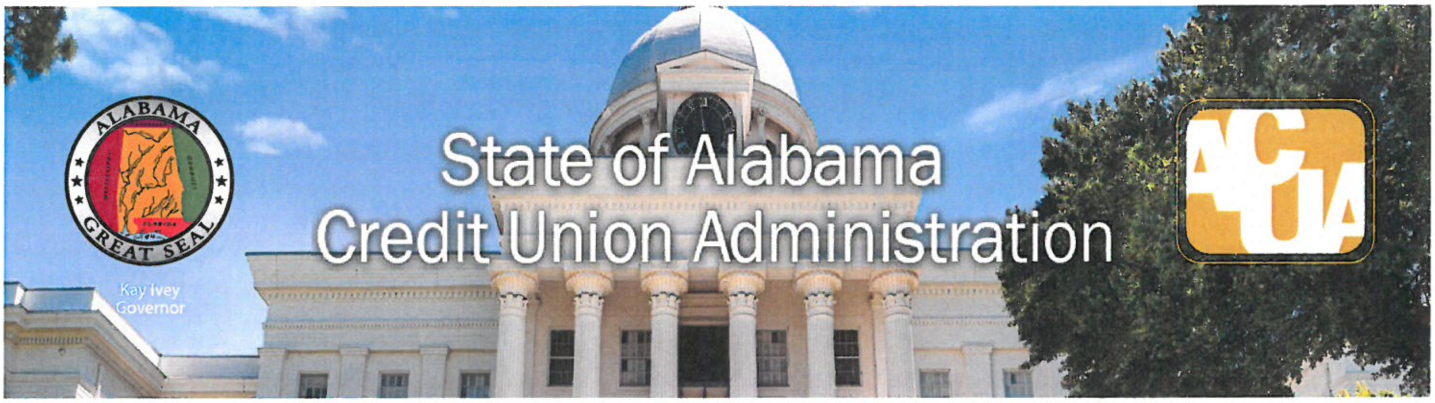

ANNUAL REPORT

of the

ALABAMA CREDIT UNION ADMINISTRATION

FOR THE CALENDAR YEAR ENDED

DECEMBER 31, 2019

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

Kay Ivey
Governor

H. Greg McClellan
Administrator

June 26, 2020

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

Dear Governor Ivey:

It is my honor to present the 2019 Annual Report of the Alabama Credit Union Administration (ACUA) to the people of the State of Alabama and you.

Overview

Alabama's 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; and consumer loans, including credit cards and depository services, for little or no fees.

The number of state-chartered credit unions increased by one to 61 at December 31, 2019 due to a federal charter conversion to a state-chartered credit union. However, we do expect consolidations via voluntary mergers of smaller asset-sized credit unions will continue in the near term as small credit unions are having difficulty keeping pace with product and service innovations, expense of technology changes, and federal regulatory compliance. Larger credit unions are continuing to grow, thereby increasing the total assets under supervision by ACUA to $16.7 billion at December 31, 2019.

Alabama has one of only eleven corporate credit unions nationwide. The mission of the corporate credit union is to provide liquidity funding to natural person credit unions and offer products and services to these credit unions, primarily asset-liability management and investment services. As of December 31, 2019, the corporate credit union had approximately 499 credit union members across the country and assets totaling approximately $2.9 billion. Because of the distinctive nature of its business, including item processing services, ACH origination and/or receipt and remote deposit capture services for its members, certain financial information herein is presented separately for the corporate credit union.

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 fewer credit unions. 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 through normal and customary fees assessed to the credit unions annually. Operating fees collected for fiscal year 2019 increased approximately 7% over fiscal year 2018 due to asset growth of state-chartered credit unions. The agency operated well within its appropriation for the fiscal year ended September 30, 2019.

Mission

We are focused on our mission 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.

Governor Ivey, thank you for your leadership of the State of Alabama. We appreciate your support and the support of your staff during the past year.

ACUA's annual reports for the seven years ended December 31, 2019 are available on ACUA's website: www.acua.alabama.gov.

Respectfully,

H. Greg McClellan
Administrator and Chairman of the Board

Supplemental Information

STATE OF ALABAMA
ALABAMA CREDIT UNION ADMINISTRATION

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Kay Ivey
Governor

H. Greg McClellan
Administrator

2019 BOARD MEMBER	APPT. DATE	CONF. DATE.	EXP. OF TERM
H. Greg McClellan, Chairman, Ex Officio 100 North Union Street, Suite 650 Montgomery, Alabama 36104 Greg.mcclellan@acua.alabama.gov	6/15/2019	5/23/2019	2/1/2022
Ralph A. Altice, Board Member New Horizons Credit Union 601 Savannah Street Mobile, AL 36603 RalphAltice@aol.com	2/23/2017	3/12/2020	2/1/2023
Linda Cencula, President Avadian Credit Union P. O. Box 360287 Birmingham, AL. 35236-0287 lcencula@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	2/23/2017	3/12/2020	2/1/2023
Derrick E. Ragland, Jr., President APCO Employees Credit Union 750 17th 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	5/10/2019	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	3/15/2018	2/1/2021
Vacant Position	-	-	-

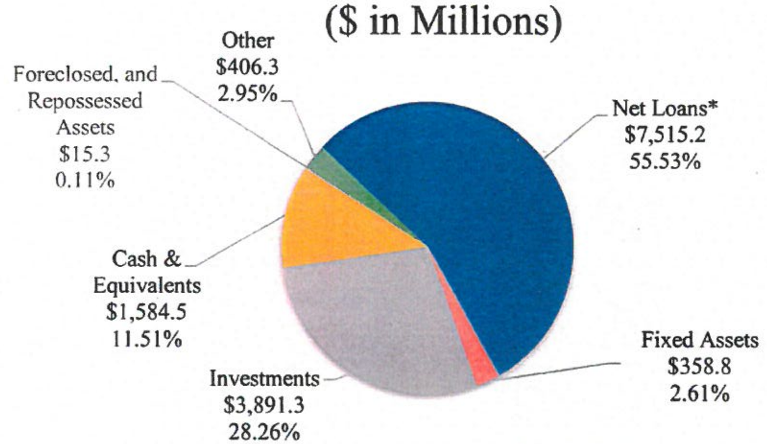
Alabama Credit Unions Ranked by Assets

2019 Rank	Ins. #	Credit Union Name	City	Total Assets 12/31/2019
1	62728	APCO EMPLOYEES	Birmingham	$3,006,802,231
2	65991	CORPORATE AMERICA	Birmingham	$2,945,630,962
3	68575	MAX	Montgomery	$1,460,586,194
4	60823	ALABAMA	Tuscaloosa	$939,530,884
5	63057	LISTERHILL	Muscle Shoals	$876,028,874
6	68583	AVADIAN	Birmingham	$867,917,422
7	60605	FAMILY SECURITY	Decatur	$686,740,914
8	68595	ALABAMA ONE	Tuscaloosa	$630,401,254
9	68374	GUARDIAN	Montgomery	$574,064,770
10	68302	FIVE STAR	Dothan	$463,275,655
11	68628	FAMILY SAVINGS	Rainbow City	$434,577,972
12	67252	ALABAMA TEACHERS	Gadsden	$343,754,152
13	68559	TVA COMMUNITY	Muscle Shoals	$335,592,570
14	64598	ALABAMA STATE EMPLOYEES	Montgomery	$323,919,572
15	97076	WINSOUTH	Gadsden	$264,101,281
16	61800	FORT MCCLELLAN	Anniston	$212,597,803
17	60799	NEW HORIZONS	Mobile	$196,684,207
18	68701	AUBURN UNIVERSITY	Auburn	$178,512,335
19	60501	MUTUAL SAVINGS	Birmingham	$173,442,845
20	60712	ALABAMA CENTRAL	Birmingham	$152,863,173
21	65464	eCO	Birmingham	$144,668,393
22	68586	HERITAGE SOUTH	Sylacauga	$142,915,063
23	60934	ALATRUST	Hoover	$140,792,369
24	60942	RIVERFALL	Tuscaloosa	$126,564,996
25	62661	NAHEOLA	Pennington	$119,021,493
26	68688	RAILROAD COMMUNITY	Irondale	$106,269,831
27	60500	NORTH ALABAMA EDUCATORS	Huntsville	$99,938,607
28	61286	MOBILE EDUCATORS	Mobile	$86,456,946
29	60930	VALLEY	Tuscumbia	$76,954,948
30	63834	JEFFERSON	Hoover	$67,330,590
31	63614	CHAMPION COMMUNITY	Courtland	$52,430,632
32	97083	LANDMARK	Fairfield	$39,566,895
33	64232	1ST RESOURCE	Birmingham	$39,459,468
34	68624	ALABAMA RURAL ELECTRIC	Montgomery	$34,519,463
35	63940	DCH	Tuscaloosa	$31,718,626
36	61391	SOCIAL SECURITY	Birmingham	$31,033,271
37	61944	LAUDERDALE COUNTY TEACHERS	Florence	$28,787,818
38	68224	AZALEA CITY	Mobile	$27,519,275
39	61150	WCU	Decatur	$26,633,899
40	61339	MOBILE GOVERNMENT EMPLOYEES	Mobile	$20,154,673
41	62664	HEALTH	Birmingham	$19,962,217
42	65402	ALABAMA RIVER	Monroeville	$17,993,492
43	61474	RAILWAY EMPLOYEES	Muscle Shoals	$17,405,670
44	62062	CITY	Tuscaloosa	$17,173,521
45	62599	FEDERAL EMPLOYEES	Birmingham	$16,851,513
46	64603	ALABAMA LAW ENFORCEMENT	Birmingham	$15,534,886
47	62486	OPP-MICOLAS	Opp	$11,973,063
48	62471	MOBILE POSTAL	Mobile	$11,726,593
49	64464	TUSCALOOSA COUNTY	Tuscaloosa	$10,732,973
50	64528	BIRMINGHAM CITY EMPLOYEES	Birmingham	$8,984,115
51	62356	L&N EMPLOYEES	Birmingham	$8,491,542
52	64644	BLUE FLAME	Mobile	$7,687,234
53	63634	PIKE TEACHERS	Troy	$7,333,875
54	61055	CHEM FAMILY	Anniston	$6,862,798
55	64645	ALABAMA POSTAL	Birmingham	$6,450,935
56	64594	FIREMAN'S	Birmingham	$6,377,866
57	61277	CHEMCO	McIntosh	$4,438,550
58	60593	BRASSIES	Anniston	$3,678,338
59	64774	POSTAL EMPLOYEES	Huntsville	$3,121,640
60	64593	O'NEAL	Birmingham	$2,385,656
61	62798	DIXIE CRAFT EMPLOYEES	Goodwater	$1,667,349
			Total	$16,716,596,152

Natural Person Credit Union 2019 Financial Highlights

2019 State-Chartered Credit Unions Supplemental Information
(excludes Corporate Credit Union)

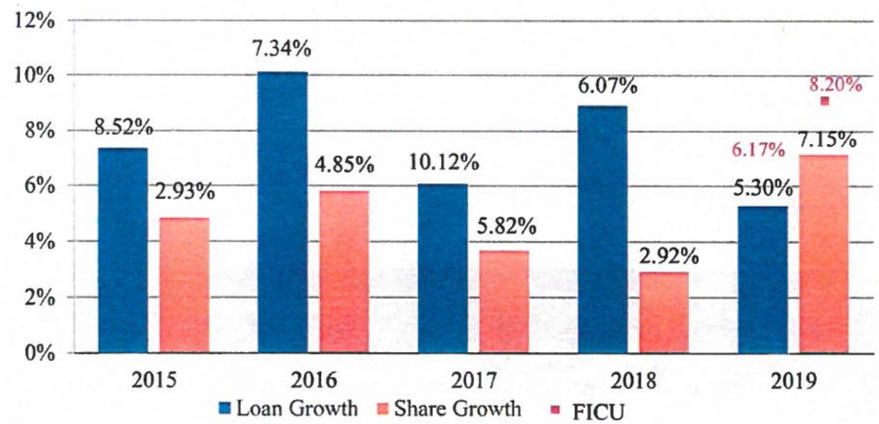
Alabama Asset Distribution
($ in Millions)



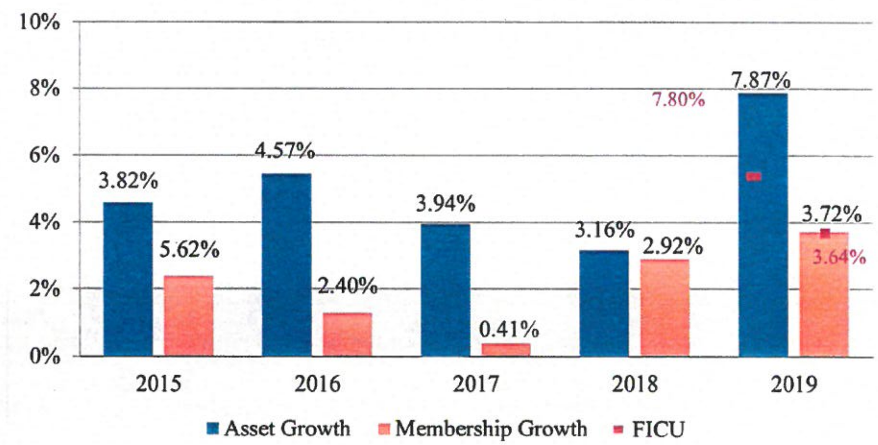
*Net Loans equals Total Loans ($7,581.2 million) minus Allowance for Loan and Lease

Number of Insured Credit Unions Reporting				
	Federal Charter	State Charter	Total	Alabama Charter
2015	3,764	2,257	6,021	62
2016	3,608	2,177	5,785	61
2017	3,499	2,074	5,573	61
2018	3,376	1,999	5,375	60
2019	3,283	1,953	5,236	61

Loan Growth vs. Share Growth

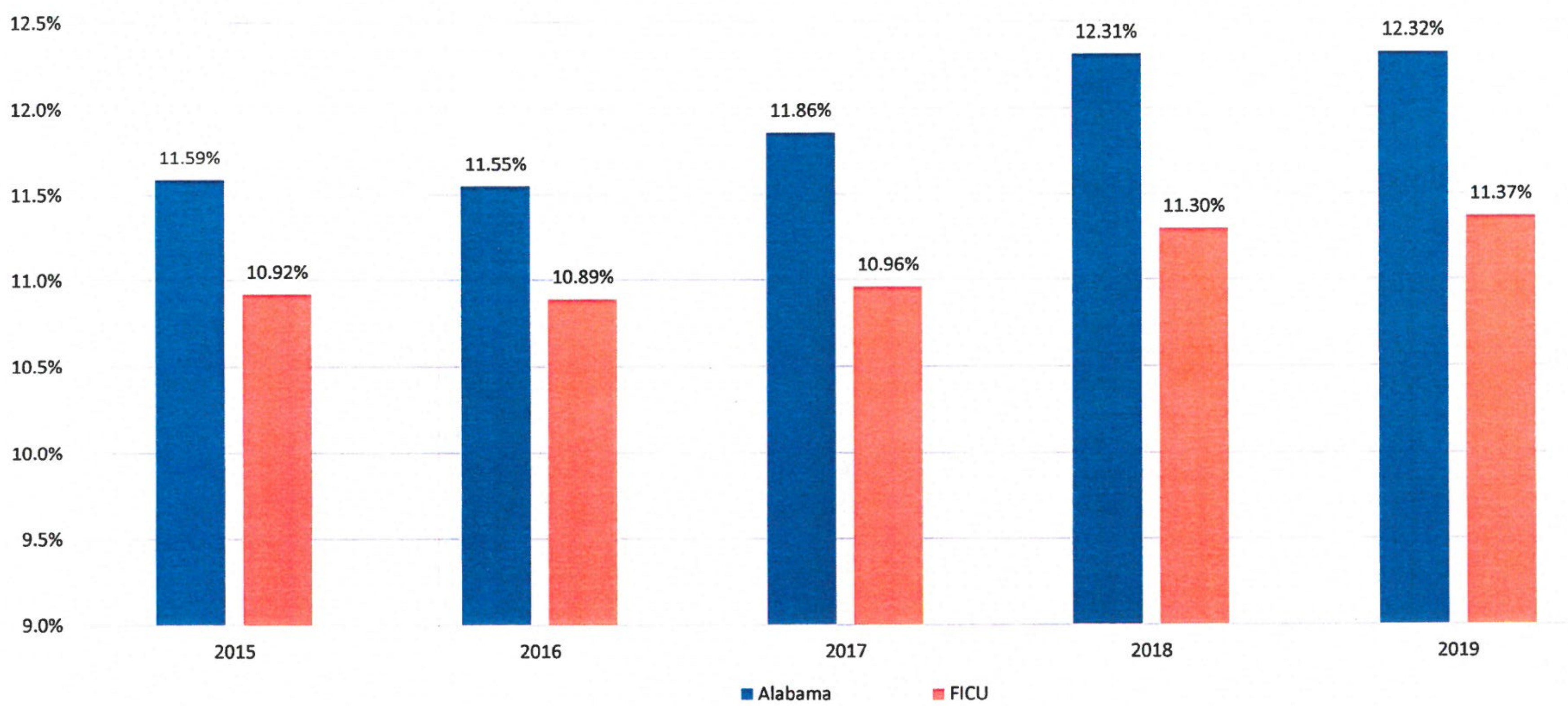


Asset Growth vs. Membership Growth



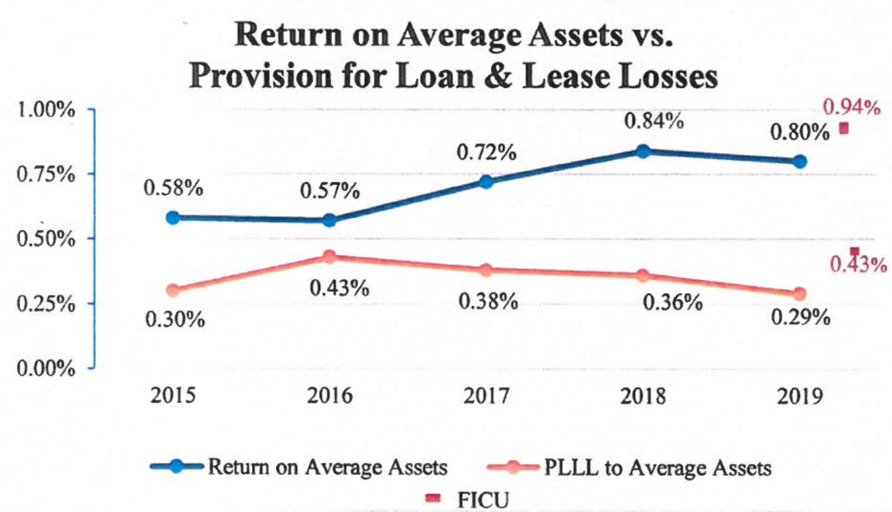
2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

