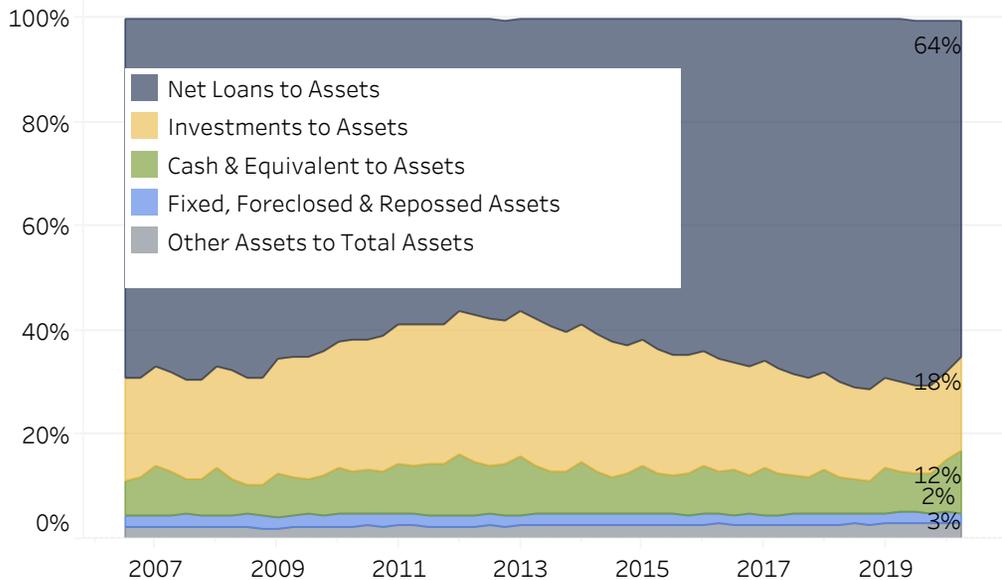


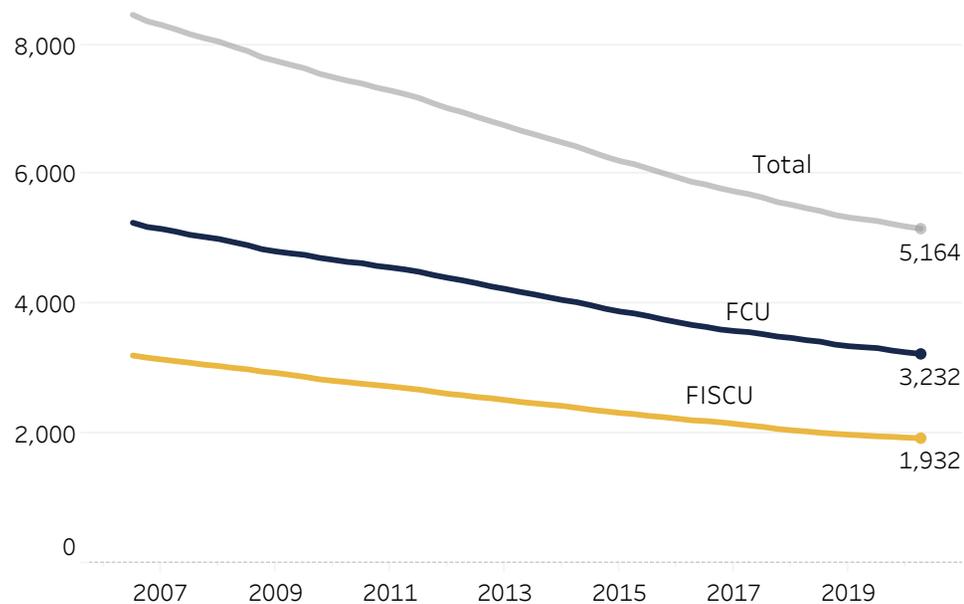


Overall Trends

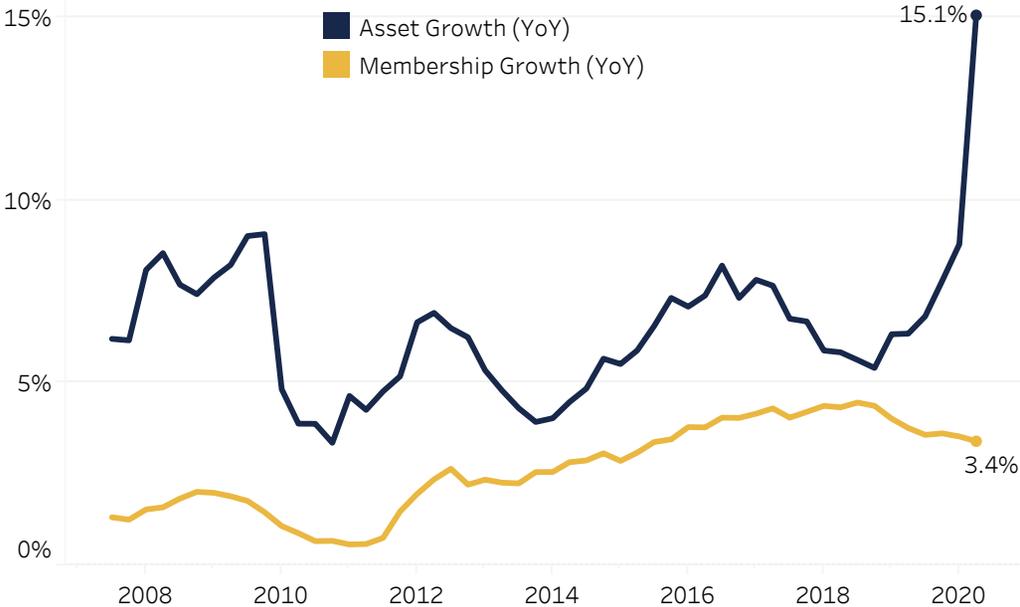
Asset Distribution (% of Total Assets)



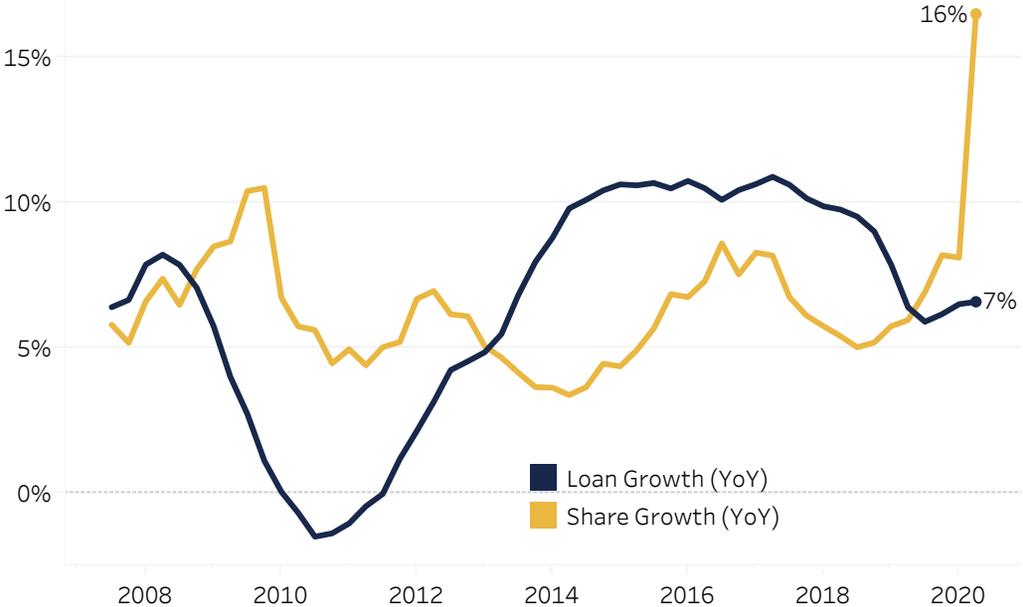
Number of Insured Credit Unions Reporting



Asset Growth vs. Membership Growth



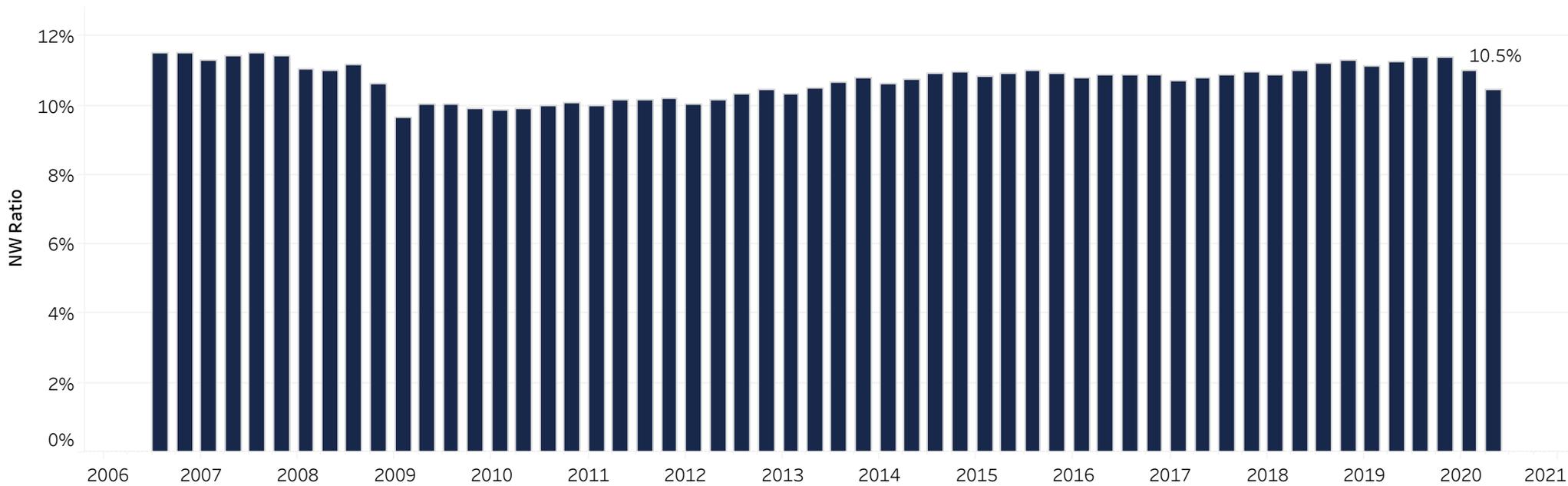
Loan Growth vs. Share Growth





Net Worth

Aggregated Net Worth Ratio



Net Worth and Secondary Capital Growth (YoY)



