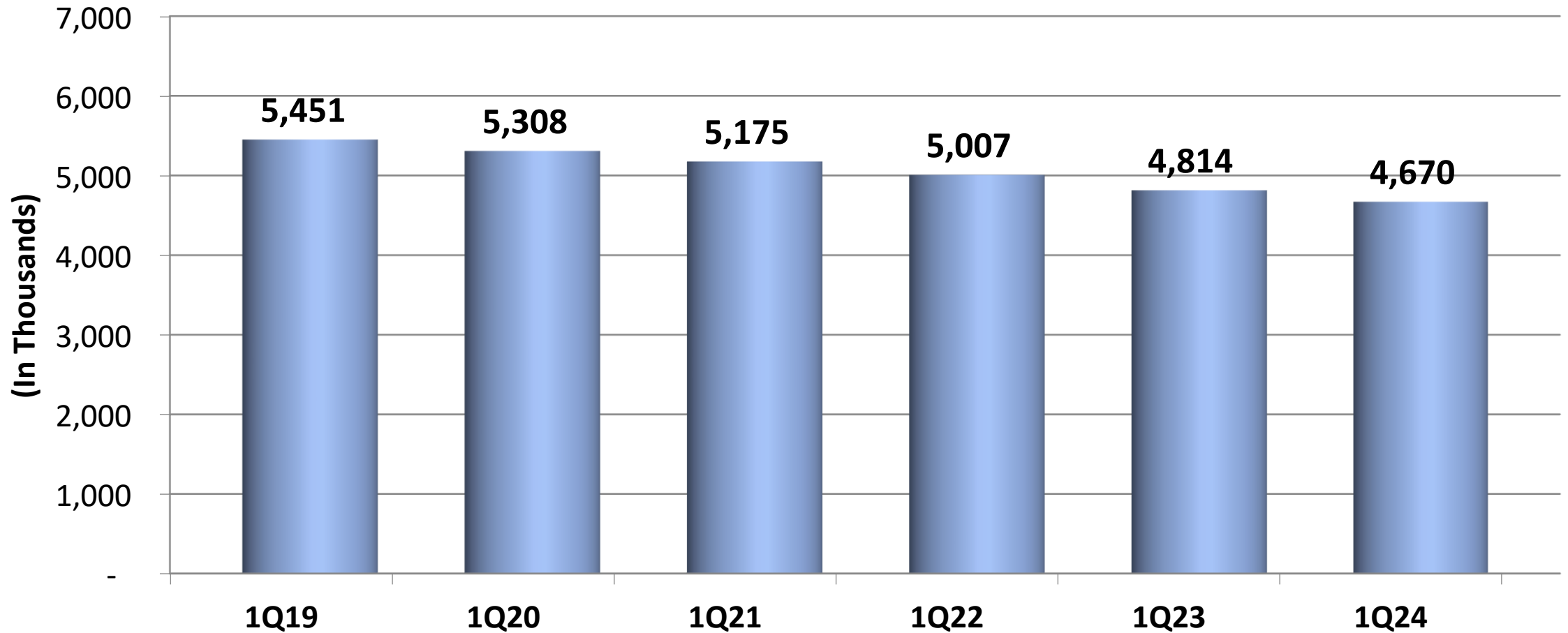


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 1st Quarter 2024

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of March 31, 2024



Asset-based Peer Group Statistics: Data As of March 31, 2024

Peer Group	Asset Size	# of CU's	% of Total # of CUs	# of Members	% of Total Members	Total Assets	% of Total Assets
1	Over \$4B	115	2.5%	66,812,123	47.13%	\$ 1,151,568,600,000	49.42%
2	\$2B -- < \$4B	132	2.8%	19,864,997	14.01%	\$ 357,384,740,000	15.34%
3	\$1B -- < \$2B	202	4.3%	16,912,577	11.93%	\$ 280,847,550,000	12.05%
4	\$850M -- < \$1B	63	1.3%	3,465,849	2.45%	\$ 57,763,100,000	2.48%
5	\$650M -- < \$850M	117	2.5%	5,586,530	3.94%	\$ 87,009,320,000	3.73%
6	\$450M -- < \$650M	152	3.3%	5,380,724	3.80%	\$ 82,468,100,000	3.54%
7	\$350M -- < \$450M	146	3.1%	3,975,297	2.80%	\$ 58,123,400,000	2.49%
8	\$250M -- < \$350M	195	4.2%	3,915,341	2.76%	\$ 58,341,680,000	2.50%
9	\$150M -- < \$250M	367	7.9%	5,081,967	3.59%	\$ 71,037,230,000	3.05%
10	\$100M -- < \$150M	343	7.3%	3,147,514	2.22%	\$ 42,102,060,000	1.81%
11	\$50M -- < \$100M	638	13.7%	3,791,731	2.67%	\$ 46,143,400,000	1.98%
12	\$20M -- < \$50M	812	17.4%	2,400,313	1.69%	\$ 26,941,120,000	1.16%
13	\$10M -- < \$20M	462	9.9%	781,156	0.55%	\$ 6,714,060,000	0.29%
14	\$5M -- < \$10M	379	8.1%	382,489	0.27%	\$ 2,738,320,000	0.12%
15	\$2M -- < \$5M	262	5.6%	167,332	0.12%	\$ 894,950,000	0.04%
16	Under \$2M	285	6.1%	81,183	0.06%	\$ 252,860,000	0.01%
TOTAL		4,670	100.00%	141,747,123	100.00%	\$ 2,330,330,490,000	100.0%

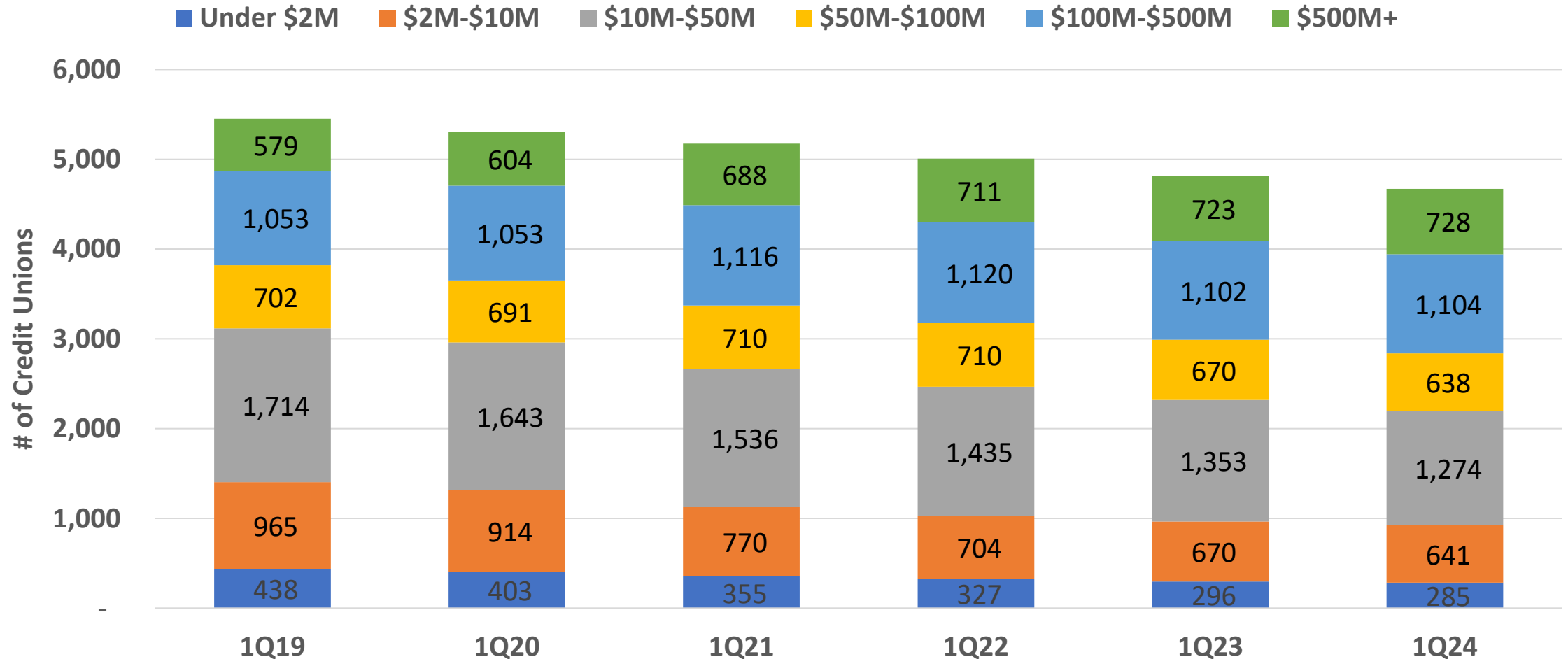
Credit Union Industry Metrics

	As of 03/31/2024	Year-Over-Year % Growth	As of 03/31/2023	Year-Over-Year % Growth
Members	141.7M	2.7%	138.0M	4.3%
Assets	\$2,330.3B	4.3%	\$2,234.0B	4.4%
Loans	\$1,616.0B	4.6%	\$1,544.9B	17.6%
Deposits	\$1,954.2B	2.4%	\$1,909.2B	2.0%
Investments	\$591.0B	3.2%	\$572.8B	-18.5%
Net Worth Capital	\$252.6B	5.3%	\$239.9B	9.7%
Borrowed Funds	\$132.8B	27.5%	\$104.2B	121.1%

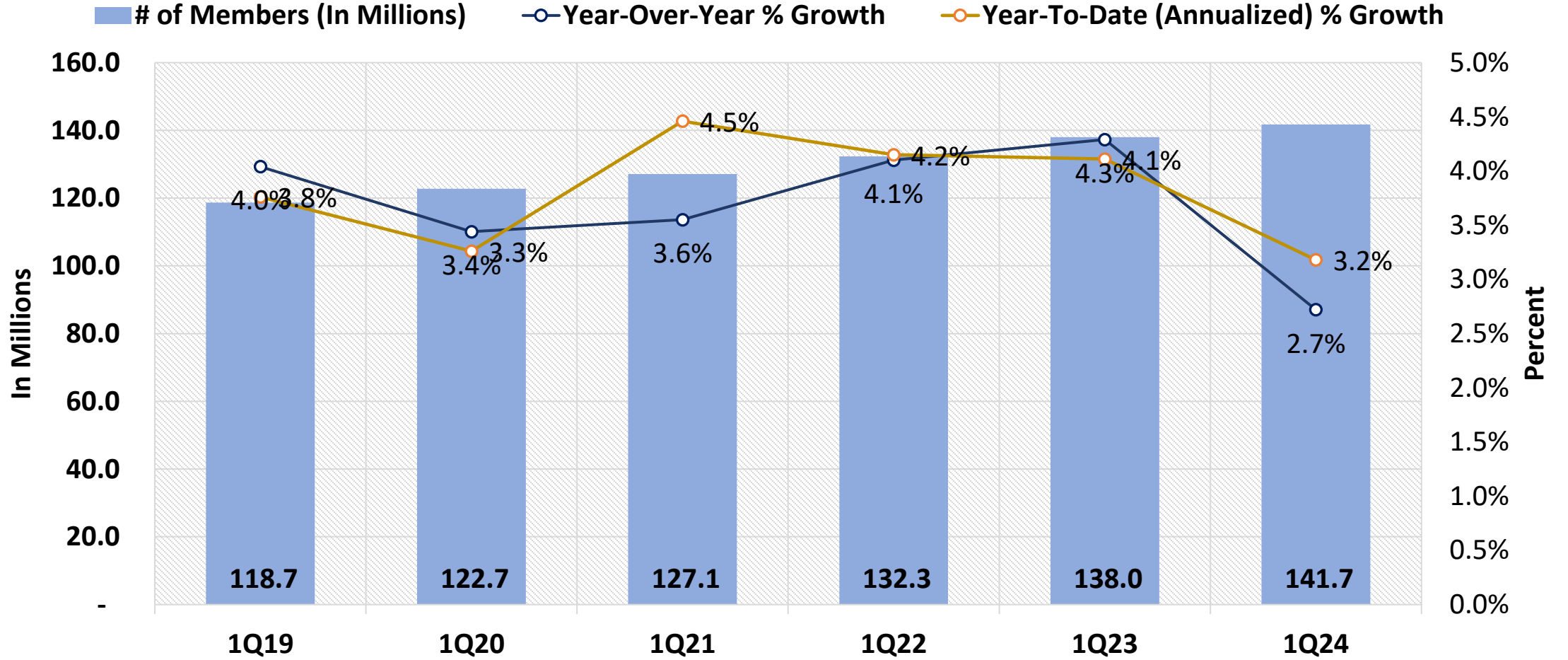
ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	1Q 2024	1Q 2023	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.00%	3.01%	-0.01% bps
+ Fees & Other Income	1.16%	1.10%	0.06% bps
- Operating Expenses	2.95%	2.90%	0.05% bps
- Provision for Loan Losses	0.55%	0.40%	0.15% bps
= ROA	0.66%	0.81%	-0.15% bps

