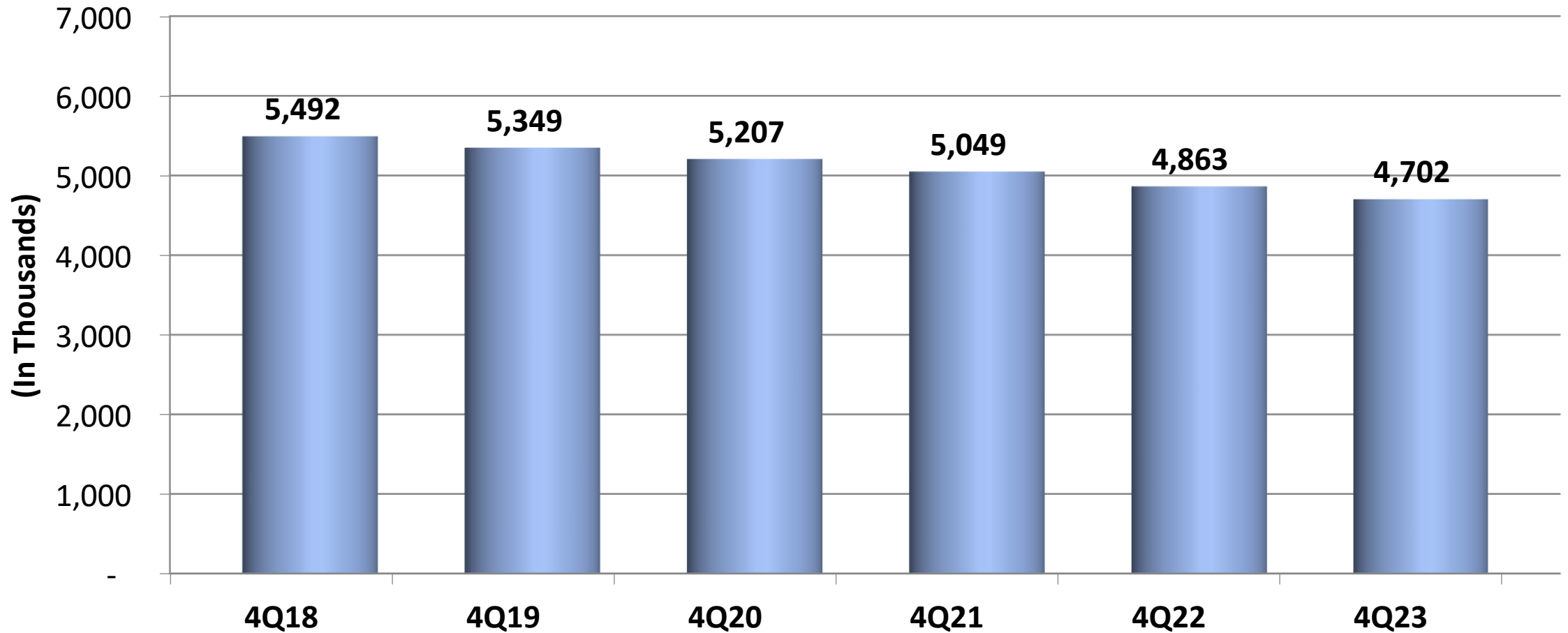


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 4th Quarter 2023

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of December 31, 2023



Asset-based Peer Group Statistics: Data As of December 31, 2023

Peer Group	Asset Size	# of CU's	% of Total # of CUs	# of Members	% of Total Assets	Total Assets	% of Total Members
1	Over \$4B	112	2.4%	65,301,051	46.43%	\$ 1,110,715,230,000	48.75%
2	\$2B -- < \$4B	127	2.7%	19,341,471	13.75%	\$ 342,745,730,000	15.04%
3	\$1B -- < \$2B	199	4.2%	16,846,992	11.98%	\$ 281,107,470,000	12.34%
4	\$850M -- < \$1B	63	1.3%	3,726,494	2.65%	\$ 58,284,910,000	2.56%
5	\$650M -- < \$850M	122	2.6%	5,822,506	4.14%	\$ 91,063,400,000	4.00%
6	\$450M -- < \$650M	152	3.2%	5,517,722	3.92%	\$ 82,411,360,000	3.62%
7	\$350M -- < \$450M	143	3.0%	3,939,048	2.80%	\$ 56,718,450,000	2.49%
8	\$250M -- < \$350M	194	4.1%	3,993,234	2.84%	\$ 57,870,070,000	2.54%
9	\$150M -- < \$250M	368	7.8%	5,180,166	3.68%	\$ 71,074,640,000	3.12%
10	\$100M -- < \$150M	339	7.2%	3,152,057	2.24%	\$ 41,572,180,000	1.82%
11	\$50M -- < \$100M	647	13.8%	3,889,293	2.77%	\$ 46,729,830,000	2.05%
12	\$20M -- < \$50M	826	17.6%	2,479,636	1.76%	\$ 27,272,920,000	1.20%
13	\$10M -- < \$20M	468	10.0%	792,956	0.56%	\$ 6,782,580,000	0.30%
14	\$5M -- < \$10M	384	8.2%	387,379	0.28%	\$ 2,776,420,000	0.12%
15	\$2M -- < \$5M	273	5.8%	178,305	0.13%	\$ 931,680,000	0.04%
16	Under \$2M	285	6.1%	81,422	0.06%	\$ 252,530,000	0.01%
TOTAL		4,702	100.00%	140,629,732	100.00%	\$ 2,278,309,400,000	100.0%

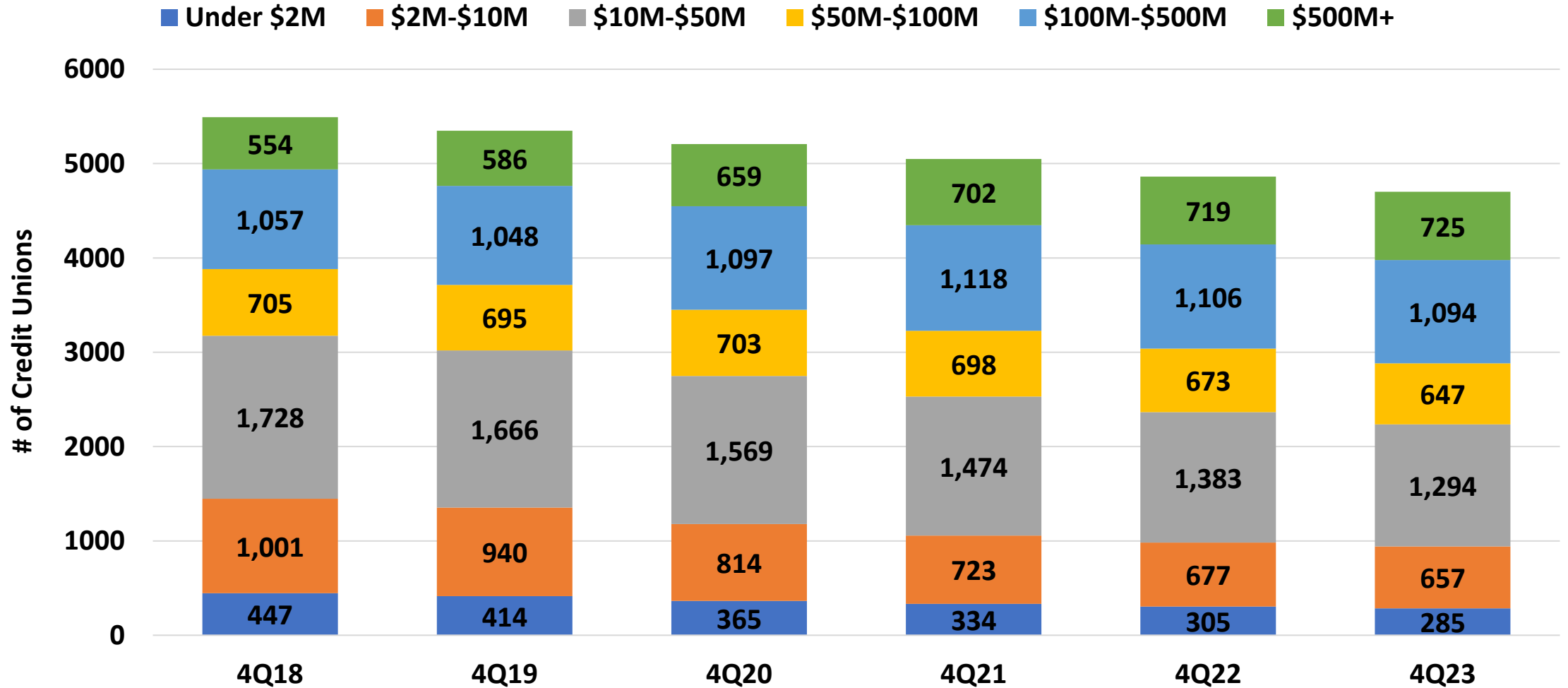
Credit Union Industry Metrics

	As of 12/31/2023	Year-Over-Year % Growth	As of 12/31/2022	Year-Over-Year % Growth
Members	140.6M	3.0%	136.6M	4.3%
Assets	\$2,278.3B	4.0%	\$2,190.2B	5.1%
Loans	\$1,617.8B	6.4%	\$1,521.0B	19.9%
Deposits	\$1,900.4B	1.7%	\$1,869.4B	3.3%
Investments	\$537.1B	-1.8%	\$546.7B	-22.2%
Net Worth Capital	\$249.1B	5.8%	\$235.4B	10.0%
Borrowed Funds	\$137.1B	37.6%	\$99.6B	131.9%

ROA (Return-On-Assets) Drivers

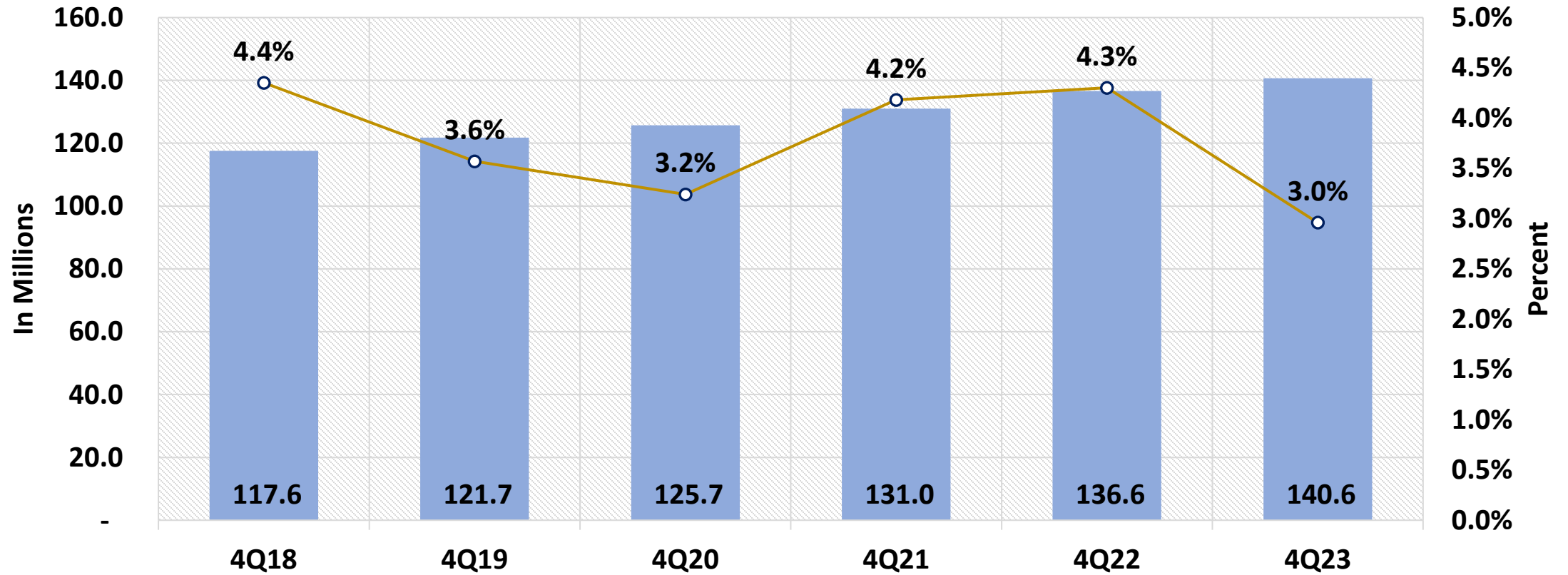
Ratio (% of Average Assets)	4Q 2023	4Q 2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.01%	2.86%	0.15% bps
+ Fees & Other Income	1.14%	1.14%	0.00% bps
- Operating Expenses	2.95%	2.85%	0.10% bps
- Provision for Loan Losses	0.51%	0.25%	0.26% bps
= ROA	0.69%	0.90%	-0.21% bps

