

ANNUAL REPORT

of the

ALABAMA CREDIT UNION ADMINISTRATION

FOR THE CALENDAR YEAR ENDED

DECEMBER 31, 2020





STATE OF ALABAMA ALABAMA CREDIT UNION ADMINISTRATION

100 N. UNION STREET, SUITE 650, MONTGOMERY, ALABAMA 36104 TELEPHONE: (334) 353-5770 • Fax (334) 353-5795 www.acua.alabama.gov



H. GREG MCCLELLAN Administrator

Kay Ivey Governor

May 4, 2021

The Honorable Kay E. Ivey Governor of the State of Alabama Alabama State Capitol Montgomery, AL 36130

Dear Governor Ivey:

The Alabama Credit Union Administration (ACUA) is honored to present its 2020 Annual Report to the people of the State of Alabama and you.

Overview

Alabama state-chartered credit unions provide vital access to financial services and products to over one million members in the State of Alabama. State-chartered credit unions primarily provide low cost financing to their members for home ownership, new and used vehicles, consumer loans, and credit cards. These credit unions also provide important depository services which are essential to consumer savings efforts and transaction of business. All of these products and services were most important during the pandemic situation in 2020.

There were 57 state-chartered credit unions at year-end 2020 compared to 61 at year-end 2019. The decrease in number is the result of voluntary mergers, primarily of small asset-sized credit unions with larger Alabama state-chartered credit unions. This was due to increased pressures of the present low rate economy, ability to offer competitive products and services, technology costs and changes, and federal regulatory compliance. While the number of state-chartered credit unions under regulation and supervision by ACUA decreased, the amount of assets of these credit unions under supervision by the agency increased 26.42% to \$21,141,843,182. This is mostly attributed to receipt of CARES Act funds.

For 2020, the total deposits of natural person state-chartered credit unions increased 19.44% over year-end 2019. The total loans at year-end 2020 increased by 6.12% over 2019. The substantial increase of deposits compared to the lower increase in loans resulted in decreases in net worth ratios. However, Alabama state-chartered credit unions remain collectively strong with an overall Net Worth/Total Assets ratio of 10.98% at year-end 2020 compared to 12.32% at year-end 2019.

Alabama has one of only eleven corporate credit unions nationwide. This corporate credit union serves natural person credit unions across the United States. Its mission is to provide liquidity

funding to these credit unions and to offer products and services, asset-liability management modeling as well as investment services.

Staffing

The ACUA has eleven employees. As the State's credit unions grow larger and become more complex, additional examiners will be necessary even with a fewer number of credit unions. This is due to increasing complexity of operations, products/services, federal regulations, electronic processing, and cyber-attacks. ACUA continuously evaluates its needs and will strategically add staff or engage contractors as needed to accomplish the agency's mission.

Expenses

Expenses of the agency were funded by operating fees received from credit unions. Year over year, revenue exceed budgeted expenditures. Because of material asset growth in Alabama state-chartered credit unions in 2020, operating fee revenues increased 24.21%.

Mission

The Alabama Credit Union Administration's mission is to provide effective supervision and regulation in order to affirm the future viability of credit unions and the safety of deposits therein, promote the unencumbered commerce between the citizens of Alabama and credit unions, allow for innovations in services, products, and technology that maximize credit unions' capabilities to provide service, and assure that Alabama state credit unions provide professional, and competent financial services to the citizens of Alabama regardless of means.

Respectfully,

H. Greg McClellan Administrator and Chairman of the Board

Supplemental Information

Alabama Credit Union Administration Board

2020 BOARD MEMBER	APPT. DATE	CONF. DATE.	EXP. OF TERM
H. Greg McClellan, Chairman, Ex Officio 100 North Union Street, Suite 650 Montgomery, Alabama 36104 <u>Greg.mcclellan@acua.alabama.gov</u>	6/15/2019	5/23/2019	2/1/2022
Ralph A. Altice, Board Member New Horizons Credit Union 601 Savannah Street Mobile, AL 36603 <u>RalphAltice@aol.com</u>	2/19/2020	3/12/2020	2/1/2023
Linda Cencula, President Avadian Credit Union P. O. Box 360287 Birmingham, AL. 35236-0287 Icencula@avadiancu.org	3/13/2018	3/15/2018	2/1/2021
Steve Nix, President AlaTrust Credit Union 1018 Merchants Drive Birmingham AL. 35244 snix@alatrustcu.com	2/19/2020	3/12/2020	2/1/2023
Derrick E. Ragland, Jr., President APCO Employees Credit Union 750 17 th Street North Birmingham, AL 35203 dragland@apcocu.org	5/10/2019	5/23/2019	2/1/2022
Carolyn Simmons. President Social Security Credit Union P.O. Box 937 Birmingham, AL 35201 csimmons@socialsecuritycu.com	5/102019	5/23/2019	2/1/2022
Greta Webb-Williams, Board Member Guardian Credit Union 125 Forest Hill Road Wetumpka, AL 36093 greta.williams@labor.alabama.gov	3/13/2018	3/15/20/18	2/1/2021
Mr. Shane Nobbley, CEO Family Security Credit Union 2204 Family Security Place, SW Decatur, AL 35603 <u>shane.nobbley@fscu.com</u>	2/19/2020	3/12/2020	2/1/2023

Alabama Credit Unions Ranked by Assets

2020 Rank	Ins. #	Credit Union Name	City	<u>12/31/2020</u> Assets (\$)
1	65991	CORPORATE AMERICA	Birmingham	4,897,823,032
2	62728	APCO EMPLOYEES	Birmingham	3,376,053,353
3	68575	MAX	Montgomery	1,769,448,467
4	60823	ALABAMA	Tuscaloosa	1,170,483,593
5	63057	LISTERHILL	Muscle Shoals	1,044,353,527
6	68583	AVADIAN	Birmingham	1,042,319,133
7	60605	FAMILY SECURITY	Decatur	818,907,959
8	68595	ALABAMA ONE	Tuscaloosa	797,798,764
9	68374	GUARDIAN	Montgomery	694,104,821
10	68628	FAMILY SAVINGS	Rainbow City	572,938,479
11	68302	FIVE STAR	Dothan	557,122,824
12	67252	ALABAMA TEACHERS	Gadsden	415,803,089
13	64598	ALABAMA STATE EMPLOYEES	Montgomery	393,125,166
14	68559	TVA COMMUNITY	Muscle Shoals	378,304,428
15	97076	WINSOUTH	Gadsden	304,224,791
16	60799	NEW HORIZONS	Mobile	233,373,369
17	61800	FORT MCCLELLAN	Anniston	232,329,653
18	68701	AUBURN UNIVERSITY	Auburn	202,934,319
19	60501	MUTUAL SAVINGS	Birmingham	202,724,353
20	60712	ALABAMA CENTRAL	Birmingham	184,569,564
21	65464	ECO	Birmingham	170,130,915
22	68586	HERITAGE SOUTH	Sylacauga	163,409,067
23	60934	ALATRUST	Hoover	160,346,085
24	62661	NAHEOLA	Pennington	154,694,445
25	60942	RIVERFALL	Tuscaloosa	151,929,374
26	60500	NORTH ALABAMA EDUCATORS	Huntsville	114,394,227
27	68688	RAILROAD COMMUNITY	Irondale	112,105,296
28	61286	MOBILE EDUCATORS	Mobile	99,905,848
29	60930	VALLEY	Tuscumbia	85,599,277
30	63834	JEFFERSON	Hoover	74,744,795
31	63614	CHAMPION COMMUNITY	Courtland	57,733,894
32	64232	1ST RESOURCE	Birmingham	49,150,260
33	97083		Fairfield	43,575,526
34	63940	RED OAK (DCH)	Tuscaloosa	37,160,427
35	61391	SOCIAL SECURITY	Birmingham Florence	34,686,742
36	61944	LAUDERDALE COUNTY TEACHERS		31,713,296
37	61150	WCU	Decatur	31,658,552
38	68224	AZALEA CITY	Mobile	31,419,152
39	62664 61339	HEALTH MOBILE GOVERNMENT EMPLOYEES	Birmingham	22,319,376
40	65402	ALABAMA RIVER	Mobile Monroeville	22,020,715
41	62062	CITY	Tuscaloosa	21,514,773
42 43	61474	RAILWAY EMPLOYEES	Muscle Shoals	20,356,963
43	62599	FEDERAL EMPLOYEES	Birmingham	18,977,543
44	64603	ALABAMA LAW ENFORCEMENT	Birmingham	18,684,701 17,469,082
46	62471	MOBILE POSTAL	Mobile	14,401,921
40	62486	OPP-MICOLAS	Орр	12,248,493
48	64464	TUSCALOOSA COUNTY	Tuscaloosa	11,478,161
49	62356	L&N EMPLOYEES	Birmingham	9,972,301
50	64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	9,248,611
51	64644	BLUE FLAME	Mobile	8,535,271
52	61055	CHEM FAMILY	Anniston	7,171,309
53	64645	ALABAMA POSTAL	Birmingham	7,044,162
54	64594	FIREMAN'S	Birmingham	6,649,528
55	61277	CHEMCO	McIntosh	5,298,062
56	64774	POSTAL EMPLOYEES	Huntsville	2,929,494
57	64593	O'NEAL	Birmingham	2,389,118
58	62798	DIXIE CRAFT EMPLOYEES	Goodwater	1,694,035
1.5 <i>6</i>				(A. T. T. A. T.

