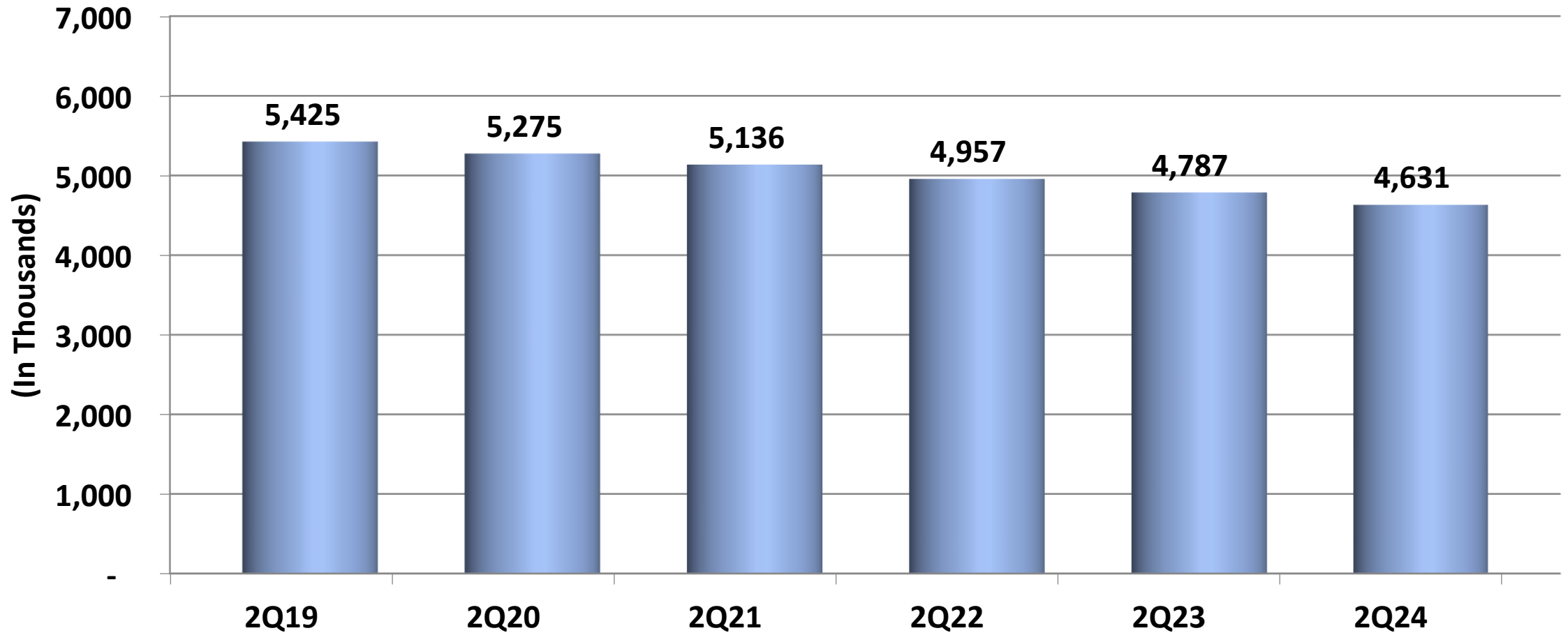


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 2nd Quarter 2024

[CUDATA.COM](https://cudata.com)

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of June 30, 2024



Asset-based Peer Group Statistics: Data As of June 30, 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%	67,131,408	47.15%	\$ 1,146,775,710,000	49.43%
2	\$2B -- < \$4B	129	2.8%	19,996,977	14.05%	\$ 350,749,630,000	15.12%
3	\$1B -- < \$2B	204	4.4%	17,082,328	12.00%	\$ 284,606,860,000	12.27%
4	\$850M -- < \$1B	61	1.3%	3,487,229	2.45%	\$ 55,899,190,000	2.41%
5	\$650M -- < \$850M	118	2.5%	5,745,495	4.04%	\$ 88,143,490,000	3.80%
6	\$450M -- < \$650M	159	3.4%	5,557,037	3.90%	\$ 85,821,220,000	3.70%
7	\$350M -- < \$450M	139	3.0%	3,743,317	2.63%	\$ 54,962,060,000	2.37%
8	\$250M -- < \$350M	197	4.3%	3,960,754	2.78%	\$ 58,856,700,000	2.54%
9	\$150M -- < \$250M	364	7.9%	5,057,747	3.55%	\$ 70,237,710,000	3.03%
10	\$100M -- < \$150M	336	7.3%	3,079,768	2.16%	\$ 41,180,530,000	1.78%
11	\$50M -- < \$100M	638	13.8%	3,774,482	2.65%	\$ 45,984,950,000	1.98%
12	\$20M -- < \$50M	802	17.3%	2,365,962	1.66%	\$ 26,439,790,000	1.14%
13	\$10M -- < \$20M	455	9.8%	768,582	0.54%	\$ 6,556,920,000	0.28%
14	\$5M -- < \$10M	373	8.1%	378,848	0.27%	\$ 2,677,060,000	0.12%
15	\$2M -- < \$5M	254	5.5%	164,357	0.12%	\$ 868,240,000	0.04%
16	Under \$2M	287	6.2%	81,771	0.06%	\$ 256,920,000	0.01%
TOTAL		4,631	100.00%	142,376,062	100.00%	\$ 2,320,016,980,000	100.0%

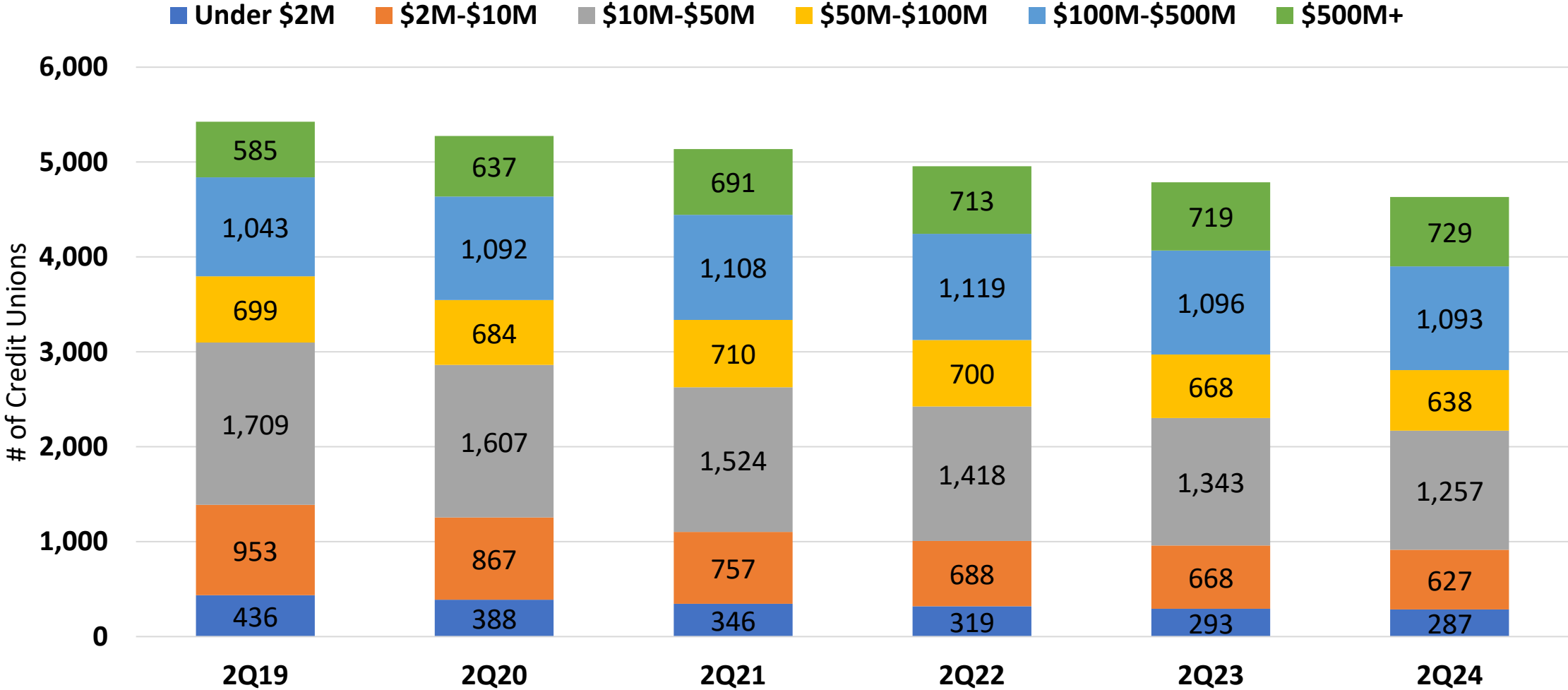
Credit Union Industry Metrics

	As of 06/30/2024	Year-Over-Year % Growth	As of 06/30/2023	Year-Over-Year % Growth
Members	142.4M	2.4%	139.1M	3.9%
Assets	\$2,320.0B	3.5%	\$2,241.1B	3.8%
Loans	\$1,632.9B	3.6%	\$1,576.6B	12.6%
Deposits	\$1,946.5B	2.6%	\$1,897.1B	1.2%
Investments	\$561.3B	2.6%	\$547.3B	-13.9%
Net Worth Capital	\$256.4B	5.0%	\$244.3B	8.6%
Borrowed Funds	\$123.9B	2.8%	\$120.4B	79.8%

ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	2Q 2024	2Q 2023	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.05%	3.02%	0.03% bps
+ Fees & Other Income	1.19%	1.11%	0.08% bps
- Operating Expenses	2.98%	2.92%	0.06% bps
- Provision for Loan Losses	0.57%	0.42%	0.15% bps
= ROA	0.69%	0.79%	-0.10% bps

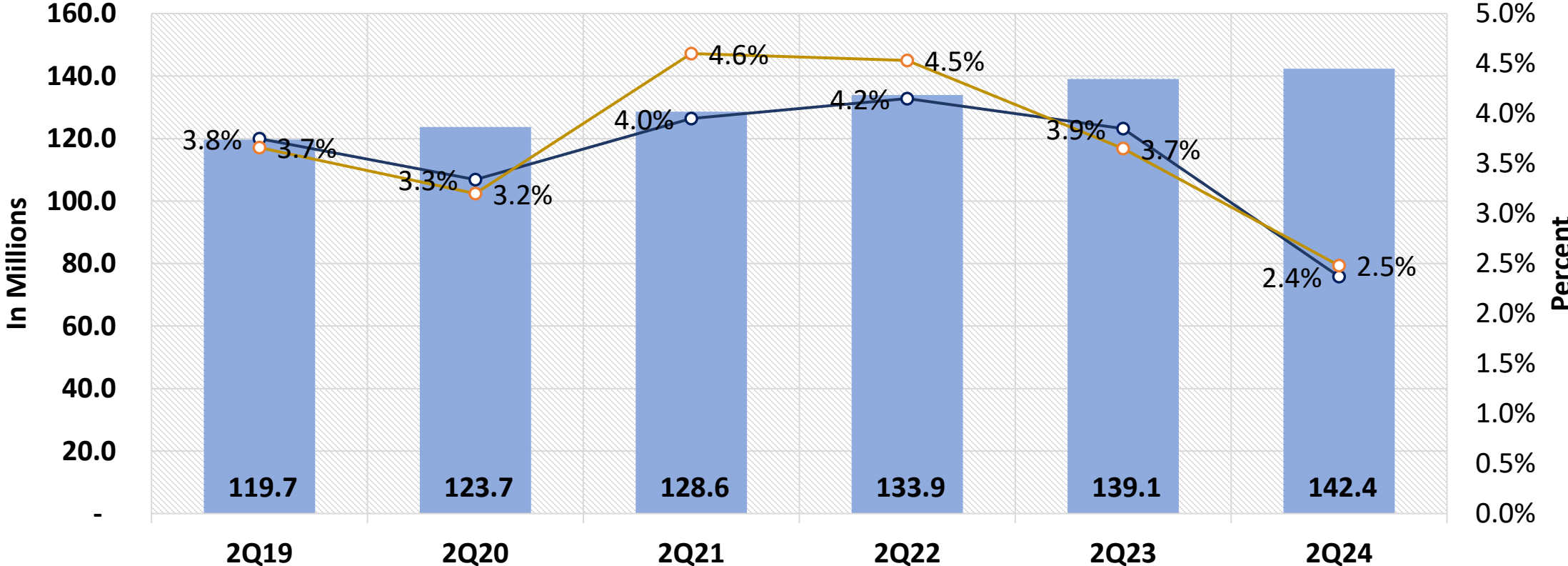
of Credit Unions for Asset-Class Peer Group Data As of June 30, 2024



Membership Growth Trend

Data As of June 30, 2024

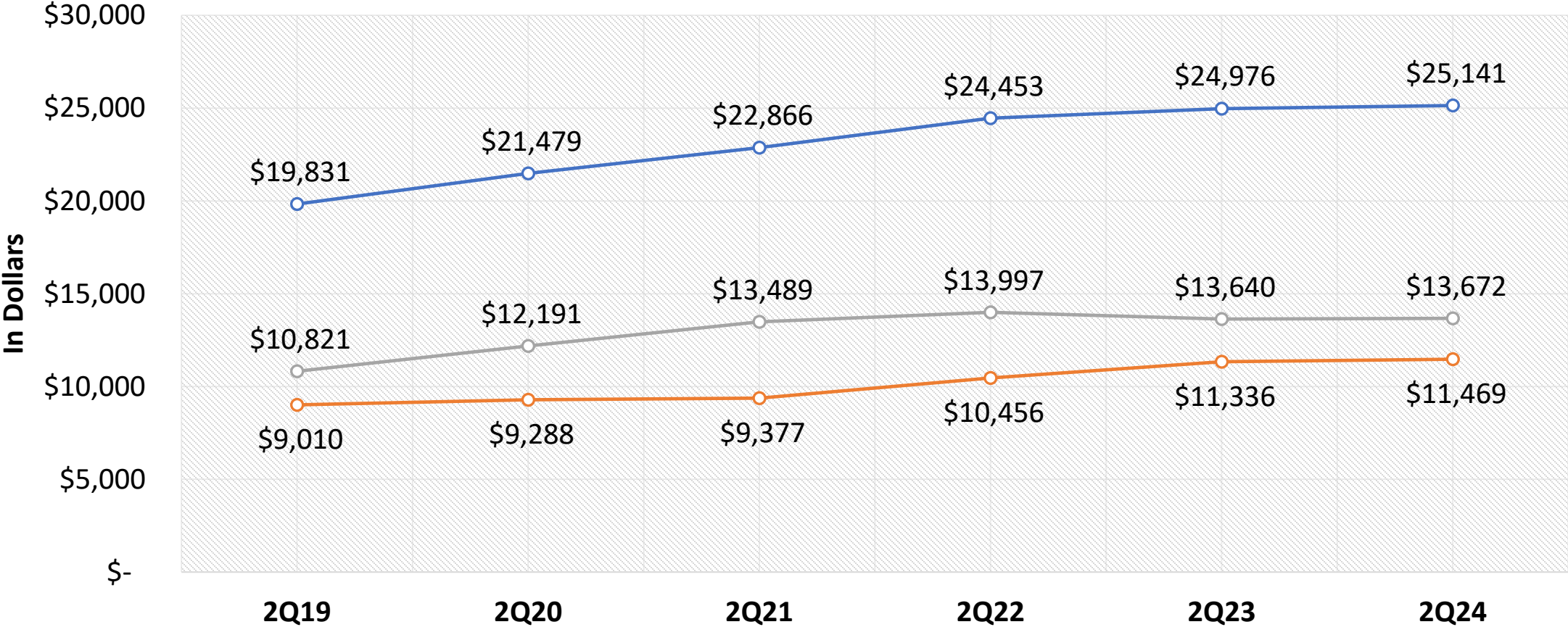
■ # of Members (In Millions) ○ Year-Over-Year % Growth ○ Year-To-Date (Annualized) % Growth



