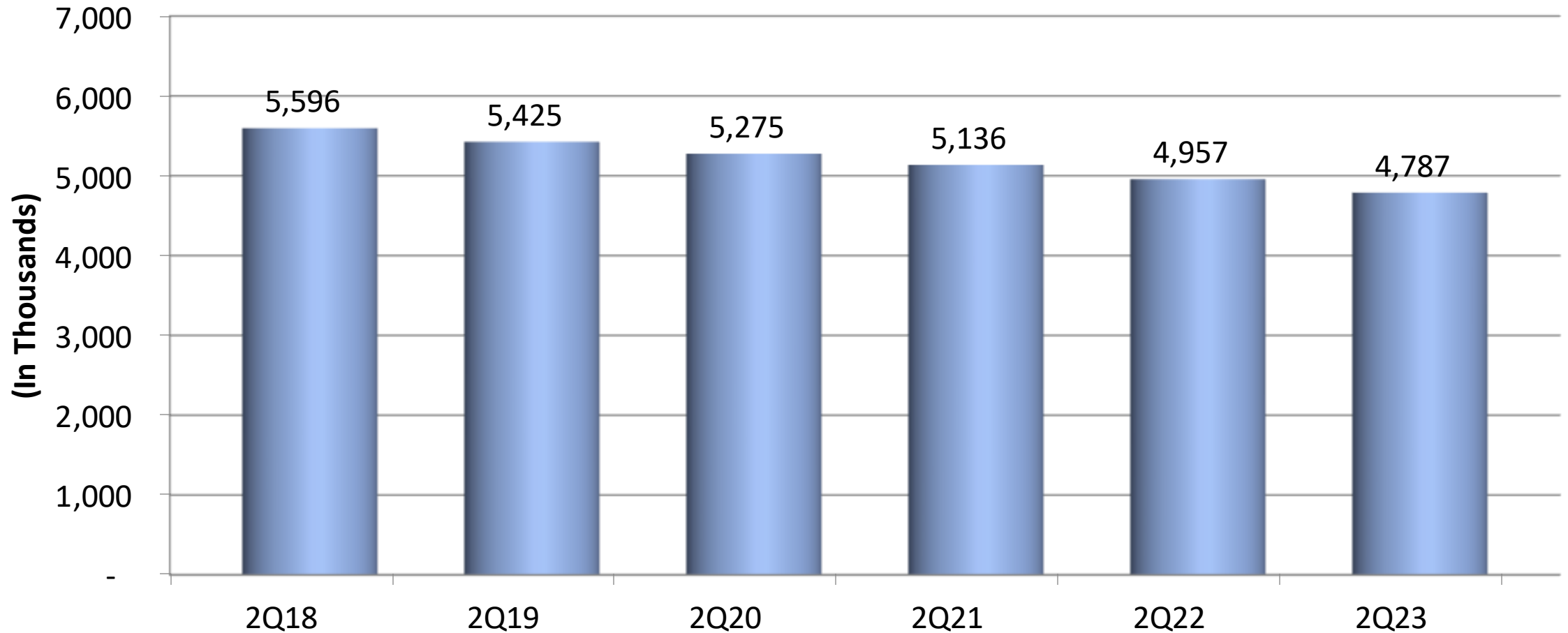


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 2nd Quarter 2023

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of June 30, 2023



Asset-based Peer Group Statistics: Data As of June 30, 2023

Peer Group	Asset Size	# of CU's	% of Total # of CUs	# of Members	% of Total Assets	Total Assets	% of Total Members
1	Under \$2M	293	6.1%	83,673	0.06%	\$ 264,180,000	0.01%
2	\$2M -- < \$5M	285	6.0%	176,400	0.13%	\$ 982,360,000	0.04%
3	\$5M -- < \$10M	383	8.0%	384,354	0.28%	\$ 2,788,210,000	0.12%
4	\$10M -- < \$20M	488	10.2%	811,245	0.58%	\$ 7,073,270,000	0.32%
5	\$20M -- < \$50M	855	17.9%	2,540,857	1.83%	\$ 28,181,160,000	1.26%
6	\$50M -- < \$100M	668	14.0%	4,006,794	2.88%	\$ 48,570,220,000	2.17%
7	\$100M -- < \$150M	343	7.2%	3,188,928	2.29%	\$ 42,523,180,000	1.90%
8	\$150M -- < \$250M	357	7.5%	5,029,909	3.62%	\$ 69,067,630,000	3.08%
9	\$250M -- < \$350M	199	4.2%	4,166,460	3.00%	\$ 59,048,800,000	2.63%
10	\$350M -- < \$450M	150	3.1%	4,108,929	2.95%	\$ 59,574,170,000	2.66%
11	\$450M -- < \$650M	144	3.0%	5,245,643	3.77%	\$ 78,211,420,000	3.49%
12	\$650M -- < \$850M	126	2.6%	6,056,149	4.35%	\$ 93,393,820,000	4.17%
13	\$850M -- < \$1B	70	1.5%	4,270,168	3.07%	\$ 64,975,230,000	2.90%
14	\$1B -- < \$2B	185	3.9%	15,899,564	11.43%	\$ 260,777,430,000	11.64%
15	\$2B -- < \$4B	131	2.7%	19,799,258	14.24%	\$ 348,421,700,000	15.55%
16	Over \$4B	110	2.3%	63,311,915	45.52%	\$ 1,077,292,680,000	48.07%
TOTAL		4,787	100.00%	139,080,246	100.00%	\$ 2,241,145,460,000	100.0%

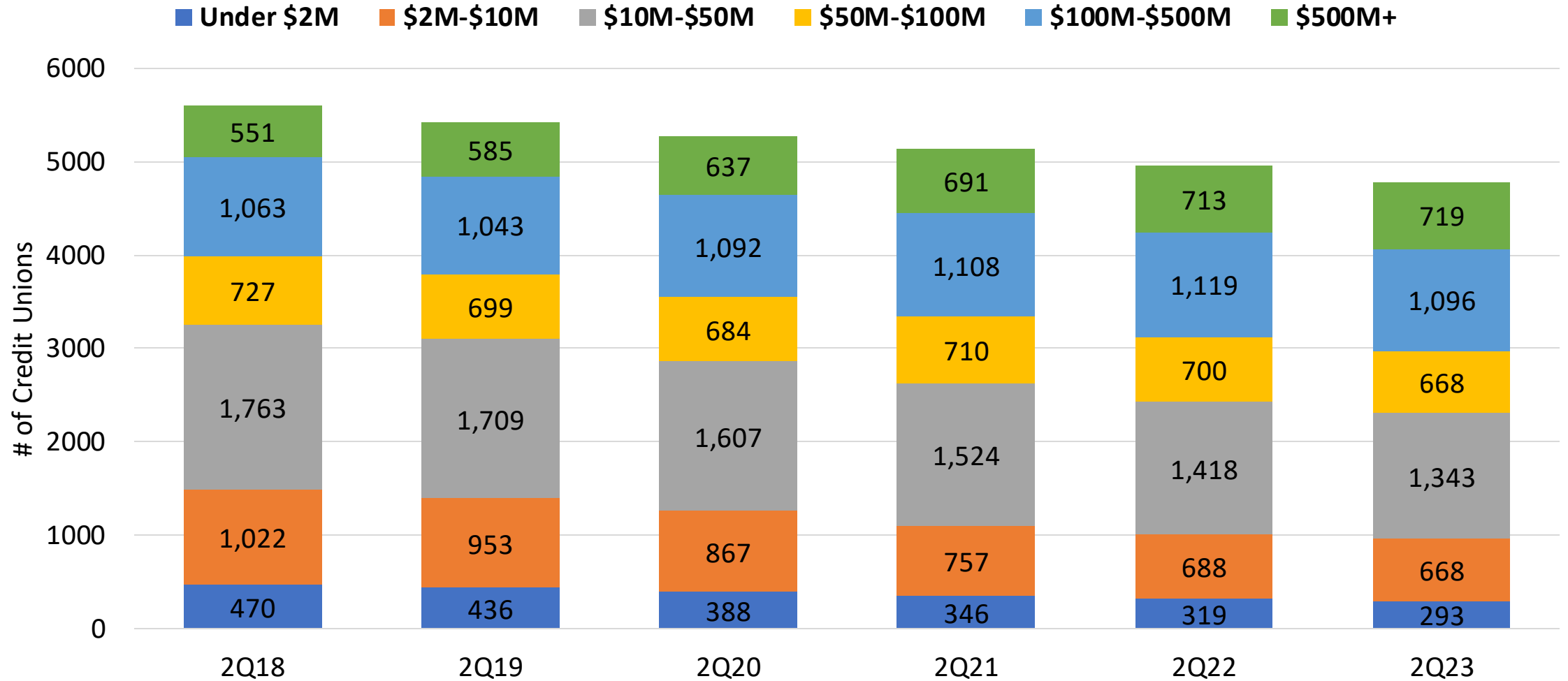
Credit Union Industry Metrics

	As of 06/30/2023	Year-Over-Year % Growth	As of 06/30/2022	Year-Over-Year % Growth
Members	139.1M	3.9%	133.9M	4.2%
Assets	\$2,241.1B	3.8%	\$2,158.6B	8.0%
Loans	\$1,576.6B	12.6%	\$1,400.2B	16.1%
Deposits	\$1,897.1B	1.2%	\$1,874.4B	8.1%
Investments	\$547.3B	-13.9%	\$635.3B	-6.8%
Net Worth Capital	\$244.3B	8.6%	\$225.0B	10.6%
Borrowed Funds	\$120.4B	79.8%	\$67.0B	64.8%

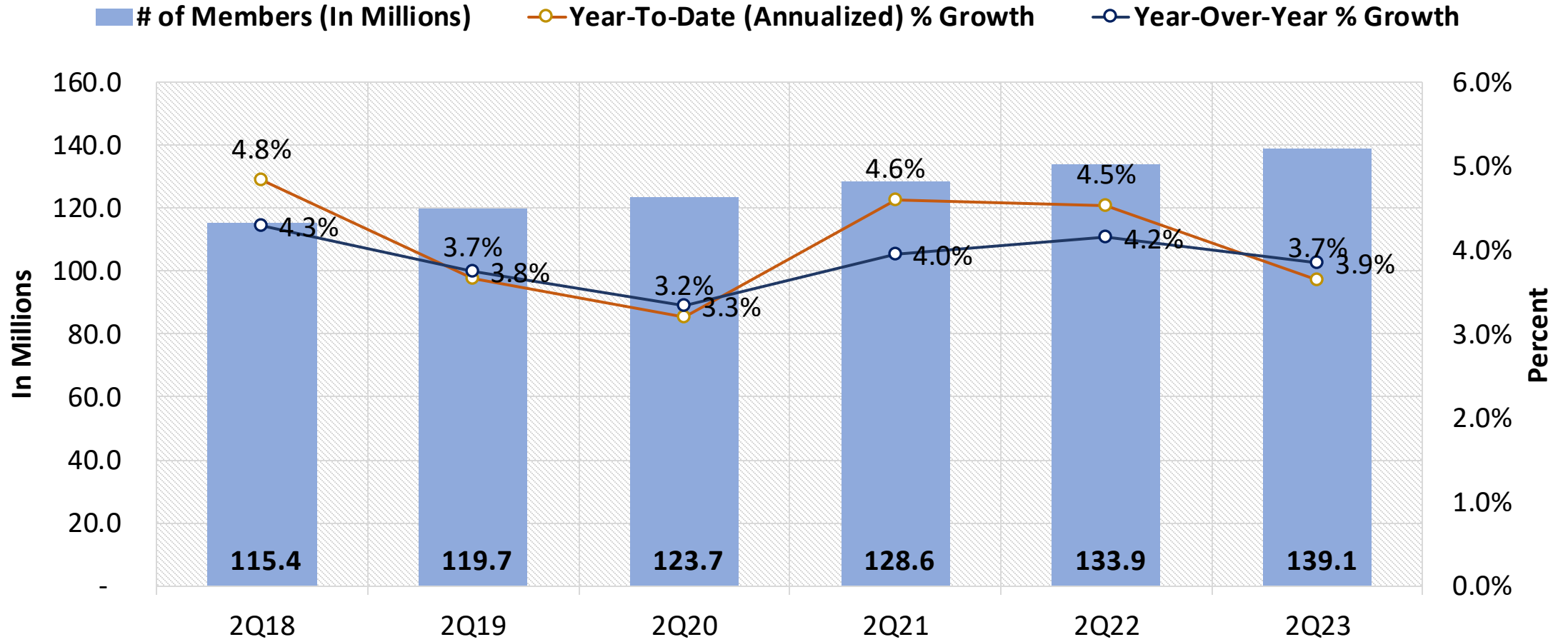
ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	2Q 2023	2Q 2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.02%	2.66%	0.36% bps
+ Fees & Other Income	1.11%	1.13%	-0.02% bps
- Operating Expenses	2.92%	2.77%	0.15% bps
- Provision for Loan Losses	0.42%	0.16%	0.26% bps
= ROA	0.79%	0.86%	-0.07% bps

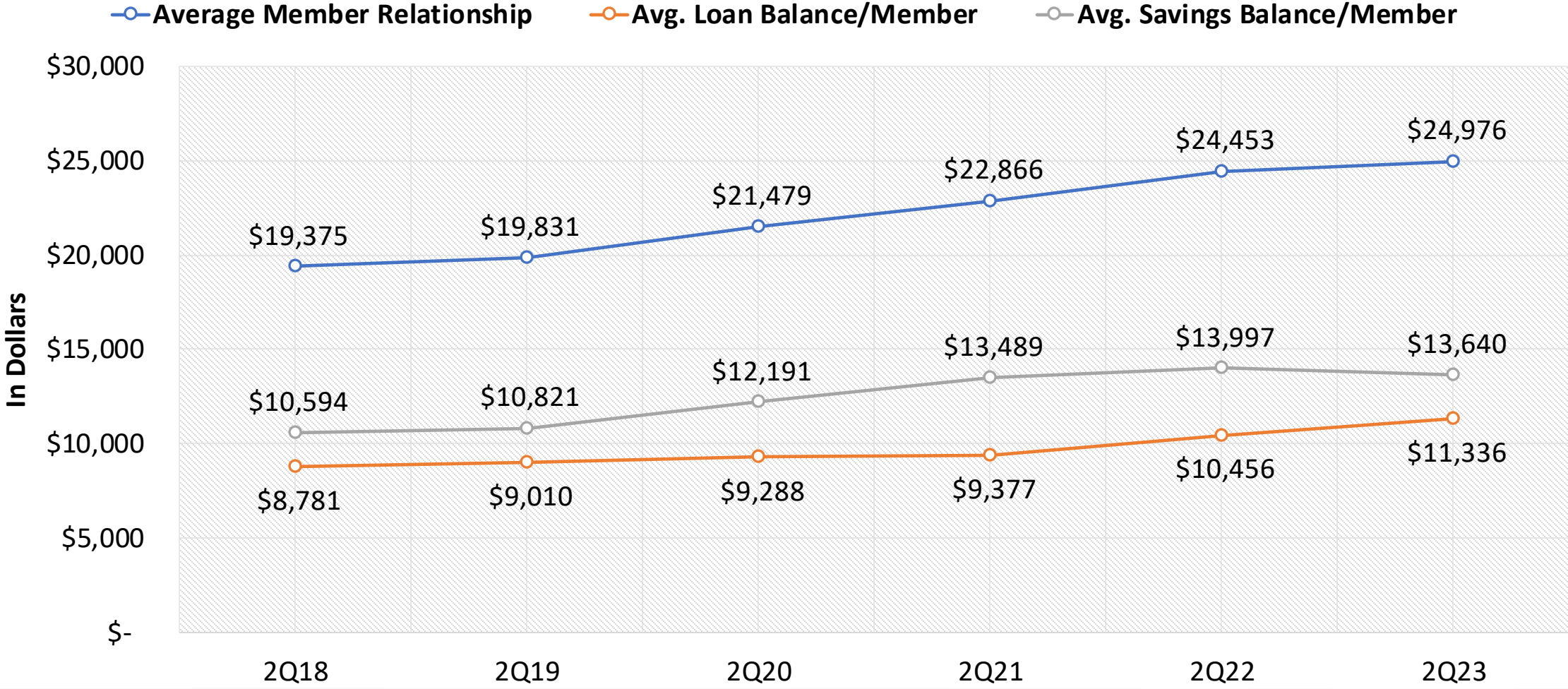
of Credit Unions for Asset-Class Peer Group As of June 30, 2023



