

<b>KEY RATIOS</b>	<b><u>Jun-15</u></b>	<b><u>Sep-15</u></b>	<b><u>Dec-15</u></b>	<b><u>Mar-16</u></b>	<b><u>Jun-16</u></b>
Net Worth / Total Assets	10.10%	10.15%	10.12%	9.99%	10.14%
Delinquent Loans / Net Worth	3.96%	4.36%	5.23%	4.37%	4.87%
Delinquent Loans / Total Loans	0.58%	0.64%	0.76%	0.63%	0.70%
Net Charge-offs / Average Loans (Annualized)	0.54%	0.55%	0.58%	0.65%	0.64%
Return on Average Assets (Annualized)	0.95%	0.96%	0.87%	0.61%	0.67%
Net Operating Exp. / Average Assets	2.63%	2.80%	3.73%	2.69%	3.69%
Loans / Total Assets	68.38%	69.63%	69.80%	68.82%	70.27%
Borrowing / Total Shares and Net Worth	1.73%	2.04%	2.12%	2.27%	1.99%
Business Loans / Total Loans	4.02%	4.06%	4.04%	3.99%	3.99%
Allowance for Loan Losses / Total Loans	0.73%	0.72%	0.72%	0.71%	0.71%
<b>GROWTH TRENDS (Quarter by Quarter)</b>	<b><u>Jun-15</u></b>	<b><u>Sep-15</u></b>	<b><u>Dec-15</u></b>	<b><u>Mar-16</u></b>	<b><u>Jun-16</u></b>
Asset Growth	0.10%	1.98%	1.90%	2.64%	0.30%
Share/Deposit Growth	-0.28%	1.44%	1.92%	2.68%	0.28%
Long-Term Investment Growth	-3.28%	-10.99%	17.59%	-22.63%	-7.13%
Loan Growth	2.77%	3.85%	2.14%	1.20%	2.42%
Net Worth Growth	2.35%	2.51%	1.59%	1.36%	1.76%
<b>NUMBER OF STATE-CHARTERED CREDIT UNIONS</b>	<b>185</b>	<b>186</b>	<b>185</b>	<b>184</b>	<b>184</b>
<b>FINANCIAL STATEMENT CHANGES (\$ Millions)</b>	<b><u>Jun-15</u></b>	<b><u>Sep-15</u></b>	<b><u>Dec-15</u></b>	<b><u>Mar-16</u></b>	<b><u>Jun-16</u></b>
Assets	33,540	34,203	34,852	35,773	35,882
Investments & Cash Equivalents	8,973	8,716	8,837	6,042	5,961
Investments with Remaining Maturity > 3 Years	2,356	2,097	2,466	1,908	1,772
Loans Outstanding	22,933	23,816	24,325	24,618	25,213
Member Business Loans Outstanding	923	968	984	888	915
Allowance for Loan & Lease Losses	167	171	175	177	179
Delinquent Loans (30-59 Days)	219	251	355	67	1,885
Delinquent Loans (> 2 Months)	134	152	185	156	177
Net Charge-Off Loans Year-to-Date	60	95	135	40	78
Shares & Deposits	29,296	29,719	30,289	31,100	31,187
Notes Payable	527	677	715	785	692
Net Worth	3,388	3,473	3,528	3,576	3,639