

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

3RD QUARTER 2021

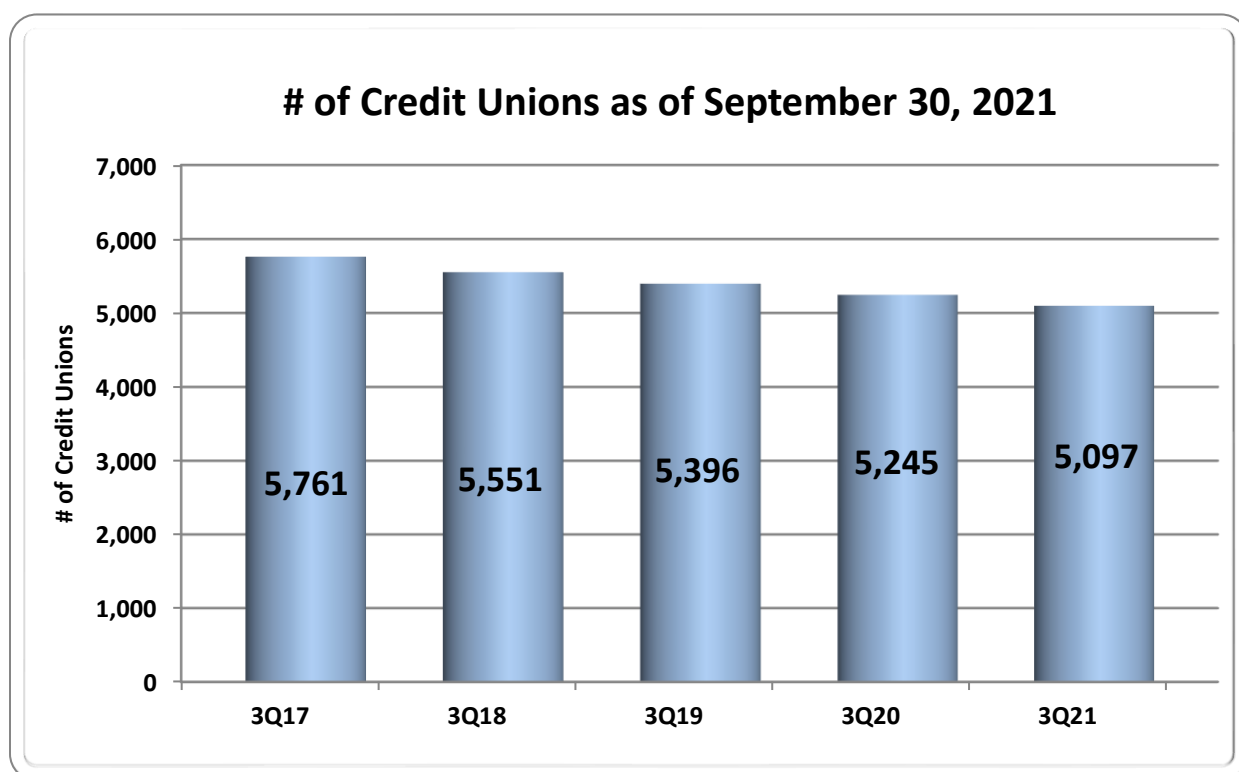
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Data Intelligence and Industry Insights for Credit Union Management

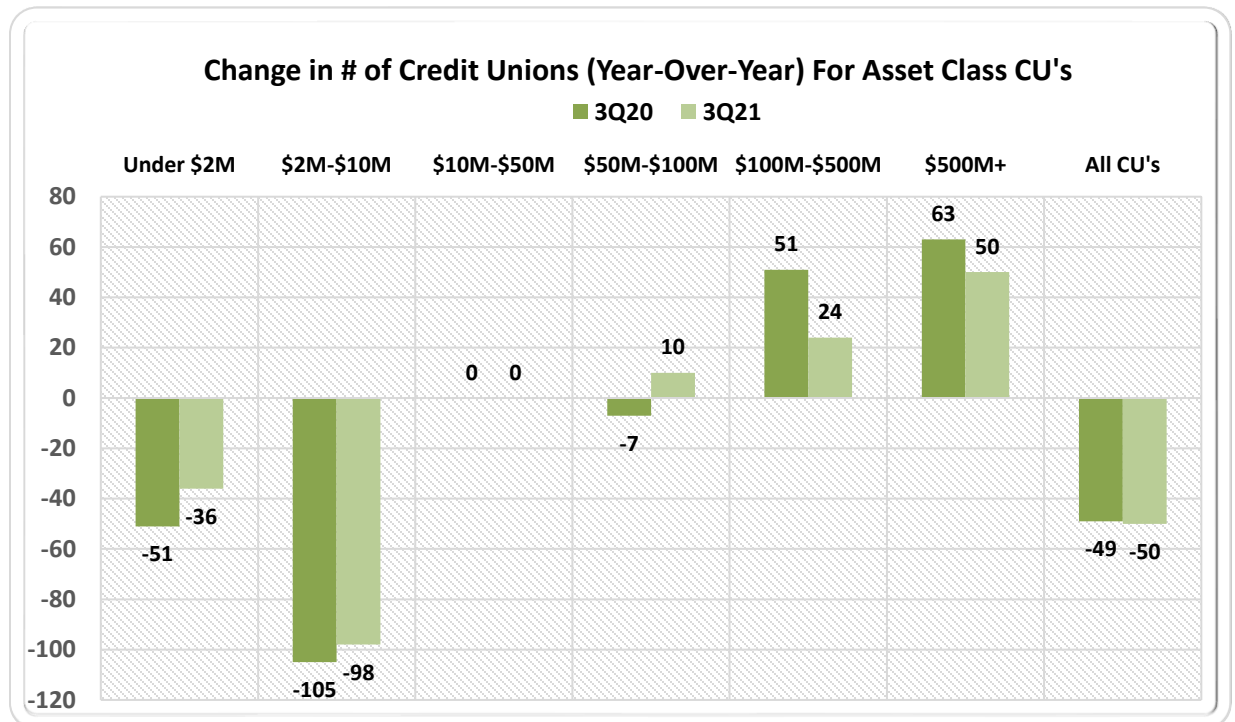
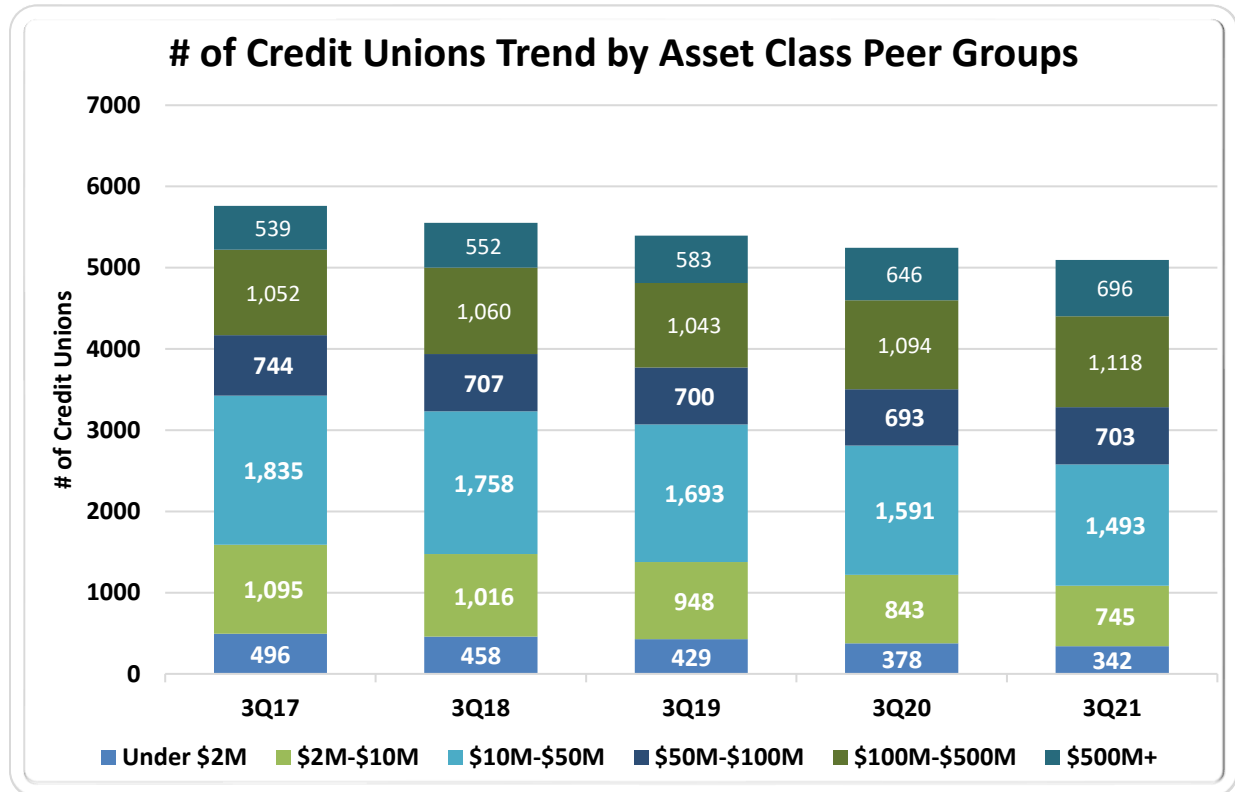
600 E Sumac Avenue, Provo, UT 84604

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



The Credit Union Industry Trend As of the End of 3rd Quarter 2021 Vs. 2020				
	As of 9/30/2021	Year-Over-Year % Growth	As of 9/30/2020	Year-Over-Year % Growth
Members	130.0M	3.9%	125.1M	3.5%
Assets	\$2,040.7B	12.9%	\$1,807.2B	16.1%
Loans	\$1,235.6B	5.8%	\$1,168.0B	6.3%
Deposits	\$1,768.5B	14.4%	\$1,546.3B	18.2%
Investments	\$689.5B	28.9%	\$534.7B	44.3%
Capital	\$208.9B	10.7%	\$188.7B	6.4%

