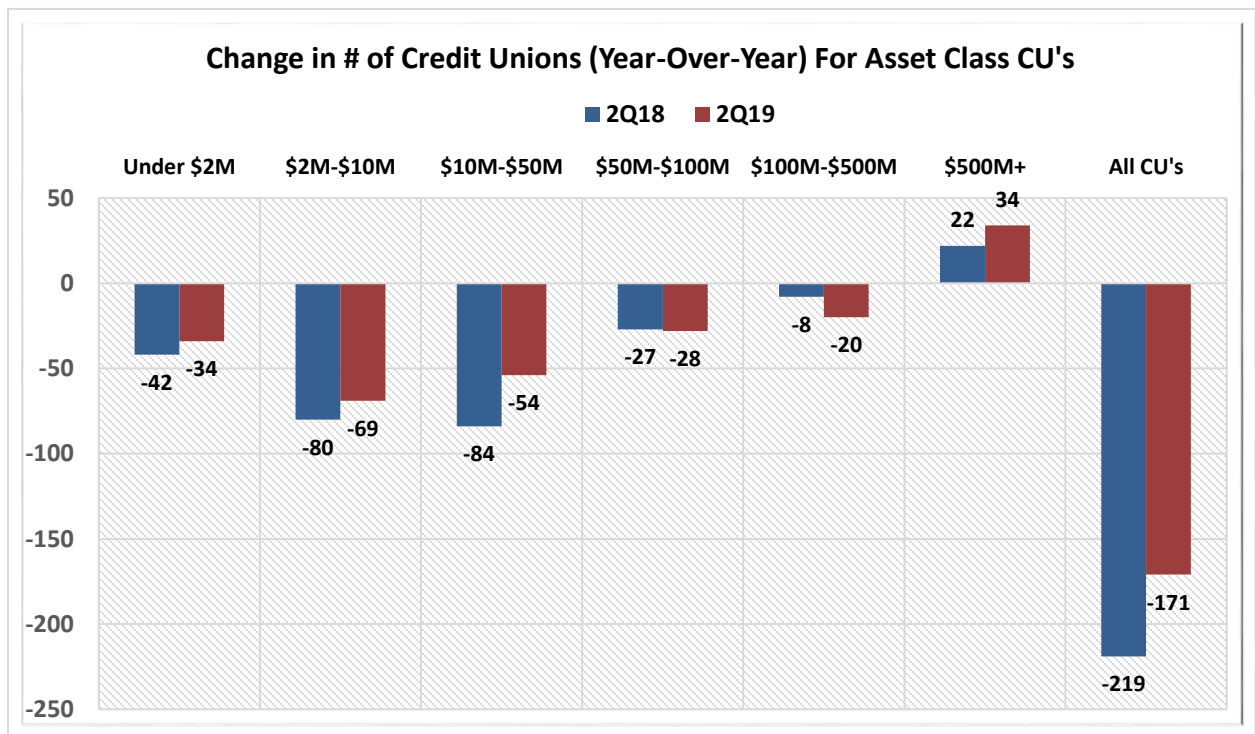
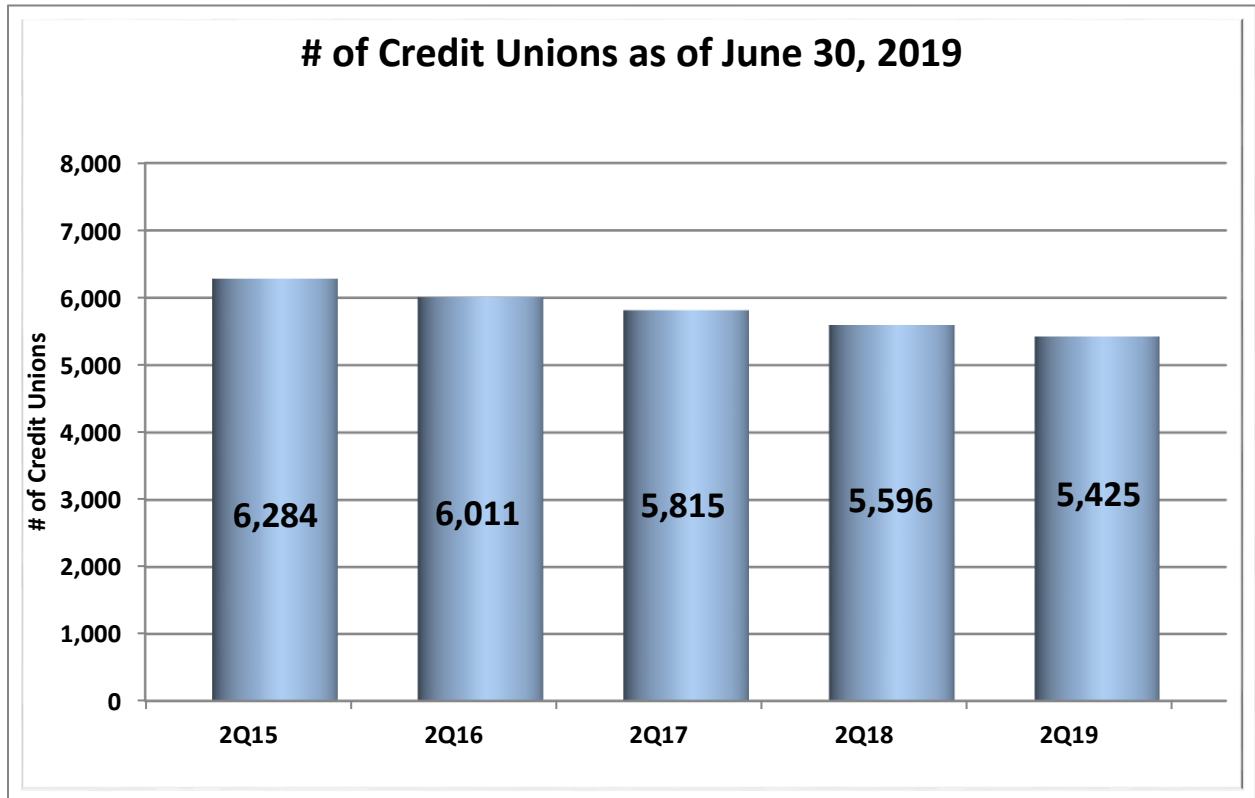

**CREDIT UNION INDUSTRY STATISTICS AND
KEY PERFORMANCE INDICATOR (KPI)
TRENDS REPORT
2ND QUARTER 2019**



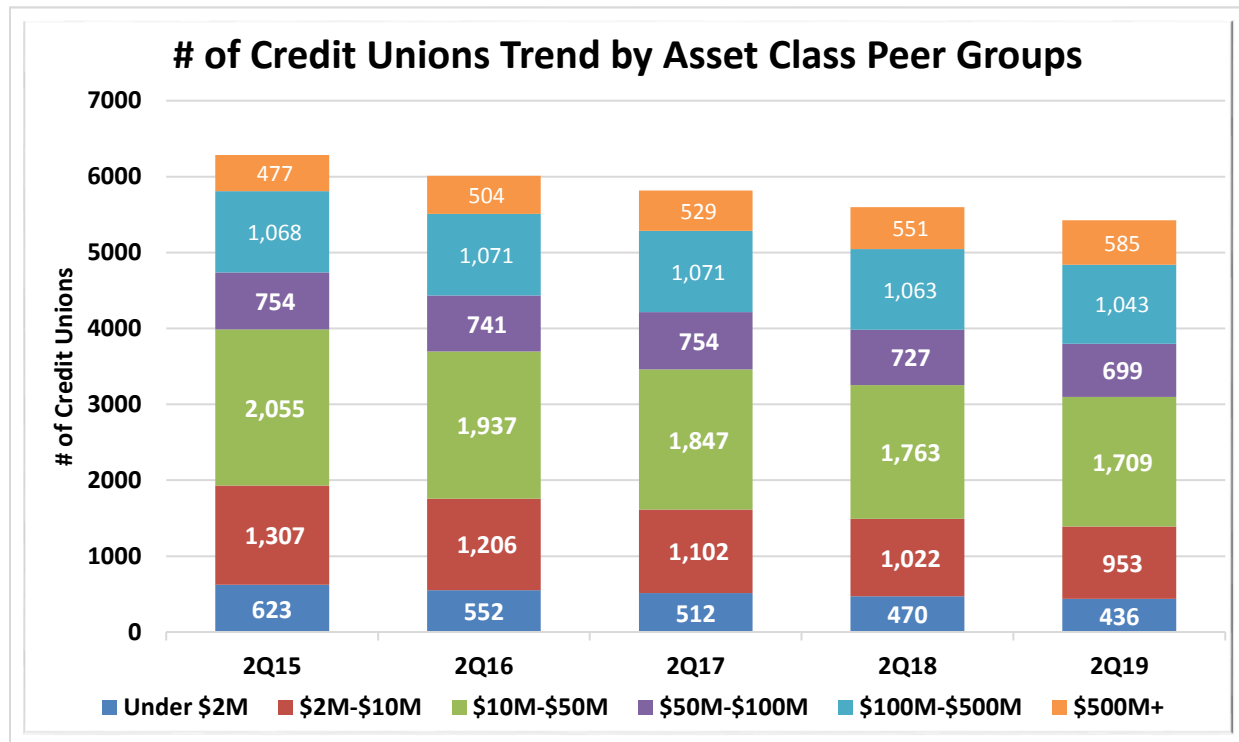
Data Intelligence and Industry Insights for Credit Union Management

600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of June 30, 2019 - Source: CuData.com



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of June 30, 2019 - Source: CuData.com



Asset-Based Peer Group Statistics As of June 30, 2019

