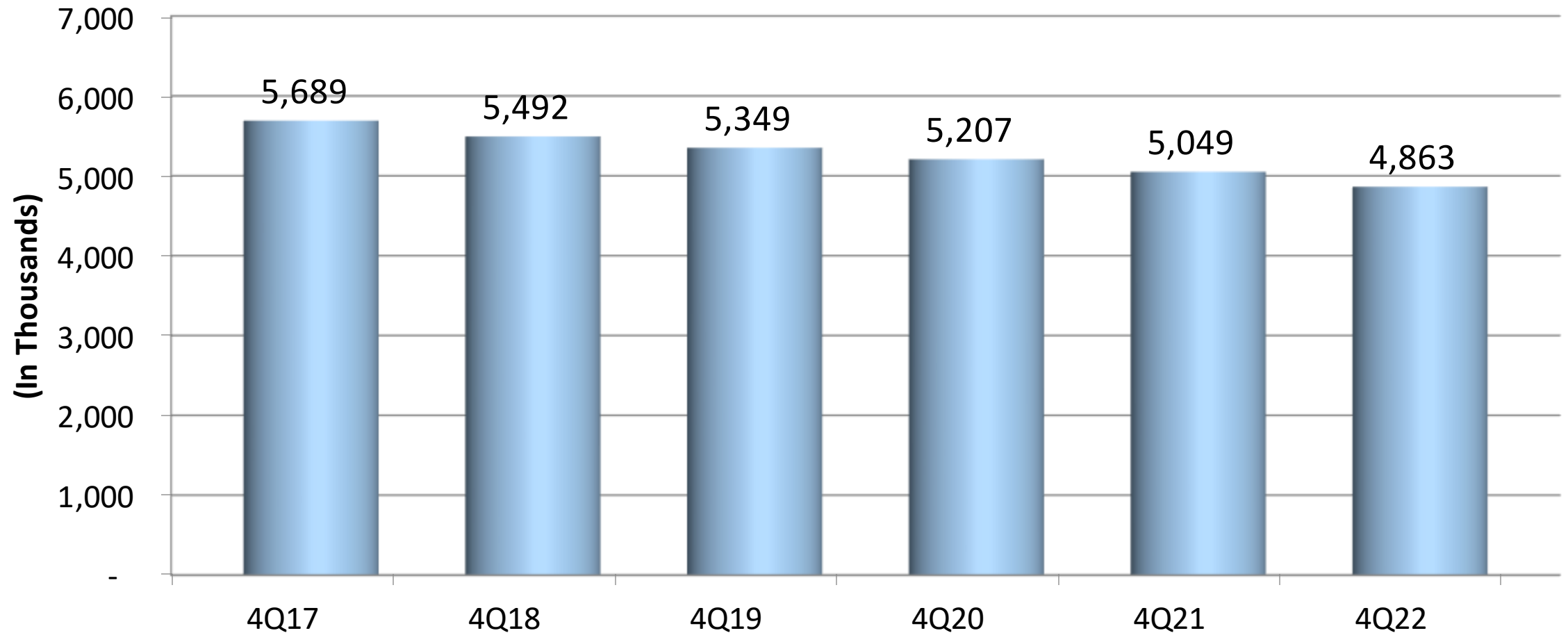


# Credit Union Industry Statistics and Key Performance Indicators (KPIs) 4th Quarter 2022

**CUDATA.COM**

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

## # of Credit Unions: Data As of December 31, 2022



## The Credit Union Industry Trends 4Q22 Vs. 4Q21

	As of 12/31/2022	Year-Over-Year % Growth	As of 12/31/2021	Year-Over-Year % Growth
<b>Members</b>	<b>136.6M</b>	<b>4.3%</b>	<b>131.0M</b>	<b>4.2%</b>
<b>Assets</b>	<b>\$2,190.2B</b>	<b>5.1%</b>	<b>\$2,083.4B</b>	<b>11.7%</b>
<b>Loans</b>	<b>\$1,521.0B</b>	<b>19.9%</b>	<b>\$1,268.4B</b>	<b>8.0%</b>
<b>Deposits</b>	<b>\$1,869.4B</b>	<b>3.3%</b>	<b>\$1,809.0B</b>	<b>12.7%</b>
<b>Investments</b>	<b>\$546.7B</b>	<b>-22.2%</b>	<b>\$702.5B</b>	<b>21.5%</b>
<b>Net Worth Capital</b>	<b>\$235.4B</b>	<b>10.0%</b>	<b>\$213.9B</b>	<b>11.1%</b>
<b>Borrowed Funds</b>	<b>\$99.6B</b>	<b>131.9%</b>	<b>\$43.0B</b>	<b>-3.3%</b>

## Asset-Based Peer Group Statistics: Data As of December 31, 2022

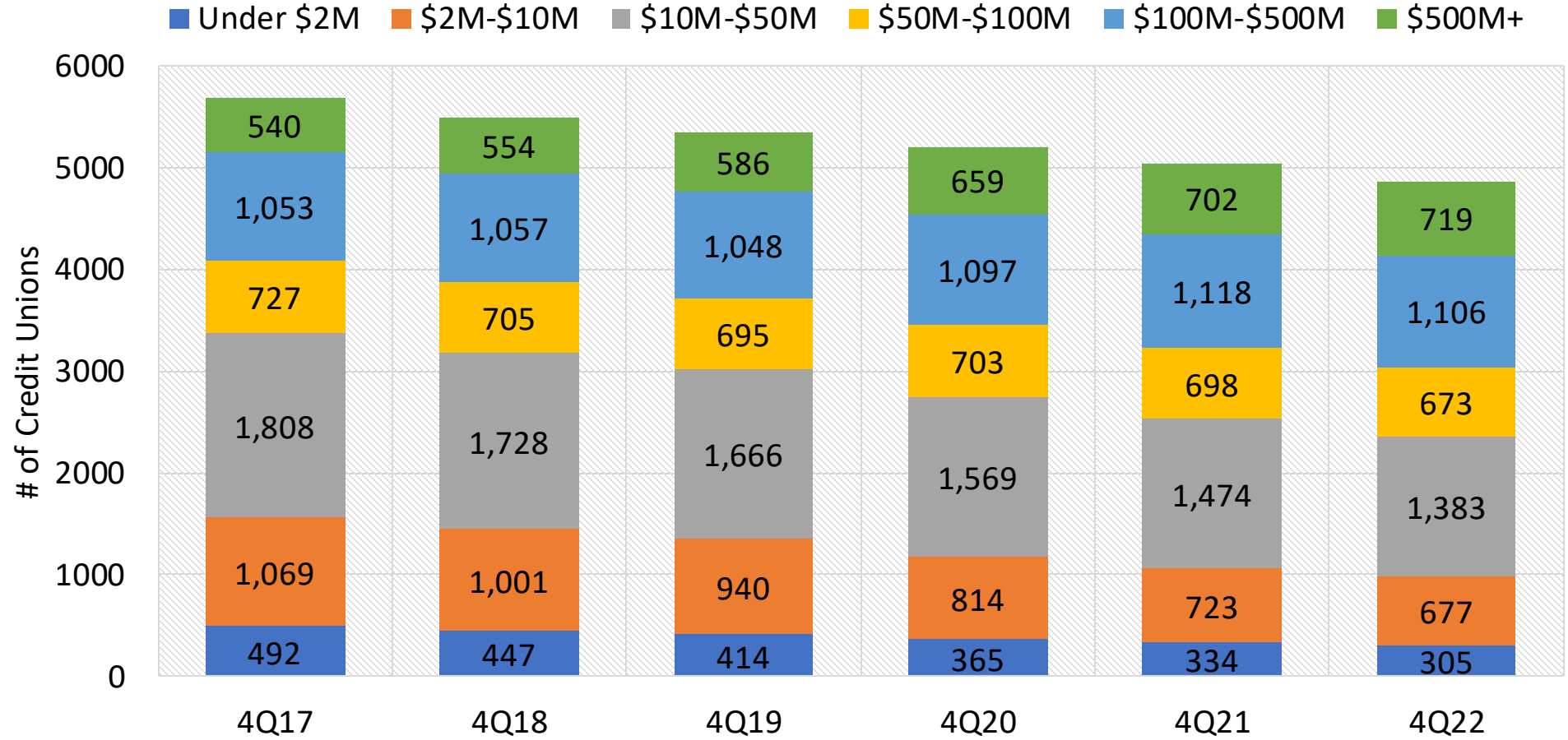
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	305	6.3%	\$ 274,860,000	0.0%	89,252	0.1%
2	\$2M -- < \$5M	296	6.1%	\$ 1,029,930,000	0.0%	183,823	0.1%
3	\$5M -- < \$10M	381	7.8%	\$ 2,793,330,000	0.1%	387,448	0.3%
4	\$10M -- < \$20M	511	10.5%	\$ 7,457,690,000	0.3%	843,106	0.6%
5	\$20M -- < \$50M	872	17.9%	\$ 29,041,460,000	1.3%	2,622,873	1.9%
6	\$50M -- < \$100M	673	13.8%	\$ 49,000,280,000	2.2%	4,021,424	2.9%
7	\$100M -- < \$150M	348	7.2%	\$ 42,953,790,000	2.0%	3,247,797	2.4%
8	\$150M -- < \$250M	366	7.5%	\$ 70,709,080,000	3.2%	5,151,604	3.8%
9	\$250M -- < \$350M	205	4.2%	\$ 61,066,620,000	2.8%	4,257,766	3.1%
10	\$350M -- < \$450M	146	3.0%	\$ 58,263,660,000	2.7%	4,013,805	2.9%
11	\$450M -- < \$650M	148	3.0%	\$ 80,944,010,000	3.7%	5,486,115	4.0%
12	\$650M -- < \$850M	116	2.4%	\$ 85,803,750,000	3.9%	5,608,242	4.1%
13	\$850M -- < \$1B	69	1.4%	\$ 63,248,930,000	2.9%	4,139,000	3.0%
14	\$1B -- < \$2B	195	4.0%	\$ 275,604,520,000	12.6%	16,673,020	12.2%
15	\$2B -- < \$4B	125	2.6%	\$ 329,423,860,000	15.0%	19,176,280	14.0%
16	Over \$4B	107	2.2%	\$ 1,032,569,890,000	47.1%	60,683,693	44.4%
<b>TOTAL</b>		<b>4,863</b>	<b>100.0%</b>	<b>\$ 2,190,185,660,000</b>	<b>100.0%</b>	<b>136,585,248</b>	<b>100.0%</b>

# ROA (Return-On-Assets) Drivers

## 4Q21 Vs. 4Q22

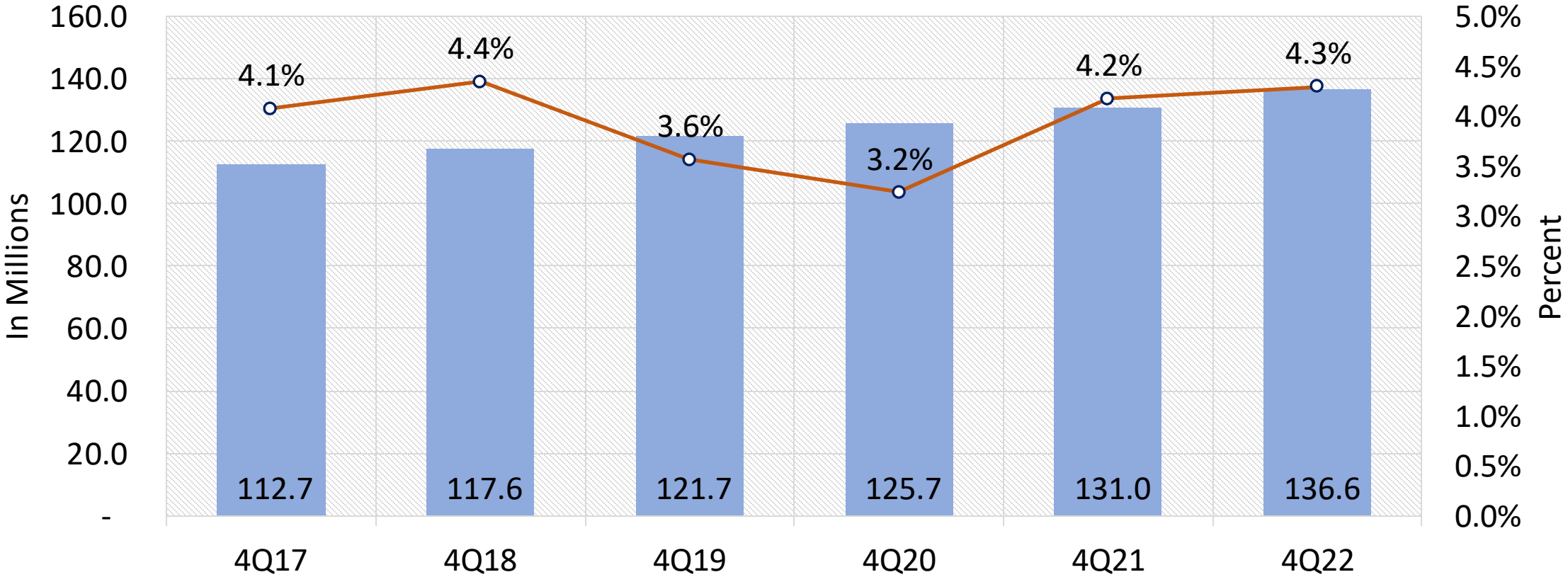
Ratio (% of Average Assets)	As of 12/31/2021	As of 12/31/2022	Effect on ROA (Year-Over-Year)
<b>Net Interest Margin</b>	<b>2.59%</b>	<b>2.86%</b>	<b>0.27%    bps</b>
<b>+ Fees &amp; Other Income</b>	<b>1.35%</b>	<b>1.13%</b>	<b>-0.22%    bps</b>
<b>- Operating Expenses</b>	<b>2.82%</b>	<b>2.85%</b>	<b>0.03%    bps</b>
<b>- Provision for Loan Losses</b>	<b>0.06%</b>	<b>0.25%</b>	<b>0.19%    bps</b>
<b>= ROA</b>	<b>1.06%</b>	<b>0.89%</b>	<b>-0.17%    bps</b>

