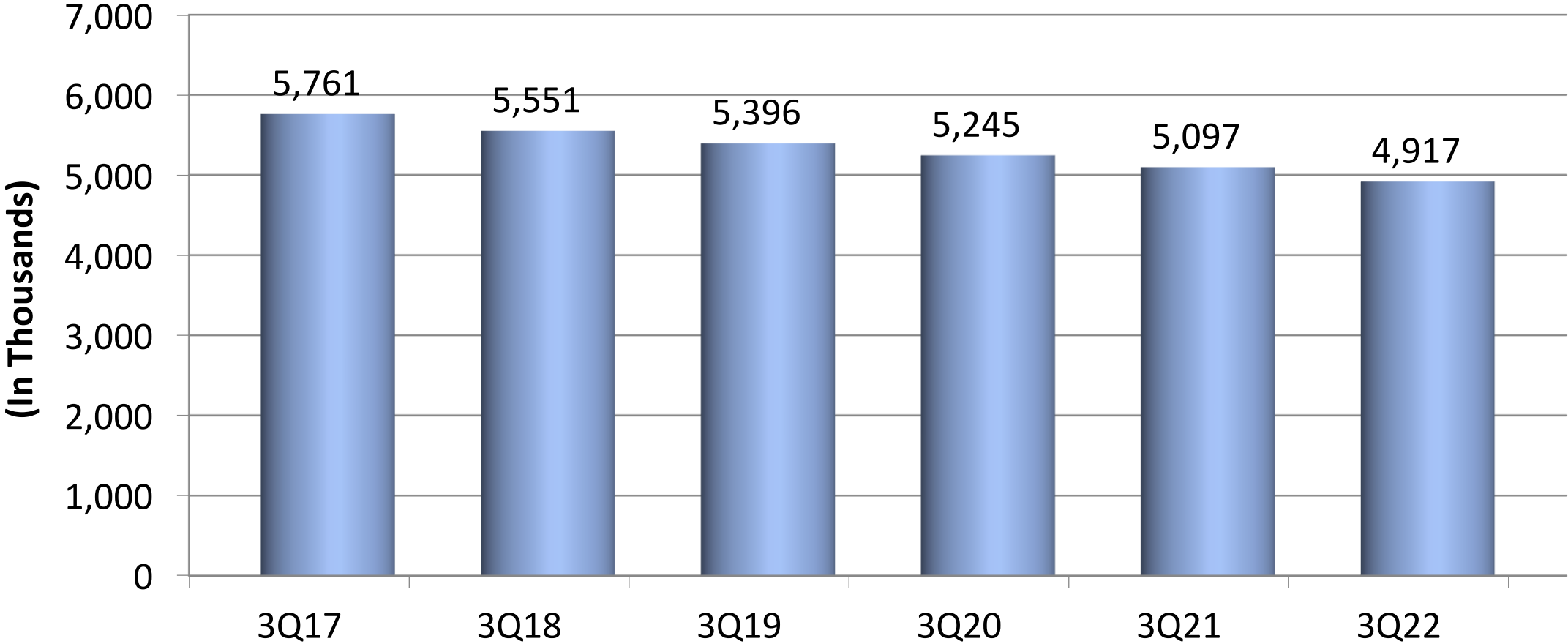


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 3rd Quarter 2022

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of September 30, 2022



The Credit Union Industry Trends

3Q22 Vs. 3Q21

	As of 09/30/2022	Year-Over-Year % Growth	As of 09/30/2021	Year-Over-Year % Growth
Members	135.7M	4.3%	130.0M	3.9%
Assets	\$2,172.7B	6.5%	\$2,040.7B	12.9%
Loans	\$1,471.7B	19.1%	\$1,235.6B	5.8%
Deposits	\$1,879.3B	6.3%	\$1,768.5B	14.4%
Investments	\$583.0B	-15.6%	\$689.5B	28.9%
Net Worth Capital	\$230.2B	10.2%	\$208.9B	10.7%
Borrowed Funds	\$81.7B	97.3%	\$41.4B	-15.2%

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

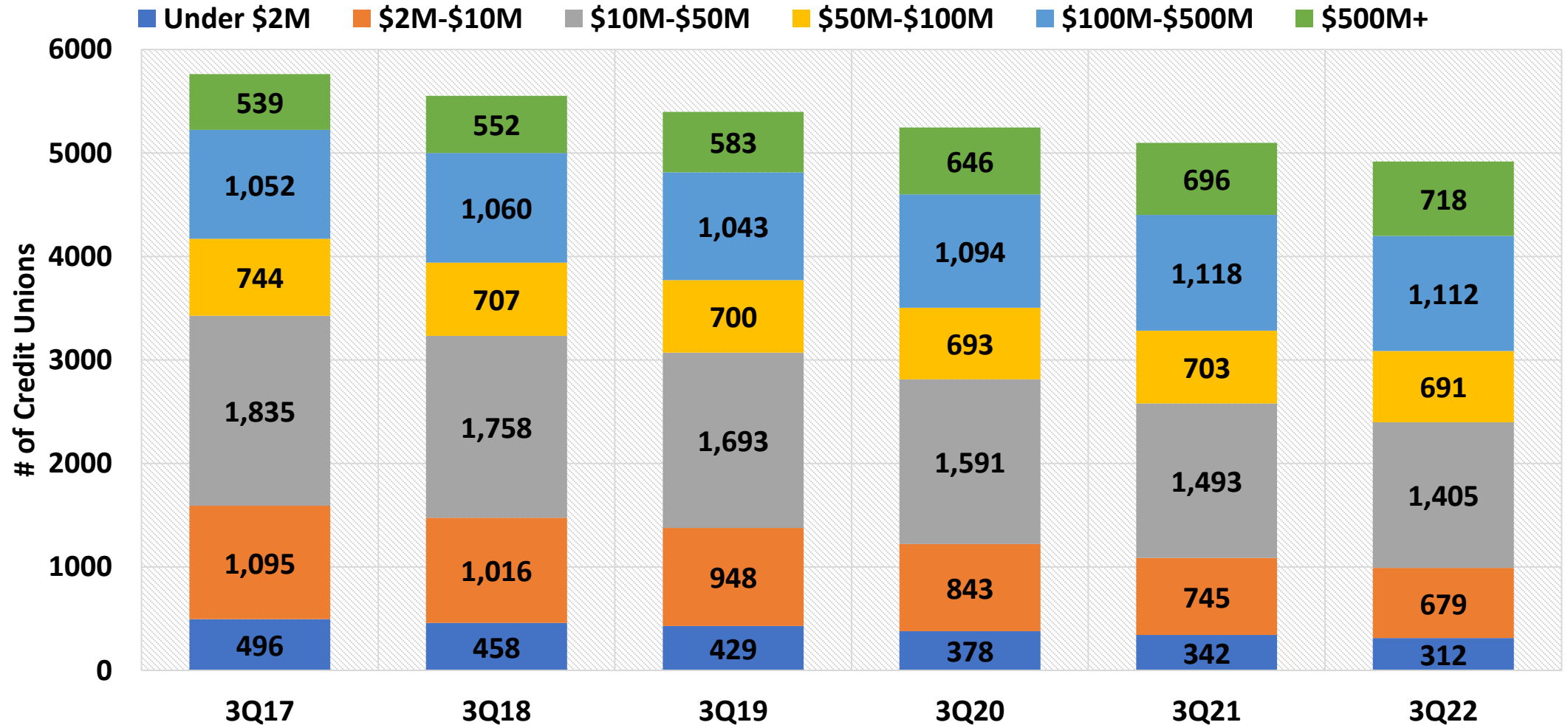
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	312	6.3%	\$ 283,470,000	0.0%	89,824	0.1%
2	\$2M -- < \$5M	288	5.9%	\$ 989,540,000	0.0%	179,358	0.1%
3	\$5M -- < \$10M	391	8.0%	\$ 2,840,360,000	0.1%	390,953	0.3%
4	\$10M -- < \$20M	526	10.7%	\$ 7,613,480,000	0.4%	850,720	0.6%
5	\$20M -- < \$50M	879	17.9%	\$ 29,159,100,000	1.3%	2,597,817	1.9%
6	\$50M -- < \$100M	691	14.1%	\$ 50,345,840,000	2.3%	4,131,350	3.0%
7	\$100M -- < \$150M	340	6.9%	\$ 41,729,250,000	1.9%	3,122,231	2.3%
8	\$150M -- < \$250M	377	7.7%	\$ 72,346,390,000	3.3%	5,249,236	3.9%
9	\$250M -- < \$350M	210	4.3%	\$ 62,325,950,000	2.9%	4,356,410	3.2%
10	\$350M -- < \$450M	143	2.9%	\$ 57,028,350,000	2.6%	3,904,545	2.9%
11	\$450M -- < \$650M	154	3.1%	\$ 84,309,690,000	3.9%	5,747,375	4.2%
12	\$650M -- < \$850M	116	2.4%	\$ 86,174,600,000	4.0%	5,650,973	4.2%
13	\$850M -- < \$1B	70	1.4%	\$ 64,558,240,000	3.0%	4,265,965	3.1%
14	\$1B -- < \$2B	192	3.9%	\$ 274,235,440,000	12.6%	16,599,964	12.2%
15	\$2B -- < \$4B	127	2.6%	\$ 340,176,970,000	15.7%	19,993,035	14.7%
16	Over \$4B	101	2.1%	\$ 998,561,640,000	46.0%	58,524,282	43.1%
TOTAL		4,917	100.0%	\$ 2,172,678,310,000	100.0%	135,654,038	100.0%

ROA (Return-On-Assets) Drivers

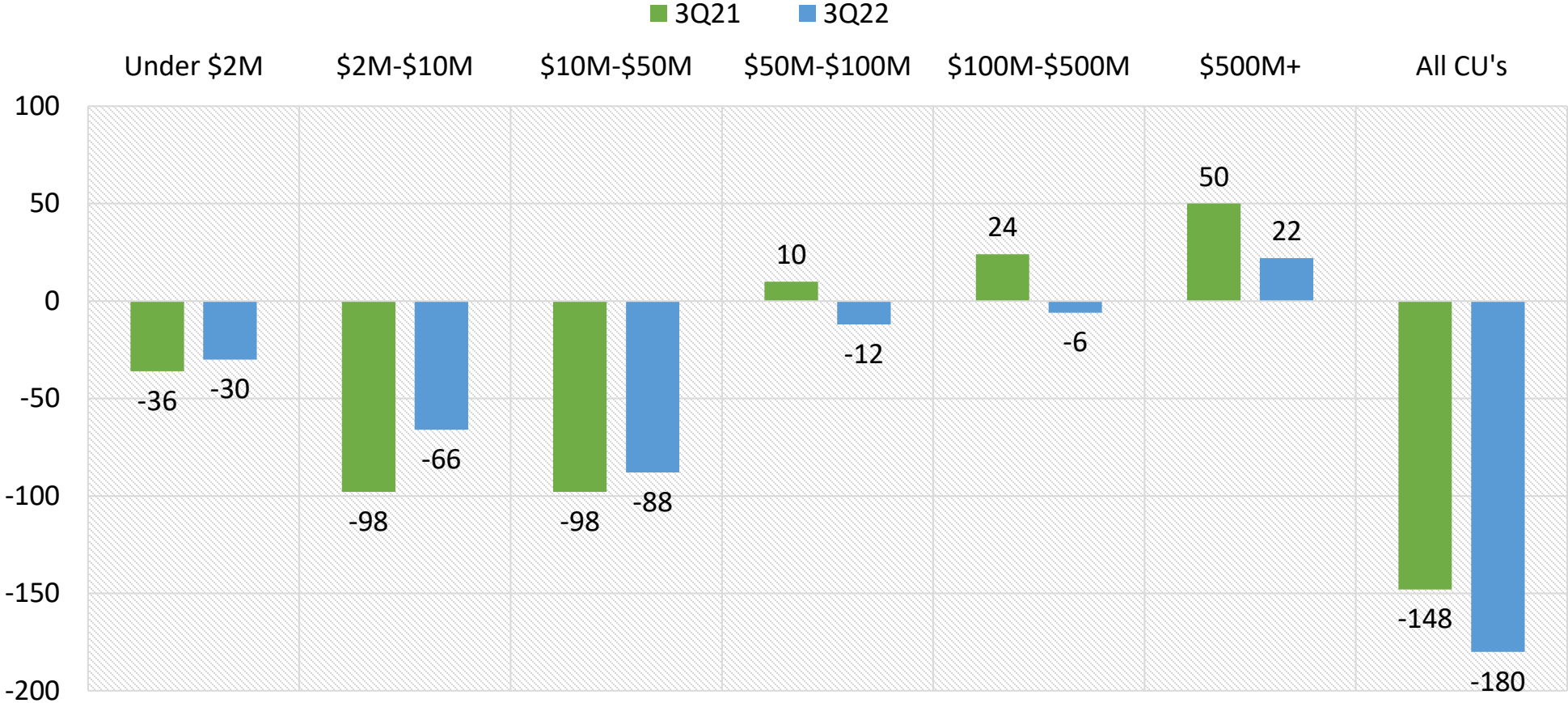
3Q21 Vs. 3Q22

Ratio (% of Average Assets)	As of 09/30/2021	As of 09/30/2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.59	2.78	0.19 bps
+ Fees & Other Income	1.31	1.11	-0.20 bps
- Operating Expenses	2.80	2.81	0.01 bps
- Provision for Loan Losses	0.06	0.21	0.15 bps
+ Non-Operating Income	0.07	0.01	-0.06 bps
= ROA	1.11	0.88	-0.23 bps

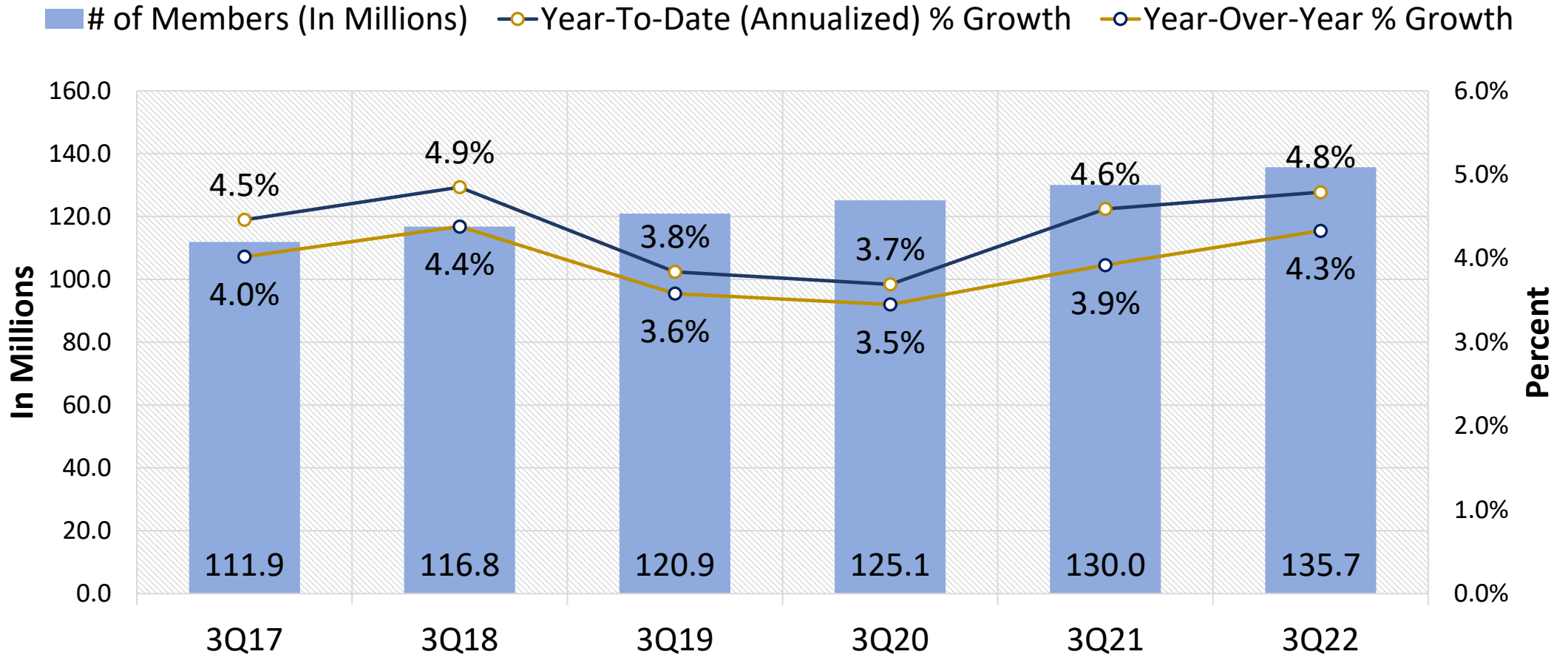
of Credit Unions Trend for Asset-Class Peer Groups Data As of September 30, 2022



