

Cycle Date: December-2024
 Run Date: 02/28/2025
 Interval: Annual
 Validated

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

Count of CU : 162
 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.

Summary Financial Information									
Return to cover									
02/28/2025	For Charter : N/A								
CU Name: N/A	Count of CU : 162								
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-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	6,756,965,530	7,005,594,756	3.7	4,805,945,640	-31.4	4,863,592,776	1.2	6,131,486,903	26.1
Total Investments	6,879,612,411	8,862,849,234	28.8	7,362,823,930	-16.9	6,828,522,370	-7.3	6,291,788,158	-7.9
Loans Held for Sale	70,021,806	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7	142,136,414	478.6
Total Loans	34,572,460,131	37,313,090,394	7.9	41,665,138,639	11.7	42,817,835,269	2.8	42,924,382,654	0.2
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(311,095,173)	(269,174,473)	-13.5	(250,887,399)	-6.8	(414,828,076)	65.3	(422,706,025)	1.9
Land And Building	1,078,137,014	1,142,683,498	6.0	1,211,907,359	6.1	1,269,199,528	4.7	1,382,233,784	8.9
Other Fixed Assets	234,665,485	239,219,010	1.9	269,942,930	12.8	303,138,418	12.3	271,116,267	-10.6
NCUSIF Deposit	385,257,364	432,064,734	12.1	435,555,923	0.8	433,919,443	-0.4	441,402,252	1.7
All Other Assets	1,033,762,206	1,267,470,149	22.6	1,375,155,067	8.5	1,540,295,018	12.0	1,712,936,993	11.2
TOTAL ASSETS	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,666,240,106	1.2	58,874,777,400	2.1
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	576,325,533	687,936,666	19.4	743,171,353	8.0	783,906,696	5.5	685,821,447	-12.5
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	16,319,739	7.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	1,186,571	N/A	1,614,312	36.0
Borrowings Notes & Interest Payable	840,380,786	834,779,261	-0.7	2,477,213,203	196.8	2,624,265,780	5.9	2,219,037,843	-15.4
Total Shares & Deposits	44,134,209,182	48,936,118,023	10.9	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,235,912	2.7
TOTAL LIABILITIES³	45,557,209,330	50,463,415,459	10.8	51,451,231,989	2.0	51,749,380,032	0.6	52,538,029,253	1.5
Undivided Earnings	4,894,289,367	5,446,475,160	11.3	5,618,886,631	3.2	6,028,369,947	7.3	6,343,266,251	5.2
Other Reserves	248,288,077	241,178,623	-2.9	-79,303,833	-132.9	-111,509,873	-40.6	-6,518,104	94.2
TOTAL EQUITY	5,142,577,444	5,687,653,783	10.6	5,539,582,798	-2.6	5,916,860,074	6.8	6,336,748,147	7.1
TOTAL LIABILITIES, SHARES, & EQUITY	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,666,240,106	1.2	58,874,777,400	2.1
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	2,983,692,448	15.1
Interest Expense*	317,424,169	231,913,224	-26.9	270,714,998	16.7	769,997,394	184.4	1,071,817,939	39.2
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	1,911,874,509	4.9
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	356,679,435	40.4
Non-Interest Income*	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,119,362	-1.4	896,494,139	2.8
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	2,127,415,394	4.0
NET INCOME (LOSS)*	332,618,803	576,403,482	73.3	541,835,760	-6.0	394,638,357	-27.2	324,273,819	-17.8
TOTAL CU's	176	175	-0.6	170	-2.9	167	-1.8	162	-3.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
1. Summary Financial									

		Key Ratios ⁵											
Return to cover		For Charter : N/A											
02/28/2025		Count of CU : 162											
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					Dec-2024	
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Dec-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	11.56	N/A	N/A			
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL		10.91	10.86	11.23	11.98	N/A	N/A	12.20	N/A	N/A			
Risk-Based Capital Ratio		N/A	N/A	13.35	13.72	N/A	N/A	13.86	N/A	N/A			
GAAP Equity / Total Assets		10.14	10.13	9.72	10.26	N/A	N/A	10.76	N/A	N/A			
Loss Coverage		13.33	10.76	13.73	15.96	N/A	N/A	17.39	N/A	N/A			
ASSET QUALITY RATIOS													
Delinquent Loans / Total Loans		0.75	0.52	0.61	0.81	N/A	N/A	1.02	N/A	N/A			
Delinquent Loans / Net Worth		4.91	3.29	4.13	5.29	N/A	N/A	6.41	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	0.79	N/A	N/A			
Delinquent Loans + Net Charge-Offs / Average Loans		1.34	0.90	1.02	1.41	N/A	N/A	1.81	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			
MANAGEMENT RATIOS													
Net Worth Growth ¹		7.02	11.44	5.50	5.86	N/A	N/A	4.08	N/A	N/A			
Share Growth ¹		16.47	10.88	-1.46	0.21	N/A	N/A	2.67	N/A	N/A			
Loan Growth ¹		5.14	7.93	11.66	2.77	N/A	N/A	0.25	N/A	N/A			
Asset Growth ¹		14.68	10.75	1.50	1.19	N/A	N/A	2.10	N/A	N/A			
Investment Growth ¹		51.12	17.48	-24.06	-4.07	N/A	N/A	6.54	N/A	N/A			
Membership Growth ¹		1.86	3.15	-4.80	1.35	N/A	N/A	0.90	N/A	N/A			
EARNINGS RATIOS													
Net Income / Average Assets (ROAA) ¹		0.70	1.08	0.96	0.69	N/A	N/A	0.56	N/A	N/A			
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		0.65	0.99	1.00	0.65	N/A	N/A	0.52	N/A	N/A			
Non-Interest Expense / Average Assets ¹		3.59	3.42	3.36	3.57	N/A	N/A	3.65	N/A	N/A			
PLLL or Credit Loss Expense / Average Assets ¹		0.54	0.16	0.26	0.44	N/A	N/A	0.61	N/A	N/A			
LIQUIDITY													
Total Loans / Total Assets		68.19	66.45	73.11	74.25	N/A	N/A	72.91	N/A	N/A			
Cash + Short-Term Investments / Assets ³		16.87	15.44	9.48	10.40	N/A	N/A	11.89	N/A	N/A			
SENSITIVITY TO MARKET RISK													
Est. NEV Tool Post Shock Ratio ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A			
Est. NEV Tool Post Shock Sensitivity ⁴		N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	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.													

		Supplemental Ratios**				
Return to cover		For Charter :	N/A			
02/28/2025		Count of CU :	162			
CU Name: N/A		Asset Range :	N/A			
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' *			
		Count of CU in Peer Group :	N/A			
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Dec-2024	
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	120.58	139.62	98.36	119.79	96.92	
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)						
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	2.07	1.56	1.70	2.11	2.66	
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	1.08	0.65	0.54	0.74	1.18	
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans	30.77	30.85	30.87	30.28	29.03	
Participation Loans Outstanding / Total Loans	2.78	2.89	3.33	3.41	4.01	
Participation Loans Purchased YTD / Total Loans Granted YTD	1.60	1.93	2.05	1.33	2.99	
Participation Loans Sold YTD / Total Assets *	0.52	1.10	1.35	0.62	1.20	
Total Commercial Loans / Total Assets	3.26	3.45	4.35	4.65	4.95	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.45	1.28	1.60	0.74	1.17	
REAL ESTATE LENDING RATIOS						
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	21.07	22.30	22.94	
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	28.82	30.04	31.46	
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	16.11	
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	25.96	
MISCELLANEOUS RATIOS						
Mortgage Servicing Assets / Net Worth	0.39	0.51	0.85	0.74	0.75	
Unused Commitments / Cash & ST Investments	53.11	56.26	97.09	92.78	80.20	
Short Term Liabilities / Total Shares and Deposits plus Borrowings	30.64	29.71	31.31	38.45	41.26	
# 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