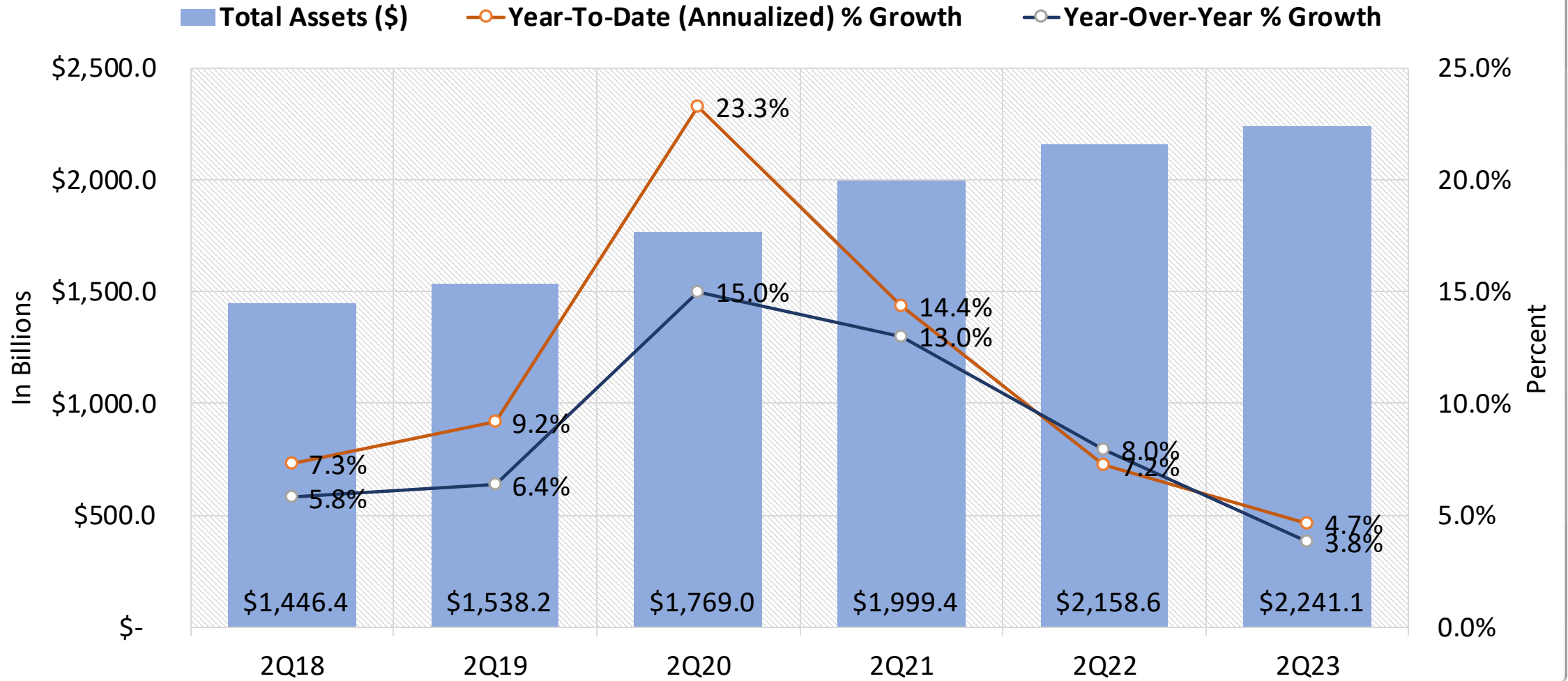
Membership Growth Trend As of June 30, 2023



Member Relationship Trend Data As of June 30, 2023

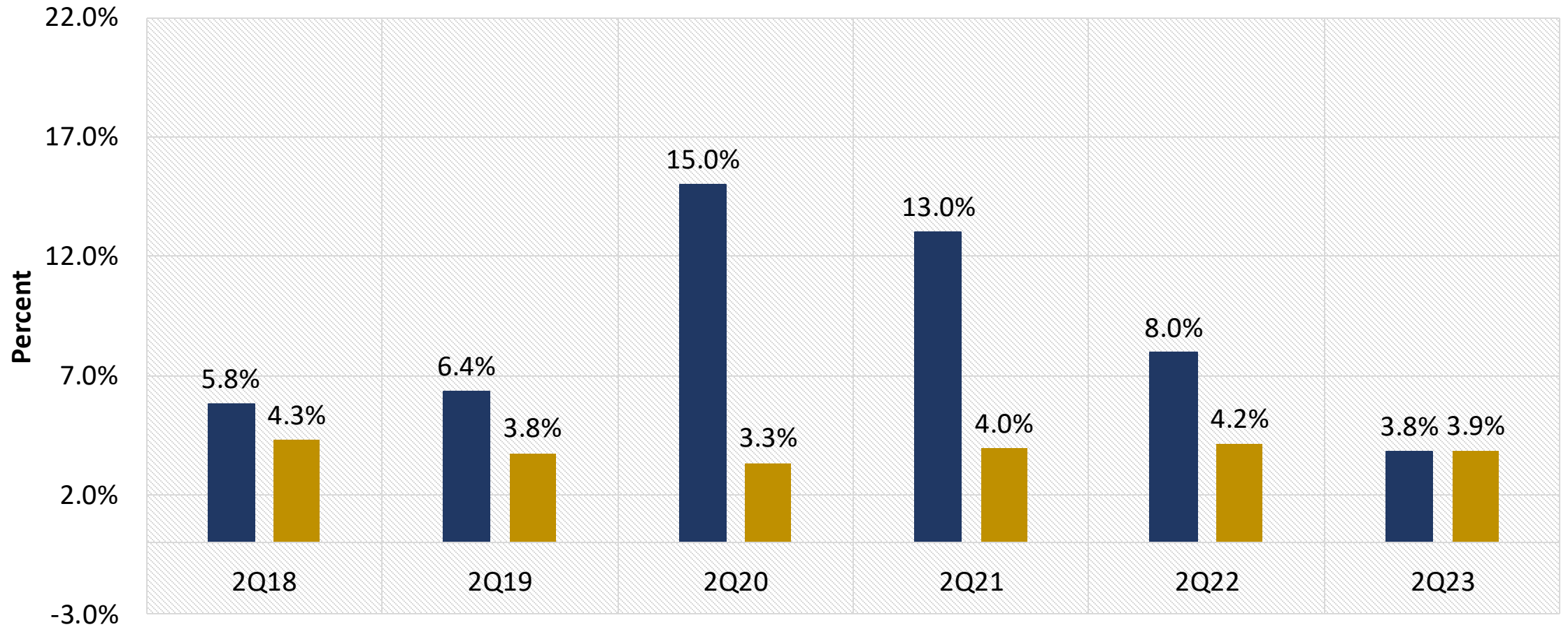


Asset Growth Trend As of June 30, 2023

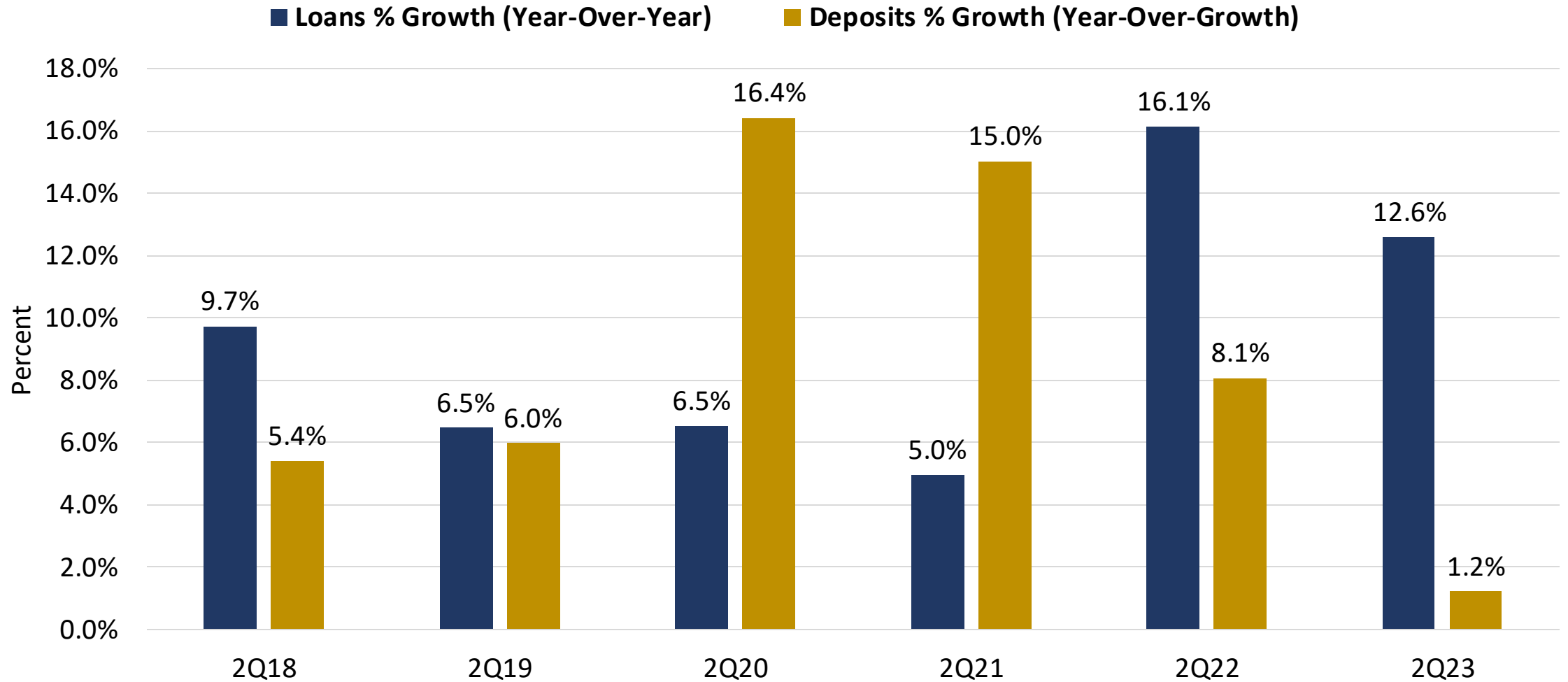


Asset Vs. Membership: % Growth Trend Data As of June 30, 2023

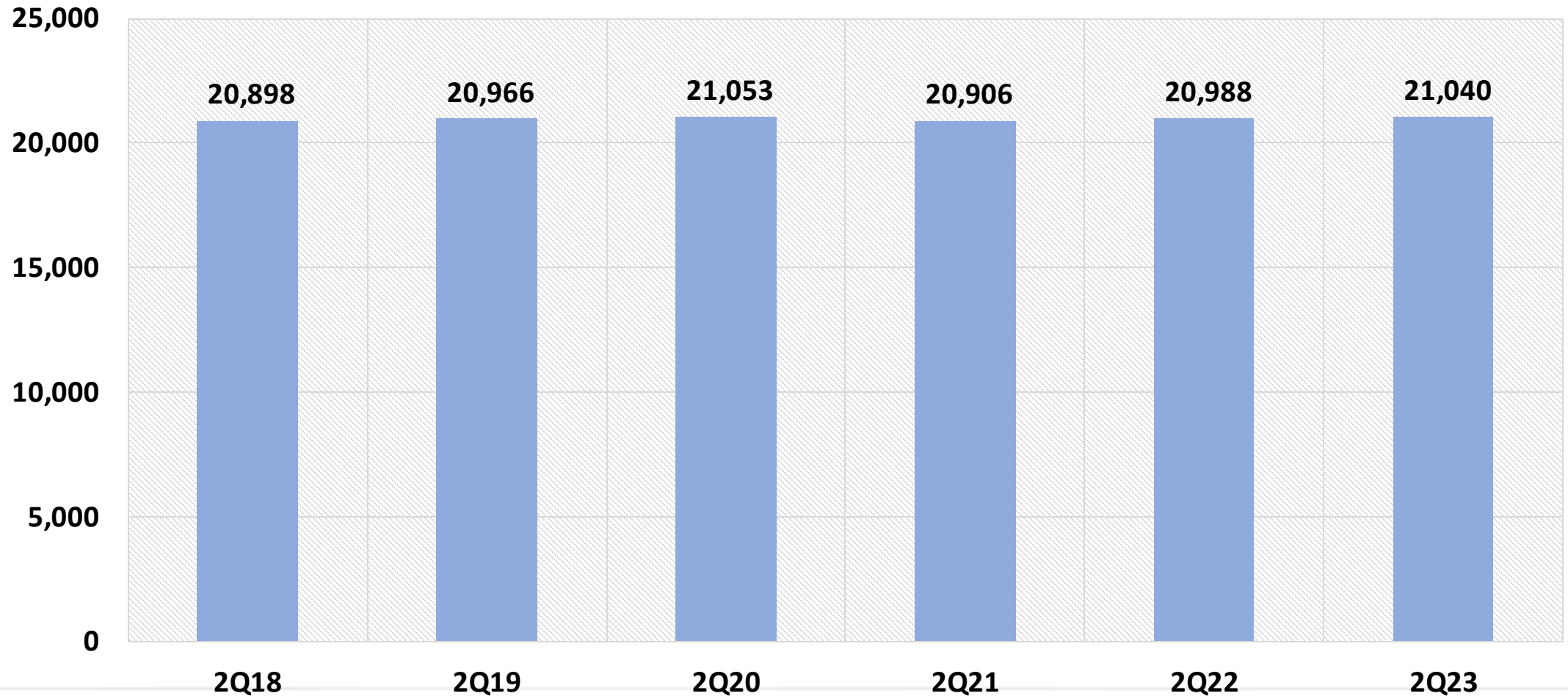
■ Asset % Growth (Year-Over-Year) ■ Membership % Growth (Year-Over-Growth)