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

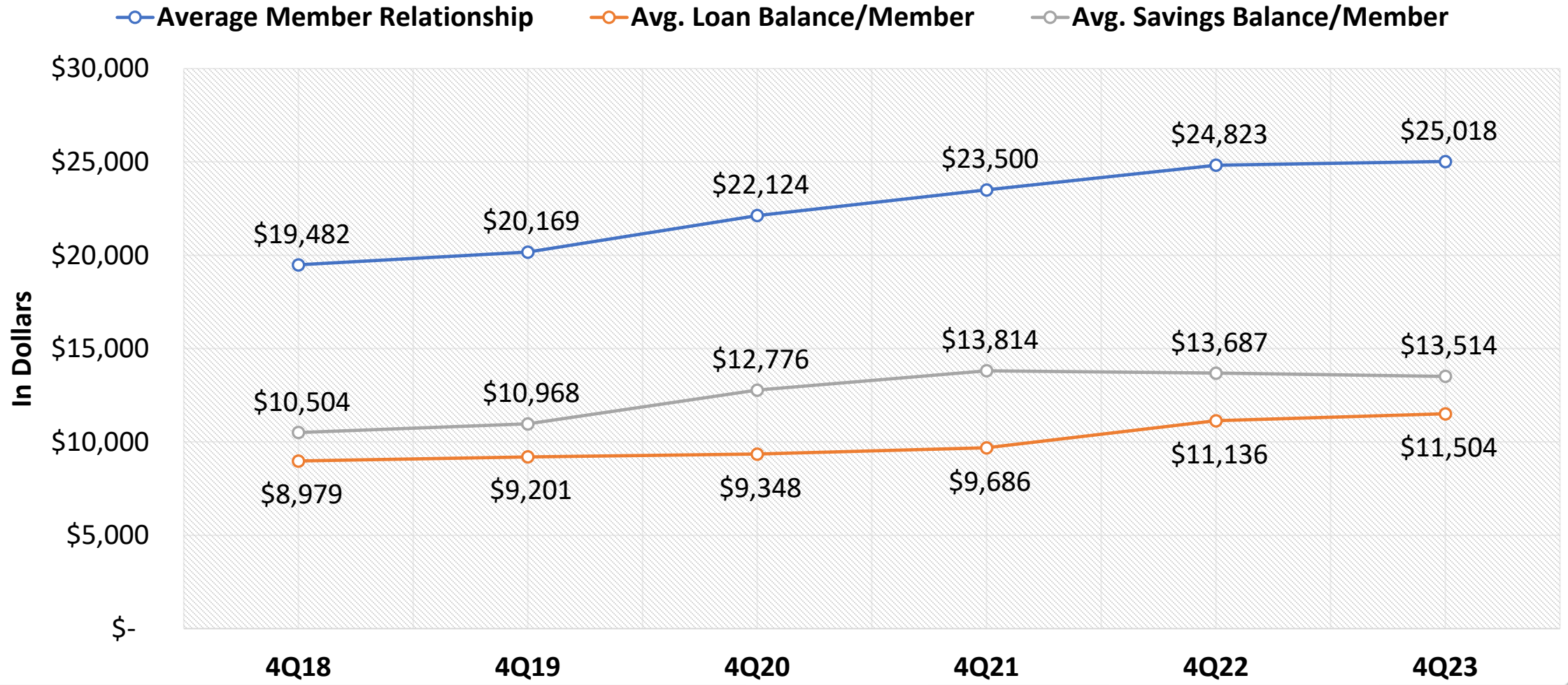


Membership Growth Trend As of December 31, 2023

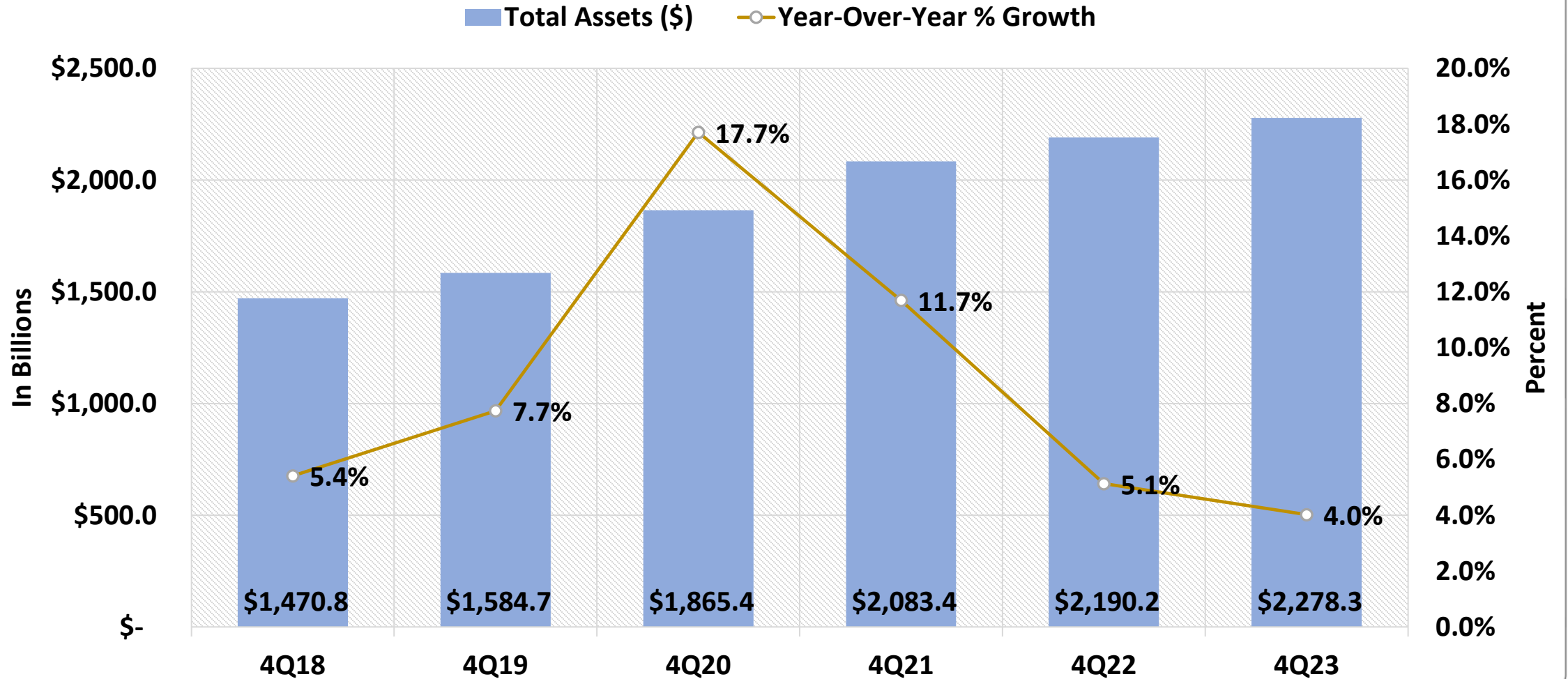
■ # of Members (In Millions) ○ Year-Over-Year % Growth



Member Relationship Trend Data As of December 31, 2023



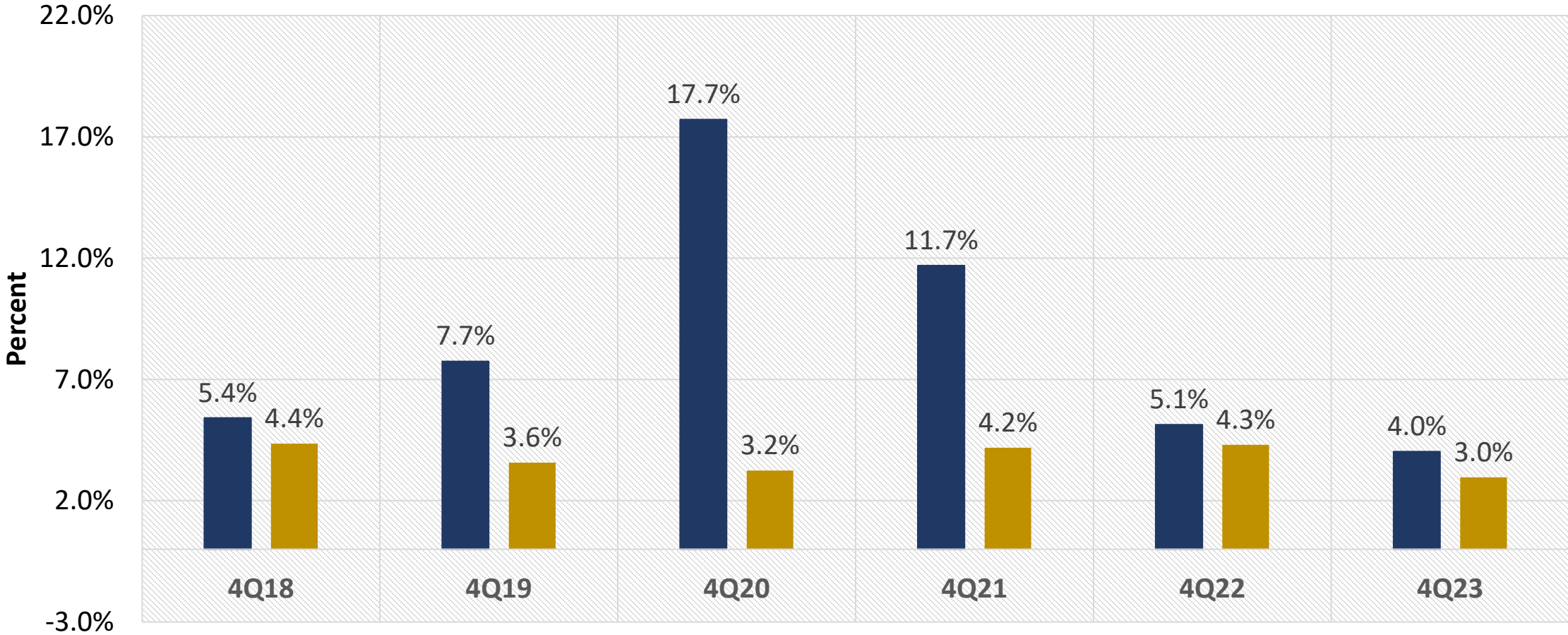
Asset Growth Trend As of December 31, 2023



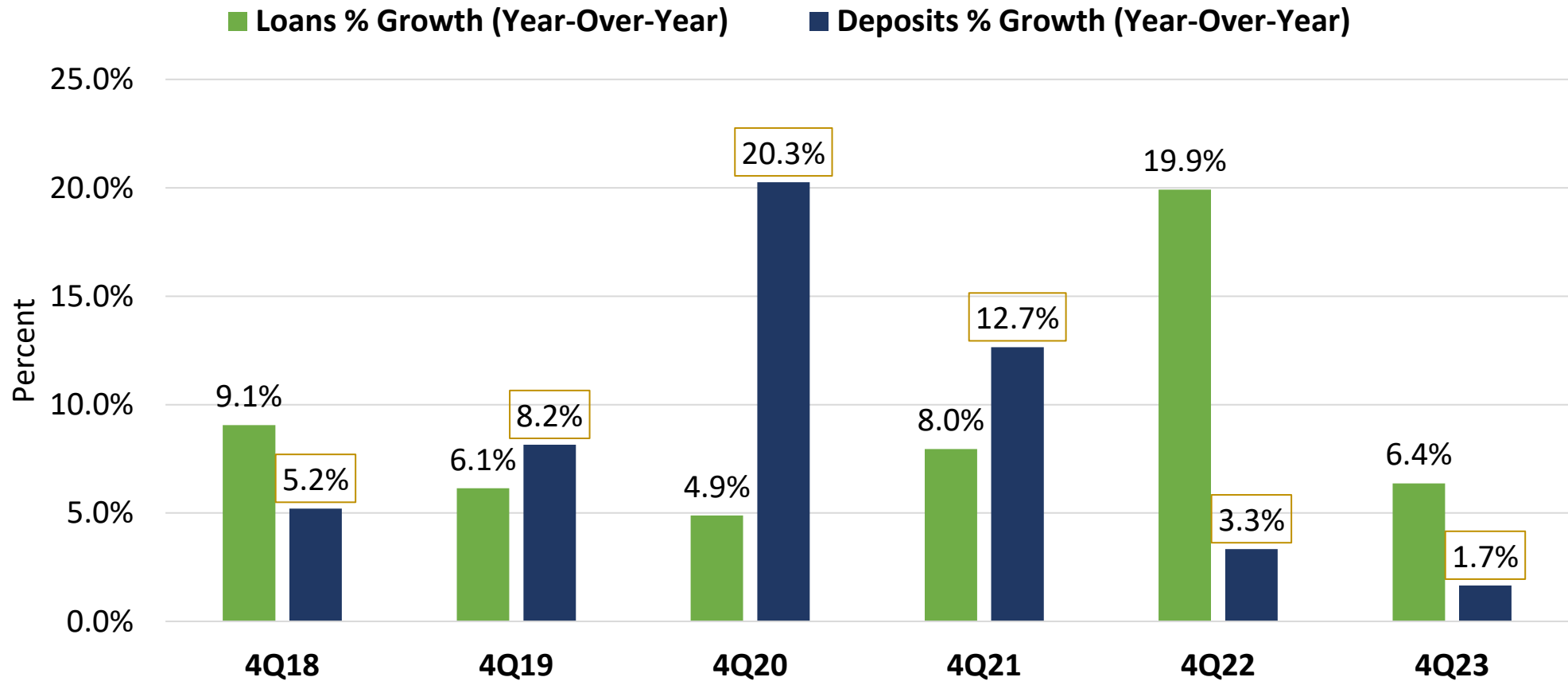
Asset Vs. Membership: % Growth Trend

Data As of December 31, 2023

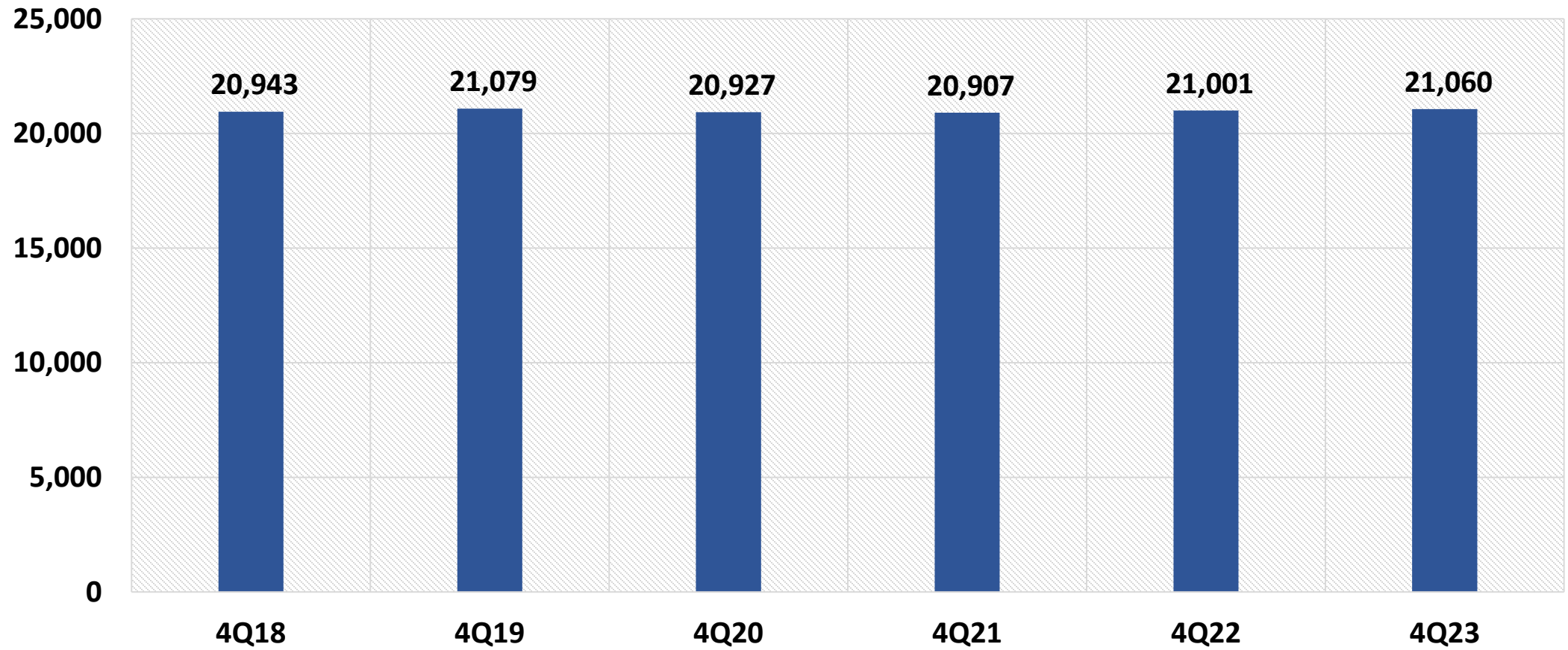
■ Asset % Growth (Year-Over-Year) ■ Membership % Growth (Year-Over-Year)



