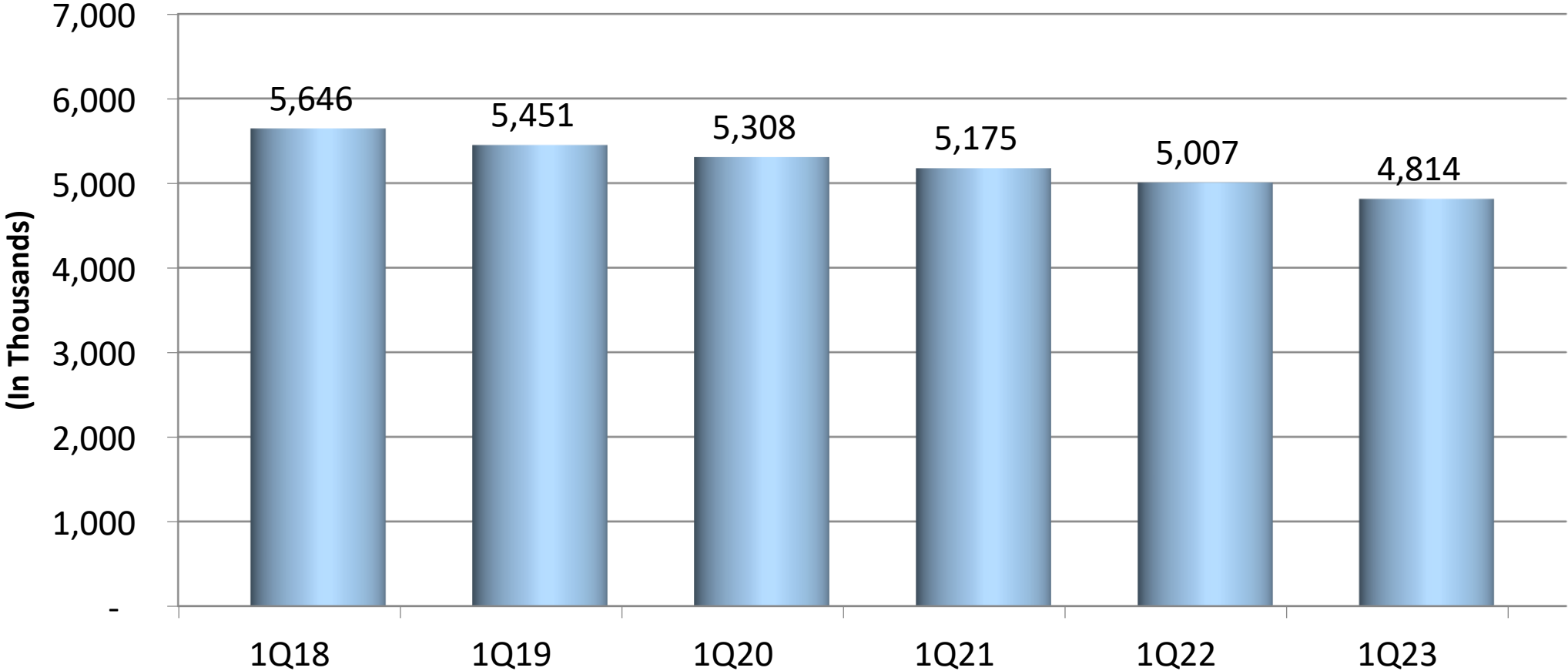


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 1st Quarter 2023

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of March 31, 2023



Asset-Based Peer Group Statistics: Data As of March 31, 2023

Peer Group	Asset Size	# of CU's	% of Total # of CUs	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	296	6.1%	\$ 268,810,000	0.01%	84,315	0.1%
2	\$2M -- < \$5M	294	6.1%	\$ 1,030,390,000	0.05%	181,968	0.1%
3	\$5M -- < \$10M	376	7.8%	\$ 2,769,400,000	0.12%	384,395	0.3%
4	\$10M -- < \$20M	490	10.2%	\$ 7,117,430,000	0.32%	802,536	0.6%
5	\$20M -- < \$50M	863	17.9%	\$ 28,581,580,000	1.28%	2,567,228	1.9%
6	\$50M -- < \$100M	670	13.9%	\$ 48,923,580,000	2.19%	3,993,273	2.9%
7	\$100M -- < \$150M	339	7.0%	\$ 41,962,710,000	1.88%	3,130,915	2.3%
8	\$150M -- < \$250M	365	7.6%	\$ 70,386,090,000	3.15%	5,107,557	3.7%
9	\$250M -- < \$350M	204	4.2%	\$ 60,656,630,000	2.72%	4,181,200	3.0%
10	\$350M -- < \$450M	146	3.0%	\$ 58,188,300,000	2.60%	4,031,102	2.9%
11	\$450M -- < \$650M	147	3.1%	\$ 79,389,090,000	3.55%	5,322,005	3.9%
12	\$650M -- < \$850M	130	2.7%	\$ 96,463,230,000	4.32%	6,245,990	4.5%
13	\$850M -- < \$1B	62	1.3%	\$ 57,263,210,000	2.56%	3,712,281	2.7%
14	\$1B -- < \$2B	191	4.0%	\$ 255,335,940,000	11.43%	16,144,006	11.7%
15	\$2B -- < \$4B	132	2.7%	\$ 348,221,000,000	15.59%	19,760,734	14.3%
16	Over \$4B	109	2.3%	\$ 1,077,458,930,000	48.23%	62,339,657	45.2%
TOTAL		4,814	100.00%	\$ 2,234,016,320,000	100.00%	137,989,162	100.0%

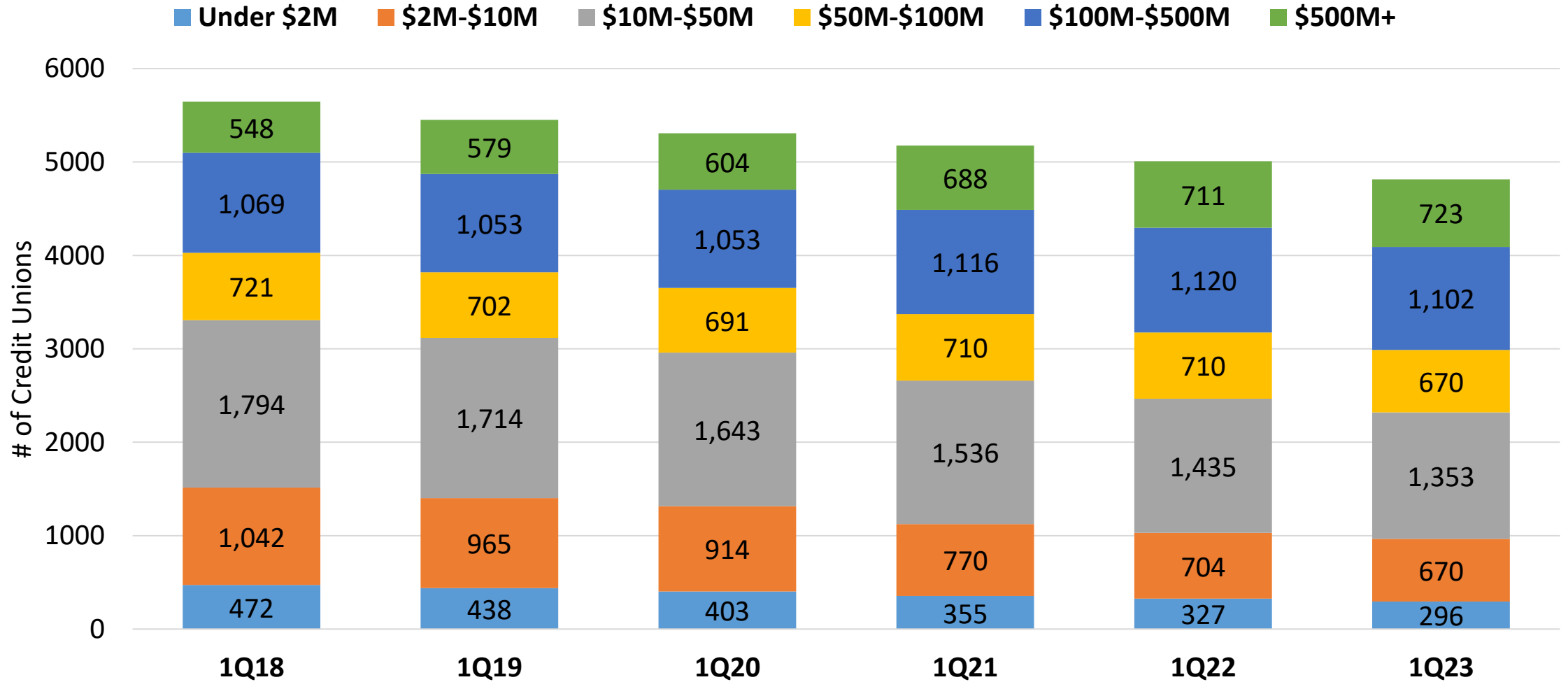
Credit Union Industry Metrics

	As of 03/31/2023	Year-Over-Year % Growth	As of 03/31/2022	Year-Over-Year % Growth
Members	138.0M	4.3%	132.3M	4.1%
Assets	\$2,234.0B	4.4%	\$2,140.5B	8.6%
Loans	\$1,544.9B	17.6%	\$1,314.2B	11.6%
Deposits	\$1,909.2B	2.0%	\$1,871.6B	9.2%
Investments	\$572.8B	-18.5%	\$702.6B	2.8%
Net Worth Capital	\$239.9B	9.7%	\$218.7B	10.7%
Borrowed Funds	\$104.2B	121.1%	\$47.1B	14.4%

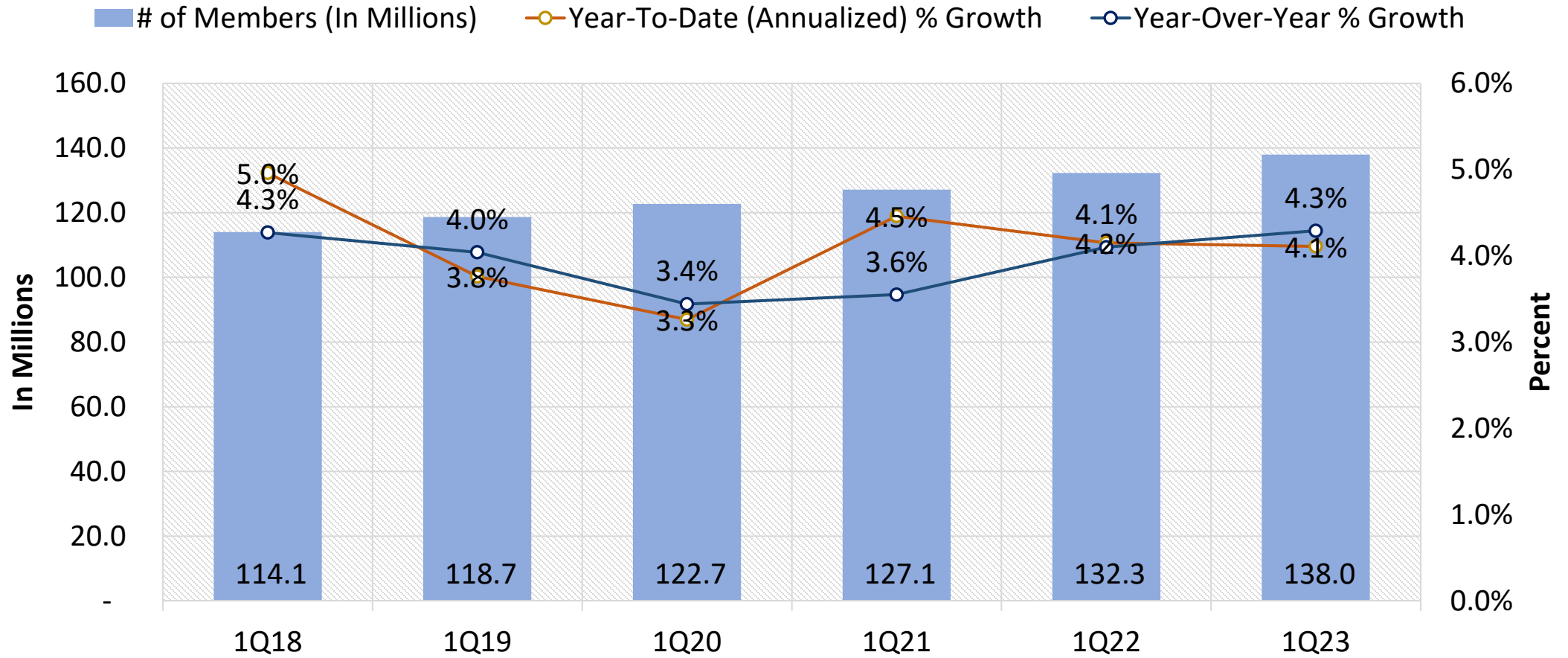
ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	1Q 2023	1Q 2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.01%	2.57%	0.44% bps
+ Fees & Other Income	1.10%	1.15%	-0.05% bps
- Operating Expenses	2.90%	2.73%	0.17% bps
- Provision for Loan Losses	0.40%	0.14%	0.26% bps
= ROA	0.81%	0.85%	-0.04% bps

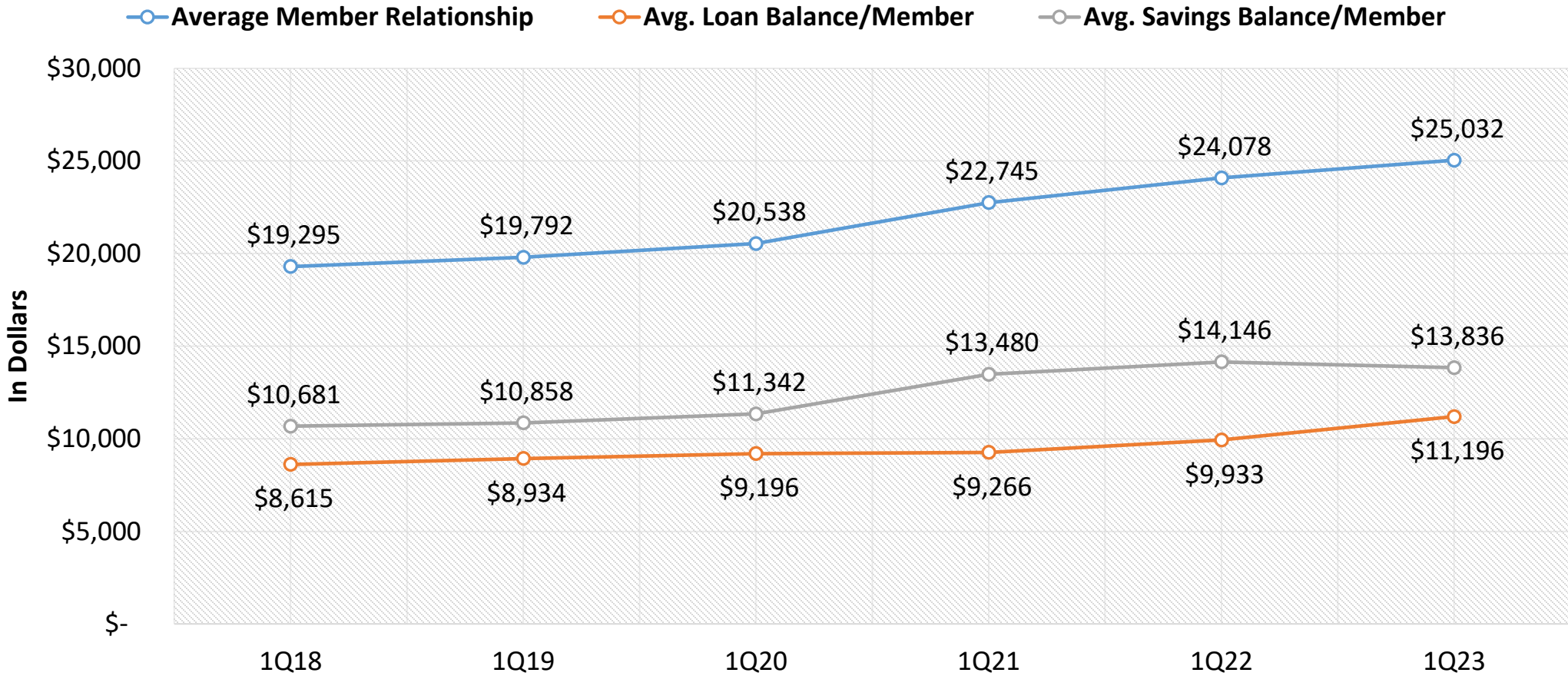
of Credit Unions for Asset-Class Peer Group As of March 31, 2023



