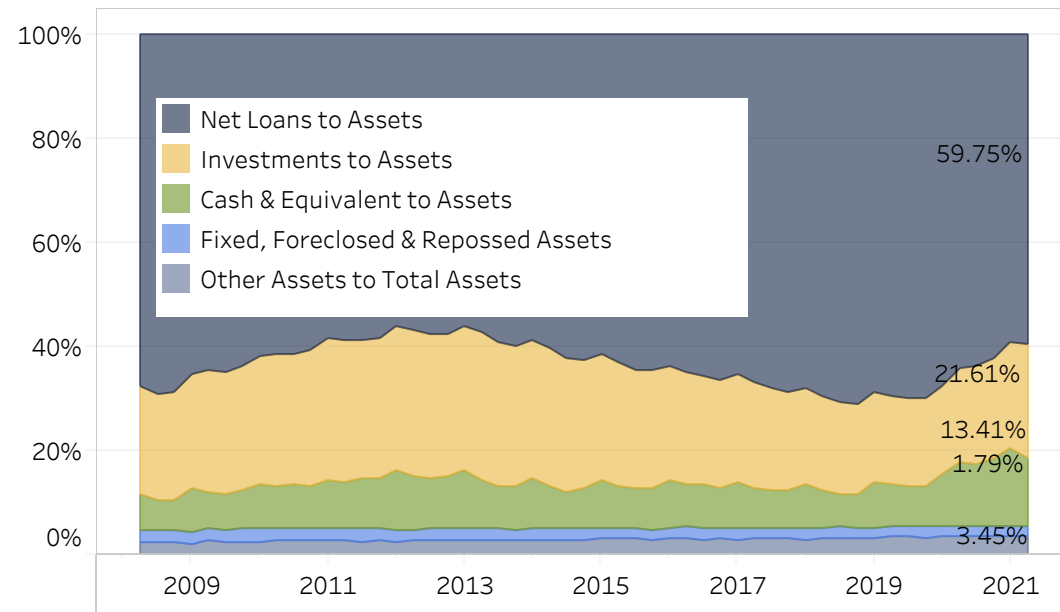




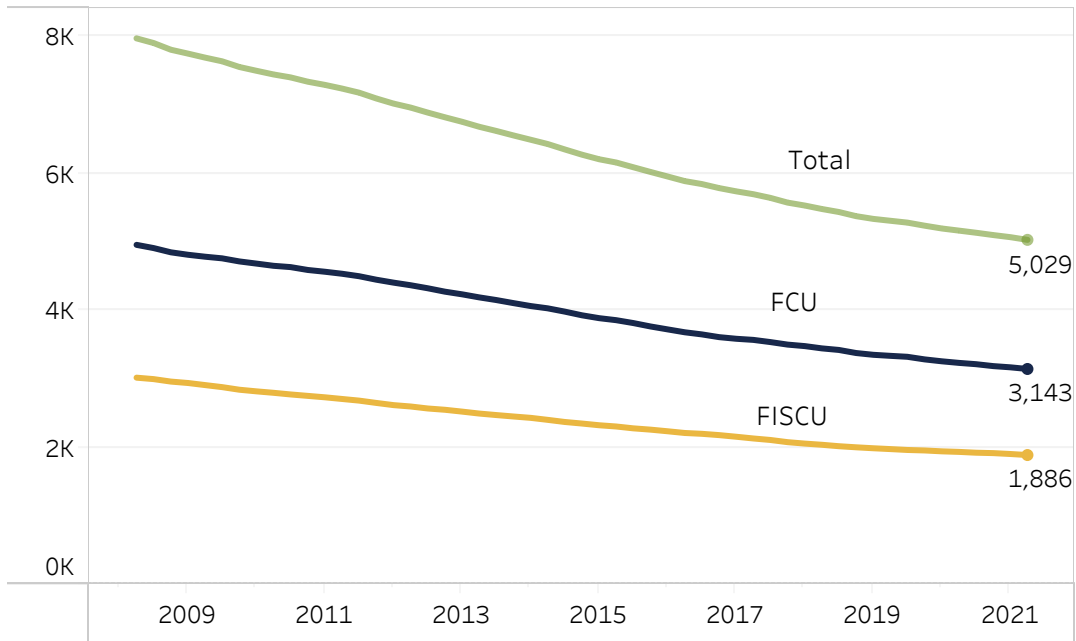
Overall Trends

Asset Distribution

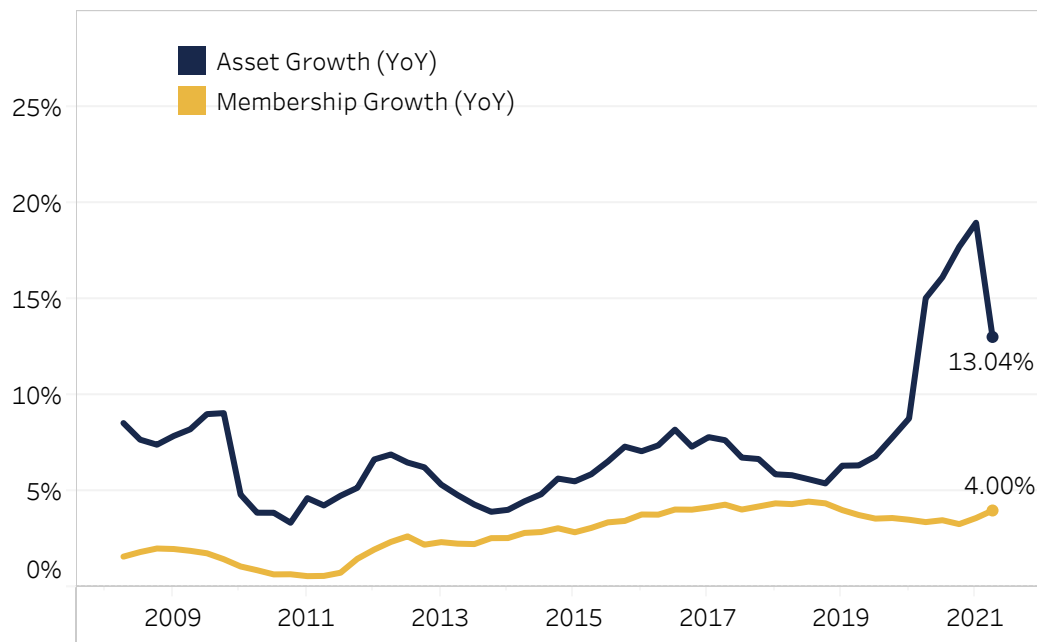
(% of Total Assets)



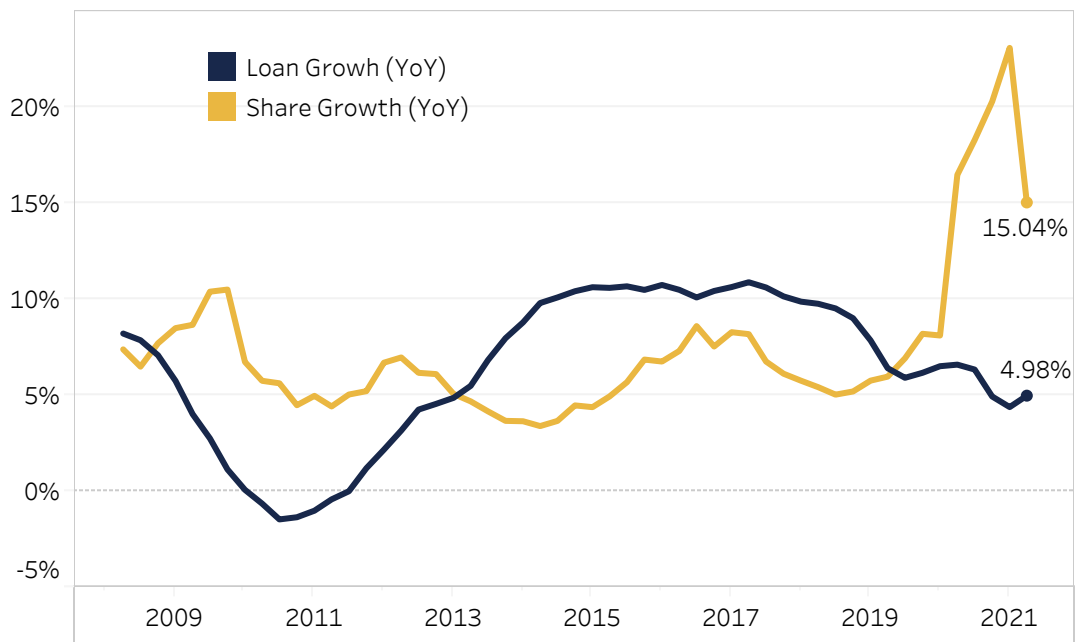
Number of Insured Credit Unions Reporting



