

TEXOMA COMMUNITY CREDIT UNION
Statement of Condition

December 31, 2015

ASSETS

1	Cash and Cash Equivalents	\$ 2,024,581.51	1
INVESTMENTS			
2	Securities	0.00	2
3	Deposits in Commercial Banks, S&Ls, Savings Banks	1,991,000.00	3
4	Membership Capital at Corporate Credit Unions	216,990.00	4
5	All Other Investments in Corporate Credit Unions	9,547,593.44	5
6	All Other Investments	2,148.52	6
7	TOTAL INVESTMENTS	11,757,731.96	7
LOANS AND LEASES			
		Loans	
8	All Other Unsecured Loans	1,635 4,729,834.80	8
9	New Vehicle Loans	1,169 24,250,212.22	9
10	Used Vehicle Loans	2,376 23,314,885.40	10
11	Member Business Loans	19 853,264.31	11
12	Total 1st Mortgage Real Estate Loans	271 18,232,542.87	12
13	Total Other Real Estate Loans	258 10,893,997.65	13
14	Total All Other Loans/LOC to Members	698 6,390,083.13	14
15	Net Loan Participations	23 28,156.37	15
16	TOTAL LOANS AND LEASES	6,426 88,692,976.75	16
17	Less: Allowance for Loan & Lease Losses	(690,056.72)	17
18	NET LOANS AND LEASES	88,002,920.03	18
OTHER ASSETS			
19	Other Real Estate Owned	199,233.65	19
20	Land and Building	1,575,102.27	20
21	Other Fixed Assets	348,642.75	21
22	NCUA Share Insurance Capitalization Deposit	957,257.75	22
23	Other Assets	9,987,954.70	23
24	TOTAL ASSETS	\$ 114,853,424.62	24

LIABILITIES, SHARES, AND EQUITY

LIABILITIES			
25	Total Borrowings	\$ -	25
26	Accrued Dividends & Interest Payable	10,779.10	26
27	Accounts Payable and Other Liabilities	4,230,550.21	27
28	Accrued NCUSIF Premium	0.00	28
SHARES AND DEPOSITS			
		Accounts	
29	Share Drafts	5,772 33,864,713.73	29
30	Regular Shares	12,910 29,736,931.92	30
31	Special Savings	265 600,080.82	31
32	Money Manager Accounts	90 3,464,174.21	32
33	Escrow Accounts	423 382,198.77	33
34	Individual Retirement Accounts	480 9,483,775.23	34
35	Share Certificates	633 21,017,709.07	35
36	TOTAL SHARES AND DEPOSITS	98,549,583.75	36
EQUITY			
37	Regular Reserves	1,212,619.14	37
38	Undivided Earnings	10,518,007.00	38
39	Unrealized Gain/Loss AFS SEC	0.00	39
40	Net Income	331,885.42	40
41	TOTAL LIABILITIES, SHARES AND EQUITY	\$ 114,853,424.62	41
42	Delinquent Loans	46 0.45% \$ 396,692.58	42
43	Total Contingent Liabilities	\$ 2,039,081.74	43

We certify, to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and results of operations for the period covered.

CFO _____ PRESIDENT _____

TEXOMA COMMUNITY CREDIT UNION
Post Closing Statement of Condition

December 31, 2015

ASSETS			
1	Cash and Cash Equivalents	\$ 2,024,581.51	1
INVESTMENTS			
2	Securities	0.00	2
3	Deposits in Commercial Banks, S&Ls, Savings Banks	1,991,000.00	3
4	Membership Capital at Corporate Credit Unions	216,990.00	4
5	All Other Investments in Corporate Credit Unions	9,547,593.44	5
6	All Other Investments	<u>2,148.52</u>	6
7	TOTAL INVESTMENTS	<u>11,757,731.96</u>	7
LOANS AND LEASES			
		Loans	
8	All Other Unsecured Loans	<u>1,635</u> 4,729,834.80	8
9	New Vehicle Loans	<u>1,169</u> 24,250,212.22	9
10	Used Vehicle Loans	<u>2,376</u> 23,314,885.40	10
11	Member Business Loans	<u>19</u> 853,264.31	11
12	Total 1st Mortgage Real Estate Loans	<u>271</u> 18,232,542.87	12
13	Total Other Real Estate Loans	<u>258</u> 10,893,997.65	13
14	Total All Other Loans/LOC to Members	<u>698</u> 6,390,083.13	14
15	Net Loan Participations	<u>23</u> 28,156.37	15
16	TOTAL LOANS AND LEASES	<u>6,426</u> 88,692,976.75	16
17	Less: Allowance for Loan & Lease Losses	(690,056.72)	17
18	NET LOANS AND LEASES	<u>88,002,920.03</u>	18
OTHER ASSETS			
19	Other Real Estate Owned	199,233.65	19
20	Land and Building	1,575,102.27	20
21	Other Fixed Assets	348,642.75	21
22	NCUA Share Insurance Capitalization Deposit	957,257.75	22
23	Other Assets	<u>9,987,954.70</u>	23
24	TOTAL ASSETS	<u>\$ 114,853,424.62</u>	24

LIABILITIES, SHARES, AND EQUITY			
LIABILITIES			
25	Total Borrowings	\$ -	25
26	Accrued Dividends & Interest Payable	10,779.10	26
27	Accounts Payable and Other Liabilities	4,230,550.21	27
28	NCUSIF Premium	0.00	28
SHARES AND DEPOSITS			
		Accounts	
29	Share Drafts	<u>5,772</u> 33,864,713.73	29
30	Regular Shares	<u>12,910</u> 29,736,931.92	30
31	Special Savings	<u>265</u> 600,080.82	31
32	Money Manager Accounts	<u>90</u> 3,464,174.21	32
33	Escrow Accounts	<u>423</u> 382,198.77	33
34	Individual Retirement Accounts	<u>480</u> 9,483,775.23	34
35	Share Certificates	<u>633</u> 21,017,709.07	35
36	TOTAL SHARES AND DEPOSITS	<u>98,549,583.75</u>	36
EQUITY			
37	Regular Reserves	1,212,619.14	37
38	Undivided Earnings	10,849,892.42	38
39	Unrealized Gain/loss AFS SEC	0.00	39
40	TOTAL LIABILITIES, SHARES AND EQUITY	<u>\$ 114,853,424.62</u>	40
41	Delinquent Loans	46 0.45% \$ 396,692.58	41
42	Total Contingent Liabilities	<u>\$ 2,039,081.74</u>	42

We certify, to the best of our knowledge and belief, this statement and related statements are true and correct and present fairly the financial position and results of operations for the period covered.

