Cycle Date:	March-2025
Run Date:	06/12/2025
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 Federal

	Unvalidated data
Count of CU in Peer Group :	N/A
Peer Group Number :	N/A
Asset Range :	N/A
Count of CU :	161

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.

	S	ummary Financial In	formatio	n					
Return to cover	-	For Charter :	1						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Incl	uded: All Federally I	nsured
	Count o	of CU in Peer Group :							
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Cho
ASSETS:	Amount	Amount	70 Olig	Amount	78 Olig	Amount	78 Olig	Amount	78 Ong
Cash & Other Deposits ¹	7,005,594,756	4,805,945,640	-31.4		1.2	6,129,199,257	26.0	6,892,196,006	12.4
Total Investments	8,862,849,234	7,362,823,930				6,292,261,702		6,299,215,474	
Loans Held for Sale	157,271,940	115,232,698		24,565,360		142,136,414		179,333,445	
Total Loans	37,313,090,394	41,665,138,639				42,925,330,010		43,236,373,065	
(Allowance for Loan & Lease Losses or Allowance for Credit	37,313,030,334	41,000,100,000	11.7	42,017,000,200	2.0	42,323,330,010	0.5	40,200,070,000	0.7
Losses on Loans & Leases)	(269,174,473)	(250,887,399)				(437,947,820)	5.1	(439,258,747)	
Land And Building	1,142,683,498	1,211,907,359		1,269,199,528		1,381,896,138		1,391,055,682	
Other Fixed Assets	239,219,010	269,942,930				271,454,056		280,968,080	
NCUSIF Deposit	432,064,734	435,555,923		, ,		441,402,252	1.7	442,348,533	
All Other Assets	1,267,470,149	1,375,155,067			12.0	1,711,262,176	11.1	1,752,704,121	
TOTAL ASSETS	56,151,069,242	56,990,814,787	1.5	57,664,254,715	1.2	58,856,994,185	2.1	60,034,935,659	2.0
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other									
Liabilities ²	687,936,666	743,171,353	8.0	783,906,696	5.5	683,837,180	-12.8	701,889,500	2.6
Accrued Dividends & Interest Payable on Shares & Deposits	4,581,509	7,670,618	67.4	15,221,393	98.4	16,319,765	7.2	15,794,514	-3.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	1,186,571	N/A	1,670,266	40.8	1,634,641	-2.1
Borrowings Notes & Interest Payable	834,779,261	2,477,213,203	196.8	2,624,265,780	5.9	2,219,083,834	-15.4	2,060,870,954	-7.1
Total Shares & Deposits	48,936,118,023	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,230,207	2.7	50,800,431,702	2.4
TOTAL LIABILITIES ³	50,463,415,459	51,451,231,989	2.0	51,749,380,032	0.6	52,536,141,252	1.5	53,580,621,311	2.0
Undivided Earnings	5,446,475,160	5,619,645,179	3.2	6,031,769,084	7.3	6,335,070,606	5.0	6,412,832,502	1.2
Other Reserves	241,178,623	-80,062,381	-133.2	-116,894,401	-46.0	-14,217,673	87.8	41,481,846	391.8
TOTAL EQUITY	5,687,653,783	5,539,582,798	-2.6	5,914,874,683	6.8	6,320,852,933	6.9	6,454,314,348	2.1
TOTAL LIABILITIES, SHARES, & EQUITY	56,151,069,242	56,990,814,787	1.5	57,664,254,715	1.2	58,856,994,185	2.1	60,034,935,659	2.0
INCOME & EXPENSE									
Interest Income*	1,784,048,745	1,974,861,520	10.7	2,593,034,027	31.3	2,981,465,999	15.0	765,289,933	2.7
Interest Expense*	231,913,224	270,714,998		769,997,394	184.4	1,071,816,744	39.2	260,531,390	
Net Interest Income*	1,552,135,521	1,704,146,522				1,909,649,255		504,758,543	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	86,078,501	147,192,473	71.0	253,952,932	72.5	364,605,274	43.6	88,495,341	-2.9
Non-Interest Income*	938,774,023	884,156,456	-5.8	872,119,362	-1.4	896,580,052	2.8	213,938,122	-4.6
Non-Interest Expense*	1,828,427,561	1,899,274,745				2,125,785,817	3.9	552,015,181	
NET INCOME (LOSS)*	576,403,482	541,835,760						78,186,143	
TOTAL CU's	175	170	-2.9	167	-1.8	162	-3.0	161	-0.6
* Income/Expense items are year-to-date while the related %change rat	ios 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 Investi									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" ar	-	e Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deport I	osits.								
								1. Summary	Financia

		Key R	ation ⁵					1	
Return to cover		For Charter :							
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				r Group: All * Reportin	g State = 'TX'	* Types Inclu	ded: All Federally Ins	ured State Cre	dit Unions
	Count	of CU in Peer Group :			9	.,,,	·····,		
		•			Dec-2024			Mar-2025	
	Dec-2021	Dec-2022	Dec-2023	Dec-2024	PEER Avg.**	Percentile**	Mar-2025	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.46	10.91	11.33	11.53	N/A	N/A	11.44	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.86	11.23	11.98	12.20	N/A	N/A	12.08	N/A	N/A
Risk-Based Capital Ratio	N/A	13.35	13.72	13.85	N/A	N/A	13.72	N/A	N/A
GAAP Equity / Total Assets	10.13	9.72	10.26	10.74	N/A	N/A	10.75	N/A	N/A
Loss Coverage	10.76	13.73	15.96	17.37	N/A	N/A	15.87	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.52	0.61	0.81	1.02	N/A	N/A	0.80	N/A	N/A
Delinguent Loans / Net Worth	3.29	4.13	5.29	6.43	N/A	N/A	5.07	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.36	0.37	0.59	0.80	N/A	N/A	0.81	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.90	1.02	1.41	1.82	N/A	N/A	1.62	N/A	N/A
Other Non-Performing Assets / Total Assets	0.06	0.08	0.08	0.09	N/A	N/A	0.09	N/A	N/A
<u></u>									
MANAGEMENT RATIOS	-								
Net Worth Growth ¹	11.44	5.50	5.83	3.87	N/A	N/A	4.29	N/A	N/A
Share Growth ¹	10.88	-1.46	0.21	2.67	N/A	N/A	9.56		N/A
Loan Growth ¹	7.93	11.66	2.77	0.25	N/A	N/A	2.90		N/A
Asset Growth ¹	10.75	1.50	1.18	2.07	N/A	N/A	8.01	N/A	N/A
Investment Growth ¹	17.48	-24.06	-4.07	6.57	N/A	N/A	25.99		N/A
Membership Growth ¹	3.15	-4.80	1.35	0.90	N/A	N/A	3.42		N/A
EARNINGS RATIOS	-								
Net Income / Average Assets (ROAA) ¹	1.08	0.96	0.69	0.54	N/A	N/A	0.53	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.99	1.00	0.65	0.51	N/A	N/A	0.52		N/A
Non-Interest Expense / Average Assets ¹	3.42	3.36	3.57	3.65	N/A	N/A	3.71	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.16	0.26	0.44	0.62	N/A	N/A	0.59		N/A
LIQUIDITY	-								
Total Loans / Total Assets	66.45	73.11	74.25	72.93	N/A	N/A	72.02	N/A	N/A
Cash + Short-Term Investments / Assets ³	15.44	9.48	10.40	11.90	N/A	N/A	12.85		N/A
Cash + Shore renn investments / Assets	10.11	0.10	10.40	11.00		1.07	12.00	1.077	
SENSITIVITY TO MARKET RISK		N/A A				N 1/A	N/A A 1 - 050014	DI/A	
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
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.	<u> </u>]								
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 ins	tructions. Thus, the maturity	distribution could be base	ed on the repricing interval	and not the actual maturi	ty of the investme	ent.			
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocated									
⁶ The net worth ratio is calculated according to NCUA regulations part 702. The net worth ratio is calculated according to NCUA regulations part 702.	nis ratio considers optional as	sets elections, SBA PPP	loans pledged as collatera	al to the FRB PPP Lending	Facility, and the	CECL Transition	Provision, as applicable	. The calculation i	nay be found
on Schedule G of the Call Report, see Account 998.									

		Supplemen	tal Ratios**		
Return to cover		For Charter :	N/A		
06/12/2025		Count of CU :	161		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reporting	_State = 'TX' *
	Count of	CU in Peer Group :	N/A		
	D	D	D	D	May 0005
	Dec-2021	Dec-2022		Dec-2024 100.30	Mar-2025 126.29
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	139.62	98.36	120.36	100.30	120.29
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.56	1.70		2.66	2.47
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.65	0.54	0.74	1.19	0.86
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	30.85	30.87	30.25	28.86	29.00
Participation Loans Outstanding / Total Loans	2.89	3.33	3.41	4.00	4.10
Participation Loans Purchased YTD / Total Loans Granted YTD	1.93	2.05	1.33	3.06	0.96
Participation Loans Sold YTD / Total Assets *	1.10	1.35	0.62	1.20	0.54
Total Commercial Loans / Total Assets	3.45	4.35		4.95	4.99
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.28	1.60	0.74	1.20	1.39
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	21.07	22.30	22.95	22.67
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	28.82	30.04	31.46	31.48
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	20.46	17.24	16.53	13.78
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	13.02	18.38	25.95	16.05
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	0.51	0.85		0.75	0.74
Unused Commitments / Cash & ST Investments	56.26	97.09			74.44
Short Term Liabilities / Total Shares and Deposits plus Borrowings	29.71	31.31	38.45	41.26	40.12
# 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	

		Historias	Batica ³						
Return to cover		Historical For Charter : I							
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range : I							
Peer Group: N/A				Group: All * Reportin	a Stato - 'TY'	* Types Include	d: All Endorally Inc	urad Stata Cra	dit Unione
		•		Group. All Reportin	g_State - TA	Types include	u. All reuerally ins	ureu State Cre	
	Count	of CU in Peer Group : I	N/A		Dec-2024			<u>Mar-2025</u>	
	Dec-2021	Dec-2022	Dec-2023	Dec-2024	PEER Ava	Percentile**	Mar-2025	PEER Ava	Percentile**
CAPITAL ADEQUACY	Dec-2021	Dec-2022	Dec-2023	D60-2024	I LER Avg	reicentile	Widi -2023	I LER Avg	reicentile
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	12	137	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	10.43	10.84	11.12	11.41	N/A	N/A	11.32	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 $\rm (CECL)^2$	10.43	10.84	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	111.65	111.56	112.31	112.81	N/A	N/A	112.78	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.60	4.06	6.37	6.45	N/A	N/A	6.40	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.36	0.37	0.59	0.80	N/A	N/A	0.82	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	99.45	91.37	93.27	93.96	N/A	N/A	95.04	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-0.87	-10.33	-9.33	-9.46	N/A	N/A	-8.14	N/A	N/A
Delinquent Loans / Assets	0.34	0.45	0.60	0.74	N/A	N/A	0.58	N/A	N/A
EARNINGS									
Gross Income/Average Assets*	4.98	5.07	5.98	6.59	N/A	N/A	6.57	N/A	N/A
Yield on Average Loans * 1	4.68	4.47	5.21	5.85	N/A	N/A	6.09	N/A	N/A
Yield on Average Investments*	0.69	1.49	3.31	3.97	N/A	N/A	3.42	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	1.65	1.58	1.46	1.47	N/A	N/A	1.42	N/A	N/A
Cost of Funds / Avg. Assets*	0.43	0.48	1.34	1.84	N/A	N/A	1.75	N/A	N/A
Net Margin / Avg. Assets*	4.55	4.59	4.64	4.75	N/A	N/A	4.81	N/A	N/A
Net Interest Margin/Avg. Assets*	2.91	3.01	3.18	3.28	N/A	N/A	3.40	N/A	N/A
Non-Interest Expense /Gross Income	68.66	66.18	59.69	55.38	N/A	N/A	56.56	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.69	2.68	2.81	2.90	N/A	N/A	2.88	N/A	N/A
Net Operating Exp. /Avg. Assets*	2.66	2.61	2.84	2.89	N/A	N/A	2.99	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	32.59	34.14	33.54	33.09	N/A	N/A	32.55	N/A	N/A
Reg. Shares / Total Shares & Borrowings	38.70	36.53	31.78	30.35	N/A	N/A	30.12	N/A	N/A
Total Loans / Total Shares	76.25	86.40	88.60	86.52	N/A	N/A	85.11	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.64	95.16	94.42	94.59	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	61.88	58.69	52.54	51.23	N/A	N/A	52.32	N/A	N/A
Borrowings / Total Shares & Net Worth	1.55	4.55	4.78	3.93	N/A	N/A	3.57	N/A	N/A
PRODUCTIVITY				5.00			2.01		
Members / Potential Members	1.79	1.62	1.47	1.20	N/A	N/A	1.18	N/A	N/A
Borrowers / Members	51.87	53.47	53.02	52.34	N/A	N/A	51.36	N/A	N/A
Members / Full-Time Empl.	377.04	360.92	362.75	364.76		N/A	370.29	N/A	N/A
Avg. Shares Per Member	\$11,762	\$12,174	\$12,038	\$12,250	N/A	N/A	\$12,436	N/A	N/A
Avg. Loan Balance	\$17,289	\$19,674	\$20,119	\$20,249	N/A	N/A	\$20,607	N/A	N/A
Salary And Benefits / Full-Time Empl.*	\$80,947	\$13,074	\$89,340	\$92,401	N/A	N/A	\$96,436	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing		ψ04,010	ψ00,0 1 0	ψ02,401	10/4	19/3	ψ00 ,4 00	11/4	19//3
*Percentile Rankings and Peer Average Ratios are produced once a quarter after the data correctiun stands in relation to its peers in key areas of performance. To arrive at the perce elative standing of that ratio in the entire range of ratios. A high or low ranking does not impleerformance.	ollection is complete. Sub ntile ranking, all data for a	all credit unions in a peer gr	roup are arranged in orde	r from highest (100) to lov	west (0) value. Th	ne percentile ranking	g assigned to the credit	t union is a meas	ure of the
Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. F	Prior to June 2019, the nu	merator may or may not ha	ve included interest incor	ne on Loans Held for Sale	э.				
For periods after March 2020, Assets in the denominator excludes Small Business Administ	ration Paycheck Protection	on Program loans pledged a	as collateral to the Federa	al Reserve Bank Paychec	k Protection Prog	gram Lending Facilit	ły.		
The FPR was recently reorganized resulting in some ratios being relocated but not deleted.						ě			
¹ For periods after March 2020, Assets in the denominator excludes Small Business Administ Transition Provision is not included in either Net Worth or Assets.				al Reserve Bank Paychec	k Protection Prog	gram Lending Facilit	y. For periods after De	cember 2022, the	CECL
									4. Historical Ratio

