

# CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

**1<sup>ST</sup> QUARTER 2021**

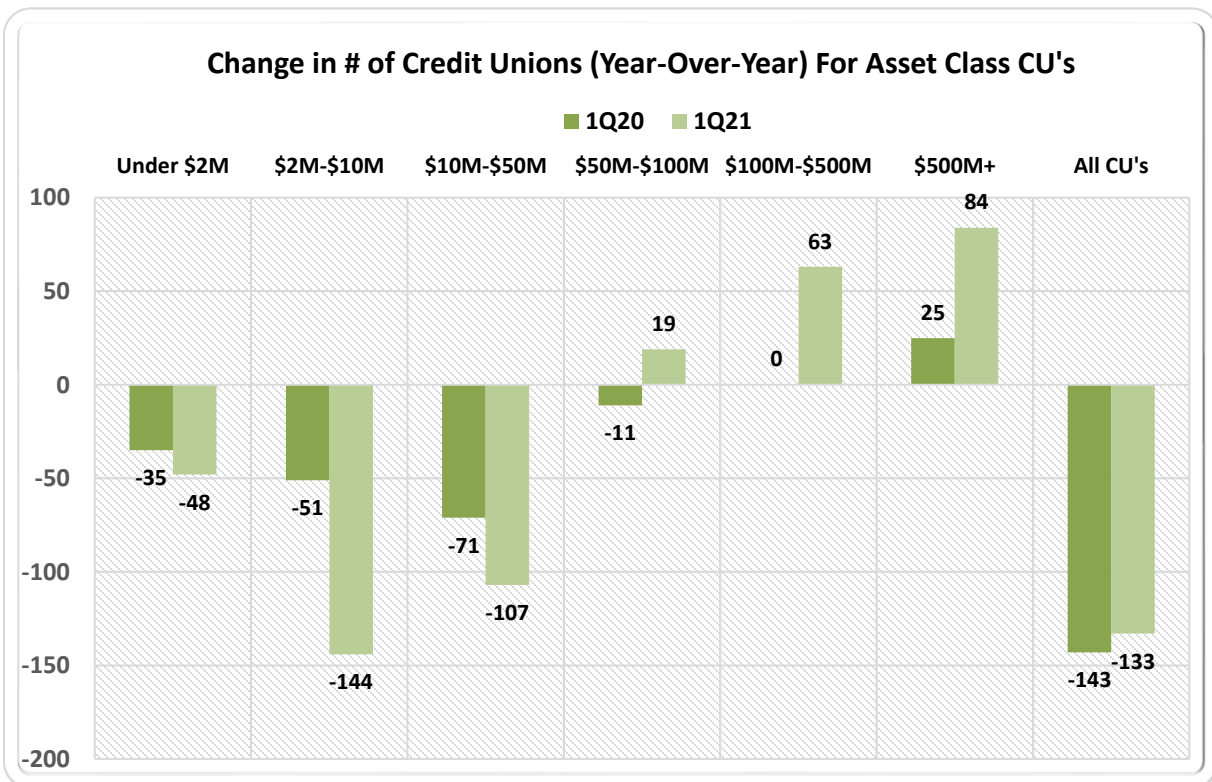
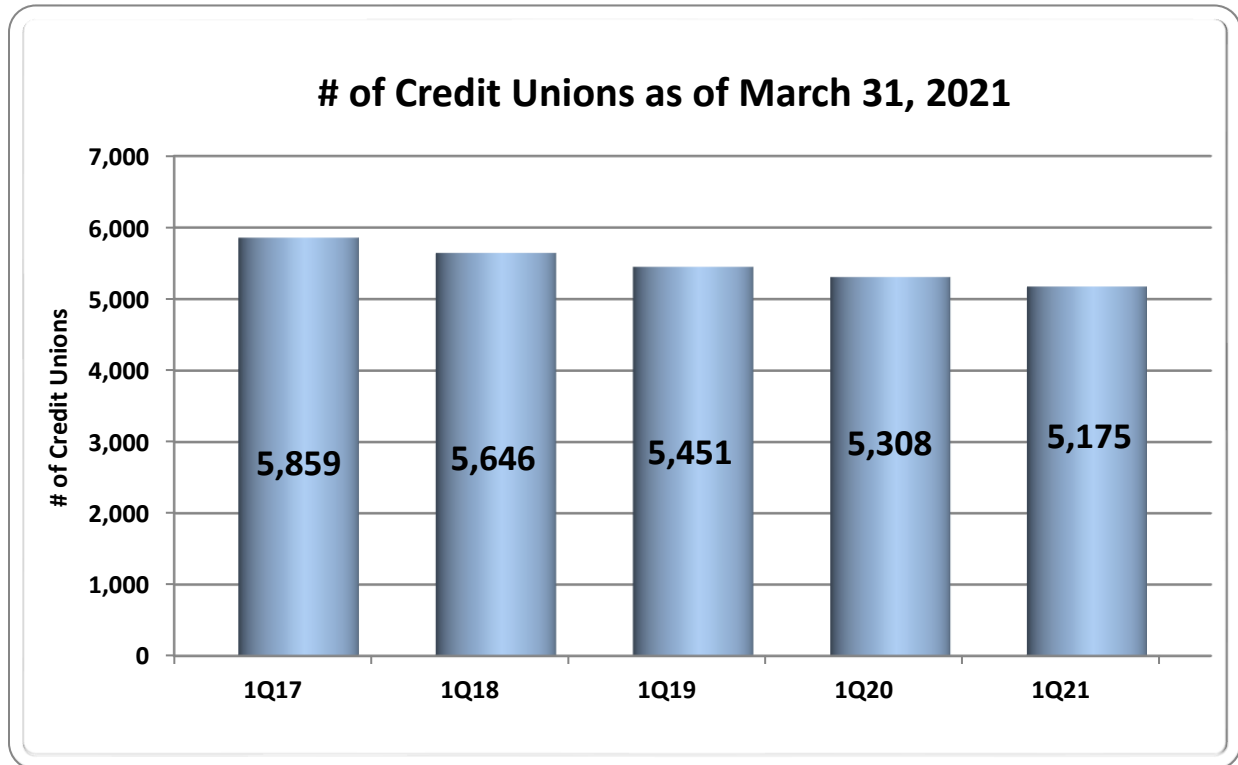
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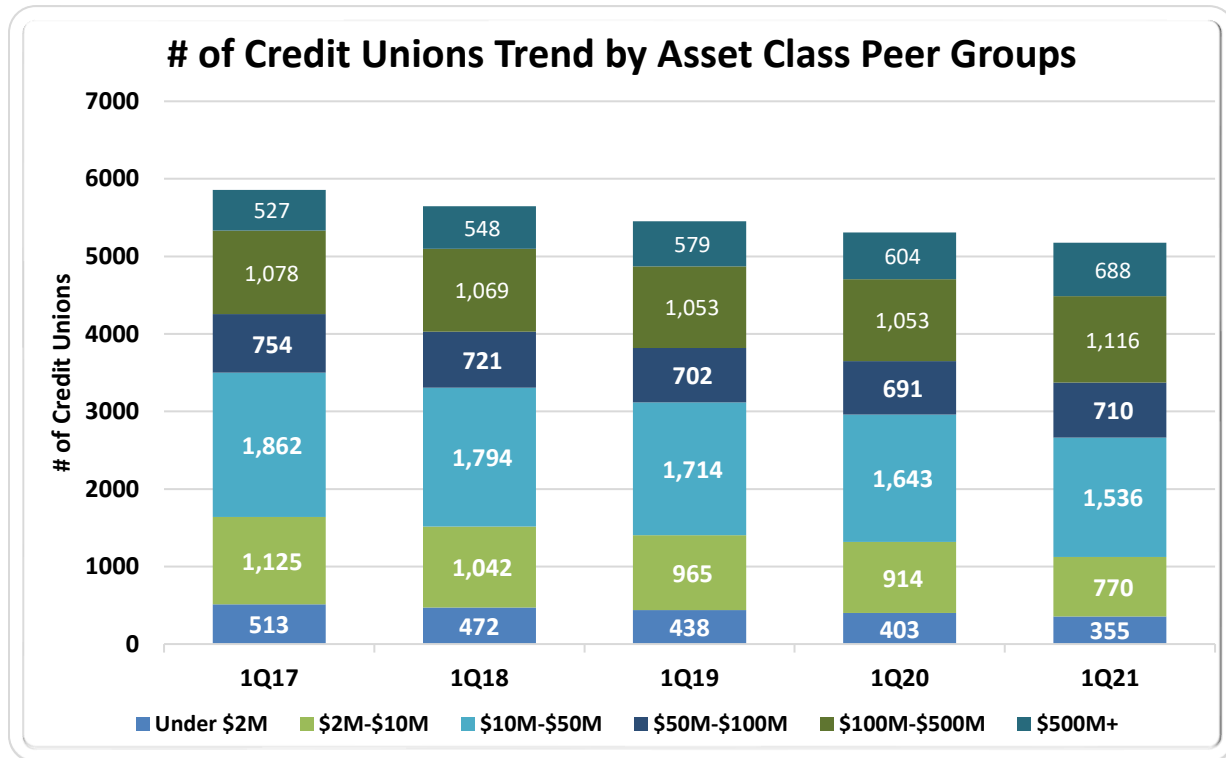
**Data Intelligence and Industry Insights for Credit Union Management**

**600 E Sumac Avenue, Provo, UT 84604**

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



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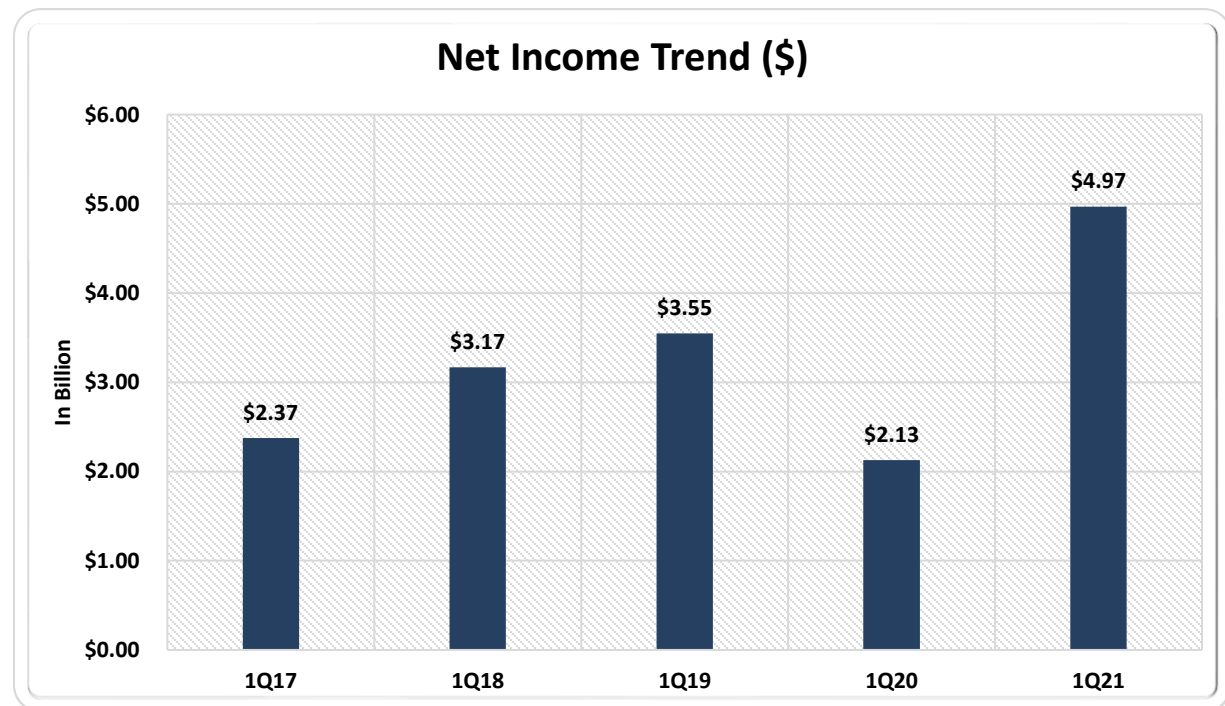
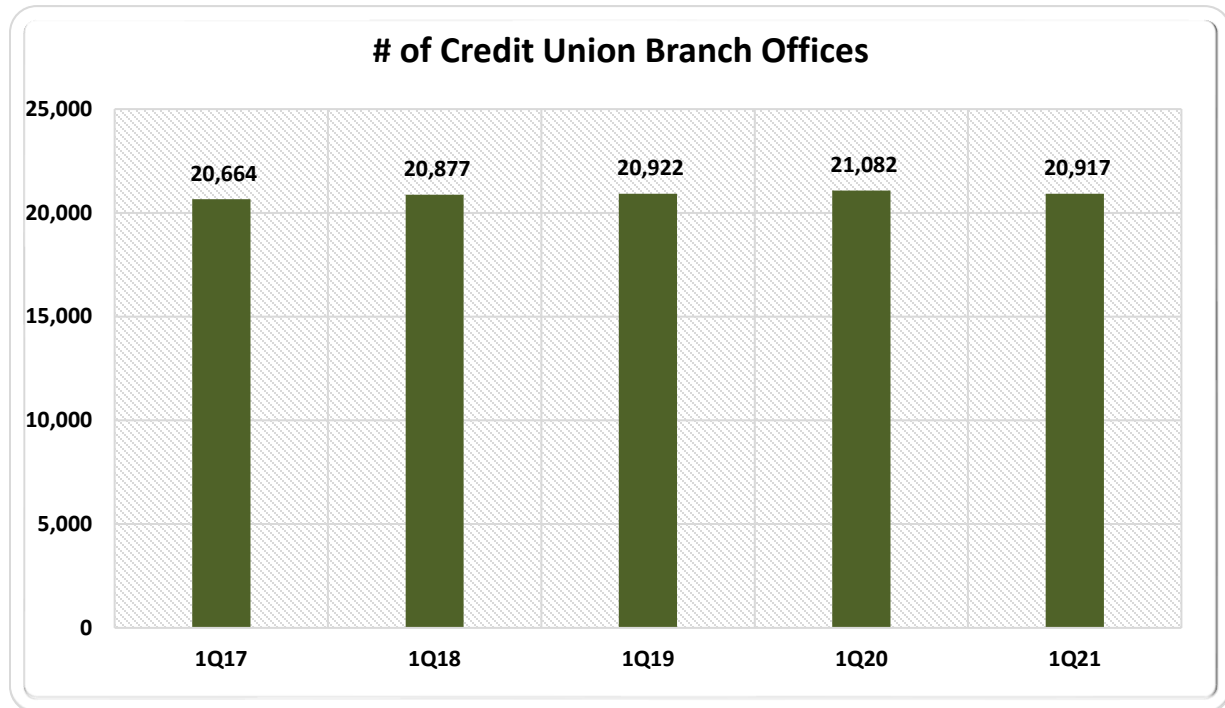
Asset-Based Peer Group Statistics As of March 31, 2021							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	355	6.9%	\$ 323,170,000	0.0%	104,229	0.1%
2	\$2M -- < \$5M	343	6.6%	\$ 1,186,260,000	0.1%	222,471	0.2%
3	\$5M -- < \$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%

