

TEXOMA COMMUNITY CREDIT UNION
Statement of Condition

December 31, 2013

ASSETS			
1	Cash and Cash Equivalents	\$ 1,183,267.62	1
INVESTMENTS			
2	Securities	0.00	2
3	Deposits in Commercial Banks, S&Ls, Savings Banks	1,945,000.00	3
4	Membership Capital at Corporate Credit Unions	216,990.00	4
5	All Other Investments in Corporate Credit Unions	9,272,350.93	5
6	All Other Investments	2,141.37	6
7	TOTAL INVESTMENTS	11,436,482.30	7
LOANS AND LEASES			
		Loans	
8	All Other Unsecured Loans	1,415 4,333,622.57	8
9	New Vehicle Loans	1,112 22,524,051.68	9
10	Used Vehicle Loans	2,528 22,737,342.19	10
11	Member Business Loans	20 830,070.51	11
12	Total 1st Mortgage Real Estate Loans	224 15,950,372.26	12
13	Total Other Real Estate Loans	235 9,742,726.61	13
14	Total All Other Loans/LOC to Members	846 7,881,402.02	14
15	Net Loan Participations	156 183,870.37	15
16	TOTAL LOANS AND LEASES	6,380 84,183,458.21	16
17	Less: Allowance for Loan & Lease Losses	(585,717.78)	17
18	NET LOANS AND LEASES	83,597,740.43	18
OTHER ASSETS			
19	Other Real Estate Owned	44,998.39	19
20	Land and Building	1,563,513.51	20
21	Other Fixed Assets	498,224.99	21
22	NCUA Share Insurance Capitalization Deposit	899,830.36	22
23	Other Assets	9,938,960.74	23
24	TOTAL ASSETS	\$ 109,163,018.34	24

LIABILITIES, SHARES, AND EQUITY			
LIABILITIES			
25	Total Borrowings	\$ -	25
26	Accrued Dividends & Interest Payable	25,396.86	26
27	Accounts Payable and Other Liabilities	2,649,693.14	27
28	Accrued NCUSIF Premium	0.00	28
SHARES AND DEPOSITS			
		Accounts	
29	Share Drafts	4,583 27,830,635.62	29
30	Regular Shares	11,694 26,360,551.70	30
31	Special Savings	266 325,516.14	31
32	Money Manager Accounts	96 3,307,475.10	32
33	Escrow Accounts	365 360,703.31	33
34	Individual Retirement Accounts	514 9,668,970.03	34
35	Share Certificates	788 28,580,403.49	35
36	TOTAL SHARES AND DEPOSITS	96,434,255.39	36
EQUITY			
37	Regular Reserves	1,212,619.14	37
38	Undivided Earnings	8,581,390.01	38
39	Unrealized Gain/Loss AFS SEC	0.00	39
40	Net Income	259,663.80	40
41	TOTAL LIABILITIES, SHARES AND EQUITY	\$ 109,163,018.34	41
42	Delinquent Loans	68 0.63% \$ 534,080.11	42
43	Total Contingent Liabilities	\$ 4,042,065.10	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.