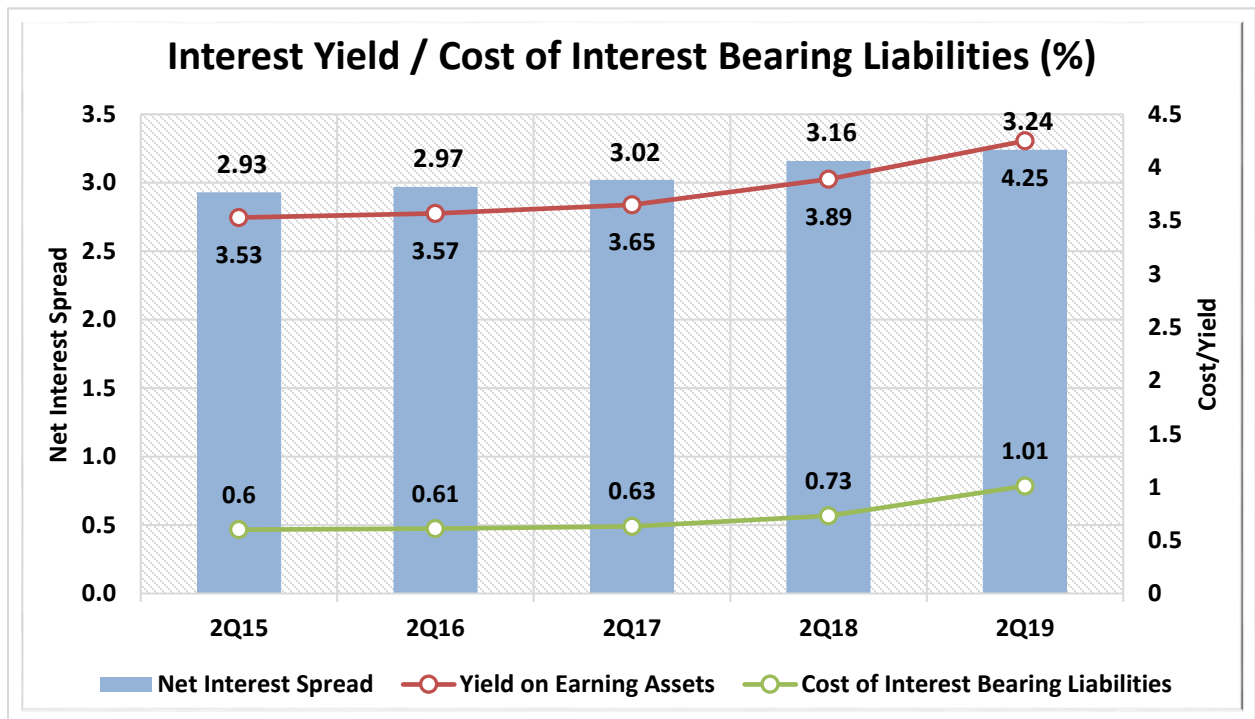
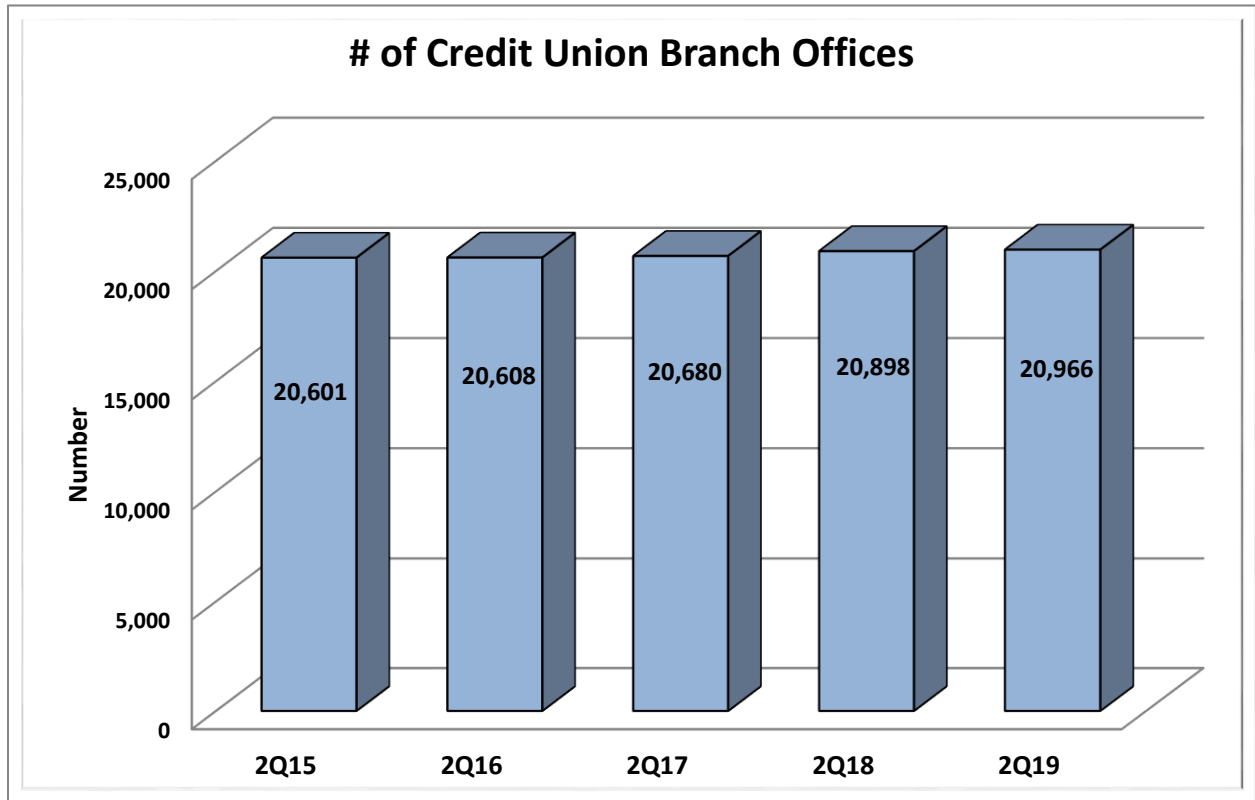
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	436	8.0%	\$ 382,760,000	0.0%	140,533	0.1%
2	\$2M -- < \$5M	426	7.9%	\$ 1,473,470,000	0.1%	303,016	0.3%
3	\$5M -- < \$10M	527	9.7%	\$ 3,866,500,000	0.3%	634,381	0.5%
4	\$10M -- < \$20M	686	12.6%	\$ 9,892,800,000	0.6%	1,347,238	1.1%
5	\$20M -- < \$50M	1,023	18.9%	\$ 33,325,220,000	2.2%	3,780,212	3.2%
6	\$50M -- < \$100M	699	12.9%	\$ 50,360,880,000	3.3%	5,287,322	4.4%
7	\$100M -- < \$150M	344	6.3%	\$ 42,319,030,000	2.8%	4,068,857	3.4%
