

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

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

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits <sup>1</sup>	7,005,594,756	4,805,945,640	-31.4	4,863,592,776	1.2	6,129,199,257	26.0	6,892,196,006	12.4
Total Investments	8,862,849,234	7,362,823,930	-16.9	6,828,522,370	-7.3	6,292,261,702	-7.9	6,299,215,474	0.1
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
Total Loans	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 Loans & Leases )	(269,174,473)	(250,887,399)	-6.8	(416,813,467)	66.1	(437,947,820)	5.1	(439,258,747)	0.3
Land And Building	1,142,683,498	1,211,907,359	6.1	1,269,199,528	4.7	1,381,896,138	8.9	1,391,055,682	0.7
Other Fixed Assets	239,219,010	269,942,930	12.8	303,138,418	12.3	271,454,056	-10.5	280,968,080	3.5
NCUSIF Deposit	432,064,734	435,555,923	0.8	433,919,443	-0.4	441,402,252	1.7	442,348,533	0.2
All Other Assets	1,267,470,149	1,375,155,067	8.5	1,540,295,018	12.0	1,711,262,176	11.1	1,752,704,121	2.4
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 <sup>2</sup>	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 <sup>3</sup>	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	16.7	769,997,394	184.4	1,071,816,744	39.2	260,531,390	-2.8
Net Interest Income*	1,552,135,521	1,704,146,522	9.8	1,823,036,633	7.0	1,909,649,255	4.8	504,758,543	5.7
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	3.9	2,046,559,097	7.8	2,125,785,817	3.9	552,015,181	3.9
NET INCOME (LOSS)*	576,403,482	541,835,760	-6.0	394,643,966	-27.2	315,838,216	-20.0	78,186,143	-1.0
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 ratios are annualized.									
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<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									



		<b>Supplemental Ratios**</b>			
<a href="#">Return to cover</a>		<b>For Charter :</b> N/A			
<b>06/12/2025</b>		<b>Count of CU :</b> 161			
<b>CU Name:</b> N/A		<b>Asset Range :</b> N/A			
<b>Peer Group:</b> N/A		<b>Criteria :</b> Region: Nation * Peer Group: All * Reporting_State = 'TX' *			
		<b>Count of CU in Peer Group :</b> N/A			
	<b>Dec-2021</b>	<b>Dec-2022</b>	<b>Dec-2023</b>	<b>Dec-2024</b>	<b>Mar-2025</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	139.62	98.36	120.36	100.30	126.29
<b><u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u></b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.56	1.70	2.11	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
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
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	4.65	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
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
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
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	0.51	0.85	0.74	0.75	0.74
Unused Commitments / Cash & ST Investments	56.26	97.09	92.78	80.15	74.44
Short Term Liabilities / Total Shares and Deposits plus Borrowings	29.71	31.31	38.45	41.26	40.12
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* 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.					
				<b>3. Supplemental Ratios</b>	

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			Assets							
<a href="#">Return to cover</a>			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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :			N/A					
		Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
ASSETS										
CASH AND DEPOSITS										
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										
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	19.1	3,440,464,316	39.6	3,902,536,829	13.4
Cash on Deposit in Other Financial Institutions		486,589,342	257,952,550	-47.0	193,720,771	-24.9	234,380,297	21.0	279,844,404	19.4
Total Cash on Deposit		6,256,647,096	3,092,289,451	-50.6	3,474,561,249	12.4	4,718,767,720	35.8	5,462,388,141	15.8
Time and Other Deposits <sup>1</sup>		1,301,356,903	1,162,626,667	-10.7	839,676,053	-27.8	863,846,375	2.9	885,389,658	2.5
TOTAL CASH AND DEPOSITS		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
INVESTMENT SECURITIES										
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		82,605,090	56,479,114	-31.6	40,564,611	-28.2	43,372,661	6.9	43,590,124	0.5
Available-for-Sale Debt Securities		4,758,250,183	4,504,572,975	-5.3	4,077,970,748	-9.5	3,563,569,086	-12.6	3,552,695,728	-0.3
Held-to-Maturity Debt Securities		2,601,005,244	2,424,355,836	-6.8	2,297,926,968	-5.2	2,241,489,210	-2.5	2,250,964,093	0.4
Allowance for Credit Losses on HTM Debt Securities		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
OTHER INVESTMENTS										
Nonperpetual Contributed Capital		1,218,699	1,421,861	16.7	1,911,757	34.5	1,915,167	0.2	1,993,898	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 <sup>2</sup>		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
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	25,126,754,978	0.3
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>		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 <sup>3</sup>		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 <sup>3</sup>		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 <sup>3</sup>		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										
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
Land and Building		1,142,683,498	1,211,907,359	6.1	1,269,199,528	4.7	1,381,896,138	8.9	1,391,055,682	0.7
Other Fixed Assets		239,219,010	269,942,930	12.8	303,138,418	12.3	271,454,056	-10.5	280,968,080	3.5
NCUA Share Insurance Capitalization Deposit		432,064,734	435,555,923	0.8	433,919,443	-0.4	441,402,252	1.7	442,348,533	0.2
Intangible Assets		5,514,728	77,863,733	1,311.9	75,975,877	-2.4	77,568,936	2.1	77,140,764	-0.6
Other Assets		1,228,147,577	1,253,140,211	2.0	1,417,456,714	13.1	1,579,784,756	11.5	1,618,661,446	2.5
TOTAL OTHER ASSETS		3,081,437,391	3,292,561,279	6.9	3,546,552,407	7.7	3,806,014,622	7.3	3,867,076,416	1.6
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
TOTAL CU's		175	170	-2.9	167	-1.8	162	-3.0	161	-0.6
# Means the number is too large to display in the cell										
<sup>1</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
									5. Assets	

