

Cycle Date: June-2026
Run Date: 08/18/2026
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 Federa

Count of CU : 157
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.

Return to cover		Supplemental Ratios**			
08/18/2026		For Charter :	N/A		
CU Name: N/A		Count of CU :	157		
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-2022	Dec-2023	Dec-2024	Dec-2025	Jun-2026
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	98.36	120.36	100.74	106.56	122.12
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.70	2.11	2.66	2.84	1.78
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.54	0.74	1.19	1.24	1.13
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	30.87	30.25	28.86	29.76	30.27
Participation Loans Outstanding / Total Loans	2.47	2.47	2.85	3.61	3.33
Participation Loans Purchased YTD / Total Loans Granted YTD	2.05	1.33	3.06	3.35	1.72
Participation Loans Sold YTD / Total Assets *	1.35	0.62	1.20	1.40	1.40
Total Commercial Loans / Total Assets	4.35	4.65	4.95	5.03	4.99
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	1.60	0.74	1.20	1.33	1.79
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	21.07	22.30	22.95	22.75	23.00
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	28.82	30.04	31.47	31.59	31.72
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	20.46	17.24	16.56	16.18	16.90
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	13.02	18.38	25.92	20.98	18.07
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	0.85	0.74	0.75	0.76	0.70
Unused Commitments / Cash & ST Investments	97.09	92.78	80.16	81.41	87.80
Short Term Liabilities / Total Shares and Deposits plus Borrowings	31.31	38.45	41.26	41.79	42.07
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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	

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.		

Return to cover		Liabilities, Shares & Equity							
08/18/2026		For Charter : N/A							
CU Name: N/A		Count of CU : 157							
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	743,171,353	783,906,696	5.5	683,033,426	-12.9	766,186,378	12.2	837,414,713	9.3
Accrued Dividends and Interest Payable	7670618	15221393	98.4	16319764	7.2	16576517	1.6	17107196	3.2
Other Borrowings	2,477,213,203	2,624,265,780	5.9	2,219,083,834	-15.4	2,367,812,557	6.7	2,243,558,426	-5.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	1,186,571	N/A	1,670,266	40.8	1,036,140	-38.0	993,746	-4.1
SHARES AND DEPOSITS									
Member Shares of All Types	47,488,610,930	47,374,212,942	-0.2	48,762,321,931	2.9	50,795,526,027	4.2	51,725,232,886	1.8
Non-Member Deposits	734,565,885	950,586,650	29.4	852,908,276	-10.3	738,466,648	-13.4	674,548,155	-8.7
TOTAL SHARES AND DEPOSITS	48,223,176,815	48,324,799,592	0.2	49,615,230,207	2.7	51,533,992,675	3.9	52,399,781,041	1.7
TOTAL LIABILITIES²	51,451,231,989	51,749,380,032	0.6	52,535,337,497	1.5	54,685,604,267	4.1	55,498,855,122	1.5
EQUITY:									
Undivided Earnings ³	5,620,225,554	6,032,336,352	7.3	6,333,722,872	5.0	6,793,242,323	7.3	6,934,592,745	2.1
Other Reserves	327,824,156	140,790,561	-57.1	135,144,403	-4.0	105,390,251	-22.0	100,557,807	-4.6
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Acquired in Merger	198,421,420	204,592,831	3.1	212,857,651	4.0	209,496,979	-1.6	254,219,418	21.3
Noncontrolling Interest in Consolidated Subsidiaries	75,740	152,999	102.0	137,132	-10.4	289,070	110.8	298,009	3.1
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	-518,712,297	-419,645,747	19.1	-372,428,932	11.3	-223,756,744	39.9	-249,065,808	-11.3
Other Comprehensive Income	-88,251,775	-43,352,313	50.9	9,259,805	121.4	28,951,951	212.7	36,776,058	27.0
Net Income	0	0	N/A	0	N/A	0	N/A	81,410,577	N/A
EQUITY TOTAL	5,539,582,798	5,914,874,683	6.8	6,318,692,931	6.8	6,913,613,830	9.4	7,158,788,806	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	56,990,814,787	57,664,254,715	1.2	58,854,030,428	2.1	61,599,218,097	4.7	62,657,643,928	1.7
CECL Transition Provision	N/A	129,476,125		75,949,505	-41.3	23,251,560	-69.4	5,595,736	-75.9
TOTAL NET WORTH	6,180,078,803	6,540,387,906	5.8	6,791,281,834	3.8	7,164,804,092	5.5	7,411,847,226	3.4
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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	

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		Loans										
Return to cover		For Charter :	N/A									
08/18/2026		Count of CU :	157									
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg		
AMOUNT OF LOANS AND LEASES												
Unsecured Credit Card Loans		1,042,357,489	1,154,438,924	10.8	1,172,664,861	1.6	1,170,495,820	-0.2	1,137,901,307	-2.8		
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		19,571,286	21,300,554	8.8	24,256,808	13.9	25,167,681	3.8	26,864,541	6.7		
All Other Unsecured Loans/Lines of Credit		2,137,568,497	2,207,541,987	3.3	2,247,502,201	1.8	2,165,134,669	-3.7	2,151,033,523	-0.7		
New Vehicle Loans		7,483,655,107	7,150,771,901	-4.4	6,877,236,629	-3.8	7,277,750,312	5.8	7,765,007,233	6.7		
Used Vehicle Loans		12,595,499,606	12,610,906,145	0.1	12,189,045,181	-3.3	12,433,624,826	2.0	12,643,664,826	1.7		
Leases Receivable		980,679,439	1,003,625,303	2.3	993,329,627	-1.0	924,687,227	-6.9	912,551,130	-1.3		
All Other Secured Non-Real Estate Loans/Lines of Credit		1,635,850,765	1,691,618,167	3.4	1,551,762,483	-8.3	1,448,363,055	-6.7	1,403,410,677	-3.1		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		11,549,580,947	12,130,487,635	5.0	12,599,234,085	3.9	13,238,096,510	5.1	13,540,066,705	2.3		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,679,046,662	2,109,690,597	25.6	2,296,216,120	8.8	2,525,714,976	10.0	2,673,494,284	5.9		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit		64,762,572	56,655,256	-12.5	58,657,198	3.5	58,321,819	-0.6	59,046,769	1.2		
Commercial Loans/Lines of Credit Real Estate Secured		2,338,347,525	2,551,354,788	9.1	2,783,757,759	9.1	2,953,157,043	6.1	2,972,133,344	0.6		
Commercial Loans/Lines of Credit Not Real Estate Secured		138,218,744	129,444,010	-6.3	131,667,049	1.7	143,428,689	8.9	156,917,514	9.4		
TOTAL AMOUNT OF LOANS & LEASES		41,665,138,639	42,817,835,269	2.8	42,925,330,009	0.3	44,363,942,636	3.4	45,442,091,848	2.4		
NUMBER OF LOANS AND LEASES												
Unsecured Credit Card Loans		514,447	524,470	1.9	523,685	-0.1	509,002	-2.8	503,859	-1.0		
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		5,644	5,900	4.5	5,532	-6.2	6,271	13.4	6,247	-0.4		
All Other Unsecured Loans/Lines of Credit		483,729	487,902	0.9	490,654	0.6	458,287	-6.6	445,987	-2.7		
New Vehicle Loans		259,926	246,556	-5.1	234,847	-4.7	231,887	-1.3	237,683	2.5		
Used Vehicle Loans		605,650	609,390	0.6	614,545	0.9	607,151	-1.2	607,858	0.1		
Leases Receivable		25,721	26,490	3.0	26,185	-1.2	23,772	-9.2	22,852	-3.9		
All Other Secured Non-Real Estate Loans/Lines of Credit		102,867	100,803	-2.0	92,610	-8.1	85,086	-8.1	81,511	-4.2		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		86,442	89,085	3.1	89,901	0.9	92,379	2.8	92,501	0.1		
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		28,043	32,656	16.4	36,752	12.5	40,606	10.5	42,047	3.5		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit		872	927	6.3	961	3.7	951	-1.0	960	0.9		
Commercial Loans/Lines of Credit Real Estate Secured		2,831	2,413	-14.8	2,487	3.1	2,579	3.7	2,549	-1.2		
Commercial Loans/Lines of Credit Not Real Estate Secured		1,618	1,719	6.2	1,775	3.3	1,747	-1.6	1,811	3.7		
TOTAL NUMBER OF LOANS & LEASES		2,117,790	2,128,230	0.5	2,119,934	-0.4	2,059,718	-2.8	2,045,865	-0.7		
LOANS GRANTED												
Number of Loans Granted Year-to-Date		824,713	705,103	-14.5	642,417	-8.9	654,290	1.8	330,909	-49.4		
Amount of Loans Granted Year-to-Date		21,921,693,396	15,815,200,469	-27.9	15,208,787,868	-3.8	17,301,572,238	13.8	9,376,007,028	-45.8		
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		20	22	10.0	23	4.5	23	0.0	22	-4.3		
Credit Builder		24	28	16.7	29	3.6	32	10.3	33	3.1		
Payday Alternative Loans (PAL loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0	N/A		
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									8. Loans			

		Loans							
Return to cover		For Charter : N/A							
08/18/2026		Count of CU : 157							
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
LOANS AND LEASES									
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	2,259,634	1,508,285	-33.3	1,654,307	9.7	755,109	-54.4	716,649	-5.1
SBA Guaranteed Portion	1,559,238	1,093,787	-29.9	803,354	-26.6	546,984	-31.9	373,444	-31.7
Paycheck Protection Program (PPP) Loans (included in SBA)									
Outstanding Balance	1,398,273	998,562	-28.6	329,075	-67.0	76,017	-76.9	2,167	-97.1
Small Business Administration (SBA) Number Outstanding	44	32	-27.3	36	12.5	21	-41.7	22	4.8
Other Government Guaranteed Outstanding Balance	953,061	929,342	-2.5	62,235	-93.3	290,855	367.3	284,358	-2.2
Other Government Guaranteed Outstanding Portion	240,304	234,219	-2.5	17,579	-92.5	15,865	-9.8	14,594	-8.0
Other Government Guaranteed Number Outstanding	2	2	0.0	1	-50.0	3	200.0	2	-33.3
Commercial Loans									
SBA Commercial Loans Outstanding Balance	85,303,382	79,062,372	-7.3	73,694,283	-6.8	73,390,354	-0.4	68,002,761	-7.3
SBA Commercial Loans Guaranteed Portion	64,192,424	58,971,579	-8.1	53,701,829	-8.9	56,185,613	4.6	52,599,248	-6.4
SBA Commercial Loans Number Outstanding	153	151	-1.3	137	-9.3	132	-3.6	118	-10.6
Other Government Guaranteed Commercial Loans Outstanding Balance	4,355,453	4,282,767	-1.7	10,910,547	154.8	9,964,868	-8.7	9,702,024	-2.6
Other Government Guaranteed Commercial Loans Guaranteed Portion	4,339,971	4,267,938	-1.7	10,896,316	155.3	9,830,395	-9.8	9,572,321	-2.6
Other Government Guaranteed Commercial Loans Number Outstanding	9	9	0.0	24	166.7	21	-12.5	20	-4.8
# Means the number is too large to display in the cell								9. Guaranteed Loans	