## # of Credit Unions Trend for Asset-Class Peer Groups Data As of December 31, 2022

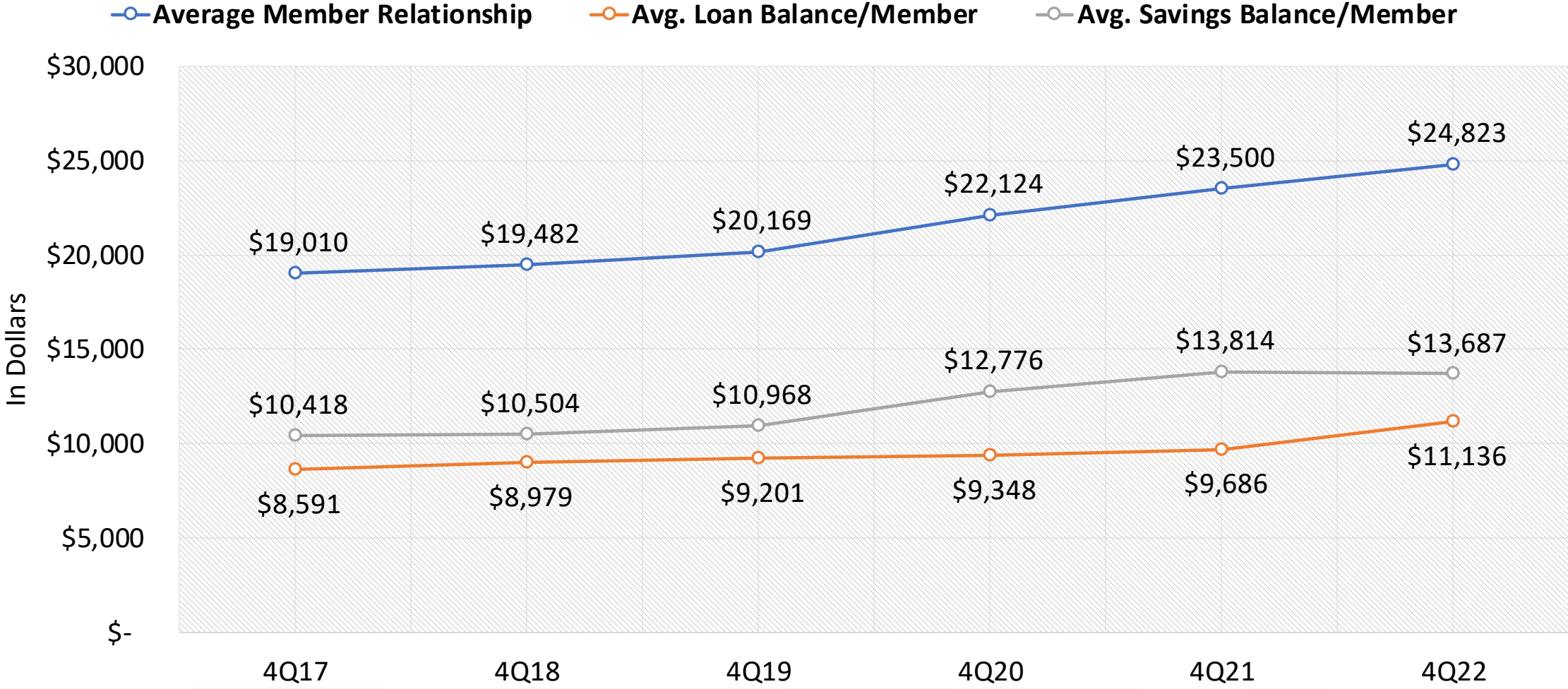


# Membership Growth Trend As of December 31, 2022

# of Members (In Millions)    Year-Over-Year % Growth

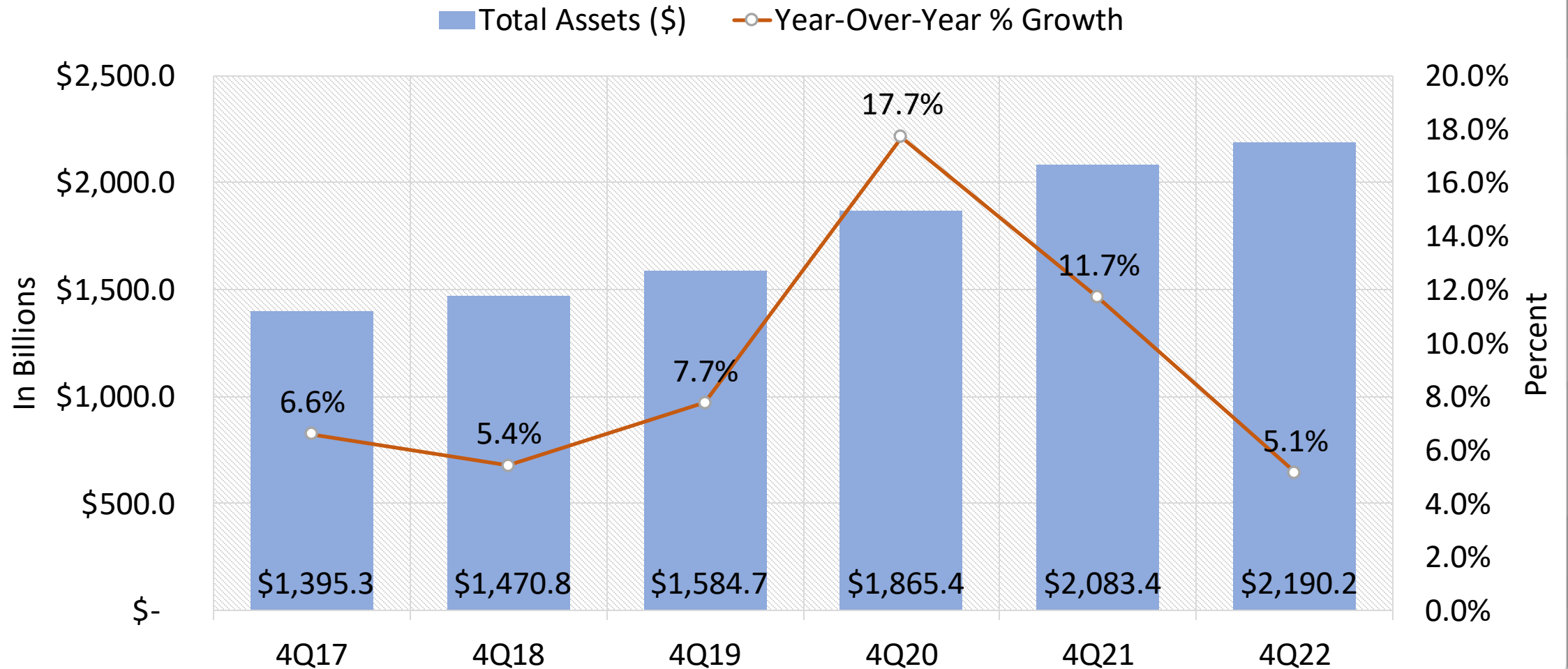


# Member Relationship Trend As of December 31, 2022



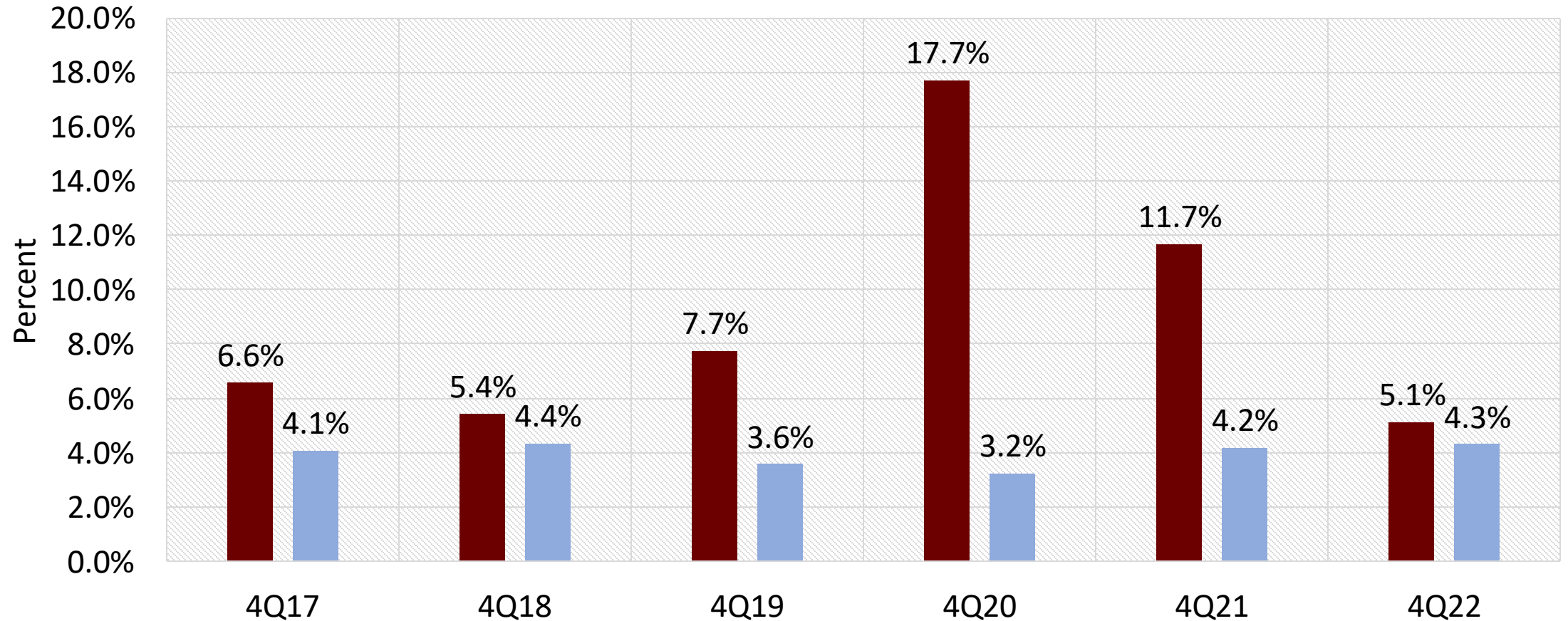


## Asset Growth Trend As of December 31, 2022

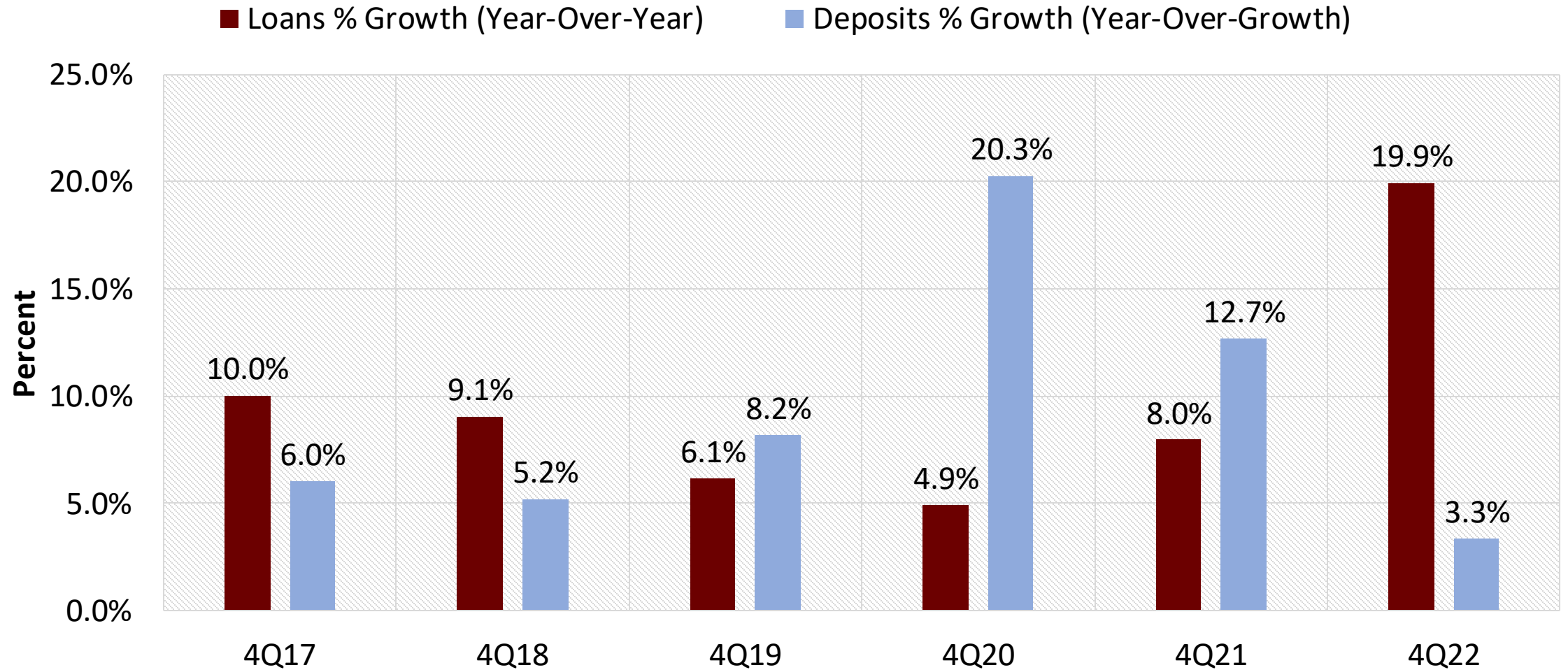


## Asset Vs. Membership: % Growth Trend As of December 31, 2022

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



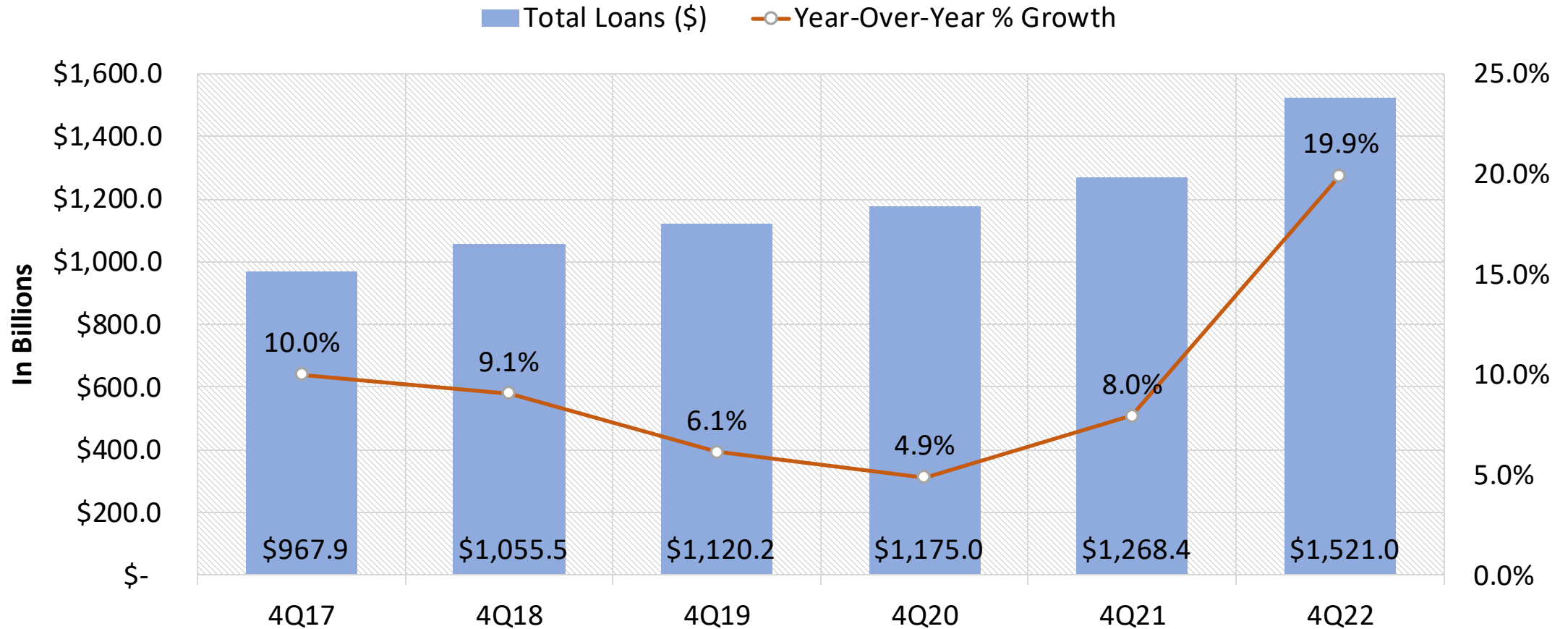
## Loans Vs. Deposits: % Growth Trend As of December 31, 2022



