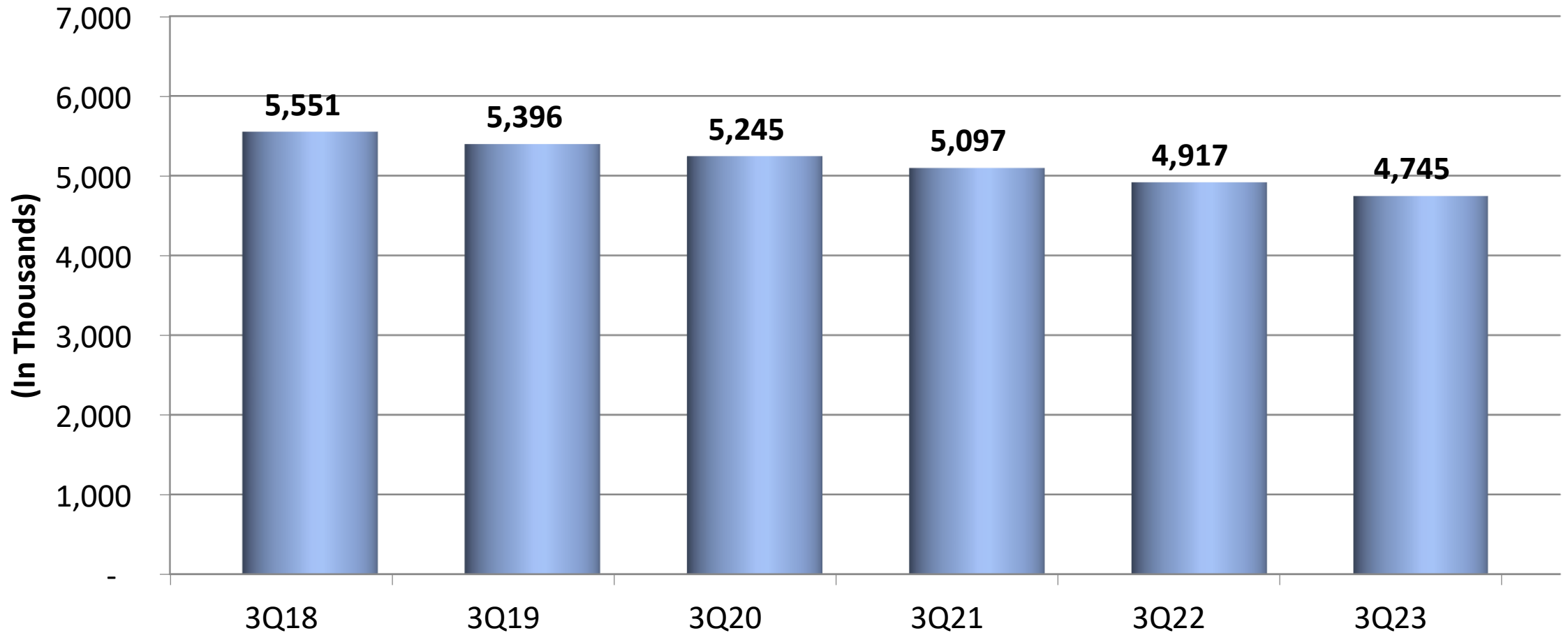


# Credit Union Industry Statistics and Key Performance Indicators (KPIs) 3rd Quarter 2023

**CUDATA.COM**

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

## # of Credit Unions: Data As of September 30, 2023



## Asset-based Peer Group Statistics: Data As of September 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	292	6.2%	89,595	0.06%	\$ 265,570,000	0.01%
2	\$2M -- < \$5M	275	5.8%	183,777	0.13%	\$ 952,790,000	0.04%
3	\$5M -- < \$10M	387	8.2%	390,660	0.28%	\$ 2,864,510,000	0.13%
4	\$10M -- < \$20M	477	10.1%	805,963	0.58%	\$ 6,931,050,000	0.31%
5	\$20M -- < \$50M	841	17.7%	2,516,338	1.80%	\$ 27,774,330,000	1.23%
6	\$50M -- < \$100M	658	13.9%	3,979,064	2.84%	\$ 47,729,200,000	2.12%
7	\$100M -- < \$150M	341	7.2%	3,175,038	2.27%	\$ 42,081,180,000	1.87%
8	\$150M -- < \$250M	363	7.7%	5,134,871	3.66%	\$ 70,172,870,000	3.12%
9	\$250M -- < \$350M	199	4.2%	4,154,167	2.96%	\$ 59,379,690,000	2.64%
10	\$350M -- < \$450M	150	3.2%	4,215,607	3.01%	\$ 60,010,020,000	2.66%
11	\$450M -- < \$650M	140	3.0%	5,048,528	3.60%	\$ 76,549,150,000	3.40%
12	\$650M -- < \$850M	129	2.7%	6,267,962	4.47%	\$ 96,236,060,000	4.27%
13	\$850M -- < \$1B	64	1.3%	3,856,302	2.75%	\$ 59,781,280,000	2.65%
14	\$1B -- < \$2B	188	4.0%	16,218,566	11.57%	\$ 264,254,140,000	11.74%
15	\$2B -- < \$4B	130	2.7%	19,592,341	13.98%	\$ 345,840,210,000	15.36%
16	Over \$4B	111	2.3%	64,538,440	46.04%	\$ 1,091,017,430,000	48.45%
<b>TOTAL</b>		<b>4,745</b>	<b>100.00%</b>	<b>140,167,219</b>	<b>100.00%</b>	<b>\$ 2,251,839,480,000</b>	<b>100.0%</b>

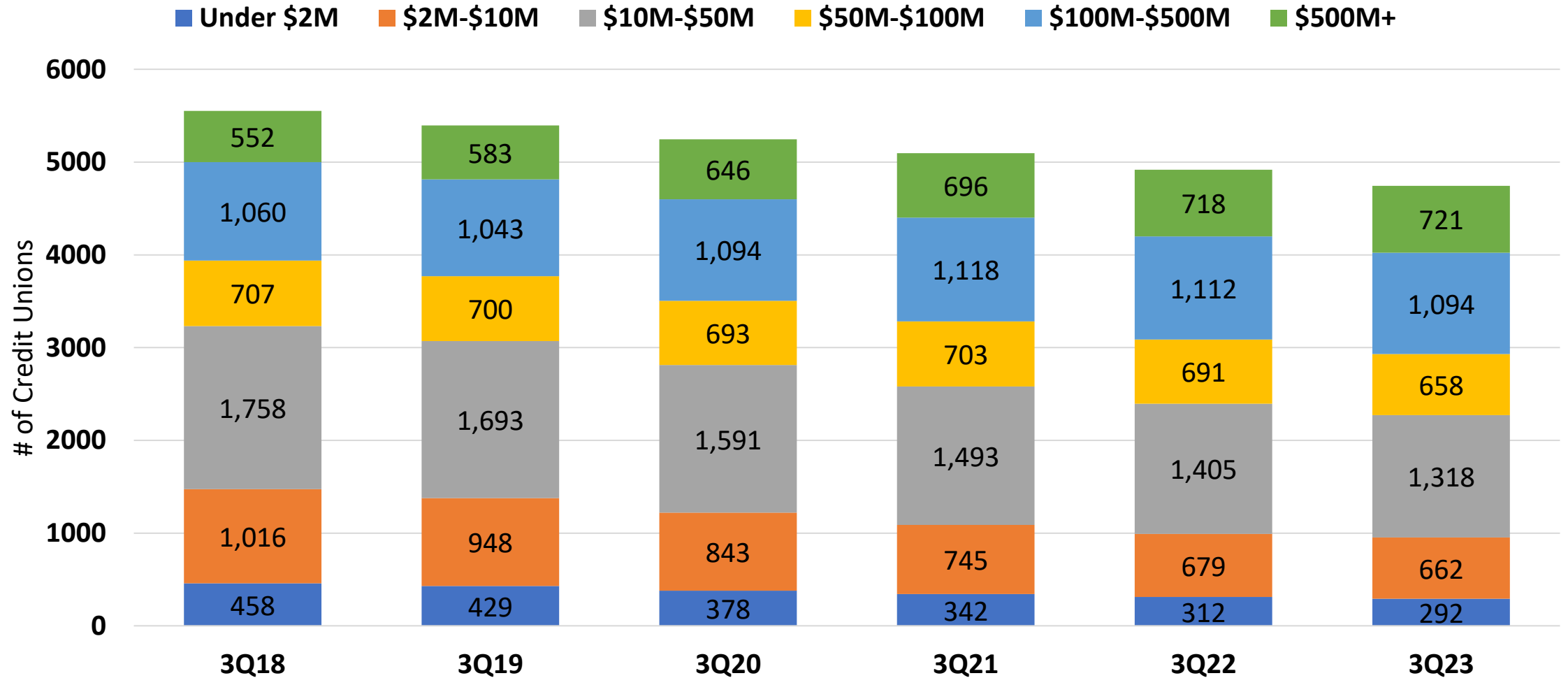
## Credit Union Industry Metrics

	As of 09/30/2023	Year-Over-Year % Growth	As of 09/30/2022	Year-Over-Year % Growth
<b>Members</b>	<b>140.2M</b>	<b>3.3%</b>	<b>135.7M</b>	<b>4.3%</b>
<b>Assets</b>	<b>\$2,251.8B</b>	<b>3.6%</b>	<b>\$2,172.7B</b>	<b>6.5%</b>
<b>Loans</b>	<b>\$1,604.8B</b>	<b>9.0%</b>	<b>\$1,471.7B</b>	<b>19.1%</b>
<b>Deposits</b>	<b>\$1,895.0B</b>	<b>0.8%</b>	<b>\$1,879.3B</b>	<b>6.3%</b>
<b>Investments</b>	<b>\$528.8B</b>	<b>-9.3%</b>	<b>\$583.0B</b>	<b>-15.4%</b>
<b>Net Worth Capital</b>	<b>\$248.2B</b>	<b>7.8%</b>	<b>\$230.2B</b>	<b>10.2%</b>
<b>Borrowed Funds</b>	<b>\$130.3B</b>	<b>59.6%</b>	<b>\$81.7B</b>	<b>97.3%</b>

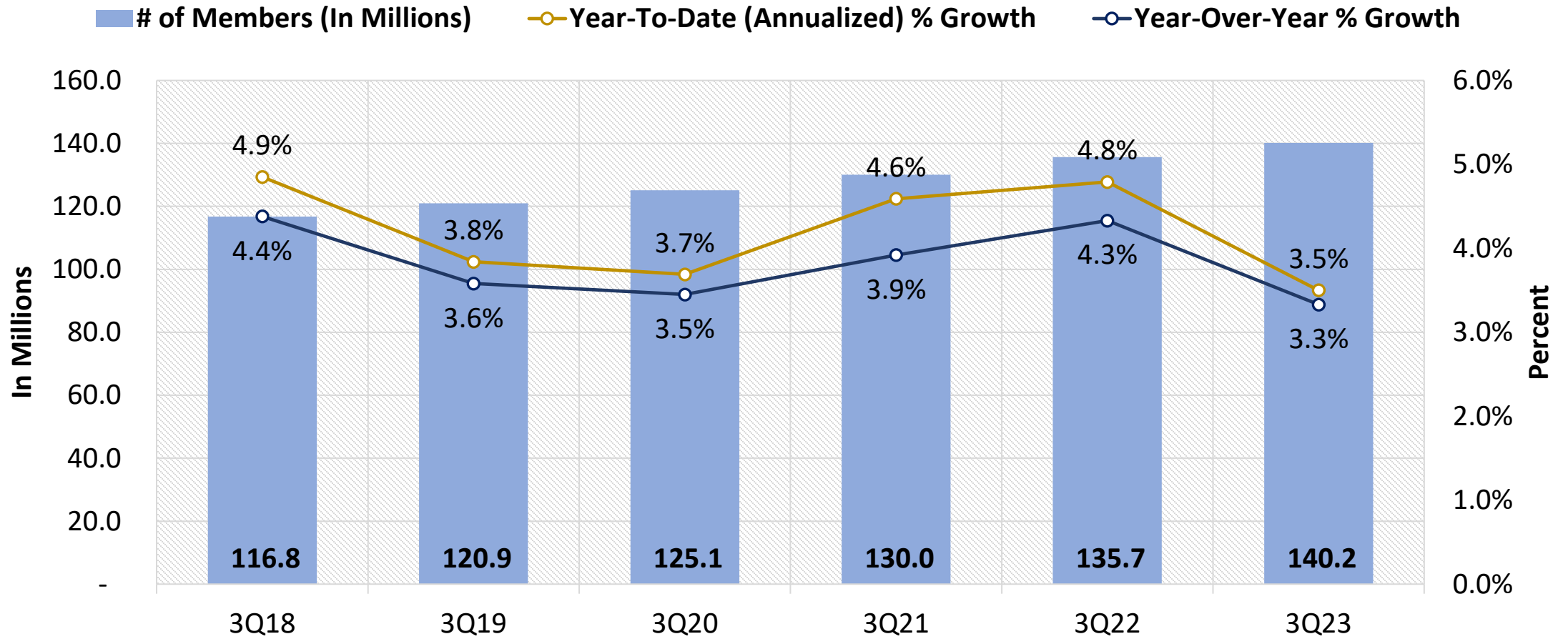
# ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	3Q 2023	3Q 2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.02%	2.78%	0.24% bps
+ Fees & Other Income	1.11%	1.12%	-0.01% bps
- Operating Expenses	2.93%	2.81%	0.12% bps
- Provision for Loan Losses	0.45%	0.21%	0.24% bps
= ROA	0.75%	0.88%	-0.13% bps

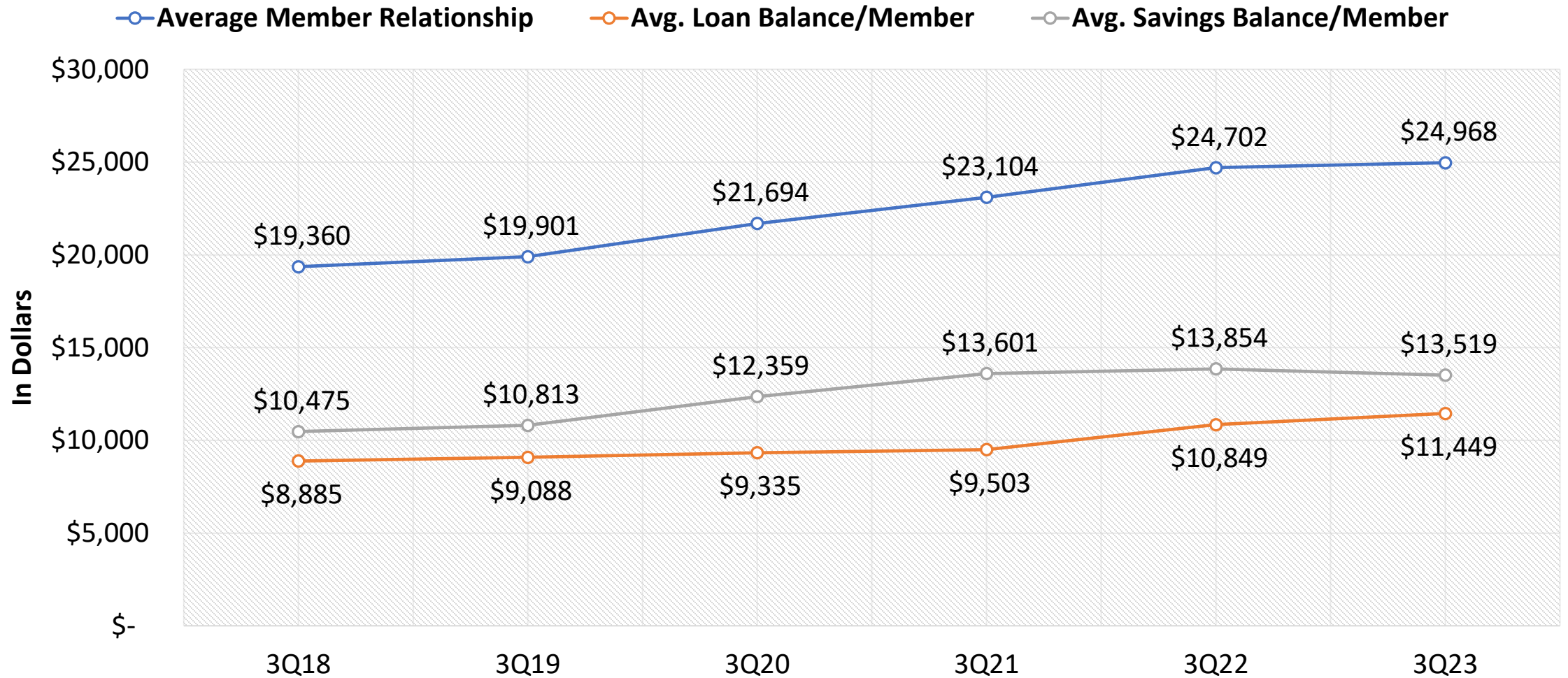
## # of Credit Unions for Asset-Class Peer Group As of September 30, 2023