			Delinquent Loan Information							
Return to cover			For Charter : N/A							
08/18/2026			Count of CU : 157							
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							
		Count of CU in Peer Group : N/A								

		Delinquent Loan Information (continued)										
Return to cover			For Charter : N/A									
08/18/2026			Count of CU : 157									
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)												
All Other Unsecured Loans/Lines of Credit												
30 to 59 Days Delinquent		23,936,891	30,131,954	25.9	29,271,938	-2.9	29,316,119	0.2		23,018,940	-21.5	
60 to 89 Days Delinquent ¹		8,967,507	13,064,901	45.7	12,151,125	-7.0	10,479,305	-13.8		10,744,432	2.5	
90 to 179 Days Delinquent ¹		10,068,829	16,118,910	60.1	15,000,941	-6.9	15,376,774	2.5		14,081,320	-8.4	
180 to 359 Days Delinquent		1,199,431	1,938,872	61.6	2,138,814	10.3	3,520,432	64.6		3,245,022	-7.8	
> = 360 Days Delinquent		169,774	155,633	-8.3	257,894	65.7	433,393	68.1		494,630	14.1	
Total Amount All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days		20,405,541	31,278,316	53.3	29,548,774	-5.5	29,809,904	0.9		28,565,404	-4.2	
Total Number All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days		5,321	7,220	35.7	6,844	-5.2	7,066	3.2		5,581	-21.0	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %		0.95	1.42	48.4	1.31	-7.2	1.38	4.7		1.33	-3.5	
New Vehicle Loans												
30 to 59 Days Delinquent		76,734,841	86,819,444	13.1	87,527,613	0.8	87,912,133	0.4		76,350,338	-13.2	
60 to 89 Days Delinquent ¹		14,161,177	15,434,787	9.0	16,802,822	8.9	13,990,613	-16.7		15,050,610	-7.6	
90 to 179 Days Delinquent ¹		10,783,552	12,336,314	14.4	11,963,044	-3.0	12,527,322	4.7		9,919,718	-20.8	
180 to 359 Days Delinquent		3,158,834	4,263,904	35.0	3,797,162	-10.9	3,488,488	-8.1		3,486,725	-0.1	
> = 360 Days Delinquent		340,126	483,276	42.1	849,515	75.8	518,224	-39.0		535,152	3.3	
Total Amount Del New Vehicle Lns (> = 60 Days)		28,443,689	32,518,281	14.3	33,412,543	2.8	30,524,647	-8.6		28,992,205	-5.0	
Total Number Del New Vehicle Lns (> = 60 Days)		1,207	1,384	14.7	1,417	2.4	1,273	-10.2		1,179	-7.4	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%		0.38	0.45	19.6	0.49	6.8	0.42	-13.7		0.37	-11.0	
Used Vehicle Loans												
30 to 59 Days Delinquent		181,447,548	231,991,795	27.9	237,347,764	2.3	227,444,856	-4.2		185,116,984	-18.6	
60 to 89 Days Delinquent ¹		39,209,372	49,790,828	27.0	52,126,663	4.7	48,490,737	-7.0		38,701,689	-20.2	
90 to 179 Days Delinquent ¹		33,733,453	44,757,468	32.7	44,835,205	0.2	42,072,160	-6.2		32,801,362	-22.0	
180 to 359 Days Delinquent		8,929,564	16,554,517	85.4	17,262,139	4.3	15,211,992	-11.9		13,231,947	-13.0	
> = 360 Days Delinquent		1,206,696	2,527,074	109.4	3,095,030	22.5	2,142,956	-30.8		2,409,853	12.5	
Total Amount Del Used Vehicle Lns (> = 60 Days)		83,079,085	113,629,887	36.8	117,319,037	3.2	107,917,845	-8.0		87,144,851	-19.2	
Total Number Del Used Vehicle Lns (> = 60 Days)		4,246	5,486	29.2	6,353	15.8	6,125	-3.6		5,109	-16.6	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %		0.66	0.90	36.6	0.96	6.8	0.87	-9.8		0.69	-20.6	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %		0.56	0.74	33.2	0.79	6.9	0.70	-11.2		0.57	-19.0	
Leases Receivable												
30 to 59 Days Delinquent		9,698,234	12,589,174	29.8	13,617,491	8.2	15,175,999	11.4		10,331,811	-31.9	
60 to 89 Days Delinquent ¹		865,813	1,715,763	98.2	1,862,137	8.5	1,311,743	-29.6		2,122,395	61.8	
90 to 179 Days Delinquent ¹		470,831	1,162,966	147.0	1,535,852	32.1	2,004,513	30.5		1,585,530	-20.9	
180 to 359 Days Delinquent		87,404	475,106	443.6	700,134	47.4	633,876	-9.5		588,041	-7.2	
> = 360 Days Delinquent		0	25,652	N/A	39,144	52.6	165,088	321.7		51,438	-68.8	
Total Amount Del Leases Receivable (> = 60 Days)		1,424,048	3,379,487	137.3	4,137,267	22.4	4,115,220	-0.5		4,347,404	5.6	
Total Number Del Leases Receivable (> = 60 Days)		53.00	102.00	92.5	169.00	65.7	196.00	16.0		170.00	-13.3	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%		0.15	0.34	131.9	0.42	23.7	0.45	6.9		0.48	7.0	
All Other Secured Non-Real Estate Loans/Lines of Credit												
30 to 59 Days Delinquent		14,403,859	19,737,916	37.0	21,002,519	6.4	20,329,430	-3.2		15,653,771	-23.0	
60 to 89 Days Delinquent ¹		4,393,332	5,496,682	25.1	5,746,997	4.6	5,336,758	-7.1		4,406,203	-17.4	
90 to 179 Days Delinquent ¹		3,589,289	5,138,497	43.2	6,190,457	20.5	5,814,241	-6.1		4,379,520	-24.7	
180 to 359 Days Delinquent		1,096,963	2,826,283	157.6	2,688,025	-4.9	2,027,037	-24.6		1,208,204	-40.4	
> = 360 Days Delinquent		203,635	437,839	115.0	540,104	23.4	324,239	-40.0		411,350	26.9	
Total Amount Del All Other Secured Loans (> = 60 Days)		9,283,219	13,899,301	49.7	15,165,583	9.1	13,502,275	-11.0		10,405,277	-22.9	
Total Number Del All Other Secured Loans (> = 60 Days)		585	798	36.4	885	10.9	775	-12.4		648	-16.4	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%		0.57	0.82	44.8	0.98	18.9	0.93	-4.6		0.74	-20.5	
Outstanding balances of loans affected by bankruptcy claims		48,435,509	68,907,326	42.3	90,796,941	31.8	103,527,176	14.0		116,768,467	12.8	
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty		61,414,482	61,842,270	0.7	71,588,770	15.8	111,583,977	55.9		136,984,273	22.8	
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms		N/A	N/A		381		437	14.7		368	-15.8	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.												
11. Delinquent Loans (con't)												

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
08/18/2026		Count of CU :	157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% 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	124,483,864	182,025,982	46.2	211,825,605	16.4	249,595,724	17.8	91,658,738	-63.3
60 to 89 Days Delinquent ¹	33,994,225	38,967,592	14.6	68,242,990	75.1	79,950,167	17.2	61,746,649	-22.8
90 to 179 Days Delinquent ¹	25,902,461	31,785,310	22.7	49,097,417	54.5	60,712,883	23.7	53,538,003	-11.8
180 to 359 Days Delinquent	9,302,546	19,732,127	112.1	30,685,870	55.5	29,551,168	-3.7	32,851,453	11.2
> = 360 Days Delinquent	8,100,663	5,372,391	-33.7	11,951,412	122.5	17,238,345	44.2	19,489,403	13.1
Total Amount 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	77,299,895	95,857,420	24.0	159,977,689	66.9	187,452,563	17.2	167,625,508	-10.6
Total Number 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	604	715	18.4	1,007	40.8	1,159	15.1	951	-17.9
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 %	0.67	0.79	18.1	1.27	60.7	1.42	11.5	1.24	-12.6
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	11,872,791	20,384,380	71.7	24,681,126	21.1	35,068,406	42.1	20,534,655	-41.4
60 to 89 Days Delinquent ¹	1,976,735	5,362,326	171.3	6,924,304	29.1	10,003,660	44.5	9,217,370	-7.9
90 to 179 Days Delinquent ¹	2,052,155	3,707,800	80.7	6,348,798	71.2	7,657,401	20.6	6,446,883	-15.8
180 to 359 Days Delinquent	371,991	1,476,323	296.9	2,707,574	83.4	3,226,666	19.2	5,811,162	80.1
> = 360 Days Delinquent	125,011	508,201	306.5	2,197,421	332.4	2,153,818	-2.0	3,658,744	69.9
Total Amount 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	4,525,892	11,054,650	144.3	18,178,097	64.4	23,041,545	26.8	25,134,159	9.1
Total Number 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	53	137	158.5	225	64.2	310	37.8	333	7.4
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	0.27	0.52	94.4	0.79	51.1	0.91	15.2	0.94	3.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	922,080	666,758	-27.7	460,811	-30.9	754,359	63.7	40,339	-94.7
60 to 89 Days Delinquent ¹	178,377	142,609	-20.1	76,187	-46.6	888,803	1,066.6	264,436	-70.2
90 to 179 Days Delinquent ¹	123,300	522,944	324.1	36,021	-93.1	774,071	2,048.9	467,266	-39.6
180 to 359 Days Delinquent	7,072	62,317	781.2	73,655	18.2	0	-100.0	0	N/A
> = 360 Days Delinquent	174,689	2,628	-98.5	0	-100.0	0	N/A	0	N/A
Total Amount All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	483,438	730,498	51.1	185,863	-74.6	1,662,874	794.7	731,702	-56.0
Total Number All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	21	4	-81.0	6	50.0	9	50.0	6	-33.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	0.75	1.29	72.7	0.32	-75.4	2.85	799.8	1.24	-56.5
Total Amount 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	82,309,225	107,642,568	30.8	178,341,649	65.7	212,156,982	19.0	193,491,369	-8.8
Total Number 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	678	856	26.3	1,238	44.6	1,478	19.4	1,290	-12.7
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)	0.62	0.75	21.6	1.19	58.4	1.34	12.4	1.19	-11.3
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								12. 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						
08/18/2026		Count of CU :	157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	0	18,672,266	N/A	9,154,291	-51.0	464,775	-94.9	0	-100.0
60 to 89 Days Delinquent ¹	0	0	N/A	488,335	N/A	908,875	86.1	0	-100.0
90 to 179 Days Delinquent ¹	116,465	0	-100.0	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	908,875	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Amount Construction and Development loans delinquent > = 60 Days	116,465	0	-100.0	488,335	N/A	908,875	86.1	908,875	0.0
Total Number Construction and Development loans delinquent > = 60 Days	1	0	-100.0	2	N/A	1	-50.0	1	0.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	0.09	0.00	-100.0	0.22	N/A	0.51	130.3	0.60	17.9
Secured by Farmland									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	0	0	N/A	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	647,679	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 Amount loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	647,679	N/A
Total Number Loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	3	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	5.57	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	1,313,939	1,500,199	14.2	786,932	-47.5	204,600	-74.0	1,885,715	821.7
60 to 89 Days Delinquent ¹	0	127,757	N/A	489,792	283.4	0	-100.0	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	5,217,606	N/A
180 to 359 Days Delinquent	0	0	N/A	3,000,312	N/A	0	-100.0	255,000	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Amount loans Secured by Multifamily delinquent > = 60 Days	0	127,757	N/A	3,490,104	2,631.8	0	-100.0	5,472,606	N/A
Total Number loans Secured by Multifamily delinquent > = 60 Days	0	1	N/A	5	400.0	0	-100.0	4	N/A
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.00	0.04	N/A	1.10	2,404.4	0.00	-100.0	1.74	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	38,102,873	6,051,845	-84.1	8,408,580	38.9	5,175,312	-38.5	8,534,313	64.9
60 to 89 Days Delinquent ¹	821,252	1,280,899	56.0	463,746	-63.8	452,366	-2.5	414,994	-8.3
90 to 179 Days Delinquent ¹	708,906	569,405	-19.7	1,694,610	197.6	6,285,971	270.9	0	-100.0
180 to 359 Days Delinquent	0	4,981,284	N/A	2,261,956	-54.6	571,485	-74.7	0	-100.0
> = 360 Days Delinquent	0	85,049	N/A	0	-100.0	0	N/A	571,485	N/A
Total Amount loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	1,530,158	6,916,637	352.0	4,420,312	-36.1	7,309,822	65.4	986,479	-86.5
Total Number loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	3	7	133.3	7	0.0	7	0.0	2	-71.4
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	0.26	1.11	324.9	0.71	-36.6	1.03	45.7	0.13	-87.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	3,854,512	1,206,224	-68.7	6,670,997	453.0	7,966,823	19.4	3,593,409	-54.9
60 to 89 Days Delinquent ¹	1,136,181	0	-100.0	6,905,847	N/A	0	-100.0	73,308	N/A
90 to 179 Days Delinquent ¹	0	186,443	N/A	3,971,120	2,029.9	0	-100.0	2,524,056	N/A
180 to 359 Days Delinquent	0	1,298,093	N/A	4,216,543	224.8	4,152,613	-1.5	0	-100.0
> = 360 Days Delinquent	0	8,796,196	N/A	8,662,599	-1.5	8,662,599	0.0	12,815,212	47.9
Total Amount loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	1,136,181	10,280,732	804.8	23,756,109	131.1	12,815,212	-46.1	15,412,576	20.3
Total Number loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	1	7	600.0	9	28.6	3	-66.7	8	166.7
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans	