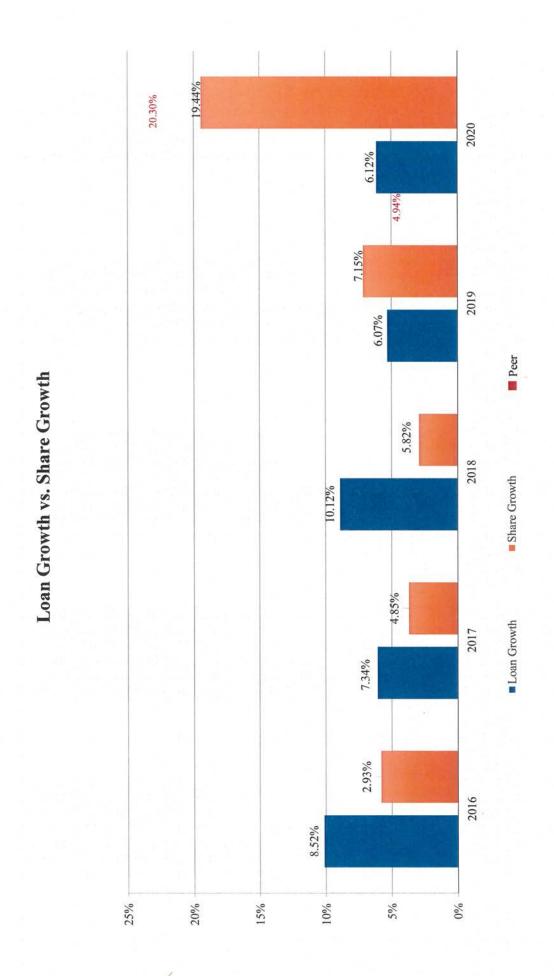
Total Assets Under Supervision

\$ 21,133,503,480

Natural Person Credit Union 2020 Financial Highlights



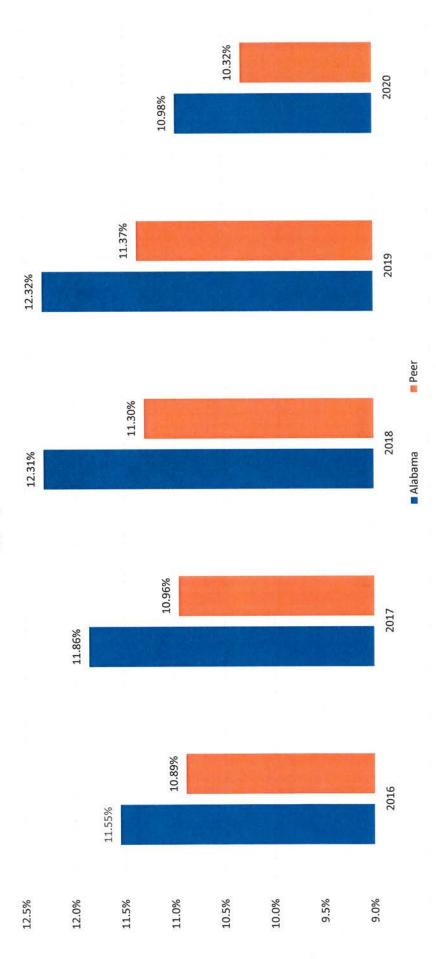








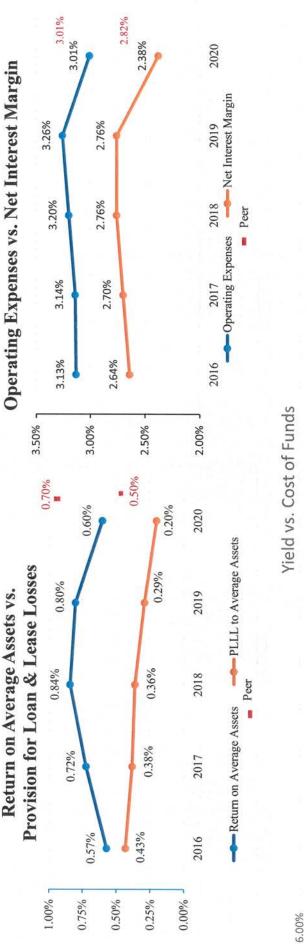
Aggregate Net Worth Ratio

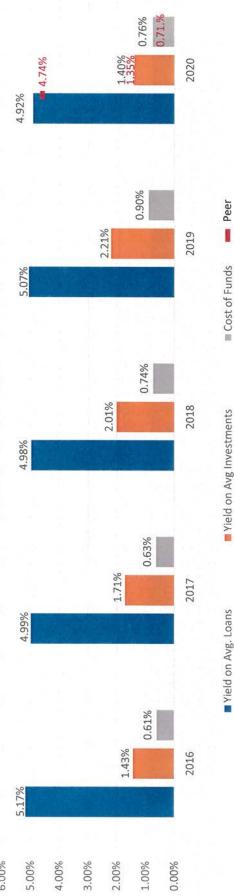






Earnings



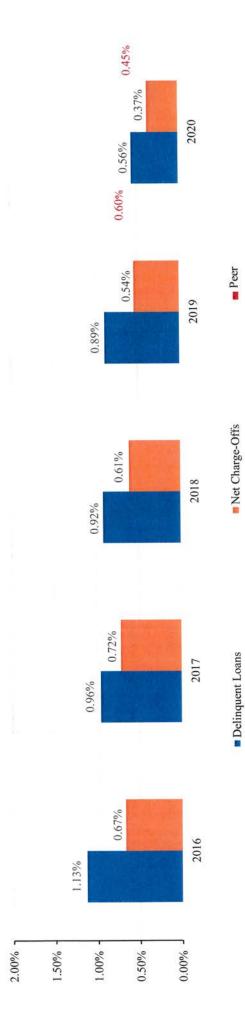






Loan and Delinquency Trends

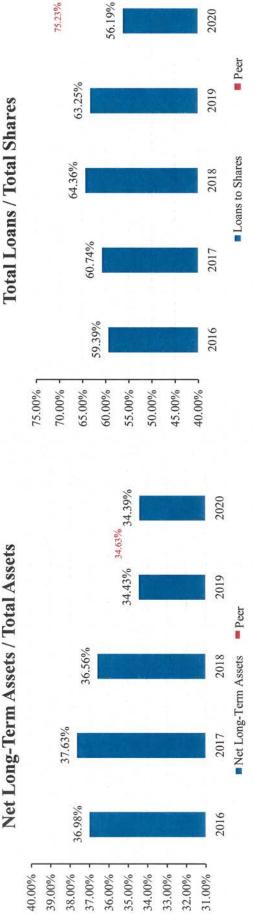
Delinquency & Net Charge-Offs



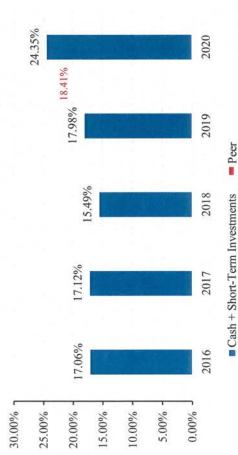




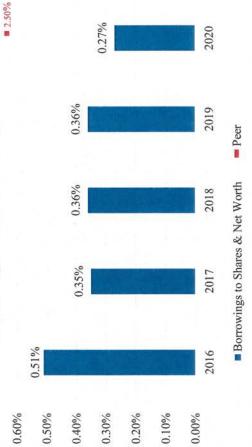
Net Long-Term Assets / Total Assets







Borrowings / Total Shares & Net Worth



Dec.2015 Misr.2010 No.1 Misr.2010 N.Chi Sep.2010 N.Chi Dec.2010 N.Chi N.Chi N.Chi		S	Summary Financial Information Count of CU : 57	ormation 57						
Homonia Amounia Amounia <t< th=""><th></th><th>Dec-2019</th><th>Mar-2020</th><th>% Chg</th><th>Jun-2020</th><th>% Chg</th><th>Sep-2020</th><th>% Chg</th><th>Dec-2020</th><th>% Chg</th></t<>		Dec-2019	Mar-2020	% Chg	Jun-2020	% Chg	Sep-2020	% Chg	Dec-2020	% Chg
1 1 0 2 0	ASSETS:	Amount	Amount)	Amount		Amount		Amount	
3.00 3.00 <th< td=""><td>Cash & Equivalents</td><td>1,584,499,169</td><td>2,003,599,926</td><td>26.5</td><td>2,486,343,084</td><td>24.1</td><td>2,226,310,149</td><td>-10.5</td><td>2,459,355,664</td><td>10.5</td></th<>	Cash & Equivalents	1,584,499,169	2,003,599,926	26.5	2,486,343,084	24.1	2,226,310,149	-10.5	2,459,355,664	10.5
0.09000 9.090,120 9.83 15.660,301 6.64 2.337,142 71 2.1560,402 3.710,40506 3.717,40566 3.1 3.446,177 12 3.501,279221 3.601,506,505 3.717,426,66 0.1 3.501,470,566 3.1 3.446,173 12 3.501,279221 3.716,441 7.112,400,600 0.1 3.603,371 4 6.633,3329 3.716,312 3.704,013 2.1 3.446,171 12 3.501,716 27 3.501,716 3.716,312 3.704,013 2.1 3.46,471 10 3.403,500 114,476 114,4776 114,476 114,476	H	3,891,284,903	4,086,039,472	5.0	4,368,356,929	6.9	4,767,182,018	9.1	4,921,479,313	3.2
3.200.060.062 3.77.742.86 0.4 3.37.476.565 3.1 3.46.477.716 2.7 3.551.275.251 3.70.060.062 3.77.742.86 0.1 3.70.4719 2.9 9.561.774 1.0 9.745.125 3.70.161.064 7.571.467.691 0.1 7.700.460 1.1 9.944.173 1.0 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 9.746.650 1.1 1.1 9.746.650 1.1 1.1 9.746.650 1.1 1.1 9.746.650 1.1 1.1 9.746.650 1.1 1.200.610 1.1 <t< td=""><td>Loans Held for Sale</td><td>6,059,006</td><td>9,593,120</td><td>58.3</td><td>15,863,934</td><td>65.4</td><td>23,387,412</td><td>47.4</td><td>21,858,402</td><td>-6.5</td></t<>	Loans Held for Sale	6,059,006	9,593,120	58.3	15,863,934	65.4	23,387,412	47.4	21,858,402	-6.5
3 3	Real Estate Loans	3.260.663.662	3.273.742.546	0.4	3.374.795.565	3.1	3.464.577.718	2.7	3,551,279,521	2.5
3 718,3461 3 3 3,913,158 3 3,913,158 3 3,913,158 3 3,913,158 9 3,913,178 9 3,913,178 9	Unsecured Loans	604.159.084	579,844,636	-4.0	580,340,650	0.1	574,470,424	-1.0	574,513,125	0.0
7,551,258,345 7,571,347,150 0,1 7,700,440,750 2,9 7,563,366,174 8,044,913,505 37,430,312 36,661,041 2,64,51,069 0,3 36,661,77 3,6 4,3,505,851 37,430,312 36,661,041 2,6 (4,427,169) 0,4 36,651,77 3,6 4,3,505,851 37,430,312 36,561,04 0,4 10,4,470,864 0,4 10,4,470,864 3,6,57,79 31,430,132 30,557,71 2,4 11,270,646 2,1 16,70,346 2,3,206,09 30,00,033 1,4 11,5,07,346 3,6 1,437,65,640 3,6 10,437,65,640 3,6 10,6,00,015 10,44,716,90 0,0 3,5,00,019 10,6 10,6,00,019 3,5 12,00,016 11,14,161 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,010 10,00,000 10,00,000 10,00	Other Loans	3,716,446,199	3,718,260,509	0.0	3,835,313,578	3.1	3,889,301,119	1.4	3,919,126,989	0.8
(66.024.412) (64.41.79) 2.4 (64.621.06) 0.3 (67.566.07) 4.6 (65.233.33) 37.43.322 323.66.44 1.8 33.335.44 2.3 33.66.171 1.8 30.90.171 1.8 30.90.171 1.8 30.90.171 1.8 30.90.171 1.8 30.90.171 1.8 30.90.116 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 30.90.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.8 1.93.00.170 1.93.01.170 1.93.01.170 1.93.01.170 1.93.01.170 1.93.01.170 1.93.01.00.190 1.93.01	TOTAL LOANS	7,581,268,945	7,571,847,691	-0.1	7,790,449,793	2.9	7,928,349,261	1.8	8,044,919,635	1.5
371111 37243021 3743021 37430213 37430213 37430243 37430443 37430243 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 37430443 <t< td=""><td>(Allowance for Loan & Lease Losses or Allowance for</td><td></td><td></td><td>č</td><td>1000 100 100</td><td>6</td><td>THE LOL NOT</td><td></td><td>1000 000 000</td><td>0</td></t<>	(Allowance for Loan & Lease Losses or Allowance for			č	1000 100 100	6	THE LOL NOT		1000 000 000	0
37,4032/23 37,05/14 7.8 30,367/15 30,367/15 30,367/15 30,367/15 30,367/15 30,367/15 30,367/15 30,367/15 30,367/15 31,403/15 31,4143/15 31,	Credit Losses on Loans & Leases)	(66,024,412)	(64,451,791)	-2.4	(64,621,096)	0.3	(67,565,071)	4.6	(66,233,329)	-2.0
111,906,114 112,406,469 0.4 114,906,359 1.5 114,306,469 0.2 127,046,769 111,906,125 3,2475,175 5.9 1.5 327,75,066 0.2 127,046,769 13,771,143,455 3,271,717 5.4 1,5,005,479 1.3 3460,076 2.33,77,076 3,660,751 3,975,171 5,4 1,5,005,666 0.4 114,605,696 3 3,976,171 13,771,434,553 11,3,771,434,553 11,4,507,166,466 12,304,006 12,406,007 12,600,070 1,877,559,403 5,643,739,808 40 6,168,00016 9,3 4,600,966 0,3 2,400,070 1,986,003,983 41 1,65,073,116 40 106,477,30 0 0 0 0 0 0 0,000,700 0 1,986,003,983 41 4,65,05,979 13,66,619,106 13,5 0 0,003,700 0 10,66,065 0 0,000,700 0 10,66,065 0 0,000,700 0 10,10,10,000 11,10,10,000 <t< td=""><td>Land And Building</td><td>321,413,223</td><td>320,080,104</td><td>0.1</td><td>333,332,462 40 430 185</td><td>0.2</td><td>41 078 671</td><td>3.8</td><td>43 505 931</td><td>3.6</td></t<>	Land And Building	321,413,223	320,080,104	0.1	333,332,462 40 430 185	0.2	41 078 671	3.8	43 505 931	3.6
300.367 320.757 32 320.757 32 320.752 321.14.619 331.16.619 331.16.71 331.619.1619.161 331.16.71 331	NCLSIF Demosit	111 936 114	112 406 696	0.4	114 090.529	1.5	114.360.449	0.2	127.045.763	11.1
13,771,1434,355 14,372,854,4553 4.4 15,376,346,771 6.9 15,700,316,466 2.1 16,244,020,160 13,660,791 3,770,711 2.4 3,975,112 5.4 4,096,066 1.5 2,395,530 -2 102,660,303 52,055,247 1.4 2 3,975,112 5.4 4,096,066 1.5 2,345,066 102,660,303 51,45,9433 3,575,112 5.4 4,096,066 0.6 0 N/A 2,345,173,165 6.8 126,069,7706 0 0 N/A 2,345,731,455 6.8 126,069,7706 0 N/A 4,096,07309 13,455,113,166 7,145,452,661 13,456,4122,561 14,490,693,986 0 0 N/A 4,906,07309 14,430,663,903,706 14,490,693,986 0 14,430,663,903,706 14,430,663,932,716 14,430,663,936 14,430,663,936 14,430,662,936 0 14,430,662,936 14,440,656,903,706 14,430,662,936 14,430,663,936 14,430,663,936 14,430,663,936 14,430,663,936 14,430,663,936 14,430,663,936 14,430,663,936 14,	All Other Assets	303.567.275	293,797,921	-3.2	292,080,957	-0.6	329,752,005	12.9	351,114,619	6.5
3,660,75 3,770,711 2,4 3,875,112 5,4 4,036,066 1,5 2,206,550 2, 45,007,955 55,005,247 4,2 5,195,513 -0.1 45,005,571 5,005,571 5,005,501 -0.1 1,16,577,145 5,005,5247 4,2 5,195,513 -0.1 45,005,571 5,61 -0.1 45,005,600 0 NA -0.1 -0.1 45,005,600 0 NA -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.1 -0.0 NA -0.0 NA -0.0 NA -0.0 NA -0.0 -0.0 NA -0.0	TOTAL ASSETS	13,771,434,535	14,379,854,583	4.4	15,376,346,777	6.9	15,700,316,468	2.1	16,244,020,150	3.5
3,80,751 3,770,711 2,4 3,975,112 5,4 4,005,066 1,5 2,905,500 5 2,905,500 5 2,905,500 5 2,905,006 1,5 2,906,006 1,5 2,906,006 1,5 2,906,006 1,5 2,906,006 1,5 2,906,006 1,6 2,906,006 0 NA NA 2,906,006 0 NA 2,906,006	LIABILITIES & CAPITAL:									
49.07/305 52.025.47 1.2 51.955.613 0.1 45.025.979 -13.3 45.906.06 10.2660.303 91.456.4530 -109 125.073.663 36.8 116.537.145 -6.8 128.067.709 11.867.559.413 19.96.941.75 NA -0.9 15.507.315 -6.8 128.067.709 5.427.795.483 5.6437.395.893 4.0 6.168.060.015 9.3 6.404.912.861 3.8 6.665.073.715 5.427.795.483 5.6437.395.893 4.0 6.759.303.716 -759.303.716 -759.303.816 11.965.665.073 1.4 4.6 1.375.1158 7.4 4.306.102.88 -6.665.073.715 5.427.795.483 5.6437.395.894 4.1 4.6 1.375.912.865.713 -760.909.916 -743.912.865 11.965.665.073 1.1 6.166.665.073 1.5 753.916.912.916 -743.913.916 -743.916.913 11.91.87 4.400.873.15 1.355.018.233 1.5 1755.976.93 -14.316.135.963 -14.316.135.961.716 13.771.434.535 1.437.135.964.30 1.5700	Dividends Payable	3,680,751	3,770,711	2.4	3,975,112	5.4	4,036,066	1.5	2,935,530	-27.3
102.660,303 91.45.430 -103 125.073,66 66 125.073,15 66 125.067,705 75 75.067,715 66 125.067,715 66 125.067,715 66 125.067,715 66 125.067,715 66 125.067,715 66 125.063,317 15 5.643,732,516 15 5.643,733,715 66 665.073,375 66 665.073,375 66 665.073,375 66 665.073,375 66 665.073,375 66 665.073,375 66 665.073,375 66 665.073,375 67 73,043,0456 75 73,043,0456 75 73,043,0146 73 74,046,723 0.2 755.06,324 16 13,367,126 0.2 755.06,324 16 13,367,126 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 755.06,324 0.2 <td>Notes & Interest Payable</td> <td>49,907,935</td> <td>52,025,247</td> <td>4.2</td> <td>51,955,613</td> <td>-0.1</td> <td>45,025,979</td> <td>-13.3</td> <td>43,808,066</td> <td>-2.7</td>	Notes & Interest Payable	49,907,935	52,025,247	4.2	51,955,613	-0.1	45,025,979	-13.3	43,808,066	-2.7
0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 0 0 0 N/A 0 0 N/A 0 0 0 N/A 0 0 N/A 0 0 N/A 0 0 0 N/A 0 0 0 N/A 0 0 0 N/A 0	Accounts Payable & Other Liabilities ^{/3}	102,660,303	91,454,830	-10.9	125,079,863	36.8	116,537,145	-6.8	128,067,709	9.9
1 0 NA 0 NA 0 NA 0 1 567/29,41 1.966.941.726 0 NA 0.5 5.542.008.105 0.5 5.542.008.105 0.5 5.542.008.105 0.5 5.643.730 5.643.730 5.643.730 0.5 5.643.730 0.5 5.643.730 0.5 5.643.730 0.5 5.643.730 0.5 5.643.730 0.5 5.643.730 0.5 5.640.900.730 0.5 5.640.900.730 0.5 5.640.900.900 0.5 5.640.900.900 0.5 5.640.900.900 0.5 5.640.900.900 0.5 5.640.900.900 0.5 5.640.912.261 0.5 7.060.900.900 0.5 5.640.912.261 0.5 7.640.912.261 0.5 7.669.919.656 7.7 7.649.472.930 0.5 7.65.891.865 0.731.61 0.7 7.65.891.865 0.7 7.65.891.865 0.7 7.65.891.865 0.7 7.65.891.865 0.7 7.65.861.725 0.2 7.65.891.865 2.65.073.716 0.7 7.65.891.865 0.6 7.65.81.61.65.200	Uninsured Secondary Capital and									
5 5	Subordinated Debt Included in Net Worth"	0	0	NIA	0	N/A	0	NIA	0	N/A
5. 477 5. 643,753,838 4.0 6. 168,000,075 9.3 6. 44,972,229 1.5 5. 106,900,710 11,1865,663,932 11,2665,663,932 12,533,633,741 4.6 13,475,181,366 7.5 13,709,140,158 2.3 14,409,953,966 12,141,926,663,932 12,1656,113,56 7.5 13,704,0153 2.3 14,316,152,661 12,141,926,663,932 12,1656,114,2 2.6 13,475,181,366 2.3 14,409,653,686 12,141,912,816 12,105,913 9.6 140,075,856 2.0 476,417,539 0.8 3.88,31,1674 13,771,434,535 14,379,654,583 4,4 15,376,546 2.4 15,376,941,874 3.88,31,1674 13,771,434,535 14,379,565,683 3,4 15,376,546,777 6,9 17,55,077,199,19 0.4 38,31,1674 13,771,134,535 14,379,563,663 3,4 15,376,546,777 6,9 17,55,077,193,19 0.4 38,501,913 3 13,771,134,535 14,373,537 10,0 15,706,512,863 0,7 15,706,512,863 3,719,5193	Share Drafts	1,867,529,441	1,996,941,728	6.9	2,320,413,414	16.2	2,332,405,658	0.5	2,542,088,136	9.0
11.965.663.093 4.4 1.306.119.301 1.4 1.306.311.301 1.4 1.306.32.203 1.4316.152.801 11.965.663.091 11.965.663.01 1.5 1.306.119.30 0.5 1.316.152.801 1.316.152.801 12.141.912.921 1.2569.364.4529 6.5 1.3556.191.366 1.7 13.366.191.056.723 0.2 175.316.363.266 668.000.818 699.344.529 6.5 1.356.191.366 7.7 13.3964.739.346 2.3 14.490.966.386 13.771.1434.555 11.21640 0.5 1.356.191.366 1.5 1.750.164.823 1.4 1.536.176 13.771.434.555 14.379.864.697 2.5 555.072.856 3.4 1.750.164.823 1.5 1.750.366.264 13.771.434.555 14.379.864.697 2.6 17.434.042 3.8 87.193.167 1.153.1674 13.771.434.555 14.379.866.793 4.4 15.376.364.717 6.9 15.700.316.468 3.7 1.12.36.163.157 11.693.417.337 10 1.00 1.15.265.258 -0.2 1.17.43.101 1.12.31.167	Regular shares	5,427,795,493	5,643,739,898	4.0	6,168,060,015	9.3	6,404,912,261	3.8	6,665,0/3,/15	4.1
11.360.069.316 7.3 1.3470.102.00 7.3 1.3470.102.01.20.11 11.360.063.316 6.1 1.3645.119.361 7.3 1.3470.102.01.20.11 11.360.063.316 6.1 1.3645.119.361 0.5 756,391.365 3.8 12.11.310.201 12.11.31.201 0.5 730,405.73 0.2 755,391.365 13.711.434.555 11.371.436 2.1 1366.733 0.2 14.400.968.206 13.771.4355 14.379.864,583 4.4 17.50.164.823 1.5 1.735.65.015.88 3.8 56.90.34.85 375.205.206 96.154.142 2.5 191.028.630 -0.7 287.71.910 0.4 175.30.65.24 375.205.207 36.154.142 2.5 191.028.633 -1.7 17.33.77.120 0.9 17.73.06.130 375.205.206 96.154.142 2.5 191.028.633 -1.7 17.33.77.120 0.9 17.53.065.264 110.226.302 2.4 115.70.316.466 2.1 16.73.41.020.137 112.703.316.443 2.1 16.73.41.020.137 2	All Other Shares & Ueposits	4,090,338,998	41 500 000 47	4.4	4, 486, /01, 931	1.0	0,001,022,239	0.1	3,100,330,730	2.0
12,111,312,321 12,025,014,3232 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 4.3 13,003,056 13,003,056 13,003,056 13,003,056 13,003,056 13,003,056 13,003,056 3.4 480,475 15,000,316 480,3116/14 15,000,316 480,316/14 12,006,057/150 0.3 480,3116/14 15,000,316 480,316/14 12,000,316/148 2.1 17,550,656 2.1 16,244,020,150 17,550,656/24 17,550,656/24 17,550,656/24 3.1 15,500,316/44 2.1 16,244,020,150 115,500,316/44 2.1 16,244,020,150 112,500,316/44 2.1 16,244,020,150 112,500,316/44 2.1 16,244,020,150 112,500,316/44 2.1 16,244,020,150 112,500,316/44 2.1 16,244,020,150 112,500,316/46 2.1 16,244,020,150 112,500,316/46 2.1 16,244,020,150 112,500,316/46 2.1 12,500,316/46 2.1 12,500,316/46 112,500,316/46 2.1 <td>TOTAL SHAKES & DEPOSITS</td> <td>11,985,605,605</td> <td>12,036,303,741</td> <td>4.0</td> <td>13,4/3,181,300</td> <td>0.7</td> <td>13,139,140,130</td> <td>4.4</td> <td>14,310,132,301</td> <td>0.0</td>	TOTAL SHAKES & DEPOSITS	11,985,605,605	12,036,303,741	4.0	13,4/3,181,300	0.7	13,139,140,130	4.4	14,310,132,301	0.0
Biology (10) Constration of the constratingrame of the constration of the constrecond of the constrating o	101AL LIABILITIES /5	12,141,912,921	12,685,614,529	6.4	406,191,900 200,000	1.1	13,904,/39,348	2.2	755 004 005	0.0
#10,710,700 #11,720,154,823 1.5 556,072,856 3.4 500,87,056 13,771,434,535 14,379,854,583 4.4 1,720,154,823 1.5 1,735,577,120 0.9 1,753,066,264 13,771,434,535 14,379,854,583 4.4 1,720,154,823 1.5 1,735,577,120 0.9 1,753,066,264 13,771,434,535 14,379,854,583 4.4 1,5376,346,777 6.9 15,700,316,486 2.1 16,244,020,150 10,926,302 24,960,183 -10.0 46,751,302 6.3 41 151,376,682 3.7 500,349 210,926,302 24,960,183 -10.0 46,751,302 6.3 171,376,82 3.7 209,093,49 211,93,991,67 50,745,814 -3.5 97,286,819 -1.7 160,774,530 0.7 216,382,104 11,11,1552 24,360,759 0.7 216,382,104 2.1 216,382,104 212 216,382,104 11,11,1552 46,352 64.3 2.0 0.7 216,382,104 216,382,104 216,382,104 <td< td=""><td>Chor Possing</td><td>420,003,009,010</td><td>474 110 140</td><td>1.0</td><td>ADD ATE 250</td><td>0.0</td><td>A76 AA7 530</td><td>4.0</td><td>ABR 211 674</td><td>1.0</td></td<>	Chor Possing	420,003,009,010	474 110 140	1.0	ADD ATE 250	0.0	A76 AA7 530	4.0	ABR 211 674	1.0
1 0.023,0271,01 0.01	Outer Reserves	540 708 738	572 877 085	2.0	536 684 607	2.5	555 072 858	3.4	508 852 705	2 4
13.771.434.555 14.375.544.6777 6.9 15.700.316.468 2.1 16.244.020.150 375.205.209 96.154.142 2.5 191.028.630 -0.7 287.719.919 0.4 385.019.813 375.205.209 96.154.142 2.5 191.028.630 -0.7 287.719.919 0.4 385.019.813 375.205.209 96.154.142 2.5 191.028.630 -0.7 287.719.919 0.4 385.019.813 210.06 57.755.380 5.6 115.522.28 -0.2 172.446.54 0.0 235.008.345 214.360.466 54.147.337 1.0 106.457.039 -17.2 445.543 0.0 236.506.345 112 112 205.385.104 214.360.466 54.147.337 1.10 106.457.039 -1.7 160.774.4530 0.7 216.382.104 214.362.532 64.3 7.562.533 24.3 0.7 816.7453 0.86.5104 114.311.392 38.889.416 7.562.533 22.2 16.069.311 6.2 24.315.647 0.9 29.288.0516		1 620 521 614	1 604 240 054	UV	1 720 154 823	1 1	1 735 577 120	00	1 753 056 264	10
No.1711, 1.1444, 2030 14, 217, 1.244, 2030 14, 217, 1.244, 120 10, 217, 1.244, 142 2.5 191, 028, 630 0.7 287, 719, 919 0.4 385, 019, 813 10, 226, 302 237, 205, 206 36, 15, 4142 2.5 191, 028, 630 0.7 287, 719, 919 0.4 385, 019, 813 10, 226, 302 210, 225, 303 210, 024, 4142 2.5 97, 719, 376 2.3 87, 719, 379 2112, 243, 543 0.0 235, 008, 449 210, 235, 008, 449 2112, 248, 543 0.0 235, 008, 449 235, 008, 449 2112, 248, 543 0.0 0.7 2114, 377 200, 003, 449 2112, 243, 543 0.0 236, 003, 449 2112, 243, 541 236, 003, 518 2112, 243, 541 0.0 236, 003, 518 230, 003, 518 2414, 311, 392 2414, 331, 392		10,120,321,014	4 070 0E4 E00	4.0	1,120,104,020	0.9	15 700 346 AED	P.0	16 244 020 150	2.5
375,205,209 96,154,142 2.5 191,028,530 0.7 287,719,919 0.4 385,019,813 5 110,926,302 24,960,183 -10.0 46,751,302 6.3 67,434,042 3.8 87,191,379 210,239,176 50,745,814 -3.5 97,286,819 -4.1 151,376,62 3.7 2090.093,449 210,239,176 57,759,380 5.6 115,262,258 -0.2 1173,376,62 3.7 2090.89,449 214,380,486 54,147,337 1.0 106,457,039 -1.7 160,774,530 0.7 216,356,18 -7 214,380,416 7,562,532 64.3 2,692,410 177.3 2,603,580 -3.5 3,085,518 -3 119,399,957 30,067,018 0.7 86,560,529 0.7 87,286,063 -3.5 3,085,518 -7 119,399,957 30,067,018 0.7 86,560,528 0.7 87,286,061 -14,31,392 -14,60 119,399,957 30,067,018 0.7 87,286,063 -3.5 87,40,46,55 </td <td>I UTAL LIABILITIES, SHAKES, & EQUITY</td> <td>13,111,434,333</td> <td>14,3/9,854,563</td> <td>4.4</td> <td>12,370,340,771</td> <td>0.0</td> <td>10,100,310,400</td> <td>2.1</td> <td>10,244,020,100</td> <td>0.0</td>	I UTAL LIABILITIES, SHAKES, & EQUITY	13,111,434,333	14,3/9,854,563	4.4	12,370,340,771	0.0	10,100,310,400	2.1	10,244,020,100	0.0
110.926,302 201,45,814 3.5 97,286,819 4.1 151,376,62 3.7 209,089,449 210,249,176 50,745,814 -3.5 97,286,819 4.1 151,378,662 3.7 209,089,449 210,249,176 50,745,814 -3.5 97,286,819 4.1 151,378,662 3.7 209,089,449 2110,249,176 50,745,814 -3.5 010.0 165,5258 -0.2 112,845,532 0.0 235,008,345 214,380,496 54,147,337 1.0 106,457,039 -1.7 160,774,530 0.7 216,382,104 1,181,852 485,532 64.3 2,692,410 177,3 2,603,518 -10.0 1,181,852 485,532 64.3 2,692,410 177,3 2,603,518 -114,317,392 1,181,852 486,532 61,74 7,562,583 -22 16,069,311 62 24,315,547 0.9 29,68,051 38,89,416 7,562,583 -22 117,3 2,163,0408 51 3,1339 119,399,57		375 205 200	GR 154 142	26	101 028 630	2 0-	287 719 919	0.4	385 019 813	0.4
Z10,249,176 50,745,814 -3.5 97,286,819 -4.1 151,378,662 3.7 209,089,449 210,249,176 50,745,814 -3.5 97,286,819 -4.1 151,378,662 3.7 209,089,449 210,249,176 57,759,380 5.6 115,262,258 -0.2 172,848,543 0.0 235,008,345 214,380,466 54,147,337 1.0 106,457,039 -1.7 160,774,530 0.7 216,382,104 NIA NIA NIA 2603,580 -35,50 3,085,518 -3,085,518 -1,12 NIA NIA NIA NIA 7,562,593 -22,2 16,069,311 6.2 24,315,547 0.9 29,268,051 -114,311,392 38,889,416 7,562,593 -22,2 16,069,311 6.2 24,315,647 0.9 29,268,051 -114,311,392 38,889,416 7,562,593 -22,2 16,069,314 6.2 24,315,647 0.9 29,268,051 -114,311,392 38,889,416 7,562,593 -30,060 0.7	Lucar Income*	110 926 302	24 960 183	-10.0	46 751 302	-93	67 434 042	-3.8	87.191.379	-3.0
218,810,060 57,759,380 5.6 115,262,258 -0.2 172,848,543 0.0 235,008,345 112 113 113 114 114 111 311 322 114 311 323 33 33 33 33 33 33 33 33 33 33 33 33 33 33 33 33 33 33 <td>Other Income*</td> <td>210.249.176</td> <td>50.745.814</td> <td>-3.5</td> <td>97.286.819</td> <td>-4.1</td> <td>151.378.662</td> <td>3.7</td> <td>209.089.449</td> <td>3.6</td>	Other Income*	210.249.176	50.745.814	-3.5	97.286.819	-4.1	151.378.662	3.7	209.089.449	3.6
372 0 -100.0 0.00 N/A 112 N/A 112 113 </td <td>Total Employee Compensation & Benefits*</td> <td>218,810,060</td> <td>57,759,380</td> <td>5.6</td> <td>115,262,258</td> <td>-0.2</td> <td>172,848,543</td> <td>0.0</td> <td>235,008,345</td> <td>2.0</td>	Total Employee Compensation & Benefits*	218,810,060	57,759,380	5.6	115,262,258	-0.2	172,848,543	0.0	235,008,345	2.0
214,380,486 54,147,337 1.0 106,457,039 -1.7 160,774,530 0.7 216,382,104 1,181,852 485,532 64.3 2,692,410 177.3 2,603,580 -35.5 3,085,518 - NIA NIA NIA 2,692,410 177.3 2,603,580 -35.5 3,085,518 - 1,181,852 485,532 64.3 2,22.2 16,069,311 6.2 24,315,647 0.9 29,268,051 38,889,416 7,562,593 -22.2 16,069,311 6.2 24,315,647 0.9 29,268,051 119,399,957 30,067,018 0.7 60,560,529 0.7 87,288,063 -114,311,392 NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA -14.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 0506,082,238 050 050 0.0 0.0 0.0 0.0 53 -3.3 57 05	NCUSIF Premiums Expense *	372	0	-100.0	0	N/A	112	N/A	112	-25.0
1,181,852 485,532 64.3 2,692,410 177.3 2,603,590 -35.5 3,085,518 NIA NIA <t< td=""><td>Total Other Operating Expenses*</td><td>214,380,496</td><td>54,147,337</td><td>1.0</td><td>106,457,039</td><td>-1.7</td><td>160,774,530</td><td>0.7</td><td>216,382,104</td><td>0.9</td></t<>	Total Other Operating Expenses*	214,380,496	54,147,337	1.0	106,457,039	-1.7	160,774,530	0.7	216,382,104	0.9
NIA NIA NIA NIA NIA NIA NIA NIA 38,889,416 7,562,593 -22.2 16,069,311 6.2 24,315,547 0.9 29,268,051 114,311,392 119,399,957 30,067,018 0.7 60,560,529 0.7 87,288,063 -3.9 114,311,392 NIA NIA NIA NIA NIA NIA NIA NIA NiA NIA 0.7 60,560,529 0.7 87,288,063 -3.9 114,311,392 Incode 22,809,343 -14.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 60 0.0 0.0 0.0 0.0 0.0 58 -3.3 57 60 20,00 0.0 0.0 0.0 0.0 58 -3.3 57 60 50,01 -13.6 63,909,408 8.1 89,416,155 57 60 0.9 5 -3.3 63 -3.3 57	Non-interest Income & (Expense)*	1,181,852	485,532	64.3	2,692,410	177.3	2,603,580	-35.5	3,085,518	-11.1
38,89,416 7,562,593 -22.2 16,069,311 6.2 24,315,547 0.9 29,268,051 119,399,957 30,067,018 0.7 60,560,529 0.7 87,288,063 -3.9 114,311,392 N/A N/A N/A N/A N/A 13,1392 -3.9 114,311,392 N/A N/A N/A N/A N/A 14,311,392 -3.9 114,311,392 0.0 N/A N/A N/A -14.0 33,410,024 -13.6 63,909,408 8.1 89,416,155 0.0 0.0 0.0 0.0 0.0 53 -3.3 57 0.1 0.10 0.00 0.0 0.0 0.0 58 -3.3 57 0.1 0.1 0.0 0.0 0.0 0.0 50 53 57 0.1 0.1 0.1 0.1 0.1 53 57 57 0.1 0.0 0.0 0.0 0.0 0.0 53	NCUSIF Stabilization Income"	N/A	NA		N/A	-	N/A		NIA	
113,399,957 30,067,018 0.7 60,560,529 0.7 87,288,063 -3.9 114,311.392 NIA NIA NIA NIA NIA NIA NIA NIA 106,082,238 22,809,343 -14.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 60 0.0 0.0 0.0 0.0 0.0 58 -3.3 89,416,155 for are annualized. 0.0 0.0 0.0 0.0 60 0.0 58 -3.3 89,416,155 for are annualized. 0.0 0.0 0.0 0.0 58 -3.3 89,416,155 for are annualized. 0.0 0.0 0.0 0.0 50 57 57 for are annualized. 0.0 0.0 0.0 0.0 58 -3.3 57 57 for are annualized. 0.0 0.0 0.0 0.0 58 -3.3 57 57 for are annualized. 0.0 0.0 <td>FIONISION IOL LUANITEASE LUSSES OF TURI CIEUR LUSS Expense*</td> <td>38,889,416</td> <td>7.562.593</td> <td>-22.2</td> <td>16.069.311</td> <td>6.2</td> <td>24.315.547</td> <td>0.9</td> <td>29,268,051</td> <td>-9.7</td>	FIONISION IOL LUANITEASE LUSSES OF TURI CIEUR LUSS Expense*	38,889,416	7.562.593	-22.2	16.069.311	6.2	24.315.547	0.9	29,268,051	-9.7
NIA NIA NIA NIA NIA NIA 106,082,238 22,809,343 -14.0 39,410,024 -13.6 63,909,406 8.1 89,416,155 60 0.0 0.0 0.0 0.0 58 -3.3 57 for are amualized. 0.0 0.0 0.0 0.0 58 -3.3 57 Before MCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. <	Cost of Funds*	119,399,957	30,067,018	0.7	60,560,529	0.7	87,288,063	-3.9	114,311,392	-1.8
NIA NIA NIA NIA NIA NIA NIA NIA 106,082,238 22,809,343 -14.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 57 60 0.0 0.0 0.0 58 -3.3 57 57 ios are annualized. 58 -3.3 51,6 63,909,408 8.1 89,416,155 57 ios are annualized. 50 0.0 0.0 0.0 58 -3.3 57 57 Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any is excluded. - <td>NET INCOME (LOSS) EXCLUDING STABILIZATION</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	NET INCOME (LOSS) EXCLUDING STABILIZATION									
106,082,238 22,809,343 -14.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 60 0.0 0.0 39,410,024 -13.6 63,909,408 8.1 89,416,155 105,082,238 0.0 0.0 0.0 58 -3.3 57 105 60 0.0 0.0 58 -3.3 57 105 61 0.0 0.0 58 -3.3 57 105 61 0.0 0.0 0.0 58 -3.3 57 105 61 0.0 0.0 0.0 58 -3.3 57 105 61 0.0 0.0 0.0 0.0 58 -3.3 57 105 61 0.0 0.0 0.0 0.0 58 -3.3 57 106 61 0.0 0.0 0.0 0.0 69 -3.3 57 106 61 0.0 0.0 0.0	EXPENSE & NCUSIF PREMIUM "	N/A	N/A		N/A		NIA		N/A	
ios are annualized. 00 0.0 0.0 0.0 0.0 0.0 Before NCUSIF Stabilization Expense. From December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense 0 0.0 0.0 0.0	Net Income (Loss)*	106,082,238	22,809,343	-14.0	39,410,024	-13.6	63,909,408	8.1	89,416,155	4.9
	IUIAL CUS		00	0.0	00	0.0	8	0.0	5	111-
	* Income/Expense items are year-to-date while the related %change ra	atios are annualized.								
	# Means we number is too rarge to dispray in the cent ¹ Prive to Sentember 2010, this account was named Net Income (Loss)		Evoluse From Decer	nher 2010 for	ward NCUSIF Stabilize	tion Income	if any is excluded			
	² Prior to September 2010, this account was named NCUSIF Stabilization	tion Expense. For December	2010 and forward, this a	ccount includ	es Temporary Corpora	e CU Stabiliz	ation Expense			
	and NCUSIF Premiums.			-						
	⁸ March 2014 and forward includes "Non-Trading Derivative Liabilities. ⁴ December 2011 and forward includes "Subordinated Detri Included in									
PULL IN AND IN A LINE LINE IN A LINE AND A L	^b Prior to 3/31/10 Total Liabilities did not include Total Shares and Denosits	Dosits								

