

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

1ST QUARTER 2021

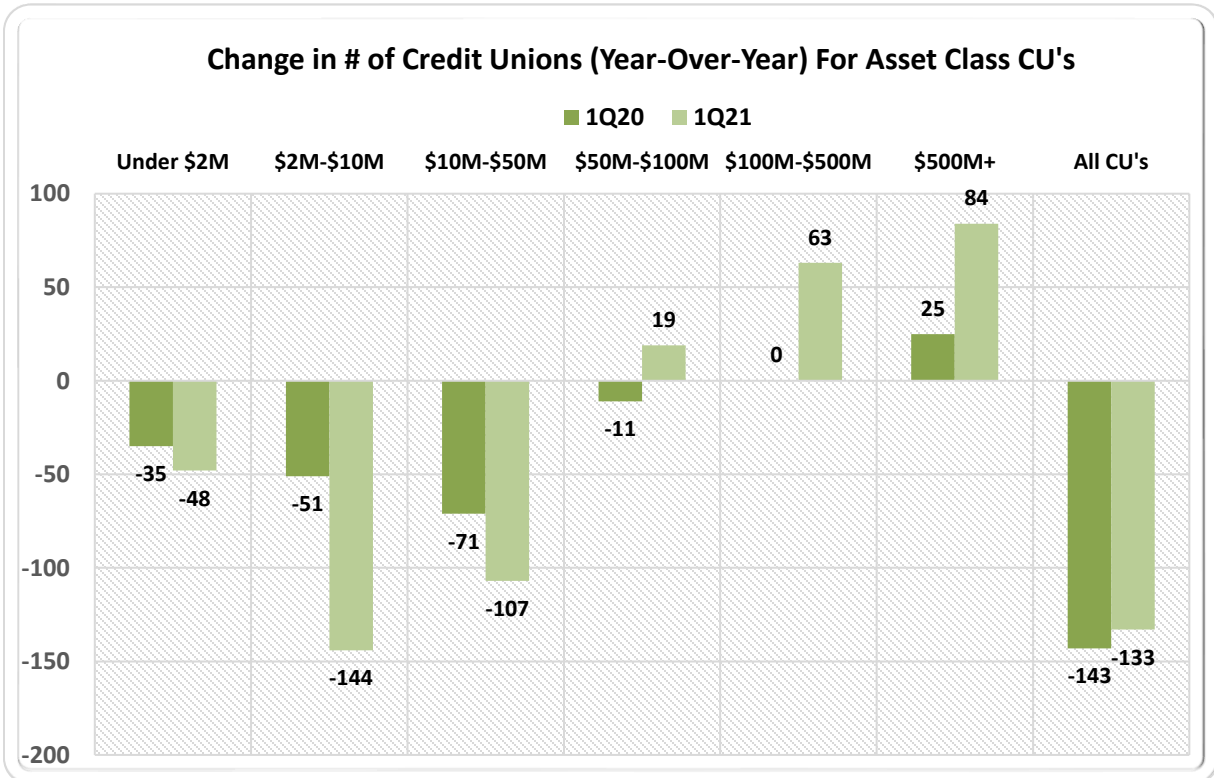
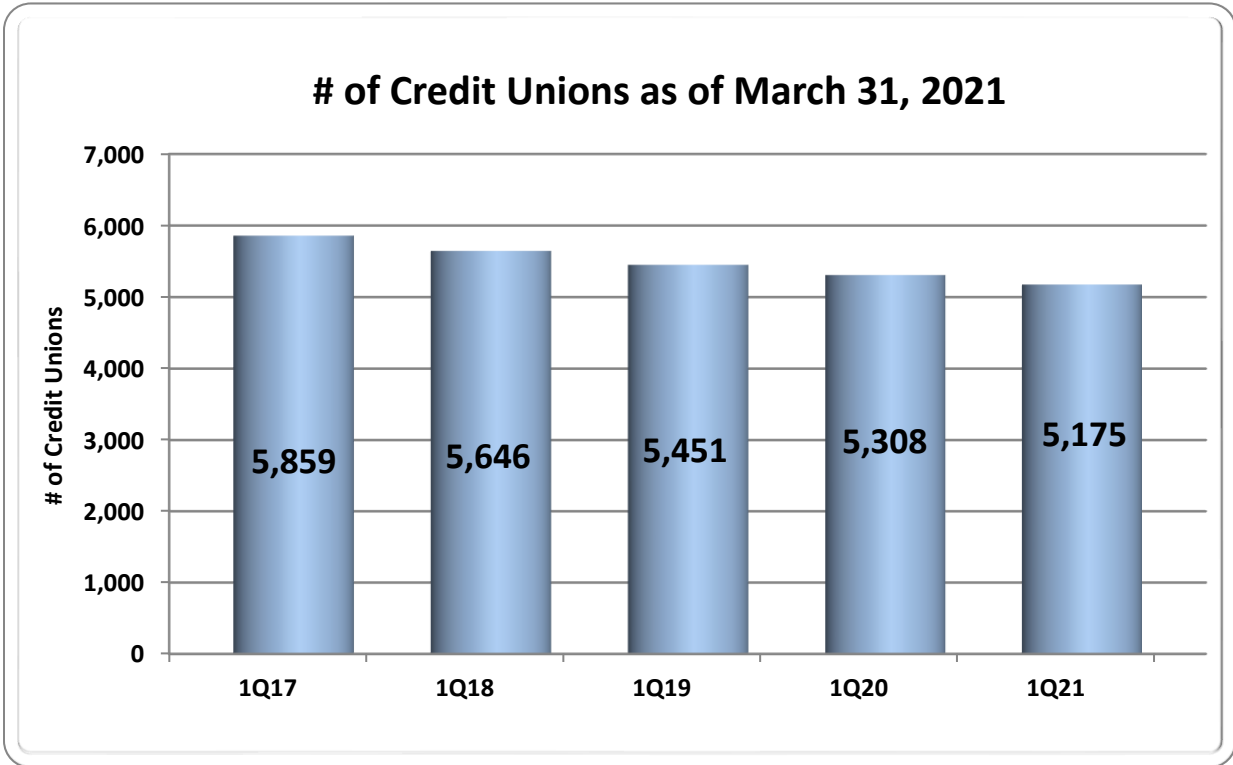
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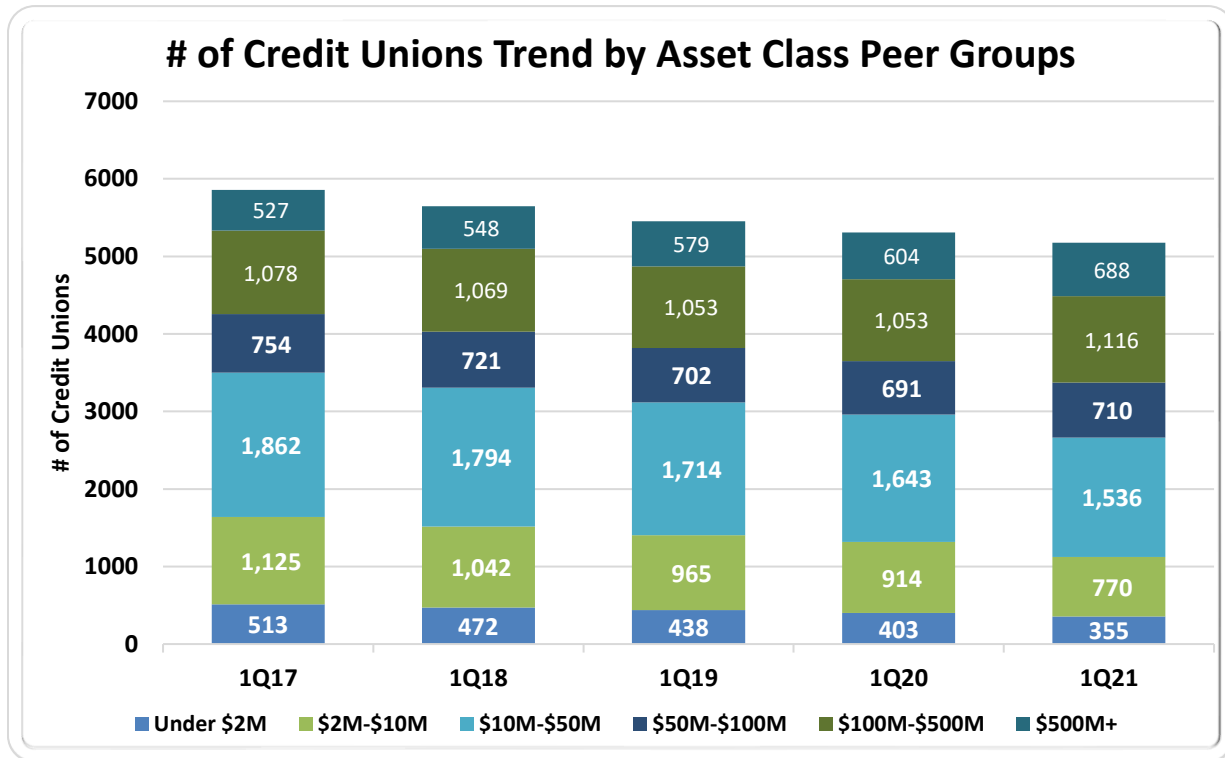
Data Intelligence and Industry Insights for Credit Union Management

600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2021



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2021



Asset-Based Peer Group Statistics As of March 31, 2021

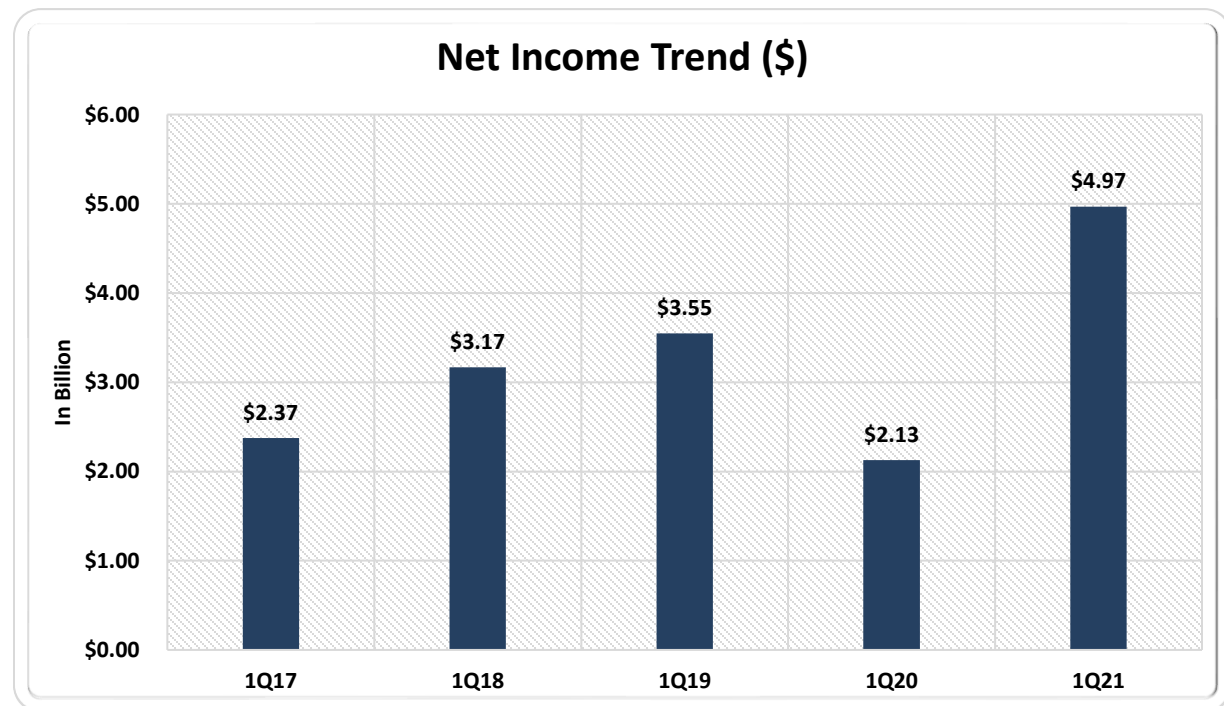
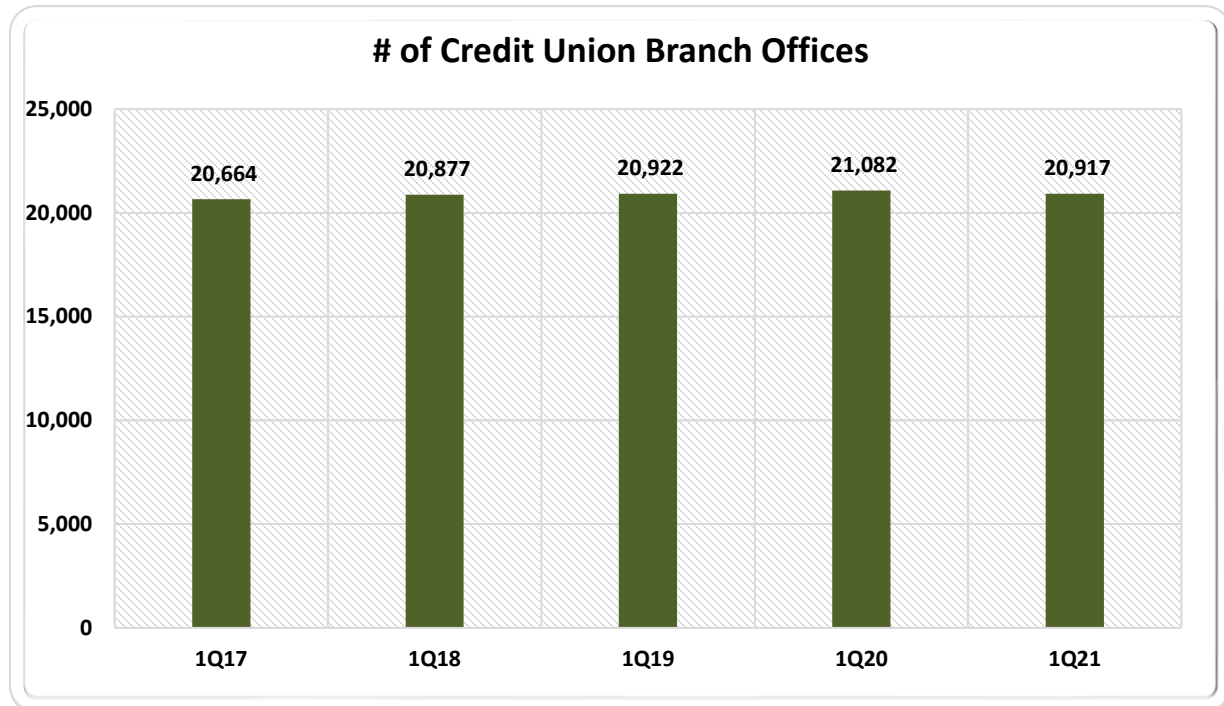
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	355	6.9%	\$ 323,170,000	0.0%	104,229	0.1%
2	\$2M -- < \$5M	343	6.6%	\$ 1,186,260,000	0.1%	222,471	0.2%
3	\$5M -- < \$10M	427	8.3%	\$ 3,123,530,000	0.2%	455,354	0.4%
4	\$10M -- < \$20M	600	11.6%	\$ 8,702,180,000	0.4%	1,021,492	0.8%
5	\$20M -- < \$50M	936	18.1%	\$ 30,876,580,000	1.6%	2,893,687	2.3%
6	\$50M -- < \$100M	710	13.7%	\$ 51,178,240,000	2.6%	4,401,610	3.5%
7	\$100M -- < \$150M	354	6.8%	\$ 43,689,740,000	2.2%	3,459,093	2.7%
8	\$150M -- < \$250M	378	7.3%	\$ 73,097,760,000	3.7%	5,544,598	4.4%
9	\$250M -- < \$350M	205	4.0%	\$ 60,597,290,000	3.1%	4,446,329	3.5%
10	\$350M -- < \$450M	141	2.7%	\$ 56,005,730,000	2.8%	4,045,062	3.2%
11	\$450M -- < \$650M	162	3.1%	\$ 88,764,610,000	4.5%	6,426,501	5.1%
12	\$650M -- < \$850M	110	2.1%	\$ 82,324,160,000	4.2%	5,753,907	4.5%
13	\$850M -- < \$1B	59	1.1%	\$ 54,301,320,000	2.8%	3,554,155	2.8%
14	\$1B -- < \$2B	199	3.8%	\$ 284,811,460,000	14.4%	17,835,094	14.0%
15	\$2B -- < \$4B	116	2.2%	\$ 323,402,840,000	16.4%	19,828,196	15.6%
16	Over \$4B	80	1.5%	\$ 809,106,270,000	41.0%	47,107,155	37.1%
TOTAL		5,175	100.0%	\$ 1,971,491,140,000	100.0%	127,098,933	100.0%

