

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

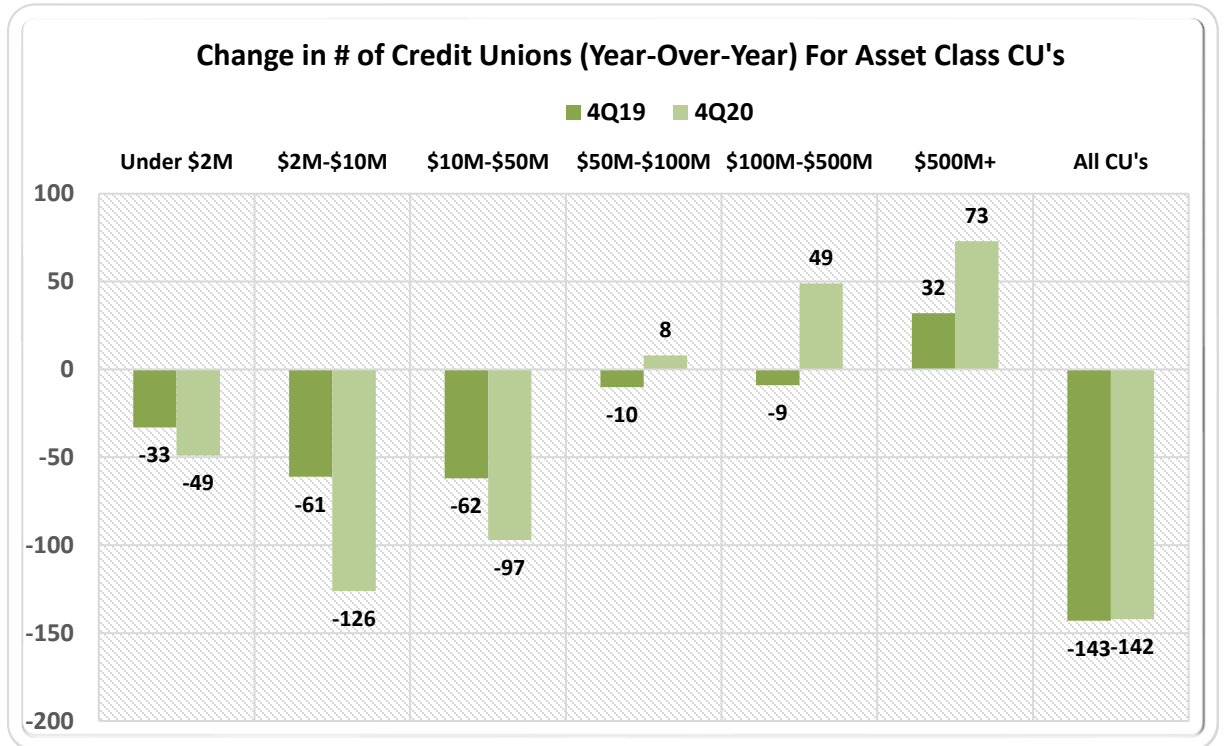
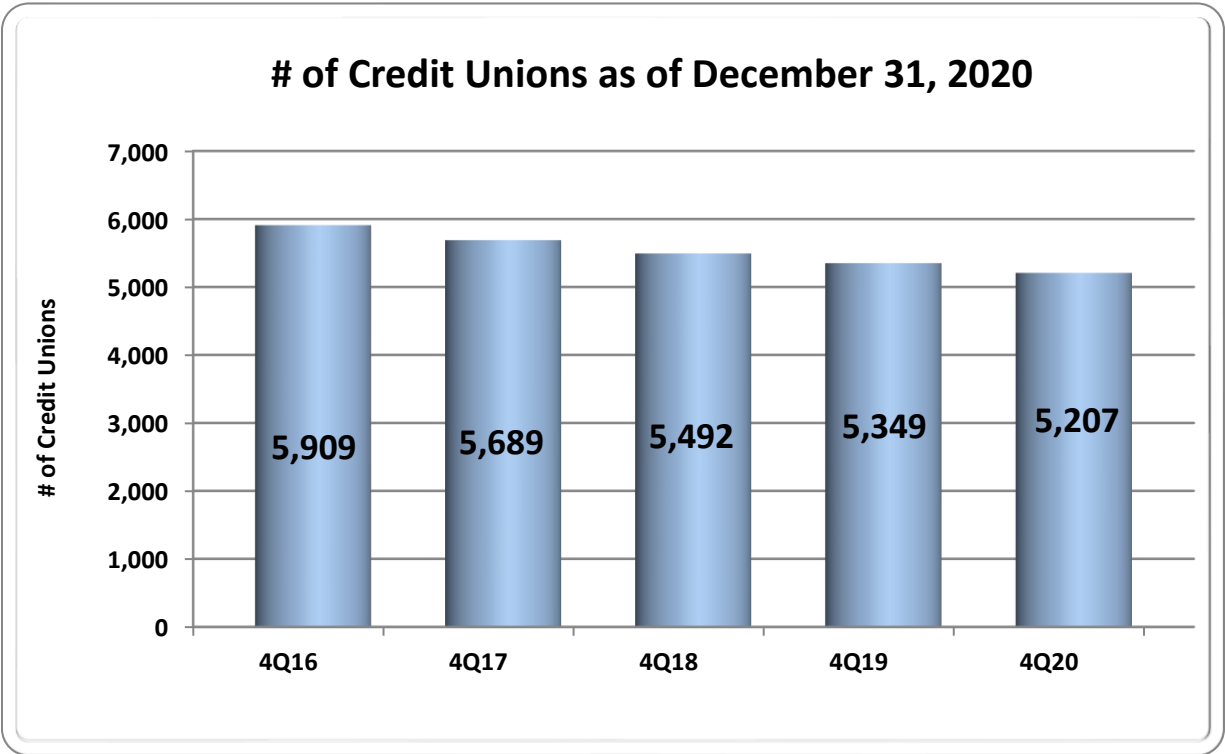
## 4TH QUARTER 2020



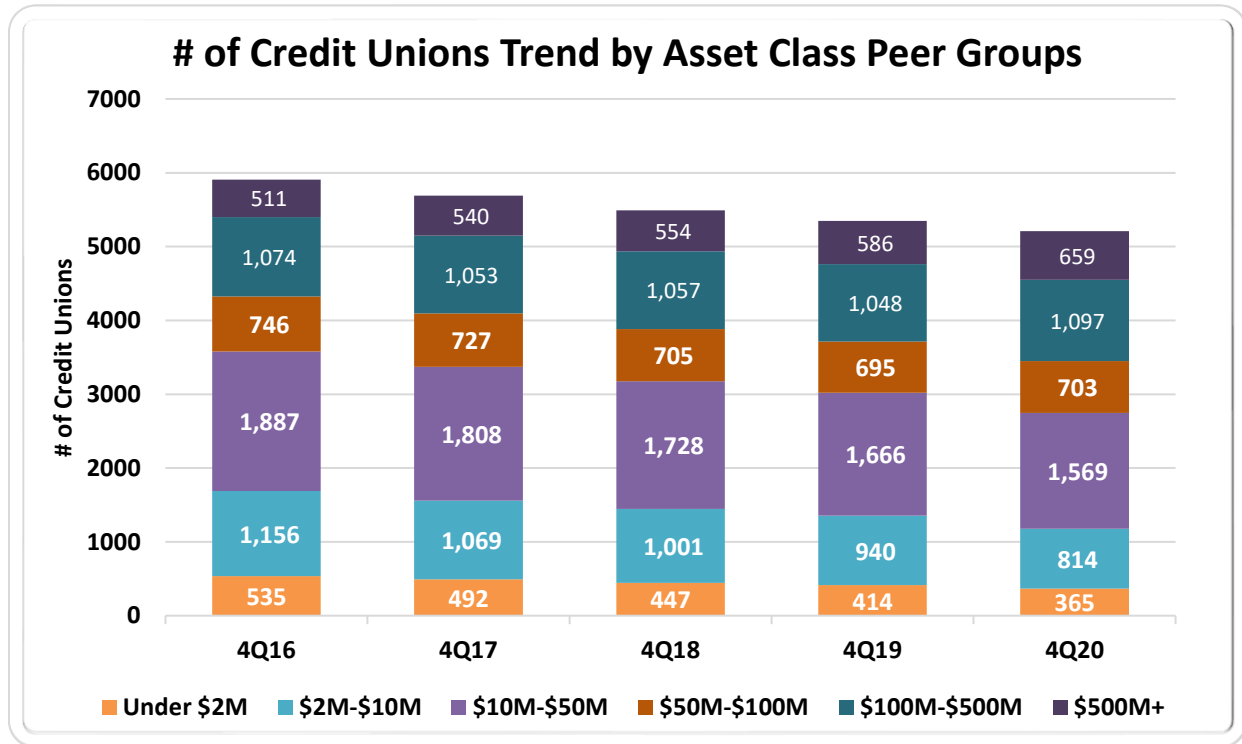
**Data Intelligence and Industry Insights for Credit Union Management**

600 E Sumac Avenue, Provo, UT 84604

# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020



## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020



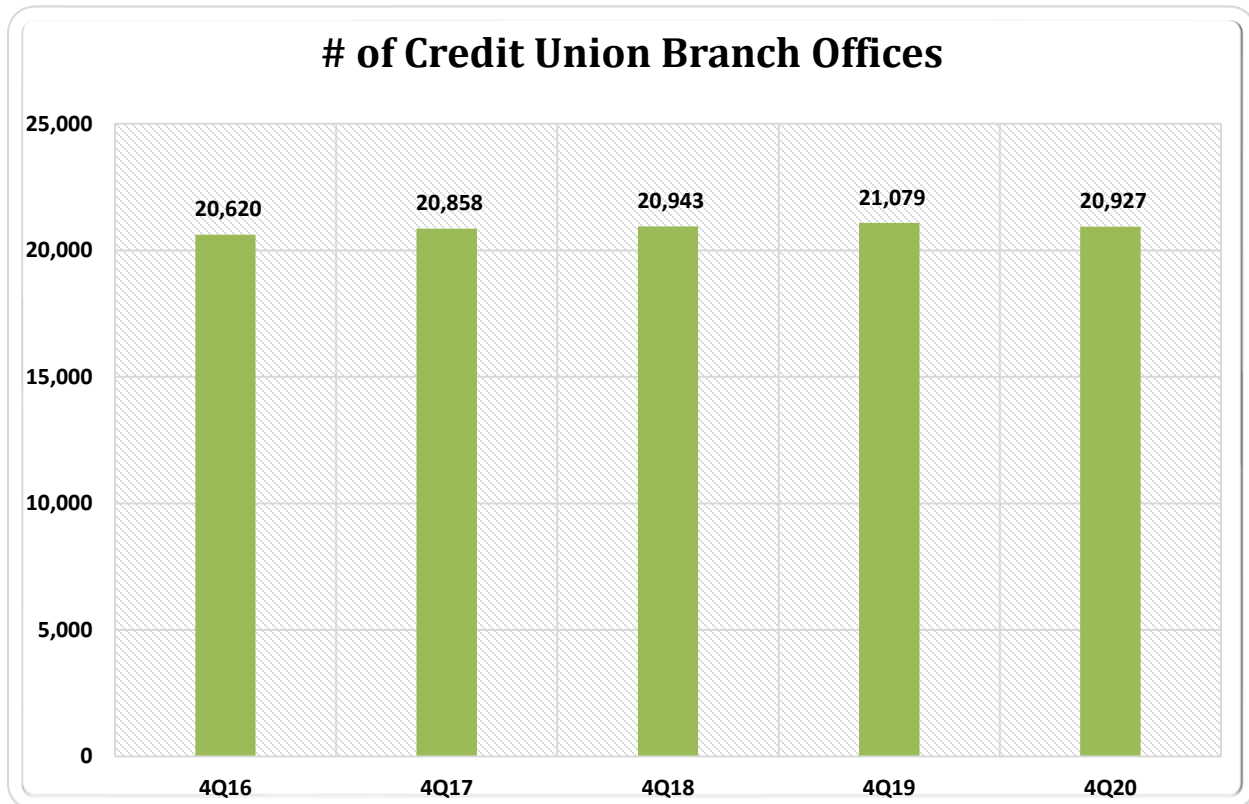
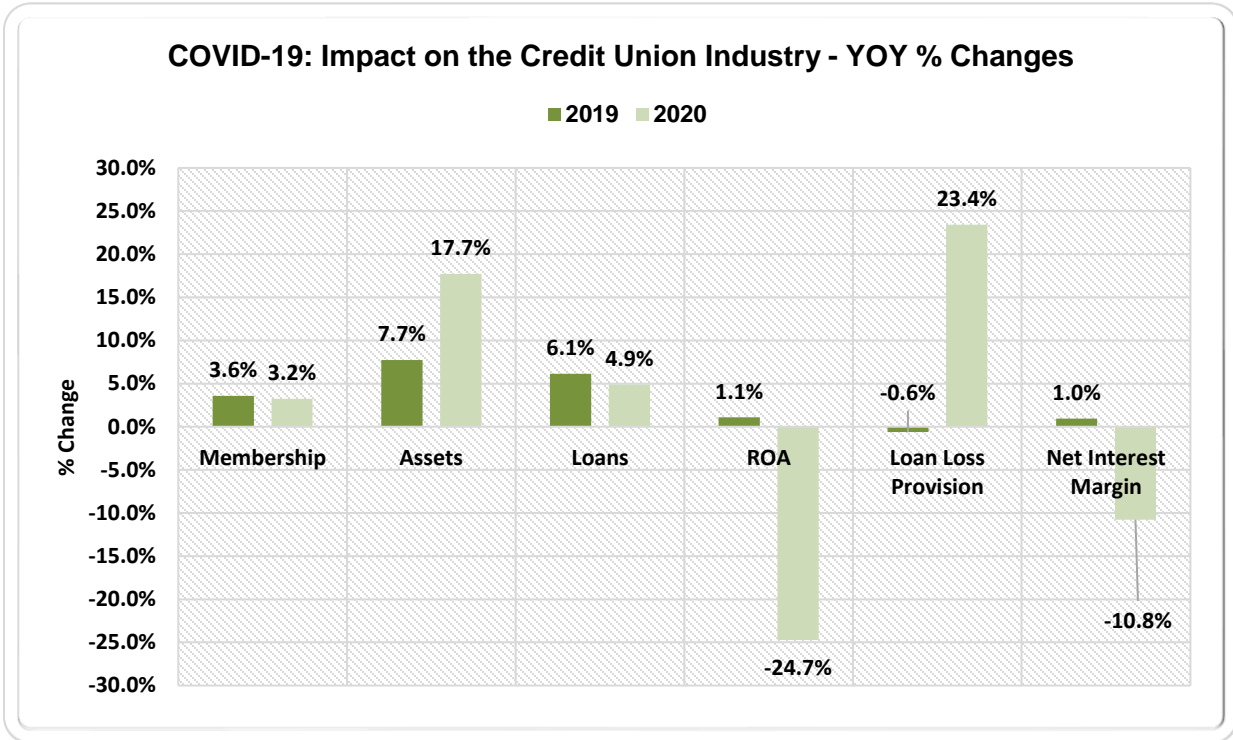
Asset-Based Peer Group Statistics As of December 31, 2020							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	365	7.0%	\$ 325,800,000	0.0%	108,054	0.1%
2	\$2M -- < \$5M	371	7.1%	\$ 1,281,440,000	0.1%	247,435	0.2%
3	\$5M -- < \$10M	443	8.5%	\$ 3,263,610,000	0.2%	491,871	0.4%
4	\$10M -- < \$20M	611	11.7%	\$ 8,842,590,000	0.5%	1,081,342	0.9%
5	\$20M -- < \$50M	958	18.4%	\$ 31,508,080,000	1.7%	3,127,503	2.5%
6	\$50M -- < \$100M	703	13.5%	\$ 50,548,730,000	2.7%	4,570,889	3.6%
7	\$100M -- < \$150M	349	6.7%	\$ 42,813,200,000	2.3%	3,556,074	2.8%
8	\$150M -- < \$250M	377	7.2%	\$ 72,715,860,000	3.9%	5,870,657	4.7%
9	\$250M -- < \$350M	196	3.8%	\$ 57,830,320,000	3.1%	4,492,686	3.6%
10	\$350M -- < \$450M	128	2.5%	\$ 50,143,990,000	2.7%	3,785,961	3.0%
11	\$450M -- < \$650M	164	3.1%	\$ 88,615,710,000	4.8%	6,799,091	5.4%
12	\$650M -- < \$850M	110	2.1%	\$ 82,190,120,000	4.4%	5,964,746	4.7%
13	\$850M -- < \$1B	57	1.1%	\$ 52,456,190,000	2.8%	3,322,644	2.6%
14	\$1B -- < \$2B	190	3.6%	\$ 270,773,020,000	14.5%	17,999,947	14.3%
15	\$2B -- < \$4B	111	2.1%	\$ 307,772,140,000	16.5%	19,835,102	15.8%
16	Over \$4B	74	1.4%	\$ 744,323,970,000	39.9%	44,441,983	35.4%
<b>TOTAL</b>		<b>5,207</b>	<b>100.0%</b>	<b>\$ 1,865,404,770,000</b>	<b>100.0%</b>	<b>125,695,985</b>	<b>100.0%</b>

## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020

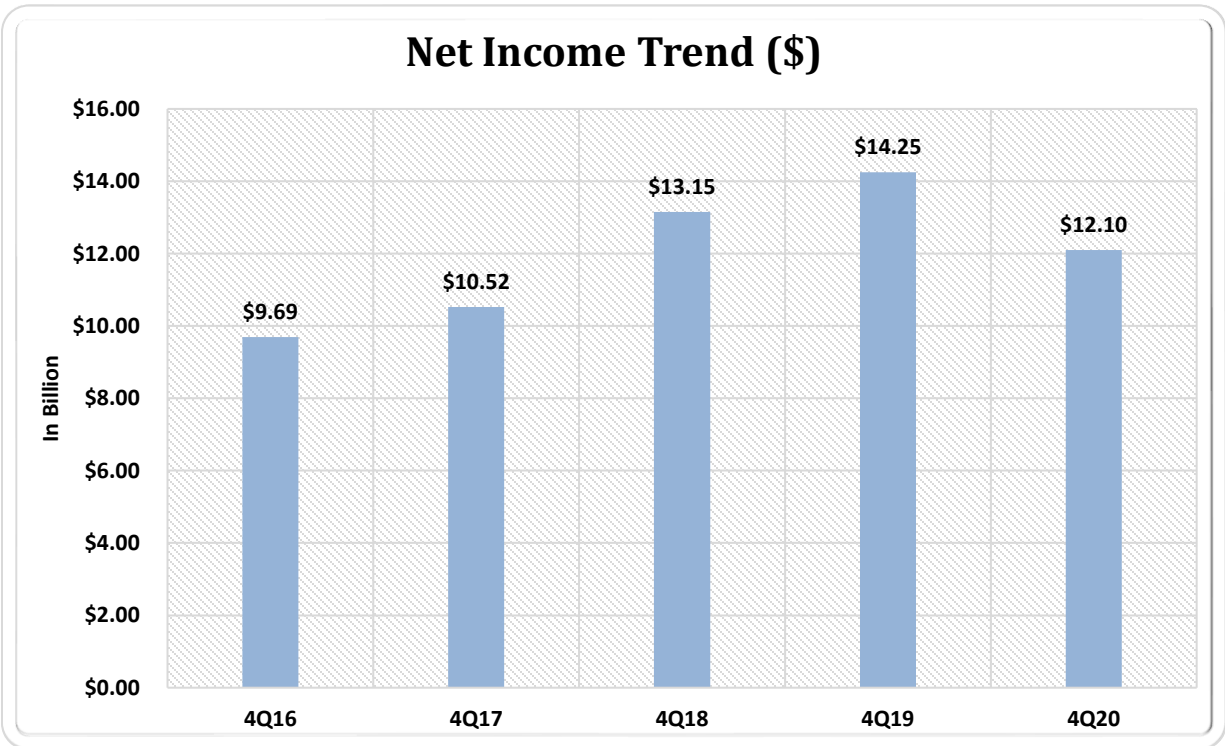
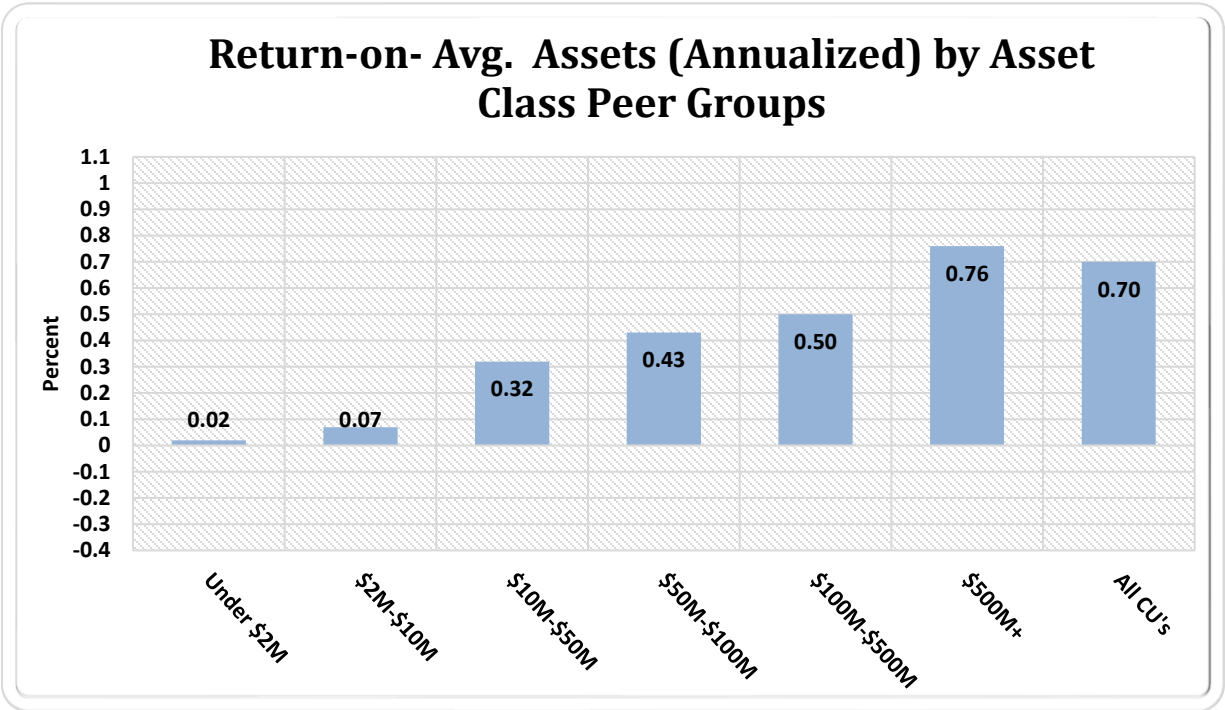
<b>Credit Union Industry (At-A-Glance)</b>				
<b>As of December 31, 2020</b>				
	As of 12/31/2020	12-Month % Growth	As of 12/31/2019	12-Month % Growth
<b>Members</b>	<b>125.7M</b>	<b>3.2%</b>	<b>121.7M</b>	<b>3.6%</b>
<b>Assets</b>	<b>\$1,865.4B</b>	<b>17.7%</b>	<b>\$1,584.7B</b>	<b>7.7%</b>
<b>Loans</b>	<b>\$1,175.0B</b>	<b>4.9%</b>	<b>\$1,120.2B</b>	<b>6.1%</b>
<b>Deposits</b>	<b>\$1,605.9B</b>	<b>20.3%</b>	<b>\$1,335.4B</b>	<b>8.2%</b>
<b>Investments</b>	<b>\$578.3B</b>	<b>53.3%</b>	<b>\$377.2B</b>	<b>11.1%</b>
<b>Capital</b>	<b>\$192.6B</b>	<b>6.7%</b>	<b>\$180.4B</b>	<b>8.5%</b>

<b>Return-on-Assets (ROA) Drivers</b>			
Ratio (% of Average Assets)	As of December 31, 2019	As of December 31, 2020	Effect on ROA (Year-Over-Year)
<b>Net Interest Margin</b>	<b>3.16</b>	<b>2.82</b>	<b>-0.34 bps</b>
<b>+ Fees &amp; Other Income</b>	<b>1.35</b>	<b>1.32</b>	<b>-0.03 bps</b>
<b>- Operating Expenses</b>	<b>3.21</b>	<b>3.01</b>	<b>-0.20 bps</b>
<b>- Provision for Loan Losses</b>	<b>0.43</b>	<b>0.49</b>	<b>0.06 bps</b>
<b>+ Non-Operating Income</b>	<b>0.05</b>	<b>0.06</b>	<b>0.01 bps</b>
<b>= ROA</b>	<b>0.92</b>	<b>0.70</b>	<b>-0.22 bps</b>

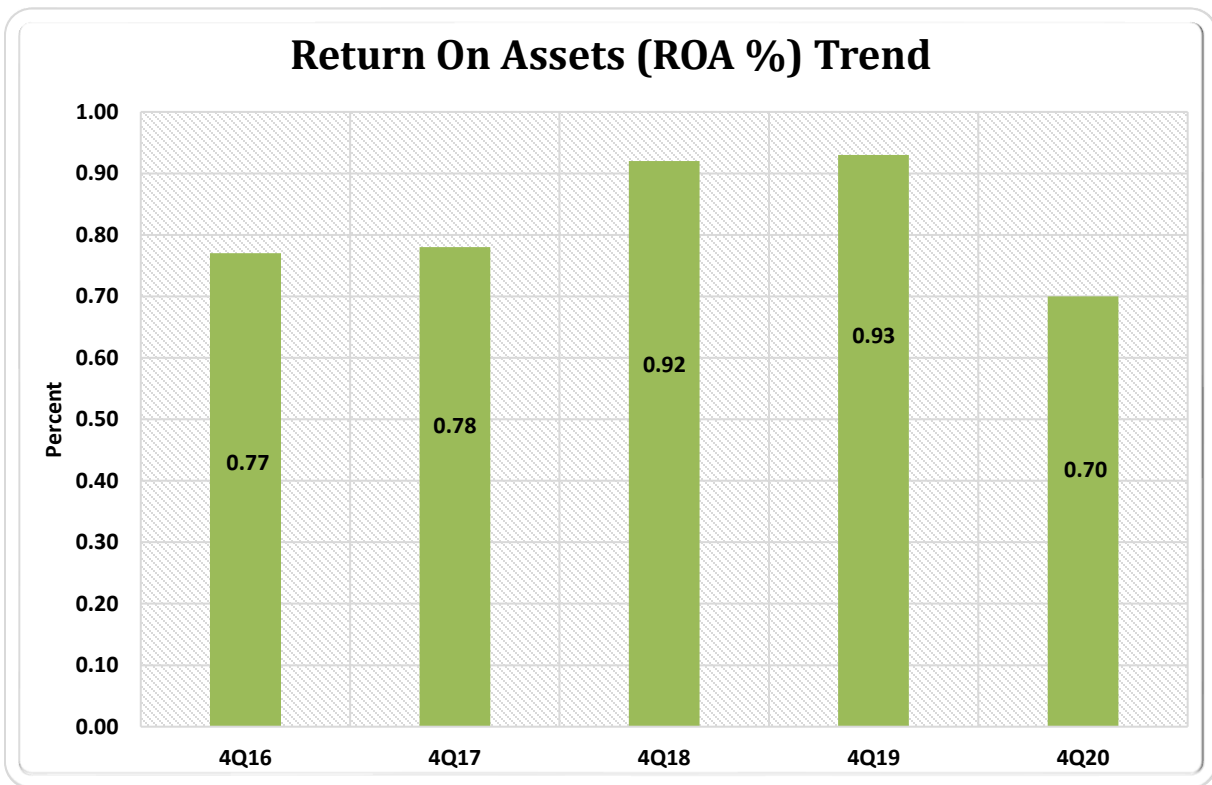
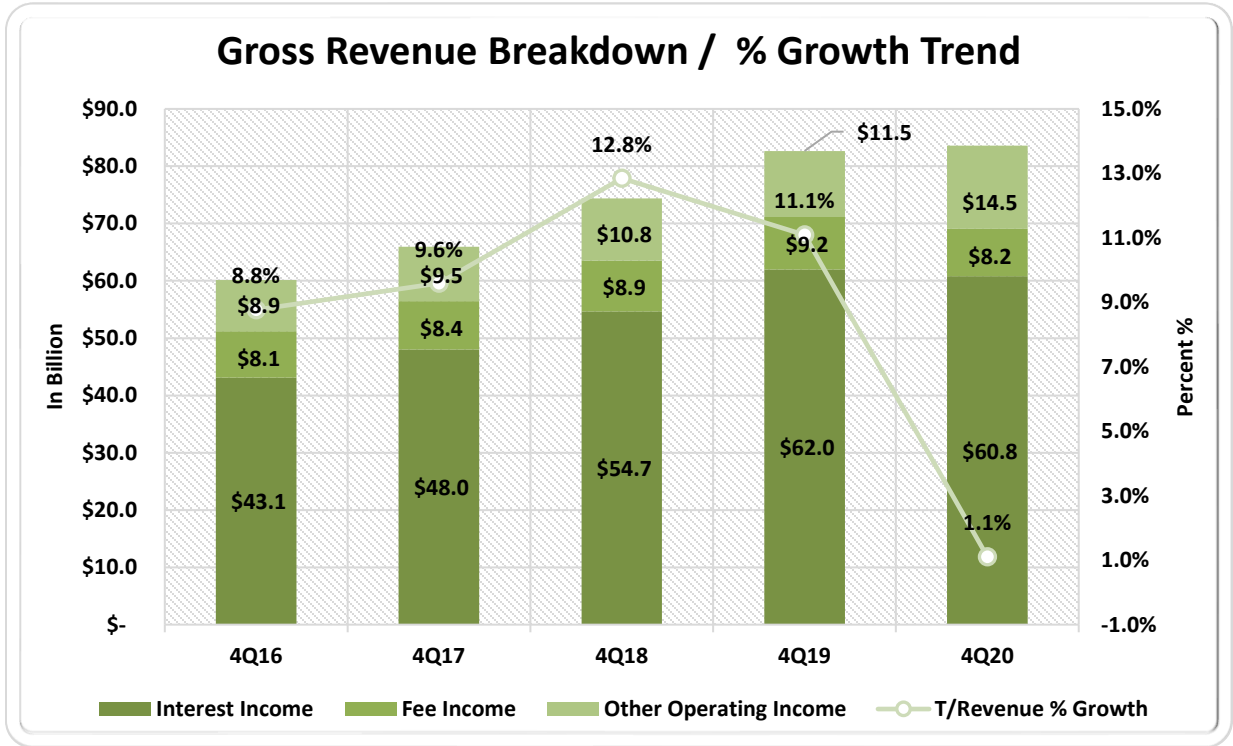
# Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020