Current of Chi Sep-2020 Sep-2020 Sep-2020 December December				Key Ratios	os ⁷						
Percenti				Count of CU : 57							
Percenti							Sep-2020			Dec-2020	
			Dec-2019	Mar-2020	Jun-2020	Sep-2020	PEER Avg.**	Percentile**	Dec-2020	PEER Avg.**	Percentile**
	Mex Work Info. Cost: Cost	CAPITAL ADEQUACY RATIOS									
	New Net Access New New Net Access New	Net Worth / Total Assets ⁵	12.32	11.96	11.29	11.20	N/A	N/A	10.98	N/A	N/A
	Biol Workshoe State	Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Bit Model 312.0	Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	12.74	12.35	11.67	11.59	N/A	N/A	11.35		N/A
	Gux Definition 1133	RBNW Requirement ⁶	315.29	307.05	304.29	297.95	N/A	N/A	298.59		N/A
	Loss Conception 1313 1204 6.13 6.17 NM NM 9.96 NM SSEST Conception 0.35 Destruction 0.31 0.32 NM NM 0.36 NM 0.36 NM NM 0.36 NM NM 0.36 NM NM 0.36 NM NM NM 0.36 NM NM 0.36 NM NM 0.36 NM NM NM 0.36 NM NM NM 0.36 NM	GAAP Equity / Total Assets	11.83	11.78	11.19	11.05	N/A	N/A	10.79		N/A
	ASSET QUALTY RATIOS Colorigent Listers / IN Classical Colorigent Listers / IN Classical <t< td=""><td>Loss Coverage</td><td>13.13</td><td>12.04</td><td>8.13</td><td>8.77</td><td>N/A</td><td>N/A</td><td>9.98</td><td></td><td>N/A</td></t<>	Loss Coverage	13.13	12.04	8.13	8.77	N/A	N/A	9.98		N/A
	Offerent Literation 0.01 0.02 0.01 </td <td>ASSET OILAI ITY PATIOS</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	ASSET OILAI ITY PATIOS									
	Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink/ Different Lotrer / Holl Charge Clink / Holl Charge Clink Different Lotrer / Holl Charge Clink	Delinguent Loans / Total Loans	0.89	0.76	0.57	0.52	N/A	N/A	0.56	N/A	N/A
	Bigling 12 Month Display 12 Month 0.54 0.54 0.64 MA MA< MA	Delinguent Loans / Net Worth	3.97	3.35	2.54	2.35	NIA	N/A	2.54	N/A	NIA
	Diefwindent Loans- Net Change- Clonis 145 133 106 0.07 NM NM 0.06 NM Cherr Mon-Prefensing Assets / Total Assets 0.11 0.01 0.01 0.01 0.06 NM Mon Prefensing Assets / Total Assets 7.30 5.30 5.30 24.85 20.17 NM NM 5.17 NM Mon Chonnell 7.31 7.32 5.30 5.33 6.10 NM NM 17.85 NM Loan Chonnell 7.31 7.32 3.33 6.01 NM NM NM 17.86 NM	Rolling 12 Month Net Charge Offs / Average Loans ²	0.54	0.54	0.50	0.44	N/A	N/A	0.37	N/A	N/A
	Cher Non-Performing Assets/ Total Assets 0.11 0.11 0.11 0.11 0.11 0.01 NM	Delinquent Loans + Net Charge-Offs / Average Loans	1.45	1.31	1.08	0.97	N/A	NIA	0.95	N/A	N/A
	MANAGEMENT RATIOS Total 538 458 458 458 458 451 N/N New Child Commit New Child Commit Sheed Comm	Other Non-Performing Assets / Total Assets	0.11	0.11	0.09	0.09	N/A	N/A	0.08	N/A	N/A
	Amonometer Amonometer Network Table (continue) Table (continue) <thtable< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thtable<>										
	Net word	MANAGEMENT RATIOS	00	001	101	00.1	-		27.2		111
	State Growth: Constrained Constrained <thconstrained< th=""> <thconstrained< th=""></thconstrained<></thconstrained<>	Net worth Growth	06.7	5.38	4.00	4.88	NIA	N/A	211.0	NA	NIA
	Construct 5.30 -0.50 5.52 6.10 N/A N/A 6.12 N/A Acset Octown ¹ Acset Octown ¹ 7.87 7.87 7.87 7.87 7.87 7.87 7.87 7.87 7.87 7.87 N/A 7.84 N/A N/A 7.84 N/A N/A 7.84 N/A N/A 7.84 N/A 7.84 N/A	Share Growth	7.15	18.45	24.85	20.17	N/A	N/A	19.44	N/A	N/A
	Asset Growth Interstering Growth Memberstering Growth Memberstering Me	Loan Growth ¹	5.30	-0.50	5.52	6.10	N/A	N/A	6.12		N/A
	Investment Growth ¹ Investment Growth ¹ Investment Growth ¹ 312 0.66 1.56 0.57 NA NA 1.84 NA Rembersing Growth ¹ 372 0.66 1.56 1.56 1.98 NA 1.84 NA Rembersing Growth ¹ Neerge Assets (ROAA) ¹ 0.86 0.55 0.56 NA NA NA 0.67 NA Net Income - Extraordinary Gains (Losses) / Neerge Assets ¹ 0.28 0.50 0.55 NA NA NA 0.57 NA Net Income - Extraordinary Gains (Losses) / Neerge Assets ¹ 0.29 0.21 0.22 0.50 NA NA NA 0.20 NA PLL Lor Credit Loss Extraordinary Gains (Losses) / Neerge Assets ¹ 0.22 0.22 0.22 0.22 NA NA 0.20 NA SEET LABILITY MAAGEMENT RATIOS 55.06 5.2.66 0.22 0.22 0.22 0.22 NA NA 0.23 NA Cash + Short Total Credit Loss Extraordinary Gain (Loss Extraordinary Gain (Loss Extraordinary Gain (Loss Extraordina	Asset Growth ¹	7.87	17.67	23.31	18.68	N/N	N/A	17.95		N/A
	Membership Growth' MIA MIA MIA MIA MIA MIA MIA EXININGS RATIOS EXININGS RATIOS 0.06 0.05 NIA MIA	Investment Growth ¹	11.86	38.34	48.96	36.72	N/A	N/A	34.84	N/A	N/A
	EARNINGS FATIOS EARNINGS FATIOS EARNINGS FATIOS EARNINGS FATIOS EARNINGS FATIOS NIA NIA NIA 0.60 NIA Net Income / Average Assets (FOAA) 0.80 0.65 0.54 0.55 NIA NIA 0.67 NIA Operating Expenses / Average Assets' 0.30 0.65 0.65 0.54 0.55 NIA NIA 0.70 0.70 NIA NIA 0.70 NIA 0.70	Membership Growth ¹	3.72	0.66	1.58	1.98	N/A	N/A	1.88	N/A	N/A
	Met Income Income Nuk Nuk Nuk O.60 Nuk Net Income Extraordinary Cases) / Average Assets 0.80 0.63 0.65 Nuk Nuk 0.67 Nuk Net Income Extraordinary Cases) / Average Assets' 0.29 0.63 0.65 Nuk Nuk Nuk 0.67 Nuk PLLL or Credit Expenses/ / Average Assets' 0.29 0.21 0.22 0.22 Nuk Nuk Nuk Nuk Nuk ASSET LLABILITY MANAGEMENT RATIOS 0.29 0.21 0.22 0.23 Nuk	EARNINGS RATIOS									
	Net Income - Extraordinary Gains (Losses) / Average Assets' 0.80 0.65 0.65 0.65 0.65 0.65 0.65 0.65 0.65 N/A N/A 0.70 N/A Deneting Expenses / Average Assets' 3.22 3.23 3.02 N/A 0.20 N/A 3.01 N/A Deneting Expenses / Average Assets' 0.22 0.22 N/A 0.20 N/A 3.01 N/A ASSET LIABILITY MANGEMENT RATIOS 0.25 0.21 0.22 N/A 0.20 N/A 3.01 N/A ASSET LiaBILITY MANGEMENT RATIOS 55.06 52.66 50.67 N/A N/A 49.53 N/A Cash + Short-Term Investments / Assets' 17.138 20.71 23.58 22.16 N/A 49.53 N/A Cash + Short-Term Investments / Assets' 17.138 20.71 23.58 23.15 N/A 49.53 N/A Tash adde ratios are multiced. Exam Date ratios are multiced. Exam Date ratios are multiced. 24.35 N/A Tash adde ratios are multiced. Tash adde ratios are multiced. 1 24.35 N/A <	Net Income / Average Assets (ROAA) ¹	0.80	0.65	0.54	0.58	N/A	N/A	0.60	N/A	N/A
	Operating Expenses / Vergage Assets / 326 3.18 3.04 3.02 N/A N/A N/A 3.01 N/A PLL or Credit Loss Expense / Average Assets / 0.29 0.21 0.21 0.22 N/A N/A 0.20 N/A 0.20 N/A N/A N/A 0.20 0.20 N/A 0.20 0.20 N/A 0.20 0.20 N/A 0.20	Net Income - Extraordinary Gains (Losses) / Average Assets	0.80	0.63	0.50	0.55	N/A	N/A	0.57	N/A	N/A
	PriLL or Credit Loss Expense / Average Assets ¹ 0.29 0.21 0.22 N/A N/A N/A 0.20 N/A ASSET LIABILITY MANAGEMENT RATIOS S5.05 55.66 50.67 50.67 80.50 N/A 49.53 N/A ASSET LIABILITY MANAGEMENT RATIOS 55.05 55.66 50.67 50.67 80.50 N/A N/A 49.53 N/A Total Loons / Total Assets 17.98 20.71 23.56 50.57 80.50 N/A N/A 10 24.35 N/A Total Loons / Total Assets 17.98 20.71 23.56 50.57 20.51 N/A N/A 10 24.35 N/A Total Loons / Total Assets 17.98 20.71 23.56 52.15 N/A N/A 24.35 N/A Total Loons / Total Assets 20.71 23.56 20.71 23.56 22.15 N/A 24.35 N/A Texam Date Ratio is based on Net Charge Offs over the last 12 months 24.35 N/A 24.35 N/A This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution contine repricin	Operating Expenses / Average Assets	3.26	3.18	3.04	3.02	N/A	N/A	3.01	N/A	N/A
	SSET LIABILITY MANAGEMENT RATIOS S5.05 50.67 50.67 50.67 50.60 N/A A9.53 N/A Total Loans / Total Assets 55.05 52.66 50.67 50.67 50.60 N/A A9.53 N/A Cash + Short-Term Investments / Assets ³ 17.38 20.71 23.56 50.67 50.67 N/A N/A A9.53 N/A Texam date ratios are annualized. 17.38 20.71 23.56 50.67 50.67 N/A N/A A9.53 N/A This ratio relies on multired. 17.38 20.71 23.56 52.15 N/A N/A 24.35 N/A This ratio relies on multired. 1 23.56 52.56 N/A N/A 24.35 N/A This ratio relies on multired. 2	PLLL or Credit Loss Expense / Average Assets ¹	0.29	0.21	0.22	0.22	N/A	N/A	0.20	N/A	N/A
	Total Loans / Total Assets56.0550.6050.60N/AA9.53N/ACash + Short-Term Investments / Assets17.9820.7123.5650.67N/AA9.53N/ACash + Short-Term Investments / Assets17.9820.7123.5650.67N/AN/A24.35N/A* Exam Date Ratios are annualized.24.35N/A24.35N/A24.35N/A* Exam Date Ratios based on Net Charge Offs over the last 12 months </td <td>ASSET LIABILITY MANAGEMENT RATIOS</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	ASSET LIABILITY MANAGEMENT RATIOS									
	Cash + Short-Term Investments / Assets ³ 17.98 20.71 20.71 23.58 22.15 N/A 24.35 N/A * Exam date ratios are annualized. * Exam date ratios based on Net Charge Offs over the last 12 months * Exam date ratios interval and not the actual maturity of the investment. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for maturity distribution for the actual maturity of the investment. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions under \$100 million. * Exam date ratios for credit unions unde	Total Loans / Total Assets	55.05	52.66	50.67	50.50	N/A	N/A	49.53		N/A
¹ Exam date ratios are anrualized. ² Exam Date Ratio is based on Net Charge Offs over the last 12 months ³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁴ Applicable for credit unions under \$100 million. ⁶ For periods after March 2020. Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than the Net Worth Ratio (NCUA regulations section 702. 103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	¹ Exam date ratios are annualized. ² Exam Date Ratio is based on Net Charge Offs over the last 12 months ³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁶ For periods after March 2020. Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	Cash + Short-Term Investments / Assets ³	17.98	20.71	23.58	22.15	N/A	N/A	24.35		N/A
² Exam Date Ratio is based on Net Charge Offs over the last 12 months ³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	² Exam Date Ratio is based on Net Charge Offs over the last 12 months ³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than the Net Worth Ratio (NCLA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	¹ Exam date ratios are annualized.									
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than the Net Worth Ratio (NCUA regulations section 702. 103). ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than the Net Worth Ratio (NCUA regulations section 702. 103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. ⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than the Net Worth Ratio (NCLA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	² Exam Date Ratio is based on Net Charge Offs over the last 12 month	S								
⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702. 103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁴ Applicable for credit unions under \$100 million. ⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if fotal assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	³ This ratio relies on maturity distribution of investments reported per 5.	1.0	he maturity distribution co	ould be based on the re-	pricing interval and	not the actual m	aturity of the investin	ient.		
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. ^e Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁴ Applicable for credit unions under \$100 million.									
⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702. 103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	^e Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103). ⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁵ For periods after March 2020, Assets in the denominator excludes SI	mall Business Administra	tion Paycheck Protection	Program loans pledge	d as collateral to th	e Federal Reser	ve Bank Paycheck F	rotection Program	Lending Facility	
⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.	⁶ Applies only if total assets are greater than \$50 million and the RBNV	V Requirement is greater	than 6% and greater tha	in the Net Worth Ratio (NCUA regulations	section 702.103				
		⁷ The FPR was recently reorganized resulting in some ratios being relo	cated but not deleted. Th	e ratio you are looking fo	or may be on the Histori	cal Ratios tab.					

	0	Count of CU : 57	57						
					00000			0000	
ů –	ount of CU in	Count of CU in Peer Group : N/A	AIA		Sep-2020			Dec-2020	
	Dec-2019	Mar-2020	Jun-2020	Sep-2020	PEER Avg	Percentile**	Dec-2020	PEER Avg	Percentile**
CAPITAL ADEQUACY Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	0	N/A	N/A	0		NIA
n of ASC Topic 326 - Fin:	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A
Net Worth/Total Assets excluding one time adjustment to undivided	12 22	11 06	11 20	11 20	NIA	NIA	10 08	NIA	NIA
Solvency Evaluation (Estimated)	113.59	113.51	112.76	112.57	N/A	N/A	112.24		N/A
Classified Assets (Estimated) / Net Worth	3.93	3.78	3.76	3.88	N/A	N/A	3.75		N/A
ASSET QUALITY	N S A	OF 0	010	06.0	MIA	NIA	10.0	VIIV	NIA
Ret Criarge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest	98.76	99.59	98.88	101.03	AIN	NIA	100.90	AN	AN
Accum Unreal G/L On AFS/Cost Of AFS	-0.06	1.29	1.63	1.39	N/A	N/A	1.15		N/A
Delinquent Loans / Assets ³	0.49	0.40	0.29	0.26	N/A	N/A	0.28		N/A
EARNINGS * Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium ²	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A
* Gross Income/Average Assets	5.25	4.88	4.60	4.58	N/A	N/A	4.54		N/A
* Yield on Average Loans ⁴	5.07	5.07	4.96	4.94	N/A	N/A	4.92		N/A
* Yield on Average Investments	2.21	1.80	1.57	1.49	N/A	N/A	1.40	234	N/A
* Fee & Other Op.Income / Avg. Assets	1.58	1.44	1.34	1.37	N/A	N/A	1.39		N/A
* Cost of Funds / Avg. Assets	0.90	0.85	0.83	0.79	N/A	N/A	0.76		N/A
* Not Margin / Avg. Assets * Not Interact Marrin/Avn. Accente	02.4	2.69	3.11	3.19	NIA	N/A	3.78	N/A	NIA
Onerating Exercises Income	62.21	65.11	66.17	65.86	N/A	N/A	66.25		N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹	2.73	2.67	2.53	2.50	N/A	N/A	2.45		N/A
* Net Operating Exp. /Avg. Assets	2.31	2.32	2.30	2.26	N/A	N/A	2.24		N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	34.43	35.07	34.63	35.17	N/A	N/A	34.39	N/A	N/A
Reg. Shares / Total Shares & Borrowings	45.10	44.83	45.60	46.26	N/A	N/A	46.41		N/A
Total Loans / Total Shares	63.25	60.39	57.81	57.46	N/A	N/A	56.19		N/A
Total Shares, Dep. & Borrs / Earning Assets	93.48	94.15	94.07	94.31	N/A	N/A	94.58		N/A
Reg Shares + Share Drafts / Total Shares & Borrs	60.61	60.69	62.75	63.11	N/A	N/A	64.12		N/A
Borrowings / Total Shares & Net Worth	0.36	0.36	0.34	0.29	N/A	NIA	0.27	N/A	N/A
PRODUCTIVITY	001		-0.1	00 2	AITA	NUA	202	NITA	NIA
Members / Potential Members	0.23	4.40	4.41	0.00	VIN	VIN	0.02	VIN	A/M
BOITOWERS / MEMIDERS	77.10	10.00	00.00	10.00	VIN	VIN	01.05		
Memoers / Full-Lime Empl.	\$101.00	\$10 FF2	0/1.00 €11 070	41 ACO	VIN	VIN	C14.10		VIN
Avr. Loan Balance	\$12 477	\$12.590	\$12,901	\$13 023	A/N	NIA	\$12,878		N/A
* Salary And Benefits / Full-Time Empl.	\$67,712	\$71.209	\$71,591	\$71,829	N/A	N/A	\$72,758		N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	r = 1 (or no an	nualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.	er the data colle Rank or the Pe	ction is complete. er Average Ratio	so until the next cy	ycle.					
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the percentile rank to the credit union's financial performance.	i key areas of pe centile ranking a ance. However, e.	arformance. To a ssigned to the cre when reviewed in	rrive at the perce adit union is a me i relation to other	ntile ranking, all asure of the rel available data,	data for all credi ative standing of users may draw o	t unions in a that ratio in the conclusions as			
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.	sets did not inclu	ide repossessed	vehicles.						
²¹ Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense.	SIF Stabilization	Income/Expense	e						
From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA	om ROA.		the state of the s	and the second se	TOOL INCOM				
This onlice change approved are equatory potery critication in weight of a completer of reporting requirements for troubled each restructured (TDK) loans. This onlice change may result in a derine in delinement loans reported as a diftine 2012, dian 2012.	e delinquency re ne 2012.	borring requireme	ents for troubled d	aeor restructure	a (I Urk) Ioans.				