		Delinquent Commercial Loans									
		For Charter : N/A									
		Count of CU : 157									
		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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% 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 %											
	0.08	0.70	753.6	1.48	110.6	0.74	-49.8	0.90	20.9		
Loans to finance agricultural production and other loans to farmers											
30 to 59 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
60 to 89 Days Delinquent ¹											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
90 to 179 Days Delinquent ¹											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
180 to 359 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
> = 360 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
Total Amount delinquent loans to finance agricultural production and other loans to farmers > = 60 Days											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
Total Number delinquent loans to finance agricultural production and other loans to farmers > = 60 Days											
	0	0	N/A	0	N/A	0	N/A	0	N/A		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 %											
	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		N/A
Commercial and Industrial Loans											
30 to 59 Days Delinquent											
	1,457,284	2,118,851	45.4	2,513,000	18.6	3,651,119	45.3	4,648,049	27.3		
60 to 89 Days Delinquent ¹											
	611,638	1,278,990	109.1	2,631,616	105.8	524,794	-80.1	1,632,956	211.2		
90 to 179 Days Delinquent ¹											
	1,011,273	262,538	-74.0	99,878	-62.0	788,719	689.7	722,001	-8.5		
180 to 359 Days Delinquent											
	51,678	484,554	837.6	0	-100.0	1,596,175	N/A	1,667,113	4.4		
> = 360 Days Delinquent											
	9,821,119	534,563	-94.6	907,571	69.8	1,291,167	42.3	187,344	-85.5		
Total Amount Commercial and Industrial Loans delinquent > = 60 Days											
	11,495,708	2,560,645	-77.7	3,639,065	42.1	4,200,855	15.4	4,209,414	0.2		
Total Number Commercial and Industrial Loans delinquent > = 60 Days											
	23	26	13.0	11	-57.7	26	136.4	18	-30.8		
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %											
	9.59	2.20	-77.1	3.11	41.3	3.36	8.1	3.08	-8.3		
Unsecured Commercial Loans											
30 to 59 Days Delinquent											
	7,368	58,606	695.4	25,841	-55.9	27,349	5.8	0	-100.0		
60 to 89 Days Delinquent ¹											
	0	75,000	N/A	18,315	-75.6	88,000	380.5	84,572	-3.9		
90 to 179 Days Delinquent ¹											
	59,039	117,593	99.2	0	-100.0	418,975	N/A	41,145	-90.2		
180 to 359 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
> = 360 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
Total Amount Unsecured Commercial Loans delinquent > = 60 Days											
	59,039	192,593	226.2	18,315	-90.5	506,975	2,668.1	125,717	-75.2		
Total Number Unsecured Commercial Loans delinquent > = 60 Days											
	2.00	4.00	100.0	1.00	-75.0	3.00	200.0	6.00	100.0		
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %											
	1.38	4.08	196.6	0.54	-86.8	18.02	3,231.4	3.95	-78.1		
Unsecured Revolving Lines of Credit for Commercial Purposes											
30 to 59 Days Delinquent											
	16,159	30,080	86.2	6,839	-77.3	198,498	2,802.4	13,542	-93.2		
60 to 89 Days Delinquent ¹											
	2,782	49,415	1,676.2	44,767	-9.4	57,001	27.3	49,204	-13.7		
90 to 179 Days Delinquent ¹											
	0	69,294	N/A	27,204	-60.7	305,370	1,022.5	43,467	-85.8		
180 to 359 Days Delinquent											
	79,409	70,684	-11.0	0	-100.0	64,577	N/A	300,000	364.6		
> = 360 Days Delinquent											
	0	0	N/A	0	N/A	0	N/A	0	N/A		N/A
Total Amount Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days											
	82,191	189,393	130.4	71,971	-62.0	426,948	493.2	392,671	-8.0		
Total Number Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days											
	2	8	300.0	4	-50.0	8	100.0	8	0.0		
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %											
	0.63	2.77	342.4	0.71	-74.2	2.97	315.8	2.47	-16.9		
Total Amount Commercial Loans to Members and Non-Members delinquent >= 60 days											
	14,419,742	20,267,757	40.6	35,884,211	77.1	26,168,687	-27.1	28,156,017	7.6		
Total Number Commercial Loans to Members and Non-Members delinquent >= 60 days											
	32	53	65.6	39	-26.4	48	23.1	50	4.2		
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %											
	0.58	0.76	29.8	1.23	62.8	0.85	-31.3	0.90	6.5		
* 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.											
										14. Del Comm Loans (con't)	

				Loan Losses					
Return to cover				For Charter : N/A					
08/18/2026				Count of CU : 157					
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	188,506,401	297,808,147	58.0	393,575,363	32.2	423,362,516	7.6	204,801,859	-3.2
Total Loans Recovered Year-to-Date*	42,015,058	47,849,685	13.9	51,799,563	8.3	53,418,888	3.1	30,969,215	15.9
NET CHARGE OFFS (\$\$)*	146,491,343	249,958,462	70.6	341,775,800	36.7	369,943,628	8.2	173,832,644	-6.0
Net Charge-Offs / Average Loans %**	0.37	0.59	59.5	0.80	34.7	0.85	6.3	0.77	-8.7
Total Delinquent Loans & Year-to-Date Net Charge-Offs	401,557,326	596,258,913	48.5	778,410,439	30.5	817,317,649	5.0	573,689,384	-29.8
Combined Delinquency and Net Charge Off Ratio	0.98	1.40	42.5	1.81	29.6	1.86	2.3	1.65	-10.9
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	25,907,851	39,140,328	51.1	53,233,907	36.0	53,238,689	0.0	29,343,353	10.2
Unsecured Credit Card Lns Recovered*	4,238,704	3,697,717	-12.8	3,489,324	-5.6	3,963,230	13.6	2,499,330	26.1
Unsecured Credit Card Net Charge Offs*	21,669,147	35,442,611	63.6	49,744,583	40.4	49,275,459	-0.9	26,844,023	9.0
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	1.99	3.23	62.2	4.28	32.5	4.21	-1.6	4.65	10.6
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*	43,527	198,984	357.2	179,406	-9.8	692,658	286.1	350,434	1.2
Non-Federally Guaranteed Student Loans Recovered*	12,778	14,212	11.2	25,624	80.3	26,945	5.2	15,584	15.7
Non-Federally Guaranteed Student Loans Net Charge Offs*	30,749	184,772	500.9	153,782	-16.8	665,713	332.9	334,850	0.6
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.18	0.90	416.1	0.68	-25.3	2.69	299.0	2.57	-4.4
All Other Unsecured Loans/Lines of Credit Charged Off*	69,956,553	100,990,132	44.4	115,515,932	14.4	104,121,432	-9.9	52,700,516	1.2
All Other Unsecured Loans/Lines of Credit Recovered*	14,312,543	14,620,285	2.2	13,714,811	-6.2	14,715,953	7.3	7,717,951	4.9
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	55,644,010	86,369,847	55.2	101,801,121	17.9	89,405,479	-12.2	44,982,565	0.6
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	2.77	3.98	43.6	4.57	15.0	4.05	-11.3	4.17	2.9
New Vehicle Loans Charged Off*	20,570,956	27,905,083	35.7	43,012,008	54.1	46,546,889	8.2	24,487,993	5.2
New Vehicle Loans Recovered*	6,162,069	6,191,394	0.5	8,407,395	35.8	8,389,843	-0.2	5,380,155	28.3
New Vehicle Loans Net Charge Offs*	14,408,887	21,713,689	50.7	34,604,613	59.4	38,157,046	10.3	19,107,838	0.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.20	0.30	50.8	0.49	66.3	0.54	9.3	0.51	-5.8
Used Vehicle Loans Charged Off*	57,894,226	114,023,481	97.0	155,595,302	36.5	170,099,653	9.3	79,649,068	-6.4
Used Vehicle Loans Recovered*	13,200,589	19,949,304	51.1	23,125,708	15.9	22,943,190	-0.8	13,518,185	17.8
Used Vehicle Loans Net Charge Offs*	44,693,637	94,074,177	110.5	132,469,594	40.8	147,156,463	11.1	66,130,883	-10.1
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.38	0.75	98.1	1.07	43.1	1.20	11.9	1.05	-11.8
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.31	0.58	88.7	0.86	48.1	0.96	11.1	0.85	-11.1
Leases Receivable Charged Off*	1,331,065	1,924,193	44.6	3,554,973	84.8	5,107,347	43.7	3,309,627	29.6
Leases Receivable Recovered*	404,881	465,577	15.0	278,858	-40.1	374,303	34.2	150,976	-19.3
Leases Receivable Net Charge Offs*	926,184	1,458,616	57.5	3,276,115	124.6	4,733,044	44.5	3,158,651	33.5
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.10	0.15	47.5	0.33	123.2	0.49	50.4	0.69	39.3
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	7,910,446	11,467,482	45.0	19,145,890	67.0	19,934,965	4.1	11,368,132	14.1
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	2,450,243	1,948,775	-20.5	2,305,494	18.3	2,480,737	7.6	1,193,058	-3.8
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	5,460,203	9,518,707	74.3	16,840,396	76.9	17,454,228	3.6	10,175,074	16.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	0.34	0.57	69.1	1.04	81.5	1.16	12.0	1.43	22.7
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	18,566,087	10,956,044	-41.0	17,534,757	60.0	22,906,371	30.6	17,043,660	-25.6
Real Estate - Non-Commercial	3,673,657	6,257,824	70.3	6,993,878	11.8	16,879,976	141.4	16,389,901	-2.9
Vehicle - Non-Commercial	20,819,155	28,273,664	35.8	27,685,050	-2.1	28,010,235	1.2	25,035,320	-10.6
Other - Non-Commercial	1,092,224	1,374,895	25.9	1,694,799	23.3	1,385,638	-18.2	1,135,143	-18.1
Total Foreclosed and Repossessed Assets	44,151,123	46,862,427	6.1	53,908,484	15.0	69,182,220	28.3	59,604,024	-13.8
*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)									
								15. Loan Losses	