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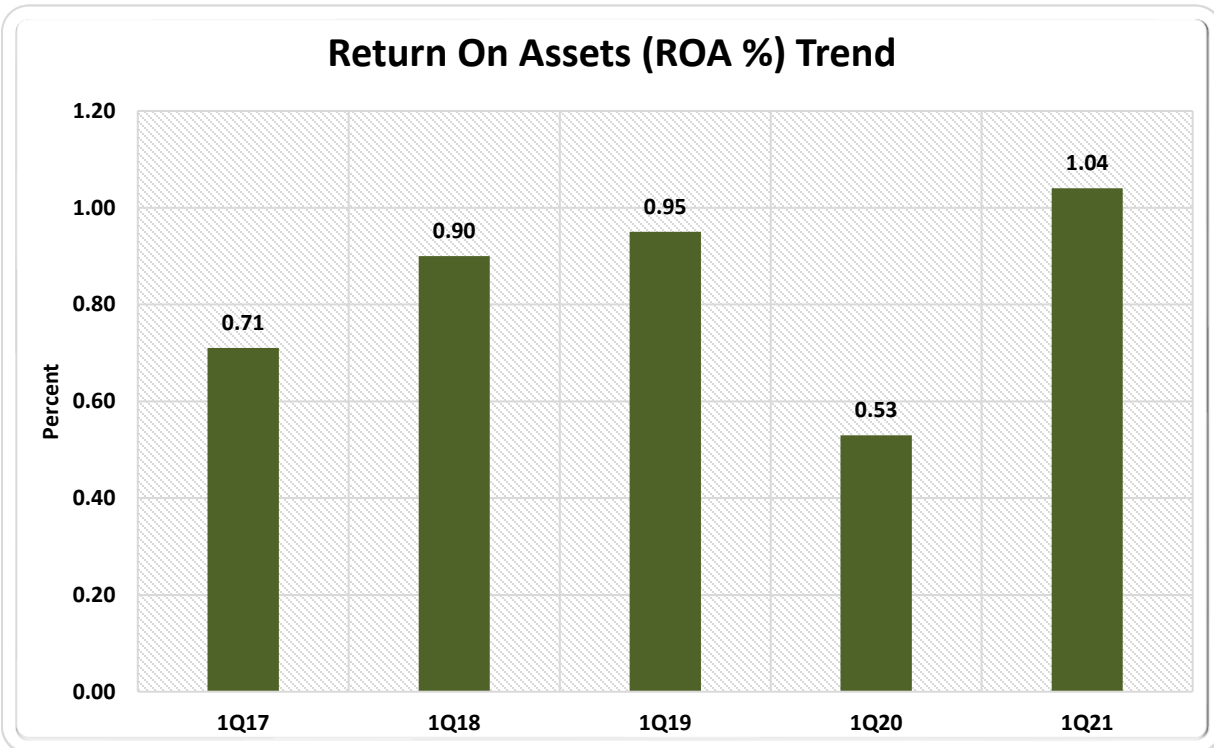
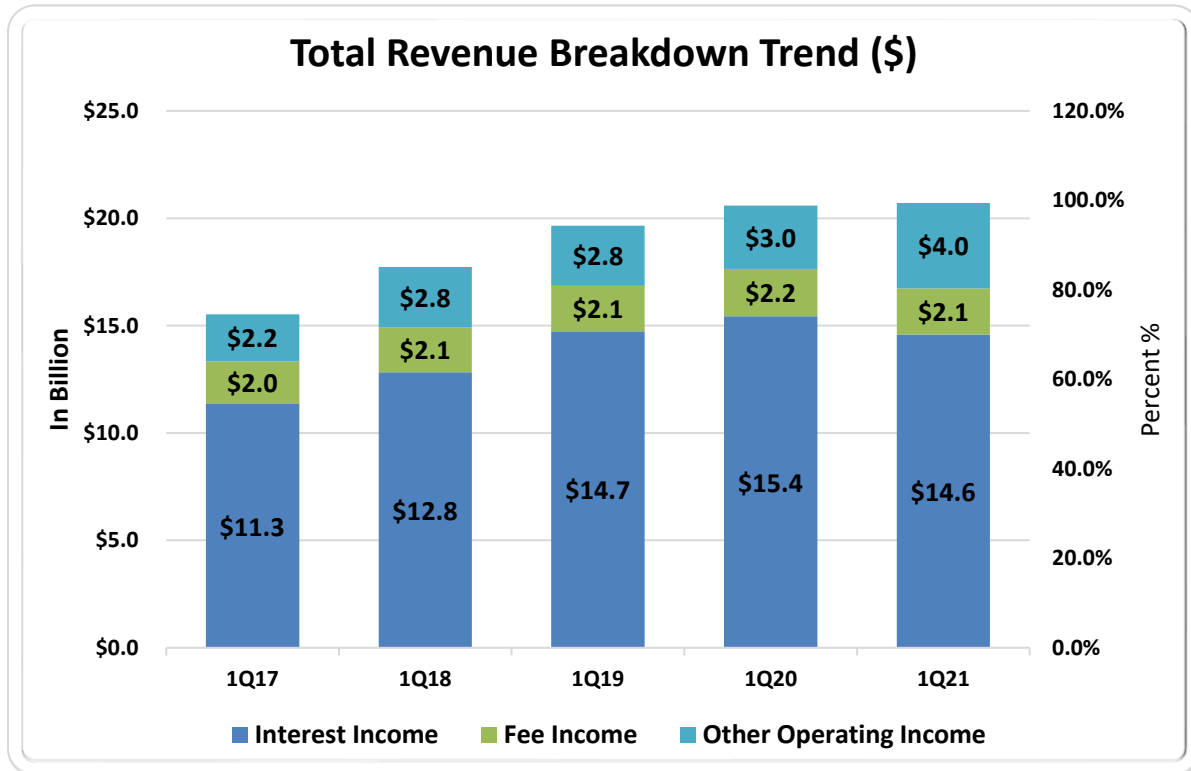
Credit Union Industry (At-A-Glance) As of March 31, 2021				
	As of 3/31/2021	3-Month % Growth	As of 3/31/2020	3-Month % Growth
<b>Members</b>	<b>127.1M</b>	<b>3.6%</b>	<b>122.7M</b>	<b>3.4%</b>
<b>Assets</b>	<b>\$1,971.5B</b>	<b>19.0%</b>	<b>\$1,657.0B</b>	<b>8.7%</b>
<b>Loans</b>	<b>\$1,177.7B</b>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

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)
<b>Net Interest Margin</b>	<b>2.95</b>	<b>2.57</b>	<b>-0.38 bps</b>
<b>+ Fees &amp; Other Income</b>	<b>1.28</b>	<b>1.32</b>	<b>0.04 bps</b>
<b>- Operating Expenses</b>	<b>3.16</b>	<b>2.76</b>	<b>-0.40 bps</b>
<b>- Provision for Loan Losses</b>	<b>0.53</b>	<b>0.15</b>	<b>-0.38 bps</b>
<b>+ Non-Operating Income</b>	<b>-0.01</b>	<b>0.06</b>	<b>0.07 bps</b>
<b>= ROA</b>	<b>0.53</b>	<b>1.04</b>	<b>0.51 bps</b>

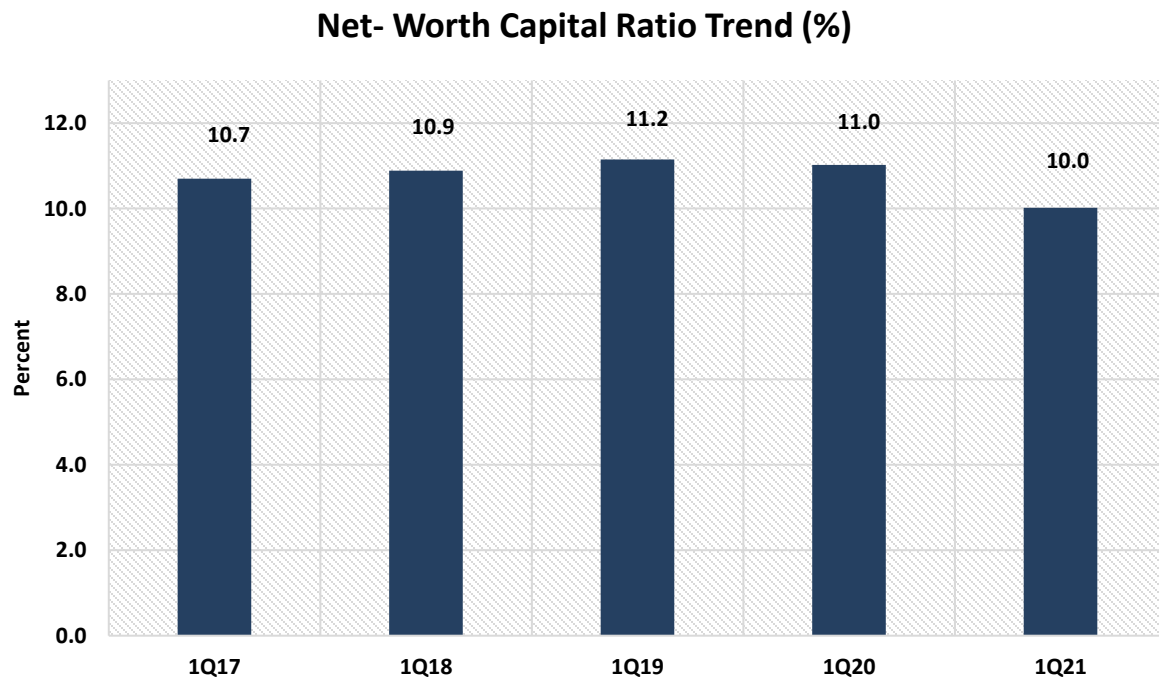
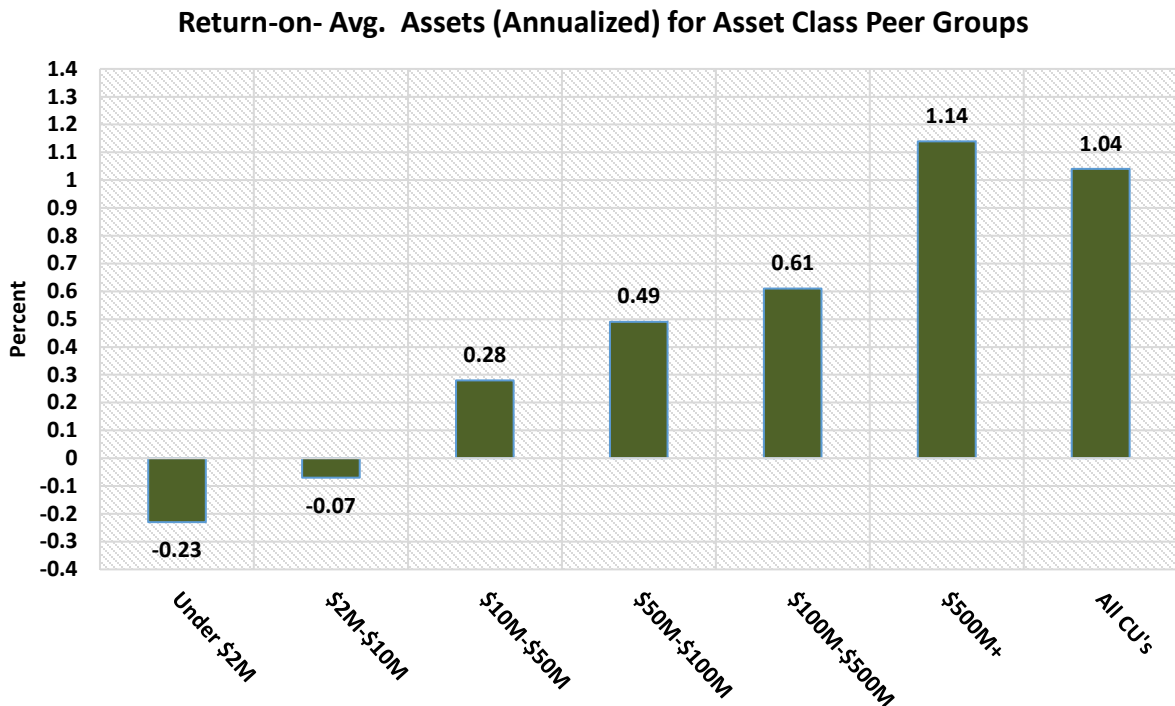
## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2021



