

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

4TH QUARTER 2020

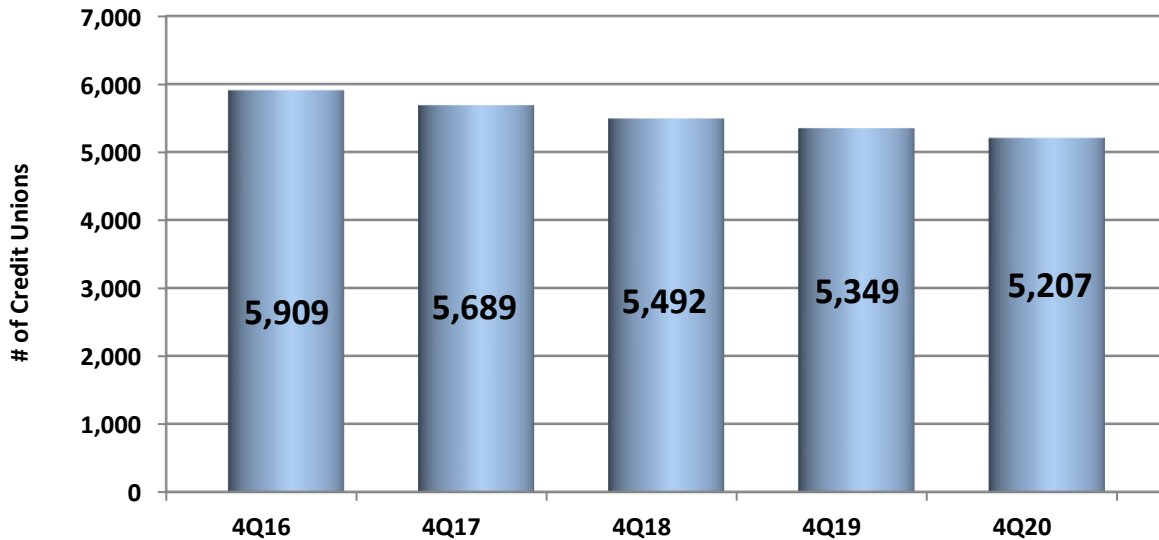


Data Intelligence and Industry Insights for Credit Union Management

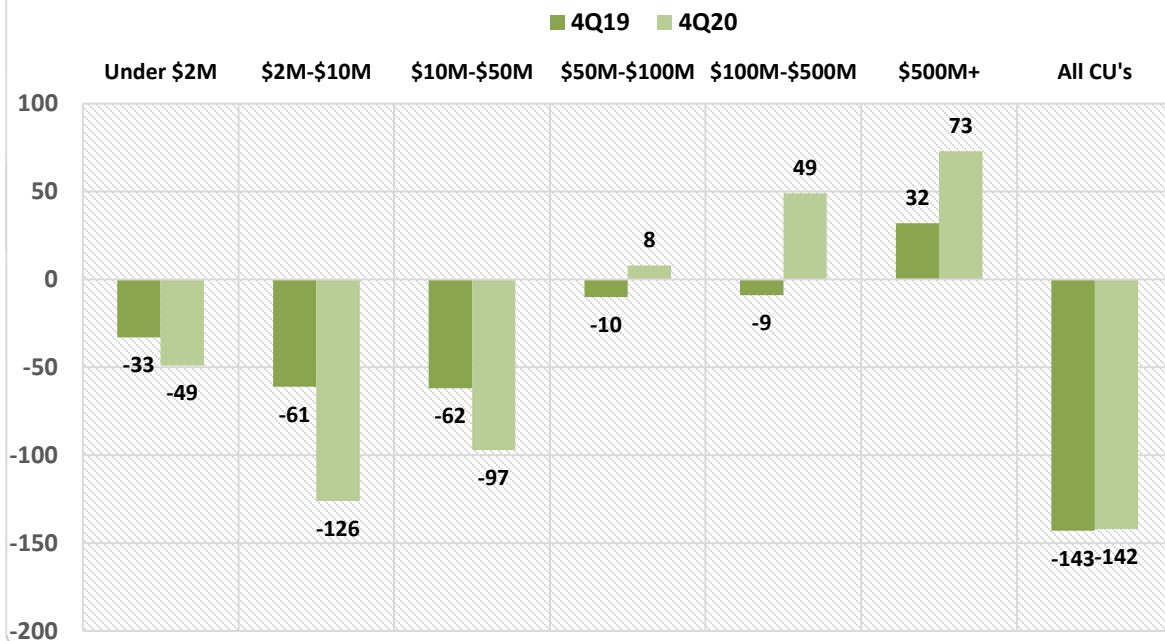
600 E Sumac Avenue, Provo, UT 84604

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

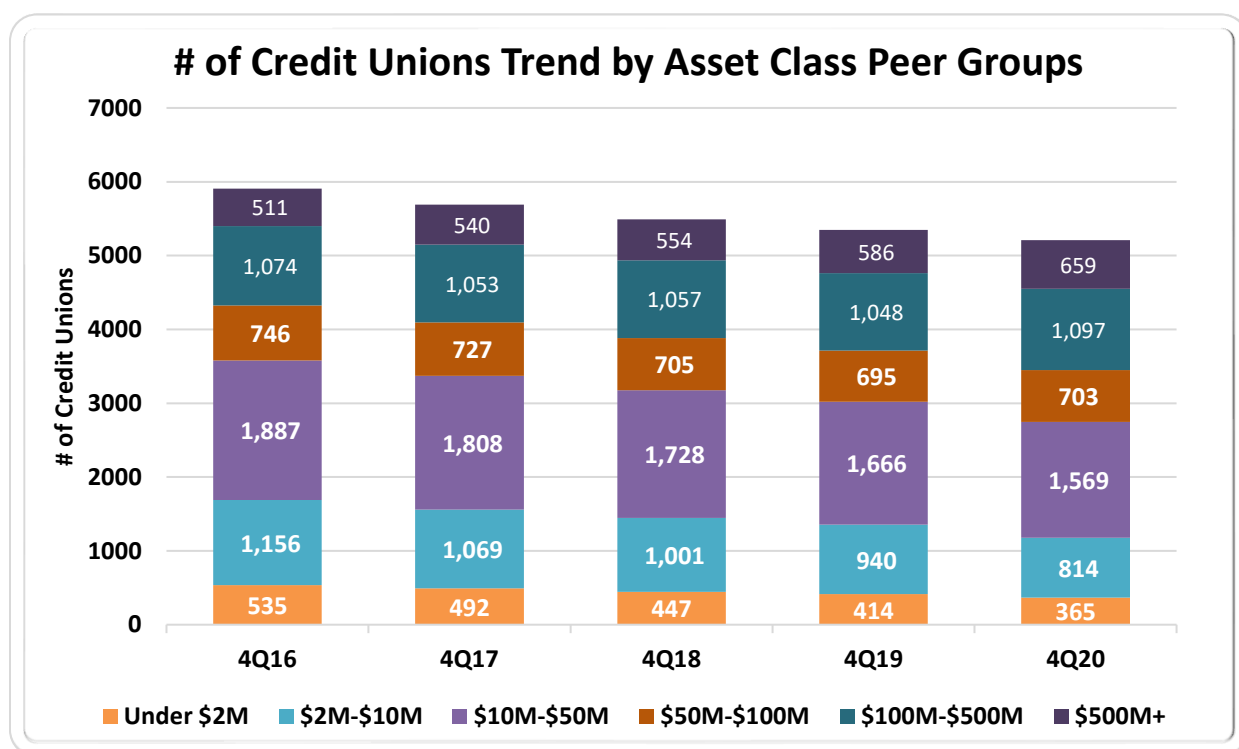
of Credit Unions as of December 31, 2020



Change in # of Credit Unions (Year-Over-Year) For Asset Class CU's



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%
TOTAL		5,207	100.0%	\$ 1,865,404,770,000	100.0%	125,695,985	100.0%

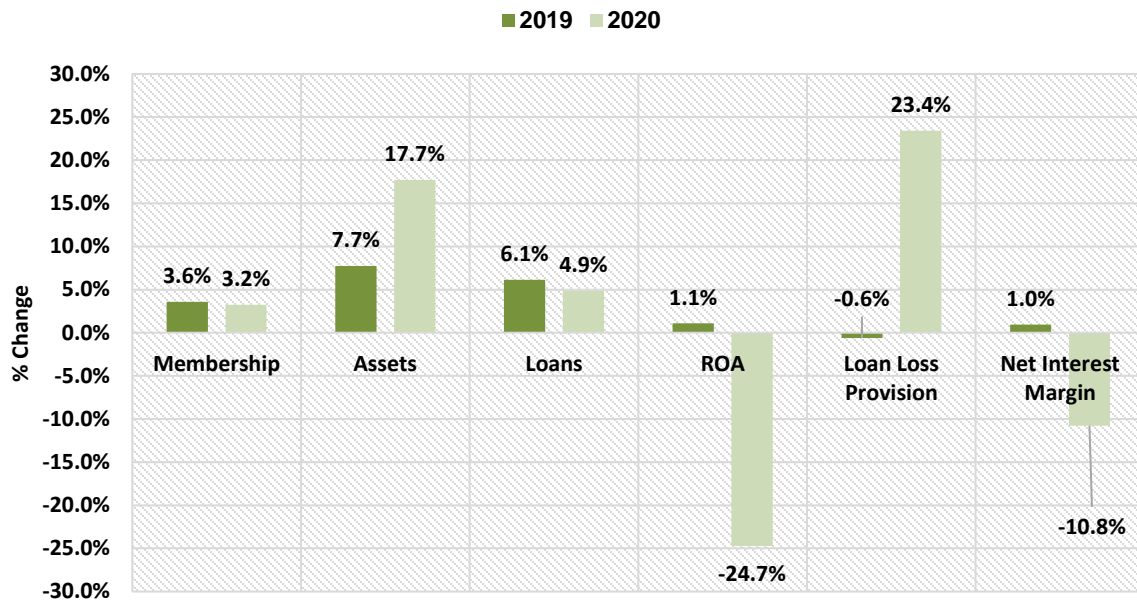
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020

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

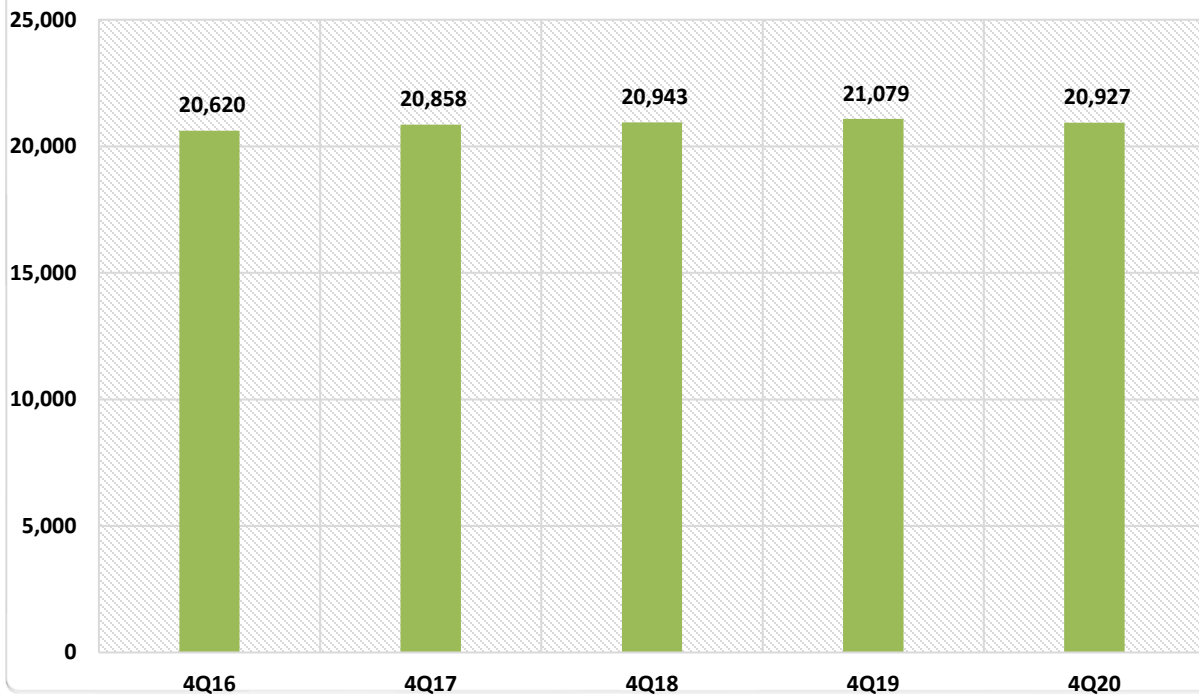
Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of December 31, 2019	As of December 31, 2020	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.16	2.82	-0.34 bps
+ Fees & Other Income	1.35	1.32	-0.03 bps
- Operating Expenses	3.21	3.01	-0.20 bps
- Provision for Loan Losses	0.43	0.49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