of Credit Unions for Asset-Class Peer Group Data As of March 31, 2024

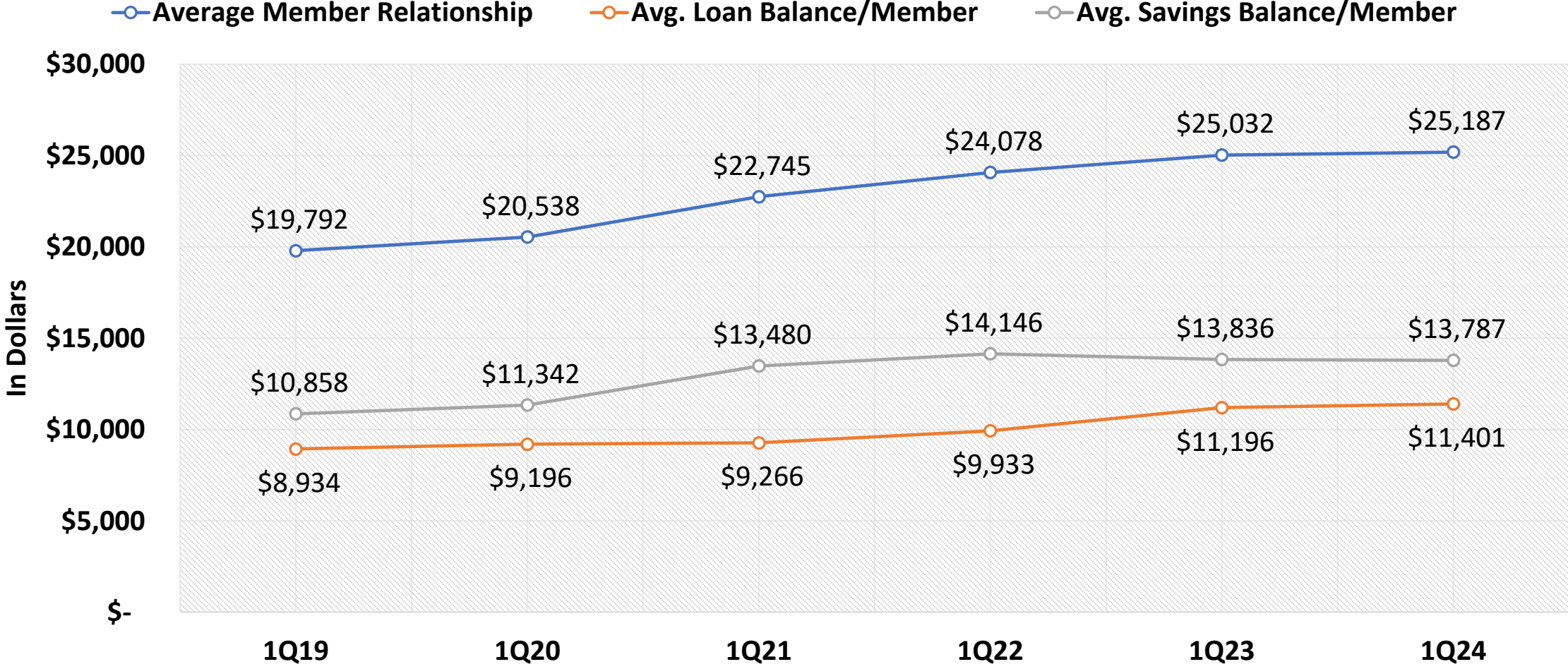


Membership Growth Trend Data As of March 31, 2024



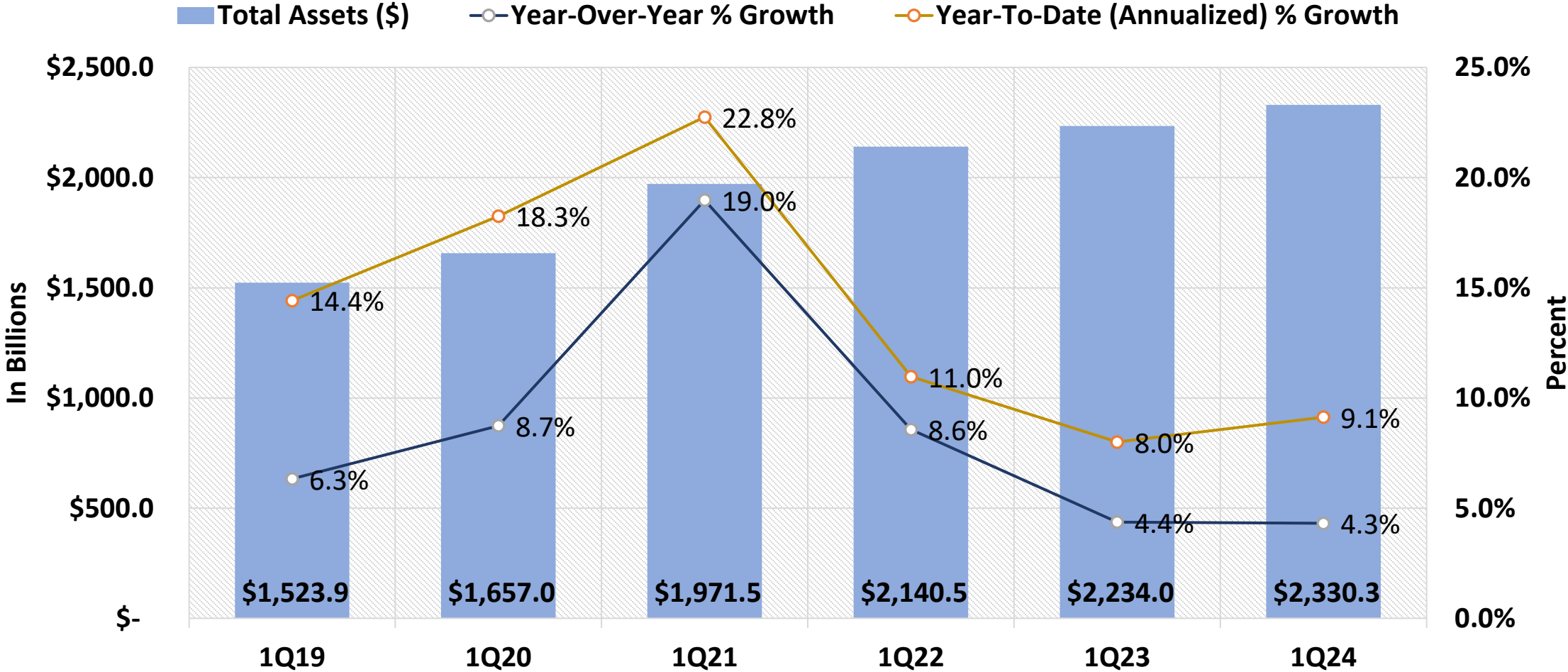
Member Relationship Trend

Data As of March 31, 2024



Asset Growth Trend

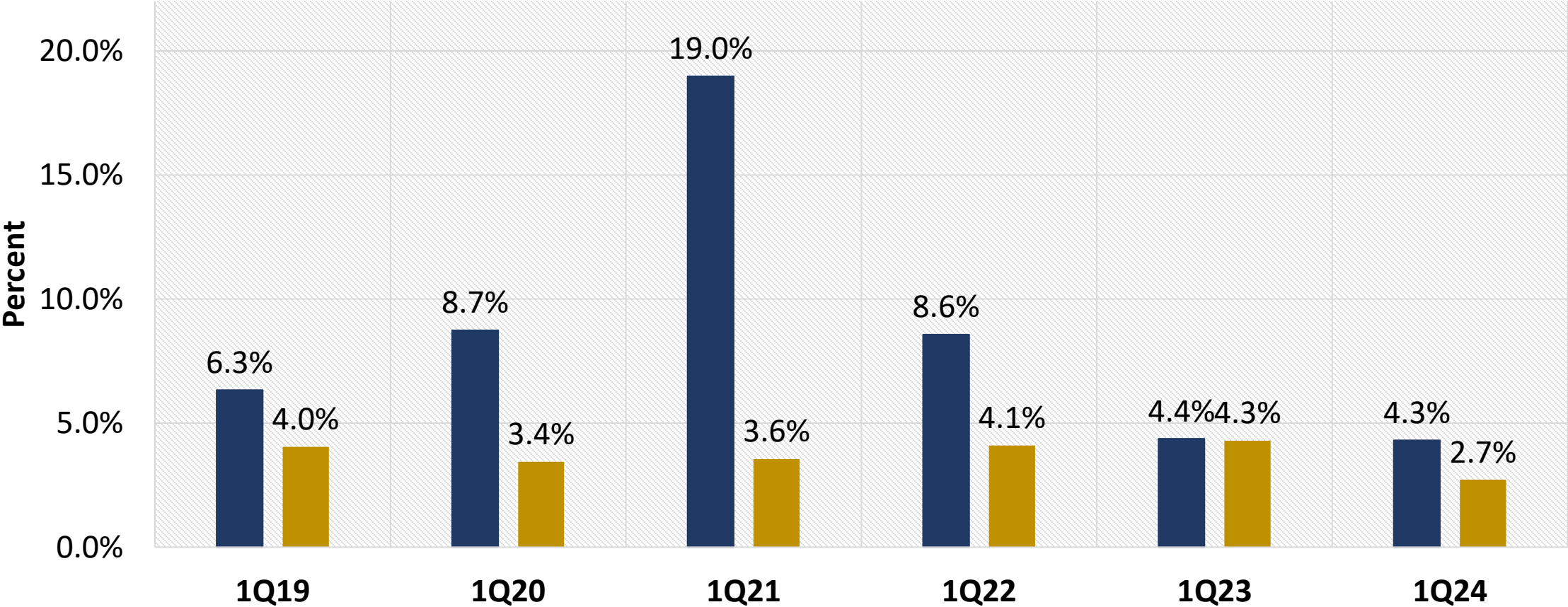
Data As of March 31, 2024



Asset Vs. Membership: % Growth Trend

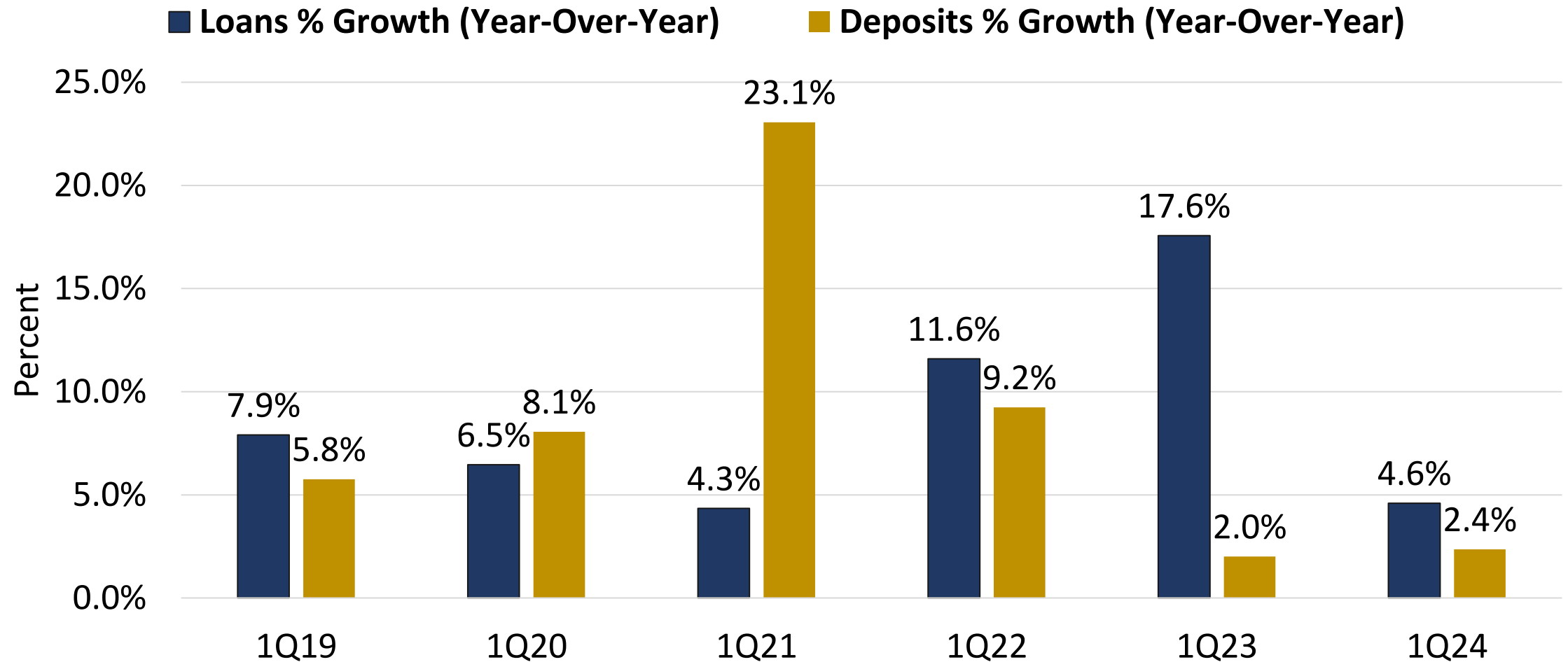
Data As of March 31, 2024

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

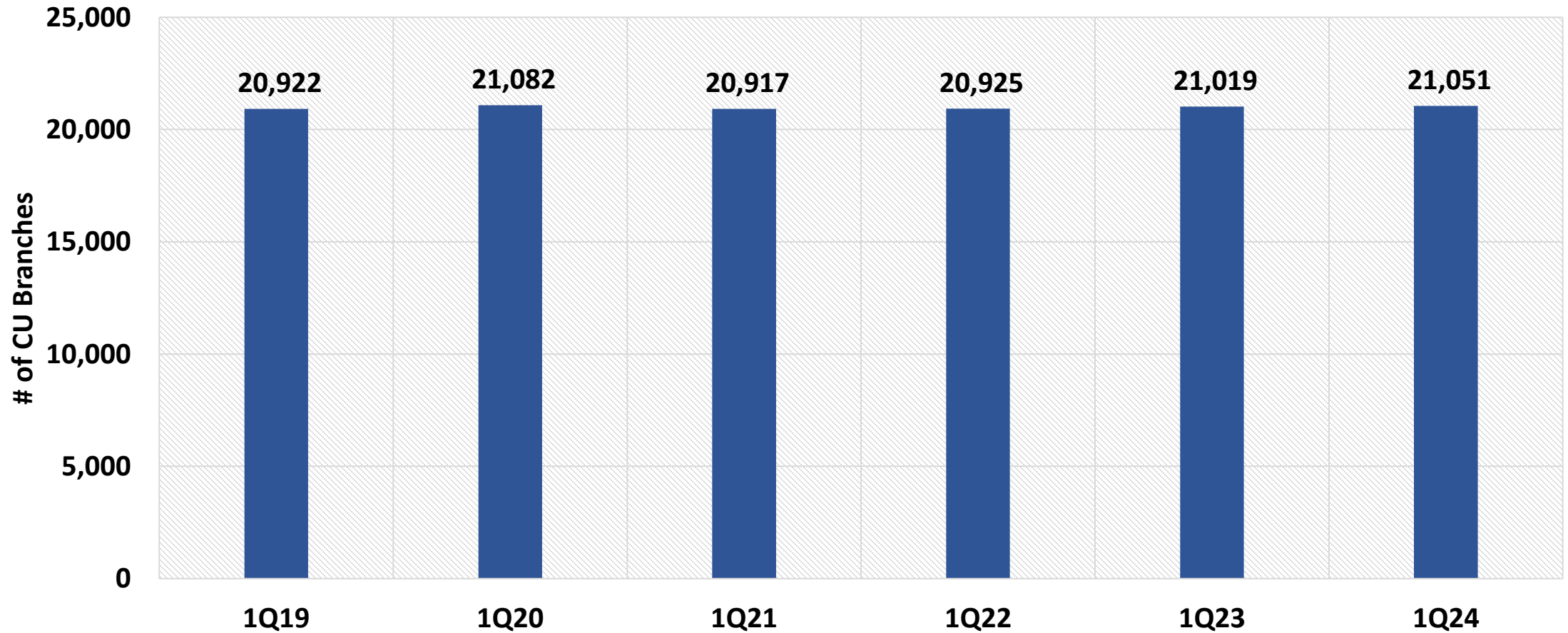


Loans Vs. Deposits: % Growth Trend

Data As of March 31, 2024



of Credit Union Branch Offices Data As of March 31, 2024

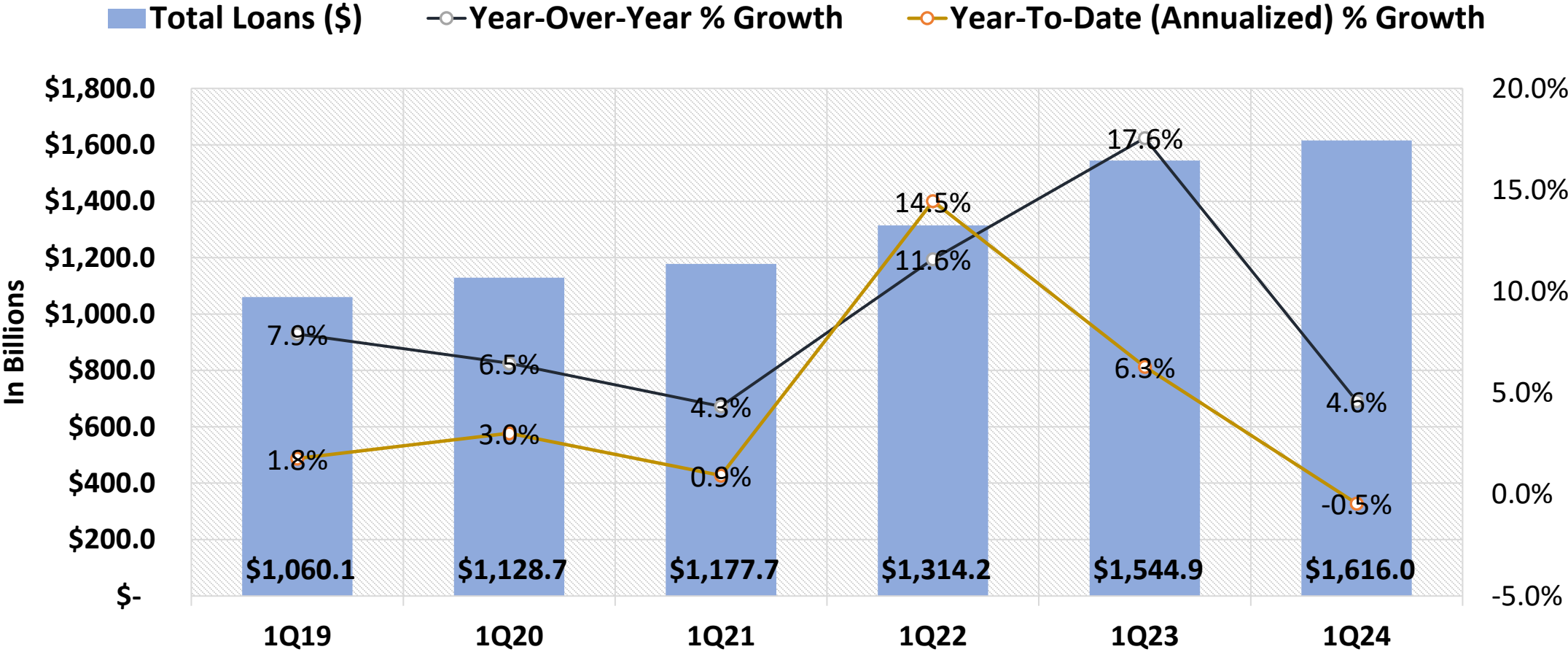


Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

