

Cycle Date: September-2025
Run Date: 11/12/2025
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 Federally

Count of CU : 160
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

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.

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Return to cover		Supplemental Ratios**			
11/12/2025		For Charter :	N/A		
CU Name: N/A		Count of CU :	160		
Peer Group: N/A		Asset Range :	N/A		
		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions		
		Count of CU in Peer Group :	N/A		
	Dec-2021	Dec-2022	Dec-2023	Dec-2024	Sep-2025
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	139.62	98.36	120.36	100.30	104.93
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.56	1.70	2.11	2.66	1.78
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.65	0.54	0.74	1.19	1.24
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	30.85	30.87	30.25	28.86	29.63
Participation Loans Outstanding / Total Loans	2.22	2.47	2.47	2.85	3.43
Participation Loans Purchased YTD / Total Loans Granted YTD	1.93	2.05	1.33	3.06	3.09
Participation Loans Sold YTD / Total Assets *	1.10	1.35	0.62	1.20	1.15
Total Commercial Loans / Total Assets	3.45	4.35	4.65	4.95	5.09
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.28	1.60	0.74	1.20	1.49
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	21.07	22.30	22.95	22.92
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	28.82	30.04	31.47	31.58
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	16.72
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	19.43
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	0.51	0.85	0.74	0.75	0.75
Unused Commitments / Cash & ST Investments	56.26	97.09	92.78	80.15	82.81
Short Term Liabilities / Total Shares and Deposits plus Borrowings	29.71	31.31	38.45	41.26	41.76
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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.					
				3. Supplemental Ratios	

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.		
The FFR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.		
For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.		

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Return to cover		Income Statement*							
11/12/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 160							
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	Sep-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	2,027,281,277	7.5
Less Interest Refund	(557,030)	(614,380)	10.3	(536,484)	-12.7	(518,934)	-3.3	(11,550)	-97.0
Income from Investments	97,841,661	200,304,286	104.7	376,398,818	87.9	456,775,538	21.4	335,066,203	-2.2
Other Interest Income ¹	N/A	2,450,031		10,948,300	346.9	10,754,662	-1.8	5,857,802	-27.4
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	2,368,193,732	5.9
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	114,943,499	128,859,069	12.1	326,203,411	153.1	460,608,689	41.2	339,005,082	-1.9
Interest on Deposits	102,405,495	90,242,315	-11.9	267,747,591	196.7	441,434,762	64.9	348,378,122	5.2
Interest on Borrowed Money	14,564,230	51,613,614	254.4	176,046,392	241.1	169,773,293	-3.6	98,312,257	-22.8
TOTAL INTEREST EXPENSE	231,913,224	270,714,998	16.7	769,997,394	184.4	1,071,816,744	39.2	785,695,461	-2.3
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	1,582,498,271	10.5
Provision for Loan & Lease Losses or Total Credit Loss Expense	86,078,501	147,192,473	71.0	253,952,932	72.5	364,600,753	43.6	274,655,304	0.4
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	405,472,093	422,010,136	4.1	419,769,720	-0.5	438,748,386	4.5	332,951,344	1.2
Other Income	473,557,350	473,158,005	-0.1	415,687,867	-12.1	418,339,185	0.6	335,277,361	6.9
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	8,496,960	-13,553,006	-259.5	15,964,382	217.8	11,802,984	-26.1	6,338,167	-28.4
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	-867,460	-39.6
Gain (Loss) on Derivatives	0	729,460	N/A	-16,648	-102.3	-7,473	55.1	-38,560	-588.0
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	6,258,473	254.1
Gain (Loss) on Sales of Loans and Leases	N/A	-13,554,464		4,168,332	130.8	9,335,688	124.0	11,956,441	70.8
Gain (Loss) on Sales of Other Real Estate Owned	N/A	-435,121		-2,654,961	-510.2	-2,883,487	-8.6	-423,766	80.4
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	18,979,825	28.4
TOTAL NON-INTEREST INCOME	938,774,023	884,156,456	-5.8	872,119,362	-1.4	896,578,570	2.8	710,615,821	5.7
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	805,145,982	4.6
Travel, Conference Expense	10,371,263	14,460,712	39.4	16,140,985	11.6	15,532,583	-3.8	12,584,839	8.0
Office Occupancy	136,938,703	138,395,980	1.1	145,247,183	5.0	150,420,933	3.6	119,670,897	6.1
Office Operation Expense	379,163,398	361,103,572	-4.8	394,620,676	9.3	419,240,861	6.2	347,435,159	10.5
Educational and Promotion	63,565,764	72,568,262	14.2	78,234,505	7.8	85,015,707	8.7	68,766,065	7.8
Loan Servicing Expense	91,938,658	106,117,386	15.4	113,794,103	7.2	115,179,296	1.2	88,903,341	2.9
Professional, Outside Service	213,398,427	233,015,670	9.2	260,814,396	11.9	262,077,629	0.5	196,163,737	-0.2
Member Insurance	360,164	554,057	53.8	198,454	-64.2	141,720	-28.6	183,004	72.2
Operating Fees	3,960,490	4,415,515	11.5	4,443,992	0.6	4,891,244	10.1	4,189,744	14.2
Miscellaneous Non-Interest Expense	35,477,458	40,396,657	13.9	44,385,916	9.9	47,276,477	6.5	36,058,691	1.7
TOTAL NON-INTEREST EXPENSE	1,828,427,561	1,899,274,745	3.9	2,046,559,097	7.8	2,125,793,953	3.9	1,679,101,459	5.3
NET INCOME (LOSS)	576,403,482	541,835,760	-6.0	394,643,966	-27.2	315,833,119	-20.0	339,357,329	43.3
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	