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

COVID-19: Impact on the Credit Union Industry - YOY % Changes

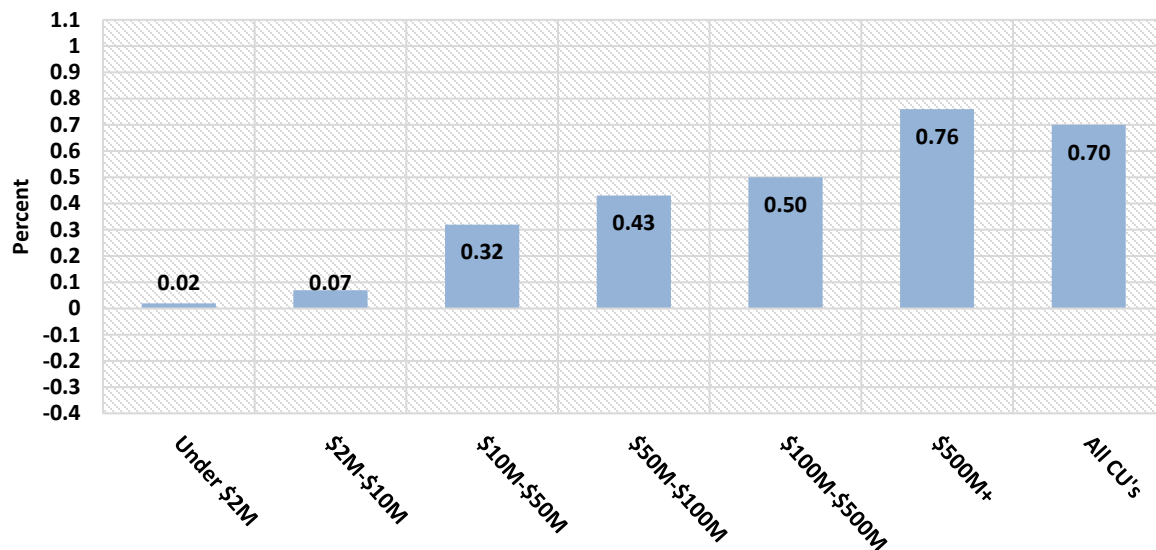


of Credit Union Branch Offices

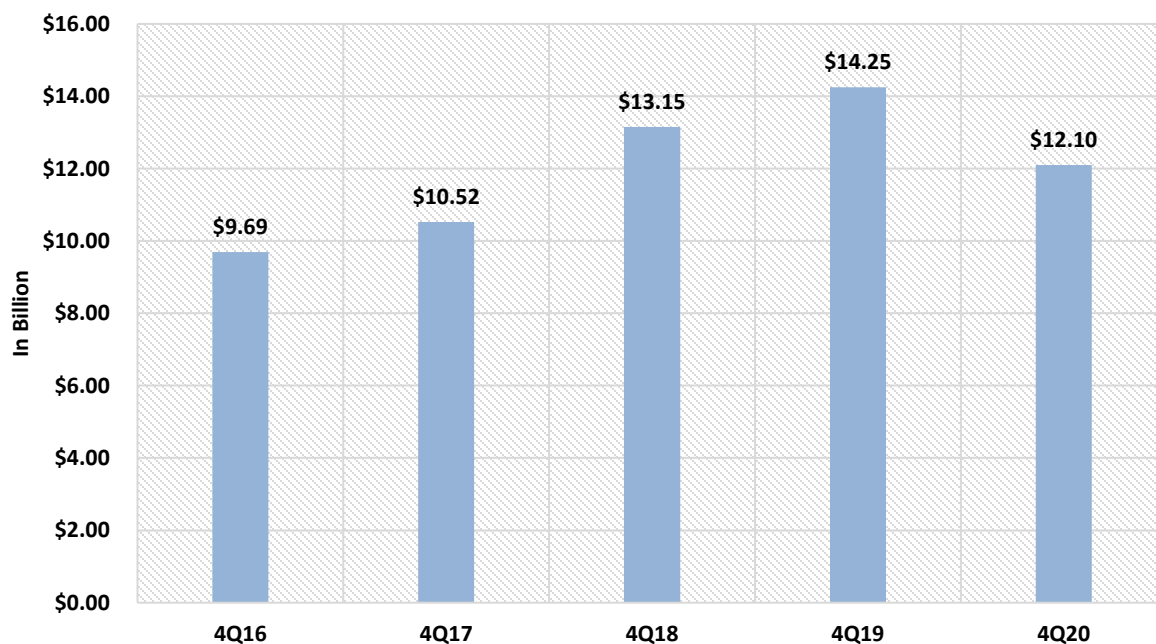


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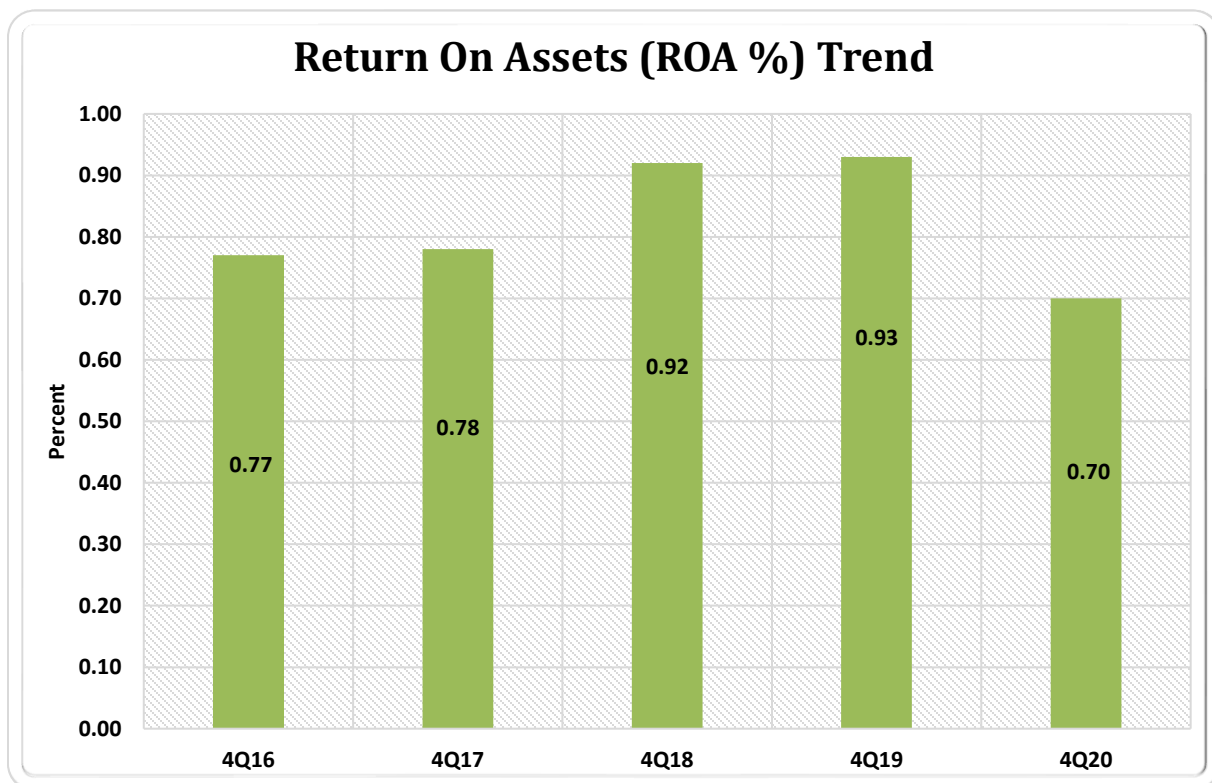
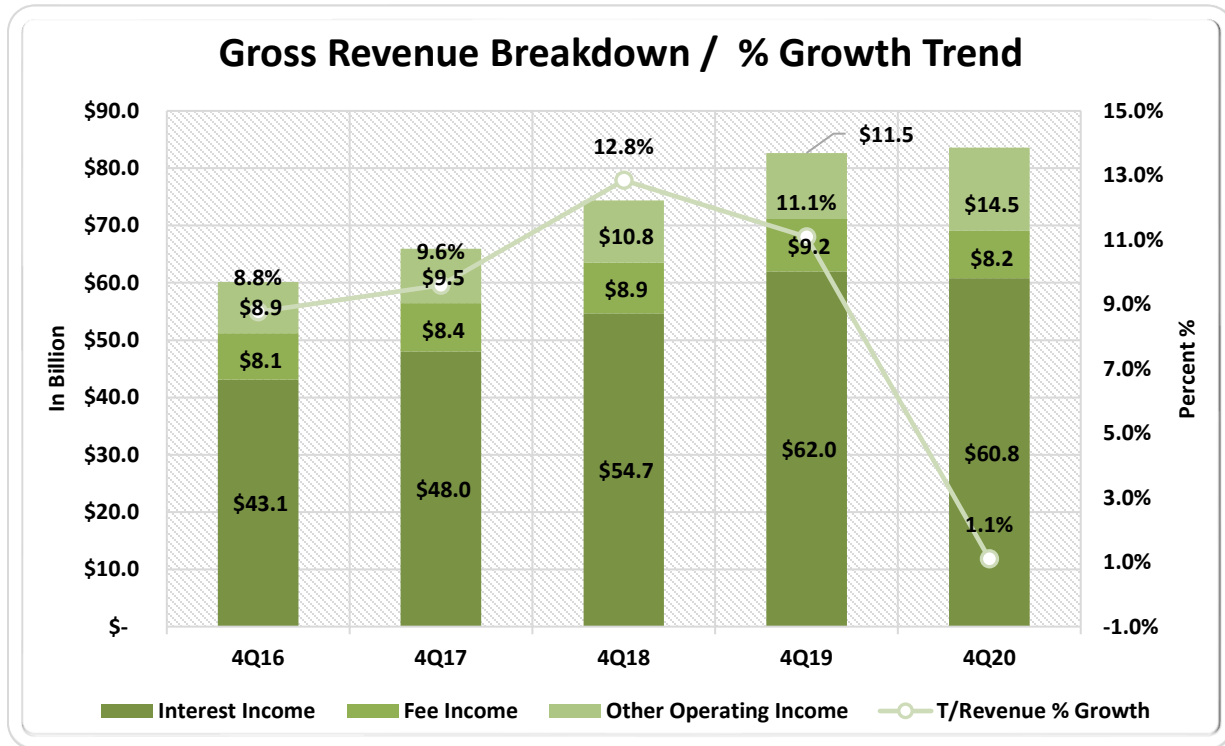
Return-on- Avg. Assets (Annualized) by Asset Class Peer Groups



Net Income Trend (\$)