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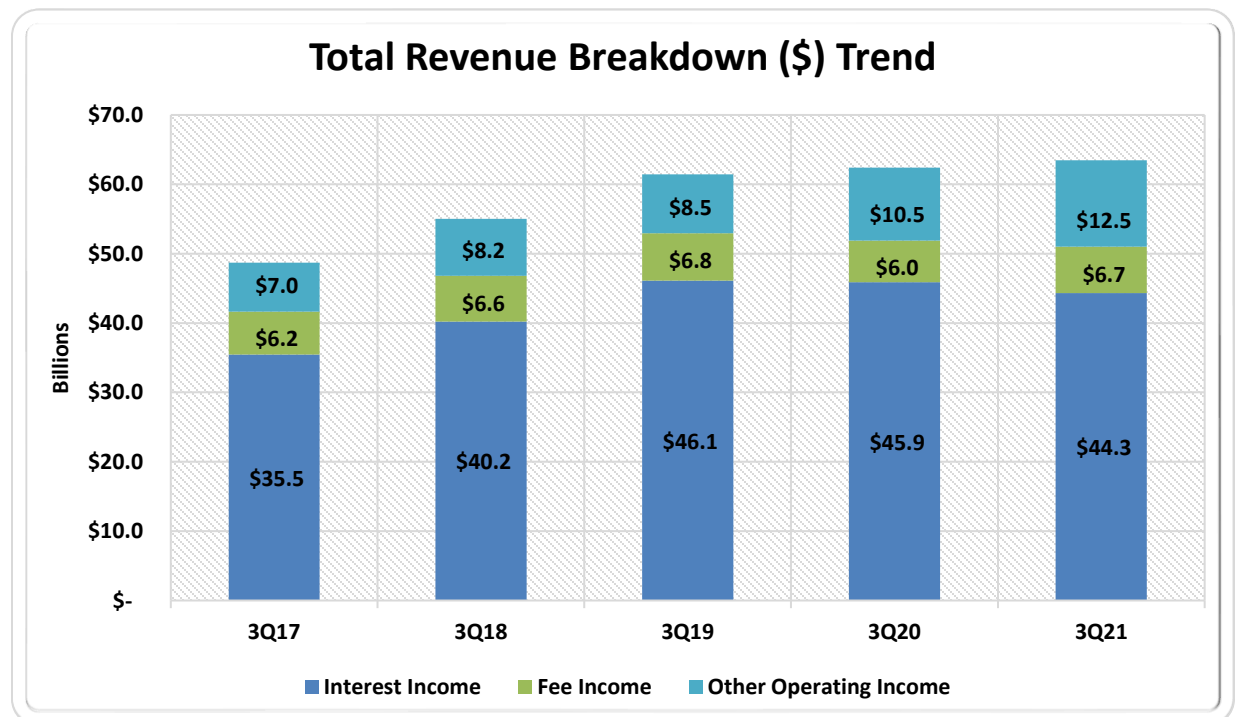
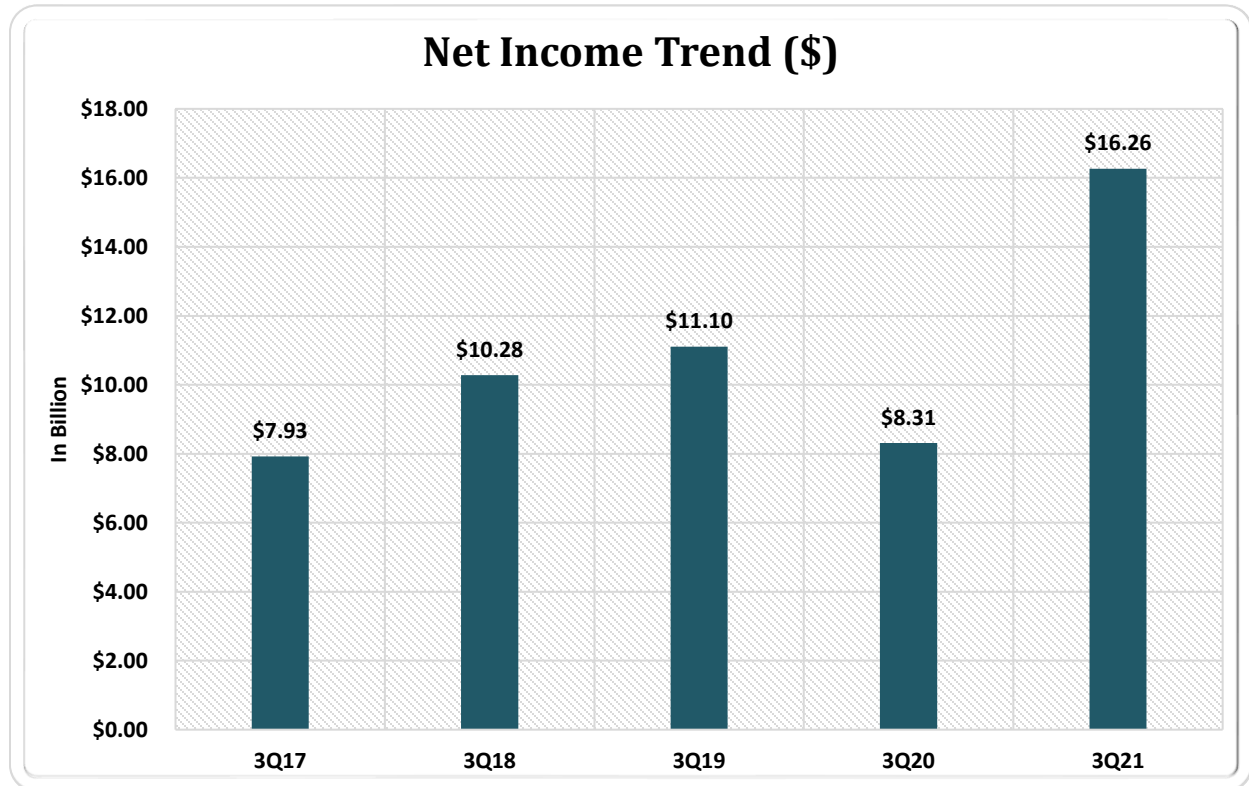


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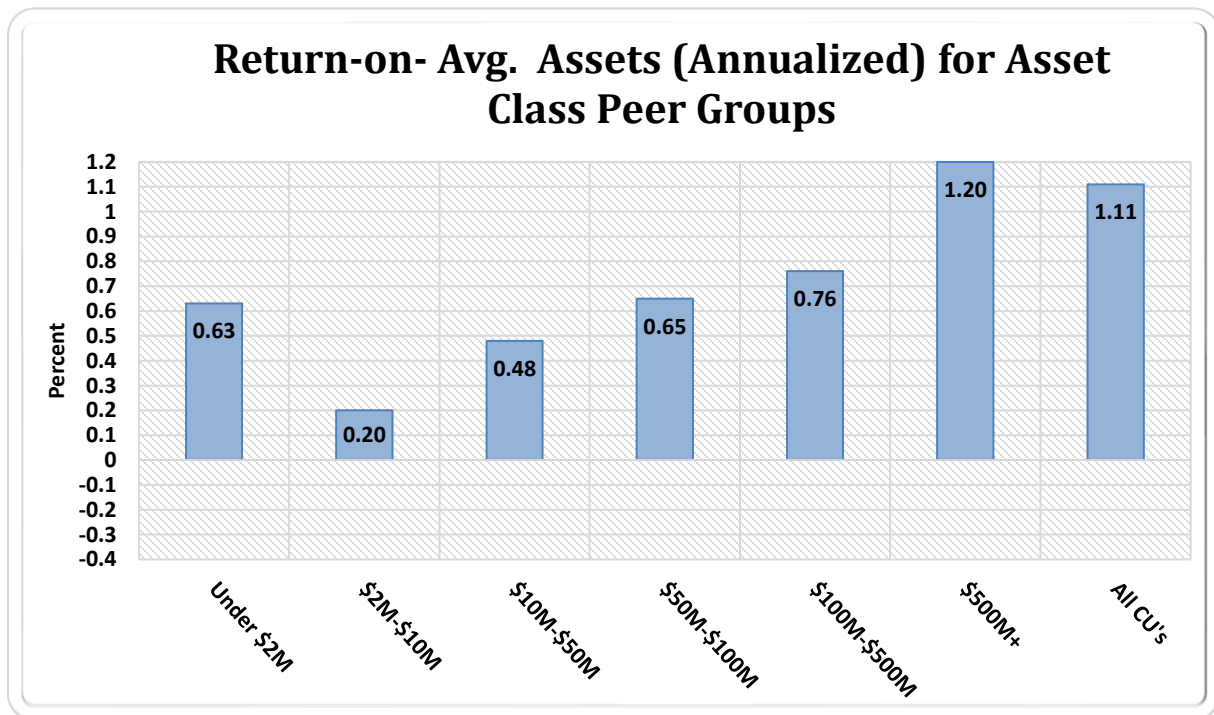
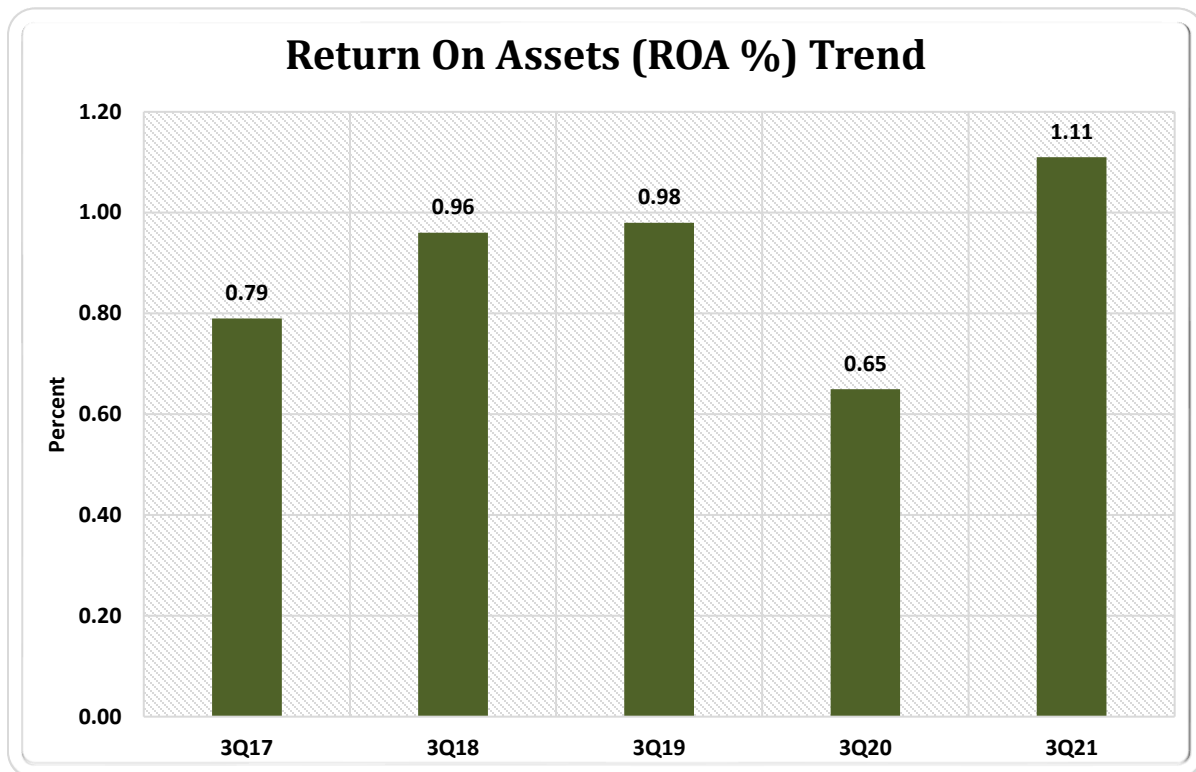
Asset-Based Peer Group Statistics As of September 30, 2021							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	342	6.7%	\$ 311,860,000	0.0%	99,831	0.1%
2	\$2M -- < \$5M	320	6.3%	\$ 1,095,730,000	0.1%	204,123	0.2%
3	\$5M -- < \$10M	425	8.3%	\$ 3,111,640,000	0.2%	439,001	0.3%
4	\$10M -- < \$20M	572	11.2%	\$ 8,282,490,000	0.4%	951,444	0.7%
5	\$20M -- < \$50M	921	18.1%	\$ 30,423,600,000	1.5%	2,803,705	2.2%
6	\$50M -- < \$100M	703	13.8%	\$ 50,771,720,000	2.5%	4,330,655	3.3%
7	\$100M -- < \$150M	344	6.7%	\$ 42,176,020,000	2.1%	3,250,341	2.5%
8	\$150M -- < \$250M	388	7.6%	\$ 74,903,530,000	3.7%	5,652,726	4.3%
9	\$250M -- < \$350M	200	3.9%	\$ 59,336,360,000	2.9%	4,278,578	3.3%
10	\$350M -- < \$450M	142	2.8%	\$ 56,525,280,000	2.8%	3,962,132	3.0%
11	\$450M -- < \$650M	163	3.2%	\$ 88,844,840,000	4.4%	6,411,999	4.9%
12	\$650M -- < \$850M	114	2.2%	\$ 85,062,180,000	4.2%	5,723,663	4.4%
13	\$850M -- < \$1B	61	1.2%	\$ 56,510,370,000	2.8%	3,823,120	2.9%
14	\$1B -- < \$2B	195	3.8%	\$ 278,938,760,000	13.7%	17,466,301	13.4%
15	\$2B -- < \$4B	125	2.5%	\$ 350,012,310,000	17.2%	21,028,915	16.2%
16	Over \$4B	82	1.6%	\$ 854,384,230,000	41.9%	49,599,532	38.1%
TOTAL		5,097	100.0%	\$ 2,040,690,920,000	100.0%	130,026,066	100.0%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of 9/30/2020	As of 9/30/2021	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.87	2.59	-0.28 bps
+ Fees & Other Income	1.30	1.31	0.01 bps
- Operating Expenses	3.02	2.80	-0.22 bps
- Provision for Loan Losses	0.56	0.06	-0.50 bps
+ Non-Operating Income	0.06	0.07	0.01 bps
= ROA	0.65	1.11	0.46 bps

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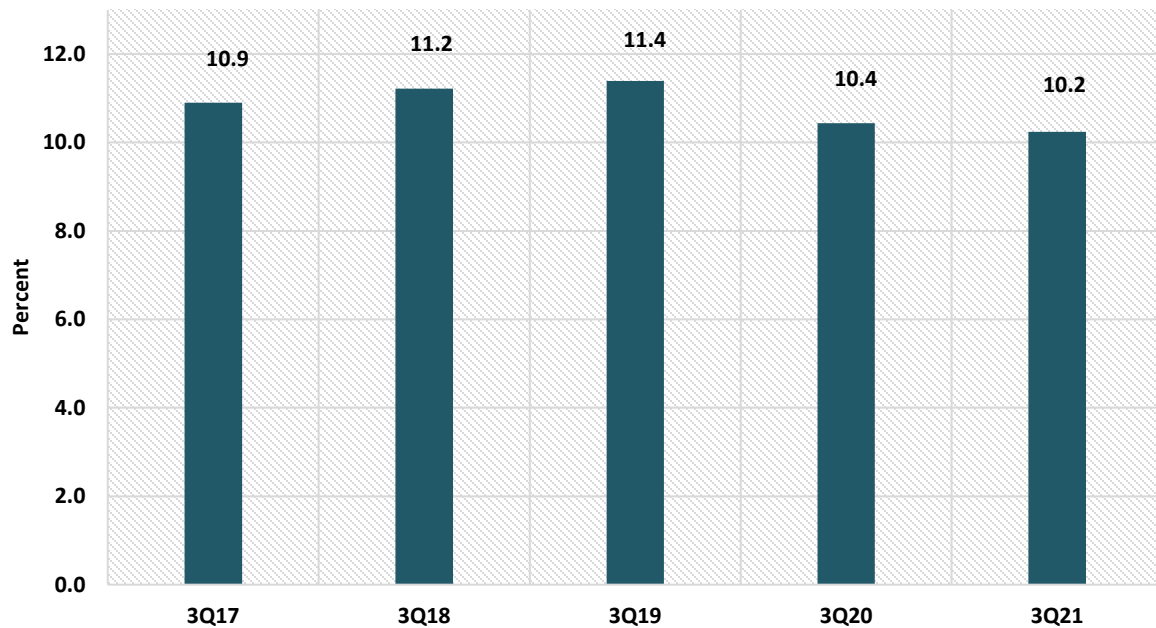