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



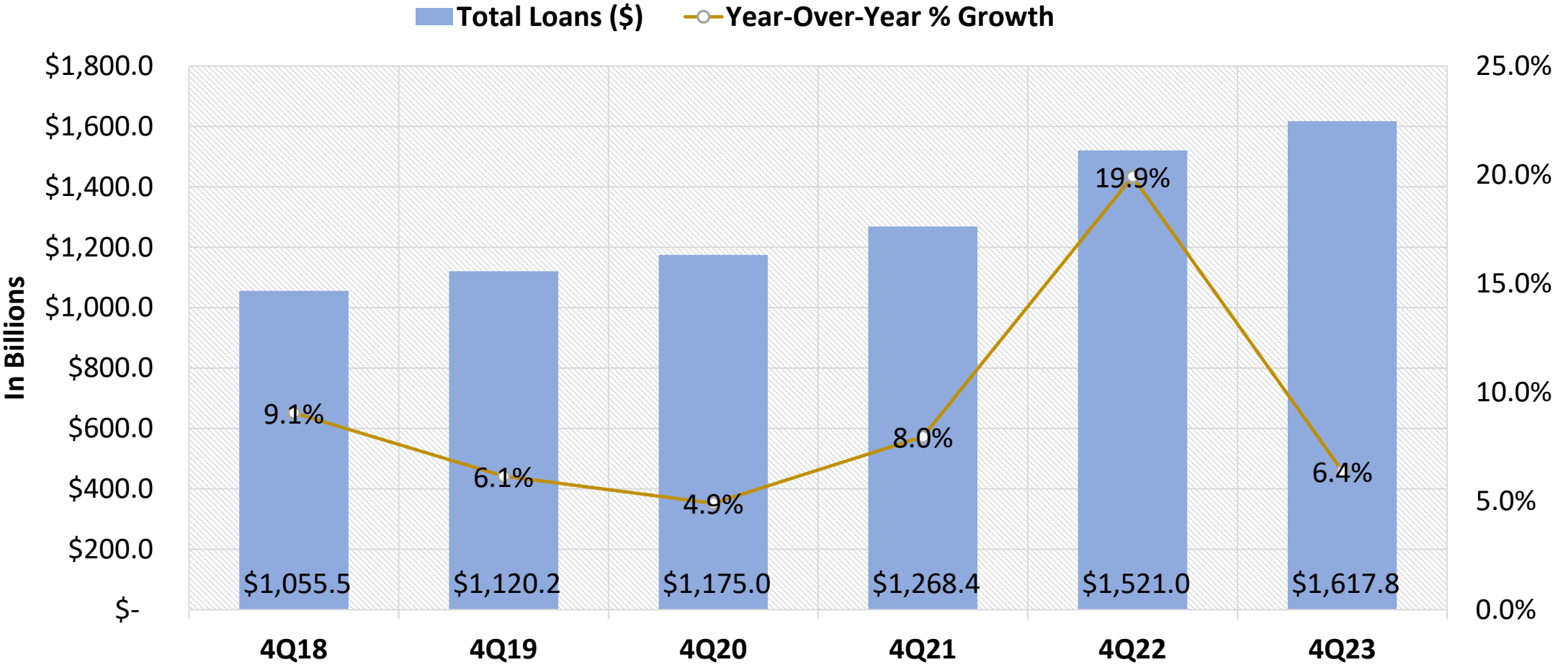
of Credit Union Branch Offices Data As of December 31, 2023



Lending

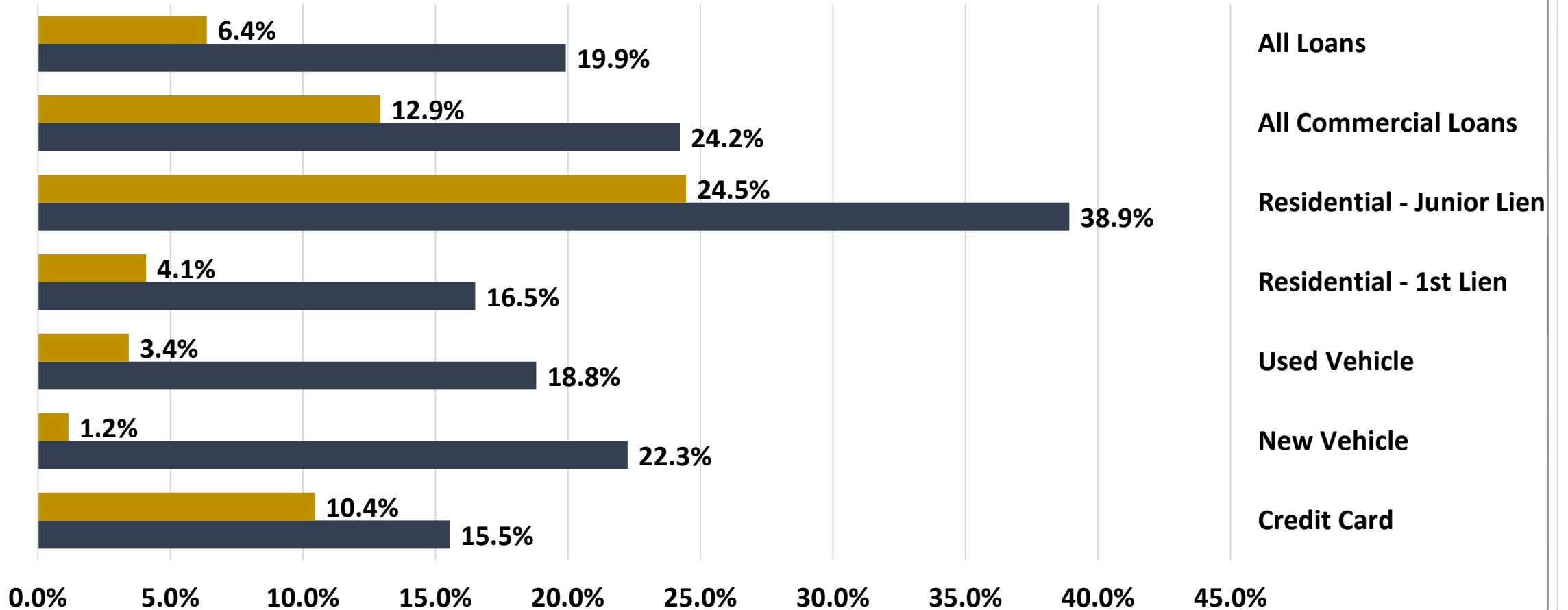
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend As of December 31, 2023

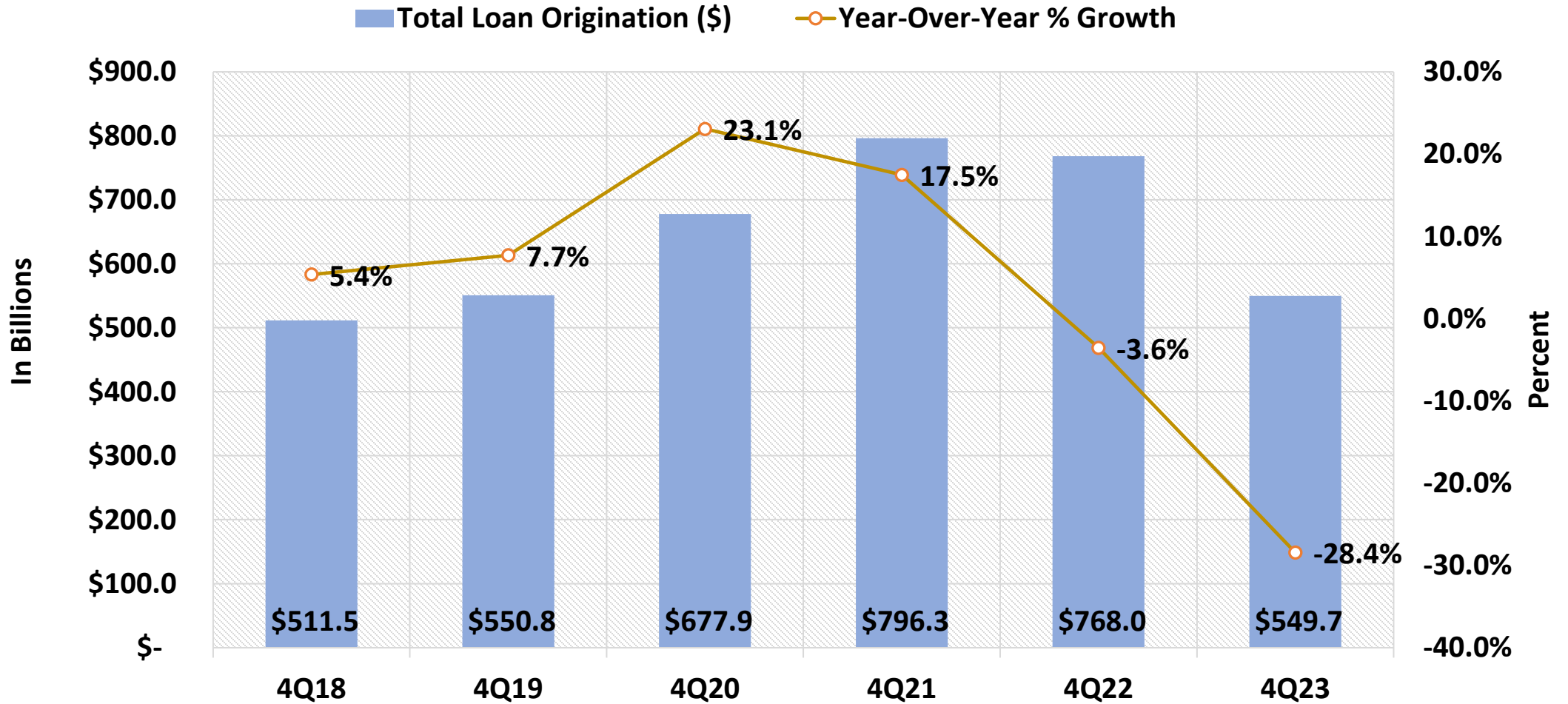


Loan Growth By Type: Year-Over-Year % Growth Data As of December 31, 2023

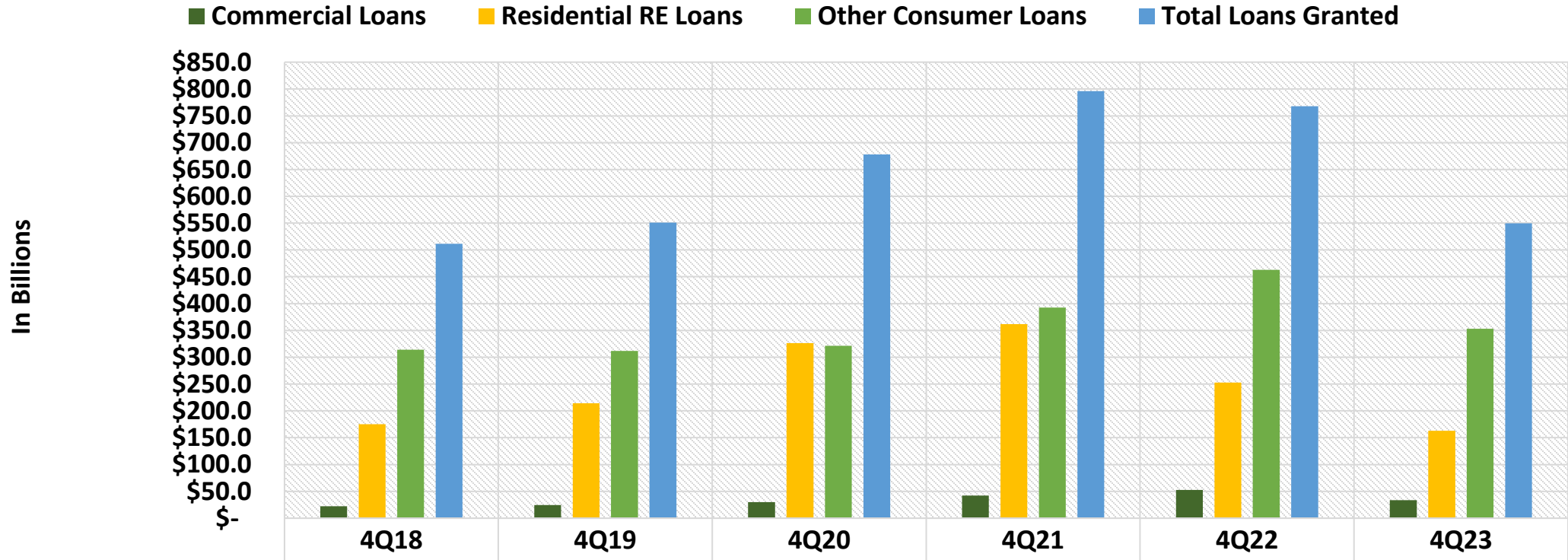
■ 4Q23 ■ 4Q22



Loan Origination Trend (Year-To-Date) Data As of December 31, 2023



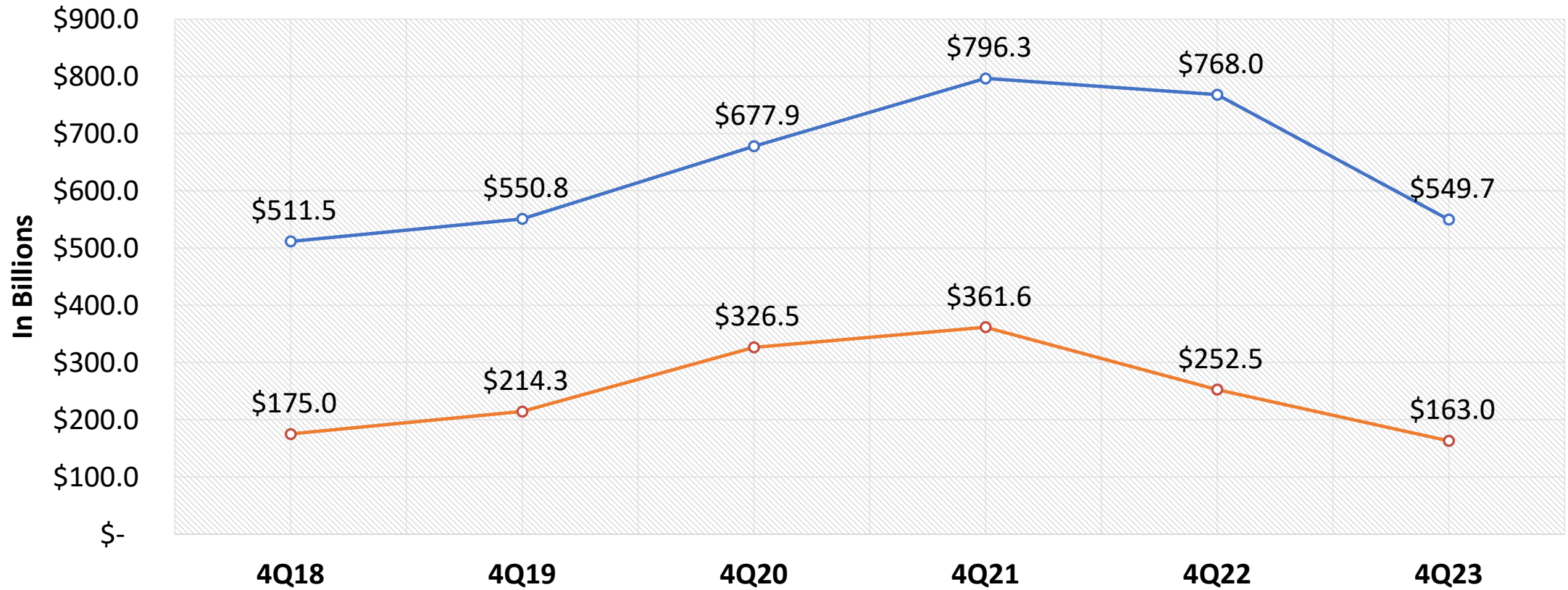
Loan Origination Trend: By Loan Type (Year-To-Date) Data As of December 31, 2023



	4Q18	4Q19	4Q20	4Q21	4Q22	4Q23
■ Commercial Loans	\$22.2	\$24.6	\$30.0	\$42.0	\$52.6	\$33.6
■ Residential RE Loans	\$175.0	\$214.3	\$326.5	\$361.6	\$252.5	\$163.0
■ Other Consumer Loans	\$314.3	\$312.0	\$321.4	\$392.7	\$462.9	\$353.2
■ Total Loans Granted	\$511.5	\$550.8	\$677.9	\$796.3	\$768.0	\$549.7