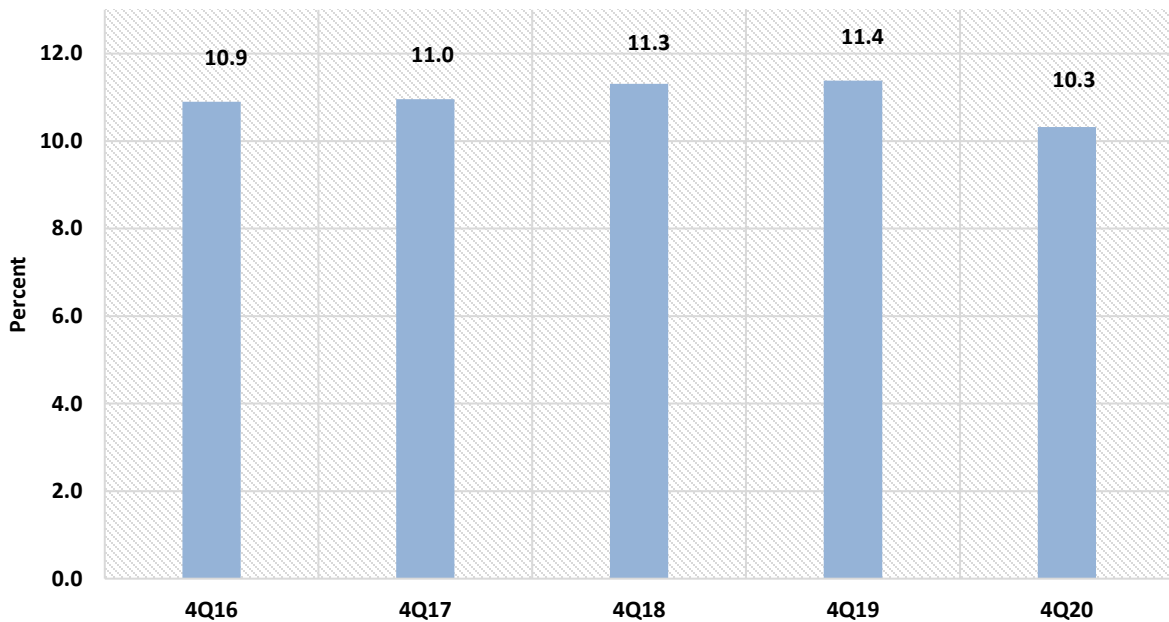


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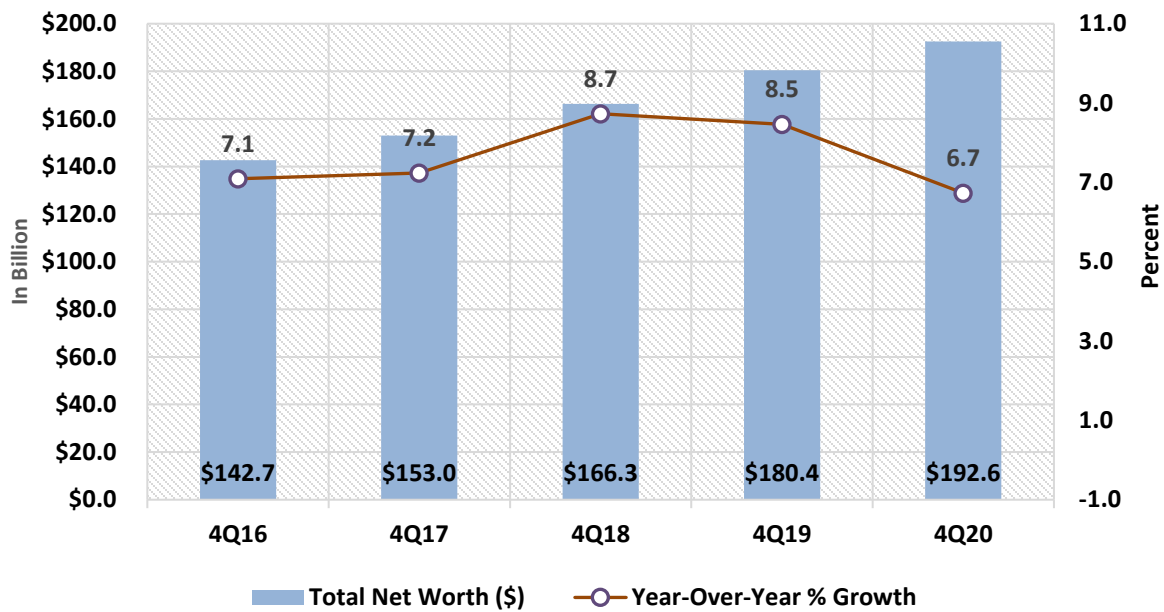


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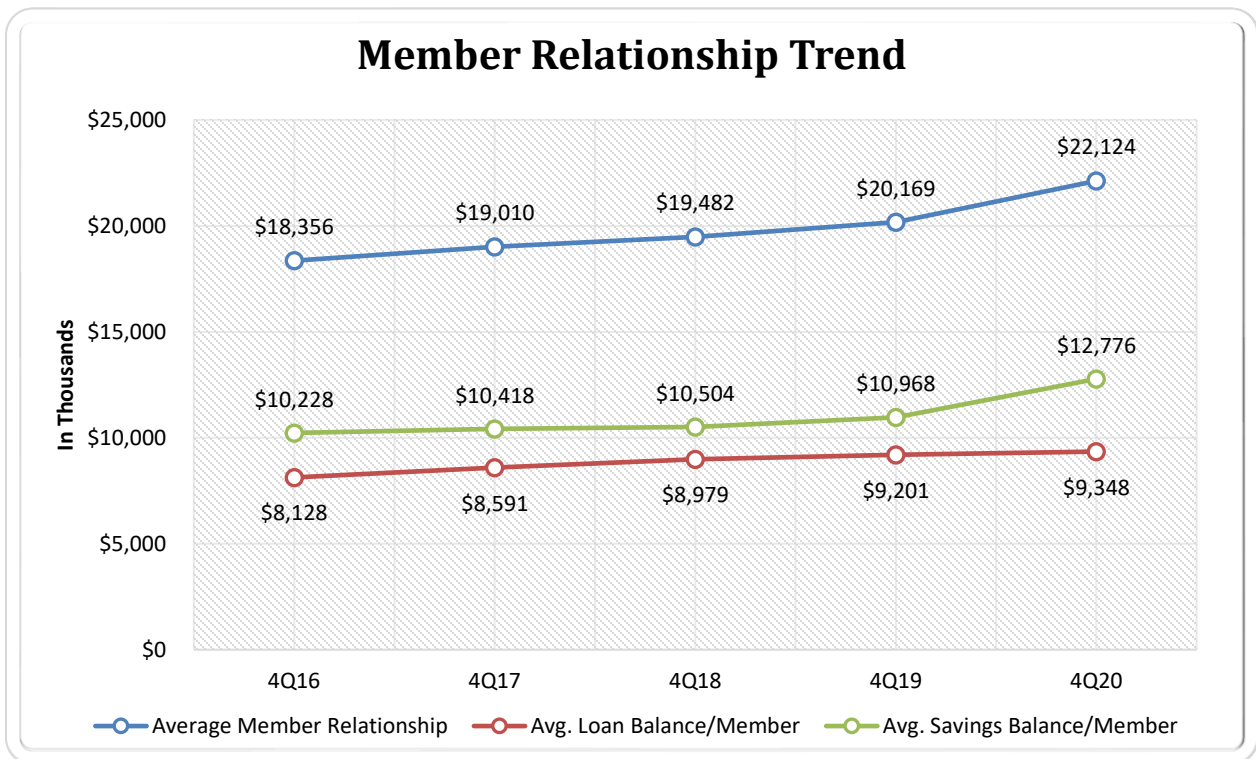
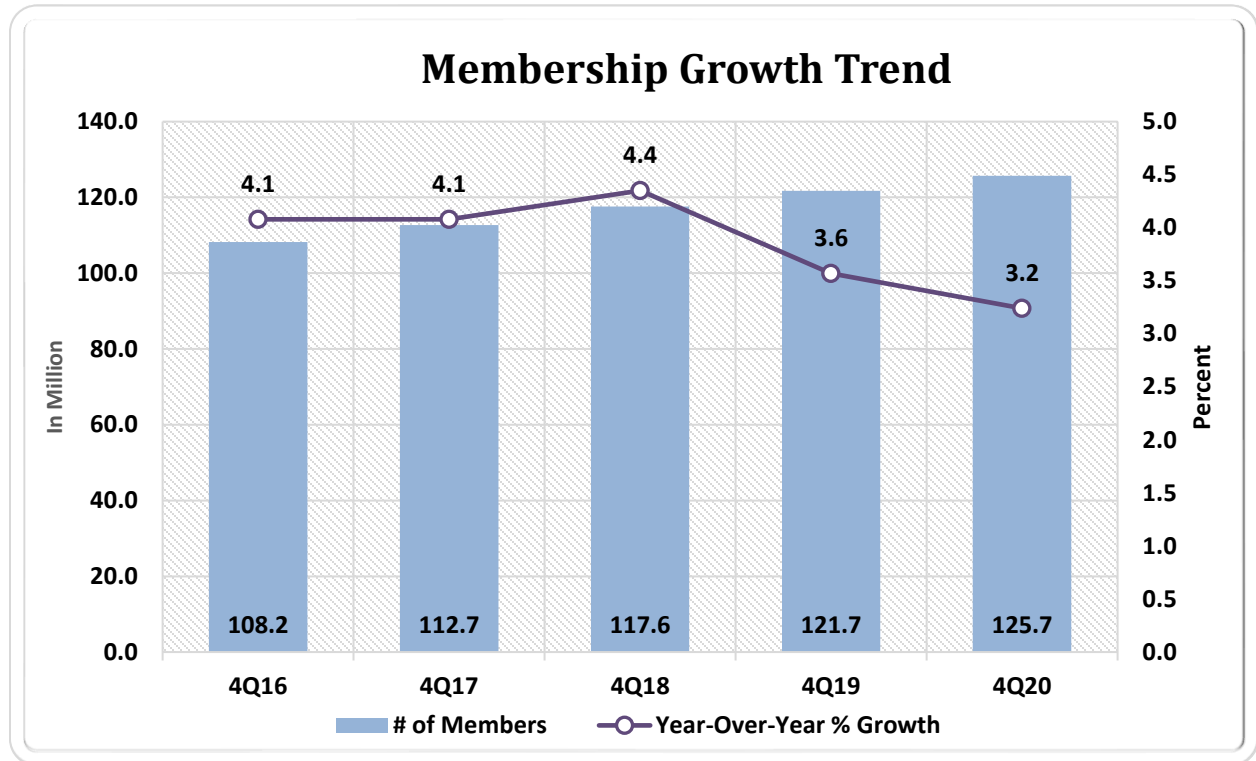
Net- Worth Capital Ratio Trend (%)



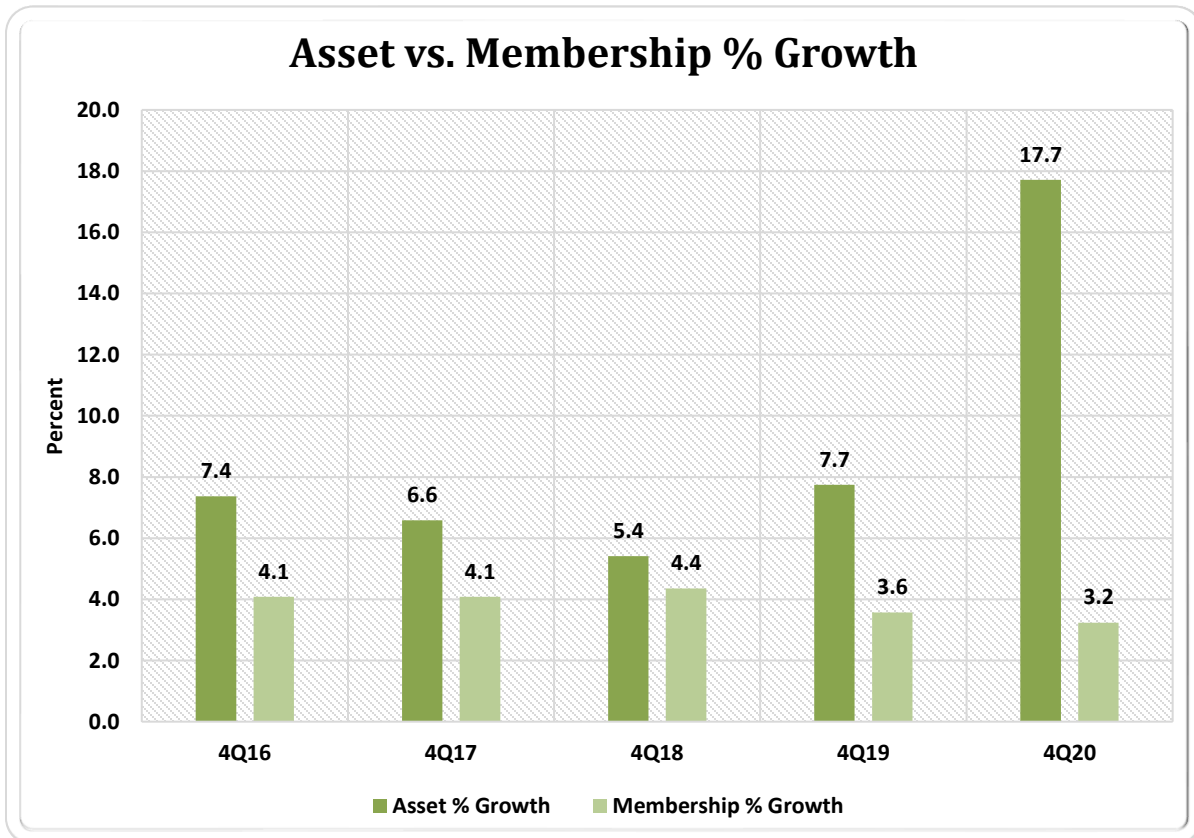
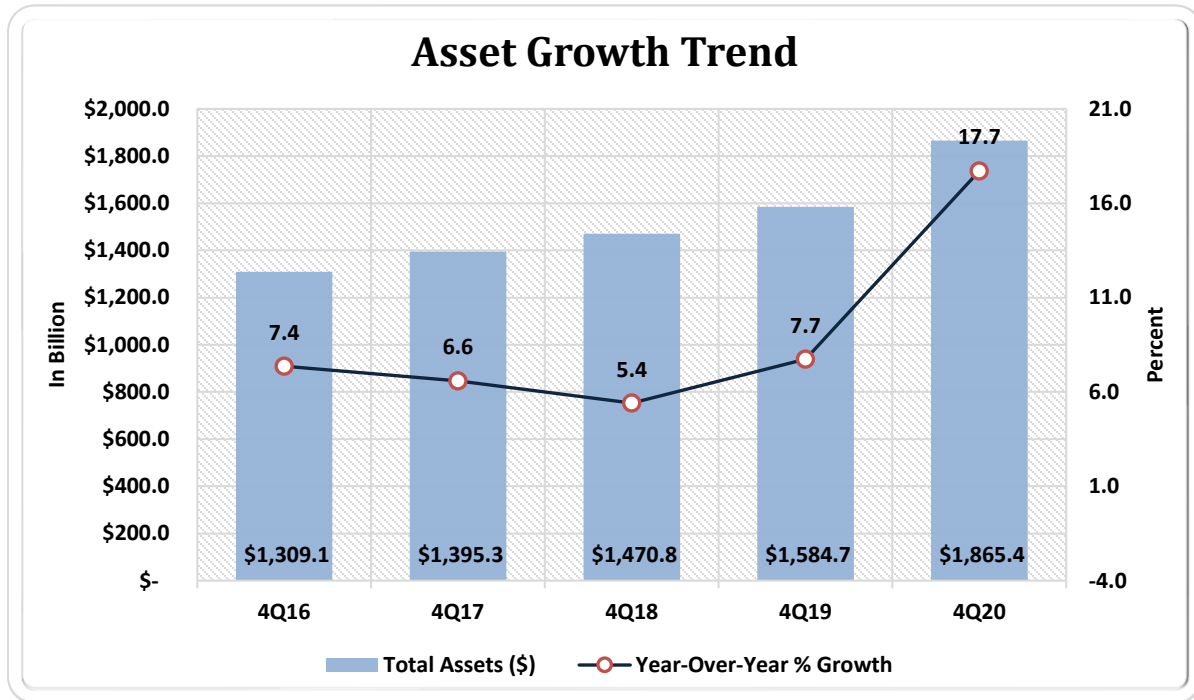
Net-Worth Capital Growth Trend