Return to cover				Indirect Loans					
08/18/2026				For Charter : N/A					
CU Name: N/A				Count of CU : 157					
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					
	Dec-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
INDIRECT LOANS AMOUNT OUTSTANDING:									
New and Used Vehicle Indirect Loans	10,742,048,036	10,908,568,723	1.6	10,239,809,598	-6.1	11,226,250,502	9.6	11,696,976,664	4.2
First Lien and Junior Lien Residential Indirect Loans	1,411,089,014	1,325,127,350	-6.1	1,274,246,720	-3.8	1,262,742,644	-0.9	1,311,687,720	3.9
Commercial Indirect Loans	24,408,654	24,413,390	0.0	17,466,121	-28.5	20,754,012	18.8	25,952,512	25.0
All Other Indirect Loans	685,381,586	693,645,536	1.2	857,692,127	23.6	692,828,096	-19.2	719,419,646	3.8
TOTAL OUTSTANDING AMOUNT INDIRECT LOANS	12,862,927,290	12,951,754,999	0.7	12,389,214,566	-4.3	13,202,575,254	6.6	13,754,036,542	4.2
Indirect Loans Outstanding / Total Loans %	30.87	30.25	-2.0	28.86	-4.6	29.76	3.1	30.27	1.7
INDIRECT LOANS NUMBER OUTSTANDING:									
New and Used Vehicle Indirect Loans	434,856	434,083	-0.2	411,524	-5.2	418,700	1.7	425,572	1.6
First Lien and Junior Lien Residential Indirect Loans	8,059	7,986	-0.9	7,682	-3.8	7,393	-3.8	7,257	-1.8
Commercial Indirect Loans	90	79	-12.2	43	-45.6	37	-14.0	39	5.4
All Other Indirect Loans	40,074	38,204	-4.7	37,914	-0.8	32,955	-13.1	35,862	8.8
TOTAL NUMBER OUTSTANDING INDIRECT LOANS	483,079	480,352	-0.6	457,163	-4.8	459,085	0.4	468,730	2.1
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	65,543,914	87,456,295	33.4	90,486,508	3.5	86,526,655	-4.4	73,652,220	-14.9
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.51	0.68	32.5	0.73	8.2	0.66	-10.3	0.54	-18.3
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	53,699,782	102,090,633	90.1	134,996,078	32.2	143,307,901	6.2	70,045,727	-2.2
Indirect Loans Recovered*	12,673,084	19,020,795	50.1	22,176,185	16.6	22,115,387	-0.3	12,816,435	15.9
Indirect Loans Net Charge Offs*	41,026,698	83,069,838	102.5	112,819,893	35.8	121,192,514	7.4	57,229,292	-5.6
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.34	0.64	91.2	0.89	38.4	0.95	6.4	0.85	-10.3
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Indirect Loans	

	Participations Purchased & Sold							
Return to cover			For Charter :	N/A				
08/18/2026			Count of CU :	157				
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026 % Chg
LOAN PARTICIPATIONS OUTSTANDING BALANCE PURCHASED UNDER 701.22:								
Vehicle - Non-commercial	133,807,092	194,421,474	45.3	293,934,379	51.2	266,354,441	-9.4	224,956,009 -15.5
Non-Federally Guaranteed Student Loans	7,490,777	8,133,569	8.6	10,392,638	27.8	12,633,715	21.6	14,257,565 12.9
1- to 4-Family Residential Property	489,381,818	478,181,204	-2.3	544,190,092	13.8	896,554,164	64.8	902,039,436 0.6
Commercial Loans (excluding Construction & Development)	143,204,121	140,796,201	-1.7	134,189,437	-4.7	184,769,021	37.7	141,352,997 -23.5
Commercial Construction & Development	20,050,348	17,291,893	-13.8	12,699,970	-26.6	15,191,338	19.6	18,208,655 19.9
All Other Participation Loans	236,556,837	220,500,066	-6.8	229,719,784	4.2	224,495,763	-2.3	211,497,389 -5.8
TOTAL PARTICIPATION LOANS OUTSTANDING PURCHASED UNDER 701.22	1,030,490,993	1,059,324,407	2.8	1,225,126,300	15.7	1,599,998,442	30.6	1,512,312,051 -5.5
Participation Loans Outstanding / Total Loans %	2.47	2.47	0.0	2.85	15.4	3.61	26.4	3.33 -7.7
Participation Loans Outstanding / Net Worth %	22.44	22.32	-0.5	25.27	13.2	29.77	17.8	28.06 -5.8
LOAN PARTICIPATIONS AMOUNT PURCHASED YTD UNDER 701.22								
Vehicle - Non-commercial	82,711,790	132,079,336	59.7	199,255,402	50.9	113,932,601	-42.8	25,333,720 -77.8
Non-Federally Guaranteed Student Loans	3,322,667	2,206,388	-33.6	4,125,376	87.0	4,698,035	13.9	2,742,694 -41.6
1- to 4-Family Residential Property	186,208,203	34,284,163	-81.6	151,260,665	341.2	383,550,635	153.6	100,088,789 -73.9
Commercial Loans (excluding Construction & Development)	42,256,037	10,862,980	-74.3	20,151,473	85.5	24,917,809	23.7	22,133,023 -11.2
Commercial Construction & Development	15,091,381	2,616,070	-82.7	12,000,000	358.7	6,500,000	-45.8	191,700 -97.1
All Other Participation Loans	120,537,449	28,947,982	-76.0	78,945,872	172.7	45,373,737	-42.5	10,767,294 -76.3
TOTAL PARTICIPATION LOANS PURCHASED YTD UNDER 701.22*	450,127,527	210,996,919	-53.1	465,738,788	120.7	578,972,817	24.3	161,257,220 -72.1
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.05	1.33	-35.0	3.06	129.5	3.35	9.3	1.72 -48.6
DELINQUENT - PARTICIPATION LOANS PURCHASED UNDER 701.22								
Delinquent Participation Loans Purchased Under 701.22	11,094,774	6,132,284	-44.7	10,032,626	63.6	13,082,555	30.4	11,592,083 -11.4
Delinquent Participation Loans Purchased Under 701.22 >= 60 Days / Total Participation Loans Purchased %	1.08	0.58	-46.2	0.82	41.5	0.82	-0.2	0.77 -6.3
LOAN LOSSES - PARTICIPATION LOANS PURCHASED UNDER 701.22								
Participation Loans Charged Off*	4,191,657	6,883,776	64.2	7,093,203	3.0	9,423,186	32.8	4,214,938 -10.5
Participation Loans Recovered*	683,876	810,719	18.5	1,030,517	27.1	1,846,619	79.2	802,223 -13.1
Participation Loan Net Charge Offs *	3,507,781	6,073,057	73.1	6,062,686	-0.2	7,576,567	25.0	3,412,715 -9.9
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.38	0.58	54.1	0.53	-8.7	0.54	1.1	0.44 -18.2
LOAN PARTICIPATIONS AMOUNT SOLD YEAR-TO-DATE								
Vehicle - Non-commercial	109,006,738	149,184,366	36.9	197,487,119	32.4	400,892,857	103.0	261,446,849 -34.8
Non-Federally Guaranteed Student Loans	1,264,296	445,875	-64.7	269,908	-39.5	375,194	39.0	109,143 -70.9
1- to 4-Family Residential Property	535,956,680	182,238,096	-66.0	401,401,248	120.3	388,205,385	-3.3	153,262,584 -60.5
Commercial Loans (excluding Construction & Development)	105,458,232	25,319,114	-76.0	91,457,093	261.2	55,884,475	-38.9	19,225,612 -65.6
Commercial Construction & Development	1,342,775	500,000	-62.8	12,441,965	2,388.4	3,229,765	-74.0	1,108,026 -65.7
All Other Participation Loans	13,916,435	0	-100.0	4,827,632	N/A	16,405,979	239.8	2,550,793 -84.5
Total Participation Loans Sold YTD*	766,945,156	357,687,451	-53.4	707,884,965	97.9	864,993,655	22.2	437,703,007 -49.4
%Participation Loans Sold YTD / Total Assets**	1.35	0.62	-53.9	1.20	93.9	1.40	16.7	1.40 -0.5
LOAN PARTICIPATIONS RETAINED BALANCE OUTSTANDING								
Vehicle - Non-commercial	24,551,019	41,541,845	69.2	35,927,460	-13.5	60,022,216	67.1	75,502,468 25.8
Non-Federally Guaranteed Student Loans	144,592	156,625	8.3	145,744	-6.9	163,943	12.5	165,168 0.7
1- to 4-Family Residential Property	152,833,242	159,052,935	4.1	190,975,761	20.1	210,763,925	10.4	215,953,781 2.5
Commercial Loans (excluding Construction & Development)	149,827,530	171,344,161	14.4	231,752,087	35.3	233,505,096	0.8	227,028,150 -2.8
Commercial Construction & Development	28,732,610	28,305,135	-1.5	32,017,682	13.1	27,253,818	-14.9	47,181,835 73.1
All Other Participation Loans	115,725	11,794	-89.8	550,274	4,565.7	1,482,880	169.5	1,323,612 -10.7
Total Retained Balance Outstanding of Participations Sold	356,204,718	400,412,495	12.4	491,369,008	22.7	533,191,878	8.5	567,155,014 6.4
* Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
								18. Participations 701.22