Distribution of Net Worth Ratio

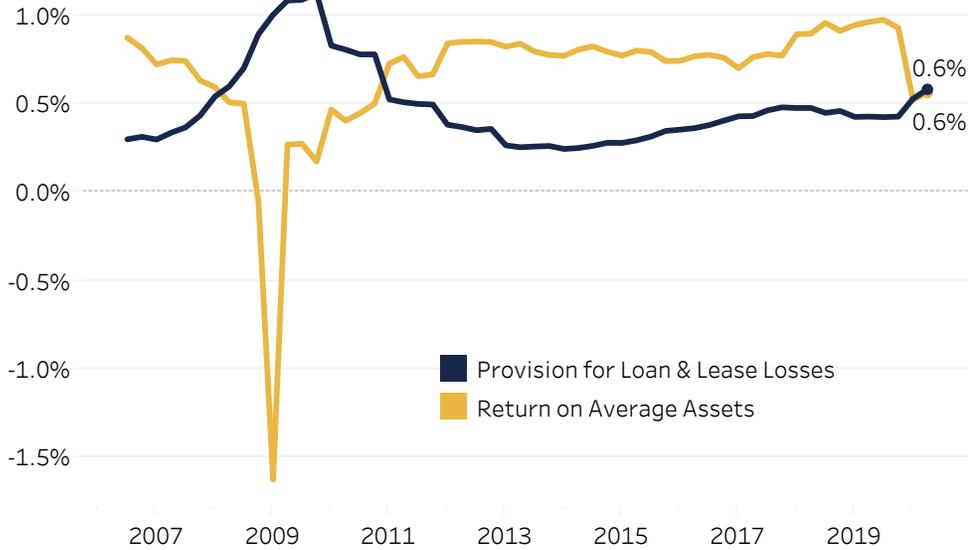
	2012 Q2	2013 Q2	2014 Q2	2015 Q2	2016 Q2	2017 Q2	2018 Q2	2019 Q2	2020 Q2
Count	3			1	1	3	4	1	1
<0%	0.0%			0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
0% to 2%	4	7	5	3	1	3		2	
	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%		0.0%	
2% to 4%	21	15	14	10	6	10	2	5	7
	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.0%	0.1%	0.1%
4% to 6%	92	60	37	42	33	43	27	25	51
	1.3%	0.9%	0.6%	0.7%	0.6%	0.8%	0.5%	0.5%	1.0%
6% to 7%	214	204	156	117	109	121	99	61	112
	3.1%	3.1%	2.4%	1.9%	1.9%	2.1%	1.8%	1.1%	2.2%
>7%	6,627	6,395	6,217	5,986	5,737	5,516	5,348	5,214	4,993
	95.2%	95.7%	96.7%	97.2%	97.5%	96.8%	97.6%	98.2%	96.7%

For low-income designated credit unions, net worth includes secondary capital.

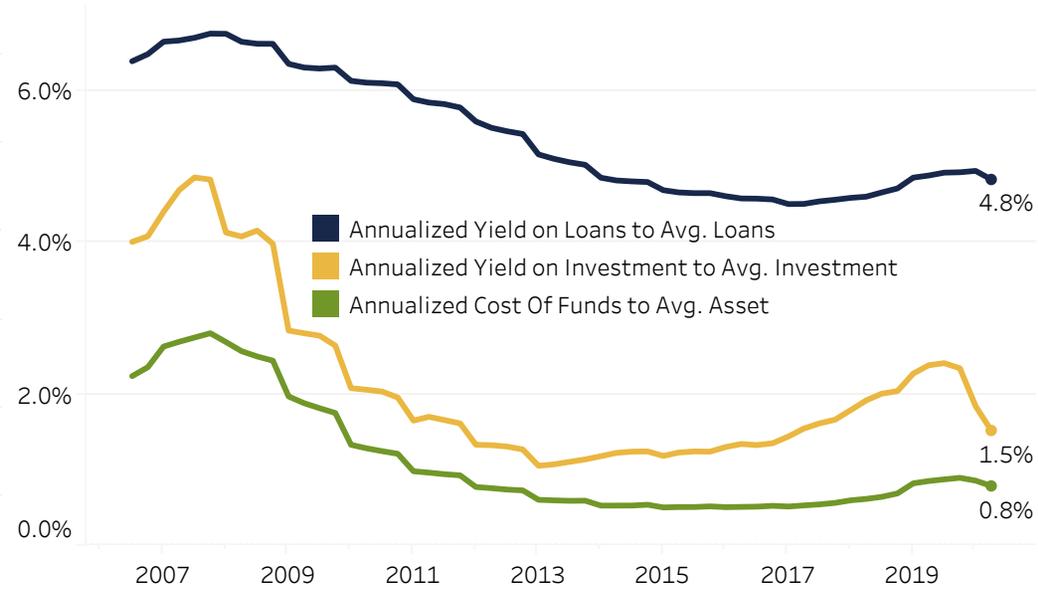


Earnings

Return on Average Assets vs. Provision for Loan & Lease Losses



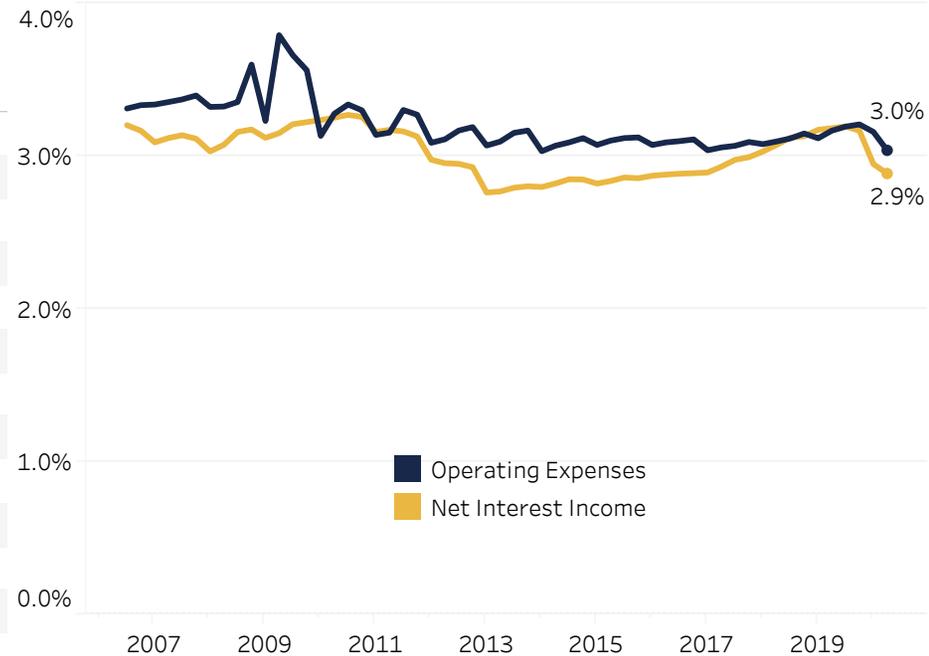
Yield vs. Cost of Funds



Ratio of Average Assets

	Net Interest Income	Fee & Other Income	Operating Expenses	Provision for Loan & Lease Losses	Non Operating Income	Return on Average Assets
2008 Q2	3.1%	1.3%	3.3%	0.6%	0.1%	0.5%
2009 Q2	3.2%	1.4%	3.8%	1.1%	0.6%	0.3%
2010 Q2	3.3%	1.3%	3.3%	0.8%	0.0%	0.4%
2011 Q2	3.2%	1.3%	3.2%	0.5%	0.0%	0.8%
2012 Q2	3.0%	1.3%	3.1%	0.4%	0.0%	0.9%
2013 Q2	2.8%	1.4%	3.1%	0.3%	0.0%	0.8%
2014 Q2	2.8%	1.3%	3.1%	0.3%	0.0%	0.8%
2015 Q2	2.8%	1.3%	3.1%	0.3%	0.0%	0.8%
2016 Q2	2.9%	1.3%	3.1%	0.4%	0.0%	0.8%
2017 Q2	2.9%	1.3%	3.1%	0.4%	0.0%	0.8%
2018 Q2	3.1%	1.4%	3.1%	0.5%	0.0%	0.9%
2019 Q2	3.2%	1.3%	3.2%	0.4%	0.1%	1.0%
2020 Q2	2.9%	1.2%	3.0%	0.6%	0.1%	0.6%