8	\$150M -- < \$250M	353	6.5%	\$ 68,147,700,000	4.4%	6,369,838	5.3%
9	\$250M -- < \$350M	188	3.5%	\$ 55,173,400,000	3.6%	4,917,760	4.1%
10	\$350M -- < \$450M	117	2.2%	\$ 46,314,130,000	3.0%	4,313,962	3.6%
11	\$450M -- < \$650M	157	2.9%	\$ 84,876,750,000	5.5%	7,196,299	6.0%
12	\$650M -- < \$850M	96	1.8%	\$ 71,410,290,000	4.6%	5,465,320	4.6%
13	\$850M -- < \$1B	53	1.0%	\$ 49,269,570,000	3.2%	4,015,758	3.4%
14	\$1B -- < \$2B	183	3.4%	\$ 257,803,200,000	16.8%	19,404,071	16.2%
15	\$2B -- < \$4B	83	1.5%	\$ 231,915,190,000	15.1%	17,305,802	14.5%
16	Over \$4B	54	1.0%	\$ 531,679,740,000	34.6%	35,150,579	29.4%
TOTAL		5,425	100.0%	\$ 1,538,210,630,000	100.0%	119,700,948	100.0%

**Credit Union Industry Overview and Key Performance
Indicator (KPI) Trends as of June 30, 2019 - Source:
CuData.com**

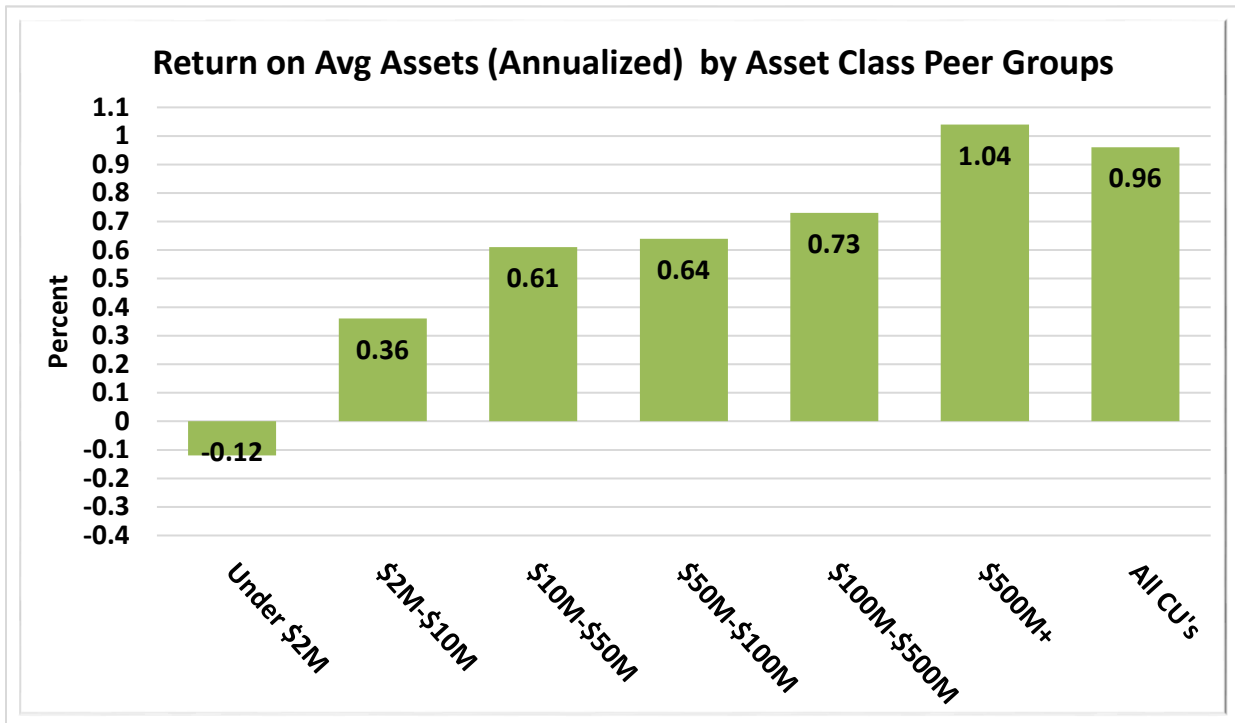
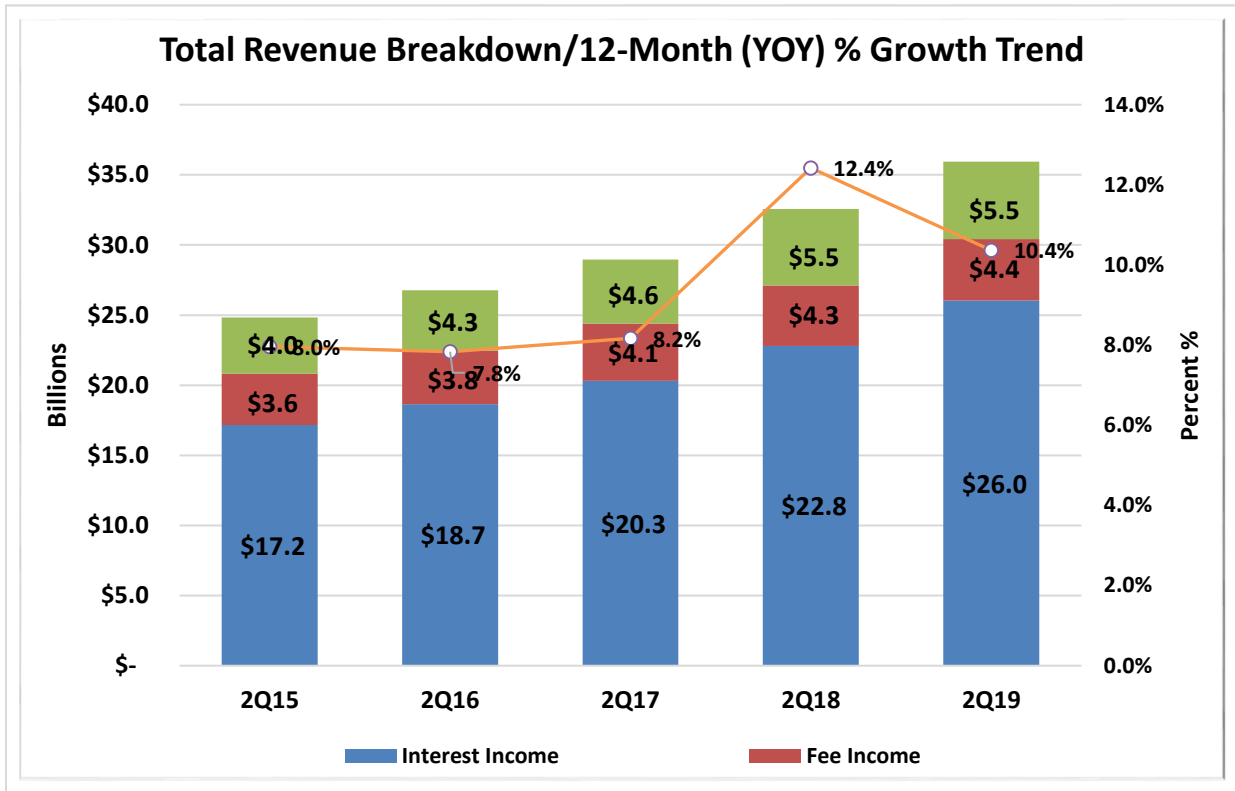
Credit Union Industry (At-A-Glance) As of June 30, 2019			
	As of 06/30/2019	12-Month \$ Growth	12-Month % Growth
Members	119.7M	4.3M	3.8%
Assets	\$1,538.2B	\$91.8B	6.4%
Loans	\$1,078.5B	\$65.4B	6.5%
