

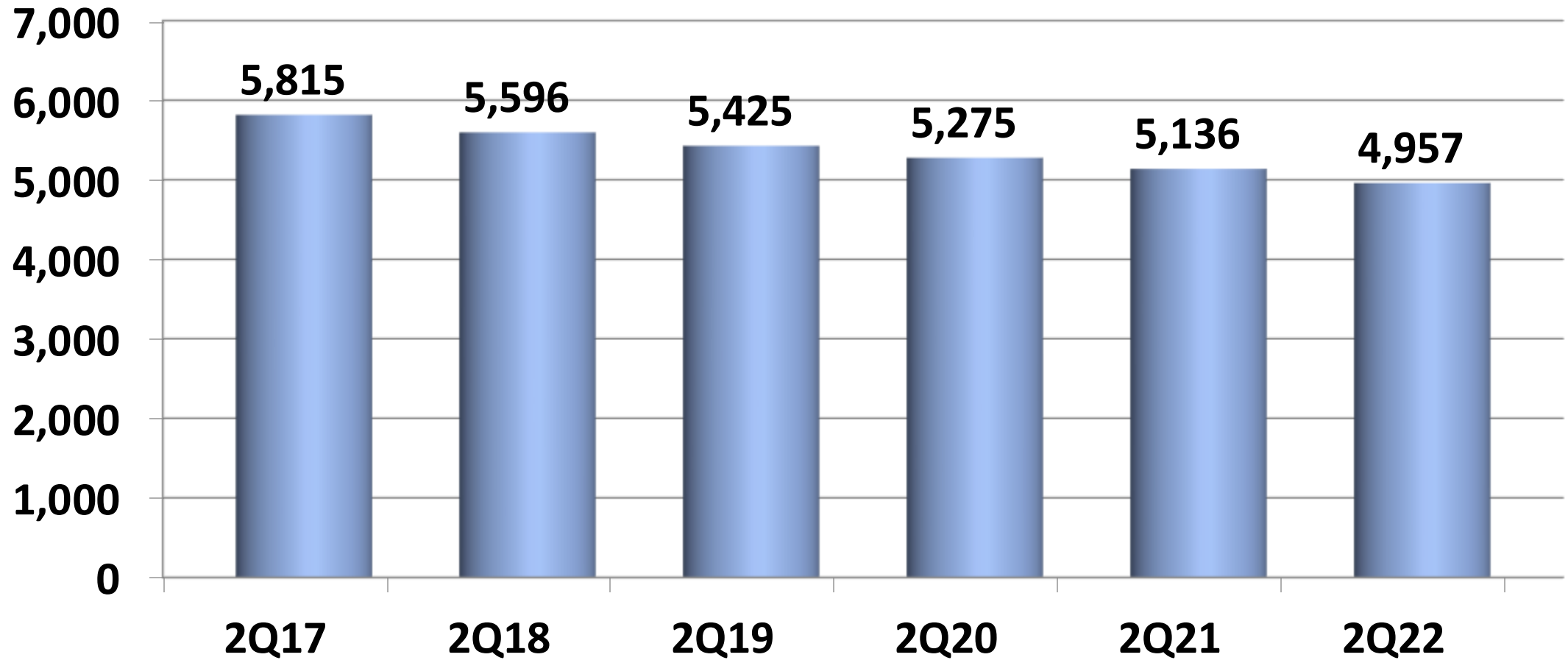
Credit Union Industry Statistics and Key  
Performance Indicators (KPIs)  
2<sup>nd</sup> Quarter 2022

**CUDATA.COM**

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

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

## # of Credit Unions: Data As of June 30, 2022

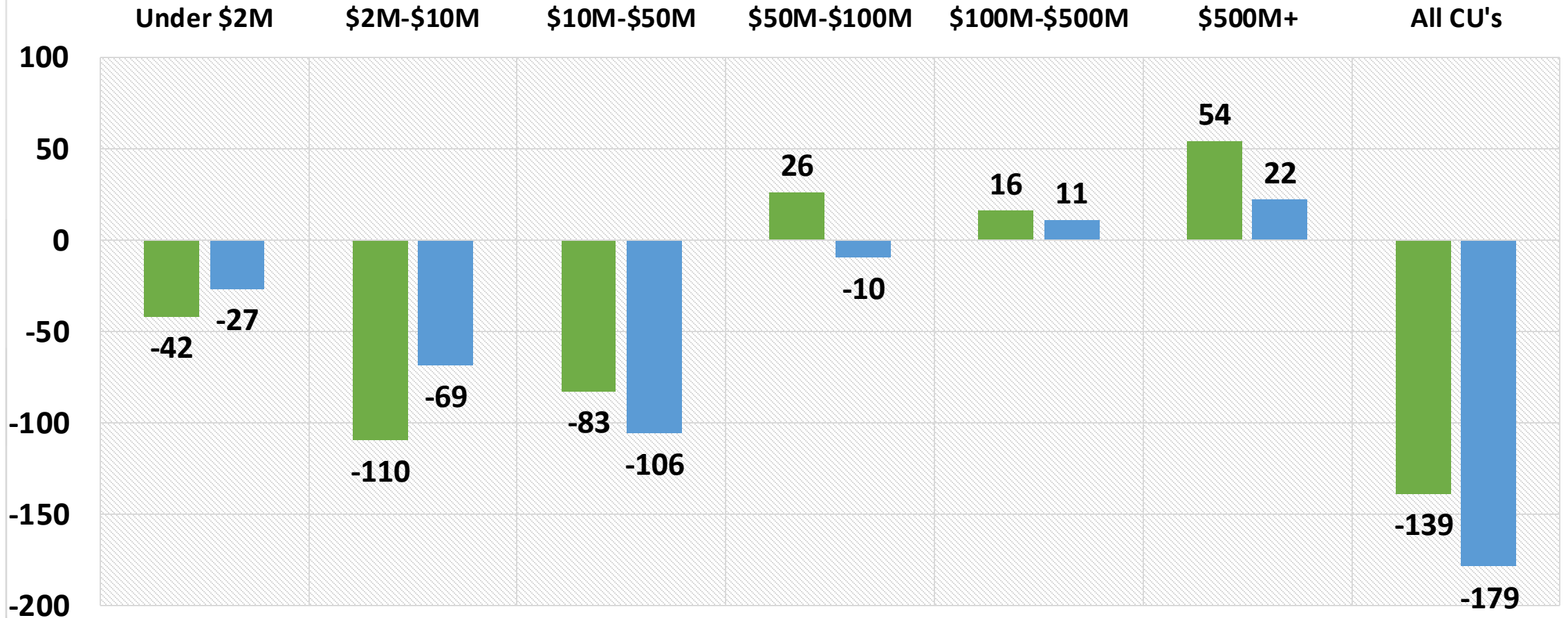


# The Credit Union Industry Trends 2Q22 Vs. 2Q21

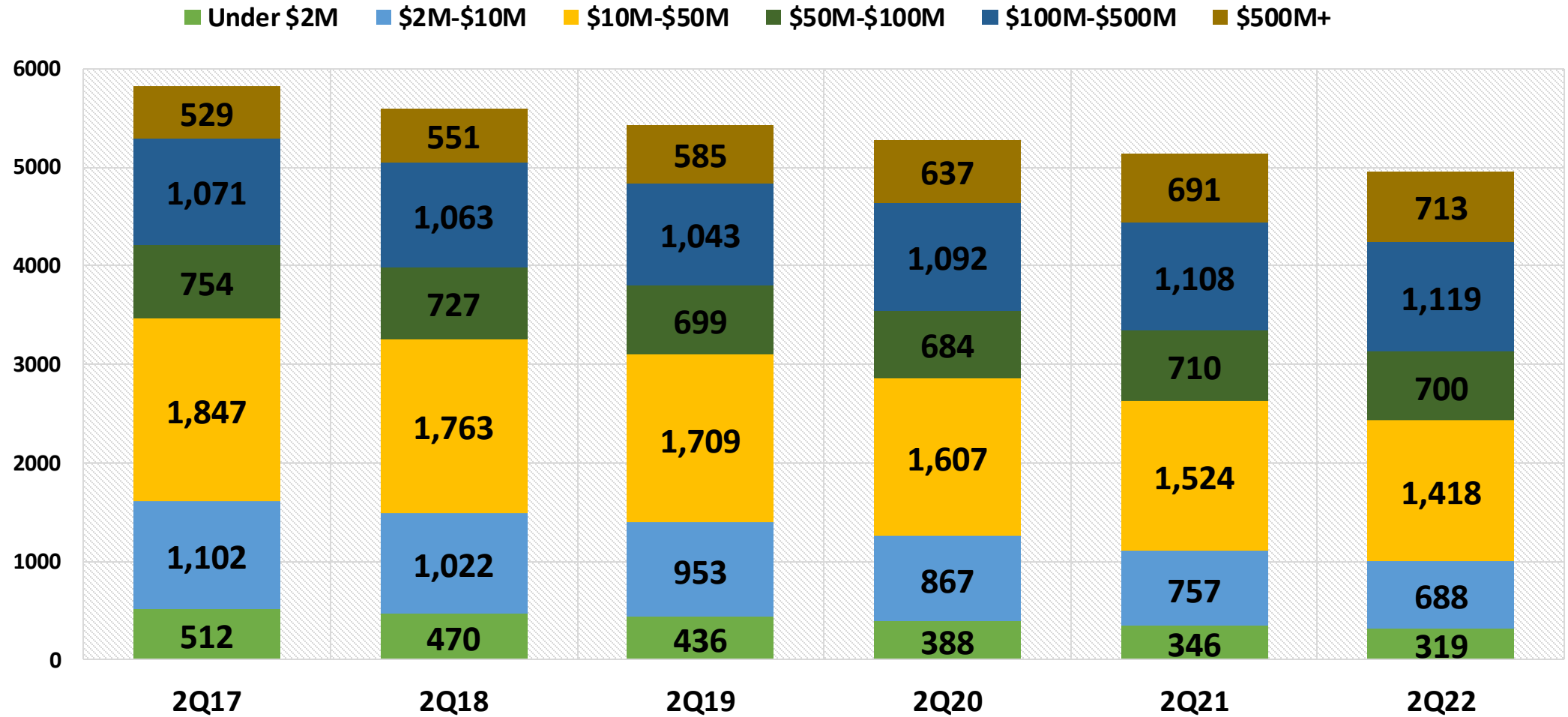
	As of 06/30/2022	Year-Over-Year % Growth	As of 06/30/2021	Year-Over-Year % Growth
<b>Members</b>	<b>133.9M</b>	<b>4.2%</b>	<b>128.6M</b>	<b>4.0%</b>
<b>Assets</b>	<b>\$2,158.6B</b>	<b>8.0%</b>	<b>\$1,999.4B</b>	<b>13.0%</b>
<b>Loans</b>	<b>\$1,400.2B</b>	<b>16.1%</b>	<b>\$1,205.8B</b>	<b>5.0%</b>
<b>Deposits</b>	<b>\$1,874.4B</b>	<b>8.1%</b>	<b>\$1,734.5B</b>	<b>15.0%</b>
<b>Investments</b>	<b>\$635.3B</b>	<b>-7.0%</b>	<b>\$682.0B</b>	<b>32.3%</b>
<b>Net Worth Capital</b>	<b>\$225.0B</b>	<b>10.6%</b>	<b>\$203.4B</b>	<b>9.9%</b>

## Change in # of Credit Unions (Year-Over-Year) For Asset-Class Peer Groups Data As of June 30, 2022

■ 2Q21 ■ 2Q22



## # of Credit Unions Trend for Asset-Class Peer Groups Data As of June 30, 2022



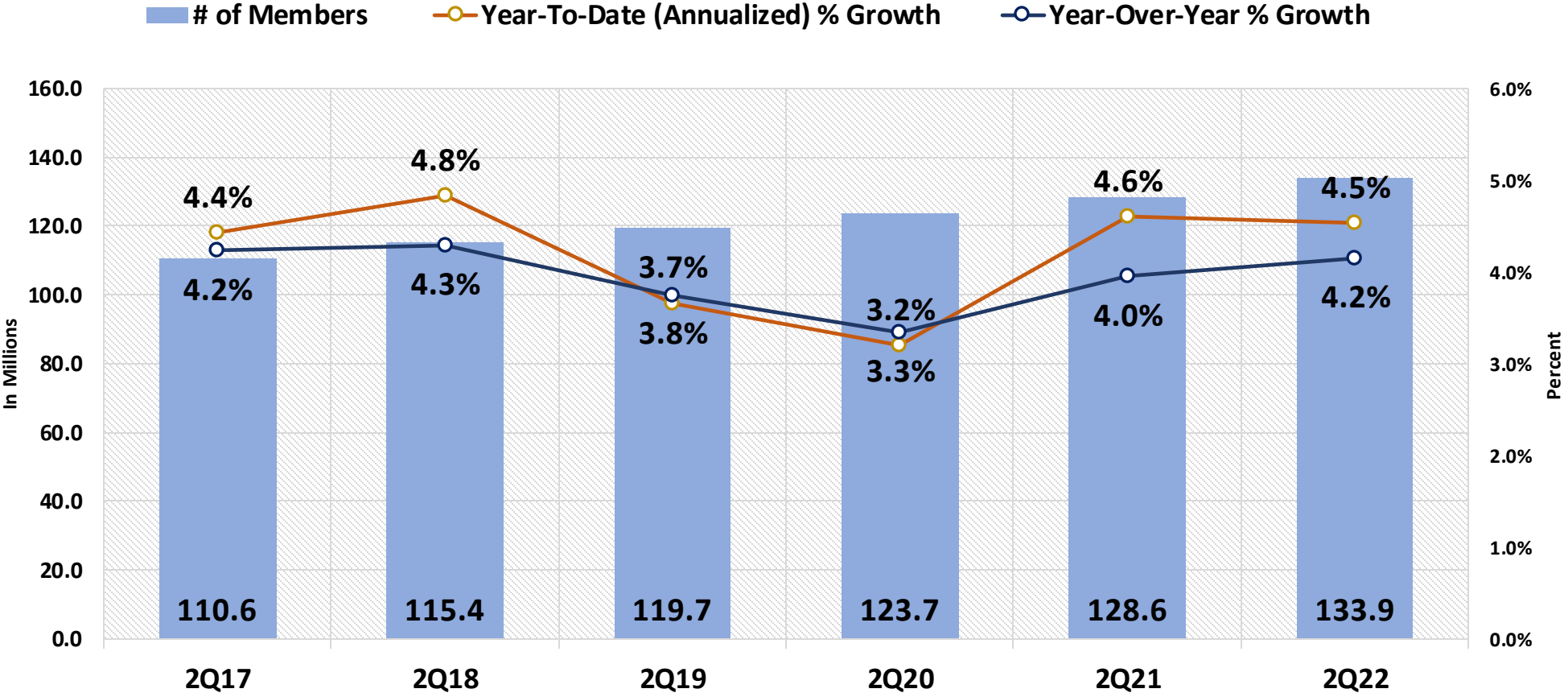
## Asset-Based Peer Group Statistics: Data As of June 30, 2022

Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	319	6.4%	\$ 294,220,000	0.0%	91,000	0.1%
2	\$2M -- < \$5M	291	5.9%	\$ 996,480,000	0.0%	181,370	0.1%
3	\$5M -- < \$10M	397	8.0%	\$ 2,884,970,000	0.1%	399,314	0.3%
4	\$10M -- < \$20M	536	10.8%	\$ 7,736,670,000	0.4%	860,699	0.6%
5	\$20M -- < \$50M	882	17.8%	\$ 29,179,020,000	1.4%	2,594,566	1.9%
6	\$50M -- < \$100M	700	14.1%	\$ 50,970,720,000	2.4%	4,174,198	3.1%
7	\$100M -- < \$150M	344	6.9%	\$ 42,410,360,000	2.0%	3,179,805	2.4%
8	\$150M -- < \$250M	370	7.5%	\$ 71,005,880,000	3.3%	5,173,597	3.9%
9	\$250M -- < \$350M	215	4.3%	\$ 63,519,000,000	2.9%	4,413,818	3.3%
10	\$350M -- < \$450M	145	2.9%	\$ 57,801,270,000	2.7%	3,928,077	2.9%
11	\$450M -- < \$650M	158	3.2%	\$ 86,345,960,000	4.0%	6,014,712	4.5%
12	\$650M -- < \$850M	115	2.3%	\$ 85,687,370,000	4.0%	5,592,319	4.2%
13	\$850M -- < \$1B	67	1.4%	\$ 61,785,270,000	2.9%	4,025,551	3.0%
14	\$1B -- < \$2B	189	3.8%	\$ 266,345,670,000	12.3%	16,195,118	12.1%
15	\$2B -- < \$4B	132	2.7%	\$ 354,894,360,000	16.4%	20,807,048	15.5%
16	Over \$4B	97	2.0%	\$ 976,733,240,000	45.2%	56,288,153	42.0%
<b>TOTAL</b>		<b>4,957</b>	<b>100.0%</b>	<b>\$ 2,158,590,460,000</b>	<b>100.0%</b>	<b>133,919,345</b>	<b>100.0%</b>

## ROA (Return-On-Assets) Drivers 2Q21 Vs. 2Q22

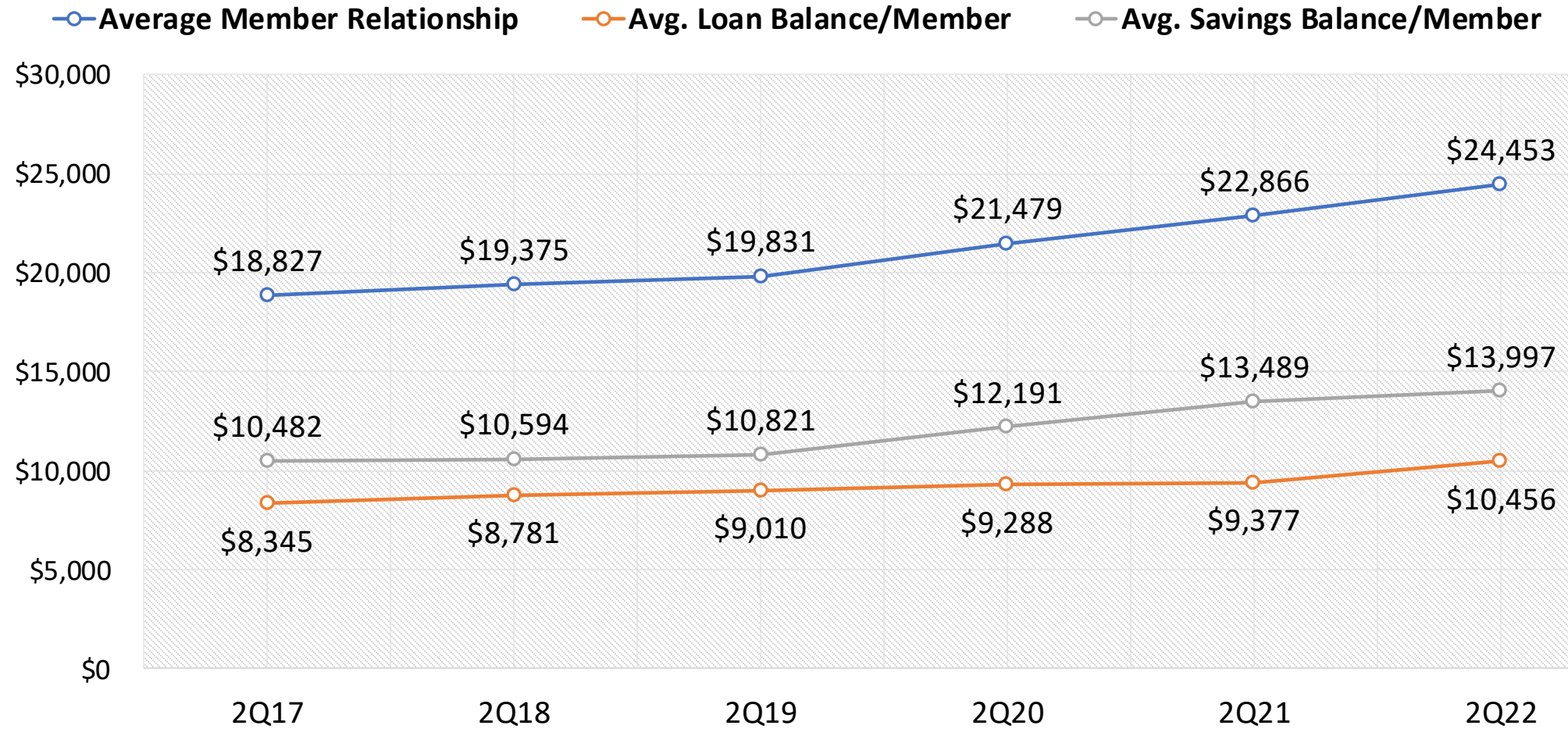
Ratio (% of Average Assets)	As of 06/30/2021	As of 06/30/2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.57	2.66	0.09    bps
+ Fees & Other Income	1.31	1.10	-0.21    bps
- Operating Expenses	2.79	2.77	-0.02    bps
- Provision for Loan Losses	0.07	0.16	0.09    bps
+ Non-Operating Income	0.09	0.03	-0.06    bps
= ROA	1.11	0.86	-0.25    bps