# Lending

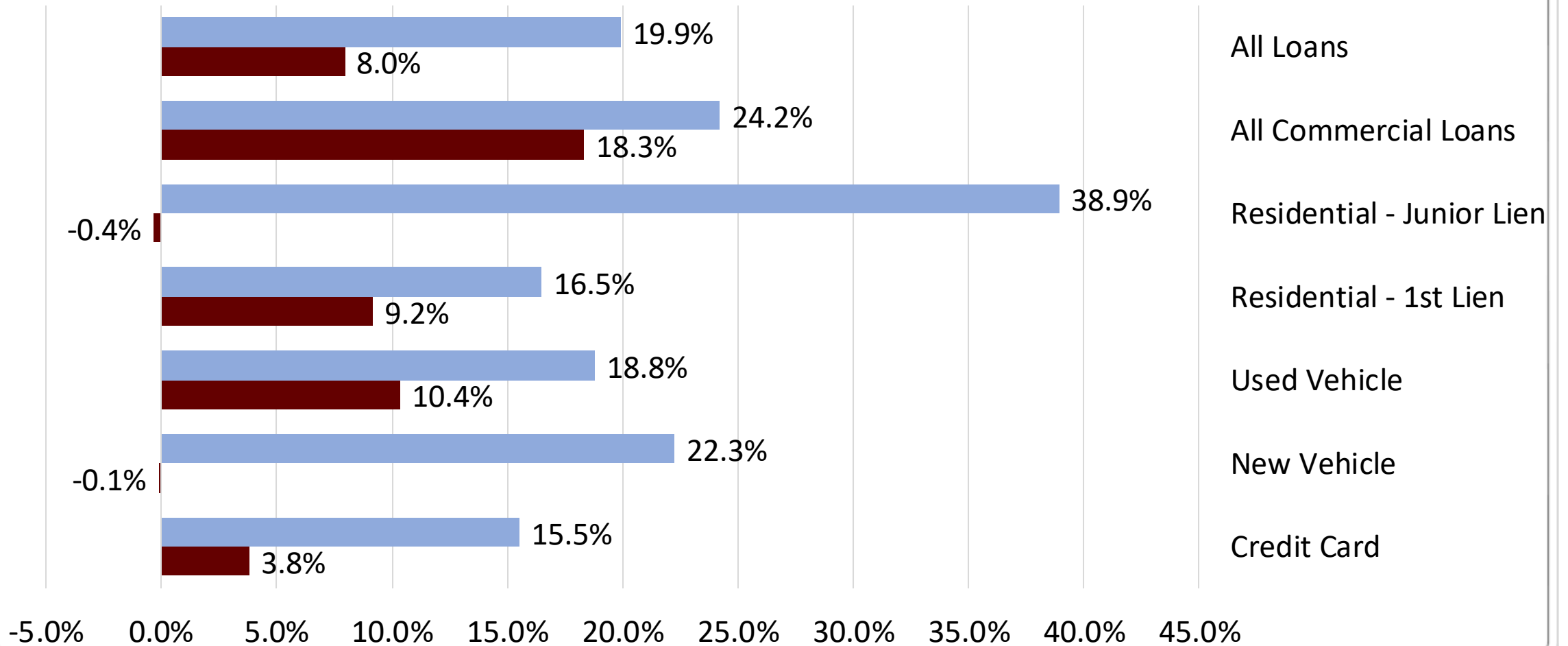
## Credit Union Industry Statistics and Key Performance Indicators (KPIs)

## Loan Growth Trend As of December 31, 2022



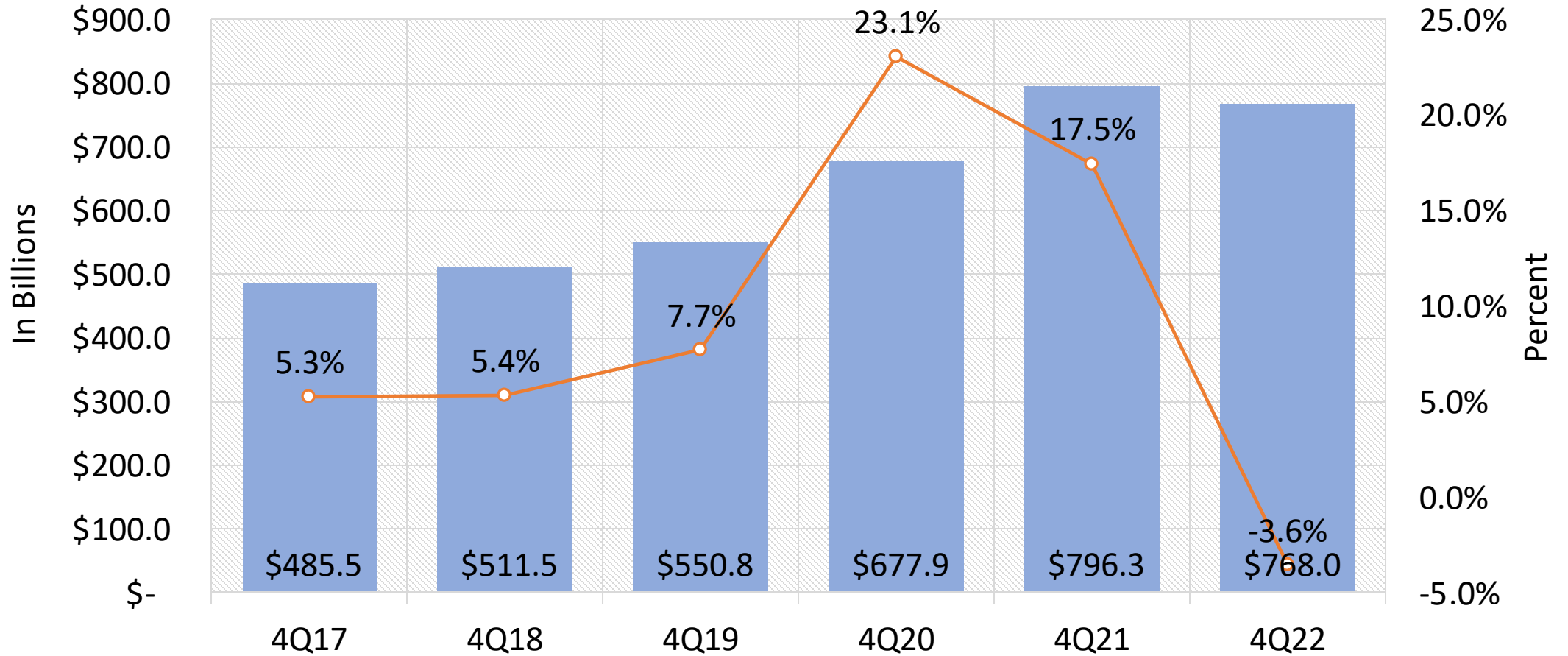
## Loan Growth By Types: Year-Over-Year % Growth

■ 4Q22 ■ 4Q21



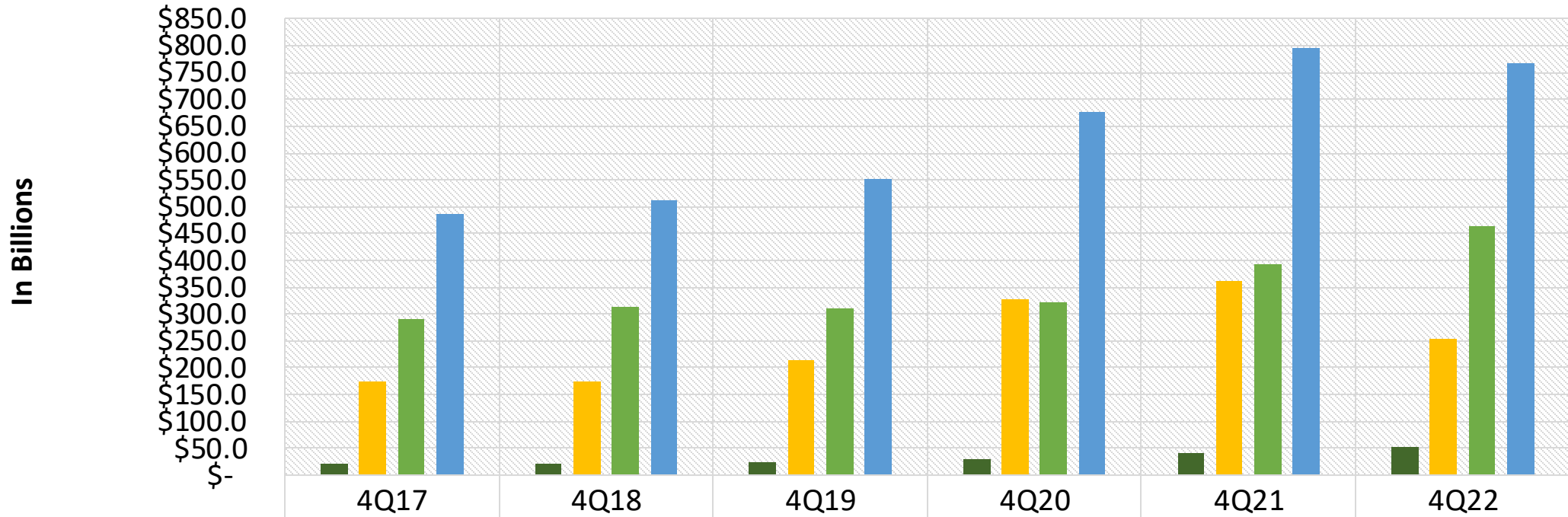
## Loan Origination Trend: By Loan Types (Year-To-Date)

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



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

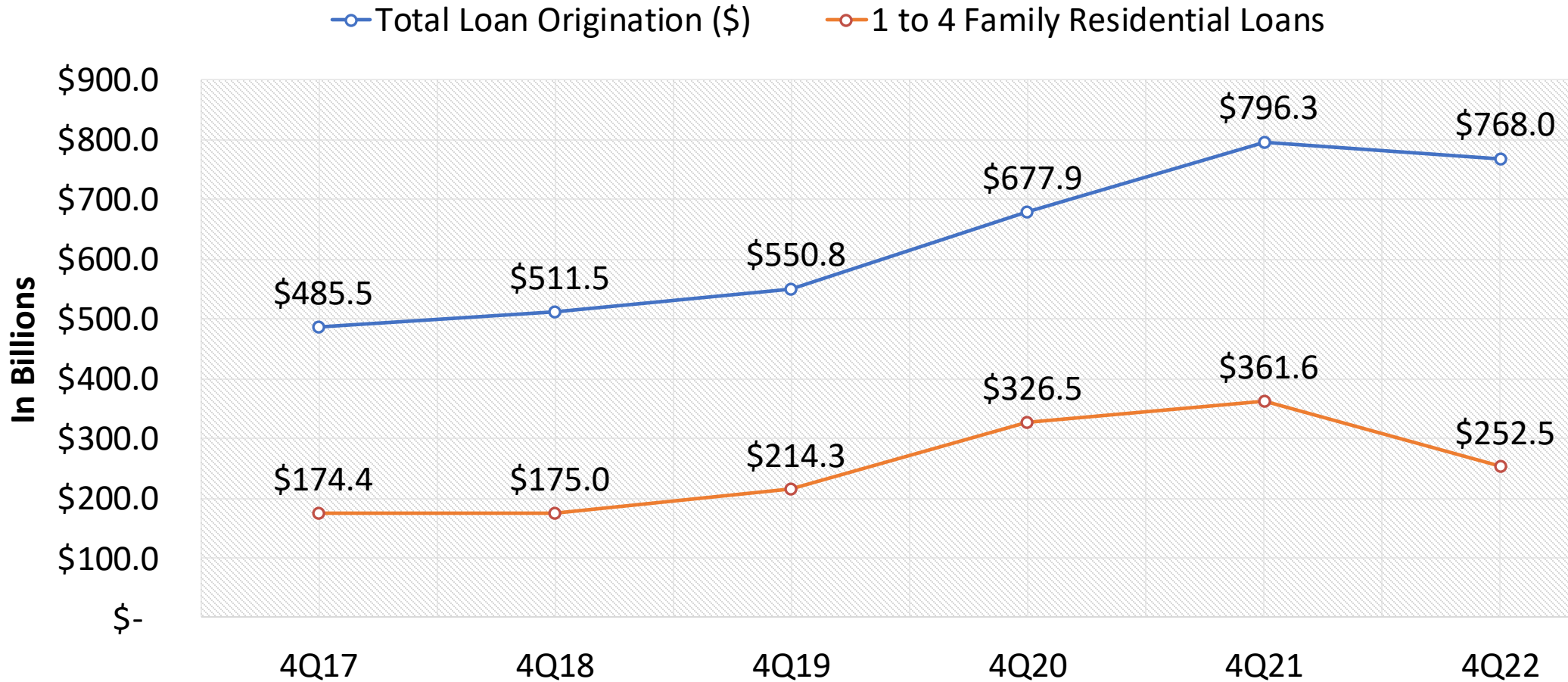
■ Commercial Loans    
 ■ Residential RE Loans    
 ■ Other Consumer Loans    
 ■ Total Loans Granted



<span style="color: #336633;">■</span> Commercial Loans	\$21.5	\$22.2	\$24.6	\$30.0	\$42.0	\$52.6
<span style="color: #FFC000;">■</span> Residential RE Loans	\$174.4	\$175.0	\$214.3	\$326.5	\$361.6	\$252.5
<span style="color: #66AA33;">■</span> Other Consumer Loans	\$289.5	\$314.3	\$312.0	\$321.4	\$392.7	\$462.9
<span style="color: #3399CC;">■</span> Total Loans Granted	\$485.5	\$511.5	\$550.8	\$677.9	\$796.3	\$768.0