		Loans								
Return to cover		For Charter : N/A								
11/12/2025		Count of CU : 160								
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	Sep-2025	% 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	1,148,945,287	-2.0
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans		15,533,396	19,571,286	26.0	21,300,554	8.8	24,256,808	13.9	25,401,678	4.7
All Other Unsecured Loans/Lines of Credit		1,881,808,628	2,137,568,497	13.6	2,207,541,987	3.3	2,247,501,658	1.8	2,158,593,920	-4.0
New Vehicle Loans		7,164,840,869	7,483,655,107	4.4	7,150,771,901	-4.4	6,877,236,629	-3.8	7,243,372,581	5.3
Used Vehicle Loans		11,127,429,390	12,595,499,606	13.2	12,610,906,145	0.1	12,189,045,181	-3.3	12,423,232,023	1.9
Leases Receivable		877,643,143	980,679,439	11.7	1,003,625,303	2.3	993,329,627	-1.0	933,394,187	-6.0
All Other Secured Non-Real Estate Loans/Lines of Credit		1,591,910,692	1,635,850,765	2.8	1,691,618,167	3.4	1,551,763,027	-8.3	1,471,060,232	-5.2
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	13,081,305,567	3.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,325,309,842	1,679,046,662	26.7	2,109,690,597	25.6	2,296,275,120	8.8	2,462,715,592	7.2
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	58,023,572	-1.1
Commercial Loans/Lines of Credit Real Estate Secured		1,810,271,865	2,338,347,525	29.2	2,551,354,788	9.1	2,783,757,759	9.1	2,946,517,328	5.8
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	143,819,711	9.2
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	44,096,381,696	2.7
LOANS GRANTED										
Number of Loans Granted Year-to-Date		1,051,149	824,713	-21.5	705,103	-14.5	642,417	-8.9	482,547	-24.9
Amount of Loans Granted Year-to-Date		21,010,510,373	21,921,693,396	4.3	15,815,200,469	-27.9	15,208,787,868	-3.8	12,765,154,327	-16.1
Number of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program		21	20	-4.8	22	10.0	23	4.5	23	0.0
Credit Builder		23	24	4.3	28	16.7	29	3.6	32	10.3
Payday Alternative 1 Loans (PALs I loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Payday Alternative 2 Loans (PALs II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance		40,621,721	2,259,634	-94.4	1,508,285	-33.3	1,654,307	9.7	686,604	-58.5
SBA Guaranteed Portion		30,625,963	1,559,238	-94.9	1,093,787	-29.9	803,354	-26.6	502,025	-37.5
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	128,328	-61.0
Other Government Guaranteed Outstanding Balance		1,155,693	953,061	-17.5	929,342	-2.5	62,235	-93.3	292,773	370.4
Other Government Guaranteed Guaranteed Portion		245,590	240,304	-2.2	234,219	-2.5	17,579	-92.5	16,136	-8.2
Commercial Loans										
SBA Commercial Loans Outstanding Balance		99,946,265	85,303,382	-14.7	79,062,372	-7.3	73,694,283	-6.8	78,502,608	6.5
SBA Commercial Loans Guaranteed Portion		67,035,562	64,192,424	-4.2	58,971,579	-8.1	53,701,829	-8.9	60,117,447	11.9
Other Government Guaranteed Commercial Loans Outstanding Balance		4,434,197	4,355,453	-1.8	4,282,767	-1.7	10,910,547	154.8	10,007,755	-8.3
Other Government Guaranteed Commercial Loans Guaranteed Portion		4,417,921	4,339,971	-1.8	4,267,938	-1.7	10,896,316	155.3	9,872,112	-9.4
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			Delinquent Loan Information							
Return to cover			For Charter : N/A							
11/12/2025			Count of CU : 160							
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	Sep-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	452,829,127	-32.6
60 to 89 Days Delinquent ¹		N/A	112,315,541		140,974,712	25.5	182,926,469	29.8	172,203,225	-5.9
90 to 179 Days Delinquent ¹		137,052,158	97,253,524	-29.0	129,845,116	33.5	153,551,916	18.3	147,157,781	-4.2
180 to 359 Days Delinquent		24,657,138	25,353,945	2.8	56,519,083	122.9	71,593,529	26.7	77,162,498	7.8
> = 360 Days Delinquent		31,087,978	20,142,973	-35.2	18,961,540	-5.9	28,562,725	50.6	34,203,698	19.7
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	430,727,202	-1.4
% Delinquent Loans / Total Loans		0.52	0.61	18.5	0.81	32.1	1.02	25.8	0.98	-4.0
Amount of Loans in Non-Accrual Status		106,212,479	121,098,390	14.0	186,534,905	54.0	242,724,937	30.1	260,394,605	7.3
COMMERCIAL LOAN DELINQUENCY RATIOS ¹										
% Comm Lns > = 30 Days Delinquent		1.23	2.39	94.1	1.86	-22.1	2.18	16.9	1.70	-21.9
% Comm Lns > = 60 Days Delinquent		0.81	0.58	-28.4	0.76	29.8	1.23	62.8	1.33	8.2
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	17,791,674	-3.9
60 to 89 Days Delinquent ¹		N/A	5,952,197		8,159,941	37.1	7,924,876	-2.9	7,163,175	-9.6
90 to 179 Days Delinquent ¹		9,900,511	8,570,363	-13.4	13,022,282	51.9	12,721,297	-2.3	11,642,161	-8.5
180 to 359 Days Delinquent		277,727	1,064,392	283.3	2,355,019	121.3	2,061,345	-12.5	1,822,382	-11.6
> = 360 Days Delinquent		31,876	1,260	-96.0	33,038	2,522.1	62,035	87.8	137,947	122.4
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	20,765,665	-8.8
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		0.90	1.50	66.4	2.04	36.5	1.94	-4.9	1.81	-6.9
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)										
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹		N/A	0		0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent		66,550	117,787	77.0	79,709	-32.3	120,581	51.3	77,814	-35.5
60 to 89 Days Delinquent ¹		N/A	44,953		27,222	-39.4	25,950	-4.7	218,157	740.7
90 to 179 Days Delinquent ¹		26,923	63,608	136.3	87,352	37.3	30,072	-65.6	106,305	253.5
180 to 359 Days Delinquent		1,206	4,661	286.5	0	-100.0	0	N/A	109,175	N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		28,129	113,222	302.5	114,574	1.2	56,022	-51.1	433,637	674.0
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	1.71	639.2
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
									9. Delinquent Loans	

	Delinquent Loan Information (continued)								
Return to cover	For Charter : N/A								
11/12/2025	Count of CU : 160								
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	Sep-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	24,484,881	-16.4
60 to 89 Days Delinquent ¹	N/A	8,967,507		13,064,901	45.7	12,159,207	-6.9	10,905,510	-10.3
90 to 179 Days Delinquent ¹	N/A	10,068,829		16,118,910	60.1	15,000,941	-6.9	14,586,226	-2.8
180 to 359 Days Delinquent	N/A	1,199,431		1,938,872	61.6	2,138,814	10.3	3,319,628	55.2
> = 360 Days Delinquent	N/A	169,774		155,633	-8.3	257,894	65.7	280,290	8.7
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	29,091,654	-1.6
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	1.35	2.5
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	75,340,627	-13.9
60 to 89 Days Delinquent ¹	N/A	14,161,177		15,434,787	9.0	16,802,822	8.9	14,402,238	-14.3
90 to 179 Days Delinquent ¹	19,946,486	10,783,552	-45.9	12,336,314	14.4	11,963,044	-3.0	12,578,584	5.1
180 to 359 Days Delinquent	1,867,195	3,158,834	69.2	4,263,904	35.0	3,797,162	-10.9	3,152,165	-17.0
> = 360 Days Delinquent	741,771	340,126	-54.1	483,276	42.1	849,515	75.8	392,344	-53.8
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	30,525,331	-8.6
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	-13.3
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	201,567,332	-15.1
60 to 89 Days Delinquent ¹	N/A	39,209,372		49,790,828	27.0	52,126,663	4.7	41,600,539	-20.2
90 to 179 Days Delinquent ¹	42,538,753	33,733,453	-20.7	44,757,468	32.7	48,835,205	0.2	41,229,637	-8.0
180 to 359 Days Delinquent	3,939,241	8,929,564	126.7	16,554,517	85.4	17,262,139	4.3	14,249,677	-17.5
> = 360 Days Delinquent	1,544,459	1,206,696	-21.9	2,527,074	109.4	3,095,030	22.5	2,562,374	-17.2
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	99,642,227	-15.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.43	0.66	52.8	0.90	36.6	0.96	6.8	0.80	-16.7
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	-16.3
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	11,799,481	-13.4
60 to 89 Days Delinquent ¹	N/A	865,813		1,715,763	98.2	1,862,137	8.5	1,127,887	-39.4
90 to 179 Days Delinquent ¹	989,776	470,831	-52.4	1,162,966	147.0	1,535,852	32.1	1,390,582	-9.5
180 to 359 Days Delinquent	27,145	87,404	222.0	475,106	443.6	700,134	47.4	1,020,476	45.8
> = 360 Days Delinquent	0	0	N/A	25,652	N/A	39,144	52.6	119,536	205.4
Total Del Leases Receivable (> = 60 Days)	1,016,921	1,424,048	40.0	3,379,487	137.3	4,137,267	22.4	3,658,481	-11.6
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.12	0.15	25.3	0.34	131.9	0.42	23.7	0.39	-5.9

