

Cycle Date: December-2025
 Run Date: 02/25/2026
 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 : 159
 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.

		Historical Ratios ³									
Return to cover		For Charter : N/A									
02/25/2026		Count of CU : 159									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured State Credit Unions									
		Count of CU in Peer Group : N/A									
						Dec-2024				Dec-2025	
		Dec-2021	Dec-2022	Dec-2023	Dec-2024	PEER Avg	Percentile**	Dec-2025	PEER Avg	Percentile**	
CAPITAL ADEQUACY											
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		0	12	137	137	N/A	N/A	136	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth / Total Assets excluding CECL Transition Provision ³		10.43	10.84	11.12	11.41	N/A	N/A	11.61	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ¹		10.43	10.84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)		111.65	111.56	112.31	112.81	N/A	N/A	113.51	N/A	N/A	
Classified Assets (Estimated) / Net Worth		4.60	4.06	6.37	6.48	N/A	N/A	6.53	N/A	N/A	
ASSET QUALITY											
Net Charge-Offs / Average Loans*		0.36	0.37	0.59	0.80	N/A	N/A	0.82	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.		99.45	91.37	93.27	93.96	N/A	N/A	96.93	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS		-0.87	-10.33	-9.33	-9.46	N/A	N/A	-5.43	N/A	N/A	
Delinquent Loans / Assets		0.34	0.45	0.60	0.74	N/A	N/A	0.73	N/A	N/A	
EARNINGS											
Gross Income/Average Assets*		4.98	5.07	5.98	6.59	N/A	N/A	6.79	N/A	N/A	
Yield on Average Loans*		4.68	4.47	5.21	5.85	N/A	N/A	6.22	N/A	N/A	
Yield on Average Investments*		0.69	1.49	3.31	3.97	N/A	N/A	3.66	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*		1.65	1.58	1.46	1.47	N/A	N/A	1.50	N/A	N/A	
Cost of Funds / Avg. Assets*		0.43	0.48	1.34	1.84	N/A	N/A	1.74	N/A	N/A	
Net Margin / Avg. Assets*		4.55	4.59	4.64	4.75	N/A	N/A	5.06	N/A	N/A	
Net Interest Margin/Avg. Assets*		2.91	3.01	3.18	3.28	N/A	N/A	3.56	N/A	N/A	
Non-Interest Expense /Gross Income		68.66	66.18	59.69	55.37	N/A	N/A	54.90	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		2.69	2.68	2.81	2.90	N/A	N/A	2.97	N/A	N/A	
Net Operating Exp. /Avg. Assets*		2.66	2.61	2.84	2.90	N/A	N/A	2.99	N/A	N/A	
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets		32.59	34.14	33.54	33.09	N/A	N/A	33.10	N/A	N/A	
Reg. Shares / Total Shares & Borrowings		38.70	36.53	31.78	30.35	N/A	N/A	29.14	N/A	N/A	
Total Loans / Total Shares		76.25	86.40	88.60	86.52	N/A	N/A	86.08	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets		94.64	95.16	94.42	94.60	N/A	N/A	94.60	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs		61.88	58.69	52.54	51.23	N/A	N/A	51.15	N/A	N/A	
Borrowings / Total Shares & Net Worth		1.55	4.55	4.78	3.93	N/A	N/A	4.03	N/A	N/A	
PRODUCTIVITY											
Members / Potential Members		1.79	1.62	1.47	1.20	N/A	N/A	1.17	N/A	N/A	
Borrowers / Members		51.87	53.47	53.02	52.34	N/A	N/A	50.42	N/A	N/A	
Members / Full-Time Empl.		377.04	360.92	362.75	364.76	N/A	N/A	375.68	N/A	N/A	
Avg. Shares Per Member		\$11,762	\$12,174	\$12,038	\$12,250	N/A	N/A	\$12,564	N/A	N/A	
Avg. Loan Balance		\$17,289	\$19,674	\$20,119	\$20,248	N/A	N/A	\$21,448	N/A	N/A	
Salary And Benefits / Full-Time Empl.*		\$80,947	\$84,578	\$89,340	\$92,401	N/A	N/A	\$98,518	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.											
¹ 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.											
² The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.											
³ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.											
											4. Historical Ratios

		Assets								
Return to cover		For Charter : N/A								
02/25/2026		Count of CU : 159								
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	Dec-2025	% Chg
ASSETS										
CASH AND DEPOSITS										
Coin and Currency		508,664,116	441,471,642	-13.2	452,113,354	2.4	468,665,355	3.7	464,772,739	-0.8
Cash Items in Process of Collection		69,493,014	109,557,880	57.7	97,242,120	-11.2	77,919,807	-19.9	91,396,780	17.3
Total Cash On Hand		578,157,130	551,029,522	-4.7	549,355,474	-0.3	546,585,162	-0.5	556,169,519	1.8
Cash On Deposit										
Cash on Deposit in Corporate Credit Unions		1,206,661,597	765,360,220	-36.6	815,788,222	6.6	1,043,274,720	27.9	1,169,361,428	12.1
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	3,283,303,983	-4.6
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	236,339,806	0.8
Total Cash on Deposit		6,256,647,096	3,092,289,451	-50.6	3,474,561,249	12.4	4,718,119,333	35.8	4,689,005,217	-0.6
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	1,021,204,081	18.7
All other deposits ¹		N/A	5,712,004		3,057,803	-46.5	3,393,930	11.0	6,658,743	96.2
TOTAL CASH AND OTHER DEPOSITS		8,136,161,129	4,805,945,640	-40.9	4,863,592,776	1.2	6,128,550,870	26.0	6,273,037,560	2.4
INVESTMENT SECURITIES										
Equity Securities		107,881,826	86,760,503	-19.6	104,269,152	20.2	117,210,850	12.4	135,727,308	15.8
Trading Debt Securities		82,605,090	56,479,114	-31.6	40,584,611	-28.2	43,372,661	6.9	47,051,107	8.5
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	3,897,366,796	9.4
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	2,432,819,724	8.5
Allowance for Credit Losses on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES		7,549,742,343	7,072,168,428	-6.3	6,520,731,479	-7.8	5,965,641,807	-8.5	6,512,964,935	9.2
OTHER INVESTMENTS										
Nonperpetual Contributed Capital		1,218,699	1,421,861	16.7	1,911,757	34.5	1,913,919	0.1	5,457,194	185.1
Perpetual Contributed Capital		24,045,426	25,579,678	6.4	26,441,139	3.4	23,868,704	-9.7	26,675,244	11.8
All Other Investments ²		157,276,393	263,653,963	67.6	279,437,995	6.0	300,437,210	7.5	359,487,662	19.7
TOTAL OTHER INVESTMENTS		182,540,518	290,655,502	59.2	307,790,891	5.9	326,219,833	6.0	391,620,100	20.0
LOANS HELD FOR SALE		157,271,940	115,232,698	-26.7	24,565,360	-78.7	142,136,414	478.6	368,054,585	158.9
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	25,055,797,790	-3.0	25,445,472,467	1.6
1- to 4-Family Residential Property Loans/Lines of Credit		11,542,785,189	13,228,627,609	14.6	14,240,178,232	7.6	14,895,450,205	4.6	15,763,633,446	5.8
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	58,321,819	-0.6
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	2,953,157,043	6.1
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	143,428,689	8.9
TOTAL LOANS & LEASES		37,313,090,394	41,665,138,639	11.7	42,817,835,269	2.8	42,925,330,009	0.3	44,364,013,472	3.4
(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	(439,863,127)	5.5	(469,039,576)	6.6
OTHER ASSETS										
Foreclosed and Repossessed Assets		33,807,844	44,151,123	30.6	46,862,427	6.1	53,908,484	15.0	69,326,754	28.6
Land and Building		1,142,683,498	1,211,907,359	6.1	1,269,199,528	4.7	1,381,212,626	8.8	1,446,441,061	4.7
Other Fixed Assets		239,219,010	269,942,930	12.8	303,138,418	12.3	272,137,568	-10.2	311,541,247	14.5
NCUA Share Insurance Capitalization Deposit		432,064,734	435,555,923	0.8	433,919,443	-0.4	441,402,252	1.7	451,812,180	2.4
Intangible Assets		5,514,728	77,863,733	1,311.9	75,975,877	-2.4	77,568,936	2.1	83,746,798	8.0
Other Assets		1,228,147,577	1,253,140,211	2.0	1,417,456,714	13.1	1,579,784,756	11.5	1,810,991,360	14.6
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	4,173,859,400	9.7
TOTAL ASSETS		56,151,069,242	56,990,814,787	1.5	57,664,254,715	1.2	58,854,030,428	2.1	61,614,510,476	4.7
TOTAL CU's		175	170	-2.9	167	-1.8	162	-3.0	159	-1.9
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¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.										
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.										
										5. Assets