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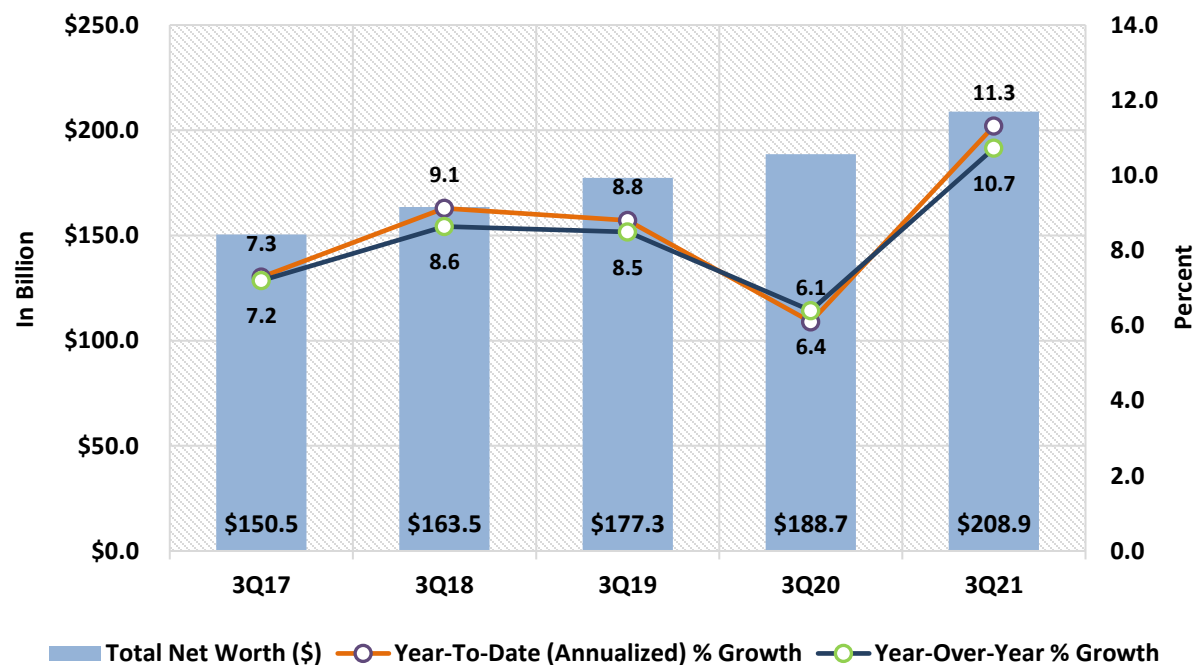


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Net- Worth Capital Ratio Trend (%)

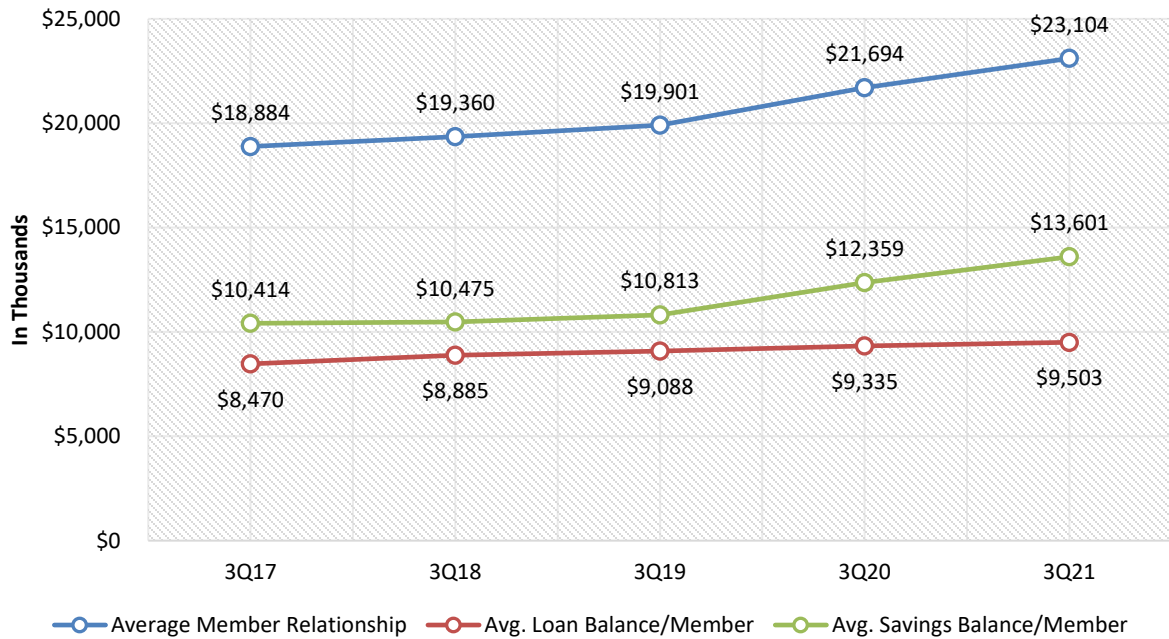


Net-Worth Capital Growth Trend

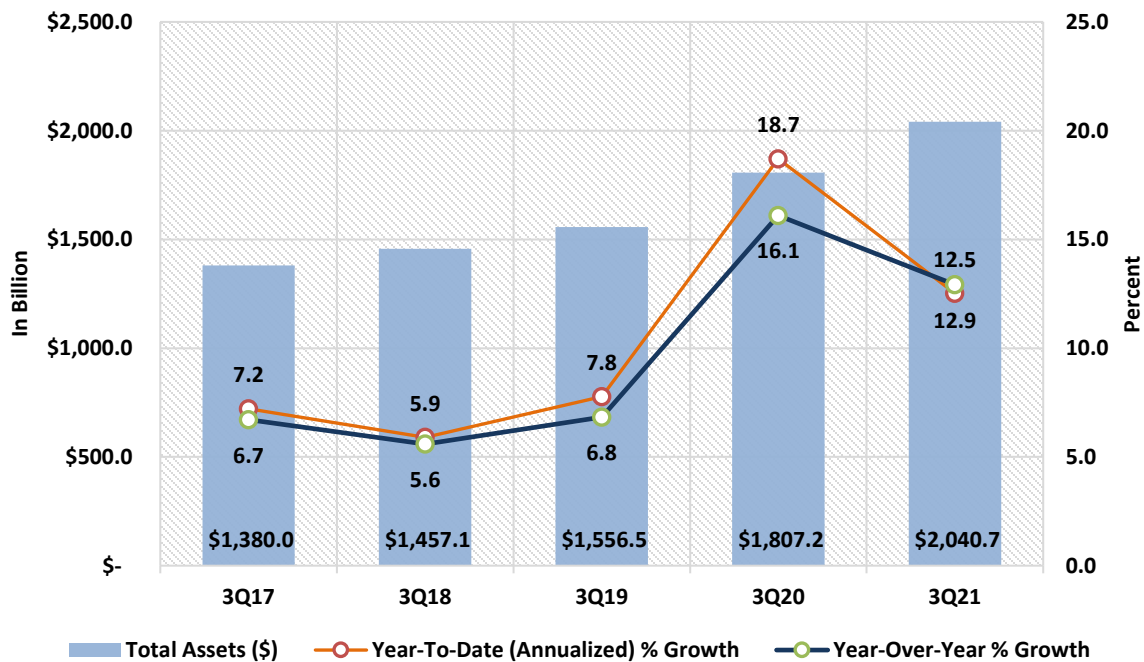


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Member Relationship Trend

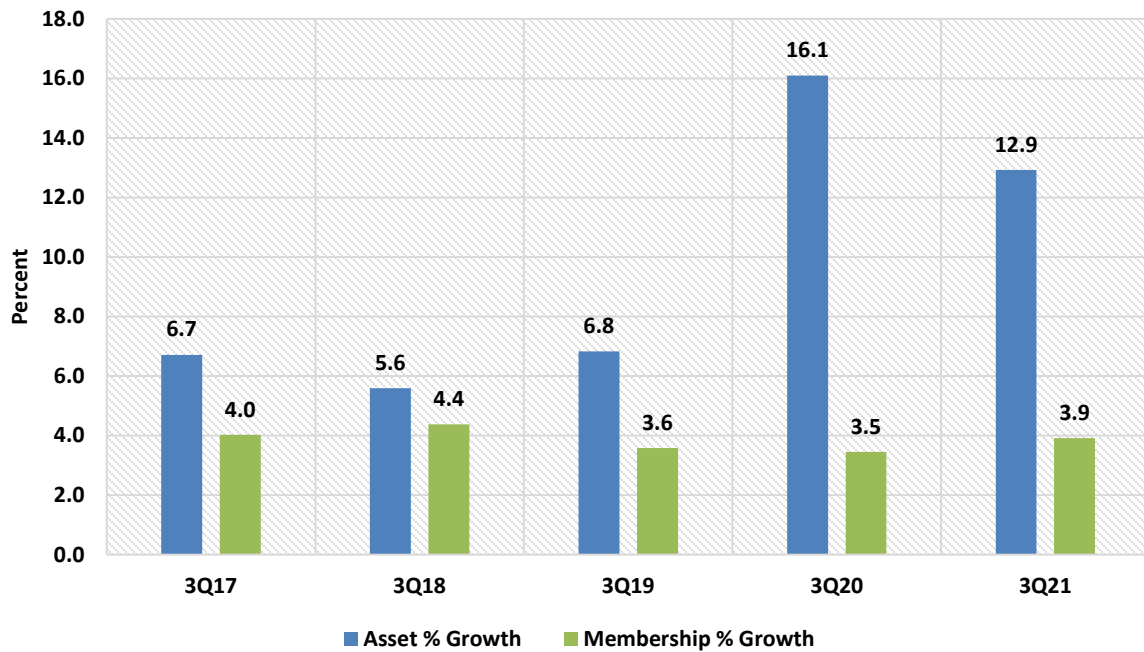


Asset Growth Trend

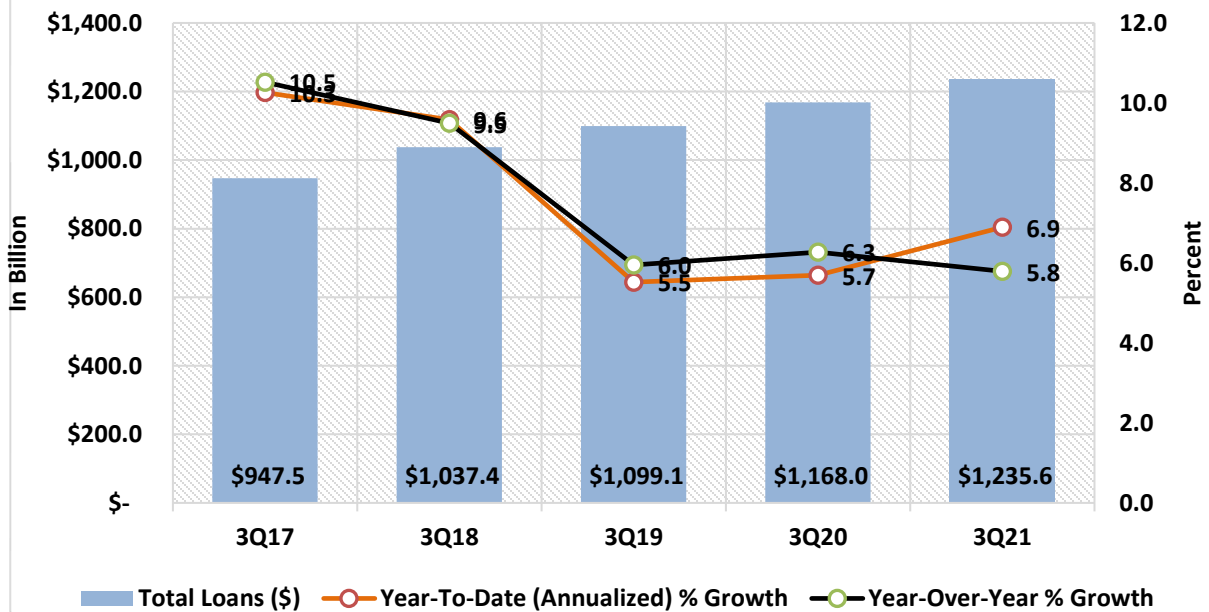


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Asset vs. Membership % Growth