Shares	\$1,295.3B	\$73.0B	6.0%
Investments	\$375.5B	\$15.9B	4.4%
Capital	\$173.5B	\$14.2B	8.9%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	December 2018	June 2019	Effect on ROA (Year-to-Date)
Net Interest Margin	3.13	3.17	0.04 bp
+ Fees & Other Income	1.38	1.33	-0.05 bp
- Operating Expenses	3.15	3.17	0.02 bp
- Provision for Loan Losses	0.46	0.43	-0.03 bp
+ Non-Operating Income	0.02	0.06	0.04 bp
= ROA	0.92	0.96	0.04 bp

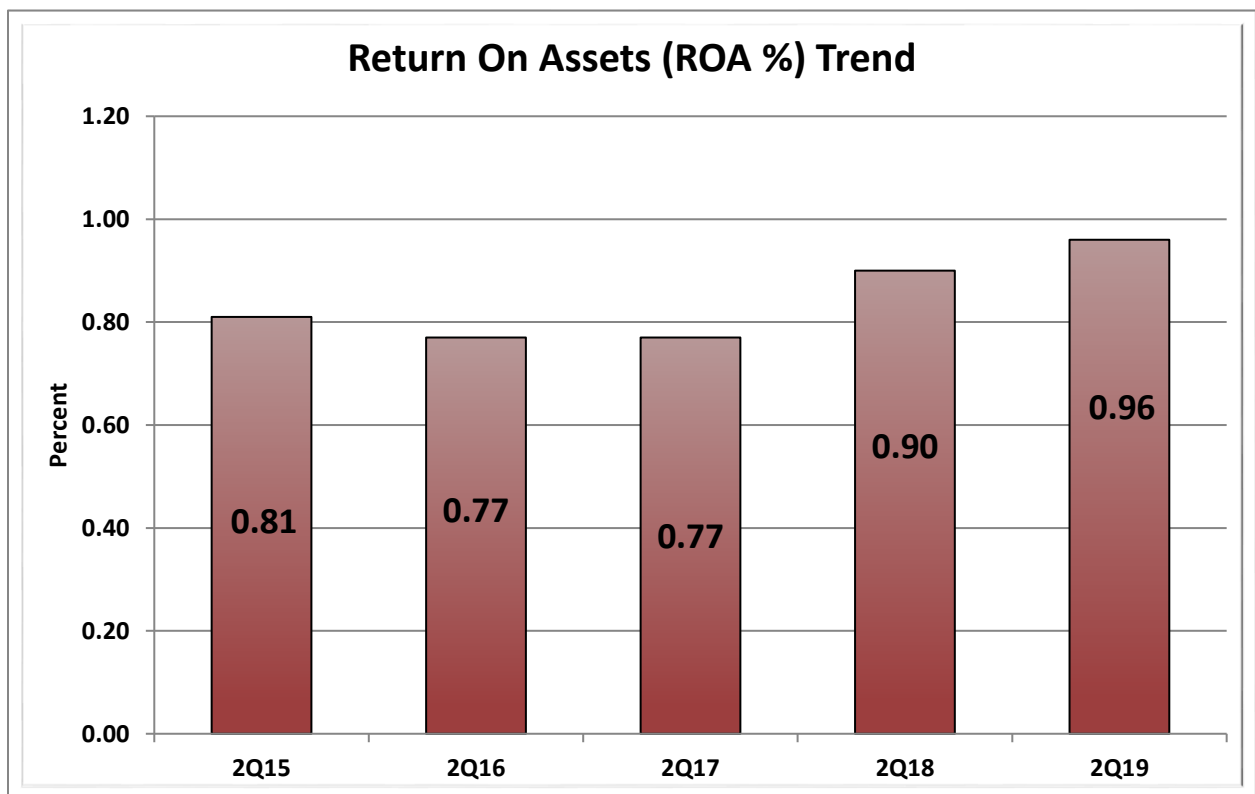
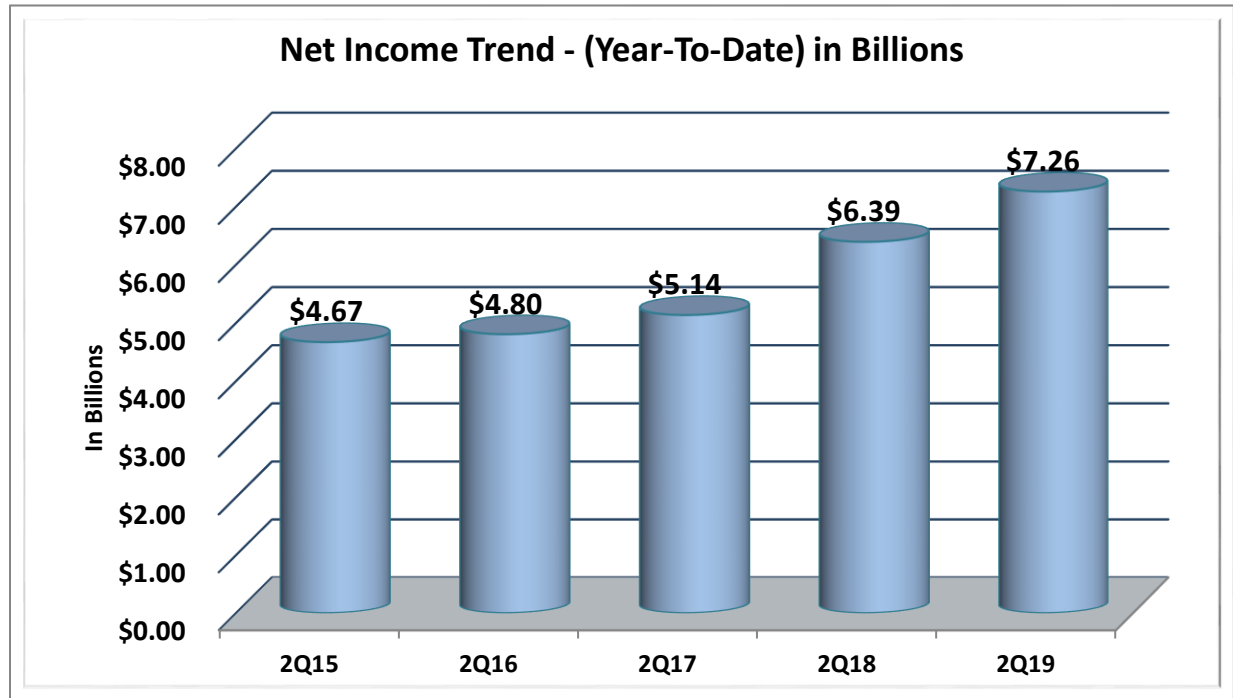
