

Credit Union Industry Statistics and Key Performance Indicators (KPIs) 2nd Quarter 2025

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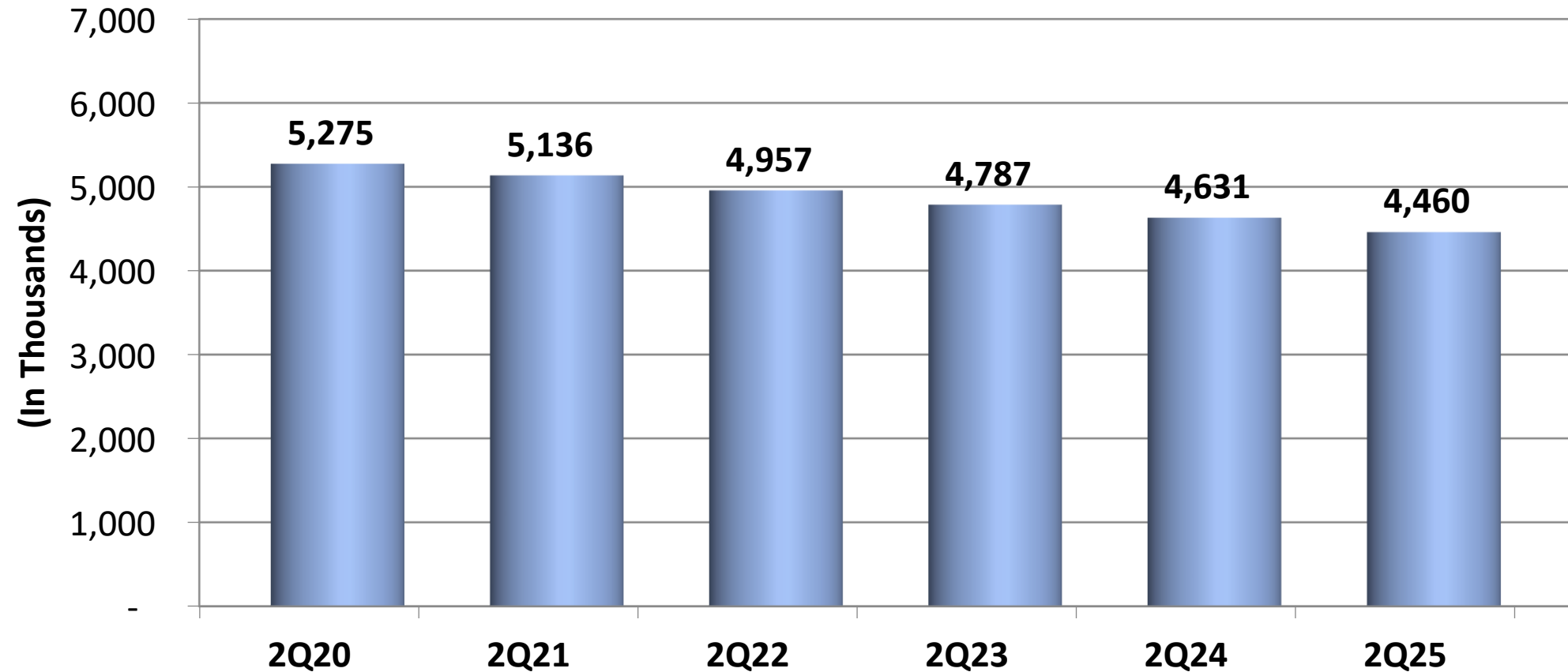
Data Intelligence and Industry Insights for Credit Union Management

Inside this report, you'll find:

- ✓ Credit Union Industry Statistics
- ✓ Lending Analytics
- ✓ Savings, Liquidity, Investment & Borrowing Analytics
- ✓ Key Performance Indicators (Financial Ratios)
- ✓ Earnings and Capital Analytics

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of Credit Unions: Data As of June 30, 2025



Credit Union Industry Metrics

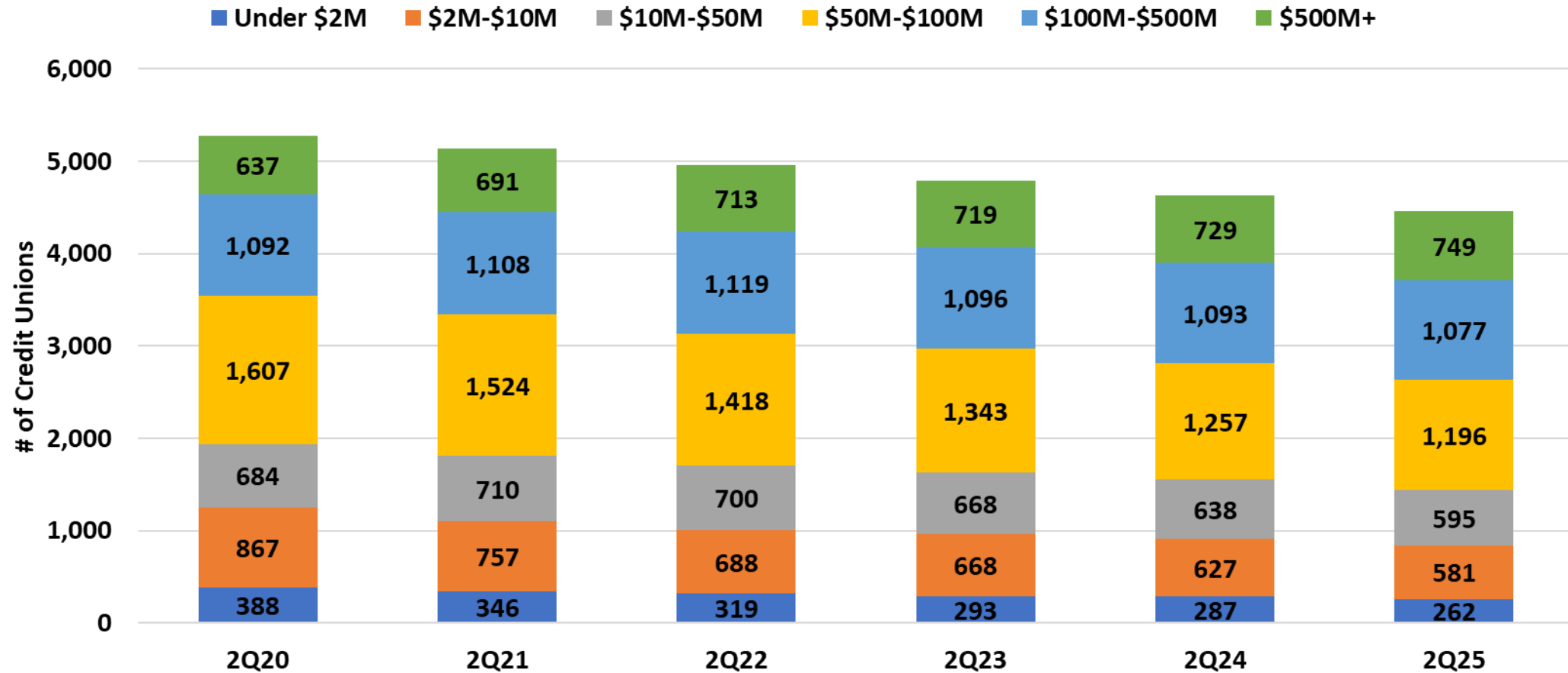
	As of 6/30/2025	Year-Over-Year % Growth	As of 6/30/2024	Year-Over-Year % Growth
Members	145.0M	1.9%	142.4M	2.4%
Assets	\$2,401.5B	3.5%	\$2,320.0B	3.5%
Loans	\$1,696.1B	3.9%	\$1,632.9B	3.6%
Deposits	\$2,041.6B	4.9%	\$1,946.5B	2.6%
Investments	\$572.7B	2.1%	\$561.1B	2.6%
Net Worth Capital	\$269.3B	5.0%	\$256.4B	5.0%
Borrowed Funds	\$90.6B	-26.9%	\$123.9B	2.8%

