,779,170,341	19,268,011,463	14.8			16,192,316,941	-12.6		
Money Market Shares	5.909.355.397	7.058.956.914	14.0		-1.5	5,593,043,346	-	-,,,	-4.4
Share Certificates	8,453,059,787	8,140,583,039	-3.7	8,364,780,176		12,564,067,402		14,153,650,147	12.7
IRA/KEOGH Accounts	2,200,191,696	2,179,835,883	-0.9	1,948,811,129		1,992,389,964	2.2		12.7
All Other Shares	386,174,461	436,874,298	-0.9	468,541,404		458,486,961	-2.1	497,319,467	8.5
Non-Member Deposits		313,857,668	-32.9			950,586,651	-2.1		-7.7
TOTAL SHARES AND DEPOSITS	467,797,848		-32.9	734,565,885		, ,	29.4	877,374,378	-7.7
	44,134,209,182	48,936,118,023	10.9			48,324,799,593			
	45,557,209,330	50,463,415,459	10.0	51,451,231,989	2.0	51,747,644,846	0.6	52,328,601,478	1.1
EQUITY:									
Undivided Earnings ³	4,894,289,367	5,446,475,160	11.3		3.2	6,036,105,134	7.4	6,193,147,136	2.6
Other Reserves	245,984,532	265,647,446	8.0	329,163,079		146,755,464		143,903,700	-1.9
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0		0		0	
Equity Acquired in Merger	117,244,915	131,940,234	12.5	, ,		204,579,724		206,335,575	
Noncontrolling Interest in Consolidated Subsidiaries	152,386	152,386	0.0	,		152,999		140,921	-7.9
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	-	0	N/A
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	49,542,267	-41,784,577	-184.3	-518,712,297	-1,141.4	-419,645,747	19.1	-298,731,218	28.8
Other Comprehensive Income	-164,636,023	-114,776,866	30.3	-88,251,775	23.1	-43,352,313	50.9	-20,727,783	52.2
Net Income	0	0	N/A	0		0	N/A	80,660,204	N/A
EQUITY TOTAL	5,142,577,444	5,687,653,783	10.6	5,539,582,798	-2.6	5,924,595,261	7.0	6,304,728,535	6.4
TOTAL LIABILITIES, SHARES, & EQUITY	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,672,240,107	1.2	58,633,330,013	1.7
TOTAL NET WORTH	5,256,282,479	5,857,826,503	11.4	6,180,078,803	5.5	6,544,108,484	5.9	6,759,145,263	3.3
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non	-Trading Derivative Liab	lities"							
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
³ Regular Reserves have been included in Undivided Earnings for periods prior to	3/31/22.							6. LiabShEquity	

		Income Stateme	ent*				[
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Repo	orting_State = 'TX' * 1	ypes Inc	luded: All Federally Ir	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-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	24.5	1,862,394,775	12.6
Less Interest Refund	(637,092)	(557,030)	-12.6	(614,380)	10.3	(536,484)	-12.7	(11,171)	-97.2
Income from Investments	117,134,363	97,841,661	-16.5	200,304,286	104.7	376,398,818	87.9	343,201,391	21.6
Other Interest Income ¹	7,297,009	N/A		2,450,031		10,948,300	346.9	7,820,775	-4.8
TOTAL INTEREST INCOME	1,798,715,384	1,784,048,745	-0.8	1,974,861,520	10.7	2,593,034,027	31.3	2,213,405,770	13.8
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	151,398,829	114,943,499	-24.1	128,859,069	12.1	326,203,411	153.1	341,208,637	39.5
Interest on Deposits	145,587,085	102,405,495	-29.7	90,242,315	-11.9	267,747,591	196.7	325,041,720	61.9
Interest on Borrowed Money	20,438,255	14,564,230	-28.7	51,613,614	254.4	176,046,392	241.1	131,163,363	-0.7
TOTAL INTEREST EXPENSE	317,424,169	231,913,224	-26.9	270,714,998	16.7	769,997,394	184.4	797,413,720	38.1
NET INTEREST INCOME	1,481,291,215	1,552,135,521	4.8	1,704,146,522	9.8	1,823,036,633	7.0	1,415,992,050	3.6
Provision for Loan & Lease Losses or Total Credit Loss Expense	255,716,976	86,078,501	-66.3			253,958,541	72.5		1
NON-INTEREST INCOME YEAR-TO-DATE						· · ·			
Fee Income	382,528,520	405,472,093	6.0	422,010,136	4.1	419,769,720	-0.5	321,952,147	2.3
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		56,303,699	
Non-Sufficient Funds Fee Income (included in Fee Income								,	
above)	N/A	N/A		N/A		N/A		33,934,247	
Other Income	390,033,860	473,557,350	21.4	473,158,005	-0.1	415,687,867	-12.1	310,121,681	-0.5
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	10,877,944	-9.1
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	70.3	-169,454	
Gain (Loss) on Derivatives	0	0	N/A	,	N/A	-16,648	-102.3	-79,508	-536.8
Gain (Loss) on Disposition of Fixed Assets	10,923,413	27,805,143	154.5	5,077,584	-81.7	6,339,646	24.9	652,815	-86.3
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		-13,554,464		4,168,332	130.8	4,168,660	33.3
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-435,121		-2,654,961	-510.2	80,304	104.0
Gain from Bargain Purchase (Merger)	0	1,949,731	N/A	38,512	-98.0	3,222	-91.6	0	-100.0
Other Non-interest Income	14,218,977	14,843,335	4.4	13,319,547	-10.3	13,640,111	2.4	16,929,265	65.5
TOTAL NON-INTEREST INCOME	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,119,362	-1.4	664,533,854	1.6
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	836,453,458	893,253,236	6.8	928,246,934	3.9	988,678,887	6.5	768,390,186	3.6
Travel, Conference Expense	7,830,968	10,371,263	32.4	14,460,712	39.4	16,140,985	11.6	11,774,461	-2.7
Office Occupancy	129,844,858	136,938,703	5.5	138,395,980	1.1	145,247,183	5.0		
Office Operation Expense	354,159,208	379,163,398			-4.8	394,620,676			
Educational and Promotion	58,496,472	63,565,764	8.7	, ,	14.2	78,234,505			
Loan Servicing Expense	88,692,914	91,938,658		, ,		113,794,103	1		1
Professional, Outside Service	186,981,055					260,814,396		, ,	
Member Insurance	305,183	360,164			53.8	198,454	-64.2	80,376	
Operating Fees	4,559,647	3,960,490				4,443,992			
Miscellaneous Non-Interest Expense	34,251,586		1			44,385,916			1
TOTAL NON-INTEREST EXPENSE	1,701,575,349		7.5			2,046,559,097	7.8		
NET INCOME (LOSS)	332,618,803			, , ,		394,638,357	-27.2		
# Means the number is too large to display in the cell	552,010,005	570,402	10.0		-0.0	004,000,007	-21.2	240,450,105	-10.7
* All Income/Expense amounts are year-to-date while the related % change ratio	s are annualized								<u> </u>
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	in fair value of Equity and	Trading Deb	t Securities		7.IncExp	
- or portous prior to 0/01/10, this moludes mouthe norm mading. 1 01 3/31/19 to	TERS ITES, and Includes UI		o onange	In tail value of Equity and	nauny Deb	. 0000mm003.	1	плости	L