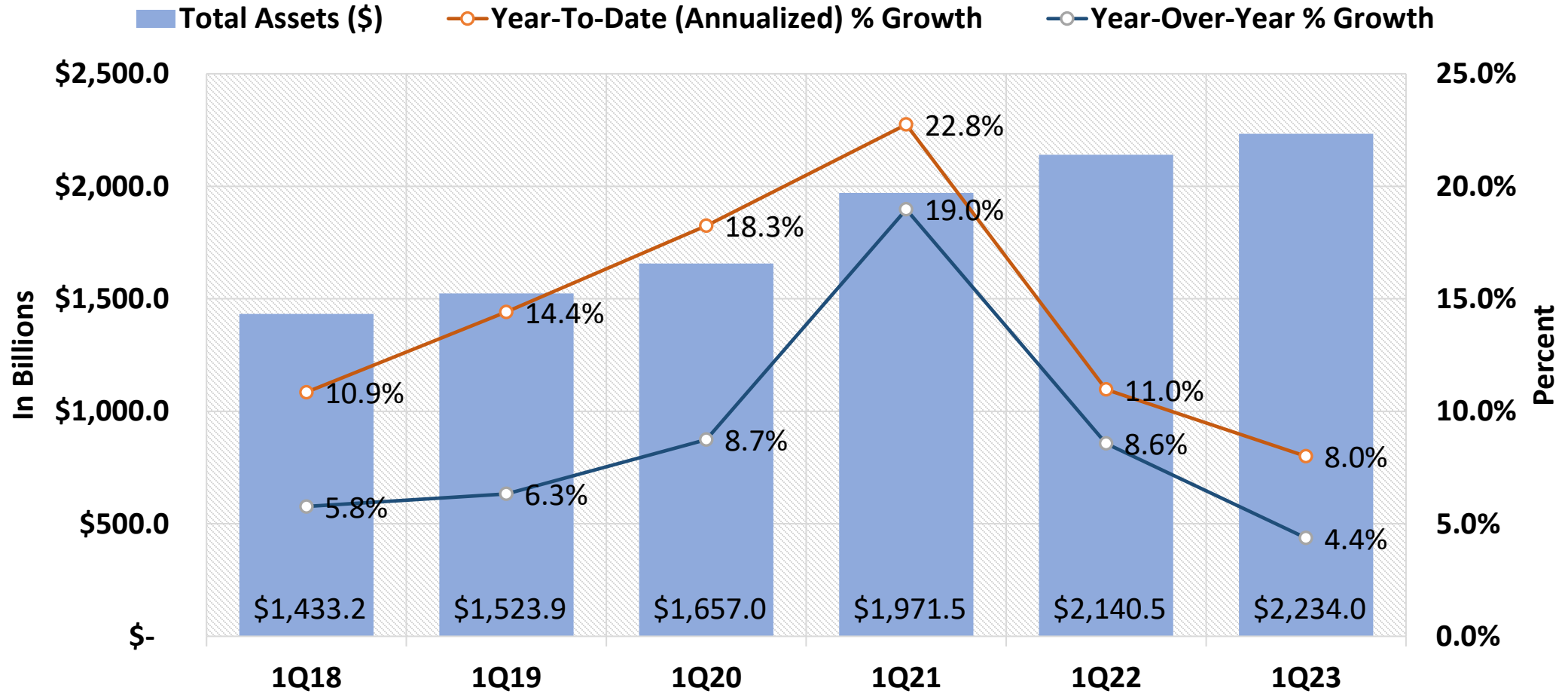
Membership Growth Trend As of March 31, 2023



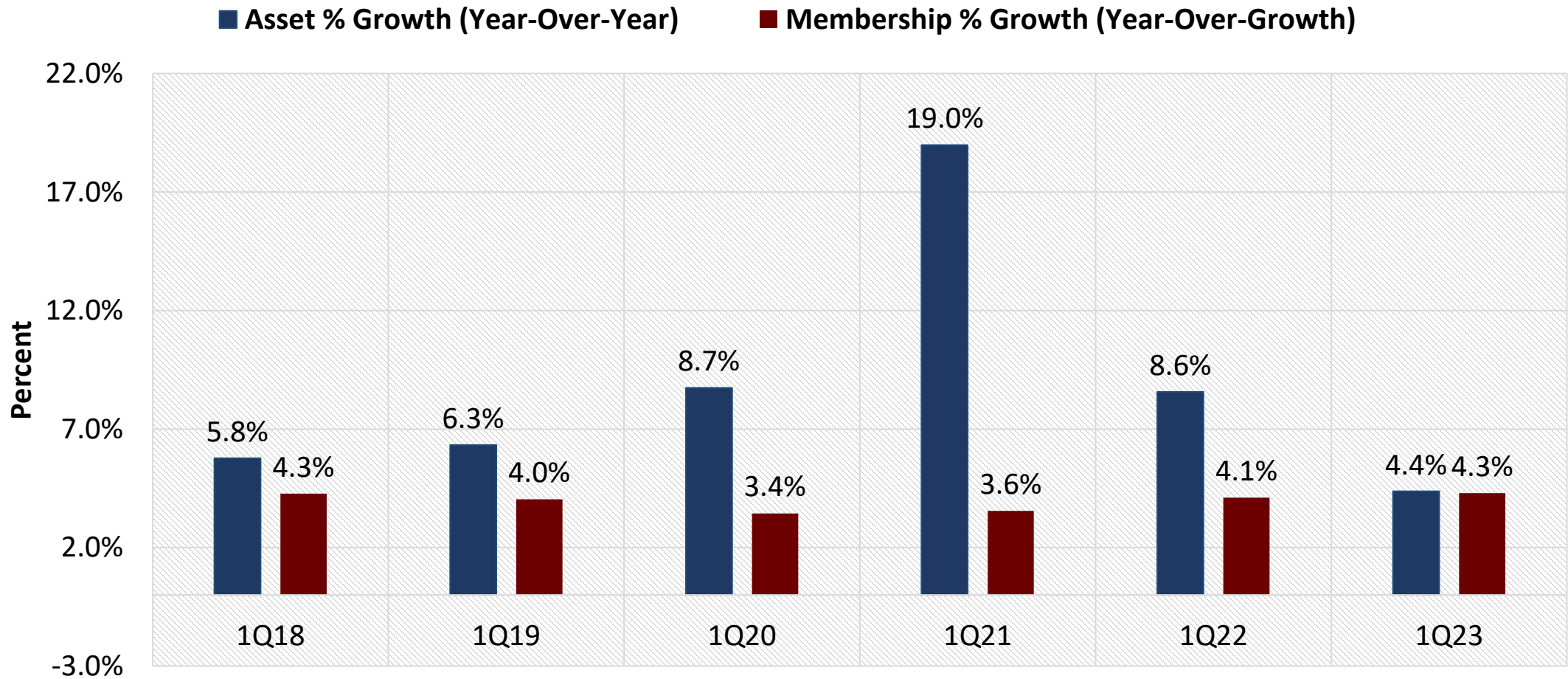
Member Relationship Trend As of March 31, 2023



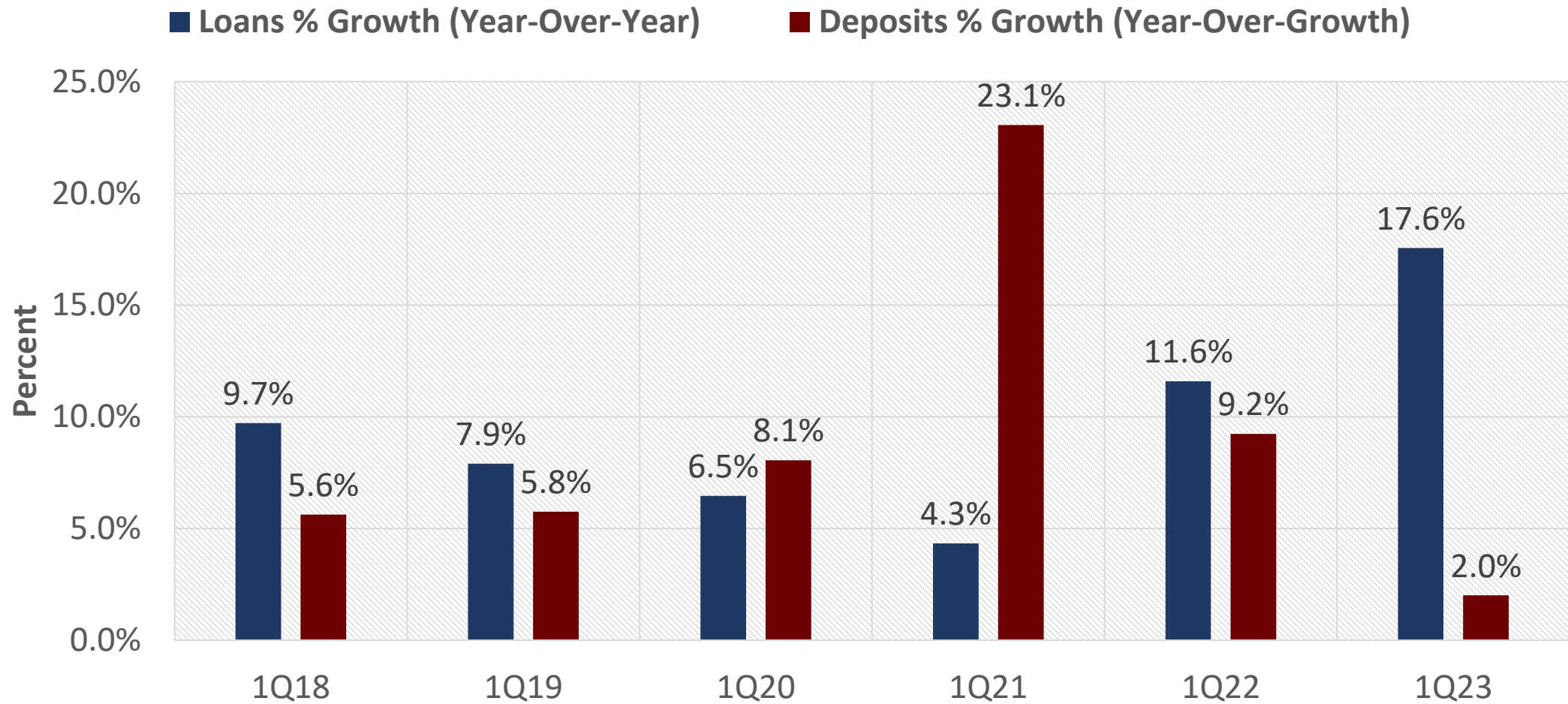
Asset Growth Trend As of March 31, 2023



Asset Vs. Membership: % Growth Trend As of March 31, 2023



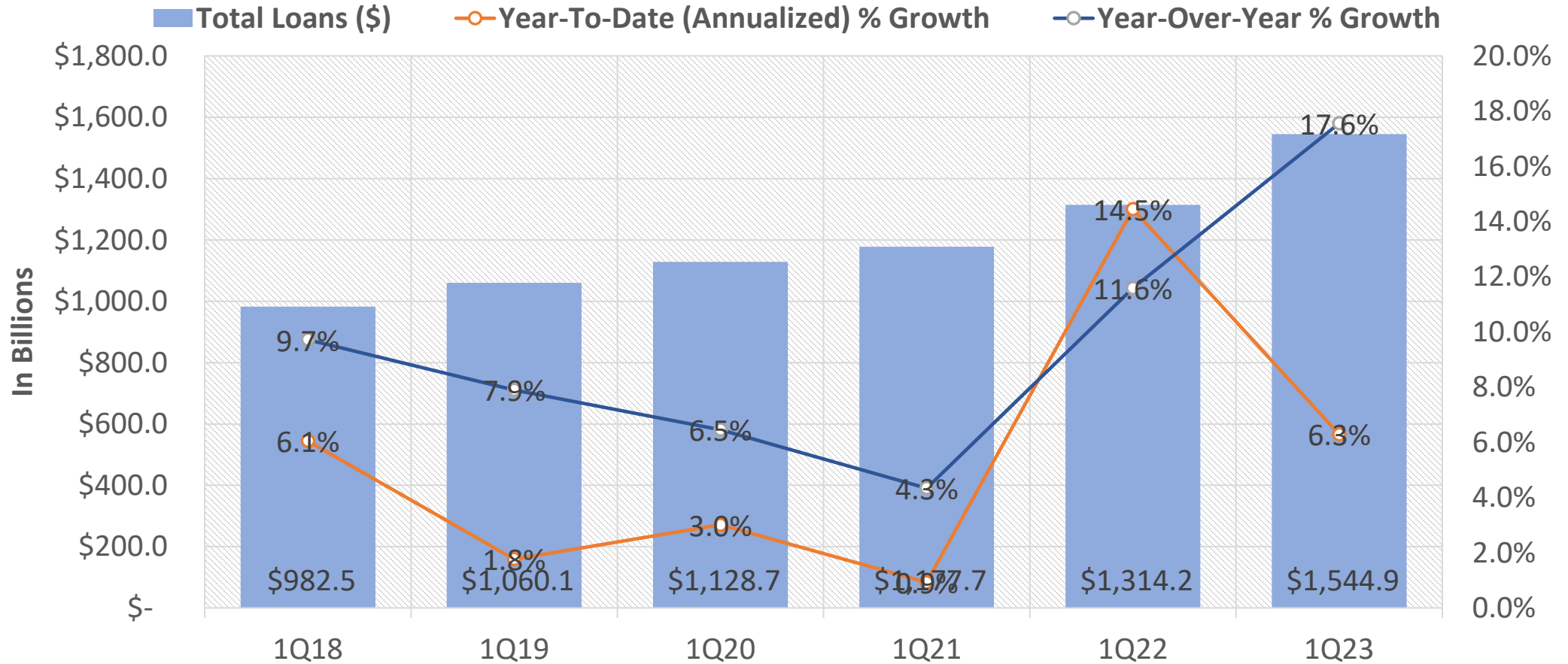
Loans Vs. Deposits: % Growth Trend As of March 31, 2023



Lending

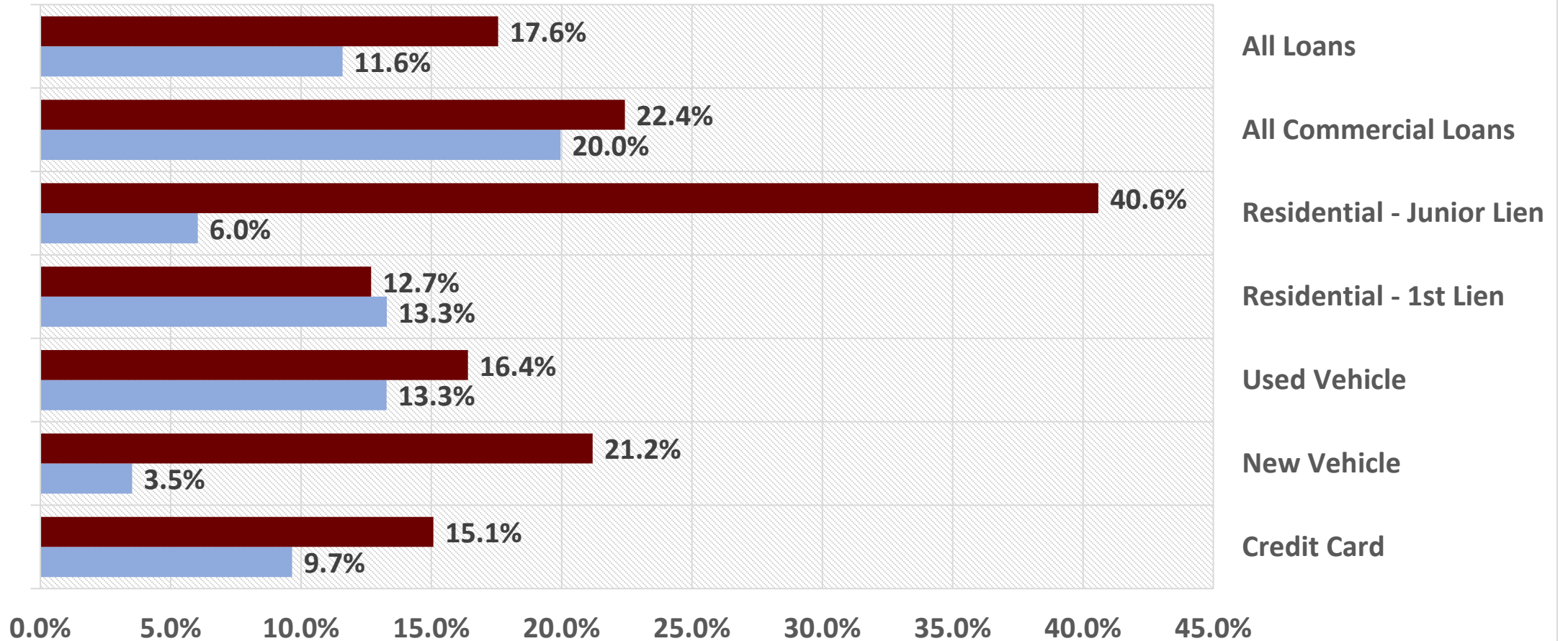
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend As of March 31, 2023