		Ass	ets						
Return to cover		For Charter :							
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						 '
	Dec-2021	Dec-2022	% Cha	Dec-2023	% Cha	Dec-2024	% Cha	Mar-2025	% Chg
ASSETS	Dec-2021	Dec-2022	% City	Dec-2023	% City	Dec-2024	% City	Wai-2025	
CASH AND DEPOSITS									1
Cash On Hand	578,157,130	551,029,522	-4.7	549,355,474	-0.3	546,585,162	-0.5	544,418,207	-0.4
Cash On Deposit	570,157,150	551,029,522	-4.7	049,000,474	-0.5	540,505,102	-0.5	544,410,207	-0.4
Cash on Deposit in Corporate Credit Unions	1,206,661,597	765,360,220	-36.6	815,788,222	6.6	1,043,923,107	28.0	1,280,006,908	22.6
Cash on Deposit in a Federal Reserve Bank	4.563.396.157	2,068,976,681	-54.7	2,465,052,256		3,440,464,316		3,902,536,829	
Cash on Deposit in Other Financial Institutions	486,589,342	2,008,970,081	-47.0	193,720,771	-24.9	234,380,297	21.0	279,844,404	1
Total Cash on Deposit	6,256,647,096	3,092,289,451	-47.0	3,474,561,249		4,718,767,720		5,462,388,141	
Time and Other Deposits ¹	1,301,356,903	1,162,626,667	-10.7	839,676,053		, ,			1
TOTAL CASH AND DEPOSITS INVESTMENT SECURITIES	8,136,161,129	4,805,945,640	-40.9	4,863,592,776	1.2	6,129,199,257	26.0	6,892,196,006	12.4
	407.004.000	00 700 500	10.0	404 000 450	20.2	447.040.050	10.4	111.047.510	1.0
Equity Securities	107,881,826		-19.6	104,269,152		117,210,850		114,947,519	
Trading Debt Securities	82,605,090	56,479,114	-31.6	40,564,611	-28.2	43,372,661	6.9	43,590,124	
Available-for-Sale Debt Securities	4,758,250,183	4,504,572,975		4,077,970,748					
Held-to-Maturity Debt Securities	2,601,005,244	2,424,355,836		2,297,926,968				2,250,964,093	
Allowance for Credit Losses on HTM Debt Securities	0	0		0		0		0	N/A
TOTAL INVESTMENT SECURITIES	7,549,742,343	7,072,168,428	-6.3	6,520,731,479	-7.8	5,965,641,807	-8.5	5,962,197,464	-0.1
OTHER INVESTMENTS									 '
Nonperpetual Contributed Capital	1,218,699	1,421,861	16.7	1,911,757	34.5	1,915,167			
Perpetual Contributed Capital	24,045,426	25,579,678		26,441,139		23,867,518		24,021,589	-
All Other Investments ²	157,276,393	263,653,963	67.6	279,437,995				311,002,523	
TOTAL OTHER INVESTMENTS	182,540,518	290,655,502	59.2	307,790,891	5.9			337,018,010	
LOANS HELD FOR SALE	157,271,940	115,232,698	-26.7	24,565,360	-78.7	142,136,414	478.6	179,333,445	26.2
LOANS AND LEASES									
Consumer Loans (Non-Residential, Non-Commercial)	23,795,450,258	25,895,182,189	8.8	25,840,202,981	-0.2	25,055,797,791	-3.0		0.3
1- to 4-Family Residential Property Loans/Lines of Credit ³	11,542,785,189	13,228,627,609	14.6	14,240,178,232	7.6	14,895,450,205	4.6	15,052,120,951	1.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	39,853,884	64,762,572	62.5	56,655,256	-12.5	58,657,198	3.5	62,022,451	5.7
Commercial Loans/Lines of Credit Real Estate Secured ³	1,810,271,865	2,338,347,525	29.2	2,551,354,788	9.1	2,783,757,759	9.1	2,856,569,326	2.6
Commercial Loans/Lines of Credit Not Real Estate Secured ³	124,729,198	138,218,744	10.8	129,444,010	-6.3	131,667,049	1.7	138,905,337	5.5
TOTAL LOANS & LEASES	37,313,090,394	41,665,138,639	11.7	42,817,835,269	2.8	42,925,330,010	0.3	43,236,373,065	0.7
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(269,174,473)	(250,887,399)	-6.8	(416,813,467)	66.1	(437,947,820)	5.1	(439,258,747)	0.3
OTHER ASSETS									<u> </u>
Foreclosed and Repossessed Assets	33,807,844	44,151,123	30.6	46,862,427	6.1	53,908,484			
Land and Building	1,142,683,498	1,211,907,359	6.1	1,269,199,528		1,381,896,138			
Other Fixed Assets	239,219,010	269,942,930		303,138,418					-
NCUA Share Insurance Capitalization Deposit	432,064,734	435,555,923		433,919,443		441,402,252			
Intangible Assets	5,514,728	77,863,733		75,975,877	-2.4	77,568,936		77,140,764	
Other Assets	1,228,147,577	1,253,140,211	2.0	1,417,456,714		1,579,784,756			
TOTAL OTHER ASSETS	3,081,437,391	3,292,561,279		3,546,552,407					
TOTAL ASSETS	56,151,069,242	56,990,814,787		57,664,254,715	1.2	58,856,994,185		60,034,935,659	
TOTAL CU's	175	170	-2.9	167	-1.8	162	-3.0	161	-0.6
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¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks	s, S&Ls, savings banks, Lo	oans to and investments in	n natural pe	erson credit unions, and A	Il other inve	estments in corporate cree	dit unions.		
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit un person credit unions are included in Cash and Other Deposits.	ions are included in All Ot	her Investments. March 2	022 and for	ward, loans to natural per	son credit	unions are included in Loa	ans and de	posits and investments in	natural
³ Reporting requirements for loans were changed with September 2017 cycle to accomm	nodate the regulatory defir	ition of commercial loans.	This policy	change may cause fluctu	ations fron	n prior cycles.			
						-		5. Assets	·
									-

	L	iabilities, Shares &	Equity						
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				lation * Peer Group: /	All * Repo	rting_State = 'TX' *	Types Inc	cluded: All Federally In	nsured
	Count of	CU in Peer Group :	N/A						H
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Cha	Dec-2024	% Chg	Mar-2025	% Cha
LIABILITIES, SHARES AND EQUITY			,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,		,,		
LIABILITIES									. <u> </u>
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	687,936,666	743,171,353	8.0	783,906,696	5.5	683,837,180	-12.8	701,889,500	2.6
Accrued Dividends and Interest Payable	4581509	7670618	67.4	15221393	98.4	16319765	7.2	15794514	-3.2
Other Borrowings	834,779,261	2,477,213,203	196.8	2,624,265,780	5.9	2,219,083,834	-15.4	2,060,870,954	-7.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	1,186,571	N/A	1,670,266	40.8	1,634,641	-2.1
SHARES AND DEPOSITS									
Share Drafts	11,537,998,758	11,234,226,781	-2.6	10,573,808,368	-5.9	10,820,495,579	2.3	11,735,414,849	8.5
Regular Shares	19,268,011,463	18,521,918,839	-3.9	16,192,416,905	-12.6	15,732,478,118	-2.8	15,921,762,352	1.2
Money Market Shares	7,058,956,914	6,950,332,601	-1.5	5,593,043,346	-19.5	5,359,041,625	-4.2	5,391,843,525	0.6
Share Certificates	8,140,583,039	8,364,780,176	2.8	12,564,067,402	50.2	14,353,118,445	14.2	14,431,967,858	0.5
IRA/KEOGH Accounts	2,179,835,883	1,948,811,129	-10.6	1,992,389,964	2.2	2,020,327,271	1.4	2,007,529,405	-0.6
All Other Shares	436,874,298	468,541,404	7.2	458,486,961	-2.1	476,860,881	4.0	501,088,180	5.1
Non-Member Deposits	313,857,668	734,565,885	134.0	950,586,650	29.4	852,908,276	-10.3	810,825,527	-4.9
TOTAL SHARES AND DEPOSITS	48,936,118,023	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,230,207	2.7	50,800,431,702	2.4
TOTAL LIABILITIES ²	50,463,415,459	51,451,231,989	2.0	51,749,380,032	0.6	52,536,141,252	1.5	53,580,621,311	2.0
EQUITY:									
Undivided Earnings ³	5,446,475,160	5,619,645,179	3.2	6,031,769,084	7.3	6,335,070,606	5.0	6,387,346,384	0.8
Other Reserves	265,647,446	328,404,531	23.6	141,370,936	-57.0	135,724,778	-4.0	135,977,181	0.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	131,940,234	198,421,420	50.4	204,579,724	3.1	213,012,157	4.1	211,846,595	-0.5
Noncontrolling Interest in Consolidated Subsidiaries	152,386	75,740	-50.3	152,999	102.0	214,519	40.2	48,546	-77.4
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	-41,784,577	-518,712,297	-1,141.4	-419,645,747	19.1	-372,428,932	11.3	-314,883,608	15.5
Other Comprehensive Income	-114,776,866	-88,251,775	23.1	-43,352,313	50.9	9,259,805	121.4	8,493,132	-8.3
Net Income	0	0	N/A	0	N/A	0		, ,	N/A
EQUITY TOTAL	5,687,653,783	5,539,582,798	-2.6	5,914,874,683	6.8	6,320,852,933	6.9		2.1
TOTAL LIABILITIES, SHARES, & EQUITY	56,151,069,242	56,990,814,787	1.5	57,664,254,715	1.2	58,856,994,185	2.1	,,,,	2.0
TOTAL NET WORTH	5,857,826,503	6,180,078,803	5.5	6,540,387,906	5.8	6,793,364,449	3.9	6,866,283,510	1.1
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "No	on-Trading Derivative Liabili	ties"							I
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									r
3 Regular Reserves have been included in Undivided Earnings for periods prior 3	to 3/31/22.							6. LiabShEquity	. <u> </u>

		Income Stateme	ent*						
Return to cover		For Charter :							
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Incl	uded: All Federally In	sured
	Count of	CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	1,686,764,114	1,772,721,583	5.1	2,206,223,393	24.5	2,514,454,733	14.0	658,691,301	4.8
Less Interest Refund	(557,030)	(614,380)	10.3	(536,484)	-12.7	(518,934)	-3.3	(3,954)	-97.0
Income from Investments	97,841,661	200,304,286	104.7	376,398,818	87.9	456,775,538	21.4	104,821,341	-8.2
Other Interest Income ¹	N/A	2,450,031		10,948,300	346.9	10,754,662	-1.8	1,781,245	-33.7
TOTAL INTEREST INCOME	1,784,048,745	1,974,861,520	10.7	2,593,034,027	31.3	2,981,465,999	15.0	765,289,933	2.7
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	114,943,499	128,859,069	12.1	326,203,411	153.1	460,608,689	41.2	112,855,343	-2.0
Interest on Deposits	102,405,495	90,242,315	-11.9	, ,	196.7	441,434,762	64.9	115,189,616	4.4
Interest on Borrowed Money	14,564,230	51,613,614	254.4	176,046,392		169,773,293	-3.6	, ,	
TOTAL INTEREST EXPENSE	231,913,224	270,714,998	16.7	769,997,394	-	1,071,816,744	39.2		
NET INTEREST INCOME	1,552,135,521	1,704,146,522	9.8				4.8	, ,	
	.,,	.,		.,,,		.,,			
Provision for Loan & Lease Losses or Total Credit Loss Expense	86,078,501	147,192,473	71.0	253,952,932	72.5	364,605,274	43.6	88,495,341	-2.9
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	405,472,093	422,010,136	4.1	419,769,720	-0.5	439,380,419	4.7	107,519,445	-2.1
Other Income	473,557,350	473,158,005	-0.1	415,687,867	-12.1	417,708,634	0.5	103,100,524	-1.3
Gain (Loss) on Equity and Trading Debt Securities (includes	, ,	, ,				, ,		, ,	
changes in fair value and realized gains/losses from Equity and									ĺ
Trading Debt Securities)	8,496,960	-13,553,006	-259.5	15,964,382	217.8	11,802,984	-26.1	-904,965	-130.7
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	6,649,411	-2,634,197	-139.6	-782,309	70.3	-828,623	-5.9	-285,792	-38.0
Gain (Loss) on Derivatives	0	729,460	N/A	-16,648	-102.3	-7,473	55.1	-1,705	8.7
Gain (Loss) on Disposition of Fixed Assets	27,805,143	5,077,584	-81.7	6,339,646	24.9	2,356,605	-62.8	829,817	40.8
Gain (Loss) on Sales of Loans and Leases	N/A	-13,554,464		4,168,332	130.8	9,335,688	124.0	740,574	-68.3
Gain (Loss) on Sales of Other Real Estate Owned	N/A	-435,121		-2,654,961	-510.2	-2,883,487	-8.6	-60,312	91.6
Gain from Bargain Purchase (Merger)	1,949,731	38,512	-98.0	3,222	-91.6	0	-100.0	183,996	N/A
Other Non-interest Income	14,843,335	13,319,547	-10.3	13,640,111	2.4	19,715,305	44.5	2,816,540	-42.9
TOTAL NON-INTEREST INCOME	938,774,023	884,156,456	-5.8	872,119,362	-1.4	896,580,052	2.8	213,938,122	-4.6
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	893,253,236	928,246,934	3.9	988,678,887	6.5	1,026,017,503	3.8	265,971,831	3.7
Travel, Conference Expense	10,371,263	14,460,712	39.4	16,140,985	11.6	15,532,583	-3.8	4,115,065	6.0
Office Occupancy	136,938,703	138,395,980	1.1	145,247,183	5.0	150,420,933	3.6	39,492,638	5.0
Office Operation Expense	379,163,398	361,103,572	-4.8	394,620,676	9.3	419,257,001	6.2	109,364,861	4.3
Educational and Promotion	63,565,764	72,568,262	14.2	78,234,505	7.8	84,997,624	8.6	21,819,810	2.7
Loan Servicing Expense	91,938,658	106,117,386	15.4	113,794,103	7.2	115,179,296	1.2	28,610,793	-0.6
Professional, Outside Service	213,398,427	233,015,670	9.2	260,814,396	11.9	262,052,571	0.5	67,905,984	3.7
Member Insurance	360,164	554,057	53.8	198,454	-64.2	141,720	-28.6	57,751	63.0
Operating Fees	3,960,490	4,415,515	11.5	4,443,992	0.6	4,929,915	10.9	1,441,692	17.0
Miscellaneous Non-Interest Expense	35,477,458	40,396,657	13.9	44,385,916	9.9	47,256,671	6.5		
TOTAL NON-INTEREST EXPENSE	1,828,427,561	1,899,274,745	3.9	2,046,559,097	7.8		3.9	, ,	3.9
NET INCOME (LOSS)	576,403,482	541,835,760	-6.0	, , ,		315,838,216		, ,	
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* All Income/Expense amounts are year-to-date while the related % change ratios	are annualized.						1		
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 1:		alized Gain (Loss) due to	o change i	n fair value of Equity and	Trading Deb	t Securities.		7.IncExp	