		Loans							
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,121,731,497	1,136,284,140	1.3	1,042,357,489	-8.3	1,154,438,924	10.8	1,148,385,730	-0.5
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	13,293,691	15,533,396	16.8	19,571,286	26.0	21,300,554	8.8	24,746,481	16.2
All Other Unsecured Loans/Lines of Credit	1,800,705,512	1,881,808,628	4.5	2,137,568,497	13.6	2,207,541,987	3.3	2,213,538,616	0.3
New Vehicle Loans	7,198,312,452	7,164,840,869	-0.5	7,483,655,107	4.4	7,150,829,145	-4.4	6,771,957,773	-5.3
Used Vehicle Loans	10,026,572,666	11,127,429,390	11.0	12,595,499,606	13.2	12,611,081,755	0.1	12,285,381,717	-2.6
Leases Receivable	766,612,687	877,643,143	14.5	980,679,439	11.7	1,003,625,303	2.3	995,056,290	-0.9
All Other Secured Non-Real Estate Loans/Lines of Credit	1,572,817,072	1,591,910,692	1.2	1,635,850,765	2.8	1,691,385,312	3.4	1,598,325,981	-5.5
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	12,328,745,313	1.6
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	2,216,132,544	5.0
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	59,019,057	4.2
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	2,710,153,465	6.2
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	132,025,487	2.0
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	42,483,468,480	-0.8
LOANS GRANTED	, , ,	, , , ,		, , ,		, , ,		, , ,	
Number of Loans Granted Year-to-Date	999,779	1,051,149	5.1	824,713	-21.5	705,103	-14.5	492,576	-30.1
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	11,527,959,323	-27.1
Number of PALs I and PALs II Granted Year-to-Date	0		N/A	0		0	N/A	0	
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		28	16.7	28	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0		0	
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	1,508,285	-33.3	1,663,028	10.3
SBA Guaranteed Portion	120,989,097	30,625,963	-74.7	1,559,238	-94.9	1,093,787	-29.9	770,704	-29.5
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	416,332	-58.3
Other Government Guaranteed Outstanding Balance	188,342	1,155,693	513.6	953,061	-17.5	929,342	-2.5	63,693	-93.1
Other Government Guaranteed Guaranteed Portion	76,109	245,590	222.7	240,304	-2.2	234,219	-2.5	17,706	-92.4
Commercial Loans		,						,	
SBA Commercial Loans Outstanding Balance	102,775,846	99,946,265	-2.8	85,303,382	-14.7	79,062,372	-7.3	76,582,297	-3.1
SBA Commercial Loans Guaranteed Portion	68,768,764	67,035,562	-2.5	64,192,424	-4.2	58,971,579	-8.1	58,214,513	-1.3
Other Government Guaranteed Commercial Loans Outstanding Balance	3,202,575		38.5	, ,		4,282,767	-1.7	9,531,309	
Other Government Guaranteed Commercial Loans Guaranteed Portion	3,185,595	4,417,921	38.7	4,339,971	-1.8	4,267,938	-1.7	9,516,922	
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		Delinquent Loan Info	rmation						
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally I	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	370,451,404	353,410,836	-4.6	, ,	42.4	631,627,577	25.5	437,212,939	
60 to 89 Days Delinquent	N/A	N/A		112,315,541		140,974,712	25.5	151,513,176	
90 to 179 Days Delinquent ¹	190,753,025	137,052,158	-28.2	, ,	-29.0	129,845,116	33.5	155,765,265	
180 to 359 Days Delinquent	40,175,271	24,657,138	-38.6	, ,	2.8	56,519,083	122.9	61,723,833	
> = 360 Days Delinquent	27,073,895	31,087,978	14.8	-1 1	-35.2	18,961,540	-5.9	26,247,606	
Total Delinquent Loans - All Types (> = 60 Days)	258,002,191	192,797,274	-25.3	255,065,983	32.3	346,300,451	35.8	395,249,880	
% Delinquent Loans / Total Loans	0.75		-30.8		18.5		32.1	0.93	
Amount of Loans in Non-Accrual Status	157,993,749	106,212,479	-32.8	121,098,390	14.0	186,534,905	54.0	222,693,513	19.4
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	2.39	1.23	-48.5		94.1	1.86	-22.1	1.12	
% Comm Lns > = 60 Days Delinquent	1.72	0.81	-52.8	0.58	-28.4	0.76	29.8	1.02	35.0
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	14,962,299	11,925,929	-20.3		24.7	17,562,394	18.1	16,553,070	
60 to 89 Days Delinquent ¹	N/A	N/A		5,952,197		8,159,941	37.1	7,118,118	
90 to 179 Days Delinquent ¹	11,261,052	9,900,511	-12.1	8,570,363	-13.4	13,022,282	51.9	12,349,886	
180 to 359 Days Delinquent	752,734	277,727	-63.1	1,064,392	283.3	2,355,019	121.3	1,738,350	
> = 360 Days Delinquent	64,714	31,876		1,260	-96.0	33,038	· ·	62,718	
Total Delinquent Credit Card Lns (> = 60 Days)	12,078,500	10,210,114	-15.5		52.7	23,570,280	51.2	21,269,072	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.08	0.90	-16.6	1.50	66.4	2.04	36.5	1.85	-9.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	,, .
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	
90 to 179 Days Delinquent ¹	0	-		0	N/A	0	N/A	0	
180 to 359 Days Delinquent	0	-		0	N/A	0	N/A	0	14/7
> = 360 Days Delinquent	0		N/A	0	N/A	0	N/A	0	1.1/7
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	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	2.7	,	77.0	79,709	-32.3	27,174	
60 to 89 Days Delinquent ¹	N/A	N/A		44,953		27,222	-39.4	38,781	42.5
90 to 179 Days Delinquent ¹	43,649	26,923	-38.3	63,608	136.3	87,352	37.3	28,906	-66.9
180 to 359 Days Delinquent	0	1,206	N/A	4,661	286.5	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	43,649	28,129	-35.6	113,222	302.5	114,574	1.2	67,687	-40.9
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-	0.33	0.18	-44.8	0.58	219.5	0.54	-7.0	0.27	-49.1
Federally Guaranteed Student Loans %	0.55	0.10	0	0.00	210.0	0.04	1.0	0.21	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 1	79 days delinquent.							9. Delinquent Loans	

	Delin	quent Loan Informati	on (conti	nued)					
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count o	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		23,936,891		30,131,954		23,719,051	
60 to 89 Days Delinquent ¹	N/A	N/A		8,967,507		13,064,901	45.7	10,049,664	
90 to 179 Days Delinquent ¹	N/A	N/A		10,068,829		16,118,910		14,292,886	
180 to 359 Days Delinquent	N/A	N/A		1,199,431		1,938,872		2,186,522	
> = 360 Days Delinquent	N/A	N/A		169,774		155,633		225,969	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		20,405,541		31,278,316	53.3	26,755,041	-14.5
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	N/A		0.95		1.42	48.4	1.21	-14.7
Unsecured Loans/Lines of Credit %									
New Vehicle Loans	70.004.000	00 770 000	40.0	70 704 044	00.0	00.040.444	40.4	70,000,000	10.0
30 to 59 Days Delinquent	72,984,989	63,776,626			20.3	86,819,444		72,969,009	
60 to 89 Days Delinquent ¹	N/A	N/A		14,161,177	-45.9	15,434,787		12,854,797	
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	28,113,422 3,731,418	19,946,486 1,867,195			-45.9 69.2	12,336,314 4,263,904		12,011,220 4,093,493	
				-11					-
> = 360 Days Delinquent	1,056,126	741,771		340,126	-54.1	483,276		979,722	-
Total Del New Vehicle Lns (> = 60 Days)	32,900,966	22,555,452			26.1	32,518,281	14.3	29,939,232	-7.9
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.46	0.31	-31.1	0.38	20.7	0.45	19.6	0.44	-2.8
Used Vehicle Loans	100 007 007	447 400 004		101 117 510		004 004 705	07.0	105 101 000	45.7
30 to 59 Days Delinquent	120,907,607	117,489,694			54.4	231,991,795		195,464,239	
60 to 89 Days Delinquent ¹	N/A	N/A		39,209,372		49,790,828		42,324,631	-15.0
90 to 179 Days Delinquent ¹	44,721,516	42,538,753			-20.7	44,757,468		47,354,466	
180 to 359 Days Delinquent	6,693,349	3,939,241	-41.1	8,929,564	126.7	16,554,517	85.4	15,965,856	
> = 360 Days Delinquent	2,469,410	1,544,459			-21.9 73.0	2,527,074		3,781,305	
Total Del Used Vehicle Lns (> = 60 Days)	53,884,275	48,022,453				113,629,887	36.8	109,426,258	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.54	0.43	-19.7	0.66	52.8	0.90	36.6	0.89	-1.1
Loans %	0.50	0.39	-23.4	0.56	44.0	0.74	33.2	0.73	-1.1
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	10,754,886	-14.6
60 to 89 Days Delinquent ¹	N/A	N/A		865,813		1,715,763		1,615,469	
90 to 179 Days Delinquent ¹	1,249,021	989,776	-20.8		-52.4	1,162,966		1,306,001	12.3
180 to 359 Days Delinquent	65,647	27,145		87,404	222.0	475,106		474,039	-0.2
> = 360 Days Delinquent	0	0		0	N/A	25,652		116,136	
Total Del Leases Receivable (> = 60 Days)	1,314,668	1,016,921		1,424,048	40.0	3,379,487	137.3	3,511,645	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.17	0.12	1	0.15	25.3	0.34		0.35	
All Other Secured Non-Real Estate Loans/Lines of Credit		5.12		5.10		5.01		5.00	
30 to 59 Days Delinquent	N/A	N/A		14,403,859		19,737,916	37.0	18,695,346	-5.3
60 to 89 Days Delinquent ¹	N/A	N/A		4,393,332		5,496,682	25.1	4,281,338	
90 to 179 Days Delinguent ¹	N/A	N/A		3,589,289		5,138,497	43.2	5,360,114	
180 to 359 Days Delinquent	N/A	N/A		1,096,963		2,826,283		2,464,592	
> = 360 Days Delinquent	N/A	N/A	1	203,635		437,839		562,660	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		9,283,219		13,899,301	49.7	12,668,704	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.57		0.82		0.79	
Outstanding balances of loans affected by bankruptcy claims	53,262,822	40,778,169	-23.4	48,435,509	18.8	68,397,415		86,507,929	
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers									
Experiencing Financial Difficulty	96,714,908	77,608,213	-19.8	61,414,482	-20.9	61,842,270	0.7	66,706,124	7.9
Amount of loans to borrowers experiencing financial difficulty not in compliance	N/A	N/A		N/A		N/A		281	
with modified loan terms	N/A	11/2		N/A		IN/A		201	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 1	79 days delinquent.						10. Del	inquent Loans (con	17)