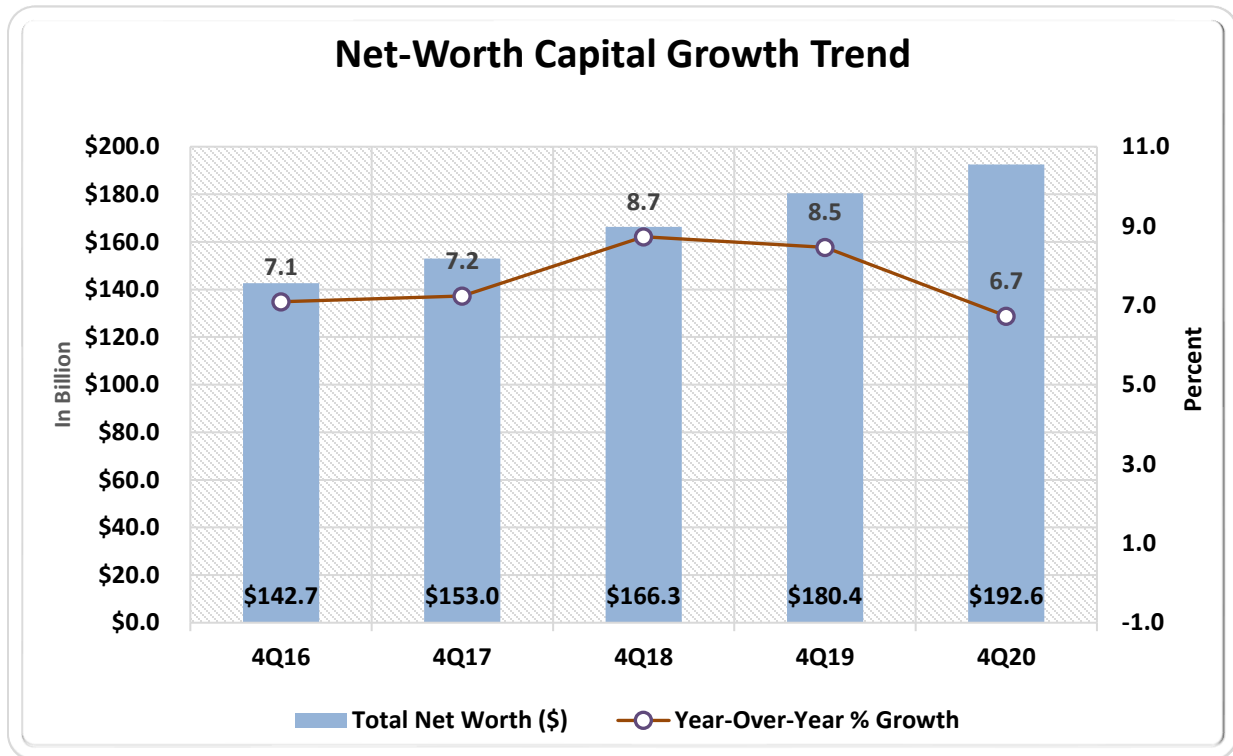
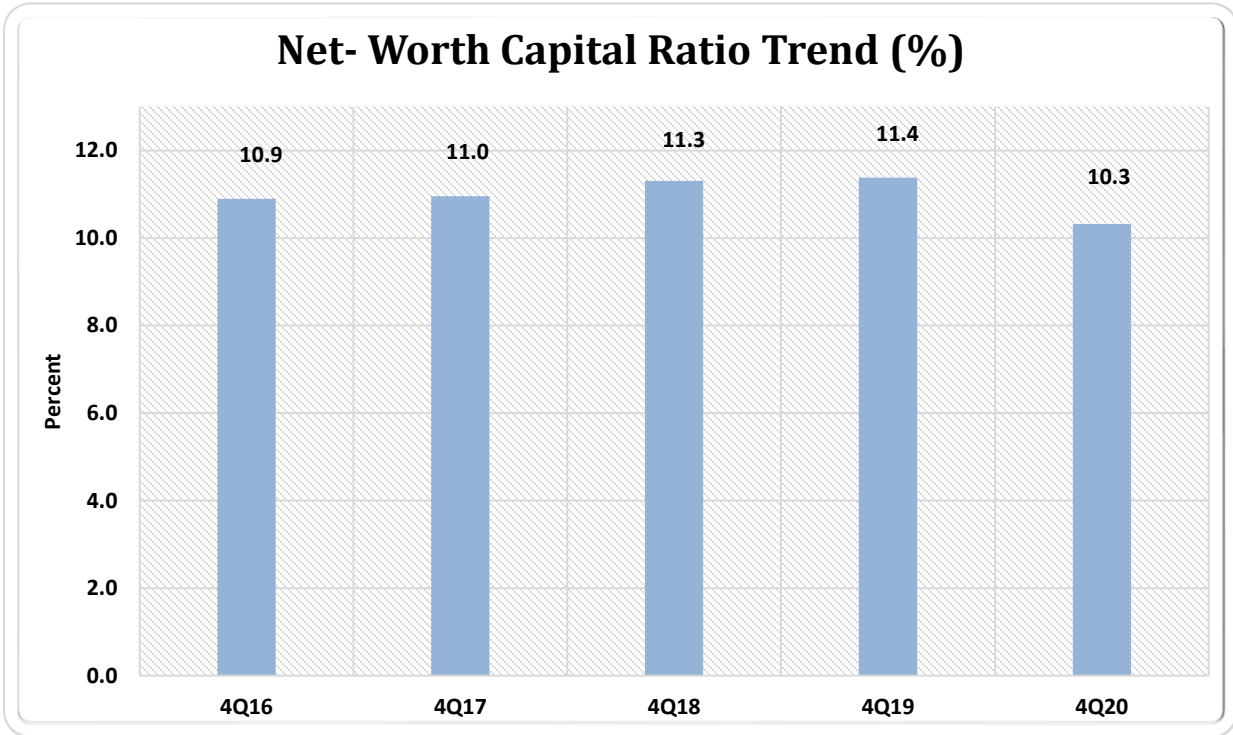
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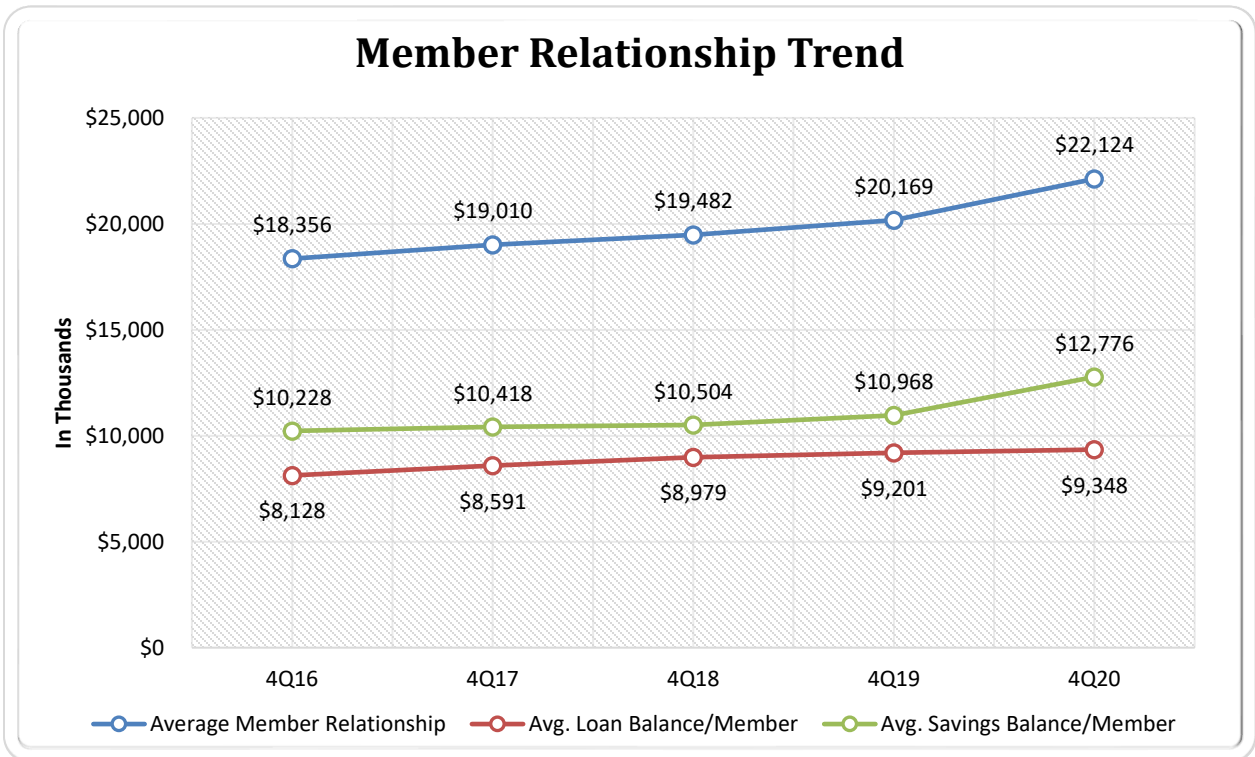
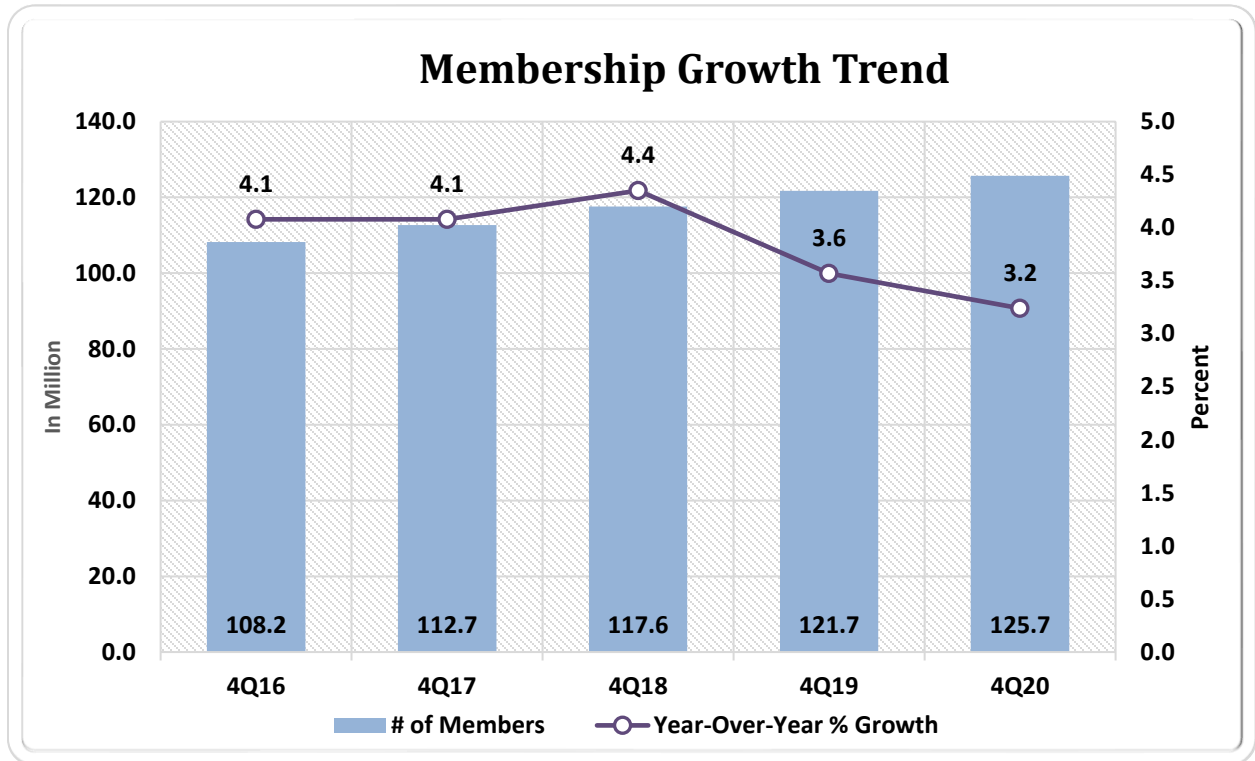