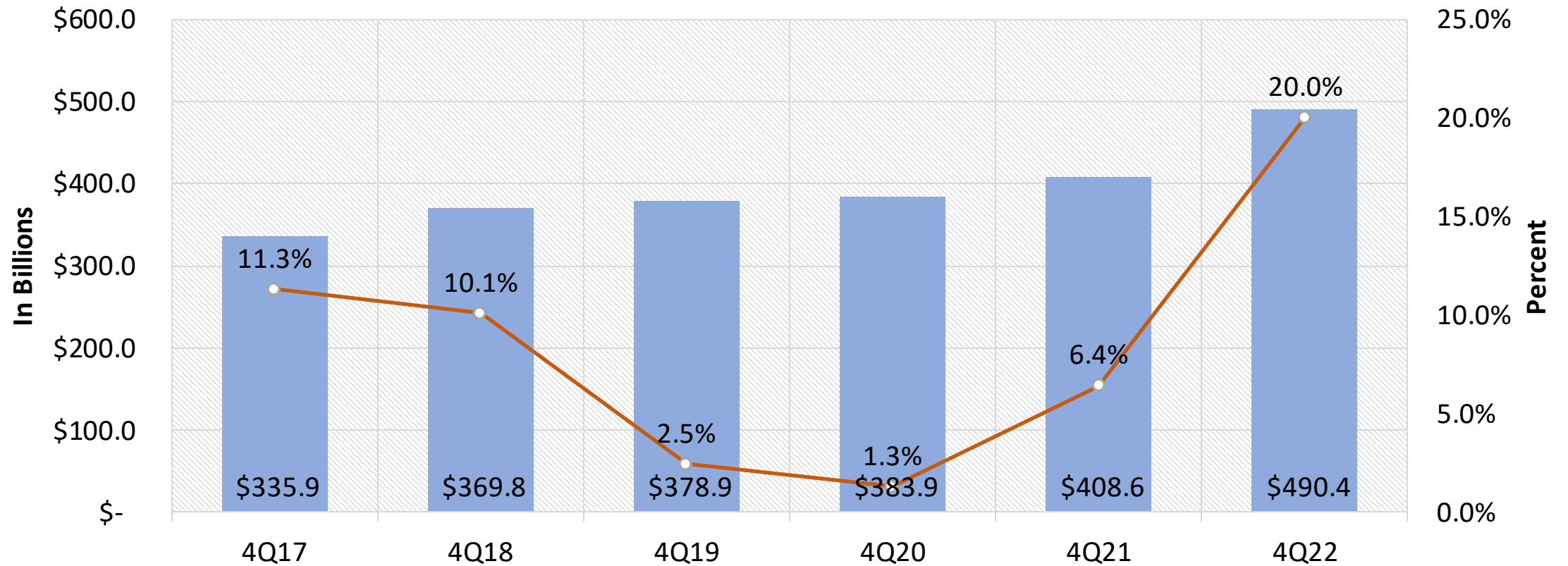


## Loans Granted: All Loans vs. Real Estate Loans As of December 31, 2022

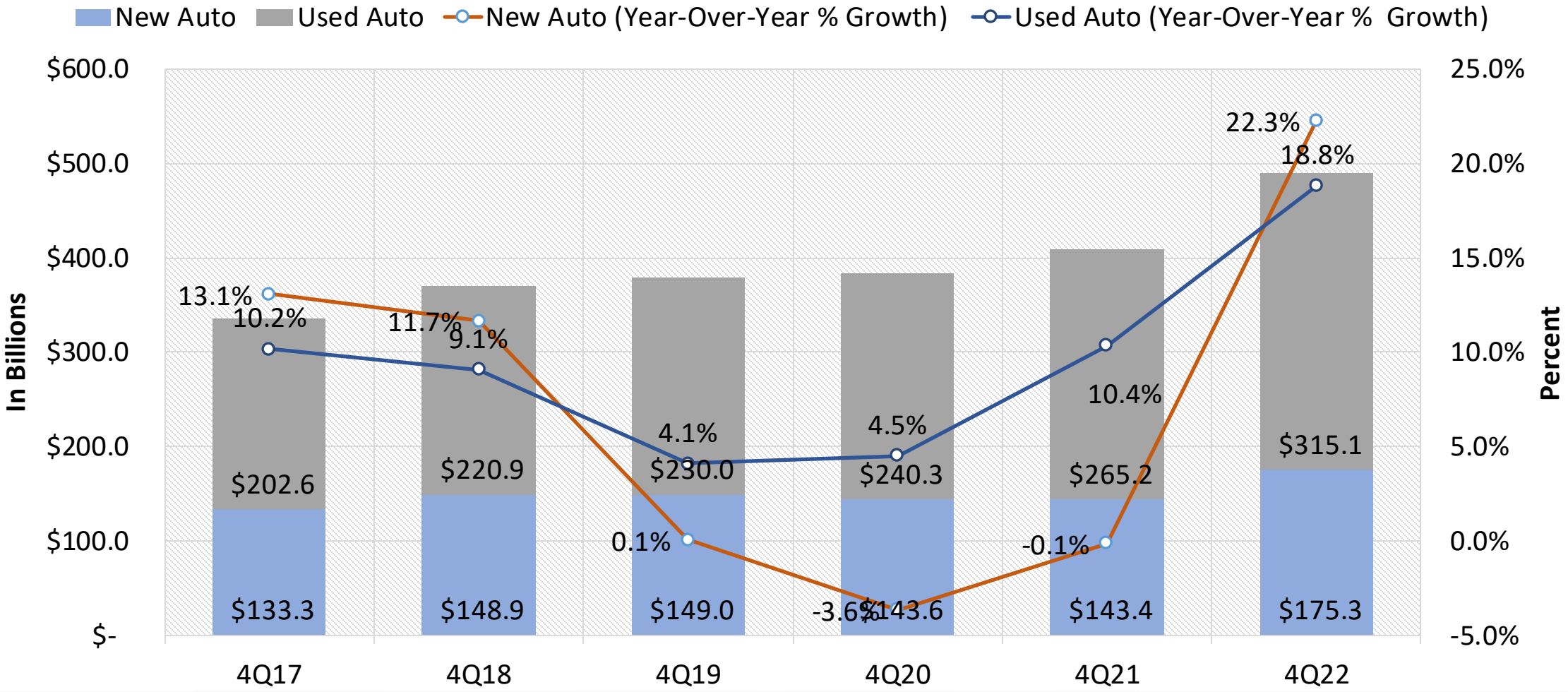


## Auto Loan Growth Trend As of December 31, 2022

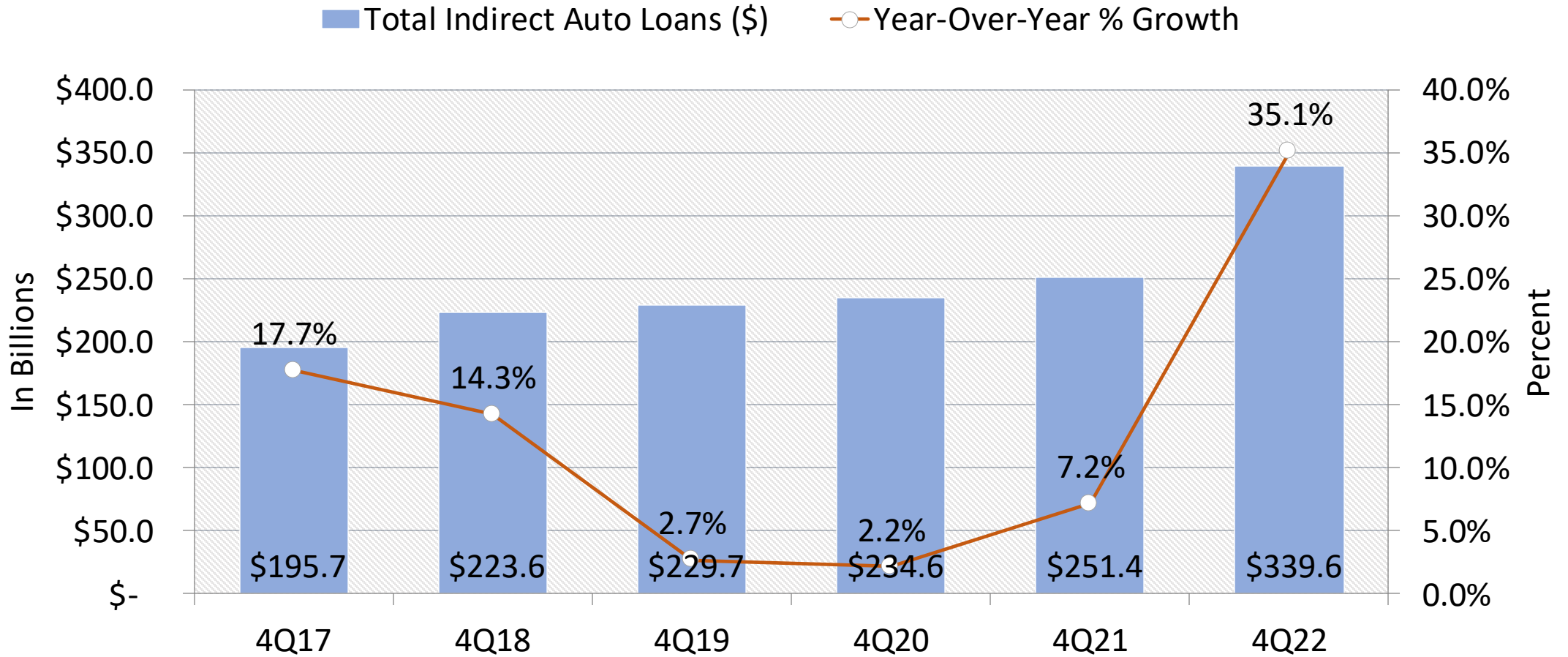
■ Total Auto Loans (\$)    ○ Year-Over-Year % Growth



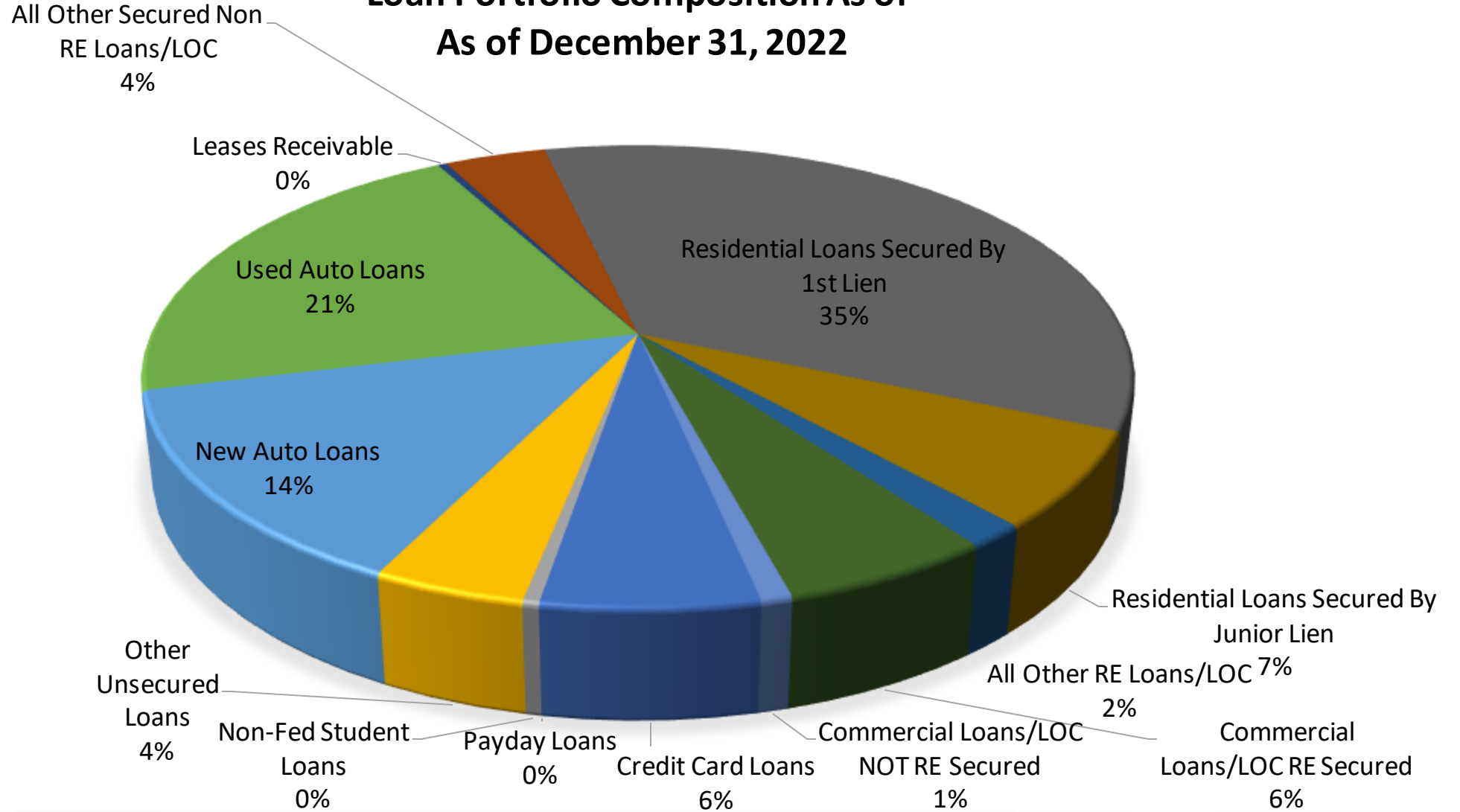
## New Vs. Used Auto Loan Growth Trend As of December 31, 2022



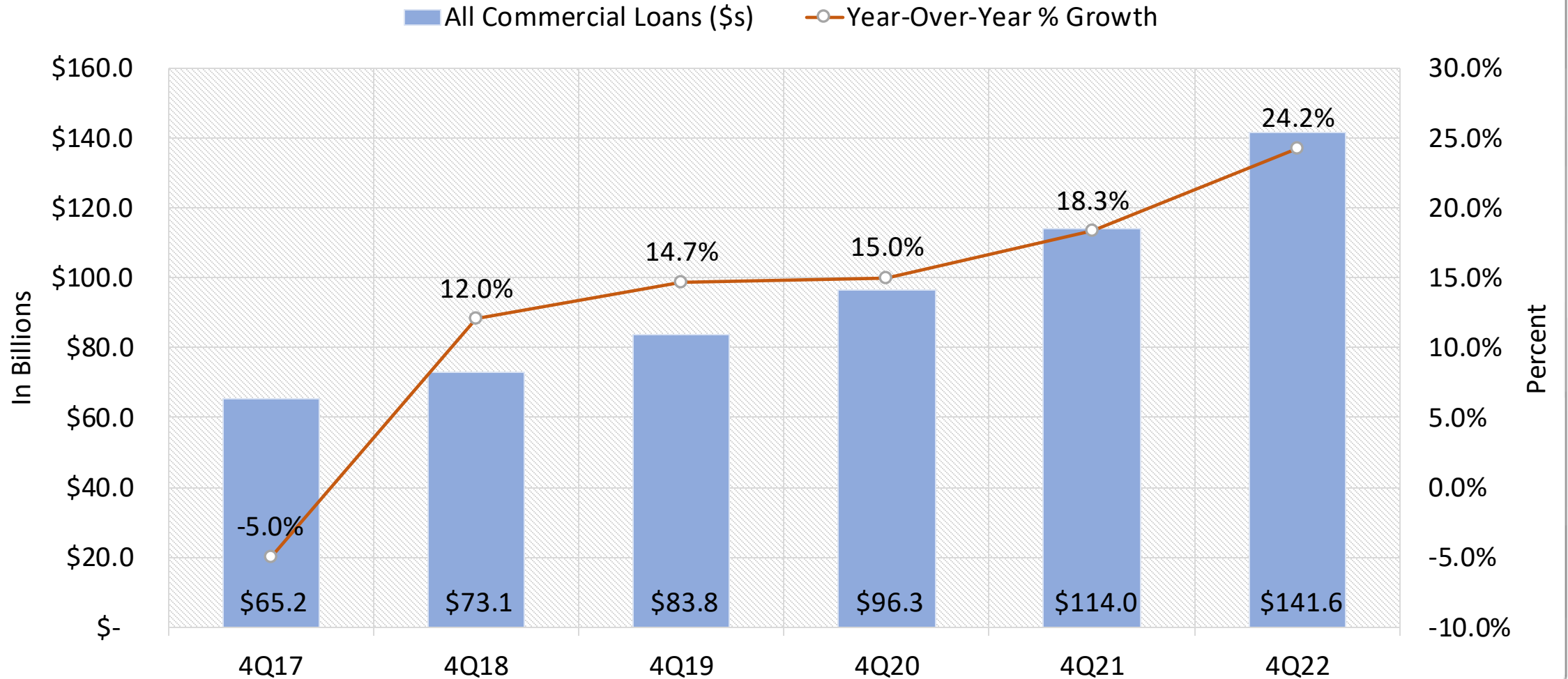
## Indirect Auto Loan Growth Trend As of December 31, 2022



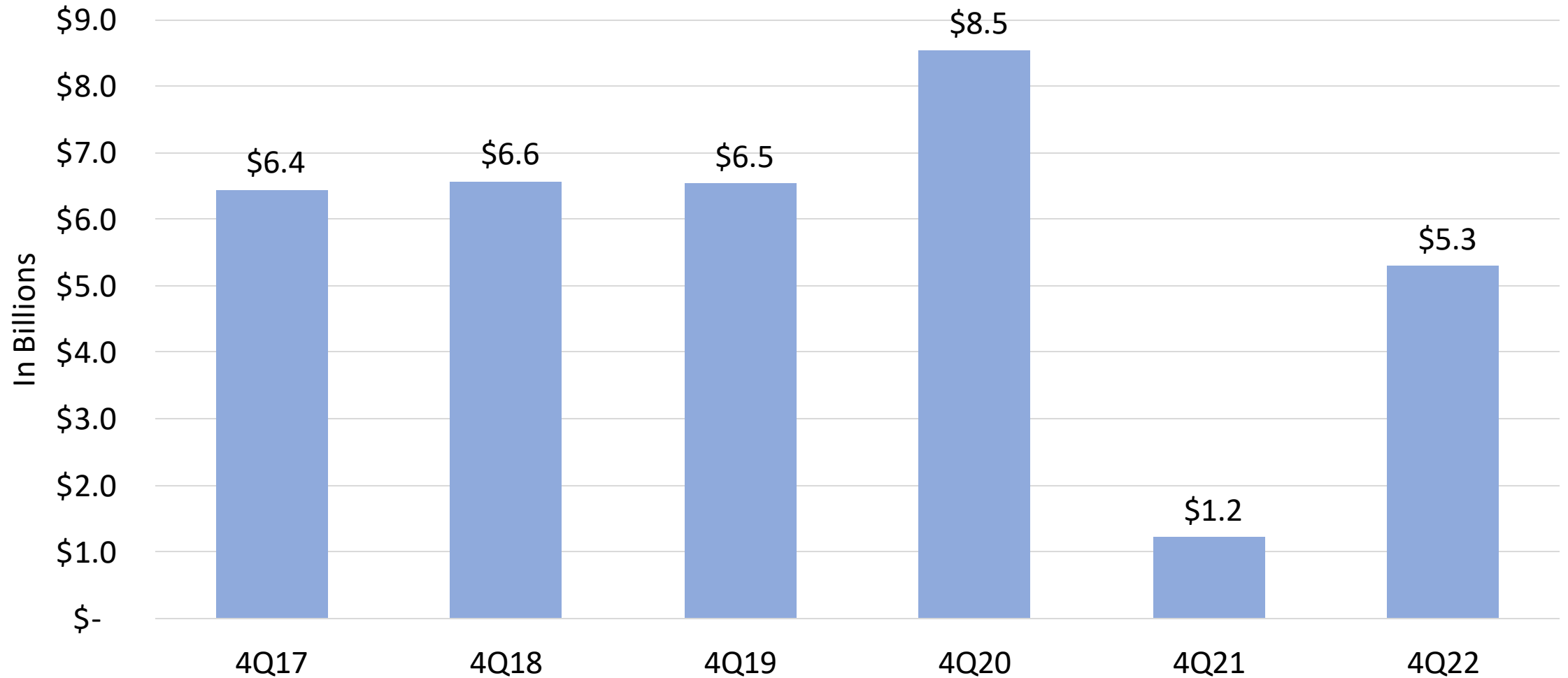
## Loan Portfolio Composition As of As of December 31, 2022