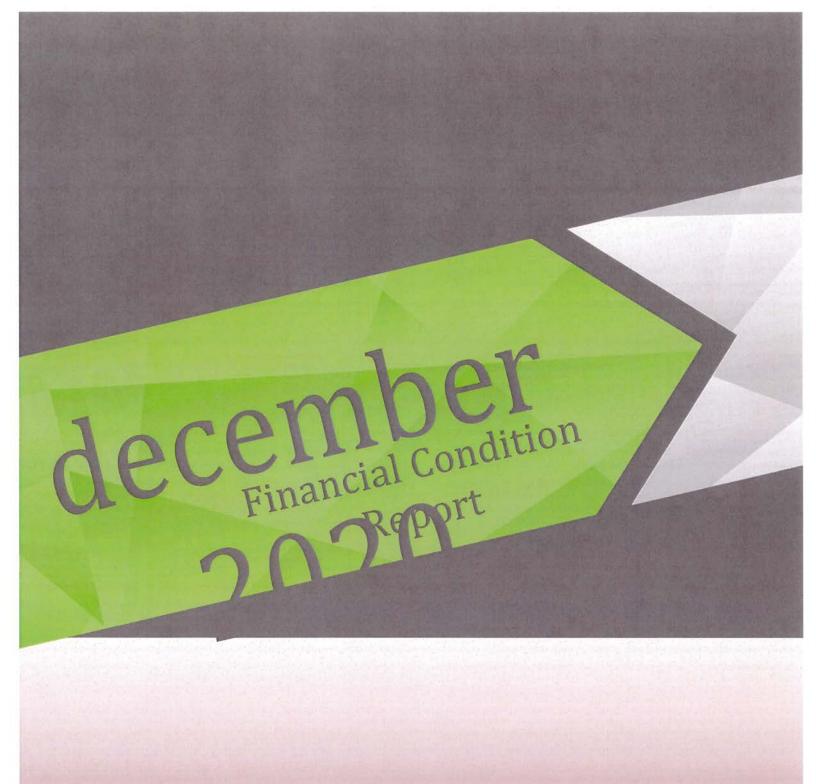
Jun-2020 % 266,666,615 2,010,082,453 2,10,565,016 2,10,565,016 2,10,565,016 2,10,565,016 157,649,925 3,390,672,074 157,649,925 355,484,892 6,1065,907 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,929 15,863,906 90,925 11,006,903 15,261,096 91,71,738 2,455,005 95,267,096 9,567,096 9,567,096 9,567,096 9,567,096 11,005,290 11,005,219 11,005,210 11,005,219 11,005,210	% Chg -8.1 -8.1 -8.1 -8.1 -8.1 -1.4 N/A N/A N/A N/A N/A N/A -2.5 5.6 5.6 5.6 5.6 6.9 6.9	Sep-2020 % Chg 242,664,503 -8.7 242,664,503 -8.7 17,43,083,630 -13.3 240,652,016 14.2 2,226,310,143 -10.5 2,226,310,143 -10.5 1,133,233 16.9 0 N/A 71,383,233 16.9 3,881,567,079 14.5 91,135,583 -7.2 91,135,583 -7.2 95,280,134 0.0 91,135,583 -7.2 95,280,134 0.0 91,135,583 -7.2 95,280,134 0.0 91,135,583 -7.2 95,280,134 0.0 92,394,612 -4.1 93,81,567,018 9.1 23,387,412 4.17,4	Dec-2020 9 243,241,061 1,954,349,587 261,765,016 2,459,355,664	% Chg
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ents in Corporate Cus 00,400,677 05,100,622 113,3 178,054,184 5 ents in Corporate Cus 3,091,284,003 4,066,039,472 5.0 4,568,356,239 4 NTS 3,091,284,003 4,066,039,472 5.0 4,568,356,529 4 OR SALE 6,059,006 9,593,120 58.3 15,863,359,55 4 CS 178,054,185 5.0,147,120 13,265,2913 3.8 322,656,555 9 Red Loans/Lines of Credit 324,937,050 312,652,913 3.8 322,656,555 9 9 Ve Loans (PAL I and PAL II loans) (FCUs only) 7,290,949 312,652,913 3.8 329,555,555 9 Ve Loans (PAL I and PAL II loans) (FCUs only) 7,290,949 312,652,913 332,652,914 1 329,353,44 9 areanteed Student Loans 847,45,66 91,302,069 0.0 16,433,237 1 5,563,327 1 5,563,327 1 16,433,327 1 1 2 5,563,416 1 2 6,893,4206 1 1	87.1 3.6 6.9 4.7	1	95,325,539	0.1
************************************	3.6 4.7		95,698,669	3.6
MTS 3891.284,303 4,066,039,472 5,0 4,365,356 426 OR SALE 6,059,006 9,593,120 58.3 15,663,334 1 ES: ared Loans/Lines of Credit 5,059,006 9,593,120 58.3 15,663,934 1 ES: ared Loans/Lines of Credit 324,997,306 3,12,652,913 -4,3 224,174,949 ared Loans/Lines of Credit 324,997,306 312,652,913 -3.8 329,563,595 ve Loans (PAL I and PAL II loans) (FCUs only) 7,250,949 7,260,949 7,16,541 0 uaranteed Student Loans 843,175,520 0 N/A 2,56,895,746 0 aris 2,350,029 0 7,50,1461 -4,53,006,521 -1,5 5,28,847,418 -1,5 aris 2,350,029 0 2,350,029,400 0,2 2,36,13,048 83,1675,201 aris 3,00,7860 9,350,020 0 1,1,963,022 2,336,032,01 16,24,3277 aris aris 2,356,035,79 2,357,286,697 0,4 2,463,6406<	6.9		27,432,794	-45.0
OR SALE 6.059,006 9,593,120 58.3 15,863,334 1 ES: it Card Loans 2.1,320,775 2.60,124,105 -4.3 2.44,174,949 it Card Loans it Card Loans 2.30,552,913 -3.8 3.22,256555 2.44,174,949 it Card Loans 7.20,949 7.260,949 3.26,552,913 -3.8 3.22,526,555 2.44,174,949 unameed Student Loans 7.250,949 3.26,552,913 -3.8 3.32,526,555 3.22,526,460 8.31,575,201 ons 7.260,473 3.24,556 843,550 -2.5 8,31,575,201 8.31,575,201 ons 2.335,303 2.333,330 2.336,579 2.337,332,317 15,528,447 8.31,575,201 ons 2.335,303 2.333,330,323,333 3.26,635,579 2.337,332,323 15,528,447,418 2.45,608,521 15,737,332 15,752,201 ons Credit Secured by Junior Lien 1.4 2.336,635,579 2.337,332,320 15,732,332,303 2.44,174,733 17,744,345 2.45,741,332 as of Credit Secured by Junior Lien 1.4 2.366,353,303			4,921,479,313	3.2
Construct Construct <thconstruct< th=""> <thconstruct< th=""> <thc< td=""><td>65.4</td><td></td><td>21 858 402</td><td>5.5</td></thc<></thconstruct<></thconstruct<>	65.4		21 858 402	5.5
ES: 271,320,775 260,124,105 -4.3 244,174,949 red cloans red cloans 32,655,913 -4.3 244,174,949 red cloans red cloans 32,655,913 -4.3 244,174,949 red cloans red cloans 7,067,618 -2.5 6,899,746 usranteed Student Loans 849,745,566 843,082,069 -0.8 831,675,944 ans 2,330,266,965 -1.5 5,394,718 -2,393,277 ans 2,330,266,01,282 2,330,2460 0.2 2,337,775,944 ans 19,525,601,282 2,330,2460 0.2 2,337,773 ans 19,526,001 453,606,579 2,61,749 - ans 19,526,002 19,53,006 -1.5 528,44,418 ans 19,526,002 2,330,500 2,332,226,503 - ans 5,57,680,1282 2,330,500 2,332,2706 - ans 5,57,885,697 -0.4 2,458,854,608 - as of Credit Secured by Junior Lien 1.4 2,566,533,303			4011000114	2
It Card Loans 271,320,775 260,124,105 -4.3 224,174,349 are Loans/Lines of Credit 324,987,360 -4.3 224,174,349 are Loans (PAL I and PAL II loans) (FCUs only) 7,250,349 7,067,618 -2.5 6,899,746 are Loans (PAL I and PAL II loans) (FCUs only) 7,250,349 7,067,618 -2.5 6,899,746 are stated Student Loans 849,745,566 843,082,069 -0.8 831,675,344 ans 2,235,801,282 2,330,239,460 0.2 2,377,734 ans 2,336,052,796 843,743 -4.5 528,474,18 ans 2,336,052,914 -1.5 528,437,418 ans 2,336,052,014 455,008,201 -1.5 528,437,418 ans 2,336,052,014 455,008,201 -1.5 528,437,418 ans 2,336,053,012 2,355,013,044 -3.5 528,447,418 ans 6,553,010 455,008,201 -1.5 528,447,418 ans 2,355,012 2,355,008 -1.7 2,458,854,608 ans Propertie				
Ired Loans/Lines of Credit 324,987,360 312,652,913 -3.8 329,265,365 ve Loans (PAL I and PAL II loans) (FCUs only) 7,260,396 0 N/A 0	-6.1	241.332,726 -1.2	249,058,633	3.2
ve Lcans [PAL I and PAL II loans) (FCUs only) 0 NA 0 NA 0 usranteed Student Loans 7.250.349 7.067.618 -2.5 6.899.746 0 ans 2.330.329.460 0.2 37.67.75.201 843.082.069 -0.8 831.675.944 ans 2.325.801.262 2.330.329.460 0.2 2.376.775.201 9 ble 19.527.964 17.962.061 -0.6 831.675.94 9 ot Non-Freal Estate Loans/Lines of Credit * 2.366.625.579 2.337.285.687 -0.4 2.458.854.608 erfes * 19.527.966 843.065.2059 2.37.285.609 -0.4 2.456.854.608 as of Credit Secured by 1st Lien 1-4 2.366.625.579 2.357.285.609 -1.5 5.28.847.418 as of Credit Secured by 1st Lien 1-4 2.366.825.579 2.37.285.2006 -1.5 5.28.847.418 as of Credit Secured by 1st Lien 1-4 2.366.855.579 2.37.285.2006 -1.7 2.456.854.608 s of Credit Secured by 1st Lien 1-4 2.366.857.715 2.37.37.282.2006 -1.7 2.456.409	5.3		319,175,602	-2.3
usanteed Student Loans 7,200,349 7,005,050 0.033,167 0.639,146 ans 7,201,341 843,005,050 0.2 2.376,175,201 0.033,1675,201 ans 19,527,964 17,962,001 -0.8 831,675,201 0.03 2,376,175,201 ble 19,527,964 17,962,001 -0.0 2,376,175,201 0.03 2,376,175,201 of Non-Real Estate Loans/Lines of Credit? 2,366,625,579 2,337,305 -0.4 2,456,854,608 831,6776,201 al Properties ³ al Credit Secured by 1st Lien 1-4 2,365,533,030 260,907,442 1.7 2,551,03,048 al Properties ³ al Credit Secured by 1st Lien 1-4 2,56,533,030 260,907,442 1.7 2,551,03,048 al Properties ³ 38,673,981 39,607,880 2,41,547 2,9 623,005,903 al Non-Keal Estate Secured ³ 5,66,255,579 2,357,285,687 0,1 7,790,4437 2,756,103,048 sist Credit Real Estate Secured ³ 5,60,307,860 2,4 3,607,860 2,4 3,604,679 3,655,103,048 EA	N/A		0	N/A
Instructure Constructure Constructure </td <td>4.2-</td> <td></td> <td>0,2/0,040</td> <td>4 0</td>	4.2-		0,2/0,040	4 0
ans	4.1-		856,740,240	2.3
Mon-Peal Estate Loans/Lines of Credit ³ 460.429.76 453,606.827 -1.5 528,447418 s of Credit Secured by Junior Lien 1-4 Family 2,365,579 2,357,286,697 -0.4 2,458,854,608 ertes ³ s of Credit Secured by Junior Lien 1-4 2,366,625,579 2,357,286,697 -0.4 2,458,854,608 al Properties ³ al Properties ³ 38,673,981 39,607,860 2,4 37,832,006 state Loans/Lines of Credit Net Real Estate Secured ³ 58,633,072 615,641,547 2,9 623,009 ns/Lines of Credit Net Real Estate Secured ³ 598,831,072 615,641,571 2,2 81,771,738 ns/Lines of Credit Not Real Estate Secured ³ 598,831,072 615,641,791 2,2 81,771,738 ns/Lines of Credit Not Real Estate Secured ³ 598,831,072 614,517,911 2,4 623,096 5,5 state Loans/Lines of Credit Not Real Estate Secured ³ 7,511,847,691 -0,1 7,790,4422 5,7 ResCost 5,566,025 7,517,847,691 -0,1 2,3046,556 -1,7,4545 5,566,52 Bestorest 5,566,025	-9.6	14 415 798 -11 3	12,418,000,278	-11.0
s of Credit Secured by 1st Len 1-4 Family 2,366,825,379 2,357,285,697 -0.4 2,456,854,608 effects a concreted by Union Lien 1-4 Family 2,366,825,300 20,907,442 1,7 2,55,103,048 effects a concreted by 36,07,860 2,4 37,332,006 astate Loans/Lines of Credit Real Estate Secured by 563,301,072 615,941,547 2,9 623,005,903 and Lines of Credit Real Estate Secured by 563,363,1072 615,941,547 2,9 623,005,903 and Lines of Credit Real Estate Secured by 5,50,833,1072 615,941,547 2,9 623,005,903 and Lines of Credit Real Estate Secured by 7,581,284,770 1,7730,448 5,7709 1,7770,448 5,7709 5,7718,474 2,562,203 5,903 5,905,903 5,905,903 5,552,005 5,905 5,552,005 5,905 5,552,005 5,905 5,552,005 5,502 5,552 5,502 5,5	16.6	1	532 383 320	80-
ertles ³ ertles ³ ertles ³ as of Credit Secured by Junior Lien 1-4 as of Credit Secured by Junior Lien 1-4 as of Credit Secured by Junior Lien 1-4 as of Credit Recured by Junior Lien 1-4 as of Credit Real Estate Secured ³ 38.673.391 38.673.491 2.4 37.632.305 39.647.571 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 32.1413.223 30.686.104 16 33.33.55.462 33.355.462 33.355.462 32.445 17 30.43.55 15.559.24 13.6456 5 11 33.355.462 13.445 1 24.66 5 14 11 30.44 11 41 41 4	2.2		2	2
s of Credit Secured by Junior Lien 1-4 al Properties ³ 266,533,030 260,907,442 1.7 255,103,048 state LoansLines of Credit ³ 38,677,361 39,607,860 2.4 37,832,006 state LoansLines of Credit Real Estate Secured ³ 598,831,701 7.3278,378 20.2 81,771,738 ns/Lines of Credit Not Real Estate Secured ³ 598,831,701 7.3278,378 20.2 81,771,738 EASES Credit Not Real Estate Secured ³ 5,581,268,345 7,571,847,691 -0.1 7,790,449,793 EASES Credit Not Real Estate Secured ³ 60,341,701 7.3278,378 20.2 81,771,738 EASES Credit Not Real Estate Secured ³ 5,582,203 0.0 1 7,790,449,793 EASES ON LOAN & LEASES) 9,954,706 3.2 81,774,788 Estate 9,954,706 3.2 9,557,086 Estate 5,555,221 15,570,665 1.8 113,465 20 Repossesed Other Assets 83,735 5,553,210 -0.1 3,904,325 5.3 SED and REPOSSESED ASSETS ¹ 15,570,665 1.8 113,645,556 5.3 SED and REPOSSESED ASSETS ¹ 15,570,665 1.8 113,645,556 5.3 SED and REPOSSESED ASSETS ¹ 15,570,665 1.8 113,645,556 5.3 Set Capitalization Deposit 111,330,312 40,333,442 7.8 40,430,185 mec Capitalization Deposit 111,381,233 326,646 0.4 114,090,229 Set Capitalization Deposit 61,451 84,816 2.7,1 81,878 6.20,10 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	1,608 4.3 2,547,482,838	182,838 3.6	2,613,372,628	2.6
al Properties ⁴ al Properties ⁵ state Loans/Lines of Credit ³ as 673,361 266,307,442 1,7 255,103,048 ns/Lines of Credit Real Estate Secured ³ sale 73,361 560,7461 71 73,278,378 20,2 81,717,38 7 EASES ON LOAN & LEASES) 60,341,707 73,278,378 20,2 81,717,38 7 EASES ON LOAN & LEASES) 60,341,707 73,278,378 20,2 81,717,38 7 Estate 5,550,505 5,550,507 66,526 7,571,847,691 -0.1 7,790,449,793 5 Estate 5,550,505 5,550,506 7,700 3,2 9,567,096 174,545 20 Repossessed Other Assets 5,550,201 -0.1 3,904,325 4 Repossessed Other Assets 5,550,200 -0.1 3,904,325 4 and REPOSSESED ASSETS ¹ 15,570,665 1,8 13,646,556 -1,74,545 20 and REPOSSESED ASSETS ¹ 15,595,287 15,570,665 1,8 13,646,556 -1,74,545 20 and REPOSSESED ASSETS ¹ 11,330,312 40,335,444 7 16 33,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,335,452 402 3,141 113,406,696 0,4 114,090,529 106 6,556 1,1 11,336,114 111,306,114 112,406,696 0,4 114,090,529 106 6,556 1,1 11,336,165,556 1,1 11,336,114 112,406,696 0,4 114,090,529 106 6,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,114 112,406,696 0,4 114,090,529 106 6,556 1,1 11,336,114 111,346,116 2,71 114,090,529 106 6,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,165,556 1,1 11,336,116 1,1 11,346,116 1,1 11,346,116 1,1 11,400,529 1,1 11,346,116 1,1 11,400,529 1,1 11,346,116 1,1 11,400,529 1,1 11,346,116 1,1 11,400,529 1,1 11,340,116 1,1 11,400,529 1,1 11,340,116 1,1 11,400,529 1,1 11,400,529 1,1 11,340,116 1,1 11,400,529 1,1 11,340,116 1,1 11,400,529 1,1 11,340,116 1,1 11,400,529 1,1 1,400,529 1,1 1,5				
State Loans/Lines of Credit * 38,573,981 39,607,660 2.4 37,832,006 ns/Lines of Credit Real Estate Secured * 58,631,072 615,941,547 2.9 623,003,03 ns/Lines of Credit Not Real Estate Secured * 569,831,072 615,941,547 2.9 623,005,03 EASES 7,581,288,945 7,571,847,691 -0.1 7,790,446,793 3 EASES 7,581,288,945 7,571,847,691 -0.1 7,790,446,793 3 EASES 7,581,288,945 7,571,847,691 -0.1 7,790,446,793 3 EASES 66,024,412) (64,451,791) -2.4 (64,621,096) 3 Estate 9,647,065 5,550,210 -0.1 7,790,449,793 3 <td>-2.2</td> <td>_</td> <td>255,732,613</td> <td>1.2</td>	-2.2	_	255,732,613	1.2
ns/Lines of Credit Not Real Estate Secured ² 598,831,072 615,941,547 2.9 623,005,903 ns/Lines of Credit Not Real Estate Secured ³ 509,431,701 73,25378 20.2 617,773,81 A Secured ³ 7,511,847,691 -0.1 7,790,449,793 SES ON LOAN & LEASES (66,024,412) (64,451,791) -2.4 (64,621,096) Secured ³ 5,562,025 5,562,202 5,562,202 5,562,202 7,571,847,691 -0.1 7,790,4425 5,562 0 Secured ³ 5,562,025 5,562,202 5,562,202 7,151,547 5,570,665 18 13,646,556 -13,944,255 5,733,352,442 113,646,556 -13,343,312,243,3312,244,312,403,355,442 113,646,556 -114,545 25 114,3203,312 44,316 27,1 113,461,596 16 4,614,112,406,596 0, 114,090,329 40,335,444 114,090,329 40,430,185 6,749 114,090,329 40,430,185 6,749 114,300,329 40,400,185 6,749 114,300,329 40,400,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 40,740,185 6,740 114,300,329 115,740 114,300,329 114,300,300,100,145 115,740 114,300,329 114,300,300,145 114,300,300,145 114,300,300,140,300,300 114,300,300,145	4.5		35,547,236	-3.2
msLines of Credit Not Real Estate Secured 0.941,701 7.33,78 2.0.2 61,771,38 7.779,437,738 7.791,777,738 7.771,371,378 7.771,371,371 7.771,371,328 7.771,371,328 7.771,371,326 7.751,375 7.551,355 5.562,355 5.562,355 5.571,365 7.721,371,345 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,304,455 7.731,413,355 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 7.333,352,462 <td>1.1</td> <td></td> <td>646,627,044</td> <td>3.0</td>	1.1		646,627,044	3.0
Exacts (11.6		97,524,166	4.4
State 5,562,025 5,550,210 -0.1 3,904,925 -0.1 -0.1 3,933,53,462 -0.1 -0.1 3,904,925 -0.1 -0.1 3,93,353,462 -0.1 -0.1 -0.1	8.7 7		0,044,313,033	000
os 5,562,025 5,559,210 -0.1 3,904,925 Repossessed Other Assets 83,735 5,559,210 -0.1 3,904,925 SED and REPOSSESSED ASSETS ¹ 15,295,287 15,570,665 1,8 13,645,556 SED and REPOSSESSED ASSETS ¹ 32,666,104 1,6 33,355,462 ncc Capitalization Deposit 111,936,114 112,406,696 0,4 114,090,529 ncc Capitalization Deposit 111,936,114 112,406,696 0,4 114,090,529 gible Assets 61,451 44,816 -7.1 18,978 Accerte 0,8918,204 8,918,204 9,0430,393 9,17 8,820,195	-3.9	9.996.894 4.5	9.076.106	-9.2
Repossessed Other Assets 83,735 56,749 -32.2 174,545 SED and REPOSSESED ASSETS ¹ 15,295,287 15,570,665 1.8 13,646,556 SED and REPOSSESED ASSETS ¹ 15,295,287 15,570,665 1.8 13,646,556 SED and REPOSSESED ASSETS ¹ 37,640,132 326,666,104 7.8 40,303,165 ncc Capitalization Deposit 111,396,114 112,406,696 0.4 114,090,529 gible Assets 61,451 142,406,696 0.4 114,090,529 excerts 0.8918,214 112,406,696 0.4 118,079 Accerts 0.8918,204 8,0430,399 -17 8,820,535	-29.8		3,411,214	4.1
SED and REPOSSESSED ASSETS ¹ 15,295,287 15,570,665 1.8 13,646,556 SED and REPOSSESSED ASSETS ¹ 32,1413,223 326,686,104 1.6 333,556 37,1413,223 326,686,104 1.6 333,545,242 40,303,165 nce Capitalization Deposit 111,396,114 112,406,696 0.4 114,090,529 gible Assets 61,451 44,816 -27,1 18,978 Accente 0.043,524 0.043,539 0.043,559	207.6		281,343	1.9
321,413,223 326,61,04 1.6 33,35,462 nce Capitalization Deposit 111,364,0314 112,406,696 0.4 114,09,529 glible Assets 61,451 112,406,696 0.4 114,09,529 glible Assets 61,451 44,816 -27,1 18,979 e Assets 0.916,299 0.4 9,802,059 17 8,802,051	-12.4	_	12,768,663	-5.8
Ince Capitalization Deposit 13,430,312 40,353,444 7.8 40,430,185 glible Assets 11,2406,696 0.4 114,005,529 glible Assets 61,451 112,406,696 0.4 114,005,529 glible Assets 816,153 44,816 -27,1 18,978 exects 8,916,284 8,705,339 -1,7 8,620,515	2.0	_	340,974,152	1.3
8,918,284 8,769,399 7,1 8,620,515 8,918,284 8,769,399 7,1 8,620,515 9,918,284 8,769,399 7,1 8,620,515 9,918,284 8,769,399 7,1 8,620,515	1.5	41,9/8,6/1 3.8 114 360 440 0.0	43,505,931 127 045 763	3.0
8,918,284 8,769,399 -1.7 8,620,515 0 0 20 2 2 6 0 0 4 2 4 2 0 0 2 2 2 2 2 2 2 2 2 2 2 2	-57.7	2	114.505 2.	756.1
0 070 725 0 014 715 1 0 0 220 402	-1.7	_	+	-3.4
C84,820,8 8.1- C12,418,8 62,818,8	-2.0		8,296,922	-2.0
21,983,629 20,288,527 -7.7 23,396,427	15.3 2		22,392,626	2.5
ments 16,743,705 13,326,524 -20.4 16,051,707	20.4	13,599,923 -15.3	17,281,172	27.1
ivative Assets 12,397 5,797 -53.2 0 -	-100.0		103,888	N/A
240,552,522 235,792,193 -2.0 230,346,774 .	-2.3	272,287,487 18.2	290,271,348	6.6
269,794,908	0.1	735,827 14.1	330,049,034	7.3
13.771.434.535 14.379.854.583 4.4 15.376.346.777 6.9			16.244.020.150	3.5
	0.0	58 -3.3	58	0.0
WINED PRIOR TO 2004				Γ
² LOANS TO, DEPOSITS N. AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	RT FORM FILERS			