CFO _____ PRESIDENT _____

TEXOMA COMMUNITY CREDIT UNION
Statement of Cash Flows and Change in Financial Condition

December 31, 2015

STATEMENT OF CASH FLOWS

	12/31/14	12/31/15	Sources of Funds	Uses of Funds
ASSETS				
Cash and Cash Equivalents	1,649,255.04	2,024,581.51		375,326.47
Investments	7,288,628.64	11,757,731.96		4,469,103.32
Net Loans and Leases	87,729,437.54	88,002,920.03		273,482.49
Fixed Assets	1,986,672.78	1,923,745.02	62,927.76	
All Other Assets	12,413,642.94	11,144,446.10	1,269,196.84	
	<u>111,067,636.94</u>	<u>114,853,424.62</u>		
LIABILITIES, DEPOSITS AND EQUITY				
Total Borrowing	0.00	0.00		
All Other Liabilities	3,214,690.64	4,241,329.31	1,026,638.67	
Deposits of Members	73,595,498.69	77,531,874.68	3,936,375.99	
Share Certificates	23,409,626.21	21,017,709.07		2,391,917.14
Total Equity	10,847,821.40	12,062,511.56	1,214,690.16	
	<u>111,067,636.94</u>	<u>114,853,424.62</u>	<u>7,509,829.42</u>	<u>7,509,829.42</u>

CHANGE IN FINANCIAL POSITION

EQUITY BALANCE AT BEGINNING OF THE YEAR	10,847,821.40
ADDITIONS FROM REVENUES	
Interest on Loans	4,634,301.63
Interest on Investments	47,054.90
Fee Income	1,507,535.61
All Other Income	1,068,251.78
	<u>7,257,143.92</u>
DEDUCTIONS FROM COSTS	
Dividends Paid to Members	360,549.66
Dividends Paid to Share Certificates	190,875.07
Interest on Borrowed Money	23.47
Provision for Loan Losses Expense	460,350.00
Salaries and Benefits	2,837,268.63
All Other Operating Costs	2,193,386.93
	<u>6,042,453.76</u>
CHANGE IN FINANCIAL POSITION	<u>1,214,690.16</u>
ENDING EQUITY BALANCE	<u>12,062,511.56</u>

TEXOMA COMMUNITY CREDIT UNION
Income Statement

December 31, 2015

Income/Expense Classification	Current Month	Budget Month	Actual Year-to-Date	Budget Year-to-Date	
INTEREST INCOME					
1 Interest on Unsecured Loans	\$ 33,533.59	\$ 32,764.00	\$ 382,990.14	\$ 383,863.00	1
2 Interest on New Vehicle Loans	81,898.64	89,991.00	971,442.24	1,049,541.00	2
3 Interest on Used Vehicle Loans	108,612.87	117,724.00	1,315,987.82	1,376,138.00	3
4 Interest on Member Business Loans	4,451.28	3,728.00	47,846.64	47,873.00	4
5 Interest on First Mortgage Loans	86,147.17	92,597.00	969,367.70	1,029,751.00	5
6 Interest on Other Real Estate Loans	52,179.20	56,461.00	616,763.86	643,089.00	6
7 Interest on All Other Loans	26,956.40	29,336.00	329,903.23	351,236.00	7
8 INCOME FROM LOANS	393,779.15	422,601.00	4,634,301.63	4,881,491.00	8
9 Investment Income	4,406.50	2,914.00	47,054.90	34,302.00	9
10 TOTAL INTEREST INCOME	<u>398,185.65</u>	<u>425,515.00</u>	<u>4,681,356.53</u>	<u>4,915,793.00</u>	10
INTEREST EXPENSE					
11 Shares Dividends	2,477.58	2,614.00	28,976.61	29,727.00	11
12 Share Drafts Dividends	21,118.25	21,739.00	237,372.07	251,041.00	12
13 Money Market Dividends	293.45	364.00	3,644.56	4,176.00	13
14 Share Certificate Dividends	15,245.12	18,634.00	190,875.07	210,813.00	14
15 IRA Dividends	7,612.45	8,261.00	90,073.46	95,453.00	15
16 Special Savings Dividends	49.28	51.00	482.96	560.00	16
17 Interest on Borrowed Funds	21.29	0.00	23.47	0.00	17
18 TOTAL INTEREST EXPENSE	46,817.42	51,663.00	551,448.20	591,770.00	18
19 PROVISION FOR LOAN LOSSES	65,500.00	50,000.00	460,350.00	600,000.00	19
20 NET INTEREST INCOME	<u>285,868.23</u>	<u>323,852.00</u>	<u>3,669,558.33</u>	<u>3,724,023.00</u>	20
NON-INTEREST INCOME					
21 Fee and Charges Income	138,062.01	126,662.00	1,507,535.61	1,469,743.00	21
22 Other Income	82,973.43	81,671.00	967,016.49	954,357.00	22
23 Gain (Loss) on Investments	0.00	0.00	0.00	0.00	23
24 Gain (Loss) on Sale of Assets	(4,283.27)	0.00	7,570.29	0.00	24
25 Non-Operating Income (Costs)	93,665.00	0.00	93,665.00	25,000.00	25
26 TOTAL NON-INTEREST INCOME	<u>310,417.17</u>	<u>208,333.00</u>	<u>2,575,787.39</u>	<u>2,449,100.00</u>	26
NON-INTEREST EXPENSE					
27 Salaries	182,391.72	195,148.00	2,337,029.76	2,444,558.00	27
28 Employee Benefits	40,241.54	45,227.00	500,238.87	488,658.00	28
29 Travel and Conference Costs	(22,018.86)	5,818.00	47,335.40	73,717.00	29
30 Dues and Subscriptions	9,241.92	6,394.00	106,962.68	80,694.00	30
31 Office Occupancy Costs	23,429.86	24,140.00	300,459.80	290,432.00	31
32 Office Operations Costs	60,200.76	54,064.00	648,949.70	648,648.00	32
33 Advertising and Promotions Costs	60,176.55	32,573.00	398,392.75	389,720.00	33
34 Loan Servicing Costs	6,648.67	6,861.00	88,368.89	89,320.00	34
35 Professional and Outside Services	31,126.04	36,500.00	494,456.74	481,888.00	35
36 Cash Over(Short)	103.35	325.00	(3,283.95)	3,900.00	36
37 Other Expenses (Fraud, OREO, etc.)	12,947.09	8,420.00	111,744.92	91,585.00	37
38 NCUSIF Premium	0.00	0.00	0.00	0.00	38
39 TOTAL NON-INTEREST EXPENSE	<u>404,488.64</u>	<u>415,470.00</u>	<u>5,030,655.56</u>	<u>5,083,120.00</u>	39
40 INCOME BEFORE UNRELATED BUSINESS INCOME	<u>191,796.76</u>	<u>116,715.00</u>	<u>1,214,690.16</u>	<u>1,090,003.00</u>	40
41 Income Tax on Unrelated Business	0.00	0.00	0.00	0.00	41
42 NET INCOME	<u>\$ 191,796.76</u>	<u>\$ 116,715.00</u>	<u>\$ 1,214,690.16</u>	<u>\$ 1,090,003.00</u>	42

