

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 [Supplemental Ratios](#)
- 4 [Historical Ratios](#)
- 5 [Assets](#)
- 6 [Liabilities, Shares & Equity](#)
- 7 [Income Statement](#)
- 8 [Loans](#)
- 9 [Delinquent Loan Information 1](#)
- 10 [Delinquent 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](#)

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

		Key Ratios ⁵													
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 State Credit 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/A	N/A	11.52	N/A	N/A	N/A	N/A
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/A	N/A	12.14	N/A	N/A	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	13.35	13.72	N/A	N/A	13.91	N/A	N/A	13.91	N/A	N/A	N/A	N/A
GAAP Equity / Total Assets		10.14	10.13	9.72	10.27	N/A	N/A	10.75	N/A	N/A	10.75	N/A	N/A	N/A	N/A
Loss Coverage		13.33	10.76	13.73	15.97	N/A	N/A	13.62	N/A	N/A	13.62	N/A	N/A	N/A	N/A
ASSET QUALITY RATIOS															
Delinquent Loans / Total Loans		0.75	0.52	0.61	0.81	N/A	N/A	0.93	N/A	N/A	0.93	N/A	N/A	N/A	N/A
Delinquent Loans / Net Worth		4.91	3.29	4.13	5.29	N/A	N/A	5.85	N/A	N/A	5.85	N/A	N/A	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²		0.57	0.36	0.37	0.59	N/A	N/A	0.76	N/A	N/A	0.76	N/A	N/A	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.34	0.90	1.02	1.41	N/A	N/A	1.69	N/A	N/A	1.69	N/A	N/A	N/A	N/A
Other Non-Performing Assets / Total Assets		0.07	0.06	0.08	0.08	N/A	N/A	0.09	N/A	N/A	0.09	N/A	N/A	N/A	N/A
MANAGEMENT RATIOS															
Net Worth Growth ¹		7.02	11.44	5.50	5.89	N/A	N/A	4.38	N/A	N/A	4.38	N/A	N/A	N/A	N/A
Share Growth ¹		16.47	10.88	-1.46	0.21	N/A	N/A	2.79	N/A	N/A	2.79	N/A	N/A	N/A	N/A
Loan Growth ¹		5.14	7.93	11.66	2.77	N/A	N/A	-1.04	N/A	N/A	-1.04	N/A	N/A	N/A	N/A
Asset Growth ¹		14.68	10.75	1.50	1.20	N/A	N/A	2.22	N/A	N/A	2.22	N/A	N/A	N/A	N/A
Investment Growth ¹		51.12	17.48	-24.06	-4.07	N/A	N/A	10.61	N/A	N/A	10.61	N/A	N/A	N/A	N/A
Membership Growth ¹		1.86	3.15	-4.80	1.35	N/A	N/A	0.24	N/A	N/A	0.24	N/A	N/A	N/A	N/A
EARNINGS RATIOS															
Net Income / Average Assets (ROAA) ¹		0.70	1.08	0.96	0.69	N/A	N/A	0.57	N/A	N/A	0.57	N/A	N/A	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		0.65	0.99	1.00	0.65	N/A	N/A	0.53	N/A	N/A	0.53	N/A	N/A	N/A	N/A
Non-Interest Expense / Average Assets ¹		3.59	3.42	3.36	3.57	N/A	N/A	3.64	N/A	N/A	3.64	N/A	N/A	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹		0.54	0.16	0.26	0.44	N/A	N/A	0.57	N/A	N/A	0.57	N/A	N/A	N/A	N/A
LIQUIDITY															
Total Loans / Total Assets		68.19	66.45	73.11	74.24	N/A	N/A	72.46	N/A	N/A	72.46	N/A	N/A	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/A	N/A	12.08	N/A	N/A	N/A	N/A
SENSITIVITY TO MARKET RISK															
Est. NEV Tool Post Shock Ratio ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A	N/A
¹ Exam date ratios are annualized.															
² Exam Date Ratio is based on Net Charge Offs over the last 12 months															
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.															
⁴ Applicable for credit unions under \$500 million.															
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.															
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.															

