

FINANCIALS

Quarterly, Ending Dec 2014

Charter	Name	Street	City	State	ZipCode	Region
14734	LA JOYA AREA	PO Box 1300	La Joya	TX	78560	4

Line Item	Dec-2013	Mar-2014	%Chg	Jun-2014	%Chg	Sep-2014	%Chg	Dec-2014	%Chg
	Amount	Amount		Amount		Amount		Amount	
ASSETS:									
Cash & Equivalents	7,823,381	13,618,884	74.1	12,940,935	-5.0	11,437,318	-11.6	11,301,251	-1.2
TOTAL INVESTMENTS	3,831,036	4,781,036	24.8	4,531,036	-5.2	6,524,036	44.0	6,524,036	0.0
Loans Held for Sale	0	0	0	0	0	0	0	0	0
Real Estate Loans	5,510,953	5,825,894	5.7	5,894,856	1.2	6,091,345	3.3	5,943,957	-2.4
Unsecured Loans	9,045,111	8,250,957	-8.8	8,547,532	3.6	8,762,728	2.5	8,502,426	-3.0
Other Loans	15,624,910	15,130,036	-3.2	14,397,315	-4.8	13,763,465	-4.4	13,456,635	-2.2
TOTAL LOANS	30,180,974	29,206,887	-3.2	28,839,703	-1.3	28,617,538	-0.8	27,903,018	-2.5
(Allowance for Loan & Lease Losses)	(157,389)	(123,723)	-21.4	(202,389)	63.6	(160,755)	-20.6	(283,795)	76.5
Land And Building	1,960,450	1,940,782	-1.0	1,921,114	-1.0	1,901,446	-1.0	1,881,778	-1.0
Other Fixed Assets	131,354	132,910	1.2	120,649	-9.2	116,206	-3.7	105,534	-9.2
NCUSIF Deposit	349,118	349,118	0.0	384,836	10.2	384,836	0.0	384,836	0.0
All Other Assets	260,240	230,599	-11.4	196,739	-14.7	197,095	0.2	303,509	54.0
TOTAL ASSETS	44,379,164	50,136,493	13.0	48,732,623	-2.8	49,017,720	0.6	48,120,167	-1.8
LIABILITIES & CAPITAL:									
Dividends Payable	9,037	7,318	-19.0	6,287	-14.1	6,096	-3.0	6,889	13.0
Notes & Interest Payable	0	0	0	0	0	0	0	0	0
Accounts Payable & Other Liabilities	818,604	1,812,702	121.4	1,725,120	-4.8	1,779,168	3.1	833,184	-53.2
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth 13	0	0	0	0	0	0	0	0	0
TOTAL LIABILITIES	827,641	1,820,020	119.9	1,731,407	-4.9	1,785,264	3.1	840,073	-52.9
Share Drafts	5,123,393	7,049,592	37.6	6,184,230	-12.3	6,178,875	-0.1	6,066,084	-1.8
Regular shares	17,454,014	19,691,032	12.8	19,124,796	-2.9	18,801,450	-1.7	19,252,644	2.4
All Other Shares & Deposits	15,906,155	16,437,059	3.3	16,467,700	0.2	16,940,874	2.9	16,708,393	-1.4
TOTAL SHARES & DEPOSITS	38,483,562	43,177,683	12.2	41,776,726	-3.2	41,921,199	0.3	42,027,121	0.3
Regular Reserve	362,602	362,602	0.0	362,602	0.0	362,602	0.0	362,602	0.0
Other Reserves	0	0	0	0	0	0	0	0	0
Undivided Earnings	4,705,359	4,776,188	1.5	4,861,888	1.8	4,948,655	1.8	4,890,371	-1.2
TOTAL EQUITY	5,067,961	5,138,790	1.4	5,224,490	1.7	5,311,257	1.7	5,252,973	-1.1
TOTAL LIABILITIES, SHARES, & EQUITY	44,379,164	50,136,493	13.0	48,732,623	-2.8	49,017,720	0.6	48,120,167	-1.8
INCOME & EXPENSE:									
Loan Income*	2,548,781	632,014	-0.8	1,247,934	-1.3	1,872,448	0.0	2,479,485	-0.7
Investment Income*	64,517	20,709	28.4	44,132	6.6	72,630	9.7	106,996	10.5
Other Income*	1,970,595	482,490	-2.1	1,002,490	3.9	1,497,793	-0.4	1,994,555	-0.1
Total Employee Compensation & Benefits*	1,610,322	407,652	1.3	815,047	0.0	1,203,469	-1.6	1,601,499	-0.2
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums* 12	30,971	0	100.0	0	0	0	0	0	0
Total Other Operating Expenses*	2,126,949	507,095	-4.6	1,087,102	7.2	1,604,365	-1.6	2,109,108	-1.4
Non-operating Income & (Expense)*	-33,536	0	100.0	0	0	0	0	8,305	0
NCUSIF Stabilization Income*	0	0	0	0	0	0	0	0	0
Provision for Loan/Lease Losses*	110,749	90,000	225.1	115,000	-36.1	208,000	20.6	446,528	61.0

Cost of Funds*	235,958	59,637	1.1	120,878	1.3	183,741	1.3	247,193	0.9
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM* \1	466,379	70,829	-39.3	156,529	10.5	243,296	3.6	185,013	-43.0
Net Income (Loss)*	435,408	70,829	-34.9	156,529	10.5	243,296	3.6	185,013	-43.0

* Items are year-to-date. %Change ratios are Annualized.

* **Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)**

1/ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

2/ Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

3/ December 2011 and forward includes "Subordinated Debt Included in Net Worth."