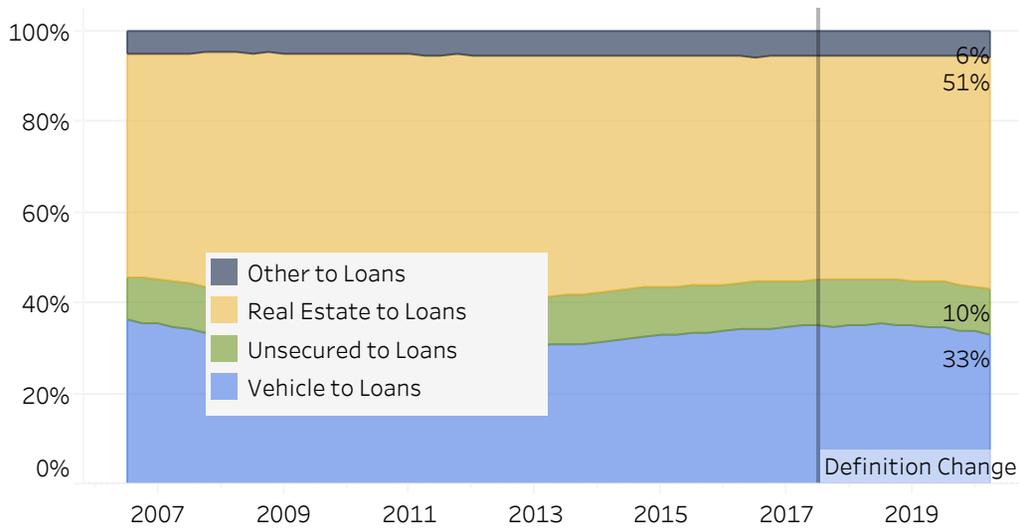
Operating Expense vs. Net Interest Margin





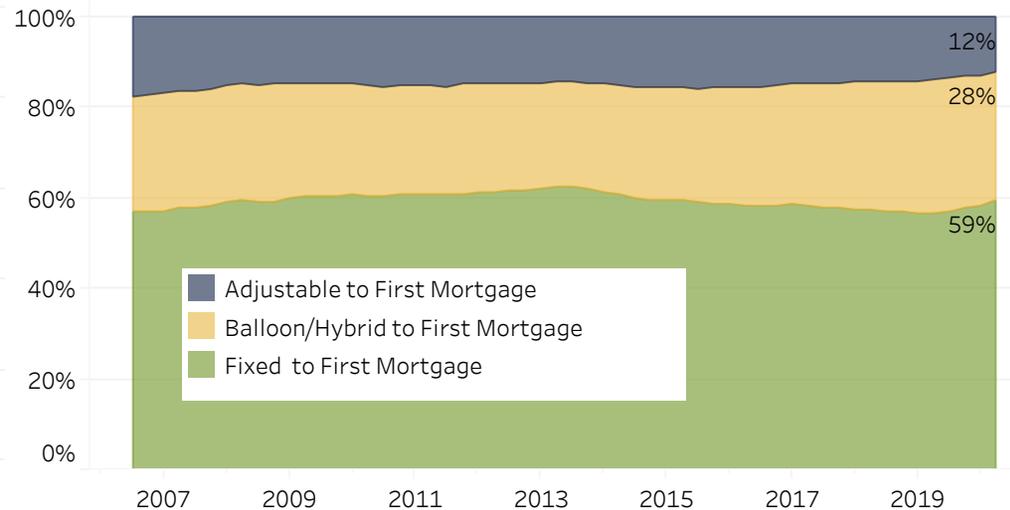
Loan Distribution

(% of Total Loans)



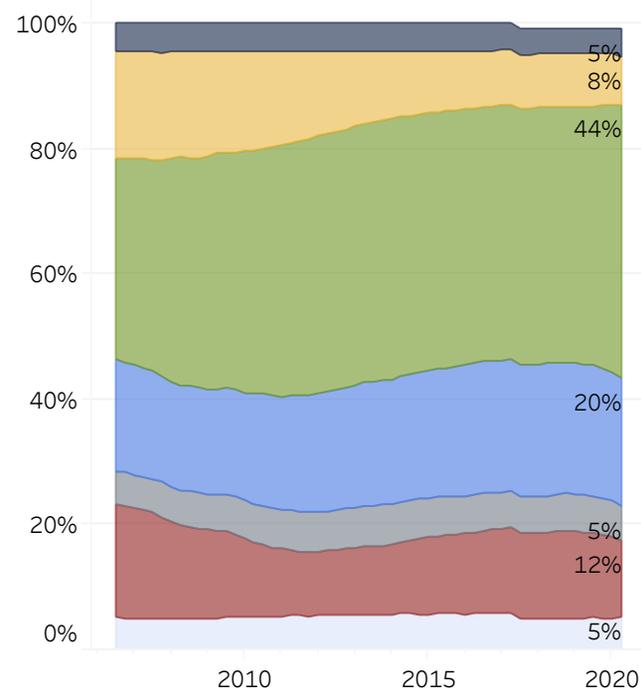
First Mortgage Real Estate Loan Distribution

(% of First Mortgage Real Estate Loans)



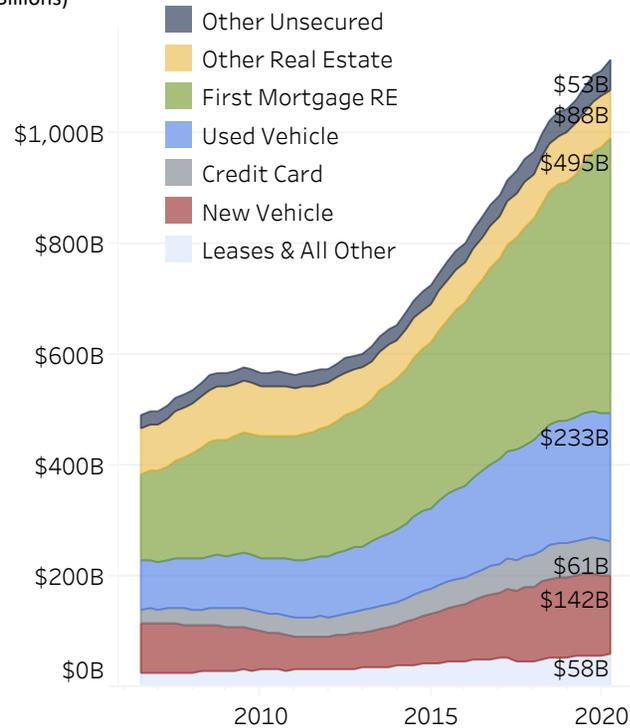
Loan Distribution

(% of Total Loans)



Loan Distribution

(Billions)



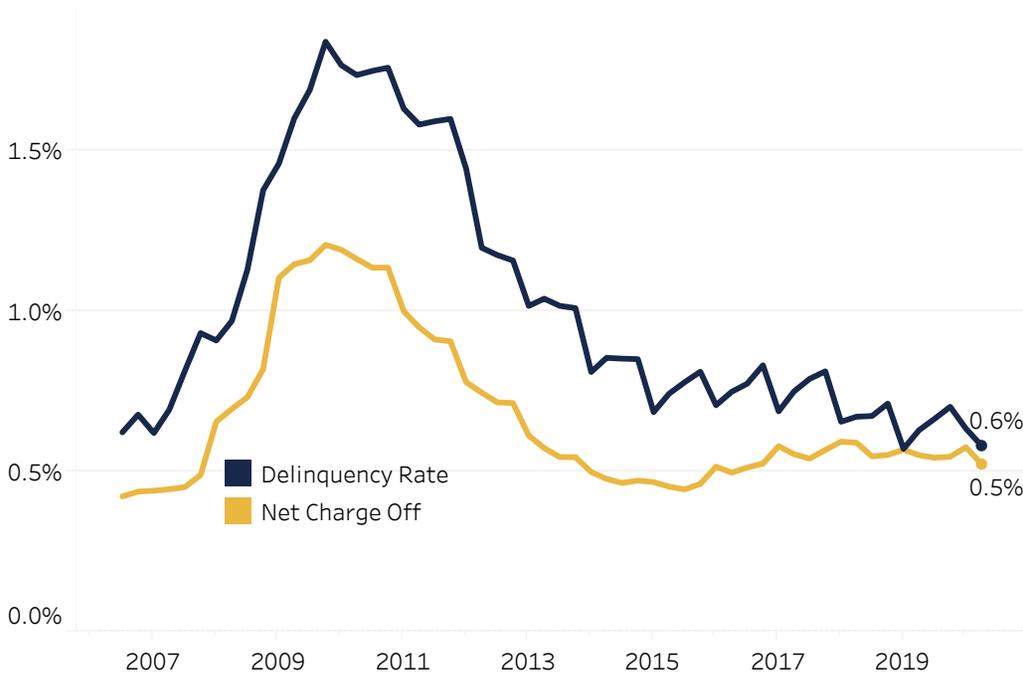
Loan Growth

	2014 Q2	2015 Q2	2016 Q2	2017 Q2	2018 Q2	2019 Q2	2020 Q2
Credit Card	8%	7%	7%	8%	9%	8%	-2%
Other Unsecured	10%	10%	9%	7%	7%	8%	19%
New Vehicle	17%	19%	16%	16%	12%	5%	-3%
Used Vehicle	12%	13%	13%	12%	10%	5%	4%
First Mortgage	10%	10%	10%	11%	11%	7%	13%
Other Real Estate	-1%	2%	4%	6%	5%	8%	-2%
Leases & All Other	11%	11%	12%	11%	-7%	10%	8%