Asset Growth vs. Membership Growth



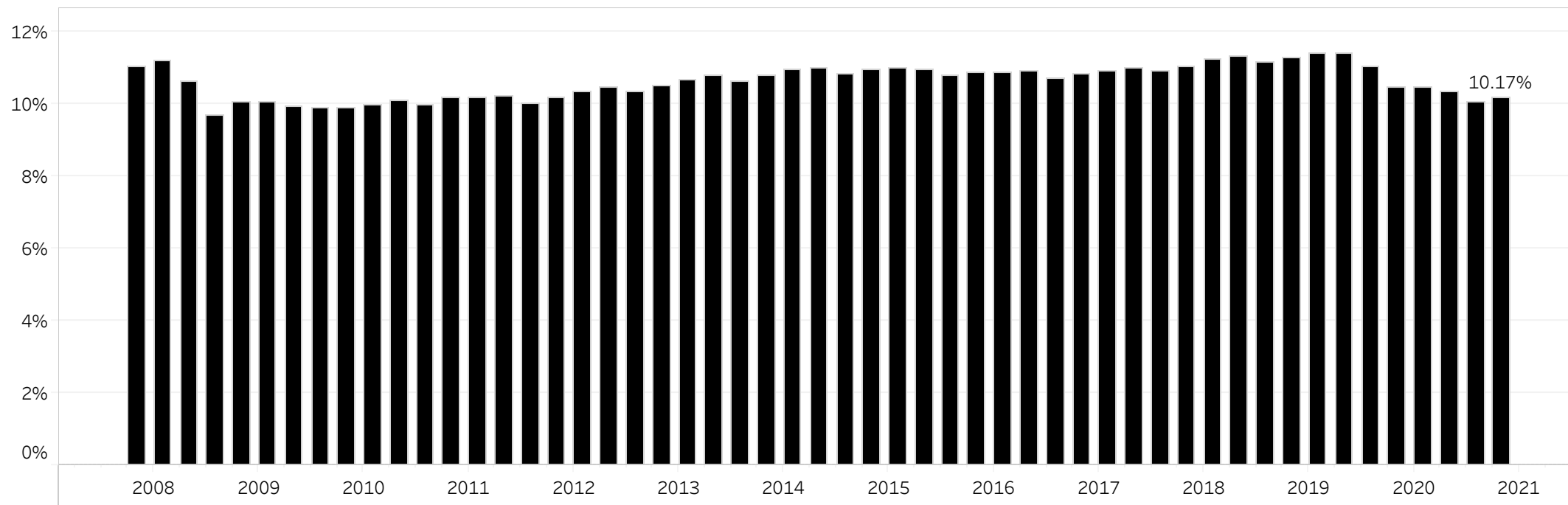
Loan Growth vs. Share Growth



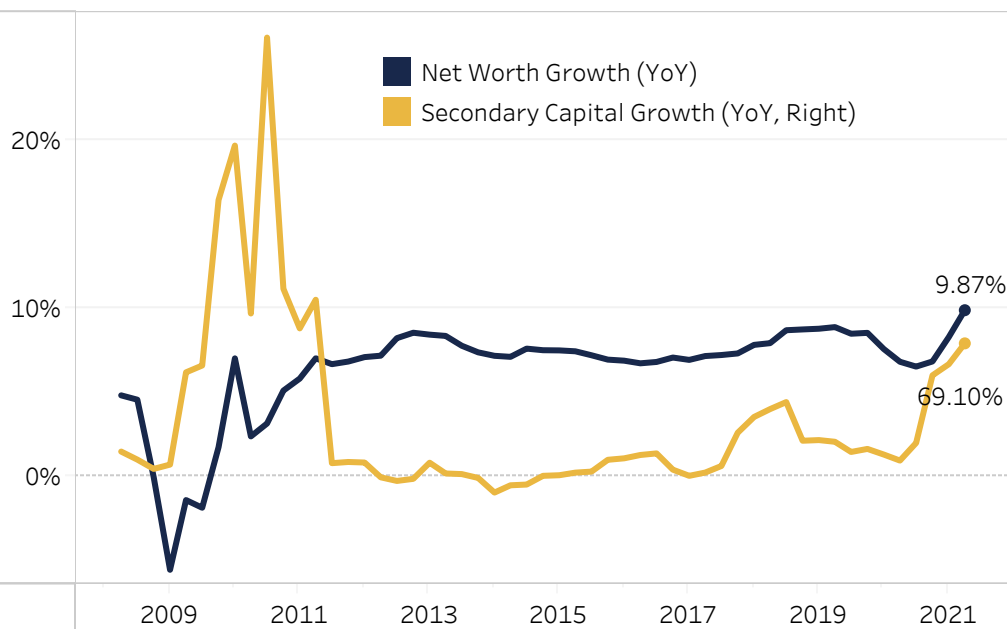


Net Worth

Aggregated Net Worth Ratio



Net Worth and Secondary Capital Growth (YoY)



Distribution of Net Worth Ratio

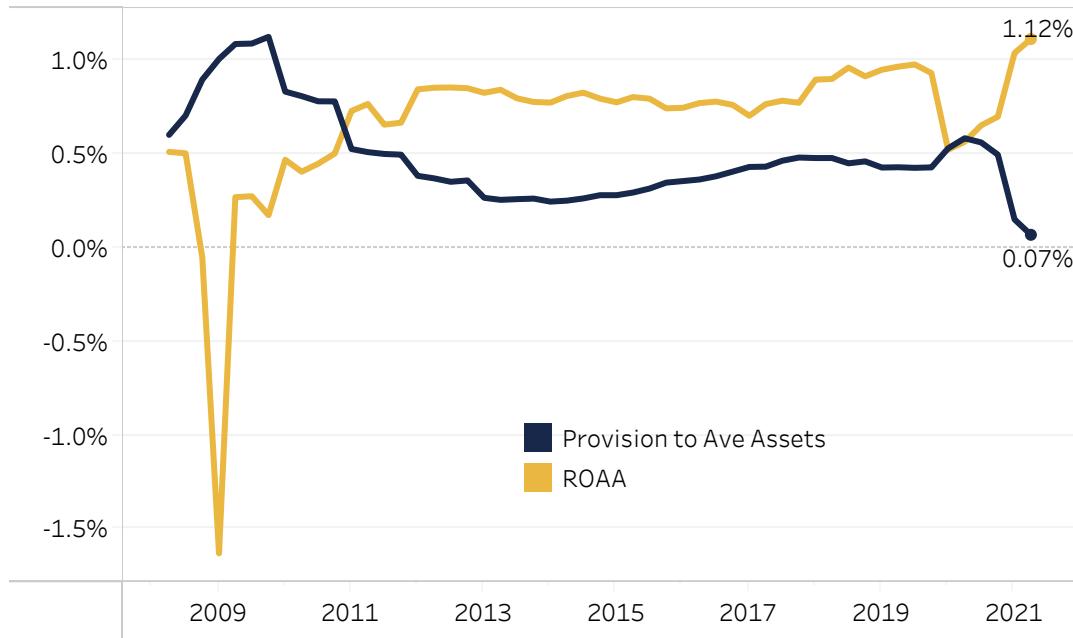
	2015 Q4	2016 Q4	2017 Q4	2018 Q4	2019 Q4	2020 Q4	2021 Q2
>7%	5,892 97.86%	5,660 97.84%	5,449 97.77%	5,294 98.49%	5,160 98.55%	4,946 97.00%	4,790 95.25%
6% to 7%	91 1.51%	88 1.52%	81 1.45%	51 0.95%	38 0.73%	105 2.06%	182 3.62%
4% to 6%	27 0.45%	23 0.40%	34 0.61%	24 0.45%	31 0.59%	37 0.73%	43 0.86%
2% to 4%	5 0.08%	13 0.22%	4 0.07%	3 0.06%	4 0.08%	7 0.14%	10 0.20%
0% to 2%	5 0.08%	1 0.02%	2 0.04%	2 0.04%	2 0.04%	2 0.04%	2 0.04%
<0%	1 0.02%		3 0.05%	1 0.02%	1 0.02%	2 0.04%	2 0.04%

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

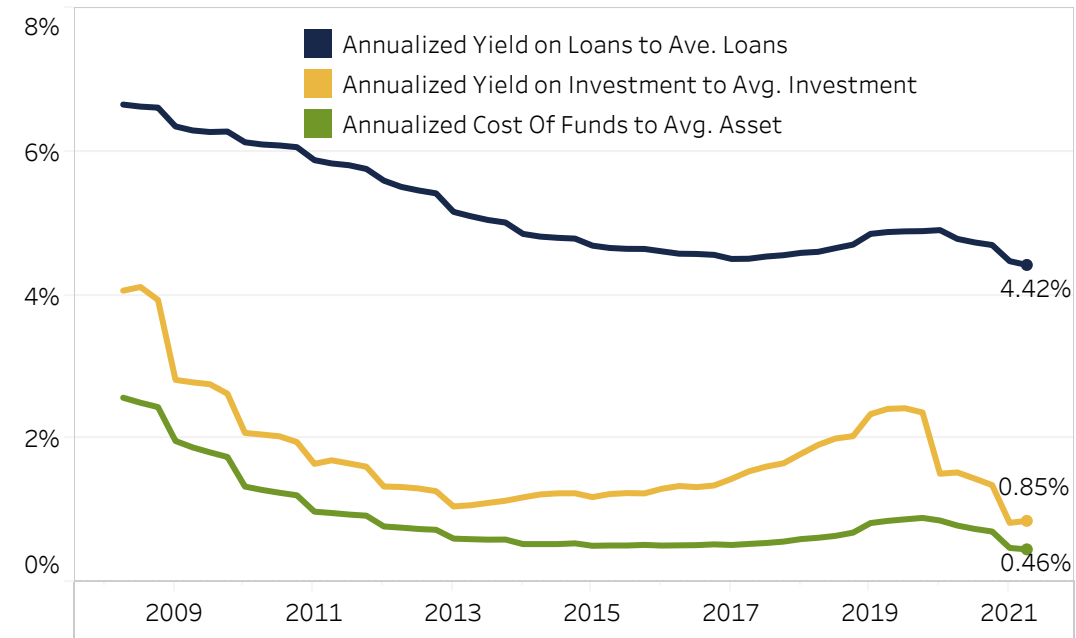


Earnings

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



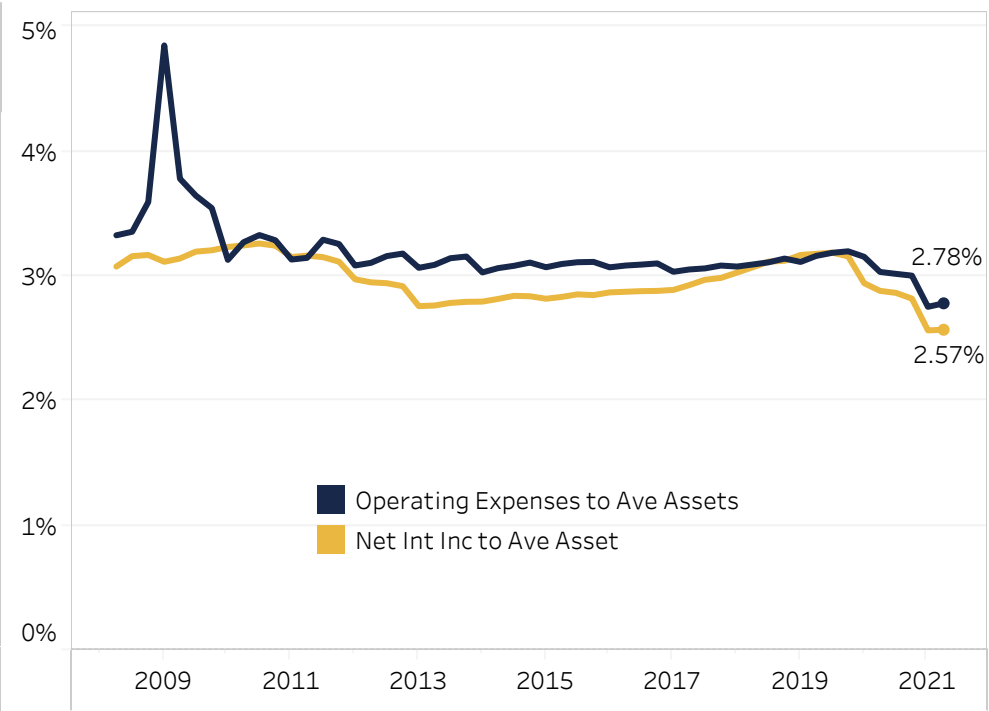
Yield vs. Cost of Funds



Breakdown of Return on Average Assets

	Net Interest Income	Fee & Other Income	Operating Expenses	Provision for Loan & Lease Losses	Non-Operating Income	Return on Average Assets
2009 Q4	3.21%	1.36%	3.55%	1.13%	0.28%	0.18%
2010 Q4	3.25%	1.33%	3.29%	0.78%	0.00%	0.50%
2011 Q4	3.12%	1.30%	3.26%	0.50%	0.01%	0.67%
2012 Q4	2.92%	1.43%	3.18%	0.36%	0.04%	0.85%
2013 Q4	2.80%	1.38%	3.16%	0.26%	0.03%	0.78%
2014 Q4	2.84%	1.31%	3.11%	0.28%	0.04%	0.80%
2015 Q4	2.85%	1.33%	3.12%	0.35%	0.03%	0.75%
2016 Q4	2.88%	1.35%	3.10%	0.41%	0.04%	0.76%
2017 Q4	2.99%	1.33%	3.09%	0.48%	0.03%	0.78%
2018 Q4	3.13%	1.38%	3.14%	0.46%	0.02%	0.92%
2019 Q4	3.16%	1.36%	3.20%	0.43%	0.05%	0.93%
2020 Q4	2.82%	1.32%	3.01%	0.50%	0.06%	0.70%
2021 Q2	2.57%	1.31%	2.78%	0.07%	0.09%	1.12%

