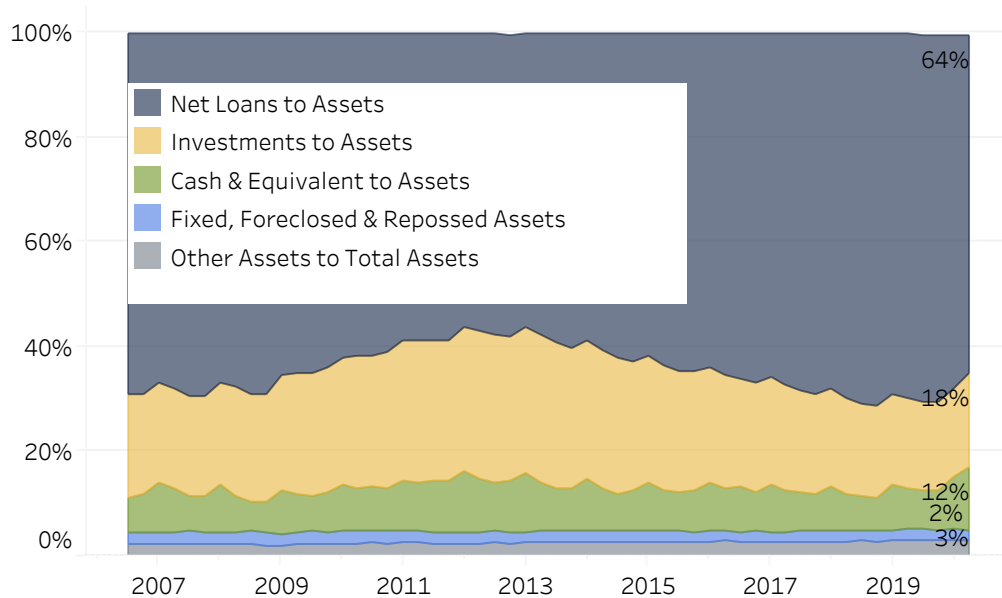


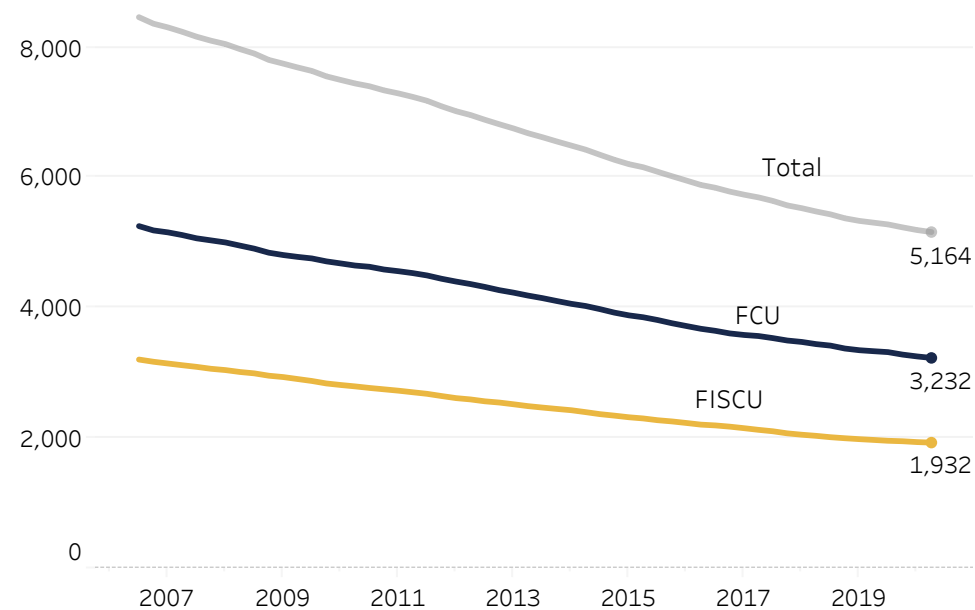


### Overall Trends

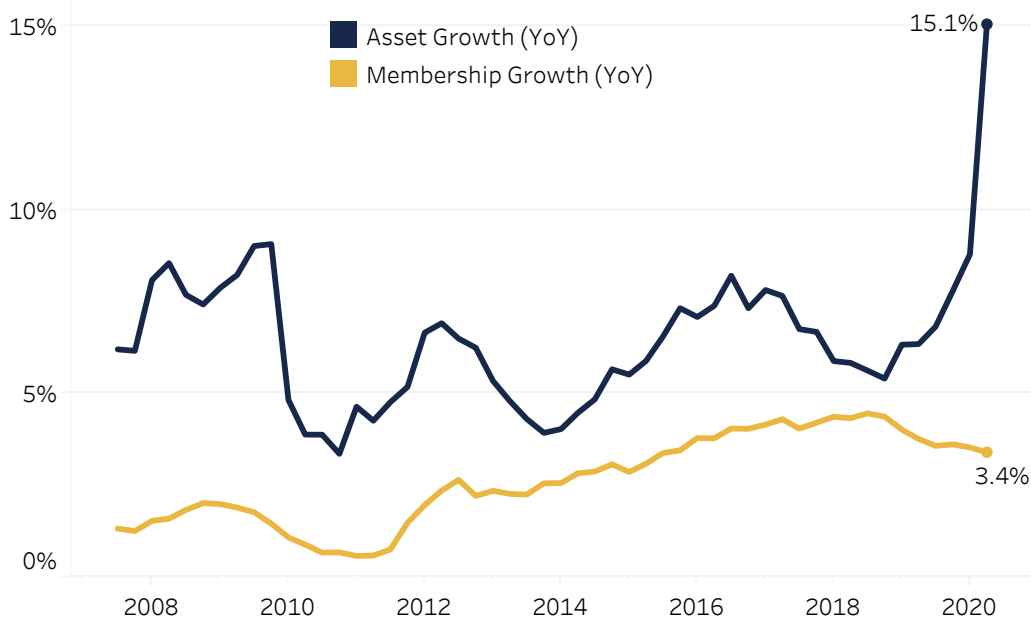
Asset Distribution  
(% of Total Assets)



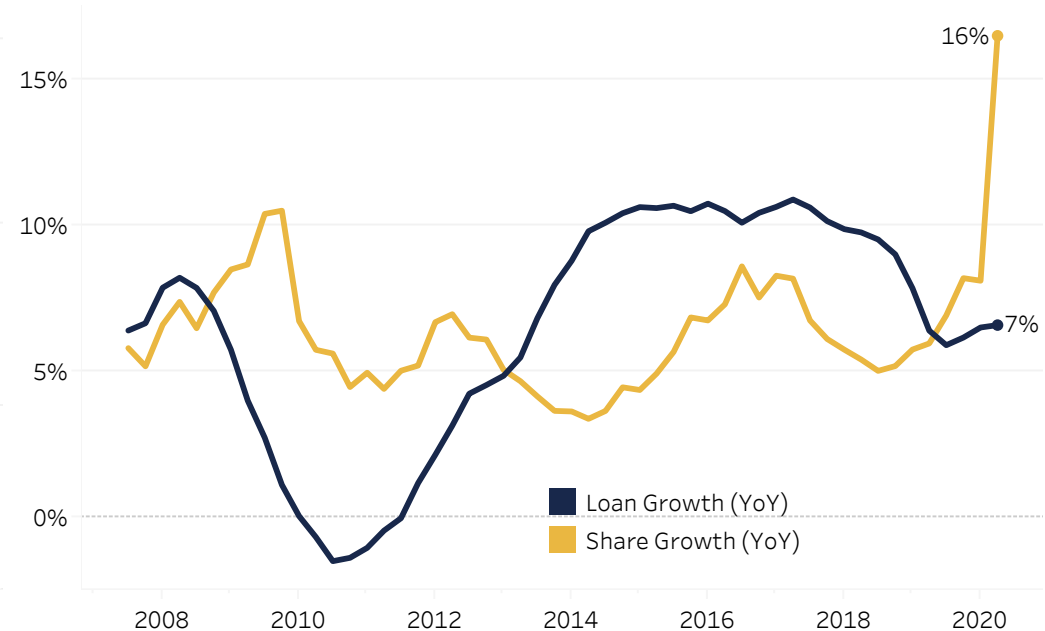
Number of Insured Credit Unions Reporting