		Historical Ratios ³									
Return to cover		For Charter : N/A									
02/28/2025		Count of CU : 162									
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				Dec-2024	
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Dec-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	11.12	N/A	N/A	11.44	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	112.32	N/A	N/A	112.85	N/A	N/A		
Classified Assets (Estimated) / Net Worth	5.92	4.60	4.06	6.34	N/A	N/A	6.21	N/A	N/A		
ASSET QUALITY											
Net Charge-Offs / Average Loans*	0.57	0.36	0.37	0.59	N/A	N/A	0.79	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	93.96	N/A	N/A		
Accum Unreal G/L On AFS/Cost Of AFS	1.47	-0.87	-10.33	-9.33	N/A	N/A	-9.46	N/A	N/A		
Delinquent Loans / Assets	0.51	0.34	0.45	0.60	N/A	N/A	0.74	N/A	N/A		
EARNINGS											
Gross Income/Average Assets*	5.42	4.98	5.07	5.98	N/A	N/A	6.59	N/A	N/A		
Yield on Average Loans * ¹	4.95	4.68	4.47	5.21	N/A	N/A	5.85	N/A	N/A		
Yield on Average Investments*	1.15	0.69	1.49	3.31	N/A	N/A	3.99	N/A	N/A		
Fee & Other Op.Income / Avg. Assets*	1.63	1.65	1.58	1.46	N/A	N/A	1.47	N/A	N/A		
Cost of Funds / Avg. Assets*	0.67	0.43	0.48	1.34	N/A	N/A	1.84	N/A	N/A		
Net Margin / Avg. Assets*	4.75	4.55	4.59	4.64	N/A	N/A	4.75	N/A	N/A		
Net Interest Margin/Avg. Assets*	3.12	2.91	3.01	3.18	N/A	N/A	3.28	N/A	N/A		
Non-Interest Expense /Gross Income	66.18	68.66	66.18	59.69	N/A	N/A	55.39	N/A	N/A		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.86	2.69	2.68	2.81	N/A	N/A	2.90	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	33.54	N/A	N/A	33.09	N/A	N/A		
Reg. Shares / Total Shares & Borrowings	37.31	38.70	36.53	31.78	N/A	N/A	30.35	N/A	N/A		
Total Loans / Total Shares	78.33	76.25	86.40	88.60	N/A	N/A	86.51	N/A	N/A		
Total Shares, Dep. & Borr. / Earning Assets	94.51	94.64	95.16	94.42	N/A	N/A	94.60	N/A	N/A		
Reg Shares + Share Drafts / Total Shares & Borr	59.41	61.88	58.69	52.54	N/A	N/A	51.23	N/A	N/A		
Borrowings / Total Shares & Net Worth	1.70	1.55	4.55	4.78	N/A	N/A	3.93	N/A	N/A		
PRODUCTIVITY											
Members / Potential Members	2.00	1.79	1.62	1.47	N/A	N/A	1.20	N/A	N/A		
Borrowers / Members	53.63	51.87	53.47	53.02	N/A	N/A	52.35	N/A	N/A		
Members / Full-Time Empl.	377.72	377.04	360.92	362.75	N/A	N/A	364.07	N/A	N/A		
Avg. Shares Per Member	\$10,942	\$11,762	\$12,174	\$12,038	N/A	N/A	\$12,250	N/A	N/A		
Avg. Loan Balance	\$15,982	\$17,289	\$19,674	\$20,116	N/A	N/A	\$20,245	N/A	N/A		
Salary And Benefits / Full-Time Empl.*	\$78,331	\$80,947	\$84,578	\$89,340	N/A	N/A	\$92,225	N/A	N/A		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.											
² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.											
³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.											
⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.											
										4. Historical Ratios	

	Assets									
Return to cover										
02/28/2025										
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	Dec-2024	% Chg	
ASSETS										
CASH AND DEPOSITS										
Cash On Hand	621,080,696	578,157,130	-6.9	551,029,522	-4.7	549,355,474	-0.3	549,935,875	0.1	
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions	1,366,762,266	1,206,661,597	-11.7	765,360,220	-36.6	815,788,222	6.6	1,043,807,681	28.0	
Cash on Deposit in a Federal Reserve Bank	4,044,500,369	4,563,396,157	12.8	2,068,976,681	-54.7	2,465,052,256	19.1	3,440,453,671	39.6	
Cash on Deposit in Other Financial Institutions	467,797,503	486,589,342	4.0	257,952,550	-47.0	193,720,771	-24.9	231,617,904	19.6	
Total Cash on Deposit	5,879,060,138	6,256,647,096	6.4	3,092,289,451	-50.6	3,474,561,249	12.4	4,715,879,256	35.7	
Time and Other Deposits ¹	1,496,657,135	1,301,356,903	-13.0	1,162,626,667	-10.7	839,676,053	-27.8	865,671,772	3.1	
TOTAL CASH AND DEPOSITS	7,996,797,969	8,136,161,129	1.7	4,805,945,640	-40.9	4,863,592,776	1.2	6,131,486,903	26.1	
INVESTMENT SECURITIES										
Equity Securities	89,607,033	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2	117,210,850	12.4	
Trading Debt Securities	69,321,654	82,605,090	19.2	56,479,114	-31.6	40,564,611	-28.2	43,372,661	6.9	
Available-for-Sale Debt Securities	3,430,811,148	4,758,250,183	38.7	4,504,572,975	-5.3	4,077,970,748	-9.5	3,563,569,086	-12.6	
Held-to-Maturity Debt Securities	1,874,702,518	2,601,005,244	38.7	2,424,355,836	-6.8	2,297,926,968	-5.2	2,241,489,210	-2.5	
Allowance for Credit Losses on HTM Debt Securities	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	5,965,641,807	-8.5	
OTHER INVESTMENTS										
Nonperpetual Contributed Capital	1,188,884	1,218,699	2.5	1,421,861	16.7	1,911,757	34.5	1,915,667	0.2	
Perpetual Contributed Capital	24,002,922	24,045,426	0.2	25,579,678	6.4	26,441,139	3.4	23,867,080	-9.7	
All Other Investments ²	150,145,813	157,276,393	4.7	263,653,963	67.6	279,437,995	6.0	300,363,604	7.5	
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1	290,655,502	59.2	307,790,891	5.9	326,146,351	6.0	
LOANS HELD FOR SALE	70,021,806	157,271,940	124.6	115,232,698	-26.7	24,565,360	-78.7	142,136,414	478.6	
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	25,055,493,707	-3.0	
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	14,894,806,928	4.6	
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	58,657,198	3.5	
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	2,783,757,759	9.1	
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	131,667,049	1.7	
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	42,924,382,654	0.2	
(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	(414,828,076)	65.3	(422,706,025)	1.9	
OTHER ASSETS										
Foreclosed and Repossessed Assets	34,350,248	33,807,844	-1.6	44,151,123	30.6	46,862,427	6.1	54,565,355	16.4	
Land and Building	1,078,137,014	1,142,683,498	6.0	1,211,907,359	6.1	1,269,199,528	4.7	1,382,233,784	8.9	
Other Fixed Assets	234,665,485	239,219,010	1.9	269,942,930	12.8	303,138,418	12.3	271,116,267	-10.6	
NCUA Share Insurance Capitalization Deposit	385,257,364	432,064,734	12.1	435,555,923	0.8	433,919,443	-0.4	441,402,252	1.7	
Intangible Assets	7,579,582	5,514,728	-27.2	77,863,733	1,311.9	75,975,877	-2.4	77,568,936	2.1	
Other Assets	991,832,376	1,228,147,577	23.8	1,253,140,211	2.0	1,417,456,714	13.1	1,580,802,702	11.5	
TOTAL OTHER ASSETS	2,731,822,069	3,081,437,391	12.8	3,292,561,279	6.9	3,546,552,407	7.7	3,807,689,296	7.4	
TOTAL ASSETS	50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,666,240,106	1.2	58,874,777,400	2.1	
TOTAL CU's	176	175	-0.6	170	-2.9	167	-1.8	162	-3.0	
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¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
										5. Assets

		Liabilities, Shares & Equity								
Return to cover		For Charter : N/A								
02/28/2025		Count of CU : 162								
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	Dec-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	783,906,696	5.5	685,821,447	-12.5
Accrued Dividends and Interest Payable		6293829	4581509	-27.2	7670618	67.4	15221393	98.4	16319739	7.2
Other Borrowings		840,380,786	834,779,261	-0.7	2,477,213,203	196.8	2,624,265,780	5.9	2,219,037,843	-15.4
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures		0	0	N/A	0	N/A	1,186,571	N/A	1,614,312	36.0
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	10,820,513,254	2.3
Regular Shares		16,779,170,341	19,268,011,463	14.8	18,521,918,839	-3.9	16,192,316,941	-12.6	15,731,961,318	-2.8
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	5,359,041,625	-4.2
Share Certificates		8,453,059,787	8,140,583,039	-3.7	8,364,780,176	2.8	12,564,067,402	50.2	14,353,665,933	14.2
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	2,020,282,263	1.4
All Other Shares		386,174,461	436,874,298	13.1	468,541,404	7.2	458,486,961	-2.1	476,863,233	4.0
Non-Member Deposits		467,797,848	313,857,668	-32.9	734,565,885	134.0	950,586,650	29.4	852,908,276	-10.3
TOTAL SHARES AND DEPOSITS		44,134,209,182	48,936,118,023	10.9	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,235,912	2.7
TOTAL LIABILITIES²		45,557,209,330	50,463,415,459	10.8	51,451,231,989	2.0	51,749,380,032	0.6	52,538,029,253	1.5
EQUITY:										
Undivided Earnings ³		4,894,289,367	5,446,475,160	11.3	5,618,886,631	3.2	6,028,369,947	7.3	6,343,266,251	5.2
Other Reserves		245,984,532	265,647,446	8.0	329,163,079	23.9	146,755,464	-55.4	144,240,851	-1.7
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	212,195,654	3.7
Noncontrolling Interest in Consolidated Subsidiaries		152,386	152,386	0.0	75,740	-50.3	152,999	102.0	214,519	40.2
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	-372,428,933	11.3
Other Comprehensive Income		-164,636,023	-114,776,866	30.3	-88,251,775	23.1	-43,352,313	50.9	9,259,805	121.4
Net Income		0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL		5,142,577,444	5,687,653,783	10.6	5,539,582,798	-2.6	5,916,860,074	6.8	6,336,748,147	7.1
TOTAL LIABILITIES, SHARES, & EQUITY		50,699,786,774	56,151,069,242	10.8	56,990,814,787	1.5	57,666,240,106	1.2	58,874,777,400	2.1
TOTAL NET WORTH		5,256,282,479	5,857,826,503	11.4	6,180,078,803	5.5	6,542,373,297	5.9	6,809,259,663	4.1
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

