Texans Credit Union Consolidated Statement of Condition December 31, 2023

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Consumer Loans 886,907,539 Real Estate Loans 451,795,738 Participation Loans 78,670,287 Commercial Loans - Total Loans 1,417,373,564 Allowance for Loan Loss (6,361,202) Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Gengular Reserves 35,135,126		
Participation Loans 78,670,287 Commercial Loans - Total Loans 1,417,373,564 Allowance for Loan Loss (6,361,202) Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129	Consumer Loans	886,907,539
Commercial Loans - Total Loans 1,417,373,564 Allowance for Loan Loss (6,361,202) Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 2222,264,000 <	Real Estate Loans	451,795,738
Total Loans 1,417,373,564 Allowance for Loan Loss (6,361,202) Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Participation Loans	78,670,287
Allowance for Loan Loss (6,361,202) Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Commercial Loans	
Net Loans 1,411,012,362 Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Total Loans	1,417,373,564
Cash 69,062,136 Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Allowance for Loan Loss	(6,361,202)
Investments 632,078,735 Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Net Loans	1,411,012,362
Loans Held for Sale 271,098 Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity 0 Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Cash	69,062,136
Land and Buildings 21,700,590 Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Investments	632,078,735
Other Fixed Assets 4,400,500 Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Loans Held for Sale	271,098
Other Assets 57,407,831 Total Assets 2,195,933,253 Liabilities & Equity Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Land and Buildings	21,700,590
Total Assets 2,195,933,253 Liabilities & Equity 0 Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Other Fixed Assets	4,400,500
Liabilities & Equity Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Other Assets	57,407,831
Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Total Assets	2,195,933,253
Borrowings 0 Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000		
Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Liabilities & Equity	
Current Liabilities 32,311,724 Savings, Checking & Money Market 1,478,932,540 IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Borrowings	0
IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	•	32,311,724
IRA Savings and CDs 88,946,038 Certificates of Deposit 424,837,477 Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Savings, Checking & Money Market	1,478,932,540
Total Deposits 1,992,716,056 Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	IRA Savings and CDs	88,946,038
Gain (Loss) AFS Securities (49,969,681) Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Certificates of Deposit	424,837,477
Other Comprehensive Income (1,388,846) Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Total Deposits	1,992,716,056
Total Other Equity (51,358,527) Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Gain (Loss) AFS Securities	(49,969,681)
Other Reserves 0 Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Other Comprehensive Income	(1,388,846)
Regular Reserves 35,135,126 Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Total Other Equity	(51,358,527)
Undivided Earnings 163,214,746 Net Income 23,914,129 Total Net Worth 222,264,000	Other Reserves	0
Net Income 23,914,129 Total Net Worth 222,264,000	Regular Reserves	35,135,126
Total Net Worth 222,264,000	Undivided Earnings	163,214,746
	Net Income	23,914,129
Total Liabilities & Equity 2,195,933,253	Total Net Worth	222,264,000
	Total Liabilities & Equity	2,195,933,253

Federally Insured by NCUA

Texans Credit Union Consolidated Statement of Income December 31, 2023

Interest Income	
Interest Income - Loans	56,976,140
Interest Income - Investments	24,399,241
Total Interest Income	81,375,381
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Cost of Funds	12.074.524
Borrowed Money	12,974,524
Dividends on Deposits Total Cost of Funds	12,853,486
Total Cost of Funds	25,828,011
Net Interest Income Before Provision	55,547,371
Provision for Credit Losses	2,321,005
Non-Interest Income	
Fee Income	8,158,946
Other Operating Income	9,023,800
Non-Operating Gains (Losses)	(687,308)
Total Non-Interest Income	16,495,437
Non-Interest Expense	
Employee Compensation & Benefits	23,512,833
Travel and Conference Expense	300,545
Office Occupancy Expense	3,765,877
Office Operations Expense	5,819,760
Educational and Promotional Expense	1,432,485
Loan Servicing Expense	2,038,563
Professional and Outside Services	7,670,540
Member Insurance	0
Operating Fees (Examination)	131,998
Miscellaneous Operating Expense	1,135,074
Total Non-Interest Expense	45,807,674
Net Income	23,914,129

Federally Insured by NCUA