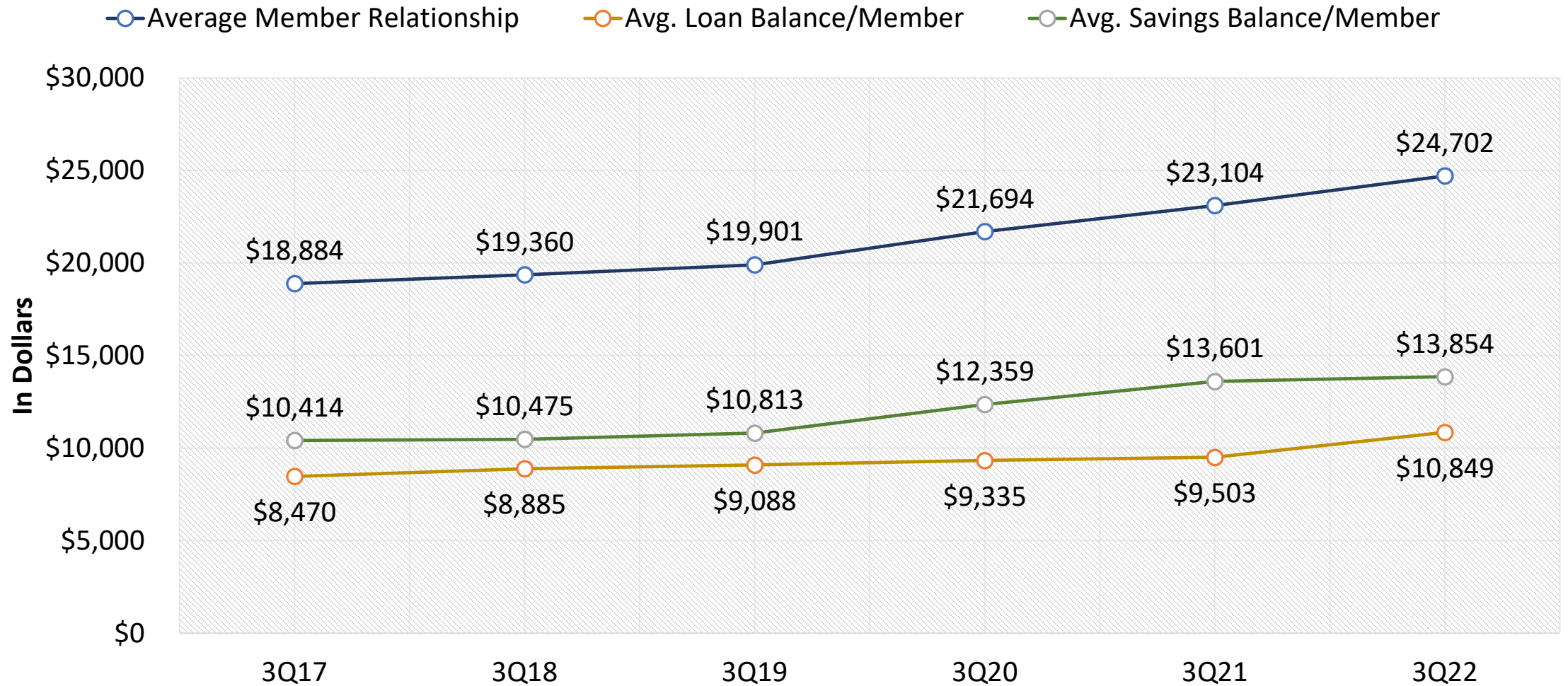
Change in # of Credit Unions (Year-Over-Year) For Asset-Class Peer Groups Data As of September 30, 2022



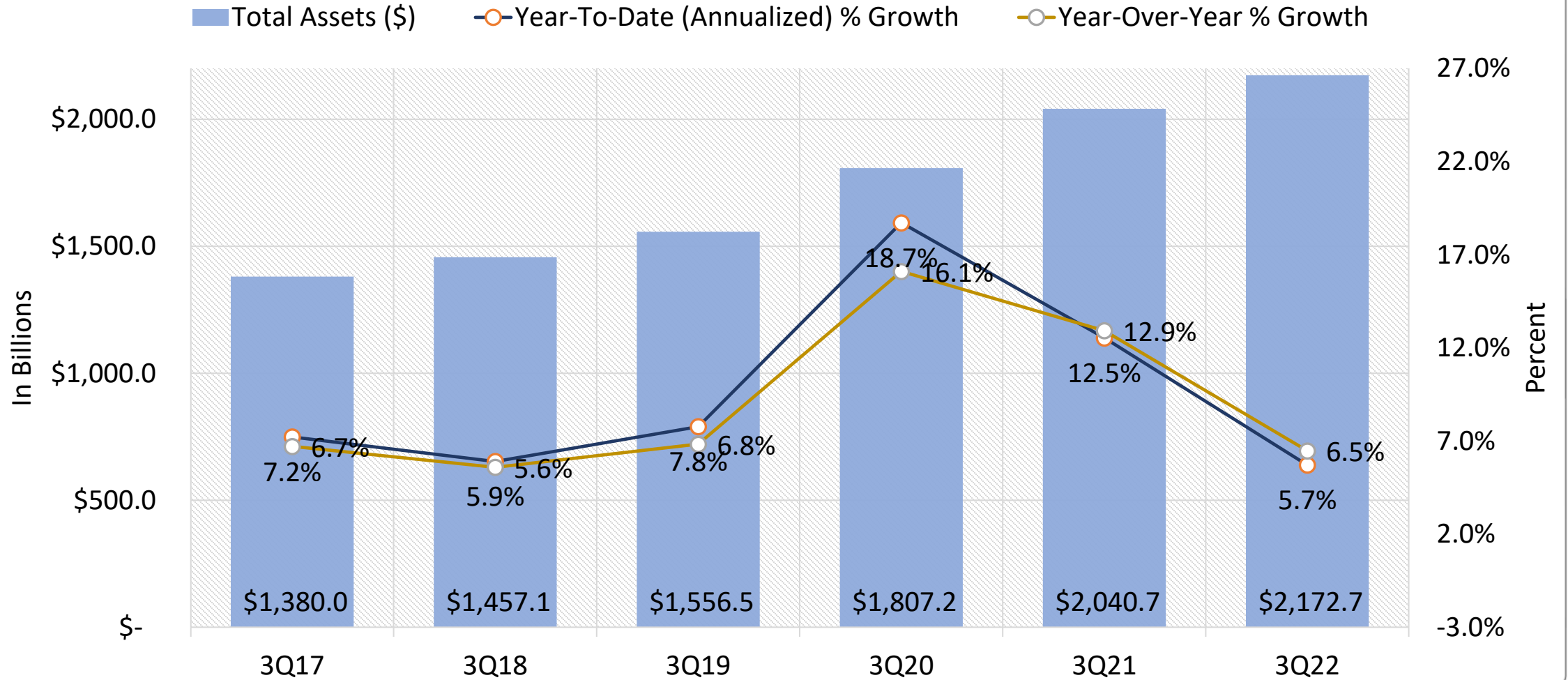
Membership Growth Trend As of September 30, 2022



Member Relationship Trend As of September 30, 2022

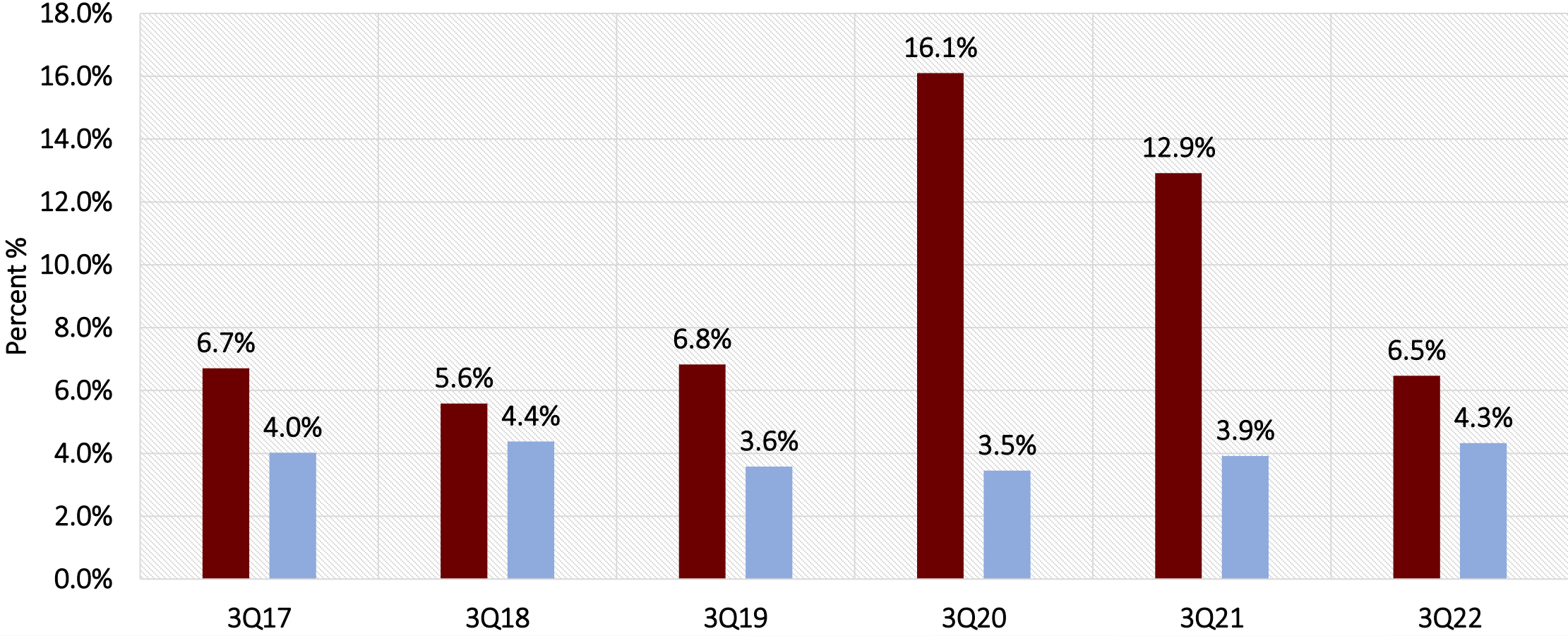


Asset Growth Trend As of September 30, 2022



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

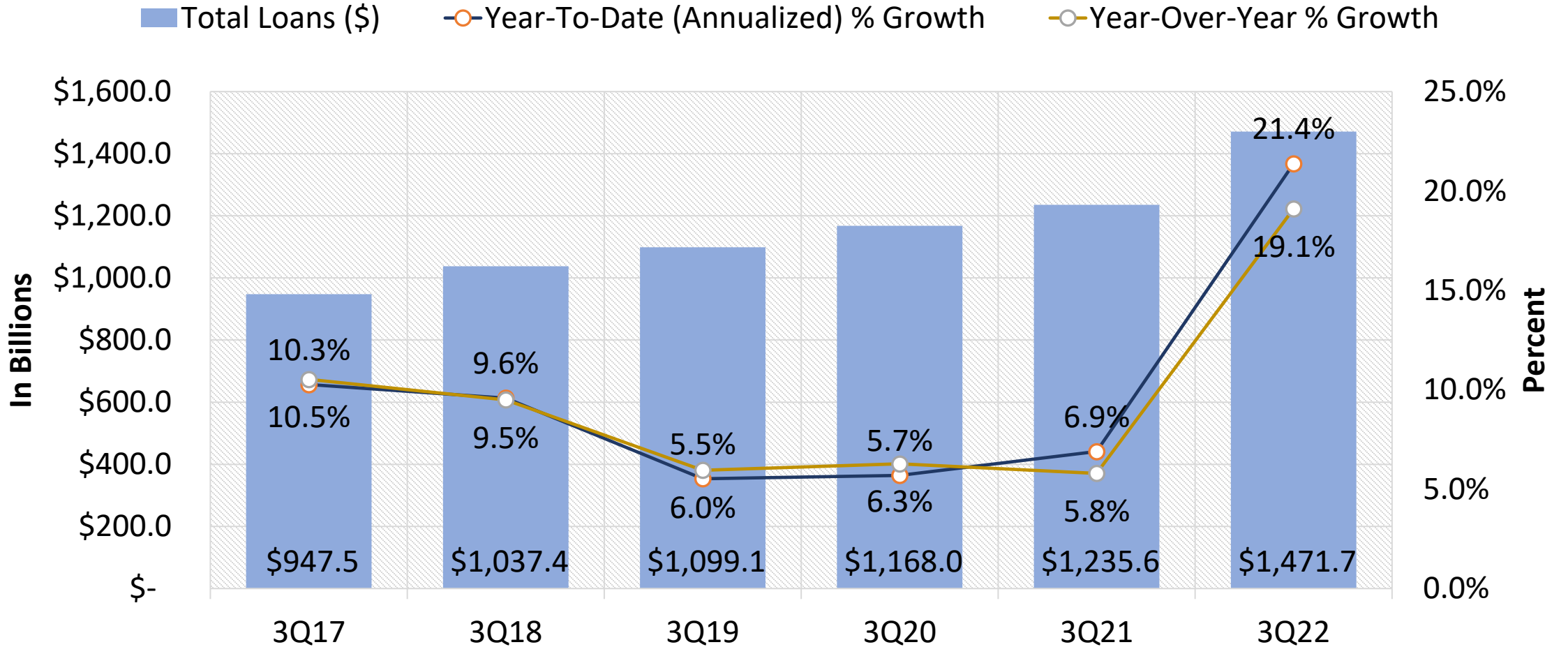
■ Asset % Growth (Year-Over-Year) ■ Membership % Growth (Year-Over-Year)



Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

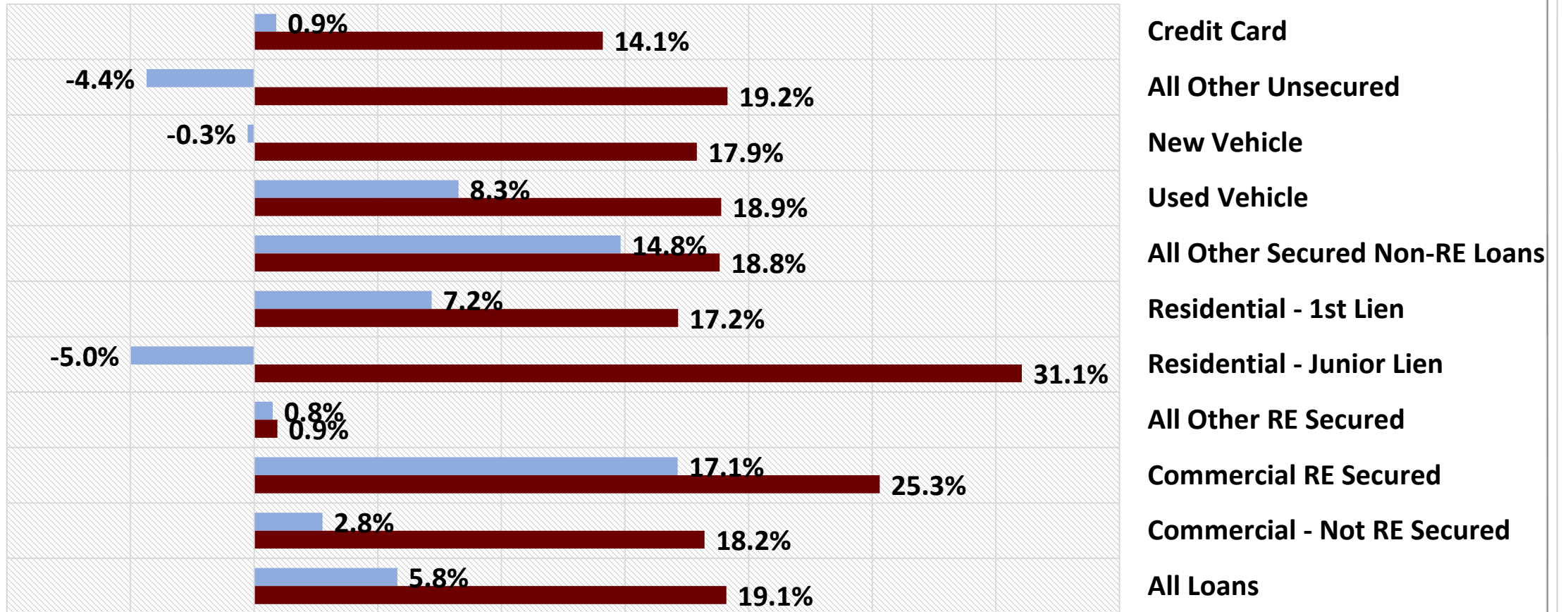
Loan Growth Trend As of September 30, 2022