Operating Expense vs. Net Interest Margin

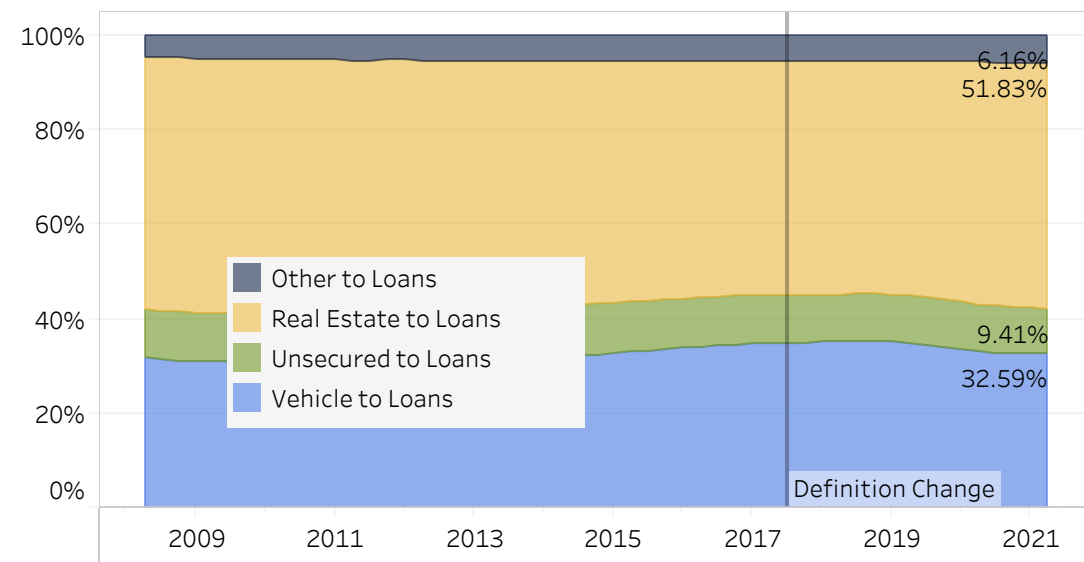




Loan Distribution

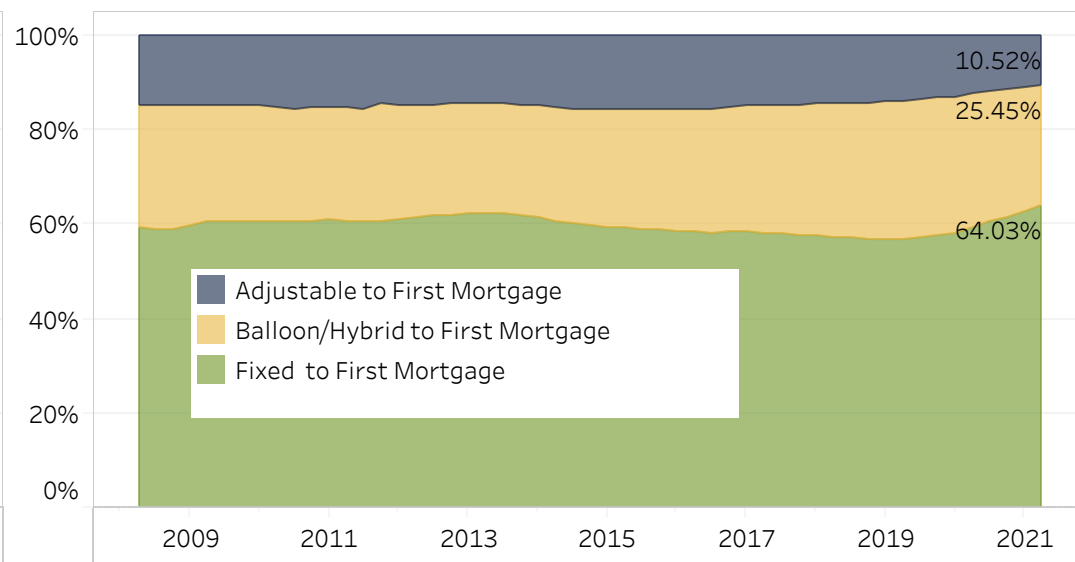
Loan Distribution

(% of Total Loans)



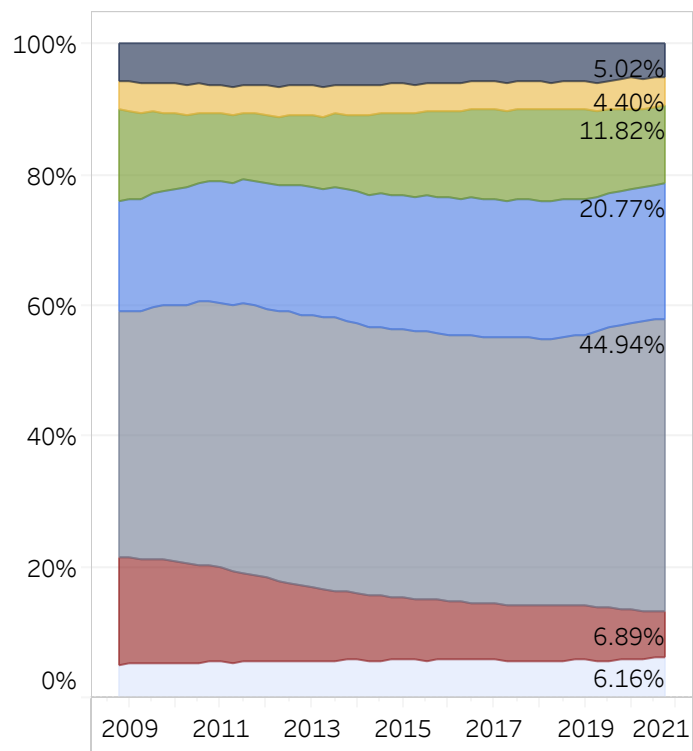
First Mortgage Real Estate Loan Distribution

(% of First Mortgage Real Estate Loans)



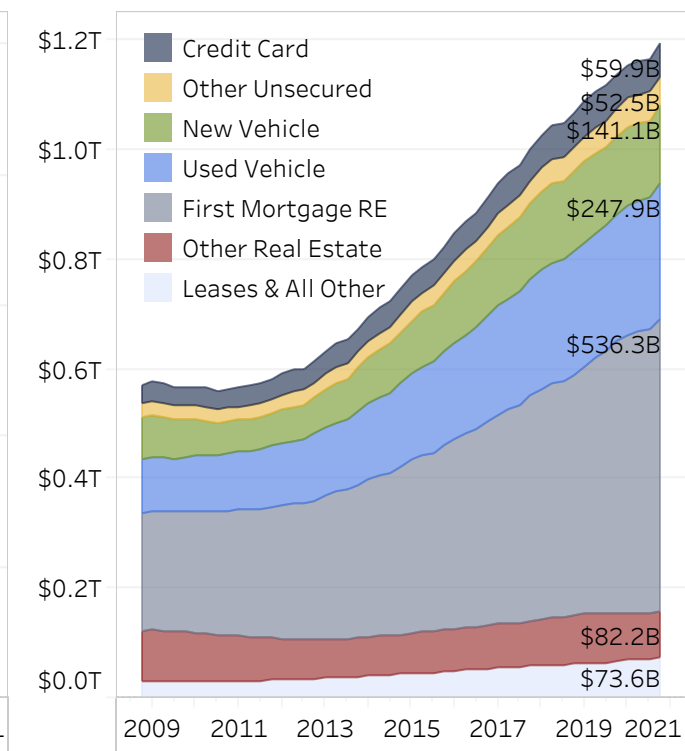
Loan Distribution - Detail

(% of Total Loans)



Loan Distribution - Detail

(Billions)



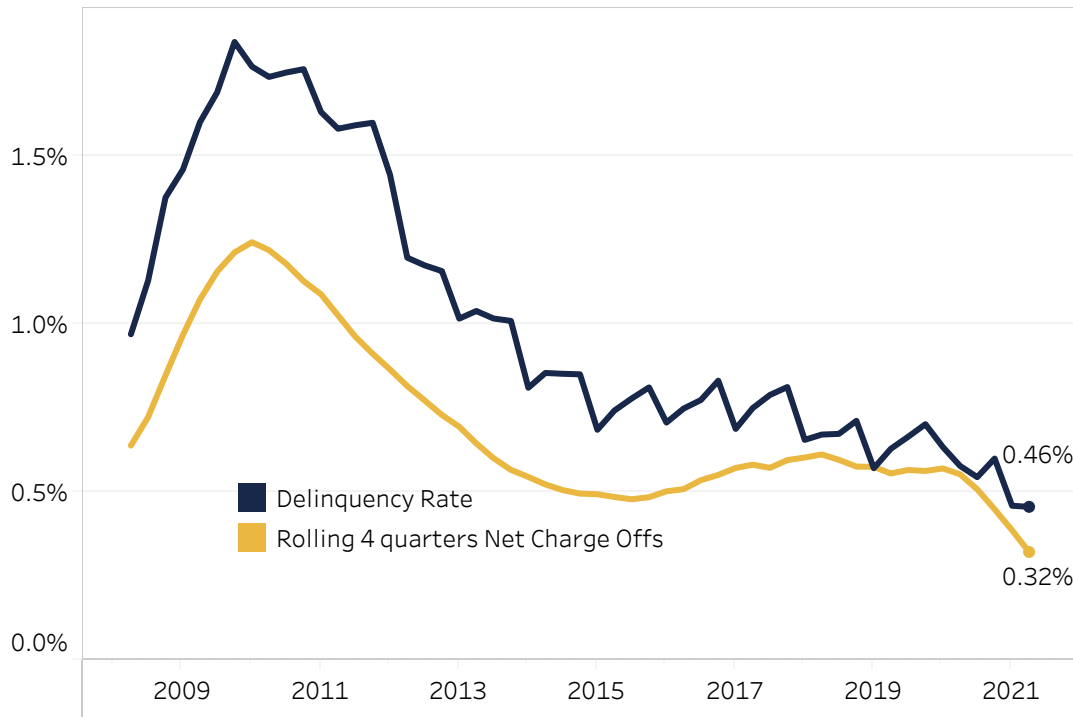
Loan Growth

	2016 Q4	2017 Q4	2018 Q4	2019 Q4	2020 Q4	2021 Q2
Credit Card	7.88%	9.24%	7.52%	6.76%	-6.37%	-1.74%
Other Unsecured	7.37%	8.45%	6.50%	7.67%	12.78%	-0.40%
New Vehicle	16.76%	13.30%	11.45%	0.23%	-3.73%	-0.46%
Used Vehicle	12.28%	10.23%	9.11%	4.03%	4.59%	6.51%
First Mortgage	9.80%	10.53%	8.96%	9.47%	10.49%	8.43%
Other Real Estate	3.68%	5.98%	7.93%	3.49%	-7.40%	-6.85%
Leases & All Other	10.56%	8.46%	8.16%	7.33%	9.25%	11.71%