		Loans							T
Return to cover		For Charter	N/A						
06/12/2025		Count of CU	161						
CU Name: N/A		Asset Range	N/A						
Peer Group: N/A		Criteria	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	Types Inc	uded: All Federally In	sured
	Count	of CU in Peer Group	N/A						
	Dec-2021	Dec-2022	2 % Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	5 % Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	1,136,284,140	1,042,357,489	-8.3	1,154,438,924	10.8	1,172,664,861	1.6	1,138,293,803	-2.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	C) N/A	0	N/A	. 0	N/A	0) N/A
Non-Federally Guaranteed Student Loans	15,533,396	19,571,286	6 26.0	21,300,554	8.8	24,256,808	13.9	24,591,375	
All Other Unsecured Loans/Lines of Credit	1,881,808,628			2,207,541,987	3.3	2,247,501,658	1.8	2,159,416,347	-3.9
New Vehicle Loans	7,164,840,869	7,483,655,107		7,150,771,901	-4.4			6,988,264,742	
Used Vehicle Loans	11,127,429,390	12,595,499,606	6 13.2	12,610,906,145	0.1	12,189,045,181	-3.3	12,329,954,167	
Leases Receivable	877,643,143	980,679,439	11.7	1,003,625,303	2.3	993,329,627	-1.0	972,814,483	
All Other Secured Non-Real Estate Loans/Lines of Credit	1,591,910,692	1,635,850,765	5 2.8	1,691,618,167	3.4	1,551,763,027	-8.3	1,513,420,061	-2.5
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	10,217,475,347	11,549,580,947	13.0	12,130,487,635	5.0	12,599,175,085	3.9	12,705,432,162	2 0.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,325,309,842	1,679,046,662	2 26.7	2,109,690,597	25.6	2,296,275,120	8.8	2,346,688,789	2.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	39,853,884	64,762,572	62.5	56,655,256	-12.5	58,657,198	3.5	62,022,451	5.7
Commercial Loans/Lines of Credit Real Estate Secured	1,810,271,865	2,338,347,525	5 29.2	2,551,354,788	9.1	2,783,757,759	9.1	2,856,569,326	6 2.6
Commercial Loans/Lines of Credit Not Real Estate Secured	124,729,198	138,218,744	10.8	129,444,010	-6.3	131,667,049	1.7	138,905,337	5.5
TOTAL LOANS & LEASES	37,313,090,394	41,665,138,639	11.7	42,817,835,269	2.8	42,925,330,010	0.3	43,236,373,065	5 0.7
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,051,149	824,713	-21.5	705,103	-14.5	642,417	-8.9	170,431	-73.5
Amount of Loans Granted Year-to-Date	21,010,510,373	21,921,693,396	6 4.3	15,815,200,469	-27.9	15,208,787,868	-3.8	4,460,242,525	-70.7
Number of PALs I and PALs II Granted Year-to-Date	0	C) N/A	0	N/A	. 0	N/A	0) N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	C) N/A	0	N/A	. 0	N/A	0) N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	21	20	-4.8	22	10.0	23	4.5	22	-4.3
Credit Builder	23	24	4.3	28	16.7	29	3.6	31	6.9
Payday Alternative Loans (PAL loans) (FCUs only)	0	C) N/A	0	N/A	. 0	N/A	0) N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	40,621,721	2,259,634	-94.4	1,508,285	-33.3	1,654,307	9.7	1,002,047	-39.4
SBA Guaranteed Portion	30,625,963	1,559,238	-94.9	1,093,787	-29.9	803,354	-26.6	773,665	5 -3.7
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	30,913,994	1,398,273	-95.5	998,562	-28.6	329,075	-67.0	248,770	-24.4
Other Government Guaranteed Outstanding Balance	1,155,693	953,061	-17.5	929,342	-2.5	62,235	-93.3	297,493	378.0
Other Government Guaranteed Guaranteed Portion	245,590	240,304	-2.2	234,219	-2.5	17,579	-92.5	16,932	-3.7
Commercial Loans	,	,	1			,			1
SBA Commercial Loans Outstanding Balance	99,946,265	85,303,382	-14.7	79,062,372	-7.3	73,694,283	-6.8	77,295,137	4.9
SBA Commercial Loans Guaranteed Portion	67,035,562				-8.1	53,701,829		58,399,001	
Other Government Guaranteed Commercial Loans Outstanding Balance	4,434,197			/ - /	-1.7			10,386,059	-
Other Government Guaranteed Commercial Loans Guaranteed Portion	4,417,921	4,339,971			-1.7			10,244,018	-
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		Delinquent Loan Info	ormation						
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	cluded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	6 % Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	353,410,836	503,241,466	42.4	1 1	25.5				
60 to 89 Days Delinquent ¹	N/A	112,315,541		140,974,712		182,926,469			
90 to 179 Days Delinquent ¹	137,052,158	97,253,524		1 1		153,551,916		. ,,	
180 to 359 Days Delinquent	24,657,138	25,353,945		, ,		71,593,529		69,065,219	
> = 360 Days Delinquent	31,087,978	20,142,973		, ,		28,562,725			
Total Delinquent Loans - All Types (> = 60 Days)	192,797,274	255,065,983			35.8	436,634,639		347,805,314	
% Delinquent Loans / Total Loans	0.52	0.61	18.5		-	1.02			
Amount of Loans in Non-Accrual Status	106,212,479	121,098,390	14.0	186,534,905	54.0	242,640,041	30.1	234,268,561	-3.5
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.23	2.39				2.18			
% Comm Lns > = 60 Days Delinquent	0.81	0.58	-28.4	0.76	29.8	1.23	62.8	1.40	13.8
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	11,925,929	14,871,436			18.1	18,522,707			
60 to 89 Days Delinquent ¹	N/A	5,952,197		8,159,941	37.1	7,924,876			-
90 to 179 Days Delinquent ¹	9,900,511	8,570,363				12,721,297			
180 to 359 Days Delinquent	277,727	1,064,392				2,061,345			
> = 360 Days Delinquent	31,876	1,260			2,522.1	62,035		,	
Total Delinquent Credit Card Lns (> = 60 Days)	10,210,114	15,588,212		, ,		22,769,553		, ,	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.90	1.50	66.4	2.04	36.5	1.94	-4.9	1.70	-12.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0		-		0			
60 to 89 Days Delinquent ¹	N/A	0		0		0			
90 to 179 Days Delinquent ¹	0	0				0		-	
180 to 359 Days Delinquent	0	0		-		0		0	
> = 360 Days Delinquent	0	0				0		0	
Total PAL I and II Loans Delinquent > = 60 Days	0	0				0			
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	66,550	117,787		,		120,581		99,914	
60 to 89 Days Delinquent ¹	N/A	44,953		27,222		25,950		112,864	
90 to 179 Days Delinquent ¹	26,923	63,608				30,072			
180 to 359 Days Delinquent	1,206	4,661				0		-,	
> = 360 Days Delinquent	0	0				0		,	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	28,129	113,222	302.5	114,574	1.2	56,022	-51.1	754,390	1,246.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non- Federally Guaranteed Student Loans %	0.18	0.58	219.5	0.54	-7.0	0.23	-57.1	3.07	1,228.3
# 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.							9. Delinquent Loans	

	Deli	nquent Loan Information	on (conti	nued)					
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Incl	uded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A			30,131,954	25.9			24,315,113	
60 to 89 Days Delinquent ¹	N/A	-1		13,064,901	45.7	, , .	-6.9	9,710,683	-
90 to 179 Days Delinquent ¹	N/A			16,118,910			-6.9	14,417,483	
180 to 359 Days Delinquent	N/A	7 7 .		1,938,872	61.6	, , .	10.3	3,048,312	
> = 360 Days Delinquent	N/A			155,633	-8.3		65.7	398,429	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	20,405,541		31,278,316	53.3	29,556,856	-5.5	27,574,907	-6.7
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	0.95		1.42	48.4	1.32	-7.2	1.28	-2.9
Unsecured Loans/Lines of Credit %					-	-			-
New Vehicle Loans									
30 to 59 Days Delinquent	63,776,626		20.3	86,819,444	13.1	87,527,613	0.8	73,730,337	-15.8
60 to 89 Days Delinquent ¹	N/A			15,434,787	9.0		8.9	13,281,124	
90 to 179 Days Delinquent ¹	19,946,486	-, -,	-45.9	11-	14.4	1	-3.0	11,187,527	-6.5
180 to 359 Days Delinquent	1,867,195		69.2		35.0		-10.9	3,694,676	
> = 360 Days Delinquent	741,771		-54.1	483,276				980,296	-
Total Del New Vehicle Lns (> = 60 Days)	22,555,452		26.1	32,518,281	14.3		2.8	29,143,623	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.31	0.38	20.7	0.45	19.6	0.49	6.8	0.42	-14.2
Used Vehicle Loans									
30 to 59 Days Delinquent	117,489,694		54.4	231,991,795	-		2.3	198,101,447	-16.5
60 to 89 Days Delinquent ¹	N/A			49,790,828	27.0		4.7	35,428,147	-32.0
90 to 179 Days Delinquent ¹	42,538,753		-20.7	44,757,468	32.7	,,		43,538,101	
180 to 359 Days Delinquent	3,939,241		126.7	16,554,517	85.4			16,335,528	
> = 360 Days Delinquent	1,544,459		-21.9	2,527,074	109.4			2,650,975	
Total Del Used Vehicle Lns (> = 60 Days)	48,022,453		73.0		36.8		3.2	97,952,751	-16.5
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.43	0.66	52.8	0.90	36.6	0.96	6.8	0.79	-17.5
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.39	0.56	44.0	0.74	33.2	0.79	6.9	0.66	-16.8
Loans %				-					
Leases Receivable	5 005 170	0.000.004		10 500 171		10.017.101		44 750 004	40.7
30 to 59 Days Delinquent	5,335,170		81.8		29.8		8.2	11,753,884	
60 to 89 Days Delinquent ¹	N/A			1,715,763			8.5	1,266,983	
90 to 179 Days Delinquent ¹	989,776		-52.4	1,162,966		,,	32.1	1,494,754	
180 to 359 Days Delinquent	27,145		222.0					749,916	
> = 360 Days Delinquent	0	-	N/A	25,652	N/A	,	52.6	87,143	
Total Del Leases Receivable (> = 60 Days)	1,016,921		40.0				22.4	3,598,796	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.12	0.15	25.3	0.34	131.9	0.42	23.7	0.37	-11.2
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	1 1		19,737,916	37.0	1	6.4	18,415,453	
60 to 89 Days Delinquent ¹	N/A	1		5,496,682	25.1		4.4	3,969,214	
90 to 179 Days Delinquent ¹	N/A			5,138,497	43.2		20.5	5,311,084	
180 to 359 Days Delinquent	N/A	1 1		2,826,283			-4.9	2,569,395	
> = 360 Days Delinquent	N/A			437,839			23.4	504,143	
Total Del All Other Secured Loans (> = 60 Days)	N/A			13,899,301	49.7		9.1	12,353,836	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A			0.82	44.8		18.9	0.82	-
Outstanding balances of loans affected by bankruptcy claims	40,778,169	48,435,509	18.8	68,907,326	42.3	90,794,941	31.8	85,632,330	-5.7
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	77,608,213	61,414,482	-20.9	61,842,270	0.7	71,588,770	15.8	100,334,718	40.2
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		381		378	-0.8
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 -	179 days delinquent.						10. Delin	quent Loans (con	't)

Delinqu	ent 1- to 4-Family Re	sidential and Other	Non-Commerci	ial Real Estate Lo	bans ¹				
Return to cover		For Charter :							
06/12/2025		Count of CU :	-						
CU Name: N/A		Asset Range :							
Peer Group: N/A				n * Peer Group: /	All * Repor	ting_State = 'TX' * T	ypes Incl	uded: All Federally In	sured
	Count of	f CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% 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	124,483,864		182,025,982	46.2	211,825,605	16.4	237,198,079	
60 to 89 Days Delinquent ¹	N/A	33,994,225		38,967,592	14.6	68,242,990	75.1	31,141,172	-
90 to 179 Days Delinquent ¹	N/A	25,902,461		31,785,310	22.7	49,097,417	54.5	25,585,977	-47.9
180 to 359 Days Delinquent	N/A	9,302,546		19,732,127	112.1	30,685,870	55.5	28,279,249	-7.8
> = 360 Days Delinquent	N/A	8,100,663		5,372,391	-33.7	11,951,412	122.5	14,720,856	23.2
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >		77 000 005		05 057 100	04.0	450.077.000	00.0	00 707 054	07.7
= 60 Days	N/A	77,299,895		95,857,420	24.0	159,977,689	66.9	99,727,254	-37.7
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	0.67		0.79	18.1	1.27	60.7	0.78	-38.2
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinguent	N/A	11,872,791		20,384,380	71.7	24,681,126	21.1	28,378,795	15.0
60 to 89 Days Delinquent ¹	N/A	1,976,735		5,362,326	171.3	6,924,304	29.1	5,310,725	-23.3
90 to 179 Days Delinquent ¹	N/A	2,052,155		3,707,800	80.7	6,348,798	71.2	4,170,968	-34.3
180 to 359 Days Delinquent	N/A	371.991		1,476,323	296.9	2,707,574	83.4	3,599,227	32.9
> = 360 Days Delinquent	N/A	125,011		508,201	306.5	2,197,421	332.4	2,275,457	3.6
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinguent		120,011		500,201	500.5	2,137,421	552.4	2,210,401	0.0
> = 60 Days	N/A	4,525,892		11,054,650	144.3	18,178,097	64.4	15,356,377	-15.5
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	0.27		0.52	94.4	0.79	51.1	0.65	-17.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	922,080		666,758	-27.7	460,811	-30.9	598,966	30.0
60 to 89 Days Delinquent ¹	N/A	178,377		142,609	-20.1	76,187	-46.6	0	-100.0
90 to 179 Days Delinguent ¹	N/A	123,300		522,944	324.1	36,021	-93.1	0	-100.0
180 to 359 Days Delinquent	N/A	7.072		62,317	781.2	73,655	18.2	0	-100.0
> = 360 Days Delinguent	N/A	174,689		2,628	-98.5	0	-100.0	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	483,438		730,498	51.1	185,863	-74.6	0	-100.0
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	0.75		1.29	72.7	0.32	-75.4	0.00	-100.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinguent >= 60 Days	N/A	82,309,225.00		107,642,568.00	30.8	178,341,649.00	65.7	115,083,631.00	-35.5
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	0.62		0.75	21.6	1.19	58.4	0.76	-36.2
# Means the number is too large to display in the cell			<u> </u>						
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 day	ys delinquent.						11. D	elinquent RE Loans	

		Delinguent Commerce	ial Loans	s					
Return to cover		For Charter :							
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'TX' *	Types In	cluded: All Federally I	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	C)	18,672,266	N/A	9,154,291	-51.0	3,792,451	-58.6
60 to 89 Days Delinquent ¹	N/A	C)	0	N/A	488,335	i N/A	0	-100.0
90 to 179 Days Delinguent ¹	N/A	116,465	5	0	-100.0	(N/A	8,462,873	N/A
180 to 359 Days Delinquent	N/A	C)	0	N/A	(N/A	0	N/A
> = 360 Days Delinquent	N/A	C)	0	N/A	(N/A	0	N/A
Total Construction and Development loans delinguent > = 60 Days	N/A	116,465	;	0	-100.0	488,335	N/A	8,462,873	1,633.0
Construction and Development loans >= 60 Days / Total Construction and Development		,							
loans %	N/A	0.09)	0.00	-100.0	0.22	N/A	4.06	1,734.6
Secured by Farmland									
30 to 59 Days Delinguent	N/A	C)	0	N/A	(N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	0		0		(0	
90 to 179 Days Delinquent ¹	N/A	0		0		(0	
180 to 359 Days Delinquent	N/A	C		0				0	
> = 360 Days Delinquent	N/A	C		0				0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	0		0		(0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	0.00		0.00		0.00		0.00	
Secured by Multifamily	N/A	0.00	'	0.00	IN/A	0.00	N/A	0.00	IN/A
30 to 59 Days Delinquent	N/A	1,313,939		1,500,199	14.2	786,932	-47.5	3,262,746	314.6
	N/A		-		14.2 N/A	,			-
60 to 89 Days Delinquent ¹	N/A	C		127,757		489,792		0 625.014	
90 to 179 Days Delinquent		-		0)			
180 to 359 Days Delinquent	N/A	0	-	0		3,000,312		1,014,193	
> = 360 Days Delinquent	N/A	C		0		(2,195,978	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	C		127,757	N/A	3,490,104		3,835,185	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	0.00)	0.04	N/A	1.10	2,404.4	1.24	12.8
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	38,102,873		6,051,845		8,408,580		5,975,957	
60 to 89 Days Delinquent	N/A	821,252		1,280,899	56.0	463,746		1,088,700	
90 to 179 Days Delinquent ¹	N/A	708,906		569,405		1,694,610		0	-100.0
180 to 359 Days Delinquent	N/A	C		4,981,284	N/A	2,261,956		1,685,130	
> = 360 Days Delinquent	N/A	C)	85,049	N/A	(-100.0	2,261,956	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	1,530,158		6.916.637	352.0	4,420,312	-36.1	5.035.786	13.9
Days	19/7	1,000,100	'	0,010,007	002.0	4,420,012	-30.1	3,000,700	10.0
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	0.26	i	1.11	324.9	0.71	-36.6	0.76	8.3
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		0.054.540				0.070.007			07.0
30 to 59 Days Delinquent	N/A	3,854,512		1,206,224	-68.7	6,670,997		11,194,164	
60 to 89 Days Delinquent ¹	N/A	1,136,181		0		6,905,847		3,786,938	
90 to 179 Days Delinquent ¹	N/A	0		186,443		3,971,120		3,113,166	
180 to 359 Days Delinquent	N/A	C		1,298,093		4,216,543		5,821,057	38.1
> = 360 Days Delinquent	N/A	C)	8,796,196	N/A	8,662,599	-1.5	8,662,599	0.0
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	1,136,181		10,280,732	804.8	23,756,109	131.1	21,383,760	-10.0
Days	N/A	1,100,101		10,200,732	004.0	20,700,108		21,000,700	
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with loans 60 - 179 days deli	nguent.							12. Del Comm Loans	