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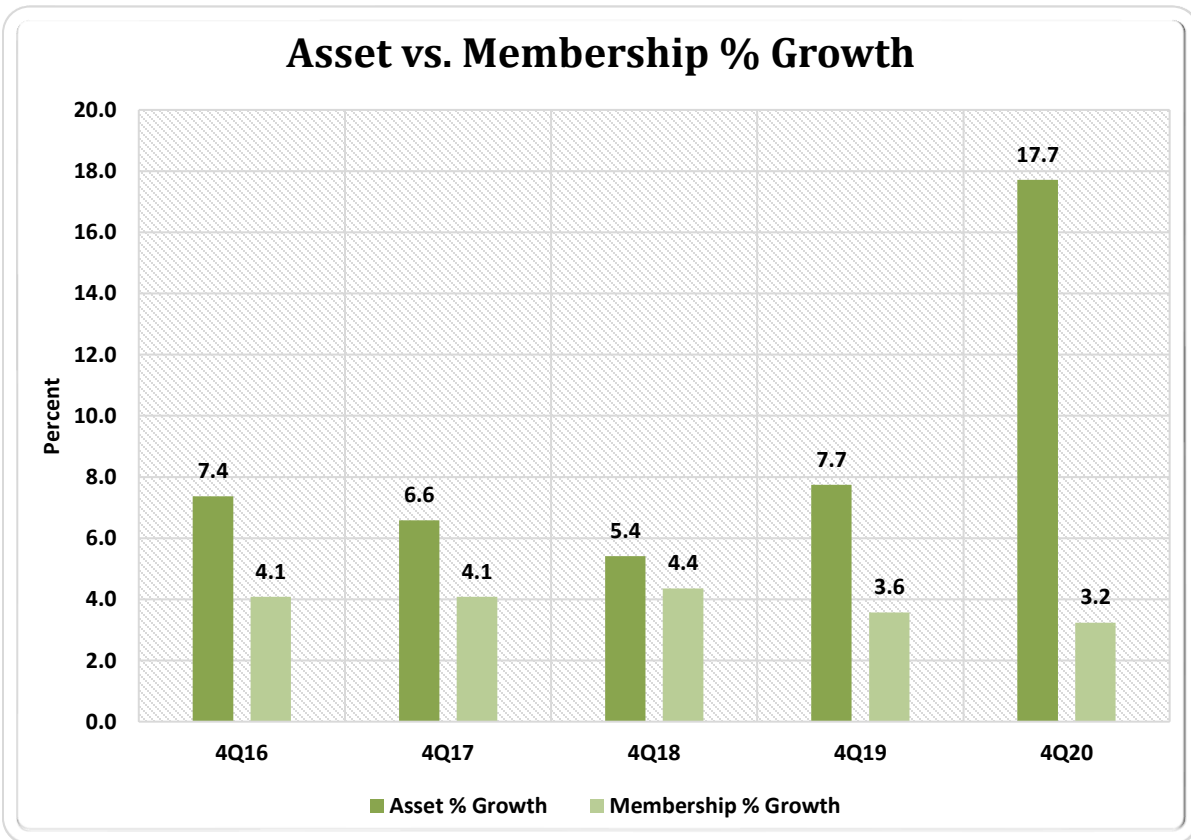
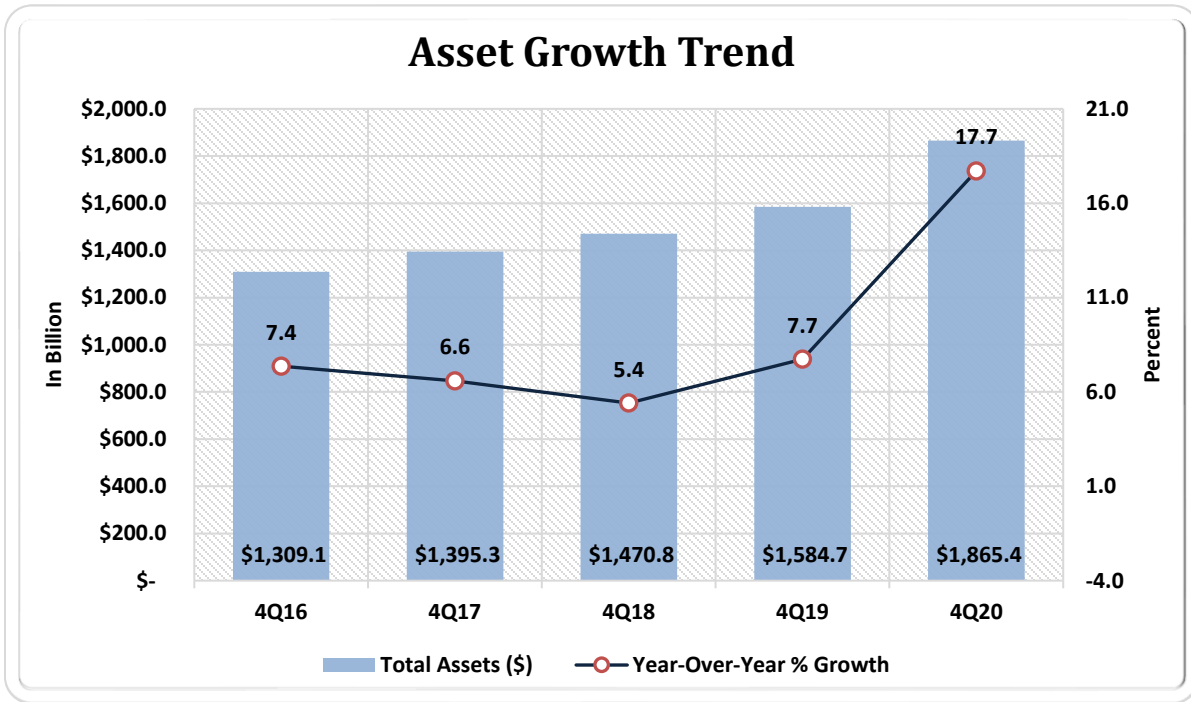




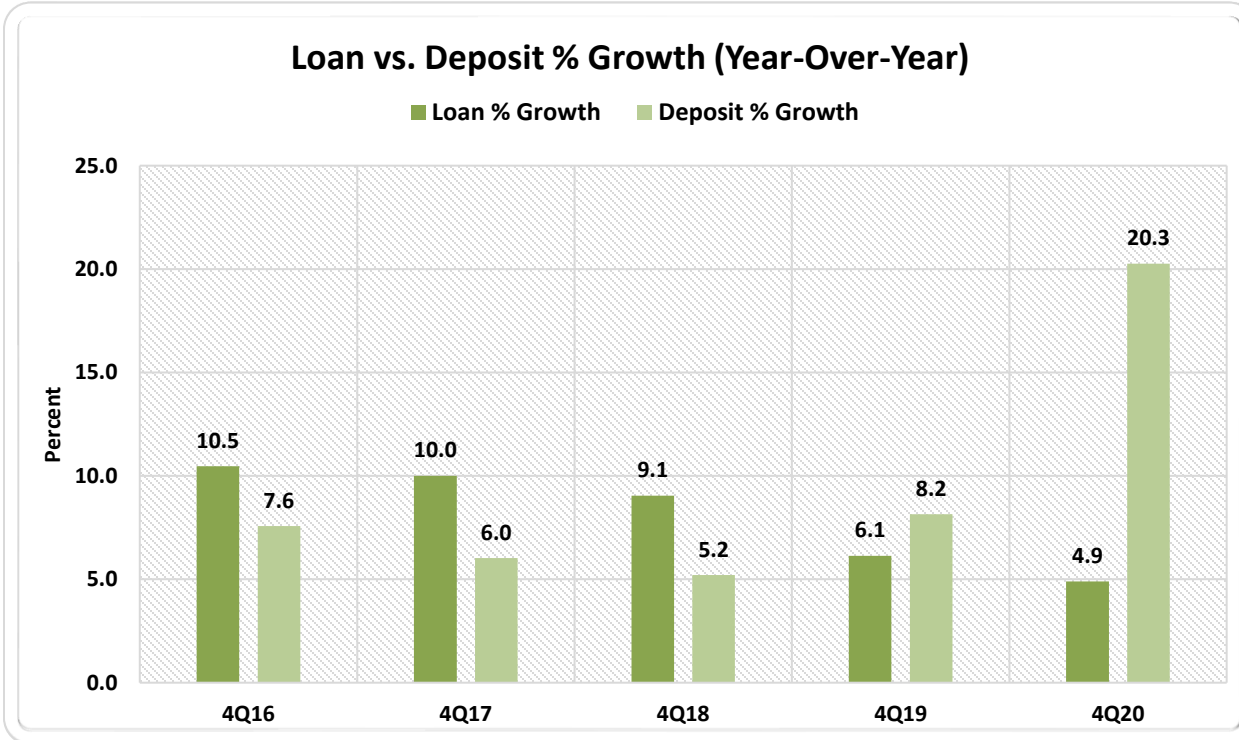
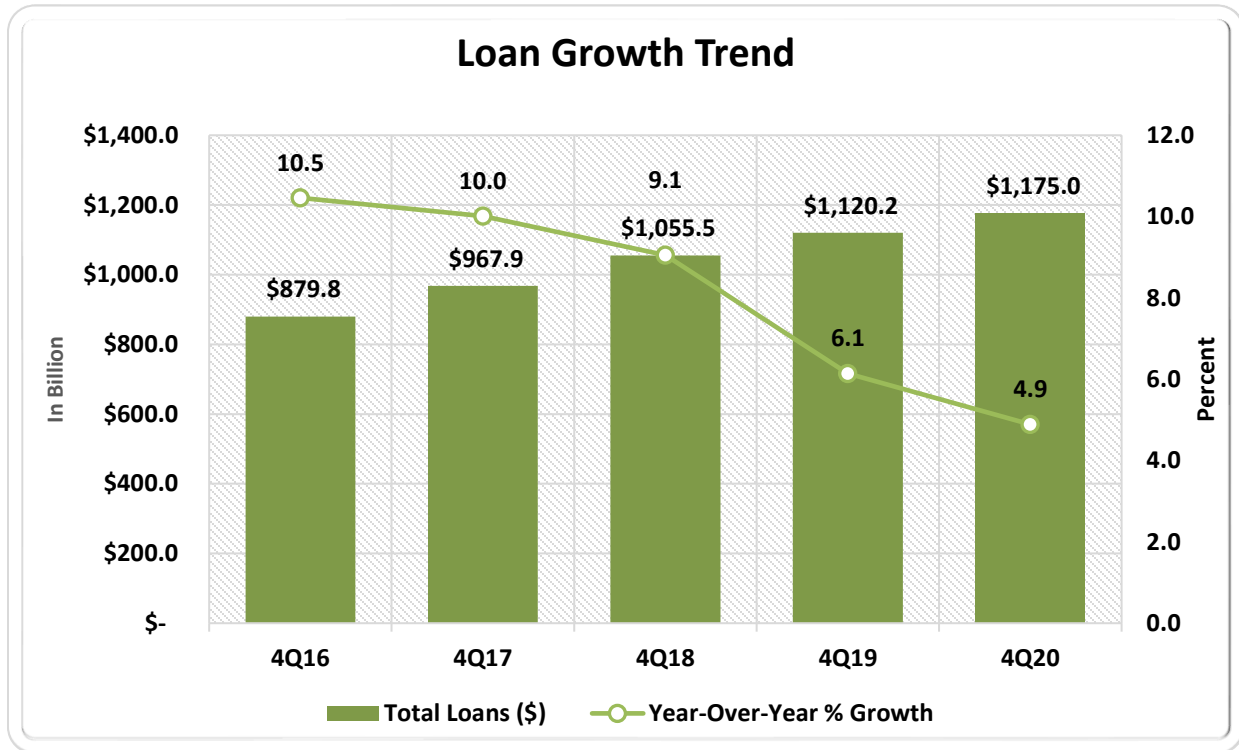
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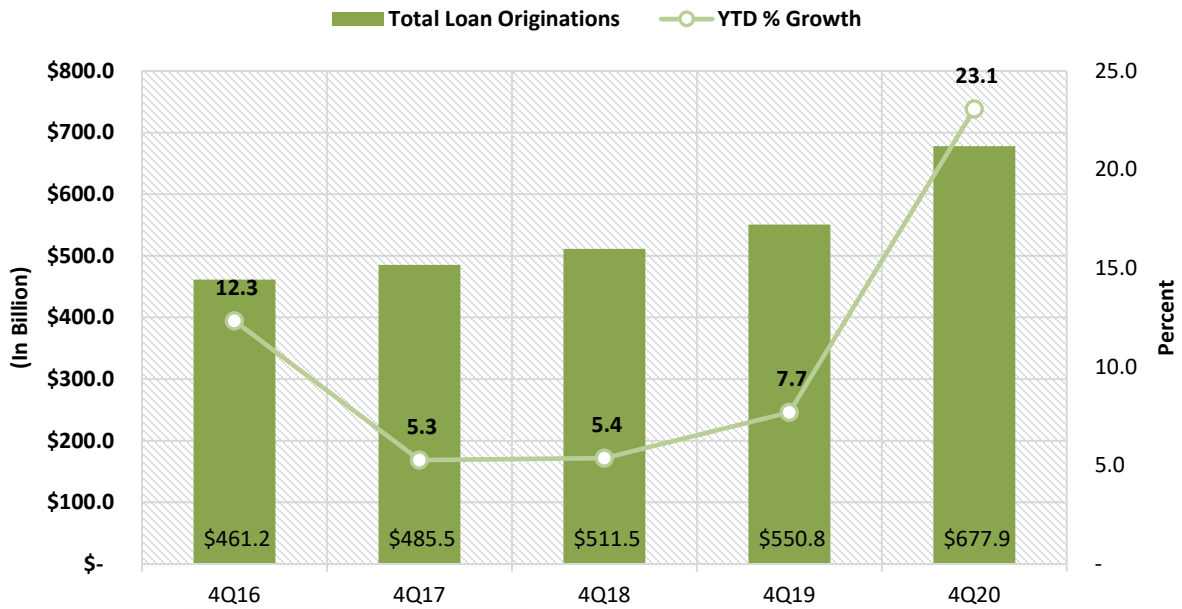