Member Relationship Trend

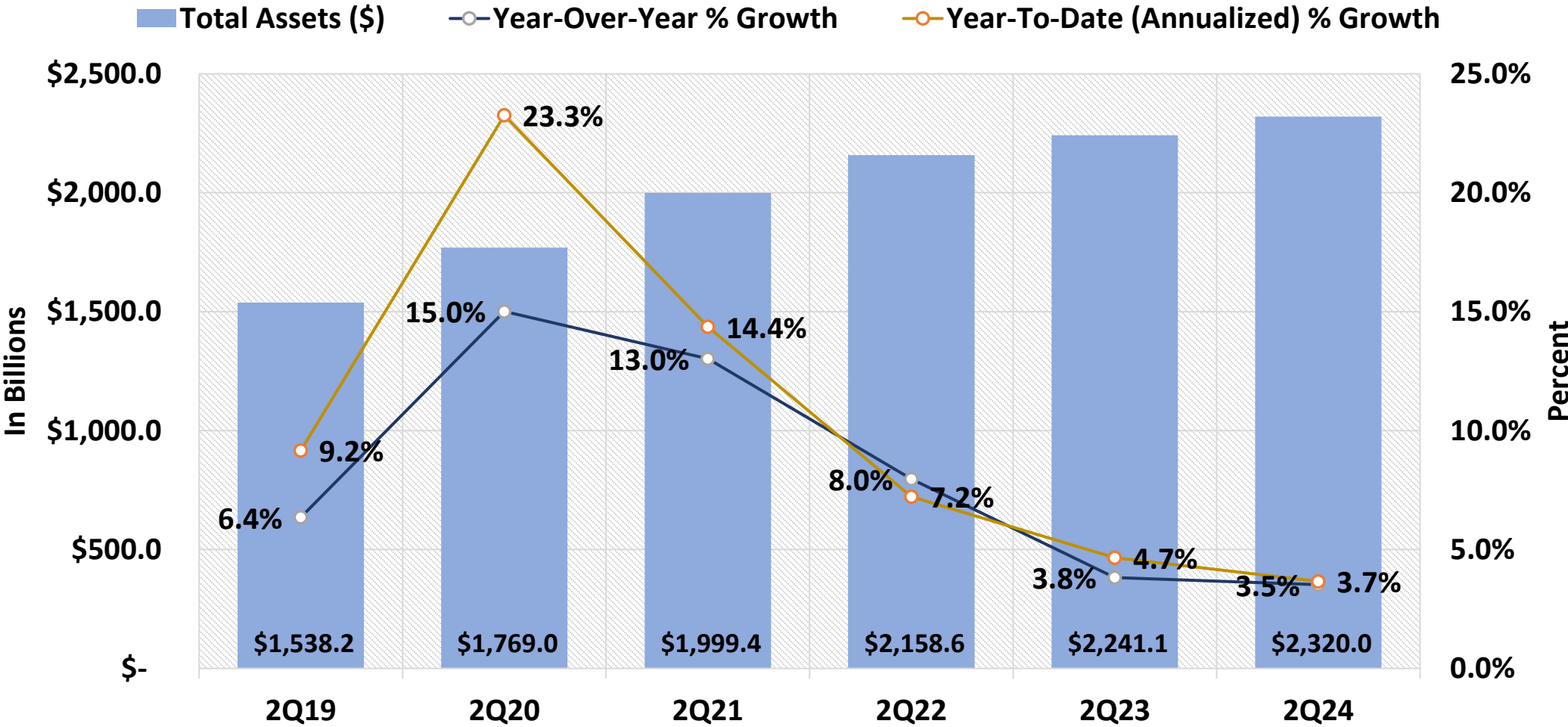
Data As of June 30, 2024

—○ Average Member Relationship
 —○ Avg. Loan Balance/Member
 —○ Avg. Savings Balance/Member



Asset Growth Trend

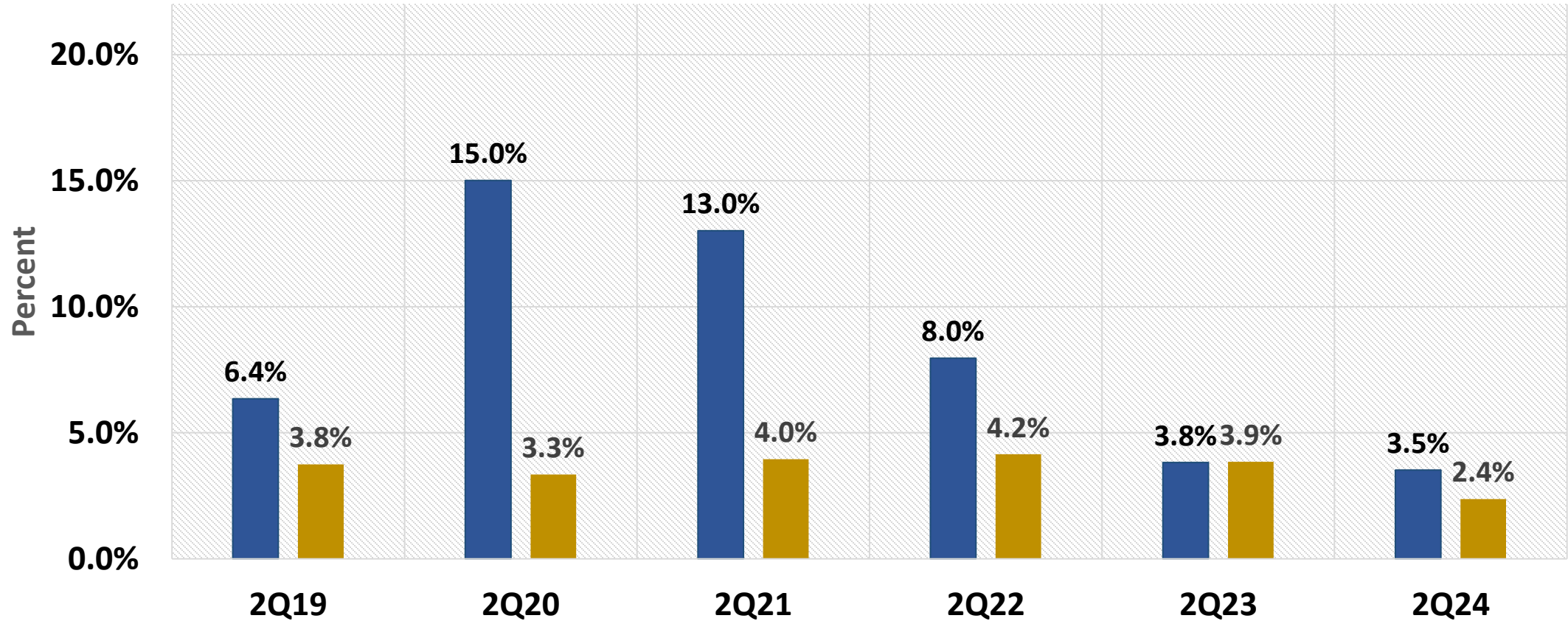
Data As of June 30, 2024



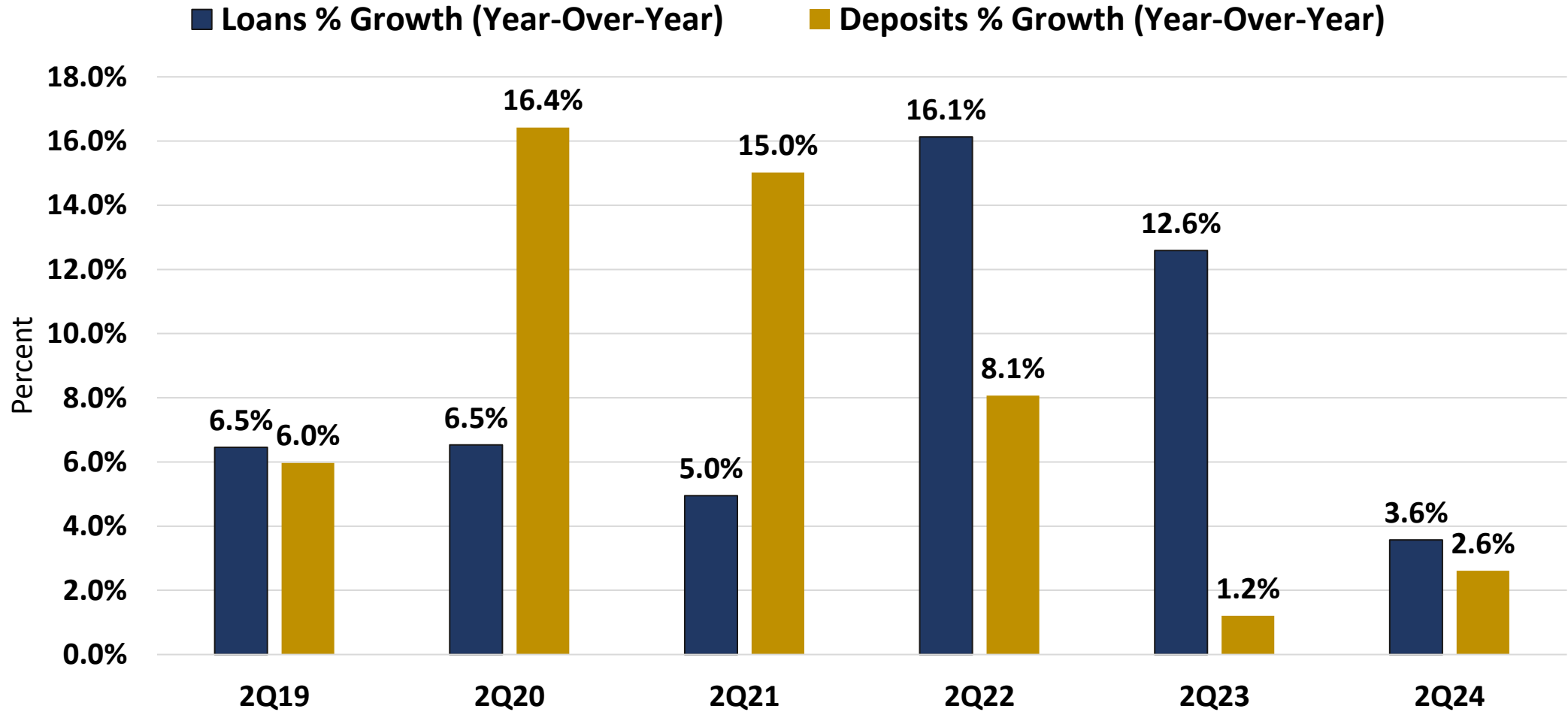
Asset Vs. Membership: % Growth Trend

Data As of June 30, 2024

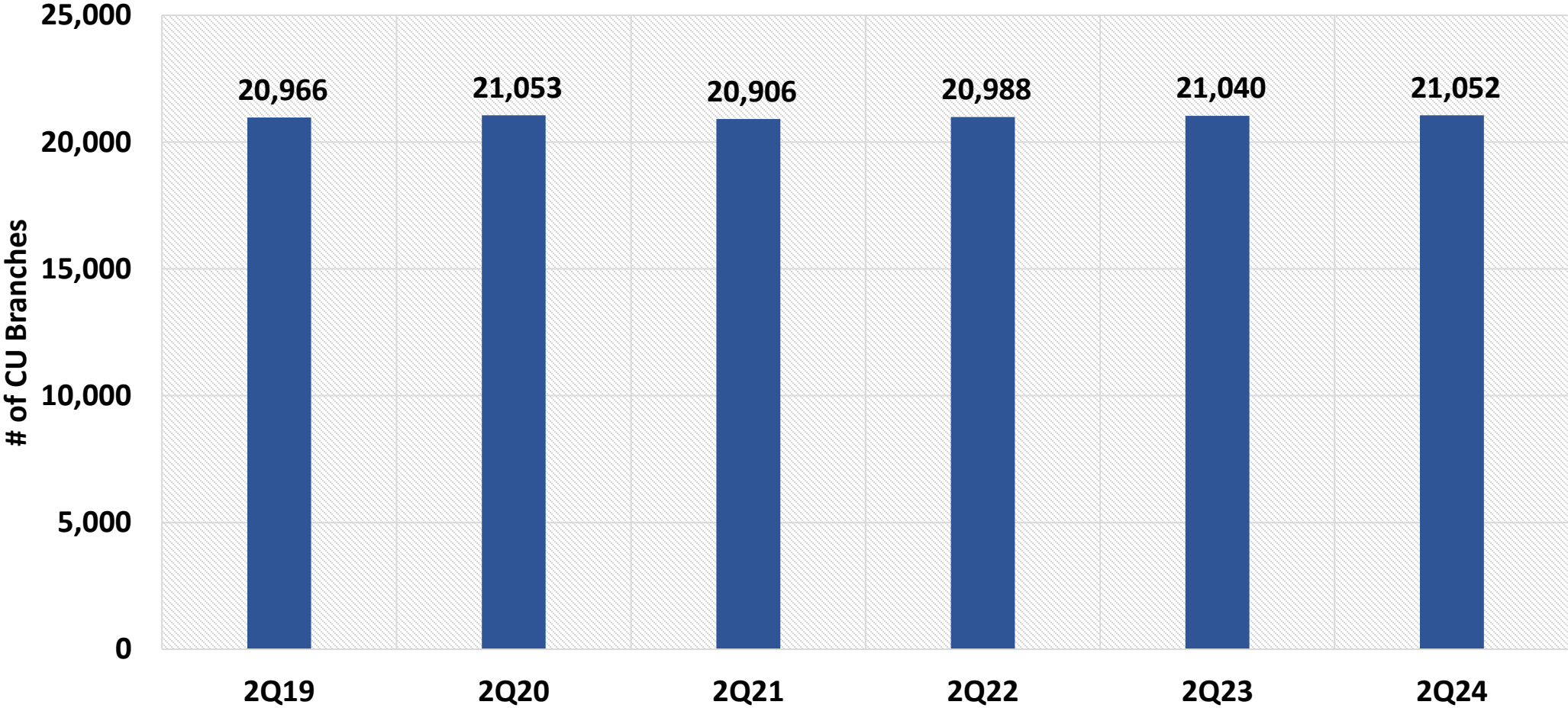
■ Asset % Growth (Year-Over-Year) ■ Membership % Growth (Year-Over-Year)