	Liabilities, Shares & Equity									
Return to cover										
02/25/2026										
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	Dec-2025	% Chg	
LIABILITIES, SHARES AND EQUITY										
LIABILITIES										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	687,936,666	743,171,353	8.0	783,906,696	5.5	683,033,426	-12.9	766,186,378	12.2	
Accrued Dividends and Interest Payable	4581509	7670618	67.4	15221393	98.4	16319764	7.2	16576517	1.6	
Other Borrowings	834,779,261	2,477,213,203	196.8	2,624,265,780	5.9	2,219,083,834	-15.4	2,367,812,557	6.7	
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	1,186,571	N/A	1,670,266	40.8	1,036,140	-38.0	
SHARES AND DEPOSITS										
Member Shares of All Types	48,622,260,355	47,488,610,930	-2.3	47,374,212,942	-0.2	48,762,321,931	2.9	50,798,326,066	4.2	
Non-Member Deposits	313,857,668	734,565,885	134.0	950,586,650	29.4	852,908,276	-10.3	738,466,648	-13.4	
TOTAL SHARES AND DEPOSITS	48,936,118,023	48,223,176,815	-1.5	48,324,799,592	0.2	49,615,230,207	2.7	51,536,792,714	3.9	
TOTAL LIABILITIES²	50,463,415,459	51,451,231,989	2.0	51,749,380,032	0.6	52,535,337,497	1.5	54,688,404,306	4.1	
EQUITY:										
Undivided Earnings ³	5,446,475,160	5,620,225,554	3.2	6,032,349,459	7.3	6,333,735,979	5.0	6,776,560,788	7.0	
Other Reserves	265,647,446	327,824,156	23.4	140,790,561	-57.1	135,144,403	-4.0	135,550,827	0.3	
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	212,767,157	4.0	208,650,278	-1.9	
Noncontrolling Interest in Consolidated Subsidiaries	152,386	75,740	-50.3	152,999	102.0	214,519	40.2	289,070	34.8	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A		
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A	
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	-41,784,577	-518,712,297	-1,141.4	-419,645,747	19.1	-372,428,932	11.3	-223,756,744	39.9	
Other Comprehensive Income	-114,776,866	-88,251,775	23.1	-43,352,313	50.9	9,259,805	121.4	28,811,951	211.2	
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
EQUITY TOTAL	5,687,653,783	5,539,582,798	-2.6	5,914,874,683	6.8	6,318,692,931	6.8	6,926,106,170	9.6	
TOTAL LIABILITIES, SHARES, & EQUITY	56,151,069,242	56,990,814,787	1.5	57,664,254,715	1.2	58,854,030,428	2.1	61,614,510,476	4.7	
CECL Transition Provision	N/A	N/A		129,476,125		75,949,505	-41.3	23,251,560	-69.4	
TOTAL NET WORTH	5,857,826,503	6,180,078,803	5.5	6,540,387,906	5.8	6,791,204,447	3.8	7,177,625,410	5.7	
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.										
										6. LiabShEquity

