

# CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

**3RD QUARTER 2021**

**cudata.**  
**INTERACTIVE RESEARCH PLATFORM**

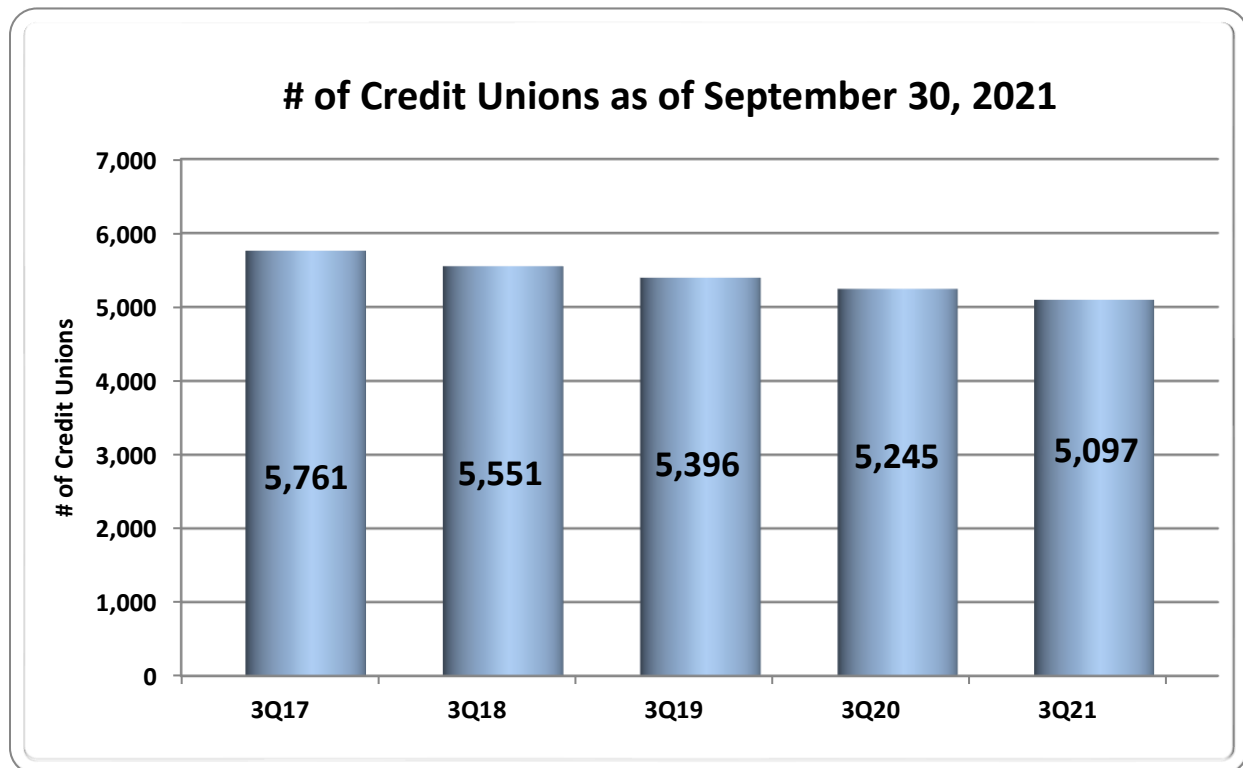
(The Latest Version is Now Available)

**CUDATA.COM**

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

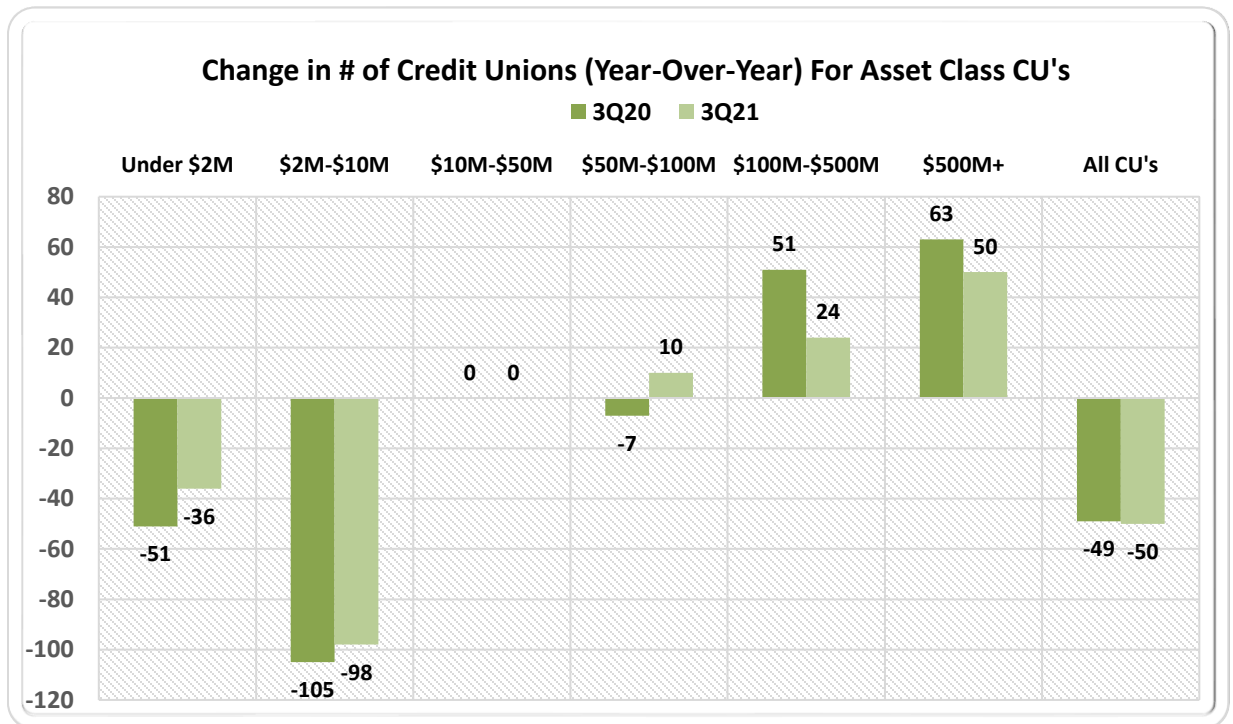
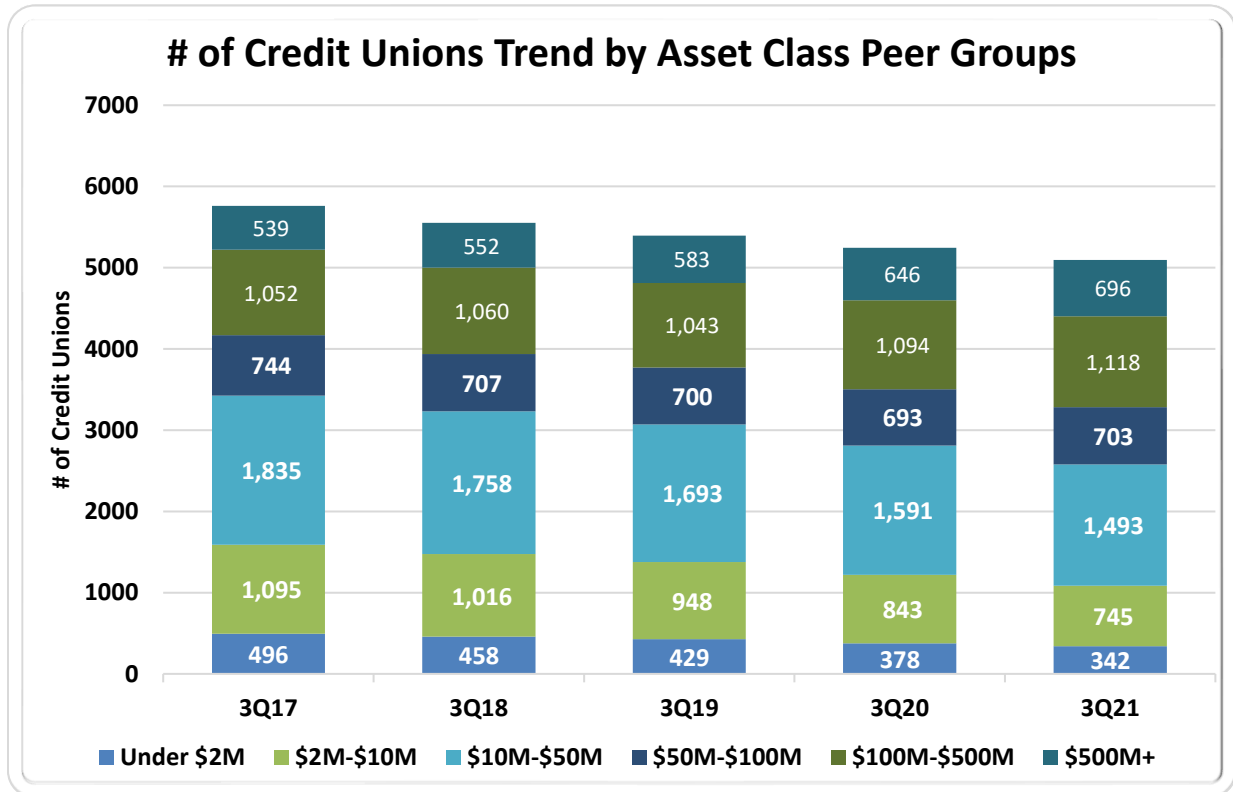
600 E Sumac Avenue, Provo, UT 84604

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



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

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

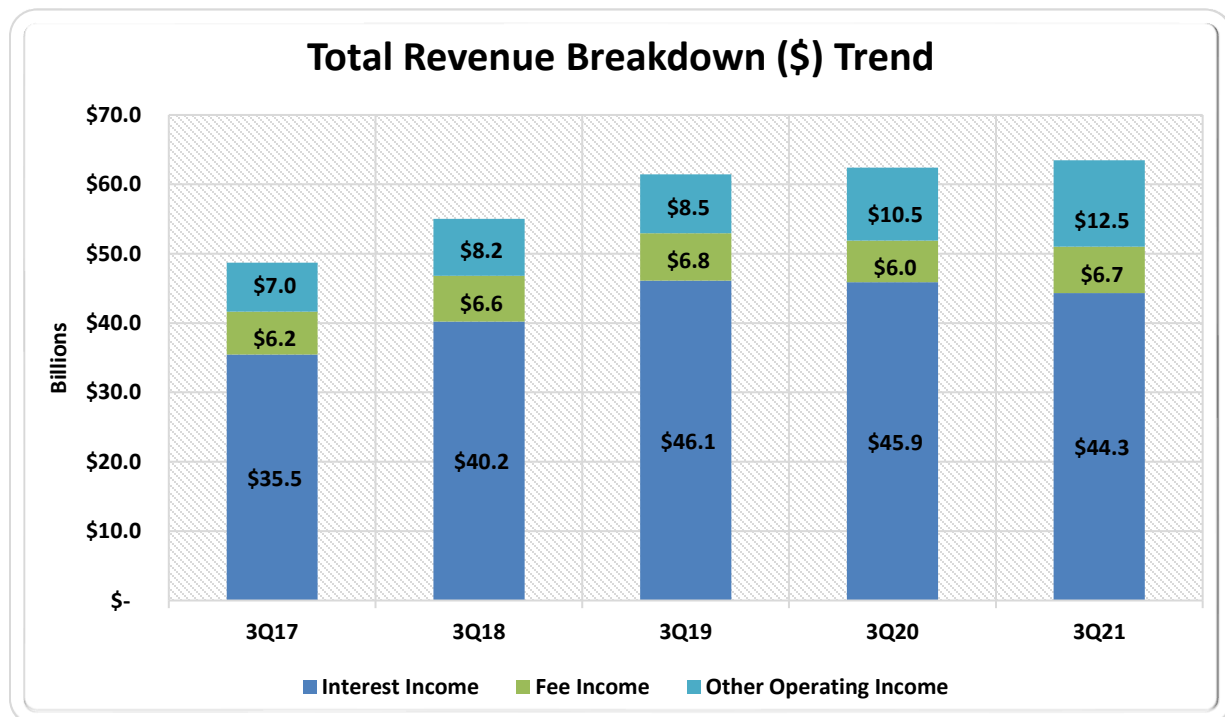
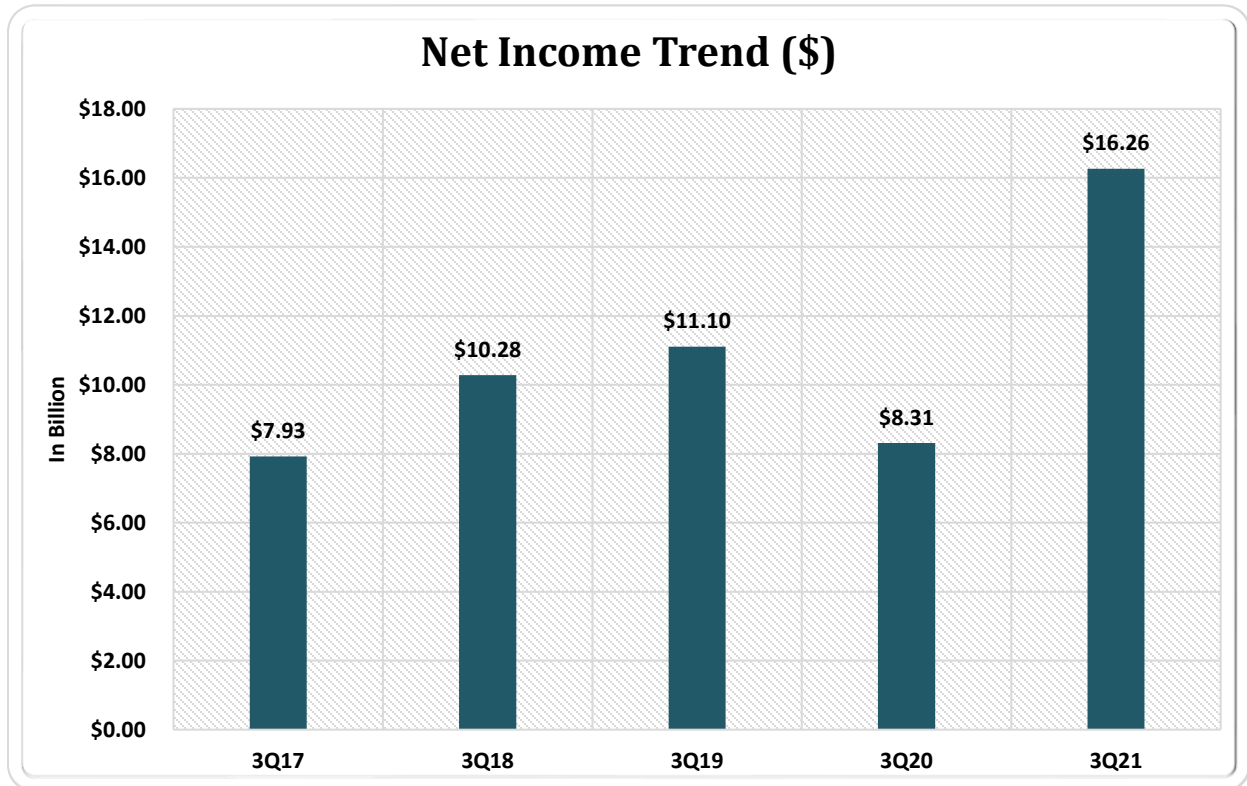


## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

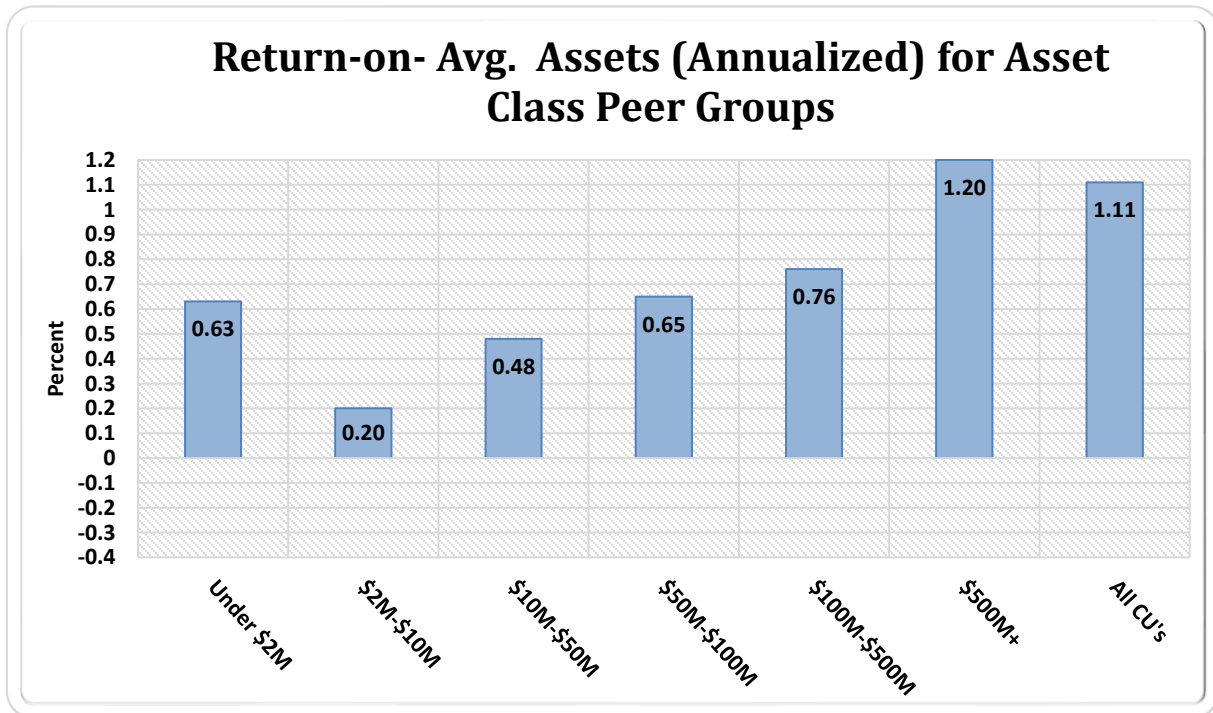
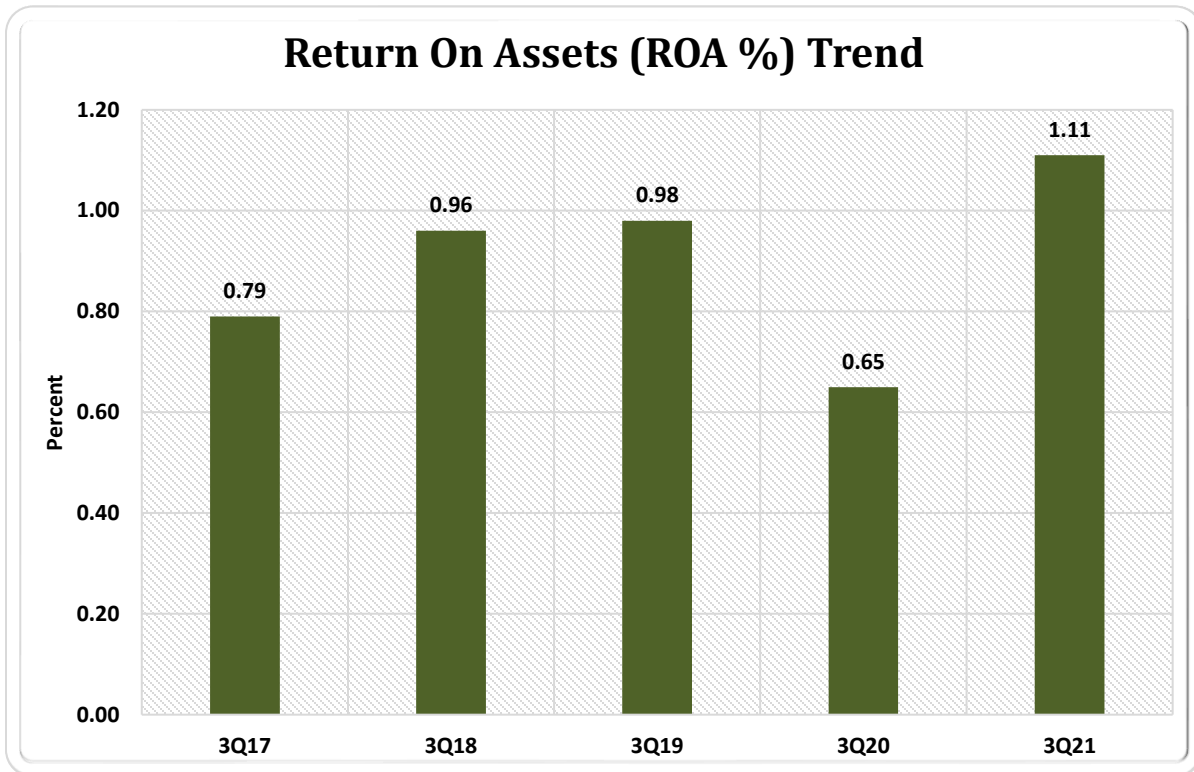
Asset-Based Peer Group Statistics As of September 30, 2021							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	342	6.7%	\$ 311,860,000	0.0%	99,831	0.1%
2	\$2M -- < \$5M	320	6.3%	\$ 1,095,730,000	0.1%	204,123	0.2%
3	\$5M -- < \$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%
<b>TOTAL</b>		<b>5,097</b>	<b>100.0%</b>	<b>\$ 2,040,690,920,000</b>	<b>100.0%</b>	<b>130,026,066</b>	<b>100.0%</b>

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)
<b>Net Interest Margin</b>	<b>2.87</b>	<b>2.59</b>	<b>-0.28 bps</b>
<b>+ Fees &amp; Other Income</b>	<b>1.30</b>	<b>1.31</b>	<b>0.01 bps</b>
<b>- Operating Expenses</b>	<b>3.02</b>	<b>2.80</b>	<b>-0.22 bps</b>
<b>- Provision for Loan Losses</b>	<b>0.56</b>	<b>0.06</b>	<b>-0.50 bps</b>
<b>+ Non-Operating Income</b>	<b>0.06</b>	<b>0.07</b>	<b>0.01 bps</b>
<b>= ROA</b>	<b>0.65</b>	<b>1.11</b>	<b>0.46 bps</b>

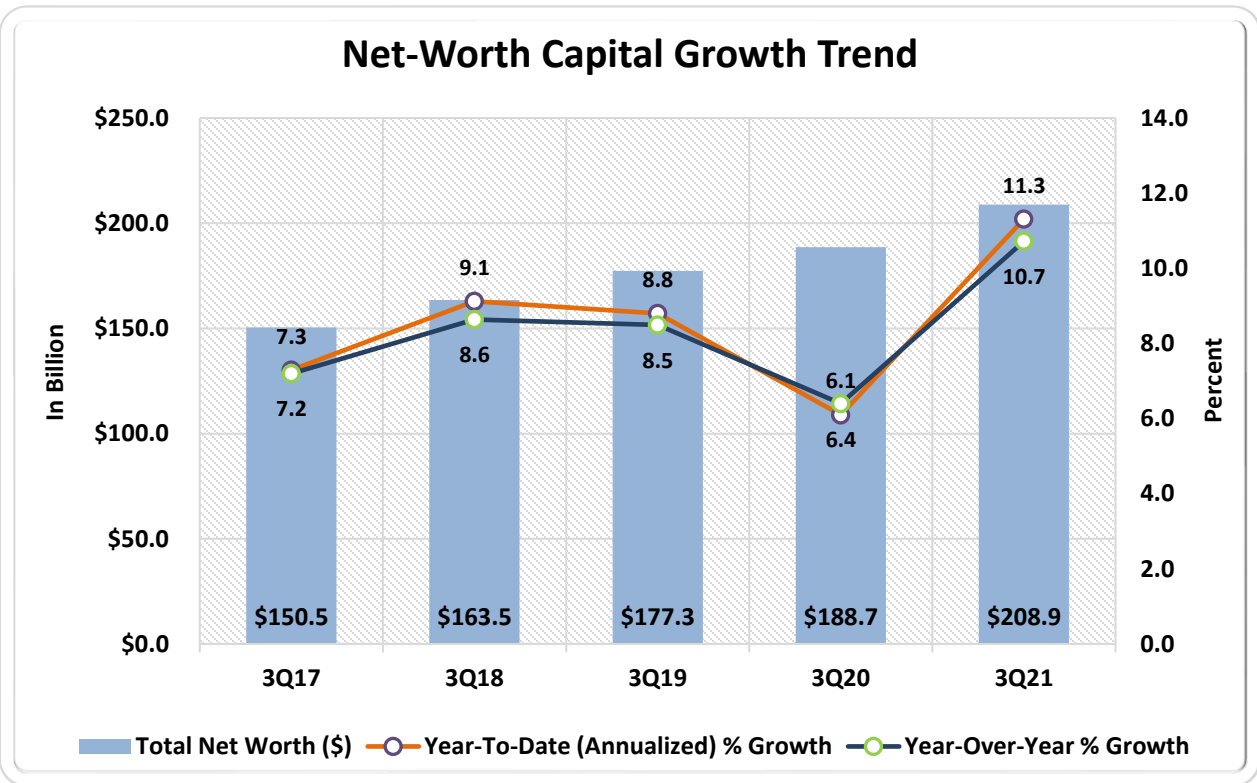
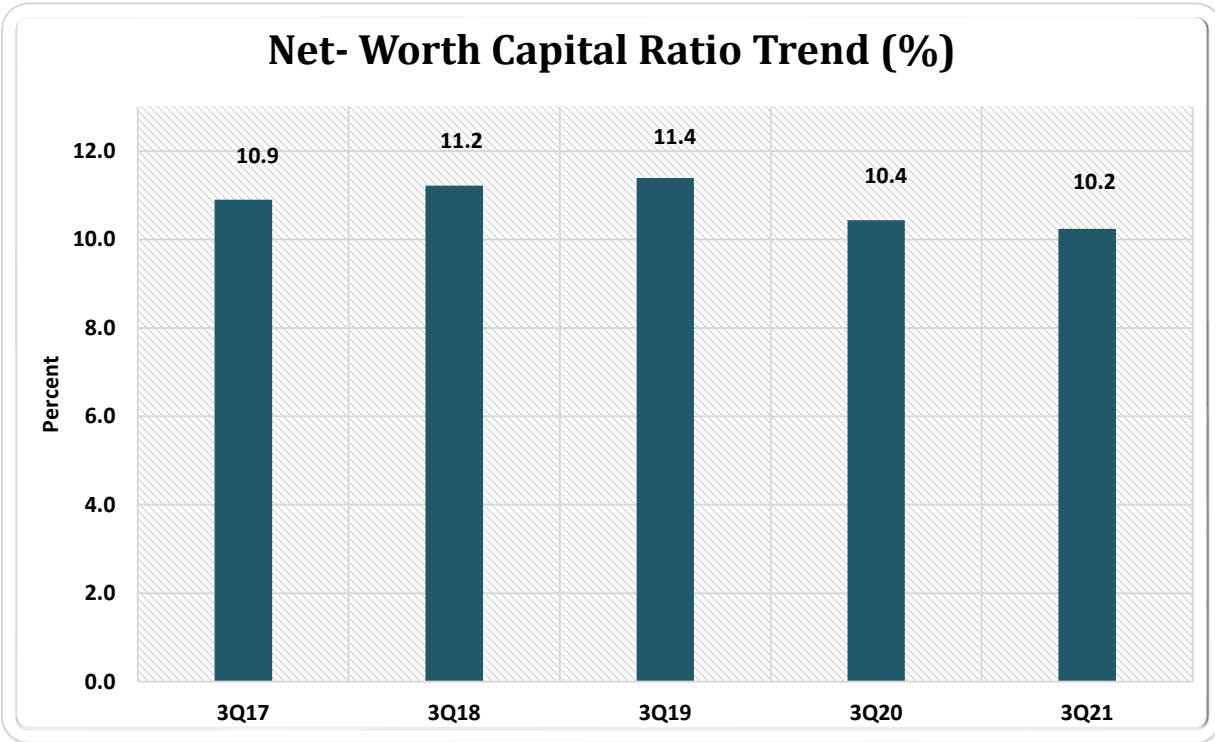
## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