## Membership Growth Trend As of September 30, 2023

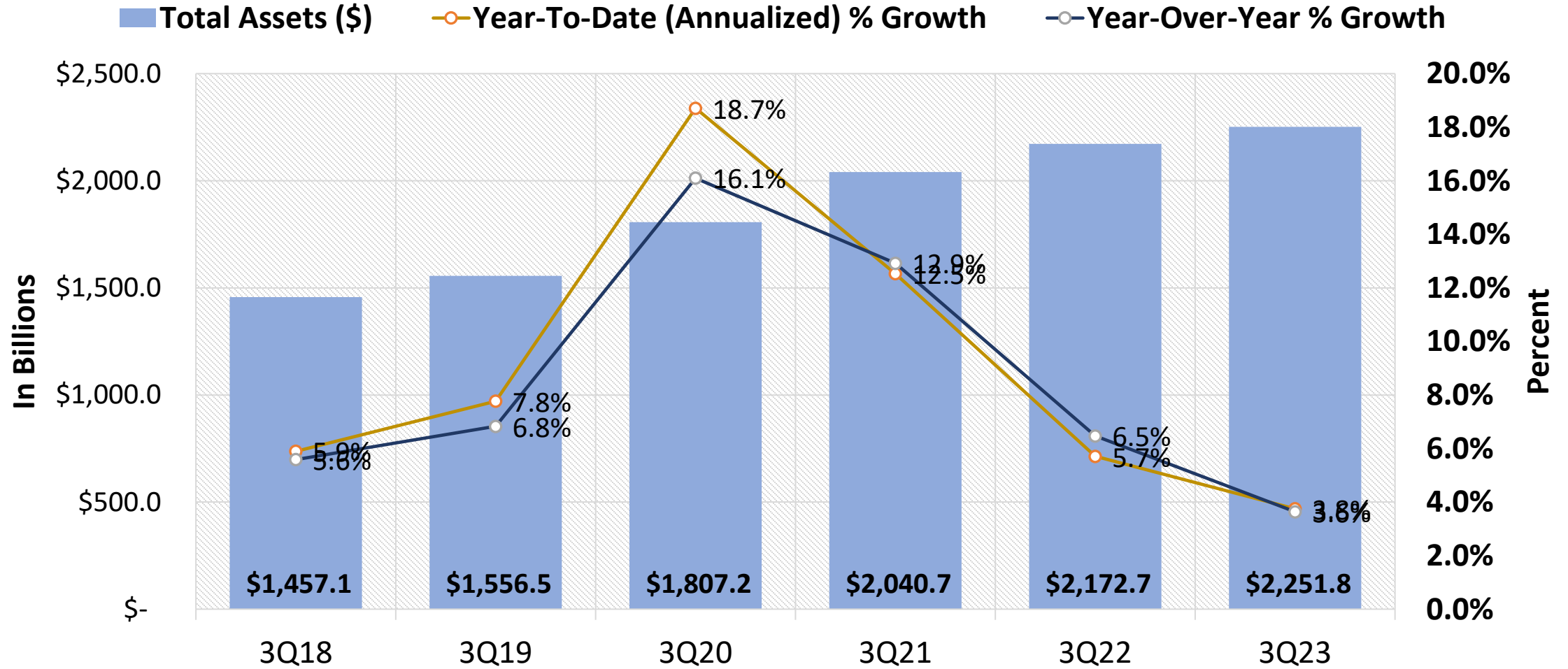


## Member Relationship Trend Data As of September 30, 2023





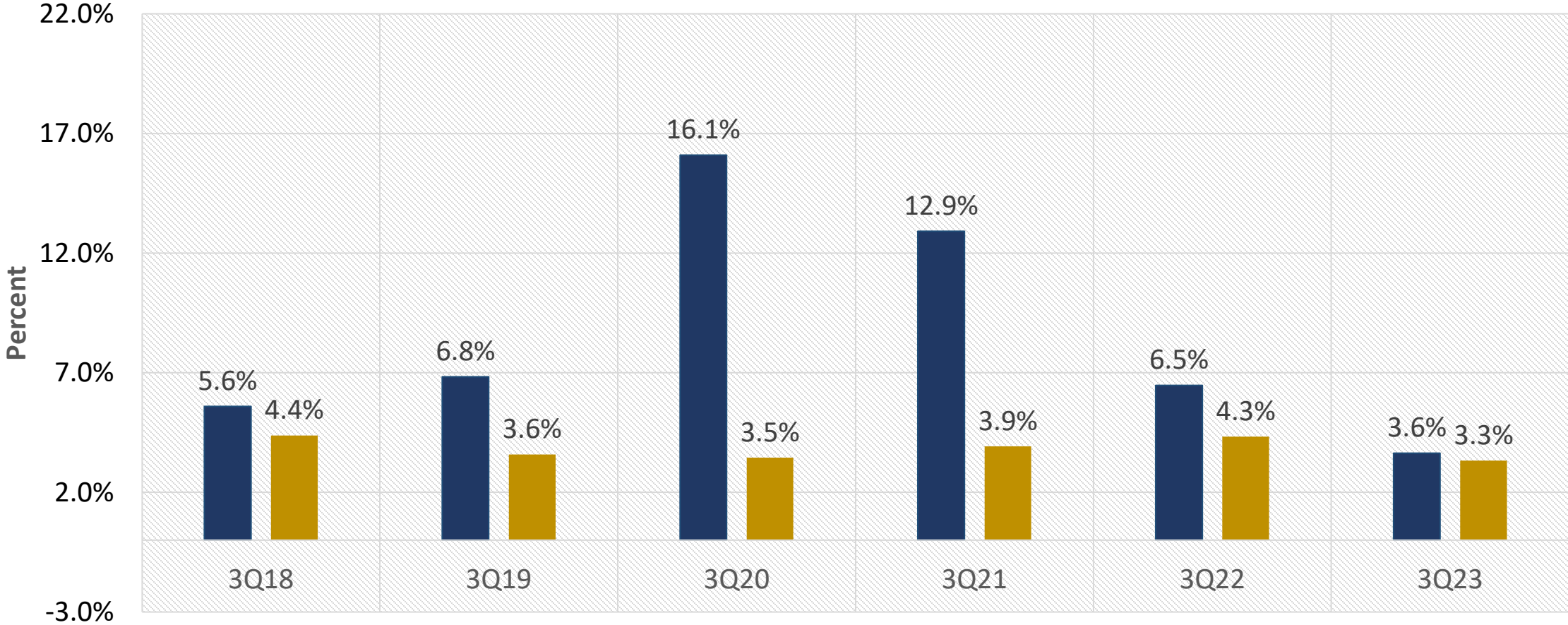
## Asset Growth Trend As of September 30, 2023



# Asset Vs. Membership: % Growth Trend

## Data As of September 30, 2023

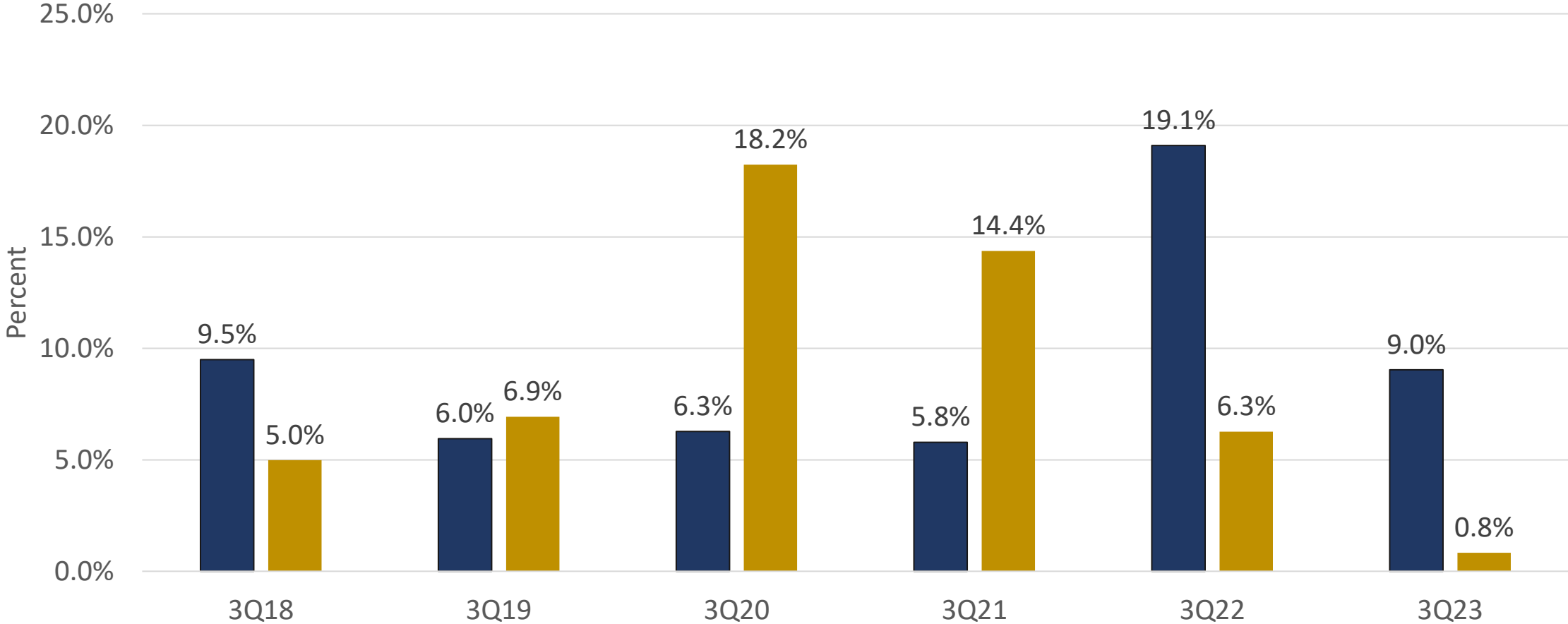
■ Asset % Growth (Year-Over-Year)      ■ Membership % Growth (Year-Over-Growth)



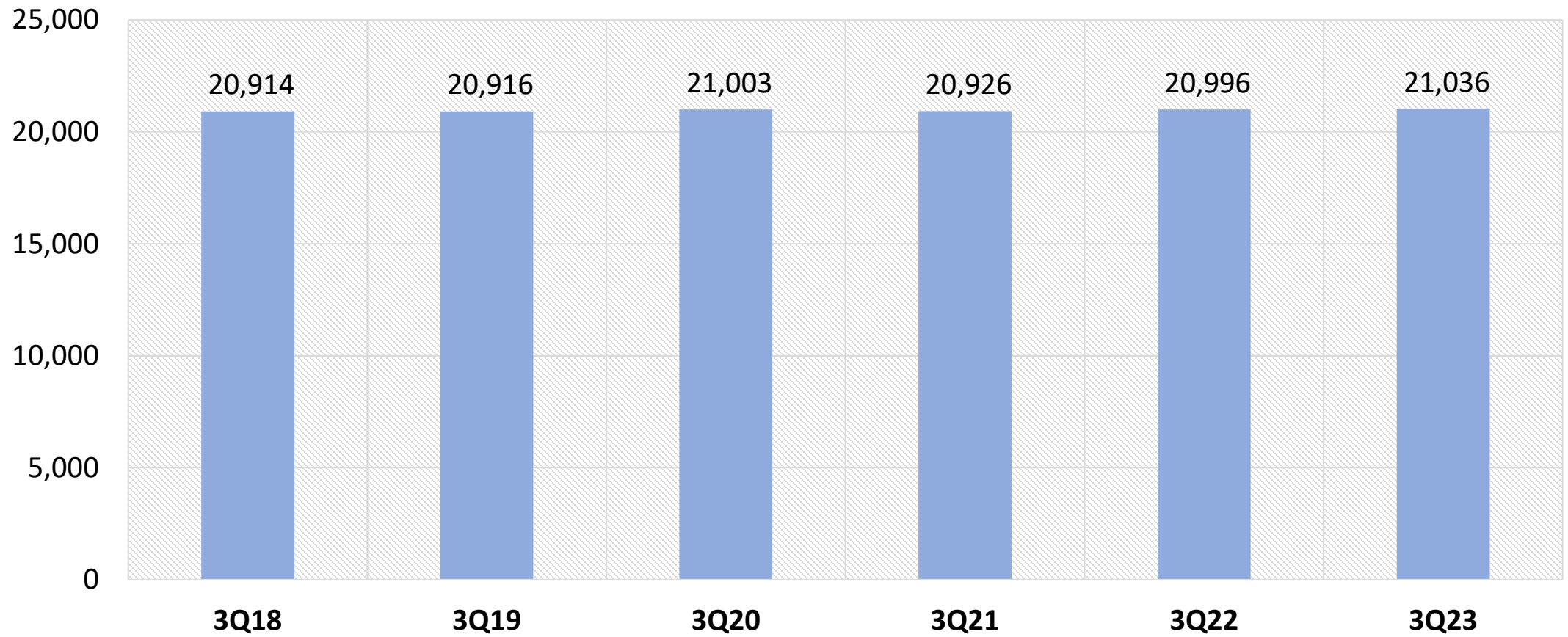
# Loans Vs. Deposits: % Growth Trend

## Data As of September 30, 2023

■ Loans % Growth (Year-Over-Year)    ■ Deposits % Growth (Year-Over-Growth)



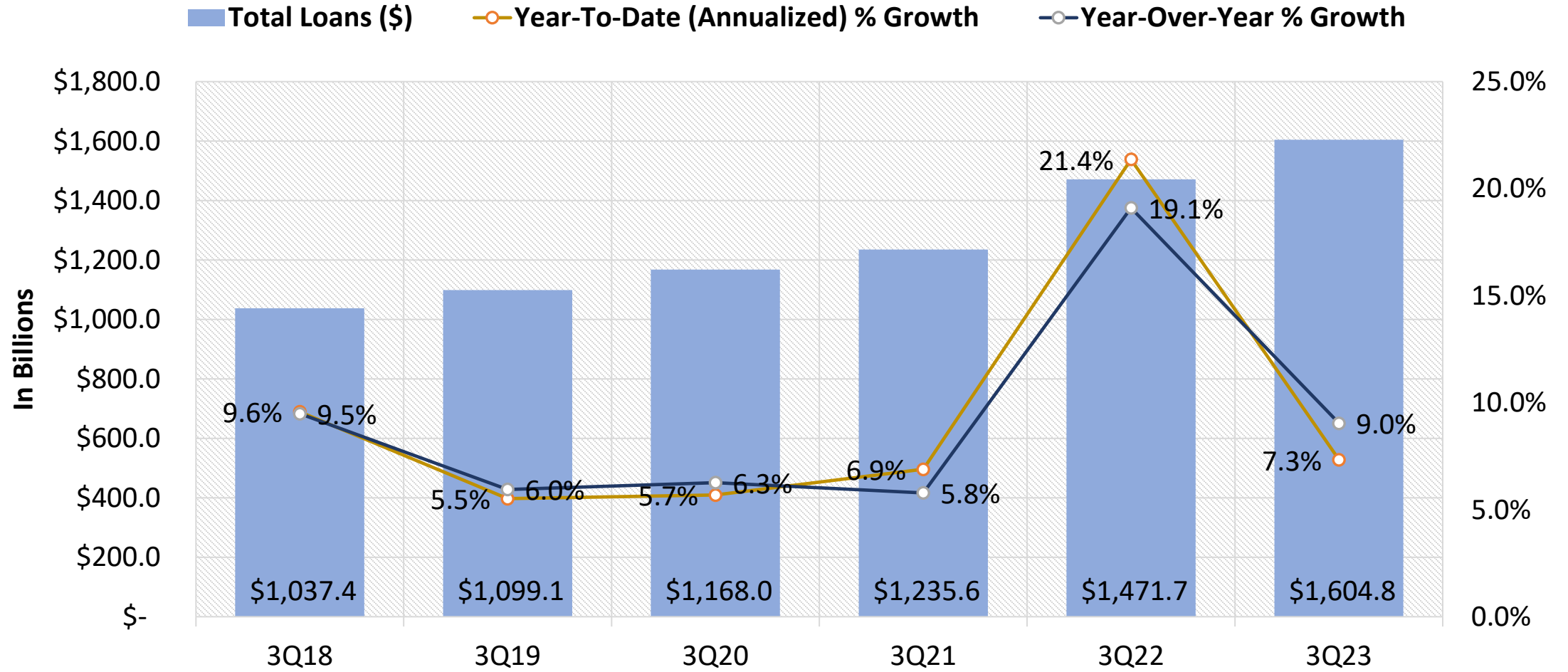
### # of Credit Union Branch Offices Data As of September 30, 2023