<a href="#">Return to cover</a>		Liabilities, Shares & Equity							
06/12/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 161							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>1</sup>	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
<b>SHARES AND DEPOSITS</b>									
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
<b>TOTAL SHARES AND DEPOSITS</b>	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
<b>TOTAL LIABILITIES<sup>2</sup></b>	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
<b>EQUITY:</b>									
Undivided Earnings <sup>3</sup>	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 <sup>4</sup>	-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	25,486,118	N/A
<b>EQUITY TOTAL</b>	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
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	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
<b>TOTAL NET WORTH</b>	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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<sup>1</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>2</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>3</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

[illegible]



			Loans						
<a href="#">Return to cover</a>			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 * Reporting_State = 'TX' * Types Included: All Federally Insured						
			Count of CU in Peer Group : N/A						

		Delinquent Loan Information								
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group :			N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	353,410,836	503,241,466	42.4	631,627,577	25.5	671,944,635	6.4	635,208,581	-5.5	
60 to 89 Days Delinquent <sup>1</sup>	N/A	112,315,541		140,974,712	25.5	182,926,469	29.8	111,238,921	-39.2	
90 to 179 Days Delinquent <sup>1</sup>	137,052,158	97,253,524	-29.0	129,845,116	33.5	153,551,916	18.3	131,562,606	-14.3	
180 to 359 Days Delinquent	24,657,138	25,353,945	2.8	56,519,083	122.9	71,593,529	26.7	69,065,219	-3.5	
> = 360 Days Delinquent	31,087,978	20,142,973	-35.2	18,961,540	-5.9	28,562,725	50.6	35,938,568	25.8	
Total Delinquent Loans - All Types (> = 60 Days)	192,797,274	255,065,983	32.3	346,300,451	35.8	436,634,639	26.1	347,805,314	-20.3	
% Delinquent Loans / Total Loans	0.52	0.61	18.5	0.81	32.1	1.02	25.8	0.80	-20.9	
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 <sup>1</sup>										
% Comm Lns > = 30 Days Delinquent	1.23	2.39	94.1	1.86	-22.1	2.18	16.9	2.32	6.6	
% 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	24.7	17,562,394	18.1	18,522,707	5.5	15,106,740	-18.4	
60 to 89 Days Delinquent <sup>1</sup>	N/A	5,952,197		8,159,941	37.1	7,924,876	-2.9	6,112,042	-22.9	
90 to 179 Days Delinquent <sup>1</sup>	9,900,511	8,570,363	-13.4	13,022,282	51.9	12,721,297	-2.3	11,467,894	-9.9	
180 to 359 Days Delinquent	277,727	1,064,392	283.3	2,355,019	121.3	2,061,345	-12.5	1,654,323	-19.7	
> = 360 Days Delinquent	31,876	1,260	-96.0	33,038	2,522.1	62,035	87.8	144,914	133.6	
Total Delinquent Credit Card Lns (> = 60 Days)	10,210,114	15,588,212	52.7	23,570,280	51.2	22,769,553	-3.4	19,379,173	-14.9	
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	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	0		0	N/A	0	N/A	0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	66,550	117,787	77.0	79,709	-32.3	120,581	51.3	99,914	-17.1	
60 to 89 Days Delinquent <sup>1</sup>	N/A	44,953		27,222	-39.4	25,950	-4.7	112,864	334.9	
90 to 179 Days Delinquent <sup>1</sup>	26,923	63,608	136.3	87,352	37.3	30,072	-65.6	130,474	333.9	
180 to 359 Days Delinquent	1,206	4,661	286.5	0	-100.0	0	N/A	15,325	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	495,727	N/A	
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	
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								9. Delinquent Loans		