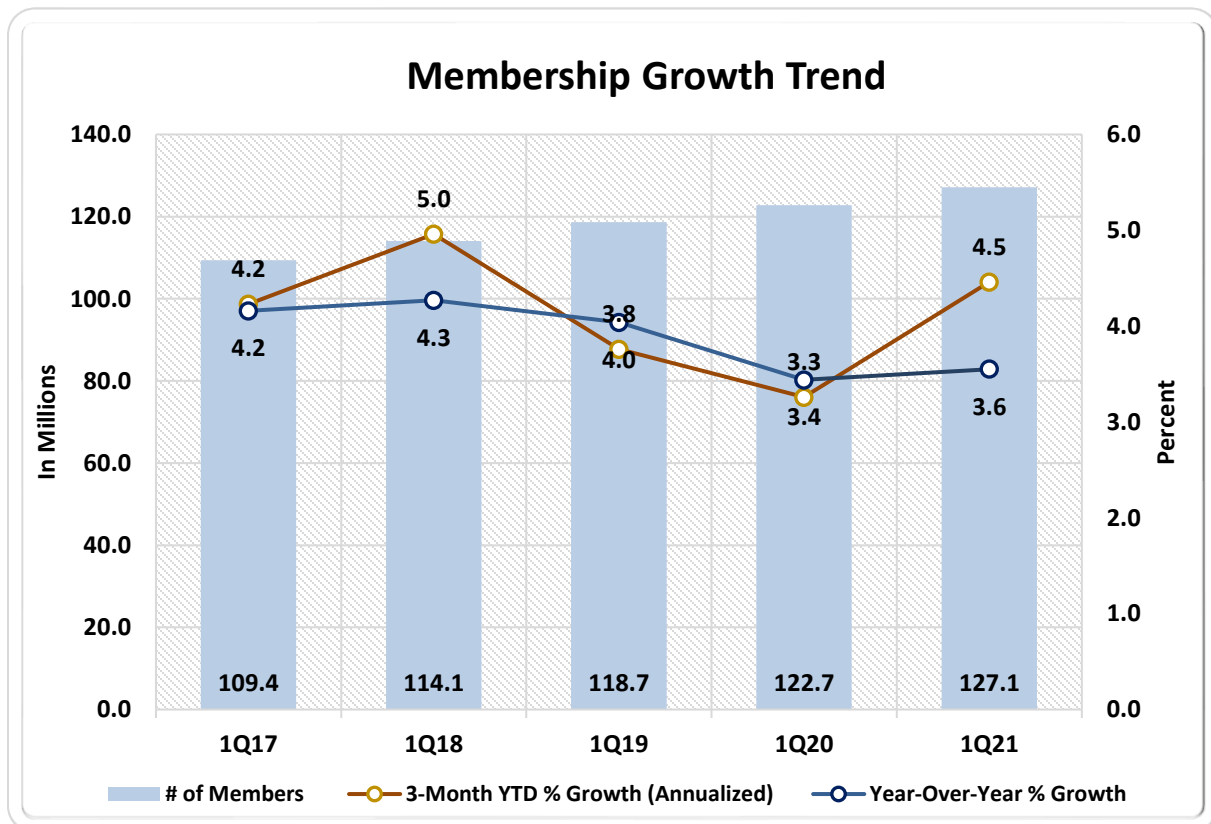
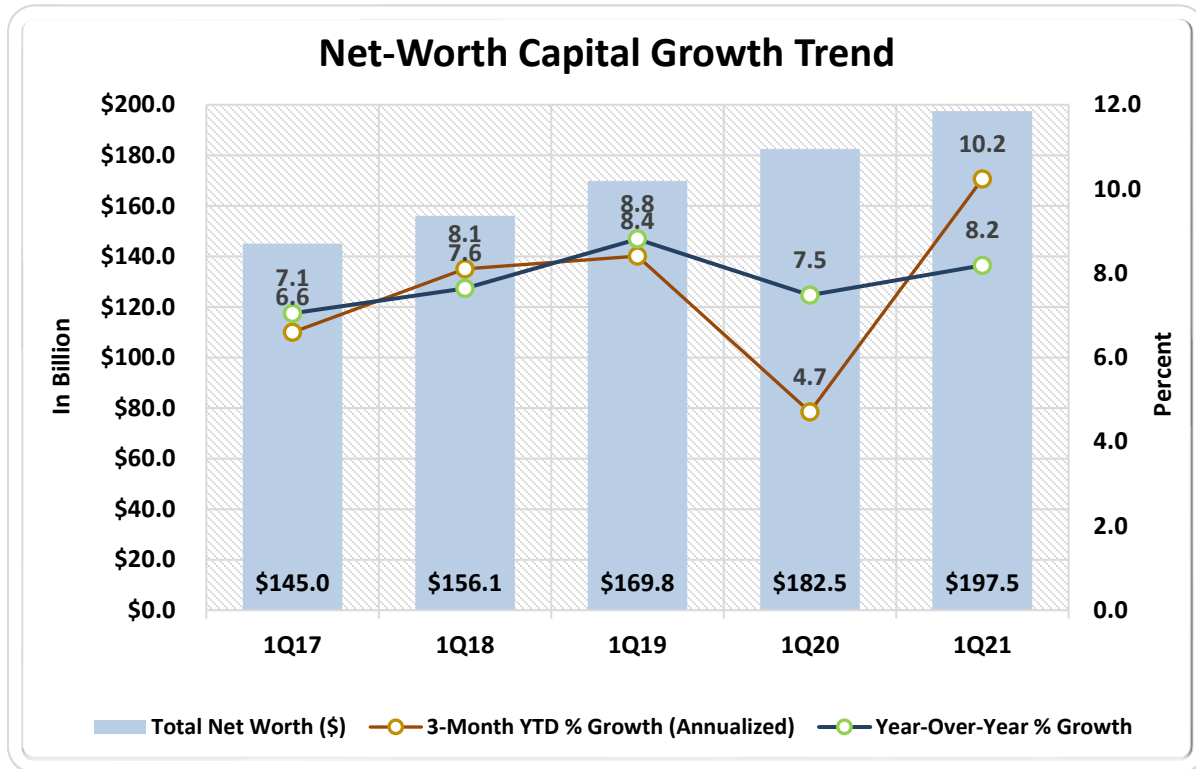
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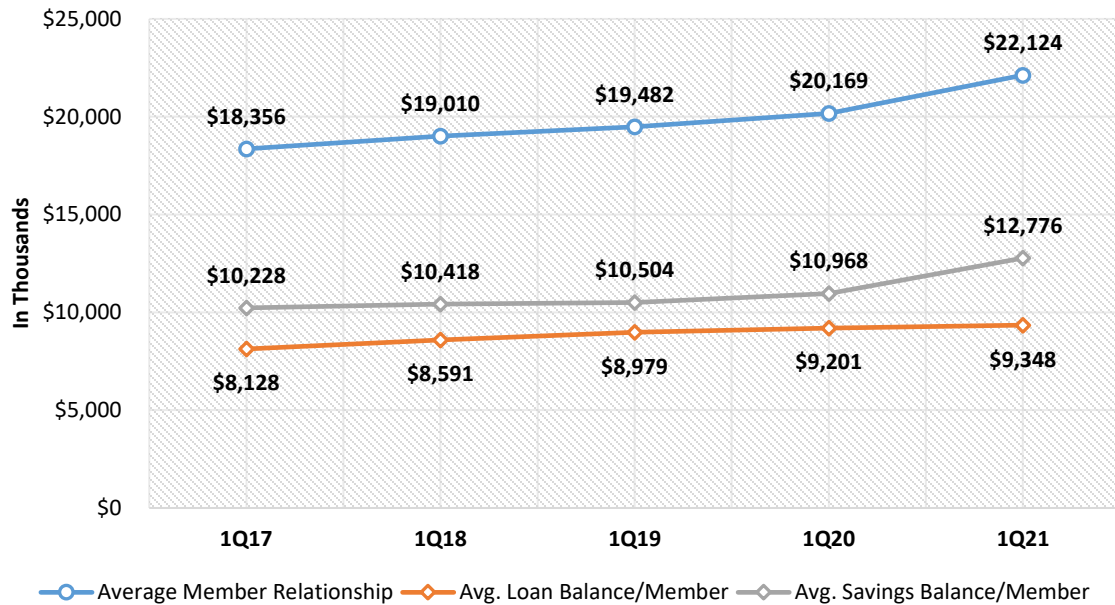
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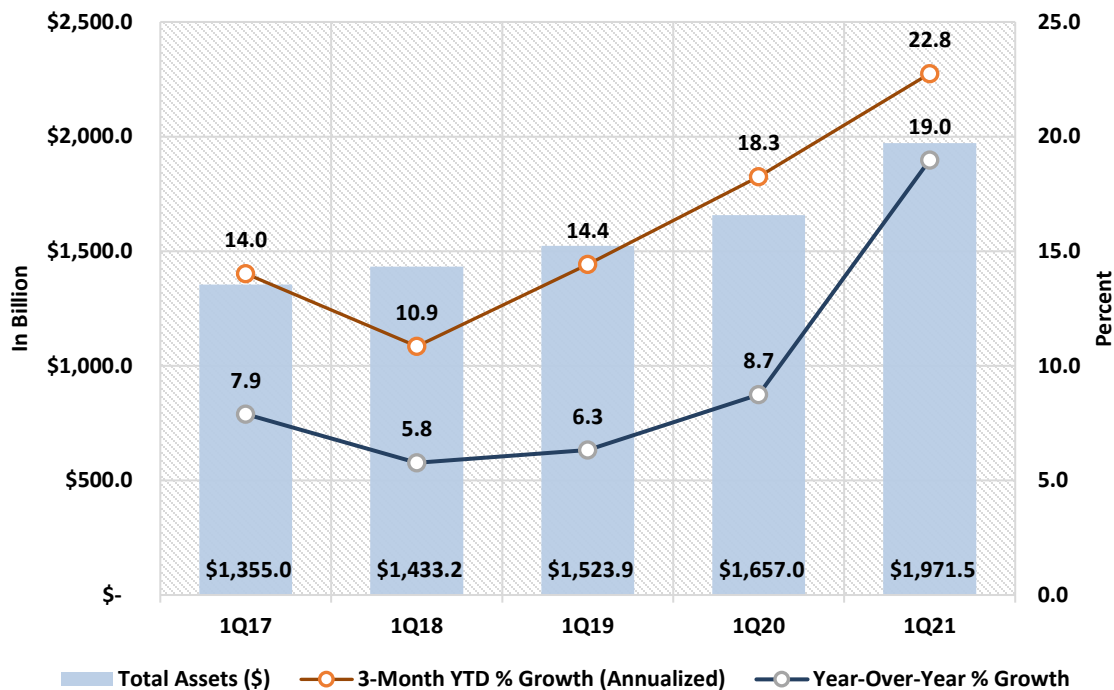