Asset Growth vs. Membership Growth



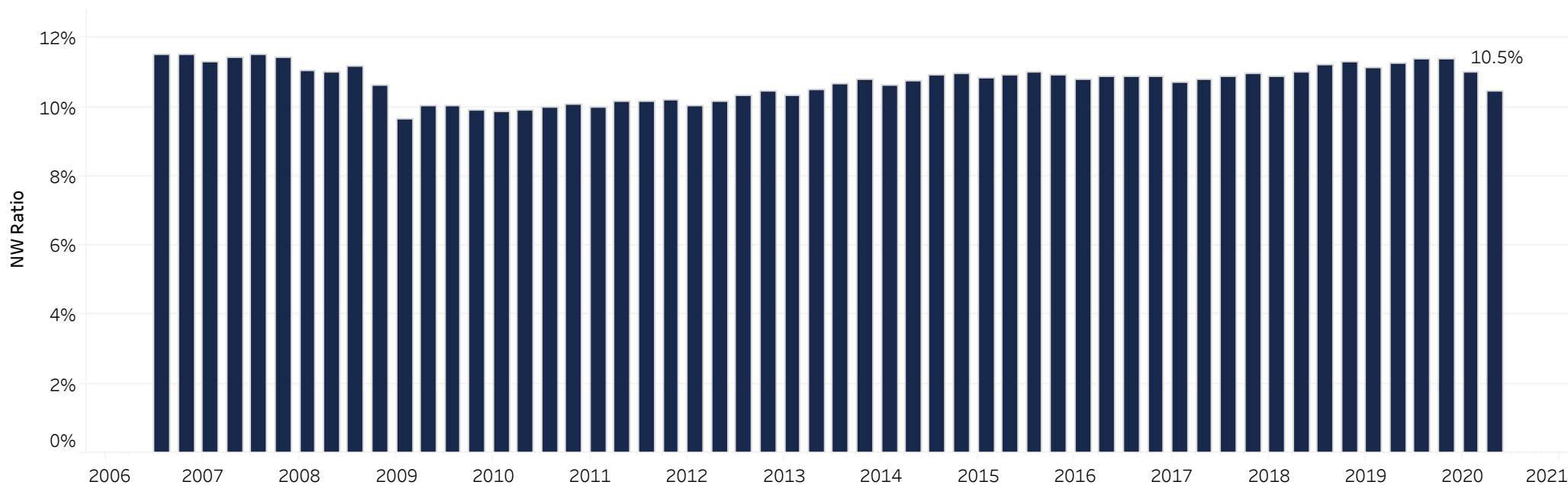
Loan Growth vs. Share Growth





### Net Worth

#### Aggregated Net Worth Ratio



#### Net Worth and Secondary Capital Growth (YoY)



#### Distribution of Net Worth Ratio

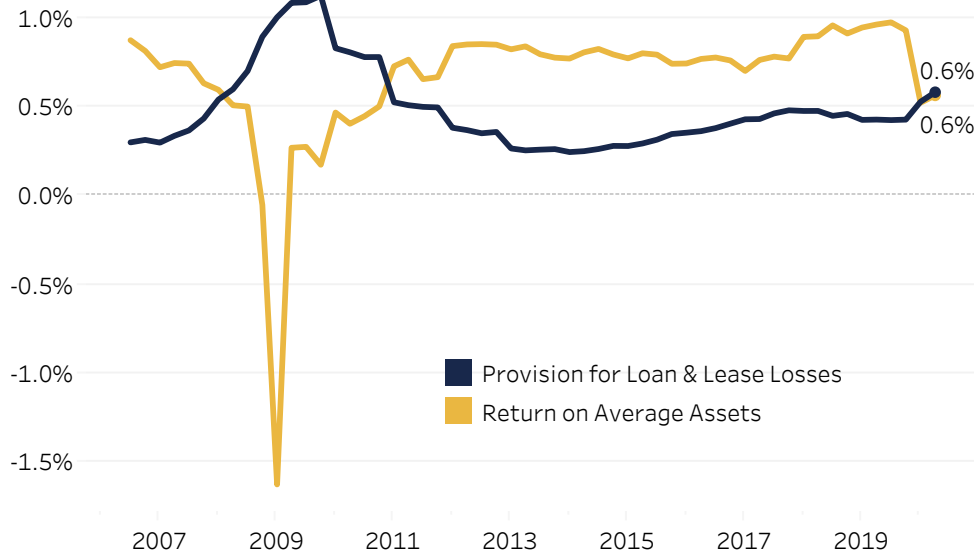
	2012 Q2	2013 Q2	2014 Q2	2015 Q2	2016 Q2	2017 Q2	2018 Q2	2019 Q2	2020 Q2
Count	3			1	1	3	4	1	1
<0%	0.0%			0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
0% to 2%	4	7	5	3	1	3		2	
	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%		0.0%	
2% to 4%	21	15	14	10	6	10	2	5	7
	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.0%	0.1%	0.1%
4% to 6%	92	60	37	42	33	43	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.