# Membership Growth Trend As of June 30, 2022

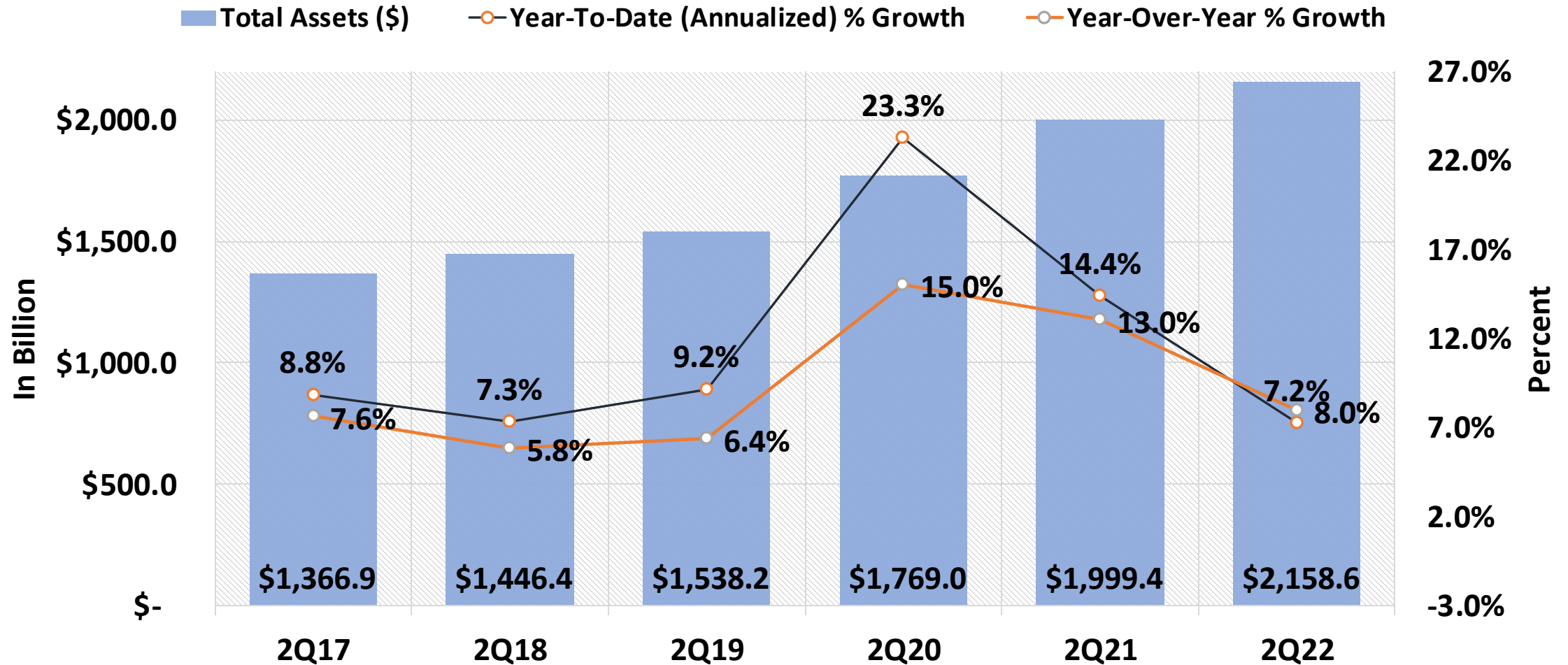




# Member Relationship Trend As of June 30, 2022

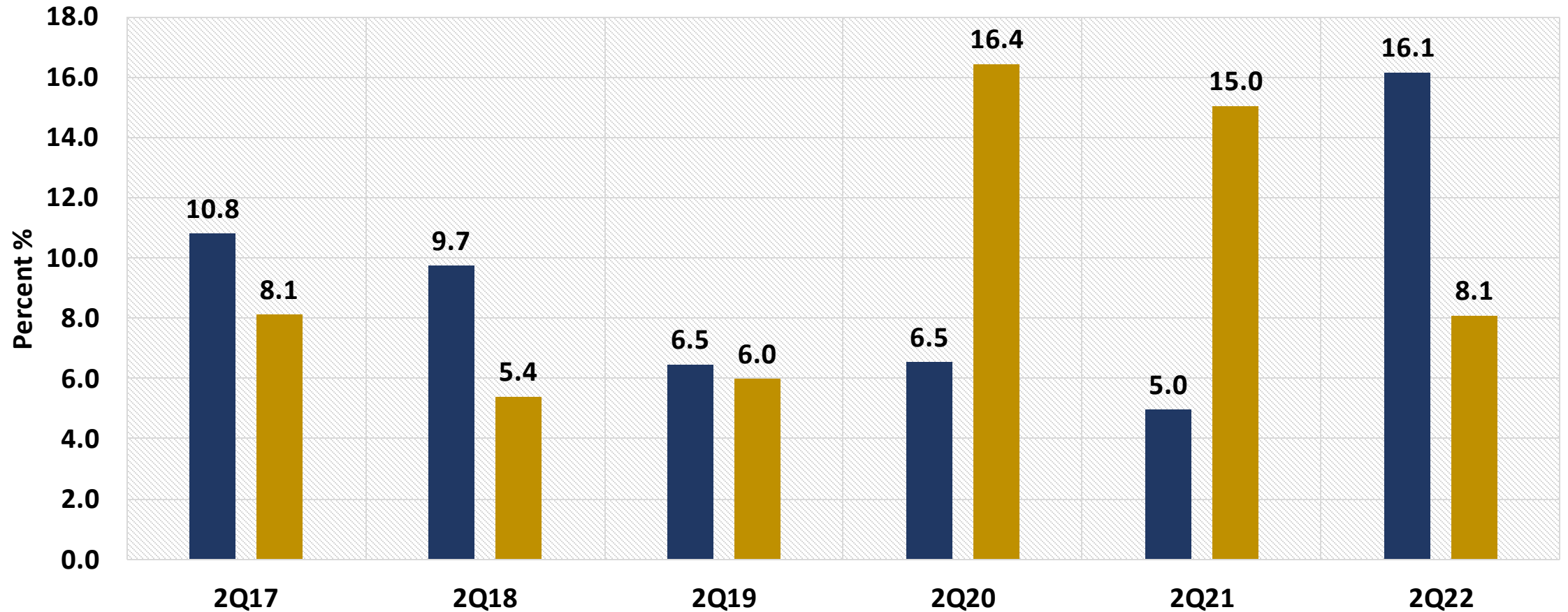


# Asset Growth Trend As of June 30, 2022

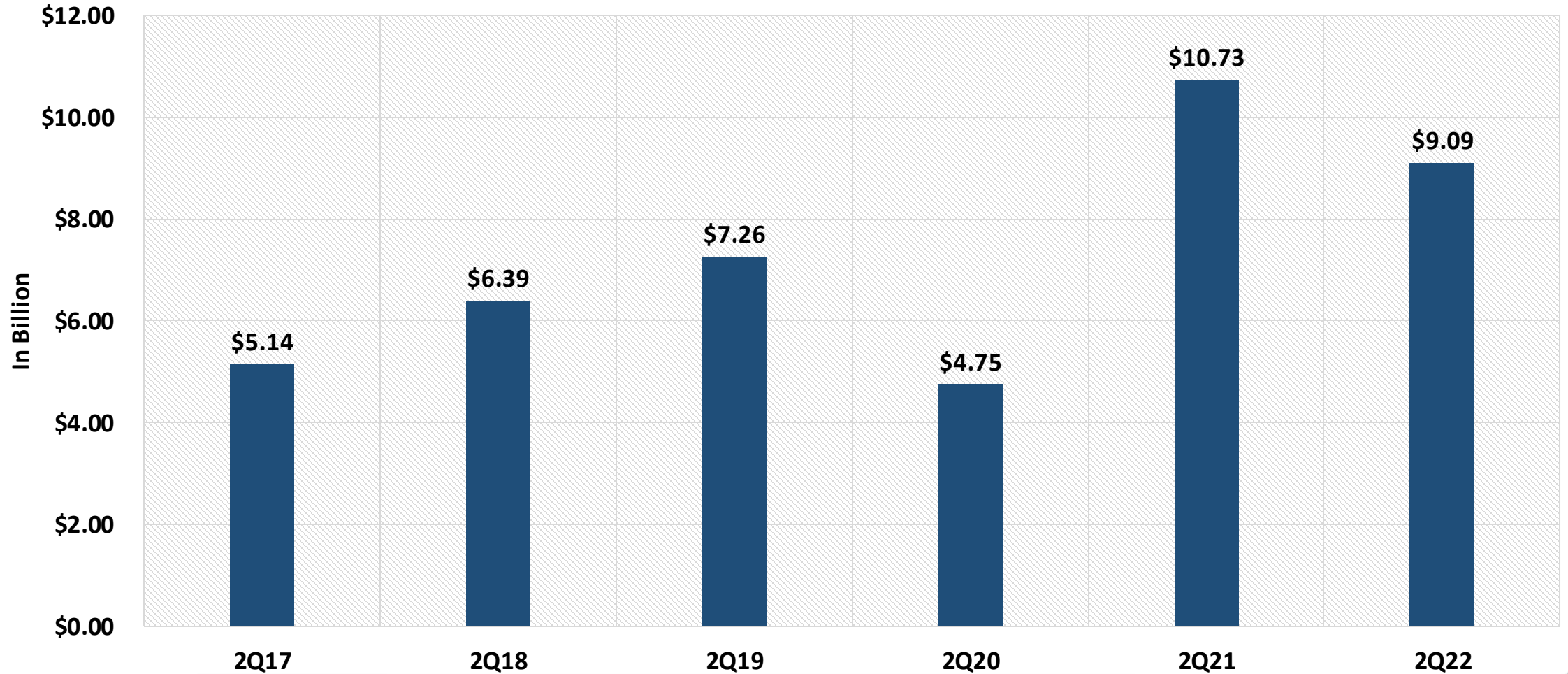


# Loan vs. Deposit: % Growth Trend (Year-Over-Year) As of June 30, 2022

■ Loan % Growth ■ Deposit % Growth

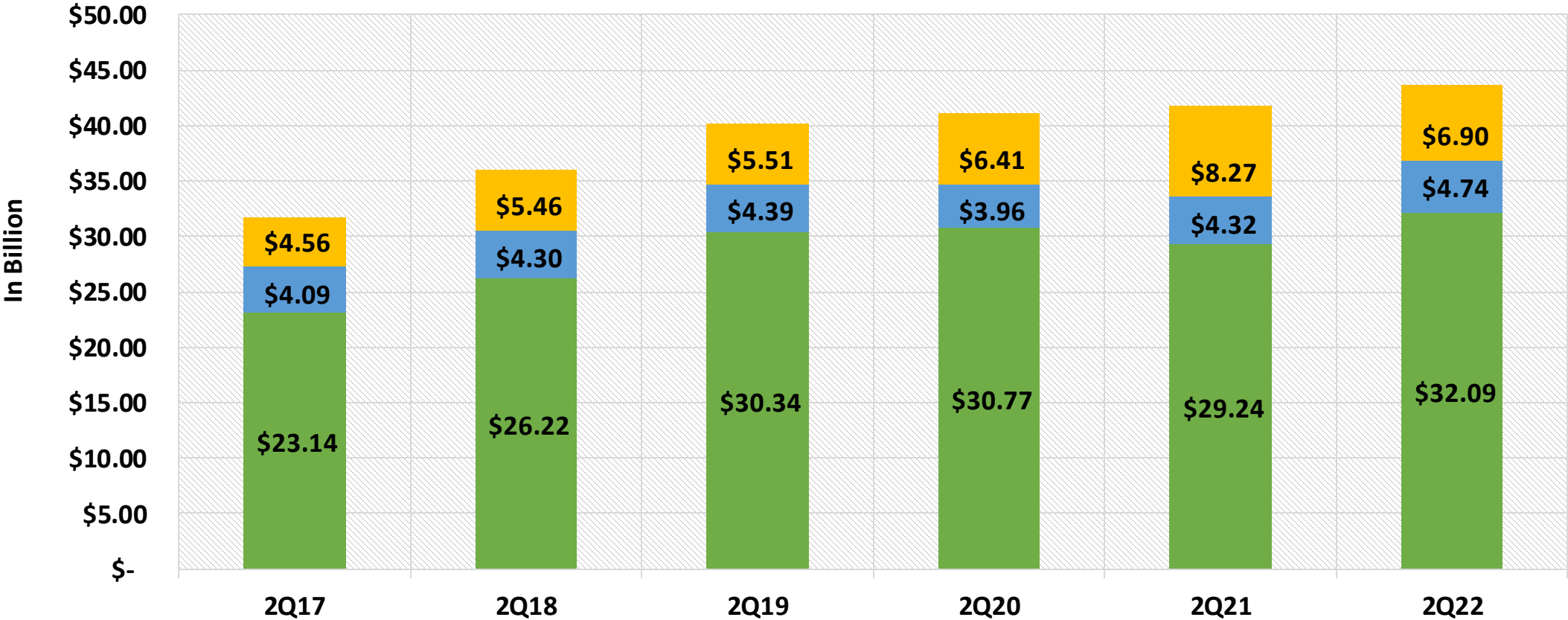


## Net Income (\$) Trend (In Billion) As of June 30, 2022

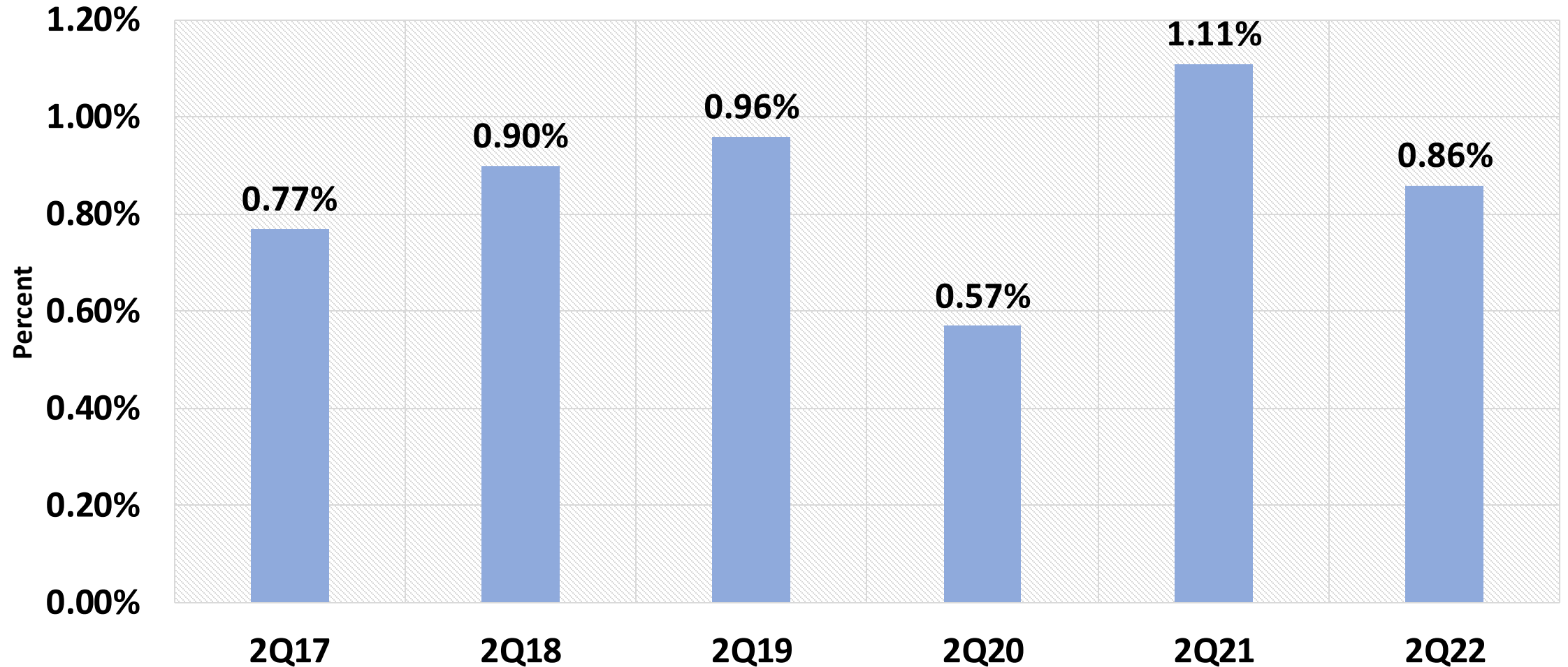


# Gross Revenue Breakdown (\$) Trend (In Billion) As of June 30, 2022

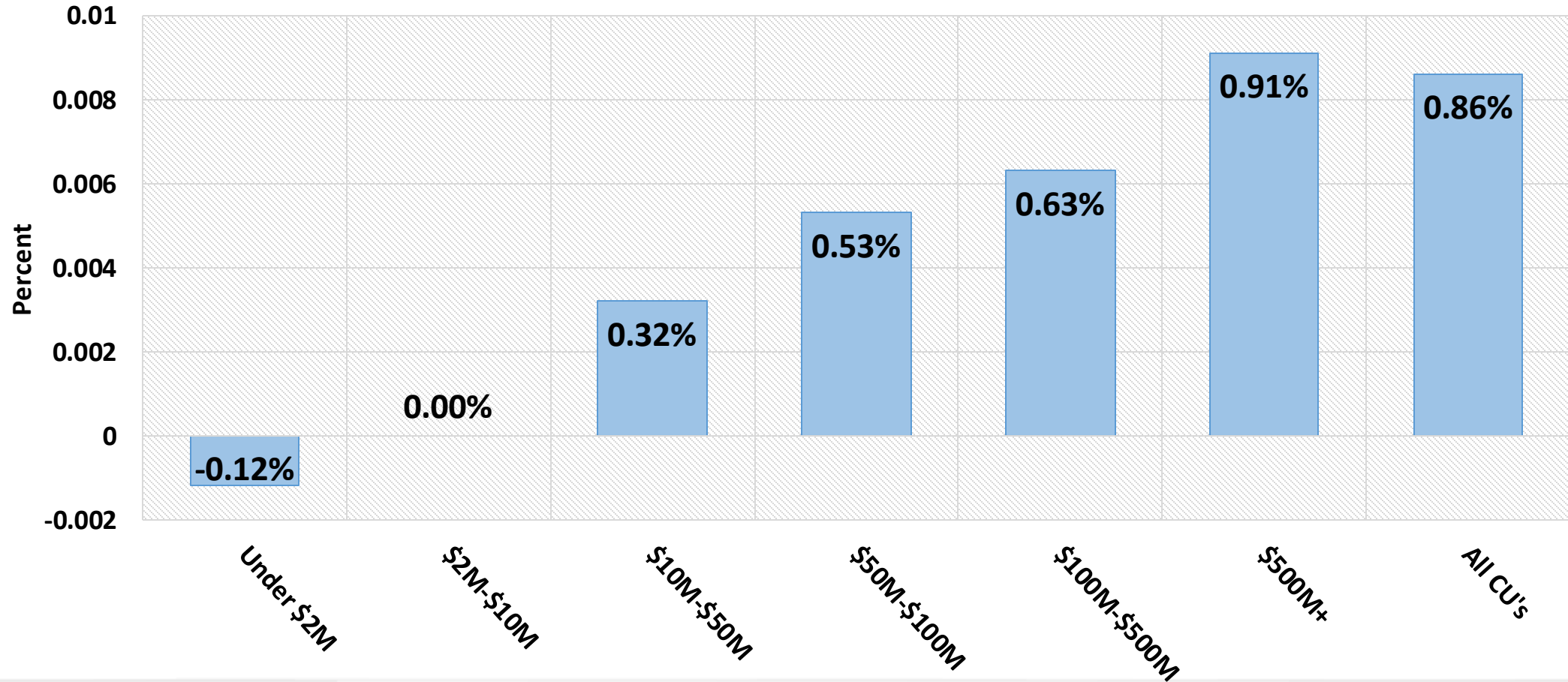
■ Interest Income   ■ Fee Income   ■ Other Income