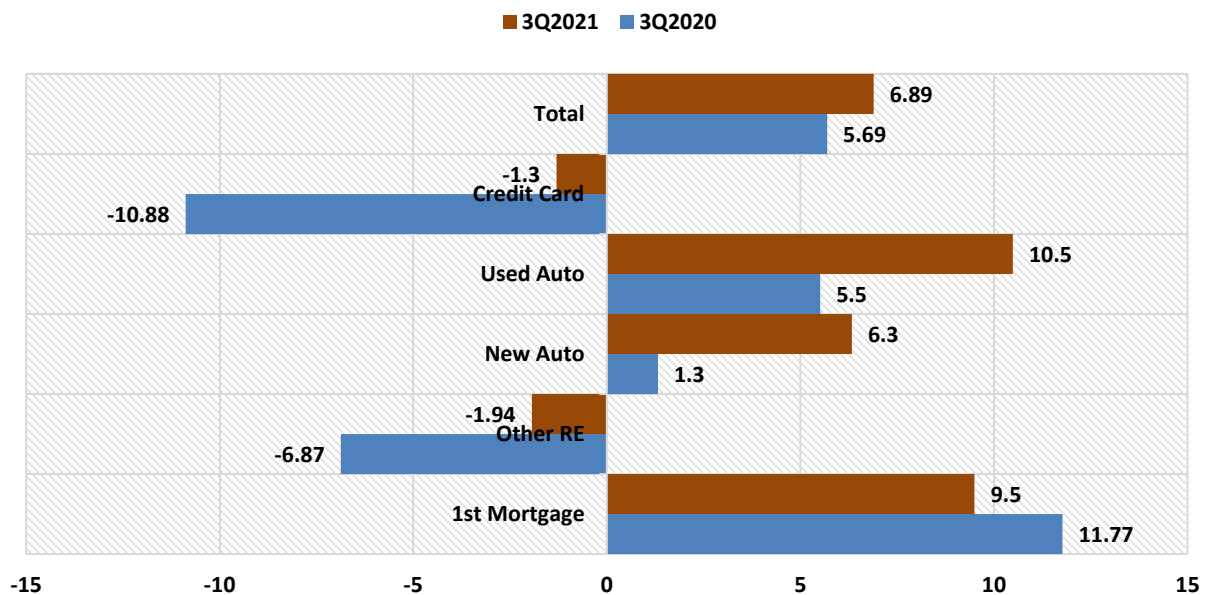


Loan Growth Trend

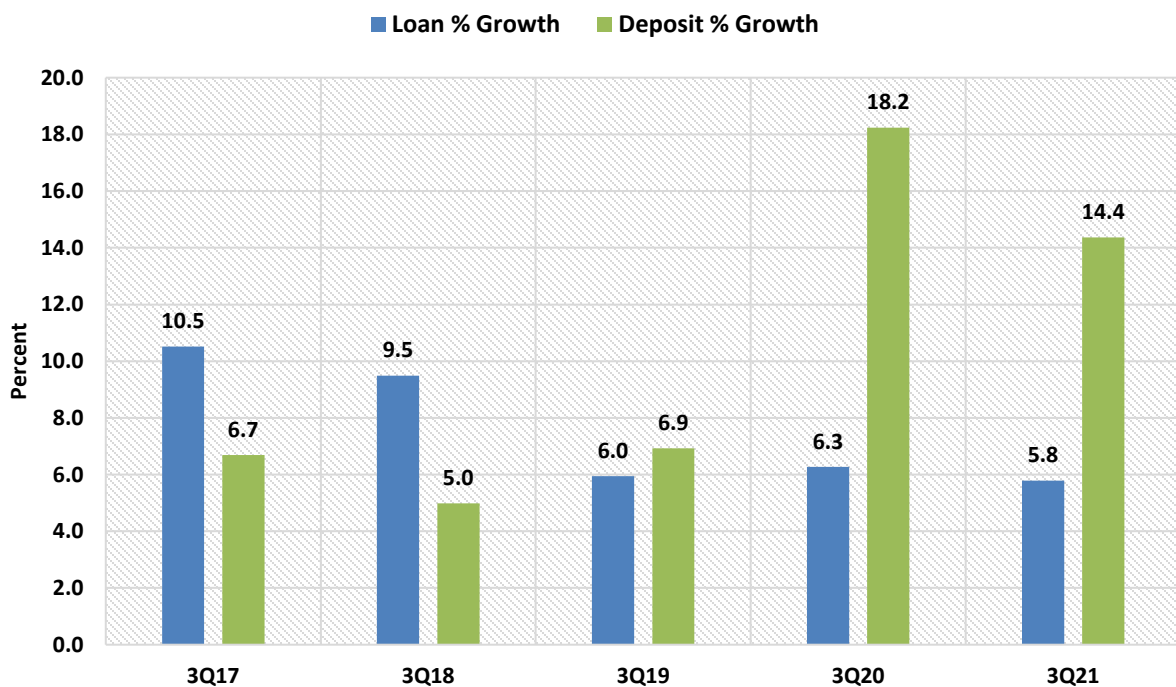


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Loan Growth By Types: Year-To-Date % Growth

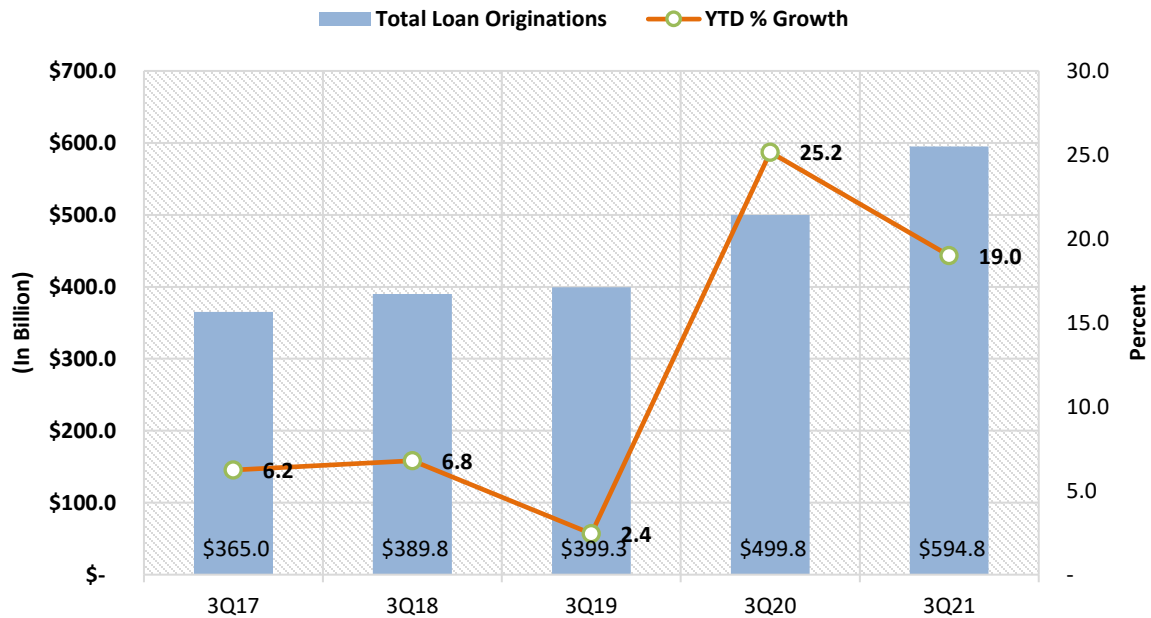


Loan vs. Deposit % Growth (Year-Over-Year)

