

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

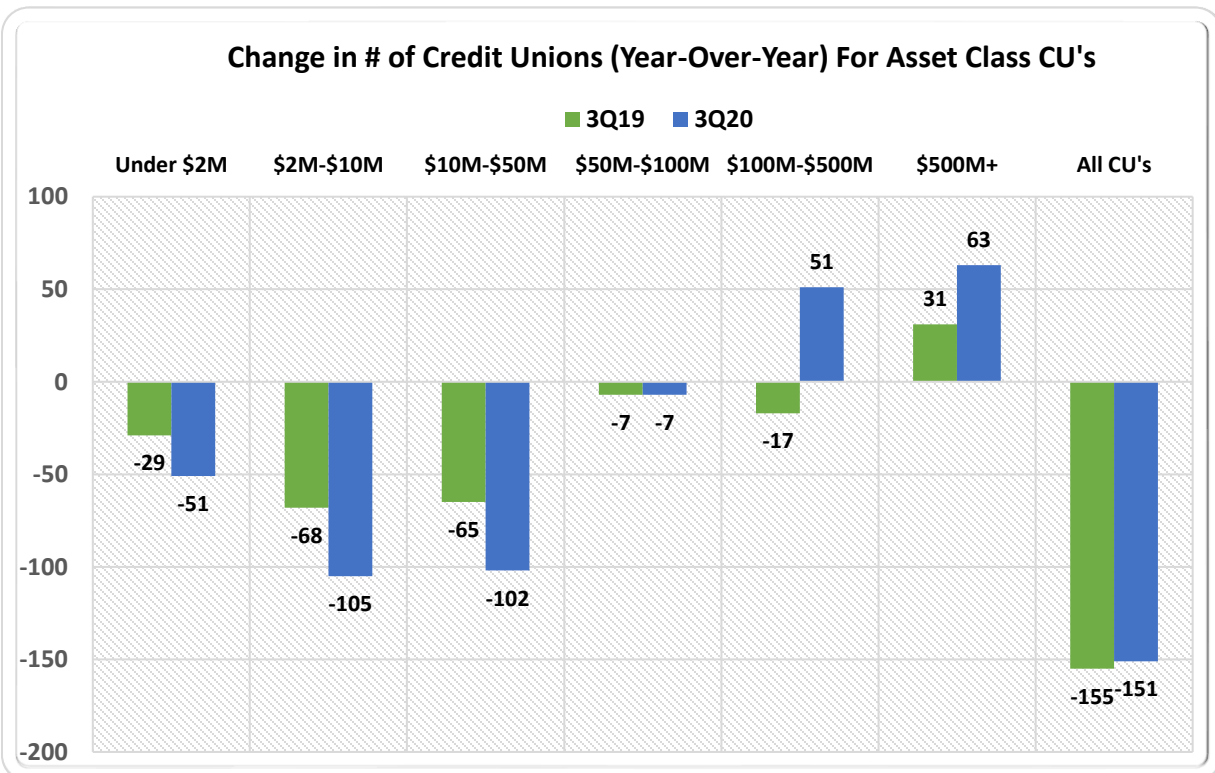
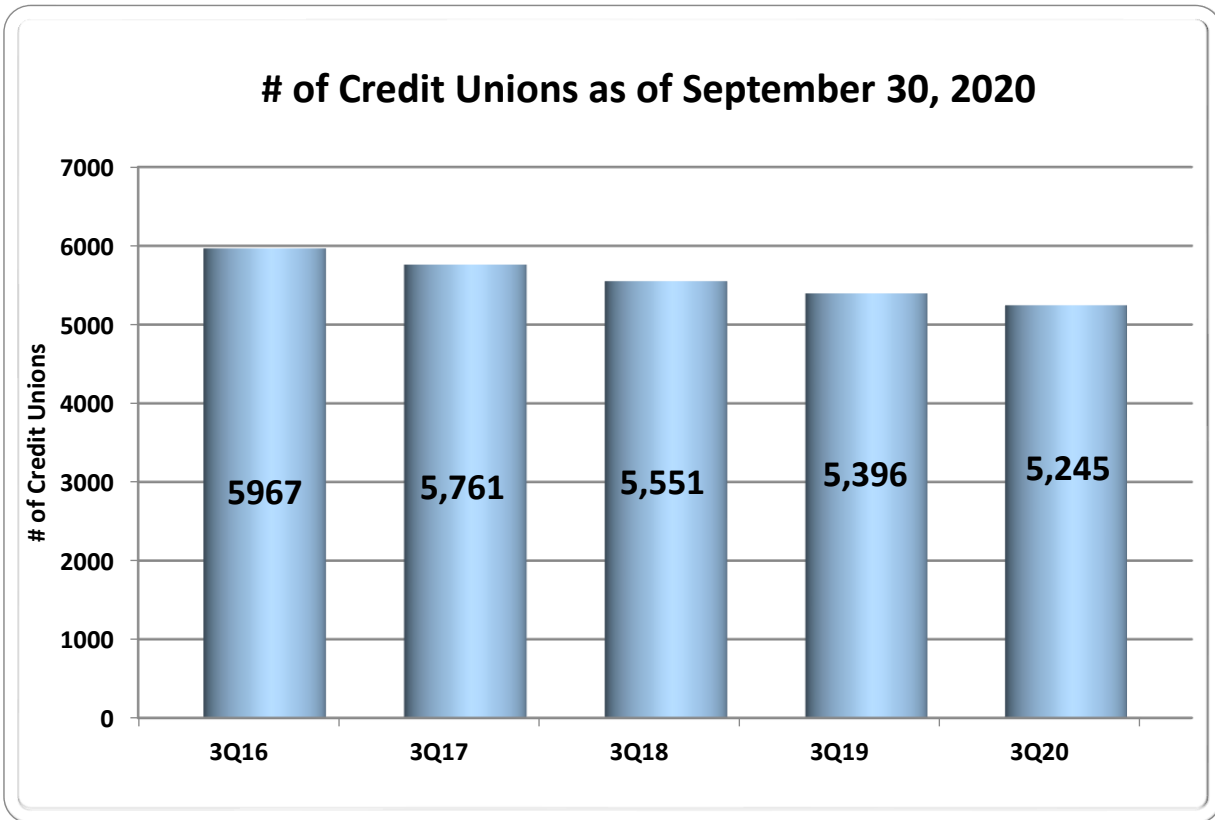
3RD QUARTER 2020



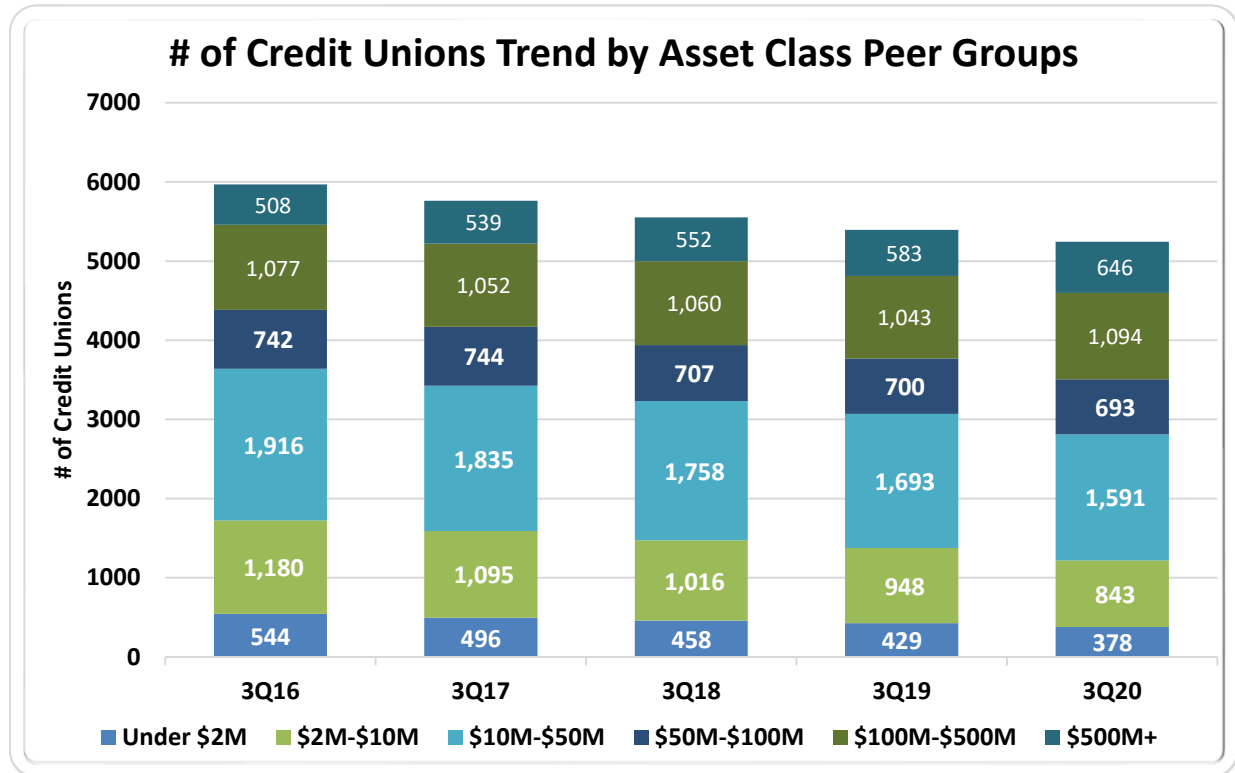
Data Intelligence and Industry Insights for Credit Union Management

600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Asset-Based Peer Group Statistics As of September 30, 2020