		Loans							
Return to cover		For Charter :		N/A					
02/25/2026		Count of CU :		159					
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	Dec-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	1,170,566,657	-0.2
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	25,167,681	3.8
All Other Unsecured Loans/Lines of Credit	1,881,808,628	2,137,568,497	13.6	2,207,541,987	3.3	2,247,502,201	1.8	2,165,134,669	-3.7
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	7,277,750,312	5.8
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	12,433,624,826	2.0
Leases Receivable	877,643,143	980,679,439	11.7	1,003,625,303	2.3	993,329,627	-1.0	924,687,227	-6.9
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	1,551,762,483	-8.3	1,448,541,095	-6.7
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	12,599,234,085	3.9	13,238,032,470	5.1
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	2,296,216,120	8.8	2,525,600,976	10.0
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	58,321,819	-0.6
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	2,953,157,043	6.1
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	143,428,689	8.9
TOTAL LOANS & LEASES	37,313,090,394	41,665,138,639	11.7	42,817,835,269	2.8	42,925,330,009	0.3	44,364,013,472	3.4
LOANS GRANTED									
Number of Loans Granted Year-to-Date	1,051,149	824,713	-21.5	705,103	-14.5	642,417	-8.9	654,249	1.8
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	17,296,497,621	13.7
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	755,109	-54.4
SBA Guaranteed Portion	30,625,963	1,559,238	-94.9	1,093,787	-29.9	803,354	-26.6	546,984	-31.9
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	76,017	-76.9
Other Government Guaranteed Outstanding Balance	1,155,693	953,061	-17.5	929,342	-2.5	62,235	-93.3	290,855	367.3
Other Government Guaranteed Guaranteed Portion	245,590	240,304	-2.2	234,219	-2.5	17,579	-92.5	15,865	-9.8
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	73,390,354	-0.4
SBA Commercial Loans Guaranteed Portion	67,035,562	64,192,424	-4.2	58,971,579	-8.1	53,701,829	-8.9	56,185,613	4.6
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	9,964,868	-8.7
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	9,830,395	-9.8
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		Delinquent Loan Information								
Return to cover		For Charter : N/A								
02/25/2026		Count of CU : 159								
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	Dec-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	702,724,836	4.6
60 to 89 Days Delinquent ¹		N/A	112,315,541		140,974,712	25.5	182,926,469	29.8	180,132,805	-1.5
90 to 179 Days Delinquent ¹		137,052,158	97,253,524	-29.0	129,845,116	33.5	153,551,916	18.3	167,590,015	9.1
180 to 359 Days Delinquent		24,657,138	25,353,945	2.8	56,519,083	122.9	71,593,529	26.7	66,481,397	-7.1
> = 360 Days Delinquent		31,087,978	20,142,973	-35.2	18,961,540	-5.9	28,562,725	50.6	33,075,470	15.8
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	447,279,687	2.4
% Delinquent Loans / Total Loans		0.52	0.61	18.5	0.81	32.1	1.02	25.8	1.01	-0.9
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	253,951,543	4.6
COMMERCIAL LOAN DELINQUENCY RATIOS¹										
% Comm Lns > = 30 Days Delinquent		1.23	2.39	94.1	1.86	-22.1	2.18	16.9	1.42	-34.9
% Comm Lns > = 60 Days Delinquent		0.81	0.58	-28.4	0.76	29.8	1.23	62.8	0.85	-31.3
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	19,117,639	3.2
60 to 89 Days Delinquent ¹		N/A	5,952,197		8,159,941	37.1	7,924,876	-2.9	7,649,094	-3.5
90 to 179 Days Delinquent ¹		9,900,511	8,570,363	-13.4	13,022,282	51.9	12,721,297	-2.3	12,695,596	-0.2
180 to 359 Days Delinquent		277,727	1,064,392	283.3	2,355,019	121.3	2,061,345	-12.5	2,351,644	14.1
> = 360 Days Delinquent		31,876	1,260	-96.0	33,038	2,522.1	62,035	87.8	145,641	134.8
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	22,841,975	0.3
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		0.90	1.50	66.4	2.04	36.5	1.94	-4.9	1.95	0.5
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	320,417	165.7
60 to 89 Days Delinquent ¹		N/A	44,953		27,222	-39.4	25,950	-4.7	60,395	132.7
90 to 179 Days Delinquent ¹		26,923	63,608	136.3	87,352	37.3	30,072	-65.6	165,598	450.7
180 to 359 Days Delinquent		1,206	4,661	286.5	0	-100.0	0	N/A	110,493	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	336,486	500.6
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	1.34	478.9
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹											
Return to cover			For Charter :	N/A							
02/25/2026			Count of CU :	159							
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		
								Dec-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	249,595,724	17.8
60 to 89 Days Delinquent ¹	N/A		33,994,225			38,967,592	14.6	68,242,990	75.1	79,950,167	17.2
90 to 179 Days Delinquent ¹	N/A		25,902,461			31,785,310	22.7	49,097,417	54.5	60,712,883	23.7
180 to 359 Days Delinquent	N/A		9,302,546			19,732,127	112.1	30,685,870	55.5	29,551,168	-3.7
> = 360 Days Delinquent	N/A		8,100,663			5,372,391	-33.7	11,951,412	122.5	17,238,345	44.2
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	187,452,563	17.2
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	1.42	11.5
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	35,068,406	42.1
60 to 89 Days Delinquent ¹	N/A		1,976,735			5,362,326	171.3	6,924,304	29.1	10,003,660	44.5
90 to 179 Days Delinquent ¹	N/A		2,052,155			3,707,800	80.7	6,348,798	71.2	7,657,401	20.6
180 to 359 Days Delinquent	N/A		371,991			1,476,323	296.9	2,707,574	83.4	3,226,666	19.2
> = 360 Days Delinquent	N/A		125,011			508,201	306.5	2,197,421	332.4	2,153,818	-2.0
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	23,041,545	26.8
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	0.91	15.2
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	754,359	63.7
60 to 89 Days Delinquent ¹	N/A		178,377			142,609	-20.1	76,187	-46.6	888,803	1,066.6
90 to 179 Days Delinquent ¹	N/A		123,300			522,944	324.1	36,021	-93.1	774,071	2,048.9
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	1,662,874	794.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A		0.75			1.29	72.7	0.32	-75.4	2.85	799.8
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	212,156,982	19.0
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	1.34	12.4
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
									11. Delinquent RE Loans		

Delinquent Commercial Loans									
Return to cover									
02/25/2026			For Charter :	N/A					
CU Name: N/A			Count of CU :	159					
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
								Dec-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	464,775	-94.9
60 to 89 Days Delinquent ¹	N/A	0		0	N/A	488,335	N/A	908,875	86.1
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	0	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	908,875	86.1
Construction and Development loans > = 60 Days / Total Construction and Development loans %	N/A	0.09		0.00	-100.0	0.22	N/A	0.50	123.9
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	204,600	-74.0
60 to 89 Days Delinquent ¹	N/A	0		127,757	N/A	489,792	283.4	0	-100.0
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	0	-100.0
> = 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	0	-100.0
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	0.00	-100.0
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	5,175,312	-38.5
60 to 89 Days Delinquent ¹	N/A	821,252		1,280,899	56.0	463,746	-63.8	452,366	-2.5
90 to 179 Days Delinquent ¹	N/A	708,906		569,405	-19.7	1,694,610	197.6	6,285,971	270.9
180 to 359 Days Delinquent	N/A	0		4,981,284	N/A	2,261,956	-54.6	571,485	-74.7
> = 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	7,309,822	65.4
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	1.03	45.7
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	7,966,823	19.4
60 to 89 Days Delinquent ¹	N/A	1,136,181		0	-100.0	6,905,847	N/A	0	-100.0
90 to 179 Days Delinquent ¹	N/A	0		186,443	N/A	3,971,120	2,029.9	0	-100.0
180 to 359 Days Delinquent	N/A	0		1,298,093	N/A	4,216,543	224.8	4,152,613	-1.5
> = 360 Days Delinquent	N/A	0		8,796,196	N/A	8,662,599	-1.5	8,662,599	0.0
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	1,136,181		10,280,732	804.8	23,756,109	131.1	12,815,212	-46.1
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
									12. Del Comm Loans