**TEXOMA COMMUNITY CREDIT UNION
Spread Analysis - Actual Annual Data**

December 31, 2015

Regulatory Method Analysis Available Upon Request

SPREAD ANALYSIS

	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Year-End Projection	
1	4.13%	4.13%	4.12%	4.12%	4.11%	4.13%	4.13%	4.14%	4.13%	4.12%	4.10%	4.09%	4.07%	4.17%	1 Yield on Loans
2	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%	0.03%	2 Yield on Investments
3	4.18%	4.18%	4.17%	4.17%	4.16%	4.18%	4.18%	4.19%	4.17%	4.16%	4.14%	4.13%	4.11%	4.20%	3 Yield on Assets
4	0.62%	0.60%	0.59%	0.57%	0.55%	0.54%	0.52%	0.51%	0.50%	0.49%	0.49%	0.49%	0.48%	0.51%	4 Cost of Funds
5	3.56%	3.58%	3.58%	3.60%	3.61%	3.64%	3.66%	3.68%	3.67%	3.67%	3.65%	3.64%	3.63%	3.69%	5 Interest Margin
6	4.35%	4.38%	4.39%	4.36%	4.35%	4.35%	4.37%	4.35%	4.36%	4.36%	4.40%	4.39%	4.42%	4.35%	6 Non-Interest Expenses
7	2.00%	2.02%	2.02%	2.05%	2.08%	2.11%	2.13%	2.15%	2.16%	2.15%	2.17%	2.20%	2.18%	2.07%	7 Non-Interest Income
8	1.21%	1.22%	1.21%	1.29%	1.34%	1.40%	1.42%	1.48%	1.47%	1.46%	1.42%	1.45%	1.39%	1.41%	8 Operating Margin
9	0.55%	0.55%	0.54%	0.55%	0.51%	0.51%	0.51%	0.46%	0.51%	0.45%	0.45%	0.45%	0.40%	0.51%	9 Provision for Loan Losses
10	0.66%	0.67%	0.67%	0.74%	0.83%	0.89%	0.91%	1.02%	0.96%	1.01%	0.97%	1.00%	0.99%	0.90%	10 Return on Average Assets
11	0.05%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.03%	0.08%	0.02%	11 Extra-Ordinary Income
12	0.71%	0.75%	0.75%	0.82%	0.90%	0.96%	0.98%	1.09%	1.03%	1.08%	1.04%	1.03%	1.07%	0.92%	12 Net Return on Average Assets

KEY RATIOS

13	10.32%	10.36%	10.37%	10.46%	10.56%	10.67%	10.77%	10.86%	10.93%	10.99%	11.01%	11.05%	11.20%	10.82%	13 Capital Ratio
14	9.68%	9.73%	9.76%	9.85%	9.95%	10.05%	10.12%	10.24%	10.28%	10.37%	10.41%	10.45%	10.59%	10.21%	14 Net Worth Ratio
15	9.77%	9.85%	9.61%	9.79%	9.84%	10.00%	10.18%	10.02%	10.13%	10.22%	10.25%	10.39%	10.50%		15 Hard Net Worth Ratio
16	9.70%	8.79%	9.09%	9.09%	9.09%	9.09%	9.59%	9.59%	9.59%	9.51%	9.51%		10.62%		16 NWR 4qtr. Avg(Call Report)
17	0.71%	0.58%	0.60%	0.46%	0.65%	0.62%	0.65%	0.75%	0.73%	0.36%	0.37%	0.45%	0.45%		17 Delinquency
18	0.53%	0.54%	0.54%	0.54%	0.54%	0.54%	0.55%	0.52%	0.53%	0.52%	0.52%	0.52%	0.53%		18 Net Average Charge Off
19	0.71%	0.75%	0.75%	0.82%	0.90%	0.96%	0.98%	1.09%	1.03%	1.08%	1.04%	1.03%	1.07%	0.92%	19 Return on Average Assets
20	5.67%	5.67%	5.67%	5.66%	5.66%	5.66%	5.63%	5.63%	5.58%	5.58%	5.58%	5.58%	5.54%		20 Weighted Average Yield
21	91.18%	91.11%	87.77%	88.16%	88.74%	89.96%	91.55%	89.53%	90.12%	89.78%	90.15%	91.00%	90.00%	91.12%	21 Loans to Shares
22	1.79%	1.77%	1.71%	1.71%	1.68%	1.68%	1.79%	1.73%	1.72%	1.72%	1.70%	1.70%	1.67%	1.49%	22 Fixed Assets
23	3.12%	3.14%	3.15%	3.11%	3.09%	3.07%	3.08%	3.06%	3.06%	3.07%	3.09%	3.08%	3.09%	3.09%	23 Net Operating Expense/Assets
24	50.44%	50.61%	50.85%	49.98%	49.45%	48.83%	48.71%	48.26%	48.29%	48.69%	48.92%	48.63%	49.18%	49.31%	24 Net Operating Expense/Income
25		85,631.82	56,809.81	100,193.24	131,772.48	107,523.25	60,560.46	139,082.25	56,646.60	144,584.83	72,645.70	67,442.96	191,796.76		25 Contribution to Capital
26		68,600.00	46,164.00	66,965.00	66,904.00	87,652.00	95,568.00	108,715.00	109,017.00	119,315.00	89,927.00	114,461.00	116,715.00		26 Budgeted Contribution to Capital
27	794,148.45	85,631.82	142,441.63	242,634.87	374,407.35	481,930.60	542,491.06	681,573.31	738,219.91	882,804.74	955,450.44	1,022,893.40	1,214,690.16		27 YTD Capital Contribution
28	802,099.00	68,600.00	114,764.00	181,729.00	248,633.00	336,285.00	431,853.00	540,568.00	649,585.00	768,900.00	858,827.00	973,288.00	1,090,003.00	1,090,003.00	28 YTD Budget Capital Contribution

