

**LUFTHANSA EMPLOYEE FEDERAL CREDIT UNION**  
**FIVE YEAR COMPARISON AS OF JUNE 30, 2022**

(FULL - USD)	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
<b>Income from Loans</b>	179,366	160,890	138,645	114,525	<b>91,248</b>
<b>Income from Investments</b> (Incl. Gains & Losses fr Investments)	802,579	956,123	1,049,406	657,084	<b>639,127</b>
<b><u>Misc. Income</u></b>	<u>-20,494</u>	<u>23,634</u>	<u>26,932</u>	<u>22,977</u>	<b><u>18,009</u></b>
	<u>961,451</u>	<u>1,140,647</u>	<u>1,214,983</u>	<u>794,586</u>	<b><u>748,384</u></b>
<b>Expenses</b>	228,040	228,618	199,355	223,407	<b>236,843</b>
<b>Allowance for Loan Losses</b>		2,449	68,476	22,445	<b>0</b>
<b><u>GROSS INCOME</u></b>	<u>733,411</u>	<u>909,580</u>	<u>947,152</u>	<u>548,734</u>	<b><u>511,541</u></b>
		24.02%	4.13%	-42.06%	<b>-6.78%</b>
<b><u>USE OF INCOME</u></b>					
<b>Transfer to Reserves</b>	0	0	0	0	<b>0</b>
<b>Transfer to Reserves for Contingencies</b>	0	0	0	0	<b>0</b>
<b>Dividends Paid</b>	652,669	847,459	643,517	365,484	<b>370,591</b>
<b>Net Income</b>	<u>80,742</u>	<u>62,121</u>	<u>303,635</u>	<u>183,250</u>	<b><u>140,950</u></b>
	<u>733,411</u>	<u>909,580</u>	<u>947,152</u>	<u>548,734</u>	<b><u>511,541</u></b>
<b><u>ASSETS</u></b>	<u>96,599,000</u>	<u>99,127,000</u>	<u>100,270,621</u>	<u>101,339,373</u>	<b><u>105,526,930</u></b>

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