

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

2ND QUARTER 2021

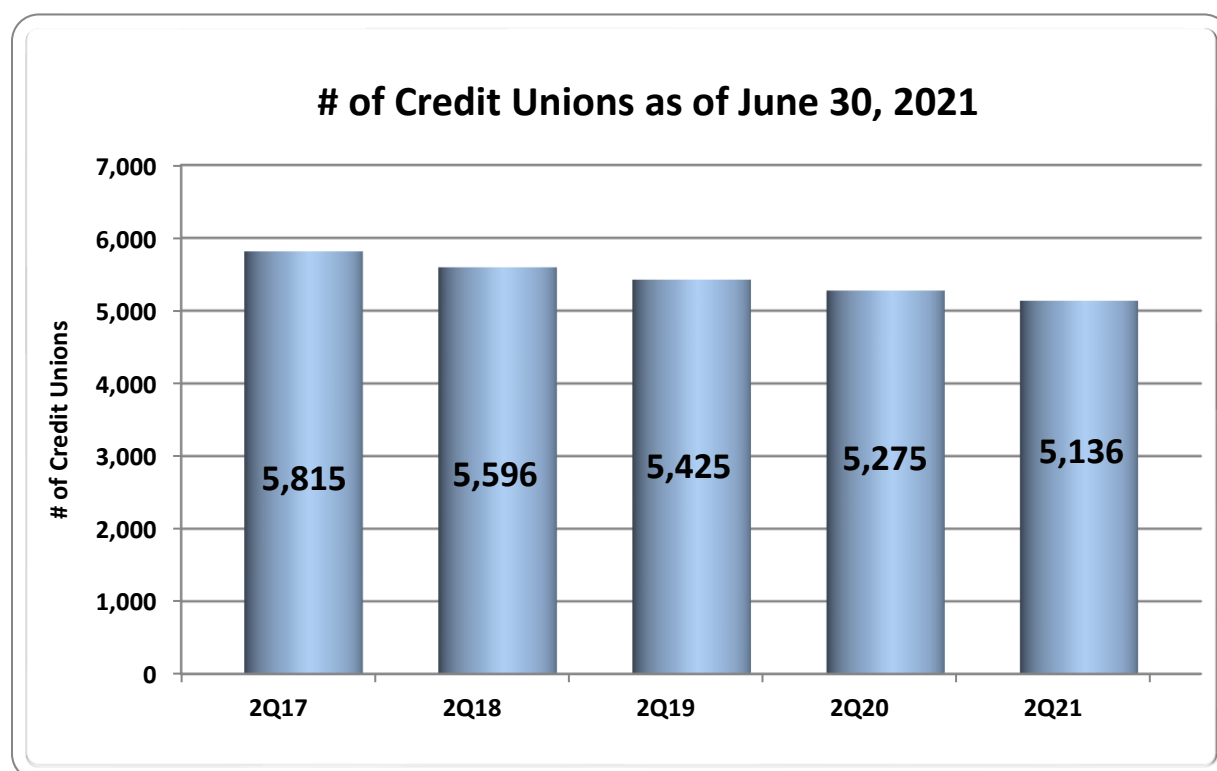
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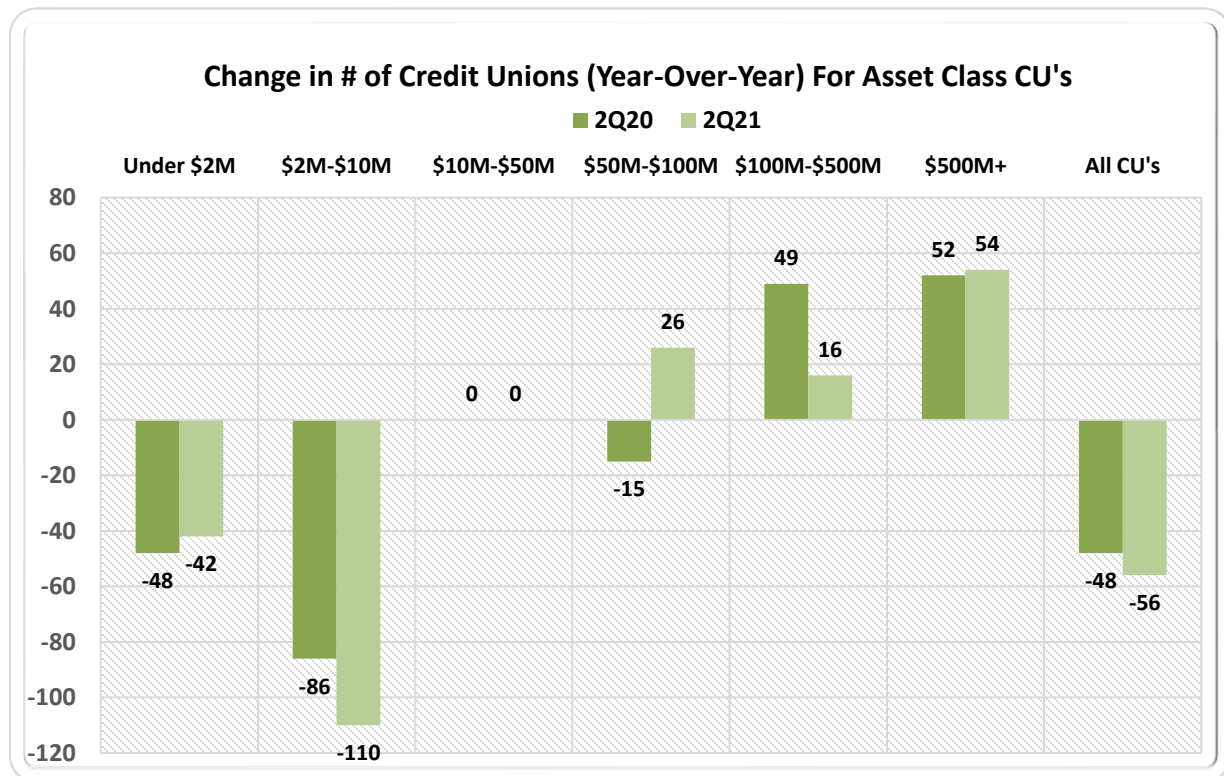
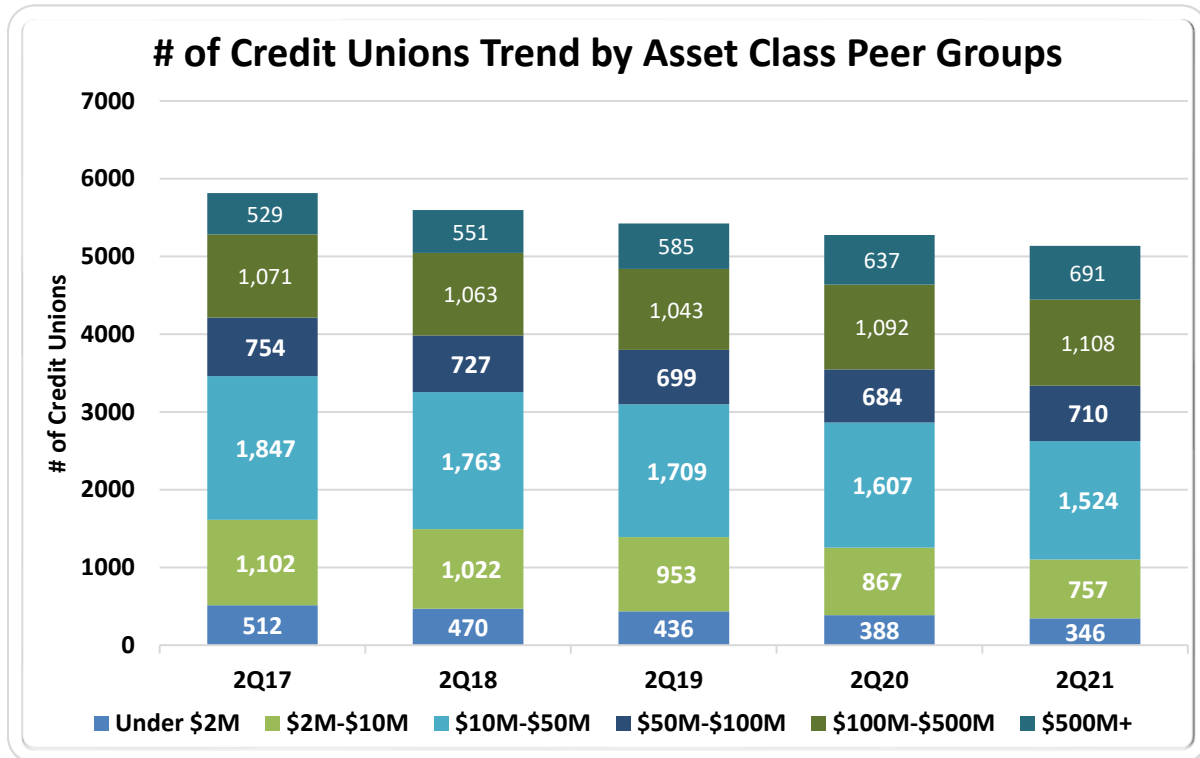
600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of June 30, 2021



The CU Industry At-A-Glance				
As of 2nd Quarter Ending 2021				
	As of 6/30/2021	Year-Over-Year % Growth	As of 6/30/2020	Year-Over-Year % Growth
Members	128.6M	4.0%	123.7M	3.3%
Assets	\$1,999.4B	13.0%	\$1,769.0B	15.0%
Loans	\$1,205.8B	5.0%	\$1,148.9B	6.5%
Deposits	\$1,734.5B	15.0%	\$1,508.0B	16.4%
Investments	\$682.0B	32.3%	\$515.6B	37.3%
Capital	\$203.4B	9.9%	\$185.1B	6.7%

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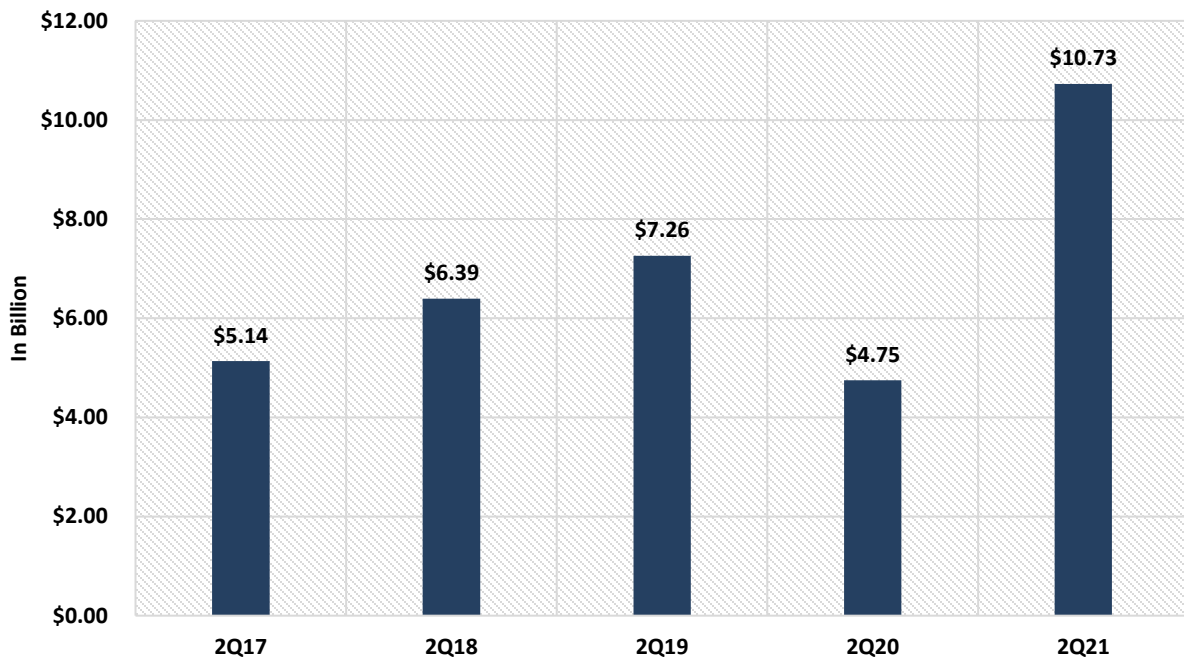
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of June 30, 2021

Asset-Based Peer Group Statistics As of June 30, 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	346	6.7%	\$ 314,370,000	0.0%	101,418	0.1%
2	\$2M -- < \$5M	334	6.5%	\$ 1,156,020,000	0.1%	215,406	0.2%
3	\$5M -- < \$10M	423	8.2%	\$ 3,095,730,000	0.2%	442,889	0.3%
4	\$10M -- < \$20M	593	11.5%	\$ 8,603,030,000	0.4%	1,003,034	0.8%
5	\$20M -- < \$50M	931	18.1%	\$ 30,851,450,000	1.5%	2,875,860	2.2%
6	\$50M -- < \$100M	710	13.8%	\$ 51,550,140,000	2.6%	4,391,849	3.4%
7	\$100M -- < \$150M	341	6.6%	\$ 42,099,920,000	2.1%	3,304,214	2.6%
8	\$150M -- < \$250M	382	7.4%	\$ 73,711,000,000	3.7%	5,581,059	4.3%
9	\$250M -- < \$350M	199	3.9%	\$ 58,694,730,000	2.9%	4,317,843	3.4%
10	\$350M -- < \$450M	147	2.9%	\$ 58,260,260,000	2.9%	4,116,639	3.2%
11	\$450M -- < \$650M	159	3.1%	\$ 86,824,460,000	4.3%	6,310,786	4.9%
12	\$650M -- < \$850M	112	2.2%	\$ 83,428,720,000	4.2%	5,751,104	4.5%
13	\$850M -- < \$1B	60	1.2%	\$ 55,115,690,000	2.8%	3,675,929	2.9%
14	\$1B -- < \$2B	196	3.8%	\$ 278,971,620,000	14.0%	17,535,703	13.6%
15	\$2B -- < \$4B	122	2.4%	\$ 338,451,310,000	16.9%	20,640,276	16.1%
16	Over \$4B	81	1.6%	\$ 828,273,360,000	41.4%	48,320,239	37.6%
TOTAL		5,136	100.0%	\$ 1,999,401,810,000	100.0%	128,584,248	100.0%