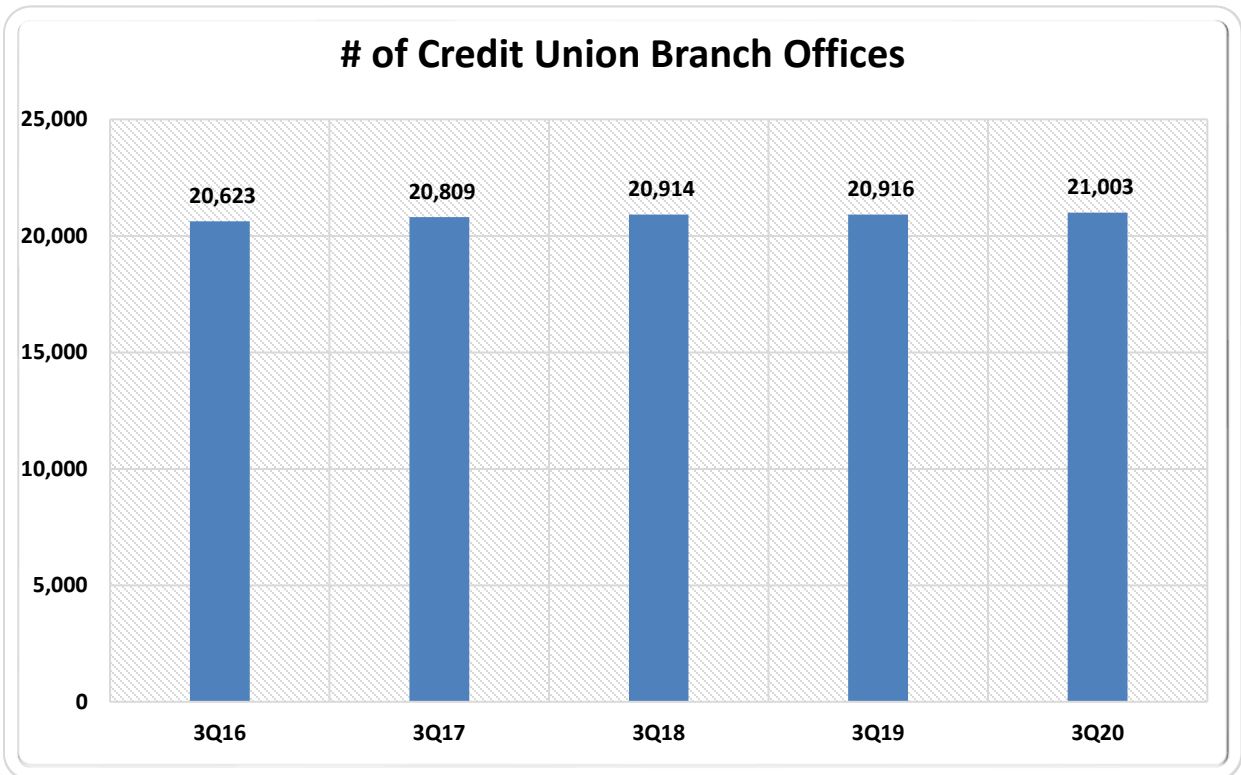
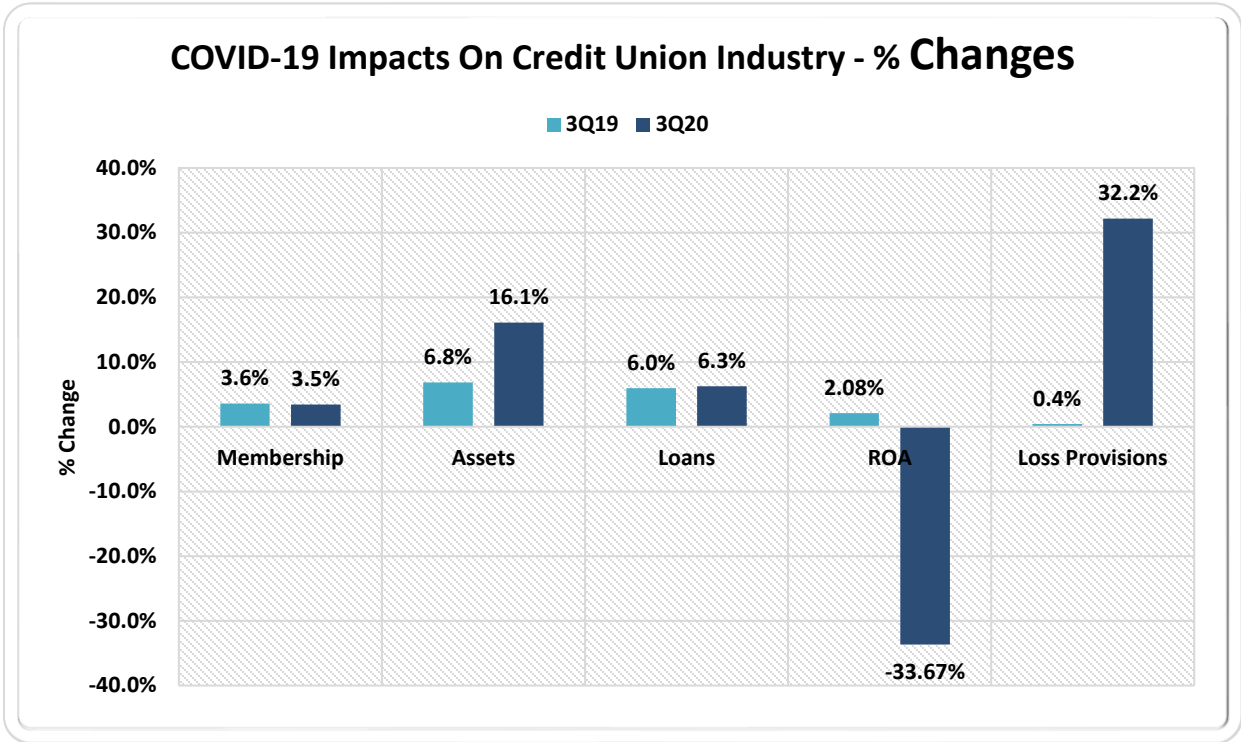
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	378	7.2%	\$ 334,200,000	0.0%	111,115	0.1%
2	\$2M -- < \$5M	378	7.2%	\$ 1,301,760,000	0.1%	255,526	0.2%
3	\$5M -- < \$10M	465	8.9%	\$ 3,420,750,000	0.2%	521,223	0.4%
4	\$10M -- < \$20M	619	11.8%	\$ 8,992,280,000	0.5%	1,116,131	0.9%
5	\$20M -- < \$50M	972	18.5%	\$ 31,955,290,000	1.8%	3,272,001	2.6%
6	\$50M -- < \$100M	693	13.2%	\$ 49,774,030,000	2.8%	4,645,507	3.7%
7	\$100M -- < \$150M	368	7.0%	\$ 45,452,410,000	2.5%	3,979,383	3.2%
8	\$150M -- < \$250M	358	6.8%	\$ 69,405,480,000	3.8%	5,841,525	4.7%
9	\$250M -- < \$350M	201	3.8%	\$ 59,374,310,000	3.3%	4,611,255	3.7%
10	\$350M -- < \$450M	121	2.3%	\$ 47,492,060,000	2.6%	3,814,558	3.0%
11	\$450M -- < \$650M	165	3.1%	\$ 89,569,500,000	5.0%	6,984,376	5.6%
12	\$650M -- < \$850M	108	2.1%	\$ 81,074,050,000	4.5%	5,906,150	4.7%
13	\$850M -- < \$1B	51	1.0%	\$ 47,040,920,000	2.6%	3,111,160	2.5%
14	\$1B -- < \$2B	189	3.6%	\$ 267,392,900,000	14.8%	18,173,043	14.5%
15	\$2B -- < \$4B	109	2.1%	\$ 298,969,110,000	16.5%	20,106,645	16.1%
16	Over \$4B	70	1.3%	\$ 705,622,500,000	39.0%	42,666,087	34.1%
TOTAL		5,245	100.0%	\$ 1,807,171,550,000	100.0%	125,115,685	100.0%

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020

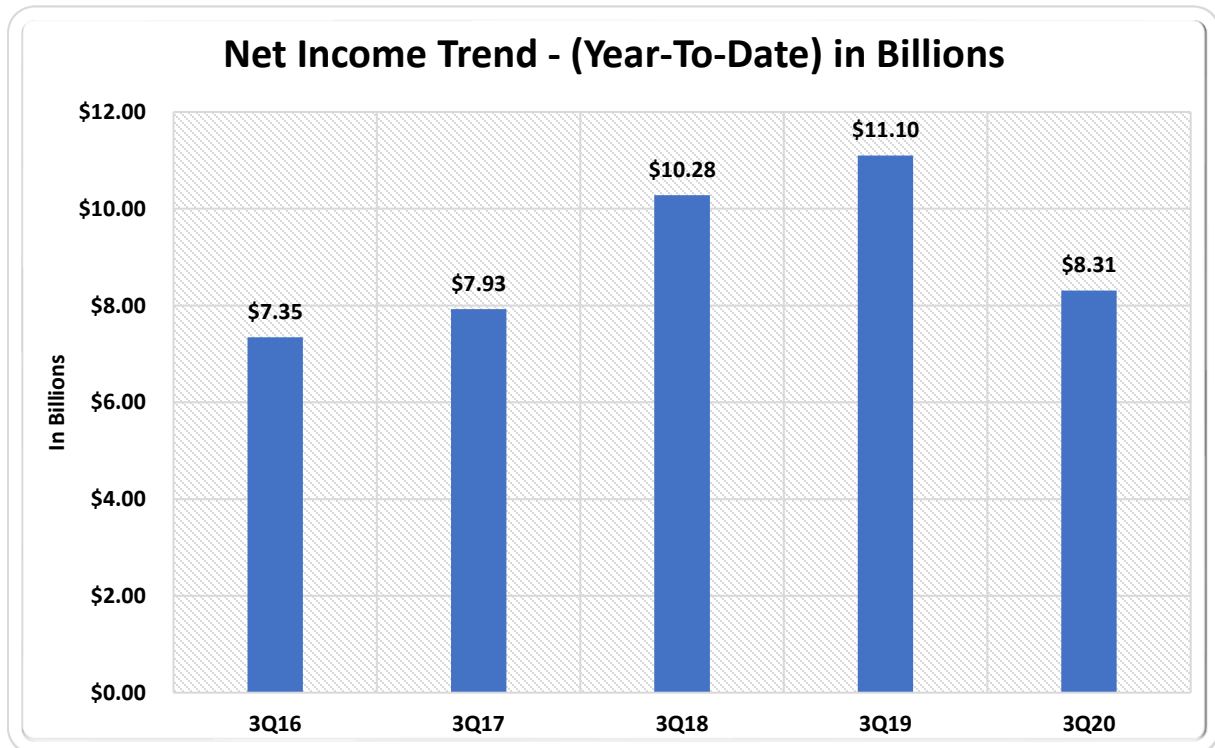
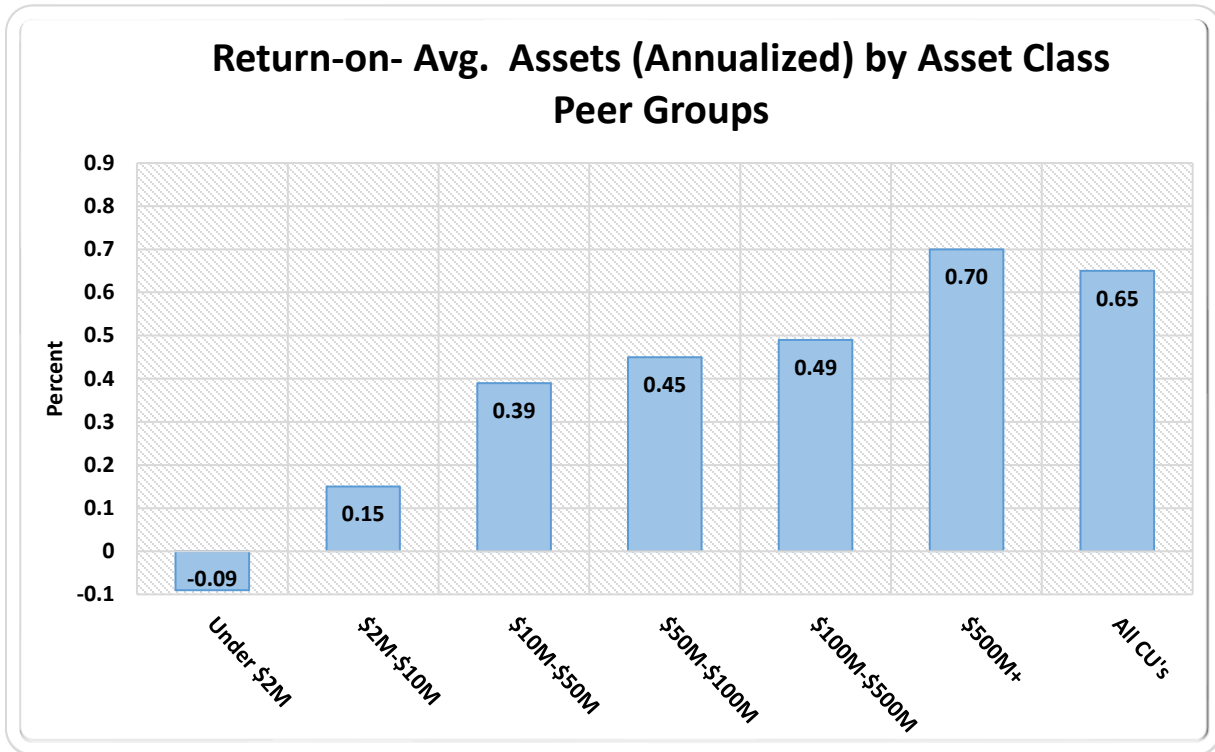
Credit Union Industry (At-A-Glance)			
As of September 30, 2020			
	As of 09/30/2020	12-Month \$ Growth	12-Month % Growth
Members	125.1M	4.2M	3.5%
Assets	\$1,807.2B	\$250.6B	16.1%
Loans	\$1,168.0B	\$68.9B	6.3%
Shares	\$1,546.3B	\$238.5B	18.2%
Investments	\$534.7B	\$164.2B	44.3%
Capital	\$188.7B	\$11.3B	6.4%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of September 30, 2019	As of September 30, 2020	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.19	2.87	-0.32 bp
+ Fees & Other Income	1.35	1.30	-0.05 bp
- Operating Expenses	3.19	3.02	-0.17 bp
- Provision for Loan Losses	0.43	0.56	0.13 bp
+ Non-Operating Income	0.06	0.06	0.00 bp
= ROA	0.98	0.65	-0.33 bp

