

KEY RATIOS	<u>Mar-15</u>	<u>Jun-15</u>	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>
Net Worth / Total Assets	9.87%	10.10%	10.15%	10.12%	9.99%
Delinquent Loans / Net Worth	3.35%	3.96%	4.36%	5.23%	4.37%
Delinquent Loans / Total Loans	0.50%	0.58%	0.64%	0.76%	0.63%
Net Charge-offs / Average Loans (Annualized)	0.54%	0.54%	0.55%	0.58%	0.65%
Return on Average Assets (Annualized)	0.89%	0.95%	0.96%	0.87%	0.61%
Net Operating Exp. / Average Assets	2.63%	2.63%	2.80%	3.73%	2.69%
Loans / Total Assets	66.60%	68.38%	69.63%	69.80%	68.82%
Borrowing / Total Shares and Net Worth	1.66%	1.73%	2.04%	2.12%	2.27%
Business Loans / Total Loans	4.05%	4.02%	4.06%	4.04%	3.99%
Allowance for Loan Losses / Total Loans	0.73%	0.73%	0.72%	0.72%	0.71%
GROWTH TRENDS (Quarter by Quarter)	<u>Mar-15</u>	<u>Jun-15</u>	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>
Asset Growth	3.68%	0.10%	1.98%	1.90%	2.64%
Share/Deposit Growth	3.81%	-0.28%	1.44%	1.92%	2.68%
Long-Term Investment Growth	-5.68%	-3.28%	-10.99%	17.59%	-22.63%
Loan Growth	1.28%	2.77%	3.85%	2.14%	1.20%
Net Worth Growth	2.29%	2.35%	2.51%	1.59%	1.36%
NUMBER OF STATE-CHARTERED CREDIT UNIONS	186	185	186	185	184
FINANCIAL STATEMENT CHANGES (\$ Millions)	<u>Mar-15</u>	<u>Jun-15</u>	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>
Assets	33,508	33,540	34,203	34,852	35,773
Investments & Cash Equivalents	9,540	8,973	8,716	8,837	6,042
Investments with Remaining Maturity > 3 Years	2,436	2,356	2,097	2,466	1,908
Loans Outstanding	22,315	22,933	23,816	24,325	24,618
Business Loans Outstanding	906	923	968	984	888
Allowance for Loan & Lease Losses	161	167	171	175	177
Delinquent Loans (30-59 Days)	254	219	251	355	286
Delinquent Loans (> 2 Months)	111	134	152	185	156
Net Charge-Off Loans Year-to-Date	30	60	95	135	40
Shares & Deposits	29,378	29,296	29,719	30,289	31,100
Notes Payable	502	527	677	715	785
Net Worth	3,310	3,388	3,473	3,528	3,576