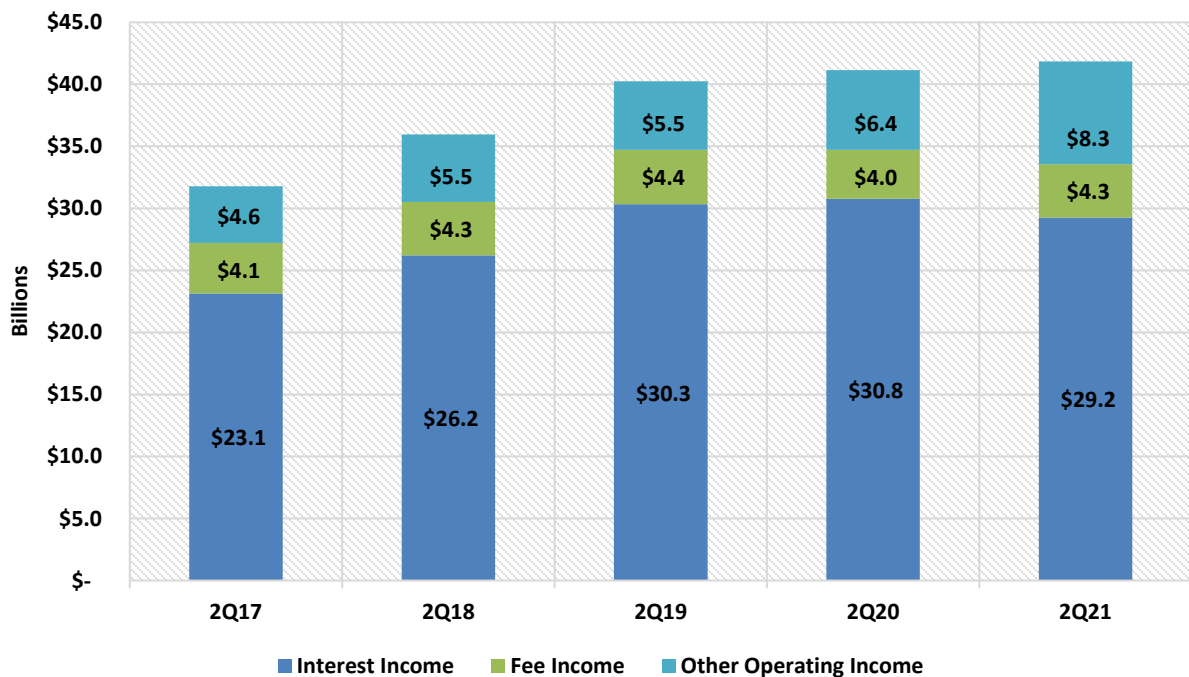
Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of June 30 2020	As of June 30 2021	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.88	2.57	-0.31 bps
+ Fees & Other Income	1.23	1.31	0.08 bps
- Operating Expenses	3.04	2.79	-0.25 bps
- Provision for Loan Losses	0.58	0.07	-0.51 bps
+ Non-Operating Income	0.08	0.09	0.01 bps
= ROA	0.57	1.11	0.54 bps

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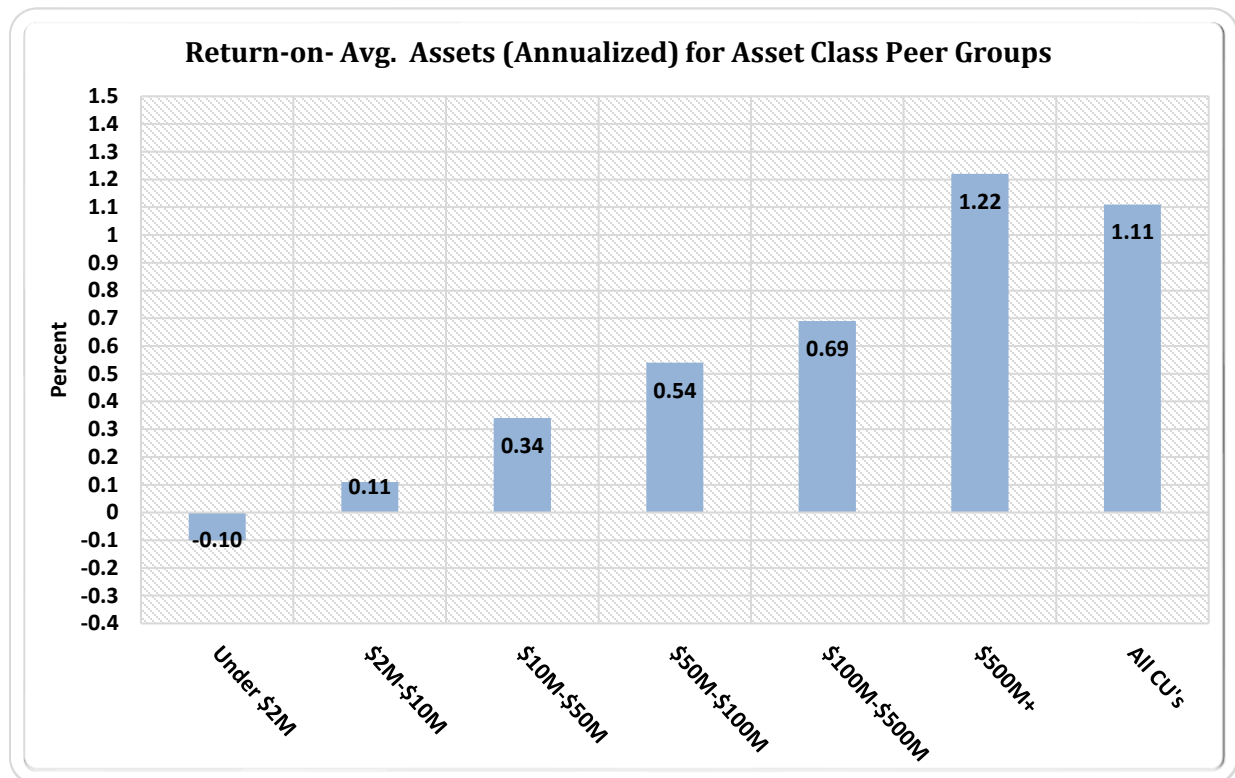
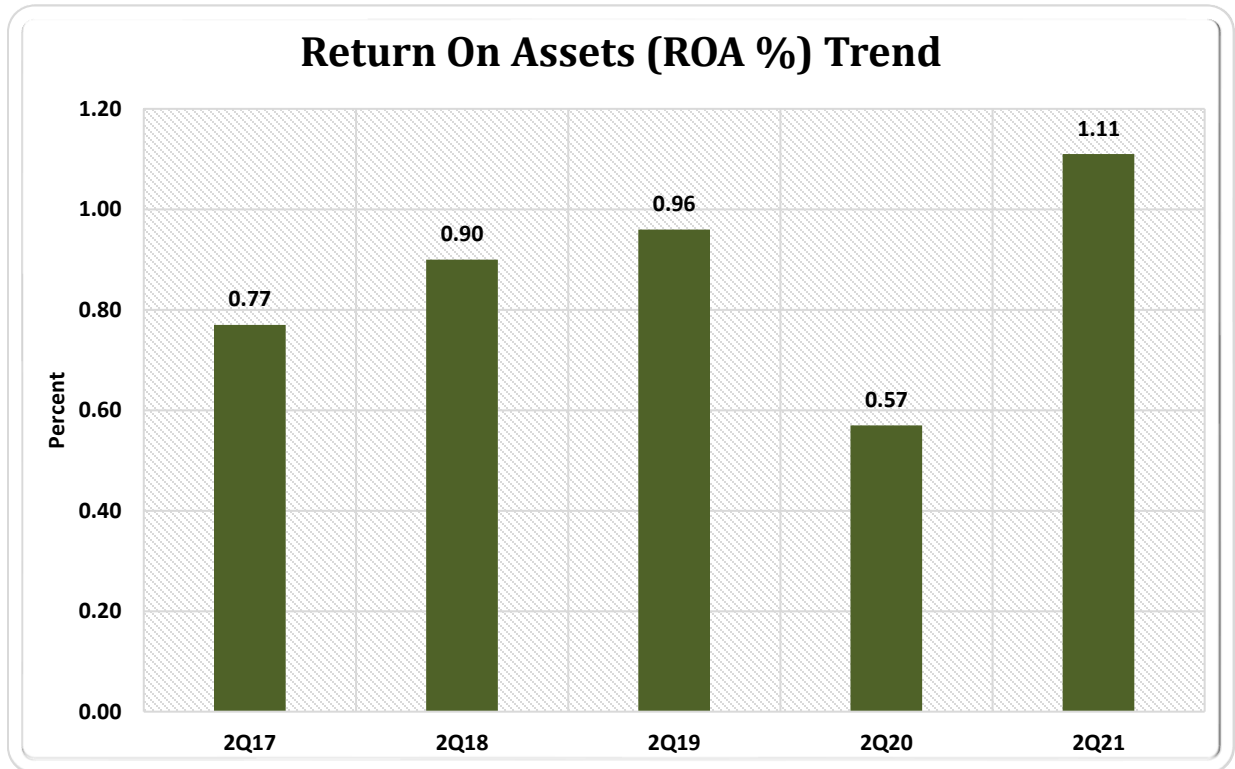
Net Income Trend (\$)



Total Revenue Breakdown (\$) Trend

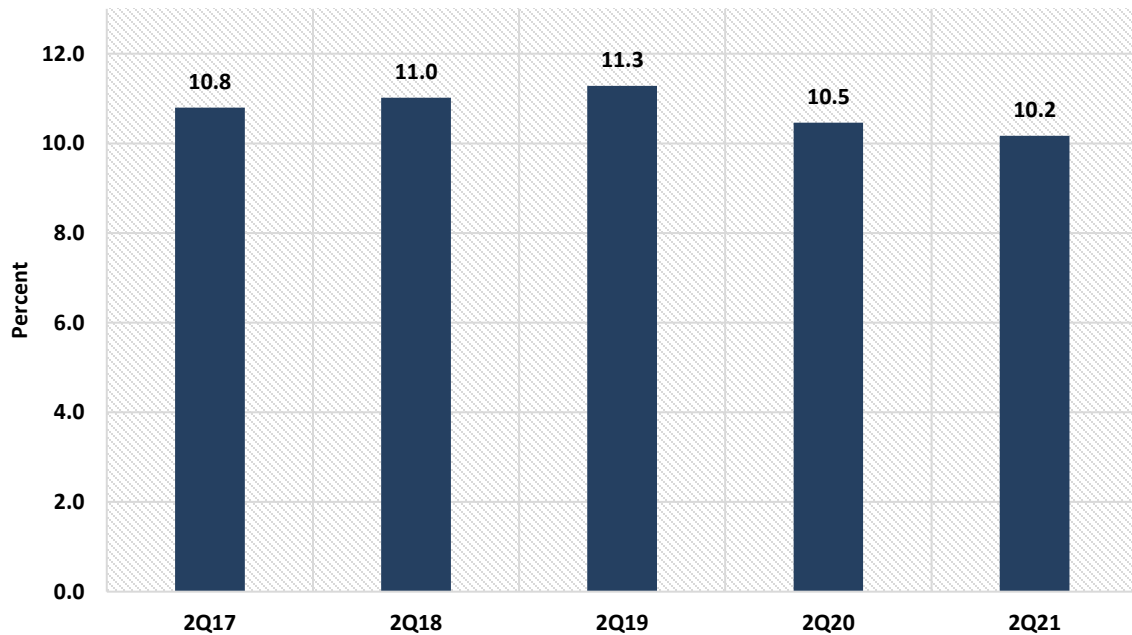


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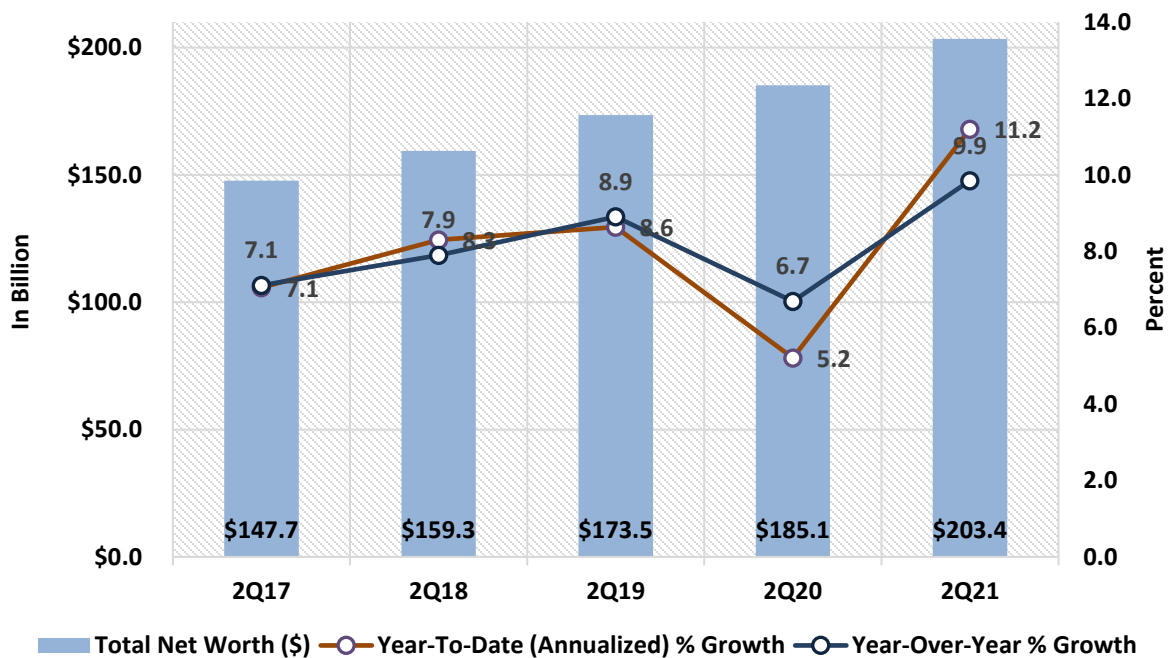