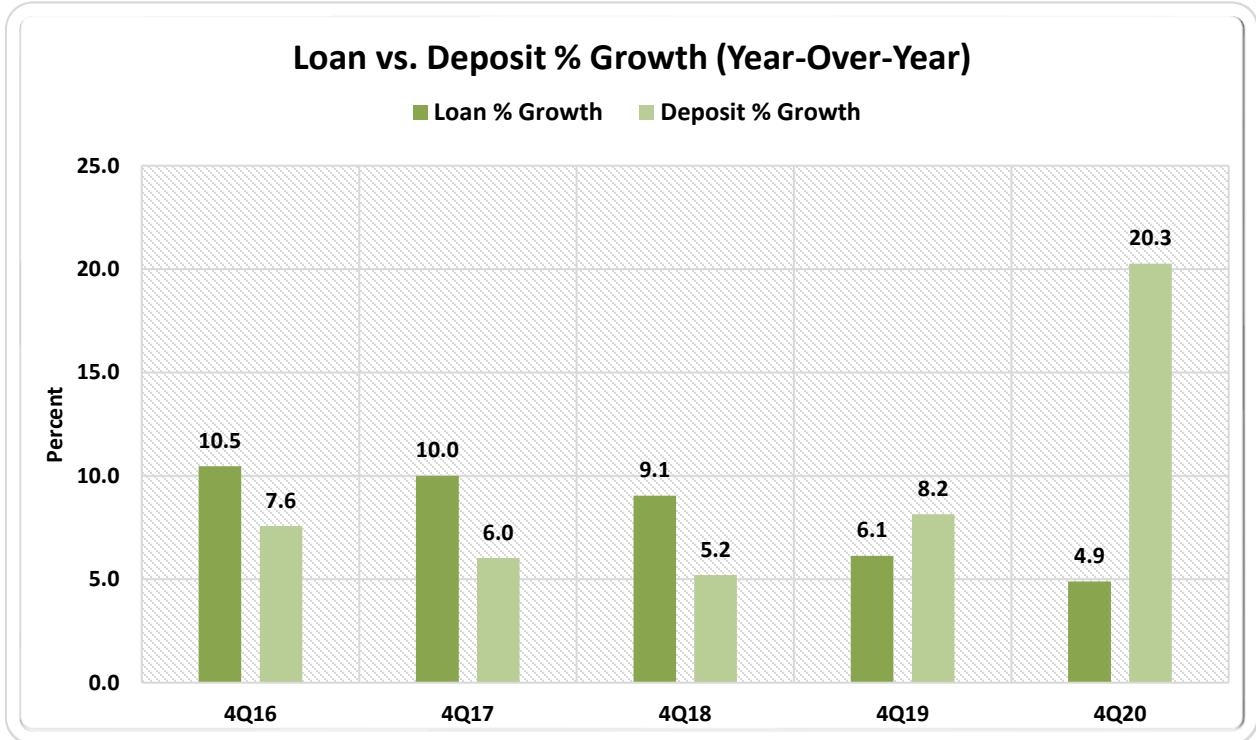
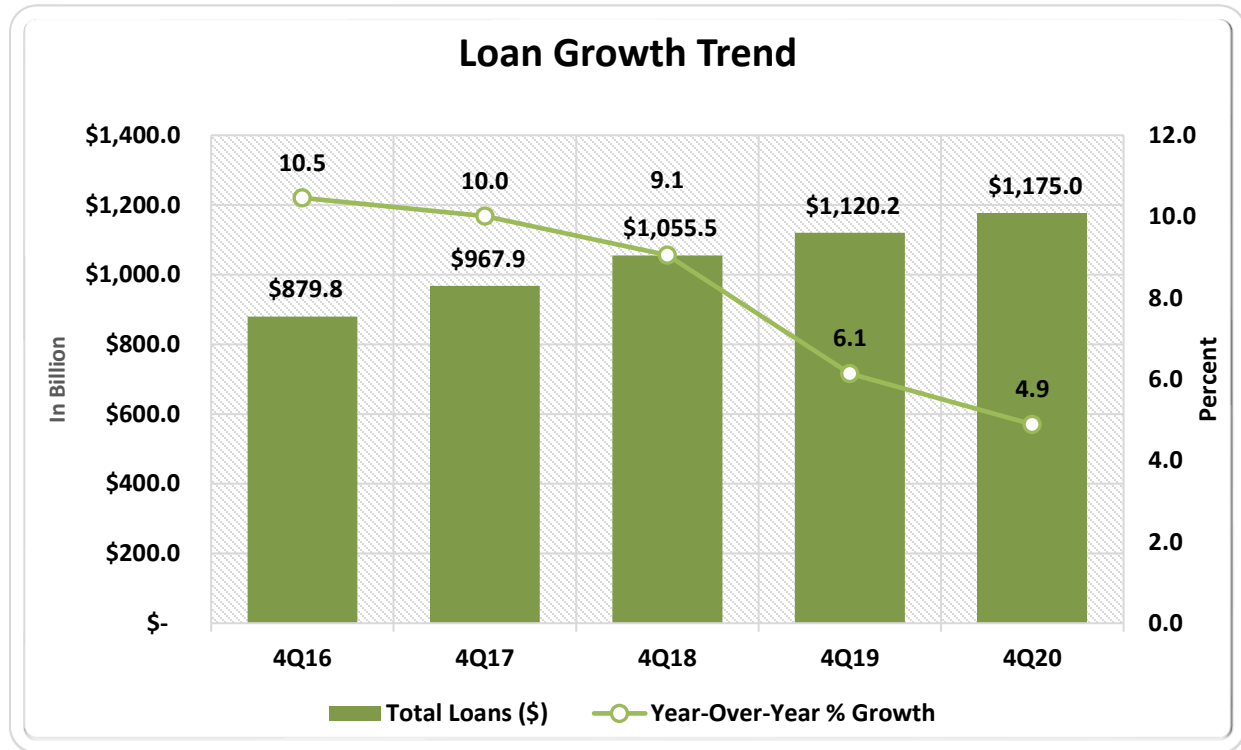
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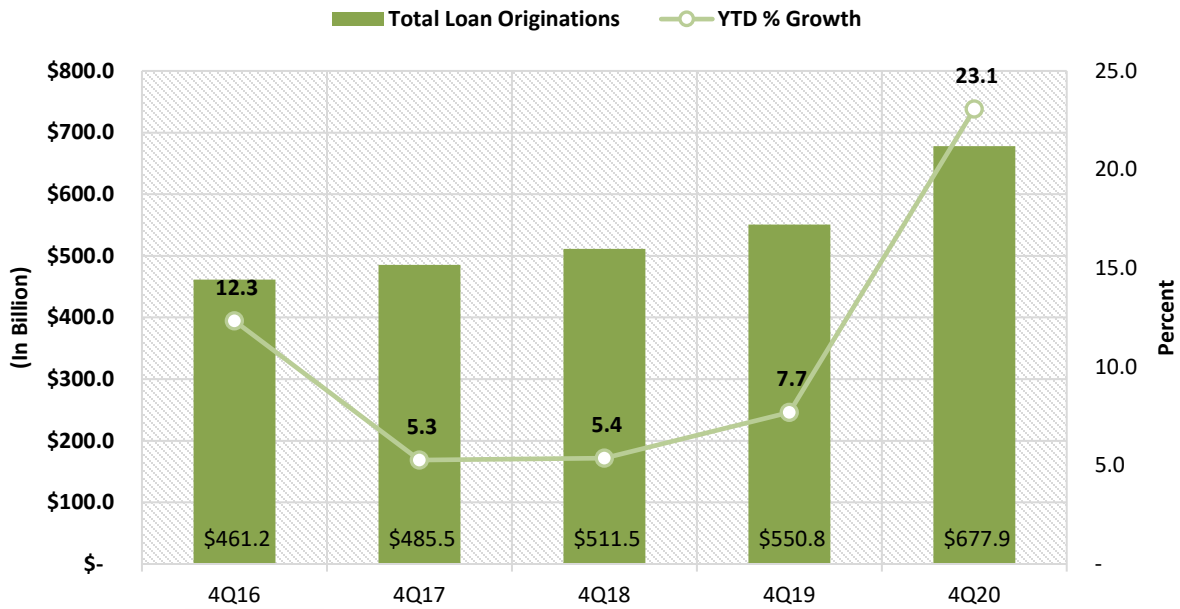


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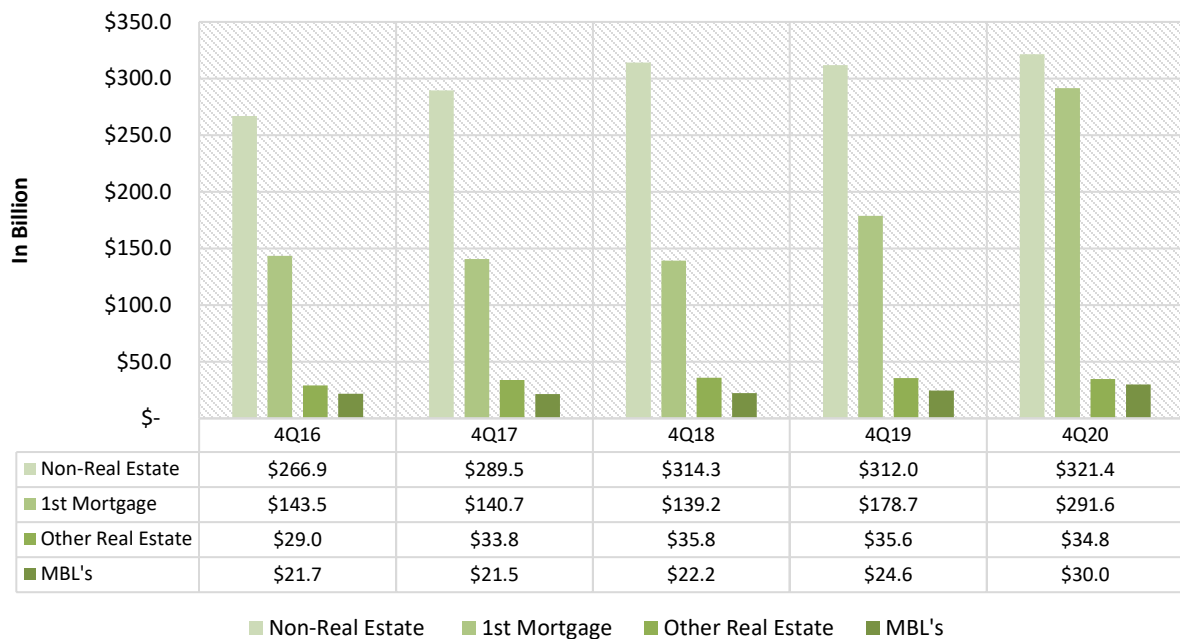