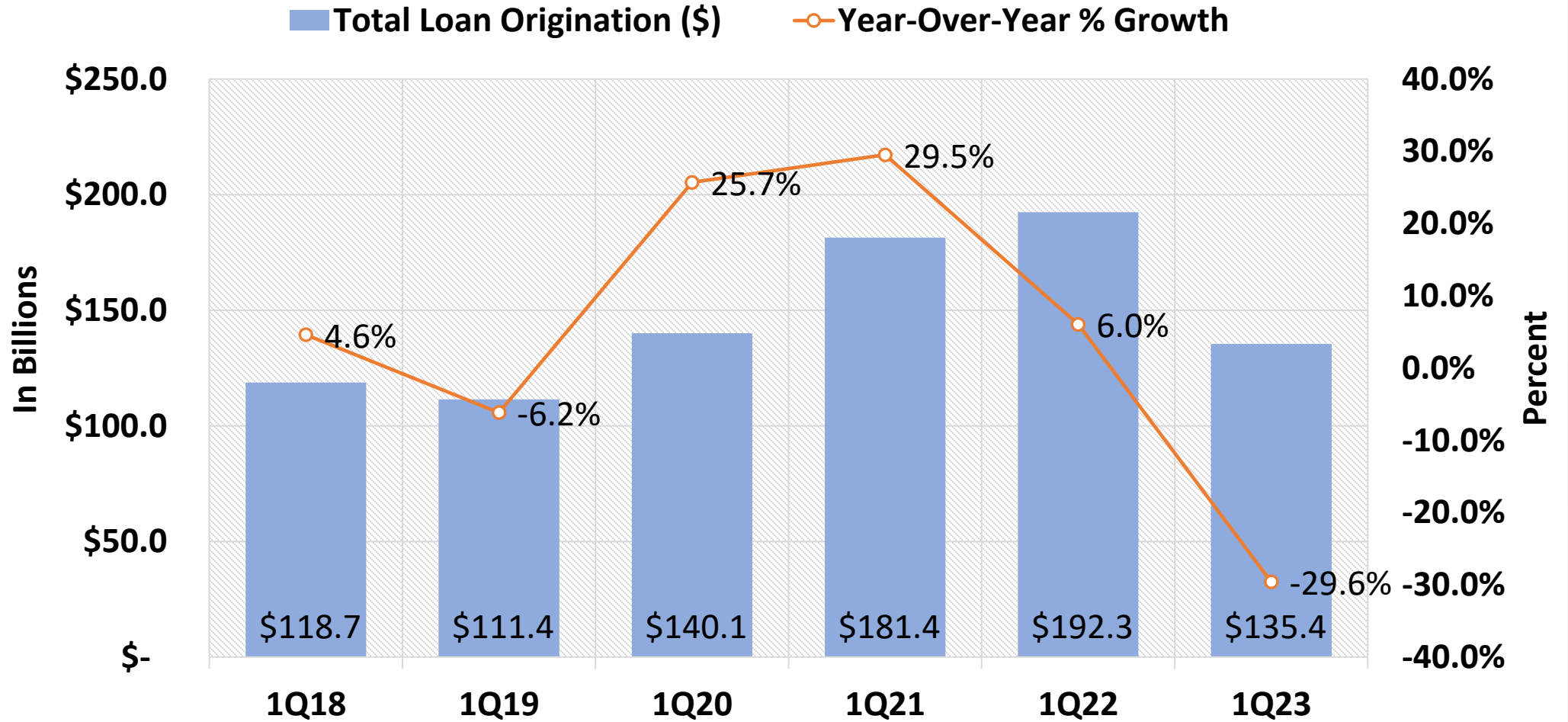


Loan Growth By Types: Year-Over-Year % Growth

■ 1Q23 ■ 1Q22

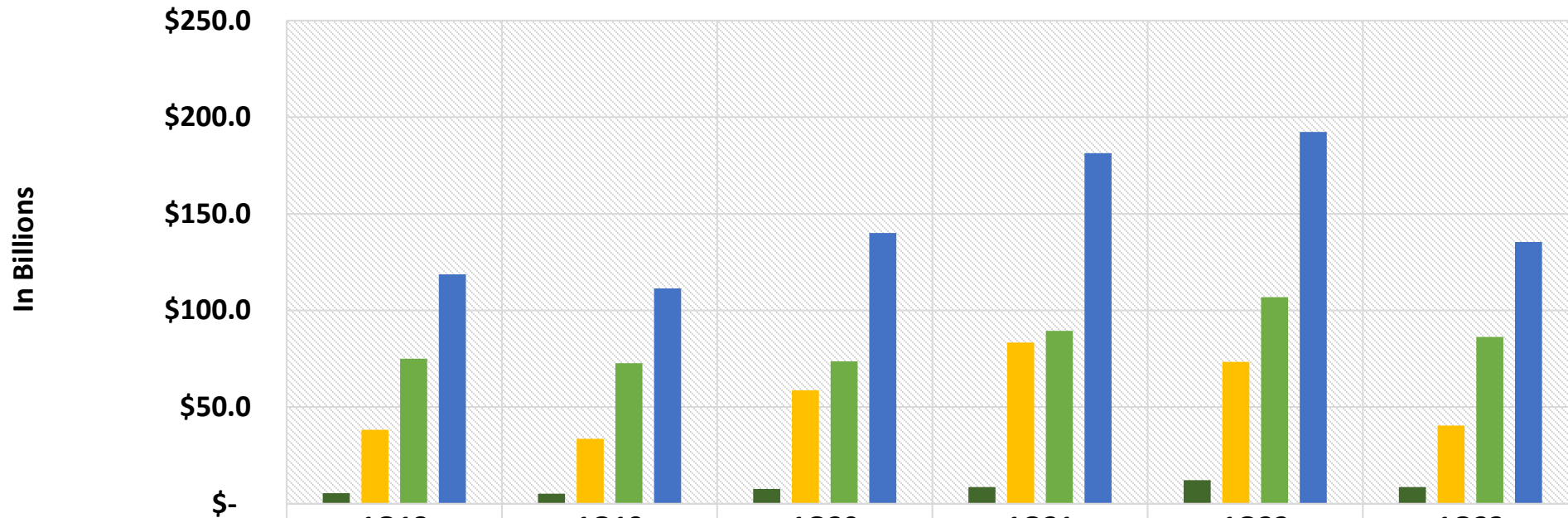


Loan Origination Trend: By Loan Types (Year-To-Date)



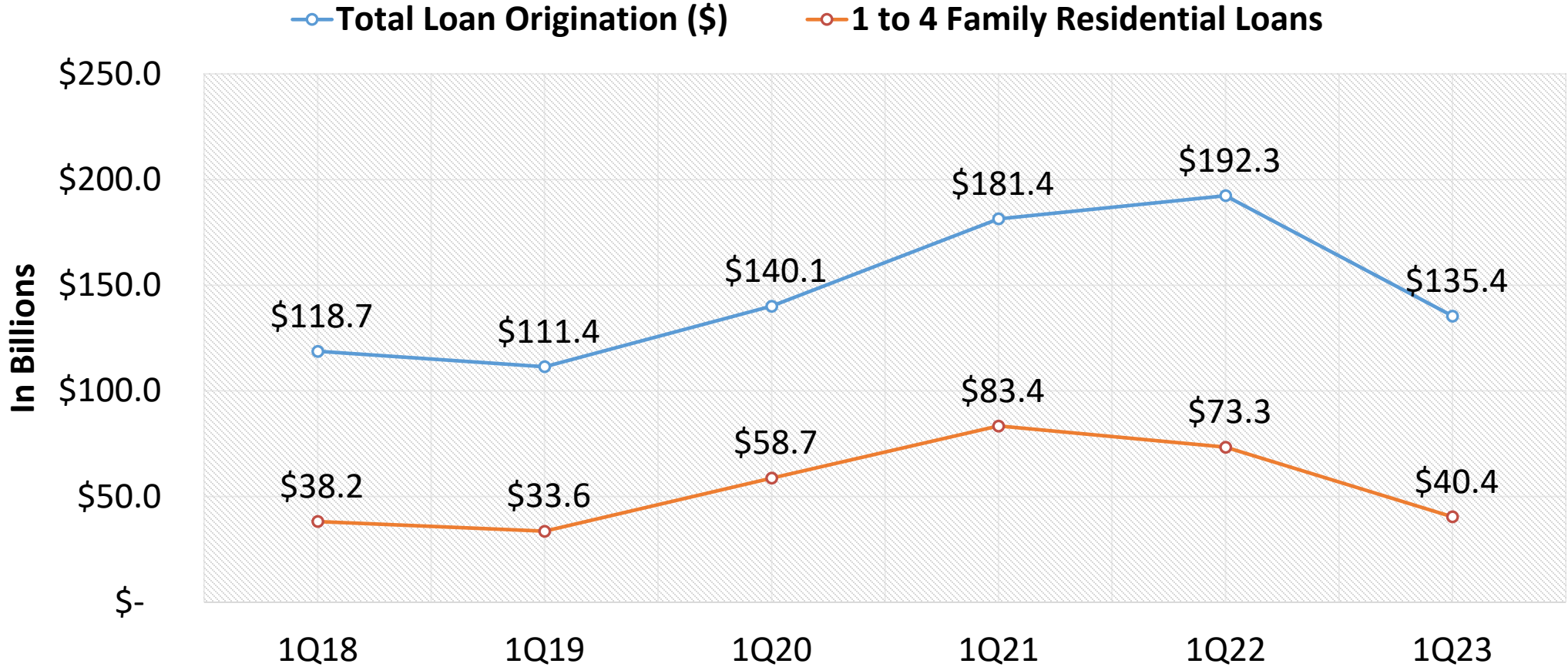
Loan Origination Trend: By Loan Types - (Year-To-Date)

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

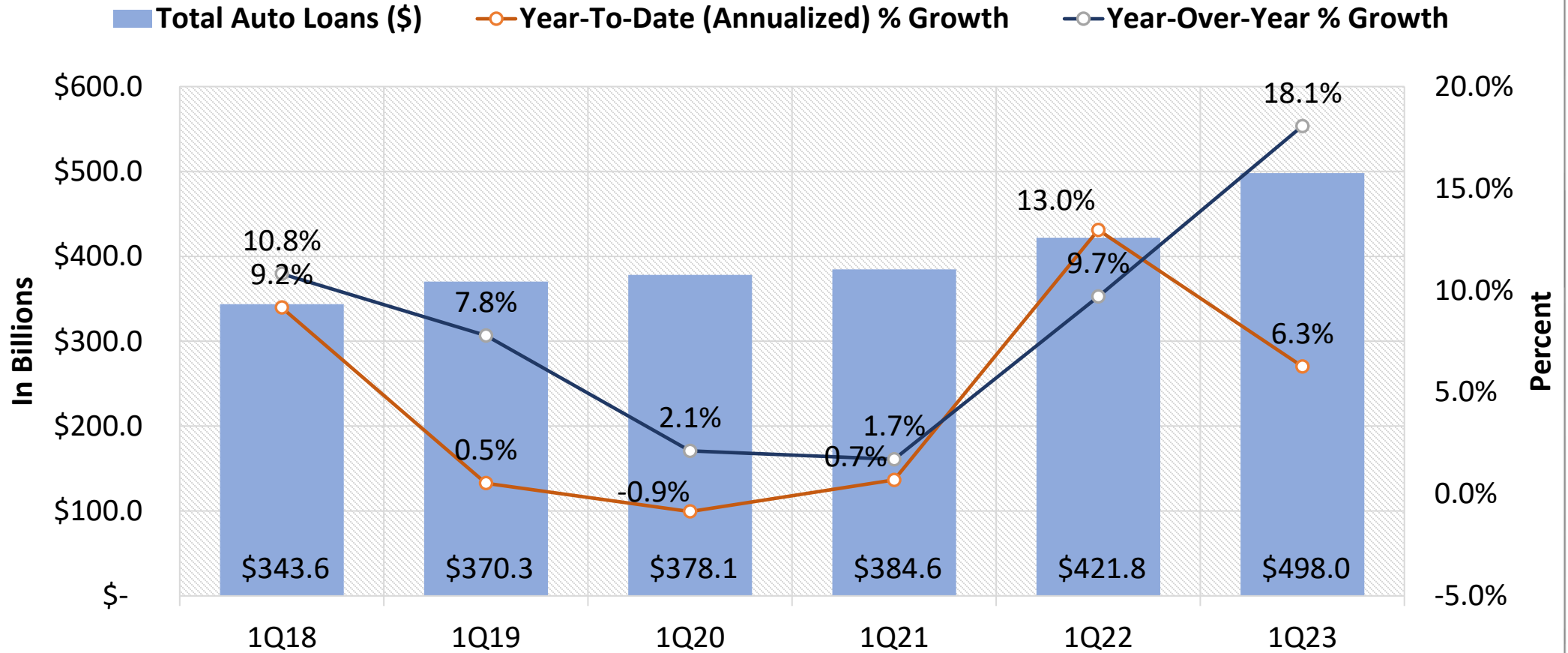


■ Commercial Loans	\$5.5	\$5.2	\$7.6	\$8.6	\$12.2	\$8.7
■ Residential RE Loans	\$38.2	\$33.6	\$58.7	\$83.4	\$73.3	\$40.4
■ Other Consumer Loans	\$75.1	\$72.7	\$73.7	\$89.4	\$106.9	\$86.3
■ Total Loans Granted	\$118.7	\$111.4	\$140.1	\$181.4	\$192.3	\$135.4