		Historical Ratios ³								
Return to cover		For Charter : N/A								
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 State Credit 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										
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										
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										
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	5.21	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*		1.63	1.65	1.58	1.46	N/A	N/A	1.45	N/A	N/A
Cost of Funds / Avg. Assets*		0.67	0.43	0.48	1.34	N/A	N/A	1.83	N/A	N/A
Net Margin / Avg. Assets*		4.75	4.55	4.59	4.64	N/A	N/A	4.70	N/A	N/A
Net Interest Margin/Avg. Assets*		3.12	2.91	3.01	3.18	N/A	N/A	3.25	N/A	N/A
Non-Interest Expense /Gross Income		66.18	68.66	66.18	59.69	N/A	N/A	55.74	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		2.86	2.69	2.68	2.81	N/A	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										
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. & Borr. / 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 & Borr		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 collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Liabilities, Shares & Equity								
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-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	-0.7	2,477,213,203	196.8	2,624,265,780	5.9	2,243,835,360	-14.5	
Allowance for Credit Losses on Off-Balance Sheet Credit 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	18,521,918,839	-3.9	16,192,316,941	-12.6	15,815,676,759	-2.3	
Money Market Shares	5,909,355,397	7,058,956,914	19.5	6,950,332,601	-1.5	5,593,043,346	-19.5	5,345,239,865	-4.4	
Share Certificates	8,453,059,787	8,140,583,039	-3.7	8,364,780,176	2.8	12,564,067,402	50.2	14,153,650,147	12.7	
IRA/KEOGH Accounts	2,200,191,696	2,179,835,883	-0.9	1,948,811,129	-10.6	1,992,389,964	2.2	2,024,049,869	1.6	
All Other Shares	386,174,461	436,874,298	13.1	468,541,404	7.2	458,486,961	-2.1	497,319,467	8.5	
Non-Member Deposits	467,797,848	313,857,668	-32.9	734,565,885	134.0	950,586,651	29.4	877,374,378	-7.7	
TOTAL SHARES AND DEPOSITS	44,134,209,182	48,936,118,023	10.9	48,223,176,815	-1.5	48,324,799,593	0.2	49,337,545,804	2.1	
TOTAL LIABILITIES²	45,557,209,330	50,463,415,459	10.8	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	5,618,886,631	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	23.9	146,755,464	-55.4	143,903,700	-1.9	
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Equity Acquired in Merger	117,244,915	131,940,234	12.5	198,421,420	50.4	204,579,724	3.1	206,335,575	0.9	
Noncontrolling Interest in Consolidated Subsidiaries	152,386	152,386	0.0	75,740	-50.3	152,999	102.0	140,921	-7.9	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A		
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	49,542,267	-41,784,577	-184.3	-518,712,297	-1,141.4	-419,645,747	19.1	-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	N/A	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	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
									6. LiabShEquity	

		Income Statement*								
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-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	147,192,473	71.0	253,958,541	72.5	247,901,952	30.2
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	71.1
Gain (Loss) on Derivatives		0	0	N/A	729,460	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	113,720,088	4.4
Office Operation Expense		354,159,208	379,163,398	7.1	361,103,572	-4.8	394,620,676	9.3	318,298,613	7.5
Educational and Promotion		58,496,472	63,565,764	8.7	72,568,262	14.2	78,234,505	7.8	63,290,634	7.9
Loan Servicing Expense		88,692,914	91,938,658	3.7	106,117,386	15.4	113,794,103	7.2	80,018,563	-6.2
Professional, Outside Service		186,981,055	213,398,427	14.1	233,015,670	9.2	260,814,396	11.9	193,653,944	-1.0
Member Insurance		305,183	360,164	18.0	554,057	53.8	198,454	-64.2	80,376	-46.0
Operating Fees		4,559,647	3,960,490	-13.1	4,415,515	11.5	4,443,992	0.6	3,493,102	4.8
Miscellaneous Non-Interest Expense		34,251,586	35,477,458	3.6	40,396,657	13.9	44,385,916	9.9	33,473,820	0.6
TOTAL NON-INTEREST EXPENSE		1,701,575,349	1,828,427,561	7.5	1,899,274,745	3.9	2,046,559,097	7.8	1,586,193,787	3.3
NET INCOME (LOSS)		332,618,803	576,403,482	73.3	541,835,760	-6.0	394,638,357	-27.2	246,430,165	-16.7
# Means the number is too large to display in the cell										
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.										
										7.IncExp

Loans									
Return to cover									
01/23/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	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	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	22	21	-4.5	20	-4.8	22	10.0	23	4.5
Credit Builder	57	23	-59.6	24	4.3	28	16.7	28	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	132,510,159	40,621,721	-69.3	2,259,634	-94.4	1,508,285	-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	4,434,197	38.5	4,355,453	-1.8	4,282,767	-1.7	9,531,309	122.6
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	123.0
# Means the number is too large to display in the cell									
								8. Loans	