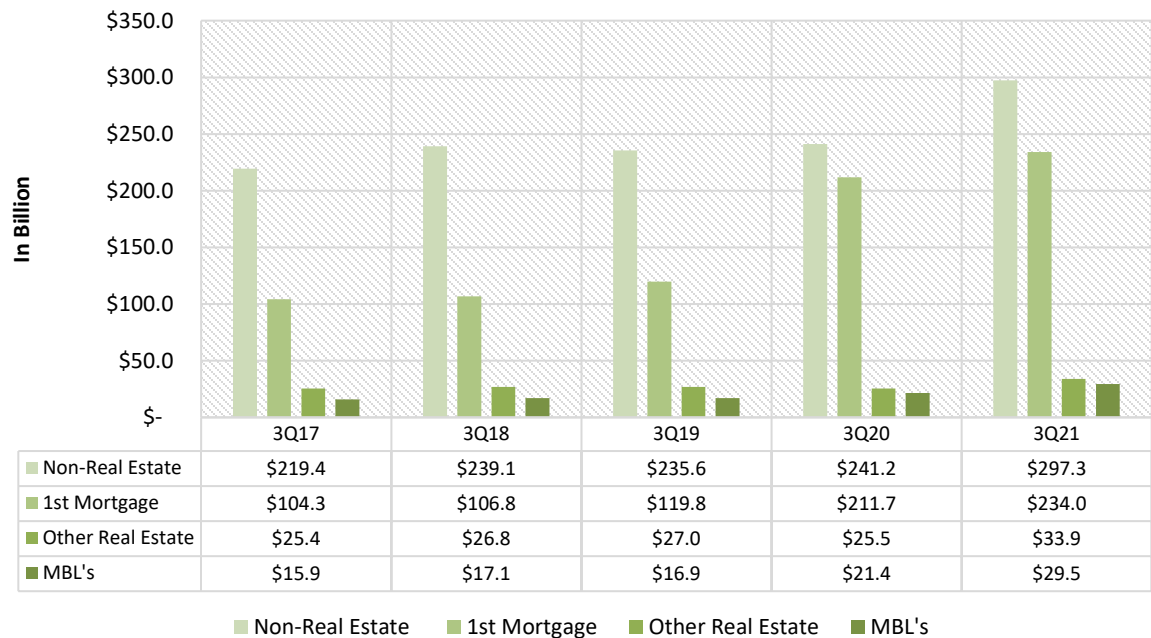


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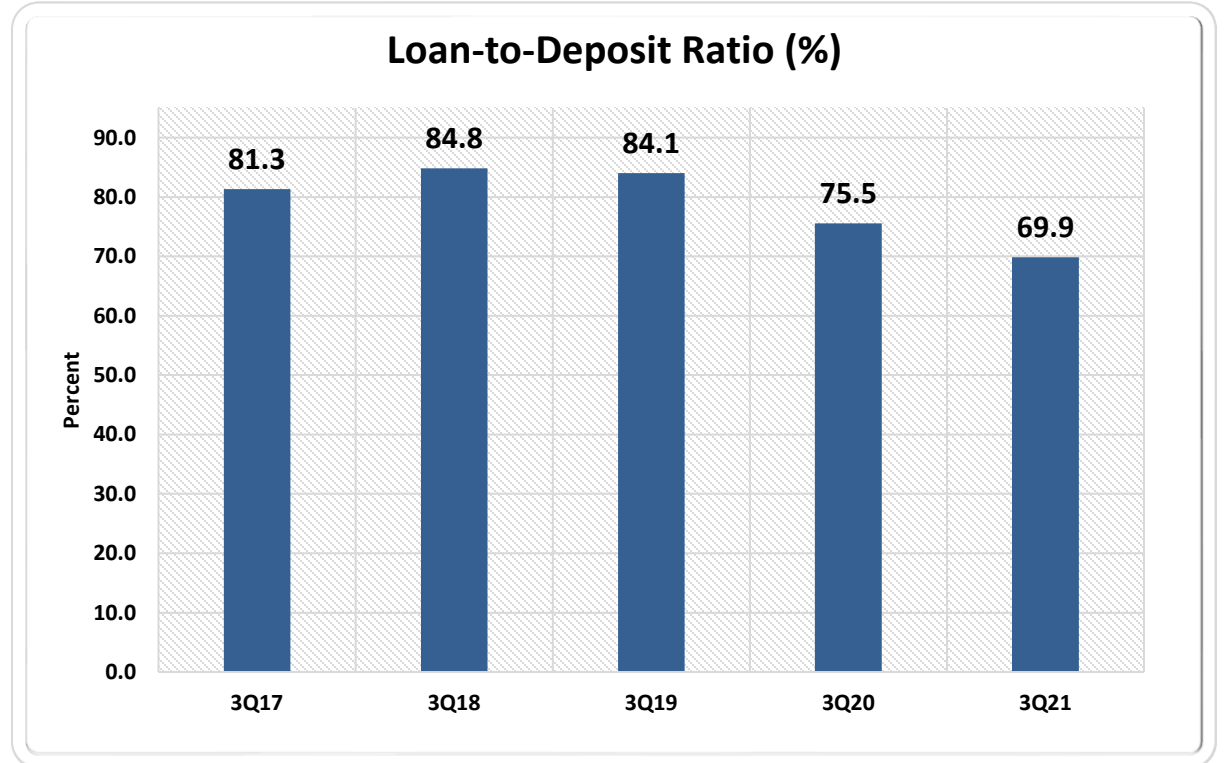
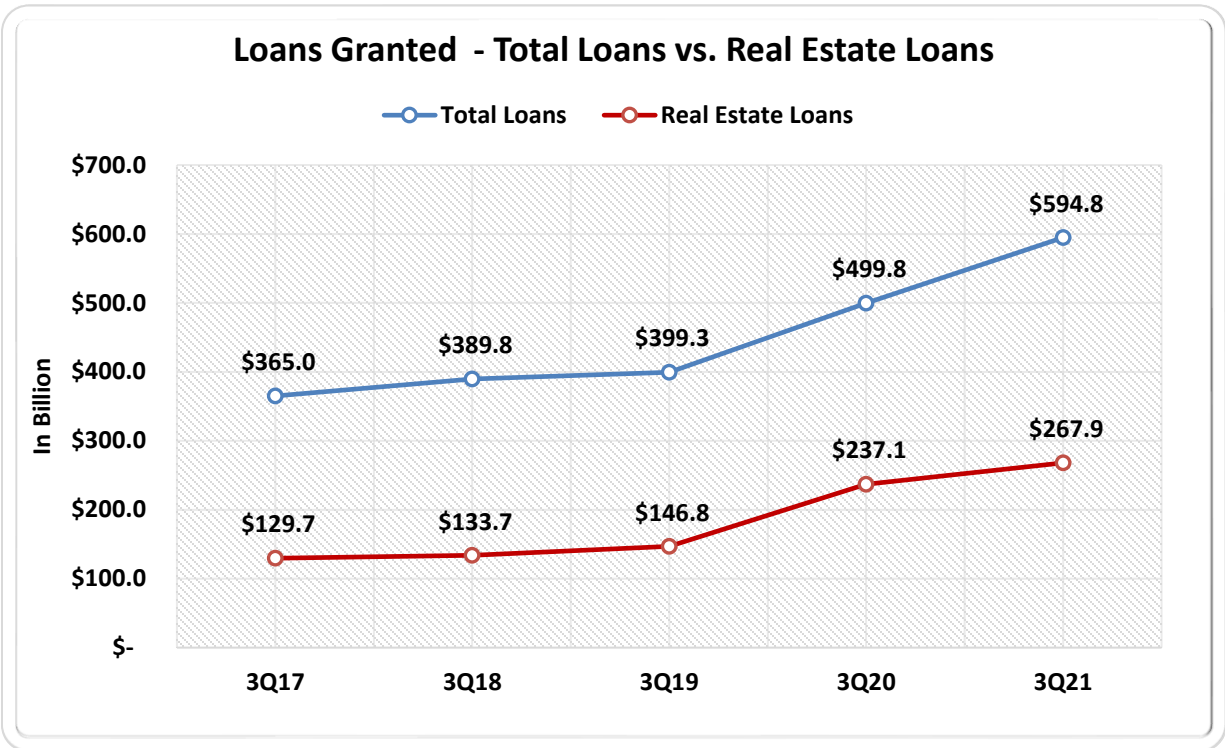
Loan Originations (YTD) and % Growth



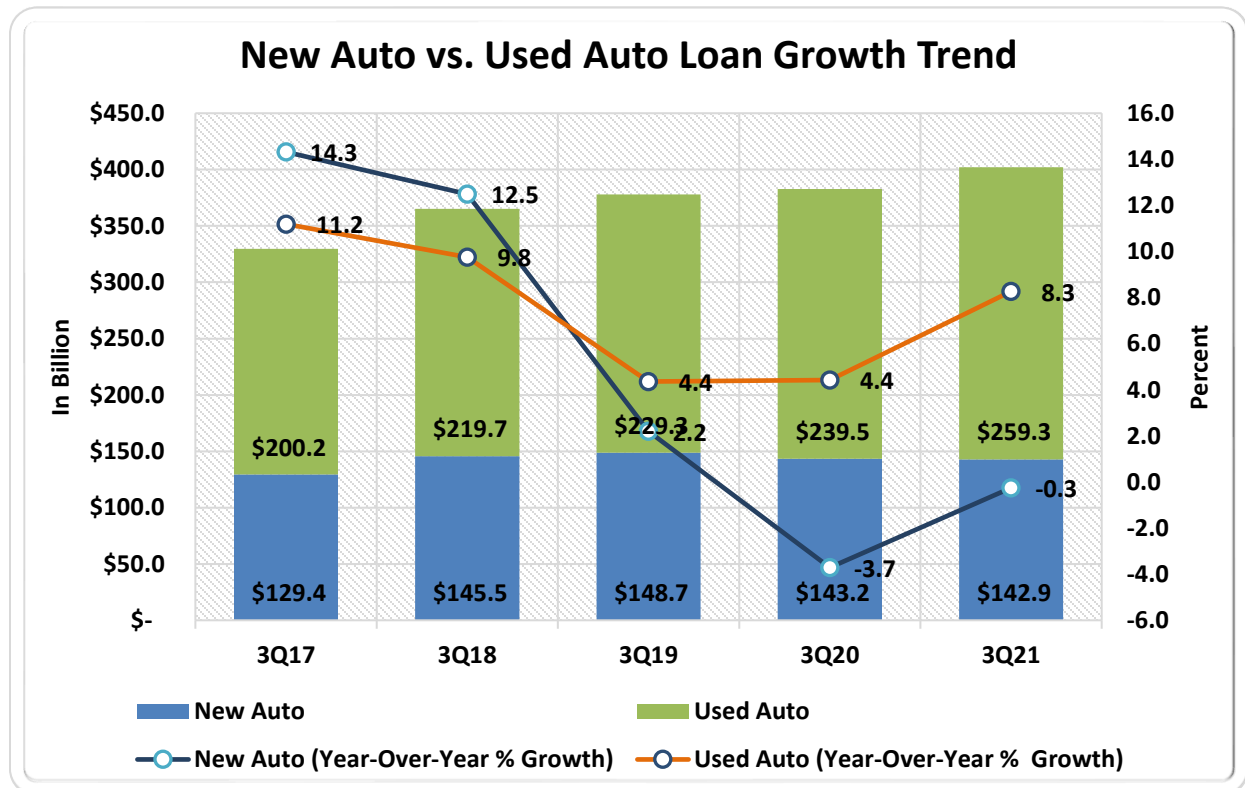
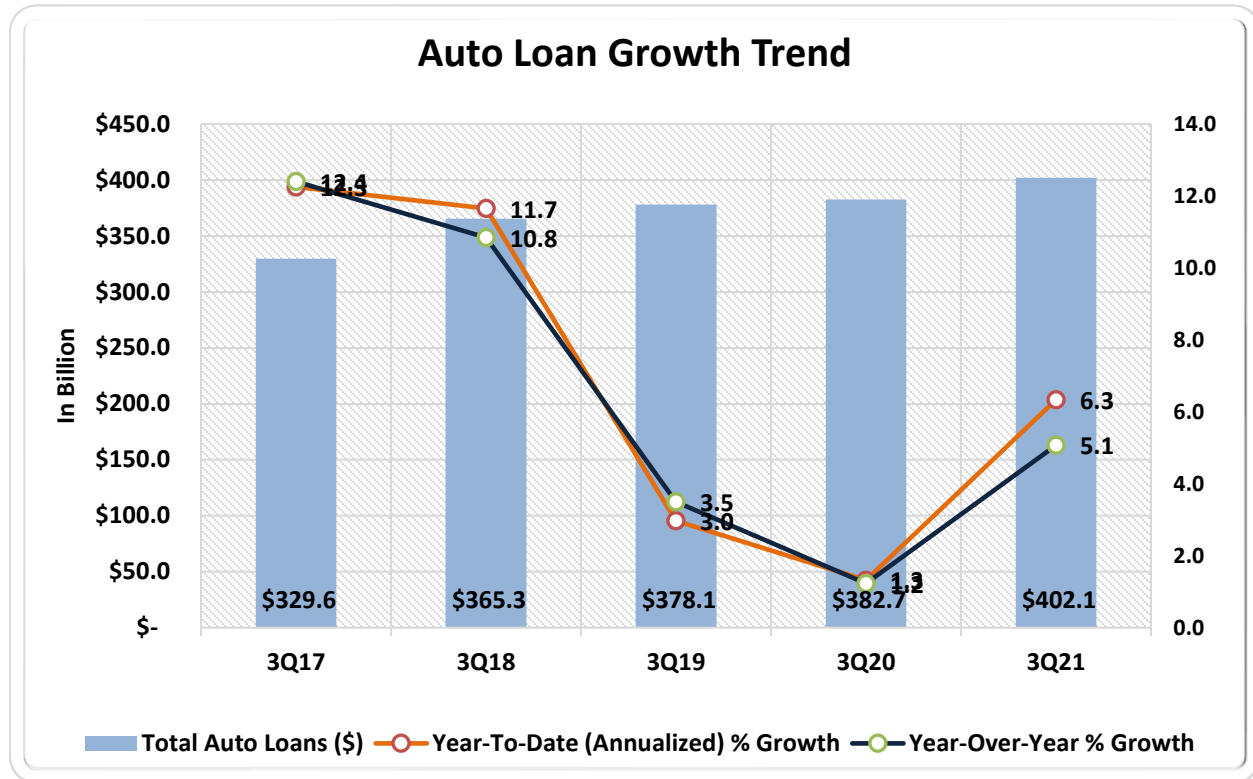
Loan Origination by Loan Types - (Year-To-Date)