Literal Strates AND EQUITY Dee-2019 Mar-2010 % Chg Jun-2020 % Chg Sep-2020 LMAILTES: UABILTES: Mar-2020 % Chg Mar-2020 % Chg Sep-2020 Mar-2020	8	% Chg Dec-2020 -13.3 UNA -13.3 43,808,066 NIA 0 NIA 2,335,530 -6.8 128,067,709 NIA 0	% Chg % Chg N/A N/A N/A 0.9 9.0 9.0 9.0 9.0
TY NA		N/ 43,808,06 2,935,53 128,067,70	
N/A N/A N/A N/A N/A N/A N/A N/A N/A frerest Payable, \hat{A} 49,907,935 32,025,247 4.2 51,956,613 -0.1 45,005,99 free 0 N/A 0 N/A 0 N/A free 116,241 3,770,11 2.4 5,975,12 5,4 4,060,69 vector 125,64,683 -10.0 N/A 0 N/A 400,912.85 vector 125,54,643 5,43,736 6,44,312.86 6,46,312.86 0 N/A vector 125,54,643 5,43,736 6,41,412.86 6,166,000,115 9,37,112 5,4 4,060,68 vector 1,62,53,53 0 N/A 2,35,04,12,41 1,16,346 9,9 1,17,402,69 vector 2,58,17,12 5,43,73,53,08 6,43,91,266 1,17,602,69,140,12 1,16,346 9,9 1,17,402,91 vector 2,58,141 1,966,941,728 6,43,93,256 1,14,412 1,17,402,92 1,14,412		N/ 43,808,06 2,935,53 128,067,70	-2.7 N/A N/A N/A N/A 9.9 9.0 9.0 9.0
Interact Payable, \hat{A} 49,907,935 52,025,327 4,2 5,16,613 -0.1 45,025,93 Pres 0 0 NA 0 NA 0 NA Vert Worth ³ 16,0213 3,770,711 2,45 3,975,112 5,4 4,006,00 Vert Worth ³ 116,524 3,770,711 2,4 3,975,112 5,4 4,006,00 Vert Worth ³ 1102,544,062 91,454,430 -10.03 10,8 170,3714 5,4 4,006,00 Vert Worth ³ 120,544,062 91,454,430 -10.03 10,8 170,3714 5,4 4,006,00 Vert Model 1,87,552,441 1,966,941,728 6,9 10,68,637,034 8,6 1,16,73,433 9,9 1,16,70,470 9,9 1,100,437,12 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,405,65 2,532,415,65		43,808,06 2,935,53 128,067,70	-2.7 N/A N/A N/A 9.9 9.0 9.0 9.0
ons 0 NA 0 NA 0 NA let Worth ³ t(1,2,41) 0 NA 0 NA 0 NA let Worth ³ t(1,2,41) 0 100 NA 0 NA 0 NA bytele 3,60,51 3,70,71 2,4 3,975,112 5,4 4,036,06 bytele 102,544,062 91,454,830 -103 NA 0 NA bytele 105,544,062 91,454,830 -103 NA 0 NA bytele 105,544,062 91,454,830 -103 NA 0 NA bytele 105,544,062 91,454,330 693,691,691 69 106,600,017 0 NA bytele 100,233,016 100,317,61 0 NA 0 NA 0 0 NA 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2,935,53	N/A N/A N/A N/A 27.3 9.9 9.0 9.0 9.0 9.0 9.0
		2,936,53	N/A N/A -27.3 9.9 9.0 9.0 9.0 9.0 9.0
Met Worth ³ 0 0 NA 0 NA 0 NA Were Worth ³ 116,241 3,775,112 5,4 3,975,112 5,4 4,006,05 Were Worth ³ 102,540,33 3,576,112 5,4 3,575,112 5,4 4,006,05 Mr Halance Sheet Credit 102,540,40 1,056,520,411 1,966,520,413 1,966,520,413 1,6 1,101,17,65 Mr Halance Sheet Credit 1,967,520,413 1,966,520,413 1,966,570,863 6,6 1,101,17,65 2,323,413,61 6,6 1,000,117,65 2,333,413,61 6,1 1,001,117,65 1,100,117,65 1,101,117,61 1,101,117,61 1,101,117,61 1,101,117,61 1,11,212,22 1,11,313,51 1,2,666,114,559 4,5 1,366,191,964 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,36 1,17,400,37 1,14,140,12,21		2,935,53	N/A N/A -27.3 9.9 9.0 9.0 9.0 2.4
wer wortm 116,2.41 0 100 0 NA wer wortm 116,2.41 0 -1000 0 NA 4,005.06 wer wortm 116,2.44,062 91,454,800 -103 125,073,14 5,4 4,005.06 wer wortm 102,544,062 91,454,800 -103 175,073,14 6,5 6,9 2,323,406 116,527,14 10,701,476 6,6 6,006,015 9,6 116,527,40 10,537,14 16,5 2,323,406 117,701,470 8,6 10,6 8,606,015 9,6 117,701,470 8,6 10,66,015 9,6 117,701,470 8,7 117,947,83 0,6 10,00,317,66 10,906,066 <td></td> <td>2,935,53 128,067,70</td> <td>NIA -27.3 9.9 9.0 9.0 9.0 9.0 9.0</td>		2,935,53 128,067,70	NIA -27.3 9.9 9.0 9.0 9.0 9.0 9.0
Writelie 3.60.751 3.770.711 2.100.0 NA 9.975.112 V V Bislame Sheet Credit 102.544.062 91.454.830 -10.8 1.05.079.863 36.8 116.537.14 Bislame Sheet Credit 0 NA 0 NA 0 NA 1,867.529,441 1,966.941.728 6.9 1.060.015 9.3 6.4 10.690.015 9.3 6.401.4120.22 1,867.529,441 1,966.941.728 6.9 1.000.317.067 9.3 6.401.4120.20 6.401.4120.20 6.414.4170.4170.20 6.414.4170.4170.20 6.414.4170.4170.20 6.414.4170.4170.20 6.414.4170.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.4170.20 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.746 6.414.666.770.246 6.444.666.770.246 6.44.40.667.77		2,935,53 128,067,70	-27.3 9.9 9.0 9.0 9.0 9.0 9.0
ies 102,544,062 91,454,330 -10.8 125,073,863 36.8 iff-Balance Sheet Credit 0 NM 0 NM 0 NM iff-Balance Sheet Credit 0 NM 1,996,941,728 6,9 2,320,413,414 6,9 2,320,413,414 6,9 2,320,413,414 6,9 2,643,708 0,8 0 0.427,954,433 5,643,739,808 40 6,168,060,015 9,3 9,3 9,9 1,008,637,024 8,6 9,3 9,3 1,008,337,024 8,6 9,3 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 9,3 1,9 1,9 1,9 1,9 1,9 1,9 1,9 1,9 1,9 1,1 1,1 1,1 1,1 1,1 1,3 1,3 1,3 1,1 1,1 1,1 1,1 1,3 1,1 1,3 1,1 1,1 1,1 1,1 1,3		128,067,70	9.9 9.0 9.0 9.0 9.0 9.0
Iff-Balance Sheet Credit Image Ima			N/A 9.0 9.0 0.8 0.8
Till Till Sed: T286, 529, 441 1,996, 941, 728 6.9 2,320, 413, 414 16.2 5,427, 795, 433 5,643, 739, 838 4.0 6,168,060,015 93 93 6,168, 060,015 2,320, 413, 414 1,596, 941, 728 8,9 1,086, 637, 024 86 7,203, 14,101 2,689, 1691 8,9 1,086, 637, 024 86 86 1,212, 231,395 1,36, 350, 578 7.2 143, 463, 846 5.2 1 1,212, 231,395 1,36, 350, 578 7.2 143, 453, 846 5.2 1 1 1 1,1965, 663, 302 1,36, 530, 513 1,268, 614, 520 4.5 13, 66, 119, 64 7.7 1 1,1985, 663, 303 1,27, 231, 395 126, 614, 754 0.0 117, 915, 345 999 1			9.0 9.0 -2.4 0.8
1.867.529,4411.996.941.7286.92.320.413.41416.25.427.755.4335.437.755.4335.643.739.8884.06.68.060.0159.3999.05.360.5787.21.068.5373.73.65-0.81.065.330,1601.070.513.55030.81.068.317.0870.91.27.231.3951.065.330,5787.2143.463.8465.29.21.0228.962.555-2.7143.463.8465.29.21.0221.070.513.55030.81.3475.181.3665.29.21.0221.1985.663.39221.25.583.637.7414.513.475.181.3669.21.0221.1985.663.39221.25.583.637.7414.513.475.181.3669.21.0221.11.985.663.39221.25.583.637.7414.513.475.181.3669.21.0225.69.04.9296.17.719.21.0225.69.04.9296.17.719.21.0285.90.412.671-6.1511.677.8900.89.21.0285.91.49.12.671-6.17.719.21.0285.91.49.12.671-0.2463.519.4920.09.21.0285.91.03770.031.079.7870.09.21.0285.91.741-1.115.8990.9-1.10.77.7329.21.0285.91.49.2700.010.000.09.21.0285.91.49.2700.00.00.09.21.0285.91.49.2700.00.00.09.21.0380.010.000.00.09.21.04.9290.00.00.00.0<			9.0 4.1 9.0 -2.4 0.8
5.427,755,433 5,643,738,388 4.0 6.168,060,015 9.3 903,424,930 983,691,691 8.9 1,068,377,057 0.9 1,065,330,160 1,065,330,30 0.8 1,068,377,057 0.9 1,105,230,160 1,065,13,503 0.8 1,086,377,057 0.9 1,105,2330,160 1,065,13,503 0.8 1,086,377,057 0.9 1,12,11,1022 8,962,535 -2.7 117,915,346 5.2 1,1,985,663,922 125,583,663,41 4.6 13,475,181,366 7.5 1 1,1,985,663,922 12,583,563,41 4.6 13,475,181,366 7.5 1 1,1,912,921 12,141,912,921 12,143,912,923 12,583,563,44 4.5 13,475,181,366 7.5 1 1,1,912,924 1,12,617,363 699,304,929 6.1 702,994,267 0.5 1,141,912,927 31,077,787 699,304,929 6.1 702,994,267 0.5 1,141,912,927 31,077,979 0 0 0 0 0		0.5 2,542,088,136	4.1 9.0 -2.4 0.8
MUX,4X4,330 965,503 4.3 7,006,557,024 8.66 2,588,141301 2,689,163,503 4.3 2,663,7463 0.9 1,062,330,160 1,075,135,503 4.3 2,663,7463 0.9 1,062,330,160 1,075,135,503 4.3 1,7915,345 9.9 1,062,331 1,062,354 4.5 143,463,846 5.2 9,211,022 8,962,535 -2.7 117,915,345 9.9 1,1985,663,932 12,533,563 4.5 13,475,181,366 7.5 1 1,1985,663,912 12,685,614,529 4.5 13,475,181,366 7.5 1 1,11,985,663,913 507,774,041 -6.1 702,994,267 0.5 9,109,018 699,304,929 6.1 702,994,267 0.5 1,1985,661,191,292 13,675,114 -6.1 702,994,267 0.5 1,1081,11 -12,141,12,971 31,079,787 0.1 0.1 0.1 AFS Securities -1,115,899 0.0 0.1 0.1 0.0 0.1			9.0 -2.4 0.8
$Z_{298,141,491}$ $Z_{298,141,491}$ $Z_{298,113,503}$ Q_{2} $Z_{298,113,503}$ Q_{2} $Z_{298,113,503}$ Q_{2} $Z_{149,12}$ $Z_{298,113,503}$ Q_{2} $Z_{149,12}$ $Z_{299,140}$ $1,027,231,392$ $1,022,330,573$ Z_{2} $1,13,45,346$ $5,2$ $1,49,963,46$ $5,2$ $1,49,963,46$ $5,2$ $1,49,963,46$ $5,2$ $1,49,963,44$ $2,20,419,24$ $2,20,714,20$ $1,2,41,912,921$ $1,2,538,363,714$ $4,6$ $1,3,475,183,366$ $7,5$ $1,3,964,739$ $4,720,449$ $5,2$ $1,49,963,730$ $2,204,392$ $6,1,72,42,136$ $9,9,9$ $1,7,420$ $2,92,449$ $2,204,49$ <			-2.4
Indext and the set of the set o		-1.6 2,569,106,979	1.0
Nint Nint Nint Nint Nint Nint 9,11,022 8,902,535 -2.7 17,915,345 99.9 17,420 9,11,022 9,211,022 8,902,535 -2.7 17,915,345 99.9 17,420 12,141,912,921 12,583,363,741 4.6 13,475,181,366 7.5 13,964,739 9,11,02 540,708,738 507,774,041 -6.1 511,677,890 0.8 520,449 658,809,818 699,304,929 6.1 702,994,267 0.5 704,056 9,1079,787 0,1978,787 0,0 614,754 0,0 614,754 0.0 680,340 AFS Scurities 614,754 0,17 0,120,914 0 0 0 0.0 34,152 AFS Scurities 0,11 0,173,737 0,0 614,754 0.0 463,555 34,152 AFS Scurities 0,11 0,10 0,10 0,10 0,10 0 0.0 34,152 0 0,10 0,10 0,10		4.5 147.970.878	10.00
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$ \begin{array}{llllllllllllllllllllllllllllllllllll$		14,3	3.7
rings $540,708,738$ $507,774,041$ 6.1 $511,677,890$ 0.8 $520,436$ rores $658,809,818$ $699,304,929$ 6.1 $702,994,267$ 0.5 $704,056$ For Non-Conforming Investments $614,754$ $699,304,929$ 6.1 $702,994,267$ 0.5 $704,056$ For Non-Conforming Investments $614,754$ 0.0 $614,754$ 0.0 $614,754$ 0.0 $680,363,553,553,553,553,553,553,553,553,553$	13,964,739,348	2.3 14,490,963,886	3.8
Image Opt. Front, 2003			00
		0.2 755.891.885	7.4
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ad in Merger 31,079,787 31,079,787 0.0 31,079,787 0.0 34,152 i Equity 0 N/A 0 N/A 0 N/A 0 34,152 Unrealized GL on AFS Securities 0 N/A N/A N/A 0 N/A 0 34,152 Unrealized GL on AFS Securities 0 N/A		483	4.3
E Quity E Quity 0 N/A N/A 0 N/A N/A<			0.0
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $			N/A
Unrealized Losses for OTTI r factors) on HTM Debt Securities -1,115,899 0 100.0 0 N/A I factors) on HTM Debt Securities -1,115,899 0 100.0 0 N/A 0 N/A Unrealized GIL on Cash Flow Hedges -1,952,809 40,824,703 2,190.6 54,412,677 33.3 53,056,85 S ⁵ -1,952,809 40,824,703 2,190.6 54,412,677 33.3 53,056,85 S ⁵ -1,952,809 40,824,703 2,190.6 54,412,677 33.3 53,056,85 S ⁵ -62,833,653 -64,817,080 -3.2 -69,150,857 -7,4995,58 S ⁶ -1,624,521,614 1,694,240,054 4.0 1,720,154,823 1,5 1,735,577,12	N/A	N/A	
Unrealized G/L on Cash Flow Hedges 0 NA 0 NA 0 NA Unrealized G/L on Cash Flow Hedges 0 NA 0 0 NA 0 0 NA 0 0 NA 0		N/A D	N/A
Unrealized Gains (Losses) on Available for Sale -1,952,809 40,824,703 2,190.6 54,412,677 33.3 53,056,85 83.3 53,056,85 85.4 12,677 33.3 53,056,85 85.3 85.3 65.4 83.3 53,056,85 85.3 17.735.4 <	0	N/A 0	N/A
s ⁶ -1,952,809 40,824,703 2,190.6 54,412,677 33.3 ahensive Income -62,833,653 -64,817,980 -3.2 -09,150,851 -6.7 - ahensive Income -16,048,944 N/A 25,006,807 55.8 -1,7 - 1,629,521,614 1,694,240,054 4,0 1,720,154,823 1.5 1,7			
-62,833,653 -64,817,980 -3.2 -69,150,851 -6.7 - shensive Income 0 16,048,944 N/A 25,006,807 55.8 1,629,521,614 1,694,240,054 4.0 1,720,154,823 1.5 1,77		-2.5 45,951,342	-13.4
1,629,521,614 1,694,240,054 4,0 1,720,154,823 1.5 1,7		-75,224,40	-0.3
		0 0 1 753 056 264	1 0
0.0 801,020,040 14,232,003,730 0.4			0.4
TOTAL LIABILITIES, SHARES, & EQUITY 13,771,434,535 14,379,854,583 4.4 15,376,346,777 6.9 15,700,316,46	15,700,316,468	2.1 16,244,020,150	3.5
NCUA INSURED SAVINGS ²			
614,714,614 641,481,516 4.4 733,427,472 14.3 761,496,56		811,85	6.6
5 0.0 700 407 477 44.0	201 400 501	0.0 7,009	140,080.0
1014/1012 337 778 041/401.02 444 12.021 441 12.024 14.02 14.		13	0.0 8.6
1,697,122,183 1,719,931,539 1,3 1,736,591,205 1,0			1.5
INMEMBER SHARES FOR SHORT FORM FILERS			
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.			
December 2011 and forward includes "Subordinated Debt Included in Net Worth."			
Photo to March 2019, Total Labilities did not include Total Shares and Deposits.			

