

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

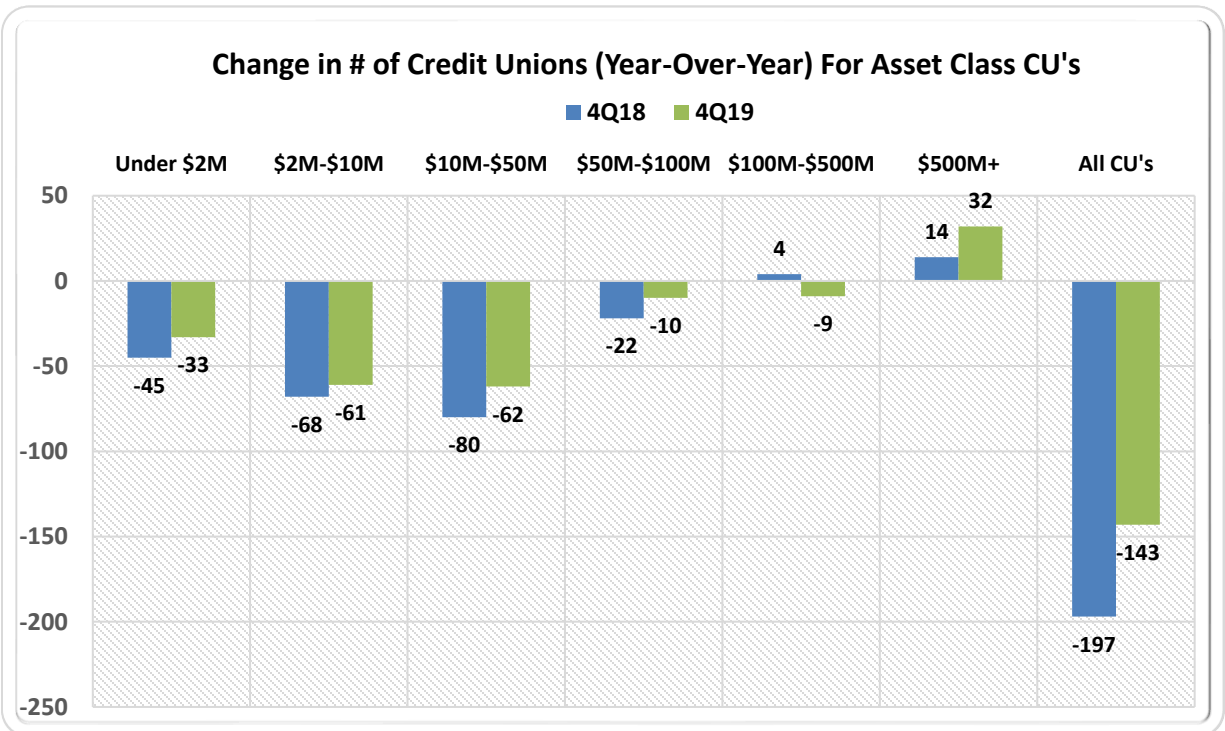
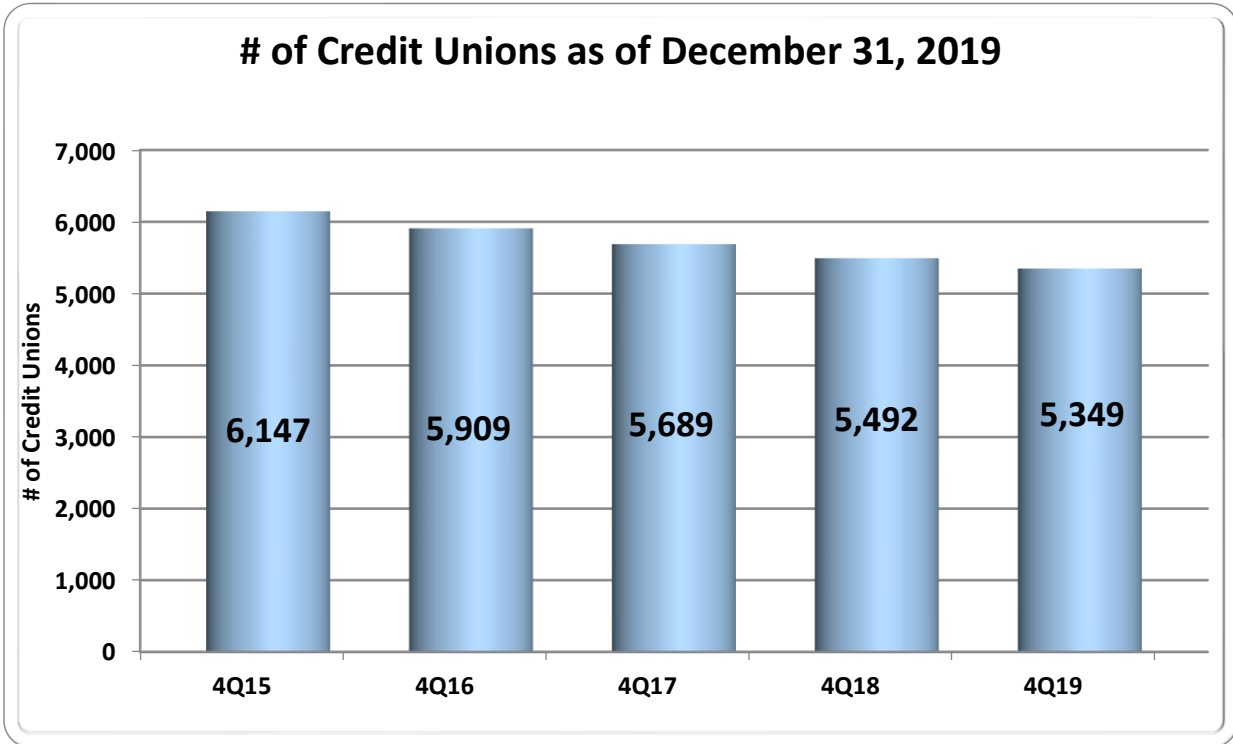
4th Quarter 2019



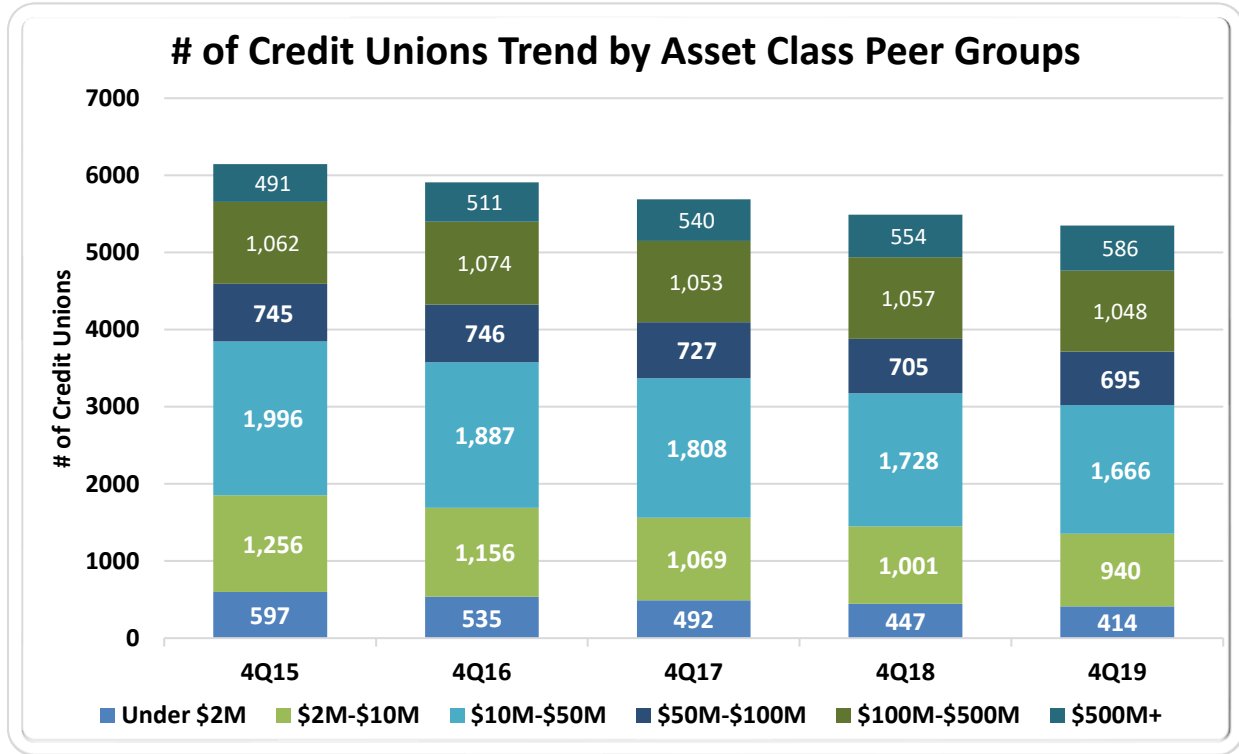
Data Intelligence and Industry Insights for Credit Union Management

600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2019 – Source: CuData.com