	Delinquent Loan Information (continued)															
<a href="#">Return to cover</a>				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 * Reporting_State = 'TX' * Types Included: All Federally Insured											
		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	23,936,891		30,131,954	25.9	29,271,938	-2.9	24,315,113	-16.9						
60 to 89 Days Delinquent <sup>1</sup>		N/A	8,967,507		13,064,901	45.7	12,159,207	-6.9	9,710,683	-20.1						
90 to 179 Days Delinquent <sup>1</sup>		N/A	10,068,829		16,118,910	60.1	15,000,941	-6.9	14,417,483	-3.9						
180 to 359 Days Delinquent		N/A	1,199,431		1,938,872	61.6	2,138,814	10.3	3,048,312	42.5						
> = 360 Days Delinquent		N/A	169,774		155,633	-8.3	257,894	65.7	398,429	54.5						
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 Unsecured Loans/Lines of Credit %		N/A	0.95		1.42	48.4	1.32	-7.2	1.28	-2.9						
New Vehicle Loans																
30 to 59 Days Delinquent		63,776,626	76,734,841	20.3	86,819,444	13.1	87,527,613	0.8	73,730,337	-15.8						
60 to 89 Days Delinquent <sup>1</sup>		N/A	14,161,177		15,434,787	9.0	16,802,822	8.9	13,281,124	-21.0						
90 to 179 Days Delinquent <sup>1</sup>		19,946,486	10,783,552	-45.9	12,336,314	14.4	11,963,044	-3.0	11,187,527	-6.5						
180 to 359 Days Delinquent		1,867,195	3,158,834	69.2	4,263,904	35.0	3,797,162	-10.9	3,694,676	-2.7						
> = 360 Days Delinquent		741,771	340,126	-54.1	483,276	42.1	849,515	75.8	980,296	15.4						
Total Del New Vehicle Lns (> = 60 Days)		22,555,452	28,443,689	26.1	32,518,281	14.3	33,412,543	2.8	29,143,623	-12.8						
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	181,447,548	54.4	231,991,795	27.9	237,347,764	2.3	198,101,447	-16.5						
60 to 89 Days Delinquent <sup>1</sup>		N/A	39,209,372		49,790,828	27.0	52,126,663	4.7	35,428,147	-32.0						
90 to 179 Days Delinquent <sup>1</sup>		42,538,753	33,733,453	-20.7	44,757,468	32.7	44,835,205	0.2	43,538,101	-2.9						
180 to 359 Days Delinquent		3,939,241	8,929,564	126.7	16,554,517	85.4	17,262,139	4.3	16,335,528	-5.4						
> = 360 Days Delinquent		1,544,459	1,206,696	-21.9	2,527,074	109.4	3,095,030	22.5	2,650,975	-14.3						
Total Del Used Vehicle Lns (> = 60 Days)		48,022,453	83,079,085	73.0	113,629,887	36.8	117,319,037	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 Loans %		0.39	0.56	44.0	0.74	33.2	0.79	6.9	0.66	-16.8						
Leases Receivable																
30 to 59 Days Delinquent		5,335,170	9,698,234	81.8	12,589,174	29.8	13,617,491	8.2	11,753,884	-13.7						
60 to 89 Days Delinquent <sup>1</sup>		N/A	865,813		1,715,763	98.2	1,862,137	8.5	1,266,983	-32.0						
90 to 179 Days Delinquent <sup>1</sup>		989,776	470,831	-52.4	1,162,966	147.0	1,535,852	32.1	1,494,754	-2.7						
180 to 359 Days Delinquent		27,145	87,404	222.0	475,106	443.6	700,134	47.4	749,916	7.1						
> = 360 Days Delinquent		0	0	N/A	25,652	N/A	39,144	52.6	87,143	122.6						
Total Del Leases Receivable (> = 60 Days)		1,016,921	1,424,048	40.0	3,379,487	137.3	4,137,267	22.4	3,598,796	-13.0						
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	14,403,859		19,737,916	37.0	21,002,519	6.4	18,415,453	-12.3						
60 to 89 Days Delinquent <sup>1</sup>		N/A	4,393,332		5,496,682	25.1	5,738,915	4.4	3,969,214	-30.8						
90 to 179 Days Delinquent <sup>1</sup>		N/A	3,589,289		5,138,497	43.2	6,190,457	20.5	5,311,084	-14.2						
180 to 359 Days Delinquent		N/A	1,096,963		2,826,283	157.6	2,688,025	-4.9	2,569,395	-4.4						
> = 360 Days Delinquent		N/A	203,635		437,839	115.0	540,104	23.4	504,143	-6.7						
Total Del All Other Secured Loans (> = 60 Days)		N/A	9,283,219		13,899,301	49.7	15,157,501	9.1	12,353,836	-18.5						
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%		N/A	0.57		0.82	44.8	0.98	18.9	0.82	-16.4						
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						
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.																
10. Delinquent Loans (con't)																