		Delinguent Commerc	ial Loan	s			[
Return to cover		For Charter :		-					
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	5 % Ch
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	. 0.08		0.70	753.6	1.48	110.6	1.28	3 -13.2
Loans to finance agricultural production and other loans to									
farmers									
30 to 59 Days Delinquent	N/A			0	N/A	0		C	
60 to 89 Days Delinquent ¹	N/A			0	N/A	0	-	C	
90 to 179 Days Delinquent ¹	N/A			0	N/A	0		C	
180 to 359 Days Delinquent	N/A	-		0	N/A	0		C	
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	C) N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	. 0		0	N/A	0	N/A	C) 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	. 0.00		0.00	N/A	0.00	N/A	0.00) N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A			2,118,851	45.4	2,513,000			
60 to 89 Days Delinquent ¹	N/A	611,638		1,278,990	109.1	2,631,616	105.8	25,091	-99.0
90 to 179 Days Delinquent ¹	N/A	1,011,273		262,538	-74.0	99,878	-62.0	1,936,648	3 1,839.0
180 to 359 Days Delinquent	N/A	51,678		484,554	837.6	0	-100.0	598,888	8 N/A
> = 360 Days Delinquent	N/A	9,821,119		534,563	-94.6	907,571	69.8	560,095	-38.
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	11,495,708		2,560,645	-77.7	3,639,065	42.1	3,120,722	-14.2
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	. 9.59		2.20	-77.1	3.11	41.3	2.59	-16.0
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	7,368		58,606	695.4	25,841	-55.9	101,364	1 292.3
60 to 89 Days Delinquent ¹	N/A	0		75,000	N/A	18,315	-75.6	5,238	3 -71.4
90 to 179 Days Delinquent ¹	N/A	59,039		117,593	99.2	0		18,315	
180 to 359 Days Delinquent	N/A			0	N/A	0		0,010	
> = 360 Days Delinquent	N/A			0	N/A	0		C	_
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A			192,593	226.2	18,315		-	
Unsecured Commercial Loans >= 60 Days / Total Unsecured				102,000	220.2	10,010			20.0
Commercial Loans %	N/A	1.38		4.08	196.6	0.54	-86.8	0.68	3 25.
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	16,159		30,080	86.2	6,839	-77.3	132,797	7 1,841.8
60 to 89 Days Delinquent ¹	N/A			49,415		44,767			
90 to 179 Days Delinguent ¹	N/A			69,294	N/A	27,204	-	102,328	
180 to 359 Days Delinquent	N/A			70,684	-11.0	0		0	
> = 360 Days Delinquent	N/A			0	N/A	0		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinguent > = 60 Days	N/A			189,393	130.4	71,971	-62.0	102,328	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	0.63		2.77	342.4	0.71	-74.2	0.73	3 2.0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	. 14,419,742		20,267,757	40.6	35,884,211	77.1	41,964,207	7 16.
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non- Members %	N/A	. 0.58		0.76	29.8	1.23	62.8	1.40) 13.
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinguent 60 - 89 days delinguent were combined with	loans 60 - 179 dave deli	nquent				İ		13. Del Comm Loans (c	on't)

		Loan Losses	5						
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally	Insured
	Count	of CU in Peer Group :	N/A	-					
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	6 % Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	174,394,669	188,506,401	8.1	297,808,147	58.0	393,985,795	32.3	100,983,657	2.5
Total Loans Recovered Year-to-Date*	45,291,867	42,015,058	-7.2	47,849,685	13.9	51,733,744	8.1	12,920,666	-0.1
NET CHARGE OFFS (\$\$)*	129,102,802	146,491,343	13.5	249,958,462	70.6	342,252,051	36.9	88,062,991	2.9
Net Charge-Offs / Average Loans %**	0.36	0.37	3.3	0.59	59.5	0.80	34.9	0.82	2.4
Total Delinquent Loans & Year-to-Date Net Charge-Offs	321,900,076	401,557,326	24.7	596,258,913	48.5	778,886,690	30.6	435,868,305	-44.0
Combined Delinguency and Net Charge Off Ratio	0.88	0.98	12.2	1.40	42.5	1.82	29.6	1.62	-10.7
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	26,642,867	25,907,851	-2.8	39,140,328	51.1	53,233,055	36.0	14,412,214	8.3
Unsecured Credit Card Lns Recovered*	4,771,816	4,238,704	-11.2	3,697,717	-12.8	3,489,297	-5.6	956,555	9.7
Unsecured Credit Card Net Charge Offs*	21,871,051	21,669,147	-0.9	35,442,611	63.6		40.4	13,455,659	8.2
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	1.94	1.99		3.23	62.2		32.5	4.66	
PALs I and PALs II Charged Off (FCU Only)*	0	0		0	N/A			0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0		0	N/A			0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0		0	N/A	0		0	
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00	N/A	0.00	
Non-Federally Guaranteed Student Loans Charged Off*	30,973	43,527	40.5	198,984	357.2	179,406	-9.8	50,951	13.6
Non-Federally Guaranteed Student Loans Recovered*	7,233	12,778	76.7	14,212	11.2		80.3	4,936	
Non-Federally Guaranteed Student Loans Net Charge Offs*	23,740	30,749	29.5	184,772	500.9	153,782	-16.8	46,015	19.7
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed									
Student Loans**	0.16	0.18	6.4	0.90	416.1	0.68	-25.3	0.75	5 11.6
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	69,956,553		100,990,132	44.4	115,969,946	14.8	27,817,013	-4.1
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	14,312,543		14,620,285	2.2	13,699,633	-6.3	4,217,051	23.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	55,644,010		86,369,847	55.2	102,270,313	18.4	23,599,962	-7.7
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	N/A	2.77		3.98	43.6	4.59	15.5	4.28	-6.7
Loans/Lines of Credit**									
New Vehicle Loans Charged Off*	29,861,831	20,570,956	-	27,905,083	35.7	43,012,008	54.1	10,629,325	i -1.2
New Vehicle Loans Recovered*	7,908,011	6,162,069		6,191,394	0.5		35.7	1,730,882	-17.6
New Vehicle Loans Net Charge Offs*	21,953,820	14,408,887	-34.4	21,713,689	50.7	34,607,655	59.4	8,898,443	2.8
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.31	0.20		0.30	50.8	0.49	66.3	0.51	4.1
Used Vehicle Loans Charged Off*	48,133,042	57,894,226	20.3	114,023,481	97.0	155,552,572	36.4	41,502,761	6.7
Used Vehicle Loans Recovered*	12,539,880	13,200,589	5.3	19,949,304	51.1	23,078,136	15.7	5,047,613	-12.5
Used Vehicle Loans Net Charge Offs*	35,593,162	44,693,637	25.6	94,074,177	110.5	132,474,436	40.8	36,455,148	10.1
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.34	0.38	12.0	0.75	98.1	1.07	43.1	1.19	11.3
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.32	0.31	-4.9	0.58	88.7	0.86	48.1	0.95	9.8
Leases Receivable Charged Off*	1,833,561	1,331,065	-27.4	1,924,193	44.6	3,554,973	84.8	1,139,548	28.2
Leases Receivable Recovered*	337,172	404,881	20.1	465,577	15.0	278,858	-40.1	72,159	3.5
Leases Receivable Net Charge Offs*	1,496,389	926,184	-38.1	1,458,616	57.5	3,276,115	124.6	1,067,389	30.3
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.18	0.10	-45.2	0.15	47.5	0.33	123.2	0.43	32.4
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	7,910,446	i	11,467,482	45.0	19,047,649	66.1	4,456,309	-6.4
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	2,450,243		1,948,775	-20.5	2,268,393	16.4	615,568	8.5
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	5,460,203		9,518,707	74.3	16,779,256	76.3	3,840,741	-8.4
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other	N/A	0.34		0.57	69.1	1.03	80.8	1.00	-3.1
Secured Non-Real Estate Loans/Lines of Credit**	N/A	0.34		0.57	09.1	1.03	8.00	1.00	-3.1
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	18,566,087		10,956,044	-41.0	1	60.0	14,837,751	-15.4
Real Estate - Non-Commercial	N/A	3,673,657		6,257,824	70.3	6,993,878		8,762,121	25.3
Vehicle - Non-Commercial	N/A	20,819,155		28,273,664	35.8		-2.1	31,653,338	
Other - Non-Commercial	N/A	1,092,224		1,374,895	25.9		23.3	1,648,701	-2.7
Total Foreclosed and Repossessed Assets	33,807,844	44,151,123	30.6	46,862,427	6.1	53,908,484	15.0	56,901,911	5.6
*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)						<u> </u>		14. Loan Losses	

		Indirect. Purchased	or Sold		1				
Return to cover		For Charter							
06/12/2025		Count of CU							
CU Name: N/A		Asset Range	-						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'TX' *	Types Inc	uded: All Federally Ir	sured
	Count	of CU in Peer Group					, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	
	Dec-2021	Dec-2022	2 % Chg	Dec-2023	% Chg	Dec-2024	K % Chg	Mar-2025	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	10,742,048,036	6	10,908,568,723	1.6	10,239,809,598	-6.1	10,400,079,606	1.6
First Lien and Junior Lien Residential Indirect Loans	N/A	1,411,089,014	Ļ	1,325,127,350	-6.1	1,274,246,720	-3.8	1,275,198,022	0.1
Commercial Indirect Loans	N/A	24,408,654	Ļ	24,413,390	0.0	17,466,121	-28.5	18,223,720	4.3
All Other Indirect Loans	N/A	685,381,586	6	693,645,536	1.2	857,692,127	23.6	843,649,729	-1.6
Total Outstanding Indirect Loans	11,510,164,725	12,862,927,290) 11.8	12,951,754,999	0.7	12,389,214,566	-4.3	12,537,151,077	1.2
Indirect Loans Outstanding / Total Loans %	30.85	30.87	0.1	30.25	-2.0	28.86	-4.6	29.00	0.5
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	44,365,800	65,543,914	47.7	87,456,295	33.4	90,486,508	3.5	71,353,766	-21.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.39	0.51	32.2	0.68	32.5	0.73	8.2	0.57	-22.1
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	54,037,971	53,699,782	-0.6	102,090,633	90.1	133,442,831	30.7	34,813,591	4.4
Indirect Loans Recovered*	14,118,839	12,673,084	-10.2	19,020,795	50.1	22,105,186	6 16.2	4,834,101	-12.5
Indirect Loans Net Charge Offs*	39,919,132	41,026,698	3 2.8	83,069,838	102.5	111,337,645	5 34.0	29,979,490	7.7
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.36	0.34	-6.6	0.64	91.2	0.88	36.5	0.96	9.5
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	173,660,485	235,719,163	3 35.7	34,748,080	-85.3	107,791,478	3 210.2	34,785,627	29.1
Loans Purchased from Other Sources*	96,275,014	115,465,419	9 19.9	82,279,874	-28.7	74,018,282	-10.0	27,402,497	48.1
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.28	1.60	24.7	0.74	-53.8	1.20	61.6	1.39	16.6
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	105,544	Ļ	134,732	27.7	1,480,216	998.6	1,360,063	-8.1
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial	N/A	0.01		0.02	44.8	0.18	927.3	0.16	-12.9
Loans Purchased Under 701.23%	IN/A	0.01		0.02	44.0	0.10	921.3	0.10	-12.9
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	91,648	3	285,797		581,297		118,447	-18.5
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	5,310)	27,285	413.8	87,251	219.8	32,210	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	86,338	3	258,512	199.4	494,046	6 91.1	86,237	-30.2
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		0.03	i	0.06	97.1	0.04	-34.2
LOANS SOLD Year-to-date							+		<u> </u>
Loans Sold	0	107,268,570) N/A	439,272,451	309.5	905,777,524	106.2	305.446.486	-66.3
First mortgage loans sold on the secondary market	1,265,370,392	544,452,529		410,076,343	-	583,002,914	-		
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	26,311,851	11,121,662		0					
Real Estate Loans Sold with Servicing Retained	N/A	276,137,781	-	175,443,529				-	
All Other Loans Sold with Servicing Retained	N/A	()	1,611,753					
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	3,257,479,277	1,835,510,998	-43.7	1,871,448,362					-
* 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. Indire	ect, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	5 % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	293,316,056	N/A		N/A		N/A		N/A	λ.
Vehicle - Non-commercial	N/A	158,358,111		235,963,319	49.0	329,861,839	39.8	294,523,421	1 -10.7
Non-Federally Guaranteed Student Loans	4,611,812	7,635,369	65.6	8,290,194	8.6	10,538,382	27.1	11,321,029	7.4
1- to 4-Family Residential Property	478,018,482	642,215,060	34.3	637,234,139	-0.8	735,165,853	15.4	825,178,034	1 12.2
Commercial Loans (excluding Construction & Development)	212,354,362	293,031,651	38.0	312,140,362	6.5	365,941,524	17.2	391,325,683	
Commercial Construction & Development	67,228,601	48,782,958	-27.4	45,597,028	-6.5	44,717,652	-1.9	28,765,192	-35.7
All Other Participation Loans	15,598,381	236,672,562	1,417.3	220,511,860	-6.8	230,270,058	4.4	223,277,253	-3.0
TOTAL PARTICIPATION LOANS OUTSTANDING	1,078,665,148	1,386,695,711	28.6	1,459,736,902	5.3	1,716,495,308	17.6	1,774,390,612	
Participation Loans Outstanding / Total Loans %	2.89	3.33	15.1	3.41	2.4	4.00	17.3	4.10	2.6
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	405,360,842	450,127,527	11.0	210,996,919	-53.1	465,738,788	120.7	42,762,469	-63.3
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.93	2.05	6.4	1.33	-35.0	3.06	129.5	0.96	-68.7
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	618,369,793	766,945,156	24.0	357,687,451	-53.4	707,884,965	97.9	80,996,466	
%Participation Loans Sold YTD / Total Assets**	1.10	1.35	22.2	0.62	-53.9	1.20	93.9	0.54	4 -55.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	6,949,697	11,094,774	59.6	6,132,284	-44.7	10,032,626	63.6	8,626,552	-14.0
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	1.08		0.58	-46.2	0.82	41.5	0.67	7 -17.7
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,641,140	4,191,657	155.4	6,883,776	64.2	7,093,203	3.0	2,457,563	3 38.6
Participation Loans Recovered*	297,205	683,876	130.1	810,719	18.5	1,030,517	27.1	597,148	3 131.8
Participation Loan Net Charge Offs *	1,343,935	3,507,781	161.0	6,073,057	73.1	6,062,686	-0.2	1,860,415	5 22.7
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.13	0.28	116.0	0.43	50.0	0.38	-10.5	0.43	3 11.7
* 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	6