TEXOMA COMMUNITY CREDIT UNION
Balance Sheet Overview

December 31, 2015

BALANCE SHEET ACCOUNTS		BASE					GOAL	Growth	
		December-14	November-15	December-15	CHANGE	BUDGET MONTH	December-15	Rate	
LOANS									
1	Unsecured Loans	4,875,128.06	4,694,463.62	4,729,834.80	35,371.18	4,757,799.00	4,757,799.00	-3.0%	1
2	New Vehicle Loans	24,190,890.19	24,338,700.70	24,250,212.22	(88,488.48)	27,078,669.00	27,078,669.00	0.2%	2
3	Used Vehicle Loans	23,938,697.34	23,302,518.23	23,314,885.40	12,367.17	25,479,875.00	25,479,875.00	-2.6%	3
4	Member Business Loans	784,606.73	851,208.66	853,264.31	2,055.65	605,328.00	605,328.00	8.8%	4
5	First Mortgage Loans	17,591,725.92	18,138,759.44	18,232,542.87	93,783.43	19,914,487.00	19,914,487.00	3.6%	5
6	Other Real Estate Loans	10,163,720.68	10,969,616.94	10,893,997.65	(75,619.29)	11,408,977.00	11,408,977.00	7.2%	6
7	Other Loans & Lines of Credit	6,821,378.87	6,547,701.23	6,390,083.13	(157,618.10)	6,681,825.00	6,681,825.00	-6.3%	7
8	Net Loan Participations	82,492.77	31,489.34	28,156.37	(3,332.97)	26,704.00	26,704.00	-65.9%	8
9	TOTAL LOANS	88,448,640.56	88,874,458.16	88,692,976.75	(181,481.41)	95,953,664.00	95,926,960.00	0.3%	9
DEPOSITS									
10	Shares	28,435,948.39	29,878,695.88	29,736,931.92	(141,763.96)	30,880,040.00	30,880,040.00	4.6%	10
11	Share Drafts	30,418,504.30	32,719,989.55	33,864,713.73	1,144,724.18	33,675,069.00	33,675,069.00	11.3%	11
12	Money Market Accounts	4,342,356.81	3,455,767.00	3,464,174.21	8,407.21	4,299,922.00	4,299,922.00	-20.2%	12
13	Individual Retirement Accounts	9,563,266.12	9,549,393.74	9,483,775.23	(65,618.51)	9,850,631.00	9,850,631.00	-0.8%	13
14	Share Certificates	23,409,626.21	21,139,623.52	21,017,709.07	(121,914.45)	25,523,330.00	25,523,330.00	-10.2%	14
15	Escrow & Special Savings	835,423.07	916,521.63	982,279.59	65,757.96	1,074,462.00	1,074,462.00	17.6%	15
16	TOTAL SHARES AND DEPOSITS	97,005,124.90	97,659,991.32	98,549,583.75	889,592.43	105,303,454.00	105,303,454.00	1.6%	16
17	INVESTMENTS	7,288,628.64	10,661,214.98	11,757,731.96	1,096,516.98	10,751,812.00	10,751,812.00		17
18	ASSETS	111,067,636.94	114,304,371.46	114,853,424.62	549,053.16	120,395,427.00	120,395,427.00	3.4%	18
CORE DEPOSIT ANALYSIS									
19	IRA Share Accounts	3,871,201.72	4,521,433.05	4,515,139.05	(6,294.00)				19
20	IRA Certificates of Deposit	5,692,064.40	5,027,960.69	4,968,636.18	(59,324.51)				20
21	Money Manager Gold	2,243,989.70	1,959,964.61	1,992,263.00	32,298.39				21
22	Money Manager Savings	2,084,298.41	1,472,159.16	1,454,081.25	(18,077.91)				22
23	Money Manager Checking	14,068.70	23,643.23	17,829.96	(5,813.27)				23
SHARE CERTIFICATES									
24	91 Day Certificates	451,108.29	430,804.80	430,840.84	36.04	465,154.00	465,154.00		24
25	182 Day Certificates	1,323,442.53	1,130,596.49	1,130,507.81	(88.68)	1,416,291.00	1,416,291.00		25
26	1 Year Certificates	7,371,909.93	6,041,383.58	6,051,057.61	9,674.03	7,913,109.00	7,913,109.00		26
27	2 Year Certificates	1,941,175.69	1,323,978.59	1,236,503.97	(87,474.62)	2,351,336.00	2,351,336.00		27
28	3 Year Certificates	1,747,741.20	1,183,103.96	1,183,776.00	672.04	1,132,830.00	1,132,830.00		28
29	4 Year Certificates	263,480.81	263,586.03	283,595.25	20,009.22	1,123,394.00	1,123,394.00		29
30	5 Year Certificates	10,024,147.53	10,551,036.10	10,486,243.02	(64,793.08)	10,441,722.00	10,441,722.00		30
31	18 Month Certificates	286,620.23	215,133.97	215,184.57	50.60	679,494.00	679,494.00		31
32	TOTAL CERTIFICATES	23,409,626.21	21,139,623.52	21,017,709.07	(121,914.45)	25,523,330.00	25,523,330.00		32
34	UNSECURED LOANS	NOV BALANCE	NEG BAL	BALANCE	CHANGE	BUDGET	GOAL	GROWTH	
35	W/O RECLASS OF NEG BALANCES	4,593,057.09	(85,642.97)	4,644,191.83	51,134.74	4,757,799.00	4,757,799.00	-4.7%	35