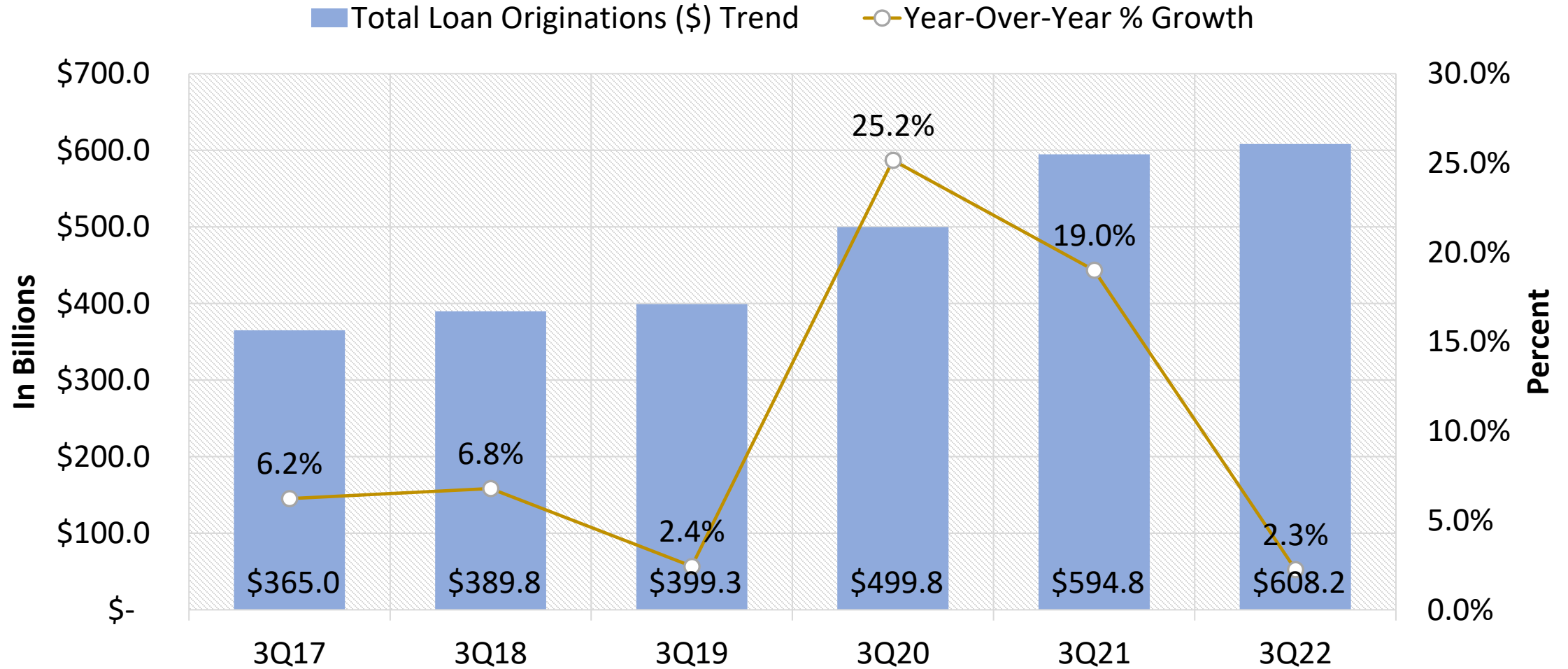
Loan Growth By Types: Year-Over-Year % Growth

■ 3Q21 ■ 3Q22

-10.0% -5.0% 0.0% 5.0% 10.0% 15.0% 20.0% 25.0% 30.0% 35.0%

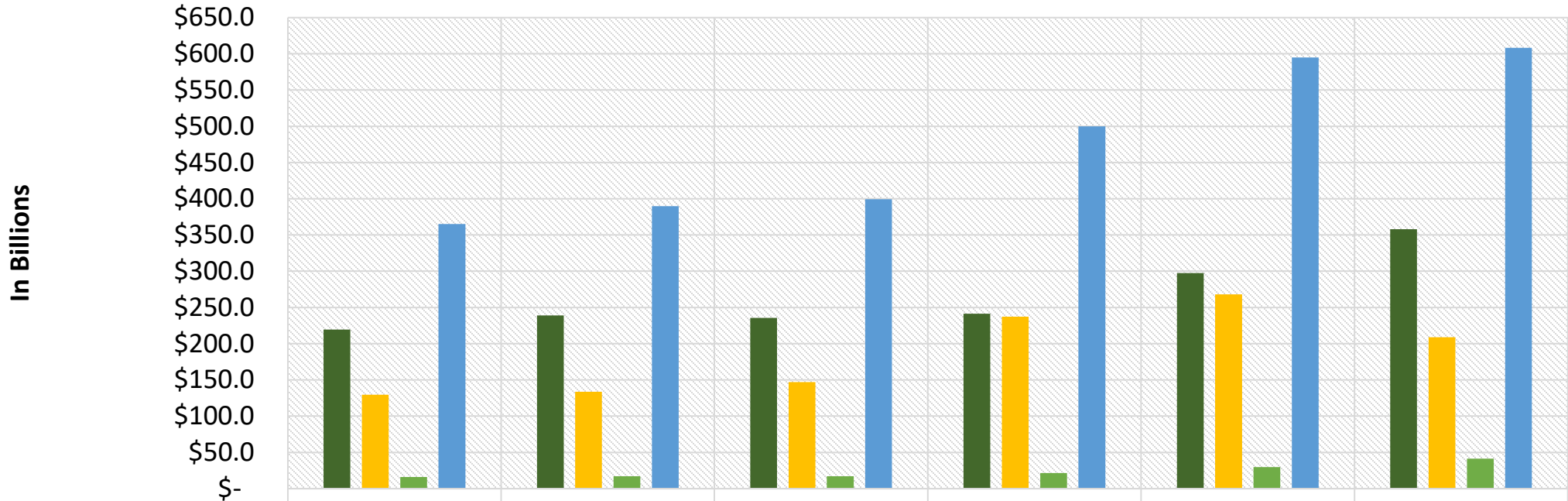


Loan Originations (YTD) and % Growth As of September 30, 2022



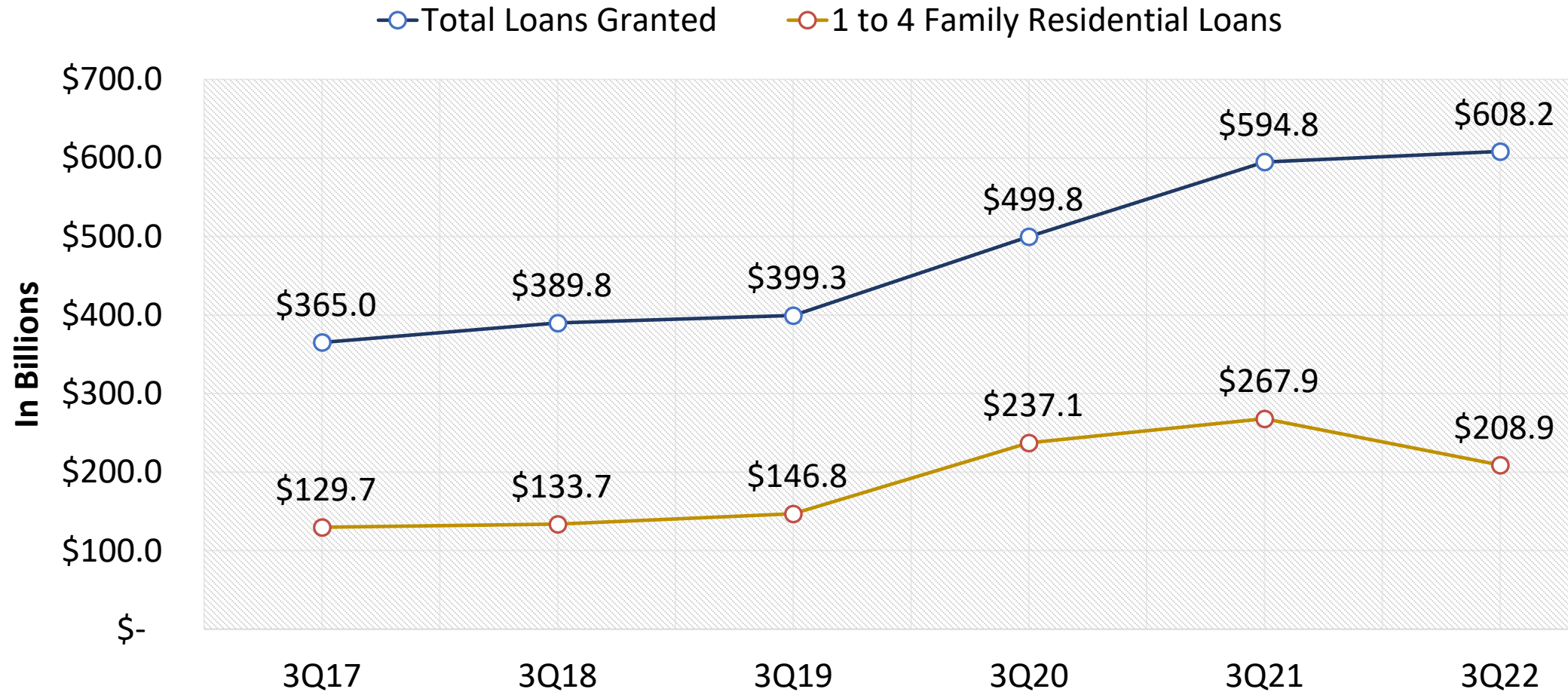
Loan Origination Trend: By Loan Types - (Year-To-Date)

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

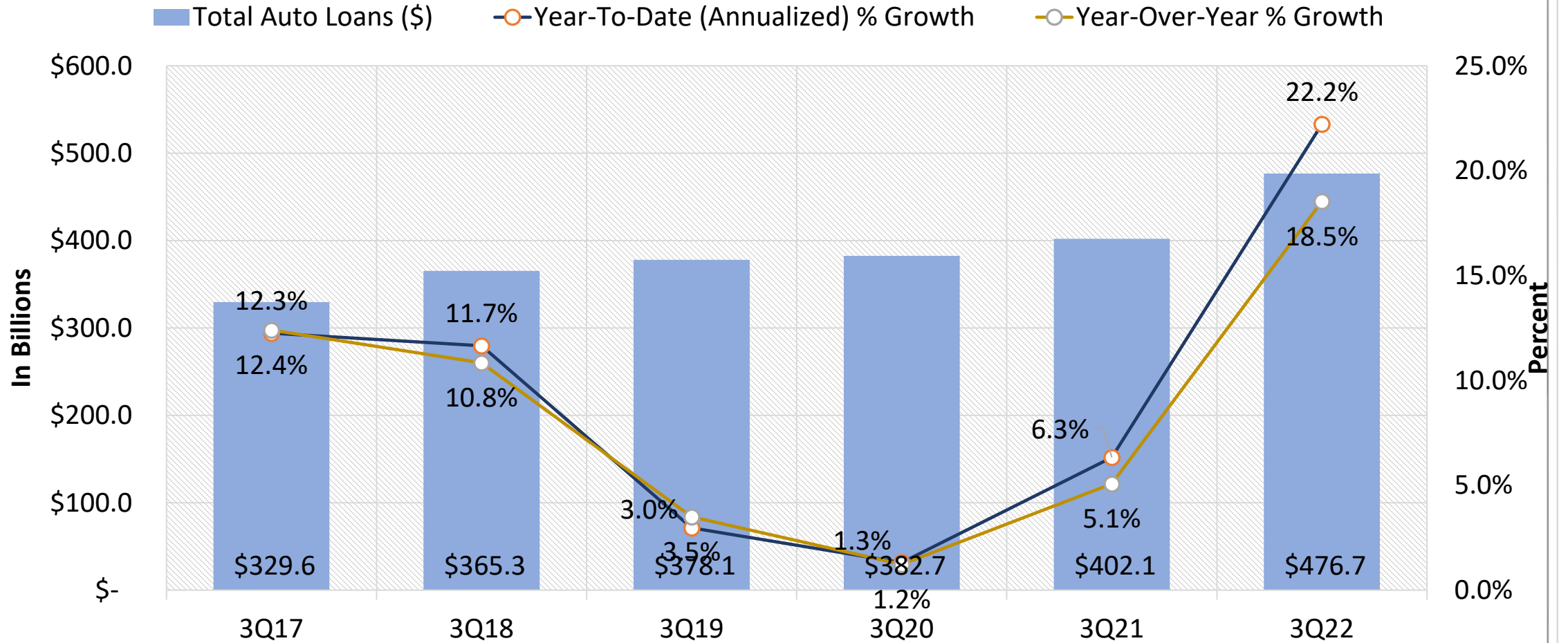


■ Other Consumer Loans	\$219.4	\$239.1	\$235.6	\$241.2	\$297.3	\$358.1
■ Residential RE Loans	\$129.7	\$133.7	\$146.8	\$237.1	\$267.9	\$208.9
■ Commercial Loans	\$15.9	\$17.1	\$16.9	\$21.4	\$29.5	\$41.2
■ Total Loans Granted	\$365.03	\$389.83	\$399.33	\$499.80	\$594.79	\$608.24

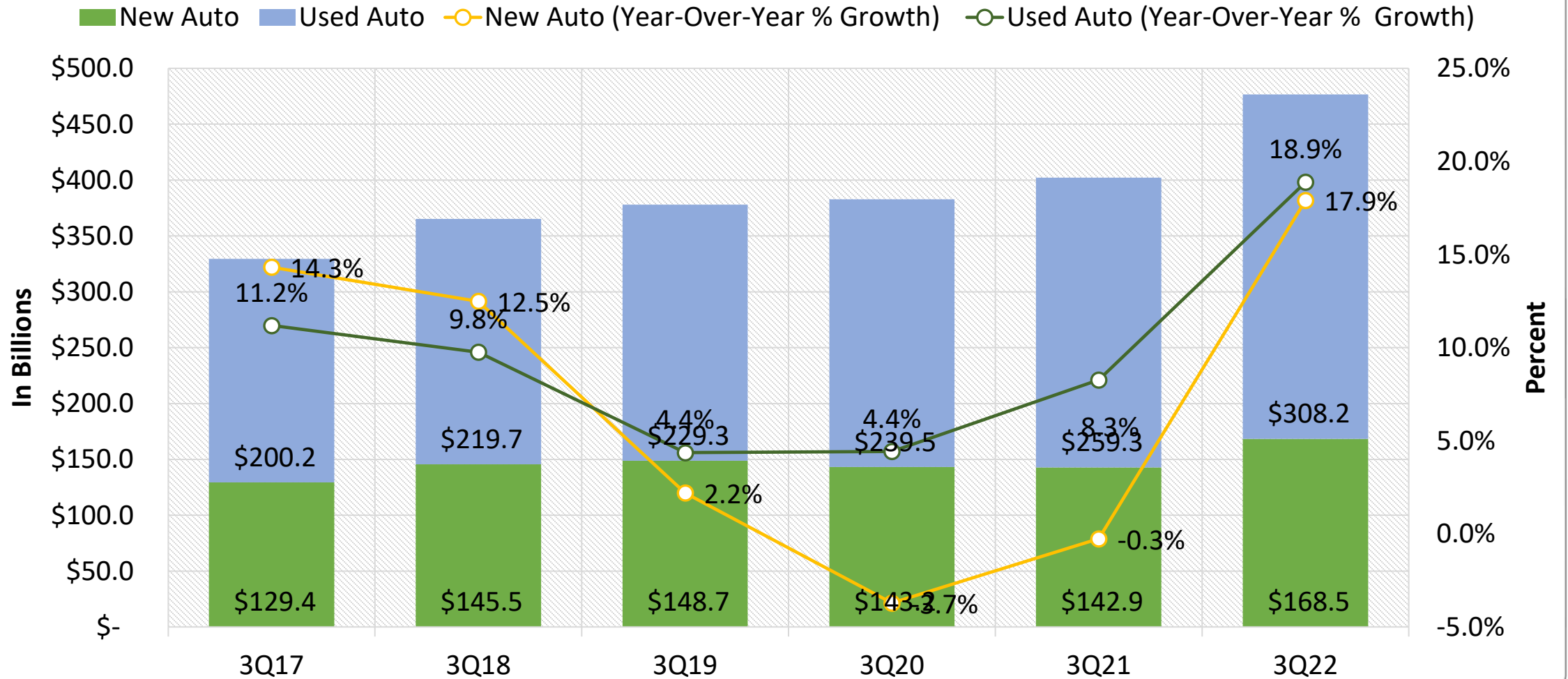
Loans Granted: All Loans vs. Real Estate Loans As of September 30, 2022



