

KEY RATIOS

	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>	<u>Mar-17</u>
Net Worth / Total Assets	9.99%	10.14%	10.16%	10.03%
Delinquent Loans / Net Worth	4.37%	4.87%	5.12%	4.30%
Delinquent Loans / Total Loans	0.63%	0.70%	0.73%	0.63%
Net Charge-offs / Average Loans (Annualized)	0.65%	0.64%	0.65%	0.75%
Return on Average Assets (Annualized)	0.61%	0.67%	0.67%	0.43%
Operating Expense / Average Assets	2.69%	3.69%	3.68%	3.77%
Total Loans / Total Assets	68.82%	70.27%	70.90%	71.33%
Borrowings / Total Shares and Net Worth	2.27%	1.99%	2.23%	2.42%
Total Business Loans / Total Loans	3.99%	3.99%	3.99%	4.30%
Allowance for Loan Losses / Total Loans	0.71%	0.71%	0.74%	0.81%

GROWTH TRENDS (Quarter by Quarter)

	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>	<u>Mar-17</u>
Asset Growth	2.64%	0.30%	1.44%	7.52%
Share/Deposit Growth	2.68%	0.28%	1.11%	7.77%
Long-Term Investment Growth	-22.63%	-7.13%	-4.97%	30.11%
Loan Growth	1.20%	2.42%	2.35%	8.17%
Net Worth Growth	1.36%	1.76%	1.65%	6.16%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

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

	<u>Mar-16</u>	<u>Jun-16</u>	<u>Sep-16</u>	<u>Mar-17</u>
Assets	35,773	35,882	36,399	39,136
Total Investments & Cash Equivalents	6,042	5,961	5,845	5,915
Total Investments with Remaining Maturity > 3 Years	1,908	1,772	1,684	2,191
Total Loans Outstanding	24,618	25,213	25,806	27,915
Member Business Loans Outstanding	888	915	923	1,098
Allowance for Loan & Lease Losses	177	179	191	226
Delinquent Loans (30-59 Days)	7,887	1,885	2,463	1,999
Delinquent Loans (> 2 Months)	6,330	4,239	4,643	4,620
Net Charge-Off Loans Year-to-Date	40	78	121	51
Shares & Deposits	31,100	31,187	31,532	33,982
Notes & Interest Payable	785	692	798	919
Total Net Worth	3,576	3,639	3,699	3,927