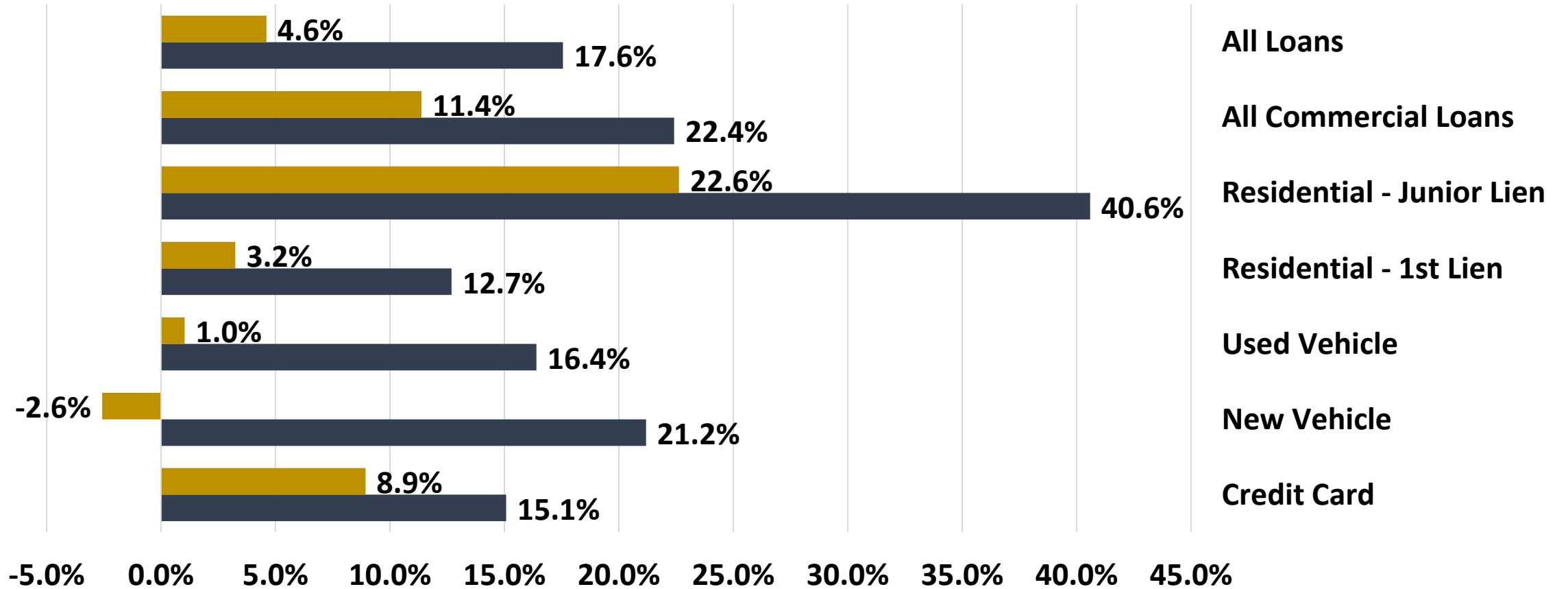
Loan Growth Trend

Data As of March 31, 2024



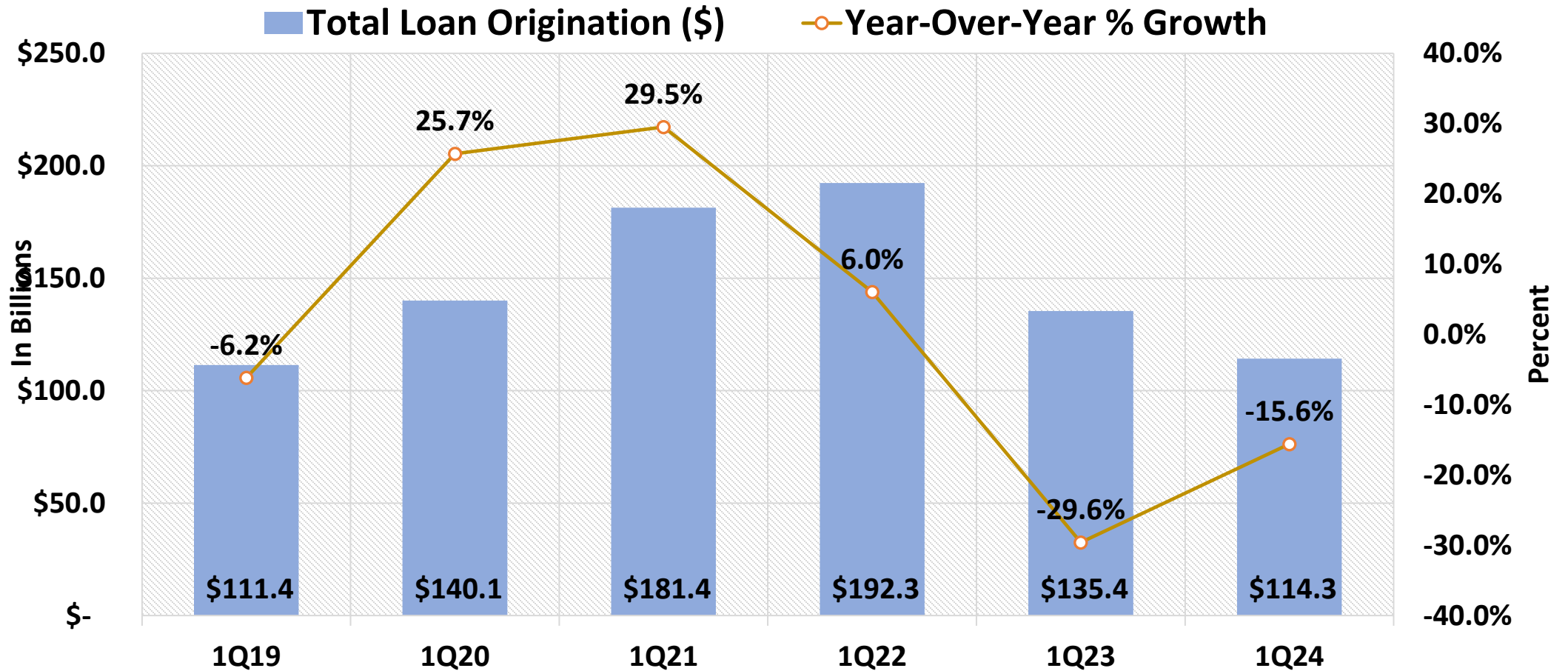
Loan Growth By Type: Year-Over-Year % Growth Data As of March 31, 2024

■ 1Q24 ■ 1Q23



Loan Origination Trend (Year-To-Date)

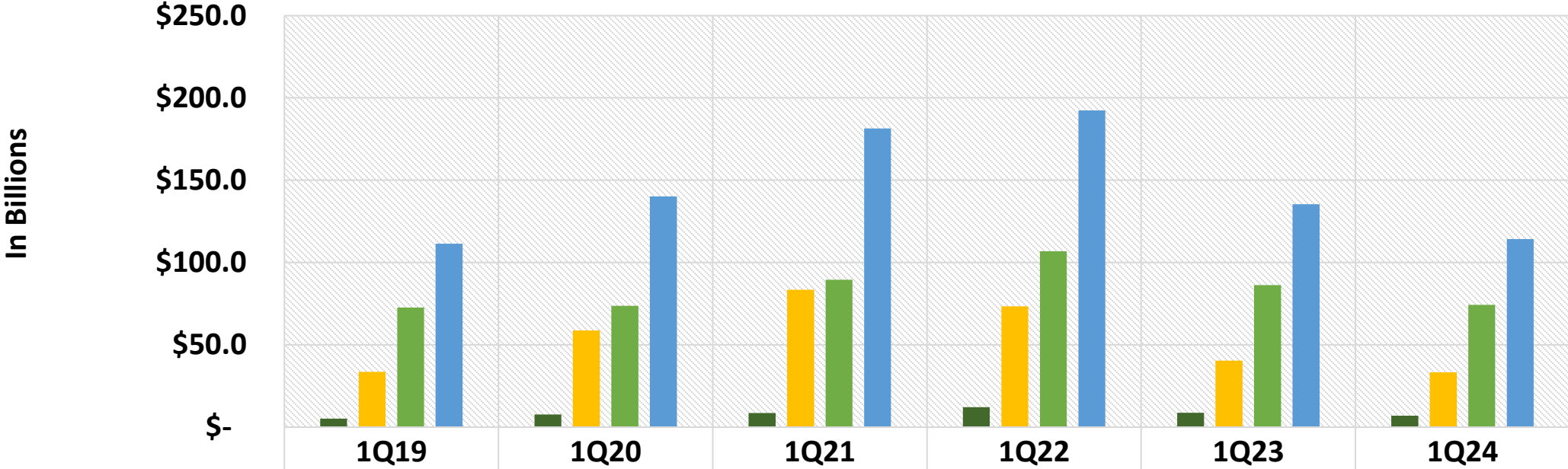
Data As of March 31, 2024



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

Data As of March 31, 2024

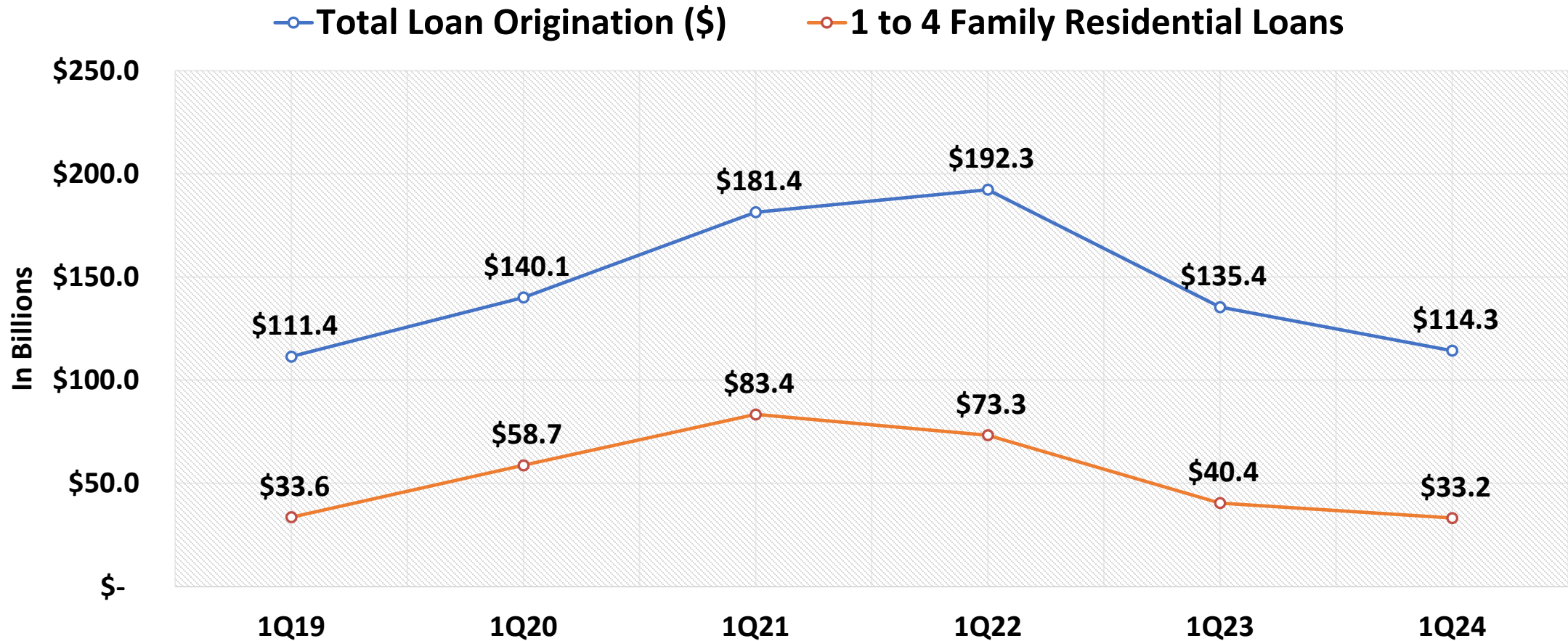
■ Commercial Loans
 ■ Residential RE Loans
 ■ Other Consumer Loans
 ■ Total Loans Granted



■ Commercial Loans	\$5.2	\$7.6	\$8.6	\$12.2	\$8.7	\$6.9
■ Residential RE Loans	\$33.6	\$58.7	\$83.4	\$73.3	\$40.4	\$33.2
■ Other Consumer Loans	\$72.7	\$73.7	\$89.4	\$106.9	\$86.3	\$74.2
■ Total Loans Granted	\$111.4	\$140.1	\$181.4	\$192.3	\$135.4	\$114.3