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover									
08/18/2026			For Charter : N/A						
CU Name: N/A			Count of CU : 157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	7,439,088,292	7,976,971,509	7.2	8,645,728,609	8.4	9,347,853,485	8.1	9,705,567,259	3.8
Fixed Rate 15 years or less	2,624,514,847	2,577,169,941	-1.8	2,409,237,171	-6.5	2,215,815,359	-8.0	2,143,203,448	-3.3
Balloon/Hybrid > 5 years	705,497,435	743,421,552	5.4	721,487,657	-3.0	671,428,553	-6.9	674,537,539	0.5
Balloon/Hybrid 5 years or less	392,023,721	390,806,975	-0.3	245,962,405	-37.1	264,593,553	7.6	280,138,848	5.9
Adjustable Rate	388,456,637	442,117,658	13.8	576,818,231	30.5	738,405,544	28.0	736,619,602	-0.2
Total Secured by 1st Lien	11,549,580,932	12,130,487,635	5.0	12,599,234,073	3.9	13,238,096,494	5.1	13,540,066,696	2.3
Secured by Junior Lien									
Closed-End Fixed Rate	1,044,629,684	1,251,237,698	19.8	1,422,437,283	13.7	1,518,847,045	6.8	1,615,291,383	6.3
Closed-End Adjustable Rate	13,241,625	9,297,830	-29.8	12,996,501	39.8	37,551,338	188.9	36,426,593	-3.0
Open-End Fixed Rate	141,975,614	269,339,506	89.7	266,732,951	-1.0	223,826,035	-16.1	232,908,954	4.1
Open-End Adjustable Rate	479,199,736	579,815,564	21.0	594,049,387	2.5	745,490,554	25.5	788,867,349	5.8
Total Secured by Junior Lien	1,679,046,659	2,109,690,598	25.6	2,296,216,122	8.8	2,525,714,972	10.0	2,673,494,279	5.9
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	42,838,672	34,226,605	-20.1	36,169,597	5.7	36,626,536	1.3	38,873,544	6.1
Closed-End Adjustable Rate	5,455,078	4,461,569	-18.2	3,902,710	-12.5	4,369,432	12.0	3,536,524	-19.1
Open-End Fixed Rate	8,310,587	8,727,178	5.0	5,628,850	-35.5	2,307,510	-59.0	1,647,419	-28.6
Open-End Adjustable Rate	8,158,234	9,239,905	13.3	12,956,042	40.2	15,018,341	15.9	14,989,284	-0.2
Total All Other (Non-Commercial) Real Estate	64,762,571	56,655,257	-12.5	58,657,199	3.5	58,321,819	-0.6	59,046,771	1.2
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	13,293,390,162	14,296,833,490	7.5	14,954,107,394	4.6	15,822,133,285	5.8	16,272,607,746	2.8
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	2,744,796,783	1,481,032,431	-46.0	1,438,950,001	-2.8	1,702,558,001	18.3	975,295,564	14.6
Fixed Rate 15 Years or less*	738,451,349	452,692,572	-38.7	471,833,442	4.2	492,110,126	4.3	270,767,339	10.0
Balloon/Hybrid > 5 Years*	301,679,091	93,722,194	-68.9	66,353,388	-29.2	61,860,655	-6.8	75,537,532	144.2
Balloon/Hybrid 5 Years or less*	214,403,903	42,156,400	-80.3	43,268,820	2.6	89,848,594	107.7	95,129,685	111.8
Adjustable Rate*	181,268,164	161,122,946	-11.1	228,897,165	42.1	325,775,594	42.3	151,664,236	-6.9
Total Secured by 1st Lien Granted YTD*	4,180,599,290	2,230,726,543	-46.6	2,249,302,816	0.8	2,672,152,970	18.8	1,568,394,356	17.4
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	437,648,728	388,910,969	-11.1	354,106,665	-8.9	345,003,402	-2.6	169,561,406	-1.7
Closed-End Adjustable Rate*	231,092	944,783	308.8	3,092,513	227.3	28,080,722	808.0	549,172	-96.1
Open-End Fixed Rate*	221,722,616	295,457,718	33.3	173,727,169	-41.2	187,648,999	8.0	87,356,944	-6.9
Open-End Adjustable Rate*	469,490,721	264,048,049	-43.8	305,103,864	15.5	374,184,173	22.6	177,625,803	-5.1
Total Secured by Junior Lien Granted YTD*	1,129,093,157	949,361,519	-15.9	836,030,211	-11.9	934,917,296	11.8	435,093,325	-6.9
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	35,586,738	10,544,721	-70.4	10,805,496	2.5	10,121,149	-6.3	6,334,292	25.2
Closed-End Adjustable Rate*	1,893,114	455,580	-75.9	0	-100.0	1,755,020	N/A	252,317	-71.2
Open-End Fixed Rate*	4,388,480	3,600,791	-17.9	2,279,332	-36.7	602,942	-73.5	0	-100.0
Open-End Adjustable Rate*	5,958,105	5,266,250	-11.6	9,634,958	83.0	7,825,105	-18.8	3,085,300	-21.1
Total All Other (Non-Commercial) Real Estate Granted YTD*	47,826,437	19,867,342	-58.5	22,719,786	14.4	20,304,216	-10.6	9,671,909	-4.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	5,357,518,884	3,199,955,404	-40.3	3,108,052,813	-2.9	3,627,374,482	16.7	2,013,159,590	11.0
Outstanding 1- to 4-Family Residential Construction Loans	100,988,780	107,167,119	6.1	104,789,534	-2.2	102,605,279	-2.1	109,880,001	7.1
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	1,447,072,532	1,692,693,251	17.0	1,873,108,959	10.7	2,281,115,267	21.8	2,204,317,218	-3.4
Outstanding Interest Only & Payment Option First Mortgage Loans	298,709,108	328,216,105	9.9	303,265,319	-7.6	321,216,806	5.9	331,786,445	3.3
Interest Only & Payment Option First Mortgages / Total Assets %	0.52	0.57	8.6	0.52	-9.5	0.52	1.2	0.53	1.5
Interest Only & Payment Option First Mortgages / Net Worth %	4.83	5.02	3.8	4.47	-11.0	4.48	0.4	4.48	-0.2
* Amounts are year-to-date while the related %change ratios are annualized.									
								19. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter :	N/A						
08/18/2026		Count of CU :	157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	240,140	697,301	190.4	494,635	-29.1	1,652,416	234.1	881,990	6.8
First Lien single 1- to 4-Family Residential Property Loans Recovered*	309,569	117,457	-62.1	61,537	-47.6	123,181	100.2	120,725	96.0
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	-69,429	579,844	935.2	433,098	-25.3	1,529,235	253.1	761,265	-0.4
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	0.00	0.00	867.7	0.00	-28.5	0.01	238.0	0.01	-3.9
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	101,553	55,022	-45.8	465,664	746.3	2,031,439	336.2	639,905	-37.0
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	155,087	134,254	-13.4	176,113	31.2	59,061	-66.5	55,949	89.5
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	-53,534	-79,232	-48.0	289,551	465.4	1,972,378	581.2	583,956	-40.8
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	0.00	0.00	-17.4	0.01	414.3	0.08	522.4	0.04	-45.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	2,160,042	238,160	-89.0	562,507	136.2	811,718	44.3	744,425	83.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	304,640	120,785	-60.4	83,849	-30.6	124,310	48.3	3,833	-93.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	1,855,402	117,375	-93.7	478,658	307.8	687,408	43.6	740,592	115.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	3.55	0.19	-94.5	0.83	329.4	1.18	41.6	2.52	114.8
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	0.00		0.01	83.4	0.03	231.4	0.03	-4.5
*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)									
								20. RE Loan Losses	

[illegible]

Return to cover		Commercial Loan Net Charge Offs								
		For Charter : N/A								
08/18/2026		Count of CU : 157								
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:										
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	0.00	0.00	N/A	0.00	N/A	4.10	N/A	0.00	-100	
Net Commercial Loans Secured by Farmland YTD Charge Offs to average Commercial Loans Secured by Farmland**	0.00	0.00	N/A	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**	0.00	0.00	N/A	0.00	N/A	0.26	N/A	0.03	-86.99	
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**	0.00	0.00	100	0.00	N/A	0.13	N/A	0.08	-36.455	
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**	0.00	0.00	N/A	0.00	100	0.41	N/A	0.00	-100	
Net Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural Production and Other Loans to Farmers**	0.00	0.00	N/A	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**	1.49	0.43	-70.874	1.10	154.42	1.66	51.2	0.98	-40.99	
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	1.36	1.32	-3.0943	6.00	355.88	4.53	-24.5	-0.08	-101.78	
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	1.61	0.08	-95.322	1.84	2339.1	0.55	-70.3	0.12	-77.764	
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.00	0.00	99.972	0.00	100	0.58	N/A	0.02	-95.799	
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	1.48	0.43	-70.748	1.29	198.68	1.62	25.3	0.87	-46.373	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.09	0.02	-74.328	0.06	168.52	0.63	944.9	0.07	-89.653	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
							22. Comm Loan Net COs			

Return to cover		Commercial Loan Losses							
08/18/2026		For Charter :	N/A						
CU Name: N/A		Count of CU :	157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026 % Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	0	0	N/A	0	N/A	8,181,643	N/A	0	-100.0
Commercial Loans Secured by Farmland YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	0	0	N/A	0	N/A	832,793	N/A	54,042	-87.0
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	69,094	0	-100	0	N/A	871,646	N/A	307,856	-29.4
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	0	0	N/A	0	N/A	6,833,697	N/A	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	2,110,863	1,009,409	-52.18	1,395,292	38.229	2,190,556	57.0	948,230	-13.4
Unsecured Commercial Loans YTD Charge Offs*	68,983	96,663	40.126	262,133	171.18	147,872	-43.6	2,784	-96.2
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	141,102	61,909	-56.125	157,714	154.75	67,103	-57.5	13,504	-59.8
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	69,094	0	-100	0	N/A	16,719,779	N/A	361,898	-95.7
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	2,320,948	1,167,981	-49.677	1,815,139	55.408	2,405,531	32.5	964,518	-19.8
Total Commercial Loan YTD Charge Offs*	2,390,042	1,167,981	-51.131	1,815,139	55.408	19,125,310	953.7	1,326,416	-86.1
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	0	0	N/A	0	N/A	5	N/A	0	-100.0
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	84,359	0	-100	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	0	5	N/A	0	-100	36,545	N/A	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	372,046	498,128	33.889	109,270	-78.064	173,636	58.9	305,154	251.5
Unsecured Commercial Loans YTD Recoveries*	3,700	37,395	910.68	19,057	-49.039	7,524	-60.5	3,993	6.1
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	3,850	54,397	1312.9	2,523	-95.362	425	-83.2	4,322	1933.9
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	84,359	5	-99.994	0	-100	36,550	N/A	0	-100.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	379,596	589,920	55.407	130,850	-77.819	181,585	38.8	313,469	245.3
Total Commercial Loan YTD Recoveries*	463,955	589,925	27.151	130,850	-77.819	218,135	66.7	313,469	187.4
*Amounts are year-to-date while the related percent change ratios are annualized.							23. Commercial Loan Losses		