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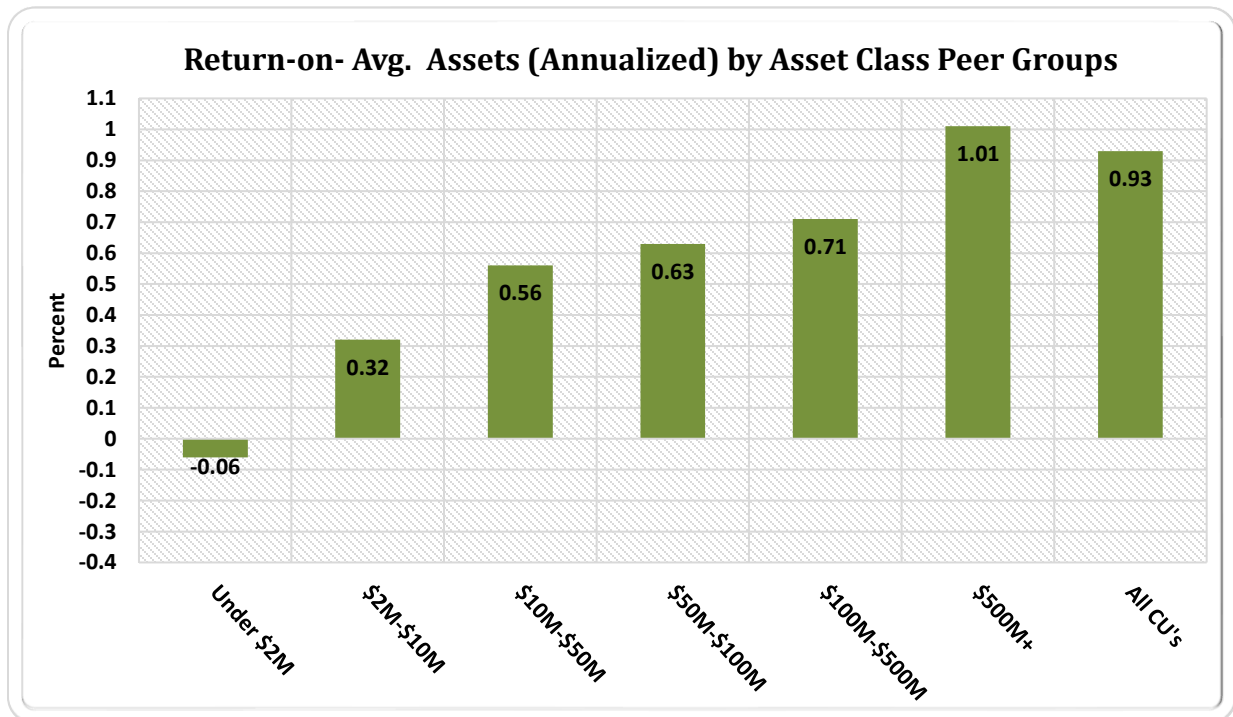
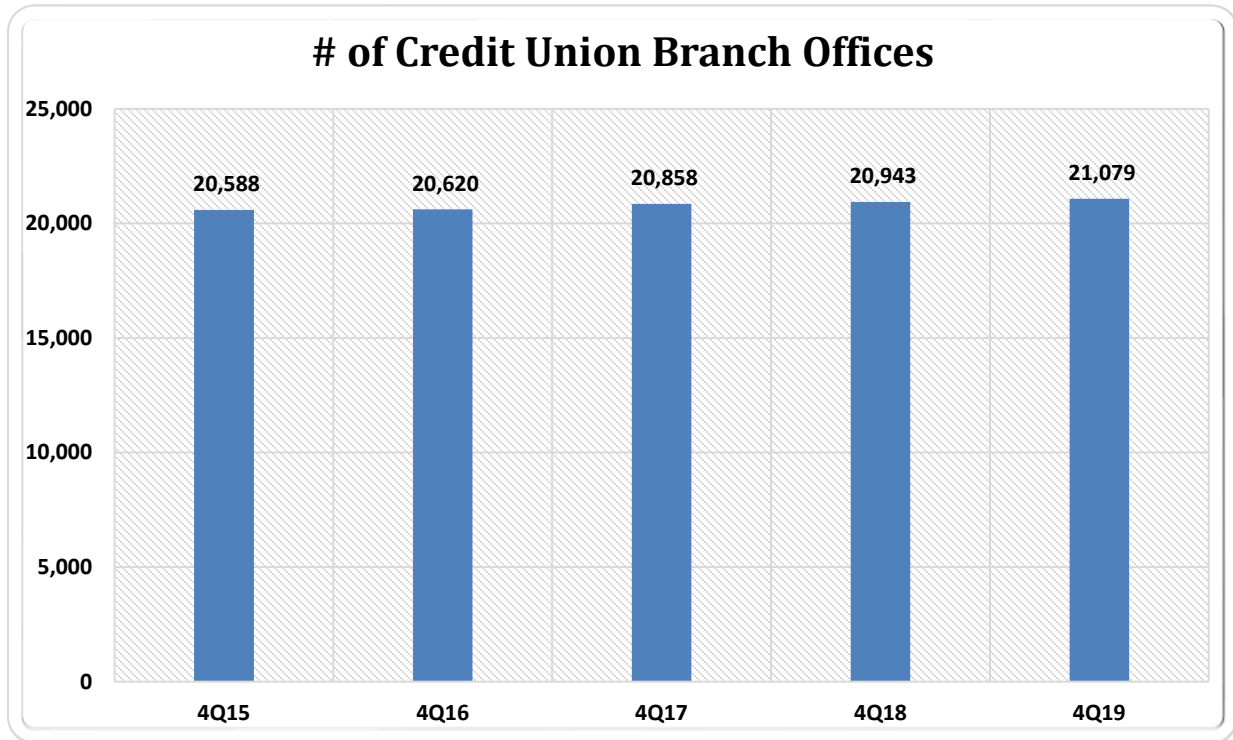
Asset-Based Peer Group Statistics As of December 31, 2019							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	414	7.7%	\$ 356,700,000	0.0%	129,193	0.1%
2	\$2M -- < \$5M	430	8.0%	\$ 1,485,770,000	0.1%	309,186	0.3%
3	\$5M -- < \$10M	510	9.5%	\$ 3,774,040,000	0.2%	613,817	0.5%
4	\$10M -- < \$20M	661	12.4%	\$ 9,572,560,000	0.6%	1,311,318	1.1%
5	\$20M -- < \$50M	1,005	18.8%	\$ 32,584,350,000	2.1%	3,696,102	3.0%
6	\$50M -- < \$100M	695	13.0%	\$ 49,877,970,000	3.1%	5,173,142	4.2%
7	\$100M -- < \$150M	350	6.5%	\$ 43,226,960,000	2.7%	4,131,200	3.4%
8	\$150M -- < \$250M	344	6.4%	\$ 66,567,240,000	4.2%	6,188,786	5.1%
9	\$250M -- < \$350M	193	3.6%	\$ 57,084,090,000	3.6%	5,108,503	4.2%
10	\$350M -- < \$450M	111	2.1%	\$ 44,186,380,000	2.8%	3,982,701	3.3%
11	\$450M -- < \$650M	156	2.9%	\$ 83,999,000,000	5.3%	7,110,921	5.8%
12	\$650M -- < \$850M	99	1.9%	\$ 73,346,550,000	4.6%	5,624,254	4.6%
13	\$850M -- < \$1B	48	0.9%	\$ 43,895,710,000	2.8%	3,454,076	2.8%
14	\$1B -- < \$2B	188	3.5%	\$ 263,444,860,000	16.6%	19,607,378	16.1%
15	\$2B -- < \$4B	90	1.7%	\$ 253,816,940,000	16.0%	18,470,198	15.2%
16	Over \$4B	55	1.0%	\$ 557,523,240,000	35.2%	36,836,166	30.3%
TOTAL		5,349	100.0%	\$ 1,584,742,360,000	100.0%	121,746,941	100.0%

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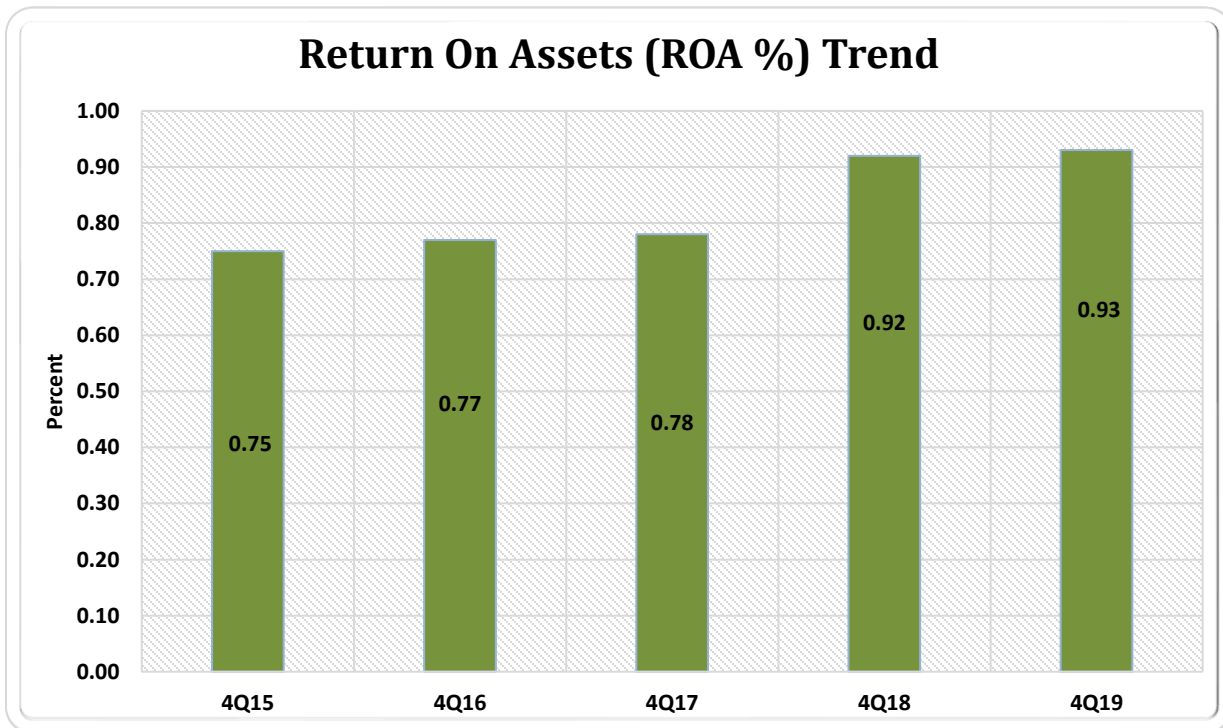
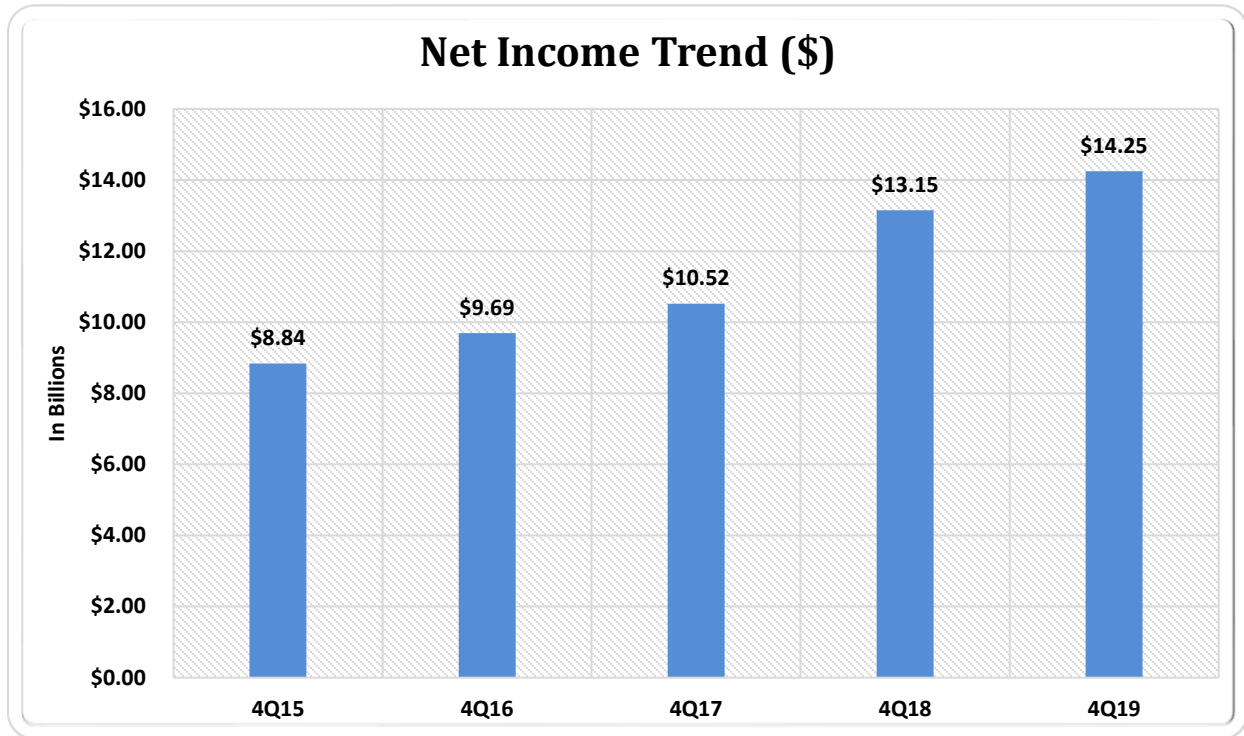
Credit Union Industry (At-A-Glance)			
As of December 31, 2019			
	As of 12/31/2019	Annual \$ Growth	Annual % Growth
Members	121.7M	4.2M	3.6%
Assets	\$1,584.7B	\$113.9B	7.7%
Loans	\$1,120.2B	\$64.8B	6.1%
Shares	\$1,335.4B	\$100.6B	8.2%
Investments	\$377.2B	\$37.7B	11.1%
Capital	\$180.4B	\$14.1B	8.5%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	2018	2019	Effect on ROA
Net Interest Margin	3.13	3.16	0.03 bp
+ Fees & Other Income	1.38	1.35	-0.03 bp
- Operating Expenses	3.15	3.21	0.06 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	0.93	0.01 bp