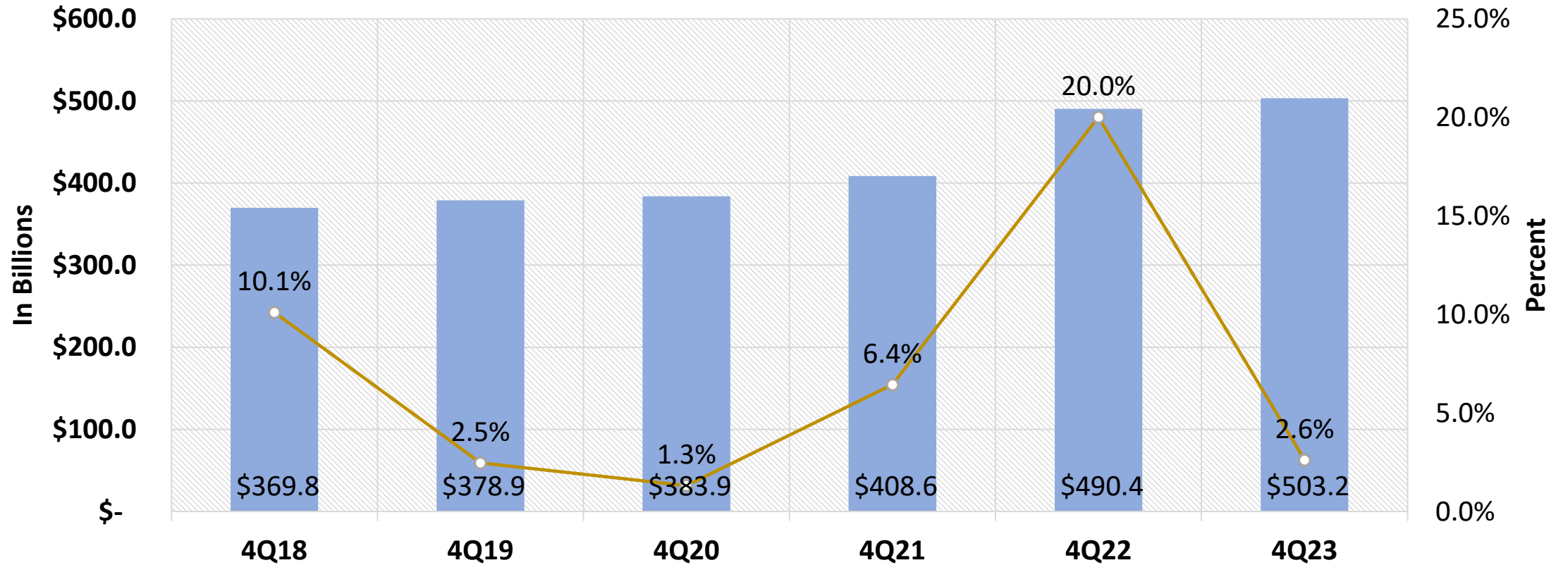
Loans Granted: All Loans vs. Real Estate Loans As of December 31, 2023

—○ Total Loan Origination (\$) —○ 1 to 4 Family Residential Loans

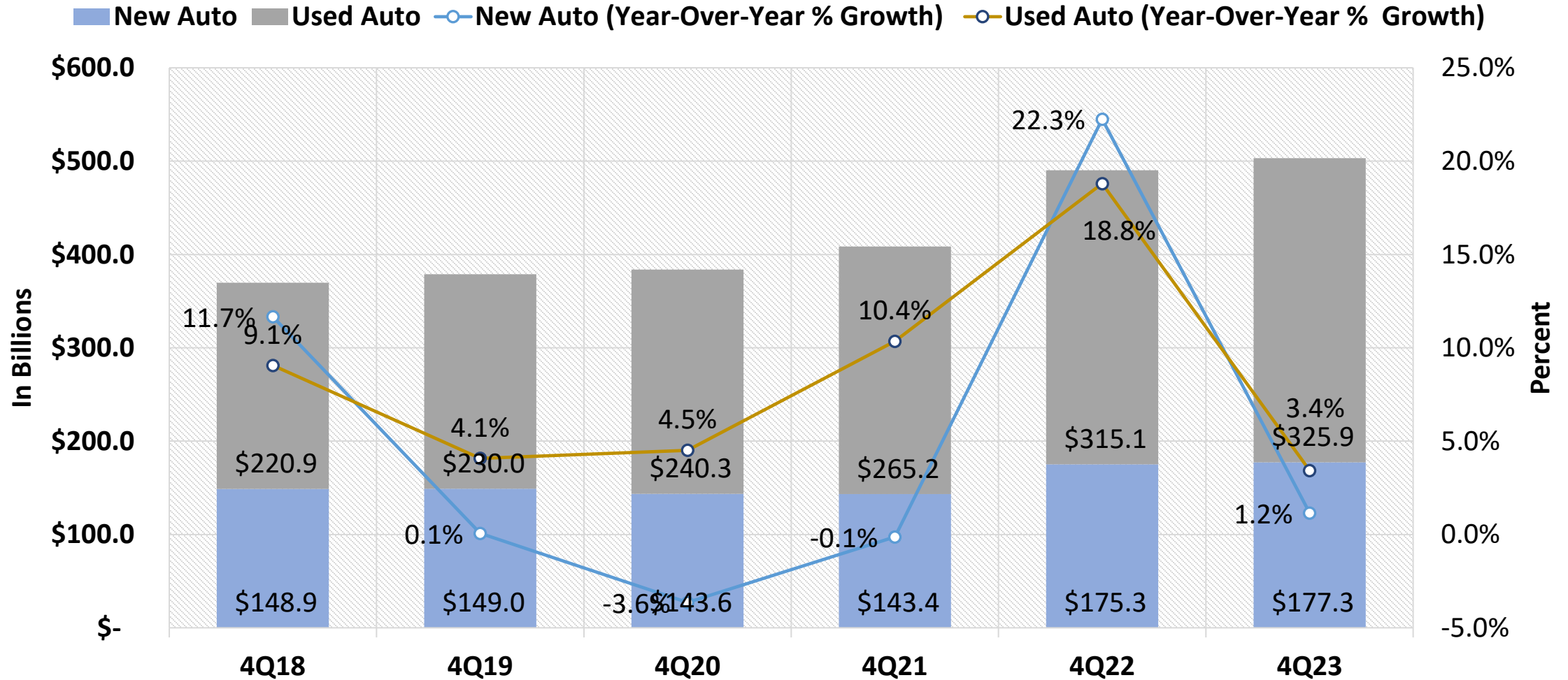


Auto Loan Growth Trend As of December 31, 2023

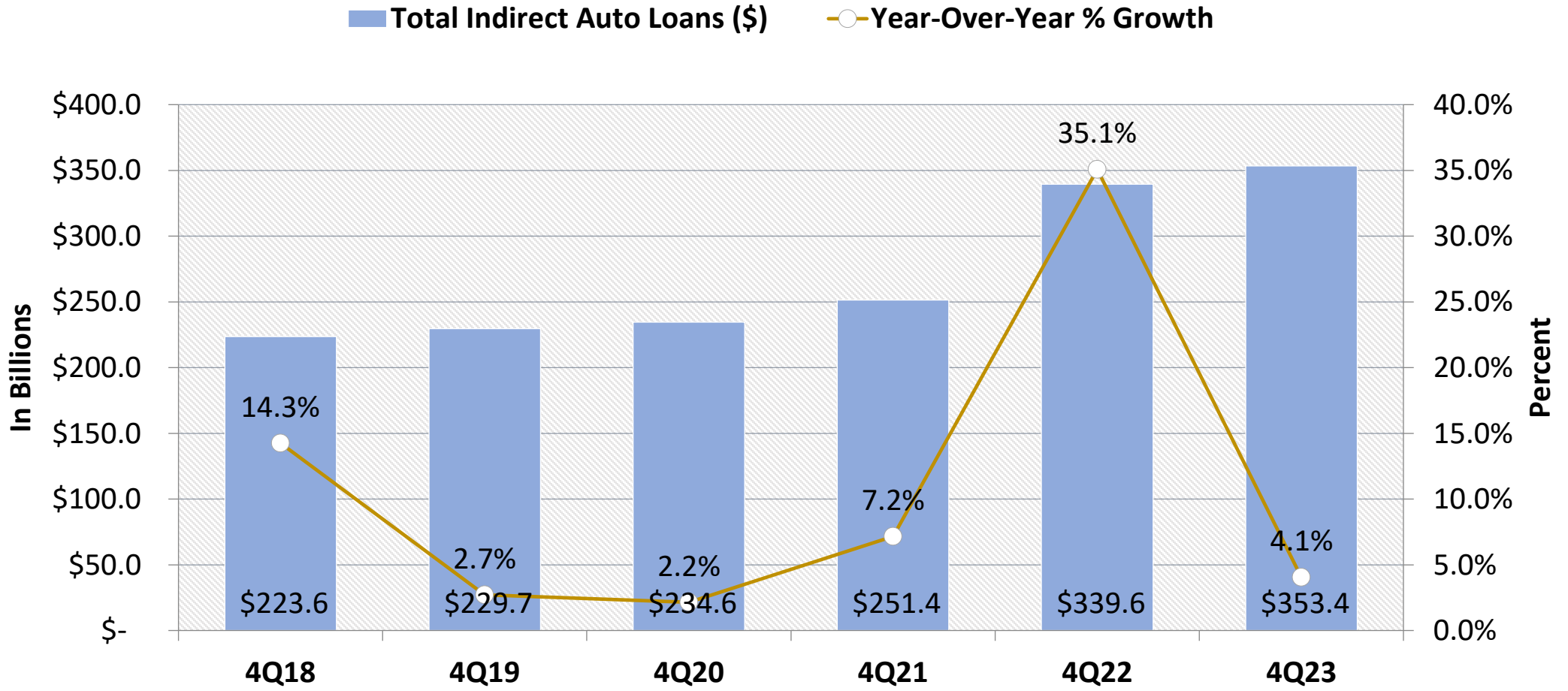
■ Total Auto Loans (\$) ● Year-Over-Year % Growth



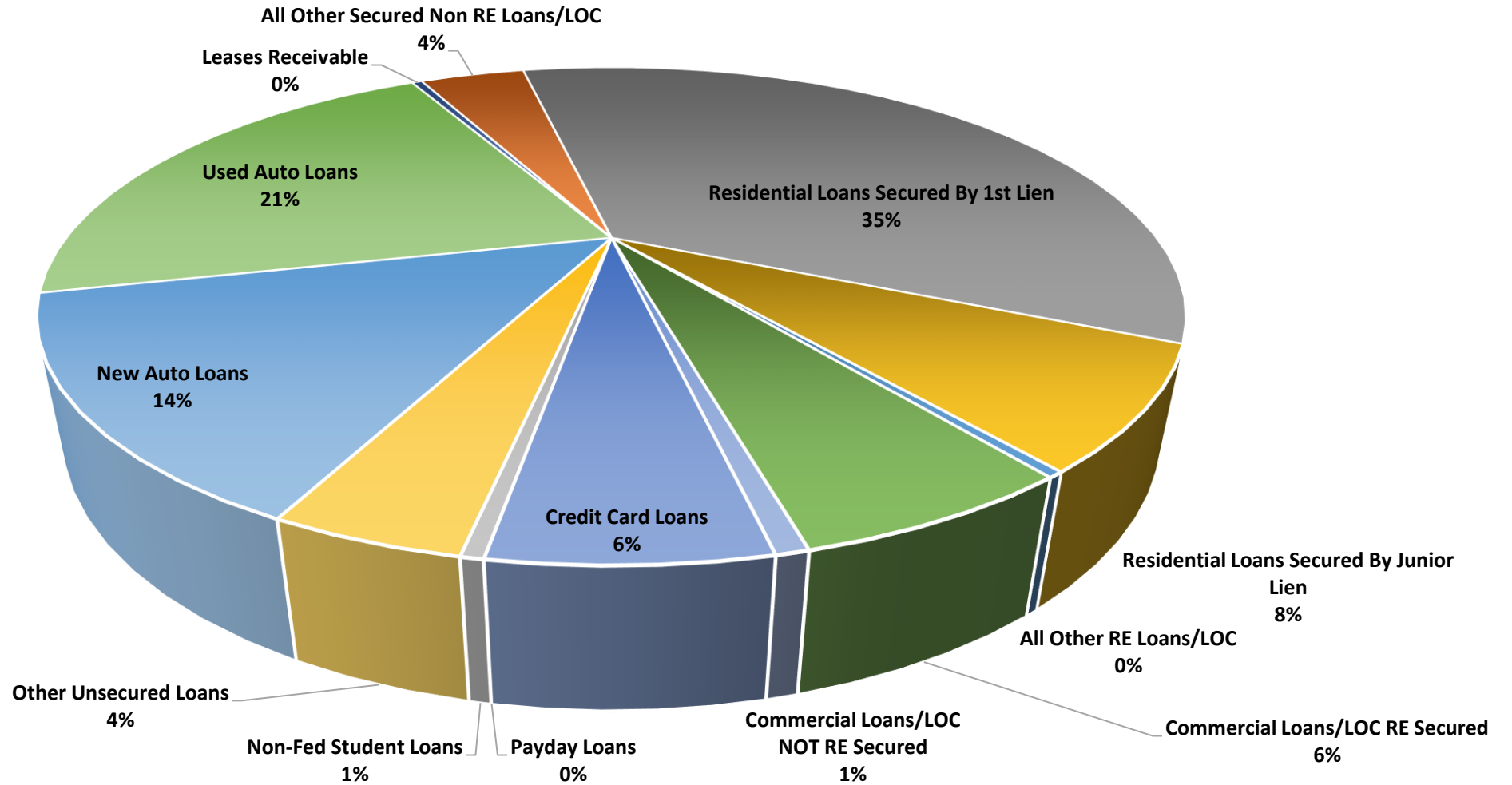
New Vs. Used Auto Loan Growth Trend As of December 31, 2023



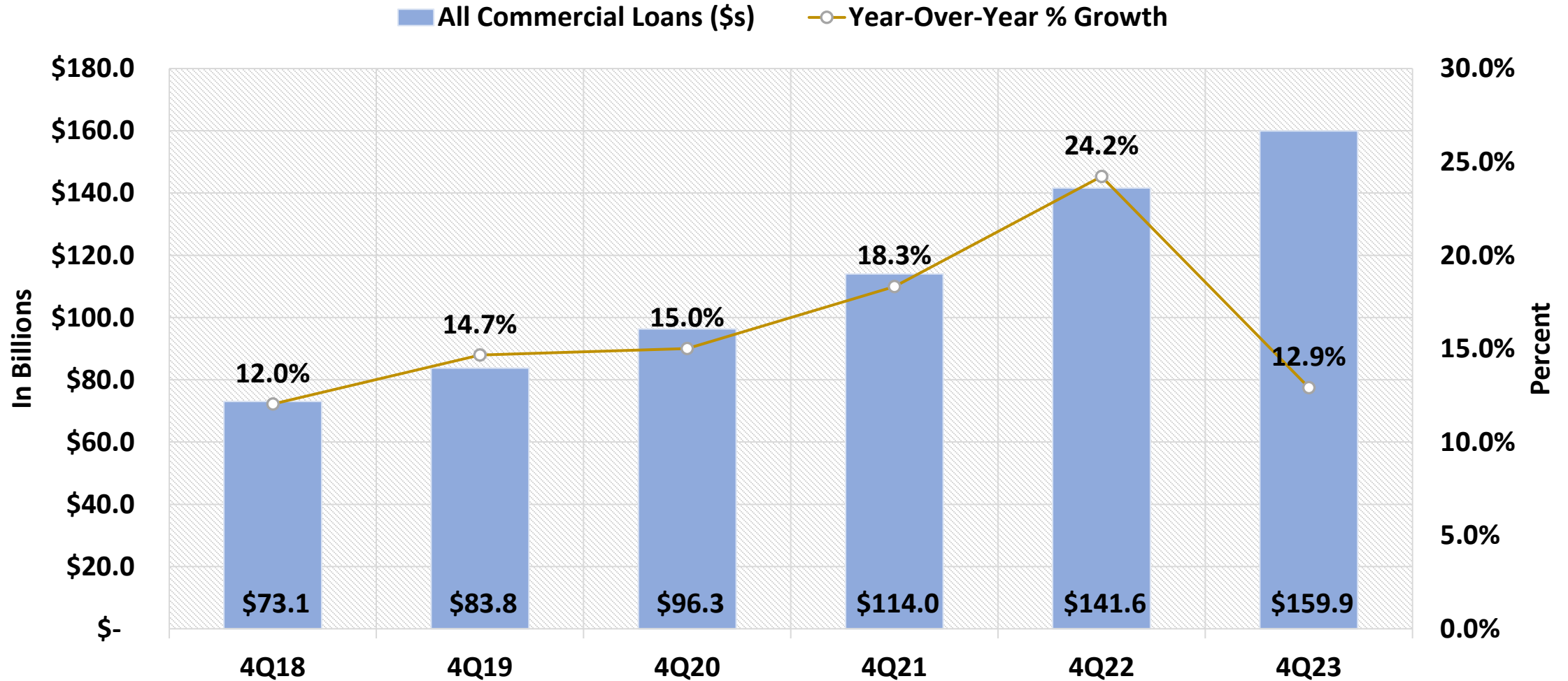
Indirect Auto Loan Growth Trend As of December 31, 2023