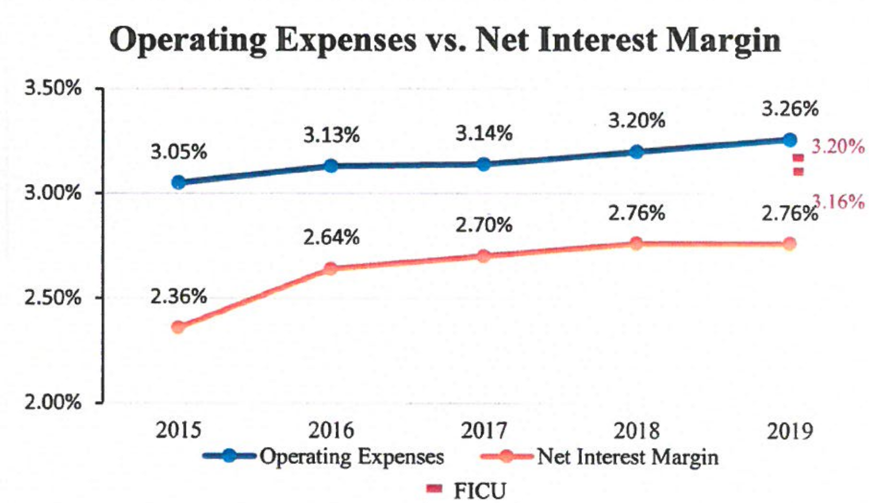
Aggregate Net Worth Ratio

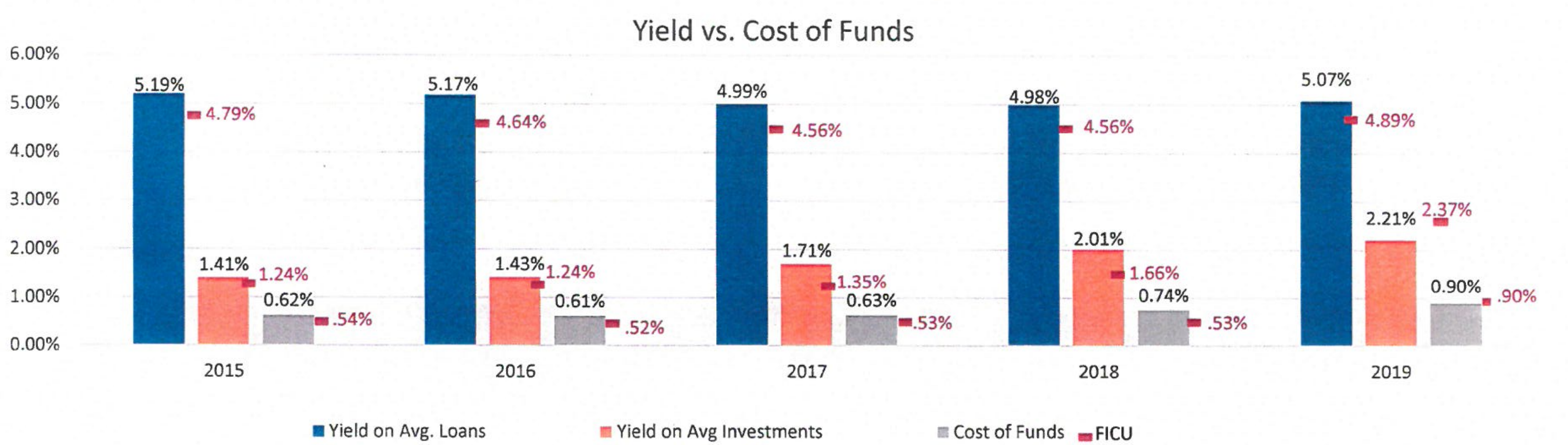


2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

Earnings

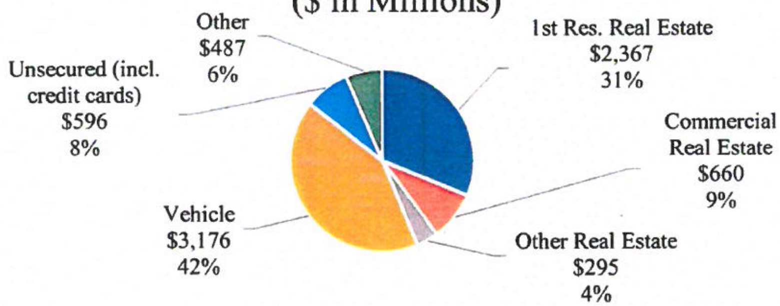


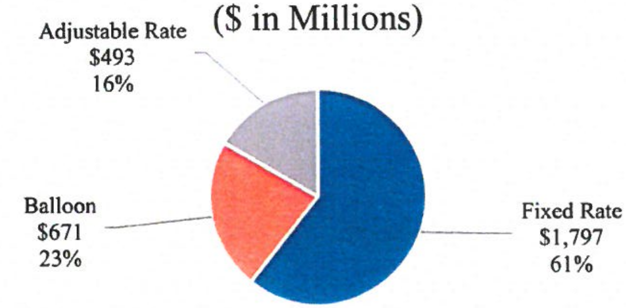




2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

Loan Distribution



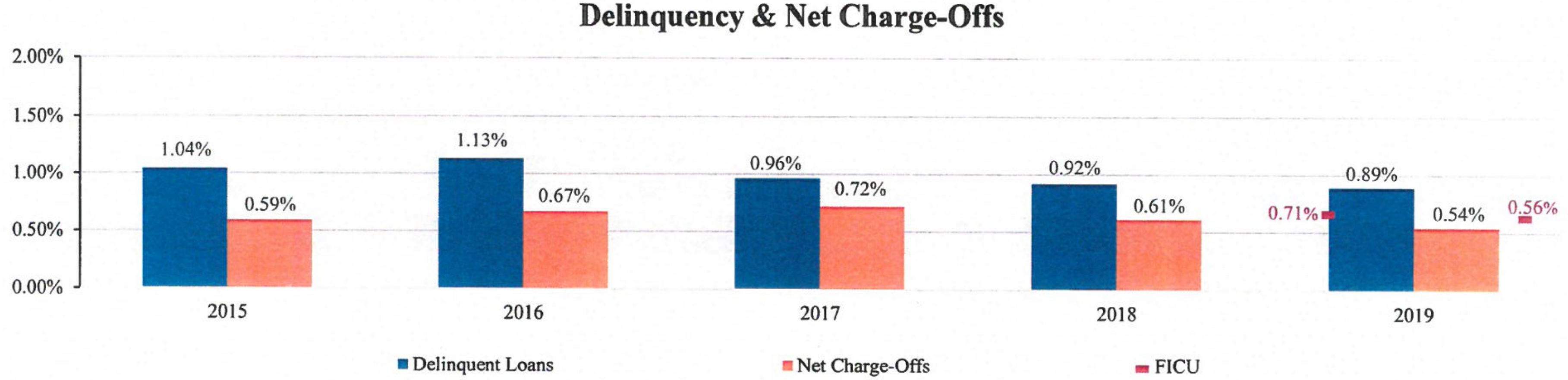


Loan Category	December 2018 $ In Millions	% of Total Loans December 2018	December 2019 $ In Millions	% of Total Loans December 2019
Unsecured Credit Card	$259	3.60%	$273	3.60%
All Other Unsecured	$323	4.49%	$325	4.29%
New Vehicle	$769	10.68%	$851	11.23%
Used Vehicle	$2,218	30.81%	$2,326	30.68%
First Res. Mortgage Real Estate	$2,313	32.13%	$2,368	31.24%
Other Real Estate	$274	3.81%	$296	3.90%
Leases Receivable & All Other	$479	6.65%	$481	6.34%
Commercial Loans	$564	7.83%	$661	8.72%
Total Loans	**$7,199**	**100%**	**$7,581**	**100%**

Numbers may not add up due to rounding

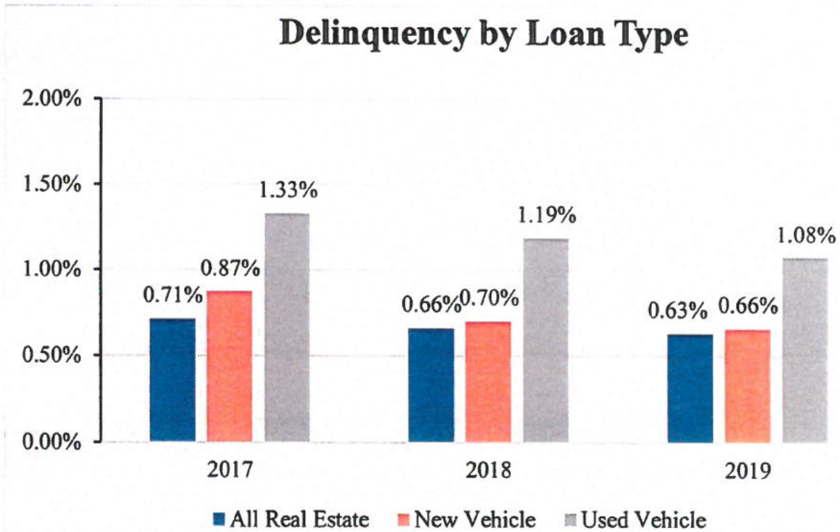
2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

Loan and Delinquency Trends



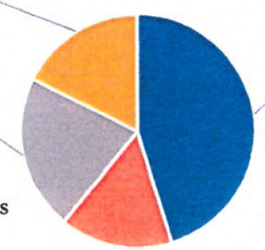
Charge-Offs by Loan Type

	2018 % of Average	2019 % of Average
Unsecured Credit Card	2.11%	1.95%
Vehicle	0.88%	0.70%
First Mortgage Real Estate	0.05%	0.04%
Other Real Estate	0.28%	0.09%
Total Net Charge-Offs	0.61%	0.54%



2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

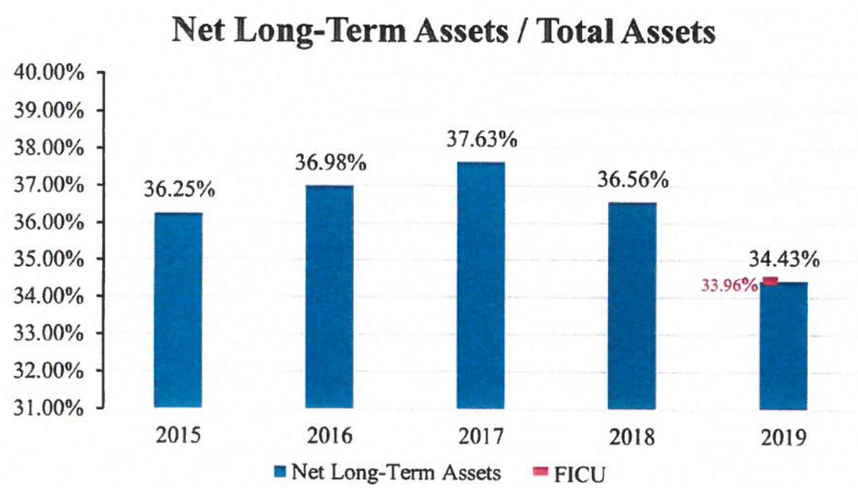
Share Trends

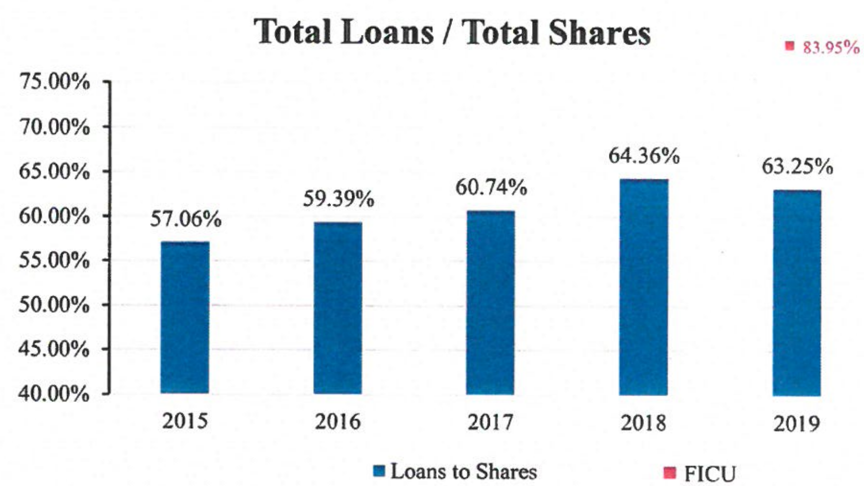


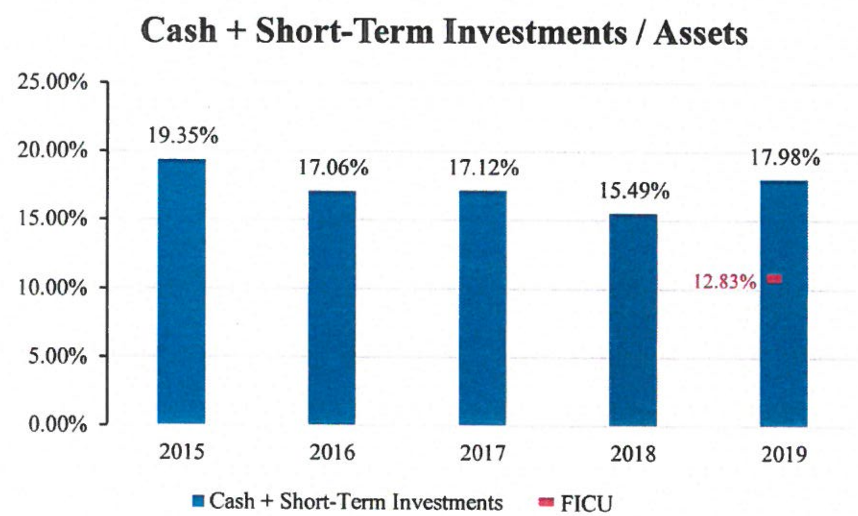
Shares						
Share Category	December 2018 Balance $ in Millions	% of Total Shares December 2018	December 2019 Balance $ in Millions	% of Total Shares December 2019	Growth $ in Millions	Growth Rate (Annualized)
Share drafts	$1,752	15.66%	$1,868	15.58%	$116	6.62%
Regular Shares	$5,260	47.02%	$5,428	45.29%	$168	3.19%
Money Market Shares	$909	8.13%	$903	7.54%	($6)	(0.66%)
Share Certificates	$2,095	18.73%	$2,588	21.59%	$493	23.53%
IRA / KEOGH Accounts	$1,038	9.28%	$1,062	8.86%	$24	2.31%
All Other Shares	$121	1.08%	$127	1.06%	$6	4.96%
Non-Member Deposits	$11	0.10%	$9	0.08%	($2)	(.18%)
Total Shares and Deposits	**$11,186**		**$11,986**		**799**	**7.14%**

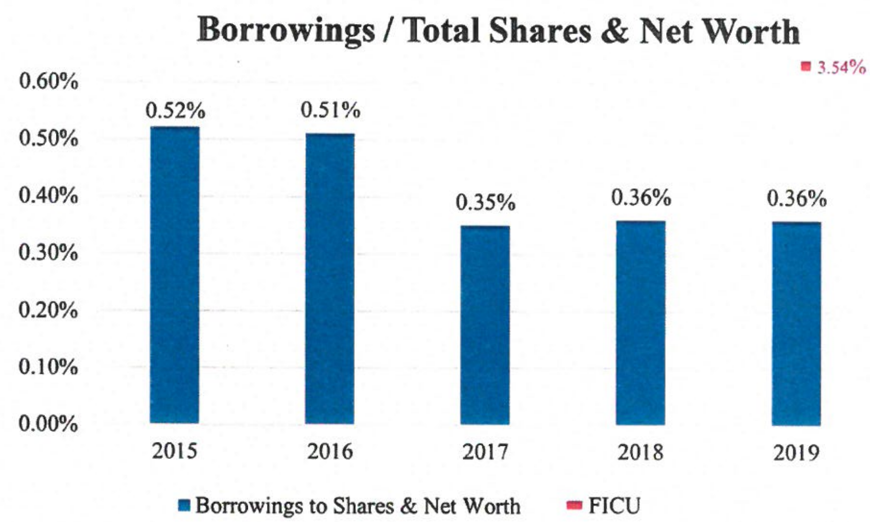
2019 State-Chartered Credit Unions Supplemental Information (excludes Corporate Credit Union)

Asset-Liability Management Trends









Natural Person Credit Union - Summary Financial Information
(Excludes Corporate America Credit Union)
Count of CU : 60