## Return On Assets (ROA %) Trend As of June 30, 2022

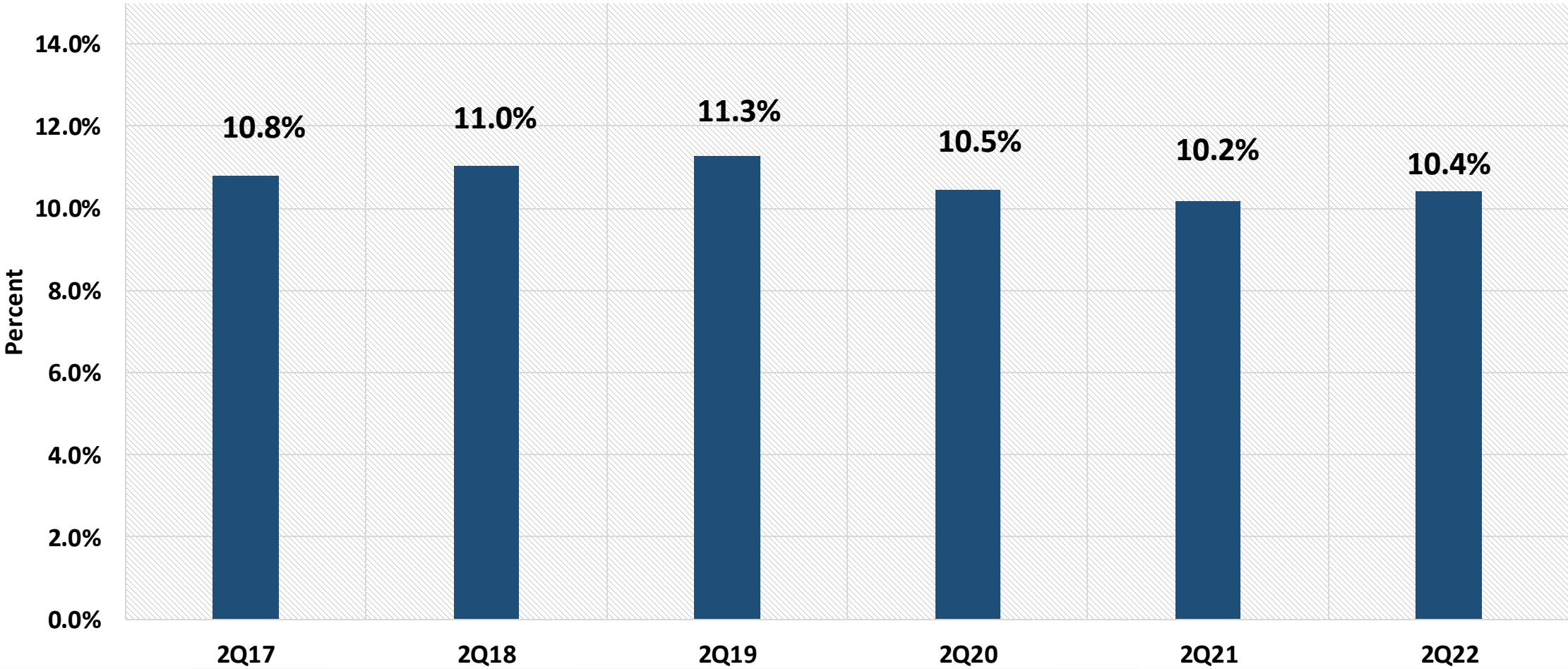


## ROA (Annualized %) for Asset-Class Peer Groups As of June 30, 2022



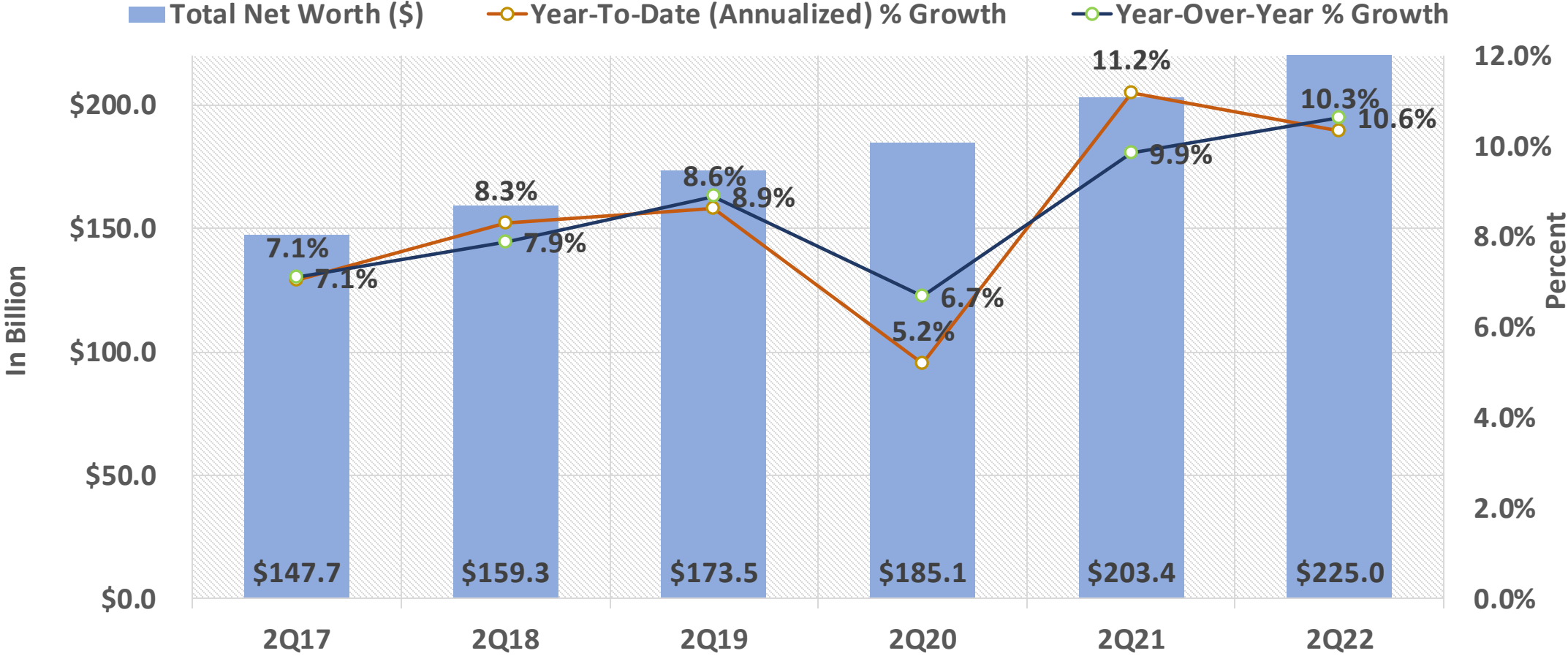
# Net-Worth Capital Ratio Trend

## As of June 30, 2022

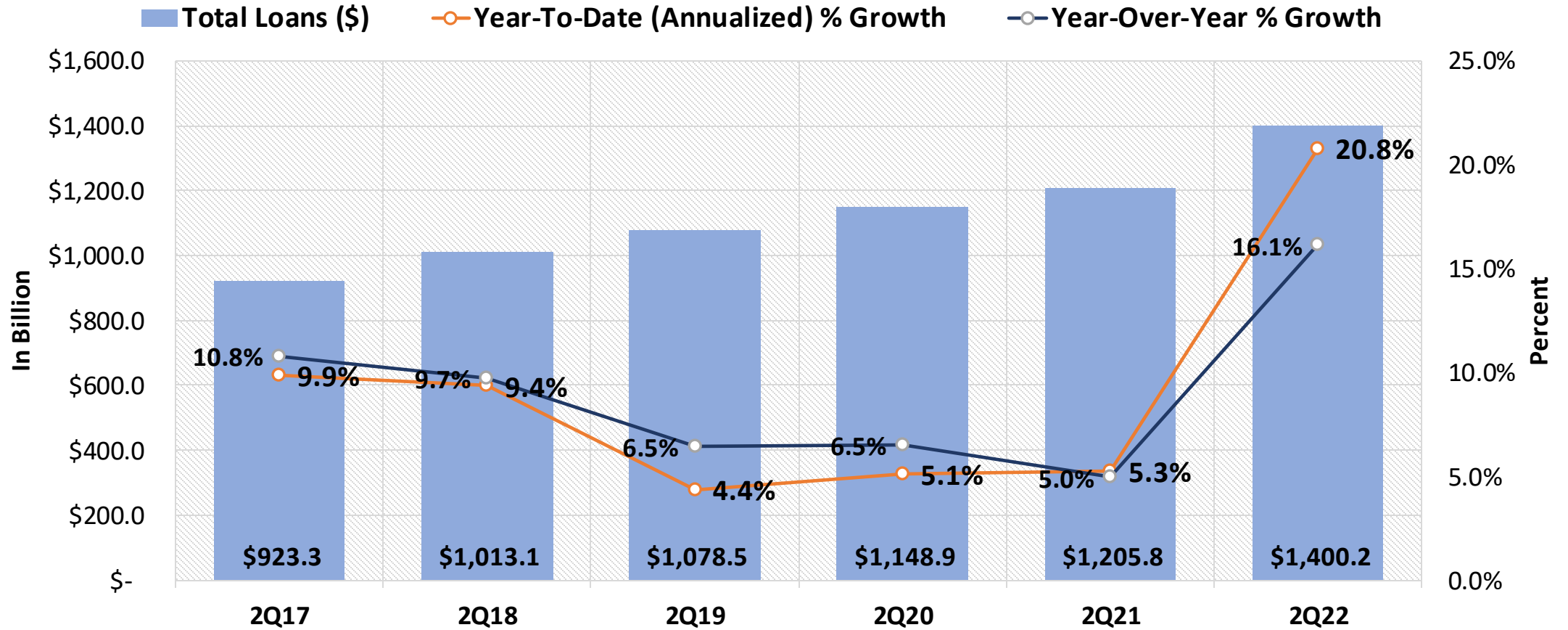




# Net-Worth Capital Growth Trend As of June 30, 2022



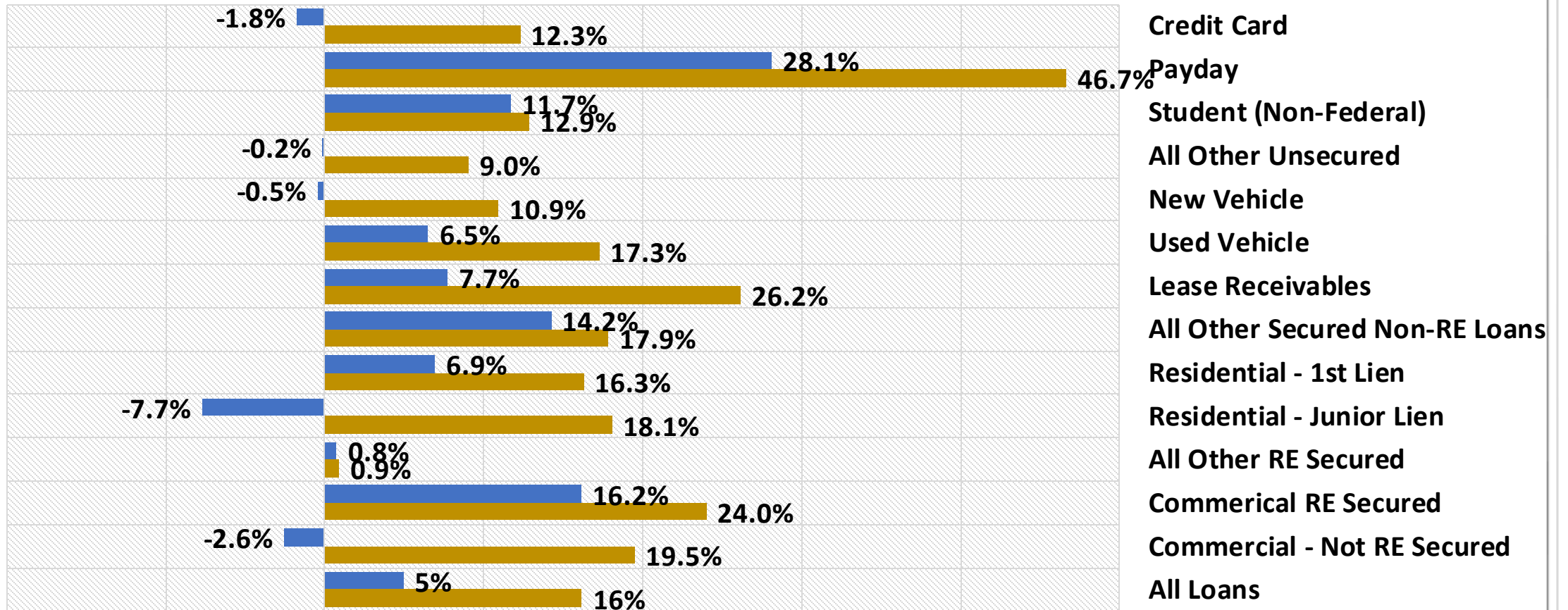
# Loan Growth Trend As of June 30, 2022



# Loan Growth By Types: Year-Over-Year % Growth

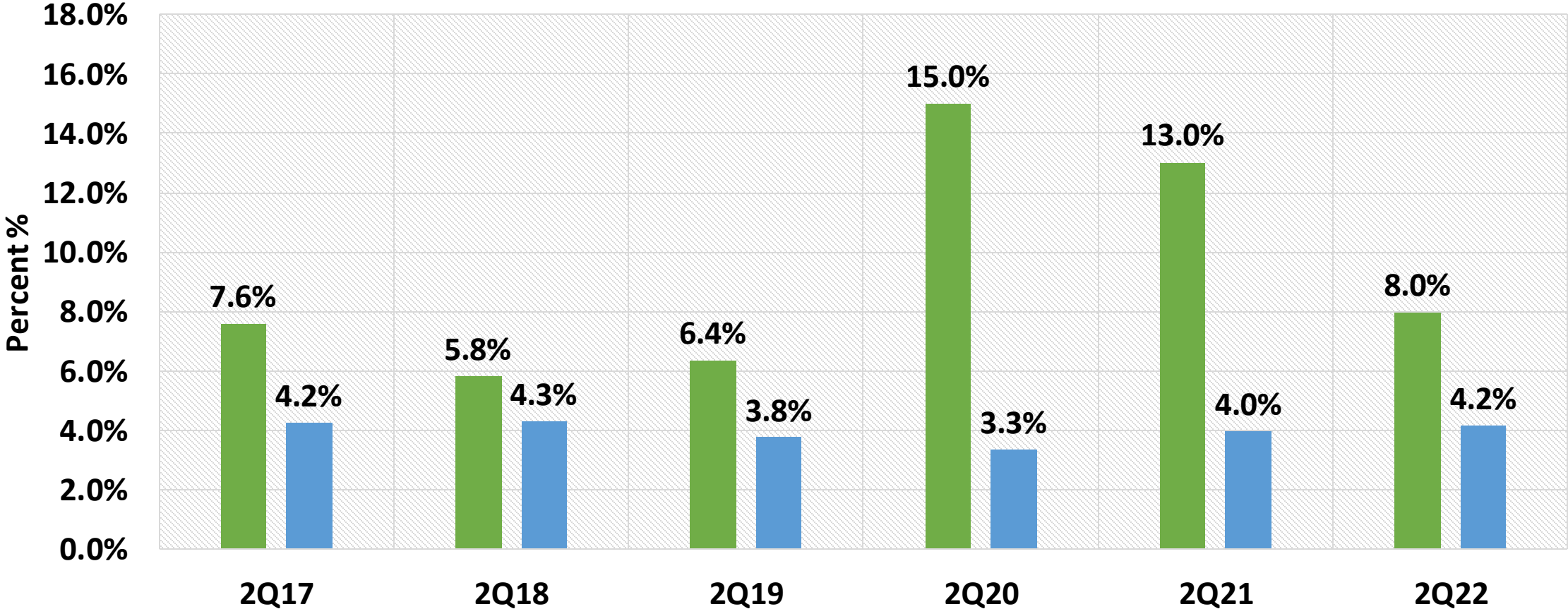
■ 2Q21 ■ 2Q22

-20.0% -10.0% 0.0% 10.0% 20.0% 30.0% 40.0% 50.0%

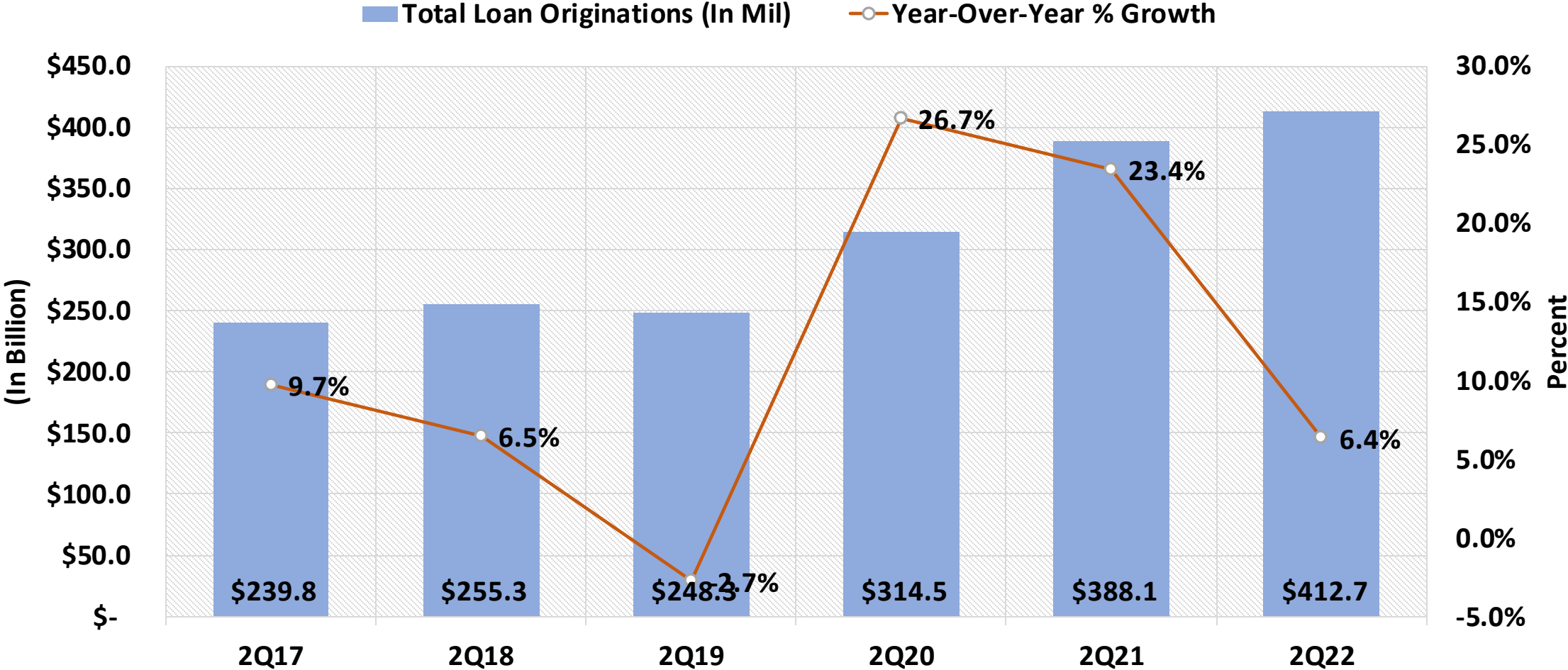


# Asset vs. Membership: % Growth Trend As of June 30, 2022

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