1- to 4-	Family Residential P	operty and All Other	Non-Co	mmercial) Real Estate	Loans				T
Return to cover	· · · · · · · · · · · · · · · · · · ·	For Charter :							
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	ypes Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	5 % Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	7,439,088,292		7,976,971,509	7.2	8,639,177,101	8.3	8,754,882,470) 1.3
Fixed Rate 15 years or less	N/A	2,624,514,847		2,577,169,941	-1.8	2,415,729,678	-6.3	2,386,623,956	-1.2
Balloon/Hybrid > 5 years	N/A	705,497,435		743,421,552	5.4	719,214,843	-3.3	712,871,043	-0.9
Balloon/Hybrid 5 years or less	N/A	392,023,721		390,806,975	-0.3	248,235,219	-36.5	253,737,843	3 2.2
Adjustable Rate	N/A	388,456,637		442,117,658	13.8	576,818,231	30.5	597,316,852	2 3.6
Total Secured by 1st Lien	N/A	11,549,580,932		12,130,487,635	5.0	12,599,175,072	3.9	12,705,432,164	1 0.8
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	1,044,629,684		1,251,237,698	19.8	1,422,496,283	13.7	1,447,827,344	1.8
Closed-End Adjustable Rate	N/A	13,241,625		9,297,830		12,996,501	39.8		
Open-End Fixed Rate	N/A	141,975,614		269,339,506		266,732,951	-1.0		
Open-End Adjustable Rate	N/A	479,199,736		579,815,564	21.0	594,049,387	2.5		
Total Secured by Junior Lien	N/A	1,679,046,659		2,109,690,598		2,296,275,122			
All Other (Non-Commercial) Real Estate	19/75	1,073,040,033		2,103,030,030	20.0	2,200,210,122	0.0	2,340,000,730	2.2
Closed-End Fixed Rate	N/A	42,838,672		34,226,605	-20.1	36,169,597	5.7	36,976,555	5 2.2
Closed-End Adjustable Rate	N/A	5,455,078		4,461,569	-18.2	3,902,710	-12.5		
Open-End Fixed Rate	N/A	8,310,587		8,727,178		5,628,850	-35.5		
Open-End Adjustable Rate	N/A	8,158,234		9,239,905		12,956,042	-		
Total All Other (Non-Commercial) Real Estate	N/A	64,762,571		56,655,257	-12.5	58,657,199	3.5	62,022,455	5 5.7
Total 1- to 4-Family Residential Property Loans and All Other	N/A	13,293,390,162		14,296,833,490	7.5	14,954,107,393	4.6	15,114,143,409	1.1
(Non-Commercial) Real Estate									
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	2,744,796,783		1,481,032,431	-46.0	1,436,114,319			
Fixed Rate 15 Years or less*	N/A	738,451,349		452,692,572	-38.7	471,802,530	4.2	112,163,113	-4.9
Balloon/Hybrid > 5 Years*	N/A	301,679,091		93,722,194	-68.9	66,353,388	-29.2	12,706,969	-23.4
Balloon/Hybrid 5 Years or less*	N/A	214,403,903		42,156,400	-80.3	43,268,820	2.6	21,717,588	3 100.8
Adjustable Rate*	N/A	181,268,164		161,122,946	-11.1	228,897,165	42.1	45,348,731	-20.8
Total Secured by 1st Lien Granted YTD*	N/A	4,180,599,290		2,230,726,543	-46.6	2,246,436,222	0.7	560,063,659	-0.3
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	437,648,728		388,910,969	-11.1	353,276,706	-9.2	78,539,933	3 -11.1
Closed-End Adjustable Rate*	N/A	231,092		944,783	308.8	3,092,513	227.3	329,803	-57.3
Open-End Fixed Rate*	N/A	221,722,616		295,457,718	33.3	173,727,169	-41.2	39,976,173	-8.0
Open-End Adjustable Rate*	N/A	469,490,721		264,048,049	-43.8	305,103,864	15.5	72,863,413	3 -4.5
Total Secured by Junior Lien Granted YTD*	N/A	1,129,093,157		949,361,519		835,200,252	-12.0		
All Other (Non-Commercial) Real Estate Granted YTD		, .,, .		,				. , , .	-
Closed-End Fixed Rate*	N/A	35,586,738		10,544,721	-70.4	10,805,496	2.5	1,379,530	-48.9
Closed-End Adjustable Rate*	N/A	1,893,114		455,580		0			
Open-End Fixed Rate*	N/A	4,388,480		3,600,791	-17.9	2,279,332	-36.7	1,672,526	
Open-End Adjustable Rate*	N/A	5,958,105		5,266,250		9,634,958			_
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	47,826,437		19,867,342		22,719,786			
· · · · · ·	IN/75	47,020,437				22,719,700	14.4		
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	5,357,518,884		3,199,955,404	-40.3	3,104,356,260	-3.0	756,874,167	-2.5
Outstanding 1- to 4-Family Residential Construction Loans	60,330,187	100,988,780	67.4	107,167,119	6.1	104,789,534	-2.2	103,643,379	-1.1
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	1,447,072,532		1,692,693,251	17.0	1,875,132,087	10.8	1,898,330,226	5 1.2
Outstanding Interest Only & Payment Option First Mortgage Loans	258,733,445	298,709,108	15.5	328,216,105	9.9	303,265,319	-7.6	326,452,254	1 7.6
Interest Only & Payment Option First Mortgages / Total Assets %	0.92	0.52	-43.0	0.57	8.6	0.52	-9.5	0.54	1 5.5
Interest Only & Payment Option First Mortgages / Net Worth %	8.82	4.83	-45.2			4.46			
* Amounts are year-to-date while the related %change ratios are annualized				5.02	0.0	1.10		1.10	1
								17. RE Loans	+

	Real Es	state (Non-Commerci	al) Loan	Losses					
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	Types Inc	luded: All Federally I	nsured
	Count o	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE							-		
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	240,140		697,301	190.4	494,635	-29.1	209,423	69.4
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	309.569		117,457	-62.1	61,537	-47.6	5,270	-65.7
First Lien single 1- to 4-Family Residential Property Loans Net Charae Offs*	N/A	-69,429		579,844	935.2	433,098	-25.3	204,153	
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	0.00		0.00	867.7	0.00	-28.5	0.01	
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	101,553		55,022	-45.8	465,664	746.3	489,678	
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	155,087		134,254	-13.4	176,113	31.2	35,673	-19.0
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	-53,534		-79,232	-48.0	289,551	465.4	454,005	527.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	0.00		0.00	-17.4	0.01	414.3	0.08	495.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	2,160,042		238,160	-89.0	660,748	177.4	208,339	26.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	304,640		120,785	-60.4	120,950	0.1	107,112	254.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	1,855,402		117,375	-93.7	539,798	359.9	101,227	-25.0
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	3.55		0.19	-94.5	0.94	384.2	0.67	-28.3
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		0.00		0.01	92.7	0.02	134.1
*Amounts are year-to-date while the related percent change ratios are annua	alized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1								18. RE Loan Losses	

		Commercial Loan Inf	ormation						T
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	-	Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types Inc	luded: All Federally In	sured
	Count	of CU in Peer Group :	N/A						<u> </u>
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Cha	Dec-2024	% Cha	Mar-2025	5 % Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-			,,				,,		
MEMBERS)									
Construction and Development	61,304,672	134,970,750			23.3	220,512,873		208,299,030	
Secured by Farmland	4,664,396	6,508,666			12.4	11,924,807		12,355,363	
Secured by Multifamily	186,642,272	229,488,679			26.4	316,299,269		308,193,961	-
Owner Occupied, Non-Farm, Non-Residential Property	474,947,308	583,885,028		, ,	6.4	626,034,419		658,432,027	
Non-Owner Occupied, Non-Farm, Non-Residential Property	1,082,713,217	1,383,494,402				1,608,986,390		1,669,288,941	
Total Real Estate Secured Commercial Loans	1,810,271,865	2,338,347,525	29.2	2,551,354,788	9.1	2,783,757,758	9.1	2,856,569,322	2 2.6
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON- MEMBERS)									
Loans to finance agricultural production and other loans to farmers	1,247,718	956,848	-23.3	1,432,859	49.7	1,047,975	-26.9	928,068	3 -11.4
Commercial and Industrial Loans	114,223,881	119,852,585			-2.8	117,166,517		120,482,897	
Unsecured Commercial Loans	5,324,434	4,289,710		4,717,320	10.0	3,385,825		3,464,089	
Unsecured Revolving Lines of Credit (Commercial Purpose)	3,933,165	13,119,601	233.6		-47.9			14,030,285	_
Total Non-Real Estate Secured Commercial Loans	124,729,198	138,218,744	10.8		-6.3	131,667,047		138,905,339	
TOTAL COMMERCIAL LOANS:	121,120,100	100,210,711		120,111,000	0.0	101,001,011			
Commercial Loans to Members	1,795,961,735	2,310,536,961	28.7	2,523,477,779	9.2	2,761,544,480	9.4	2,827,793,258	3 2.4
Purchased Commercial Loans or Participations to Nonmembers	139,039,328	166,029,308	19.4	157,321,017	-5.2	153,880,325		167,681,403	
Total Commercial Loans	1,935,001,063	2,476,566,269			8.2			2,995,474,661	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE	1,000,001,000	2,110,000,200	20.0	2,000,100,100	0.2	2,010,121,000	0.0	2,000,111,001	
Construction and Development	135	150	11.1	166	10.7	169	1.8	146	6 -13.6
Farmland	33	37		39		44		44	
Secured by Multifamily	400	462				513		516	
Owner Occupied, Non-Farm, Non-Residential Property	735	769			-4.2	727		737	
Non-Owner Occupied, Non-Farm, Non-Residential Property	792	938						1,102	-
Total Number of Real Estate Secured Commercial Loans	2,095	2,356			2.3	2,484		2,545	
Loans to finance agricultural production and other loans to farmers	26	18				10		_,;;;;	
Commercial and Industrial Loans	1,101	1,389		1,363	-1.9			1,387	_
Unsecured Commercial Loans	53	64		,	35.9	94		107	
Unsecured Revolving Lines of Credit (Commercial Purpose)	163	279		289	3.6			267	
Total Number of Non-Real Estate Secured Commercial Loans	1,343	1,750			0.3			1,770	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	,	,		,					
Number of Outstanding Commercial Loans to Members	3,247	3,831	18.0	3,950	3.1	4,030	2.0	4,062	2 0.8
Number of Outstanding Purchased Commercial Loans or Participation Interests to	191	275	44.0	216	-21.5	219	1.4	253	15.5
Nonmembers									<u> </u>
Total Number of Commercial Loans Outstanding	3,438	4,106		,				4,315	_
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	1,935,001,063	2,476,566,269			8.2			2,995,474,661	
(Total Commercial Loans / Total Assets)%	3.45	4.35	26.1	4.65	7.0	4.95	6.5	4.99	0.7
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	000 005 7/0			504.040.400				100.000 510	+
Member Commercial Loans Granted YTD*	666,805,718	1,041,581,621	56.2	581,819,428		660,032,054	_	160,029,513	
Purchased or Participation Interests to Nonmembers*	25,944,068	58,667,948	126.1	12,478,900	-78.7	31,654,975	153.7	21,791,149	175.4
MISCELLANEOUS LOAN INFORMATION	5 9 19 1 11			0 7/7 000	17.0	10.070 700	10.0	10.000.101	
Agricultural Related Commercial Loans Outstanding Balance	5,912,114	7,465,514						13,283,431	-
Outstanding Agricultural Related Loans - Number	59	55							
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	233,241,772	297,202,633	27.4	297,771,444				397,814,444	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0) N/A
Total Member Business Loans - (NMBLB)									<u> </u>
(NMBLB / Total Assets)%	3.34	4.30	28.7	4.69	9.0	4.89			-0.7
* Amounts are year-to-date and the related % change ratios are annualized.							19. Comr	nercial Loans	

	C	ommercial Loan Net C	harge O	ffs					,
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Repo	orting_State = 'TX' * T	ypes Inc	luded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A		-				1
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% 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	0.00		0.00	N/A	0.00	N/A	-0.01	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average									
Commercial Loans Secured by Farmland**	N/A	0.00		0.00	N/A	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	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Prooperty**	N/A	0.00		0.00	100	0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-	IN/A	0.00		0.00	100	0.00	IN/A	0.00	IN/A
Recommercial Loans secured by Non-Owner Occupied, Non-Parin, Non- Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	0.00		0.00	N/A	0.00	100.0	0.00	N/A
Net Commercial Loans to Finance Agricultural Production and Other Loans to	IN/A	0.00		0.00	N/A	0.00	100.0	0.00	IN/A
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	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and Industrial Loans**	N/A	1.49		0.43	-70.874	1.10	154.4	-0.18	-116.59
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	1.36		1.32	-3.0943	6.00	355.9	-0.12	-102.01
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	1.61		0.08	-95.322	1.84	2,339.1	0.00	-100
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.06	0.00	-101.26	0.00	99.972	0.00	100.0	0.00	N/A
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	0.99	1.48				1.29			-112.67
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.12	0.09	-28.208	0.02	-74.328	0.06	168.5	-0.01	-113.43
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualiz	zing)						20. Com	nercial Loan Net Charge	Offs

		Commercial Loan L	osses						
Return to cover		For Charter :							
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	-						
Peer Group: N/A				n * Peer Group:	All * Rep	orting State = 'TX' *]	vpes Inc	luded: All Federally In	sured
	Count o	of CU in Peer Group :				<u></u>	1	,,	
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Cho
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	0		0	N/A	0	N/A	12,294	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	0		0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	0		0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	69,094		0	-100	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	0		0	N/A	0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Charge Offs*	N/A	0		0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	2,110,863		1,009,409	-52.18	1,395,292	38.2	54,578	-84.4
Unsecured Commercial Loans YTD Charge Offs*	N/A	68,983		96,663	40.126	262,133	171.2	1,224	-98.1
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs* Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	N/A	141,102		61,909	-56.125	157,714	154.8	0	-100.0
Commercial Loans/Lines of Credit Real Estate Secured YID Charge-Offs*	984,720	69,094	-92.983	0	-100	0	N/A	12,294	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	1,504,924	2.320.948	54.224	1,167,981	-49.677	1,815,139	55.4	55.802	-87.7
Total Commercial Loan YTD Charge Offs*	2,489,644	2,390,042	-4.0007	1,167,981	-51.131	1,815,139	55.4	68.096	-85.0
COMMERCIAL LOAN RECOVERIES:	2,100,011	2,000,042	4.0007	1,107,001	01.101	1,010,100	00.4	00,000	00.0
Commercial Construction and Development Loans YTD Recoveries*	N/A	0		0	N/A	0	N/A	16,766	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	0		0	N/A	0	N/A	0	
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	0		0	N/A	0	N/A	0	
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential				Ŭ				•	
Prooperty YTD Recoveries*	N/A	84,359		0	-100	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential		. ,							
Property YTD Recoveries*	N/A	0		5	N/A	0	-100.0	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Recoveries*	N/A	0		0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	372,046		498,128	33.889	109,270	-78.1	108,825	298.4
Unsecured Commercial Loans YTD Recoveries*	N/A	3,700		37,395	910.68	19,057	-49.0	2,256	-52.6
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	3,850		54,397	1312.9	2,523	-95.4	0	-100.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	8,469	84,359	896.09	5	-99.994	0	-100.0	16,766	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	298,819	379,596	27.032	589,920	55.407	130,850	-77.8	111,081	239.6
Total Commercial Loan YTD Recoveries*	307,288	463,955	50.984	589,925	27.151	130,850	-77.8	127,847	290.8
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Comr	nercial Loan Losses	

