

Credit Union Industry Statistics and Key Performance Indicators (KPIs) 1st Quarter 2025

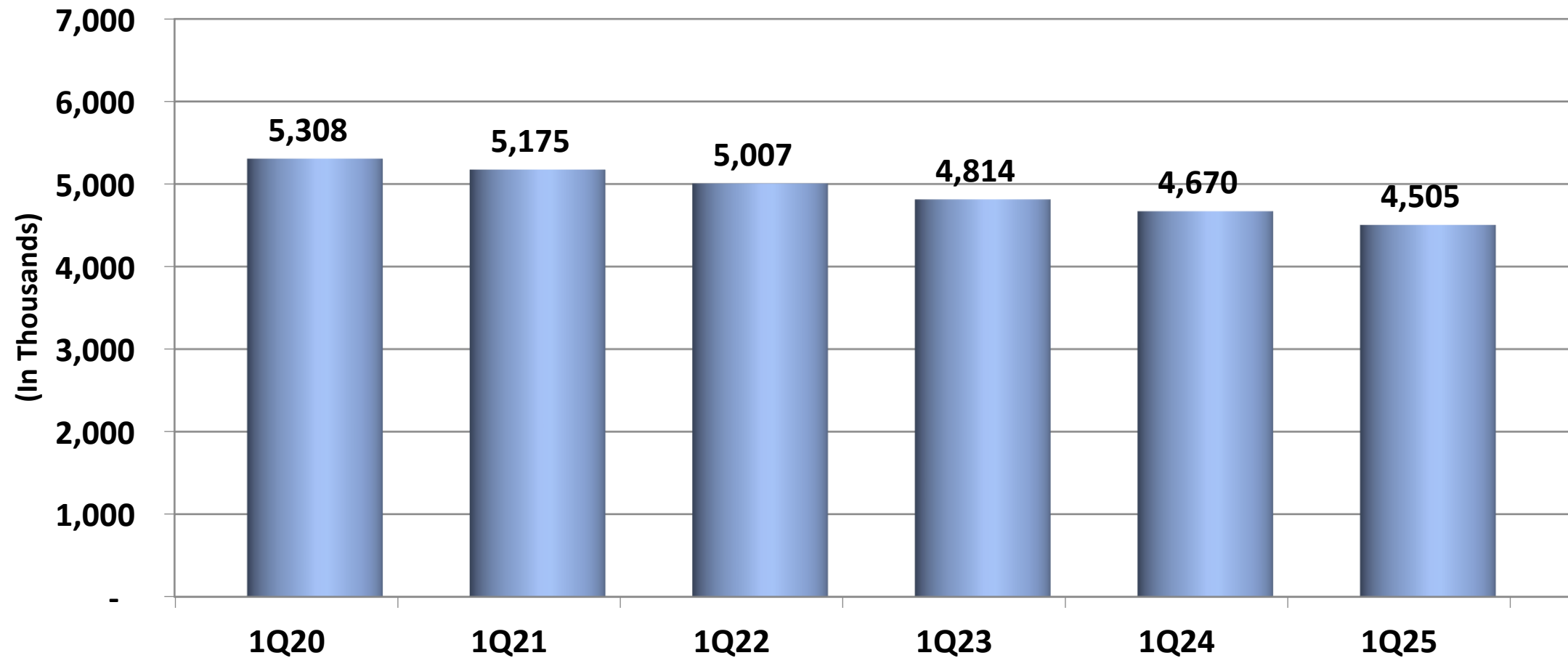
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Data Intelligence and Industry Insights for Credit Union Management

- **Credit Union Industry Statistics**
- **Lending**
- **Savings, Liquidity, Investments & Borrowings**
- **Key Performance Indicators – Financial Ratios**
- **Earnings and Capital**

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of Credit Unions: Data As of March 31, 2025



Credit Union Industry Metrics

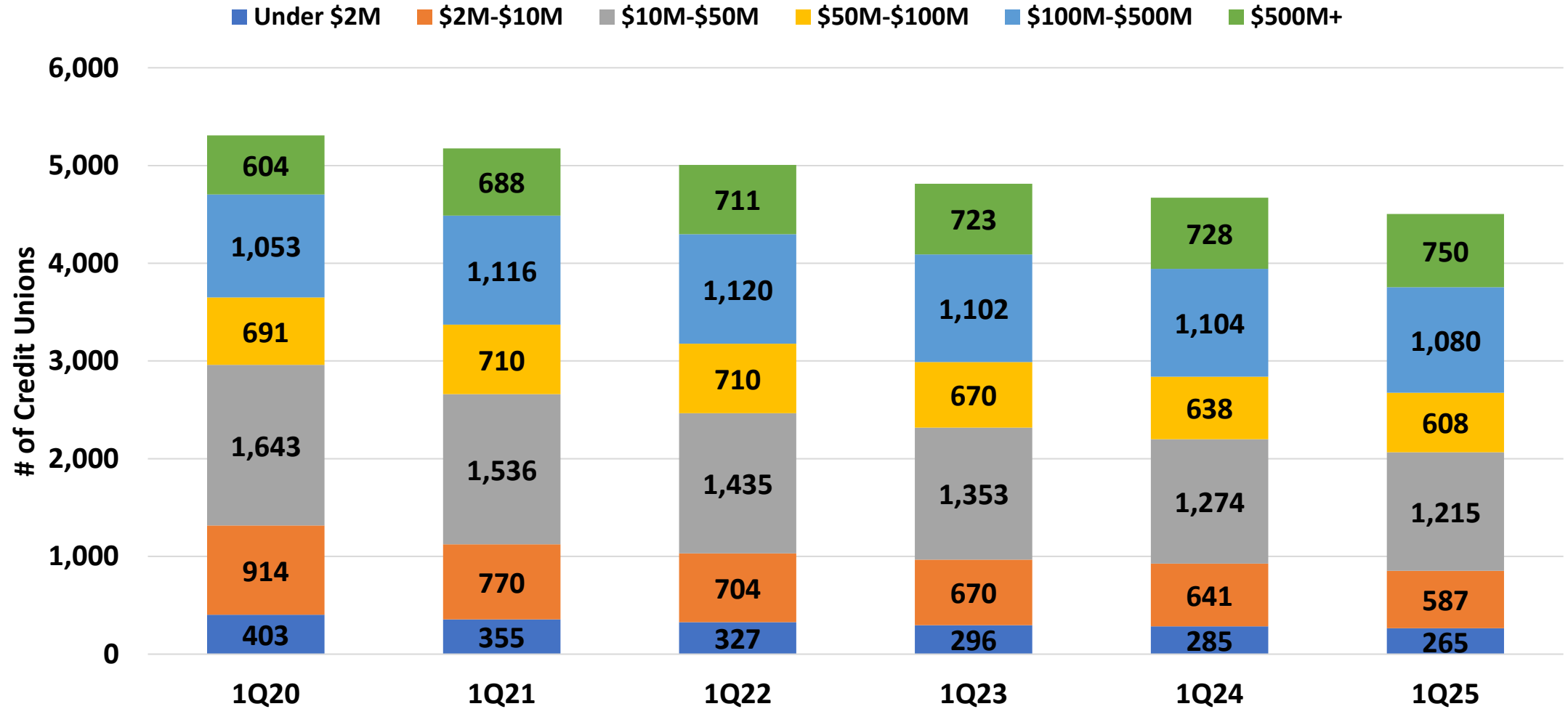
	As of 3/31/2025	Year-Over-Year % Growth	As of 3/31/2024	Year-Over-Year % Growth
Members	144.5M	2.0%	141.7M	2.7%
Assets	\$2,390.2B	2.6%	\$2,330.3B	4.3%
Loans	\$1,668.5B	3.3%	\$1,616.0B	4.6%
Deposits	\$2,040.6B	4.4%	\$1,954.2B	2.4%
Investments	\$591.4B	0.2%	\$590.6B	3.1%
Net Worth Capital	\$264.6B	4.8%	\$252.6B	5.3%
Borrowed Funds	\$87.9B	-33.8%	\$132.8B	27.5%

ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	1Q 2025	1Q 2024	Effect on ROA (Year-Over-Year)	
Net Interest Margin	3.24%	3.00%	-0.12%	bps
+ Fees & Other Income	1.05%	1.17%	0.11%	bps
- Operating Expenses	3.06%	2.95%	0.11%	bps
- Provision for Credit Losses	0.56%	0.55%	0.01%	bps
= ROA	0.67%	0.66%	0.01%	bps

Asset-based Peer Group Statistics: Data As of March 31, 2025							
Peer Group	Asset Size	# of CU's	% of Total # of CUs	# of Members	% of Total Members	Total Assets	% of Total Assets
1	Over \$4B	119	2.6%	70,319,559	48.65%	\$ 1,201,540,050,000	50.27%
2	\$2B -- < \$4B	133	3.0%	20,397,379	14.11%	\$ 365,462,810,000	15.29%
3	\$1B -- < \$2B	208	4.6%	17,123,804	11.85%	\$ 288,278,280,000	12.06%
4	\$850M -- < \$1B	58	1.3%	3,125,611	2.16%	\$ 53,108,500,000	2.22%
5	\$650M -- < \$850M	123	2.7%	5,779,883	4.00%	\$ 91,618,990,000	3.83%
6	\$450M -- < \$650M	156	3.5%	5,446,000	3.77%	\$ 84,588,890,000	3.54%
7	\$350M -- < \$450M	141	3.1%	3,665,120	2.54%	\$ 55,845,890,000	2.34%
8	\$250M -- < \$350M	195	4.3%	3,804,622	2.63%	\$ 58,581,660,000	2.45%
9	\$150M -- < \$250M	366	8.1%	4,900,684	3.39%	\$ 70,941,300,000	2.97%
10	\$100M -- < \$150M	331	7.3%	2,920,186	2.02%	\$ 40,552,040,000	1.70%
11	\$50M -- < \$100M	608	13.5%	3,492,775	2.42%	\$ 44,086,960,000	1.84%
12	\$20M -- < \$50M	777	17.2%	2,254,295	1.56%	\$ 25,817,040,000	1.08%
13	\$10M -- < \$20M	438	9.7%	719,329	0.50%	\$ 6,295,490,000	0.26%
14	\$5M -- < \$10M	342	7.6%	356,696	0.25%	\$ 2,433,180,000	0.10%
15	\$2M -- < \$5M	245	5.4%	150,348	0.10%	\$ 847,430,000	0.04%
16	Under \$2M	265	5.9%	74,273	0.05%	\$ 234,000,000	0.01%
TOTAL		4,505	100.00%	144,530,564	100.00%	\$ 2,390,232,510,000	100.0%

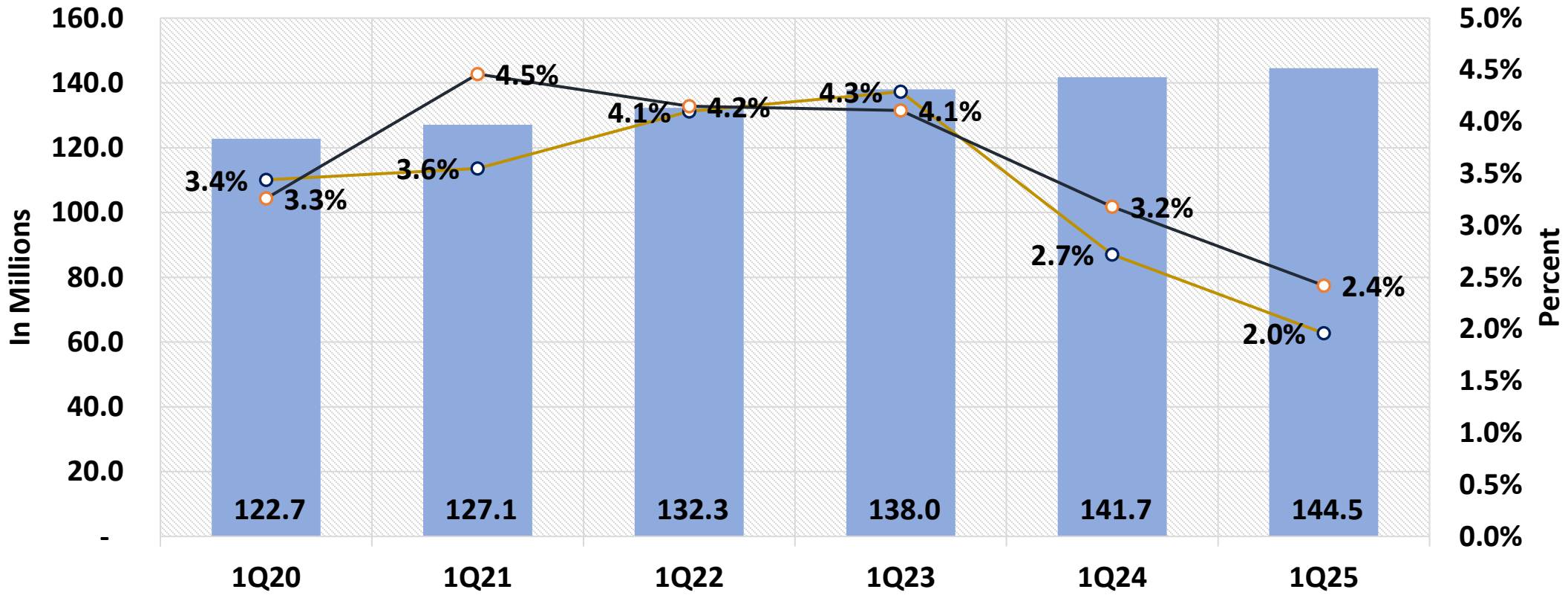
of Credit Unions for Asset-Class Peer Group Data As of March 31, 2025



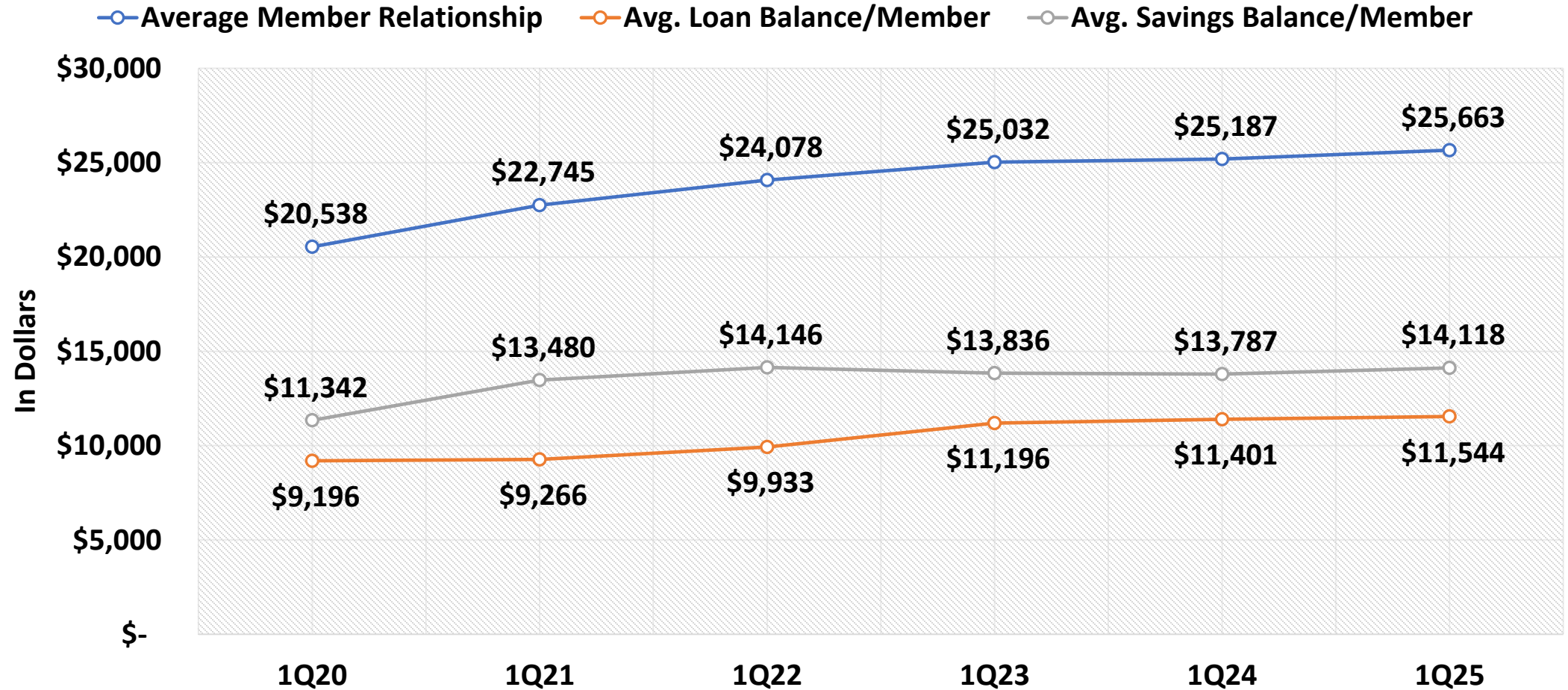
Membership Growth Trend

Data As of March 31, 2025

■ # of Members (In Millions) ● Year-Over-Year % Growth ○ Year-To-Date (Annualized) % Growth