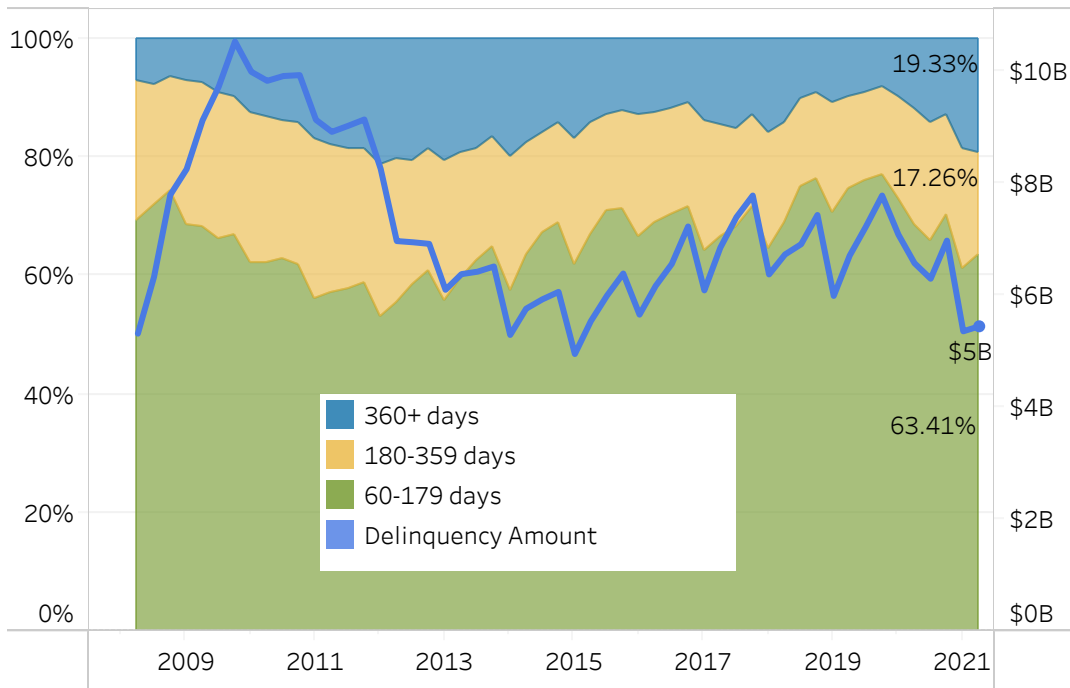
Loan & Delinquency Trends

Delinquency & Annualized Net Charge-Offs



Delinquency

(% of Total Delinquent Loans)



Charge-Offs and Recoveries Amount

Rolling 4 quarters

	Charge-Offs	Recoveries	Net Charge-Offs
2014 Q2	\$4,256M	\$889M	\$3,367M
2015 Q2	\$4,366M	\$920M	\$3,446M
2016 Q2	\$4,969M	\$977M	\$3,992M
2017 Q2	\$6,135M	\$1,084M	\$5,051M
2018 Q2	\$7,080M	\$1,217M	\$5,863M
2019 Q2	\$7,062M	\$1,316M	\$5,746M
2020 Q2	\$7,515M	\$1,419M	\$6,096M
2021 Q2	\$5,381M	\$1,629M	\$3,751M

Charge-Offs and Recoveries Change

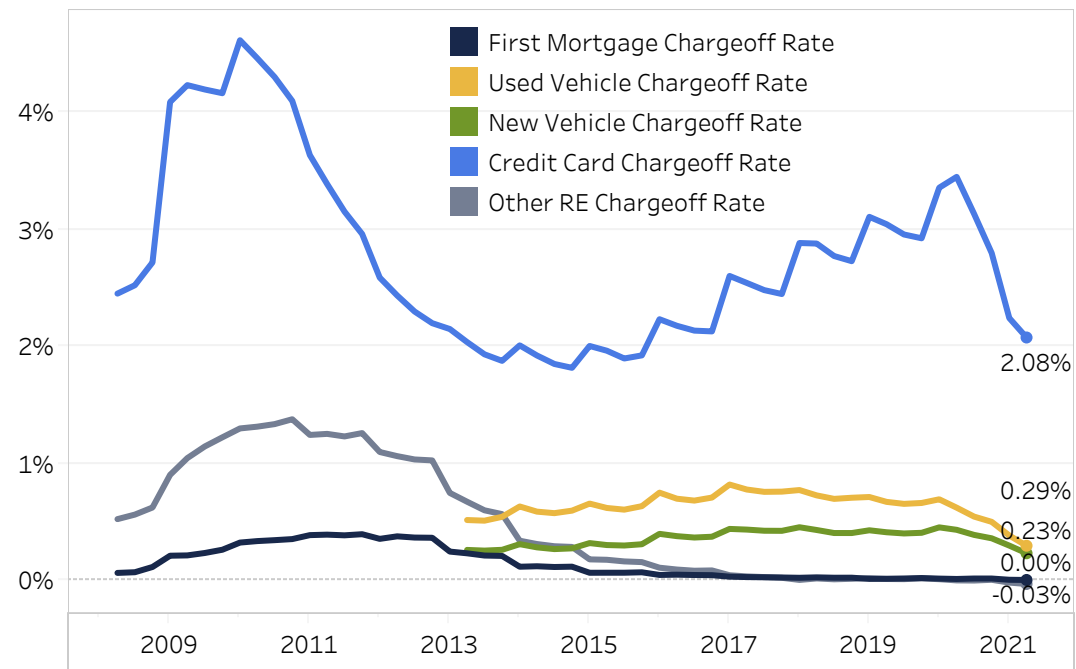
Rolling 4 quarters

	Chargeoff %Δ	Recovery %Δ	Net Chargeoff %Δ
2014 Q2	-10.10%	1.15%	-12.67%
2015 Q2	2.59%	3.51%	2.34%
2016 Q2	13.82%	6.17%	15.87%
2017 Q2	23.46%	10.97%	26.52%
2018 Q2	15.40%	12.29%	16.07%
2019 Q2	-0.25%	8.13%	-1.99%
2020 Q2	6.41%	7.82%	6.09%
2021 Q2	-28.40%	14.81%	-38.46%

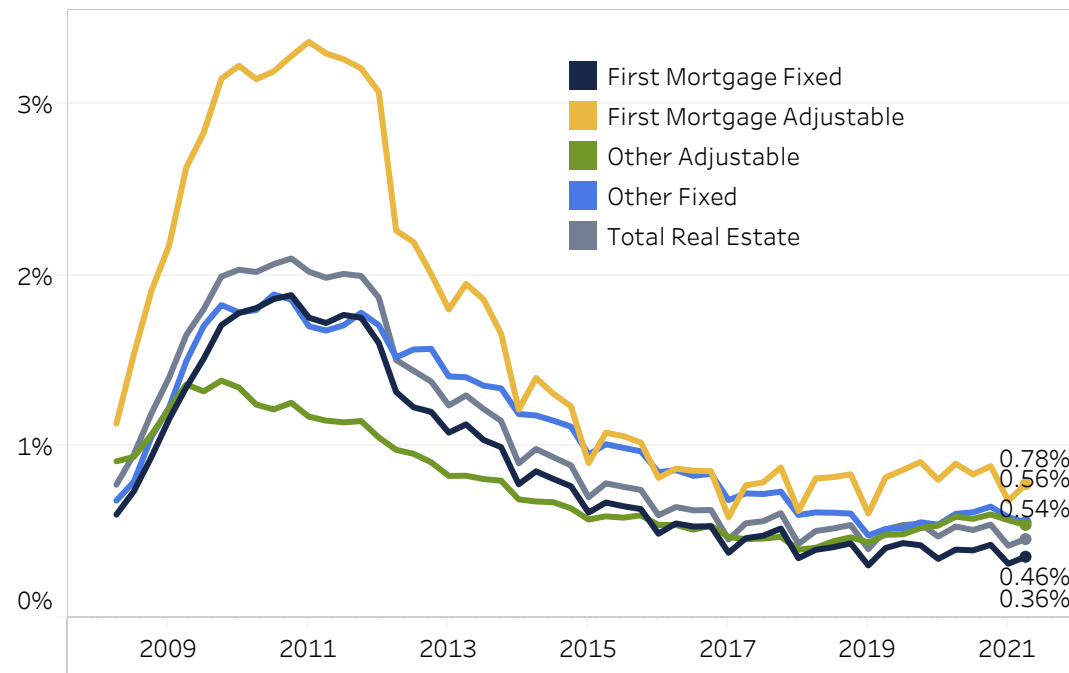


Loan & Delinquency Trends (continued)