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
ASSETS:	**Amount**	**Amount**		**Amount**		**Amount**		**Amount**	
Cash & Equivalents	1,021,907,855	1,437,175,402	40.6	1,363,104,108	-5.2	1,498,669,755	9.9	1,584,499,169	5.7
TOTAL INVESTMENTS	3,875,643,846	4,004,673,717	3.3	3,982,481,202	-0.6	3,840,061,276	-3.6	3,891,284,903	1.3
Loans Held for Sale	3,074,458	4,171,493	35.7	8,255,248	97.9	8,311,146	0.7	6,059,006	-27.1
Real Estate Loans	3,103,358,324	3,156,216,850	1.7	3,194,094,066	1.2	3,229,545,711	1.1	3,260,663,662	1.0
Unsecured Loans	590,222,434	570,979,501	-3.3	581,724,175	1.9	590,469,627	1.5	604,159,084	2.3
Other Loans	3,505,969,472	3,573,846,284	1.9	3,659,745,717	2.4	3,709,700,794	1.4	3,716,360,720	0.2
TOTAL LOANS	7,199,550,230	7,301,042,635	1.4	7,435,563,958	1.8	7,529,716,132	1.3	7,581,183,466	0.7
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(67,110,704)	(67,428,948)	0.5	(68,211,124)	1.2	(67,172,064)	-1.5	(66,024,412)	-1.7
Land And Building	294,391,567	305,457,316	3.8	316,740,608	3.7	318,180,749	0.5	321,413,223	1.0
Other Fixed Assets	34,770,950	39,216,944	12.8	35,152,167	-10.4	36,601,874	4.1	37,430,312	2.3
NCUSIF Deposit	107,678,646	109,270,229	1.5	108,952,388	-0.3	105,389,031	-3.3	111,936,114	6.2
All Other Assets	296,988,714	298,999,256	0.7	300,789,747	0.6	301,282,160	0.2	303,567,275	0.8
TOTAL ASSETS	12,766,895,562	13,432,578,044	5.2	13,482,828,302	0.4	13,571,040,059	0.7	13,771,349,056	1.5
LIABILITIES & CAPITAL:									
Dividends Payable	2,859,533	3,482,023	21.8	3,754,006	7.8	4,380,846	16.7	3,680,751	-16.0
Notes & Interest Payable	46,203,324	36,037,768	-22.0	26,037,765	-27.7	45,106,339	73.2	49,907,935	10.6
Accounts Payable & Other Liabilities[3]	77,454,856	100,501,932	29.8	108,438,723	7.9	97,132,198	-10.4	102,660,303	5.7
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth[4]	0	0	N/A	0	N/A	0	N/A	0	N/A
Share Drafts	1,752,073,519	1,922,053,567	9.7	1,879,708,104	-2.2	1,838,419,398	-2.2	1,867,529,441	1.6
Regular shares	5,259,927,887	5,494,064,603	4.5	5,431,785,153	-1.1	5,400,605,653	-0.6	5,427,795,493	0.5
All Other Shares & Deposits	4,173,876,253	4,341,708,213	4.0	4,441,761,587	2.3	4,565,698,171	2.8	4,690,253,519	2.7
TOTAL SHARES & DEPOSITS	11,185,877,659	11,757,826,383	5.1	11,753,254,844	0.0	11,804,723,222	0.4	11,985,578,453	1.5
TOTAL LIABILITIES[5]	126,517,713	11,897,848,106	9,304.1	11,891,485,338	-0.1	11,951,342,605	0.5	12,141,827,442	1.6
Regular Reserve	616,727,295	627,136,290	1.7	627,061,655	0.0	632,221,306	0.8	645,670,452	2.1
Other Reserves	337,258,531	365,103,442	8.3	395,907,877	8.4	394,439,060	-0.4	430,003,058	9.0
Undivided Earnings	500,514,364	542,490,206	8.4	568,373,432	4.8	593,037,088	4.3	553,848,104	-6.6
TOTAL EQUITY	1,454,500,190	1,534,729,938	5.5	1,591,342,964	3.7	1,619,697,454	1.8	1,629,521,614	0.6
TOTAL LIABILITIES, SHARES, & EQUITY	12,766,895,562	13,432,578,044	5.2	13,482,828,302	0.4	13,571,040,059	0.7	13,771,349,056	1.5
INCOME & EXPENSE									
Loan Income*	343,624,578	90,374,104	5.2	183,152,482	1.3	279,193,083	1.6	375,205,209	0.8
Investment Income*	97,175,967	27,470,346	13.1	56,814,388	3.4	84,958,125	-0.3	110,926,302	-2.1
Other Income*	206,006,161	47,959,515	-6.9	101,418,169	5.7	155,789,806	2.4	210,249,176	1.2
Total Employee Compensation & Benefits*	203,387,073	52,074,182	2.4	106,048,601	1.8	161,059,500	1.2	218,810,060	1.9
NCUSIF Premiums Expense *	0	0	N/A	448	N/A	448	-33.3	372	-37.7
Total Other Operating Expenses*	199,058,610	50,520,298	1.5	104,321,572	3.2	158,862,495	1.5	214,380,496	1.2
Non-operating Income & (Expense)*	736,637	1,409,067	665.1	1,463,321	-48.1	1,441,767	-34.3	1,181,852	-38.5
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	45,865,541	8,848,594	-22.8	20,289,223	14.6	28,647,885	-5.9	38,889,416	1.8
Cost of Funds*	93,556,813	26,816,027	14.7	55,972,875	4.4	86,675,100	3.2	119,399,957	3.3
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM*[1]	105,675,306	N/A		N/A		N/A		N/A	
Net Income (Loss)*	105,675,306	28,953,931	9.6	56,215,641	-2.9	86,137,353	2.2	106,082,238	-7.6
TOTAL CU's	59	60	1.7	60	0.0	60	0.0	60	0.0

* Income/Expense items are year-to-date while the related %change ratios are annualized.

[1] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

[2] Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

[5] Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.

Ratio Analysis

Count of CU in Peer Group : N/A — Dec-2019

	Dec-2018	Mar-2019	Jun-2019	Sep-2019	Dec-2019	PEER Avg
CAPITAL ADEQUACY						
Net Worth/Total Assets	12.31	12.07	12.22	12.36	12.32	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)	N/A	12.07	12.22	12.36	12.32	N/A
Net Worth/Total Assets—Including Optional Total Assets Election (if used)	12.32	12.07	12.22	12.36	12.32	N/A
Total Delinquent Loans / Net Worth [3]	4.21	3.45	3.52	3.70	3.97	N/A
Solvency Evaluation (Estimated)	113.00	113.05	113.53	113.72	113.59	N/A
Classified Assets (Estimated) / Net Worth	4.31	4.19	4.18	4.04	3.93	N/A
ASSET QUALITY						
Delinquent Loans / Total Loans [3]	0.92	0.77	0.78	0.82	0.89	N/A
* Net Charge-Offs / Average Loans	0.61	0.50	0.53	0.52	0.54	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	93.92	91.66	96.65	98.96	98.74	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-2.27	-1.21	0.01	0.09	-0.06	N/A
Delinquent Loans / Assets [3]	0.52	0.42	0.43	0.46	0.49	N/A
EARNINGS						
* Return On Average Assets	0.84	0.88	0.86	0.87	0.80	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium [2]	0.84	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.15	5.06	5.20	5.26	5.25	N/A
* Yield on Average Loans [4]	4.98	4.99	5.07	5.05	5.07	N/A
* Yield on Average Investments	2.01	2.19	2.29	2.29	2.21	N/A
* Fee & Other Op.Income / Avg. Assets	1.64	1.46	1.55	1.58	1.58	N/A
* Cost of Funds / Avg. Assets	0.74	0.82	0.85	0.88	0.90	N/A
* Net Margin / Avg. Assets	4.40	4.24	4.35	4.39	4.35	N/A
* Operating Exp./ Avg. Assets	3.20	3.13	3.21	3.24	3.26	N/A
* Provision For Loan & Lease Losses / Average Assets	0.36	0.27	0.31	0.29	0.29	N/A
* Net Interest Margin/Avg. Assets	2.76	2.78	2.80	2.81	2.76	N/A
Operating Exp./Gross Income	62.22	61.88	61.62	61.53	62.21	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets [1]	2.70	2.70	2.75	2.75	2.73	N/A
* Net Operating Exp. /Avg. Assets	2.22	2.23	2.28	2.29	2.31	N/A
ASSET / LIABILITY MANAGEMENT						
Net Long-Term Assets / Total Assets	36.56	35.73	34.82	33.92	34.43	N/A
Reg. Shares / Total Shares & Borrowings	46.83	46.56	46.11	45.58	45.10	N/A
Total Loans / Total Shares	64.36	62.10	63.26	63.79	63.25	N/A
Total Loans / Total Assets	56.39	54.35	55.15	55.48	55.05	N/A
Cash + Short-Term Investments / Assets	15.49	17.50	17.44	17.69	17.98	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.14	93.74	93.33	93.31	93.48	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	62.43	62.88	62.07	61.09	60.82	N/A
Borrowings / Total Shares & Net Worth	0.36	0.27	0.19	0.33	0.36	N/A
PRODUCTIVITY						
Members / Potential Members	5.48	5.14	5.16	5.20	5.23	N/A
Borrowers / Members	51.09	49.92	50.84	51.07	51.19	N/A
Members / Full-Time Employees	367.94	368.30	368.38	366.93	367.10	N/A
Avg. Shares Per Member	$9,780	$10,057	$10,008	$9,993	$10,103	N/A
Avg. Loan Balance	$12,320	$12,508	$12,454	$12,481	$12,485	N/A
* Salary And Benefits / Full-Time Empl.	$65,429	$65,616	$66,533	$66,702	$67,712	N/A
OTHER RATIOS						
* Net Worth Growth	7.15	12.53	9.54	8.89	7.90	N/A
* Market (Share) Growth	2.92	20.45	10.14	7.38	7.15	N/A
* Loan Growth	8.90	5.64	6.56	6.11	5.30	N/A
* Asset Growth	3.16	20.86	11.22	8.40	7.87	N/A
* Investment Growth	-4.51	46.41	19.17	12.32	11.88	N/A
* Membership Growth	2.59	8.89	5.36	4.38	3.72	N/A

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**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.

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 importance of the percentile rank to the credit union's financial performance.

[1] For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.

[2] Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.

[3] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

[4] Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest

Supplemental Ratio Analysis

	Dec-2018	Mar-2019	Jun-2019	Sep-2019	Dec-2019
OTHER DELINQUENCY RATIOS [1]					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.08	0.99	0.87	0.93	0.88
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	9.17	6.86	6.12	8.92	9.70
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.70	0.58	0.58	0.63	0.66
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.19	1.02	1.01	0.96	1.08
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	1.06	0.90	0.90	0.88	0.97
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.58	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.31	0.96	1.23	1.22	1.55
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	19.62	17.39	23.07	20.22	15.34
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.27	1.06	1.06	0.97	1.11
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.33	0.32	0.36	0.31	0.22
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans [2]	2.15	2.01	2.02	1.68	1.58
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans [2]	1.00	0.67	0.85	1.06	0.89
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE [2]	42.80	44.65	54.34	0.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	101.33	120.44	117.51	108.34	98.06
REAL ESTATE LOAN DELINQUENCY [1]					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.54	0.42	0.42	0.53	0.46
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.94	0.87	0.78	0.97	1.01
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.47	0.31	0.38	0.38	0.26
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.53	0.39	0.55	0.41	0.58
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.34	0.32	1.57	2.14	1.67
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.47	11.30	10.63	11.74	18.10
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	13.08	21.40	8.88	9.14	9.21
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.18	1.86	1.56	1.46	1.88
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.66	0.55	0.54	0.65	0.63
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.25	18.38	20.01	20.52	22.46
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.31	2.18	2.05	1.95
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.00	0.00	12.43	11.41	10.19
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.80	0.56	0.57	0.56	0.60
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.07	0.03	0.05	0.04	0.05
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.05	0.03	0.04	0.04	0.04
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.28	0.10	0.10	0.11	0.09
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.05	0.05	0.03	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	-0.41	0.02	-0.03	1.09	1.31
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.88	0.63	0.66	0.64	0.70
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.25	0.42	0.30	0.24	0.21
* Net Charge Offs - Commercial Loans / Avg Commercial Loans [2]	-0.08	-0.04	-0.03	-0.01	-0.01
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.03	17.51	18.20	18.06	17.79
Participation Loans Outstanding / Total Loans	1.19	1.17	1.23	1.19	1.20
Participation Loans Purchased YTD / Total Loans Granted YTD	1.04	0.28	0.84	0.69	0.77
* Participation Loans Sold YTD / Total Assets	0.19	0.00	0.00	0.00	0.01
Total Commercial Loans / Total Assets [2]	4.41	4.33	4.46	4.66	4.79
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	21.73	23.24	21.51	21.20	21.43
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.13	14.63	14.73	14.96	14.97
Total Fixed Rate Real Estate / Total Loans	26.83	26.92	26.71	26.97	27.19
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	18.48	18.31	20.59	19.14	20.14
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	22.32	24.79	23.08	29.81	33.11
Interest Only & Payment Option First & Other RE / Total Assets	1.47	1.37	1.40	1.40	1.37
Interest Only & Payment Option First & Other RE / Net Worth	11.95	11.31	11.49	11.30	11.09
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.14	0.14	0.14	0.13	0.12
Unused Commitments / Cash & ST Investments	57.86	49.40	49.10	48.75	47.73
Complex Assets / Total Assets	19.50	19.16	19.23	19.53	20.54
Short Term Liabilities / Total Shares and Deposits plus Borrowings	23.68	22.74	23.09	23.42	23.73

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios

[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[2] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Assets

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
ASSETS									
CASH:									
Cash On Hand	165,623,756	160,849,263	-2.9	160,106,388	-0.5	169,421,736	5.6	182,540,306	7.7
Cash On Deposit	699,918,083	1,104,638,123	57.8	1,009,844,704	-8.6	1,167,653,001	15.6	1,214,547,847	4.0
Cash Equivalents	156,366,016	171,688,016	9.8	193,153,016	12.5	161,595,016	-16.3	187,411,016	16.0
TOTAL CASH & EQUIVALENTS	1,021,907,855	1,437,175,402	40.6	1,363,104,108	-5.2	1,498,689,755	9.9	1,584,499,169	5.7
INVESTMENTS:									
Trading Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale Securities	3,059,632,610	1,636,147,227	-46.5	1,653,472,934	1.1	1,625,218,935	-1.7	1,696,701,496	4.4
Held-to-Maturity Securities, net of Allowance for Credit Losses if ASC 326 has been adopted	127,860,904	133,994,274	4.8	128,713,001	-3.9	139,440,047	8.3	143,880,156	3.2
Equity Securities	N/A	52,708,327		48,535,831	-7.9	54,024,491	11.3	69,248,174	28.2
Trading Debt Securities	N/A	0		0	N/A	0	N/A	0	N/A
Available-for-Sale Debt Securities	N/A	1,476,038,391		1,466,836,694	-0.6	1,377,592,553	-6.1	1,334,460,657	-3.1
Held-to-Maturity Debt Securities, net of ACL if ASC 326 adopted	N/A	0		0	N/A	0	N/A	0	N/A
Deposits in Commercial Banks, S&Ls, Savings Banks	348,796,510	354,963,491	1.8	351,945,664	-0.9	334,520,352	-5.0	327,243,306	-2.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions [2]	73,626,505	74,843,873	1.4	80,803,939	8.3	91,827,962	13.6	93,038,098	1.3
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	95,184,564	95,235,498	0.1	95,239,573	0.0	95,239,099	0.0	95,260,154	0.0
All Other Investments in Corporate Cus	115,651,270	129,605,696	12.1	107,546,676	-17.0	73,087,677	-32.0	80,490,677	10.1
All Other Investments [2]	54,891,483	51,336,940	-6.5	49,386,890	-3.8	49,110,160	-0.6	50,962,185	3.8
TOTAL INVESTMENTS	3,875,643,846	4,004,673,717	3.3	3,982,481,202	-0.6	3,840,061,276	-3.6	3,891,284,903	1.3
LOANS HELD FOR SALE	3,074,458	4,171,493	35.7	8,255,248	97.9	8,311,146	0.7	6,059,006	-27.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	259,322,626	253,697,238	-2.2	257,059,994	1.3	261,614,839	1.8	271,920,775	3.9
All Other Unsecured Loans/Lines of Credit	322,688,850	308,810,247	-4.3	316,891,051	2.6	321,199,864	1.4	324,987,360	1.2
Payday Alternative Loans (PAL Loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	8,210,958	8,472,016	3.2	7,773,130	-8.2	7,654,924	-1.5	7,250,949	-5.3
New Vehicle Loans	767,324,621	793,934,608	3.5	821,275,887	3.4	801,891,488	-2.4	849,745,566	6.0
Used Vehicle Loans	2,215,617,246	2,258,874,195	2.0	2,307,290,370	2.1	2,365,874,091	2.5	2,325,801,262	-1.7
Leases Receivable	24,846,573	23,110,296	-7.0	22,580,769	-2.3	20,875,410	-7.6	19,527,964	-6.5
All Other Secured Non-Real Estate Loans/Lines of Credit [3]	450,377,730	449,232,966	-0.3	458,919,409	2.2	468,544,510	2.1	460,344,227	-1.8
Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties [3]	2,312,935,337	2,347,997,081	1.5	2,360,068,286	0.5	2,357,632,309	-0.1	2,366,625,579	0.4
Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties [3]	233,158,492	234,845,069	0.7	240,304,022	2.3	251,278,199	4.6	258,533,030	2.1
All Other Real Estate Loans/Lines of Credit [3]	41,511,188	41,059,093	-1.1	42,103,742	2.5	41,248,126	-2.0	38,673,981	-6.2
Commercial Loans/Lines of Credit Real Estate Secured [3]	515,753,327	532,315,607	3.2	551,818,016	3.6	579,387,077	5.0	598,831,072	3.4
Commercial Loans/Lines of Credit Not Real Estate Secured [3]	47,803,302	48,694,219	1.9	49,679,282	2.0	52,515,315	5.7	60,941,701	16.0
TOTAL LOANS & LEASES	7,199,550,230	7,301,042,635	1.4	7,435,563,958	1.8	7,529,716,132	1.3	7,581,183,466	0.7
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(67,110,704)	(67,428,948)	0.5	(68,211,124)	1.2	(67,172,064)	-1.5	(66,024,412)	-1.7
Foreclosed Real Estate	8,941,513	10,353,487	15.8	12,287,466	18.7	10,817,017	-12.0	9,649,527	-10.8
Repossesed Autos	5,697,322	6,216,817	9.1	5,480,102	-11.9	6,045,850	10.3	5,562,025	-8.0
Foreclosed and Repossessed Other Assets	59,481	84,017	41.3	129,396	54.0	43,158	-66.6	83,735	94.0
TOTAL FORECLOSED and REPOSSESSED ASSETS [1]	14,698,316	16,654,321	13.3	17,896,964	7.5	16,906,025	-5.5	15,295,287	-9.5
Land and Building	294,391,567	305,457,316	3.8	316,740,608	3.7	318,180,749	0.5	321,413,223	1.0
Other Fixed Assets	34,770,950	39,218,944	12.8	35,152,167	-10.4	36,601,874	4.1	37,430,312	2.3
NCUA Share Insurance Capitalization Deposit	107,678,646	109,270,229	1.5	108,952,388	-0.3	105,389,031	-3.3	111,936,114	6.2
Identifiable Intangible Assets	125,269	106,648	-14.9	89,805	-15.8	74,740	-16.8	61,451	-17.8
Goodwill	9,513,823	9,364,938	-1.6	9,216,053	-1.6	9,067,168	-1.6	8,918,284	-1.6
TOTAL INTANGIBLE ASSETS	9,639,092	9,471,586	-1.7	9,305,858	-1.7	9,141,908	-1.8	8,979,735	-1.8
Accrued Interest on Loans	20,319,597	19,010,064	-6.4	19,491,158	2.5	19,367,812	-0.6	21,983,629	13.5
Accrued Interest on Investments	16,695,750	16,676,685	-0.1	17,832,092	6.9	15,548,459	-12.8	16,743,705	7.7
Non-Trading Derivative Assets	0	140,536	N/A	0	-100.0	38,687	N/A	12,397	-68.0
All Other Assets	235,635,959	237,046,064	0.6	236,263,675	-0.3	240,279,269	1.7	240,552,522	0.1
TOTAL OTHER ASSETS	272,651,306	272,873,349	0.1	273,586,925	0.3	275,234,227	0.6	279,292,253	1.5
TOTAL ASSETS	12,766,895,562	13,432,578,044	5.2	13,482,828,302	0.4	13,571,040,059	0.7	13,771,349,056	1.5
TOTAL CU's	59	60	1.7	60	0.0	60	0.0	60	0.0