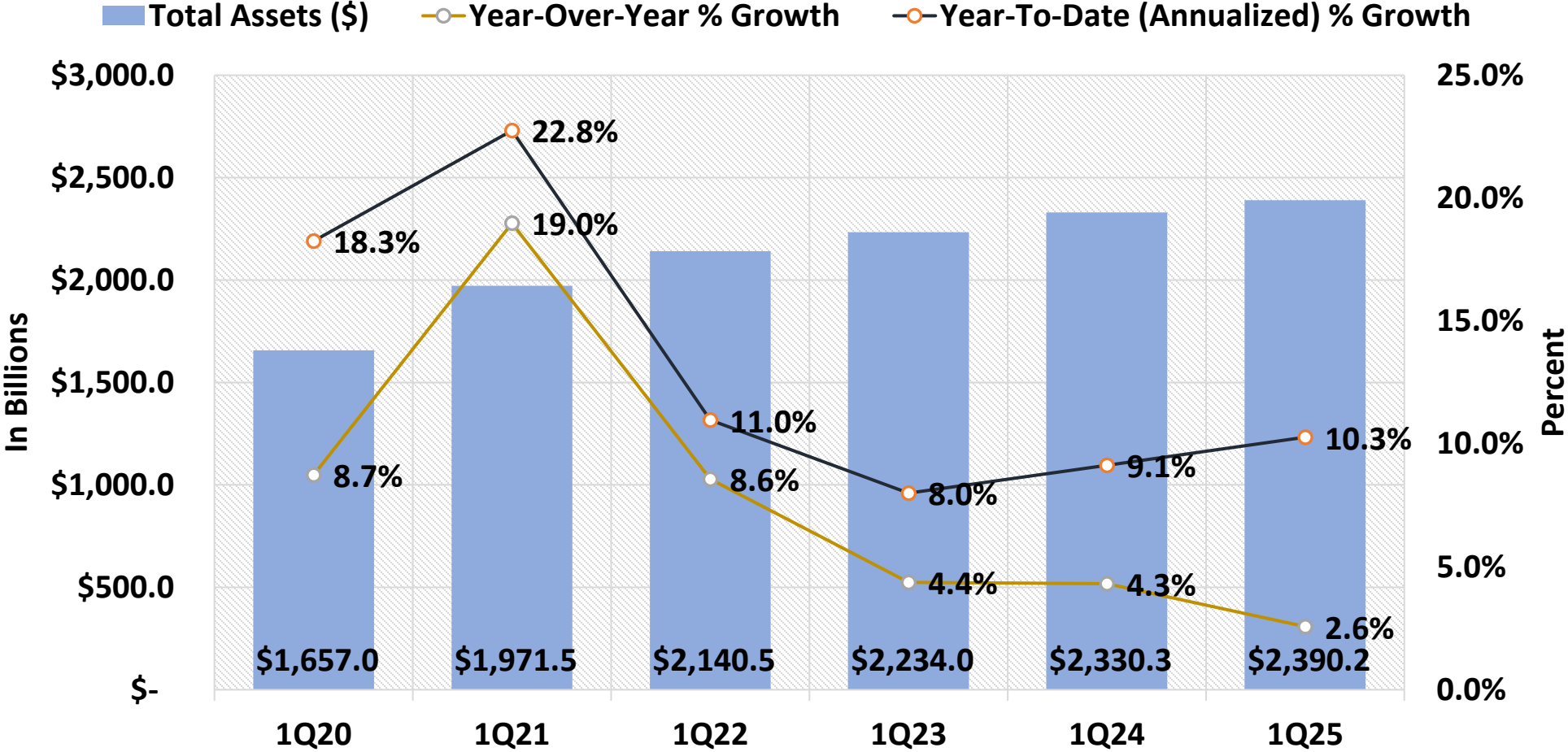


Member Relationship Trend Data As of March 31, 2025

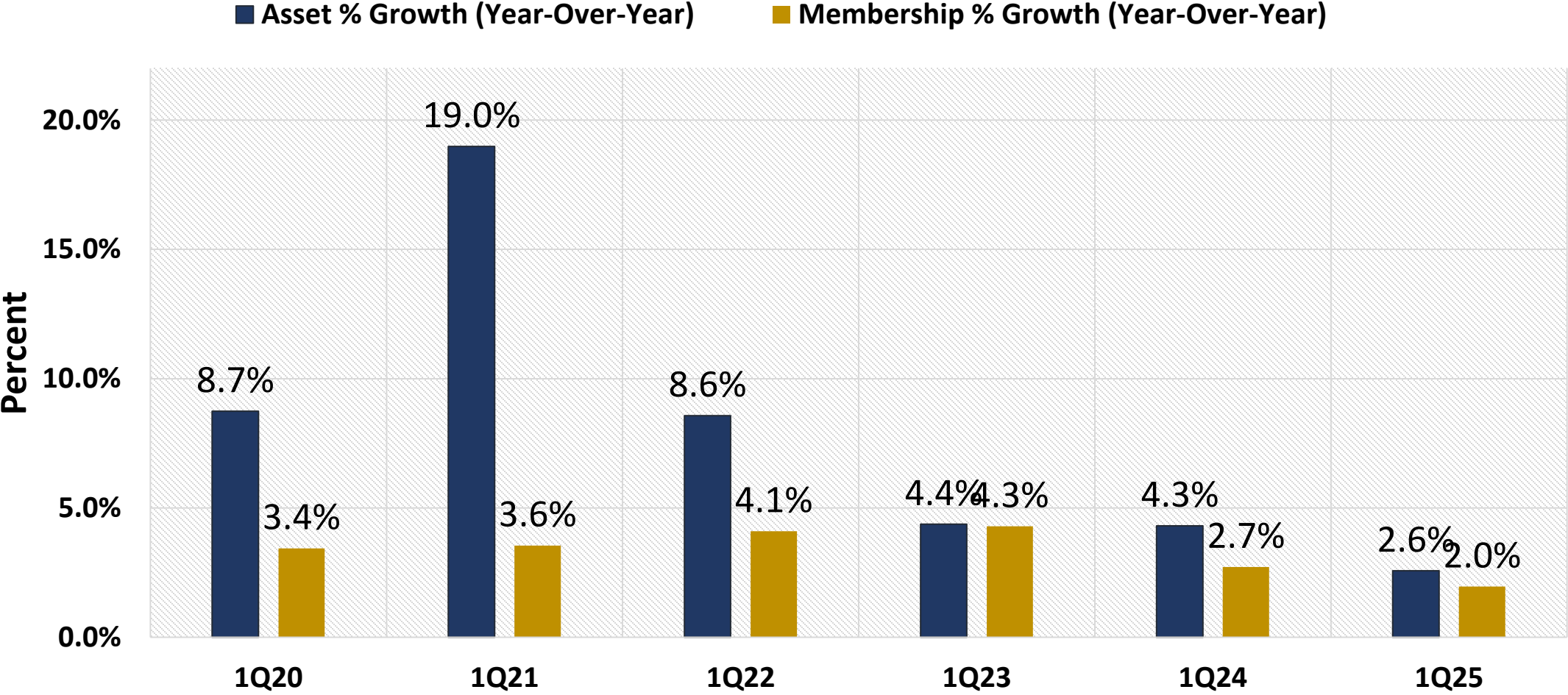


Asset Growth Trend

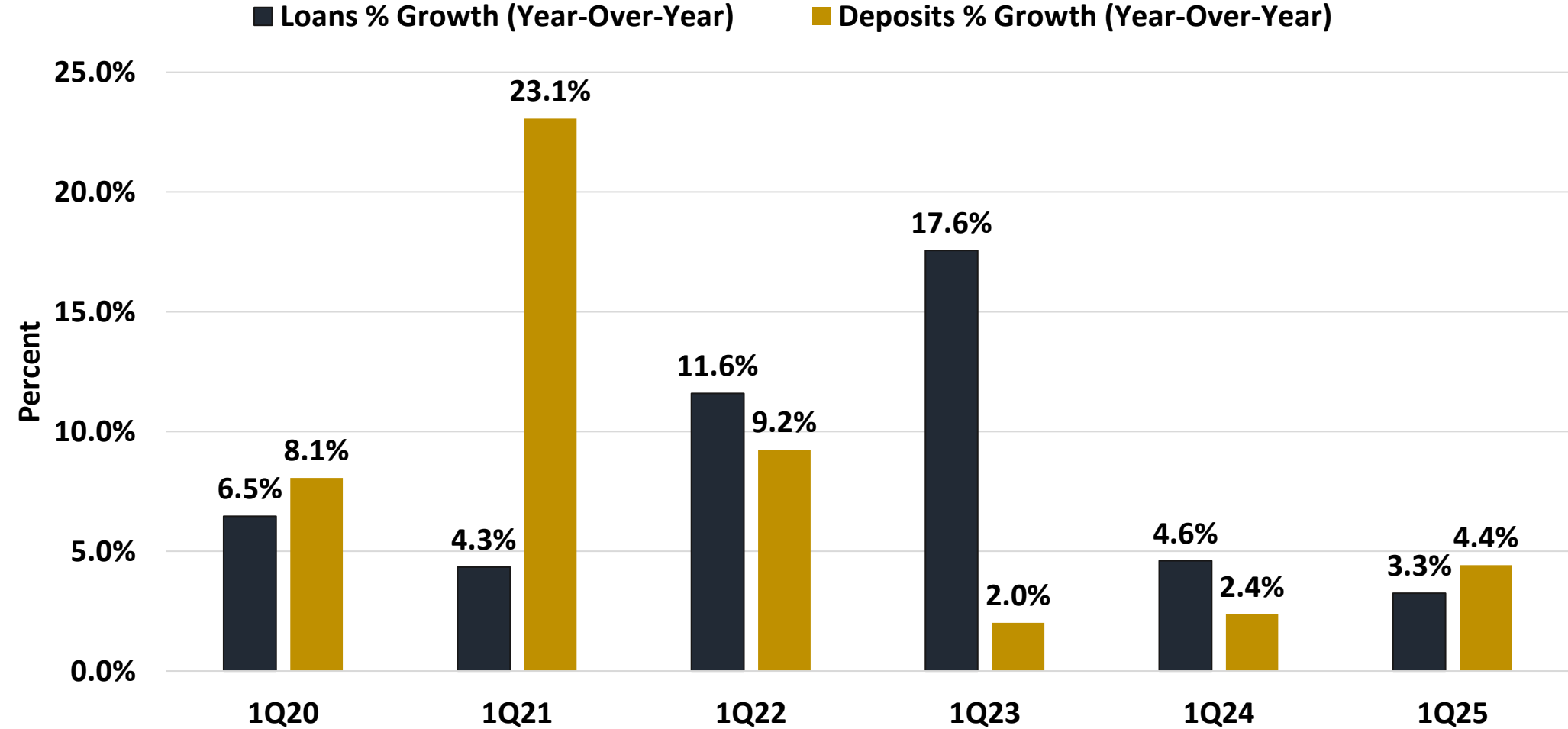
Data As of March 31, 2025



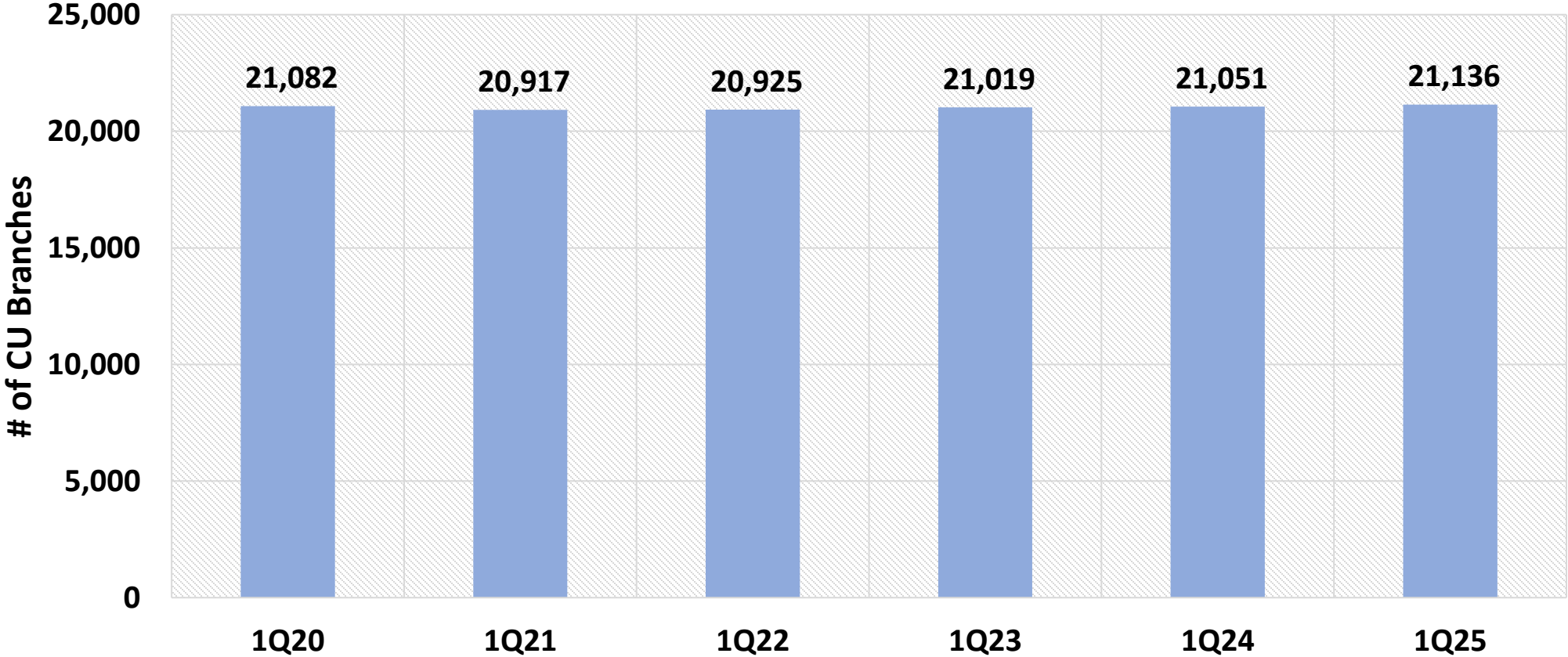
Asset Vs. Membership: % Growth Trend
Data As of March 31, 2025



Loans Vs. Deposits: % Growth Trend
Data As of March 31, 2025



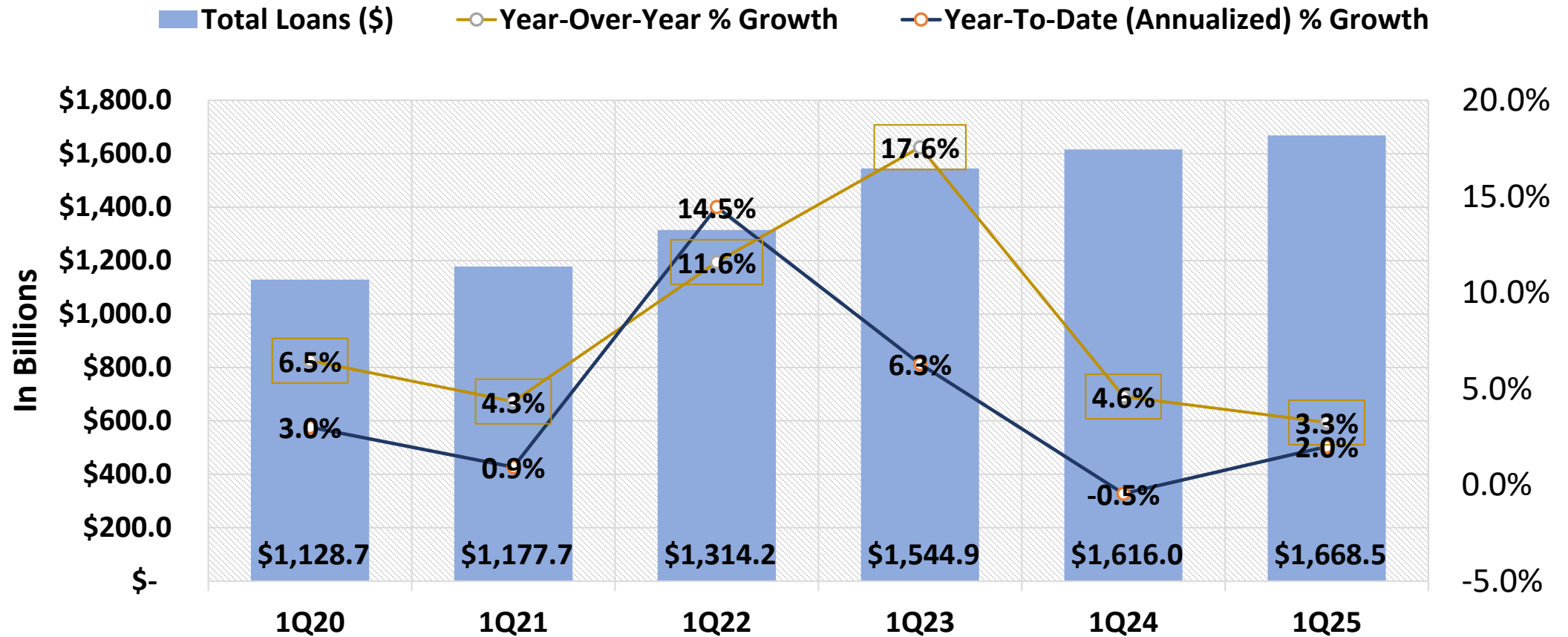
of Credit Union Branch Offices
Data As of March 31, 2025



Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

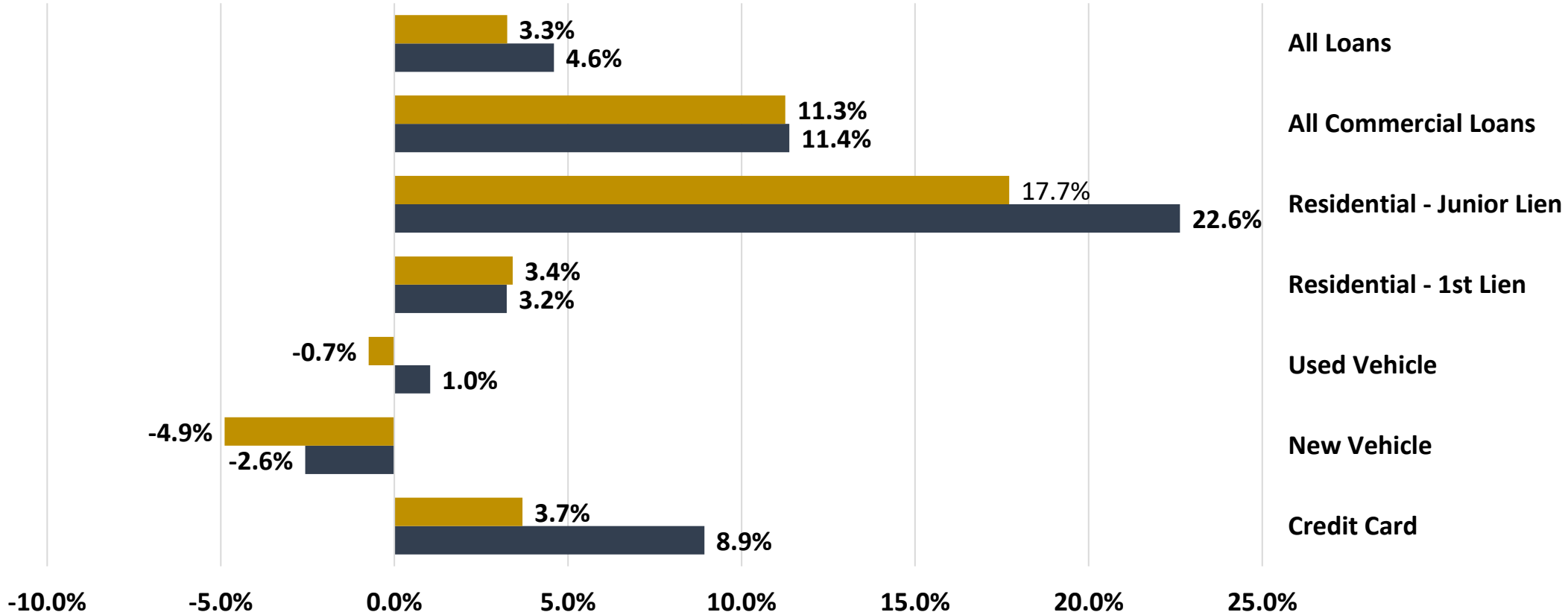
Loan Growth Trend Data As of March 31, 2025