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-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	72,287,340	-65.9
60 to 89 Days Delinquent ¹	N/A	33,994,225		38,967,592	14.6	68,242,990	75.1	78,514,378	15.1
90 to 179 Days Delinquent ¹	N/A	25,902,461		31,785,310	22.7	49,097,417	54.5	48,608,934	-1.0
180 to 359 Days Delinquent	N/A	9,302,546		19,732,127	112.1	30,685,870	55.5	29,158,255	-5.0
> = 360 Days Delinquent	N/A	8,100,663		5,372,391	-33.7	11,951,412	122.5	15,599,717	30.5
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	171,881,284	7.4
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	1.31	3.5
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	11,872,791		20,384,380	71.7	24,681,126	21.1	19,210,143	-22.2
60 to 89 Days Delinquent ¹	N/A	1,976,735		5,362,326	171.3	6,924,304	29.1	9,940,633	43.6
90 to 179 Days Delinquent ¹	N/A	2,052,155		3,707,800	80.7	6,348,798	71.2	5,824,538	-8.3
180 to 359 Days Delinquent	N/A	371,991		1,476,323	296.9	2,707,574	83.4	2,564,264	-5.3
> = 360 Days Delinquent	N/A	125,011		508,201	306.5	2,197,421	332.4	2,490,963	13.4
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	20,820,398	14.5
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	0.85	6.8
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	0	-100.0
60 to 89 Days Delinquent ¹	N/A	178,377		142,609	-20.1	76,187	-46.6	471,206	518.5
90 to 179 Days Delinquent ¹	N/A	123,300		522,944	324.1	36,021	-93.1	239,267	564.2
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	710,473	282.3
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	1.22	286.4
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	82,309,225		107,642,568	30.8	178,341,649	65.7	193,412,155	8.5
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	1.24	3.9
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								11. Delinquent RE Loans	

¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

	Delinquent Commercial Loans									
Return to cover		For Charter :	N/A							
11/12/2025		Count of CU :	160							
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	Sep-2025	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY										
Construction and Development Loans										
30 to 59 Days Delinquent		N/A	0		18,672,266	N/A	9,154,291	-51.0	0	-100.0
60 to 89 Days Delinquent ¹		N/A	0		0	N/A	488,335	N/A	0	-100.0
90 to 179 Days Delinquent ¹		N/A	116,465		0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent		N/A	0		0	N/A	0	N/A	8,462,873	N/A
> = 360 Days Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
Total Construction and Development loans delinquent > = 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	3.79	1,610.2
Secured by Farmland										
30 to 59 Days Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹		N/A	0		0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹		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 loans Secured by Farmland delinquent > = 60 Days		N/A	0		0	N/A	0	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %		N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
Secured by Multifamily										
30 to 59 Days Delinquent		N/A	1,313,939		1,500,199	14.2	786,932	-47.5	6,783,799	762.1
60 to 89 Days Delinquent ¹		N/A	0		127,757	N/A	489,792	283.4	162,602	-66.8
90 to 179 Days Delinquent ¹		N/A	0		0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent		N/A	0		0	N/A	3,000,312	N/A	324,114	-89.2
> = 360 Days Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days		N/A	0		127,757	N/A	3,490,104	2,631.8	486,716	-86.1
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	0.15	-86.4
Secured by Owner Occupied, Non-Farm, Non-Residential Property										
30 to 59 Days Delinquent		N/A	38,102,873		6,051,845	-84.1	8,408,580	38.9	2,211,681	-73.7
60 to 89 Days Delinquent ¹		N/A	821,252		1,280,899	56.0	463,746	-63.8	1,159,814	150.1
90 to 179 Days Delinquent ¹		N/A	708,906		569,405	-19.7	1,694,610	197.6	572,360	-66.2
180 to 359 Days Delinquent		N/A	0		4,981,284	N/A	2,261,956	-54.6	0	-100.0
> = 360 Days Delinquent		N/A	0		85,049	N/A	0	-100.0	0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days		N/A	1,530,158		6,916,637	352.0	4,420,312	-36.1	1,732,174	-60.8
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		1.11	324.9	0.71	-36.6	0.25	-64.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property										
30 to 59 Days Delinquent		N/A	3,854,512		1,206,224	-68.7	6,670,997	453.0	344,297	-94.8
60 to 89 Days Delinquent ¹		N/A	1,136,181		0	-100.0	6,905,847	N/A	1,117,514	-83.8
90 to 179 Days Delinquent ¹		N/A	0		186,443	N/A	3,971,120	2,029.9	4,152,613	4.6
180 to 359 Days Delinquent		N/A	0		1,298,093	N/A	4,216,543	224.8	10,326,157	144.9
> = 360 Days Delinquent		N/A	0		8,796,196	N/A	8,662,599	-1.5	9,890,738	14.2
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days		N/A	1,136,181		10,280,732	804.8	23,756,109	131.1	25,487,022	7.3
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
									12. Del Comm Loans	

		Delinquent Commercial Loans								
Return to cover			For Charter :	N/A						
11/12/2025			Count of CU :	160						
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	Sep-2025	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)										
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)										
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %		N/A	0.08		0.70	753.6	1.48	110.6	1.50	1.8
Loans to finance agricultural production and other loans to farmers										
30 to 59 Days Delinquent		N/A	0		0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹		N/A	0		0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹		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
Commercial and Industrial Loans										
30 to 59 Days Delinquent		N/A	1,457,284		2,118,851	45.4	2,513,000	18.6	1,958,449	-22.1
60 to 89 Days Delinquent ¹		N/A	611,638		1,278,990	109.1	2,631,616	105.8	583,595	-77.8
90 to 179 Days Delinquent ¹		N/A	1,011,273		262,538	-74.0	99,878	-62.0	844,034	745.1
180 to 359 Days Delinquent		N/A	51,678		484,554	837.6	0	-100.0	1,013,815	N/A
> = 360 Days Delinquent		N/A	9,821,119		534,563	-94.6	907,571	69.8	2,215,000	144.1
Total Commercial and Industrial Loans delinquent > = 60 Days		N/A	11,495,708		2,560,645	-77.7	3,639,065	42.1	4,656,444	28.0
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %		N/A	9.59		2.20	-77.1	3.11	41.3	3.72	19.6
Unsecured Commercial Loans										
30 to 59 Days Delinquent		N/A	7,368		58,606	695.4	25,841	-55.9	21,841	-15.5
60 to 89 Days Delinquent ¹		N/A	0		75,000	N/A	18,315	-75.6	141,543	672.8
90 to 179 Days Delinquent ¹		N/A	59,039		117,593	99.2	0	-100.0	15,635	N/A
180 to 359 Days Delinquent		N/A	0		0	N/A	0	N/A	97,220	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	254,398	1,289.0
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %		N/A	1.38		4.08	196.6	0.54	-86.8	7.21	1,232.5
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	27,814	306.7
60 to 89 Days Delinquent ¹		N/A	2,782		49,415	1,676.2	44,767	-9.4	5,523	-87.7
90 to 179 Days Delinquent ¹		N/A	0		69,294	N/A	27,204	-60.7	86,657	218.5
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	92,180	28.1
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	0.66	-7.5
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	41,171,807	14.7
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	1.33	8.2
* Amounts are year-to-date and the related % change ratios are annualized.										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
										13. Del Comm Loans (con't)

[illegible]

			Indirect Loans						
Return to cover			For Charter : N/A						
11/12/2025			Count of CU : 160						
CU Name: N/A			Asset Range : N/A						
Peer Group Number: 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	Sep-2025	% Chg
INDIRECT LOANS AMOUNT OUTSTANDING:									
New and Used Vehicle Indirect Loans	N/A	10,742,048,036		10,908,568,723	1.6	10,239,809,598	-6.1	10,927,745,128	6.7
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	1,258,440,024	-1.2
Commercial Indirect Loans	N/A	24,408,654		24,413,390	0.0	17,466,121	-28.5	19,852,844	13.7
All Other Indirect Loans	N/A	685,381,586		693,645,536	1.2	857,692,127	23.6	858,495,944	0.1
TOTAL OUTSTANDING AMOUNT INDIRECT LOANS	11,510,164,725	12,862,927,290	11.8	12,951,754,999	0.7	12,389,214,566	-4.3	13,064,533,940	5.5
Indirect Loans Outstanding / Total Loans %	30.85	30.87	0.1	30.25	-2.0	28.86	-4.6	29.63	2.7
INDIRECT LOANS NUMBER OUTSTANDING:									
New and Used Vehicle Indirect Loans	N/A	434,856		434,083	-0.2	411,524	-5.2	415,704	1.0
First Lien and Junior Lien Residential Indirect Loans	N/A	8,059		7,986	-0.9	7,682	-3.8	7,498	-2.4
Commercial Indirect Loans	N/A	90		79	-12.2	43	-45.6	47	9.3
All Other Indirect Loans	N/A	40,074		38,204	-4.7	37,914	-0.8	37,170	-2.0
TOTAL NUMBER OUTSTANDING INDIRECT LOANS	484,567	483,079	-0.3	480,352	-0.6	457,163	-4.8	460,419	0.7
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	77,634,094	-14.2
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.39	0.51	32.2	0.68	32.5	0.73	8.2	0.59	-18.6
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	54,037,971	53,699,782	-0.6	102,090,633	90.1	134,996,078	32.2	104,144,064	2.9
Indirect Loans Recovered*	14,118,839	12,673,084	-10.2	19,020,795	50.1	22,176,185	16.6	16,686,173	0.3
Indirect Loans Net Charge Offs*	39,919,132	41,026,698	2.8	83,069,838	102.5	112,819,893	35.8	87,457,891	3.4
Indirect Loans Net Charge Offs / Avg Indirect Loans **	0.36	0.34	-6.6	0.64	91.2	0.89	38.4	0.92	2.9
* 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 Loans	