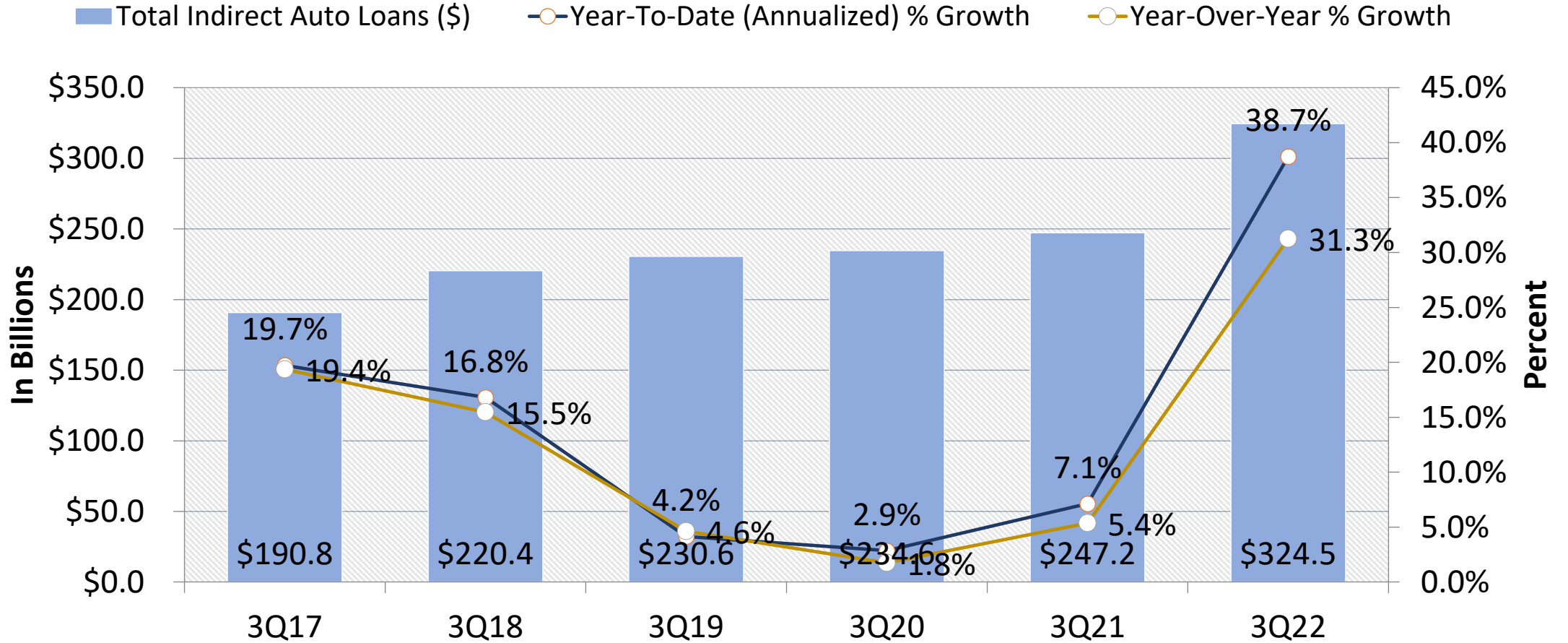
Auto Loan Growth Trend As of September 30, 2022



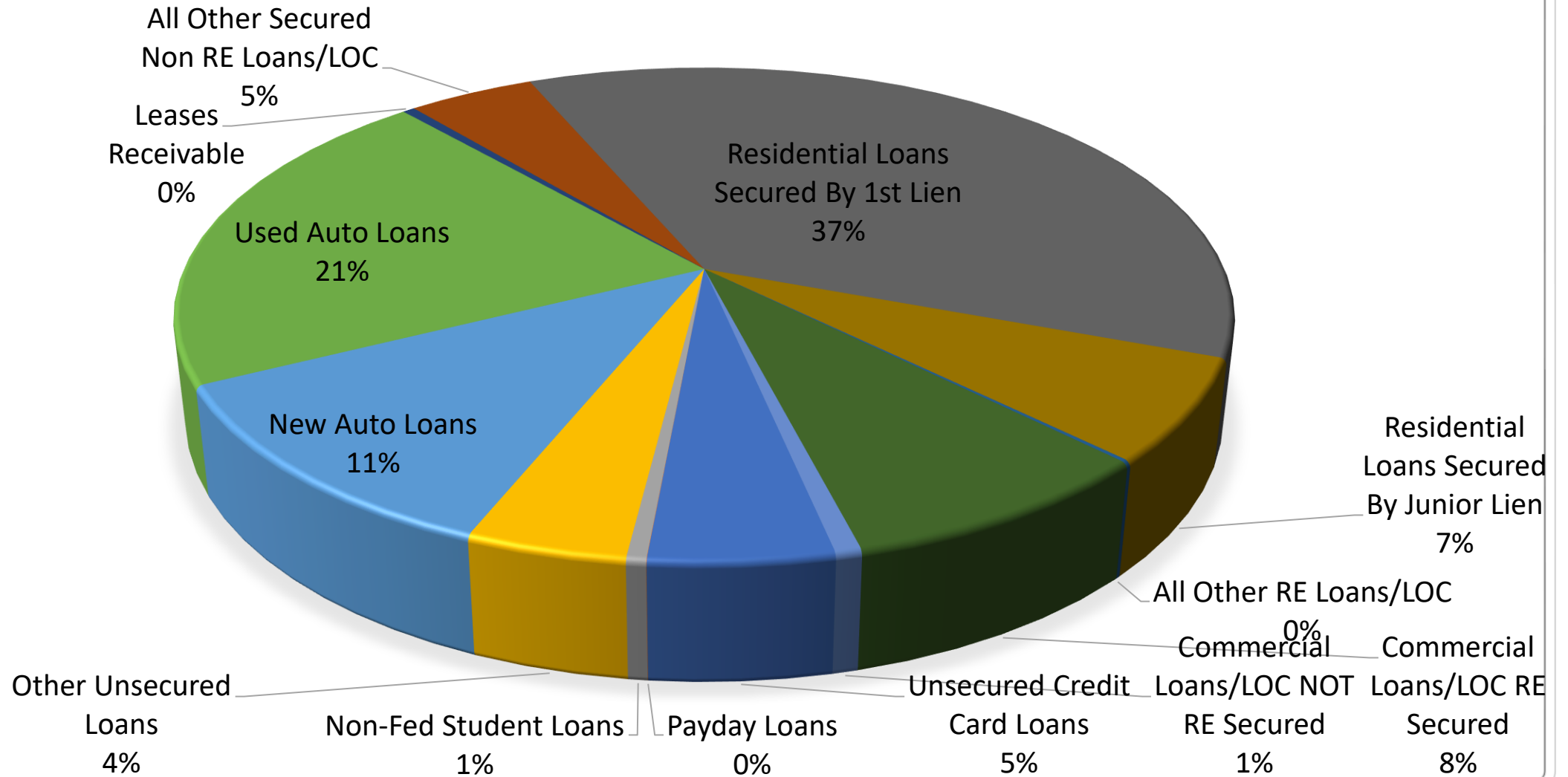
New Auto vs. Used Auto Loan Growth Trend As of September 30, 2022



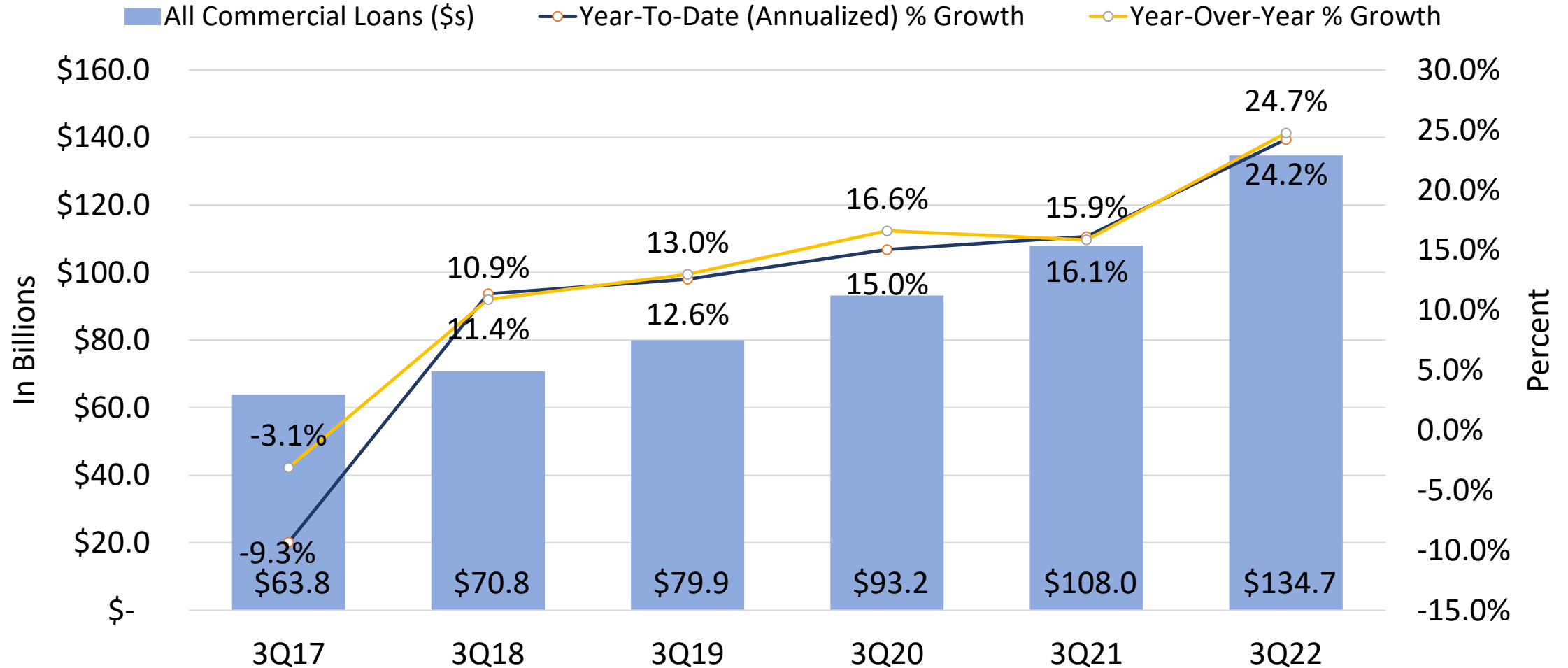
Indirect Auto Loan Growth Trend As of September 30, 2022



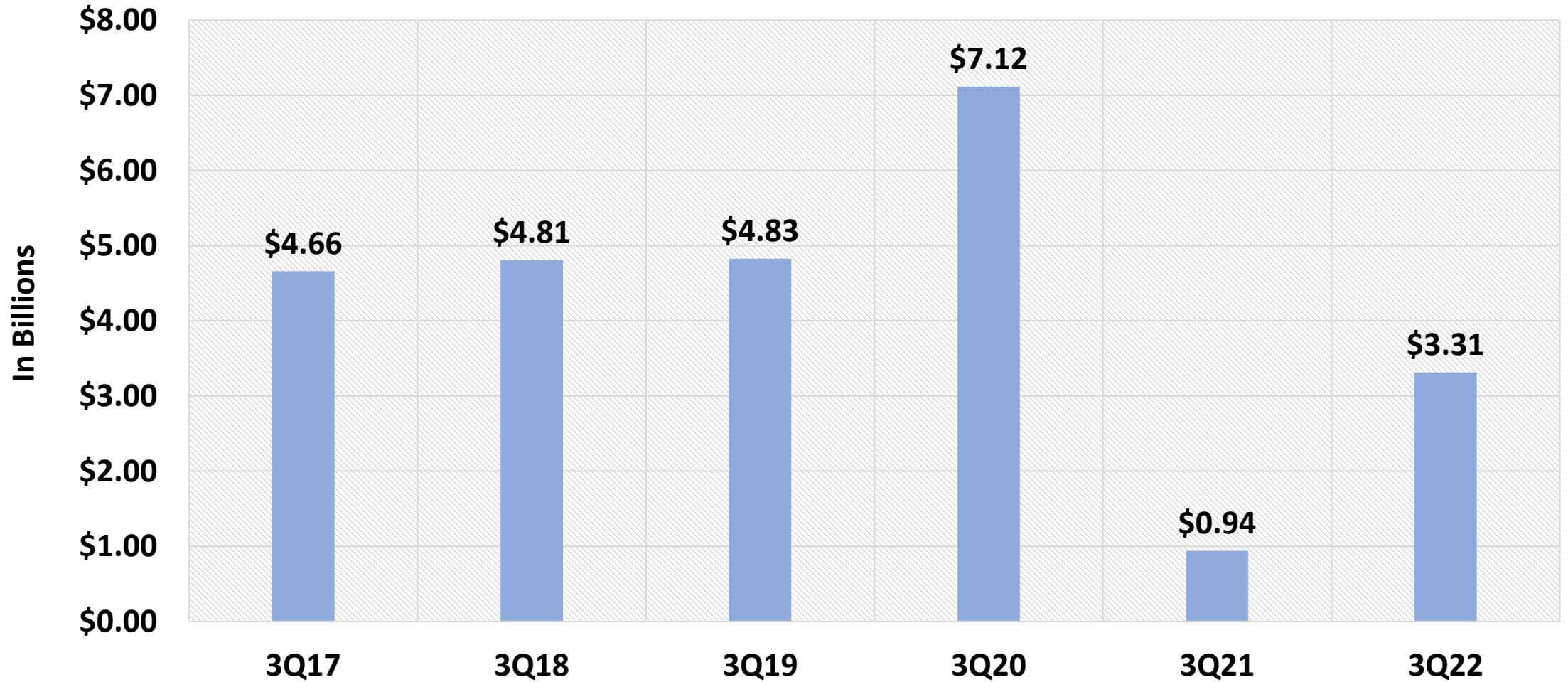
Loan Portfolio Composition As of September 30, 2022



All Commercial Loans (\$) As of September 30, 2022



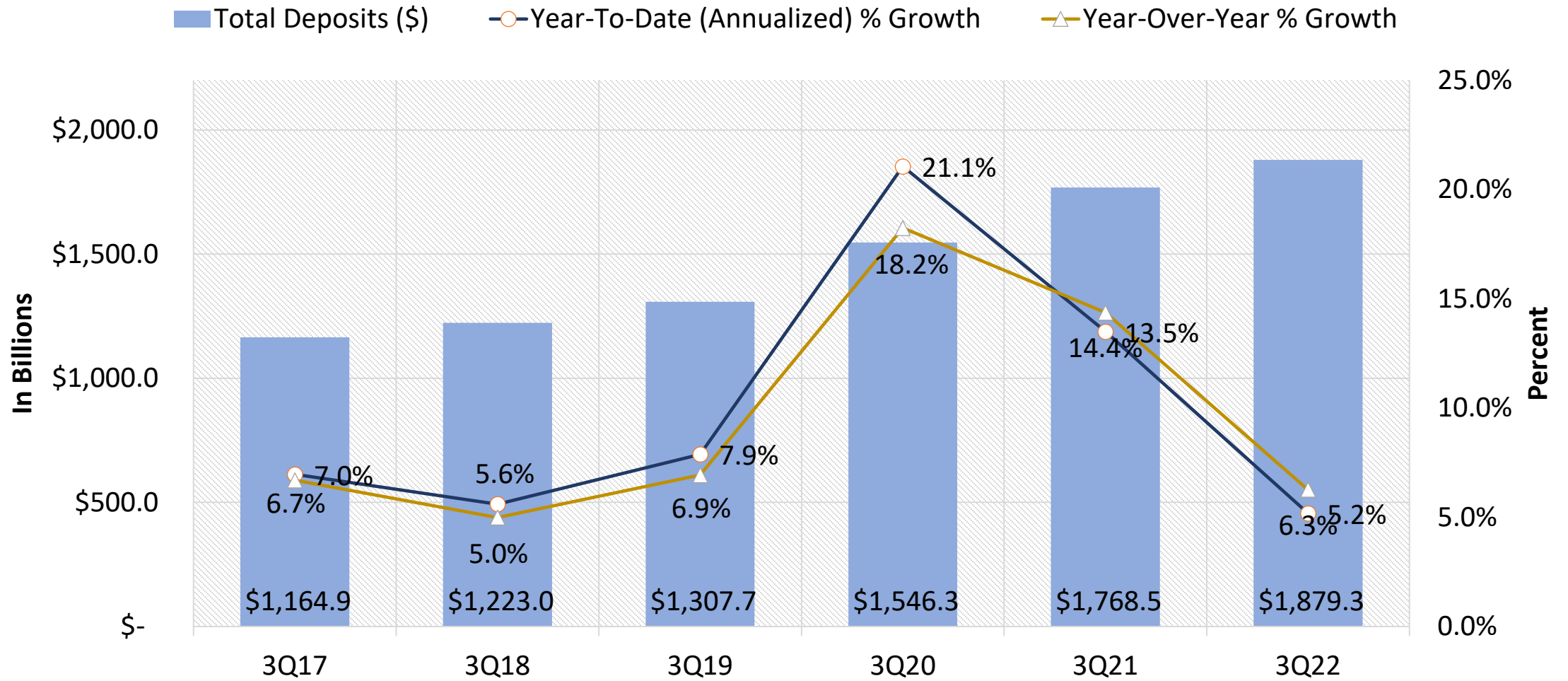
Provision for Loan Losses (\$) Trend As of September 30, 2022