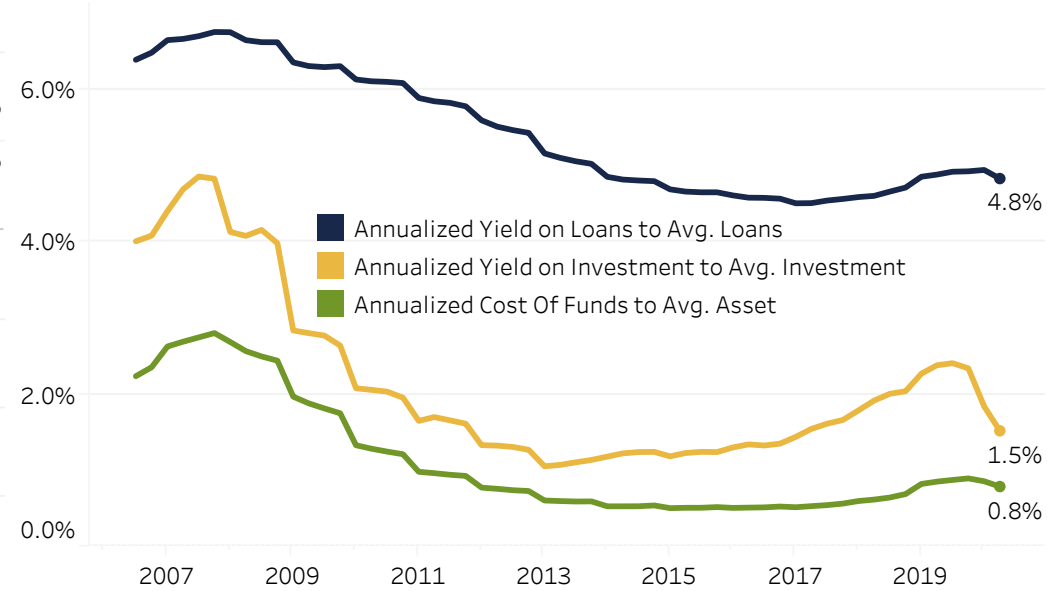


## Earnings

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



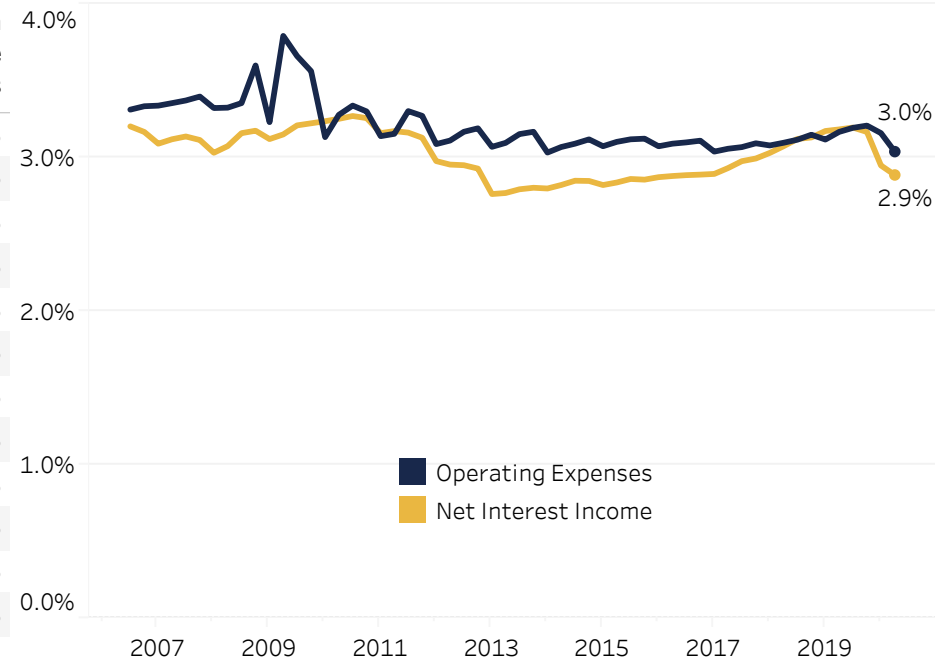
Yield vs. Cost of Funds



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%

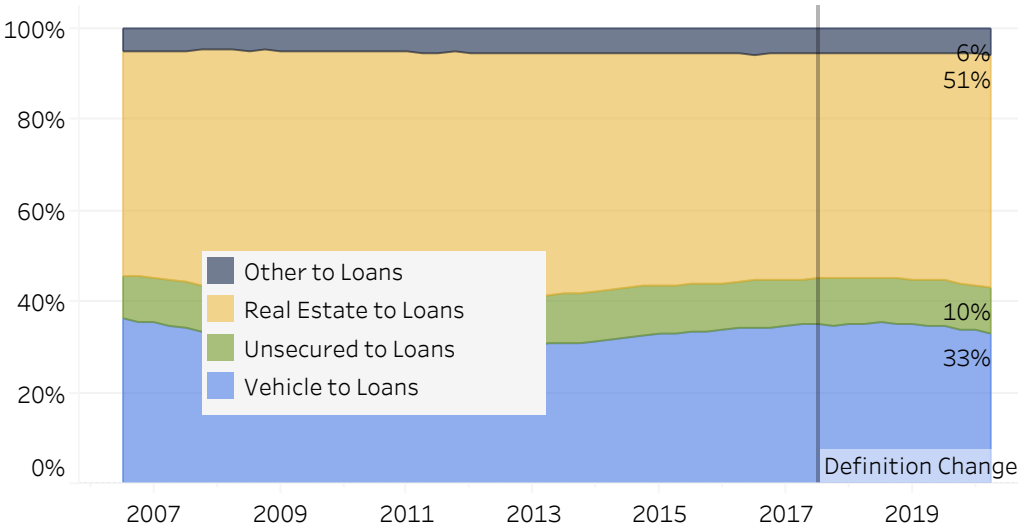
Operating Expense vs. Net Interest Margin





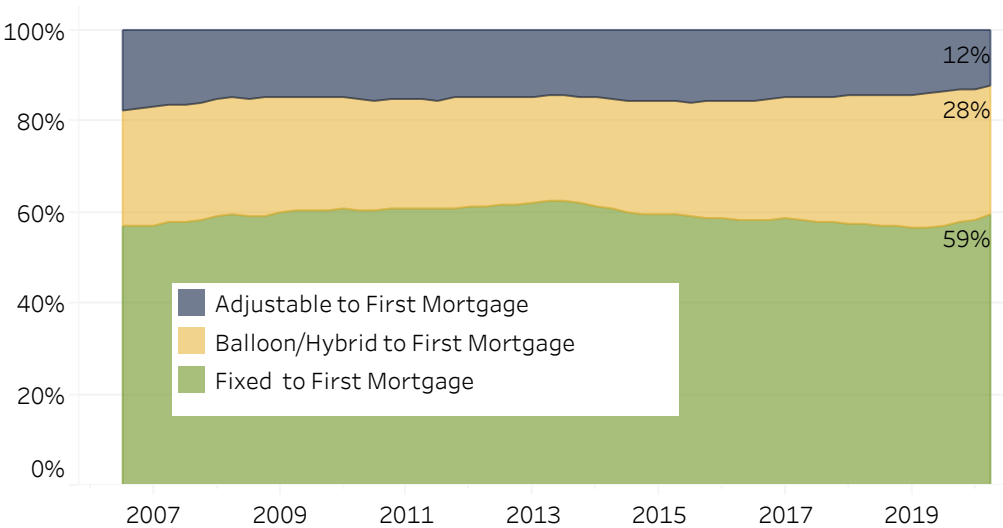
### Loan Distribution

(% of Total Loans)



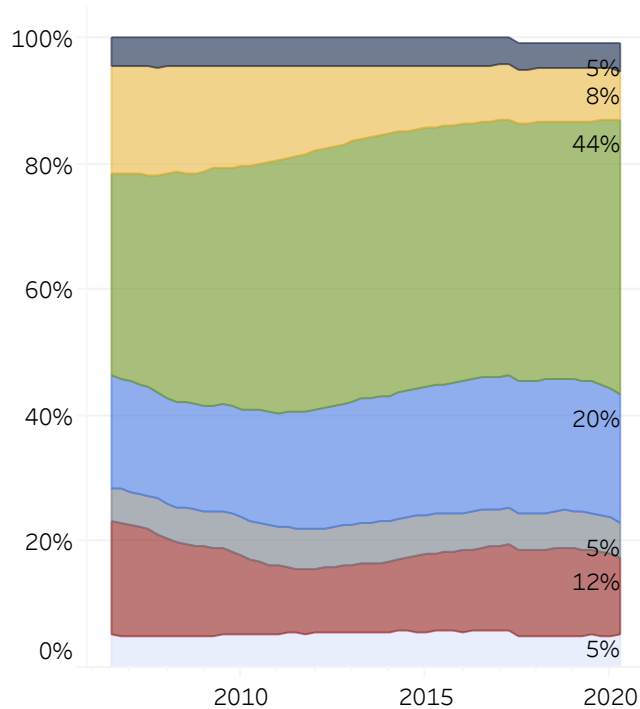
### First Mortgage Real Estate Loan Distribution

(% of First Mortgage Real Estate Loans)



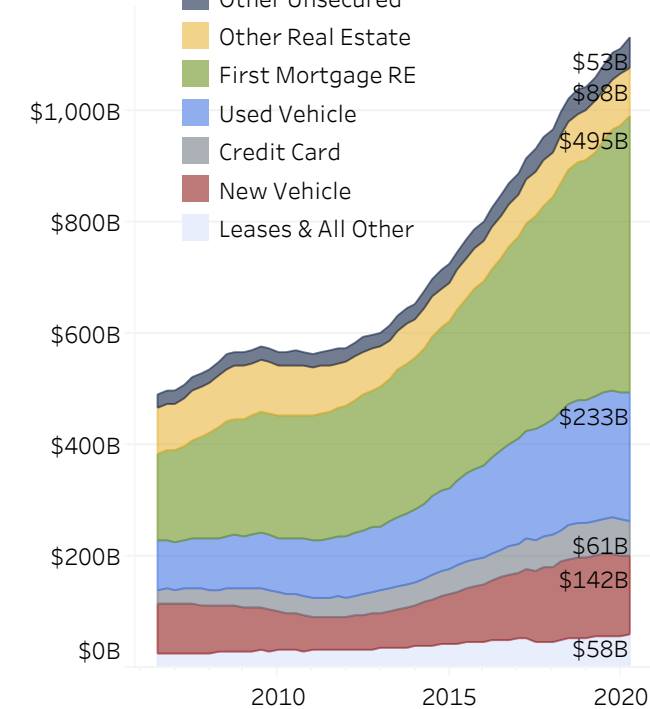
### Loan Distribution

(% of Total Loans)



### Loan Distribution

(Billions)