Deline	quent 1- to 4-Family R	esidential and Other Non-Cor	nmercial Real Estate L	.oans ¹				
Return to cover		For Charter : N/A						
01/23/2025		Count of CU : 163						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A			Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count	of CU in Peer Group : N/A						
	Dec-2020	Dec-2021 % Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	K % 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	78,676,364	
60 to 89 Days Delinquent ¹	N/A	N/A	33,994,225		38,967,592	14.6	62,134,539	59.5
90 to 179 Days Delinquent ¹	N/A	N/A	25,902,461		31,785,310	22.7	47,126,906	6 48.3
180 to 359 Days Delinquent	N/A	N/A	9,302,546		19,732,127	112.1	27,091,430	37.3
> = 360 Days Delinquent	N/A	N/A	8,100,663		5,372,391	-33.7	9,250,488	3 72.2
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A	77,299,895		95,857,420	24.0	145,603,363	51.9
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	1.18	3 49.5
Secured by Junior Lien on a single 1- to 4-Family Residential Property								
30 to 59 Days Delinguent	N/A	N/A	11,872,791		20,384,380	71.7	17,128,941	-16.0
60 to 89 Days Delinquent ¹	N/A	N/A	1,976,735		5,362,326	171.3	6,765,333	
90 to 179 Days Delinquent ¹	N/A	N/A	2,052,155		3,707,800	80.7	4,997,639	
180 to 359 Days Delinquent	N/A	N/A	371,991		1,476,323	296.9	2,855,386	
> = 360 Days Delinquent	N/A	N/A	125,011		508,201	306.5	2,000,000	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent	IN/A		125,011		500,201	000.0	2,213,000	, 340.3
 > = 60 Days 	N/A	N/A	4,525,892		11,054,650	144.3	16,897,708	52.9
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	0.76	6 45.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit								
30 to 59 Days Delinguent	N/A	N/A	922,080		666,758	-27.7	339,384	-49.1
60 to 89 Days Delinquent ¹	N/A	N/A	178,377		142,609	-20.1	0	-100.0
90 to 179 Days Delinguent ¹	N/A	N/A	123,300		522,944	324.1	97,095	-81.4
180 to 359 Days Delinquent	N/A	N/A	7.072		62,317	781.2	0	-100.0
> = 360 Days Delinquent	N/A	N/A	174,689		2,628	-98.5	0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A	483,438		730,498	51.1	97,095	
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	0.16	6 -87.2
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	162,598,166.00	51.1
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	1.11	47.9
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 d	lays delinguent.					11. C	elinquent RE Loans	

	D	elinquent Commerc	ial Loans	6					1
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count of	CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		0		18,672,266	N/A	0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinguent ¹	N/A	N/A		116,465		0	-100.0	996,746	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinguent	N/A	N/A		0		0	N/A	0	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		116,465		0		996,746	
Construction and Development loans >= 60 Days / Total Construction and Development				,				,	
loans %	N/A	N/A		0.09		0.00	-100.0	0.51	N/A
Secured by Farmland									-
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
	N/A	N/A		0		0		0	
60 to 89 Days Delinquent				0		0			
90 to 179 Days Delinquent ¹	N/A	N/A						0	
180 to 359 Days Delinquent	N/A	N/A		0		0		0	
> = 360 Days Delinquent	N/A	N/A		0		0		0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		0		0	
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		940,827	
60 to 89 Days Delinquent ¹	N/A	N/A		0		127,757	N/A	166,635	30.4
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	841,831	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	2,193,185	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		0		127,757	N/A	3,201,651	2,406.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.00		0.04	N/A	1.04	2,265.4
Secured by Owner Occupied, Non-Farm, Non-Residential Property	-								,
30 to 59 Days Delinguent	N/A	N/A		38,102,873		6,051,845	-84.1	922,584	-84.8
60 to 89 Days Delinguent ¹	N/A	N/A		821,252		1,280,899	56.0	3.460.910	
90 to 179 Days Delinguent ¹	N/A	N/A		708,906		569,405		3,495,607	
180 to 359 Days Delinquent	N/A	N/A		0		4,981,284		2,261,957	
> = 360 Days Delinquent	N/A	N/A		0		85,049		0	-
	11/7	11/7		0		00,040	11/7	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	9,218,474	33.3
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del									1
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.26		1.11	324.9	1.44	29.7
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									+
30 to 59 Days Delinquent	N/A	N/A	1	3,854,512		1,206,224	-68.7	0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	1	1,136,181		0		303,395	
90 to 179 Days Delinguent ¹	N/A	N/A		0		186,443		4,521,144	
180 to 359 Days Delinquent	N/A	N/A		0		1,298,093		.,32.,14	-100.0
> = 360 Days Delinquent	N/A	N/A		0		8,796,196		8,662,599	
	11/7	11/7	1	0		0,700,190	11/1	0,002,009	-1.0
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A		1,136,181		10,280,732	804.8	13,487,138	31.2
Days									+
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days deline	quent.							12. Del Comm Loans	

		Delinguent Commerc	ial Loans	3					1
Return to cover		For Charter :		, 					
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Re	porting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY									
CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.08		0.70	753.6	0.87	23.5
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 Delinguent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinguent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A			0		0	N/A	0	
Total delinquent loans to finance agricultural production and other	N/A	N/A		0		0	N/A	0	
loans to farmers > = 60 Days 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									
	N/A	N/A		1,457,284		0.440.054	45.4	1,000,890	-52.8
30 to 59 Days Delinquent						2,118,851	-		
60 to 89 Days Delinquent ¹	N/A	N/A		611,638		1,278,990	109.1	343,481	-73.1
90 to 179 Days Delinquent ¹	N/A			1,011,273		262,538	-74.0	759,611	
180 to 359 Days Delinquent	N/A			51,678		484,554	837.6	375,391	
> = 360 Days Delinquent	N/A			9,821,119		534,563	-94.6	326,659	-
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		11,495,708		2,560,645	-77.7	1,805,142	-29.5
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		9.59		2.20	-77.1	1.52	-30.9
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		7,368		58,606	695.4	14,723	-74.9
60 to 89 Days Delinquent ¹	N/A			0		75,000	N/A	0	-
	N/A			59,039		117,593	99.2	70,877	-
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A			0		0		23,632	
	N/A			0		0	N/A	23,032	
> = 360 Days Delinquent								-	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		59,039		192,593	226.2	94,509	-50.9
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		1.38		4.08	196.6	2.94	-28.0
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		16,159		30,080	86.2	6,451	-78.6
60 to 89 Days Delinquent ¹	N/A			2,782		49,415		56,085	
90 to 179 Days Delinguent ¹	N/A	N/A		0		69,294	N/A	154,330	122.7
180 to 359 Days Delinquent	N/A			79,409		70,684	-11.0	0	
> = 360 Days Delinquent	N/A			0		0	N/A	0	1
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A			82,191		189,393	130.4	210,415	
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	2.35	-15.1
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		14,419,742		20,267,757	40.6	29,014,075	43.2
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	1.02	35.0
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with	loans 60 - 179 days deli	nquent.					1	13. Del Comm Loans (c	on't)

	1	Loan Losses	;				1		T
Return to cover		For Charter :							1
01/23/2025		Count of CU :							-
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Rei	porting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count /	of CU in Peer Group :				joining_onato int	. , , , , , , , , , , , , , , , , , , ,	in a carrier of a charge	
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cha	Sep-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	232.143.022	174.394.669	-24.9	188.506.401	8.1	297.781.066	58.0	288.129.912	29.0
Total Loans Recovered Year-to-Date*	38,348,737	45.291.867	18.1	42,015,058	-7.2	47,839,934	13.9	39,552,808	
NET CHARGE OFFS (\$\$)*	193,794,285	129,102,802	-33.4	146,491,343	13.5	249,941,132		248,577,104	32.6
Net Charge-Offs / Average Loans %**	0.57	0.36		0.37	3.3	0.59		0.78	
Total Delinquent Loans & Year-to-Date Net Charge-Offs	451,796,476	321,900,076		401,557,326	24.7	596,241,583	48.5	643,826,984	8.0
	451,796,476	0.88		401,557,326	12.2	596,241,583		043,820,984	21.9
Combined Delinquency and Net Charge Off Ratio	1.32	0.00	-33.7	0.96	12.2	1.40	42.4	1.71	21.9
LOAN LOSS SUMMARY BY LOAN TYPE	04 505 540	00.040.007		05 007 054				00.100.070	
Unsecured Credit Card Lns Charged Off*	34,505,513	26,642,867	-22.8	25,907,851	-2.8	39,140,328	51.1	39,190,673	
Unsecured Credit Card Lns Recovered*	4,100,998	4,771,816		4,238,704	-11.2	3,697,717	-12.8	2,673,318	
Unsecured Credit Card Net Charge Offs*	30,404,515	21,871,051	-28.1	21,669,147	-0.9	35,442,611	63.6	36,517,355	
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.59	1.94		1.99	2.7	3.23	62.2	4.23	
PALs I and PALs II Charged Off (FCU Only)*	0	-		0	N/A	0		0	
PALs I and PALs II Recovered (FCU Only)*	0	-		0	N/A	0		0	
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0		0	N/A	0		0	11// 1
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	
Non-Federally Guaranteed Student Loans Charged Off*	81,917	30,973	-62.2	43,527	40.5	198,984	357.2	158,266	6.0
Non-Federally Guaranteed Student Loans Recovered*	19,027	7,233	-62.0	12,778	76.7	14,212	11.2	19,733	85.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	62,890	23,740	-62.3	30,749	29.5	184,772	500.9	138,533	0.0
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	0.80	-11.3
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		69,956,553		100,963,051	44.3	86,683,602	14.5
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		14,312,543		14,616,890	2.1	10,623,434	-3.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		55,644,010		86,346,161	55.2	76,060,168	17.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	N/A		2.77		3.97	43.5	4.59	15.4
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	48,661,191	29,861,831	-38.6	20,570,956	-31.1	27,905,083	35.7	30,770,585	
New Vehicle Loans Recovered*	6,641,243	7,908,011	19.1	6,162,069	-22.1	6,191,394	0.5	6,025,949	
New Vehicle Loans Net Charge Offs*	42,019,948	21,953,820		14,408,887	-34.4	21,713,689		24,744,636	
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.58	0.31	-47.6	0.20	-35.6	0.30	50.8	0.47	59.7
Used Vehicle Loans Charged Off*	67,953,675	48,133,042	-29.2	57,894,226	20.3	114,023,481	97.0	112,544,005	31.6
Used Vehicle Loans Recovered*	10,226,033	12,539,880	22.6	13,200,589	5.3	19,949,304	51.1	17,965,114	20.1
Used Vehicle Loans Net Charge Offs*	57,727,642	35,593,162	-38.3	44,693,637	25.6	94,074,177	110.5	94,578,891	34.0
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.59	0.34	-43.3	0.38	12.0	0.75	98.1	1.01	35.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.59	0.32	-45.0	0.31	-4.9	0.58	88.7	0.82	41.0
Leases Receivable Charged Off*	1,987,041	1,833,561	-7.7	1,331,065	-27.4	1,924,193	44.6	2,304,770	59.7
Leases Receivable Recovered*	391,604	337,172	-13.9	404,881	20.1	465,577	15.0	177,621	-49.1
Leases Receivable Net Charge Offs*	1,595,437	1,496,389	-6.2	926,184	-38.1	1,458,616	57.5	2,127,149	94.4
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.22	0.18			-45.2	0.15		0.28	-
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		7,910,446		11,467,482	45.0	14,164,390	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		2,450,243		1,942,419	-20.7	1,773,520	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		5,460,203		9,525,063	74.4	12,390,870	73.4
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other									
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		0.34		0.57	69.2	1.00	75.4
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		18,566,087	İ	10,956,044	-41.0	19,043,659	73.8
Real Estate - Non-Commercial	N/A	N/A		3,673,657		6,257,824		4,161,037	-33.5
Vehicle - Non-Commercial	N/A	N/A		20,819,155		28,273,664	35.8	30,883,439	9.2
Other - Non-Commercial	N/A	N/A		1,092,224		1,374,895		1,242,380	
Total Foreclosed and Repossessed Assets	34,350,248	33,807,844	-1.6		30.6		6.1	55,330,515	
*Amounts are year-to-date while the related percent change ratios are annualized.									1
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					İ		İ	14. Loan Losses	
	<u> </u>		1		I	1	L		

