

KEY RATIOS AND TRENDS FOR TEXAS CREDIT UNIONS - MARCH 2012

KEY RATIOS	<u>Mar-11</u>	<u>Jun-11</u>	<u>Sep-11</u>	<u>Dec-11</u>	<u>Mar-12</u>
Net Worth / Total Assets	9.11%	9.31%	9.19%	9.26%	9.08%
Delinquent Loans / Net Worth	8.06%	8.23%	8.12%	11.11%	9.21%
Delinquent Loans / Total Loans	1.20%	1.24%	1.21%	1.64%	1.38%
Net Charge-offs / Average Loans (Annualized)	1.32%	1.12%	0.97%	0.94%	1.10%
Return on Average Assets (Annualized)	0.49%	0.62%	0.42%	0.34%	0.96%
Loans / Total Assets	61.26%	61.88%	61.72%	62.92%	60.57%
Borrowing / Total Assets	1.56%	1.41%	1.47%	1.50%	1.40%
Business Loans / Total Loans	7.67%	6.95%	7.02%	7.24%	6.79%
Allowance for Loan Losses / Total Loans	1.45%	1.44%	1.50%	1.57%	1.46%
GROWTH TRENDS (Quarter by Quarter) **	<u>Mar-11</u>	<u>Jun-11</u>	<u>Sep-11</u>	<u>Dec-11</u>	<u>Mar-12</u>
Asset Growth	2.94%	-0.25%	1.48%	6.48%	4.48%
Share/Deposit Growth	3.33%	-0.50%	1.49%	6.77%	4.81%
Long-Term Investment Growth	50.40%	1.98%	-10.22%	-0.85%	17.54%
Loan Growth	-0.51%	0.76%	1.21%	8.56%	0.59%
Net Worth Growth	1.26%	2.04%	0.08%	7.37%	2.41%
NUMBER OF STATE-CHARTERED CREDIT UNIONS	205	202	201	197	196
FINANCIAL STATEMENT CHANGES (\$ Millions)	<u>Mar-11</u>	<u>Jun-11</u>	<u>Sep-11</u>	<u>Dec-11</u>	<u>Mar-12</u>
Assets	24,393	24,334	24,693	26,294	27,472
Investments & Cash Equivalents	7,893	7,737	7,960	8,251	9,308
Investments with Remaining Maturity > 3 Years	1,473	1,502	1,349	1,337	1,572
Loans Outstanding	14,944	15,057	15,240	16,544	16,641
Business Loans Outstanding	1,146	1,047	1,070	1,199	1,130
Allowance for Loan & Lease Losses	216	217	229	260	243
Delinquent Loans (> 2 Months)	179	187	184	271	230
Net Charge-Off Loans Year-to-Date	49	85	110	149	46
Shares & Deposits	21,588	21,481	21,800	23,276	24,394
Notes Payable	380	342	363	394	385
Net Worth	2,221	2,267	2,268	2,436	2,494

**** Includes conversion of \$1.3 billion credit union from federal to state charter in fourth quarter 2011.**