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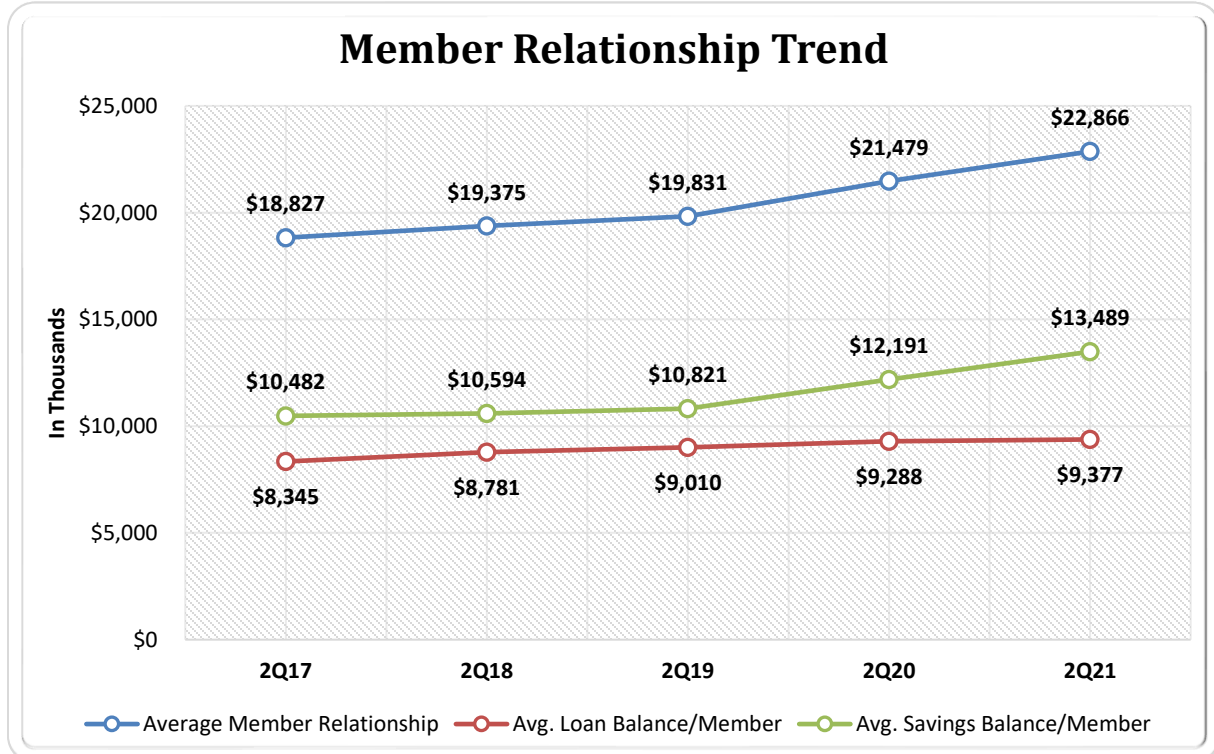
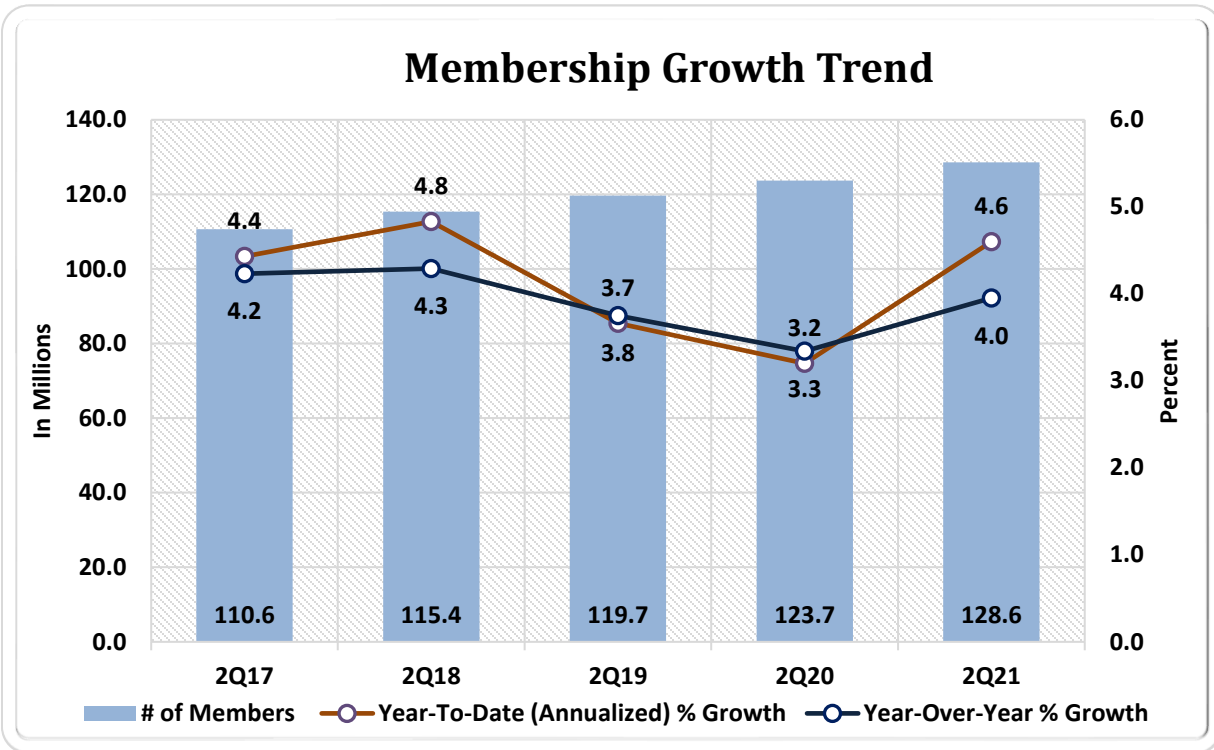
Net- Worth Capital Ratio Trend (%)



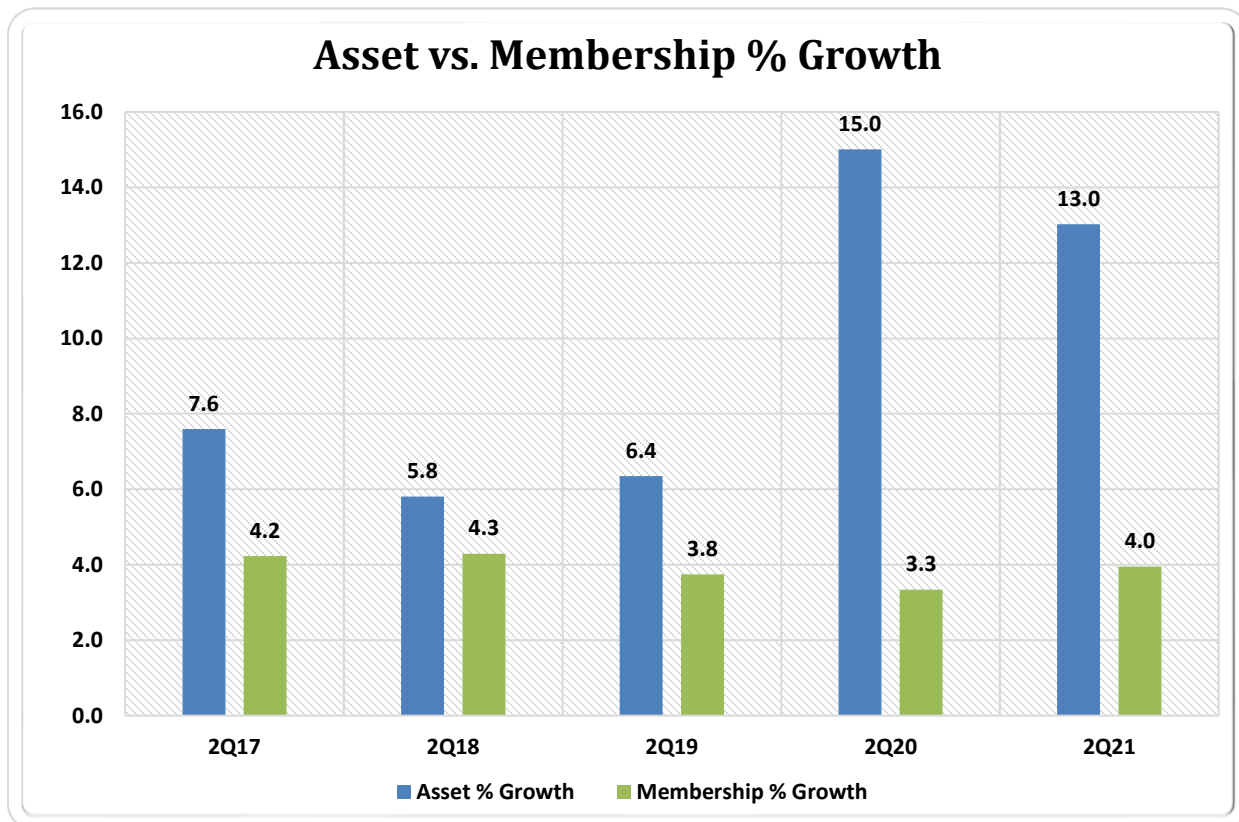
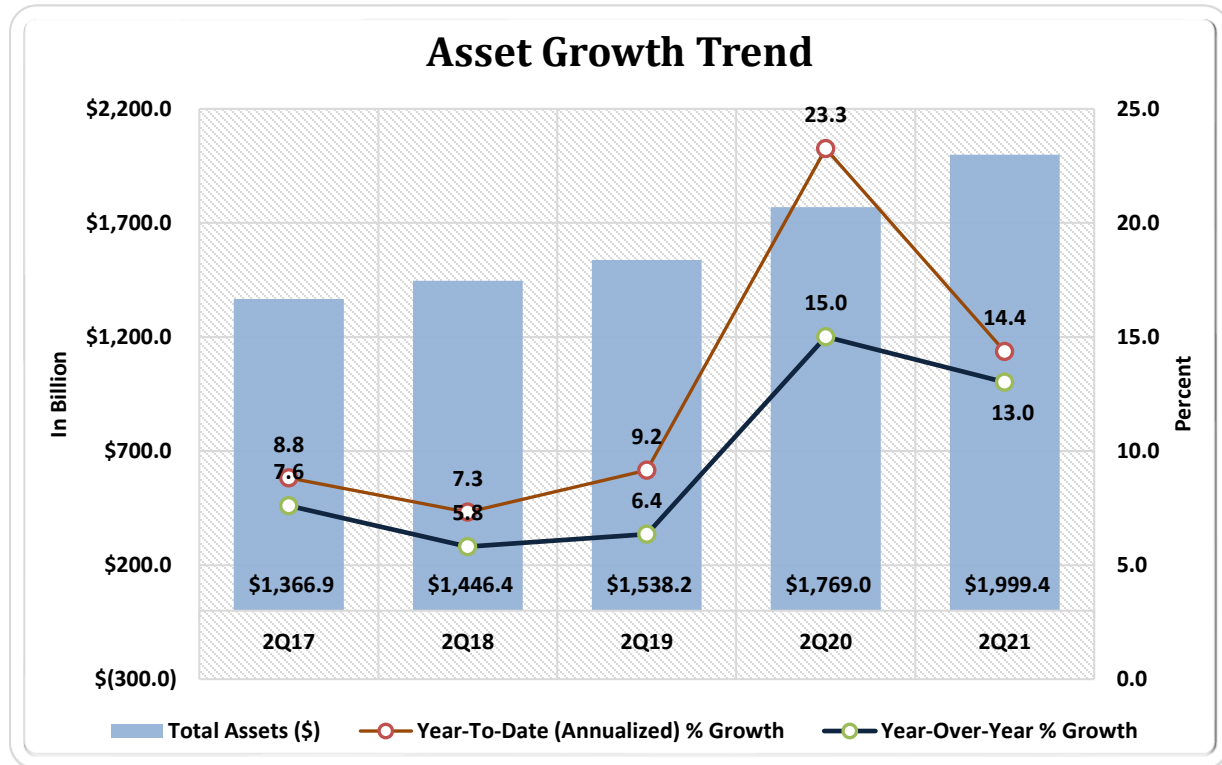
Net-Worth Capital Growth Trend



