

**LUFTHANSA EMPLOYEE FEDERAL CREDIT UNION**  
**FIVE YEAR COMPARISON AS OF JUNE 30, 2020**

(FULL - USD)	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
<b>Income from Loans</b>	178,694	175,914	179,366	160,890	<b>138,645</b>
<b>Income from Investments</b> (Incl. Gains & Losses fr Investments)	543,617	689,580	802,579	956,123	<b>1,049,406</b>
<b><u>Misc. Income</u></b>	<u>125,266</u>	<u>108,658</u>	<u>-20,494</u>	<u>23,634</u>	<u><b>26,932</b></u>
	<u>847,577</u>	<u>974,152</u>	<u>961,451</u>	<u>1,140,647</u>	<u><b>1,214,983</b></u>
<b>Expenses, Incl.Prov Fr Loan Losses</b>	213,034	227,081	228,040	228,618	<b>199,355</b>
<b>Allowance for Loan Losses</b>				2,449	<b>68,476</b>
<b><u>GROSS INCOME</u></b>	<u>634,543</u>	<u>747,071</u>	<u>733,411</u>	<u>909,580</u>	<u><b>947,152</b></u>
		17.73%	-1.83%	24.02%	<b>4.13%</b>
<b><u>USE OF INCOME</u></b>					
<b>Transfer to Reserves</b>	200,000	15,522	0	0	<b>0</b>
<b>Transfer to Reserves for Contingencies</b>	0	0	0	0	<b>0</b>
<b>Dividends Paid</b>	440,993	539,335	652,669	847,459	<b>643,517</b>
<b>Net Income</b>	<u>-6,450</u>	<u>192,214</u>	<u>80,742</u>	<u>62,121</u>	<u><b>303,635</b></u>
	<u>634,543</u>	<u>747,071</u>	<u>733,411</u>	<u>909,580</u>	<u><b>947,152</b></u>
<b><u>ASSETS</u></b>	<u>96,485,000</u>	<u>97,493,000</u>	<u>96,599,000</u>	<u>99,127,000</u>	<u><b>100,270,621</b></u>

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