Comptroller _____ PRESIDENT _____

TEXOMA COMMUNITY CREDIT UNION
Income Statement

December 31, 2013

Income/Expense Classification	Current Month	Budget Month	Actual to-Date	Year Year-to-Date	Budget Year-to-Date
INTEREST INCOME					
1 Interest on Unsecured Loans	\$ 29,308.76	\$ 35,175.97	\$ 346,754.79	\$376,301.29	1
2 Interest on New Vehicle Loans	89,914.32	104,790.44	1,106,125.59	1,216,390.27	2
3 Interest on Used Vehicle Loans	117,180.35	132,314.65	1,436,055.34	1,564,582.61	3
4 Interest on Member Business Loans	5,022.36	5,796.38	61,574.96	68,580.06	4
5 Interest on First Mortgage Loans	72,646.65	73,984.27	822,823.82	824,039.25	5
6 Interest on Other Real Estate Loans	47,940.81	52,340.21	566,743.21	609,980.19	6
7 Interest on All Other Loans	35,838.85	39,071.22	415,211.22	442,554.42	7
8 INCOME FROM LOANS	397,852.10	443,473.14	4,755,288.93	5,102,428.09	8
9 Investment Income	3,871.90	4,554.84	52,212.52	56,915.19	9
10 TOTAL INTEREST INCOME	<u>401,724.00</u>	<u>448,027.98</u>	<u>4,807,501.45</u>	<u>5,159,343.28</u>	10
INTEREST EXPENSE					
11 Shares Dividends	2,182.34	5,702.83	39,965.54	58,699.81	11
12 Share Drafts Dividends	22,527.41	23,303.52	243,539.10	257,240.20	12
13 Money Market Dividends	642.57	979.74	5,744.88	11,349.17	13
14 Share Certificate Dividends	33,606.08	40,666.53	523,868.37	555,478.61	14
15 IRA Dividends	12,961.27	10,681.34	149,517.71	138,872.18	15
16 Special Savings Dividends	25.73	89.00	480.17	827.36	16
17 Interest on Borrowed Funds	0.00	0.00	0.00	0.00	17
18 TOTAL INTEREST EXPENSE	<u>71,945.40</u>	<u>81,422.96</u>	<u>963,115.77</u>	<u>1,022,467.34</u>	18
19 PROVISION FOR LOAN LOSSES	1,900.00	39,234.15	425,520.00	488,938.11	19
20 NET INTEREST INCOME	<u>327,878.60</u>	<u>327,370.87</u>	<u>3,418,865.68</u>	<u>3,647,937.84</u>	20
NON-INTEREST INCOME					
21 Fee and Charges Income	104,716.24	124,574.65	1,281,129.38	1,477,256.41	21
22 Other Income	62,106.86	90,721.19	758,481.79	771,983.27	22
23 Gain (Loss) on Investments	0.00	0.00	0.00	0.00	23
24 Gain (Loss) on Sale of Assets	(270.69)	(533.36)	(535.16)	(6,400.32)	24
25 Non-Operating Income (Costs)	0.00	0.00	69,986.00	47,832.17	25
26 TOTAL NON-INTEREST INCOME	<u>166,552.41</u>	<u>214,762.48</u>	<u>2,109,062.01</u>	<u>2,290,671.53</u>	26
NON-INTEREST EXPENSE					
27 Salaries	176,482.25	201,904.24	2,117,499.63	2,340,608.54	27
28 Employee Benefits	46,867.35	41,102.51	462,229.96	498,029.62	28
29 Travel and Conference Costs	2,000.97	8,094.10	76,221.49	79,500.19	29
30 Dues and Subscriptions	13,422.57	3,109.66	52,246.67	42,437.45	30
31 Office Occupancy Costs	22,892.74	25,519.41	284,354.71	304,482.91	31
32 Office Operations Costs	47,343.75	50,559.09	570,906.35	643,344.28	32
33 Advertising and Promotions Costs	6,523.12	24,086.40	299,820.44	310,139.89	33
34 Loan Servicing Costs	4,868.13	6,567.62	75,490.32	83,416.64	34
35 Professional and Outside Services	49,608.50	47,855.29	588,266.57	624,933.00	35
36 Cash Over(Short)	(41.00)	600.00	1,559.13	7,200.00	36
37 Other Expenses	8,058.21	12,579.31	84,593.94	161,777.47	37
38 NCUSIF Premium	0.00	0.00	71,986.43	0.00	38
39 TOTAL NON-INTEREST EXPENSE	<u>378,026.59</u>	<u>421,977.63</u>	<u>4,685,175.64</u>	<u>5,095,869.99</u>	39
40 INCOME BEFORE UNRELATED BUSINESS INCOI	<u>116,404.42</u>	<u>120,155.72</u>	<u>842,752.05</u>	<u>842,739.38</u>	40
41 Income Tax on Unrelated Business	0.00	0.00	0.00	0.00	41
42 NET INCOME	<u>\$116,404.42</u>	<u>\$120,155.72</u>	<u>\$ 842,752.05</u>	<u>\$842,739.38</u>	42