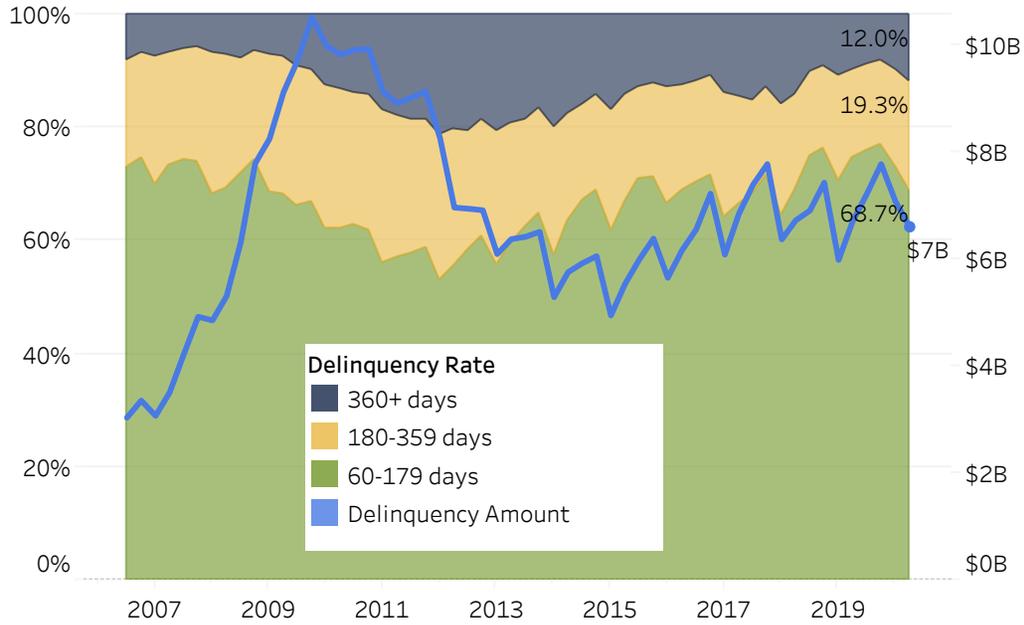


Delinquency & Chargeoff Trends

Delinquency & Annualized Net Charge-Offs



Delinquency (% of Total Delinquent Loans)



Charge-Offs and Recoveries Amount Rolling 4 quarters

	Chargeoffs	Recoveries	Net Charge-Offs
2013 Q2	\$12,275M	\$3,954M	\$8,322M
2014 Q2	\$10,761M	\$3,861M	\$6,900M
2015 Q2	\$10,580M	\$3,977M	\$6,603M
2016 Q2	\$11,678M	\$4,466M	\$7,212M
2017 Q2	\$14,258M	\$5,183M	\$9,075M
2018 Q2	\$16,566M	\$5,930M	\$10,636M
2019 Q2	\$17,526M	\$6,169M	\$11,356M
2020 Q2	\$18,544M	\$6,482M	\$12,061M

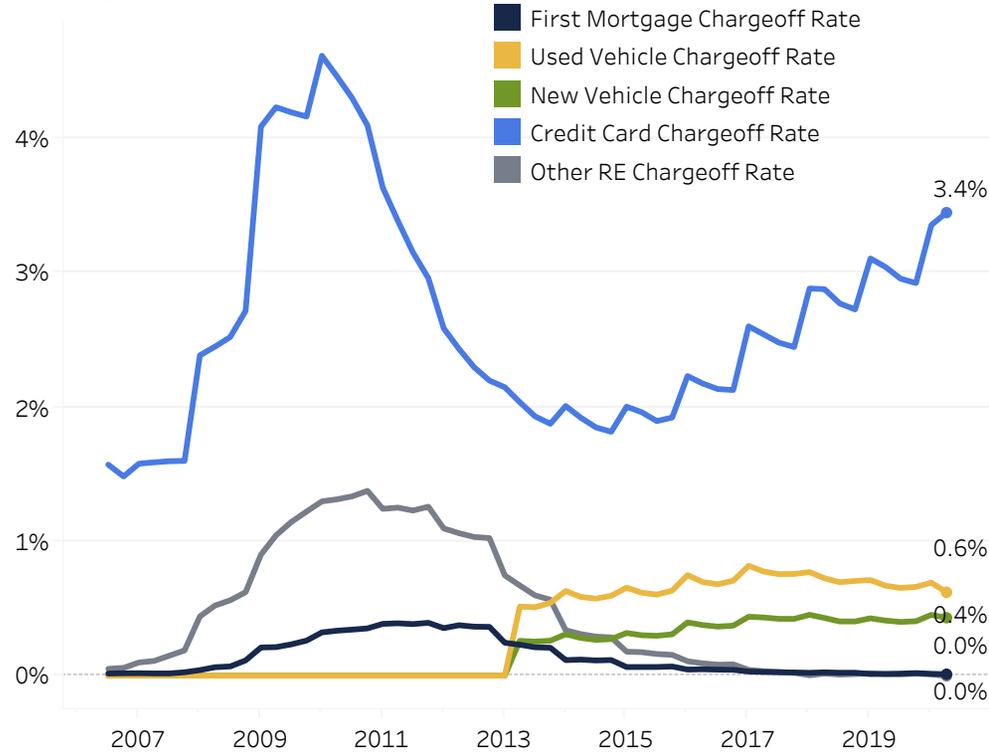
Charge-Offs and Recoveries Amount Rolling 4 quarters

	Chargeoff %Δ	Recovery %Δ	Net Chargeoff %Δ
2013 Q2	-14.67%	-7.82%	-17.58%
2014 Q2	-12.34%	-2.35%	-17.08%
2015 Q2	-1.68%	3.02%	-4.30%
2016 Q2	10.37%	12.29%	9.22%
2017 Q2	22.10%	16.05%	25.84%
2018 Q2	16.19%	14.41%	17.20%
2019 Q2	5.79%	4.03%	6.77%
2020 Q2	5.81%	5.07%	6.21%

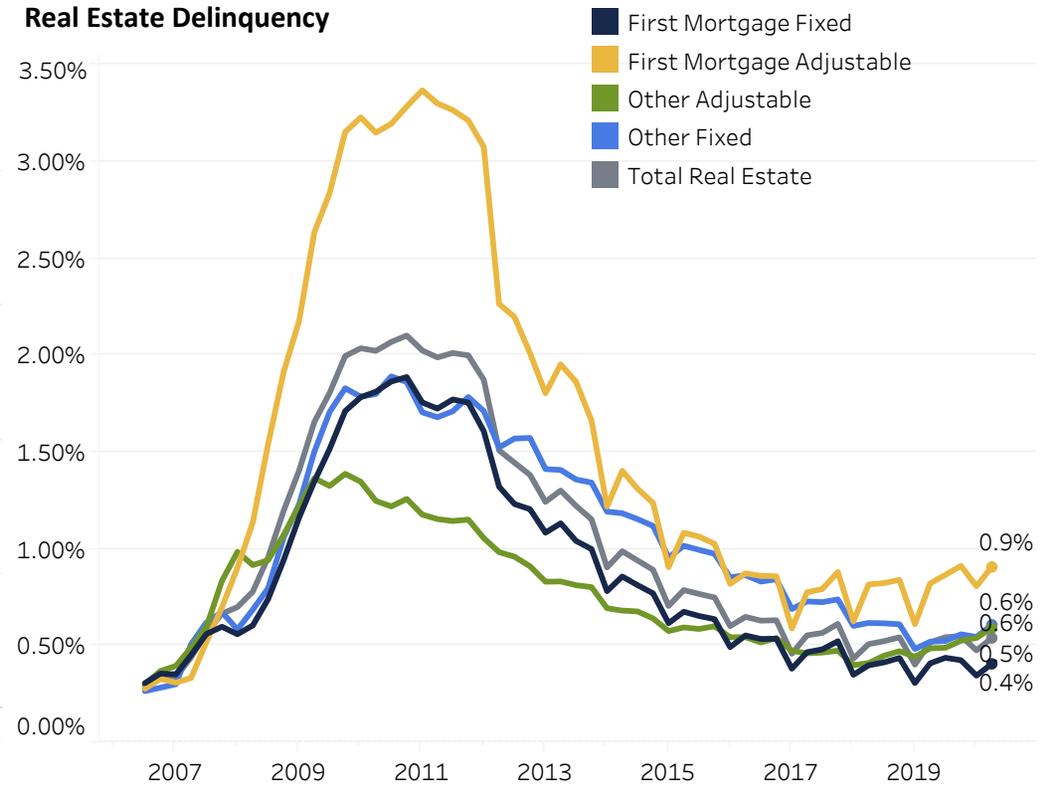


Delinquency & Chargeoff Trends (continued)