		Delinquent Loan Information									
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-2024	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
30 to 59 Days Delinquent		370,451,404	353,410,836	-4.6	503,241,466	42.4	631,627,577	25.5	437,212,939	-30.8	
60 to 89 Days Delinquent ¹		N/A	N/A		112,315,541		140,974,712	25.5	151,513,176	7.5	
90 to 179 Days Delinquent ¹		190,753,025	137,052,158	-28.2	97,253,524	-29.0	129,845,116	33.5	155,765,265	20.0	
180 to 359 Days Delinquent		40,175,271	24,657,138	-38.6	25,353,945	2.8	56,519,083	122.9	61,723,833	9.2	
> = 360 Days Delinquent		27,073,895	31,087,978	14.8	20,142,973	-35.2	18,961,540	-5.9	26,247,606	38.4	
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	14.1	
% Delinquent Loans / Total Loans		0.75	0.52	-30.8	0.61	18.5	0.81	32.1	0.93	15.0	
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 RATIOS¹											
% Comm Lns > = 30 Days Delinquent		2.39	1.23	-48.5	2.39	94.1	1.86	-22.1	1.12	-39.7	
% 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	14,871,436	24.7	17,562,394	18.1	16,553,070	-5.7	
60 to 89 Days Delinquent ¹		N/A	N/A		5,952,197		8,159,941	37.1	7,118,118	-12.8	
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	-5.2	
180 to 359 Days Delinquent		752,734	277,727	-63.1	1,064,392	283.3	2,355,019	121.3	1,738,350	-26.2	
> = 360 Days Delinquent		64,714	31,876	-50.7	1,260	-96.0	33,038	2,522.1	62,718	89.8	
Total Delinquent Credit Card Lns (> = 60 Days)		12,078,500	10,210,114	-15.5	15,588,212	52.7	23,570,280	51.2	21,269,072	-9.8	
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	N/A	
60 to 89 Days Delinquent ¹		N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans											
30 to 59 Days Delinquent		64,819	66,550	2.7	117,787	77.0	79,709	-32.3	27,174	-65.9	
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-Federally Guaranteed Student Loans %		0.33	0.18	-44.8	0.58	219.5	0.54	-7.0	0.27	-49.1	
# Means the number is too large to display in the cell											
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
										9. Delinquent Loans	

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover									
01/23/2025			For Charter :	N/A					
CU Name: N/A			Count of CU :	163					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
			Dec-2023	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024
			% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A	124,483,864	182,025,982	46.2	78,676,364	-56.8		
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	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	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	49.5		
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A	11,872,791	20,384,380	71.7	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	26.2		
90 to 179 Days Delinquent ¹	N/A	N/A	2,052,155	3,707,800	80.7	4,997,639	34.8		
180 to 359 Days Delinquent	N/A	N/A	371,991	1,476,323	296.9	2,855,386	93.4		
> = 360 Days Delinquent	N/A	N/A	125,011	508,201	306.5	2,279,350	348.5		
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A	4,525,892	11,054,650	144.3	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	45.5		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A	922,080	666,758	-27.7	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 Delinquent 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	-86.7		
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	-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		
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								11. Delinquent RE Loans	

Delinquent Commercial Loans									
Return to cover	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-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 Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		1,457,284		2,118,851	45.4	1,000,890	-52.8
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	N/A		1,011,273		262,538	-74.0	759,611	189.3
180 to 359 Days Delinquent	N/A	N/A		51,678		484,554	837.6	375,391	-22.5
> = 360 Days Delinquent	N/A	N/A		9,821,119		534,563	-94.6	326,659	-38.9
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	N/A		0		75,000	N/A	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		59,039		117,593	99.2	70,877	-39.7
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	23,632	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		59,039		192,593	226.2	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	N/A		2,782		49,415	1,676.2	56,085	13.5
90 to 179 Days Delinquent ¹	N/A	N/A		0		69,294	N/A	154,330	122.7
180 to 359 Days Delinquent	N/A	N/A		79,409		70,684	-11.0	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		82,191		189,393	130.4	210,415	11.1
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 delinquent.									