Loans Vs. Deposits: % Growth Trend Data As of June 30, 2024



of Credit Union Branch Offices Data As of June 30, 2024

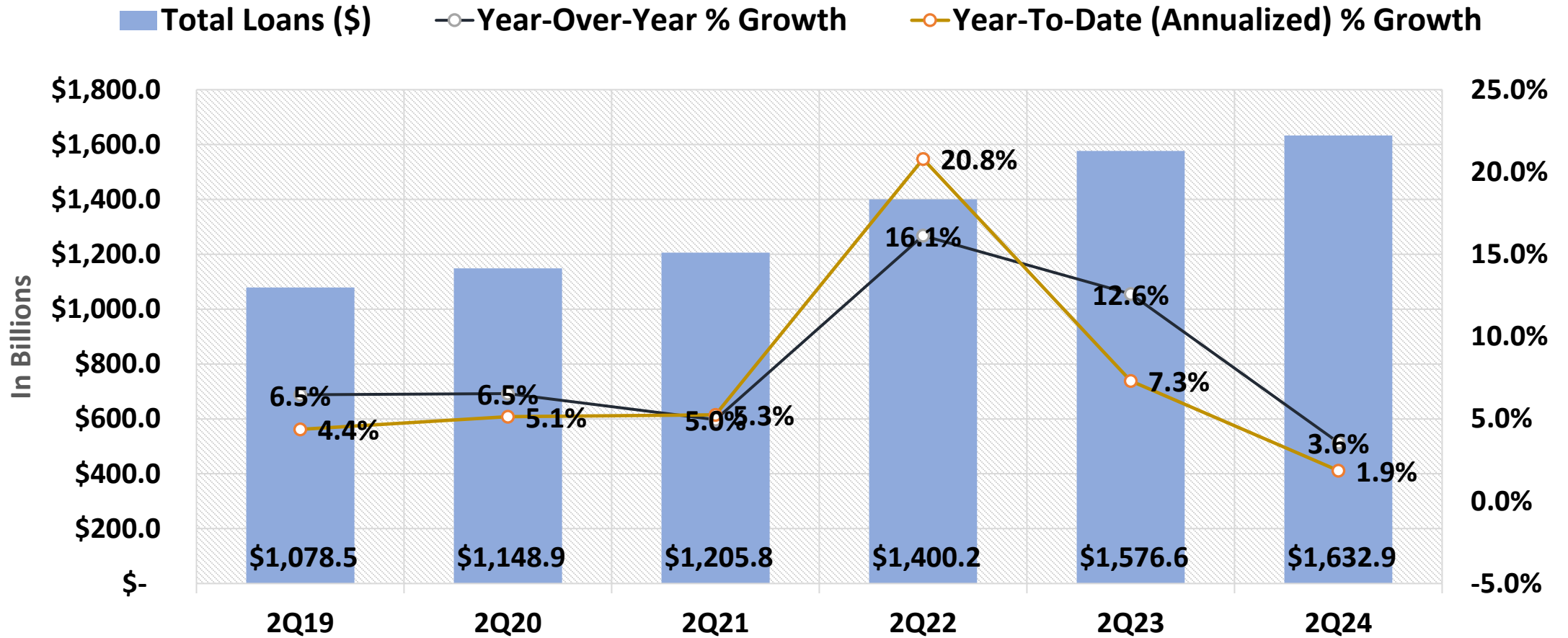


Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

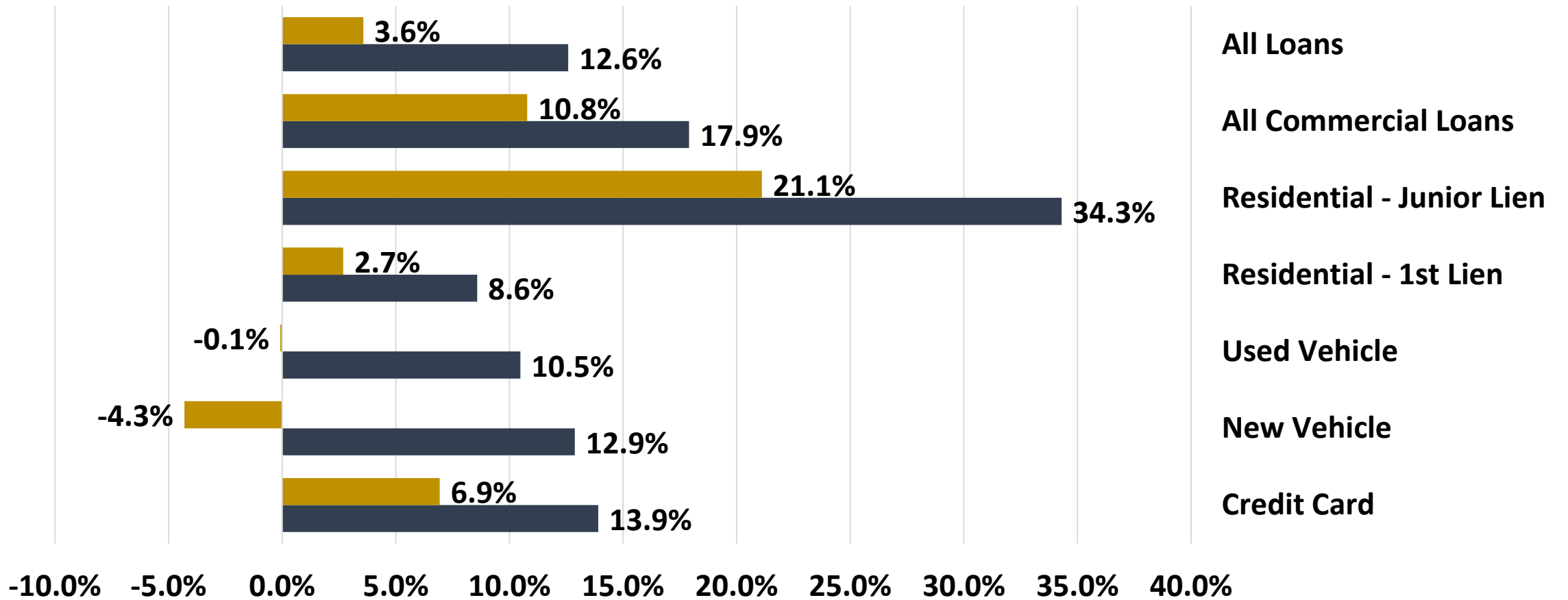
Loan Growth Trend

Data As of June 30, 2024

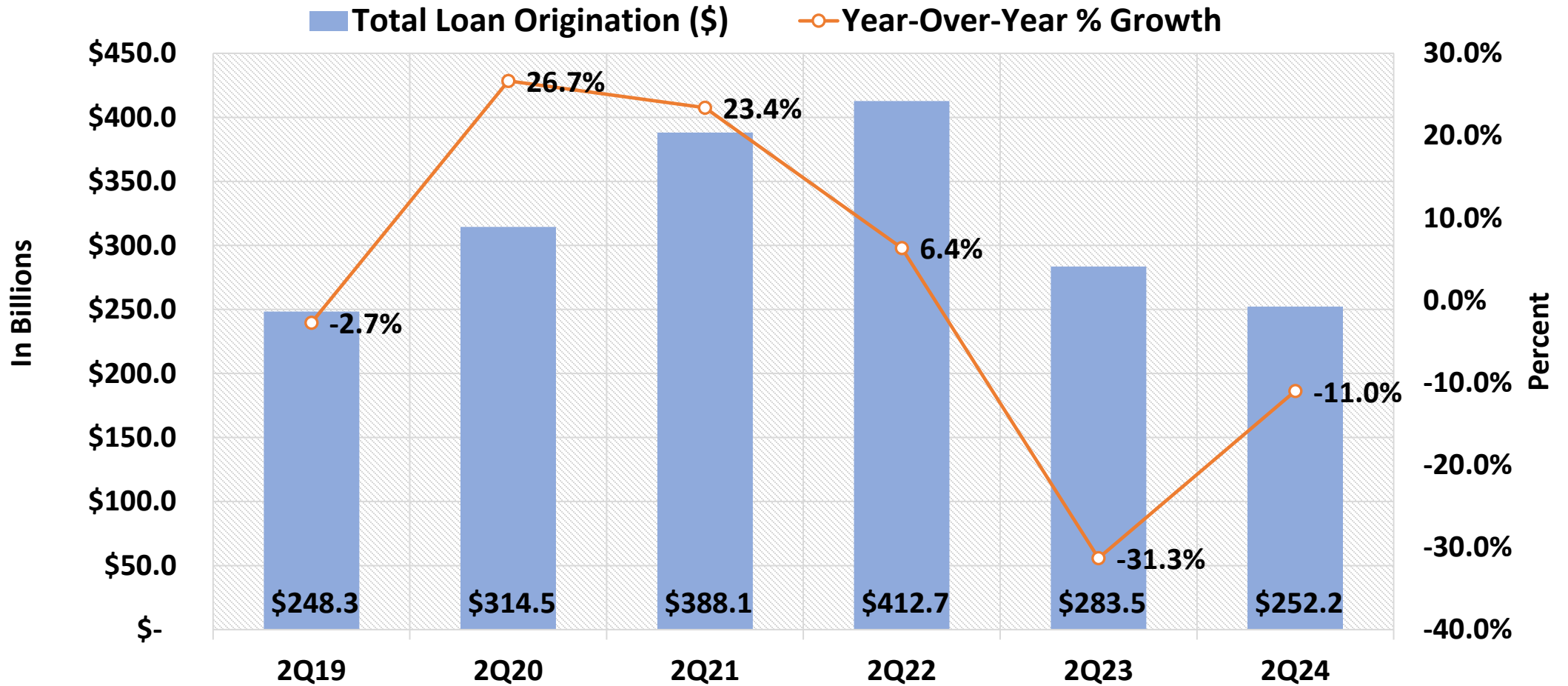


Loan Growth By Type: Year-Over-Year % Growth Data As of June 30, 2024

■ 2Q24 ■ 2Q23

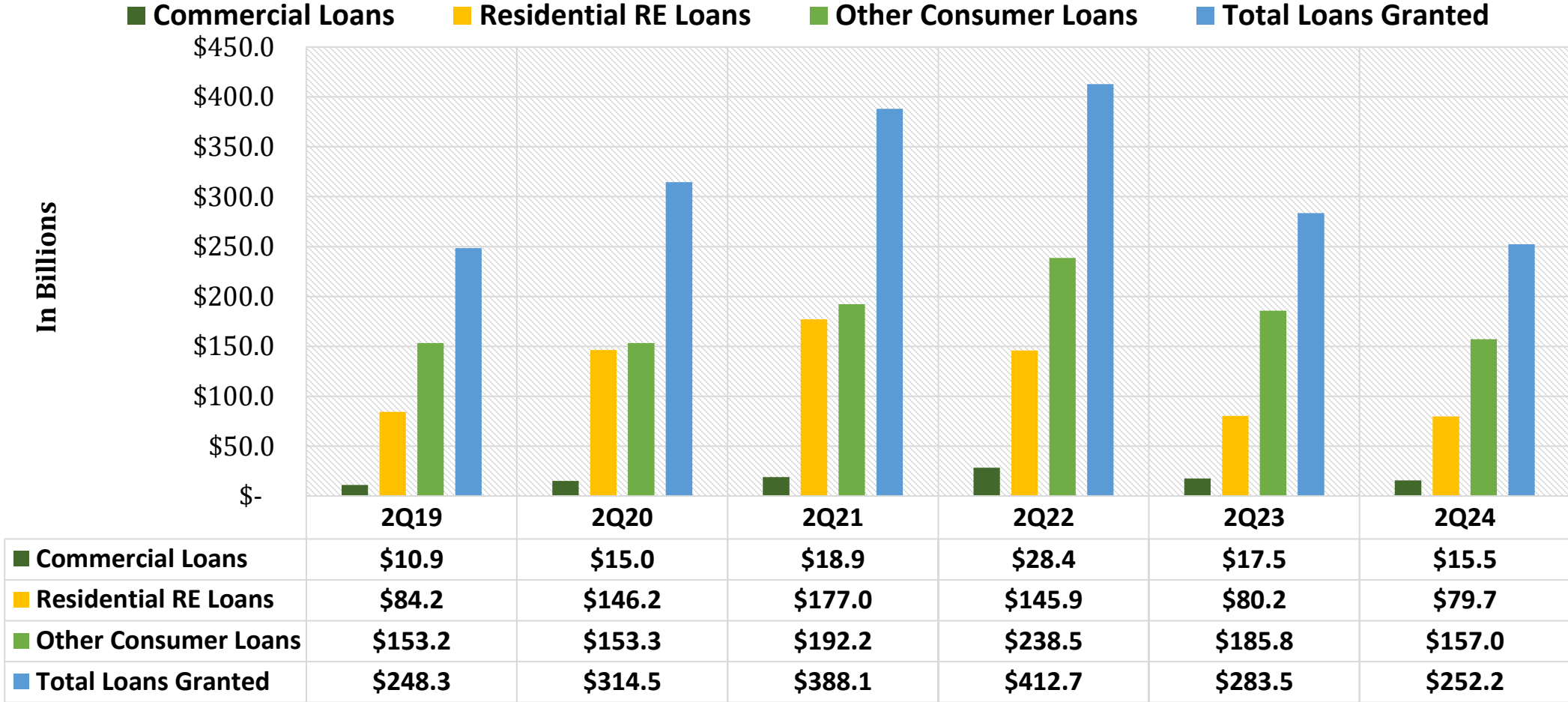


Loan Origination Trend (Year-To-Date) Data As of June 30, 2024



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

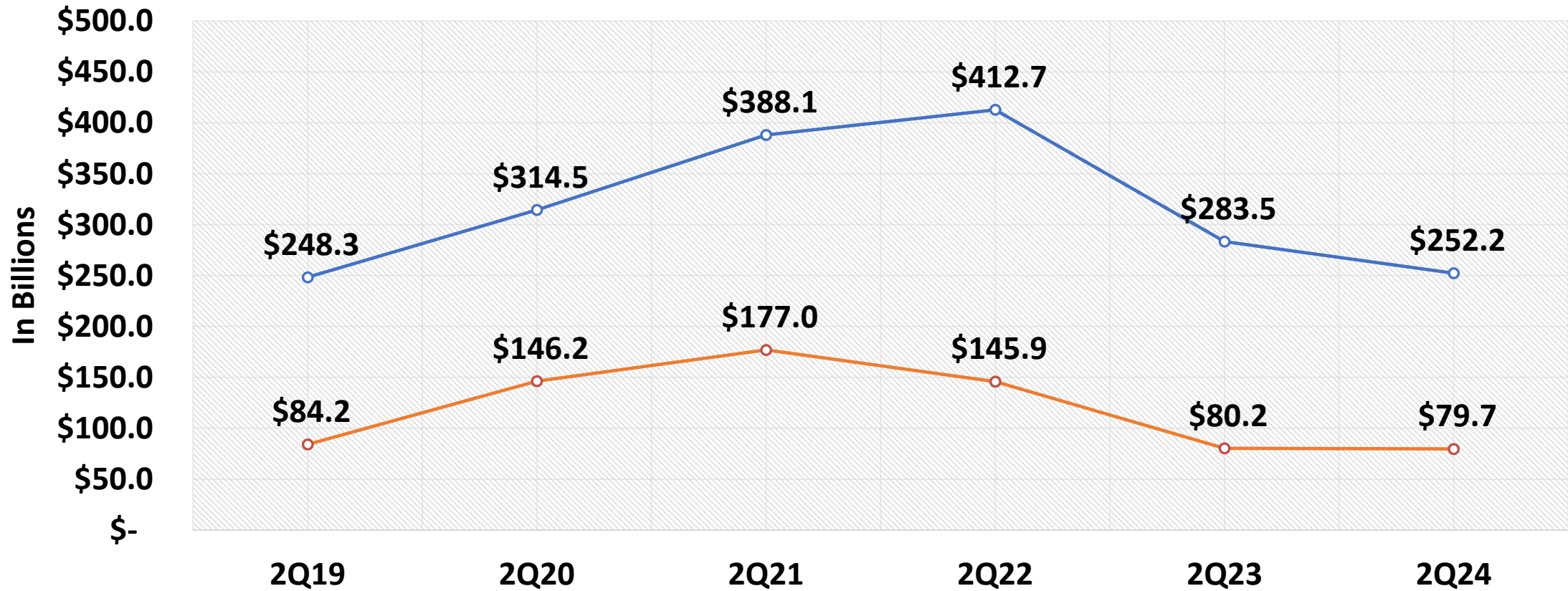
Data As of June 30, 2024



Loans Granted: All Loans vs. Real Estate Loans

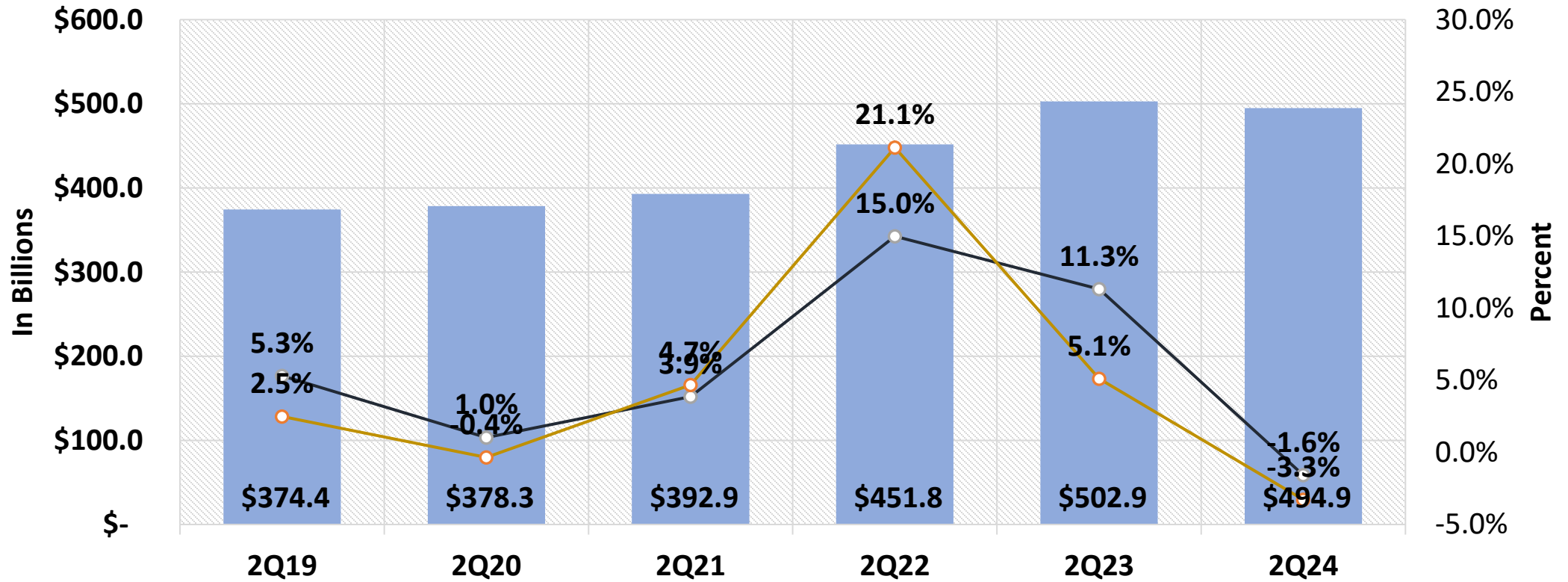
Data As of June 30, 2024

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



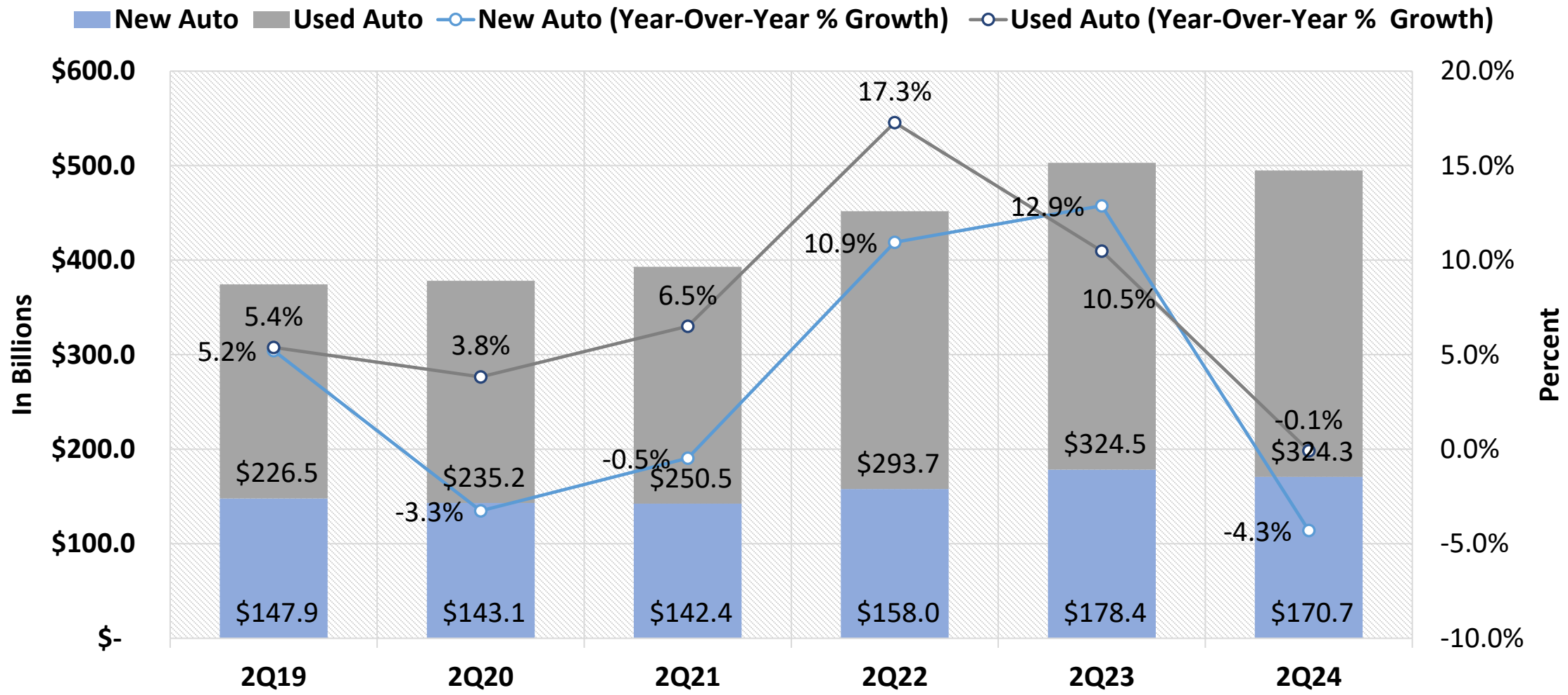
Auto Loan Growth Trend Data As of June 30, 2024