ROA (Return-On-Assets) Drivers

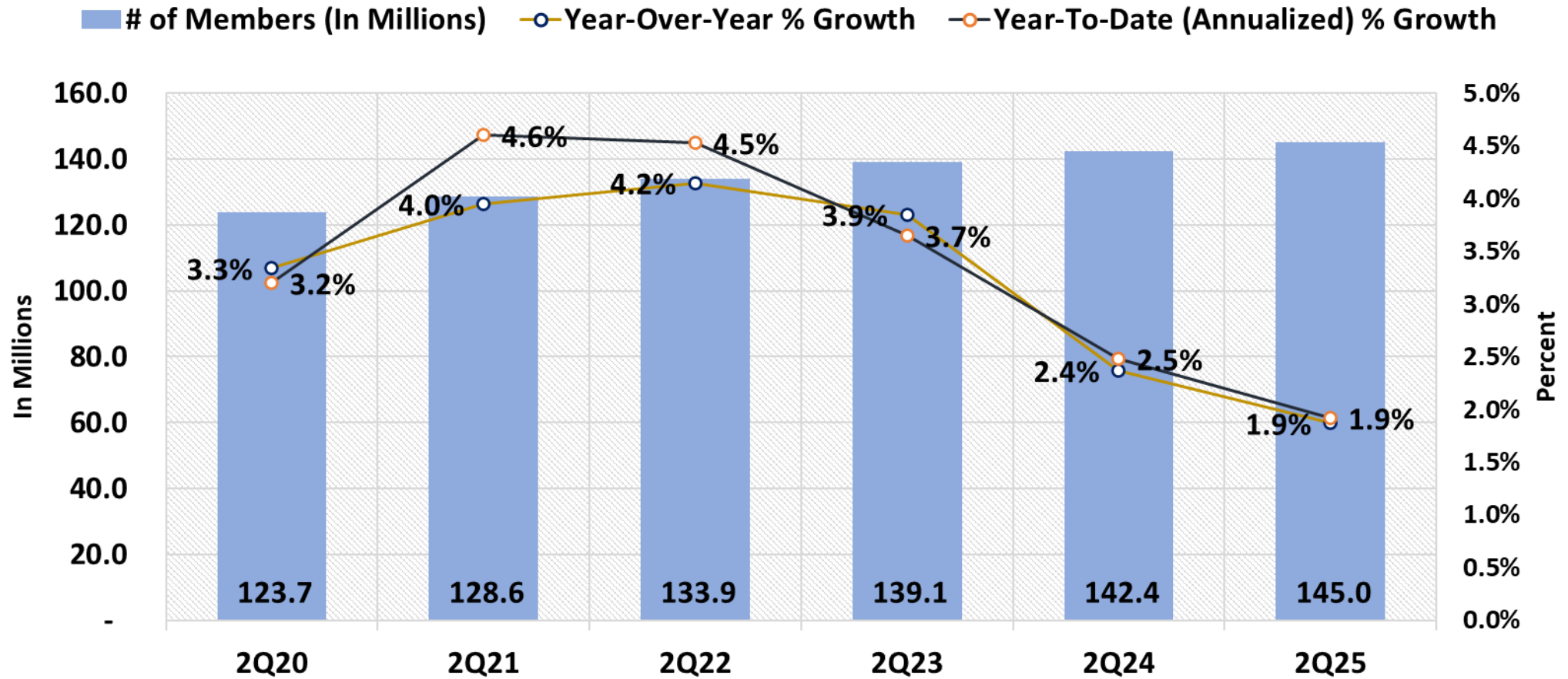
Ratio (% of Average Assets)	1Q 2025	1Q 2024	Effect on ROA (Year-Over-Year)	
Net Interest Margin	3.32%	3.05%	0.27%	bps
+ Fees & Other Income	1.11%	1.19%	-0.08%	bps
- Operating Expenses	3.09%	2.98%	0.11%	bps
- Provision for Credit Losses	0.58%	0.57%	0.01%	bps
= ROA	0.76%	0.69%	0.07%	bps

Asset-based Peer Group Statistics: Data As of June 30, 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	2.7%	70,425,458	48.55%	\$ 1,210,251,830,000	50.40%
2	\$2B -- < \$4B	135	3.0%	21,095,296	14.54%	\$ 371,074,800,000	15.45%
3	\$1B -- < \$2B	207	4.6%	16,949,832	11.69%	\$ 287,195,330,000	11.96%
4	\$850M -- < \$1B	60	1.3%	3,255,061	2.24%	\$ 55,163,220,000	2.30%
5	\$650M -- < \$850M	119	2.7%	5,659,837	3.90%	\$ 88,866,740,000	3.70%
6	\$450M -- < \$650M	152	3.4%	5,344,620	3.68%	\$ 82,873,340,000	3.45%
7	\$350M -- < \$450M	148	3.3%	3,850,022	2.65%	\$ 58,753,320,000	2.45%
8	\$250M -- < \$350M	196	4.4%	3,775,789	2.60%	\$ 58,552,870,000	2.44%
9	\$150M -- < \$250M	357	8.0%	4,787,342	3.30%	\$ 69,265,060,000	2.88%
10	\$100M -- < \$150M	333	7.5%	2,974,675	2.05%	\$ 40,963,250,000	1.71%
11	\$50M -- < \$100M	595	13.3%	3,399,054	2.34%	\$ 43,267,990,000	1.80%
12	\$20M -- < \$50M	770	17.3%	2,247,450	1.55%	\$ 25,632,530,000	1.07%
13	\$10M -- < \$20M	426	9.6%	700,668	0.48%	\$ 6,145,860,000	0.26%
14	\$5M -- < \$10M	339	7.6%	357,382	0.25%	\$ 2,424,260,000	0.10%
15	\$2M -- < \$5M	242	5.4%	147,378	0.10%	\$ 837,970,000	0.03%
16	Under \$2M	262	5.9%	74,350	0.05%	\$ 233,260,000	0.01%
TOTAL		4,460	100.00%	145,044,214	100.00%	\$ 2,401,501,630,000	100.0%

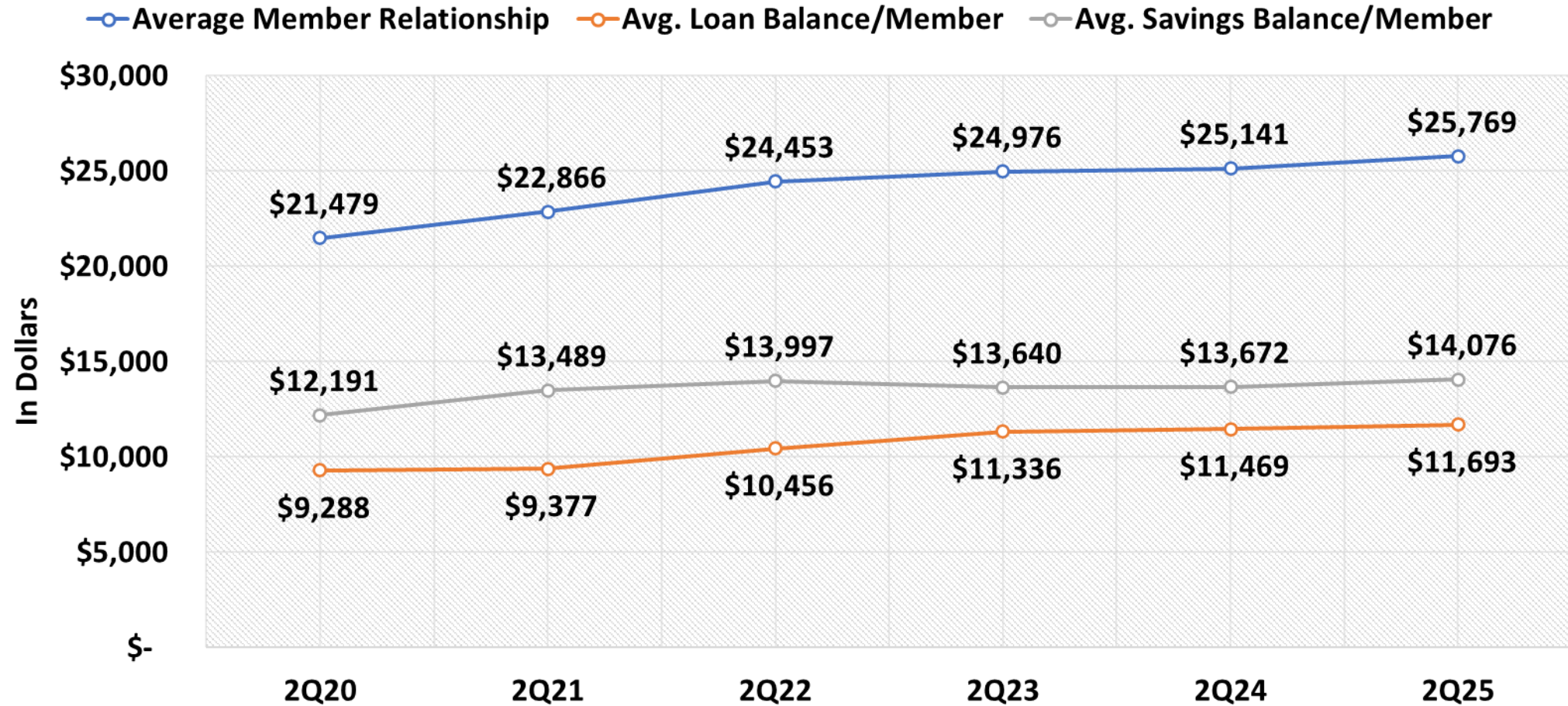
of Credit Unions for Asset-Class Peer Group Data As of June 30, 2025