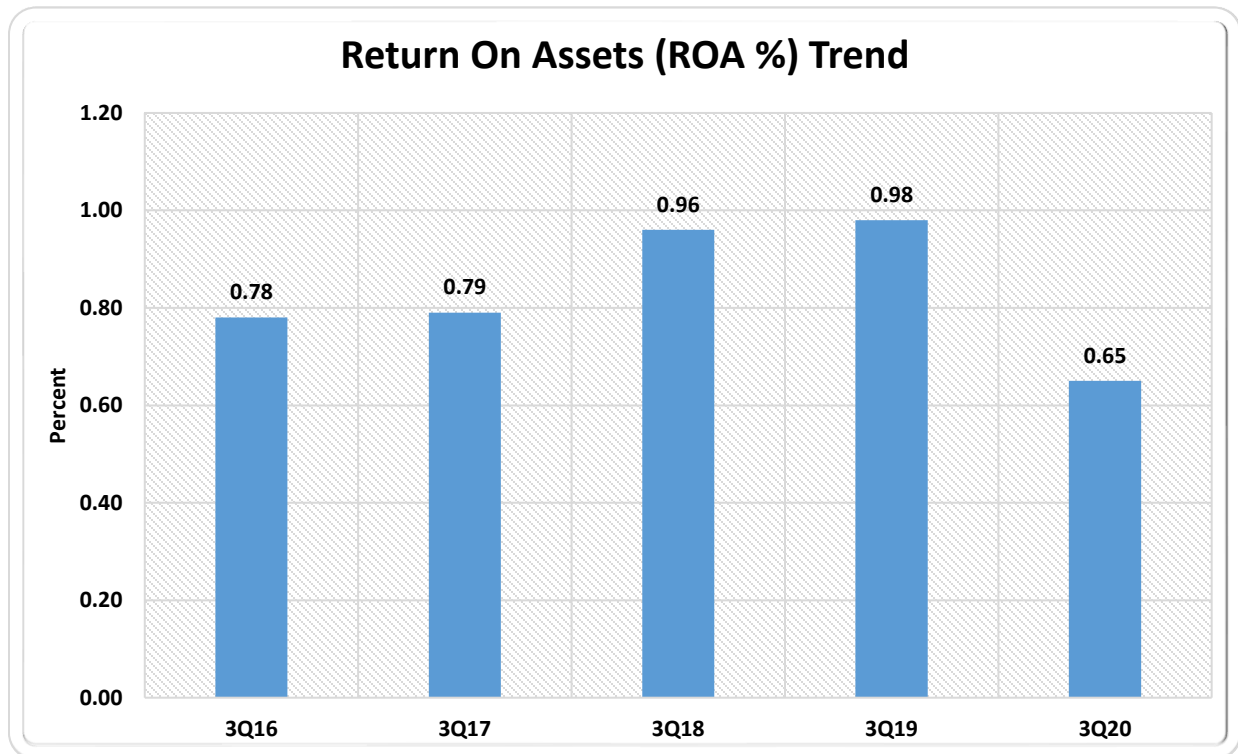
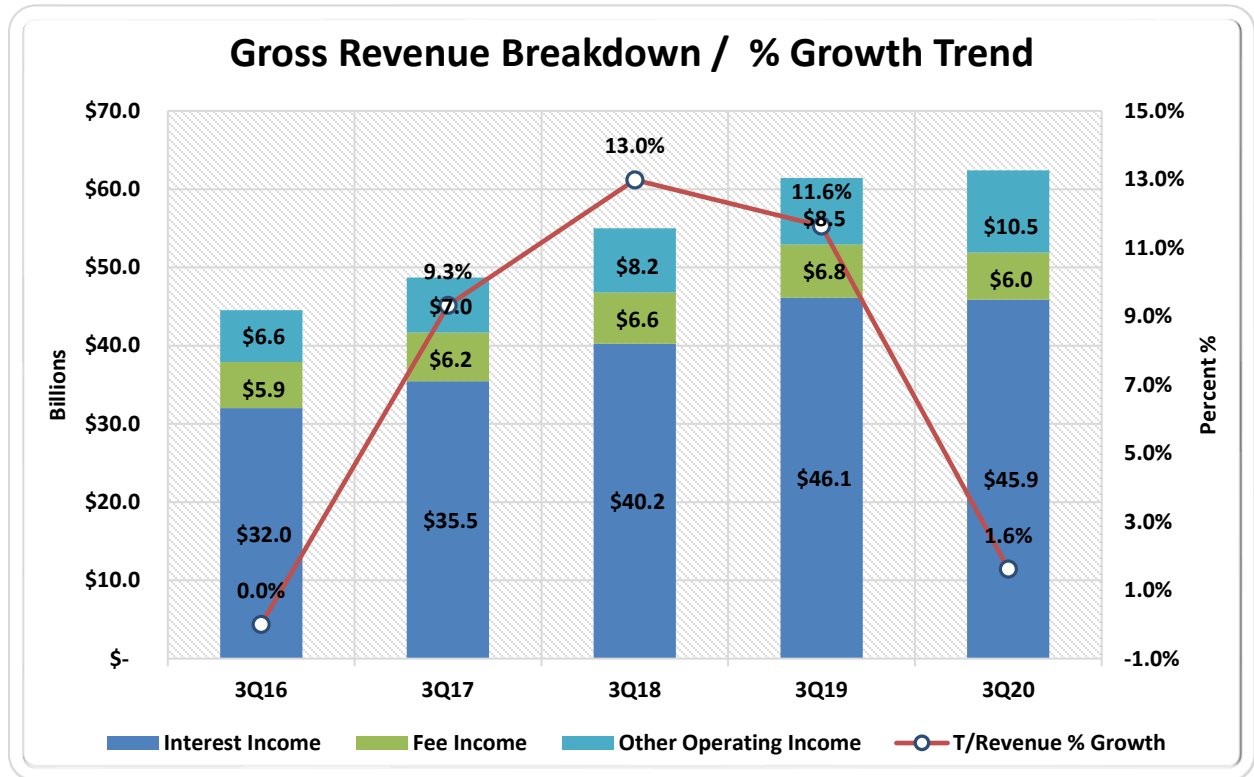
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



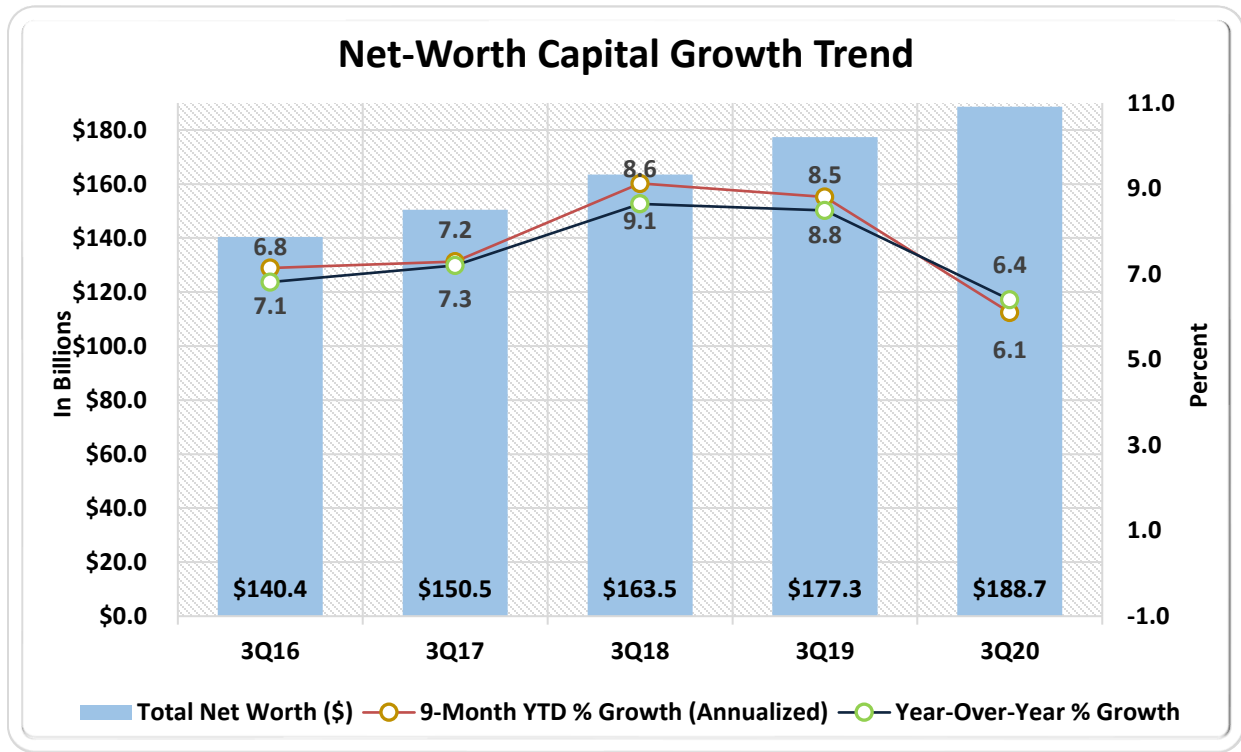
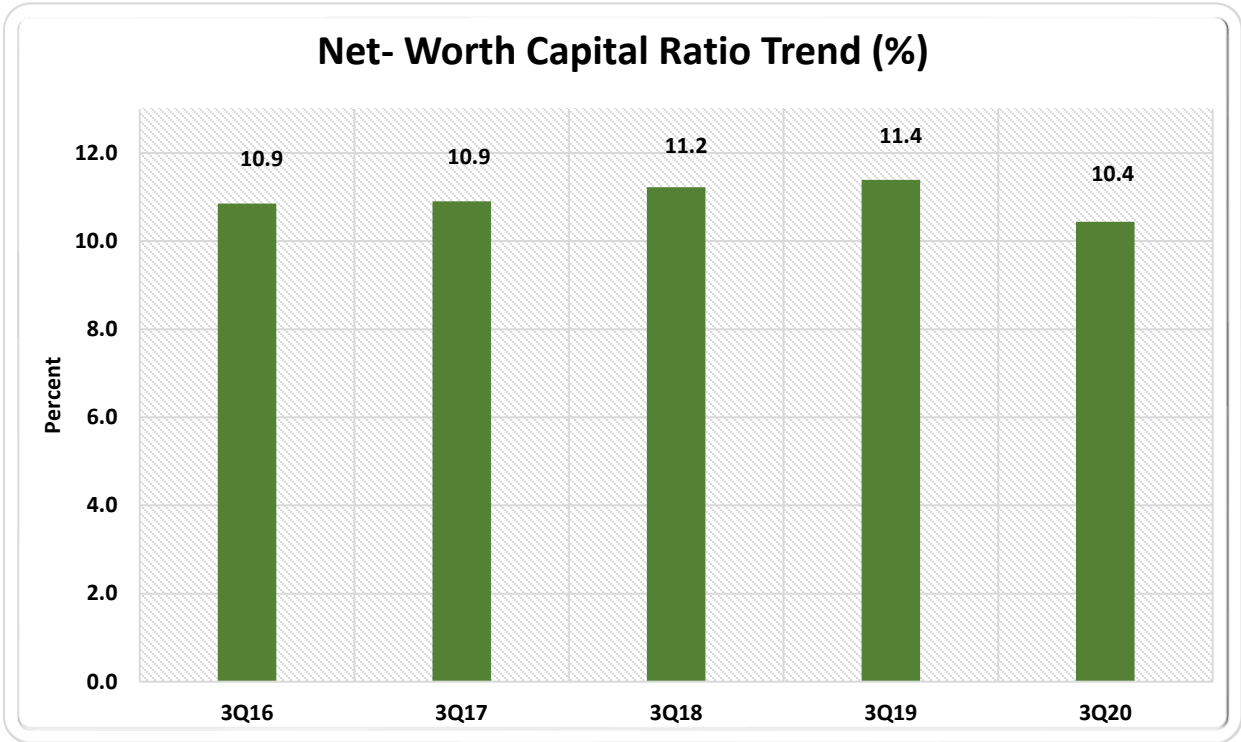
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