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :	N/A						
		Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	124,483,864		182,025,982	46.2	211,825,605	16.4	237,198,079 12.0
60 to 89 Days Delinquent <sup>1</sup>		N/A	33,994,225		38,967,592	14.6	68,242,990	75.1	31,141,172 -54.4
90 to 179 Days Delinquent <sup>1</sup>		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 > = 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
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		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 <sup>1</sup>		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 <sup>1</sup>		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 delinquent > = 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
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
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 <sup>1</sup>		N/A	178,377		142,609	-20.1	76,187	-46.6	0 -100.0
90 to 179 Days Delinquent <sup>1</sup>		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 Delinquent		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) Delinquent >= 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
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

[illegible]

	Delinquent Commercial Loans							
<a href="#">Return to cover</a>								
06/12/2025								
CU Name: N/A								
Peer Group: N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured							
	Count of CU in Peer Group : N/A							
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025 % Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>								
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>								
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 -13.2
<b>Loans to finance agricultural production and other loans to farmers</b>								
30 to 59 Days Delinquent	N/A	0		0	N/A	0	N/A	0 N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	0		0	N/A	0	N/A	0 N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	0		0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent	N/A	0		0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0 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	0 N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	0.00		0.00	N/A	0.00	N/A	0.00 N/A
<b>Commercial and Industrial Loans</b>								
30 to 59 Days Delinquent	N/A	1,457,284		2,118,851	45.4	2,513,000	18.6	3,050,374 21.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	611,638		1,278,990	109.1	2,631,616	105.8	25,091 -99.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	1,011,273		262,538	-74.0	99,878	-62.0	1,936,648 1,839.0
180 to 359 Days Delinquent	N/A	51,678		484,554	837.6	0	-100.0	598,888 N/A
> = 360 Days Delinquent	N/A	9,821,119		534,563	-94.6	907,571	69.8	560,095 -38.3
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 -16.6
<b>Unsecured Commercial Loans</b>								
30 to 59 Days Delinquent	N/A	7,368		58,606	695.4	25,841	-55.9	101,364 292.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	0		75,000	N/A	18,315	-75.6	5,238 -71.4
90 to 179 Days Delinquent <sup>1</sup>	N/A	59,039		117,593	99.2	0	-100.0	18,315 N/A
180 to 359 Days Delinquent	N/A	0		0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0 N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	59,039		192,593	226.2	18,315	-90.5	23,553 28.6
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	1.38		4.08	196.6	0.54	-86.8	0.68 25.7
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>								
30 to 59 Days Delinquent	N/A	16,159		30,080	86.2	6,839	-77.3	132,797 1,841.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	2,782		49,415	1,676.2	44,767	-9.4	0 -100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	0		69,294	N/A	27,204	-60.7	102,328 276.2
180 to 359 Days Delinquent	N/A	79,409		70,684	-11.0	0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	0		0	N/A	0	N/A	0 N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	82,191		189,393	130.4	71,971	-62.0	102,328 42.2
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 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 16.9
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 13.8
* Amounts are year-to-date and the related % change ratios are annualized.								
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								
								13. Del Comm Loans (con't)