## All Commerical Loan Growth Trend As of December 31, 2022



## Provision for Loan Losses (\$) Trend As of December 31, 2022



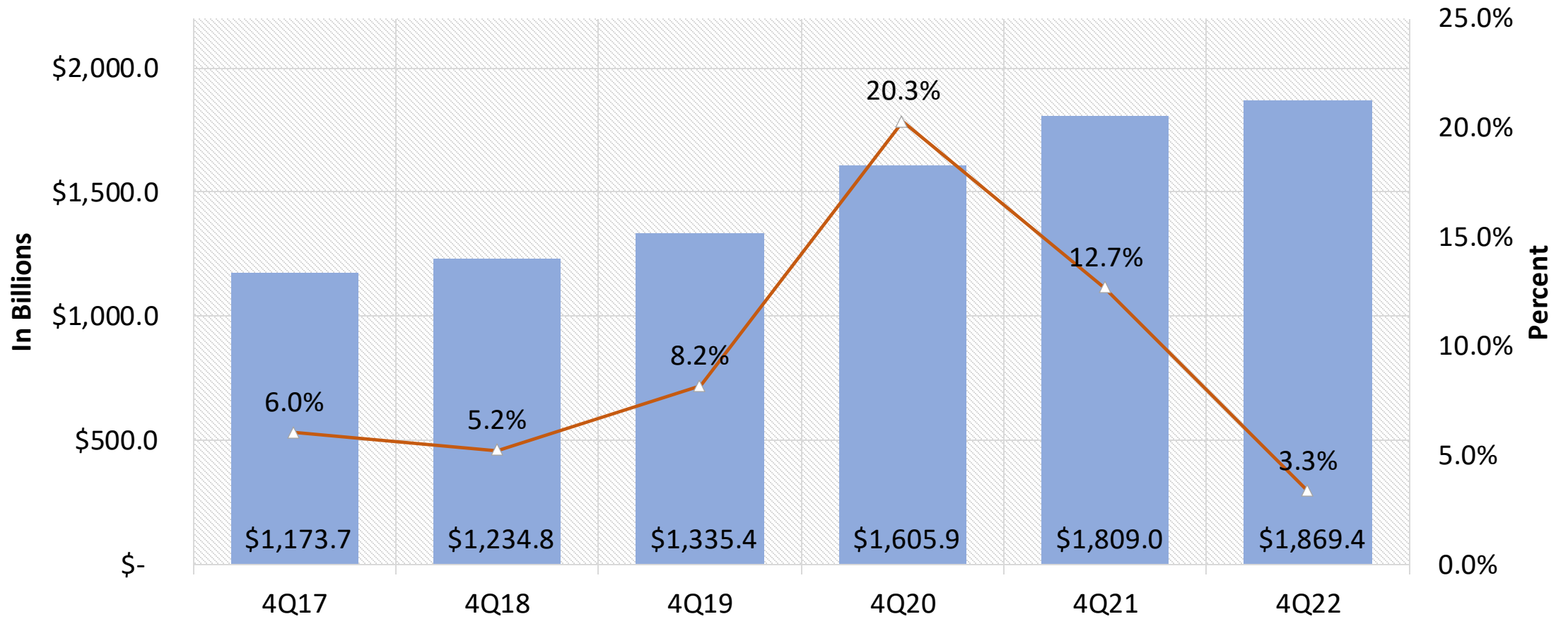
# Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)



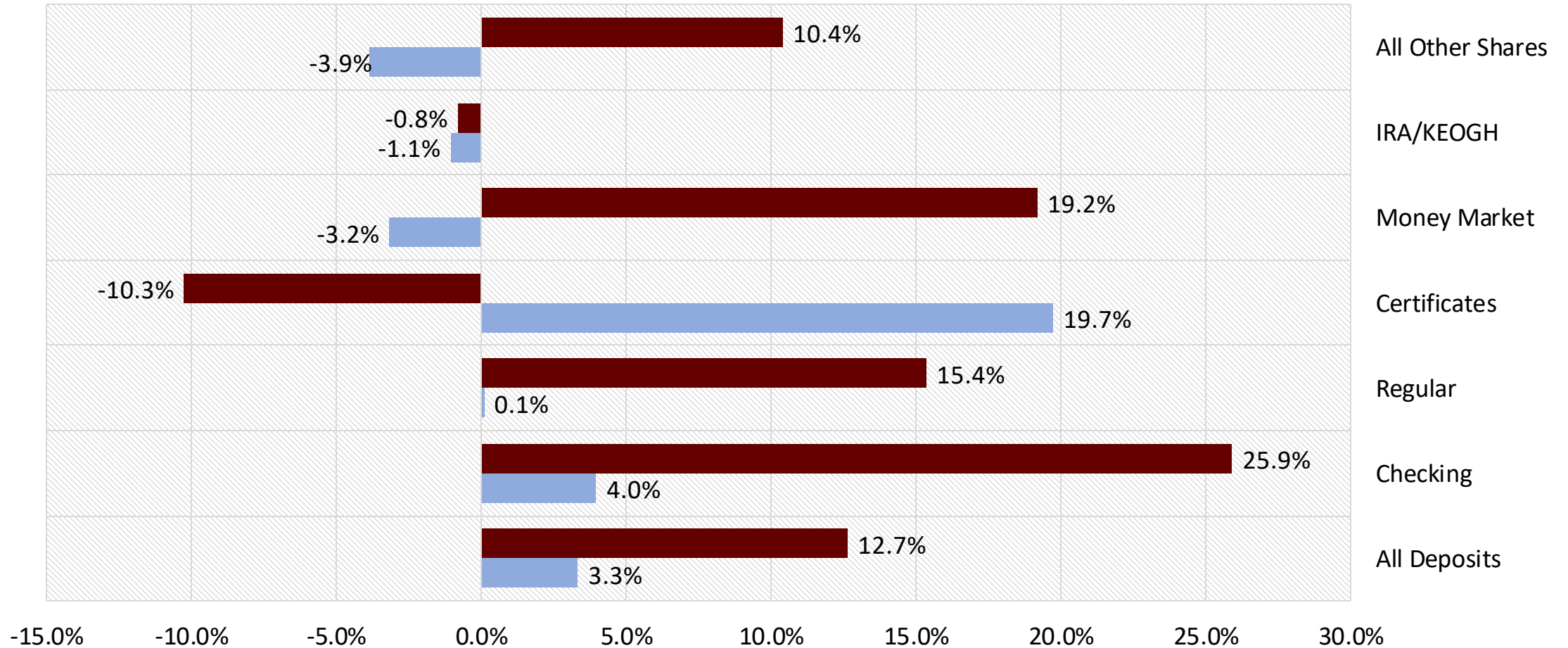
## Deposit Growth Trend As of December 31, 2022

