

KEY RATIOS AND TRENDS FOR TEXAS CREDIT UNIONS

KEY RATIOS

	<u>Jun-14</u>	<u>Sep-14</u>	<u>Dec-14</u>	<u>Mar-15</u>	<u>Jun-15</u>
Net Worth / Total Assets	9.83%	10.02%	10.01%	9.87%	10.10%
Delinquent Loans / Net Worth	4.17%	4.35%	4.56%	3.35%	3.96%
Delinquent Loans / Total Loans	0.62%	0.65%	0.67%	0.50%	0.58%
Net Charge-offs / Average Loans (Annualized)	0.56%	0.57%	0.56%	0.54%	0.54%
Return on Average Assets (Annualized)	0.78%	0.82%	0.81%	0.89%	9.50%
Net Operating Exp. / Average Assets	2.66%	2.63%	2.64%	2.63%	2.63%
Loans / Total Assets	65.69%	67.51%	68.18%	66.60%	68.38%
Borrowing / Total Shares and Net Worth	138.00%	1.58%	1.62%	1.66%	1.73%
Business Loans / Total Loans	4.42%	4.36%	4.20%	4.05%	4.02%
Allowance for Loan Losses / Total Loans	0.74%	0.73%	0.73%	0.73%	0.73%

GROWTH TRENDS (Quarter by Quarter) **

	<u>Jun-14</u>	<u>Sep-14</u>	<u>Dec-14</u>	<u>Mar-15</u>	<u>Jun-15</u>
Asset Growth	0.36%	0.34%	1.56%	3.68%	0.10%
Share/Deposit Growth	-0.15%	-0.02%	1.47%	3.81%	-0.28%
Long-Term Investment Growth	-0.63%	-9.27%	-9.75%	-5.68%	-3.28%
Loan Growth	3.36%	3.11%	2.57%	1.28%	2.77%
Net Worth Growth	2.33%	2.27%	1.46%	2.29%	2.35%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

188	188	187	186	185
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FINANCIAL STATEMENT CHANGES (\$ Millions)

	<u>Jun-14</u>	<u>Sep-14</u>	<u>Dec-14</u>	<u>Mar-15</u>	<u>Jun-15</u>
Assets	31,715	31,822	32,318	33,508	33,540
Investments & Cash Equivalents	9,292	8,748	8,632	9,540	8,973
Investments with Remaining Maturity > 3 Years	3,154	2,861	2,582	2,436	2,356
Loans Outstanding	20,834	21,482	22,034	22,315	22,933
Business Loans Outstanding	921	938	924	906	923
Allowance for Loan & Lease Losses	154	158	161	161	167
Delinquent Loans (30-59 Days)	26	31	89	75	30
Delinquent Loans (> 2 Months)	130	139	148	111	134
Net Charge-Off Loans Year-to-Date	57	89	117	30	60
Shares & Deposits	27,895	27,890	28,299	29,378	29,296
Notes Payable	377	440	471	502	527
Net Worth	3,118	3,189	3,236	3,310	3,388