

**DFCU Financial**  
**Financial Statements, Ratios & Highlights**

Financial Highlights

- DFCU Financial is well capitalized with strong earnings and efficient operations
- For the past twelve years, DFCU has had the financial strength to pay record special dividends of over \$262 million
- DFCU's capital/assets ratio is significantly above the 7% regulatory requirement for "well capitalized" credit unions
- Since 2003, DFCU has more than tripled its number of branches while maintaining its profitability and capital levels
- DFCU Financial has not participated in subprime lending activities

Summary Balance Sheet (in thousands)

	<u>12/31/2017</u>
Investments	\$ 3,214,611
Loans	1,051,228
Other Assets	361,651
Total Assets	<u>\$ 4,627,490</u>
Deposits	\$ 4,076,469
Other Liabilities	66,572
Equity/Capital	484,449
Total Liabilities & Equity/Capital	<u>\$ 4,627,490</u>

Summary Income Statement (in thousands)

	Year-to-Date <u>12/31/2017</u>
Interest Income	\$ 101,865
Less: Interest Expense	7,503
Less: Provision for Loan Losses	1,036
Net Interest Income After Provision	<u>93,326</u>
Noninterest Income	48,029
Noninterest Expense	101,578
Net Income	<u>\$ 39,777</u>

Financial Ratios (@12/31/2017)

	<u>DFCU Financial</u>
Return on Assets (Profitability expressed by net income as a percentage of assets)	1.53%
Return on Equity (Profitability expressed by net income as a percentage of equity)	13.72%
Efficiency Ratio (noninterest expenses as a percentage of income)	51.46%
Capital/Assets (capital reserves as a percentage of total assets)	11.13%
Delinquent Loans/Total Loans (loans with past due payments as a percentage of total loans)	0.23%