

**KEY RATIOS**

	<b>Sep-16</b>	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>
Net Worth / Total Assets	10.16%	10.03%	10.15%	10.20%
Delinquent Loans / Net Worth	5.12%	4.30%	4.54%	4.95%
Delinquent Loans / Total Loans	0.73%	0.63%	0.63%	0.69%
Net Charge-offs / Average Loans (Annualized)	0.65%	0.75%	0.77%	0.75%
Return on Average Assets (Annualized)	0.67%	0.43%	0.58%	0.64%
Operating Expense / Average Assets	3.68%	3.77%	3.77%	3.77%
Total Loans / Total Assets	70.90%	71.33%	72.60%	72.86%
Borrowings / Total Shares and Net Worth	2.23%	2.42%	2.61%	2.66%
Total Business Loans / Total Loans	3.99%	4.30%	4.36%	3.77%
Allowance for Loan Losses / Total Loans	0.74%	0.81%	0.82%	0.84%

**GROWTH TRENDS (Quarter by Quarter)**

	<b>Sep-16</b>	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>
Asset Growth	1.44%	7.52%	0.56%	1.86%
Share/Deposit Growth	1.11%	7.77%	0.08%	1.48%
Long-Term Investment Growth	-4.97%	30.11%	-5.25%	-7.47%
Loan Growth	2.35%	8.17%	2.36%	2.22%
Net Worth Growth	1.65%	6.16%	1.76%	2.38%

**NUMBER OF STATE-CHARTERED CREDIT UNIONS**

<b>184</b>	<b>184</b>	<b>186</b>	<b>187</b>
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**FINANCIAL STATEMENT CHANGES (\$ Millions)**

	<b>Sep-16</b>	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>
Assets	36,399	39,136	39,355	40,088
Total Investments & Cash Equivalents	5,845	5,915	5,803	5,658
Total Investments with Remaining Maturity > 3 Years	1,684	2,191	2,076	1,921
Total Loans Outstanding	25,806	27,915	28,573	29,208
Member Business Loans Outstanding	923	1,098	1,247	1,101
Allowance for Loan & Lease Losses	191	226	233	244
Delinquent Loans (30-59 Days)	2,463	1,999	294	302
Delinquent Loans (> 2 Months)	4,643	4,620	181	202
Net Charge-Off Loans Year-to-Date	121	51	106	156
Shares & Deposits	31,532	33,982	34,009	34,514
Notes & Interest Payable	798	919	995	1,034
Total Net Worth	3,699	3,927	3,996	4,091