Loans Granted: All Loans vs. Real Estate Loans

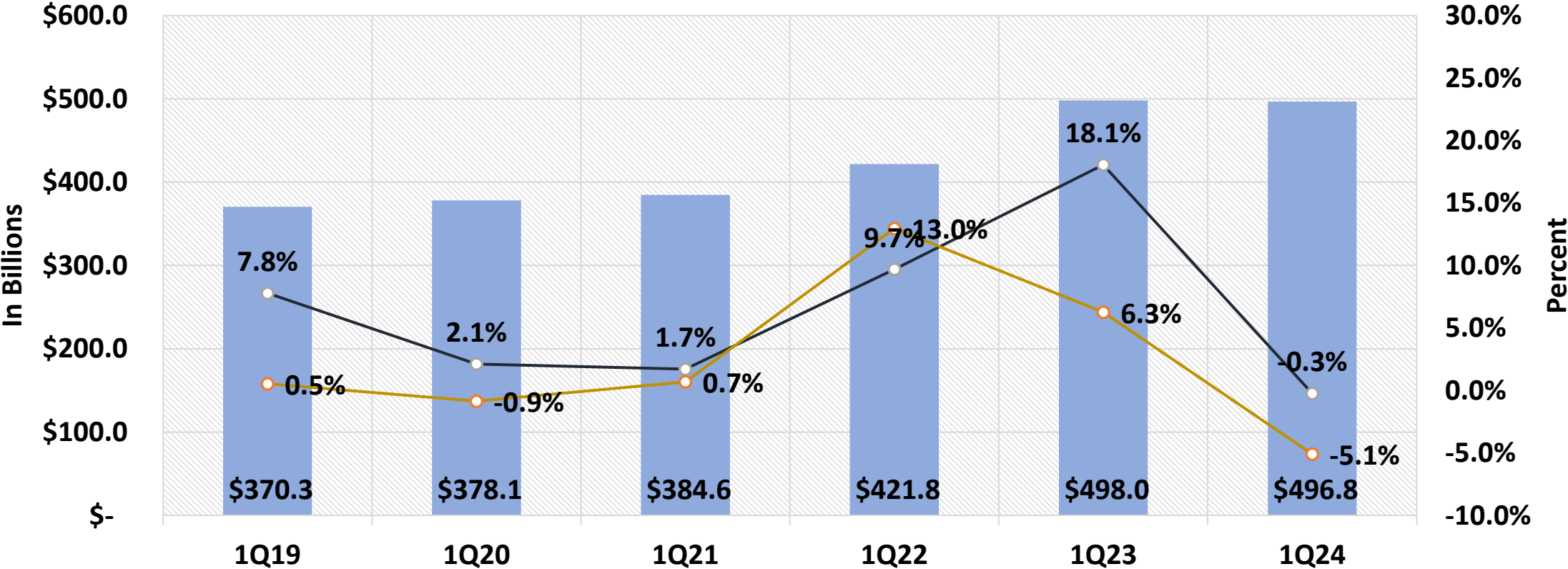
Data As of March 31, 2024



Auto Loan Growth Trend

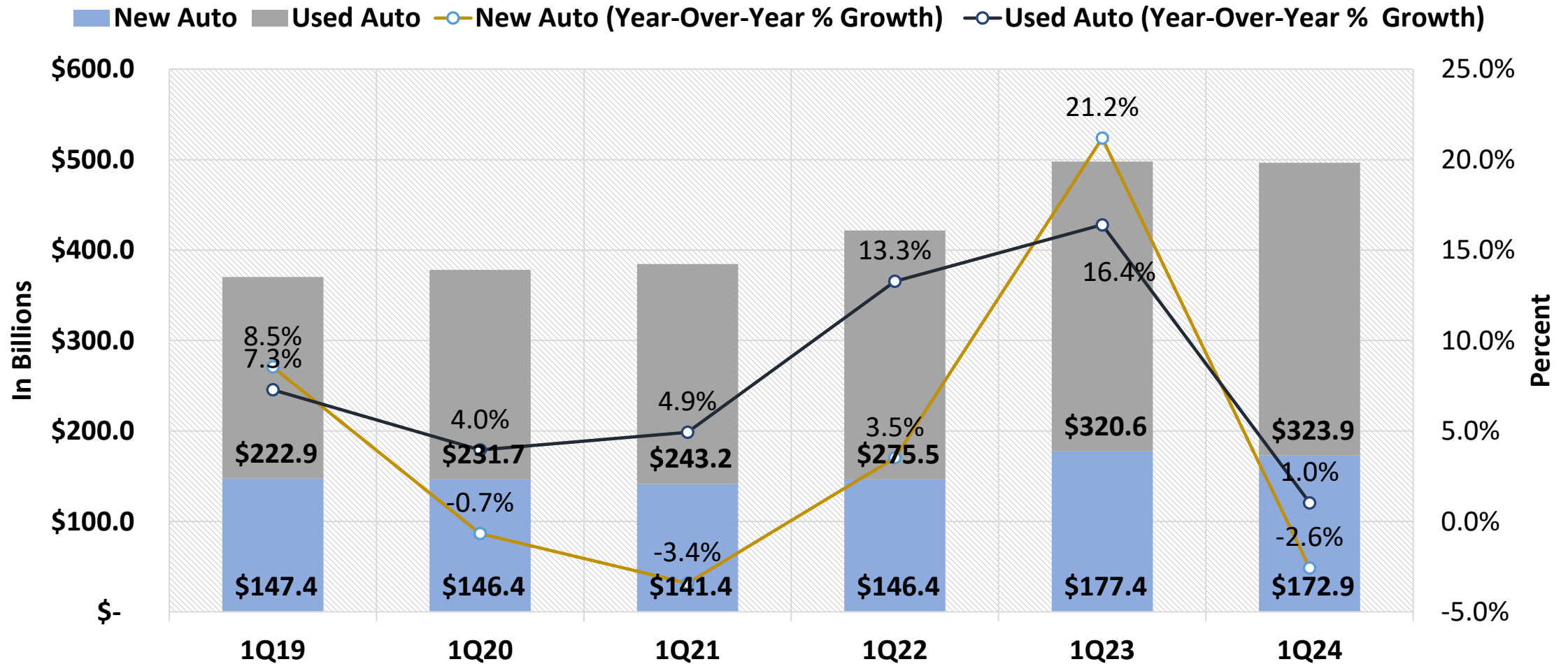
Data As of March 31, 2024

■ Total Auto Loans (\$)
 —○— Year-Over-Year % Growth
 —○— Year-To-Date (Annualized) % Growth



New Vs. Used Auto Loan Growth Trend

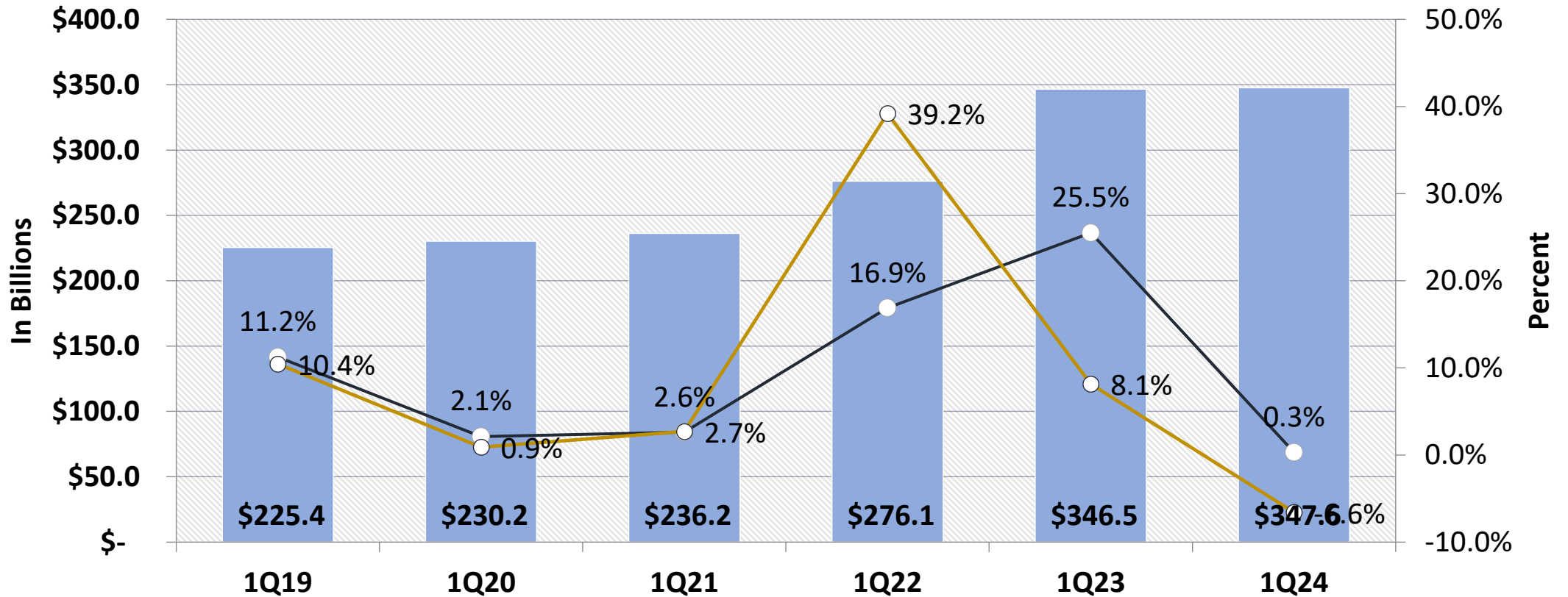
Data As of March 31, 2024



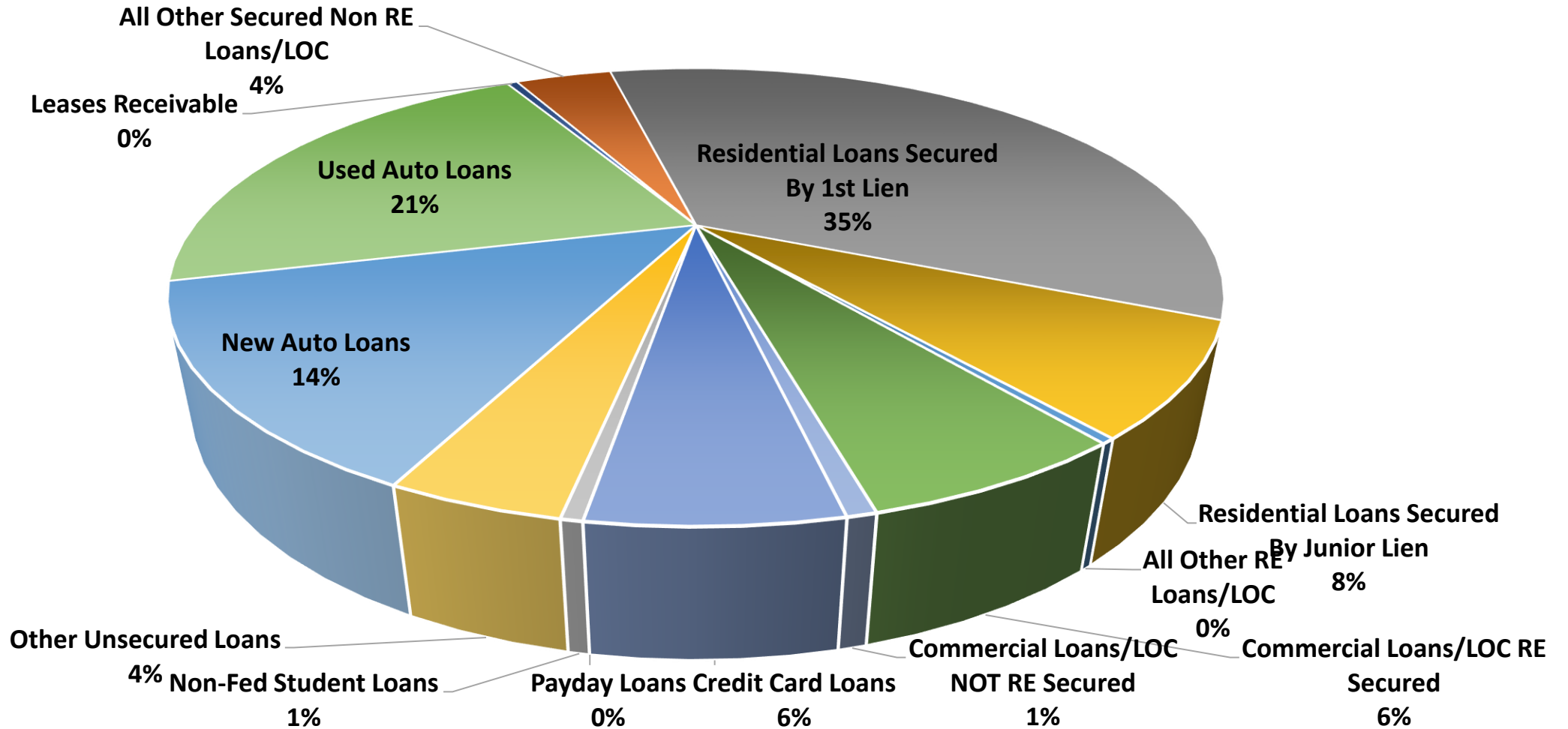
Indirect Auto Loan Growth Trend

Data As of March 31, 2024

■ Total Indirect Auto Loans (\$) ○ Year-Over-Year % Growth ○ Year-To-Date (Annualized) % Growth