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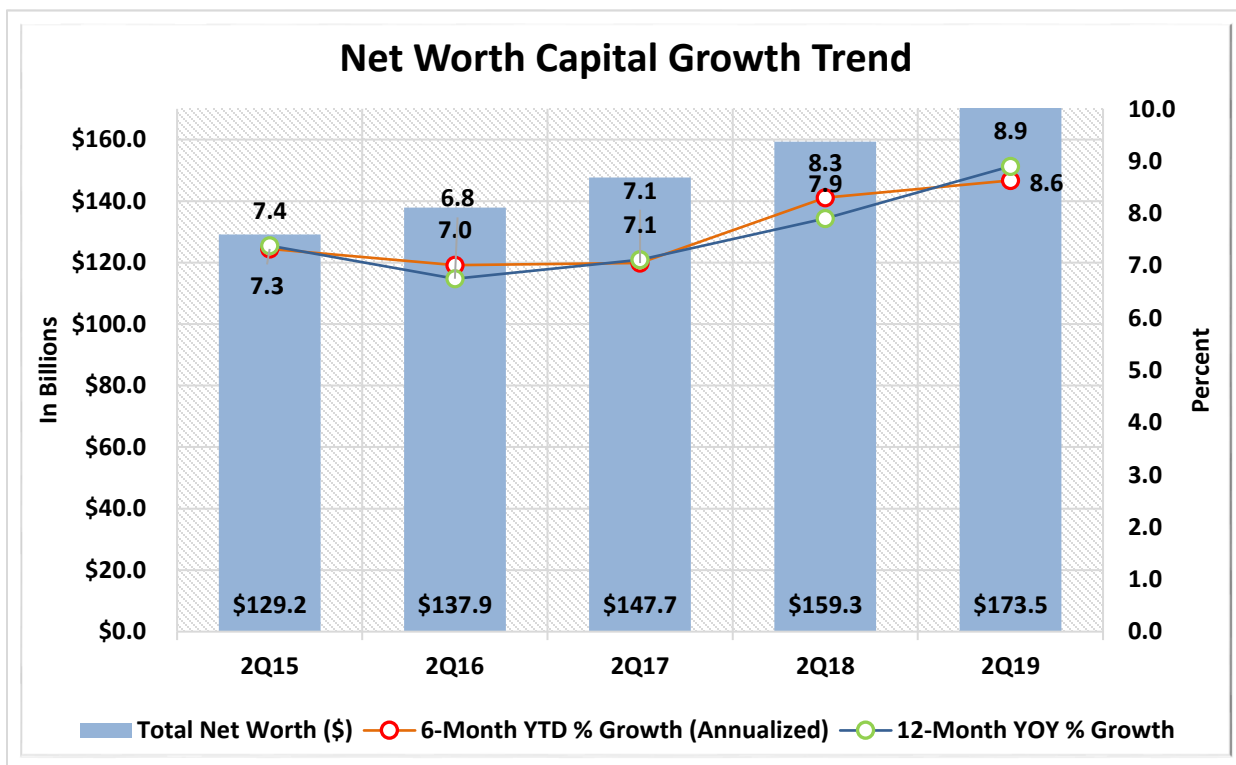
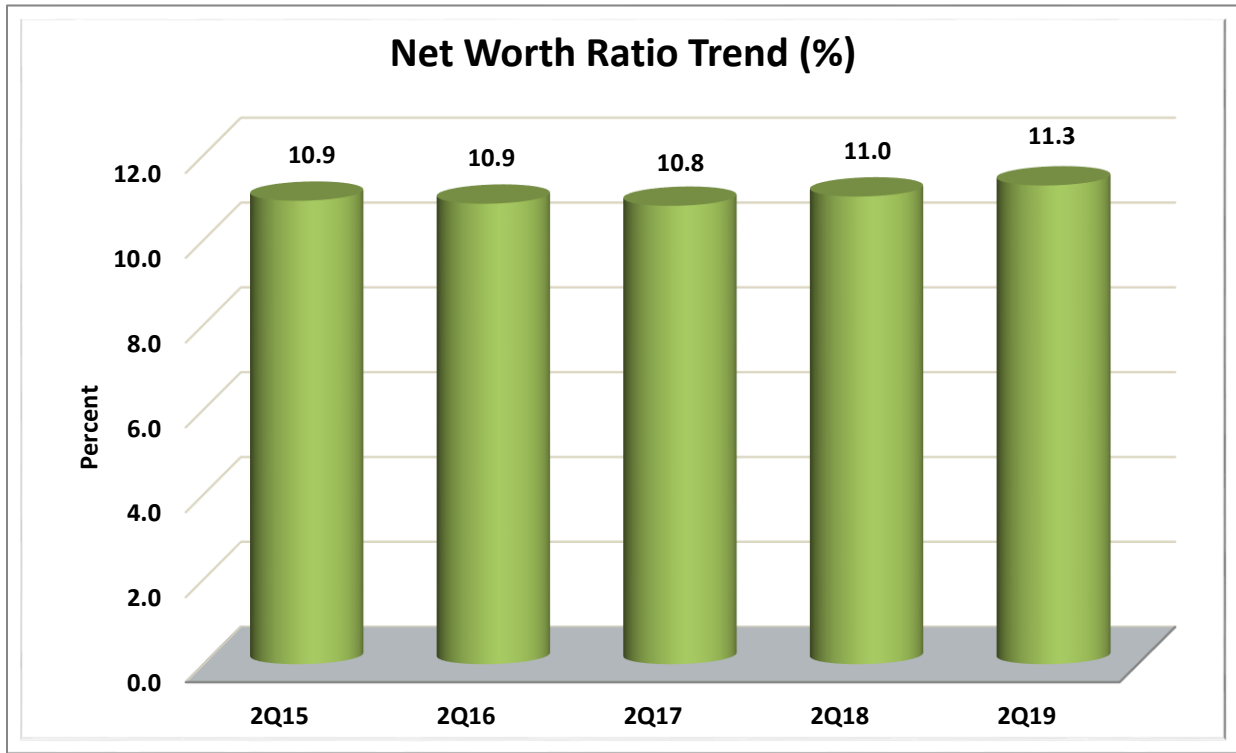
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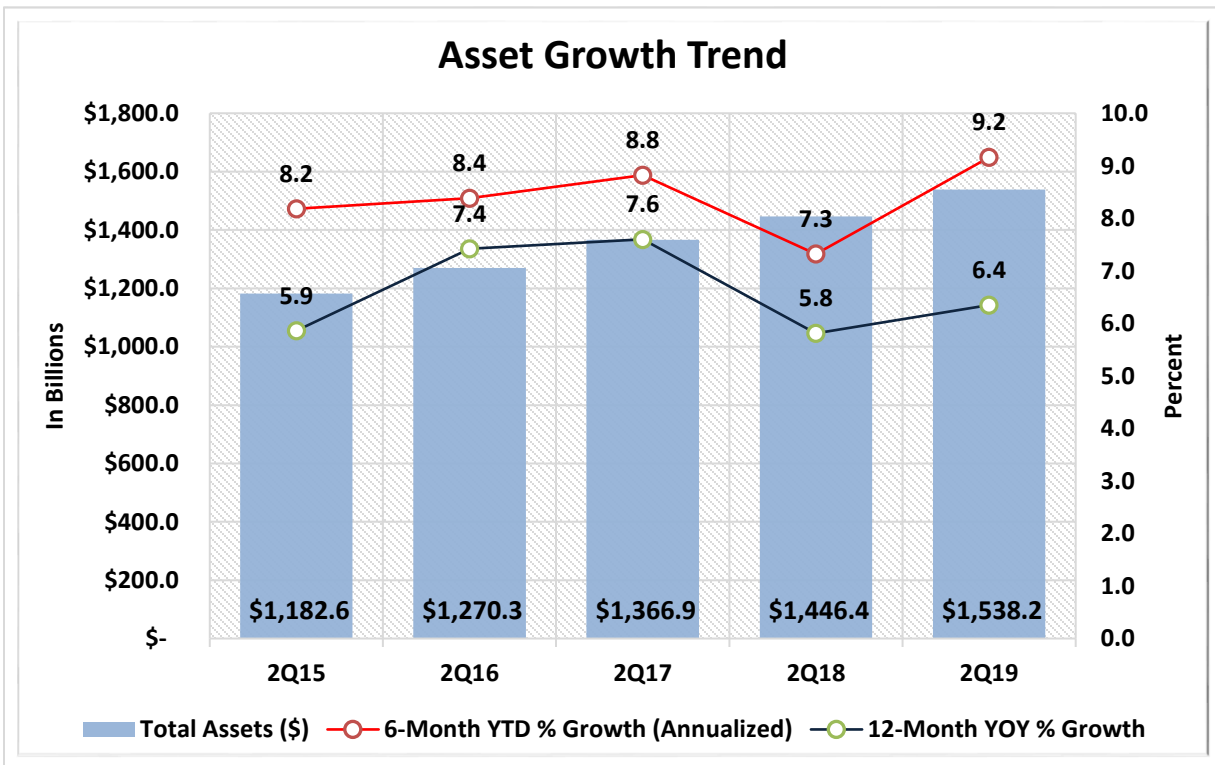
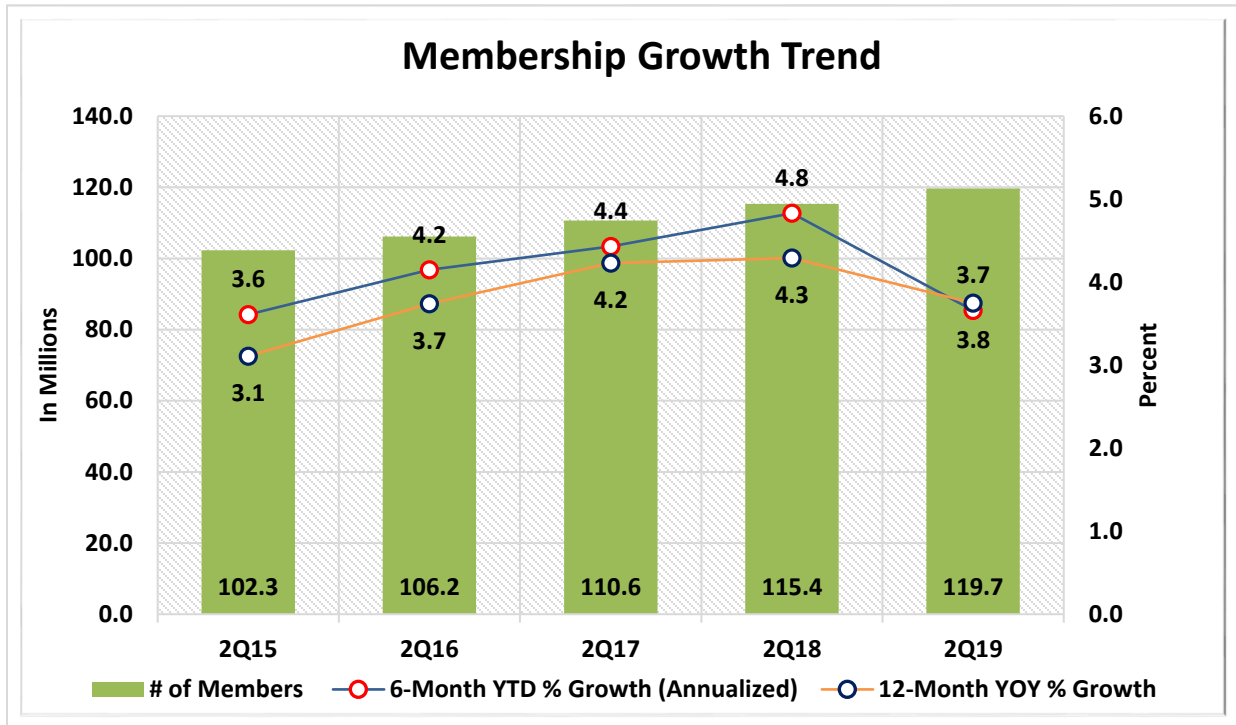
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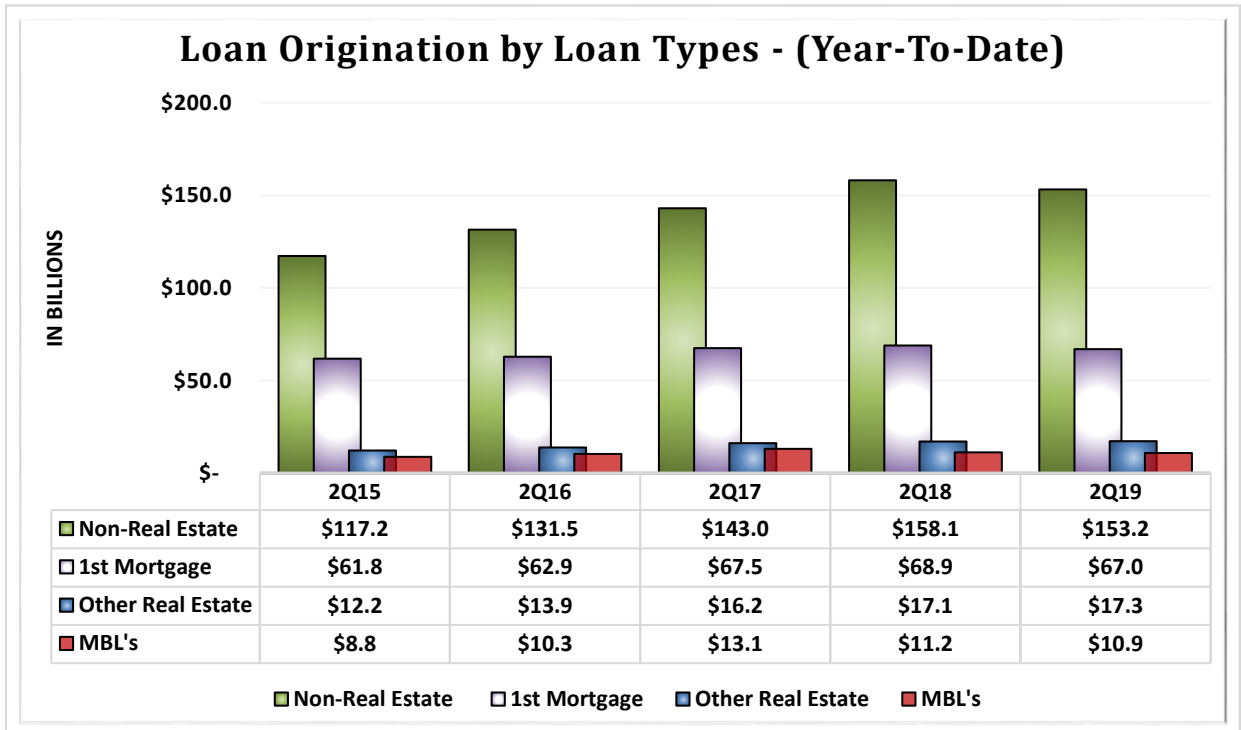
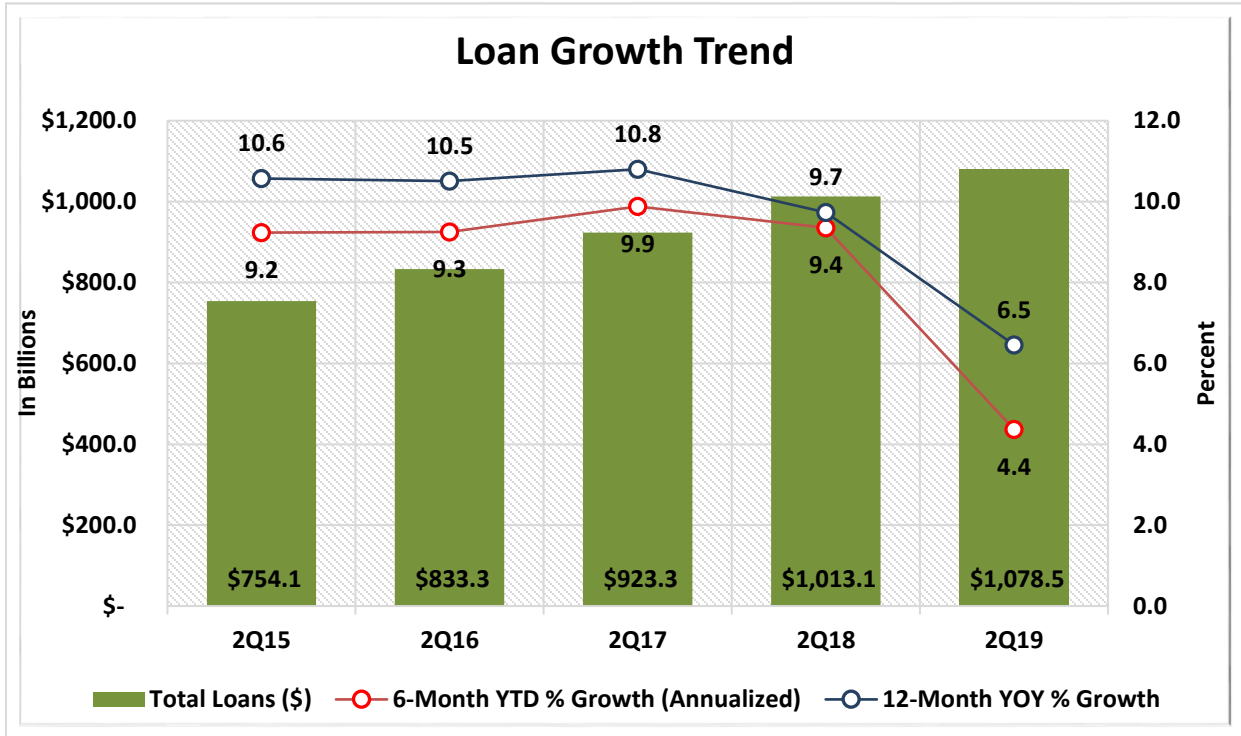
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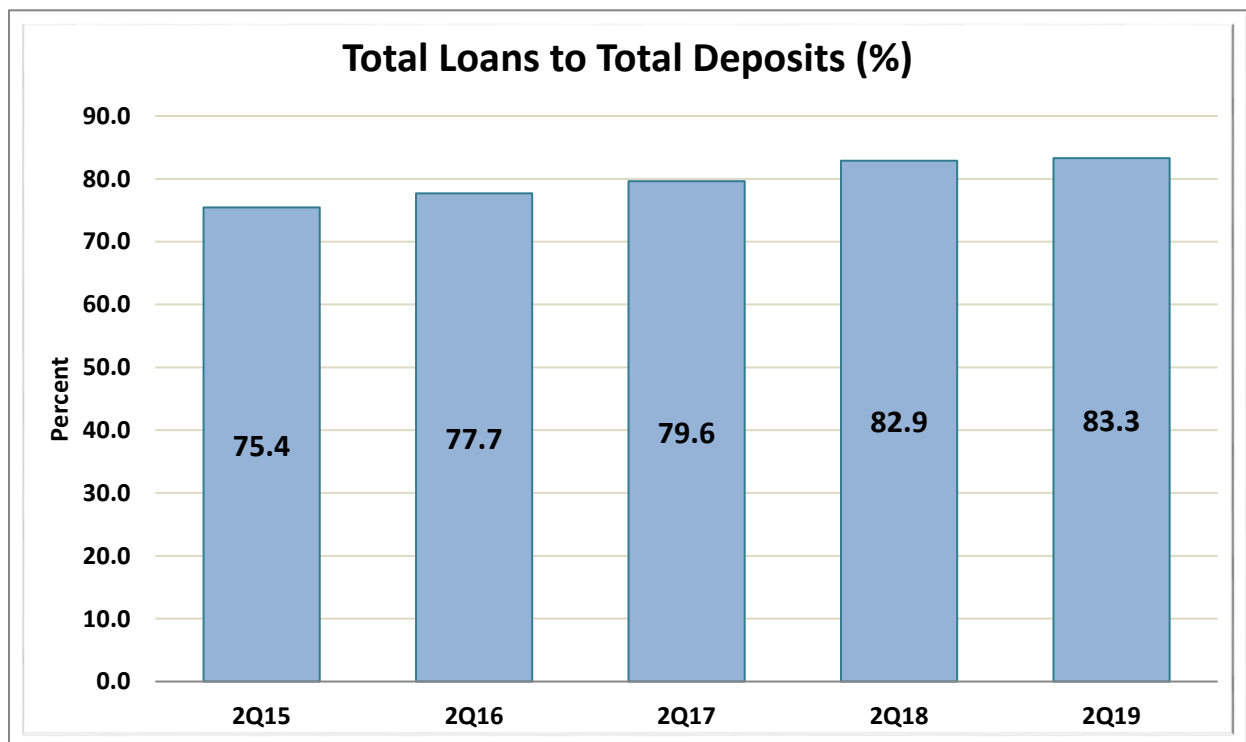
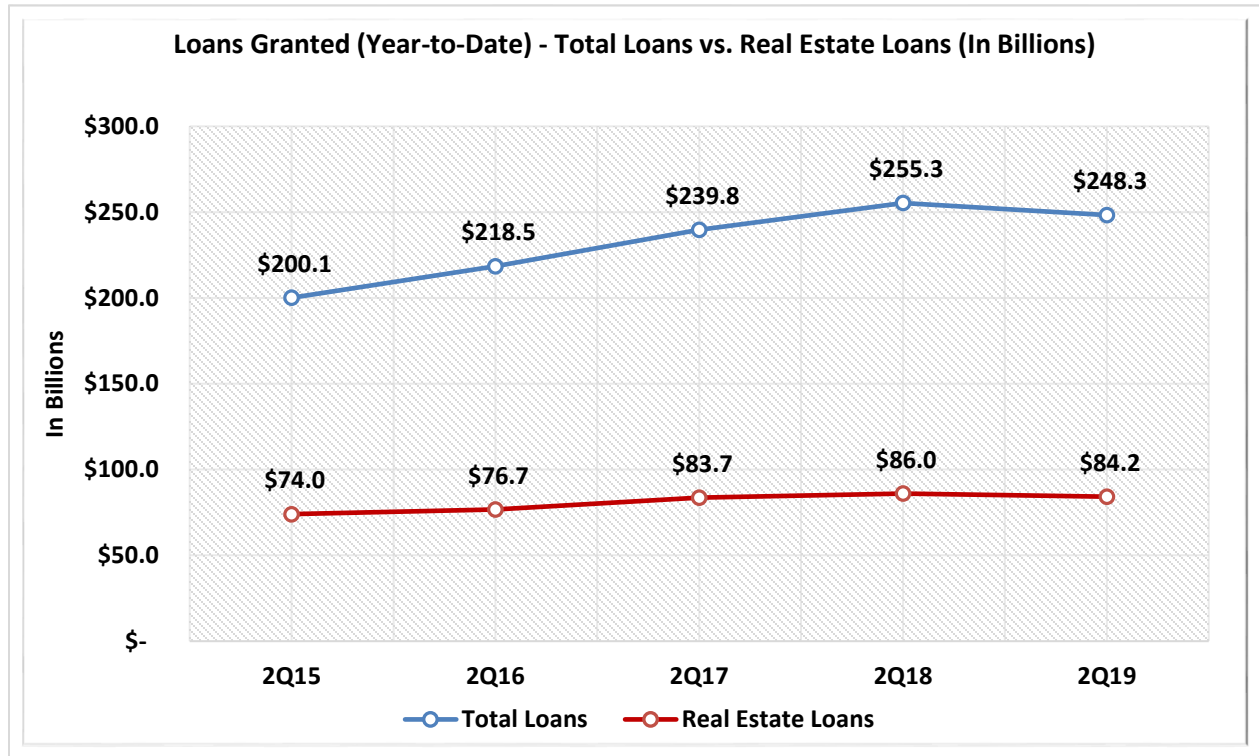