Loans Vs. Deposits: % Growth Trend Data As of June 30, 2023



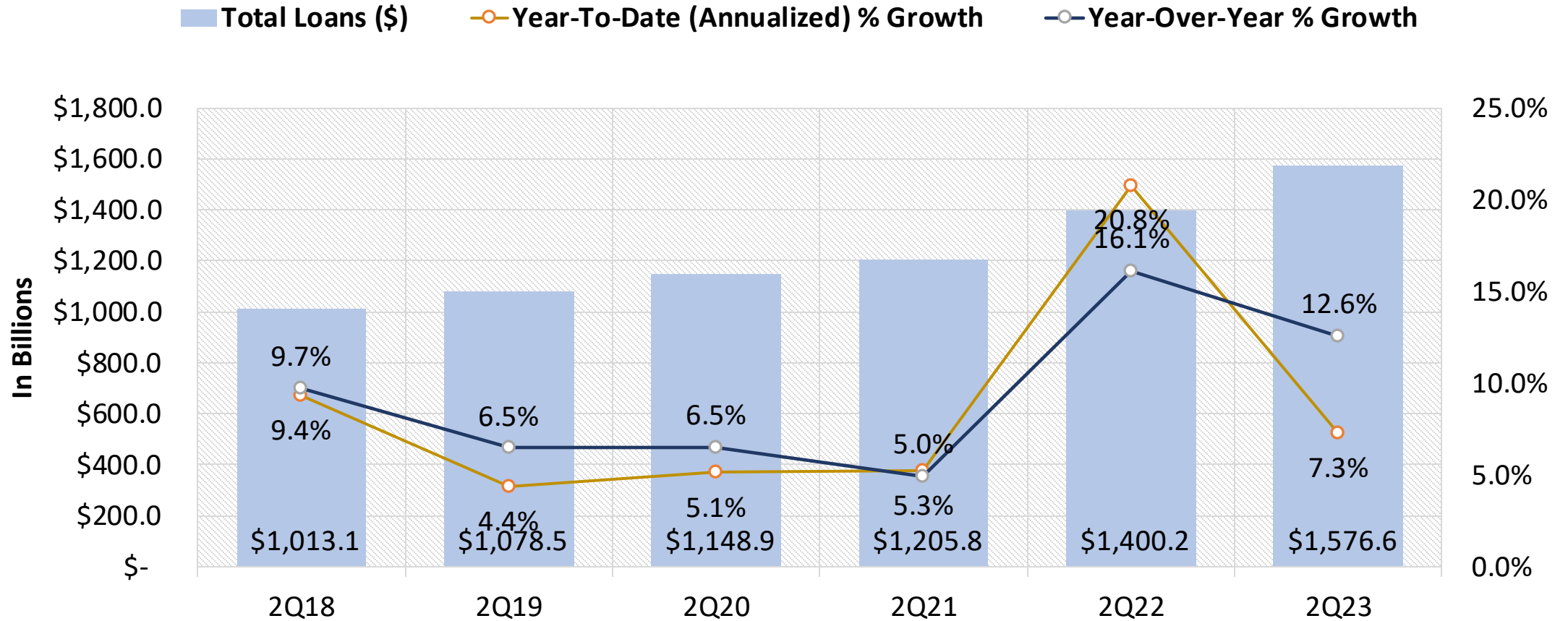
of Credit Union Branch Offices Data As of June 30, 2023



Lending

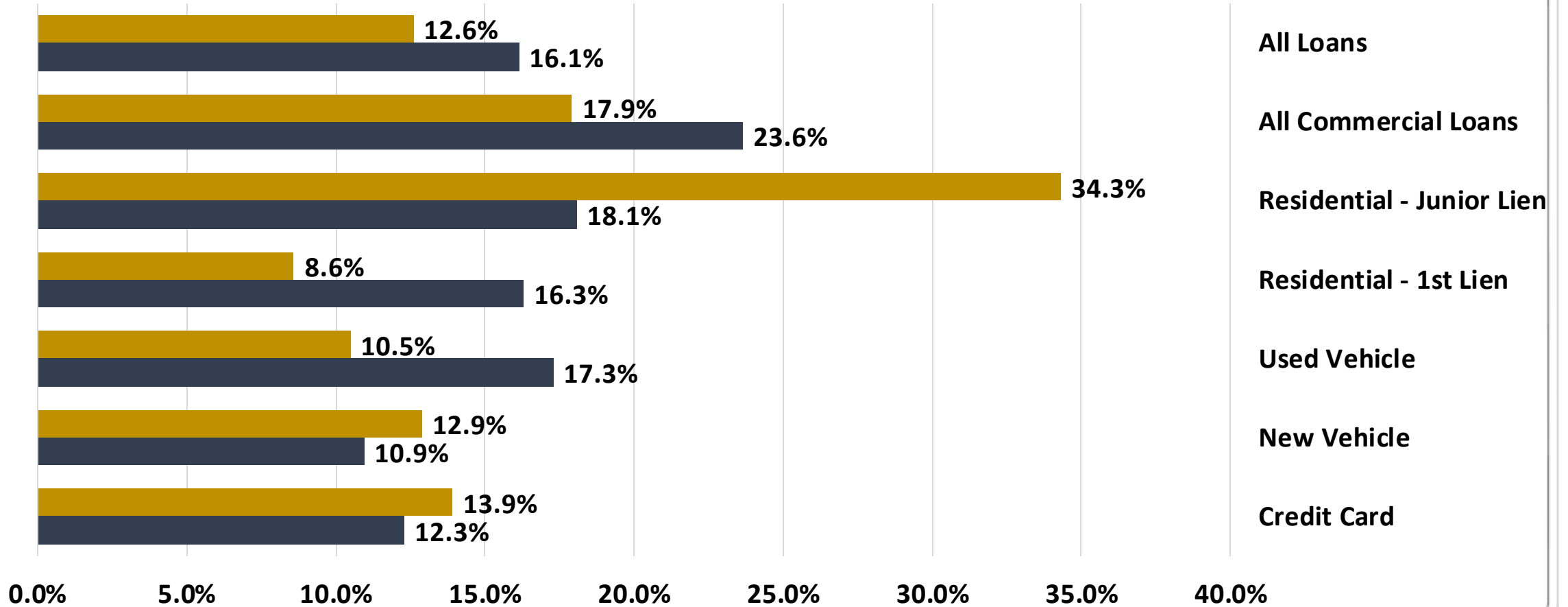
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend As of June 30, 2023

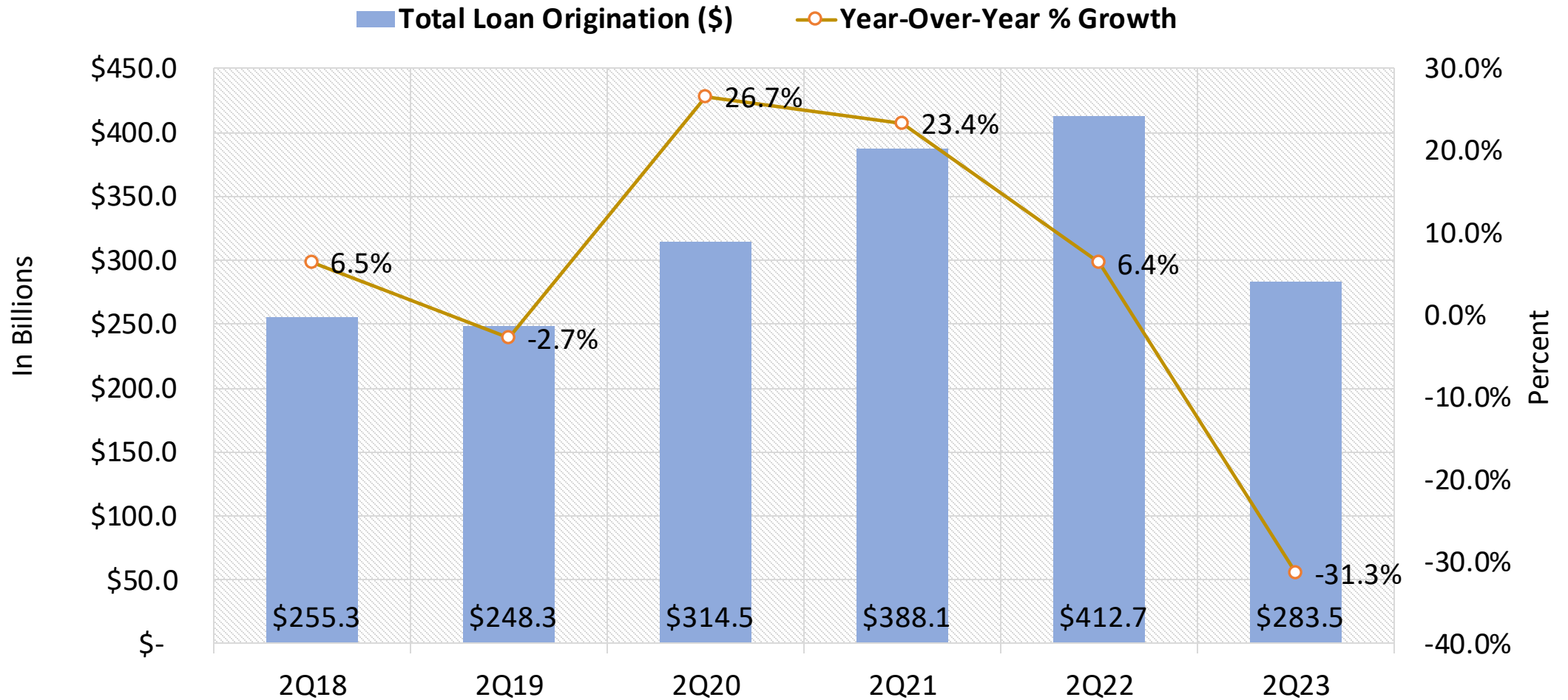


Loan Growth By Type: Year-Over-Year % Growth Data As of June 30, 2023

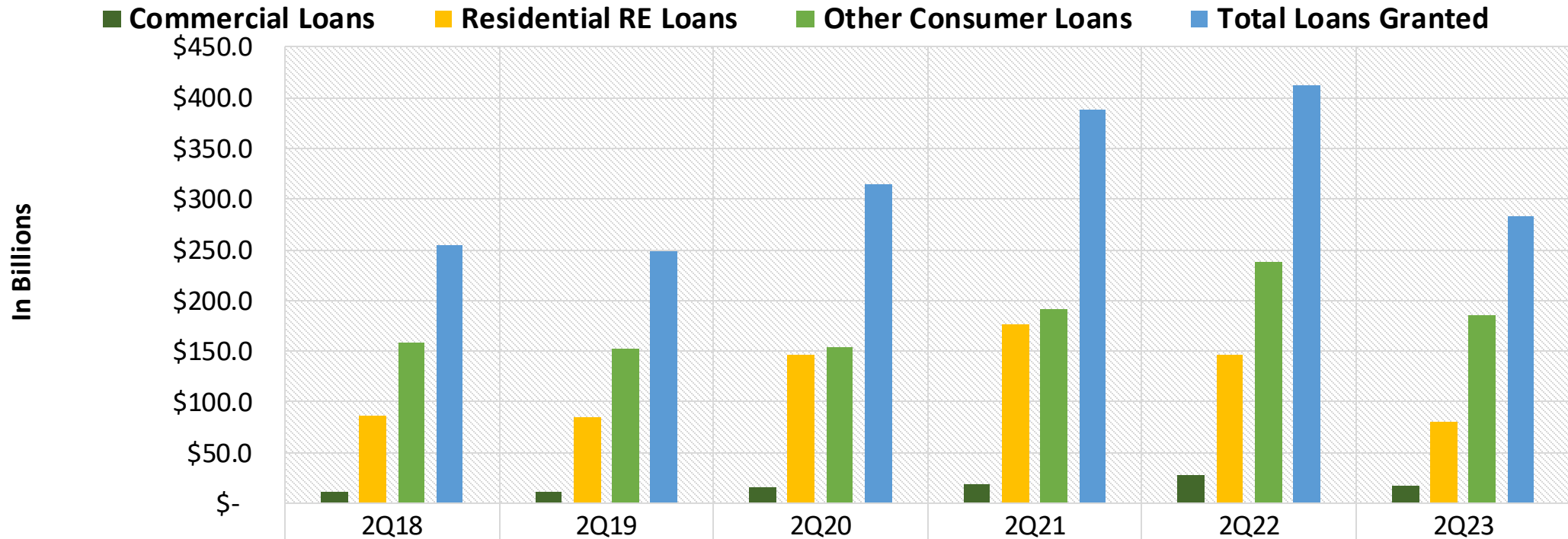
■ 2Q23 ■ 2Q22



Loan Origination Trend (Year-To-Date) Data As of June 30, 2023



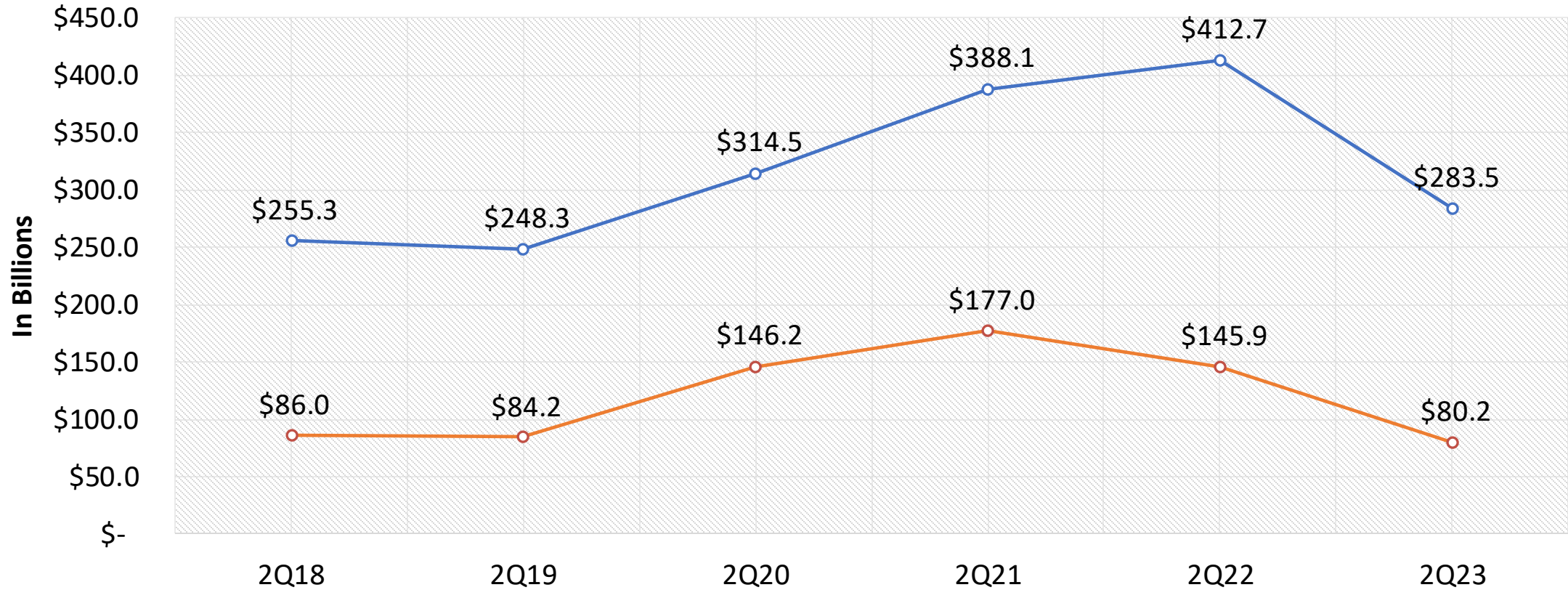
Loan Origination Trend: By Loan Type (Year-To-Date) Data As of June 30, 2023