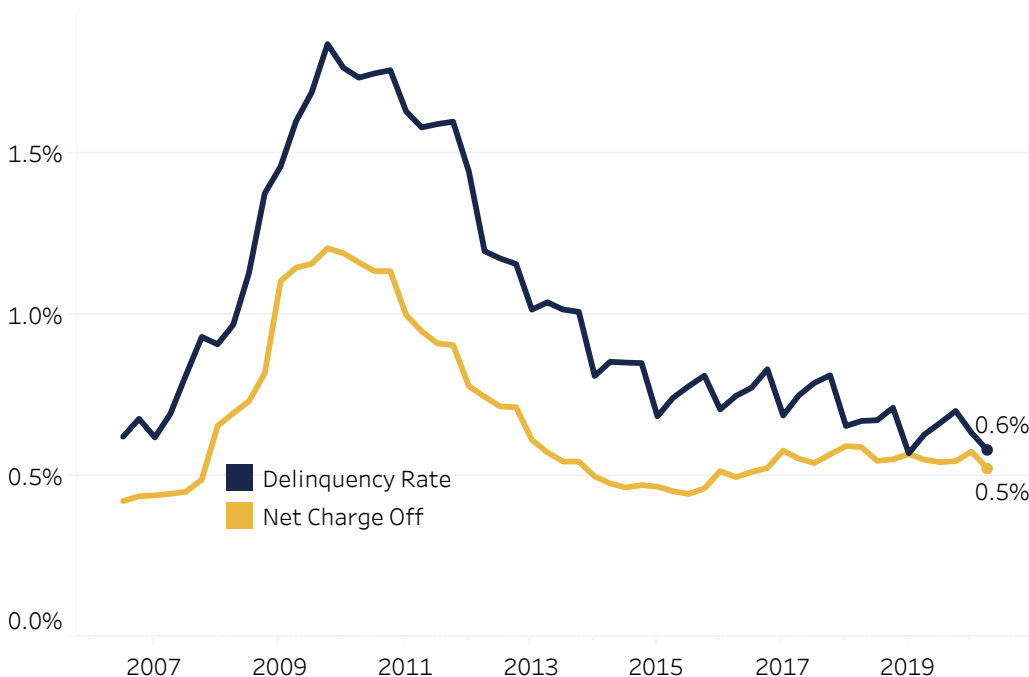
### Loan Growth

	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%



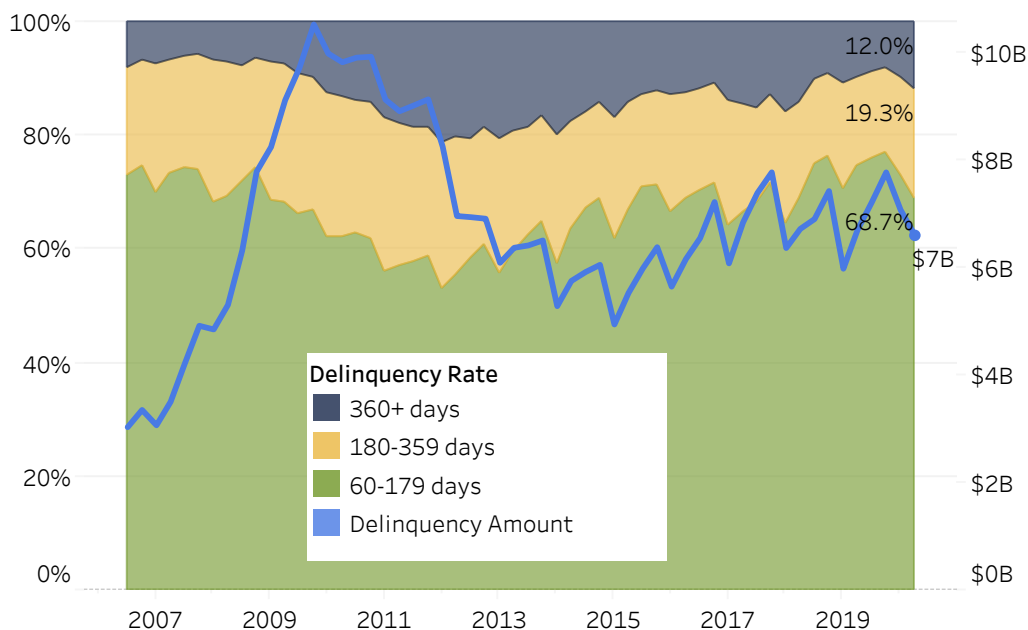
### Delinquency & Chargeoff Trends

#### 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

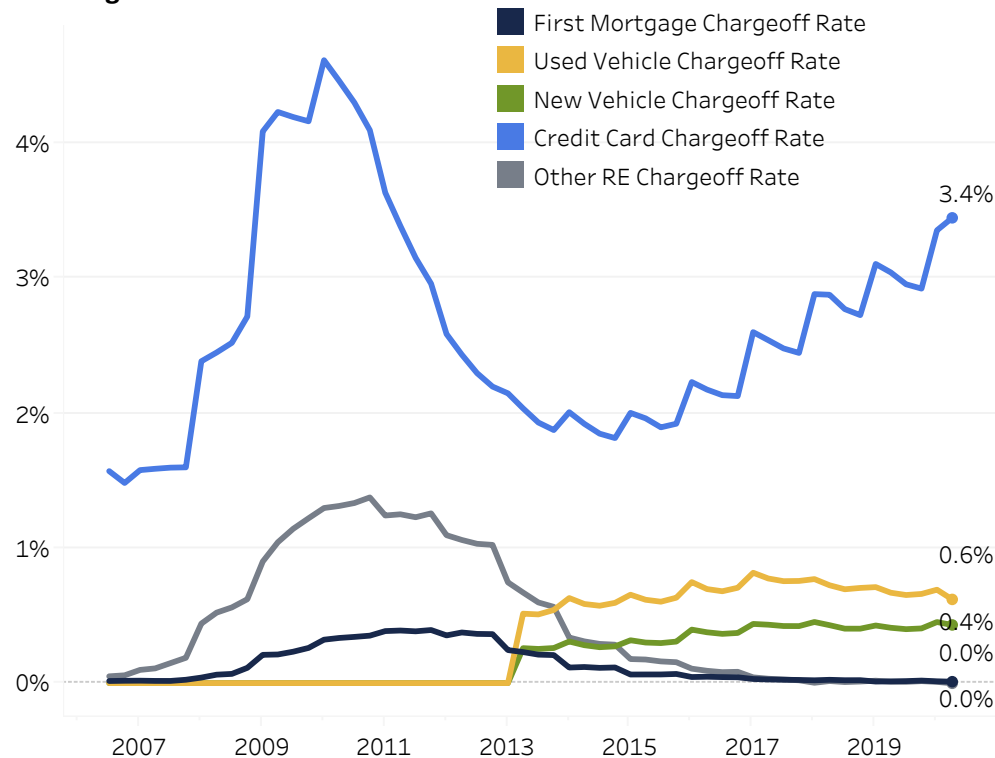
Rolling 4 quarters

	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%

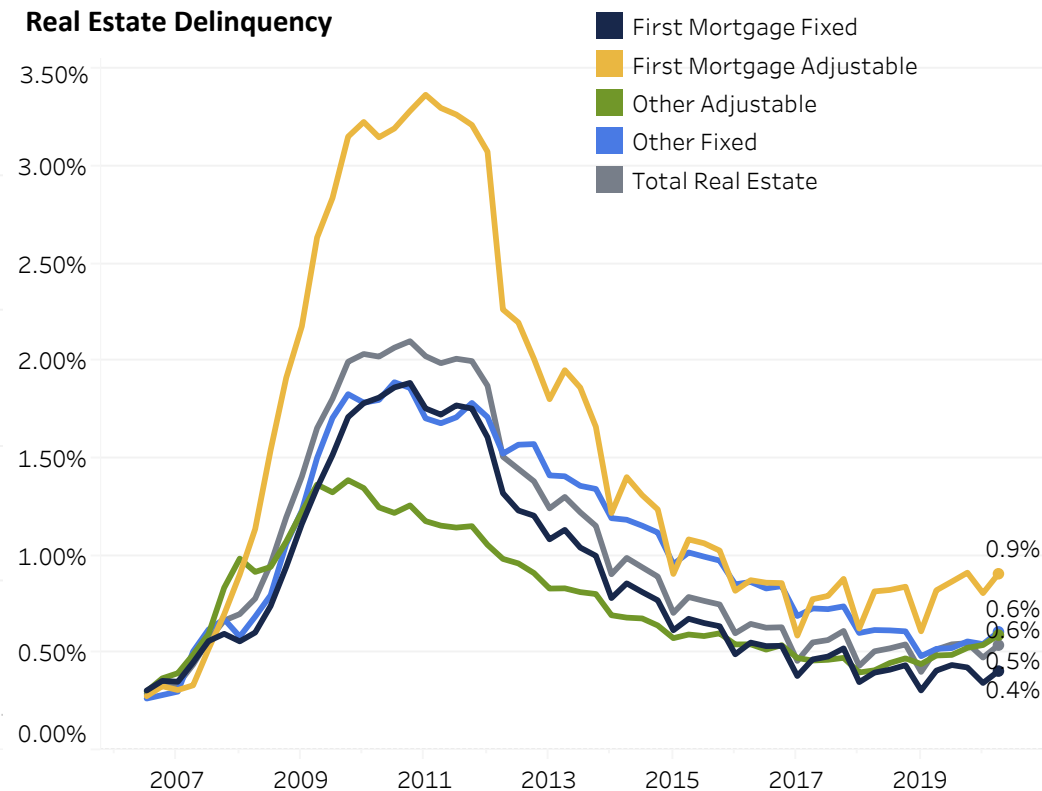


### Delinquency & Chargeoff Trends (continued)

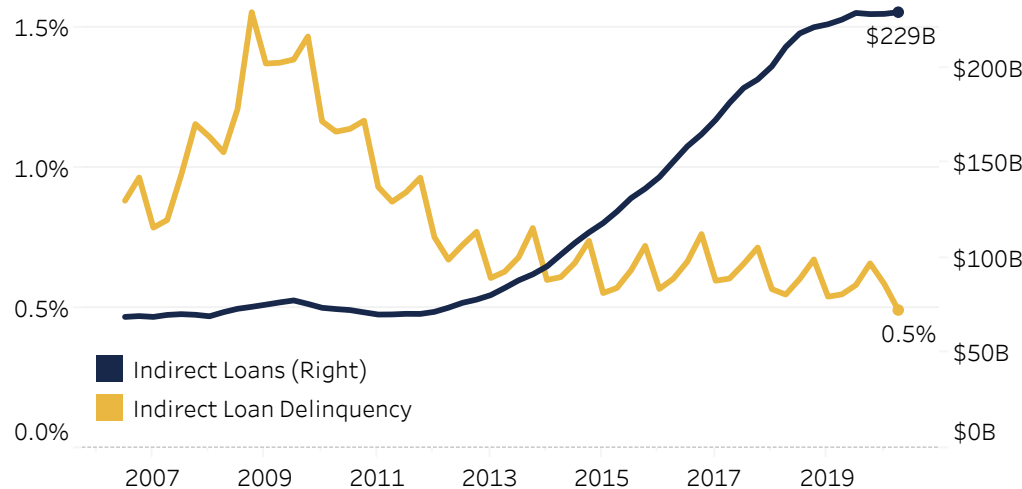
#### Loan Chargeoff Rate



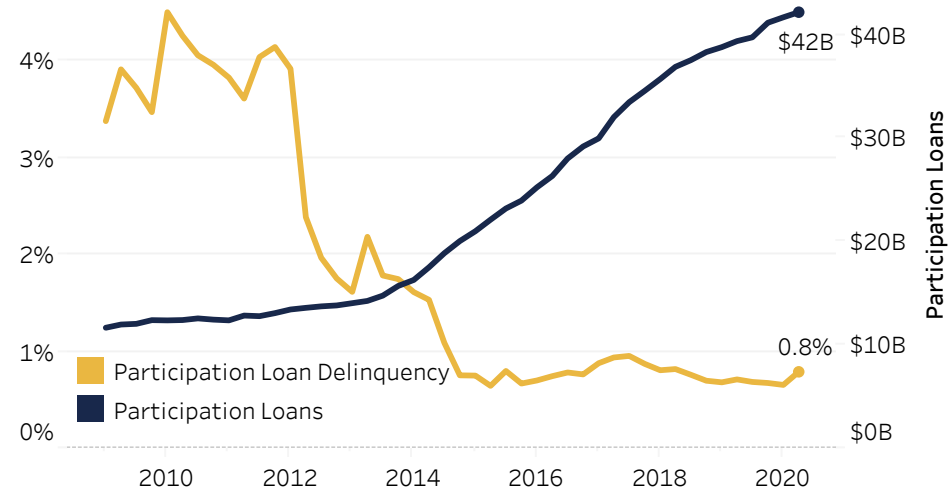