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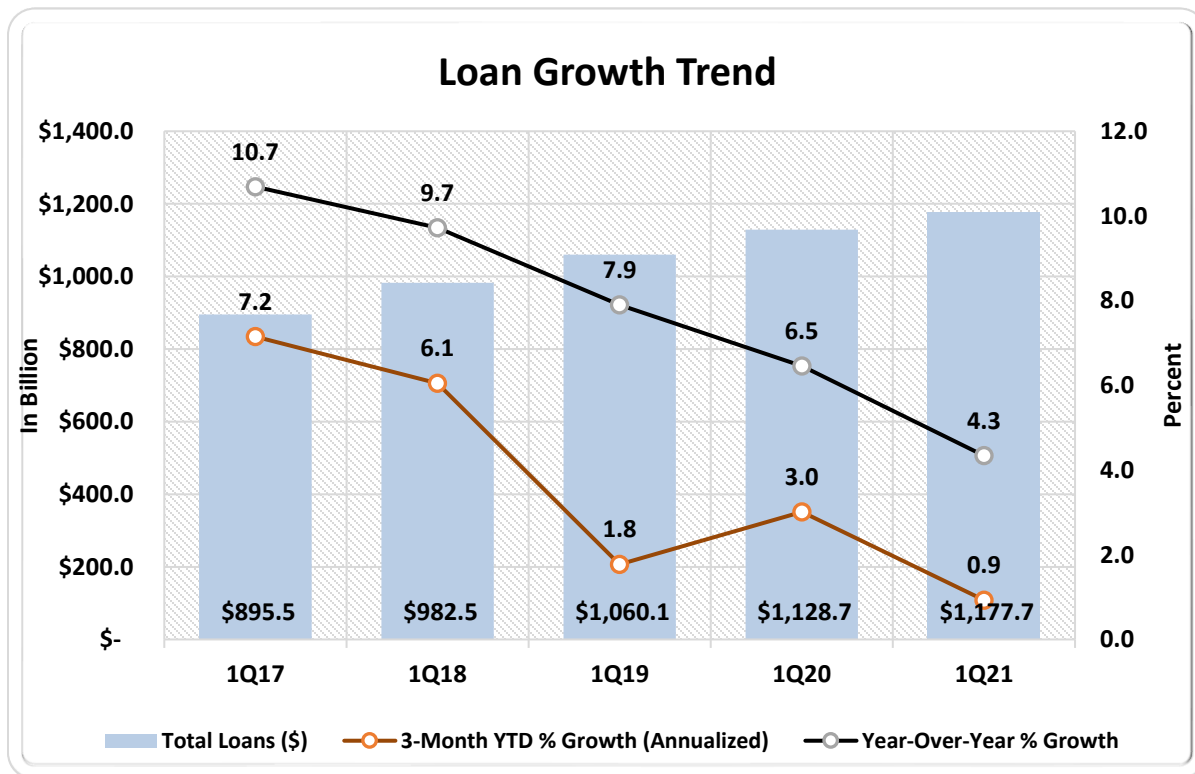
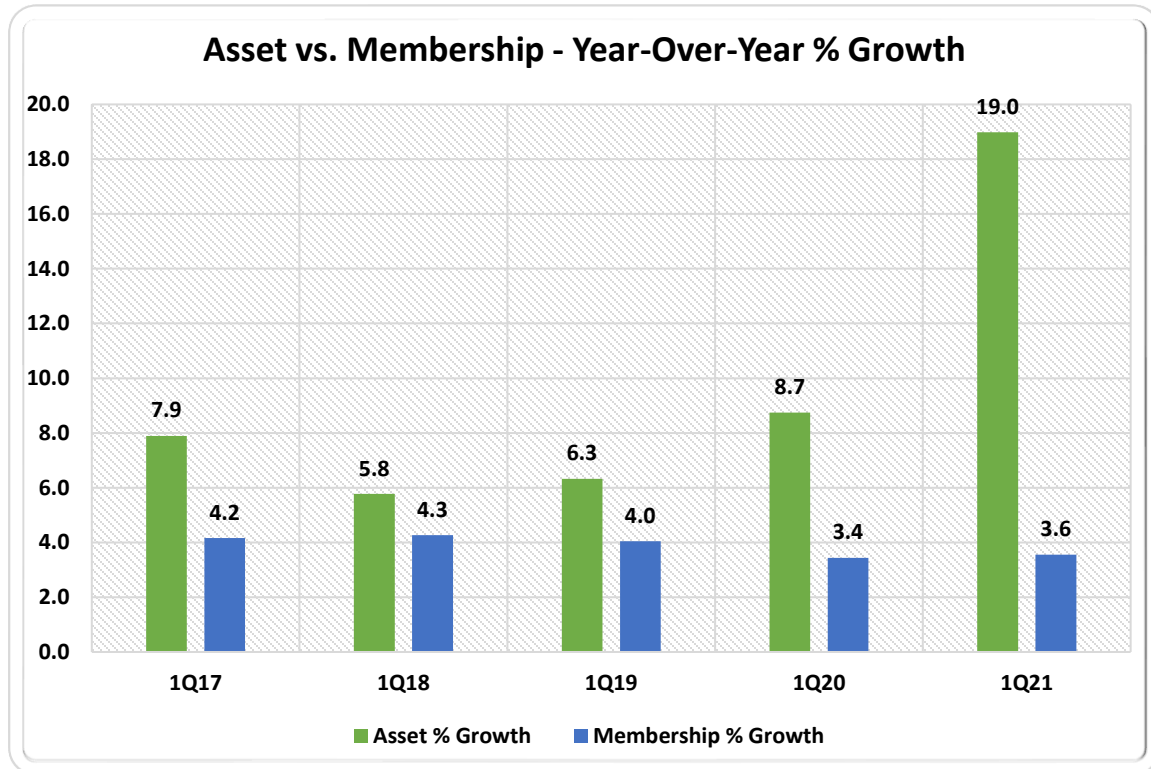
### Member Relationship Trend



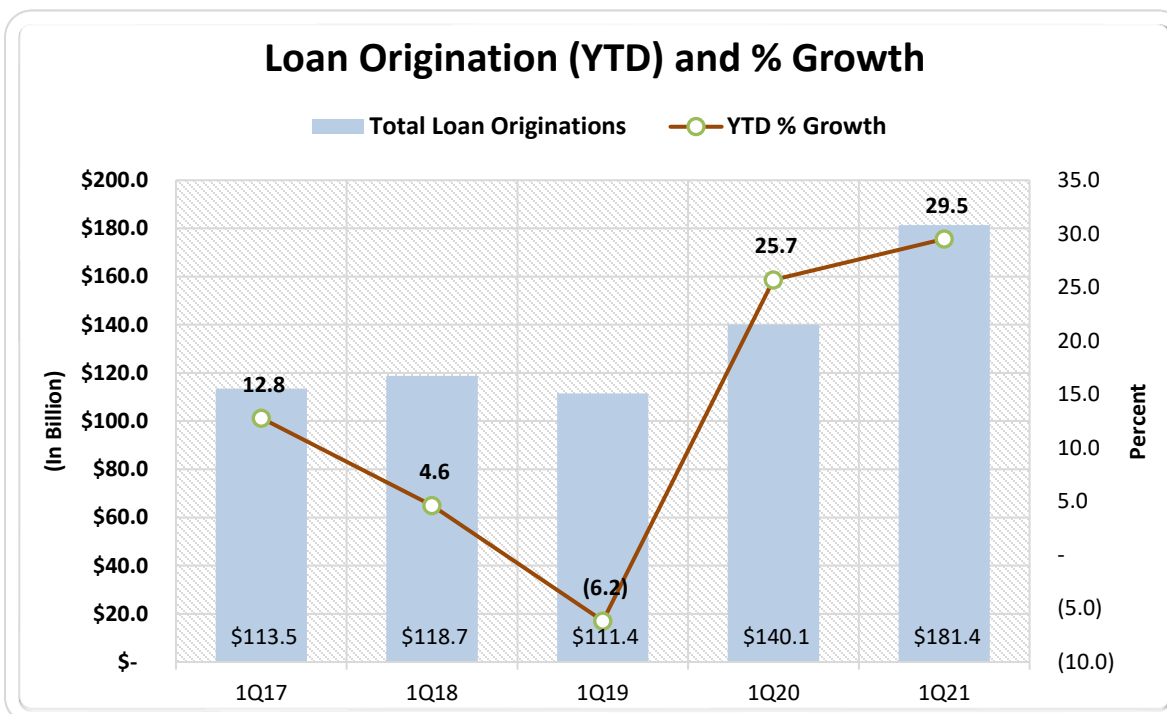
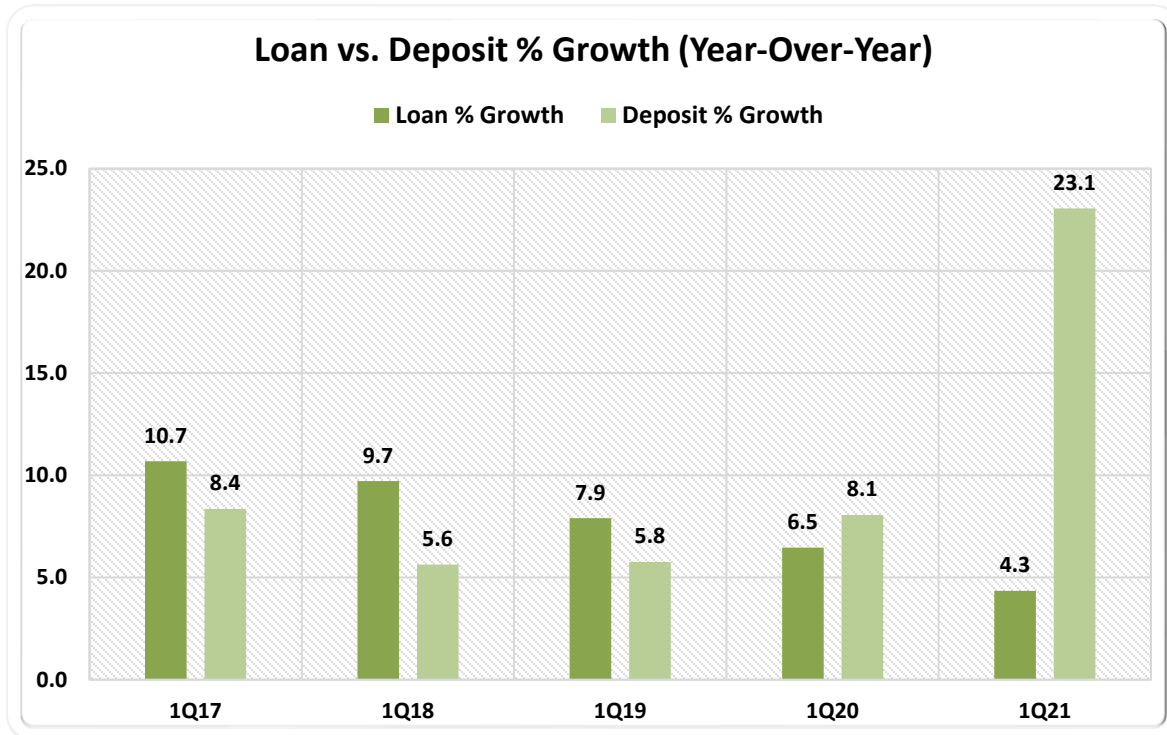
### Asset Growth Trend



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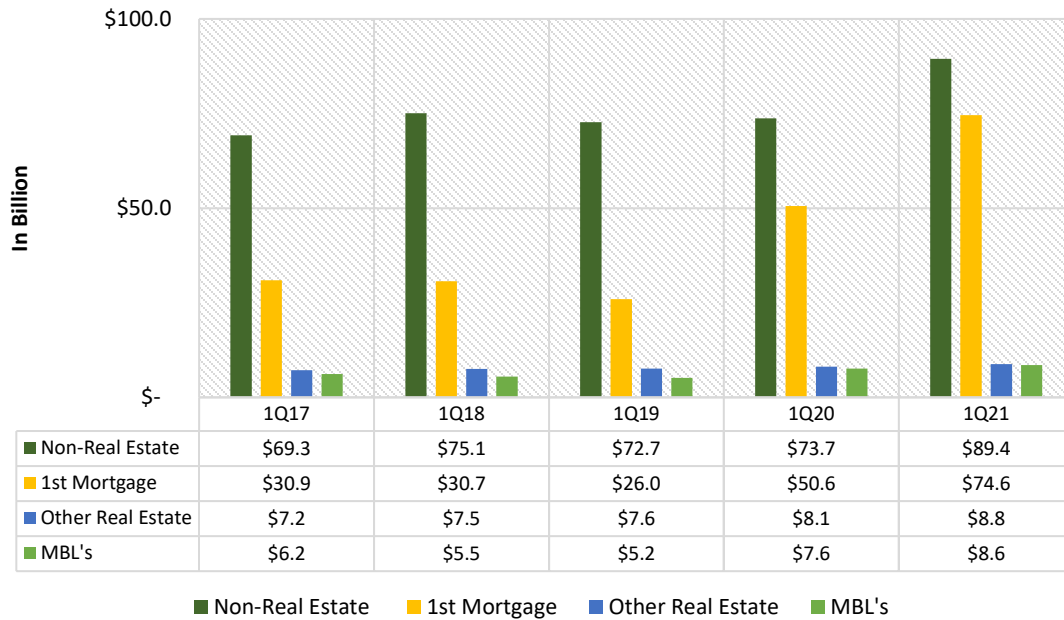