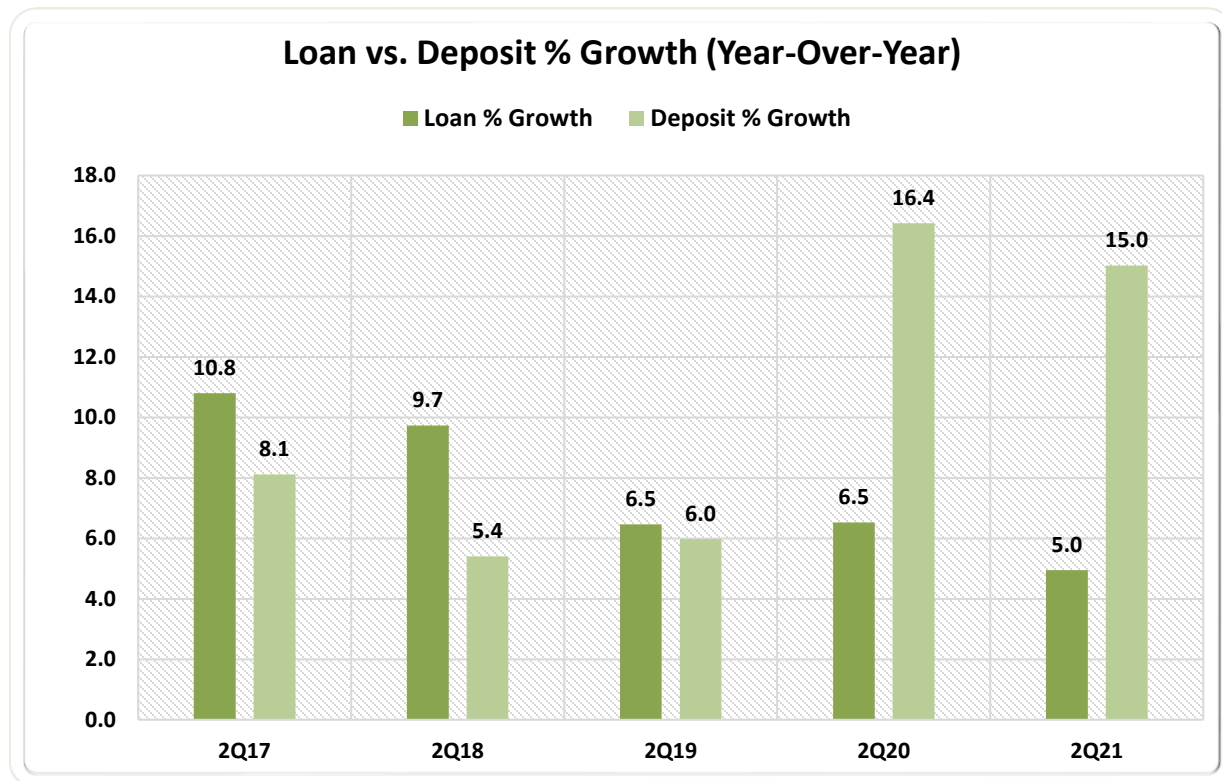
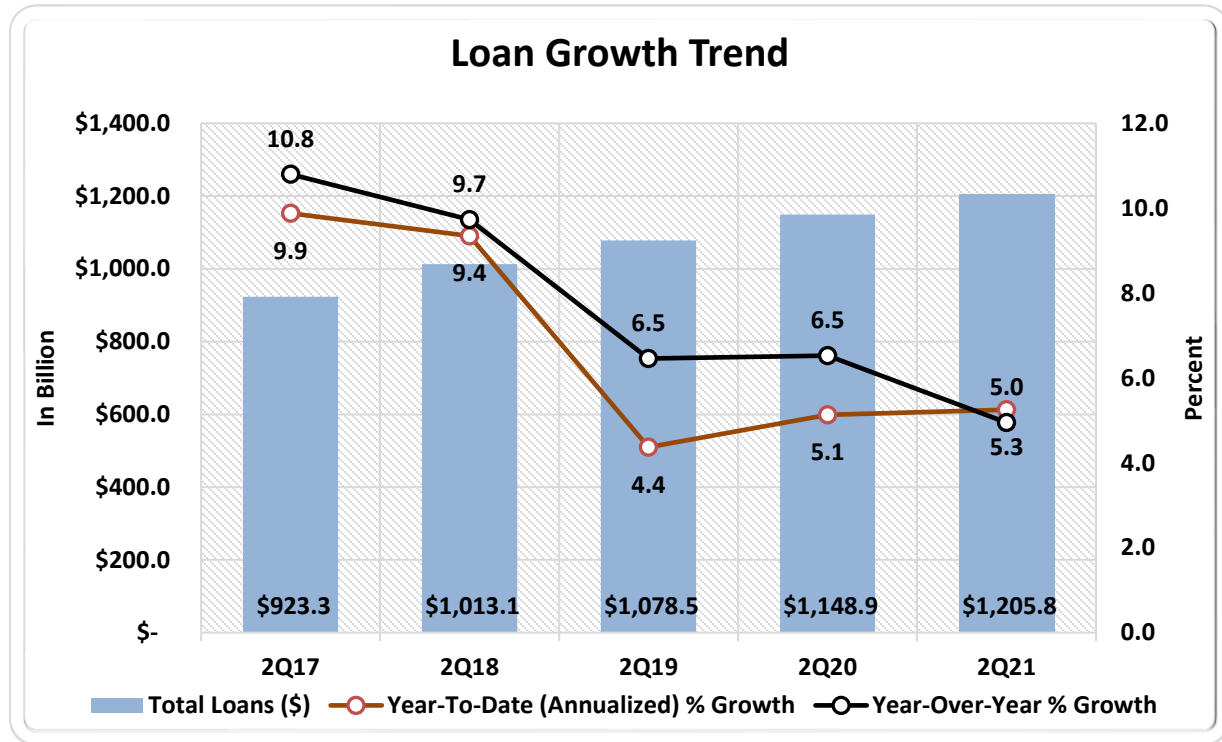
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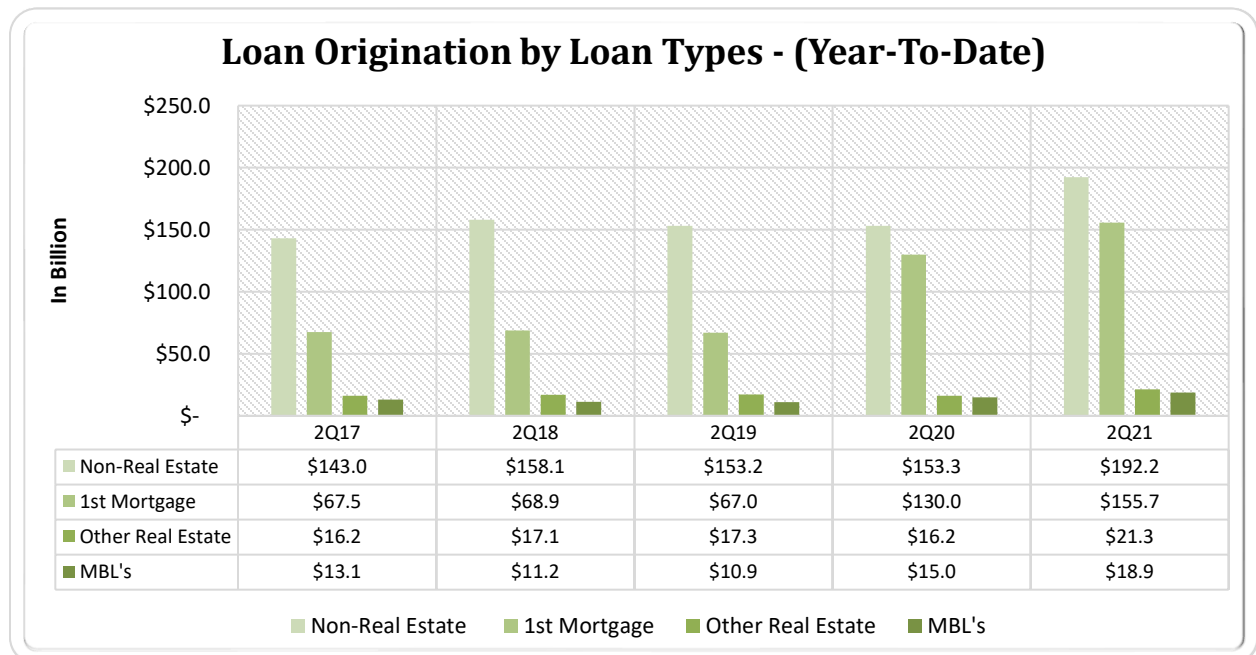
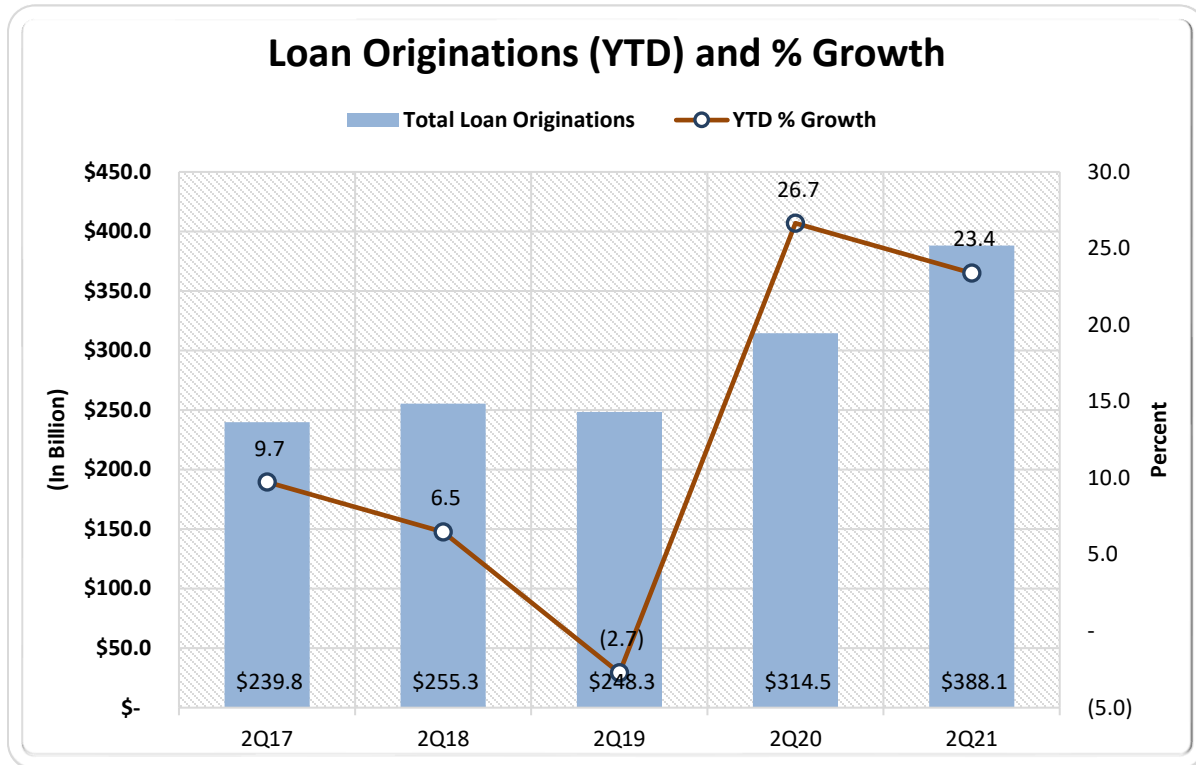
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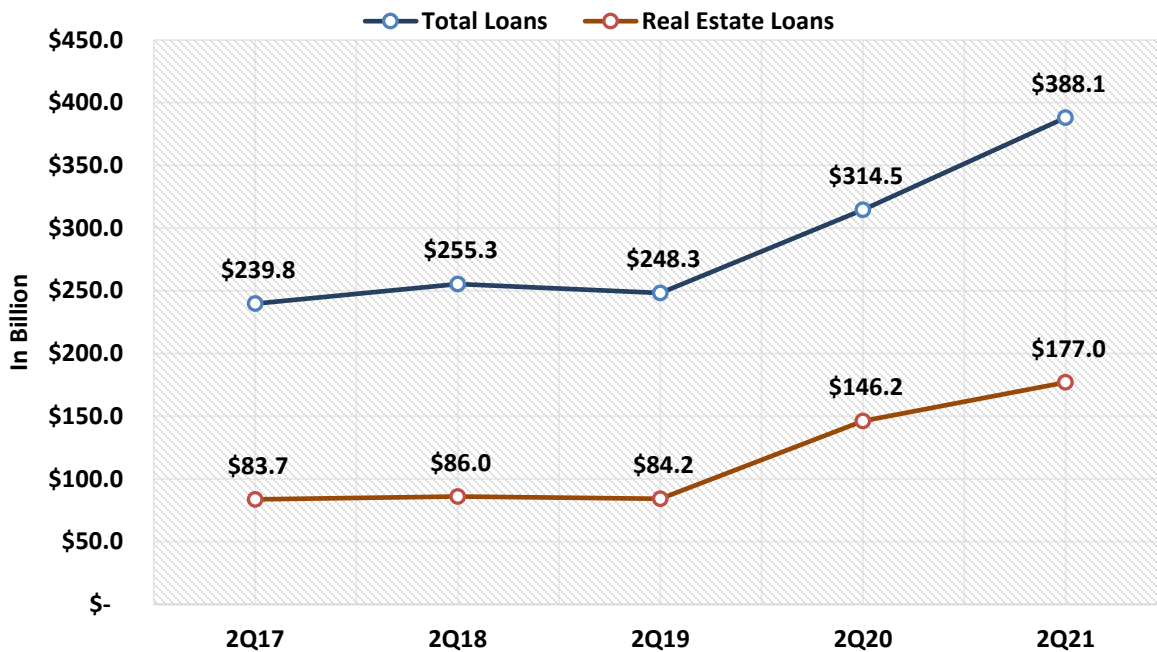