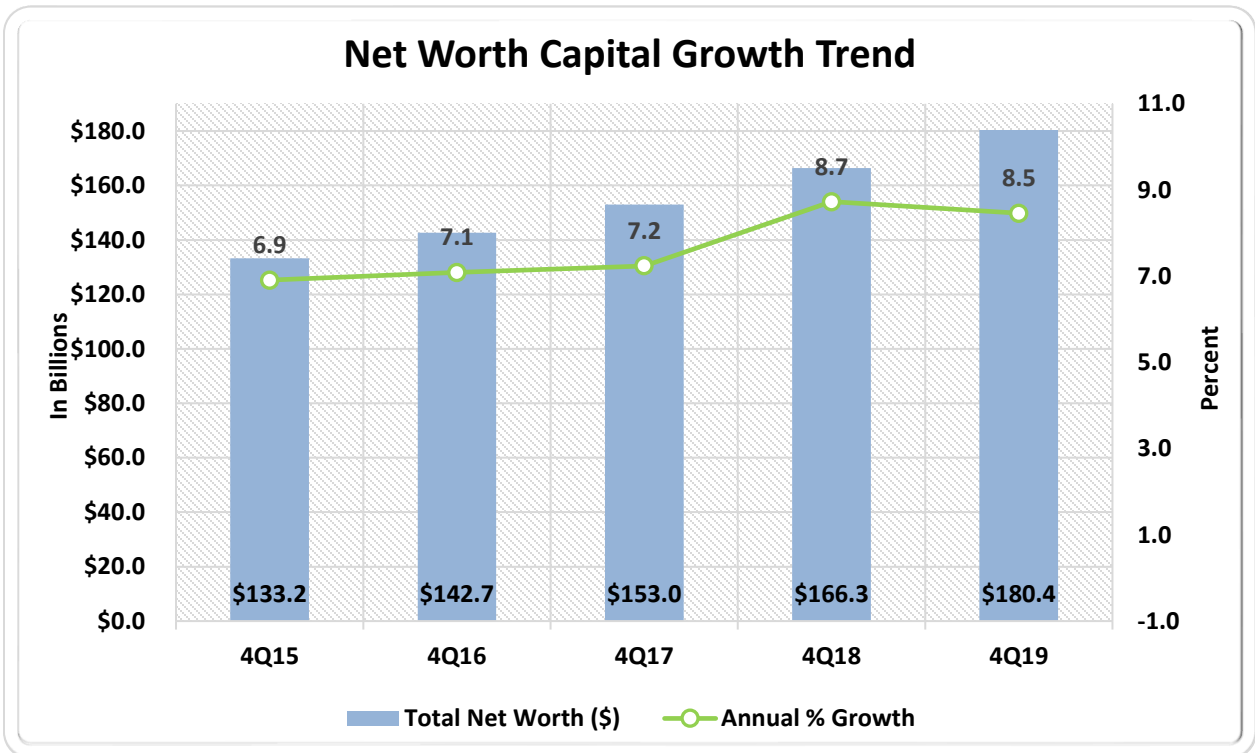
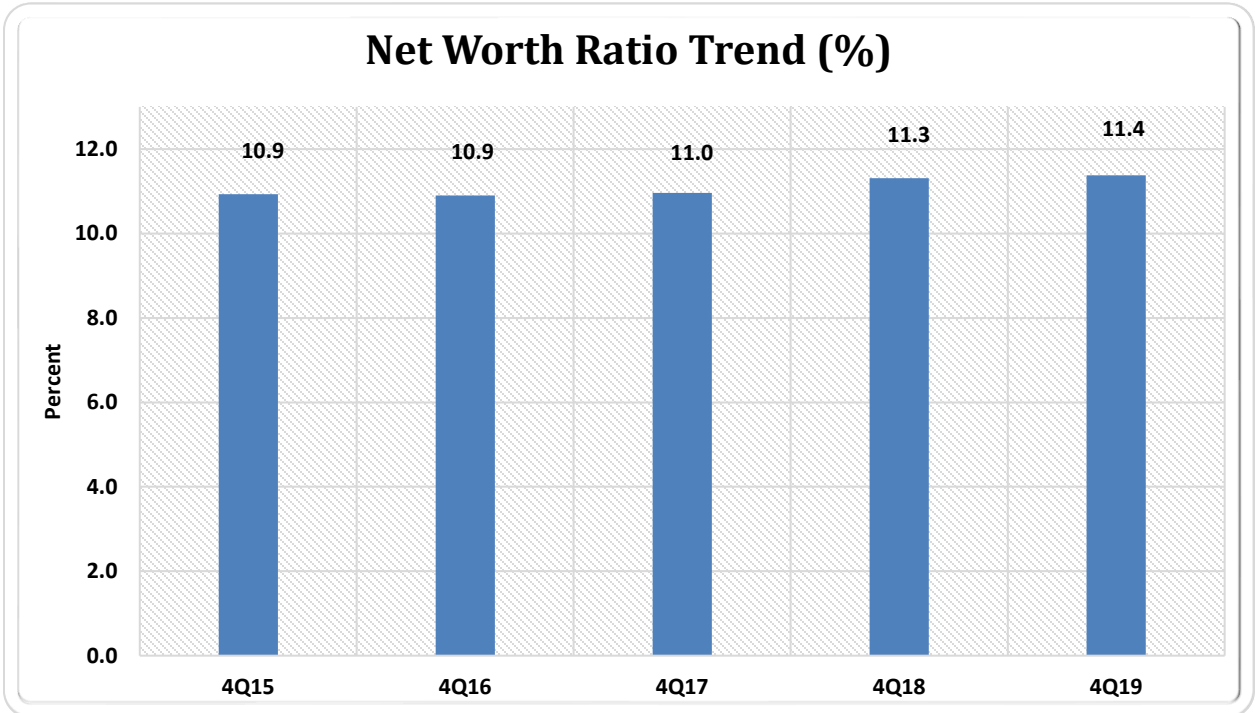
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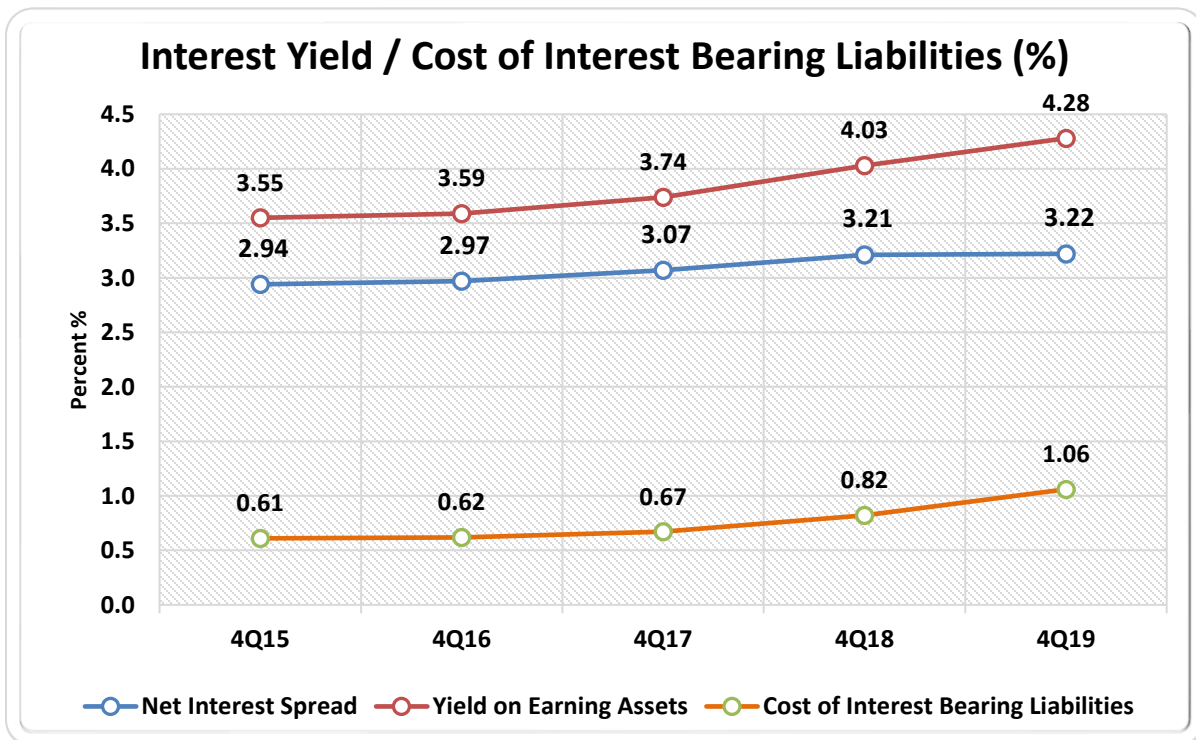
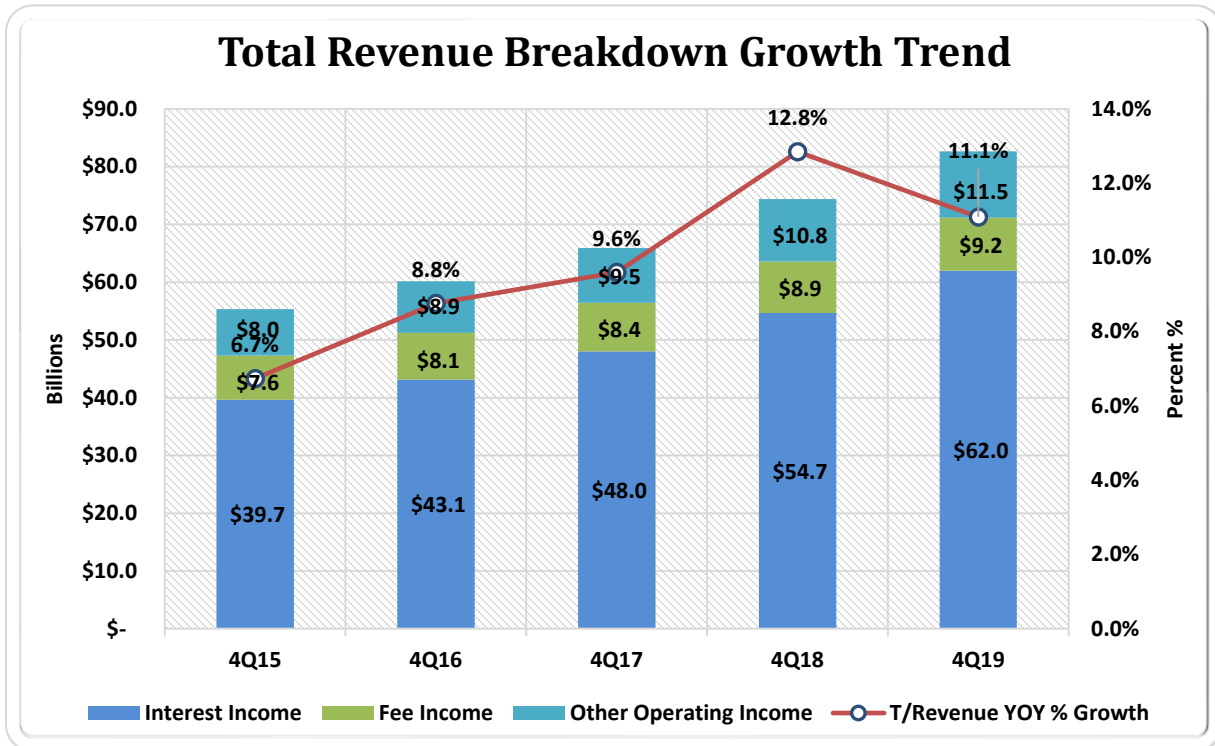
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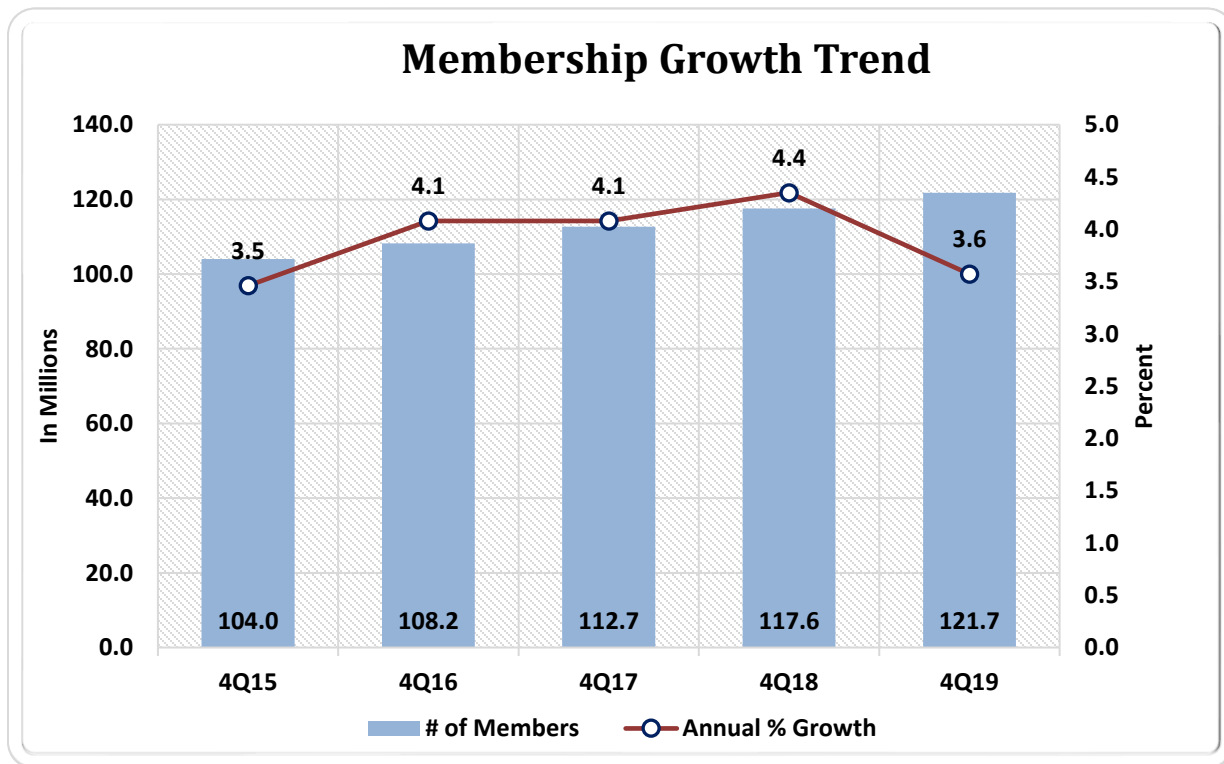
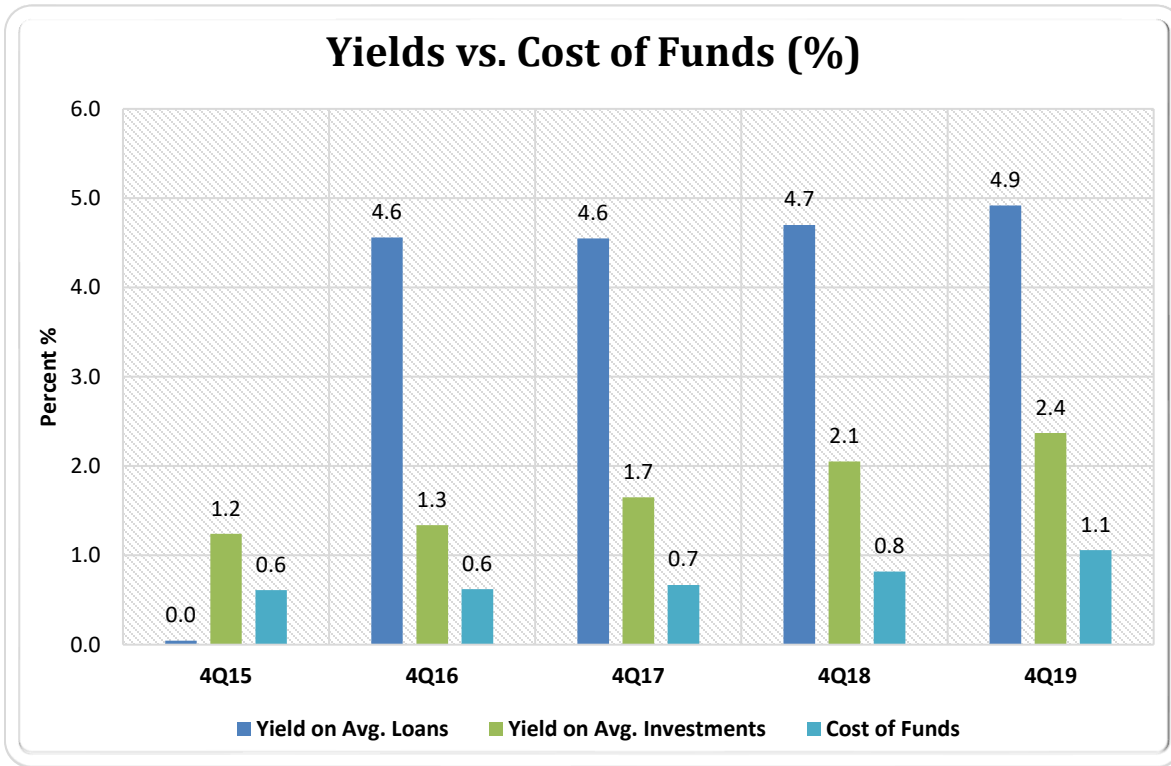
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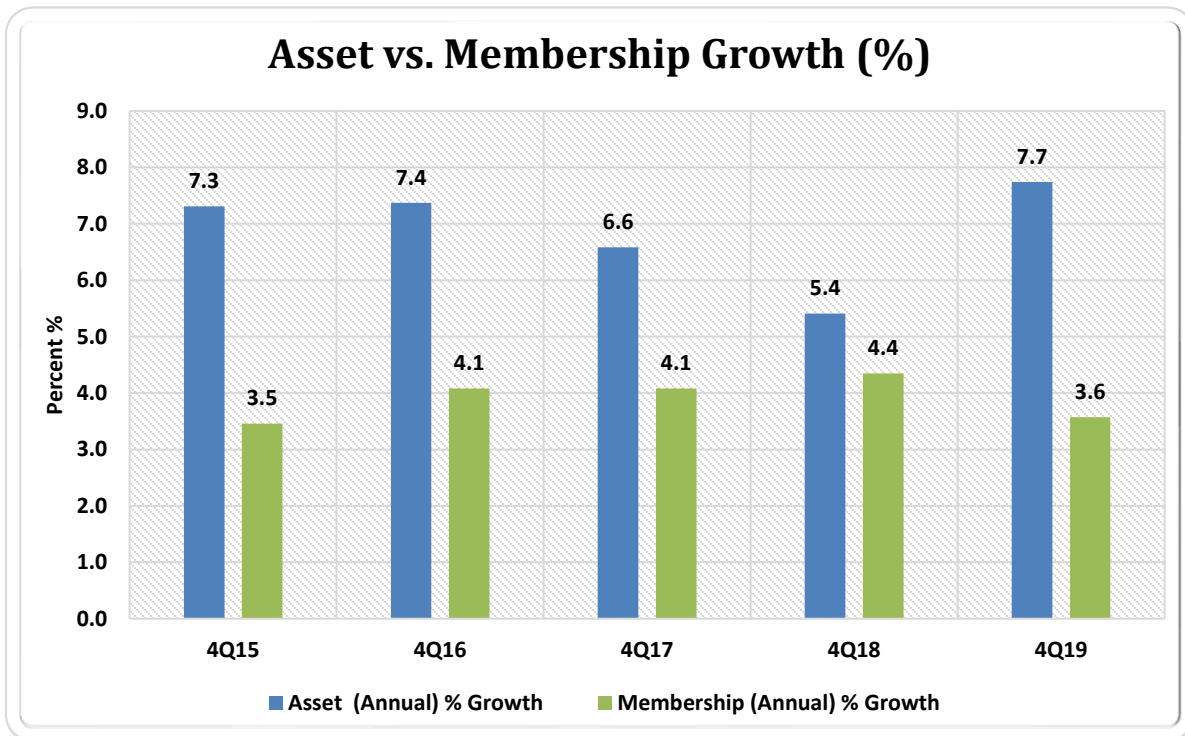
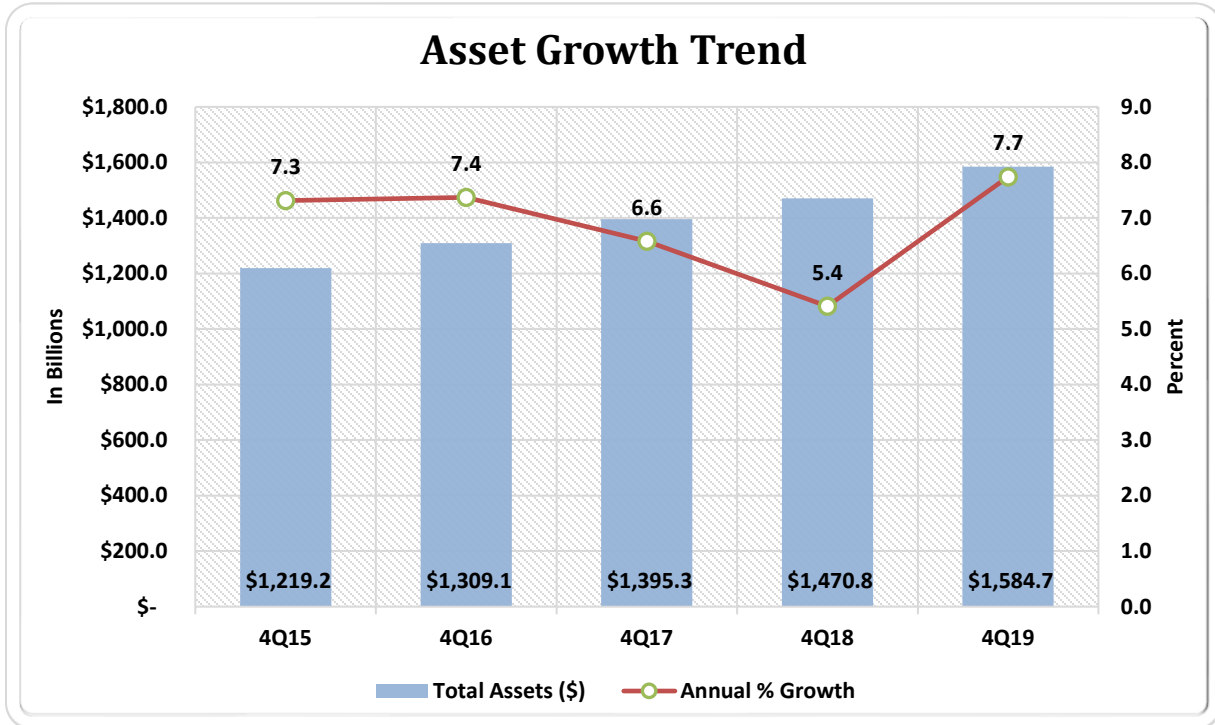
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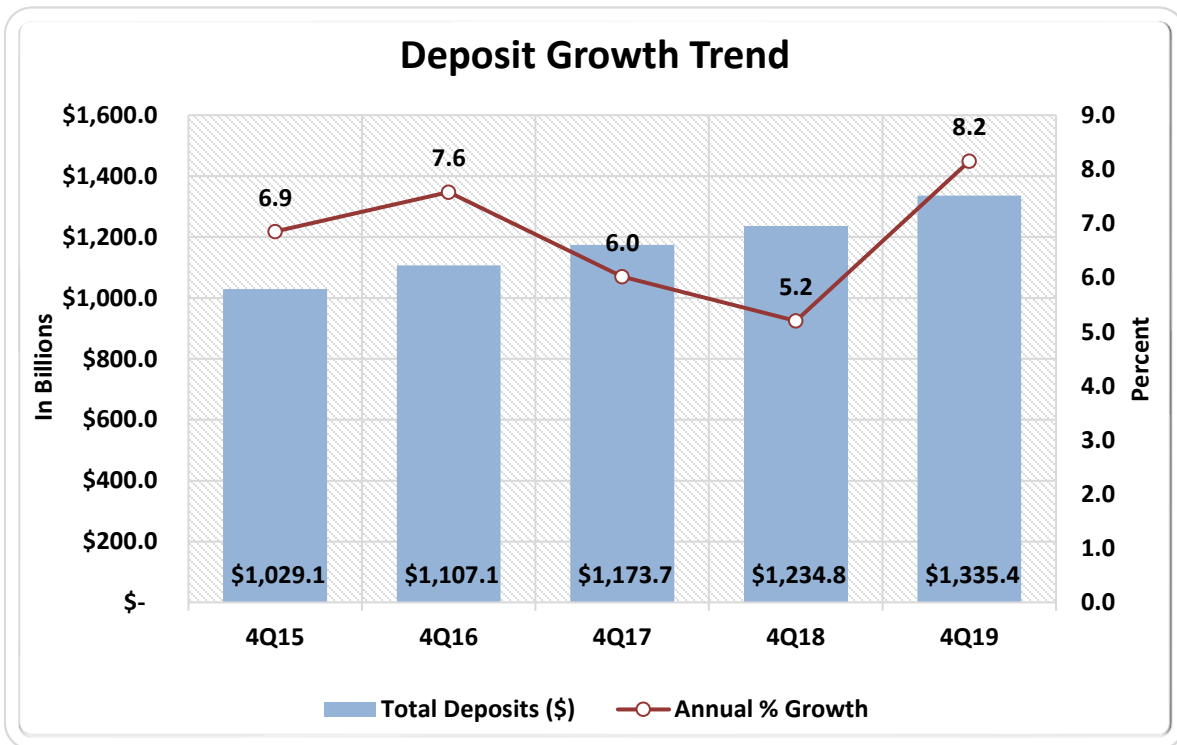
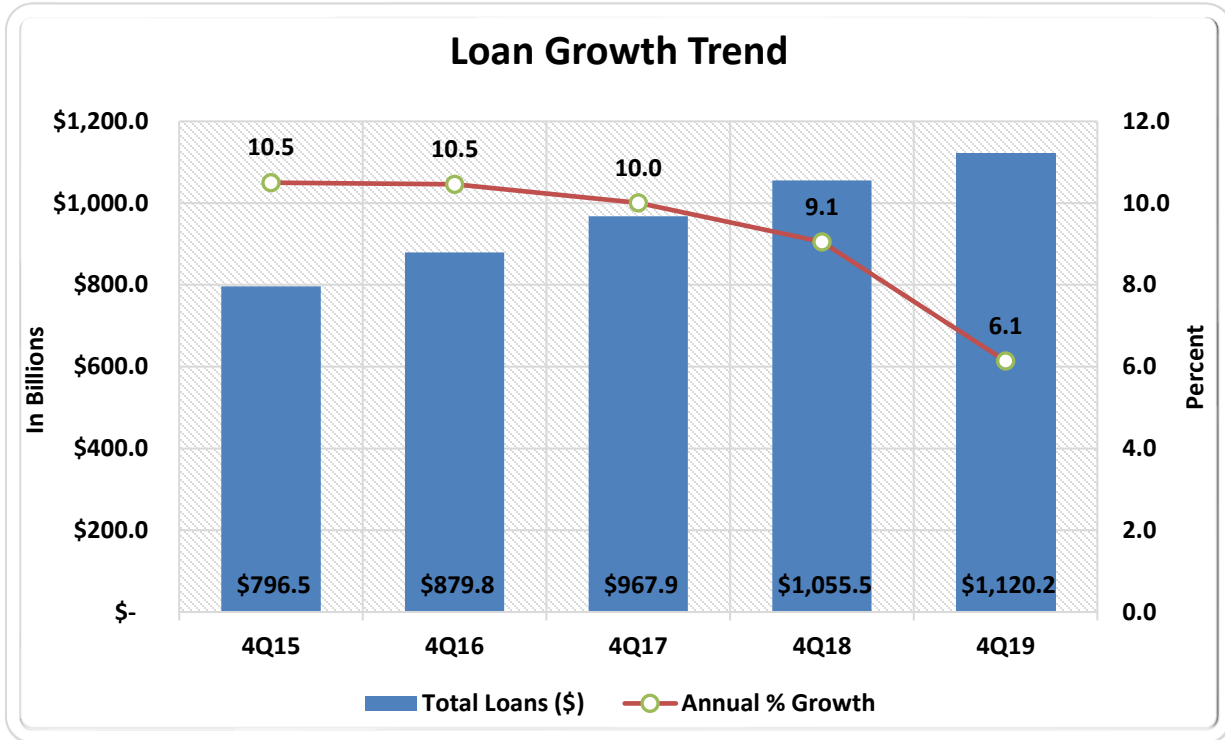
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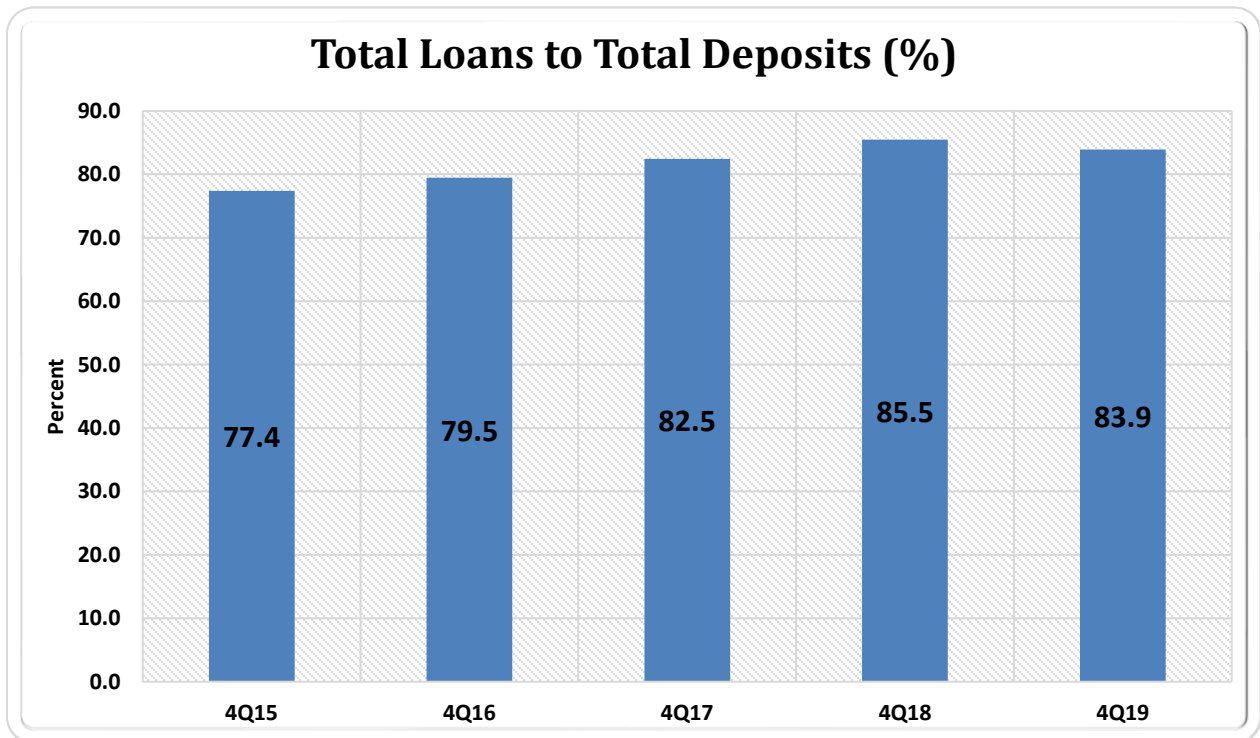
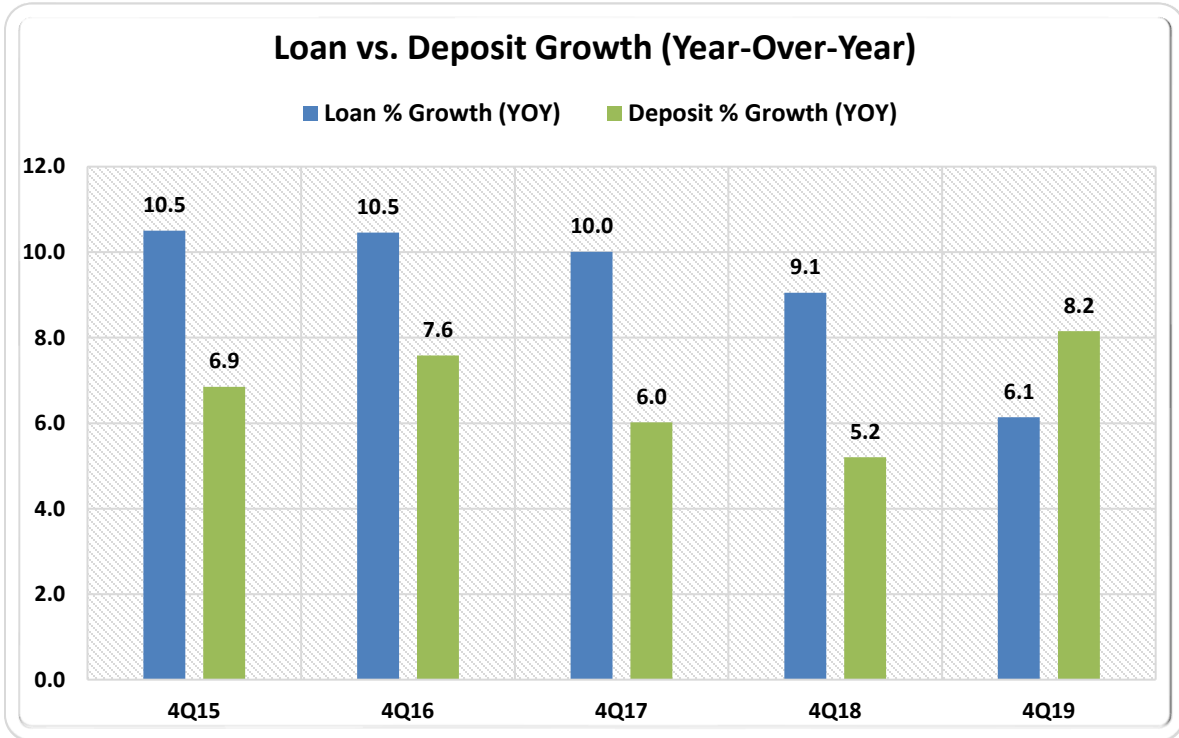
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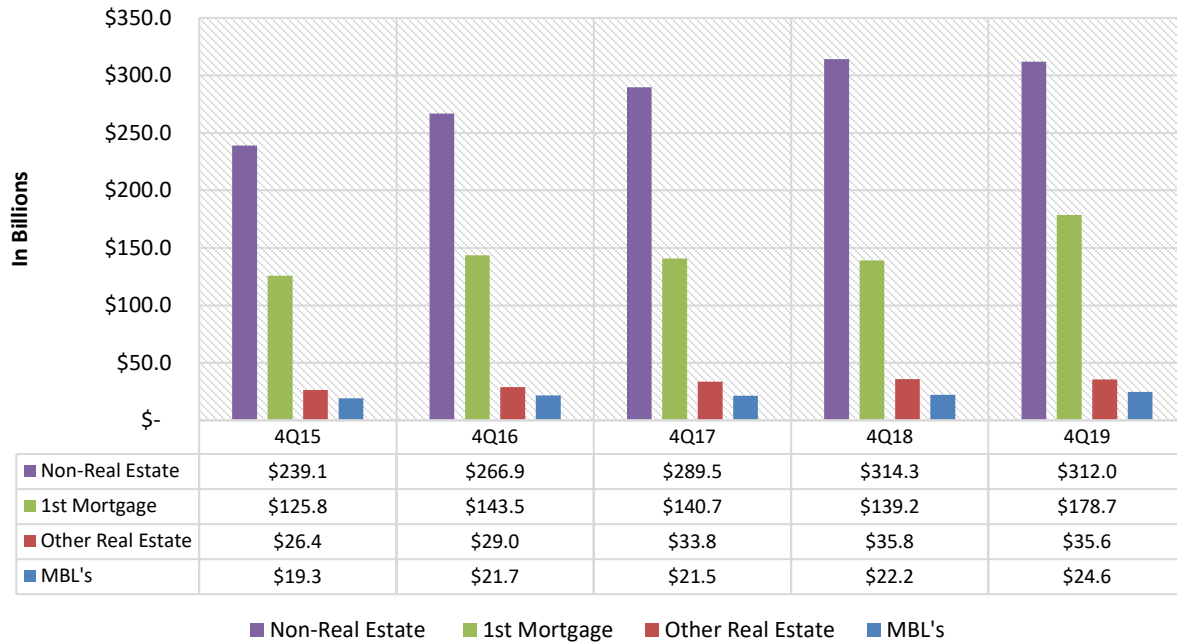