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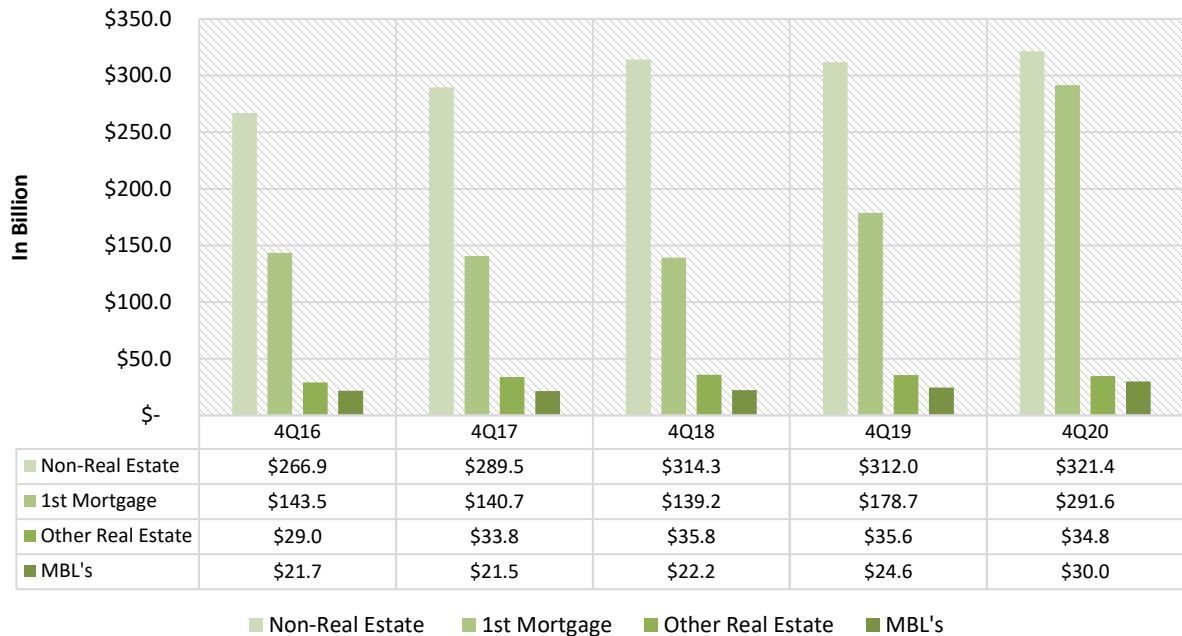


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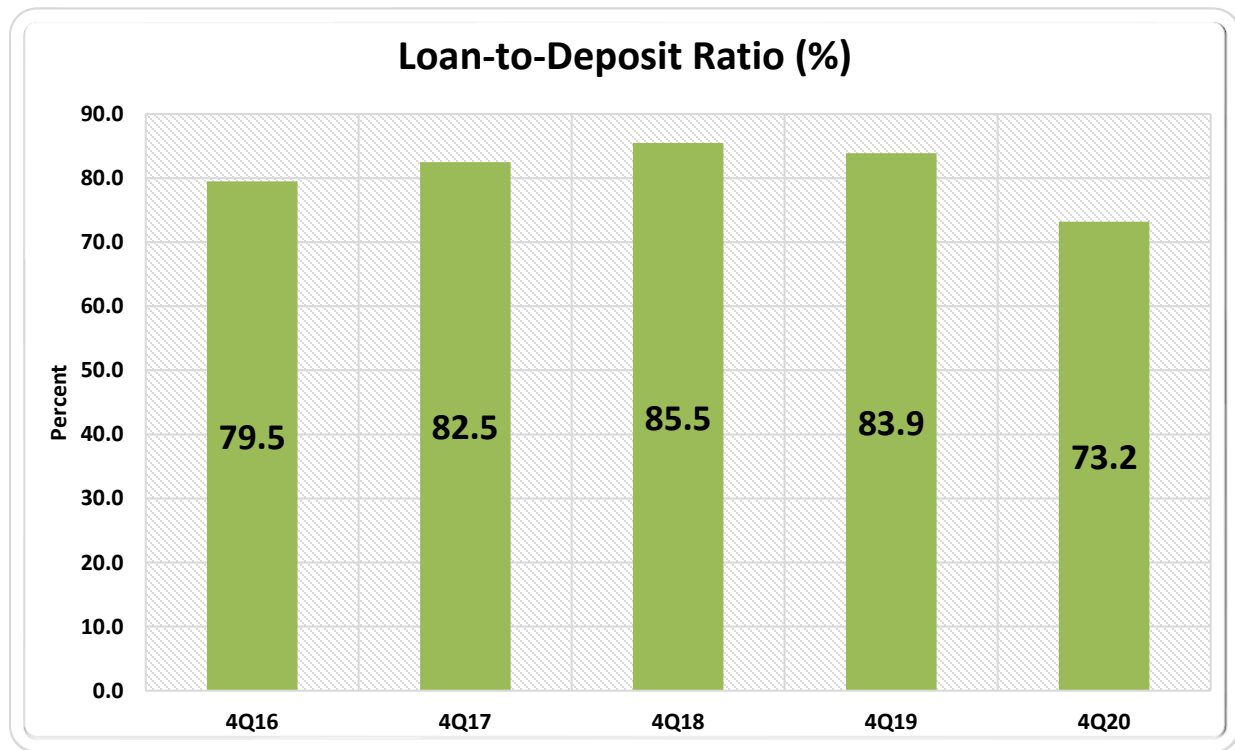
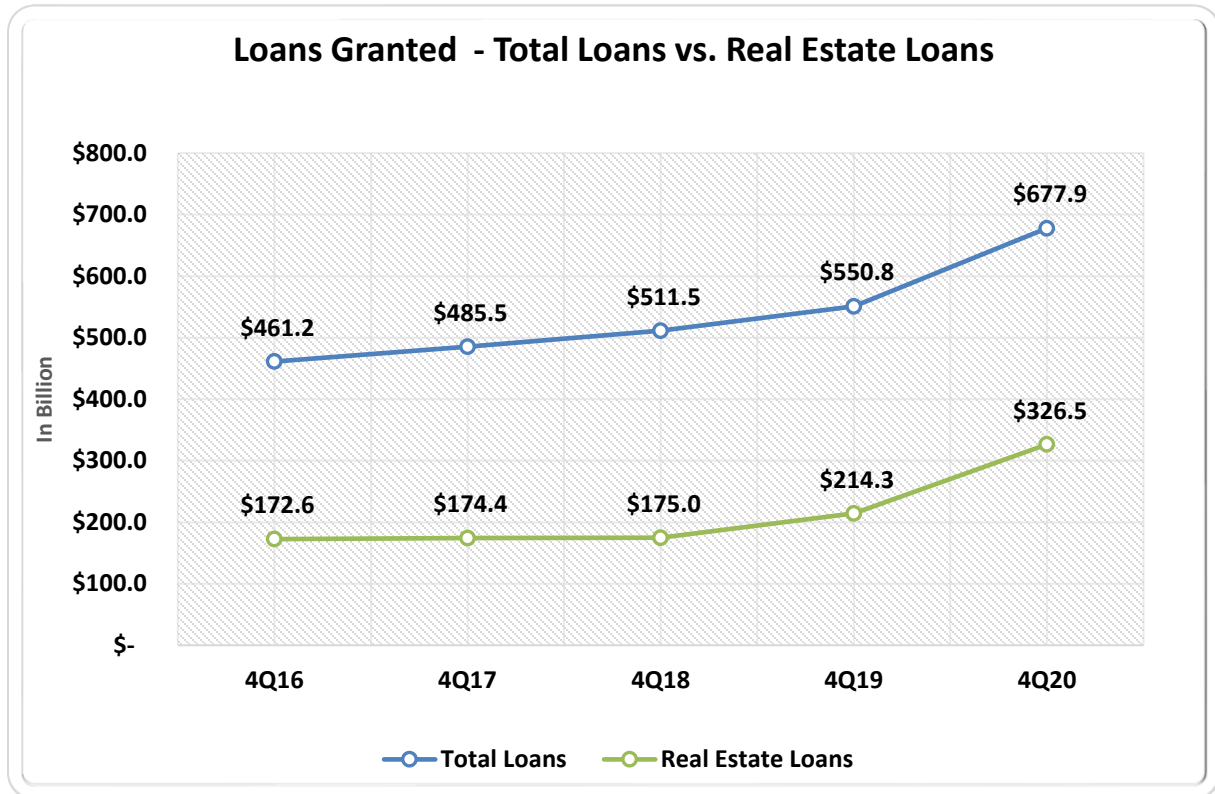
## Loan Originations (YTD) and % Growth



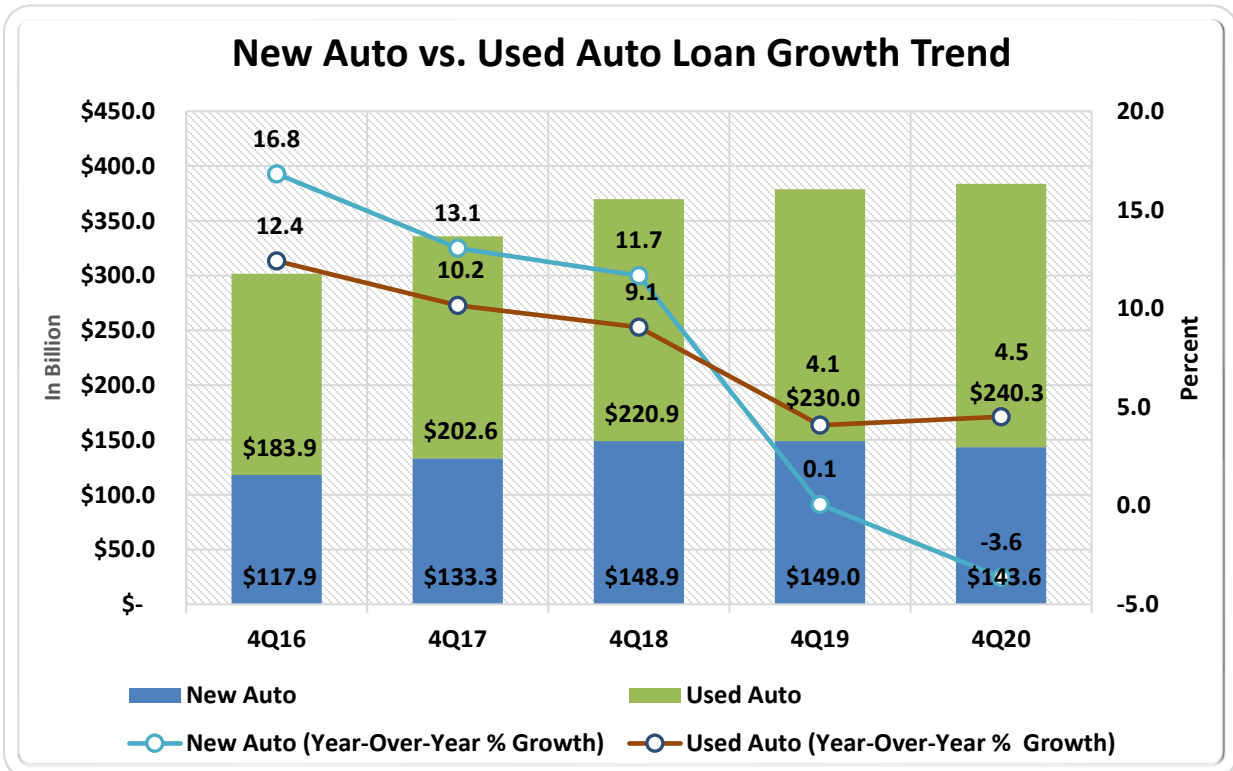
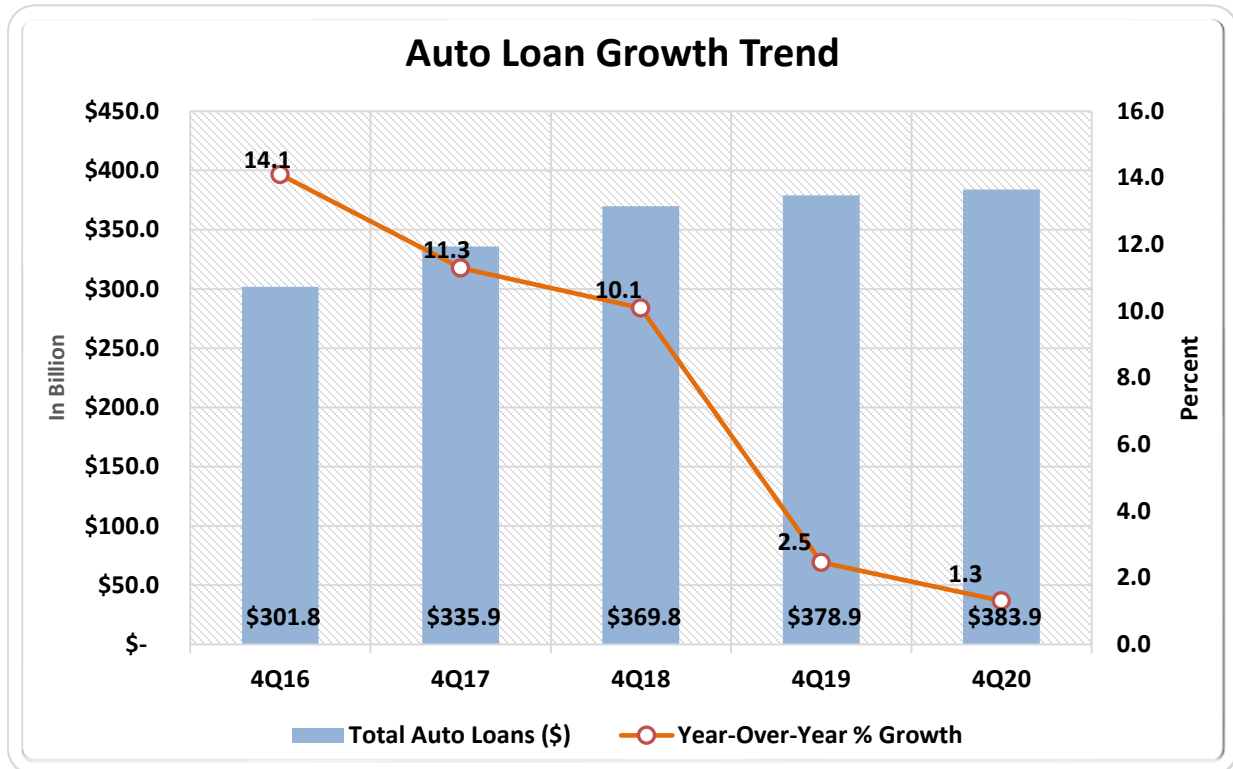
## Loan Origination by Loan Types - (Year-To-Date)