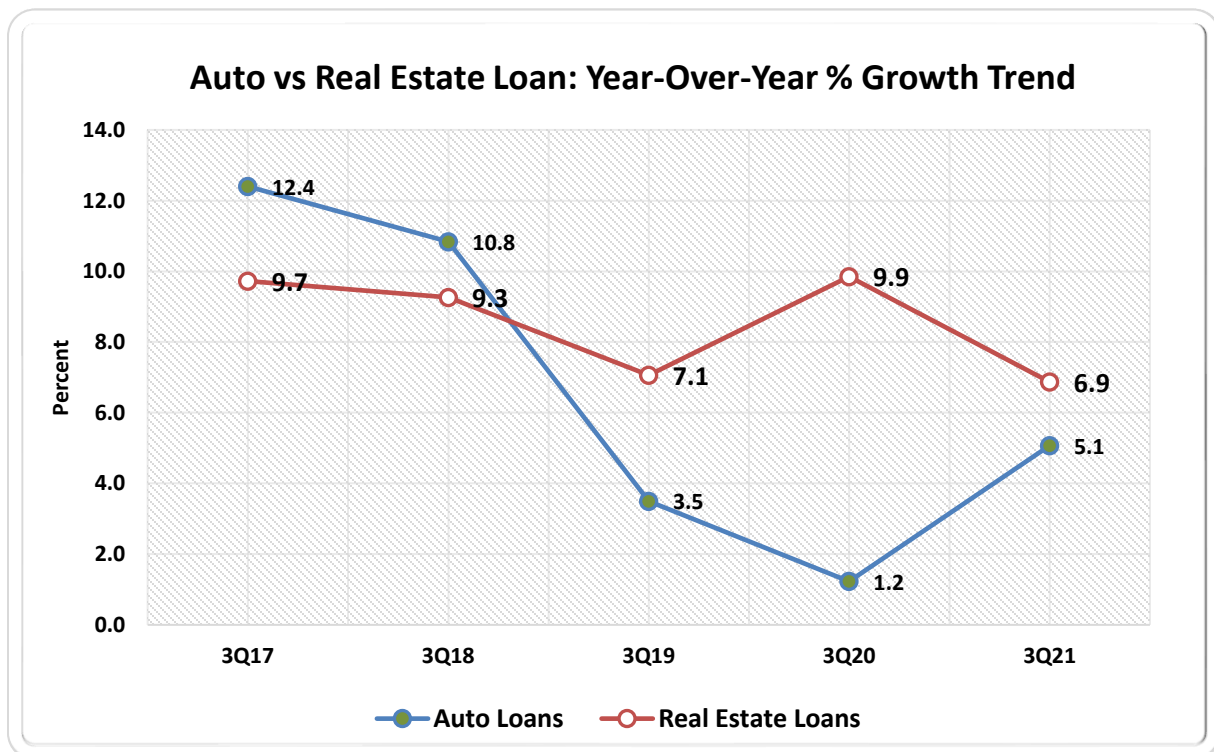
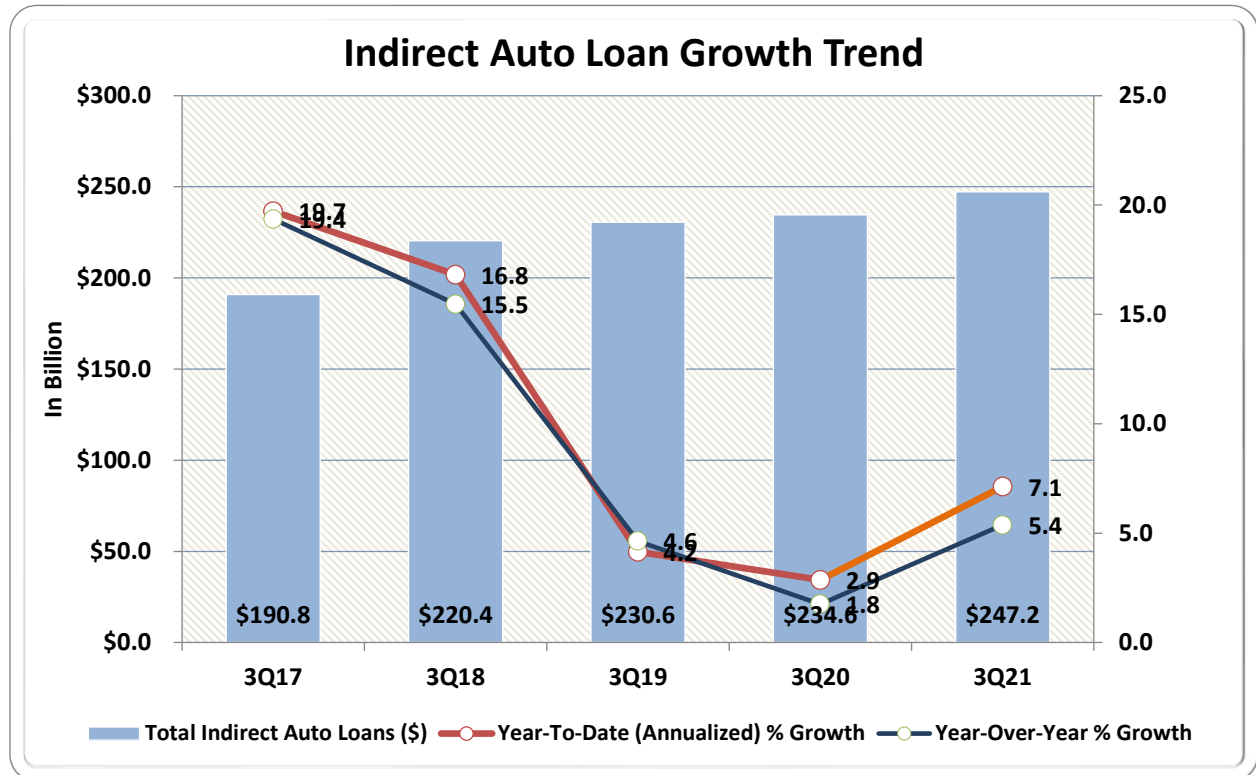
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



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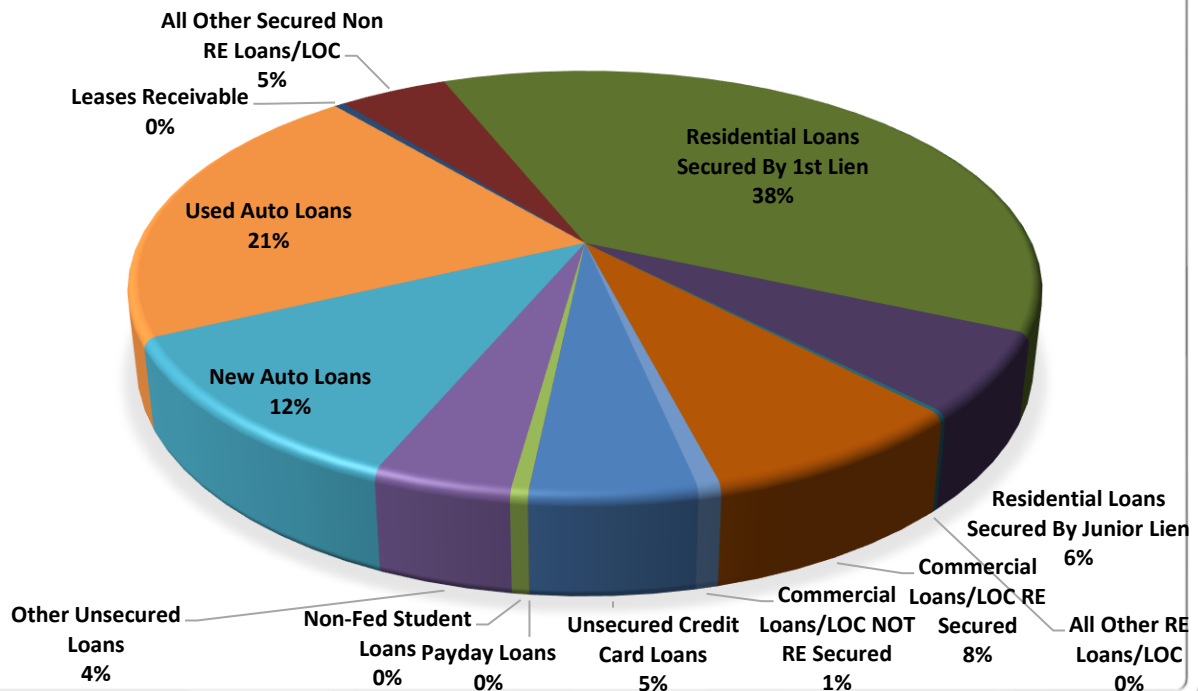


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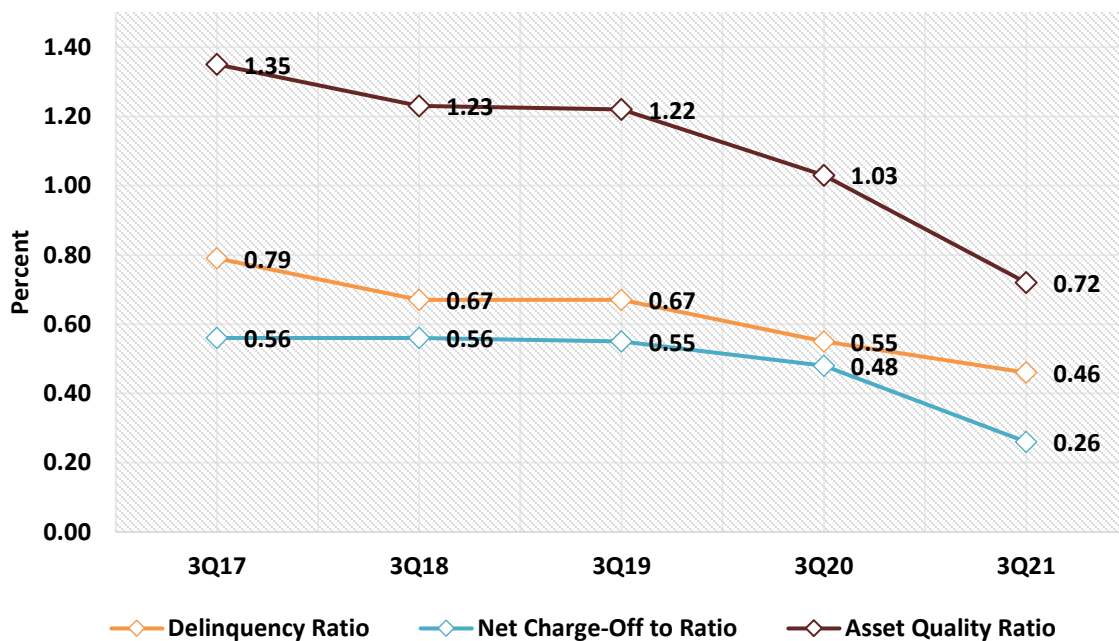


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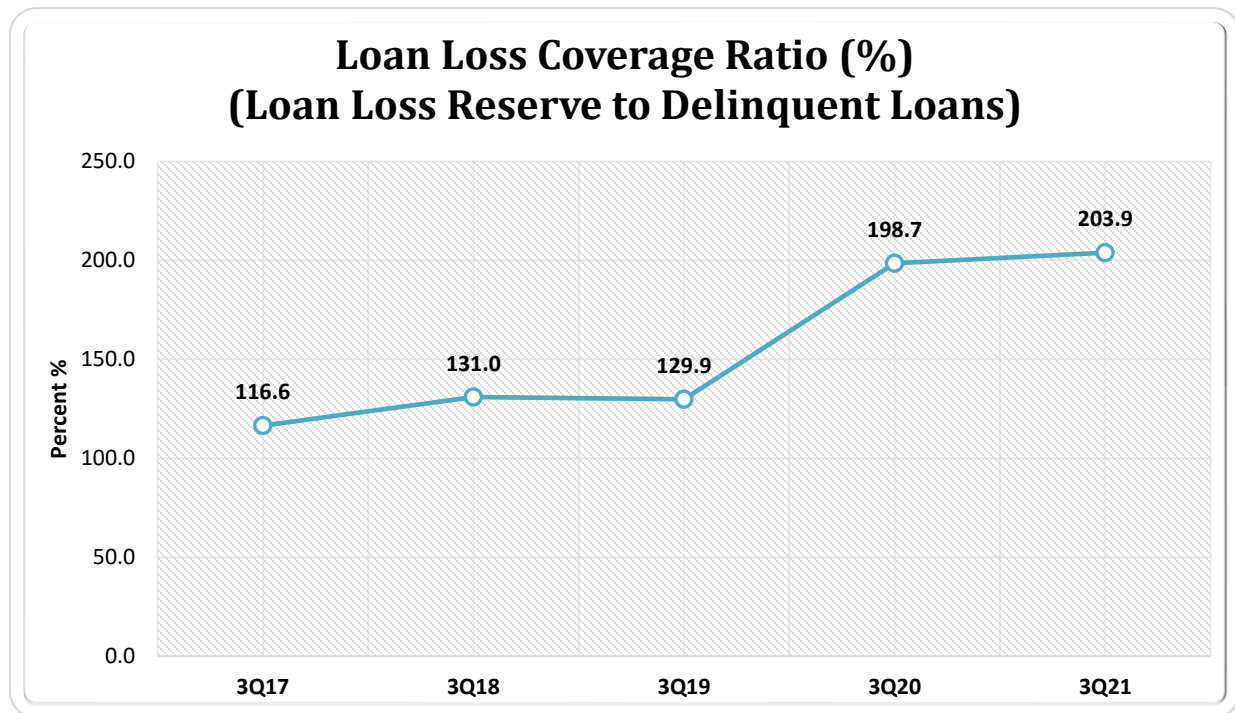
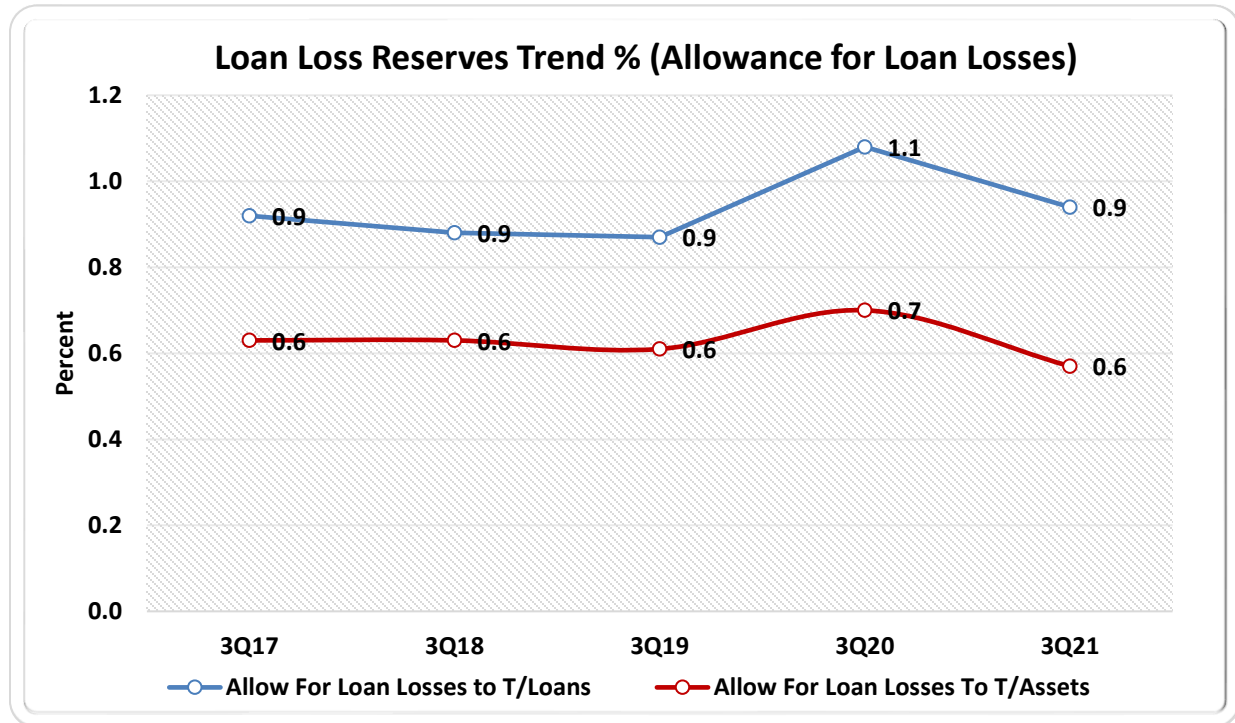
LOAN PORTFOLIO COMPOSITION AS OF SEPTEMBER 30, 2021