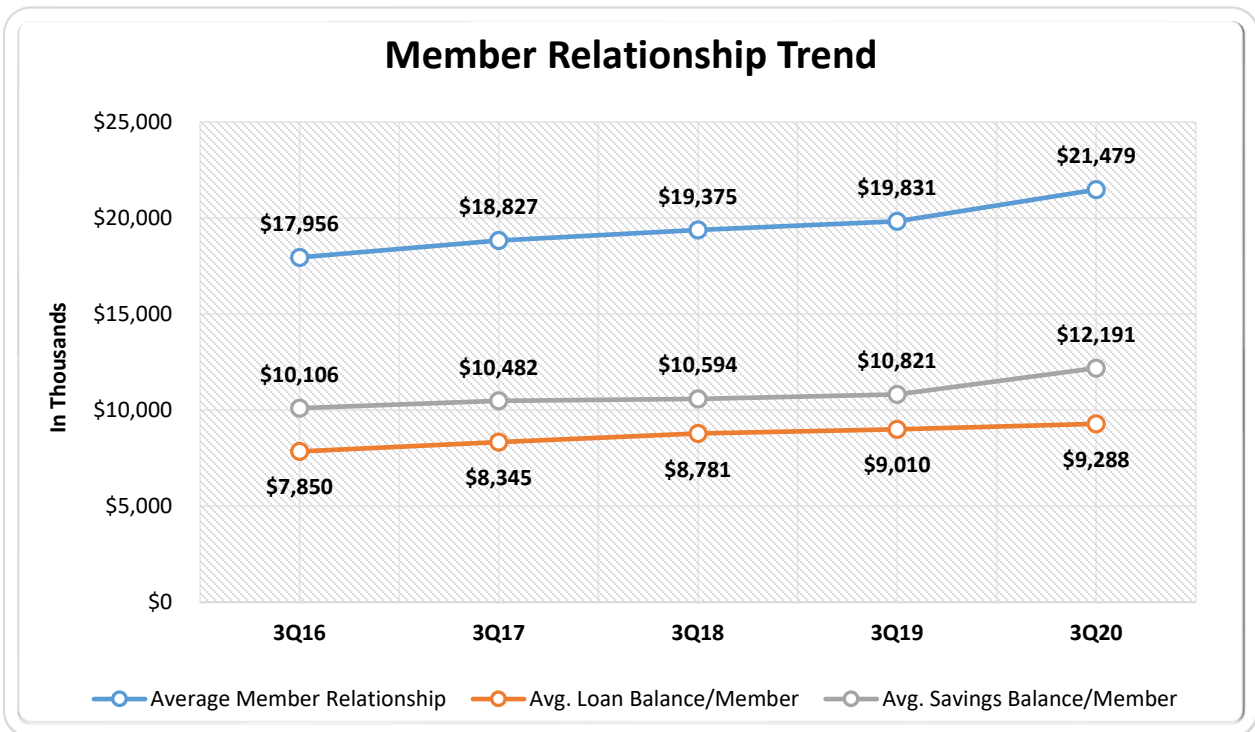
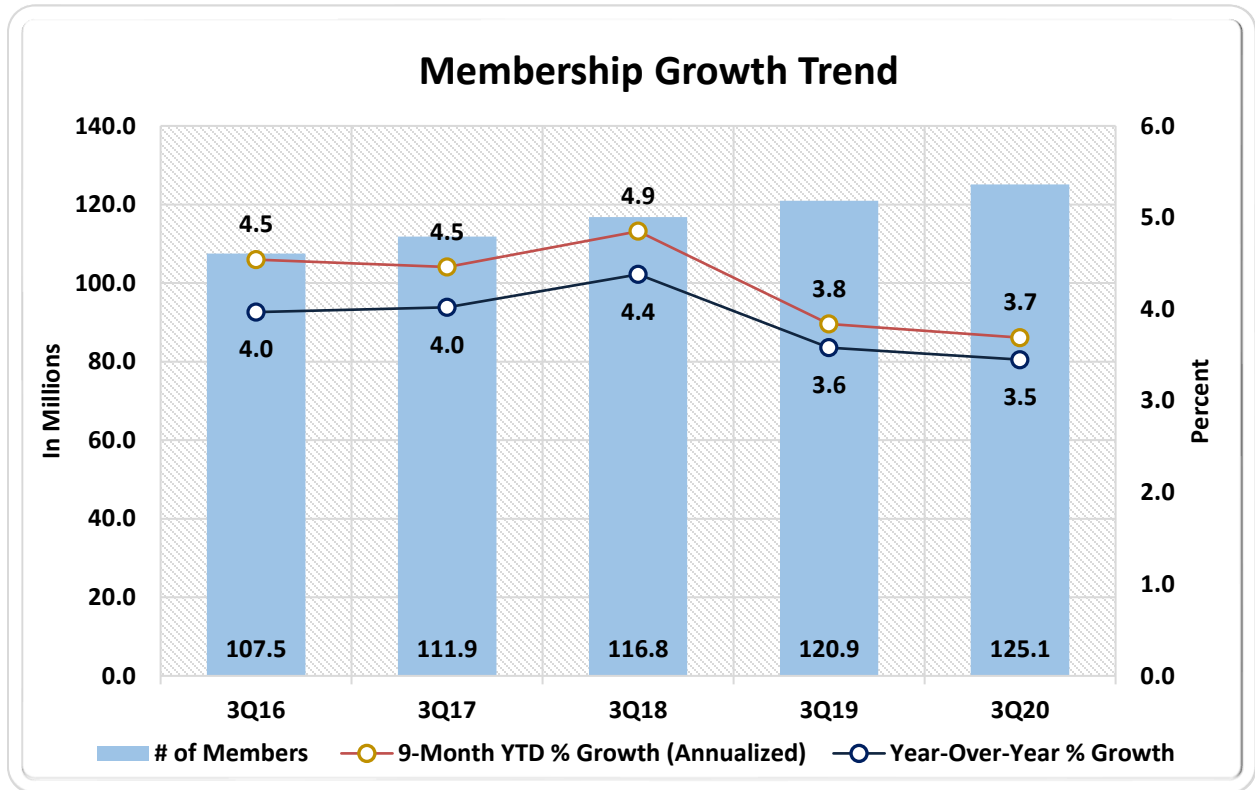
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



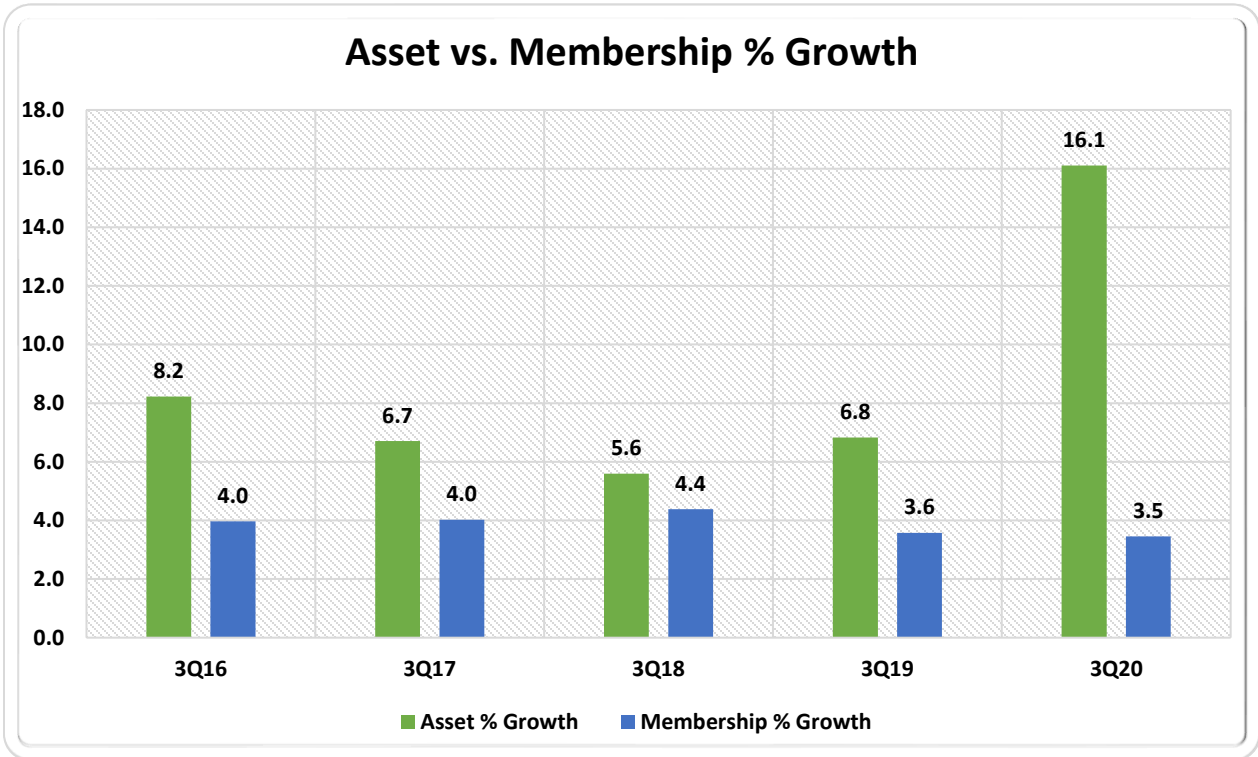
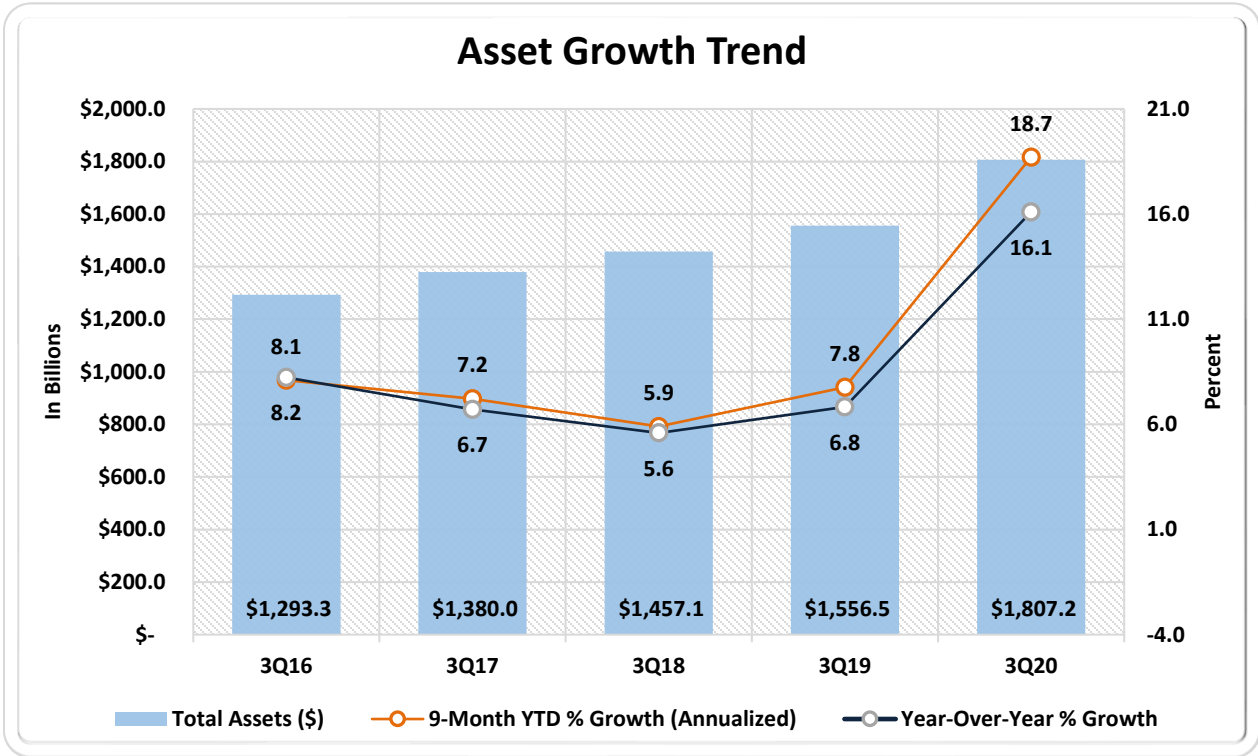
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



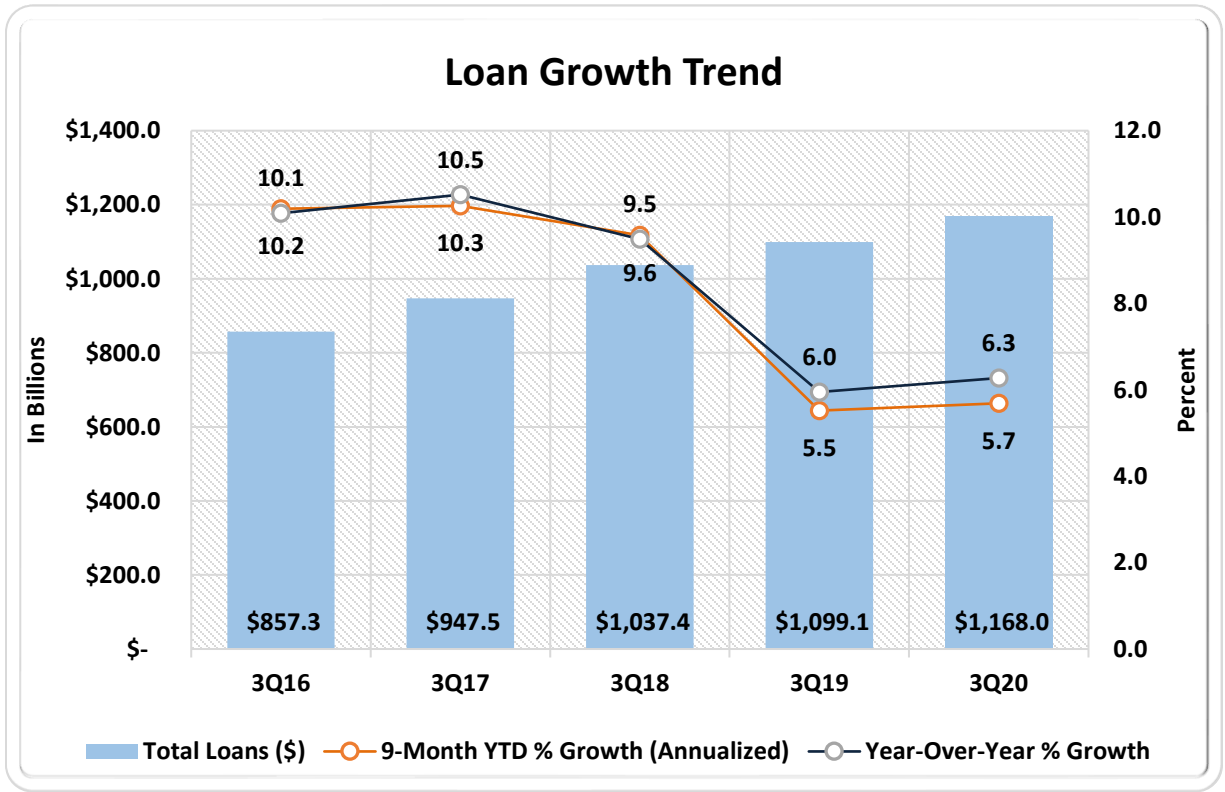
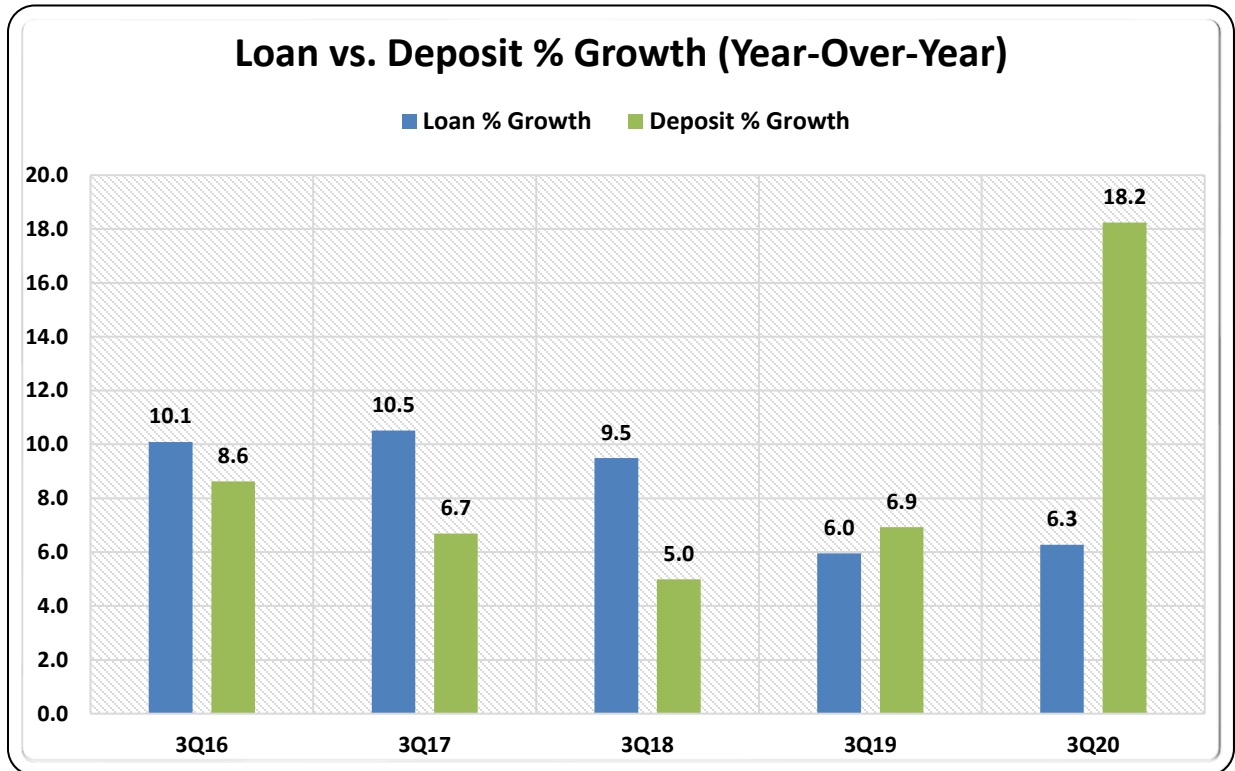
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020