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2021

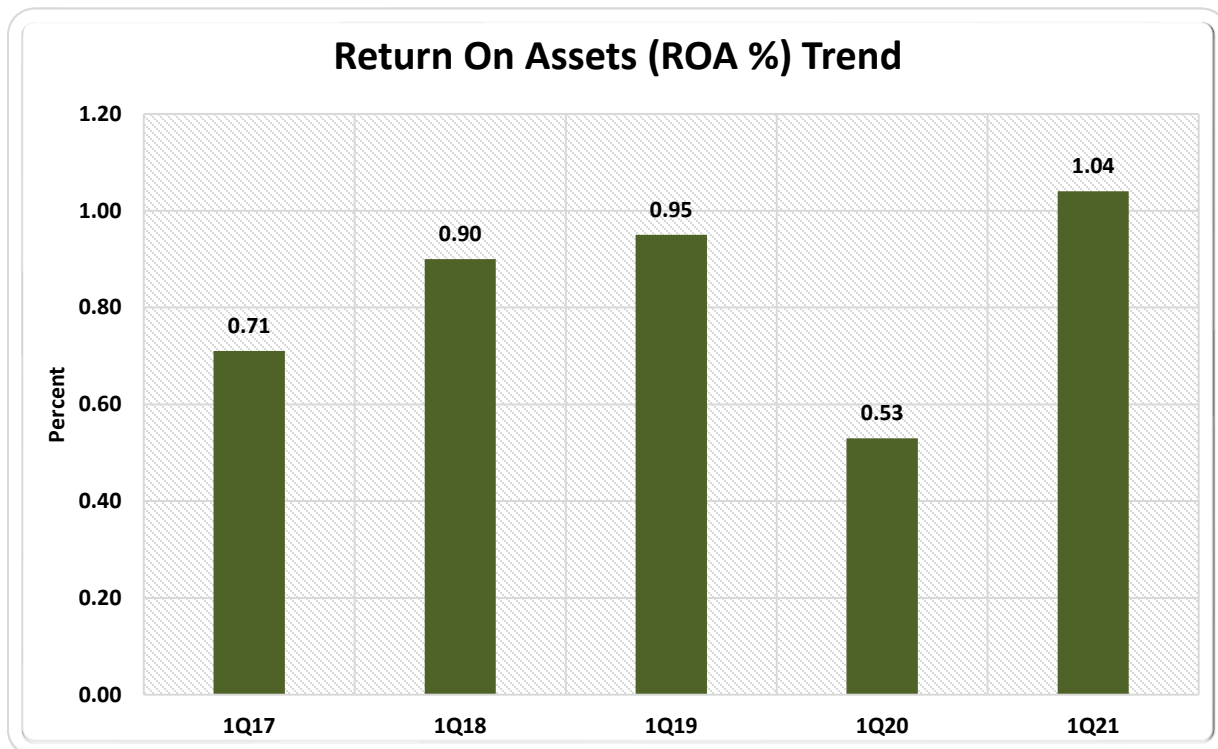
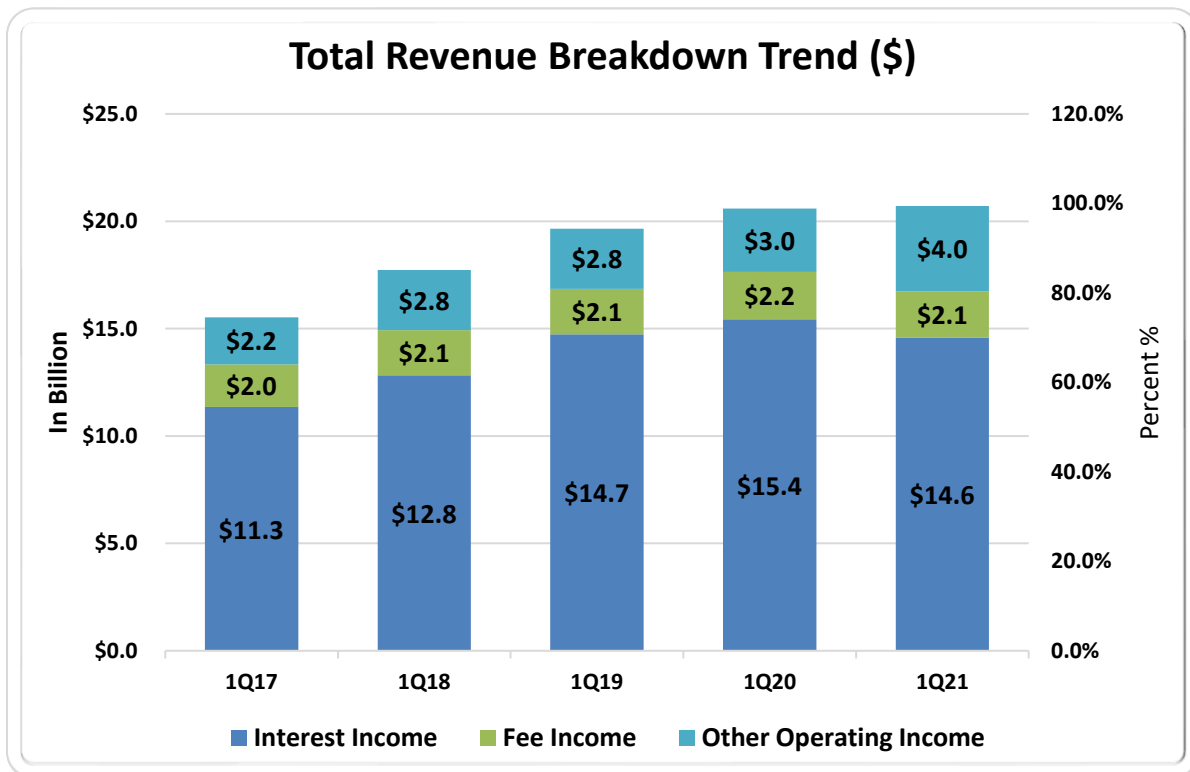
Credit Union Industry (At-A-Glance)				
As of March 31, 2021				
	As of 3/31/2021	3-Month % Growth	As of 3/31/2020	3-Month % Growth
Members	127.1M	3.6%	122.7M	3.4%
Assets	\$1,971.5B	19.0%	\$1,657.0B	8.7%
Loans	\$1,177.7B	4.3%	\$1,128.7B	6.5%
Deposits	\$1,713.2B	23.1%	\$1,392.2B	8.1%
Investments	\$683.6B	59.2%	\$429.4B	11.7%
Capital	\$197.5B	8.2%	\$182.5B	7.5%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of March 31 2020	As of March 31 2021	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.95	2.57	-0.38 bps
+ Fees & Other Income	1.28	1.32	0.04 bps
- Operating Expenses	3.16	2.76	-0.40 bps
- Provision for Loan Losses	0.53	0.15	-0.38 bps
+ Non-Operating Income	-0.01	0.06	0.07 bps
= ROA	0.53	1.04	0.51 bps