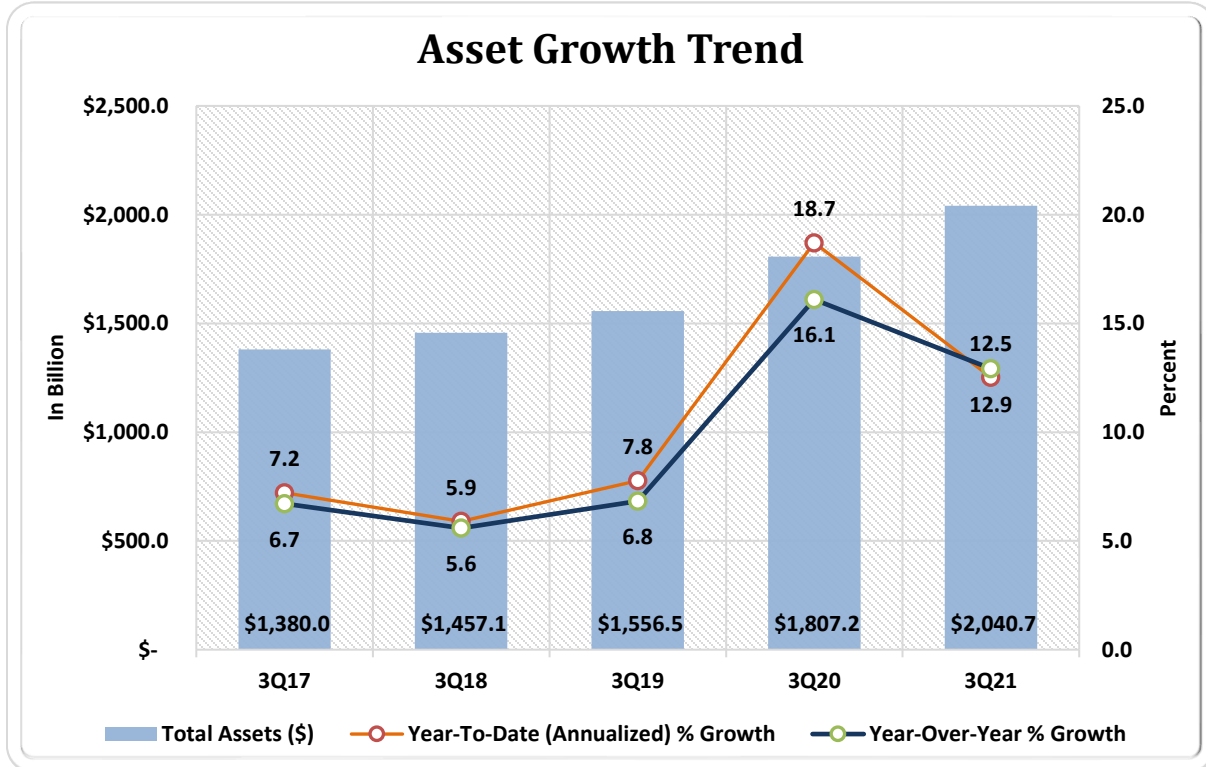
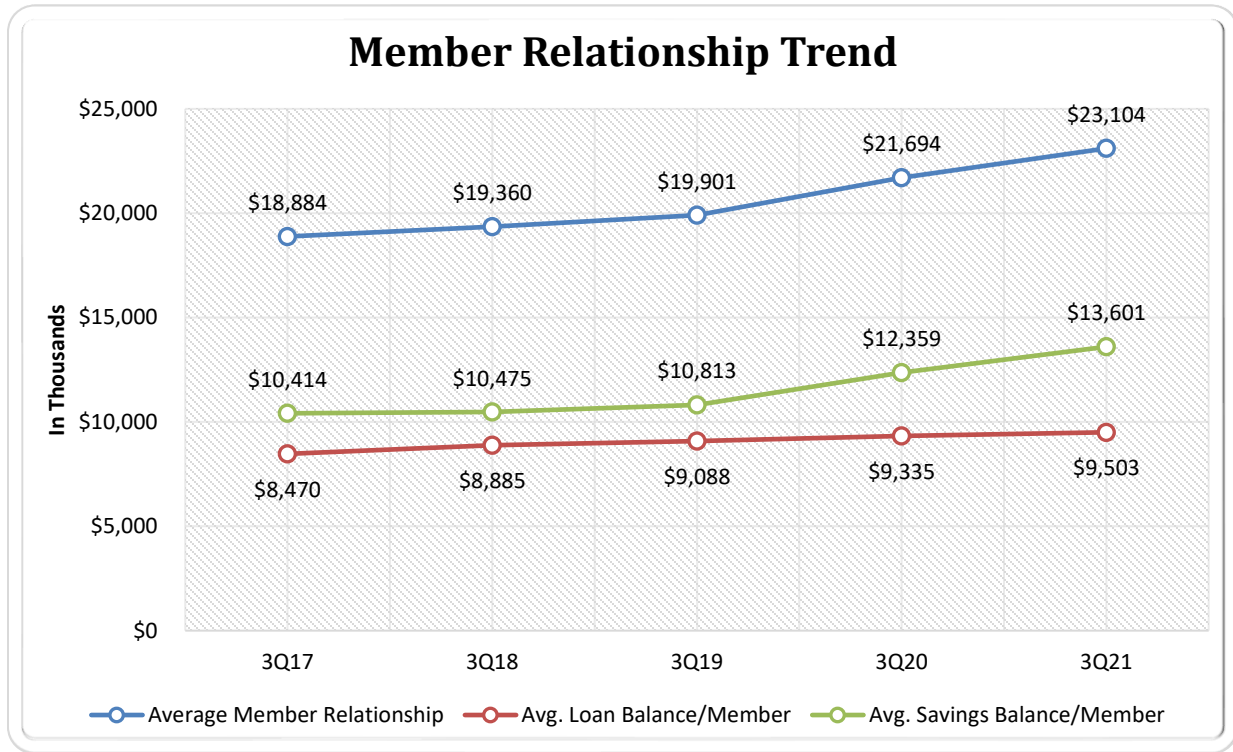
## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



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

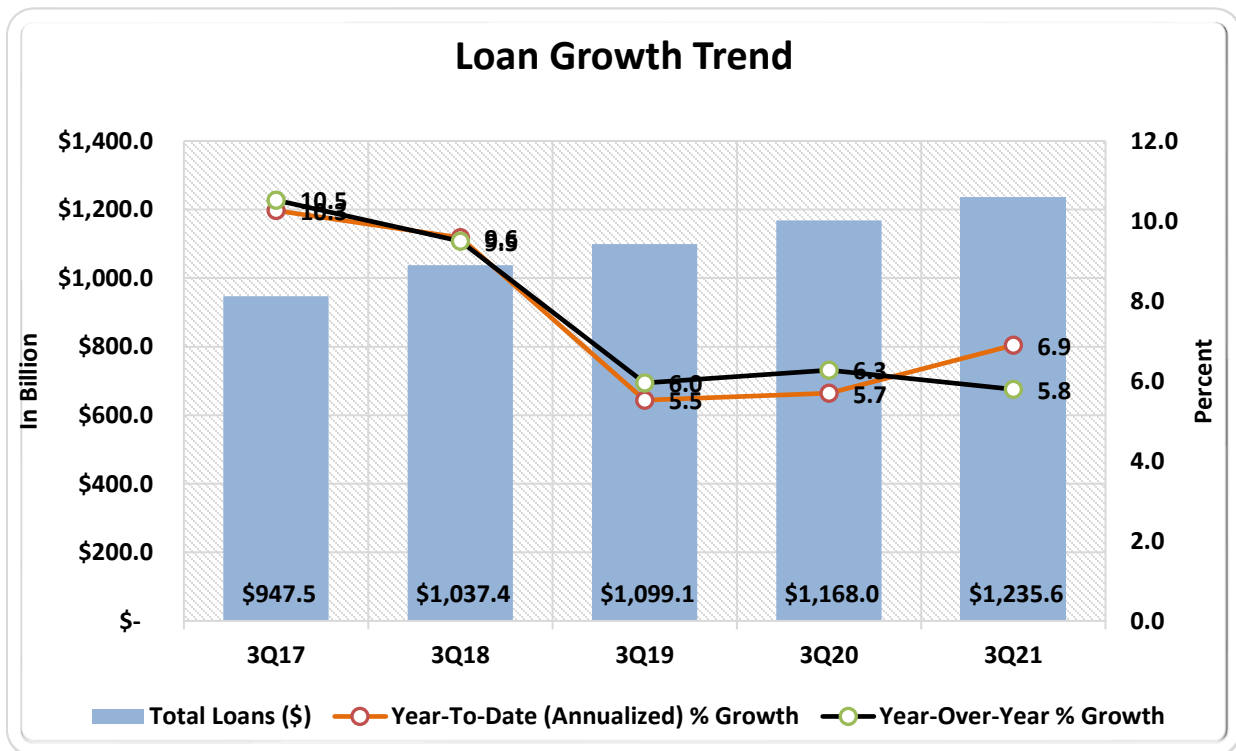
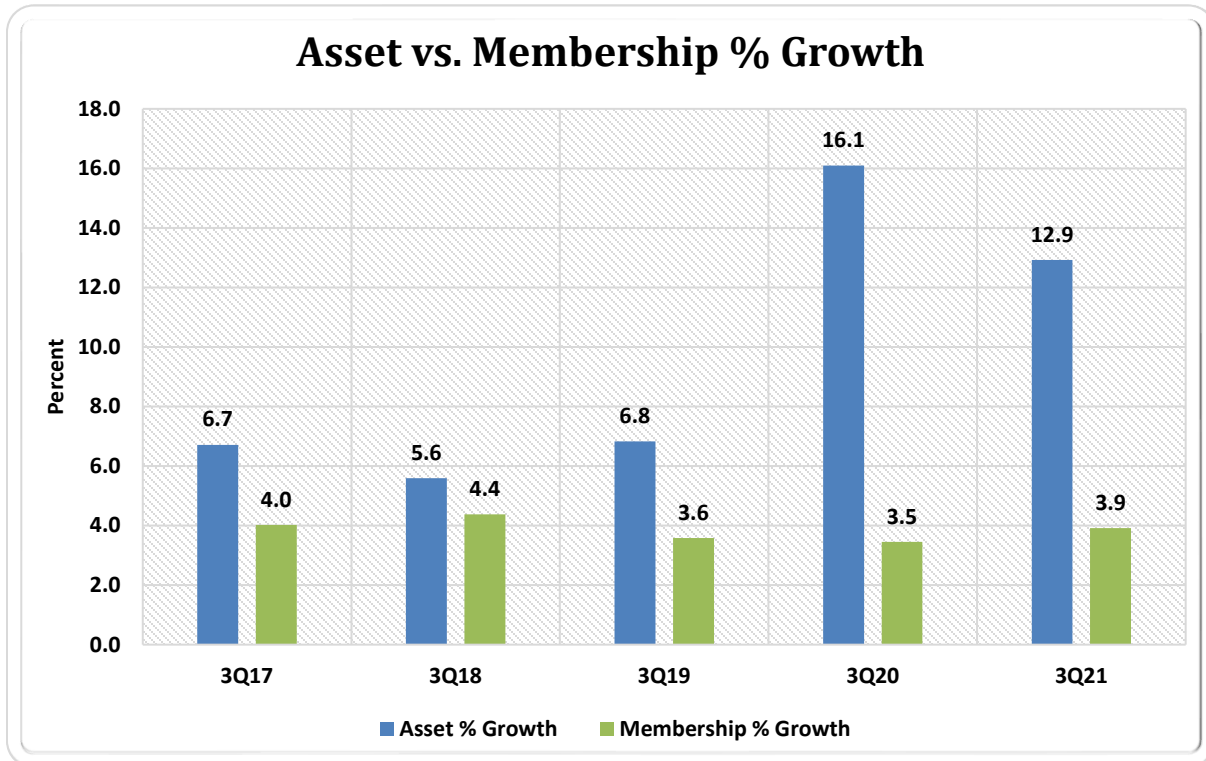


# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



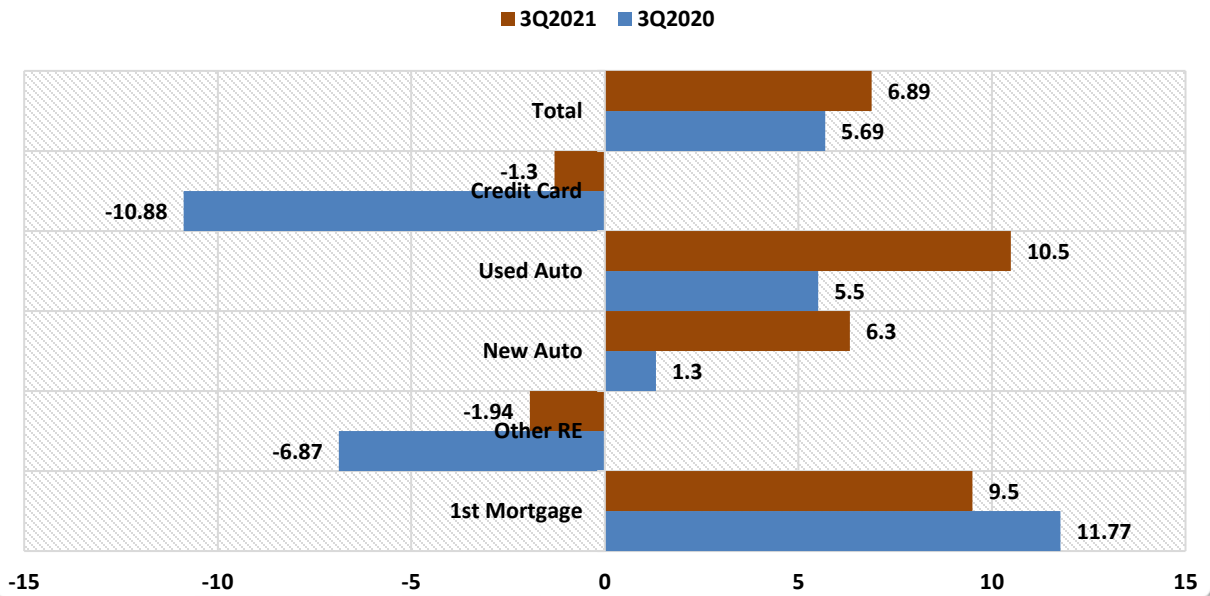


# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

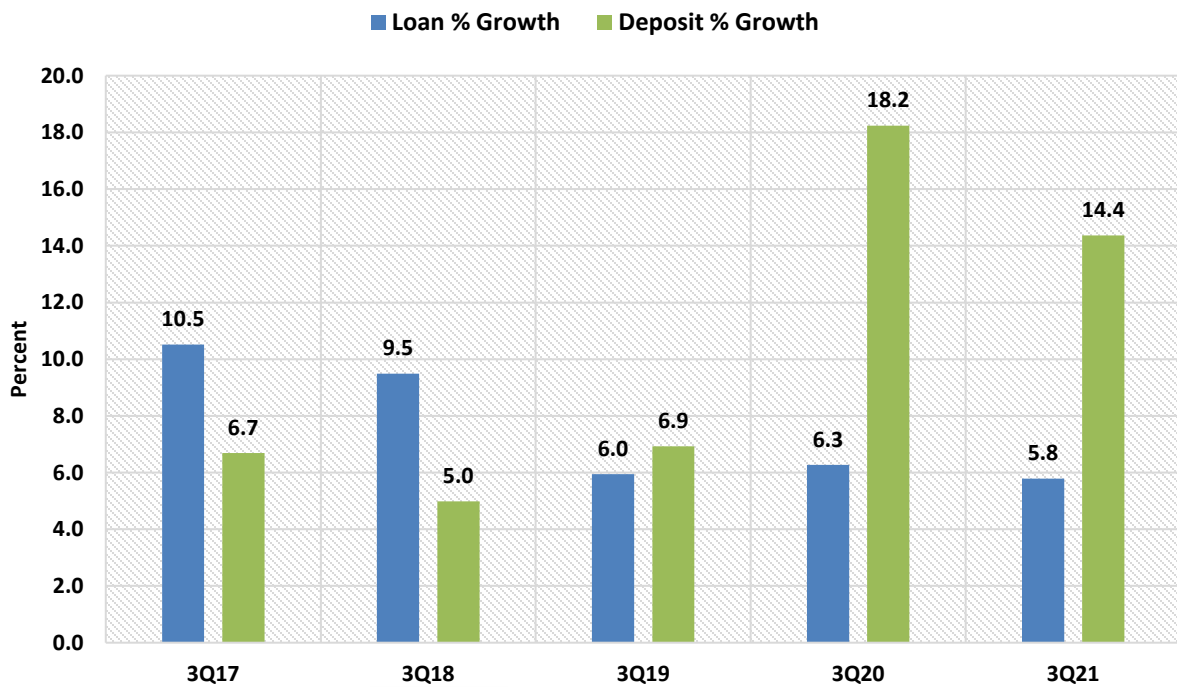


# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

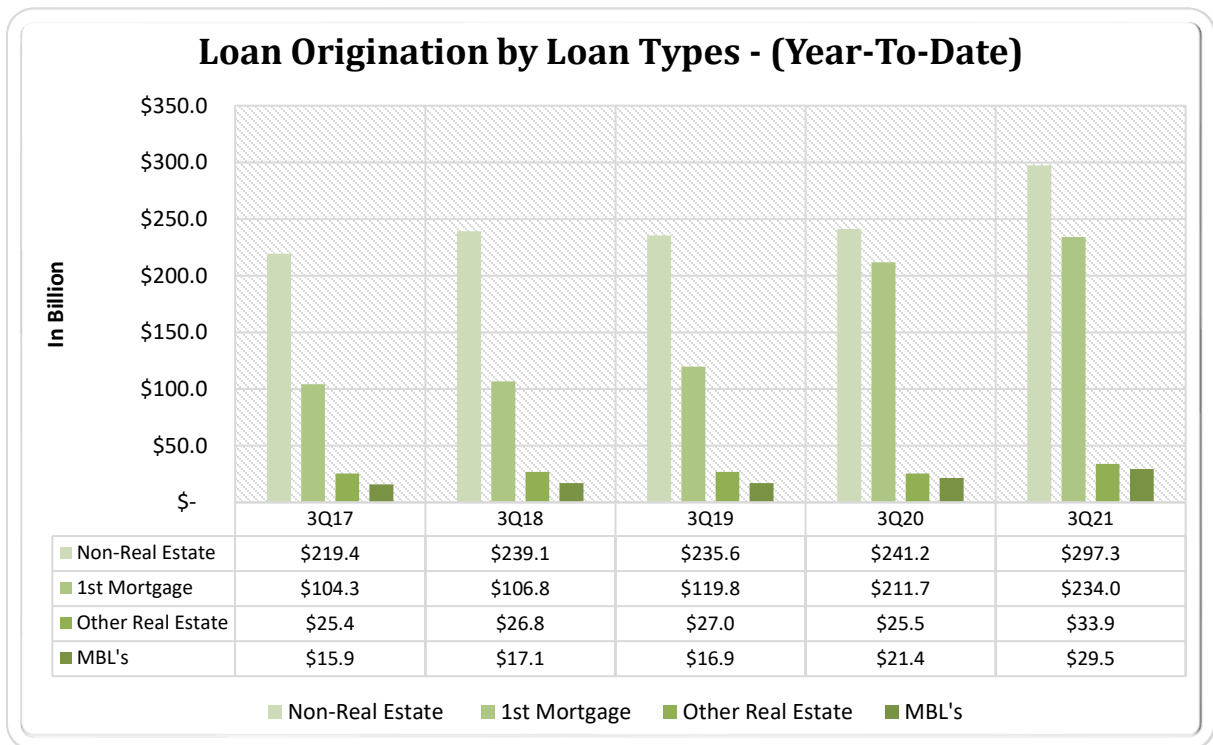
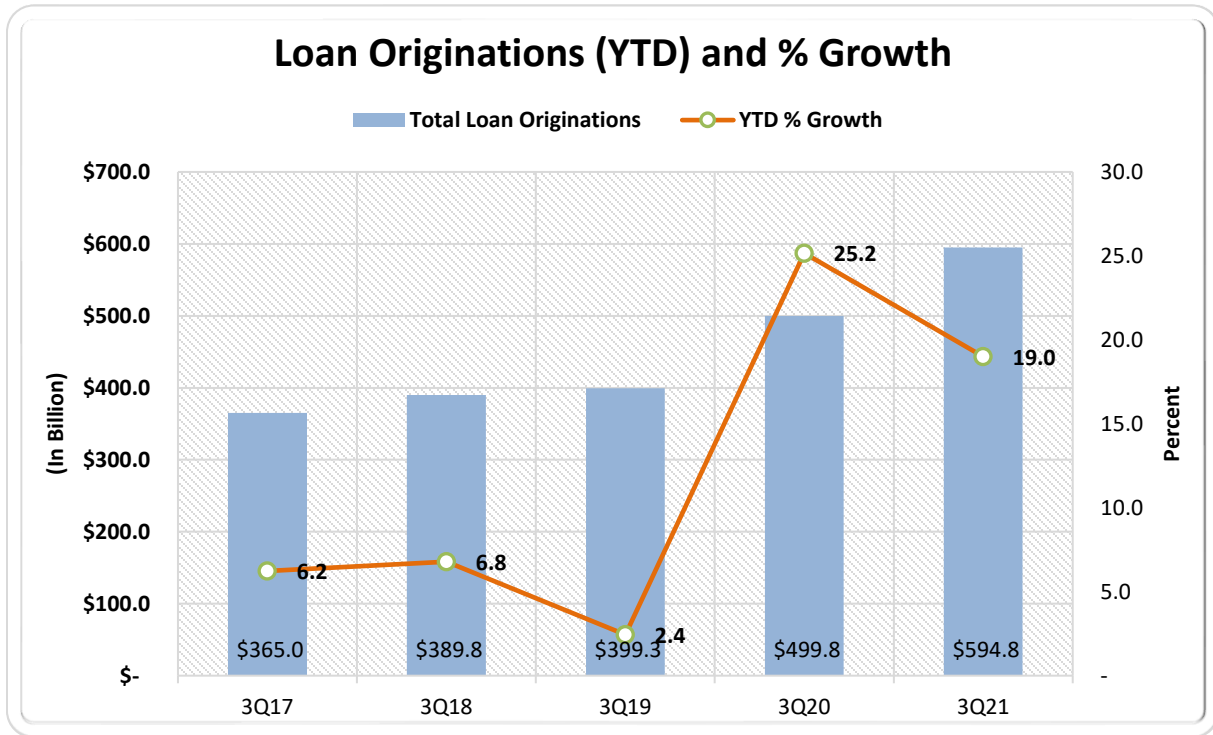
## Loan Growth By Types: Year-To-Date % Growth



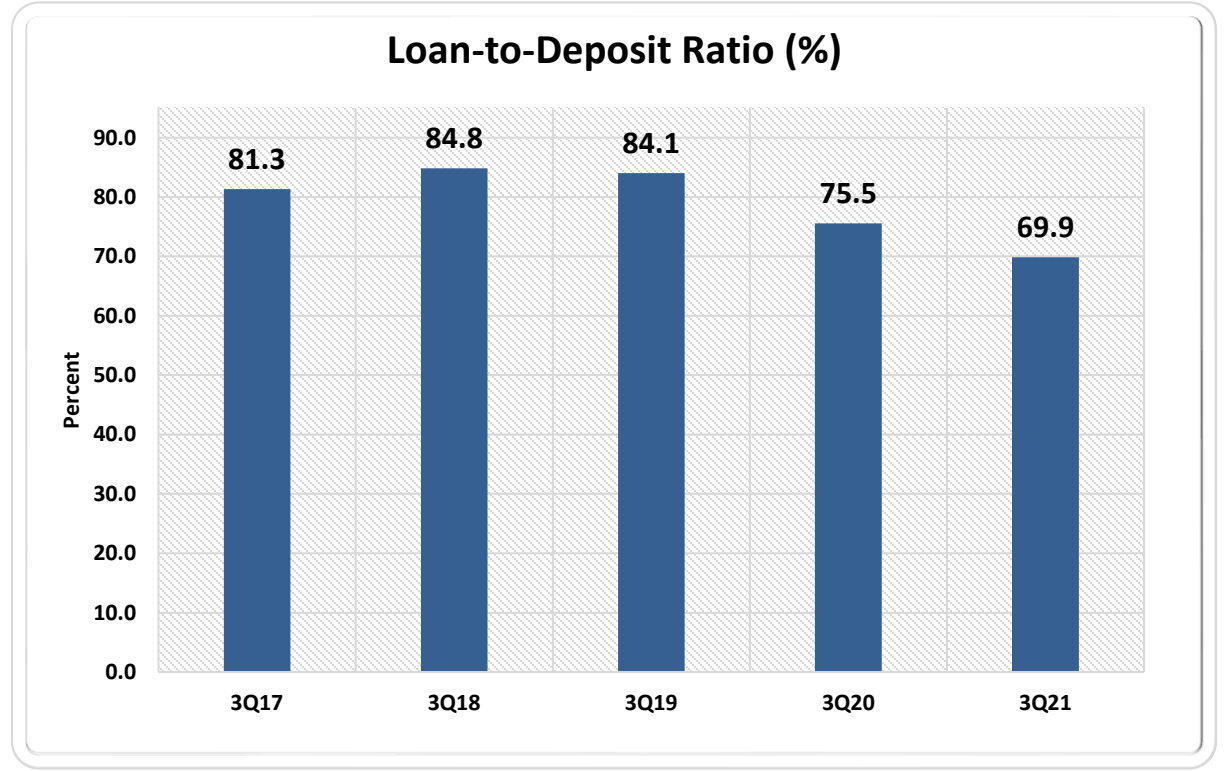
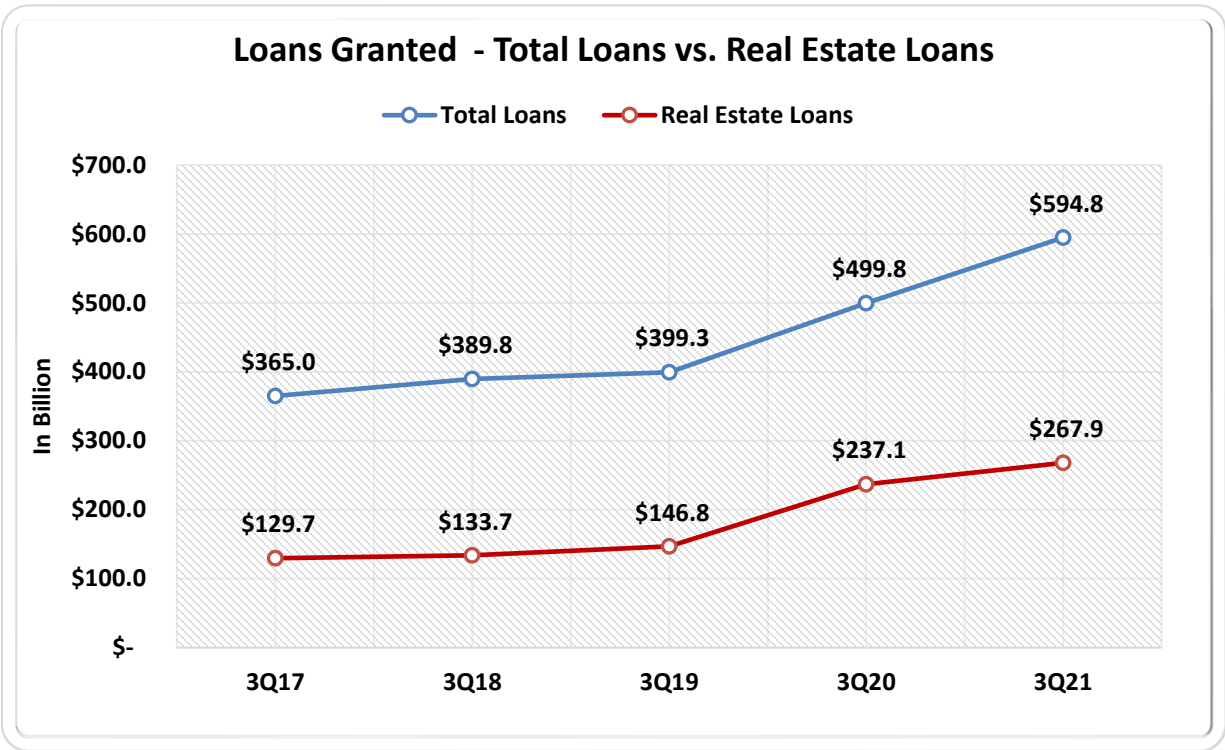
## Loan vs. Deposit % Growth (Year-Over-Year)