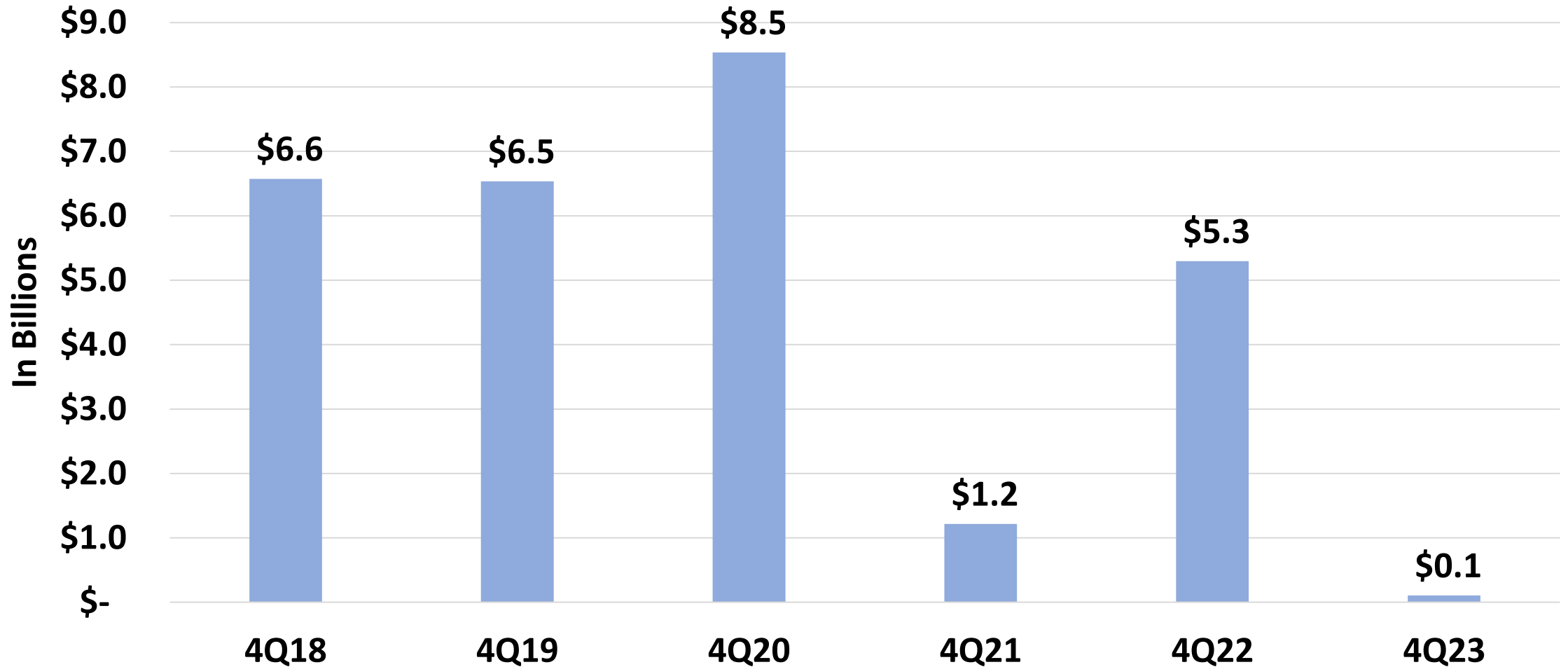
Loan Portfolio Composition As of As of December 31, 2023



All Commerical Loan Growth Trend As of December 31, 2023



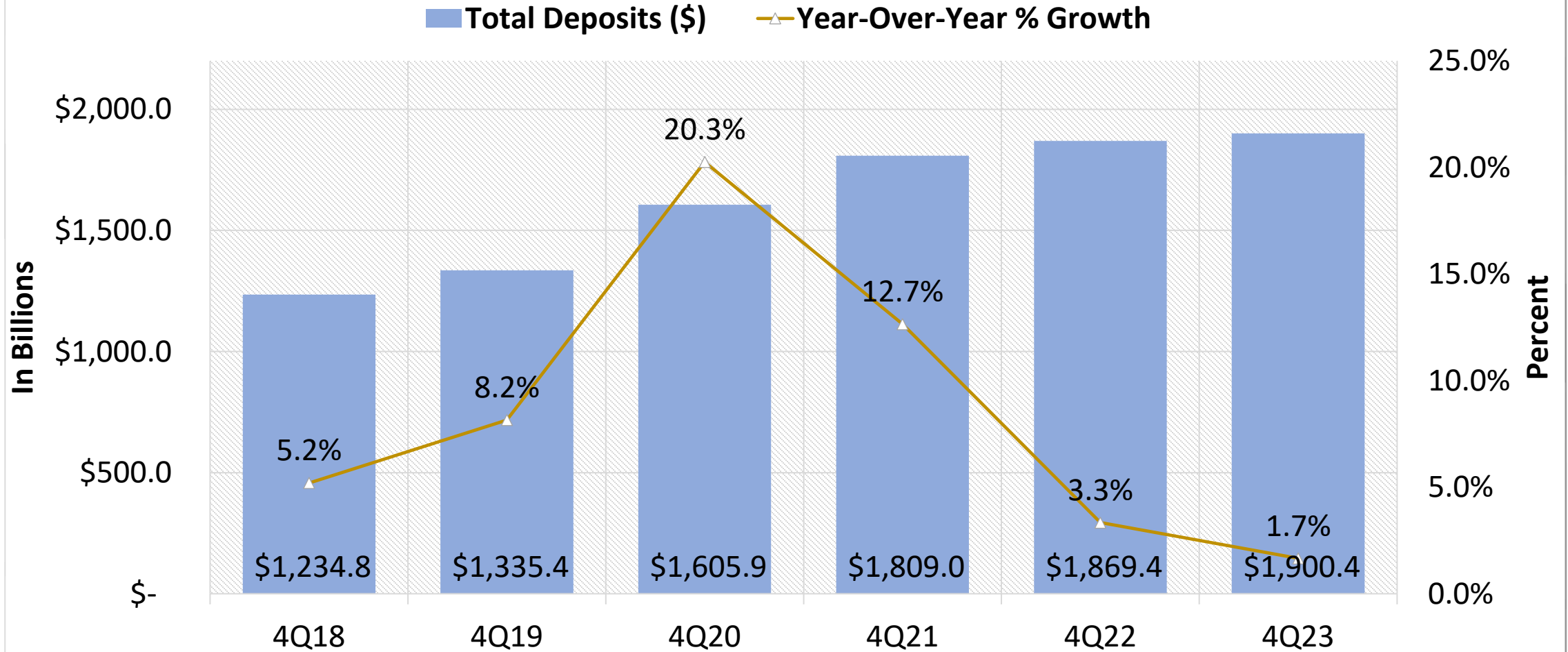
Provision for Loan Losses (\$) Trend As of December 31, 2023



Savings, Liquidity, Investments & Borrowings

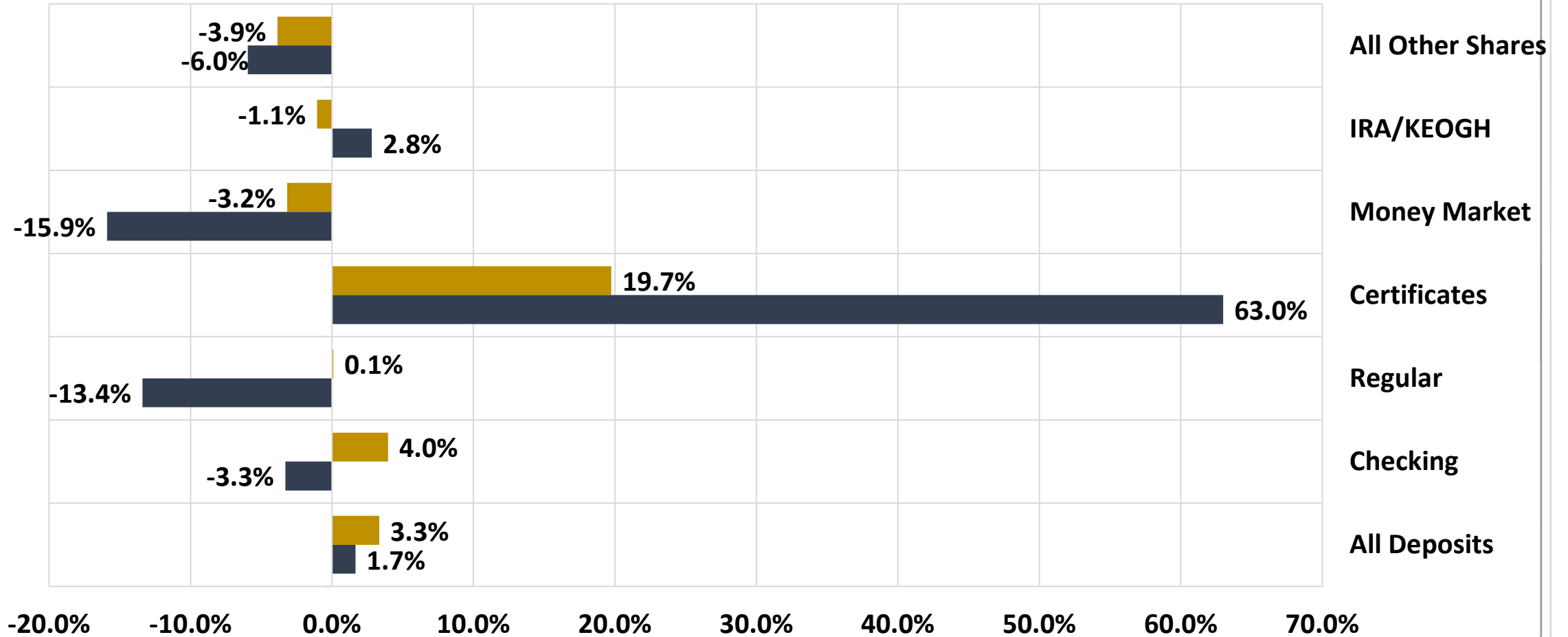
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Deposit Growth Trend As of December 31, 2023