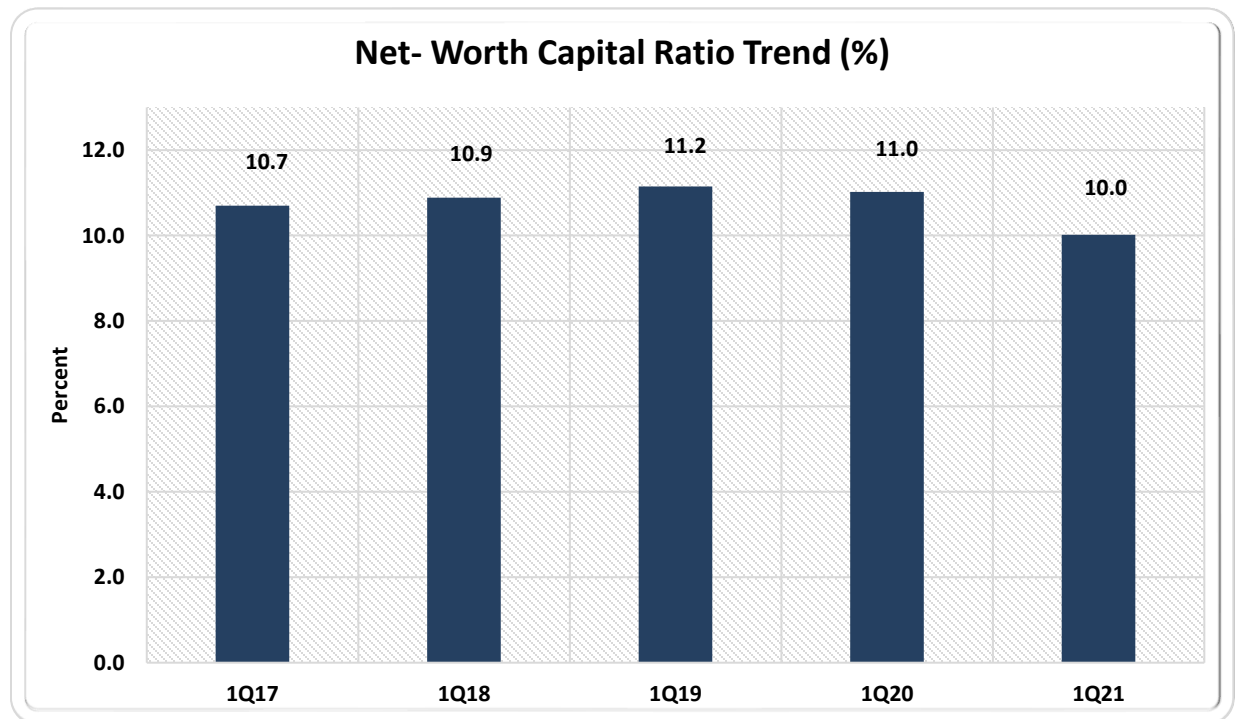
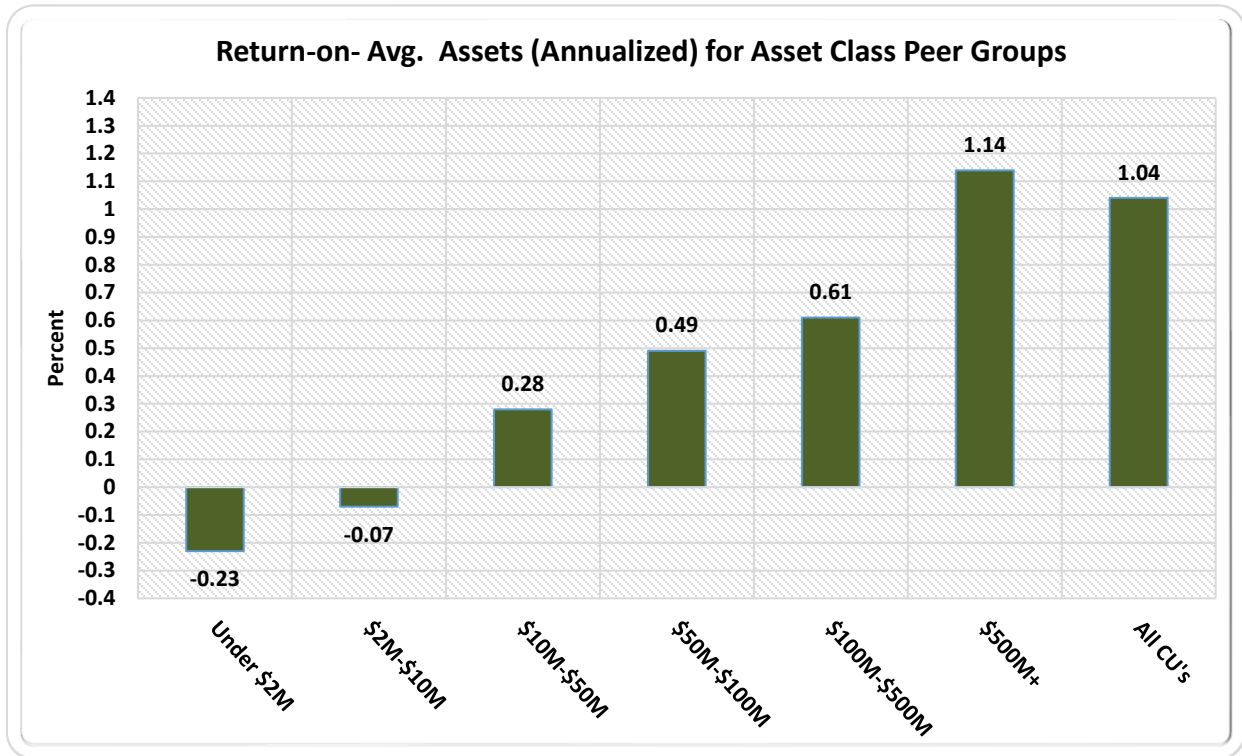
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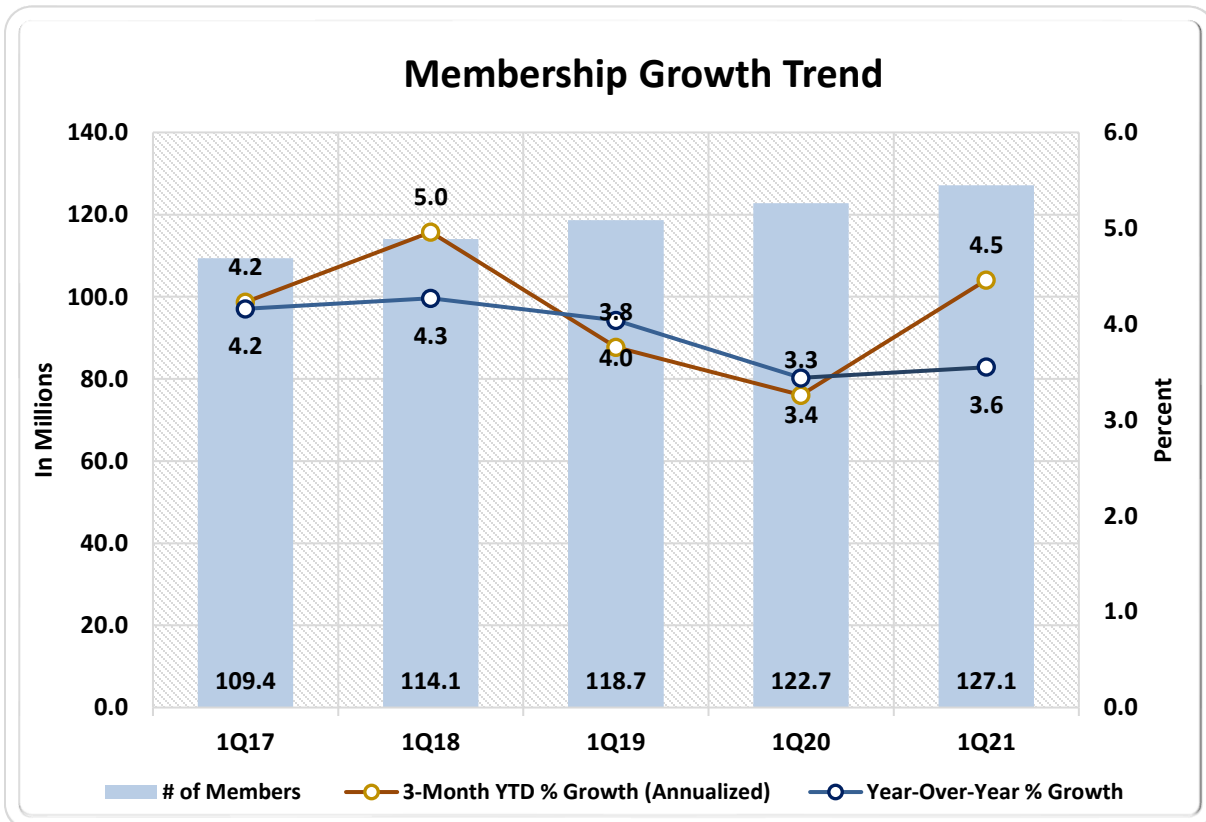
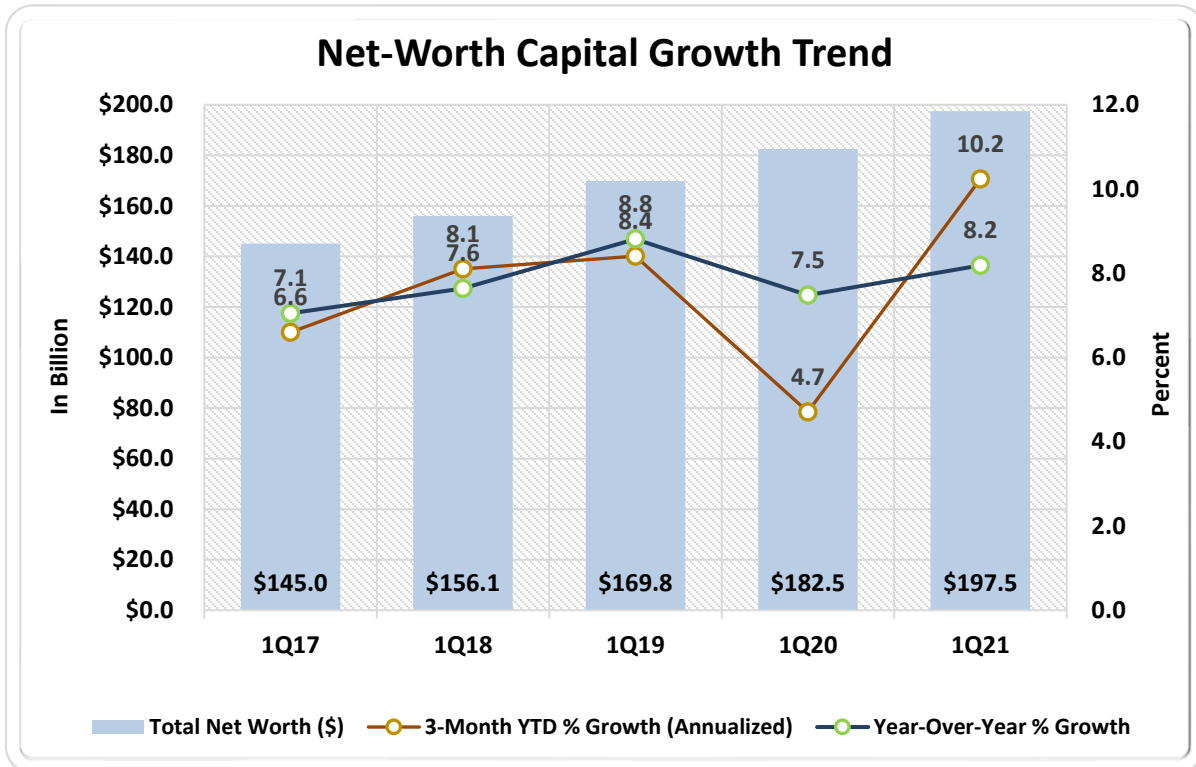
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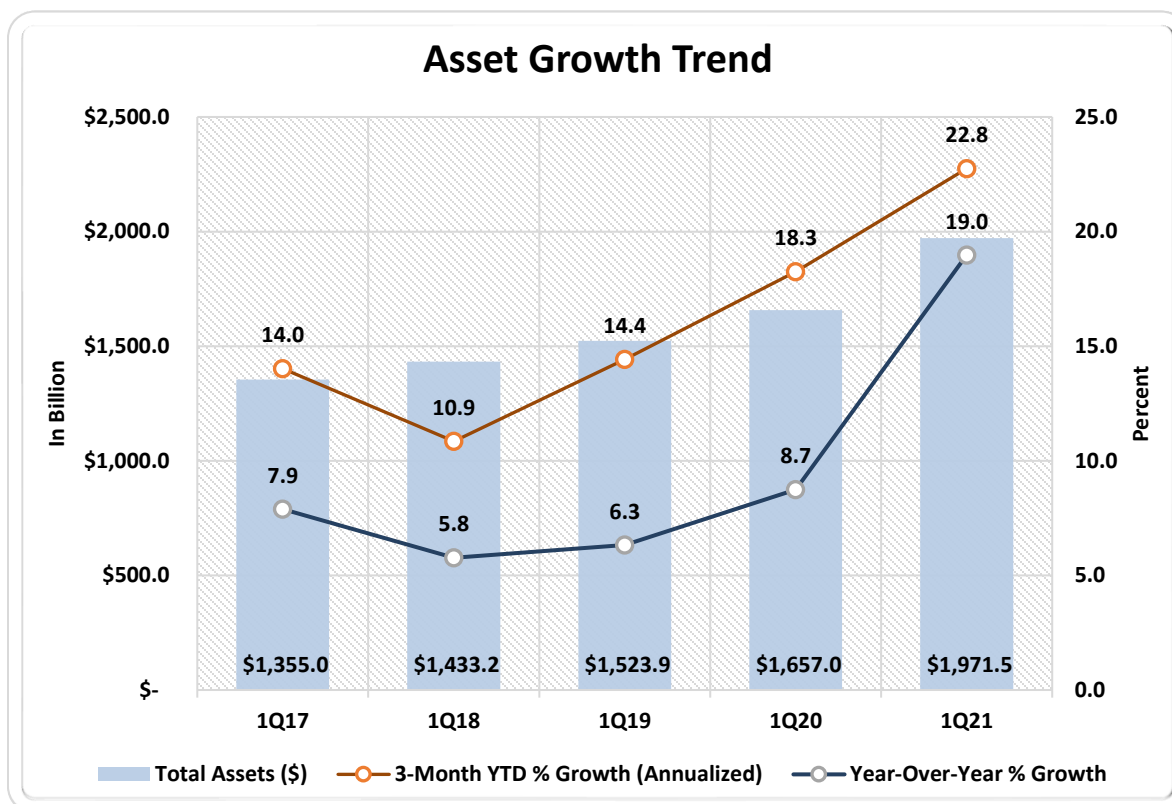
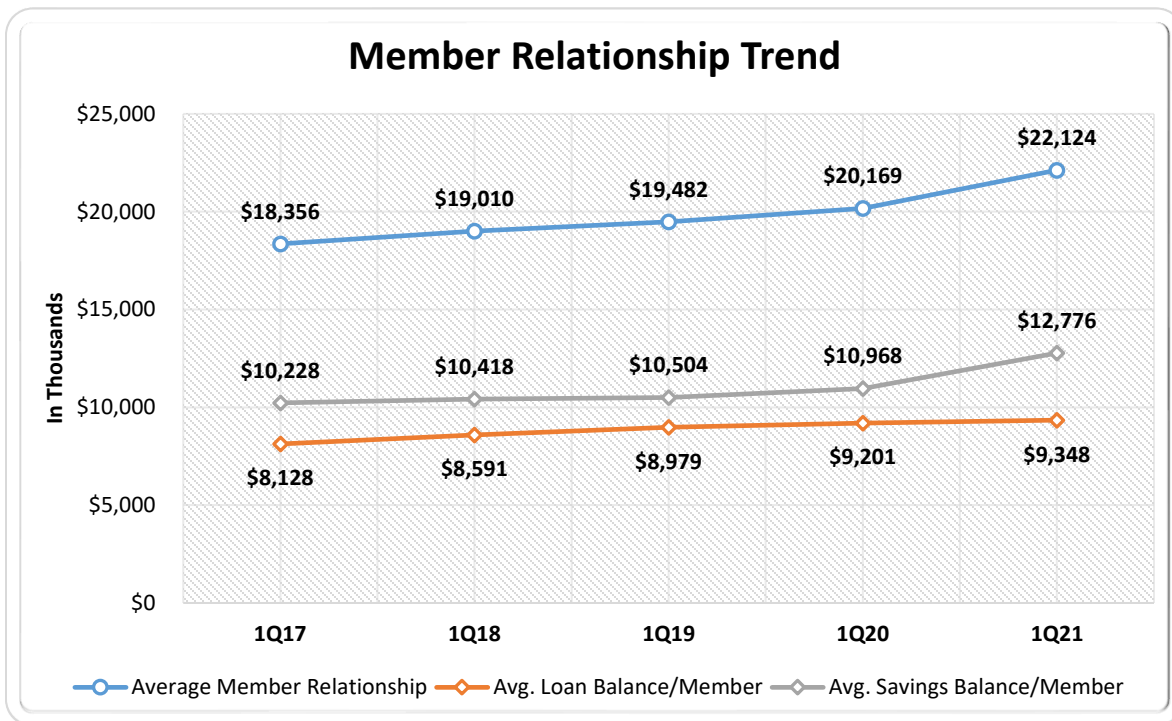
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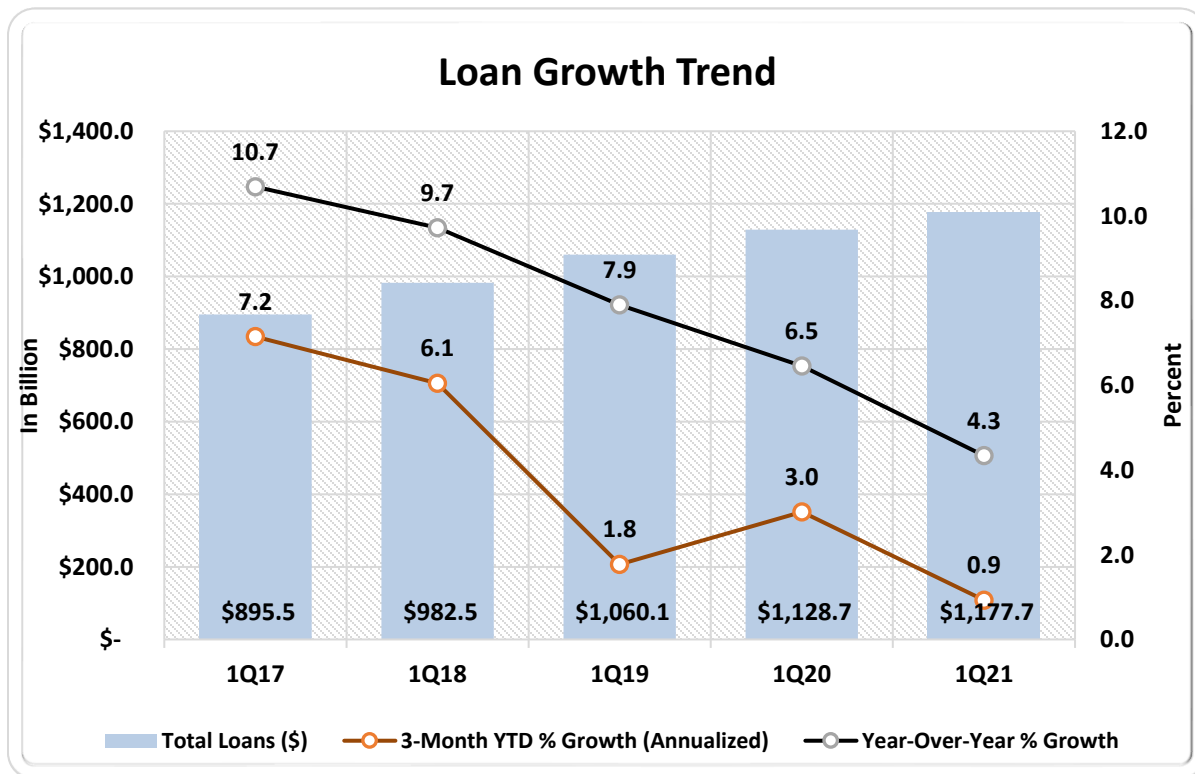
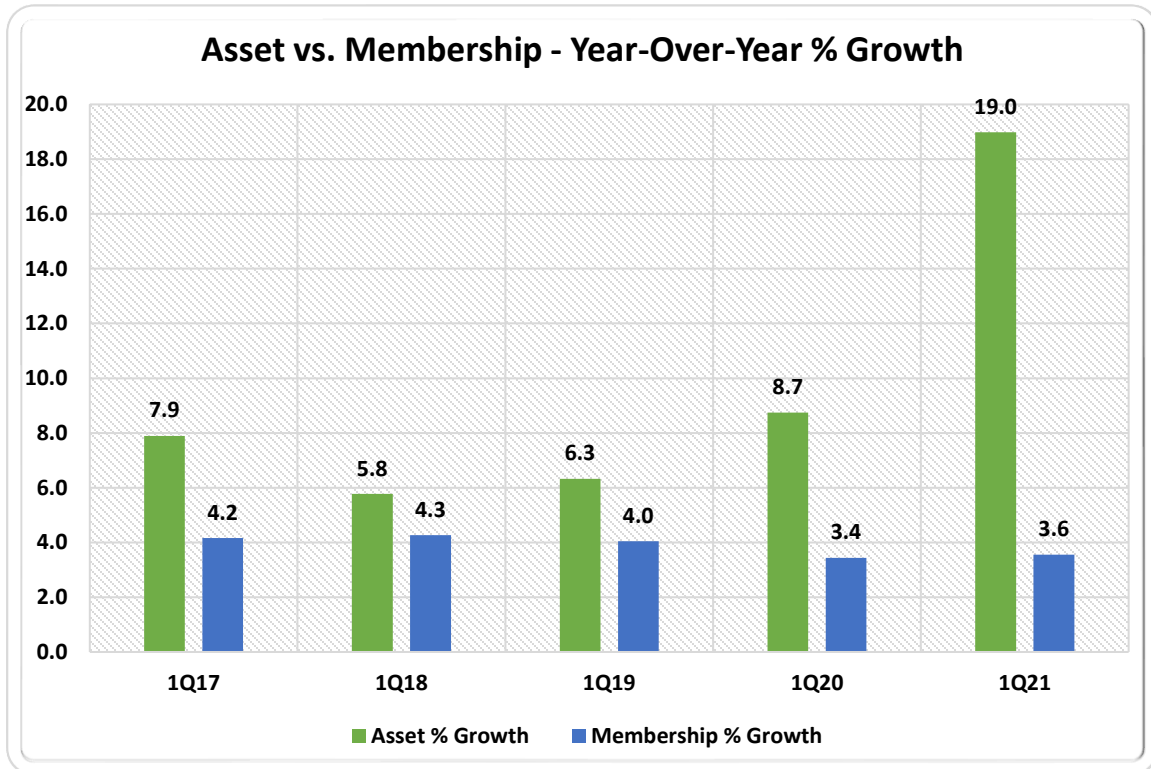
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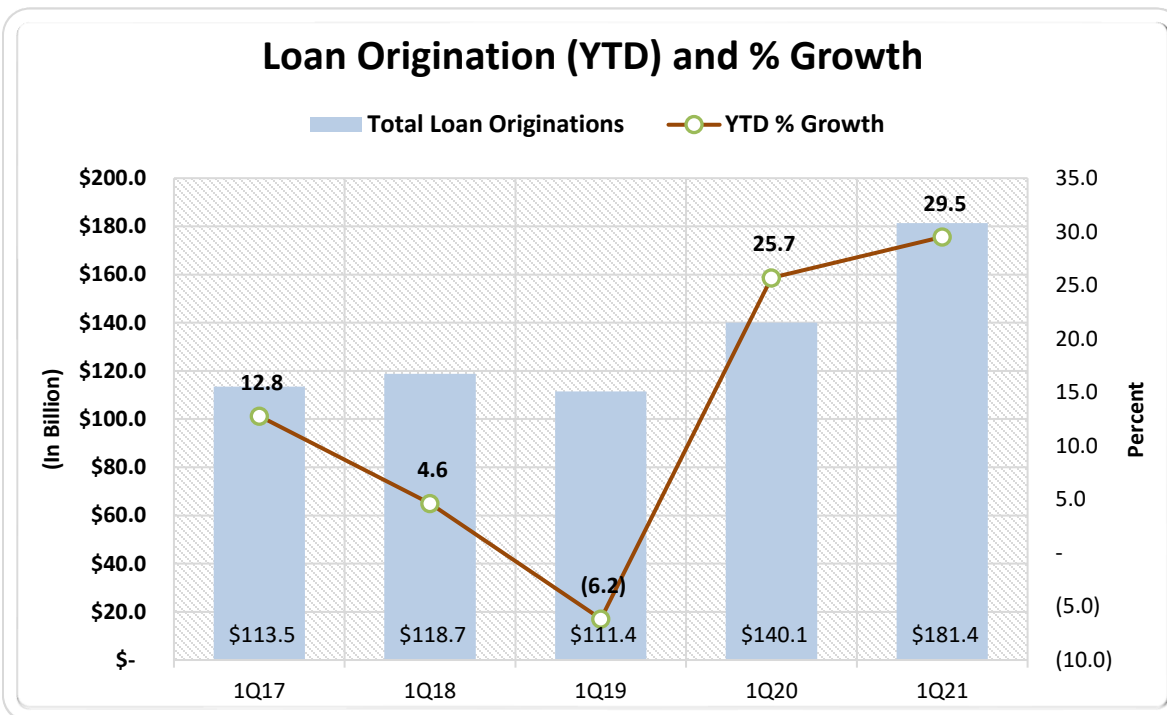
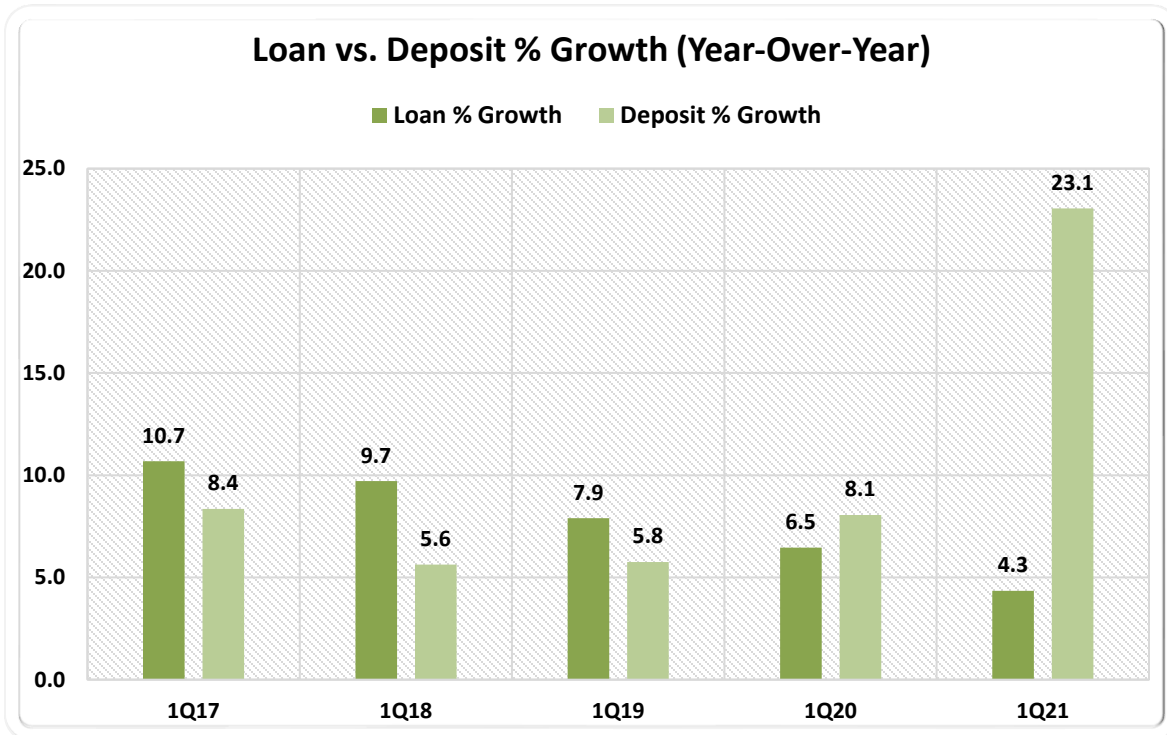
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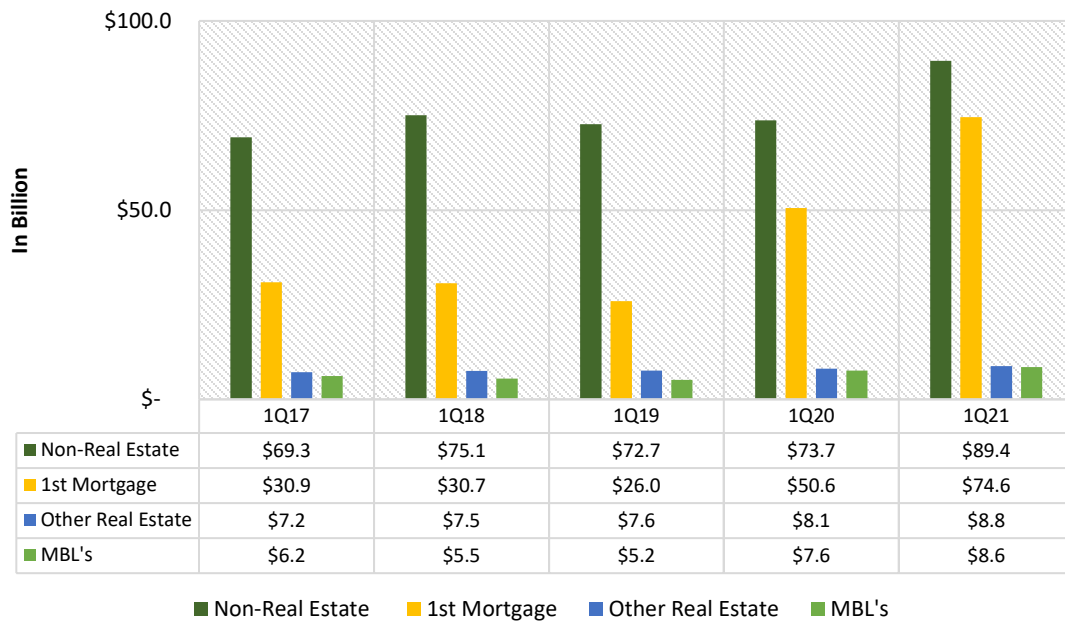