[1] OTHER RE OWNED PRIOR TO 2004

[2] LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

[3] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Liabilities, Shares & Equity

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	46,203,324	36,037,768	-22.0	26,037,765	-27.7	45,106,339	73.2	49,907,935	10.6
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth [3]	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities	0	0	N/A	0	N/A	0	N/A	116,241	N/A
Accrued Dividends and Interest Payable	2,859,533	3,482,023	21.8	3,754,006	7.8	4,380,846	16.7	3,680,751	-16.0
Accounts Payable & Other Liabilities	77,454,856	100,501,932	29.8	108,438,723	7.9	97,132,198	-10.4	102,544,062	5.6
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	0		0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	1,752,073,519	1,922,053,567	9.7	1,879,708,104	-2.2	1,838,419,398	-2.2	1,867,529,441	1.6
Regular Shares	5,259,927,887	5,494,064,603	4.5	5,431,785,153	-1.1	5,400,605,653	-0.6	5,427,795,493	0.5
Money Market Shares	908,710,270	903,264,338	-0.6	898,022,284	-0.6	881,894,959	-1.8	903,424,930	2.4
Share Certificates	2,094,573,412	2,247,965,839	7.3	2,349,163,704	4.5	2,481,662,411	5.6	2,588,141,491	4.3
IRA/KEOGH Accounts	1,038,397,601	1,051,735,014	1.3	1,056,532,041	0.5	1,061,851,316	0.5	1,062,330,160	0.0
All Other Shares [1]	121,000,721	127,794,142	5.6	127,843,089	0.0	129,840,018	1.6	127,145,916	-2.1
Non-Member Deposits	11,194,249	10,948,880	-2.2	10,200,469	-6.8	10,449,467	2.4	9,211,022	-11.9
TOTAL SHARES AND DEPOSITS	11,185,877,659	11,757,826,383	5.1	11,753,254,844	0.0	11,804,723,222	0.4	11,985,578,453	1.5
TOTAL LIABILITIES [4]	126,517,713	11,897,848,106	9,304.1	11,891,485,338	-0.1	11,951,342,605	0.5	12,141,827,442	1.6
EQUITY:									
Undivided Earnings	500,514,364	527,471,747	5.4	539,591,597	2.3	550,695,676	2.1	553,848,104	0.6
Regular Reserves	616,727,295	627,136,290	1.7	627,061,655	0.0	632,221,306	0.8	645,670,452	2.1
Appropriation For Non-Conforming Investments (SCU Only)	614,754	614,754	0.0	614,754	0.0	614,754	0.0	614,754	0.0
Other Reserves	422,876,997	419,565,446	-0.8	419,565,446	0.0	419,565,445	0.0	464,210,878	10.6
Equity Acquired in Merger	30,581,118	29,118,968	-4.8	30,581,119	5.0	30,581,119	0.0	31,079,787	1.6
Miscellaneous Equity	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on AFS Securities	-71,137,334	0	100.0						N/A
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-1,135,207	N/A	-1,115,899	1.7
Accumulated Unrealized G/L on Cash Flow Hedges	0	-42,503	N/A	0	100.0	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities [5]	N/A	-38,158,122		451,949	101.2	2,790,279	517.4	-1,952,809	-170.0
Other Comprehensive Income	-45,677,004	-45,997,101	-0.7	-55,305,391	-20.2	-57,977,330	-4.8	-62,833,653	-8.4
Net Income	0	15,018,459	N/A	28,781,835	91.6	42,341,412	47.1	0	-100.0
EQUITY TOTAL	1,454,500,190	1,534,729,938	5.5	1,591,342,964	3.7	1,619,697,454	1.8	1,629,521,614	0.6
TOTAL SHARES & EQUITY	12,640,377,849	13,292,556,321	5.2	13,344,597,808	0.4	13,424,420,676	0.6	13,615,100,067	1.4
TOTAL LIABILITIES, SHARES, & EQUITY	12,766,895,562	13,432,578,044	5.2	13,482,828,302	0.4	13,571,040,059	0.7	13,771,349,056	1.5
NCUA INSURED SAVINGS [2]									
Uninsured Shares	527,453,614	555,979,350	5.4	589,077,855	6.0	586,857,233	-0.4	614,714,614	4.7
Uninsured Non-Member Deposits	248,010	0	-100.0	5	N/A	5	0.0	5	0.0
Total Uninsured Shares & Deposits	527,701,624	555,979,350	5.4	589,077,860	6.0	586,857,238	-0.4	614,714,619	4.7
Insured Shares & Deposits	10,385,393,978	10,917,588,602	5.1	10,883,010,175	-0.3	10,943,161,702	0.6	11,097,252,299	1.4
TOTAL NET WORTH	1,572,834,510	1,622,086,022	3.1	1,647,894,613	1.6	1,677,717,919	1.8	1,697,122,183	1.2

[1] PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS

[2] October 3, 2008 and forward, the NCUSIF coverage increased to $250,000 for all accounts.

[3] December 2011 and forward includes "Subordinated Debt Included in Net Worth."

[4] Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.

[5] Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.

Income Statement

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
*** INCOME AND EXPENSE**									
INTEREST INCOME:									
Interest on Loans	343,888,599	90,374,266	5.1	183,152,644	1.3	279,193,245	1.6	375,485,012	0.9
Less Interest Refund	(264,021)	(162)	-99.8	(162)	-50.0	(162)	-33.3	(279,803)	129,438.4
Income from Investments	97,175,967	27,470,346	13.1	55,916,863	1.8	83,875,998	0.0	109,980,136	-1.7
Income from Trading	0	N/A		N/A		N/A		N/A	
Interest income on Securities held in a Trading account	N/A	0		897,525	N/A	1,082,127	-19.6	946,166	-34.4
TOTAL INTEREST INCOME	440,800,545	117,844,450	6.9	239,966,870	1.8	364,151,208	1.2	486,131,511	0.1
INTEREST EXPENSE:									
Dividends	56,016,263	14,453,205	3.2	29,471,639	2.0	44,454,098	0.6	60,707,050	2.4
Interest on Deposits	36,338,423	12,069,221	32.9	25,958,007	7.5	41,471,411	6.5	57,662,314	4.3
Interest on Borrowed Money	1,202,127	293,601	-2.3	543,229	-7.5	749,591	-8.0	1,030,593	3.1
TOTAL INTEREST EXPENSE	93,556,813	26,816,027	14.7	55,972,875	4.4	86,675,100	3.2	119,399,957	3.3
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	45,865,541	8,848,594	-22.8	20,289,223	14.6	28,647,885	-5.9	38,889,416	1.8
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	301,378,191	82,179,829	9.1	163,704,772	-0.4	248,828,223	1.3	327,842,138	-1.2
NON-INTEREST INCOME:									
Fee Income	122,974,266	29,491,089	-4.1	60,839,664	3.1	93,708,728	2.7	127,308,313	1.9
Other Operating Income	83,031,895	18,468,426	-11.0	40,578,505	9.9	62,081,078	2.0	82,940,863	0.2
Gain (Loss) on Investments	-177,056	N/A		N/A		N/A		N/A	
Gain (Loss) on Equity Securities (DO NOT Include Gain (Loss) on other securities)	N/A	262,381		-32,307	-106.2	36,815	176.0	67,468	37.4
Gain (Loss) on Other Securities (DO NOT Include Gain or Loss on Equity Securities)	N/A	135,225		387,646	43.3	350,007	-39.8	325,409	-30.3
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	0	N/A
Gain (Loss) on Disposition of Assets	-852,419	-191,469	10.2	-659,587	-72.2	-579,306	41.4	-971,872	-25.8
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	1,766,112	1,202,930	172.4	1,787,569	-26.5	1,634,251	-38.4	1,760,847	-19.2
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	206,742,798	49,368,582	-4.5	102,881,490	4.2	157,231,573	1.9	211,431,028	0.9
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	203,387,073	52,074,182	2.4	106,048,601	1.8	161,069,500	1.2	218,810,060	1.9
Travel, Conference Expense	4,692,161	1,116,249	-4.8	2,547,103	14.1	3,997,624	4.6	5,214,985	-2.2
Office Occupancy	23,866,264	6,115,233	2.5	12,308,660	0.6	18,886,604	2.3	25,275,251	0.4
Office Operation Expense	85,224,199	21,625,432	1.5	44,435,079	2.7	67,252,284	0.9	92,377,908	3.0
Educational and Promotion	13,707,655	3,373,009	-1.6	7,138,514	5.8	10,916,131	1.9	15,073,609	3.6
Loan Servicing Expense	25,701,538	6,589,496	2.6	13,911,241	5.6	21,105,857	1.1	27,909,971	-0.8
Professional, Outside Service	30,477,944	7,647,370	0.4	15,752,642	3.0	23,700,202	0.3	31,476,094	-0.4
Member Insurance [1]	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium [2]	0	0	N/A	448	N/A	448	-33.3	372	-37.7
Member Insurance - Temporary Corporate CU Stabilization Fund [3]	0	N/A		N/A		N/A		N/A	
Member Insurance - Other	474,768	147,699	24.4	276,412	-6.4	381,667	-7.9	468,003	-8.0
Operating Fees	1,710,037	457,805	7.1	915,521	0.0	1,374,008	0.1	1,841,864	0.5
Misc Operating Expense	13,204,044	3,448,005	4.5	7,036,400	2.0	11,248,118	6.6	14,742,811	-1.7
TOTAL NON-INTEREST EXPENSE	402,445,683	102,594,480	2.0	210,370,621	2.5	319,922,443	1.4	433,190,928	1.6
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS [3,4]	105,675,306	N/A		N/A		N/A		N/A	
NET INCOME (LOSS)	105,675,306	28,953,931	9.6	56,215,641	-2.9	86,137,353	2.2	106,082,238	-7.6
RESERVE TRANSFERS:									
Transfer to Regular Reserve	46,872,337	4,933,477	-57.9	8,993,810	-8.8	13,754,339	2.0	47,165,687	157.2

* All Income/Expense amounts are year-to-date while the related % change ratios 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.

[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, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).

[4] Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

Delinquent Loan Information 1

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES [1]									
Amount of Loans in Non-Accrual Status	N/A	19,591,862		25,087,106	28.0	24,974,154	-0.5	26,687,276	6.9
30 to 59 Days Delinquent	116,283,771	101,325,245	-12.9	85,475,839	-15.6	80,214,824	-6.2	104,143,643	29.8
60 to 179 Days Delinquent	51,064,287	39,220,478	-23.2	46,392,320	18.3	51,257,601	10.5	55,008,270	7.3
180 to 359 Days Delinquent	10,778,224	12,091,640	12.2	9,503,925	-21.4	8,558,926	-9.9	10,294,372	20.3
> = 360 Days Delinquent	4,390,198	4,671,126	6.4	2,149,544	-54.0	2,186,373	1.7	2,025,026	-7.4
Total Del Loans - All Types (> = 60 Days)	66,232,709	55,983,244	-15.5	58,045,789	3.7	62,002,902	6.8	67,327,668	8.6
% Delinquent Loans / Total Loans	0.92	0.77	-16.6	0.78	1.8	0.82	5.5	0.89	7.9
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	2,864,625	2,423,401	-15.4	2,242,643	-7.5	2,244,911	0.1	2,690,255	19.8
60 to 179 Days Delinquent	2,688,523	2,322,522	-13.6	2,066,112	-11.0	2,230,696	8.0	2,222,916	-0.3
180 to 359 Days Delinquent	107,544	186,634	73.5	164,291	-12.0	121,466	-26.1	170,100	40.0
> = 360 Days Delinquent	456	5,738	1,158.3	0	-100.0	73,797	N/A	2,401	-96.7
Total Del Credit Card Lns (> = 60 Days)	2,796,523	2,514,894	-10.1	2,230,403	-11.3	2,425,959	8.8	2,395,417	-1.3
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.08	0.99	-8.1	0.87	-12.5	0.93	6.9	0.88	-5.0
Payday Alternative Loans (PAL Loans) FCU Only									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	456,582	121,948	-73.3	119,950	-1.6	121,935	1.7	206,162	69.1
60 to 179 Days Delinquent	581,299	482,431	-17.0	256,455	-46.8	537,121	109.4	654,684	21.9
180 to 359 Days Delinquent	171,355	99,140	-42.1	219,027	120.9	109,359	-50.1	55,226	-49.5
> = 360 Days Delinquent	0	0	N/A	0	N/A	36,118	N/A	0	-100.0
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	752,654	581,571	-22.7	475,482	-18.2	682,598	43.6	709,910	4.0
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	9.17	6.86	-25.1	6.12	-10.9	8.92	45.8	9.79	9.8
New Vehicle Loans									
30 to 59 Days Delinquent	8,471,651	7,523,213	-11.2	7,238,500	-3.8	7,178,437	-0.8	7,309,183	1.8
60 to 179 Days Delinquent	4,454,957	3,559,086	-20.1	3,788,462	6.4	4,135,332	9.2	4,691,686	13.5
180 to 359 Days Delinquent	798,155	901,065	12.9	772,621	-14.3	804,253	4.1	818,148	1.7
> = 360 Days Delinquent	95,813	129,297	34.9	164,934	27.6	79,809	-51.6	79,554	-0.3
Total Del New Vehicle Lns (> = 60 Days)	5,348,925	4,589,448	-14.2	4,726,017	3.0	5,019,394	6.2	5,589,388	11.4
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.70	0.58	-17.1	0.58	-0.5	0.63	8.8	0.66	5.1
Used Vehicle Loans									
30 to 59 Days Delinquent	42,761,901	33,891,154	-20.7	32,969,698	-2.7	34,751,462	5.4	38,343,379	10.3
60 to 179 Days Delinquent	21,719,022	16,518,078	-23.9	17,713,659	7.2	18,007,392	1.7	20,369,510	13.1
180 to 359 Days Delinquent	3,988,735	5,279,535	32.4	4,833,717	-8.4	3,989,845	-17.5	4,060,217	1.8
> = 360 Days Delinquent	567,912	1,188,067	109.2	762,873	-35.8	724,086	-5.1	639,383	-11.7
Total Del Used Vehicle Lns (> = 60 Days)	26,275,669	22,985,680	-12.5	23,310,249	1.4	22,721,323	-2.5	25,069,110	10.3
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	1.19	1.02	-14.2	1.01	-0.7	0.96	-4.9	1.08	12.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans	1.06	0.90	-14.8	0.90	-0.6	0.88	-2.3	0.97	10.2
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	216,979	N/A	37,563	-82.7	0	-100.0
60 to 179 Days Delinquent	0	133,888	N/A	0	-100.0	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	133,888	N/A	0	-100.0	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.58	N/A	0.00	-100.0	0.00	N/A	0.00	N/A
All Other Loans [2]									
30 to 59 Days Delinquent	14,441,468	16,193,294	12.1	9,988,099	-38.3	9,724,900	-2.6	14,722,762	51.4
60 to 179 Days Delinquent	7,030,260	5,809,923	-17.4	8,887,498	53.0	9,369,805	5.4	12,134,923	29.5
180 to 359 Days Delinquent	2,705,692	1,560,338	-42.3	929,649	-40.4	638,695	-31.3	739,207	15.7
> = 360 Days Delinquent	976,879	347,401	-64.4	319,965	-7.9	228,929	-28.5	251,712	10.0
Total Del All Other Loans (> = 60 Days)	10,712,831	7,717,662	-28.0	10,137,112	31.3	10,237,429	1.0	13,125,842	28.2
%All Other Loans >= 60 Days / Total All Other Loans	1.31	0.96	-26.7	1.23	28.4	1.22	-1.0	1.55	27.6

[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[2] As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans"