		Investments							
Return to cover		For Charter :							
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' *	Types In	cluded: All Federally I	nsured
	Count o	f CU in Peer Group :							
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	24,473,551		30,302,365	23.8	31,990,827	5.6	30,582,575	-4.4
Registered Investment Companies	N/A	4,744,573		6,309,510	33.0	6,683,874	5.9	6,549,557	-2.0
Other Equities	N/A	57,542,379		67,657,277	17.6	78,536,149	16.1	77,815,387	-0.9
TOTAL EQUITY SECURITIES	107,881,826	86,760,503	-19.6	104,269,152	20.2	117,210,850	12.4	114,947,519	-1.9
TRADING DEBT SECURITIES									
US Government Obligations	N/A	18,475,650		0	-100.0	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	0		0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	0		0	N/A	0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	0		0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	0		0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	0		0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	0		0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	1,000,000		0	-100.0	0	N/A	0	N/A
All Other Trading Debt Securities	N/A	37,003,464		40,564,611	9.6	43,372,661	6.9	43,590,124	0.5
TOTAL TRADING DEBT SECURITIES	N/A	56,479,114		40,564,611	-28.2	43,372,661	6.9		0.5
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST		, -,		.,,.		-,- ,		-,,	
US Government Obligations	N/A	359,731,056		297,178,908	-17.4	171,795,474	-42.2	150,923,284	-12.1
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	954,628,539		903,009,947	-5.4	703,500,559	-22.1	612,679,059	-12.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	3,178,174,378		2,820,870,390	-11.2	2,592,992,100	-8.1	2,631,688,621	1.5
Federal Agency Securities - Non-Guaranteed	N/A	172,645,767		148,061,849	-14.2	143,283,134	-3.2	162,885,832	13.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	60,913,656		45,838,223	-24.7	51,966,992	13.4	56,294,824	8.3
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	2,565,966		0	-100.0	17,371,200	N/A	16,580,681	-4.6
Securities Issued by States and Political Subdivisions in the U.S.	N/A	49,272,666		49,280,322	0.0	36,736,062	-25.5	36,225,777	-1.4
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	87,428,464		71,836,211	-17.8	64,811,610	-9.8	, ,	-16.3
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	164,483,528		164,951,121	0.3	159,461,880	-3.3	, ,	-4.5
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	5.029.844.020		4,501,026,971	-10.5	3,941,919,011	-12.4		-1.7
AFS DEBT SECURITIES AT FAIR VALUE		0,020,011,020		1,001,020,011		0,011,010,011		0,010,101,002	
US Government Obligations	N/A	339,706,412		284,072,287	-16.4	164,028,781	-42.3	144,849,083	-11.7
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	874,658,705		845,521,413	-3.3	666,350,653	-21.2		-12.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	2,823,277,235		2,511,789,067	-11.0	2,299,244,430	-8.5		3.5
Federal Agency Securities - Non-Guaranteed	N/A	148,490,964		128,946,257	-13.2	125,186,822	-2.9	, , ,	17.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	51,932,760		40,213,213	-22.6	47,206,185	17.4		10.5
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	2,508,585		0	-100.0	17,371,200	N/A	16,580,681	-4.6
Securities Issued by States and Political Subdivisions in the U.S.	N/A	42,716,456		44,363,229	3.9	32,422,186	-26.9	32,475,635	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	83,221,246		69,387,595	-16.6	63,936,258	-20.3	, ,	-16.1
All Other Available-for-Sale Debt Securities at Fair Value	N/A	149,219,940		153,677,687	3.0	147,822,571	-3.8		-3.8
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	4,515,732,303		4,077,970,748	-9.7	3,563,569,086	-12.6		-0.3
# Means the number is too large to display in the cell		.,0.0,702,000		.,,	0.7	3,000,000,000	12.0	22. Investments	0.0

Return to cover 06/12/2025 CU Name: N/A Peer Group: N/A Complex: N/A Complex: N/A Complex: N/A Complex: N/A Complex: N/A Complex: Complex: INVESTMENT SECURITIES (continued) Dec: INVESTMENT SECURITIES (continued) HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Securities - Securities		CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	161 N/A Region: N/A	Nation * Peer Group: Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757 7,704,369		Dec-2024 Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693 6,473,009	% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
06/12/2025 CU Name: N/A Peer Group: N/A Peer Group: N/A Composition Composition INVESTMENT SECURITIES (continued) Dec- HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Senior Tranches Non-Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Senior Tranches Non-Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches <td< td=""><td>2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A</td><td>Count of CU : Asset Range : Criteria : CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0</td><td>161 N/A Region: N/A</td><td>Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757</td><td>**************************************</td><td>Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693</td><td>% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1</td><td>Mar-2025 227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166</td><td>% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6</td></td<>	2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Count of CU : Asset Range : Criteria : CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	161 N/A Region: N/A	Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	**************************************	Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	Mar-2025 227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Peer Group: N/A Cc INVESTMENT SECURITIES (continued) HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions <td>2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A</td> <td>Asset Range : Criteria : CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0</td> <td>N/A Region: N/A</td> <td>Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757</td> <td>**************************************</td> <td>Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693</td> <td>% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1</td> <td>Mar-2025 227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166</td> <td>% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6</td>	2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Asset Range : Criteria : CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	N/A Region: N/A	Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	**************************************	Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	Mar-2025 227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Composition INVESTMENT SECURITIES (continued) HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortiz	2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Criteria : CU in Peer Group : Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	Region: N/A	Dec-2023 353,148,274 737,401,550 967,419,335 8,746,276 0 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	**************************************	Dec-2024 259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	% Chg -26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	Mar-2025 227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	% Chg -12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Dec- INVESTMENT SECURITIES (continued)	2021 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Dec-2022 437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		353,148,274 737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-19.3 3.0 -4.4 -47.3 N/A 134.7 8.3 -21.8 -5.2 -21.8 -5.2 -17.8 7.3 -3.9	259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -12.2 -2.6
INVESTMENT SECURITIES (continued) HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Suaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	% Chg	353,148,274 737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-19.3 3.0 -4.4 -47.3 N/A 134.7 8.3 -21.8 -5.2 -21.8 -5.2 -17.8 7.3 -3.9	259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -12.2 -2.6
INVESTMENT SECURITIES (continued) HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Suranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	437,761,947 716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0	% Chg	353,148,274 737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-19.3 3.0 -4.4 -47.3 N/A 134.7 8.3 -21.8 -5.2 -21.8 -5.2 -17.8 7.3 -3.9	259,848,825 780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-26.4 5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.2 -25.2 6.0 4.1	227,038,212 756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-12.6 -3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -12.2 -2.6
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Asset-Backed Securities - Subordinated Tranches Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	3.0 -4.4 -47.3 N/A N/A 134.7 8.3 -21.8 -5.2 -5.2 -17.8 7.3 -3.9	780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 2255,106,215 754,390,087 893,786,693	5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.5 -25.2 6.0 4.1	756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities At Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	3.0 -4.4 -47.3 N/A N/A 134.7 8.3 -21.8 -5.2 -5.2 -17.8 7.3 -3.9	780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 2255,106,215 754,390,087 893,786,693	5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.5 -25.2 6.0 4.1	756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Securities - Non-Guaranteed Non-Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE All Other	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	716,169,297 1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		737,401,550 967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	3.0 -4.4 -47.3 N/A N/A 134.7 8.3 -21.8 -5.2 -5.2 -17.8 7.3 -3.9	780,970,392 995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 2255,106,215 754,390,087 893,786,693	5.9 2.9 -15.8 N/A -66.1 -26.4 7.9 -25.5 -25.2 6.0 4.1	756,338,921 1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-3.2 6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	1,012,066,209 16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		967,419,335 8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-4.4 -47.3 N/A N/A 134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	995,377,990 7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	2.9 -15.8 N/A -66.1 -26.4 7.9 -2.5 -25.2 -25.2 6.0 4.1	1,062,325,299 7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	6.7 -3.4 N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	16,585,333 0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		8,746,276 0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-47.3 N/A N/A 134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	7,361,931 0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-15.8 N/A N/A -66.1 -26.4 7.9 -2.5 -25.2 6.0 4.1	7,113,338 0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	-3.4 N/A N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost ToTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	N/A N/A 134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	N/A N/A -66.1 -26.4 7.9 -25.5 -25.2 6.0 4.1	0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	N/A N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost ToTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	0 0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		0 0 8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	N/A N/A 134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	0 0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	N/A N/A -66.1 -26.4 7.9 -25.5 -25.2 6.0 4.1	0 0 2,740,322 96,824,462 98,583,539 2,250,964,093 2,250,964,093 223,997,854 734,801,166	N/A N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A N/A	0 3,439,544 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	N/A 134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	0 2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	N/A -66.1 -26.4 7.9 -2.5 -25.2 6.0 4.1	0 2,740,322 96,824,462 98,583,539 2,250,964,093 223,997,854 734,801,166	N/A 0.0 -0.7 0.9 0.4 -12.2 -2.6
Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A N/A	3,439,54 122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		8,072,253 132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	134.7 8.3 -21.8 -5.2 -17.8 7.3 -3.9	2,740,061 97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-66.1 -26.4 7.9 -2.5 -25.2 6.0 4.1	2,740,322 96,824,462 98,583,539 2,250,964,093 223,997,854 734,801,166	0.0 -0.7 0.9 0.4 -12.2 -2.6
Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A N/A N/A	122,466,216 115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		132,581,093 90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	8.3 -21.8 -5.2 -17.8 7.3 -3.9	97,514,000 97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	-26.4 7.9 -2.5 -25.2 6.0 4.1	96,824,462 98,583,539 2,250,964,093 223,997,854 734,801,166	-0.7 0.9 0.4 -12.2 -2.6
All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A	115,867,290 2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		90,558,187 2,297,926,968 341,145,217 711,735,026 858,323,757	-21.8 -5.2 -17.8 7.3 -3.9	97,676,011 2,241,489,210 255,106,215 754,390,087 893,786,693	7.9 -2.5 -25.2 6.0 4.1	98,583,539 2,250,964,093 223,997,854 734,801,166	0.9 0.4 -12.2 -2.6
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities At FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A N/A	2,424,355,836 414,995,337 663,326,359 892,985,014 13,912,354 0		2,297,926,968 341,145,217 711,735,026 858,323,757	-5.2 -17.8 7.3 -3.9	2,241,489,210 255,106,215 754,390,087 893,786,693	-2.5 -25.2 6.0 4.1	2,250,964,093 223,997,854 734,801,166	-12.2 -2.6
HTM DEBT SECURITIES AT FAIR VALUE US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A N/A	414,995,337 663,326,359 892,985,014 13,912,354 0		341,145,217 711,735,026 858,323,757	-17.8 7.3 -3.9	255,106,215 754,390,087 893,786,693	-25.2 6.0 4.1	223,997,854 734,801,166	-12.2
US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A	663,326,359 892,985,014 13,912,354 0		711,735,026 858,323,757	7.3 -3.9	754,390,087 893,786,693	6.0 4.1	734,801,166	-2.6
US Government Obligations Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A	663,326,359 892,985,014 13,912,354 0		711,735,026 858,323,757	7.3 -3.9	754,390,087 893,786,693	6.0 4.1	734,801,166	-2.6
Federal Agency Securities - Guaranteed - Debt Instruments Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A N/A	663,326,359 892,985,014 13,912,354 0		711,735,026 858,323,757	7.3 -3.9	754,390,087 893,786,693	6.0 4.1	734,801,166	-2.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A N/A	892,985,014 13,912,354 0		858,323,757	-3.9	893,786,693	4.1		
Federal Agency Securities - Non-Guaranteed Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A N/A	13,912,354 0						970,033,401	0.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A	0		7,704,309			-16.0	, ,	9.3 -1.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹				0	-44.0 N/A				-1.0 N/A
Securities Issued by States and Political Subdivisions in the U.S. Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A			0		0			
Debt Securities Issued by Depositories, Banks, and Credit Unions All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹		0		0	N/A 150.9	0	-67.1	-	N/A 2.1
All Other HTM Debt Securities at Amortized Cost TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A	2,925,333		7,338,220		2,415,802		2,466,983	
TOTAL HTM DEBT SECURITIES AT FAIR VALUE Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A	115,858,924		129,106,072	11.4	97,341,503	-24.6	, ,	-0.5
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	N/A	111,070,399		87,849,374	-20.9	96,673,923	10.0		1.4
	N/A	2,215,073,720		2,143,202,035	-3.2	2,106,187,232	-1.7	2,139,396,664	1.6
	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES 7,549,742	,343	7,072,168,428	-6.3	6,520,731,479	-7.8	5,965,641,807	-8.5	5,962,197,464	-0.1
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		-3,603,719		-3,305,523	8.3	2,810,966	185.0
OTHER INVESTMENTS									
Nonperpetual Capital Account 1,218	,	1,421,861	16.7	1,911,757	34.5	1,915,167	0.2	,,	4.1
Perpetual Contributed Capital 24,045	,426	25,579,678	6.4	26,441,139	3.4	23,867,518	-9.7	24,021,589	0.6
All other investments 157,276	,393	263,653,963	67.6	279,437,995	6.0	300,837,210	7.7	311,002,523	3.4
TOTAL OTHER INVESTMENTS 182,540	,518	290,655,502	59.2	307,790,891	5.9	326,619,895	6.1	337,018,010	3.2
DEPOSITS Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	1,156,914,663		836,618,250	-27.7	860,452,445	2.8	881,224,555	2.4
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included i (Account NV0081) or at Fair Value (Account 801).	n the ar	mount reported as HTM	Debt Secur	ities at Amortized Cost				23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and rep		the credit-related declin	e in the fair	value of an individual			1		