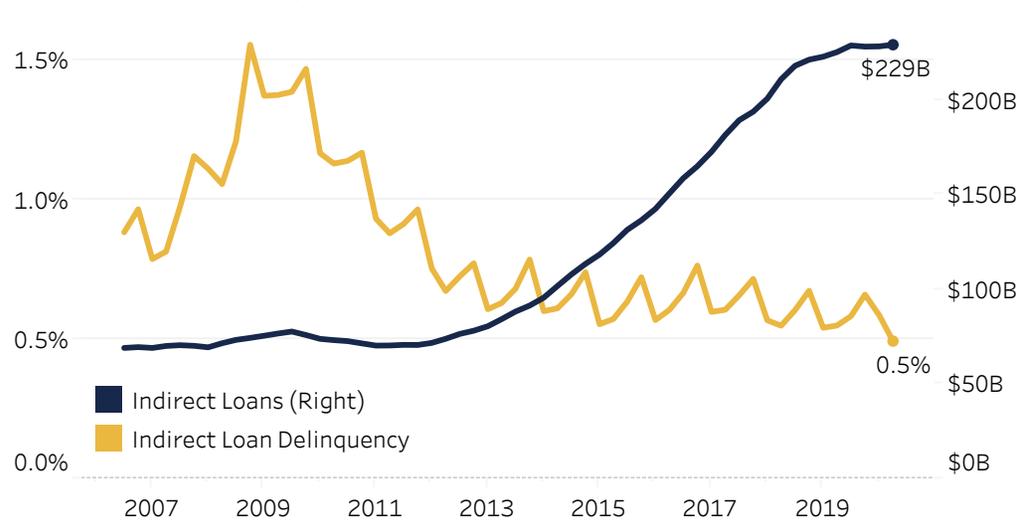
Loan Chargeoff Rate



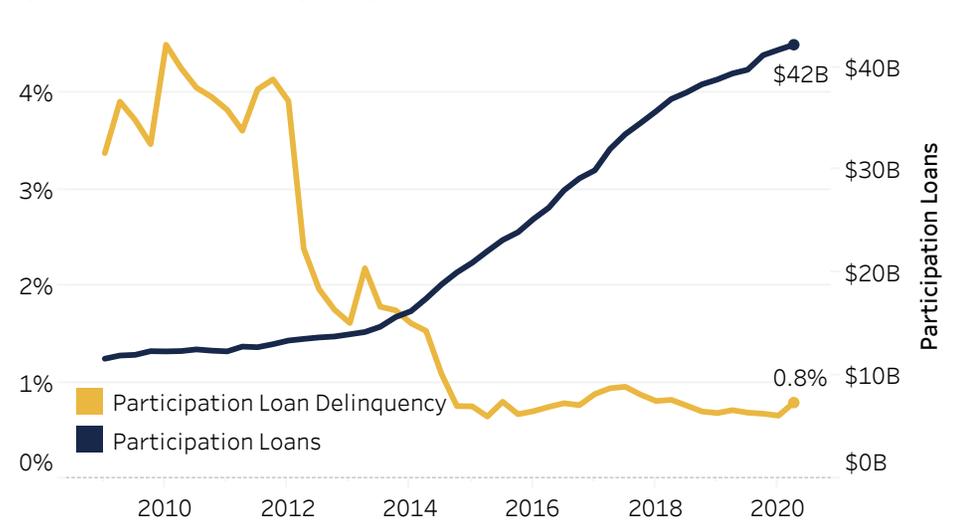
Real Estate Delinquency



Indirect Loans & Delinquency



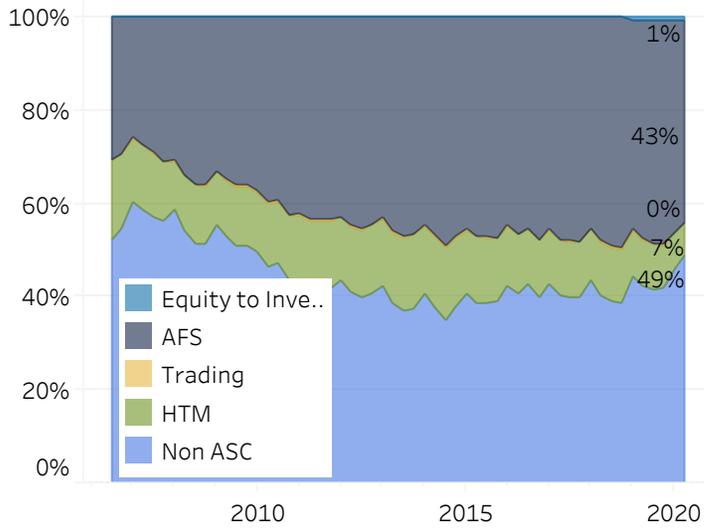
Participation Loans & Delinquency



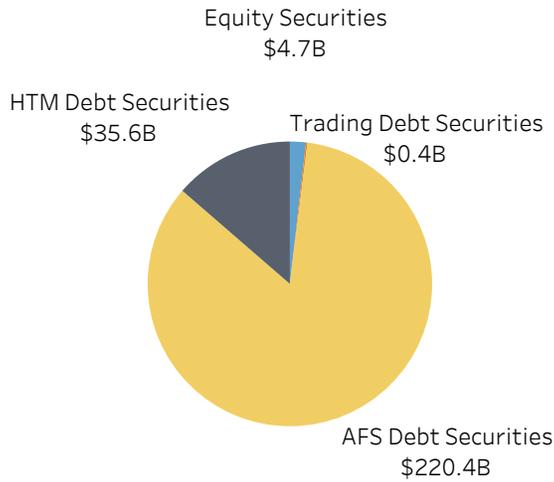


Investment Trends - Accounting Standards Codification

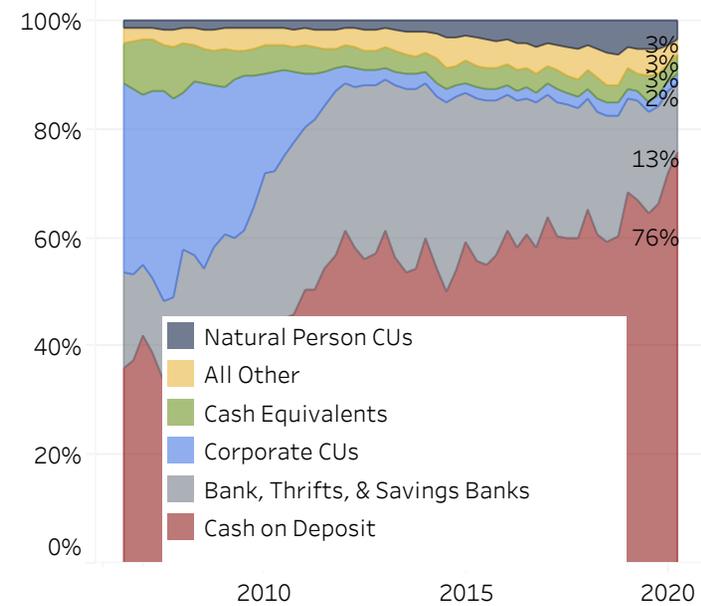
Investment Classification



ASC 320 and 321 Investment Classification



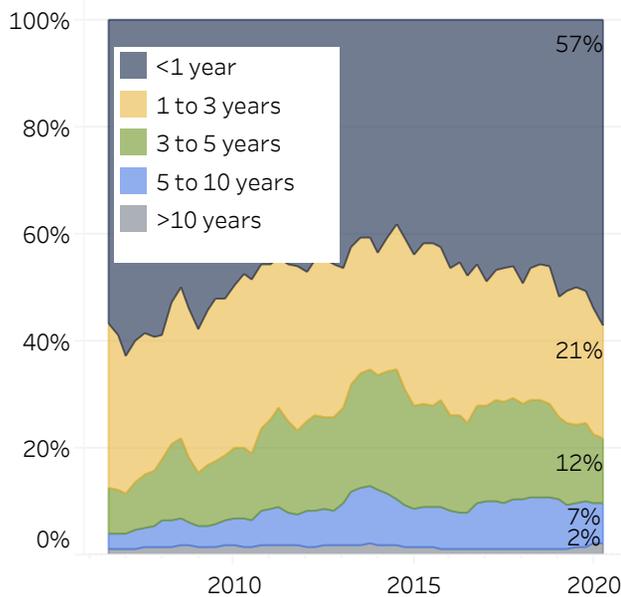
Other Investment Distribution



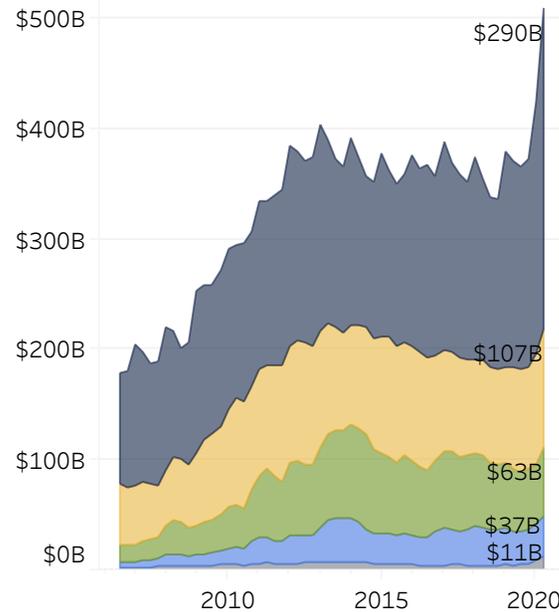
As of 1Q2019, security portfolio was split into debt and equity securities.