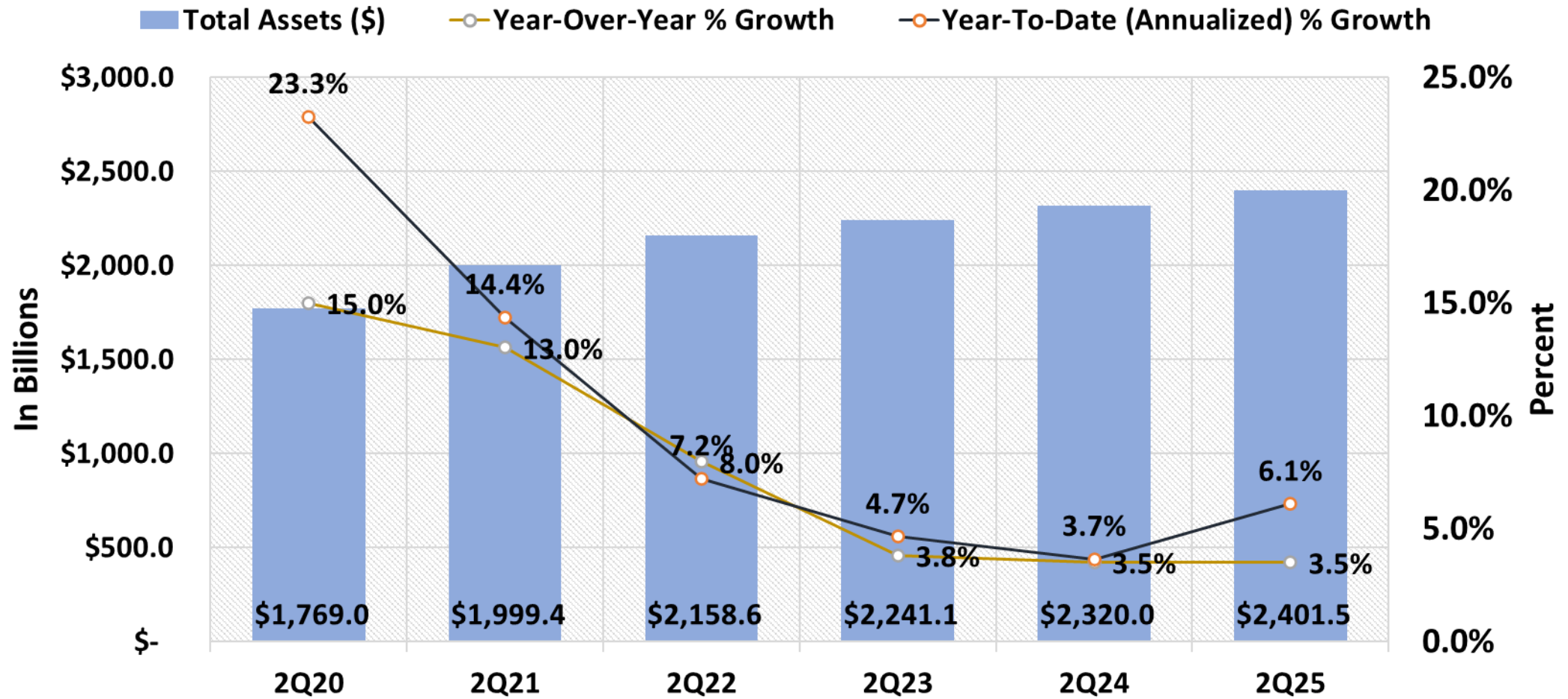
Membership Growth Trend Data As of June 30, 2025



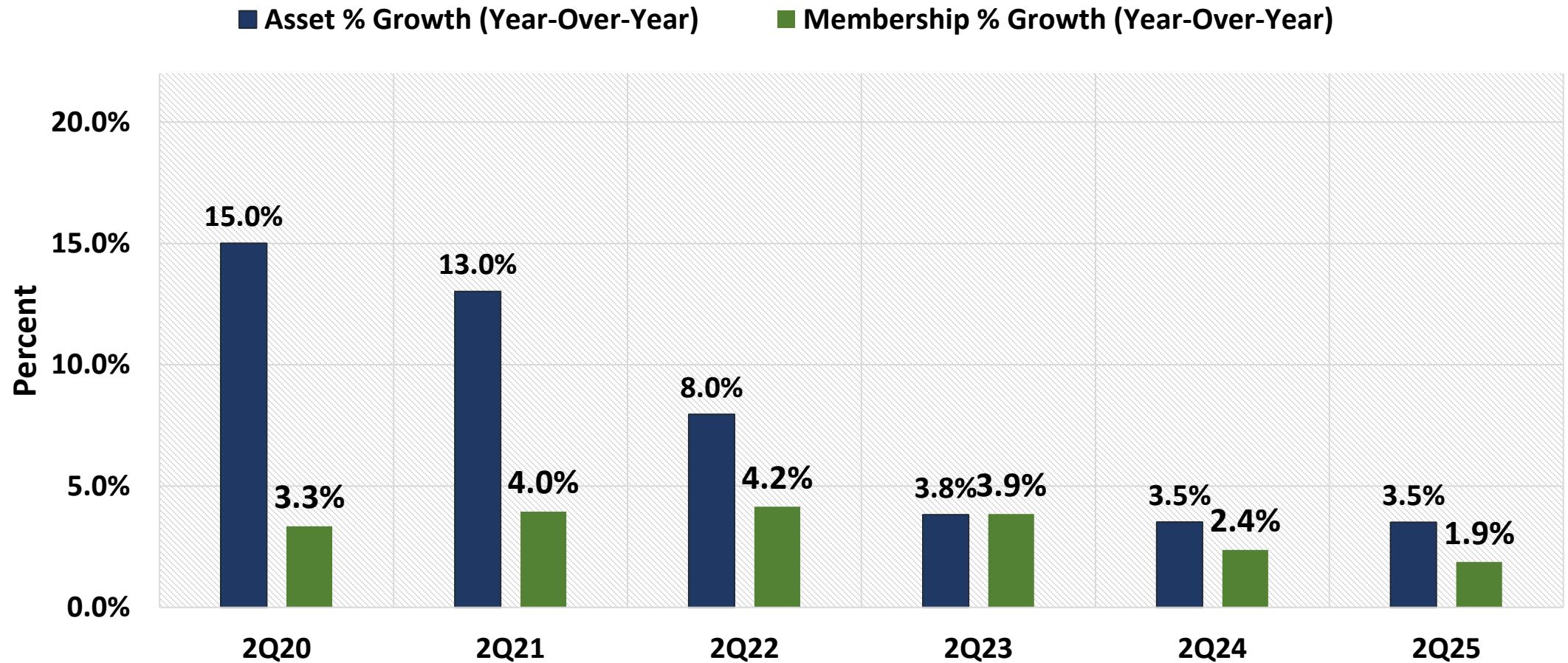
Member Relationship Trend Data As of June 30, 2025