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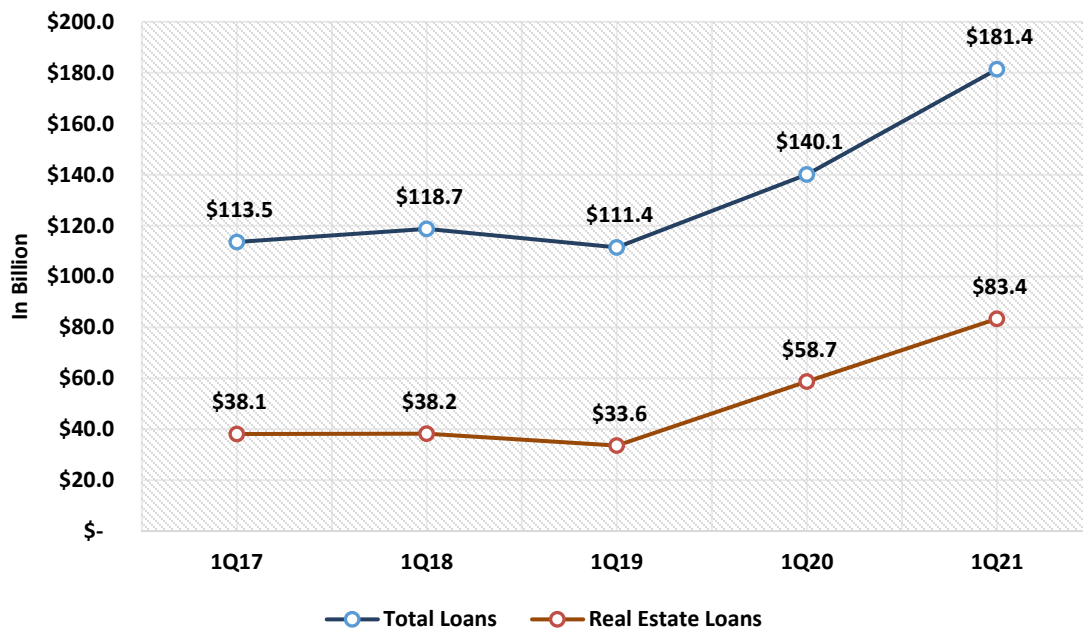