■ Total Deposits (\$)    ▲ Year-Over-Year % Growth

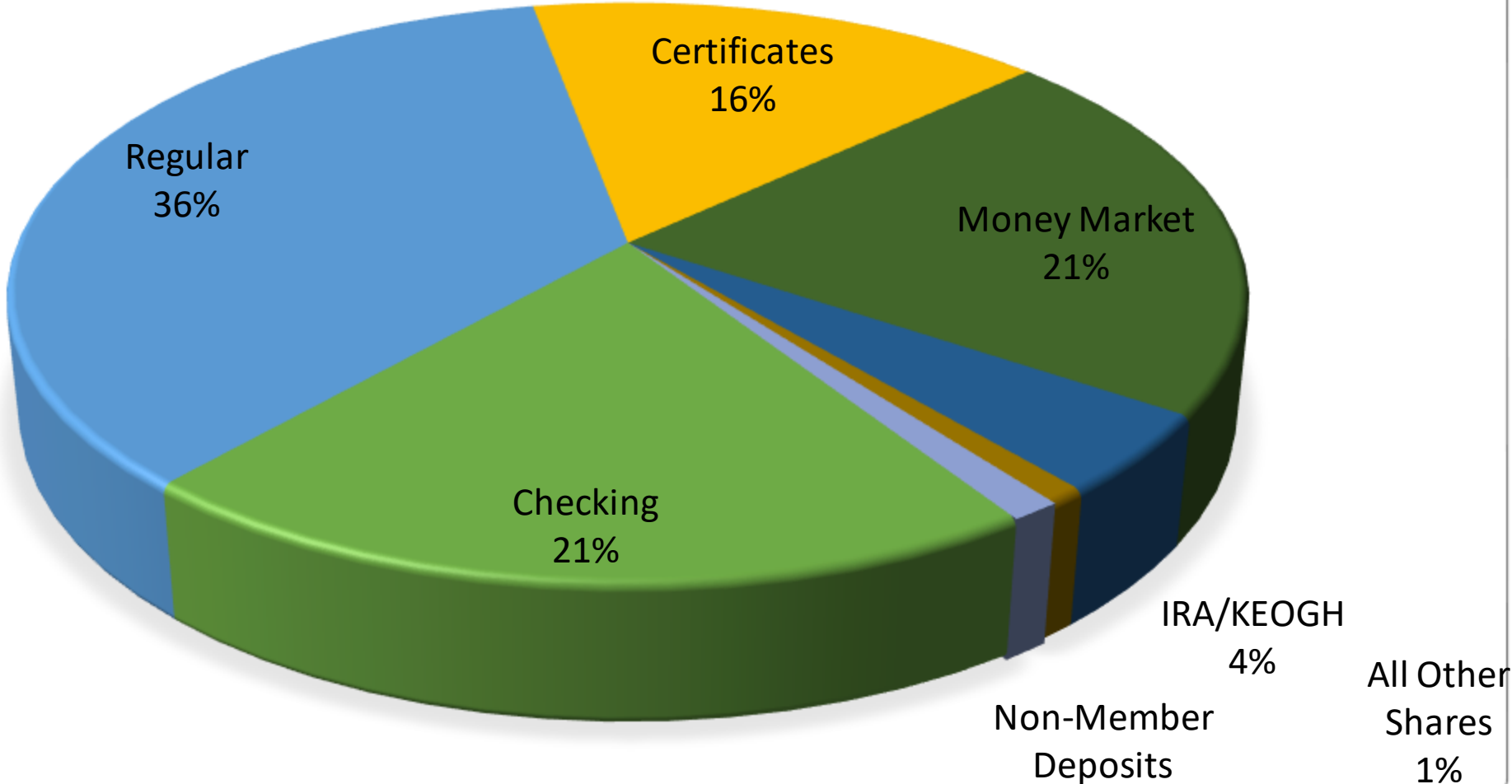


# Core Deposits (Year-Over-Year) % Growth

■ 4Q21 ■ 4Q22

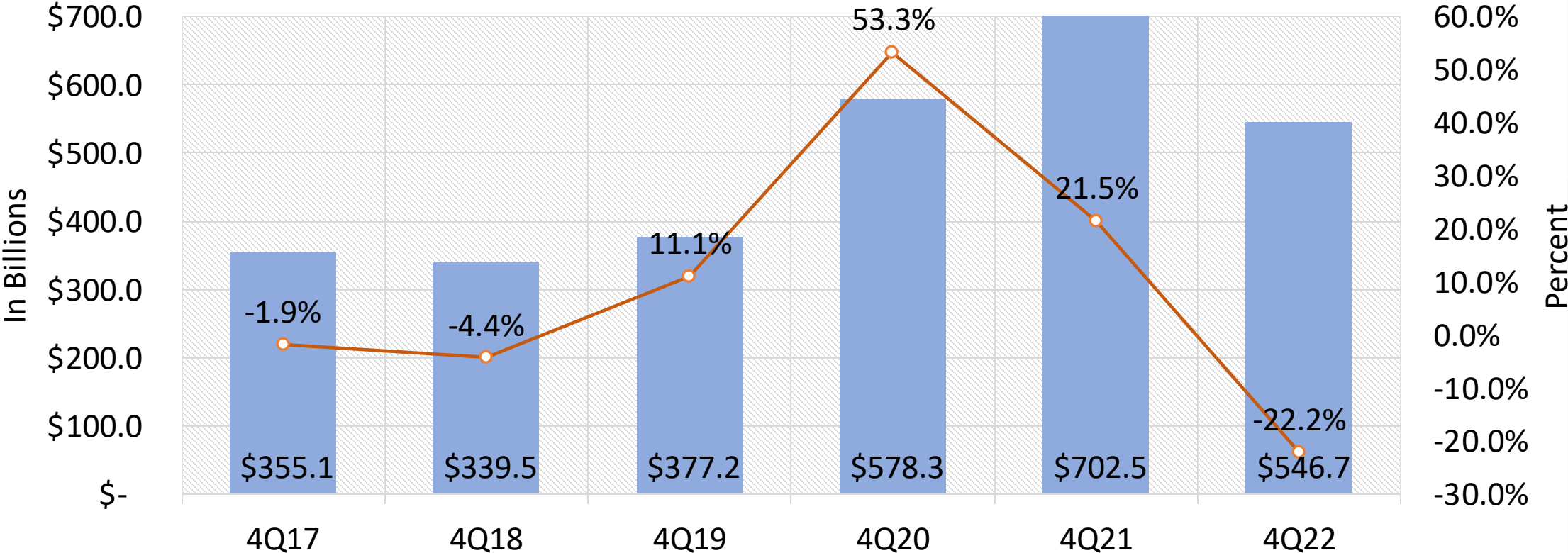


# Deposit Portfolio Composition As of December 31, 2022

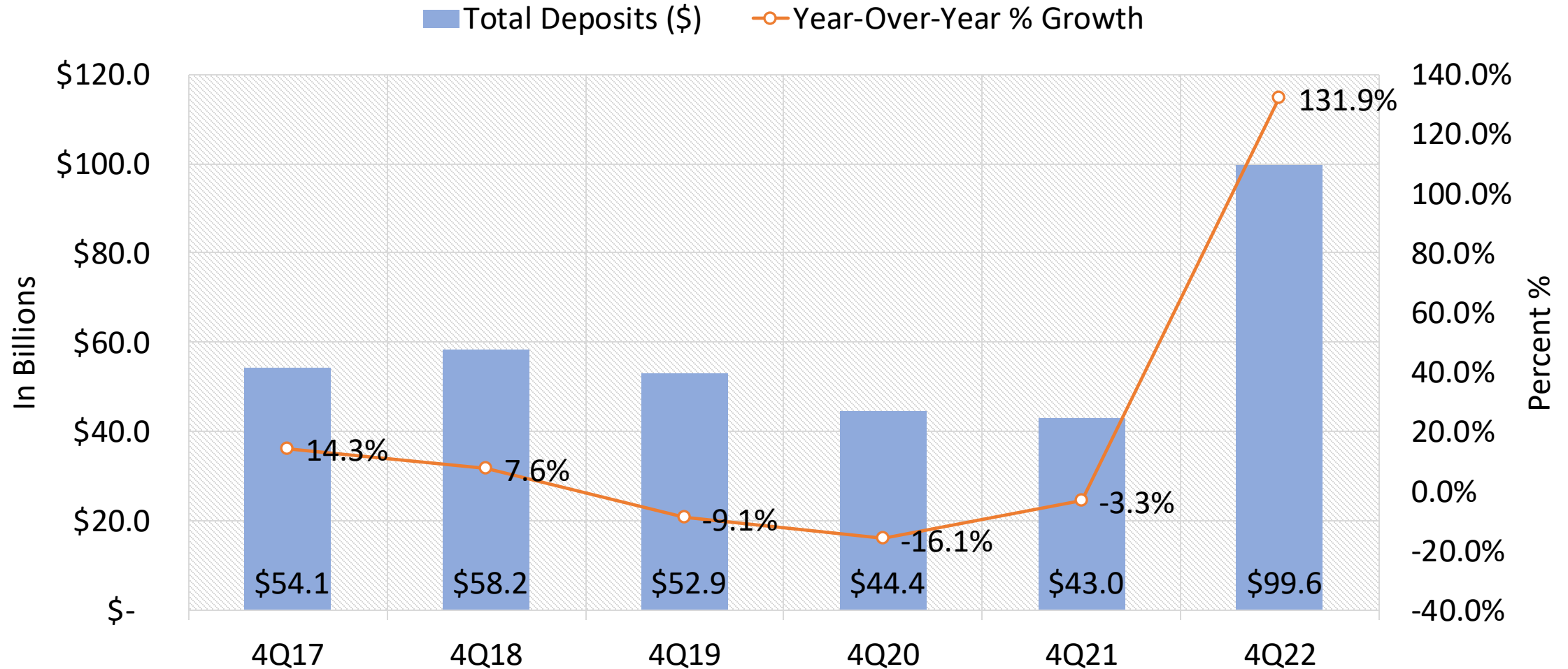


# Total Investments - Growth Trend As of December 31, 2022

■ Total Investments    ○ Year-Over-Year % Growth



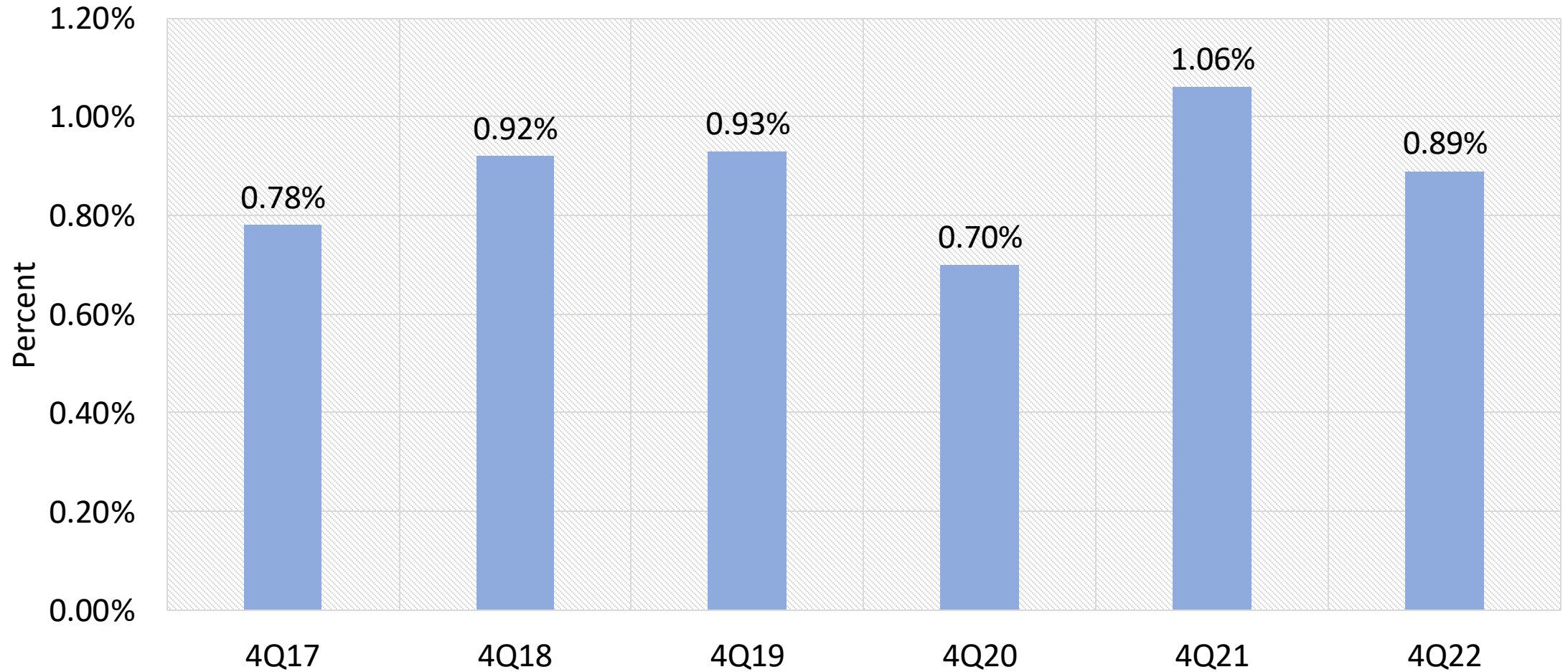
## Total Borrowings Trend As of December 31, 2022



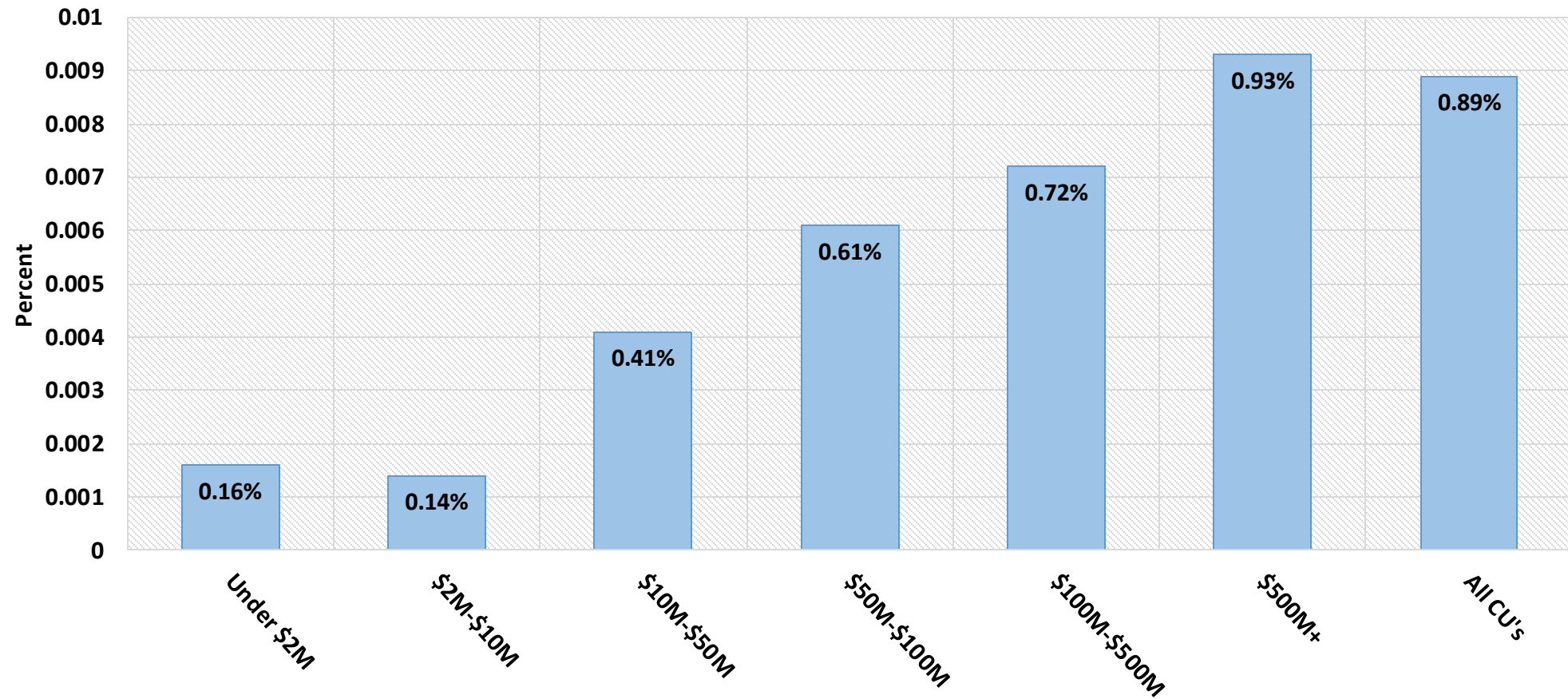
# Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

## Return On Assets (ROA %) Trend As of December 31, 2022

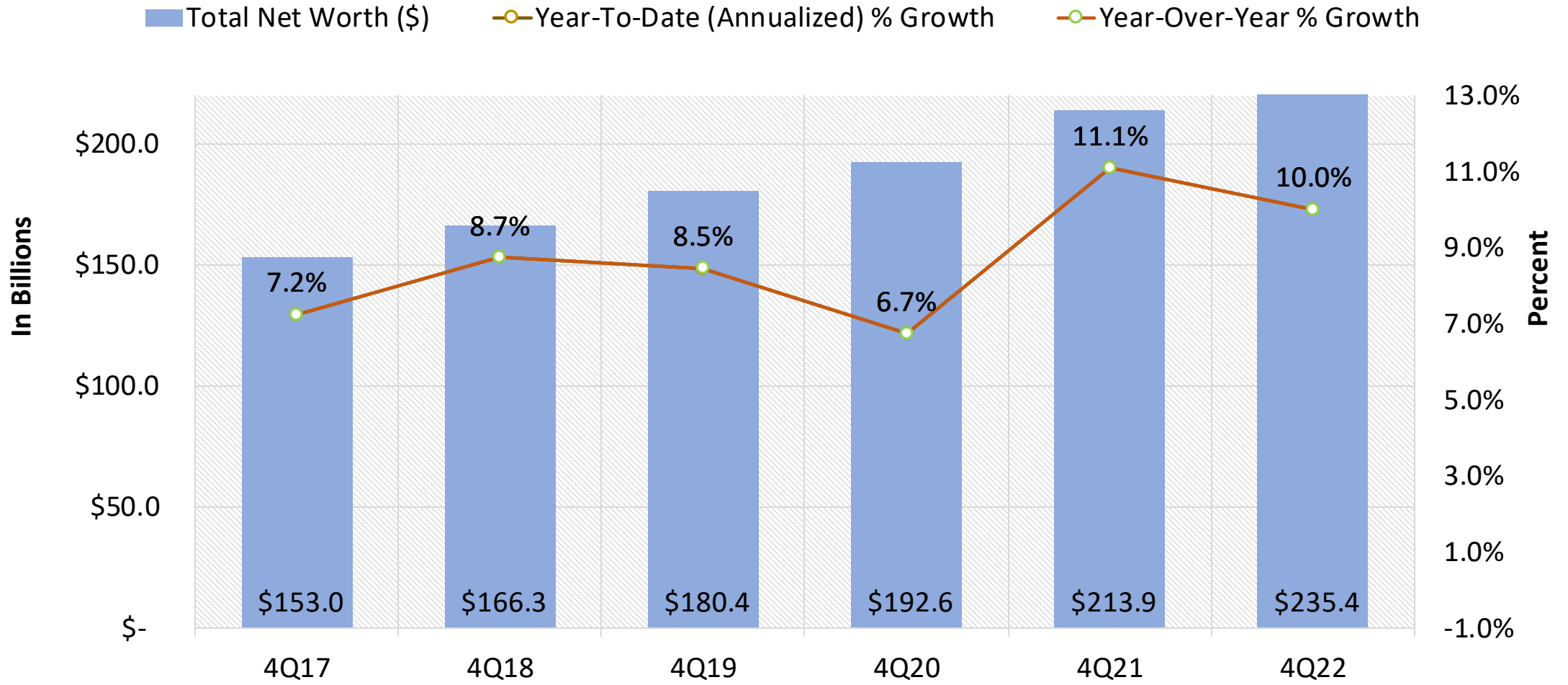


## ROA (Annualized %) for Asset-Class Peer Groups As of December 31, 2022

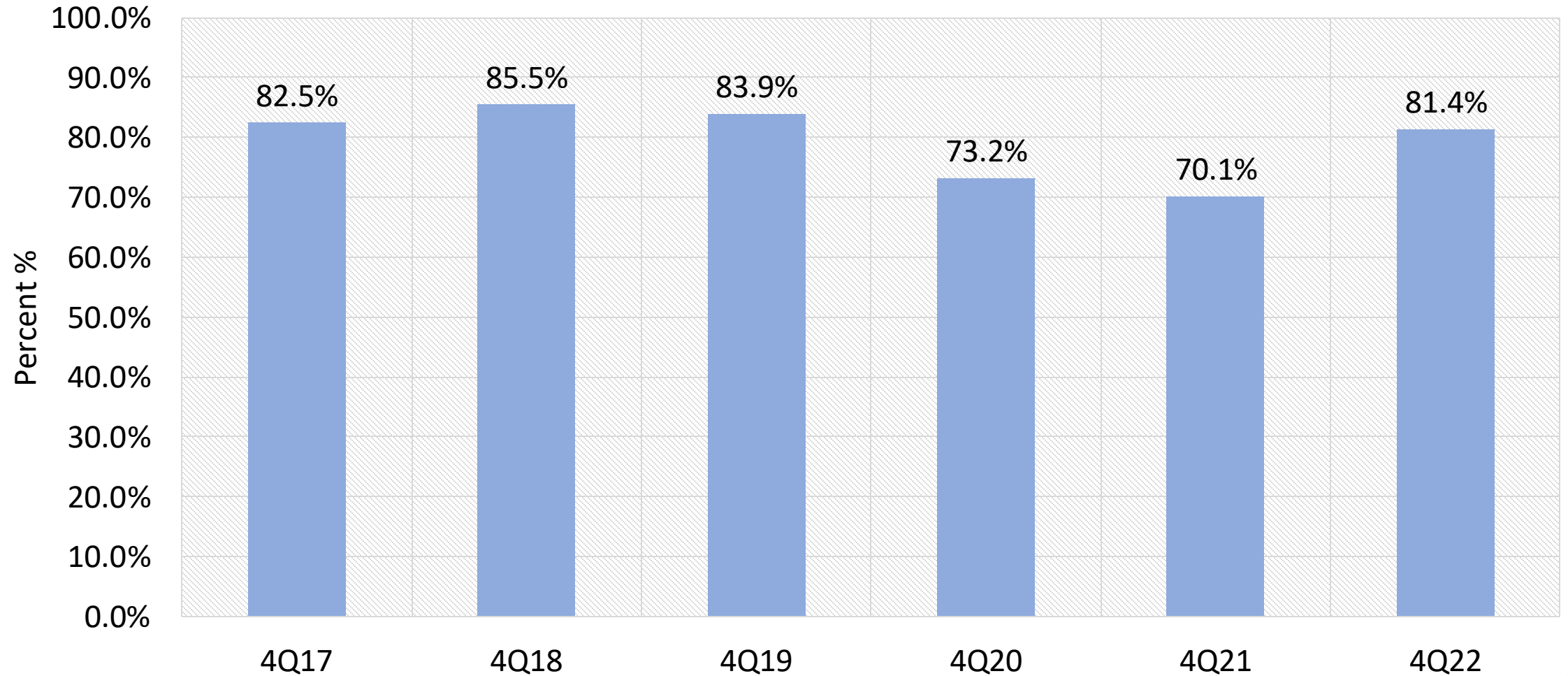




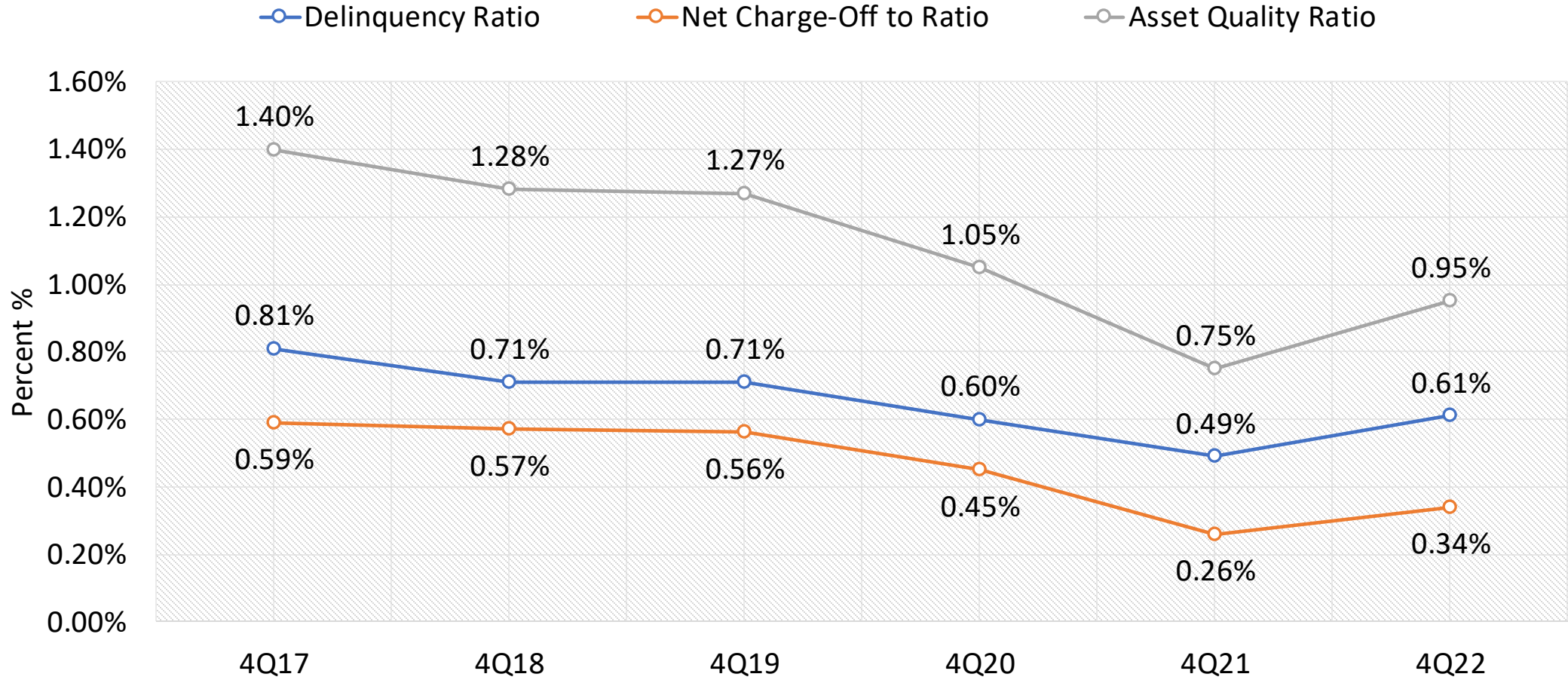
## Net-Worth Capital Growth Trend As of December 31, 2022