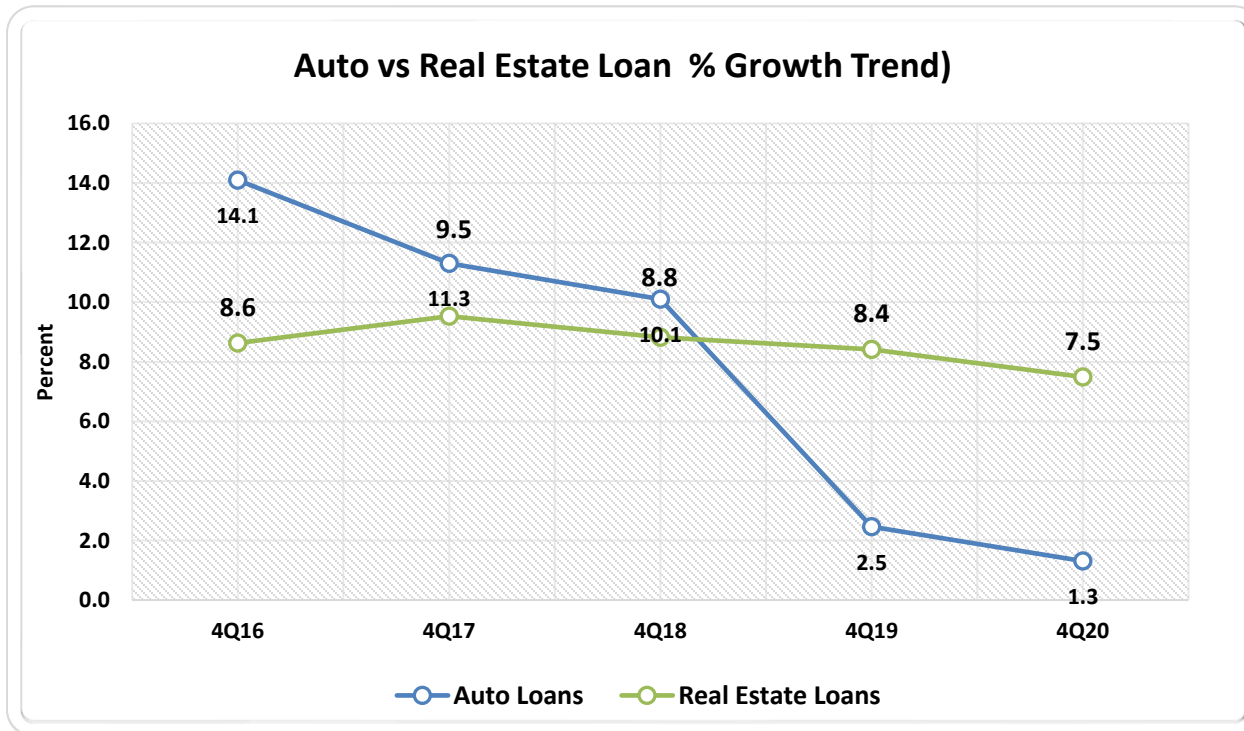
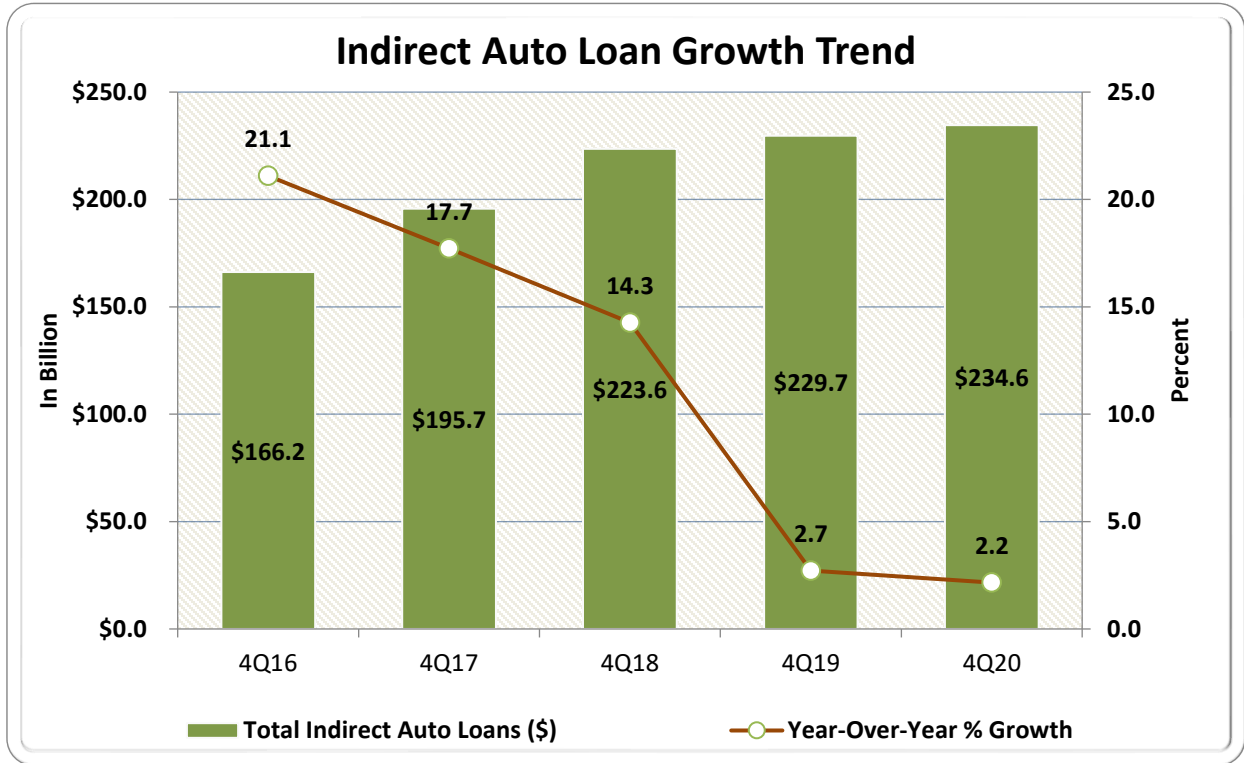
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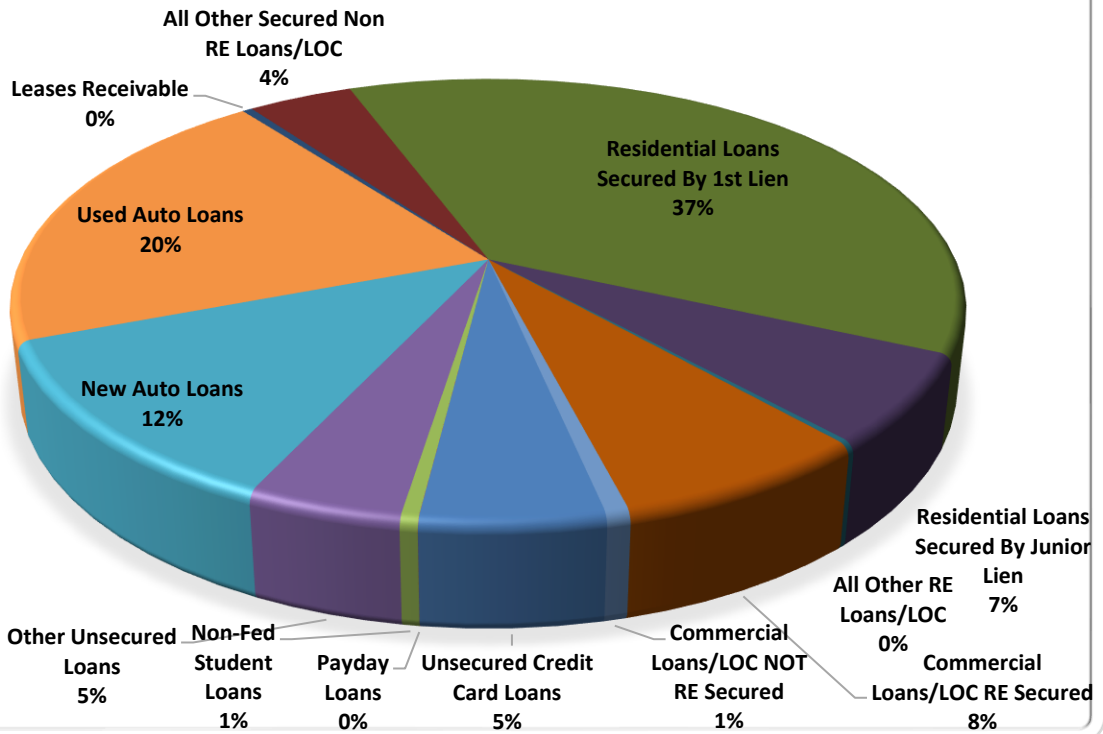


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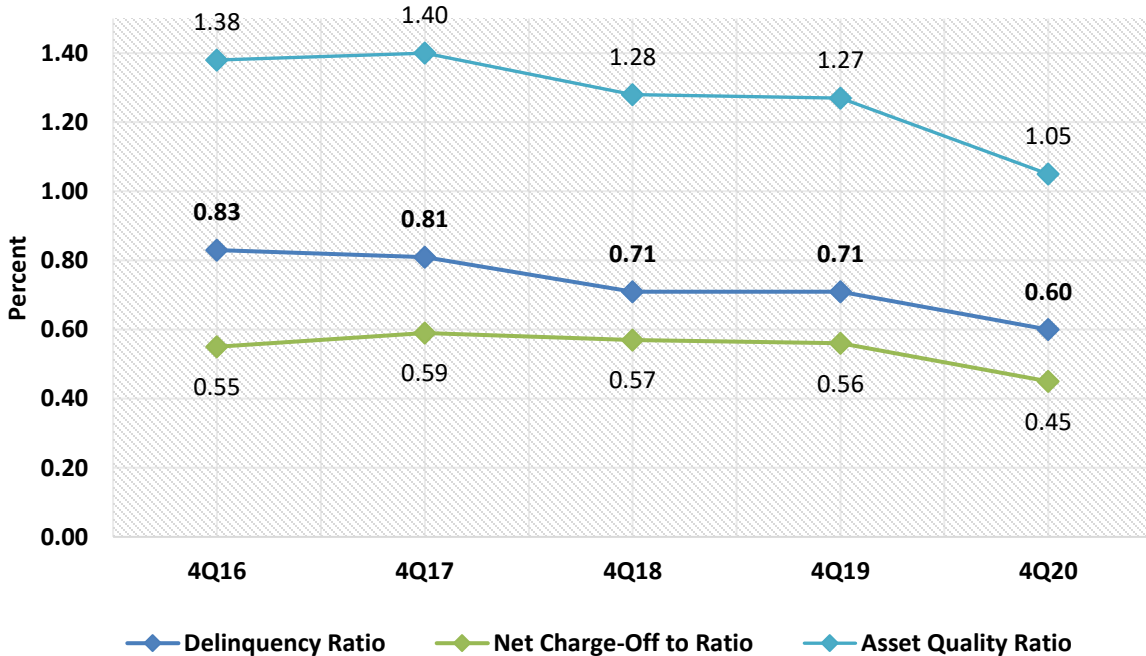