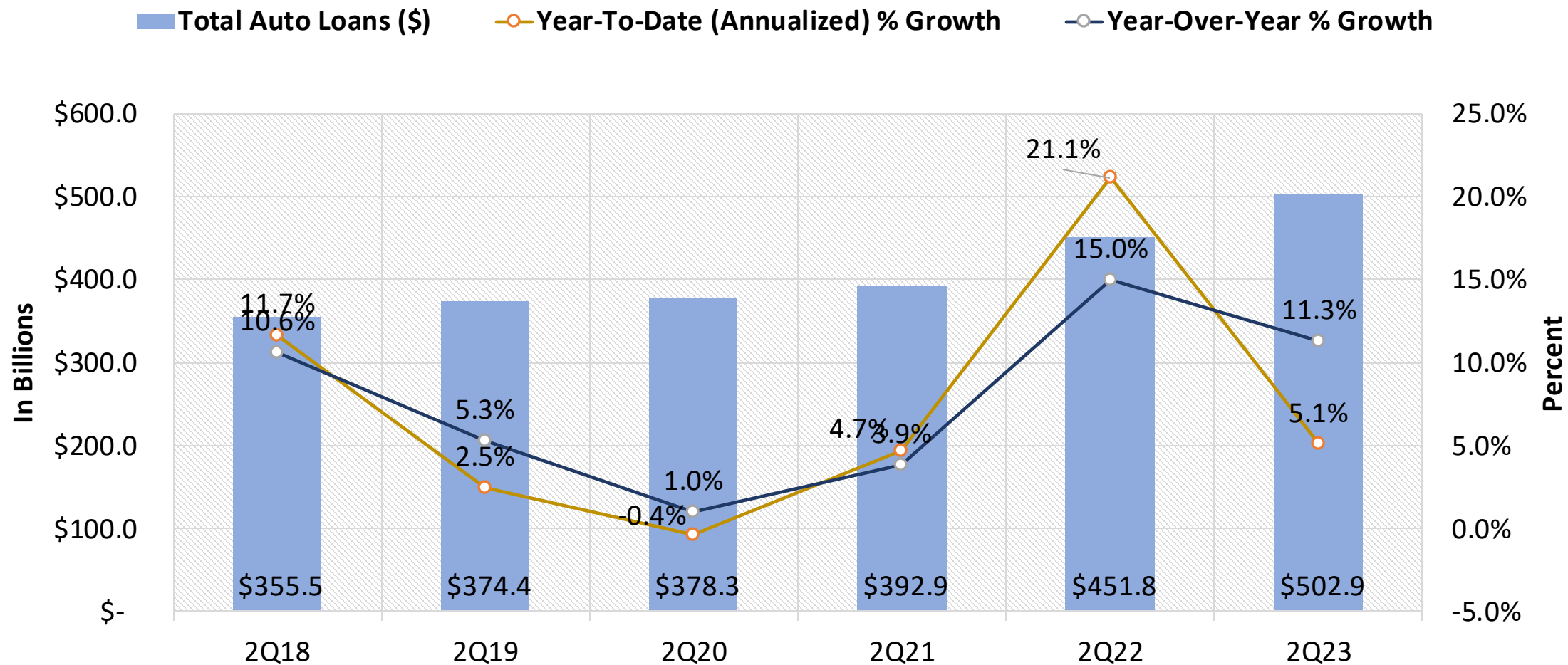
	2Q18	2Q19	2Q20	2Q21	2Q22	2Q23
Commercial Loans	\$11.2	\$10.9	\$15.0	\$18.9	\$28.4	\$17.5
Residential RE Loans	\$86.0	\$84.2	\$146.2	\$177.0	\$145.9	\$80.2
Other Consumer Loans	\$158.1	\$153.2	\$153.3	\$192.2	\$238.5	\$185.8
Total Loans Granted	\$255.3	\$248.3	\$314.5	\$388.1	\$412.7	\$283.5

Loans Granted: All Loans vs. Real Estate Loans As of June 30, 2023

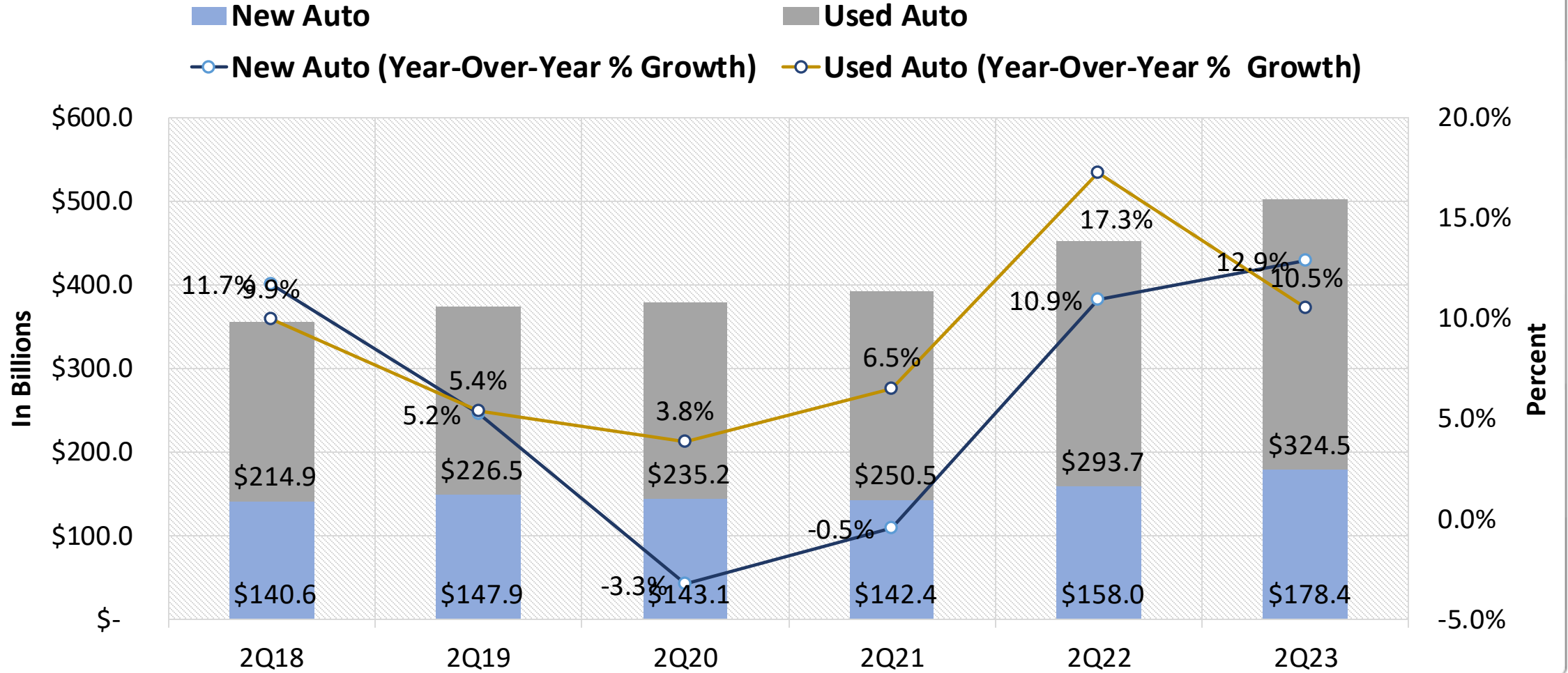
—○ Total Loan Origination (\$) —○ 1 to 4 Family Residential Loans



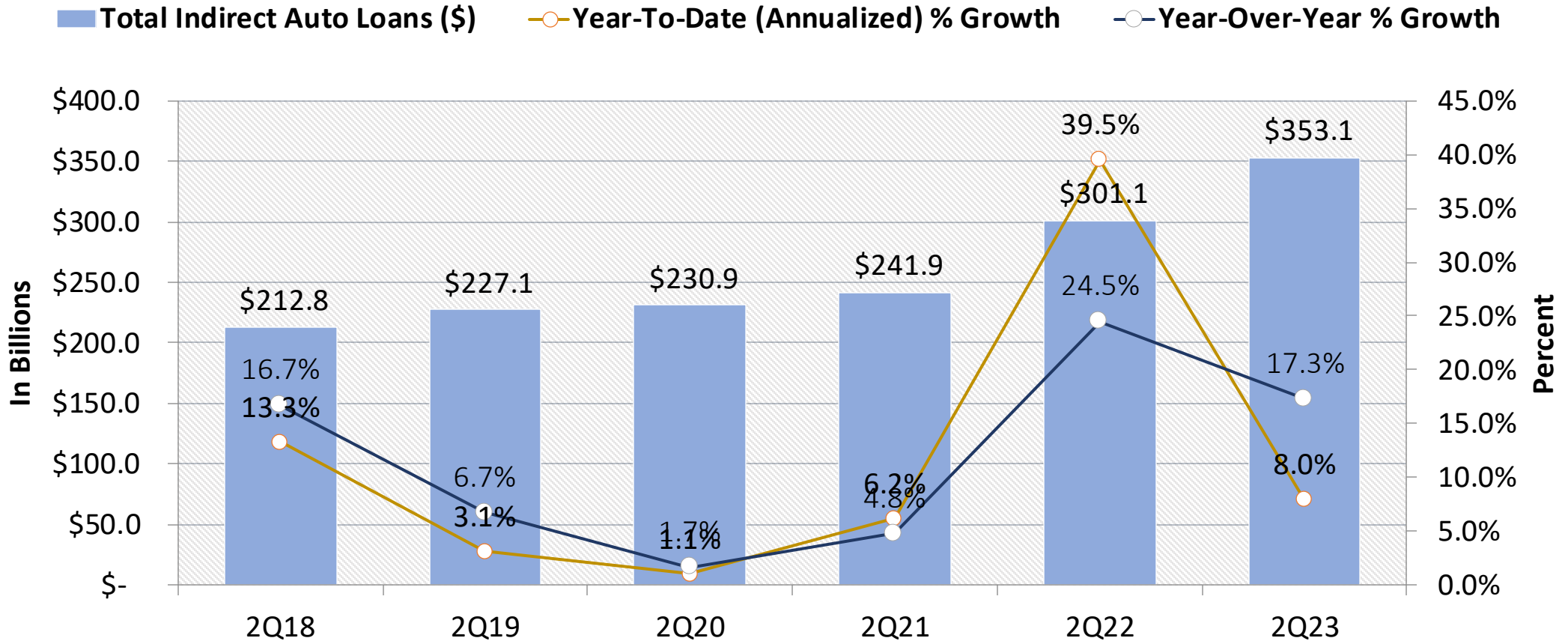
Auto Loan Growth Trend As of June 30, 2023



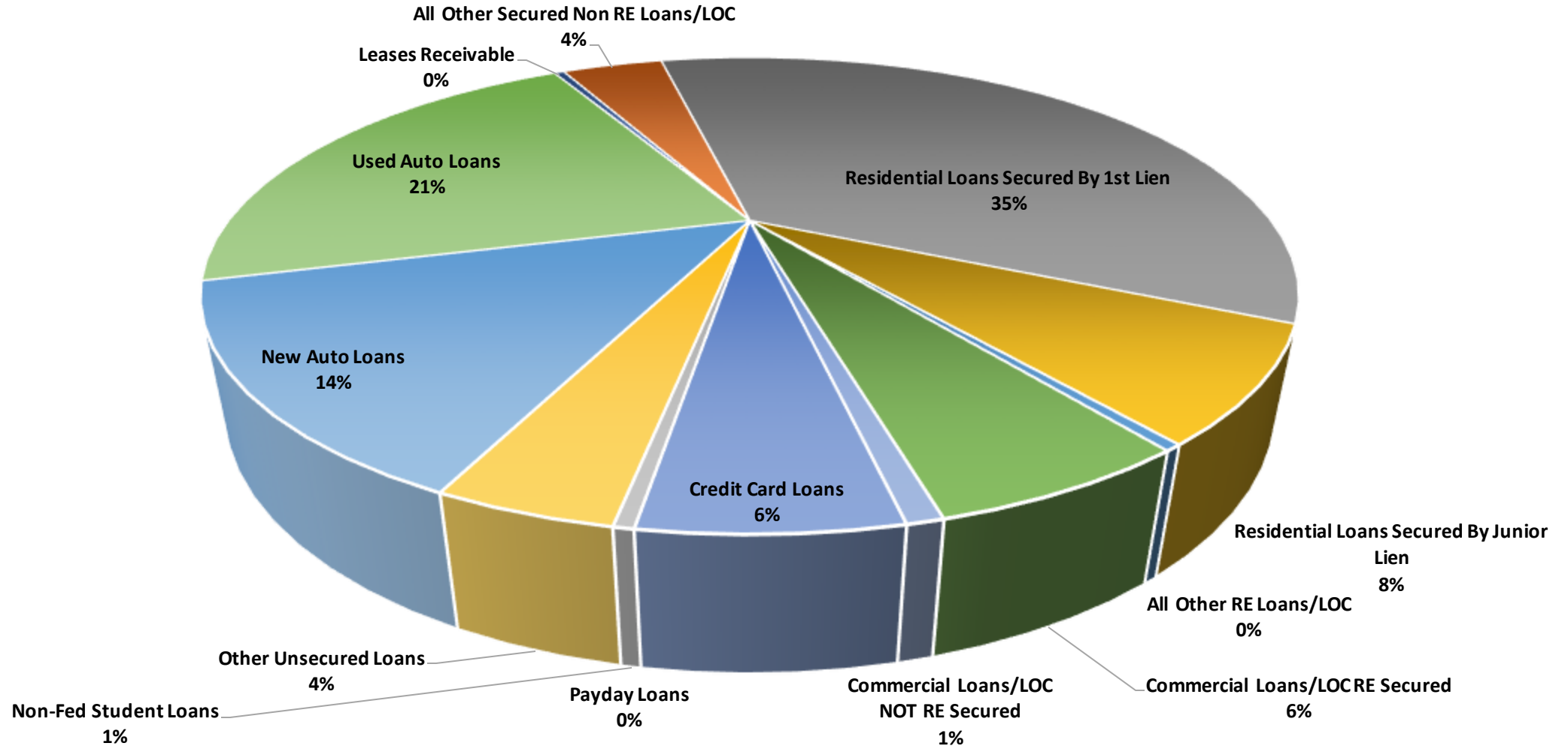
New Vs. Used Auto Loan Growth Trend As of June 30, 2023



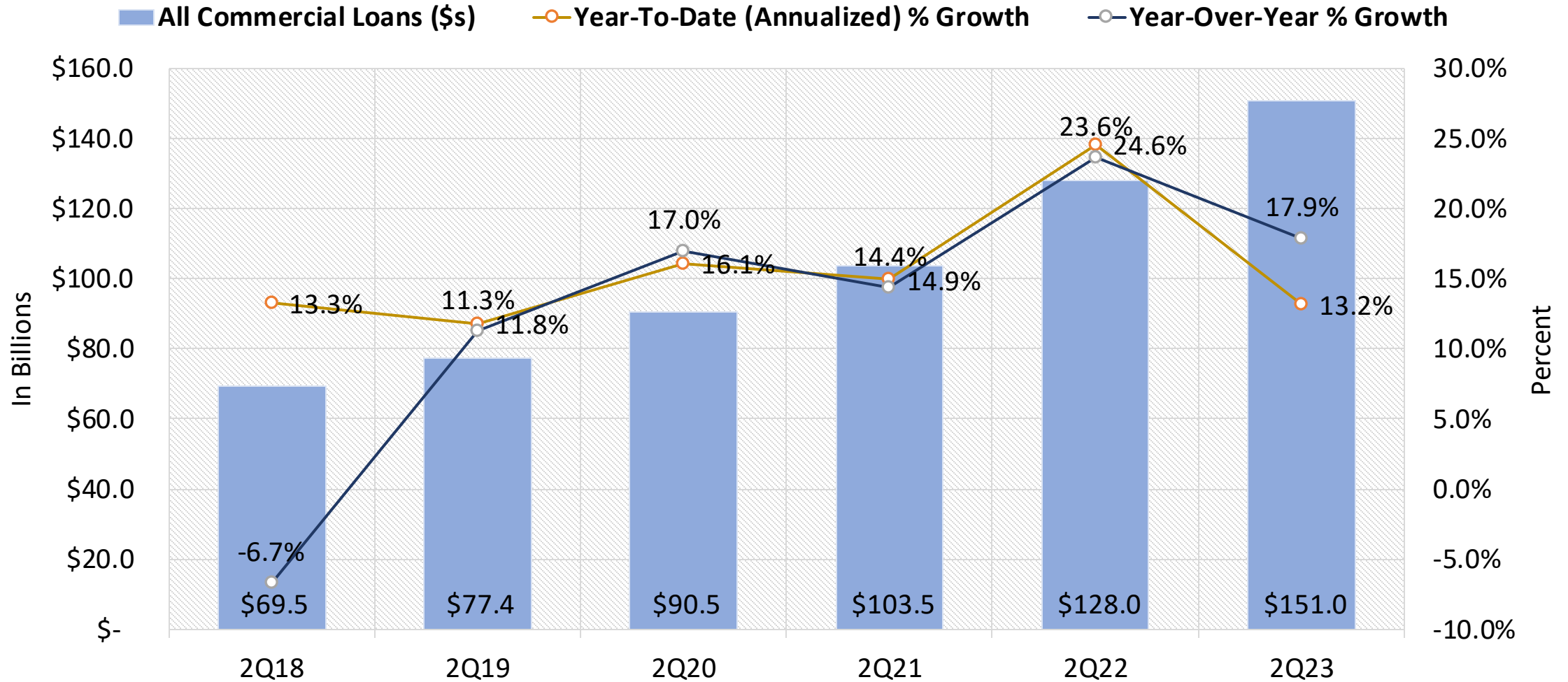
Indirect Auto Loan Growth Trend As of June 30, 2023