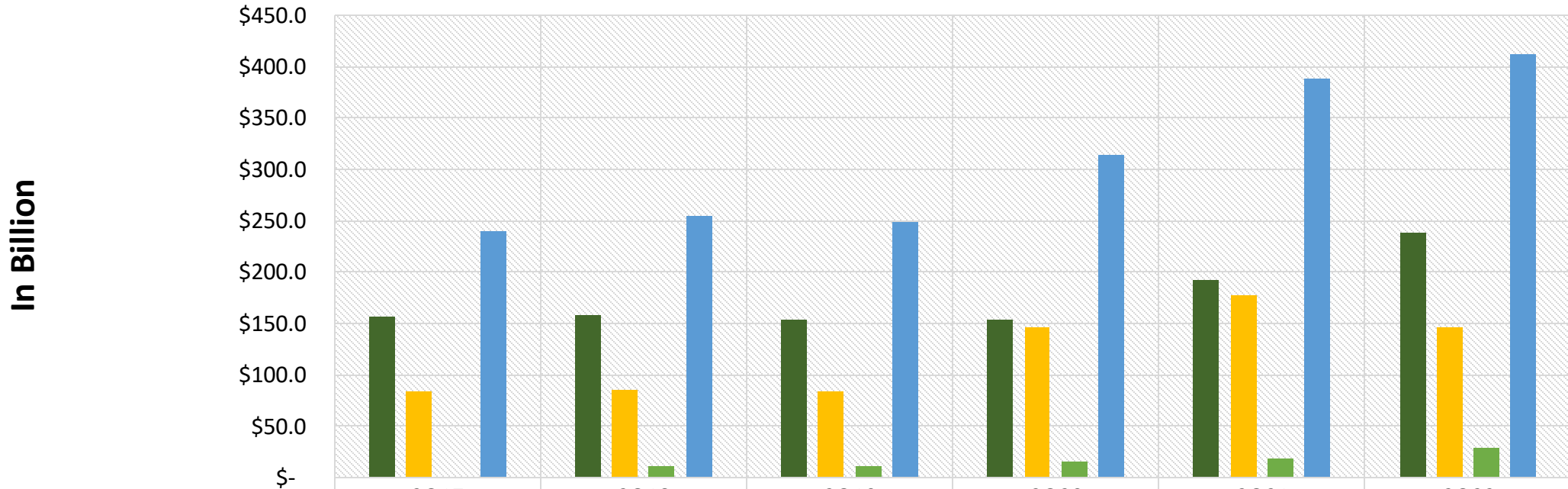


# Loan Originations (YTD) and % Growth As of June 30, 2022



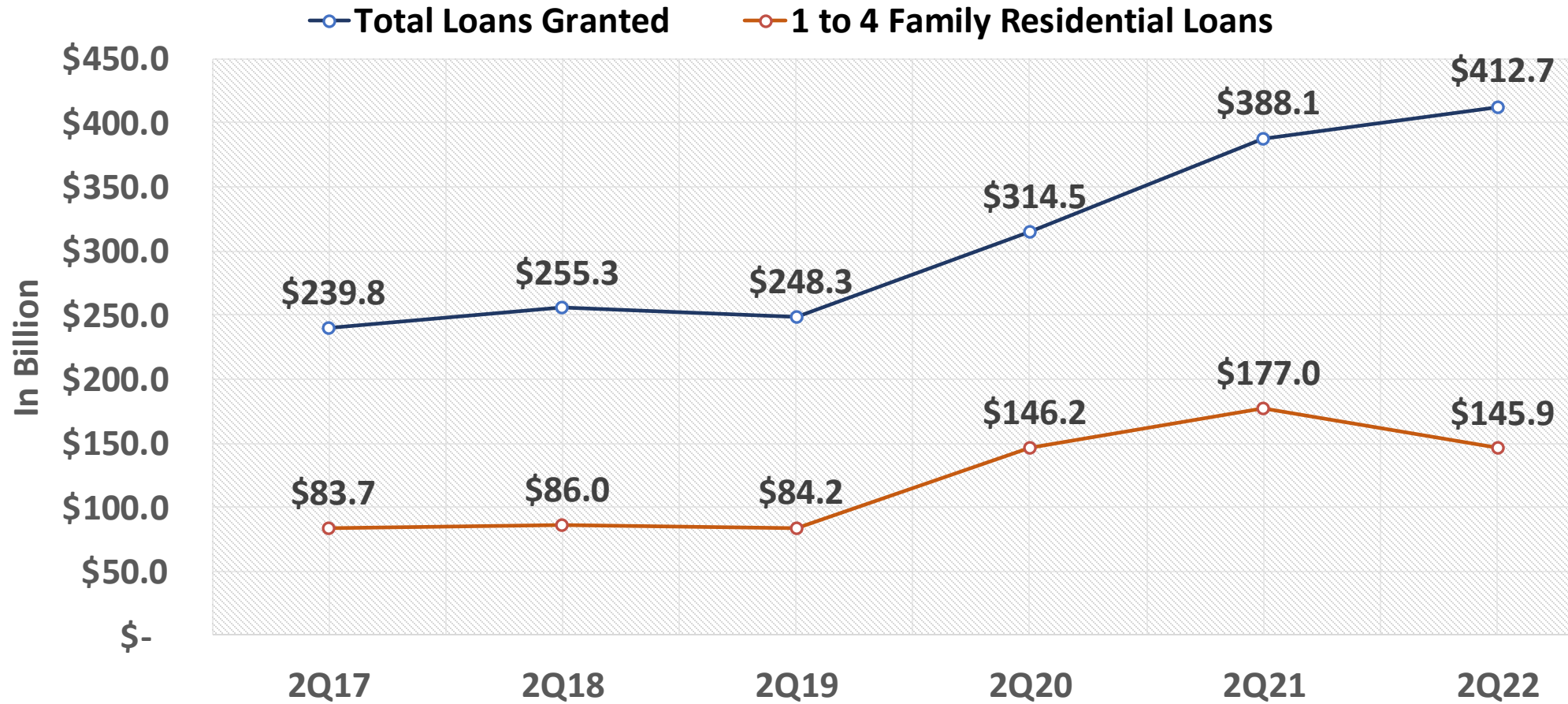
# Loan Origination Trend: By Loan Types - (Year-To-Date)

■ Other Consumer Loans    
 ■ Residential RE Loans    
 ■ Commercial Loans    
 ■ Total Loans Granted

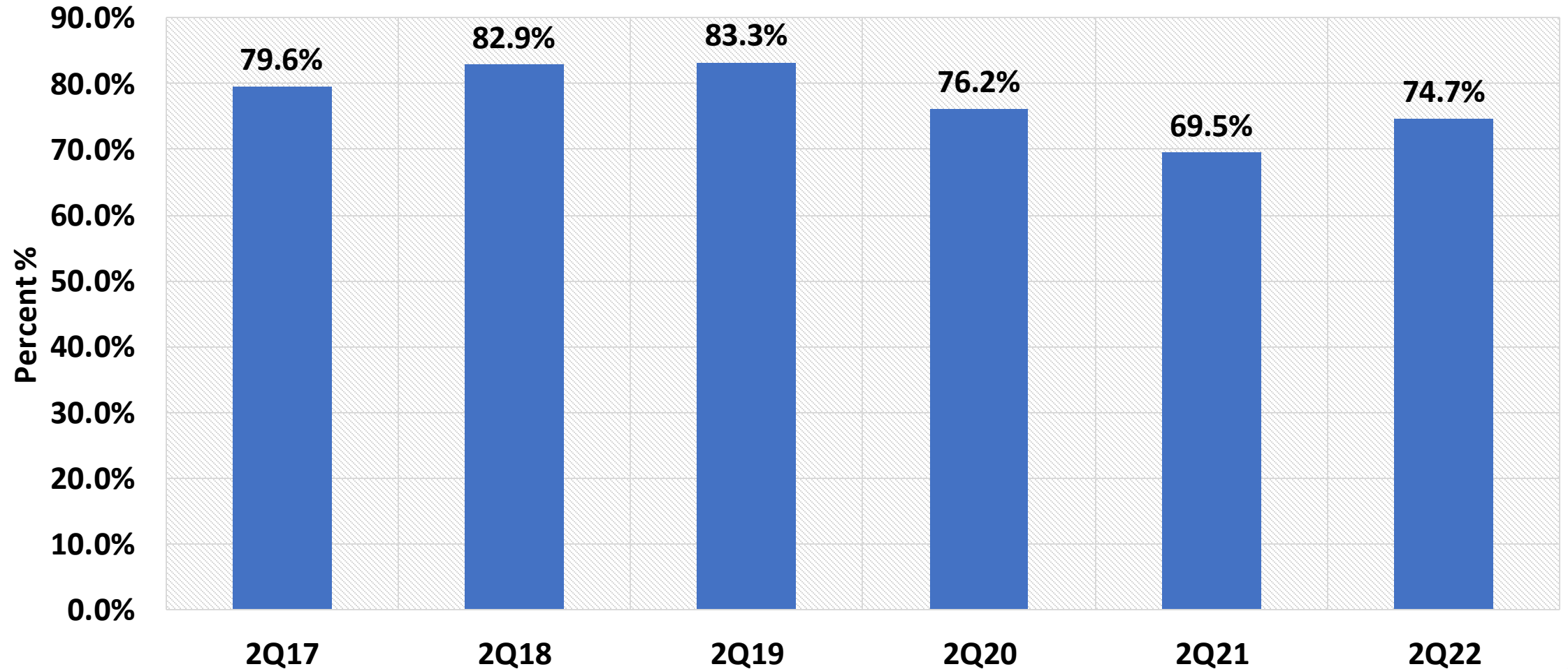


	2Q17	2Q18	2Q19	2Q20	2Q21	2Q22
■ Other Consumer Loans	\$156.1	\$158.1	\$153.2	\$153.3	\$192.2	\$238.5
■ Residential RE Loans	\$83.7	\$86.0	\$84.2	\$146.2	\$177.0	\$145.9
■ Commercial Loans	\$-	\$11.2	\$10.9	\$15.0	\$18.9	\$28.4
■ Total Loans Granted	\$239.75	\$255.30	\$248.33	\$314.50	\$388.08	\$412.75