		Income Statement*							
Return to cover		For Charter :	N/A						
02/28/2025		Count of CU :	162						
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	Dec-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	2,514,450,586	14.0
Less Interest Refund	(637,092)	(557,030)	-12.6	(614,380)	10.3	(536,484)	-12.7	(518,934)	-3.3
Income from Investments	117,134,363	97,841,661	-16.5	200,304,286	104.7	376,398,818	87.9	459,006,134	21.9
Other Interest Income ¹	7,297,009	N/A		2,450,031		10,948,300	346.9	10,754,662	-1.8
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	2,983,692,448	15.1
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	151,398,829	114,943,499	-24.1	128,859,069	12.1	326,203,411	153.1	460,608,688	41.2
Interest on Deposits	145,587,085	102,405,495	-29.7	90,242,315	-11.9	267,747,591	196.7	441,434,762	64.9
Interest on Borrowed Money	20,438,255	14,564,230	-28.7	51,613,614	254.4	176,046,392	241.1	169,774,489	-3.6
TOTAL INTEREST EXPENSE	317,424,169	231,913,224	-26.9	270,714,998	16.7	769,997,394	184.4	1,071,817,939	39.2
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	1,911,874,509	4.9
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	356,679,435	40.4
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	439,380,026	4.7
Overdraft Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		82,829,328	
Non-Sufficient Funds Fee Income (included in Fee Income above)	N/A	N/A		N/A		N/A		44,370,133	
Other Income	390,033,860	473,557,350	21.4	473,158,005	-0.1	415,687,867	-12.1	417,557,099	0.4
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	2,149,368	8,496,960	295.3	-13,553,006	-259.5	15,964,382	217.8	11,802,984	-26.1
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	-833,463	-6.5
Gain (Loss) on Derivatives	0	0	N/A	729,460	N/A	-16,648	-102.3	-7,473	55.1
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	-25,730	-100.4
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		-13,554,464		4,168,332	130.8	9,335,688	124.0
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		-435,121		-2,654,961	-510.2	-501,152	81.1
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	19,786,160	45.1
TOTAL NON-INTEREST INCOME	808,619,913	938,774,023	16.1	884,156,456	-5.8	872,119,362	-1.4	896,494,139	2.8
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	1,026,008,038	3.8
Travel, Conference Expense	7,830,968	10,371,263	32.4	14,460,712	39.4	16,140,985	11.6	15,582,895	-3.5
Office Occupancy	129,844,858	136,938,703	5.5	138,395,980	1.1	145,247,183	5.0	150,332,982	3.5
Office Operation Expense	354,159,208	379,163,398	7.1	361,103,572	-4.8	394,620,676	9.3	421,422,218	6.8
Educational and Promotion	58,496,472	63,565,764	8.7	72,568,262	14.2	78,234,505	7.8	84,997,745	8.6
Loan Servicing Expense	88,692,914	91,938,658	3.7	106,117,386	15.4	113,794,103	7.2	114,994,664	1.1
Professional, Outside Service	186,981,055	213,398,427	14.1	233,015,670	9.2	260,814,396	11.9	262,039,941	0.5
Member Insurance	305,183	360,164	18.0	554,057	53.8	198,454	-64.2	141,720	-28.6
Operating Fees	4,559,647	3,960,490	-13.1	4,415,515	11.5	4,443,992	0.6	4,941,305	11.2
Miscellaneous Non-Interest Expense	34,251,586	35,477,458	3.6	40,396,657	13.9	44,385,916	9.9	46,953,886	5.8
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	2,127,415,394	4.0
NET INCOME (LOSS)	332,618,803	576,403,482	73.3	541,835,760	-6.0	394,638,357	-27.2	324,273,819	-17.8
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* 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									
02/28/2025									
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	Dec-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	1,172,669,276	1.6
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	24,256,808	13.9
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	2,247,498,195	1.8
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	6,877,279,278	-3.8
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	12,189,003,203	-3.3
Leases Receivable	766,612,687	877,643,143	14.5	980,679,439	11.7	1,003,625,303	2.3	993,329,627	-1.0
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	1,551,457,320	-8.3
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	12,598,704,677	3.9
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	2,296,102,251	8.8
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	58,657,198	3.5
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	2,783,757,759	9.1
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	131,667,049	1.7
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	42,924,382,654	0.2
LOANS GRANTED									
Number of Loans Granted Year-to-Date	999,779	1,051,149	5.1	824,713	-21.5	705,103	-14.5	662,153	-6.1
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	15,598,267,577	-1.4
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	22	21	-4.5	20	-4.8	22	10.0	23	4.5
Credit Builder	57	23	-59.6	24	4.3	28	16.7	29	3.6
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	132,510,159	40,621,721	-69.3	2,259,634	-94.4	1,508,285	-33.3	1,654,307	9.7
SBA Guaranteed Portion	120,989,097	30,625,963	-74.7	1,559,238	-94.9	1,093,787	-29.9	803,354	-26.6
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	123,175,025	30,913,994	-74.9	1,398,273	-95.5	998,562	-28.6	329,075	-67.0
Other Government Guaranteed Outstanding Balance	188,342	1,155,693	513.6	953,061	-17.5	929,342	-2.5	62,235	-93.3
Other Government Guaranteed Guaranteed Portion	76,109	245,590	222.7	240,304	-2.2	234,219	-2.5	17,579	-92.5
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	73,694,283	-6.8
SBA Commercial Loans Guaranteed Portion	68,768,764	67,035,562	-2.5	64,192,424	-4.2	58,971,579	-8.1	53,701,829	-8.9
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	10,910,547	154.8
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	10,896,316	155.3
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								8. Loans	

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
02/28/2025		Count of CU : 162								
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	Dec-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	671,268,797	6.3
60 to 89 Days Delinquent ¹		N/A	N/A		112,315,541		140,974,712	25.5	181,939,309	29.1
90 to 179 Days Delinquent ¹		190,753,025	137,052,158	-28.2	97,253,524	-29.0	129,845,116	33.5	153,330,768	18.1
180 to 359 Days Delinquent		40,175,271	24,657,138	-38.6	25,353,945	2.8	56,519,083	122.9	72,022,909	27.4
> = 360 Days Delinquent		27,073,895	31,087,978	14.8	20,142,973	-35.2	18,961,540	-5.9	28,868,445	52.2
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	436,161,431	25.9
% Delinquent Loans / Total Loans		0.75	0.52	-30.8	0.61	18.5	0.81	32.1	1.02	25.6
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	242,523,214	30.0
COMMERCIAL LOAN DELINQUENCY RATIOS¹										
% Comm Lns > = 30 Days Delinquent		2.39	1.23	-48.5	2.39	94.1	1.86	-22.1	2.18	16.9
% Comm Lns > = 60 Days Delinquent		1.72	0.81	-52.8	0.58	-28.4	0.76	29.8	1.23	62.8
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	18,522,707	5.5
60 to 89 Days Delinquent ¹		N/A	N/A		5,952,197		8,159,941	37.1	7,924,876	-2.9
90 to 179 Days Delinquent ¹		11,261,052	9,900,511	-12.1	8,570,363	-13.4	13,022,282	51.9	12,721,297	-2.3
180 to 359 Days Delinquent		752,734	277,727	-63.1	1,064,392	283.3	2,355,019	121.3	2,061,345	-12.5
> = 360 Days Delinquent		64,714	31,876	-50.7	1,260	-96.0	33,038	2,522.1	62,035	87.8
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	22,769,553	-3.4
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		1.08	0.90	-16.6	1.50	66.4	2.04	36.5	1.94	-4.9
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	120,581	51.3
60 to 89 Days Delinquent ¹		N/A	N/A		44,953		27,222	-39.4	25,950	-4.7
90 to 179 Days Delinquent ¹		43,649	26,923	-38.3	63,608	136.3	87,352	37.3	30,072	-65.6
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	56,022	-51.1
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	0.23	-57.1
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
										9. Delinquent Loans

