

KEY RATIOS

	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>
Net Worth / Total Assets	10.15%	10.12%	9.99%	10.14%	10.16%
Delinquent Loans / Net Worth	4.36%	5.23%	4.37%	4.87%	5.12%
Delinquent Loans / Total Loans	0.64%	0.76%	0.63%	0.70%	0.73%
Net Charge-offs / Average Loans (Annualized)	0.55%	0.58%	0.65%	0.64%	0.65%
Return on Average Assets (Annualized)	0.96%	0.87%	0.61%	0.67%	0.67%
Operating Expense / Average Assets	2.80%	3.73%	2.69%	3.69%	3.68%
Total Loans / Total Assets	69.63%	69.80%	68.82%	70.27%	70.90%
Borrowings / Total Shares and Net Worth	2.04%	2.12%	2.27%	1.99%	2.23%
Total Business Loans / Total Loans	4.06%	4.04%	3.99%	3.99%	3.99%
Allowance for Loan Losses / Total Loans	0.72%	0.72%	0.71%	0.71%	0.74%

GROWTH TRENDS (Quarter by Quarter)

	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>
Asset Growth	1.98%	1.90%	2.64%	0.30%	1.44%
Share/Deposit Growth	1.44%	1.92%	2.68%	0.28%	1.11%
Long-Term Investment Growth	-10.99%	17.59%	-22.63%	-7.13%	-4.97%
Loan Growth	3.85%	2.14%	1.20%	2.42%	2.35%
Net Worth Growth	2.51%	1.59%	1.36%	1.76%	1.65%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

186	185	184	184	184
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FINANCIAL STATEMENT CHANGES (\$ Millions)

	<u>Sep-15</u>	<u>Dec-15</u>	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>
Assets	34,203	34,852	35,773	35,882	36,399
Total Investments & Cash Equivalents	8,716	8,837	6,042	5,961	5,845
Total Investments with Remaining Maturity > 3 Years	2,097	2,466	1,908	1,772	1,684
Total Loans Outstanding	23,816	24,325	24,618	25,213	25,806
Member Business Loans Outstanding	968	984	888	915	923
Allowance for Loan & Lease Losses	171	175	177	179	191
Delinquent Loans (30-59 Days)	964	12,615	7,887	1,885	2,463
Delinquent Loans (> 2 Months)	2,546	4,036	6,330	4,239	4,643
Net Charge-Off Loans Year-to-Date	95	135	40	78	121
Shares & Deposits	29,719	30,289	31,100	31,187	31,532
Notes & Interest Payable	677	715	785	692	798
Total Net Worth	3,473	3,528	3,576	3,639	3,699