	Indirect, Purchased or Sold								
Return to cover									
01/23/2025			For Charter :	N/A					
CU Name: N/A			Count of CU :	163					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
	Count of CU in Peer Group :		N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		10,742,048,036		10,864,275,478	1.1	10,206,658,093	-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	-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 Delinquent 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	-5.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.50	0.39	-22.7	0.51	32.2	0.68	32.5	0.68	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	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	22.1
Indirect Loans Net Charge Offs*	69,775,340	39,919,132	-42.8	41,026,698	2.8	83,033,198	102.4	81,498,836	30.9
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.36	-46.4	0.34	-6.6	0.64	91.1	0.86	33.9
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	22.8
Loans Purchased from Other Sources*	34,460,821	96,275,014	179.4	115,465,419	19.9	82,279,874	-28.7	46,605,930	-24.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28	184.5	1.60	24.7	0.74	-53.8	0.68	-7.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		105,544		134,732	27.7	354,188	162.9
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		0.01		0.02	44.8	0.05	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	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	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	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	65.6
First mortgage loans sold on the secondary market	1,724,421,847	1,265,370,392	-26.6	544,452,529	-57.0	410,076,343	-24.7	400,984,814	-2.2
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	20,431,174	26,311,851	28.8	11,121,662	-57.7	0	-100.0	0	N/A
Real Estate Loans Sold with Servicing Retained	N/A	N/A		276,137,781		175,443,529	-36.5	115,619,113	-34.1
All Other Loans Sold with Servicing Retained	N/A	N/A		0		1,611,753	N/A	269,272,187	#####
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	2,792,948,250	3,257,479,277	16.6	1,835,510,998	-43.7	1,871,448,362	2.0	2,040,635,102	9.0
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	

		Participation Loans									
Return to cover		For Charter : N/A									
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-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	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	17.9	
Commercial Construction & Development		41,115,502	67,228,601	63.5	48,782,958	-27.4	45,597,028	-6.5	42,377,533	-7.1	
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	5.0	
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	14.7	
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	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	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	12.9	
Participation Loans Recovered*		350,122	297,205	-15.1	683,876	130.1	810,719	18.5	744,045	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	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	

		Commercial Loan Information								
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-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	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	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	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	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	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	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	-24.9
Commercial and Industrial Loans		103,313,000	114,223,881	10.6	119,852,585	4.9	116,460,118	-2.8	118,790,926	2.0
Unsecured Commercial Loans		6,788,061	5,324,434	-21.6	4,289,710	-19.4	4,717,320	10.0	3,215,876	-31.8
Unsecured Revolving Lines of Credit (Commercial Purpose)		7,941,553	3,933,165	-50.5	13,119,601	233.6	6,833,711	-47.9	8,941,982	30.9
Total Non-Real Estate Secured Commercial Loans		119,985,287	124,729,198	4.0	138,218,744	10.8	129,444,008	-6.3	132,025,489	2.0
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	6.4
Purchased Commercial Loans or Participations to Nonmembers		119,012,715	139,039,328	16.8	166,029,308	19.4	157,321,017	-5.2	156,503,305	-0.5
Total Commercial Loans		1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0	2,680,798,796	8.2	2,842,178,959	6.0
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	-2.9	37	12.1	39	5.4	37	-5.1
Secured by Multifamily		381	400	5.0	462	15.5	514	11.3	509	-1.0
Owner Occupied, Non-Farm, Non-Residential Property		787	735	-6.6	769	4.6	737	-4.2	747	1.4
Non-Owner Occupied, Non-Farm, Non-Residential Property		675	792	17.3	938	18.4	955	1.8	1,007	5.4
Total Number of Real Estate Secured Commercial Loans		2,027	2,095	3.4	2,356	12.5	2,411	2.3	2,461	2.1
Loans to finance agricultural production and other loans to farmers		24	26	8.3	18	-30.8	16	-11.1	11	-31.3
Commercial and Industrial Loans		971	1,101	13.4	1,389	26.2	1,363	-1.9	1,428	4.8
Unsecured Commercial Loans		61	53	-13.1	64	20.8	87	35.9	92	5.7
Unsecured Revolving Lines of Credit (Commercial Purpose)		705	163	-76.9	279	71.2	289	3.6	274	-5.2
Total Number of Non-Real Estate Secured Commercial Loans		1,761	1,343	-23.7	1,750	30.3	1,755	0.3	1,805	2.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members		3,653	3,247	-11.1	3,831	18.0	3,950	3.1	4,064	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	2.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS		1,653,540,489	1,935,001,063	17.0	2,476,566,269	28.0	2,680,798,796	8.2	2,842,178,959	6.0
(Total Commercial Loans / Total Assets)%		3.26	3.45	5.7	4.35	26.1	4.65	7.0	4.85	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	-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	176.7
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance		6,546,772	5,912,114	-9.7	7,465,514	26.3	8,747,088	17.2	11,360,400	29.9
Outstanding Agricultural Related Loans - Number		58	59	1.7	55	-6.8	55	0.0	48	-12.7
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)										
(NMBLB / Total Assets)%		3.15	3.34	6.2	4.30	28.7	4.69	9.0	4.77	1.8