Savings, Liquidity, Investments & Borrowings

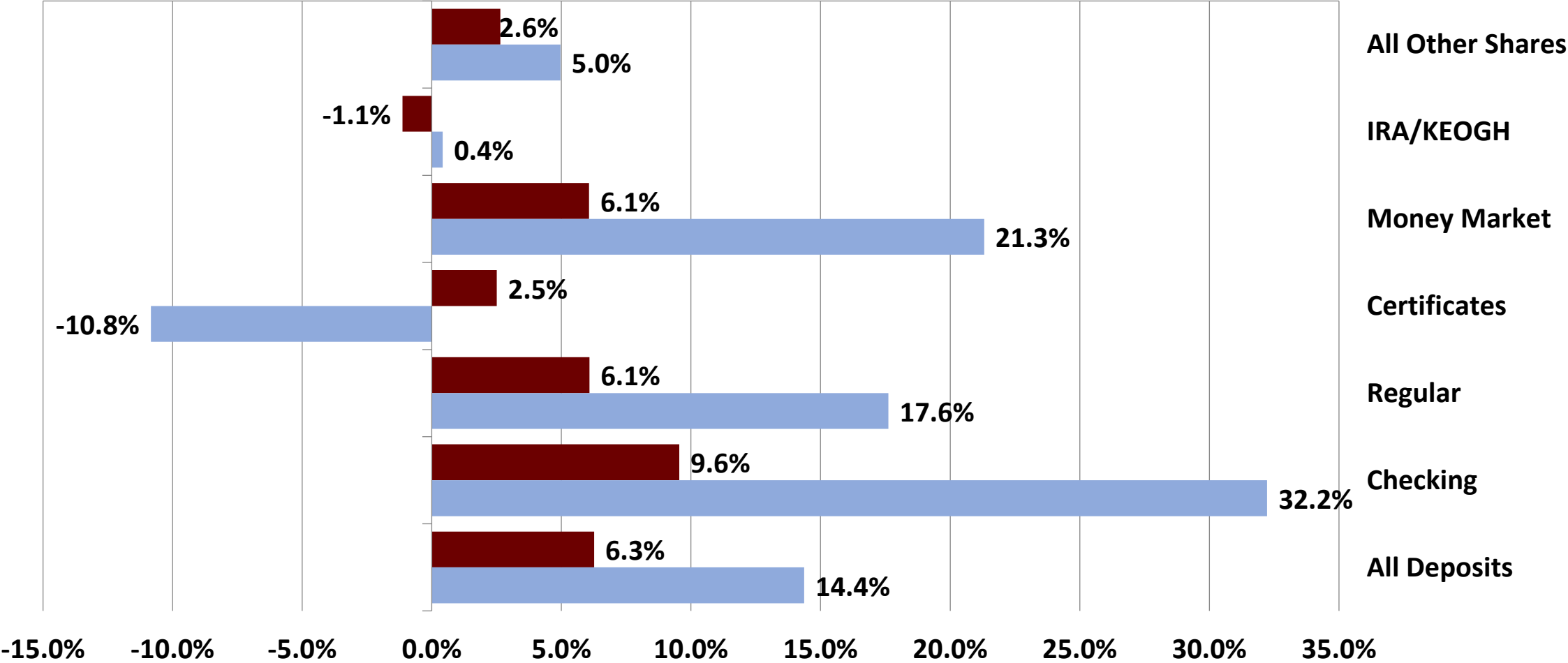
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Deposit Growth Trend As of September 30, 2022

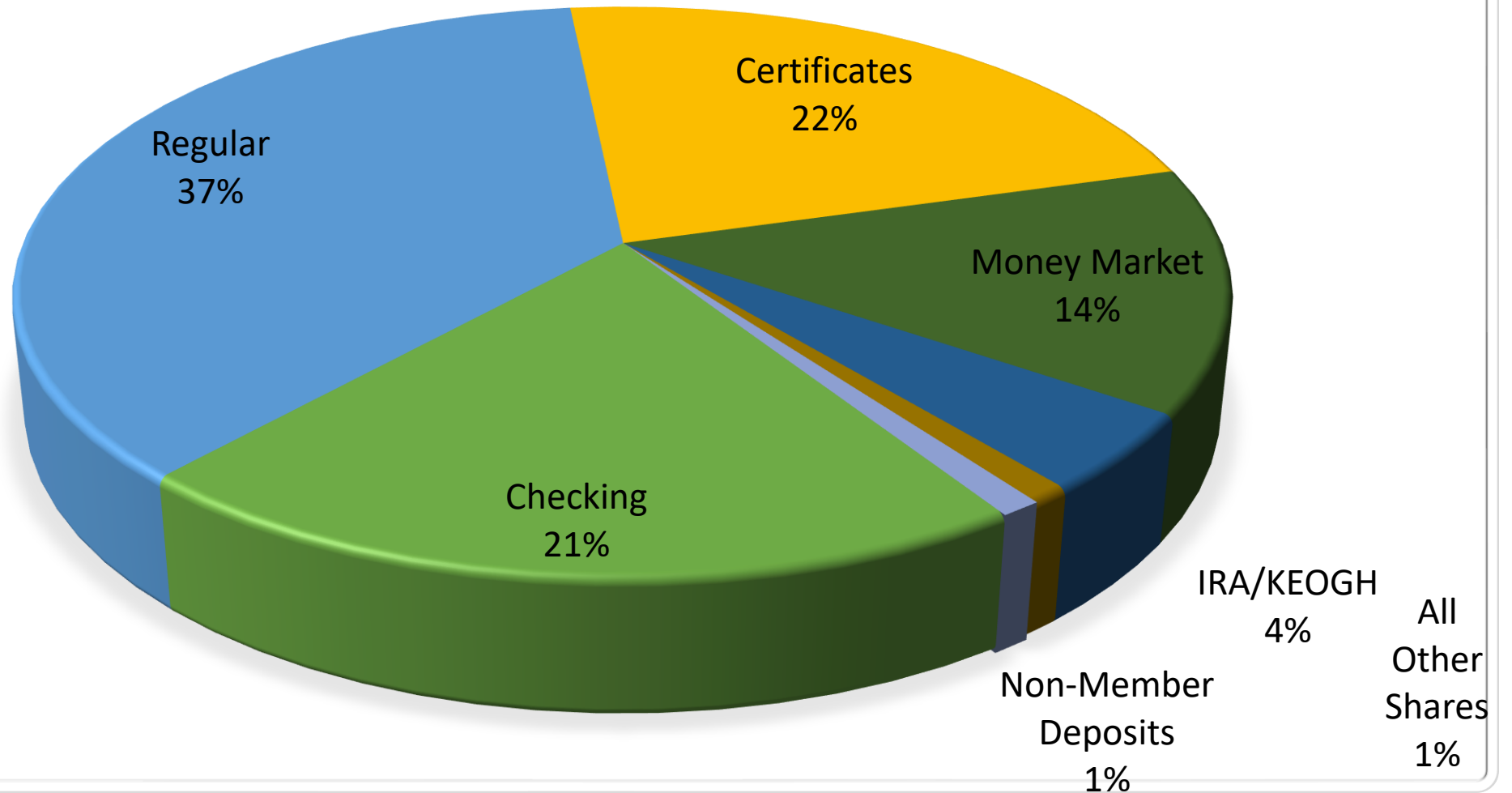


Core Deposits (Year-Over-Year) % Growth

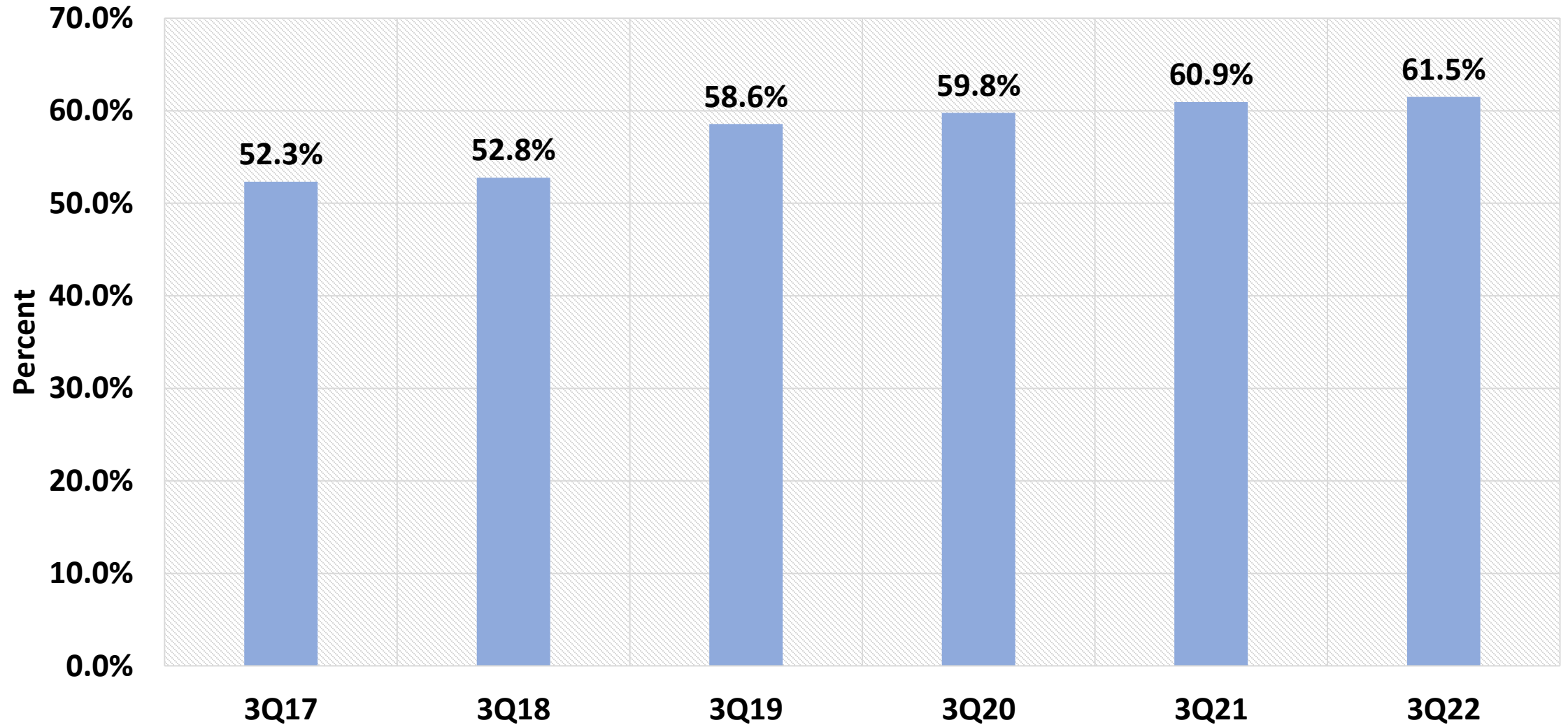
■ 3Q22 ■ 3Q21



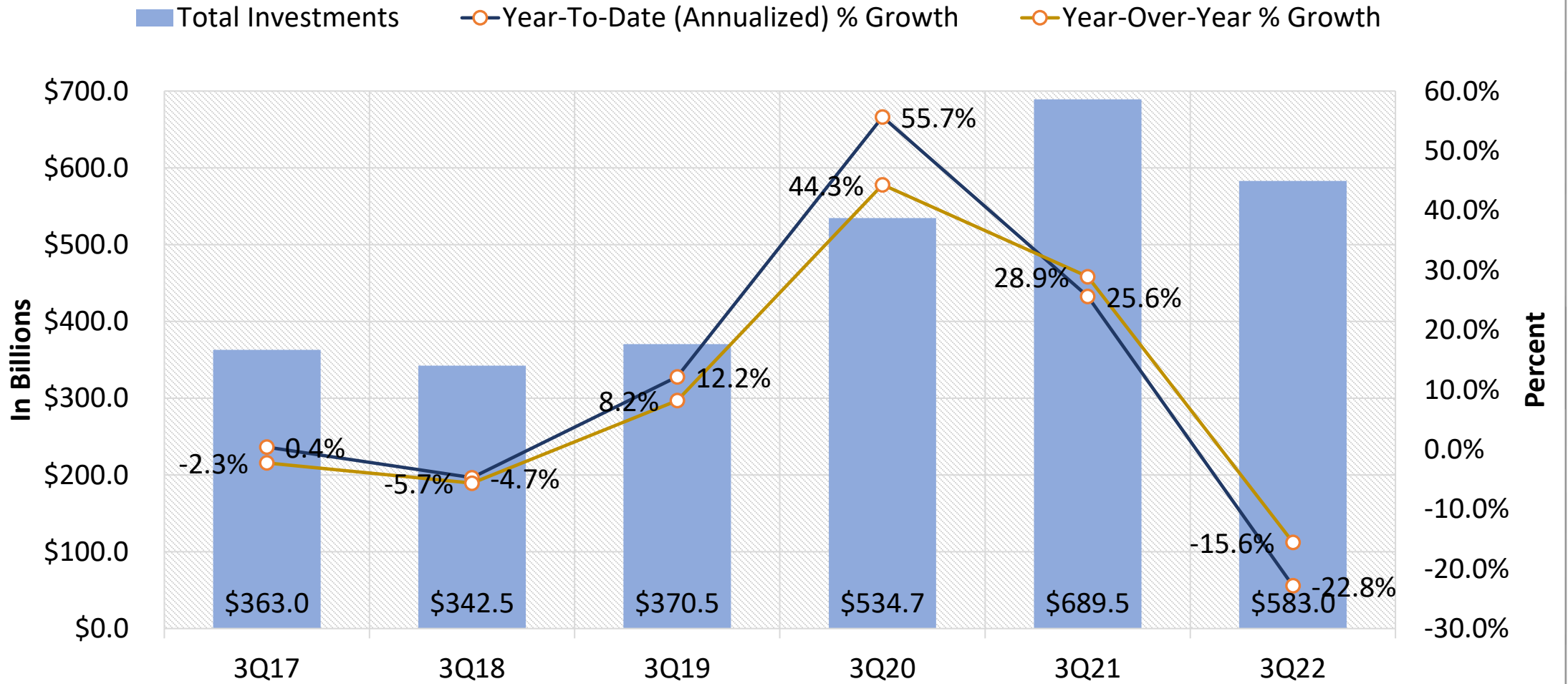
Deposit Portfolio Composition As of September 30, 2022



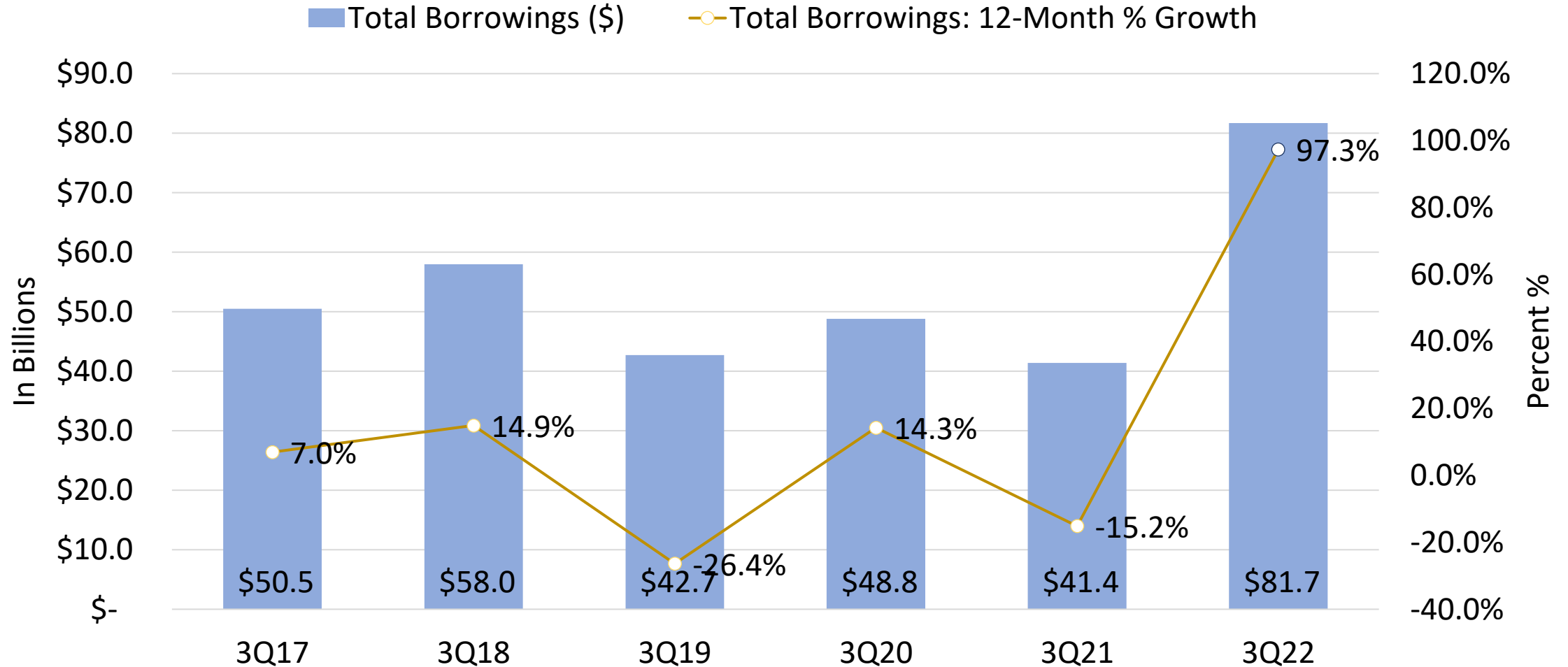
Checking Account Penetration Rate (%)