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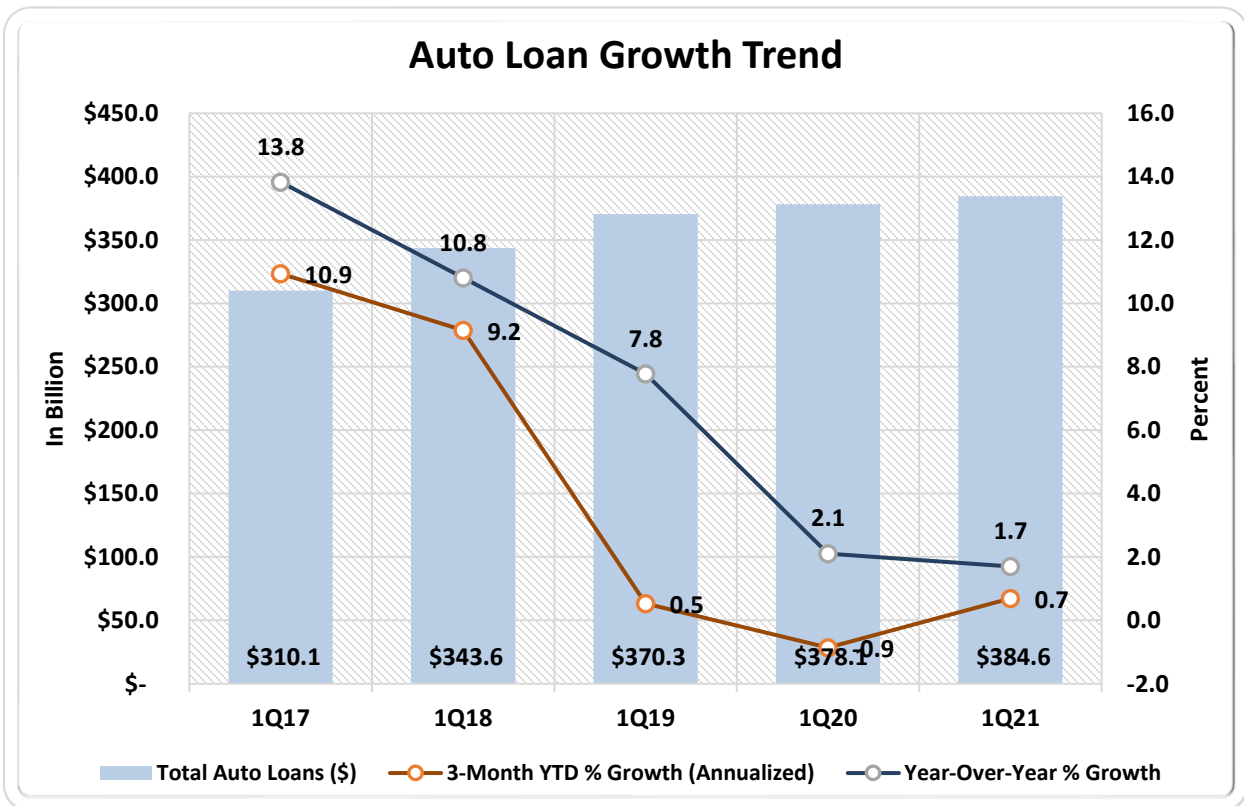
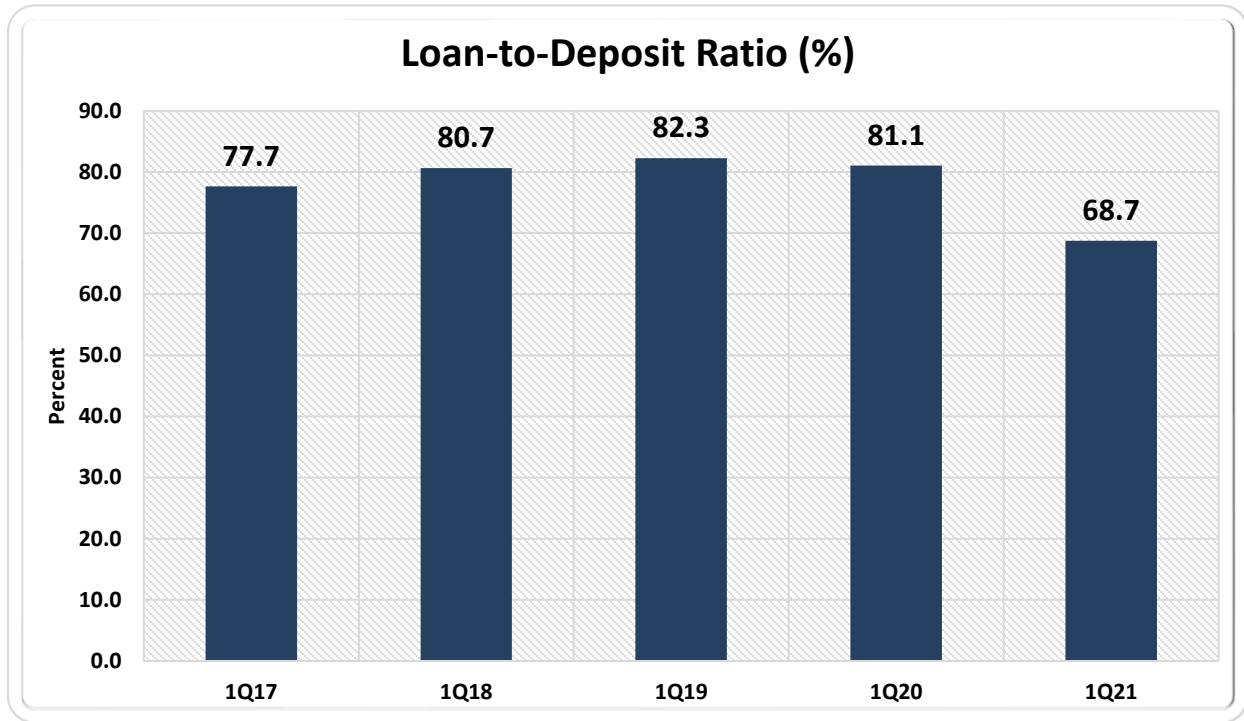
Loan Origination by Loan Types - (Year-To-Date)



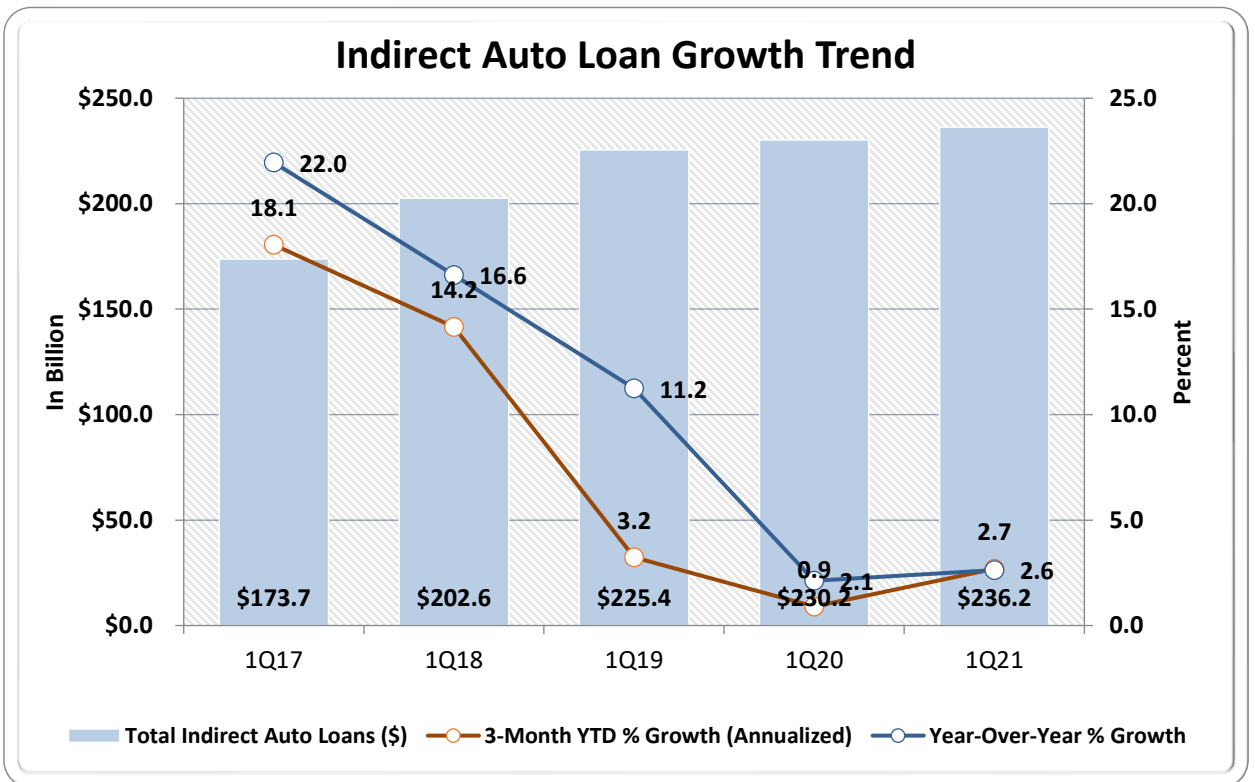
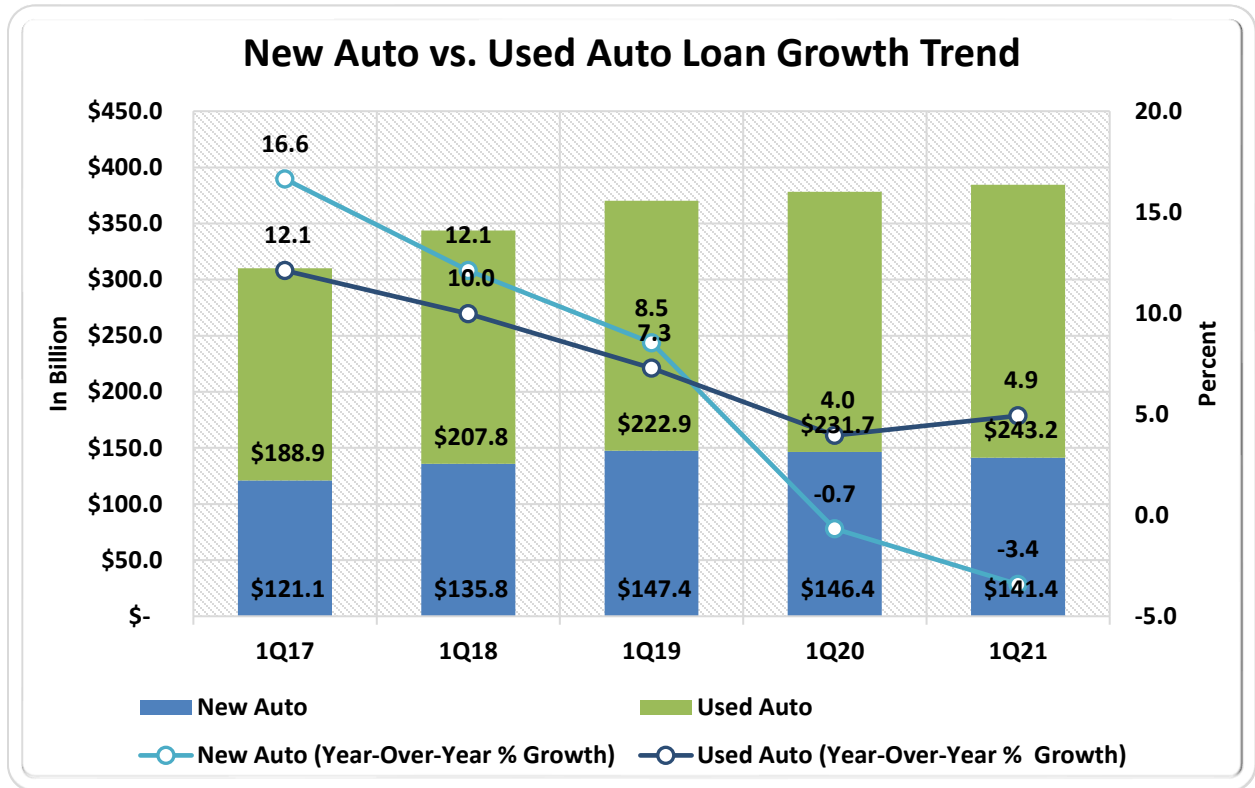
Loans Granted - Total Loans vs. Real Estate Loans