## Loans Granted: All Loans vs. Real Estate Loans As of June 30, 2022

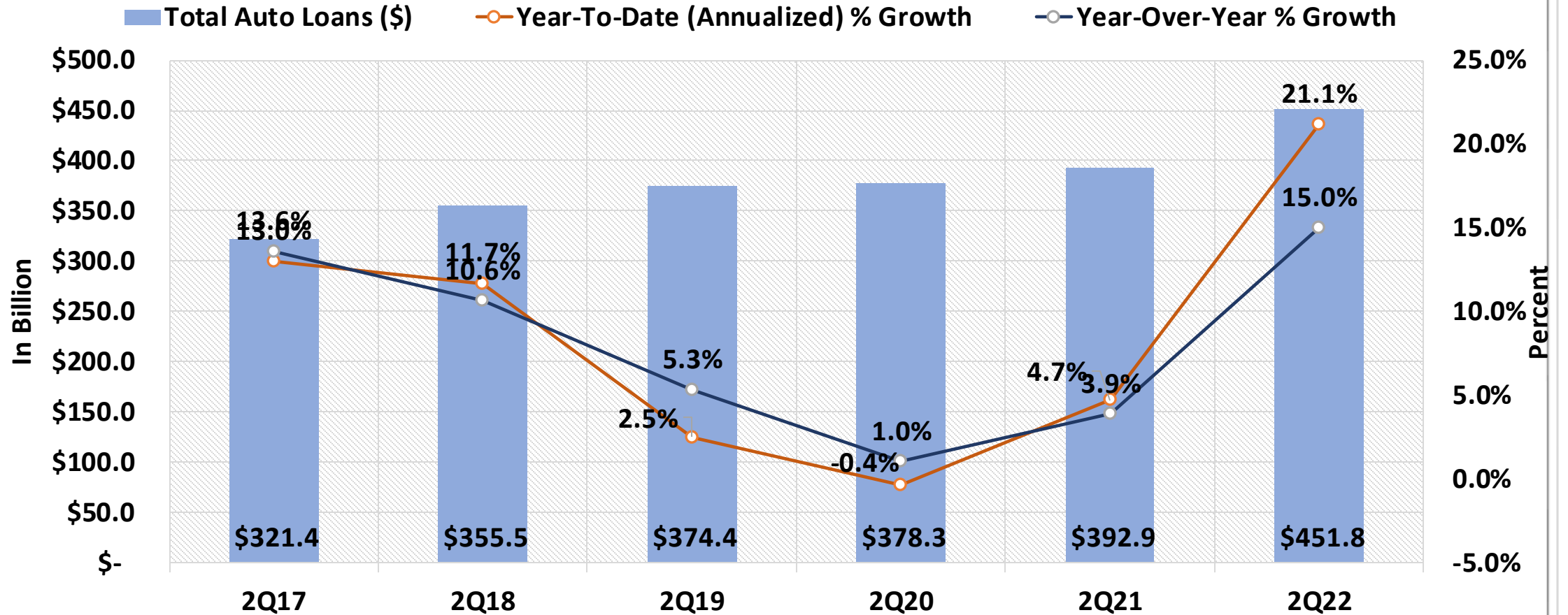


## Loan-to-Deposit Ratio Trend (%) As of June 30, 2022





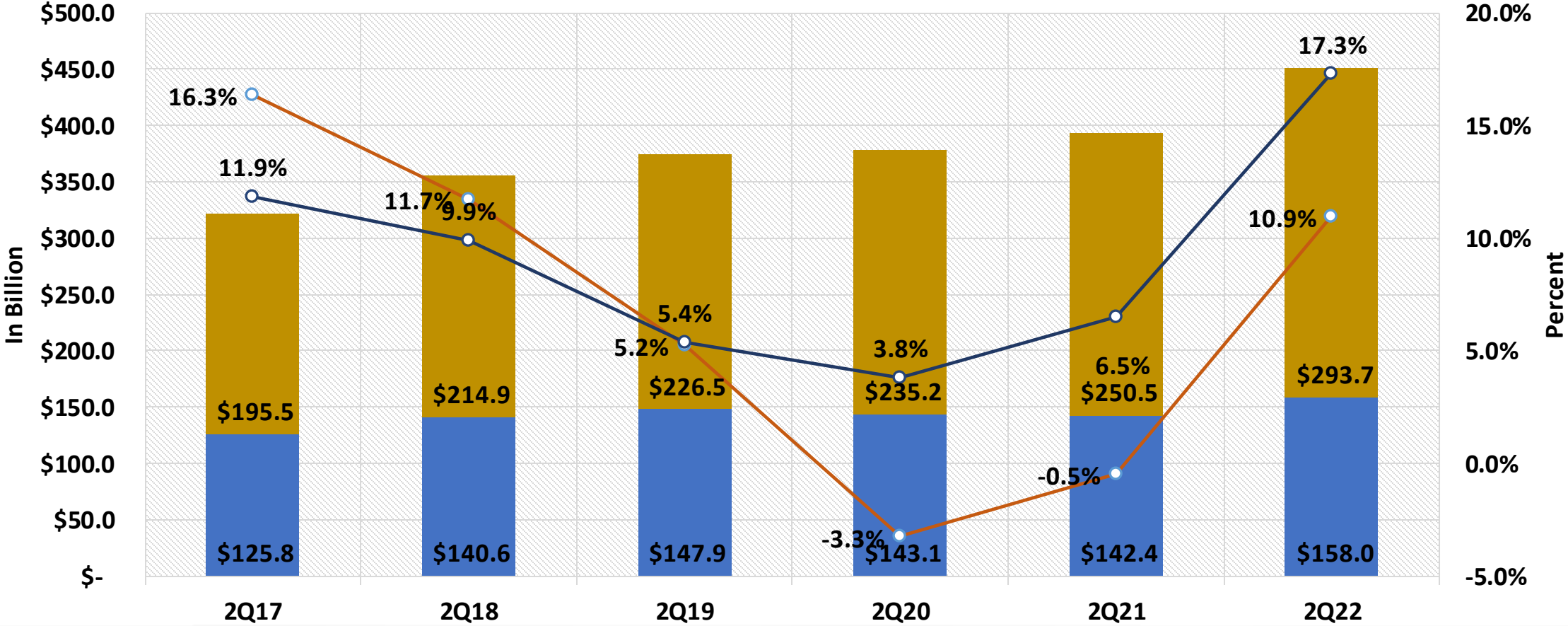
# Auto Loan Growth Trend As of June 30, 2022



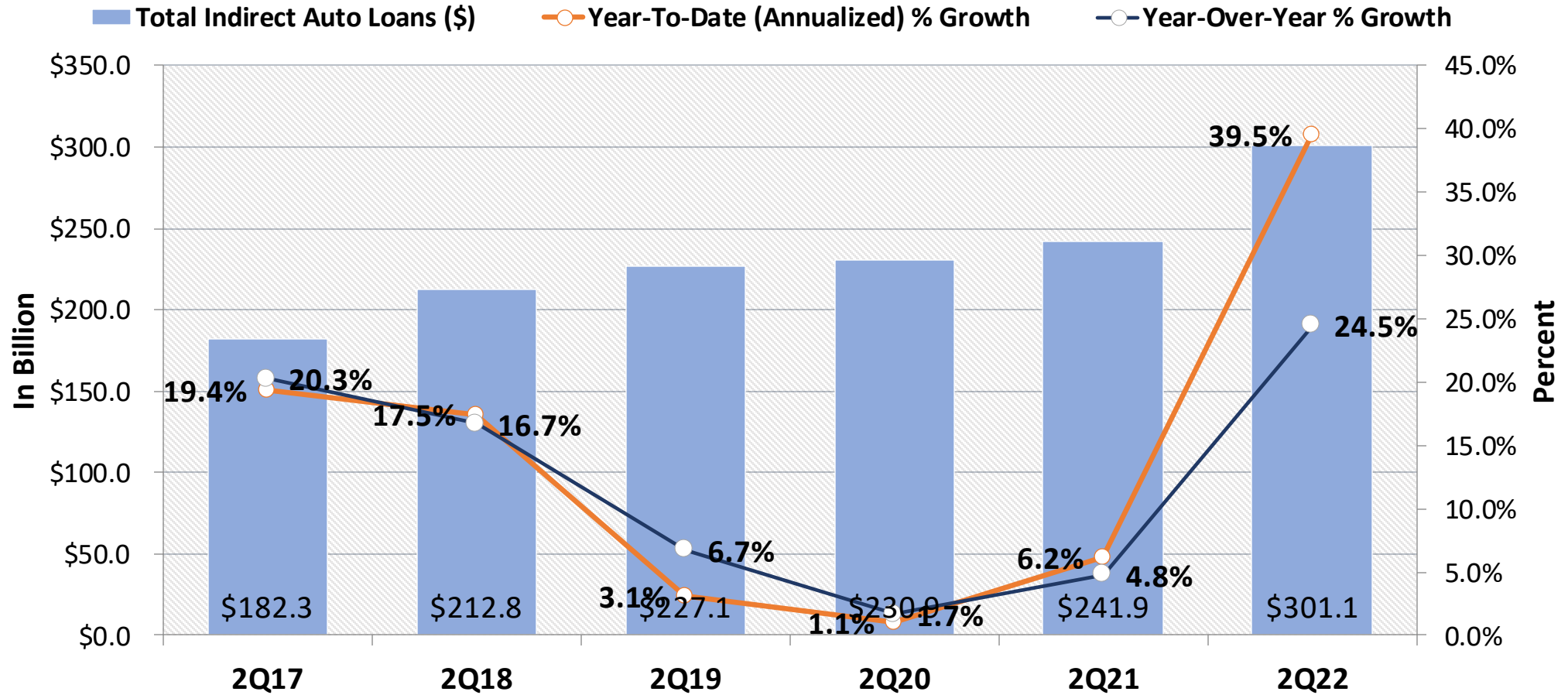
# New Auto vs. Used Auto Loan Growth Trend

## As of June 30, 2022

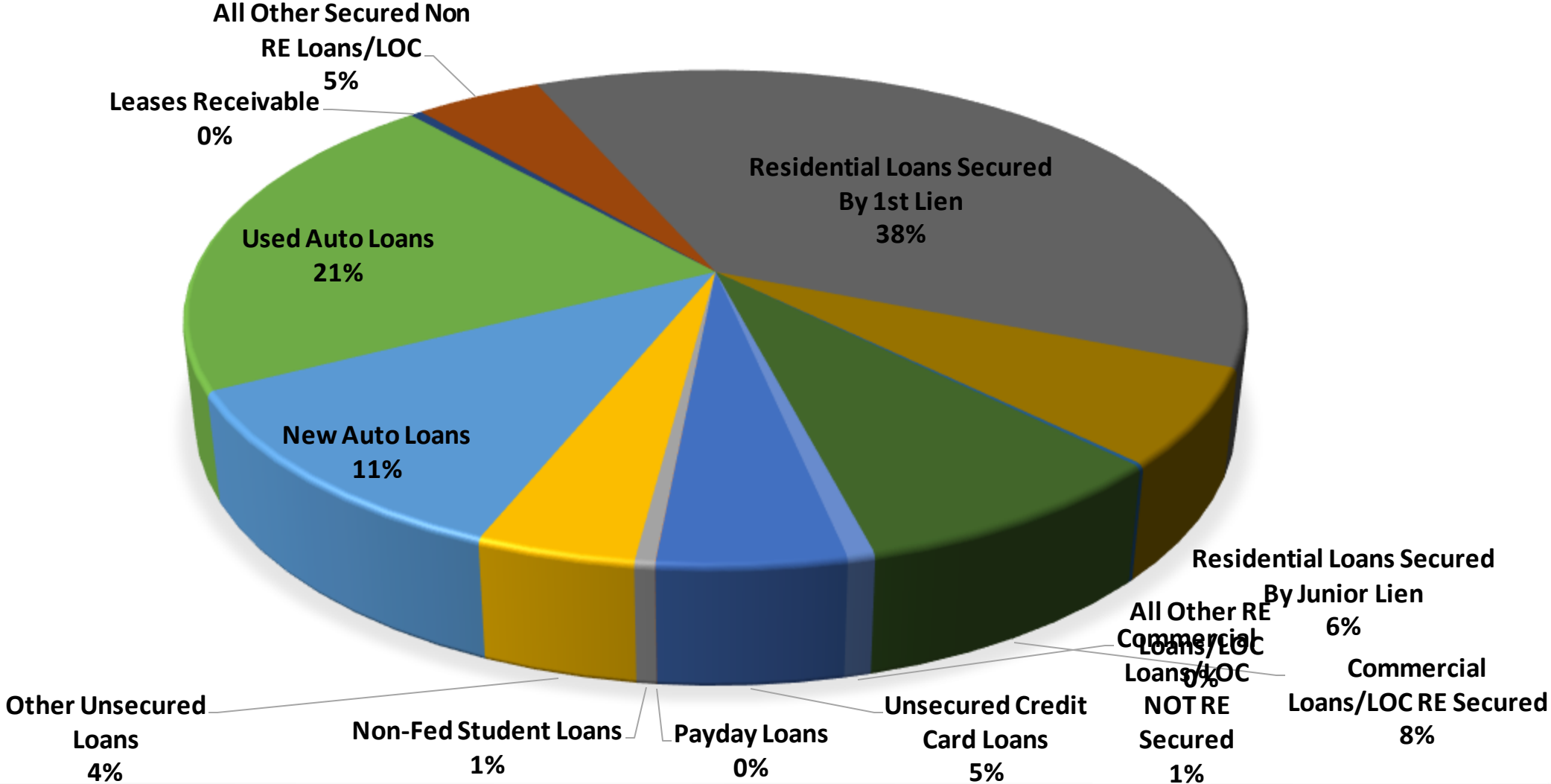
■ New Auto   
 ■ Used Auto   
 ○ New Auto (Year-Over-Year % Growth)   
 ○ Used Auto (Year-Over-Year % Growth)