		Loan Losses								
Return to cover		For Charter :		N/A						
02/25/2026		Count of CU :		159						
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	Dec-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	393,568,422	32.2	412,686,206	4.9
Total Loans Recovered Year-to-Date*		45,291,867	42,015,058	-7.2	47,849,685	13.9	51,799,563	8.3	53,702,561	3.7
NET CHARGE OFFS (\$\$)*		129,102,802	146,491,343	13.5	249,958,462	70.6	341,768,859	36.7	358,983,645	5.0
Net Charge-Offs / Average Loans %**		0.36	0.37	3.3	0.59	59.5	0.80	34.7	0.82	3.2
Total Delinquent Loans & Year-to-Date Net Charge-Offs		321,900,076	401,557,326	24.7	596,258,913	48.5	778,403,498	30.5	806,263,332	3.6
Combined Delinquency and Net Charge Off Ratio		0.88	0.98	12.2	1.40	42.5	1.81	29.6	1.83	0.9
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	53,233,907	36.0	53,238,689	0.0
Unsecured Credit Card Lns Recovered*		4,771,816	4,238,704	-11.2	3,697,717	-12.8	3,489,324	-5.6	3,963,230	13.6
Unsecured Credit Card Net Charge Offs*		21,871,051	21,669,147	-0.9	35,442,611	63.6	49,744,583	40.4	49,275,459	-0.9
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**		1.94	1.99	2.7	3.23	62.2	4.28	32.5	4.21	-1.6
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	692,658	286.1
Non-Federally Guaranteed Student Loans Recovered*		7,233	12,778	76.7	14,212	11.2	25,624	80.3	26,945	5.2
Non-Federally Guaranteed Student Loans Net Charge Offs*		23,740	30,749	29.5	184,772	500.9	153,782	-16.8	665,713	332.9
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	2.69	299.0
All Other Unsecured Loans/Lines of Credit Charged Off*		N/A	69,956,553		100,990,132	44.4	115,519,963	14.4	106,387,011	-7.9
All Other Unsecured Loans/Lines of Credit Recovered*		N/A	14,312,543		14,620,285	2.2	13,714,811	-6.2	14,823,429	8.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs*		N/A	55,644,010		86,369,847	55.2	101,805,152	17.9	91,563,582	-10.1
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	4.57	15.0	4.15	-9.2
New Vehicle Loans Charged Off*		29,861,831	20,570,956	-31.1	27,905,083	35.7	43,012,008	54.1	46,919,513	9.1
New Vehicle Loans Recovered*		7,908,011	6,162,069	-22.1	6,191,394	0.5	8,407,395	35.8	8,438,806	0.4
New Vehicle Loans Net Charge Offs*		21,953,820	14,408,887	-34.4	21,713,689	50.7	34,604,613	59.4	38,480,707	11.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**		0.31	0.20	-35.6	0.30	50.8	0.49	66.3	0.54	10.2
Used Vehicle Loans Charged Off*		48,133,042	57,894,226	20.3	114,023,481	97.0	155,584,330	36.4	171,066,299	10.0
Used Vehicle Loans Recovered*		12,539,880	13,200,589	5.3	19,949,304	51.1	23,125,708	15.9	22,984,162	-0.6
Used Vehicle Loans Net Charge Offs*		35,593,162	44,693,637	25.6	94,074,177	110.5	132,458,622	40.8	148,082,137	11.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**		0.34	0.38	12.0	0.75	98.1	1.07	43.1	1.20	12.6
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**		0.32	0.31	-4.9	0.58	88.7	0.86	48.0	0.96	11.8
Leases Receivable Charged Off*		1,833,561	1,331,065	-27.4	1,924,193	44.6	3,554,973	84.8	5,125,040	44.2
Leases Receivable Recovered*		337,172	404,881	20.1	465,577	15.0	278,858	-40.1	374,303	34.2
Leases Receivable Net Charge Offs*		1,496,389	926,184	-38.1	1,458,616	57.5	3,276,115	124.6	4,750,737	45.0
Leases Receivable Net Charge Offs / Avg Leases Receivable**		0.18	0.10	-45.2	0.15	47.5	0.33	123.2	0.50	51.0
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*		N/A	7,910,446		11,467,482	45.0	19,145,890	67.0	19,935,861	4.1
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*		N/A	2,450,243		1,948,775	-20.5	2,305,494	18.3	2,481,477	7.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*		N/A	5,460,203		9,518,707	74.3	16,840,396	76.9	17,454,384	3.6
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	1.04	81.5	1.16	12.0
FORECLOSED AND REPOSSESSED ASSETS										
Commercial		N/A	18,566,087		10,956,044	-41.0	17,534,757	60.0	22,906,371	30.6
Real Estate - Non-Commercial		N/A	3,673,657		6,257,824	70.3	6,993,878	11.8	17,024,510	143.4
Vehicle - Non-Commercial		N/A	20,819,155		28,273,664	35.8	27,685,050	-2.1	28,010,235	1.2
Other - Non-Commercial		N/A	1,092,224		1,374,895	25.9	1,694,799	23.3	1,385,638	-18.2
Total Foreclosed and Repossessed Assets		33,807,844	44,151,123	30.6	46,862,427	6.1	53,908,484	15.0	69,326,754	28.6
*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 Loans								
Return to cover										
02/25/2026										
CU Name: N/A		For Charter : N/A								
Peer Group Number: N/A		Count of CU : 159								
		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	Dec-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	11,215,376,569	9.5
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	1,262,742,644	-0.9
Commercial Indirect Loans		N/A	24,408,654		24,413,390	0.0	17,466,121	-28.5	20,754,012	18.8
All Other Indirect Loans		N/A	685,381,586		693,645,536	1.2	857,692,127	23.6	861,307,921	0.4
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	13,360,181,146	7.8
Indirect Loans Outstanding / Total Loans %		30.85	30.87	0.1	30.25	-2.0	28.86	-4.6	30.11	4.3
INDIRECT LOANS NUMBER OUTSTANDING:										
New and Used Vehicle Indirect Loans		N/A	434,856		434,083	-0.2	411,524	-5.2	418,302	1.6
First Lien and Junior Lien Residential Indirect Loans		N/A	8,059		7,986	-0.9	7,682	-3.8	7,393	-3.8
Commercial Indirect Loans		N/A	90		79	-12.2	43	-45.6	37	-14.0
All Other Indirect Loans		N/A	40,074		38,204	-4.7	37,914	-0.8	36,936	-2.6
TOTAL NUMBER OUTSTANDING INDIRECT LOANS		484,567	483,079	-0.3	480,352	-0.6	457,163	-4.8	462,668	1.2
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	86,526,655	-4.4
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		0.39	0.51	32.2	0.68	32.5	0.73	8.2	0.65	-11.3
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	143,307,901	6.2
Indirect Loans Recovered*		14,118,839	12,673,084	-10.2	19,020,795	50.1	22,176,185	16.6	22,133,654	-0.2
Indirect Loans Net Charge Offs*		39,919,132	41,026,698	2.8	83,069,838	102.5	112,819,893	35.8	121,174,247	7.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.36	0.34	-6.6	0.64	91.2	0.89	38.4	0.94	5.7
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
										15. Indirect Loans