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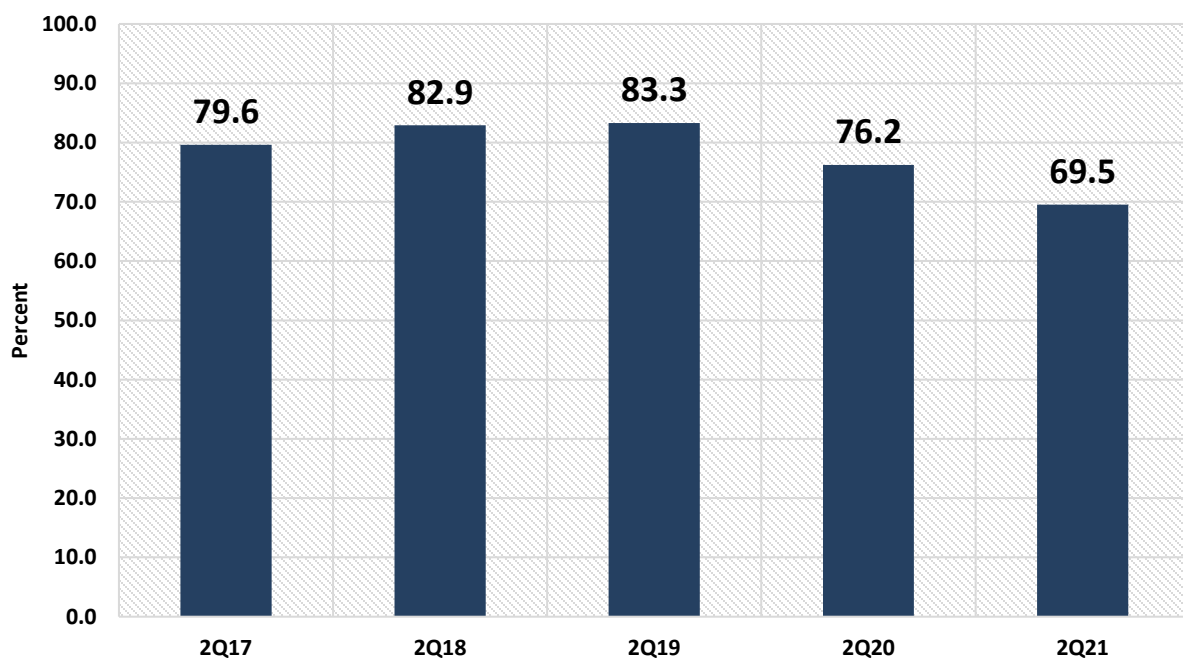


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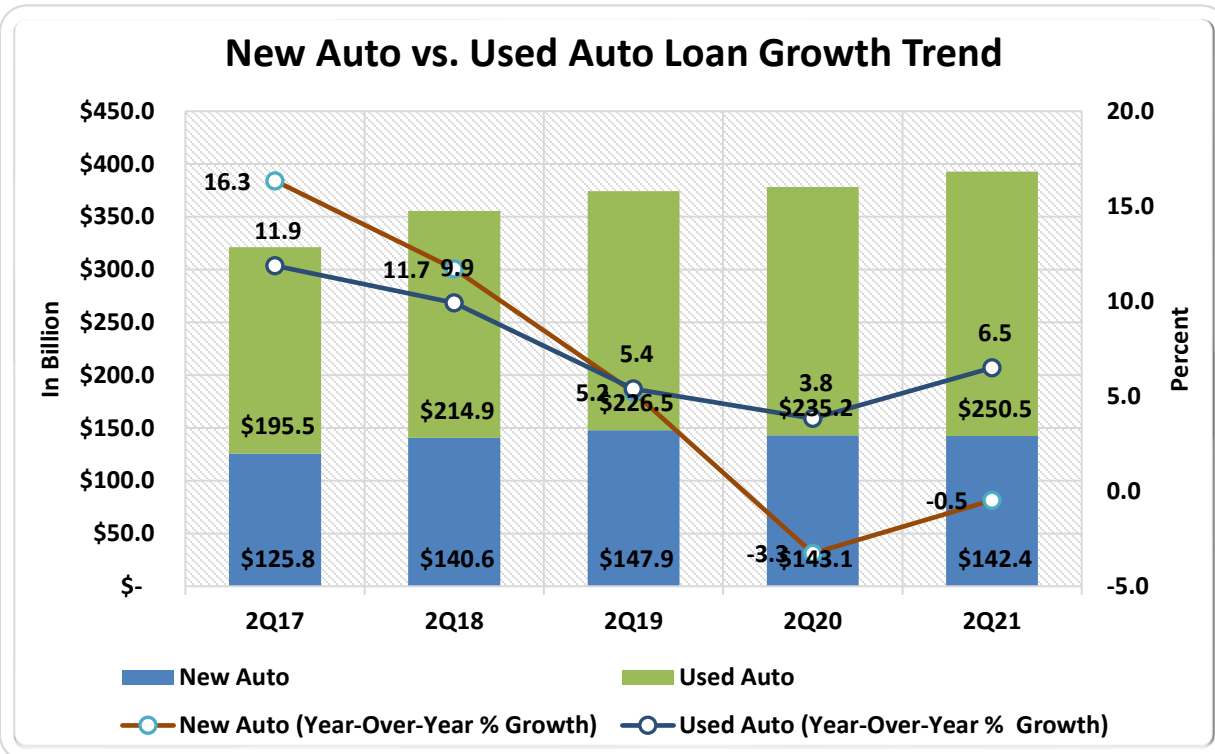
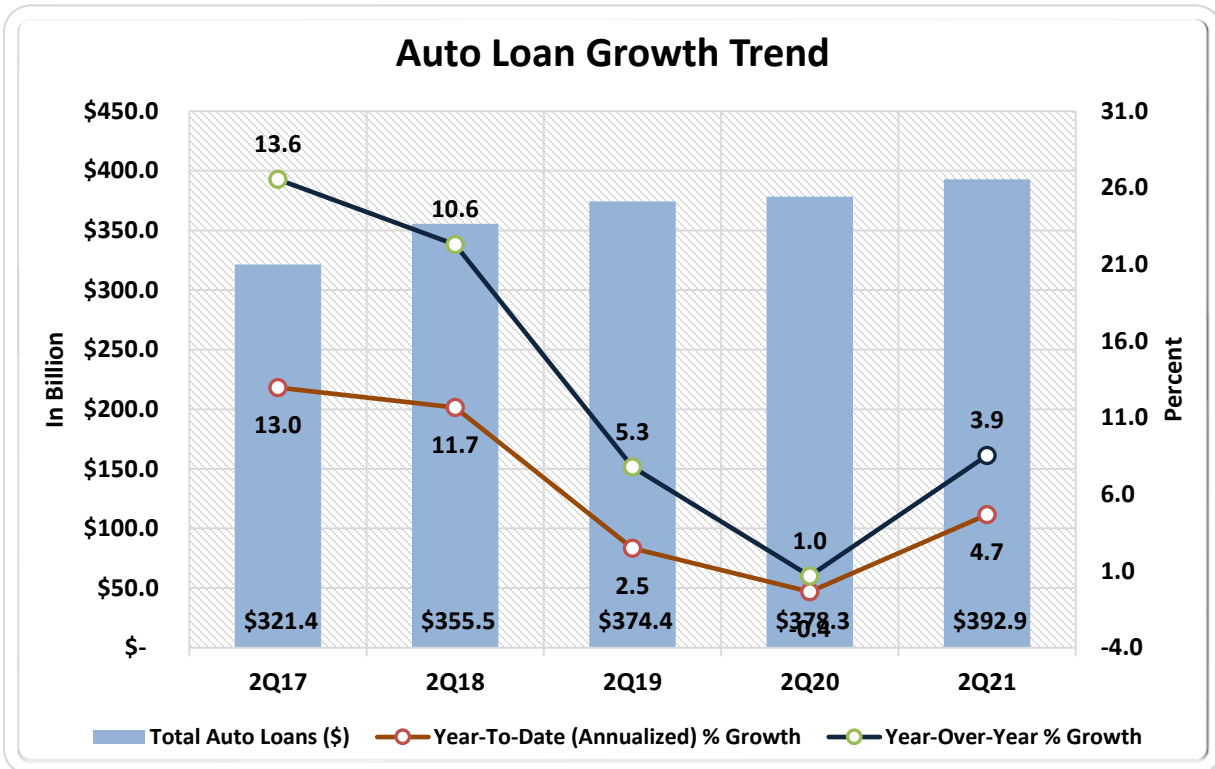
Loans Granted - Total Loans vs. Real Estate Loans



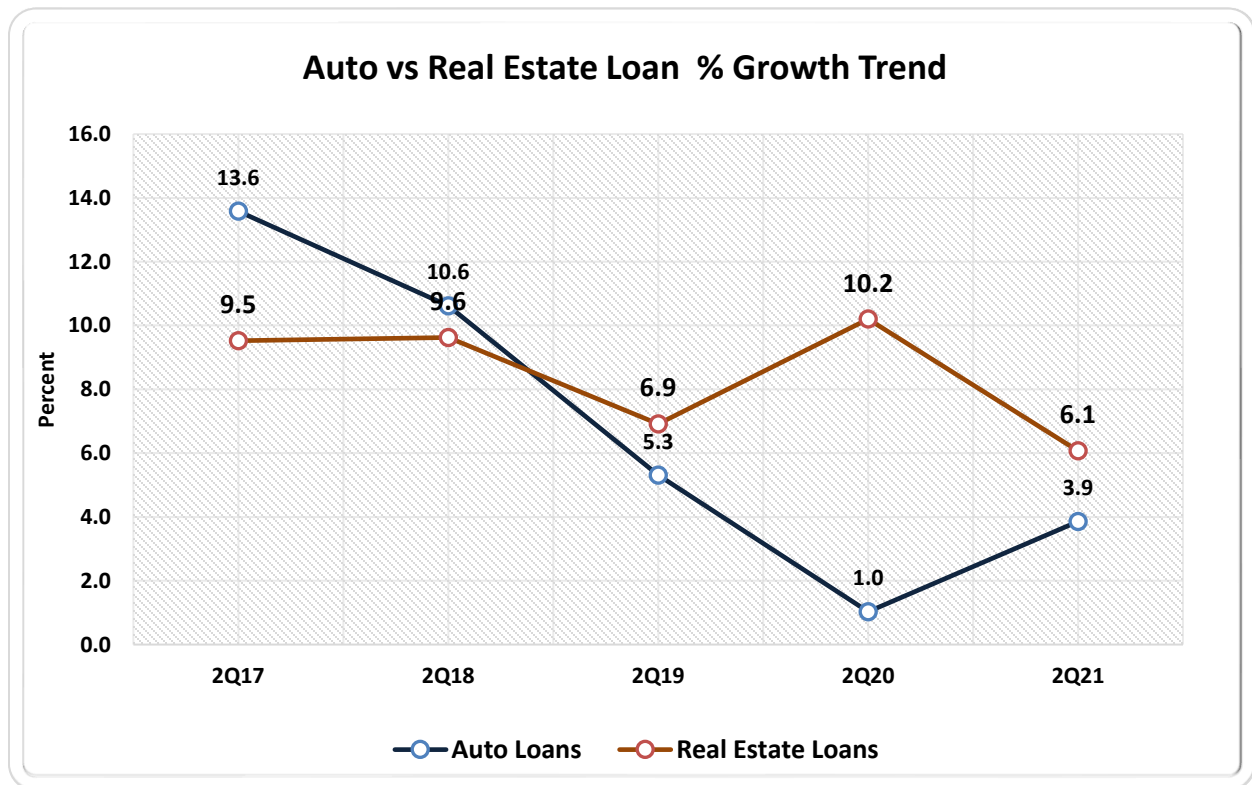
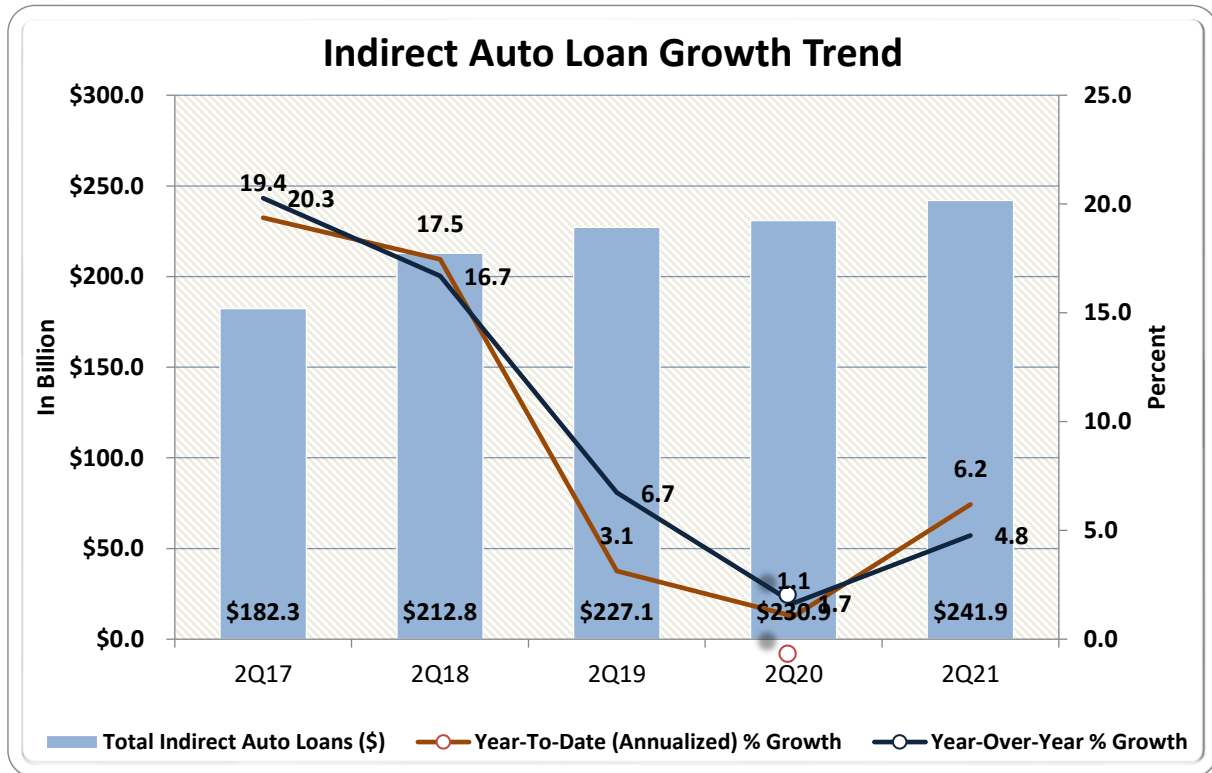
Loan-to-Deposit Ratio (%)



