

## KEY RATIOS AND TRENDS FOR TEXAS CREDIT UNIONS

KEY RATIOS	<u>Dec-14</u>	<u>Mar-15</u>	<u>Jun-15</u>	<u>Sep-15</u>	<u>Dec-15</u>
Net Worth / Total Assets	10.01%	9.87%	10.10%	10.15%	10.12%
Delinquent Loans / Net Worth	4.56%	3.35%	3.96%	4.36%	5.23%
Delinquent Loans / Total Loans	0.67%	0.50%	0.58%	0.64%	0.76%
Net Charge-offs / Average Loans (Annualized)	0.56%	0.54%	0.54%	0.55%	0.58%
Return on Average Assets (Annualized)	0.81%	0.89%	0.95%	0.96%	0.87%
Net Operating Exp. / Average Assets	2.64%	2.63%	2.63%	2.80%	3.73%
Loans / Total Assets	68.18%	66.60%	68.38%	69.63%	69.80%
Borrowing / Total Shares and Net Worth	1.62%	1.66%	1.73%	2.04%	2.12%
Business Loans / Total Loans	4.20%	4.05%	4.02%	4.06%	4.04%
Allowance for Loan Losses / Total Loans	0.73%	0.73%	0.73%	0.72%	0.72%
<b>GROWTH TRENDS (Quarter by Quarter)</b>	<b><u>Dec-14</u></b>	<b><u>Mar-15</u></b>	<b><u>Jun-15</u></b>	<b><u>Sep-15</u></b>	<b><u>Dec-15</u></b>
Asset Growth	1.56%	3.68%	0.10%	1.98%	1.90%
Share/Deposit Growth	1.47%	3.81%	-0.28%	1.44%	1.92%
Long-Term Investment Growth	-9.75%	-5.68%	-3.28%	-10.99%	17.59%
Loan Growth	2.57%	1.28%	2.77%	3.85%	2.14%
Net Worth Growth	1.46%	2.29%	2.35%	2.51%	1.59%
<b>NUMBER OF STATE-CHARTERED CREDIT UNIONS</b>	<b>187</b>	<b>186</b>	<b>185</b>	<b>186</b>	<b>185</b>
<b>FINANCIAL STATEMENT CHANGES (\$ Millions)</b>	<b><u>Dec-14</u></b>	<b><u>Mar-15</u></b>	<b><u>Jun-15</u></b>	<b><u>Sep-15</u></b>	<b><u>Dec-15</u></b>
Assets	32,318	33,508	33,540	34,203	34,852
Investments & Cash Equivalents	8,632	9,540	8,973	8,716	8,837
Investments with Remaining Maturity > 3 Years	2,582	2,436	2,356	2,097	2,466
Loans Outstanding	22,034	22,315	22,933	23,816	24,325
Business Loans Outstanding	924	906	923	968	984
Allowance for Loan & Lease Losses	161	161	167	171	175
Delinquent Loans (30-59 Days)	311	254	219	251	355
Delinquent Loans (> 2 Months)	148	111	134	152	185
Net Charge-Off Loans Year-to-Date	117	30	60	95	135
Shares & Deposits	28,299	29,378	29,296	29,719	30,289
Notes Payable	471	502	527	677	715
Net Worth	3,236	3,310	3,388	3,473	3,528