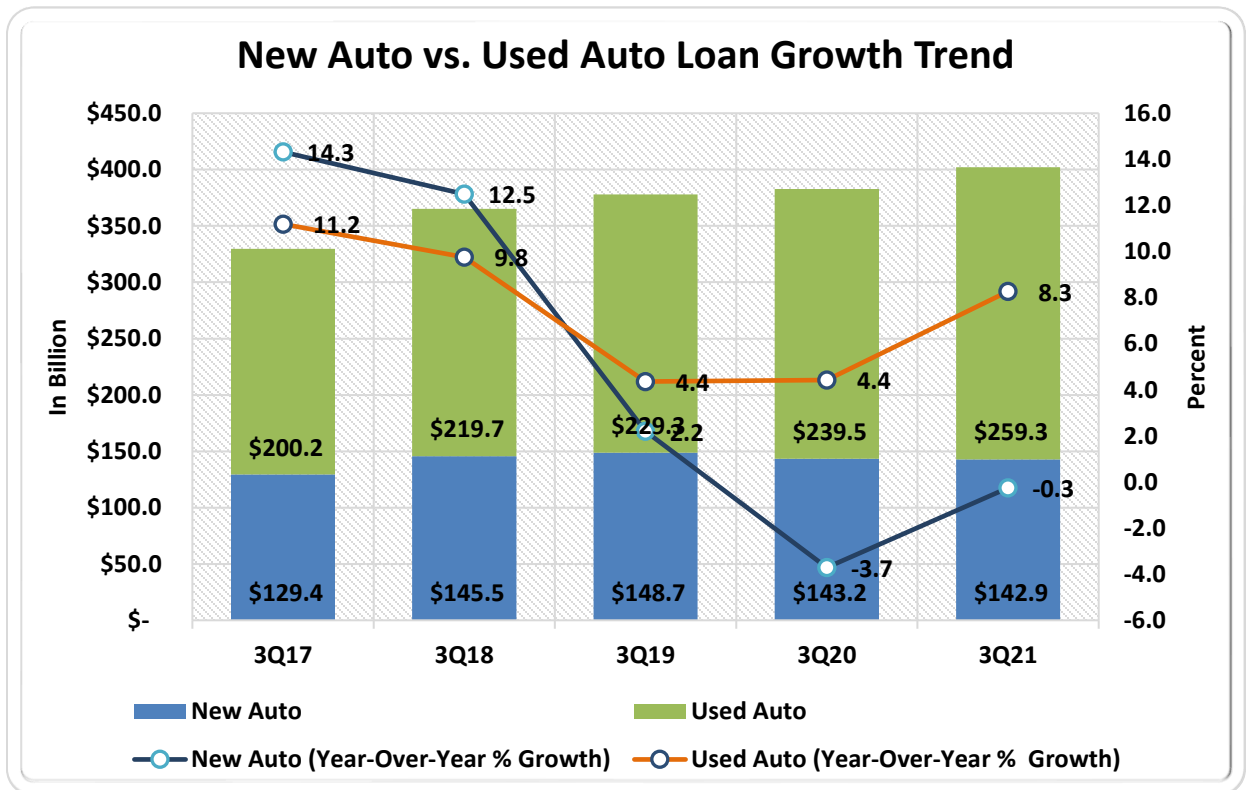
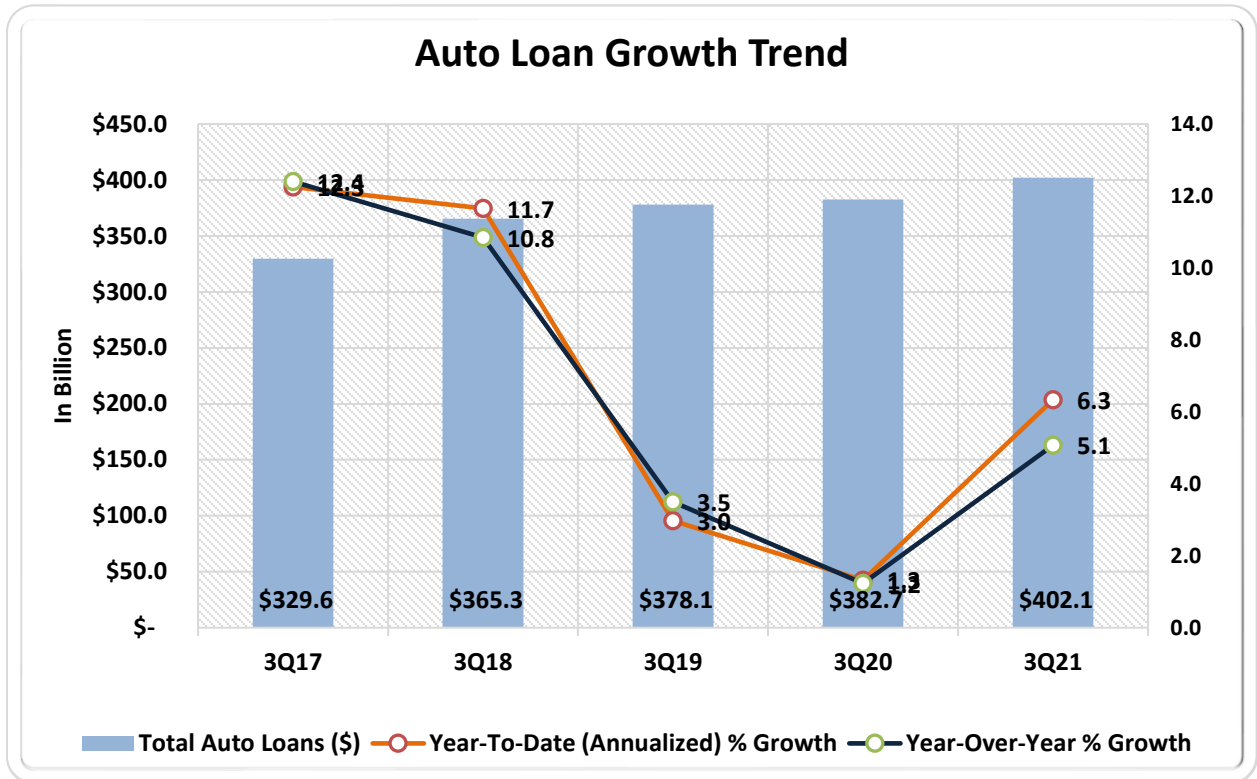
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



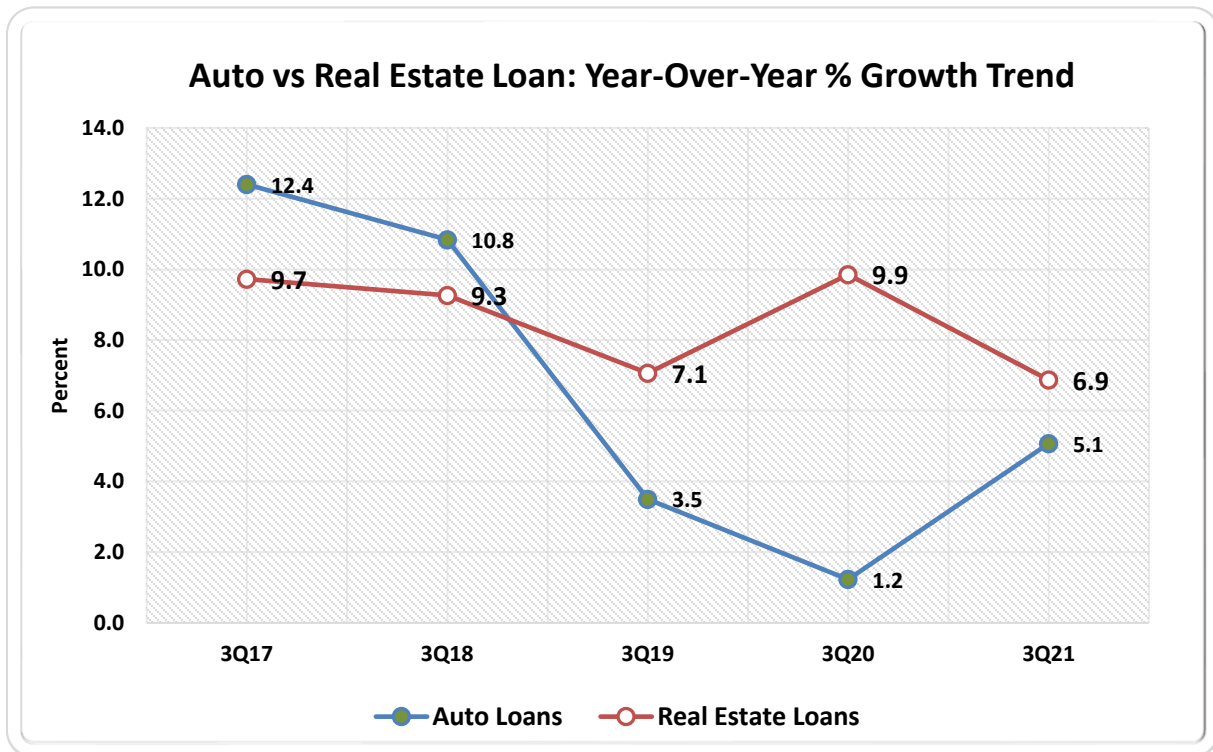
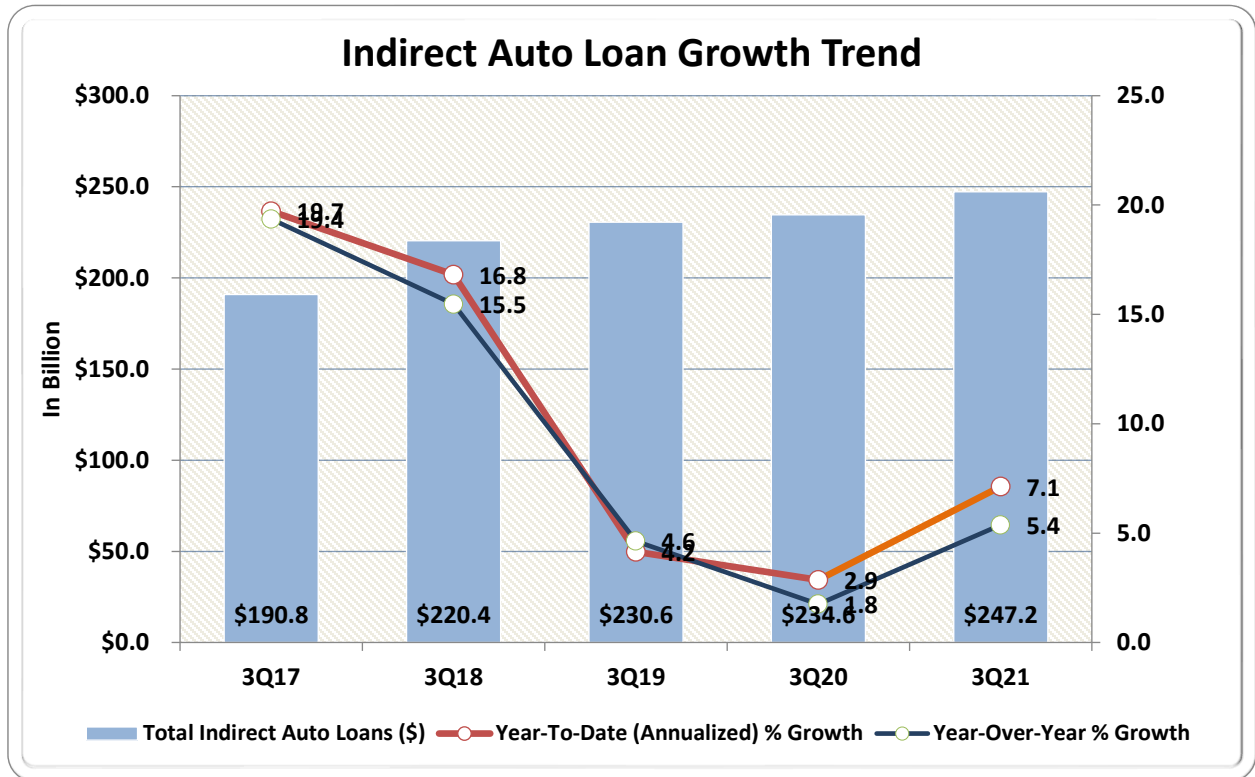
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