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

19. Commercial Loans

		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 * 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-2024	% Chg
INVESTMENT SECURITIES										
EQUITY SECURITIES										
Common Stock		N/A	N/A		24,473,551		30,302,365	23.8	31,373,610	3.5
Registered Investment Companies		N/A	N/A		4,744,573		6,309,510	33.0	5,740,515	-9.0
Other Equities		N/A	N/A		57,542,379		67,657,277	17.6	77,790,421	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	-100.0	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed		N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		1,000,000		0	-100.0	0	N/A
All Other Trading Debt Securities		N/A	N/A		37,003,464		40,564,611	9.6	43,807,776	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	202,350,203	-31.9
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		954,628,539		903,009,947	-5.4	807,151,255	-10.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		3,178,174,378		2,820,870,390	-11.2	2,626,132,976	-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	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		49,272,666		49,280,322	0.0	46,791,983	-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	195,089,362	-31.3
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		874,658,705		845,521,413	-3.3	774,480,438	-8.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		2,823,277,235		2,511,789,067	-11.0	2,392,276,966	-4.8
Federal Agency Securities - Non-Guaranteed		N/A	N/A		148,490,964		128,946,257	-13.2	130,613,839	1.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		51,932,760		40,213,213	-22.6	48,630,018	20.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		2,508,585		0	-100.0	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		42,716,456		44,363,229	3.9	43,460,259	-2.0
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		83,221,246		69,387,595	-16.6	58,836,528	-15.2
All Other Available-for-Sale Debt Securities at Fair Value		N/A	N/A		149,219,940		153,677,687	3.0	151,472,877	-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
# Means the number is too large to display in the cell									22. Investments	

		Investments								
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-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	7.3	781,195,041	9.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A			892,985,014		858,323,757	-3.9	882,056,098	2.8
Federal Agency Securities - Non-Guaranteed	N/A	N/A			13,912,354		7,704,369	-44.6	6,573,709	-14.7
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			2,925,333		7,338,220	150.9	2,470,000	-66.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A			115,858,924		129,106,072	11.4	114,859,825	-11.0
All Other HTM Debt Securities at Amortized Cost	N/A	N/A			111,070,399		87,849,374	-20.9	99,781,029	13.6
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A			2,215,073,720		2,143,202,035	-3.2	2,167,799,582	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
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A			N/A		-3,603,719		-2,786,871	22.7
OTHER INVESTMENTS										
Nonperpetual Capital Account	1,188,884	1,218,699	2.5		1,421,861	16.7	1,911,757	34.5	1,896,067	-0.8
Perpetual Contributed Capital	24,002,922	24,045,426	0.2		25,579,678	6.4	26,441,139	3.4	23,853,864	-9.8
All other investments	150,145,813	157,276,393	4.7		263,653,963	67.6	279,437,995	6.0	297,159,339	6.3
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
DEPOSITS										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A			1,156,914,663		836,618,250	-27.7	877,698,202	4.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)		
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual										