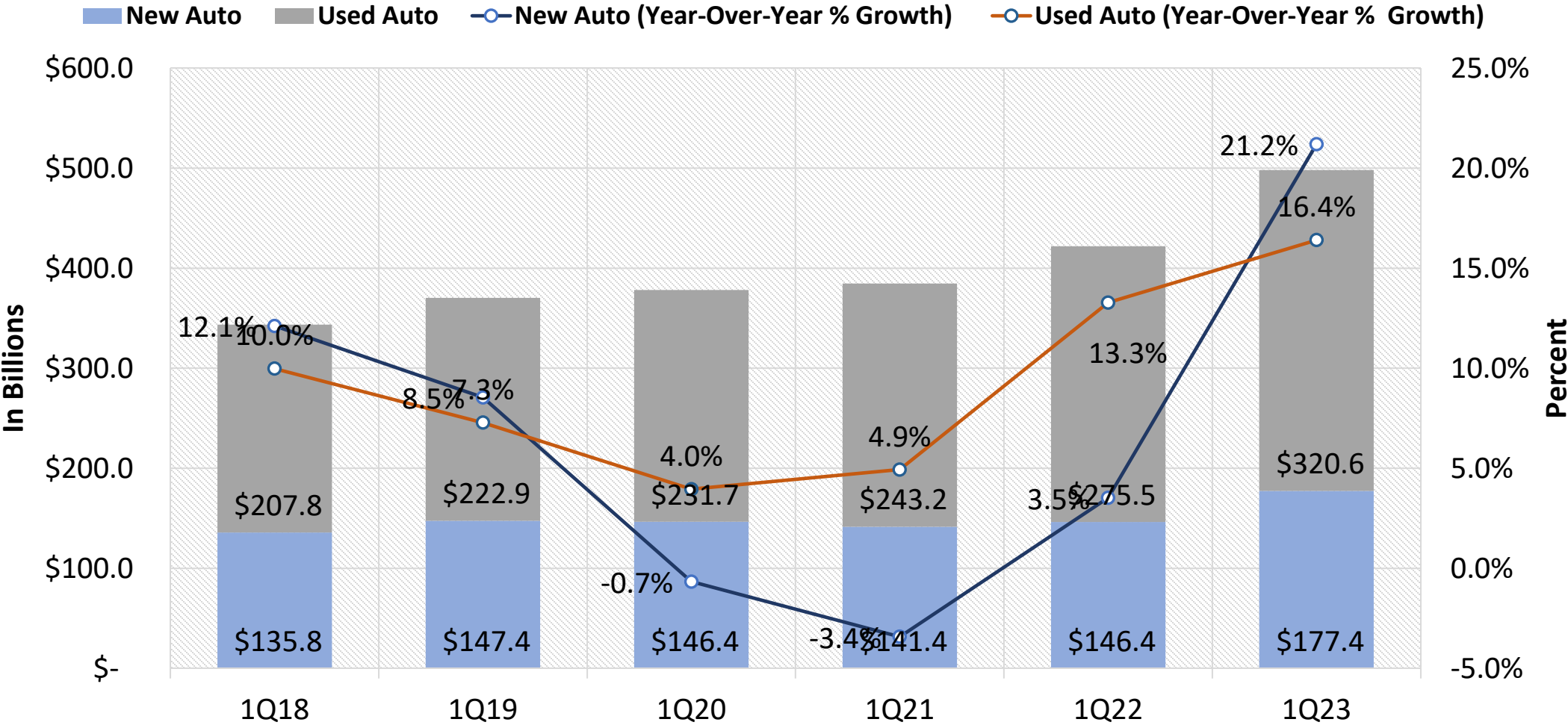
Loans Granted: All Loans vs. Real Estate Loans As of March 31, 2023



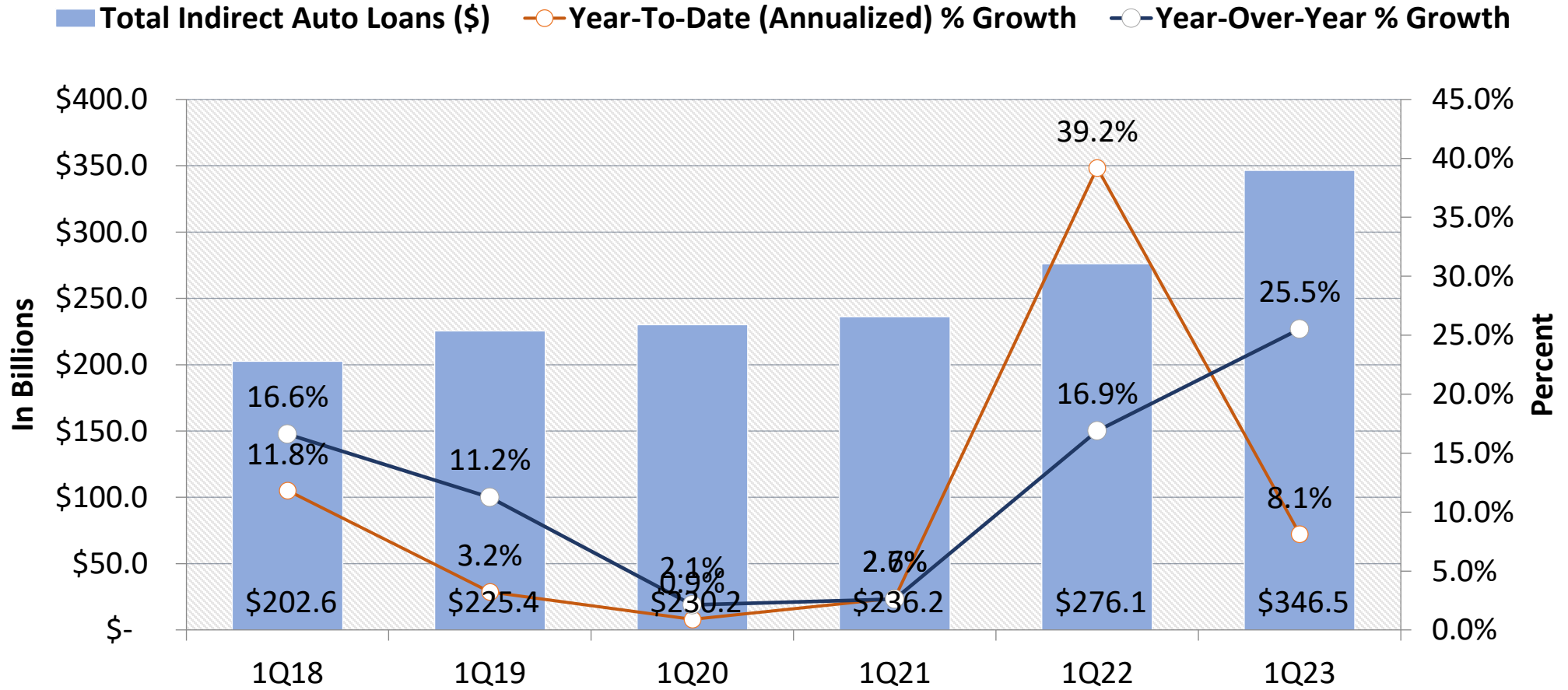
Auto Loan Growth Trend As of March 31, 2023



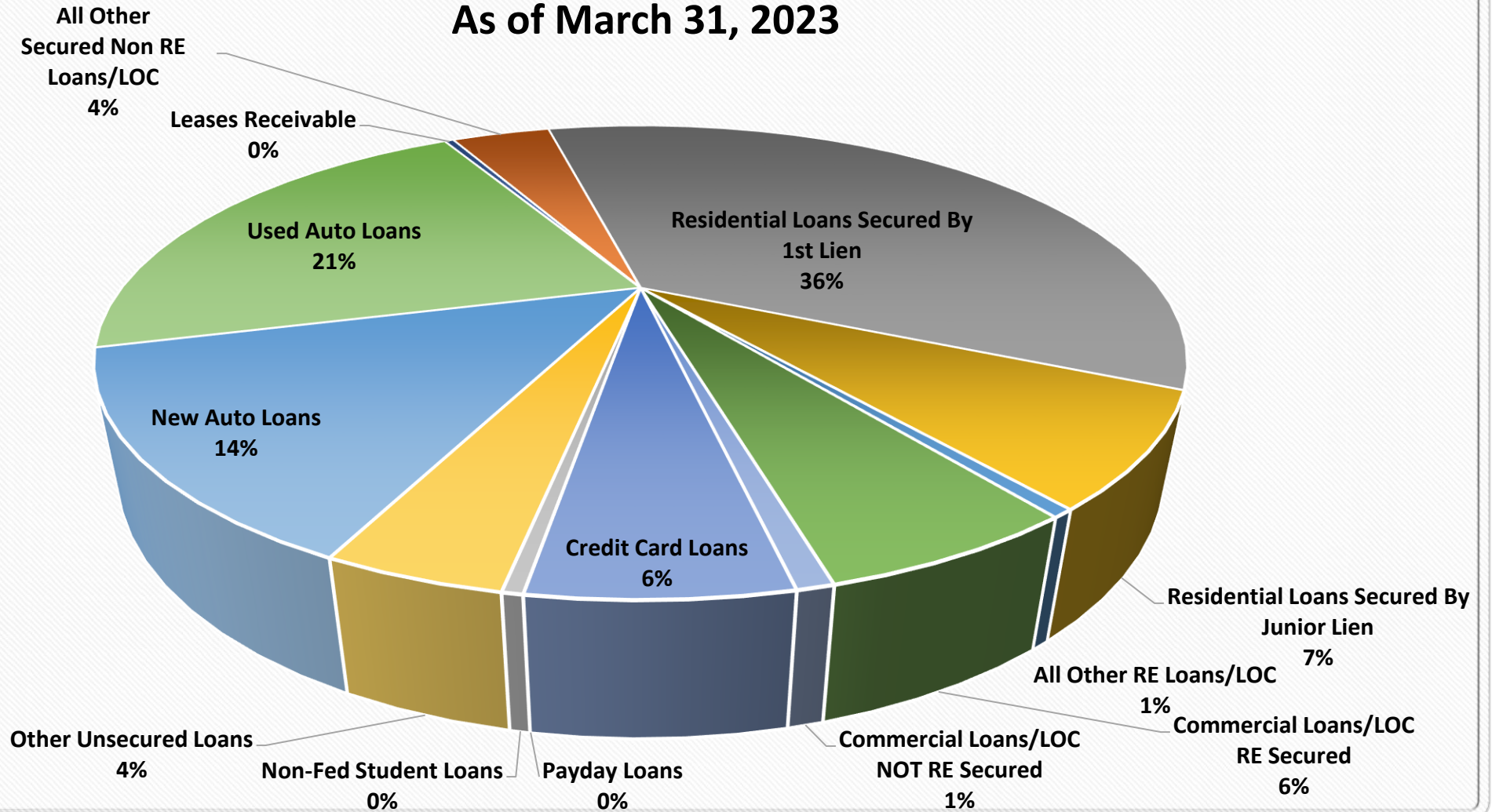
New Vs. Used Auto Loan Growth Trend As of March 31, 2023



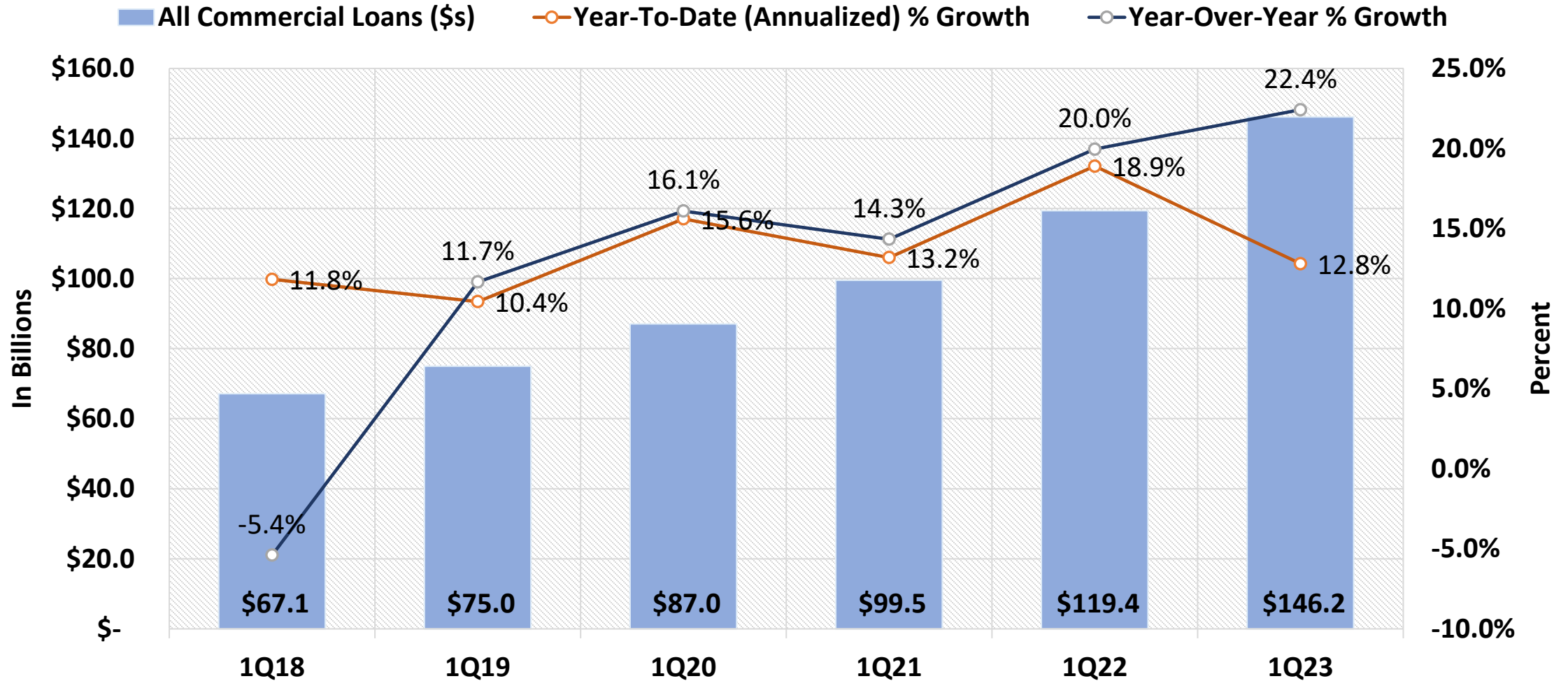
Indirect Auto Loan Growth Trend As of March 31, 2023



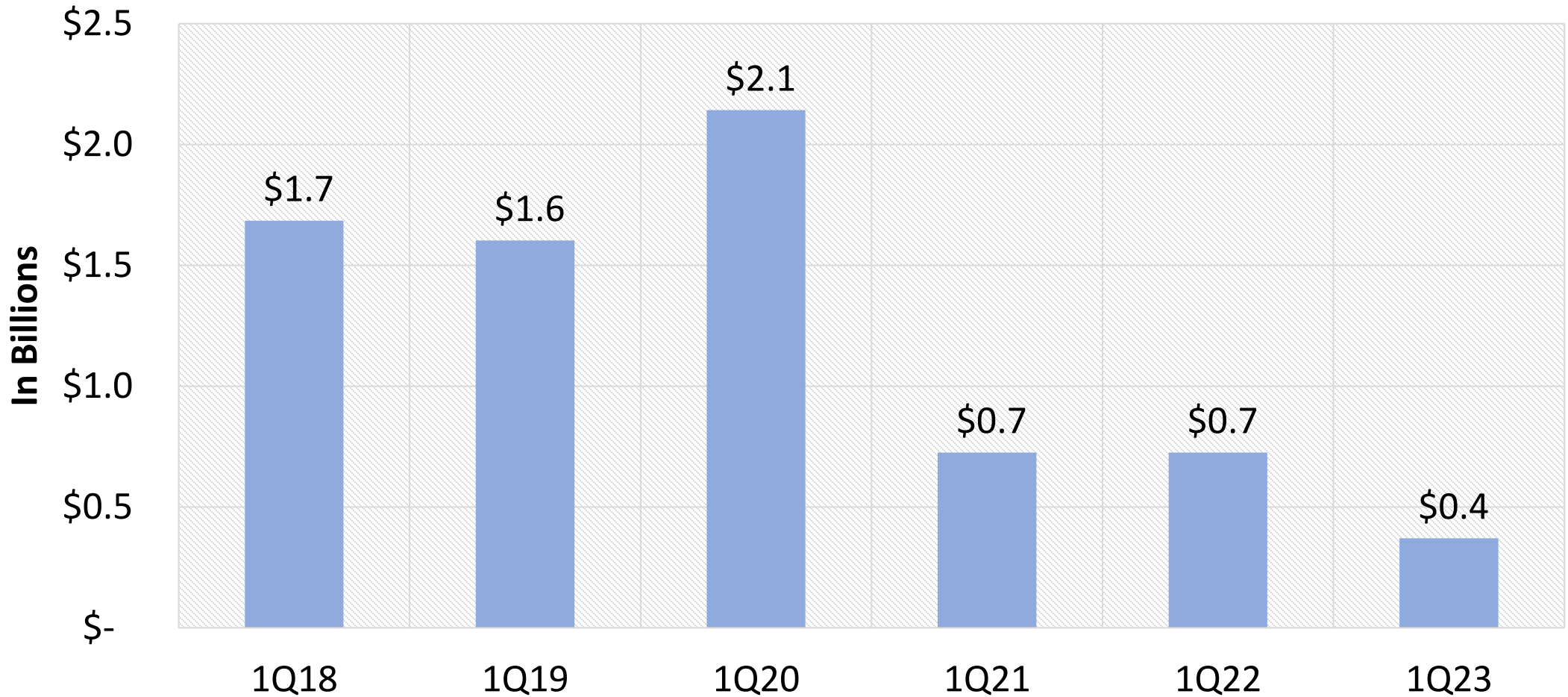
Loan Portfolio Composition As of As of March 31, 2023



