

KEY RATIOS AND TRENDS FOR TEXAS CREDIT UNIONS

KEY RATIOS	<u>Mar-12</u>	<u>Jun-12</u>	<u>Sep-12</u>	<u>Dec-12</u>	<u>Mar-13</u>
Net Worth / Total Assets	9.08%	9.25%	9.39%	9.48%	9.40%
Delinquent Loans / Net Worth	9.21%	6.18%	5.72%	4.74%	4.17%
Delinquent Loans / Total Loans	1.38%	0.93%	0.86%	0.73%	0.61%
Net Charge-offs / Average Loans (Annualized)	1.10%	1.15%	1.02%	1.02%	0.58%
Return on Average Assets (Annualized)	0.96%	0.93%	0.92%	0.91%	0.86%
Net Operating Exp. / Average Assets	2.65%	2.65%	2.65%	2.63%	2.61%
Loans / Total Assets	60.57%	61.69%	62.66%	63.07%	61.56%
Borrowing / Total Assets	1.40%	1.62%	1.59%	1.22%	1.00%
Business Loans / Total Loans	6.79%	6.17%	5.85%	5.51%	3.28%
Allowance for Loan Losses / Total Loans	1.46%	1.27%	1.18%	0.99%	0.93%
GROWTH TRENDS (Quarter by Quarter) **	<u>Mar-12</u>	<u>Jun-12</u>	<u>Sep-12</u>	<u>Dec-12</u>	<u>Mar-13</u>
Asset Growth	4.48%	0.67%	1.13%	0.99%	3.61%
Share/Deposit Growth	4.81%	0.14%	0.78%	1.31%	3.86%
Long-Term Investment Growth	17.54%	9.96%	-10.46%	11.57%	29.77%
Loan Growth	0.59%	2.53%	-0.16%	4.59%	1.13%
Net Worth Growth	2.41%	2.53%	2.70%	2.28%	2.49%
NUMBER OF STATE-CHARTERED CREDIT UNIONS	196	196	195	193	193
FINANCIAL STATEMENT CHANGES (\$ Millions)	<u>Mar-12</u>	<u>Jun-12</u>	<u>Sep-12</u>	<u>Dec-12</u>	<u>Mar-13</u>
Assets	27,472	27,656	27,970	28,247	29,267
Investments & Cash Equivalents	9,308	9,054	8,800	8,630	6,314
Investments with Remaining Maturity > 3 Years	1,572	1,728	1,548	1,727	2,241
Loans Outstanding	16,641	17,061	17,034	17,816	18,018
Business Loans Outstanding	1,130	1,053	997	982	959
Allowance for Loan & Lease Losses	243	216	201	177	168
Delinquent Loans (> 2 Months)	230	158	150	127	110
Net Charge-Off Loans Year-to-Date	46	97	130	174	26
Shares & Deposits	24,394	24,428	24,619	24,941	25,904
Notes Payable	385	447	444	345	291
Net Worth	2,494	2,557	2,626	2,686	2,753