		Investment Maturity							
Return to cover		For Charter : N/A							
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-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
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	46,782,000	5.9
Total Time Deposits 5-10 yrs	N/A	N/A		5,786,000		2,093,000	-63.8	2,082,000	-0.5
Total Time Deposits > 10 yrs	N/A	N/A		485,000		485,000	0.0	0	-100.0
TOTAL TIME DEPOSITS	N/A	N/A		1,156,914,663		836,618,249	-27.7	877,698,202	4.9
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	0	-100.0	979,155	N/A	1,083,311	10.6
Total Equity Securities 3-5 yrs	3,405,516	5,709,430	67.7	2,029,924	-64.4	1,310,314	-35.5	1,362,881	4.0
Total Equity Securities 5-10 yrs	3,141,200	6,993,588	122.6	6,759,432	-3.3	6,893,582	2.0	10,317,511	49.7
Total Equity Securities > 10 yrs	72,927,423	91,697,822	25.7	76,040,258	-17.1	92,059,636	21.1	99,386,297	8.0
TOTAL EQUITY SECURITIES	0	0	N/A	86,760,503	N/A	104,269,151	20.2	114,904,545	10.2
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	38,810,651	41,575,844	7.1	37,003,464	-11.0	40,564,611	9.6	0	-100.0
Total Trading Debt Securities 1-3 yrs	739,389	622,392	-15.8	9,706,300	1,459.5	0	-100.0	43,807,776	N/A
Total Trading Debt Securities 3-5 yrs	9,000,593	19,104,933	112.3	9,769,350	-48.9	0	-100.0	0	N/A
Total Trading Debt Securities 5-10 yrs	17,696,489	17,864,878	1.0	0	-100.0	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs	3,074,532	3,437,043	11.8	0	-100.0	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	56,479,114	N/A	40,564,611	-28.2	43,807,776	8.0
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	740,662,283	878,466,273	18.6	731,246,971	-16.8	908,268,288	24.2	896,858,133	-1.3
Total Available-for-Sale Debt Securities 1-3 yrs	1,101,670,160	1,035,172,217	-6.0	951,298,306	-8.1	831,379,076	-12.6	916,603,233	10.3
Total Available-for-Sale Debt Securities 3-5 yrs	846,653,998	1,471,045,201	73.7	1,074,544,529	-27.0	1,100,730,361	2.4	1,028,823,985	-6.5
Total Available-for-Sale Debt Securities 5-10 yrs	664,738,140	1,292,221,680	94.4	1,577,314,012	22.1	1,077,719,911	-31.7	839,024,131	-22.1
Total Available-for-Sale Debt Securities > 10 yrs	77,086,567	81,344,812	5.5	181,923,256	123.6	159,873,110	-12.1	107,957,951	-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	272,783,871	46.9	424,550,905	55.6	414,253,372	-2.4
Total Held-to-Maturity Debt Securities 1-3 yrs	948,370,702	1,078,936,047	13.8	798,255,636	-26.0	822,900,052	3.1	891,766,247	8.4
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	30,734,919	988.0	36,002,363	17.1	38,252,837	6.3
Total Other Investments 5-10 yrs	430,918	5,377,513	1,147.9	30,076,021	459.3	31,175,738	3.7	36,288,135	16.4
Total Other Investments > 10 yrs	5,391,441	8,805,830	63.3	15,369,115	74.5	24,043,284	56.4	20,253,300	-15.8
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1	289,387,202	58.5	307,790,891	6.4	322,909,270	4.9
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	1,794,851,777	1,661,727,156	-7.4	1,757,210,741	5.7	1,971,093,849	12.2	1,913,532,170	-2.9
Total Investments 1-3 yrs	2,546,689,034	2,673,442,196	5.0	2,295,816,536	-14.1	2,067,012,709	-10.0	2,310,543,647	11.8
Total Investments 3-5 yrs	1,580,608,107	2,739,393,490	73.3	2,082,792,307	-24.0	1,794,862,761	-13.8	1,685,010,128	-6.1
Total Investments 5-10 yrs	763,358,530	1,594,845,497	108.9	2,103,269,789	31.9	1,548,222,980	-26.4	1,271,897,358	-17.8
Total Investments > 10 yrs	194,104,963	193,440,895	-0.3	280,649,220	45.1	283,948,318	1.2	241,817,532	-14.8
TOTAL INVESTMENT MATURITY DISTRIBUTION	6,879,612,411	8,862,849,234	28.8	8,519,738,593	-3.9	7,665,140,617	-10.0	7,422,800,835	-3.2
# Means the number is too large to display in the cell									
24. Investment Maturity									