All Commerical Loan Growth Trend As of March 31, 2023



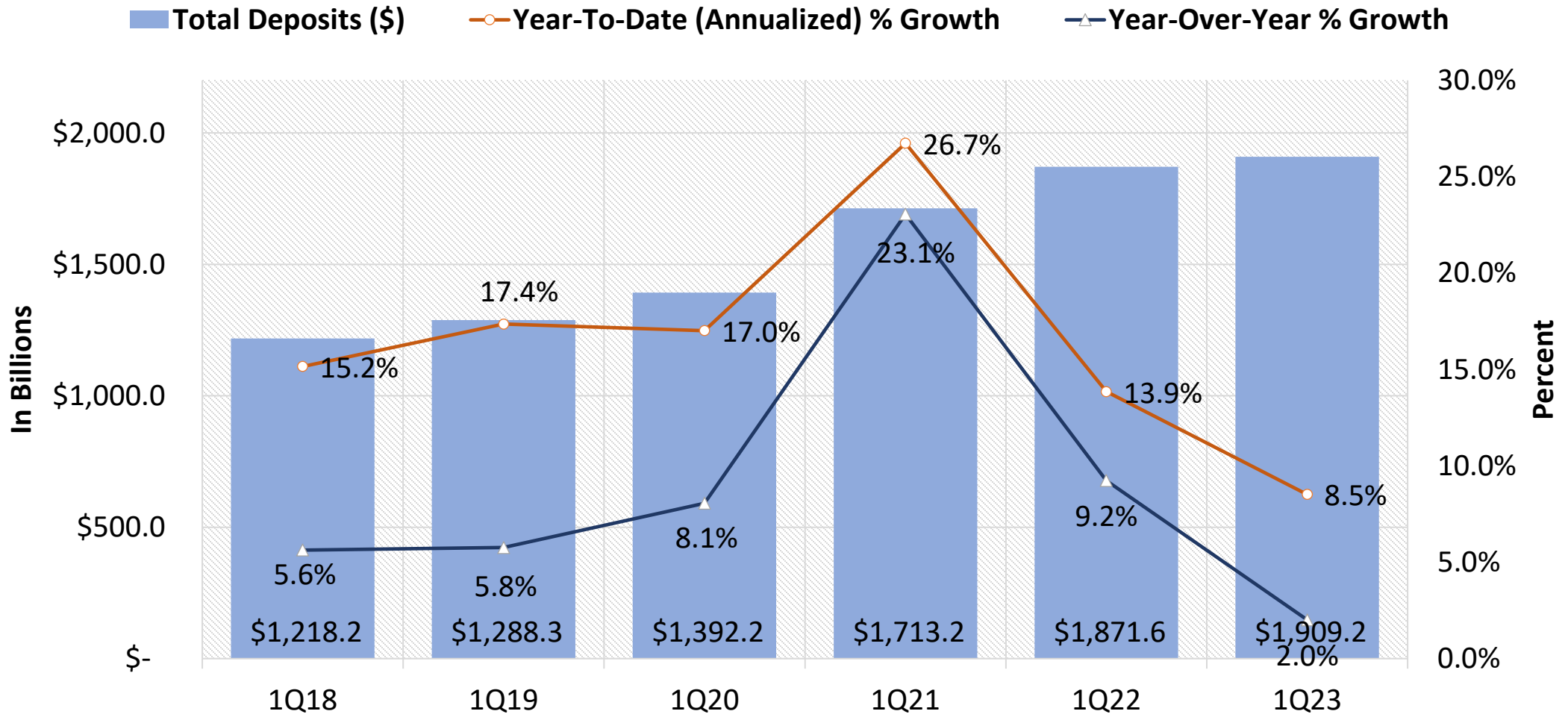
Provision for Loan Losses (\$) Trend As of March 31, 2023



Savings, Liquidity, Investments & Borrowings

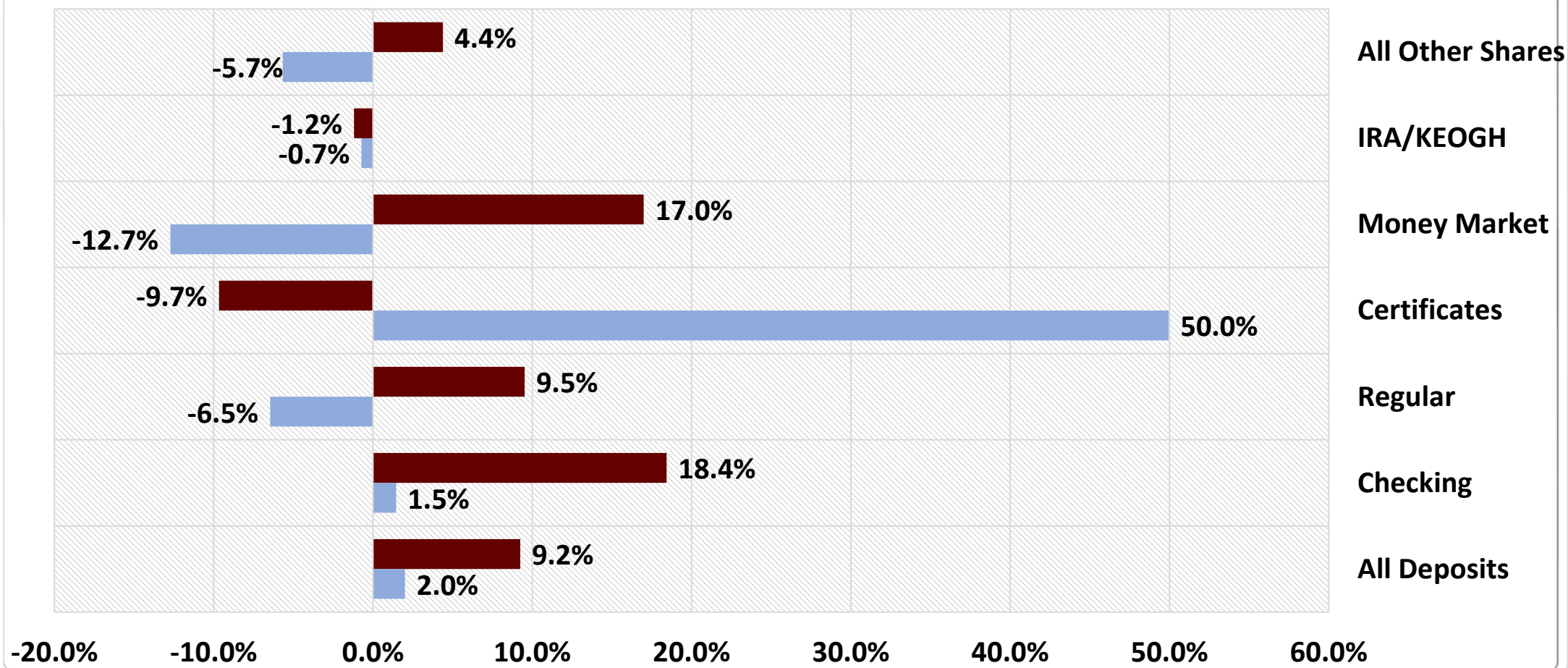
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Deposit Growth Trend As of March 31, 2023