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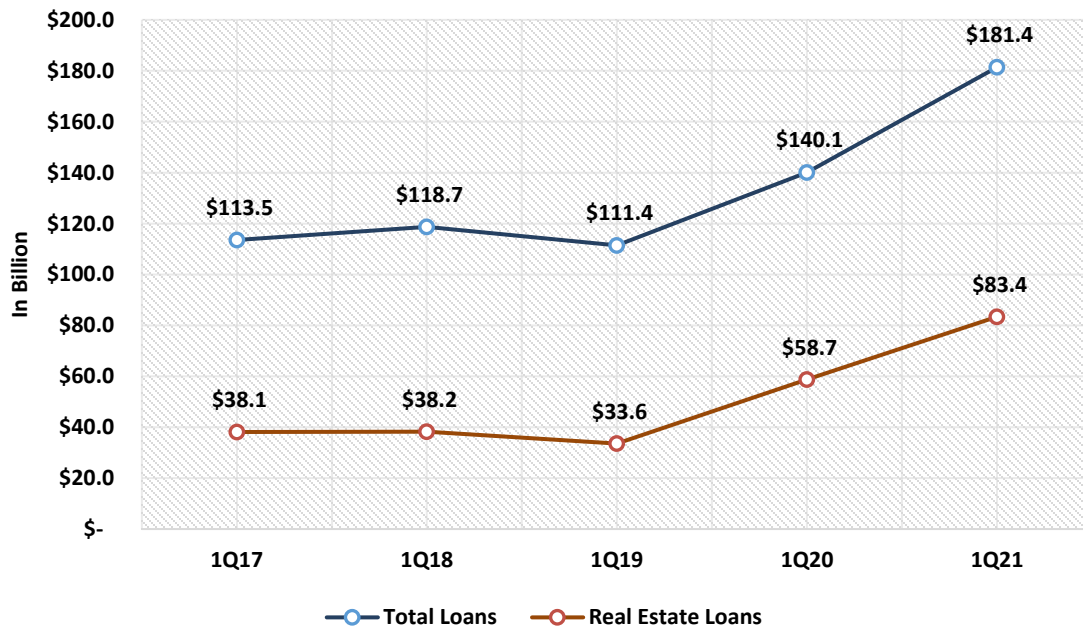


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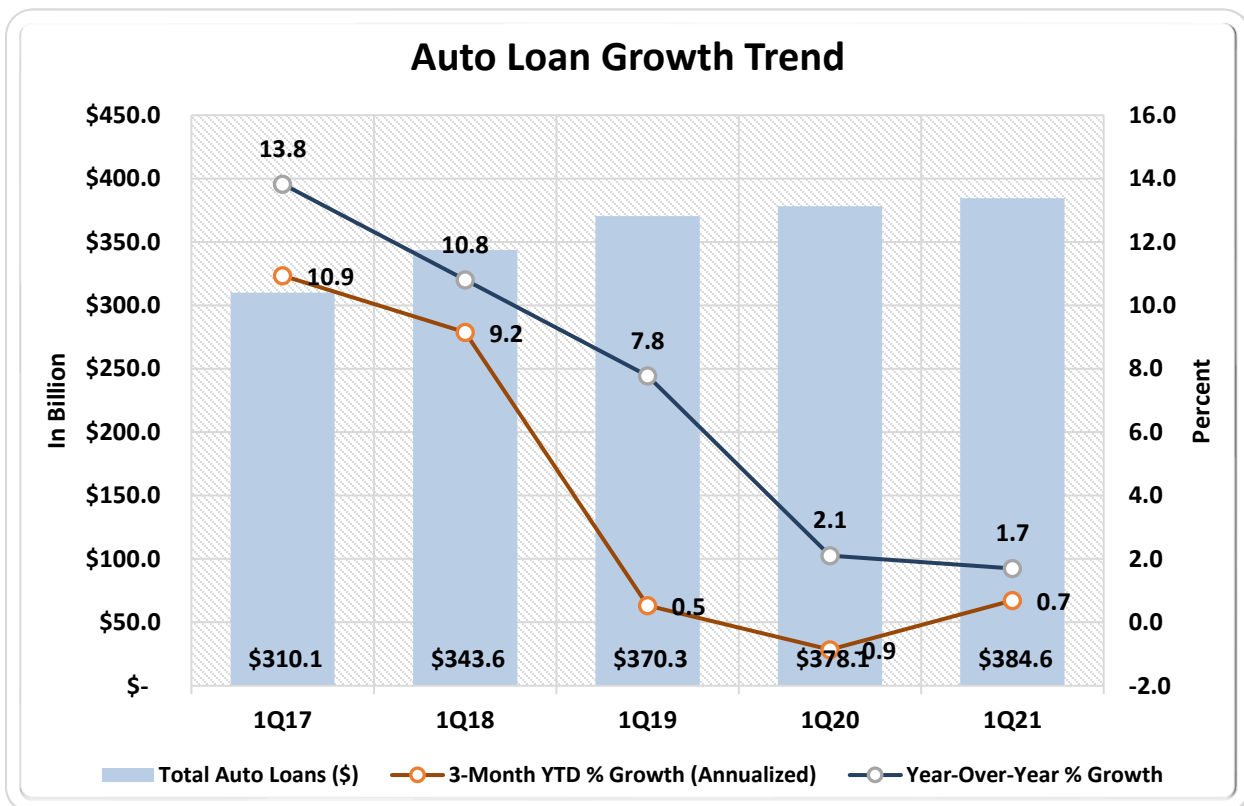
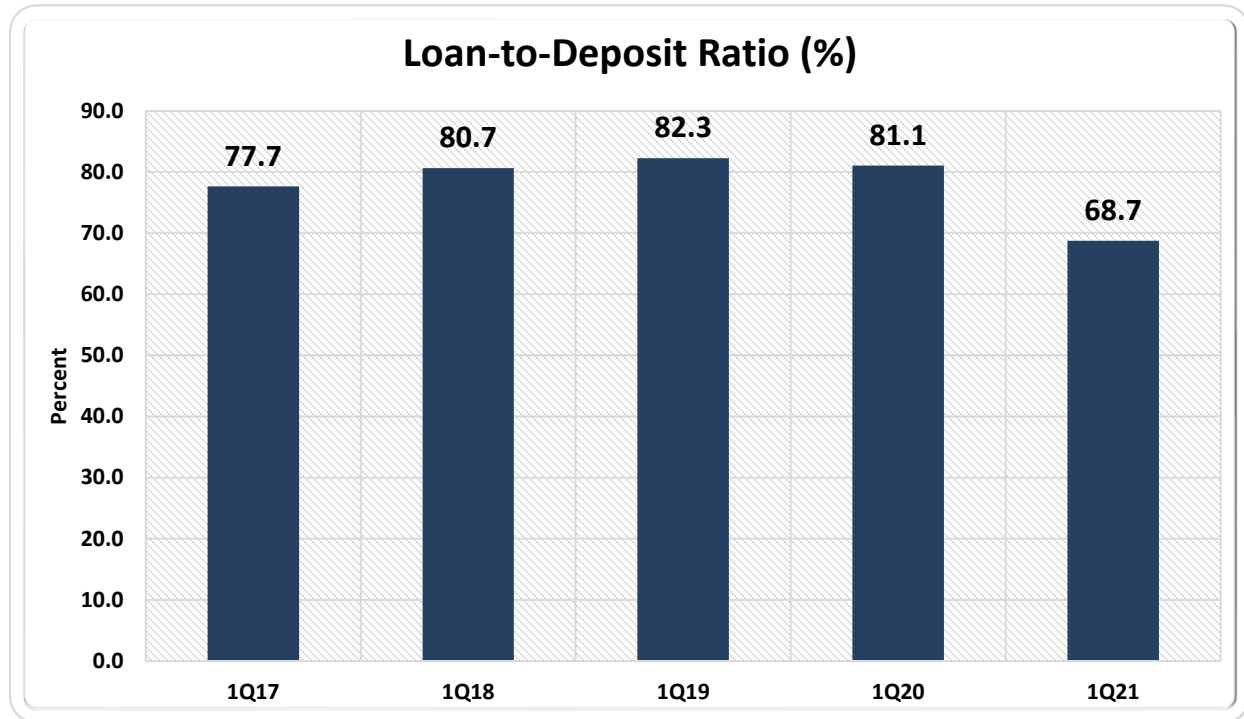
### Loan Origination by Loan Types - (Year-To-Date)



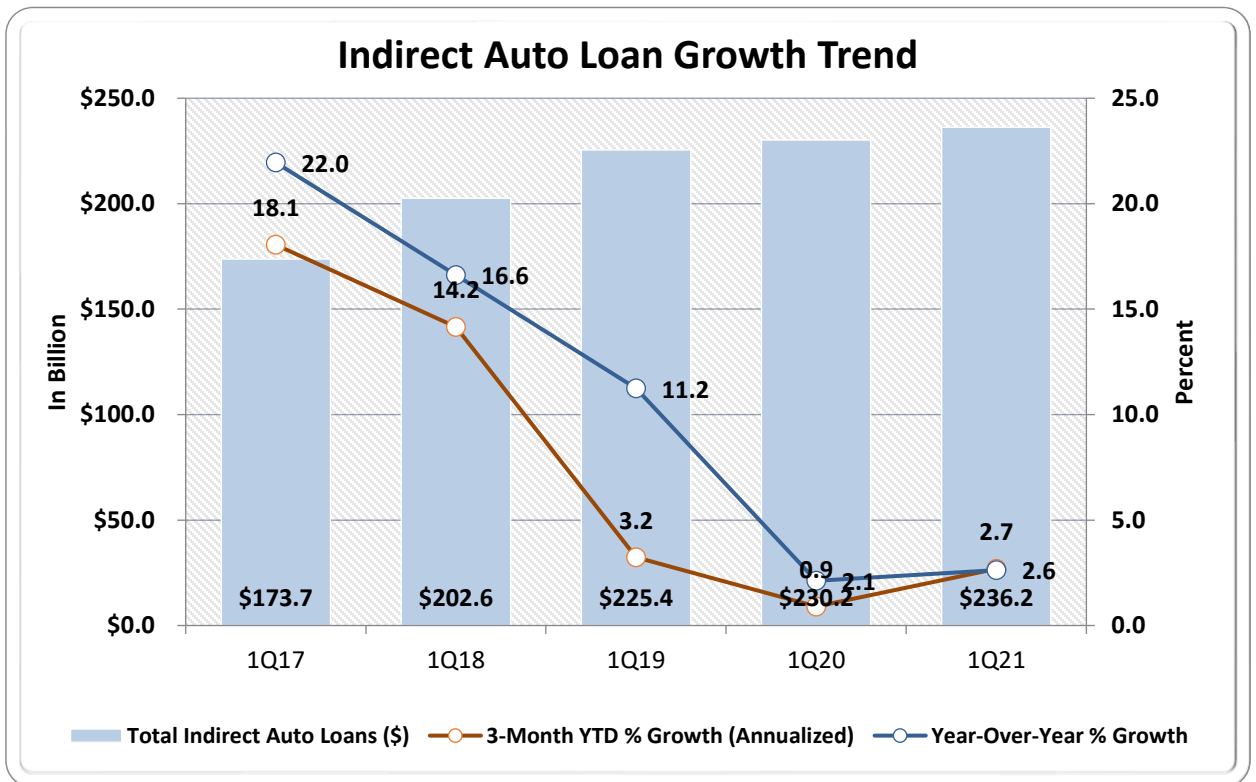
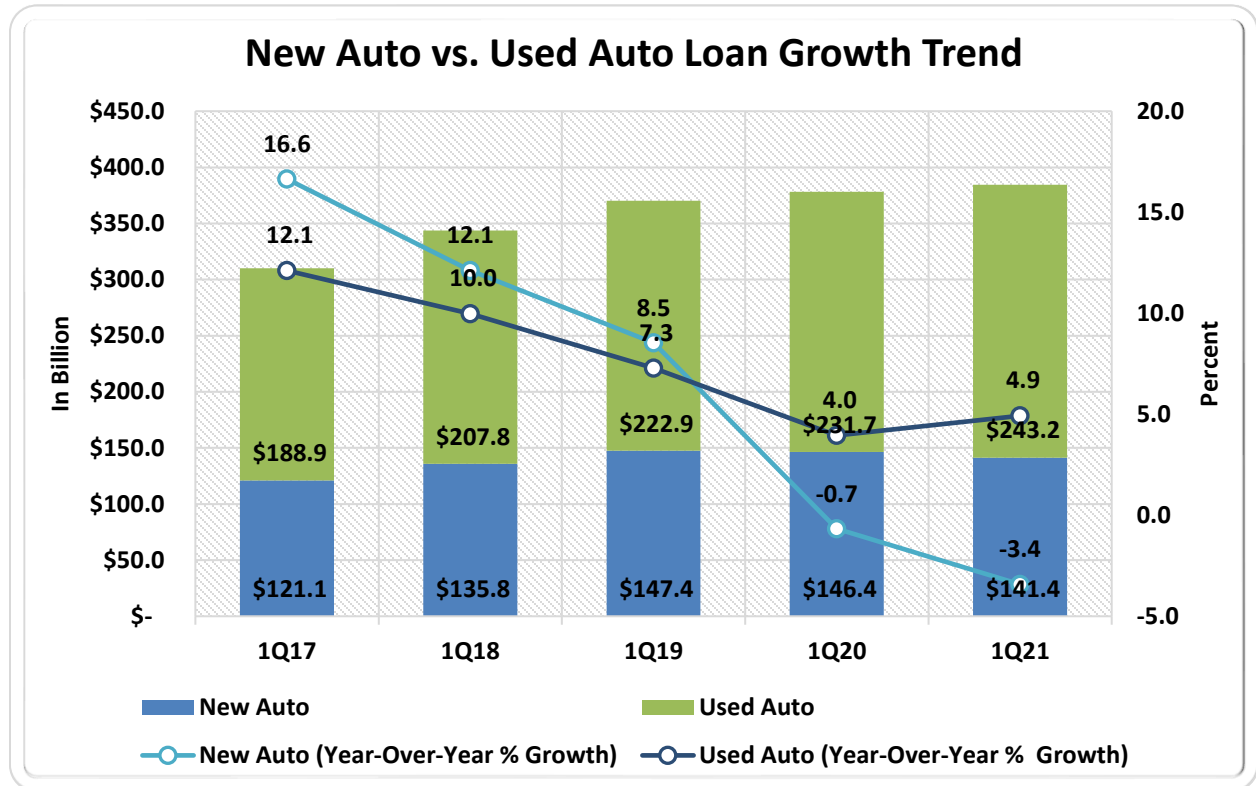
### Loans Granted - Total Loans vs. Real Estate Loans