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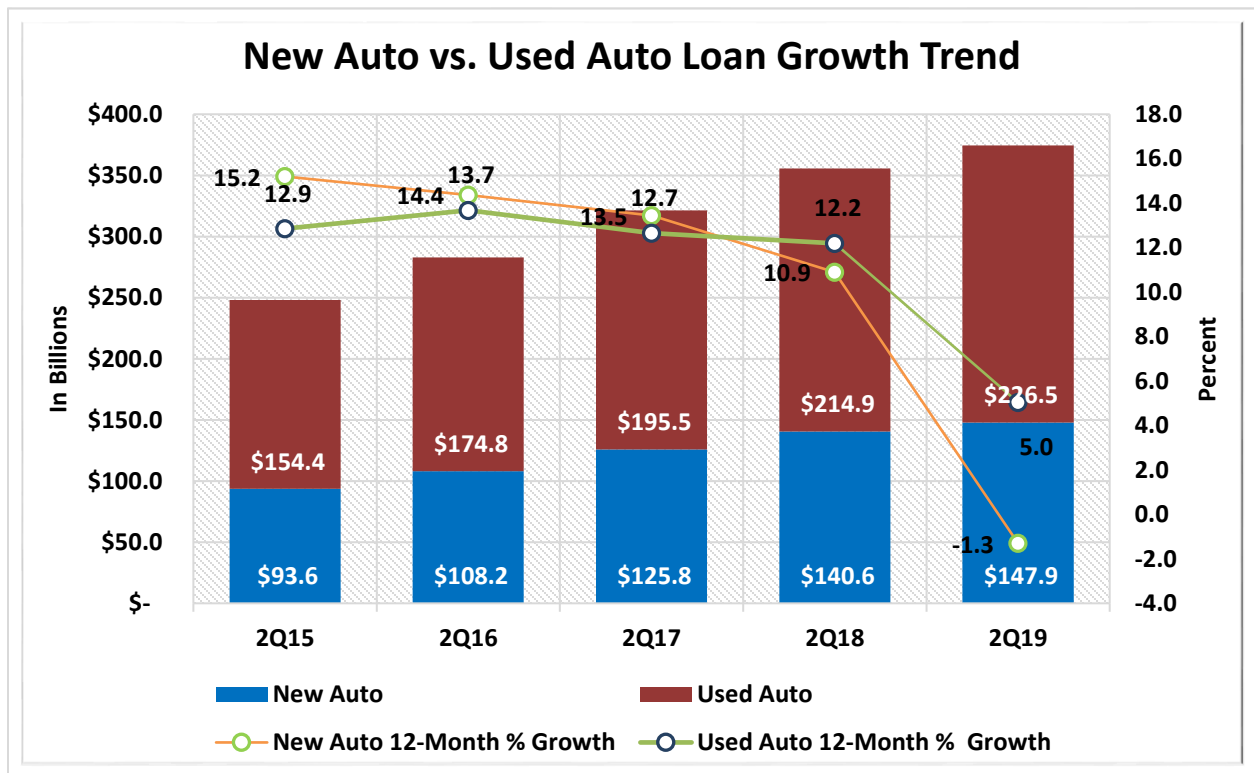
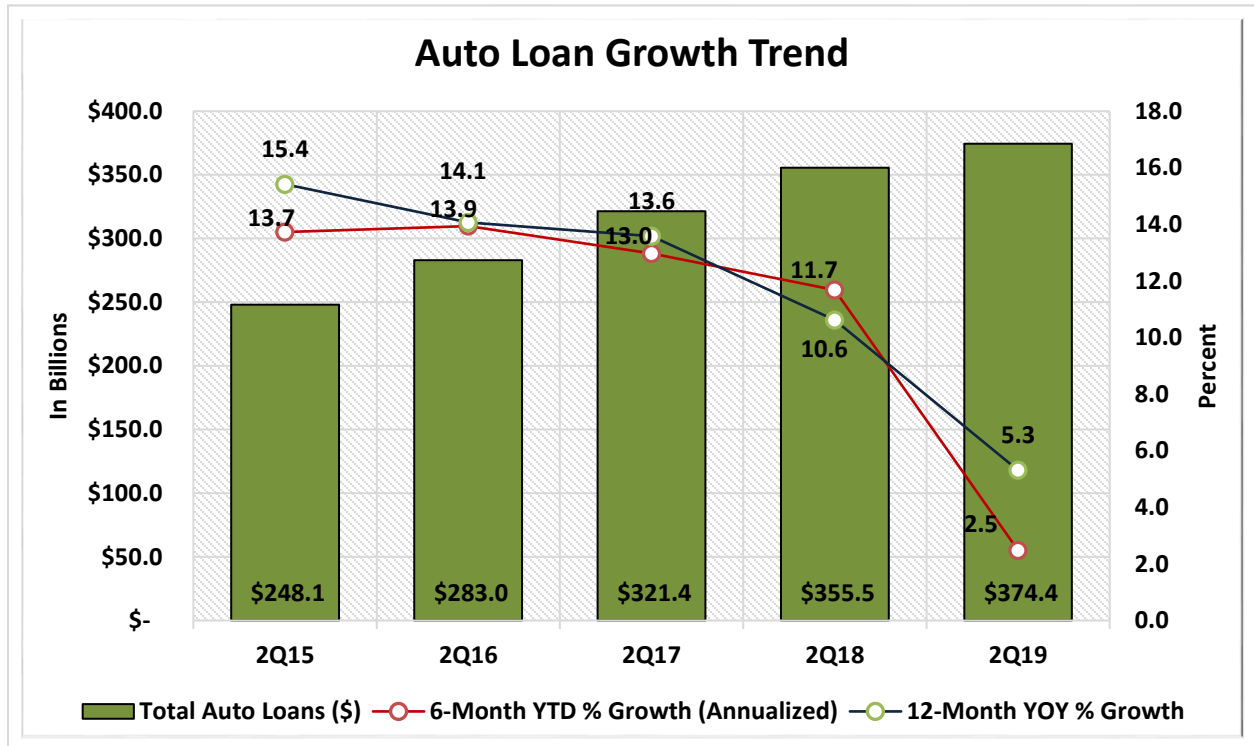
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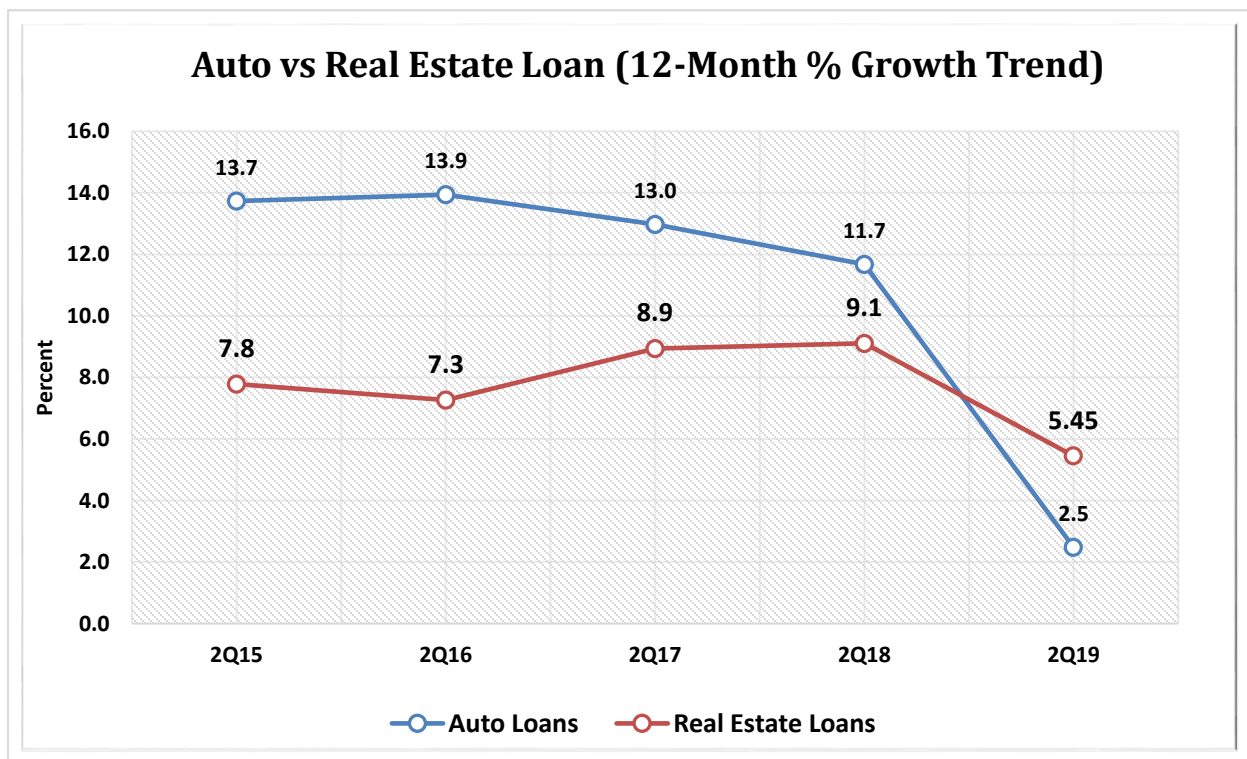
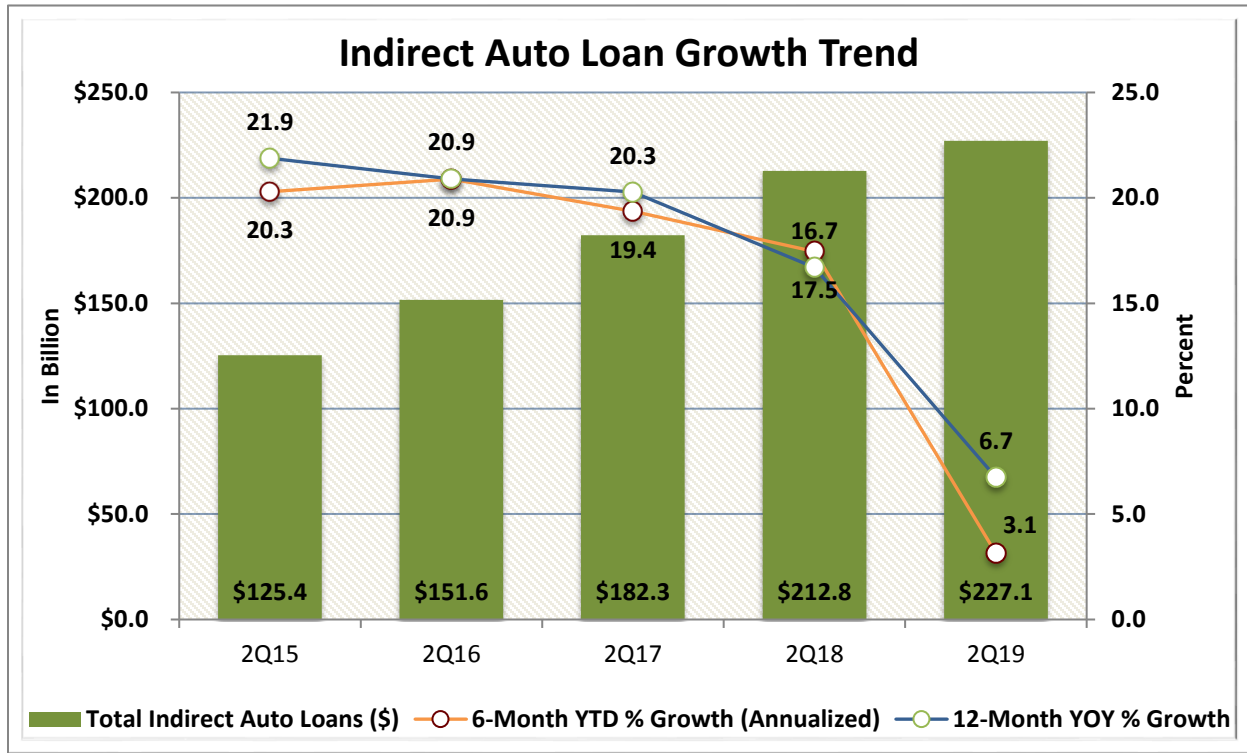
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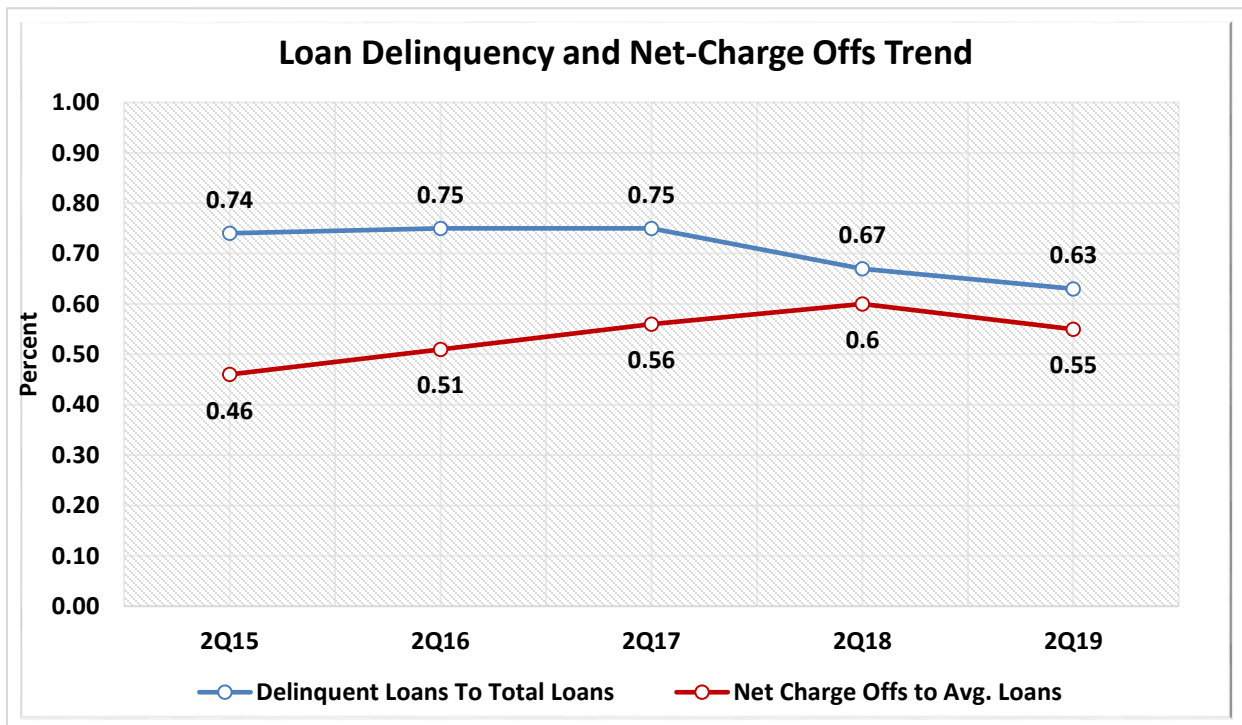
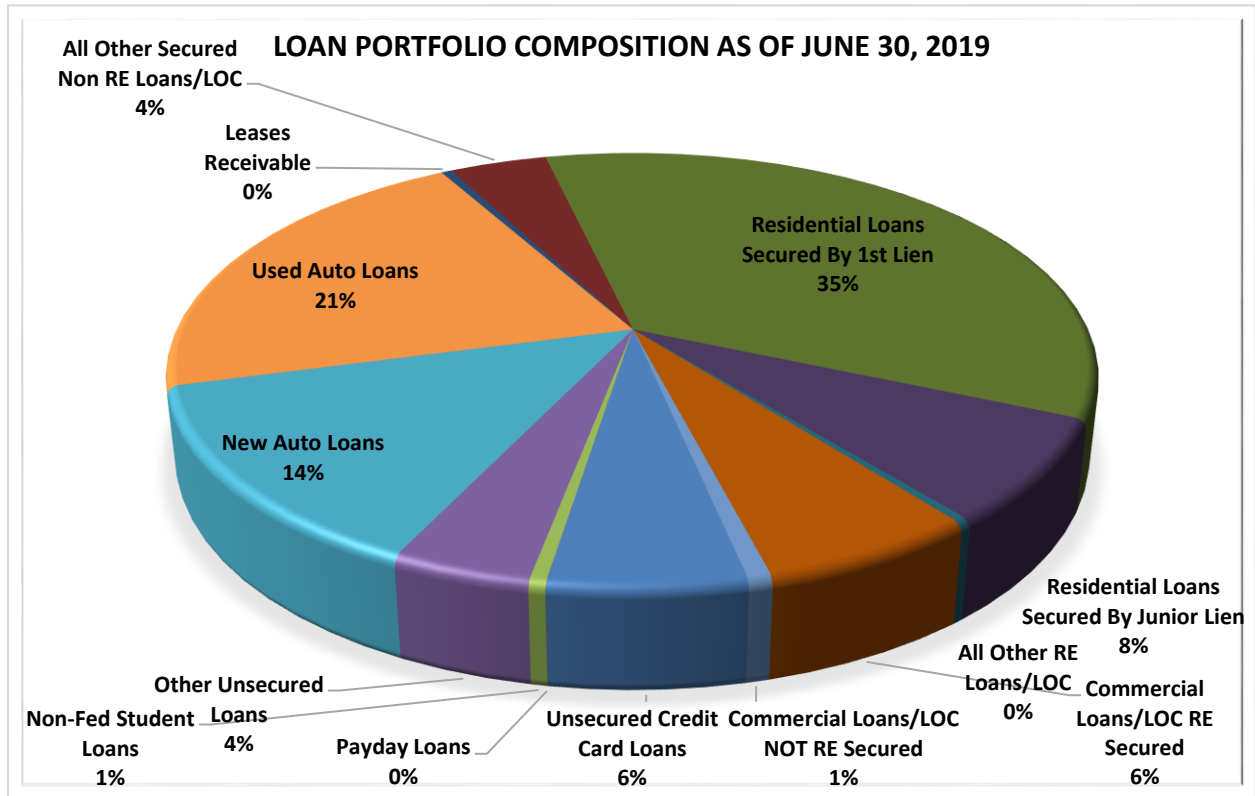
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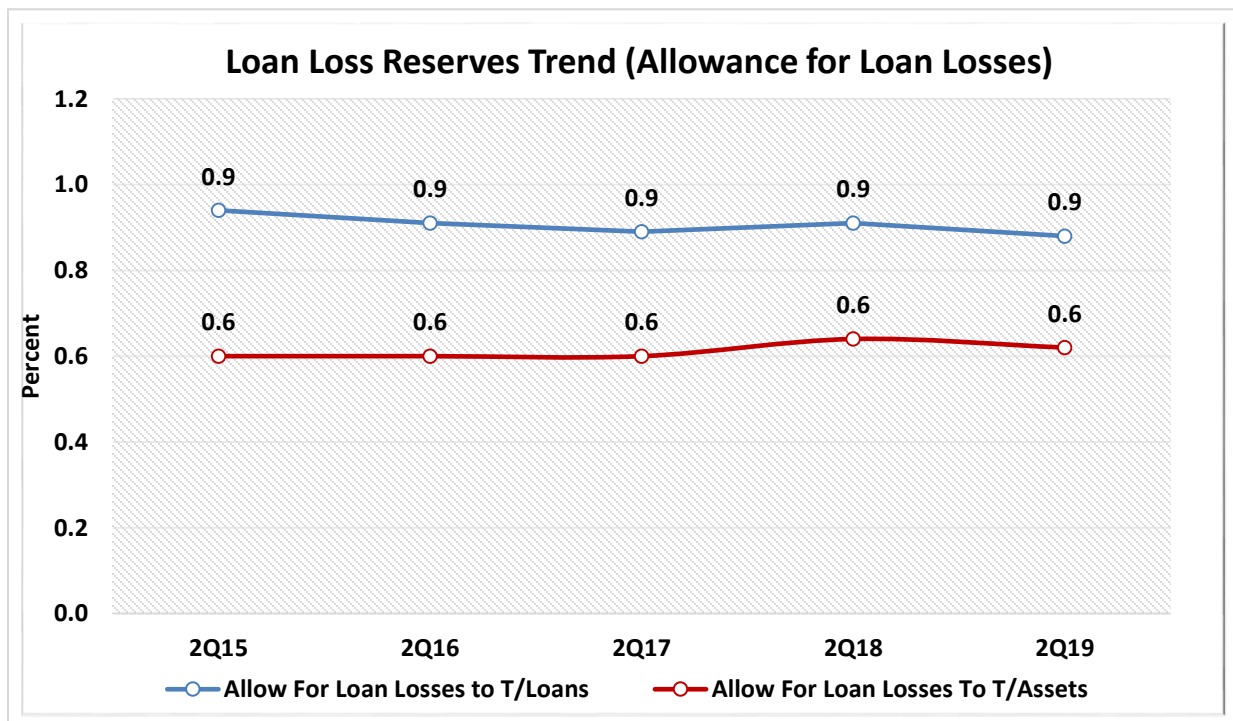
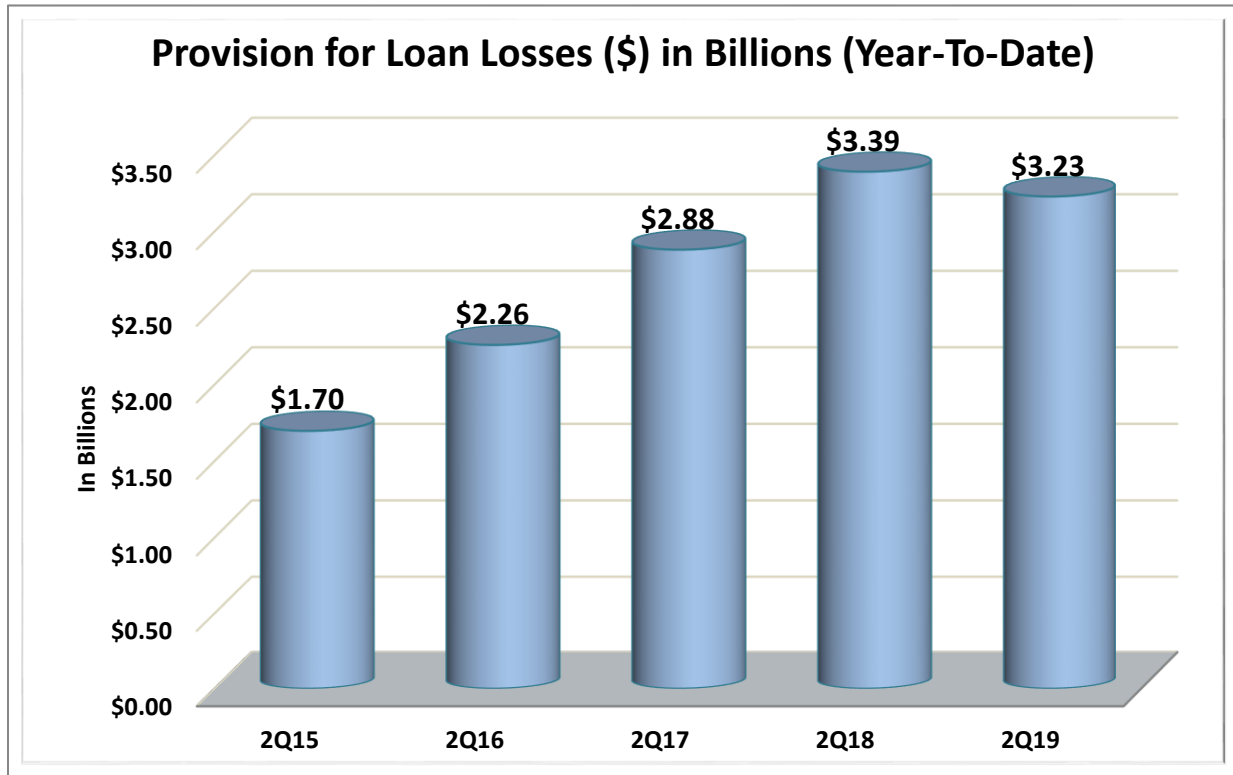
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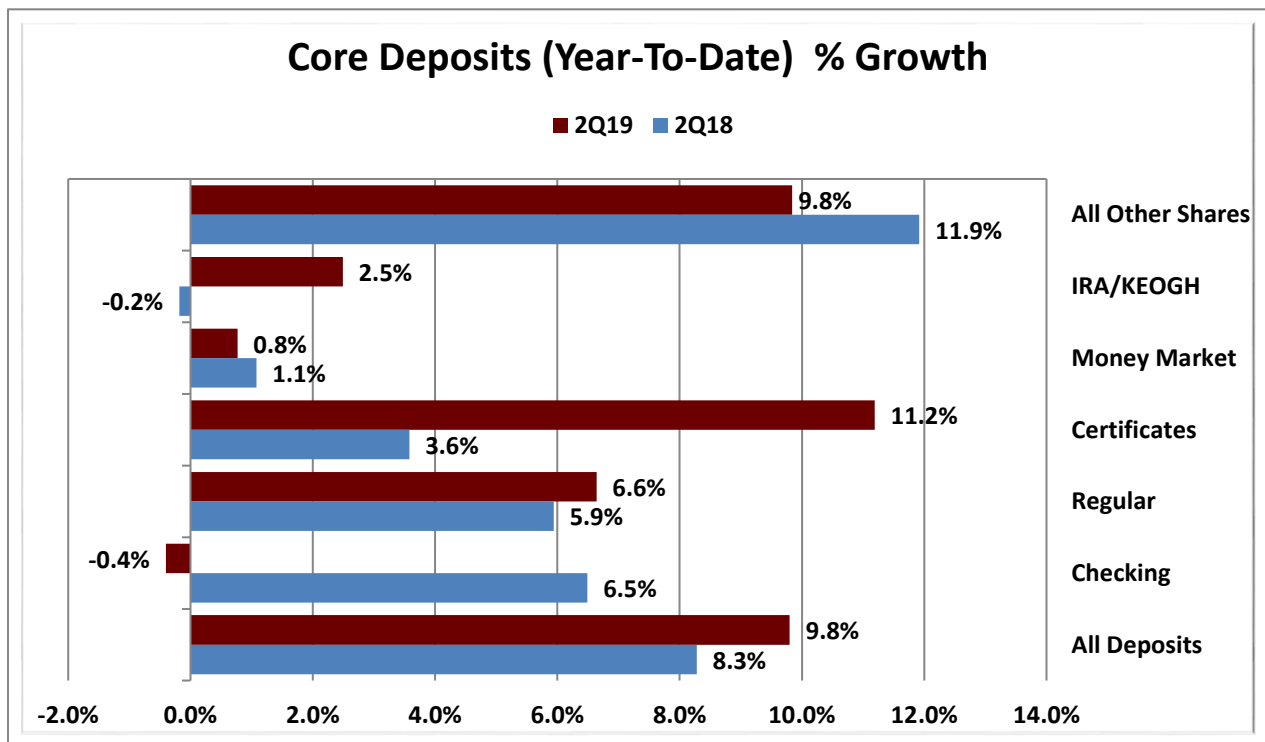