			Loan Losses						
<a href="#">Return to cover</a>			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 * Reporting_State = 'TX' * Types Included: All Federally Insured						
	Count of CU in Peer Group : N/A								
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% 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.
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 Delinquency 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	49,743,758	40.4	13,455,659	8.2
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	1.94	1.99	2.7	3.23	62.2	4.28	32.5	4.66	9.0
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	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	25,624	80.3	4,936	-22.9
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	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 Loans/Lines of Credit**	N/A	2.77		3.98	43.6	4.59	15.5	4.28	-6.7
New Vehicle Loans Charged Off*	29,861,831	20,570,956	-31.1	27,905,083	35.7	43,012,008	54.1	10,629,325	-1.2
New Vehicle Loans Recovered*	7,908,011	6,162,069	-22.1	6,191,394	0.5	8,404,353	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	-35.6	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		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 Secured Non-Real Estate Loans/Lines of Credit**	N/A	0.34		0.57	69.1	1.03	80.8	1.00	-3.1
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	18,566,087		10,956,044	-41.0	17,534,757	60.0	14,837,751	-15.4
Real Estate - Non-Commercial	N/A	3,673,657		6,257,824	70.3	6,993,878	11.8	8,762,121	25.3
Vehicle - Non-Commercial	N/A	20,819,155		28,273,664	35.8	27,685,050	-2.1	31,653,338	14.3
Other - Non-Commercial	N/A	1,092,224		1,374,895	25.9	1,694,799	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)									
								14. Loan Losses	



		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :		N/A					
		Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025 % Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
New and Used Vehicle Indirect Loans		N/A	10,742,048,036		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		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		24,413,390	0.0	17,466,121	-28.5	18,223,720 4.3
All Other Indirect Loans		N/A	685,381,586		693,645,536	1.2	857,692,127	23.6	843,649,729 -1.6
<b>Total Outstanding Indirect Loans</b>		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
<b>DELINQUENT INDIRECT LOANS</b>									
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
<b>INDIRECT LOAN LOSSES</b>									
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	16.2	4,834,101 -12.5
Indirect Loans Net Charge Offs*		39,919,132	41,026,698	2.8	83,069,838	102.5	111,337,645	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
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>									
<b>LOANS PURCHASED YEAR-TO-DATE</b>									
Loans Purchased from Other Financial Institutions*		173,660,485	235,719,163	35.7	34,748,080	-85.3	107,791,478	210.2	34,785,627 29.1
Loans Purchased from Other Sources*		96,275,014	115,465,419	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
<b>DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Delinquent Whole or Partial Loans Purchased Under 701.23		N/A	105,544		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 Loans Purchased Under 701.23%		N/A	0.01		0.02	44.8	0.18	927.3	0.16 -12.9
<b>LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Whole or Partial Loans Purchased Under 701.23 Charged Off*		N/A	91,648		285,797	211.8	581,297	103.4	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 47.7
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		N/A	86,338		258,512	199.4	494,046	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		0.06	97.1	0.04 -34.2
<b>LOANS SOLD Year-to-date</b>									
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	-57.0	410,076,343	-24.7	583,002,914	42.2	89,902,315 -84.6
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		26,311,851	11,121,662	-57.7	0	-100.0	0	N/A	0 N/A
Real Estate Loans Sold with Servicing Retained		N/A	276,137,781		175,443,529	-36.5	145,989,713	-16.8	19,891,581 -86.4
All Other Loans Sold with Servicing Retained		N/A	0		1,611,753	N/A	269,272,187	#####	214,917,685 -20.2
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>		3,257,479,277	1,835,510,998	-43.7	1,871,448,362	2.0	2,010,950,581	7.5	1,963,464,325 -2.4
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	



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	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured						
	Count 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 Charge Offs*	N/A	-69,429		579,844	935.2	433,098	-25.3	204,153	88.6
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	84.3
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	320.6
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 annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

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		Commercial Loan Net Charge Offs								
<a href="#">Return to cover</a>		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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg	
<b>COMMERCIAL LOAN NET CHARGE-OFF RATIOS:</b>										
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-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 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	49.799	0.43	-70.748	1.29	198.7	-0.16	-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 annualizing)						20. Commercial Loan Net Charge Offs				

			Commercial Loan Losses							
<a href="#">Return to cover</a>			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 * Reporting_State = 'TX' * Types Included: All Federally Insured							
		Count of CU in Peer Group :		N/A						
					</					

