

**KEY RATIOS**

	<b><u>Jun-16</u></b>	<b><u>Sep-16</u></b>	<b><u>Mar-17</u></b>	<b><u>Jun-17</u></b>
Net Worth / Total Assets	10.14%	10.16%	10.03%	10.15%
Delinquent Loans / Net Worth	4.87%	5.12%	4.30%	4.54%
Delinquent Loans / Total Loans	0.70%	0.73%	0.63%	0.63%
Net Charge-offs / Average Loans (Annualized)	0.64%	0.65%	0.75%	0.77%
Return on Average Assets (Annualized)	0.67%	0.67%	0.43%	0.58%
Operating Expense / Average Assets	3.69%	3.68%	3.77%	3.77%
Total Loans / Total Assets	70.27%	70.90%	71.33%	72.60%
Borrowings / Total Shares and Net Worth	1.99%	2.23%	2.42%	2.61%
Total Business Loans / Total Loans	3.99%	3.99%	4.30%	4.36%
Allowance for Loan Losses / Total Loans	0.71%	0.74%	0.81%	0.82%

**GROWTH TRENDS (Quarter by Quarter)**

	<b><u>Jun-16</u></b>	<b><u>Sep-16</u></b>	<b><u>Mar-17</u></b>	<b><u>Jun-17</u></b>
Asset Growth	0.30%	1.44%	7.52%	0.56%
Share/Deposit Growth	0.28%	1.11%	7.77%	0.08%
Long-Term Investment Growth	-7.13%	-4.97%	30.11%	-5.25%
Loan Growth	2.42%	2.35%	8.17%	2.36%
Net Worth Growth	1.76%	1.65%	6.16%	1.76%

**NUMBER OF STATE-CHARTERED CREDIT UNIONS**

<b>184</b>	<b>184</b>	<b>184</b>	<b>186</b>
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**FINANCIAL STATEMENT CHANGES (\$ Millions)**

	<b><u>Jun-16</u></b>	<b><u>Sep-16</u></b>	<b><u>Mar-17</u></b>	<b><u>Jun-17</u></b>
Assets	35,882	36,399	39,136	39,355
Total Investments & Cash Equivalents	5,961	5,845	5,915	5,803
Total Investments with Remaining Maturity > 3 Years	1,772	1,684	2,191	2,076
Total Loans Outstanding	25,213	25,806	27,915	28,573
Member Business Loans Outstanding	915	923	1,098	1,247
Allowance for Loan & Lease Losses	179	191	226	233
Delinquent Loans (30-59 Days)	1,885	2,463	1,999	294
Delinquent Loans (> 2 Months)	4,239	4,643	4,620	181
Net Charge-Off Loans Year-to-Date	78	121	51	106
Shares & Deposits	31,187	31,532	33,982	34,009
Notes & Interest Payable	692	798	919	995
Total Net Worth	3,639	3,699	3,927	3,996