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



New Vs. Used Auto Loan Growth Trend

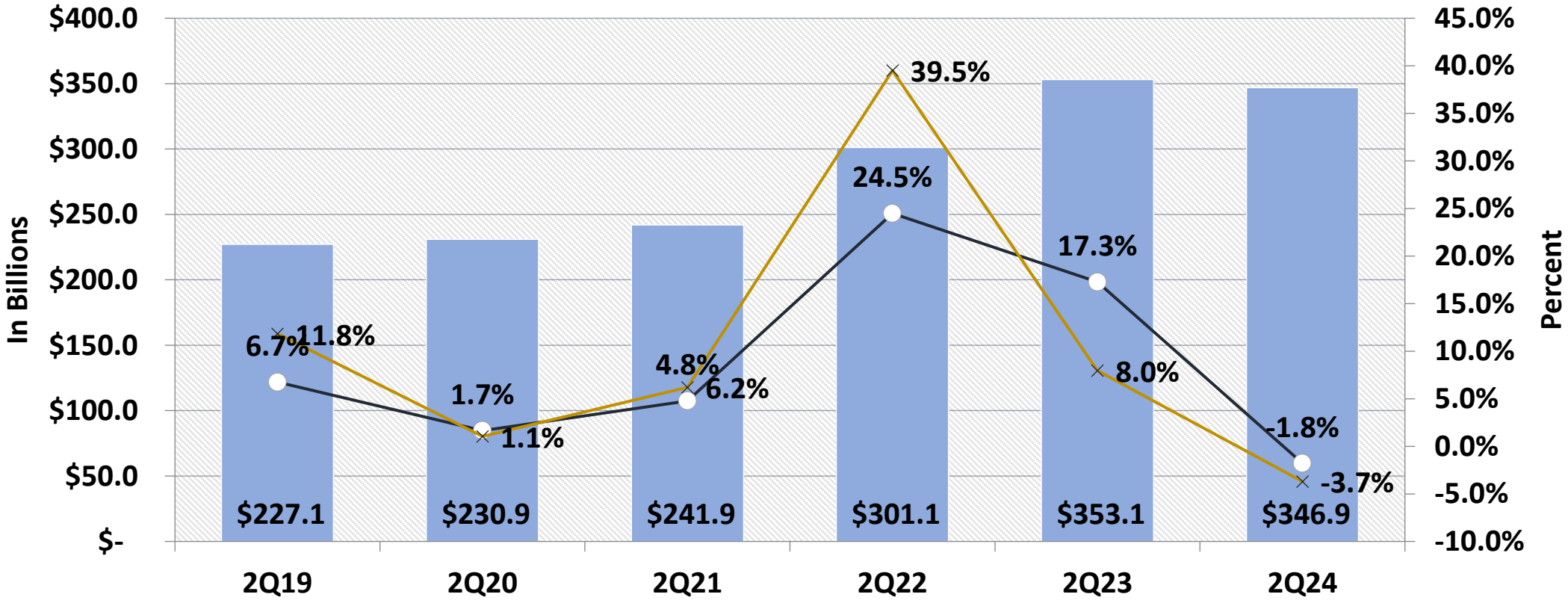
Data As of June 30, 2024



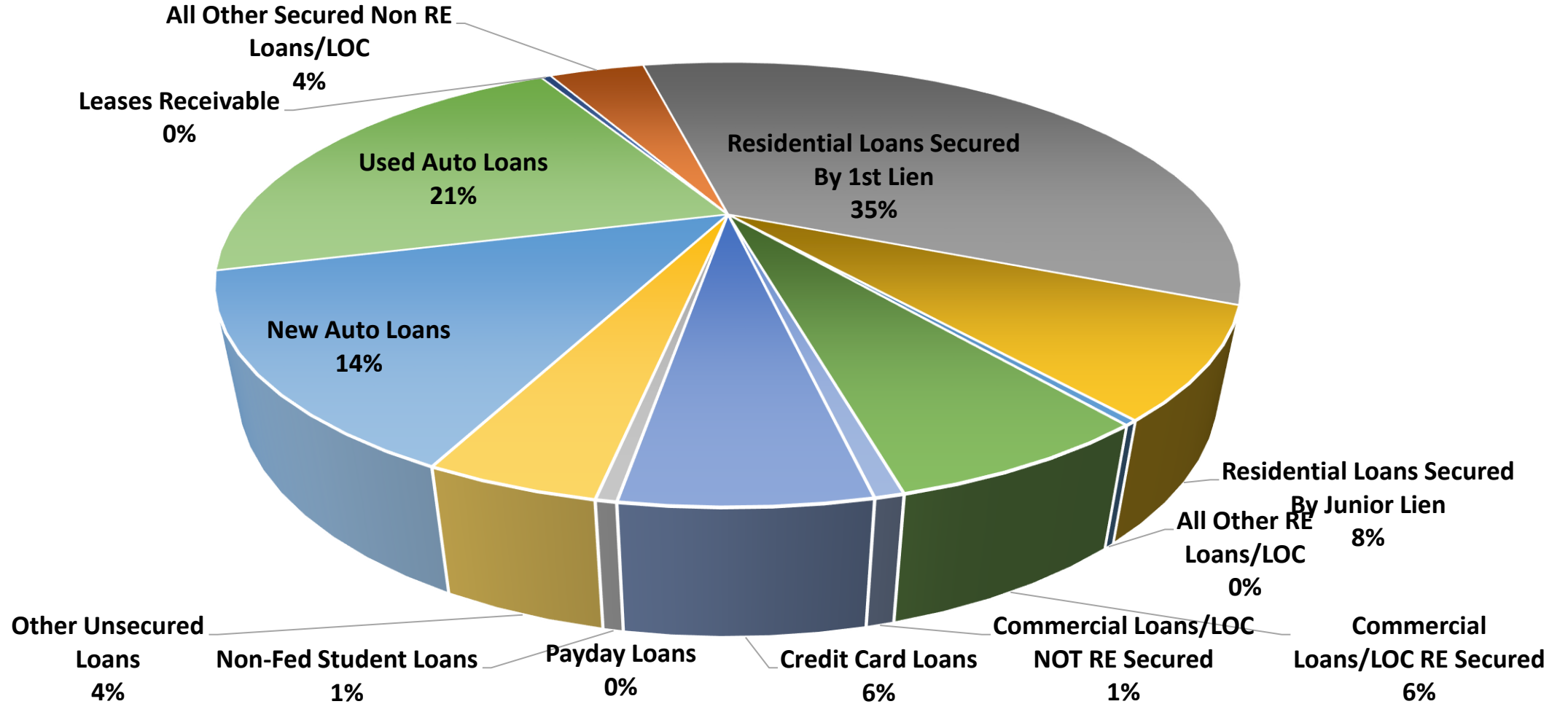
Indirect Auto Loan Growth Trend

Data As of June 30, 2024

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

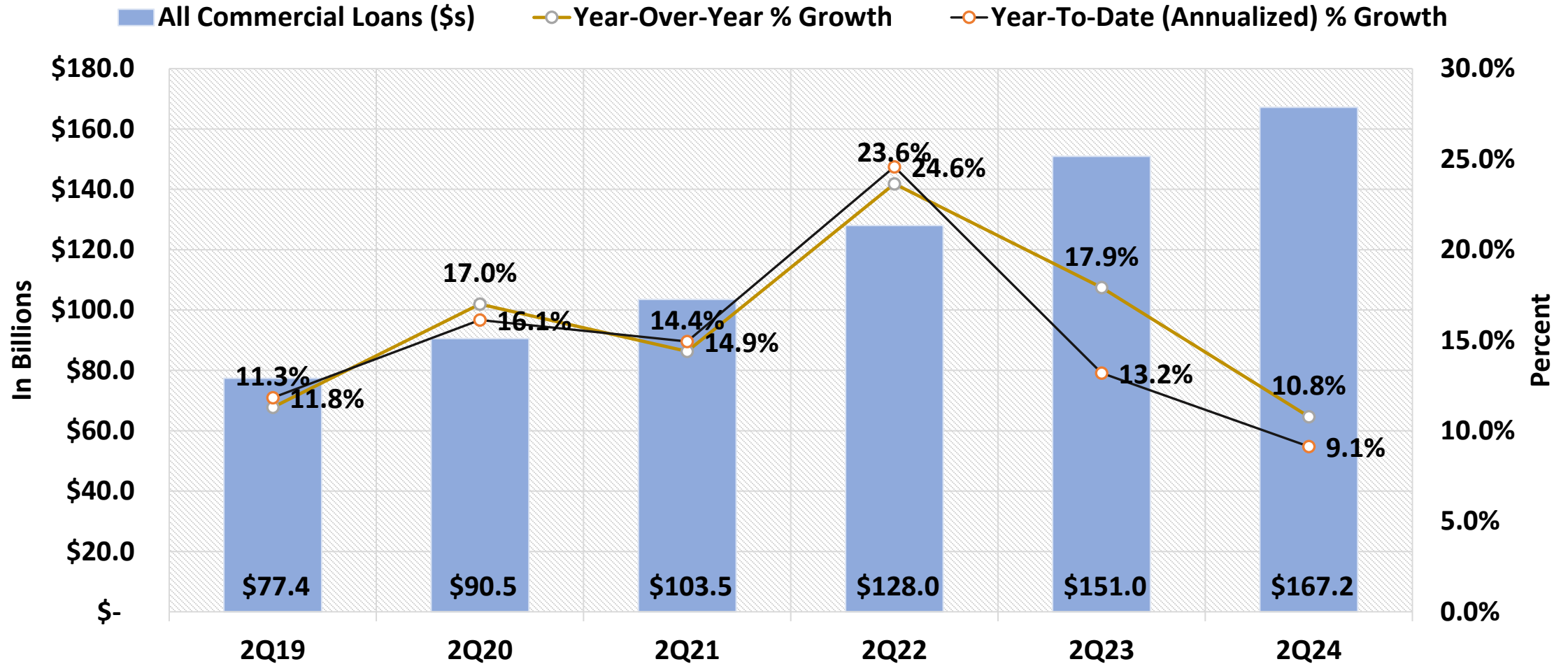


Loan Portfolio Composition As of Data As of June 30, 2024

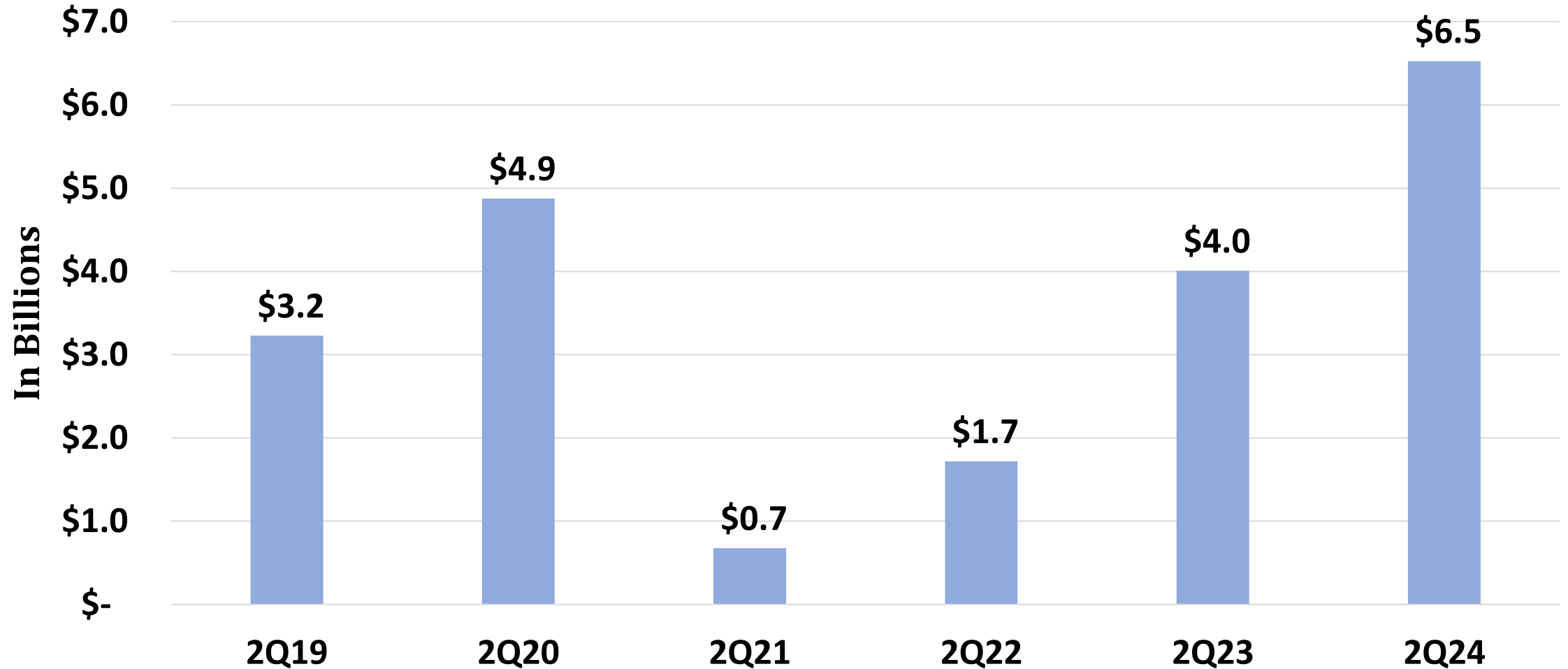


All Commerical Loan Growth Trend

Data As of June 30, 2024