## Loan-to-Deposit Ratio Trend (%) As of December 31, 2022

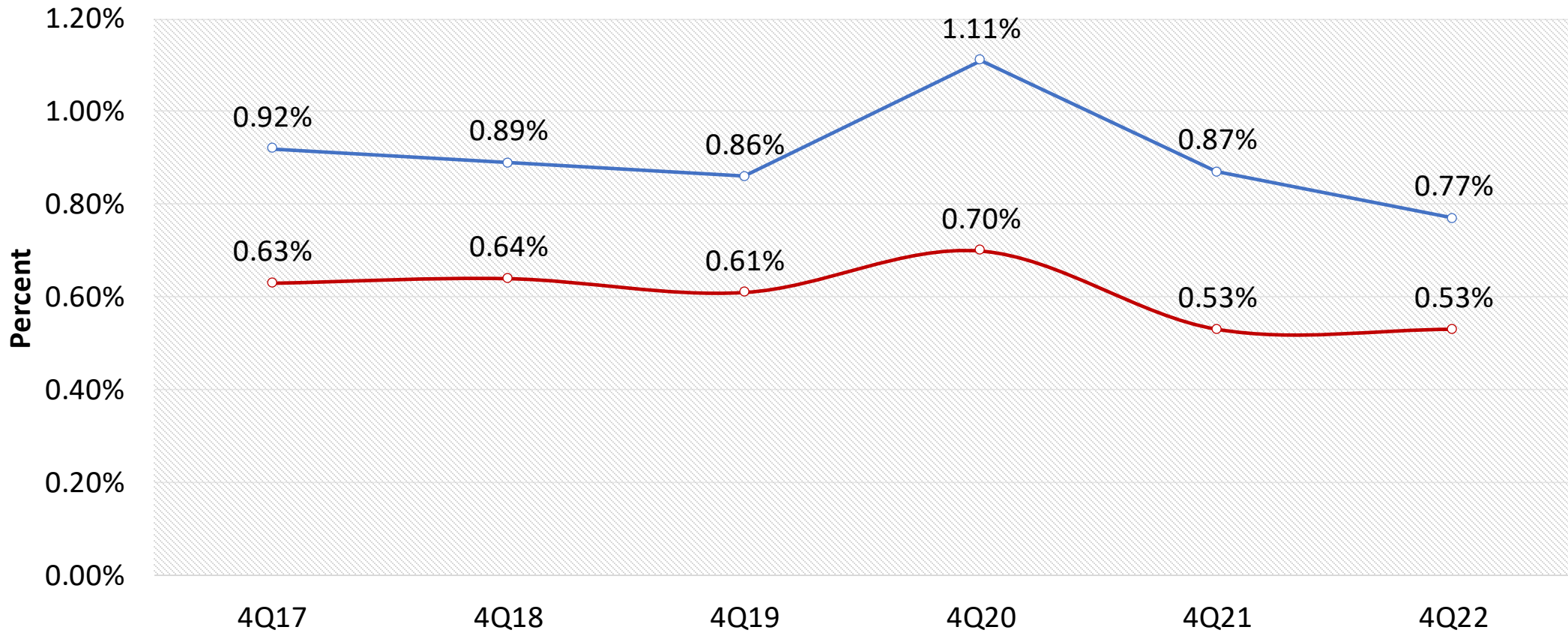


## Asset Quality Ratios (%) As of December 31, 2022



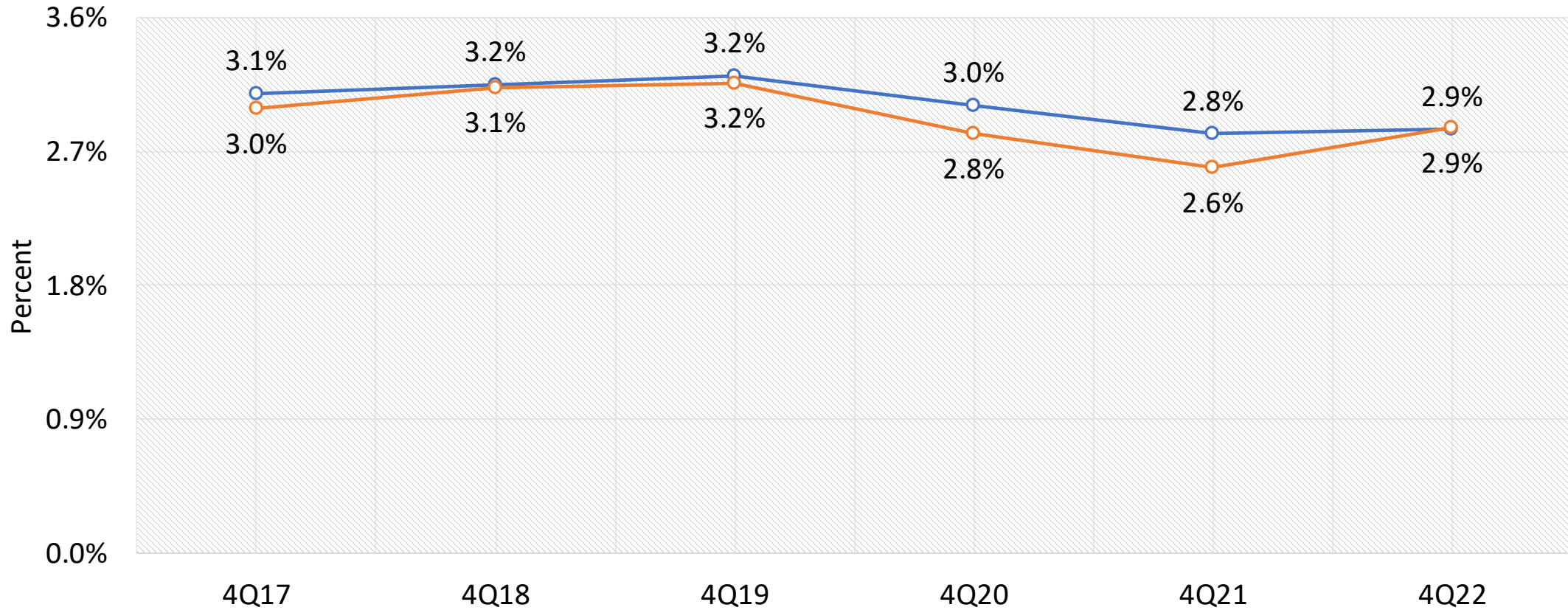
## Loan Loss Reserves Trend % (Allowance for Loan Losses) As of December 31, 2022

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

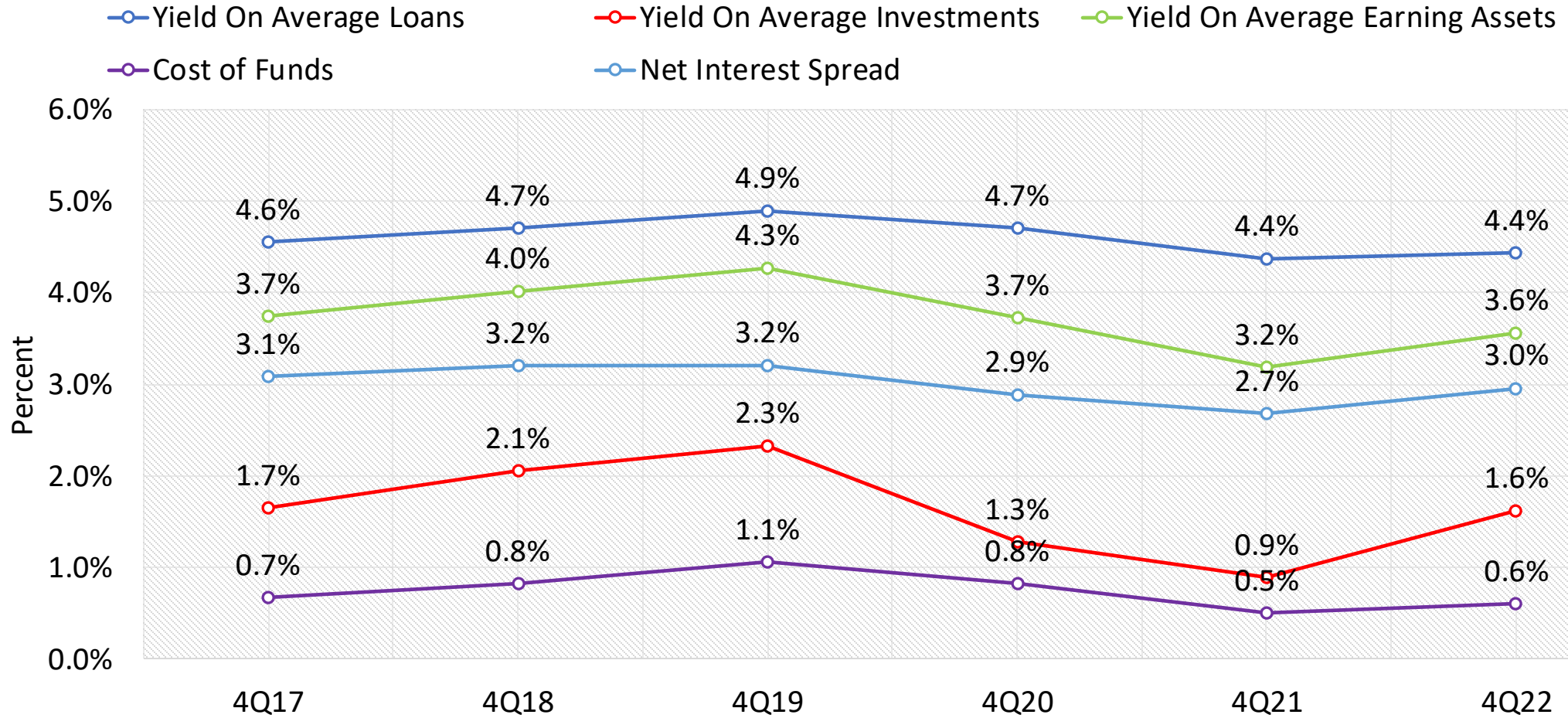


## Net Interest Margin vs Operating Expense Ratio As of December 31, 2022

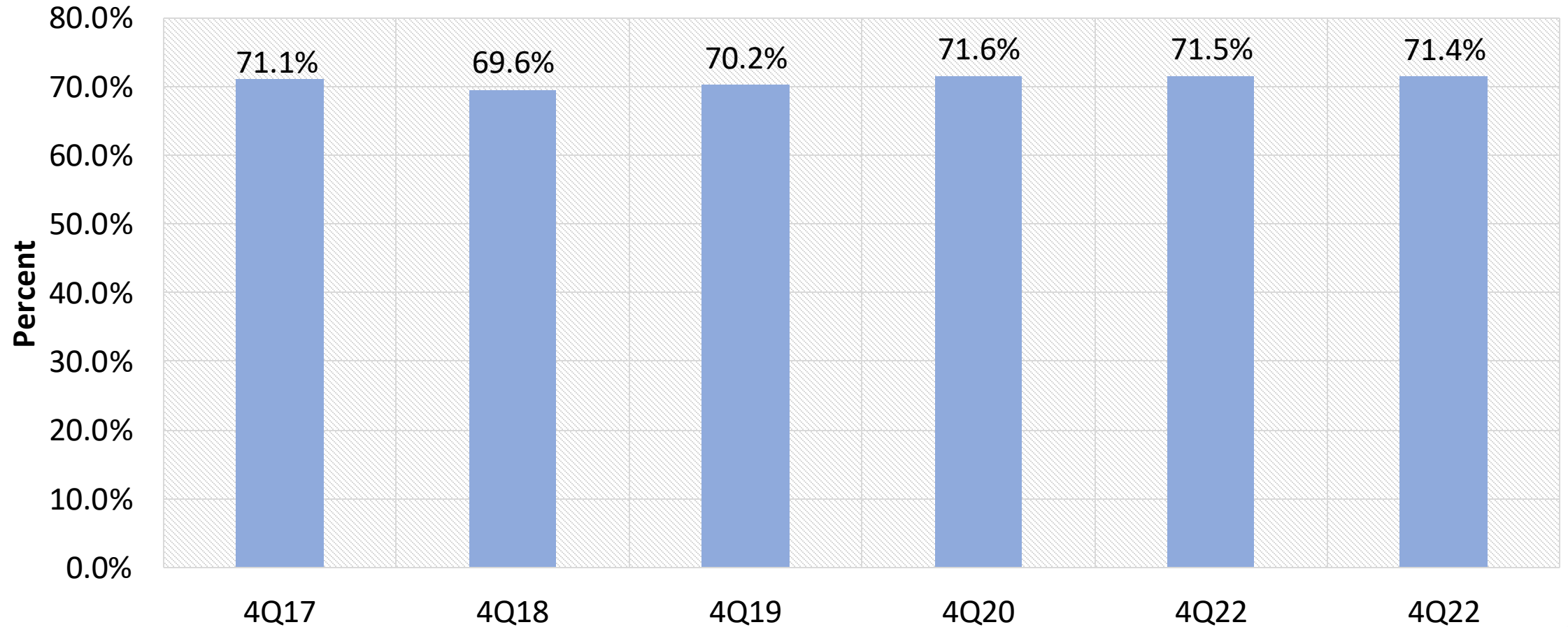
—○ Net Interest Income To Avg. Assets    —○ Operating Expense To Avg. Assets



## Yield Spread Trend Analysis As of December 31, 2022



**Efficiency Ratio % Trend**  
**(the cost incurred by a CU to generate one dollar of revenue)**  
**As of December 31, 2022**