Total Investments - Growth Trend As of September 30, 2022



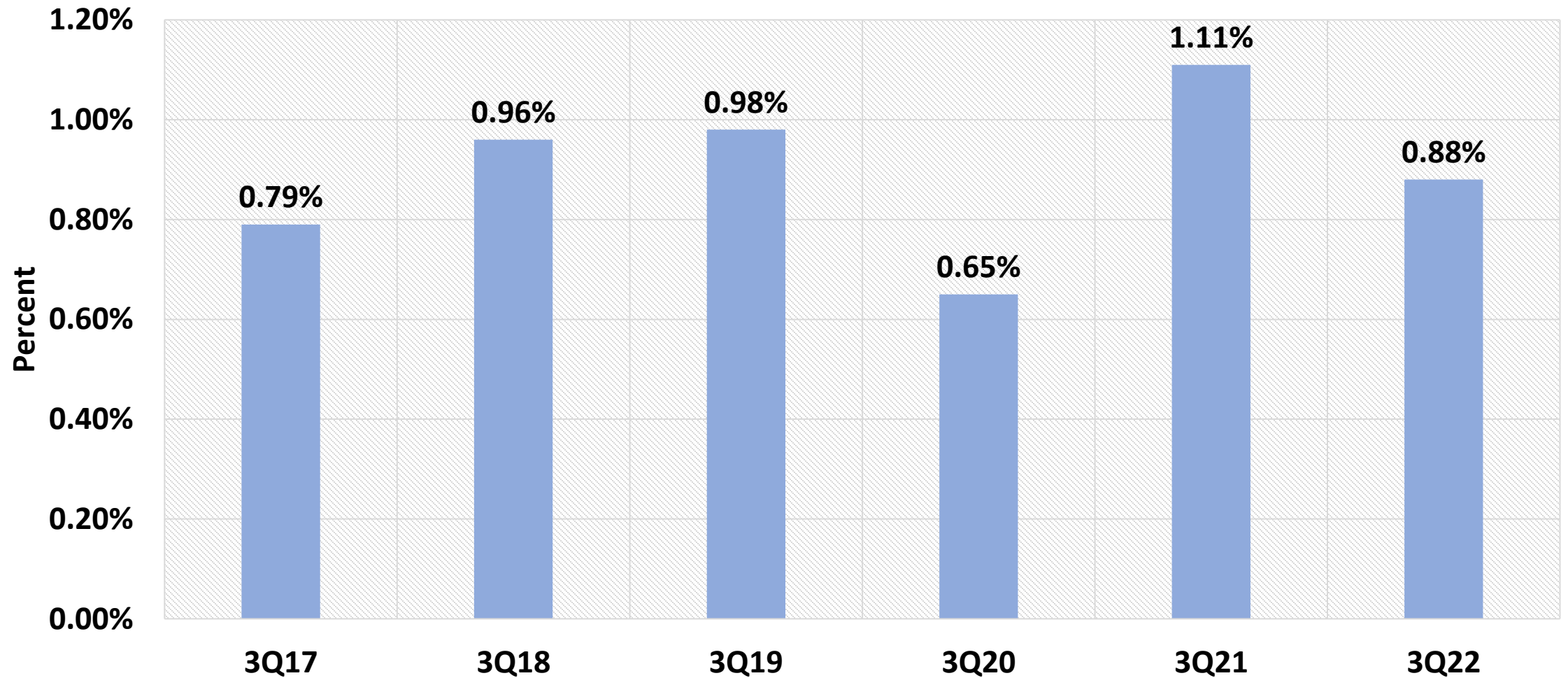
Total Borrowings Trend As of September 30, 2022



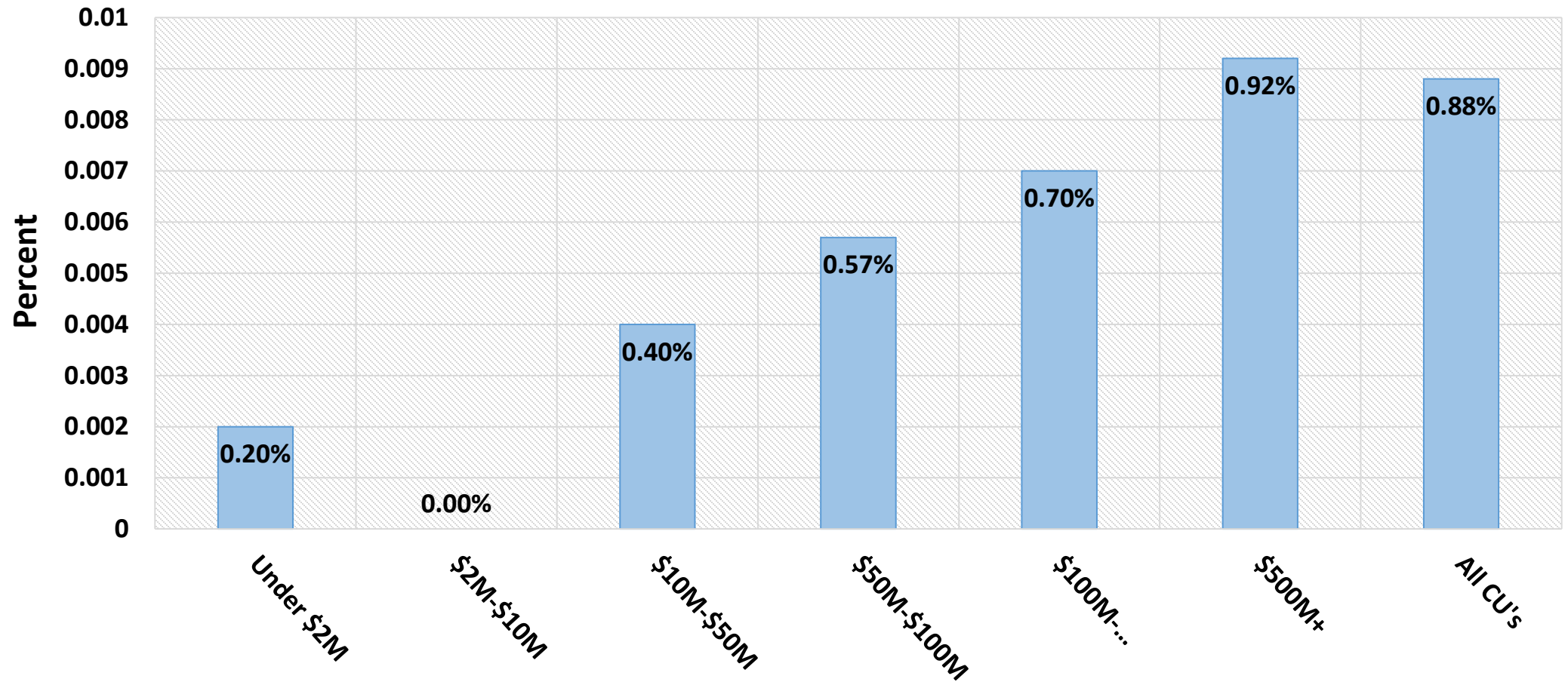
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

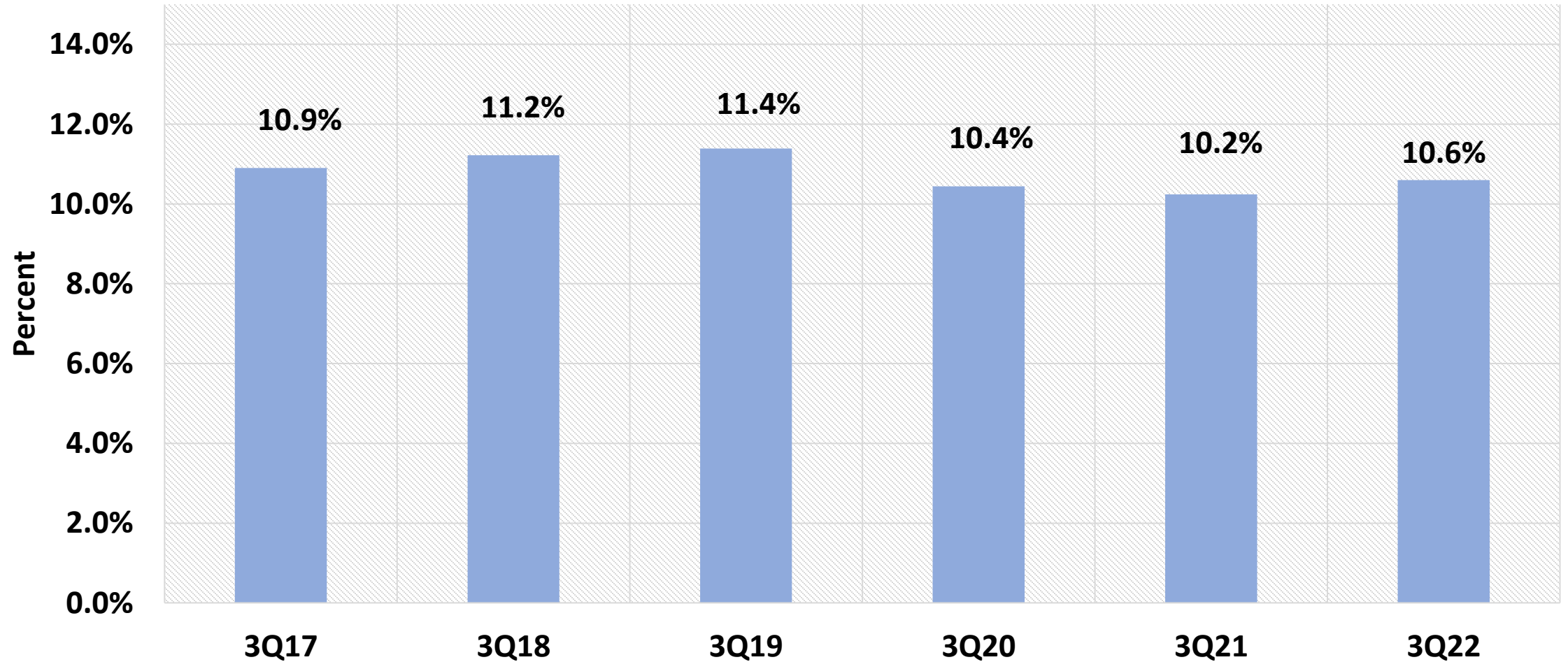
Return On Assets (ROA %) Trend As of September 30, 2022



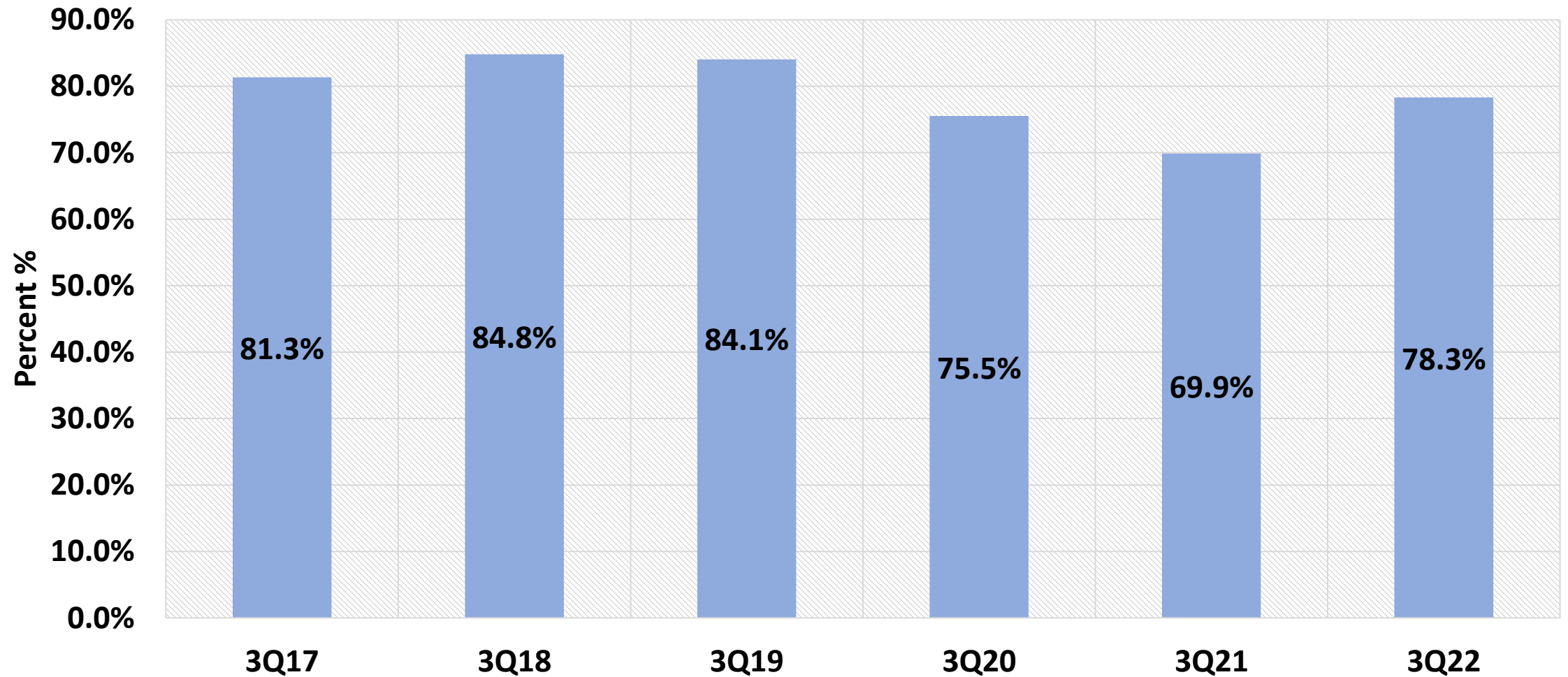
ROA (Annualized %) for Asset-Class Peer Groups As of September 30, 2022



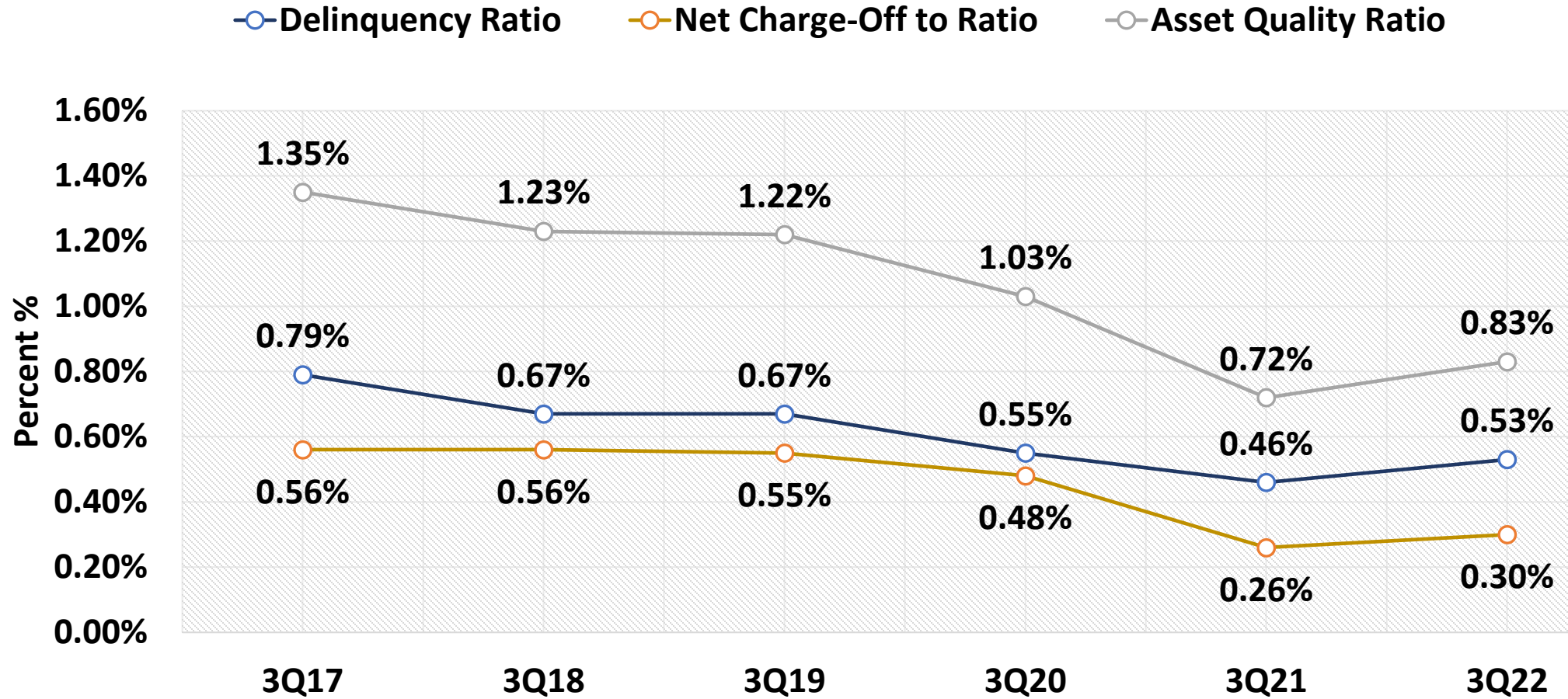
Net-Worth Capital Ratio Trend As of September 30, 2022



