

**KEY RATIOS**

	<b><u>Jun-17</u></b>	<b><u>Sep-17</u></b>	<b><u>Dec-17</u></b>	<b><u>Mar-18</u></b>	<b><u>Jun-18</u></b>
Net Worth / Total Assets	10.15%	10.20%	10.30%	10.33%	10.50%
Delinquent Loans / Net Worth	4.54%	4.95%	6.09%	4.57%	4.32%
Delinquent Loans / Total Loans	0.63%	0.69%	0.86%	0.65%	0.61%
Net Charge-offs / Average Loans (Annualized)	0.77%	0.75%	0.74%	0.70%	0.68%
Return on Average Assets (Annualized)	0.58%	0.64%	0.71%	0.84%	0.87%
Operating Expense / Average Assets	3.77%	3.77%	3.75%	3.68%	3.71%
Total Loans / Total Assets	72.60%	72.86%	73.25%	72.92%	74.39%
Borrowings / Total Shares and Net Worth	2.61%	2.66%	2.68%	2.03%	2.66%
Total Business Loans / Total Loans	4.36%	3.77%	3.51%	3.85%	3.78%
Allowance for Loan Losses / Total Loans	0.82%	0.84%	0.83%	0.83%	0.80%

**GROWTH TRENDS (Quarter by Quarter)**

	<b><u>Jun-17</u></b>	<b><u>Sep-17</u></b>	<b><u>Dec-17</u></b>	<b><u>Mar-18</u></b>	<b><u>Jun-18</u></b>
Asset Growth	0.56%	1.86%	1.11%	1.70%	0.56%
Share/Deposit Growth	0.08%	1.48%	1.05%	2.62%	-0.47%
Long-Term Investment Growth	-5.25%	-7.47%	6.72%	3.12%	-0.66%
Loan Growth	2.36%	2.22%	1.64%	1.24%	2.59%
Net Worth Growth	1.76%	2.38%	2.10%	-2.01%	2.17%

**NUMBER OF STATE-CHARTERED CREDIT UNIONS**

<b>186</b>	<b>187</b>	<b>186</b>	<b>186</b>	<b>185</b>
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**FINANCIAL STATEMENT CHANGES (\$ Millions)**

	<b><u>Jun-17</u></b>	<b><u>Sep-17</u></b>	<b><u>Dec-17</u></b>	<b><u>Mar-18</u></b>	<b><u>Jun-18</u></b>
Assets	39,355	40,088	40,532	41,220	41,451
Total Investments & Cash Equivalents	5,803	5,658	5,646	5,636	5,627
Total Investments with Remaining Maturity > 3 Years	2,076	1,921	2,050	2,114	2,100
Total Loans Outstanding	28,573	29,208	29,688	30,057	30,835
Member Business Loans Outstanding	1,247	1,101	3,714	3,588	3,174
Allowance for Loan & Lease Losses	233	244	247	250	248
Delinquent Loans (30-59 Days)	294	302	407	345	310
Delinquent Loans (> 2 Months)	181	202	263	195	188
Net Charge-Off Loans Year-to-Date	106	156	209	52	102
Shares & Deposits	34,009	34,514	34,876	35,789	35,621
Notes & Interest Payable	995	1,034	1,045	818	1,064
Total Net Worth	3,996	4,091	4,177	4,093	4,182