Decision Decision Macronic	Dec 2010 Mar 300 % Chg Jun 2000 % Chg Sep 2010 % Chg Dec 2020 M Chg M Chg Dec 2020 M Chg Dec 2020 M Chg Dec 2020 M Chg										
-0.7 287,719,919 0.4 385,227,954 NIA (0) NIA (206,411) NIA (0) NIA (206,411) 572.8 76,689,157 -37 86,4689,10 -13 355,153,961 0.4 385,27,954 -13 355,153,961 0.4 472,211,192 -13 355,153,961 0.4 472,211,132 0.7 87,288,063 -39 114,311,302 0.7 87,288,063 -39 114,311,302 0.7 87,288,063 -30 114,311,302 0.7 87,288,063 -30 114,311,302 0.7 87,288,063 -30 114,311,302 0.7 87,288,063 -30 114,311,302 0.7 87,288,063 -30 114,311,302 0.7 87,308,021 0.8 -358,031,749 0.7 87,308,021 -14,00,19 -11,400,119 1180 1,253,023 0 114,311,302 0.7 1,25	0.7 287,719,919 0.4 385,227,954 111 7.1 66,680,157 34 365,277,954 10,4 7.17 66,680,157 34 365,277,954 10,4 572.8 744,885 -13.0 175,006 136,513,961 -0.4 7.18 355,135,961 -0.4 -55,513,961 -0.4 755,006 -1.8 355,135,961 -0.4 -55,513,961 -0.4 472,211,192 -1.8 355,135,961 -0.5 -13,0 755,006 14,311,302 0.7 774,538 0.0 989,870 -0.9 14,311,302 0.7 774,538 0.0 33,0 14,41,311,302 14,311,302 0.7 774,647 -0.9 -1,524,150 -33 0,114,147 0.7 87,968,033 -33,21,667 -29,268,051 0,0 148,04 -1,524,150 -33 0,14,311,32 0,0 148,04 -1,524,150 -33,21,669 0,14,311,32 0,0 14		Dec-2019	Mar-2020	% Chg	Jun-2020	% Chg	Sep-2020	% Chg	Dec-2020	% Chg
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T 66.689, 157 3.7 86.463.10 572.8 7.44.885 -13.0 7.75,069 -1.8 355,153,961 -0.4 472,211,192 -1.8 355,153,961 -0.4 472,211,192 -2.1 47,304,30 7.85,069 899,873 -2.1 47,304,30 -0.4 472,211,192 -2.1 7.86,239,014 -5.6 51,434,649 -2.1 7.765,033 -39 60,917 -1.1 87,288,053 -3.9 114,311,392 -2.1 87,288,053 -3.9 114,311,392 -3.5 243,550,351 0.8 300 114,311,392 -3.5 243,550,351 0.8 328,631,749 - -10.9 83,807,838 3.0 114,311,392 0 -118.0 1,554,150 -332 114,311,392 0 -118.0 1,259,312 -307 1,14,613 0 -118.0 1,254,150 -33,416 -23,438,008 0 <t< td=""><td>7.7 66.889,157 3.7 86.463.10 572.8 7.44.885 -13.0 7.755,069 -1.8 355,153,961 -0.4 472,211,192 -1.8 355,153,961 -0.4 472,211,192 -1.1 7.84,588 0.0 999,873 -1.1 87,8453 0.0 998,873 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.0 114,311,302 0.7 87,315,41 0.9 29,286,001 0.7 87,31687 0.8 328,631,749 0.8 67,570,824 4.6 93,231,687 1,834,7 0.8 328,631,749 -714 1,834,7 0.8 1,259,324 21,740,819 1,834,7 <t< td=""><td>Interest on Loans</td><td>10,400,012</td><td>30,134,142</td><td>-100.0</td><td>10/</td><td>N/A</td><td>(0)</td><td>N/A</td><td>1208,122,000</td><td>N/A</td></t<></td></t<>	7.7 66.889,157 3.7 86.463.10 572.8 7.44.885 -13.0 7.755,069 -1.8 355,153,961 -0.4 472,211,192 -1.8 355,153,961 -0.4 472,211,192 -1.1 7.84,588 0.0 999,873 -1.1 87,8453 0.0 998,873 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.9 114,311,302 0.7 87,288,063 -3.0 114,311,302 0.7 87,315,41 0.9 29,286,001 0.7 87,31687 0.8 328,631,749 0.8 67,570,824 4.6 93,231,687 1,834,7 0.8 328,631,749 -714 1,834,7 0.8 1,259,324 21,740,819 1,834,7 <t< td=""><td>Interest on Loans</td><td>10,400,012</td><td>30,134,142</td><td>-100.0</td><td>10/</td><td>N/A</td><td>(0)</td><td>N/A</td><td>1208,122,000</td><td>N/A</td></t<>	Interest on Loans	10,400,012	30,134,142	-100.0	10/	N/A	(0)	N/A	1208,122,000	N/A
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5728 744,865 -130 755,069 -1.8 355,153,961 -0.4 472,211,192 -2.1 37,904,381 -2.5 51,434,649 -2.1 87,904,381 -2.5 91,896,373 0.7 87,288,053 -39 114,311,392 0.7 87,288,053 -39 114,311,392 0.7 87,288,053 -39 114,311,392 0.7 87,288,053 -39 114,311,392 0.7 87,288,053 -39 114,311,392 -3.5 24,315,547 0.9 29,268,051 -3.5 24,315,647 0.9 29,268,051 -410.9 83,807,838 -30 114,311,332 -111.80 1,524,150 -30 1,740,619 -1118.0 1,259,312 -30 1,414,019 -1118.0 1,259,312 -30 1,414,019 -1118.0 1,259,312 -30 1,140,619 -1118.0 1,259,312 -30,7 1,140,619 1118.0<	5728 744,865 -130 755,069 -13 355,153,961 -0.4 472,211,192 -21 355,153,961 -5.6 51,432,611 -21 7,904,381 -2.5 61,886,870 -21 87,504,583 -0.9 91,986,870 -21 87,504,583 -0.9 114,313,922 0.7 87,556,351 0.9 29,268,051 6.2 243,550,351 0.9 29,288,051 -35 243,550,351 0.9 29,288,051 -35 243,550,351 0.8 30 114,313,323 -10.9 83,807,833 30 114,619 333 -11,551,743 -55,33 30 211,4019 333 118,0 1,2524,150 -33 1,1440,819 33 118,0 1,2534,150 -33 1,1440,819 33 118,0 1,2534,150 -33 1,140,819 33 118,0 1,2534,150 -33 1,140,819 31	Income from Trading	N/A	N/A		N/A		N/A		N/A	
J.2.0 T.44,003 T.5. T.44,003 T.5. 1.3 355,153,961 -0.4 472,211,192 2.1 87,288,063 -3.9 114,311,392 0.7 87,288,063 -3.9 114,311,392 0.7 87,288,063 -3.9 114,311,392 0.7 87,288,063 -3.9 114,311,392 -35 24,315,547 0.9 29,268,051 -35 24,3550,351 0.8 328,631,749 -35 243,550,351 0.8 328,631,749 -35 243,550,351 0.8 328,631,749 -10.9 83,807,838 3.0 115,857,582 -118 0.83,807,838 3.0 115,857,582 -118 0.1,524,150 -33.2 1,844,333 NIA 1,834 -553,333 184,44 2 NIA 0.1524,150 -33.2 1,740,819 0 118.0 1,524,150 -33.2 1,740,819 0 NIA 1538,556	J.Z.0 7.43,003 7.13,003 7.03,003 1.1 355,153,961 -0.4 472,211,192 2.1 47,904,381 -2.5 61,434,649 2.1 87,264,538 0.0 989,873 0.7 87,254,538 0.0 989,873 0.7 87,254,538 0.0 989,873 6.2 24,315,647 0.9 29,268,051 -3.5 24,315,647 0.9 29,268,051 -3.5 24,315,647 0.9 29,268,051 -3.5 24,315,647 0.9 29,268,051 -3.5 24,315,643 3.0 114,014,919 -10.9 83,807,838 3.0 115,857,682 -10.9 83,807,834 4.6 93,231,867 NIA 1,524,150 -33,2 211,4067 NIA -55,333 -13,443 -259,744 NIA -1,524,150 -33,0 211,4067 NIA 1,524,150 -33,144 -259,744 NIA 156,13	Unrealized Gain (Loss) due to change in fair value of Equity and	040 400	000 00	106	540 E40	677.0	744 005	0.04	766 060	0.40
-1.0 -0.35, 153, 51 -0.4 +1.2, 51, 132 0.7 754, 558 0.0 989, 873 0.7 754, 558 0.0 989, 873 0.7 754, 558 0.0 989, 873 0.7 87, 288, 063 -3.9 114, 311, 302 -3.5 243, 550, 351 0.8 989, 873 -3.5 243, 550, 351 0.8 306, 31, 749 -3.5 243, 550, 351 0.8 306, 31, 749 -3.5 243, 550, 351 0.8 306, 31, 749 -10.9 83, 807, 838 3.0 114, 311, 302 -10.9 83, 807, 838 3.0 114, 311, 302 1, 834, 2 1, 524, 150 -33, 2 1, 144, 313 NIA NIA -124, 493 39, 33, 316 0 NIA -124, 493 393, 314 -259, 744 -21, 300 NIA -13, 1 1, 586, 533 0, 114, 533 0 118, 0 1, 524, 150 -333, 516, 51 21, 21, 149, 512 0	-1.0 -0.30, 103, 301 -0.4 +1.2, 51, 132 0.7 754,558 0.0 989,873 0.7 87,288,063 -3.9 114, 311,302 0.7 87,288,063 -3.9 114, 311,302 0.7 87,288,063 -3.9 114, 311,302 -35 243,550,351 0.8 328,631,749 -35 233,607,838 3.0 114,311,302 -10.9 83,807,838 3.0 114,311,302 -10.9 83,807,838 3.0 114,311,302 -11,24,150 -33.2 1,14,311,302 114,311,302 -118,0 1,524,150 -33.2 1,1740,819 NIA NIA NIA NIA NIA -55,303 -138,4 -259,744 118,0 1,254,450 -33.2 214,16,67 118,0 1,254,450 -33.2 214,17,967 118,0 1,254,450 -33.2 214,14,967 118,0 1,254,450 -124,490 -254,142 <td< td=""><td>I rading Uebt Securities</td><td>940,100</td><td>-00,332</td><td>C.C21-</td><td>010'076 100</td><td>8.210</td><td>755 152 061</td><td>-13.0</td><td>R00'CC/</td><td>-24.0</td></td<>	I rading Uebt Securities	940,100	-00,332	C.C21-	010'076 100	8.210	755 152 061	-13.0	R00'CC/	-24.0
4.3 38,629,144 -5.6 51,434,649 - 0.7 774,538 0.0 989,873 - 0.7 87,288,063 -3.9 114,311,322 - 6.2 24,315,547 0.9 989,873 - -10.9 87,288,063 -0.9 29,268,051 - -10.9 83,807,838 3.0 114,311,322 - -10.9 83,807,838 3.0 115,857,582 - -10.9 83,807,838 3.0 115,567,512 - 5.9 67,570,824 4.6 93,231,867 - 1,834 -1,524,150 -33.2 1,740,819 - 1,834 -1,544,150 -33.2 - 1,740,819 - 1,834 -55,383 -138,4 -259,744 - - 1,180 1,259,312 0.0 NA - - - 1,180 -1,254,313 -133,46 -259,744 - - - - - - - - - - - - -	4.3 38,629,144 -5.6 51,434,649 - 0.7 775,538 0.0 969,873 - 0.7 67,268,063 -3.9 114,311,392 - -3.5 2,315,547 0.9 29,268,051 - -3.5 2,315,547 0.9 29,268,051 - -3.5 2,315,547 0.9 29,268,051 - -10.9 83,807,838 3.0 114,311,392 - -10.9 83,807,838 3.0 114,6419 - -11,816 1,524,150 -33.2 1,740,819 - -11,814 1,524,150 -33.2 1,740,819 - -11,816 1,524,150 -33.2 -13,84 -259,744 -25 NIA -774 -55,383 -138,4 -25,93,445 -26 NIA -774 -55,382 -13,84 -25 -21,967 NIA -714,409 -124,409 -30 0 -21,21,4067 -21 -127,804 -128,409 -128,409 -32,51,686,411 -26 -26	IUIAL INTEREST INCOME	400,151,004	121,114,323	-0.5	201,119,302	0.1-	108'001'000	-0.4	412,211,132	-0.2
-2.1 47,904,381 -2.5 61,886,870 0.7 754,538 0.0 989,873 0.7 87,288,063 -3.9 114,311,332 -3.5 24,315,547 0.9 29,268,051 -3.5 243,550,351 0.8 3.0 115,857,582 -10.9 83,807,838 3.0 115,857,582 N/A -10.9 83,807,838 3.0 115,857,582 N/A -10.9 83,807,838 3.0 N/A -10.9 83,807,838 3.0 N/A -10.9 83,807,838 3.0 N/A <	-2.1 47,904,381 -2.5 61,866,870 . 0.7 754,538 0.0 989,873 . 0.7 87,286,053 -3.9 114,311,322 . -3.5 243,550,351 0.8 989,873 . -3.5 243,550,351 0.8 326,631,749 . -10.9 83,807,638 3.0 115,657,582 . -10.9 83,807,638 3.0 115,657,582 . -10.9 83,807,638 3.0 115,657,582 . -10.9 83,807,638 3.0 14,414,19 . -118.0 1,524,150 -30.7 1,816,333 . -71.4 -55,383 -13.4 -259,744 . NIA -17,24 -124,499 39.3 . . NIA -55,383 -134,4 . . . NIA -714,49 -53,334,5 . . . 118.0 1,259,312 0.0 <td< td=""><td>Dividends</td><td>60.707.050</td><td>13.080.048</td><td>-13.8</td><td>27.291.022</td><td>4.3</td><td>38.629.144</td><td>-5.6</td><td>51,434,649</td><td>-0.1</td></td<>	Dividends	60.707.050	13.080.048	-13.8	27.291.022	4.3	38.629.144	-5.6	51,434,649	-0.1
0.7 754,538 0.0 989,873 0.7 87,288,063 -3.9 114,311,392 -3.5 24,315,547 0.9 29,268,051 -3.5 243,550,351 0.8 328,631,749 -10.9 83,807,838 3.0 115,857,582 -10.9 83,807,838 3.0 115,857,582 -10.9 83,807,838 3.0 115,857,582 1,816 1,524,150 33.2 115,867,582 1,834.2 1,524,150 33.2 1,740,819 1,834.2 1,524,150 33.2 118.0 1,524,150 118.0 1,524,150 118.0 1,250,83 118.0 138,45 118.0	0.7 754,538 0.0 989,873	Interest on Deposits	57,662,314	16,737,148	16.1	32,766,293	-2.1	47,904,381	-2.5	61,886,870	-3.1
0.7 87,288,063 -3.9 114,311,392 6.2 24,315,547 0.9 29,268,051 -3.5 24,315,547 0.9 29,268,051 -10.9 83,807,833 3.0 115,857,582 -10.9 83,807,833 3.0 115,857,582 -10.9 83,807,833 3.0 115,857,582 -10.9 83,807,833 3.0 115,857,582 NIA NIA 93,231,582 -1 NIA -1,524,150 -30,7 1,740,819 -1 NIA -1,280,312 -30,7 1,816,333 -1 NIA -1,230,333 -138,4 -259,744 -25 NIA -55,383 -138,4 -259,744 -25 NIA -122,409 -1 -1 -259,744 -25 NIA -172,436 -1 -259,744 -25 -259,744 -25 NIA 153,965,61	0.7 87,288,063 -3.9 114,311,392 6.2 24,315,547 0.9 29,268,051 3.5 24,315,547 0.8 328,631749 3.5 24,315,547 0.8 328,631749 10.9 83,807,838 3.0 115,657,582 -10.9 83,807,838 3.0 115,657,582 -10.9 83,807,838 3.0 115,657,582 -10.9 67,570,824 4.6 93,231,662 NIA -1524,150 -33.2 -1,740,819 NIA -55,383 -138,4 -259,744 -25 NIA -56,383 -138,4 -259,744 -25 NIA -57,43 0.0 NIA -25 NIA -56,383 -138,4 -259,744 -25 NIA -56,382,242 13,34 -259,744 -25 NIA 157,003 0.0 21,31,793 -	Interest on Borrowed Money	1,030,593	249,822	-3.0	503,214	0.7	754,538	0.0	989,873	-1.6
62 24,315,47 0.9 29,266,051 . -35 243,550,351 0.8 328,631,749 . -10.9 83,807,838 3.0 115,857,882 . 5.9 67,570,824 4.6 93,231,867 . 1,834.2 1,524,150 -33.2 1,740,819 .1 1,834.2 1,524,150 -33.2 1,740,819 .1 NIA -125,383 -138,4 -255,742 26 NIA -55,383 -138,4 -255,744 26 NIA -55,383 -138,4 -255,744 26 NIA 0 NIA -255,744 26 NIA -124,409 0.0 21,817,733 -211,800 -12780.2 -112,40 0.0 235,068,345 -218,300 -21 0.1 NIA 153,302,242 21 21,4967 -21 -21 0.1 0.1 0 NIA -25,246,691 -21 21,3056 -21 <td< td=""><td>62 24,315,47 0.9 29,266,051 -3.5 243,550,351 0.8 328,631,749 -1 -109 83,807,838 3.0 115,857,582 NIA -109 83,807,838 3.0 115,857,582 -1 1,816,333 3.0 115,857,582 -1 -1 1,816,333 3.0 115,857,582 -1 -1 1,816,333 3.0 115,867,582 -1 -1 1,816,333 -1,529,312 -30.7 1,816,333 -1 1,816,333 -1,259,312 -30.7 1,816,333 -1 1,816 -1,55,345,54 -33.2 -1,816,333 -2 NIA -55,343 -33.13,44 -2,59,744 -2 NIA -55,345,54 -124,499 39,33 -211,800 -2 NIA -154,421 1,9 -11,4067 -2 -2 NIA 153,867,060 -10,6 2,143,607 -1 -2 -25,140,421</td></td<> <td>TOTAL INTEREST EXPENSE PPOVISION FOR LOAN & LEASELOSSES OR TOTAL CREDIT</td> <td>119,399,957</td> <td>30,067,018</td> <td>0.7</td> <td>60,560,529</td> <td>0.7</td> <td>87,288,063</td> <td>-3.9</td> <td>114,311,392</td> <td>-1.8</td>	62 24,315,47 0.9 29,266,051 -3.5 243,550,351 0.8 328,631,749 -1 -109 83,807,838 3.0 115,857,582 NIA -109 83,807,838 3.0 115,857,582 -1 1,816,333 3.0 115,857,582 -1 -1 1,816,333 3.0 115,857,582 -1 -1 1,816,333 3.0 115,867,582 -1 -1 1,816,333 -1,529,312 -30.7 1,816,333 -1 1,816,333 -1,259,312 -30.7 1,816,333 -1 1,816 -1,55,345,54 -33.2 -1,816,333 -2 NIA -55,343 -33.13,44 -2,59,744 -2 NIA -55,345,54 -124,499 39,33 -211,800 -2 NIA -154,421 1,9 -11,4067 -2 -2 NIA 153,867,060 -10,6 2,143,607 -1 -2 -25,140,421	TOTAL INTEREST EXPENSE PPOVISION FOR LOAN & LEASELOSSES OR TOTAL CREDIT	119,399,957	30,067,018	0.7	60,560,529	0.7	87,288,063	-3.9	114,311,392	-1.8
.3.5 243,550,351 0.8 328,631,749 115,857,582 -10.9 83,807,838 3.0 115,857,582 116,167 5.9 67,570,824 4.6 93,231,667 11 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,816,333 1 118.0 1,524,150 -33.2 -0.1 1,740,819 -1 118.0 1,524,150 -33.2 -0.1 1,816,333 0 0 -71.4 0 NIA -25,383 -138,4 -259,744 -25 NIA 0 NIA -124,496 -124,967 0 0 -255.8 210,61729 21 153,982,242 21 1,393 -211,890 -213,180 -212,180 -213,180 -212,180 -213,180 -212,180 -213,180 -212,180 -213,290 -213,290 -211,190 -212,114,967 <td< td=""><td>.3.5 243,550,351 0.8 328,631,749 115,857,882 -10.9 83,807,838 3.0 115,857,882 115,857,882 5.9 67,570,824 4.6 93,211,667 11 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 -1,740,819 1 118.0 1,524,150 -33.2 -1,740,819 1 118.0 1,529,312 -30,7 1,816,333 1 118.0 1,259,312 -30,7 1,816,333 1 118.0 1,259,312 -30,7 1,816,333 1 112.14,179 2,124,4106 2,144,407 2 2 12,816,213 0.0 N/A 2,130,613 1 12,810,22 1,71,779 2,124,1067 2 2 0.0 13,016,729 2,1 2,130,6121 2 2 0.1 1,1 9,327,152<td>LOSS EXPENSE</td><td>38,889,416</td><td>7,562,593</td><td>-22.2</td><td>16,069,311</td><td>6.2</td><td>24,315,547</td><td>0.9</td><td>29,268,051</td><td>-9.7</td></td></td<>	.3.5 243,550,351 0.8 328,631,749 115,857,882 -10.9 83,807,838 3.0 115,857,882 115,857,882 5.9 67,570,824 4.6 93,211,667 11 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 1,740,819 1 1,834.2 1,524,150 -33.2 -1,740,819 1 118.0 1,524,150 -33.2 -1,740,819 1 118.0 1,529,312 -30,7 1,816,333 1 118.0 1,259,312 -30,7 1,816,333 1 118.0 1,259,312 -30,7 1,816,333 1 112.14,179 2,124,4106 2,144,407 2 2 12,816,213 0.0 N/A 2,130,613 1 12,810,22 1,71,779 2,124,1067 2 2 0.0 13,016,729 2,1 2,130,6121 2 2 0.1 1,1 9,327,152 <td>LOSS EXPENSE</td> <td>38,889,416</td> <td>7,562,593</td> <td>-22.2</td> <td>16,069,311</td> <td>6.2</td> <td>24,315,547</td> <td>0.9</td> <td>29,268,051</td> <td>-9.7</td>	LOSS EXPENSE	38,889,416	7,562,593	-22.2	16,069,311	6.2	24,315,547	0.9	29,268,051	-9.7
-10.9 83,807,838 3.0 115,857,582 1 5.9 67,570,824 4.6 93,231,867 1/1 1,834.2 1,524,150 -33.2 1,740,819 -1 1,834.2 1,524,150 -33.2 1,816,333 1 1,740,819 -1 1,834.2 1,524,150 -33.2 -118,0 1,740,819 -1 -1 1,18.0 1,529,312 -30,7 1,816,333 1 0	-10.9 83,807,838 3.0 115,857,582 1 5.9 67,570,824 4.6 93,231,867 1/1 1,834.2 1,524,150 -33.2 1,740,819 -1 1,834.2 1,524,150 -33.2 1,740,819 -1 1,181.0 1,524,150 -33.2 1,816,333 -0 1,181.0 1,529,312 -30.7 1,816,333 -0 1,181.0 1,529,312 -30.7 1,816,333 -0 -71.4 -55,383 -138,4 -259,744 -25 NIA -124,499 39.3 -211,867 -0 NIA -124,499 39.3 -211,867 -2 NIA -124,499 39.3 -314,123 -2 -13.1 0.0 NIA -256,383 -138,4 -256,916 -13.1 9.33 -134,43 0.0 2 -11,30 -2 -13.1 9.33 -131,117 2 211,133 -12,130,121 -2 <t< td=""><td>NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE</td><td>327,842,138</td><td>83,484,714</td><td>1.9</td><td>161,150,092</td><td>-3.5</td><td>243,550,351</td><td>0.8</td><td>328,631,749</td><td>1.2</td></t<>	NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	327,842,138	83,484,714	1.9	161,150,092	-3.5	243,550,351	0.8	328,631,749	1.2
-10.9 83,807,838 3.0 115,857,582 5.9 67,570,824 4.6 93,231,867 1,834.2 1,524,150 -33.2 1,740,819 -1 18.0 1,529,312 -30.7 1,816,333 -1 NIA 0 NIA -55,383 -138,4 -259,714 -25 NIA -124,499 39,3 -3,138,4 -259,744 -25 NIA 155,982,242 2.7 212,174,967 -1 -2.4 155,982,242 2.7 212,174,967 -1 -3.0 112 2.3 19,111,179 2.3 25,298,681 -0.2 173,11 1.9 23,30165 -1 26,298,681 -13.1 9,333,615 -0.2 12,817,024 28,171,733 -13.1 9,333,615 -0.2 12,817,024 28,171,733 -13.1 9,333,615 -0.2 12,817,024 28,171,733 -13.1 9,333,615	-10.9 83,807,838 3.0 115,857,582 5.9 67,570,824 4.6 93,231,867 1,834.2 1,524,150 -33.2 1,740,819 -1 118.0 1,529,312 -30.7 1,816,333 -1 NIA 0 N/A -35,383 -138,4 -259,744 -25 NIA -55,383 -138,4 -259,744 -25 0 0 0 -71.4 -55,383 -138,4 -251,1890 -2 0 0 0 0 1 -12,499 39,3 -138,4 -253,982,242 2,174,967 -26 0 1 0 1 1 1 1 1 0 0 1 1 2 1 2 2 2 2 2 2 1 1 2 2 2 2 1 2 2 2 2 2 2 2 1 2 2 2 2 2	NON-INTEREST INCOME:			1000	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,22				-
5.9 67,570,824 4.6 93,231,667 MIA 1,834.2 1,524,150 -33.2 1,740,819 -1 118.0 1,524,150 -33.2 1,816,333 -1 -71.4 -55,302 -30.7 1,816,333 -2 NIA -55,302 -138.4 -259,744 -25 NIA -55,382,242 2.7 1,816,333 -2 NIA -124,499 39.3 -211,890 -2 NIA -153,982,242 2.7 211,180 -2 -2.2 172,848,543 0.0 NIA -112,139 -2.5.8 135,015 -13 21,11,733 -13 -0.2 172,848,543 0.0 23,508,345 -11 -0.3 19,111,170 21 21,17,33 27,92,45 -0.3 19,111,17 NIA 111,261 25,138,008 -112 0.7 75,249,427 19 21,17,33 27,279,205 110 0.1 23,279,205	5.9 67,570,824 4.6 93,231,667 113 1,834.2 1,524,150 -33.2 1,740,819 -1 1,834.2 1,524,150 -33.2 1,740,819 -1 1,18.0 1,259,312 -30.7 1,816,333 -1 1,18.0 1,259,312 -30.7 1,816,333 -2 1,18.0 1,259,312 -30.7 1,816,333 -2 1,18.0 1,259,312 -30.7 1,816,333 -2 1,18.0 1,259,312 -30.7 1,816,333 -2 1,18.0 1,259,312 20 NIA -259,744 -25 NIA -124,499 39,3 -211,890 -2 -2 NIA 153,882,242 2,7 211,7967 -1 -1 -25.8 133,615 -0.2 101,361,6167 -1 -1 -2 -21,11 9,333,615 -0.2 11,17,733 2 2 -1,17,33 -0.13 1,12 N/A N/A <td>Fee Income</td> <td>127,308,313</td> <td>30,420,511</td> <td>-4.4</td> <td>54,221,546</td> <td>-10.9</td> <td>83,807,838</td> <td>3.0</td> <td>115,857,582</td> <td>3.7</td>	Fee Income	127,308,313	30,420,511	-4.4	54,221,546	-10.9	83,807,838	3.0	115,857,582	3.7
1,834.2 1,524,150 -33.2 1,740,819 1,834.2 1,524,150 -33.2 1,740,819 118.0 1,259,312 -30.7 1,816,333 NIA -55,383 -138,44 -259,744 NIA 0 NIA -259,744 -5 NIA 0 NIA -259,744 -5 NIA 0 NIA 0 0 -714 55,383 -124,499 39.3 -211,890 -224 153,982,242 2.7 212,174,967 - -25.8 2,046,643 0.0 235,008,345 - -0.2 112,417,793 212,174,967 - 1 -13.1 9,333,615 0.0 235,008,345 - 0.7 75,249,421 1.9 101,361,213 - 0.13.1 75,249,421 1.9 101,361,213 - 0.1 75,249,421 1.9 101,361,213 - 0.13.33,615 0.0 235,008,345	1,834.2 1,524,150 -33.2 1,740,819 1,834.2 1,524,150 -33.2 1,740,819 118.0 1,259,312 -30.7 1,816,333 NIA -55,383 -18,14 -259,744 -71.4 -55,383 -18,14 -259,744 NIA 0 NIA -259,744 -5 NIA 0 NIA -259,744 -5 NIA 0 NIA -259,744 -5 NIA 153,982,242 2.7 211,890 0 -2.2.4 153,982,242 2.7 212,174,967 -5 -2.5.8 19,11170 2.0 235,008,345 0 -2.5.1 19,333,615 -0.2 101,361,213 102 -13.1 9,333,615 -0.2 12,817,024 112 NIA NIA NIA NIA 112 -13.1 9,333,615 -0.2 12,817,024 28,171,733 -13.1 9,333,615 -0.2 12,817,024 </td <td>Other Operating Income</td> <td>940,</td> <td>20,325,303</td> <td>-2.0</td> <td>43,065,273</td> <td>5.9</td> <td>67,570,824</td> <td>4.6</td> <td>93,231,867</td> <td>3.5</td>	Other Operating Income	940,	20,325,303	-2.0	43,065,273	5.9	67,570,824	4.6	93,231,867	3.5
1,834.2 1,524,150 -33.2 1,740,819 118.0 1,259,312 -30.7 1,816,333 NIA -55,383 -138,4 -259,744 -2 NIA -55,383 -138,4 -259,744 -2 NIA -55,383 -138,4 -259,744 -2 NIA -124,499 39.3 -211,890 0 -12,780.2 -124,499 39.3 -211,890 0 -2.1 153,982,242 2.7 212,174,967 0 -2.1 153,982,242 2.7 212,174,967 1 -2.5 2.087,060 -19,6 2,438,008 1 0.7 75,249,421 1.9 10,161,213 2 -0.3 19,111,179 2.3 2,23,102,205 2 0.1 7 2,336,561 -3.0 2,2,79,205 0.1 1,12 N/A 11/2 N/A N/A 112 N/A 11/2 1/3 0.8 23,3766 -1.7 1,888,756 1/3 0.9 333,052	1,834.2 1,524,150 -33.2 1,740,819 118.0 1,259,312 -30.7 1,816,333 NIA -55,383 -138,4 -259,744 -5 NIA -55,383 -138,4 -259,744 -5 NIA -124,499 39.3 -131,89 -259,744 -5 NIA -124,499 39.3 -131,89 -259,744 -5 NIA -124,499 39.3 -211,890 0 0 -25,88 -124,499 39.3 -211,4967 -211,1990 0 -25,81 0 NIA 0 NIA 212,174,967 1 1 -0.2 172,848,543 0.0 235,008,345 1	Gain (Loss) on Investments Gain (Loss) on Equity and Trading Debt Securities (includes	N/A	N/A		N/A		NIA		N/N	
118.0 1,259,312 -30.7 1,816,333 -71.4 -55,383 -138.4 -259,744 - -71.4 -55,383 -138.4 -259,744 - NIA 0 NIA 0 0 0 -12.4 153,982,242 2.7 211,890 0 -2.4 153,982,242 2.7 211,74,967 0 -2.4 153,982,242 2.7 211,74,967 0 -2.5.8 -128,490 303,615 0.0 235,008,345 -0.2 172,848,543 0.0 235,008,345 0 -13.1 9,333,615 -0.2 12,817,024 0 0.1 75,248,173 101,3617,024 0 0 0.13 75,248,173 0.0 235,008,345 0 0.13 0.112 101,3617,024 0 0 0.13 75,248,581 -3.0 0.0 235,008,345 0.13 0.16,729 2.4 101,3617,024 0 0.13 0.16,729 2.4 101,3617,024 0	118.0 1,259,312 -30.7 1,816,333 -71.4 -55,383 -138.4 -259,744 NIA 0 NIA 0 -71.4 -55,383 -138.4 -259,744 NIA 0 NIA 0 NIA 0 NIA -259,744 NIA 0 NIA -259,745 -2.4 153,982,242 2.7 211,890 -2.4 153,982,242 2.7 211,4,967 -2.5.8 1172,848,543 0.0 235,008,345 -0.2 1172,848,543 0.0 235,008,345 -0.3 111,1179 2.3 25,296,681 0.131 9,335,615 -0.2 110,1,361,23 0.131 9,335,615 -0.2 110,1,361,13 0.131 9,335,615 -0.2 111,733 0.131 9,335,615 -0.2 111,733 0.131 9,335,615 -0.2 111,733 0.14 112 NIA NIA NIA NIA 112 1112 NIA	changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	71.436	39,335	120.3	1,521,647	1,834.2	1,524,150	-33.2	1,740,819	-14.3
NIA 0 NIA 55,383 -138,4 -259,744 -5 -71.4 -55,383 -138,4 -259,744 -2 NIA 0 NIA -25,383 -138,4 -259,744 -5 NIA -124,499 39.3 -134,89 39.3 -211,890 0 -2.4 153,982,242 2.7 212,174,967 - 0 0 -0.2 172,846,543 0.0 235,008,345 - 214,800 - -0.3 19,111,179 2.3 20,4421 1.9 10,10,161,213 - -13.1 9,333,615 -0.2 12,817,024 2,81,11,733 - - -13.1 9,333,615 2.4 28,111,733 2,2,79,205 - <td>NIA 0 NIA -55,383 -138,4 -259,744 -5 -71.4 -55,383 -138,4 -259,744 -5 NIA 0 NIA -25,383 -138,4 -259,744 -5 NIA -124,499 39.3 -134,49 39.3 -211,890 0 -2.1 153,982,243 0.0 NIA -211,4967 - - -0.2 1172,948,543 0.0 235,008,345 - 213,11,263,1068 - <td< td=""><td>Gain (Loss) on all other investments or other Hedged items (not Equity or Tradino Debt Securities)</td><td>321.441</td><td>277.876</td><td>245.8</td><td>1.211.382</td><td>118.0</td><td>1.259.312</td><td>-30.7</td><td>1.816.333</td><td>8.2</td></td<></td>	NIA 0 NIA -55,383 -138,4 -259,744 -5 -71.4 -55,383 -138,4 -259,744 -5 NIA 0 NIA -25,383 -138,4 -259,744 -5 NIA -124,499 39.3 -134,49 39.3 -211,890 0 -2.1 153,982,243 0.0 NIA -211,4967 - - -0.2 1172,948,543 0.0 235,008,345 - 213,11,263,1068 - <td< td=""><td>Gain (Loss) on all other investments or other Hedged items (not Equity or Tradino Debt Securities)</td><td>321.441</td><td>277.876</td><td>245.8</td><td>1.211.382</td><td>118.0</td><td>1.259.312</td><td>-30.7</td><td>1.816.333</td><td>8.2</td></td<>	Gain (Loss) on all other investments or other Hedged items (not Equity or Tradino Debt Securities)	321.441	277.876	245.8	1.211.382	118.0	1.259.312	-30.7	1.816.333	8.2
-71.4 -55,383 -138.4 -259,744 -2 NIA 0 NIA 0	-71.4 -55,383 -138.4 -259,744 -259,744 -259,744 -25,383 -138.4 -259,744 -25,383 -138.4 -25,391 -25,383 -138.4 -25,391 -25,391 -25,391 -25,391 -25,391 -25,391 -25,391 -25,291 -25,291 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,293,681 -25,233,026 -26,23 -25,293,681 -26,23 -27,113,33 -25,293,681 -21,24,243 0.0 235,008,345 -25,293,681 -21,24,243 0.0 -25,249,247 1<10 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,243 -26,123 -27,123 -26,123 -27,123 -26,123 -27,123 -26,123 -27,123 -26,123 -27,123 -26,123 -27,123 -26,123 -27,123 -27,123 -27,123 -27,123 -27,123 -27,123 -27,123 -27,123	Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
NIA 0 NIA 0 NIA 0 NIA 0 NIA 0 0 -211,890 0 0 -211,890 235,008,345 0 0 235,008,345 0 0 235,008,345 0 0 235,008,345 0 0 2438,008 345 0 0 235,008,345 0 0 235,008,345 0 0 0 2438,008 345 0 0 0 2438,008 345 0 0 0 2438,008 345 345 345,123 345,123 345,123 345,123 345,123 345,123 345,123 345,123 345,123 345,1233 32,279,205 112 112 113 114 114 114 114 114 114 114	NIA 0 NIA 0 NIA 0 NIA 0 NIA 0 0 -211,890 212,174,967 0 0 235,008,345 0 0 235,008,345 0 0 235,008,345 0 0 2438,008 345 0 0 2438,008 345 0 0 235,008,345 0 0 2438,008 345 0 0 2438,008 345 0 0 0 101,361,213 0 0 101,361,213 0 101,361,213 0	Gain (Loss) on Disposition of Assets	-971.872	167.782	169.1	96.074	-71.4	-55,383	-138.4	-259,744	-251.7
-12,499 39.3 -211,890 -2.4 153,982,242 2.7 212,174,967 -2.4 153,982,242 2.7 212,174,967 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,179 2.3 25,286,681 -0.3 19,111,179 2.3 25,286,681 -13.1 9,333,615 -0.2 2,438,008 -13.1 9,333,615 -0.2 2,438,008 -13.1 9,333,615 -0.2 101,361,213 0.7 75,249,421 1.9 101,361,213 0.7 75,249,421 1.9 101,361,213 0.8 23,336,15 -0.2 12,817,024 0.1 75,249,421 1.9 101,361,213 0.2 23,326,561 -3.0 32,279,205 0.1 NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA 112 13 -112 NIA NIA 14 NIA NIA NIA 15 1,383,766 -1.7 1,389,256 -1.5 1,383,766 -1.7 1,689,256 -1.5 1,383,765 0.3	-12,499 39.3 -211,890 -2.4 153,982,242 2.7 212,174,967 -2.4 153,982,242 2.7 212,174,967 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,179 2.3 25,286,661 -0.3 19,111,179 2.3 25,286,661 -13.1 9,333,615 -0.2 101,361,213 -13.1 9,333,615 -0.2 12,817,024 0.7 75,249,421 1.9 101,361,213 0.7 75,249,421 1.9 101,361,213 0.1 75,249,421 1.9 101,361,213 0.1 75,249,421 1.9 101,361,213 0.2 21,016,729 2.4 28,117,733 0.1 75,249,421 1.9 101,361,213 0.1 75,249,421 1.9 101,361,213 0.1 1.12 N/A N/A N/A N/A 112 N/A N/A N/A 112 N/A 1336,027 0.8 28,3775 0.468,775 0.9 333,027 0.4 116,659,209 0.9 333,623,185 0.3 451,390,561 13.6 1,12	Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
NIA 0 NIA 0 NIA 0 NIA 0 NIA 0 1 1 0 1 1 0 1 1 0 1 <th1< th=""> 1 1 <th1< td=""><td>NIA 0 NIA 0 NIA 0 NIA 0 NIA 0 1 -2.4 153,982,242 2.7 212,174,967 1</td><td>Other Non-interest Income/(Expense)</td><td>1,760,847</td><td>539</td><td>-99.9</td><td>-136,693</td><td>-12,780.2</td><td>-124,499</td><td>39.3</td><td>-211,890</td><td>-27.6</td></th1<></th1<>	NIA 0 NIA 0 NIA 0 NIA 0 NIA 0 1 -2.4 153,982,242 2.7 212,174,967 1	Other Non-interest Income/(Expense)	1,760,847	539	-99.9	-136,693	-12,780.2	-124,499	39.3	-211,890	-27.6
-2.4 153,982,242 2.7 212,174,967 -0.2 172,848,543 0.0 235,008,345 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,176 -19,6 2,438,008 -0.3 19,111,179 23,3615 -0.2 -0.3 19,111,179 25,249,421 1.9 -0.4 23,33615 -0.2 12,817,024 -13.1 9,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 N/A 1112 N/A 112 -2 N/A 1112 N/A 112 -2 N/A N/A 112 N/A 112 0.15 23,326,581 -3.0 0.468,775 0.16 23,326,581 -3.0 0.468,775 0.15 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,1659,209 -1.6 8,9416,155 0.3 451,300,561 -13.6 63,636,723 32 55 -13.6 63,636,723 32 5.5 11,256,918 -12.6 5.5 11,256,918 -12.6	-2.4 153,982,242 2.7 212,174,967 -0.2 172,848,543 0.0 235,008,345 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,173 23,3615 -0.2 -0.1 75,249,421 1.9 101,361,213 -0.3 19,111,173 2,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 N/A N/A 112 N/A 112 2 N/A N/A 112 N/A 112 2 N/A N/A 112 N/A 112 2 0.1 23,326,581 -3.0 32,279,205 -0.8 N/A N/A 112 N/A N/A N/A N/A 112 N/A 0.15 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,1659,209 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
-0.2 172,848,543 0.0 235,008,345 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,179 2.3 25,298,681 -0.3 19,111,179 2.3 25,298,681 -13.1 9,333,615 -0.2 101,361,213 -13.1 9,333,615 -0.2 12,817,024 -13.1 9,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 N/A 112 N/A 112 N/A N/A 112 N/A N/A 112 N/A 112 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,1659,209 -1.5 1,383,766 -1.7 1,1659,209 -1.6 0.3 451,390,561 -1.7 0.4 11,659,209 -1.8.5 0.3 33,652,185 -1.6 0.3 30,561 -1.7 11,659,209 -1.7 -1.8.6 0.3 33,652,185 -3.6 0.3 33,653,185 -1.6 89,416,155 5.5 11,256,918	-0.2 172,848,543 0.0 235,008,345 -0.2 172,848,543 0.0 235,008,345 -0.3 19,111,179 2.3 25,298,608 -0.3 19,111,179 2.3 25,298,608 -0.3 19,111,179 2.3 25,298,608 -13.1 9,333,615 -0.2 12,817,024 -13.1 9,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 N/A N/A 112 2 N/A N/A 112 2 6.5 339,027 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,888,256 -0.9 333,023,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	TOTAL NON-INTEREST INCOME	211,431,028	51,231,346	-3.1	99,979,229	-2.4	153,982,242	2.7	212,174,967	3.3
-0.2 172,948,543 0.0 235,008,345 -25.8 2,087,060 -19.6 2,438,008 -0.3 19,11,17 2,333,615 -0.2 2,438,008 -13.1 9,333,615 -0.2 101,361,713 2,338,615 -13.1 9,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 2 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,1659,209 -1.5 1,383,766 -1.7 1,1659,209 -1.5 1,383,766 -1.7 1,1659,209 -1.6 8.1 88,416,155 -1.7 -1.7 6.5 333,623,185 0.3 451,390,561 -1.6 63,636,723 32 556 11,256,918 -13.6 63,636,723 32 556	-0.2 172,048,543 0.0 235,008,345 -25.8 2,087,060 -19,6 2,438,008 -0.3 19,11,17 2,33,615 -0.2 2,438,008 -13,1 9,333,615 -0.2 101,361,713 -13,1 9,333,615 -0.2 12,817,024 -13,1 9,333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 32,279,205 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 -2 N/A 112 N/A 112 2 N/A 112 N/A 112 2 -0.9 339,027 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,888,256 -1.5 9,927,152 0.4 11,659,209 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32 5.5 11,256,918 -12.6 63,636,723 32	NON-INTEREST EXPENSE									
2.0. -1.00 -1.00 -1.00 -1.00 -1.00 0.3 19,11,170 2.3 25.89,681 -1.1 -13.1 9,333,615 -0.2 101,361,733 -13.1 9,333,615 -0.2 12,817,024 0.2 21,016,729 2.4 28,171,733 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 -2 6.5 339,027 -0.8 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,1659,209 -1.6 0.3 451,390,561 N/A -1.7 1,888,256 -1.7 1,1659,209 -1.3.6 0.3 333,623,185 0.3 451,300,561 -1.7 11,659,209 -1.7 11,659,209 -1.7 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	-2.0 -12.0 -13.0 -13.0 -13.0 -13.0 -0.3 19.11.179 2.3 25.98.681 -1 -13.1 9,333.615 -0.2 12.817,024 -0.4 23.326,581 -3.0 2.45.05 -0.4 23.326,581 -3.0 2.471,733 -0.4 23,326,581 -3.0 32,279,205 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 -2 N/A 112 N/A 112 -2 N/A N/A 112 138,256 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,888,256 -0.9 333,023,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	Total Employee Compensation & Benefits	218,810,060	57,759,380	5.6	115,262,258	-0.2	172,848,543	0.0	235,008,345	2.0
-0.1 7.5.249.421 1.9 101.361.213 -13.1 9.3326.581 -3.0 23,171.733 -0.4 23,326.581 -3.0 32,279,205 -0.4 23,326.581 -3.0 32,279,205 N/A NIA 112 N/A N/A 112 N/A 112 N/A 112 1.39,339,027 -0.8 468,775 -1.5 1.383,766 -1.7 1.888,256 -0.9 3339,027 -0.8 468,775 -1.5 1.383,766 -1.7 1.888,256 -0.9 3336,23,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,26,918 -12.6 63,636,723		Travel, Conference Expense	5,214,985 05 075 054	7,100,101	-10.6	1,129,928	8.02-	2,087,060	0.61-	2,438,008	-12.4
-13.1 9.333,615 -0.2 12,817,024 -0.4 23,326,581 -3.0 28,171,733 -0.4 23,326,581 -3.0 32,279,205 N/A N/A 112 N/A N/A 112 N/A 112 N/A 112 N/A 112 8.5 339,027 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -0.9 333,623,185 0.3 451,390,561 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,26,918 -12.6 63,636,723 32	-13.1 9.335,65 -0.2 12,817,024 -0.4 23,326,581 -3.0 24,171,733 -0.4 23,326,581 -3.0 32,279,205 N/A 112 N/A 112 N/A 112 N/A 112 N/A 112 N/A 112 N/A 112 112 -2 N/A 112 N/A 112 N/A 112 1383,766 -1.7 1.5 1,383,766 -1.7 1,888,256 -0.9 333,027 -0.8 451,390,561 -1.5 8,927,152 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	Office Occupancy	107'017'07	0,240,241		40 223 255	C.D-	75 240 421	10	101 361 213	10
0.2 21,016,729 2.4 28,171,733 -0.4 23,326,581 -3.0 32,279,205 NIA NIA 112 NA NIA 112 NA 112 NIA 112 NA 112 NIA 112 NA 112 NA 112 112 23,39,027 6.5 339,027 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,888,256 -0.9 333,623,185 0.3 451,390,561 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	0.2 21,016,729 2.4 28,171,733 -0.4 23,326,581 -3.0 32,279,205 NIA NIA 112 -2 NIA 112 NIA 112 NIA 112 NIA 112 NIA 112 112 -2 NIA 112 112 -2 NIA 112 1383,766 -1.7 1,888,256 -1.5 1,383,766 -1.7 1,888,256 -6.5 8,927,152 0.4 11,659,209 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	Educational and Promotion	15.073.609	3.588.677	4.8	6.233.878	-13.1	9.333.615	-0.2	12.817.024	3.0
-0.4 23,326,581 -3.0 32,279,205 NIA NIA NIA NIA 112 2.2 NIA 112 1.2 6.5 339,027 -0.8 -1.5 1,383,766 -1.7 -1.5 1,383,766 -1.7 -1.5 1,383,766 -1.7 -1.5 1,383,766 -1.7 -0.9 333,623,185 0.3 -0.9 333,623,185 0.3 -13.6 63,909,408 8.1 89,416,155 11,256,918 -13.6 63,636,723 5.5 11,256,918	-0.4 23,326,581 -3.0 32,279,205 NIA NIA NIA NIA 112 2.2 NIA 112 112 NIA 112 112 NIA 112 112 NIA 112 112 6.5 339,027 -0.8 468,775 -1.5 1,383,766 -1.7 1,888,256 -8.5 8,927,152 0.4 11,659,209 -9.9 333,623,185 0.3 451,390,561 -0.9 333,623,185 0.3 451,390,561 -13.6 63,909,408 8.1 89,416,155 -13.6 63,909,408 8.1 89,416,155 5.5 11,256,918 -12.6 63,636,723 32	Loan Servicina Expense	27,909,971	6,827,430	-2.2	13,680,765	0.2	21,016,729	2.4	28,171,733	0.5
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NIA 112 N/A 112 112 RNA N/A N/A 112 6.5 339,027 -0.8 468,775 N/A -1.5 1,383,766 -1.7 1,888,256 468,775 -0.9 8,927,152 0.4 11,659,209 16,59,209 -0.9 333,623,185 0.3 451,390,561 N/A -0.9 333,623,185 0.3 451,390,561 N/A -13.6 63,909,408 8.1 89,416,155 1 -13.6 63,909,408 8.1 89,416,155 1 -5.5 11,256,918 -12.6 63,636,723 3	NIA 112 N/A 112 112 6.5 339,027 -0.8 468,775 N/A 6.5 339,027 -0.8 468,775 N/A -1.5 1,383,766 -1.7 1,888,575 1,888,575 -8.5 8,927,152 0.3 451,390,561 N/A -0.9 333,623,185 0.3 451,390,561 N/A -13.6 63,909,408 8.1 89,416,155 1/A -13.6 63,909,408 8.1 89,416,155 3 5.5 11,256,918 -12.6 63,636,723 3	Member Insurance ¹	N/A	N/A		N/A		N/N		N/A	
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5.5 11,256,918 -12.6 63,636,723	5.5 11,256,918 -12.6 63,636,723	NET INCOME (LOSS)	106,082,238	22,809,343	-14.0	39,410,024	-13.6	63,909,408	8.1	89,416,155	4.9
5.5 11,256,918 -12.6 03,636,723	5.5 11,256,918 -12.6 03,636,723	RESERVE TRANSFERS:									
 * All income/Expense amounts are year-to-date while the related % change ratos are annualized. ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. ² For December 2010 forward, this account includes only NCUSIF Premium Expense. 	* All Income/Expense amounts are year-to-date while the related % change ratios are annualized. ¹ From September 2010 December 2010, this account includes NCUSIF Premium Expense. ² For December 2010 forward, this account includes only NCUSIF Stabilization Expense. ⁹ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward.	Transfer to Regular Reserve	60,748,644	4,068,378	-73.2	8,585,472		11,256,918	-12.6	63,636,723	324.0
¹ From September 2009 to December 2010; this account includes NCUSIF Premium Expense. ² For December 2010 forward, this account includes only NCUSIF Premium Expense.	¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. ² For December 2010 forward, this account includes only NCUSIF Premium Expense. ⁹ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward,	* All Income/Expense amounts are year-to-date while the related % change ratios	are annualized.								
- For December 2010 forward, this account includes only NCUSIF Premium Expense.	¹ For December 2010 forward, this account includes only NCUSIF Premium Expense. ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward.	¹ From September 2009 to December 2010, this account includes NCUSIF Premi	um Expense.						+		
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Corporate America Credit Union 2020 Financial Highlights