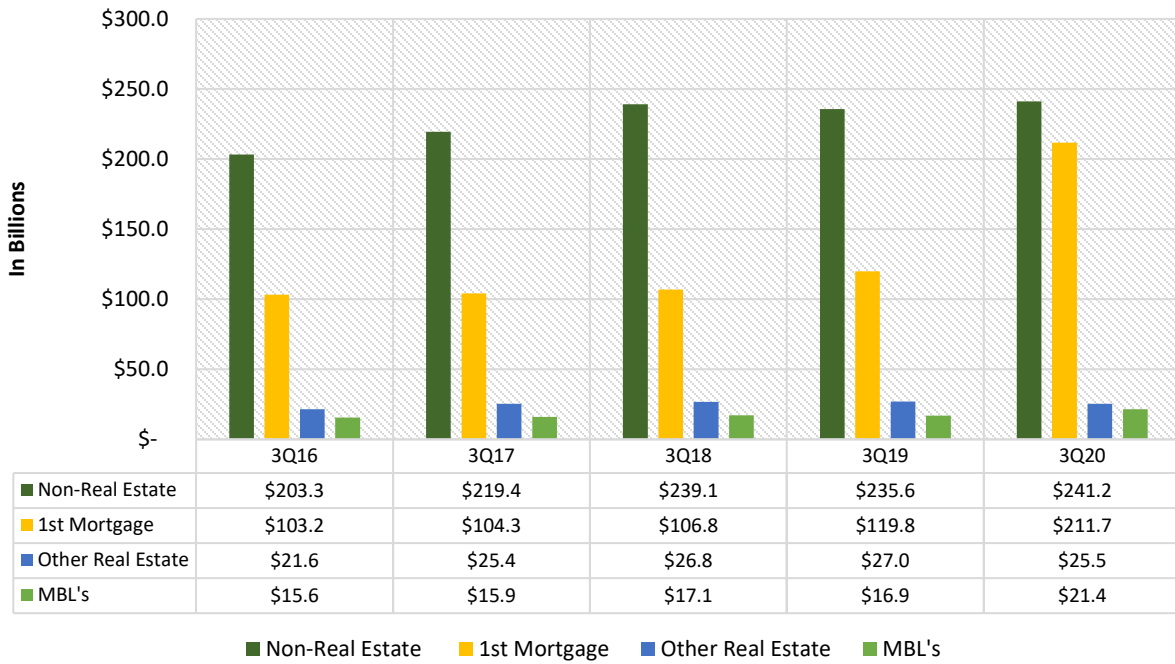


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020

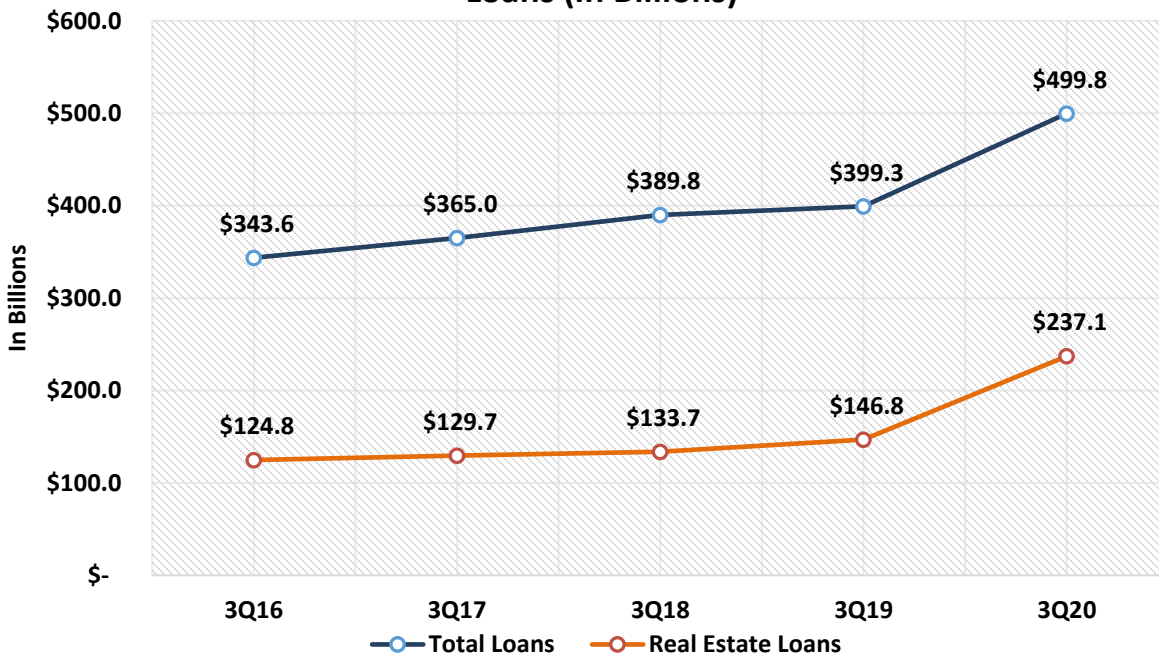


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020

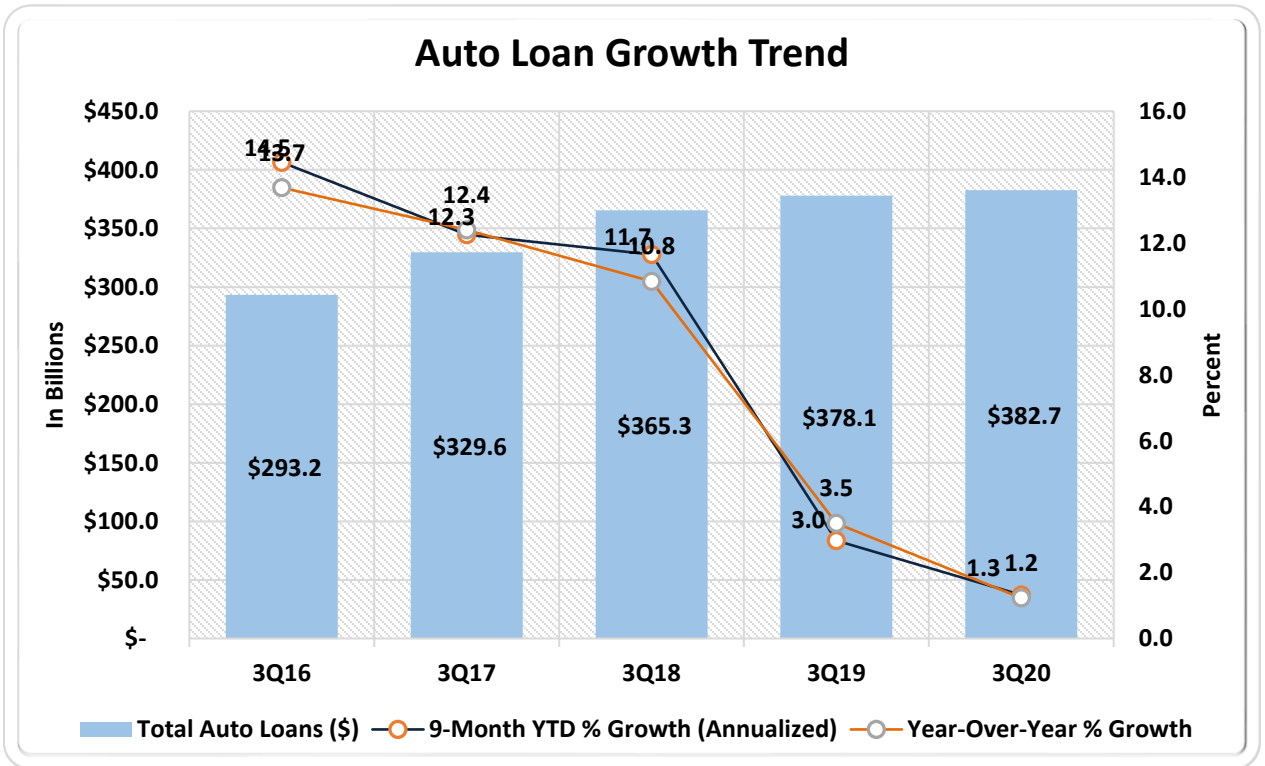
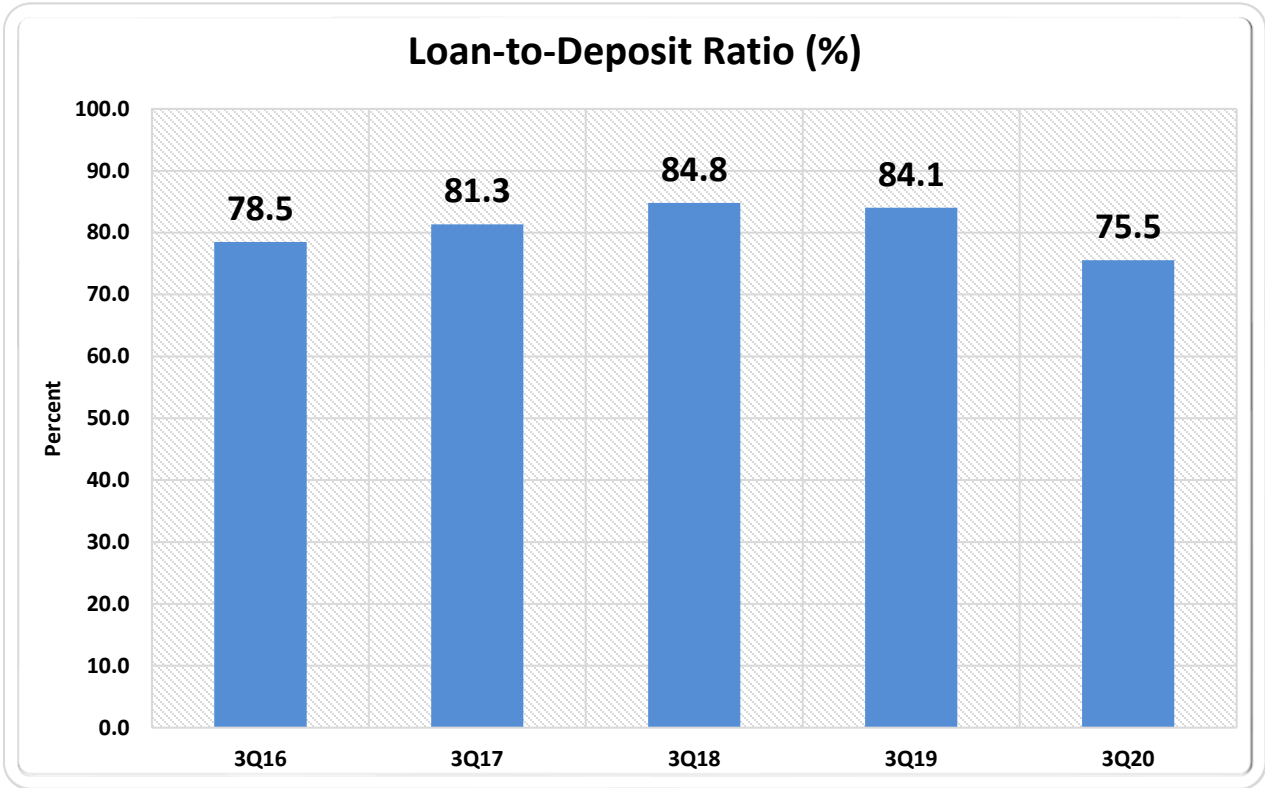
Loan Origination by Loan Types - (Year-To-Date)