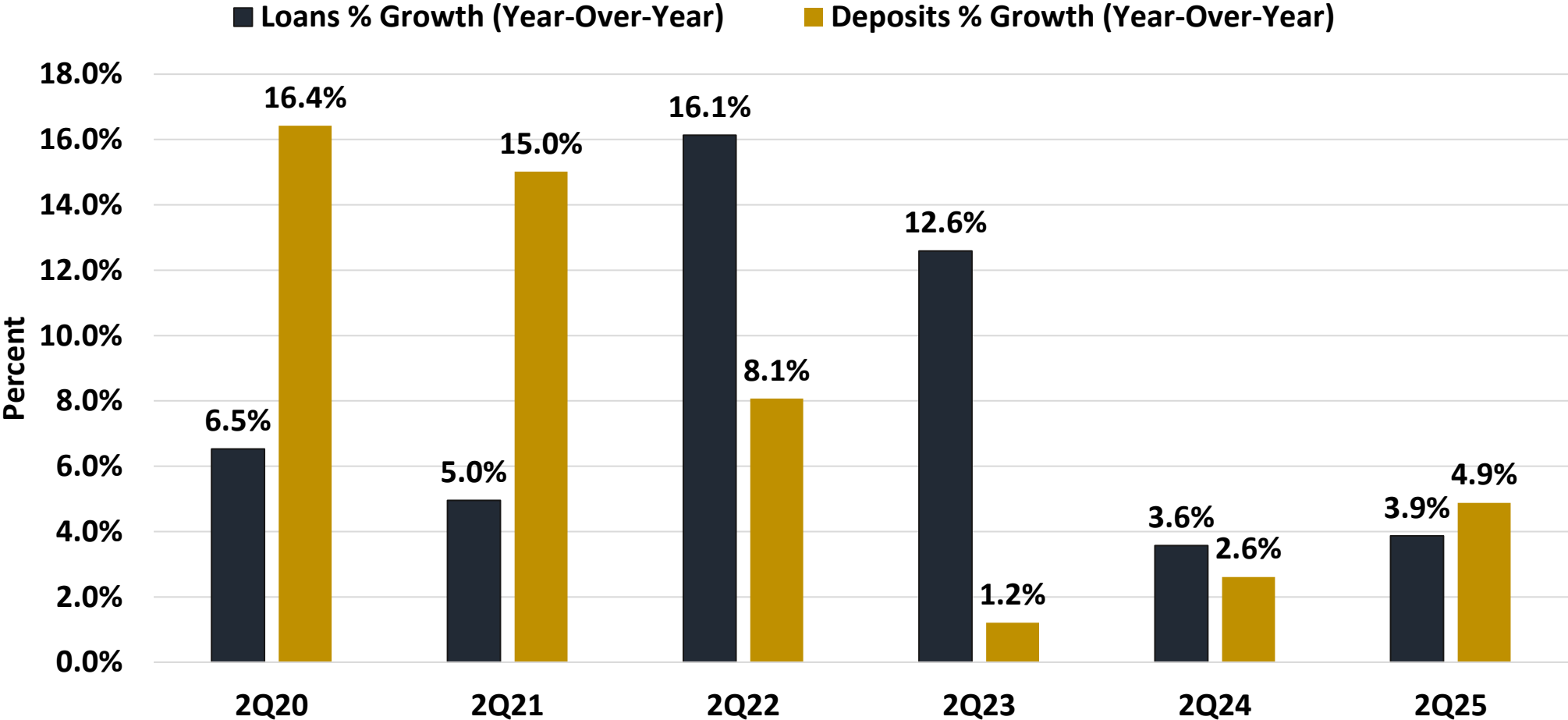
Asset Growth Trend Data As of June 30, 2025



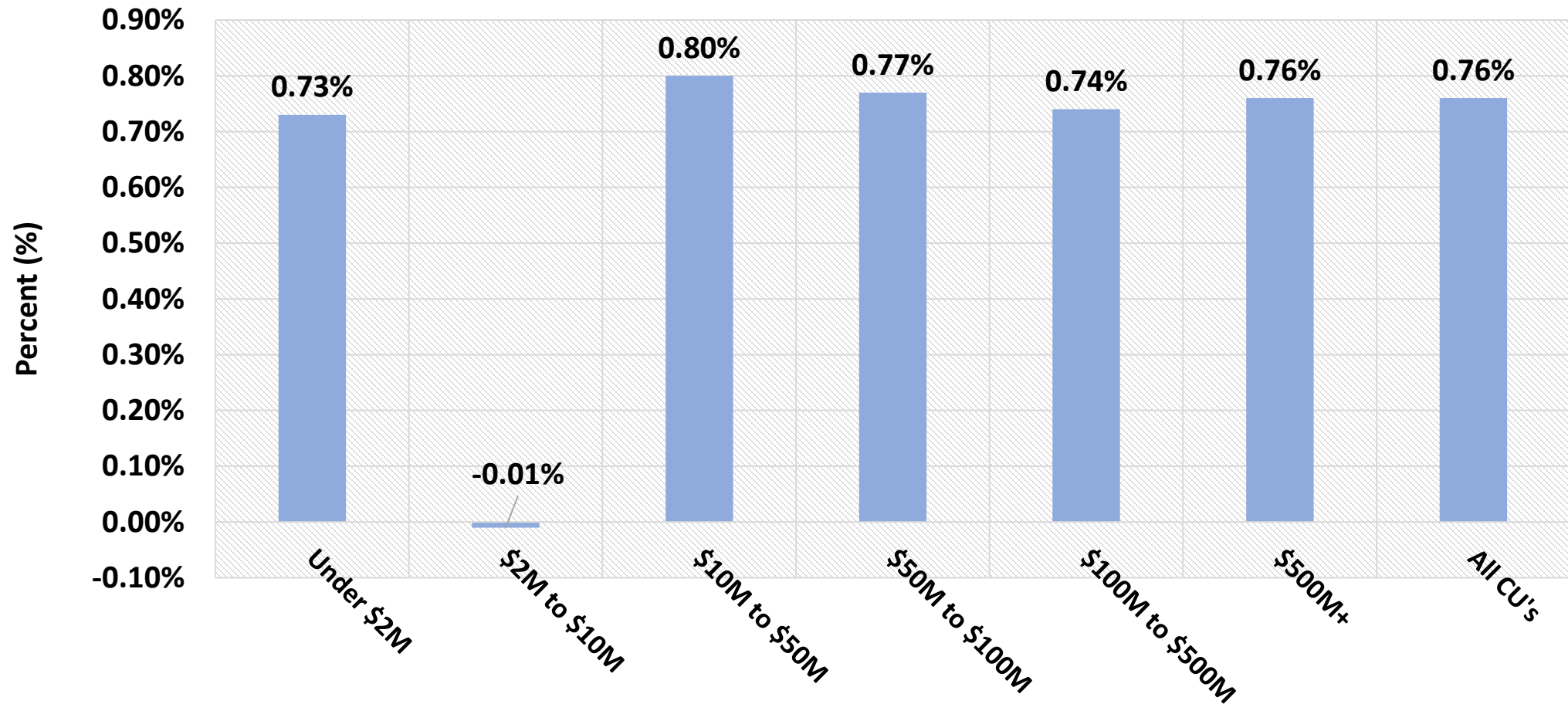
Asset Vs. Membership: % Growth Trend Data As of June 30, 2025