# Lending

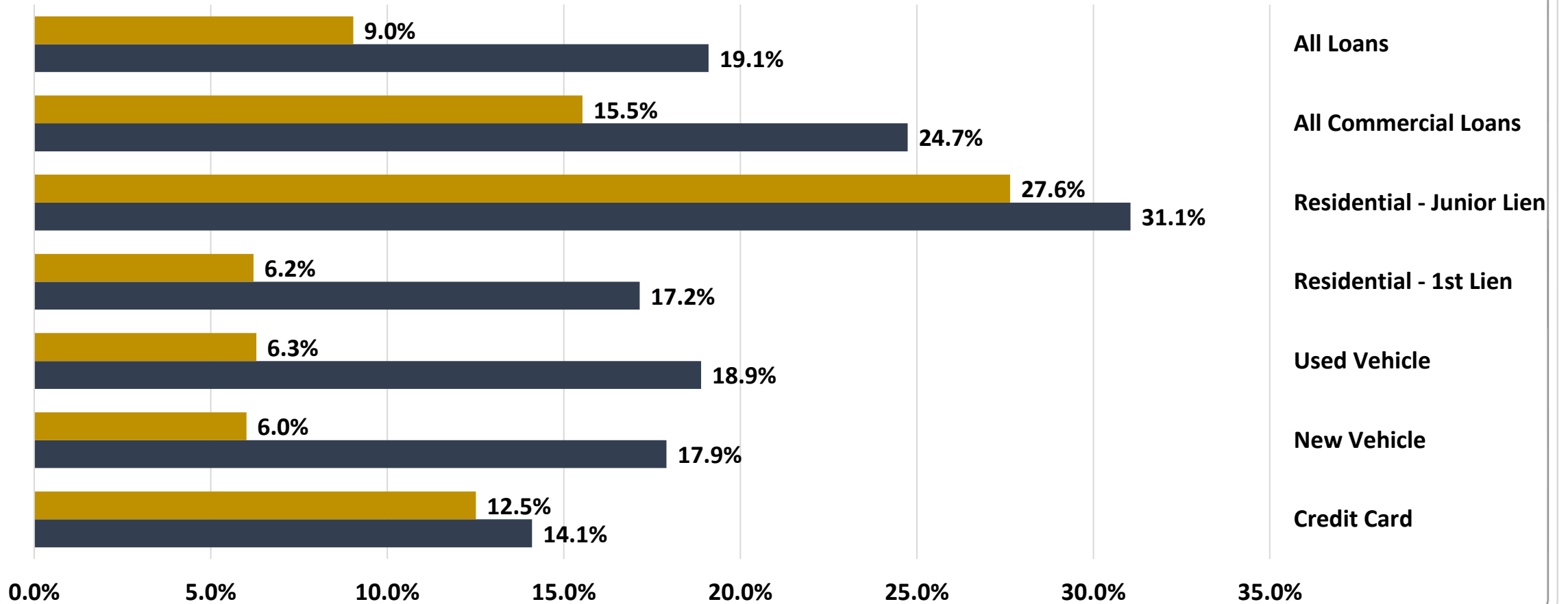
## Credit Union Industry Statistics and Key Performance Indicators (KPIs)

## Loan Growth Trend As of September 30, 2023

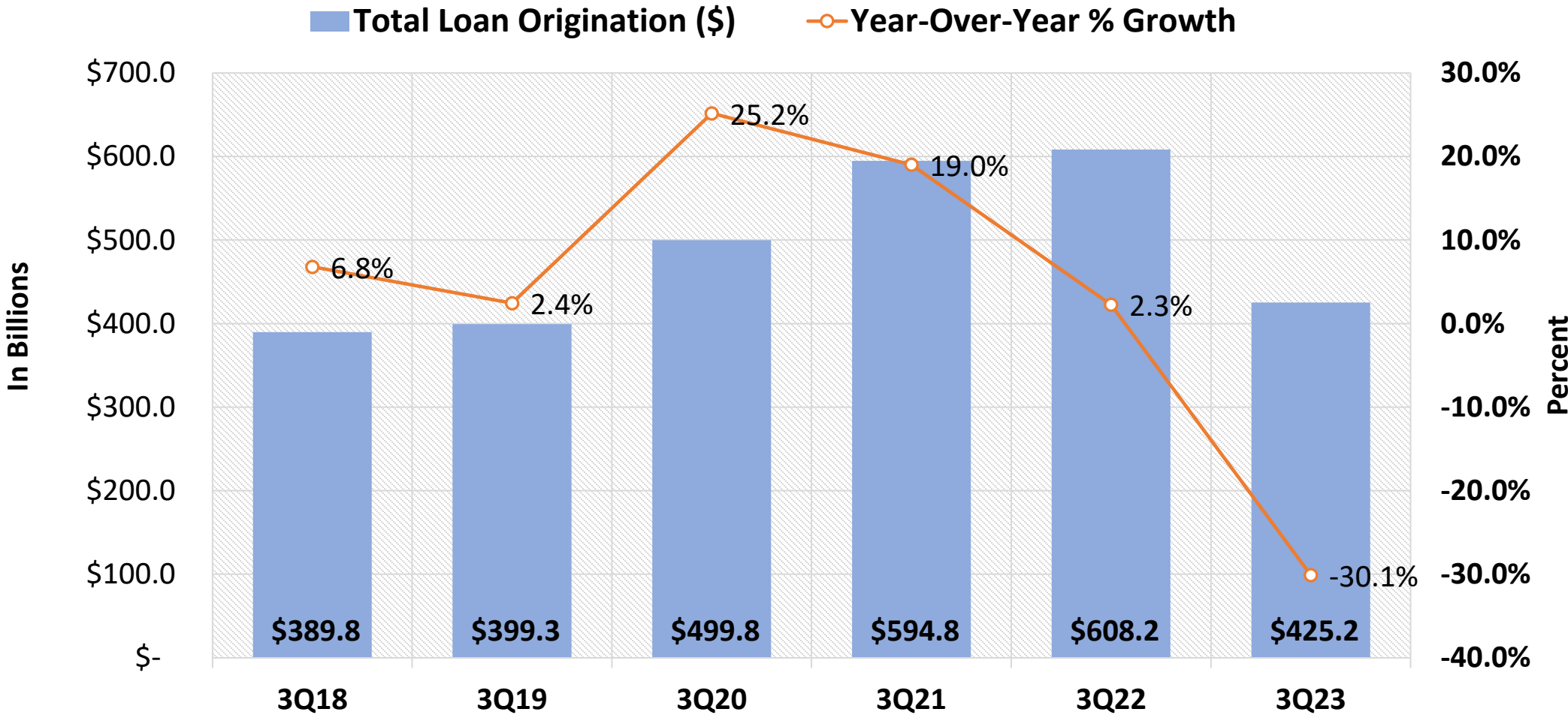


## Loan Growth By Type: Year-Over-Year % Growth Data As of September 30, 2023

■ 3Q23 ■ 3Q22

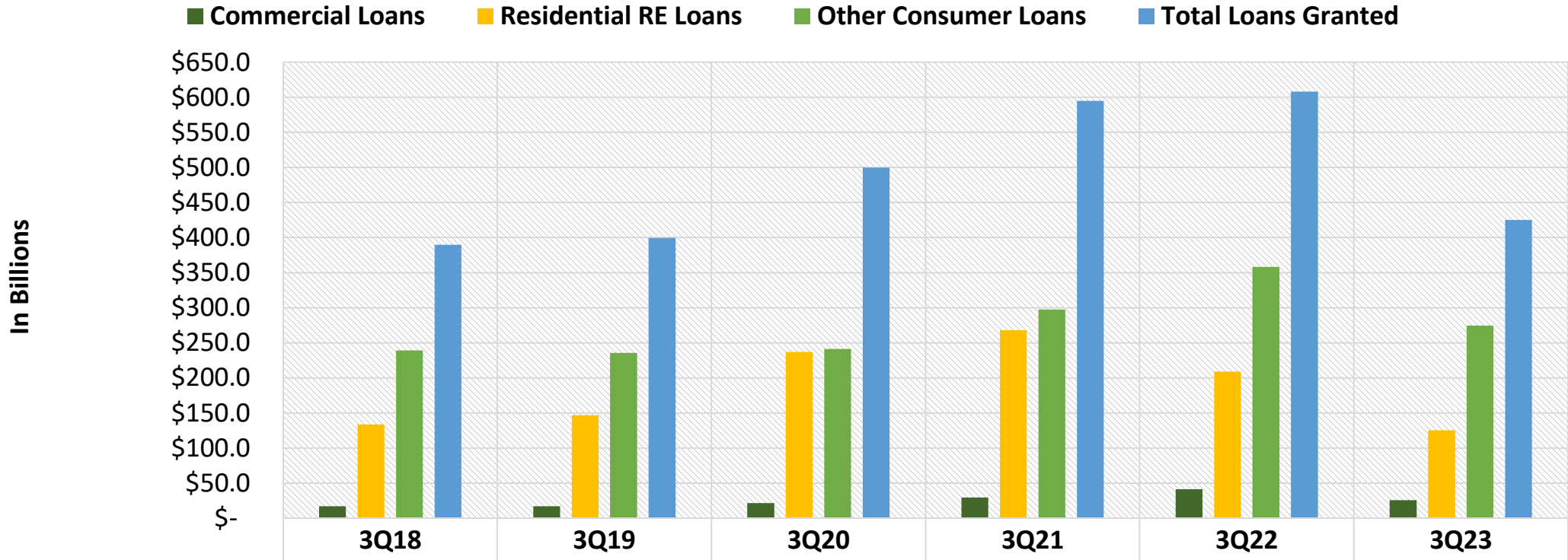


# Loan Origination Trend (Year-To-Date) Data As of September 30, 2023



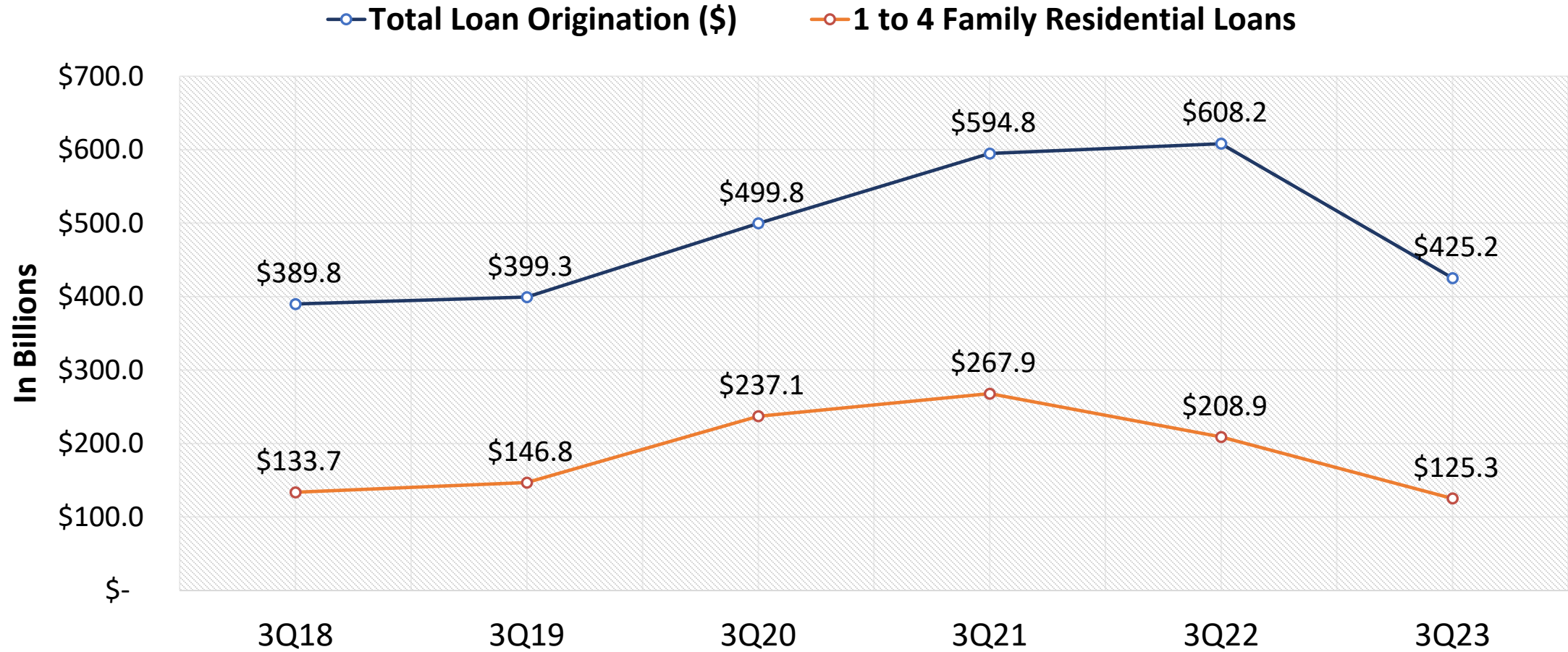


## Loan Origination Trend: By Loan Type (Year-To-Date) Data As of September 30, 2023

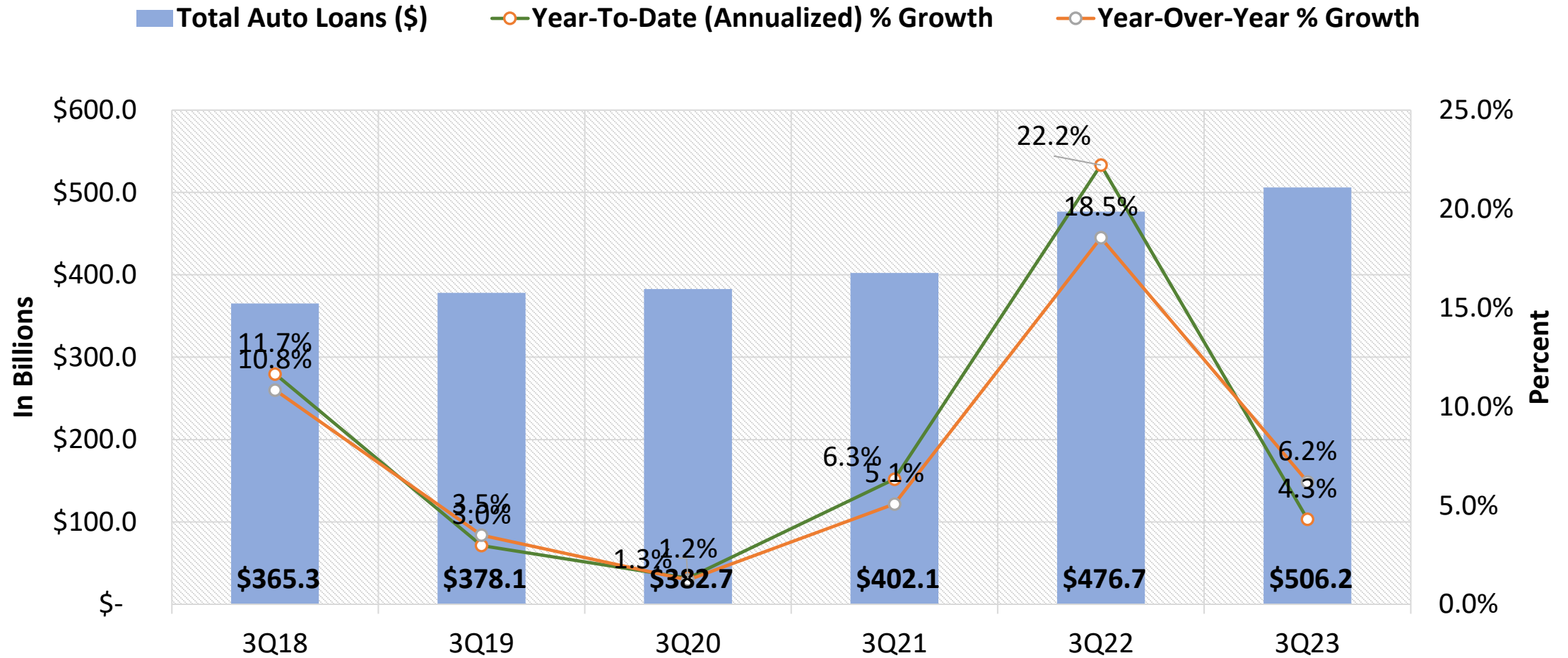


	3Q18	3Q19	3Q20	3Q21	3Q22	3Q23
<b>Commercial Loans</b>	\$17.1	\$16.9	\$21.4	\$29.5	\$41.2	\$25.5
<b>Residential RE Loans</b>	\$133.7	\$146.8	\$237.1	\$267.9	\$208.9	\$125.3
<b>Other Consumer Loans</b>	\$239.1	\$235.6	\$241.2	\$297.3	\$358.1	\$274.4
<b>Total Loans Granted</b>	\$389.8	\$399.3	\$499.8	\$594.8	\$608.2	\$425.2