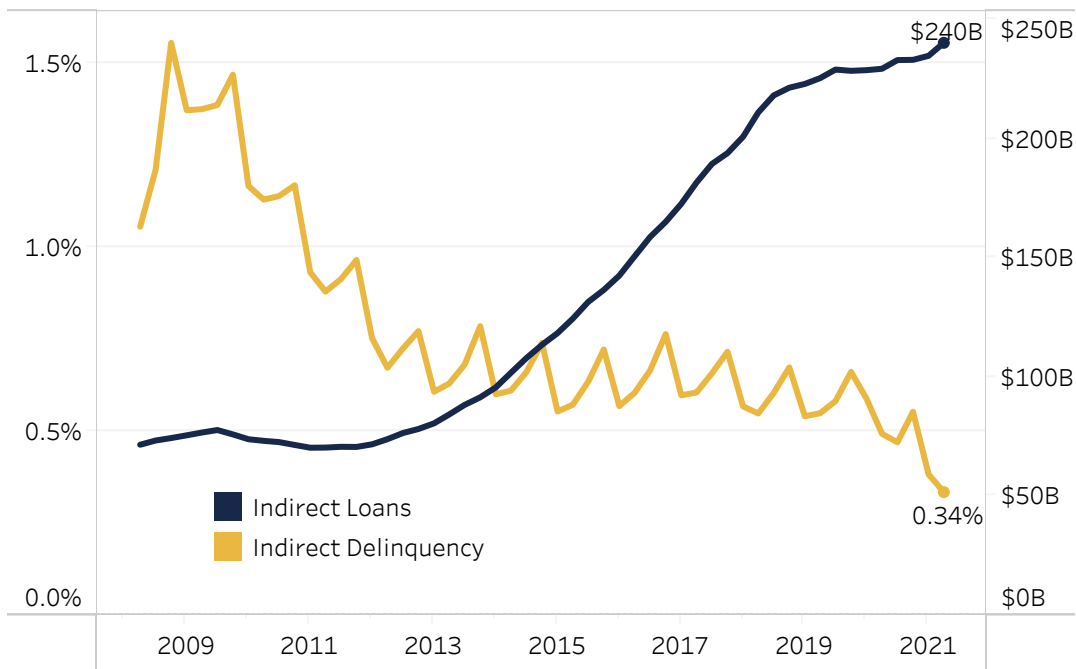
Loan Chargeoff Rate



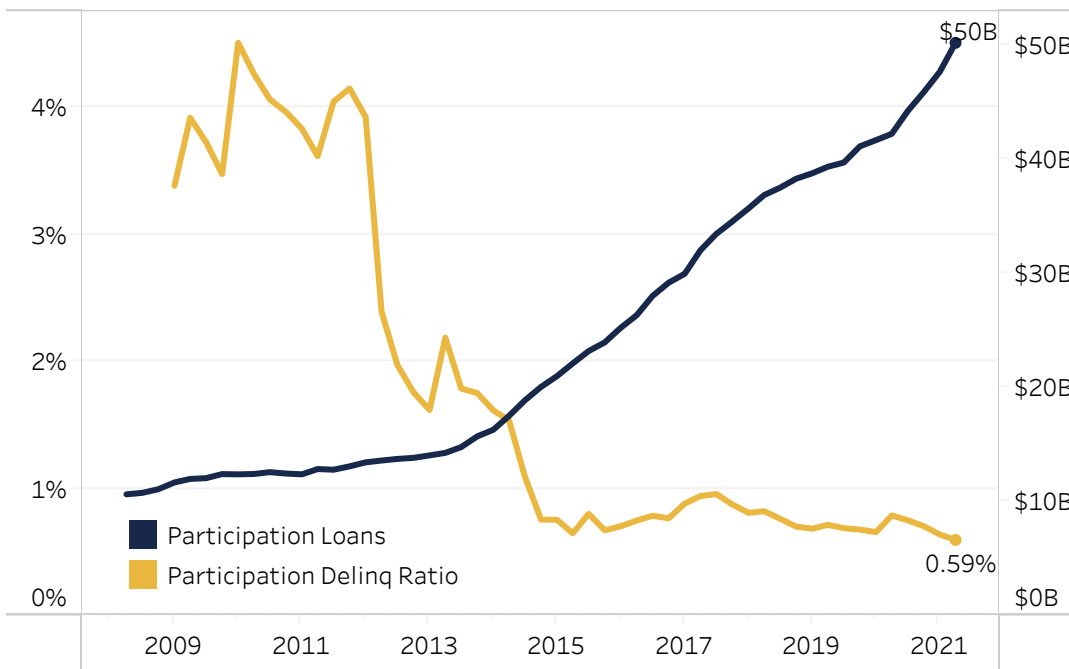
Real Estate Delinquency



Indirect Loans & Delinquency



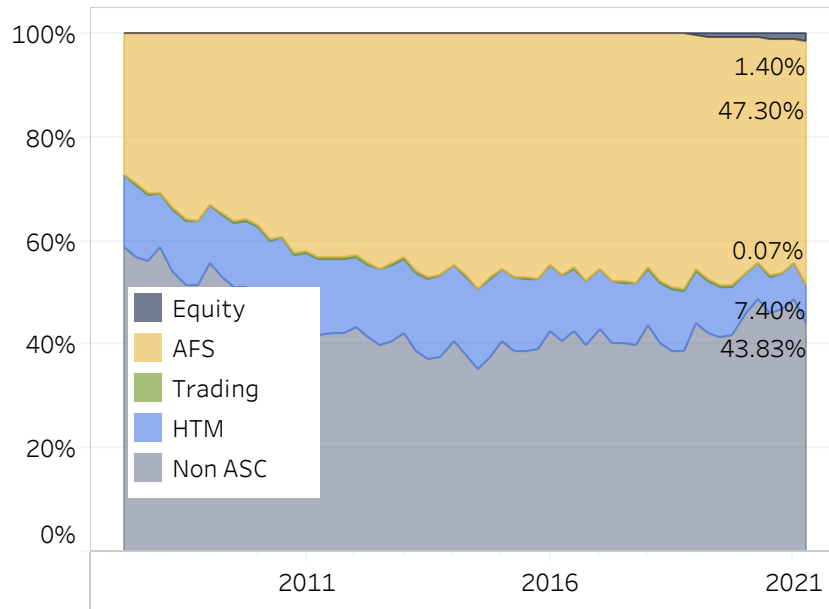
Participation Loans & Delinquency





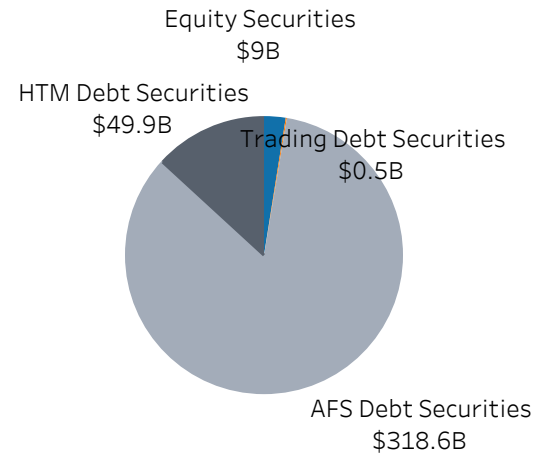
Investment Trends - Accounting Standards Codification

Investment Classification

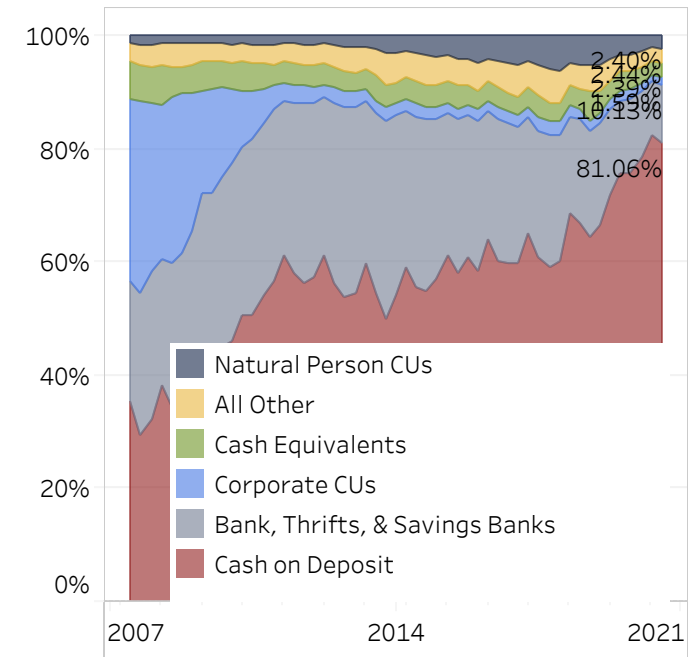
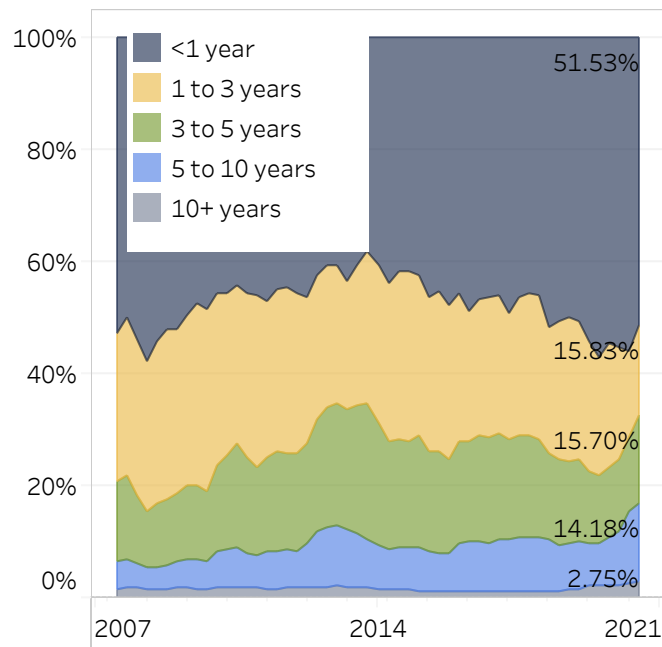


ASC 320 and 321 Investment Classification

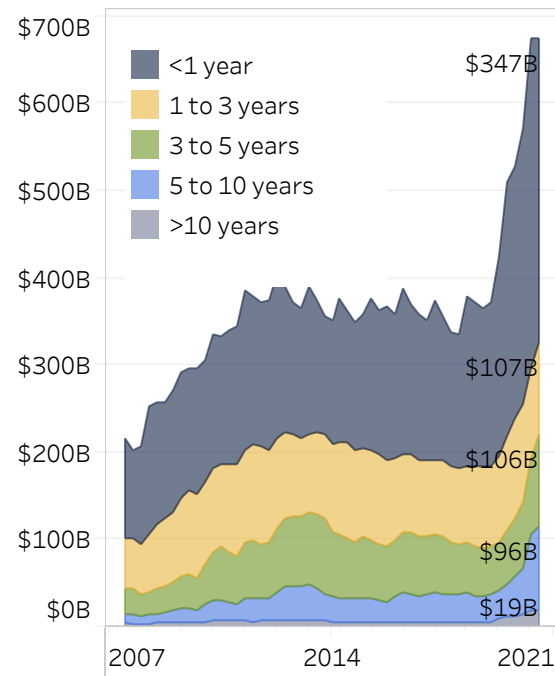
As of 2021 Q2



Total Non-ASC Investment Distribution

Maturity
(% of Total Investments)