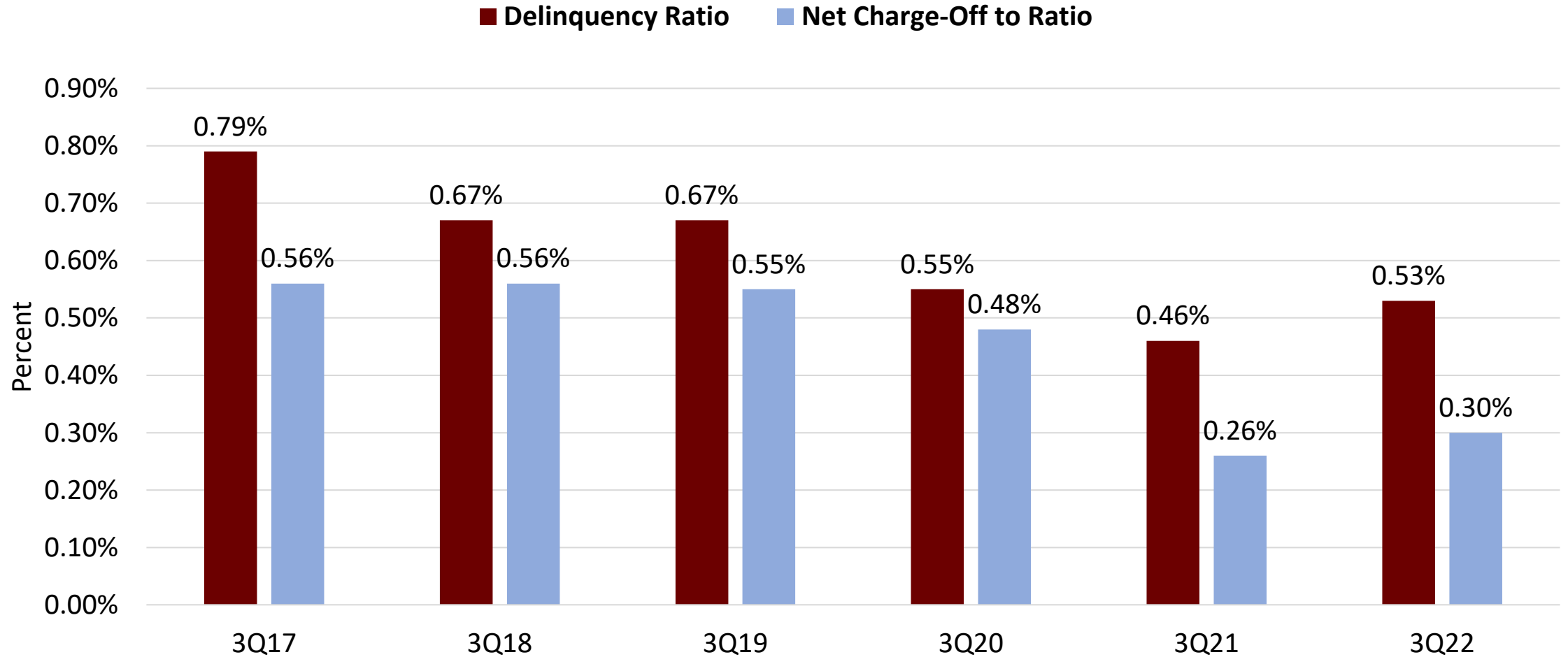
Loan-to-Deposit Ratio Trend (%) As of September 30, 2022



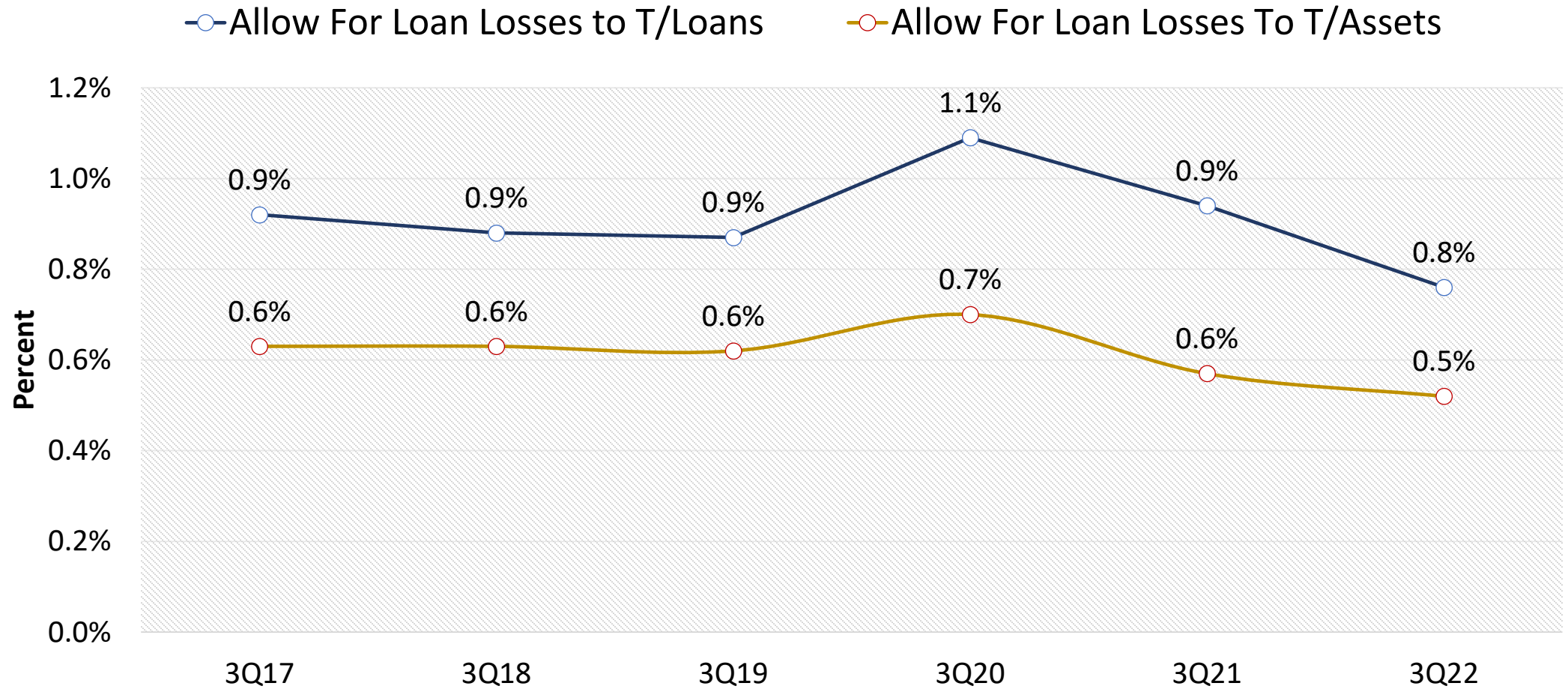
Asset Quality Ratios (%) As of September 30, 2022



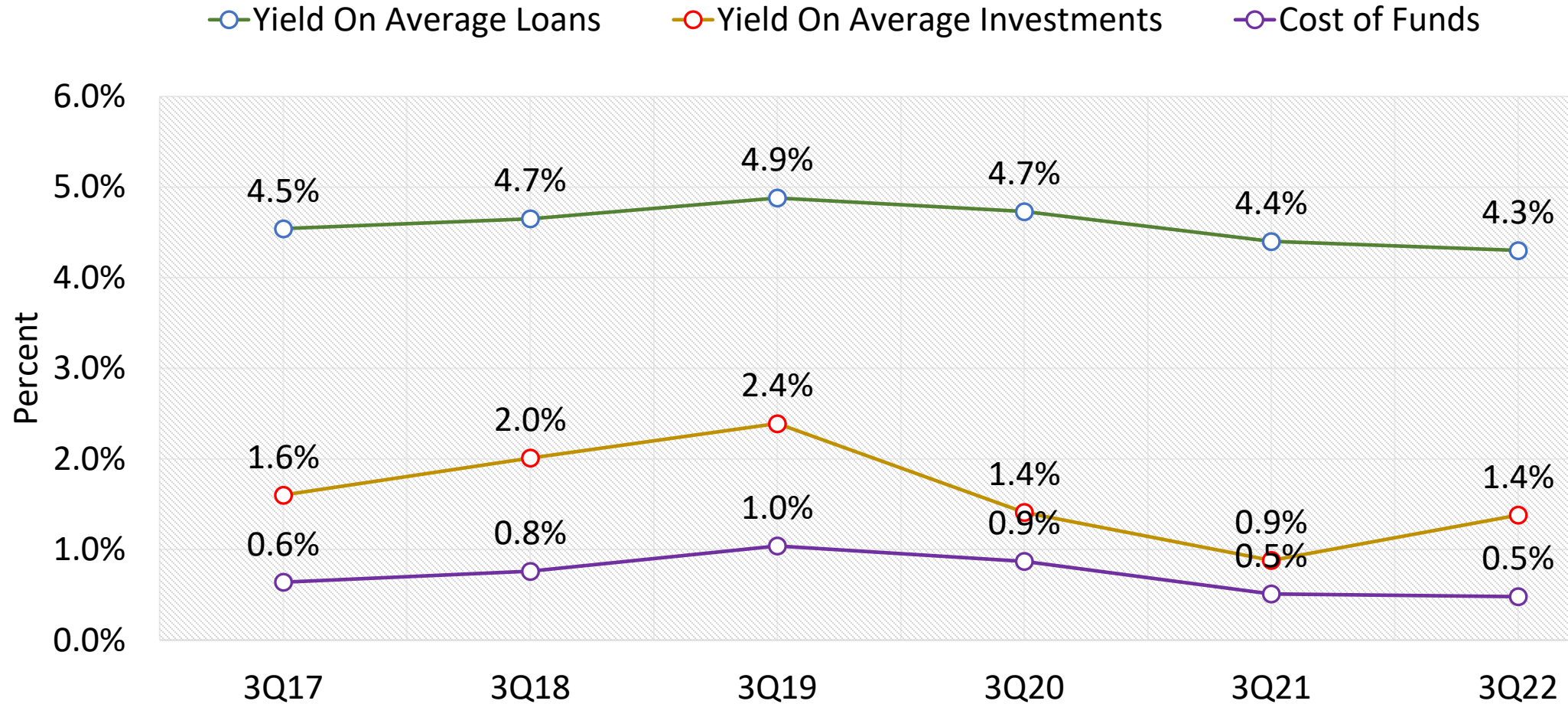
Loan Delinquencies and Charge-Offs Ratios (Trend) As of September 30, 2022



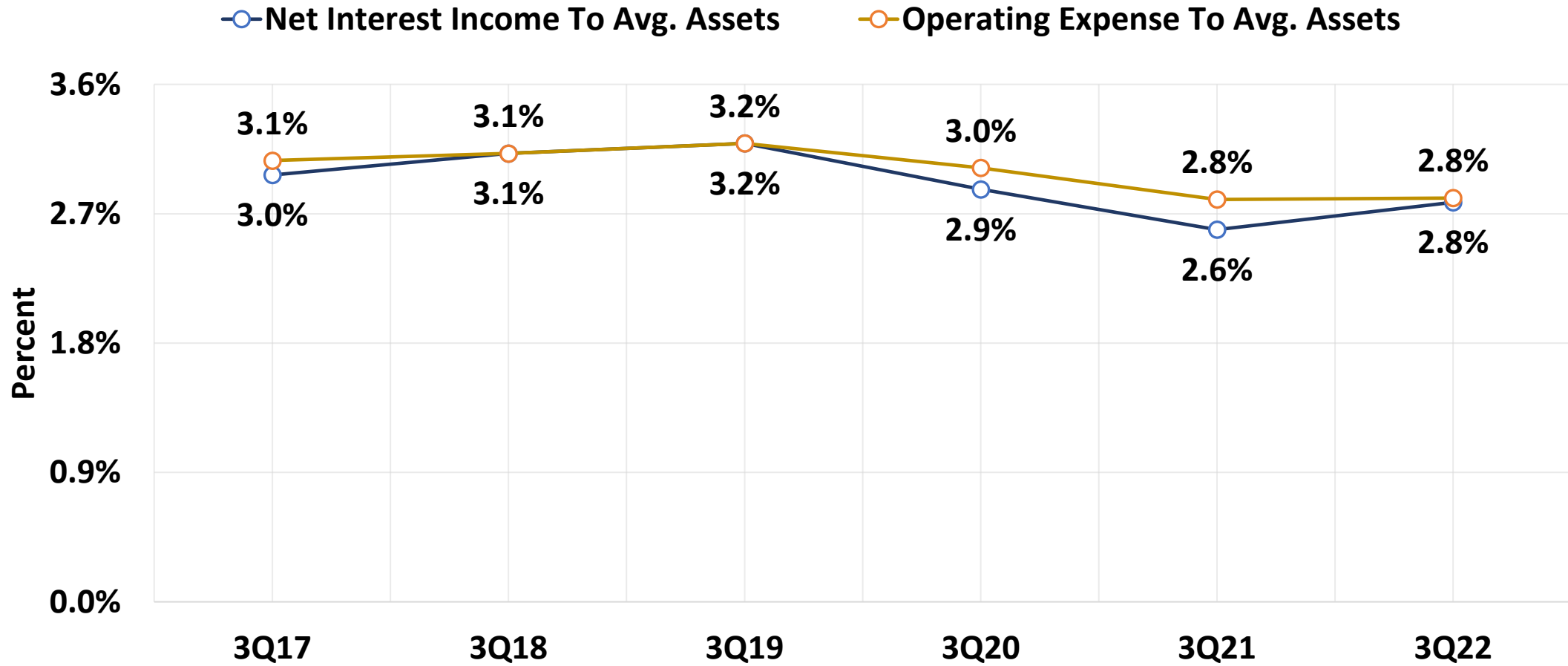
Loan Loss Reserves Trend % (Allowance for Loan Losses) As of September 30, 2022



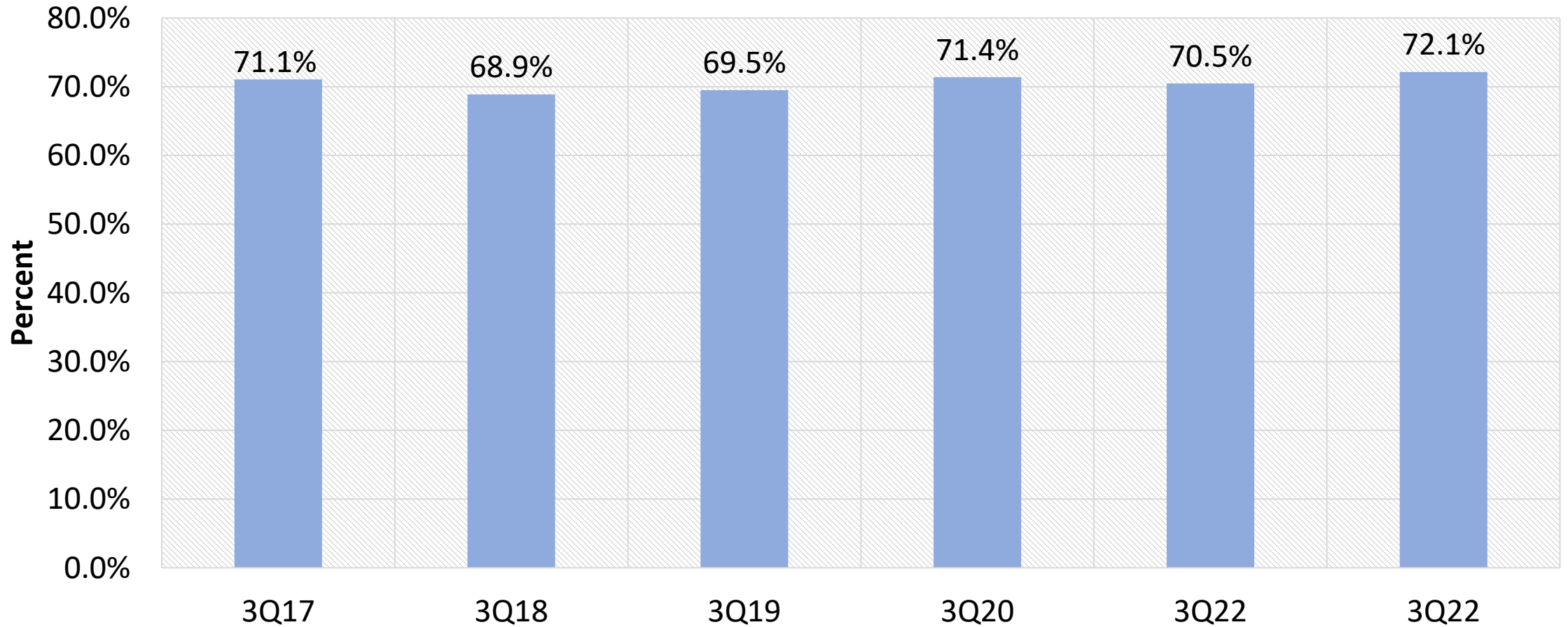
Yield Spread Trend Analysis As of September 30, 2022