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Share and Membership Information									
<a href="#">Return to cover</a>									
06/12/2025									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
<b>MEMBERSHIP:</b>									
Number of Current Members	4,160,589	3,961,051	-4.8	4,014,379	1.3	4,050,349	0.9	4,085,026	0.9
Number of Potential Members	232,142,605	244,542,574	5.3	273,306,995	11.8	337,909,175	23.6	347,003,372	2.7
% Current Members to Potential Members	1.79	1.62	-9.6	1.47	-9.3	1.20	-18.4	1.18	-1.8
% Membership Growth*	3.15	-4.80	-252.2	1.35	128.1	0.90	-33.4	3.42	1,428.8
Total Number of Share/Deposit Accounts	7,175,725	6,877,297	-4.2	7,081,528	3.0	7,199,232	1.7	7,261,467	0.9
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>									
< 1 year	45,253,221,361	44,346,484,471	-2.0	44,945,814,550	1.4	46,700,803,042	3.9	47,750,515,449	2.2
1 to 3 years	2,954,781,296	3,302,755,882	11.8	2,706,556,816	-18.1	2,346,115,293	-13.3	2,509,055,229	6.9
> 3 years	728,115,366	573,936,462	-21.2	672,428,233	17.2	568,311,859	-15.5	540,861,019	-4.8
<b>TOTAL SHARES/DEPOSITS</b>	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
<b>NCUA INSURED SAVINGS</b>									
Uninsured Member Shares	3,552,057,001	3,744,877,932	5.4	3,410,551,323	-8.9	3,813,149,275	11.8	3,864,882,322	1.4
Uninsured NonMember Deposits	31,654,909	60,746,293	91.9	120,639,495	98.6	21,305,110	-82.3	21,933,672	3.0
Total Uninsured Shares & Deposits	3,583,711,910	3,805,624,225	6.2	3,531,190,818	-7.2	3,834,454,385	8.6	3,886,815,994	1.4
Insured Shares & Deposits	44,217,707,123	43,186,940,076	-2.3	43,315,137,184	0.3	44,221,146,167	2.1	45,302,313,646	2.4
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	19,460,840	31,407,608	61.4	8,091,282	-74.2	24,367,093	201.2	24,520,481	0.6
Accounts Held by Nonmember Public Units	6,445,609	1,502,833	-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	5,540,935,498	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	711,275,873	-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	592,218,546	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	1,487,390,611	-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	19,131,277	10.9	23,537,843	23.0	22,036,501	-6.4	19,454,299	-11.7
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
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	685,574,904	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)									
									<b>28. Shares and Membership</b>

		Supplemental Information								
		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 * Reporting_State = 'TX' * Types Included: All Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Mar-2025	% Chg
GRANTS										
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	7	646	-1	
BRANCHES:										
Number of CU Branches	702	695	-1	702	1	706	1	706	0	
Number of CUs Reporting Shared Branches	39	39	0	37	-5	36	-3	36	0	
Plan to add new branches or expand existing facilities	30	30	0	31	3	24	-23	25	4	
CUSO INFORMATION										
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	8	85,233,831	15	
Aggregate Cash Outlays in CUSO	66,642,472	79,268,480	19	91,700,595	16	103,041,769	12	114,480,447	11	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
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	-3	128	-2	126	-2	126	0	
MERGERS/ACQUISITIONS:										
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										
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System	96	90	-6	87	-3	0	-100	0	N/A	
Vendor On-Line Service Bureau	78	79	1	79	0	0	-100	0	N/A	
CU Developed In-House System	1	1	0	1	0	0	-100	0	N/A	
Services Offered Electronically										
Account Aggregation	39	39	0	38	-3	36	-5	36	0	
Bill Payment	124	119	-4	117	-2	114	-3	114	0	
Download Account History	140	137	-2	0	-100	0	N/A	0	N/A	
Electronic Signature Authentication/Certification	98	99	1	105	6	104	-1	104	0	
e-Statements	143	140	-2	140	0	136	-3	135	-1	
External Account Transfers	77	78	1	84	8	86	2	86	0	
Loan Payments	143	140	-2	140	0	138	-1	138	0	
Member Application	101	102	1	106	4	102	-4	102	0	
Merchant Processing Services	14	14	0	0	-100	0	N/A	0	N/A	
Mobile Payments	75	75	0	83	11	83	0	83	0	
New Loan	116	116	0	123	6	121	-2	121	0	
New Share Account	71	73	3	77	5	76	-1	76	0	
Remote Deposit Capture	104	107	3	111	4	111	0	111	0	
Type(s) of services offered:										
Informational Website	118	139	18	138	-1	136	-1	135	-1	
Mobile Application	104	117	13	120	3	121	1	121	0	
Online Banking	115	143	24	143	0	139	-3	139	0	
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06/12/2025