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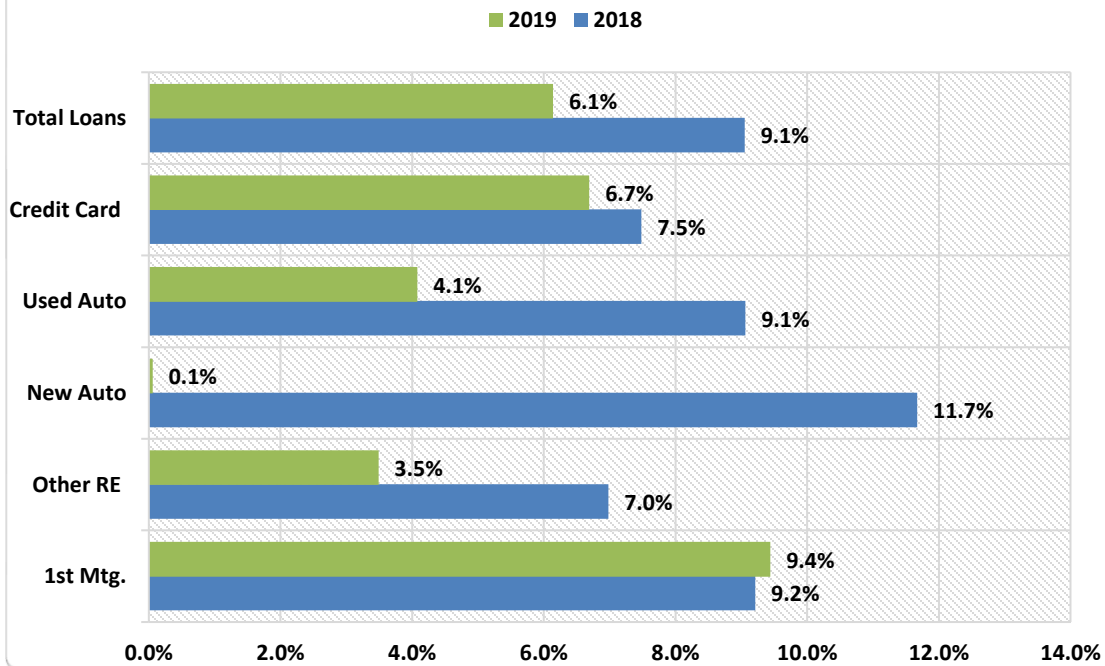