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020

Loan Originations (YTD) and % Growth

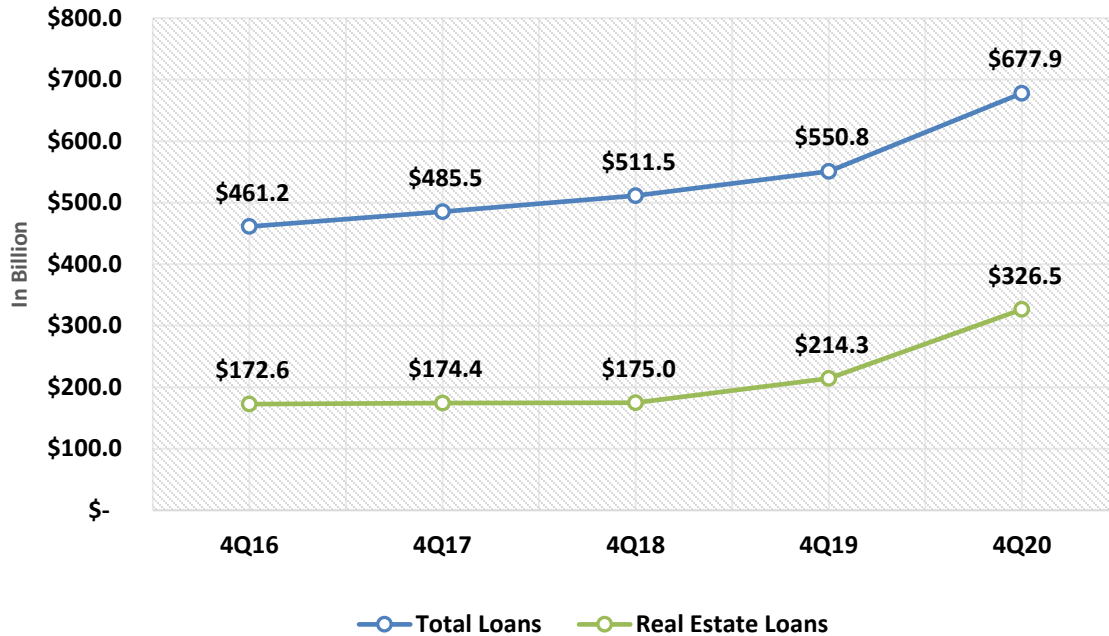


Loan Origination by Loan Types - (Year-To-Date)

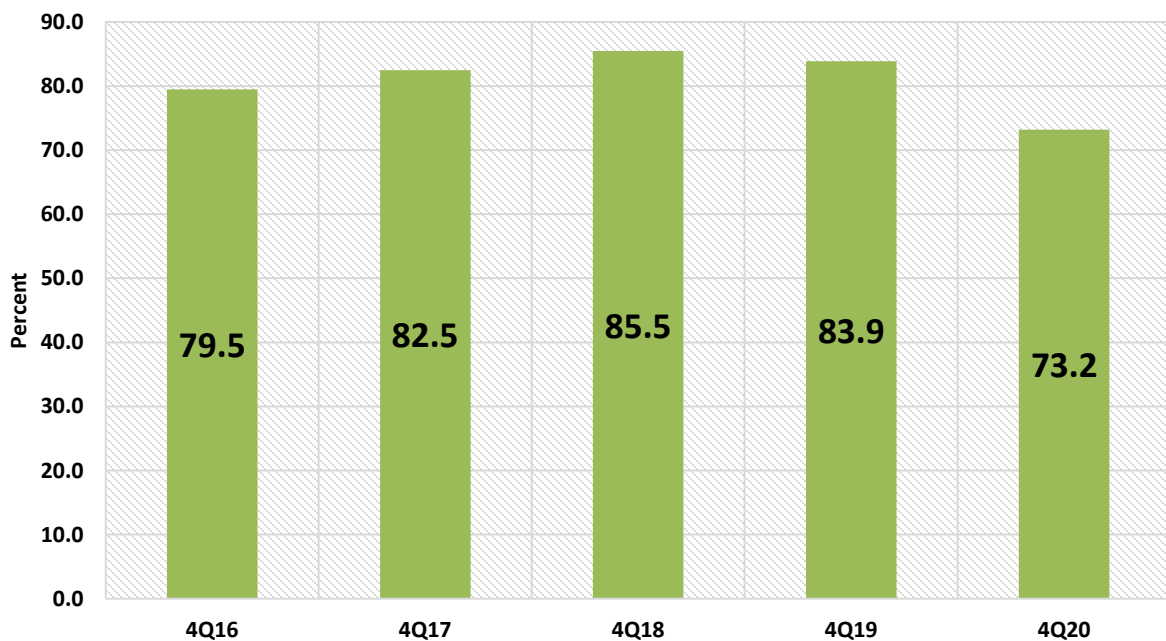


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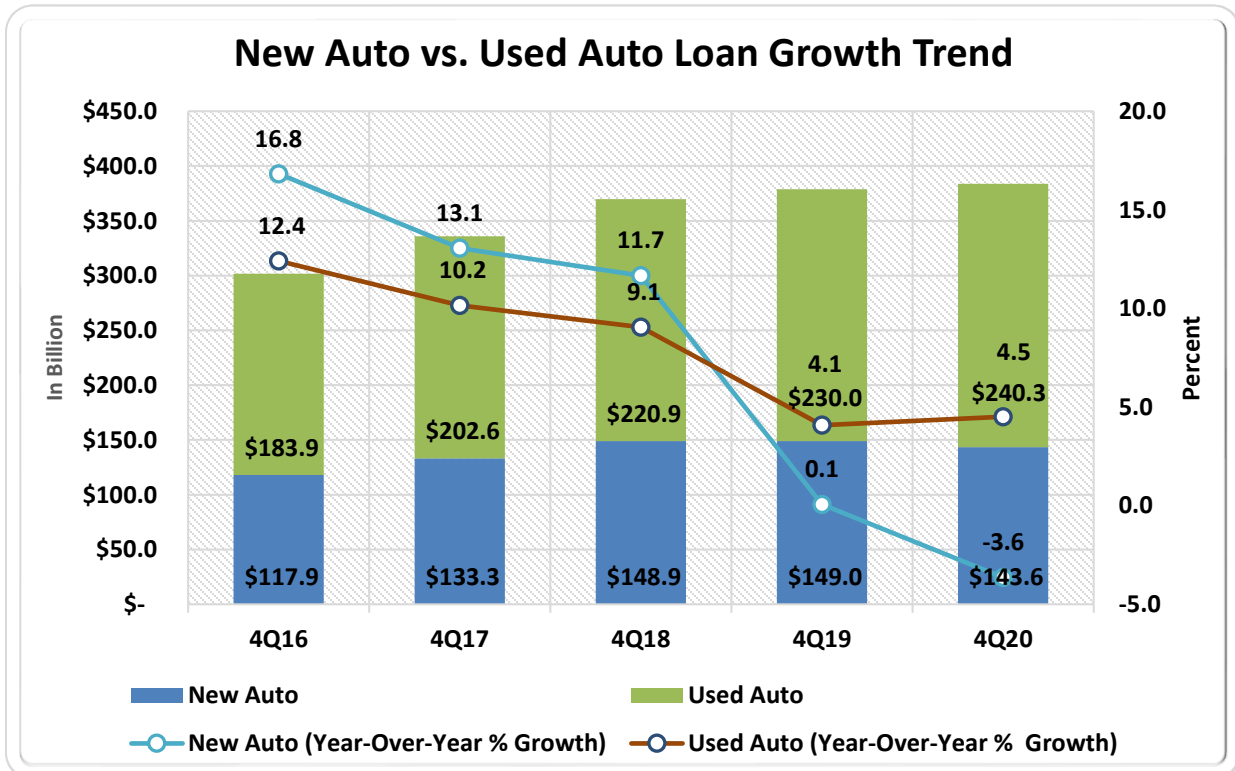
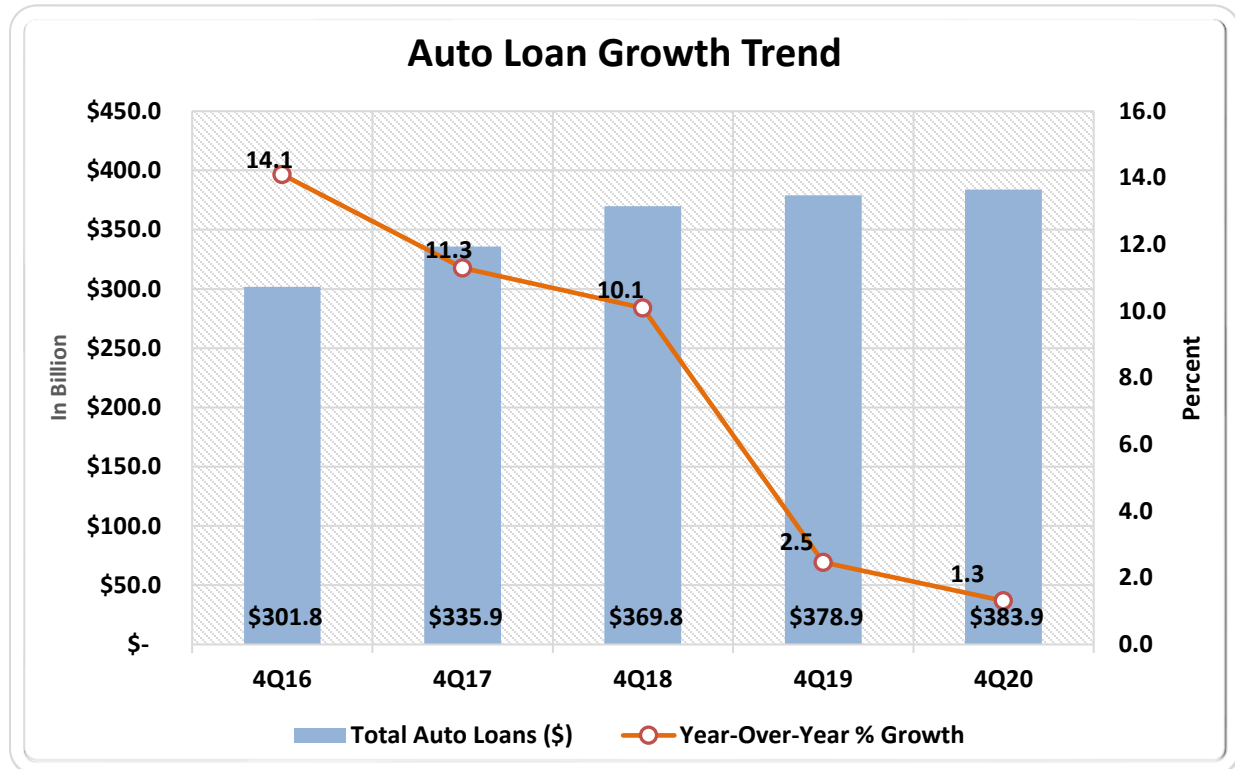
Loans Granted - Total Loans vs. Real Estate Loans