Return to cover			Indirect, Purchased or Sold									
11/12/2025			For Charter : N/A									
CU Name: N/A			Count of CU : 160									
Peer Group Number: 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									

	Participations Purchased & Sold							
Return to cover			For Charter :	N/A				
11/12/2025			Count of CU :	160				
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	Sep-2025 % Chg
LOAN PARTICIPATIONS OUTSTANDING BALANCE PURCHASED UNDER 701.22:								
Vehicle - Non-commercial	N/A	133,807,092		194,421,474	45.3	293,934,379	51.2	297,926,495 1.4
Non-Federally Guaranteed Student Loans	4,411,592	7,490,777	69.8	8,133,569	8.6	10,392,638	27.8	13,767,836 32.5
1- to 4-Family Residential Property	400,907,308	489,381,818	22.1	478,181,204	-2.3	544,190,092	13.8	792,508,270 45.6
Commercial Loans (excluding Construction & Development)	119,366,376	143,204,121	20.0	140,796,201	-1.7	134,189,437	-4.7	171,996,326 28.2
Commercial Construction & Development	13,146,776	20,050,348	52.5	17,291,893	-13.8	12,699,970	-26.6	15,102,351 18.9
All Other Participation Loans	15,598,381	236,556,837	1,416.5	220,500,066	-6.8	229,719,784	4.2	222,319,606 -3.2
TOTAL PARTICIPATION LOANS OUTSTANDING PURCHASED UNDER 701.22	829,956,481	1,030,490,993	24.2	1,059,324,407	2.8	1,225,126,300	15.7	1,513,620,884 23.5
Participation Loans Outstanding / Total Loans %	2.22	2.47	11.2	2.47	0.0	2.85	15.4	3.43 20.3
LOAN PARTICIPATIONS AMOUNT PURCHASED YTD UNDER 701.22								
Vehicle - Non-commercial	N/A	82,711,790		132,079,336	59.7	199,255,402	50.9	103,824,271 -47.9
Non-Federally Guaranteed Student Loans	N/A	3,322,667		2,206,388	-33.6	4,125,376	87.0	3,321,998 -19.5
1- to 4-Family Residential Property	N/A	186,208,203		34,284,163	-81.6	151,260,665	341.2	237,064,634 56.7
Commercial Loans (excluding Construction & Development)	N/A	42,256,037		10,862,980	-74.3	20,151,473	85.5	15,011,054 -25.5
Commercial Construction & Development	N/A	15,091,381		2,616,070	-82.7	12,000,000	358.7	5,000,000 -58.3
All Other Participation Loans	N/A	120,537,449		28,947,982	-76.0	78,945,872	172.7	30,405,981 -61.5
TOTAL PARTICIPATION LOANS PURCHASED YTD UNDER 701.22*	405,360,842	450,127,527	11.0	210,996,919	-53.1	465,738,788	120.7	394,627,938 -15.3
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.93	2.05	6.4	1.33	-35.0	3.06	129.5	3.09 1.0
DELINQUENT - PARTICIPATION LOANS PURCHASED UNDER 701.22								
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	9,749,574 -2.8
Delinquent Participation Loans Purchased Under 701.22 >= 60 Days / Total Participation Loans Purchased %	N/A	1.08		0.58	-46.2	0.82	41.5	0.64 -21.3
LOAN LOSSES - PARTICIPATION LOANS PURCHASED UNDER 701.22								
Participation Loans Charged Off*	1,641,140	4,191,657	155.4	6,883,776	64.2	7,093,203	3.0	7,116,687 33.8
Participation Loans Recovered*	297,205	683,876	130.1	810,719	18.5	1,030,517	27.1	1,448,006 87.4
Participation Loan Net Charge Offs *	1,343,935	3,507,781	161.0	6,073,057	73.1	6,062,686	-0.2	5,668,681 24.7
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.17	0.38	118.2	0.58	54.1	0.53	-8.7	0.55 4.0
LOAN PARTICIPATIONS AMOUNT SOLD YEAR-TO-DATE								
Vehicle - Non-commercial	N/A	109,006,738		149,184,366	36.9	197,487,119	32.4	228,122,356 15.5
Non-Federally Guaranteed Student Loans	N/A	1,264,296		445,875	-64.7	269,908	-39.5	347,036 28.6
1- to 4-Family Residential Property	N/A	535,956,680		182,238,096	-66.0	401,401,248	120.3	238,399,760 -40.6
Commercial Loans (excluding Construction & Development)	N/A	105,458,232		25,319,114	-76.0	91,457,093	261.2	39,061,604 -57.3
Commercial Construction & Development	N/A	1,342,775		500,000	-62.8	12,441,965	2,388.4	2,759,872 -77.8
All Other Participation Loans	N/A	13,916,435		0	-100.0	4,827,632	N/A	16,405,979 239.8
Total Participation Loans Sold YTD*	618,369,793	766,945,156	24.0	357,687,451	-53.4	707,884,965	97.9	525,096,607 -25.8
%Participation Loans Sold YTD / Total Assets**	1.10	1.35	22.2	0.62	-53.9	1.20	93.9	1.15 -4.2
LOAN PARTICIPATIONS RETAINED BALANCE OUTSTANDING								
Vehicle - Non-commercial	N/A	24,551,019		41,541,845	69.2	35,927,460	-13.5	46,622,043 29.8
Non-Federally Guaranteed Student Loans	200,220	144,592	-27.8	156,625	8.3	145,744	-6.9	165,848 13.8
1- to 4-Family Residential Property	77,111,174	152,833,242	98.2	159,052,935	4.1	190,975,761	20.1	202,195,804 5.9
Commercial Loans (excluding Construction & Development)	92,987,986	149,827,530	61.1	171,344,161	14.4	231,752,087	35.3	228,490,320 -1.4
Commercial Construction & Development	54,081,825	28,732,610	-46.9	28,305,135	-1.5	32,017,682	13.1	26,738,258 -16.5
All Other Participation Loans	N/A	115,725		11,794	-89.8	550,274	4,565.7	1,640,923 198.2
Total Retained Balance Outstanding of Participations Sold	248,708,667	356,204,718	43.2	400,412,495	12.4	491,369,008	22.7	505,853,196 2.9
* 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)								
								17. Participations 701.22