Measurement	December 2020	September 2020	Policy/Regulation Limit
Tier 1 Capital (Regulatory)	4.09%	4.40%	4.00%
Tier 1 Risk-Based Capital Ratio	11.79%	12.42%	4.00%
Total Risk-Based Capital Ratio	12.09%	12.76%	8.00%

Tier 1 Capital Calculation

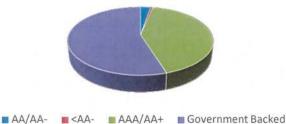
The 704 regulatory definition of Tier 1 capital requires corporates to "deduct any amount of PCC received from federally insured credit unions that causes PCC minus retained earnings, all divided by moving daily average net assets, to exceed two percent when a corporate credit union's retained earnings ratio is less than two and a half percent." As of December 2020, CACU is not required to reallocate from Tier 1 to Tier 2 capital as a result of the calculation.

Capital

As of December 2020, Corporate America Credit Union ("CACU") continues to exceed minimum capital requirements. As of December 31, our Tier 1 Capital Ratio is 4.09% and remains above the regulatory requirement of 4.00%. Both the Tier 1 Risked-Based Capital Ratio and Total Risk-Based Capital Ratio greatly exceed the minimum requirements. This is primarily due to the higher concentration of government and agency holdings within the investment portfolio that carry a 0% to 20% risk weighting.



DECEMBER 2020 Securities Portfolio Composition



Asset Quality

Corporate America's investment strategy is one of purchasing high quality permissible securities with senior cash flow structures to provide competitive returns. CACU conducts detailed due diligence in assessing credit risk in non-government guaranteed positions. At the end of December, 54.86% of the portfolio is government backed, 41.94% is rated AAA/AA +, 2.65% is rated AA/AA-, and less than 1% is rated below AA-.

Net Economic Value (NEV)

The Corporate's interest rate risk exposure is measured by using net economic value (NEV) and a NEV ratio. The primary risk measurement is the decline of net economic value in the up 300 basis point scenario. As of December 31, we remain within regulatory limits as evidenced in the table to the right. Interest rate risk is monitored and reported to the Board on a monthly basis.

Weighted Average Life (WAL)

Weighted Average Life (WAL) of Financial Assets measures the life of all assets including investment, loans, and cash. Adjusted Weighted Average Life (AWAL) is adjusted for a 50% slowdown in prepayments on investments. As of December 2020, we remain within policy/regulatory limits as shown in the table to the left.

Measurement	December 2020	September 2020	Policy/Regulation Limit	Measurement	December 2020	September 2020	Policy/Regula
Max % Decline NEV (up 300 bp)	-11.93%	-9.60%	-20.00%				
vev (up soo up)	-11.95%	-9.00%	-20.00%	WAL Financial			1.100 C 100 C
Base NEV	3.81%	3.44%	3.00%	Assets	1.73	1.85	2.00
Minimum NEV Ratio	3.38%	3.13%	2.00%	AWAL Financial Assets	2.02	2.20	2.25

Liquidity

As of December 2020, total advised lines of credit to member credit unions were approximately \$2.4 billion. Combining cash held, tested sources of liquidity and liquid marketable securities, over \$4.6 billion could be raised in a short period of time, if needed, to address a severe liquidity event.

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Corporate America Credit Union Summary Balance Sheet Monthly Comparison as of 12/31/2020

mber 2020	November 2020	Monthly	Monthly	December 2019	Yearly	Yearly
t Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance

ASSETS

CASH AND CASH EQUIVALENTS	1,209,784,662	907,422,514	302,362,148	33.32%	515,814,592	693,970,070	134.54%
INVESTMENTS - CUSO	617,143	616,426	717	0.12%	277,195	339,948	122.64%
INVESTMENTS - AVAILABLE FOR SALE	3,621,192,568	4,042,808,975	(421,616,407)	(10.43%)	2,379,983,902	1,241,208,666	52.15%
FHLB STOCK	2,651,100	12,213,600	(9,562,500)	(78.29%)	2,145,200	505,900	23.58%
CLF STOCK	32,530,619	32,518,324	12,295	0.04%	0	32,530,619	%00.0
LOANS TO MEMBERS	3,012,087	3,566,990	(554,903)	(15.56%)	12,589,697	(9,577,610)	(76.08%)
PROPERTY AND EQUIPMENT	5,347,987	5,225,283	122,703	2.35%	3,299,202	2,048,784	62.10%
ACCRUED INTEREST RECEIVABLE	5,314,774	5,545,626	(230,852)	(4.16%)	7,994,189	(2,679,415)	(33.52%)
PREPAID EXPENSES	469,879	339,069	130,810	38.58%	818,981	(349,102)	(42.63%)
OTHER ASSETS	985,243	983,216	2,027	0.21%	962,235	23,008	2.39%
ACCOUNTS RECEIVABLE	15,916,970	15,956,502	(39,532)	(0.25%)	21,745,768	(5,828,798)	(26.80%)
TOTAL ASSETS	4,897,823,032	5,027,196,526	(129,373,494)	(2.57%)	2,945,630,962	(129,373,494) (2.57%) 2,945,630,962 1,952,192,070 66.27%	66.27%
BORROWINGS AND OTHER LIABILITIES	c	225 000 000	(225,000,000)	100 00%	c	c	%UU U
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ACC INT PAYABLE - FHLB ADVANCE	0	2,219	(2,219)	100.00%	9,750	(9,750)	100.00%
ACCOUNTS PAYABLE	634,957	665,292	(30,335)	(4.56%)	877,347	(242,390)	(27.63%)
ACCRUED INTEREST PAYABLE	433,869	625,480	(191,612)	(30.63%)	415,844	18,024	4.33%
ACCRUED EXPENSE PAYABLE	5,246,775	3,912,341	1,334,434	34.11%	6,177,051	(930,276)	(15.06%)
TOTAL LIABILITIES	6,315,601	230,205,332	(223,889,731)	(97.26%)	7,479,992	(1,164,392)	(15.57%)
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	%00'0	0	0	%00.0
TERM PIC - AMORTIZED	364,226	357,481	6,745	1.89%	283,287	80,939	28.57%
MEMBERS SHARES	4,345,751,218	4,265,781,607	79,969,611	1.87%	2,527,022,089	1,818,729,130	71.97%
MEMBER SHARE CERTIFICATES	358,466,743	344,875,743	13,591,000	3.94%	265,016,293	93,450,450	35.26%
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	4,704,582,187	4,611,014,831	93,567,356	2.03%	2,792,321,668	1,912,260,519	68.48%

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Corporate America Credit Union Summary Balance Sheet Monthly Comparison as of 12/31/2020

	December 2020	November 2020	Monthly	Monthly	December 2019	Yearly	Yearly
	Current Month	Prior Month	\$ Variance	% Variance	Prior Year	\$ Variance	% Variance
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	%00.0	4,760,681	0	0.00%
TERM PIC - UNAMORTIZED	40,470	47,215	(6,745)	(14.29%)	121,409	(80,939)	(66.67%)
CORE CAPITAL			¥7.				
PIC/PCC	100,095,520	100,095,520	0	%00.0	100,095,520	0	0.00%
OTHER RESERVES	70,594,911	51,085,423	19,509,488	38.19%	51,085,423	19,509,488	38.19%
UNDIVIDED EARNINGS	18,293,194	35,233,794	(16,940,600)	(48.08%)	13,275,703	5,017,491	37.79%
TOTAL CORE CAPITAL	188,983,625	186,414,737	2,568,888	1.38%	164,456,646	24,526,979	14.91%
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	339,429	(14,669)	354,099	(2,413.86%)	(16,792,834)	17,132,264	(102.02%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(7,198,962)	(5,231,601)	(1,967,361)	(37.61%)	(6,716,601)	(482,361)	(7.18%)
TOTAL MEMBERS EQUITY	4,891,507,431	4,796,991,194	94,516,237	1.97%	2,938,150,969	1,953,356,462	66.48%
TOTAL LIABILITIES AND MEMBERS EQUITY	4,897,823,032	5,027,196,526	(129,373,494)	(2.57%)	2,945,630,962	1,952,192,070	66.27%