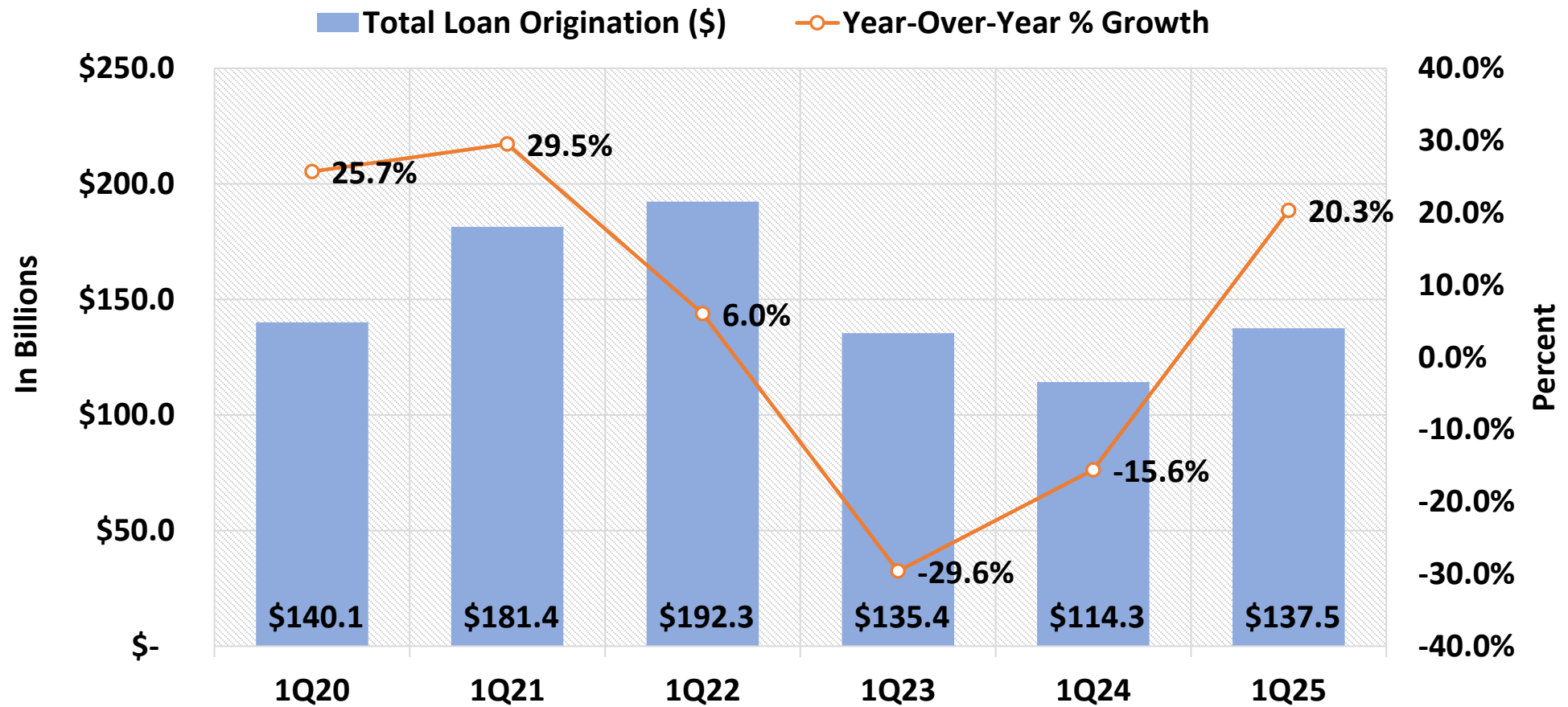
Loan Growth By Type: Year-Over-Year % Growth

Data As of March 31, 2025

■ 1Q25 ■ 1Q24

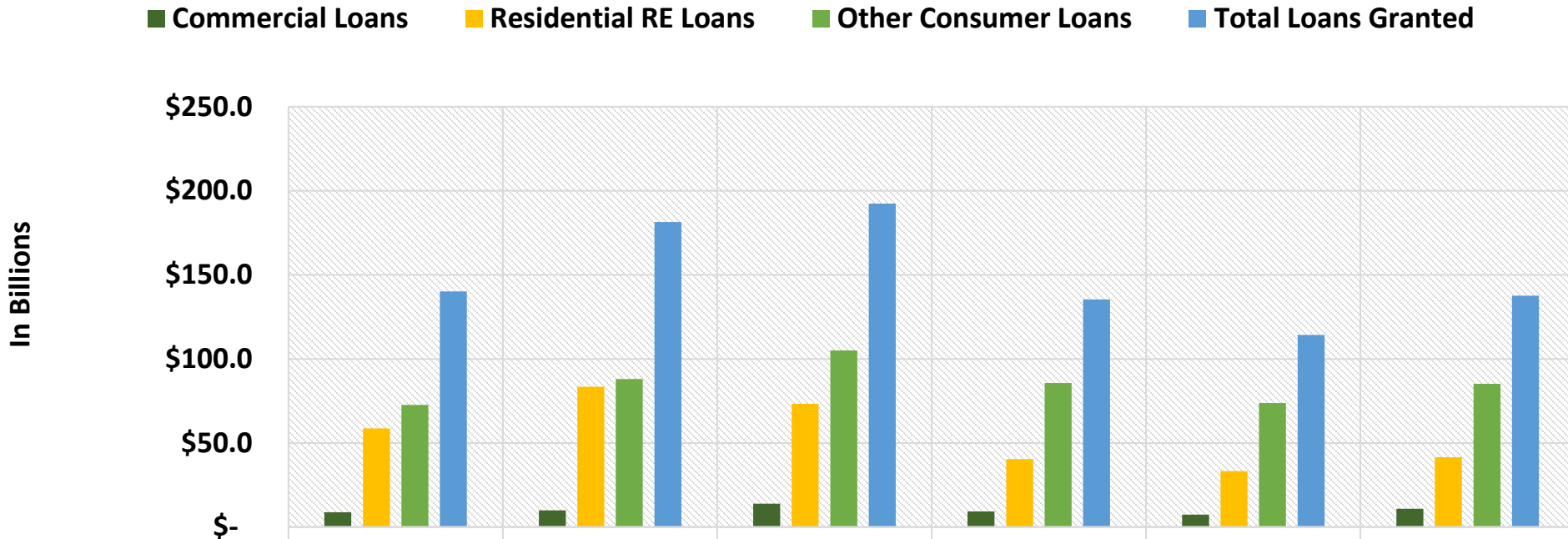


Loan Origination Trend (Year-To-Date) Data As of March 31, 2025



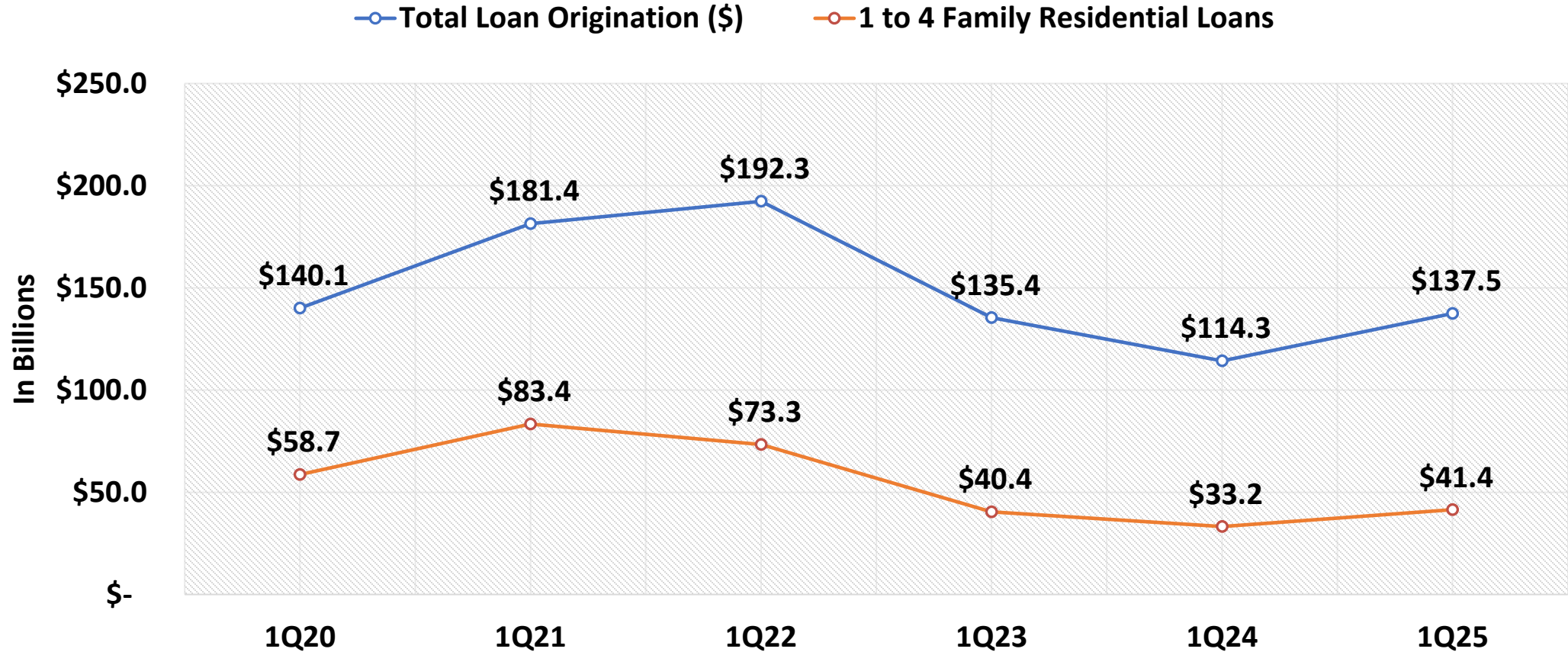
Loan Origination Trend: By Loan Type (Year-To-Date)

Data As of March 31, 2025



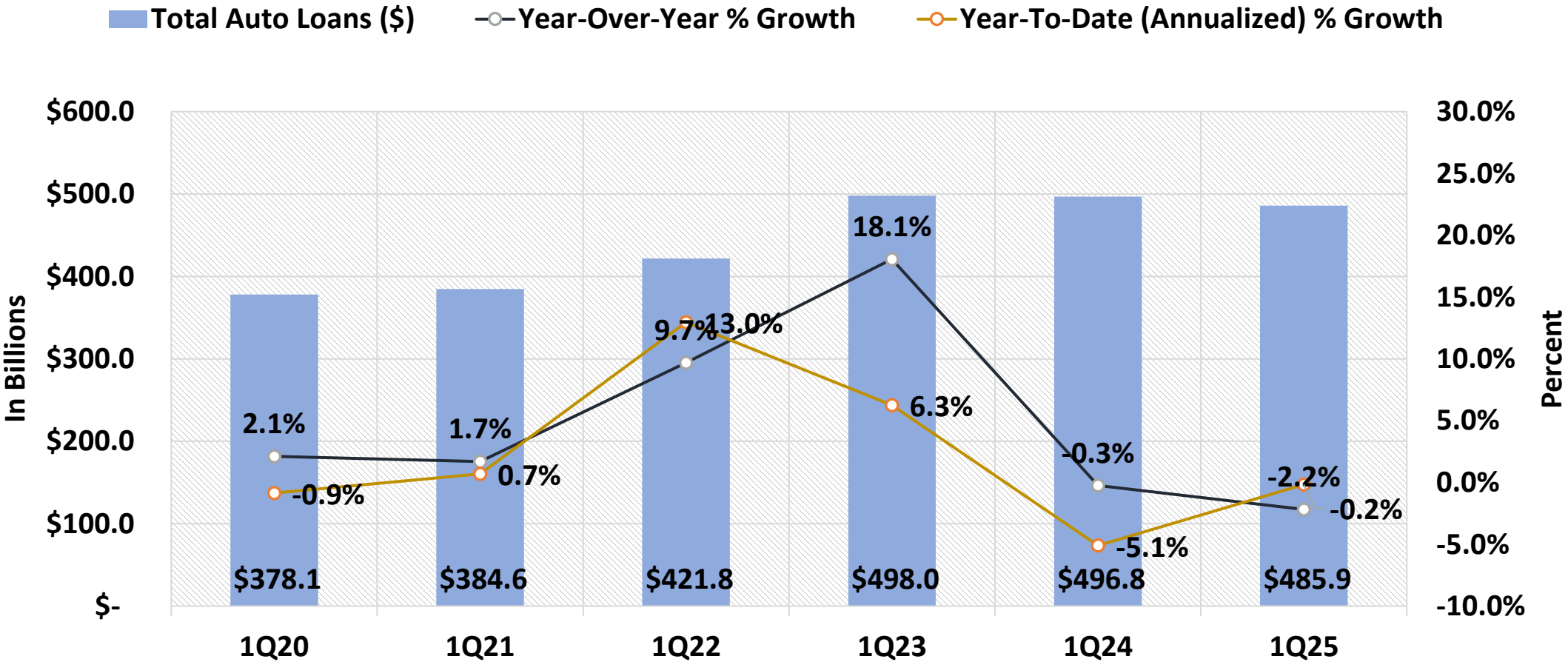
	1Q20	1Q21	1Q22	1Q23	1Q24	1Q25
Commercial Loans	\$8.8	\$9.9	\$13.9	\$9.3	\$7.4	\$10.9
Residential RE Loans	\$58.7	\$83.4	\$73.3	\$40.4	\$33.2	\$41.4
Other Consumer Loans	\$72.6	\$88.1	\$105.1	\$85.6	\$73.7	\$85.2
Total Loans Granted	\$140.1	\$181.4	\$192.3	\$135.4	\$114.3	\$137.5