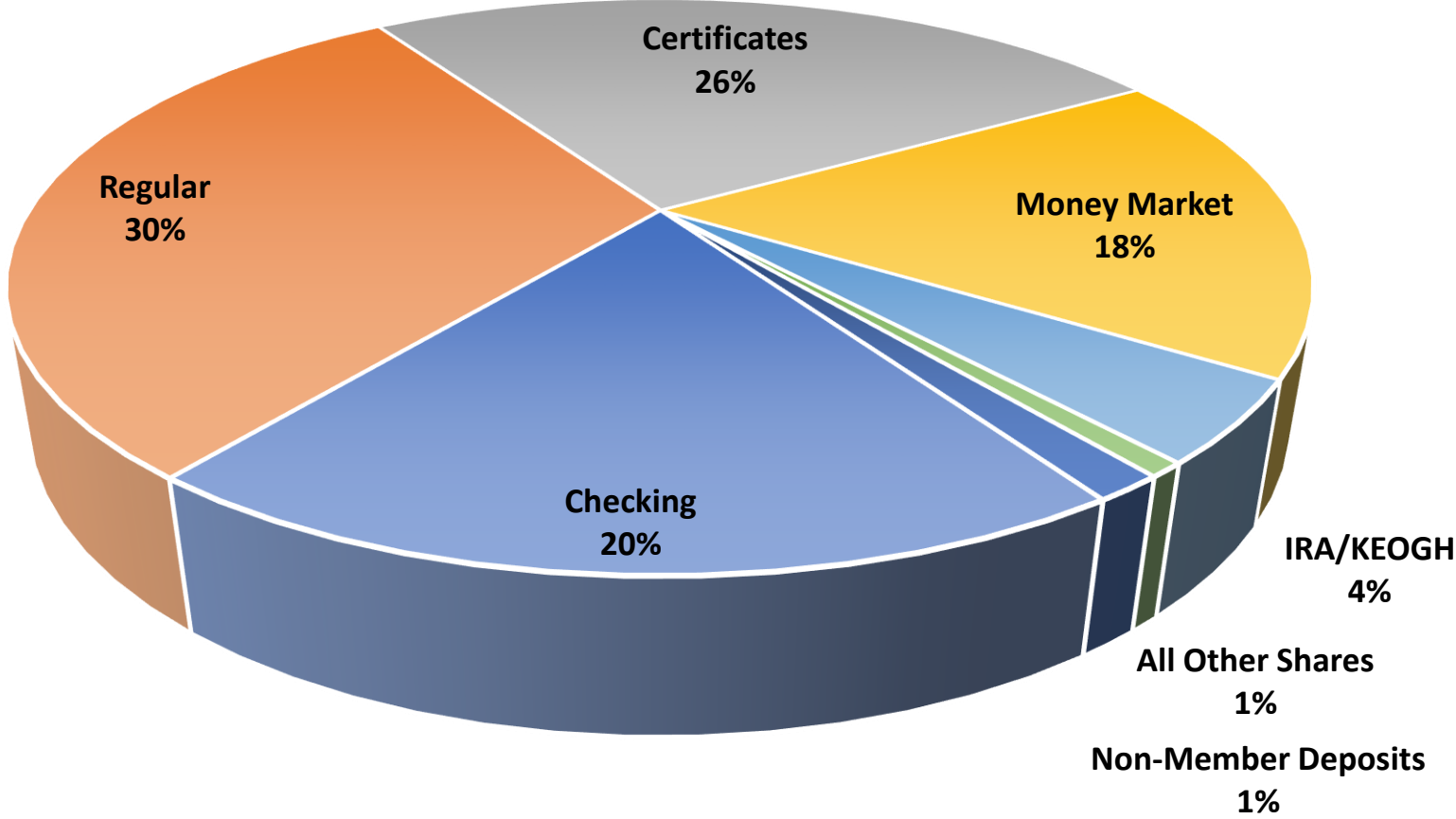


Deposit Growth By Type: Year-Over-Year % Growth Data As of December 31, 2023

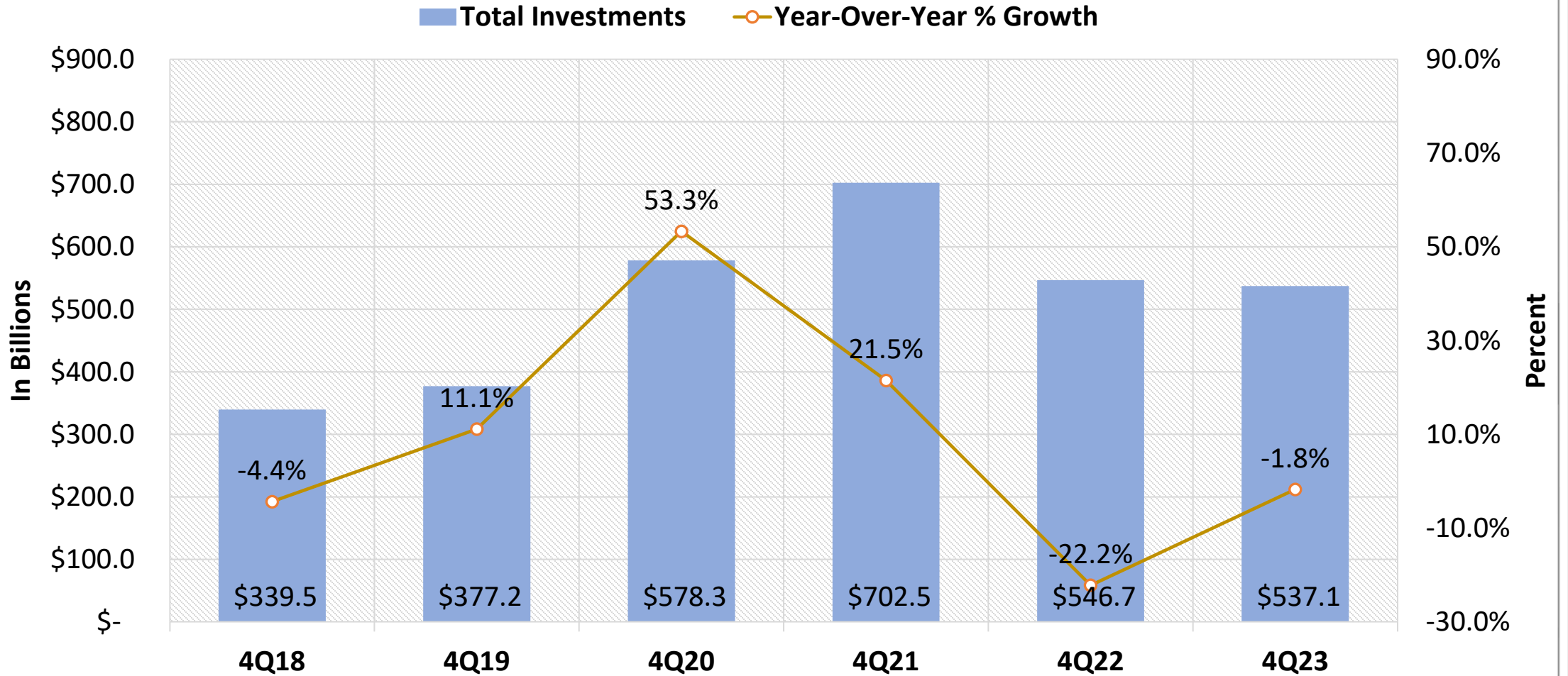
■ 4Q22 ■ 4Q23



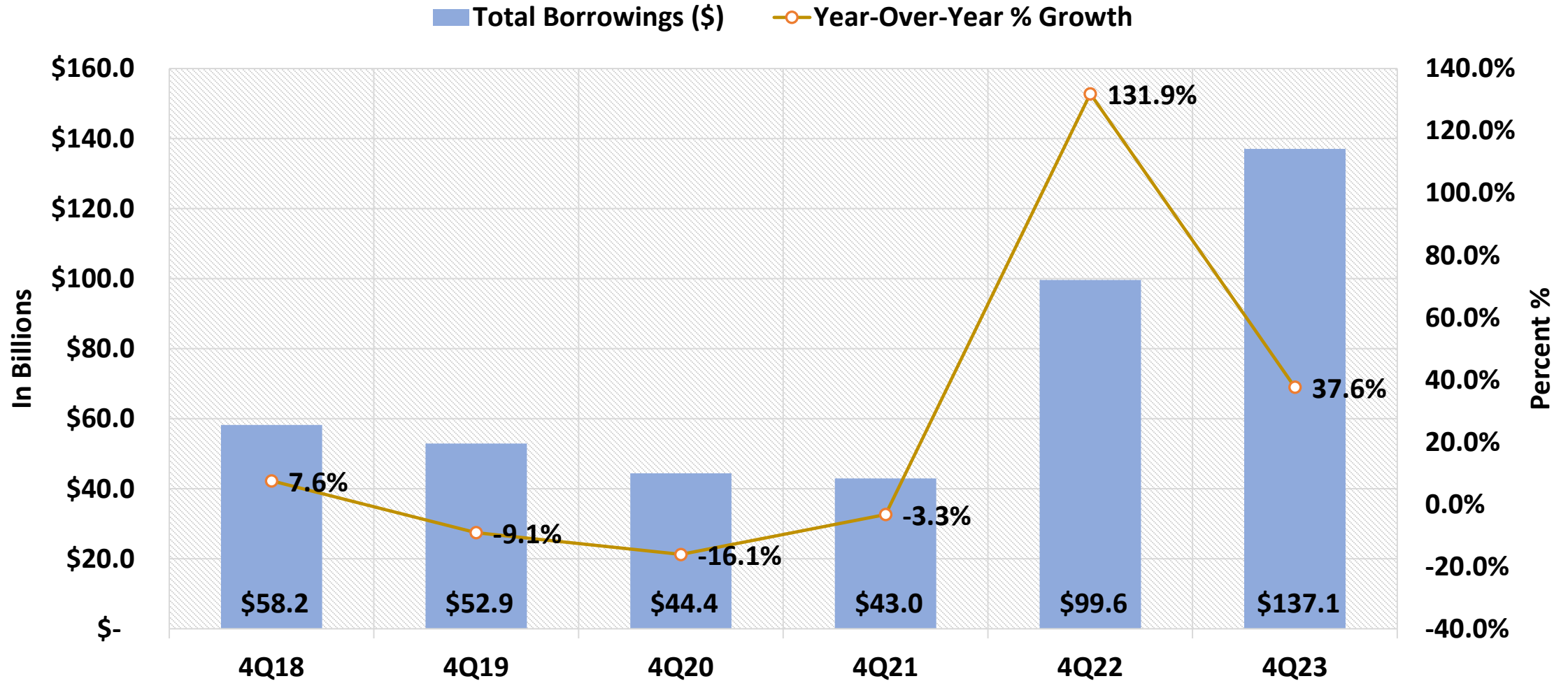
**Deposit Portfolio Composition Data
As of December 31, 2023**



Total Investments - Growth Trend As of December 31, 2023



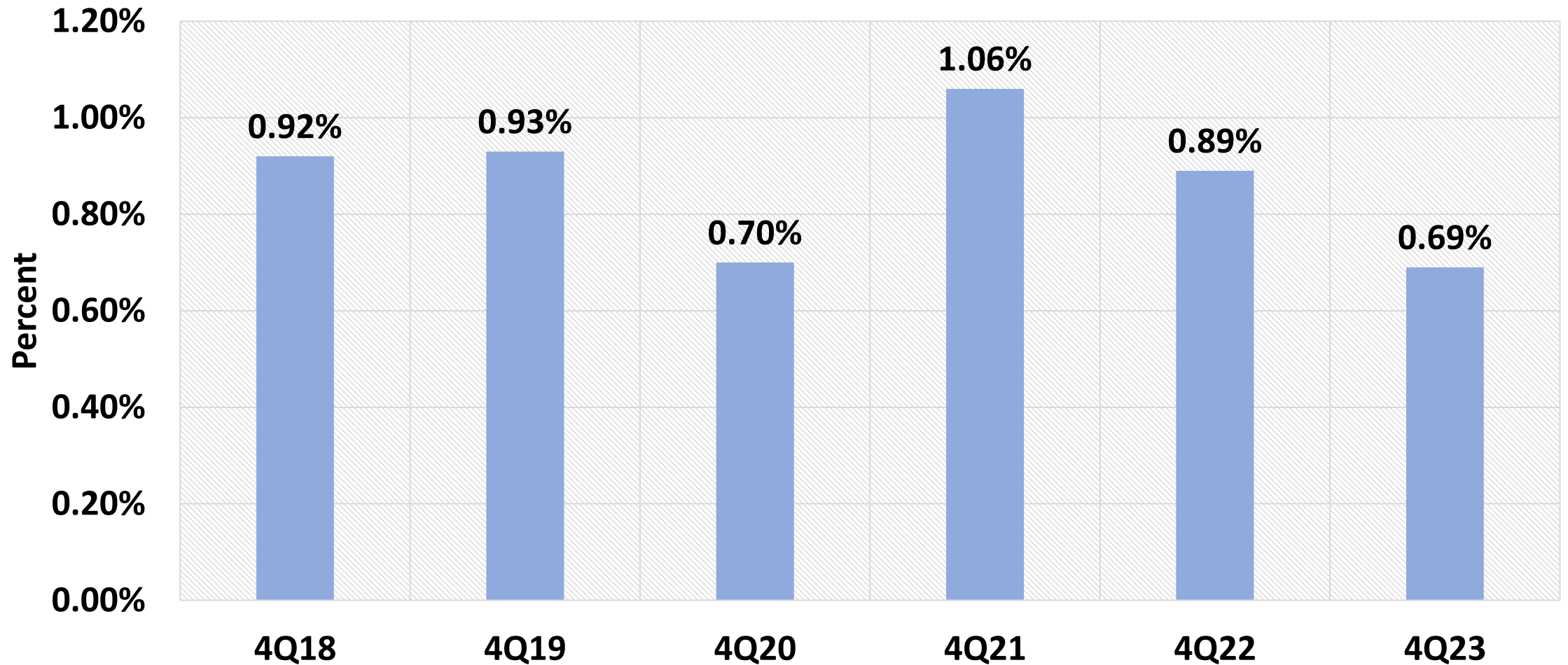
Total Borrowings Trend As of December 31, 2023



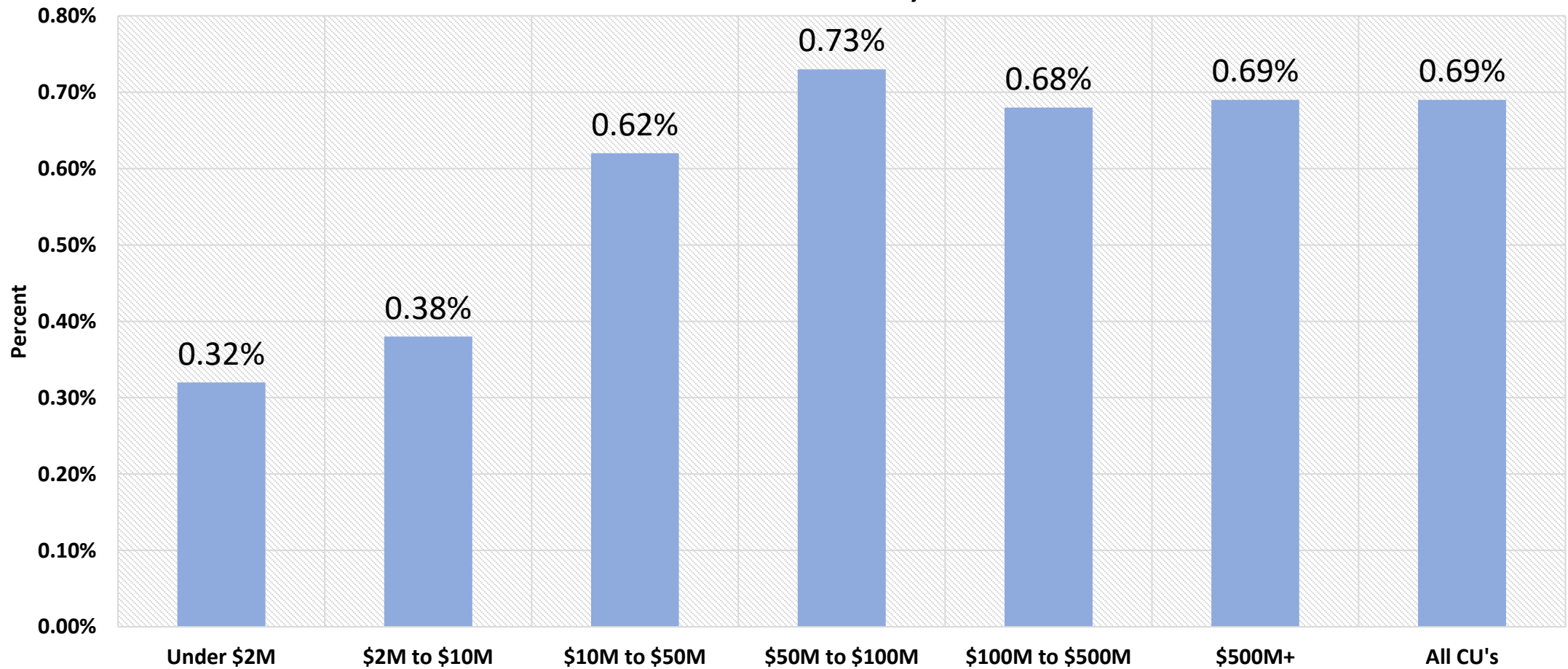
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

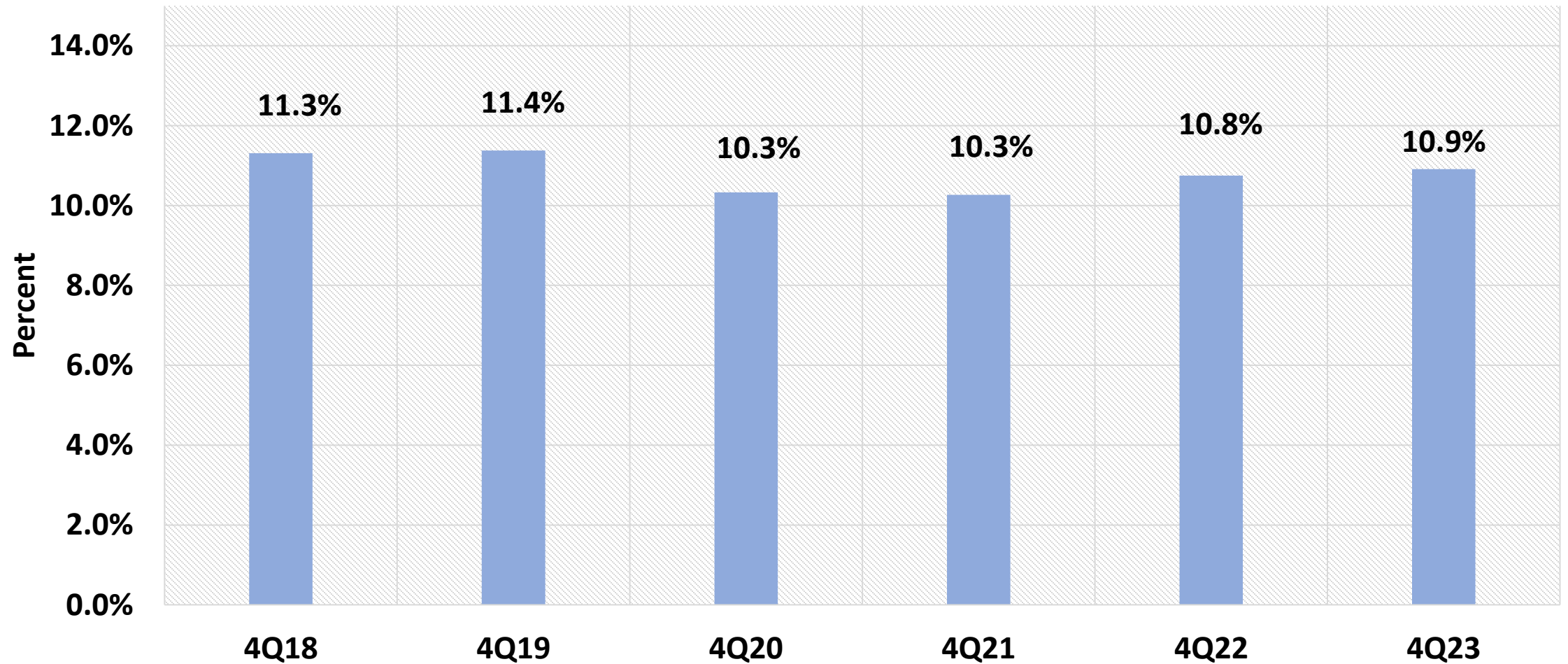
Return On Assets (ROA %) Trend As of December 31, 2023