#### Real Estate Delinquency



#### Indirect Loans & Delinquency



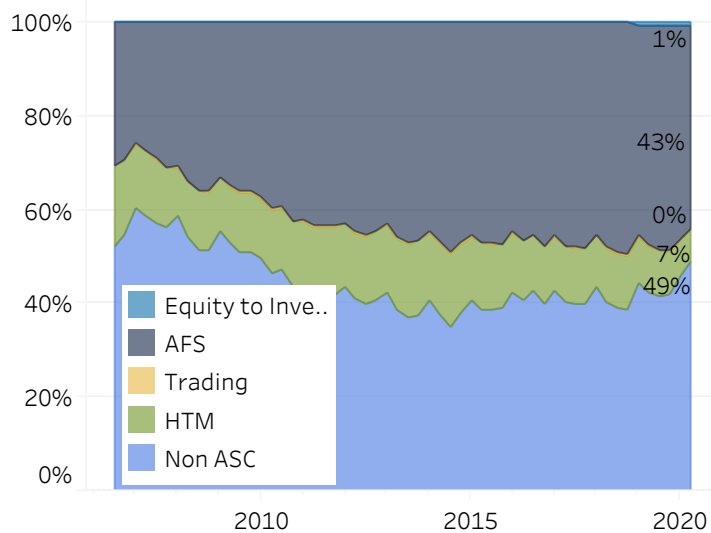
#### Participation Loans & Delinquency



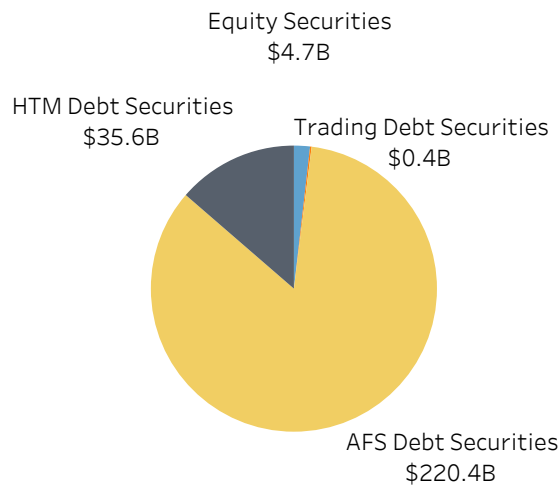


### Investment Trends - Accounting Standards Codification

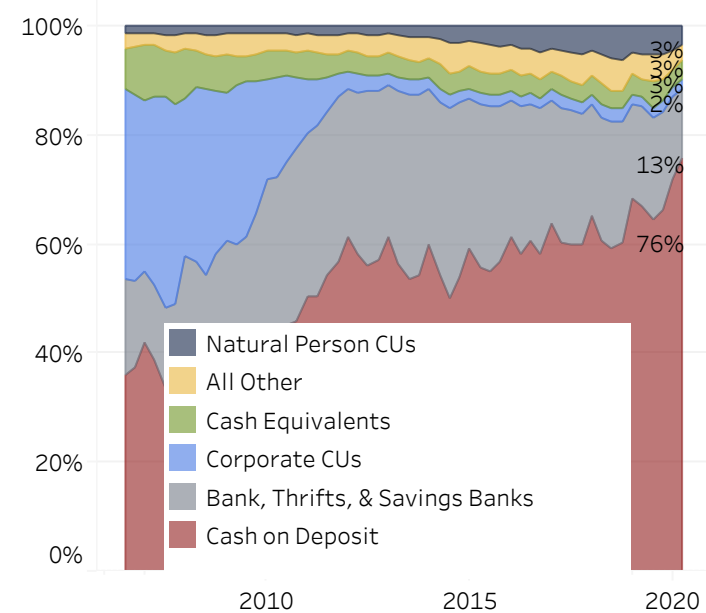
#### Investment Classification



#### ASC 320 and 321 Investment Classification



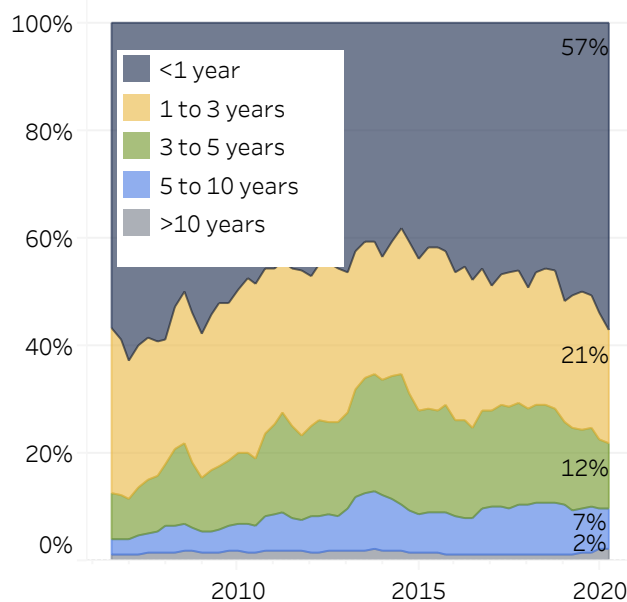
#### Other Investment Distribution



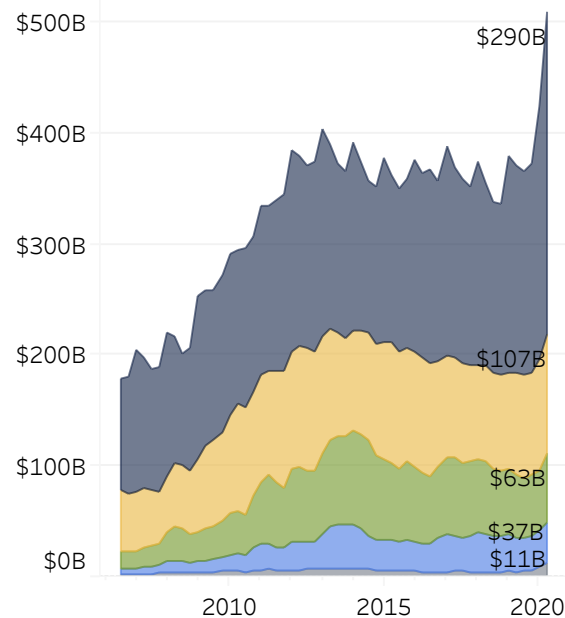
As of 1Q2019, security portfolio was split into debt and equity securities.