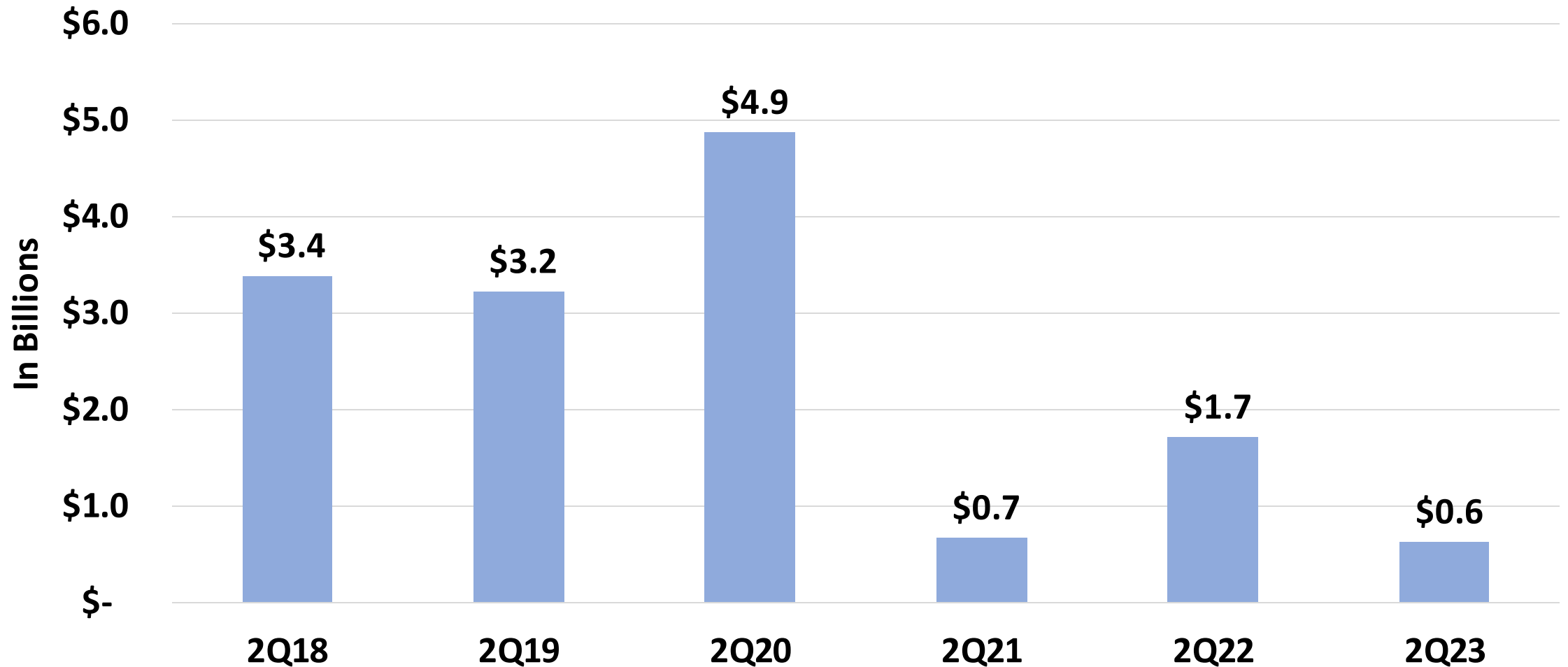
Loan Portfolio Composition As of As of June 30, 2023



All Commerical Loan Growth Trend As of June 30, 2023



Provision for Loan Losses (\$) Trend As of June 30, 2023

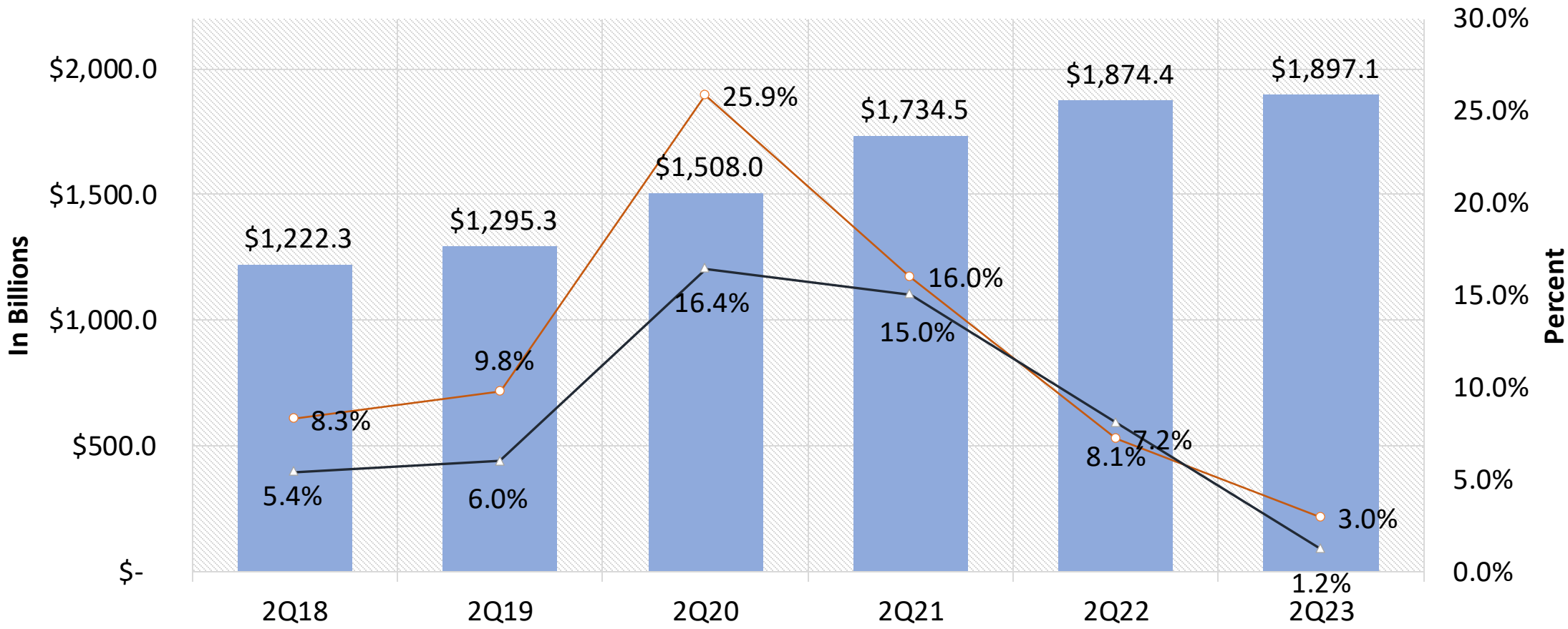


Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

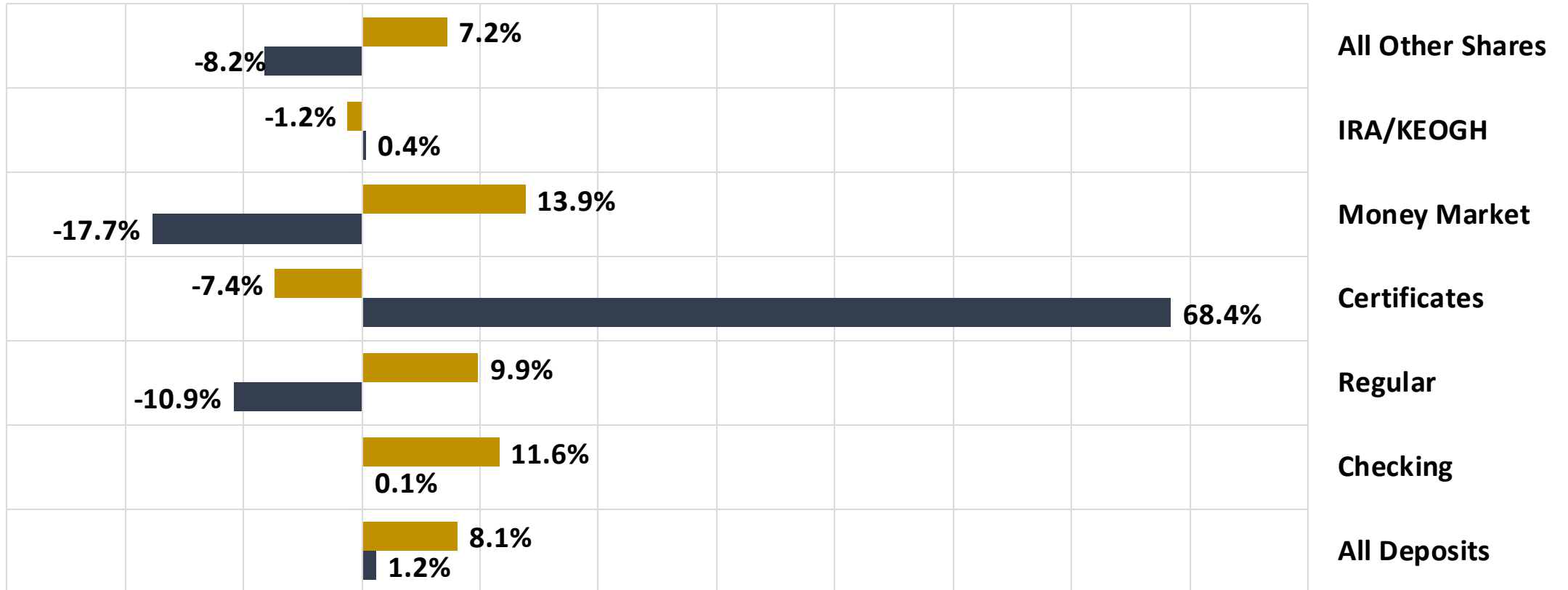
Deposit Growth Trend As of June 30, 2023

■ Total Deposits (\$)
 —○— Year-To-Date (Annualized) % Growth
 —△— Year-Over-Year % Growth