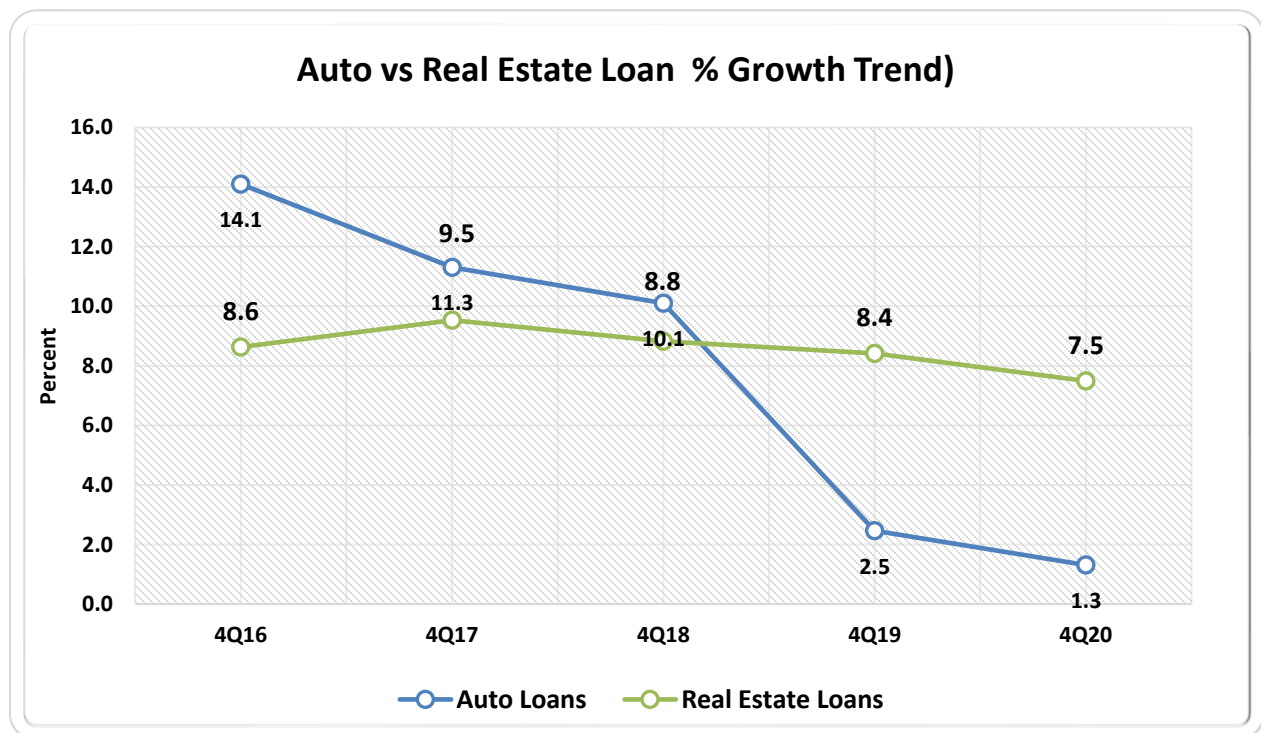
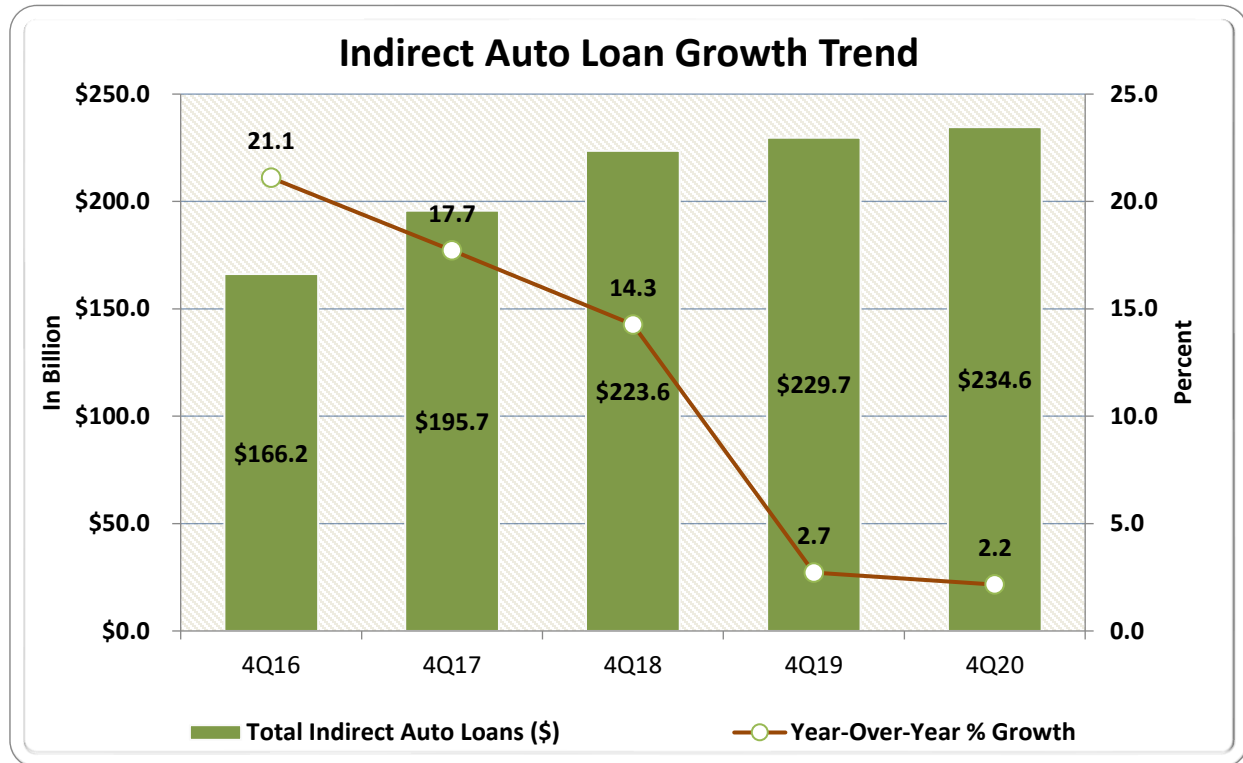
Loan-to-Deposit Ratio (%)



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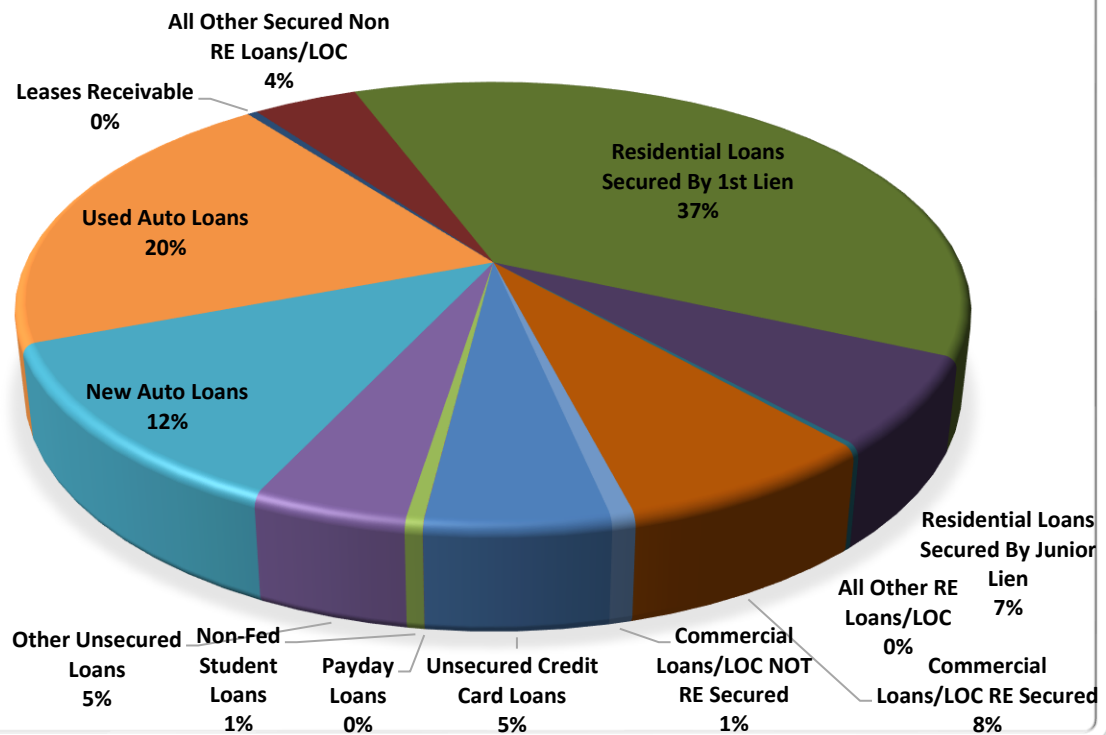


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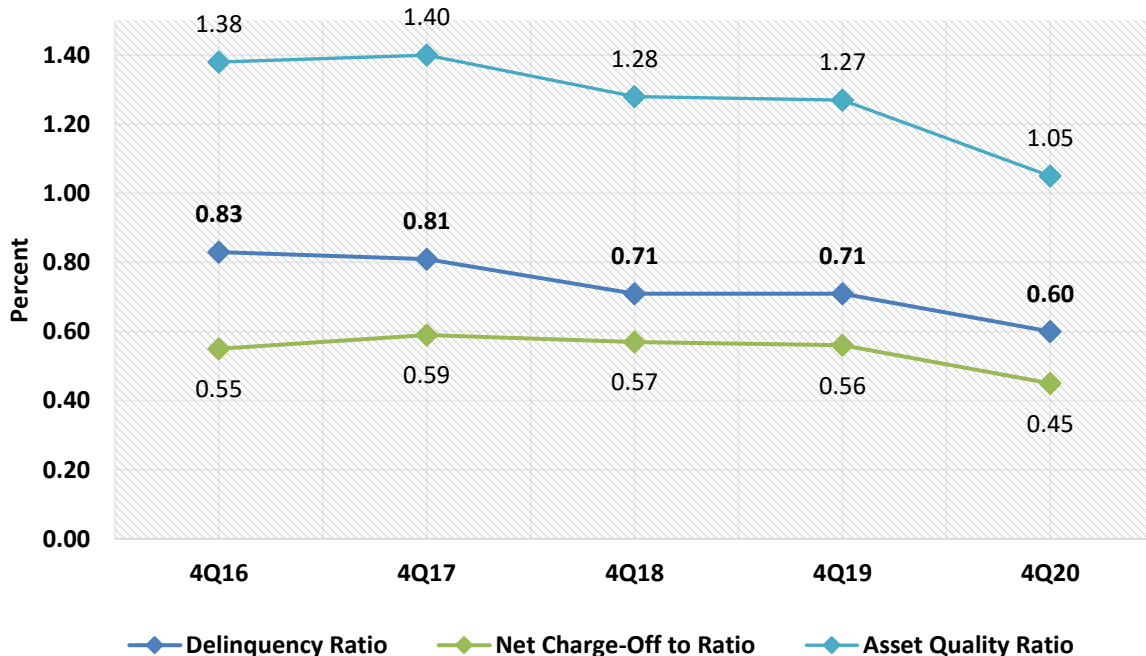