	Other Investment Information									
Return to cover										
01/23/2025										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured									
	Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	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 certificates	590,329,270	645,954,610	9.4	704,925,910	9.1	577,044,824	-18.1	492,607,488	-14.6	
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	82,167,577	-22.5	102,360,819	24.6	104,379,223	2.0	
Collateral Assignment Split Dollar Life Insurance Arrangements										
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	187,241,627	5.7	
Recorded Value	134,131,862	175,322,453	30.7	202,869,570	15.7	246,456,842	21.5	244,118,428	-0.9	
Endorsement Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A	
Cash Surrender Value	N/A	N/A		22,331,728		23,022,151	3.1	23,376,040	1.5	
Recorded Value	32,867,424	32,711,283	-0.5	41,644,592	27.3	53,925,127	29.5	55,259,163	2.5	
Other Insurance	203,068,532	257,483,256	26.8	186,437,831	-27.6	184,685,953	-0.9	169,933,916	-8.0	
Other Non-insurance	20,702,793	32,661,948	57.8	31,528,665	-3.5	45,706,952	45.0	55,813,689	22.1	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	625,156,375	798,839,219	27.8	733,105,947	-8.2	830,634,934	13.3	851,036,342	2.5	
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										
Mortgage Processing	44	45	2.3	44	-2.2	46	4.5	46	0.0	
Approved Mortgage Seller	32	33	3.1	33	0.0	34	3.0	34	0.0	
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	10	12	20.0	12	0.0	14	16.7	13	-7.1	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	20	0	-100.0	0	N/A	0	N/A	0	N/A	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	80	75	-6.3	77	2.7	79	2.6	73	-7.6	
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
# Means the number is too large to display in the cell										

		Supplemental Information									
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-2024	% Chg	
GRANTS											
Amount of Grants Awarded to your credit union, YTD		136,299	9,660,306	6,988	312,189	-97	10,187,339	3,163	855,776	-92	
Amount of Grants Received by your credit union, YTD		1,100,827	8,710,983	691	815,929	-91	7,637,559	836	32,411	-100	
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	-3	676	1	607	-10	659	9	
BRANCHES:											
Number of CU Branches		701	702	0	695	-1	702	1	707	1	
Number of CUs Reporting Shared Branches		38	39	3	39	0	37	-5	37	0	
Plan to add new branches or expand existing facilities		32	30	-6	30	0	31	3	23	-26	
CUSO INFORMATION											
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	15	66,697,656	4	68,613,162	3	72,454,402	6	
Aggregate Cash Outlays in CUSO		56,269,483	66,642,472	18	79,268,480	19	91,700,595	16	92,216,373	1	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):											
International Remittances		57	55	-4	54	-2	54	0	54	0	
Number of International Remittances Originated YTD		20,535	21,011	2	21,528	2	23,125	7	17,623	-24	
Low Cost Wire Transfers		134	134	0	130	-3	128	-2	127	-1	
MERGERS/ACQUISITIONS:											
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											
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System		104	96	-8	90	-6	87	-3	81	-7	
Vendor On-Line Service Bureau		68	78	15	79	1	79	0	81	3	
CU Developed In-House System		1	1	0	1	0	1	0	1	0	
Services Offered Electronically											
Account Aggregation		39	39	0	39	0	38	-3	38	0	
Bill Payment		125	124	-1	119	-4	117	-2	115	-2	
Download Account History		138	140	1	137	-2	0	-100	0	N/A	
Electronic Signature Authentication/Certification		88	98	11	99	1	105	6	104	-1	
e-Statements		143	143	0	140	-2	140	0	137	-2	
External Account Transfers		70	77	10	78	1	84	8	83	-1	
Loan Payments		144	143	-1	140	-2	140	0	139	-1	
Member Application		94	101	7	102	1	106	4	103	-3	
Merchant Processing Services		12	14	17	14	0	0	-100	0	N/A	
Mobile Payments		68	75	10	75	0	83	11	83	0	
New Loan		112	116	4	116	0	123	6	122	-1	
New Share Account		66	71	8	73	3	77	5	76	-1	
Remote Deposit Capture		103	104	1	107	3	111	4	110	-1	
Type(s) of services offered:											
Informational Website		N/A	118		139	18	138	-1	136	-1	
Mobile Application		N/A	104		117	13	120	3	118	-2	
Online Banking		N/A	115		143	24	143	0	140	-2	
# Means the number is too large to display in the cell										29. Supplemental Info	

[Return to cover](#)