		Indirect, Purchased	or Sold						T
Return to cover		For Charter :							
01/23/2025		Count of CU :							-
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count	of CU in Peer Group :				3_0	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	T
									-
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	K Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		10,742,048,036		10,864,275,478	1.1	10,206,658,093	-6.1
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		1,411,089,014		1,336,526,446	-5.3	1,286,463,090	-3.7
Commercial Indirect Loans	N/A	N/A		24,408,654		24,413,390	0.0	20,131,832	-17.5
All Other Indirect Loans	N/A	N/A		685,381,586		724,074,840	5.6	764,796,629	5.6
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	12,278,049,644	4 -5.2
Indirect Loans Outstanding / Total Loans %	30.77	30.85	0.3	30.87	0.1	30.24	-2.0	28.90	-4.4
DELINQUENT INDIRECT LOANS									-
Total Delinguent Indirect Lns (>= 60 Days)	53,028,254	44,365,800	-16.3	65,543,914	47.7	87,456,295	33.4	82,965,678	3 -5.1
Indirect Loans Delinguent >= 60 Days / Total Indirect Loans %	0.50	0.39	-22.7	0.51	32.2	0.68	32.5	0.68	3 0.1
INDIRECT LOAN LOSSES									-
Indirect Loans Charged Off*	82,484,982	54,037,971	-34.5	53,699,782	-0.6	102,053,989	90.0	98,915,733	3 29.2
Indirect Loans Recovered*	12,709,642	14,118,839	11.1	12,673,084	-10.2	19,020,791	50.1	17,416,897	7 22.1
Indirect Loans Net Charge Offs*	69,775,340	39,919,132	-42.8	41,026,698	2.8		102.4		
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.36		0.34			91.1	0.86	
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	32.010.544	1 22.8
Loans Purchased from Other Sources*	34,460,821	96,275,014	179.4	115,465,419			-28.7	11 11	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28		1.60		0.74			
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinguent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		105,544		134,732	27.7	354,188	3 162.9
Whole or Partial Loans Purchased Under 701.23 Delinguent >= 60 Days / Total Whole or Partial									
Loans Purchased Under 701.23%	N/A	N/A		0.01		0.02	44.8	0.05	5 167.3
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		91,648		285,797	211.8	442,353	3 106.4
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		5,310		27,285	413.8	68,077	232.7
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		86,338		258,512	199.4	374,276	6 93.0
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		0.07	7 107.7
LOANS SOLD Year-to-date									+
Loans Sold	0	0	N/A	107,268,570	N/A	439,272,451	309.5	727,264,692	2 65.6
First mortgage loans sold on the secondary market	1,724,421,847	1,265,370,392		544,452,529				1 - 1	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	20,431,174	26,311,851	28.8	11,121,662		0			
Real Estate Loans Sold with Servicing Retained	N/A	N/A		276,137,781		175,443,529			
All Other Loans Sold with Servicing Retained	N/A	N/A		0		1,611,753	N/A		-
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		
* Amounts are year-to-date while the related %change ratios are annualized.					l				
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indire	ect, Purchased or Sold	1

		Participation Lo	ans						
Return to cover		For Charter :	N/A						1
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' * 1	Types Inc	luded: All Federally	Insured
· · · · · · · · · · · · · · · · · · ·	Count	of CU in Peer Group :	N/A	•					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	294,637,172	293,316,056	-0.4	N/A		N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		158,358,111		235,963,319	49.0	322,506,239	36.7
Non-Federally Guaranteed Student Loans	3,708,829	4,611,812	24.3	7,635,369	65.6	8,290,194	8.6	12,998,334	56.8
1- to 4-Family Residential Property	348,617,159	478,018,482	37.1	642,215,060	34.3	637,234,139	-0.8	697,309,365	i 9.4
Commercial Loans (excluding Construction & Development)	250,731,745	212,354,362	-15.3	293,031,651	38.0	312,140,362	6.5	367,925,322	
Commercial Construction & Development	41,115,502	67,228,601	63.5	48,782,958	-27.4	45,597,028	-6.5	42,377,533	
All Other Participation Loans	22,645,380	15,598,381	-31.1	236,672,562	1,417.3	220,511,860	-6.8	231,462,171	
TOTAL PARTICIPATION LOANS OUTSTANDING	961,455,787	1,078,665,148	12.2	1,386,695,711	28.6	1,459,736,902	5.3	1,674,578,964	
Participation Loans Outstanding / Total Loans %	2.78	2.89	4.0	3.33	15.1	3.41	2.4	3.94	15.6
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	280,303,940	405,360,842	44.6	450,127,527	11.0	210,996,919	-53.1	352,679,695	5 122.9
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.60	1.93	20.6	2.05	6.4	1.33	-35.0	3.06	6 129.3
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	356,662,770	33.0
%Participation Loans Sold YTD / Total Assets**	0.52	1.10	111.0	1.35	22.2	0.62	-53.9	0.81	30.8
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	9,717,296	58.5
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		1.08		0.58	-46.2	0.78	35.4
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,713,071	1,641,140	-4.2	4,191,657	155.4	6,883,776	64.2	5,827,032	
Participation Loans Recovered*	350,122	297,205	-15.1	683,876	130.1	810,719	18.5	744,045	5 22.4
Participation Loan Net Charge Offs *	1,362,949	1,343,935	-1.4	3,507,781	161.0	6,073,057	73.1	5,082,987	' 11.6
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.15	0.13	-9.4	0.28	116.0	0.43	50.0	0.43	3 1.3
* 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	I-Family Residential P	roperty and All Other	(Non-Co	mmercial) Real Estate	Loans				Т
Return to cover	uning resolutional P	For Charter :			_0413		1		+
01/23/2025		Count of CU :							+
CU Name: N/A		Asset Range :							-
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' *	Types Inc	cluded: All Federally I	nsured
	Count	of CU in Peer Group :				<u></u>	1		T
									-
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	4 % Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		7,439,088,292		7,976,971,509	7.2	8,342,247,977	7 4.6
Fixed Rate 15 years or less	N/A	N/A		2,624,514,847		2,577,169,941	-1.8	2,432,235,364	4 -5.6
Balloon/Hybrid > 5 years	N/A	N/A		705,497,435		743,421,552	1	728,043,064	-
Balloon/Hybrid 5 years or less	N/A	N/A		392,023,721		390,806,975			
Adjustable Rate	N/A	N/A		388,456,637		442,117,658			
Total Secured by 1st Lien	N/A	N/A		11,549,580,932		12,130,487,635			
Secured by Junior Lien				11,040,000,002		12,100,401,000	0.0	12,020,140,000	
Closed-End Fixed Rate	N/A	N/A		1,044,629,684		1,251,237,698	19.8	1,384,959,640	10.7
Closed-End Adjustable Rate	N/A	N/A		13,241,625		9,297,830	1		-
Open-End Fixed Rate	N/A N/A	N/A N/A		141,975,614		269,339,506		266,101,883	
Open-End Adjustable Rate	N/A N/A	N/A N/A		479,199,736		579,815,564			
		N/A N/A							-
Total Secured by Junior Lien All Other (Non-Commercial) Real Estate	N/A	N/A		1,679,046,659		2,109,690,598	25.6	2,216,132,542	2 5.0
				40,000,070		04,000,005	00.4	00 504 050	
Closed-End Fixed Rate	N/A	N/A		42,838,672		34,226,605		36,584,658	
Closed-End Adjustable Rate	N/A	N/A		5,455,078		4,461,569		4,210,989	
Open-End Fixed Rate	N/A	N/A		8,310,587		8,727,178			
Open-End Adjustable Rate	N/A	N/A		8,158,234		9,239,905		10,896,858	
Total All Other (Non-Commercial) Real Estate	N/A	N/A		64,762,571		56,655,257	-12.5	59,019,057	7 4.2
Total 1- to 4-Family Residential Property Loans and All Other	N/A	N/A		13,293,390,162		14,296,833,490	7.5	14,603,896,904	1 2.4
(Non-Commercial) Real Estate				10,200,000,102		14,200,000,400	7.0	14,000,000,004	2.
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		2,744,796,783		1,481,032,431	-46.0	1,044,964,767	7 -5.9
Fixed Rate 15 Years or less*	N/A	N/A		738,451,349		452,692,572	-38.7	329,427,293	-3.0
Balloon/Hybrid > 5 Years*	N/A	N/A		301,679,091		93,722,194	-68.9	53,535,584	4 -23.8
Balloon/Hybrid 5 Years or less*	N/A	N/A		214,403,903		42,156,400	-80.3	43,513,966	37.6
Adjustable Rate*	N/A	N/A		181,268,164		161,122,946	-11.1	188,410,414	1 55.9
Total Secured by 1st Lien Granted YTD*	N/A	N/A		4,180,599,290		2,230,726,543	1	1,659,852,024	-
Secured by Junior Lien Granted YTD				,,,		,, .,		,,	
Closed-End Fixed Rate*	N/A	N/A		437,648,728		388,910,969	-11.1	269,272,936	6 -7.7
Closed-End Adjustable Rate*	N/A	N/A		231,092		944,783	1		-
Open-End Fixed Rate*	N/A	N/A		221,722,616		295,457,718			
Open-End Adjustable Rate*	N/A	N/A		469,490,721		264,048,049			
Total Secured by Junior Lien Granted YTD*	N/A	N/A		1,129,093,157		949,361,519	1		-
All Other (Non-Commercial) Real Estate Granted YTD	IN/A	IN/A		1,129,093,137		949,301,319	-15.9	004,009,749	-15.
Closed-End Fixed Rate*				0E E06 700		10 544 704	-70.4	0.044.454	101
	N/A	N/A		35,586,738		10,544,721		9,244,154	-
Closed-End Adjustable Rate* Open-End Fixed Rate*	N/A	N/A		1,893,114		455,580			
	N/A	N/A		4,388,480		3,600,791		1,092,235	
Open-End Adjustable Rate*	N/A	N/A		5,958,105		5,266,250		., . ,	-
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		47,826,437		19,867,342	-58.5	17,123,489	9 14.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		5,357,518,884		3,199,955,404	-40.3	2,281,535,262	-4.9
Outstanding 1- to 4-Family Residential Construction Loans	47,037,968	60,330,187	28.3	100,988,780	67.4	107,167,119	6.1	94,607,979	-11.7
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		1,447,072,532		1,692,693,251	17.0	1,486,596,983	3 -12.2
, Outstanding Interest Only & Payment Option First Mortgage Loans	242,733,059	258,733,445	6.6	298,709,108	15.5	328,216,105	9.9	279,272,352	2 -14.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.87	0.92	5.7	0.52	-43.0	0.57	8.6	0.48	3 -16.3
Interest Only & Payment Option First Mortgages / Net Worth %	8.40								
* Amounts are year-to-date while the related %change ratios are annualiz		5.02	0.0			5.02	0.0	1.10	+
		1	1	1	1	1	i .	1	6