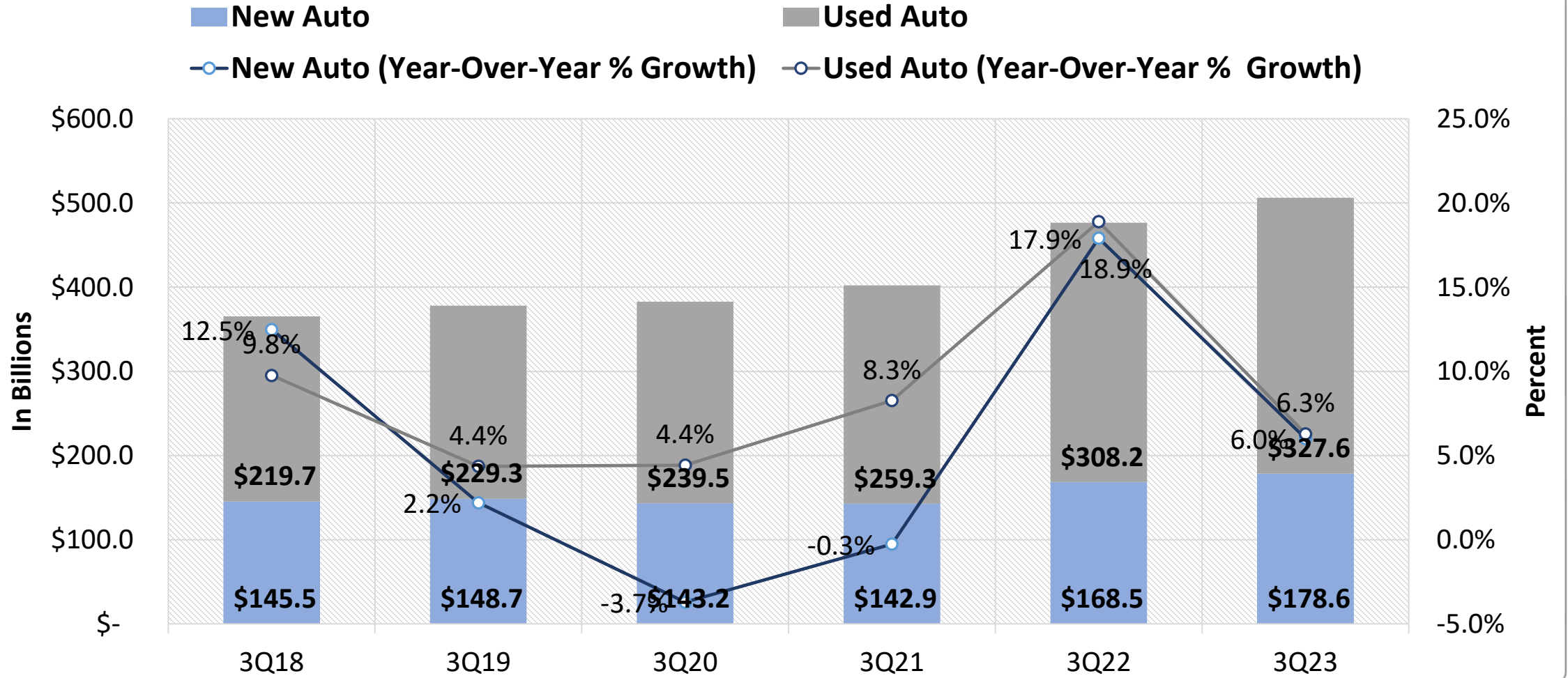
## Loans Granted: All Loans vs. Real Estate Loans As of September 30, 2023



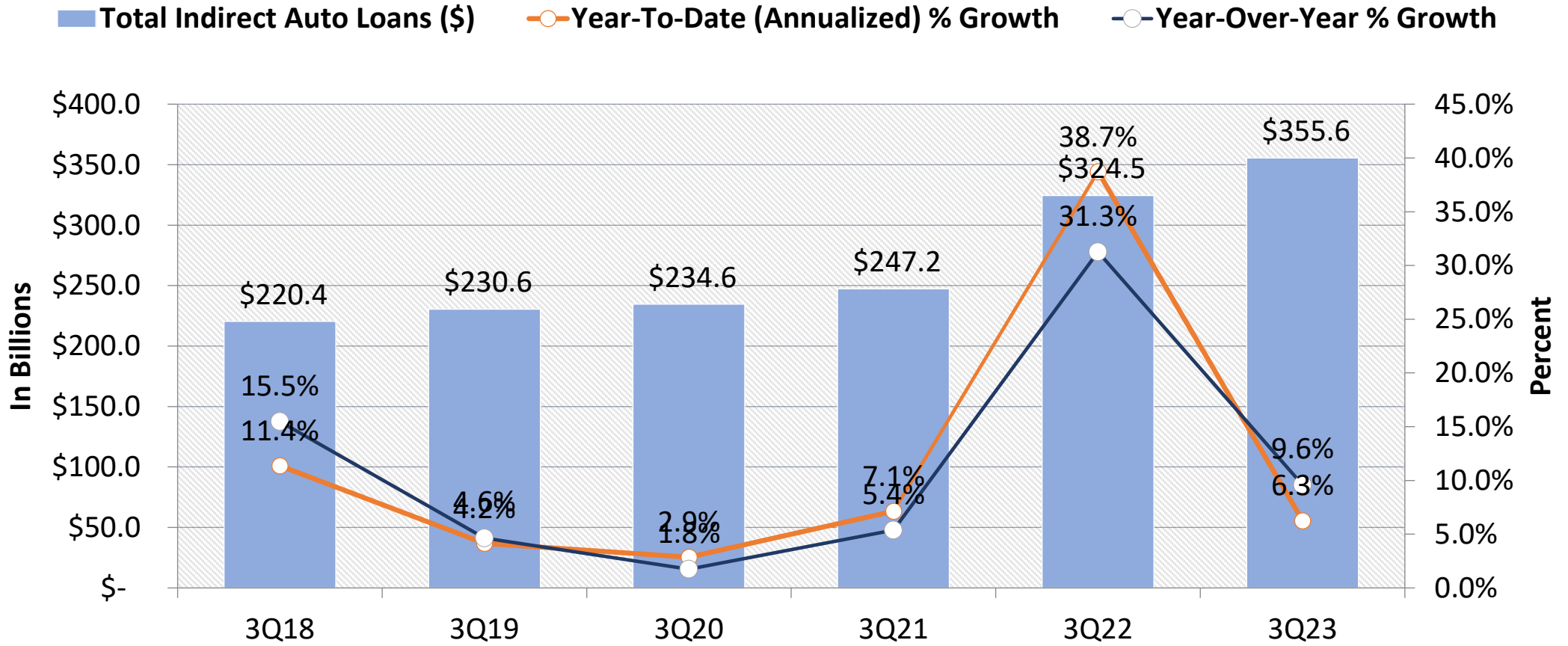
## Auto Loan Growth Trend As of September 30, 2023



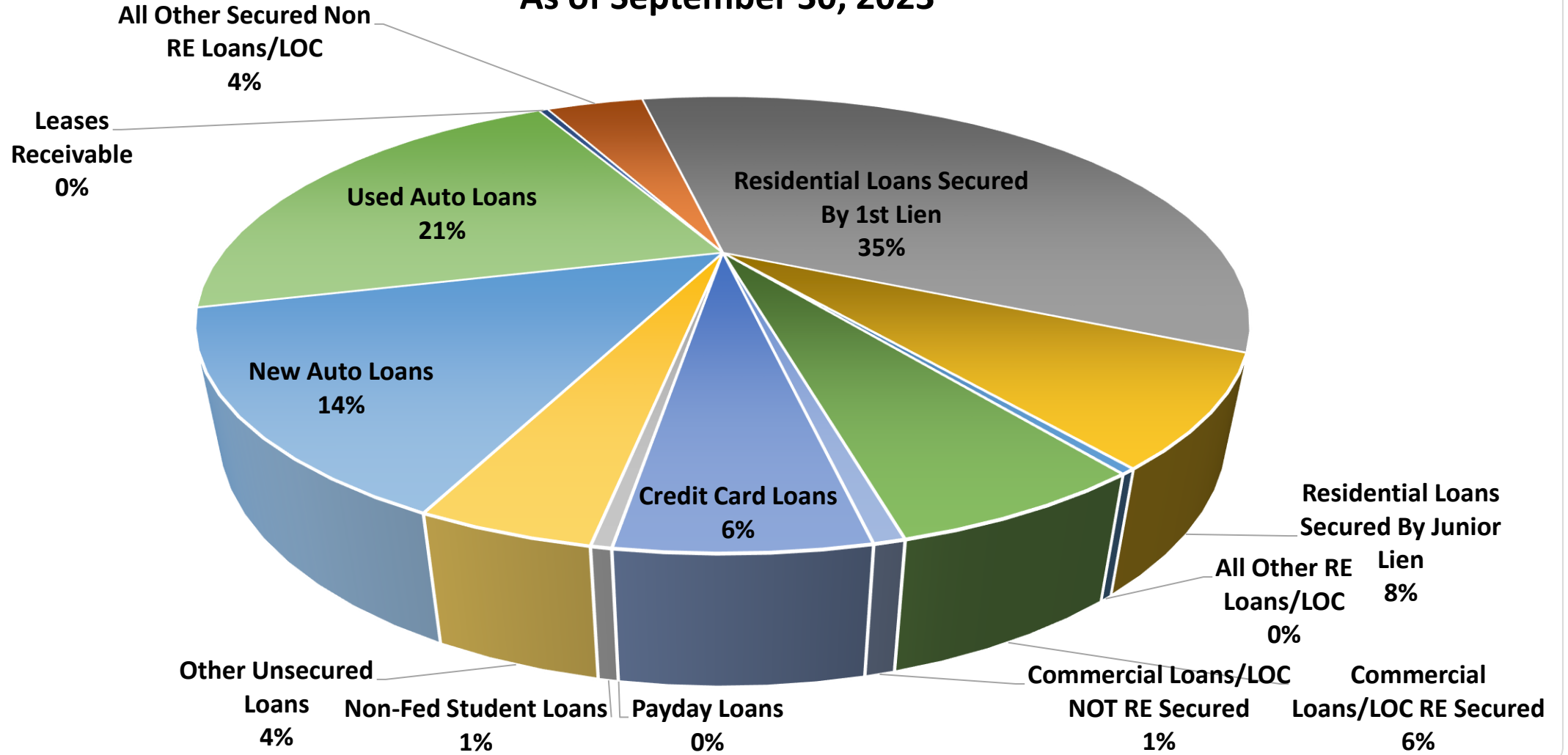
## New Vs. Used Auto Loan Growth Trend As of September 30, 2023



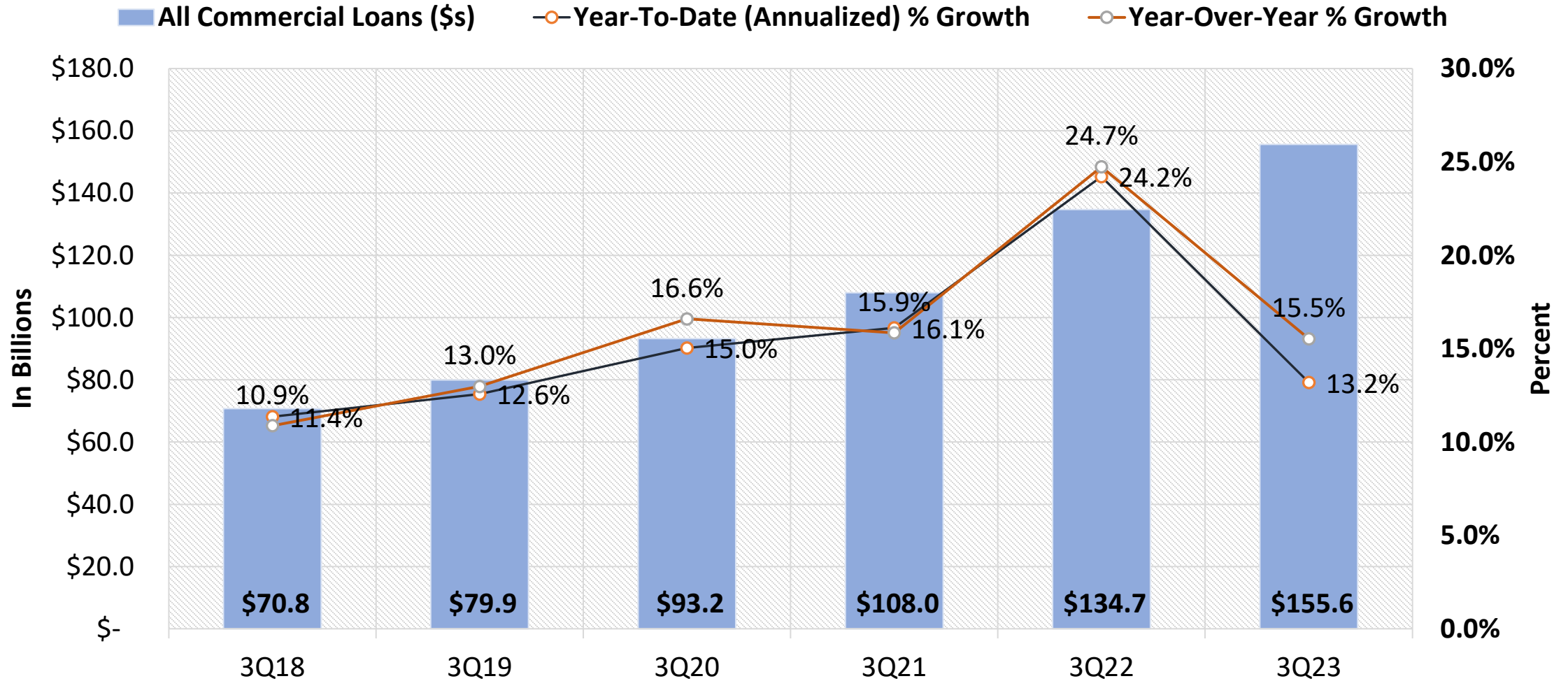
## Indirect Auto Loan Growth Trend As of September 30, 2023