Asset Quality Ratios (%)

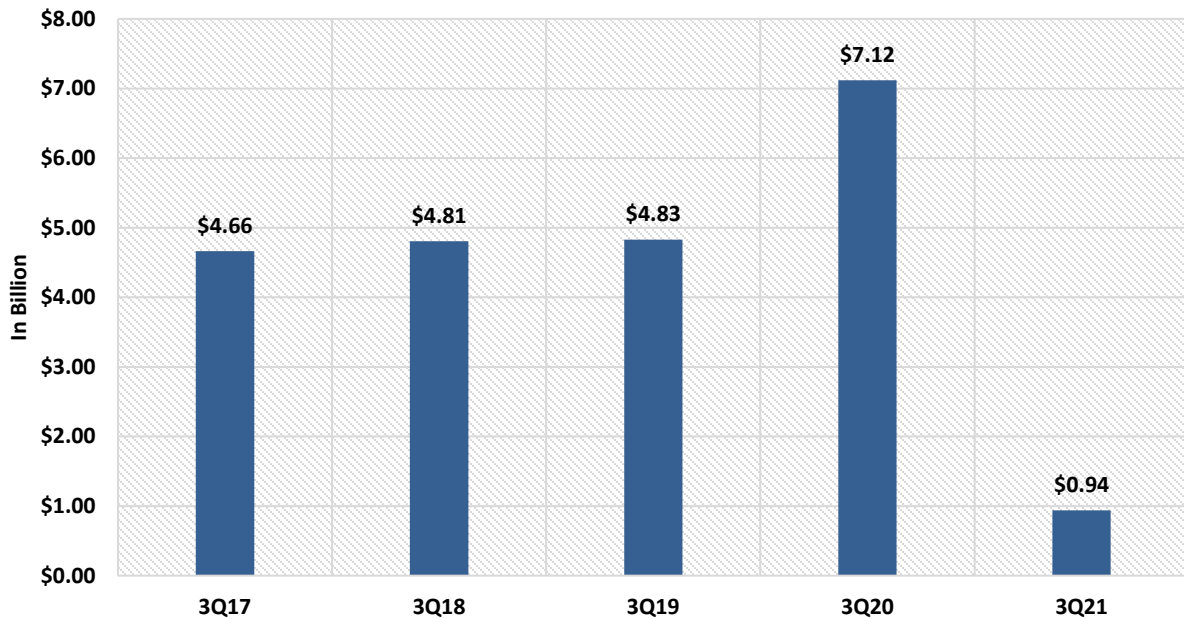


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

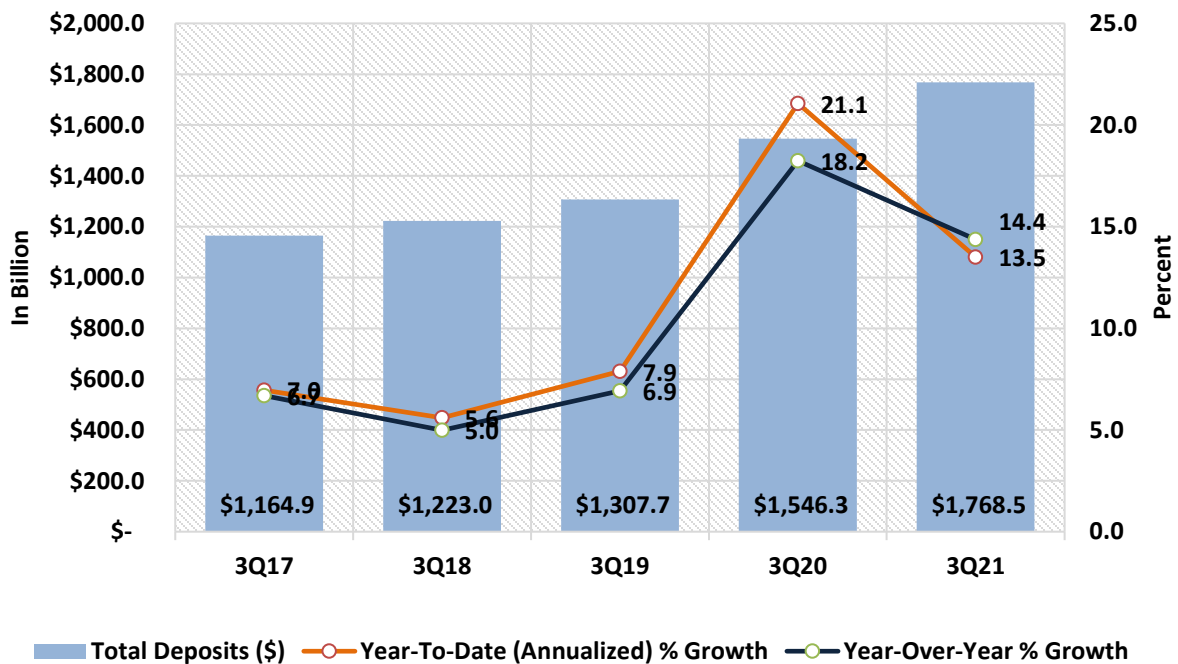


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Provision for Loan Losses (In Billion)

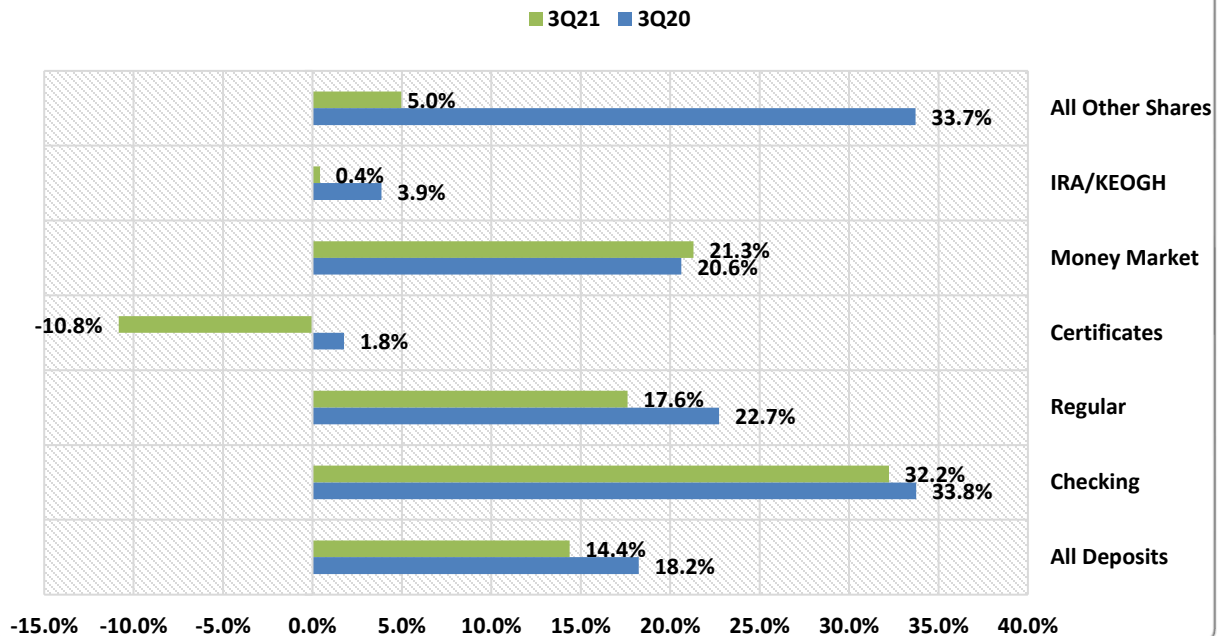


Deposit Growth Trend

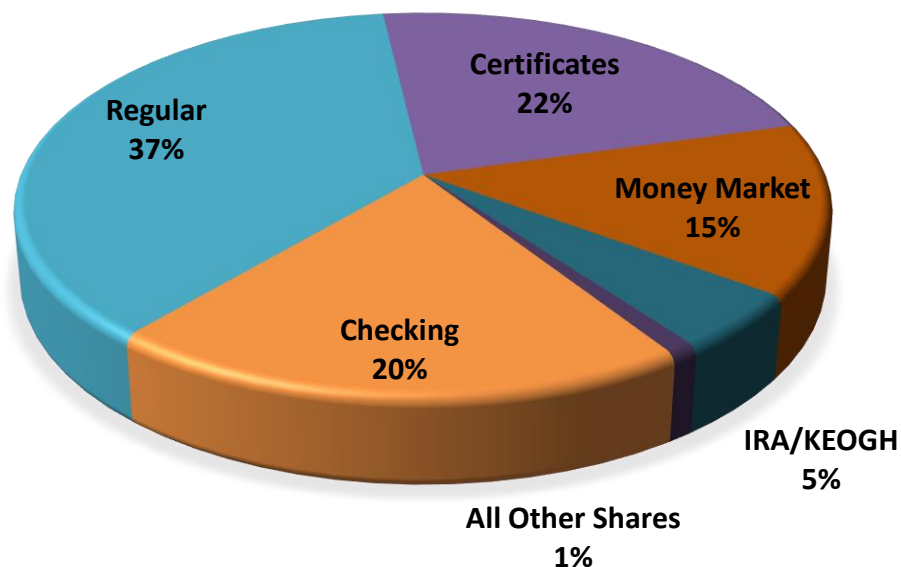


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Core Deposits (Year-Over-Year) % Growth



DEPOSIT PORTFOLIO COMPOSITION AS OF SEPTEMBER 30, 2021

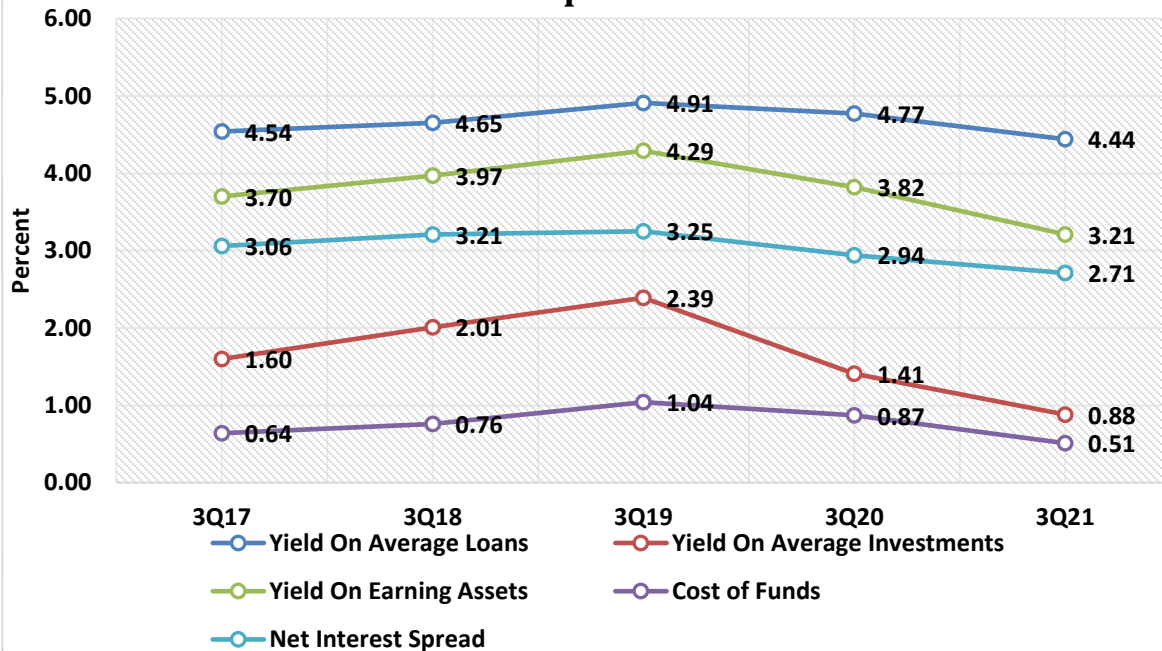


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Total Investments - Growth Trend