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
02/25/2026			For Charter :	N/A					
CU Name: N/A			Count of CU :	159					
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
								Dec-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	8,645,728,609	8.4	9,351,634,498	8.2
Fixed Rate 15 years or less	N/A	2,624,514,847		2,577,169,941	-1.8	2,409,237,171	-6.5	2,216,484,713	-8.0
Balloon/Hybrid > 5 years	N/A	705,497,435		743,421,552	5.4	721,487,657	-3.0	671,134,861	-7.0
Balloon/Hybrid 5 years or less	N/A	392,023,721		390,806,975	-0.3	245,962,405	-37.1	260,959,986	6.1
Adjustable Rate	N/A	388,456,637		442,117,658	13.8	576,818,231	30.5	737,818,397	27.9
Total Secured by 1st Lien	N/A	11,549,580,932		12,130,487,635	5.0	12,599,234,073	3.9	13,238,032,455	5.1
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	1,044,629,684		1,251,237,698	19.8	1,422,437,283	13.7	1,518,733,045	6.8
Closed-End Adjustable Rate	N/A	13,241,625		9,297,830	-29.8	12,996,501	39.8	37,551,338	188.9
Open-End Fixed Rate	N/A	141,975,614		269,339,506	89.7	266,732,951	-1.0	223,826,035	-16.1
Open-End Adjustable Rate	N/A	479,199,736		579,815,564	21.0	594,049,387	2.5	745,490,554	25.5
Total Secured by Junior Lien	N/A	1,679,046,659		2,109,690,598	25.6	2,296,216,122	8.8	2,525,600,972	10.0
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	36,626,536	1.3
Closed-End Adjustable Rate	N/A	5,455,078		4,461,569	-18.2	3,902,710	-12.5	4,369,432	12.0
Open-End Fixed Rate	N/A	8,310,587		8,727,178	5.0	5,628,850	-35.5	2,307,510	-59.0
Open-End Adjustable Rate	N/A	8,158,234		9,239,905	13.3	12,956,042	40.2	15,018,341	15.9
Total All Other (Non-Commercial) Real Estate	N/A	64,762,571		56,655,257	-12.5	58,657,199	3.5	58,321,819	-0.6
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	14,954,107,394	4.6	15,821,955,246	5.8
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	1,438,950,001	-2.8	1,702,117,002	18.3
Fixed Rate 15 Years or less*	N/A	738,451,349		452,692,572	-38.7	471,833,442	4.2	494,085,238	4.7
Balloon/Hybrid > 5 Years*	N/A	301,679,091		93,722,194	-68.9	66,353,388	-29.2	61,149,709	-7.8
Balloon/Hybrid 5 Years or less*	N/A	214,403,903		42,156,400	-80.3	43,268,820	2.6	87,860,694	103.1
Adjustable Rate*	N/A	181,268,164		161,122,946	-11.1	228,897,165	42.1	325,775,594	42.3
Total Secured by 1st Lien Granted YTD*	N/A	4,180,599,290		2,230,726,543	-46.6	2,249,302,816	0.8	2,670,988,237	18.7
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	437,648,728		388,910,969	-11.1	354,106,665	-8.9	344,503,211	-2.7
Closed-End Adjustable Rate*	N/A	231,092		944,783	308.8	3,092,513	227.3	28,080,722	808.0
Open-End Fixed Rate*	N/A	221,722,616		295,457,718	33.3	173,727,169	-41.2	187,648,999	8.0
Open-End Adjustable Rate*	N/A	469,490,721		264,048,049	-43.8	305,103,864	15.5	373,788,076	22.5
Total Secured by Junior Lien Granted YTD*	N/A	1,129,093,157		949,361,519	-15.9	836,030,211	-11.9	934,021,008	11.7
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	10,121,149	-6.3
Closed-End Adjustable Rate*	N/A	1,893,114		455,580	-75.9	0	-100.0	1,755,020	N/A
Open-End Fixed Rate*	N/A	4,388,480		3,600,791	-17.9	2,279,332	-36.7	602,942	-73.5
Open-End Adjustable Rate*	N/A	5,958,105		5,266,250	-11.6	9,634,958	83.0	7,825,105	-18.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	47,826,437		19,867,342	-58.5	22,719,786	14.4	20,304,216	-10.6
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	3,108,052,813	-2.9	3,625,313,461	16.6
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	102,605,279	-2.1
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	1,447,072,532		1,692,693,251	17.0	1,873,108,959	10.7	2,265,389,117	20.9
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	321,216,806	5.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.92	0.52	-43.0	0.57	8.6	0.52	-9.5	0.52	1.2
Interest Only & Payment Option First Mortgages / Net Worth %	8.82	4.83	-45.2	5.02	3.8	4.47	-11.0	4.48	0.2
* Amounts are year-to-date while the related %change ratios are annualized.									
									18. RE Loans