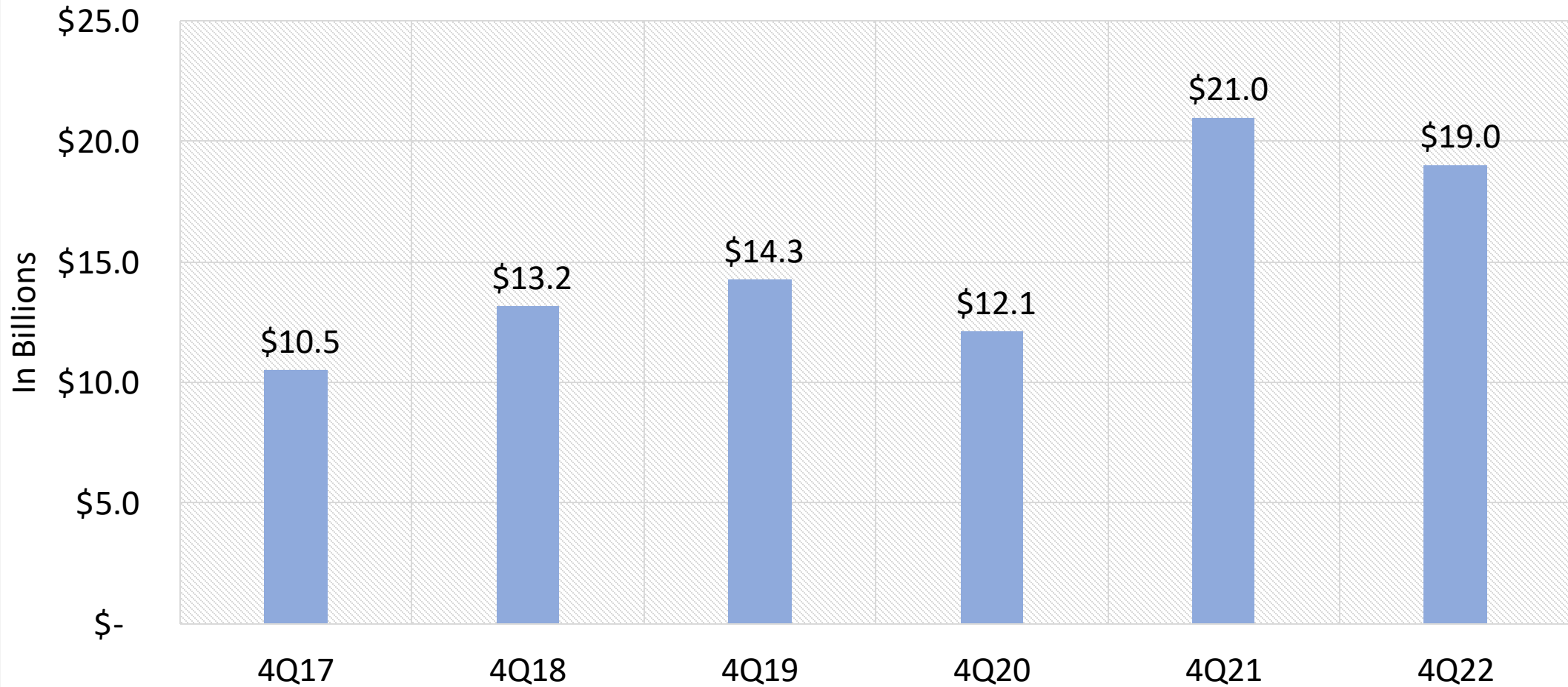


# Earnings and Capital

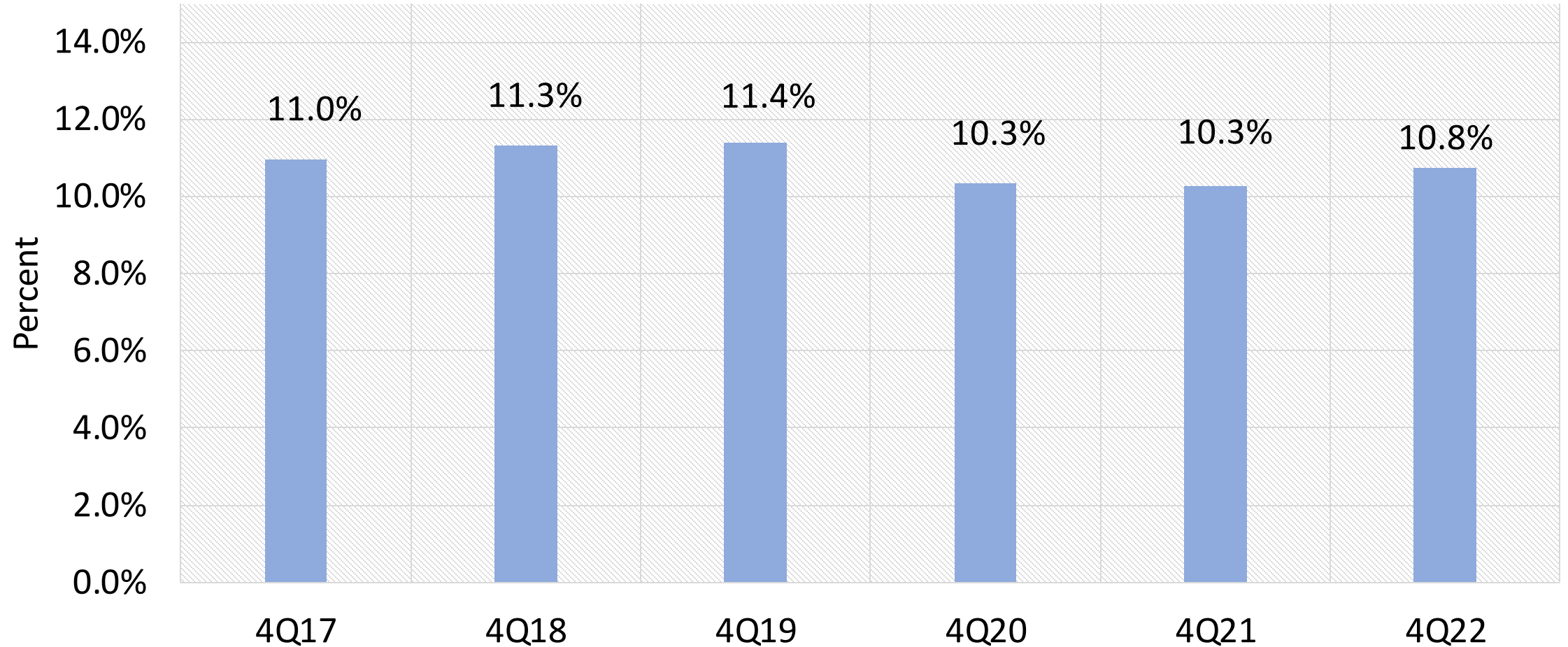
Credit Union Industry Statistics and Key Performance Indicators (KPIs)



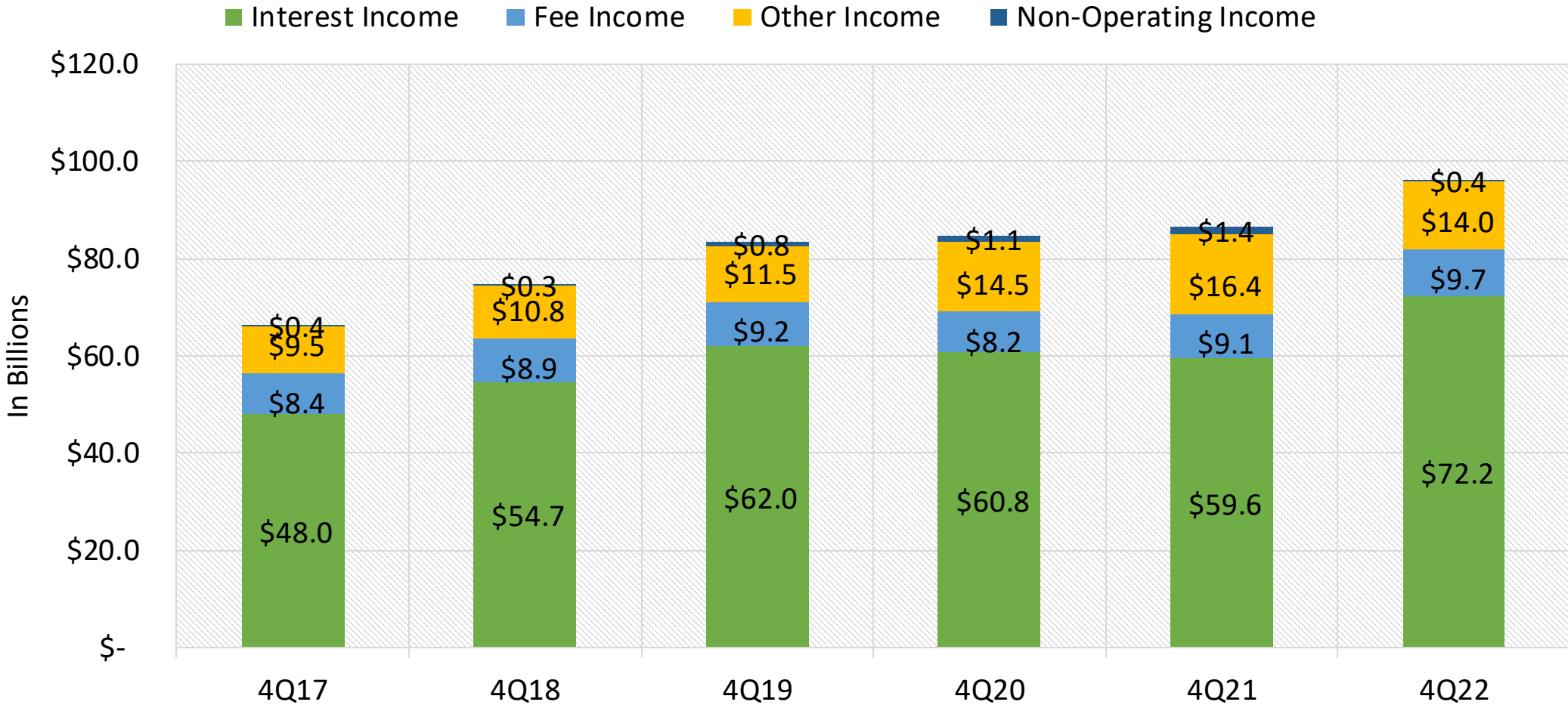
## Net Income (\$) Trend As of December 31, 2022



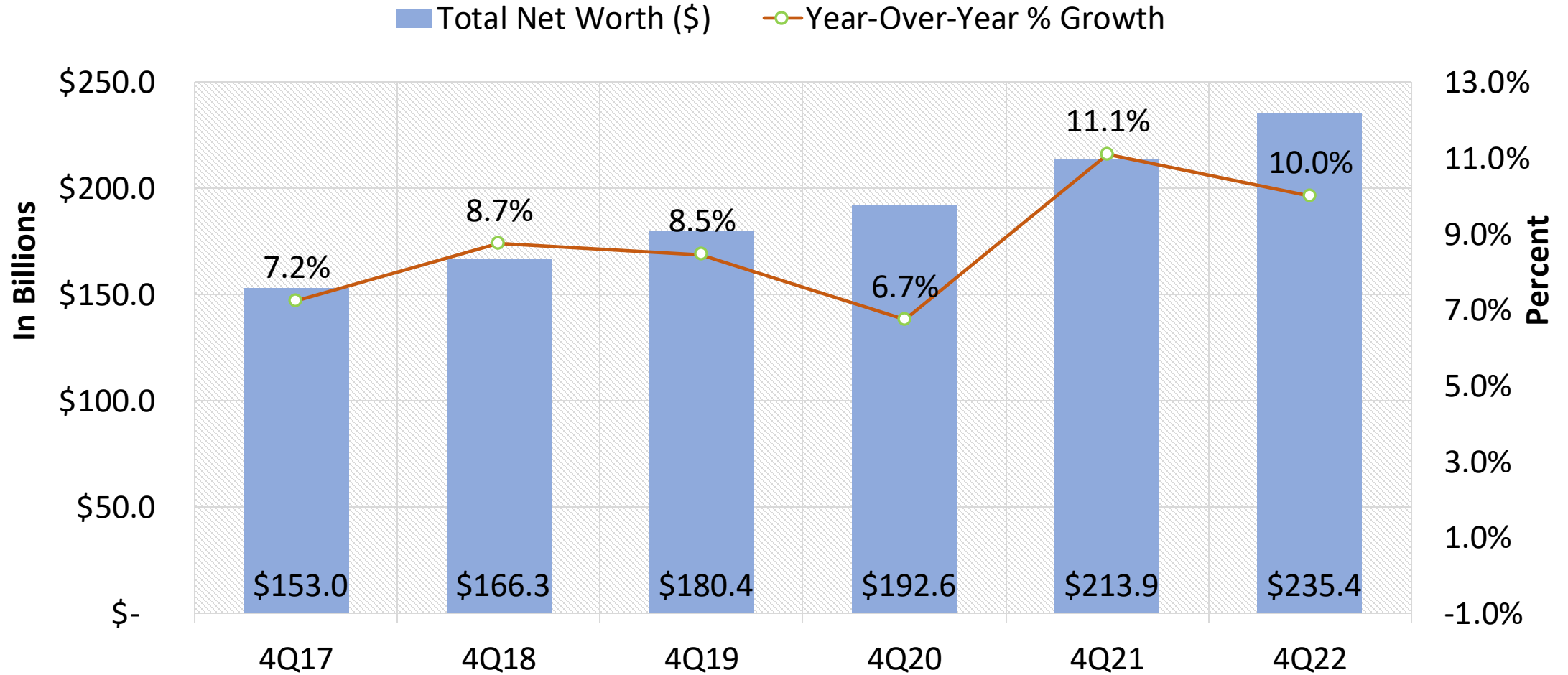
## Net-Worth Capital Ratio Trend As of December 31, 2022



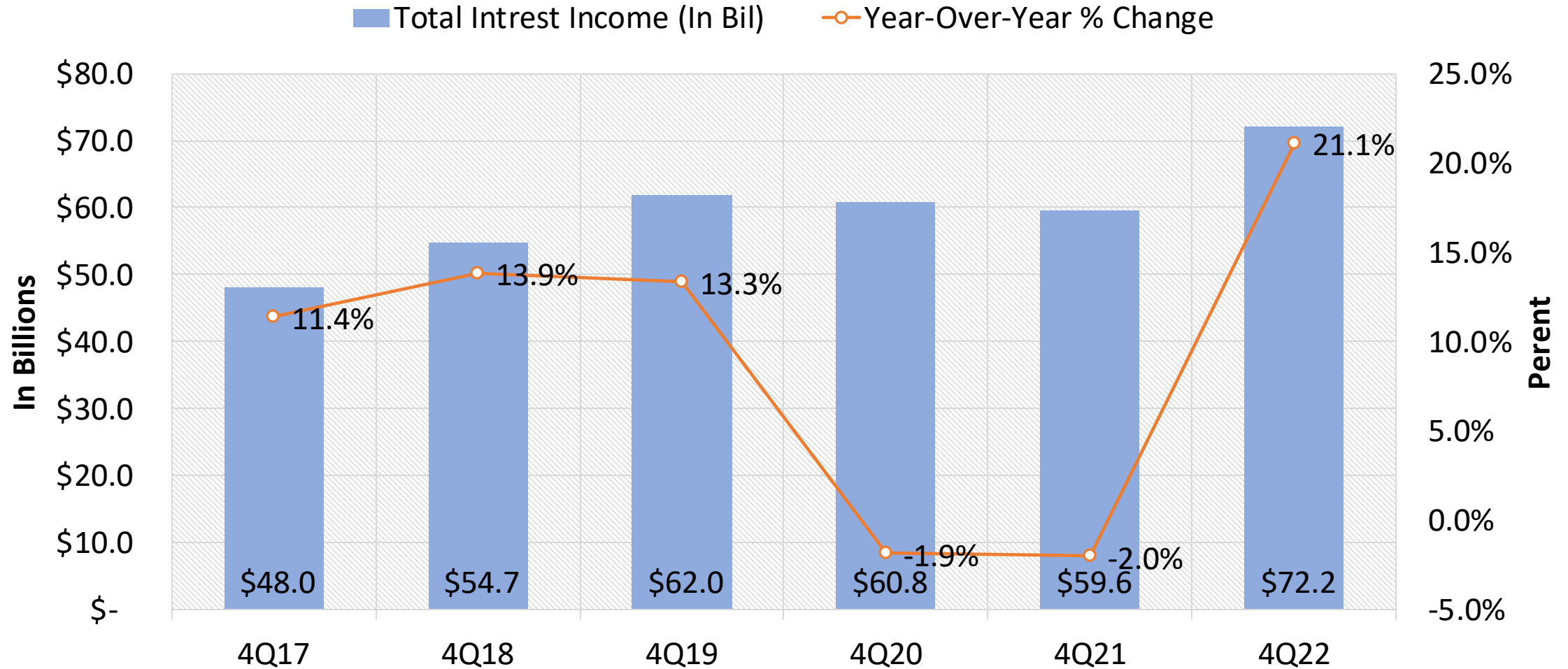
## Gross Revenue Breakdown (\$) Trend As of December 31, 2022



## Net-Worth Capital Growth Trend As of December 31, 2022



## Total Interest Income (\$) Trend As of December 31, 2022



## Total Non-Interest Income (\$) Trend As of December 31, 2022