TEXOMA COMMUNITY CREDIT UNION
Operation Overview - Part 1

December 31, 2015

OPERATIONS INFORMATION

September-15	October-15	November-15	December-15
--------------	------------	-------------	-------------

NUMBER OF ACCOUNTS						
1	Regular Share Accounts	12,761	12,792	12,883	12,910	1
2	Share Draft Accounts	5,680	5,725	5,759	5,772	2
4	Ultimate Rewards Checking Accounts	3,720	3,719	3,699	3,688	4
4	Number of Mobile Deposits	602	609	569	811	4
5	Amount of Mobile Deposits	439,414	406,718	313,342	399,150	5
ACCOUNTS OPENED AND CLOSED						
6	Shares OPENED	125	126	126	121	6
7	Shares CLOSED	100	93	55	95	7
8	CHANGE	25	33	71	26	8
9	Share Drafts OPENED	78	98	98	67	9
10	Share Drafts CLOSED	56	137	56	64	10
11	CHANGE	22	(39)	42	3	11
NUMBER OF LOANS						
12		6,360	6,393	6,437	6,426	12
13	Number Signature Loans	157	205	193	189	13
14	Number New Auto Loans	41	58	21	27	14
15	Number Used Auto Loans	178	228	168	153	15
16	Amount Signature Loans	188,575	250,732	261,664	351,691	16
17	Amount New Auto Loans	764,398	842,217	448,264	496,313	17
18	Amount Used Auto Loans	1,336,140	1,318,187	1,298,288	1,196,971	18
LOANS CHARGED OFF						
19	Loans Charged Off	36,734.99	50,111.56	45,766.81	60,469.79	19
20	Recoveries	2,659.86	9,723.51	5,471.55	7,331.85	20
21	NET CHARGE OFF	34,075.13	40,388.05	40,295.26	53,137.94	21
22	Loans Charged Off Year to Date	402,256.69	452,368.25	498,135.06	558,604.85	22
23	Recoveries Year to Date	75,980.65	85,704.16	91,175.71	98,507.56	23
24	NET CHARGE OFF YEAR TO DATE	326,276.04	366,664.09	406,959.35	460,097.29	24
25	NET CHARGE OFF Y-T-D PRIOR YEAR	372,061.65	414,612.15	454,745.58	540,262.66	25
Credit Life/Disability Billings						
26		37,352.23	37,214.73	37,363.28	36,481.35	26
27	Amount of change in Billing	(167.71)	(137.50)	148.55	(881.93)	27
28	GAP Billings	7,419.00	7,920.00	6,435.00	5,940.00	28
29	GAP Billings Year-to-Date	37,167.15	45,087.15	51,522.15	57,462.15	29
30	GAP Income	1,550.00	5,510.00	4,660.00	4,420.00	30
31	GAP Income Year-to-Date	17,050.00	22,560.00	27,220.00	31,640.00	31
32	MBI Billings	8,476.00	7,005.00	4,869.00	3,270.00	32
33	MBI Billings Year-to-Date	41,013.00	48,018.00	52,887.00	56,157.00	33
34	MBI Income	150.00	1,000.00	800.00	600.00	34
35	MBI Income Year-to-Date	2,700.00	3,700.00	4,500.00	5,100.00	35
OVERDRAFT PRIVILEGE PERFORMANCE						
36	NSF & ODP Fees Received	108,780.00	119,760.00	108,152.99	123,660.00	36
37	NSF& ODP Fees Refunded	(6,575.00)	(7,629.52)	(4,680.00)	(7,170.00)	37
38	Net NSF & ODP Fees	102,205.00	112,130.48	103,472.99	116,490.00	38
39	ODP Principal Charged Off	2,163.43	9,265.63	2,112.41	4,424.92	39
40	YTD ODP Principal Charged Off	28,124.59	37,390.22	39,502.63	43,927.55	40
CHARGE OFF TOTALS						
41	Total		122,976.84	122,976.84	-	41
42	Charge Off Loans	17	49,222.79	49,222.79	-	42
43	Transactions from previous Loans	5	1,065.42	1,065.42	-	43
44	Charge Off ODP	30	7,450.95	7,450.95	-	44
45	Uncharged Off loans	0	-	-	-	45
46	RIPL Def Balance	14	65,237.68	65,237.68	-	46