Delinquent Loan Information (continued)									
Return to cover									
02/28/2025			For Charter :	N/A					
CU Name: N/A			Count of CU :	162					
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-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	25.9	29,270,274	-2.9
60 to 89 Days Delinquent ¹	N/A	N/A		8,967,507		13,064,901	45.7	12,159,675	-6.9
90 to 179 Days Delinquent ¹	N/A	N/A		10,068,829		16,118,910	60.1	14,991,342	-7.0
180 to 359 Days Delinquent	N/A	N/A		1,199,431		1,938,872	61.6	2,142,361	10.5
> = 360 Days Delinquent	N/A	N/A		169,774		155,633	-8.3	254,347	63.4
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		20,405,541		31,278,316	53.3	29,547,725	-5.5
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		0.95		1.42	48.4	1.31	-7.2
New Vehicle Loans									
30 to 59 Days Delinquent	72,984,989	63,776,626	-12.6	76,734,841	20.3	86,819,444	13.1	86,788,657	0.0
60 to 89 Days Delinquent ¹	N/A	N/A		14,161,177		15,434,787	9.0	16,802,822	8.9
90 to 179 Days Delinquent ¹	28,113,422	19,946,486	-29.0	10,783,552	-45.9	12,336,314	14.4	11,963,044	-3.0
180 to 359 Days Delinquent	3,731,418	1,867,195	-50.0	3,158,834	69.2	4,263,904	35.0	3,849,273	-9.7
> = 360 Days Delinquent	1,056,126	741,771	-29.8	340,126	-54.1	483,276	42.1	898,068	85.8
Total Del New Vehicle Lns (> = 60 Days)	32,900,966	22,555,452	-31.4	28,443,689	26.1	32,518,281	14.3	33,513,207	3.1
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.46	0.31	-31.1	0.38	20.7	0.45	19.6	0.49	7.2
Used Vehicle Loans									
30 to 59 Days Delinquent	120,907,607	117,489,694	-2.8	181,447,548	54.4	231,991,795	27.9	237,324,261	2.3
60 to 89 Days Delinquent ¹	N/A	N/A		39,209,372		49,790,828	27.0	52,128,224	4.7
90 to 179 Days Delinquent ¹	44,721,516	42,538,753	-4.9	33,733,453	-20.7	44,757,468	32.7	44,812,654	0.1
180 to 359 Days Delinquent	6,693,349	3,939,241	-41.1	8,929,564	126.7	16,554,517	85.4	17,635,861	6.5
> = 360 Days Delinquent	2,469,410	1,544,459	-37.5	1,206,696	-21.9	2,527,074	109.4	3,355,744	32.8
Total Del Used Vehicle Lns (> = 60 Days)	53,884,275	48,022,453	-10.9	83,079,085	73.0	113,629,887	36.8	117,932,483	3.8
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.54	0.43	-19.7	0.66	52.8	0.90	36.6	0.97	7.4
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.50	0.39	-23.4	0.56	44.0	0.74	33.2	0.79	7.4
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	13,617,491	8.2
60 to 89 Days Delinquent ¹	N/A	N/A		865,813		1,715,763	98.2	1,862,137	8.5
90 to 179 Days Delinquent ¹	1,249,021	989,776	-20.8	470,831	-52.4	1,162,966	147.0	1,535,852	32.1
180 to 359 Days Delinquent	65,647	27,145	-58.7	87,404	222.0	475,106	443.6	700,134	47.4
> = 360 Days Delinquent	0	0	N/A	0	N/A	25,652	N/A	39,144	52.6
Total Del Leases Receivable (> = 60 Days)	1,314,668	1,016,921	-22.6	1,424,048	40.0	3,379,487	137.3	4,137,267	22.4
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.17	0.12	-32.4	0.15	25.3	0.34	131.9	0.42	23.7
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		14,403,859		19,737,916	37.0	21,015,879	6.5
60 to 89 Days Delinquent ¹	N/A	N/A		4,393,332		5,496,682	25.1	5,738,915	4.4
90 to 179 Days Delinquent ¹	N/A	N/A		3,589,289		5,138,497	43.2	6,190,457	20.5
180 to 359 Days Delinquent	N/A	N/A		1,096,963		2,826,283	157.6	2,688,025	-4.9
> = 360 Days Delinquent	N/A	N/A		203,635		437,839	115.0	540,104	23.4
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		9,283,219		13,899,301	49.7	15,157,501	9.1
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.57		0.82	44.8	0.98	18.9
Outstanding balances of loans affected by bankruptcy claims	53,262,822	40,778,169	-23.4	48,435,509	18.8	68,397,415	41.2	93,290,260	36.4
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	73,493,165	18.8
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		324	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
10. Delinquent Loans (con't)									

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹											
Return to cover											
02/28/2025			For Charter :	N/A							
CU Name: N/A			Count of CU :	162							
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-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	211,900,530	16.4
60 to 89 Days Delinquent ¹		N/A	N/A			33,994,225		38,967,592	14.6	67,253,801	72.6
90 to 179 Days Delinquent ¹		N/A	N/A			25,902,461		31,785,310	22.7	48,908,419	53.9
180 to 359 Days Delinquent		N/A	N/A			9,302,546		19,732,127	112.1	30,685,870	55.5
> = 360 Days Delinquent		N/A	N/A			8,100,663		5,372,391	-33.7	11,951,412	122.5
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	158,799,502	65.7
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	1.26	59.5
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	24,681,126	21.1
60 to 89 Days Delinquent ¹		N/A	N/A			1,976,735		5,362,326	171.3	6,924,304	29.1
90 to 179 Days Delinquent ¹		N/A	N/A			2,052,155		3,707,800	80.7	6,348,798	71.2
180 to 359 Days Delinquent		N/A	N/A			371,991		1,476,323	296.9	2,707,574	83.4
> = 360 Days Delinquent		N/A	N/A			125,011		508,201	306.5	2,197,421	332.4
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	18,178,097	64.4
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	0.79	51.1
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	460,811	-30.9
60 to 89 Days Delinquent ¹		N/A	N/A			178,377		142,609	-20.1	76,187	-46.6
90 to 179 Days Delinquent ¹		N/A	N/A			123,300		522,944	324.1	36,021	-93.1
180 to 359 Days Delinquent		N/A	N/A			7,072		62,317	781.2	73,655	18.2
> = 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	185,863	-74.6
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	0.32	-75.4
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	177,163,462.00	64.6
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	1.18	57.4
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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								
02/28/2025								
CU Name: N/A				For Charter: N/A				
Peer Group: N/A				Count of CU: 162				
				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-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	9,154,291 -51.0
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	488,335 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		116,465		0	-100.0	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 Construction and Development loans delinquent > = 60 Days	N/A	N/A		116,465		0	-100.0	488,335 N/A
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		0.09		0.00	-100.0	0.22 N/A
Secured by Farmland								
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 loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		0	N/A	0 N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		0.00		0.00	N/A	0.00 N/A
Secured by Multifamily								
30 to 59 Days Delinquent	N/A	N/A		1,313,939		1,500,199	14.2	786,932 -47.5
60 to 89 Days Delinquent ¹	N/A	N/A		0		127,757	N/A	489,792 283.4
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	823,038 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	1,312,830 927.6
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.00		0.04	N/A	0.42 842.1
Secured by Owner Occupied, Non-Farm, Non-Residential Property								
30 to 59 Days Delinquent	N/A	N/A		38,102,873		6,051,845	-84.1	8,408,580 38.9
60 to 89 Days Delinquent ¹	N/A	N/A		821,252		1,280,899	56.0	463,746 -63.8
90 to 179 Days Delinquent ¹	N/A	N/A		708,906		569,405	-19.7	1,694,610 197.6
180 to 359 Days Delinquent	N/A	N/A		0		4,981,284	N/A	2,261,956 -54.6
> = 360 Days Delinquent	N/A	N/A		0		85,049	N/A	0 -100.0
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		1,530,158		6,916,637	352.0	4,420,312 -36.1
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.26		1.11	324.9	0.71 -36.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property								
30 to 59 Days Delinquent	N/A	N/A		3,854,512		1,206,224	-68.7	6,670,997 453.0
60 to 89 Days Delinquent ¹	N/A	N/A		1,136,181		0	-100.0	6,905,847 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		186,443	N/A	3,971,120 2,029.9
180 to 359 Days Delinquent	N/A	N/A		0		1,298,093	N/A	6,393,817 392.6
> = 360 Days Delinquent	N/A	N/A		0		8,796,196	N/A	8,662,599 -1.5
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		1,136,181		10,280,732	804.8	25,933,383 152.3
# Means the number is too large to display in the cell								
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								
								12. Del Comm Loans

Delinquent Commercial Loans										
Return to cover	For Charter :		N/A							
02/28/2025	Count of CU :		162							
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	Dec-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	1.61	129.9	
Loans to finance agricultural production and other loans to farmers										
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	0	N/A	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		0.00		0.00	N/A	0.00	N/A	
Commercial and Industrial Loans										
30 to 59 Days Delinquent	N/A	N/A		1,457,284		2,118,851	45.4	2,513,000	18.6	
60 to 89 Days Delinquent ¹	N/A	N/A		611,638		1,278,990	109.1	2,631,616	105.8	
90 to 179 Days Delinquent ¹	N/A	N/A		1,011,273		262,538	-74.0	99,878	-62.0	
180 to 359 Days Delinquent	N/A	N/A		51,678		484,554	837.6	0	-100.0	
> = 360 Days Delinquent	N/A	N/A		9,821,119		534,563	-94.6	907,571	69.8	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		11,495,708		2,560,645	-77.7	3,639,065	42.1	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		9.59		2.20	-77.1	3.11	41.3	
Unsecured Commercial Loans										
30 to 59 Days Delinquent	N/A	N/A		7,368		58,606	695.4	25,841	-55.9	
60 to 89 Days Delinquent ¹	N/A	N/A		0		75,000	N/A	18,315	-75.6	
90 to 179 Days Delinquent ¹	N/A	N/A		59,039		117,593	99.2	0	-100.0	
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		59,039		192,593	226.2	18,315	-90.5	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		1.38		4.08	196.6	0.54	-86.8	
Unsecured Revolving Lines of Credit for Commercial Purposes										
30 to 59 Days Delinquent	N/A	N/A		16,159		30,080	86.2	6,839	-77.3	
60 to 89 Days Delinquent ¹	N/A	N/A		2,782		49,415	1,676.2	44,767	-9.4	
90 to 179 Days Delinquent ¹	N/A	N/A		0		69,294	N/A	27,204	-60.7	
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	71,971	-62.0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		0.63		2.77	342.4	0.71	-74.2	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		14,419,742		20,267,757	40.6	35,884,211	77.1	
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	1.23	62.8	
* Amounts are year-to-date and the related % change ratios are annualized.										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