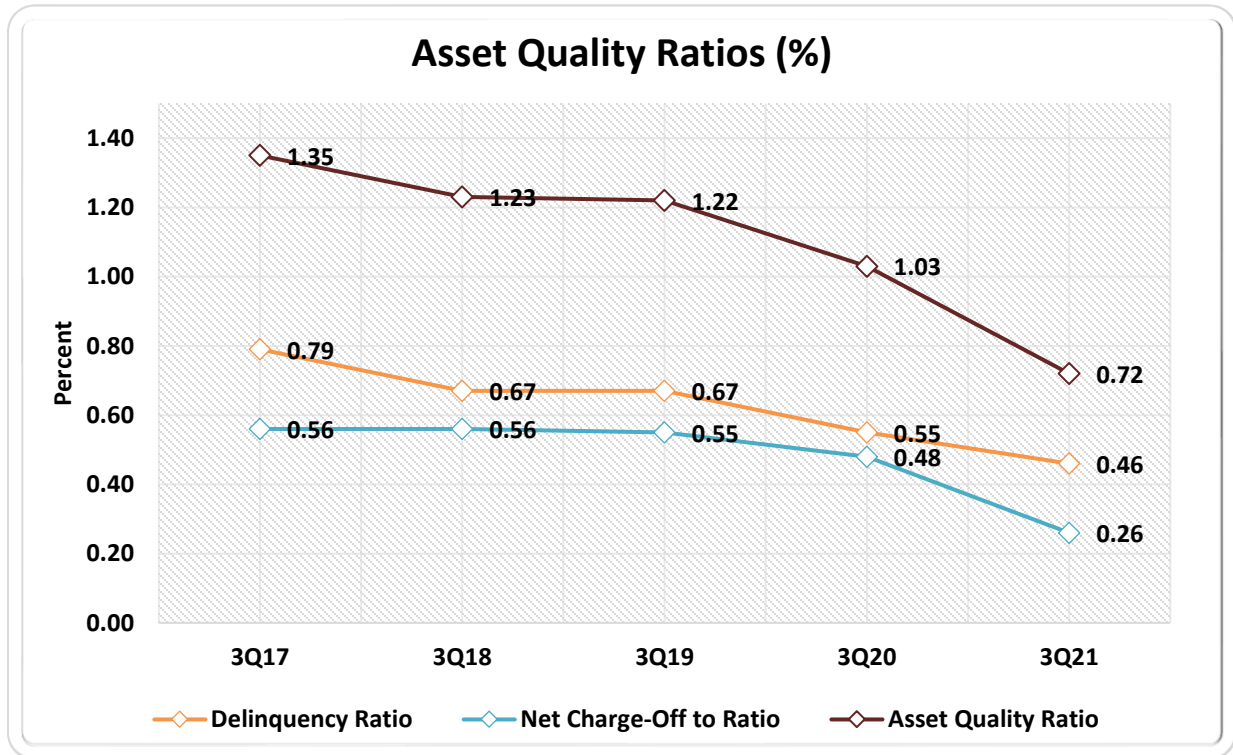
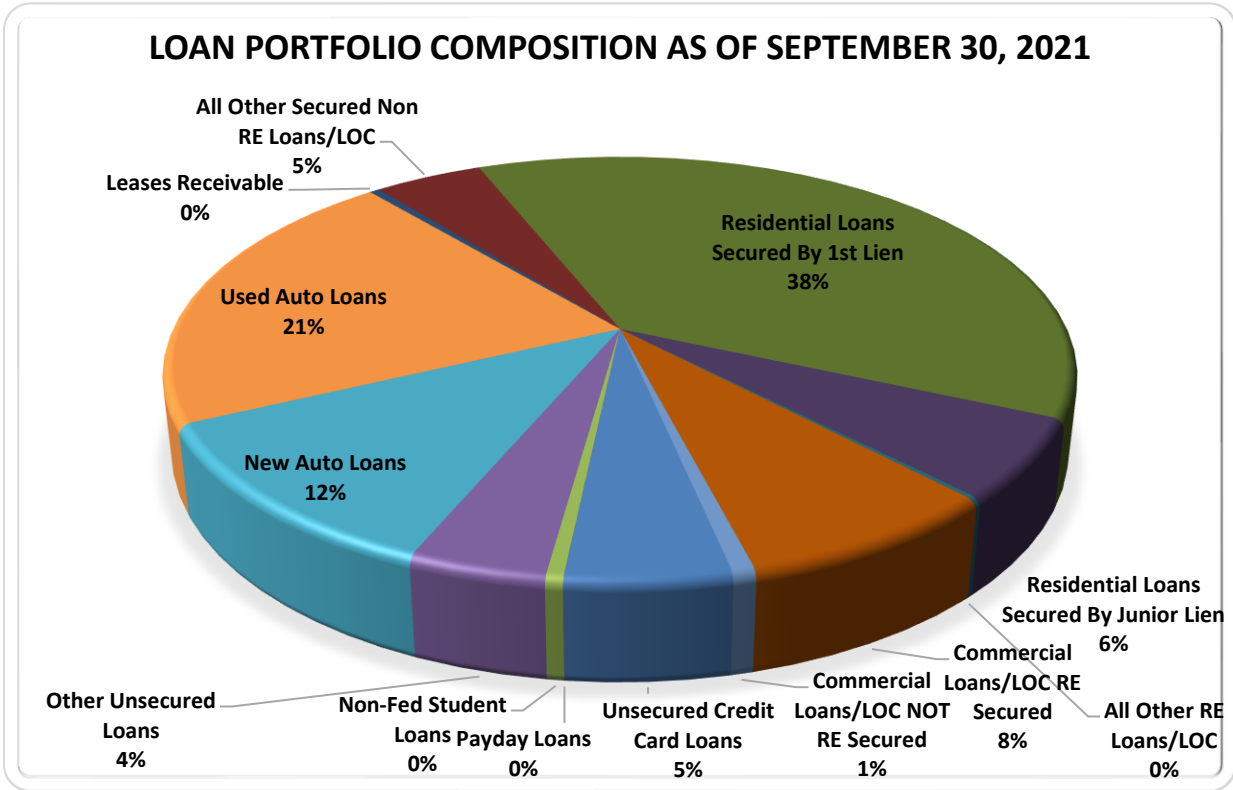
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



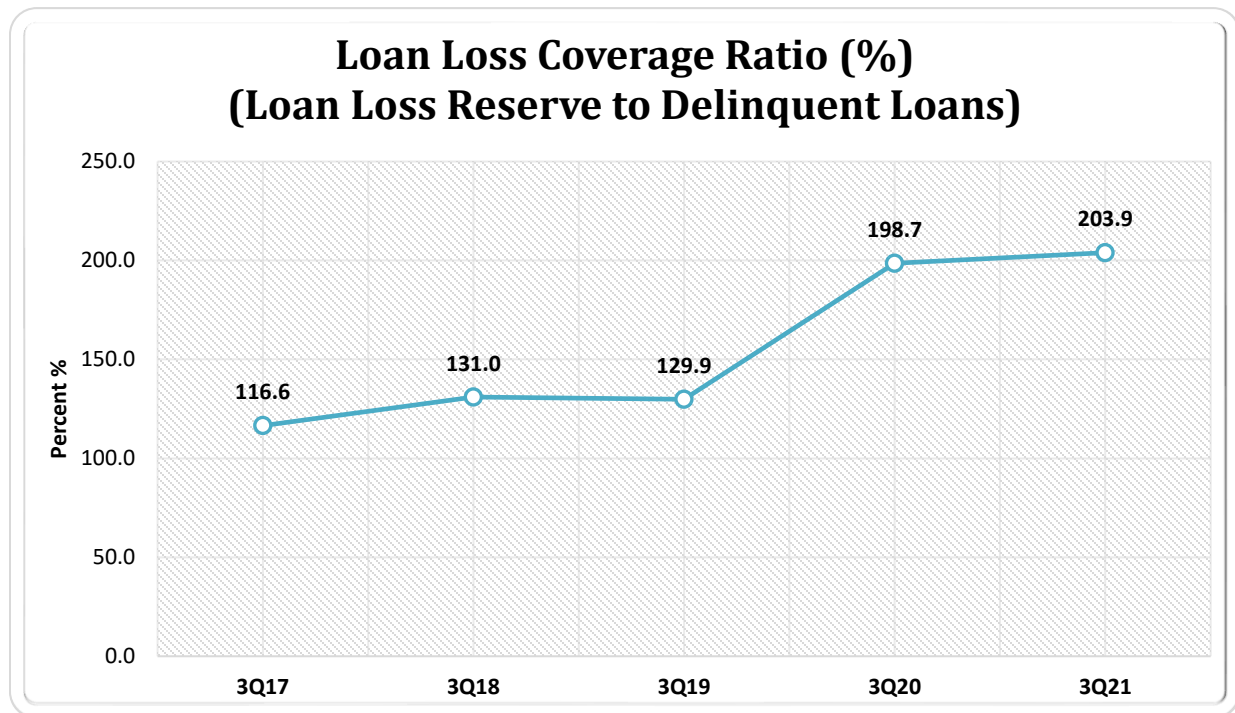
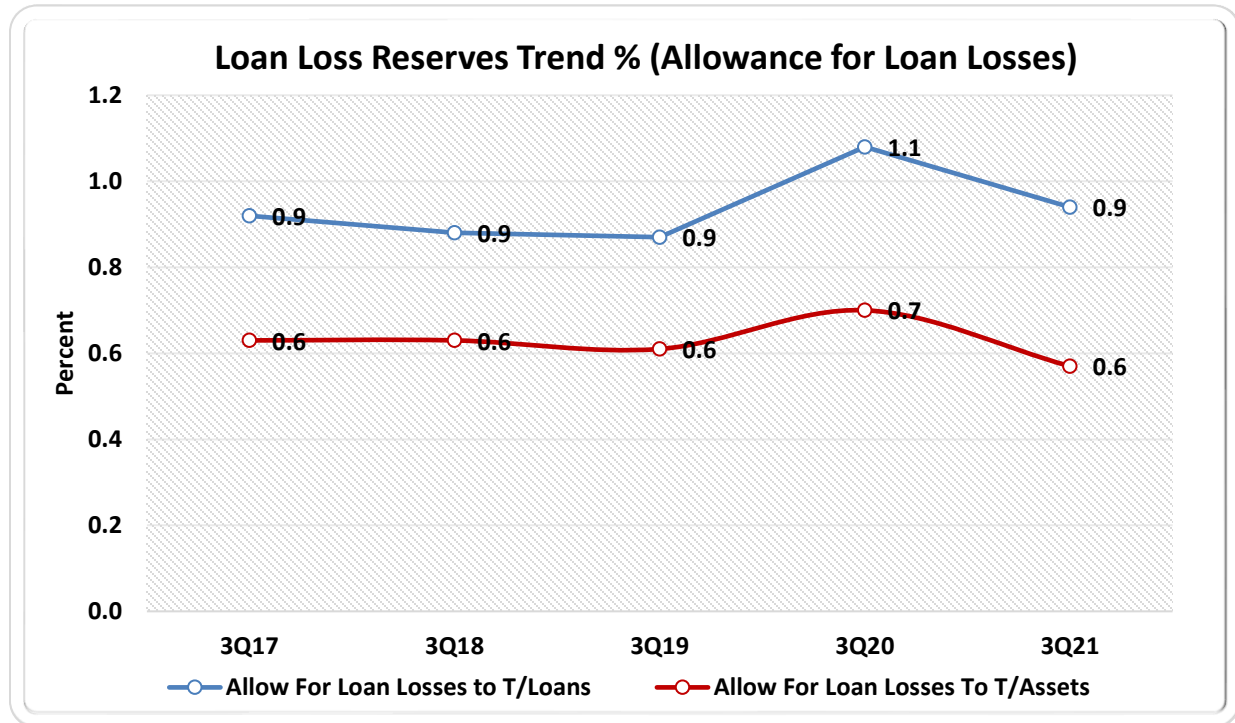
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