01/23/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

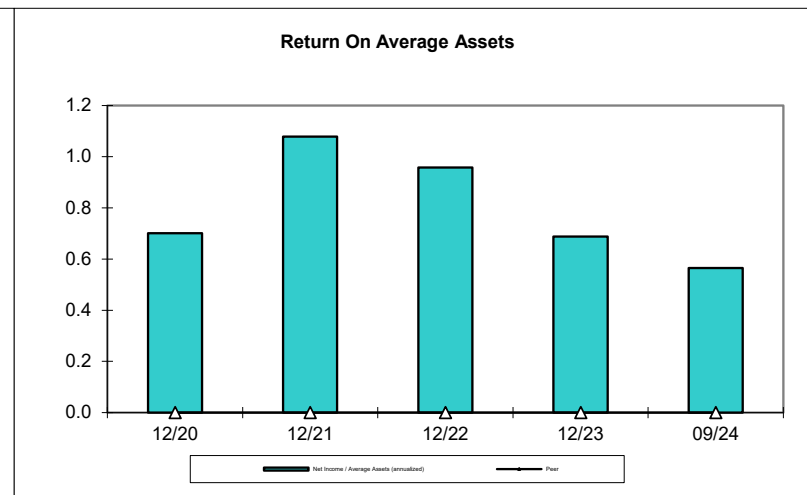
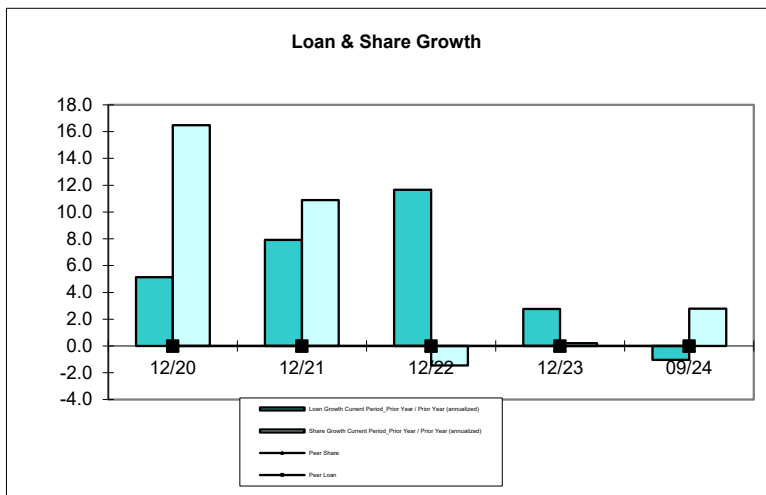
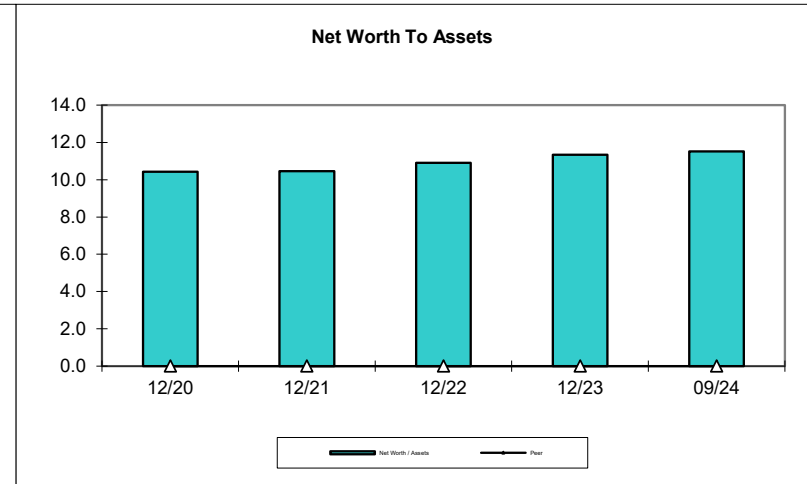
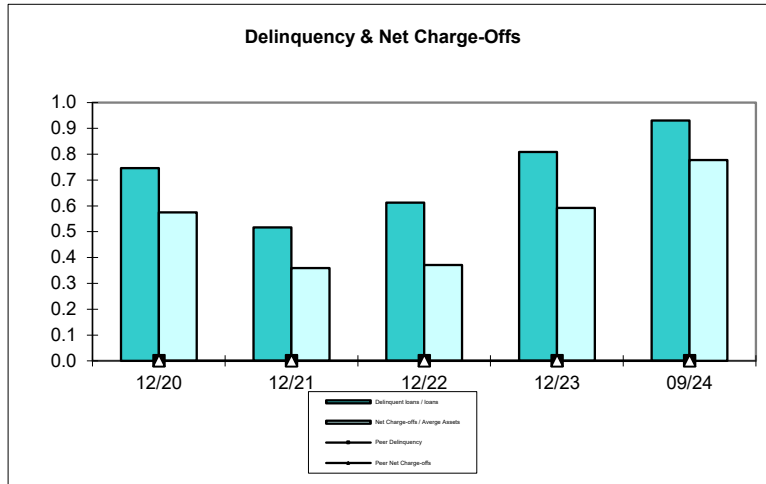
For Charter : N/A

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.

[Return to cover](#)

01/23/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

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