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of June 30, 2021

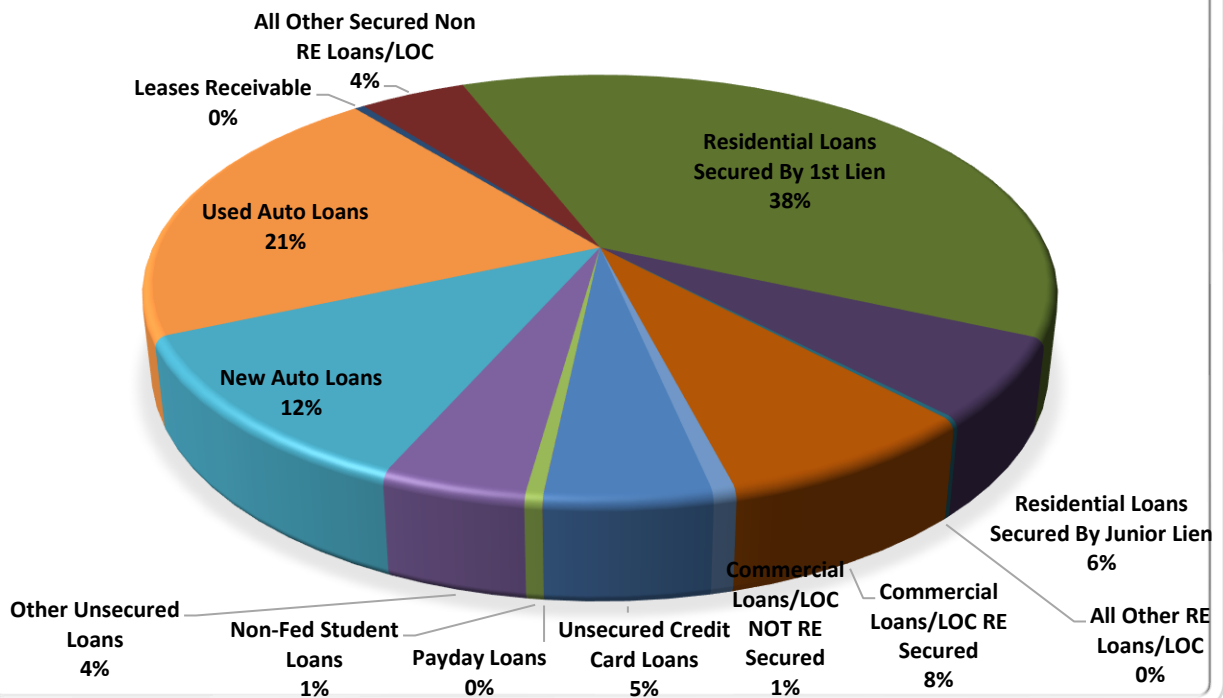


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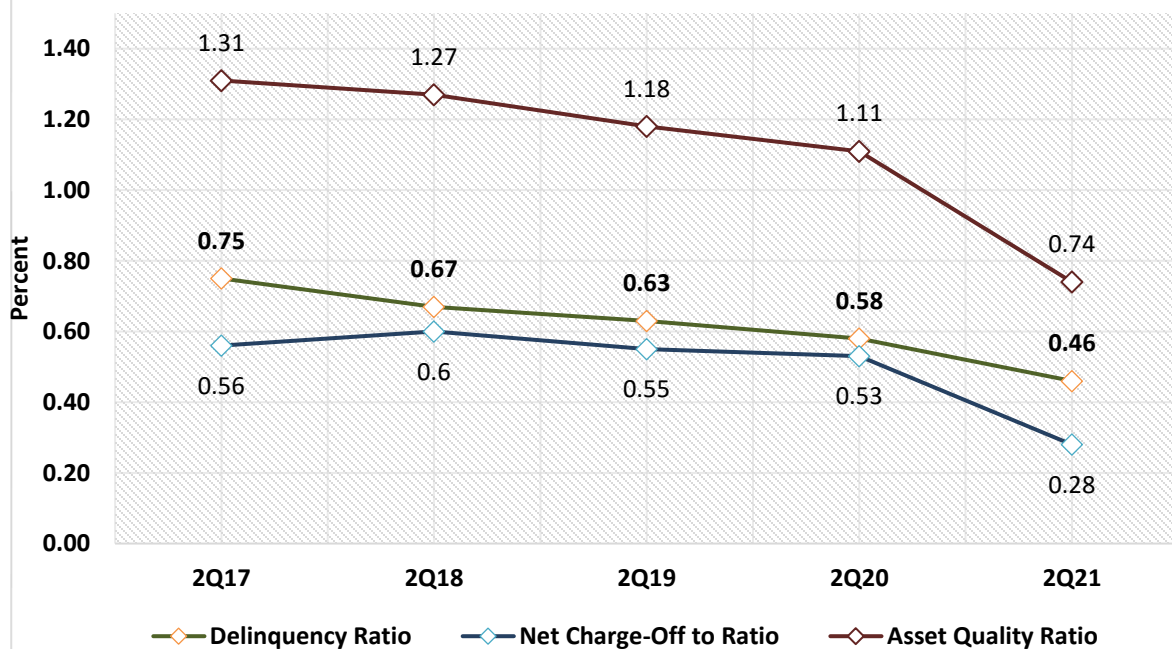


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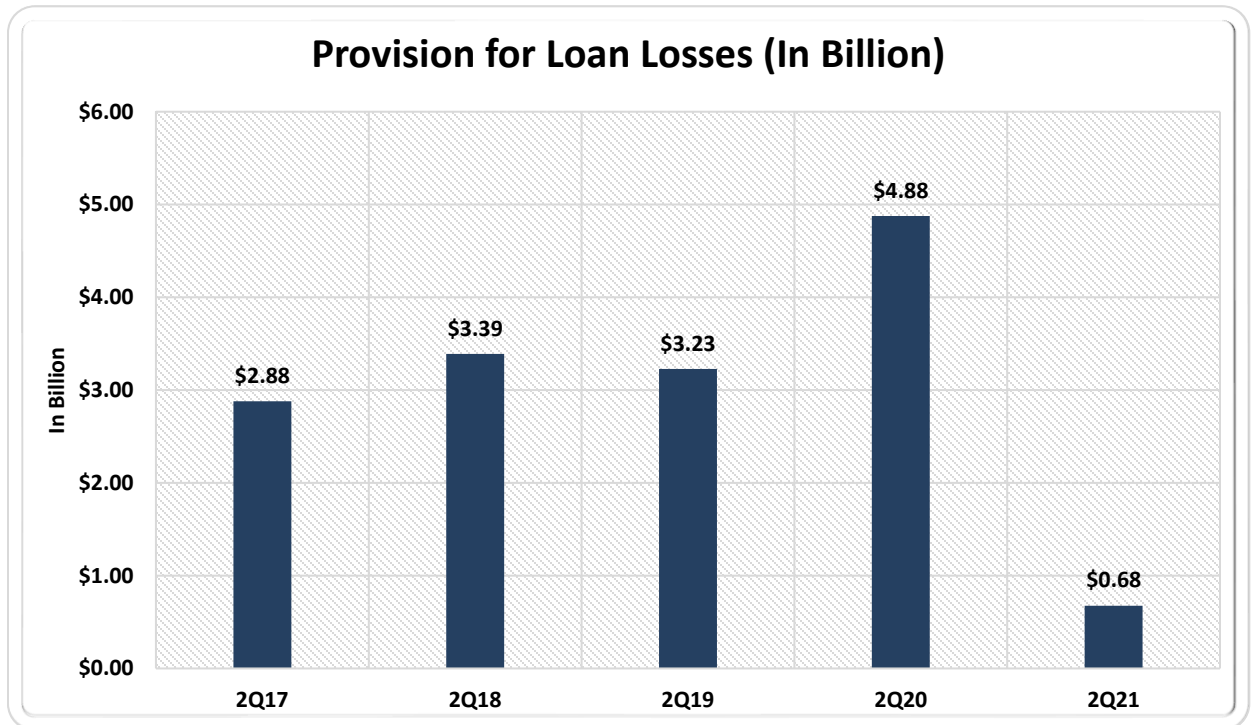
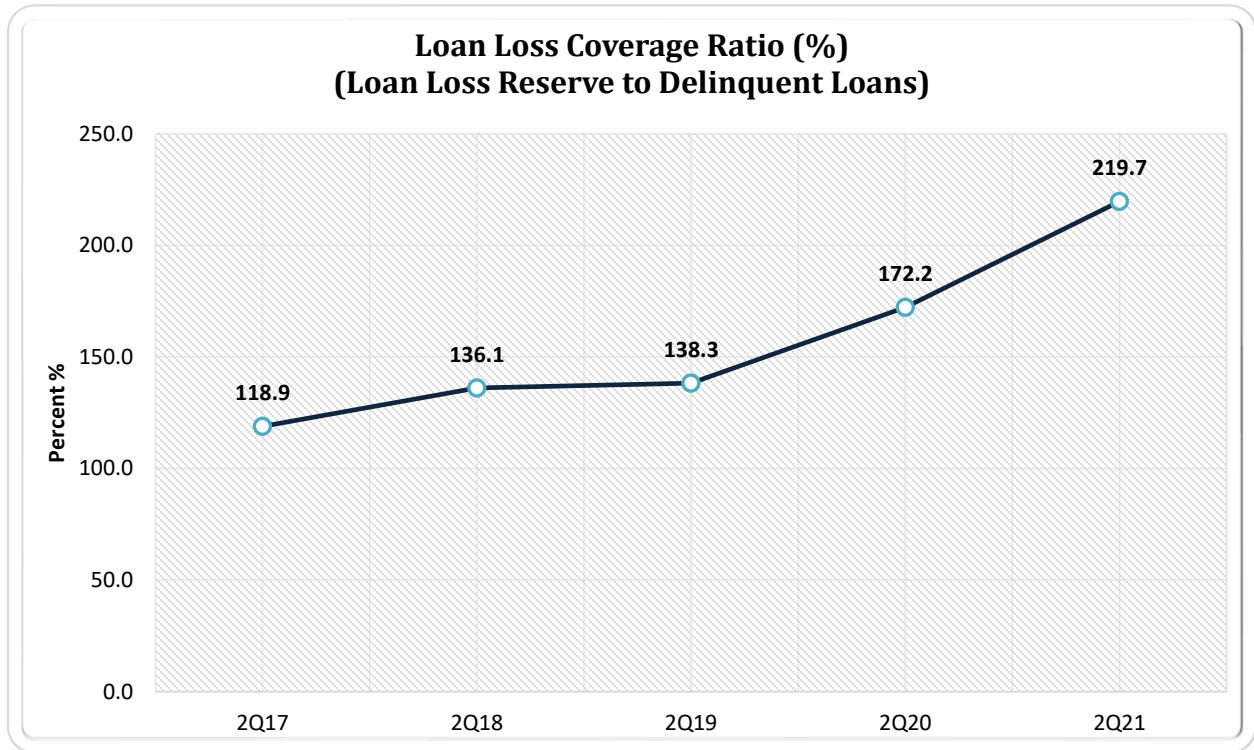
LOAN PORTFOLIO COMPOSITION AS OF JUNE 30, 2021