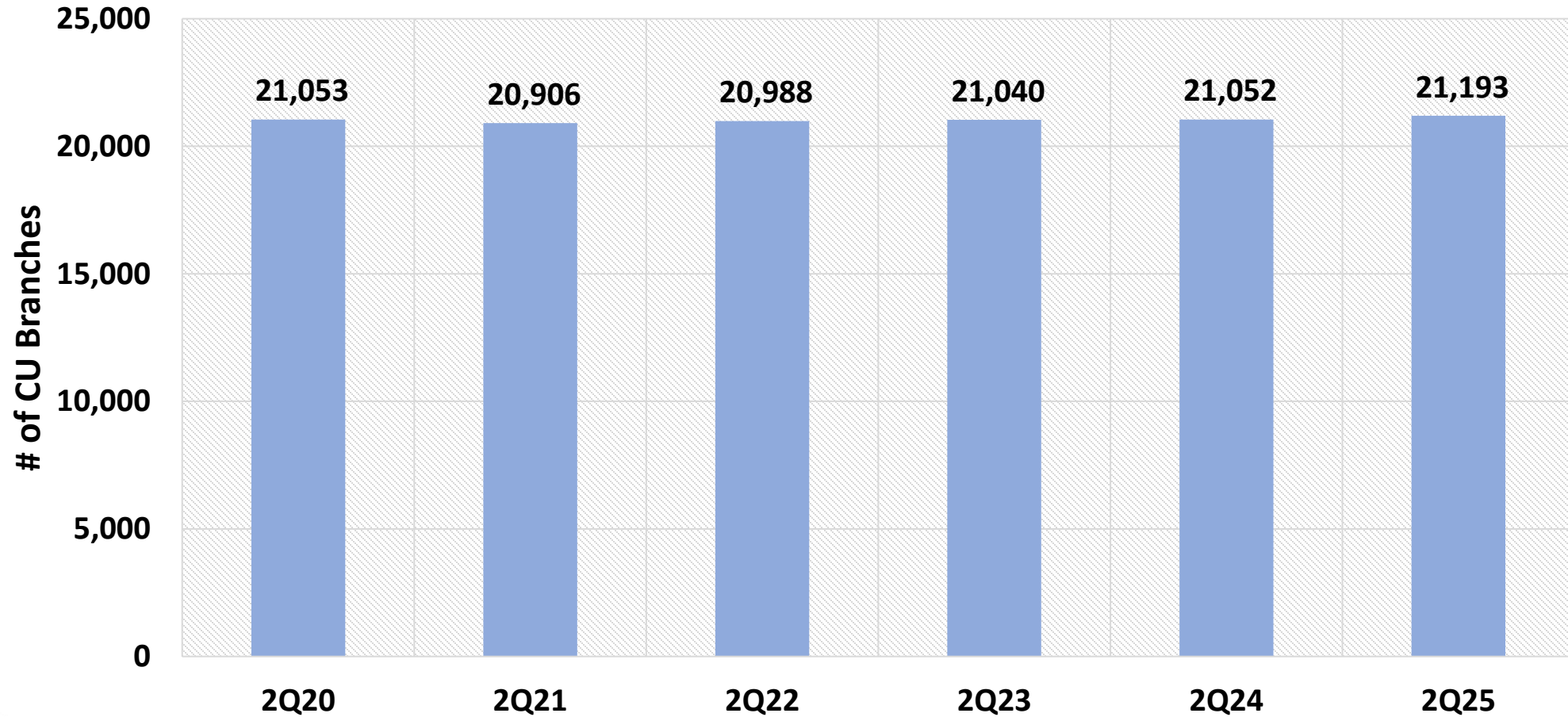
Loans Vs. Deposits: % Growth Trend
Data As of June 30, 2025



ROA (Annualized %) for Asset-Class Peer Groups Data As of June 30, 2025



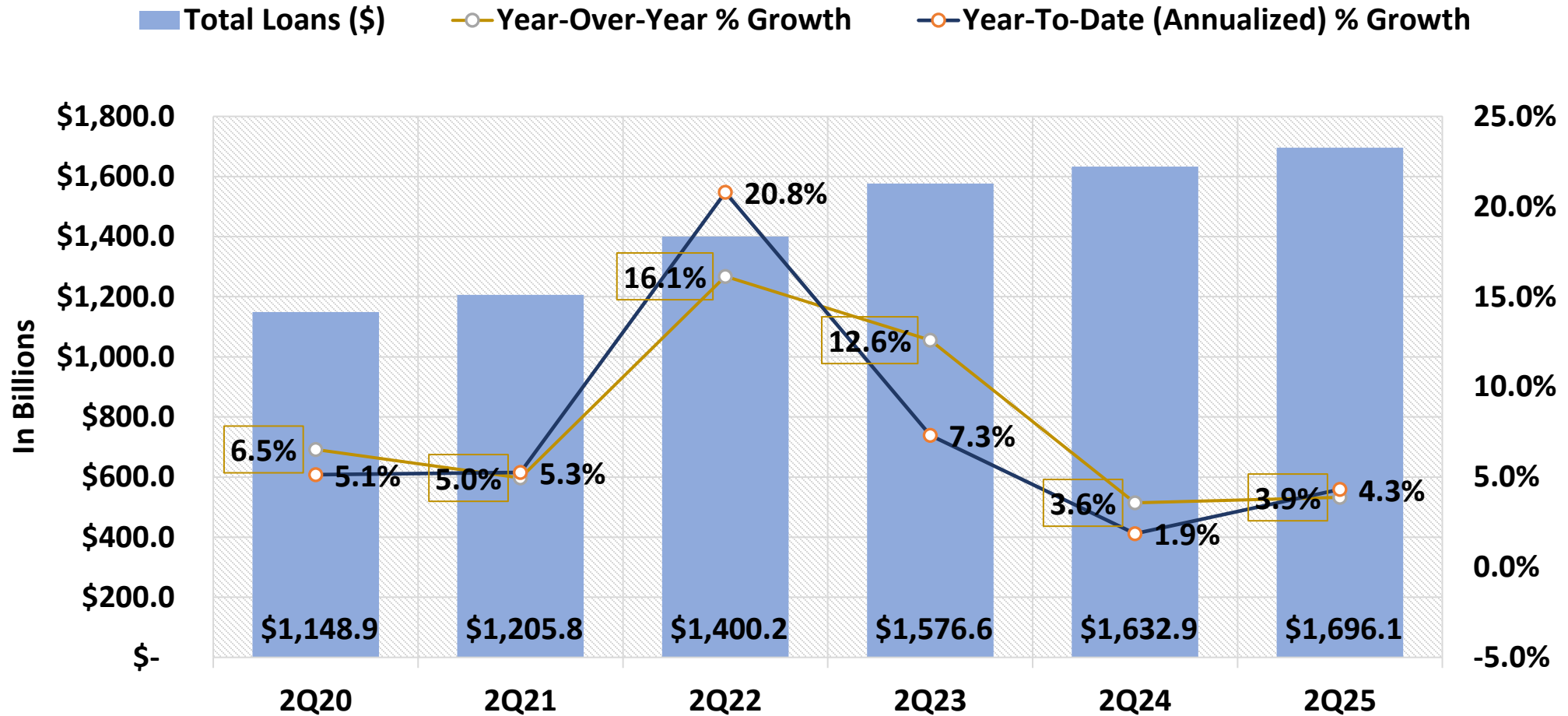
of Credit Union Branch Offices Data As of June 30, 2025