		Commercial Loan Information								
Return to cover		For Charter : N/A								
02/25/2026		Count of CU : 159								
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	Dec-2025	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	61,304,672	134,970,750	120.2	166,479,194	23.3	220,512,873	32.5	183,308,875	-16.9	
Secured by Farmland	4,664,396	6,508,666	39.5	7,314,229	12.4	11,924,807	63.0	10,028,607	-15.9	
Secured by Multifamily	186,642,272	229,488,679	23.0	289,971,241	26.4	316,299,269	9.1	326,098,943	3.1	
Owner Occupied, Non-Farm, Non-Residential Property	474,947,308	583,885,028	22.9	621,108,294	6.4	626,034,419	0.8	710,456,316	13.5	
Non-Owner Occupied, Non-Farm, Non-Residential Property	1,082,713,217	1,383,494,402	27.8	1,466,481,830	6.0	1,608,986,390	9.7	1,723,264,305	7.1	
Total Real Estate Secured Commercial Loans	1,810,271,865	2,338,347,525	29.2	2,551,354,788	9.1	2,783,757,758	9.1	2,953,157,046	6.1	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	1,247,718	956,848	-23.3	1,432,859	49.7	1,047,975	-26.9	1,104,677	5.4	
Commercial and Industrial Loans	114,223,881	119,852,585	4.9	116,460,118	-2.8	117,166,517	0.6	125,147,276	6.8	
Unsecured Commercial Loans	5,324,434	4,289,710	-19.4	4,717,320	10.0	3,385,825	-28.2	2,813,343	-16.9	
Unsecured Revolving Lines of Credit (Commercial Purpose)	3,933,165	13,119,601	233.6	6,833,711	-47.9	10,066,730	47.3	14,363,395	42.7	
Total Non-Real Estate Secured Commercial Loans	124,729,198	138,218,744	10.8	129,444,008	-6.3	131,667,047	1.7	143,428,691	8.9	
TOTAL COMMERCIAL LOANS:										
Commercial Loans to Members	1,795,961,735	2,310,536,961	28.7	2,523,477,779	9.2	2,761,544,480	9.4	2,873,542,969	4.1	
Purchased Commercial Loans or Participations to Nonmembers	139,039,328	166,029,308	19.4	157,321,017	-5.2	153,880,325	-2.2	223,042,768	44.9	
Total Commercial Loans	1,935,001,063	2,476,566,269	28.0	2,680,798,796	8.2	2,915,424,805	8.8	3,096,585,737	6.2	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development	135	150	11.1	166	10.7	169	1.8	148	-12.4	
Farmland	33	37	12.1	39	5.4	44	12.8	41	-6.8	
Secured by Multifamily	400	462	15.5	514	11.3	513	-0.2	521	1.6	
Owner Occupied, Non-Farm, Non-Residential Property	735	769	4.6	737	-4.2	727	-1.4	772	6.2	
Non-Owner Occupied, Non-Farm, Non-Residential Property	792	938	18.4	955	1.8	1,031	8.0	1,101	6.8	
Total Number of Real Estate Secured Commercial Loans	2,095	2,356	12.5	2,411	2.3	2,484	3.0	2,583	4.0	
Loans to finance agricultural production and other loans to farmers	26	18	-30.8	16	-11.1	10	-37.5	12	20.0	
Commercial and Industrial Loans	1,101	1,389	26.2	1,363	-1.9	1,369	0.4	1,413	3.2	
Unsecured Commercial Loans	53	64	20.8	87	35.9	94	8.0	77	-18.1	
Unsecured Revolving Lines of Credit (Commercial Purpose)	163	279	71.2	289	3.6	292	1.0	272	-6.8	
Total Number of Non-Real Estate Secured Commercial Loans	1,343	1,750	30.3	1,755	0.3	1,765	0.6	1,774	0.5	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members	3,247	3,831	18.0	3,950	3.1	4,030	2.0	4,002	-0.7	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	191	275	44.0	216	-21.5	219	1.4	355	62.1	
Total Number of Commercial Loans Outstanding	3,438	4,106	19.4	4,166	1.5	4,249	2.0	4,357	2.5	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS										
	1,935,001,063	2,476,566,269	28.0	2,680,798,796	8.2	2,915,424,805	8.8	3,096,585,737	6.2	
(Total Commercial Loans / Total Assets)%	3.45	4.35	26.1	4.65	7.0	4.95	6.6	5.03	1.5	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*	666,805,718	1,041,581,621	56.2	581,819,428	-44.1	660,032,054	13.4	566,668,240	-14.1	
Purchased or Participation Interests to Nonmembers*	25,944,068	58,667,948	126.1	12,478,900	-78.7	31,654,975	153.7	50,377,490	59.1	
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance	5,912,114	7,465,514	26.3	8,747,088	17.2	12,972,782	48.3	11,133,284	-14.2	
Outstanding Agricultural Related Loans - Number	59	55	-6.8	55	0.0	54	-1.8	53	-1.9	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	233,241,772	297,202,633	27.4	297,771,444	0.2	391,291,778	31.4	395,502,447	1.1	
Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	3,891,908	N/A	
Total Member Business Loans - (NMBLB)										
(NMBLB / Total Assets)%	3.34	4.30	28.7	4.69	9.0	4.89	4.3	4.84	-1.1	
* Amounts are year-to-date and the related % change ratios are annualized.								20. Commercial Loans		