#### Maturity

(% of Total Investments)



#### Maturity



#### Investment Growth by Maturity

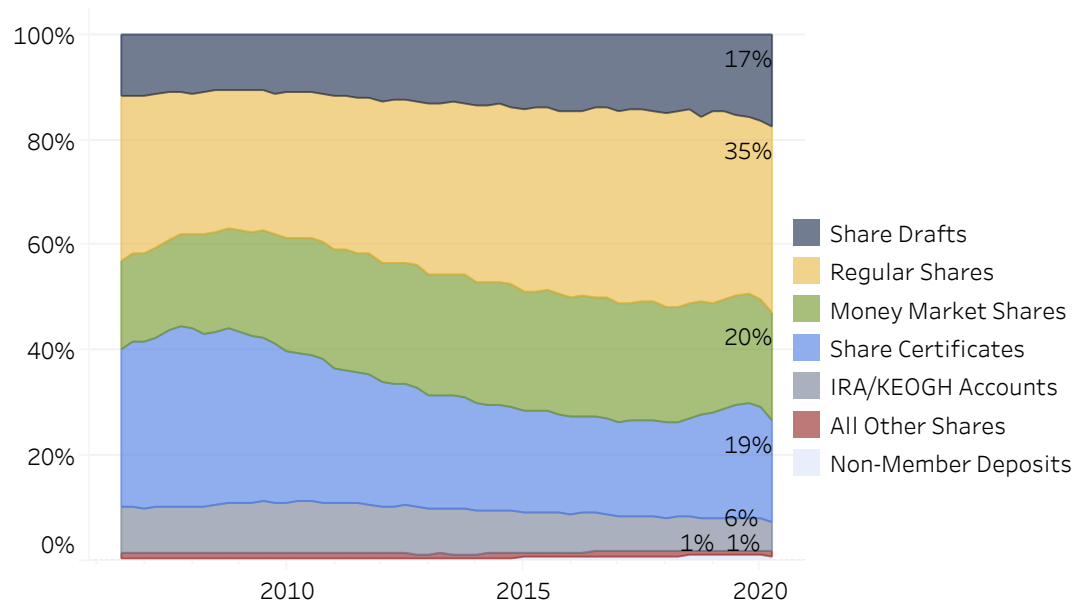
	<1 year	1 - 3 years	3 - 5 years	5 - 10 years	> 10 years
2009 Q2	22%	31%	-5%	-1%	1%
2010 Q2	0%	29%	32%	50%	35%
2011 Q2	6%	-3%	61%	54%	31%
2012 Q2	16%	18%	9%	6%	-8%
2013 Q2	-3%	-9%	16%	50%	32%
2014 Q2	-8%	-6%	10%	-5%	-10%
2015 Q2	0%	16%	-19%	-24%	-30%
2016 Q2	9%	-4%	-6%	-10%	-18%
2017 Q2	4%	-13%	8%	28%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



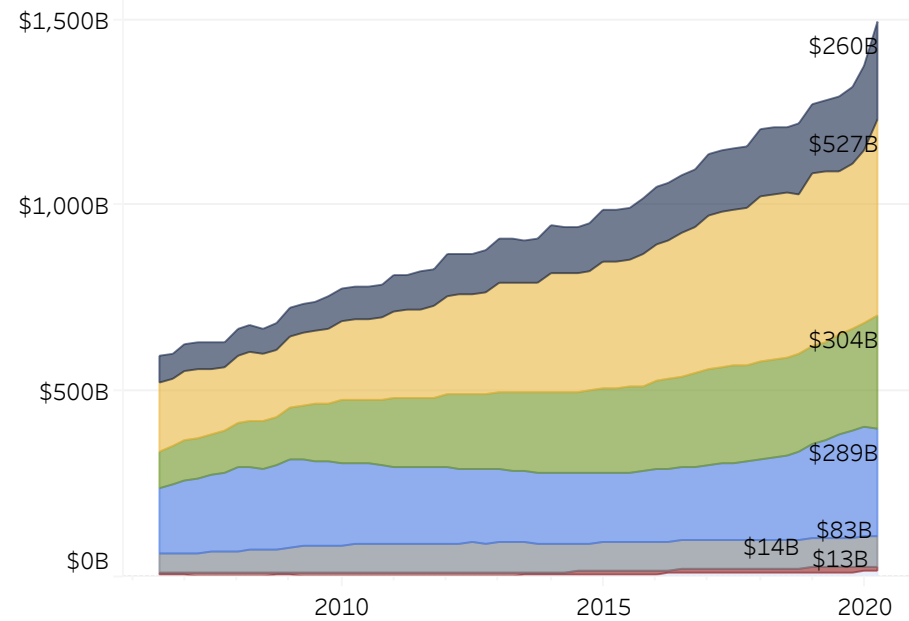
### Share Trends

#### Share Distribution

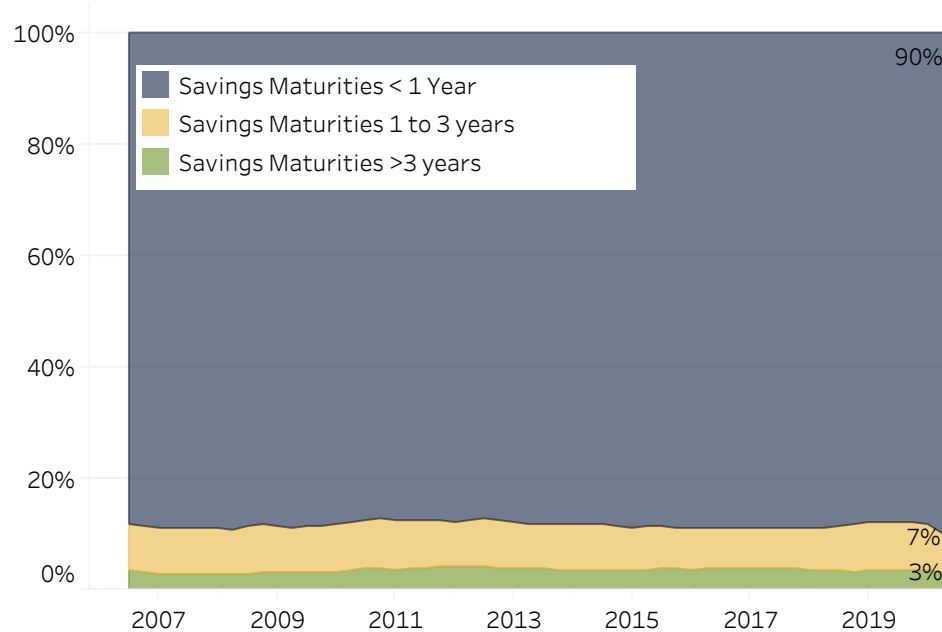
(% of Total Shares & Deposits)