Maturity

(% of Total Investments)



Maturity



Investment Growth by Maturity

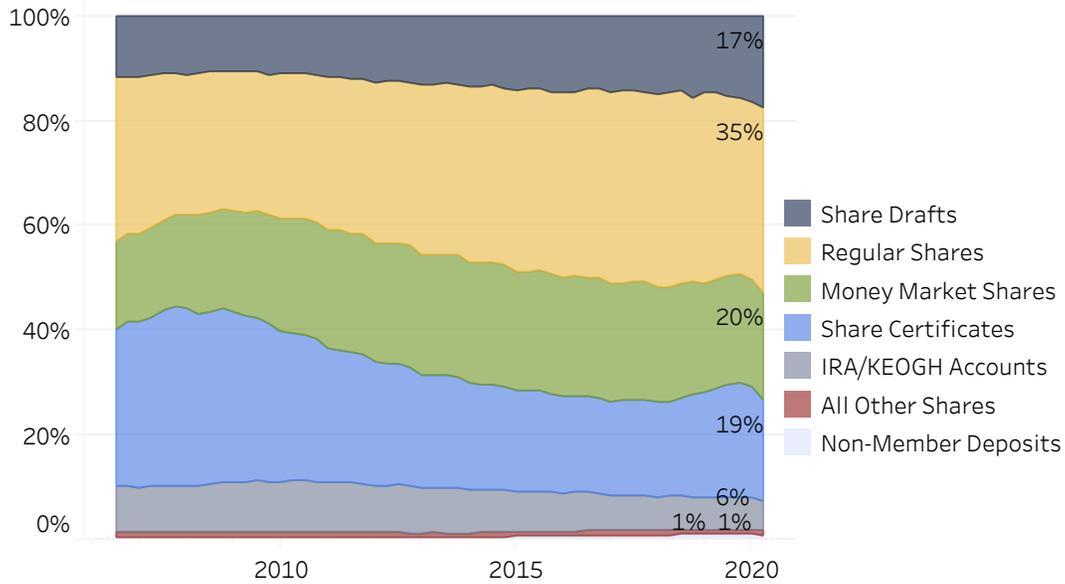
	<1 year	1 - 3 years	3 - 5 years	5 - 10 years	> 10 years
2009 Q2	22%	31%	-5%	-1%	1%
2010 Q2	0%	29%	32%	50%	35%
2011 Q2	6%	-3%	61%	54%	31%
2012 Q2	16%	18%	9%	6%	-8%
2013 Q2	-3%	-9%	16%	50%	32%
2014 Q2	-8%	-6%	10%	-5%	-10%
2015 Q2	0%	16%	-19%	-24%	-30%
2016 Q2	9%	-4%	-6%	-10%	-18%
2017 Q2	4%	-13%	8%	28%	15%
2018 Q2	-4%	-4%	-7%	6%	-18%
2019 Q2	14%	5%	-13%	-12%	14%
2020 Q2	55%	17%	10%	24%	172%



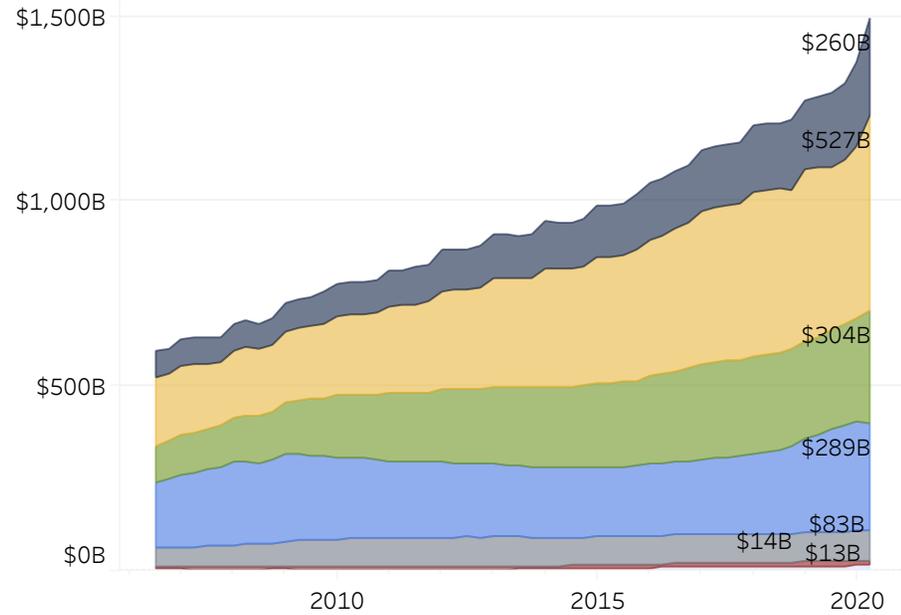
Share Trends

Share Distribution

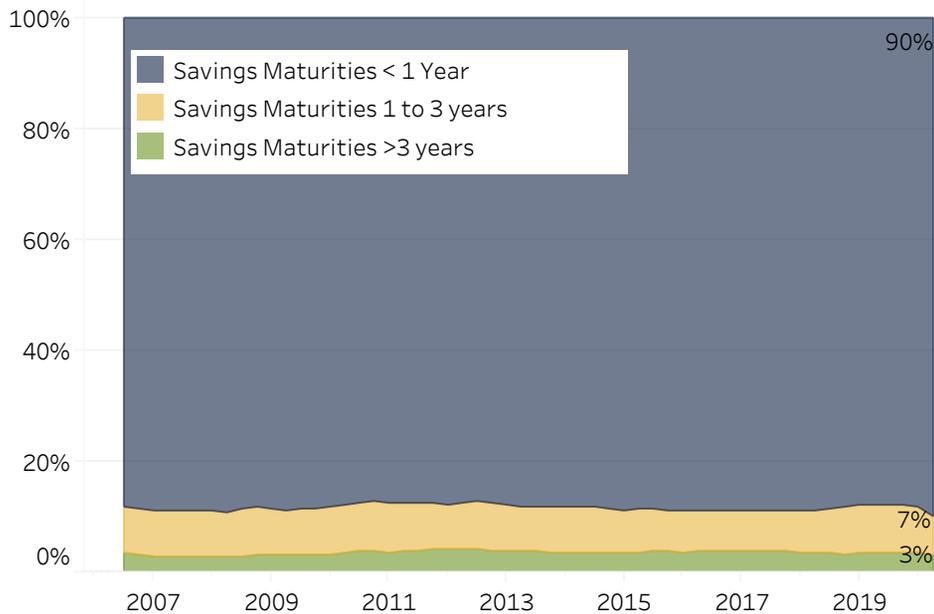
(% of Total Shares & Deposits)



Share Distribution



Savings Maturities



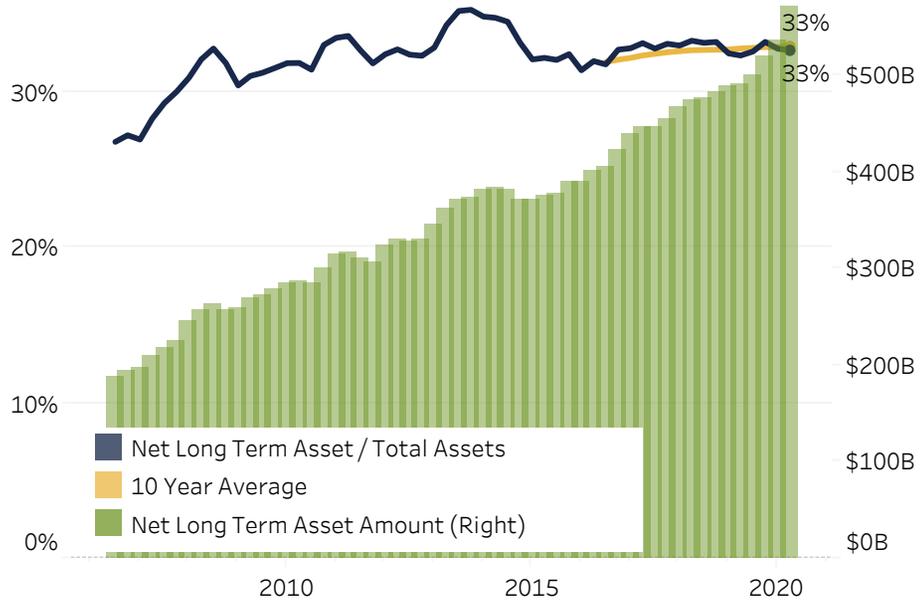
Share Growth

	Share Draft	Regular Shares	Money Market	Share Certs.	IRA/KEOGH Accounts	All Other Shares	Non Member Deposits
2008 Q2	4%	-1%	17%	10%	11%	11%	-13%
2009 Q2	5%	8%	15%	4%	17%	11%	7%
2010 Q2	9%	9%	17%	-6%	6%	14%	2%
2011 Q2	11%	11%	7%	-5%	2%	-1%	-7%
2012 Q2	16%	13%	8%	-2%	3%	5%	-2%
2013 Q2	8%	10%	6%	-4%	0%	4%	17%
2014 Q2	6%	7%	4%	-3%	-2%	-11%	51%
2015 Q2	8%	8%	4%	0%	-1%	5%	46%
2016 Q2	13%	8%	7%	4%	1%	6%	38%
2017 Q2	7%	12%	7%	5%	1%	14%	17%
2018 Q2	8%	7%	2%	7%	-1%	5%	18%
2019 Q2	5%	3%	1%	21%	3%	5%	13%
2020 Q2	39%	15%	15%	9%	4%	23%	10%