Return to cover				Investments						
				For Charter : N/A						
08/18/2026				Count of CU : 157.0						
CU Name: N/A				Asset Range : N/A						
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * Reporting_State = 'TX' * Types Included: All Federally Insured						
				Count of CU in Peer Group : N/A						
	Dec-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg	
INVESTMENT SECURITIES										
EQUITY SECURITIES										
Common Stock	24,473,551	30,302,365	23.8	31,990,827	5.6	16,401,972	-48.7	17,896,132		9.1
Registered Investment Companies	4,744,573	6,309,510	33.0	6,683,874	5.9	64,623,964	866.9	66,117,430		2.3
Other Equities	57,542,379	67,657,277	17.6	78,536,149	16.1	101,752,479	29.6	113,415,504		11.5
TOTAL EQUITY SECURITIES	86,760,503	104,269,152	20.2	117,210,850	12.4	182,778,415	55.9	197,429,066		8.0
TRADING DEBT SECURITIES										
US Government Obligations	18,475,650	0	-100.0	0	N/A	0	N/A	0		N/A
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0		N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0		N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0		N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0		N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0		N/A
Securities Issued by States and Political Subdivisions in the U.S.	0	0	N/A	0	N/A	0	N/A	0		N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,000,000	0	-100.0	0	N/A	0	N/A	0		N/A
All Other Trading Debt Securities	37,003,464	40,564,611	9.6	43,372,661	6.9	0	-100.0	0		N/A
TOTAL TRADING DEBT SECURITIES	56,479,114	40,564,611	-28.2	43,372,661	6.9	0	-100.0	0		N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations	359,731,056	297,178,908	-17.4	171,795,474	-42.2	133,321,369	-22.4	129,796,070		-2.6
Federal Agency Securities - Guaranteed - Debt Instruments	954,628,539	903,009,947	-5.4	703,500,559	-22.1	451,630,049	-35.8	336,214,601		-25.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	3,178,174,378	2,820,870,390	-11.2	2,592,992,100	-8.1	3,039,014,547	17.2	3,280,958,457		8.0
Federal Agency Securities - Non-Guaranteed	172,645,767	148,061,849	-14.2	143,283,134	-3.2	170,992,913	19.3	143,612,039		-16.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	60,913,656	45,838,223	-24.7	51,966,992	13.4	63,101,687	21.4	76,184,406		20.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	2,565,966	0	-100.0	17,371,200	N/A	34,078,283	96.2	31,657,589		-7.1
Securities Issued by States and Political Subdivisions in the U.S.	49,272,666	49,280,322	0.0	36,736,062	-25.5	34,001,242	-7.4	24,510,860		-27.9
Debt Securities Issued by Depositories, Banks, and Credit Unions	87,428,464	71,836,211	-17.8	64,811,610	-9.8	51,470,116	-20.6	63,497,775		23.4
All Other Available-for-Sale Debt Securities at Amortized Cost	164,483,528	164,951,121	0.3	159,461,880	-3.3	148,010,844	-7.2	161,081,818		8.8
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	5,029,844,020	4,501,026,971	-10.5	3,941,919,011	-12.4	4,125,621,050	4.7	4,247,513,615		3.0
AFS DEBT SECURITIES AT FAIR VALUE										
US Government Obligations	339,706,412	284,072,287	-16.4	164,028,781	-42.3	129,984,684	-20.8	126,135,716		-3.0
Federal Agency Securities - Guaranteed - Debt Instruments	874,658,705	845,521,413	-3.3	666,350,653	-21.2	439,574,159	-34.0	323,960,472		-26.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	2,823,277,235	2,511,789,067	-11.0	2,299,244,430	-8.5	2,848,834,224	23.9	3,072,292,957		7

			Investments						
Return to cover			For Charter :		N/A				
08/18/2026			Count of CU :		157				
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	437,761,947	353,148,274	-19.3	259,848,825	-26.4	214,661,248	-17.4	255,312,265	18.9
Federal Agency Securities - Guaranteed - Debt Instruments	716,169,297	737,401,550	3.0	780,970,392	5.9	841,006,242	7.7	801,950,664	-4.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,012,066,209	967,419,335	-4.4	995,377,990	2.9	1,163,859,755	16.9	1,253,902,126	7.7
Federal Agency Securities - Non-Guaranteed	16,585,333	8,746,276	-47.3	7,361,931	-15.8	6,622,639	-10.0	5,880,075	-11.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	3,439,544	8,072,253	134.7	2,740,061	-66.1	2,241,328	-18.2	8,636,295	285.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	122,466,216	132,581,093	8.3	97,514,000	-26.4	101,946,170	4.5	101,868,649	-0.1
All Other HTM Debt Securities at Amortized Cost	115,867,290	90,558,187	-21.8	97,676,011	7.9	102,482,342	4.9	105,008,400	2.5
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	2,424,355,836	2,297,926,968	-5.2	2,241,489,210	-2.5	2,432,819,724	8.5	2,532,558,474	4.1
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	414,995,337	341,145,217	-17.8	255,106,215	-25.2	214,371,465	-16.0	253,916,082	18.4
Federal Agency Securities - Guaranteed - Debt Instruments	663,326,359	711,735,026	7.3	754,390,087	6.0	828,791,270	9.9	782,045,849	-5.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	892,985,014	858,323,757	-3.9	893,786,693	4.1	1,102,149,137	23.3	1,178,163,379	6.9
Federal Agency Securities - Non-Guaranteed	13,912,354	7,704,369	-44.6	6,473,009	-16.0	6,085,992	-6.0	5,332,179	-12.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	2,925,333	7,338,220	150.9	2,415,802	-67.1	2,045,970	-15.3	8,432,414	312.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	115,858,924	129,106,072	11.4	97,341,503	-24.6	102,108,608	4.9	101,740,877	-0.4
All Other HTM Debt Securities at Amortized Cost	111,070,399	87,849,374	-20.9	96,673,923	10.0	102,589,799	6.1	104,607,734	2.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	2,215,073,720	2,143,202,035	-3.2	2,106,187,232	-1.7	2,358,142,241	12.0	2,434,238,514	3.2
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									
	7,072,168,428	6,520,731,479	-7.8	5,965,641,807	-8.5	6,512,964,935	9.2	6,730,872,738	3.3
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	-3,603,719		-3,305,523	8.3	5,459,171	265.2	10,323,470	89.1
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,421,861	1,911,757	34.5	1,913,919	0.1	891,774	-53.4	1,139,584	27.8
Perpetual Contributed Capital	25,579,678	26,441,139	3.4	23,868,704	-9.7	26,684,636	11.8	26,778,425	0.4
All other investments	263,653,963	279,437,995	6.0	300,437,210	7.5	323,044,687	7.5	308,027,864	-4.6
TOTAL OTHER INVESTMENTS	290,655,502	307,790,891	5.9	326,219,833	6.0	350,621,097	7.5	335,945,873	-4.2
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	1,156,914,663	836,618,250	-27.7	860,452,445	2.8	1,021,204,081	18.7	1,096,533,946	7.4
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).							25. 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									

		Other Investment Information								
Return to cover		For Charter : N/A								
08/18/2026		Count of CU : 157								
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg	
Investments - Memoranda										
Non-Conforming Investments (State Credit Unions ONLY) ¹	55,294,559	39,829,959	-28.0	37,304,643	-6.3	49,890,732	33.7	22,104,124	-55.7	
Outstanding balance of brokered certificates of deposit and share certificates	704,925,910	577,044,824	-18.1	480,077,793	-16.8	500,806,799	4.3	506,534,137	1.1	
Realized Investment Gains (Losses)										
Realized Gain (Losses) on HTM Debt Securities	59,686	-34,620	-158.0	-398,866	-1,052.1	-54,752	86.3	0	100.0	
Realized Gain (Losses) on AFS Debt Securities	-562,052	-1,228,803	-118.6	-1,009,525	17.8	-8,687,289	-760.5	407,687	104.7	
Realized Gain (Losses) on all other investments	-2,163,766	481,114	122.2	579,768	20.5	3,849,510	564.0	4,545,055	18.1	
Total Gain (Loss) on Investments	-2,666,132	-782,309	70.7	-828,623	-5.9	-4,892,531	-490.4	4,952,742	201.2	
Other-Than-Temporary Impairment (OTTI)										
Total OTTI Losses	-242,681	0	100.0	0	N/A	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	-242,681	0	100.0	0	N/A	0	N/A	0	N/A	
Assets used to fund employee benefit or deferred compensation plans										
Recorded Value of Securities	188,457,712	197,499,241	4.8	220,103,697	11.4	177,438,099	-19.4	175,127,335	-1.3	
Recorded Value of Other Investments	82,167,577	102,360,819	24.6	108,420,350	5.9	143,733,918	32.6	134,791,354	-6.2	
Collateral Assignment Split Dollar Life Insurance Arrangements										
Remaining Premiums	41,091,883	35,093,995	-14.6	31,401,407	-10.5	30,022,226	-4.4	48,196,702	60.5	
Cash Surrender Value	141,598,832	177,063,180	25.0	222,693,948	25.8	249,862,721	12.2	243,785,891	-2.4	
Recorded Value	202,869,570	246,456,842	21.5	275,446,460	11.8	294,676,088	7.0	332,984,906	13.0	
Endorsement Split Dollar Life Insurance Arrangements										
Remaining Premiums	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cash Surrender Value	22,331,728	23,022,151	3.1	27,040,813	17.5	32,839,134	21.4	32,256,507	-1.8	
Recorded Value	41,644,592	53,925,127	29.5	39,839,260	-26.1	45,651,909	14.6	45,188,681	-1.0	
Other Insurance	186,437,831	184,685,953	-0.9	163,382,352	-11.5	208,891,166	27.9	190,522,870	-8.8	
Other Non-insurance	31,528,665	45,706,952	45.0	58,953,099	29.0	50,100,504	-15.0	33,341,282	-33.5	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	733,105,947	830,634,934	13.3	866,145,218	4.3	920,491,684	6.3	911,956,428	-0.9	
Charitable Donation Accounts	25,219,921	26,909,394	6.7	28,194,334	4.8	30,572,409	8.4	31,775,629	3.9	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	44	46	4.5	46	0.0	45	-2.2	45	0.0	
Approved Mortgage Seller	33	34	3.0	34	0.0	33	-2.9	31	-6.1	
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	14	16.7	13	-7.1	13	0.0	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)	77	79	2.6	72	-8.9	71	-1.4	72	1.4	
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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27. Investments-Memoranda										