Maturity



Investment Growth by Maturity

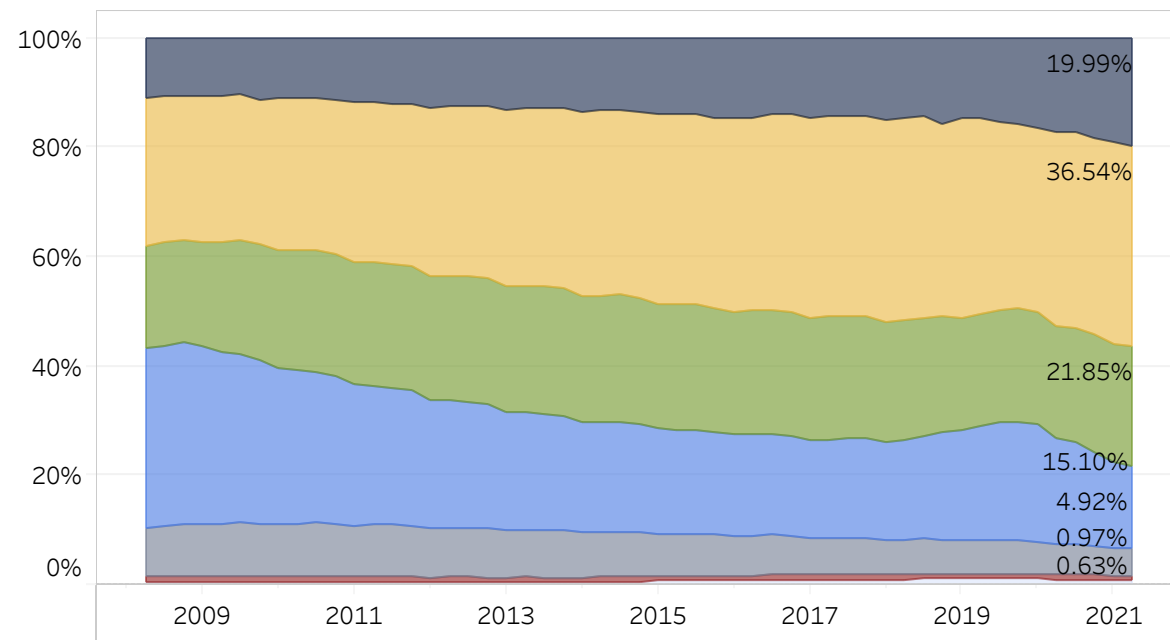
	<1 year	1 - 3 years	3 - 5 years	5 - 10 years	> 10 years
2009 Q4	26.90%	37.52%	32.13%	41.13%	31.24%
2010 Q4	-1.11%	18.90%	40.92%	54.66%	19.14%
2011 Q4	13.54%	12.70%	16.44%	-4.06%	14.80%
2012 Q4	7.60%	0.87%	18.63%	27.63%	8.05%
2013 Q4	-12.64%	-16.58%	22.85%	60.21%	11.43%
2014 Q4	-3.70%	11.62%	-4.70%	-30.06%	-21.54%
2015 Q4	6.22%	2.16%	-5.80%	0.27%	-20.73%
2016 Q4	7.08%	-6.68%	-9.91%	10.50%	-12.35%
2017 Q4	-1.33%	-8.89%	4.87%	3.48%	3.45%
2018 Q4	-4.24%	-0.17%	-11.92%	0.10%	-3.54%
2019 Q4	22.61%	6.55%	-7.65%	-1.92%	43.85%
2020 Q4	67.26%	23.61%	35.61%	72.94%	131.62%
2021 Q2	19.57%	-0.90%	68.40%	158.06%	64.20%



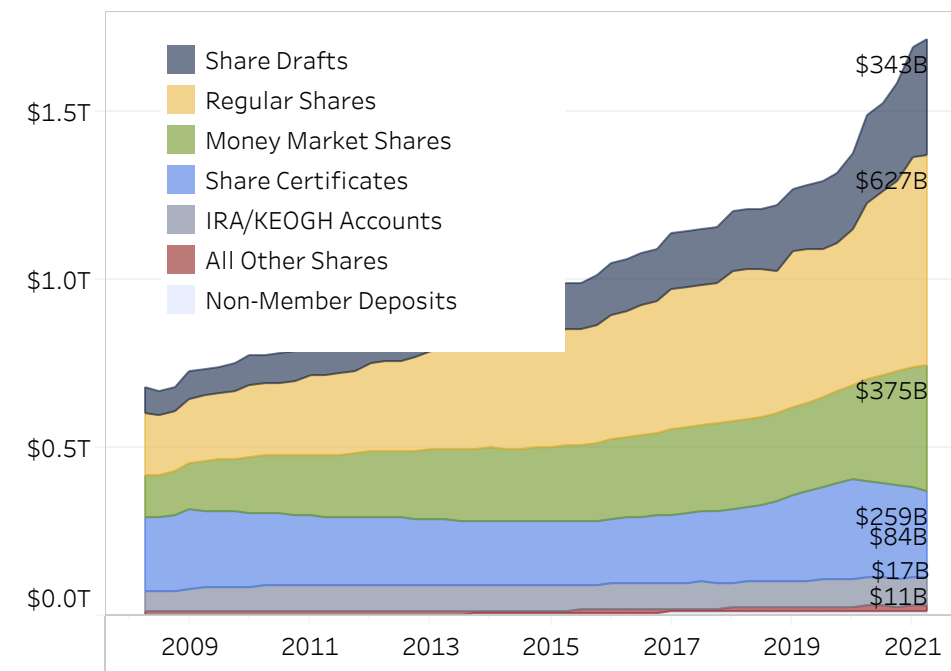
Share Trends

Share Distribution

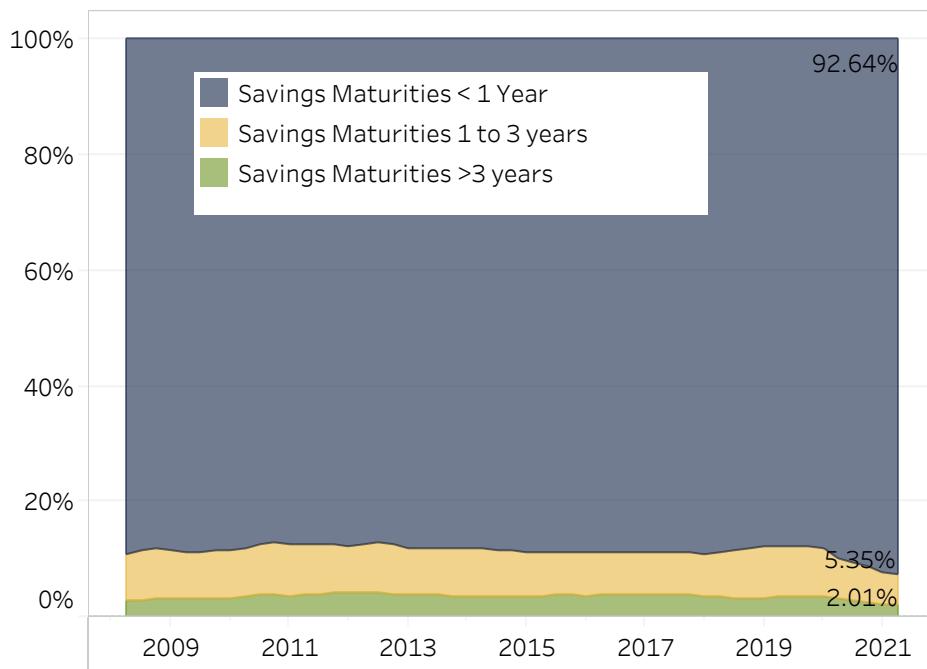
(% of Total Shares & Deposits)



Share Distribution



Savings Maturities



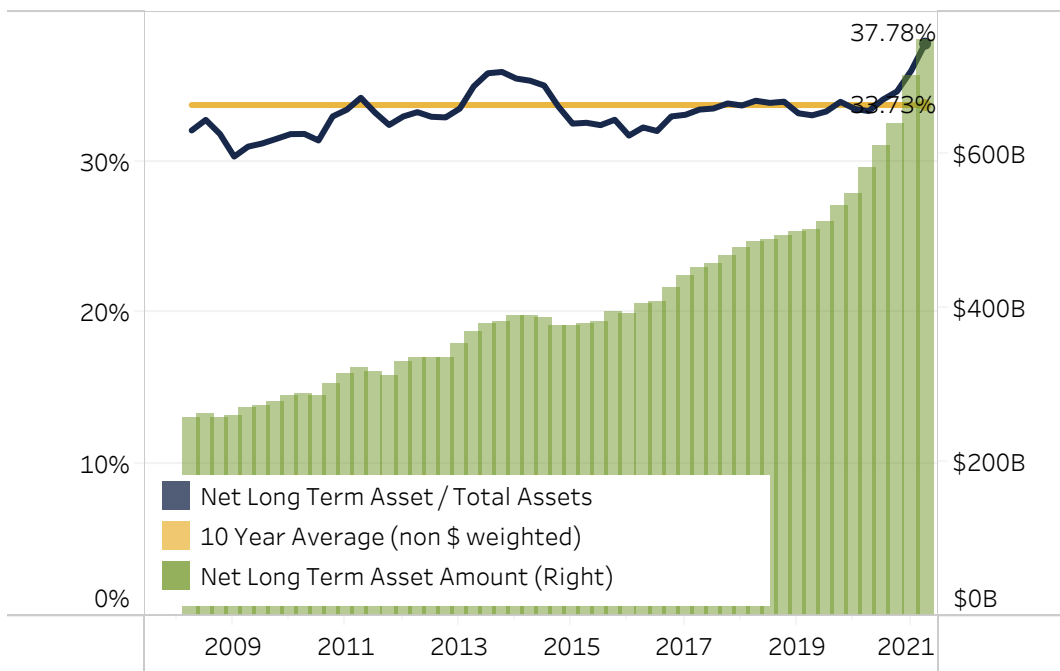
Share Growth

	Share Draft	Regular Shares	Money Market	Share Certs.	IRA/KEO..	All Other Shares	Non Member Deposits
2010Q4	5.36%	10.31%	11.02%	-5.38%	4.11%	3.70%	-2.50%
2011Q4	11.98%	11.09%	7.61%	-4.37%	1.62%	8.93%	-8.68%
2012Q4	10.71%	12.31%	7.55%	-3.04%	1.83%	0.13%	2.80%
2013Q4	6.84%	8.16%	4.38%	-3.21%	-0.81%	-5.84%	31.17%
2014Q4	10.37%	7.84%	3.37%	-1.37%	-1.96%	-0.50%	69.32%
2015Q4	14.50%	9.69%	5.60%	0.63%	-0.41%	3.63%	31.86%
2016Q4	2.60%	11.68%	7.51%	4.92%	1.98%	14.43%	31.20%
2017Q4	9.14%	7.25%	4.19%	6.36%	-0.56%	0.71%	17.21%
2018Q4	14.44%	1.26%	0.89%	12.26%	-0.14%	8.23%	15.92%
2019Q4	7.88%	4.13%	4.92%	20.56%	4.42%	8.48%	8.32%
2020Q4	40.12%	27.82%	24.38%	-3.88%	3.61%	27.69%	-9.42%
2021 Q2	31.89%	18.87%	23.15%	-10.35%	1.85%	15.66%	-18.67%