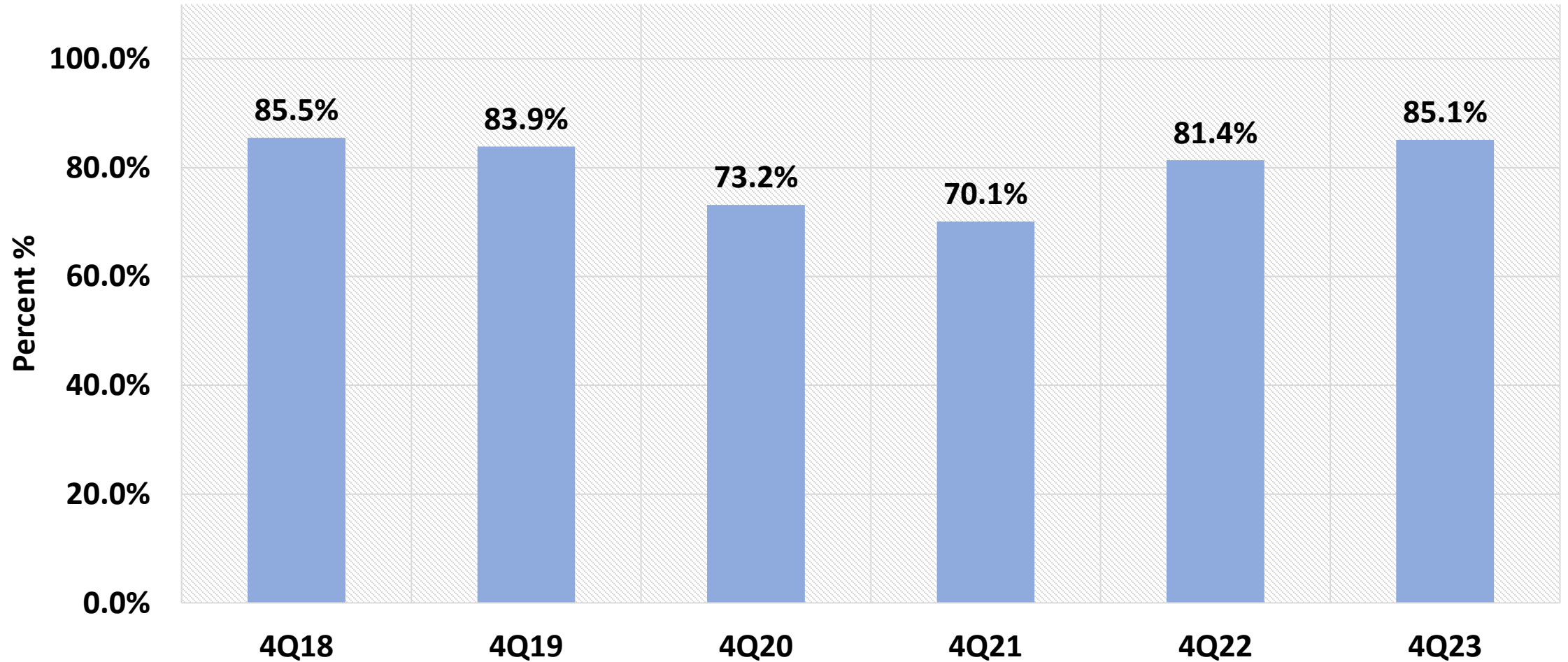
ROA (Annualized %) for Asset-Class Peer Groups As of December 31, 2023



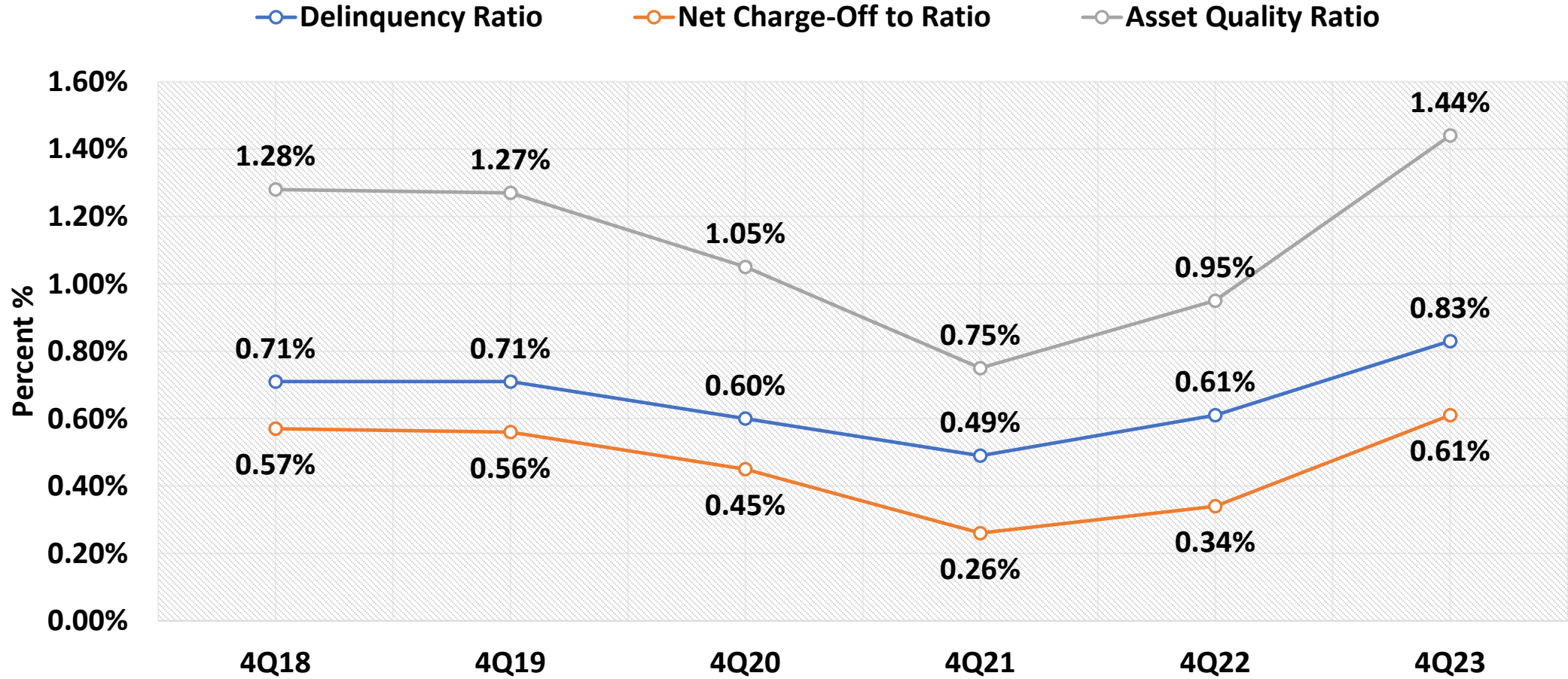
Net-Worth Capital Ratio Trend As of December 31, 2023



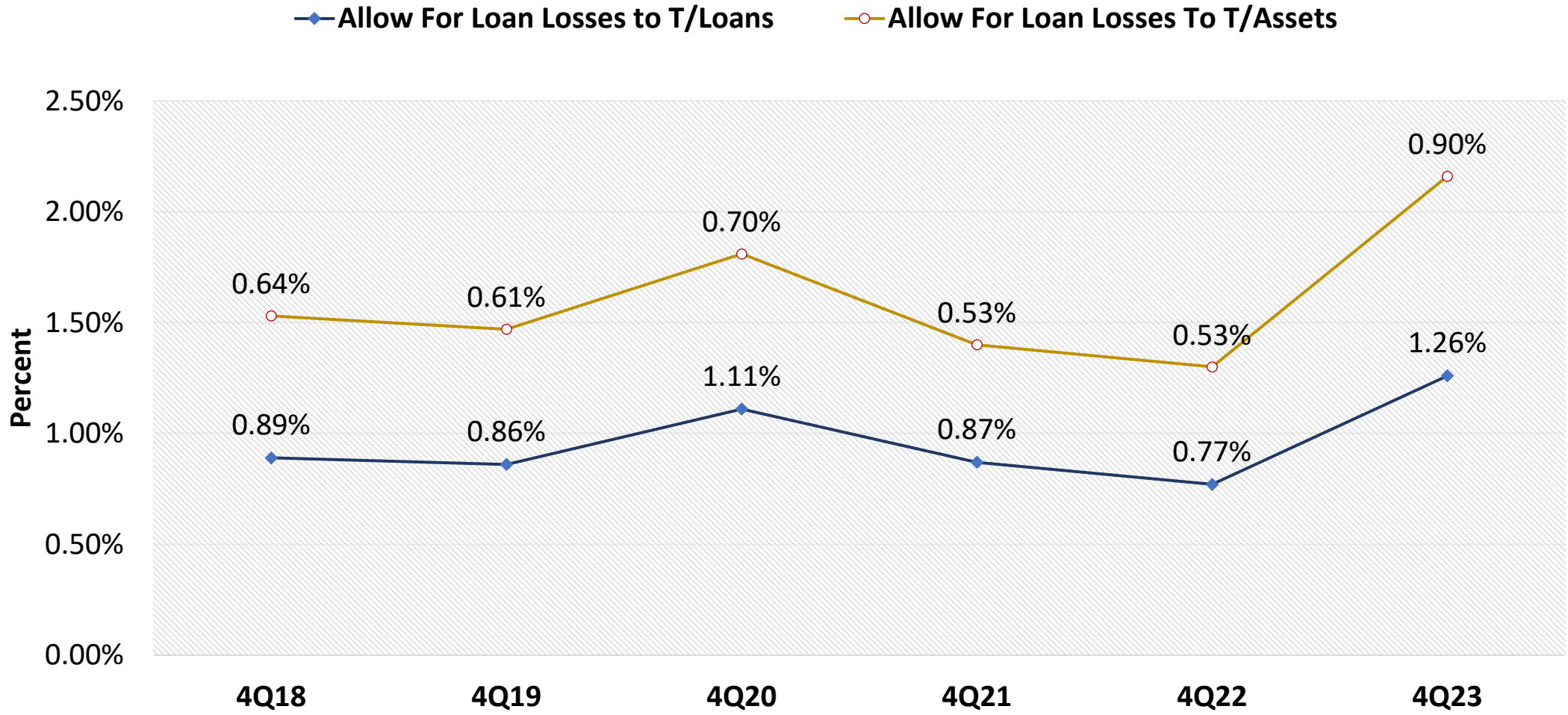
Loan-to-Deposit Ratio Trend (%) As of December 31, 2023



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

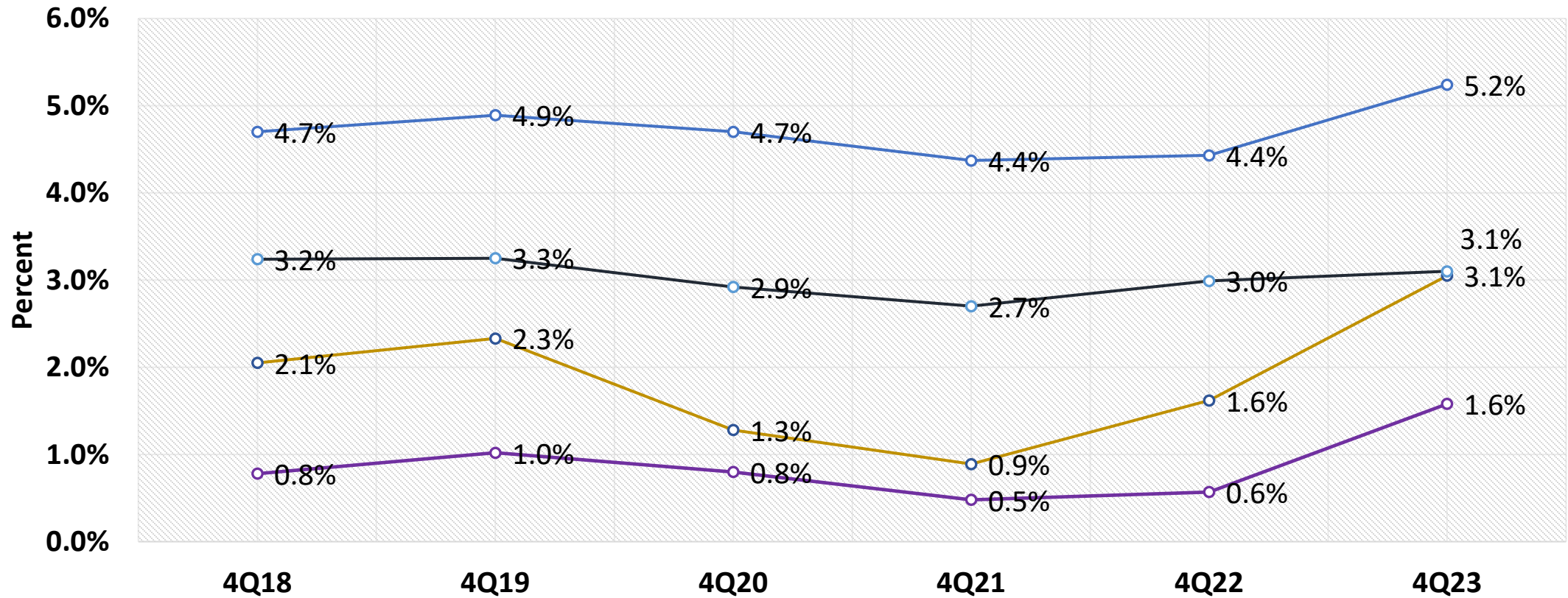


Loan Loss Reserves Trend % (Allowance for Loan Losses) As of December 31, 2023



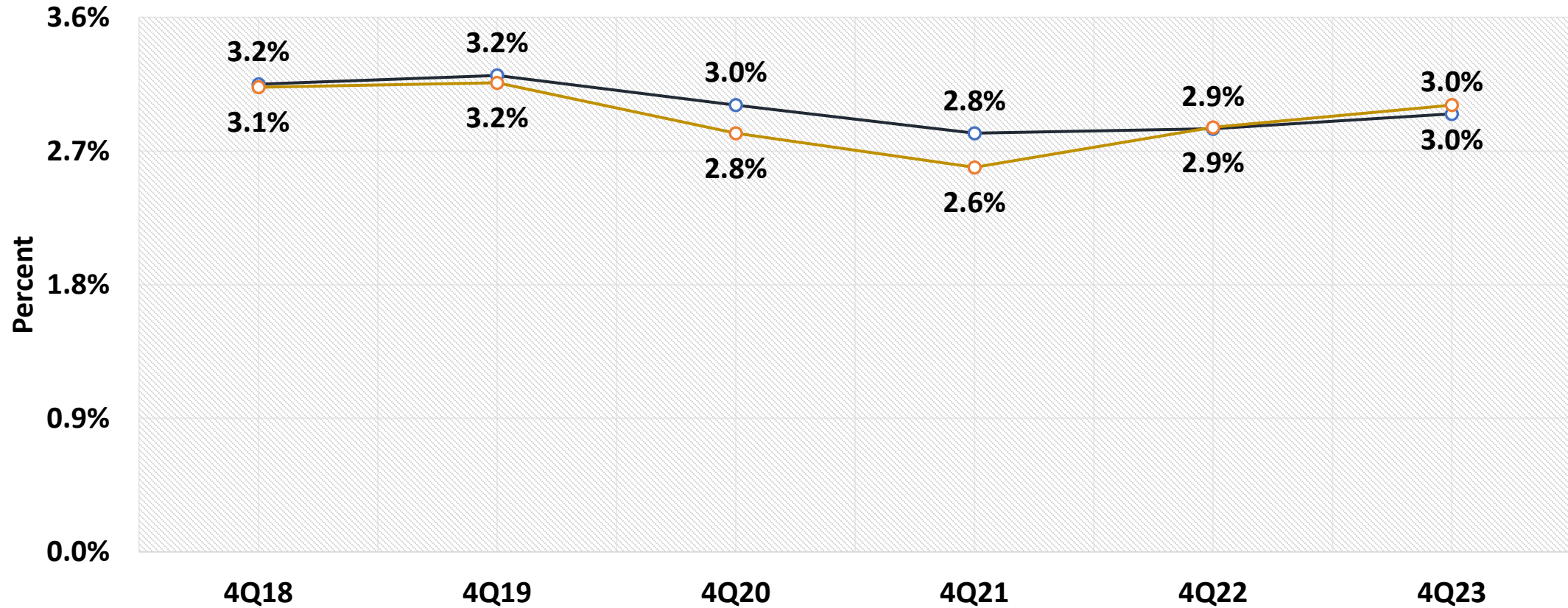
Yield Spread Trend Analysis As of December 31, 2023