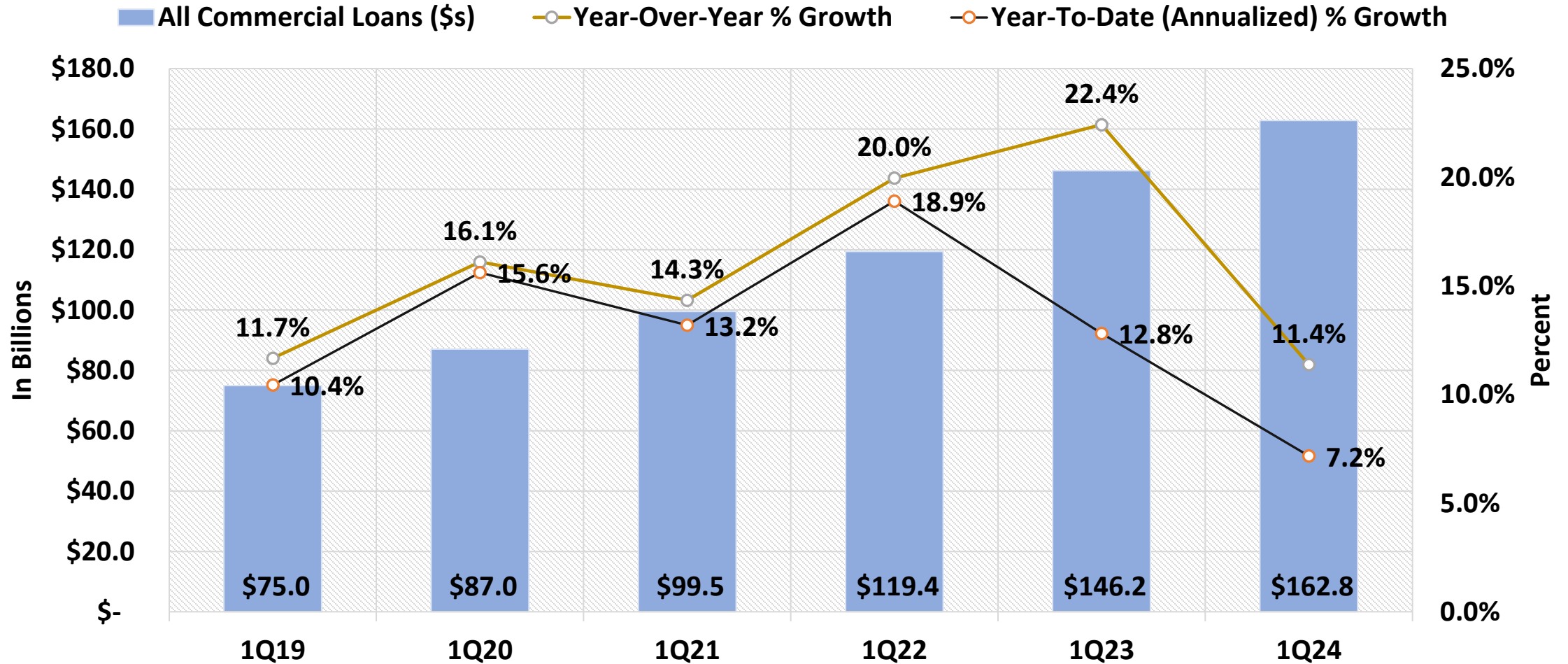


Loan Portfolio Composition As of Data As of March 31, 2024

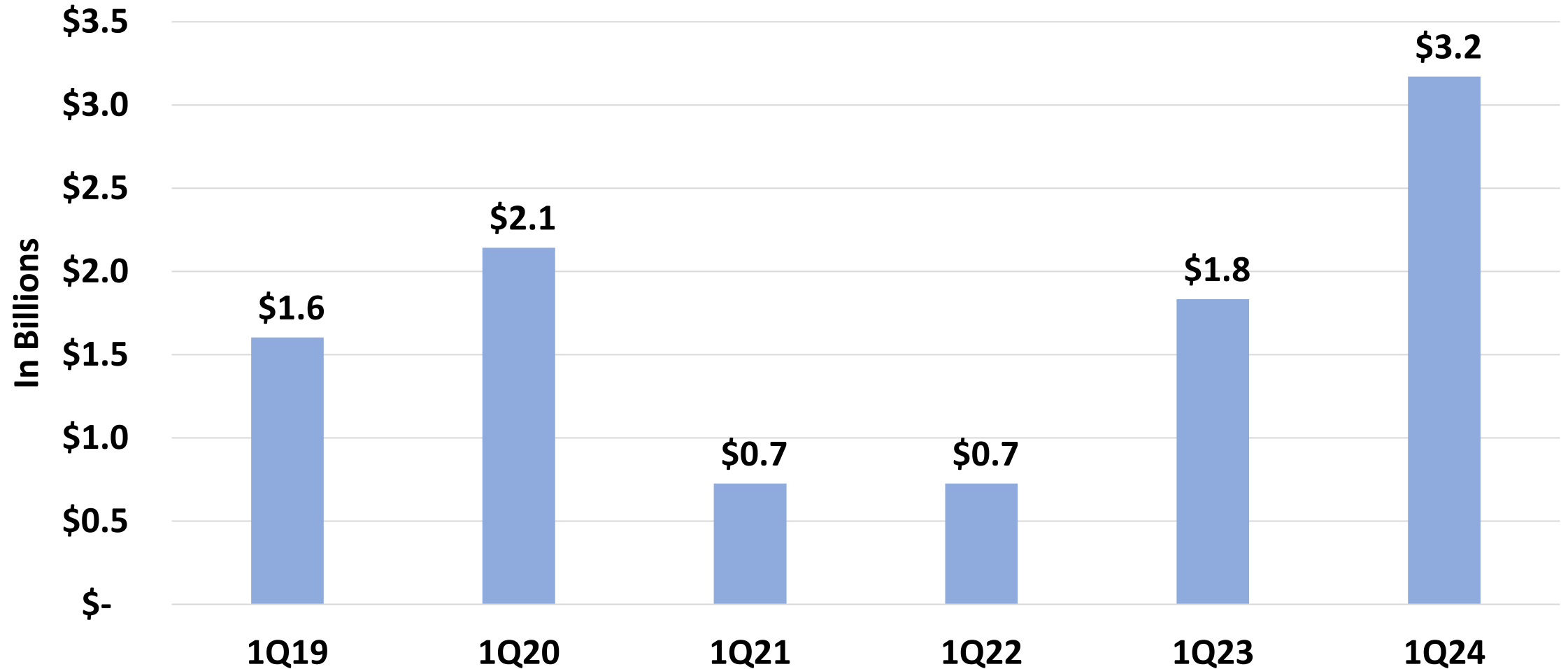


All Commerical Loan Growth Trend

Data As of March 31, 2024



Provision for Loan Losses (\$) Trend Data As of March 31, 2024



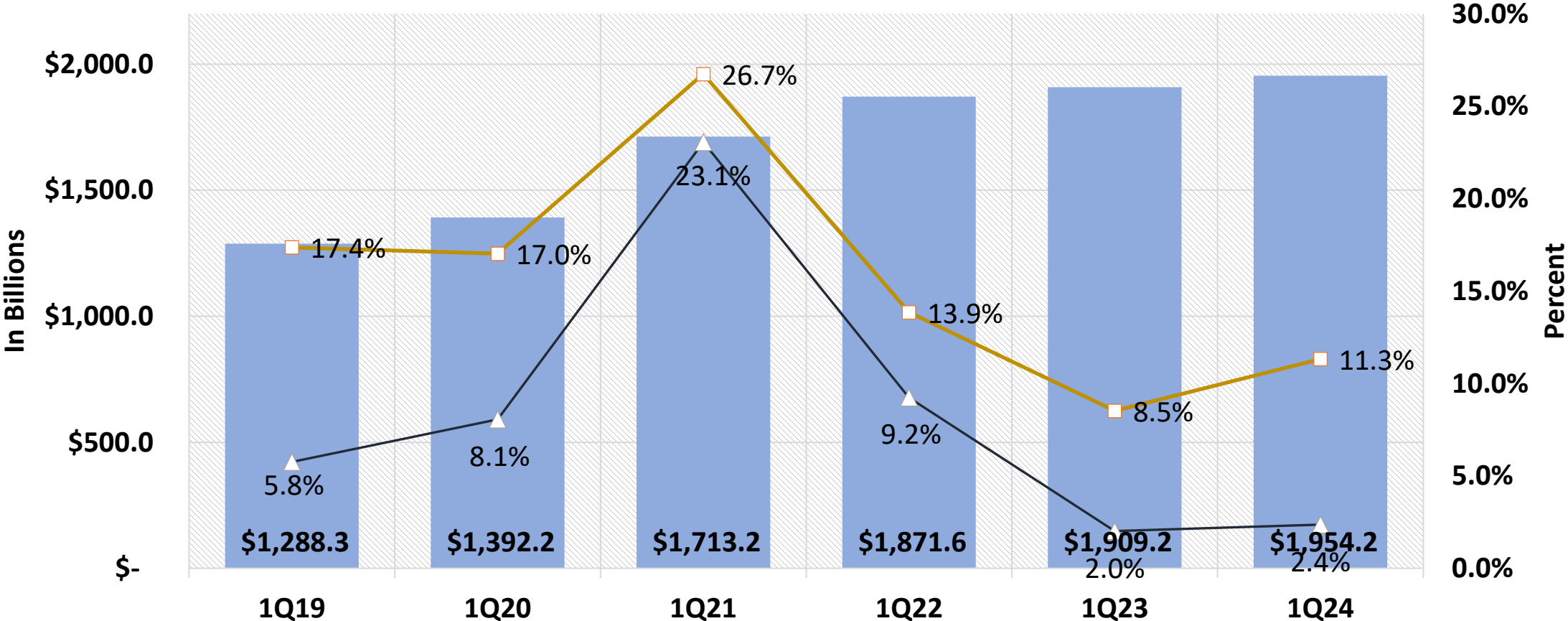
Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

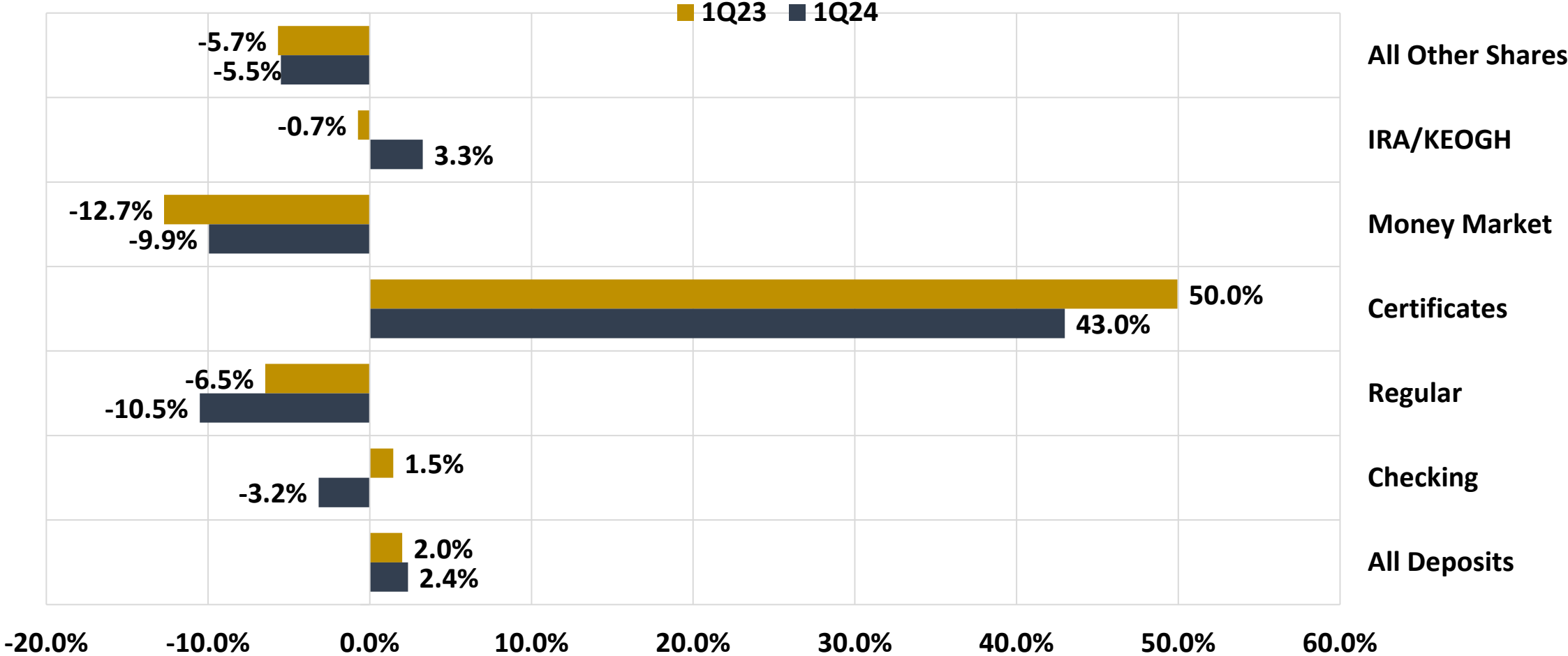
Deposit Growth Trend

Data As of March 31, 2024

■ Total Deposits (\$)
 ▲ Year-Over-Year % Growth
 □ Year-To-Date (Annualized) % Growth