Lending

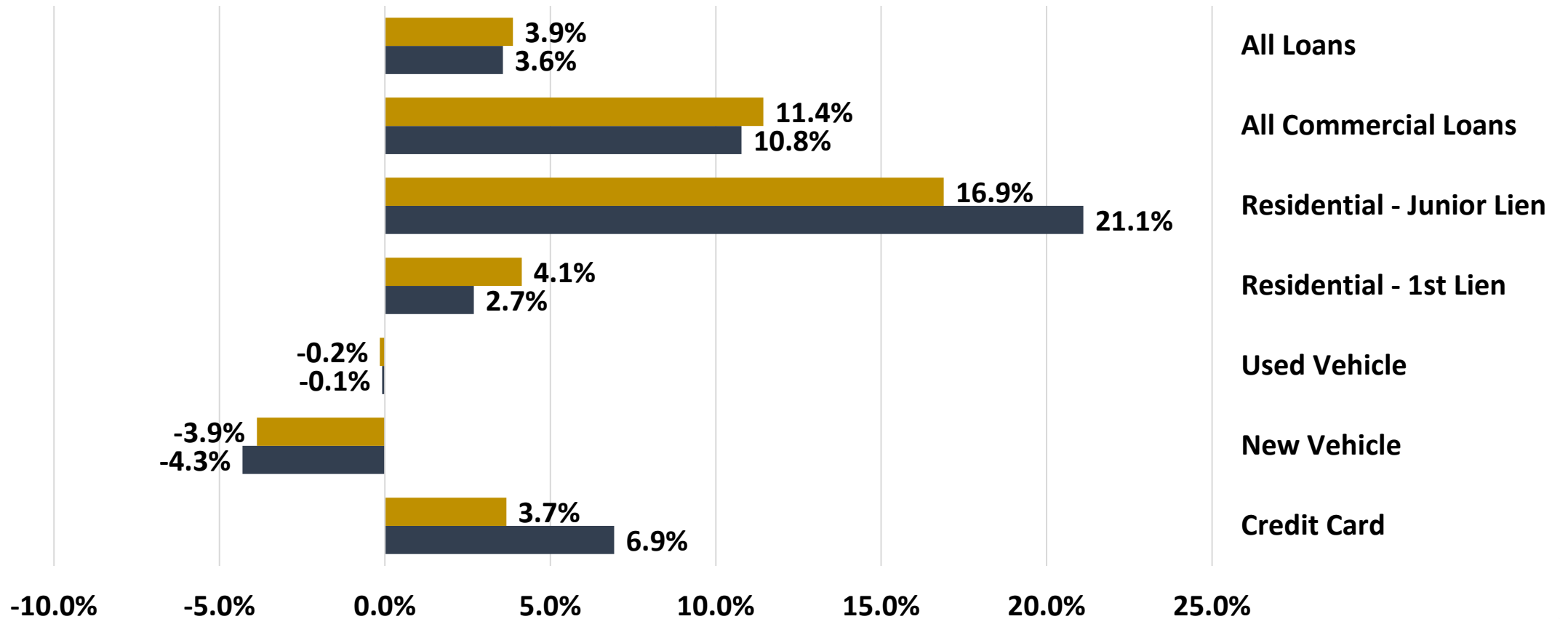
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend Data As of June 30, 2025



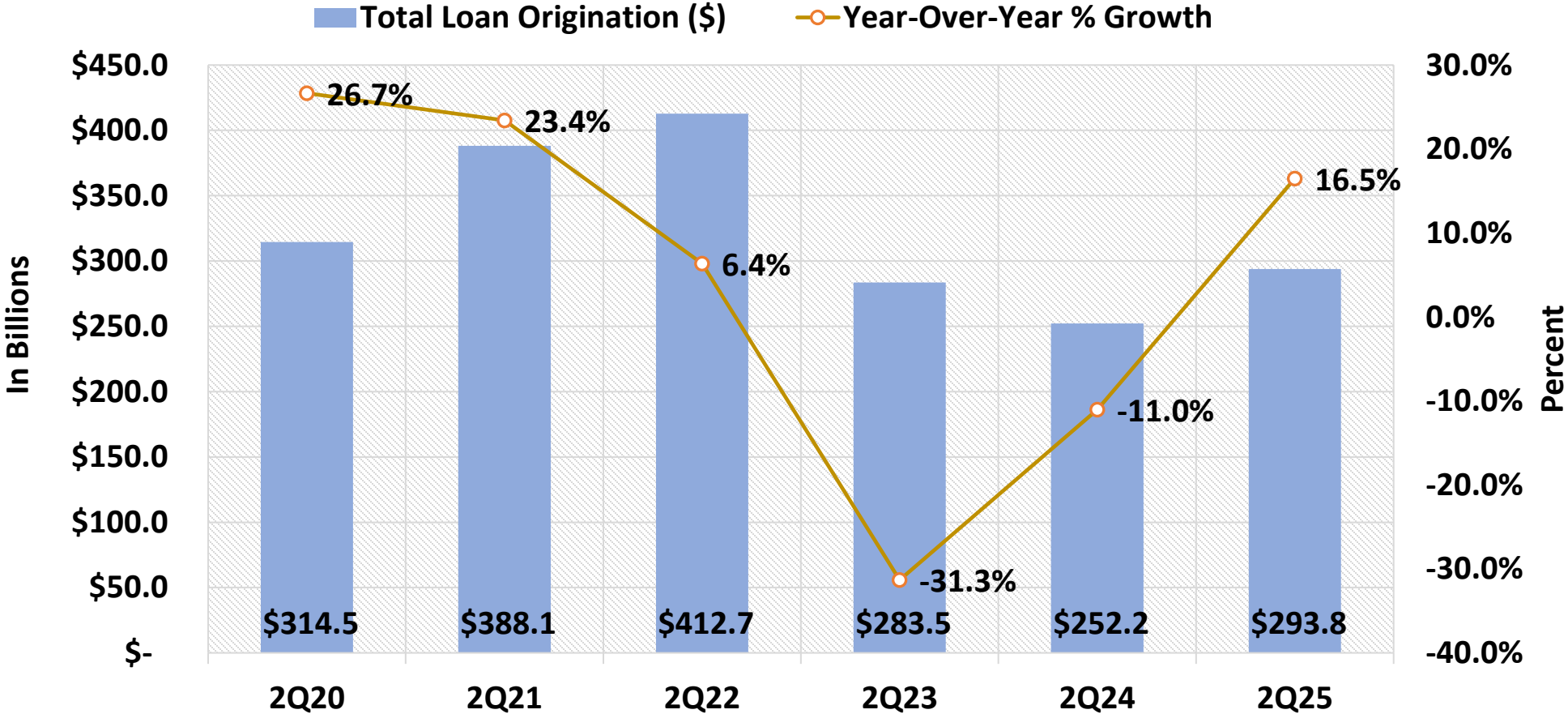
Loan Growth By Type: Year-Over-Year % Growth Data As of June 30, 2025

■ 2Q25 ■ 2Q24



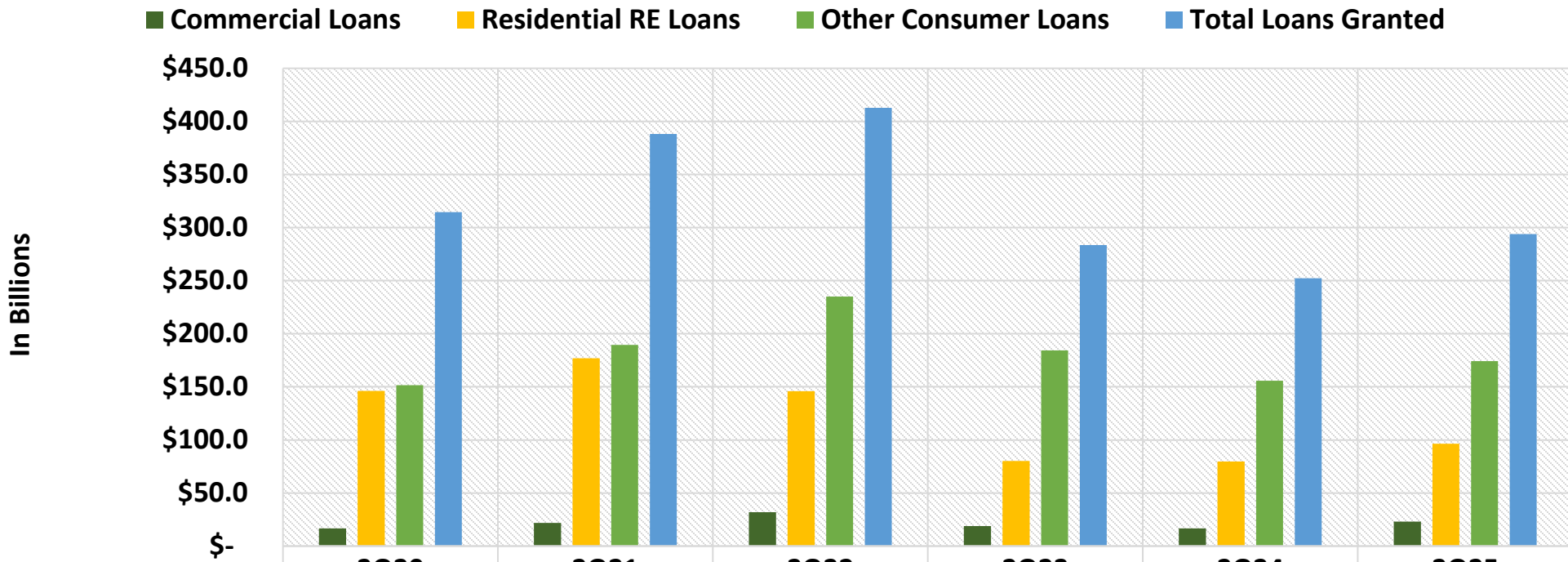
Loan Origination Trend (Year-To-Date)