	Real Es	state (Non-Commerci	al) Loan	Losses					
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' *	Types Ind	luded: All Federally I	nsured
	Count o	of CU in Peer Group :				J_		•	
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cha	Sep-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE					. 3				J
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		240,140		697,301	190.4	182,320	-65.1
First Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		309,569		117,457	-62.1	2,797	-96.8
First Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		-69,429		579,844	935.2	179,523	-58.7
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	-60.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		101,553		55,022	-45.8	338,017	719.1
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		155,087		134,254	-13.4	166,240	65.1
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		-53,534		-79,232	-48.0	171,777	389.1
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	353.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Charged Off*	N/A	N/A		2,160,042		238,160	-89.0	424,582	137.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit						400 707		100 5 15	
Recovered*	N/A	N/A		304,640		120,785	-60.4	102,545	13.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net				4 055 400		447.075		000 007	
Charge Offs*	N/A	N/A		1,855,402		117,375	-93.7	322,037	265.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs / Avg All Other (Non-Commercial) Real Estate	N1/A	N 1/A		0.55				0.74	004.0
Loans/Lines of Credit**	N/A	N/A		3.55		0.19	-94.5	0.74	284.0
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus	N/A	N1/A		N1/A		0.00		0.04	00 -
Other (Non-Commercial) Real Estate Loans**		N/A		N/A		0.00		0.01	38.7
*Amounts are year-to-date while the related percent change ratios are annu									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)							18. RE Loan Losses	

		Commercial Loan Inf	ormation	1					
Return to cover		For Charter :		•					-
01/23/2025		Count of CU :							-
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-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	196,048,871	1 17.8
Secured by Farmland	4,604,099	4,664,396	1.3	6,508,666	39.5	7,314,229	12.4	10,283,695	5 40.6
Secured by Multifamily	146,044,427	186,642,272	27.8	229,488,679	23.0	289,971,241	26.4	307,214,837	7 5.9
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	638,293,683	3 2.8
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	1,558,312,384	4 6.3
Total Real Estate Secured Commercial Loans	1,533,555,202	1,810,271,865	18.0	2,338,347,525	29.2	2,551,354,788	9.1	2,710,153,470	0 6.2
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	1,942,673	1,247,718	-35.8	956,848	-23.3	1,432,859	49.7	1,076,705	5 -24.9
Commercial and Industrial Loans	103,313,000	114,223,881	10.6		4.9			118,790,926	
Unsecured Commercial Loans	6,788,061	5,324,434	-21.6		-19.4			3,215,876	
Unsecured Revolving Lines of Credit (Commercial Purpose)	7,941,553	3,933,165	-50.5		233.6		-47.9	8,941,982	
Total Non-Real Estate Secured Commercial Loans	119,985,287	124,729,198	4.0		10.8			132,025,489	
TOTAL COMMERCIAL LOANS:	-,, -	, , ,	-			-, ,		- ,,	-
Commercial Loans to Members	1,534,527,774	1,795,961,735	17.0	2,310,536,961	28.7	2,523,477,779	9.2	2,685,675,654	1 6.4
Purchased Commercial Loans or Participations to Nonmembers	119,012,715	139.039.328			19.4			156,503,305	
Total Commercial Loans	1,653,540,489	1,935,001,063			28.0			2,842,178,959	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	.,,,	.,,		_,,,		_,,		_,, ,	
Construction and Development	150	135	-10.0	150	11.1	166	10.7	161	-3.0
Farmland	34	33			12.1			37	
Secured by Multifamily	381	400			15.5			509	
Owner Occupied, Non-Farm, Non-Residential Property	787	735			4.6		-4.2	747	
Non-Owner Occupied, Non-Farm, Non-Residential Property	675	792			18.4				
Total Number of Real Estate Secured Commercial Loans	2,027	2,095			12.5		2.3	2,461	
Loans to finance agricultural production and other loans to farmers	24	2,000		,	-	,		11	-
Commercial and Industrial Loans	971	1,101	13.4		26.2			1,428	
Unsecured Commercial Loans	61	53		64	20.2	,		92	
Unsecured Revolving Lines of Credit (Commercial Purpose)	705	163	-76.9		71.2			274	
Total Number of Non-Real Estate Secured Commercial Loans	1,761	1,343		1,750	30.3			1,805	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	1,701	1,040	20.1	1,700	00.0	1,700	0.0	1,000	
Number of Outstanding Commercial Loans to Members	3,653	3,247	-11.1	3,831	18.0	3,950	3.1	4,064	1 2.9
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	135	191	41.5	275	44.0	216	-21.5	202	-6.5
Total Number of Commercial Loans Outstanding	3,788	3,438	-9.2	4,106	19.4	4,166	1.5	4,266	6 2.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0			2,842,178,959	9 6.0
(Total Commercial Loans / Total Assets)%	3.26	3.45	5.7	4.35	26.1	4.65	7.0	4.85	5 4.3
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	432,045,578	3 -1.0
Purchased or Participation Interests to Nonmembers*	34,552,036	25,944,068	-24.9	58,667,948	126.1	12,478,900	-78.7	25,892,644	1 176.7
MISCELLANEOUS LOAN INFORMATION									1
Agricultural Related Commercial Loans Outstanding Balance	6,546,772	5,912,114	-9.7	7,465,514	26.3	8,747,088	17.2	11,360,400	29.9
Outstanding Agricultural Related Loans - Number	58	59	1.7		-6.8				
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	356,759,100	59.7
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)						1		Ĭ	+
(NMBLB / Total Assets)%	3.15	3.34	6.2	4.30	28.7	4.69	9.0	4.77	7 1.8
* Amounts are year-to-date and the related % change ratios are annualized.	5.10	0.04	0.2	-1.00	20.1	4.00		nercial Loans	