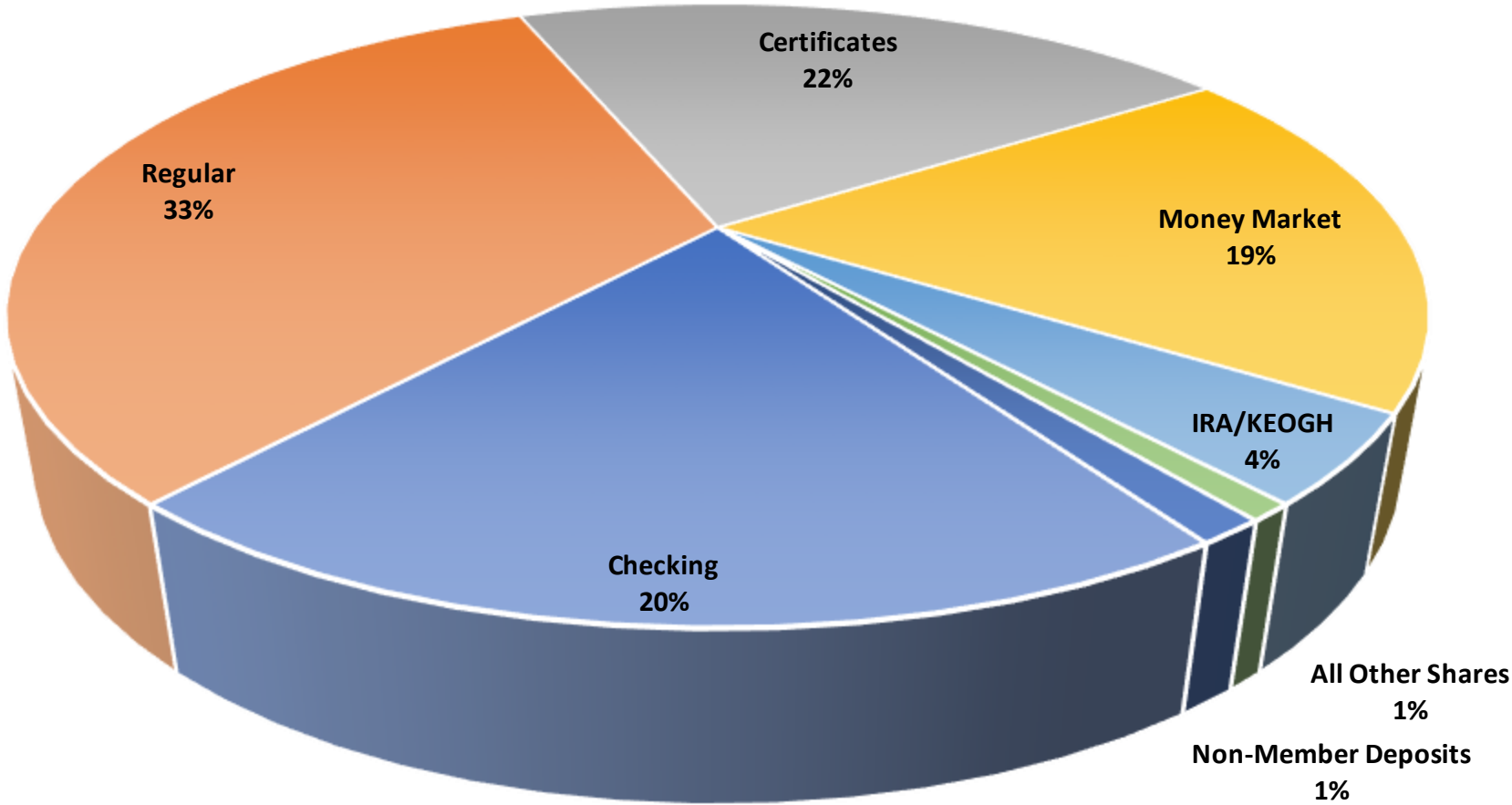


Deposit Growth By Type: Year-Over-Year % Growth Data As of June 30, 2023

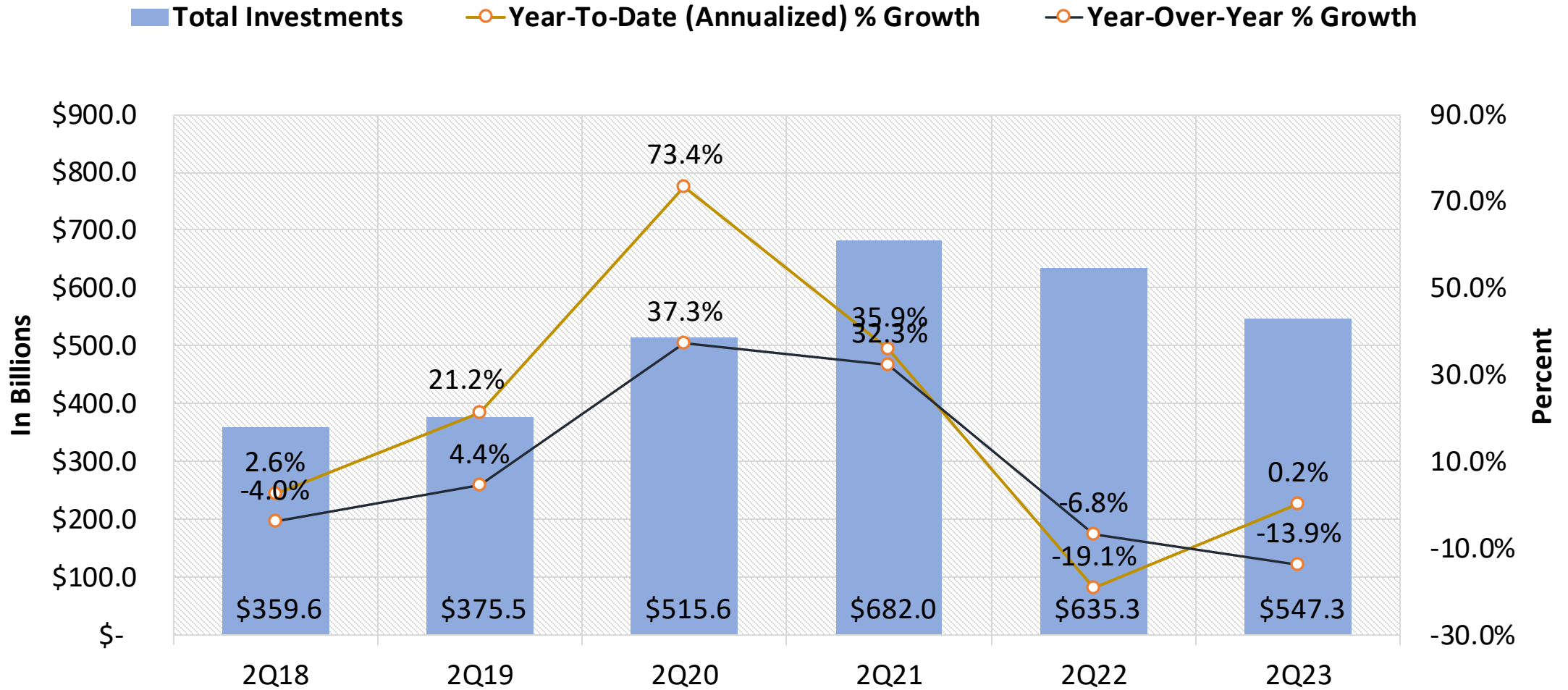
■ 2Q22 ■ 2Q23



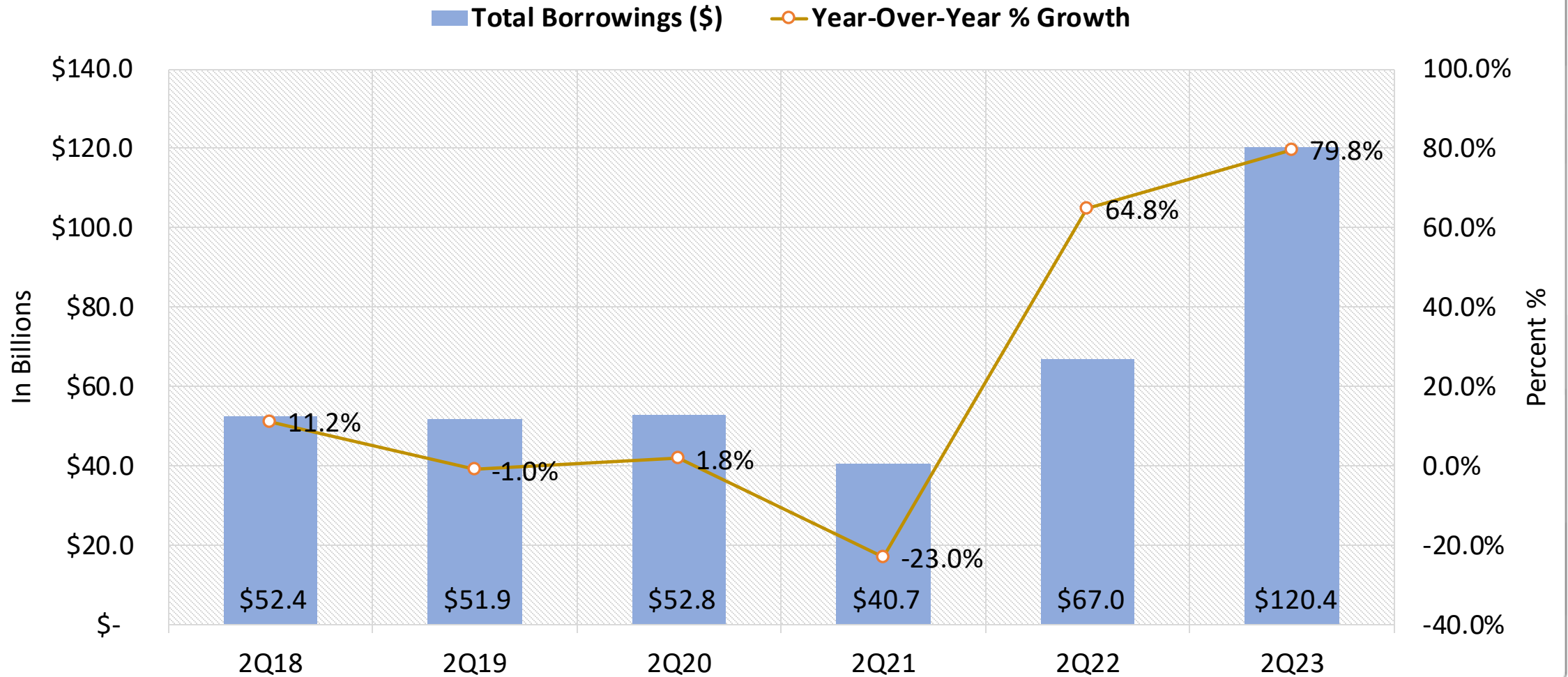
Deposit Portfolio Composition Data As of June 30, 2023



Total Investments - Growth Trend As of June 30, 2023



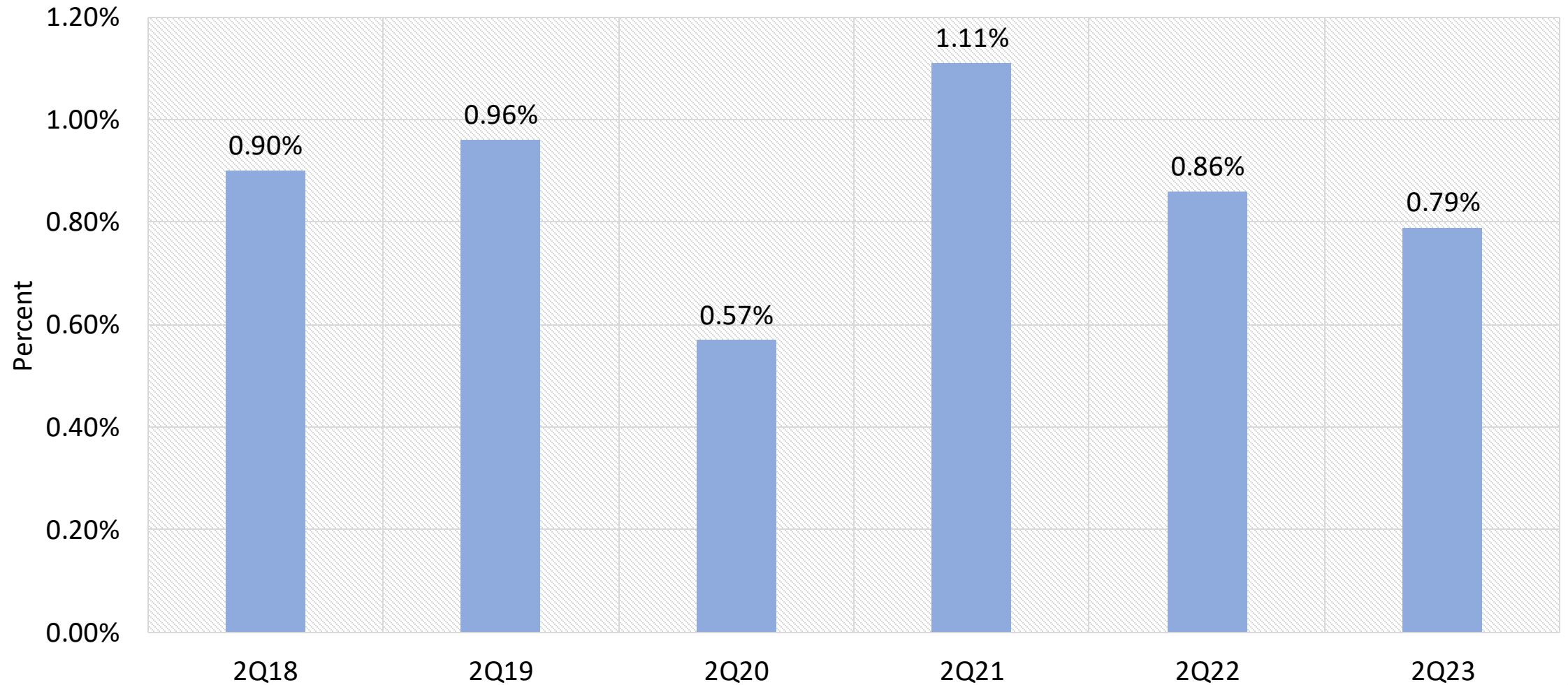
Total Borrowings Trend As of June 30, 2023



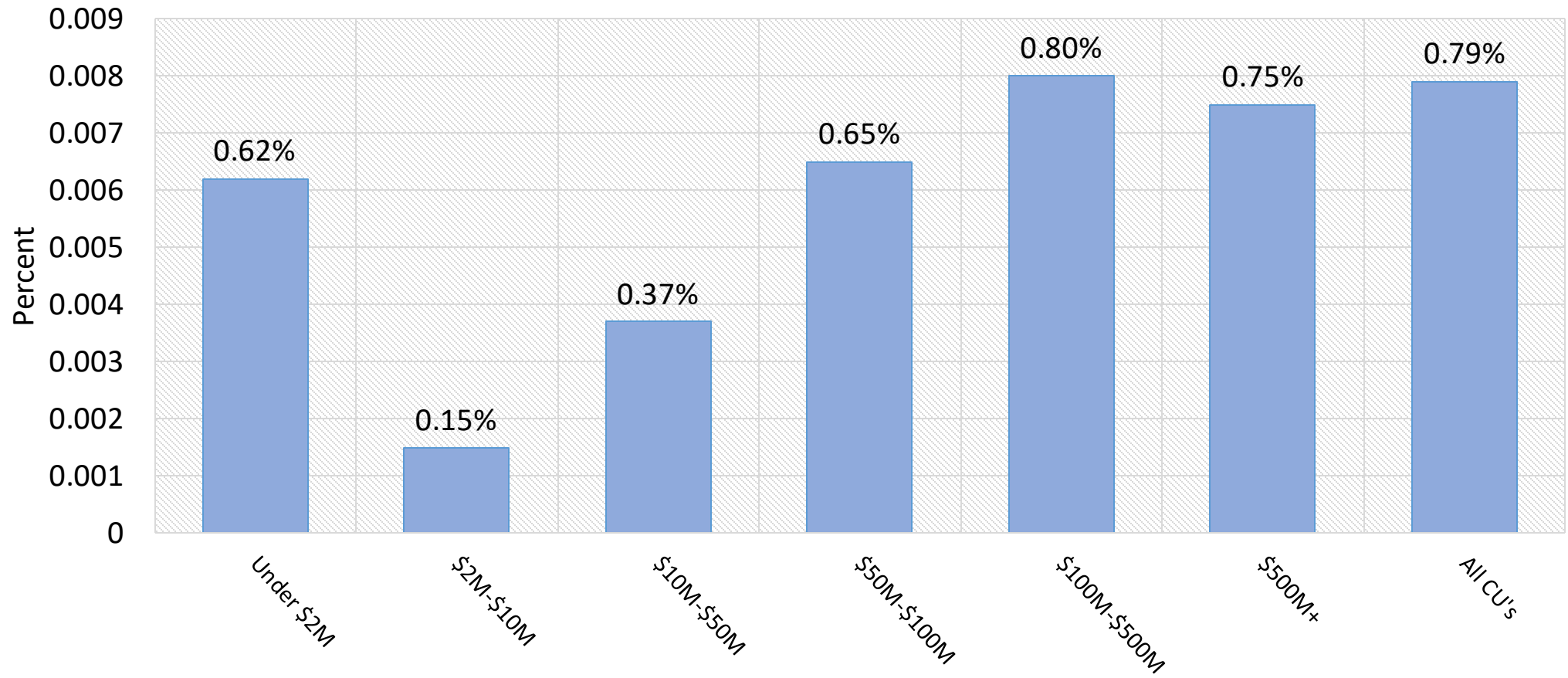
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

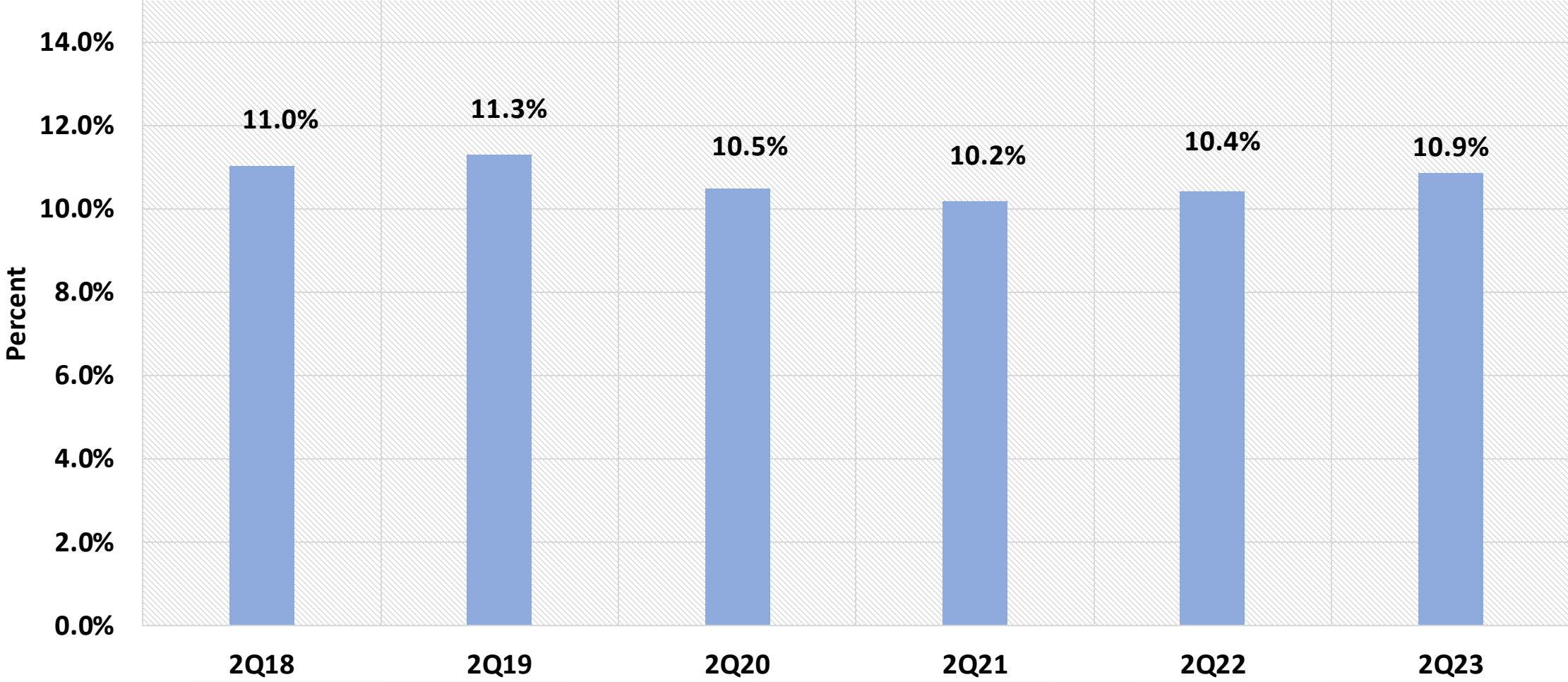
Return On Assets (ROA %) Trend As of June 30, 2023



