

**KEY RATIOS**

	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>	<b>Dec-17</b>	<b>Mar-18</b>
Net Worth / Total Assets	10.03%	10.15%	10.20%	10.30%	10.33%
Delinquent Loans / Net Worth	4.30%	4.54%	4.95%	6.09%	4.57%
Delinquent Loans / Total Loans	0.63%	0.63%	0.69%	0.86%	0.65%
Net Charge-offs / Average Loans (Annualized)	0.75%	0.77%	0.75%	0.74%	0.70%
Return on Average Assets (Annualized)	0.43%	0.58%	0.64%	0.71%	0.84%
Operating Expense / Average Assets	3.77%	3.77%	3.77%	3.75%	3.68%
Total Loans / Total Assets	71.33%	72.60%	72.86%	73.25%	72.92%
Borrowings / Total Shares and Net Worth	2.42%	2.61%	2.66%	2.68%	2.03%
Total Business Loans / Total Loans	4.30%	4.36%	3.77%	3.51%	3.85%
Allowance for Loan Losses / Total Loans	0.81%	0.82%	0.84%	0.83%	0.83%

**GROWTH TRENDS (Quarter by Quarter)**

	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>	<b>Dec-17</b>	<b>Mar-18</b>
Asset Growth	9.07%	0.56%	1.86%	1.11%	1.70%
Share/Deposit Growth	8.96%	0.08%	1.48%	1.05%	2.62%
Long-Term Investment Growth	23.65%	-5.25%	-7.47%	6.72%	3.12%
Loan Growth	10.72%	2.36%	2.22%	1.64%	1.24%
Net Worth Growth	7.91%	1.76%	2.38%	2.10%	-2.01%

**NUMBER OF STATE-CHARTERED CREDIT UNIONS**

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

	<b>Mar-17</b>	<b>Jun-17</b>	<b>Sep-17</b>	<b>Dec-17</b>	<b>Mar-18</b>
Assets	39,136	39,355	40,088	40,532	41,220
Total Investments & Cash Equivalents	5,915	5,803	5,658	3,276	3,612
Total Investments with Remaining Maturity > 3 Years	2,191	2,076	1,921	2,050	2,114
Total Loans Outstanding	27,915	28,573	29,208	29,688	30,057
Member Business Loans Outstanding	1,098	1,247	1,101	3,714	3,588
Allowance for Loan & Lease Losses	226	233	244	247	250
Delinquent Loans (30-59 Days)	1,999	294	302	407	345
Delinquent Loans (> 2 Months)	4,620	181	202	263	195
Net Charge-Off Loans Year-to-Date	51	106	156	209	52
Shares & Deposits	33,982	34,009	34,514	34,876	35,789
Notes & Interest Payable	919	995	1,034	1,045	818
Total Net Worth	3,927	3,996	4,091	4,177	4,093