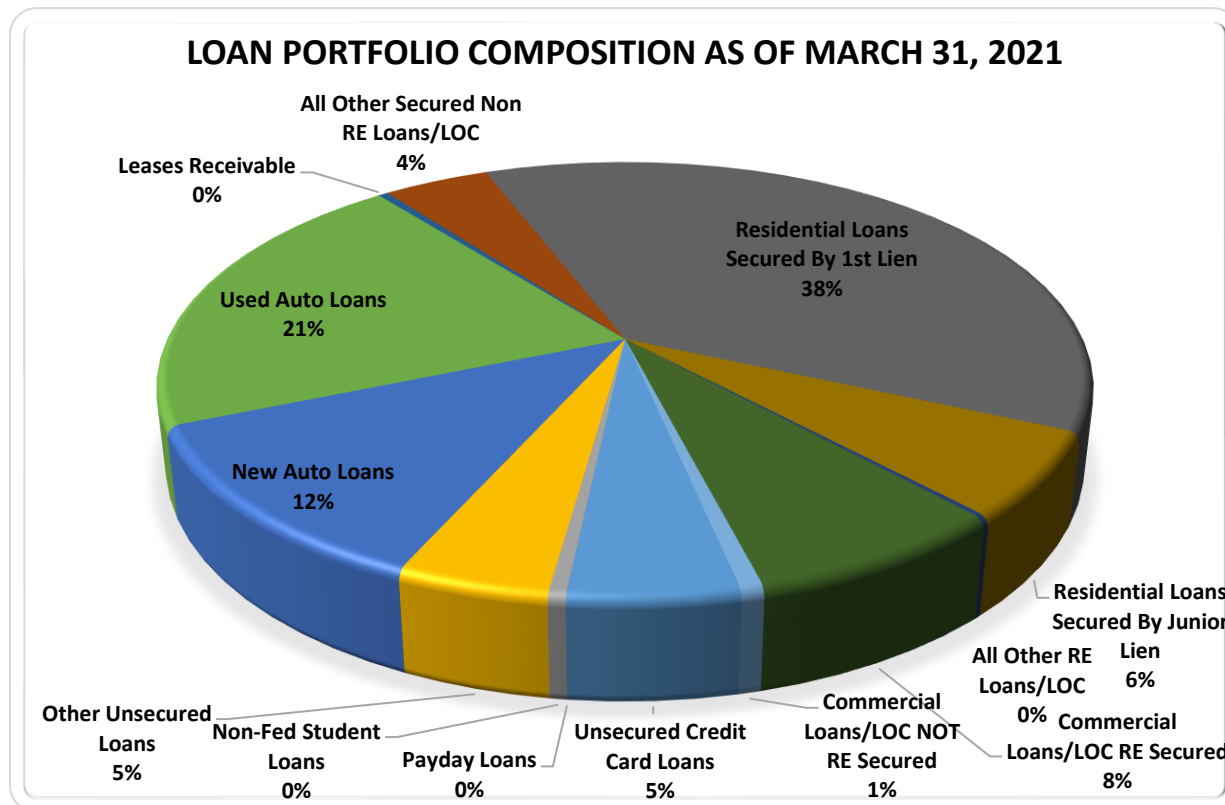
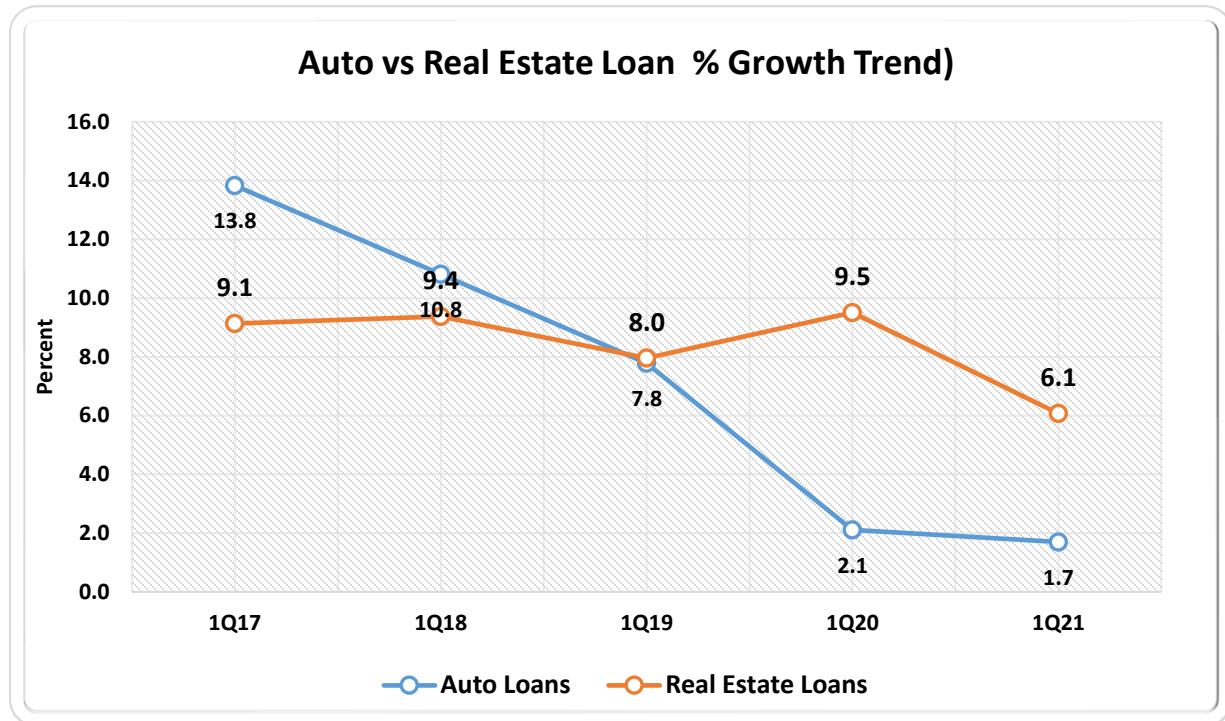
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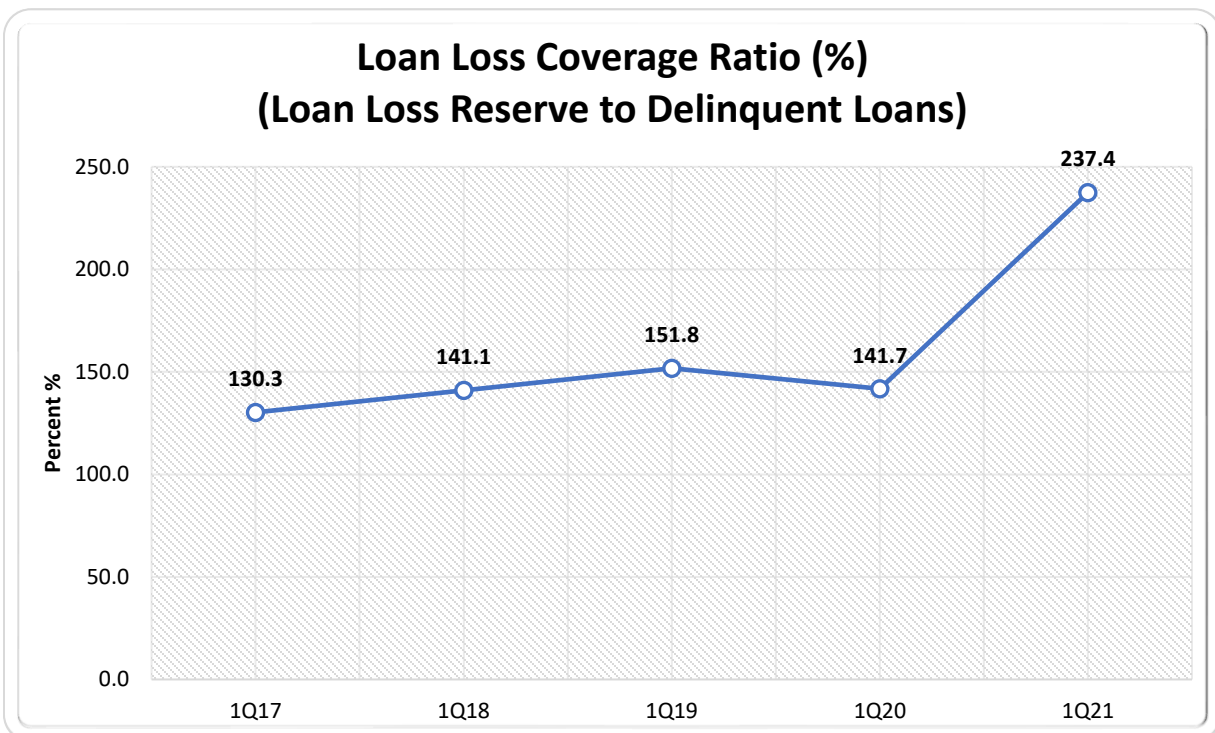
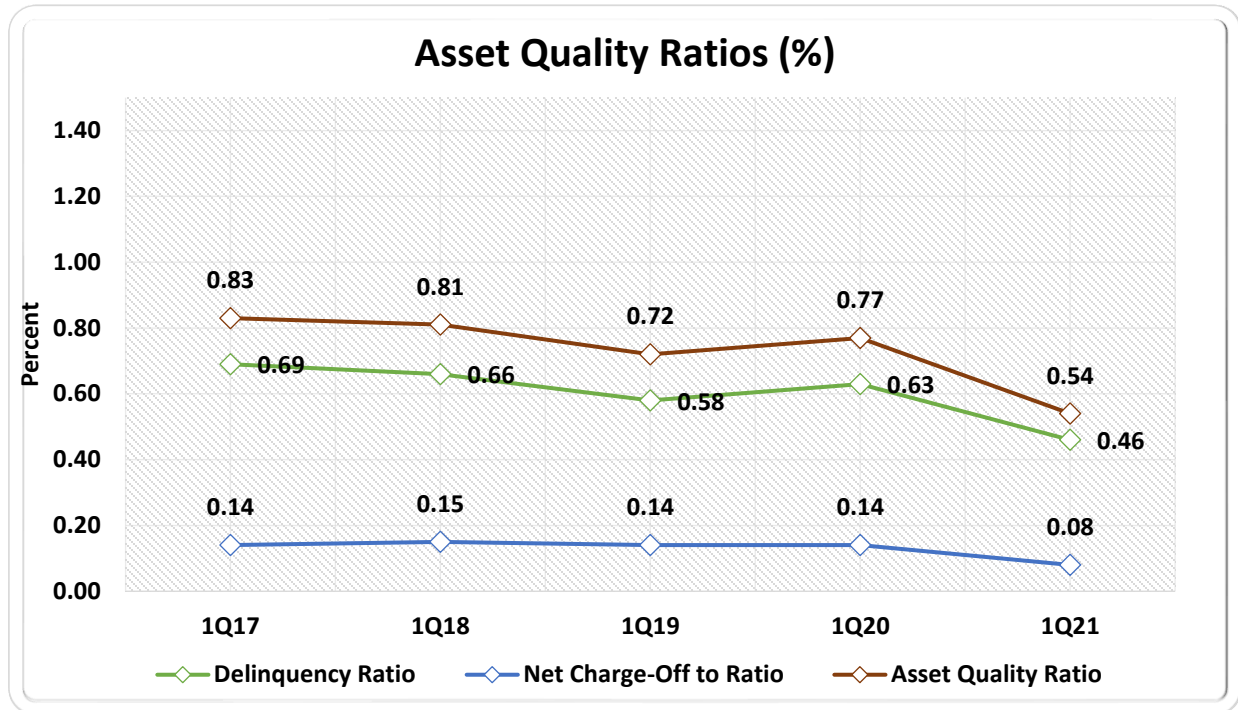
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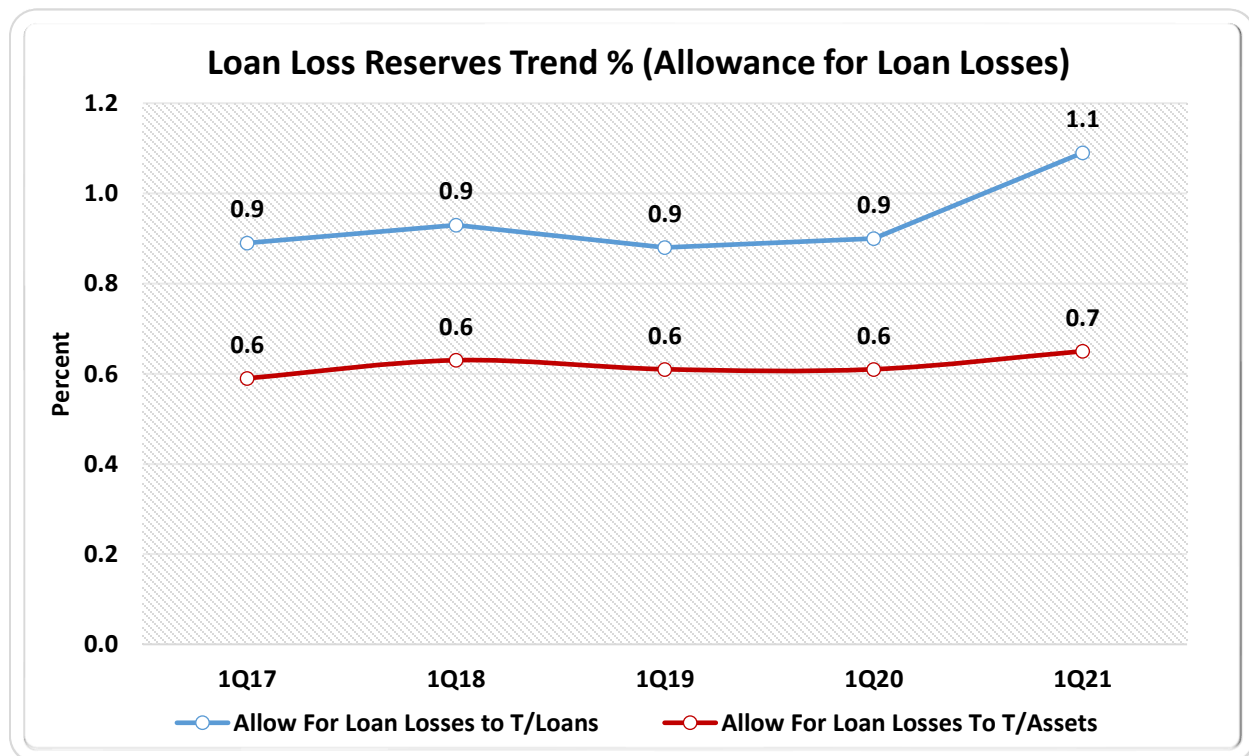
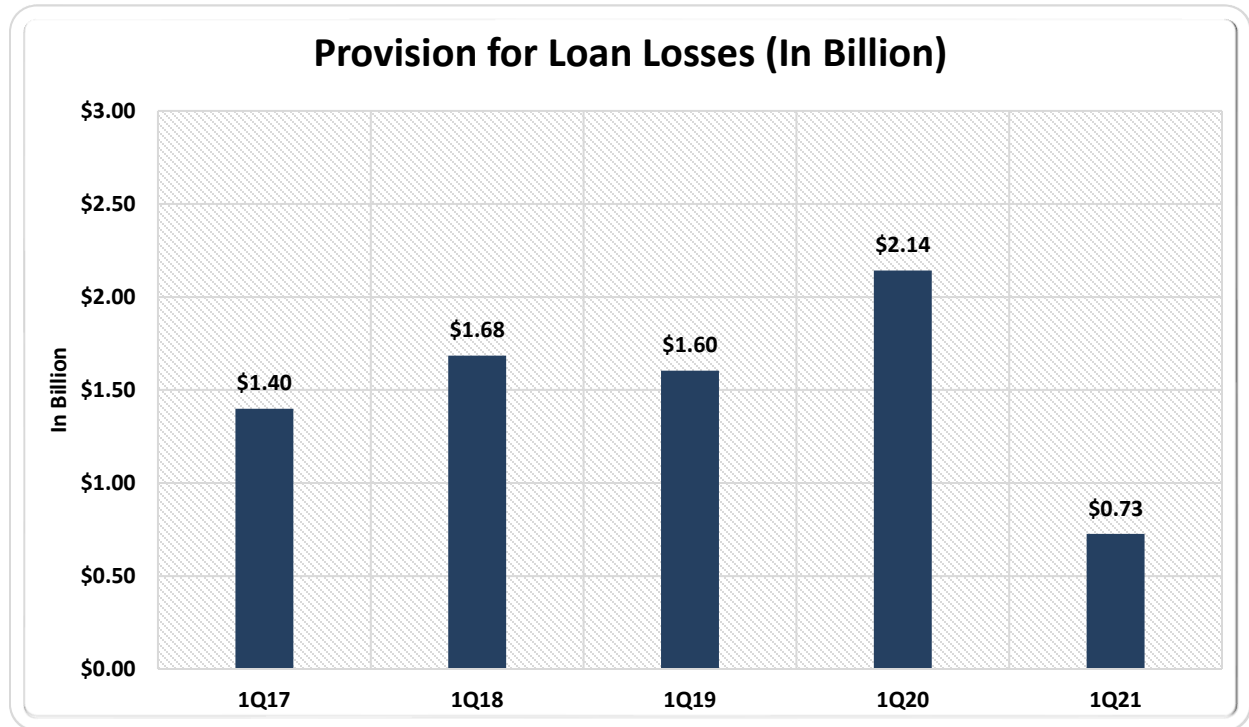