TEXOMA COMMUNITY CREDIT UNION
Operations Overview - Part 2

December 31, 2015

OPERATIONS INFORMATION		September-15	October-15	November-15	December-15	
1	AUDIO RESPONSE CALLS	9,253	9,452	9,023	10,018	1
FlexTeller TRANSACTIONS						
2	Transactions on FlexTeller	5,782	6,209	5,767	6,057	2
3	Visits on TexomaCU.com	37,991	38,808	36,607	38,922	3
ATM TRANSACTIONS						
4	Member Transactions at OUR ATM	8,155	7,838	8,583	7,171	4
5	Foreign Transactions at OUR ATM	1,411	1,443	1,532	1,349	5
6	Member Transactions at FOREIGN ATMs	6,106	5,964	6,137	5,267	6
7	TOTAL ATM TRANSACTIONS	15,672	15,245	16,252	13,787	7
8	97-SPO transactions-Southwest PKWY	5,400	5,182	5,719	4,651	8
9	96-SAO transactions-Sheppard Access RD	3,769	3,715	3,956	3,457	9
10	95-6200 Central Freeway- Howmet	265	284	284	291	10
11	94-300 Texas Loop 11	97	105	156	121	11
12	93-2236 Airport Dr.- WDS Global	35	0	0	0	12
DEBIT CARD TRANSACTIONS						
13	Number of Cards	12,437	12,789	13,082	13,395	13
14	Dollar Amount of Transactions	11,279,530	13,693,330	11,552,767	13,101,840	14
15	Fee Income	54,983	55,055	56,654	59,464	15
16	Expense	12,042	22,430	18,597	10,727	16
17	Debit Card net	42,941	32,625	38,057	48,737	17
CREDIT CARD STATISTICS						
18	Number of Accounts	984	1,002	1,019	1,024	18
19	Total Income	4,471	4,285	4,658	4,455	19
20	Portfolio Balance	2,375,858	2,381,321	2,459,472	2,481,060	20
SELECTED FEE INCOME ACCOUNTS						
21	Coin Fee Income	194.52	211.85	241.37	340.67	21
22	Late Charges	11,368.61	11,565.23	9,057.79	10,168.84	22
23	Research Fees	0.00	0.00	0.00	5.00	23
24	Address Change Fees	182.00	822.00	100.00	176.00	24
25	Draft Printing Fees	495.63	518.94	52.50	509.97	25
26	Account Inquiry Fees	49.00	48.00	47.00	53.00	26
27	Dormant Account Fees	(141.24)	(50.00)	(85.00)	(155.00)	27
28	CHANGE IN FIXED ASSETS	29,353.71	5,052.60	15,191.33	267.58	28
29	e-Statements	10,491	10,463	10,522	10,528	29
30	EDP SECURITY BREACHES	0	0	0	0	30
BANK SECURITY ACT COMPLIANCE						
31	Number of CTRs filed this month	9	6	4	8	31
32	Number of SARs filed this month	0	0	1	0	32
33	Number of MIP inquiries this month	273	294	342	260	33
34	Number of MIP hits this month	0	0	0	0	34
35	New False Positive hits this month	37	39	39	28	35
36	Last Training for Board of Directors				10/14/14	38
37	Last Training for Staff				10/14/15	39
38	Date of Last BSA Audit				05/15/15	40
39	Negative Verification of Accounts Audit				03/31/15	41
40	DATES ALARMS TESTED	Not performed	10/05/15	11/05/15	12/07/15	42

TEXOMA COMMUNITY CREDIT UNION
Operations Overview - Part 3

December 31, 2015

LENDING LIQUIDITY CAPS

Loan Risk Concentration Levels		Recommended Ratio	Maximum Balance	Present Balance	Unused Concentration	
1	Personal Loans	85%	10,253,134.83	4,729,834.80	5,523,300.03	1
2	Direct Auto Loans - Prime	350%	42,218,790.46	17,408,378.47	24,810,411.99	2
3	Direct Auto Loans - Subprime	50%	6,031,255.78	3,007,346.63	3,023,909.15	3
4	Indirect Auto Loans - Prime	475%	57,296,929.91	6,473,900.10	50,823,029.81	4
5	Indirect Auto Loans - Subprime	25%	3,015,627.89	1,096,437.87	1,919,190.02	5
6	Recreational Vehicle Loans	125%	15,078,139.45	6,376,815.12	8,701,324.33	6
7	Overdraft LOC	15%	1,809,376.73	711,365.81	1,098,010.92	7
8	First Mortgage RE Loans	325%	39,203,162.57	18,232,542.87	20,970,619.70	8
9	Home Equity RE Loans	150%	18,093,767.34	10,893,997.65	7,199,769.69	9
10	Member Business Loans	75%	9,046,883.67	853,264.31	8,193,619.36	10

September-15	October-15	November-15	December-15
--------------	------------	-------------	-------------

OVERDRAFT PROTECTION LIQUIDITY CAPS		September-15	October-15	November-15	December-15	
11	5% Net Worth ODP Limit	1,139,031.25	1,173,062.61	1,173,062.61	1,173,062.61	11
12	Amount of ODP Protection Extended	88,937.19	71,943.15	101,406.53	85,642.97	12

INDIRECT LOANS LIQUIDITY CAPS

Policy

13	Indirect Loans to Total Assets	<50%	26.58%	26.31%	26.39%	26.18%	13
14	Indirect Loans to Total Loans	<60%	34.30%	34.07%	33.94%	33.91%	14
15	Indirect Loans to Total Loans 12 month Avg.	<60%	35.36%	35.16%	34.96%	34.76%	15
16	Indirect Charge Off to Total Charge Off	<60%	67.30%	46.98%	78.50%	45.29%	16
17	Indirect Charge off 12 month Avg.	<60%	42.08%	41.71%	42.05%	40.82%	17

Policy Limitatons for Business Loans

	MBL Balance	Limitation	Maximum	Available to Loan
B1 Signature	0.00	4%	482,500.46	482,500.46
B2 W/Collateral other than Mortgage	92,709.33	5%	603,125.58	510,416.25
B3 1st Mortgage	330,414.48	8%	965,000.92	634,586.44
B4 Other Real Estate	190,342.32	5%	603,125.58	412,783.26
B5 Non MBL Standards	3,436.55	2%	241,250.23	237,813.68
B6 B/W Collateral	236,361.63	4%	482,500.46	246,138.83
B7 B/WO Collateral	0.00	2%	241,250.23	241,250.23
		30%	3,618,753.47	2,765,489.16
Total Business Loans	853,264.31			
Net Worth	12,062,511.56			
Limit at MAX% MBA/Net Worth	30%			
Maximum Amount	3,618,753.47			
Available to loan	2,765,489.16			
Max investment at CCFCU				
Net Worth	12,062,511.56			
MAX %	300%			
Max amount	36,187,534.68			

TEXOMA COMMUNITY CREDIT UNION
Delinquency Report

December 31, 2015

	July-15	August-15	September-15	October-15	November-15	December-15
TOTAL LOANS PAST DUE						
1 2-6 months	50	611,259	44	277,830	38	227,348
2 6-12 Months	4	34,716	6	38,654	11	100,831
3 12 Months and over	0	0	0	0	0	0
4 TOTAL	54	670,337	64	645,976	50	316,485
5 Total Loans	88,878,356	88,796,795	88,934,067	88,923,749	88,874,458	88,692,977
6 DELINQUENT LOAN RATIO	0.75%	0.73%	0.36%	0.37%	0.45%	0.45%