	Co	ommercial Loan Net Charge Of	ffs			
Return to cover		For Charter : N/A				
01/23/2025		Count of CU : 163				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A		Criteria : Region:	Nation * Peer Group:	All * Reporting_State = 'TX' *	Types Included: All Federally	Insured
	Count	of CU in Peer Group : N/A				
		•				
	Dec-2020	Dec-2021 % Chg	Dec-2022	% Chg Dec-2023	% Chg Sep-202	4 % 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	0.00	0.00	N/A 0.0	0 N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average						
Commercial Loans Secured by Farmland**	N/A	N/A	0.00	0.00	N/A 0.0	0 N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average						
Commercial Loans Secured by Multifamily**	N/A	N/A	0.00	0.00	N/A 0.0	0 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	0.00	0.00	100.0 0.0	0 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	0.00	0.00	N/A 0.0	0 100
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	0.00	0.00	N/A 0.0	0 N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and						
Industrial Loans**	N/A	N/A	1.49	0.43	-70.9 1.2	3 183.74
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured						
Commercial Loans**	N/A	N/A	1.36	1.32	-3.1 5.5	3 320.49
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge						
Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A	1.61	0.08	-95.3 1.6	6 2108.7
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to						
average Commercial Real Estate Secured**	0.18	0.06 -68.237	0.00	-101.26 0.00	100.0 0.0	0 100
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	1.48			
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.25	0.12 -51.501	0.09			
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualiz	ing)				20. Commercial Loan Net Charg	ge Offs

		Commercial Loan I	osses						
Return to cover		For Charter :							
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :						inducation in concerning in	
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Cha	Sep-2024	% Cha
COMMERCIAL LOAN CHARGE-OFFS:			J		J				
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	N/A		69,094		0	-100.0	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,110,863		1,009,409	-52.2	1,093,135	44.4
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		68,983		96,663	40.1	174,661	140.9
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		141,102		61,909	-56.1	100,906	117.3
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	2,635,807	984,720		69,094	-92.983	01,909	-100.0	100,908	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	1,398,244	1,504,924	7.6296		-92.963	1,167,981	-100.0	1,368,702	56.2
Total Commercial Loan YTD Charge Offs*	4,034,051	2,489,644	-38.284		-4.0007	1,167,981	-49.7	1,368,702	56.2
COMMERCIAL LOAN RECOVERIES:	4,034,051	2,489,644	-38.284	2,390,042	-4.0007	1,167,981	-51.1	1,308,702	56.2
COMMERCIAL LOAN RECOVERIES: Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Constitution and Development Loans TTD Recoveries*	N/A N/A	N/A N/A		0		0	N/A N/A	0	
Commercial Loans Secured by Parmand 11D Recoveries*	N/A N/A	N/A N/A		0		0	N/A N/A	0	
Commercial Loans Secured by Multifamily 11D Recoveries	IN/A	IN/A		0		0	N/A	0	N/A
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	N/A	IN/A		04,009		0	-100.0	0	11/7
Property YTD Recoveries*	N/A	N/A		0		5	N/A	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers				-				-	
YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		372,046		498,128	33.9	9,981	-97.3
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		3,700		37,395	910.7	10,033	-64.2
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		3,850		54,397	1,312.9	2,523	-93.8
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	22.537	-94.9
Total Commercial Loan YTD Recoveries*	148,666	307,288	106.7	463,955	50.984	589,925	27.2	22,537	-94.9
*Amounts are year-to-date while the related percent change ratios are annualized.	.,	,		,				nercial Loan Losses	

		Investments							
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163.0						
CU Name: N/A		Asset Range :	N/A						
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	Sep-2024	% Chg
				04.470.554		00 000 005		04.070.040	
Common Stock	N/A	N/A		24,473,551		30,302,365	23.8	- ,,	3.5
Registered Investment Companies	N/A	N/A		4,744,573		6,309,510	33.0	-, -,	-9.0
Other Equities	N/A	N/A		57,542,379	10.0	67,657,277	17.6		15.0
TOTAL EQUITY SECURITIES	89,607,033	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2	114,904,546	10.2
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		18,475,650		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	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		1,000,000		0	-100.0	0	N/A
All Other Trading Debt Securities	N/A	N/A		37,003,464		40,564,611	9.6		8.0
TOTAL TRADING DEBT SECURITIES	N/A	N/A		56,479,114		40,564,611	-28.2	43,807,776	8.0
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		359,731,056		297,178,908	-17.4	. ,,	-31.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		954,628,539		903,009,947	-5.4	,.,	-10.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		3,178,174,378		2,820,870,390	-11.2		-6.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		172,645,767		148,061,849	-14.2	145,388,595	-1.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		60,913,656		45,838,223	-24.7	52,333,533	14.2
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,565,966		0	-100.0		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		-5.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		87,428,464		71,836,211	-17.8	59,466,060	-17.2
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		164,483,528		164,951,121	0.3	160,749,304	-2.5
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		5,029,844,020		4,501,026,971	-10.5	4,100,363,909	-8.9
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		339,706,412		284,072,287	-16.4		-31.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		874,658,705		845,521,413	-3.3		-8.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		2,823,277,235		2,511,789,067	-11.0		-4.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		148,490,964		128,946,257	-13.2		1.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		51,932,760		40,213,213	-22.6	-,	20.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,508,585		0	-100.0	-	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		-2.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		83,221,246		69,387,595	-16.6		-15.2
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		149,219,940		153,677,687	3.0		-1.4
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		4,515,732,303		4,077,970,748	-9.7	3,794,860,287	-6.9
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		Investments							
Return to cover		For Charter :							
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				: Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Ir	cluded: All Federally I	nsured
	Count o	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Cho	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		437,761,947		353,148,274	-19.3	267,249,395	-24.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		716,169,297		737,401,550	3.0	794,259,319	7.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		1,012,066,209		967,419,335	-4.4	962,603,211	-0.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		16,585,333		8,746,276	-47.3	7,360,492	-15.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	. 0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	18,466,235	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		3,439,544		8,072,253	134.7	2,739,803	-66.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		122,466,216		132,581,093	8.3	115,090,000	-13.2
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		115,867,290		90,558,187	-21.8	100,852,295	11.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		2,424,355,836		2,297,926,968	-5.2	2,268,620,750	-1.3
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		414,995,337		341,145,217	-17.8	262,397,645	-23.1
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		663.326.359		711,735,026			9.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		892,985,014		858,323,757			2.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A		13,912,354		7,704,369		, ,	-14.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0		, ,	N/A
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			-66.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		115.858.924		129,106,072			-11.0
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		111.070.399		87.849.374			13.6
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		2,215,073,720		2,143,202,035			1.1
	11/7	11/7		2,213,073,720		2,140,202,000	-0.2	2,107,799,502	1.1
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	6.222.193.359	-4.6
	0,404,442,000	7,040,742,040	00.2	7,072,100,420	-0.0	0,020,701,470	-1.0	0,222,100,000	-+.0
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326									
has been adopted)	N/A	N/A	ι.	N/A		-3,603,719		-2,786,871	22.7
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,188,884	1,218,699	2.5	5 1,421,861	16.7	1,911,757	34.5	1,896,067	-0.8
Perpetual Contributed Capital	24,002,922	24,045,426				26,441,139			-9.8
All other investments	150,145,813	157,276,393				279,437,995			6.3
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518		,		307,790,891	5.9	- ,,	4.9
	2,222,310			,		,,,			
DEPOSITS				1					
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	877,698,202	4.9
									-
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account a	and is not included in the	amount reported as HTM	Debt Sec	urities at Amortized Cost				23. Investments (con't)	
(Account NV0081) or at Fair Value (Account 801).									
2 The allowance for credit losses on Available-for-sale debt securities is for informational pu	rposes only and represen	ts the credit-related decli	ne in the f	air value of an individual					