Provision for Loan Losses (\$) Trend Data As of June 30, 2024

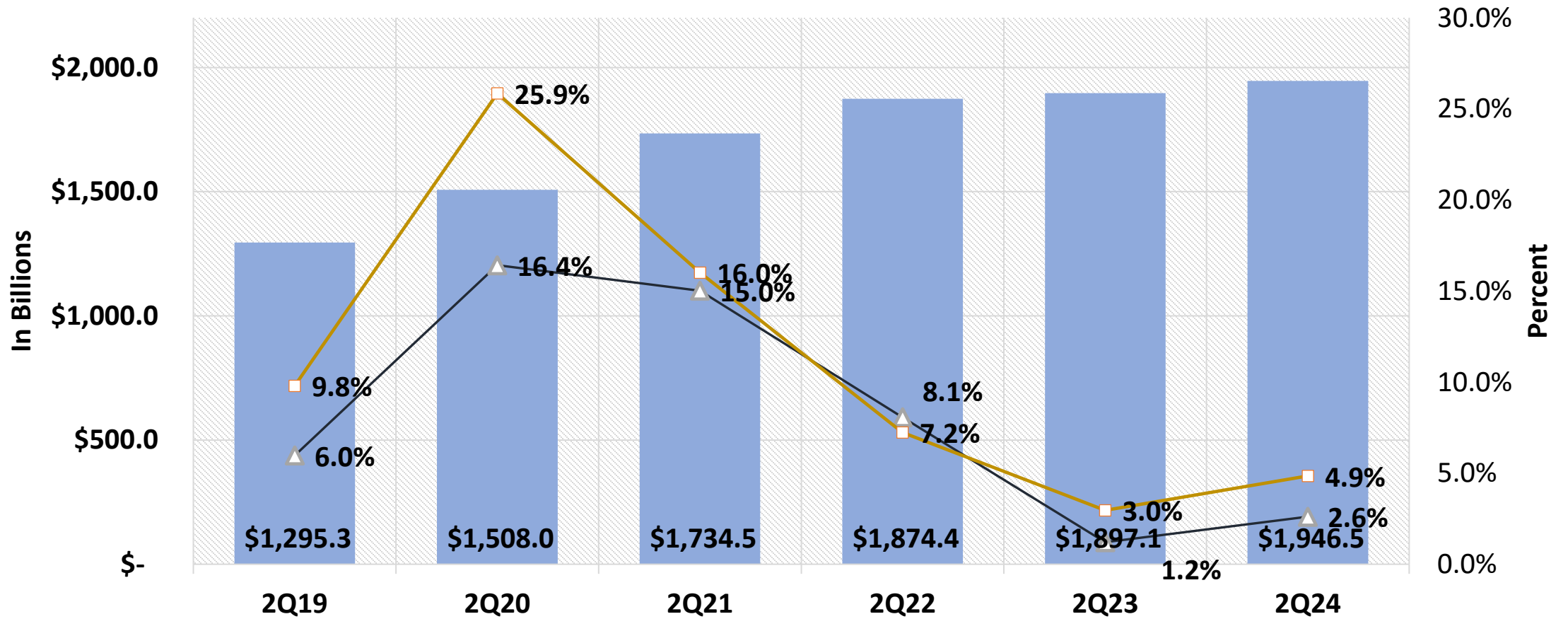


Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

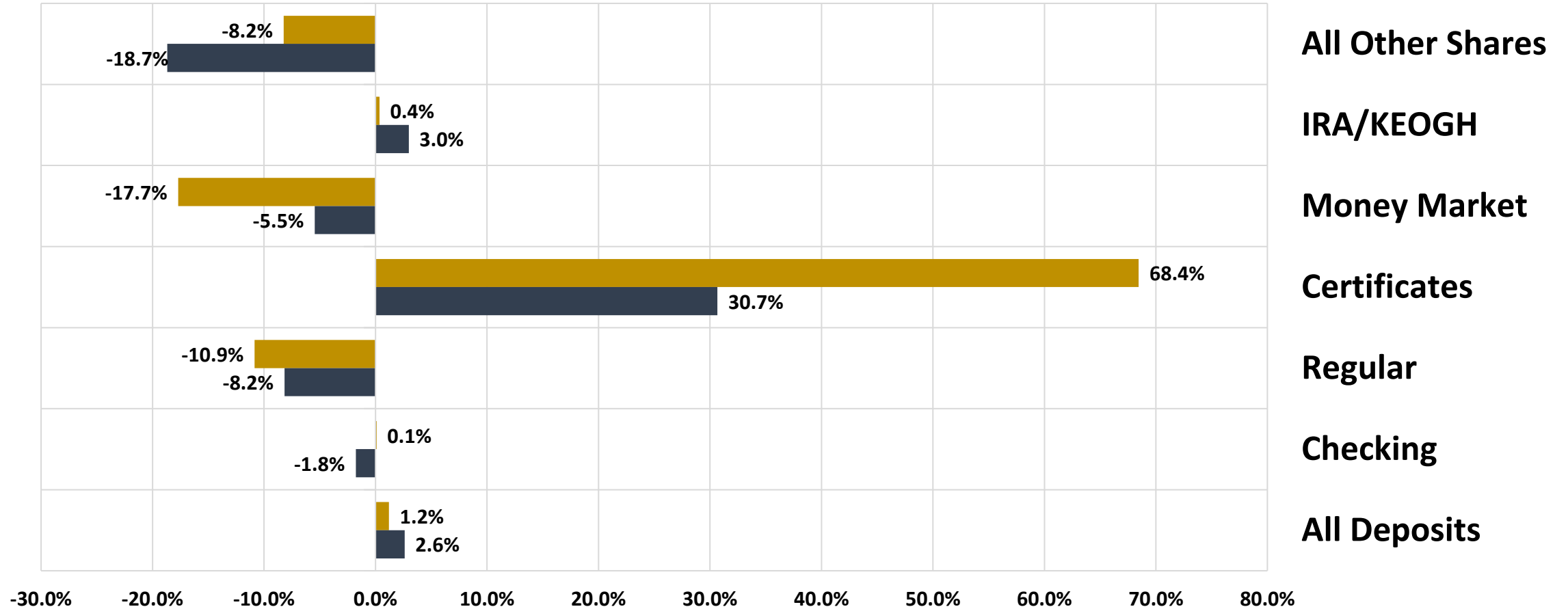
Deposit Growth Trend Data As of June 30, 2024

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

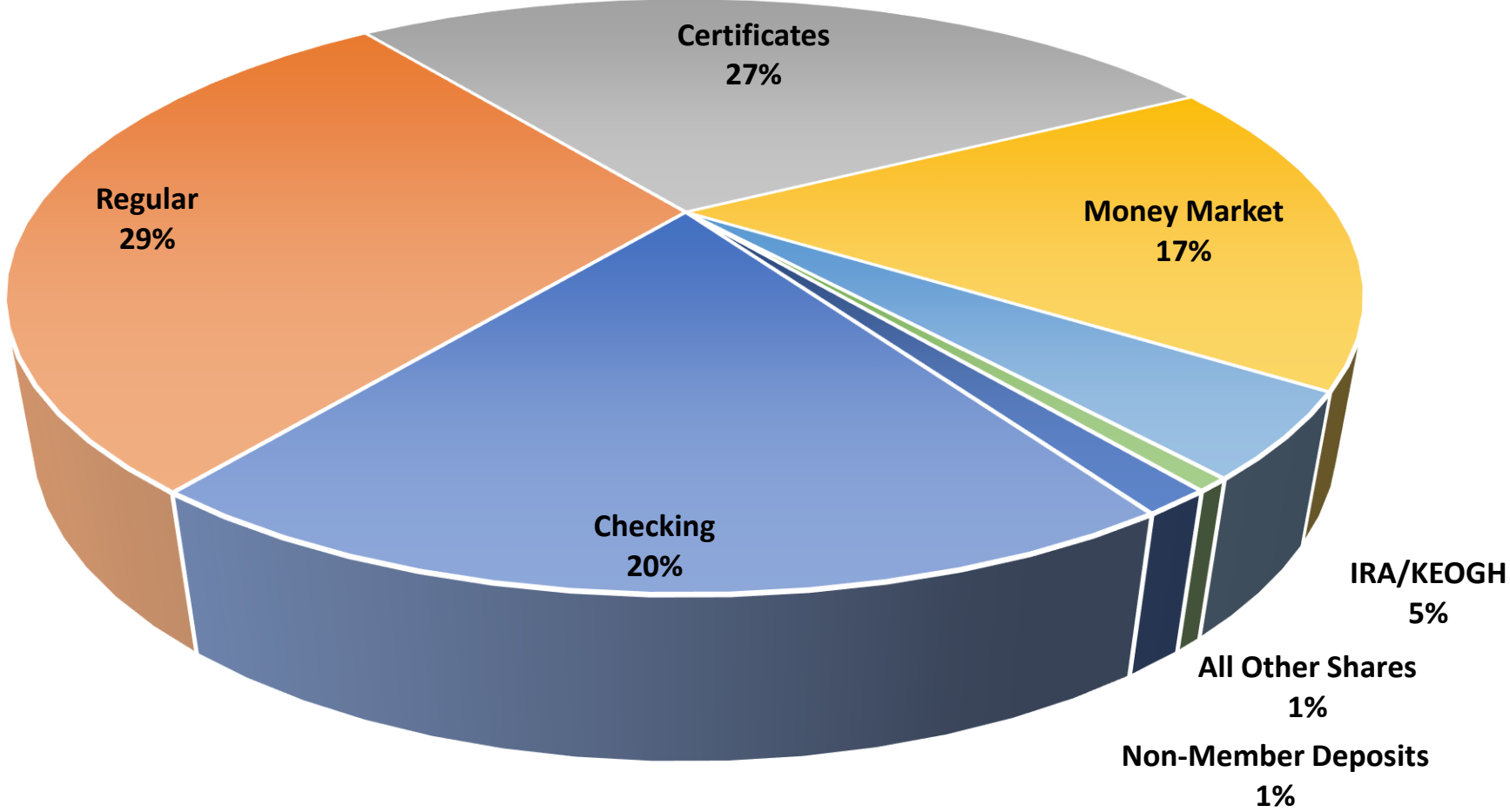


Deposit Growth By Type: Year-Over-Year % Growth Data As of June 30, 2024

■ 2Q23 ■ 2Q24



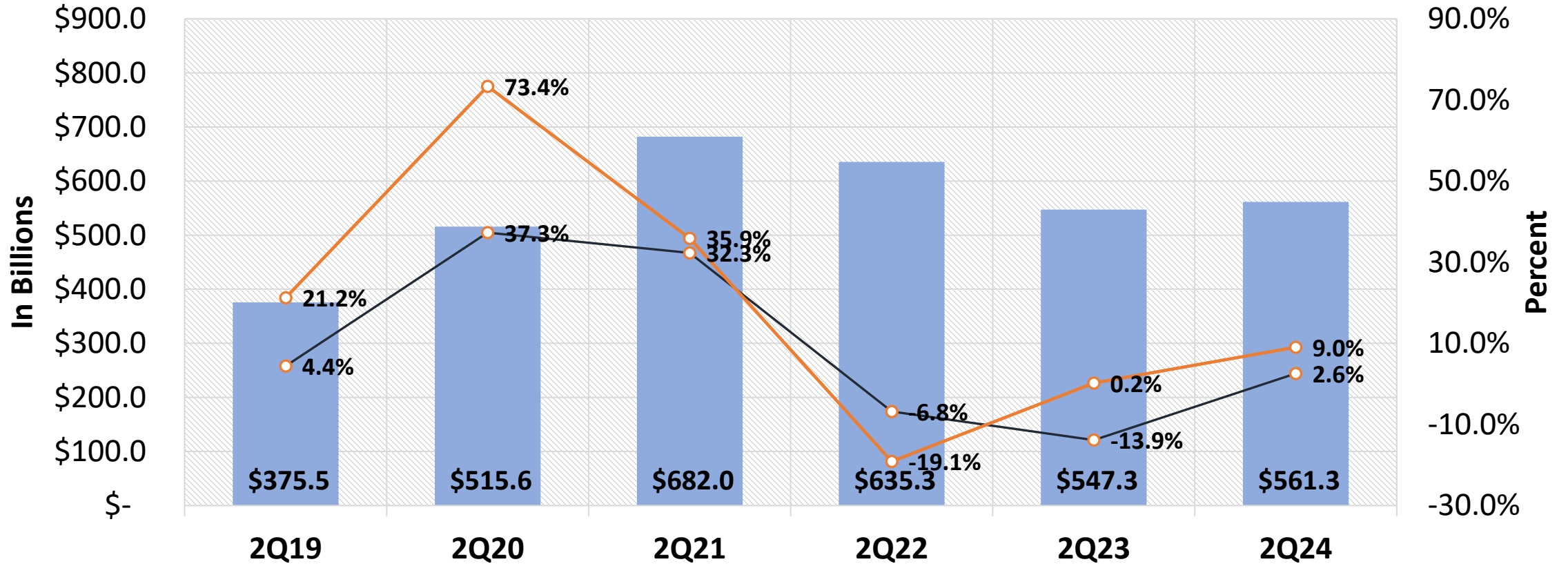
Deposit Portfolio Composition Data As of June 30, 2024