Loans Granted: All Loans vs. Real Estate Loans Data As of March 31, 2025



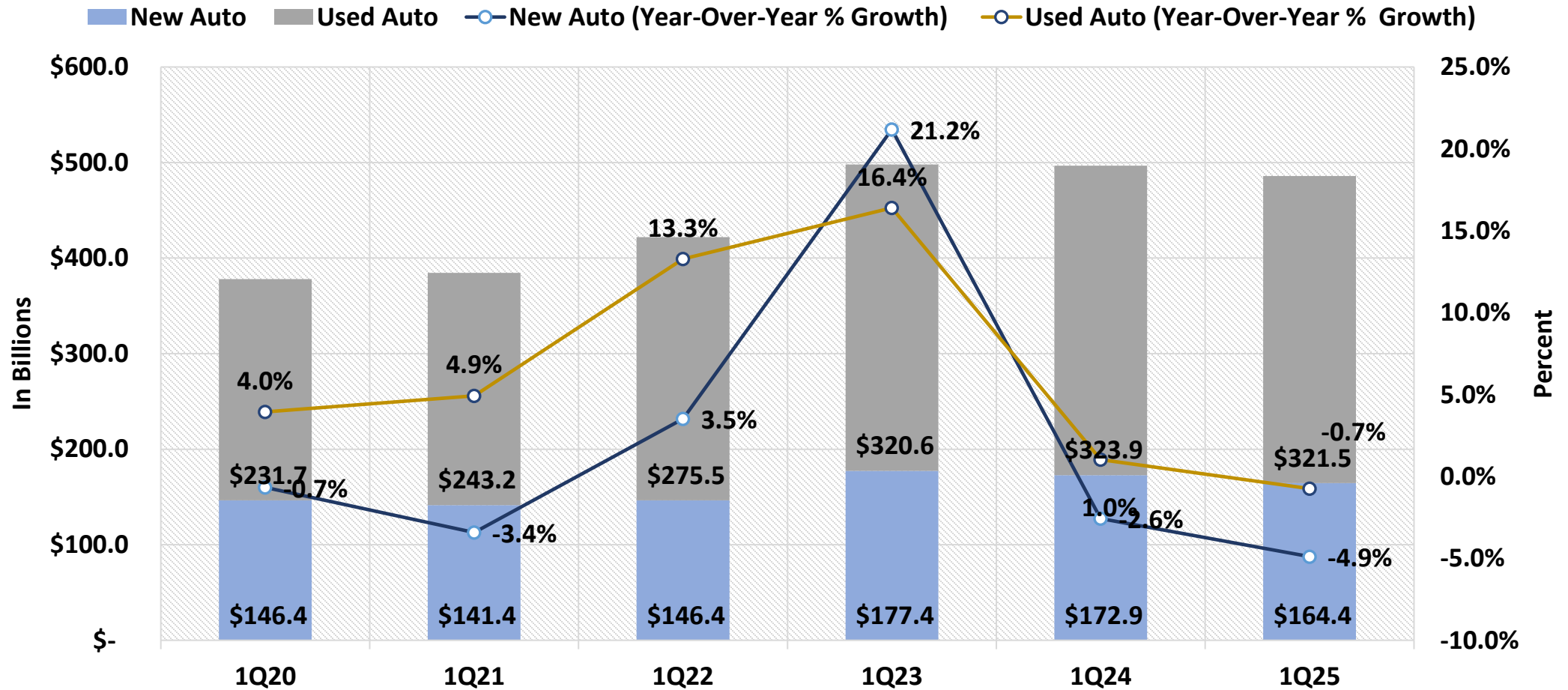
Auto Loan Growth Trend

Data As of March 31, 2025



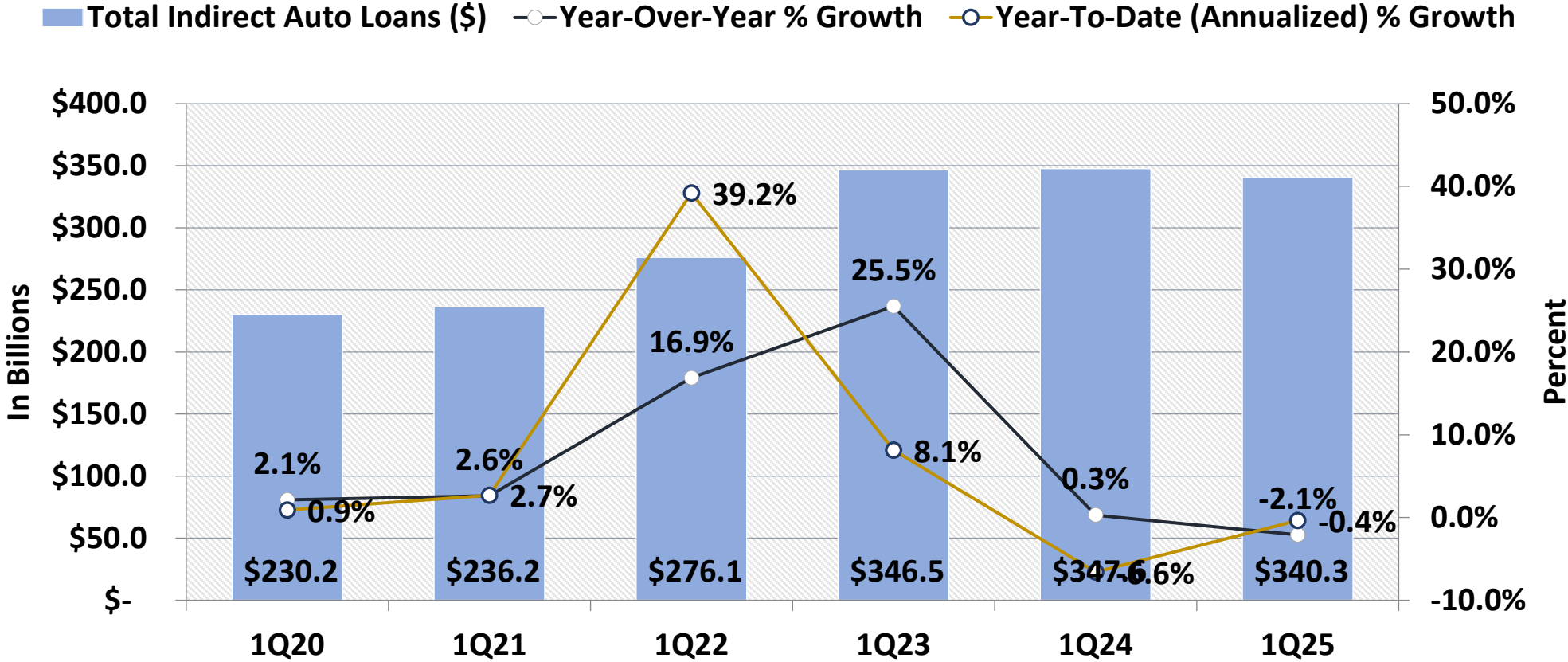
New Vs. Used Auto Loan Growth Trend

Data As of March 31, 2025

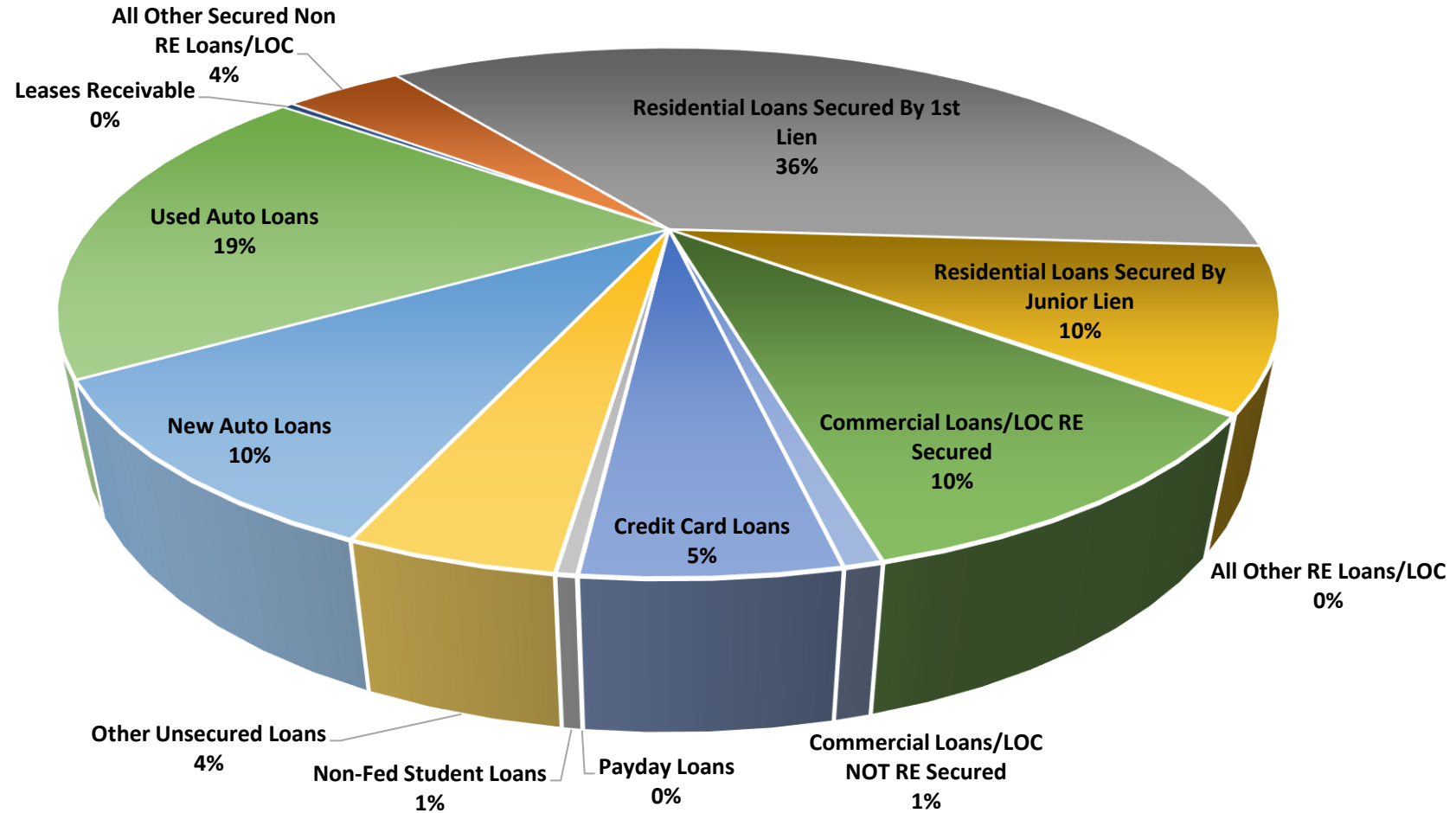


Indirect Auto Loan Growth Trend

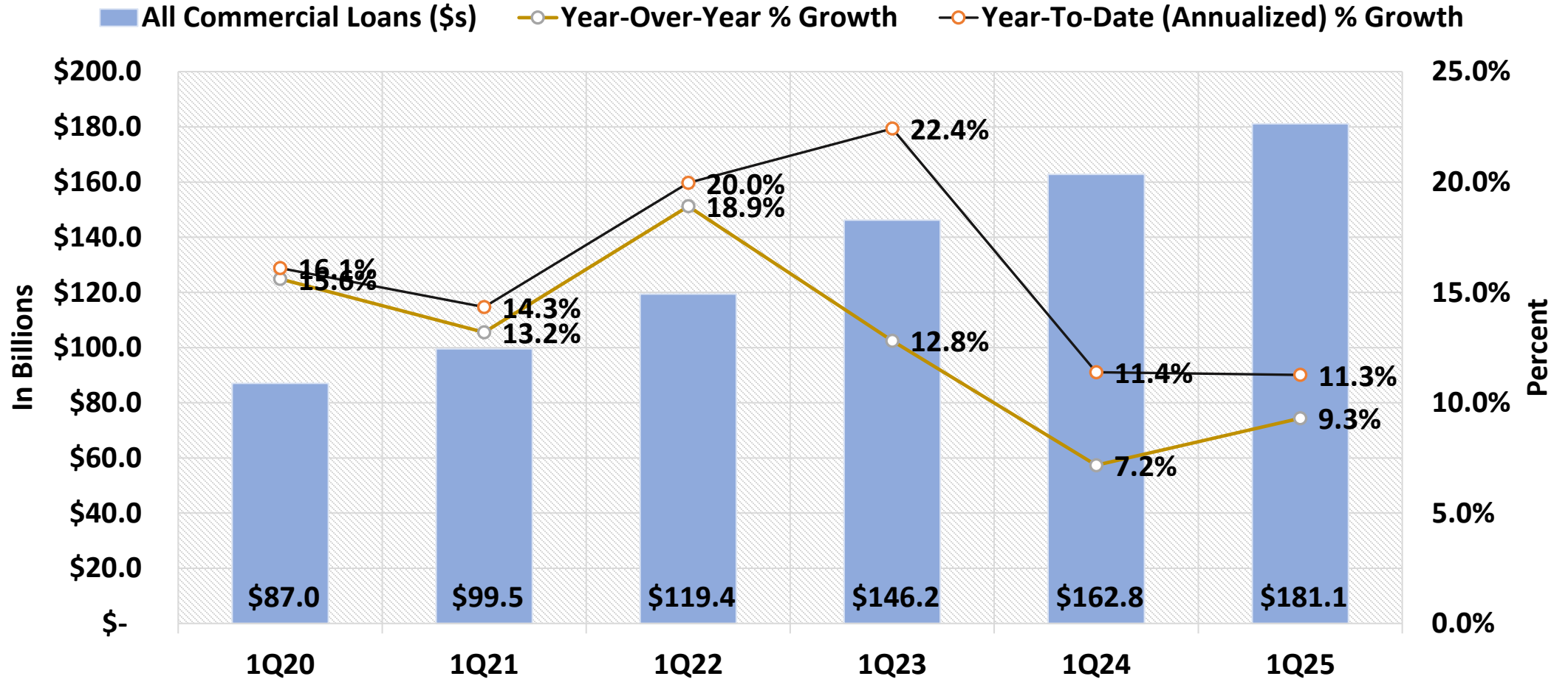
Data As of March 31, 2025



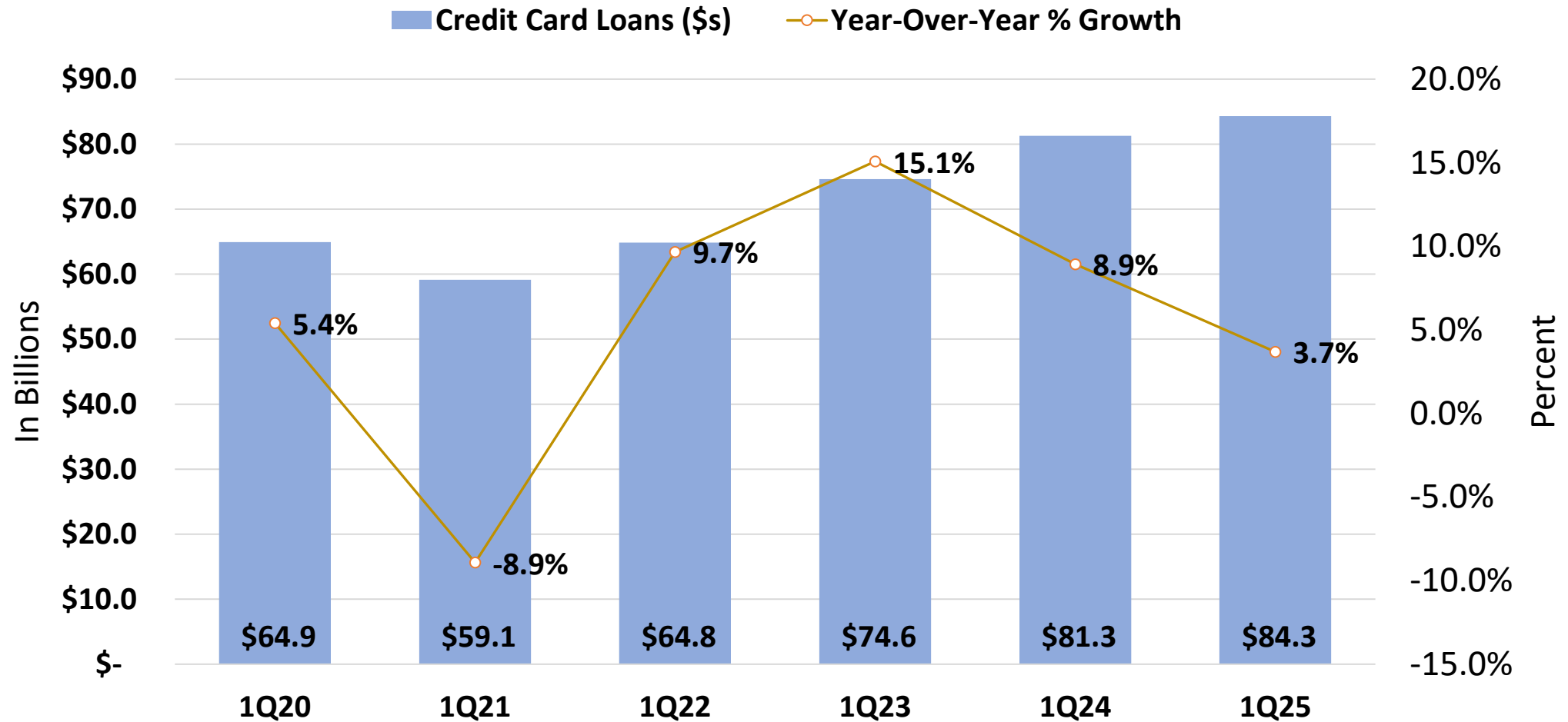
Loan Portfolio Composition As of Data As of March 31, 2025



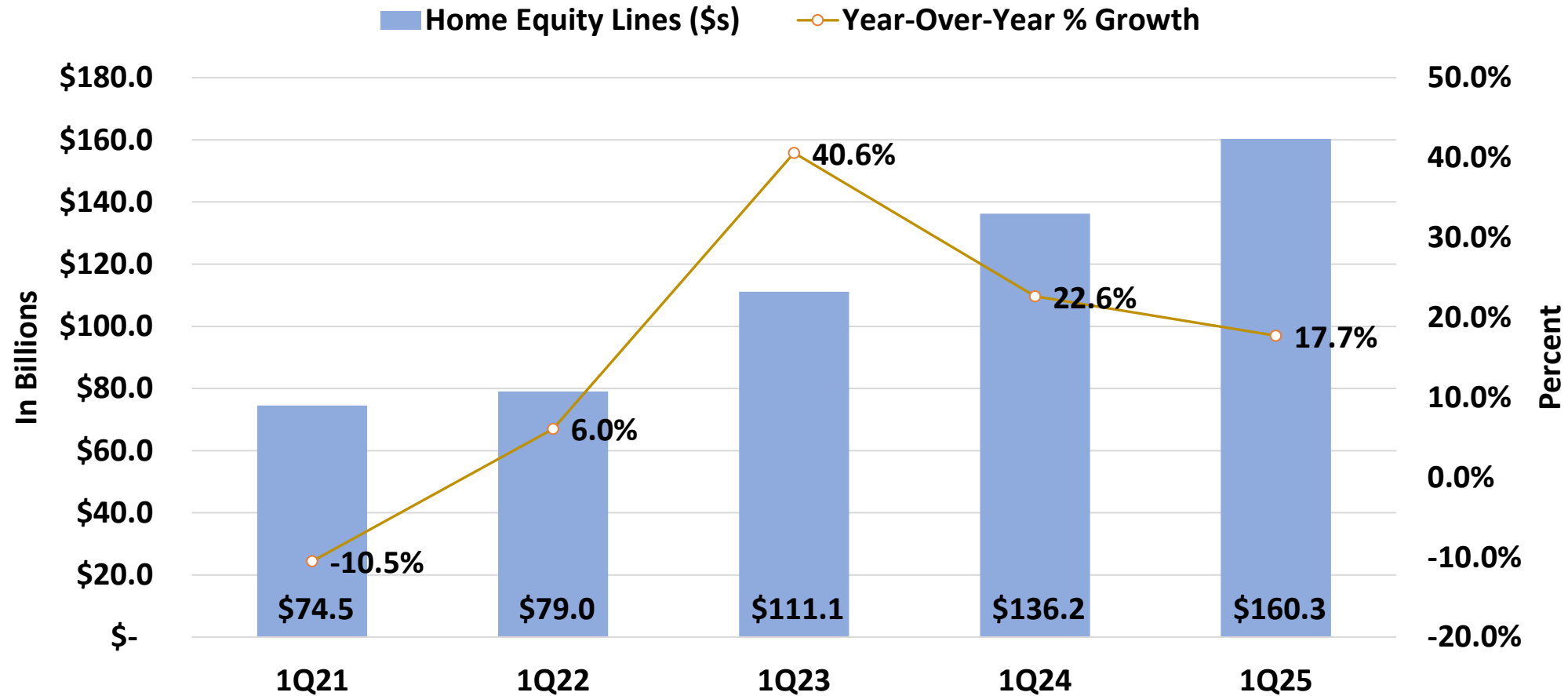
All Commerical Loan Growth Trend Data As of March 31, 2025



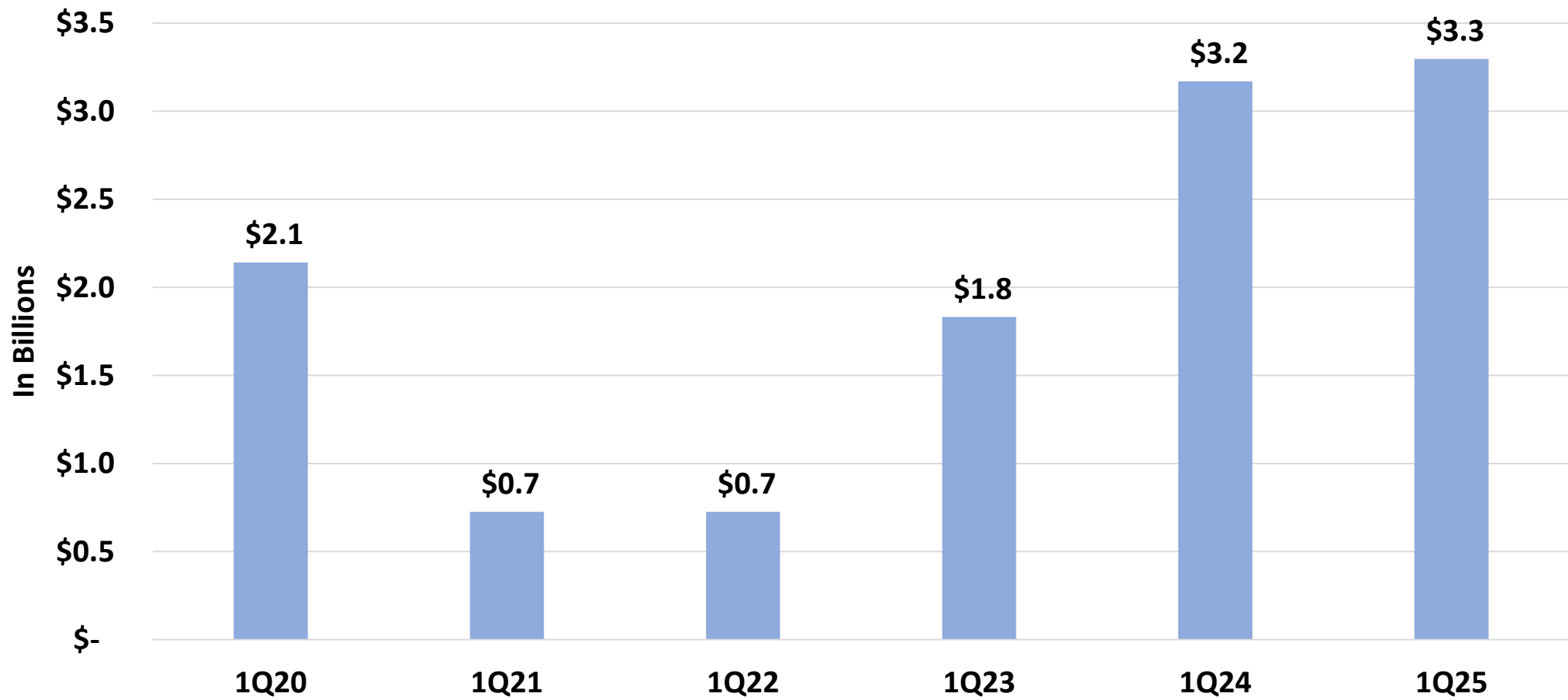
Credit Card Loan Growth Trend Data As of March 31, 2025



