

KEY RATIOS

	Mar-17	Jun-17	Sep-17	Dec-17
Net Worth / Total Assets	10.03%	10.15%	10.20%	10.30%
Delinquent Loans / Net Worth	4.30%	4.54%	4.95%	6.09%
Delinquent Loans / Total Loans	0.63%	0.63%	0.69%	0.86%
Net Charge-offs / Average Loans (Annualized)	0.75%	0.77%	0.75%	0.74%
Return on Average Assets (Annualized)	0.43%	0.58%	0.64%	0.71%
Operating Expense / Average Assets	3.77%	3.77%	3.77%	3.75%
Total Loans / Total Assets	71.33%	72.60%	72.86%	73.25%
Borrowings / Total Shares and Net Worth	2.42%	2.61%	2.66%	2.68%
Total Business Loans / Total Loans	4.30%	4.36%	3.77%	3.51%
Allowance for Loan Losses / Total Loans	0.81%	0.82%	0.84%	0.83%

GROWTH TRENDS (Quarter by Quarter)

	Mar-17	Jun-17	Sep-17	Dec-17
Asset Growth	7.52%	0.56%	1.86%	1.11%
Share/Deposit Growth	7.77%	0.08%	1.48%	1.05%
Long-Term Investment Growth	30.11%	-5.25%	-7.47%	6.72%
Loan Growth	8.17%	2.36%	2.22%	1.64%
Net Worth Growth	6.16%	1.76%	2.38%	2.10%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

184	186	187	186
------------	------------	------------	------------

FINANCIAL STATEMENT CHANGES (\$ Millions)

	Mar-17	Jun-17	Sep-17	Dec-17
Assets	39,136	39,355	40,088	40,532
Total Investments & Cash Equivalents	5,915	5,803	5,658	5,658
Total Investments with Remaining Maturity > 3 Years	2,191	2,076	1,921	2,050
Total Loans Outstanding	27,915	28,573	29,208	29,688
Member Business Loans Outstanding	1,098	1,247	1,101	1,101
Allowance for Loan & Lease Losses	226	233	244	247
Delinquent Loans (30-59 Days)	1,999	294	302	407
Delinquent Loans (> 2 Months)	4,620	181	202	254
Net Charge-Off Loans Year-to-Date	51	106	156	209
Shares & Deposits	33,982	34,009	34,514	34,876
Notes & Interest Payable	919	995	1,034	1,045
Total Net Worth	3,927	3,996	4,091	4,177