		Investment Matu	ritv						1
Return to cover		For Charter :							+
06/12/2025		Count of CU :							+
CU Name: N/A		Asset Range :	-						
Peer Group: N/A		×		Nation * Peer Group:	All * Ren	orting_State = 'TX' * T	vnes Incl	uded: All Federally In	
	Count	of CU in Peer Group :		Nation Teel Gloup.			ypes me	adea. An reactany in	Juicu
	oount		N/A						+
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	5 % Chg
TIME DEPOSITS MATURITY DISTRIBUTION	D60-2021	Dec-2022	70 Olig	Dec-2023	/0 Ong	D60-2024	70 Ong	Mai -2025	70 Olig
Total Time Deposits < 1 yr	N/A	632,100,584		509,478,462	-19.4	511,614,281	0.4	522.640.614	2.2
Total Time Deposits 1-3 yrs	N/A	405,494,109		280,390,039	-30.9	- 1- 1 -	9.1	306,203,586	0.1
Total Time Deposits 3-5 yrs	N/A			44,171,748	-60.9		-6.1	49,803,356	20.1
Total Time Deposits 5-10 yrs	N/A	5,786,000		2,093,000	-63.8	, , .	-29.2	2,577,000	73.9
Total Time Deposits > 10 yrs	N/A	485,000		485,000	0.0		-100.0	2,017,000	N/A
TOTAL TIME DEPOSITS	N/A	1,156,914,663		836,618,249	-27.7		2.8	881,224,556	2.4
EQUITY SECURITIES MATURITY DISTRIBUTION	IN/A	1,130,914,003		030,010,249	-21.1	000,432,444	2.0	001,224,000	2.4
Total Equity Securities < 1 yr	3,230,986	1,930,889	-40.2	3,026,464	56.7	3,555,220	17.5	3,443,544	-3.1
			-40.2						
Total Equity Securities 1-3 yrs	250,000	0			N/A -35.5	1,064,977	8.8	1,083,229	1.7
Total Equity Securities 3-5 yrs	5,709,430	2,029,924	-64.4				-0.5	1,331,551	
Total Equity Securities 5-10 yrs	6,993,588	6,759,432	-3.3		2.0		67.2	10,894,802	
Total Equity Securities > 10 yrs	91,697,822	76,040,258	-17.1		21.1		8.4	98,194,393	-1.6
	0	86,760,503	N/A	104,269,151	20.2	117,210,850	12.4	114,947,519	-1.9
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	41,575,844	37,003,464	-11.0		9.6		-100.0	0	
Total Trading Debt Securities 1-3 yrs	622,392	9,706,300	1,459.5				N/A	43,590,124	0.5
Total Trading Debt Securities 3-5 yrs	19,104,933	9,769,350	-48.9		-100.0		N/A	0	
Total Trading Debt Securities 5-10 yrs	17,864,878	0	-100.0		N/A	0	N/A	0	
Total Trading Debt Securities > 10 yrs	3,437,043	0	-100.0		N/A	0	N/A	0	
TOTAL TRADING DEBT SECURITIES	0	56,479,114	N/A	40,564,611	-28.2	43,372,661	6.9	43,590,124	0.5
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	878,466,273	731,246,971	-16.8		24.2		-16.2	677,291,135	-11.1
Total Available-for-Sale Debt Securities 1-3 yrs	1,035,172,217	951,298,306	-8.1		-12.6		1.6	813,659,204	-3.7
Total Available-for-Sale Debt Securities 3-5 yrs	1,471,045,201	1,074,544,529	-27.0		2.4		-3.6	1,114,247,230	5.0
Total Available-for-Sale Debt Securities 5-10 yrs	1,292,221,680	1,577,314,012	22.1		-31.7	783,583,382	-27.3	786,792,239	0.4
Total Available-for-Sale Debt Securities > 10 yrs	81,344,812	181,923,256	123.6	159,873,110	-12.1	108,321,117	-32.2	153,450,638	41.7
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	4,516,327,074	N/A	4,077,970,746	-9.7	3,559,005,325	-12.7	3,545,440,446	-0.4
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	185,747,871	272,783,871	46.9	424,550,905	55.6	381,541,258	-10.1	412,732,280	8.2
Total Held-to-Maturity Debt Securities 1-3 yrs	1,078,936,047	798,255,636	-26.0	822,900,052	3.1	829,069,923	0.7	721,068,728	-13.0
Total Held-to-Maturity Debt Securities 3-5 yrs	1,085,787,180	852,664,615	-21.5	612,632,118	-28.2	577,738,523	-5.7	628,991,262	8.9
Total Held-to-Maturity Debt Securities 5-10 yrs	243,003,758	483,334,324	98.9	430,356,605	-11.0	439,561,554	2.1	440,513,807	0.2
Total Held-to-Maturity Debt Securities > 10 yrs	7,530,388	6,831,591	-9.3	7,487,288	9.6	18,141,717	142.3	54,913,304	202.7
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	2,413,870,037	N/A	2,297,926,968	-4.8	2,246,052,975	-2.3	2,258,219,381	0.5
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	17,888,038	82,144,962	359.2	85,123,977	3.6	81,675,370	-4.1	88,794,104	8.7
Total Other Investments 1-3 yrs	147,644,337	131,062,185	-11.2	131,364,387	0.2	148,322,270	12.9	145,849,171	-1.7
Total Other Investments 3-5 yrs	2,824,800	30,734,919	988.0	36,002,363	17.1	32,170,313	-10.6	30,778,011	-4.3
Total Other Investments 5-10 yrs	5,377,513	30,076,021	459.3	31,175,738	3.7	38,578,062	23.7	38,594,487	0.0
Total Other Investments > 10 yrs	8,805,830	15,369,115	74.5	24,124,426	57.0	25,873,880	7.3	33,002,237	27.6
TOTAL OTHER INVESTMENTS	182,540,518	289,387,202	58.5		6.4		6.1	337,018,010	3.2
TOTAL INVESTMENT MATURITY DISTRIBUTION			-		İ				1
Total Investments < 1 yr	1,661,727,156	1,757,210,741	5.7	1,971,012,707	12.2	1,739,912,919	-11.7	1,704,901,677	-2.0
Total Investments 1-3 yrs	2,673,442,196	2,295,816,536	-14.1	1- 1- 1 -	-10.0	1 - 1 - 1	5.1	2,031,454,042	-6.5
Total Investments 3-5 yrs	2.739.393.490	2.082.792.307	-24.0		-13.8		-4.5	1,825,151,410	6.5
Total Investments 5-10 yrs	1,594,845,497	2,103,269,789	31.9	1 - 1 1	-26.4		-17.7	1,279,372,335	0.4
Total Investments > 10 yrs	193,440,895	280,649,220	45.1		1.2		-11.2	339,560,572	34.7
TOTAL INVESTMENT MATURITY DISTRIBUTION	8,862,849,234	8,519,738,593	-3.9	- 11	-10.0		-6.7	7,180,440,036	0.4
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	+			+	+	1		24. Investment Maturity	.+

		Other Investment Info	ormation						
Return to cover		For Charter :							
06/12/2025		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'TX' * 1	ypes Inc	uded: All Federally In	sured
· · ·	Count	of CU in Peer Group :		•			1	y	
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	72,854,101	55,294,559	-24.1	39,829,959	-28.0	37,304,643	-6.3	32,811,573	-12.0
Outstanding balance of brokered certificates of deposit and share	645,954,610	704,925,910	9.1	577,044,824	-18.1	480,077,793	-16.8	485,729,425	1.2
certificates	010,001,010	101,020,010	0.1	017,011,021	10.1	100,017,100	10.0	100,120,120	1.2
Paolized Investment Gains (Leases)									
Realized Investment Gains (Losses) Realized Gain (Losses) on HTM Debt Securities	N/A	59,686		-34,620	-158.0	-398,866	-1,052.1	-26,252	93.4
Realized Gain (Losses) on AFS Debt Securities	N/A N/A	-562,052		-1,228,803	-118.6	,	17.8	-20,232	
		,			122.2			Ţ	
Realized Gain (Losses) on all other investments	N/A	-2,163,766		481,114					
Total Gain (Loss) on Investments	N/A	-2,666,132		-782,309	70.7	-828,623	-5.9	-285,792	65.5
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	360	-242,681	######	0	100.0	0	N/A	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	000	0		0	N/A	0		0	
OTTI Losses Recognized in Earnings	360	-242,681		0	100.0			0	
		2.2,001							
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value	0	1,689,526	N/A	N/A		N/A		N/A	
Derivatives Hedge	0	1,009,520	N/A	N/A		IN/74		IN/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	194,628,282	188,457,712	-3.2	197,499,241	4.8	220,103,697	11.4	223,488,800	1.5
Recorded Value of Other Investments	106,031,997	82,167,577	-22.5	102,360,819	24.6		5.9		
	100,001,007	02,107,377	-22.5	102,300,013	24.0	100,420,000	5.5	31,130,323	-3.0
Collateral Assignment Split Dollar Life Insurance Arrangements Remaining Premiums	N/A	41,091,883		35,093,995	-14.6	31,401,407	-10.5	28,950,210	-7.8
Cash Surrender Value	N/A	141,598,832	45.7	177,063,180	25.0			197,568,804	-0.1
Recorded Value	175,322,453	202,869,570	15.7	246,456,842	21.5	252,873,226	2.6	256,122,255	1.3
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	0		0	N/A			0	
Cash Surrender Value	N/A	22,331,728		23,022,151	3.1	19,990,521	-13.2	25,226,670	
Recorded Value	32,711,283	41,644,592	27.3	53,925,127	29.5				
Other Insurance	257,483,256	186,437,831	-27.6	184,685,953	-0.9	, ,			
Other Non-insurance	32,661,948	31,528,665	-3.5	45,706,952	45.0	58,277,088	27.5	58,637,001	0.6
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	798,839,219	733,105,947	-8.2	830,634,934	13.3	863,357,162	3.9	869,883,996	0.8
Charitable Donation Accounts	41,195,091	25,219,921	-38.8	26,909,394	6.7	28,194,482	4.8	28,228,430	0.1
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	45	44	-2.2	46	4.5	46	0.0	46	0.0
Approved Mortgage Seller	33	33		34	3.0				
Borrowing Repurchase Agreements	0	0		0					
Brokered Deposits (all deposits acquired through 3rd party)	12	12		14	16.7			13	
Investment Pilot Program	0	0		0					
Investments Not Authorized by FCU Act (SCU only)	0	0		0					
, , , , , , , , , , , , , , , , , , , ,	0	0	N/A	0	N/A				
Deposits and Shares Meeting 703.10(a)	75	77	N/A 2.7	79	N/A 2.6	-		-	
Brokered Certificates of Deposit (investments)			2.1	/9	2.0	12	-0.9	12	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee	penetit/deterred compensa	uon pians.					25 1	tmonto Momorcada	
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	LIQUIDITY - COMMI	TMENTS AND OFF-BA	LANCES	HEET EXPOSURES					
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A			-	Nation * Peer Group:	All * Repo	rting_State = 'TX' * T	ypes Inclu	ded: All Federally Ins	sured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	112,038,350	150,862,206	34.7	186,458,000	23.6	175,231,400	-6.0	160,574,676	-8.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	462,107,551	739,581,521	60.0	835,547,862	13.0	784,744,957	-6.1	798,430,155	1.7
Credit Card Line	2,873,471,050	2,931,207,818	2.0	3,084,296,936	5.2	3,193,256,169	3.5	3,284,562,941	2.9
Unsecured Share Draft LOC	370,371,577	396,139,233	7.0	414,016,272	4.5	404,536,402	-2.3	421,947,887	4.3
Unused Overdraft Protection Programs	854,806,068	758,014,712	-11.3	806,466,331	6.4	818,706,706	1.5	835,810,200	2.1
Other Unfunded Commitments	203,779,897	267,455,394	31.2	235,121,923	-12.1	238,149,826	1.3	239,483,446	0.6
Total Unfunded Commitments for Non Commercial Loans	4,764,536,143	5,092,398,678	6.9	5,375,449,324	5.6	5,439,394,060	1.2	5,580,234,629	2.6
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	4,876,574,493	5,243,260,884	7.5	5,561,907,324	6.1	5,614,625,460	0.9	5,740,809,305	2.2
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	2,490,043,426		2,704,741,686	8.6	2,837,253,519	4.9	2,943,595,926	3.7
Conditionally Cancelable Unfunded Commitments	N/A	2,006,513,134		2,134,429,361	6.4	2,065,772,728	-3.2	2,098,192,194	1.6
Loans transferred with limited recourse	N/A	4,807,395		4,719,808	-1.8	7,353,034	55.8	8,165,778	11.1
Loans Transferred under the FHLB MPF program	N/A	318,643,649		329,814,612	3.5	332,006,287	0.7	334,345,498	0.7
Financial Standby Letters of Credit	N/A	0		0	N/A	0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	0		0	N/A	0	N/A	0	N/A
Sold Credit Protection	N/A	0		0	N/A	0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	0		0	N/A	0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	0		0	N/A	0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	0		0	N/A	0	N/A	0	N/A
All other off-balance sheet exposures	N/A	4,251,432		3,124,772	-26.5	2,764,772	-11.5	2,764,772	0.0
Loans Transferred with Recourse	26,311,851	11,121,662	-57.7	0	-100.0	0	N/A	0	N/A
Other Contingent Liabilities	15,426,997	10,252,480	-33.5	9,518,534	-7.2	11,713,575	23.1	10,800,357	-7.8
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LIQUIDITY -	BORROWING ARRAN	GEMENTS CONTINGE	ENT LIAB	ILITIES AND SOURCE	S OF FUN	DS			
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'TX' * 1	Types Inc	luded: All Federally I	nsured
	Count	of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	1,872,500,600	2,018,311,901	7.8	2,126,415,210	5.4	2,144,032,200	0.8	2,149,283,956	0.2
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	7,127,884,164		9,334,530,427	31.0	9,197,198,415	-1.5	9,507,048,308	3.4
Central Liquidity Facility	N/A	N/A		2,927,859		146,122,488	4,890.8	147,410,563	0.9
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		4,774,523,722		4,606,914,354	-3.5	4,361,139,475	-5.3
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		0		0	N/A	10,000,000	
Other Sources	9,435,882,444	1,980,042,916	-79.0	317,410,216	-84.0	368,028,332	15.9	367,969,292	0.0
Total Borrowing Capacity	11,308,383,044	11,126,238,981	-1.6	16,555,807,434	48.8	16,462,295,789	-0.6	16,542,851,594	0.5
Draws Against Borrowing Capacity									
Corporate Credit Unions	1,348,233	87,472,852	6,388.0	58,956,116	-32.6	54,873,484	-6.9	50,368,111	-8.2
Natural Person Credit Unions	10,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	746,557,692	2,345,946,692	214.2	2,066,490,213	-11.9	1,951,210,348	-5.6	1,975,502,842	1.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	31,000,000	N/A	461,069,451	1,387.3	178,000,000	-61.4	0	-100.0
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	,	0	N/A	0	N/A
Other Sources	70,772,921	5,000,000	-92.9	37,750,000	655.0	35,000,000	-7.3	35,000,000	0.0
Total Draws Against Borrowing Capacity	828,678,846	2,469,419,544	198.0	2,624,265,780	6.3	2,219,083,832	-15.4	2,060,870,953	-7.1
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	3,168,218,696		3,207,846,287	1.3	4,071,144,116	26.9	4,288,138,643	5.3
Natural Person Credit Unions	N/A	30,875,996		0	-100.0	0	N/A	0	N/A
Federal Home Loan Bank	N/A	9,825,295,064		13,899,206,383	41.5	13,950,200,884	0.4	14,175,835,321	1.6
Central Liquidity Facility	N/A	22,177,054		3,588,676	-83.8	668,265	-81.4	637,235	-4.6
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	2,306,770,188		6,413,664,385	178.0	5,964,043,523	-7.0	5,676,681,547	-4.8
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	525,444,795		393,067,013	-25.2	389,823,361	-0.8	401,943,899	3.1
Total Assets Pledged to Secure Borrowing Capacity	21,179,249,703	15,878,781,793	-25.0	23,917,372,744	50.6	24,375,880,149	1.9	24,543,236,645	0.7
Amount of Borrowings Callable by Lender	143,585,050	0	-100.0	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	44	43	-2.3	46	7.0	48	4.3	48	0.0
BORROWING MATURITY DISTRIBUTION									