Home Equity Lines (Loan) Growth Trend Data As of March 31, 2025



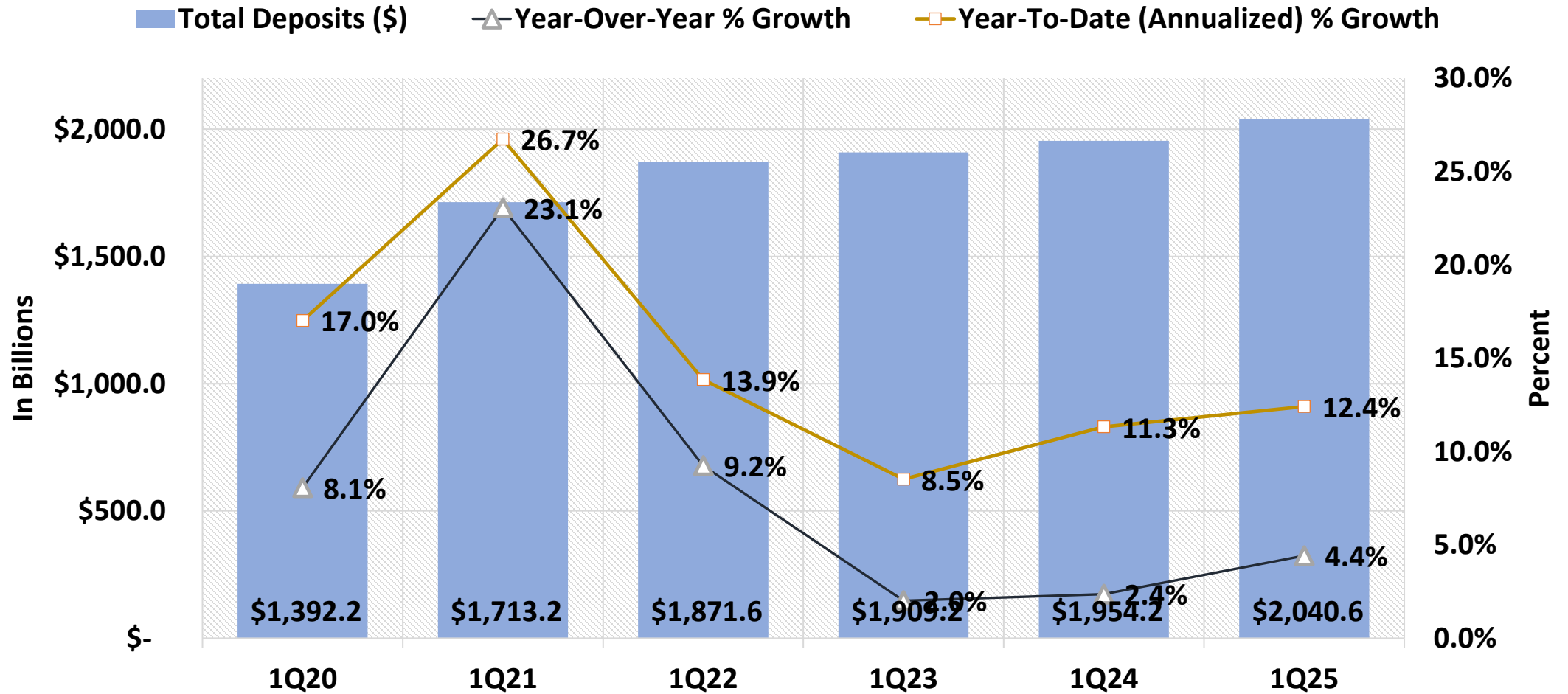
Provision for Loan Losses (\$) Trend
Data As of March 31, 2025



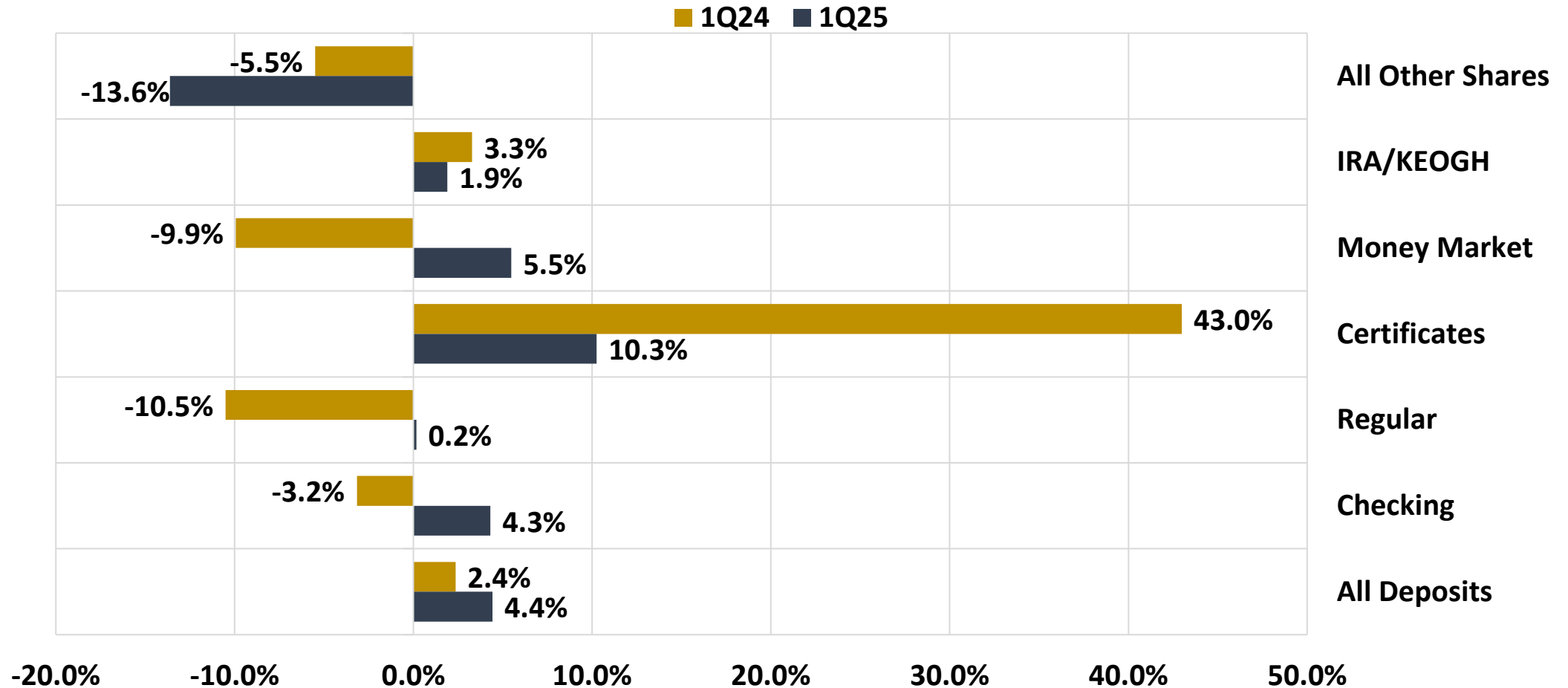
Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

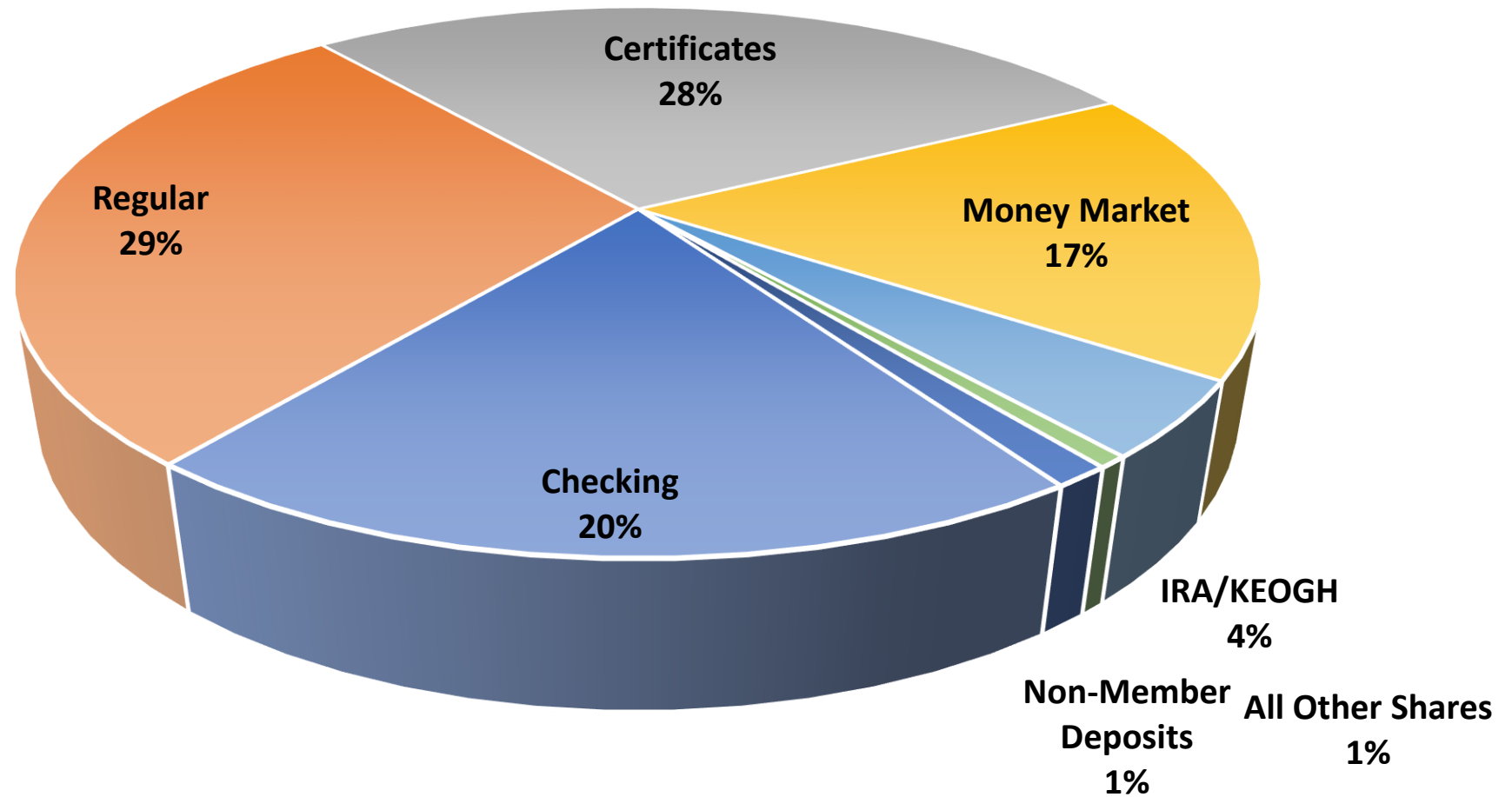
Deposit Growth Trend Data As of March 31, 2025



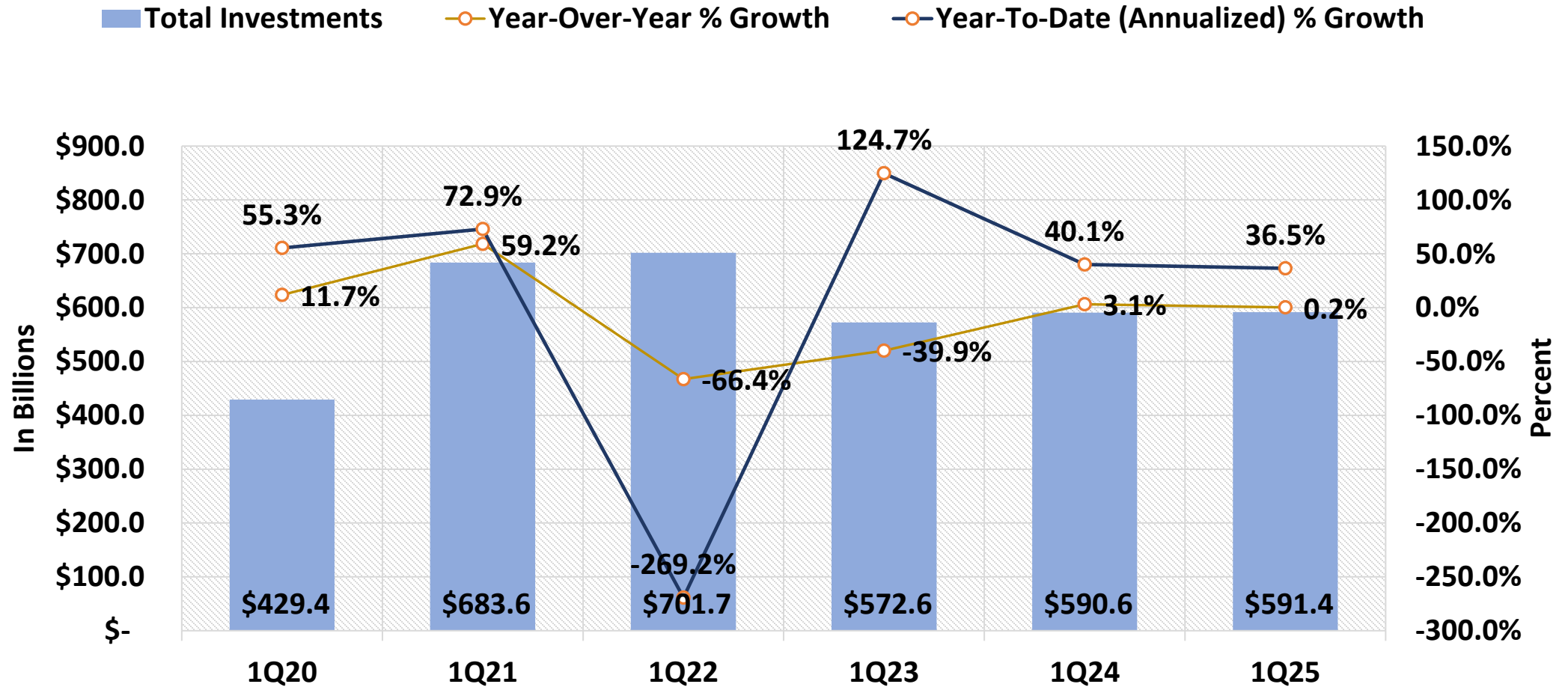
Deposit Growth By Type: Year-Over-Year % Growth Data As of March 31, 2025



Deposit Portfolio Composition Data As of March 31, 2025



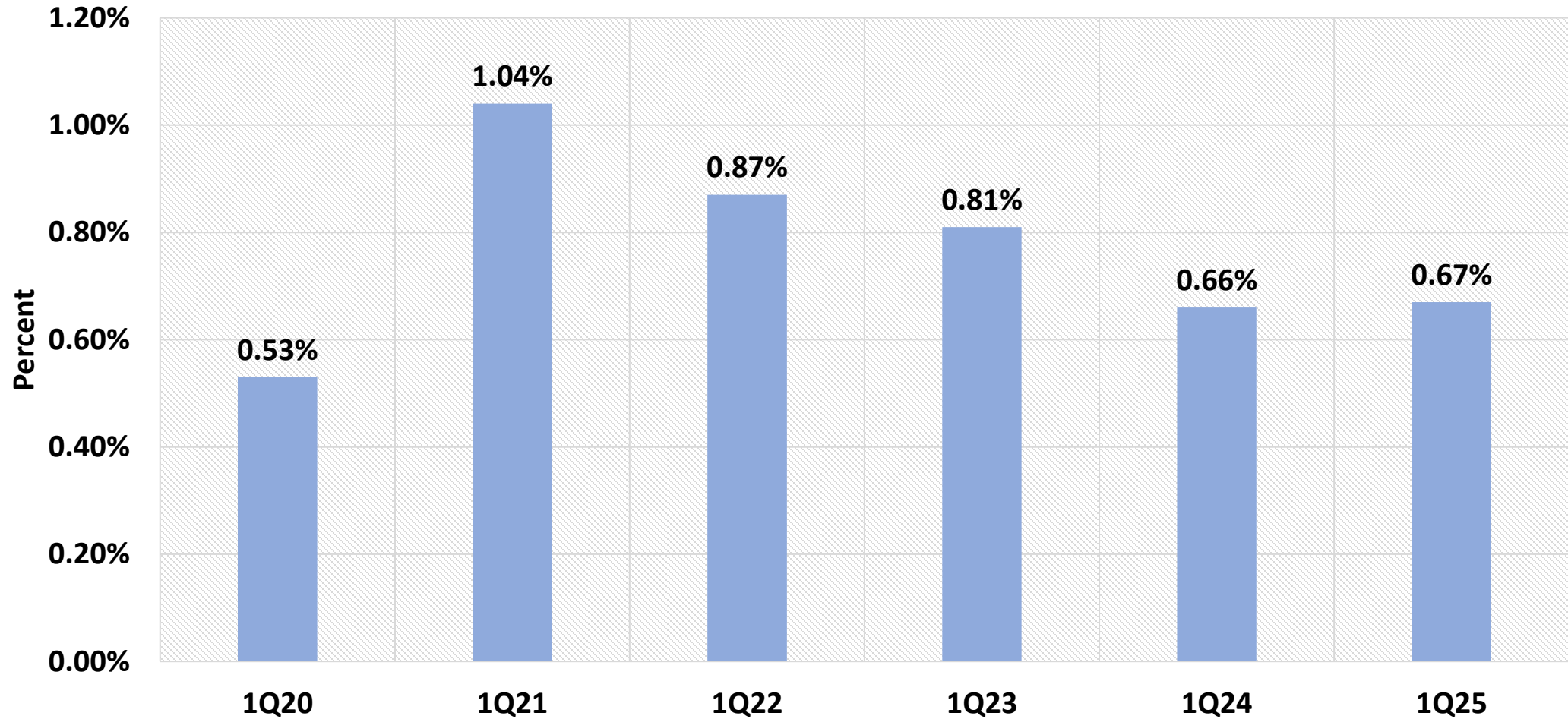
Total Investments - Growth Trend Data As of March 31, 2025