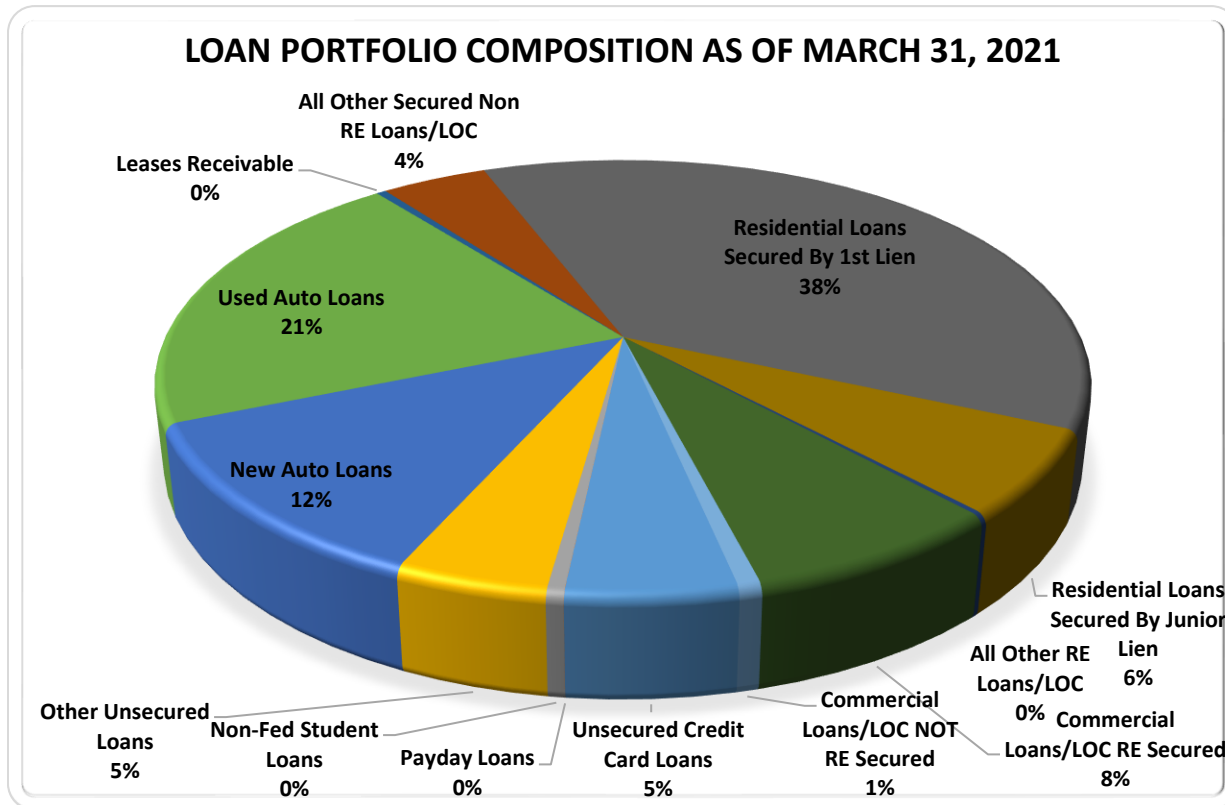
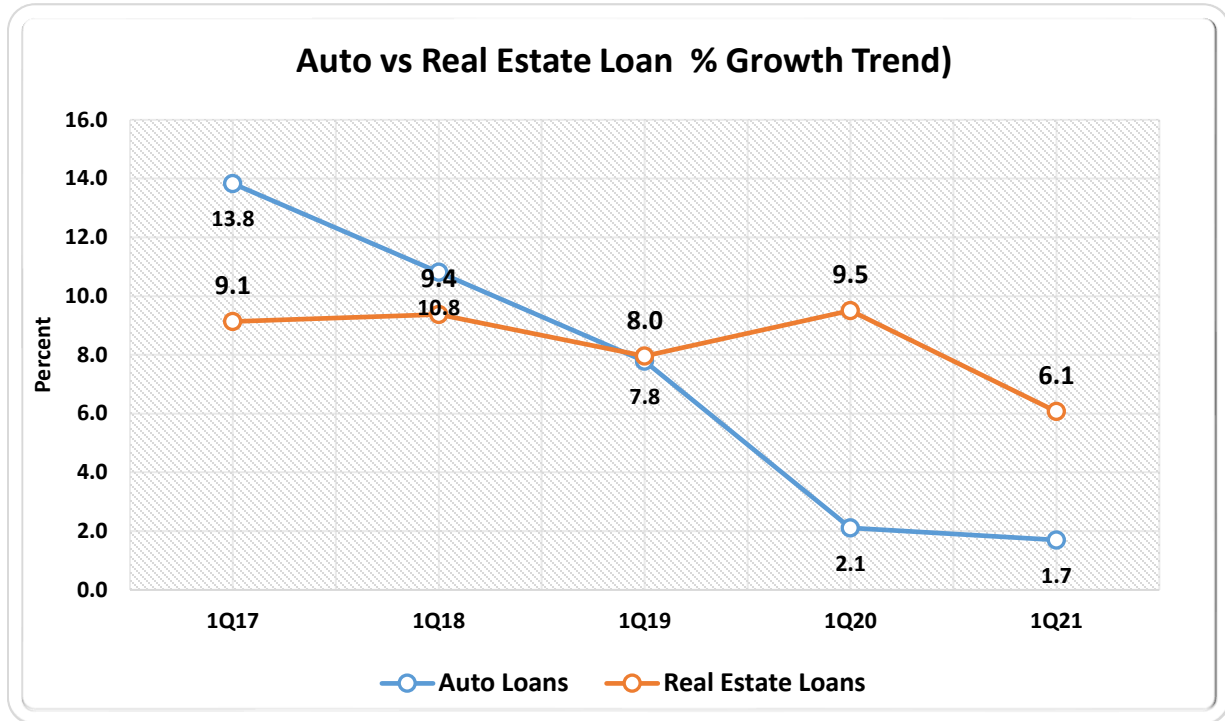
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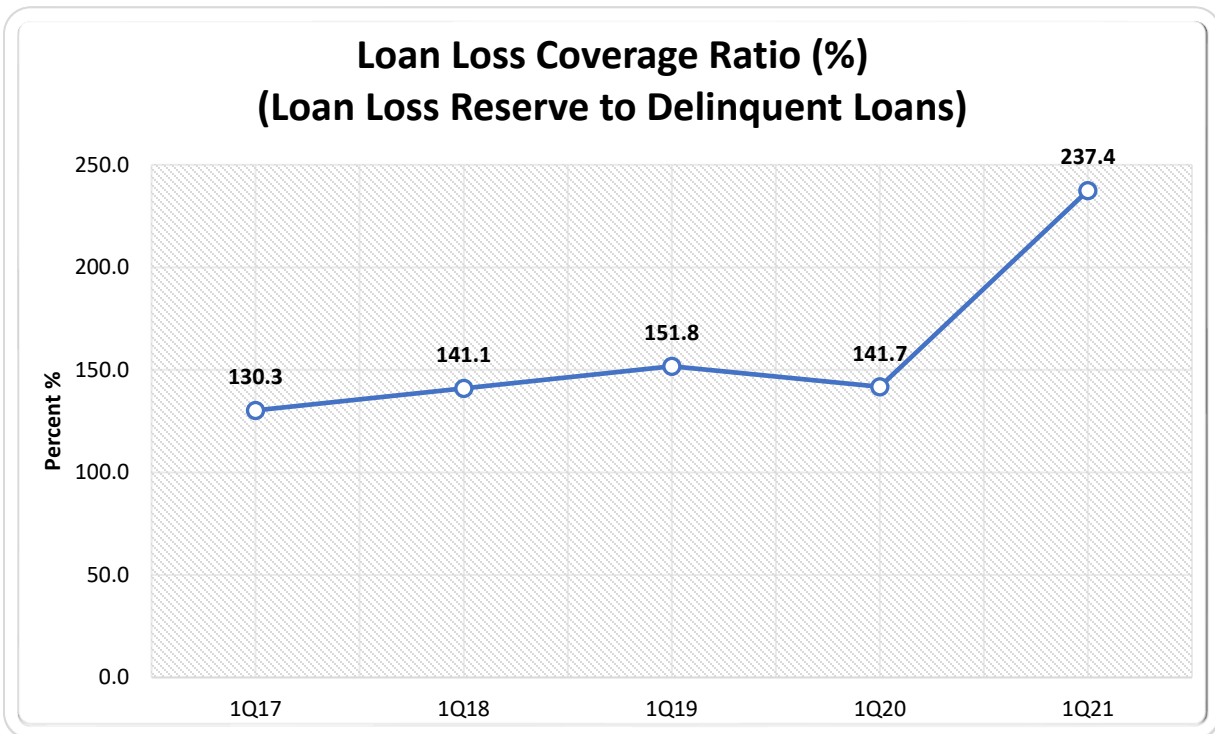
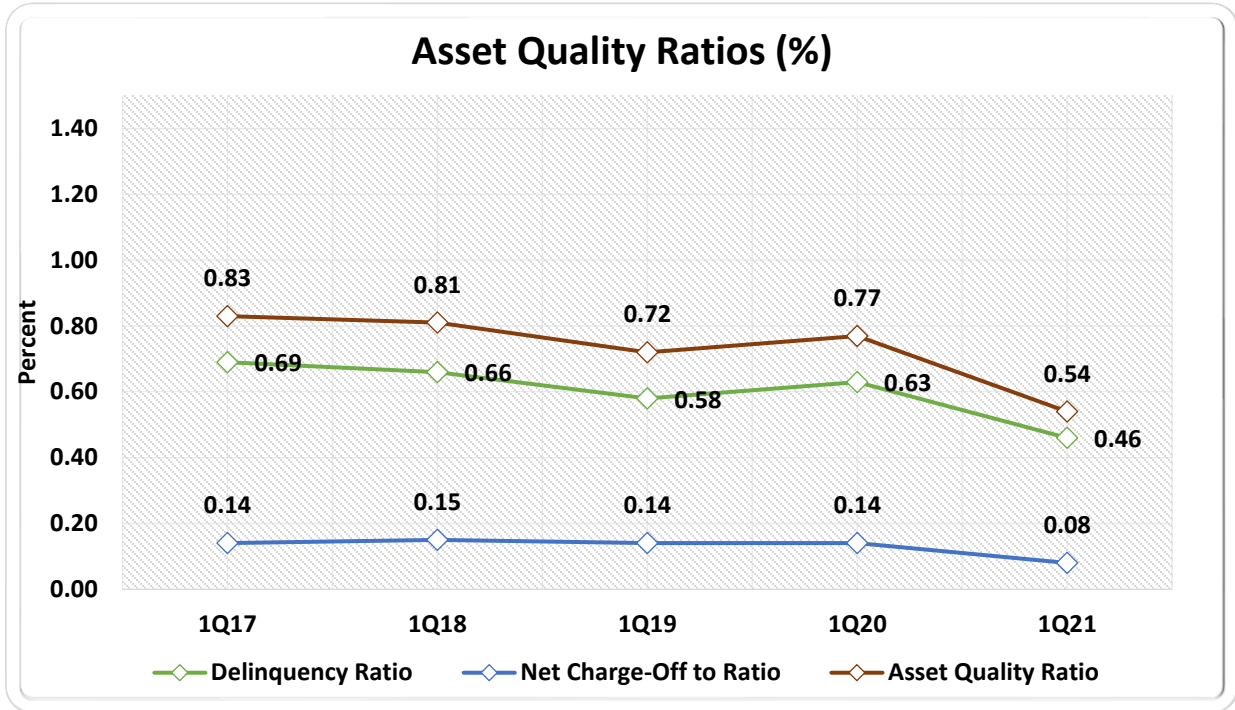
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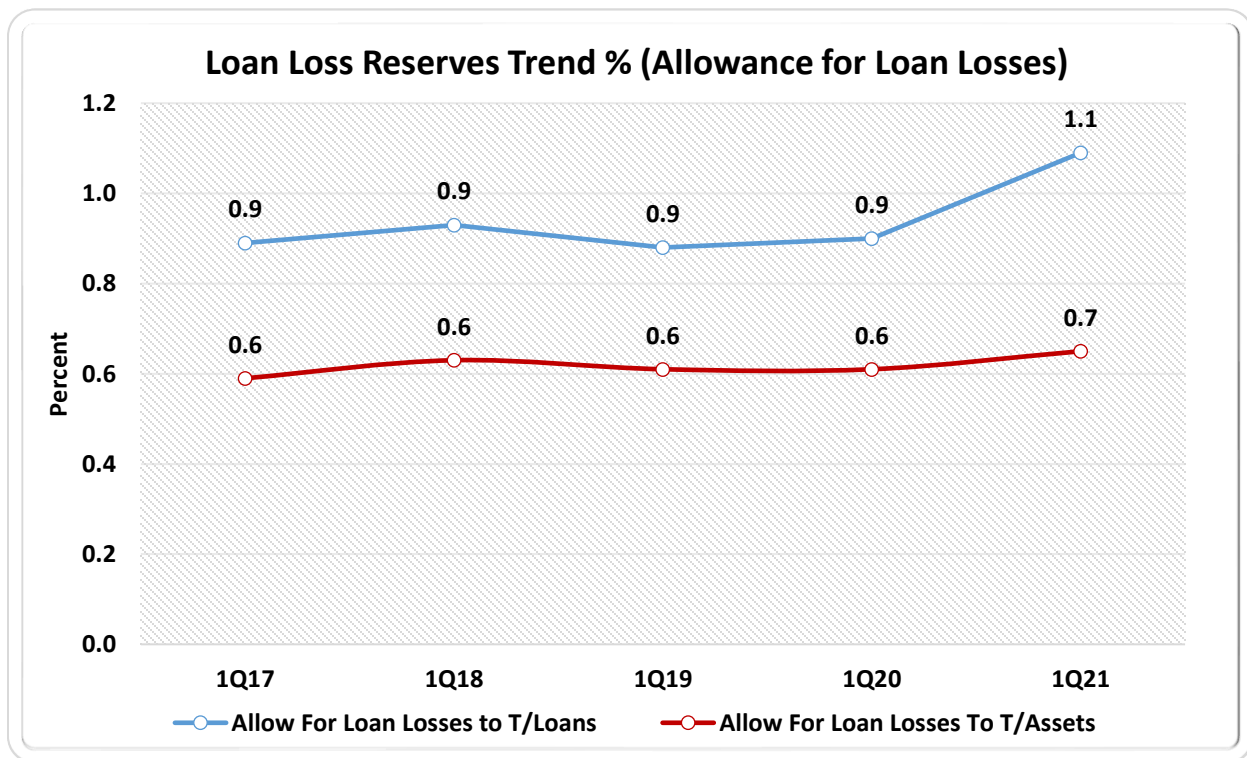
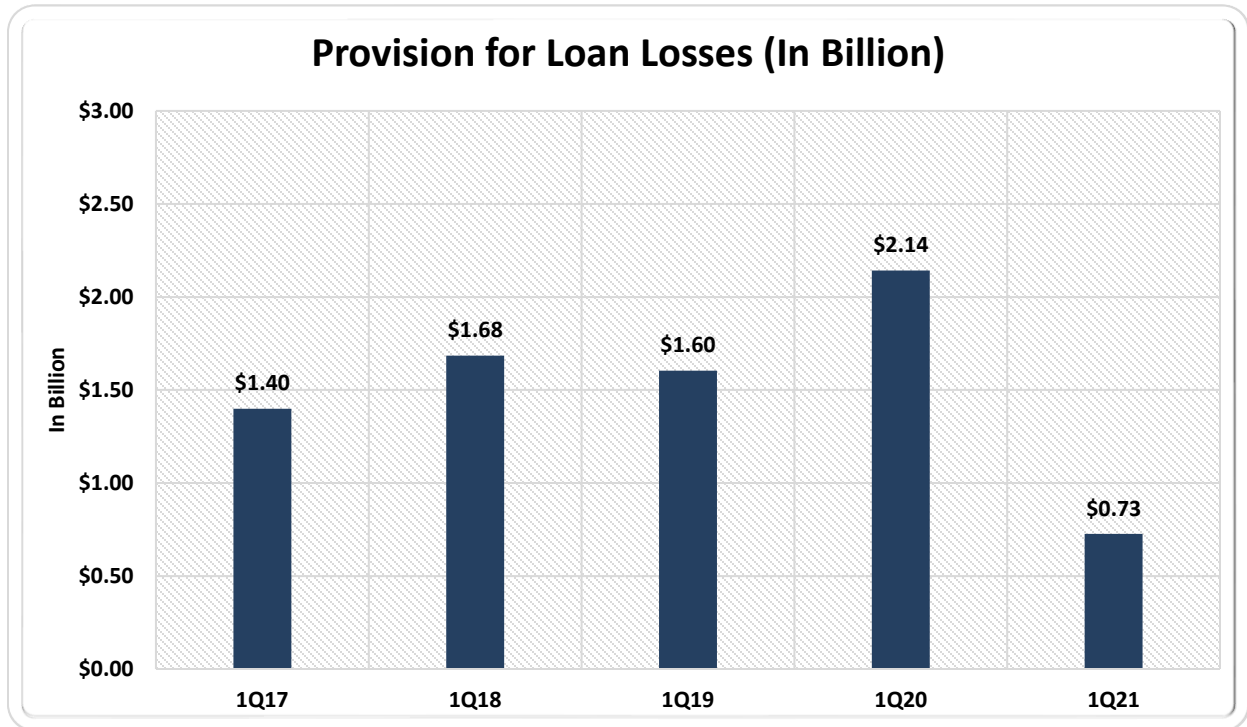
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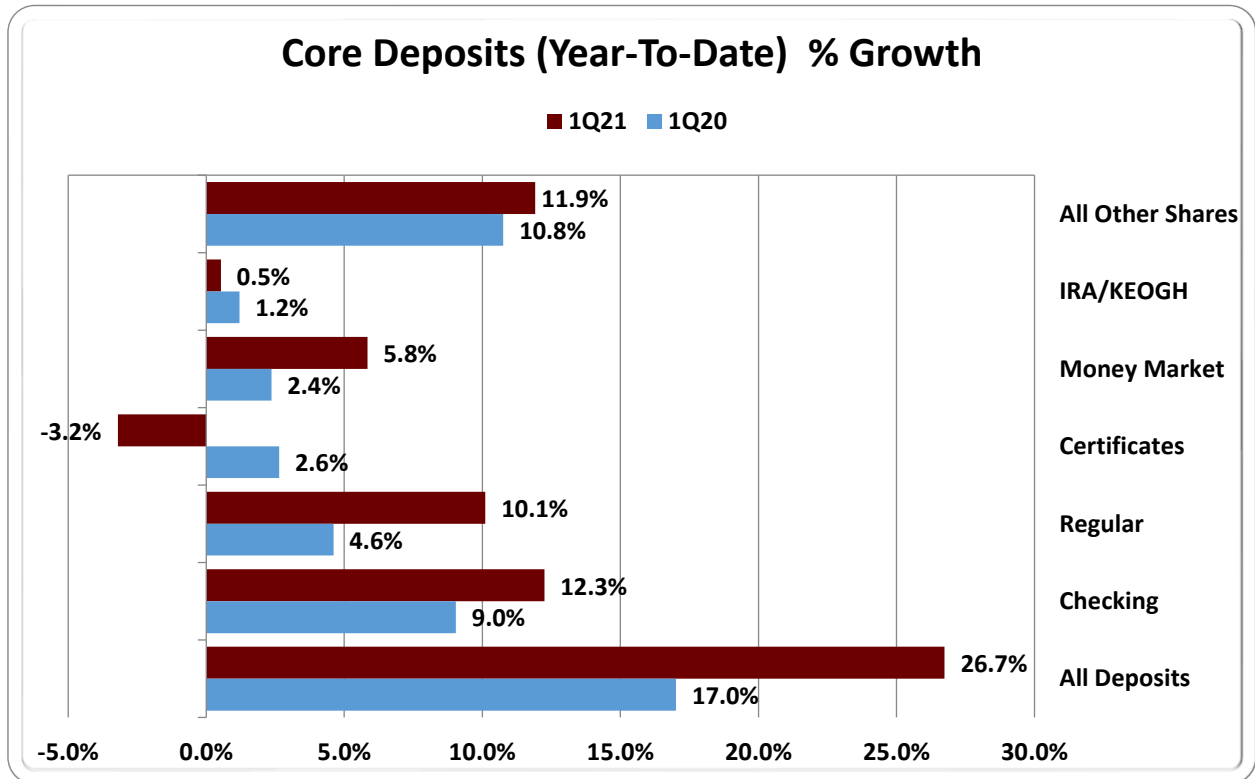
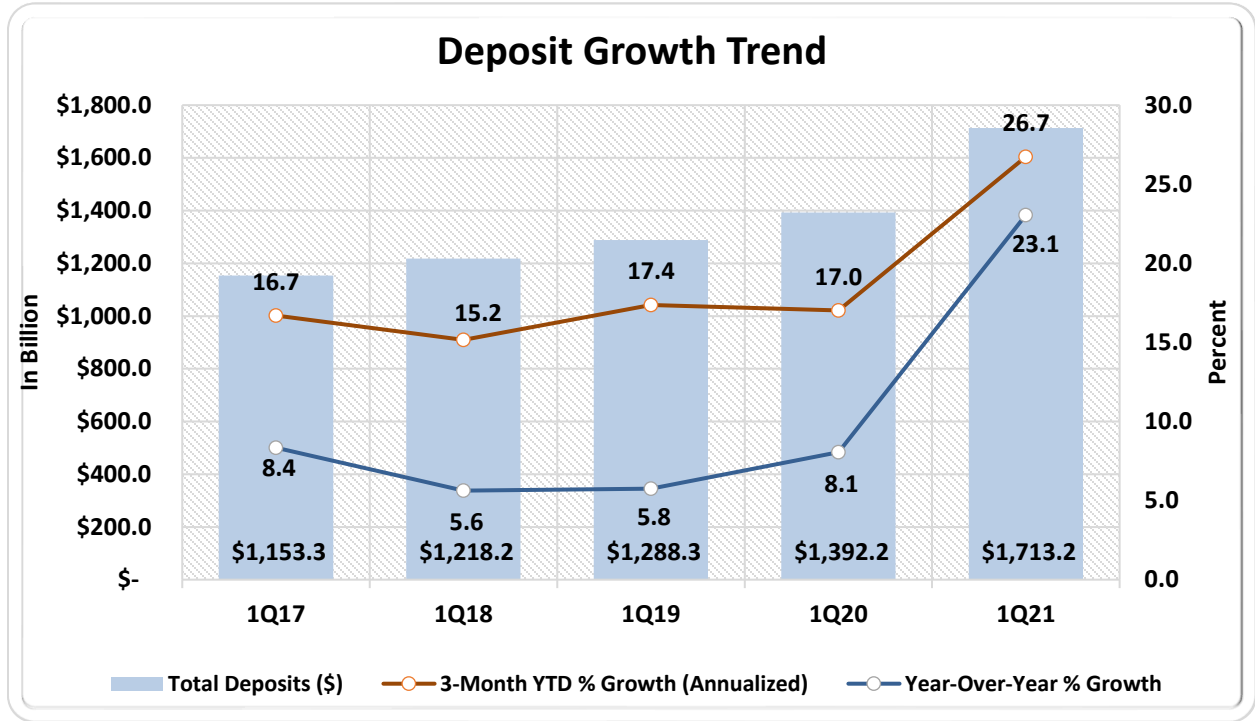
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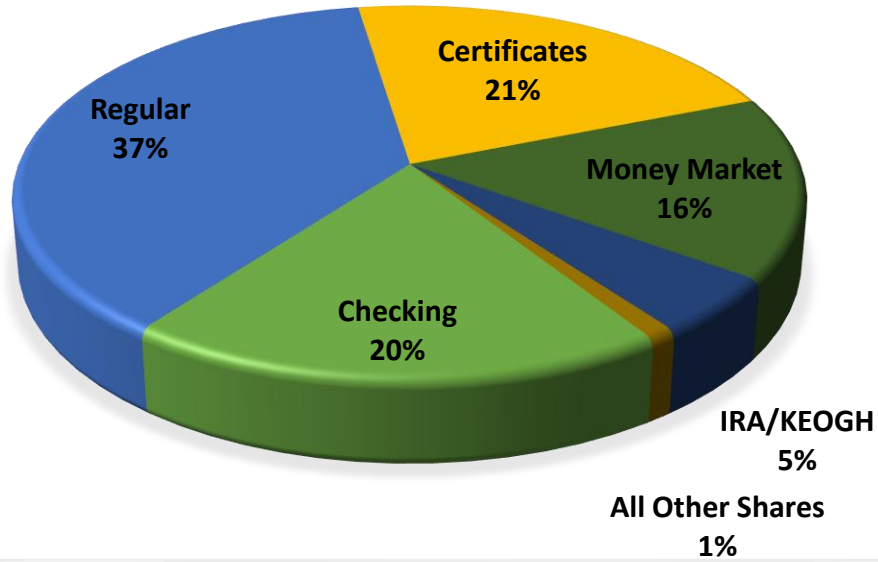