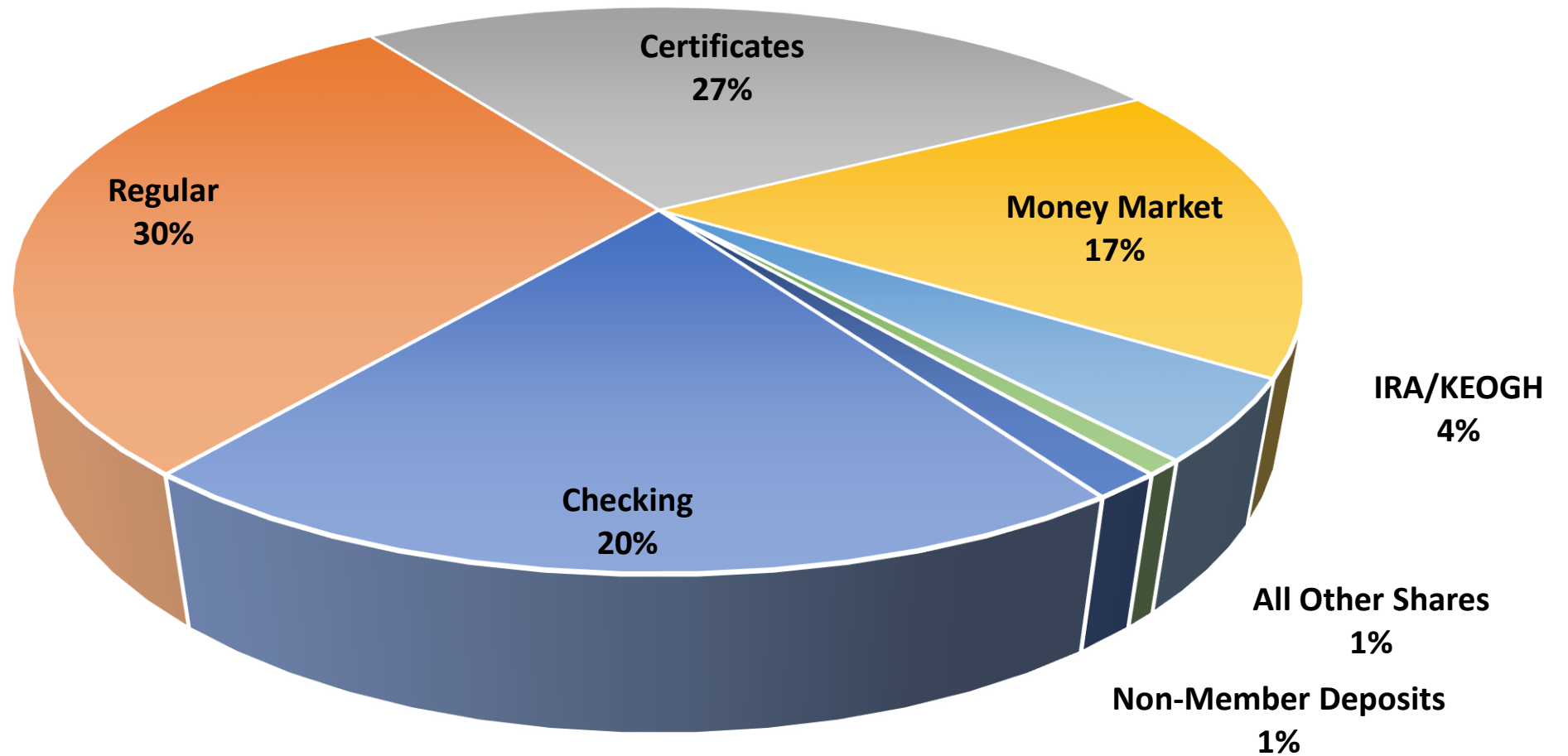


Deposit Growth By Type: Year-Over-Year % Growth Data As of March 31, 2024



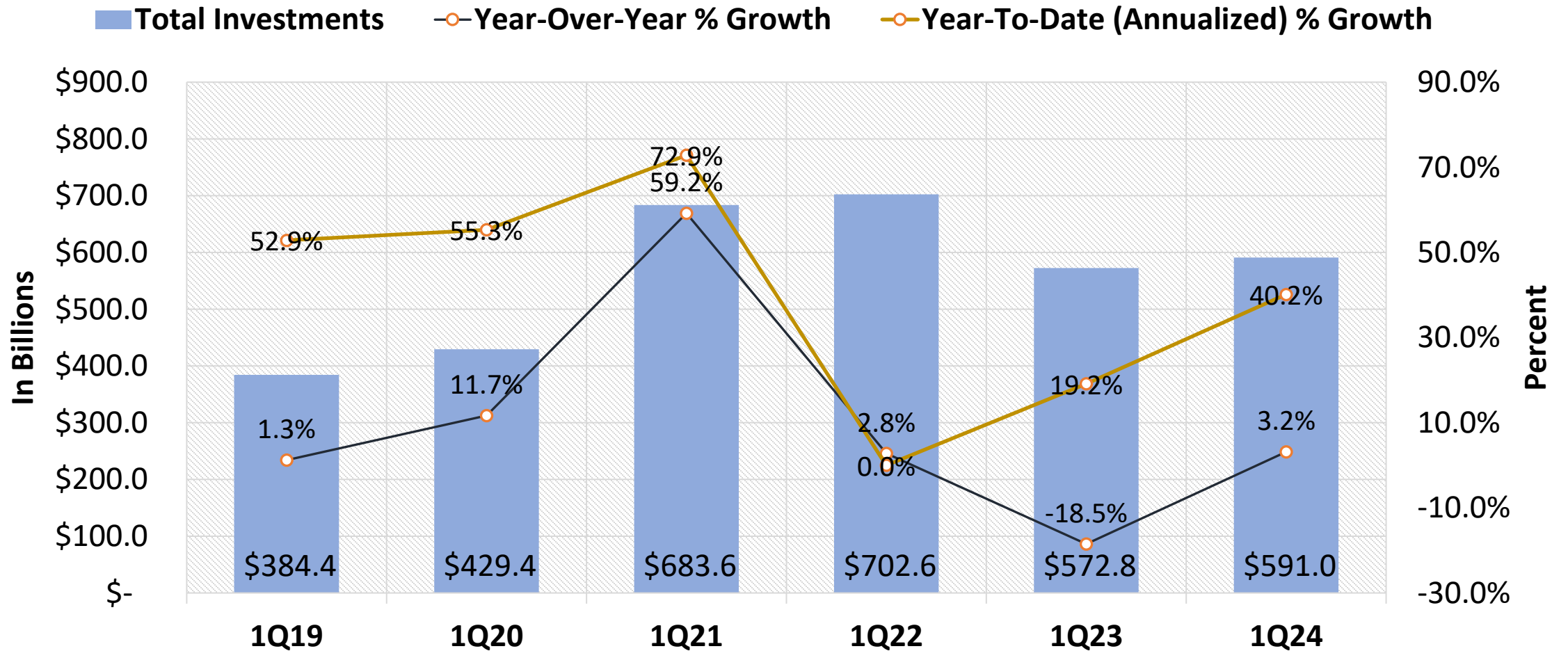
Deposit Portfolio Composition

Data As of March 31, 2024



Total Investments - Growth Trend

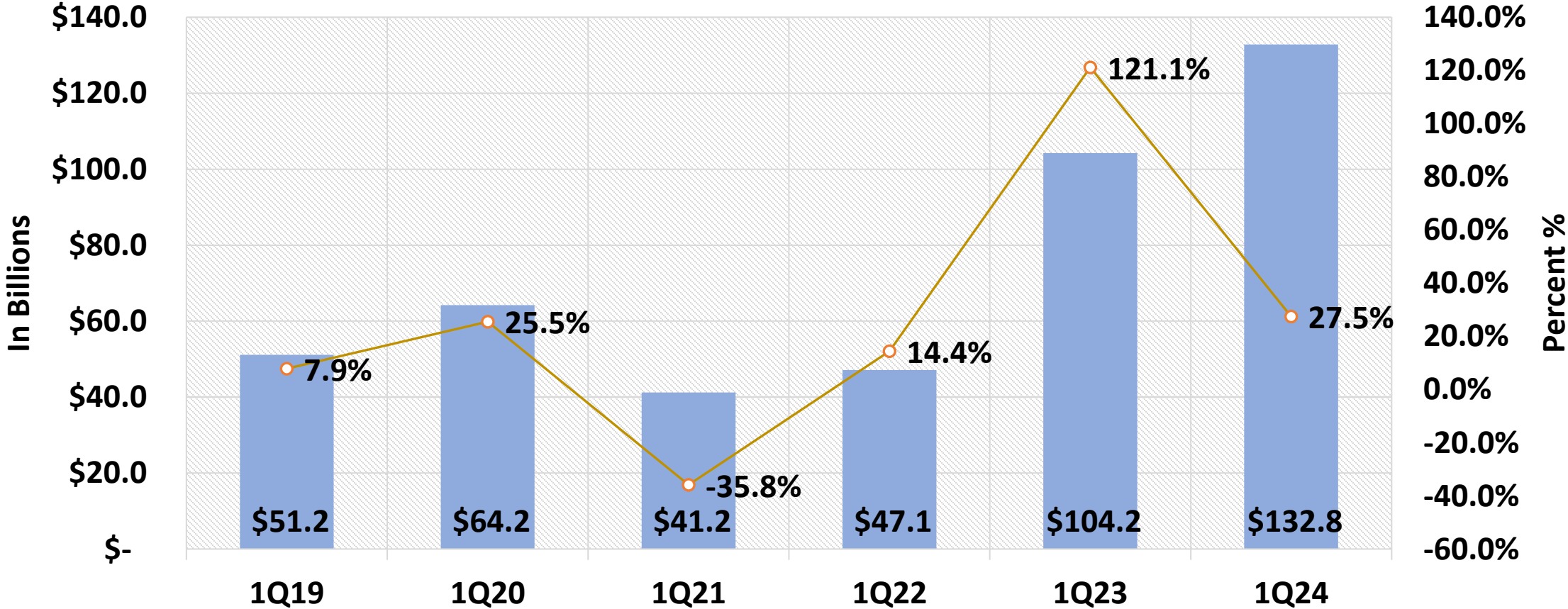
Data As of March 31, 2024



Total Borrowings Trend

Data As of March 31, 2024

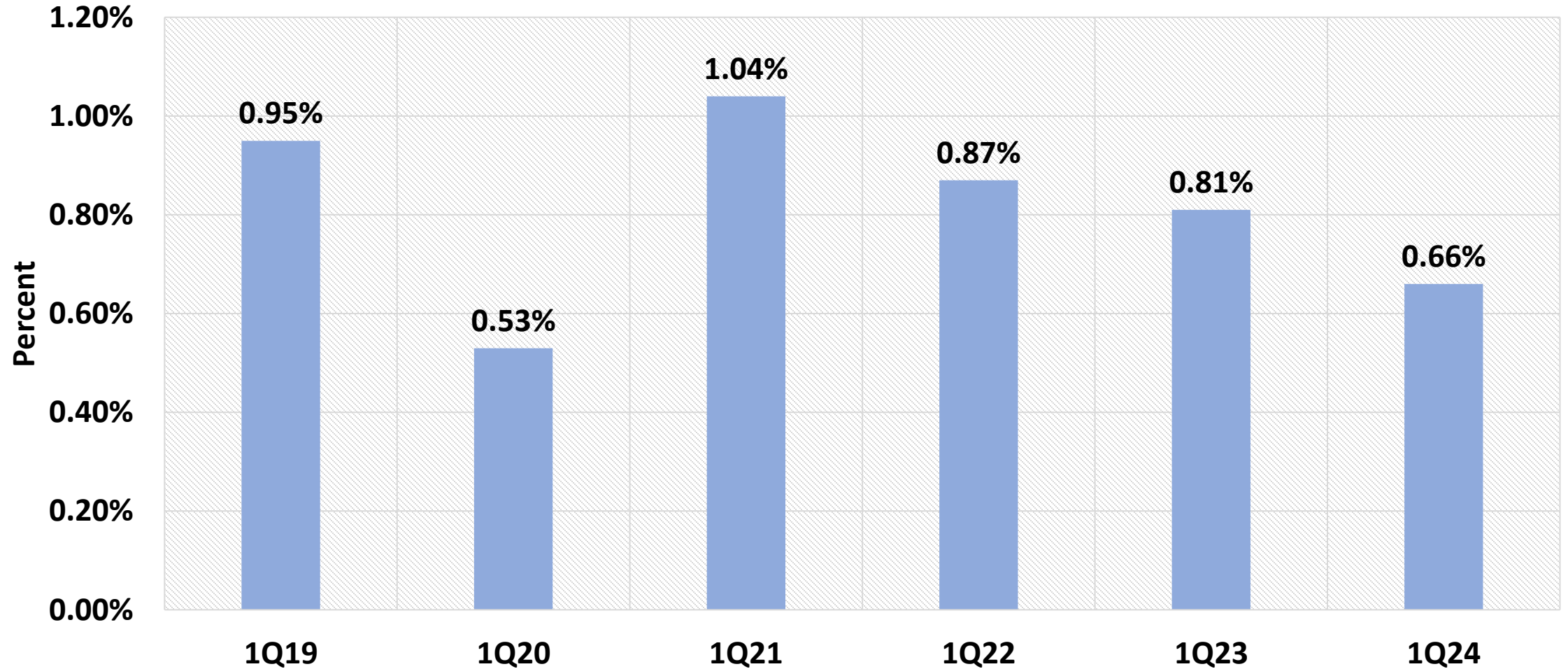
■ Total Borrowings (\$) ○ Year-Over-Year % Growth



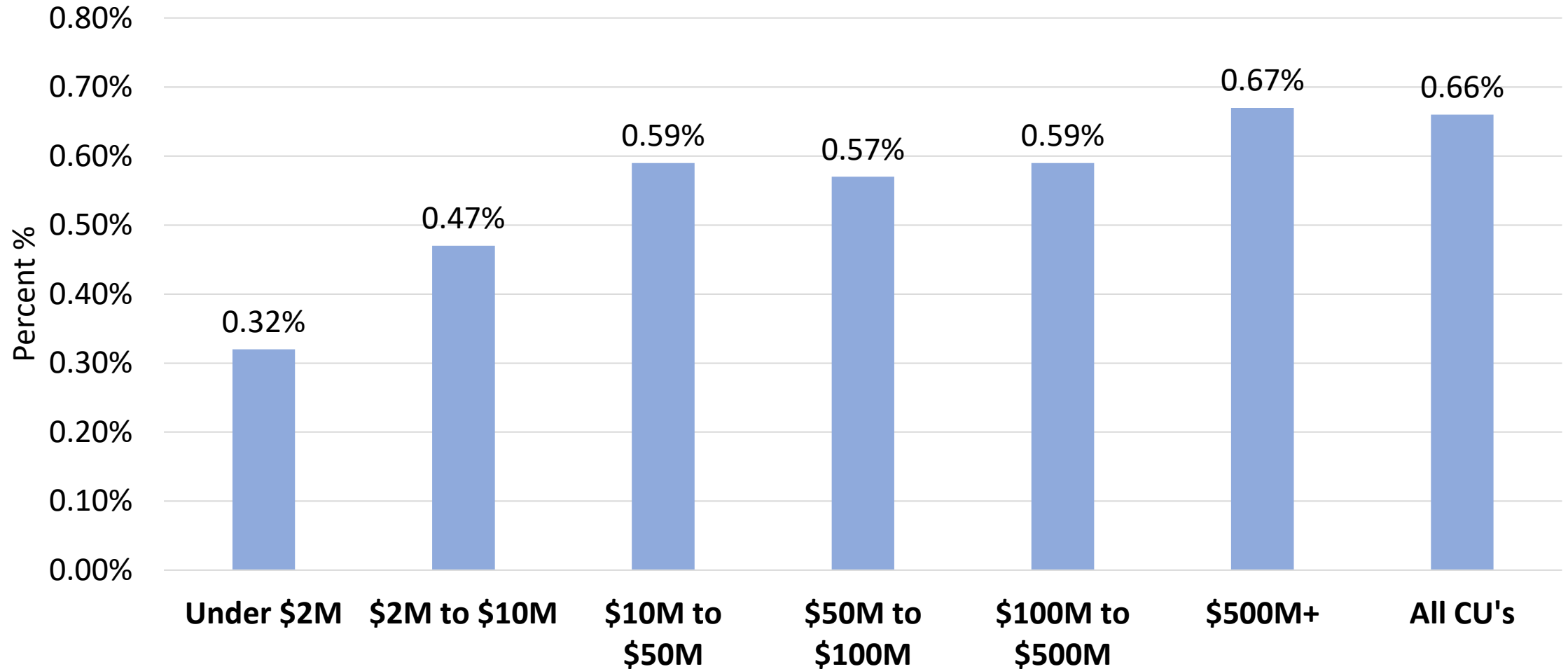
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Return On Assets (ROA %) Trend Data As of March 31, 2024