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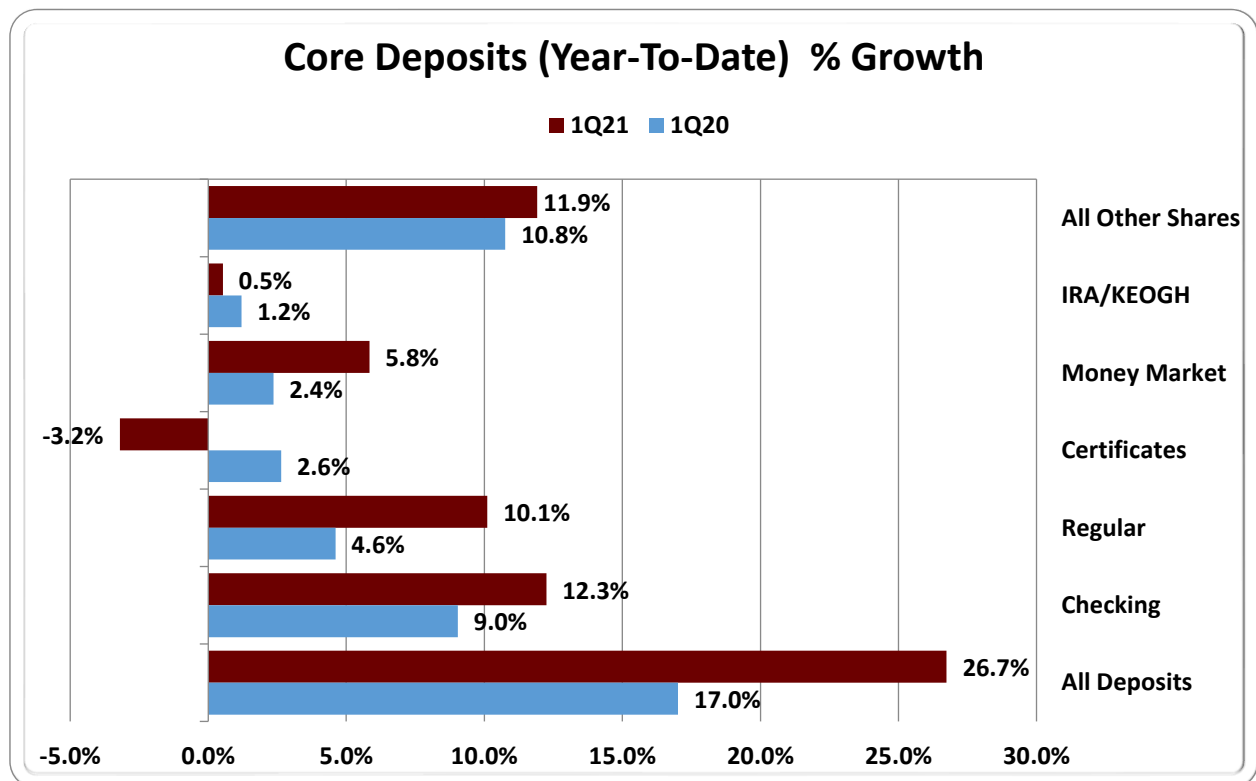
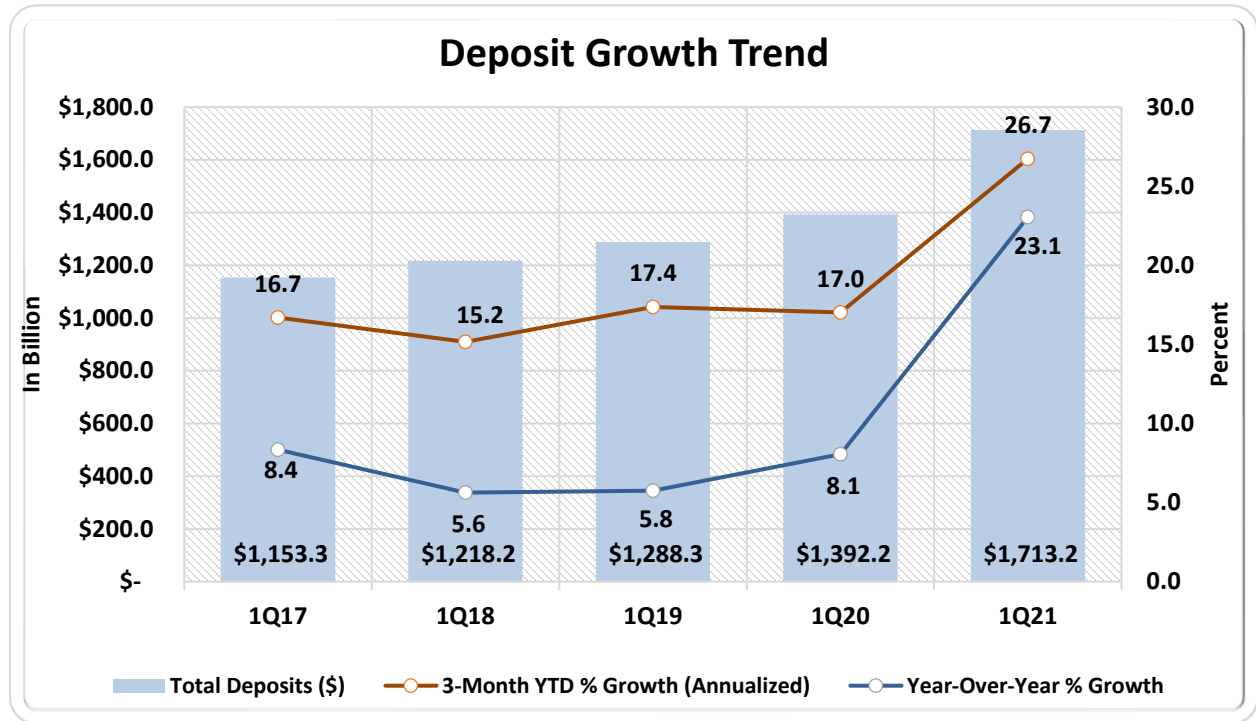




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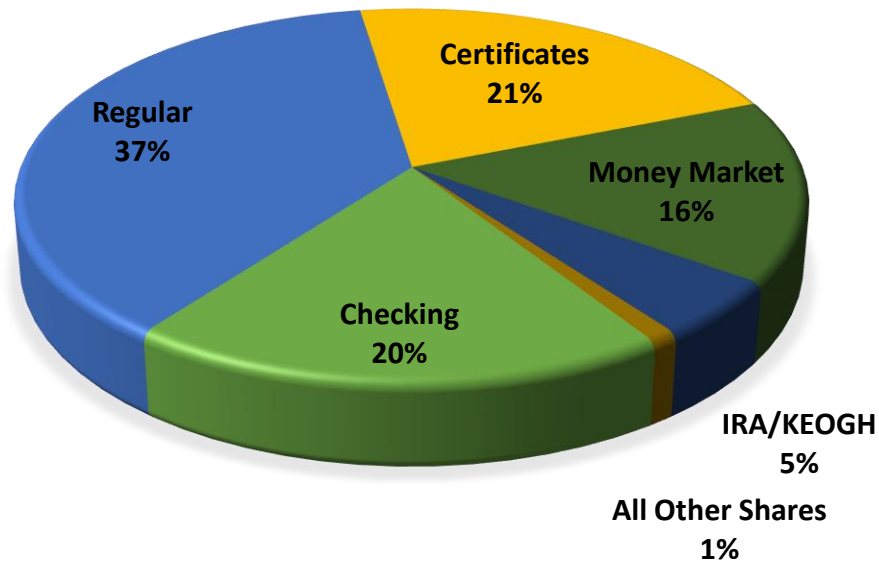