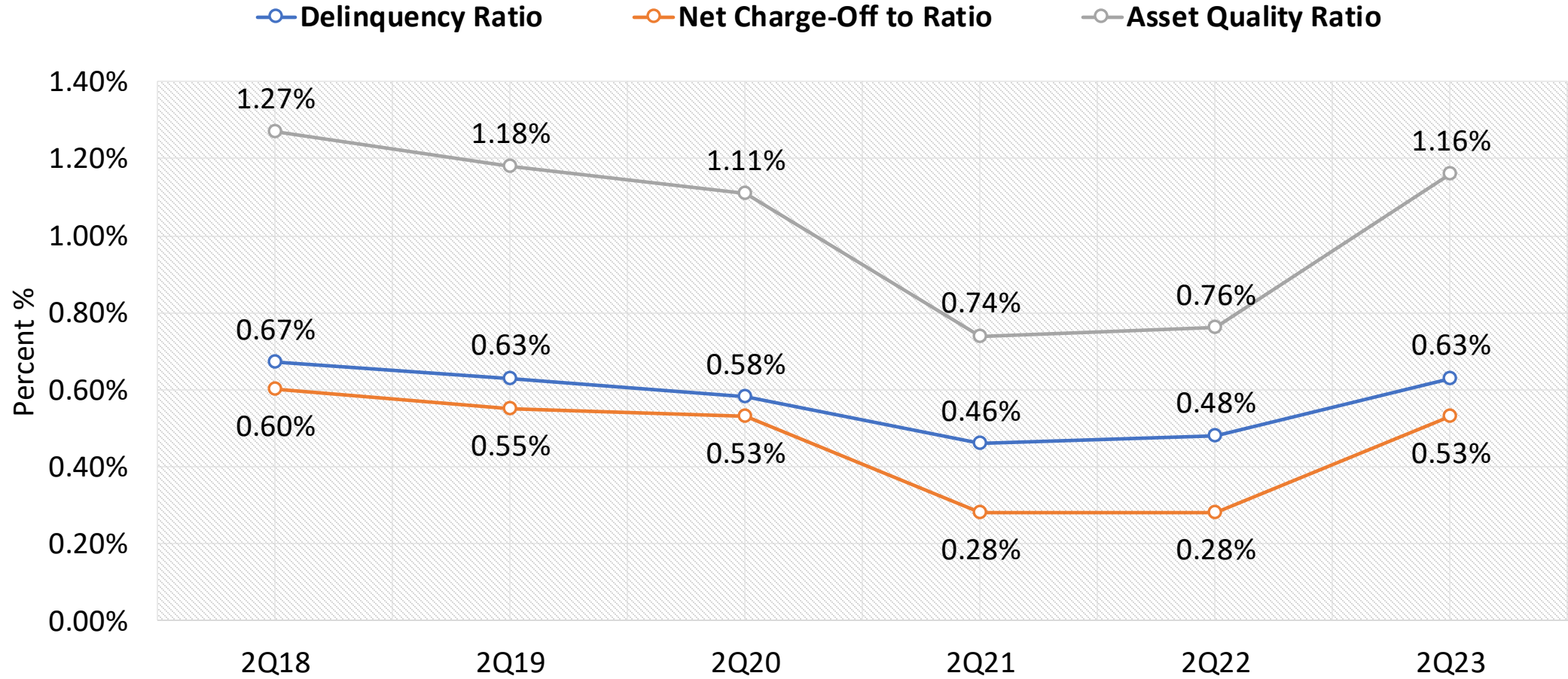
ROA (Annualized %) for Asset-Class Peer Groups As of June 30, 2023



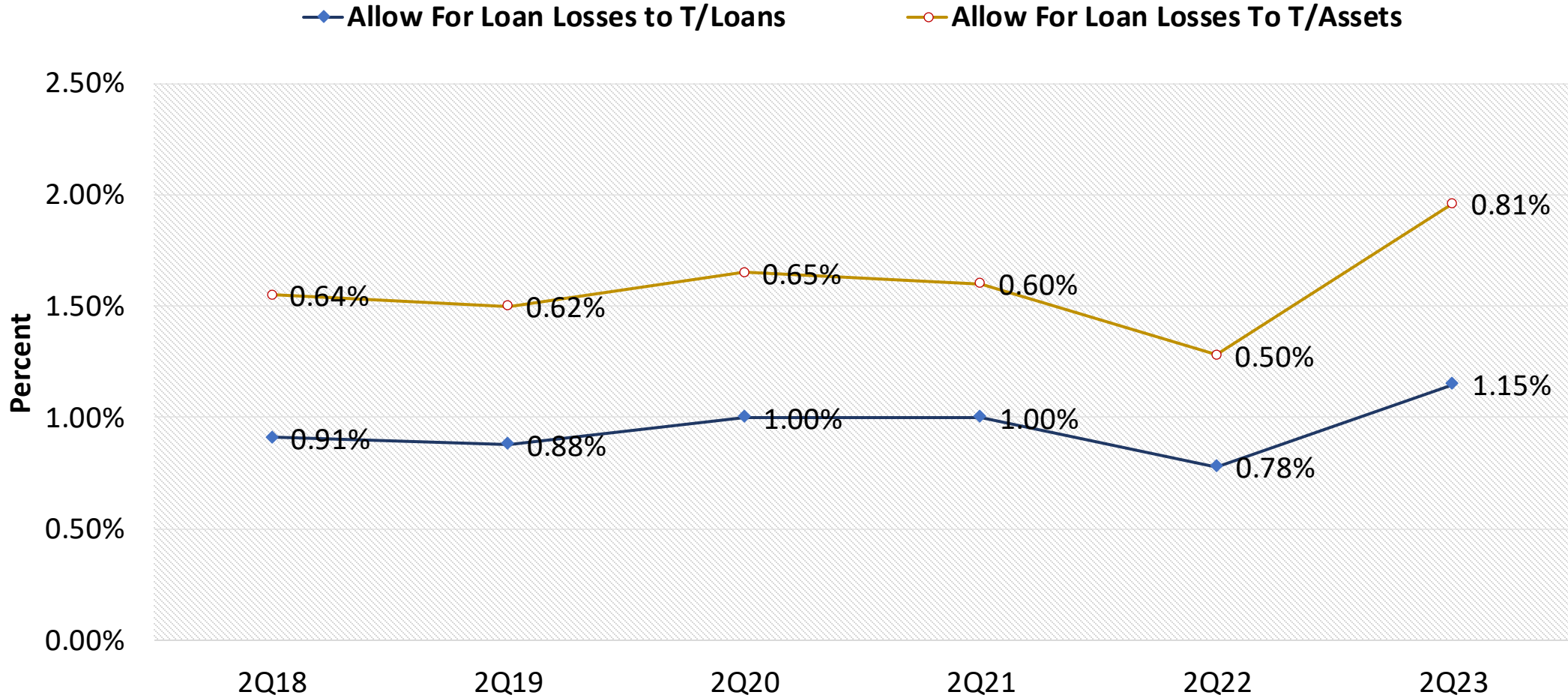
Net-Worth Capital Ratio Trend As of June 30, 2023



Asset Quality Ratios (%) As of June 30, 2023

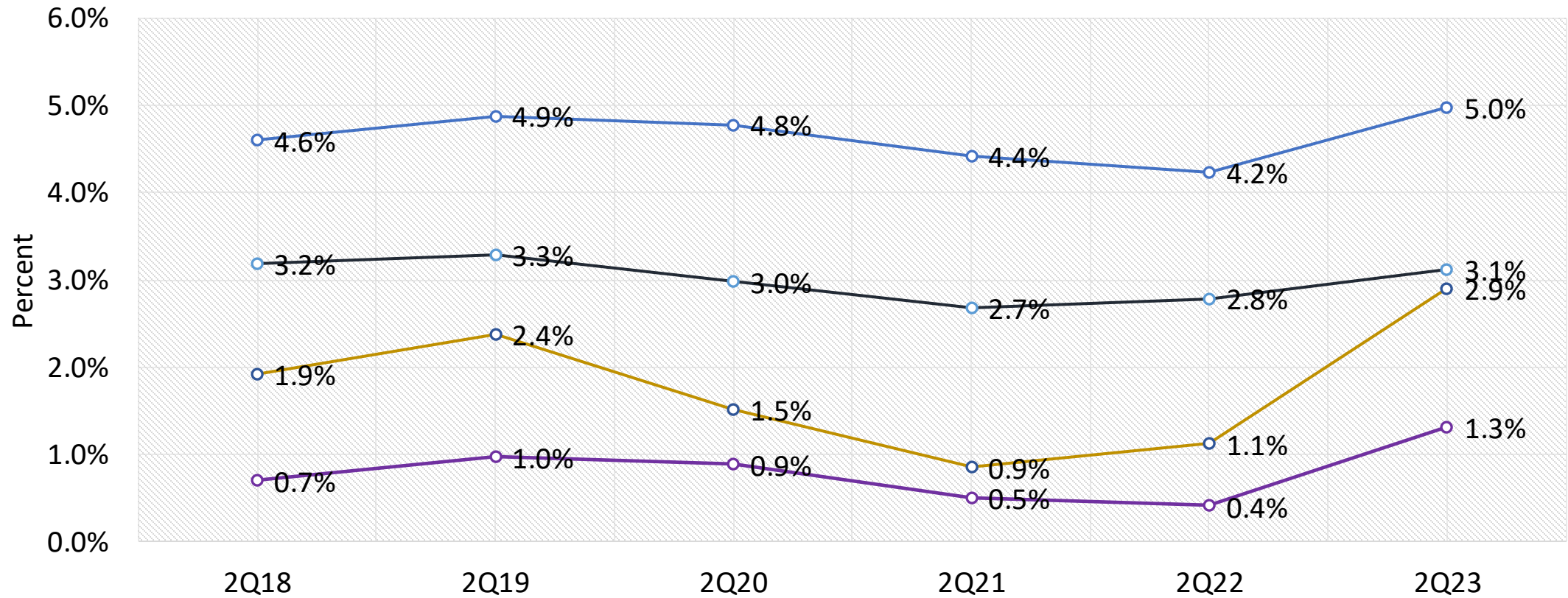


Loan Loss Reserves Trend % (Allowance for Loan Losses) As of June 30, 2023

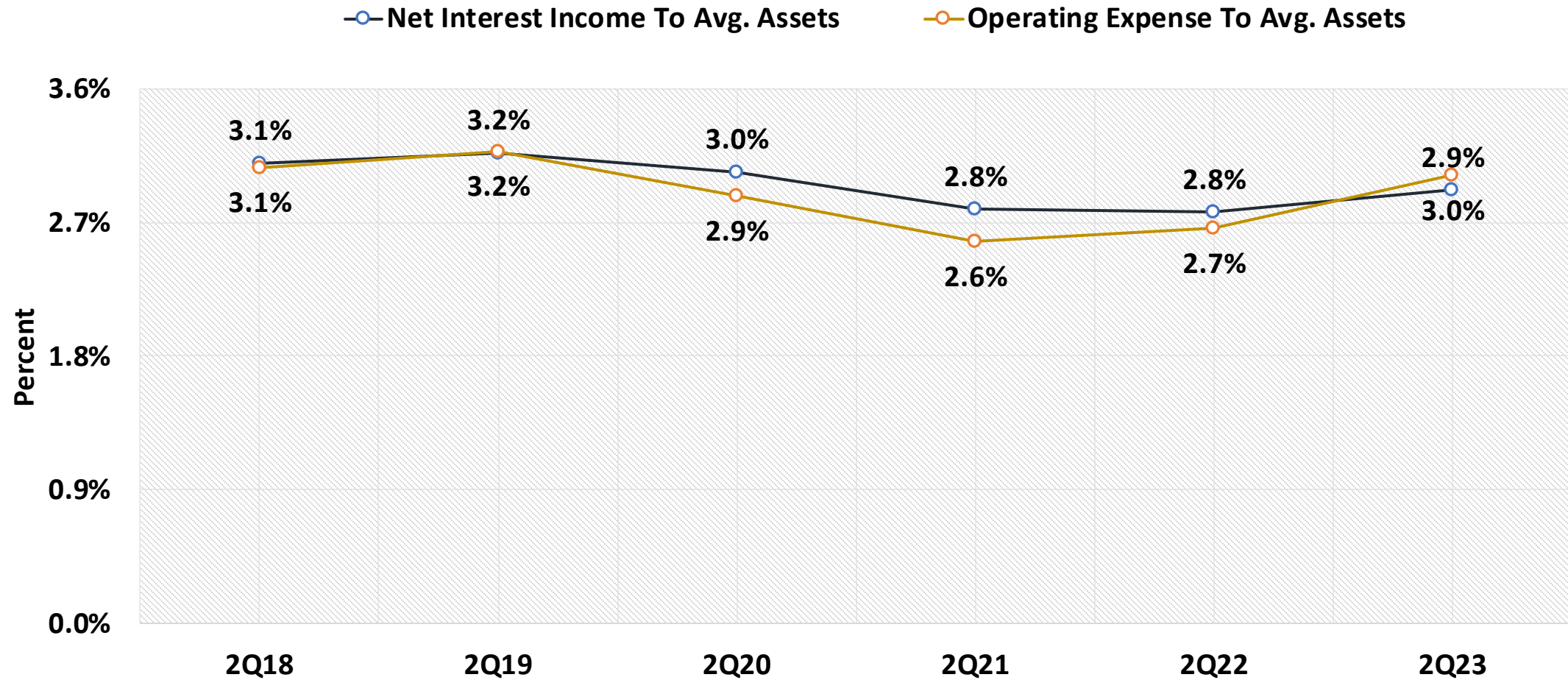


Yield Spread Trend Analysis As of June 30, 2023

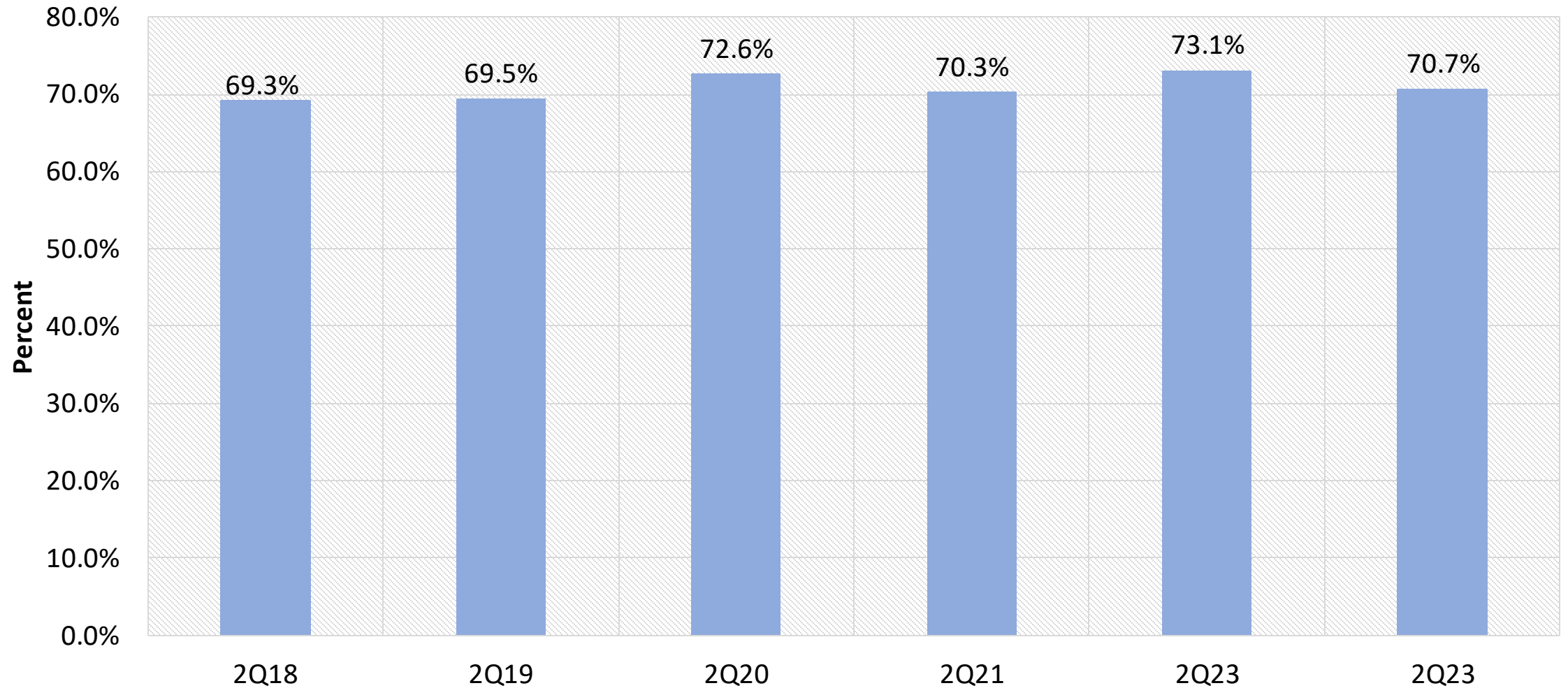
—○— Yield On Average Loans —○— Yield On Average Investments —○— Cost of Funds —○— Net Interest Spread