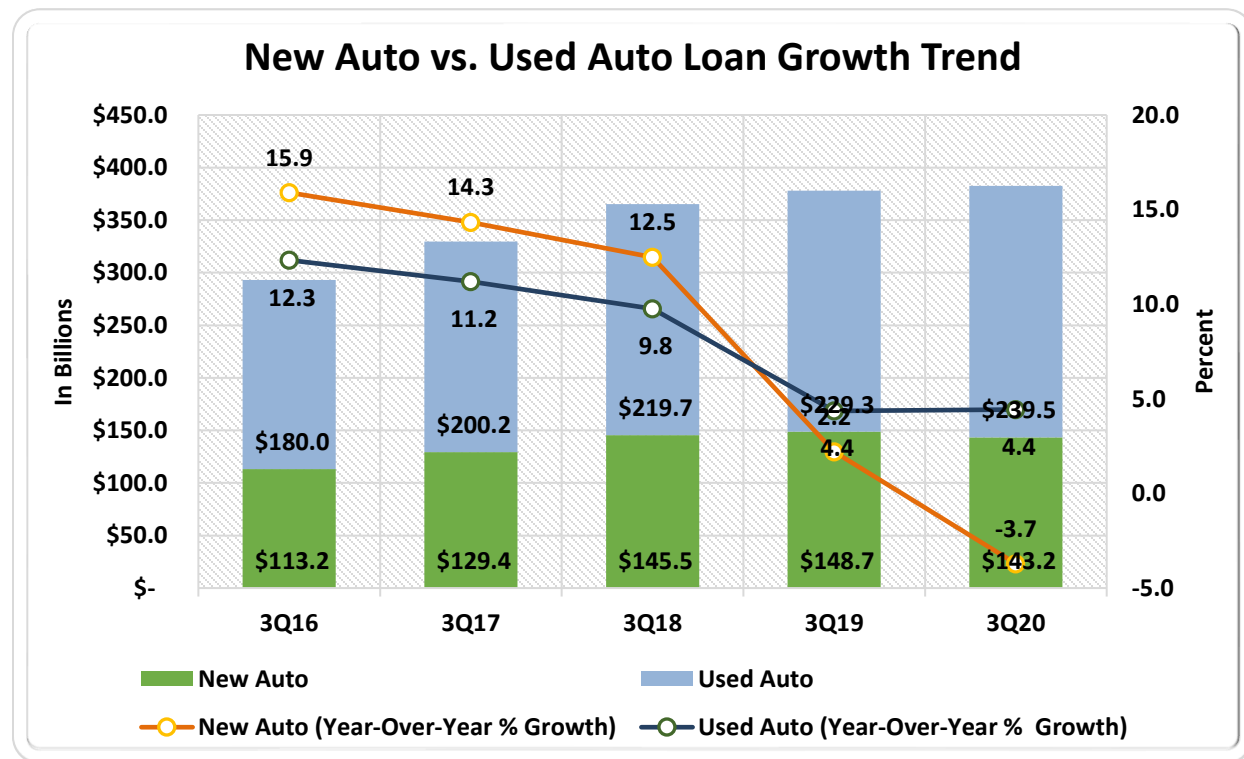
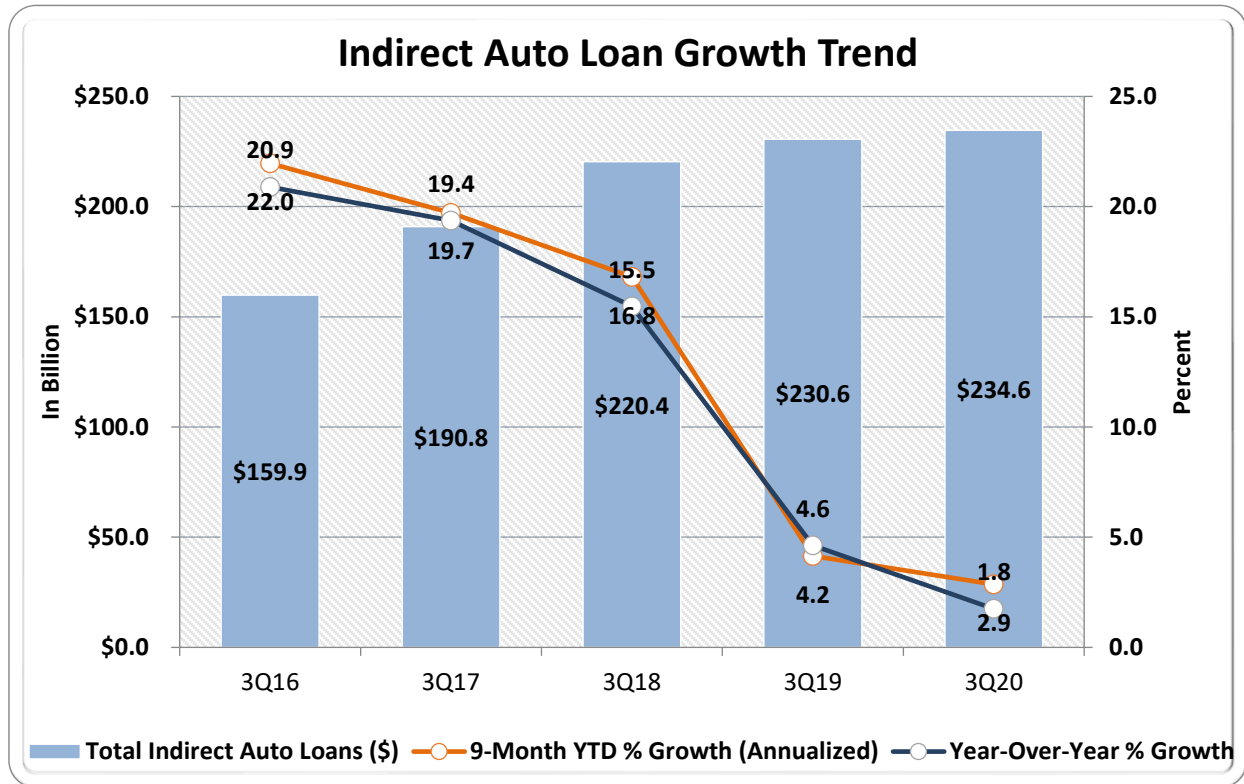
Loans Granted (Year-to-Date) - Total Loans vs. Real Estate Loans (In Billions)



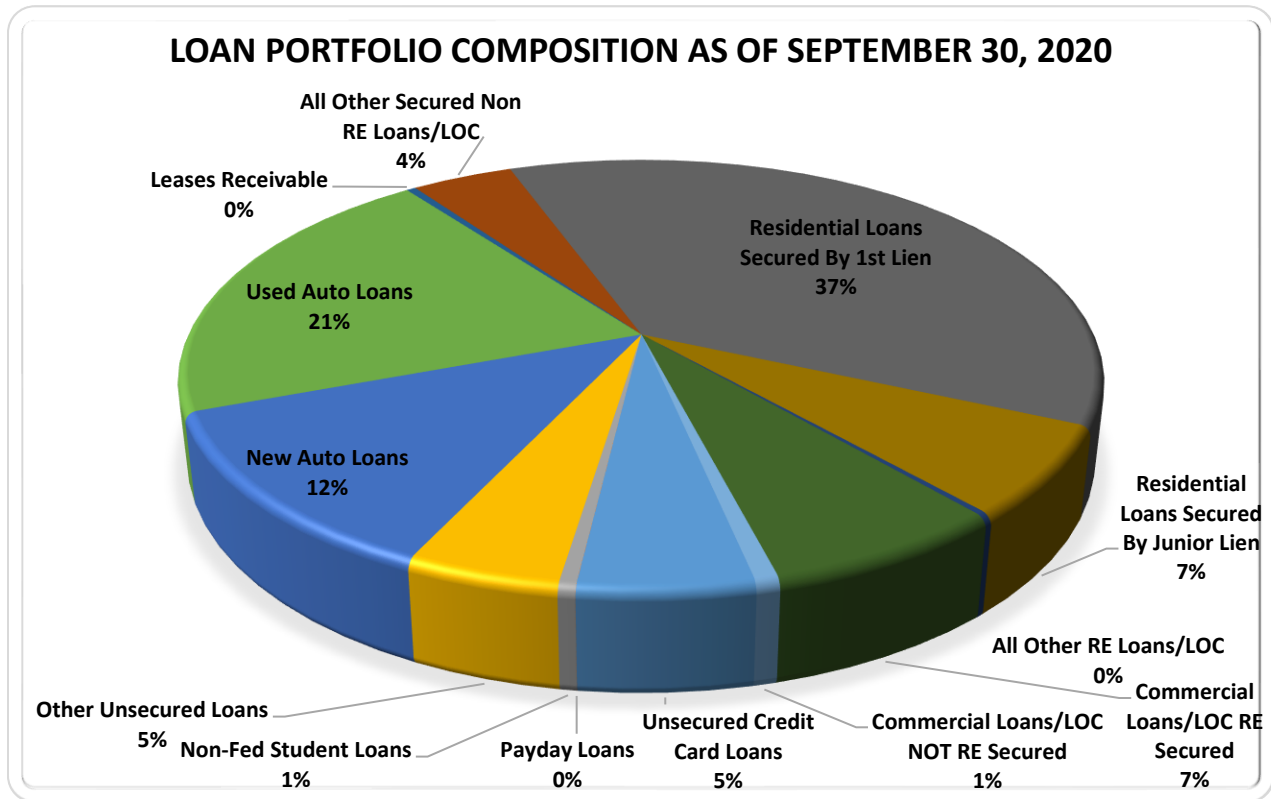
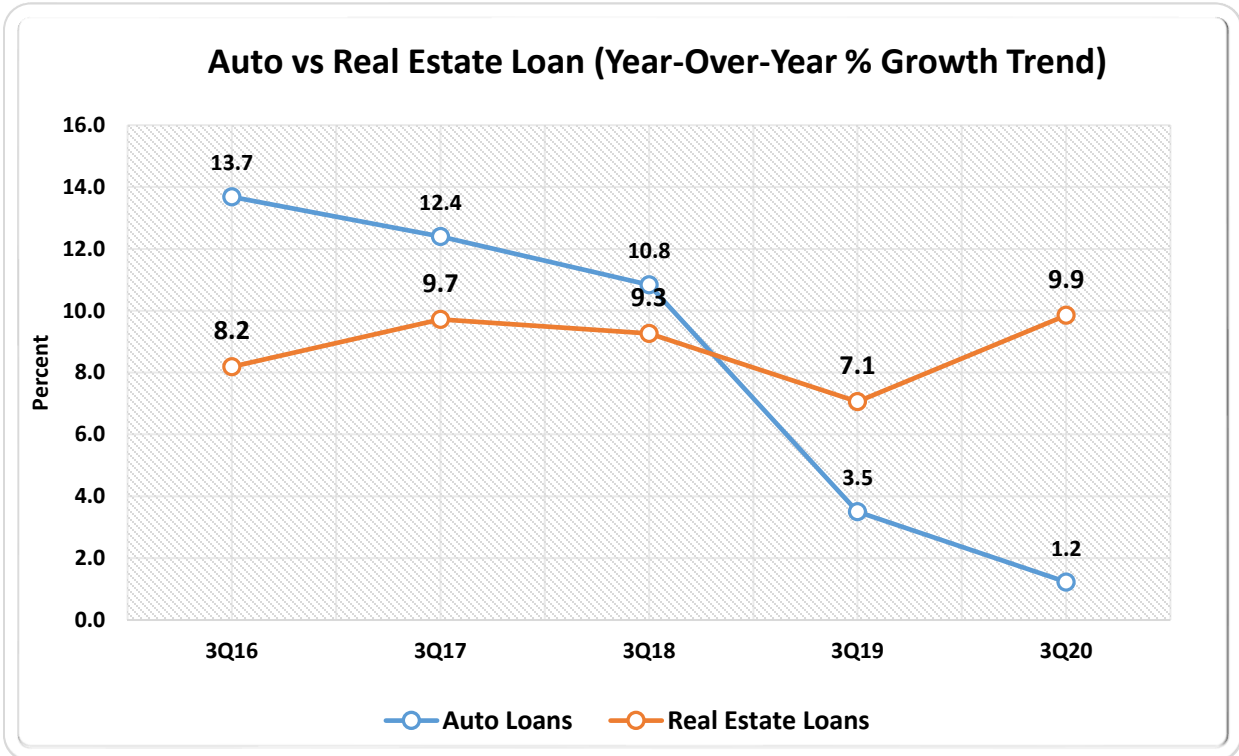
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