		Loan Losses								
Return to cover		For Charter :		N/A						
02/28/2025		Count of CU :		162						
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	Dec-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	297,780,756	58.0	391,526,549	31.5
Total Loans Recovered Year-to-Date*		38,348,737	45,291,867	18.1	42,015,058	-7.2	47,840,431	13.9	51,527,364	7.7
NET CHARGE OFFS (\$\$)*		193,794,285	129,102,802	-33.4	146,491,343	13.5	249,940,325	70.6	339,999,185	36.0
Net Charge-Offs / Average Loans %**		0.57	0.36	-37.5	0.37	3.3	0.59	59.5	0.79	34.0
Total Delinquent Loans & Year-to-Date Net Charge-Offs		451,796,476	321,900,076	-28.8	401,557,326	24.7	596,240,776	48.5	776,160,616	30.2
Combined Delinquency and Net Charge Off Ratio		1.32	0.88	-33.7	0.98	12.2	1.40	42.4	1.81	29.2
LOAN LOSS SUMMARY BY LOAN TYPE										
Unsecured Credit Card Lns Charged Off*		34,505,513	26,642,867	-22.8	25,907,851	-2.8	39,140,328	51.1	53,307,375	36.2
Unsecured Credit Card Lns Recovered*		4,100,998	4,771,816	16.4	4,238,704	-11.2	3,697,717	-12.8	3,489,297	-5.6
Unsecured Credit Card Net Charge Offs*		30,404,515	21,871,051	-28.1	21,669,147	-0.9	35,442,611	63.6	49,818,078	40.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		2.59	1.94	-25.3	1.99	2.7	3.23	62.2	4.28	32.7
PALs I and PALs II Charged Off (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*		0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*		81,917	30,973	-62.2	43,527	40.5	198,984	357.2	179,406	-9.8
Non-Federally Guaranteed Student Loans Recovered*		19,027	7,233	-62.0	12,778	76.7	14,212	11.2	25,624	80.3
Non-Federally Guaranteed Student Loans Net Charge Offs*		62,890	23,740	-62.3	30,749	29.5	184,772	500.9	153,782	-16.8
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	0.68	-25.3
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	N/A		69,956,553		100,962,741	44.3	114,209,243	13.1
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	N/A		14,312,543		14,617,387	2.1	13,421,875	-8.2
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	N/A		55,644,010		86,345,354	55.2	100,787,368	16.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**		N/A	N/A		2.77		3.97	43.5	4.52	13.8
New Vehicle Loans Charged Off*		48,661,191	29,861,831	-38.6	20,570,956	-31.1	27,905,083	35.7	42,911,344	53.8
New Vehicle Loans Recovered*		6,641,243	7,908,011	19.1	6,162,069	-22.1	6,191,394	0.5	8,403,250	35.7
New Vehicle Loans Net Charge Offs*		42,019,948	21,953,820	-47.8	14,408,887	-34.4	21,713,689	50.7	34,508,094	58.9
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.58	0.31	-47.6	0.20	-35.6	0.30	50.8	0.49	65.8
Used Vehicle Loans Charged Off*		67,953,675	48,133,042	-29.2	57,894,226	20.3	114,023,481	97.0	154,880,374	35.8
Used Vehicle Loans Recovered*		10,226,033	12,539,880	22.6	13,200,589	5.3	19,949,304	51.1	23,076,875	15.7
Used Vehicle Loans Net Charge Offs*		57,727,642	35,593,162	-38.3	44,693,637	25.6	94,074,177	110.5	131,803,499	40.1
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.59	0.34	-43.3	0.38	12.0	0.75	98.1	1.06	42.4
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.59	0.32	-45.0	0.31	-4.9	0.58	88.7	0.86	47.4
Leases Receivable Charged Off*		1,987,041	1,833,561	-7.7	1,331,065	-27.4	1,924,193	44.6	3,554,973	84.8
Leases Receivable Recovered*		391,604	337,172	-13.9	404,881	20.1	465,577	15.0	278,858	-40.1
Leases Receivable Net Charge Offs*		1,595,437	1,496,389	-6.2	926,184	-38.1	1,458,616	57.5	3,276,115	124.6
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.22	0.18	-18.4	0.10	-45.2	0.15	47.5	0.33	123.2
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		7,910,446		11,467,482	45.0	19,047,648	66.1
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		2,450,243		1,942,419	-20.7	2,342,135	20.6
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	16,705,513	75.4
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	1.03	79.9
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	N/A		18,566,087		10,956,044	-41.0	17,534,757	60.0
Real Estate - Non-Commercial		N/A	N/A		3,673,657		6,257,824	70.3	6,993,878	11.8
Vehicle - Non-Commercial		N/A	N/A		20,819,155		28,273,664	35.8	28,341,921	0.2
Other - Non-Commercial		N/A	N/A		1,092,224		1,374,895	25.9	1,694,799	23.3
Total Foreclosed and Repossessed Assets		34,350,248	33,807,844	-1.6	44,151,123	30.6	46,862,427	6.1	54,565,355	16.4
*Amounts are year-to-date while the related percent change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									14. Loan Losses	

	Indirect, Purchased or Sold								
Return to cover			For Charter :	N/A					
02/28/2025			Count of CU :	162					
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	Dec-2024	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		10,742,048,036		10,908,568,723	1.6	10,295,718,146	-5.6
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		1,411,089,014		1,336,526,446	-5.3	1,289,268,971	-3.5
Commercial Indirect Loans	N/A	N/A		24,408,654		24,413,390	0.0	17,466,121	-28.5
All Other Indirect Loans	N/A	N/A		685,381,586		693,645,536	1.2	857,779,299	23.7
Total Outstanding Indirect Loans	10,636,291,429	11,510,164,725	8.2	12,862,927,290	11.8	12,963,154,095	0.8	12,460,232,537	-3.9
Indirect Loans Outstanding / Total Loans %	30.77	30.85	0.3	30.87	0.1	30.28	-1.9	29.03	-4.1
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	90,486,508	3.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.50	0.39	-22.7	0.51	32.2	0.67	32.4	0.73	7.6
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	82,484,982	54,037,971	-34.5	53,699,782	-0.6	102,090,633	90.1	133,447,606	30.7
Indirect Loans Recovered*	12,709,642	14,118,839	11.1	12,673,084	-10.2	19,020,795	50.1	22,105,186	16.2
Indirect Loans Net Charge Offs*	69,775,340	39,919,132	-42.8	41,026,698	2.8	83,069,838	102.5	111,342,420	34.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.67	0.36	-46.4	0.34	-6.6	0.64	91.1	0.88	36.2
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	107,791,478	210.2
Loans Purchased from Other Sources*	34,460,821	96,275,014	179.4	115,465,419	19.9	82,279,874	-28.7	74,018,282	-10.0
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	1.17	57.5
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	1,471,085	991.9
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	0.18	920.9
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		91,648		285,797	211.8	581,297	103.4
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		5,310		27,285	413.8	87,251	219.8
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		86,338		258,512	199.4	494,046	91.1
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		0.03		0.06	97.1
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	107,268,570	N/A	439,272,451	309.5	905,777,524	106.2
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	583,002,914	42.2
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	146,726,263	-16.4
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	2,034,091,639	8.7
* 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									
02/28/2025									
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	Dec-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	329,861,839	39.8
Non-Federally Guaranteed Student Loans	3,708,829	4,611,812	24.3	7,635,369	65.6	8,290,194	8.6	10,538,382	27.1
1- to 4-Family Residential Property	348,617,159	478,018,482	37.1	642,215,060	34.3	637,234,139	-0.8	735,202,683	15.4
Commercial Loans (excluding Construction & Development)	250,731,745	212,354,362	-15.3	293,031,651	38.0	312,140,362	6.5	366,025,856	17.3
Commercial Construction & Development	41,115,502	67,228,601	63.5	48,782,958	-27.4	45,597,028	-6.5	44,717,652	-1.9
All Other Participation Loans	22,645,380	15,598,381	-31.1	236,672,562	1,417.3	220,511,860	-6.8	236,880,285	7.4
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	1,723,226,697	18.1
Participation Loans Outstanding / Total Loans %	2.78	2.89	4.0	3.33	15.1	3.41	2.4	4.01	17.8
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	280,303,940	405,360,842	44.6	450,127,527	11.0	210,996,919	-53.1	465,738,788	120.7
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.60	1.93	20.6	2.05	6.4	1.33	-35.0	2.99	123.8
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	264,634,384	618,369,793	133.7	766,945,156	24.0	357,687,451	-53.4	707,884,965	97.9
%Participation Loans Sold YTD / Total Assets**	0.52	1.10	111.0	1.35	22.2	0.62	-53.9	1.20	93.8
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	9,865,628	60.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		1.08		0.58	-46.2	0.80	38.4
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	7,093,203	3.0
Participation Loans Recovered*	350,122	297,205	-15.1	683,876	130.1	810,719	18.5	1,030,416	27.1
Participation Loan Net Charge Offs *	1,362,949	1,343,935	-1.4	3,507,781	161.0	6,073,057	73.1	6,062,787	-0.2
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.15	0.13	-9.4	0.28	116.0	0.43	50.0	0.38	-10.7
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									16. Participation Loans