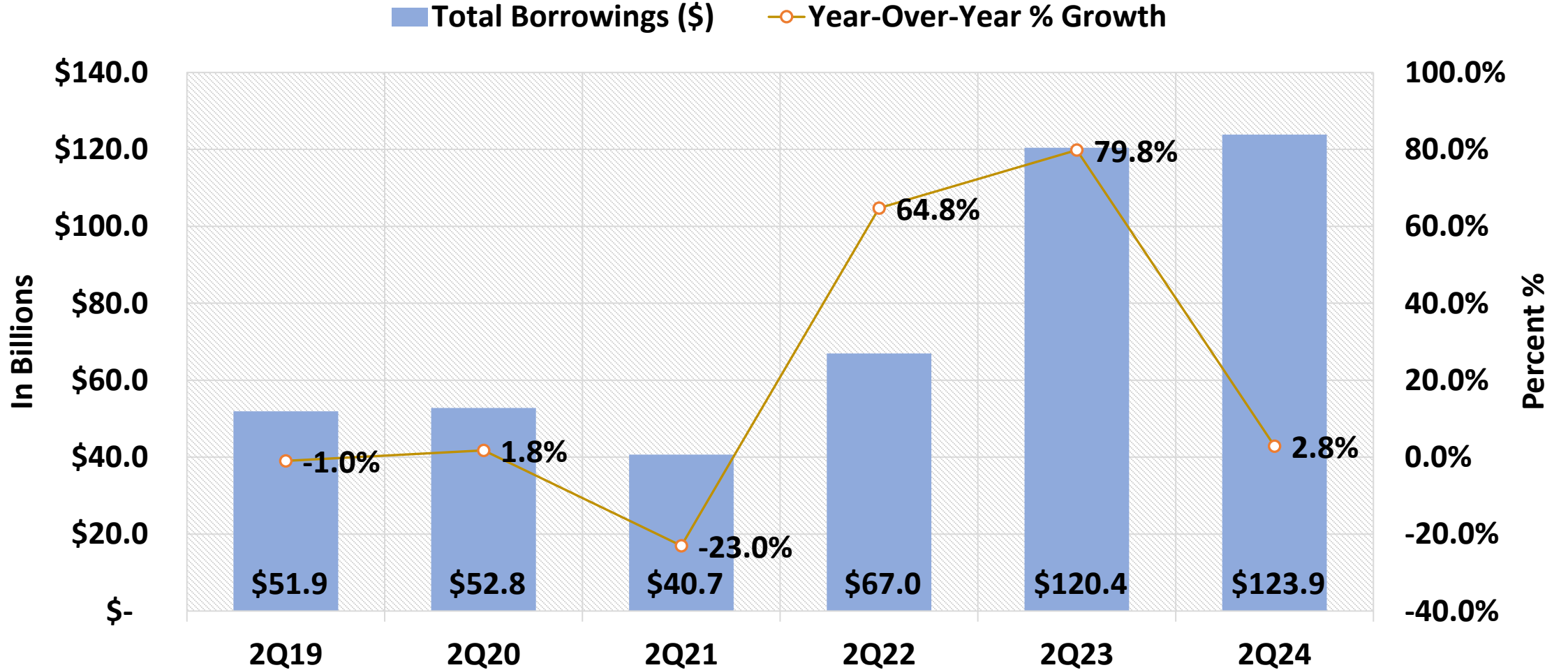
Total Investments - Growth Trend

Data As of June 30, 2024

■ Total Investments
 ○ Year-Over-Year % Growth
 ○ Year-To-Date (Annualized) % Growth



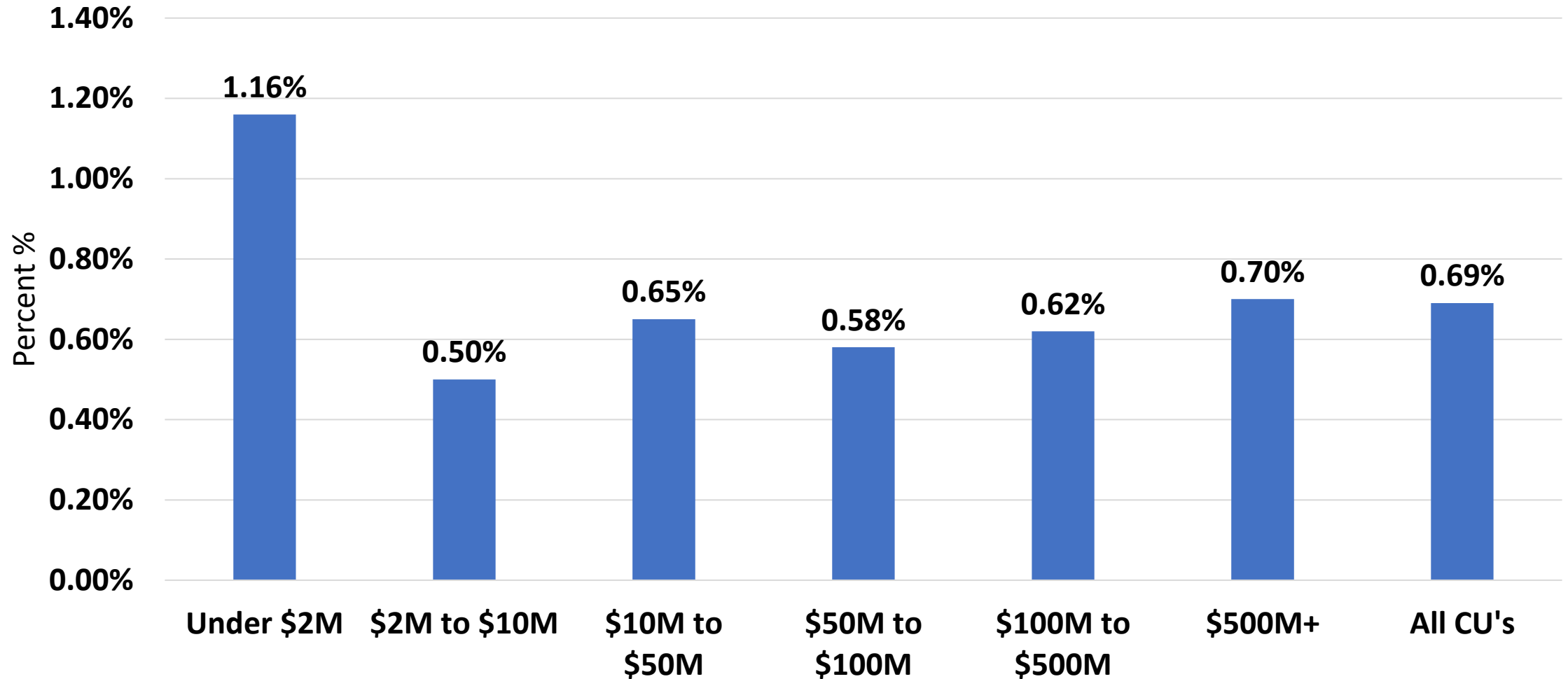
Total Borrowings Trend Data As of June 30, 2024



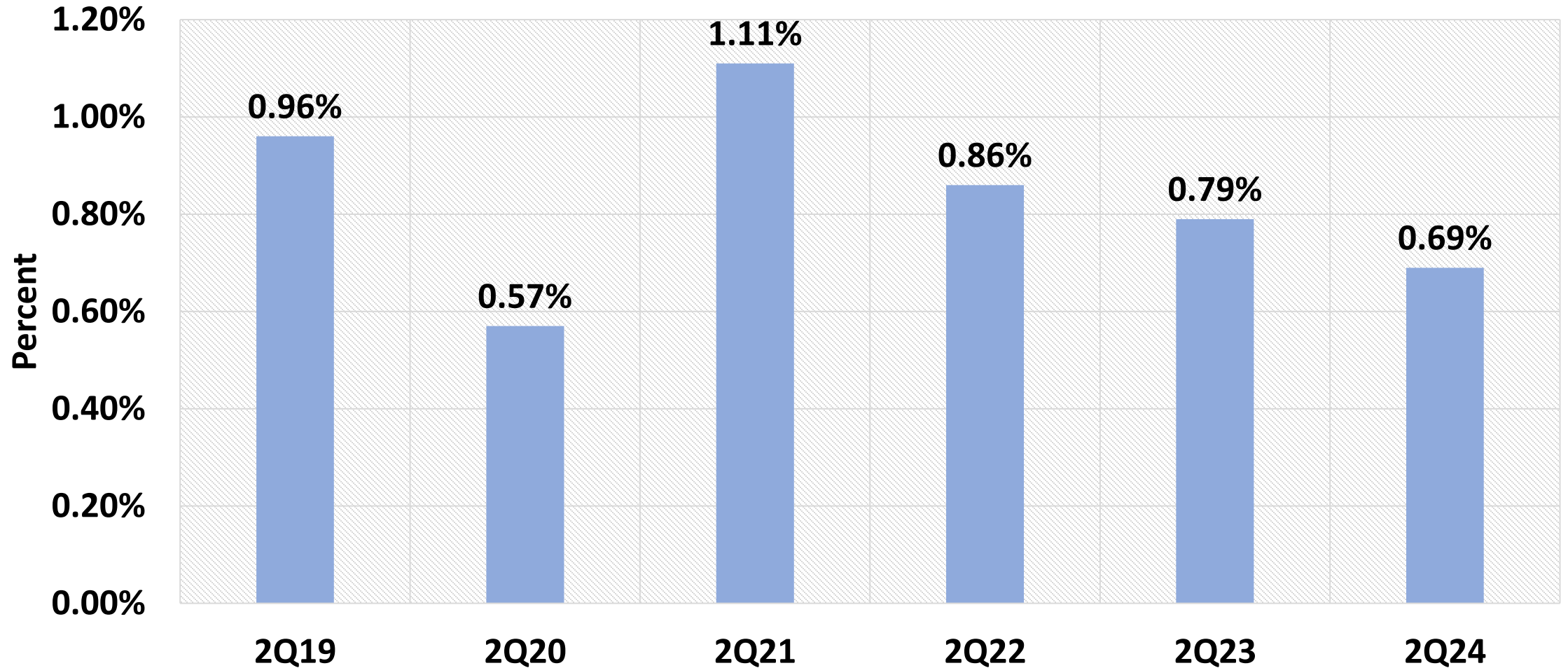
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

ROA (Annualized) for Asset-Class Peer Groups Data As of June 30, 2024

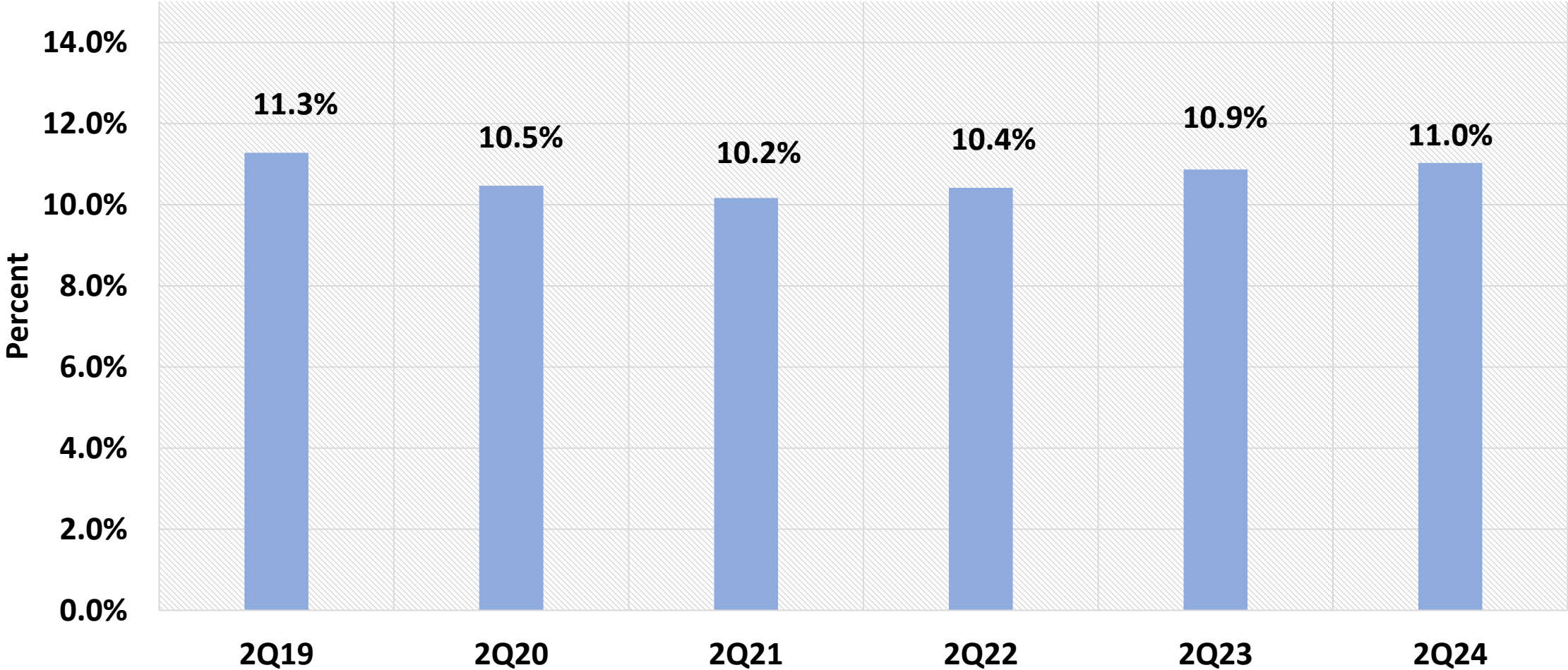


Return On Assets (ROA %) Trend Data As of June 30, 2024

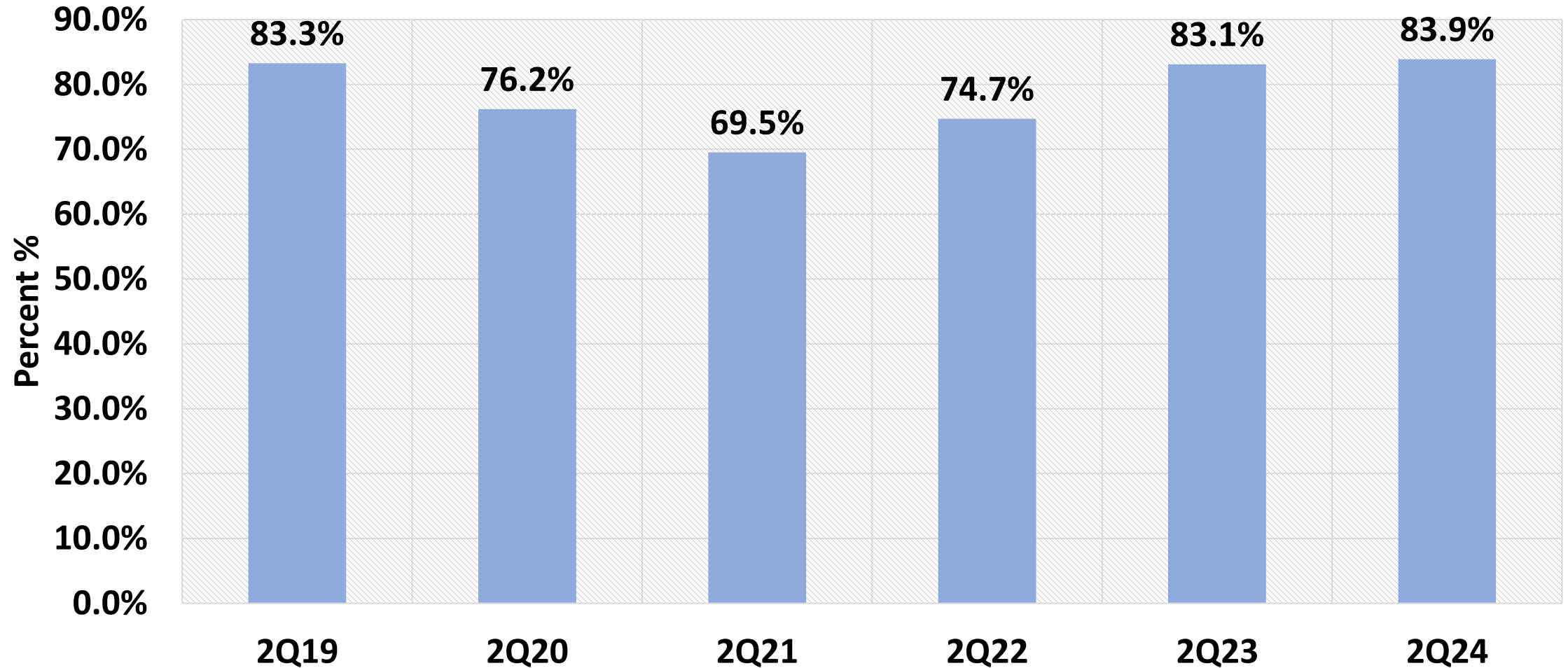


Net-Worth Capital Ratio Trend

Data As of June 30, 2024



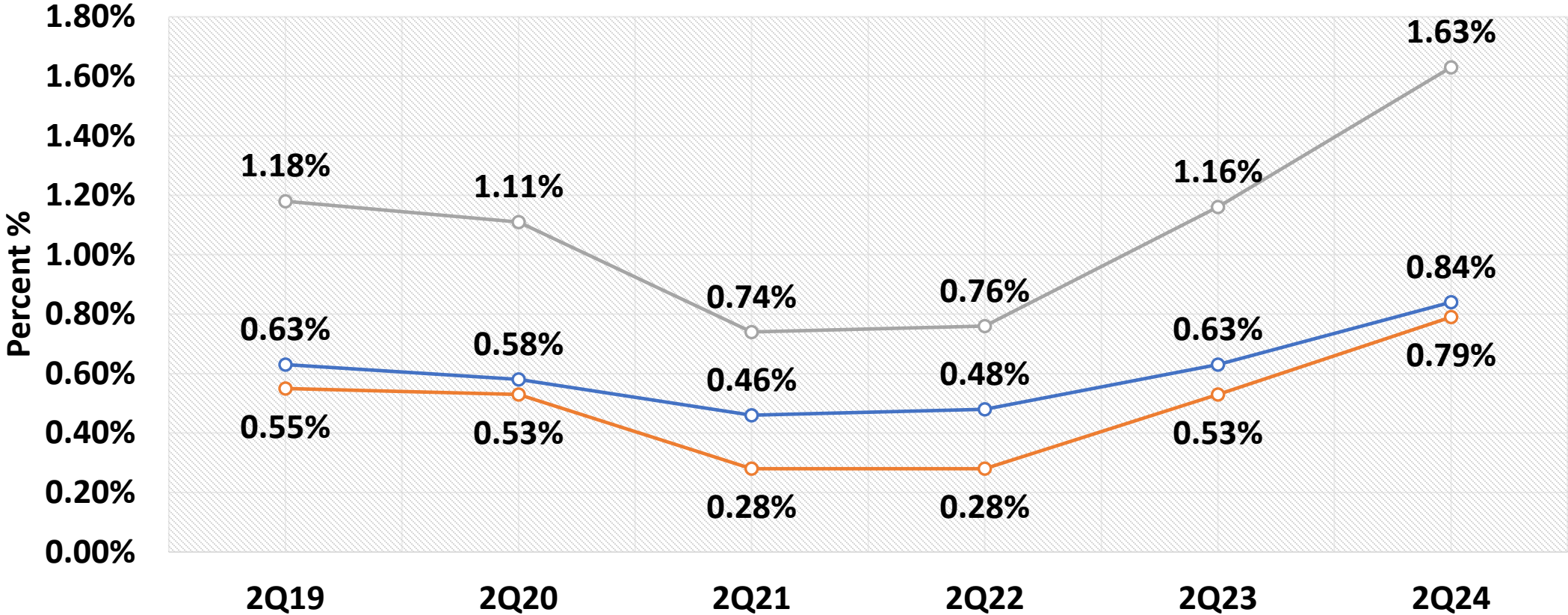
Loan-to-Deposit Ratio Trend (%) Data As of June 30, 2024