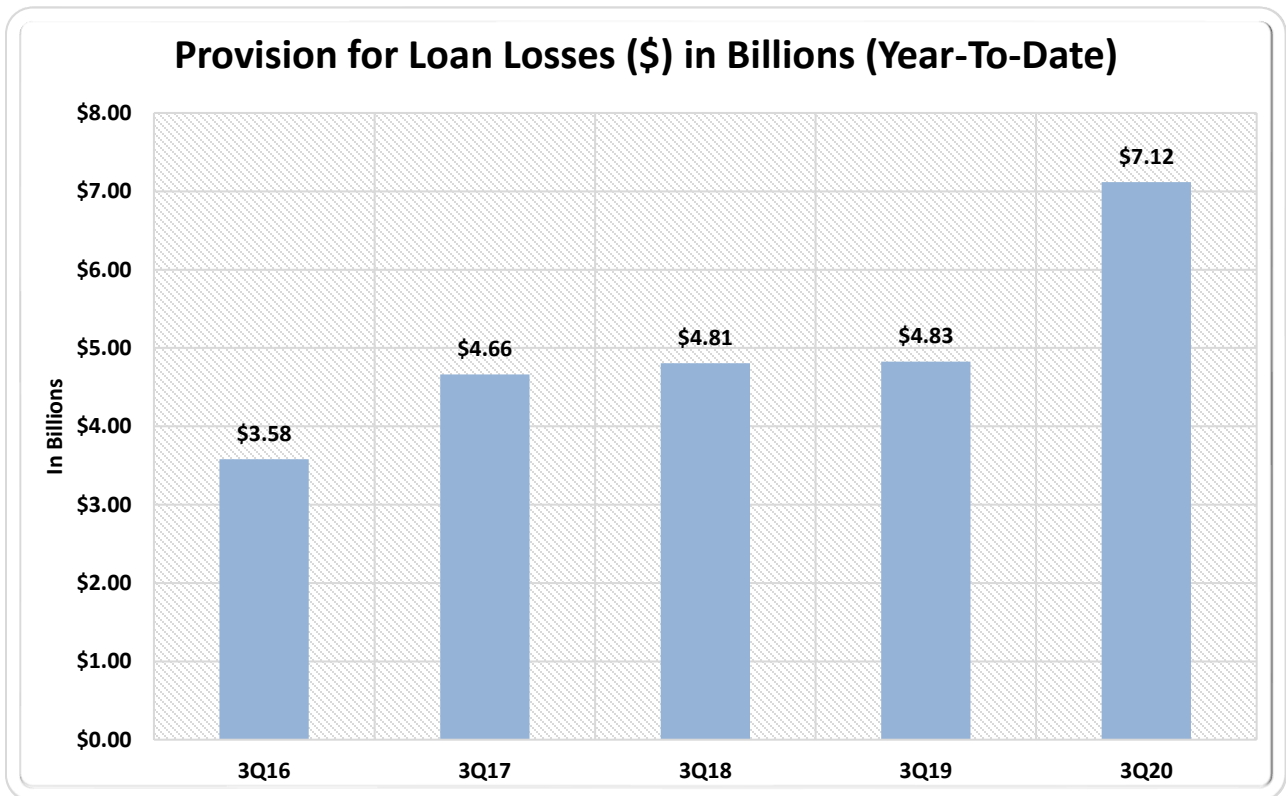
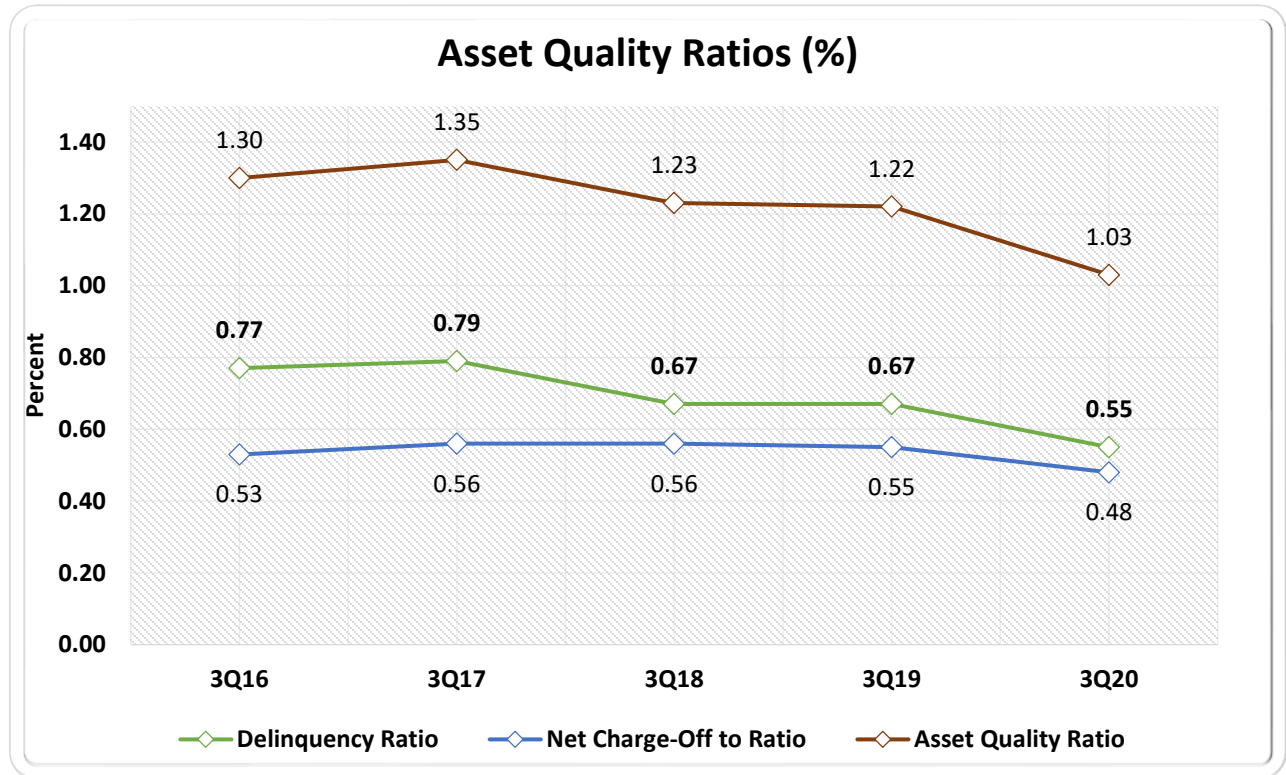
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



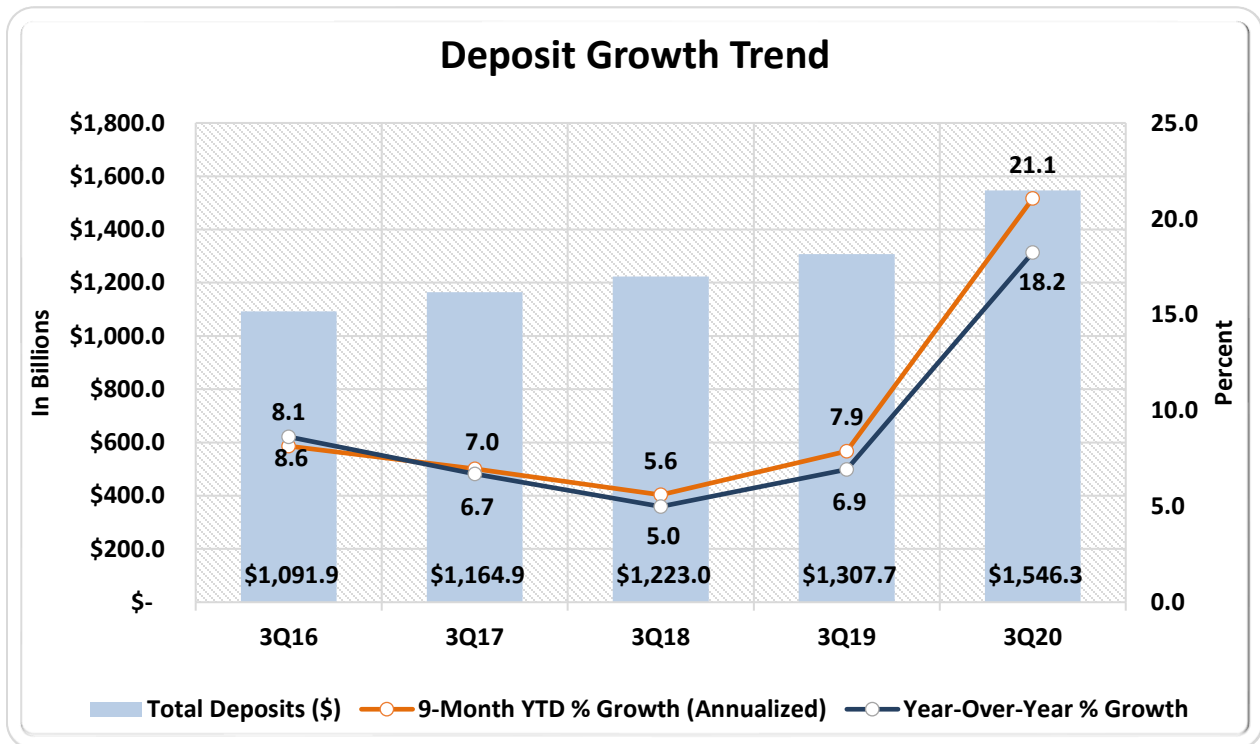
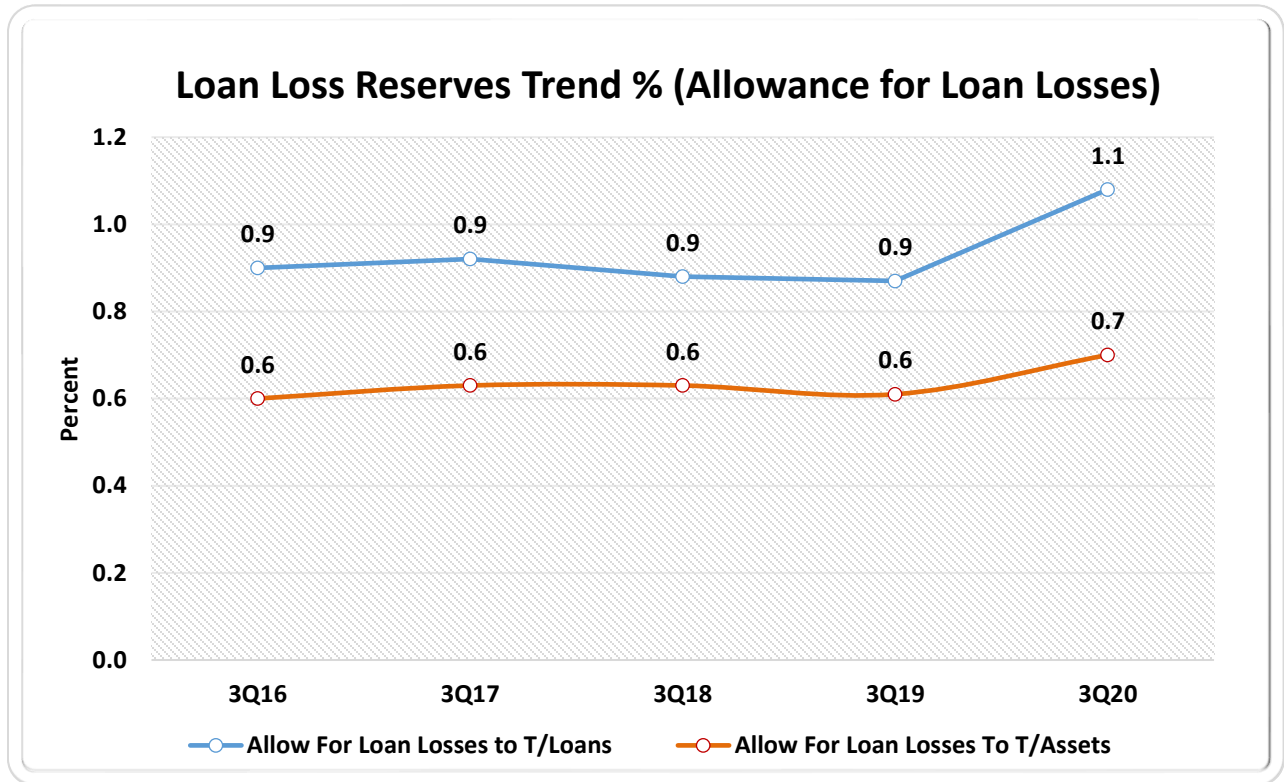
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