TEXOMA COMMUNITY CREDIT UNION
Balance Sheet Overview

December 31, 2013

BALANCE SHEET ACCOUNTS	BASE					GOAL	Growth
	December-12	November-13	December-13	CHANGE	BUDGET MONTH	December-13	Rate
LOANS							
1 Unsecured Loans	4,329,885.83	4,232,887.20	4,333,622.57	100,735.37	5,088,332.26	5,088,332.26	0.1%
2 New Vehicle Loans	21,645,032.34	22,415,036.86	22,524,051.68	109,014.82	24,540,154.83	24,540,154.83	4.1%
3 Used Vehicle Loans	22,432,269.65	22,801,960.66	22,737,342.19	(64,618.47)	23,754,264.85	23,754,264.85	1.4%
4 Member Business Loans	918,294.91	838,254.86	830,070.51	(8,184.35)	999,294.93	999,294.93	-9.6%
5 First Mortgage Loans	13,136,178.42	15,927,476.57	15,950,372.26	22,895.69	15,582,282.98	15,582,282.98	21.4%
6 Other Real Estate Loans	9,203,902.98	9,342,515.25	9,742,726.61	400,211.36	10,009,870.17	10,009,870.17	5.9%
7 Other Loans & Lines of Credit	7,301,669.68	8,031,205.06	7,881,402.02	(149,803.04)	7,331,404.58	7,331,404.58	7.9%
8 Net Loan Participations	366,874.67	191,847.53	183,870.37	(7,977.16)	309,861.04	309,861.04	-49.9%
9 TOTAL LOANS	79,334,108.48	83,781,183.99	84,183,458.21	402,274.22	87,615,465.64	87,305,604.60	6.1%
DEPOSITS							
10 Shares	24,078,493.31	26,534,197.04	26,360,551.70	(173,645.34)	26,979,349.60	26,979,349.60	9.5%
11 Share Drafts	22,534,980.55	27,959,504.20	27,830,635.62	(128,868.58)	26,499,484.15	26,499,484.15	23.5%
12 Money Market Accounts	2,370,697.83	2,567,046.26	3,307,475.10	740,428.84	2,467,393.04	2,467,393.04	39.5%
13 Individual Retirement Accounts	9,362,399.54	9,853,313.83	9,668,970.03	(184,343.80)	11,390,808.37	11,390,808.37	3.3%
14 Share Certificates	29,131,566.35	28,481,825.94	28,580,403.49	98,577.55	29,228,261.27	29,228,261.27	-1.9%
15 Escrow & Special Savings	426,598.50	557,696.15	686,219.45	128,523.30	789,769.76	789,769.76	60.9%
16 TOTAL SHARES AND DEPOSITS	87,904,736.08	95,953,583.42	96,434,255.39	480,671.97	97,355,066.19	97,355,066.19	9.7%
17 INVESTMENTS	7,674,389.87	11,833,645.83	11,436,482.30	(397,163.53)	8,432,469.79	8,432,469.79	
18 ASSETS	99,216,457.29	109,339,231.21	109,163,018.34	(176,212.87)	109,850,253.09	109,850,253.09	10.0%
CORE DEPOSIT ANALYSIS							
19 IRA Share Accounts	3,265,929.24	3,182,882.20	3,153,554.70	(29,327.50)			
20 IRA Certificates of Deposit	6,096,470.30	6,670,431.63	6,515,415.33	(155,016.30)			
21 Money Manager Gold	1,696,269.45	1,668,240.26	1,654,673.16	(13,567.10)			
22 Money Manager Savings	645,530.52	878,327.81	1,635,316.17	756,988.36			
23 Money Manager Checking	28,897.86	20,478.19	17,485.77	(2,992.42)			
SHARE CERTIFICATES							
24 91 Day Certificates	404,638.09	321,108.76	321,161.57	52.81	327,281.89	327,281.89	
25 182 Day Certificates	1,009,119.63	1,267,582.50	1,253,242.38	(14,340.12)	989,780.55	989,780.55	
26 1 Year Certificates	7,893,887.32	8,088,783.13	8,166,612.83	77,829.70	7,797,192.04	7,797,192.04	
27 2 Year Certificates	2,331,962.68	2,106,304.82	2,101,329.02	(4,975.80)	2,138,572.24	2,138,572.24	
28 3 Year Certificates	1,269,003.94	1,380,812.47	1,581,339.94	200,527.47	1,752,479.98	1,752,479.98	
29 4 Year Certificates	745,034.52	275,014.88	264,078.86	(10,936.02)	648,339.36	648,339.36	
30 5 Year Certificates	14,812,389.82	14,521,346.75	14,369,863.45	(151,483.30)	15,005,780.14	15,005,780.14	
31 18 Month Certificates	665,530.35	520,872.63	522,775.44	1,902.81	568,835.07	568,835.07	
32 TOTAL CERTIFICATES	29,131,566.35	28,481,825.94	28,580,403.49	98,577.55	29,228,261.27	29,228,261.27	
34 UNSECURED LOANS	NOV BALANCE	NEG BAL	BALANCE	CHANGE	BUDGET	GOAL	GROWTH
35 W/O RECLASS OF NEG BALANCES	4,159,388.76	(81,919.83)	4,251,702.74	92,313.98	5,088,332.26	5,088,332.26	-1.8%

TEXOMA COMMUNITY CREDIT UNION
Post Closing Statement of Condition

December 31, 2013

ASSETS

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INVESTMENTS			
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LIABILITIES, SHARES, AND EQUITY

LIABILITIES			
25	Total Borrowings	\$ -	25
26	Accrued Dividends & Interest Payable	25,396.86	26
27	Accounts Payable and Other Liabilities	2,649,693.14	27
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38	Undivided Earnings	8,841,053.81	38
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40	TOTAL LIABILITIES, SHARES AND EQUITY	<u>\$ 109,163,018.34</u>	40
41	Delinquent Loans	68 0.63% \$ 534,080.11	41
42	Total Contingent Liabilities	<u>\$ 4,042,065.10</u>	42

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Comptroller _____ PRESIDENT _____