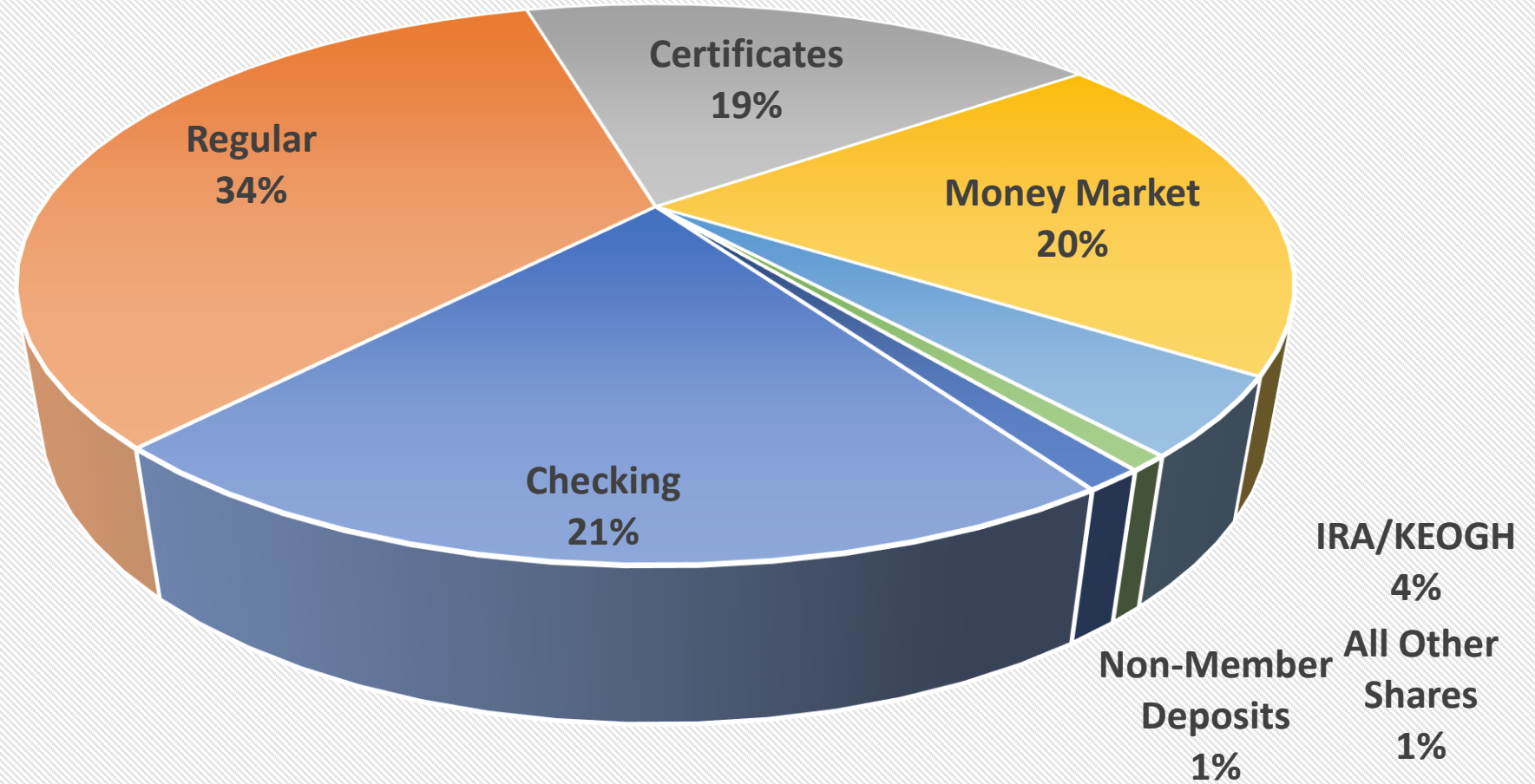


Core Deposits (Year-Over-Year) % Growth

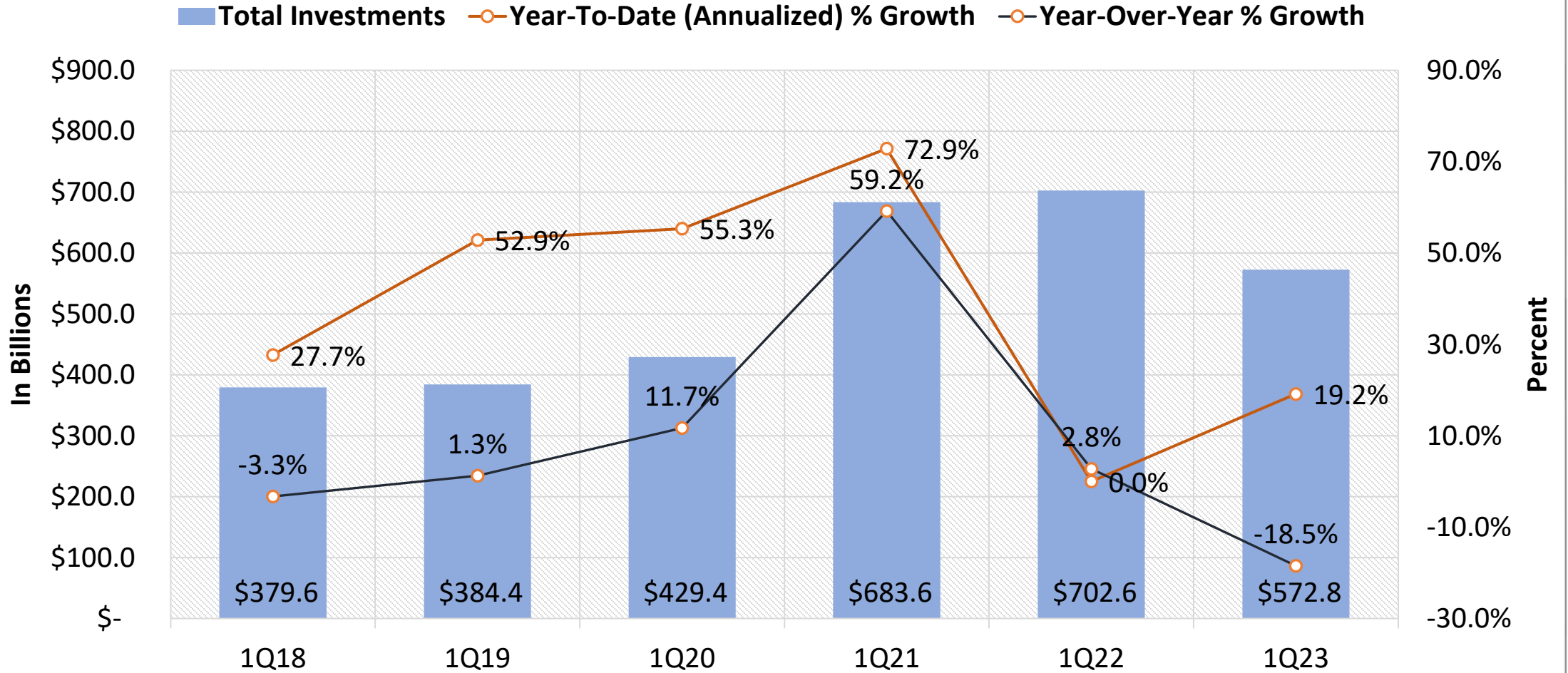
■ 1Q22 ■ 1Q23



Deposit Portfolio Composition As of March 31, 2023

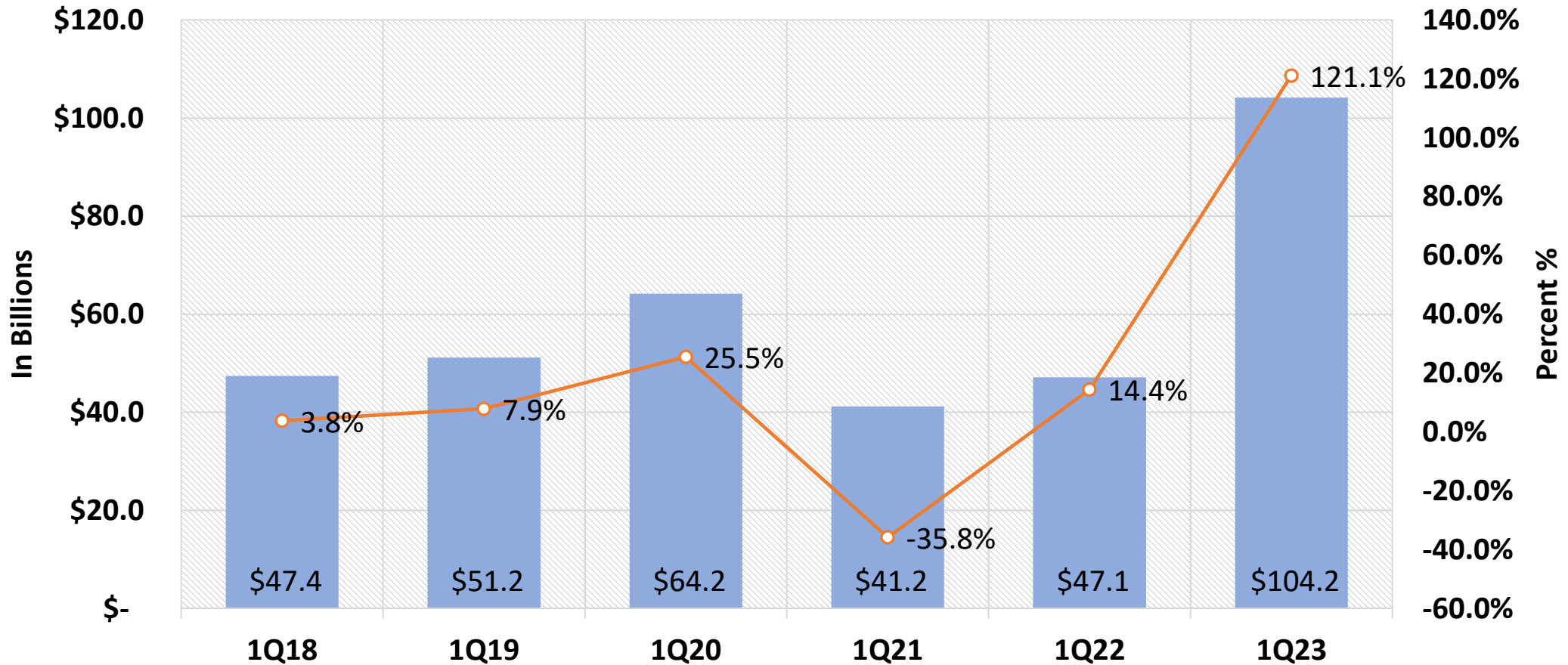


Total Investments - Growth Trend As of March 31, 2023



Total Borrowings Trend As of March 31, 2023

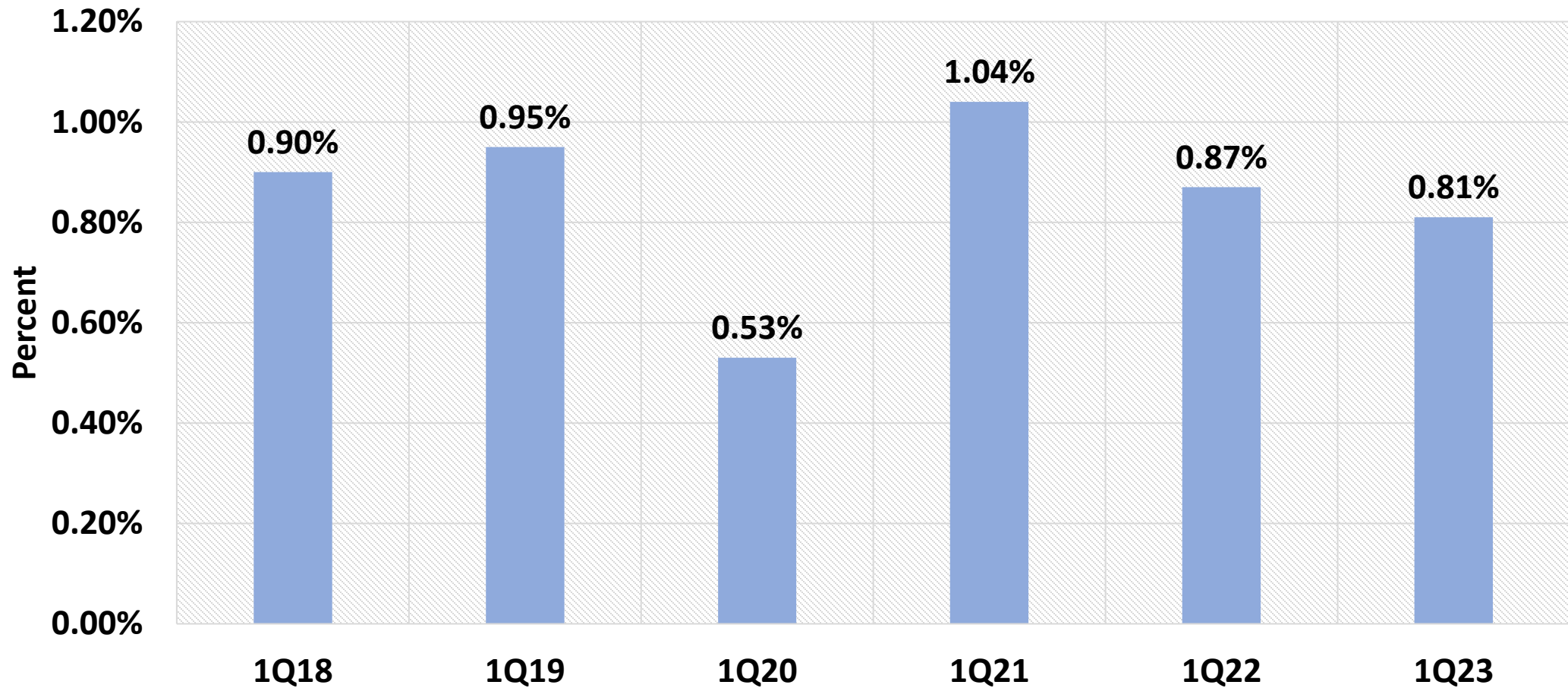
■ Total Borrowings (\$) ○ Year-Over-Year % Growth



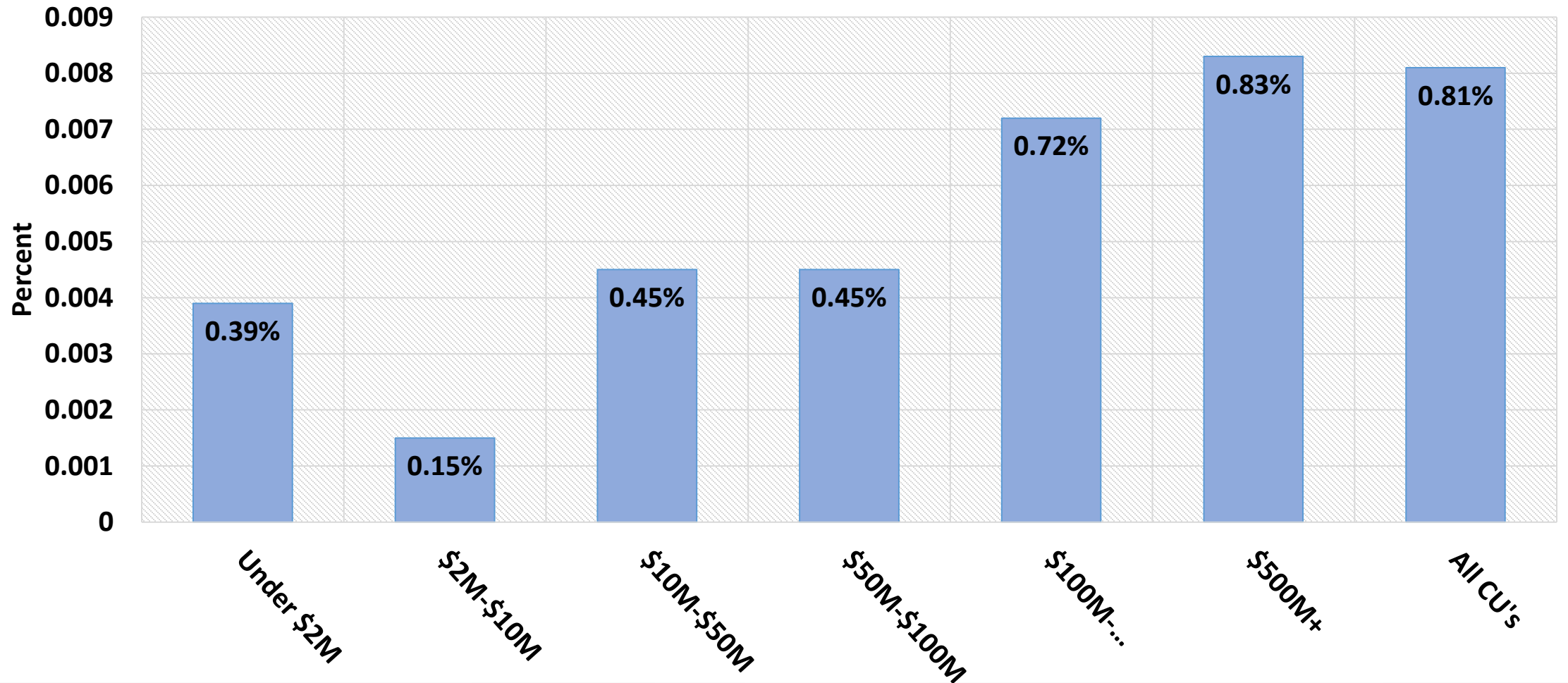
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

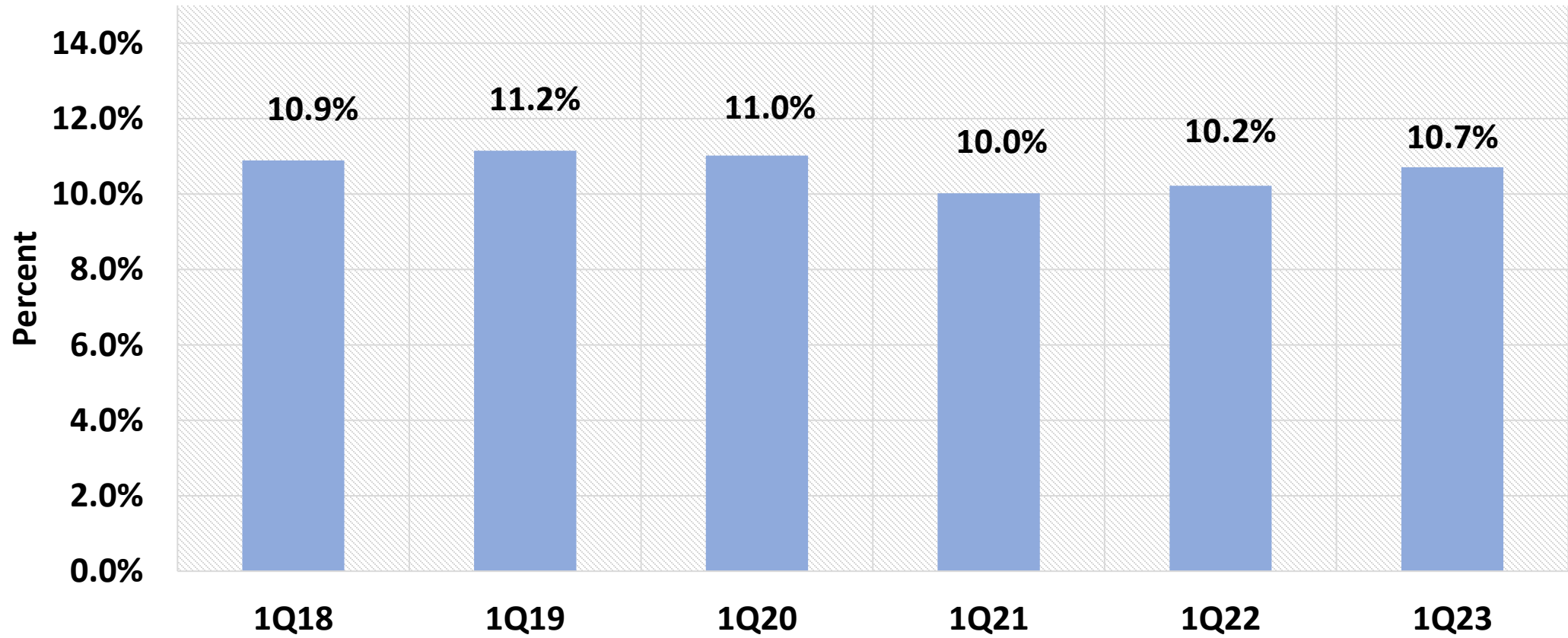
Return On Assets (ROA %) Trend As of March 31, 2023



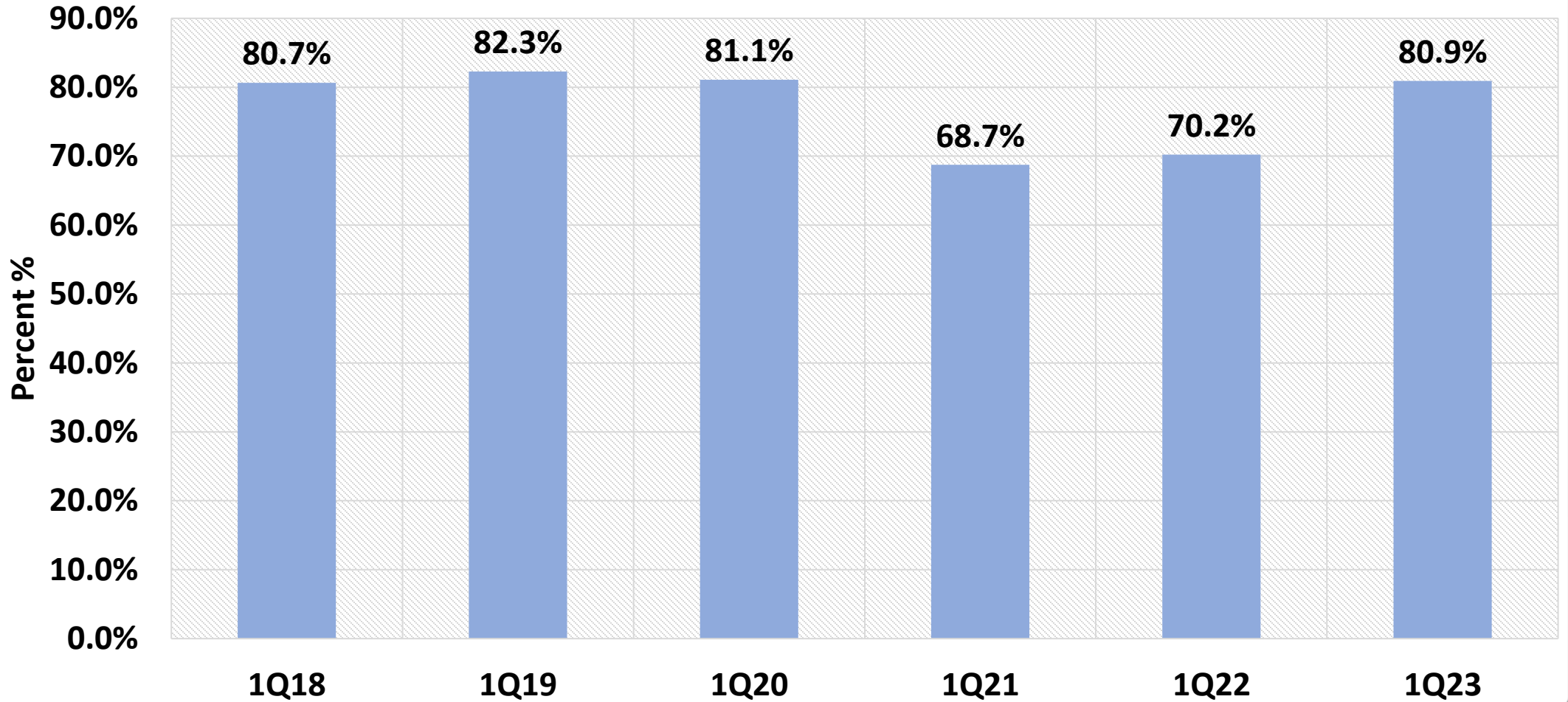
ROA (Annualized %) for Asset-Class Peer Groups As of March 31, 2023