#### Share Distribution



### Savings Maturities



### Share Growth

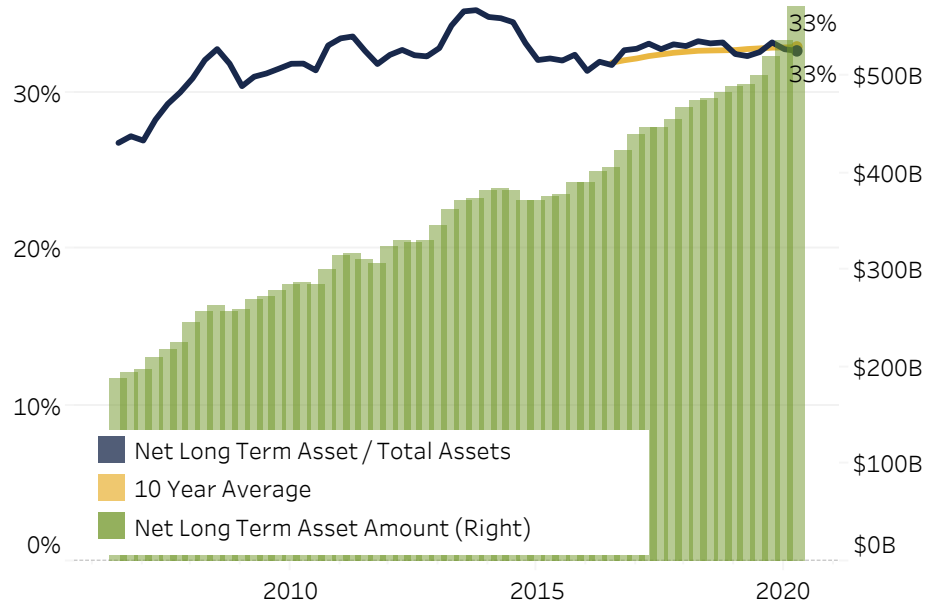
	Share Draft	Regular Shares	Money Market	Share Certs.	IRA/KEOGH Accounts	All Other Shares	Non Member Deposits
2008 Q2	4%	-1%	17%	10%	11%	11%	-13%
2009 Q2	5%	8%	15%	4%	17%	11%	7%
2010 Q2	9%	9%	17%	-6%	6%	14%	2%
2011 Q2	11%	11%	7%	-5%	2%	-1%	-7%
2012 Q2	16%	13%	8%	-2%	3%	5%	-2%
2013 Q2	8%	10%	6%	-4%	0%	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%



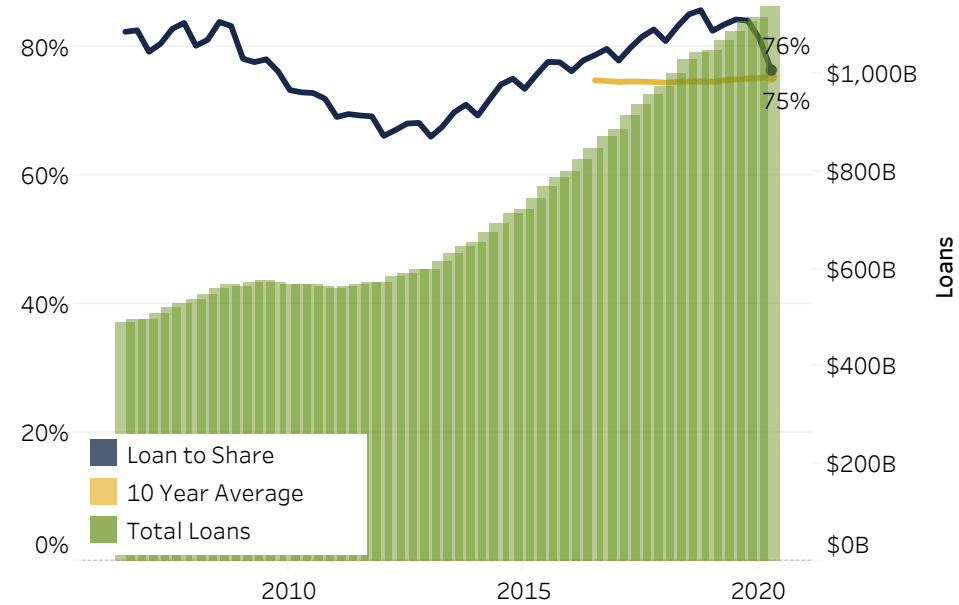


### Asset-Liability Management Trends

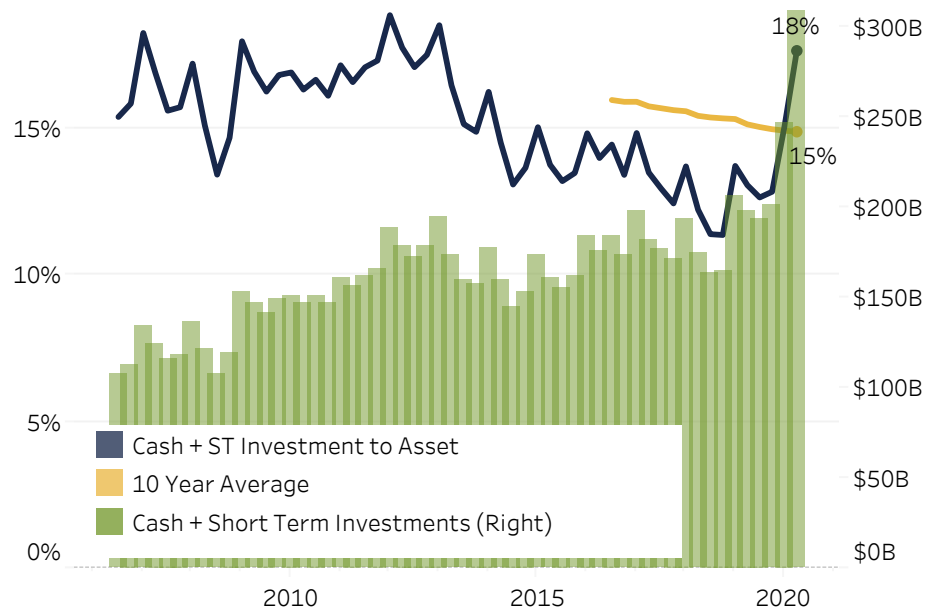
#### Net Long Term Assets / Total Assets