Asset Quality Ratios (%)

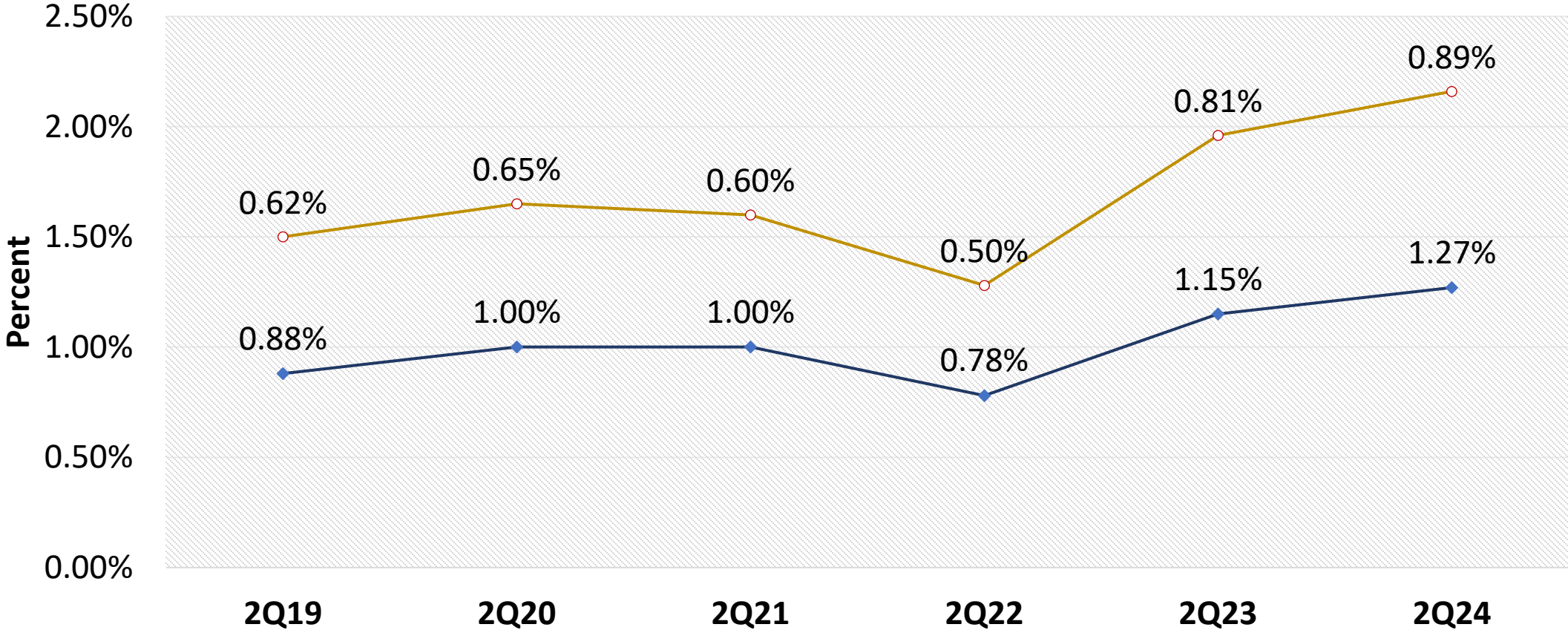
Data As of June 30, 2024

—○— Delinquency Ratio —○— Net Charge-Off to Ratio —○— Asset Quality Ratio



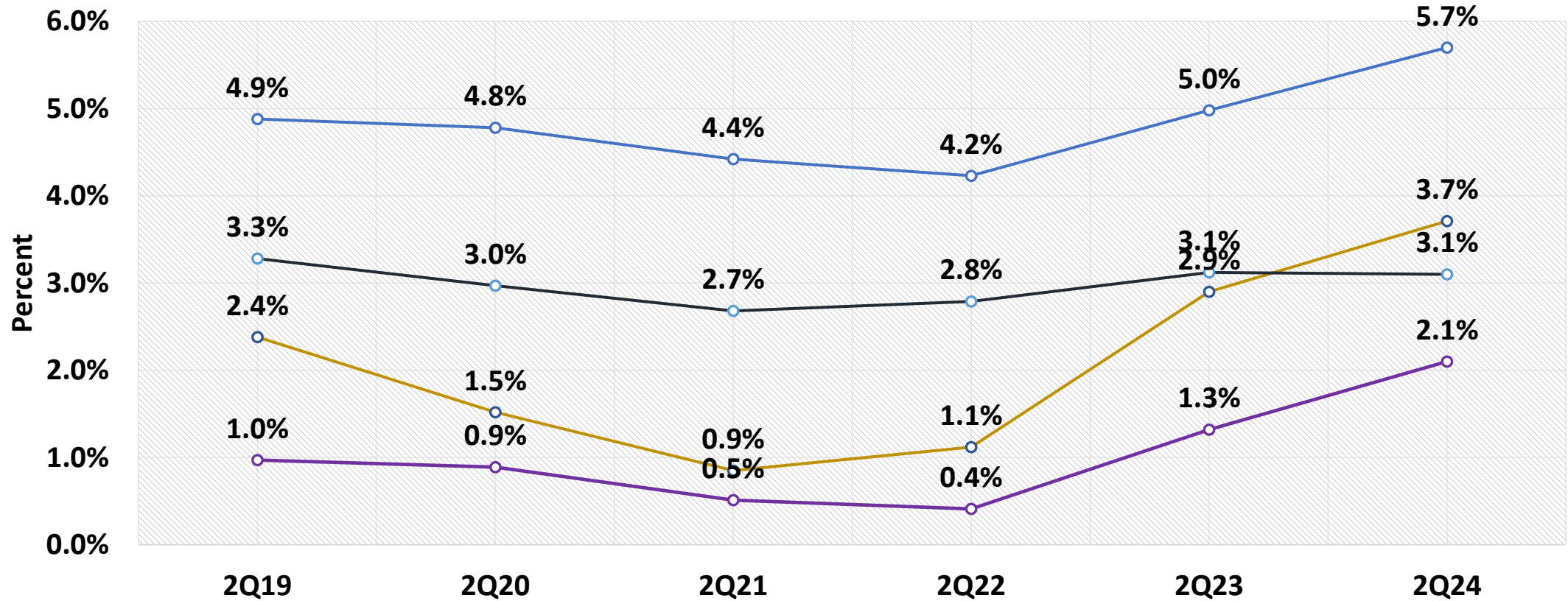
Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of June 30, 2024

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



Yield Spread Trend Analysis Data As of June 30, 2024

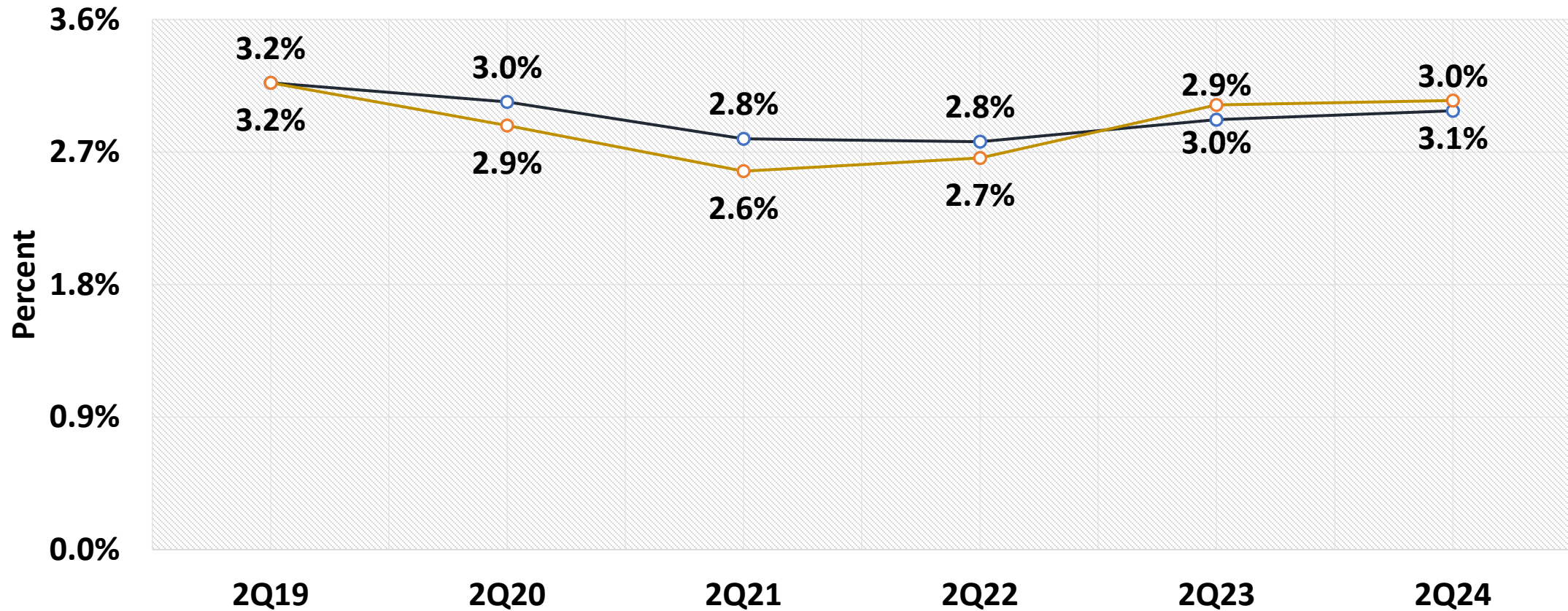
—○— Yield On Average Loans
 —○— Yield On Average Investments
 —○— Cost of Funds
 —○— Net Interest Spread



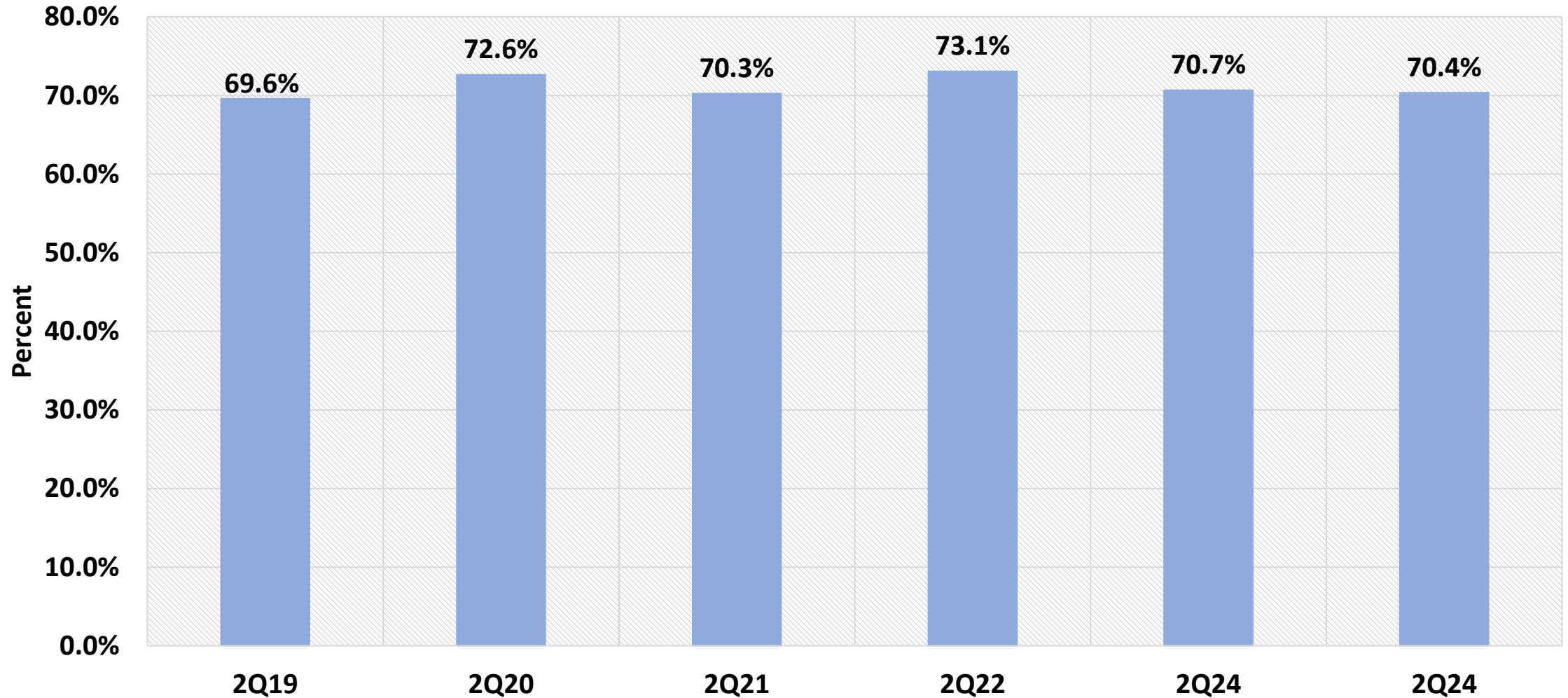
Net Interest Margin Vs. Operating Expense Ratio