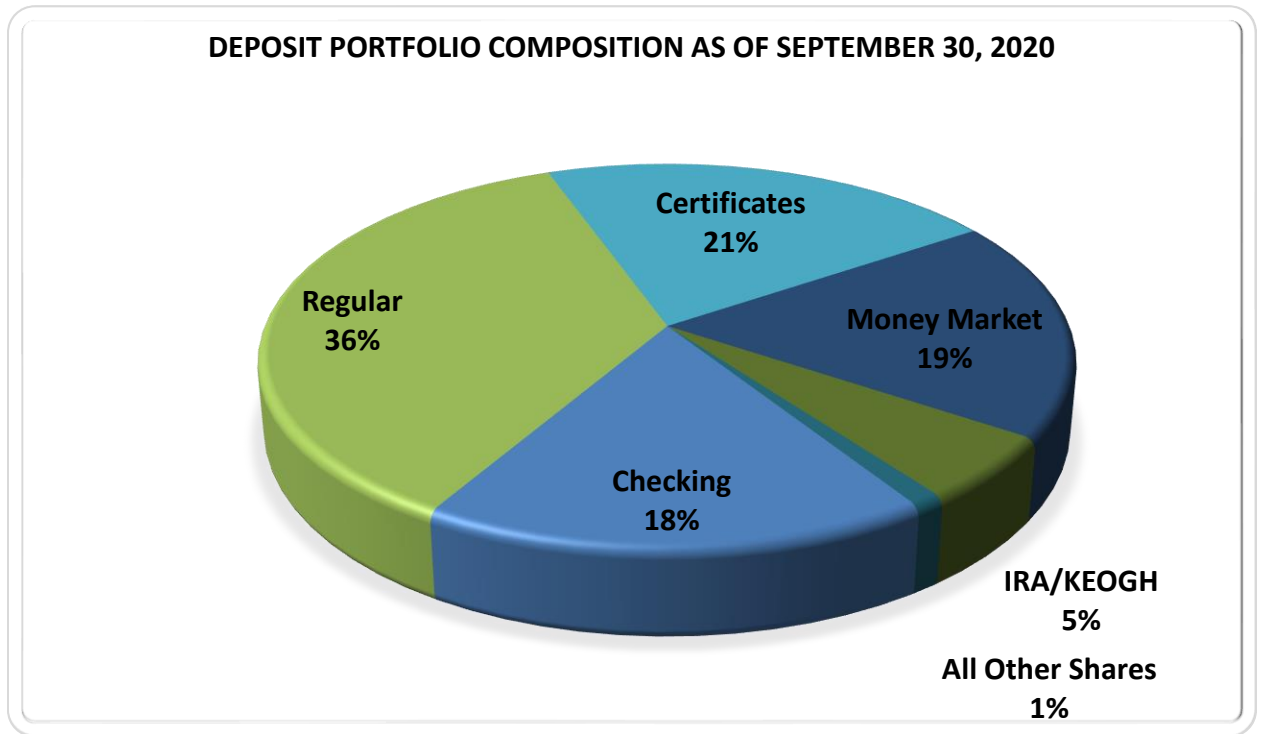
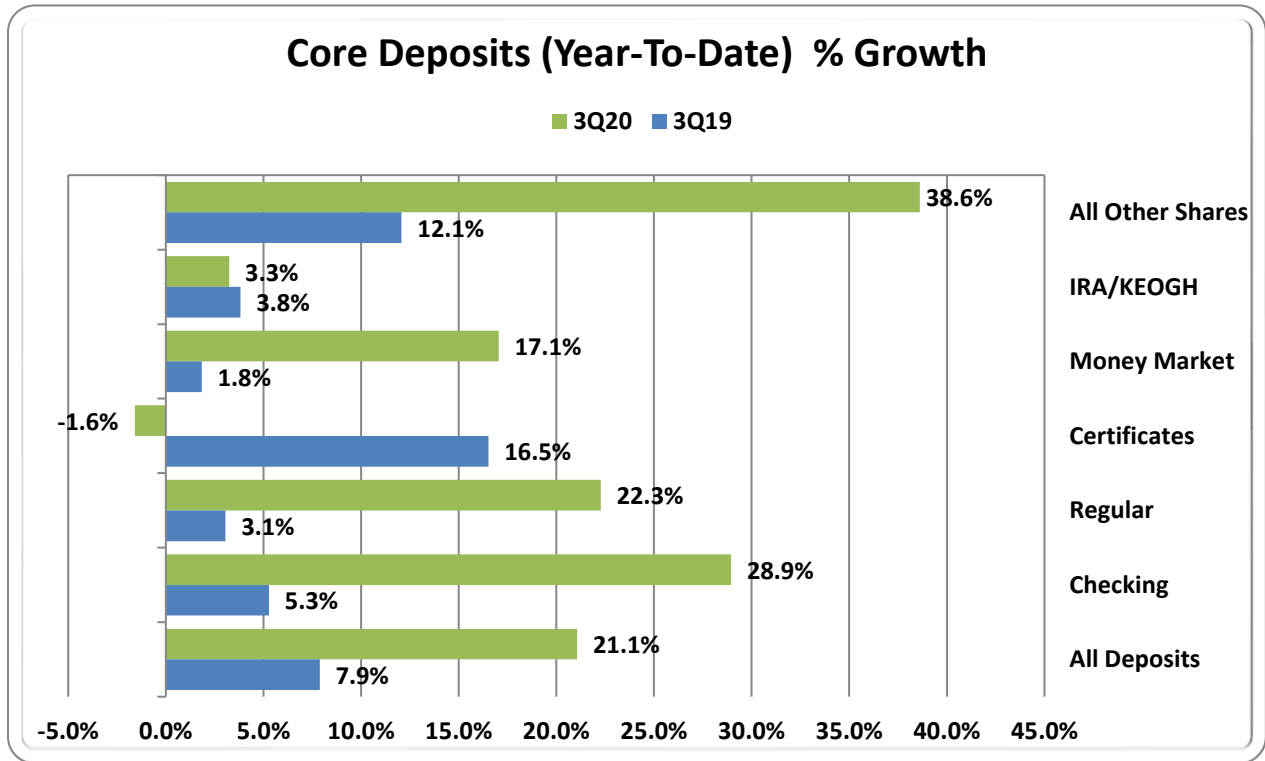
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



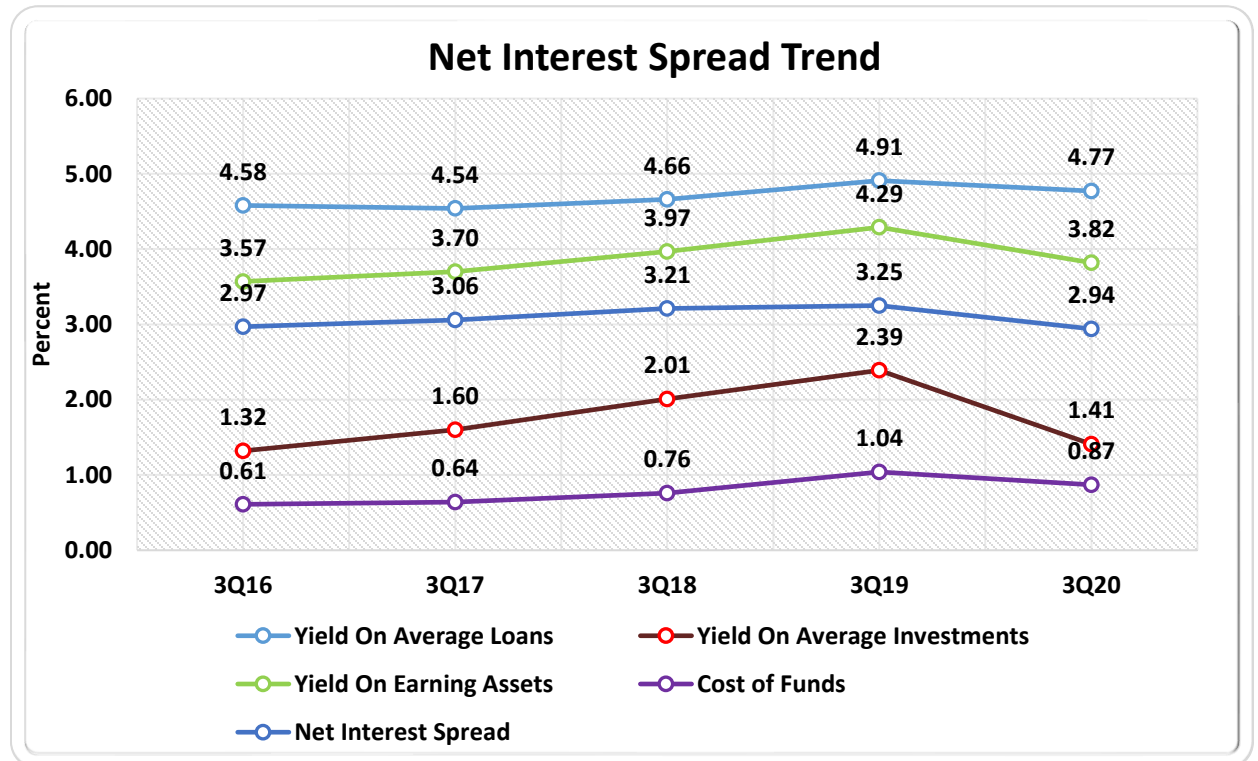
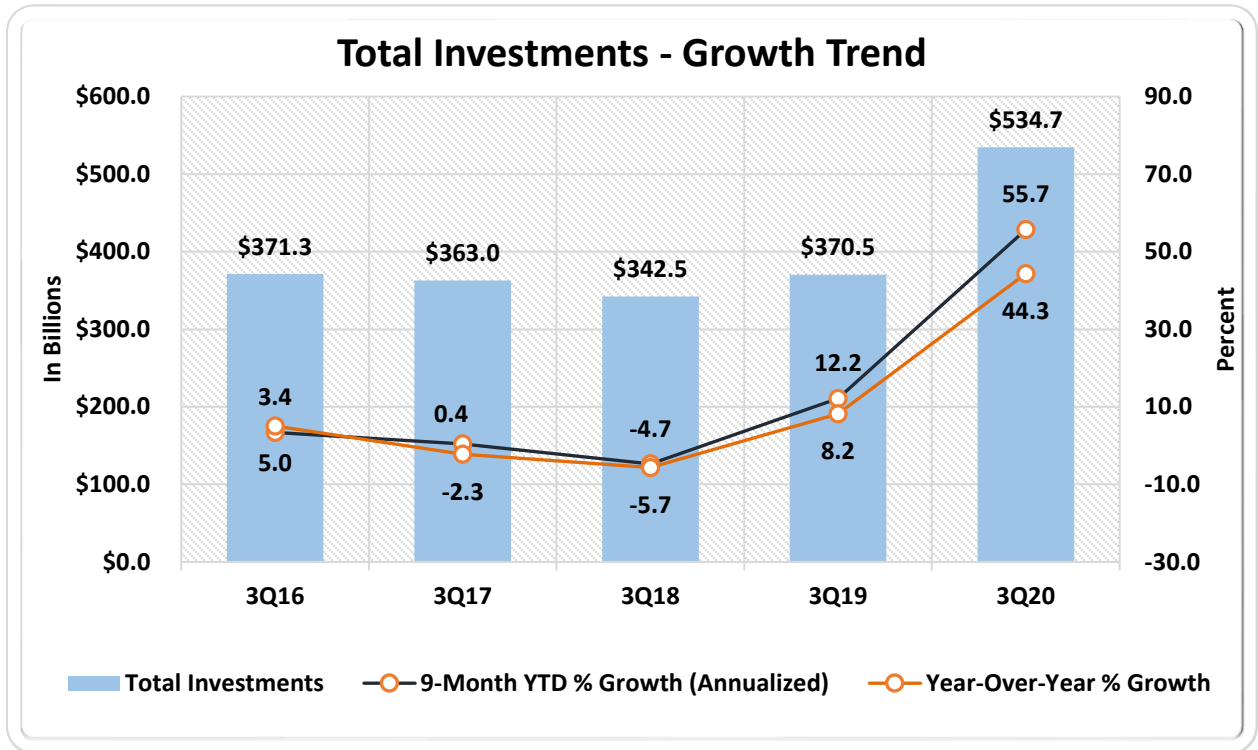
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2020