Real Estate (Non-Commercial) Loan Losses									
Return to cover									
		For Charter : N/A							
02/28/2025		Count of CU : 162							
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	Dec-2024 % Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*		N/A	N/A		240,140		697,301	190.4	494,635 -29.1
First Lien single 1- to 4-Family Residential Property Loans Recovered*		N/A	N/A		309,569		117,457	-62.1	61,537 -47.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*		N/A	N/A		-69,429		579,844	935.2	433,098 -25.3
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 -28.5
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*		N/A	N/A		101,553		55,022	-45.8	465,664 746.3
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*		N/A	N/A		155,087		134,254	-13.4	176,113 31.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*		N/A	N/A		-53,534		-79,232	-48.0	289,551 465.4
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	0.01 414.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*		N/A	N/A		2,160,042		238,160	-89.0	660,748 177.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*		N/A	N/A		304,640		120,785	-60.4	120,950 0.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	N/A		1,855,402		117,375	-93.7	539,798 359.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**		N/A	N/A		3.55		0.19	-94.5	0.94 384.2
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**		N/A	N/A		N/A		0.00		0.01 92.7
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information								
Return to cover		For Charter :		N/A						
02/28/2025		Count of CU :		162						
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	Dec-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	220,512,873	32.5
Secured by Farmland		4,604,099	4,664,396	1.3	6,508,666	39.5	7,314,229	12.4	11,924,807	63.0
Secured by Multifamily		146,044,427	186,642,272	27.8	229,488,679	23.0	289,971,241	26.4	316,299,269	9.1
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	626,034,419	0.8
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	1,608,986,390	9.7
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	2,783,757,758	9.1
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	1,047,975	-26.9
Commercial and Industrial Loans		103,313,000	114,223,881	10.6	119,852,585	4.9	116,460,118	-2.8	117,166,517	0.6
Unsecured Commercial Loans		6,788,061	5,324,434	-21.6	4,289,710	-19.4	4,717,320	10.0	3,385,825	-28.2
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	10,066,730	47.3
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	131,667,047	1.7
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	2,761,544,480	9.4
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	153,880,325	-2.2
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	2,915,424,805	8.8
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development		150	135	-10.0	150	11.1	166	10.7	169	1.8
Farmland		34	33	-2.9	37	12.1	39	5.4	44	12.8
Secured by Multifamily		381	400	5.0	462	15.5	514	11.3	513	-0.2
Owner Occupied, Non-Farm, Non-Residential Property		787	735	-6.6	769	4.6	737	-4.2	727	-1.4
Non-Owner Occupied, Non-Farm, Non-Residential Property		675	792	17.3	938	18.4	955	1.8	1,031	8.0
Total Number of Real Estate Secured Commercial Loans		2,027	2,095	3.4	2,356	12.5	2,411	2.3	2,484	3.0
Loans to finance agricultural production and other loans to farmers		24	26	8.3	18	-30.8	16	-11.1	10	-37.5
Commercial and Industrial Loans		971	1,101	13.4	1,389	26.2	1,363	-1.9	1,369	0.4
Unsecured Commercial Loans		61	53	-13.1	64	20.8	87	35.9	94	8.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		705	163	-76.9	279	71.2	289	3.6	292	1.0
Total Number of Non-Real Estate Secured Commercial Loans		1,761	1,343	-23.7	1,750	30.3	1,755	0.3	1,765	0.6
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	4,030	2.0
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		135	191	41.5	275	44.0	216	-21.5	219	1.4
Total Number of Commercial Loans Outstanding		3,788	3,438	-9.2	4,106	19.4	4,166	1.5	4,249	2.0
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	2,915,424,805	8.8
(Total Commercial Loans / Total Assets)%		3.26	3.45	5.7	4.35	26.1	4.65	7.0	4.95	6.5
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	660,032,054	13.4
Purchased or Participation Interests to Nonmembers*		34,552,036	25,944,068	-24.9	58,667,948	126.1	12,478,900	-78.7	31,654,975	153.7
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	12,972,782	48.3
Outstanding Agricultural Related Loans - Number		58	59	1.7	55	-6.8	55	0.0	54	-1.8
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	391,376,110	31.4
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	4.89	4.2

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

19. Commercial Loans

Commercial Loan Net Charge Offs									
Return to cover		For Charter :	N/A						
02/28/2025		Count of CU :	162						
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	Dec-2024	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:									
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average Commercial Loans Secured by Farmland**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average Commercial Loans Secured by Multifamily**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		0.00		0.00	100.0	0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		0.00		0.00	N/A	0.00	100
Net Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural Production and Other Loans to Farmers**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and Industrial Loans**	N/A	N/A		1.49		0.43	-70.9	1.10	154.42
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	N/A		1.36		1.32	-3.1	6.00	355.88
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	1.84	2339.1
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	0.00	100
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	1.08	0.99	-8.8497	1.48	49.799	0.43	-70.7	1.29	198.68
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.25	0.12	-51.501	0.09	-28.208	0.02	-74.3	0.06	168.52
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							20. Commercial Loan Net Charge Offs		

		Commercial Loan Losses							
Return to cover		For Charter :	N/A						
02/28/2025		Count of CU :	162						
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	Dec-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		69,094		0	-100.0	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,110,863		1,009,409	-52.2	1,395,292	38.2
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		68,983		96,663	40.1	262,133	171.2
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		141,102		61,909	-56.1	157,714	154.8
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	2,635,807	984,720	-62.641	69,094	-92.983	0	-100.0	0	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	1,398,244	1,504,924	7.6296	2,320,948	54.224	1,167,981	-49.7	1,815,139	55.4
Total Commercial Loan YTD Charge Offs*	4,034,051	2,489,644	-38.284	2,390,042	-4.0007	1,167,981	-51.1	1,815,139	55.4
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		84,359		0	-100.0	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		0		5	N/A	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		372,046		498,128	33.9	109,270	-78.1
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		3,700		37,395	910.7	19,057	-49.0
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		3,850		54,397	1,312.9	2,523	-95.4
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	113	8,469	7394.7	84,359	896.09	5	-100.0	0	-100.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	148,553	298,819	101.15	379,596	27.032	589,920	55.4	130,850	-77.8
Total Commercial Loan YTD Recoveries*	148,666	307,288	106.7	463,955	50.984	589,925	27.2	130,850	-77.8
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

		Investments							
Return to cover		For Charter :		N/A					
02/28/2025		Count of CU :		162.0					
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	Dec-2024	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		24,473,551		30,302,365	23.8	31,990,827	5.6
Registered Investment Companies	N/A	N/A		4,744,573		6,309,510	33.0	6,683,874	5.9
Other Equities	N/A	N/A		57,542,379		67,657,277	17.6	78,536,149	16.1
TOTAL EQUITY SECURITIES	89,607,033	107,881,826	20.4	86,760,503	-19.6	104,269,152	20.2	117,210,850	12.4
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		18,475,650		0	-100.0	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		0		0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		0		0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		1,000,000		0	-100.0	0	N/A
All Other Trading Debt Securities	N/A	N/A		37,003,464		40,564,611	9.6	43,372,661	6.9
TOTAL TRADING DEBT SECURITIES	N/A	N/A		56,479,114		40,564,611	-28.2	43,372,661	6.9
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		359,731,056		297,178,908	-17.4	171,795,474	-42.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		954,628,539		903,009,947	-5.4	703,500,559	-22.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		3,178,174,378		2,820,870,390	-11.2	2,592,992,100	-8.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A		172,645,767		148,061,849	-14.2	143,283,134	-3.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		60,913,656		45,838,223	-24.7	51,966,992	13.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,565,966		0	-100.0	17,371,200	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	36,736,062	-25.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		87,428,464		71,836,211	-17.8	64,811,610	-9.8
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		164,483,528		164,951,121	0.3	159,461,880	-3.3
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		5,029,844,020		4,501,026,971	-10.5	3,941,919,011	-12.4
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		339,706,412		284,072,287	-16.4	164,028,781	-42.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		874,658,705		845,521,413	-3.3	666,350,653	-21.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		2,823,277,235		2,511,789,067	-11.0	2,299,244,430	-8.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		148,490,964		128,946,257	-13.2	125,186,822	-2.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		51,932,760		40,213,213	-22.6	47,206,185	17.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		2,508,585		0	-100.0	17,371,200	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	32,422,186	-26.9
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		83,221,246		69,387,595	-16.6	63,936,258	-7.9
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		149,219,940		153,677,687	3.0	147,822,571	-3.8
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		4,515,732,303		4,077,970,748	-9.7	3,563,569,086	-12.6
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									22. Investments