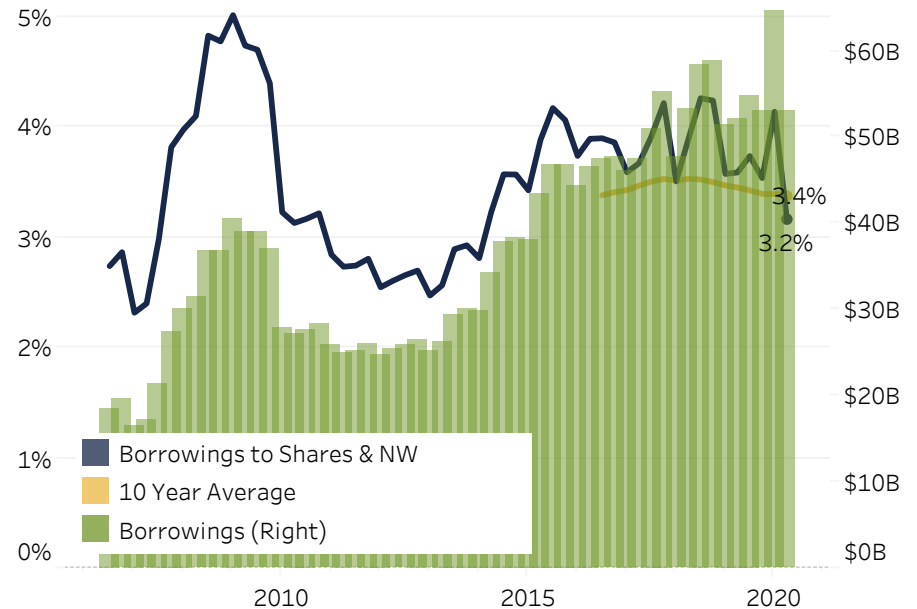
#### Total Loans / Total Shares



#### Cash + Short Term Investments / Assets

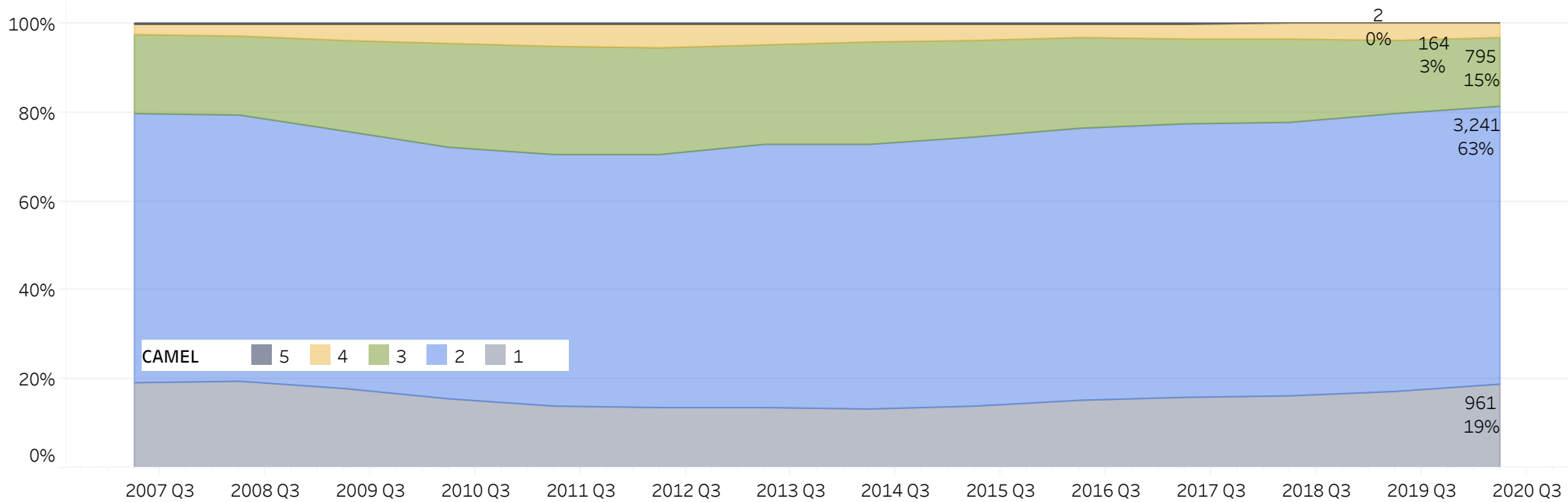


#### Borrowings / Total Shares & Net Worth

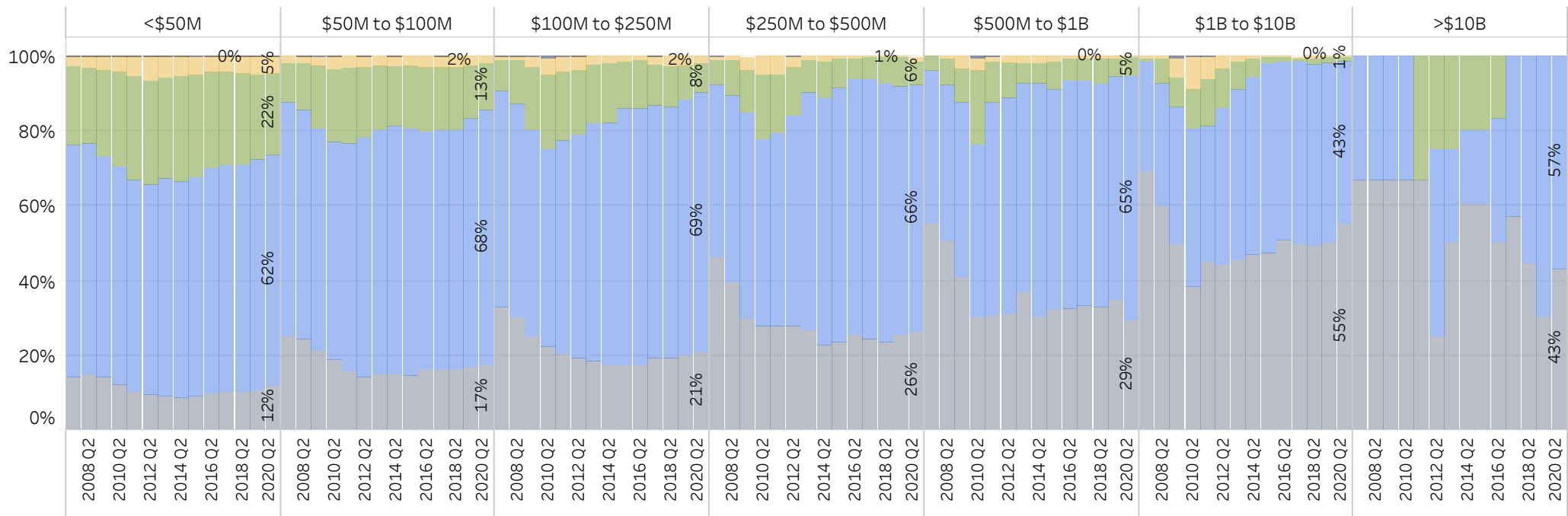




### Number & Proportion of Credit Unions, by CAMEL Ratings



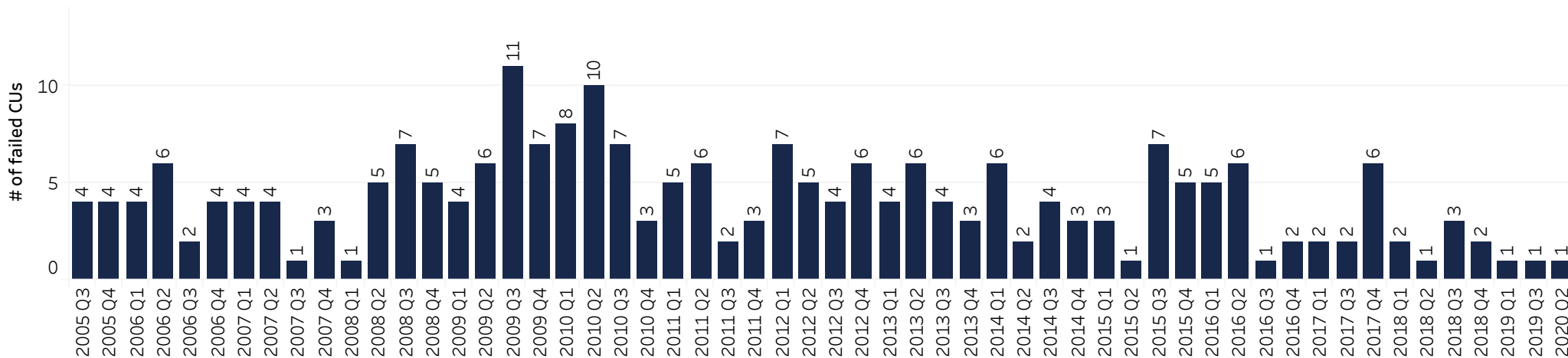
### Number & Proportion of Credit Unions, by Asset Size & CAMEL Ratings



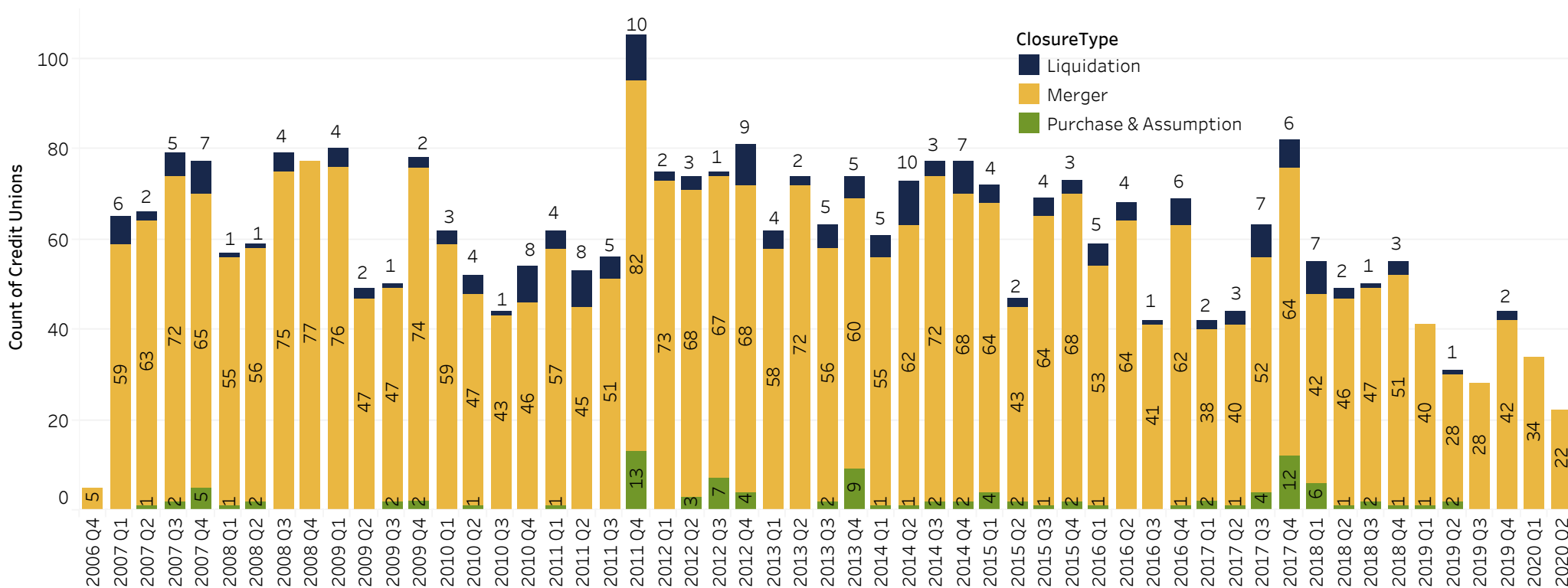


### Failure and Merger Trends

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%