

KEY RATIOS

	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Net Worth / Total Assets	10.20%	10.30%	10.33%	10.50%	10.68%
Delinquent Loans / Net Worth	4.95%	6.09%	4.57%	4.32%	4.54%
Delinquent Loans / Total Loans	0.69%	0.86%	0.65%	0.61%	0.65%
Net Charge-offs / Average Loans (Annualized)	0.75%	0.74%	0.70%	0.68%	0.67%
Return on Average Assets (Annualized)	0.64%	0.71%	0.84%	0.87%	0.93%
Operating Expense / Average Assets	3.77%	3.75%	3.68%	3.71%	3.73%
Total Loans / Total Assets	72.86%	73.25%	72.92%	74.39%	74.93%
Borrowings / Total Shares and Net Worth	2.66%	2.68%	2.03%	2.66%	3.24%
Total Business Loans / Total Loans	3.77%	3.51%	3.85%	3.78%	3.79%
Allowance for Loan Losses / Total Loans	0.84%	0.83%	0.83%	0.80%	0.79%

GROWTH TRENDS (Quarter by Quarter)

	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Asset Growth	1.86%	1.11%	1.70%	0.56%	0.83%
Share/Deposit Growth	1.48%	1.05%	2.62%	-0.47%	-0.03%
Long-Term Investment Growth	-7.47%	6.72%	3.12%	-0.66%	-8.86%
Loan Growth	2.22%	1.64%	1.24%	2.59%	1.56%
Net Worth Growth	2.38%	2.10%	-2.01%	2.17%	6.74%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

187	186	186	185	183
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FINANCIAL STATEMENT CHANGES (\$ Millions)

	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Assets	40,088	40,532	41,220	41,451	41,797
Total Investments & Cash Equivalents	9,007	8,934	9,249	8,590	8,456
Total Investments with Remaining Maturity > 3 Years	1,921	2,050	2,114	2,100	1,914
Total Loans Outstanding	29,208	29,688	30,057	30,835	31,317
Total Commercial Loans	1,101	1,101	1,158	1,165	1,187
Allowance for Loan & Lease Losses	244	247	250	248	248
Delinquent Loans (30-59 Days)	302	407	345	310	324
Delinquent Loans (> 2 Months)	202	263	195	188	202
Net Charge-Off Loans Year-to-Date	156	209	52	102	152
Shares & Deposits	34,514	34,876	35,789	35,621	35,610
Notes & Interest Payable	1,034	1,045	818	1,064	1,299
Total Net Worth	4,091	4,177	4,093	4,182	4,464