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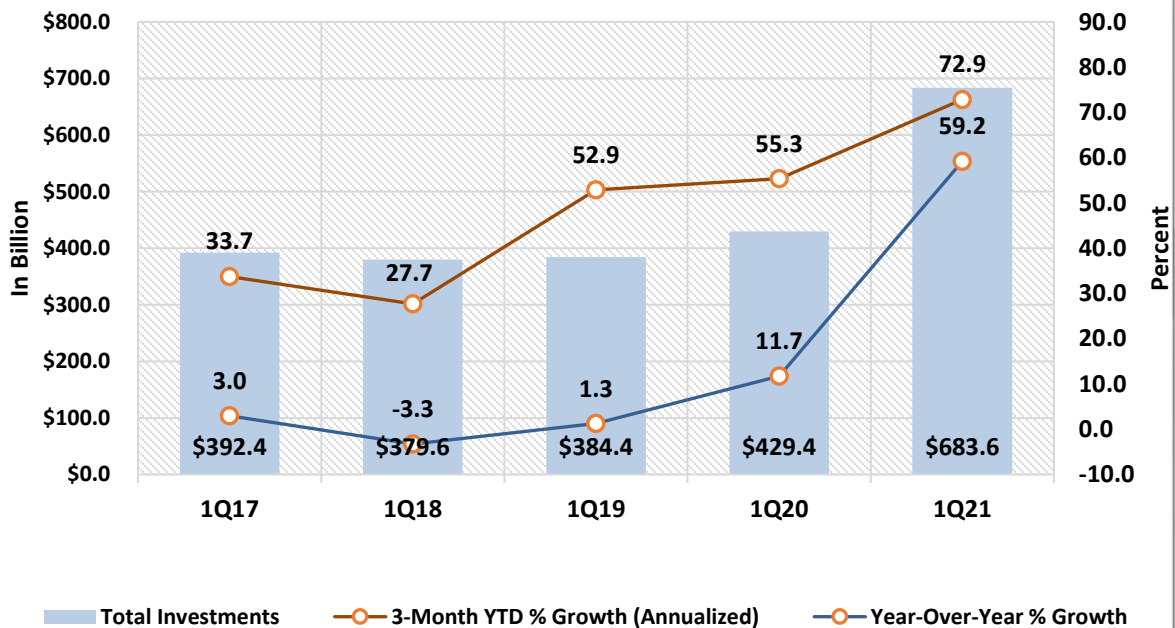


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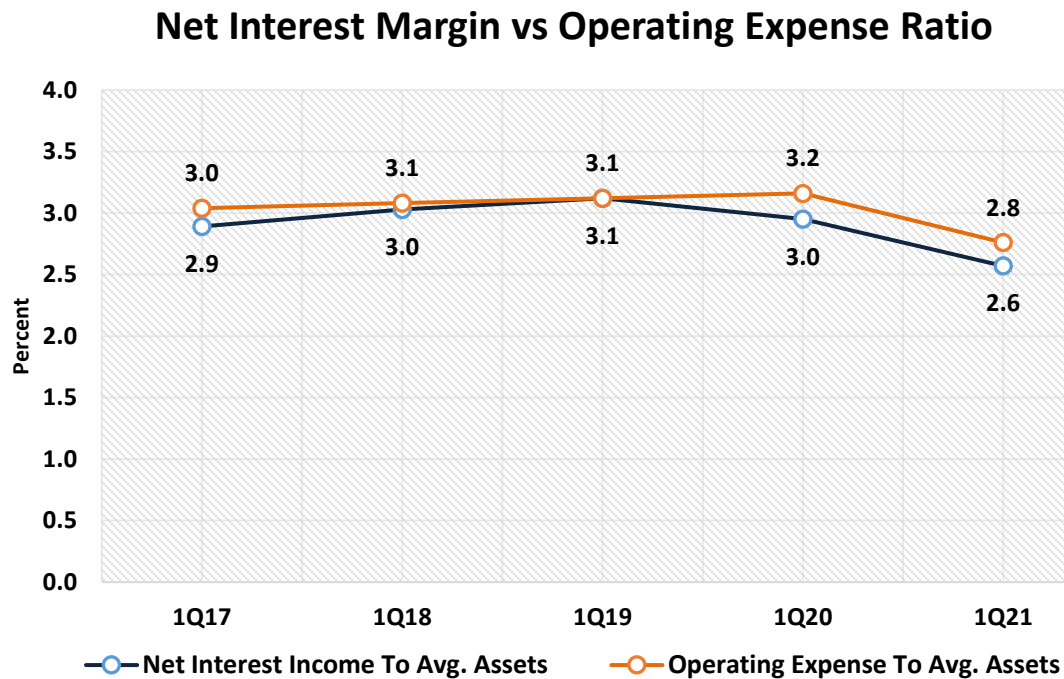
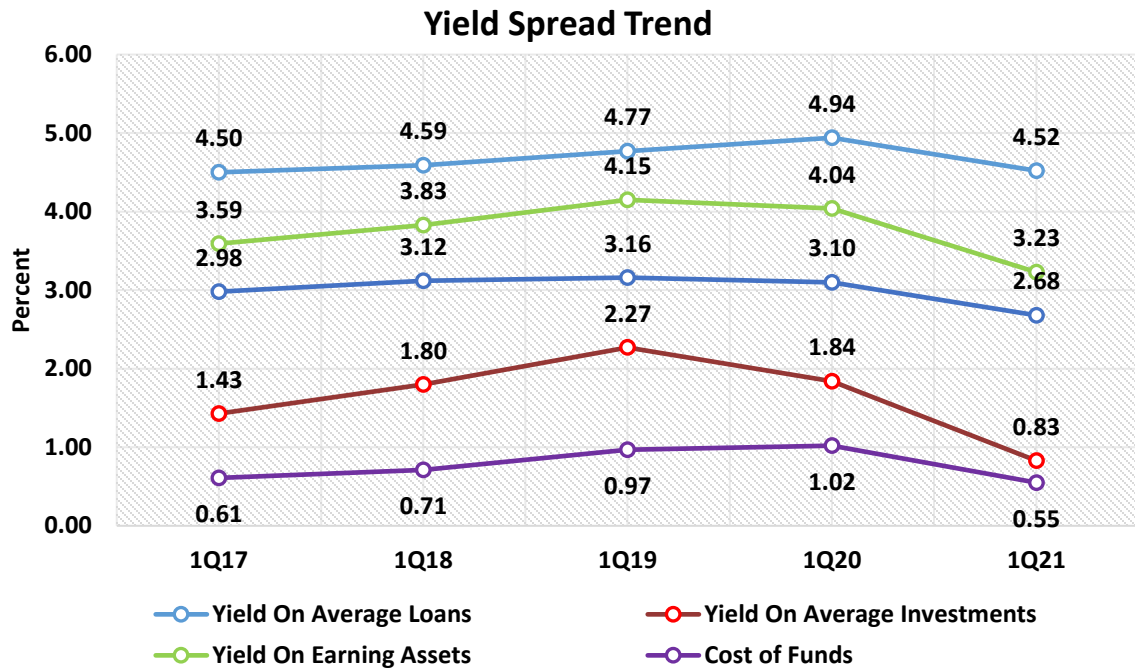
DEPOSIT PORTFOLIO COMPOSITION AS OF MARCH 31, 2021



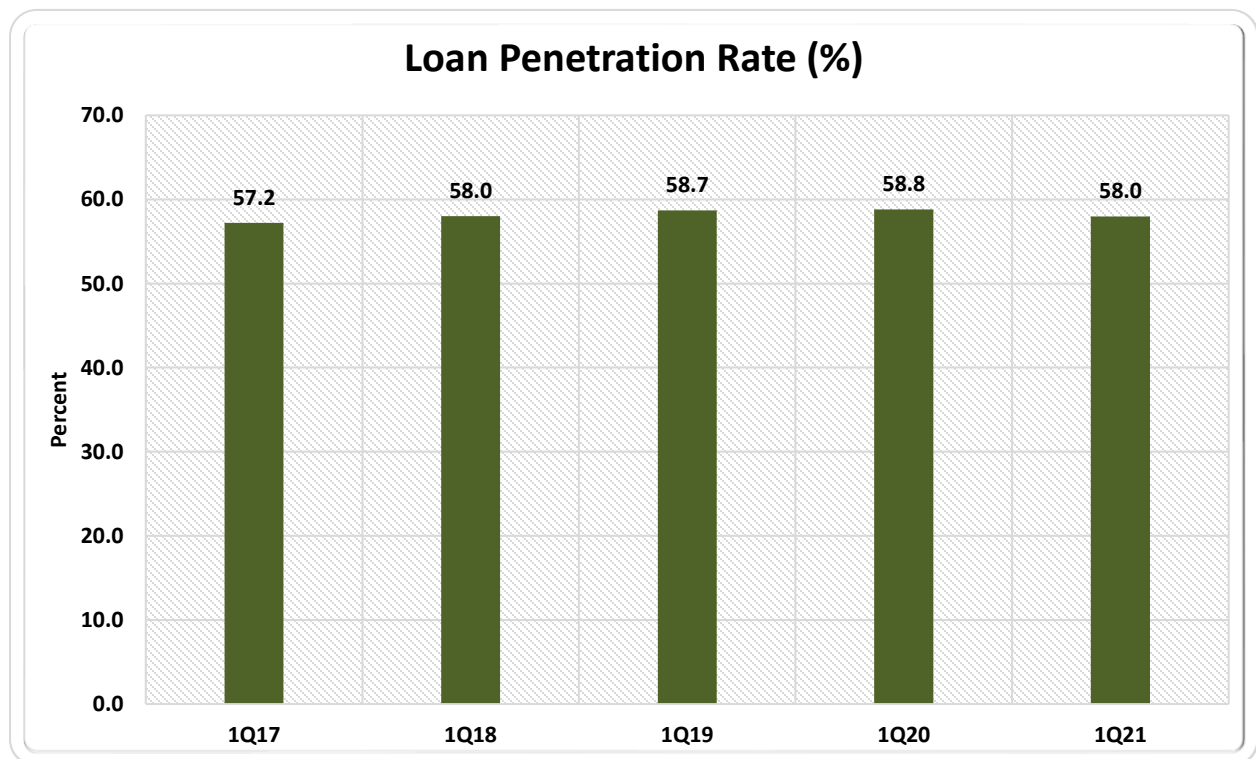
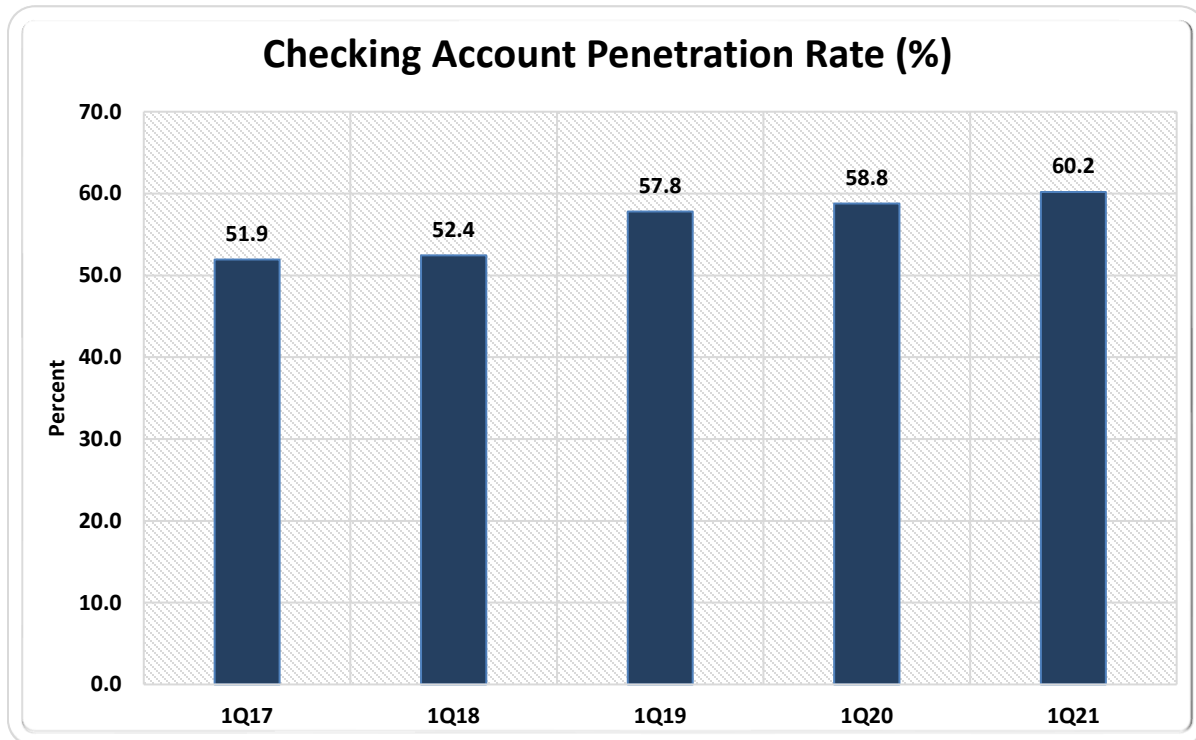
Total Investments - Growth Trend



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