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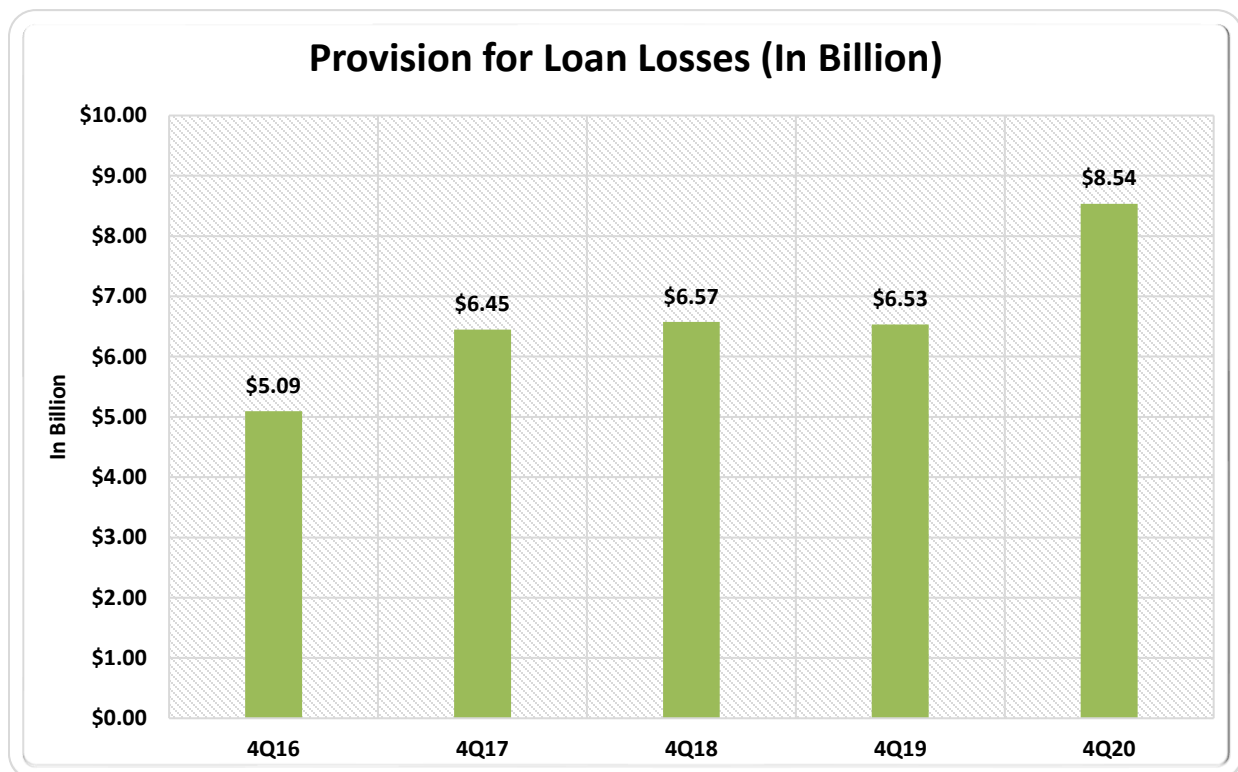
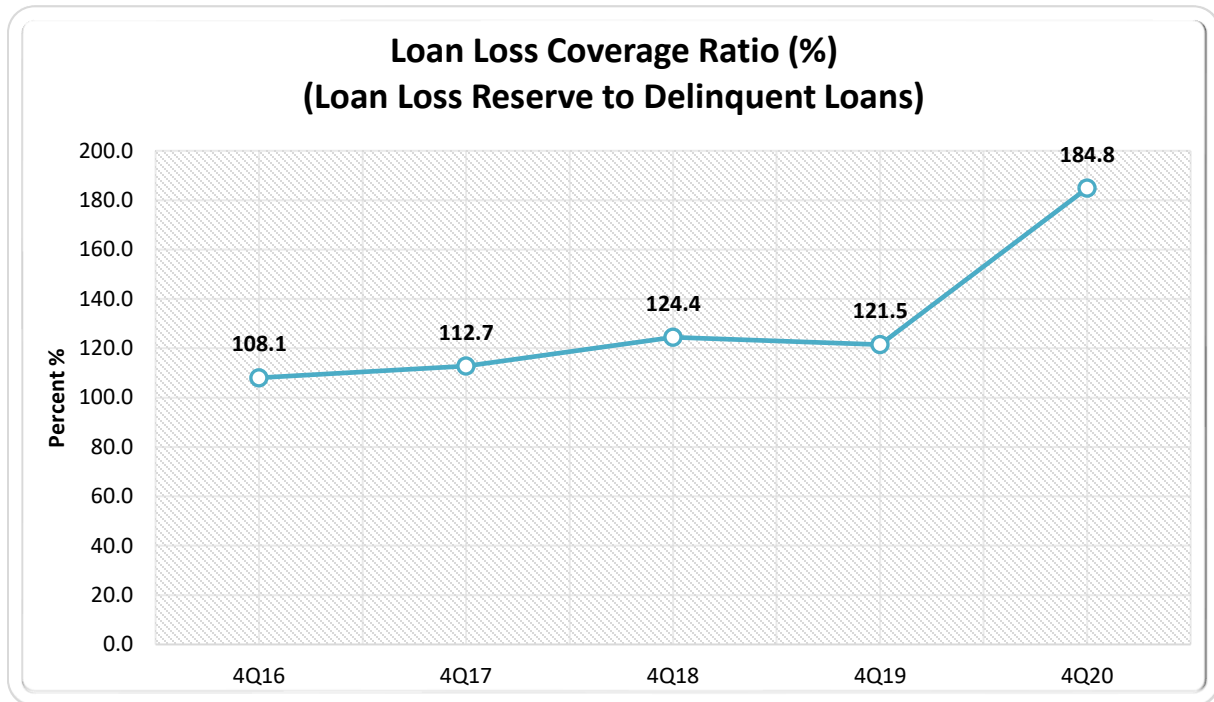
LOAN PORTFOLIO COMPOSITION AS OF DECEMBER 31, 2020



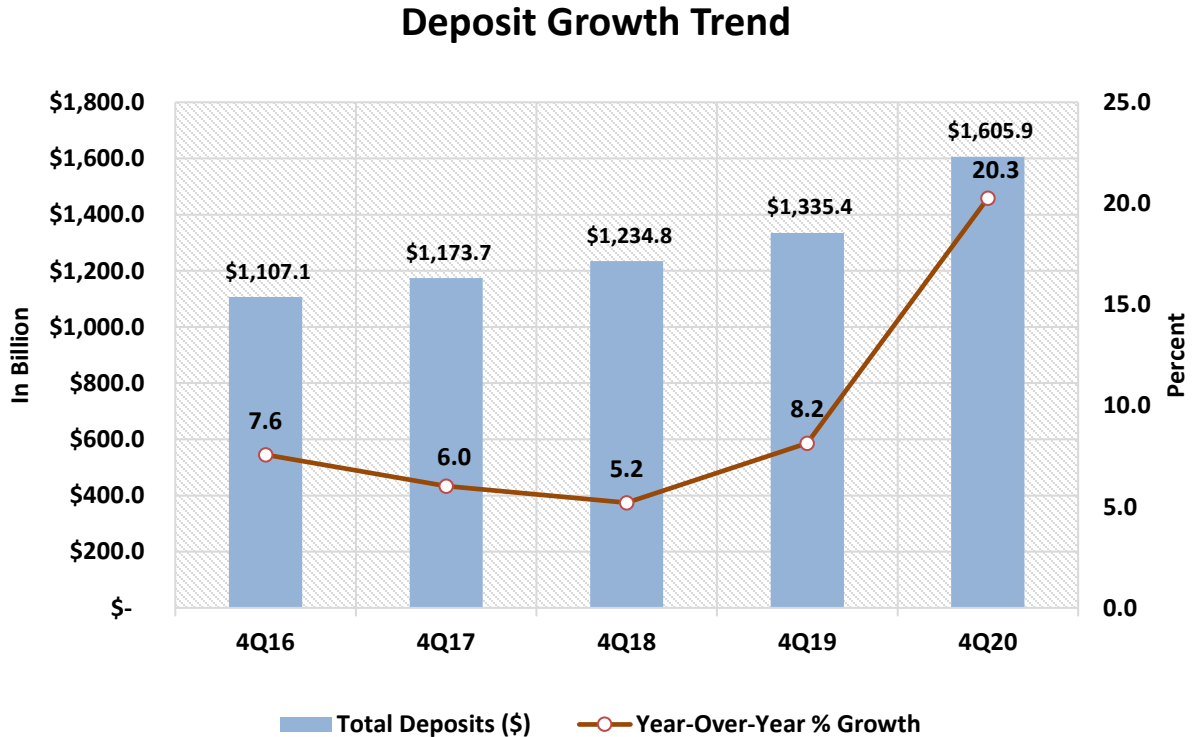
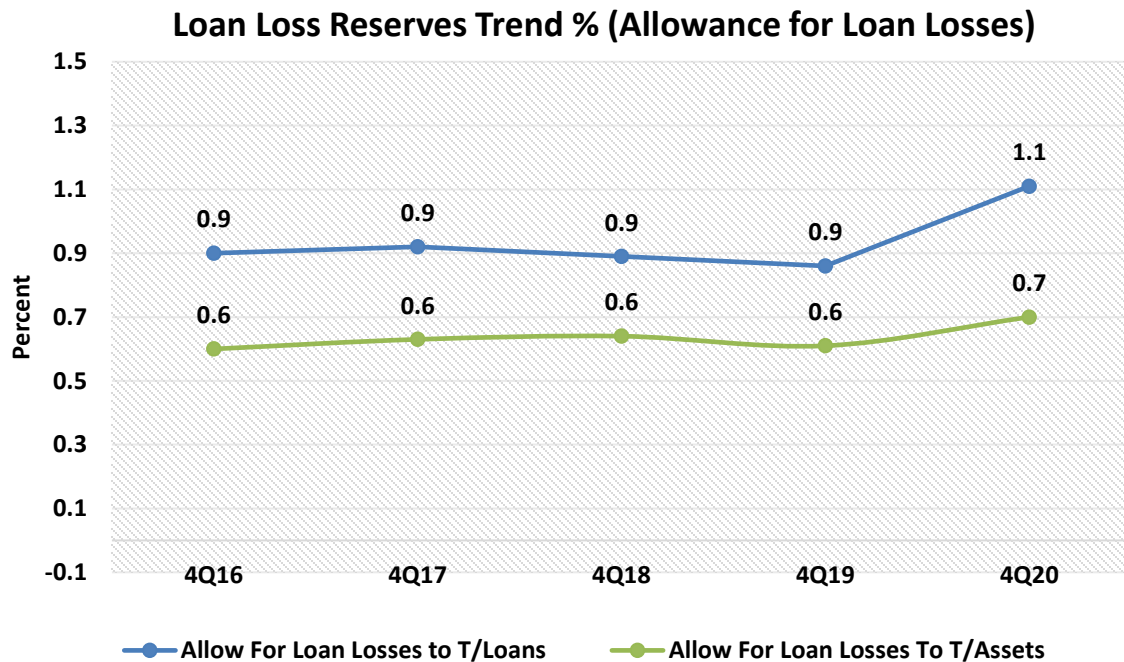
Asset Quality Ratios (%)