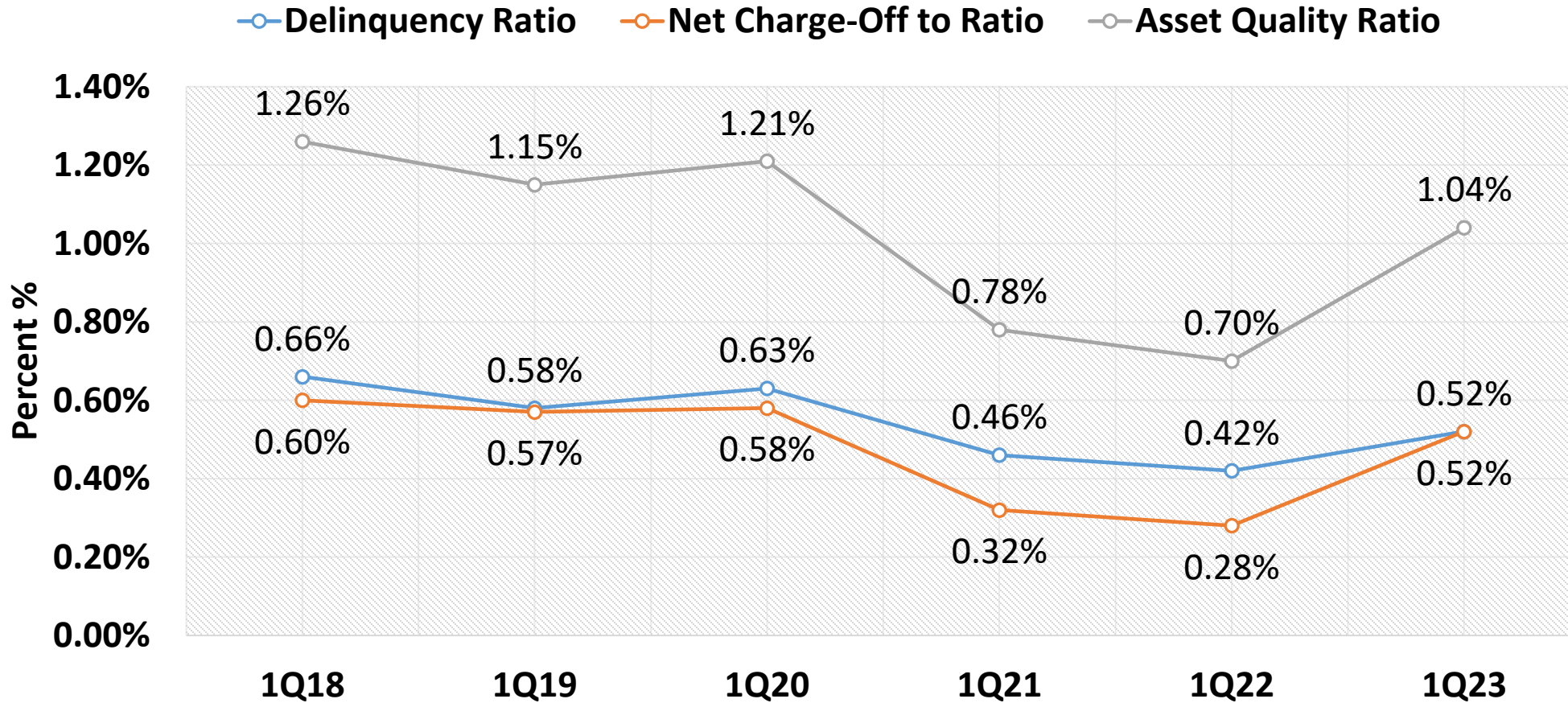
Net-Worth Capital Ratio Trend As of March 31, 2023



Loan-to-Deposit Ratio Trend (%) As of March 31, 2023

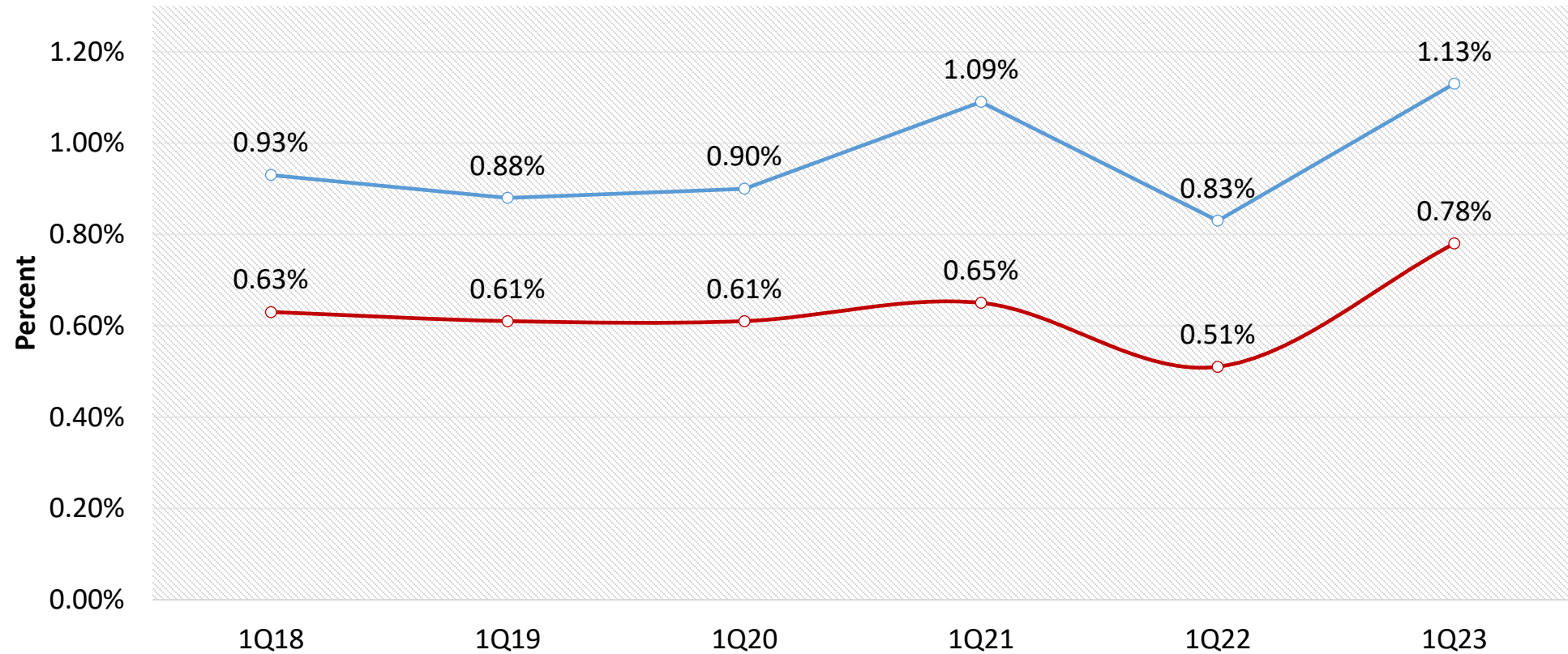


Asset Quality Ratios (%) As of March 31, 2023

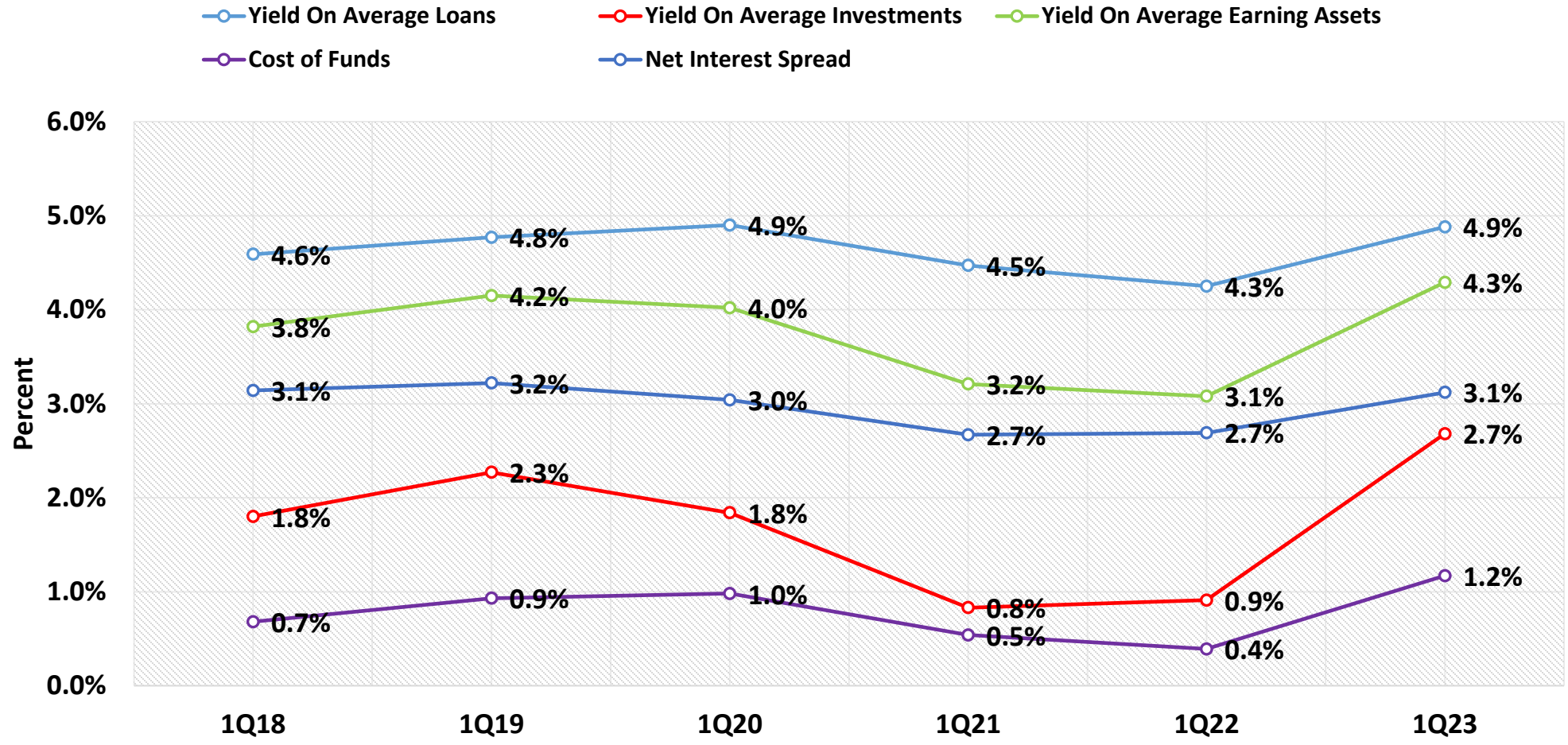


Loan Loss Reserves Trend % (Allowance for Loan Losses) As of March 31, 2023

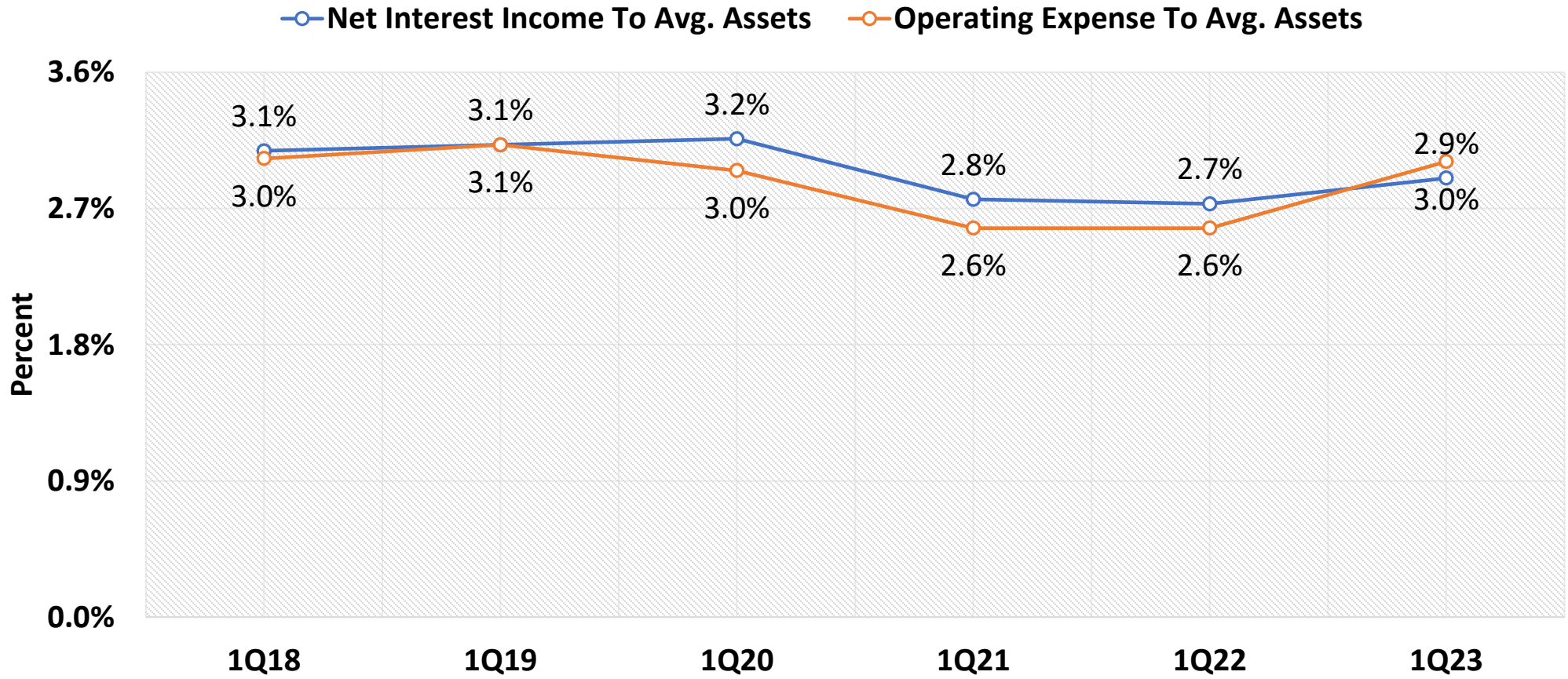
—○— Allow For Loan Losses to T/Loans —○— Allow For Loan Losses To T/Assets