—○— Yield On Average Loans —○— Yield On Average Investments —○— Cost of Funds —○— Net Interest Spread

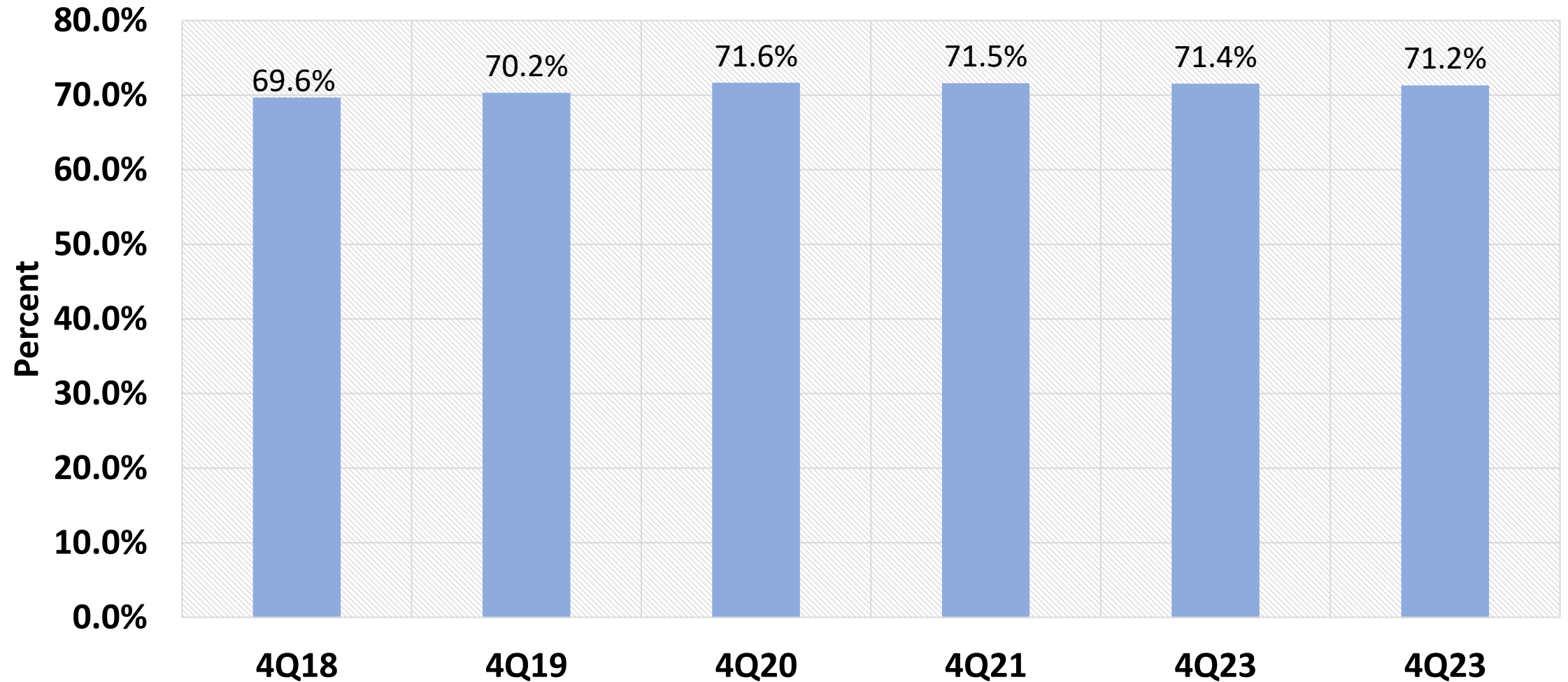


Net Interest Margin Vs. Operating Expense Ratio As of December 31, 2023

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



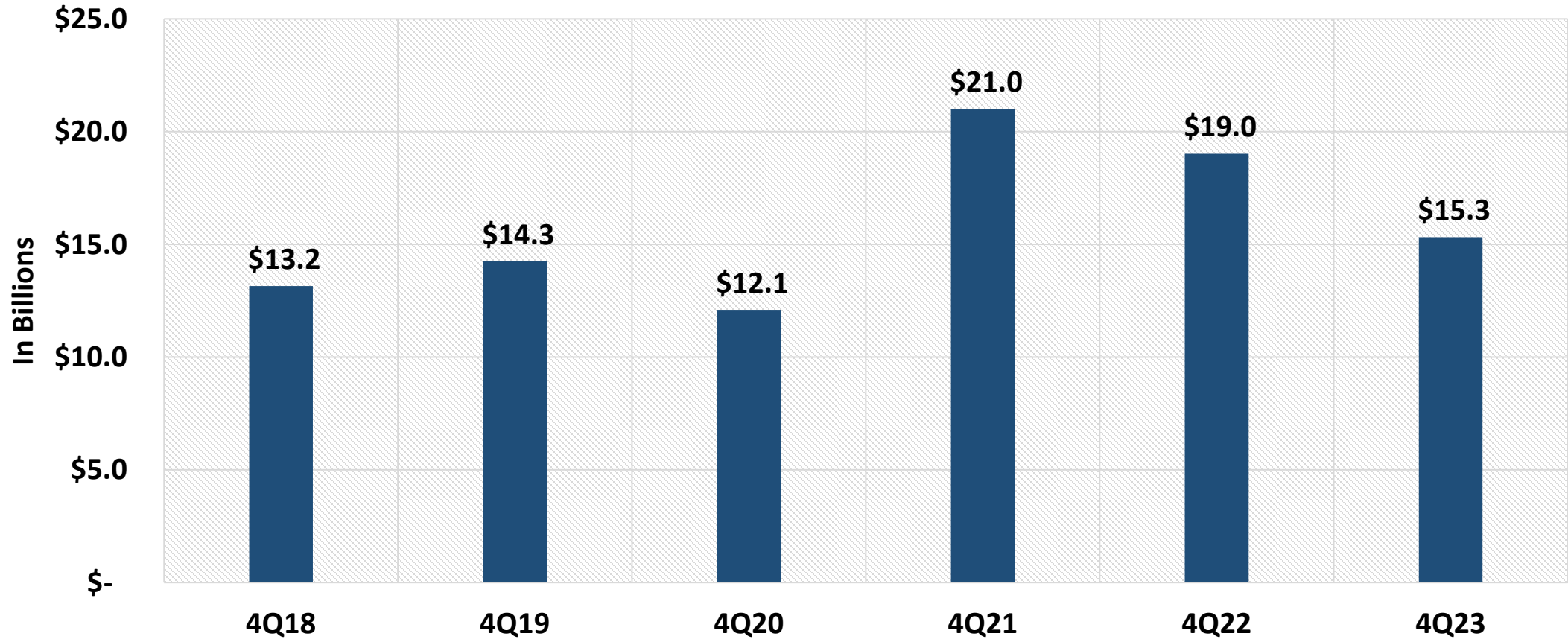
**Efficiency Ratio% Trend (the cost incurred by a CU generate one dollar of revenue)
As of December 31, 2023**



Earnings and Capital

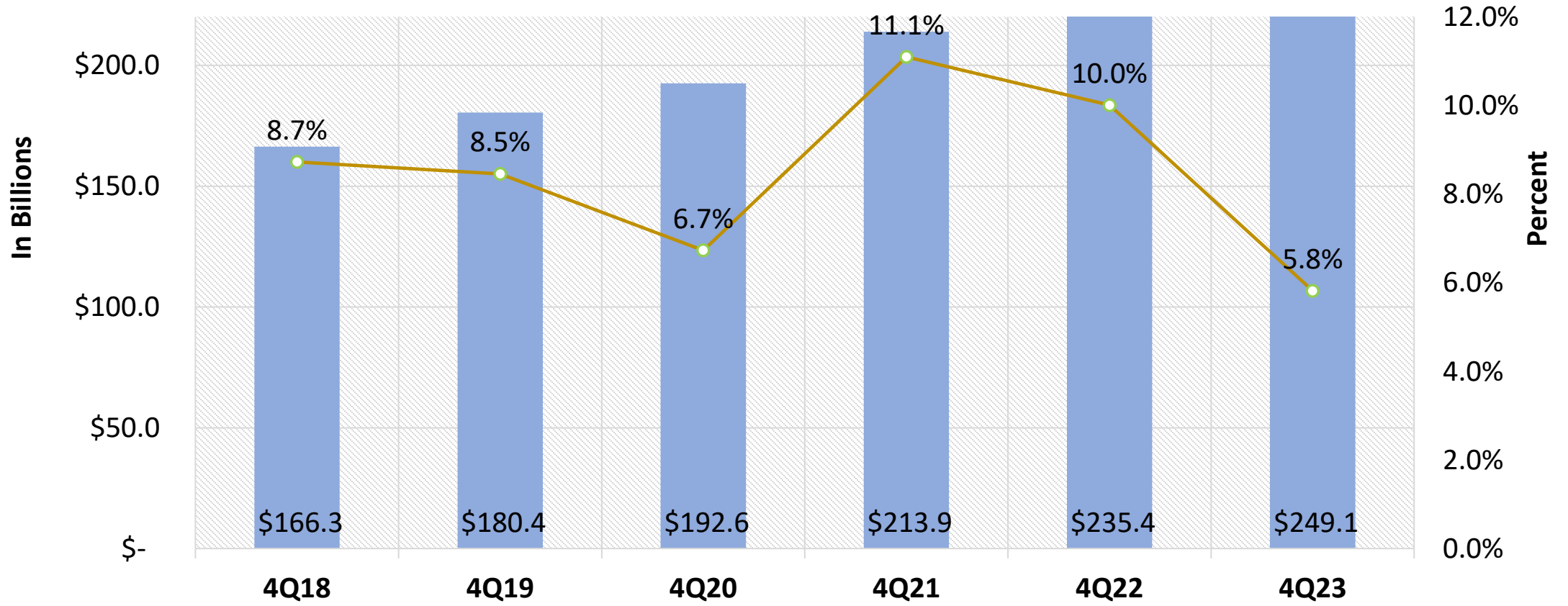
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

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

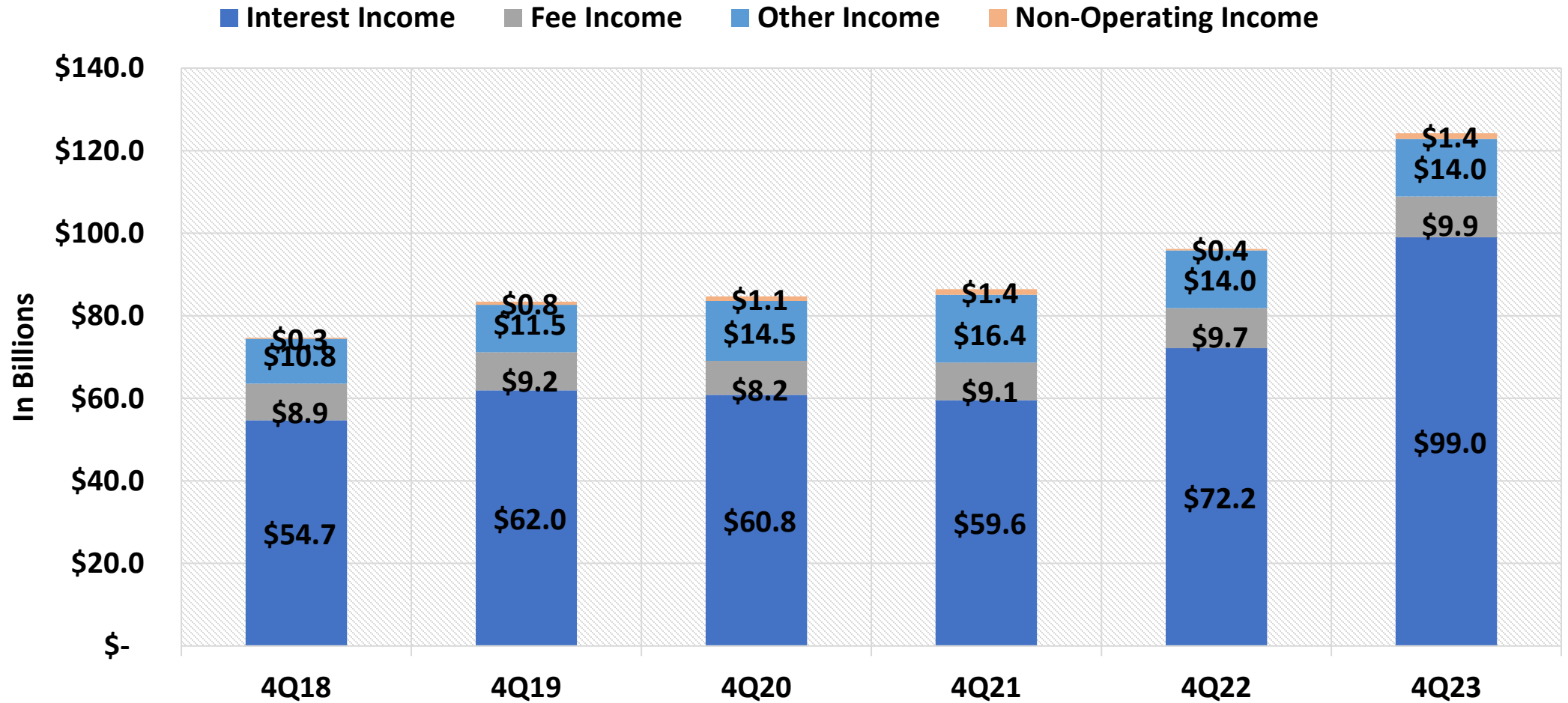


Net-Worth Capital Growth Trend As of December 31, 2023

■ Total Net Worth (\$) ● Year-Over-Year % Growth



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



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