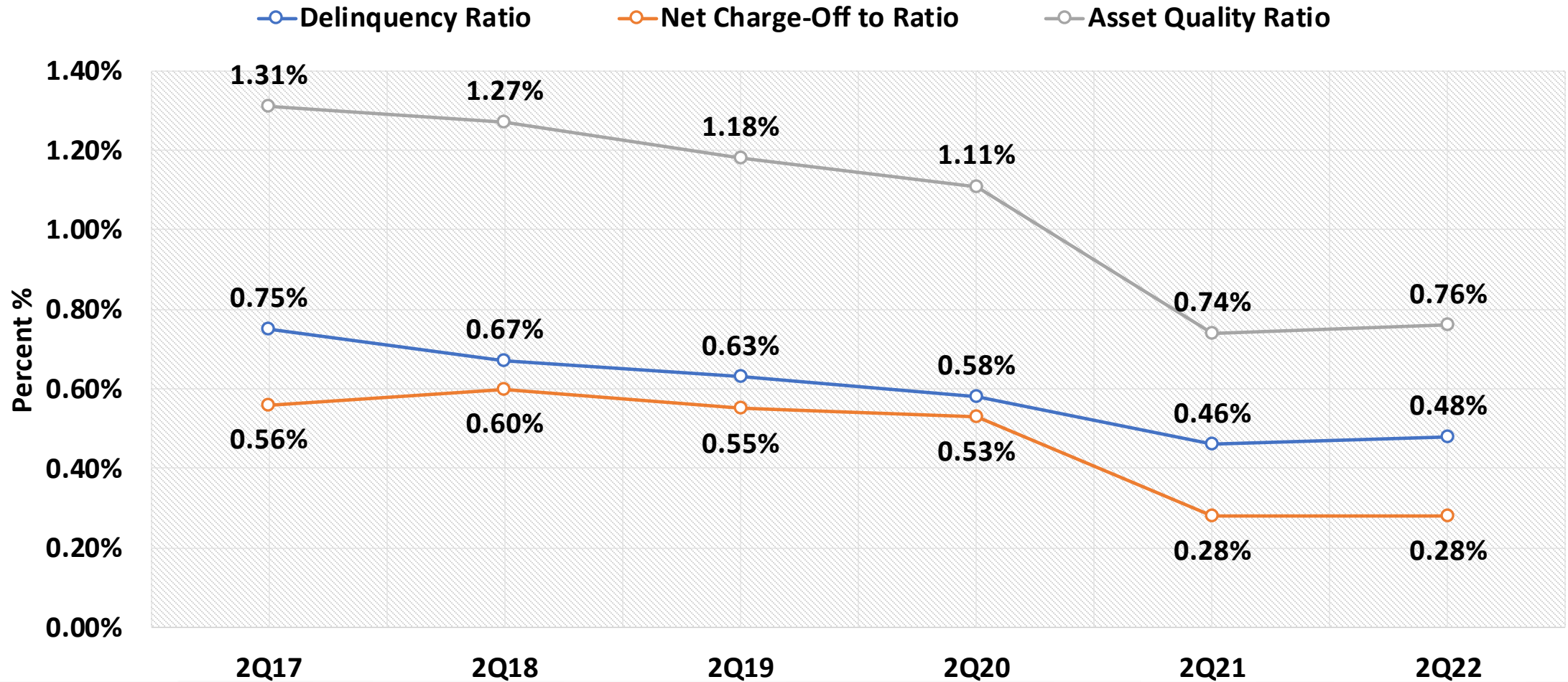
# Indirect Auto Loan Growth Trend As of June 30, 2022



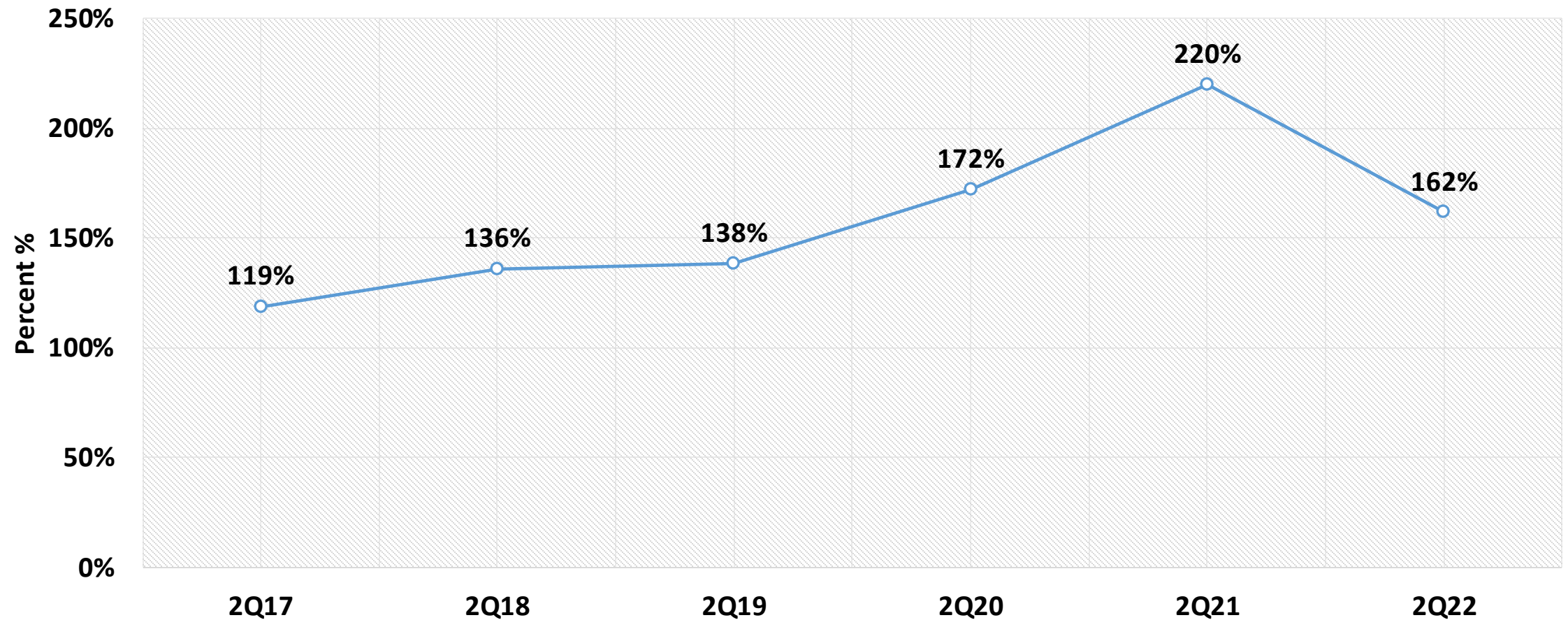
# LOAN PORTFOLIO COMPOSITION AS OF JUNE 30, 2022



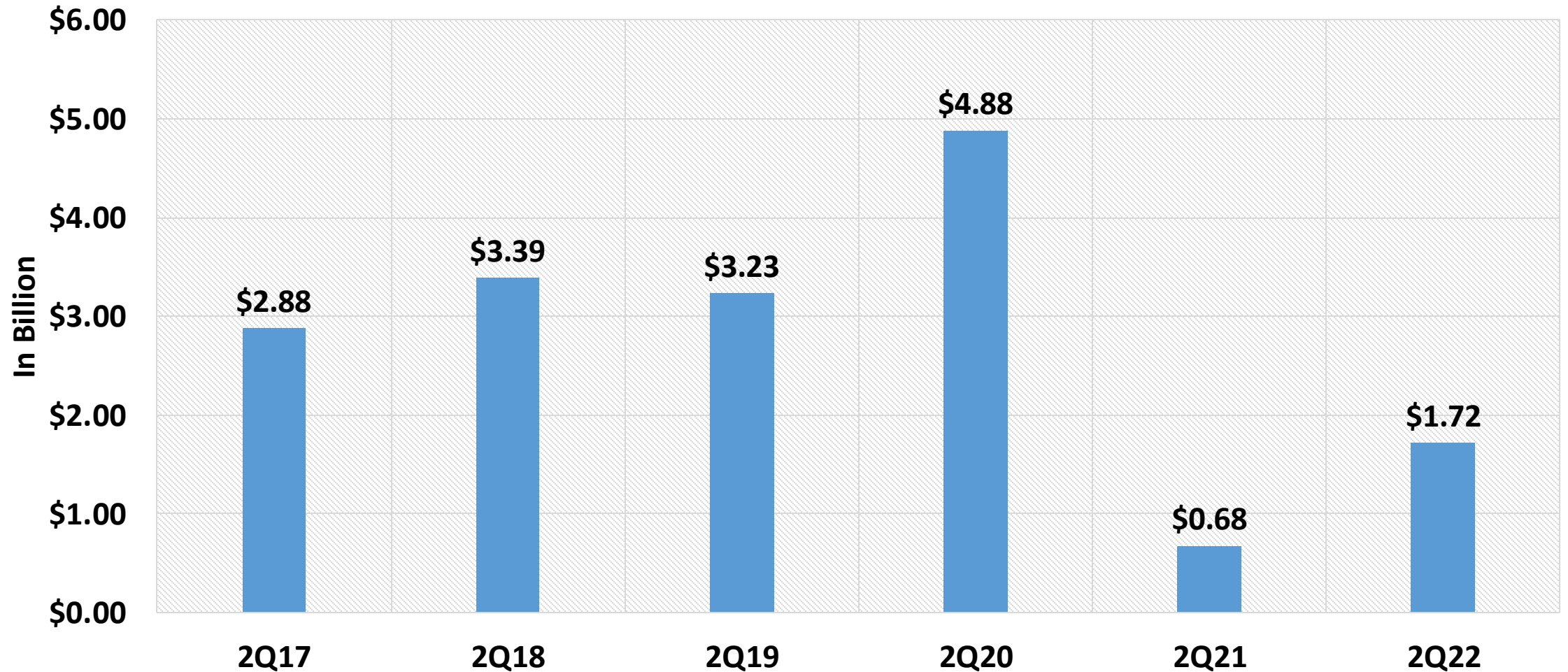
# Asset Quality Ratios (%) As of June 30, 2022



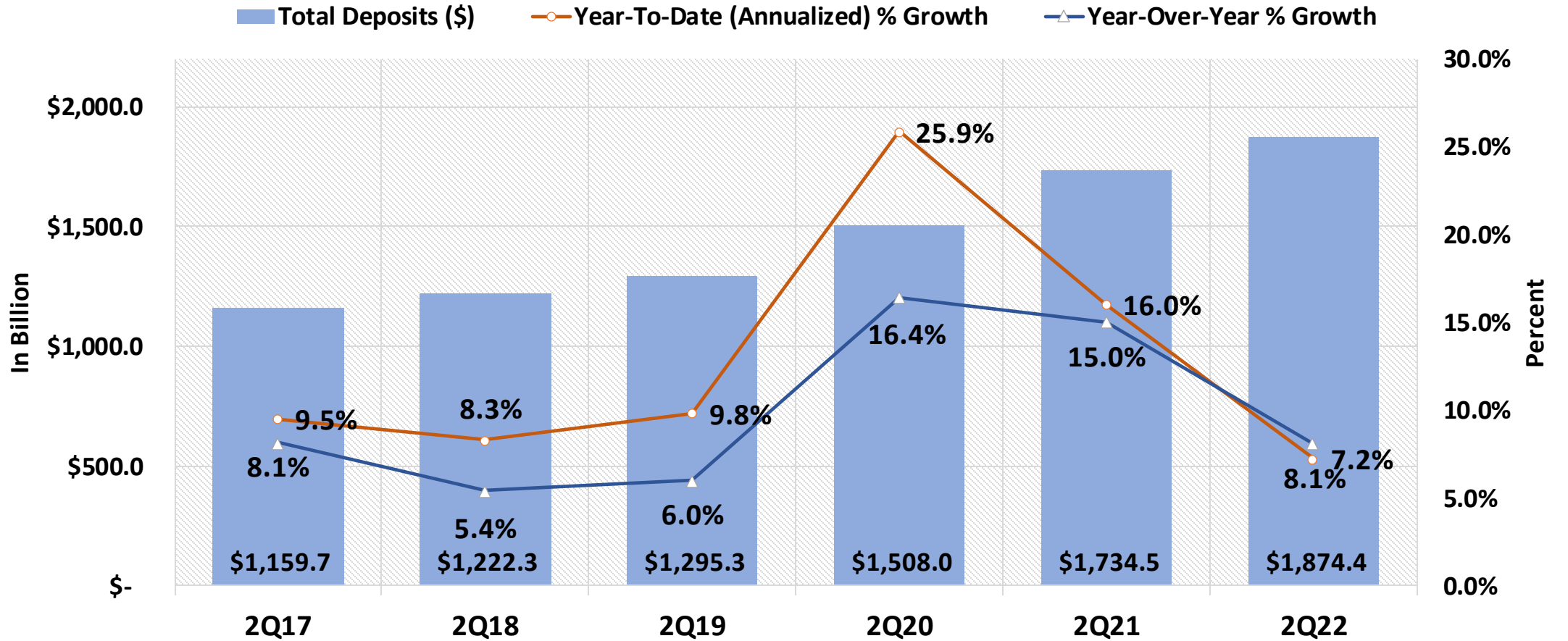
## Loan Loss Coverage Ratio (%) (Loan Loss Reserve to Delinquent Loans) As of June 30, 2022



## Provision for Loan Losses (In Billion) As of June 30, 2022



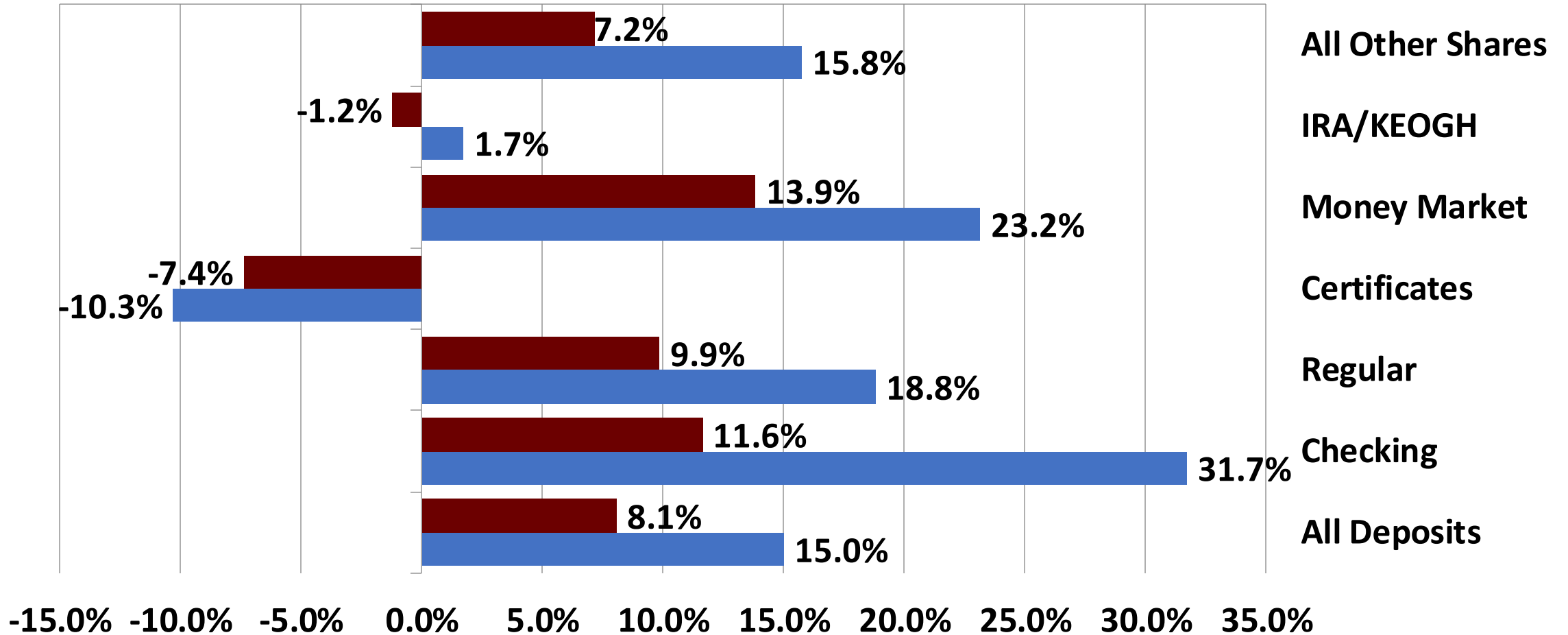
# Deposit Growth Trend As of June 30, 2022