DERIVATIVES TRANSACTION REPORT								
Return to cover		For Charter :	N/A					
08/18/2026		Count of CU :	157					
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026 % Chg
DERIVATIVE TRANSACTIONS OUTSTANDING								
Interest Rate Derivatives - Total Notional Amount								
Options								
Purchased Options	0	0	N/A	0	N/A	0	N/A	0 N/A
Written Options	0	0	N/A	0	N/A	0	N/A	0 N/A
Swaps	66,500,000	171,500,000	157.9	221,500,000	29.2	197,657,901	-10.8	182,486,227 -7.7
Futures	0	6,200,000	N/A	5,500,000	-11.3	15,900,000	189.1	0 -100.0
Other Interest Rate Derivatives	0	2,465,650	N/A	0	-100.0	0	N/A	0 N/A
Loan Pipeline Management Derivatives	-1,416,750	-3,750,000	-164.7	11,262,812	400.3	271,616,271	2,311.6	29,046,150 -89.3
European Equity Call Options	0	0	N/A	0	N/A	0	N/A	0 N/A
All Other Derivatives	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Notional Amount of Derivatives	65,083,250	176,415,650	171.1	238,262,812	35.1	485,174,172	103.6	211,532,377 -56.4
Interest Rate Derivatives - Net Fair Value Gain (Loss)								
Options								
Purchased Options	0	0	N/A	0	N/A	0	N/A	0 N/A
Written Options	0	0	N/A	0	N/A	0	N/A	0 N/A
Swaps	8,564,942	4,321,029	-49.5	6,540,762	51.4	2,301,282	-64.8	4,667,486 102.8
Futures	0	354,586	N/A	-91,563	-125.8	-56,828	37.9	0 100.0
Other Interest Rate Derivatives	0	51,049	N/A	0	-100.0	0	N/A	0 N/A
Loan Pipeline Management Derivatives	44,575	-49,886	-211.9	103,399	307.3	63,710	-38.4	62,987 -1.1
European Equity Call Options	0	0	N/A	0	N/A	0	N/A	0 N/A
All Other Derivatives	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Net Fair Value Gain (Loss) on Derivatives	8,609,517	4,676,778	-45.7	6,552,598	40.1	2,308,164	-64.8	4,730,473 104.9
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover			For Charter : N/A						
08/18/2026			Count of CU : 157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	2,018,311,901	2,126,415,210	5.4	2,144,032,200	0.8	2,715,160,917	26.6	2,716,512,055	0.0
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	7,127,884,164	9,334,530,427	31.0	9,197,198,415	-1.5	10,047,448,639	9.2	10,366,543,033	3.2
Central Liquidity Facility	N/A	2,927,859		146,122,488	4,890.8	121,618,932	-16.8	122,222,222	0.5
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	N/A	4,774,523,722		4,614,036,678	-3.4	4,616,961,225	0.1	4,808,393,912	4.1
FRB Paycheck Protection Program Lending Facility Loans	N/A			0		0	N/A	0	N/A
Other Sources	1,980,042,916	317,410,216	-84.0	374,028,332	17.8	246,601,177	-34.1	188,102,075	-23.7
Total Borrowing Capacity	11,126,238,981	16,555,807,434	48.8	16,475,418,113	-0.5	17,747,790,890	7.7	18,201,773,297	2.6
Draws Against Borrowing Capacity									
Corporate Credit Unions	87,472,852	58,956,116	-32.6	54,873,484	-6.9	26,758,655	-51.2	132,137	-99.5
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	2,345,946,692	2,066,490,213	-11.9	1,951,210,348	-5.6	2,307,242,559	18.2	2,208,426,289	-4.3
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	31,000,000	461,069,451	1,387.3	178,000,000	-61.4	0	-100.0	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,000,000	37,750,000	655.0	35,000,000	-7.3	35,000,000	0.0	35,000,000	0.0
Total Draws Against Borrowing Capacity	2,469,419,544	2,624,265,780	6.3	2,219,083,832	-15.4	2,369,001,214	6.8	2,243,558,426	-5.3
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	3,168,218,696	3,207,846,287	1.3	4,117,490,875	28.4	5,648,940,454	37.2	5,674,213,342	0.4
Natural Person Credit Unions	30,875,996	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	9,825,295,064	13,899,206,383	41.5	13,969,944,141	0.5	15,144,984,684	8.4	15,763,240,456	4.1
Central Liquidity Facility	22,177,054	3,588,676	-83.8	668,265	-81.4	167,952,225	#####	170,385,496	1.4
Federal Reserve Bank - excludes amount reported in FRB									
Paycheck Protection Program Lending Facility Loans	2,306,770,188	6,413,664,385	178.0	5,964,043,523	-7.0	6,187,556,547	3.7	6,612,989,997	6.9
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	525,444,795	393,067,013	-25.2	389,823,361	-0.8	278,856,159	-28.5	209,357,135	-24.9
Total Assets Pledged to Secure Borrowing Capacity	15,878,781,793	23,917,372,744	50.6	24,441,970,165	2.2	27,428,290,069	12.2	28,430,186,426	3.7
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	10,000,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	43	46	7.0	48	4.3	48	0.0	47	-2.1
BORROWING MATURITY DISTRIBUTION									
Draws Against Borrowing Capacity < 1 Year	863,036,852	1,412,439,006	63.7	1,240,462,352	-12.2	1,306,993,448	5.4	1,424,310,871	9.0
Draws Against Borrowing Capacity 1 - 3 Years	280,000,000	617,910,156	120.7	711,418,146	15.1	826,975,547	16.2	462,487,920	-44.1
Draws Against Borrowing Capacity > 3 Years	299,500,000	558,916,618	86.6	232,203,334	-58.5	198,843,561	-14.4	298,759,635	50.2
Draws Against Borrowing Capacity Total Amount	1,442,536,852	2,589,265,780	79.5	2,184,083,832	-15.6	2,332,812,556	6.8	2,185,558,426	-6.3
Borrowings from Repurchase Transactions < 1 Year	0	0	N/A	0	N/A	0	N/A	23,000,000	N/A
Borrowings from Repurchase Transactions 1 - 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings from Repurchase Transactions > 3 Years	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings from Repurchase Transactions Total Amount	0	0	N/A	0	N/A	0	N/A	23,000,000	N/A
Subordinated Debt < 1 Year	0	0	N/A	0	N/A	0	N/A	1,000,000	N/A
Subordinated Debt 1 - 3 Years	0	0	N/A	0	N/A	0	N/A	2,000,000	N/A
Subordinated Debt > 3 Years	35,000,000	35,000,000	0.0	35,000,000	0.0	35,000,000	0.0	32,000,000	-8.6
Subordinated Debt Total Amount	35,000,000	35,000,000	0.0	35,000,000	0.0	35,000,000	0.0	35,000,000	0.0
Total Borrowings < 1 Year	1,281,800,552	1,412,439,006	10.2	1,240,462,352	-12.2	1,306,993,448	5.4	1,448,310,871	10.8
Total Borrowings 1 - 3 Years	495,934,065	617,910,156	24.6	711,418,146	15.1	826,975,547	16.2	464,487,920	-43.8
Total Borrowings > 3 Years	699,478,586	593,916,618	-15.1	267,203,334	-55.0	233,843,561	-12.5	330,759,635	41.4
Total Borrowings	2,477,213,203	2,624,265,780	5.9	2,219,083,832	-15.4	2,367,812,556	6.7	2,243,558,426	-5.2
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							30. LIQ-Borrowing Arrangements		

	Share and Membership Information													
Return to cover														
08/18/2026														
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg					
MEMBERSHIP:														
Number of Current Members	3,961,051	4,014,379	1.3	4,050,349	0.9	4,101,023	1.3	4,119,404	0.4					
Number of Potential Members	244,542,574	273,306,995	11.8	337,909,175	23.6	350,614,346	3.8	355,507,409	1.4					
% Current Members to Potential Members	1.62	1.47	-9.3	1.20	-18.4	1.17	-2.4	1.16	-0.9					
% Membership Growth*	-4.80	1.35	128.1	0.90	-33.4	1.25	39.6	0.90	43.3					
SHARES AND DEPOSITS														
Share Drafts	11,234,226,781.00	10,573,808,368.00	-5.9	10,820,495,579.00	2.3	11,864,888,829.00	9.7	11,999,207,238.00	102.3					
Regular Shares	18,521,918,839.00	16,192,416,905.00	-12.6	15,733,330,558.00	-2.8	15,706,072,941.00	-0.2	16,210,173,102.00	106.4					
Money Market Shares	6,950,332,601.00	5,593,043,346.00	-19.5	5,359,041,625.00	-4.2	5,267,449,242.00	-1.7	5,291,303,946.00	100.9					
Share Certificates	8,364,780,176.00	12,564,067,402.00	50.2	14,353,118,445.00	14.2	15,442,483,882.00	7.6	15,732,829,895.00	103.8					
IRA/KEOGH Accounts	1,948,811,129.00	1,992,389,964.00	2.2	2,020,327,271.00	1.4	2,019,843,722.00	0.0	2,007,234,277.00	98.8					
All Other Shares /I	468,541,404.00	458,486,961.00	-2.1	476,008,441.00	3.8	494,787,406.00	3.9	484,484,419.00	95.8					
Non-Member Deposits	734,565,885.00	950,586,650.00	29.4	852,908,276.00	-10.3	738,466,648.00	-13.4	674,548,155.00	82.7					
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):														
Accounts Held by Nonmember Public Units Deposits	1,502,833	8,048,104	435.5	3,220,000	-60.0	3,220,000	0.0	1,232,000	-61.7					
Accounts Held by Member Public Units Deposits	31,407,608	8,091,282	-74.2	24,367,093	201.2	22,963,290	-5.8	23,525,641	2.4					
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A					
Dollar Amount of Share Certificates >= \$100,000	5,540,935,498	8,145,127,683	47.0	9,229,314,836	13.3	9,962,737,055	7.9	10,452,673,746	4.9					
Dollar Amount of IRA/Keogh >= \$100,000	711,275,873	756,607,192	6.4	794,212,135	5.0	820,411,590	3.3	872,112,097	6.3					
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	592,218,546	532,836,782	-10.0	317,665,983	-40.4	0	-100.0	0	N/A					
Dollar Amount of Commercial Deposit Accounts	1,487,390,611	1,438,327,189	-3.3	1,479,633,512	2.9	1,561,656,884	5.5	1,526,832,975	-2.2					
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	19,131,277	23,537,843	23.0	23,575,946	0.2	21,045,744	-10.7	22,846,172	8.6					
NCUA INSURED SAVINGS														
Uninsured Member Shares	3,744,877,932	3,410,551,323	-8.9	3,813,231,818	11.8	4,316,783,612	13.2	4,498,424,218	4.2					
Uninsured NonMember Deposits	60,746,293	120,639,495	98.6	21,305,110	-82.3	30,148,160	41.5	29,767,357	-1.3					
Total Uninsured Shares & Deposits	3,805,624,225	3,531,190,818	-7.2	3,834,536,928	8.6	4,346,931,772	13.4	4,528,191,575	4.2					
Total Insured Shares & Deposits	43,186,940,076	43,315,137,184	0.3	44,221,063,624	2.1	45,533,315,428	3.0	46,220,583,100	1.5					
INSURANCE COVERAGE OTHER THAN NCUSIF														
Share/Deposit Insurance Other than NCUSIF	18	23	27.8	24	4.3	25	4.2	24	-4.0					
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	685,574,904	1,212,350,975	76.8	946,616,286	-21.9	1,076,606,777	13.7	1,627,890,960	51.2					
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)														

