

KEY RATIOS

	<u>Dec-17</u>	<u>Mar-18</u>	<u>Jun-18</u>	<u>Sep-18</u>	<u>Dec-18</u>
Net Worth / Total Assets	10.30%	10.33%	10.50%	10.68%	10.84%
Delinquent Loans / Net Worth	6.09%	4.57%	4.32%	4.54%	5.21%
Delinquent Loans / Total Loans	0.86%	0.65%	0.61%	0.65%	0.75%
Net Charge-offs / Average Loans (Annualized)	0.74%	0.70%	0.68%	0.67%	0.68%
Return on Average Assets (Annualized)	0.71%	0.84%	0.87%	0.93%	0.88%
Operating Expense / Average Assets	3.75%	3.68%	3.71%	3.73%	3.76%
Total Loans / Total Assets	73.25%	72.92%	74.39%	74.93%	75.41%
Borrowings / Total Shares and Net Worth	2.68%	2.03%	2.66%	3.24%	3.32%
Total Business Loans / Total Loans	3.51%	3.85%	3.78%	3.79%	3.75%
Allowance for Loan Losses / Total Loans	0.83%	0.83%	0.80%	0.79%	0.79%

GROWTH TRENDS (Quarter by Quarter)

	<u>Dec-17</u>	<u>Mar-18</u>	<u>Jun-18</u>	<u>Sep-18</u>	<u>Dec-18</u>
Asset Growth	1.11%	1.70%	0.56%	0.83%	0.28%
Share/Deposit Growth	1.05%	2.62%	-0.47%	-0.03%	0.17%
Long-Term Investment Growth	6.72%	3.12%	-0.66%	-8.86%	-7.26%
Loan Growth	1.64%	1.24%	2.59%	1.56%	0.93%
Net Worth Growth	2.10%	-2.01%	2.17%	6.74%	1.84%

NUMBER OF STATE-CHARTERED CREDIT UNIONS

186	186	185	183	182
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FINANCIAL STATEMENT CHANGES (\$ Millions)

	<u>Dec-17</u>	<u>Mar-18</u>	<u>Jun-18</u>	<u>Sep-18</u>	<u>Dec-18</u>
Assets	40,532	41,220	41,451	41,797	41,912
Total Investments & Cash Equivalents	8,934	9,249	8,590	8,456	8,204
Total Investments with Remaining Maturity > 3 Years	2,050	2,114	2,100	1,914	1,775
Total Loans Outstanding	29,688	30,057	30,835	31,317	31,607
Total Commercial Loans	1,101	1,158	1,165	1,187	1,185
Allowance for Loan & Lease Losses	247	250	248	248	249
Delinquent Loans (30-59 Days)	407	345	310	324	453
Delinquent Loans (> 2 Months)	263	195	188	202	237
Net Charge-Off Loans Year-to-Date	209	52	102	152	208
Shares & Deposits	34,876	35,789	35,621	35,610	35,670
Notes & Interest Payable	1,045	818	1,064	1,299	1,337
Total Net Worth	4,177	4,093	4,182	4,464	4,546