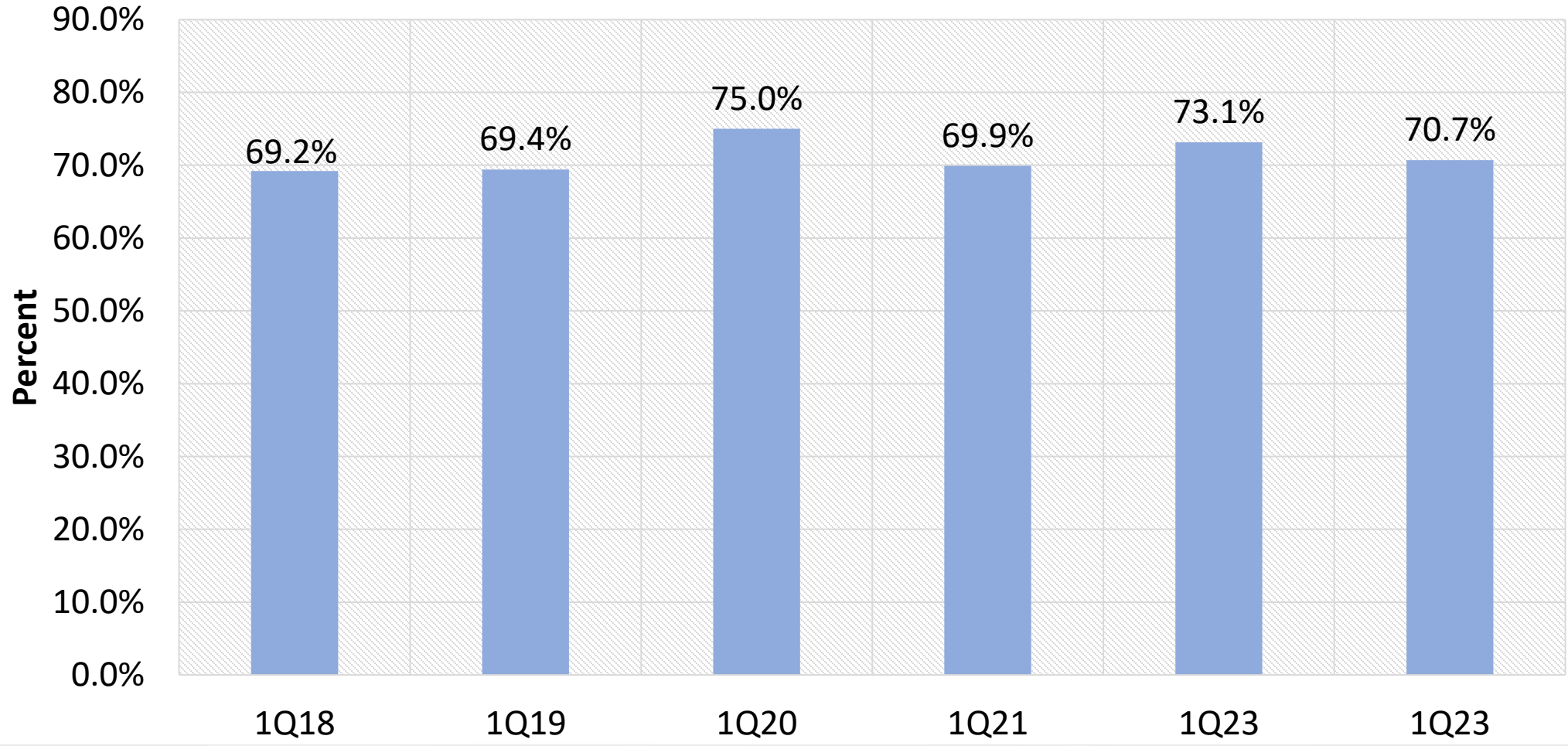
Yield Spread Trend Analysis As of March 31, 2023



Net Interest Margin vs Operating Expense Ratio As of March 31, 2023



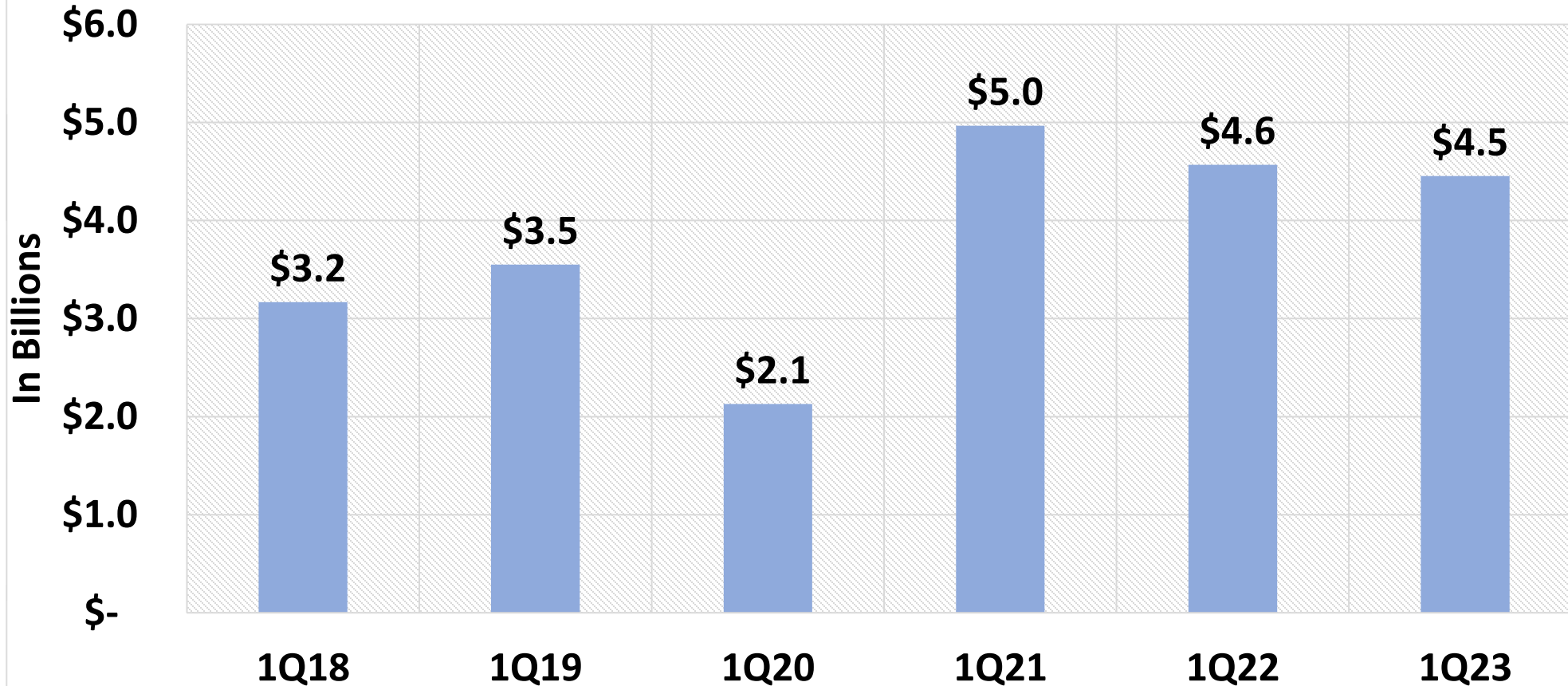
**Efficiency Ratio% Trend (the cost incurred by a CU generate one dollar of revenue)
As of March 31, 2023**



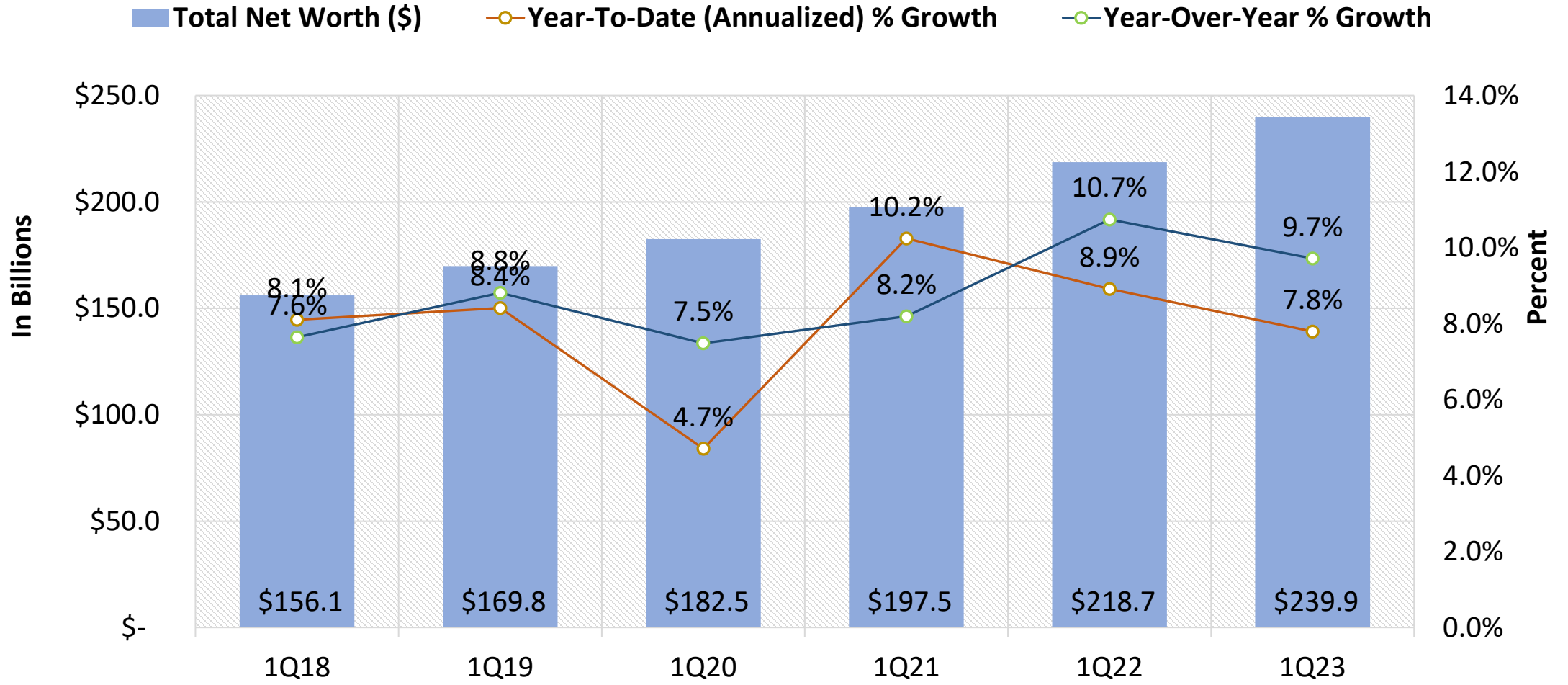
Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

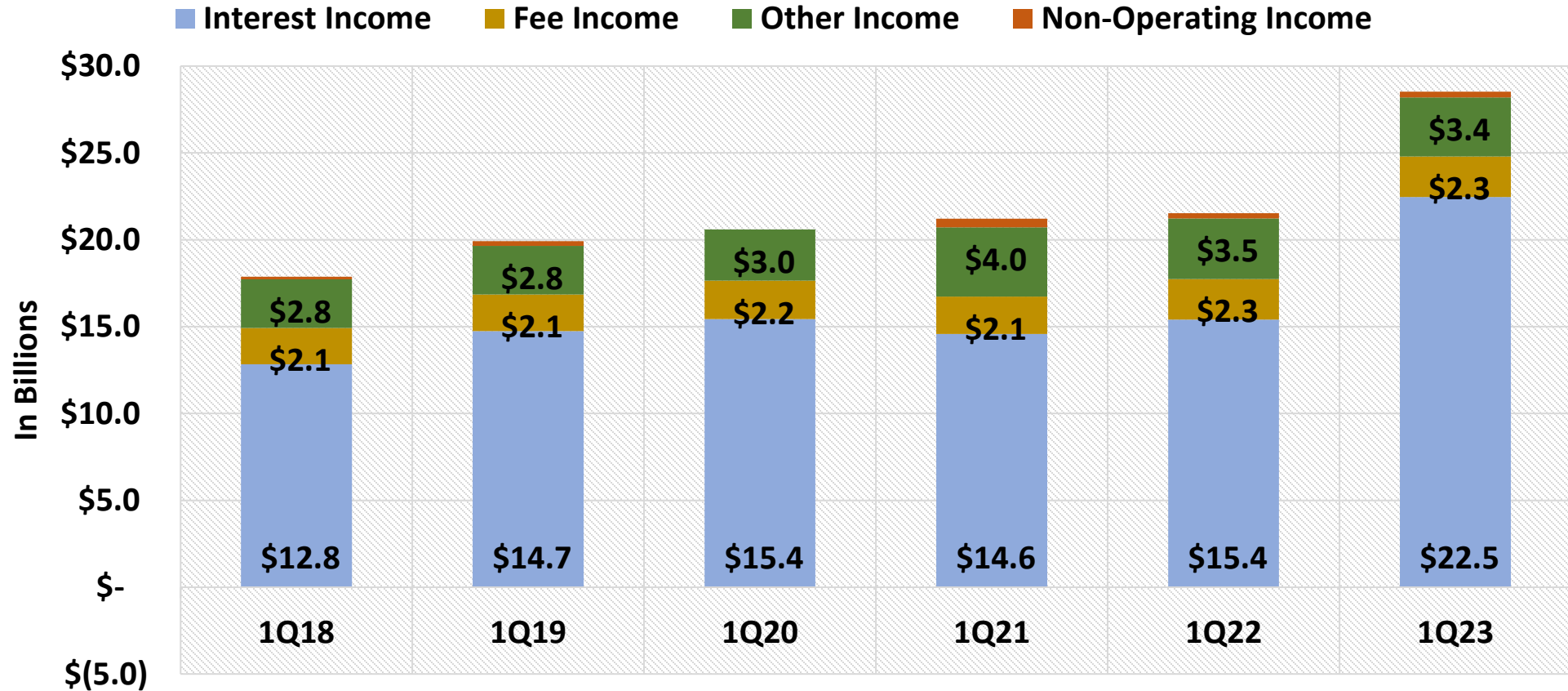
Net Income (\$) Trend As of March 31, 2023



Net-Worth Capital Growth Trend As of March 31, 2023

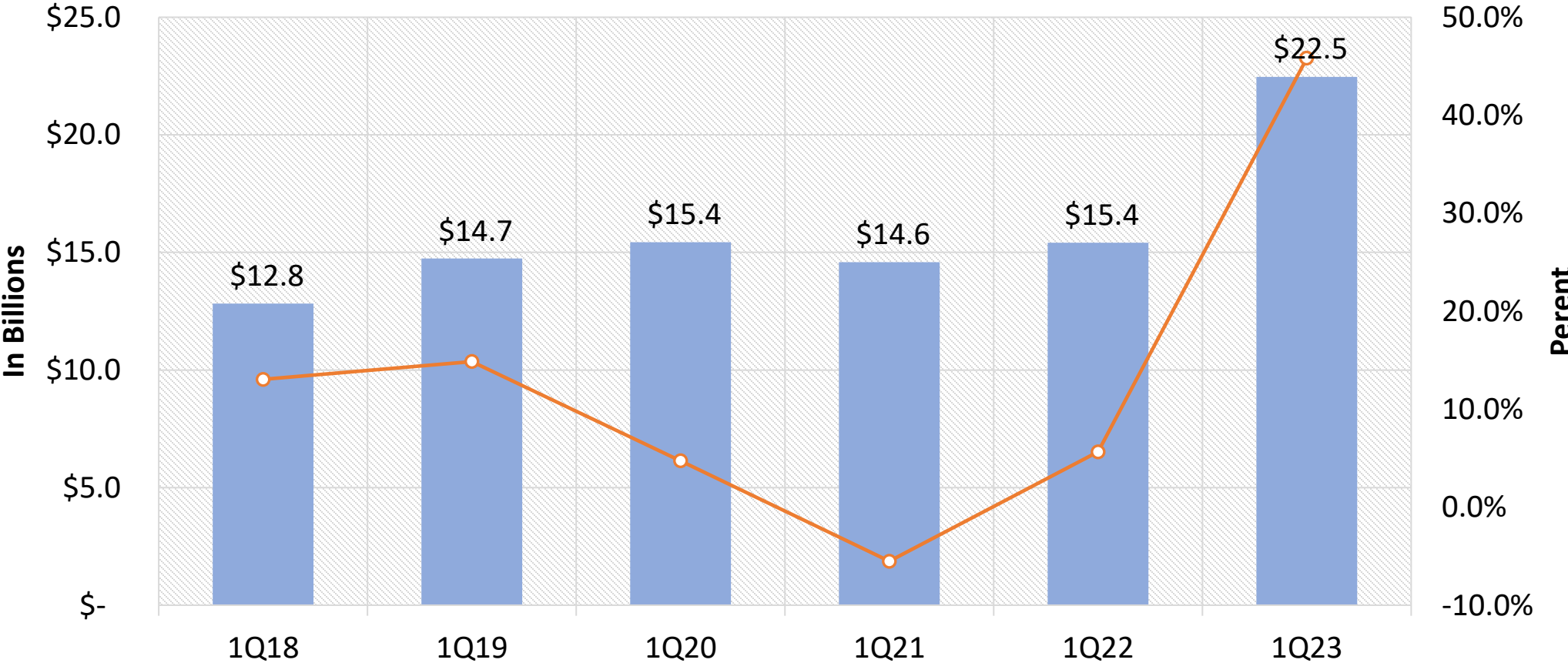


Gross Revenue Breakdown (\$) Trend As of March 31, 2023



Total Interest Income (\$) Trend As of March 31, 2023

■ Total Intrest Income (In Bil) ○ Year-Over-Year % Change



Total Non-Interest Income (\$) Trend As of March 31, 2023