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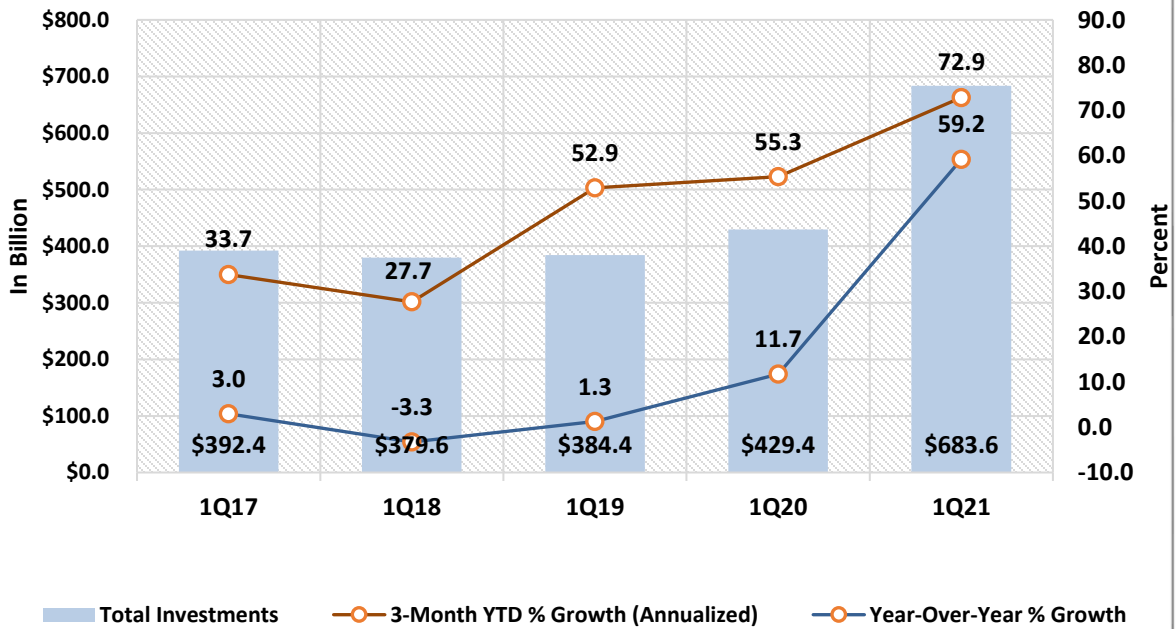