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

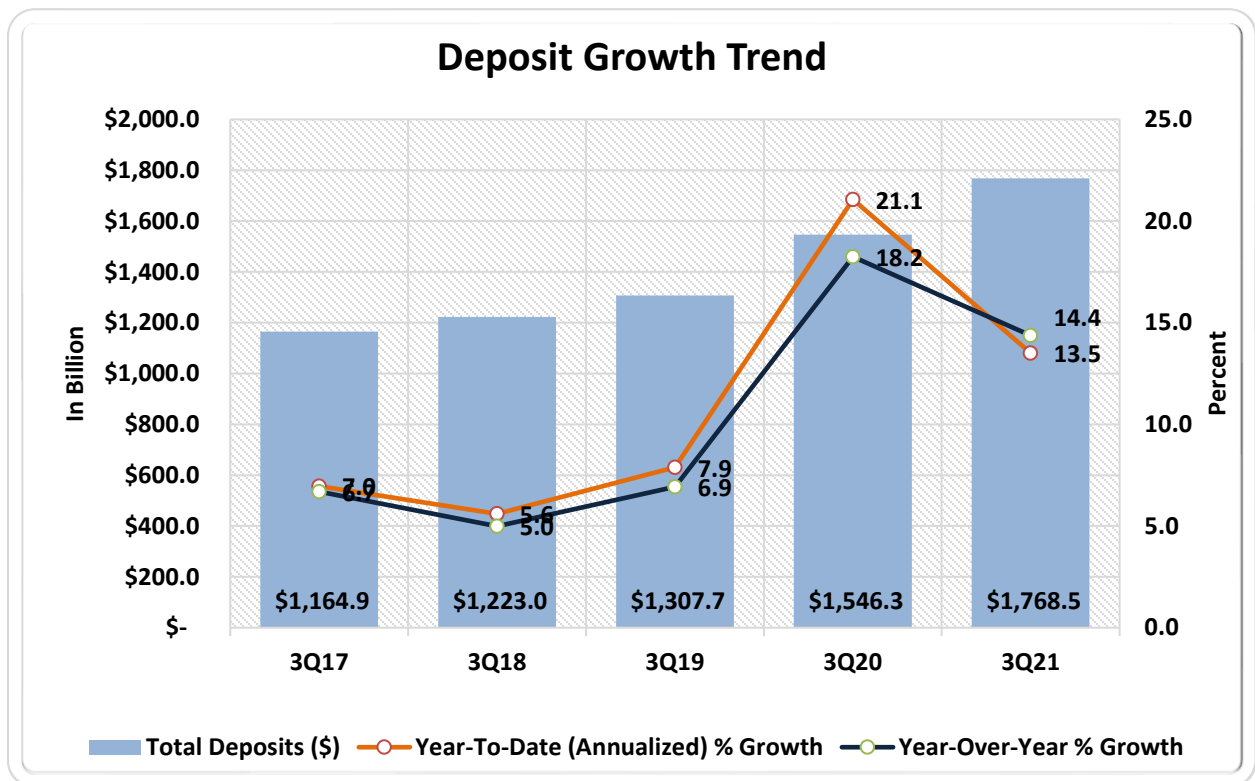
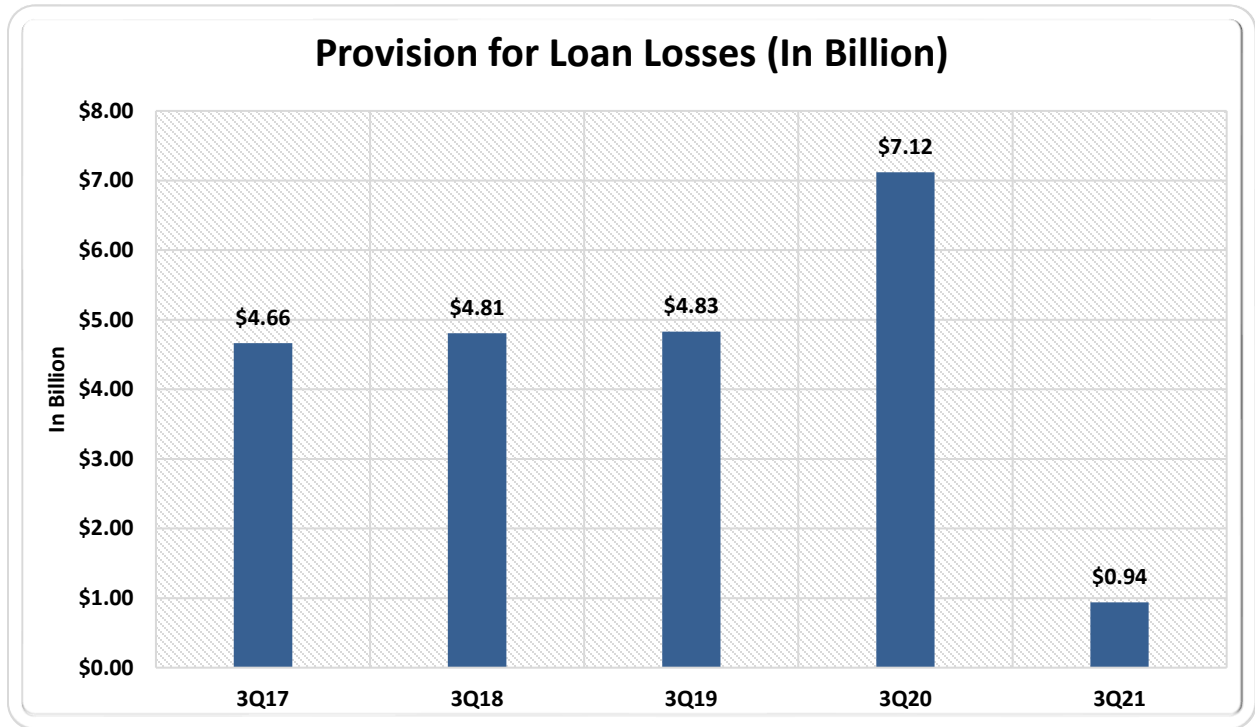


## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



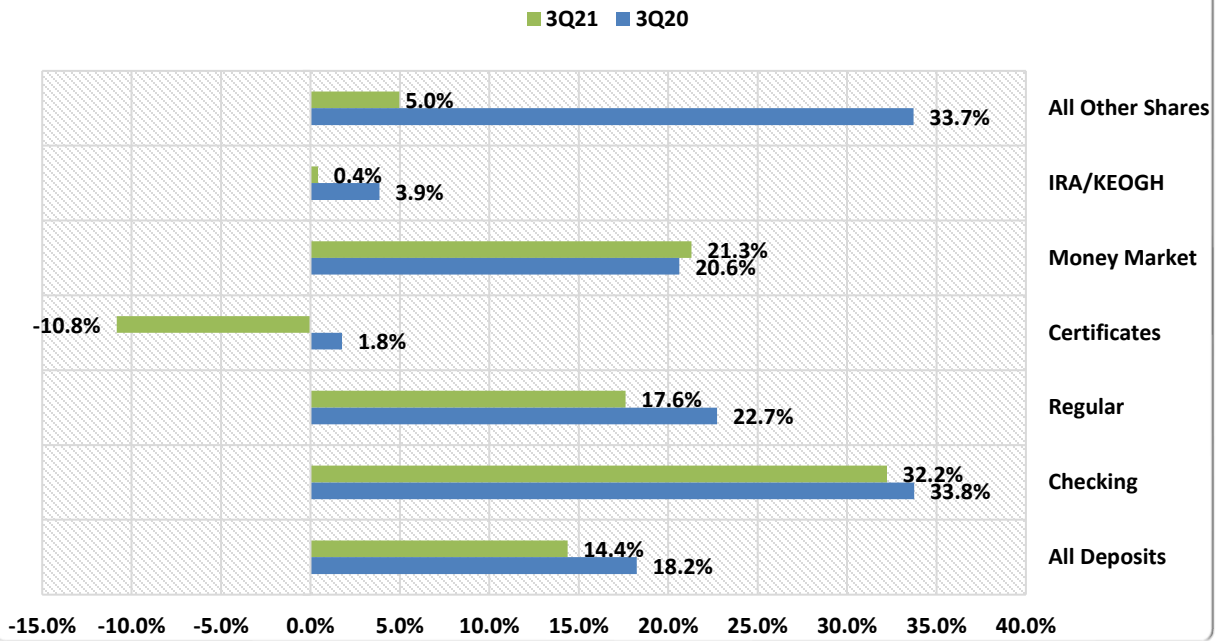


# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

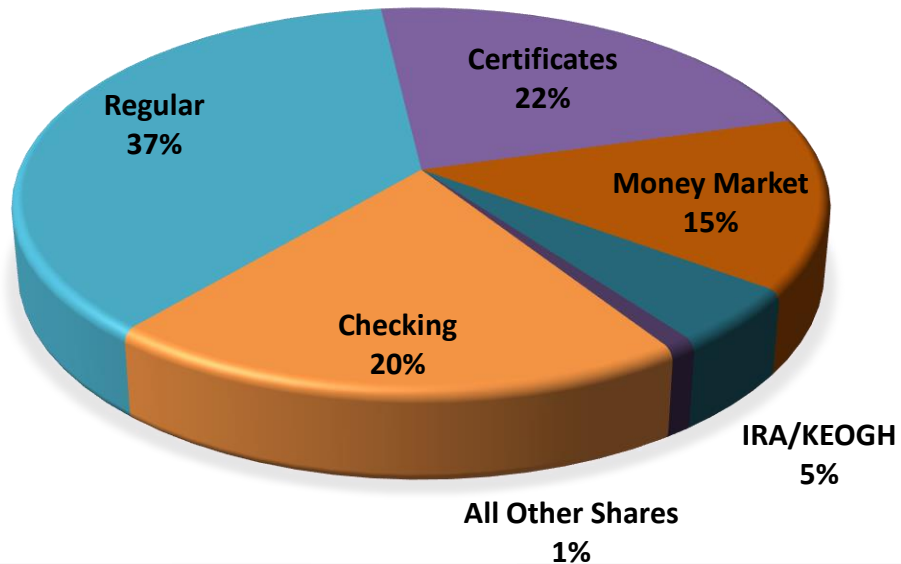


# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021

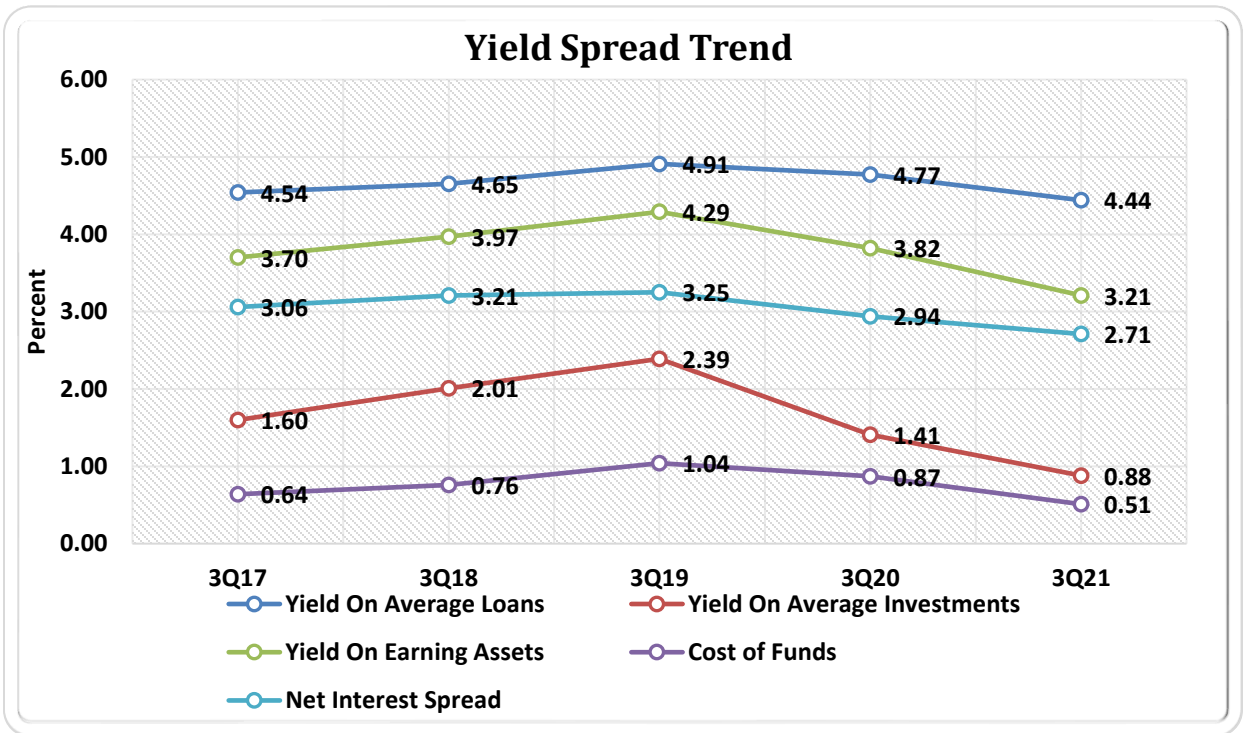
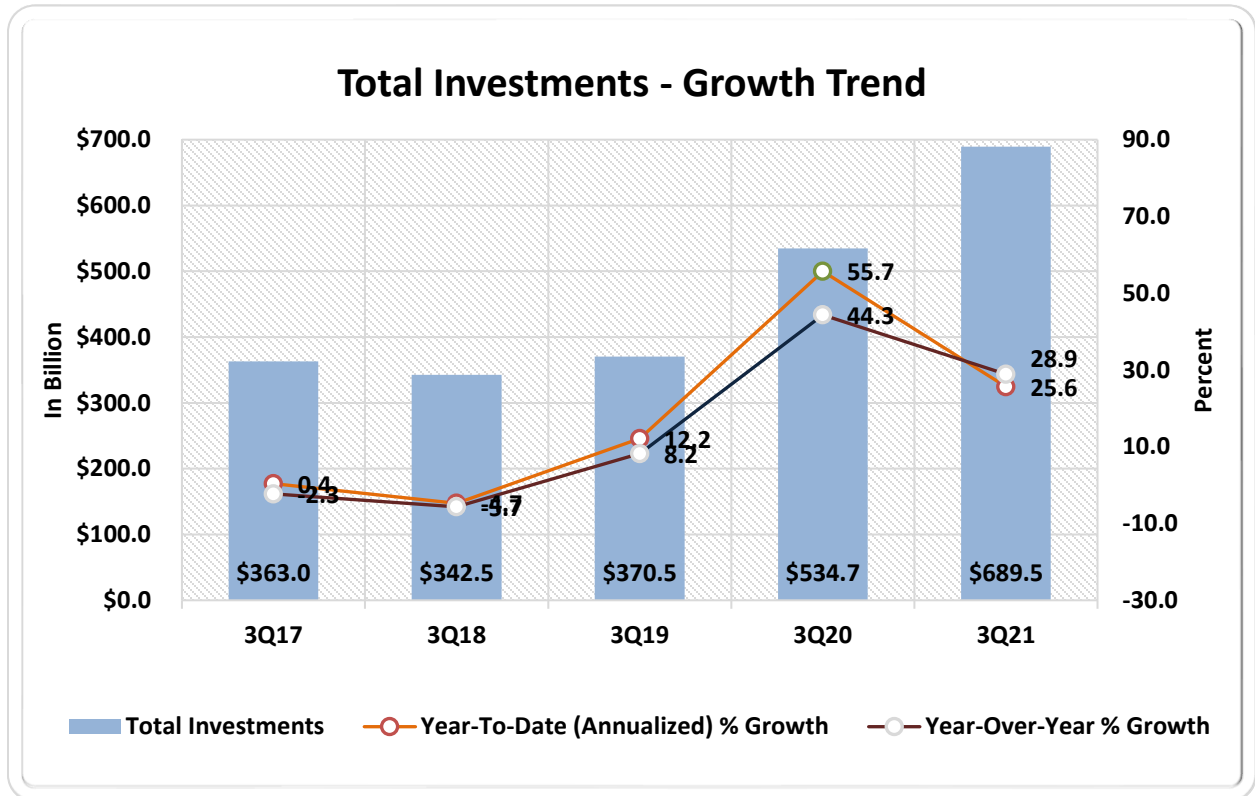
## Core Deposits (Year-Over-Year) % Growth