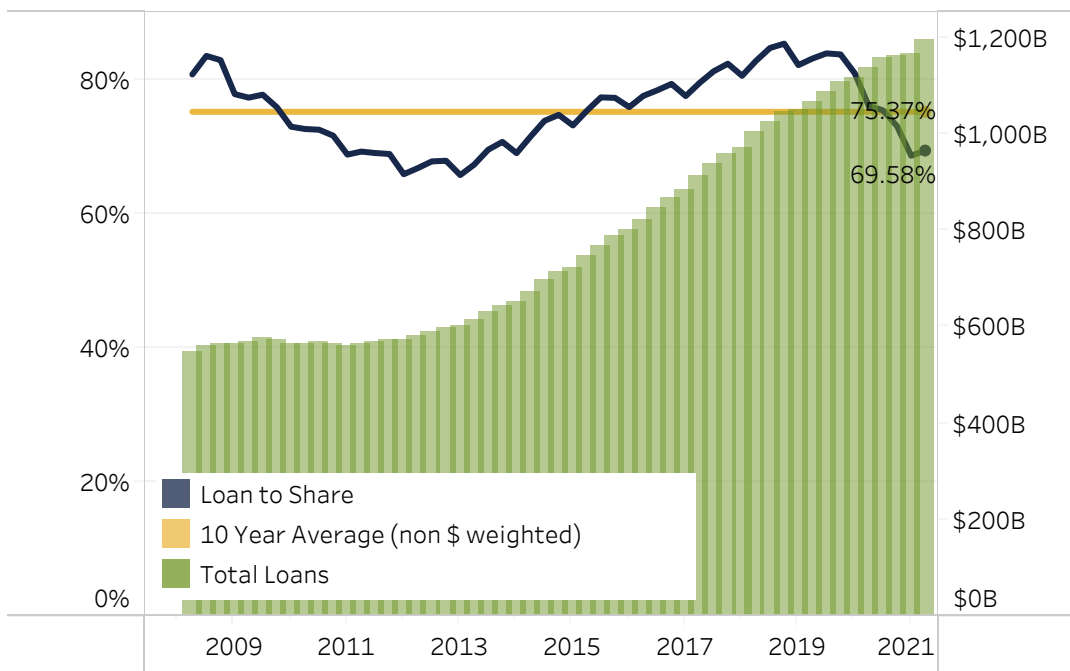


Asset-Liability Management Trends

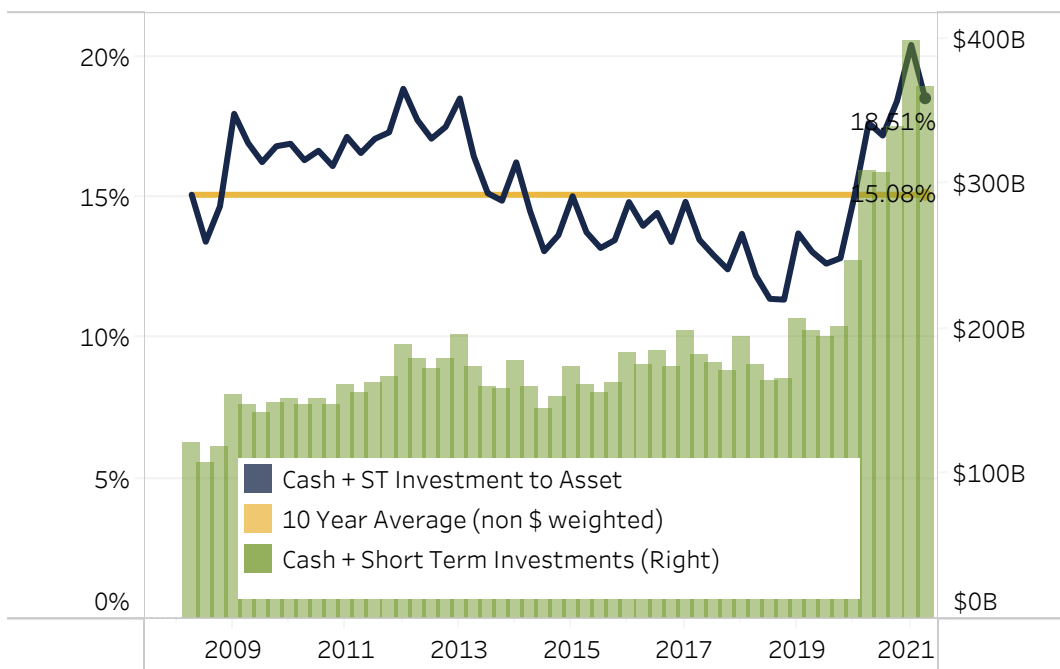
Net Long Term Assets / Total Assets



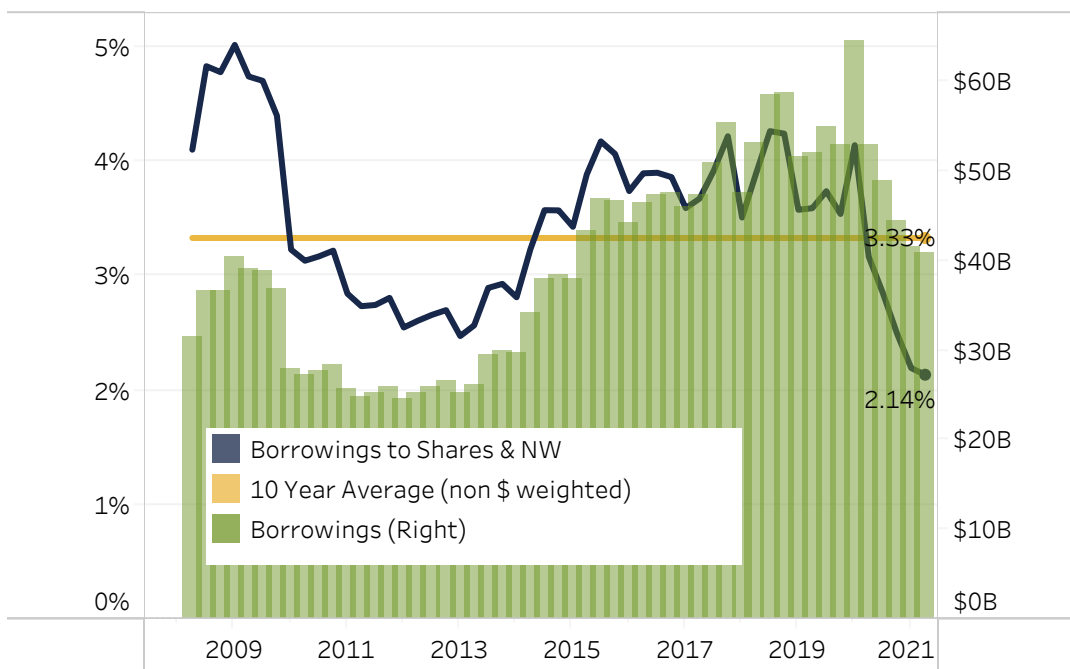
Total Loans / Total Shares



Cash + Short Term Investments / Assets

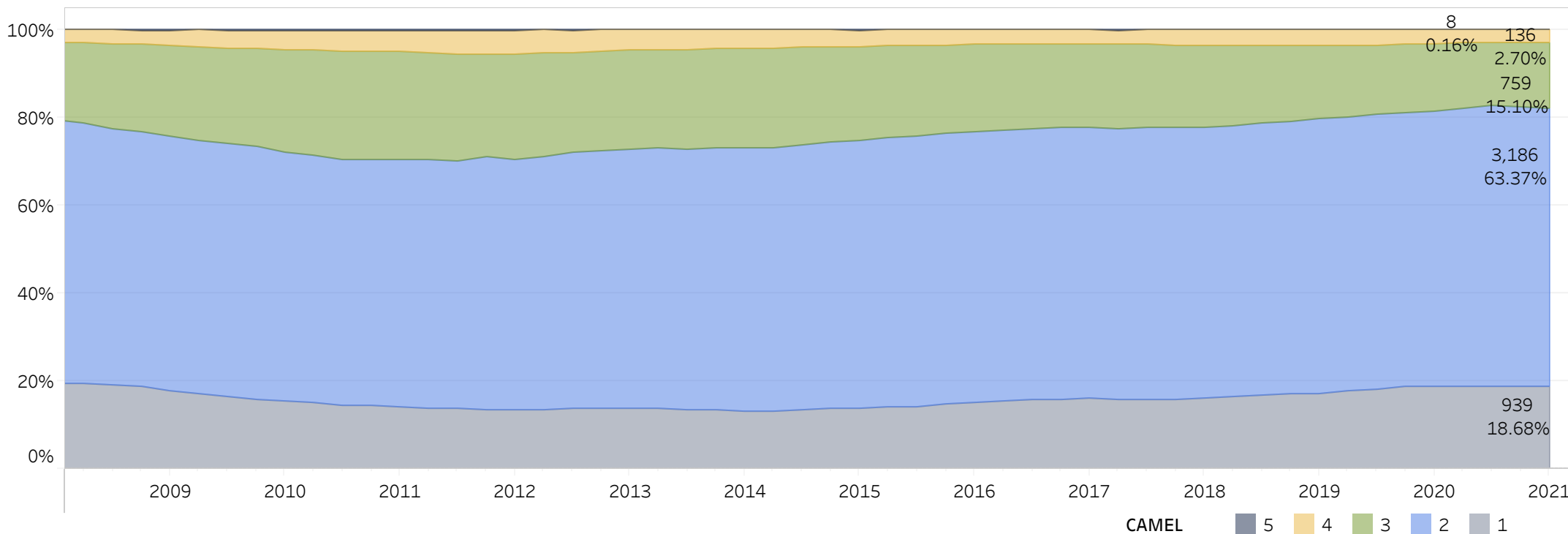


Borrowings / Total Shares & Net Worth

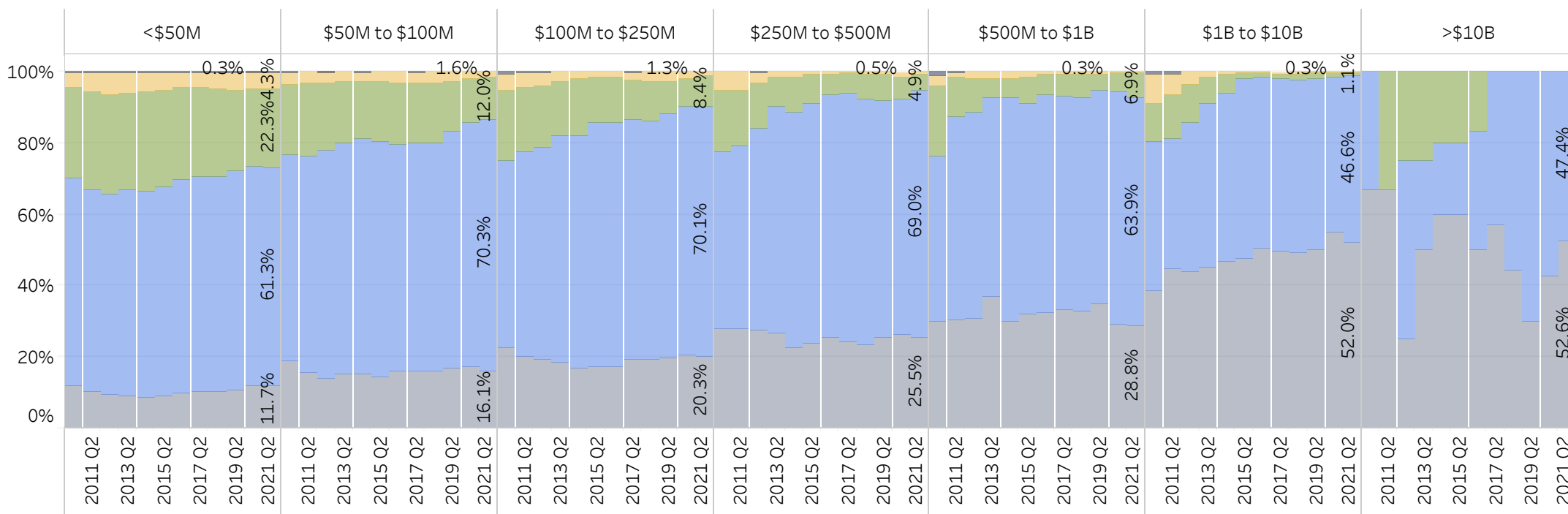




Number & Proportion of Credit Unions, by CAMEL Ratings



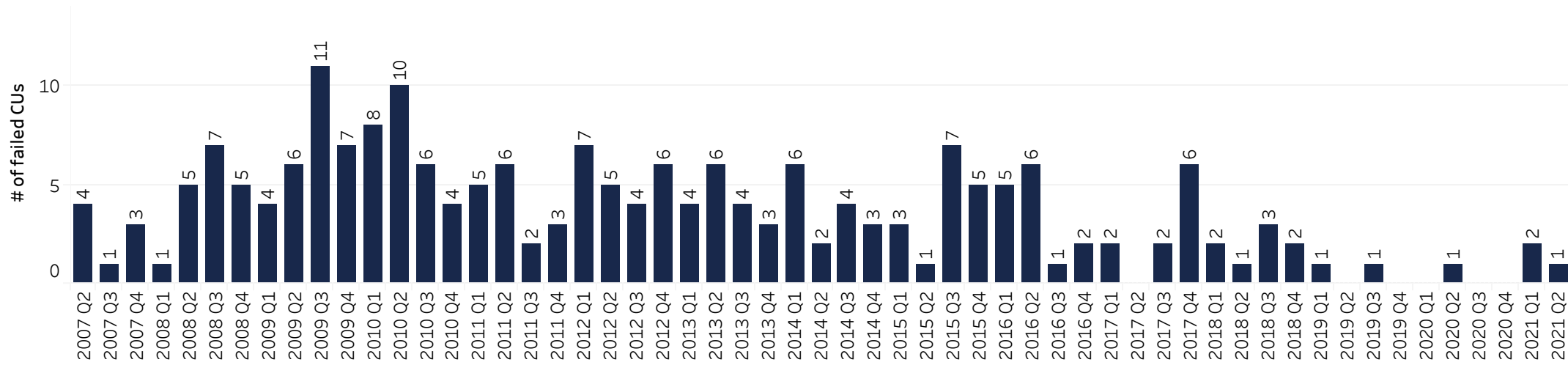
Proportion of Credit Unions, by Asset Size & CAMEL Ratings



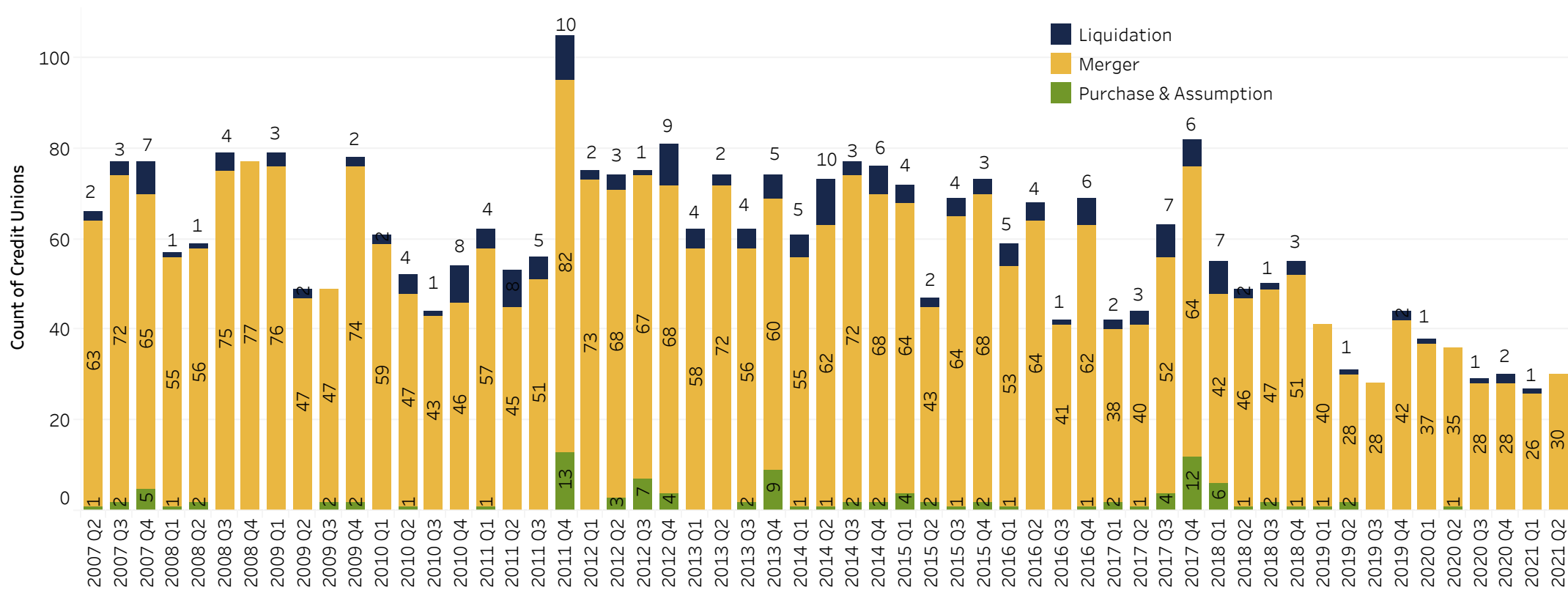


Failure and Merger Trends

Number of Failed Credit Unions by Quarter



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





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	2,582	694	705	368	288	373	19
Total Assets	\$43B	\$50B	\$113B	\$130B	\$204B	\$980B	\$457B
Average Assets / CU	\$17M	\$73M	\$160M	\$352M	\$709M	\$2,627M	\$24,040M
Net Worth / Total Assets	11.97%	11.01%	10.28%	9.91%	10.04%	10.11%	10.11%
Average Net Worth Ratio (non-dollar weig..	13.84%	11.08%	10.38%	10.00%	10.12%	10.14%	10.11%
ROAA	0.33%	0.56%	0.66%	0.75%	0.87%	1.12%	1.57%
Net Int Inc to Ave Asset	2.54%	2.58%	2.59%	2.59%	2.65%	2.47%	2.76%
Fee & Other Inc to Ave Asset	0.89%	1.15%	1.28%	1.38%	1.40%	1.34%	1.24%
Operating Expenses to Ave Assets	3.11%	3.16%	3.23%	3.23%	3.19%	2.72%	2.44%
Provision to Ave Assets	0.07%	0.07%	0.06%	0.06%	0.09%	0.08%	0.04%
Loan to Share	49.77%	55.46%	60.97%	66.26%	70.80%	72.42%	69.58%