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

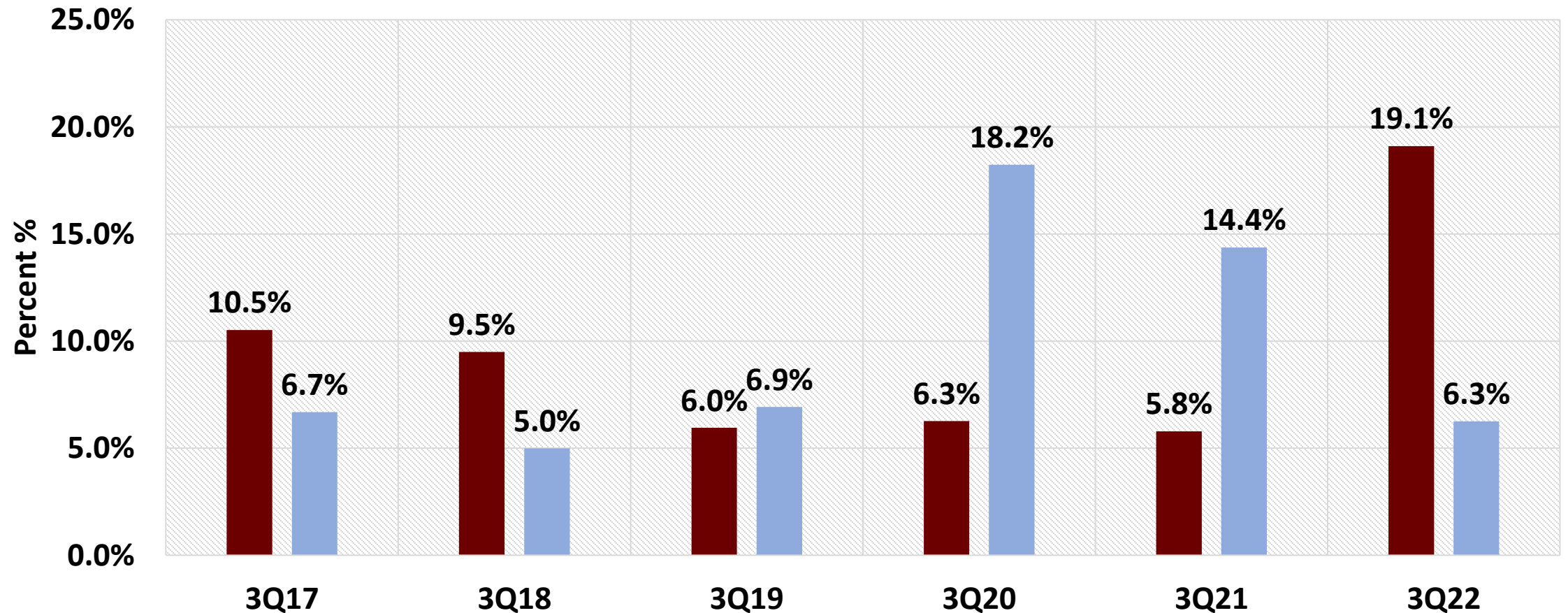


Efficiency Ratio % Trend
(the cost incurred by a CU to generate one dollar of revenue)
As of September 30, 2022



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

■ Loan % Growth ■ Deposit % Growth



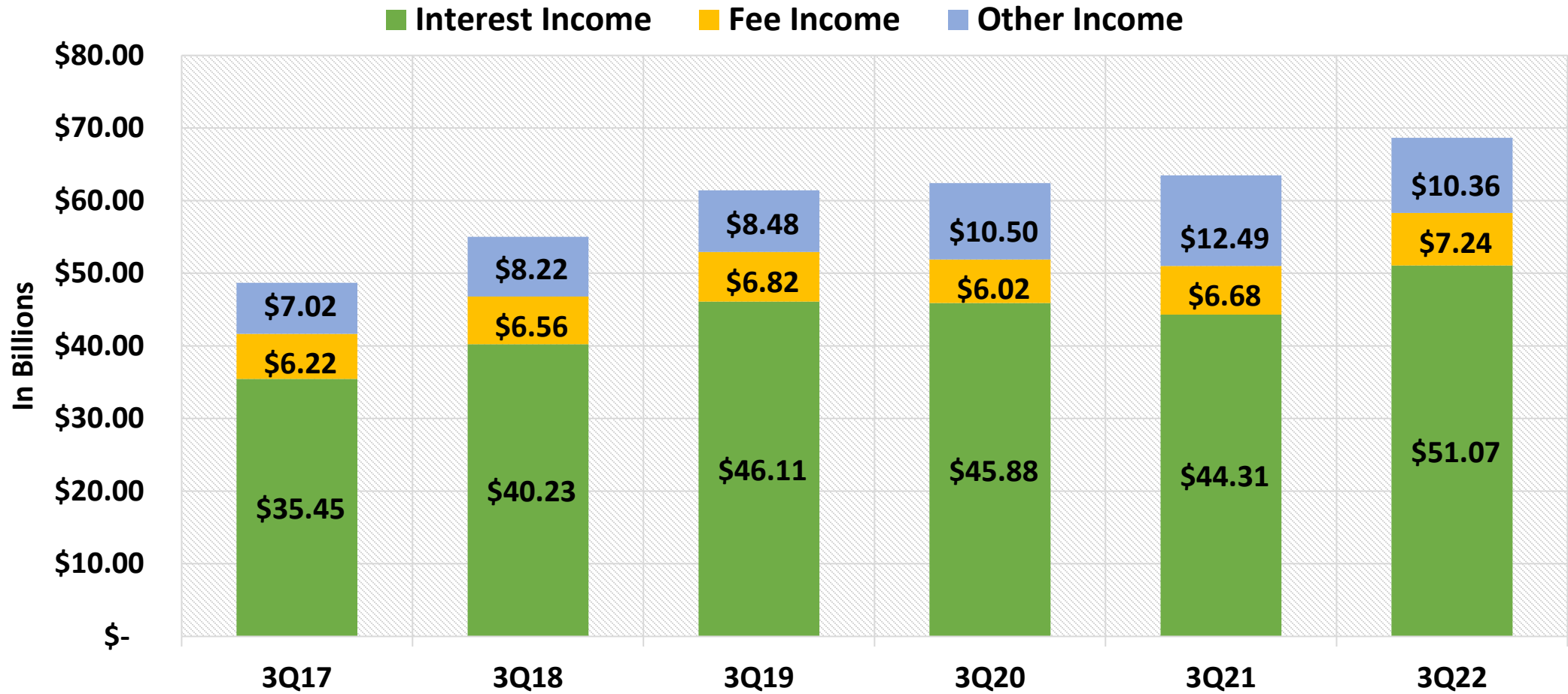
Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

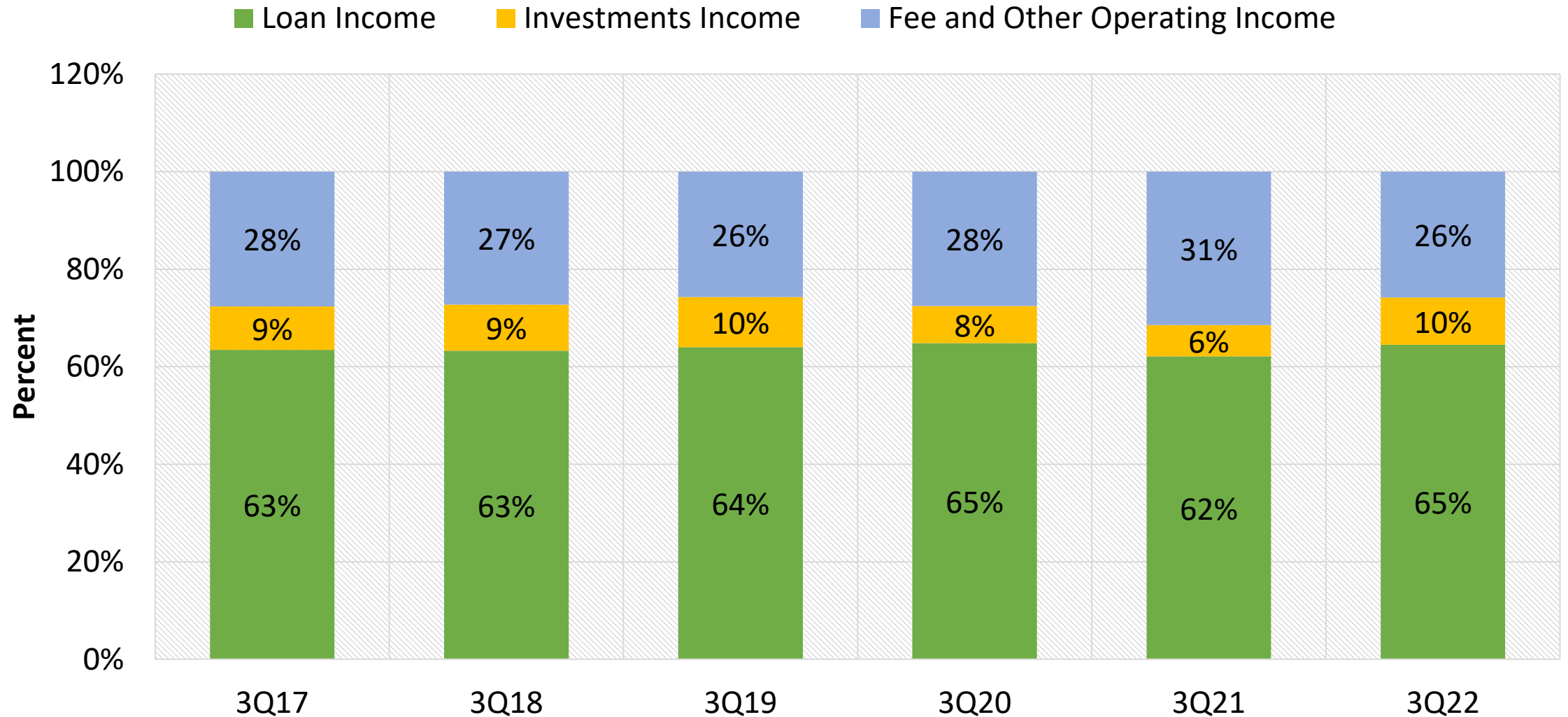
Net Income (\$) Trend As of September 30, 2022



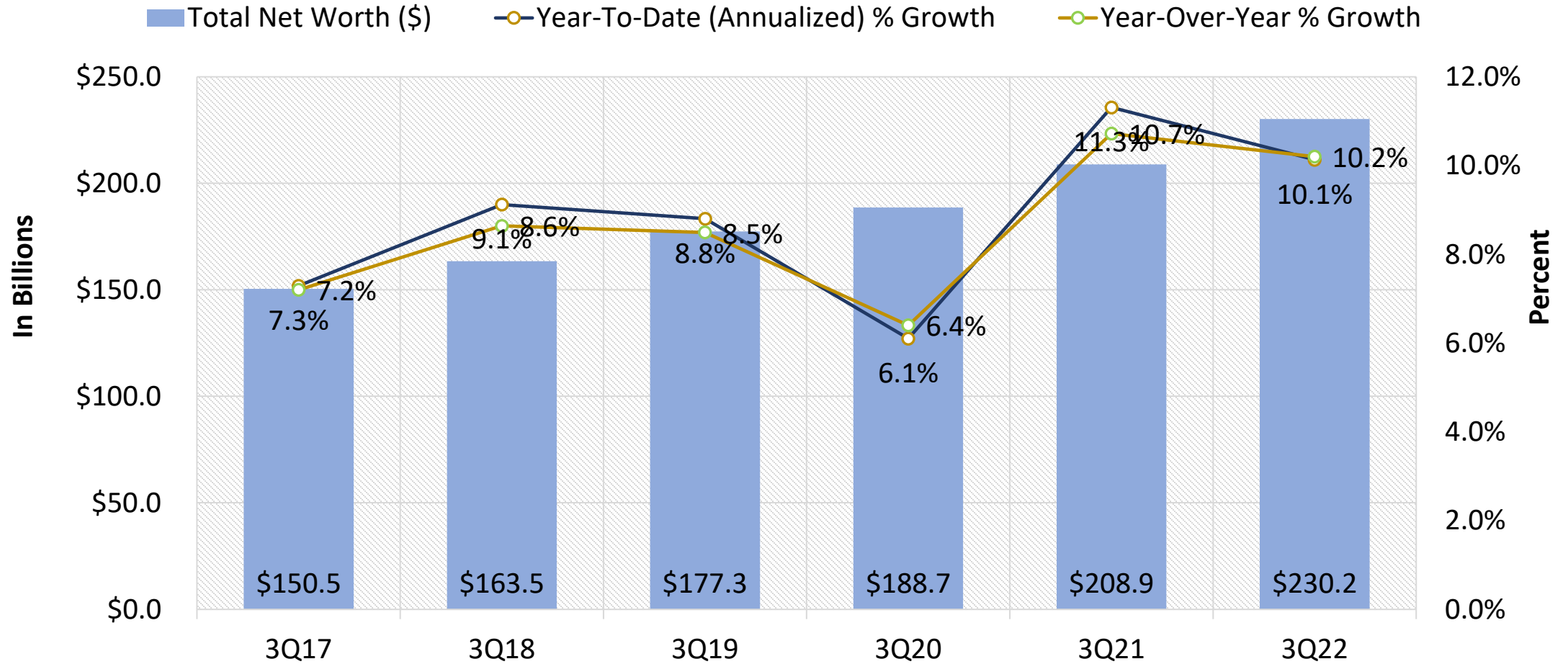
Gross Revenue Breakdown (\$) Trend As of September 30, 2022



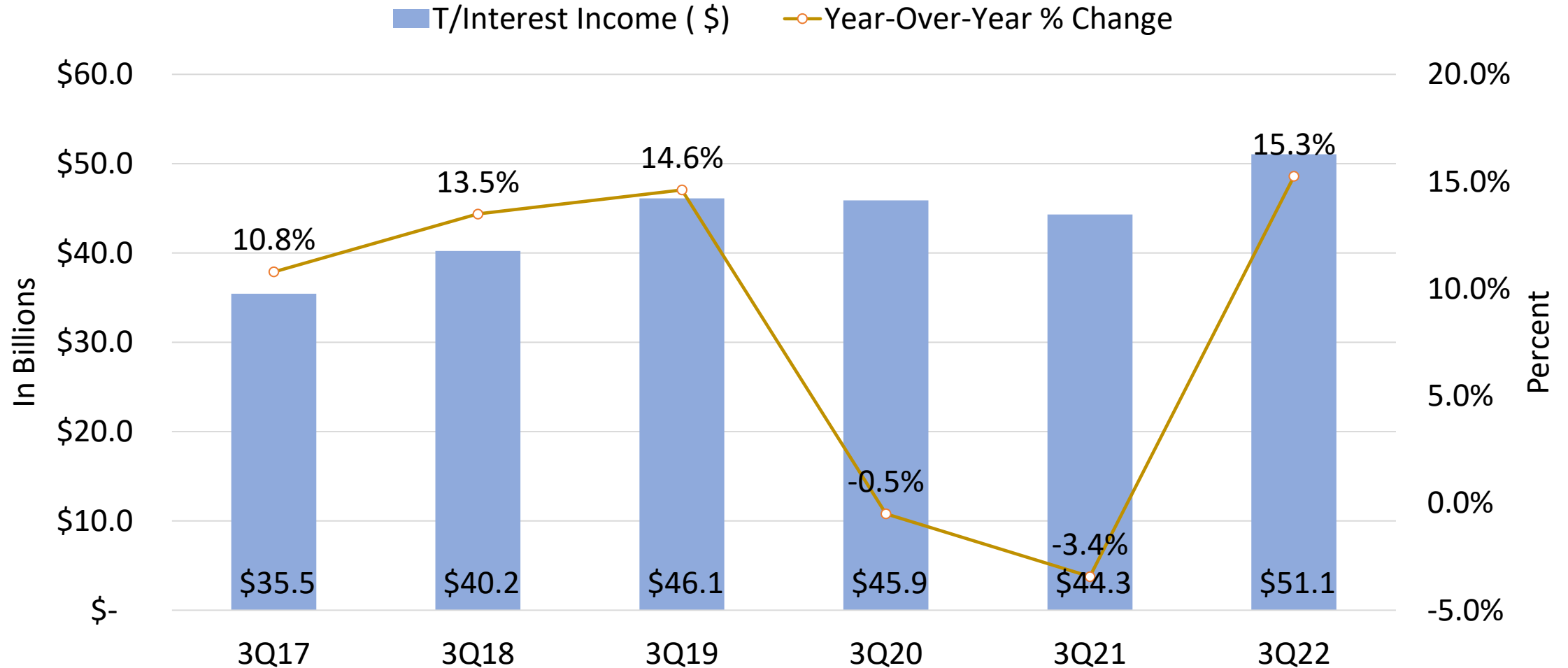
Gross Revenue Breakdown As a % of Total Income



Net-Worth Capital Growth Trend As of September 30, 2022



T/Interest Income Trend As of September 30, 2022



T/Non-Interest Income Trend As of September 30, 2022