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover			For Charter :	N/A					
11/12/2025			Count of CU :	160					
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	Sep-2025	% 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	9,244,989,397	7.0
Fixed Rate 15 years or less	N/A	2,624,514,847		2,577,169,941	-1.8	2,415,729,678	-6.3	2,238,049,154	-7.4
Balloon/Hybrid > 5 years	N/A	705,497,435		743,421,552	5.4	721,487,657	-3.0	687,513,839	-4.7
Balloon/Hybrid 5 years or less	N/A	392,023,721		390,806,975	-0.3	245,962,405	-37.1	263,986,709	7.3
Adjustable Rate	N/A	388,456,637		442,117,658	13.8	576,818,231	30.5	646,766,477	12.1
Total Secured by 1st Lien	N/A	11,549,580,932		12,130,487,635	5.0	12,599,175,072	3.9	13,081,305,576	3.8
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	1,496,610,607	5.2
Closed-End Adjustable Rate	N/A	13,241,625		9,297,830	-29.8	12,996,501	39.8	38,382,738	195.3
Open-End Fixed Rate	N/A	141,975,614		269,339,506	89.7	266,732,951	-1.0	218,441,296	-18.1
Open-End Adjustable Rate	N/A	479,199,736		579,815,564	21.0	594,049,387	2.5	709,280,948	19.4
Total Secured by Junior Lien	N/A	1,679,046,659		2,109,690,598	25.6	2,296,275,122	8.8	2,462,715,589	7.2
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	42,838,672		34,226,605	-20.1	36,169,597	5.7	36,684,513	1.4
Closed-End Adjustable Rate	N/A	5,455,078		4,461,569	-18.2	3,902,710	-12.5	3,739,737	-4.2
Open-End Fixed Rate	N/A	8,310,587		8,727,178	5.0	5,628,850	-35.5	3,335,711	-40.7
Open-End Adjustable Rate	N/A	8,158,234		9,239,905	13.3	12,956,042	40.2	14,263,612	10.1
Total All Other (Non-Commercial) Real Estate	N/A	64,762,571		56,655,257	-12.5	58,657,199	3.5	58,023,573	-1.1
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	13,293,390,162		14,296,833,490	7.5	14,954,107,393	4.6	15,602,044,738	4.3
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	-3.0	1,277,302,618	18.6
Fixed Rate 15 Years or less*	N/A	738,451,349		452,692,572	-38.7	471,802,530	4.2	384,468,893	8.7
Balloon/Hybrid > 5 Years*	N/A	301,679,091		93,722,194	-68.9	66,353,388	-29.2	49,580,664	-0.4
Balloon/Hybrid 5 Years or less*	N/A	214,403,903		42,156,400	-80.3	43,268,820	2.6	73,695,829	127.1
Adjustable Rate*	N/A	181,268,164		161,122,946	-11.1	228,897,165	42.1	190,196,458	10.8
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	1,975,244,462	17.2
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	263,945,760	-0.4
Closed-End Adjustable Rate*	N/A	231,092		944,783	308.8	3,092,513	227.3	26,734,546	1,052.7
Open-End Fixed Rate*	N/A	221,722,616		295,457,718	33.3	173,727,169	-41.2	150,636,673	15.6
Open-End Adjustable Rate*	N/A	469,490,721		264,048,049	-43.8	305,103,864	15.5	309,658,815	35.3
Total Secured by Junior Lien Granted YTD*	N/A	1,129,093,157		949,361,519	-15.9	835,200,252	-12.0	750,975,794	19.9
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	7,786,884	-3.9
Closed-End Adjustable Rate*	N/A	1,893,114		455,580	-75.9	0	-100.0	1,084,093	N/A
Open-End Fixed Rate*	N/A	4,388,480		3,600,791	-17.9	2,279,332	-36.7	416,942	-75.6
Open-End Adjustable Rate*	N/A	5,958,105		5,266,250	-11.6	9,634,958	83.0	6,115,915	-15.4
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	47,826,437		19,867,342	-58.5	22,719,786	14.4	15,403,834	-9.6
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	2,741,624,090	17.8
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	101,848,816	-2.8
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	1,873,043,893	10.7	1,711,206,183	-8.6
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	337,077,315	11.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.92	0.52	-43.0	0.57	8.6	0.52	-9.5	0.55	7.7
Interest Only & Payment Option First Mortgages / Net Worth %	8.82	4.83	-45.2	5.02	3.8	4.46	-11.0	4.75	6.4
* Amounts are year-to-date while the related %change ratios are annualized.									
								18. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-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	999,634	169.5
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	309,569		117,457	-62.1	61,537	-47.6	26,096	-43.5
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	973,538	199.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	0.00		0.00	867.7	0.00	-28.5	0.01	188.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	101,553		55,022	-45.8	465,664	746.3	1,371,547	292.7
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	155,087		134,254	-13.4	176,113	31.2	55,028	-58.3
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	1,316,519	506.2
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	0.07	461.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	2,160,042		238,160	-89.0	562,507	136.2	337,336	-20.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	304,640		120,785	-60.4	83,849	-30.6	118,521	88.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	1,855,402		117,375	-93.7	478,658	307.8	218,815	-39.0
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	0.83	329.4	0.50	-39.8
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	83.4	0.02	166.6
*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)									
								19. RE Loan Losses	

			Commercial Loan Information						
Return to cover			For Charter :	N/A					
11/12/2025			Count of CU :	160					
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				

Return to cover	Commercial Loan Net Charge Offs								
	For Charter : N/A								
11/12/2025	Count of CU : 160								
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	Sep-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	0.00	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	0.29	N/A
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	N/A	0.00		0.00	100	0.00	N/A	0.08	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	0.07	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	0.67	-38.736
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	1.36		1.32	-3.0943	6.00	355.9	4.12	-31.313
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	1.18	-35.481
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	0.09	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	0.80	-37.958
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.12	0.09	-28.208	0.02	-74.328	0.06	168.5	0.12	107.43
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							21. Comm Loan Net COs		

Return to cover		Commercial Loan Losses							
11/12/2025		For Charter :	N/A						
CU Name: N/A		Count of CU :	160						
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	Sep-2025 % Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	0			0	N/A	0	N/A	0 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	688,478 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	404,487 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	928,736 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	785,402 -24.9
Unsecured Commercial Loans YTD Charge Offs*	N/A	68,983			96,663	40.126	262,133	171.2	111,989 -43.0
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	141,102			61,909	-56.125	157,714	154.8	109,104 -7.8
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	984,720	69,094	-92.983		0	-100	0	N/A	2,021,701 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	1,006,495 -26.1
Total Commercial Loan YTD Charge Offs*	2,489,644	2,390,042	-4.0007		1,167,981	-51.131	1,815,139	55.4	3,028,196 122.4
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	0			0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	0			0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	0			0	N/A	0	N/A	0 N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property 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	36,545 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	172,060 110.0
Unsecured Commercial Loans YTD Recoveries*	N/A	3,700			37,395	910.68	19,057	-49.0	5,127 -64.1
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	3,850			54,397	1312.9	2,523	-95.4	2,431 28.5
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	8,469	84,359	896.09		5	-99.994	0	-100.0	36,545 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	179,618 83.0
Total Commercial Loan YTD Recoveries*	307,288	463,955	50.984		589,925	27.151	130,850	-77.8	216,163 120.3
*Amounts are year-to-date while the related percent change ratios are annualized.							22. Commercial Loan Losses		

Return to cover			Investments						
			For Charter :	N/A					
11/12/2025			Count of CU :	160.0					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured					
			Count of CU in Peer Group :	N/A					