Delinquent Loan Information 2

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
DELINQUENT LOANS BY CATEGORY [1]									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	47,287,544	41,172,235	-12.9	32,699,970	-20.6	26,155,615	-20.0	40,871,902	56.3
60 to 179 Days Delinquent	14,590,220	10,394,550	-28.8	13,680,134	31.6	16,977,255	24.1	14,934,551	-12.0
180 to 359 Days Delinquent	3,006,743	4,064,928	35.2	2,584,620	-36.4	2,895,310	12.0	4,451,474	53.7
> = 360 Days Delinquent	2,749,139	3,000,623	9.1	901,772	-69.9	1,043,634	15.7	1,051,976	0.8
Total Del Real Estate Loans (> = 60 Days)	20,346,107	17,460,101	-14.2	17,166,526	-1.7	20,916,199	21.8	20,438,001	-2.3
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	2.18	1.86	-14.8	1.56	-16.0	1.46	-6.6	1.88	29.0
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.68	0.55	-15.6	0.54	-2.8	0.65	20.5	0.63	-3.2
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	20,907,067	18,521,523	-11.4	16,261,350	-12.2	12,398,331	-23.8	20,382,285	64.4
60 to 179 Days Delinquent	7,616,885	4,626,508	-39.3	6,584,356	42.3	9,156,920	39.1	6,101,611	-33.4
180 to 359 Days Delinquent	742,669	1,722,711	132.0	1,051,309	-39.0	1,225,049	16.5	2,953,625	141.1
> = 360 Days Delinquent	1,800,303	1,757,098	-2.4	454,648	-74.1	112,603	-75.2	209,205	85.8
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	10,159,857	8,106,317	-20.2	8,090,313	-0.2	10,494,572	29.7	9,264,441	-11.7
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.54	0.42	-21.6	0.42	-0.9	0.53	26.9	0.46	-13.0
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	22,537,546	18,929,527	-16.0	14,304,925	-24.4	11,516,737	-19.5	17,466,190	51.7
60 to 179 Days Delinquent	5,787,963	5,098,128	-11.9	6,127,091	20.2	6,935,603	13.2	7,479,310	7.8
180 to 359 Days Delinquent	2,051,707	2,100,157	2.4	1,075,138	-48.8	1,464,331	36.2	1,344,424	-8.2
> = 360 Days Delinquent	919,877	1,126,387	22.4	394,293	-65.0	830,207	110.6	774,801	-6.7
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,759,547	8,324,672	-5.0	7,597,122	-8.7	9,230,141	21.5	9,598,535	4.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.94	0.87	-7.1	0.78	-10.1	0.97	23.9	1.01	4.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	658,093	518,828	-21.3	271,843	-47.6	43,016	-84.2	538,259	1,146.8
60 to 179 Days Delinquent	83,457	41,230	-50.6	92,677	124.8	138,895	49.9	110,306	-20.6
180 to 359 Days Delinquent	92,867	81,157	-12.6	77,950	-4.0	41,647	-46.6	12,342	-70.4
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	176,324	122,387	-30.6	170,627	39.4	180,542	5.8	122,648	-32.1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.47	0.31	-33.6	0.38	21.2	0.36	1.8	0.26	-33.3
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	3,183,938	3,202,357	0.6	1,861,902	-41.9	2,197,526	18.0	2,487,168	13.2
60 to 179 Days Delinquent	1,101,021	628,684	-42.9	875,410	39.2	745,837	-14.8	1,243,324	66.7
180 to 359 Days Delinquent	119,500	160,903	34.6	380,223	136.3	164,283	-56.8	141,083	-14.1
> = 360 Days Delinquent	28,959	117,138	304.5	52,831	-54.9	100,824	90.8	67,970	-32.6
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,250,379	906,725	-27.5	1,308,464	44.3	1,010,944	-22.7	1,452,377	43.7
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.53	0.39	-26.5	0.55	42.4	0.41	-25.7	0.58	41.1
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED [2]									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	6,188,558	7,595,170	22.7	6,603,788	-13.1	3,636,015	-44.9	3,595,251	-1.2
60 to 179 Days Delinquent	400,819	387,042	-3.4	3,758,683	871.1	5,703,822	51.8	3,992,084	-30.0
180 to 359 Days Delinquent	2,284,936	728,681	-68.1	173,234	-76.2	366,494	111.6	1,256,841	242.9
> = 360 Days Delinquent	2,320,243	2,540,790	9.5	595,602	-76.6	595,602	0.0	638,545	7.2
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	5,005,998	3,656,513	-27.0	4,527,519	23.8	6,665,918	47.2	5,887,470	-11.7
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.96	0.69	-29.2	0.83	19.6	1.17	40.9	1.00	-14.1
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	294,035	198,945	-32.3	381,995	92.0	255,874	-33.1	948,272	270.9
60 to 179 Days Delinquent	22,209	109,847	394.6	489,227	345.4	42,366	-91.3	10,282	-75.7
180 to 359 Days Delinquent	50,057	0	-100.0	5,426	N/A	5,049	-6.9	0	-100.0
> = 360 Days Delinquent	572,336	116,796	-79.6	116,796	0.0	0	-100.0	4,598	N/A
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	644,602	226,643	-64.8	611,449	169.8	47,415	-92.2	14,880	-68.6
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.43	0.51	-64.6	1.31	159.8	0.10	-92.5	0.03	-71.2
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A

[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[2] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	55,556,737	12,843,413	-7.5	26,334,515	2.5	39,241,612	-0.7	54,009,493	3.2
* Total Loans Recovered	13,249,671	3,757,684	13.4	7,087,054	-5.7	10,722,969	0.9	14,214,749	-0.6
* NET CHARGE OFFS ($$)	42,307,066	9,085,729	-14.1	19,247,461	5.9	28,518,643	-1.2	39,794,744	4.7
**%Net Charge-Offs / Average Loans	0.61	0.50	-18.2	0.53	4.9	0.52	-1.9	0.54	4.3
Total Del Loans & *Net Charge-Offs [1]	108,539,775	65,068,973	-40.1	77,293,250	18.8	90,521,545	17.1	107,122,412	18.3
Combined Delinquency and Net Charge Off Ratio [1]	1.53	1.27	-17.3	1.31	3.0	1.34	2.5	1.43	6.5
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	6,410,284	1,771,237	10.5	3,365,980	-5.0	4,864,727	-3.6	6,497,302	0.2
* Unsecured Credit Card Lns Recovered	1,020,868	292,898	14.8	546,248	-6.8	868,548	6.0	1,326,808	14.6
* NET UNSECURED CREDIT CARD C/Os	5,389,416	1,478,339	9.7	2,819,732	-4.6	3,996,179	-5.5	5,170,494	-3.0
Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.11	2.31	9.1	2.18	-5.3	2.05	-6.3	1.95	-4.8
* Non-Federally Guaranteed Student Loans Charged Off	0	0	N/A	496,791	N/A	679,067	-8.9	789,592	-12.8
* Non-Federally Guaranteed Student Loans Recovered	0	0	N/A	0	N/A	0	N/A	2,120	N/A
* Net Non-Federally Guaranteed Student Loans C/Os	0	0	N/A	496,791	N/A	679,067	-8.9	787,472	-13.0
**** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans**	0.00	0.00	N/A	12.43	N/A	11.41	-8.2	10.19	-10.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,399,264	251,809	-28.0	665,143	32.1	1,067,921	7.0	1,630,382	14.5
* Total 1st Mortgage RE Loans/LOCs Recovered	153,488	55,396	44.4	96,342	-13.0	306,974	112.4	347,285	-15.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,245,776	196,413	-36.9	568,801	44.8	760,947	-10.8	1,283,097	26.5
**** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs**	0.05	0.03	-39.6	0.04	44.1	0.04	-11.2	0.04	25.9
* Total Other RE Loans/LOCs Charged Off	851,581	84,617	-60.3	164,087	-3.0	273,330	11.1	320,769	-12.0
* Total Other RE Loans/LOCs Recovered	101,284	17,767	-29.8	24,360	-31.4	27,786	-24.0	52,780	42.5
* NET OTHER RE LOANS/LOCs C/Os	750,297	66,850	-64.4	139,727	4.5	245,544	17.2	267,989	-18.1
Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.28	0.10	-64.9	0.10	2.8	0.11	14.8	0.09	-18.9
* Total Real Estate Loans Charged Off	2,250,845	336,426	-40.2	829,230	23.2	1,341,251	7.8	1,951,151	9.1
* Total Real Estate Lns Recovered	254,772	73,163	14.9	120,702	-17.5	334,760	84.9	400,065	-10.4
* NET Total Real Estate Loan C/Os	1,996,073	263,263	-47.2	708,528	34.6	1,006,491	-5.3	1,551,086	15.6
**** Net Charge Offs - Total RE Loans / Avg Total RE Loans**	0.07	0.03	-49.3	0.05	33.8	0.04	-5.8	0.05	15.0
* Total TDR 1st & Other Real Estate Lns Charged Off	387,929	35,034	-63.9	234,306	234.4	248,330	-29.3	262,250	-20.8
* Total TDR 1st & Other Real Estate Lns Recovered	14,308	1,959	-45.2	5,953	51.9	5,953	-33.3	6,010	-24.3
*NET TDR Real Estate C/Os	373,621	33,075	-64.6	228,353	245.2	242,377	-29.2	256,240	-20.7
**** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans**	0.97	0.36	-62.6	1.30	258.2	0.92	-29.3	0.75	-18.5
* Total Leases Receivable Charged Off	0	3,253	N/A	3,253	-50.0	196,411	3,925.2	357,962	36.7
* Total Leases Receivable Recovered	100,025	2,225	-91.1	6,675	50.0	8,925	-10.9	67,503	467.3
* NET LEASES RECEIVABLE C/Os	-100,025	1,028	104.1	-3,422	-266.4	187,486	3,752.6	290,459	16.2
Net Charge Offs - Leases Receivable / Avg Leases Receivable	-0.41	0.02	104.1	-0.03	-268.3	1.09	3,888.8	1.31	19.7
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	1,363	384	-71.8	699	82.0	973	39.2	1,212	24.6
Number of Members Who Filed Chapter 13 YTD	2,919	800	-72.6	1,124	40.5	2,031	80.7	2,600	28.0
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	5	0	-100.0	0	N/A	1	N/A	1	0.0
Total Number of Members Who Filed Bankruptcy YTD	4,287	1,184	-72.4	1,823	54.0	3,005	64.8	3,813	26.9
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	39,500,668	14,530,488	-63.2	22,339,435	53.7	32,459,084	45.3	39,922,316	23.0
* All Loans Charged Off due to Bankruptcy YTD	11,249,883	2,361,133	-16.0	5,268,238	11.6	8,053,765	1.9	12,133,161	13.0
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	20.25	18.38	-9.2	20.01	8.8	20.52	2.6	22.46	9.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	7,506,081	21,238,356	182.9	6,916,820	-67.4	9,124,366	31.9	10,775,062	18.1
Number of Real Estate Loans Foreclosed YTD	88	21	-76.1	44	109.5	65	47.7	86	32.3
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	37,525,076	33,573,419	-10.5	30,610,936	-8.8	30,308,420	-1.0	28,726,220	-5.2
TDR Other RE Loans	1,135,735	802,093	-29.4	1,114,707	39.0	1,481,310	32.9	1,183,164	-20.1
Total TDR First and Other RE Loans	38,660,811	34,375,512	-11.1	31,725,643	-7.7	31,789,730	0.2	29,909,384	-5.9
TDR RE Loans Also Reported as Commercial Loans [2]	10,358,949	6,189,251	-40.3	7,420,539	19.9	7,208,672	-2.9	6,463,982	-10.3
TDR Consumer Loans (Not Secured by RE)	24,612,117	25,698,083	4.4	20,712,955	-19.4	20,304,105	-2.0	19,805,334	-2.5
TDR Commercial Loans (Not Secured by RE) [2]	274,888	261,569	-4.8	285,938	9.3	126,300	-55.8	162,162	28.4
Total TDR First RE, Other RE, Consumer, and Commercial Loans	63,547,816	60,335,164	-5.1	52,724,536	-12.6	52,220,135	-1.0	49,876,880	-4.5
Total TDR Loans to Total Loans	0.88	0.83	-6.4	0.71	-14.2	0.69	-2.2	0.66	-5.1
Total TDR Loans to Net Worth	4.04	3.72	-7.9	3.20	-14.0	3.11	-2.7	2.94	-5.5
TDR portion of Allowance for Loan and Lease Losses	2,948,970	2,970,268	0.7	2,980,653	0.3	2,601,183	-12.7	2,473,408	-4.9

*Amounts are year-to-date while the related %change ratios are annualized.

** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[2] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Indirect and Participation Lending

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,276,635,644	1,259,060,910	-1.4	1,334,630,304	6.0	1,341,617,740	0.5	1,332,105,037	-0.7
Indirect Loans - Outsourced Lending Relationship	21,322,504	19,033,965	-10.7	18,609,739	-2.2	17,932,841	-3.6	16,829,625	-6.2
Total Outstanding Indirect Loans	1,297,958,148	1,278,094,875	-1.5	1,353,240,043	5.9	1,359,550,581	0.5	1,348,934,662	-0.8
%Indirect Loans Outstanding / Total Loans	18.03	17.51	-2.9	18.20	4.0	18.06	-0.8	17.79	-1.5
DELINQUENCY - INDIRECT LENDING [1]									
30 to 59 Days Delinquent	28,450,016	22,426,916	-21.2	21,410,844	-4.5	22,465,431	4.9	22,548,884	0.4
60 to 179 Days Delinquent	14,297,246	10,487,830	-26.6	11,199,657	6.8	10,757,354	-3.9	12,462,510	15.9
180 to 359 Days Delinquent	2,126,995	2,835,895	33.3	3,000,189	5.8	2,285,627	-23.8	2,385,441	4.3
> = 360 Days Delinquent	85,218	194,590	128.3	145,976	-25.0	183,004	25.4	160,191	-12.5
Total Del Indirect Lns (>= 60 Days)	16,509,459	13,518,315	-18.1	14,345,802	6.1	13,226,985	-7.8	15,008,142	13.5
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.27	1.06	-16.8	1.06	0.2	0.97	-8.2	1.11	14.4
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,686,556	3,064,479	-10.4	6,556,916	7.0	9,688,459	-1.5	13,464,014	4.2
* Indirect Loans Recovered	3,082,980	1,044,430	35.5	2,164,534	3.6	3,294,898	1.5	4,215,362	-4.0
* NET INDIRECT LOAN C/Os	10,603,576	2,020,049	-23.8	4,392,382	8.7	6,393,561	-3.0	9,248,652	8.5
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.88	0.63	-29.1	0.66	5.6	0.64	-3.2	0.70	8.9
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	12,131,172	14,831,665	22.3	15,819,226	6.7	11,532,462	-27.1	10,680,513	-7.4
Non-Federally Guaranteed Student Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Real Estate	17,808,865	17,146,705	-3.7	19,855,606	15.8	15,910,902	-19.9	15,657,988	-1.6
Commercial Loans (excluding C&D) [2]	13,872,637	14,595,903	5.2	16,902,413	15.8	22,578,697	33.6	27,779,102	23.0
Commercial Construction & Development [2]	8,660,036	9,295,609	7.3	8,253,243	-11.2	8,071,673	-2.2	8,294,066	2.8
Loan Pools	32,988,925	29,463,855	-10.7	30,859,630	4.7	31,645,750	2.5	28,898,552	-9.3
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	85,461,636	85,333,737	-0.1	91,690,118	7.4	89,739,484	-2.1	91,110,221	1.5
%Participation Loans Outstanding / Total Loans	1.19	1.17	-1.5	1.23	5.5	1.19	-3.4	1.20	0.8
* Participation Loans Purchased YTD	32,653,880	1,979,946	-75.7	12,834,952	224.1	16,128,516	-16.2	24,138,883	12.2
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.04	0.28	-72.9	0.84	196.5	0.69	-18.0	0.77	12.0
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	35,345,121	33,293,866	-5.8	32,281,679	-3.0	31,495,790	-2.4	33,126,002	5.2
Participation Loan Interests - Amount Retained (Outstanding)	17,153,828	16,824,084	-1.9	19,647,432	16.8	20,252,922	3.1	20,123,357	-0.6
* Participation Loans Sold YTD	23,795,638	0	-100.0	0	N/A	0	N/A	988,953	N/A
** %Participation Loans Sold YTD / Total Assets	0.19	0.00	-100.0	0.00	N/A	0.00	N/A	0.01	N/A
WHOLE LOANS PURCHASED AND SOLD:									
***Loans Purchased in Full from Other Financial Institutions YTD**	0	0	N/A	0	N/A	0	N/A	0	N/A
***Loans Purchased in Full from Other Sources YTD**	0	0	N/A	0	N/A	0	N/A	0	N/A
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
***Loans, Excluding RE, Sold in Full YTD**	58,876	0	-100.0	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING [1]									
30 to 59 Days Delinquent	390,145	380,832	-2.4	539,145	41.6	197,093	-63.4	313,169	58.9
60 to 179 Days Delinquent	232,191	254,142	9.5	313,801	23.5	167,941	-46.5	161,843	-3.6
180 to 359 Days Delinquent	50,251	6,103	-87.9	7,544	23.6	93,852	1,144.1	26,035	-72.3
> = 360 Days Delinquent	0	12,684	N/A	12,684	0.0	12,545	-1.1	12,130	-3.3
Total Del Participation Lns (>= 60 Days)	282,442	272,929	-3.4	334,029	22.4	274,338	-17.9	200,008	-27.1
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.33	0.32	-3.2	0.36	13.9	0.31	-16.1	0.22	-28.2
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	231,083	98,575	70.6	164,325	-16.6	202,450	-17.9	243,851	-9.7
* Participation Loans Recovered	33,648	8,040	-4.4	30,406	89.1	47,973	5.2	55,483	-13.3
* NET PARTICIPATION LOAN C/Os	197,435	90,535	83.4	133,919	-26.0	154,477	-23.1	188,368	-8.5
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.25	0.42	68.5	0.30	-28.7	0.24	-22.2	0.21	-9.3

*Amounts are year-to-date while the related %change ratios are annualized.

** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

[1] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[2] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Real Estate Loan Information 1

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	685,278,984	695,882,585	1.5	696,600,591	0.1	729,763,828	4.8	752,660,235	3.1
Fixed Rate 15 years or less	1,004,091,390	1,028,006,381	2.4	1,042,395,993	1.4	1,033,295,596	-0.9	1,033,481,485	0.0
Other Fixed Rate	7,455,573	8,051,942	8.0	8,567,683	6.4	9,047,802	5.6	11,125,081	23.0
Total Fixed Rate First Mortgages	1,696,825,947	1,731,940,908	2.1	1,747,564,267	0.9	1,772,107,226	1.4	1,797,266,801	1.4
Balloon/Hybrid > 5 years	197,007,666	194,429,962	-1.3	193,379,133	-0.5	211,684,709	9.5	215,923,415	2.0
Balloon/Hybrid 5 years or less	436,768,307	450,672,317	3.2	457,269,655	1.5	452,870,160	-1.0	454,675,554	0.4
Total Balloon/Hybrid First Mortgages	633,775,973	645,102,279	1.8	650,648,788	0.9	664,554,869	2.1	670,598,969	0.9
Adjustable Rate First Mtgs 1 year or less	105,382,063	114,168,652	8.3	114,978,024	0.7	104,846,625	-8.8	107,869,980	2.9
Adjustable Rate First Mtgs >1 year	391,748,591	390,898,114	-0.2	397,710,721	1.7	393,448,062	-1.1	384,996,757	-2.1
Total Adjustable First Mortgages	497,130,654	505,066,766	1.6	512,688,745	1.5	498,294,687	-2.8	492,866,737	-1.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,827,732,574	2,882,109,953	1.9	2,910,901,800	1.0	2,934,956,782	0.8	2,960,732,507	0.9
Other Real Estate Loans									
Closed End Fixed Rate	33,882,858	35,570,815	5.0	38,029,399	6.9	39,859,176	4.8	38,982,043	-2.2
Closed End Adjustable Rate	3,989,238	4,064,200	1.9	4,003,642	-1.5	3,796,518	-5.2	3,383,853	-10.9
Open End Adjustable Rate (HELOC)	234,028,294	230,704,112	-1.4	233,943,176	1.4	243,757,698	4.2	248,648,577	2.0
Open End Fixed Rate	3,725,360	3,767,770	1.1	7,216,049	91.5	7,175,537	-0.6	8,916,682	24.3
TOTAL OTHER REAL ESTATE OUTSTANDING	275,625,750	274,106,897	-0.6	283,192,266	3.3	294,588,929	4.0	299,931,155	1.8
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,103,358,324	3,156,216,850	1.7	3,194,094,066	1.2	3,229,545,711	1.1	3,260,663,662	1.0
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,893,833,613	1,926,370,870	1.7	1,940,943,400	0.8	1,983,791,935	2.2	2,013,190,216	1.5
Other RE Fixed Rate	37,608,218	39,338,585	4.6	45,245,448	15.0	47,034,713	4.0	47,898,725	1.8
Total Fixed Rate RE Outstanding	1,931,441,831	1,965,709,455	1.8	1,986,188,848	1.0	2,030,826,648	2.2	2,061,088,941	1.5
%(Total Fixed Rate RE/Total Assets)	15.13	14.63	-3.3	14.73	0.7	14.96	1.6	14.97	0.0
%(Total Fixed Rate RE/Total Loans)	26.83	26.92	0.4	26.71	-0.8	26.97	1.0	27.19	0.8
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	933,898,961	955,739,083	2.3	969,958,400	1.5	951,164,847	-1.9	947,542,291	-0.4
Other RE Adj Rate	238,017,532	234,768,312	-1.4	237,946,818	1.4	247,554,216	4.0	252,032,430	1.8
Total Adj Rate RE Outstanding	1,171,916,493	1,190,507,395	1.6	1,207,905,218	1.5	1,198,719,063	-0.8	1,199,574,721	0.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	82,003,984	79,107,607	-3.5	82,907,658	4.8	82,107,685	-1.0	78,587,887	-4.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	105,873,609	104,391,871	-1.4	106,367,942	1.9	107,477,458	1.0	109,634,690	2.0
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	187,877,593	183,499,478	-2.3	189,275,600	3.1	189,585,143	0.2	188,222,577	-0.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	1.47	1.37	-7.2	1.40	2.8	1.40	-0.5	1.37	-2.2
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	11.95	11.31	-5.3	11.49	1.5	11.30	-1.6	11.09	-1.9
Outstanding Residential Construction (Excluding Commercial Purpose Loans) [1]	34,790,202	30,395,997	-12.6	28,433,157	-6.5	26,238,228	-7.7	24,629,690	-6.1
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	10,230,815	10,068,968	-1.6	12,154,102	20.7	11,927,801	-1.9	11,601,836	-2.7
* **REAL ESTATE LOANS - AMOUNT GRANTED:**									
* **First Mortgages**									
* Fixed Rate > 15 years	248,140,073	53,628,781	-13.6	142,431,702	32.8	216,319,599	1.3	318,889,625	10.6
* Fixed Rate 15 years or less	272,396,269	60,970,986	-10.5	132,942,055	9.0	174,090,019	-12.7	232,735,466	0.3
* Other Fixed Rate	9,905,270	2,029,273	-18.1	4,045,191	-0.3	7,997,228	31.8	10,813,282	1.4
* **Total Fixed Rate First Mortgages**	530,441,612	116,629,040	-12.1	279,418,948	19.8	398,406,846	-4.9	562,438,373	5.9
* Balloon/Hybrid > 5 years	27,220,089	4,825,243	-29.1	16,141,584	67.3	25,803,560	6.6	37,292,475	8.4
* Balloon/Hybrid 5 years or less	92,576,941	20,640,760	-10.8	47,680,879	15.5	64,170,517	-10.3	75,395,261	-11.9
* **Total Balloon/Hybrid First Mortgages**	119,797,030	25,466,003	-15.0	63,822,463	25.3	89,974,077	-6.0	112,687,736	-6.1
* Adjustable Rate First Mtgs 1 year or less	23,213,285	3,301,279	-43.1	16,787,396	154.3	13,064,177	-48.1	17,159,464	-1.5
* Adjustable Rate First Mtgs >1 year	91,497,303	16,495,505	-27.9	45,973,873	39.4	60,541,483	-12.2	72,582,723	-10.1
* **Total Adjustable First Mortgages**	114,710,588	19,796,784	-31.0	62,761,269	58.5	73,605,660	-21.8	89,742,187	-8.6
* **TOTAL FIRST MORTGAGE RE LOANS GRANTED**	764,949,230	161,891,827	-15.3	406,002,680	25.4	561,986,583	-7.7	764,868,296	2.1

* Amounts are year-to-date while the related %change ratios are annualized.

[1] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

Real Estate Loan Information 2

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
*** OTHER REAL ESTATE (Granted)**									
* Closed End Fixed Rate	17,674,726	5,300,590	20.0	12,230,415	15.4	16,323,786	-11.0	20,845,252	-4.2
* Closed End Adjustable Rate	579,375	392,085	170.7	394,000	-49.8	394,000	-33.3	497,000	-5.4
* Open End Adjustable Rate (HELOC)	59,990,582	12,921,285	-13.8	29,838,262	15.5	48,715,475	8.9	69,364,140	6.8
* Open End Fixed Rate and Other	2,414,328	1,049,179	73.8	6,554,604	212.4	7,083,818	-28.0	8,840,058	-6.4
*** TOTAL OTHER REAL ESTATE GRANTED**	80,649,011	19,663,139	-2.5	49,017,281	24.6	72,517,079	-1.4	99,546,450	3.0
*** TOTAL RE (FIRST AND OTHER) GRANTED**	845,598,241	181,554,966	-14.1	455,019,961	25.3	634,503,662	-7.0	864,414,746	2.2
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	18.48	18.31	-1.0	20.59	12.5	19.14	-7.1	20.14	5.3
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	170,771,198	40,135,770	-6.0	93,688,172	16.7	167,500,109	19.2	253,241,022	13.4
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	22.32	24.79	11.1	23.08	-6.9	29.81	29.2	33.11	11.1
AMT of Mortgage Servicing Rights	2,247,045	2,253,734	0.3	2,254,636	0.0	2,203,526	-2.3	2,056,639	-6.7
Outstanding RE Loans Sold But Serviced	333,066,357	328,147,738	-1.5	324,358,053	-1.2	318,788,058	-1.7	315,903,158	-0.9
% (Mortgage Servicing Rights / Net Worth)	0.14	0.14	-2.7	0.14	-1.5	0.13	-4.0	0.12	-7.7
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	860,264,996	842,010,092	-2.1	843,254,064	0.1	878,681,451	4.2	876,684,279	-0.2
R.E. Lns also Commercial Lns [1]	515,753,327	532,315,607	3.2	551,818,016	3.6	579,387,077	5.0	598,831,072	3.4
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	37,525,076	33,573,419	-10.5	30,610,936	-8.8	30,308,420	-1.0	28,726,220	-5.2
TDR Other RE Loans	1,135,735	802,093	-29.4	1,114,707	39.0	1,481,310	32.9	1,183,164	-20.1
Total TDR First and Other RE Loans	38,660,811	34,375,512	-11.1	31,725,643	-7.7	31,789,730	0.2	29,909,384	-5.9
TDR RE Loans Also Reported as Commercial Loans [1]	10,358,949	6,189,251	-40.3	7,420,539	19.9	7,209,672	-2.9	6,463,882	-10.3
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days [1]									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	10,159,857	8,106,317	-20.2	8,090,313	-0.2	10,494,572	29.7	9,264,441	-11.7
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,759,547	8,324,672	-5.0	7,597,122	-8.7	9,230,141	21.5	9,598,535	4.0
Other R.E. Fixed Rate	176,324	122,387	-30.6	170,627	39.4	180,542	5.8	122,648	-32.1
Other R.E. Adj. Rate	1,250,379	906,725	-27.5	1,308,464	44.3	1,010,944	-22.7	1,452,377	43.7
TOTAL DEL R.E. DELINQUENT >= 60 Days	20,346,107	17,460,101	-14.2	17,166,526	-1.7	20,916,199	21.8	20,438,001	-2.3
DELINQUENT 30 to 59 Days									
First Mortgage	43,444,613	37,451,050	-13.8	30,566,225	-18.4	23,915,068	-21.8	37,848,475	58.3
Other	3,842,931	3,721,185	-3.2	2,133,745	-42.7	2,240,547	5.0	3,023,427	34.9
TOTAL DEL RE 30 to 59 Days	47,287,544	41,172,235	-12.9	32,699,970	-20.6	26,155,615	-20.0	40,871,902	56.3
TOTAL DEL R.E. LOANS >= 30 Days	67,633,651	58,632,336	-13.3	49,866,496	-15.0	47,071,814	-5.6	61,309,903	30.2
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DQ >= 30 Days	2.18	1.86	-14.8	1.56	-16.0	1.46	-6.6	1.88	29.0
% R.E. LOANS DQ >= 60 Days	0.66	0.55	-15.6	0.54	-2.8	0.65	20.5	0.63	-3.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,780,769	3,835,855	-19.8	3,279,773	-14.5	3,658,869	11.6	5,318,730	45.4
TDR Other RE Loans Delinquent >= 60 Days	40,827	47,030	15.2	92,058	95.7	74,149	-19.5	95,521	28.8
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,821,596	3,882,885	-19.5	3,371,831	-13.2	3,732,818	10.7	5,414,251	45.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	12.47	11.30	-9.4	10.63	-5.9	11.74	10.5	18.10	54.2
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days [1,2]	1,354,684	1,324,283	-2.2	659,063	-50.2	659,063	0.0	595,602	-9.6
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans [1,2]	13.08	21.40	63.6	8.88	-58.5	9.14	2.9	9.21	0.8
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,399,264	251,809	-28.0	665,143	32.1	1,067,921	7.0	1,630,382	14.5
* Total 1st Mortgage Lns Recovered	153,488	55,396	44.4	96,342	-13.0	306,974	112.4	347,285	-15.2
* NET 1st MORTGAGE LN C/Os	1,245,776	196,413	-36.9	568,801	44.8	760,947	-10.8	1,283,097	26.5
**** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans**	0.05	0.03	-39.6	0.04	44.1	0.04	-11.2	0.04	25.9
* Total Other RE Lns Charged Off	851,581	84,617	-60.3	164,087	-3.0	273,330	11.1	320,769	-12.0
* Total Other RE Lns Recovered	101,294	17,767	-29.8	24,360	-31.4	27,786	-24.0	52,780	42.5
* NET OTHER RE LN C/Os	750,297	66,850	-64.4	139,727	4.5	245,544	17.2	267,989	-18.1
**** %Net Charge Offs Other RE Loans / Avg Other RE Loans**	0.26	0.10	-64.9	0.10	2.8	0.11	14.6	0.09	-18.9

* Amounts are year-to-date and the related % change ratios are annualized.

** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

[1] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

[2] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.
This policy change may result in a decline in delinquent loans reported as of June 2012.

Commercial Loan Information

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
COMMERCIAL LOANS									
Commercial Loans to Members [1,3]	557,141,857	573,400,376	2.9	593,750,141	3.5	619,571,925	4.3	640,114,212	3.3
Purchased Commercial Loans or Participations to Nonmembers [1,3]	6,414,972	7,609,450	18.6	7,547,157	-0.8	12,330,467	63.4	19,658,561	59.4
Total Commercial Loans [1,3]	563,556,629	581,009,826	3.1	601,297,298	3.5	631,902,392	5.1	659,772,773	4.4
Unfunded Commitments [1,3]	47,337,243	46,226,772	-2.3	41,569,368	-10.1	49,257,385	18.5	47,626,485	-3.3
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS [1]	563,556,629	581,009,826	3.1	601,297,298	3.5	631,902,392	5.1	659,772,773	4.4
%(Total Commercial Loans / Total Assets)	4.41	4.33	-2.0	4.46	3.1	4.66	4.4	4.79	2.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING: [1]									
Number of Outstanding Commercial Loans to Members	3,295	3,387	2.8	3,331	-1.7	3,445	3.4	3,030	-12.0
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	8	8	0.0	9	12.5	13	44.4	26	100.0
Total Number of Commercial Loans Outstanding	3,303	3,395	2.8	3,340	-1.6	3,458	3.5	3,056	-11.6
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
Construction and Development	38,729,931	34,004,247	-12.2	41,513,278	22.1	40,123,896	-3.3	42,005,533	6.9
Farmland	3,675,022	3,883,289	5.7	4,204,052	8.3	5,904,421	40.4	7,140,349	20.9
Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	79,863,511	89,688,773	12.3	88,945,945	-0.8	109,039,808	22.6	117,319,096	7.6
Owner Occupied, Non-Farm, Non-Residential Property	171,498,057	179,439,920	4.6	183,405,756	2.2	190,134,803	3.7	190,360,372	0.1
Non-Owner Occupied, Non-Farm, Non-Residential Property	221,986,806	225,299,378	1.5	233,548,985	3.7	234,184,349	0.3	241,105,722	3.0
Total Real Estate Secured Commercial Loans	515,753,327	532,315,607	3.2	551,618,016	3.6	579,387,077	5.0	598,831,072	3.4
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) [1]									
Loans to finance agricultural production and other loans to farmers	2,326,439	3,052,082	31.2	3,241,656	6.2	3,273,534	1.0	3,777,761	15.4
Commercial and Industrial Loans	38,349,697	38,855,398	1.3	38,818,911	-0.1	41,373,062	6.6	47,342,646	14.4
Unsecured Commercial Loans	1,685,663	1,531,962	-9.1	1,697,228	10.8	1,501,360	-11.5	1,635,048	8.9
Unsecured Revolving Lines of Credit (Commercial Purpose)	5,441,503	5,254,777	-3.4	5,921,487	12.7	6,367,359	7.5	8,186,246	28.6
Total Non-Real Estate Secured Commercial Loans	47,803,302	48,694,219	1.9	49,679,282	2.0	52,515,315	5.7	60,941,701	16.0
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE [1]									
Number - Construction and Development	89	91	2.2	98	7.7	114	16.3	132	15.8
Number - Farmland	26	24	-7.7	28	16.7	37	32.1	40	8.1
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		N/A	
Multifamily	213	220	3.3	223	1.4	280	25.6	314	12.1
Number - Owner Occupied, Non-Farm, Non-Residential Property	458	451	-1.5	449	-0.4	445	-0.9	446	0.2
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	674	680	0.9	698	2.6	693	-0.7	689	-0.6
Total Number of Real Estate Secured Commercial Loans	1,460	1,466	0.4	1,496	2.0	1,569	4.9	1,621	3.3
Number - Loans to finance agricultural production and other loans to farmers	40	40	0.0	38	-5.0	41	7.9	51	24.4
Number - Commercial and Industrial Loans	617	641	3.9	652	1.7	680	5.7	714	3.6
Number - Unsecured Commercial Loans	81	79	-2.5	76	-3.8	79	3.9	82	3.8
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)	1,105	1,169	5.8	1,078	-7.8	1,080	0.2	588	-45.6
Total Number of Non-Real Estate Secured Commercial Loans	1,843	1,929	4.7	1,844	-4.4	1,880	2.4	1,435	-24.0
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED [1]									
* Member Commercial Loans Granted YTD	188,507,516	46,052,567	-2.3	90,453,262	-1.8	143,460,789	5.7	203,387,469	6.3
* Purchased or Participation Interests to Nonmembers	4,338,299	3,214,989	196.4	3,203,198	-50.2	6,150,692	28.0	10,512,244	28.2
DELINQUENCY - COMMERCIAL LOANS [2]									
30 to 59 Days Delinquent	6,482,593	7,794,115	20.2	6,985,783	-10.4	3,893,689	-44.3	4,543,523	16.7
60 to 179 Days Delinquent	423,028	496,889	17.5	4,247,910	754.9	5,746,188	35.3	4,002,366	-30.3
180 to 359 Days Delinquent	2,334,993	728,681	-68.8	178,660	-75.5	371,543	108.0	1,256,841	238.3
> = 360 Days Delinquent	2,892,579	2,657,586	-8.1	712,398	-73.2	595,602	-16.4	643,143	8.0
Total Del Loans - All Types (>= 60 Days)	5,650,600	3,883,156	-31.3	5,138,968	32.3	6,713,333	30.6	5,902,350	-12.1
COMMERCIAL LOAN DELINQUENCY RATIOS [1]									
% Comm Lns > = 30 Days Delinquent	2.15	2.01	-6.6	2.02	0.3	1.68	-16.8	1.58	-5.7
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)	1.00	0.67	-33.3	0.85	27.9	1.06	24.3	0.89	-15.8
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: [1]									
*Total Comm Lns Charge Offs	370,509	51,835	-44.0	60,215	-41.9	182,634	102.2	182,634	-25.0
*Total Comm Lns Recoveries	792,080	116,216	-41.3	149,558	-35.6	230,915	2.9	264,468	-14.1
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) [1]									
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	0.00	3.76	N/A	2.09	-44.3	0.00	-100.0	0.00	N/A
MISCELLANEOUS LOAN INFORMATION: [1]									
Real Estate Loans also Reported as Commercial Loans [1]	515,753,327	532,315,607	3.2	551,618,016	3.6	579,387,077	5.0	598,831,072	3.4
Agricultural Related Commercial Loans	6,001,461	6,935,371	15.6	7,445,709	7.4	9,177,955	23.3	10,918,110	19.0
Number of Outstanding Agricultural Related Loans	66	64	-3.0	66	3.1	78	18.2	91	16.7
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding	4,836,292	4,632,146	299.6	4,606,603	-50.3	4,828,946	-33.0	5,615,395	-9.0
*Commercial Loans and Participations Sold -no servicing rights- YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial SBA Loans Outstanding	509,669	488,179	-4.2	470,974	-3.5	457,394	-2.9	435,792	-4.7
Number of Commercial SBA Loans Outstanding	10	10	0.0	10	0.0	10	0.0	10	0.0
Total Member Business Loans - (NMBLB)	618,590,146	640,601,853	3.6	661,309,890	3.2	717,490,112	8.5	722,898,873	0.8
%(NMBLB / Total Assets)	4.85	4.77	-1.6	4.90	2.8	5.29	7.8	5.25	-0.7

* Amounts are year-to-date and the related % change ratios are annualized.

[1] Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

[2] The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[3] Prior to September 2017, Member business loans were reported including unfunded commitments.