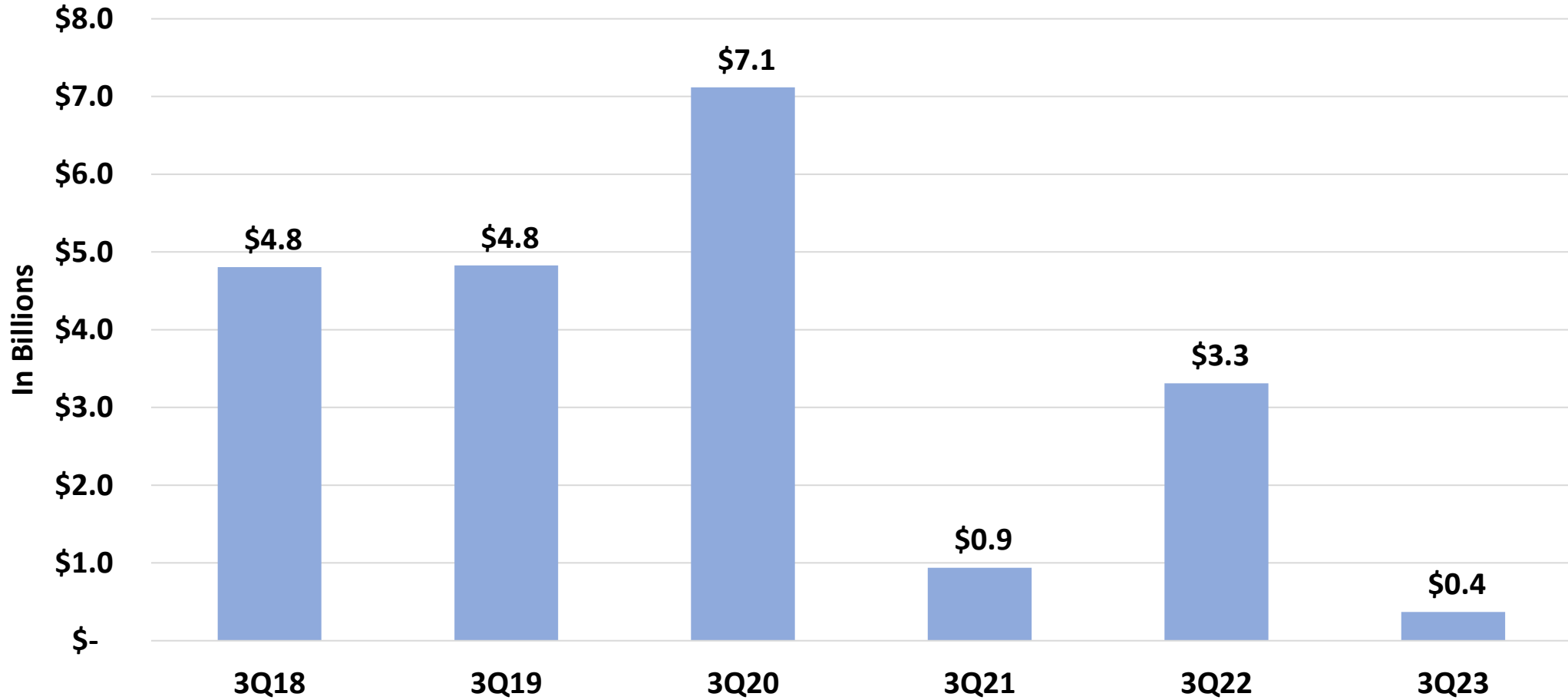
## Loan Portfolio Composition As of As of September 30, 2023



## All Commerical Loan Growth Trend As of September 30, 2023



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

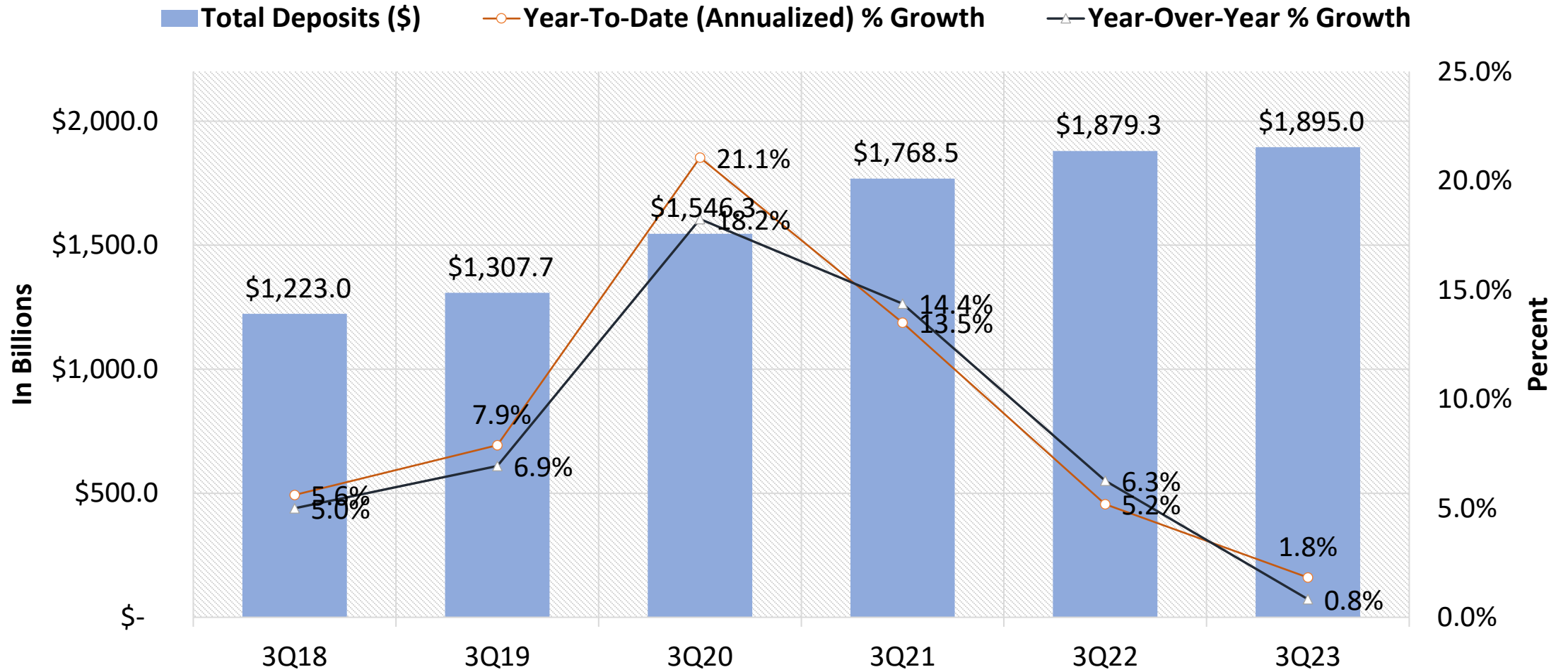




# Savings, Liquidity, Investments & Borrowings

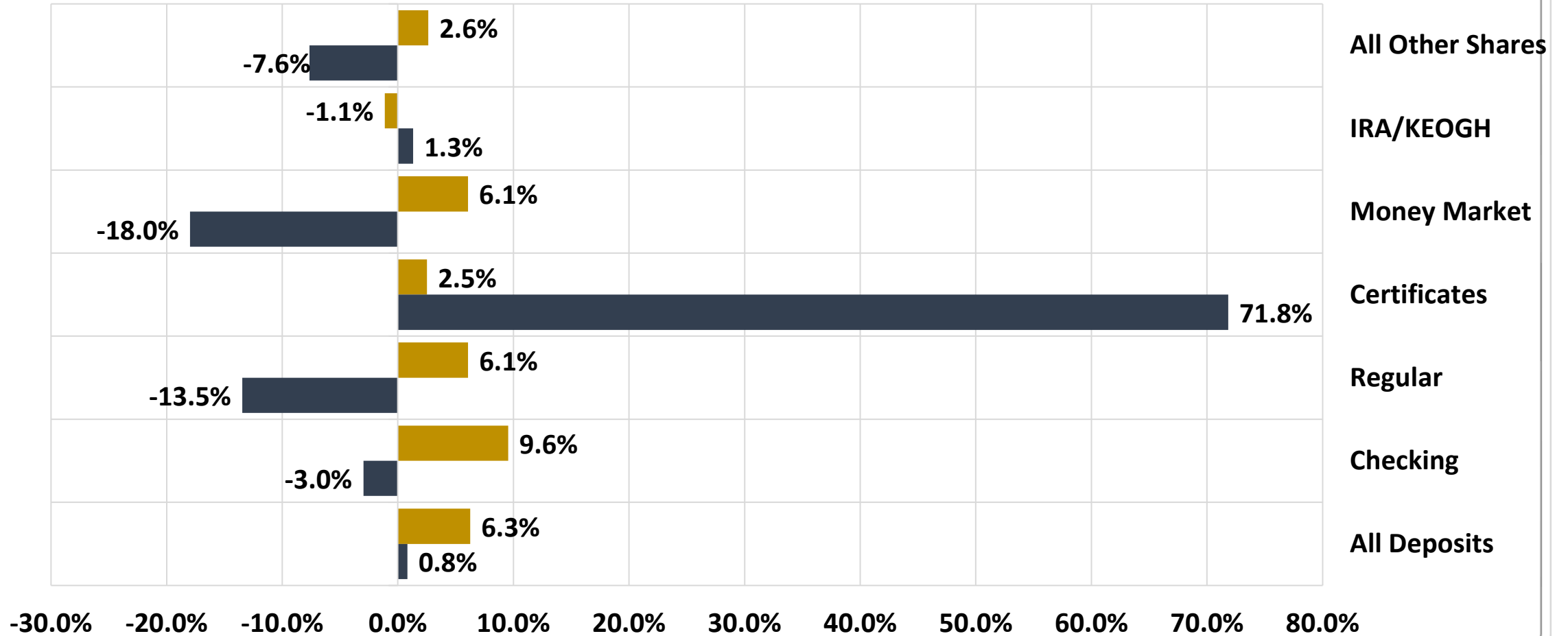
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

