

## KEY RATIOS AND TRENDS FOR TEXAS CREDIT UNIONS

<b>KEY RATIOS</b>	<b><u>Dec-13</u></b>	<b><u>Mar-14</u></b>	<b><u>Jun-14</u></b>	<b><u>Sep-14</u></b>	<b><u>Dec-14</u></b>
Net Worth / Total Assets	9.81%	9.64%	9.83%	10.02%	10.01%
Delinquent Loans / Net Worth	5.36%	3.95%	4.17%	4.35%	4.56%
Delinquent Loans / Total Loans	0.81%	0.60%	0.62%	0.65%	0.67%
Net Charge-offs / Average Loans (Annualized)	0.59%	0.61%	0.56%	0.57%	0.56%
Return on Average Assets (Annualized)	0.85%	0.72%	0.78%	0.82%	0.81%
Net Operating Exp. / Average Assets	2.67	2.67%	2.66%	2.63%	2.64%
Loans / Total Assets	65.19%	63.78%	65.69%	67.51%	68.18%
Borrowing / Total Shares and Net Worth	1.42%	1.25%	1.38%	1.58%	1.62%
Business Loans / Total Loans	4.70%	4.62%	4.42%	4.36%	4.20%
Allowance for Loan Losses / Total Loans	0.78%	0.75%	0.74%	0.73%	0.73%
<b>GROWTH TRENDS (Quarter by Quarter) **</b>	<b><u>Dec-13</u></b>	<b><u>Mar-14</u></b>	<b><u>Jun-14</u></b>	<b><u>Sep-14</u></b>	<b><u>Dec-14</u></b>
Asset Growth	2.36%	3.63%	0.36%	0.34%	1.56%
Share/Deposit Growth	2.59%	3.88%	-0.15%	-0.02%	1.47%
Long-Term Investment Growth	2.17%	5.32%	-0.63%	-9.27%	-9.75%
Loan Growth	4.36%	1.40%	3.36%	3.11%	2.57%
Net Worth Growth	3.33%	1.83%	2.33%	2.27%	1.46%
<b>NUMBER OF STATE-CHARTERED CREDIT UNIONS</b>	189	188	188	188	187
<b>FINANCIAL STATEMENT CHANGES (\$ Millions)</b>	<b><u>Dec-13</u></b>	<b><u>Mar-14</u></b>	<b><u>Jun-14</u></b>	<b><u>Sep-14</u></b>	<b><u>Dec-14</u></b>
Assets	30,494	31,602	31,715	31,822	32,318
Investments & Cash Equivalents	9,065	9,869	9,292	8,748	8,632
Investments with Remaining Maturity > 3 Years	3,014	3,174	3,154	2,861	2,582
Loans Outstanding	19,880	20,157	20,834	21,482	22,034
Business Loans Outstanding	935	932	921	938	924
Allowance for Loan & Lease Losses	155	152	154	158	161
Delinquent Loans (> 2 Months)	160	120	130	139	148
Net Charge-Off Loans Year-to-Date	112	31	57	89	117
Shares & Deposits	26,892	27,937	27,895	27,890	28,299
Notes Payable	373	338	377	440	471
Net Worth	2,993	3,047	3,118	3,189	3,236