		Investment Mat	ıritv						1
Return to cover		For Charter :							
01/23/2025		Count of CU :							+
CU Name: N/A		Asset Range :							-
Peer Group: N/A		Criteria :		Nation * Peer Group:	All * Ron	orting_State = 'TX' * '	Types In	l cluded: All Federally I	nsurad
	Count	of CU in Peer Group :		Nation Teer Group.		orting_otate - TX	i ypes in	cidded. All I ederally I	lisureu
	oount								
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Chg	Sep-2024	1% Chg
TIME DEPOSITS MATURITY DISTRIBUTION			Ŭ		Ŭ		Ū		
Total Time Deposits < 1 yr	N/A	N/A		632,100,584		509,478,462	-19.4	519,562,465	2.0
Total Time Deposits 1-3 yrs	N/A	N/A		405,494,109		280,390,039	-30.9	309,271,737	10.3
Total Time Deposits 3-5 yrs	N/A	N/A		113,048,970		44,171,748	-60.9		5.9
Total Time Deposits 5-10 yrs	N/A	N/A		5,786,000		2,093,000	-63.8		
Total Time Deposits > 10 yrs	N/A	N/A		485,000		485,000	0.0		
TOTAL TIME DEPOSITS	N/A	N/A		1,156,914,663		836,618,249	-27.7		
EQUITY SECURITIES MATURITY DISTRIBUTION				.,,,				,	
Total Equity Securities < 1 yr	10,132,894	3,230,986	-68.1	1,930,889	-40.2	3,026,464	56.7	2,754,545	-9.0
Total Equity Securities 1-3 yrs	0	250,000	N/A				N/A		
Total Equity Securities 3-5 yrs	3,405,516	5,709,430	67.7		-64.4		-35.5	11-	4.0
Total Equity Securities 5-10 yrs	3,141,200	6,993,588	122.6		-04.4		2.0		4.0
Total Equity Securities > 10 yrs	72,927,423	91,697,822	25.7		-17.1	92,059,636	21.1		49.7
TOTAL EQUITY SECURITIES	12,921,423	91,097,822			-17.1 N/A	104,269,151	21.1		
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	0	0	11/7	00,700,303	11/7	104,209,131	20.2	. 114,904,040	10.2
Total Trading Debt Securities < 1 yr	38,810,651	41,575,844	7.1	37,003,464	-11.0	40,564,611	9.6	0	-100.0
	739,389	622,392	-15.8						
Total Trading Debt Securities 1-3 yrs									
Total Trading Debt Securities 3-5 yrs	9,000,593	19,104,933	112.3		-48.9				
Total Trading Debt Securities 5-10 yrs	17,696,489	17,864,878	1.0						-
Total Trading Debt Securities > 10 yrs	3,074,532	3,437,043	11.8				-	-	
TOTAL TRADING DEBT SECURITIES	0	0	N/A	56,479,114	N/A	40,564,611	-28.2	43,807,776	8.0
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	= + 0 000 000								
Total Available-for-Sale Debt Securities < 1 yr	740,662,283	878,466,273		- / -/-	-16.8	,,	24.2		
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		
Total Available-for-Sale Debt Securities 3-5 yrs	846,653,998	1,471,045,201	73.7		-27.0		2.4		
Total Available-for-Sale Debt Securities 5-10 yrs	664,738,140	1,292,221,680	94.4	1- 1- 1-		1,077,719,911	-31.7		
Total Available-for-Sale Debt Securities > 10 yrs	77,086,567	81,344,812	5.5		123.6		-12.1		-32.5
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	4,516,327,074	N/A	4,077,970,746	-9.7	3,789,267,433	-7.1
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	208,008,939	185,747,871	-10.7		46.9		55.6		
Total Held-to-Maturity Debt Securities 1-3 yrs	948,370,702	1,078,936,047	13.8		-26.0		3.1		
Total Held-to-Maturity Debt Securities 3-5 yrs	624,301,371	1,085,787,180	73.9	852,664,615	-21.5	612,647,975	-28.1	569,788,425	-7.0
Total Held-to-Maturity Debt Securities 5-10 yrs	59,021,506	243,003,758	311.7	483,334,324	98.9	430,340,749	-11.0	384,185,581	-10.7
Total Held-to-Maturity Debt Securities > 10 yrs	35,000,000	7,530,388	-78.5	6,831,591	-9.3	7,487,288	9.6	14,219,984	89.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	2,413,870,037	N/A	2,297,926,969	-4.8	2,274,213,609	-1.0
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	50,508,232	17,888,038	-64.6	82,144,962	359.2	85,205,119	3.7	80,103,655	-6.0
Total Other Investments 1-3 yrs	116,418,028	147,644,337	26.8	131,062,185	-11.2	131,364,387	0.2	148,011,343	12.7
Total Other Investments 3-5 yrs	2,589,000	2,824,800	9.1		988.0		17.1		6.3
Total Other Investments 5-10 yrs	430,918	5,377,513			459.3	31,175,738	3.7		
Total Other Investments > 10 yrs	5,391,441	8,805,830	63.3		74.5		56.4		
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1		58.5	307,790,891	6.4		
TOTAL INVESTMENT MATURITY DISTRIBUTION	.,,.	. ,				,		,	1
Total Investments < 1 yr	1,794,851,777	1,661,727,156	-7.4	1,757,210,741	5.7	1,971,093,849	12.2	1,913,532,170	-2.9
Total Investments 1-3 yrs	2,546,689,034	2,673,442,196	5.0		-14.1	2,067,012,709	-10.0		
Total Investments 3-5 yrs	1,580,608,107	2,739,393,490	73.3		-24.0		-13.8	111-	
Total Investments 5-10 yrs	763,358,530	1,594,845,497	108.9		31.9		-26.4		
Total Investments > 10 yrs	194,104,963	193,440,895	-0.3		45.1	283,948,318	1.2		-14.8
TOTAL INVESTMENT MATURITY DISTRIBUTION	6,879,612,411	8,862,849,234	28.8		-3.9		-10.0		
# Means the number is too large to display in the cell	0,070,012,411	0,002,040,204	20.0	0,010,100,000	-0.9	7,000,170,017	.10.0	1,-22,000,000	-0.2
								24. Investment Maturity	
	1	l	I	1	1	1	1		

		Other Investment Info	ormation						
Return to cover		For Charter :							
01/23/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * T	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	55,046,825	72,854,101	32.3	55,294,559	-24.1	39,829,959	-28.0	37,512,223	-5.8
Outstanding balance of brokered certificates of deposit and share	500 220 270	645 054 610	9.4	704 025 010	9.1	577 044 924	-18.1	402 607 499	-14.6
certificates	590,329,270	645,954,610	9.4	704,925,910	9.1	577,044,824	-10.1	492,607,488	-14.0
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		59,686		-34,620	-158.0	-156,697	-352.6
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-562,052		-1,228,803	-118.6	-1,204,631	2.0
Realized Gain (Losses) on all other investments	N/A	N/A		-2,163,766		481,114	122.2	1,191,874	147.7
Total Gain (Loss) on Investments	N/A	N/A		-2,666,132		-782,309	70.7	-169,454	78.3
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	221,531,923	12.2
Recorded Value of Other Investments	95,551,275	106,031,997	11.0		-22.5				
Collateral Assignment Split Dollar Life Insurance Arrangements	00,001,210	100,001,001		02,101,011			20		2.0
Remaining Premiums	N/A	N/A		41,091,883		35,093,995	-14.6	31,349,041	-10.7
Cash Surrender Value	N/A	N/A		141,598,832		177,063,180	25.0		
Recorded Value	134,131,862	175,322,453	30.7	202,869,570	15.7		21.5		
Endorsement Split Dollar Life Insurance Arrangements	104,101,002	110,022,400	00.1	202,003,010	10.7	240,400,042	21.0	244,110,420	-0.5
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	23,376,040	
Recorded Value	32,867,424	32,711,283			27.3		29.5		
Other Insurance	203,068,532	257,483,256	26.8		-27.6		-0.9		
Other Insurance	203,008,532								
	20,702,793	32,661,948	57.6	31,520,005	-3.5	45,706,952	45.0	55,813,689	ZZ. 1
Total Assets Used to Fund Employee Benefit Plans or Deferred	625,156,375	798,839,219	27.8	733,105,947	-8.2	830,634,934	13.3	851,036,342	2.5
Compensation Agreements									
	10 001 001	44.405.004	101.0	05.040.004		00.000.004	0.7	00.005.054	5.4
Charitable Donation Accounts	18,391,281	41,195,091	124.0	25,219,921	-38.8	26,909,394	6.7	28,285,954	5.1
CREDIT UNION INVESTMENT PROGRAMS		45				10	4.5	40	0.0
Mortgage Processing	44	45			-2.2				
Approved Mortgage Seller	32	33		33	0.0				
Borrowing Repurchase Agreements	0	0		0					
Brokered Deposits (all deposits acquired through 3rd party)	10	12			0.0				
Investment Pilot Program	0	0							
Investments Not Authorized by FCU Act (SCU only)	20	0	-100.0		N/A				
Deposits and Shares Meeting 703.10(a)	0	0	N/A		N/A				
Brokered Certificates of Deposit (investments)	80	75	-6.3	77	2.7	79	2.6	73	-7.6
¹ Prior to March 31, 2014, this item included investments purchased for employee be	nefit/deferred compensat	ion plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-BA		SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Repo	rting_State = 'TX' *	Types Inc	cluded: All Federally In	sured
	Count o	f CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-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	179,376,648	-3.8
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	821,198,485	-1.7
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	3,156,867,494	2.4
Unsecured Share Draft LOC	354,769,551	370,371,577	4.4	396,139,233	7.0	414,016,272	4.5	406,575,498	-1.8
Unused Overdraft Protection Programs	821,595,642	854,806,068	4.0	758,014,712	-11.3	806,466,331	6.4	825,161,468	2.3
Other Unfunded Commitments	170,405,432	203,779,897	19.6	267,455,394	31.2	235,116,314	-12.1	240,992,206	2.5
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	5,450,795,151	1.4
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	5,630,171,799	1.2
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	2,807,664,588	3.8
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,006,513,134		2,134,429,361	6.4	2,121,401,655	-0.6
Loans transferred with limited recourse	N/A	N/A		4,807,395		4,719,808	-1.8	4,617,746	-2.2
Loans Transferred under the FHLB MPF program	N/A	N/A		318,643,649		329,814,612	3.5	331,407,470	0.5
Financial Standby Letters of Credit	N/A	N/A		0		C	N/A	. 0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		C	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		C	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		C	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		C	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		C	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		4,251,432		3,124,772	-26.5	2,844,772	-9.0
Loans Transferred with Recourse	20,431,174	26,311,851	28.8	11,121,662	-57.7	C	-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	10,068,014	5.8
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LIQUIDITY - E	BORROWING ARRANG	GEMENTS CONTINGE	ENT LIAB	BILITIES AND SOURCE	S OF FL	INDS			
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count c	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,842,562,501	1,872,500,600	1.6	2,018,311,901	7.8	2,126,415,210	5.4	2,139,183,329	0.6
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	4,500,000	N/A
Federal Home Loan Bank	N/A	N/A		7,127,884,164		9,334,530,427	31.0	9,650,149,677	3.4
Central Liquidity Facility	N/A	N/A		N/A		2,927,859		2,872,795	-1.9
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		4,764,961,123		4,644,846,544	-2.5
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		10,000,000	
Other Sources	7,482,085,478	9,435,882,444	26.1	1,980,042,916	-79.0	317,410,216	-84.0	376,366,160	18.6
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	16,827,918,505	1.7
Draws Against Borrowing Capacity									
Corporate Credit Unions	5,409	1,348,233	######	87,472,852	6,388.0	58,956,116	-32.6	50,623,617	-14.1
Natural Person Credit Unions	0	10,000,000	N/A	0	-100.0	0	N/A	0	N/A
Federal Home Loan Bank	836,897,300	746,557,692	-10.8	2,345,946,692	214.2	2,066,490,213	-11.9	1,822,481,361	-11.8
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	309,730,382	-32.8
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	61,000,000	61.6
Total Draws Against Borrowing Capacity	836,902,709	828,678,846	-1.0	2,469,419,544	198.0	2,624,265,780	6.3	2,243,835,360	-14.5
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		3,168,218,696		3,207,846,287	1.3		
Natural Person Credit Unions	N/A	N/A		30,875,996		0	-100.0		,, .
Federal Home Loan Bank	N/A	N/A		9,825,295,064		13,899,206,383	41.5	13,144,431,898	-5.4
Central Liquidity Facility	N/A	N/A		22,177,054		3,588,676	-83.8	669,199	-81.4
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		2,306,770,188		6,400,366,781	177.5	6,149,908,441	
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	396,204,736	
Total Assets Pledged to Secure Borrowing Capacity	18,132,267,431	21,179,249,703	16.8	15,878,781,793	-25.0	23,904,075,140	50.5	23,868,062,633	-0.2
Amount of Borrowings Callable by Lender	115,000,000	143,585,050	24.9	0	-100.0	0	,	0	
Number of FHLB Members (1 = Yes)	44	44	0.0	43	-2.3	46	7.0	45	-2.2
BORROWING MATURITY DISTRIBUTION									