Net Interest Margin Vs. Operating Expense Ratio As of June 30, 2023



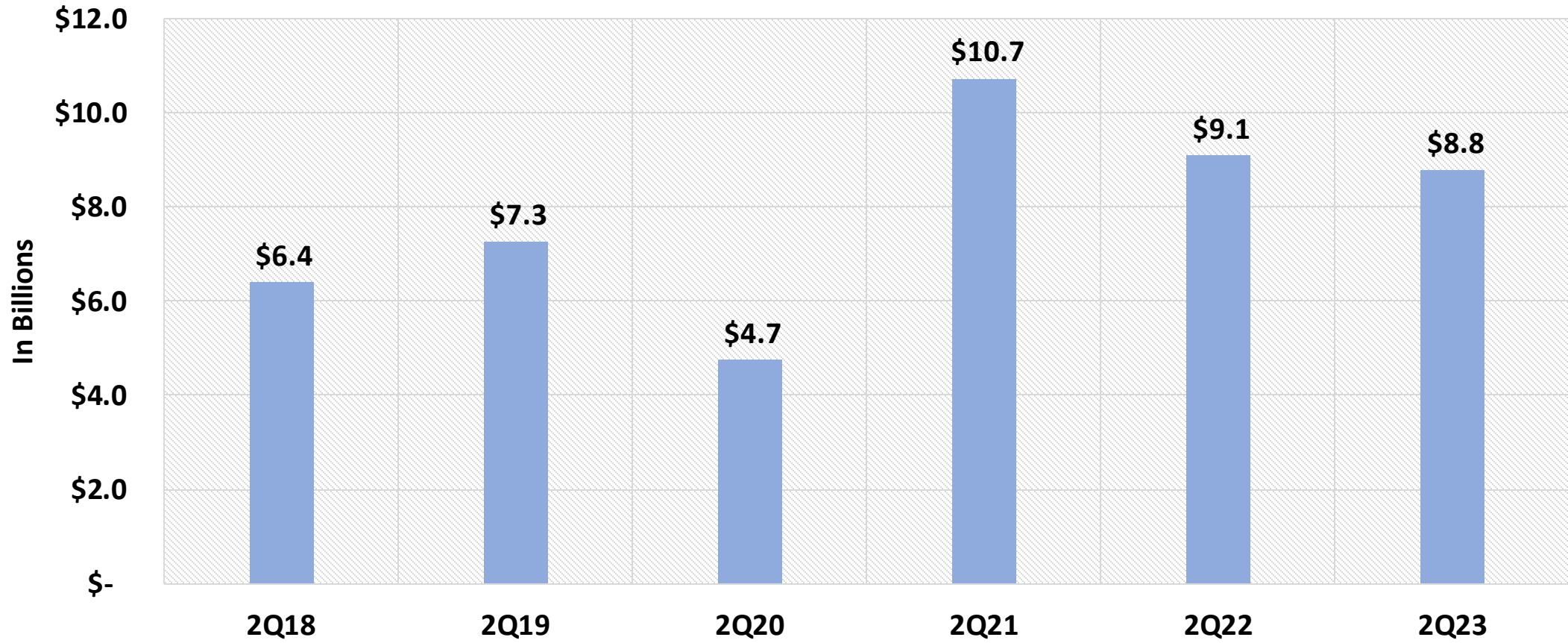
Efficiency Ratio% Trend (the cost incurred by a CU generate one dollar of revenue) As of June 30, 2023



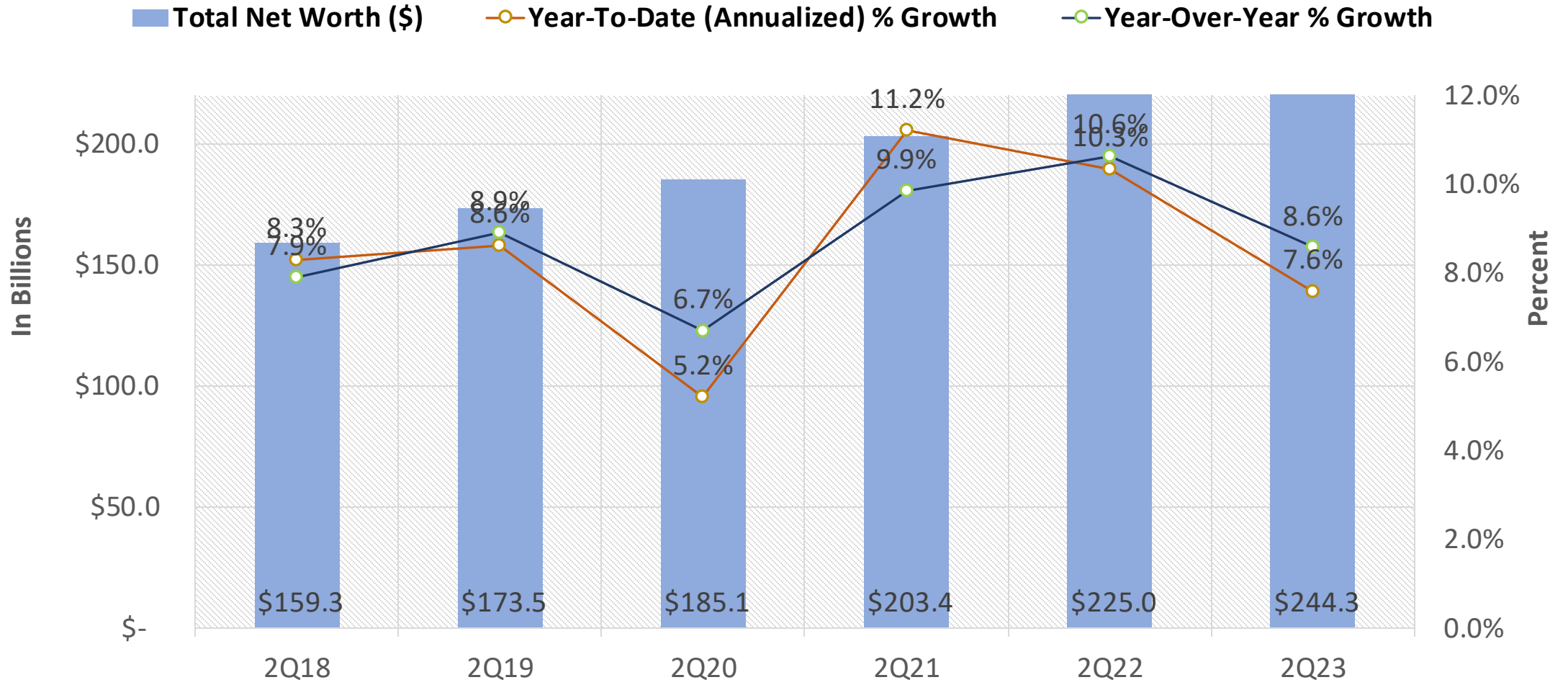
Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

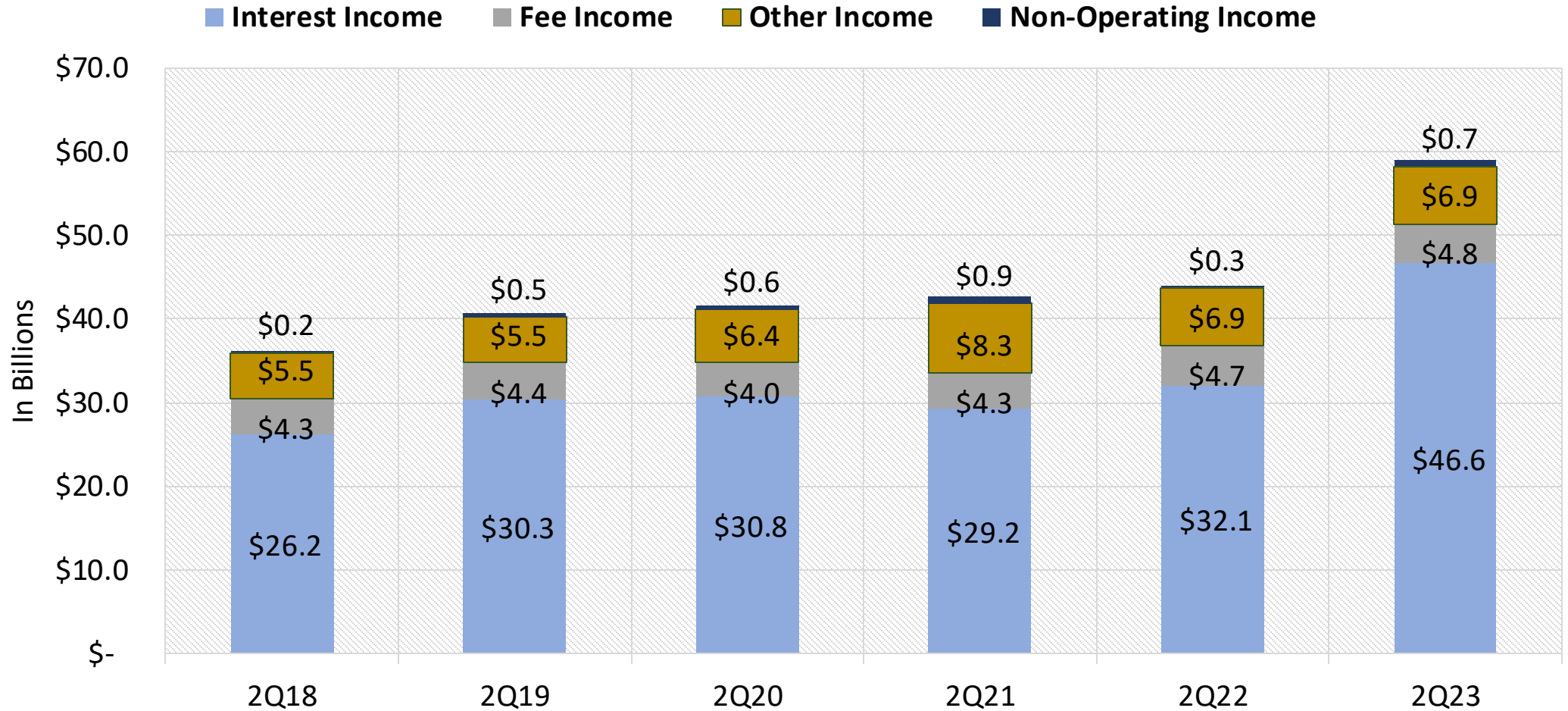
Net Income (\$) Trend As of June 30, 2023



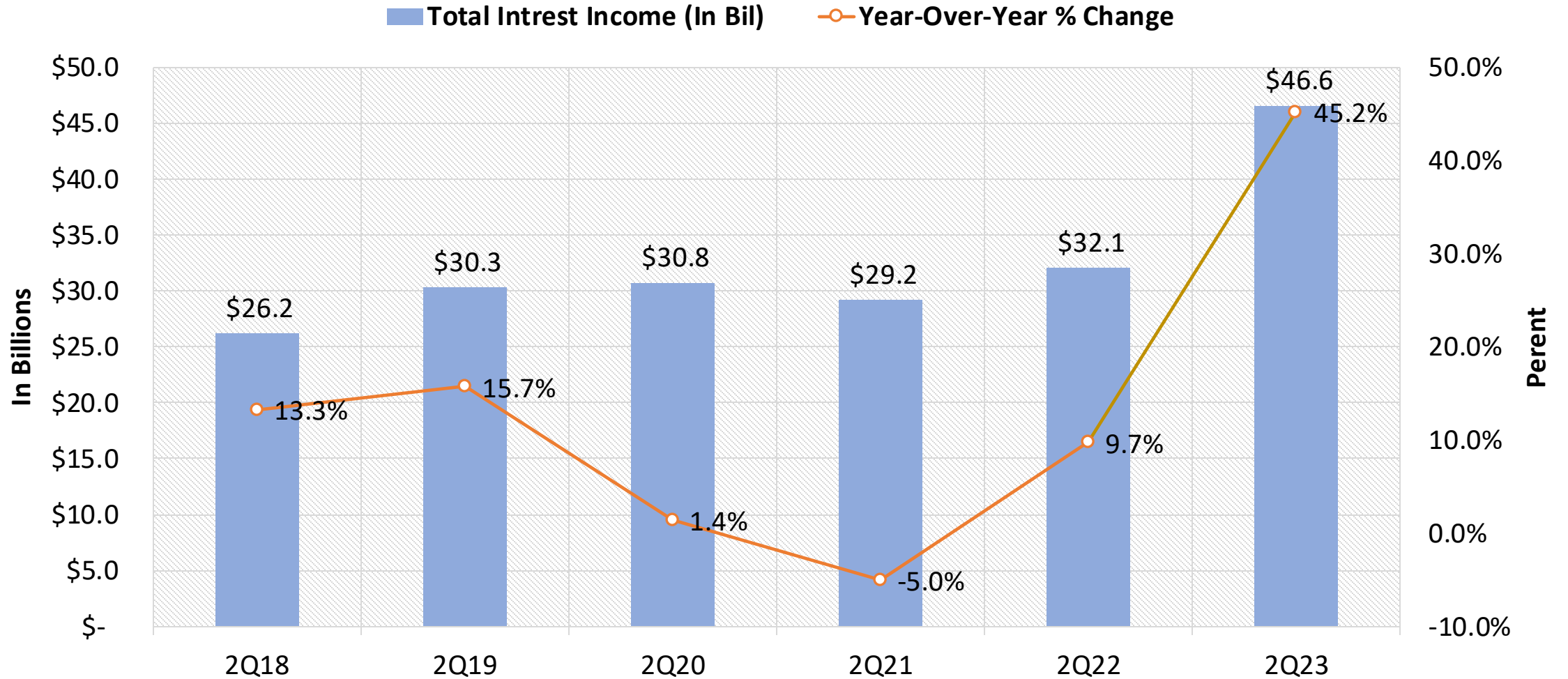
Net-Worth Capital Growth Trend As of June 30, 2023



Gross Revenue Breakdown (\$) Trend As of June 30, 2023



Total Interest Income (\$) Trend As of June 30, 2023



Total Non-Interest Income (\$) Trend As of June 30, 2023

