

**CENTEX CITIZENS CREDIT UNION  
CONDENSED STATEMENT OF FINANCIAL CONDITION**

<u>BALANCE SHEET ACCOUNTS</u>	<u>2010</u>	<u>2011</u>
<b>ASSETS:</b>		
Net Loans	\$35,906,008	\$34,592,101
Investments	16,431,905	15,204,753
Other Assets	<u>5,176,222</u>	<u>5,670,097</u>
<b>Total Assets</b>	<b>\$57,514,135</b>	<b>\$55,466,951</b>

<b>LIABILITIES:</b>		
Shares	\$14,073,241	\$14,856,522
Share Drafts	5,539,621	6,020,137
Money Market Accounts	3,628,357	3,830,280
IRA Accounts	2,424,042	2,421,552
Certificates of Deposit	21,058,483	17,251,833
Other Liabilities	297,899	343,396
Regular Reserves	3,859,804	3,867,331
Undivided Earnings	<u>6,632,688</u>	<u>6,875,900</u>
<b>Total Liabilities &amp; Equity</b>	<b>\$57,514,135</b>	<b>\$55,466,951</b>

<u>INCOME AND EXPENSES</u>		
Total Income	\$ 3,054,776	\$ 2,969,483
Total Operating Expenses	<u>2,398,439</u>	<u>2,481,271</u>
Operating Gain	656,337	488,212
Total Dividends Expense	<u>564,466</u>	<u>237,474</u>
Net Gain to Undivided Earnings	91,871	250,738
Transfer to Reserves	0	7,526

<u>KEY FINANCIAL RATIOS</u>	<u>DEC. 2010</u>	<u>DEC. 2011</u>	<u>PEER SEPT. 2011</u>
Gross Loan Mix	62.0%	62.8%	54.80%
Gross Spread	3.54%	3.73%	3.40%
Total Capital/Ttl. Assets	18.81%	20.31%	11.40%
Delinquency Ratio	0.27%	2.80%	1.35%

<u>TOTAL MEMBERS</u>	6,664	6,786
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