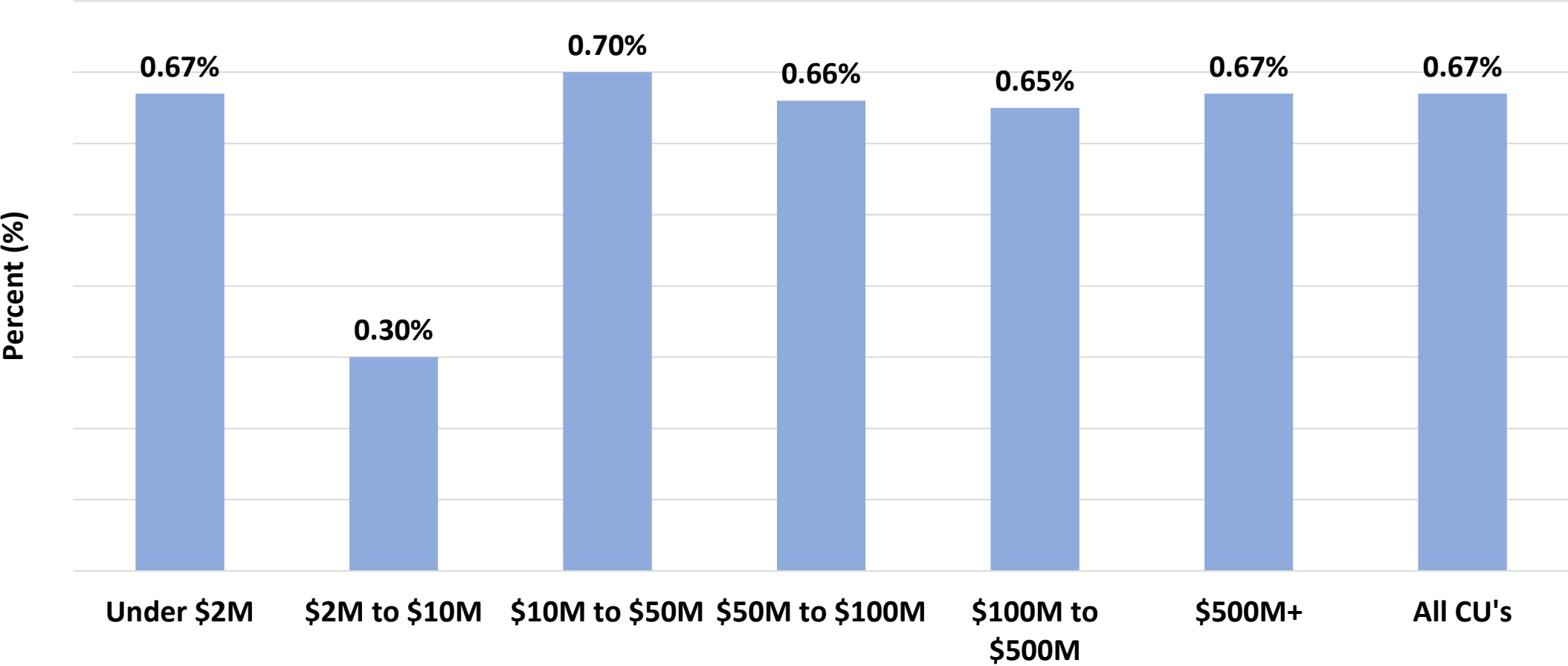
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

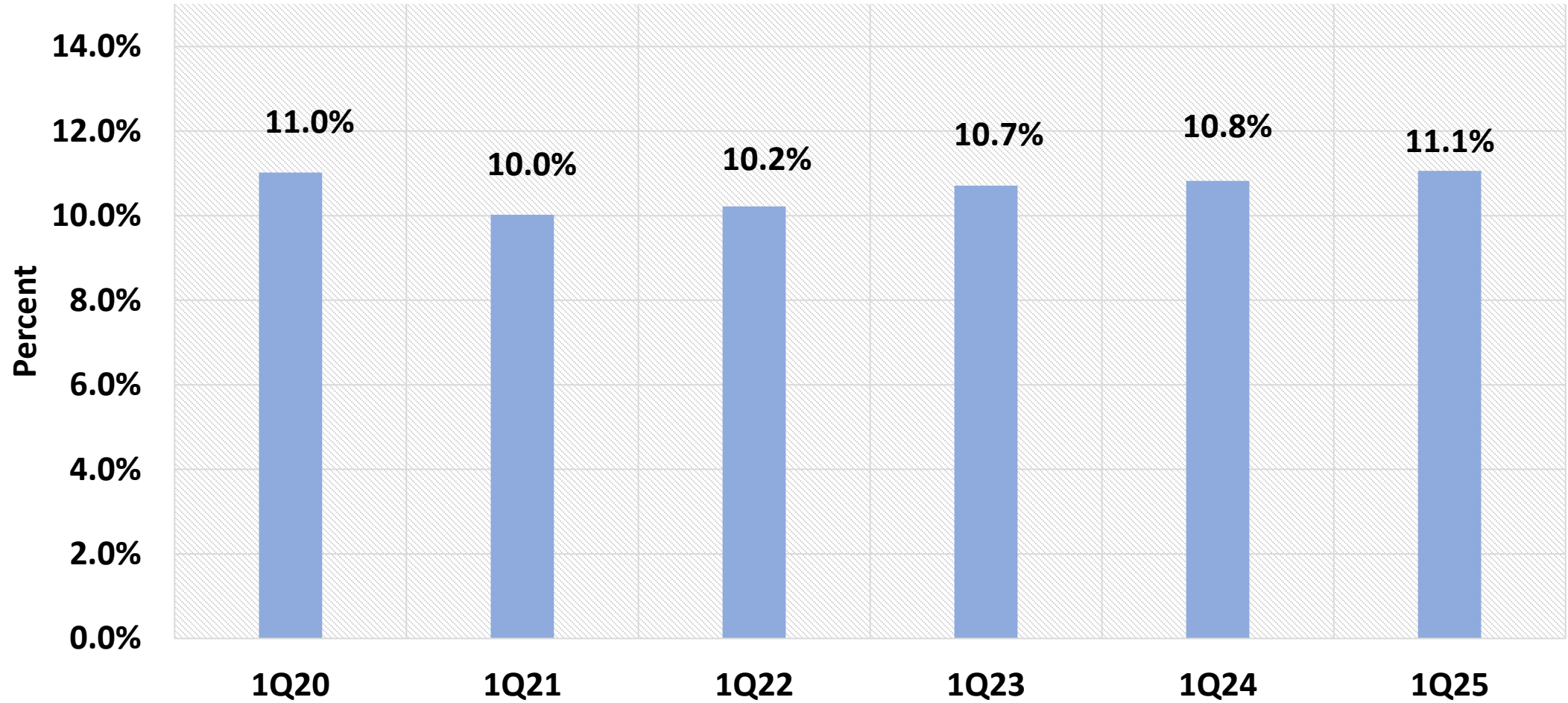
Return On Assets (ROA %) Trend Data As of March 31, 2025



**ROA (Annualized %) for Asset-Class Peer Groups
As of March 31, 2025**

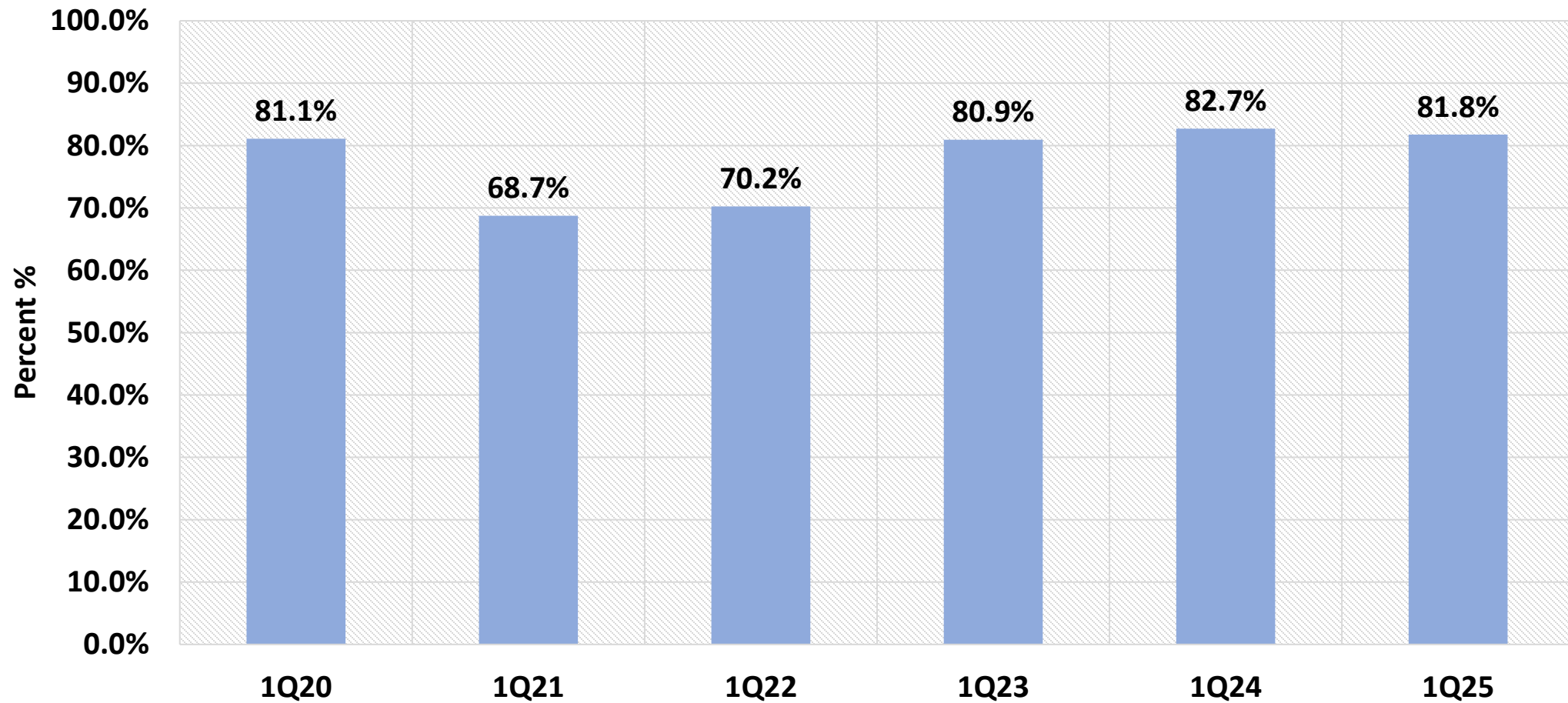


Net-Worth Capital Ratio Trend Data As of March 31, 2025



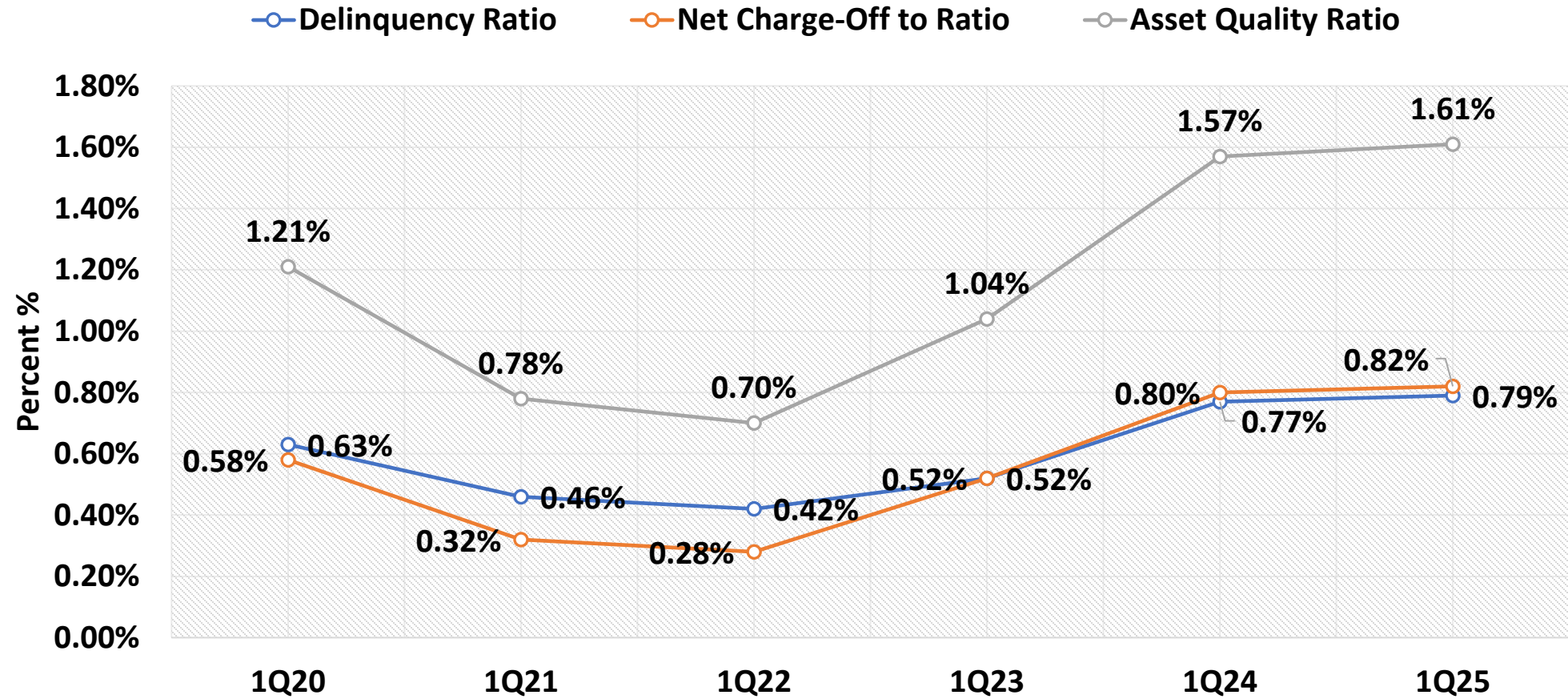
Loan-to-Deposit Ratio Trend (%)

Data As of March 31, 2025

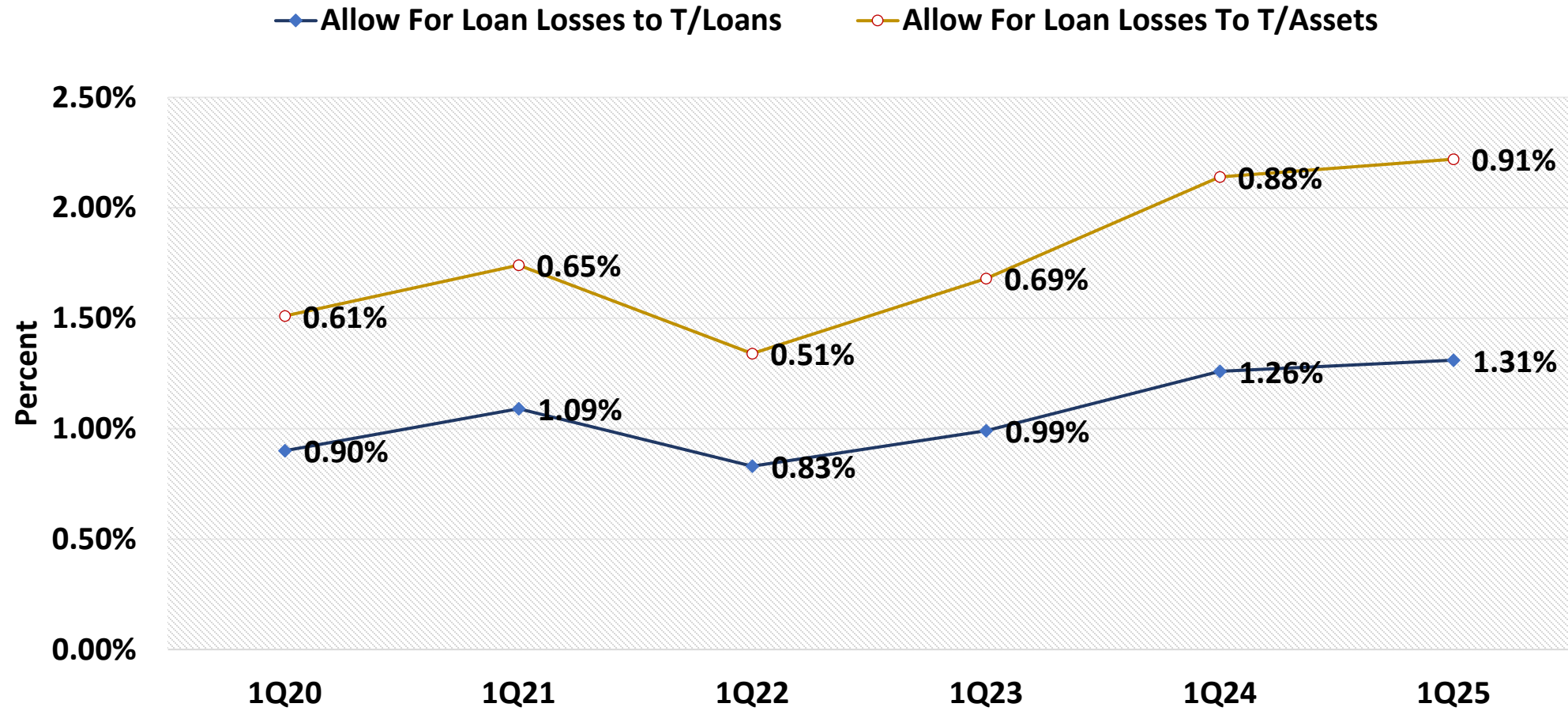


Asset Quality Ratios (%)