Loans Participated Out Past Due (included in totals above)

7 2-6 months	0	0	0	0	0	0
8 6-12 Months	0	0	0	0	0	0
9 12 Months and over	0	0	0	0	0	0
10 TOTAL PARTICIPATIONS	0	0	0	0	0	0

11 Total Loans	43,979	41,105	39,027	35,994	31,489	28,156
12 Delinquency Ratio (this category)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

REAL ESTATE LOANS PAST DUE (Included in totals above)

13 2-6 months	5	299,570	5	213,487	0	0
14 6-12 Months	0	0	0	0	0	0
15 12 Months and over	0	0	0	0	0	0
16 TOTAL RE LOANS	5	299,570	5	213,487	0	0

17 Total Loans	29,115,001	29,162,362	29,047,637	29,066,074	29,108,376	29,126,541
18 RE Delinquent to all RE	1.03%	0.73%	0.00%	0.00%	0.00%	0.0000%
19 Delinquency Ratio RE to total loans	0.34%	0.24%	0.00%	0.00%	0.00%	0.0000%
Delinquency w/o RE						

TEXOMA COMMUNITY CREDIT UNION

Loan Activity Report

December 31, 2015

LOAN ACTIVITY	Loans Made	Amount Loaned	CHANGES IN LOANS		
1 New Money Disbursed	187	\$ 2,580,955.11	New Loans Made	\$ 2,845,163.25	1a
2 Add On to Existing Loans	528	152,565.27	Loans Repaid	<u>3,026,644.66</u>	2a
3 Refinance/Other	67	111,642.87			
4 Total Loan Officer Activity	<u>782</u>	<u>2,845,163.25</u>	Net Change in Loans	<u>(181,481.41)</u>	4a
5 Y-T-D in-house loans approved	9,372	\$ 38,852,437.66			

CHANGES IN LOANS:	This Month	Last Month	Previous Month	
6 Change in Unsecured Loans	\$ 35,371.18	\$ 59,979.95	\$ (4,169.84)	6
7 Change in New Vehicle Loans	(88,488.48)	(44,660.92)	247,987.67	7
8 Change in Used Vehicle Loans	12,367.17	15,227.83	(207,139.43)	8
9 Change in Member Business Loans	2,055.65	(9,235.83)	7,745.94	9
10 Change in First Mortgage Loans	93,783.43	(27,650.16)	(90,425.83)	10
11 Change in Other Real Estate Loans	(75,619.29)	69,952.07	108,863.70	11
12 Change in Other Loans & Lines of Credit	(157,618.10)	(108,399.04)	(70,147.81)	12
13 Change in Net Participation Loans	<u>(3,332.97)</u>	<u>(4,504.53)</u>	<u>(3,032.95)</u>	13
14 Net Change in Loans	<u>\$ (181,481.41)</u>	<u>\$ (49,290.63)</u>	<u>\$ (10,318.55)</u>	14

LOAN OFFICER ACTIVITY:	This Month		Last Month		Previous Month		
Loan Officer	Loans Made	Amount Loaned	Loans Made	Amount Loaned	Loans Made	Amount Loaned	
15 Cale, Thomas	115	\$ 165,952.53	96	\$ 425,633.59	158	\$ 482,884.66	15
16 Reed, Jackie	123	334,331.35	135	388,913.46	127	358,171.59	16
17 Wood, Clint	141	200,920.65	131	378,330.35	194	283,582.60	17
18 Ellis, Suzanne	124	281,880.87	125	383,207.44	155	519,740.00	18
19 Taylor, Linda	0	0.00	0	0.00	0	0.00	19
20 Floyd, Misti	11	577,865.00	6	264,956.00	8	490,619.00	20
21 Beaver, Aganetha	90	10,977.85	116	10,720.37	108	8,500.28	21
22 Rogers, Whitney	50	403,191.60	52	312,739.06	48	371,170.03	22
23 Indirect Lending	48	764,703.41	49	454,635.02	93	589,240.93	23
24 Thomason, Ken	49	75,813.50	44	39,100.75	41	12,635.09	24
25 Puga, Manny	10	10,057.29	0	0.00	2	15,250.00	25
26 Other	21	19,469.20	9	26,608.42	12	1,911.78	26
27 Total	<u>782</u>	<u>\$ 2,845,163.25</u>	<u>763</u>	<u>\$ 2,684,844.46</u>	<u>946</u>	<u>\$ 3,133,705.96</u>	27

LOAN OFFICER ACTIVITY:	YTD 2015		YTD 2014 Same Month		Total 2014		
Loan Officer	Loans Made	Amount Loaned	Loans Made	Amount Loaned	Loans Made	Amount Loaned	
28 Cale, Thomas	1,360	\$ 4,889,595.76	1,149	\$ 5,761,632.10	1,149	\$ 5,761,632.10	28
29 Reed, Jackie	1,588	4,865,907.03	1,300	\$ 4,908,576.23	1,300	4,908,576.23	29
30 Wood, Clint	1,665	3,942,977.18	1,714	\$ 3,980,933.08	1,714	3,980,933.08	30
31 Ellis, Suzanne	1,341	6,016,877.16	1,045	\$ 5,882,650.65	1,045	5,882,650.65	31
32 Taylor, Linda	20	1,248,871.81	94	\$ 5,804,682.14	94	5,804,682.14	32
33 Floyd, Misti	77	4,764,646.17	0	-	0	-	33
34 Beaver, Aganetha	1,330	852,698.41	1,775	\$ 4,576,072.00	1,775	4,576,072.00	34
35 Rogers, Whitney	338	2,711,312.87	0	-	0	-	35
36 Indirect Lending	855	8,168,353.49	905	\$ 9,958,476.39	905	9,958,476.39	36
37 Thomason, Ken	607	337,962.88	613	\$ 459,960.42	613	459,960.42	37
38 Puga, Manny	24	242,918.52	0	-	0	-	38
39 Other	172	1,006,565.83	693	\$ 3,467,007.73	693	3,467,007.73	39
40 Total	<u>9,372</u>	<u>\$ 38,852,437.66</u>	<u>9,288</u>	<u>\$ 44,799,990.73</u>	<u>9,288</u>	<u>\$ 44,799,990.73</u>	40