CU Name: N/A

Peer Group: N/A

## Graphs 1

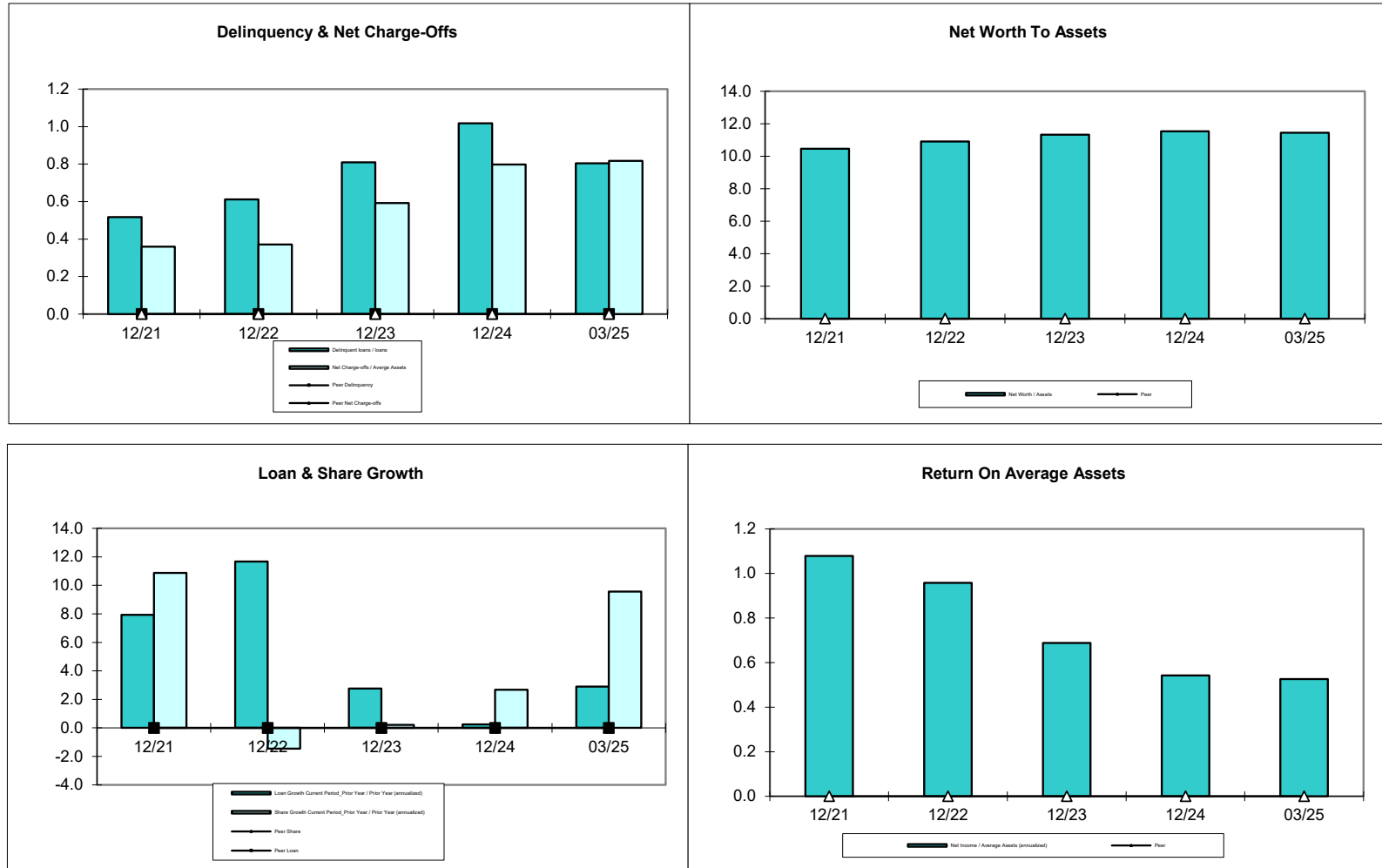
For Charter : N/A

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



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/12/2025

CU Name: N/A

Peer Group: N/A

## Graphs 2

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