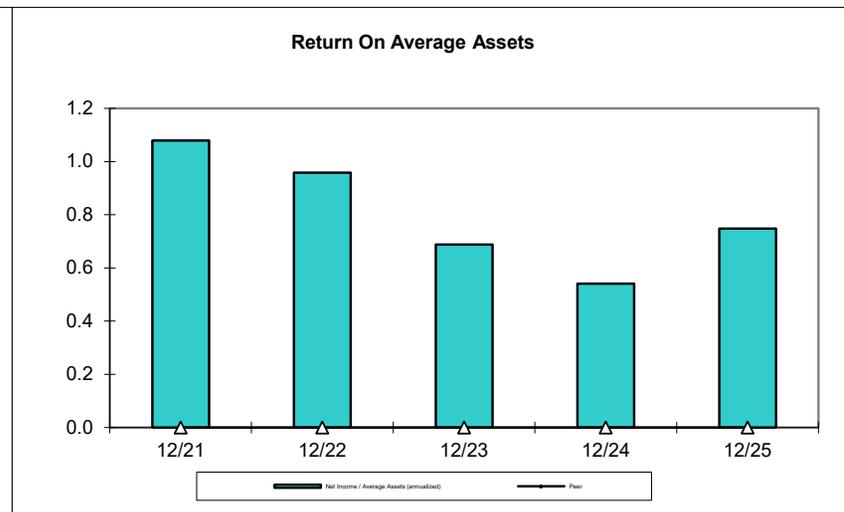
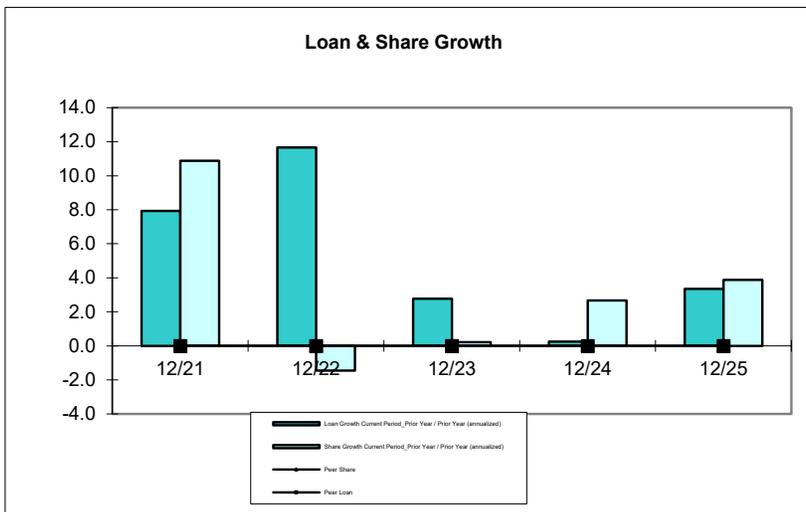
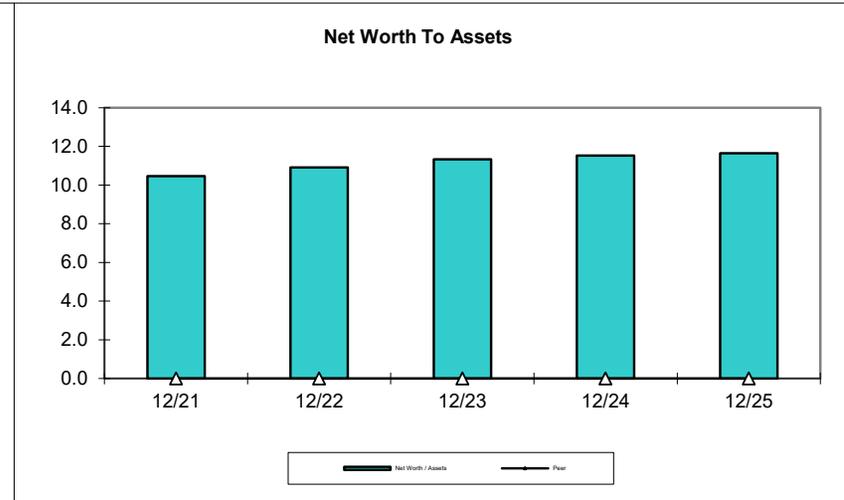
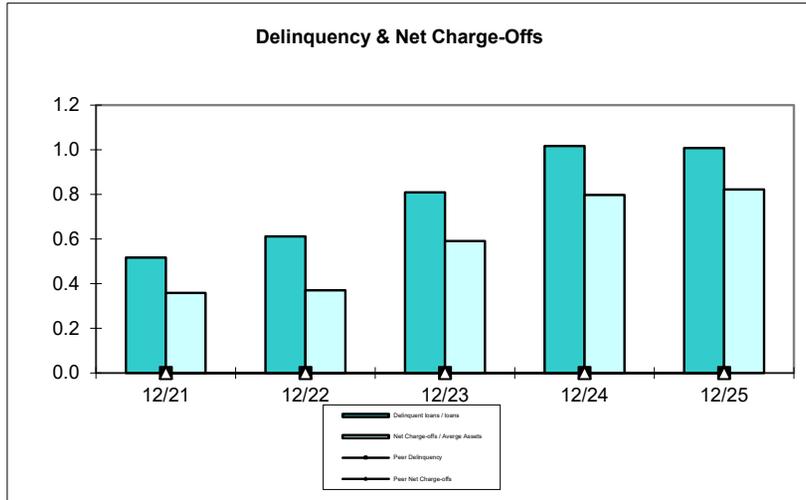
	Commercial Loan Losses								
Return to cover		For Charter :	N/A						
02/25/2026		Count of CU :	159						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2021	Dec-2022	% Chg	Dec-2023	% Chg	Dec-2024	% Chg	Dec-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	832,793	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	871,646	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	1,839,902	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	865,994	-37.9
Unsecured Commercial Loans YTD Charge Offs*	N/A	68,983		96,663	40.126	262,133	171.2	147,872	-43.6
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	141,102		61,909	-56.125	157,714	154.8	67,103	-57.5
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	984,720	69,094	-92.983	0	-100	0	N/A	3,544,341	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	1,080,969	-40.4
Total Commercial Loan YTD Charge Offs*	2,489,644	2,390,042	-4.0007	1,167,981	-51.131	1,815,139	55.4	4,625,310	154.8
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	5	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	173,636	58.9
Unsecured Commercial Loans YTD Recoveries*	N/A	3,700		37,395	910.68	19,057	-49.0	7,524	-60.5
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	3,850		54,397	1312.9	2,523	-95.4	425	-83.2
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	8,469	84,359	896.09	5	-99.994	0	-100.0	36,550	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	181,585	38.8
Total Commercial Loan YTD Recoveries*	307,288	463,955	50.984	589,925	27.151	130,850	-77.8	218,135	66.7
*Amounts are year-to-date while the related percent change ratios are annualized.							22. Commercial Loan Losses		