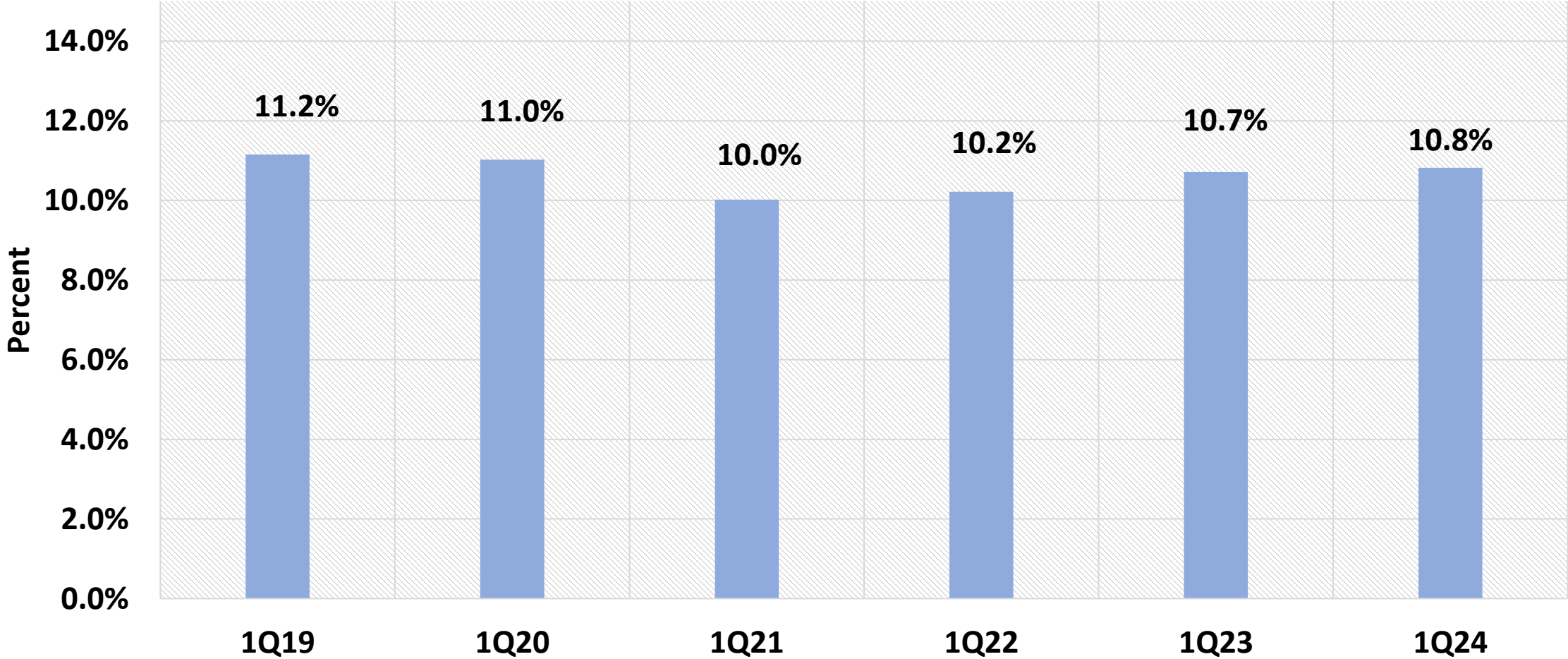


ROA (Annualized) for Asset-Class Peer Groups Data As of March 31, 2024



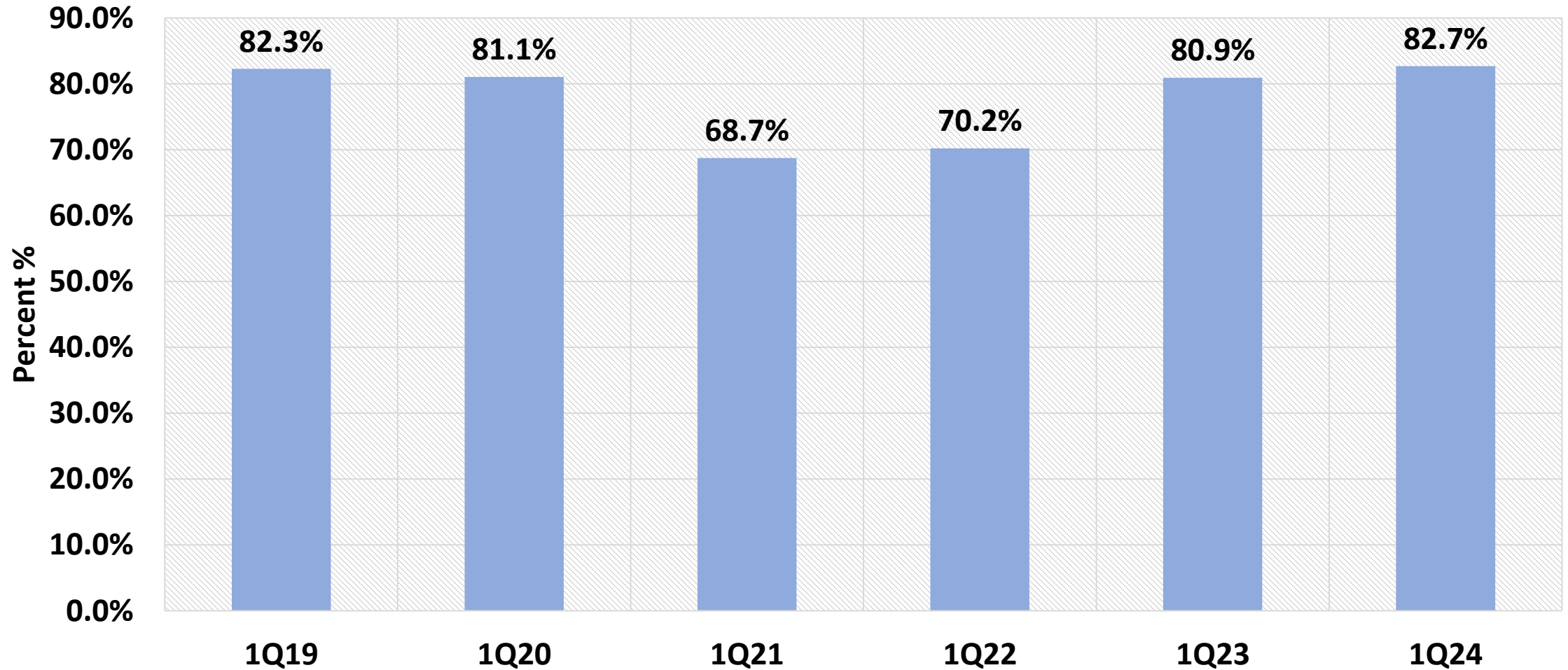
Net-Worth Capital Ratio Trend

Data As of March 31, 2024



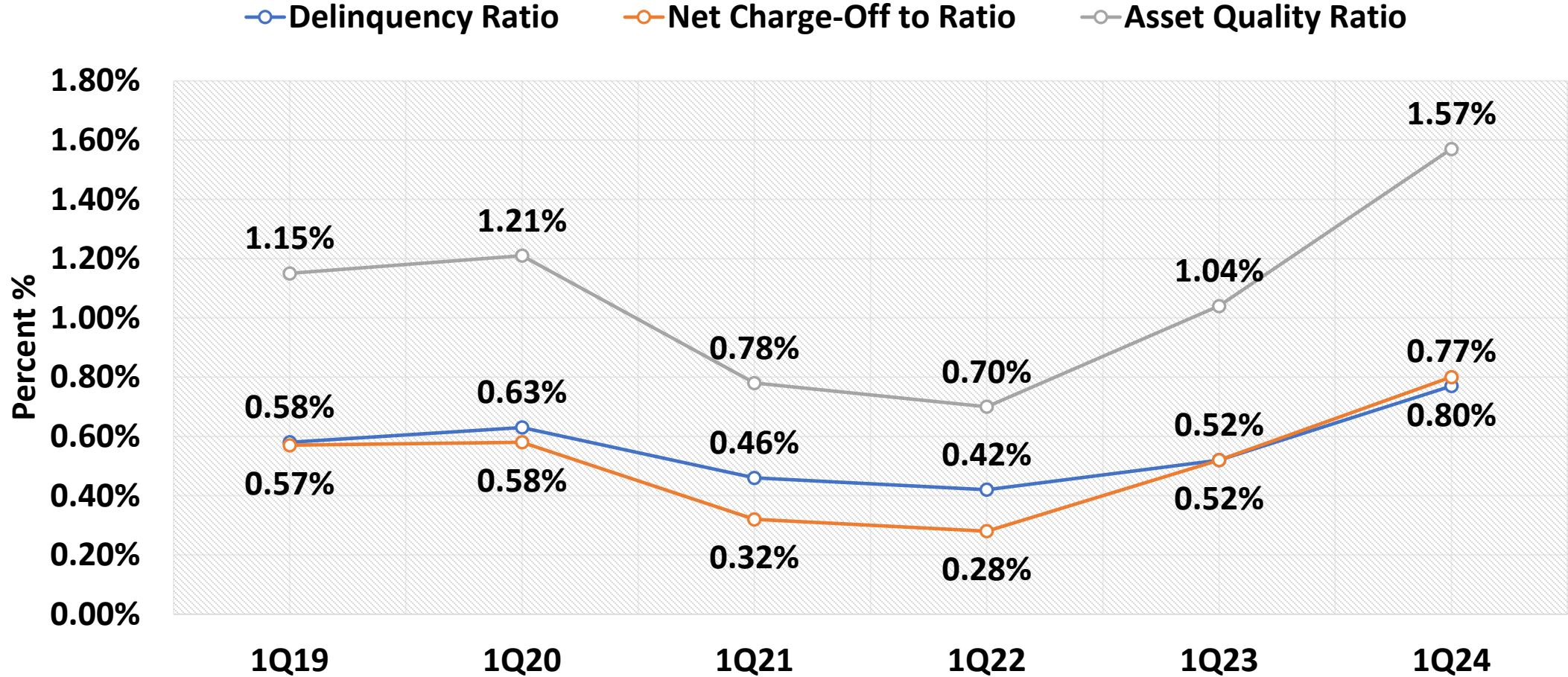
Loan-to-Deposit Ratio Trend (%)

Data As of March 31, 2024

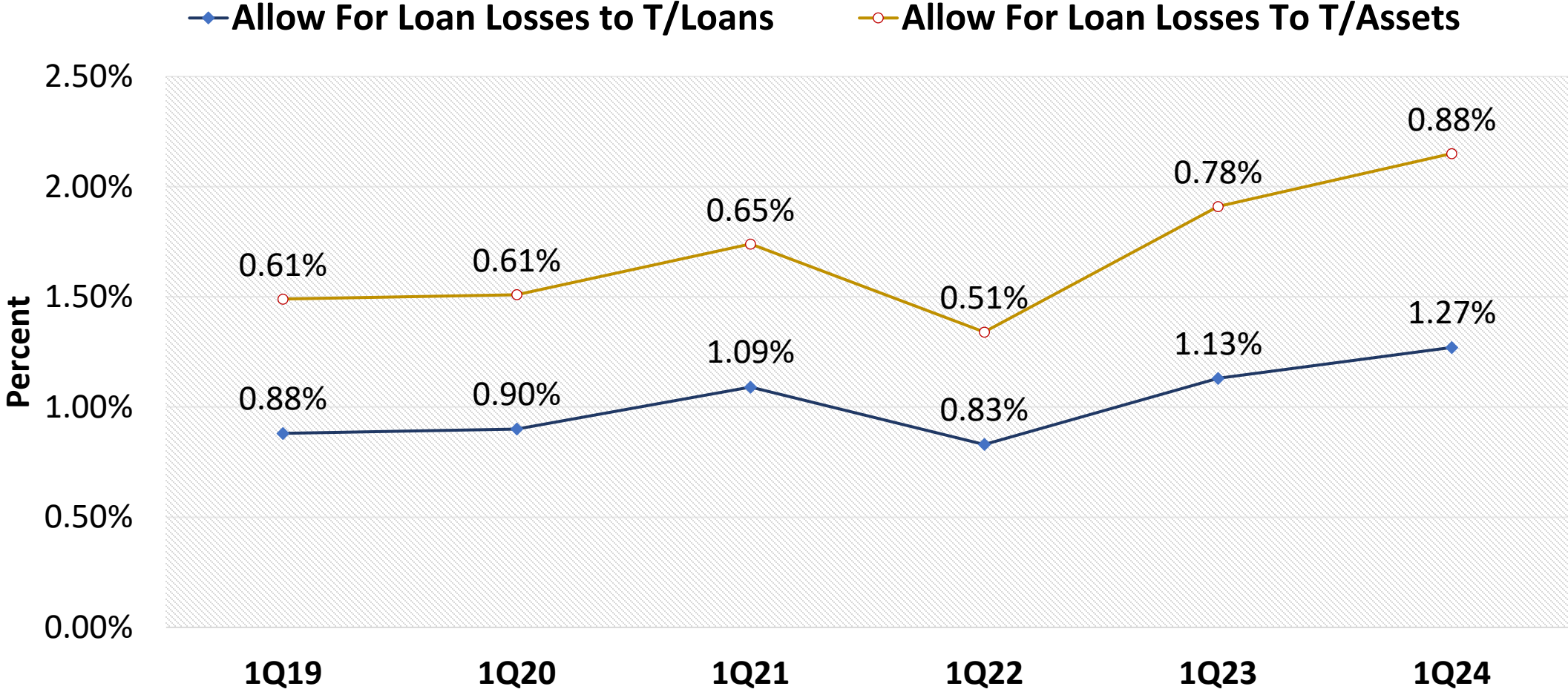


Asset Quality Ratios (%)

Data As of March 31, 2024



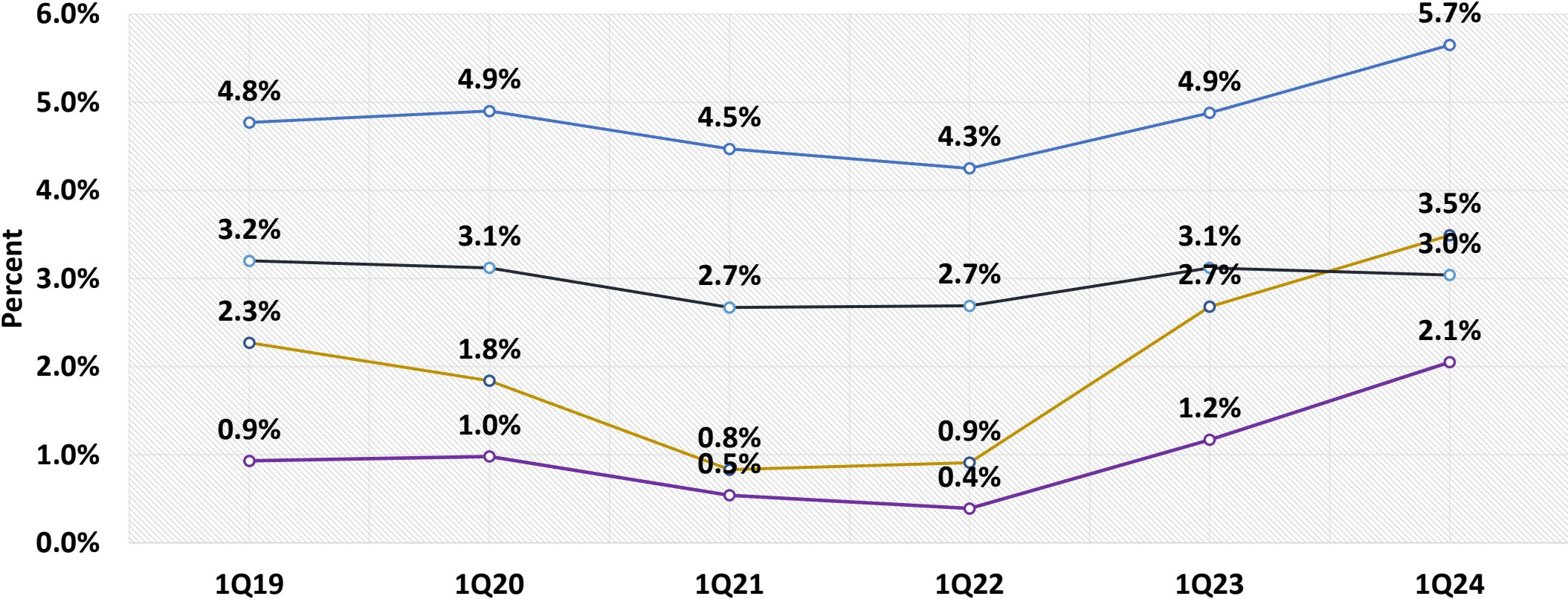
Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of March 31, 2024