		Investments								
Return to cover		For Charter : N/A								
02/28/2025		Count of CU : 162								
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	Dec-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	259,848,825	-26.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A			716,169,297		737,401,550	3.0	780,970,392	5.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A			1,012,066,209		967,419,335	-4.4	995,377,990	2.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A			16,585,333		8,746,276	-47.3	7,361,931	-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	0	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	2,740,061	-66.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A			122,466,216		132,581,093	8.3	97,514,000	-26.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A			115,867,290		90,558,187	-21.8	97,676,011	7.9
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A			2,424,355,836		2,297,926,968	-5.2	2,241,489,210	-2.5
HTM DEBT SECURITIES AT FAIR VALUE										
US Government Obligations	N/A	N/A			414,995,337		341,145,217	-17.8	255,106,215	-25.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A			663,326,359		711,735,026	7.3	754,387,087	6.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A			892,985,014		858,323,757	-3.9	893,786,693	4.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A			13,912,354		7,704,369	-44.6	6,473,009	-16.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A			0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A			0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A			2,925,333		7,338,220	150.9	2,415,802	-67.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A			115,858,924		129,106,072	11.4	97,341,503	-24.6
All Other HTM Debt Securities at Amortized Cost	N/A	N/A			111,070,399		87,849,374	-20.9	96,673,923	10.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A			2,215,073,720		2,143,202,035	-3.2	2,106,184,232	-1.7
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	5,965,641,807	-8.5
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A			N/A		-3,603,719		-3,305,523	8.3
OTHER INVESTMENTS										
Nonperpetual Capital Account	1,188,884	1,218,699	2.5		1,421,861	16.7	1,911,757	34.5	1,915,667	0.2
Perpetual Contributed Capital	24,002,922	24,045,426	0.2		25,579,678	6.4	26,441,139	3.4	23,867,080	-9.7
All other investments	150,145,813	157,276,393	4.7		263,653,963	67.6	279,437,995	6.0	300,363,604	7.5
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1		290,655,502	59.2	307,790,891	5.9	326,146,351	6.0
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	860,877,842	2.9
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							
02/28/2025		Count of CU : 162							
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	Dec-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A	N/A		632,100,584		509,478,462	-19.4	505,545,678	-0.8
Total Time Deposits 1-3 yrs	N/A	N/A		405,494,109		280,390,039	-30.9	312,391,687	11.4
Total Time Deposits 3-5 yrs	N/A	N/A		113,048,970		44,171,748	-60.9	41,458,476	-6.1
Total Time Deposits 5-10 yrs	N/A	N/A		5,786,000		2,093,000	-63.8	1,482,000	-29.2
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	860,877,841	2.9
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	3,555,220	17.5
Total Equity Securities 1-3 yrs	0	250,000	N/A	0	-100.0	979,155	N/A	1,064,977	8.8
Total Equity Securities 3-5 yrs	3,405,516	5,709,430	67.7	2,029,924	-64.4	1,310,314	-35.5	1,303,765	-0.5
Total Equity Securities 5-10 yrs	3,141,200	6,993,588	122.6	6,759,432	-3.3	6,893,582	2.0	11,527,493	67.2
Total Equity Securities > 10 yrs	72,927,423	91,697,822	25.7	76,040,258	-17.1	92,059,636	21.1	99,759,395	8.4
TOTAL EQUITY SECURITIES	0	0	N/A	86,760,503	N/A	104,269,151	20.2	117,210,850	12.4
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	38,810,651	41,575,844	7.1	37,003,464	-11.0	40,564,611	9.6	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	43,372,661	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	43,372,661	6.9
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	761,526,791	-16.2
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	844,801,352	1.6
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	1,060,772,683	-3.6
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	783,583,382	-27.3
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	108,321,117	-32.2
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	4,516,327,074	N/A	4,077,970,746	-9.7	3,559,005,325	-12.7
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	381,541,258	-10.1
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	829,081,731	0.8
Total Held-to-Maturity Debt Securities 3-5 yrs	624,301,371	1,085,787,180	73.9	852,664,615	-21.5	612,647,975	-28.1	577,738,523	-5.7
Total Held-to-Maturity Debt Securities 5-10 yrs	59,021,506	243,003,758	311.7	483,334,324	98.9	430,340,749	-11.0	439,549,746	2.1
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	18,141,717	142.3
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	2,413,870,037	N/A	2,297,926,969	-4.8	2,246,052,975	-2.3
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	50,508,232	17,888,038	-64.6	82,144,962	359.2	85,183,159	3.7	81,839,103	-3.9
Total Other Investments 1-3 yrs	116,418,028	147,644,337	26.8	131,062,185	-11.2	131,364,387	0.2	148,283,515	12.9
Total Other Investments 3-5 yrs	2,589,000	2,824,800	9.1	30,734,919	988.0	36,002,363	17.1	32,170,313	-10.6
Total Other Investments 5-10 yrs	430,918	5,377,513	1,147.9	30,076,021	459.3	31,175,738	3.7	38,578,062	23.7
Total Other Investments > 10 yrs	5,391,441	8,805,830	63.3	15,369,115	74.5	24,065,244	56.6	25,275,358	5.0
TOTAL OTHER INVESTMENTS	175,337,619	182,540,518	4.1	289,387,202	58.5	307,790,891	6.4	326,146,351	6.0
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	1,794,851,777	1,661,727,156	-7.4	1,757,210,741	5.7	1,971,071,889	12.2	1,734,008,050	-12.0
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	2,178,995,923	5.4
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	1,713,443,760	-4.5
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	1,274,720,683	-17.7
Total Investments > 10 yrs	194,104,963	193,440,895	-0.3	280,649,220	45.1	283,970,278	1.2	251,497,587	-11.4
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	7,152,666,003	-6.7
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	Other Investment Information									
Return to cover										
02/28/2025										
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	Dec-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	40,036,643	0.5	
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	471,557,397	-18.3	
Realized Investment Gains (Losses)										
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		59,686		-34,620	-158.0	-398,866	-1,052.1	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-562,052		-1,228,803	-118.6	-1,009,525	17.8	
Realized Gain (Losses) on all other investments	N/A	N/A		-2,163,766		481,114	122.2	574,928	19.5	
Total Gain (Loss) on Investments	N/A	N/A		-2,666,132		-782,309	70.7	-833,463	-6.5	
Other-Than-Temporary Impairment (OTTI)										
Total OTTI Losses	-72,231	360	100.5	-242,681	#####	0	100.0	0	N/A	
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
OTTI Losses Recognized in Earnings	-72,231	360	100.5	-242,681	#####	0	100.0	0	N/A	
Derivatives Hedge										
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	1,689,526	N/A	N/A		N/A		
Assets used to fund employee benefit or deferred compensation plans										
Recorded Value of Securities	138,834,489	194,628,282	40.2	188,457,712	-3.2	197,499,241	4.8	220,103,697	11.4	
Recorded Value of Other Investments	95,551,275	106,031,997	11.0	82,167,577	-22.5	102,360,819	24.6	108,420,350	5.9	
Collateral Assignment Split Dollar Life Insurance Arrangements										
Remaining Premiums	N/A	N/A		41,091,883		35,093,995	-14.6	31,401,407	-10.5	
Cash Surrender Value	N/A	N/A		141,598,832		177,063,180	25.0	197,701,335	11.7	
Recorded Value	134,131,862	175,322,453	30.7	202,869,570	15.7	246,456,842	21.5	252,480,932	2.4	
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	19,990,521	-13.2	
Recorded Value	32,867,424	32,711,283	-0.5	41,644,592	27.3	53,925,127	29.5	52,921,798	-1.9	
Other Insurance	203,068,532	257,483,256	26.8	186,437,831	-27.6	184,685,953	-0.9	170,761,003	-7.5	
Other Non-insurance	20,702,793	32,661,948	57.8	31,528,665	-3.5	45,706,952	45.0	58,277,088	27.5	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	625,156,375	798,839,219	27.8	733,105,947	-8.2	830,634,934	13.3	862,964,868	3.9	
Charitable Donation Accounts	18,391,281	41,195,091	124.0	25,219,921	-38.8	26,909,394	6.7	28,194,482	4.8	
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	72	-8.9	
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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Share and Membership Information									
Return to cover									
02/28/2025									
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	Dec-2024	% Chg
MEMBERSHIP:									
Number of Current Members	4,033,461	4,160,589	3.2	3,961,051	-4.8	4,014,379	1.3	4,050,317	0.9
Number of Potential Members	201,943,744	232,142,605	15.0	244,542,574	5.3	273,306,995	11.8	337,909,175	23.6
% Current Members to Potential Members	2.00	1.79	-10.3	1.62	-9.6	1.47	-9.3	1.20	-18.4
% Membership Growth*	1.86	3.15	69.7	-4.80	-252.2	1.35	128.1	0.90	-33.5
Total Number of Share/Deposit Accounts	6,932,644	7,175,725	3.5	6,877,297	-4.2	7,081,512	3.0	7,165,452	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	46,699,538,500	3.9
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	2,346,557,848	-13.3
> 3 years	933,405,809	728,115,366	-22.0	573,936,462	-21.2	672,428,233	17.2	569,139,553	-15.4
TOTAL SHARES/DEPOSITS	44,134,209,182	48,936,118,023	10.9	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,235,912	2.7
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	3,798,330,972	11.4
Uninsured NonMember Deposits	78,065,679	31,654,909	-59.5	60,746,293	91.9	120,639,495	98.6	21,305,110	-82.3
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	3,819,636,082	8.2
Insured Shares & Deposits	40,055,209,823	44,217,707,123	10.4	43,186,940,076	-2.3	43,315,137,184	0.3	44,235,970,175	2.1
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	24,367,093	201.2
Accounts Held by Nonmember Public Units	52,283,507	6,445,609	-87.7	1,502,833	-76.7	8,048,104	435.5	3,220,000	-60.0
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	9,231,330,715	13.3
Dollar Amount of IRA/Keogh >= \$100,000	773,464,206	771,067,024	-0.3	711,275,873	-7.8	756,607,192	6.4	794,212,135	5.0
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	317,665,983	-40.4
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	1,479,633,512	2.9
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	22,323,332	-4.7
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	19	18	-5.3	18	0.0	23	27.8	24	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	946,616,286	-21.9
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
									28. Shares and Membership