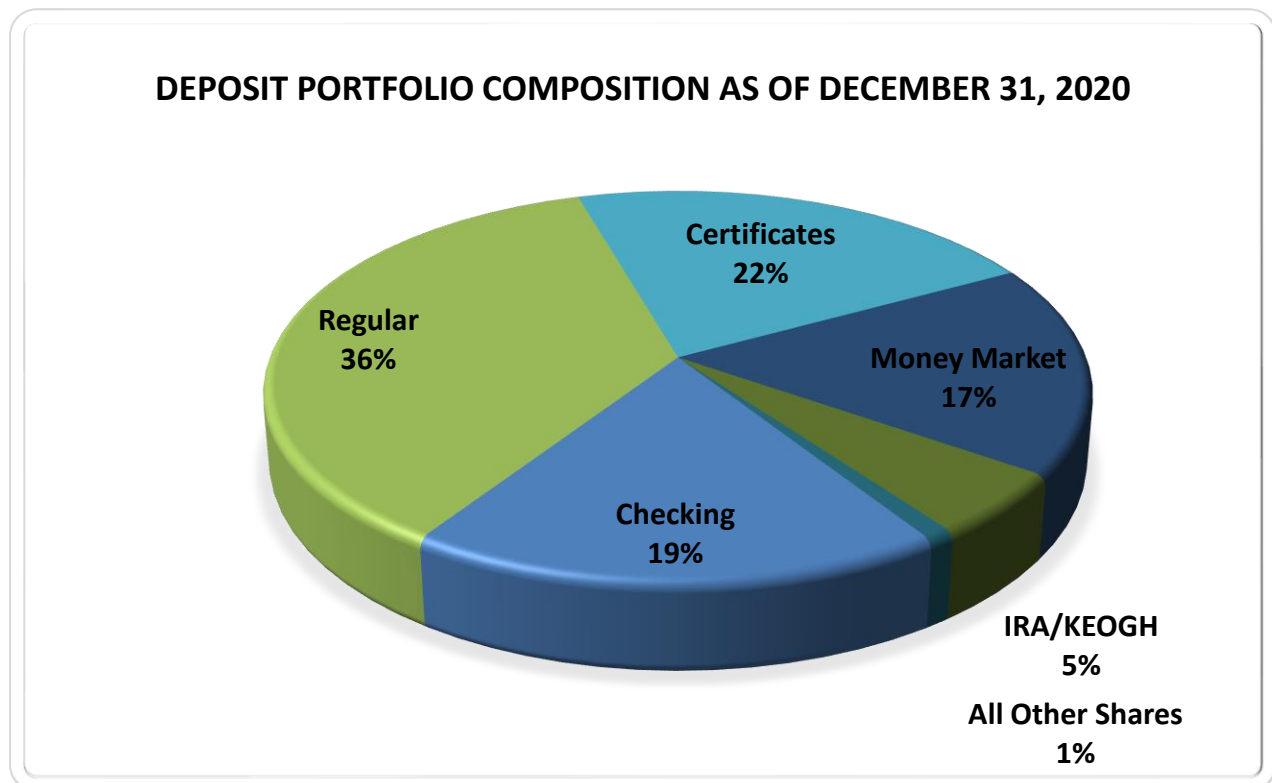
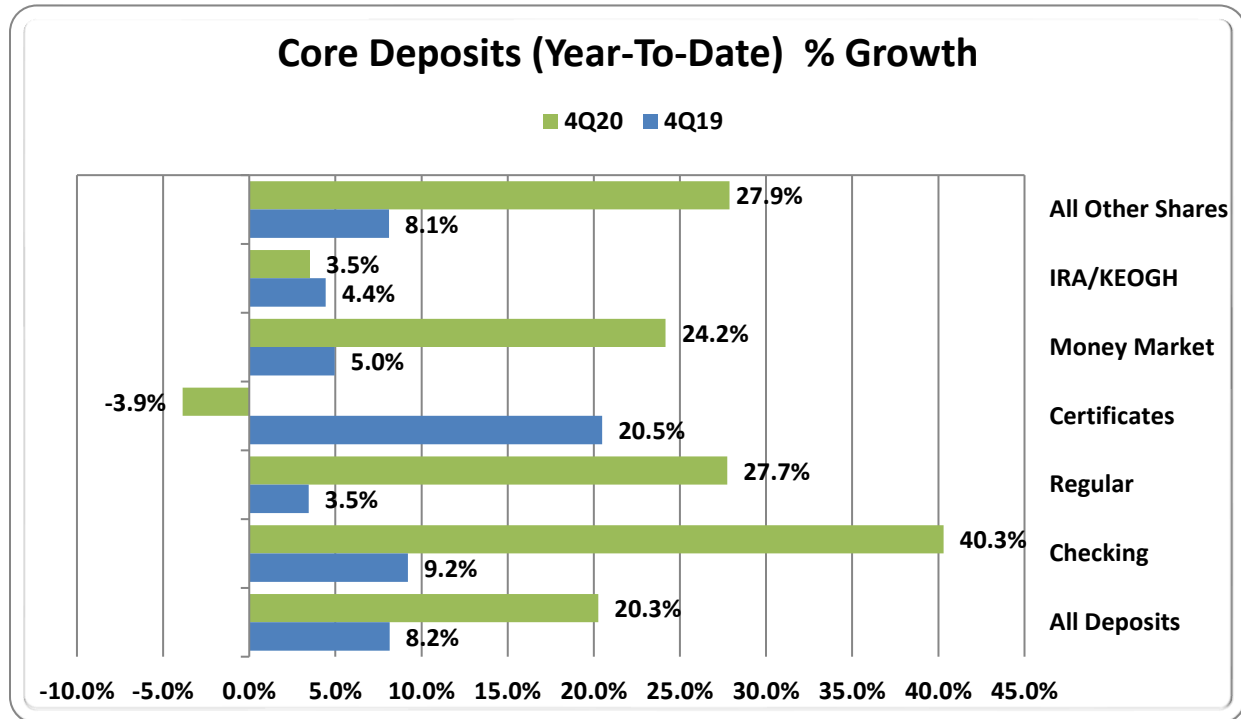
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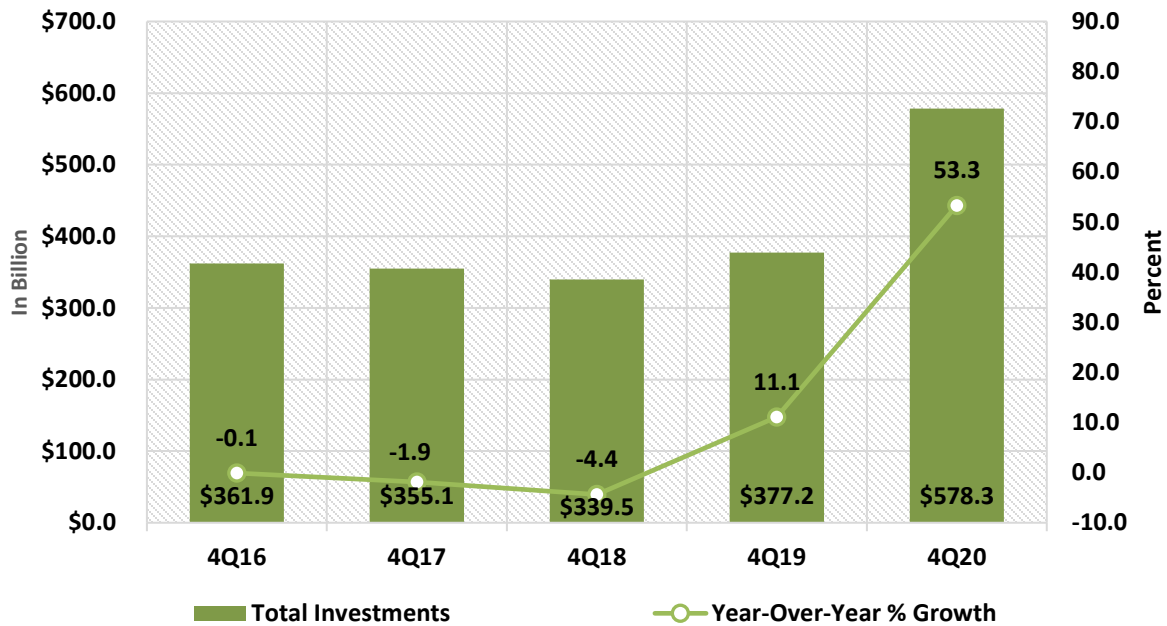


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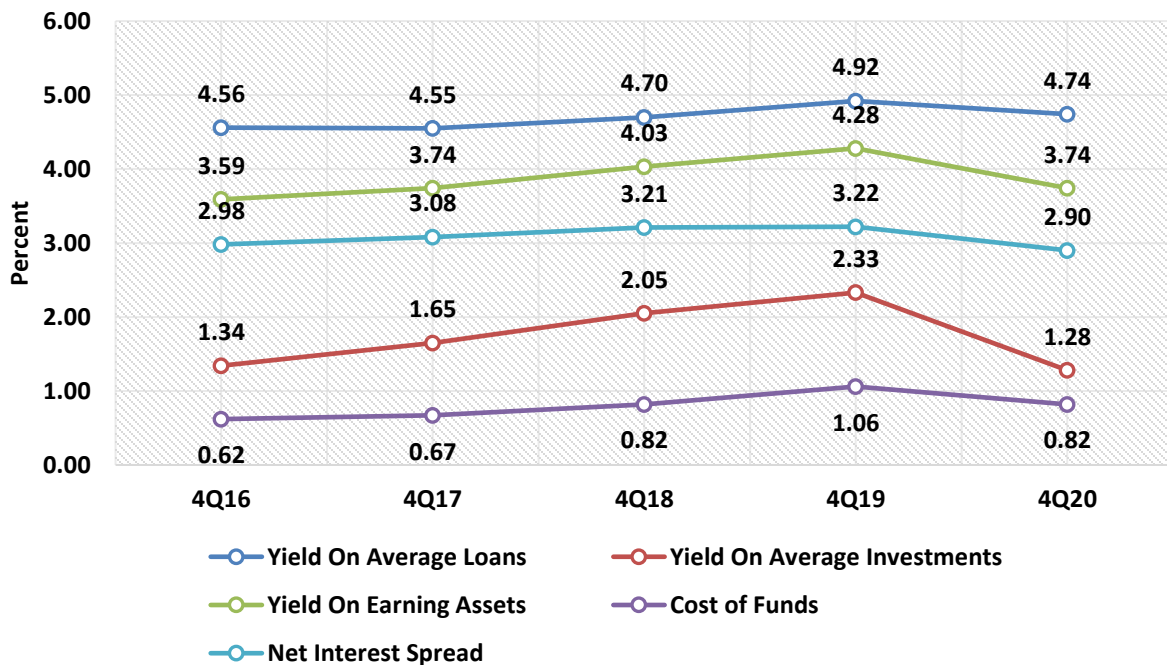


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2020

Total Investments - Growth Trend

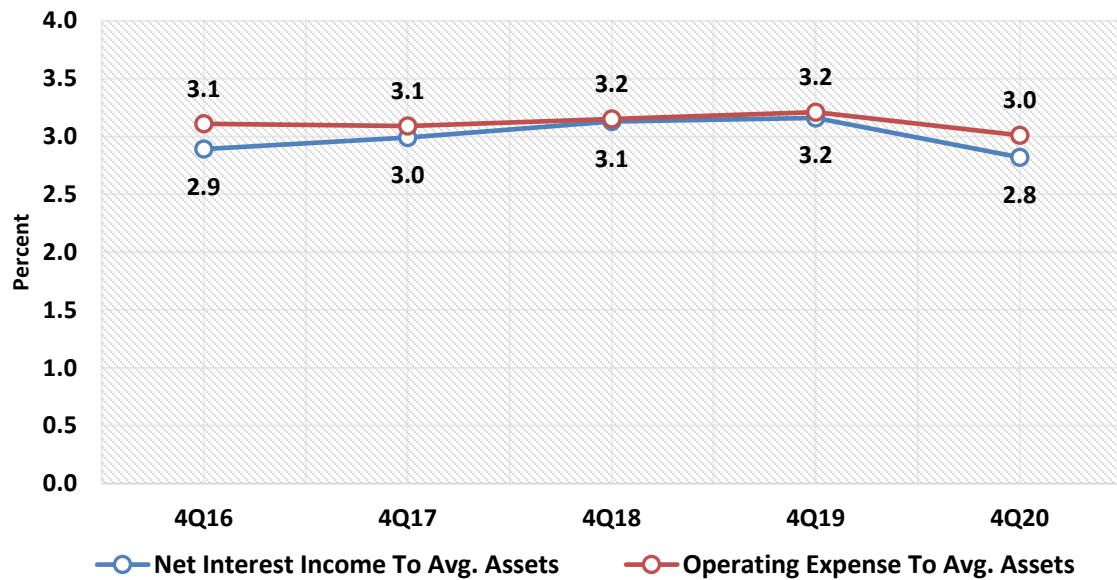


Yield Spread Trend

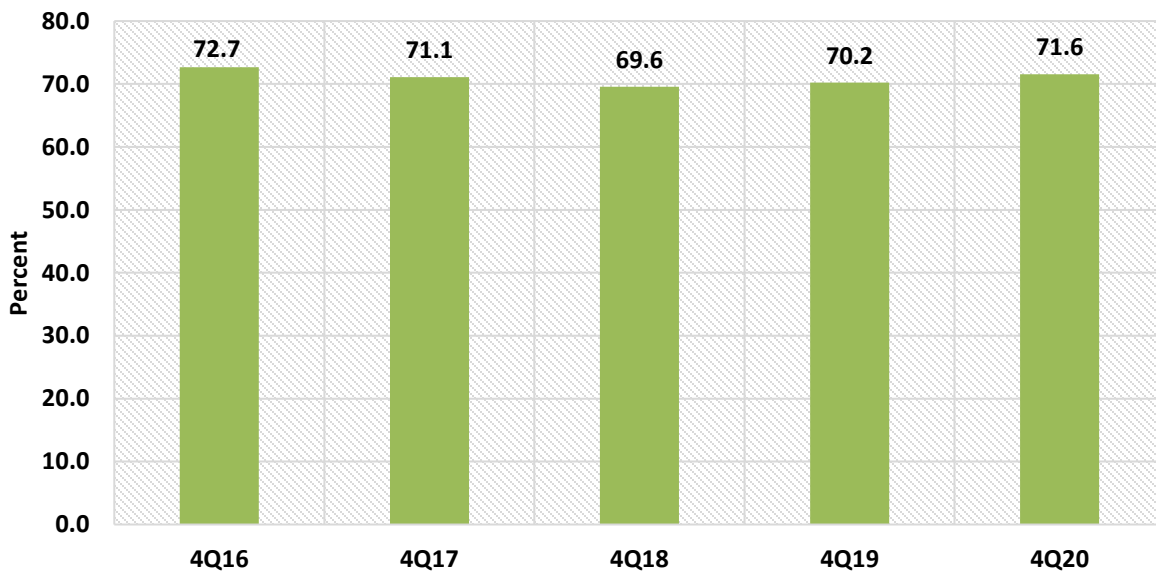


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Net Interest Margin vs Operating Expense Ratio



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



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(New Interactive Platform – Coming Soon)