Yield Spread Trend Analysis

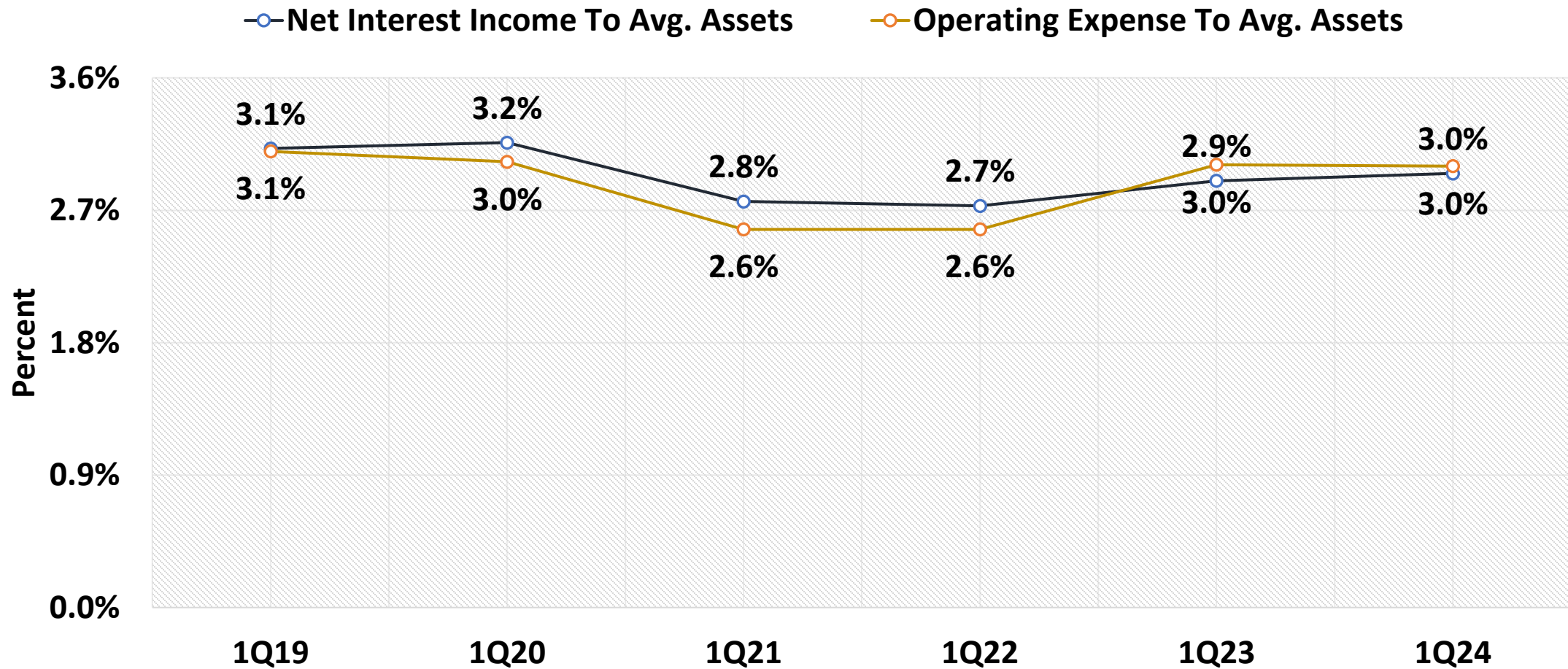
Data As of March 31, 2024

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

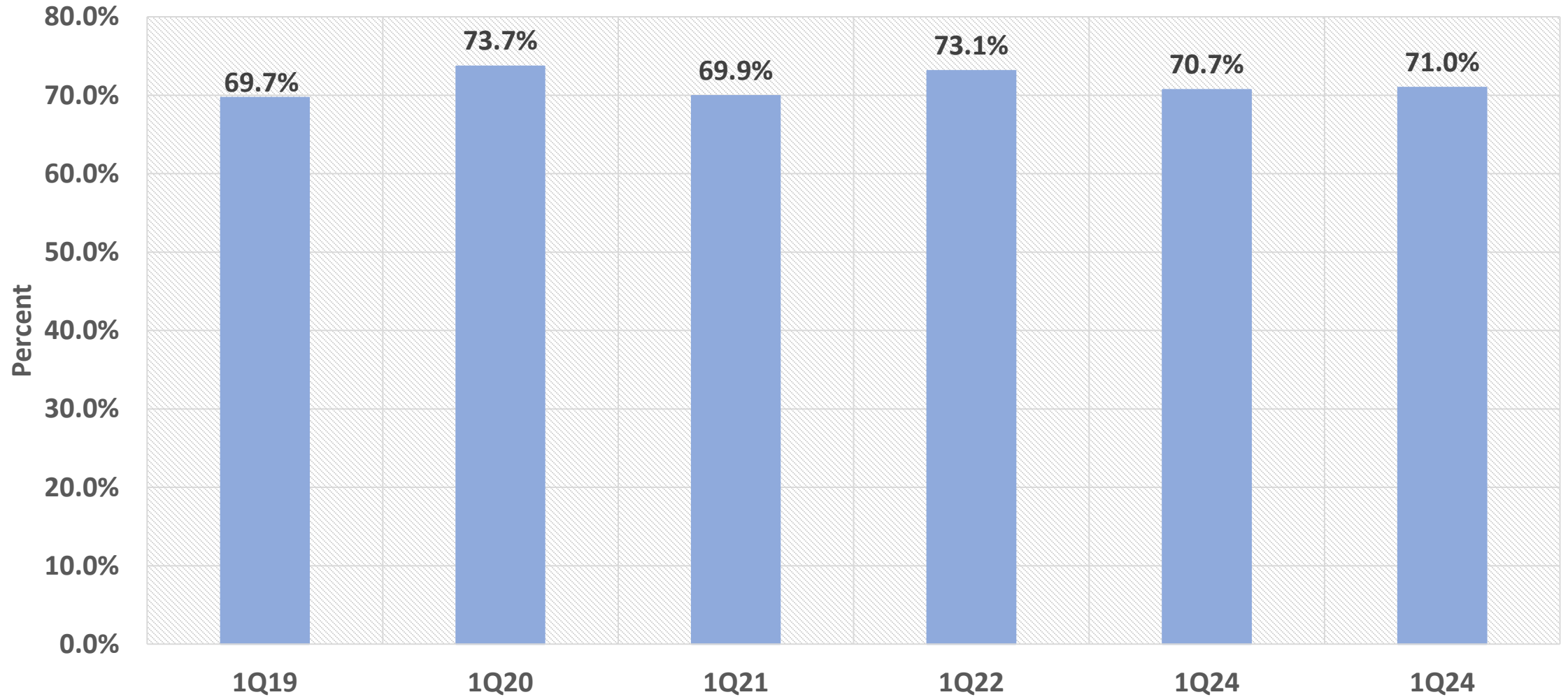


Net Interest Margin Vs. Operating Expense Ratio

Data As of March 31, 2024



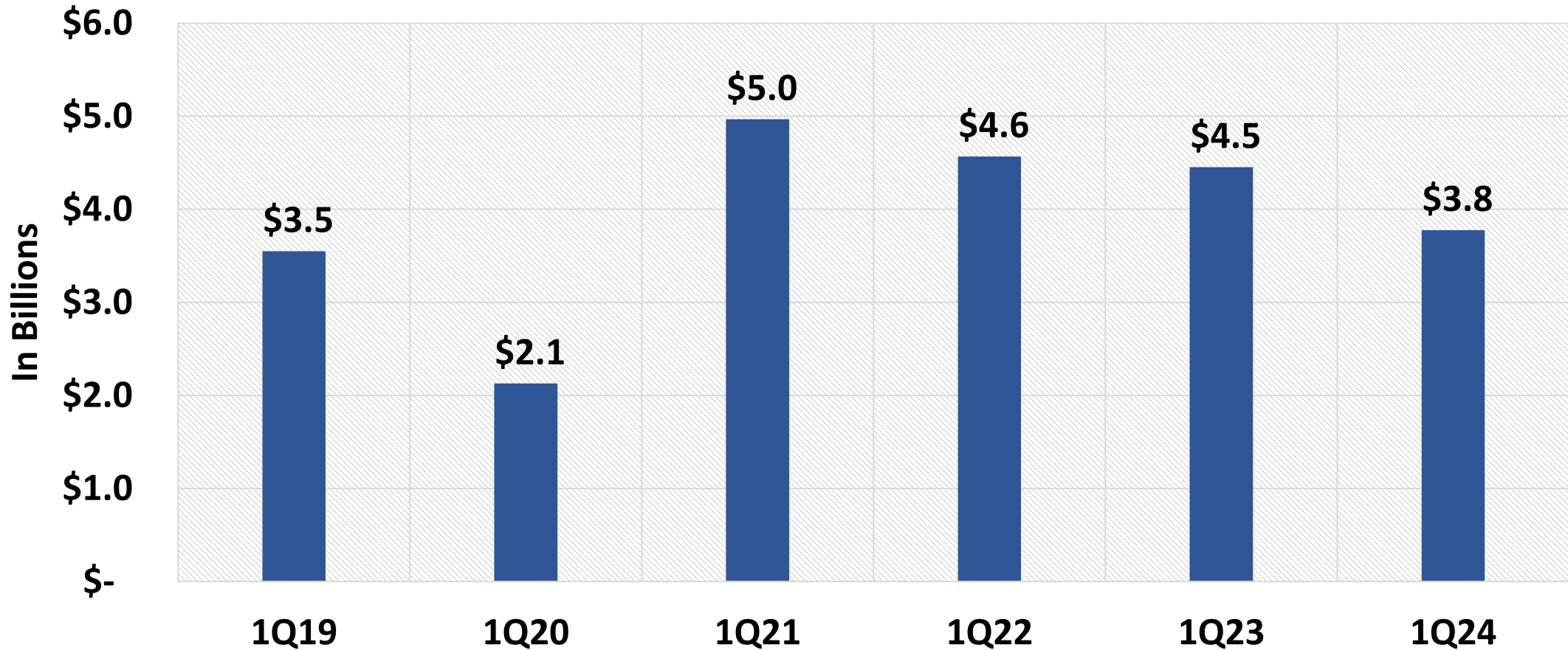
Efficiency Ratio% Trend (the cost incurred by a CU generate one dollar of revenue) Data As of March 31, 2024



Earnings and Capital

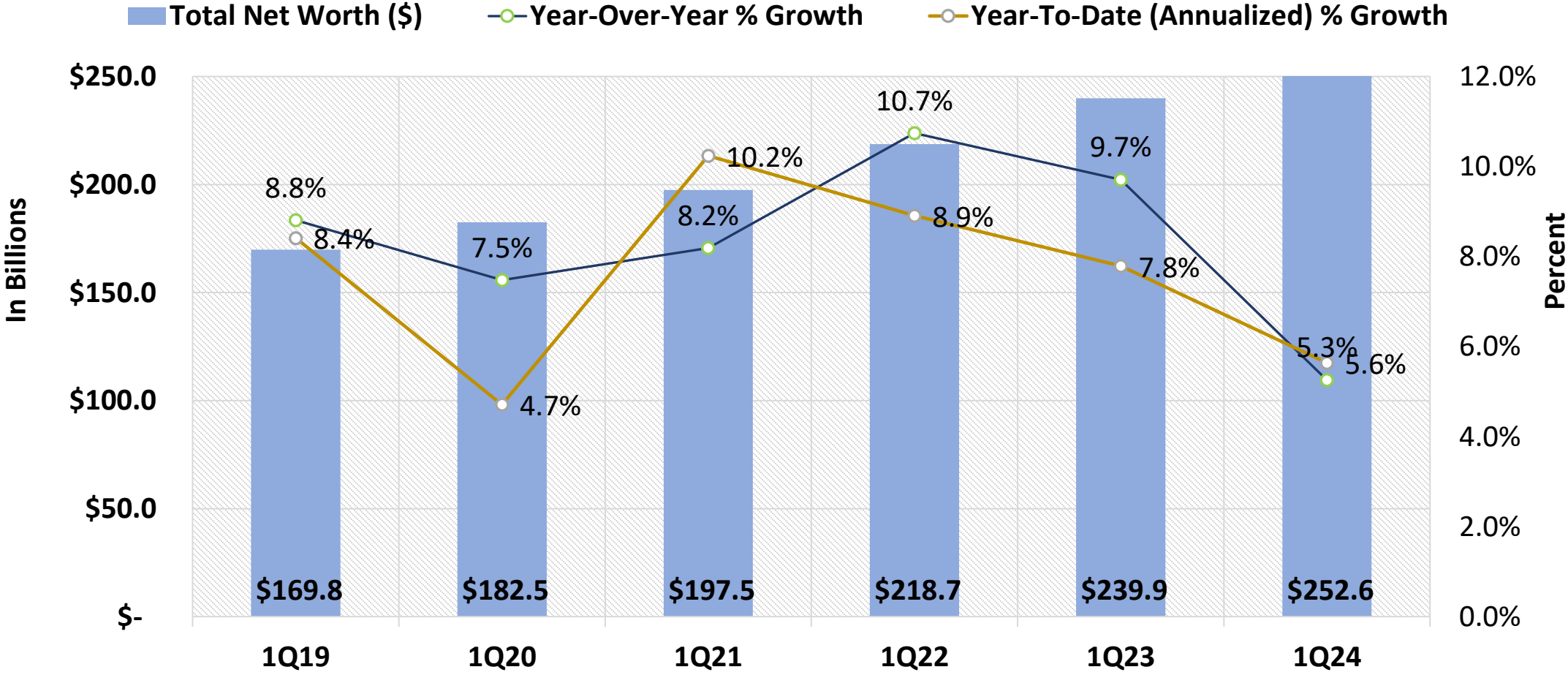
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Net Income (\$) Trend Data As of March 31, 2024

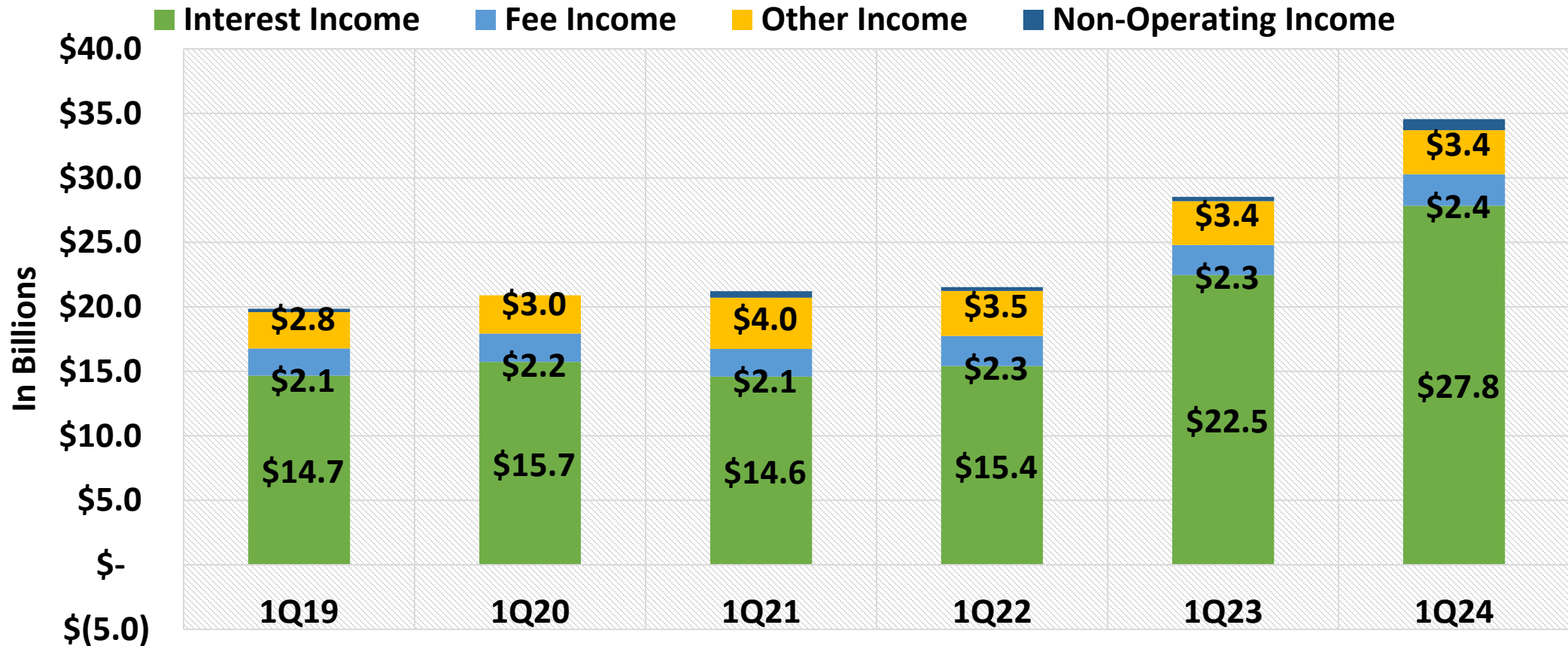


Net-Worth Capital Growth Trend

Data As of March 31, 2024



Gross Revenue Breakdown (\$) Trend Data As of March 31, 2024



Total Non-Interest Income (\$) Trend

Data As of March 31, 2024