Delinquency Rate	0.75%	0.52%	0.46%	0.43%	0.41%	0.37%	0.66%
Real Estate Delinquency Rate	0.74%	0.49%	0.44%	0.40%	0.37%	0.38%	0.71%
Commercial/MBL Delinquency Rate	1.71%	1.18%	0.86%	0.94%	0.75%	0.56%	0.77%
Net Charge-Offs to Ave Loans	0.25%	0.21%	0.19%	0.19%	0.22%	0.21%	0.51%
Net Long Term Asset / Total Assets	18.30%	26.68%	31.49%	35.93%	38.55%	39.09%	39.78%
Cash + ST Investment to Asset	33.40%	27.16%	22.59%	19.25%	16.80%	17.54%	17.76%
Borrowings to Shares & NW	0.06%	0.23%	0.41%	0.86%	1.47%	2.14%	3.69%

**Summary of Trends by CU Type**

	FCU	FISCU	Total
Number of FICU Reporting	3,143	1,886	5,029
Total Assets	\$996,614M	\$980,593M	\$1,977,206M
Total Loans	\$599,001M	\$594,283M	\$1,193,284M
Shares	\$857,145M	\$857,724M	\$1,714,869M
Delinquency Amount	\$3,227M	\$2,219M	\$5,445M
% of FICU	62.50%	37.50%	100.00%
% of Total FICU Assets	50.41%	49.59%	100.00%
% of Total FICU Loans	50.20%	49.80%	100.00%
% of Total FICU Delinquency	59.26%	40.74%	100.00%
Net Worth / Total Assets	10.33%	10.00%	10.17%
Delinquency Rate	0.54%	0.37%	0.46%
Net Charge-Offs to Ave Loans	0.35%	0.20%	0.28%
Gross Income to Ave. Asset	4.46%	4.20%	4.33%
Cost of Funds to Ave. Assets	0.50%	0.41%	0.46%
Provision to Ave Assets	0.08%	0.06%	0.07%
Operating Expenses to Ave Assets	2.80%	2.77%	2.78%
ROAA	1.16%	1.07%	1.12%
Net Long Term Asset / Total Assets	37.62%	37.95%	37.78%
Loan to Share	69.88%	69.29%	69.58%
Share Growth (YoY)	14.26%	15.83%	15.04%
Loan Growh (YoY)	4.72%	5.24%	4.98%
Asset Growth (YoY)	12.15%	13.95%	13.04%