Data As of March 31, 2025



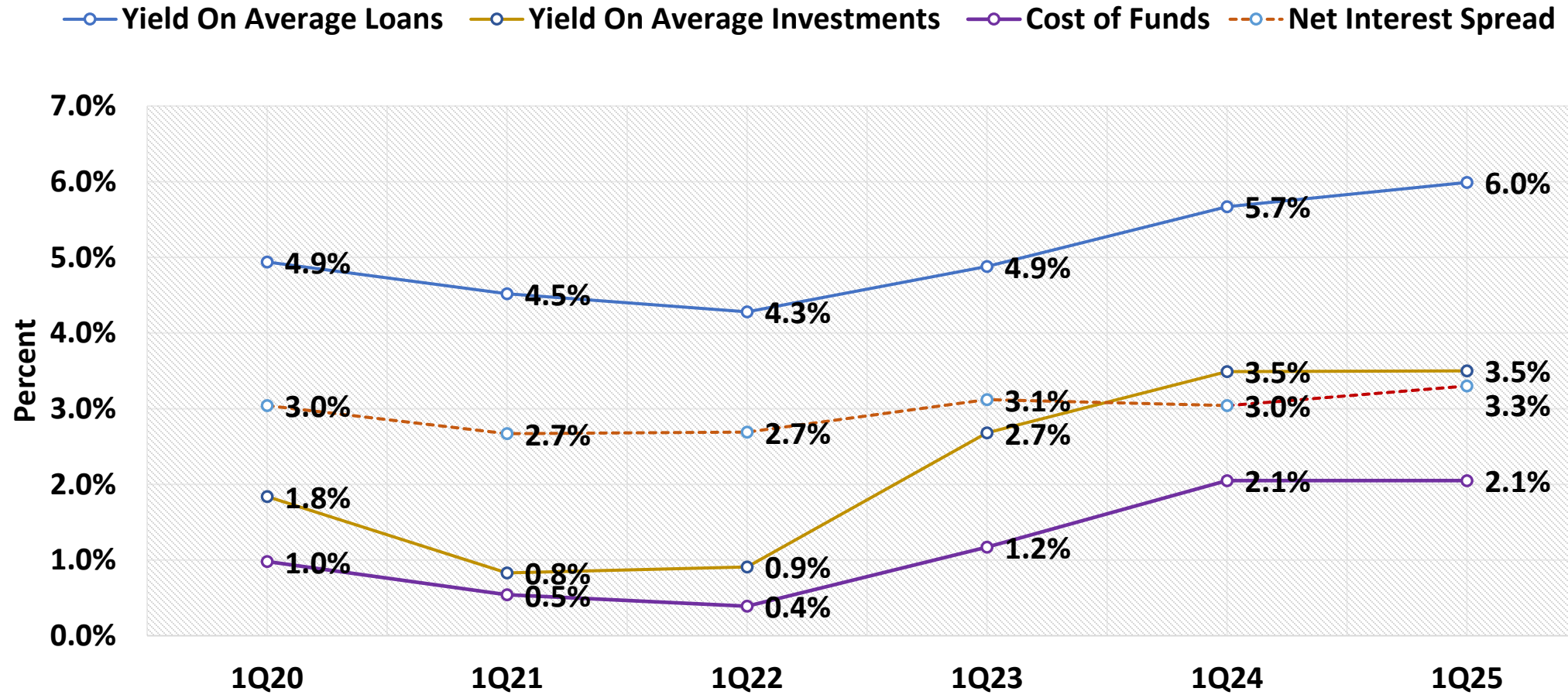
Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of March 31, 2025



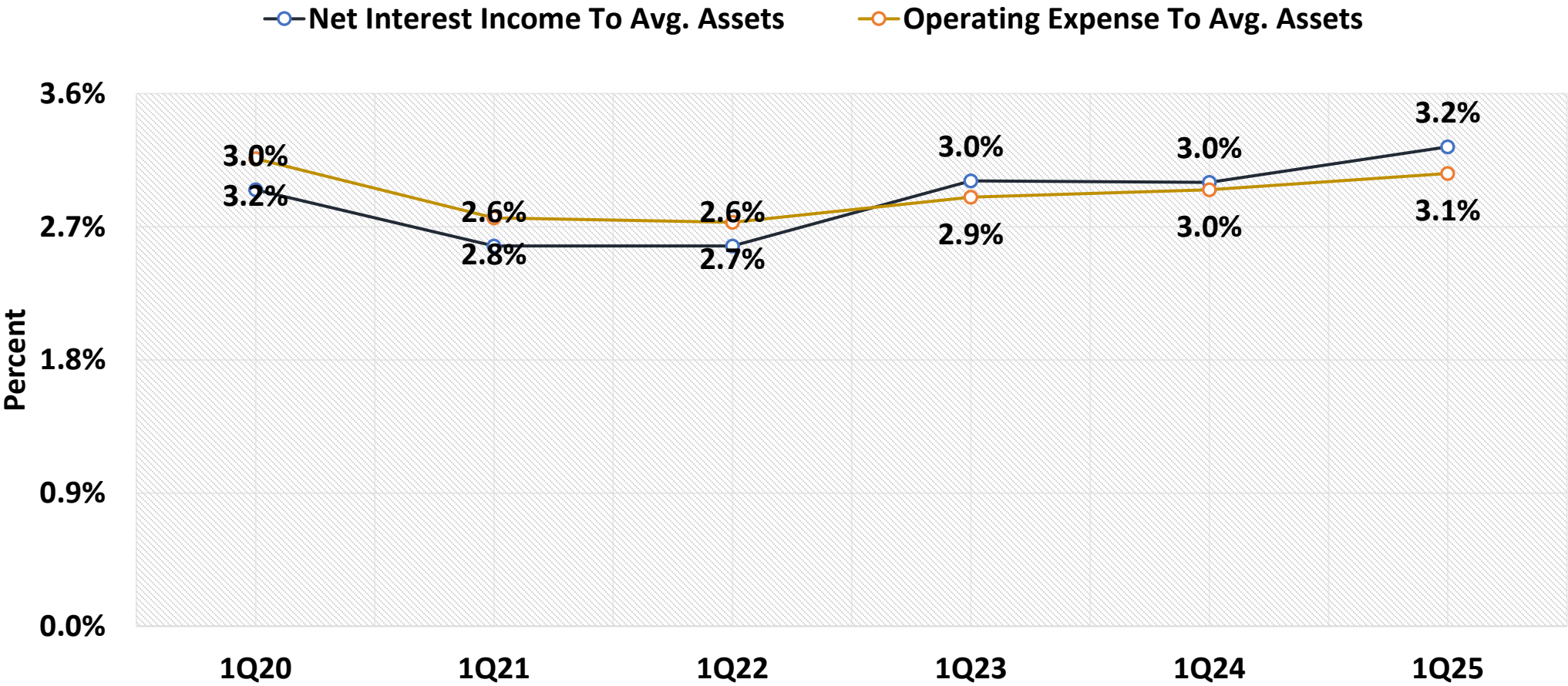
Loan Loss Reserves Per Delinquent Loan Dollar (\$)
Data As of March 31, 2025



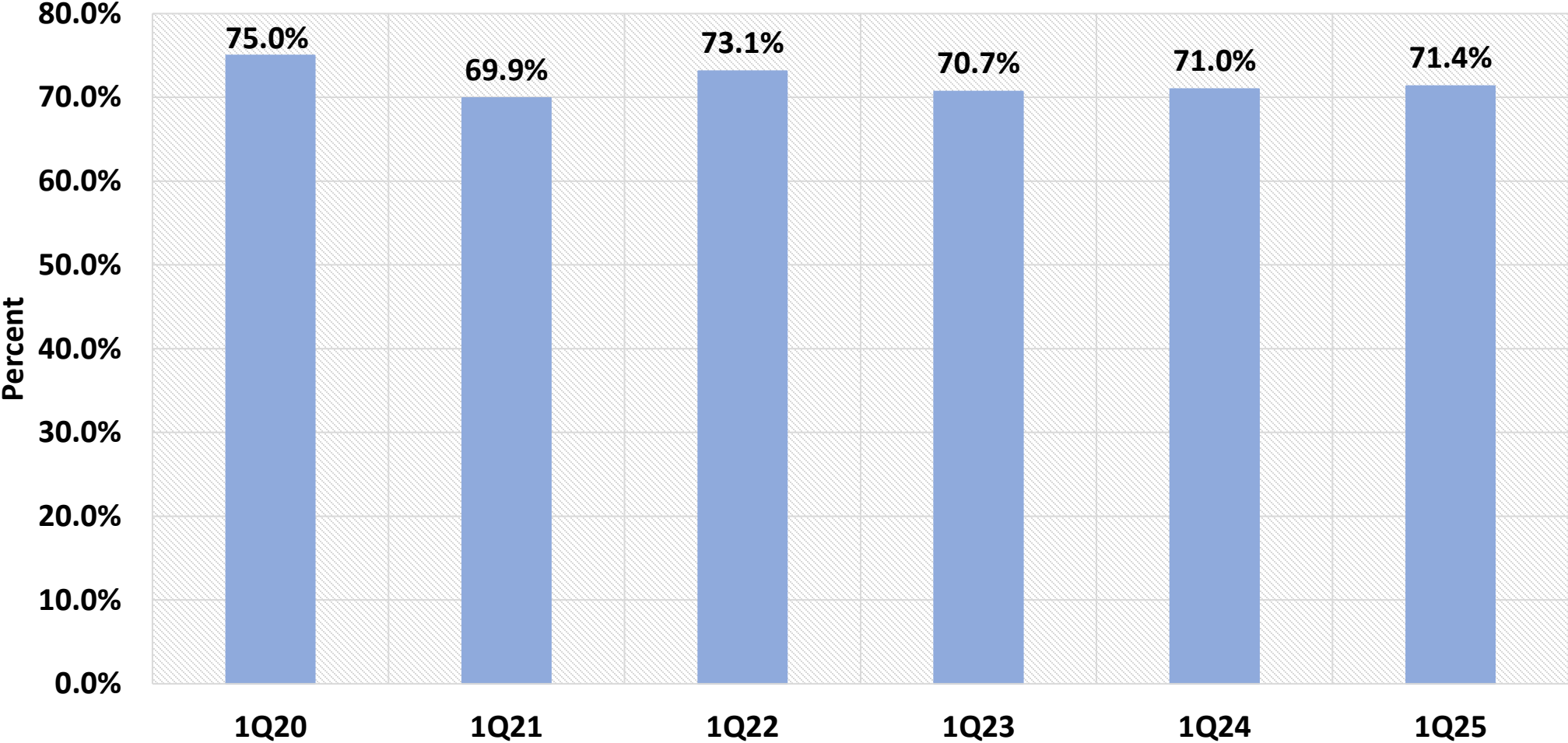
Yield Spread Trend Analysis Data As of March 31, 2025



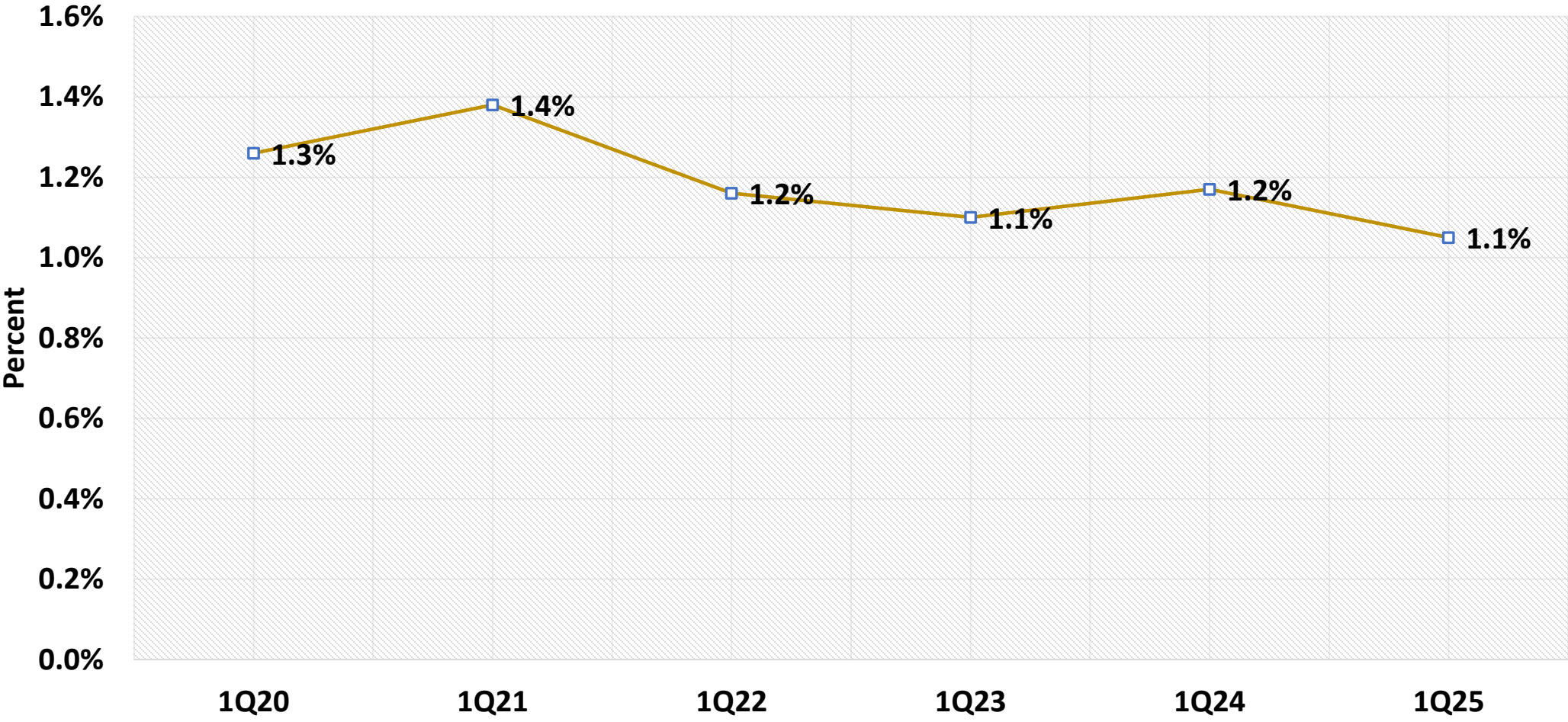
Net Interest Margin Vs. Operating Expense Ratio
Data As of March 31, 2025



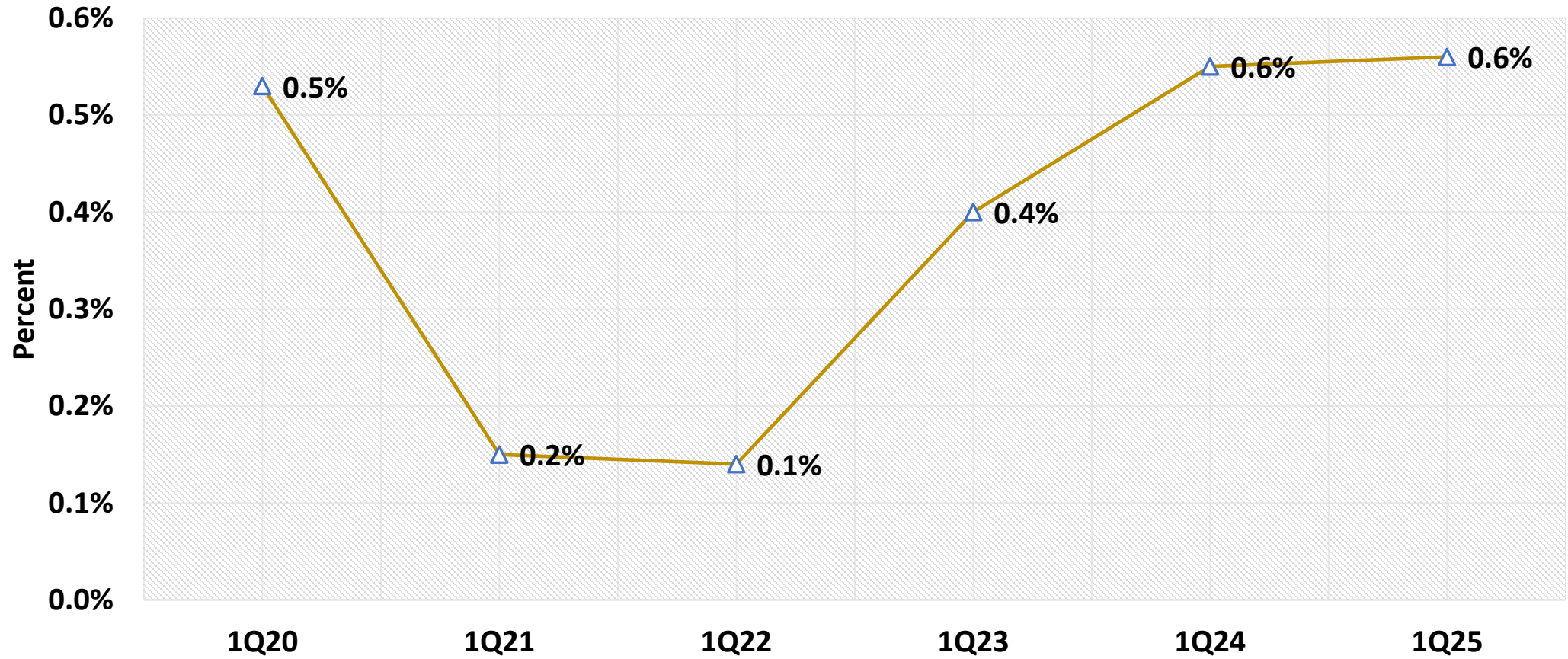
Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue)
Data As of March 31, 2025



**Non-Interest Income/Average Assets
Data As of March 31, 2025**



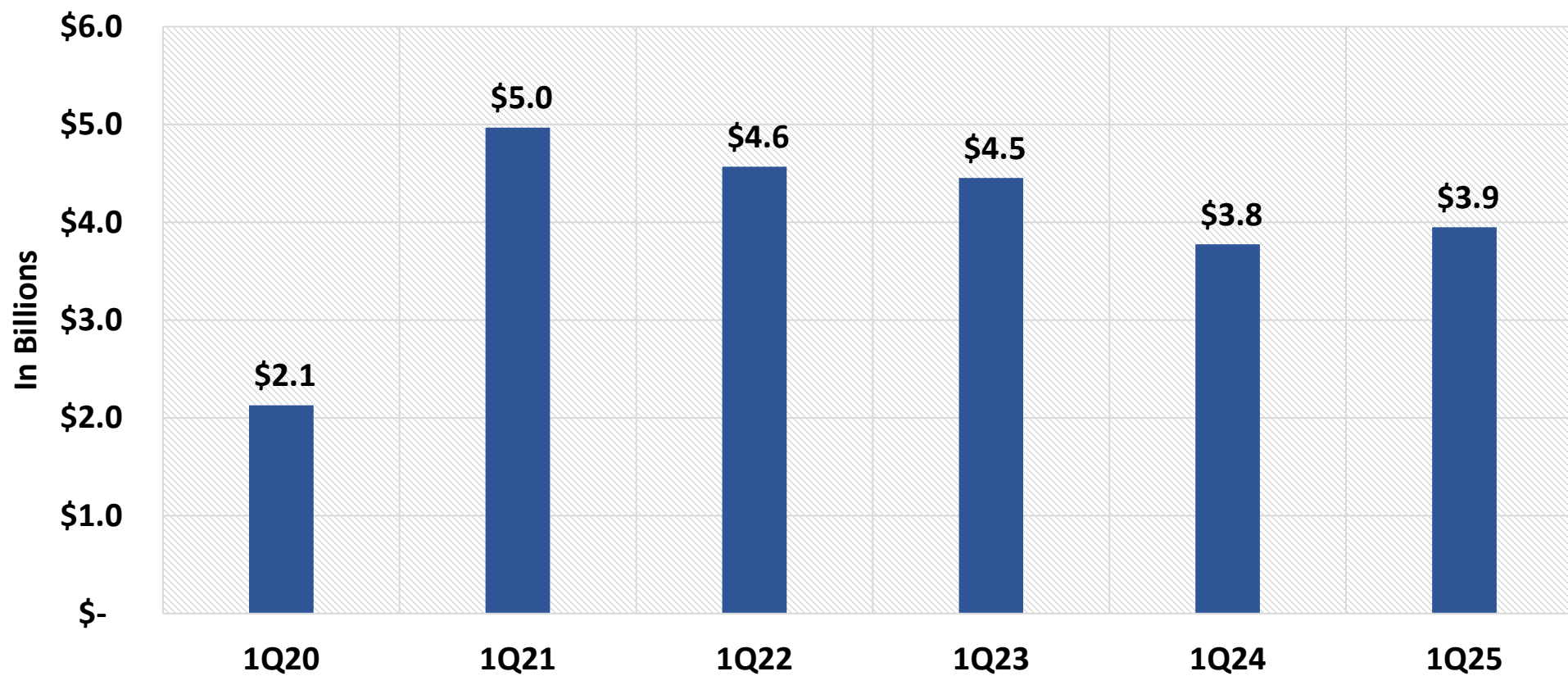
Loan Loss Provision/Average Assets Data As of March 31, 2025