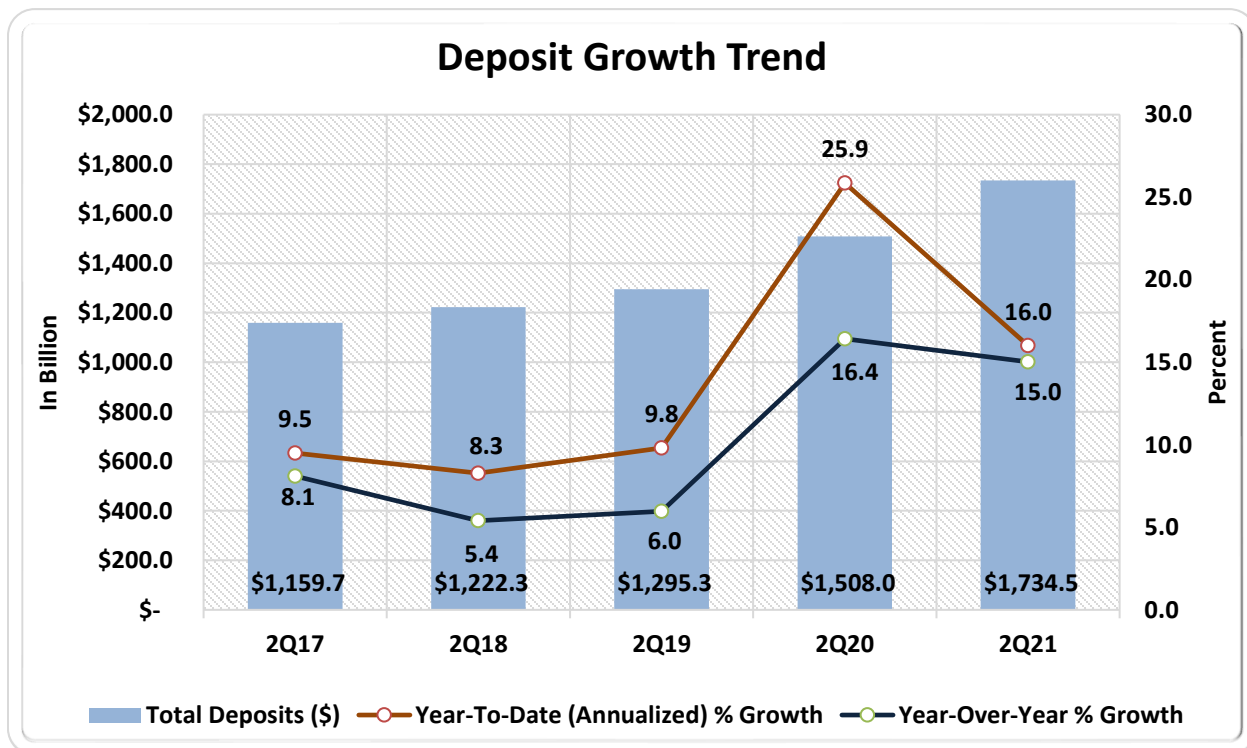
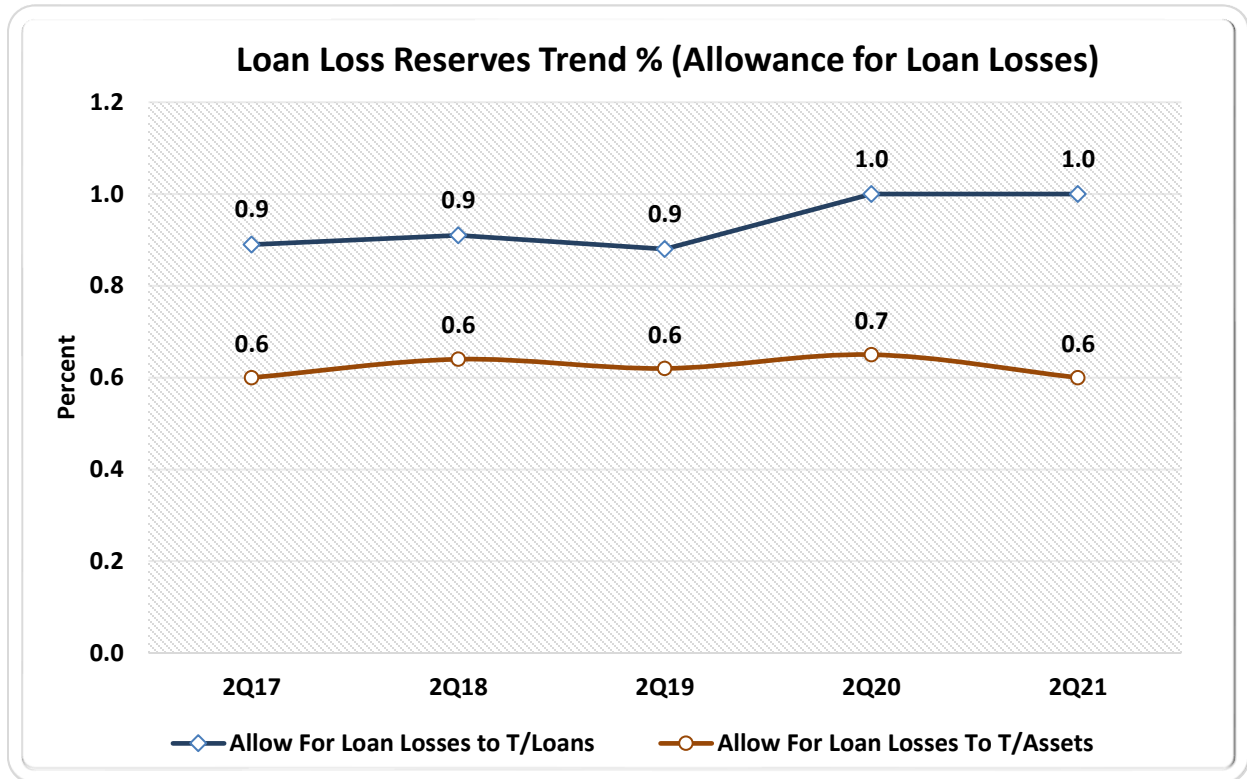
Asset Quality Ratios (%)



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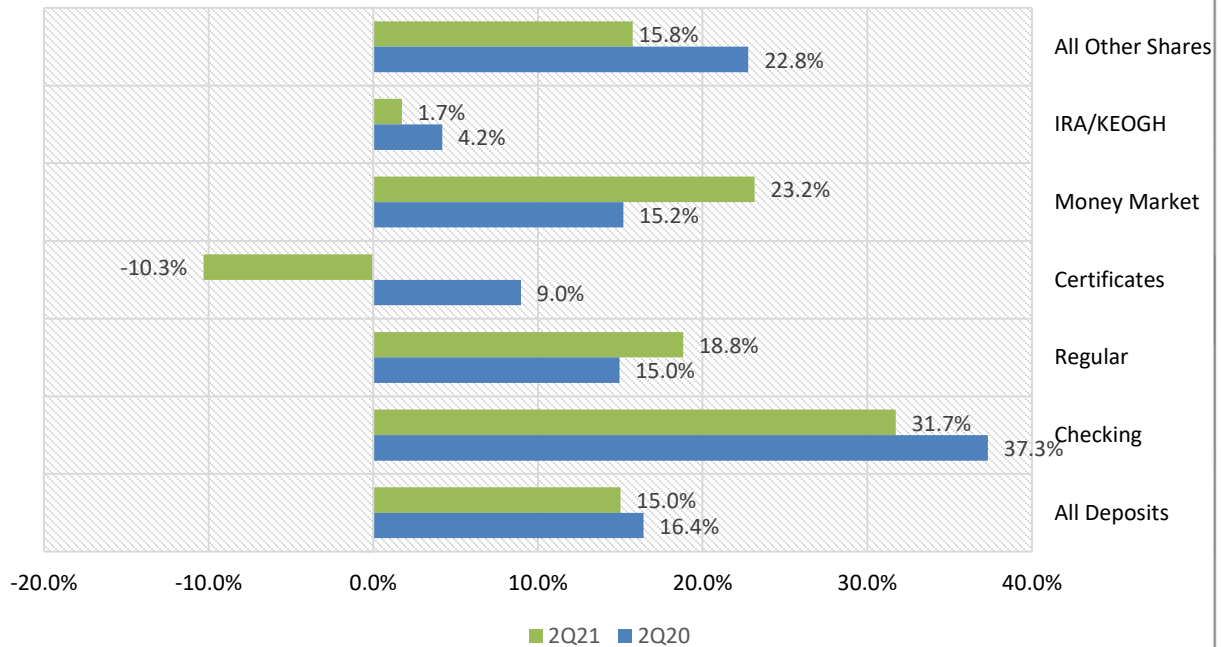


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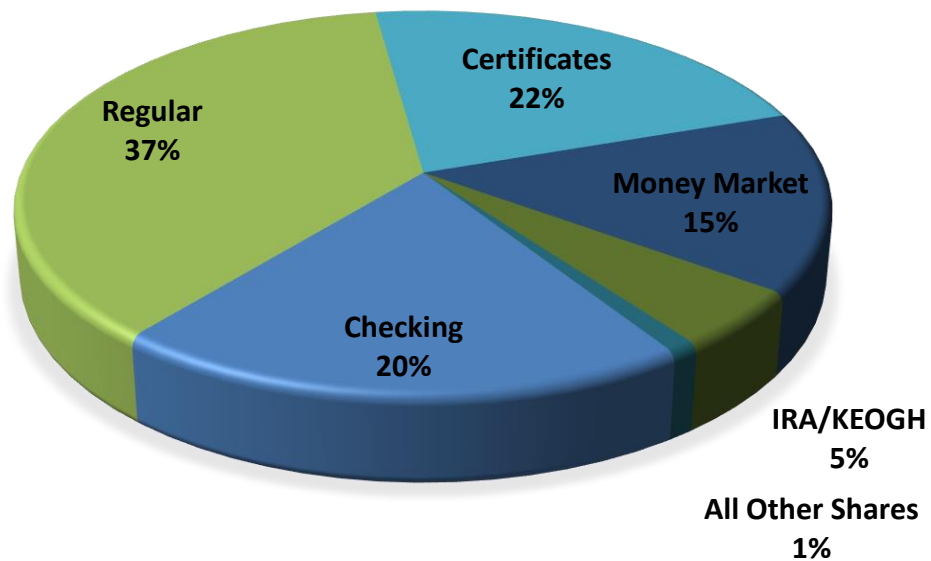


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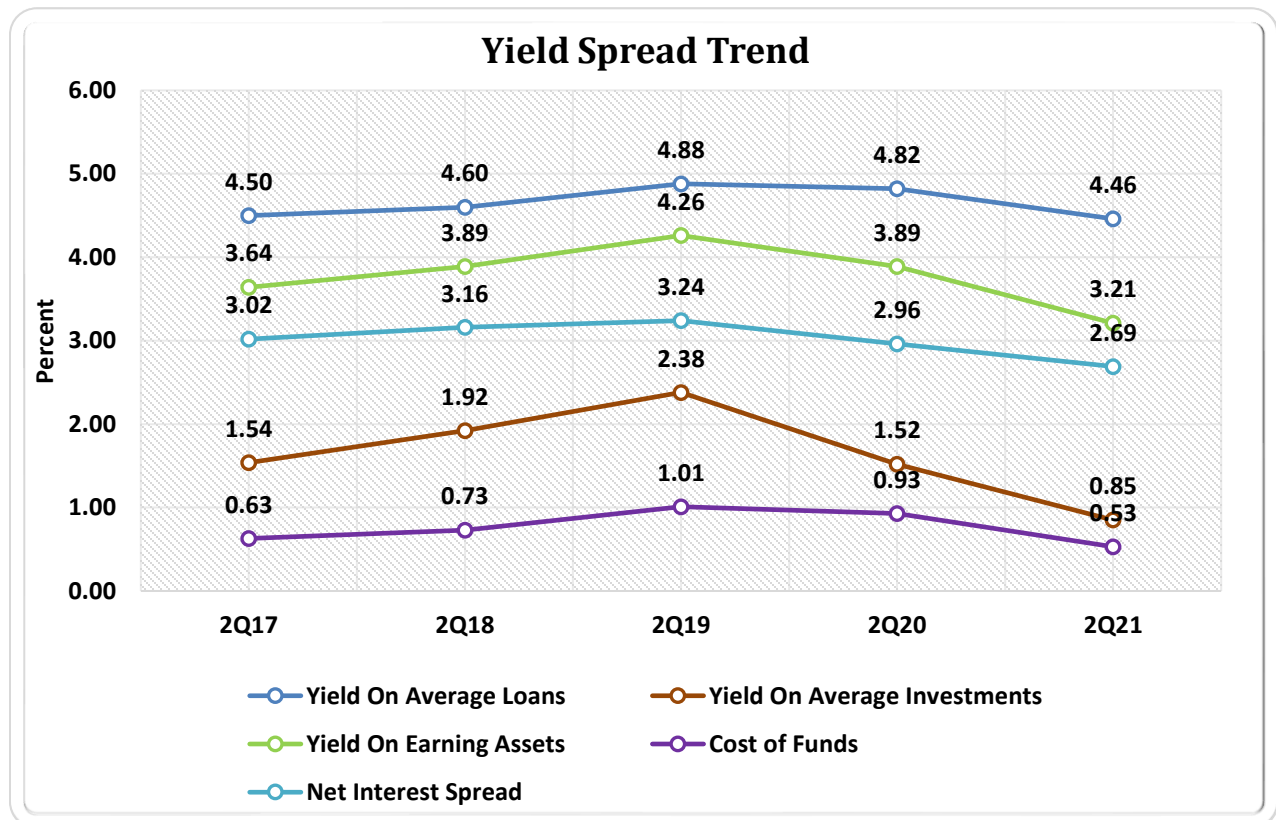
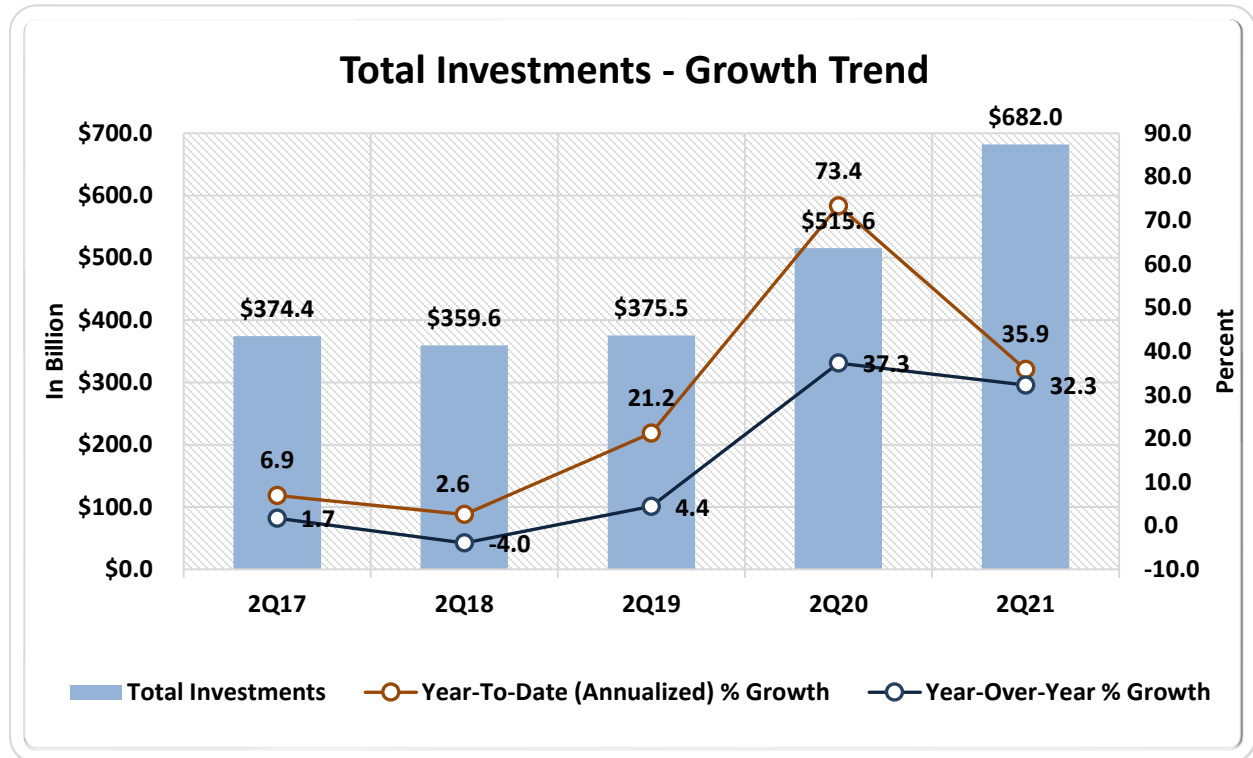
Core Deposits (Year-Over-Year) % Growth