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Corporate America Credit Union Summary Income Statement Monthly Comparison as of 12/31/2020

	Current Month	Prior Month	\$ Variance	% Variance	Year-to-Date	Year-to-Date	\$ Variance	% Variance
INTEREST ON LOANS	7,208	7,642	(434)	(5.68%)	99,585	506,448	(406,863)	(80.34%)
INVESTMENT INCOME	2,876,760	3,046,752	(169,992)	(5.58%)	49,325,596	73,664,261	(24,338,665)	(33.04%)
TOTAL INTEREST INCOME	2,883,968	3,054,394	(170,426)	(5.58%)	49,425,182	74,170,709	(24,745,528)	(33.36%)
INTEREST ON REVERSE REPO	0	0	0	0.00%	10,405	1,252	(6,153)	(730.93%)
INTEREST ON FHLB	0	2,219	2,219	100.00%	115,763	166,923	51,160	30.65%
MEMBER SHARES DIVIDENDS	288,556	356,117	67,561	18.97%	11,251,199	37,602,652	26,351,453	70.08%
CD DIVIDEND	132,365	140,755	8,390	5.96%	3,754,308	10,373,759	6,619,451	63.81%
NCA DIVIDEND	410	397	(13)	(3.32%)	4,840	4,827	(13)	(0.27%)
TERM PIC DIVIDENDS	34	33	(1)	(3.28%)	406	405	(1)	(0.24%)
TOTAL INTEREST EXPENSE	421,365	499,521	78,156	15.65%	15,136,921	48,149,818	33,012,897	68.56%
NET INTEREST INCOME	2,462,603	2,554,873	(92,270)	(3.61%)	34,288,261	26,020,892	8,267,369	31.77%
FEE INCOME	616,079	548,438	67,641	12.33%	6,858,029	6,173,438	684,591	11.09%
OTHER INCOME	21,012	22,050	(1,038)	(4.71%)	305,120	265,674	39,446	14.85%
TOTAL NON-INTEREST INCOME	637,092	570,489	66,603	11.67%	7,163,150	6,439,112	724,037	11.24%
COMPENSATION	699,767	658,350	(41,418)	(6.29%)	8,241,512	7,342,908	(898,604)	(12.24%)
EMPLOYEE BENEFITS	(248,356)	257,486	(505,841)	196.45%	2,897,736	3,217,962	320,226	9.95%
TRAVEL AND CONFERENCE	20,070	21,752	1,682	7.73%	315,474	579,389	263,915	45.55%
OFFICE OPERATION	280,941	276,144	(4,797)	(1.74%)	3,417,728	2,603,761	(813,967)	(31.26%)
OFFICE OCCUPANCY	006	006	0	%00.0	10,800	10,800	0	%00.0
MARKETING AND EDUCATIONAL	85,023	40,794	(44,229)	(108.42%)	509,841	716,169	206,329	28.81%
PROFESSIONAL SERVICES	112,029	140,016	27,987	19.99%	1,378,811	1,438,223	59,412	4.13%
MISCELLANEOUS	35,960	17,857	(18,103)	(101.38%)	170,773	125,149	(45,625)	(36.46%)
EXAM FEES	17,678	17,678	(0)	(%00%)	212,137	183,576	(28,561)	(15.56%)
TOTAL NON-INTEREST EXPENSE	1,004,013	1,430,976	426,963	29.84%	17,154,812	16,217,936	(936,876)	(5.78%)
NET OPERATING EXPENSE	366,922	860,488	493,566	57.36%	9,991,662	9,778,824	(212,838)	(2.18%)



Corporate America Credit Union Summary Income Statement Monthly Comparison as of 12/31/2020

	December 2020 Current Month	November 2020 Prior Month	Monthly \$ Variance	Monthly % Variance	December 2020 Year-to-Date	December 2019 Year-to-Date	Yearly \$ Variance	Yearly % Variance
GAIN SALE OF INVESTMENT GAIN SALE OF ASSETS	1,204,738 0	598,583 152,917	606,155 152,917	101.26% (100.00%)	2,436,039 152,917	70,803 36,237	2,365,236 116,680	3,340.58% 321.99%
TOTAL GAINS ON ASSETS	1,204,738	751,500	453,238	60.31%	2,588,956	107,040	2,481,916	2,318.68%
LOSS SALE OF INVESTMENT	3,207	0	(3,207)	0.00%	25,204	354,799	329,595	92.90%
TOTAL LOSSES ON ASSETS	3,207	0	(3,207)	0.00%	25,204	354,799	329,595	92.90%
OTHER PENSION EXPENSE	580,168	0	(580,168)	0.00%	580,168	0	(580,168)	0.00%
RETURN ON ASSETS	2,717,045	2,445,886	271,159	11.09%	26,280,183	15,994,309	10,285,874	64.31%
TAXES	20,638	20,638	0	0.00%	247,658	415,039	167,382	40.33%
NET INCOME AFTER TAXES	2,696,406	2,425,248	271,159	11.18%	26,032,525	15,579,270	10,453,256	67.10%

									MONTHLY KEY TRENDS	EY TRENDS				
	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	12 month Average	Y-T-D Average
RATIO DESCRIPTION														
EMPIRICAL CAPITAL MEASURES (1)														
Retained Earnings Ratio	2.28	2.26	2.29	2.28				2.02		1.95				
Leverage Ratio	5.77	5.66	5.60	5.46	5.23			4.56		4.26				
Tier 1 Risk Based Capital Ratio	15.28	14.97	14.68	14.38			13.10		12.42	12.10	11.87			
Total Risk-Based Capital Ratio	15.73	15.41	15.10	14.79		13.97	13.46	13.07				12.09	A/A 6	N/A
NEV Ratio	4.46	3.83	2.70	2.69	2.59	2.89	2.96	3.35	3.44					
NEV Volatility +300 bps	-15.36	-15.81	-21.06	-17.51	-16.13	-14.30	-13.98	-10.54		-15.39	-11.13	-11.93		
NEV Volatility -300 bps	00.00	0.00	00.00	00.0	0.00	00.00	00.00	00'0	0.00	00.00	00.00			
CREDIT RISK MANAGEMENT														
Delinguent Loans/Total Loans	00.00	00.00	00.00	00'0		0.00	00.00	00.00						
Net Charge-Offs/Total Loans	00.00	00.00	00.00	0.00		00.00		0.00	00.00	00'0	00.00	00.00	00.00	00.00
Total Watchlist Lines to Available Lines	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	1					
EARNINGS RATIOS (2)														
Yield on Loans/DANA	0.01	00.00	00.00	00.00	00.00	00.00	00.00	00.00		00.00				
Yield on Investments/DANA	2.03	2.08	1.83	1.14		0.88	0.83	0.90	0.87	0.80	0.73			
Cost of Funds/DANA	1.31	1.26	0.63	0.23	0.22	0.20	0.20	0.17		0.13				
Net Interest Income/DANA	0.73	0.82	1.20	0.91		0.68		0.73		0.67				
Net Interest Income/Earning Assets	0.65	0.69	1.22	0.84		0.68	0.63	0.74	0.74	0.64	0.61	0.61		0.72
Operating Expenses/DANA	0.63	0.53	0.48	0.49		0.31	Ĩ	0.32		0.32			3 0.41	
Fee and Miscellaneous Income/DANA	0.25	0.19	0.19	0.18		0.14	0.13	0.13	0.14	0.13				
Net Operating Expenses/DANA	0.38	0.34	0.28	0.31	0.23	0.17	0.21	0.19		0.19				
Non Operating Income/DANA	00.00	00.00	00.00	00.00	0.00	0.00		00.00		00.00		00'0	00.00	
Net Income/DANA	0.35	0.48	0.92	0.61	0.44	0.52	0.44	0.58	0.61	0.53	0.59			0.57
Net Increase to Equity/DANA	0.30	0.44	0.88	0.58	0.41	0.49	0.41	0.55		0.51				0.53
LIQUIDITY MANAGEMENT RATIOS														
Fair Value of HTM Invest./Book Value of HTM Invest.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	A/A	N/A	0.00
1) DANA for the four capital ratios is moving DANA.														
(2) MMANRA is used to calculate the two risk-based capital ratios.	apital ratios.													

CORPORATE AMERICA CREDIT UNION					CONSOLIDATED	ATED BALANCE	E SHEET					Charter # 65991
ASSETS	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020
Cash and Cash Equivalents Net Loans	867,815,779 4,864,457	1.336.151.754 2.705.083	640.106.478 2.751.765	1.482.724.109 3.467.863	1.934.725.892 3.132.257	1.428.900.037 2,136.901	1.232.928.361 2.754,843	880.727.838 2.908.805	1.045,706,240 2.326,190	1,204,160,392 2,035,278	907,422,514 3,566,990	1,209,784,662 3,012,087
	2,438,689.776	2.627.027		000	139	3.897.873.226	4,190,290	4,155	4		4	3.621.192.568
Trading Dest Investments Net Derivatives with FV Gain CUSO Investments Total Investments	277.195 277.195 2.145.200 2.441.112.171	0 0 458.336 2.145.200 2.629.630.949				0 556.081 35.006.311 3.933.435.618		598 163 598 163 35 006 311 4.194 932 584			616,426 44,731,924 4,088,157,325	617 35,181 3,656,991
	3,494,226 7,772,571 50,000 23,005,368	3.971.447 7.863.292 50.000 17.537.730				4.907.265 6.362.083 50.000 11.286.287		1.0 t			5.225.283 5.545.626 50.000 17,228,788	5,347,987 5,314,774 50,000 17,322,092
I otal Assets	3.348.114.572	3.997,910	3.856.744.149	4.642.460.573	5.380.827.342	5.387.078.191	5.4	5,105,335,911	5.190.636.818	5.4	5.027.196.526	4,897,823,032
Llabilities Berowings Accounts Payables Dividends Payable Not Derivatives with FV Loss Other Payable	25.603.000 182.817 677.276 6.508.589	0 166.702 897.198 5.468.513	200.000.000 213.643 577.955 5.77.955 5.77.955 5.77.955	152.917 148.228 509.162 5.614.867	152.917 17.553.079 840.361 5.740.356	152.917 238.160 614.573 5.767.233	152 10.146 576 5.545	152 473 813 3.105	152 -77 377 3,186			
Total Liabilities	32,971,682	9	206,427,052	6,425,174	24,286,713	6,772,883	16,420,423	4,545,144	3,638,966	4,790,182	230,205,332	6,315,601
Shares Dovernicht Morey Market Morey Market Callable Certificates Callable Certificates Mon-member folds Shares	1.372.056.088 0 224.796.128 42.025.000 1.525.611.454 618.867 3.165.107.537	1.809.676.757 0 211.743.143 42.025.000 1.773.491.469 543.601 3.837.479.970	1.519.906.678 0 236.397.143 54.823.000 1.733.306.737 4.39,121 3.544.872.679	2 465 906 668 0 222 365 143 157 979 000 1 662 642 494 460,073 4 509 353 378	2,490,981,826 0 285,559,143 157,979,000 2,280,642,494 440,615 5,215,603,078	2.253.106.347 0.0 304.279.743 206.654.000 2.458.632.494 476.060 5.223.148.644	2.283.606.858 0 302.649.743 190.146.000 2.527.382.504 418.844 5.304.203.949	2.016.819.277 0.0252.249.743 222.142.000 2.436.837.627 591.425 4.928.640.072	1,990,356,143 0 214,839,743 188,842,000 2,613,397,437 443,843 5,007,879,166	2.335.885.023 0 182.489.743 200.124.000 2.585.721.377 5.304.917.076	2.011.007.881 0.132.401.743 208.874.000 2.257.614.137 759.589 4.610.657.350	2.284.325.839 0 134.351.743 220.65.000 2.064.374.176 401.204 4.704.217.962
Equity Retained Earnings Accumulated Net Income (not closed)	64.233.607 870.986	64.985.301 1.334.193	66.191.975 2.974.488	69.043.057 2.179.559 0	71.095.097 1.795.695	72.767.387 2.312.457 0	74.952.325 1.975.301	76.800.107 2.486.070	79,162,772 2,650,105	81.685.357 2.332.017 0	83.893.969 2.425.248 0	86.191.699 2.696.406 0
PCC NCA Accumulated investized GII AFS Daht Securities	100,095,520 5,165,377 -13,748,536	100.095,52 5,165,37 -11 235 91	100,095,520 5,165,377 -62,671,341	100,095,520 5,165,377 -43,624,891	100.095.520 5,165.377 -31.172.537	100,095,520 5,165,377 -17,277,476		100,095,52 5,165,37 -6.759.77	100,095,52 5,165,37 -2,453,48	100.095,520 5,165,377 -1.832,521	100.095.52 5,165.37 -14,66	100,095,520 5,165,377 339,429
Accumulated ASC 815 Adjustments Other Comprehensive Income Misc. Other Equity	-6.581.601		-6.311.601	0 -6.176.601 0	-6,041,601 0 0	-5,906,601	-5.771,601				-2'	1-
Total Liabilities, Shares, & Equity	3,348,114,572	3,997,910,255	3,856,744,149	4,642,460,573	5,380,827,342	5,387,078,191	5,483,964,976	5,105,335,911	5,190,636,818	5,491,786,407	5,027,196,526	4,897,823,032
Moving Daily Average Net Assets Monthly Daily Average Net Assets MDANA With PCC Exclusion	2.857.065.627 2.966.074.838 2.857.065.627	2.930.889.747 3.323.055.447 2.930.889.747	3.014.808.322 3.886.979.022 3.014.808.322	3.128.028.665 4.270.919.131 3.128.028.665	3.297.473.904 4.938.029.665 3.297.473.904	3.505.498.294 5.339.392.671 3.505.498.294	3.724.170.547 5.415.231.424 3.724.170.547	3.922.422.420 5.146.497.225 3.922.422.420	4.116.573.094 5.243.009.047 4.116.573.094	4.309.273.005 5.232.123.760 4.309.273.005	4,473,221,042 4,962,532,022 4,473,221,042	4.585.068.006 4.518.850.878 4.585.068.006
Moving Monthly Average Net Risk-Weighted Assets	1.079.538.067	1.108.304.875	1.149.950.653	1,187.775.893	1.229.748.810	1.284.916.194	1.346.826.810	1.405.248.353	1.459.226.753	1.516.910.649	1.564,988.243	1.597,394,042

Interest Income: Jan 2020 Feb. Interest Income: Interest Income: 18,720 5.7 Total Interest Income 5037,067 5.7 5.7 Total Interest Income 5,018,347 5.7 5.7 Total Interest Income 5,018,347 5.7 5.7 Dividends on Summary 5,018,347 5.7 5.7 Dividends on Summary 5,037,067 5.7 5.7 Dividends on Summary 5,037,067 5.7 5.7 Dividends on Summary 3,238,056 3.4 4.44 4.44 Interest Income 5,0256 5			Apr 2020 M 4.075.566 4.079.375 768.963 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.333 65.305 61.305 64.300 64.300	May 2020 6,199 3,627,253 3,633,452	Jun 2020	1-1 2020					South Street	diaman di	1 1 1
18,720 18,720 5,033/7 5,533/1 5,533/1 5,533/1 5,533/1 5,533/1 3,232,014 3,323,014 3,323,014 3,323,014 3,311/1				6,199 3,627,253 3,633,452		0202 IDC	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Totals	Y-T-D Totals
5018 347 5 5037 007 5 5037 007 5 6037 007 5 3236 058 3 4,041 3 3296 058 3 9,15 315 1 1,801 000 2 550 0283 3 256 0283 3 901 432 900 905 001 432 900 900 35,100 901 432 900 900 900 915 315 900 900 900 913 412 900 900 900 913 412 900 900 900 913 413 900 914 12 033 1 917 966 1 901 0 901 0 903 0 904 1 913 445 914 914 12 033 1 915 945 91				3,627,253	10C 8	7 330	R BRD	R 883	A ADA	7 642	7 208	00 584	99 584
3.232.014 3.232.014 3.239.056 3.239.059 3.239.059 3.259.059 3.5100 2.250.029 3.5100 3.5100 2.250.029 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.51000 3.510000 3.510000 3.510000 3.510000000 3.51000000000000000000000000000000000000					3,927,797 3,934,024	3,763,254	3,846,366	3,821,193	3,493,809 3,500,215	3,031,503	2,876,044 2,883,252	49,166,140 49,265,724	49,166,140
3.232.014 3.240.01 3.240.01 4.041 3.240.000 2.3 4.041 3.260.253 3.250.025 560.253 550.253 550.253 560.253 550.253 550.253 615.315 1.001.422 600 550.026 35.100 2.50.026 666 1.201.422 600 666 1.201.422 600 666 1.201.422 600 666 1.120.500 0 666 1.137.633 1.137.633 666 1.137.633 1.137.633 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0 670.666 1.1 0			768,963 66,333 66,333 834,296 834,296 607,145 34,155 641,300										
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3.236.068 3. 1,801.009 2. 250.023 2. 250.023 2. 250.023 2. 250.023 3.5 1,801.009 2. 250.023 3.5 900 3.5 900 3.5 900 1.001.482 900 3.5 900 3.5 900 1.001.482 900 3.5 900 1.001.482 900 3.5 900 1.001.482 900 1.001.482 900 1.13.033 900 1.13.033 900 1.13.033 900 1.13.033 900 1.13.033 1.13.033 1.13.033 900 1.13.033 900 1.13.033 900 1.13.033 900 1.13.033 900 1.13.033 900 1.13.034 900 </td <td>N 0</td> <td></td> <td>834,296 245,079 607,145 34,155 641,300</td> <td>00</td> <td>0</td> <td>00</td> <td>00</td> <td>00</td> <td>00</td> <td>2,219</td> <td>00</td> <td>115,763</td> <td>115,763</td>	N 0		834,296 245,079 607,145 34,155 641,300	00	0	00	00	00	00	2,219	00	115,763	115,763
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590.253 590.253 590.253 590.253 590.253 55.002 55			607,145 34,155 641,300	2,732,539	3,045,018	2,884,519	3,132,827	3,199,219	2,921,178	2,539,624	2,461,887	34,128,802	34,128,802
Elementa 1,001,482 550,233 550,233 550,233 550,233 550,233 550,236 550,236 550,236 550,236 550,236 550,236 550,236 650,236 650,236 650,236 650,236 650,236 650,236 650,236 600,236 700,236 700,236 700,236 700,236 700,236 700,236 700,236 700,236			607,145 34,155 641,300								000 000	000000	0 000 000
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and Benefits 1,001,422 Stemme 55,100 Bee 55,100 Bee 55,100 Bee 55,000 Bee 12,617 And Expenses 55,028 Services 122,650 Services 129,500 Asserstment 0 Asserstment 11,7,679 Expenses 13,60,338 Losses: 13,50,338 Losses: 15,45,338 Losses: 15,50,038 Losses: 0 Asservation faces 13,50,038 Losses: 0 Asservation faces 13,50,038 Losses: 0 Asservation faces 14,50,039 Losses: 0 Asservations 0				546,161	616,967	594,411	571,242	627,126	585,798	570,488	637,091	7,163,150	7,163,150
and Benefits 1,001,482 1,1,012,483 1,1,012,483 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,014,482 1,1,013,48 1,1,013,48 1,1,013,48 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,013,482 1,1,014,482							414 414	002 280	000	000	004 100 1		
tee 000 tee 00			1,086,840	945,567 20.118	963,598 20,002	1.015,439 20,187	918,949 20,434	21,737	23,013	215,836	20,070	315,474	315,474
ee		208,537 48,587 0 117,879 0	0	0	006	006	006	006	0	006	006	8,100	8,100
onal Expenses 55.028 56.028 58ev/ces 55.028 128.500 17.575 600 17.575 15.45.338 15.45.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.545.338 1.556.556.556.556.556.556.556.556.556.55		48,587 0 117,879 0	172.486	177.171	168,214	261,227	178,348	182,459	186,291	182,818	204,348	2,251,456	2,251,456
s Services 129,500 tea tea 1,59,500 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,7,673 1,1,773 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775 1,1,775		117,879	24,665	113,357	12,688	17,176	15,044	26,502	20,851	39,944	84,1/3	0	0 285'905
tse Assessment dior supervision fees) Expenses Expenses 1, 679 1, 679 1, 679 1, 679 1, 679 1, 645, 338 1, 545, 348 1, 545, 546 1, 545, 546 1, 545, 545, 546 1, 545, 546 1, 545, 545, 546 1, 545, 545, 545, 545, 545, 545, 545,		0	107,388	113,529	87,219	97,951	109,353	77,652	120,777	135,016	107,029	1,318,643	1,318,643
Approximation 0 unfor supervision fees) 17,670 Expenses 14,603 Expenses 15,663 Expenses 15,663 Alor 16,633 Expenses 16,603 Alor 17,603 Expenses 16,603 Alor 17,603 Alor 16,603 Alor 16,603 Alor 16,603 Alor 16,603 Alor 16,603 Alor 17,603 Alor 17,603 Alor 16,603 Alor 17,603 Alor 16,603 Alor 16,703 </td <td></td> <td>0</td> <td>00</td>		0	00	00	00	00	00	00	00	00	00	00	00
Expenses 17, 073 Expenses 143, 073 15,46, 338 1,4 15,46, 338 1,4 15,546, 338 1,4 15,546, 338 1,4 15,546, 338 1,4 16,546, 356 1,556		0	0	0	0	0	0	0	0	0	0	0	0
Locymerese 1,5,6,538 1, Loceses: 870,996 1, tis Sales tis Sales tis contribution 0 the areas the areas of 0 of 0		17,678	17,678	17,678	17,678	17,678	17,678	17,678	17,678	137,670	17,678	212,136	212,136
870,986 1 Losses: 0 mits Sales 0 meta 0 meta 0 meta 0 meta 0 meta 0 meta 0 meta 0 0 meta 0 0 0 meta 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	467,780 1.5	-	748,639	1,496,229	1,372,427	1,534,739	1,389,508	1,432,019	1,394,354	1,451,614	1,604,820	17,982,637	17,982,637
s I Muss	333,522 2,9	2,976,682 2,	2,137,740	1,782,471	2,289,558	1,944,191	2,314,561	2,394,326	2,112,622	1,658,498	1,494,158	23,309,315	23,309,315
Si IIII													
Ø	0	-21,997	0	0	0	0	160,537	253,549	218,63	598,583	1,201,531	2,410,834	2,410,834
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nce Sheet Credit Exposures	00	00	00	0	00	00	00	00		00		00	00
Income/Loss from Trading 0 Intendible/Goodwill Amortization 0	00	00	00	00	00	00	00	0		00		00	0
	0	0	0	0	0	0	0	0	0000	0	1 001 60	0	0 500 754
ating Gains and Losses	0	JAA.17-	þ		S	>	100,001	840'007	100'017	000'101	100'107'1	101'000'7	101'000'9
Minority Interest 0	671	19,803	41,819	13,224	22,899	31,110	10,9/2	2,230	/64	062,61	N	ACP, ACL	RCP'ACL
Net Income 870,986 1,3	1,334,193 2,9	2,974,488 2,	2,179,559	1,795,695	2,312,457	1,975,301	2,486,070	2,650,105	2,332,017	2,425,248	2,696,406	26,032,525	26,032,525
Extraordinary Items 0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cumm Eff of Changes in Acctg. Principle 0	0	0	0	0	0	0	0	0	0	0	0	0	0
Items & Other Adjustments 870,986 1,3	,334,193 2,9	2,974,488 2,	2,179,559	1,795,695	2,312,457	1,975,301	2,486,070	2,650,105	2,332,017	2,425,248	2,696,406	26,032,525	26,032,525
Equity Transfer for PCC and PIC Dividends 127,520 1	119,292	127,518	123,406	127,519	123,405	127,520	127,519	123,405	127,520	123,405	127,518	1,505,547	1,505,547
Not Income to Carriety	1 244 OUT 2	0 018 070	2 056 153	1 668 176	2 180 052	1 847 784	2 358 551	2 526 700	2 204 497	2 301 843	2 568 888	24 526 978	24.526.978

Below are some key financial ratios for Corporate America Credit Union for the year end 2020:



Tier 1 Capital Ratio

Key Ratios

Description	Regulatory Minimum	CACU
Retained Earnings	1.00%	1.93%
Tier 1 RBC Ratio	4.00%	11.79%
Total RBC Ratio	8.00%	12.09%
Base NEV Ratio	3.00%	3.81%
NEV Ratio – Shock Scenario	2.00%	3.38%

CACU ended 2020 with \$4.9 billion in assets, 503 members, 176 credit unions using item processing, 140 using ACH origination and/or receipt and 155 credit unions using remote deposit capture services.