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**LOAN PORTFOLIO COMPOSITION AS OF DECEMBER 31, 2020**

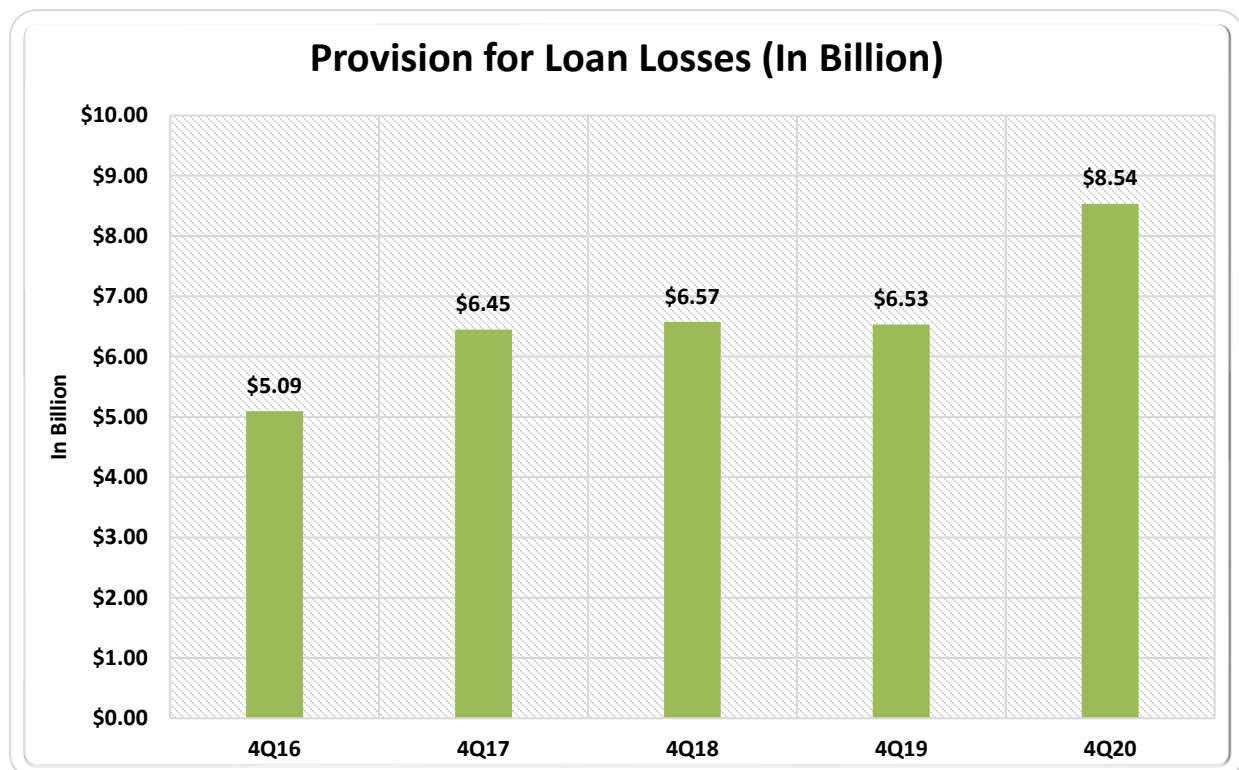
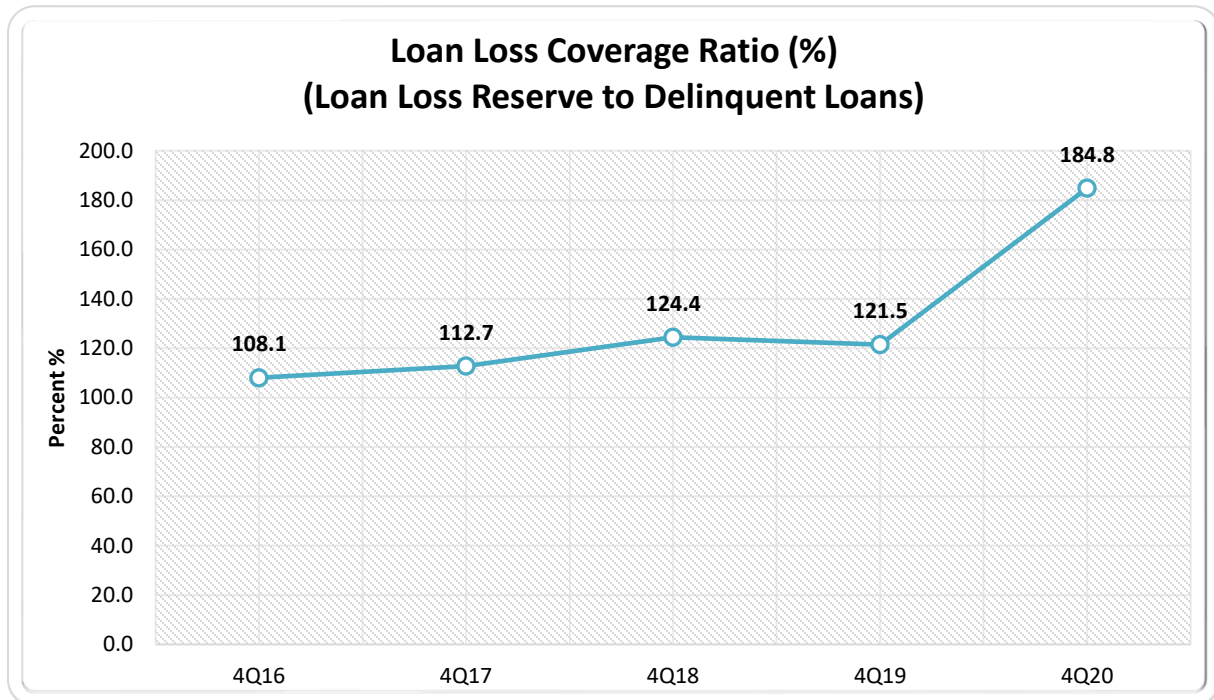


**Asset Quality Ratios (%)**

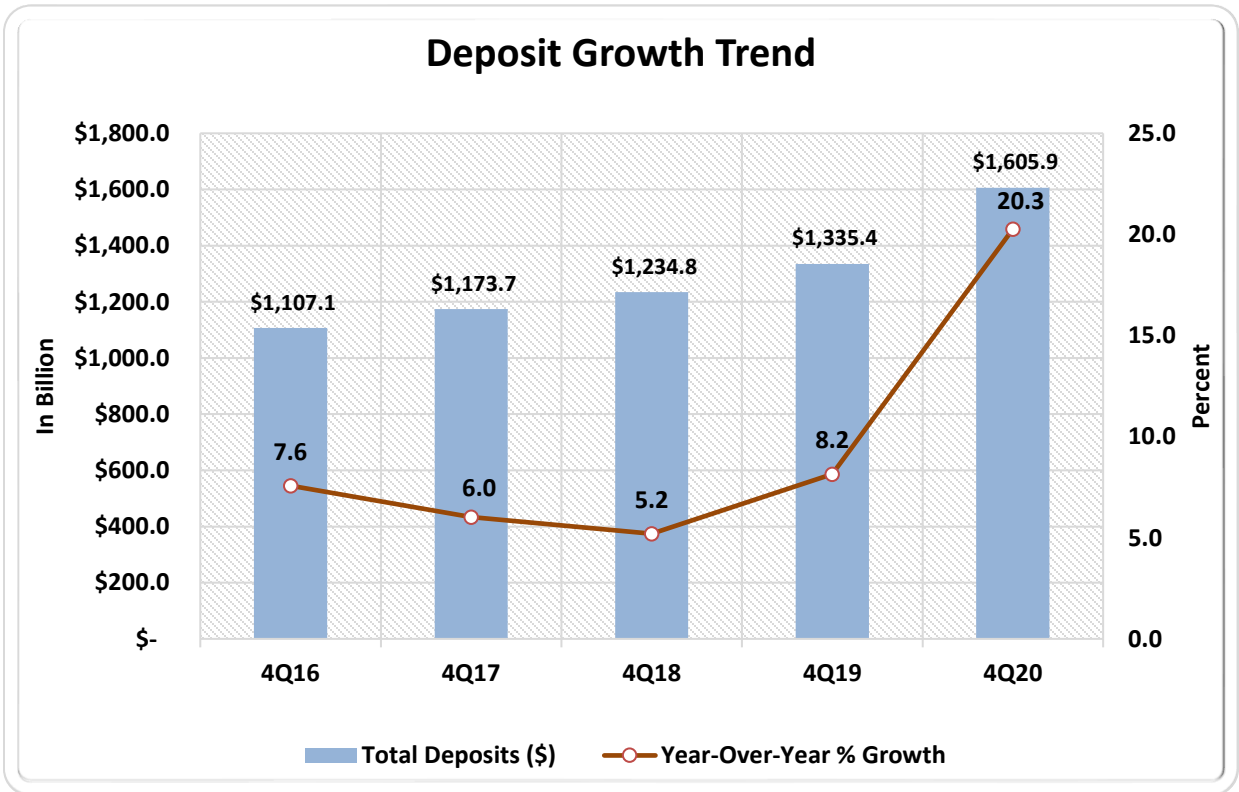
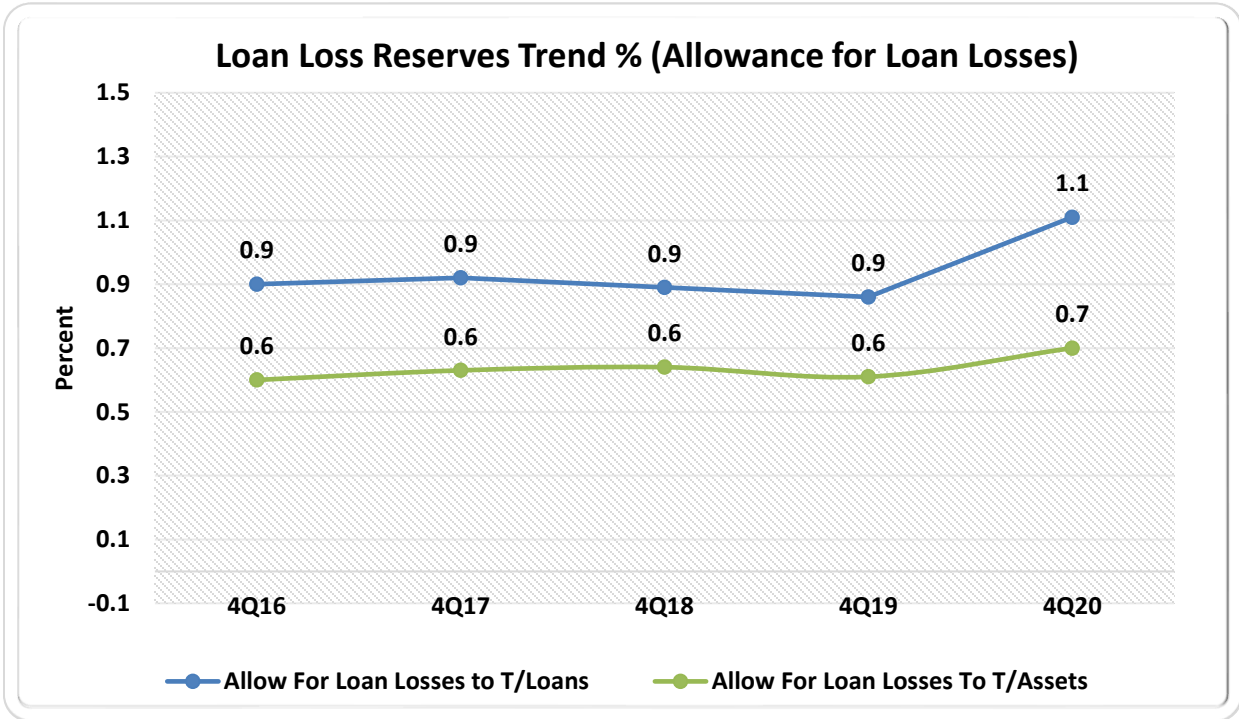