Data As of June 30, 2025



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

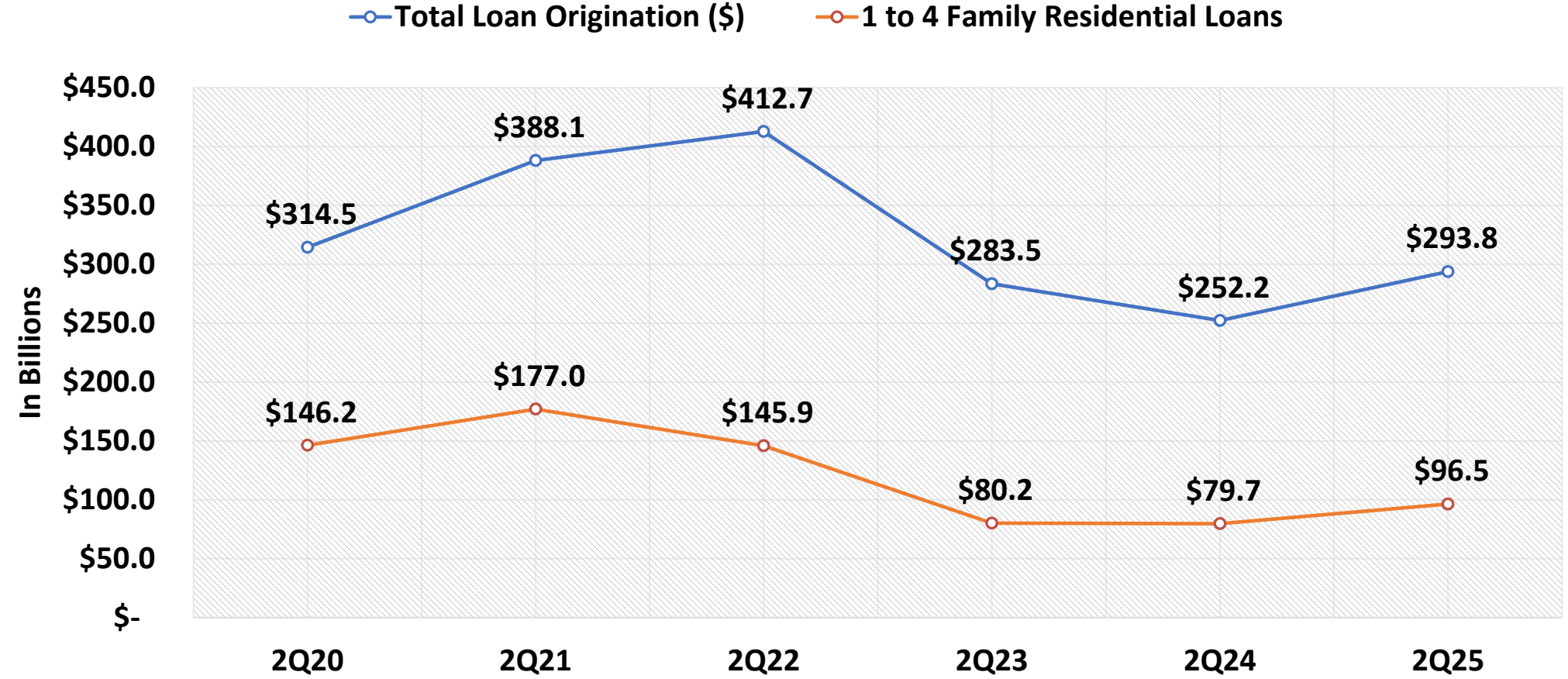
Data As of June 30, 2025



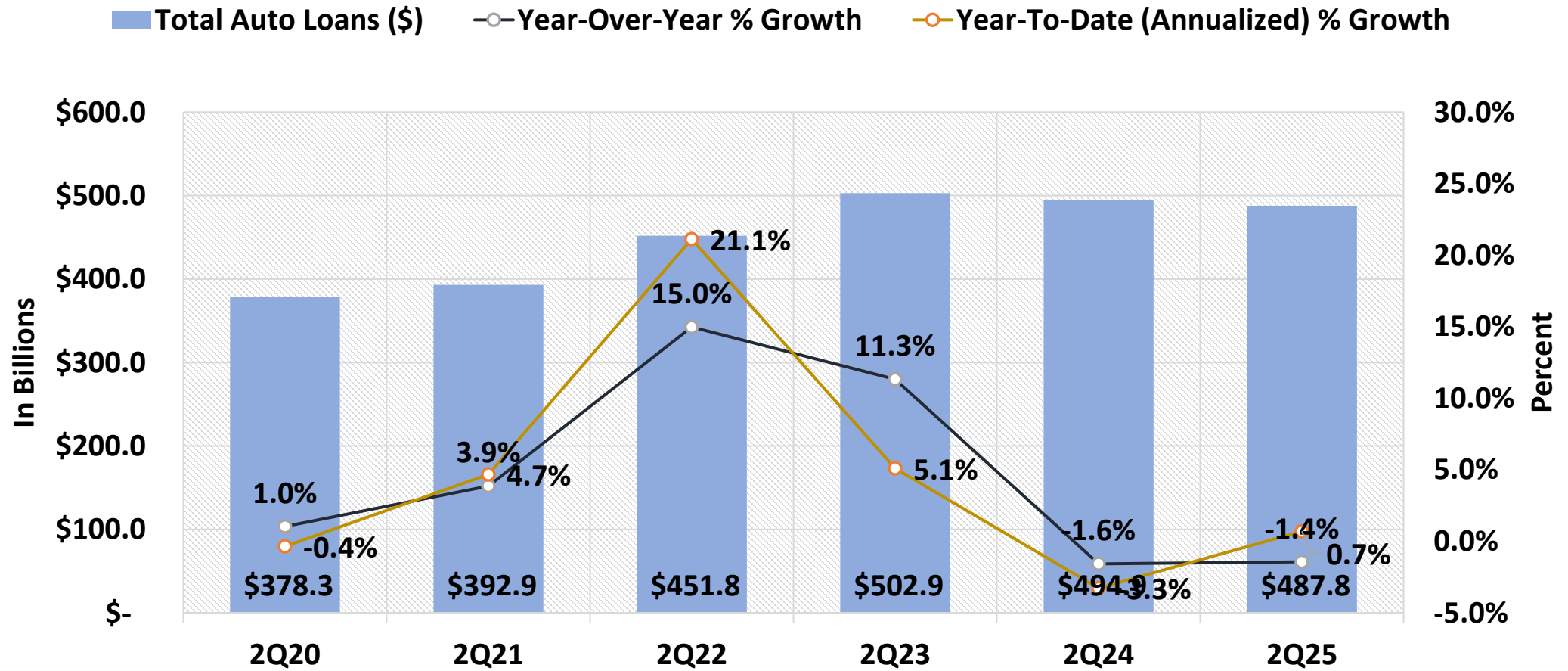
	2Q20	2Q21	2Q22	2Q23	2Q24	2Q25
Commercial Loans	\$16.7	\$21.7	\$31.9	\$18.9	\$16.6	\$23.1
Residential RE Loans	\$146.2	\$177.0	\$145.9	\$80.2	\$79.7	\$96.5
Other Consumer Loans	\$151.6	\$189.4	\$235.0	\$184.3	\$155.9	\$174.2
Total Loans Granted	\$314.5	\$388.1	\$412.7	\$283.5	\$252.2	\$293.8