Investments, Cash, & Cash Equivalents

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	28,834,700	28,584,312	6.5	29,488,305	3.1	31,578,543	7.2	30,932,482	-2.0
Held to Maturity 1-3 yrs	54,187,969	59,595,624	10.0	60,296,250	1.2	63,415,986	5.2	59,734,206	-5.8
Held to Maturity 3-5 yrs	22,509,420	21,520,235	-4.4	17,707,134	-17.7	18,381,094	3.8	18,112,191	-1.5
Held to Maturity 5-10 yrs	15,523,344	15,512,348	-0.1	12,502,788	-19.4	15,223,600	21.8	18,083,210	18.7
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	8,825,471	8,781,755	-0.5	8,738,526	-0.5	10,842,784	24.1	17,018,087	57.0
TOTAL HELD TO MATURITY	127,880,904	133,994,274	4.8	128,713,001	-3.9	139,440,047	8.3	143,880,156	3.2
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	688,613,587	469,175,753	-31.9	477,430,003	1.8	466,819,339	-2.2	472,318,000	1.2
Available for Sale 1-3 yrs	598,868,874	286,485,726	-52.1	357,713,243	24.9	369,271,545	3.2	376,585,637	2.0
Available for Sale 3-5 yrs	1,010,552,641	509,997,722	-49.5	500,324,970	-1.9	453,342,939	-9.4	442,585,685	-2.4
Available for Sale 5-10 yrs	740,168,372	341,321,792	-53.9	290,440,230	-14.9	297,985,321	2.6	354,568,391	19.0
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	21,629,336	29,168,234	34.8	27,564,488	-5.5	37,919,791	37.6	50,642,883	33.6
TOTAL AVAILABLE FOR SALE	3,059,832,810	1,636,147,227	-46.5	1,653,472,934	1.1	1,625,218,935	-1.7	1,696,701,496	4.4
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	0	N/A	0	N/A	0	N/A
Equity Securities <= 1 Year	N/A	6,022,802		48,535,831	705.9	54,024,491	11.3	69,248,174	28.2
Equity Securities > 1-3 Years	N/A	46,685,525		0	-100.0	0	N/A	0	N/A
Equity Securities > 3-5 Years	N/A	0		0	N/A	0	N/A	0	N/A
Equity Securities > 5-10 Years	N/A	0		0	N/A	0	N/A	0	N/A
Equity Securities > 10 Years	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL EQUITY SECURITIES	N/A	52,708,327		48,535,831	-7.9	54,024,491	11.3	69,248,174	28.2
Trading Debt Securities <= 1 Year	N/A	0		0	N/A	0	N/A	0	N/A
Trading Debt Securities > 1-3 Years	N/A	0		0	N/A	0	N/A	0	N/A
Trading Debt Securities > 3-5 Years	N/A	0		0	N/A	0	N/A	0	N/A
Trading Debt Securities > 5-10 Years	N/A	0		0	N/A	0	N/A	0	N/A
Trading Debt Securities > 10 Years	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	0		0	N/A	0	N/A	0	N/A
Available-for-Sale Debt Securities <= 1 Year	N/A	156,588,003		182,510,768	16.6	149,259,929	-18.2	103,736,675	-30.5
Available-for-Sale Debt Securities > 1-3 Years	N/A	378,984,318		414,237,838	9.3	440,160,582	6.3	418,782,721	-4.9
Available-for-Sale Debt Securities > 3-5 Years	N/A	524,842,668		438,697,029	-16.4	351,189,911	-19.9	310,100,275	-11.7
Available-for-Sale Debt Securities > 5-10 Years	N/A	415,625,382		431,391,059	3.8	436,982,131	1.3	501,840,986	14.8
Available-for-Sale Debt Securities > 10 Years	N/A	0		0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE-DEBT SECURITIES	N/A	1,478,036,391		1,466,836,694	-0.8	1,377,592,553	-6.1	1,334,460,657	-3.1
Held-to-Maturity Debt Securities <= 1 Year	N/A	0		0	N/A	0	N/A	0	N/A
Held-to-Maturity Debt Securities > 1-3 Years	N/A	0		0	N/A	0	N/A	0	N/A
Held-to-Maturity Debt Securities > 3-5 Years	N/A	0		0	N/A	0	N/A	0	N/A
Held-to-Maturity Debt Securities > 5-10 Years	N/A	0		0	N/A	0	N/A	0	N/A
Held-to-Maturity Debt Securities > 10 Years	N/A	0		0	N/A	0	N/A	0	N/A
TOTAL HELD-TO-MATURITY DEBT SECURITIES	N/A	0		0	N/A	0	N/A	0	N/A
Allowance for Credit Losses on Held to Maturity Debt Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Investments < 1 yr	1,098,644,400	1,529,708,950	39.5	1,452,953,678	-5.0	1,520,947,100	5.3	1,617,859,831	5.7
Other Investments 1-3 yrs	327,511,644	336,950,780	2.9	328,399,897	-2.5	324,548,361	-1.2	318,238,595	-1.9
Other Investments 3-5 yrs	107,447,399	102,305,000	-4.8	96,918,000	-5.3	103,249,700	6.5	102,258,771	-1.0
Other Investments 5-10 yrs	11,262,488	11,502,907	2.1	7,974,887	-30.7	13,753,797	72.5	9,059,786	-34.1
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,568,500	1,644,000	4.8	1,644,000	0.0	1,538,300	-6.6	1,538,300	0.0
TOTAL Other Investments	1,544,434,431	1,982,111,637	28.3	1,887,920,482	-4.8	1,973,033,267	4.5	2,048,953,283	3.8
MATURITIES :									
Total Investments < 1 yr	1,812,092,687	2,190,077,820	20.9	2,190,928,585	0.0	2,231,827,411	1.9	2,294,098,042	2.8
Total Investments 1-3 yrs	980,348,287	1,108,701,973	13.1	1,160,847,228	4.7	1,197,394,474	3.2	1,173,381,159	-2.0
Total Investments 3-5 yrs	1,140,509,460	1,158,665,645	1.6	1,053,647,133	-9.1	926,163,644	-12.1	873,056,922	-5.7
Total Investments 5-10 yrs	766,954,204	783,962,429	2.2	742,308,962	-5.3	763,824,909	2.9	883,532,373	15.7
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	32,023,307	39,591,989	23.6	37,947,014	-4.2	50,298,855	32.6	69,197,270	37.6
Total	4,731,927,945	5,280,999,856	11.6	5,185,478,922	-1.8	5,169,309,293	-0.3	5,293,243,766	2.4

Other Investment Information

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	4,378,163	4,313,295	-1.5	2,206,370	-48.8	2,187,218	-0.9	2,168,417	-0.9
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	70,494,990	54,350,996	-22.9	44,076,235	-18.9	41,178,580	-6.6	37,847,287	-8.1
TOTAL U.S. GOVERNMENT OBLIGATIONS	74,873,153	58,664,291	-21.6	46,282,605	-21.1	43,365,798	-6.3	40,015,704	-7.7
Agency/GSE Debt Instruments (not backed by mortgages)	1,824,393,205	1,884,584,558	3.3	1,859,030,311	-1.4	1,733,084,535	-6.8	1,595,162,086	-8.0
Agency/GSE Mortgage-Backed Securities	1,120,487,420	1,189,264,255	6.1	1,192,005,959	0.2	1,240,005,154	4.0	1,413,589,442	14.0
TOTAL FEDERAL AGENCY SECURITIES	2,944,880,625	3,073,848,813	4.4	3,051,036,270	-0.7	2,973,089,689	-2.6	3,008,751,528	1.2
Securities Issued by States and Political Subdivision in the U.S.	48,396,393	43,835,409	-9.4	41,025,261	-6.4	47,615,364	16.1	153,322,030	222.0
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL OTHER MORTGAGE-BACKED SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
Mutual Funds	71,294,176	70,116,289	-1.7	66,189,701	-5.6	70,784,667	6.9	72,008,178	1.7
Common Trusts	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	71,294,176	70,116,289	-1.7	66,189,701	-5.6	70,784,667	6.9	72,008,178	1.7
Bank Issued FDIC-Guaranteed Bonds	13,144,000	13,640,000	3.8	13,392,000	-1.8	13,392,000	0.0	14,632,000	9.3
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	309,271,151	320,584,736	3.7	318,422,017	-0.7	324,113,675	1.8	327,627,687	1.1
Commercial Mortgage Backed Securities	304,991,651	326,156,448	6.9	329,090,575	0.9	314,451,702	-4.4	303,662,604	-3.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	4,724,160,107	5,269,824,002	11.6	5,181,169,221	-1.7	5,167,859,768	-0.3	5,291,436,419	2.4
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	505,218,347	693,745,085	37.3	681,721,971	-1.7	800,468,064	17.4	772,470,548	-3.5
Cash on Deposit in Other Financial Institutions	194,699,736	139,531,096	-28.3	96,849,026	-30.6	91,632,083	-5.4	106,944,520	16.7
CUSO INFORMATION									
Value of Investments in CUSO	5,430,895	5,540,140	2.0	5,546,845	0.1	5,544,155	0.0	5,794,428	4.5
CUSO loans	21,582,820	20,592,915	-4.6	19,569,836	-5.0	18,338,390	-6.3	17,041,636	-7.1
Aggregate cash outlays in CUSO	4,115,077	4,138,120	0.6	4,056,853	-2.0	4,090,745	0.8	4,188,185	2.4
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY)[1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	248,454,723	254,090,573	2.3	257,538,147	1.4	263,492,678	2.3	257,328,871	-2.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	11	11	0.0	10	-9.1	10	0.0	10	0.0
Approved Mortgage Seller	7	8	14.3	8	0.0	8	0.0	8	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	2	0.0	2	0.0	3	50.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	16	17	6.3	17	0.0	19	11.8	18	-5.3
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	30,994,669	31,173,611	0.6	31,355,391	0.6	31,538,607	0.6	31,726,507	0.6
Other Investments	12,174,442	12,498,900	2.7	8,886,857	-28.9	8,934,536	0.5	9,027,910	1.0
Other Assets	113,822,671	116,485,957	2.3	113,522,028	-2.5	109,101,577	-3.9	120,001,092	10.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	156,991,782	160,158,468	2.0	153,764,276	-4.0	149,574,720	-2.7	160,755,509	7.5

1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.

Supplemental Share Information, Off Balance Sheet, & Borrowings

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (Included in total Shares):									
Accounts Held by Member Government Depositors	6,389,438	5,762,518	-9.8	5,880,536	2.0	5,555,436	-5.5	7,071,649	27.3
Accounts Held by Nonmember Government Depositors	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Member Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	1,388,638	1,416,244	2.0	1,405,219	-0.8	1,339,719	-4.7	1,313,834	-1.9
Dollar Amount of Share Certificates >= $100,000	1,058,754,610	1,168,426,626	10.4	1,244,371,976	6.5	1,325,502,190	6.5	1,405,140,121	6.0
Dollar Amount of IRA/Keogh >= $100,000	438,802,240	448,633,825	2.2	451,016,639	0.5	463,952,337	2.9	462,485,303	-0.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	404,763	71,073	-82.4	71,098	0.0	334	-99.5	597	78.7
Commercial Share Accounts	249,804,135	262,300,020	5.0	281,284,497	7.2	278,477,763	-1.0	276,507,033	-0.7
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,956,978	6,957,030	-12.6	7,793,766	12.0	8,935,575	14.7	8,586,521	-3.9
SAVING MATURITIES									
< 1 year	9,636,067,619	10,074,525,677	4.6	10,023,663,594	-0.5	10,007,608,068	-0.2	10,138,000,348	1.3
1 to 3 years	976,086,345	1,047,251,165	7.3	1,058,080,064	1.0	999,165,018	-5.6	1,042,882,175	4.4
> 3 years	573,723,695	636,049,541	10.9	671,511,186	5.6	797,950,136	18.8	804,695,930	0.8
Total Shares & Deposits	11,185,877,659	11,757,826,383	5.1	11,753,254,844	0.0	11,804,723,222	0.4	11,985,578,453	1.5
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	6	7	16.7	7	0.0	8	14.3	9	12.5
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	131,451,052	151,045,936	14.9	135,878,149	-10.0	152,428,744	12.2	160,405,103	5.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	47,337,243	46,226,772	-2.3	41,569,368	-10.1	49,257,386	18.5	47,626,485	-3.3
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)									
Agricultural Related Commercial Loans	739,240	777,921	5.2	491,695	-36.8	455,946	-7.3	850,742	86.6
Construction & Land Development	24,684,020	24,273,322	-1.7	17,439,241	-28.2	18,642,412	6.9	19,217,639	3.1
Outstanding Letters of Credit	1,840,812	1,198,805	-34.9	1,229,378	2.6	1,740,117	41.5	2,040,094	17.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)									
Revolving O/E Lines 1-4 Family	186,454,266	196,395,801	5.3	198,154,444	0.9	200,179,307	1.0	210,679,021	5.2
Credit Card Line	513,708,521	502,333,841	-2.2	509,079,732	1.3	515,198,790	1.2	518,106,043	0.6
Unsecured Share Draft Lines of Credit	34,172,313	35,173,159	2.9	34,924,861	-0.7	47,917,990	37.2	46,897,704	-2.1
Overdraft Protection Programs	247,722,078	262,951,349	6.1	253,782,213	-3.5	241,111,649	-5.0	241,674,214	0.2
Residential Construction Loans-Excluding Commercial Purpose	22,623,680	23,750,512	5.0	20,856,766	-12.2	18,963,383	-9.1	19,307,080	1.8
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	92,356,531	94,592,359	2.4	95,916,907	1.4	97,975,898	2.1	97,766,912	-0.2
Total Unfunded Commitments for Non-Commercial Loans	1,097,037,389	1,115,197,021	1.7	1,112,714,923	-0.2	1,121,347,017	0.8	1,134,430,974	1.2
Total Unused Commitments	1,144,374,632	1,161,423,793	1.5	1,154,284,291	-0.6	1,170,604,403	1.4	1,182,057,459	1.0
%(Unused Commitments / Cash & ST Investments)	57.86	49.40	-14.6	49.10	-0.6	48.75	-0.7	47.73	-2.1
Unfunded Commitments Committed by Credit Union	1,128,888,490	1,144,884,623	1.4	1,139,273,100	-0.5	1,155,147,409	1.4	1,165,893,578	0.9
Unfunded Commitments Through Third Party	15,486,142	16,539,170	6.8	15,011,191	-9.2	15,456,994	3.0	16,163,881	4.6
Loans Transferred with Recourse [1]	0	0	N/A	0	N/A	0	N/A	0	N/A
Pending Bond Claims	0	20,107	N/A	166,835	729.7	166,835	0.0	259,558	55.6
Other Contingent Liabilities	0	0	N/A	0	N/A	0	N/A	0	N/A
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	17	17	0.0	17	0.0	17	0.0	17	0.0
LINES OF CREDIT (Borrowing)									
Total Credit Lines	2,564,846,444	2,597,891,083	1.3	2,730,697,075	5.1	2,726,835,510	-0.1	2,773,761,325	1.7
Total Committed Credit Lines	20,445,600	19,695,600	-3.7	9,695,600	-50.8	34,762,724	258.5	36,441,600	4.8
Total Credit Lines at Corporate Credit Unions	464,538,143	467,648,700	0.7	467,647,900	0.0	463,582,900	-0.9	468,412,900	1.0
Draws Against Lines of Credit	33,628,482	31,000,000	-7.8	21,000,000	-32.3	40,068,124	90.8	44,869,271	12.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,628,481	0	-100.0	0	N/A	0	N/A	1,898,175	N/A
Term Borrowings Outstanding from Corporate Cus	2,000,000	0	-100.0	2,000,000	N/A	2,000,000	0.0	2,000,000	0.0
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	261,300,679	288,557,600	10.4	283,069,671	-1.9	274,573,903	-3.0	265,931,041	-3.1
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital [2]	0	0	N/A	0	N/A	0	N/A	0	N/A

[1] Included MBL construction and land development prior to 03/31/09.