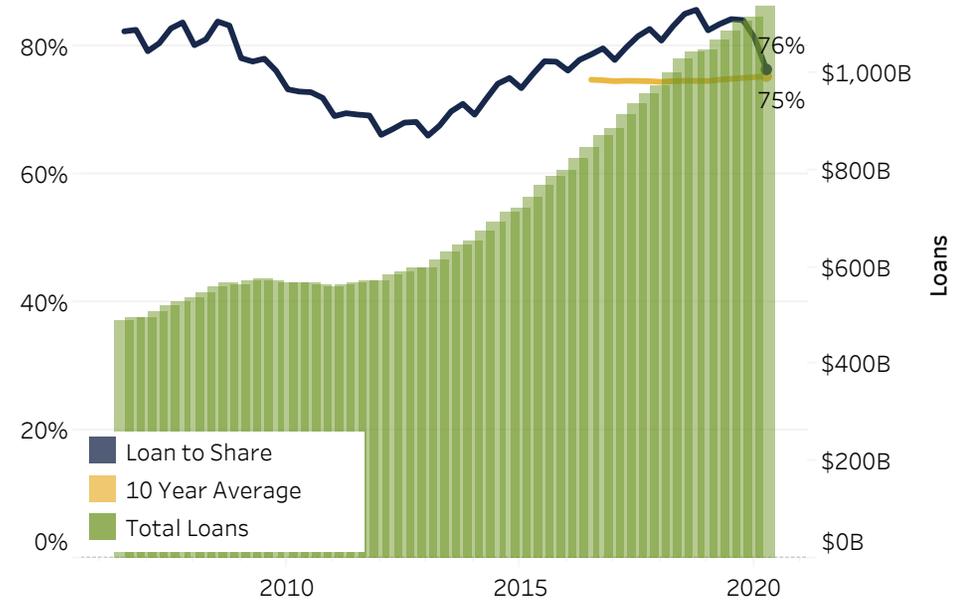


Asset-Liability Management Trends

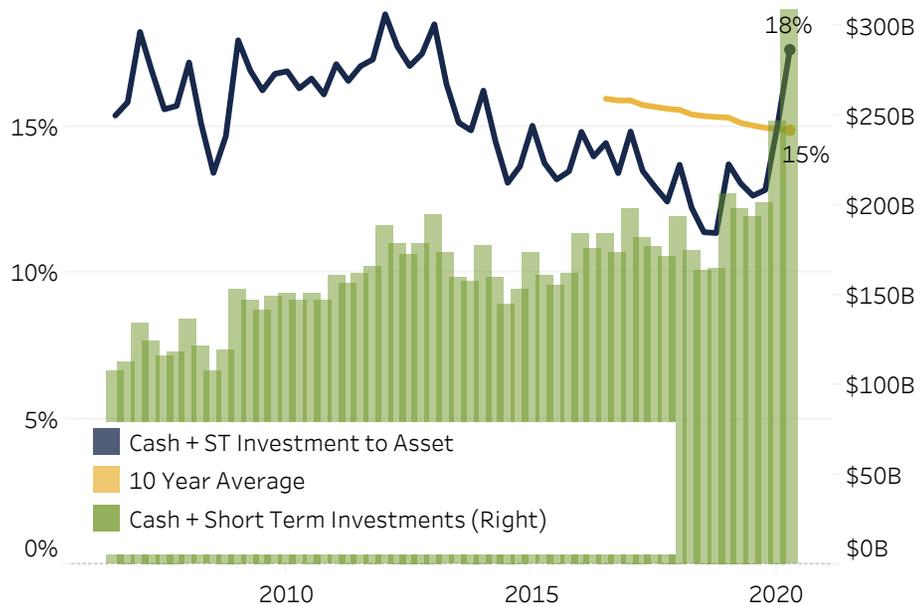
Net Long Term Assets / Total Assets



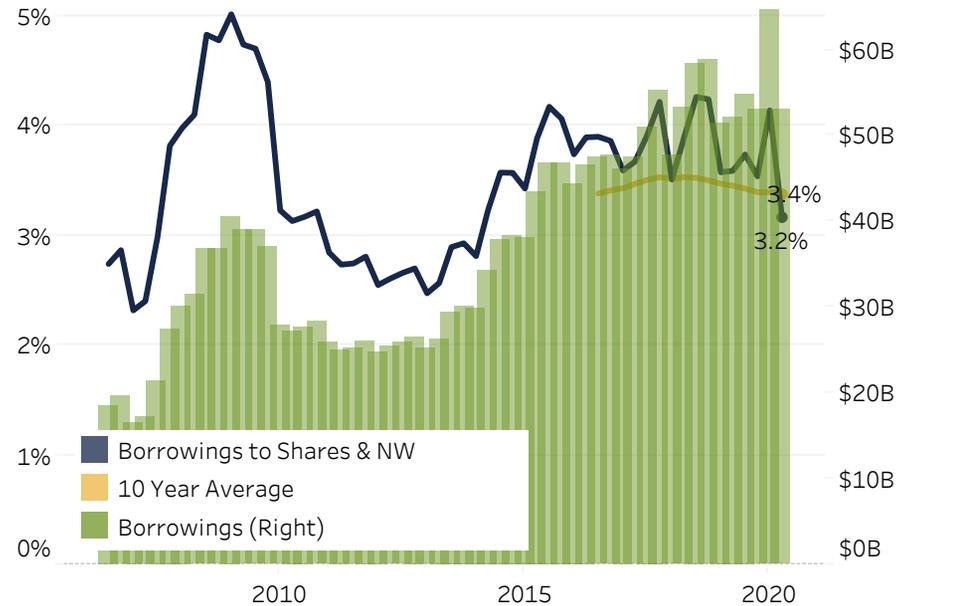
Total Loans / Total Shares



Cash + Short Term Investments / Assets

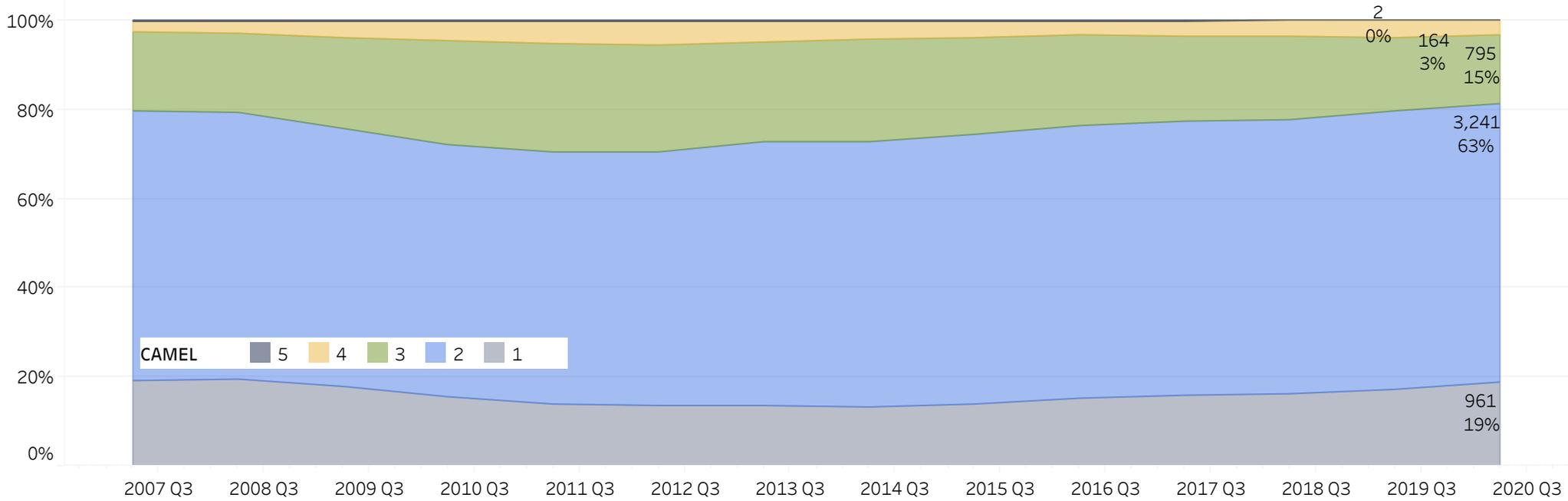


Borrowings / Total Shares & Net Worth

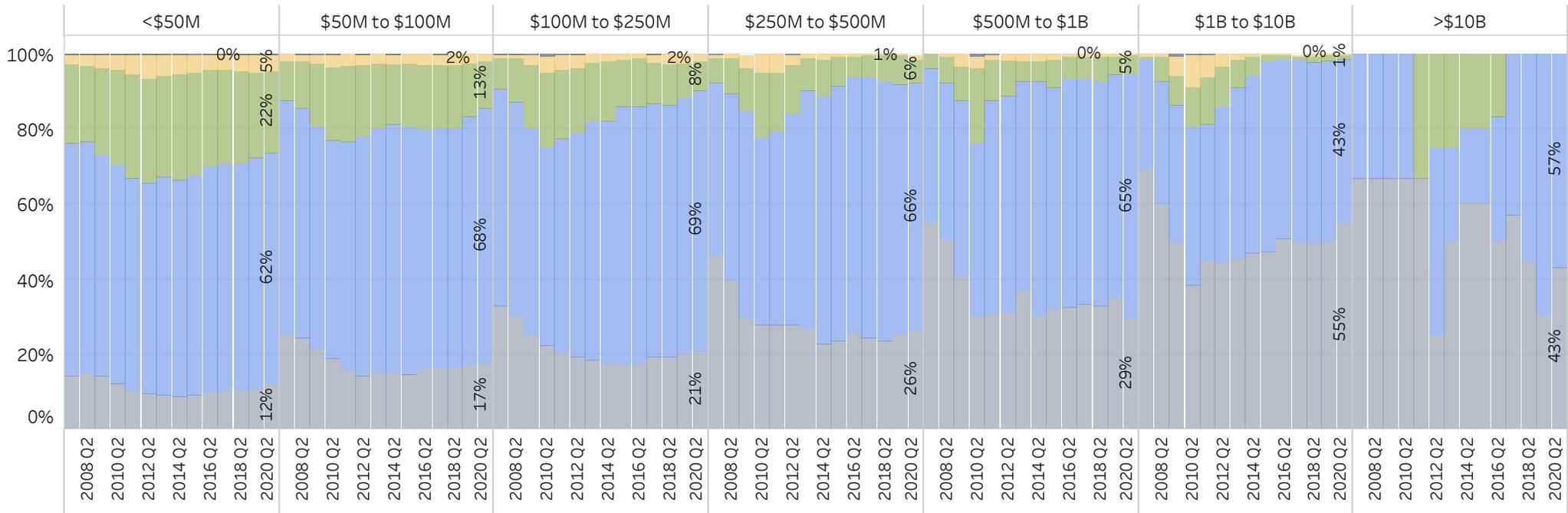




Number & Proportion of Credit Unions, by CAMEL Ratings



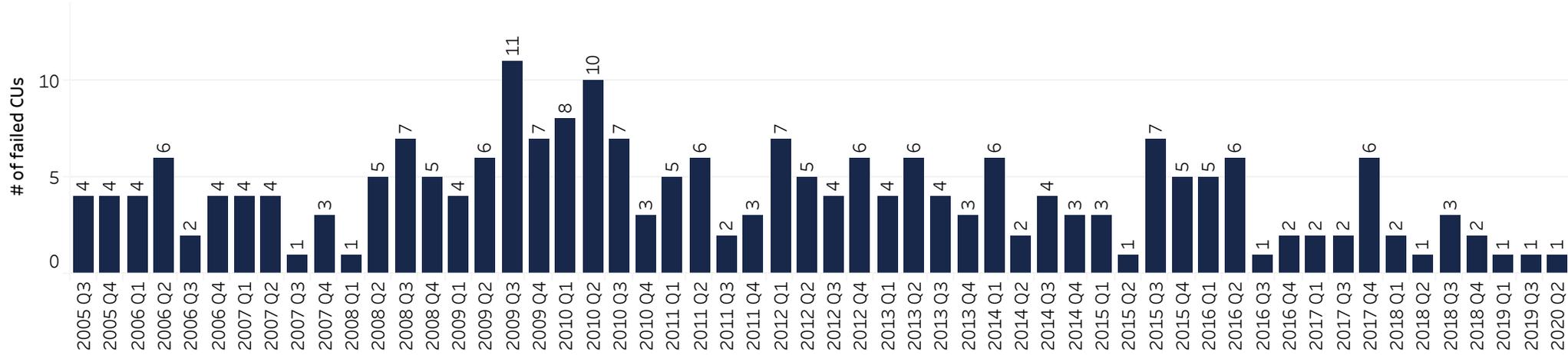
Number & Proportion of Credit Unions, by Asset Size & CAMEL Ratings



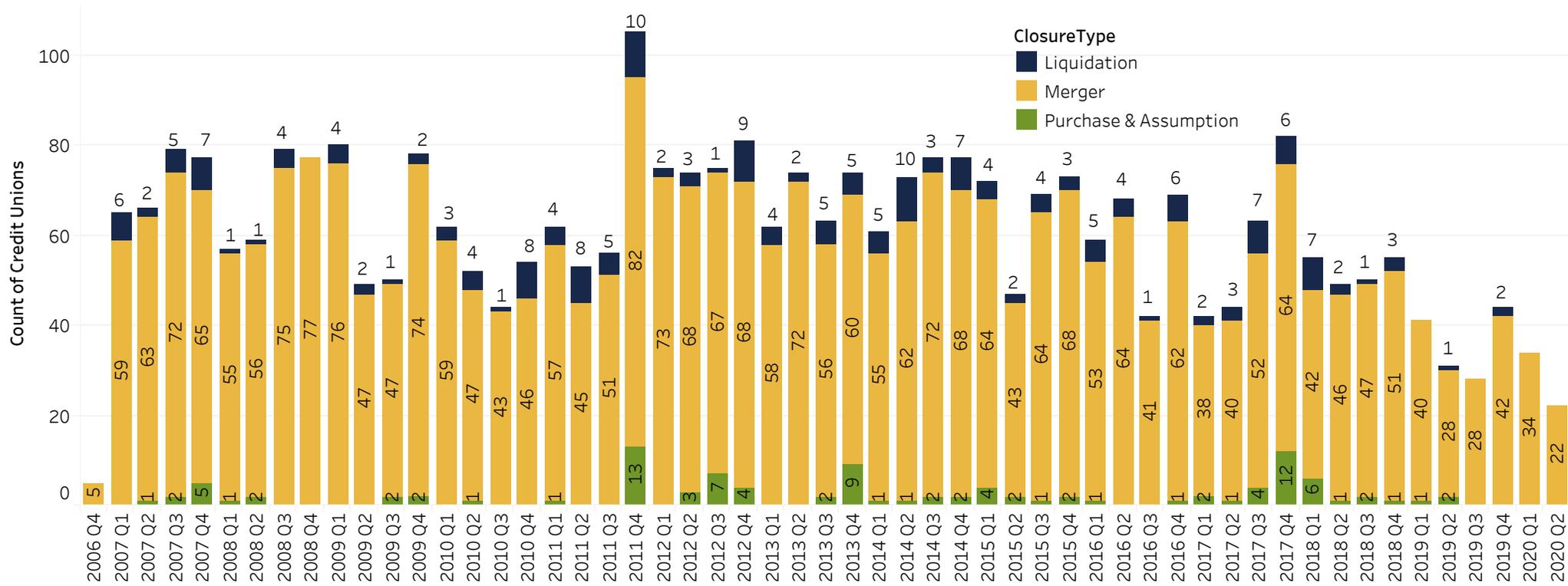


Failure and Merger Trends

Number of Failed Credit Unions by Quarter



Total Number of Mergers, Liquidations and Purchase & Assumptions by Quarter (Includes Failures)





Summary of Trends by Asset Group

	<\$50M	\$50M to \$100M	\$100M to \$250M	\$250M to \$500M	\$500M to \$1B	\$1B to \$10B	>\$10B
Number of FICU Reporting	2,811	665	710	351	270	343	14
Total Assets	\$45.8B	\$47.9B	\$112.2B	\$123.4B	\$190.3B	\$872.6B	\$356.9B
Average Assets / CU	\$16M	\$72M	\$158M	\$352M	\$705M	\$2,544M	\$25,496M
Net Worth / Total Assets	12.70%	11.48%	10.82%	10.50%	10.30%	10.43%	10.05%
Average Net Worth Ratio	14.59%	11.53%	10.89%	10.49%	10.30%	10.42%	9.72%
Return on Average Assets	0.33%	0.42%	0.44%	0.45%	0.45%	0.67%	0.51%
Net Interest Income	3.14%	3.07%	3.04%	2.97%	2.94%	2.70%	3.18%
Fee & Other Income	0.82%	1.11%	1.22%	1.34%	1.31%	1.27%	1.17%
Operating Expenses	3.48%	3.56%	3.58%	3.55%	3.46%	2.88%	2.72%
Provision for Loan & Lease Losses	0.21%	0.24%	0.30%	0.33%	0.41%	0.47%	1.23%