		Supplemental Information									
Return to cover		For Charter : N/A									
02/28/2025		Count of CU : 162									
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	Dec-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	2,298,951	-77	
Amount of Grants Received by your credit union, YTD		1,100,827	8,710,983	691	815,929	-91	7,637,559	836	78,650	-99	
EMPLOYEES:											
Number of Full-Time Employees		10,335	10,701	4	10,637	-1	10,763	1	10,799	0	
Number of Part-Time Employees		687	668	-3	676	1	607	-10	652	7	
BRANCHES:											
Number of CU Branches		701	702	0	695	-1	702	1	709	1	
Number of CUs Reporting Shared Branches		38	39	3	39	0	37	-5	36	-3	
Plan to add new branches or expand existing facilities		32	30	-6	30	0	31	3	24	-23	
CUSO INFORMATION											
Value of Investments in CUSO		148,670,076	171,972,255	16	194,572,163	13	202,260,783	4	220,704,162	9	
CUSO Loans		55,713,697	64,094,890	15	66,697,656	4	68,613,162	3	73,858,765	8	
Aggregate Cash Outlays in CUSO		56,269,483	66,642,472	18	79,268,480	19	91,700,595	16	103,041,949	12	
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	23,702	2	
Low Cost Wire Transfers		134	134	0	130	-3	128	-2	126	-2	
MERGERS/ACQUISITIONS:											
Adjusted Retained Earnings Obtained through Business Combinations		116,008,580	130,703,897	13	197,029,093	51	202,771,761	3	210,803,056	4	
System Used to Maintain Share/Loan Records											
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System		104	96	-8	90	-6	87	-3	0	-100	
Vendor On-Line Service Bureau		68	78	15	79	1	79	0	0	-100	
CU Developed In-House System		1	1	0	1	0	1	0	0	-100	
Services Offered Electronically											
Account Aggregation		39	39	0	39	0	38	-3	36	-5	
Bill Payment		125	124	-1	119	-4	117	-2	114	-3	
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	136	-3	
External Account Transfers		70	77	10	78	1	84	8	86	2	
Loan Payments		144	143	-1	140	-2	140	0	138	-1	
Member Application		94	101	7	102	1	106	4	102	-4	
Merchant Processing Services		12	14	17	14	0	0	-100	0	N/A	
Mobile Payments		68	75	10	75	0	83	11	84	1	
New Loan		112	116	4	116	0	123	6	122	-1	
New Share Account		66	71	8	73	3	77	5	75	-3	
Remote Deposit Capture		103	104	1	107	3	111	4	111	0	
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	121	1	
Online Banking		N/A	115		143	24	143	0	139	-3	
# Means the number is too large to display in the cell										29. Supplemental Info	

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02/28/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

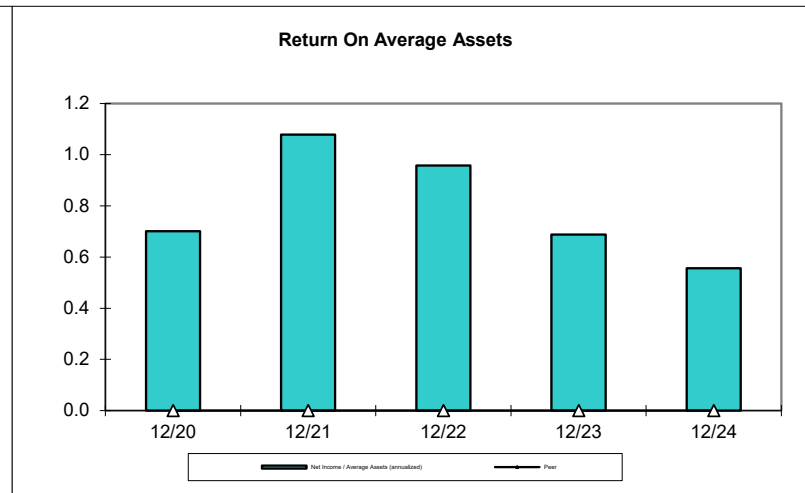
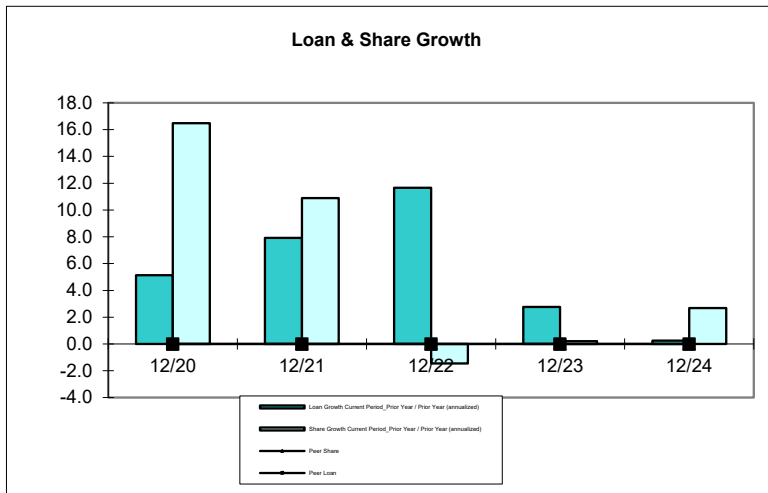
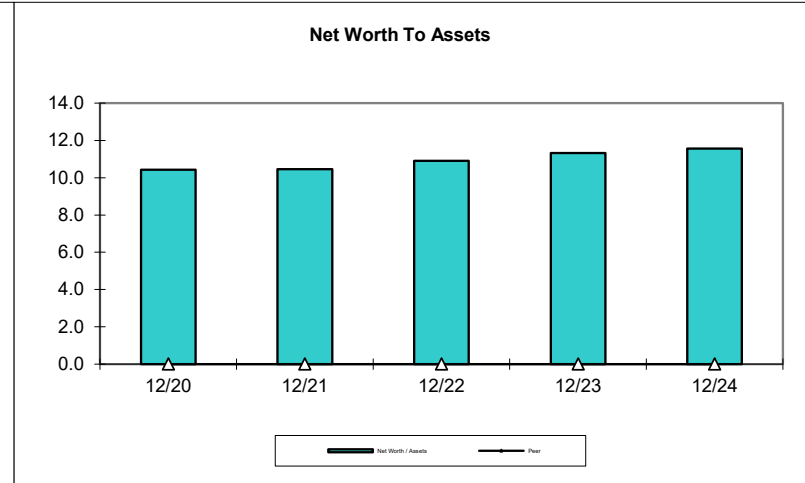
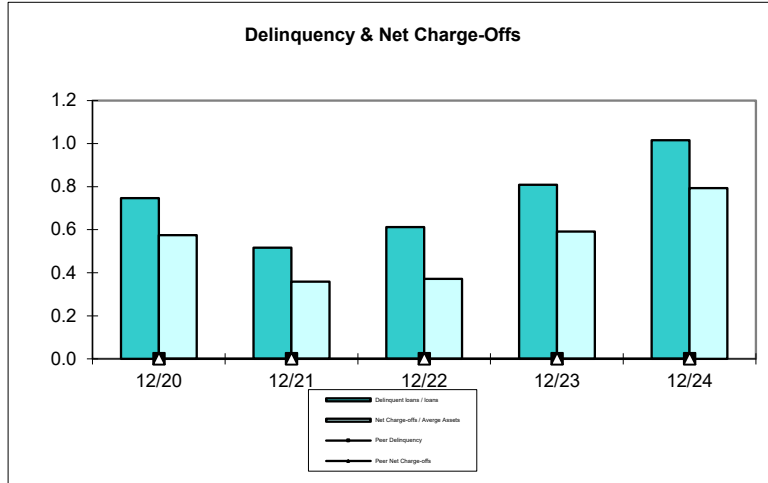
For Charter : N/A

Count of CU : 162

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.

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02/28/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 162

Asset Range : N/A

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

Count of CU in Peer Group : N/A