[2] Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward

Miscellaneous Information, Programs, Services

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
MEMBERSHIP:									
Num Current Members	1,143,733	1,169,153	2.2	1,174,400	0.4	1,181,328	0.6	1,186,299	0.4
Num Potential Members	20,853,299	22,756,681	9.1	22,764,831	0.0	22,702,711	-0.3	22,661,146	-0.2
% Current Members to Potential Members	5.48	5.14	-6.3	5.16	0.4	5.20	0.9	5.23	0.6
* % Membership Growth	2.59	8.89	242.7	5.36	-39.7	4.38	-18.3	3.72	-15.1
Total Num Savings Accts	2,089,346	2,130,937	2.0	2,140,601	0.5	2,156,166	0.7	2,166,363	0.5
EMPLOYEES:									
Num Full-Time Employees	2,968	3,030	2.1	3,038	0.3	3,079	1.3	3,095	0.5
Num Part-Time Employees	281	289	2.8	300	3.8	281	-6.3	273	-2.8
BRANCHES:									
Num of CU Branches	314	316	0.6	317	0.3	318	0.3	319	0.3
Num of CUs Reporting Shared Branches	24	24	0.0	24	0.0	24	0.0	24	0.0
Plan to add new branches or expand existing facilities	12	11	-8.3	15	36.4	13	-13.3	15	15.4
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	3,125,692,174	698,177,705	-10.7	1,526,533,005	9.3	2,338,677,960	2.1	3,124,445,621	0.2
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Commercial Loans	24	25	4.2	25	0.0	25	0.0	25	0.0
Credit Builder	19	19	0.0	19	0.0	19	0.0	19	0.0
Debt Cancellation/Suspension	2	3	50.0	3	0.0	3	0.0	3	0.0
Direct Financing Leases	1	1	0.0	1	0.0	1	0.0	1	0.0
Indirect Commercial Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Indirect Consumer Loans	22	21	-4.5	21	0.0	21	0.0	21	0.0
Indirect Mortgage Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Interest Only or Payment Option 1st Mortgage Loans	13	13	0.0	13	0.0	13	0.0	13	0.0
Micro Business Loans	3	4	33.3	4	0.0	4	0.0	4	0.0
Micro Consumer Loans	7	8	14.3	8	0.0	8	0.0	8	0.0
Overdraft Lines of Credit	34	35	2.9	35	0.0	35	0.0	35	0.0
Overdraft Protection	39	40	2.6	40	0.0	40	0.0	40	0.0
Participation Loans	13	14	7.7	14	0.0	15	7.1	16	6.7
Pay Day Loans	2	4	100.0	4	0.0	4	0.0	4	0.0
Real Estate Loans	50	50	0.0	50	0.0	50	0.0	51	2.0
Refund Anticipation Loans	1	1	0.0	1	0.0	1	0.0	1	0.0
Risk Based Loans	37	38	2.7	38	0.0	38	0.0	38	0.0
Share Secured Credit Cards	23	23	0.0	23	0.0	23	0.0	23	0.0
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	48	49	2.1	49	0.0	49	0.0	49	0.0
Commercial Share Accounts	34	35	2.9	35	0.0	35	0.0	35	0.0
Check Cashing	30	30	0.0	30	0.0	31	3.3	31	0.0
First Time Homebuyer Program	5	7	40.0	7	0.0	7	0.0	7	0.0
Health Savings Accounts	4	4	0.0	4	0.0	5	25.0	5	0.0
Individual Development Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
In-School Branches	6	5	-16.7	5	0.0	5	0.0	5	0.0
Insurance/Investment Sales	15	16	6.7	16	0.0	16	0.0	16	0.0
International Remittances	10	10	0.0	10	0.0	10	0.0	10	0.0
Low Cost Wire Transfers	46	47	2.2	48	2.1	48	0.0	49	2.1
**Number of International Remittances Originated YTD	600	155	3.3	325	4.8	483	-0.9	619	-3.9
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	12	13	8.3	12	-7.7	12	0.0	12	0.0
Adjusted Retained Earnings Obtained through Business Combinations	32,101,100	32,279,326	0.6	32,279,326	0.0	32,279,326	0.0	32,777,995	1.5
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	1,215,415	1,112,606	-8.5	1,224,424	10.1	1,370,953	12.0	1,163,867	-15.1

* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

** Amount is year-to-date and the related % change ratio is annualized.

Information Systems & Technology

	Dec-2018	Mar-2019	% Chg	Jun-2019	% Chg	Sep-2019	% Chg	Dec-2019	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	30	30	0.0	30	0.0	30	0.0	30	0.0
Vendor On-Line Service Bureau	26	27	3.8	27	0.0	27	0.0	27	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	3	3	0.0	3	0.0	3	0.0	3	0.0
Electronic Financial Services									
Home Banking Via Internet Website	49	50	2.0	50	0.0	50	0.0	50	0.0
Audio Response/Phone Based	43	44	2.3	44	0.0	44	0.0	44	0.0
Automatic Teller Machine (ATM)	48	49	2.1	49	0.0	49	0.0	49	0.0
Kiosk	0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Banking	37	38	2.7	38	0.0	38	0.0	38	0.0
Other	2	2	0.0	2	0.0	2	0.0	2	0.0
Services Offered Electronically									
Member Application	20	21	5.0	21	0.0	22	4.8	22	0.0
New Loan	25	26	4.0	26	0.0	26	0.0	26	0.0
Account Balance Inquiry	48	49	2.1	49	0.0	49	0.0	49	0.0
Share Draft Orders	40	41	2.5	41	0.0	41	0.0	42	2.4
New Share Account	12	12	0.0	13	8.3	14	7.7	14	0.0
Loan Payments	44	45	2.3	45	0.0	45	0.0	45	0.0
Account Aggregation	12	12	0.0	12	0.0	12	0.0	12	0.0
Internet Access Services	16	16	0.0	16	0.0	16	0.0	16	0.0
e-Statements	44	45	2.3	45	0.0	45	0.0	45	0.0
External Account Transfers	6	8	33.3	9	12.5	10	11.1	10	0.0
View Account History	49	50	2.0	50	0.0	50	0.0	50	0.0
Merchandise Purchase	4	4	0.0	4	0.0	4	0.0	4	0.0
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0
Remote Deposit Capture	22	23	4.5	24	4.3	25	4.2	25	0.0
Share Account Transfers	48	49	2.1	49	0.0	49	0.0	49	0.0
Bill Payment	39	40	2.6	40	0.0	40	0.0	40	0.0
Download Account History	45	46	2.2	46	0.0	46	0.0	46	0.0
Electronic Cash	1	1	0.0	1	0.0	1	0.0	1	0.0
Electronic Signature Authentication/Certification	9	9	0.0	10	11.1	12	20.0	12	0.0
Mobile Payments	15	15	0.0	16	6.7	18	12.5	19	5.6
Type of World Wide Website Address									
Informational	1	1	0.0	1	0.0	1	0.0	1	0.0
Interactive	3	3	0.0	3	0.0	3	0.0	2	-33.3
Transactional	46	47	2.2	47	0.0	47	0.0	48	2.1
Number of Members That Use Transactional Website	523,693	547,562	4.6	564,433	3.1	555,294	-1.6	560,361	0.9
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	58	58	0.0	58	0.0	58	0.0	58	0.0

Corporate America Credit Union 2019 Financial Highlights

CorporateAmerica CREDIT UNION

Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2019

	December 2019 Current Month	November 2019 Prior Month	Monthly $ Variance	Monthly % Variance	December 2018 Prior Year	Yearly $ Variance	Yearly % Variance
ASSETS							
CASH AND CASH EQUIVALENTS	515,814,592	952,507,804	(436,693,212)	(45.85%)	761,594,234	(245,779,643)	(32.27%)
INVESTMENTS - PRIMARY FINANCIAL	277,195	276,131	1,064	0.39%	269,888	7,307	2.71%
INVESTMENTS - AVAILABLE FOR SALE	2,379,983,902	2,358,260,643	21,723,259	0.92%	1,569,784,846	810,199,056	51.61%
FHLB STOCK	2,145,200	2,145,200	0	0.00%	2,365,800	(220,600)	(9.32%)
LOANS TO MEMBERS	12,589,697	12,375,114	214,584	1.73%	24,991,742	(12,402,045)	(49.62%)
PROPERTY AND EQUIPMENT	3,299,202	2,946,988	352,214	11.95%	2,341,031	958,171	40.93%
ACCRUED INTEREST RECEIVABLE	7,994,189	8,139,481	(145,293)	(1.79%)	7,911,715	82,474	1.04%
PREPAID EXPENSES	818,981	355,696	463,285	130.25%	658,904	160,077	24.29%
OTHER ASSETS	962,235	962,235	0	0.00%	958,340	3,896	0.41%
ACCOUNTS RECEIVABLE	21,745,768	17,667,342	4,078,425	23.08%	12,642,658	9,103,110	72.00%
TOTAL ASSETS	**2,945,630,962**	**3,355,636,634**	**(410,005,673)**	**(12.22%)**	**2,383,519,158**	**562,111,803**	**23.58%**
BORROWINGS AND OTHER LIABILITIES							
ACC INT PAYABLE - FHLB ADVANCE	9,750	36,906	(27,156)	(73.58%)	2	9,748	594,412.20%
ACCOUNTS PAYABLE	877,347	218,488	658,860	301.55%	886,811	(9,464)	(1.07%)
ACCRUED INTEREST PAYABLE	415,844	914,048	(498,204)	(54.51%)	1,632,064	(1,216,220)	(74.52%)
ACCRUED EXPENSE PAYABLE	6,177,051	4,063,239	2,113,812	52.02%	3,058,327	3,118,724	101.97%
TOTAL LIABILITIES	**7,479,992**	**5,232,680**	**2,247,312**	**42.95%**	**5,577,204**	**1,902,789**	**34.12%**
MEMBERS' SHARES							
NCA - AMORTIZED	0	0	0	0.00%	0	0	0.00%
TERM PIC - AMORTIZED	283,287	276,542	6,745	2.44%	202,348	80,939	40.00%
MEMBERS SHARES	2,527,022,089	2,896,763,989	(369,741,900)	(12.76%)	1,695,540,156	831,481,933	49.04%
MEMBER SHARE CERTIFICATES	265,016,293	304,674,034	(39,657,741)	(13.02%)	548,138,074	(283,121,782)	(51.65%)
TOTAL SHARES, CERTIFICATES AND OTHER CAPITAL	**2,792,321,668**	**3,201,714,565**	**(409,392,896)**	**(12.79%)**	**2,243,880,578**	**548,441,090**	**24.44%**
CAPITAL							
NCA - UNAMORTIZED	4,760,681	4,760,681	0	0.00%	4,760,681	0	0.00%

CorporateAmerica CREDIT UNION

Corporate America Credit Union

Summary Balance Sheet Monthly Comparison
as of 12/31/2019

	December 2019 Current Month	November 2019 Prior Month	Monthly $ Variance	Monthly % Variance	December 2018 Prior Year	Yearly $ Variance	Yearly % Variance
TERM PIC - UNAMORTIZED	121,409	128,154	(6,745)	(5.26%)	202,348	(80,939)	(40.00%)
CORE CAPITAL							
PIC/PCC	100,095,520	100,095,520	0	0.00%	100,095,520	0	0.00%
OTHER RESERVES	51,085,423	39,400,991	11,684,432	29.66%	39,400,991	11,684,432	29.66%
UNDIVIDED EARNINGS	13,275,703	23,791,957	(10,516,254)	(44.20%)	11,382,090	1,893,613	16.64%
TOTAL CORE CAPITAL	**164,456,646**	**163,288,468**	**1,168,178**	**0.72%**	**150,878,601**	**13,578,045**	**9.00%**
ACCUMULATED UNREALIZED GAINS/LOSSES AFS SECURITIES	(16,792,834)	(15,205,681)	(1,587,154)	(10.44%)	(16,169,936)	(622,899)	(3.85%)
ACCUMULATED OTHER COMPREHENSIVE INCOME/PENSION	(6,716,601)	(4,282,233)	(2,434,368)	(56.85%)	(5,610,318)	(1,106,283)	(19.72%)
TOTAL MEMBERS EQUITY	**2,938,150,969**	**3,350,403,954**	**(412,252,985)**	**(12.30%)**	**2,377,941,955**	**560,209,015**	**23.56%**
TOTAL LIABILITIES AND MEMBERS EQUITY	**2,945,630,962**	**3,355,636,634**	**(410,005,673)**	**(12.22%)**	**2,383,519,158**	**562,111,803**	**23.58%**

Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2019

	December 2019 Current Month	November 2019 Prior Month	Monthly $ Variance	Monthly % Variance	December 2019 Year-to-Date	December 2018 Year-to-Date	Yearly $ Variance	Yearly % Variance
INTEREST ON LOANS	21,129	26,648	(5,519)	(20.71%)	506,448	670,017	(163,569)	(24.41%)
INVESTMENT INCOME	5,521,620	5,419,353	102,267	1.89%	73,664,261	57,233,223	16,431,038	28.71%
TOTAL INTEREST INCOME	**5,542,749**	**5,446,000**	**96,748**	**1.78%**	**74,170,709**	**57,903,240**	**16,267,469**	**28.09%**
INTEREST ON REVERSE REPO	(1,048)	0	(1,048)	0.00%	1,252	81,170	79,917	98.46%
INTEREST ON FHLB	9,750	36,906	27,156	73.58%	166,923	582,121	415,197	71.33%
MEMBER SHARES DIVIDENDS	2,707,339	2,493,920	(213,419)	(8.56%)	37,602,679	27,517,975	(10,084,704)	(36.65%)
CD DIVIDEND	486,327	629,432	143,105	22.74%	10,373,759	9,628,700	(745,059)	(7.74%)
NCA DIVIDEND	410	397	(13)	(3.32%)	4,827	4,954	127	2.57%
TERM PIC DIVIDENDS	34	33	(1)	(3.34%)	405	507	102	20.11%
TOTAL INTEREST EXPENSE	**3,202,812**	**3,160,688**	**(42,124)**	**(1.33%)**	**48,149,845**	**37,815,425**	**(10,334,420)**	**(27.33%)**
NET INTEREST INCOME	**2,339,937**	**2,285,313**	**54,624**	**2.39%**	**26,020,864**	**20,087,815**	**5,933,049**	**29.54%**
FEE INCOME	575,147	521,511	53,635	10.28%	6,524,359	5,938,521	585,838	9.87%
MEMBER BONUS	0	0	0	0.00%	(350,921)	0	350,921	0.00%
OTHER INCOME	23,359	24,346	(988)	(4.06%)	265,674	212,660	53,014	24.93%
TOTAL NON-INTEREST INCOME	**598,505**	**545,857**	**52,648**	**9.64%**	**6,439,112**	**6,151,181**	**287,931**	**4.68%**
COMPENSATION	708,374	601,765	(106,609)	(17.72%)	7,342,908	6,283,582	(1,059,326)	(16.86%)
EMPLOYEE BENEFITS	400,140	242,759	(157,381)	(64.83%)	3,217,962	2,837,960	(380,002)	(13.39%)
TRAVEL AND CONFERENCE	50,822	60,914	10,092	16.57%	579,389	494,352	(85,037)	(17.20%)
OFFICE OPERATION	230,800	238,574	7,774	3.26%	2,603,761	2,986,157	382,397	12.81%
OFFICE OCCUPANCY	900	900	0	0.00%	10,800	10,800	0	0.00%
MARKETING AND EDUCATIONAL	50,910	40,662	(10,248)	(25.20%)	576,503	699,572	123,069	17.59%
MEMBER BONUS	0	0	0	0.00%	139,666	0	(139,666)	0.00%
PROFESSIONAL SERVICES	88,828	133,436	44,607	33.43%	1,438,223	1,659,739	221,516	13.35%
MISCELLANEOUS	10,310	10,876	567	5.21%	125,149	154,077	28,929	18.78%
EXAM FEES	15,298	15,298	(0)	(0.00%)	183,576	209,569	25,993	12.40%
TOTAL NON-INTEREST EXPENSE	**1,556,382**	**1,345,182**	**(211,199)**	**(15.70%)**	**16,217,936**	**15,335,809**	**(882,127)**	**(5.75%)**

Corporate America Credit Union

Summary Income Statement Monthly Comparison
as of 12/31/2019

	December 2019 Current Month	November 2019 Prior Month	Monthly $ Variance	Monthly % Variance	December 2019 Year-to-Date	December 2018 Year-to-Date	Yearly $ Variance	Yearly % Variance
NET OPERATING EXPENSE	957,877	799,325	(158,552)	(19.84%)	9,778,824	9,184,628	(594,196)	(6.47%)
GAIN SALE OF INVESTMENT	34,884	13,064	21,820	167.02%	70,803	713,330	(642,527)	(90.07%)
GAIN SALE OF ASSETS	0	0	0	0.00%	36,237	5,200	31,037	596.86%
TOTAL GAINS ON ASSETS	34,884	13,064	21,820	167.02%	107,040	718,530	(611,490)	(85.10%)
LOSS SALE OF INVESTMENT	0	200,439	200,439	100.00%	354,799	1,486,842	1,132,044	76.14%
LOSS SALE OF ASSETS	0	0	0	0.00%	0	51,135	51,135	100.00%
TOTAL LOSSES ON ASSETS	0	200,439	200,439	100.00%	354,799	1,537,977	1,183,179	76.93%
RETURN ON ASSETS	1,416,944	1,298,613	118,330	9.11%	15,994,282	10,083,740	5,910,542	58.61%
TAXES	121,247	48,198	(73,049)	(151.56%)	415,039	24,000	(391,039)	(1,629.33%)
NET INCOME AFTER TAXES	1,295,697	1,250,415	45,282	3.62%	15,579,243	10,059,740	5,519,503	54.87%

CORPORATE AMERICA CREDIT UNION

Charter # 65991

MONTHLY KEY TRENDS

RATIO DESCRIPTION	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	12 month Average	Y-T-D Average
EMPIRICAL CAPITAL MEASURES (1)														
Retained Earnings Ratio	2.04	2.11	2.16	2.22	2.24	2.27	2.27	2.29	2.31	2.31	2.30	2.30	N/A	N/A
Tier 1 Capital Ratio	5.99	6.09	6.16	6.20	6.20	6.20	6.17	6.15	6.10	6.02	5.94	5.86	N/A	N/A
Tier 1 Risk Based Capital Ratio	19.83	20.12	20.24	20.00	19.51	19.14	18.72	18.29	17.67	17.03	16.39	15.78	N/A	N/A
Total Risk-Based Capital Ratio	20.48	20.77	20.89	20.63	20.13	19.74	19.31	18.85	18.21	17.54	16.88	16.24	N/A	N/A
NEV Ratio	5.98	4.85	4.41	4.87	4.56	4.84	5.42	4.71	5.01	4.95	4.42	5.71	N/A	N/A
NEV Volatility +300 bps	-12.79	-13.13	-12.11	-14.70	-14.11	-12.69	-17.92	-17.29	-14.28	-14.57	-14.38	-9.56	N/A	N/A
NEV Volatility -300 bps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	N/A
CREDIT RISK MANAGEMENT														
Delinquent Loans/Total Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Charge-Offs/Total Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Watchlist Lines to Available Lines	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
EARNINGS RATIOS (2)														
Yield on Loans/DANA	0.05	0.04	0.02	0.01	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.02
Yield on Investments/DANA	2.80	2.71	2.81	2.87	2.86	2.76	2.83	2.66	2.56	2.39	2.17	2.24	2.64	2.64
Cost of Funds/DANA	1.92	1.72	1.91	1.91	1.96	1.89	1.95	1.76	1.61	1.52	1.27	1.30	1.73	1.73
Net Interest Income/DANA	0.93	1.03	0.91	0.97	0.91	0.89	0.89	0.91	0.96	0.89	0.92	0.95	0.93	0.93
Net Interest Income/Earning Assets	0.94	0.89	0.84	0.99	0.85	0.84	0.93	0.80	0.96	0.87	0.82	0.96	0.89	0.89
Operating Expenses/DANA	0.70	0.62	0.57	0.54	0.59	0.55	0.62	0.60	0.54	0.59	0.56	0.68	0.60	0.60
Fee and Miscellaneous Income/DANA	0.28	0.24	0.23	0.24	0.19	0.20	0.18	0.25	0.23	0.26	0.22	0.24	0.23	0.23
Net Operating Expenses/DANA	0.41	0.37	0.34	0.30	0.40	0.35	0.44	0.35	0.30	0.33	0.34	0.44	0.37	0.37
Non Operating Income/DANA	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income/DANA	0.52	0.67	0.53	0.68	0.50	0.55	0.45	0.56	0.66	0.55	0.50	0.53	0.56	0.56
Net Increase to Equity/DANA	0.45	0.61	0.48	0.63	0.37	0.42	0.33	0.50	0.61	0.50	0.45	0.47	0.49	0.49
LIQUIDITY MANAGEMENT RATIOS														
Fair Value of HTM Invest./Book Value of HTM Inve	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/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.
(3) DANA for the earnings ratios is month-end DANA.