		Investments							
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-2025 % Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	437,761,947			353,148,274	-19.3	259,848,825	-26.4	233,009,162 -10.3
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	716,169,297			737,401,550	3.0	780,970,392	5.9	819,566,403 4.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	1,012,066,209			967,419,335	-4.4	995,377,990	2.9	1,139,031,800 14.4
Federal Agency Securities - Non-Guaranteed	N/A	16,585,333			8,746,276	-47.3	7,361,931	-15.8	6,866,201 -6.7
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	3,439,544			8,072,253	134.7	2,740,061	-66.1	4,227,845 54.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	122,466,216			132,581,093	8.3	97,514,000	-26.4	103,908,930 6.6
All Other HTM Debt Securities at Amortized Cost	N/A	115,867,290			90,558,187	-21.8	97,676,011	7.9	102,168,658 4.6
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	2,424,355,836			2,297,926,968	-5.2	2,241,489,210	-2.5	2,408,778,999 7.5
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	414,995,337			341,145,217	-17.8	255,106,215	-25.2	232,044,019 -9.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	663,326,359			711,735,026	7.3	754,390,087	6.0	805,946,721 6.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	892,985,014			858,323,757	-3.9	893,786,693	4.1	1,068,958,432 19.6
Federal Agency Securities - Non-Guaranteed	N/A	13,912,354			7,704,369	-44.6	6,473,009	-16.0	6,275,526 -3.1
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	2,925,333			7,338,220	150.9	2,415,802	-67.1	4,001,144 65.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	115,858,924			129,106,072	11.4	97,341,503	-24.6	104,162,941 7.0
All Other HTM Debt Securities at Amortized Cost	N/A	111,070,399			87,849,374	-20.9	96,673,923	10.0	102,423,600 5.9
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	2,215,073,720			2,143,202,035	-3.2	2,106,187,232	-1.7	2,323,812,383 10.3
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A		0	N/A	0	N/A	0 N/A
TOTAL INVESTMENT SECURITIES	7,549,742,343	7,072,168,428	-6.3		6,520,731,479	-7.8	5,965,641,807	-8.5	6,257,584,519 4.9
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	6,457,107 295.3
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,218,699	1,421,861	16.7		1,911,757	34.5	1,915,167	0.2	900,130 -53.0
Perpetual Contributed Capital	24,045,426	25,579,678	6.4		26,441,139	3.4	23,867,456	-9.7	26,632,742 11.6
All other investments	157,276,393	263,653,963	67.6		279,437,995	6.0	300,837,210	7.7	348,633,659 15.9
TOTAL OTHER INVESTMENTS	182,540,518	290,655,502	59.2		307,790,891	5.9	326,619,833	6.1	376,166,531 15.2
DEPOSITS									
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	968,226,960 12.5
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).							24. Investments (con't)		
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

[illegible]

			Other Investment Information						
Return to cover			For Charter : N/A						
11/12/2025			Count of CU : 160						
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	Sep-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	40,940,813	9.7
Outstanding balance of brokered certificates of deposit and share certificates	645,954,610	704,925,910	9.1	577,044,824	-18.1	480,077,793	-16.8	490,701,964	2.2
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	59,686		-34,620	-158.0	-398,866	-1,052.1	-54,753	86.3
Realized Gain (Losses) on AFS Debt Securities	N/A	-562,052		-1,228,803	-118.6	-1,009,525	17.8	-4,786,729	-374.2
Realized Gain (Losses) on all other investments	N/A	-2,163,766		481,114	122.2	579,768	20.5	3,974,022	585.5
Total Gain (Loss) on Investments	N/A	-2,666,132		-782,309	70.7	-828,623	-5.9	-867,460	-4.7
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	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	360	-242,681	#####	0	100.0	0	N/A	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	1,689,526	N/A	N/A		N/A		N/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	197,775,980	-10.1
Recorded Value of Other Investments	106,031,997	82,167,577	-22.5	102,360,819	24.6	108,420,350	5.9	107,324,010	-1.0
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	41,091,883		35,093,995	-14.6	31,401,407	-10.5	26,535,170	-15.5
Cash Surrender Value	N/A	141,598,832		177,063,180	25.0	222,693,948	25.8	246,825,879	10.8
Recorded Value	175,322,453	202,869,570	15.7	246,456,842	21.5	275,446,460	11.8	296,731,292	7.7
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	0		0	N/A	0	N/A	0	N/A
Cash Surrender Value	N/A	22,331,728		23,022,151	3.1	27,040,813	17.5	32,656,313	20.8
Recorded Value	32,711,283	41,644,592	27.3	53,925,127	29.5	39,839,260	-26.1	45,293,057	13.7
Other Insurance	257,483,256	186,437,831	-27.6	184,685,953	-0.9	163,382,352	-11.5	173,950,956	6.5
Other Non-insurance	32,661,948	31,528,665	-3.5	45,706,952	45.0	58,953,099	29.0	56,860,458	-3.5
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	866,145,218	4.3	877,935,753	1.4
Charitable Donation Accounts	41,195,091	25,219,921	-38.8	26,909,394	6.7	28,194,482	4.8	22,730,218	-19.4
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	45	44	-2.2	46	4.5	46	0.0	45	-2.2
Approved Mortgage Seller	33	33	0.0	34	3.0	34	0.0	33	-2.9
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	12	12	0.0	14	16.7	13	-7.1	13	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	75	77	2.7	79	2.6	72	-8.9	70	-2.8
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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							26. Investments-Memoranda		

DERIVATIVES TRANSACTION REPORT									
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-2025	% Chg
DERIVATIVE TRANSACTIONS OUTSTANDING									
Interest Rate Derivatives - Total Notional Amount									
Options									
Purchased Options	N/A	N/A		N/A		N/A		0	
Written Options	N/A	N/A		N/A		N/A		0	
Swaps	N/A	N/A		N/A		N/A		198,443,852	
Futures	N/A	N/A		N/A		N/A		16,900,000	
Other Interest Rate Derivatives	N/A	N/A		N/A		N/A		0	
Loan Pipeline Management Derivatives	N/A	N/A		N/A		N/A		19,463,900	
European Equity Call Options	N/A	N/A		N/A		N/A		0	
All Other Derivatives	N/A	N/A		N/A		N/A		0	
Total Notional Amount of Derivatives	41,736,135	65,083,250	55.9	176,415,650	171.1	238,262,812	35.1	234,807,752	-1.5
Interest Rate Derivatives - Net Fair Value Gain (Loss)									
Options									
Purchased Options	N/A	N/A		N/A		N/A		0	
Written Options	N/A	N/A		N/A		N/A		0	
Swaps	N/A	N/A		N/A		N/A		2,065,434	
Futures	N/A	N/A		N/A		N/A		114,000	
Other Interest Rate Derivatives	N/A	N/A		N/A		N/A		0	
Loan Pipeline Management Derivatives	N/A	N/A		N/A		N/A		30,613	
European Equity Call Options	N/A	N/A		N/A		N/A		0	
All Other Derivatives	N/A	N/A		N/A		N/A		0	
Total Net Fair Value Gain (Loss) on Derivatives	1,090,140	8,609,517	689.8	4,676,778	-45.7	6,552,598	40.1	2,210,047	-66.3
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
Return to cover			For Charter : N/A						
11/12/2025			Count of CU : 160						
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	Sep-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	153,462,416	-12.4
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	819,272,288	4.4
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	3,364,207,390	5.4
Unsecured Share Draft LOC	370,371,577	396,139,233	7.0	414,016,272	4.5	404,536,402	-2.3	420,910,238	4.0
Unused Overdraft Protection Programs	854,806,068	758,014,712	-11.3	806,466,331	6.4	818,706,706	1.5	818,880,233	0.0
Other Unfunded Commitments	203,779,897	267,455,394	31.2	235,121,923	-12.1	238,149,826	1.3	239,805,637	0.7
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	5,663,075,786	4.1
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	5,816,538,202	3.6
OFF-BALANCE SHEET EXPOSURES									
Unconditionally 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	3,021,429,650	6.5
Conditionally Cancelable Unfunded Commitments	N/A	2,006,513,134		2,134,429,361	6.4	2,065,772,728	-3.2	2,125,796,941	2.9
Loans transferred with limited recourse	N/A	4,807,395		4,719,808	-1.8	7,353,034	55.8	7,198,546	-2.1
Loans Transferred under the FHLB MPF program	N/A	318,643,649		329,814,612	3.5	332,006,287	0.7	342,587,249	3.2
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	20,000,000	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	2,524,772	-8.7
Loans Transferred with Recourse	26,311,851	11,121,662	-57.7	0	-100.0	0	N/A	12,818,964	N/A
Other Contingent Liabilities	15,426,997	10,252,480	-33.5	9,518,534	-7.2	11,713,575	23.1	11,968,719	2.2
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-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	2,568,451,294	19.8
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	55,000,000	N/A
Federal Home Loan Bank	N/A	7,127,884,164		9,334,530,427	31.0	9,197,198,415	-1.5	10,200,447,088	10.9
Central Liquidity Facility	N/A	N/A		2,927,859		146,122,488	4,890.8	119,146,329	-18.5
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	N/A	N/A		4,774,523,722		4,614,036,678	-3.4	4,141,701,148	-10.2
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	374,028,332	17.8	316,507,409	-15.4
Total Borrowing Capacity	11,308,383,044	11,126,238,981	-1.6	16,555,807,434	48.8	16,475,418,113	-0.5	17,411,253,268	5.7
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	27,266,443	-50.3
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	2,234,255,323	14.5
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	N/A	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	2,296,521,766	3.5
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	3,168,218,696		3,207,846,287	1.3	4,117,490,875	28.4	5,338,230,381	29.6
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	14,993,710,818	7.5
Central Liquidity Facility	N/A	22,177,054		3,588,676	-83.8	668,265	-81.4	164,665,632	#####
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	5,582,086,896	-6.4
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	399,933,728	2.6
Total Assets Pledged to Secure Borrowing Capacity	21,179,249,703	15,878,781,793	-25.0	23,917,372,744	50.6	24,422,226,908	2.1	26,478,627,455	8.4
Amount of Borrowings Callable by Lender	143,585,050	0	-100.0	0	N/A	0	N/A	10,000,000	N/A
Number of FHLB Members (1 = Yes)	44	43	-2.3	46	7.0	48	4.3	48	0.0
BORROWING MATURITY DISTRIBUTION									
Draws Against Borrowing Capacity < 1 Year	216,848,233	863,036,852	298.0	1,412,439,006	63.7	1,240,462,352	-12.2	1,168,775,893	-5.8
Draws Against Borrowing Capacity 1 - 3 Years	120,787,921	280,000,000	131.8	617,910,156	120.7	711,418,146	15.1	883,243,350	24.2