## Deposit Growth Trend As of September 30, 2023

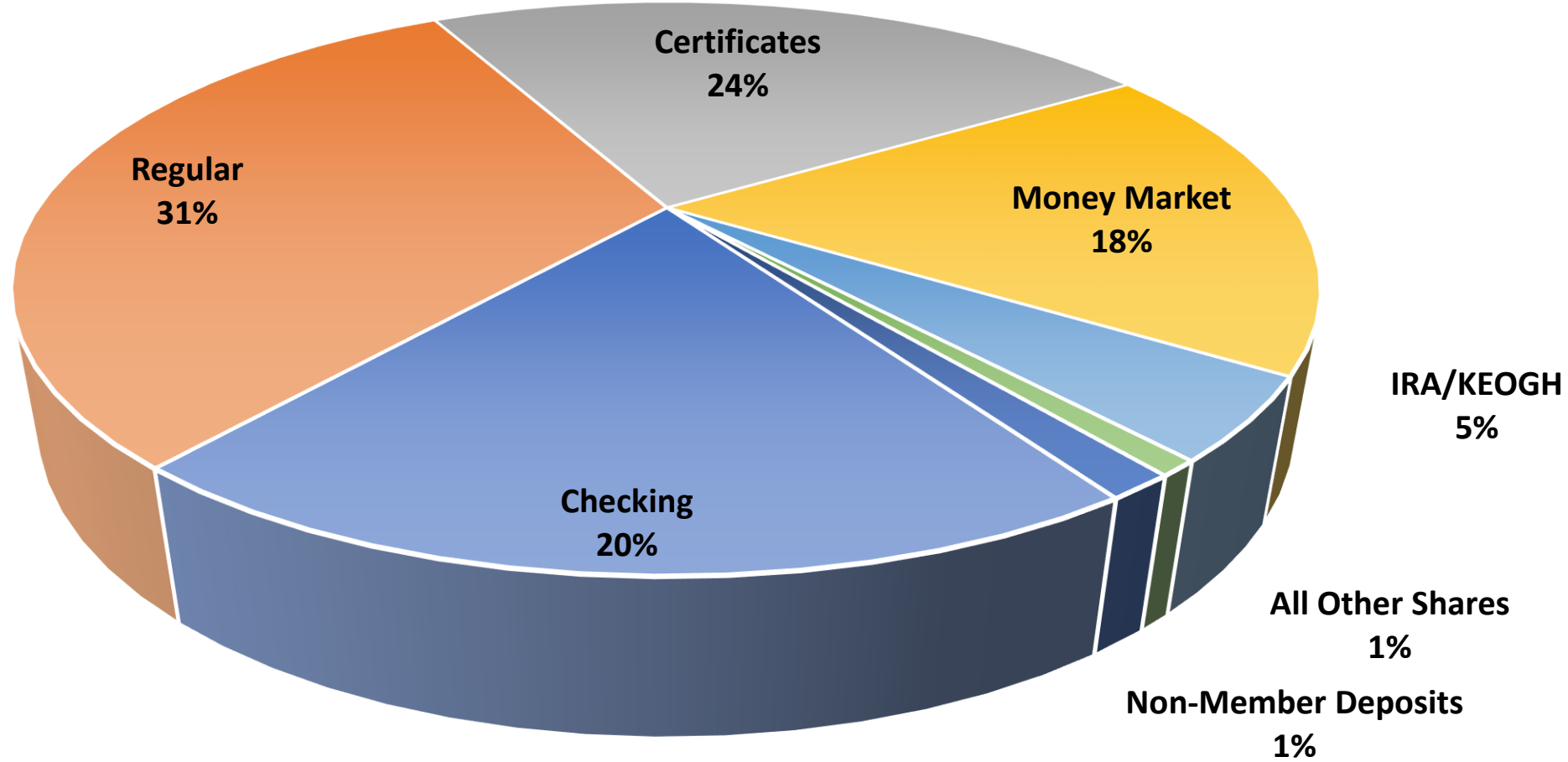


## Deposit Growth By Type: Year-Over-Year % Growth Data As of September 30, 2023

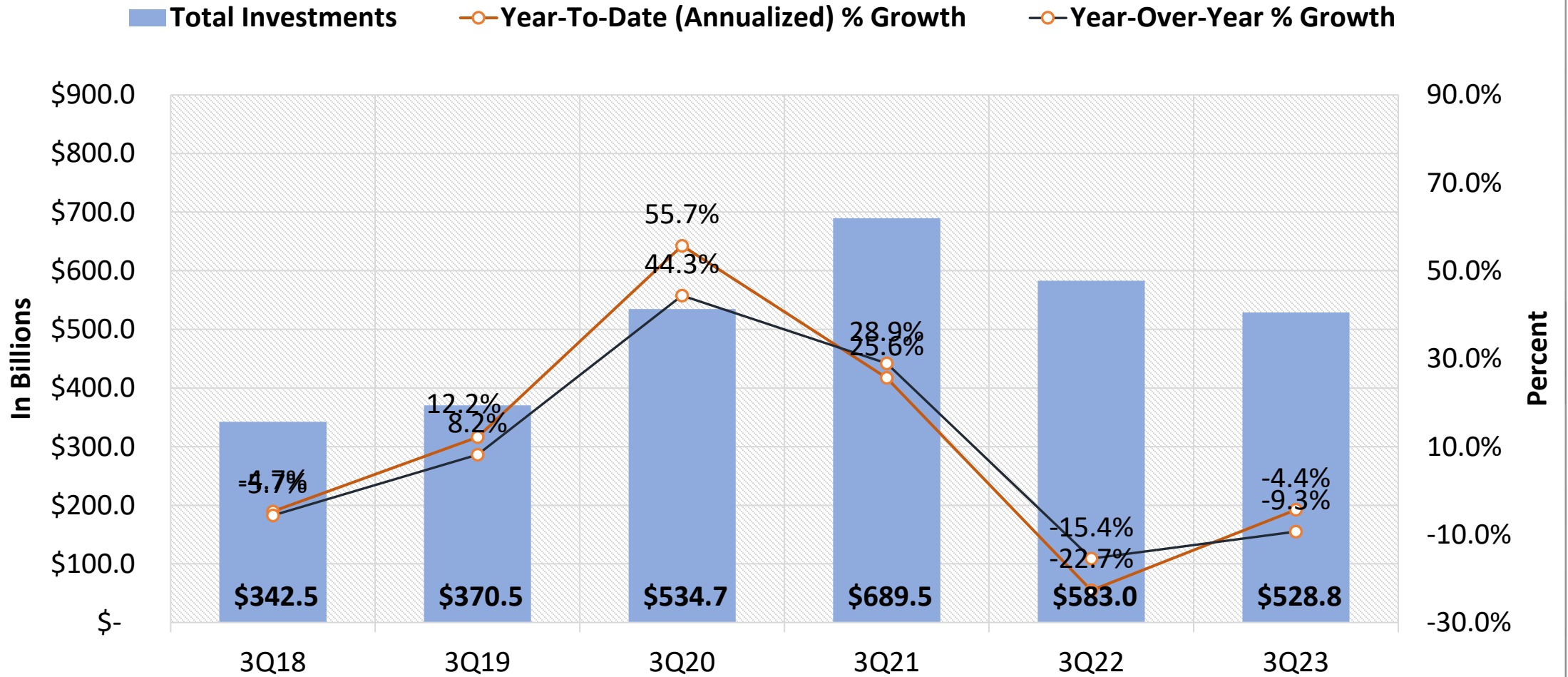
■ 3Q22 ■ 3Q23



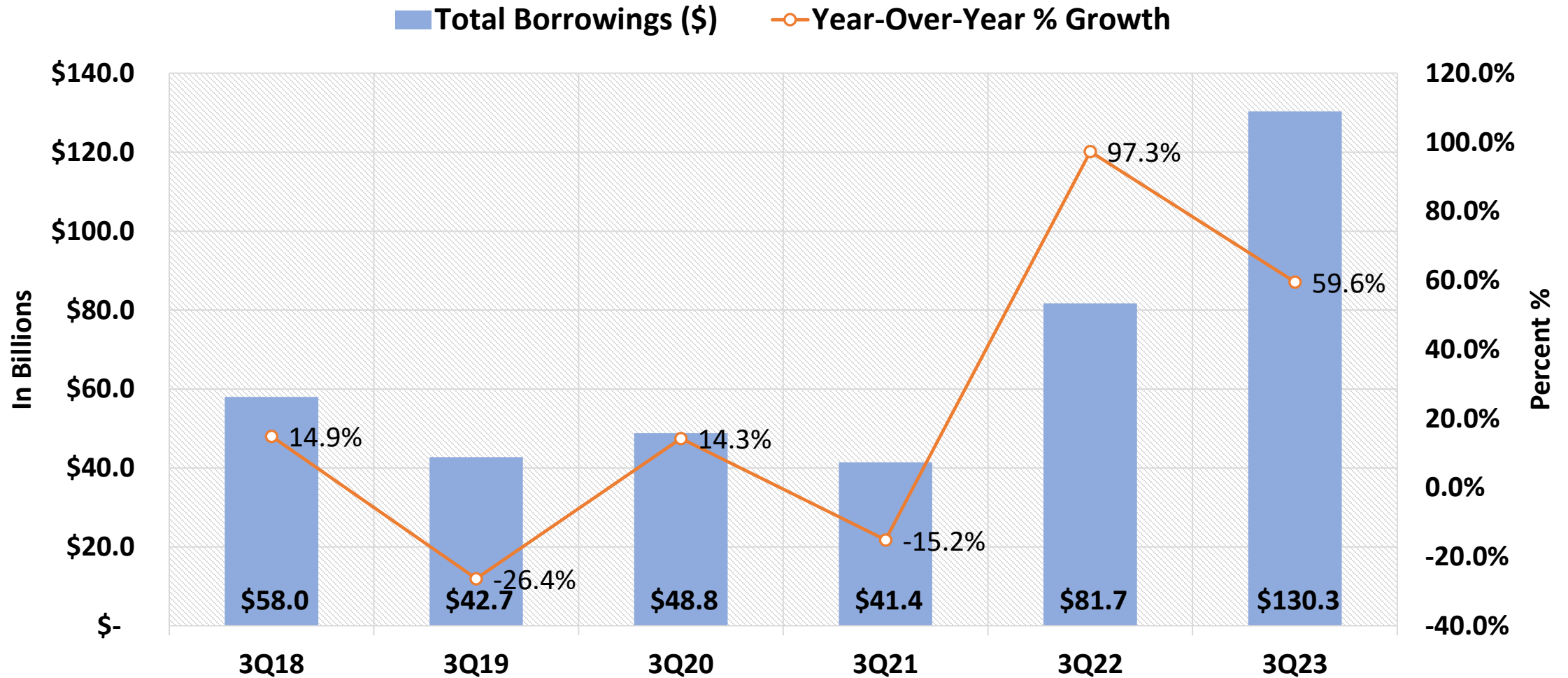
## Deposit Portfolio Composition Data As of September 30, 2023



## Total Investments - Growth Trend As of September 30, 2023



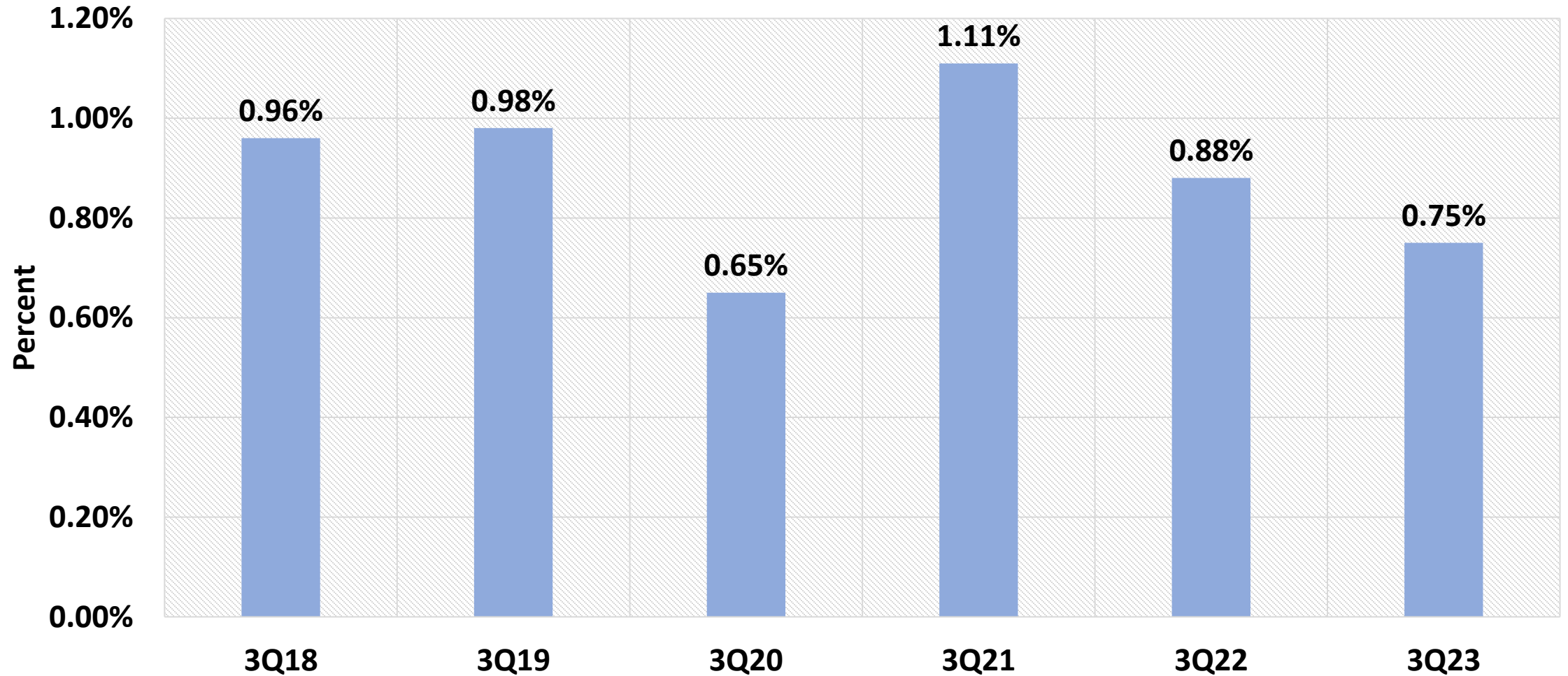
## Total Borrowings Trend As of September 30, 2023



# Key Financial Ratios

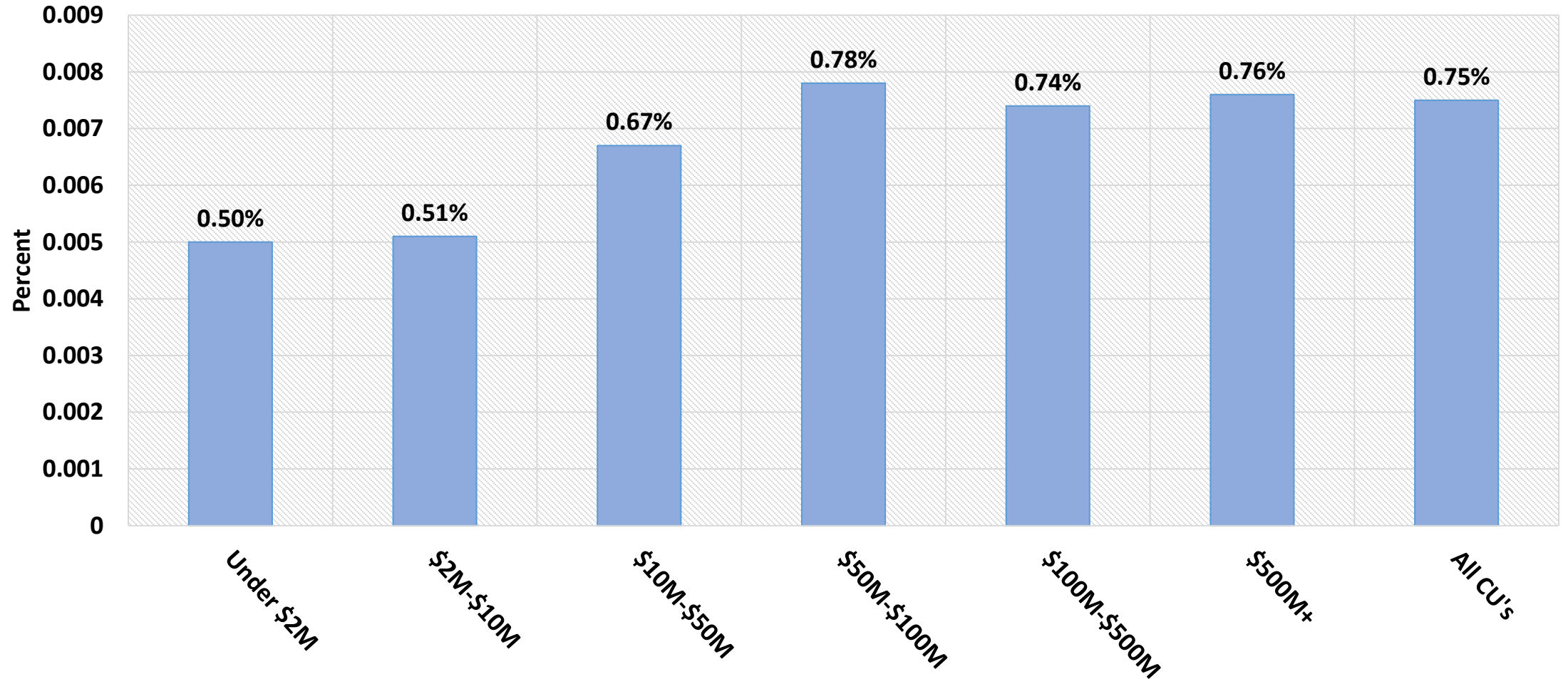
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

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

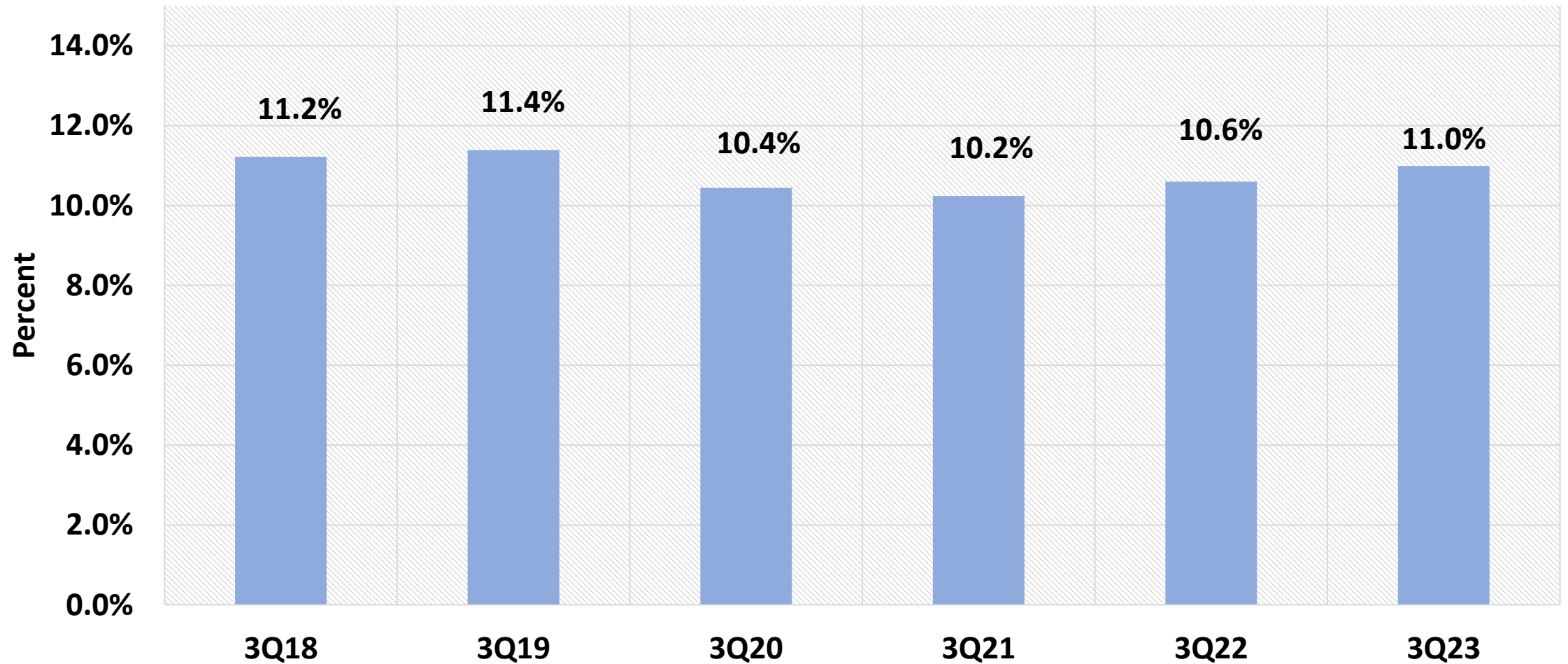




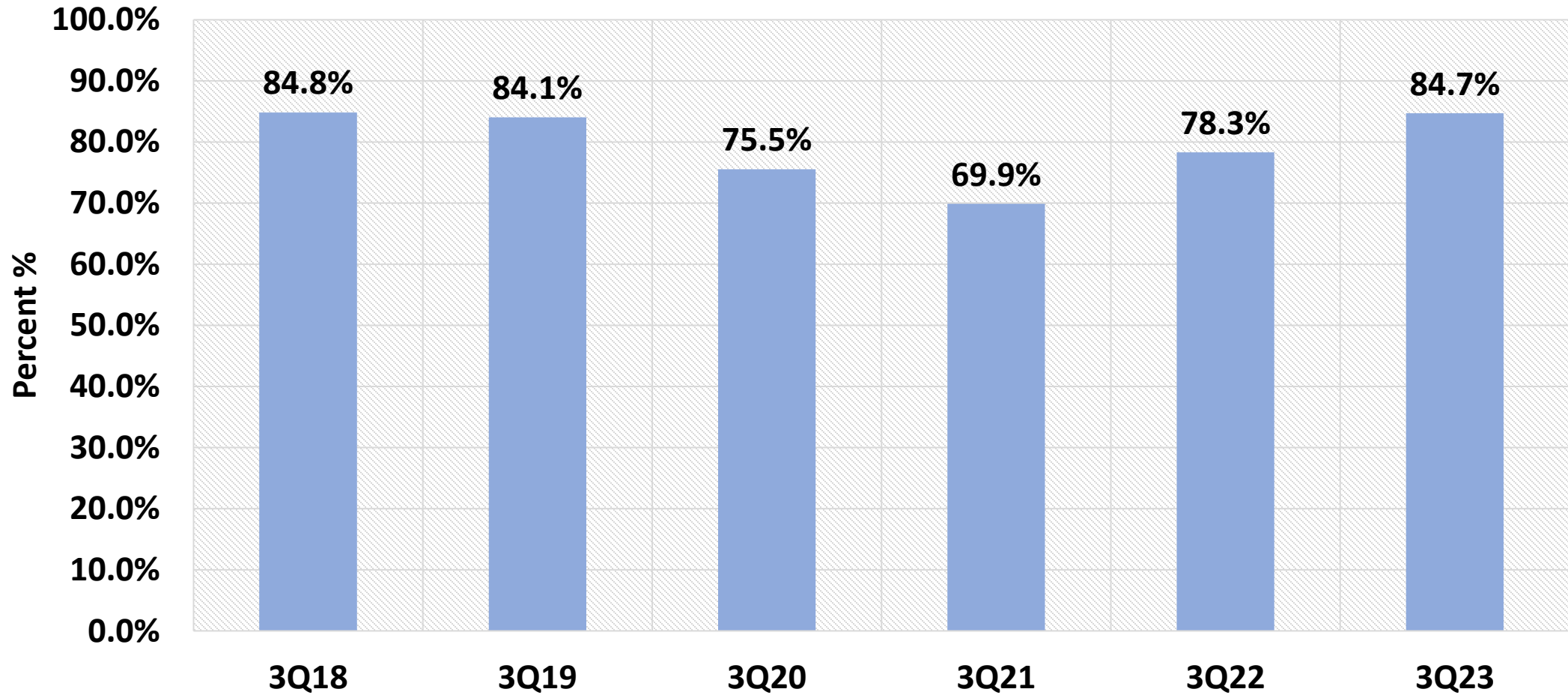
## ROA (Annualized %) for Asset-Class Peer Groups As of September 30, 2023