DEPOSIT PORTFOLIO COMPOSITION AS OF JUNE 30, 2021

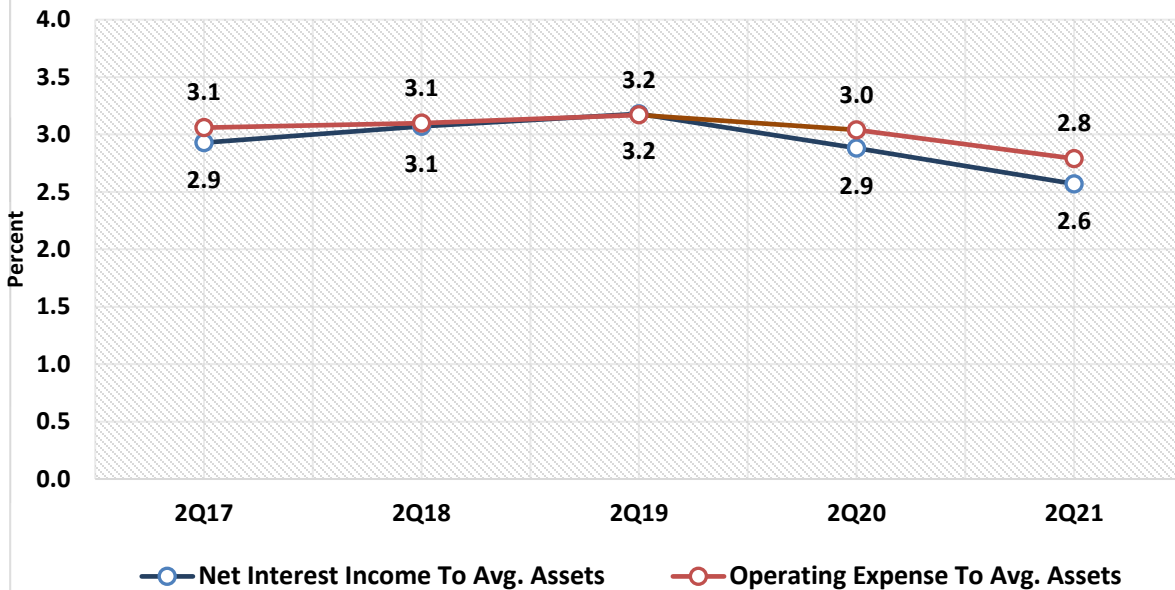


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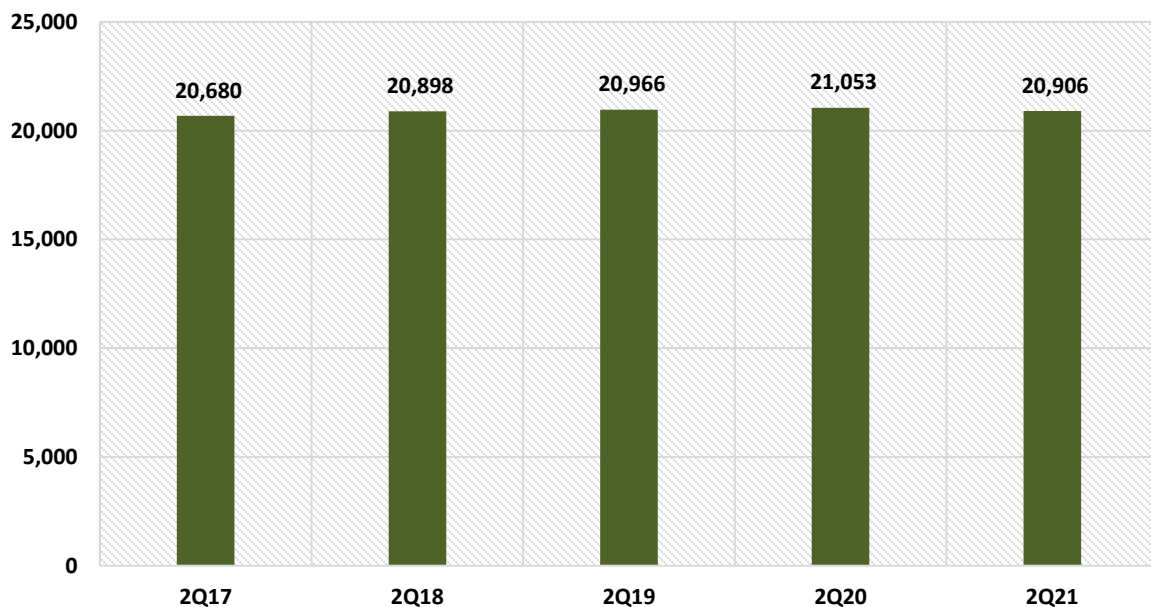


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Net Interest Margin vs Operating Expense Ratio

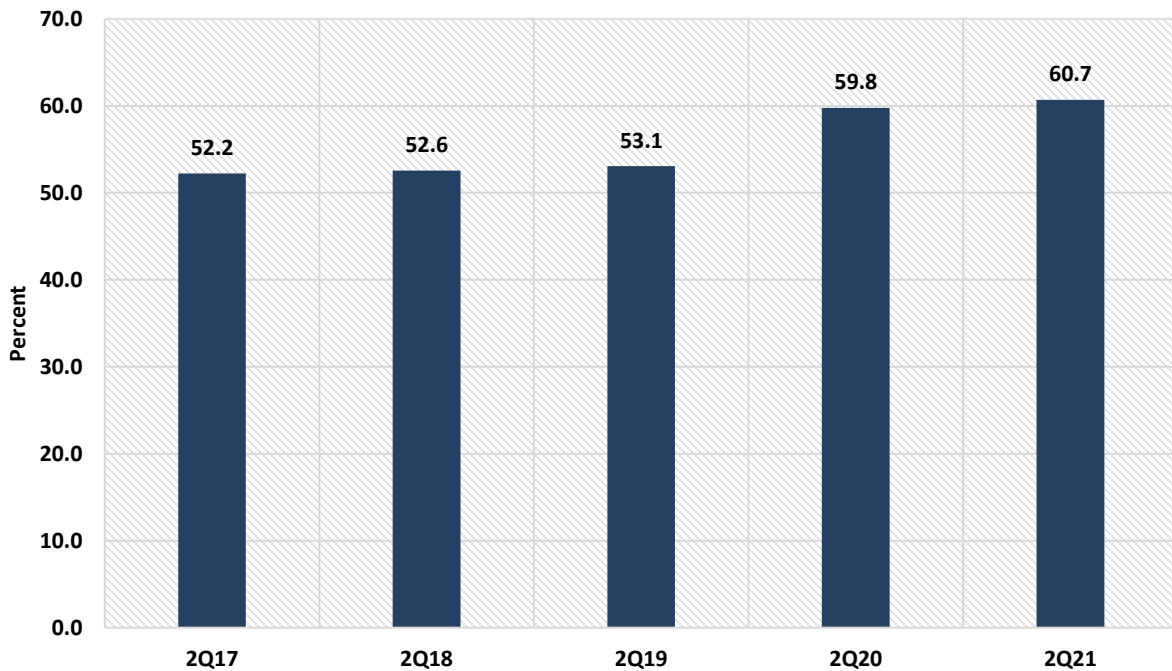


of Credit Union Branch Offices

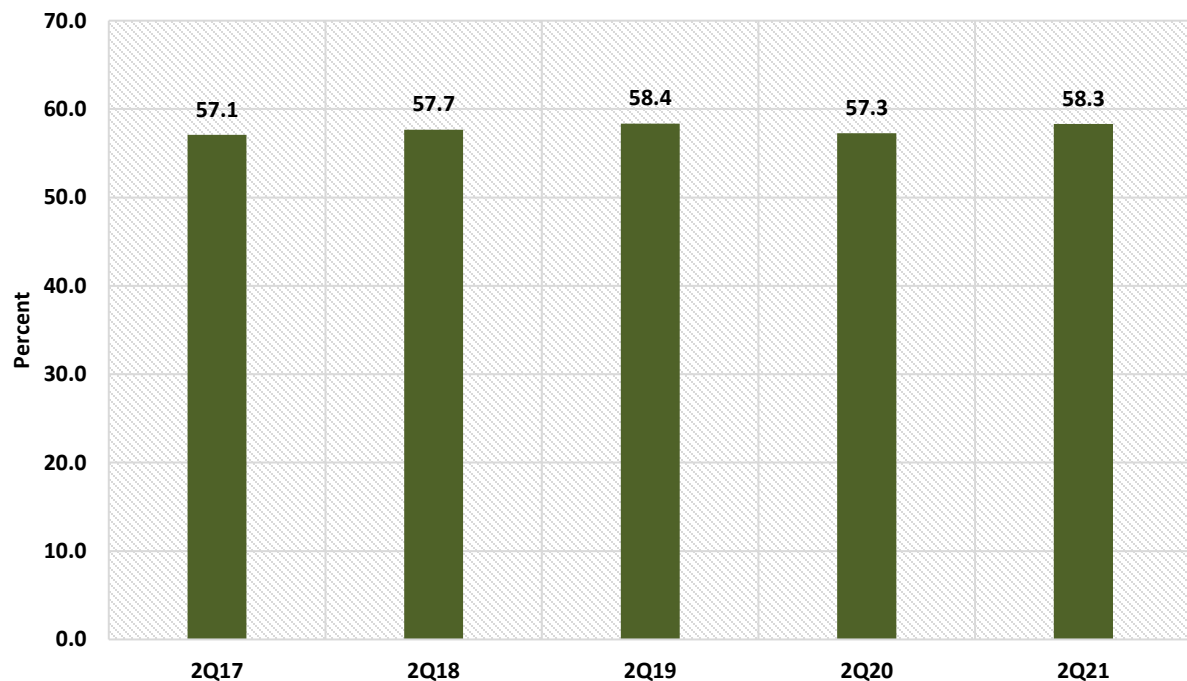


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Checking Account Penetration Rate (%)

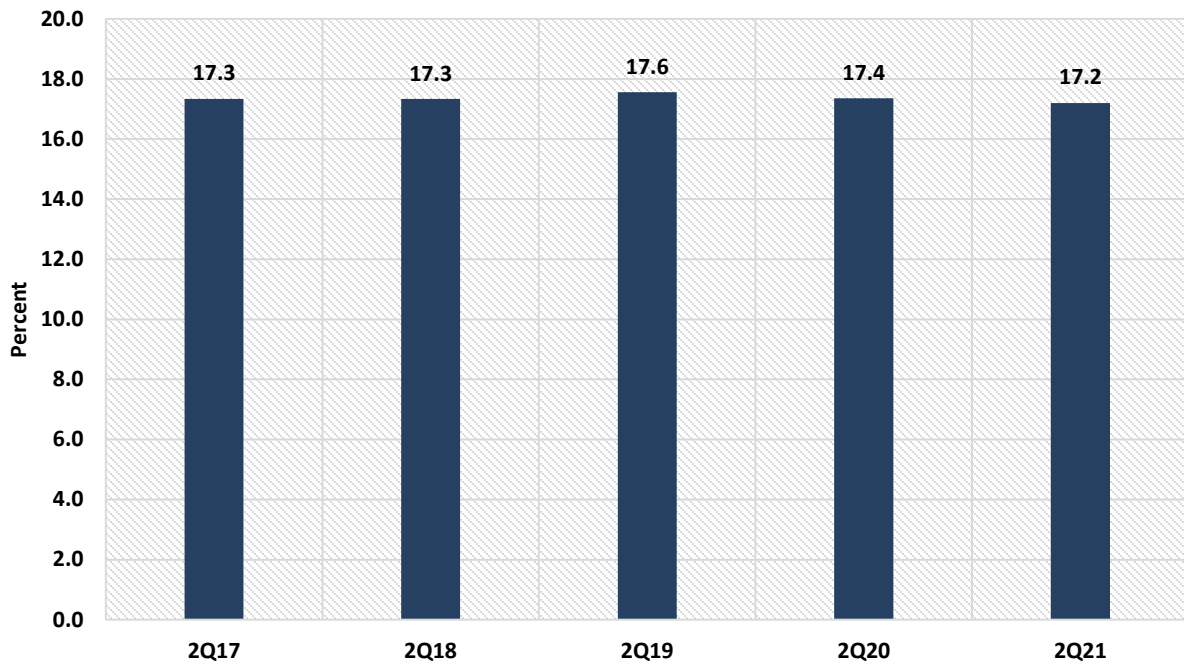


Loan Penetration Rate (%)



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Credit Card Loan Penetration Rate (%)



Efficiency Ratio % Trend (the cost incurred by a CU to generate one dollar of revenue)