		Investment Maturity								
Return to cover		For Charter :	N/A							
02/25/2026		Count of CU :	159							
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	Dec-2025	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION										
Total Time Deposits < 1 yr	N/A	632,100,584	509,478,462	-19.4	511,614,281	0.4	624,345,911	22.0		
Total Time Deposits 1-3 yrs	N/A	405,494,109	280,390,039	-30.9	305,897,687	9.1	317,350,170	3.7		
Total Time Deposits 3-5 yrs	N/A	113,048,970	44,171,748	-60.9	41,458,476	-6.1	77,647,000	87.3		
Total Time Deposits 5-10 yrs	N/A	5,786,000	2,093,000	-63.8	1,482,000	-29.2	1,621,000	9.4		
Total Time Deposits > 10 yrs	N/A	485,000	485,000	0.0	0	-100.0	240,000	N/A		
TOTAL TIME DEPOSITS	N/A	1,156,914,663	836,618,249	-27.7	860,452,444	2.8	1,021,204,081	18.7		
EQUITY SECURITIES MATURITY DISTRIBUTION										
Total Equity Securities < 1 yr	3,230,986	1,930,889	3,026,464	56.7	3,555,220	17.5	31,234,481	778.6		
Total Equity Securities 1-3 yrs	250,000	0	979,155	N/A	1,064,977	8.8	0	-100.0		
Total Equity Securities 3-5 yrs	5,709,430	2,029,924	1,310,314	-35.5	1,303,765	-0.5	1,473,357	13.0		
Total Equity Securities 5-10 yrs	6,993,588	6,759,432	6,893,582	2.0	11,527,493	67.2	11,598,258	0.6		
Total Equity Securities > 10 yrs	91,697,822	76,040,258	92,059,636	21.1	99,759,395	8.4	91,421,212	-8.4		
TOTAL EQUITY SECURITIES	0	86,760,503	104,269,151	20.2	117,210,850	12.4	135,727,308	15.8		
TRADING DEBT SECURITIES MATURITY DISTRIBUTION										
Total Trading Debt Securities < 1 yr	41,575,844	37,003,464	40,564,611	9.6	0	-100.0	0	N/A		
Total Trading Debt Securities 1-3 yrs	622,392	9,706,300	0	-100.0	43,372,661	N/A	47,051,107	8.5		
Total Trading Debt Securities 3-5 yrs	19,104,933	9,769,350	0	-100.0	0	N/A	0	N/A		
Total Trading Debt Securities 5-10 yrs	17,864,878	0	0	N/A	0	N/A	0	N/A		
Total Trading Debt Securities > 10 yrs	3,437,043	0	0	N/A	0	N/A	0	N/A		
TOTAL TRADING DEBT SECURITIES	0	56,479,114	40,564,611	-28.2	43,372,661	6.9	47,051,107	8.5		
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION										
Total Available-for-Sale Debt Securities < 1 yr	878,466,273	731,246,971	908,268,288	24.2	761,526,790	-16.2	786,987,909	3.3		
Total Available-for-Sale Debt Securities 1-3 yrs	1,035,172,217	951,298,306	831,379,076	-12.6	844,801,352	1.6	827,255,054	-2.1		
Total Available-for-Sale Debt Securities 3-5 yrs	1,471,045,201	1,074,544,529	1,100,730,361	2.4	1,060,772,684	-3.6	1,205,030,994	13.6		
Total Available-for-Sale Debt Securities 5-10 yrs	1,292,221,680	1,577,314,012	1,077,719,911	-31.7	783,583,382	-27.3	937,800,009	19.7		
Total Available-for-Sale Debt Securities > 10 yrs	81,344,812	181,923,256	159,873,110	-12.1	112,639,875	-29.5	140,292,828	24.5		
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	4,516,327,074	4,077,970,746	-9.7	3,563,324,083	-12.6	3,897,366,794	9.4		
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION										
Total Held-to-Maturity Debt Securities < 1 yr	185,747,871	272,783,871	424,550,905	55.6	381,541,258	-10.1	396,881,544	4.0		
Total Held-to-Maturity Debt Securities 1-3 yrs	1,078,936,047	798,255,636	822,900,052	3.1	829,069,923	0.7	928,500,749	12.0		
Total Held-to-Maturity Debt Securities 3-5 yrs	1,085,787,180	852,664,615	612,632,118	-28.2	577,738,523	-5.7	681,185,933	17.9		
Total Held-to-Maturity Debt Securities 5-10 yrs	243,003,758	483,334,324	430,356,605	-11.0	439,561,554	2.1	403,897,721	-8.1		
Total Held-to-Maturity Debt Securities > 10 yrs	7,530,388	6,831,591	7,487,288	9.6	13,822,959	84.6	22,353,775	61.7		
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	2,413,870,037	2,297,926,968	-4.8	2,241,734,217	-2.4	2,432,819,722	8.5		
OTHER INVESTMENTS MATURITY DISTRIBUTION										
Total Other Investments < 1 yr	17,888,038	82,144,962	85,123,977	3.6	81,274,122	-4.5	79,885,269	-1.7		
Total Other Investments 1-3 yrs	147,644,337	131,062,185	131,364,387	0.2	148,066,773	12.7	164,487,319	11.1		
Total Other Investments 3-5 yrs	2,824,800	30,734,919	36,002,363	17.1	32,170,313	-10.6	33,325,908	3.6		
Total Other Investments 5-10 yrs	5,377,513	30,076,021	31,175,738	3.7	38,578,062	23.7	82,657,792	114.3		
Total Other Investments > 10 yrs	8,805,830	15,369,115	24,124,426	57.0	26,130,563	8.3	31,263,812	19.6		
TOTAL OTHER INVESTMENTS	182,540,518	289,387,202	307,790,891	6.4	326,219,833	6.0	391,620,100	20.0		
TOTAL INVESTMENT MATURITY DISTRIBUTION										
Total Investments < 1 yr	1,661,727,156	1,757,210,741	1,971,012,707	12.2	1,739,511,671	-11.7	1,919,335,114	10.3		
Total Investments 1-3 yrs	2,673,442,196	2,295,816,536	2,067,012,709	-10.0	2,172,273,373	5.1	2,284,644,399	5.2		
Total Investments 3-5 yrs	2,739,393,490	2,082,792,307	1,794,846,904	-13.8	1,713,443,761	-4.5	1,998,663,192	16.6		
Total Investments 5-10 yrs	1,594,845,497	2,103,269,789	1,548,238,836	-26.4	1,274,732,491	-17.7	1,437,574,780	12.8		
Total Investments > 10 yrs	193,440,895	280,649,220	284,029,460	1.2	252,352,792	-11.2	285,571,627	13.2		
TOTAL INVESTMENT MATURITY DISTRIBUTION	8,862,849,234	8,519,738,593	7,665,140,616	-10.0	7,152,314,088	-6.7	7,925,789,112	10.8		
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Share and Membership Information											
Return to cover											
02/25/2026			For Charter :	N/A							
CU Name: N/A			Count of CU :	159							
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	Dec-2025	% Chg
MEMBERSHIP:											
Number of Current Members			4,160,589	3,961,051	-4.8	4,014,379	1.3	4,050,349	0.9	4,102,097	1.3
Number of Potential Members			232,142,605	244,542,574	5.3	273,306,995	11.8	337,909,175	23.6	350,645,846	3.8
% Current Members to Potential Members			1.79	1.62	-9.6	1.47	-9.3	1.20	-18.4	1.17	-2.4
% Membership Growth*			3.15	-4.80	-252.2	1.35	128.1	0.90	-33.4	1.28	42.6
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):											
Accounts Held by Member Public Units Deposits			19,460,840	31,407,608	61.4	8,091,282	-74.2	24,367,093	201.2	22,963,290	-5.8
Accounts Held by Nonmember Public Units Deposits			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	9,229,314,836	13.3	9,955,682,222	7.9
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	820,177,878	3.3
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	1,544,470,399	4.4
Negative Shares Included in All Other Unsecured Loans/Lines of Credit			17,255,627	19,131,277	10.9	23,537,843	23.0	23,575,946	0.2	21,041,672	-10.7
NCUA INSURED SAVINGS											
Uninsured Member Shares			3,552,057,001	3,744,877,932	5.4	3,410,551,323	-8.9	3,813,231,818	11.8	4,316,783,612	13.2
Uninsured NonMember Deposits			31,654,909	60,746,293	91.9	120,639,495	98.6	21,305,110	-82.3	30,148,160	41.5
Total Uninsured Shares & Deposits			3,583,711,910	3,805,624,225	6.2	3,531,190,818	-7.2	3,834,536,928	8.6	4,346,931,772	13.4
Total Insured Shares & Deposits			44,217,707,123	43,186,940,076	-2.3	43,315,137,184	0.3	44,221,063,624	2.1	45,536,115,467	3.0
INSURANCE COVERAGE OTHER THAN NCUSIF											
Share/Deposit Insurance Other than NCUSIF			18	18	0.0	23	27.8	24	4.3	25	4.2
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	1,076,606,777	13.7
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											

[Return to cover](#)
 02/25/2026
 CU Name: N/A
 Peer Group: N/A

Graphs 1
 For Charter : N/A
 Count of CU : 159
 Asset Range : N/A
 Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All
 Count of CU in Peer Group : N/A



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

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02/25/2026

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 159

Asset Range : N/A

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

Count of CU in Peer Group : N/A