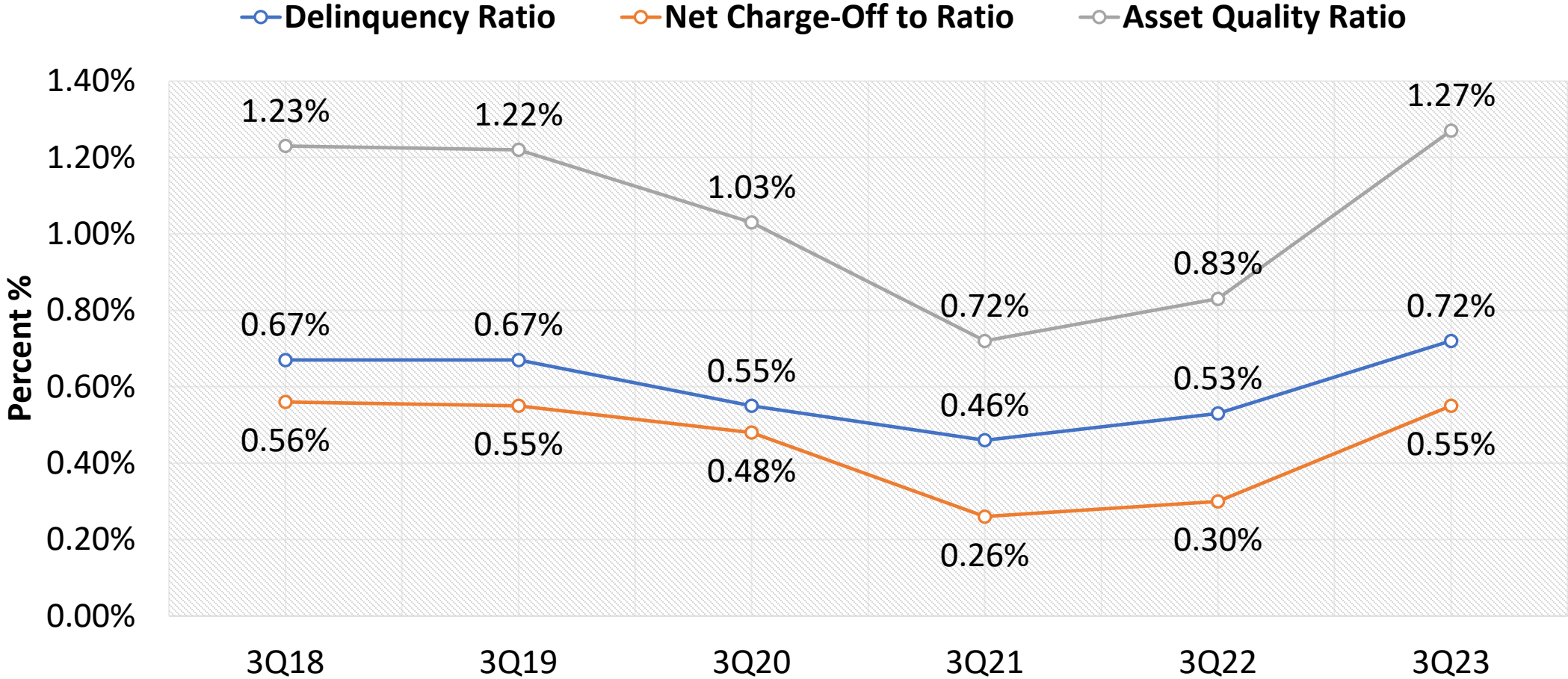
## Net-Worth Capital Ratio Trend As of September 30, 2023



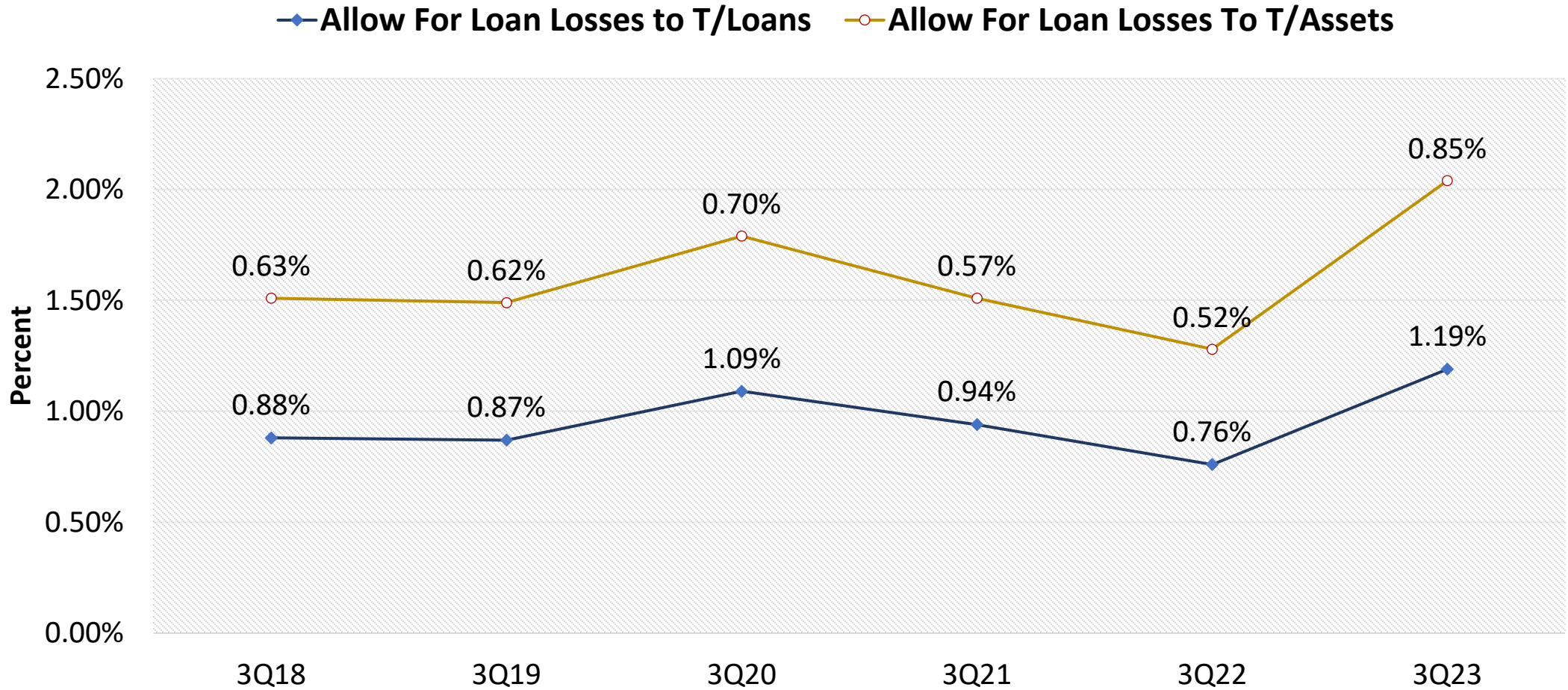
## Loan-to-Deposit Ratio Trend (%) As of September 30, 2023



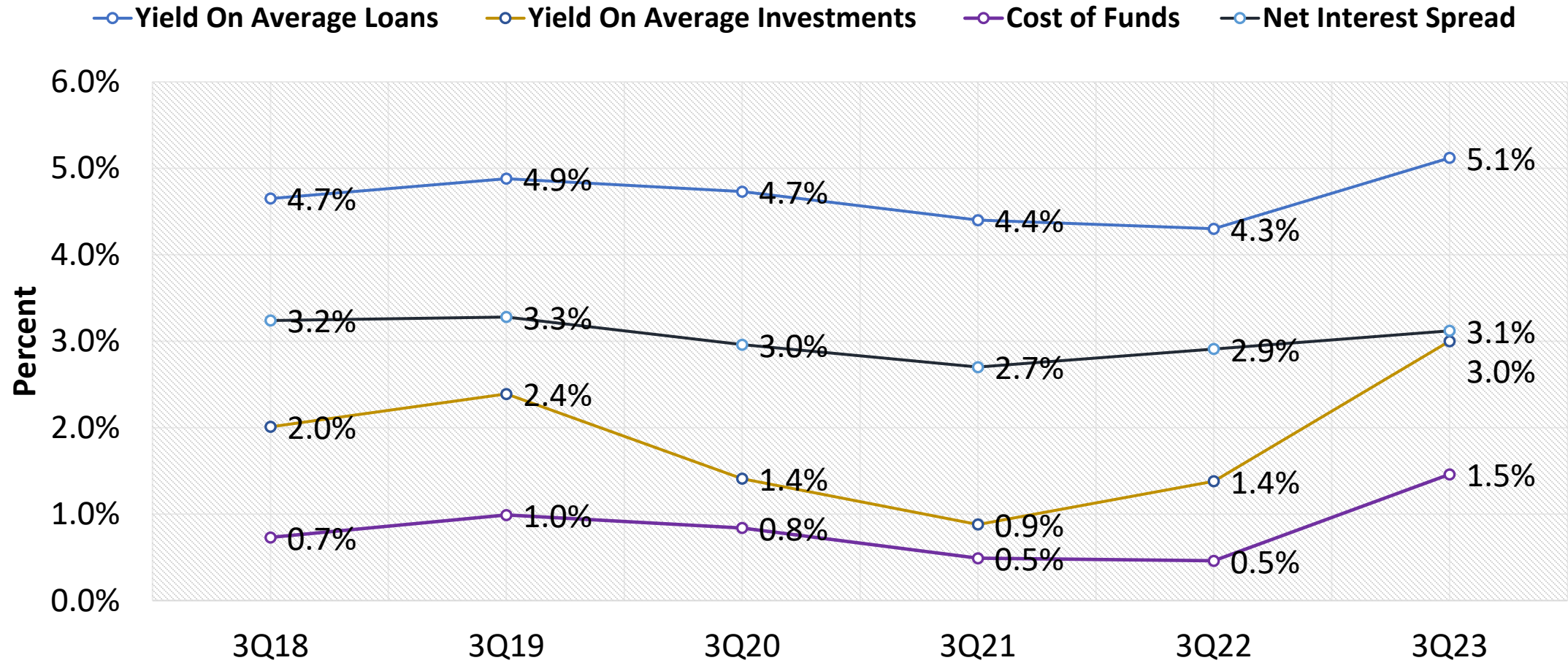
## Asset Quality Ratios (%) As of September 30, 2023