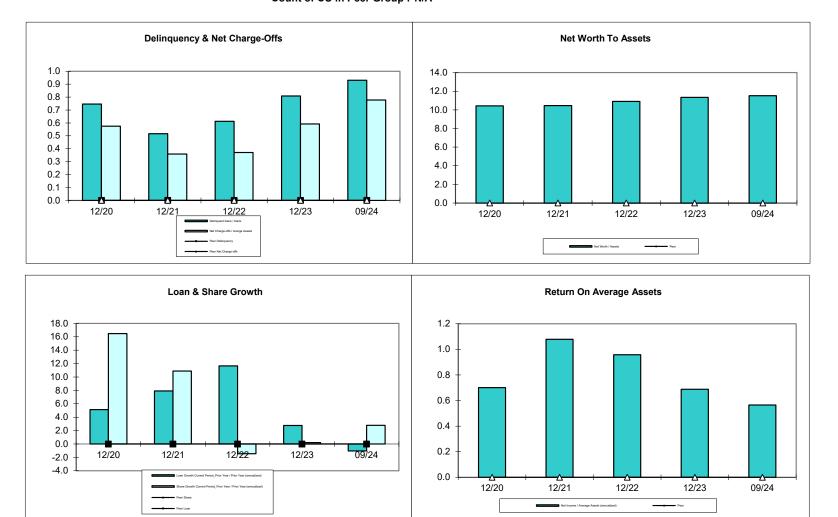
	Sha	are and Membership	Informat	ion					T
Return to cover		For Charter :	N/A						
01/23/2025		Count of CU :	163						-
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally I	insured
	Count o	of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	K Chợ
MEMBERSHIP:									
Number of Current Members	4,033,461	4,160,589	3.2	3,961,051	-4.8	4,014,379	1.3	4,021,519	0.2
Number of Potential Members	201,943,744	232,142,605	15.0	244,542,574	5.3	273,306,995	11.8	337,856,740	23.6
% Current Members to Potential Members	2.00	1.79	-10.3	1.62	-9.6	1.47	-9.3	1.19	-19.0
% Membership Growth*	1.86	3.15	69.7	-4.80	-252.2	1.35	128.1	0.24	-76.5
Total Number of Share/Deposit Accounts	6,932,644	7,175,725	3.5	6,877,297	-4.2	7,081,512	3.0	7,162,983	3 1.2
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	46,414,002,969	3.3
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	2,299,233,888	3 -15.0
> 3 years	933,405,809	728,115,366	-22.0	573,936,462	-21.2	672,428,233	17.2	624,308,958	3 -7.2
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	49,337,545,804	1 2.1
NCUA INSURED SAVINGS									
Uninsured Member Shares	3,022,483,989	3,552,057,001	17.5	3,744,877,932	5.4	3,410,551,323	-8.9	3,678,534,601	1 7.9
Uninsured NonMember Deposits	78,065,679	31,654,909	-59.5	60,746,293	91.9	120,639,495	98.6	28,545,351	-76.3
Total Uninsured Shares & Deposits	3,100,549,668	3,583,711,910	15.6	3,805,624,225	6.2	3,531,190,818	-7.2	3,707,079,952	2 5.0
Insured Shares & Deposits	40,055,209,823	44,217,707,123	10.4	43,186,940,076	-2.3	43,315,137,185	0.3	44,073,911,287	7 1.8
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	21,075,963	3 160.5
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	4 -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	9,098,907,249	9 11.7
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	782,630,912	2 3.4
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	314,569,215	5 -41.0
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	1,508,934,827	4.9
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	21,411,080	-8.6
INSURANCE COVERAGE OTHER THAN NCUSIF		· · ·							1
Share/Deposit Insurance Other than NCUSIF	19	18	-5.3	18	0.0	23	27.8	22	-4.3
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	948,646,146	6 -21.8
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)			<u> </u>					28. Shares and Member	rship

		Supplemental Infor	mation						T
Return to cover		For Charter :	N/A						-
01/23/2025		Count of CU :							-
CU Name: N/A		Asset Range :							-
Peer Group: N/A		Ŷ		ation * Peer Group:	All * Repo	orting State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :				<u></u>	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	T
									-
	Dec-2020	Dec-2021	% Cha	Dec-2022	% Cha	Dec-2023	% Cha	Sep-2024	Cha
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	855,776	-92
Amount of Grants Received by your credit union, YTD	1,100,827	8,710,983		815,929		7,637,559		,	
EMPLOYEES:	,,-	-, -,		,		,,		- /	-
Number of Full-Time Employees	10,335	10,701	4	10,637	-1	10,763	1	10,857	/ 1
Number of Part-Time Employees	687	668		676	1	607	-10	,	
BRANCHES:			-						
Number of CU Branches	701	702	0	695	-1	702	1	707	/ 1
Number of CUs Reporting Shared Branches	38	39		39		37			
Plan to add new branches or expand existing facilities	32	30		30		31			
					Ŭ			20	
Value of Investments in CUSO	148,670,076	171,972,255	16	194,572,163	13	202,260,783	4	205,583,572	, 2
CUSO Loans	55,713,697	64,094,890		66,697,656		68,613,162			
Aggregate Cash Outlays in CUSO	56,269,483	66,642,472		79,268,480	19	91,700,595			
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	50,205,405	00,042,472	10	75,200,400	10	51,700,000	10	32,210,070	· ·
International Remittances	57	55	-4	54	-2	54	0	54	1 0
Number of International Remittances Originated YTD	20,535	21,011		21,528		23,125		17,623	-
Low Cost Wire Transfers	134	134		130		128			
MERGERS/ACQUISITIONS:	104	101	Ŭ	100	Ŭ	120		121	· · ·
Adjusted Retained Earnings Obtained through Business Combinations	116,008,580	130,703,897	13	197,029,093	51	202,771,761	3	204,796,873	1
System Used to Maintain Share/Loan Records	110,000,000	100,700,007	10	137,023,033	51	202,771,701		204,750,075	
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0) N/A
Vendor Supplied In-House System	104	96		90		87			
Vendor On-Line Service Bureau	68	78		79		79			
CU Developed In-House System	1	1		1		1			
Services Offered Electronically				•	Ŭ		Ŭ		
Account Aggregation	39	39	0	39	0	38	-3	38	3 0
Bill Payment	125	124		119		117			
Download Account History	123	140		137		0			
Electronic Signature Authentication/Certification	88	98		99		105			
e-Statements	143	143		140		140			
External Account Transfers	70	77		78		84	-		
Loan Payments	144	143	-	140		140	-		
Member Application	94	143		140		140	-		
Merchant Processing Services	12	14		102		00			
Mobile Payments	68	75		75		83		83	
New Loan	112	116		116	-	123			-
New Share Account	66	71		73	-	77			
Remote Deposit Capture	103	104		107	3	111		110	
Type(s) of services offered:	103	104		107	3		4	110	
Informational Website	N/A	118		139	18	138	-1	136	6 -1
Mobile Application	N/A N/A	118		139	13	130			-
Online Banking	N/A N/A	104		117		120		-	
# Means the number is too large to display in the cell	N/A	115		143	24	143	0	29. Supplemental Info	-2

Return to cover

01/23/2025 CU Name: N/A Peer Group: N/A

Graphs 1 For Charter : N/A Count of CU : 163 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.