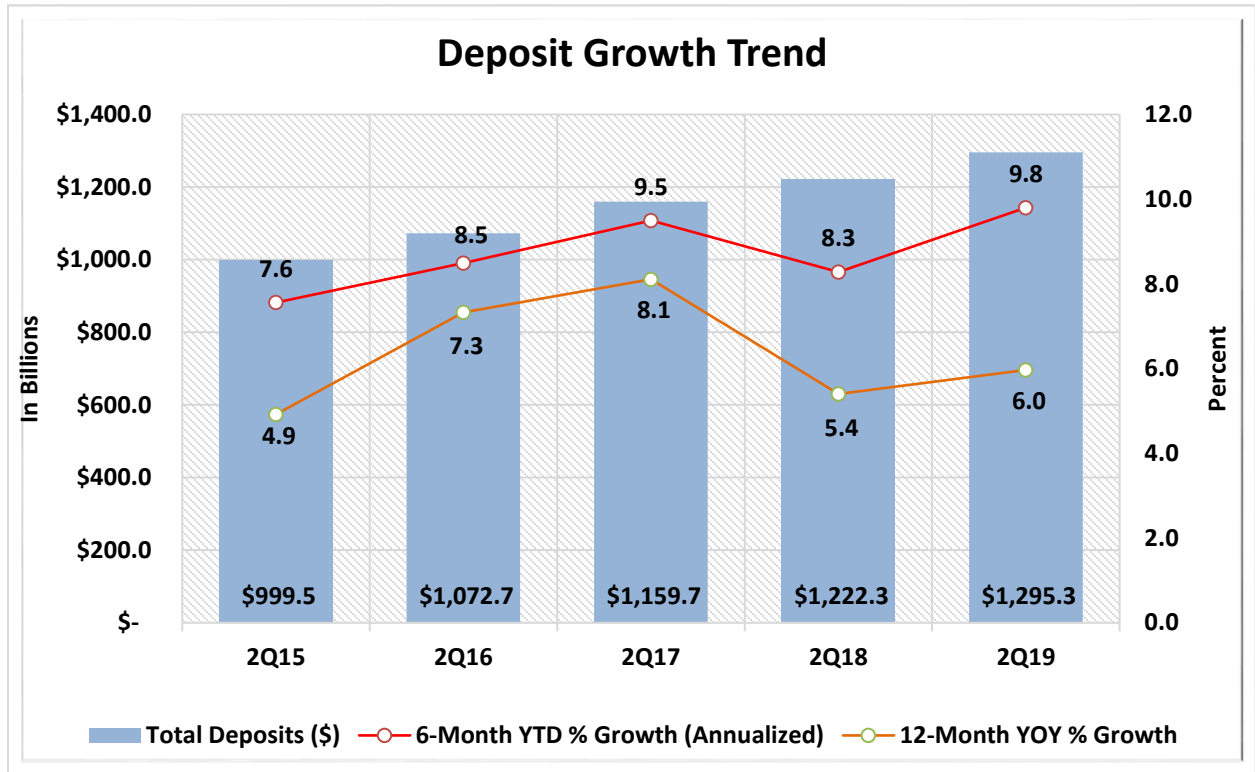
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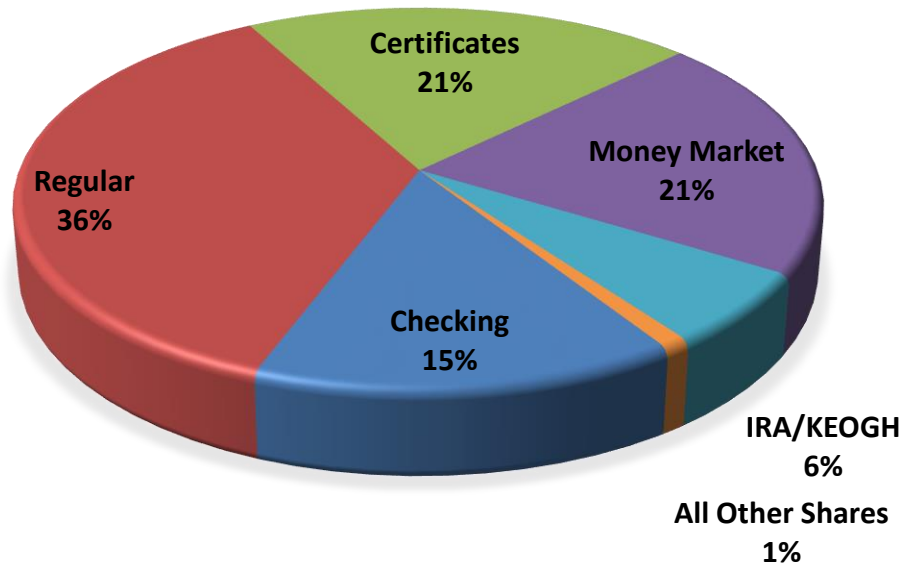


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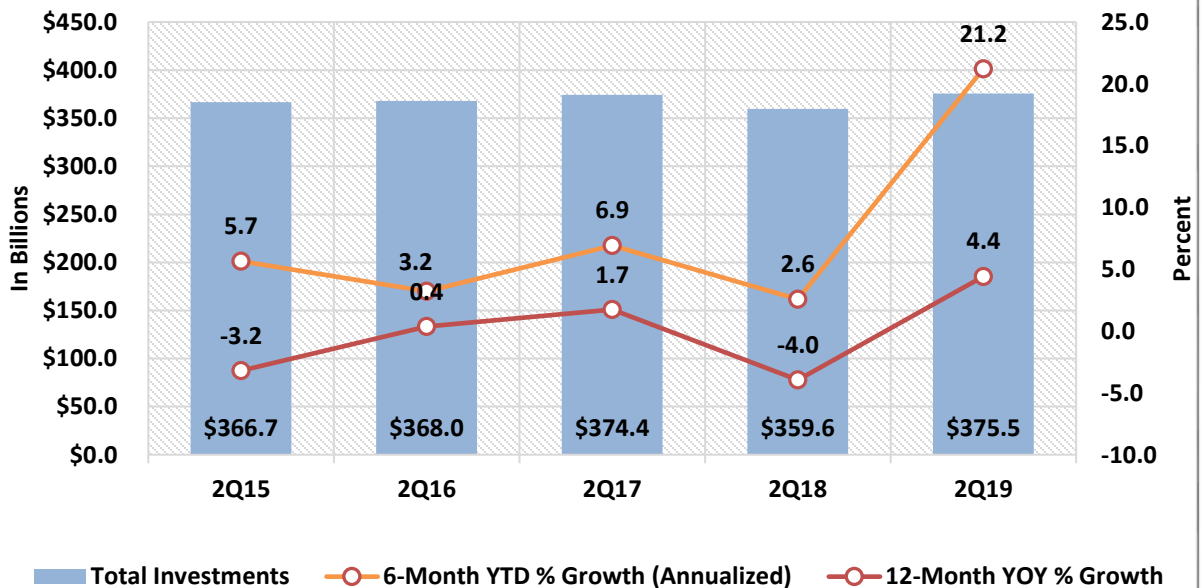


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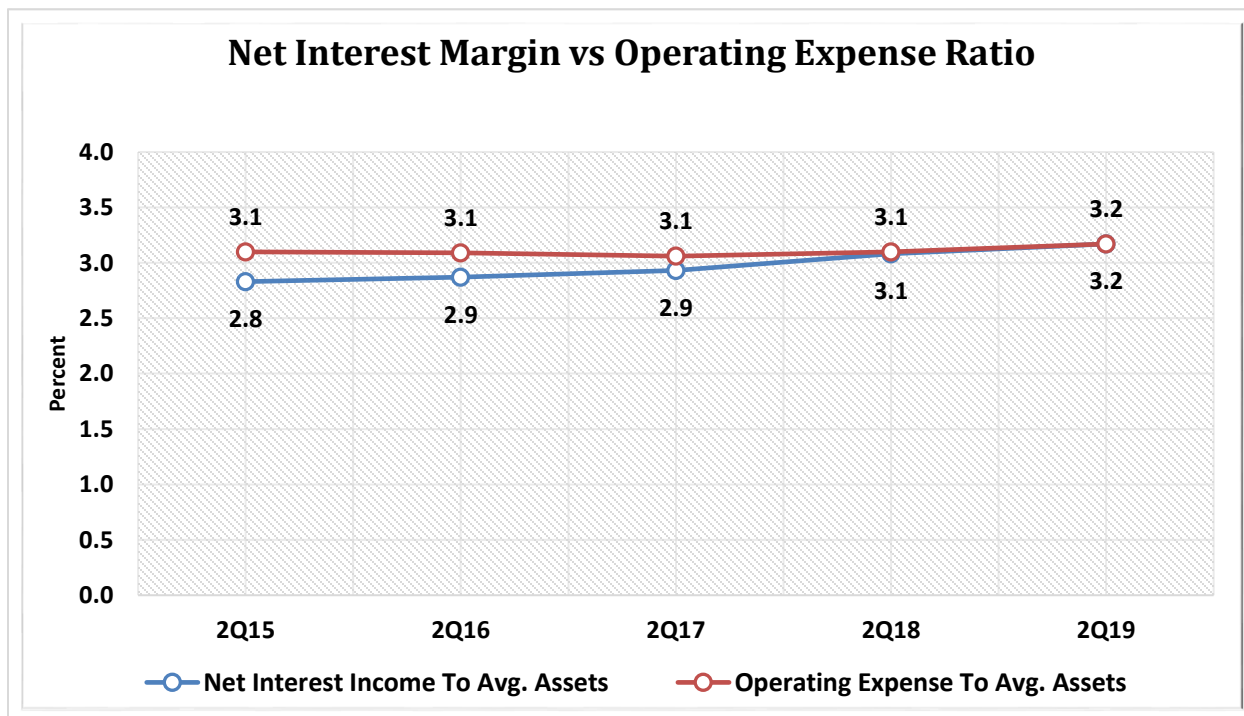
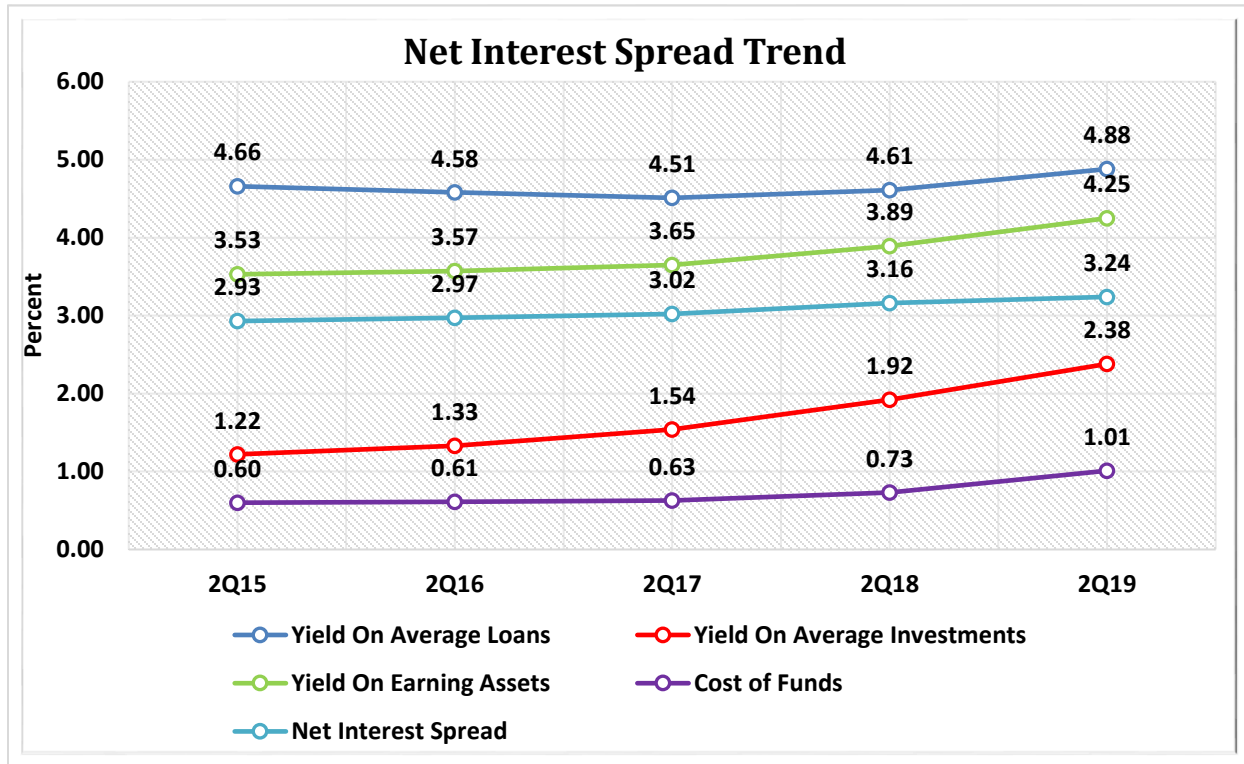
DEPOSIT PORTFOLIO COMPOSITION AS OF JUNE 30, 2019



Total Investments Growth Trend



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