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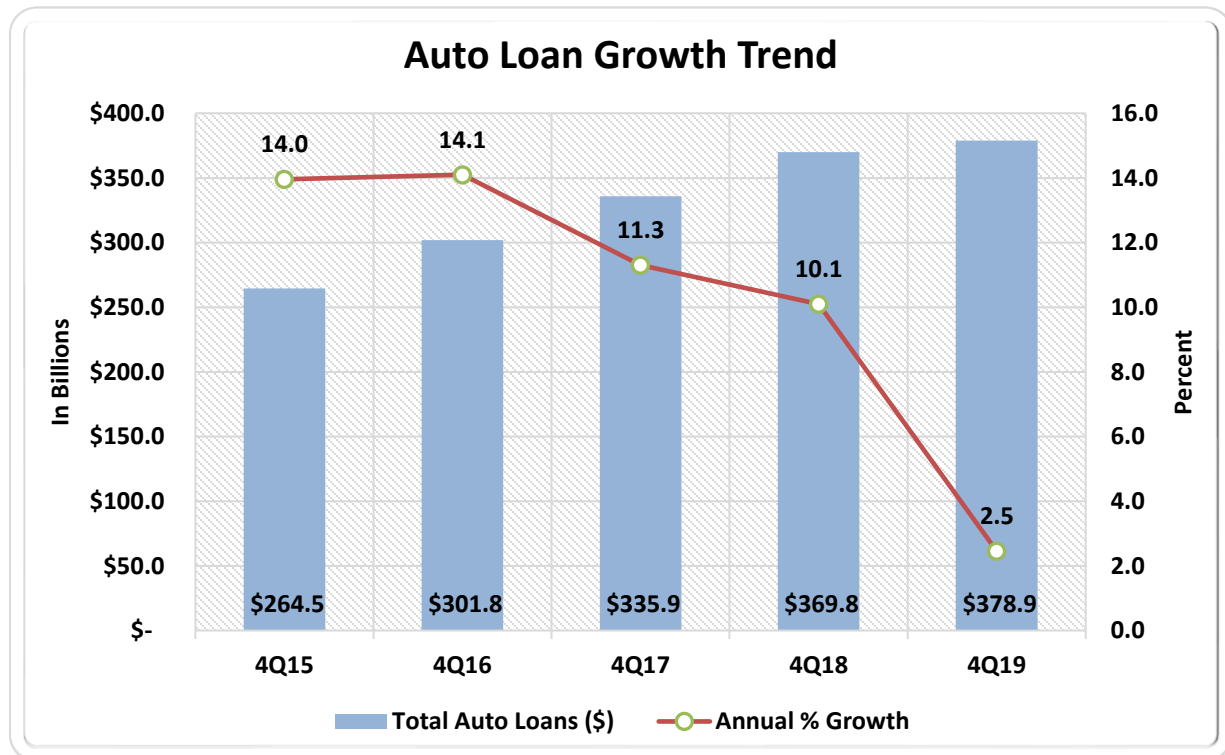
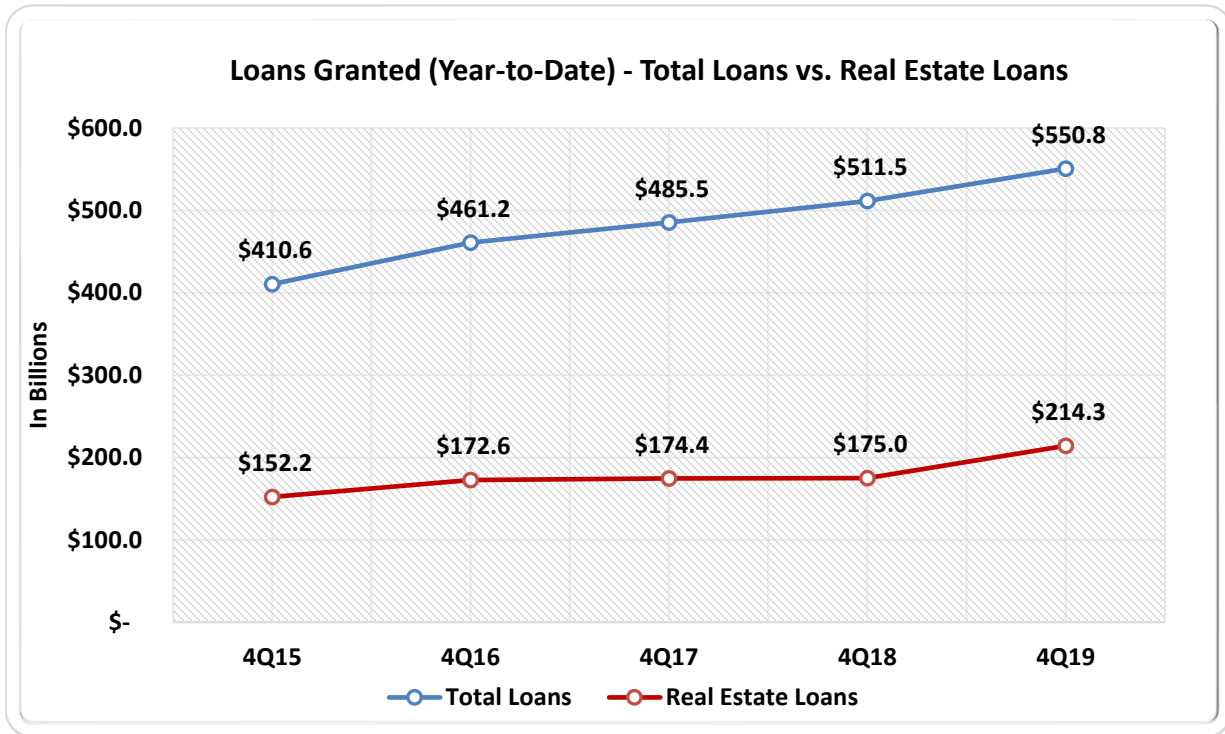
Loan Origination by Loan Types - (Year-To-Date)