Earnings and Capital

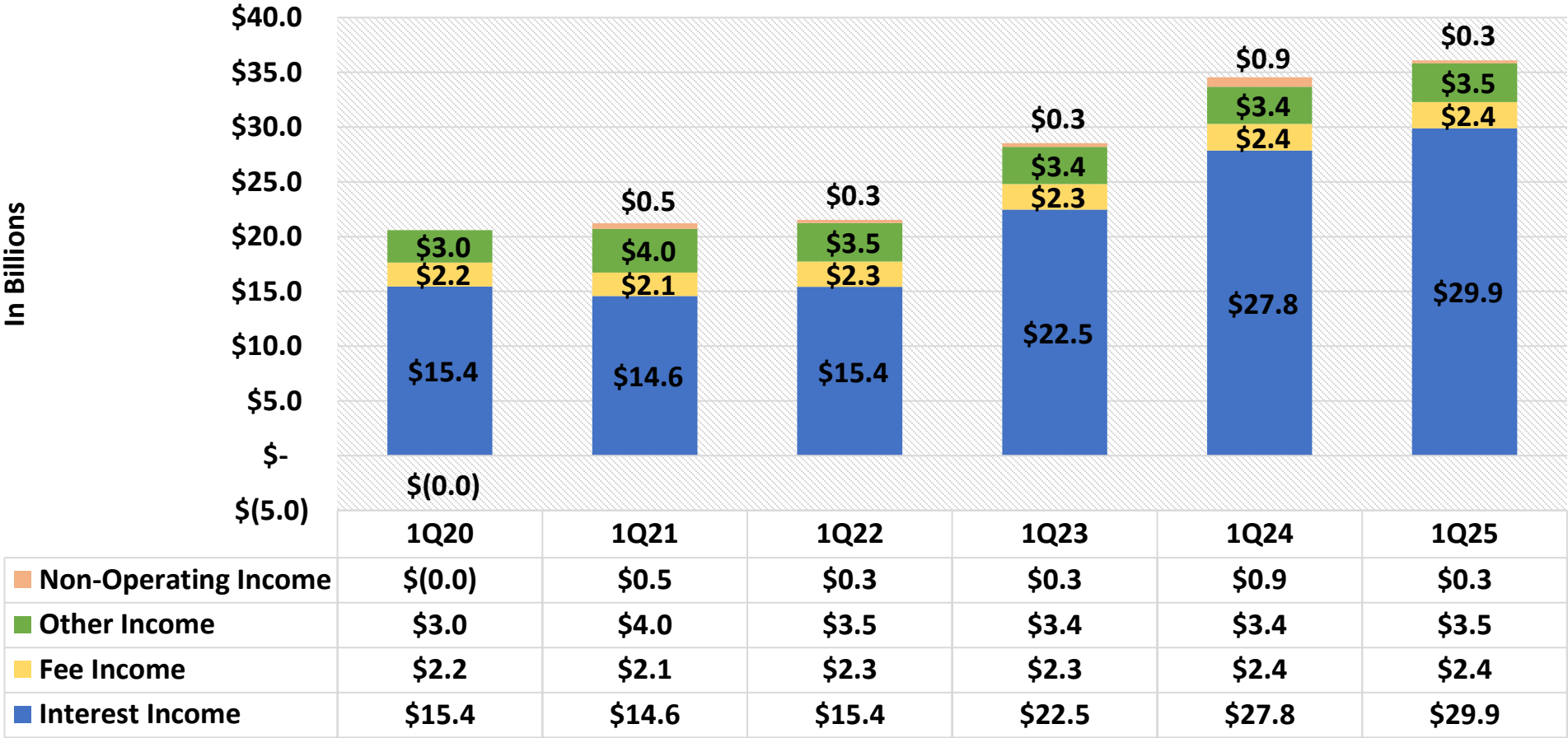
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

(Year-to-Date) Net Income (\$) Trend (In Billions)
Data As of March 31, 2025

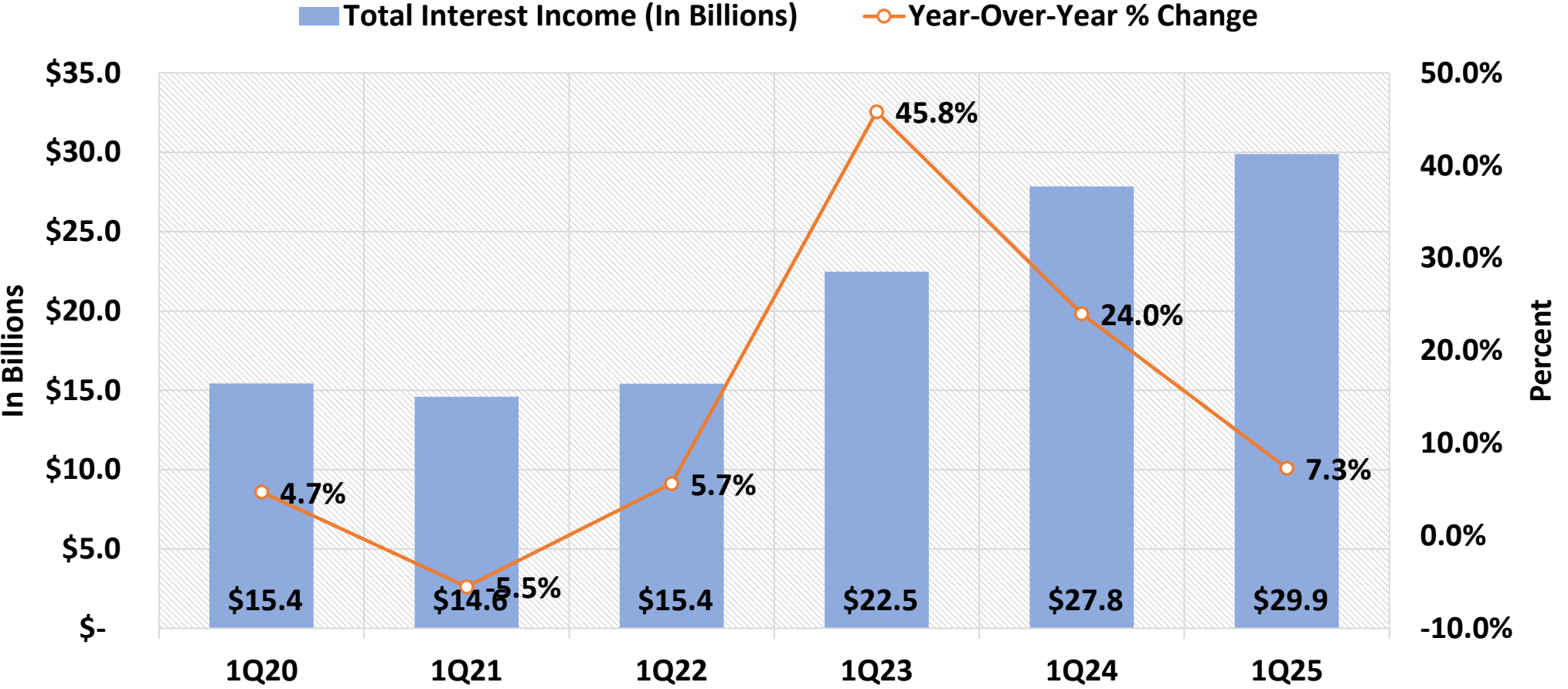


Gross Revenue Breakdown (\$) Trend

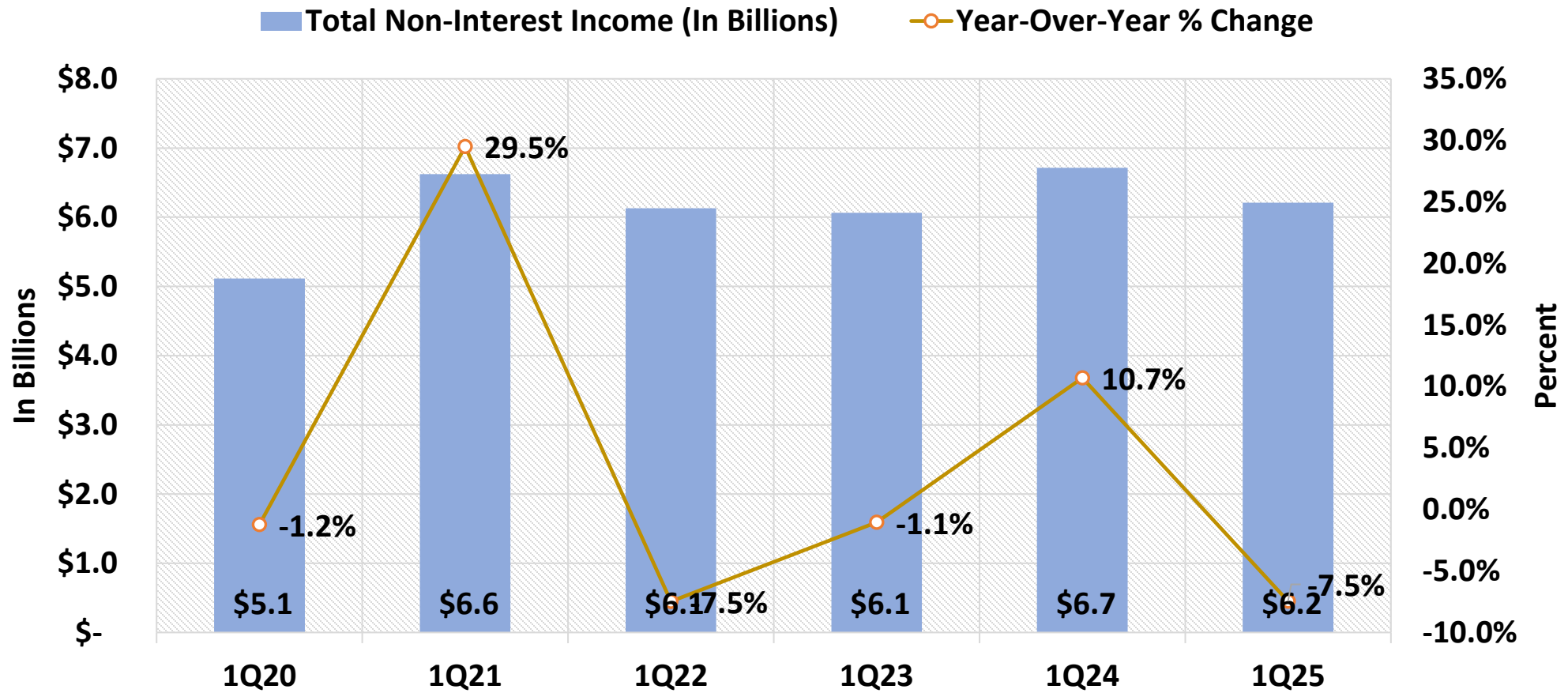
Data As of March 31, 2025



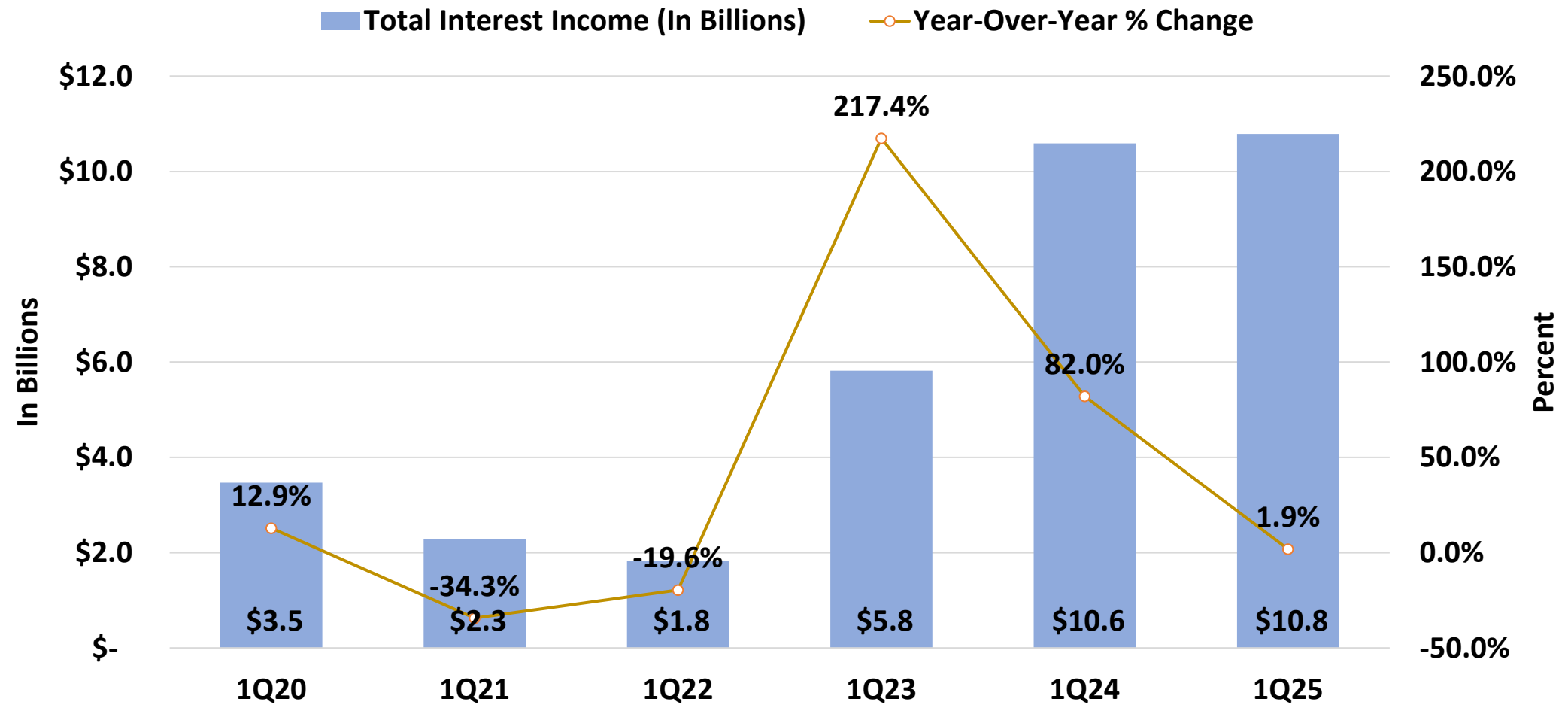
**Total Interest Income (\$) Trend
As of March 31, 2025**



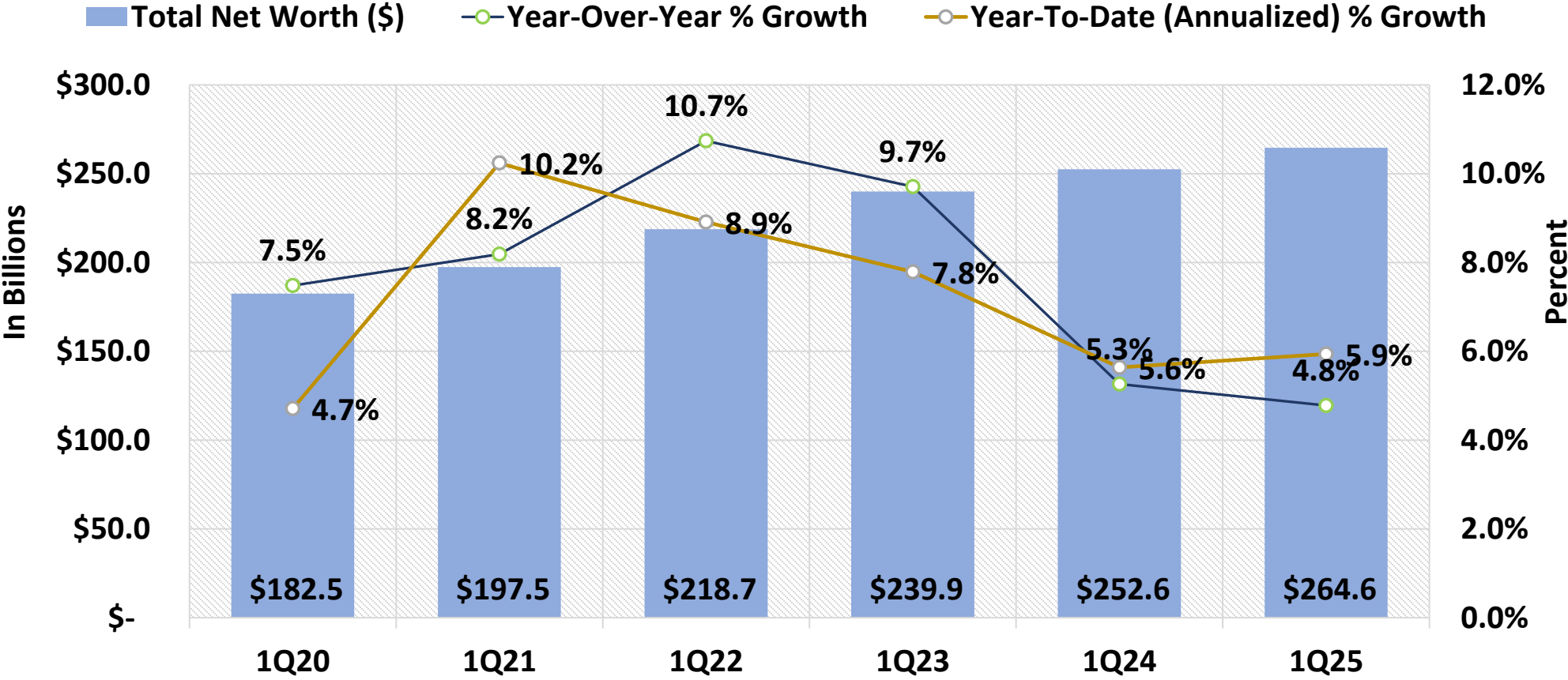
Total Non-Interest Income (\$) Trend Data As of March 31, 2025



Total Interest Expense (\$) Trend
Data As of March 31, 2025



Total Net-Worth Capital: Growth Trend
Data As of March 31, 2025



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