06/12/2025 Count of CU Name: N/A Asset R Peer Group: N/A Cri Count of CU in Peer G Count of CU in Peer G Dec-2021 Dec MEMBERSHIP: 0 Number of Current Members 4,160,589 % Current Members 232,142,605 % Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 SHARES/DEPOSITS MATURITY DISTRIBUTION 45,253,221,361 < 1 year 45,253,221,361 1 to 3 years 2,954,781,296 > 3 years 728,115,366 TOTAL SHARES/DEPOSITS 48,936,118,023 Uninsured Member Shares 3,552,057,001 Uninsured Member Shares 3,552,057,001 Uninsured NonMember Deposits 3,684,909 On 7,7 10,684,909 On 7,7 3,806,71 Otal Uninsured Shares & Deposits 3,552,057,001 Otal Uninsured Shares & Deposits 3,654,909 On 7,7 3,583,711,910 <th>ter : N// CU : 16 ge : N// ria : Re up : N// 2022 % 2022 % 2022 % 2023 % 2023 % 2023 % 2023 % 2023 %</th> <th>//A 61 //A //A % Chg % Chg -4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4</th> <th></th> <th></th> <th>Dec-2024 4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859</th> <th>% Chg 0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3</th> <th>4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019</th> <th>% Chg 0.9 2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8</th>	ter : N// CU : 16 ge : N// ria : Re up : N// 2022 % 2022 % 2022 % 2023 % 2023 % 2023 % 2023 % 2023 %	//A 61 //A //A % Chg % Chg -4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4			Dec-2024 4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	% Chg 0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3	4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	% Chg 0.9 2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
CU Name: N/A Asset Ra Peer Group: N/A Cri Count of CU in Peer G Count of CU in Peer G Dec-2021 Dec Membership Dec-2021 Dec Number of Current Members 4,160,589 3,99 Number of Potential Members 232,142,605 244,54 % Current Members to Potential Members 1.79 9 % Membership Growth* 3.15 7175,725 6,87 SHARES/DEPOSITS MATURITY DISTRIBUTION 45,253,221,361 44,346,44 1 to 3 years 2,954,781,296 3,02,77 > 3 years 728,115,366 573,93 TOTAL SHARES/DEPOSITS 48,936,118,023 48,223,17 NCUA INSURED SAVINGS 9 0,74 Uninsured Member Shares 3,552,057,001 3,744,83 Uninsured Member Shares 3,583,711,910 3,805,62 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 Current Shares & Deposits 3,654,909 60,74 44,217,707,123 43,1	ge : N// ria : Re up : N// 2022 % 2022 % 051 .574 1.62 4.80 - .297	//A kegion: 1 //A % Chg -4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	Dec-2023 4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	% Chg 1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	Dec-2024 4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	% Chg 0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	Mar-2025 4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	% Chg 0.9 2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
Peer Group: N/A Cri Count of CU in Peer G 0 Dec-2021 Dec MEMBERSHIP: 0 0 Number of Current Members 4,160,589 3,96 Number of Potential Members 232,142,605 244,54 % Current Members to Potential Members 232,142,605 244,54 % Current Members to Potential Members 1.79 0 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,83 SHARES/DEPOSITS MATURITY DISTRIBUTION 0 0 0 0 <1 year	Tial: Re up: N// 2022 % .051 .574 1.62 .4.80 .297 . .471	A % Chg -4.8 5.3 -9.6 -252.2 -4.2 -4.2 -21.2 -2.0 11.8 -21.2 -1.5 5.4	Dec-2023 4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	% Chg 1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	Dec-2024 4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	% Chg 0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	Mar-2025 4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	% Chg 0.9 2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
Count of CU in Peer G Dec-2021 Dec Membership 4,160,589 3,99 Number of Current Members 4,160,589 3,99 Number of Potential Members 232,142,605 244,56 % Current Members to Potential Members 1.79 9 % Membership Growth* 3.15 5 Total Number of Share/Deposit Accounts 7,175,725 6,83 SHARES/DEPOSITS MATURITY DISTRIBUTION 4 45,253,221,361 444,346,44 1 to 3 years 2,954,781,296 3,302,75 > 3 years 728,115,366 573,93 TOTAL SHARES/DEPOSITS 48,936,118,023 48,223,17 NCUA INSURED SAVINGS 0 0 Uninsured Member Shares 3,552,057,001 3,744,87 Uninsured NonMember Deposits 3,683,909 60,74 Otal Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 19,460,840 31,404 Accounts Held by Member Public Units 19,460,840	up: N// 2022 % .051 .574 1.62 4.80 - .297 .471 .882 	//A % Chg -4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	Dec-2023 4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	% Chg 1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	Dec-2024 4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	% Chg 0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	Mar-2025 4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	% Chg 0.9 2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
Dec-2021 Dec MEMBERSHIP:	2022 % 051 574 1.62 4.80 - ,297 4.471 .882 .462 .815 .932 .293	% Chg -4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	0.9 2.7 -1.8 1,428.8 0.9 -2.2 6.9 -4.8
MEMBERSHIP: 4,160,589 3,96 Number of Current Members 4,232,142,605 244,54 % Current Members to Potential Members 232,142,605 244,54 % Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,85 SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	,051 ,574 1.62 4.80 - ,297 ,471 ,882 ,462 ,815 ,932 ,293	-4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	0.9 2.7 -1.8 1,428.8 0.9 -2.2 6.9 -4.8
MEMBERSHIP: 4,160,589 3,96 Number of Current Members 4,232,142,605 244,54 % Current Members to Potential Members 232,142,605 244,54 % Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,85 SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	,051 ,574 1.62 4.80 - ,297 ,471 ,882 ,462 ,815 ,932 ,293	-4.8 5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	4,014,379 273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	1.3 11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	4,050,349 337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	0.9 23.6 -18.4 -33.4 1.7 3.9 -13.3 -15.5	4,085,026 347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	0.9 2.7 -1.8 1,428.8 0.9 -2.2 6.9 -4.8
Number of Current Members 4,160,589 3,96 Number of Potential Members 232,142,605 244,54 % Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,85 SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	,574 1.62 4.80 -,297 ,471 ,882 ,462 ,815 ,932 ,293	5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	23.6 -18.4 -33.4 1.7 -33.9 -13.3 -15.5	347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
Number of Potential Members 232,142,605 244,55 % Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,83 SHARES/DEPOSITS MATURITY DISTRIBUTION	,574 1.62 4.80 -,297 ,471 ,882 ,462 ,815 ,932 ,293	5.3 -9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	273,306,995 1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	11.8 -9.3 128.1 3.0 1.4 -18.1 17.2 0.2	337,909,175 1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	23.6 -18.4 -33.4 1.7 -33.9 -13.3 -15.5	347,003,372 1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	2.7 -1.8 1,428.8 0.9 2.2 6.9 -4.8
% Current Members to Potential Members 1.79 % Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,83 SHARES/DEPOSITS MATURITY DISTRIBUTION	1.62 4.80 ,297 ,471 ,882 ,462 ,815 ,932 ,293	-9.6 -252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	1.47 1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	-9.3 128.1 3.0 1.4 -18.1 17.2 0.2	1.20 0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	-18.4 -33.4 1.7 3.9 -13.3 -15.5	1.18 3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	-1.8 1,428.8 0.9 2.2 6.9 -4.8
% Membership Growth* 3.15 Total Number of Share/Deposit Accounts 7,175,725 6,87 SHARES/DEPOSITS MATURITY DISTRIBUTION	4.80 - ,297 - ,471 - ,882 - ,462 - ,815 - ,932 - ,293 -	-252.2 -4.2 -2.0 11.8 -21.2 -1.5 5.4	1.35 7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	128.1 3.0 1.4 -18.1 17.2 0.2	0.90 7,199,232 46,700,803,042 2,346,115,293 568,311,859	-33.4 1.7 3.9 -13.3 -15.5	3.42 7,261,467 47,750,515,449 2,509,055,229 540,861,019	1,428.8 0.9 2.2 6.9 -4.8
Total Number of Share/Deposit Accounts 7,175,725 6,83 SHARES/DEPOSITS MATURITY DISTRIBUTION	,297 ,471 ,882 ,462 ,815 ,932 ,293	-4.2 -2.0 11.8 -21.2 -1.5 5.4	7,081,528 44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	3.0 1.4 -18.1 17.2 0.2	7,199,232 46,700,803,042 2,346,115,293 568,311,859	1.7 3.9 -13.3 -15.5	7,261,467 47,750,515,449 2,509,055,229 540,861,019	0.9 2.2 6.9 -4.8
SHARES/DEPOSITS MATURITY DISTRIBUTION < 1 year	,471 ,882 ,462 ,815 ,932 ,293	-2.0 11.8 -21.2 -1.5 5.4	44,945,814,550 2,706,556,816 672,428,233 48,324,799,592	1.4 -18.1 17.2 0.2	46,700,803,042 2,346,115,293 568,311,859	3.9 -13.3 -15.5	47,750,515,449 2,509,055,229 540,861,019	2.2 6.9 -4.8
< 1 year	,882 ,462 ,815 ,932 ,293	11.8 -21.2 -1.5 5.4	2,706,556,816 672,428,233 48,324,799,592	-18.1 17.2 0.2	2,346,115,293 568,311,859	-13.3 -15.5	2,509,055,229 540,861,019	6.9 -4.8
1 to 3 years 2,954,781,296 3,302,74 > 3 years 728,115,366 573,93 TOTAL SHARES/DEPOSITS 48,936,118,023 48,223,17 NCUA INSURED SAVINGS 1 1 Uninsured Member Shares 3,552,057,001 3,744,83 Uninsured NonMember Deposits 31,654,909 60,74 Total Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 3,4217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 Accounts Held by Member Public Units 19,460,840 31,424 Accounts Held by Nonmember Public Units 6,445,609 1,500	,882 ,462 ,815 ,932 ,293	11.8 -21.2 -1.5 5.4	2,706,556,816 672,428,233 48,324,799,592	-18.1 17.2 0.2	2,346,115,293 568,311,859	-13.3 -15.5	2,509,055,229 540,861,019	6.9 -4.8
> 3 years 728,115,366 573,93 TOTAL SHARES/DEPOSITS 48,936,118,023 48,223,17 NCUA INSURED SAVINGS 1 1 Uninsured Member Shares 3,552,057,001 3,744,87 Uninsured NonMember Deposits 31,654,909 60,74 Total Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 Accounts Held by Member Public Units 19,460,840 31,400 Accounts Held by Nonmember Public Units 6,445,609 1,500	,462 ,815 ,932 ,293	-21.2 -1.5 5.4	672,428,233 48,324,799,592	17.2 0.2	568,311,859	-15.5	540,861,019	-4.8
TOTAL SHARES/DEPOSITS 48,936,118,023 48,223,17 NCUA INSURED SAVINGS	,815 ,932 ,293	-1.5 5.4	48,324,799,592	0.2	,. ,			
NCUA INSURED SAVINGS	,932 ,293	5.4			49,615,230,207	2.7	50,800,431,702	2.4
Uninsured Member Shares 3,552,057,001 3,744,83 Uninsured NonMember Deposits 31,654,909 60,74 Total Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 4 4 Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50	,293		3,410,551,323	0.0				
Uninsured NonMember Deposits 31,654,909 60,74 Total Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50	,293		3,410,551,323	0.0				
Total Uninsured Shares & Deposits 3,583,711,910 3,805,62 Insured Shares & Deposits 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): 44,217,707,123 43,186,94 Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50				-8.9	3,813,149,275	11.8	3,864,882,322	1.4
Insured Shares & Deposits 44,217,707,123 43,186,94 SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50		91.9	120,639,495	98.6	21,305,110	-82.3	21,933,672	3.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Included in total Shares): Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50	,225	6.2	3,531,190,818	-7.2	3,834,454,385	8.6	3,886,815,994	1.4
Accounts Held by Member Public Units 19,460,840 31,40 Accounts Held by Nonmember Public Units 6,445,609 1,50	,076	-2.3	43,315,137,184	0.3	44,221,146,167	2.1	45,302,313,646	2.4
Accounts Held by Nonmember Public Units 6,445,609 1,50								
	,608	61.4	8,091,282	-74.2	24,367,093	201.2	24,520,481	0.6
	,833	-76.7	8,048,104	435.5	3,220,000	-60.0	3,220,000	0.0
Non-dollar Denominated Deposits 0	0	N/A	0	N/A	0	N/A	. 0	N/A
Dollar Amount of Share Certificates >= \$100,000 5,155,142,511 5,540,93	,498	7.5	8,145,127,683	47.0	9,230,585,107	13.3	9,126,791,234	-1.1
Dollar Amount of IRA/Keogh >= \$100,000 771,067,024 711,22	,873	-7.8	756,607,192	6.4	794,212,135	5.0	798,182,295	0.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts 583,507,024 592,2'	,546	1.5	532,836,782	-10.0	317,665,983	-40.4	. 0	-100.0
Dollar Amount of Commercial Deposit Accounts 1,491,420,125 1,487,35	,611	-0.3	1,438,327,189	-3.3	1,479,633,512	2.9	1,499,485,243	1.3
Negative Shares Included in All Other Unsecured Loans/Lines of Credit 17,255,627 19,13	,277	10.9	23,537,843	23.0	22,036,501	-6.4	19,454,299	-11.7
INSURANCE COVERAGE OTHER THAN NCUSIF			-					
Share/Deposit Insurance Other than NCUSIF 18	18	0.0	23	27.8	24	4.3	24	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance 637,627,912 685,57	,904	7.5	1,212,350,975	76.8	946,616,286	-21.9	978,727,493	3.4
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							28. Shares and Member	rshin

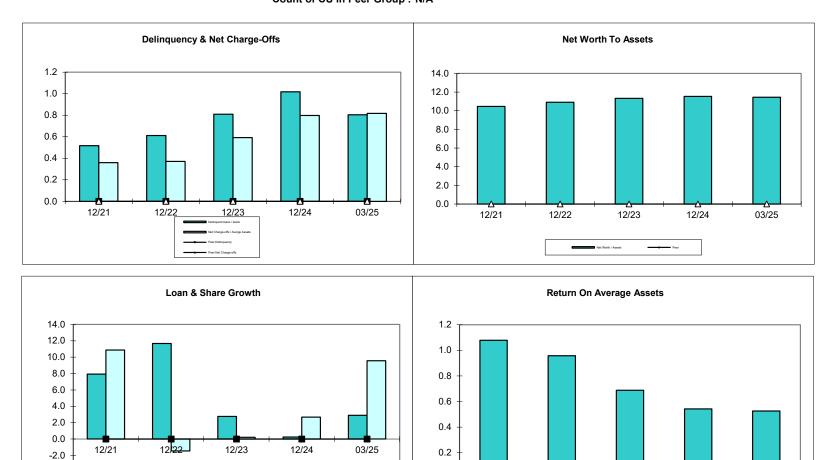
		Supplemental Infor	mation						
Return to cover		For Charter :	N/A						
06/12/2025		Count of CU :	161						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	rting State = 'TX' * 1	Types Incl	luded: All Federally In	sured
•	Count	of CU in Peer Group :			· · · ·	0-			
		•							
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
GRANTS							Ŭ		Ŭ
Amount of Grants Awarded to your credit union, YTD	9,660,306	312,189	-97	10,187,339	3,163	2,298,951	-77	1,213,802	-47
Amount of Grants Received by your credit union, YTD	8,710,983	815,929	-91	7,637,559	836	78.650	-99	2,706,025	3,341
EMPLOYEES:	., .,	,	_	,,		-,		,,.	- , -
Number of Full-Time Employees	10,701	10,637	-1	10,763	1	10,778	0	10,709	-1
Number of Part-Time Employees	668	676	1	607	-10	652		646	
BRANCHES:									-
Number of CU Branches	702	695	-1	702	1	706	1	706	0
Number of CUs Reporting Shared Branches	39	39			-5	36			
Plan to add new branches or expand existing facilities	30	30			3	24		25	
		00	Ŭ	0.			20	20	
Value of Investments in CUSO	171,972,255	194,572,163	13	202,260,783	4	220,704,162	9	217,849,473	-1
CUSO Loans	64,094,890	66,697,656	4	68,613,162	3	73,858,765		85,233,831	15
Aggregate Cash Outlays in CUSO	66,642,472	79,268,480	19		16	103,041,769		114,480,447	11
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	00,042,472	73,200,400	15	51,700,555	10	100,041,700	12	117,700,777	
International Remittances	55	54	-2	54	0	54	0	54	0
Number of International Remittances Originated YTD	21,011	21,528	2	23,125	7	23,702	2	6,081	-74
Low Cost Wire Transfers	134	130	=	,	-2	126			
MERGERS/ACQUISITIONS:	101	100	Ŭ	120	~	120	-	120	Ŭ
Adjusted Retained Earnings Obtained through Business Combinations	130,703,897	197,029,093	51	202,771,761	3	211,619,560	4	210,458,551	-1
System Used to Maintain Share/Loan Records	100,700,007	101,020,000	51	202,771,701	5	211,010,000		210,400,001	- 1
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	96	90			-3	0		0	
Vendor On-Line Service Bureau	78	79	_	79	-5	0		0	
CU Developed In-House System	10	1	0		0	0		0	
Services Offered Electronically	1	I	0	1	0	0	-100	0	11/7
Account Aggregation	39	39	0	38	-3	36	-5	36	0
Bill Payment	124	119		117	-2	114		114	
Download Account History	124	113	-4		-100	0	-	0	-
Electronic Signature Authentication/Certification	98	99		105	6	104		104	
e-Statements	143	140			0	104			
External Account Transfers	77	78		84	8	86	-	86	
Loan Payments	143	140	-2		0	138		138	
Member Application	143	140		140	4	102		138	
Merchant Processing Services	101	102			-100	102		02	
Mobile Payments	75	75		-	- 100	83		83	
New Loan	116	116			6	03 121		121	0
New Share Account	71	73	-		5	76		76	
Remote Deposit Capture	104	107	3	111	5	111		111	0
Type(s) of services offered:	104	107	3	111	4	111	0	111	0
Informational Website	118	139	18	138	-1	136	-1	135	-1
	118	139	18		-1	130		135	-1
Mobile Application Online Banking	104	117		120	3	121			-
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Return to cover

06/12/2025 CU Name: N/A Peer Group: N/A

-4.0

Graphs 1 For Charter : N/A Count of CU : 161 Asset Range : N/A Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Count of CU in Peer Group : N/A



0.0

12/21

12/22

Net Income / Average Assets (annualized)

12/23

12/24

Deer

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.

03/25