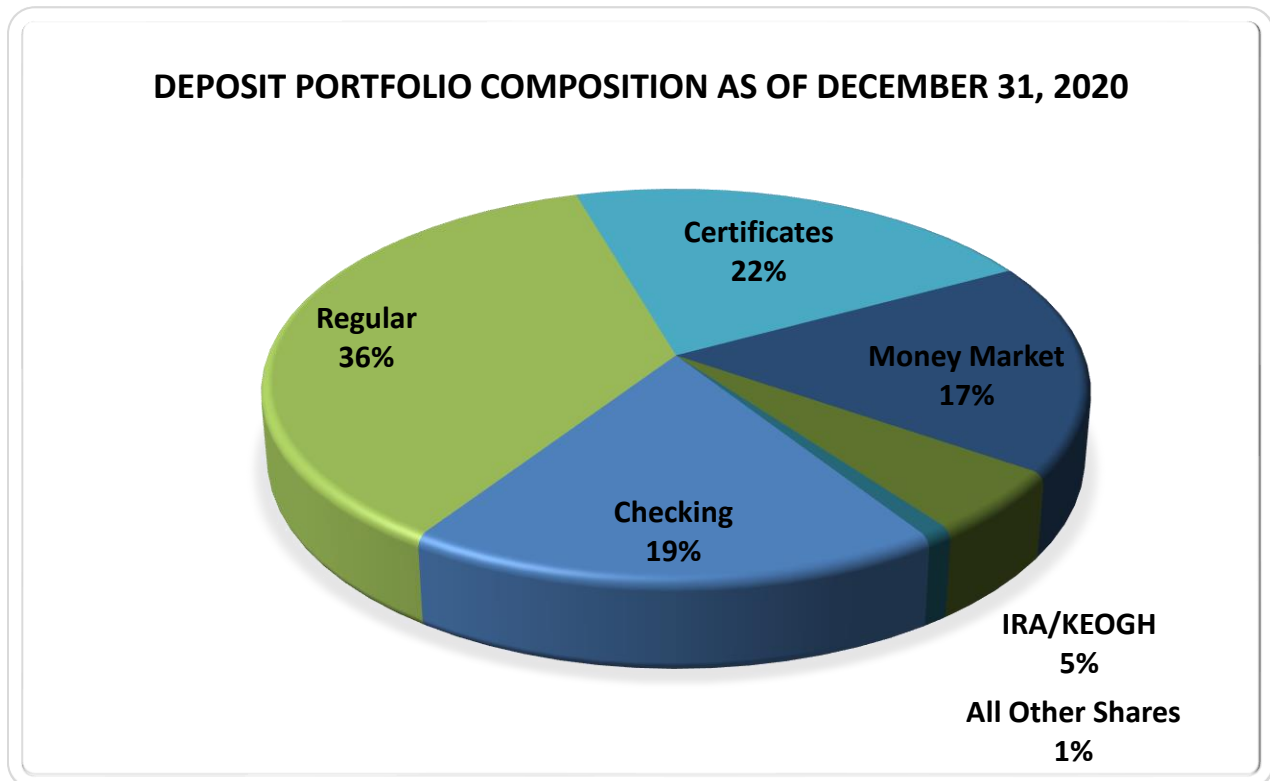
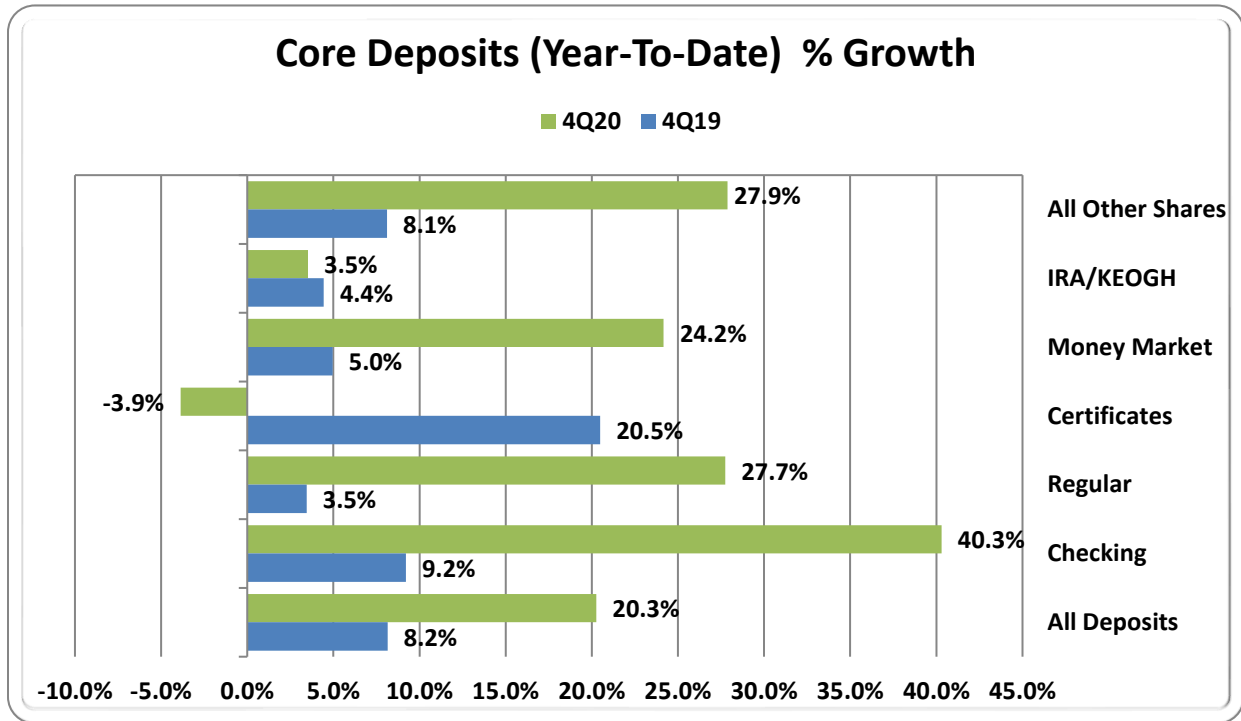
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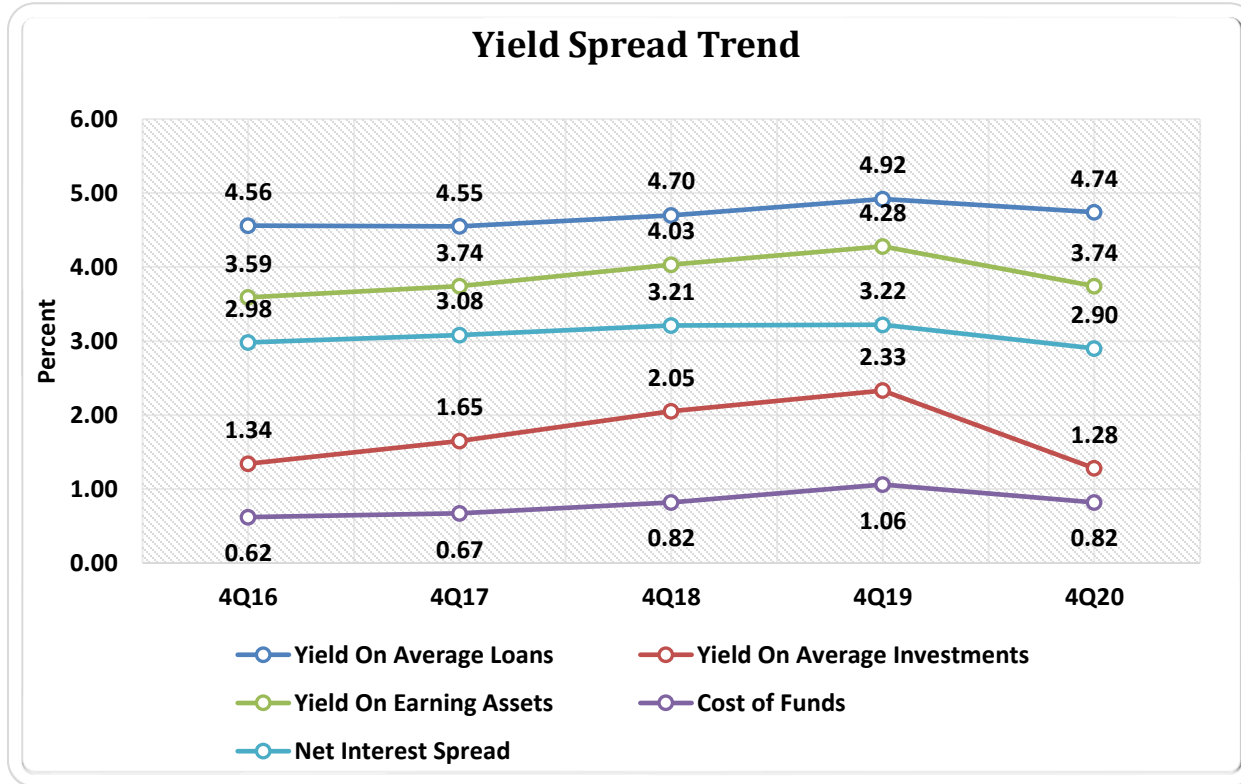
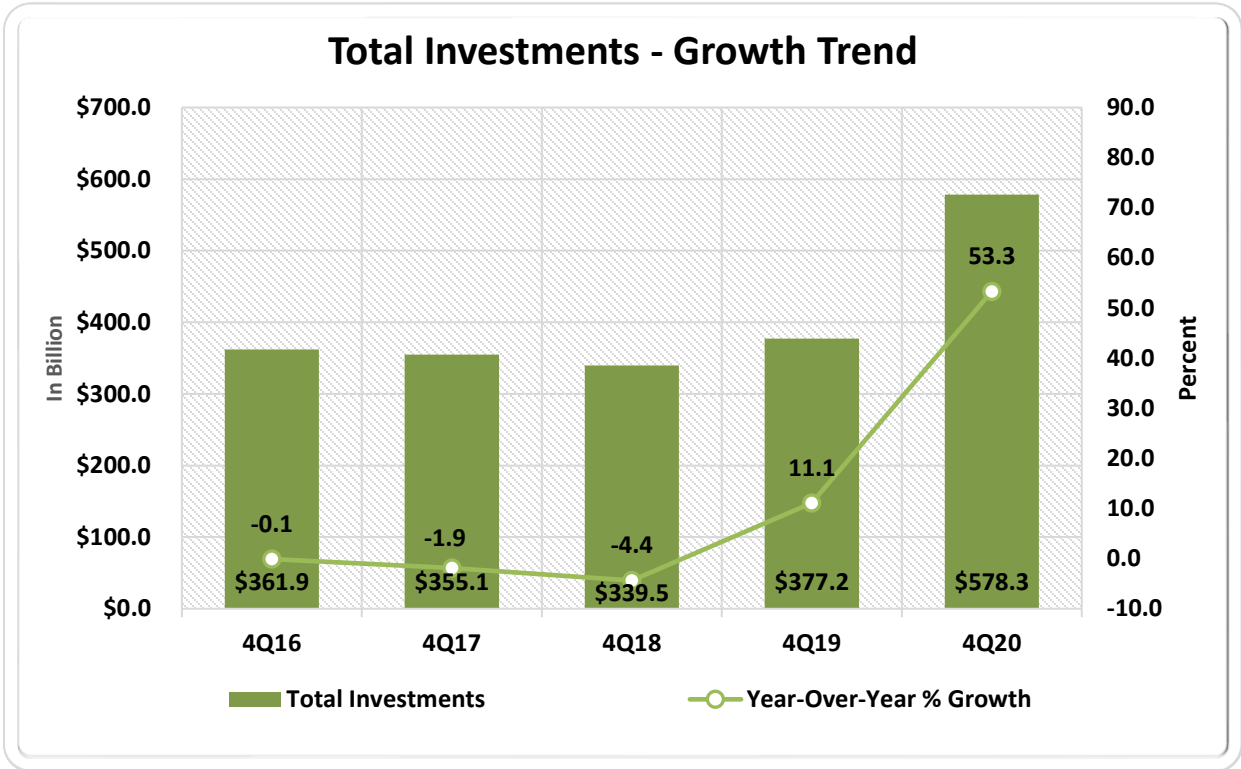
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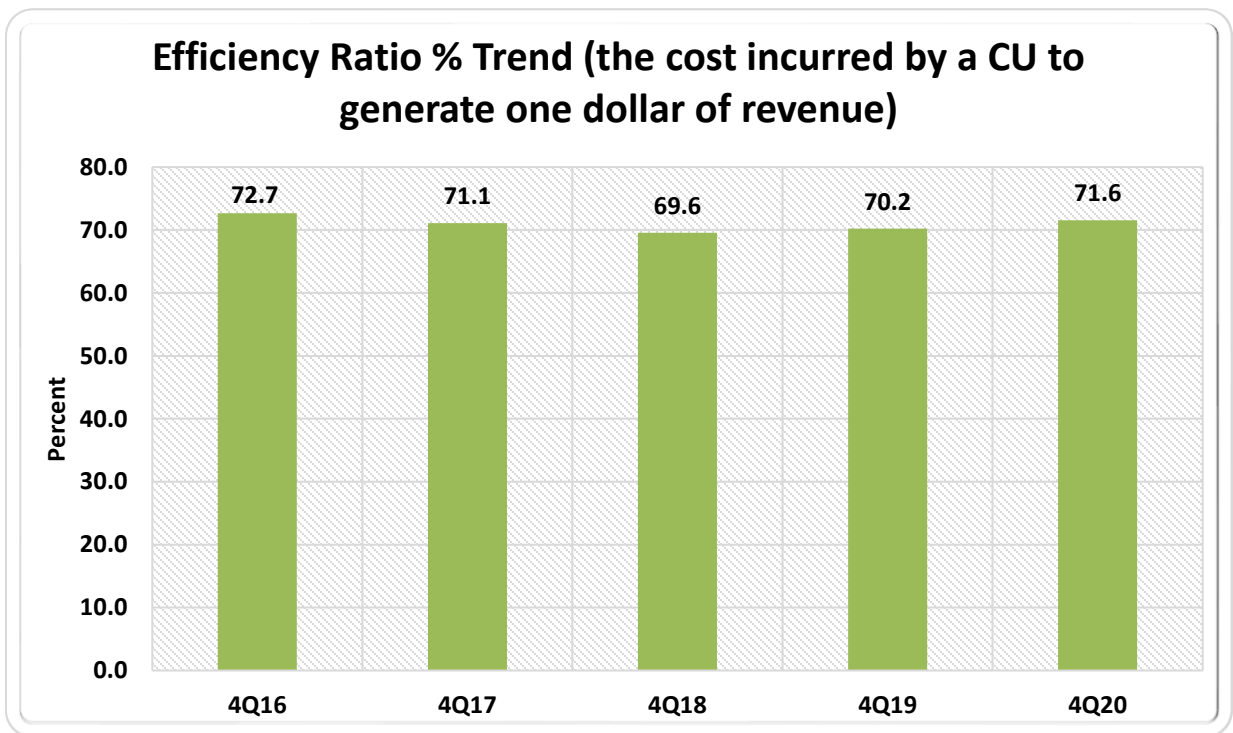
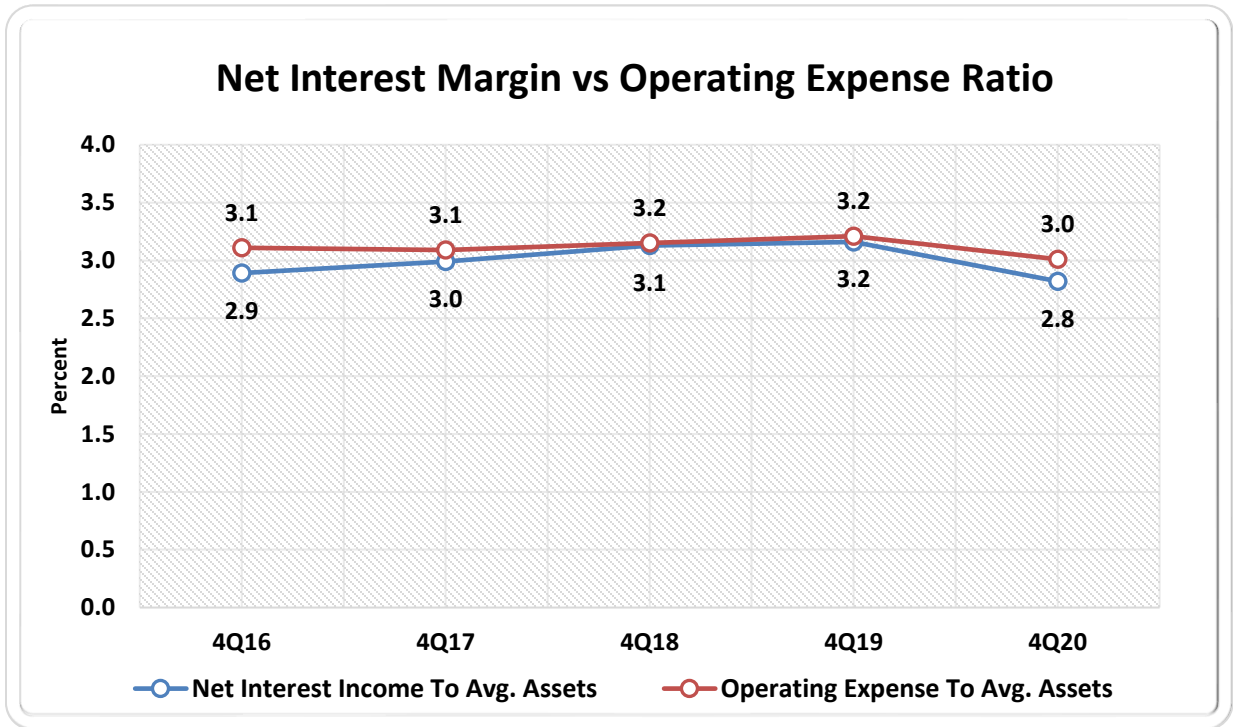
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(New Interactive Platform – Coming Soon)