Data As of June 30, 2024

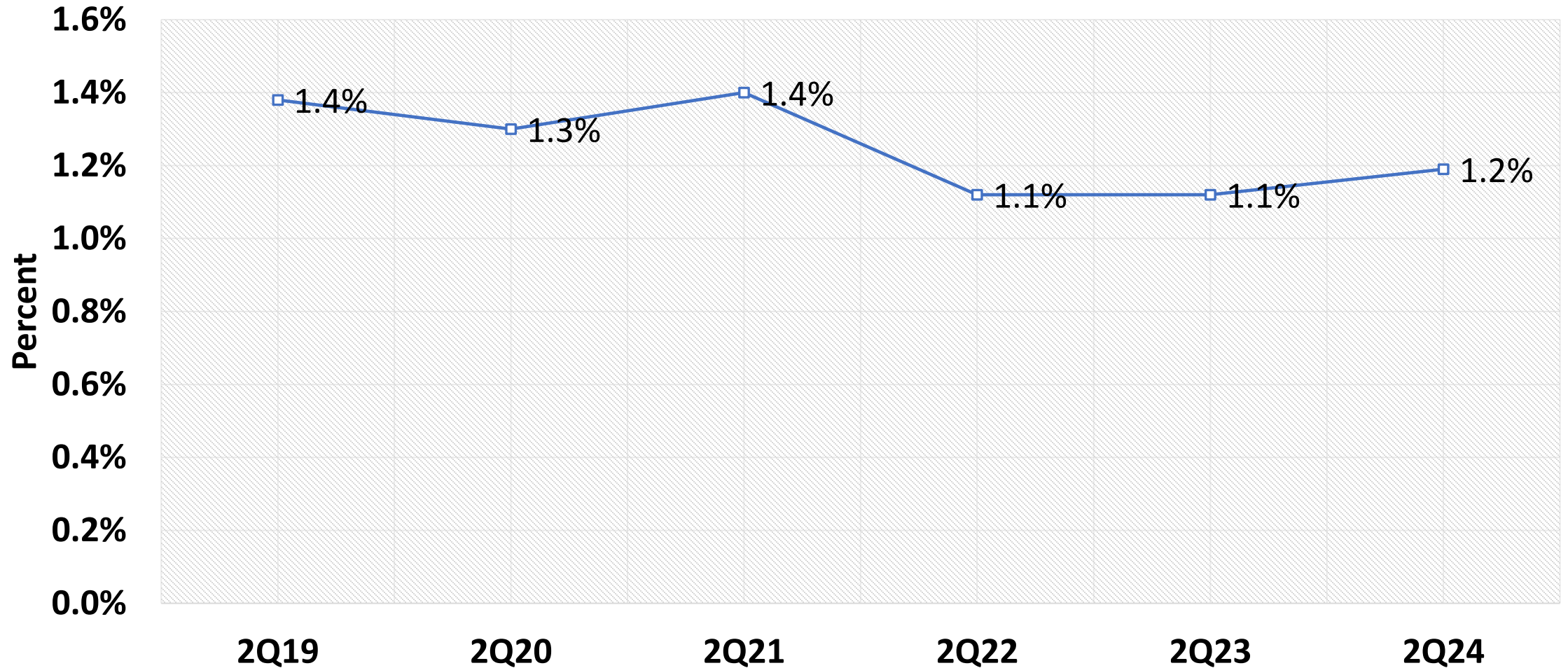
—○— Net Interest Income To Avg. Assets —○— Operating Expense To Avg. Assets



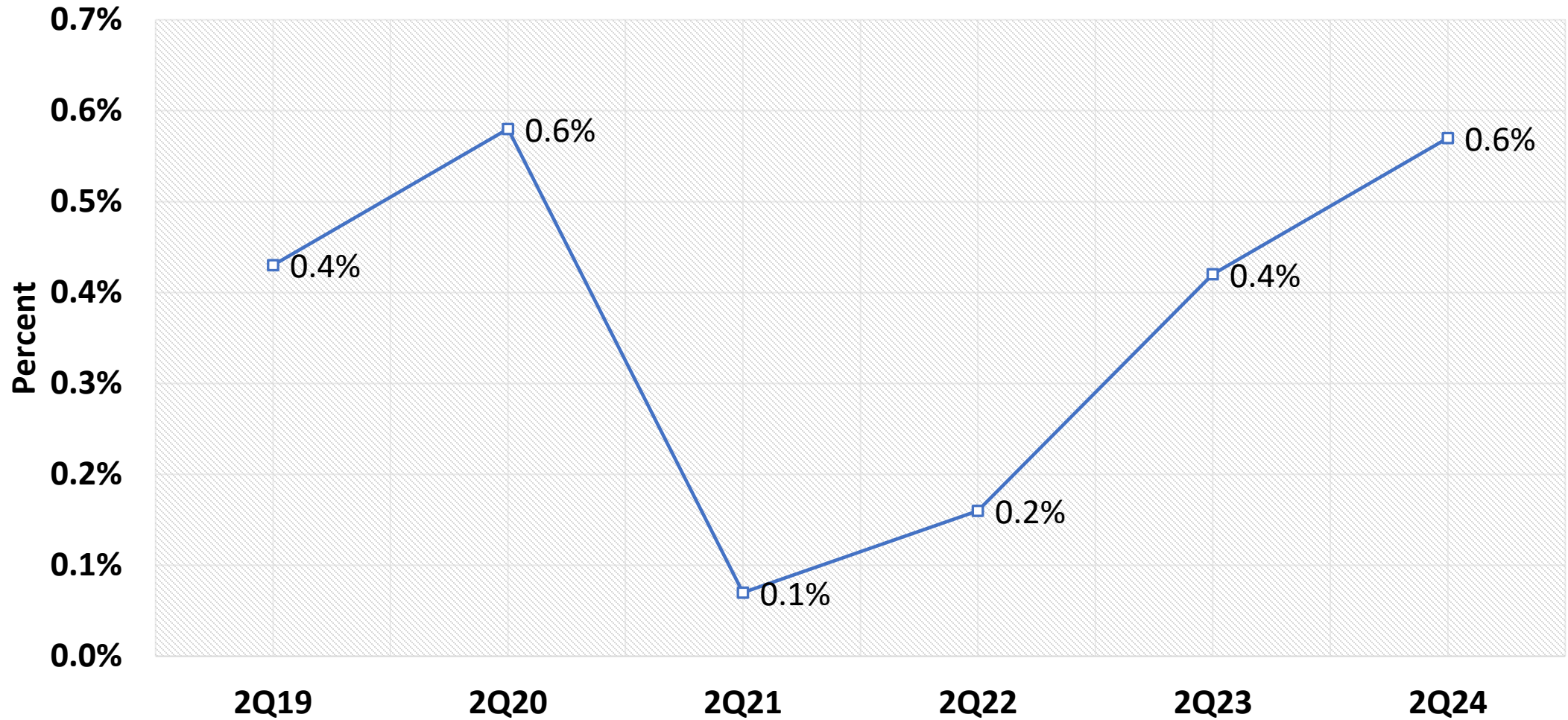
Efficiency Ratio% Trend (the cost incurred by a CU generate one dollar of revenue) Data As of June 30, 2024



Non-Interest Income/Average Assets Data As of June 30, 2024



Loan Loss Provision/Average Assets Data As of June 30, 2024

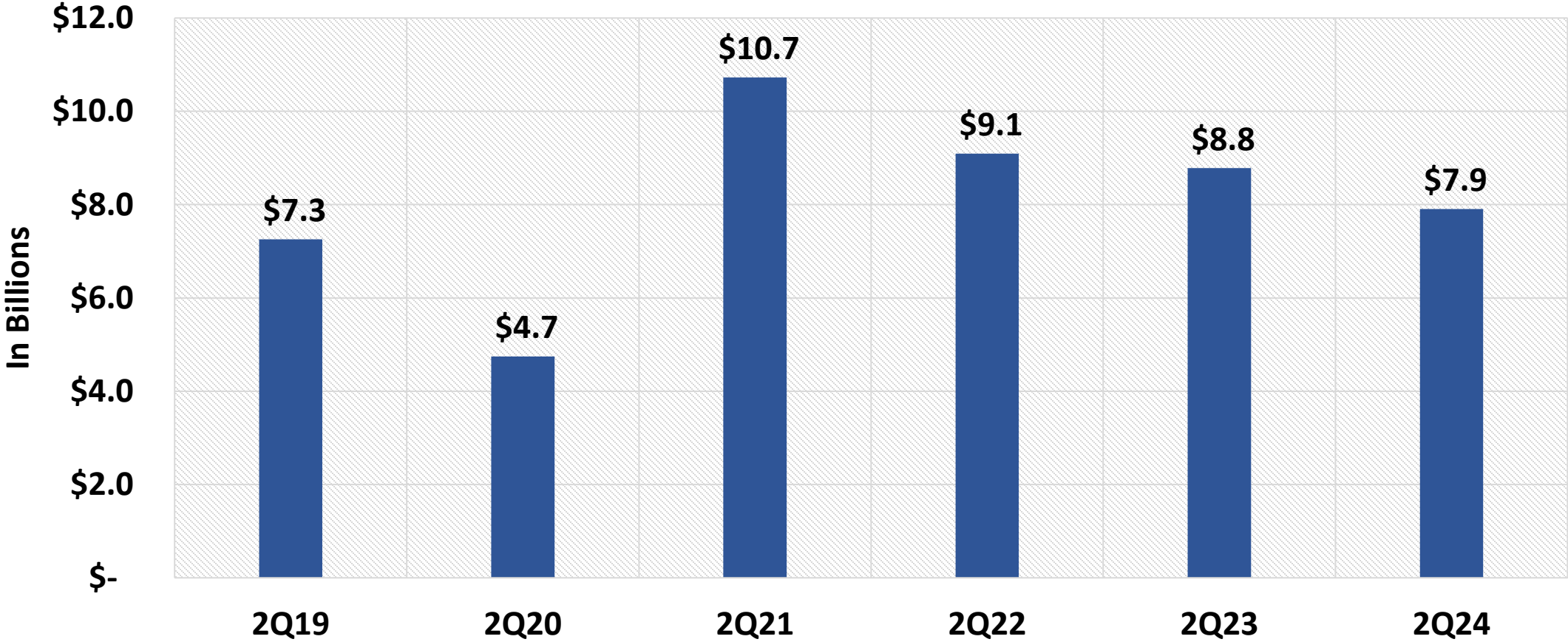


Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Net Income (\$) Trend

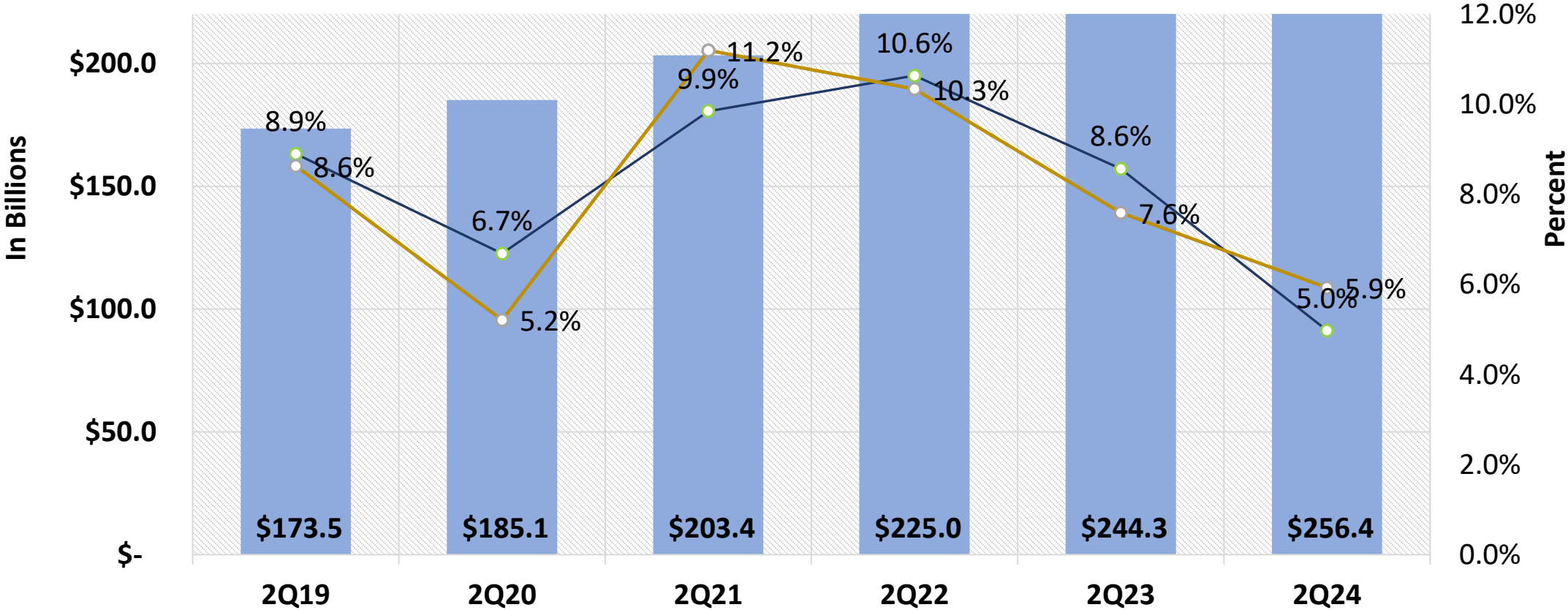
Data As of June 30, 2024



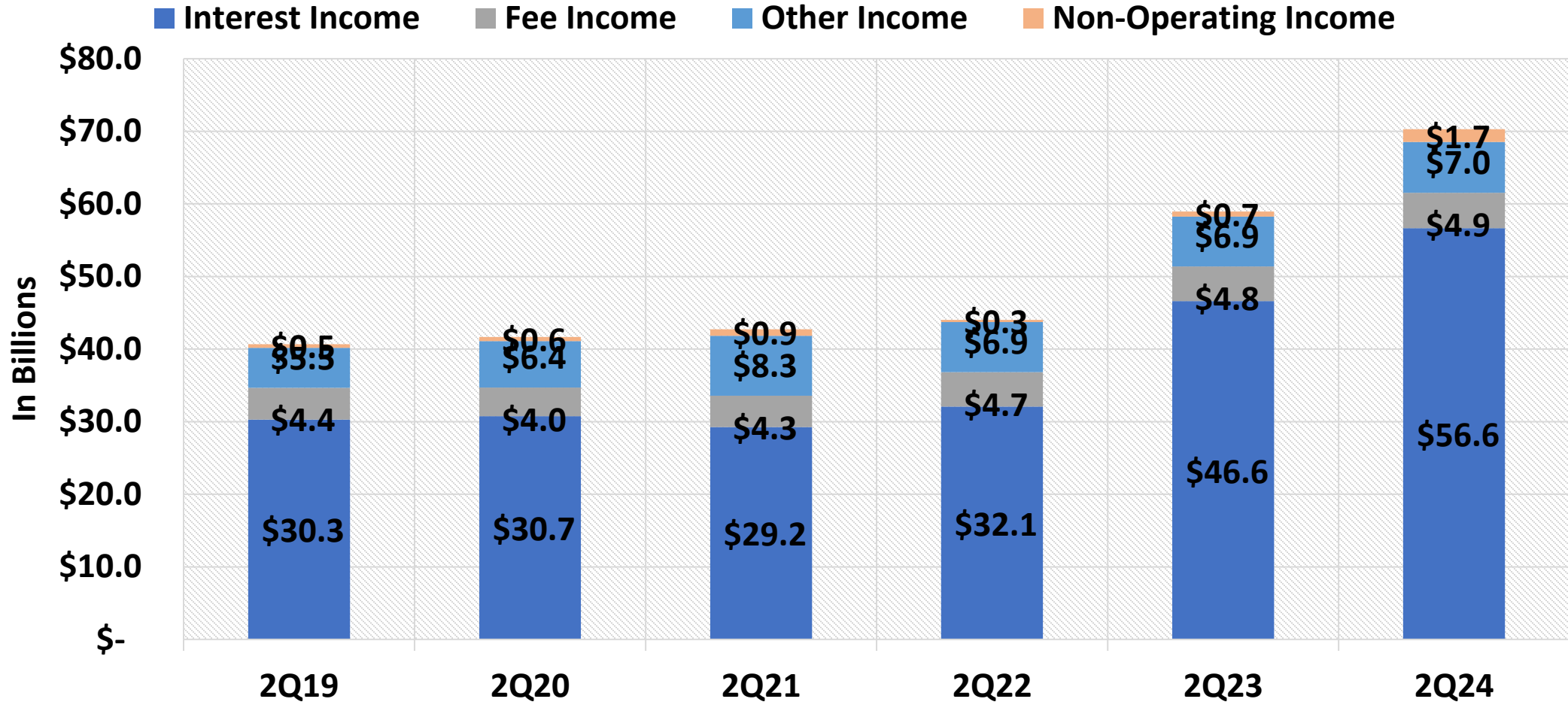
Net-Worth Capital Growth Trend

Data As of June 30, 2024

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



Gross Revenue Breakdown (\$) Trend Data As of June 30, 2024



Total Non-Interest Income (\$) Trend

Data As of June 30, 2024