	Share and Membership Information																	
Return to cover				For Charter :	N/A													
11/12/2025				Count of CU :	160													
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	Sep-2025	% Chg								
SHARES/DEPOSITS MATURITY DISTRIBUTION																		
Member Share Drafts Number of Accounts		2,358,041	2,237,667	-5.1	2,293,914	2.5	2,338,676	2.0	2,375,593	1.6								
Member Share Drafts < 1 Year		11,537,998,758	11,234,226,781	-2.6	10,573,808,368	-5.9	10,820,495,579	2.3	11,433,052,624	5.7								
Member Share Drafts Total Amount		11,537,998,758	11,234,226,781	-2.6	10,573,808,368	-5.9	10,820,495,579	2.3	11,433,052,624	5.7								
Member Regular Shares Number of Accounts		4,319,304	4,155,623	-3.8	4,205,973	1.2	4,251,980	1.1	4,289,957	0.9								
Member Regular Shares < 1 Year		19,268,011,463	18,521,918,839	-3.9	16,192,416,905	-12.6	15,732,586,506	-2.8	15,719,059,093	-0.1								
Member Regular Shares Total Amount		19,268,011,463	18,521,918,839	-3.9	16,192,416,905	-12.6	15,732,586,506	-2.8	15,719,059,093	-0.1								
Member Money Market Shares Number of Accounts		119,924	125,510	4.7	126,508	0.8	123,664	-2.2	122,323	-1.1								
Member Money Market Shares < 1 Year		7,058,956,914	6,950,332,601	-1.5	5,593,043,346	-19.5	5,359,041,625	-4.2	5,307,985,717	-1.0								
Member Money Market Shares Total Amount		7,058,956,914	6,950,332,601	-1.5	5,593,043,346	-19.5	5,359,041,625	-4.2	5,307,985,717	-1.0								
Member Share Certificates Number of Accounts		205,966	186,503	-9.4	272,426	46.1	300,808	10.4	308,934	2.7								
Member Share Certificates < 1 Year		5,292,545,046	5,325,142,453	0.6	10,007,569,358	87.9	12,072,144,905	20.6	13,028,123,643	7.9								
Member Share Certificates 1 - 3 Years		2,351,824,780	2,623,081,836	11.5	2,049,771,987	-21.9	1,839,773,219	-10.2	1,764,290,084	-4.1								
Member Share Certificates > 3 Years		496,213,213	416,555,887	-16.1	506,726,057	21.6	441,200,321	-12.9	322,335,841	-26.9								
Member Share Certificates Total Amount		8,140,583,039	8,364,780,176	2.8	12,564,067,402	50.2	14,353,118,445	14.2	15,114,749,568	5.3								
Member IRA/KEOGH Accounts Number of Accounts		104,093	93,421	-10.3	93,309	-0.1	91,308	-2.1	89,720	-1.7								
Member IRA/KEOGH Accounts < 1 Year		1,552,414,840	1,496,336,977	-3.6	1,564,524,832	4.6	1,628,645,794	4.1	1,691,466,131	3.9								
Member IRA/KEOGH Accounts 1 - 3 Years		446,069,332	335,660,493	-24.8	306,132,059	-8.8	287,850,156	-6.0	275,348,368	-4.3								
Member IRA/KEOGH Accounts > 3 Years		181,351,711	116,813,659	-35.6	121,733,073	4.2	103,831,321	-14.7	75,982,595	-26.8								
Member IRA/KEOGH Accounts Total Amount		2,179,835,883	1,948,811,129	-10.6	1,992,389,964	2.2	2,020,327,271	1.4	2,042,797,094	1.1								
Member All Other Shares Number of Accounts		67,589	76,825	13.7	80,121	4.3	83,858	4.7	81,097	-3.3								
Member All Other Shares < 1 Year		436,874,298	468,541,404	7.2	458,486,961	-2.1	476,752,493	4.0	497,096,684	4.3								
Member All Other Shares 1 - 3 Years		0	0	N/A	0	N/A	0	N/A	0	N/A								
Member All Other Shares > 3 Years		0	0	N/A	0	N/A	0	N/A	304,246	N/A								
Member All Other Shares Total Amount		436,874,298	468,541,404	7.2	458,486,961	-2.1	476,752,493	4.0	497,400,930	4.3								
Member Total Shares Number of Accounts		7,174,917	6,875,549	-4.2	7,072,251	2.9	7,190,294	1.7	7,267,624	1.1								
Member Total Shares < 1 Year		45,146,801,319	43,996,499,055	-2.5	44,389,849,770	0.9	46,089,666,902	3.8	47,676,783,892	3.4								
Member Total Shares 1 - 3 Years		2,797,894,112	2,958,742,329	5.7	2,355,904,046	-20.4	2,127,623,375	-9.7	2,039,638,452	-4.1								
Member Total Shares > 3 Years		677,564,924	533,369,546	-21.3	628,459,130	17.8	545,031,642	-13.3	398,622,682	-26.9								
Member Total Shares Total Amount		N/A	47,488,610,930		47,374,212,946	-0.2	48,762,321,919	2.9	50,115,045,026	2.8								
Non-Member Total Deposits Number of Accounts		808	1,748	116.3	9,277	430.7	8,938	-3.7	8,728	-2.3								
Non-Member Total Deposits < 1 Year		106,420,042	349,985,416	228.9	555,964,780	58.9	611,136,140	9.9	513,550,092	-16.0								
Non-Member Total Deposits 1 - 3 Years		156,887,184	344,013,553	119.3	350,652,770	1.9	218,491,918	-37.7	216,449,066	-0.9								
Non-Member Total Deposits > 3 Years		50,550,442	40,566,916	-19.7	43,969,103	8.4	23,280,217	-47.1	38,885,773	67.0								
Non-Member Total Deposits Total Amount		N/A	734,565,885		950,586,653	29.4	852,908,275	-10.3	768,884,931	-9.9								
Total Shares/Deposits Number of Accounts		7,175,725	6,877,297	-4.2	7,081,528	3.0	7,199,232	1.7	7,276,352	1.1								
Total Shares/Deposits < 1 Year		45,253,221,361	44,346,484,471	-2.0	44,945,814,550	1.4	46,700,803,042	3.9	48,190,333,984	3.2								
Total Shares/Deposits 1 - 3 Years		2,954,781,296	3,302,755,882	11.8	2,706,556,816	-18.1	2,346,115,293	-13.3	2,256,087,518	-3.8								
Total Shares/Deposits > 3 Years		728,115,366	573,936,462	-21.2	672,428,233	17.2	568,311,859	-15.5	437,508,455	-23.0								
Total Shares/Deposits Total Amount		N/A	48,223,176,815		48,324,799,599	0.2	49,615,230,194	2.7	50,883,929,957	2.6								
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		Supplemental Information							
Return to cover		For Charter :	N/A						
11/12/2025		Count of CU :	160						
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	Sep-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	1,443,138 -37
Amount of Grants Received by your credit union, YTD		8,710,983	815,929	-91	7,637,559	836	78,650	-99	3,762,491 4,684
EMPLOYEES:									
Number of Full-Time Employees		10,701	10,637	-1	10,763	1	10,778	0	10,627 -1
Number of Part-Time Employees		668	676	1	607	-10	652	7	656 1
BRANCHES:									
Plan to add new branches or expand existing facilities		30	30	0	31	3	24	-23	28 17
CUSO INFORMATION									
Value of Investments in CUSO		171,972,255	194,572,163	13	202,260,783	4	220,597,876	9	227,712,515 3
CUSO Loans		64,094,890	66,697,656	4	68,613,162	3	73,858,765	8	84,336,163 14
Aggregate Cash Outlays in CUSO		66,642,472	79,268,480	19	91,700,595	16	103,010,544	12	114,663,335 11
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
Number of International Remittances Originated YTD		21,011	21,528	2	23,125	7	23,702	2	17,590 -26
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations		130,703,897	197,029,093	51	202,771,761	3	211,619,560	4	208,721,531 -1
# Means the number is too large to display in the cell									
									32. Supplemental Info