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

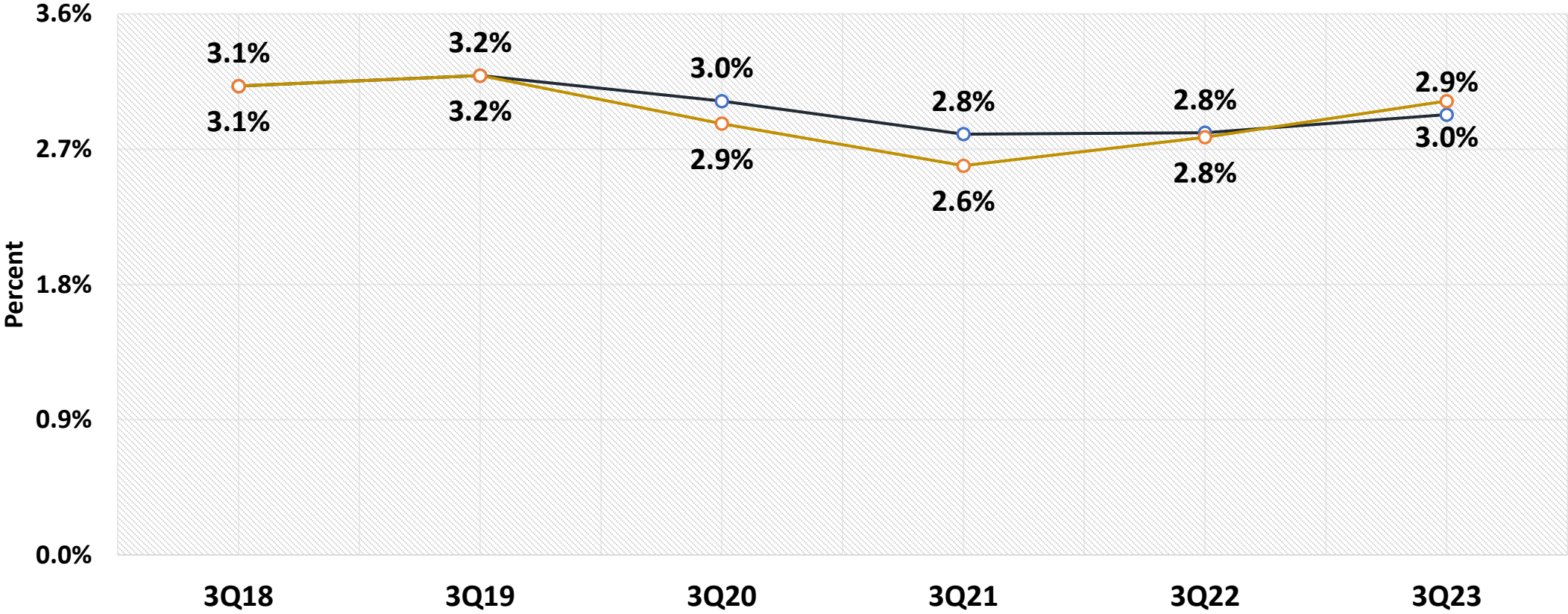


## Yield Spread Trend Analysis As of September 30, 2023

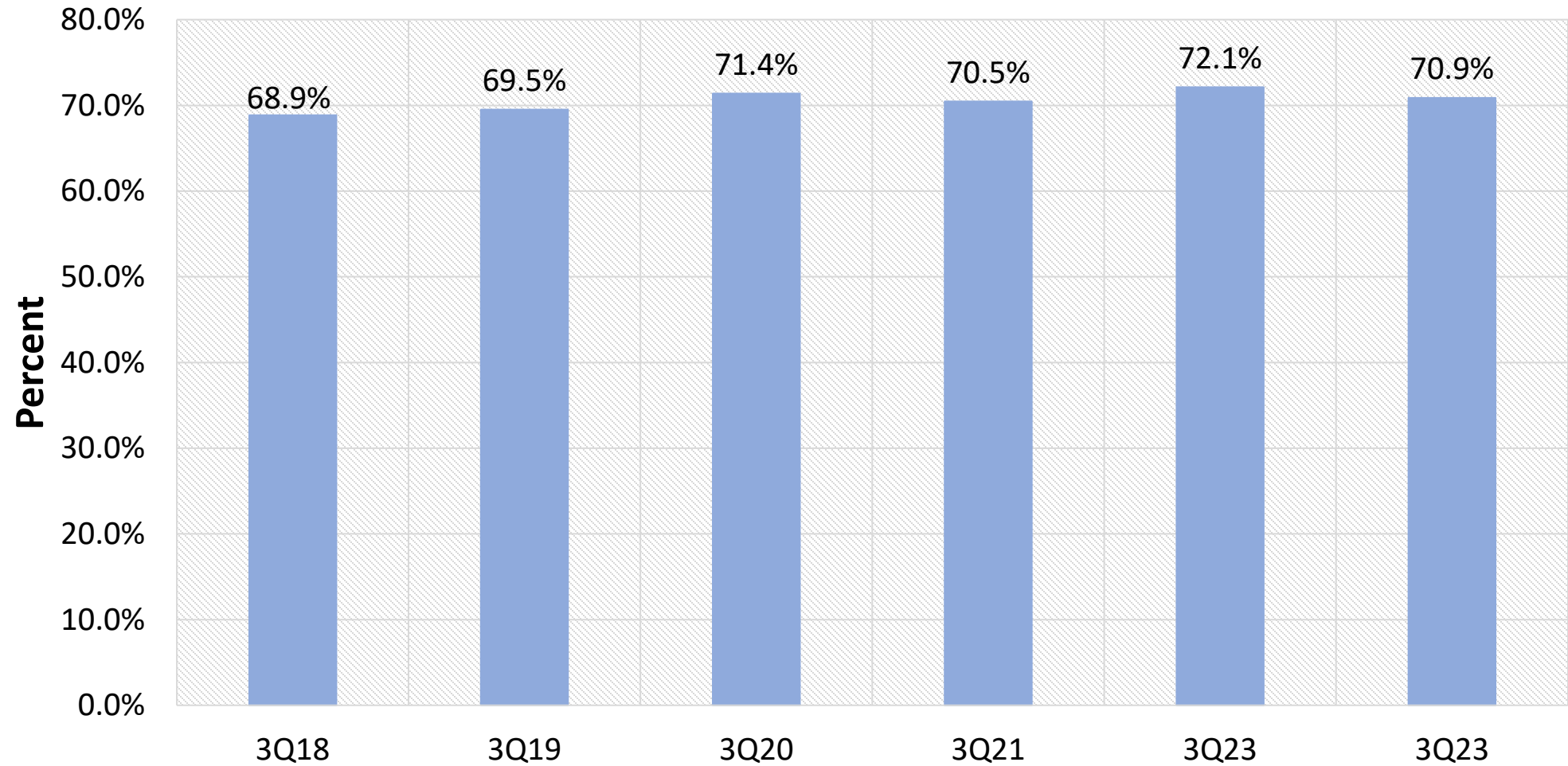


### Net Interest Margin Vs. Operating Expense Ratio As of September 30, 2023

—○— Net Interest Income To Avg. Assets    —○— Operating Expense To Avg. Assets



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

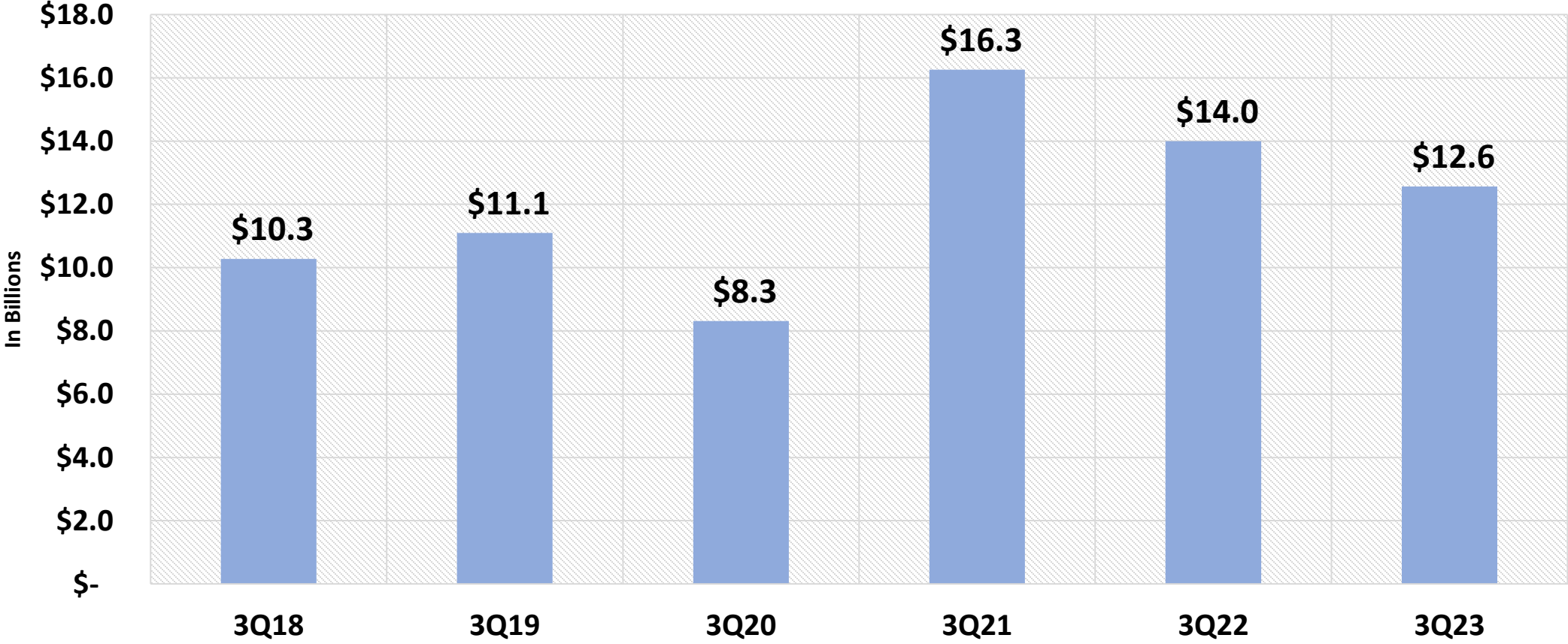




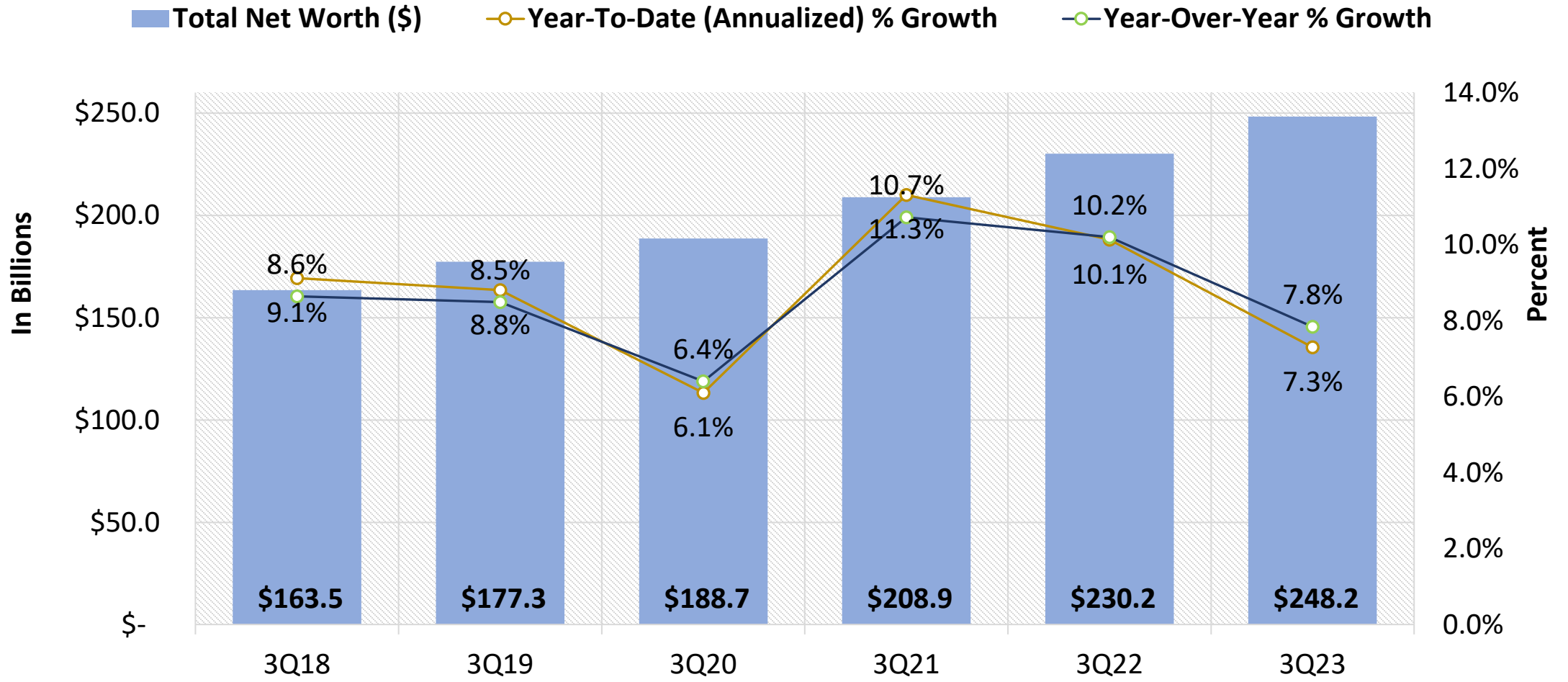
# Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

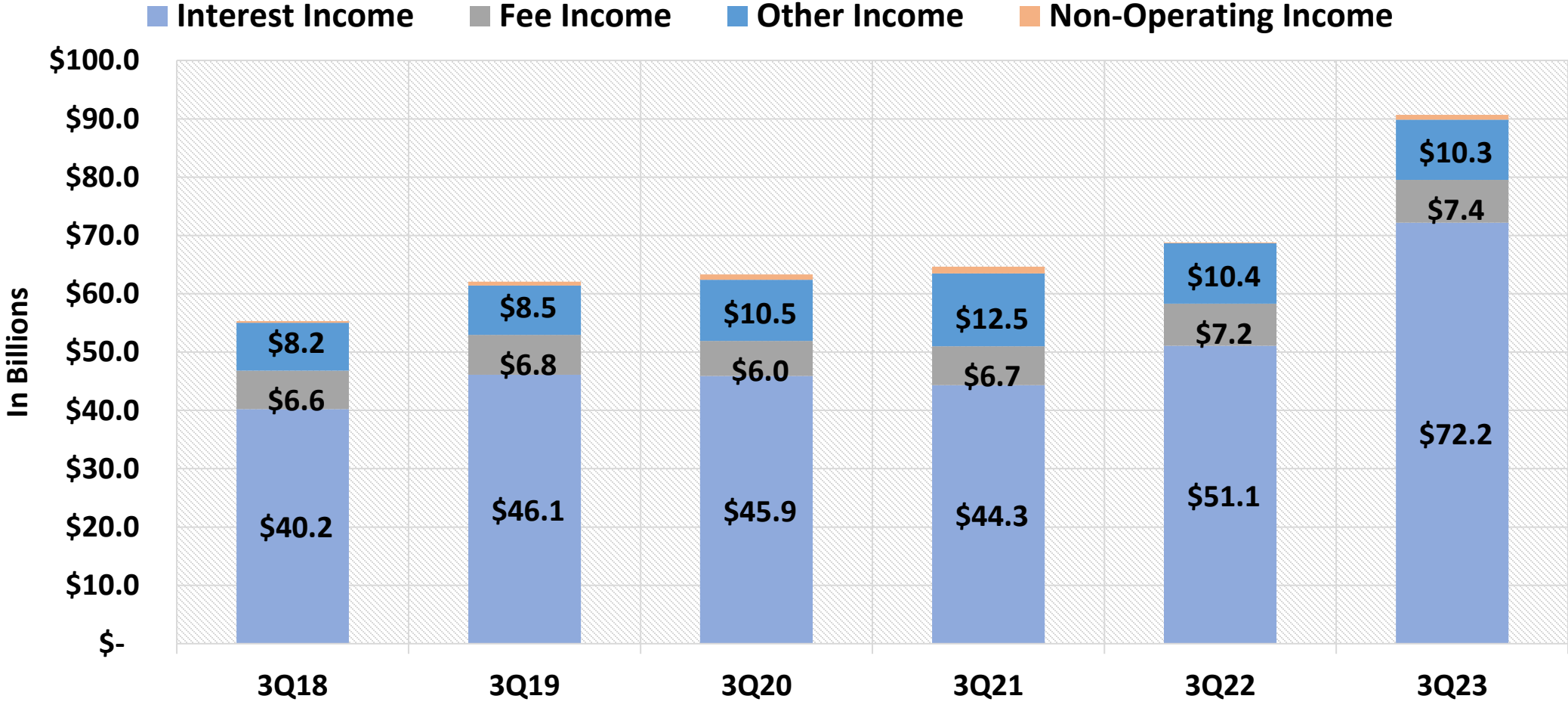
# Net Income (\$) Trend As of September 30, 2023



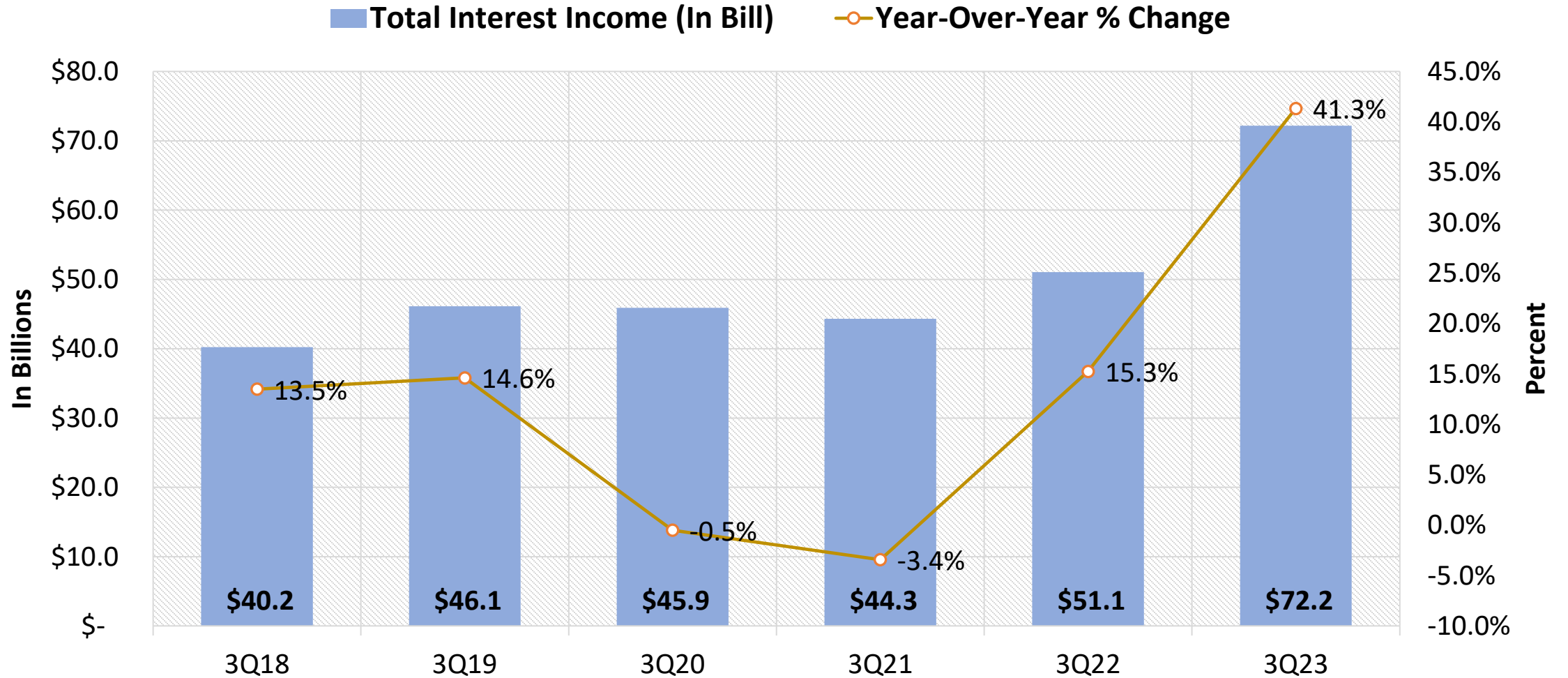
## Net-Worth Capital Growth Trend As of September 30, 2023



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



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



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