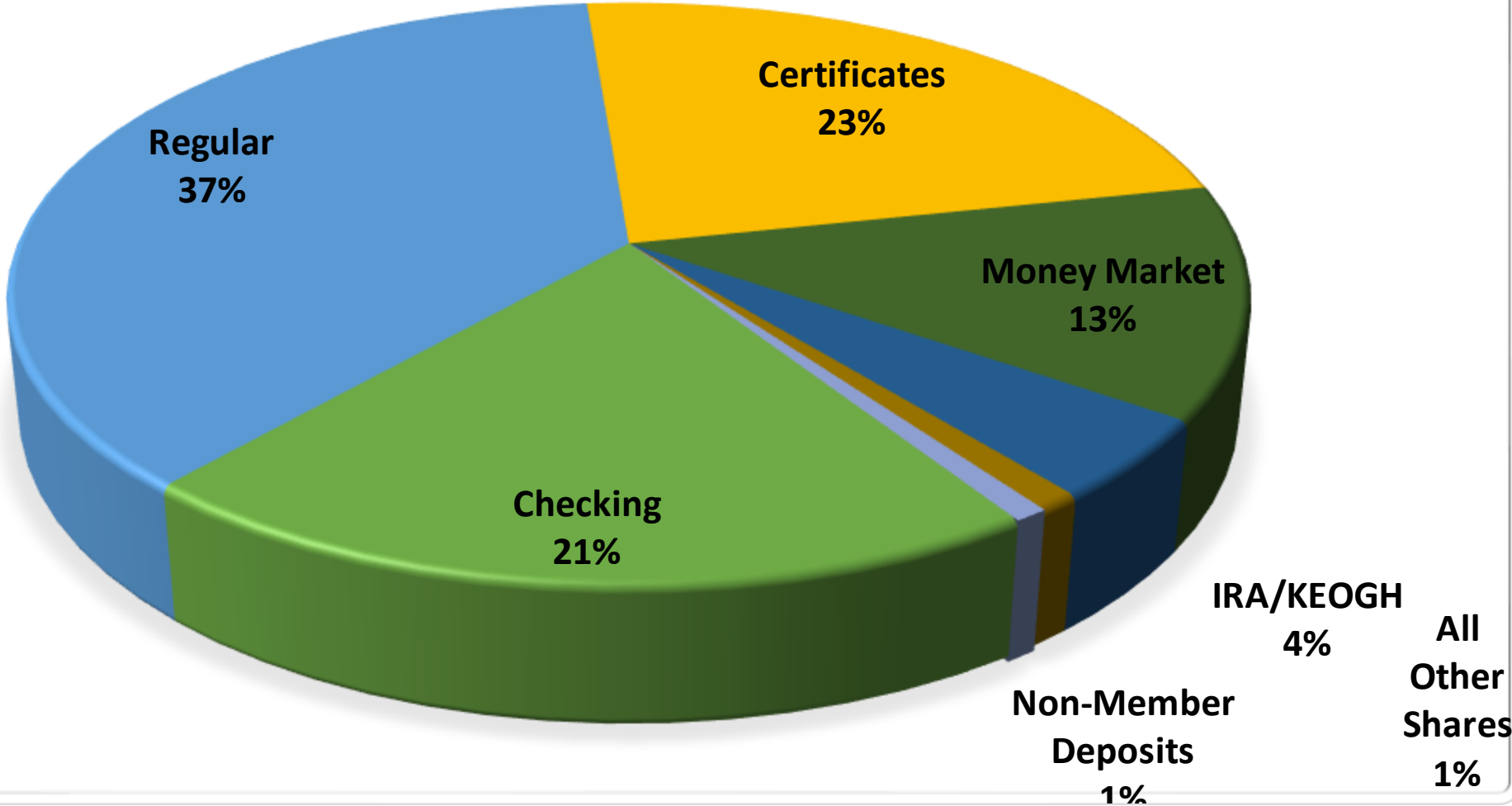


# Core Deposits (Year-Over-Year) % Growth

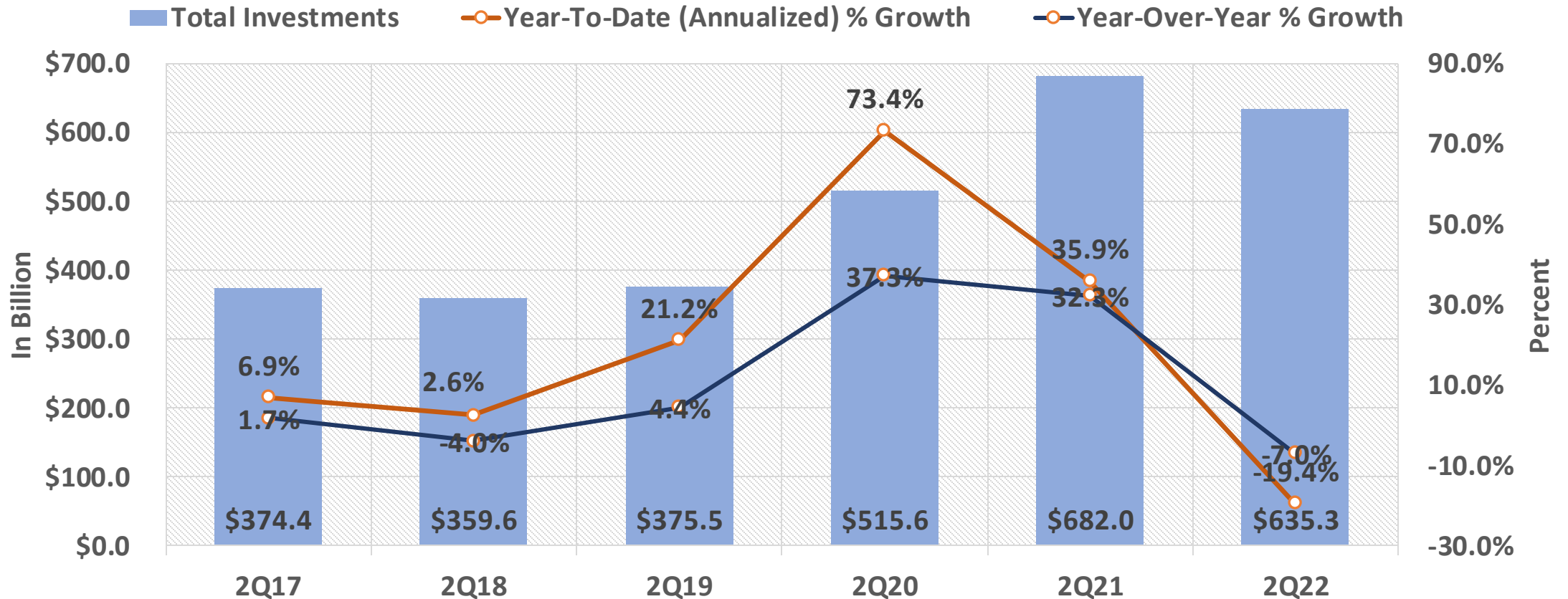
■ 2Q22 ■ 2Q21



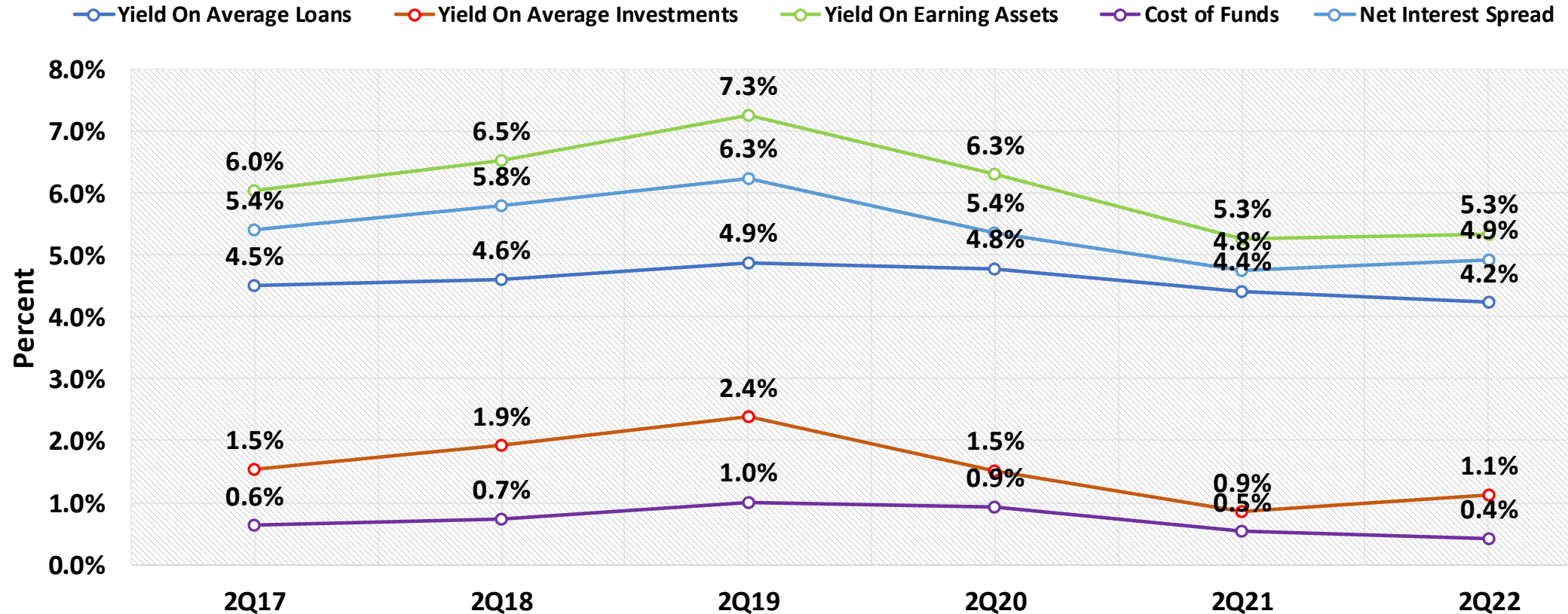
# Deposit Portfolio Composition As of June 30, 2022



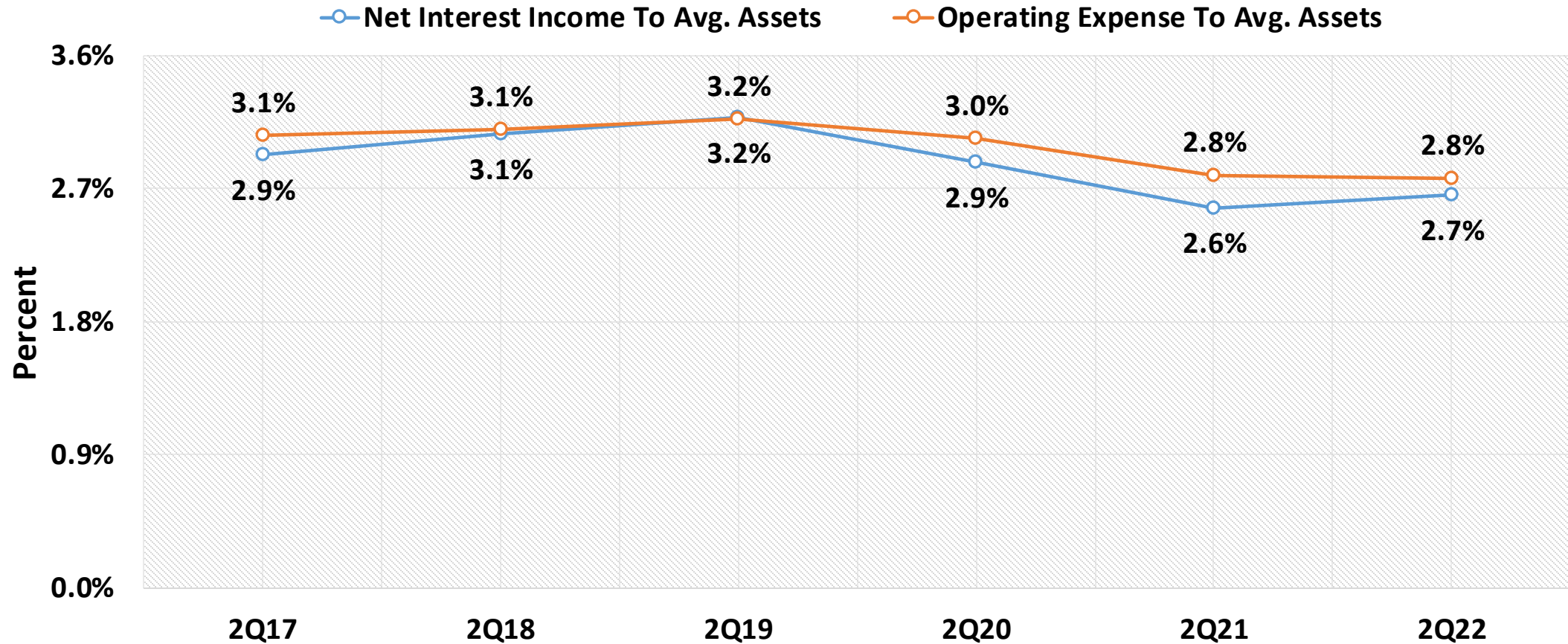
# Total Investments - Growth Trend As of June 30, 2022



# Yield Spread Trend As of June 30, 2022



## Net Interest Margin vs Operating Expense Ratio As of June 30, 2022



## Efficiency Ratio % Trend (the cost incurred by a CU to generate one dollar of revenue) As of June 30, 2022