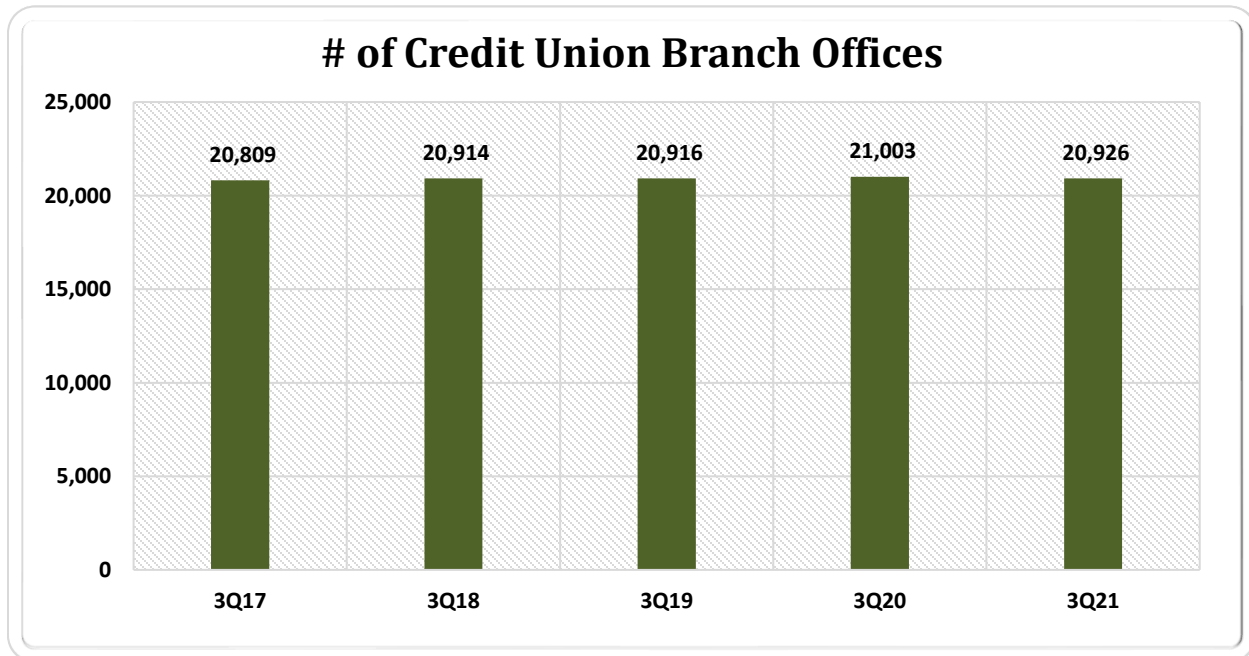
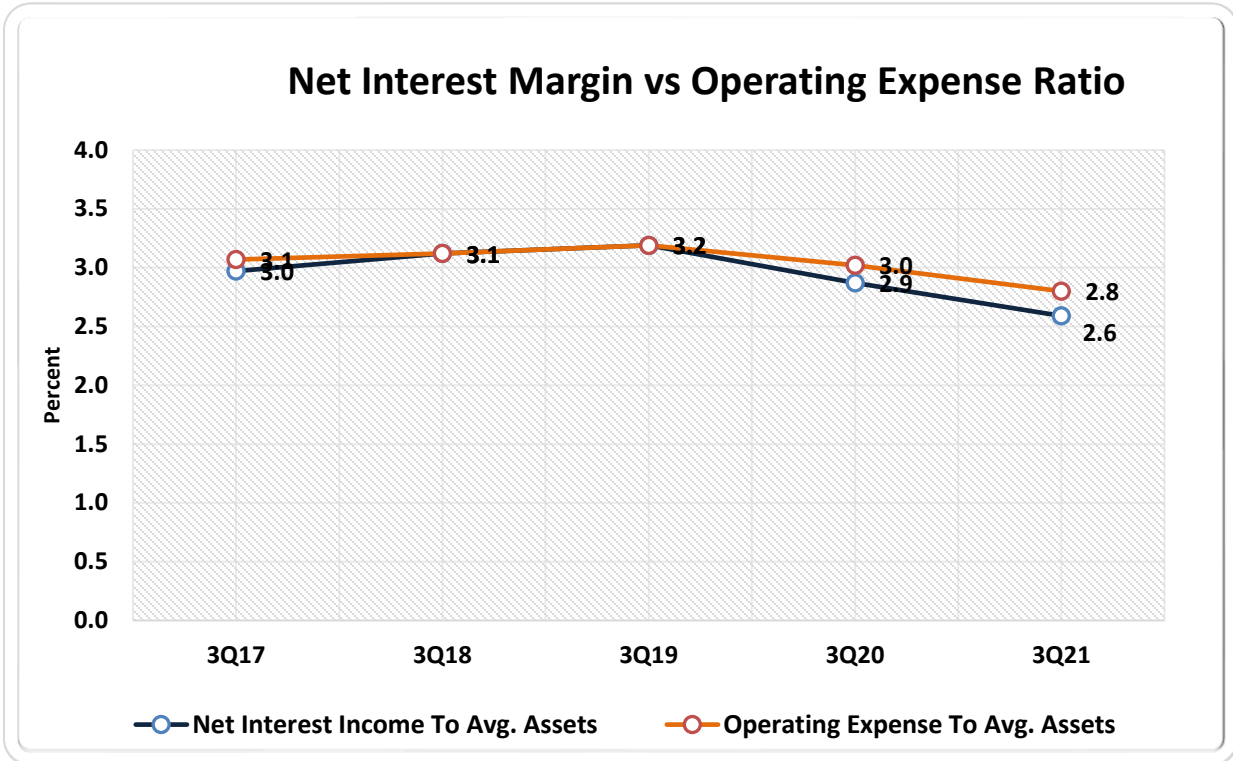
## DEPOSIT PORTFOLIO COMPOSITION AS OF SEPTEMBER 30, 2021



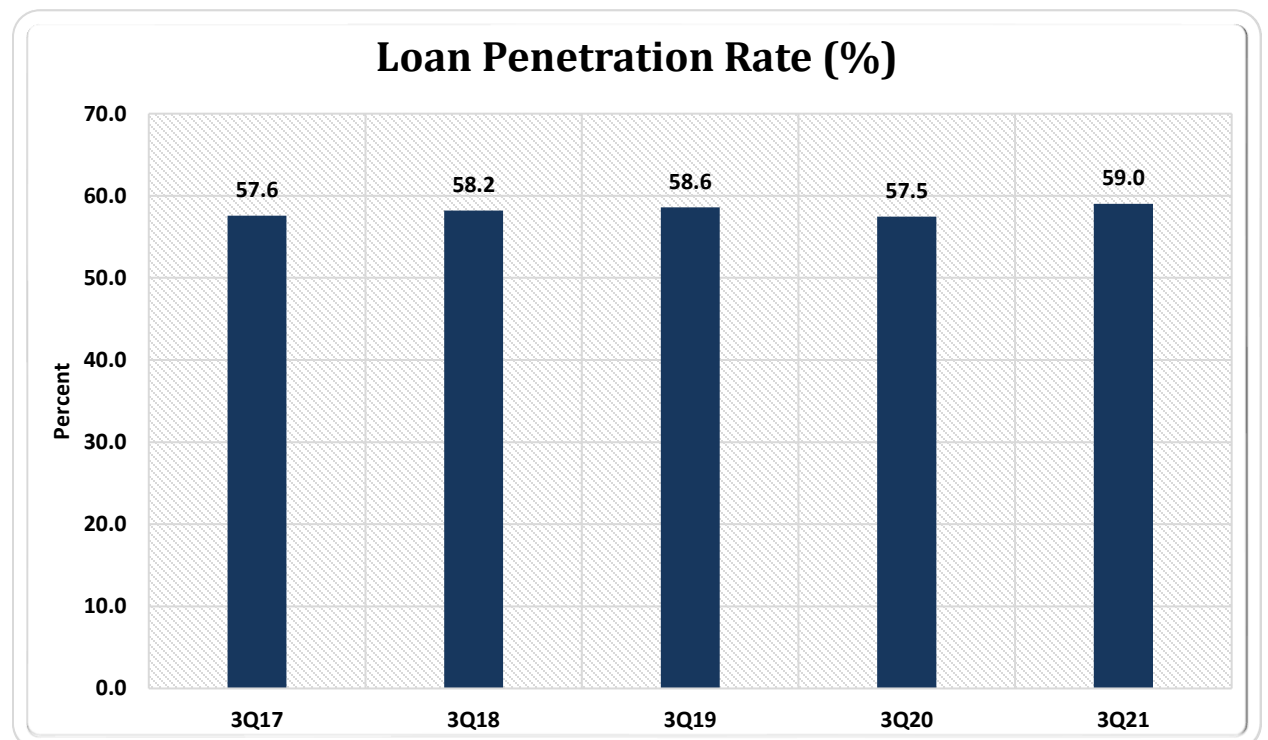
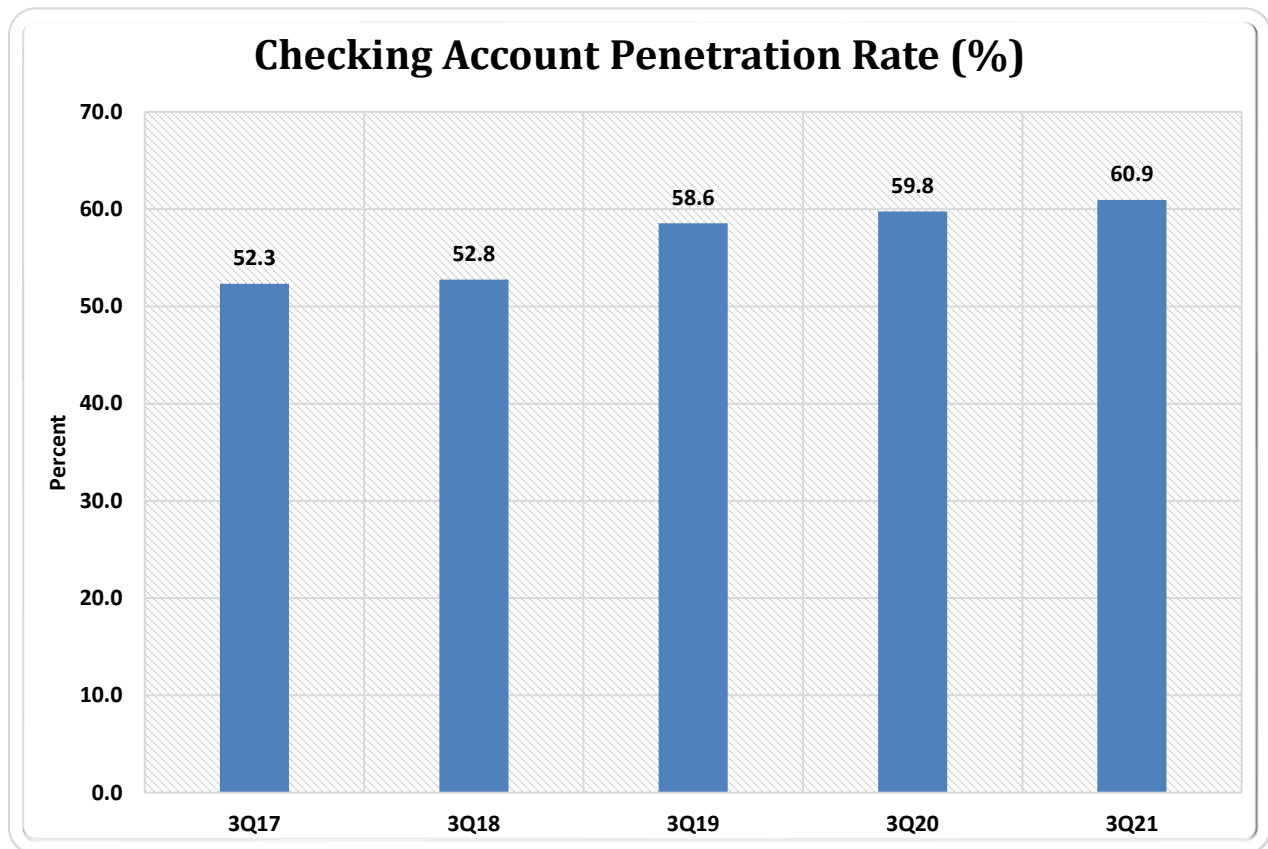
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of September 30, 2021



# 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



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