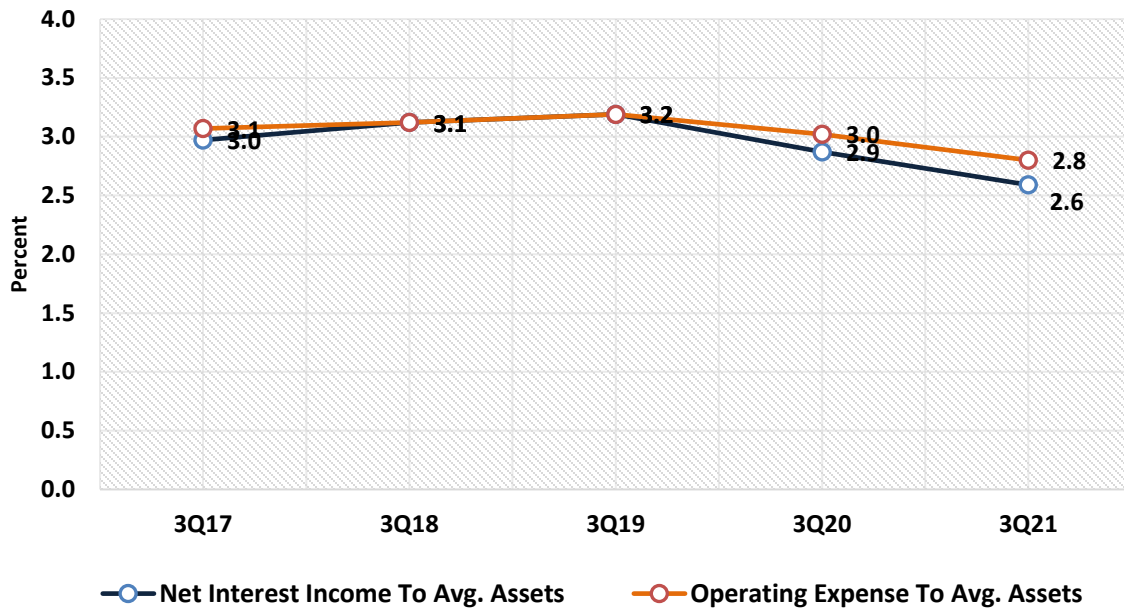


Yield Spread Trend

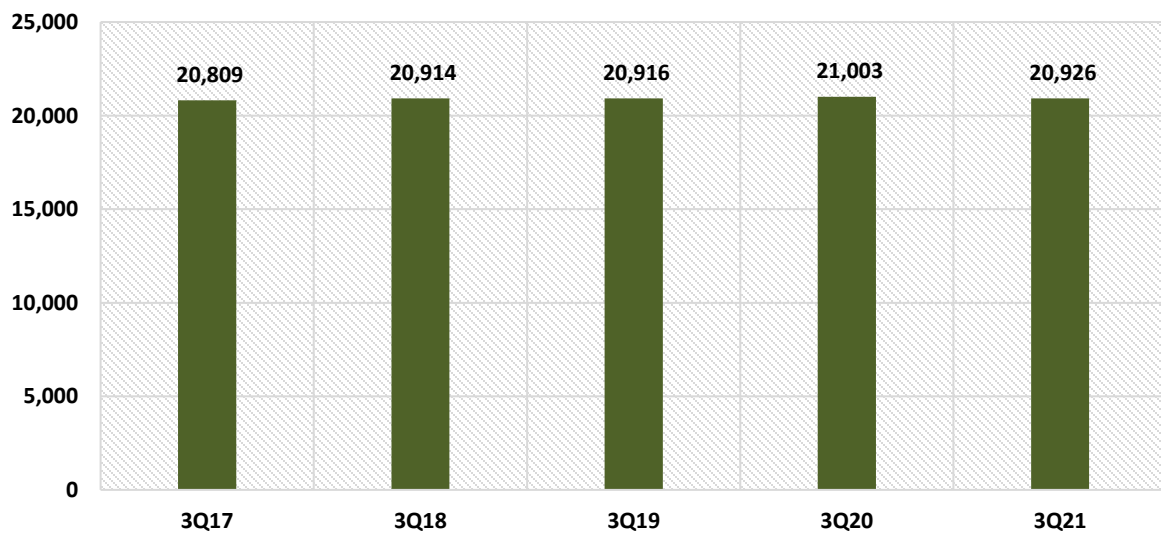


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Net Interest Margin vs Operating Expense Ratio

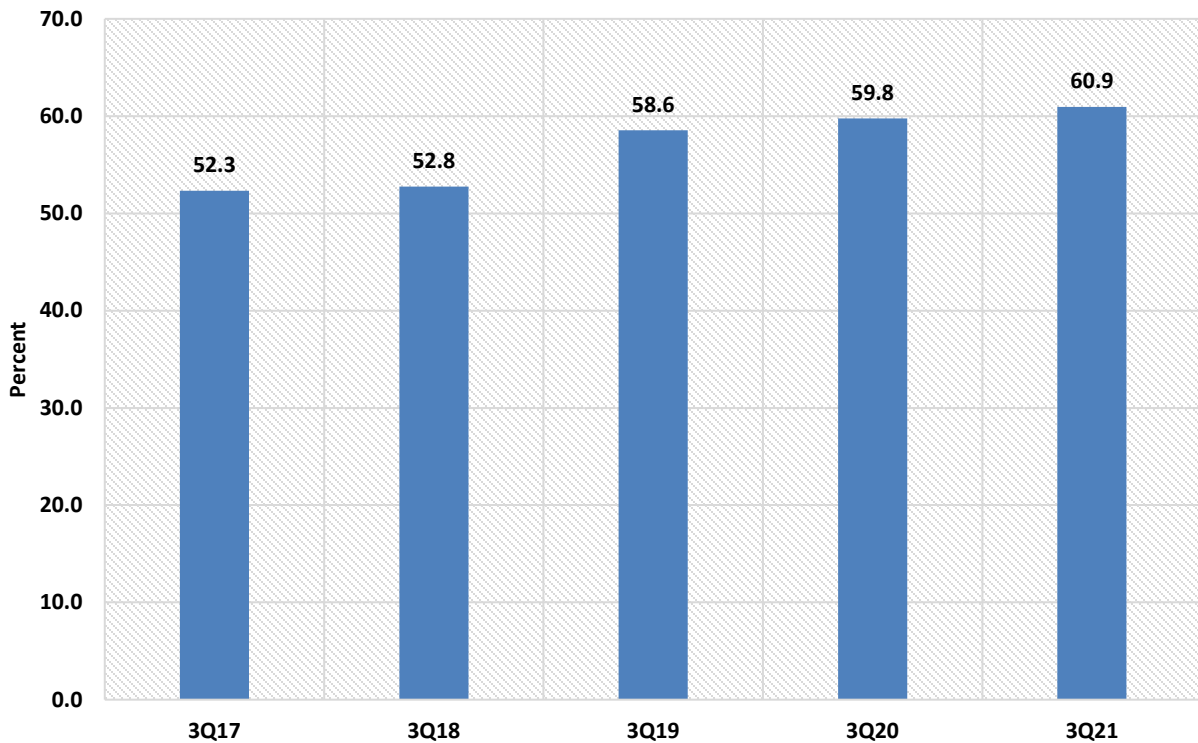


of Credit Union Branch Offices

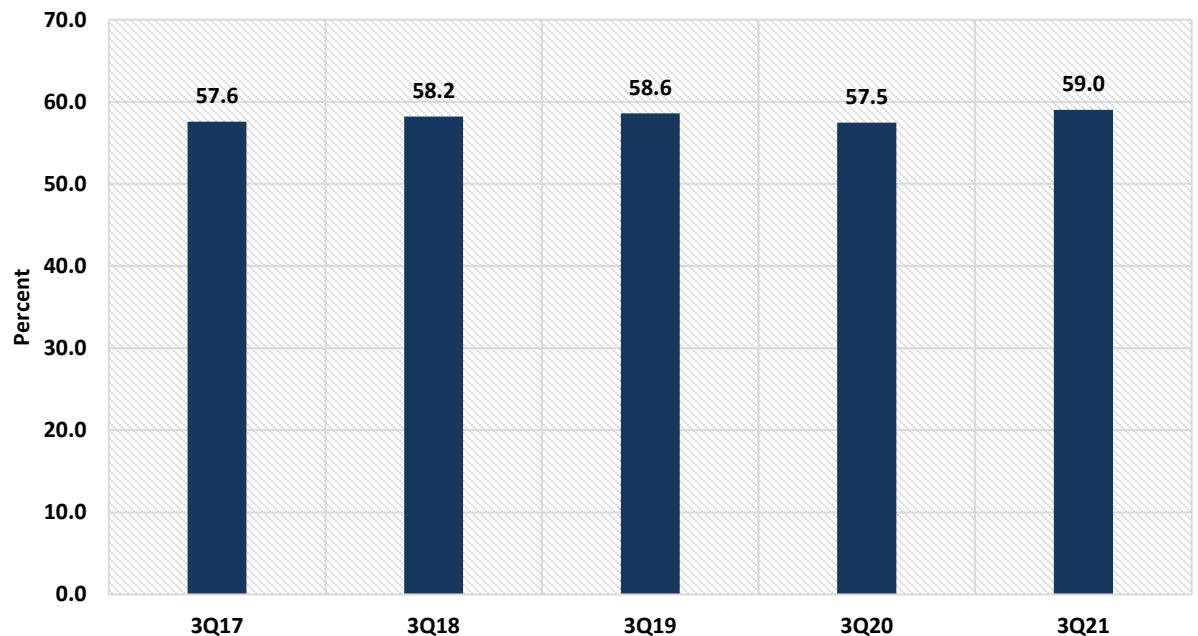


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

Checking Account Penetration Rate (%)

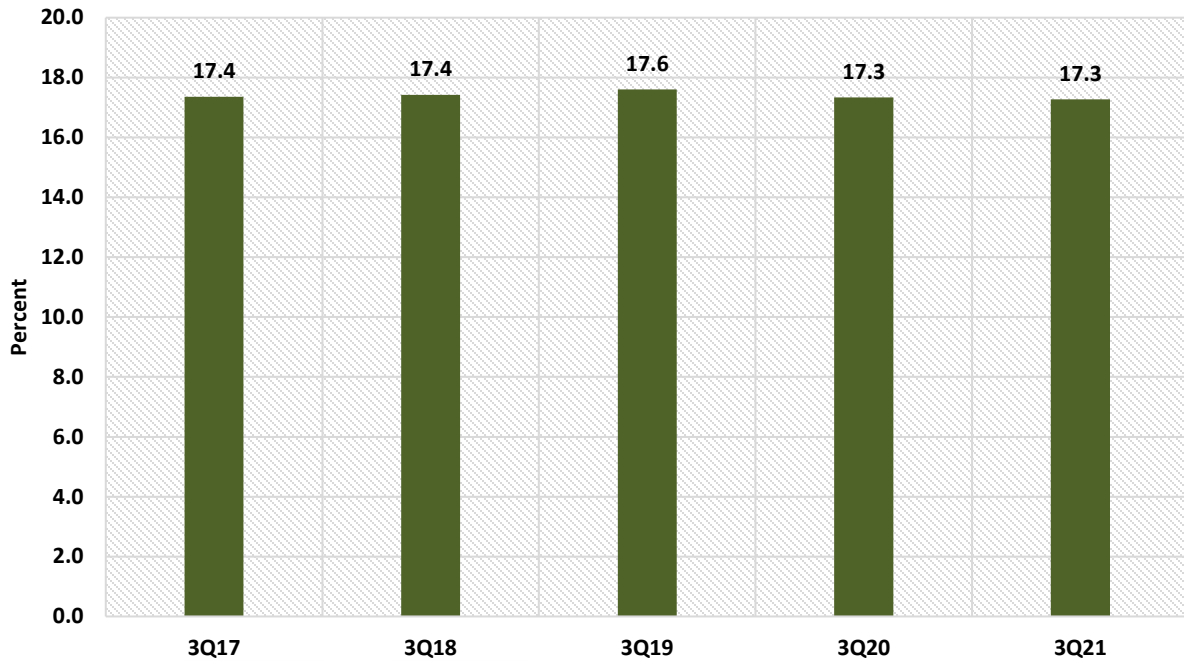


Loan Penetration Rate (%)



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

Credit Card Loan Penetration Rate (%)



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