Loan to Share	55.21%	59.87%	67.09%	71.90%	76.42%	79.02%	79.01%
Delinquency Rate	1.00%	0.75%	0.64%	0.60%	0.61%	0.49%	0.71%
Real Estate Delinquency Rate	0.79%	0.66%	0.54%	0.53%	0.52%	0.42%	0.55%
Commercial/MBL Delinquency Rate	1.00%	1.38%	1.40%	1.10%	1.13%	0.74%	0.86%
Net Charge-Offs to Ave. Loans	0.41%	0.41%	0.40%	0.41%	0.44%	0.39%	1.04%
Net Long Term Asset / Total Assets	15.12%	21.84%	27.27%	29.50%	33.79%	34.78%	33.25%
Cash + ST Investment to Asset	31.86%	27.03%	22.08%	19.35%	16.82%	16.21%	16.44%
Borrowings to Shares & NW	0.09%	0.41%	0.73%	1.22%	2.64%	3.08%	6.04%



Summary of Trends by CU Type

	FCU	FISCU	Total
Number of FICU Reporting	3,232	1,932	5,164
Total Assets	\$888,658M	\$860,508M	\$1,749,166M
Total Loans	\$571,996M	\$564,704M	\$1,136,699M
Share	\$750,170M	\$740,485M	\$1,490,655M
Delinquency Amount	\$3,730M	\$2,878M	\$6,609M
% of FICU	62.59%	37.41%	100.00%
% of Total FICU Assets	50.80%	49.20%	100.00%
% of Total FICU Loans	50.32%	49.68%	100.00%
% of Total FICU Delinquency	56.45%	43.55%	100.00%
Net Worth / Total Assets	10.57%	10.34%	10.46%
Delinquency Rate	0.65%	0.51%	0.58%
Net Charge-Offs to Ave. Loans	0.66%	0.40%	0.53%
Gross Income to Ave. Asset	2.53%	2.38%	2.46%
Cost of Funds to Ave. Assets	0.42%	0.37%	0.40%
Provision for Loan & Lease Losses	0.71%	0.46%	0.59%
Operating Expenses	3.06%	3.02%	3.04%
Return on Average Assets	0.55%	0.59%	0.57%
Net Long Term Asset / Total Assets	33.05%	32.21%	32.64%
Loan to Share	76.25%	76.26%	76.26%
Share Growth (YoY)	14.62%	18.42%	16.48%
Loan Growth (YoY)	5.64%	7.58%	6.60%
Asset Growth (YoY)	13.31%	16.91%	15.06%