TEXOMA COMMUNITY CREDIT UNION

Teller Outages

December 31, 2015

Teller ID	This Month				Year-To-Date				
	Outages	Short	Over	Net	Outages	Short	Over	Net	
SHEPPARD OFFICE									
1 KAITLYNN PICKREL 14	0	0.00	0.00	0.00	0	0.00	0.00	0.00	1
2 LUISMARI KINSEY 118	0	0.00	0.00	0.00	0	0.00	0.00	0.00	2
3 TAWNI HARGIS 119	0	0.00	0.00	0.00	0	0.00	0.00	0.00	3
4 MYRANDA HERNANDEZ 120	0	0.00	0.00	0.00	1	3.00	0.00	3.00	4
5 HEATHER BARNES 122	0	0.00	0.00	0.00	2	35.00	0.00	35.00	5
6 TAYLOR HOVEY 123	1	0.00	1.00	(1.00)	4	11.00	6.00	5.00	6
7 PAM SHINN 124	1	0.00	0.01	(0.01)	4	125.05	5.01	120.04	7
8 GLADYS LOPEZ 125	0	0.00	0.00	0.00	1	0.00	5.00	(5.00)	8
9 JOEY FINO 126	0	0.00	0.00	0.00	0	0.00	0.00	0.00	9
10 BRITANI ATTEYAH 127	0	0.00	0.00	0.00	3	20.00	14.00	6.00	10
11 SHAWNA PAPENTHIEN 34	0	0.00	0.00	0.00	0	0.00	0.00	0.00	11
12 SHEENA LERMA 37	0	0.00	0.00	0.00	1	0.00	1.00	(1.00)	12
13 COURTNI BOWLING 128	0	0.00	0.00	0.00	0	0.00	0.00	0.00	13
14 JUSTIN JONES 129	0	0.00	0.00	0.00	3	60.00	2.00	58.00	14
15 LACI VESTAL 130	0	0.00	0.00	0.00	0	0.00	0.00	0.00	15
16 MEGAN NOWELL 131	1	5.00	0.00	5.00	3	26.00	0.00	26.00	16
17 CAMI KOETTER 115	0	0.00	0.00	0.00	1	0.00	10.00	(10.00)	17
18 BRANDI PAYNE 133	0	0.00	0.00	0.00	1	10.00	60.09	(50.09)	18
19 NATHAN GILBERT 136	1	0.00	0.50	(0.50)	2	0.00	0.51	(0.51)	19
20 SIERRA LUNA 137	0	0.00	0.00	0.00	0	0.00	0.00	0.00	20
21 CoinMax Machine 92	0	0.00	0.00	0.00	1	7.89	0.00	7.89	21
22 Branch Reserve Vault 90	0	0.00	0.00	0.00	4	180.50	0.00	180.50	22
23 SHEPPARD OFFICE TOTAL	4	5.00	1.51	3.49	31	478.44	103.61	374.83	23
SOUTHWEST PARKWAY OFFICE									
24 KAITLYNN PICKREL 14	0	0.00	0.00	0.00	0	0.00	0.00	0.00	24
25 LUISMARI KINSEY 118	0	0.00	0.00	0.00	0	0.00	0.00	0.00	25
26 TAWNI HARGIS 119	0	0.00	0.00	0.00	0	0.00	0.00	0.00	26
27 MYRANDA HERNANDEZ 120	0	0.00	0.00	0.00	0	0.00	0.00	0.00	27
28 HEATHER BARNES 122	0	0.00	0.00	0.00	1	16.00	0.00	16.00	28
29 TAYLOR HOVEY 123	1	0.00	0.10	(0.10)	2	5.00	0.10	4.90	29
30 PAM SHINN 124	0	0.00	0.00	0.00	2	15.00	199.01	(184.01)	30
31 GLADYS LOPEZ 125	1	100.00	0.00	100.00	1	100.00	0.00	100.00	31
32 JOEY FINO 126	0	0.00	0.00	0.00	7	115.50	22.00	93.50	32
33 BRITANI ATTEYAH 127	0	0.00	0.00	0.00	6	55.00	135.00	(80.00)	33
34 SHAWNA PAPENTHIEN 34	0	0.00	0.00	0.00	4	100.00	15.00	85.00	34
35 SHEENA LERMA 37	0	0.00	0.00	0.00	0	0.00	0.00	0.00	35
36 COURTNI BOWLING 128	0	0.00	0.00	0.00	1	0.00	5.00	(5.00)	36
37 JUSTIN JONES 129	0	0.00	0.00	0.00	3	210.00	400.00	(190.00)	37
38 LACI VESTAL 130	0	0.00	0.00	0.00	3	28.00	0.00	28.00	38
39 MEGAN NOWELL 131	0	0.00	0.00	0.00	2	0.00	101.00	(101.00)	39
40 CAMI KOETTER 115	0	0.00	0.00	0.00	0	0.00	0.00	0.00	40
41 BRANDI PAYNE 133	2	24.98	25.00	(0.02)	2	24.98	25.00	(0.02)	41
42 NATHAN GILBERT 136	0	0.00	0.00	0.00	0	0.00	0.00	0.00	42
43 SIERRA LUNA 137	0	0.00	0.00	0.00	0	0.00	0.00	0.00	43
44 Branch Vault 98	0	0.00	0.00	0.00	0	0.00	0.00	0.00	44
45 SW PARKWAY OFFICE TOTAL	4	124.98	25.10	99.88	34	669.48	902.11	(232.63)	45
TOTAL TELLER OUTAGES	8	129.98	26.61	103.37	65	1,147.92	1,005.72	142.20	
ATM CASH DIFFERENCES									
46 WDS GLOBAL ATM TELLI 93	0	0.00	0.00	0.00	2	90.00	10.00	80.00	46
47 LAKESIDE ATM TELLER 94	0	0.00	0.00	0.00	0	0.00	0.00	0.00	47
48 HOWMET ATM TELLER 95	0	0.00	0.00	0.00	3	80.00	20.00	60.00	48
49 SAO ATM TELLER 96	0	0.00	0.00	0.00	12	313.00	560.00	(247.00)	49