[Return to cover](#)

11/12/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

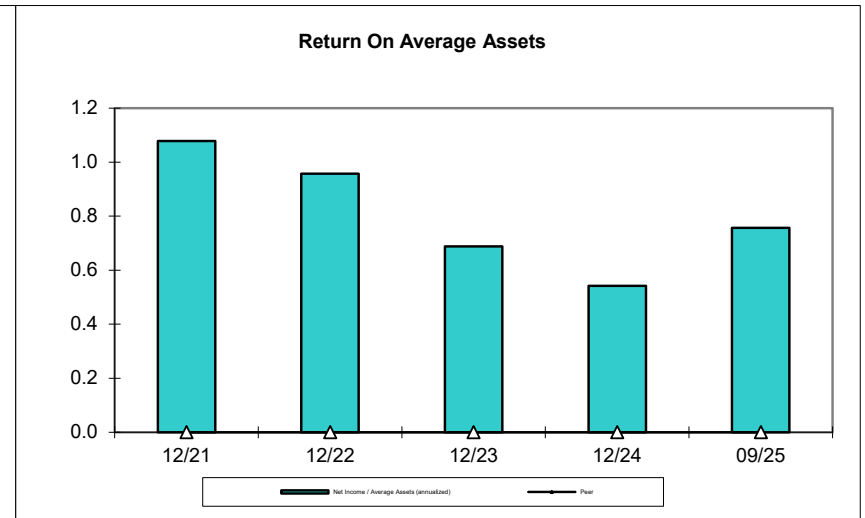
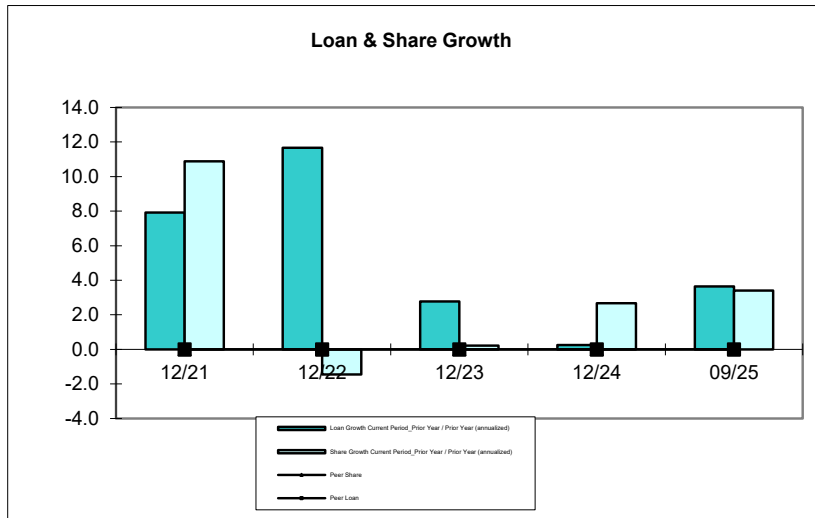
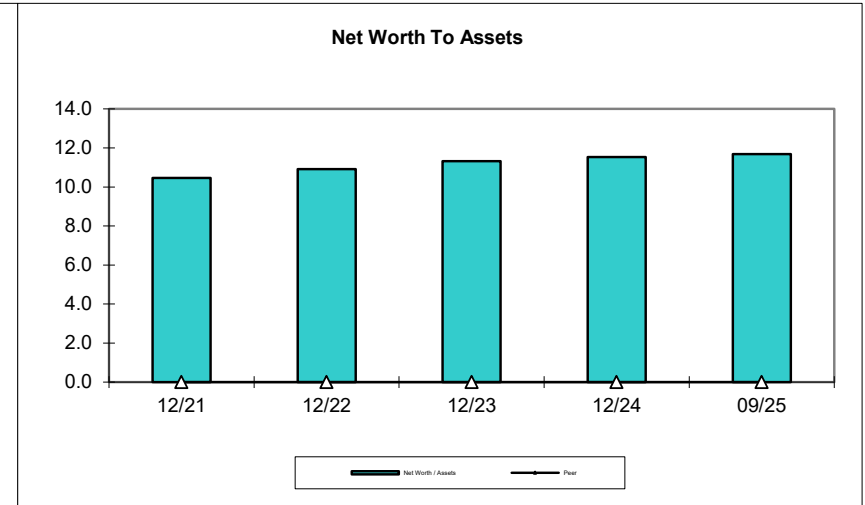
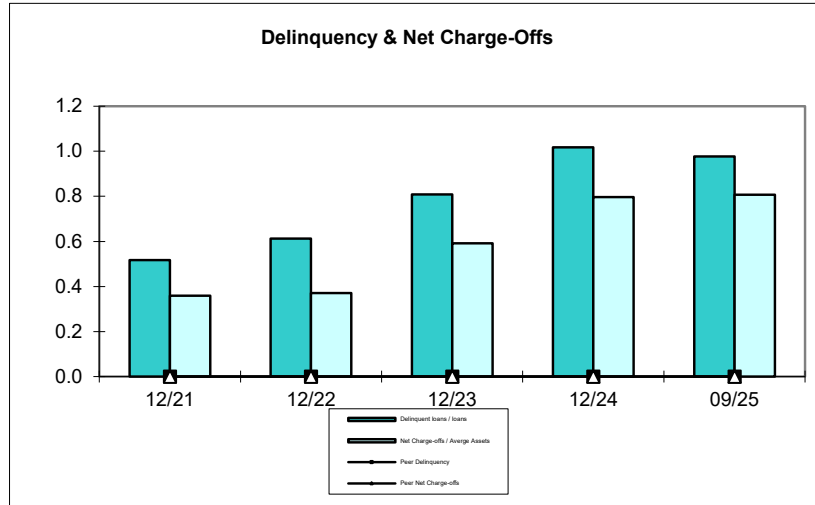
For Charter : N/A

Count of CU : 160

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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11/12/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 160

Asset Range : N/A

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

Count of CU in Peer Group : N/A