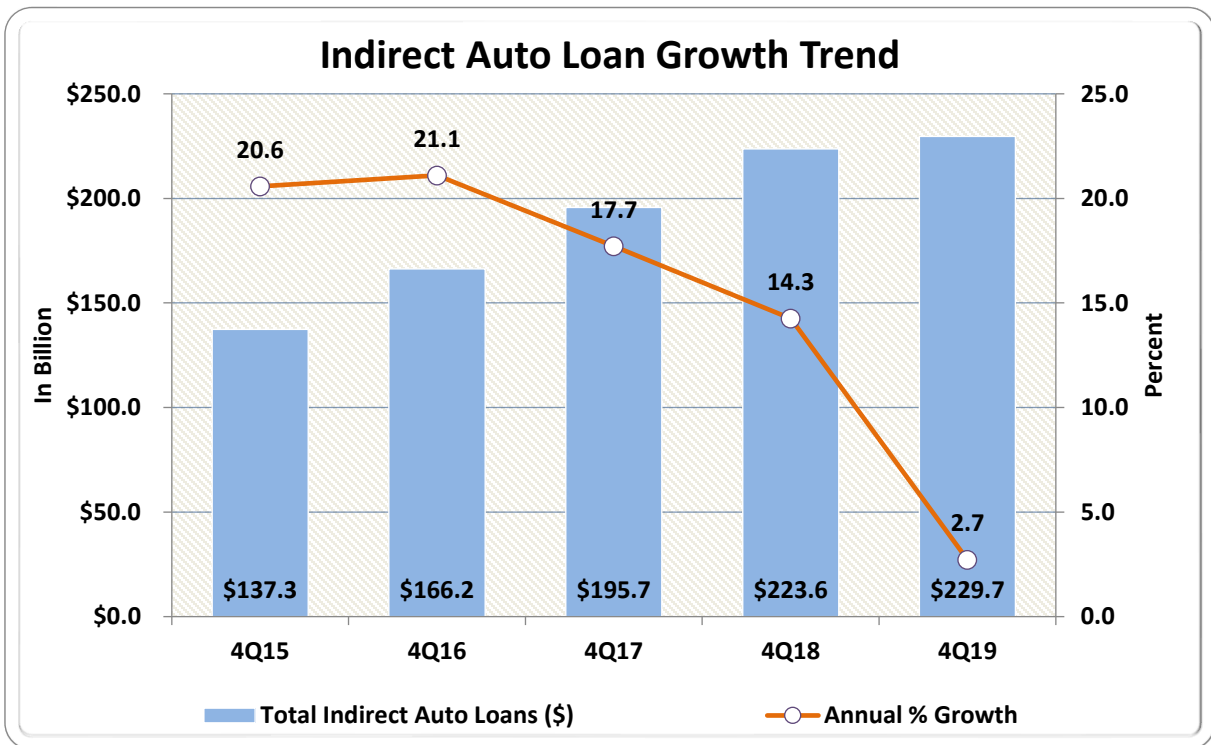
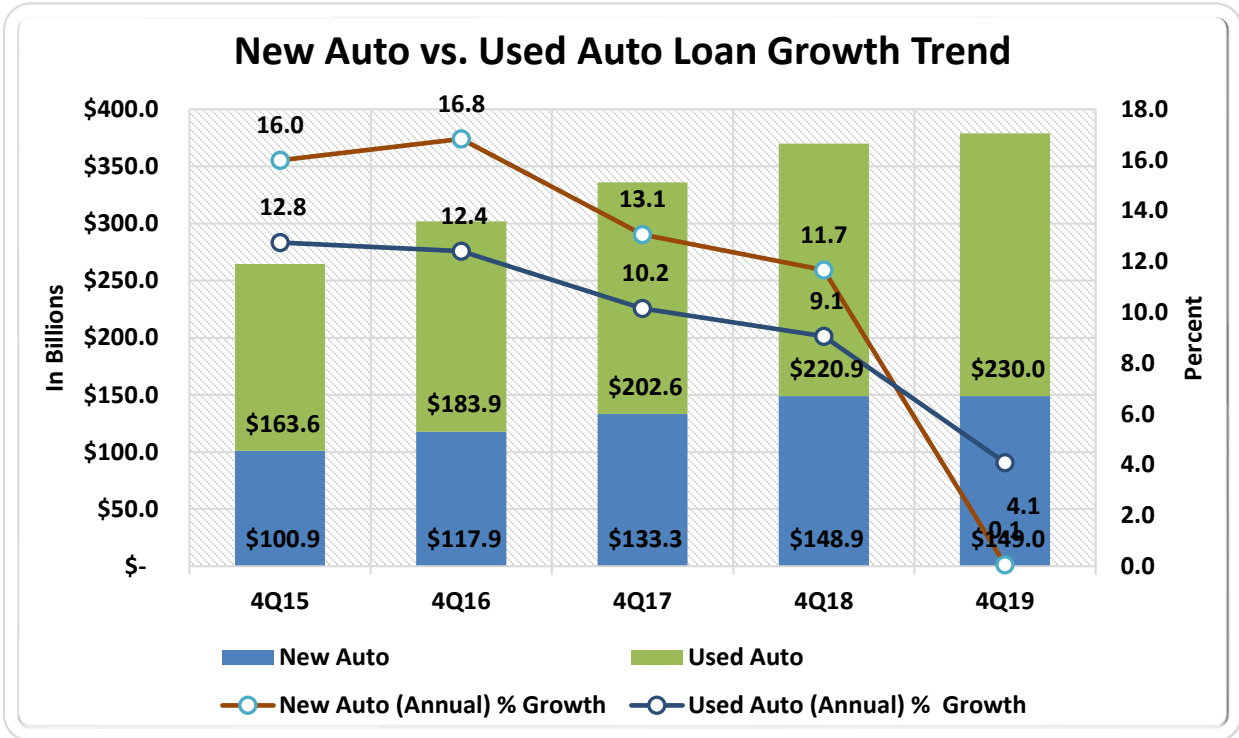
Annual % Growth in Loans Outstanding



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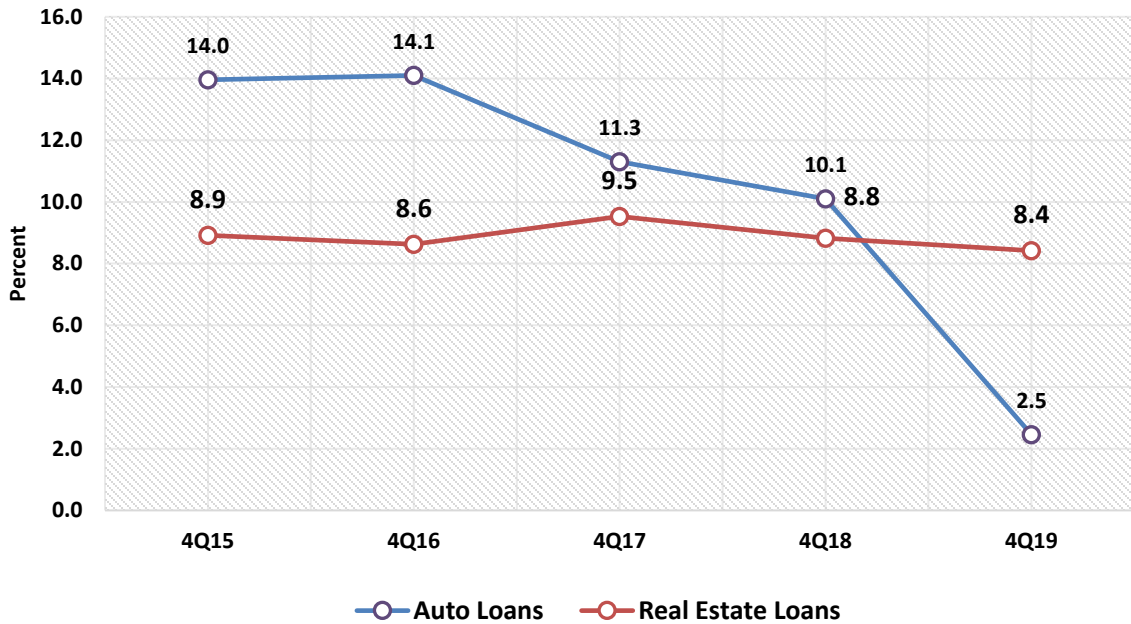