	Share and Membership Information								
Return to cover			For Charter :	N/A					
08/18/2026			Count of CU :	157					
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026	% Chg
SHARES/DEPOSITS MATURITY DISTRIBUTION									
Member Share Drafts Number of Accounts	2,237,667	2,293,914	2.5	2,338,676	2.0	2,391,375	2.3	2,407,133	0.7
Member Share Drafts < 1 Year	11,234,226,781	10,573,808,368	-5.9	10,820,495,579	2.3	11,864,888,829	9.7	11,999,207,238	1.1
Member Share Drafts Total Amount	11,234,226,781	10,573,808,368	-5.9	10,820,495,579	2.3	11,864,888,829	9.7	11,999,207,238	1.1
Member Regular Shares Number of Accounts	4,155,623	4,205,973	1.2	4,251,980	1.1	4,321,084	1.6	4,365,674	1.0
Member Regular Shares < 1 Year	18,521,918,839	16,192,416,905	-12.6	15,733,330,558	-2.8	15,706,072,941	-0.2	16,210,173,102	3.2
Member Regular Shares Total Amount	18,521,918,839	16,192,416,905	-12.6	15,733,330,558	-2.8	15,706,072,941	-0.2	16,210,173,102	3.2
Member Money Market Shares Number of Accounts	125,510	126,508	0.8	123,664	-2.2	121,161	-2.0	121,146	0.0
Member Money Market Shares < 1 Year	6,950,332,601	5,593,043,346	-19.5	5,359,041,625	-4.2	5,267,449,242	-1.7	5,291,303,946	0.5
Member Money Market Shares Total Amount	6,950,332,601	5,593,043,346	-19.5	5,359,041,625	-4.2	5,267,449,242	-1.7	5,291,303,946	0.5
Member Share Certificates Number of Accounts	186,503	272,426	46.1	300,808	10.4	311,388	3.5	313,527	0.7
Member Share Certificates < 1 Year	5,325,142,453	10,007,569,358	87.9	12,072,144,905	20.6	13,302,858,395	10.2	13,646,995,908	2.6
Member Share Certificates 1 - 3 Years	2,623,081,836	2,049,771,987	-21.9	1,839,773,219	-10.2	1,847,415,619	0.4	1,841,188,170	-0.3
Member Share Certificates > 3 Years	416,555,887	506,726,057	21.6	441,200,321	-12.9	292,209,868	-33.8	244,645,817	-16.3
Member Share Certificates Total Amount	8,364,780,176	12,564,067,402	50.2	14,353,118,445	14.2	15,442,483,882	7.6	15,732,829,895	1.9
Member IRA/KEOGH Accounts Number of Accounts	93,421	93,309	-0.1	91,308	-2.1	87,689	-4.0	85,866	-2.1
Member IRA/KEOGH Accounts < 1 Year	1,496,336,977	1,564,524,832	4.6	1,628,645,794	4.1	1,668,831,787	2.5	1,661,143,492	-0.5
Member IRA/KEOGH Accounts 1 - 3 Years	335,660,493	306,132,059	-8.8	287,850,156	-6.0	279,526,590	-2.9	290,197,001	3.8
Member IRA/KEOGH Accounts > 3 Years	116,813,659	121,733,073	4.2	103,831,321	-14.7	71,485,345	-31.2	55,893,784	-21.8
Member IRA/KEOGH Accounts Total Amount	1,948,811,129	1,992,389,964	2.2	2,020,327,271	1.4	2,019,843,722	0.0	2,007,234,277	-0.6
Member All Other Shares Number of Accounts	76,825	80,121	4.3	82,786	3.3	81,485	-1.6	77,928	-4.4
Member All Other Shares < 1 Year	468,541,404	458,486,961	-2.1	476,008,441	3.8	494,787,406	3.9	484,484,419	-2.1
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	0	N/A
Member All Other Shares Total Amount	468,541,404	458,486,961	-2.1	476,008,441	3.8	494,787,406	3.9	484,484,419	-2.1
Member Total Shares Number of Accounts	6,875,549	7,072,251	2.9	7,189,222	1.7	7,314,182	1.7	7,371,274	0.8
Member Total Shares < 1 Year	43,996,499,055	44,389,849,770	0.9	46,089,666,902	3.8	48,304,888,600	4.8	49,293,308,105	2.0
Member Total Shares 1 - 3 Years	2,958,742,329	2,355,904,046	-20.4	2,127,623,375	-9.7	2,126,942,209	0.0	2,131,385,171	0.2
Member Total Shares > 3 Years	533,369,546	628,459,130	17.8	545,031,642	-13.3	363,695,213	-33.3	300,539,601	-17.4
Member Total Shares Total Amount	47,488,610,930	47,374,212,946	-0.2	48,762,321,919	2.9	50,795,526,022	4.2	51,725,232,877	1.8
Non-Member Total Deposits Number of Accounts	1,748	9,277	430.7	8,938	-3.7	8,513	-4.8	1,353	-84.1
Non-Member Total Deposits < 1 Year	349,985,416	555,964,780	58.9	611,136,140	9.9	483,858,060	-20.8	454,118,575	-6.1
Non-Member Total Deposits 1 - 3 Years	344,013,553	350,652,770	1.9	218,491,918	-37.7	210,158,376	-3.8	174,324,494	-17.1
Non-Member Total Deposits > 3 Years	40,566,916	43,969,103	8.4	23,280,217	-47.1	44,450,212	90.9	46,105,086	3.7
Non-Member Total Deposits Total Amount	734,565,885	950,586,653	29.4	852,908,275	-10.3	738,466,648	-13.4	674,548,155	-8.7
Total Shares/Deposits Number of Accounts	6,877,297	7,081,528	3.0	7,198,160	1.6	7,322,695	1.7	7,372,627	0.7
Total Shares/Deposits < 1 Year	44,346,484,471	44,945,814,550	1.4	46,700,803,042	3.9	48,788,746,660	4.5	49,747,426,680	2.0
Total Shares/Deposits 1 - 3 Years	3,302,755,882	2,706,556,816	-18.1	2,346,115,293	-13.3	2,337,100,585	-0.4	2,305,709,665	-1.3
Total Shares/Deposits > 3 Years	573,936,462	672,428,233	17.2	568,311,859	-15.5	408,145,425	-28.2	346,644,687	-15.1
Total Shares/Deposits Total Amount	48,223,176,815	48,324,799,599	0.2	49,615,230,194	2.7	51,533,992,670	3.9	52,399,781,032	1.7
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							32. Share & Deposit Maturity		

		Supplemental Information							
Return to cover		For Charter :	N/A						
08/18/2026		Count of CU :	157						
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-2022	Dec-2023	% Chg	Dec-2024	% Chg	Dec-2025	% Chg	Jun-2026 % Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD		312,189	10,187,339	3,163	2,298,951	-77	1,476,358	-36	73,399 -95
Amount of Grants Received by your credit union, YTD		815,929	7,637,559	836	78,650	-99	3,983,508	4,965	1,111,179 -72
EMPLOYEES:									
Number of Full-Time Employees		10,637	10,763	1	10,778	0	10,601	-2	10,593 0
Number of Part-Time Employees		676	607	-10	652	7	636	-2	664 4
BRANCHES:									
Plan to add new branches or expand existing facilities		30	31	3	24	-23	23	-4	29 26
CUSO INFORMATION									
Value of Investments in CUSO		194,572,163	202,260,783	4	221,006,876	9	233,636,116	6	243,868,378 4
CUSO Loans		66,697,656	68,613,162	3	73,858,765	8	101,880,580	38	101,627,973 0
Aggregate Cash Outlays in CUSO		79,268,480	91,700,595	16	103,419,544	13	120,235,641	16	126,843,195 5
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
Number of International Remittances Originated YTD		21,528	23,125	7	23,702	2	23,122	-2	11,543 -50
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations		197,029,093	202,784,868	3	211,465,054	4	207,919,958	-2	254,690,361 22
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									33. Supplemental Info

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08/18/2026

CU Name: N/A

Peer Group: N/A

Graphs 1

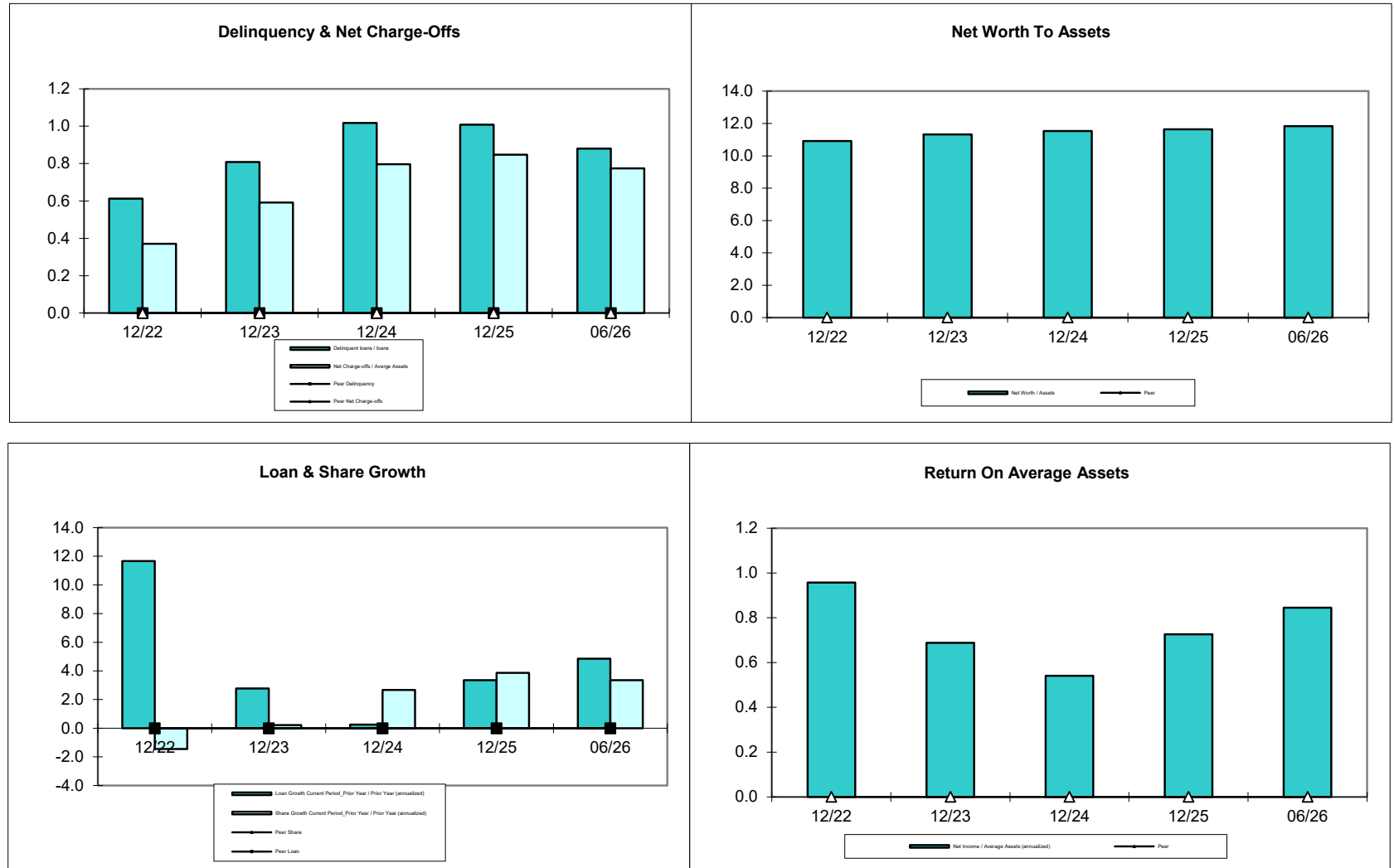
For Charter : N/A

Count of CU : 157

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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08/18/2026

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 157

Asset Range : N/A

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

Count of CU in Peer Group : N/A