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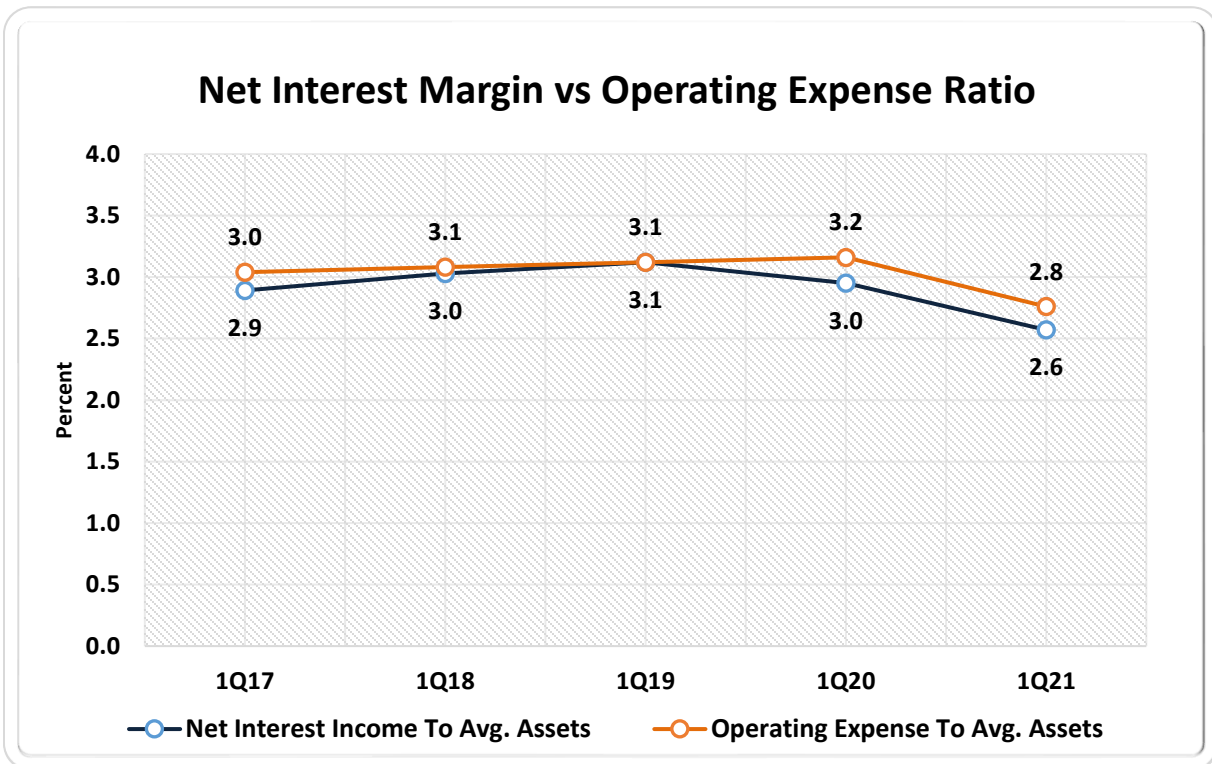
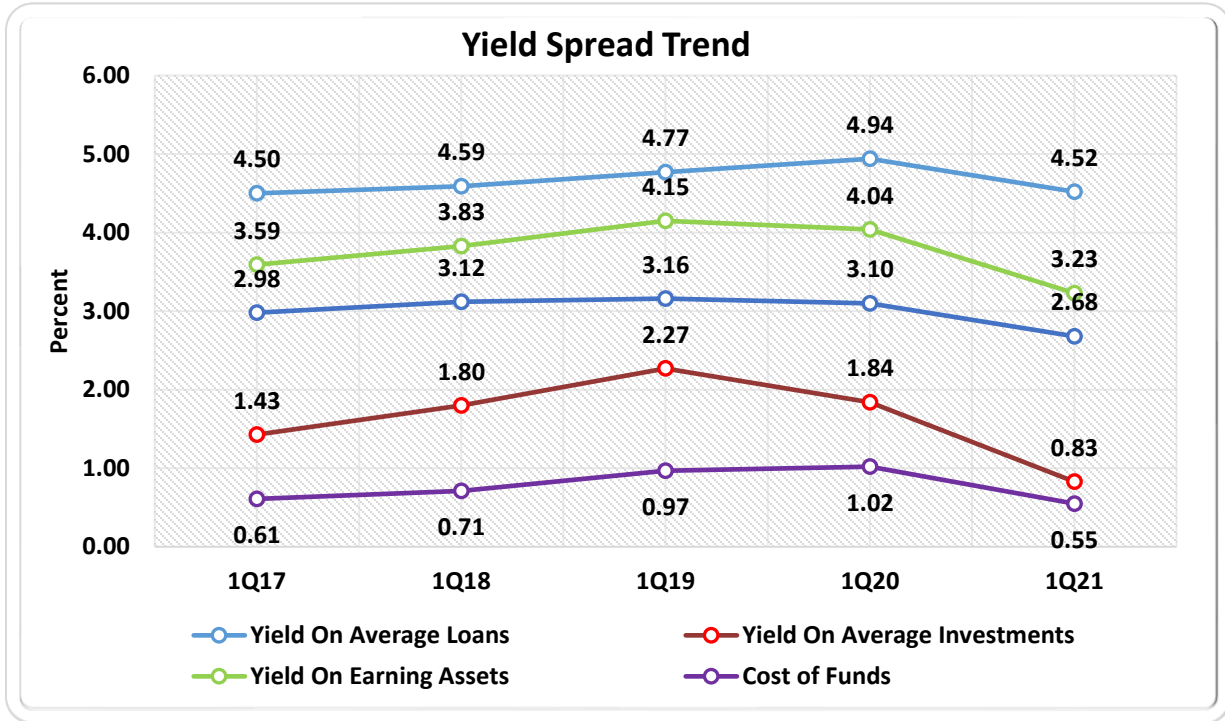
DEPOSIT PORTFOLIO COMPOSITION AS OF MARCH 31, 2021



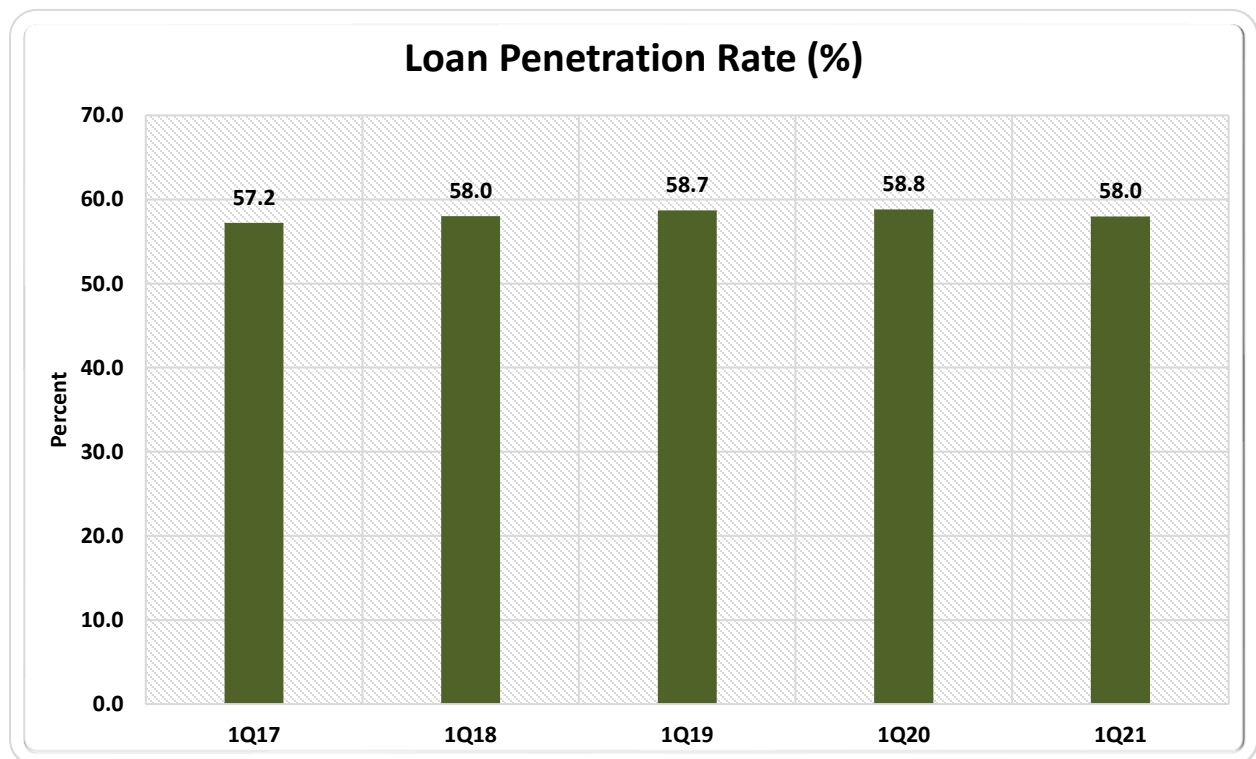
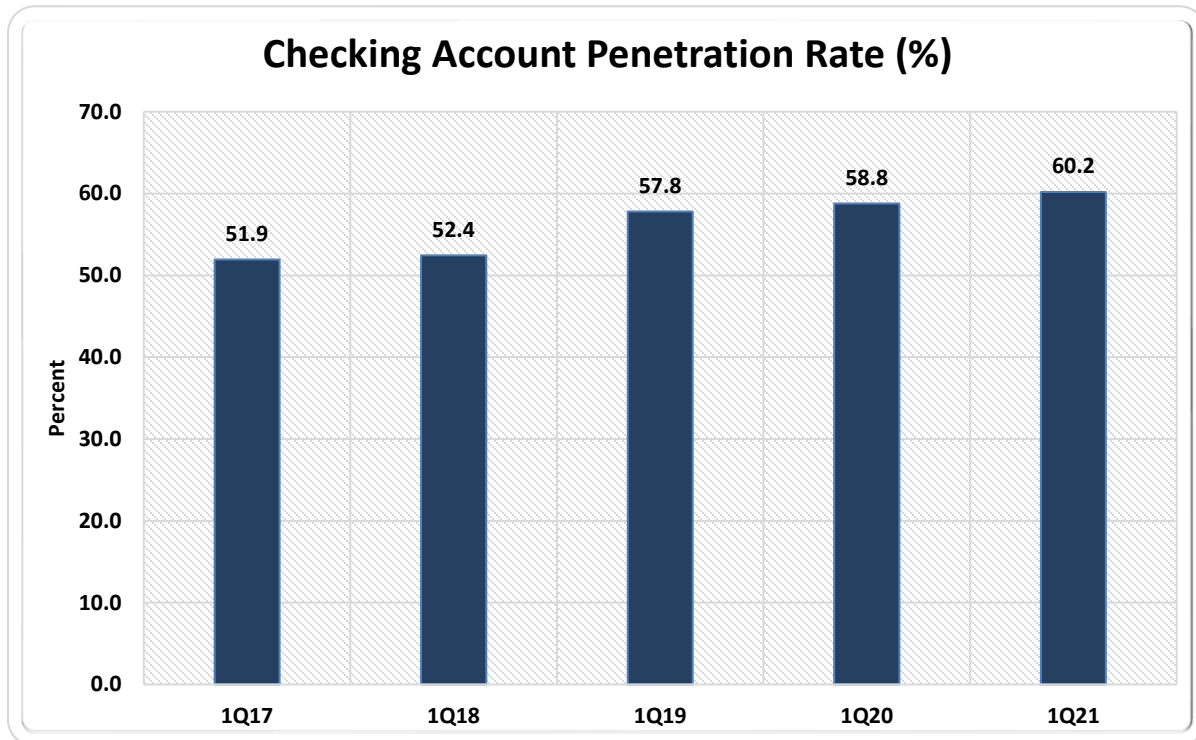
Total Investments - Growth Trend



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