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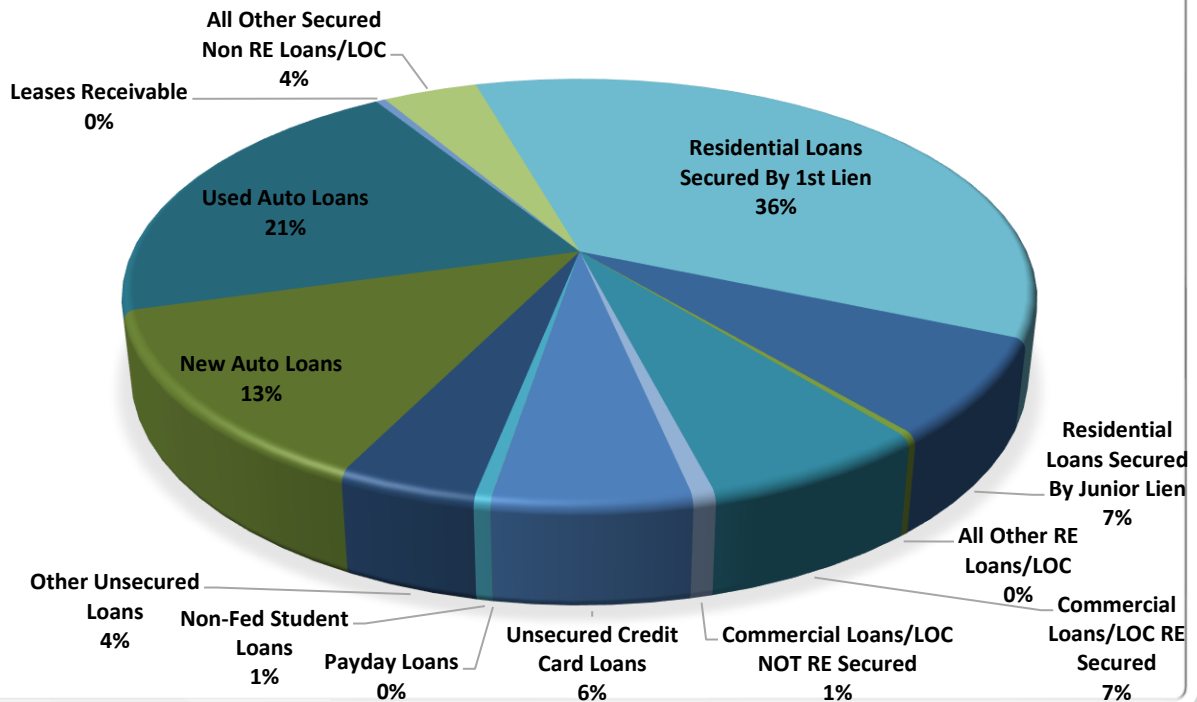


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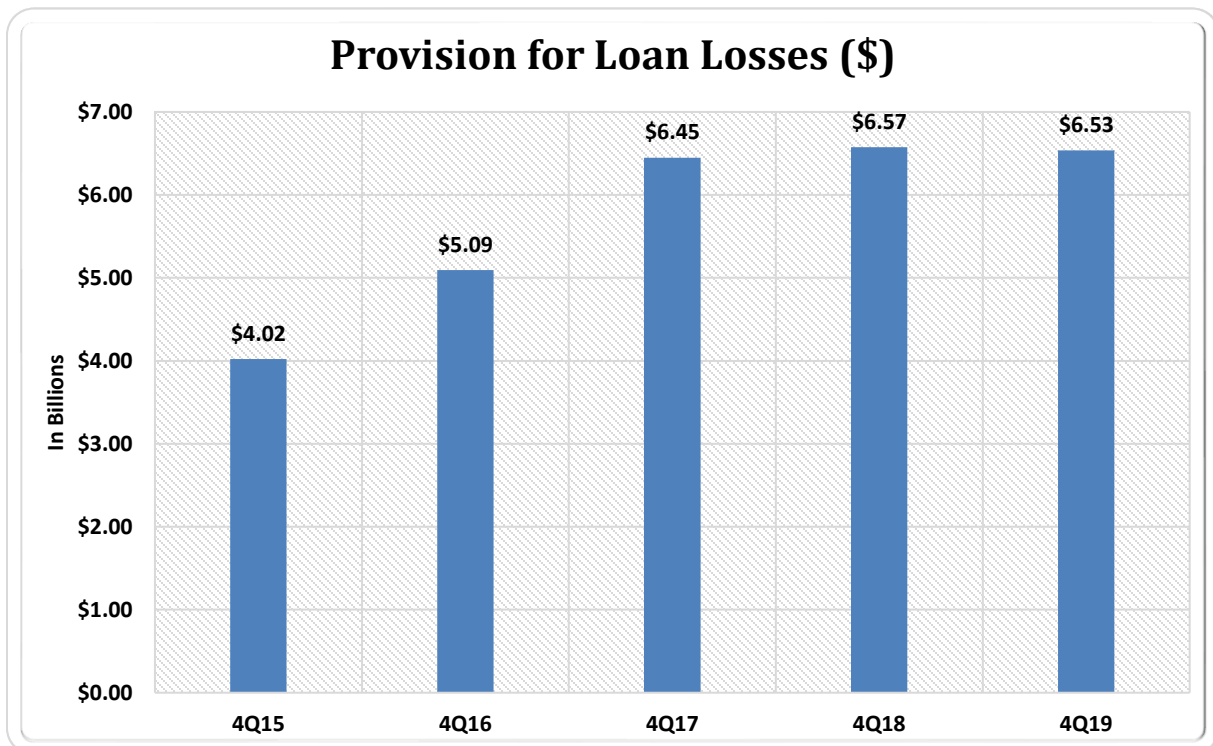
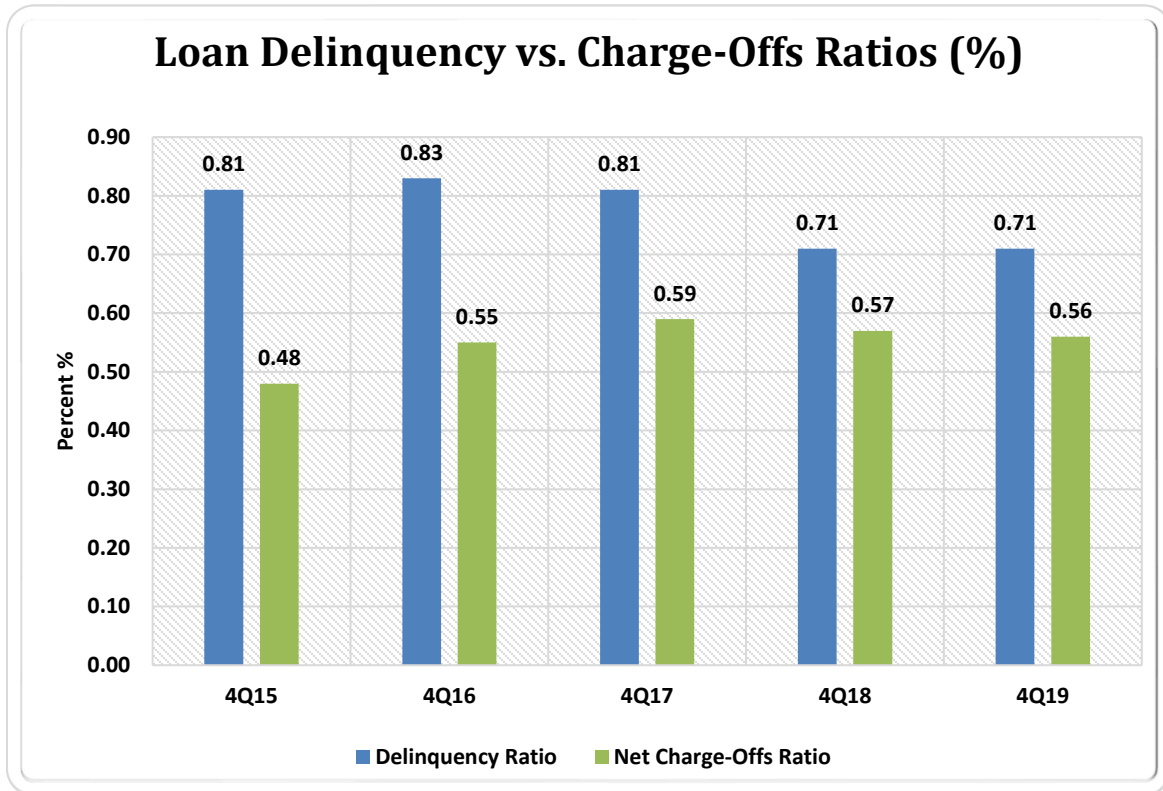
Auto vs Real Estate Loan (Annual % Growth Trend)



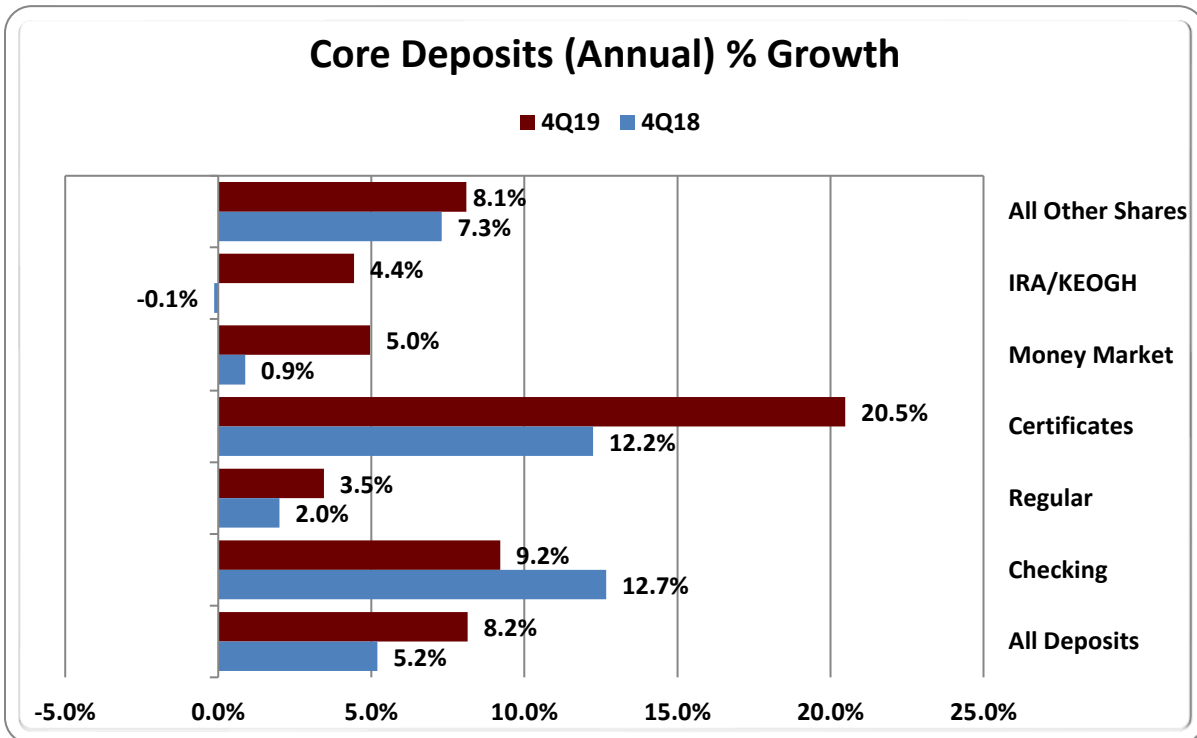
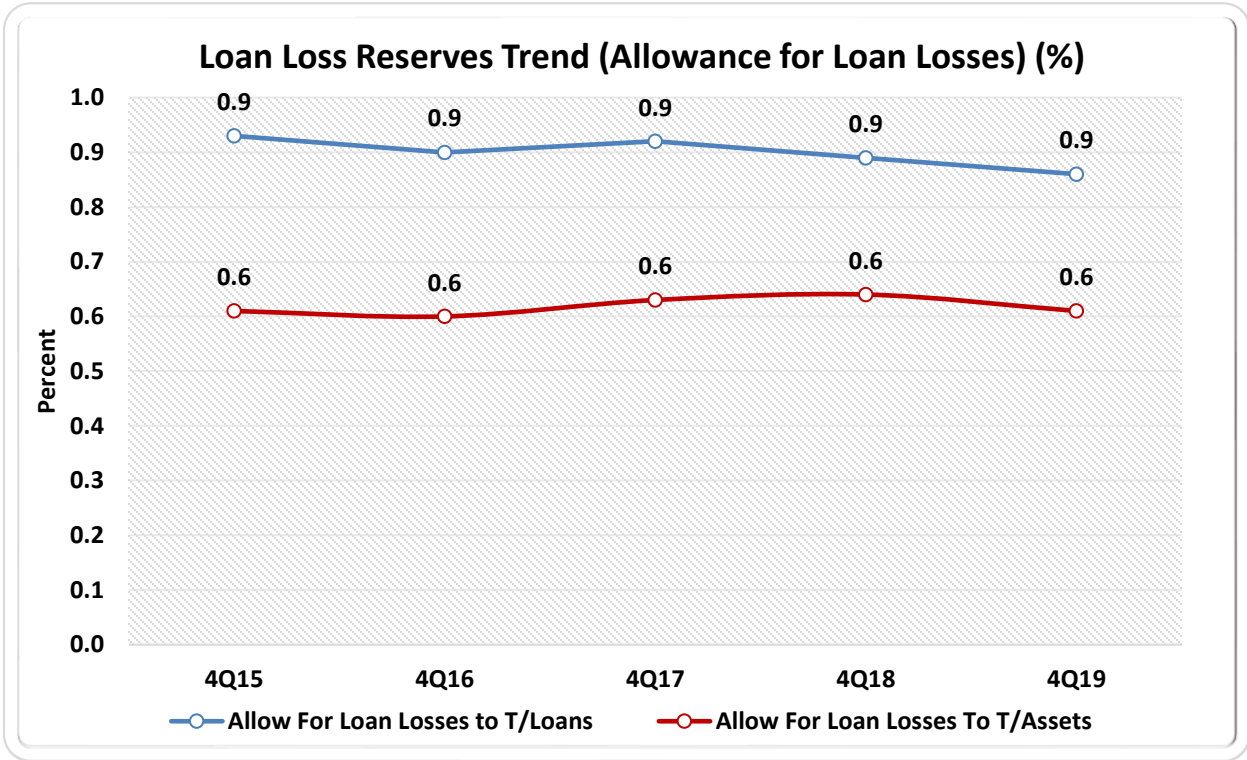
LOAN PORTFOLIO COMPOSITION AS OF DECEMBER 31, 2019



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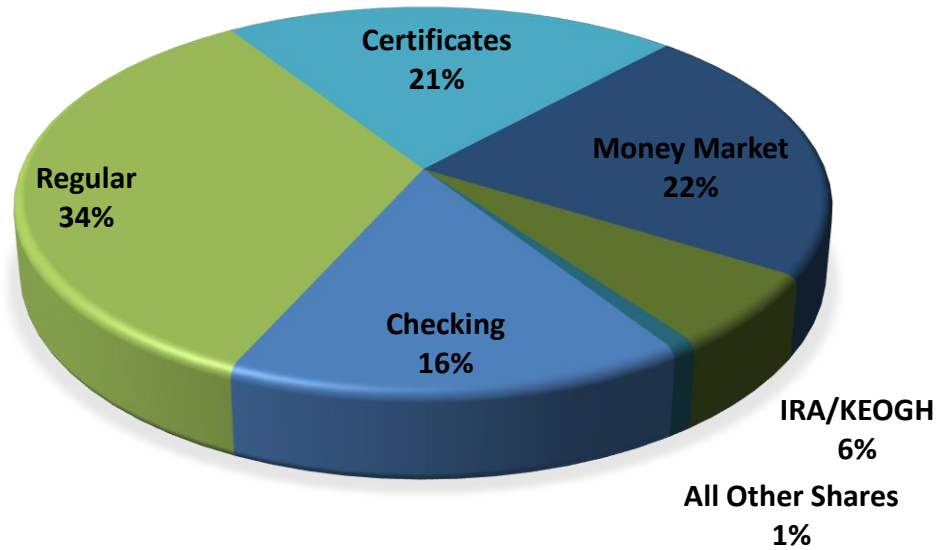


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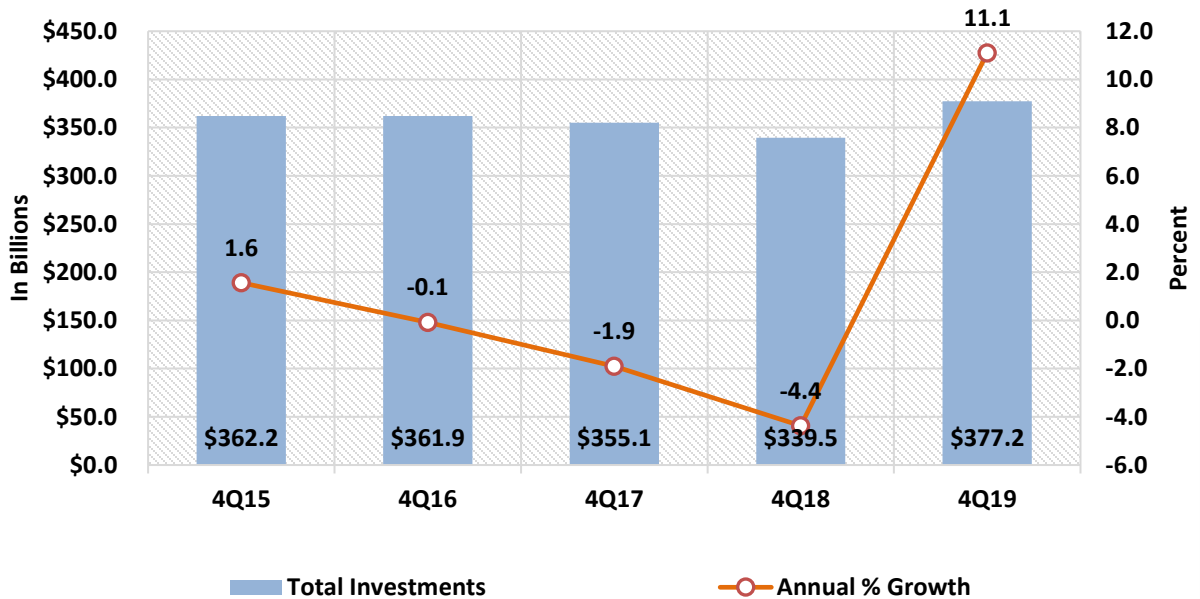


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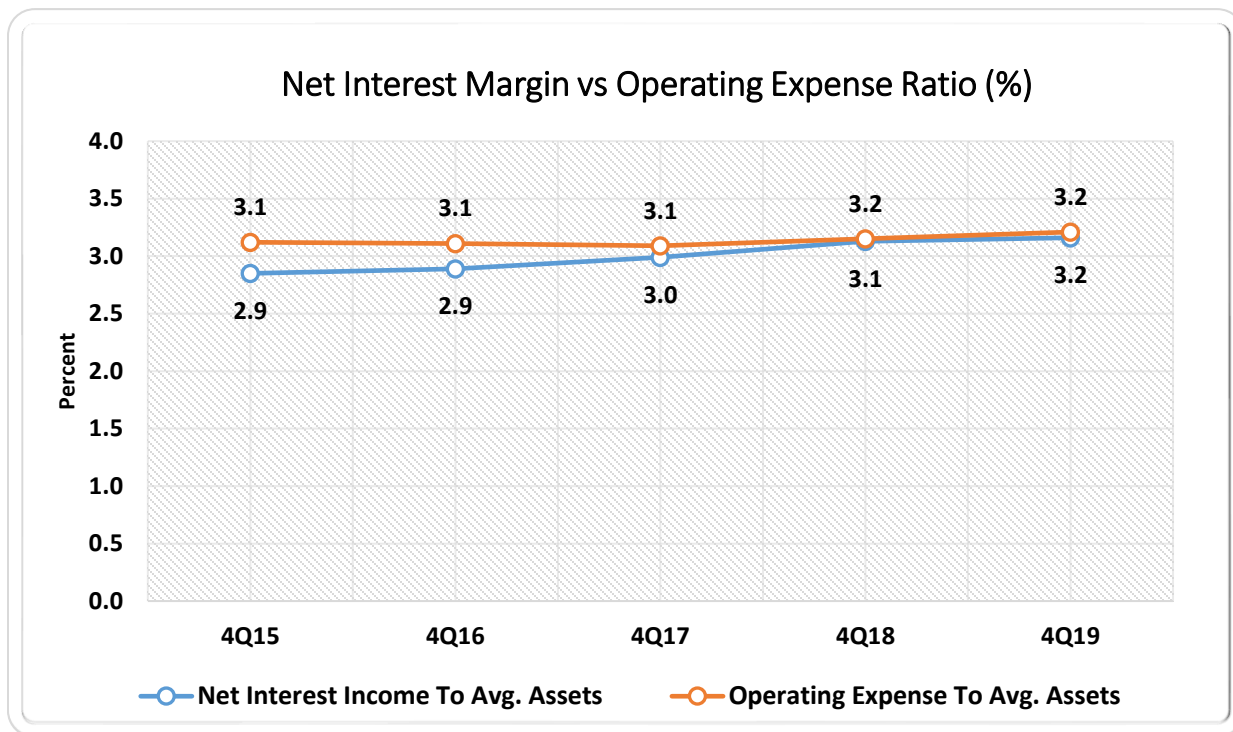
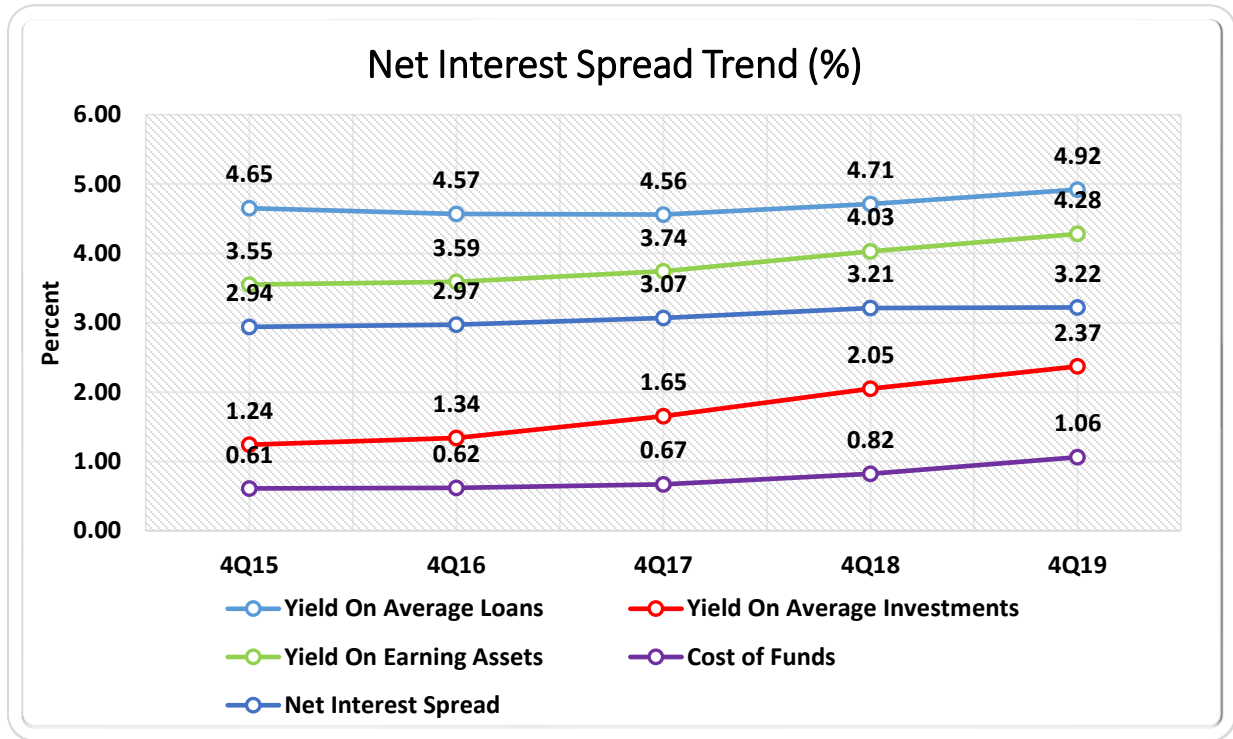
DEPOSIT PORTFOLIO COMPOSITION AS OF DECEMBER 31, 2019



Total Investments Growth Trend



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