Loans Granted: All Loans vs. Real Estate Loans

Data As of June 30, 2025

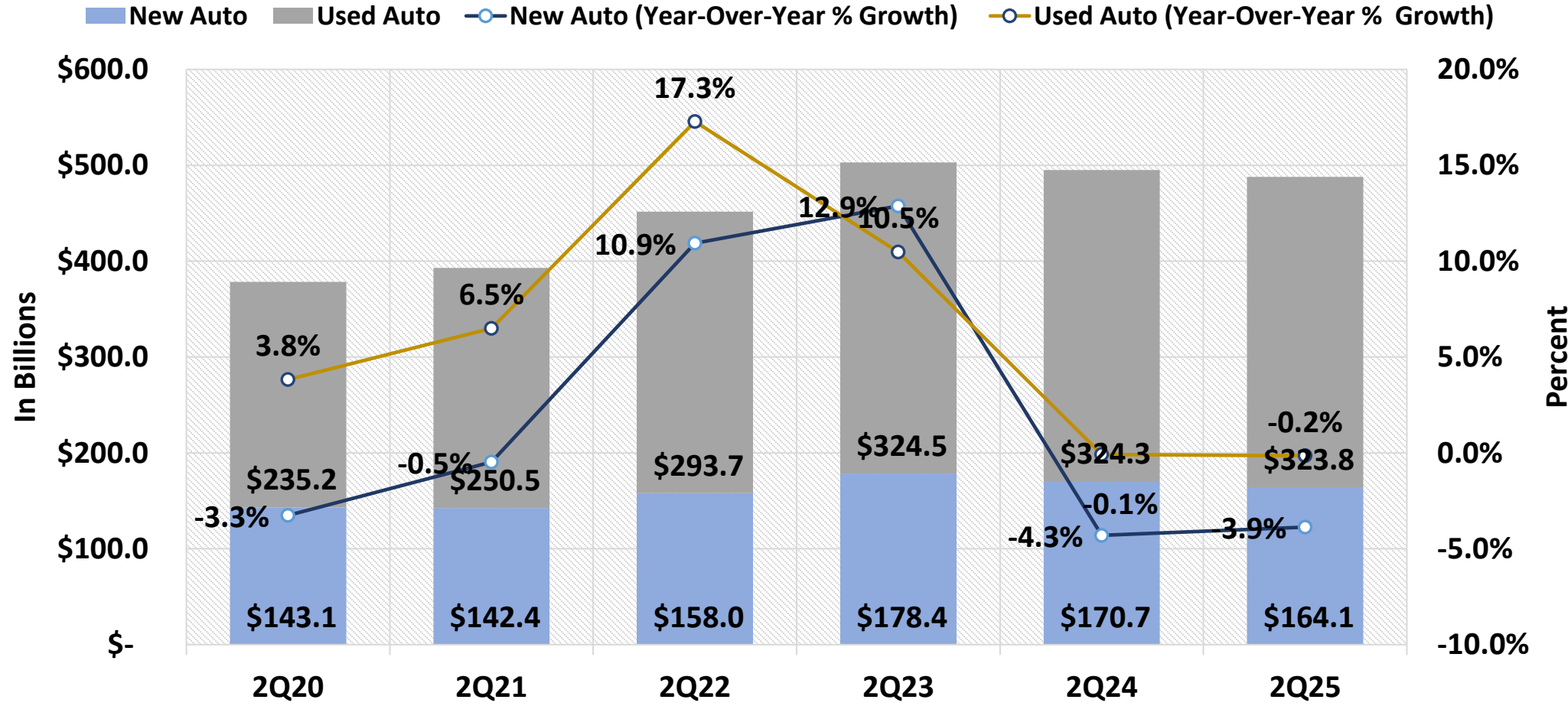


Auto Loan Growth Trend Data As of June 30, 2025



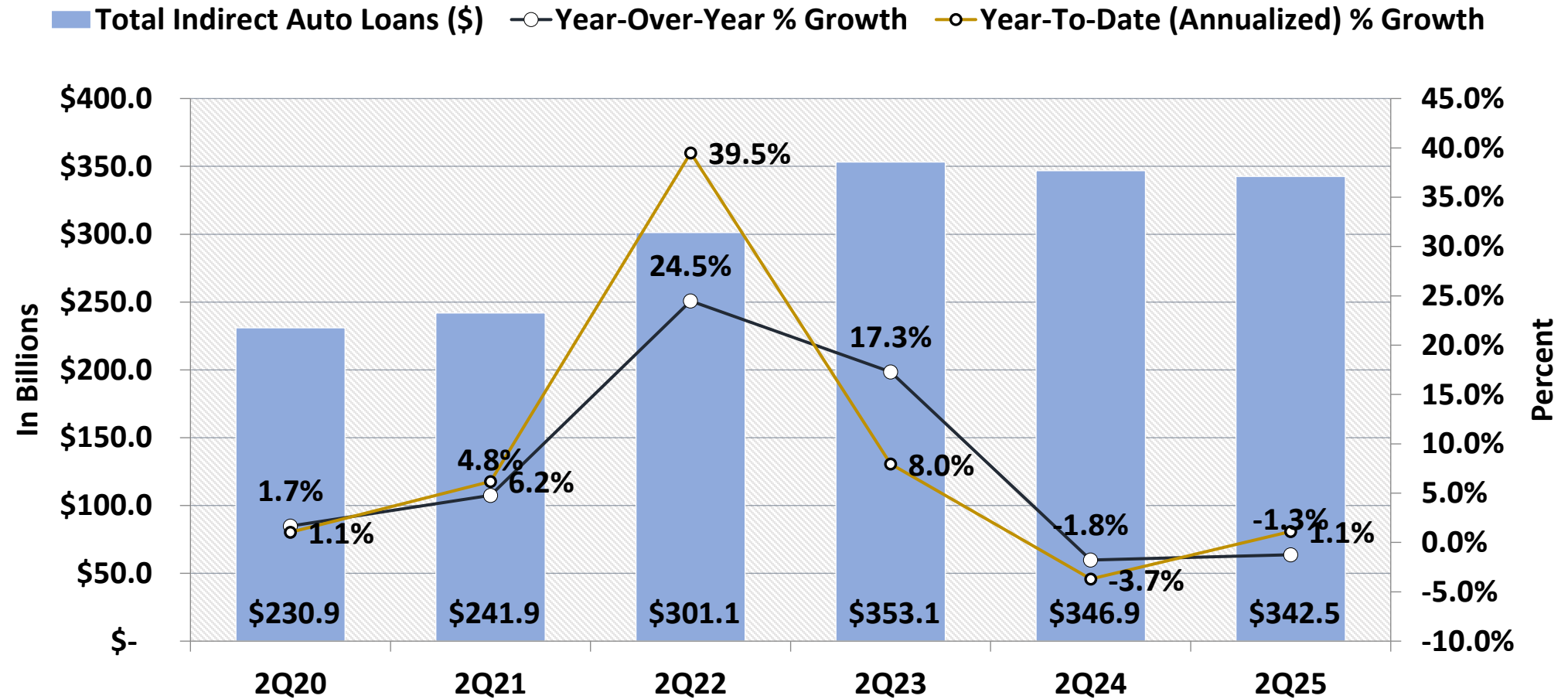
New Vs. Used Auto Loan Growth Trend

Data As of June 30, 2025

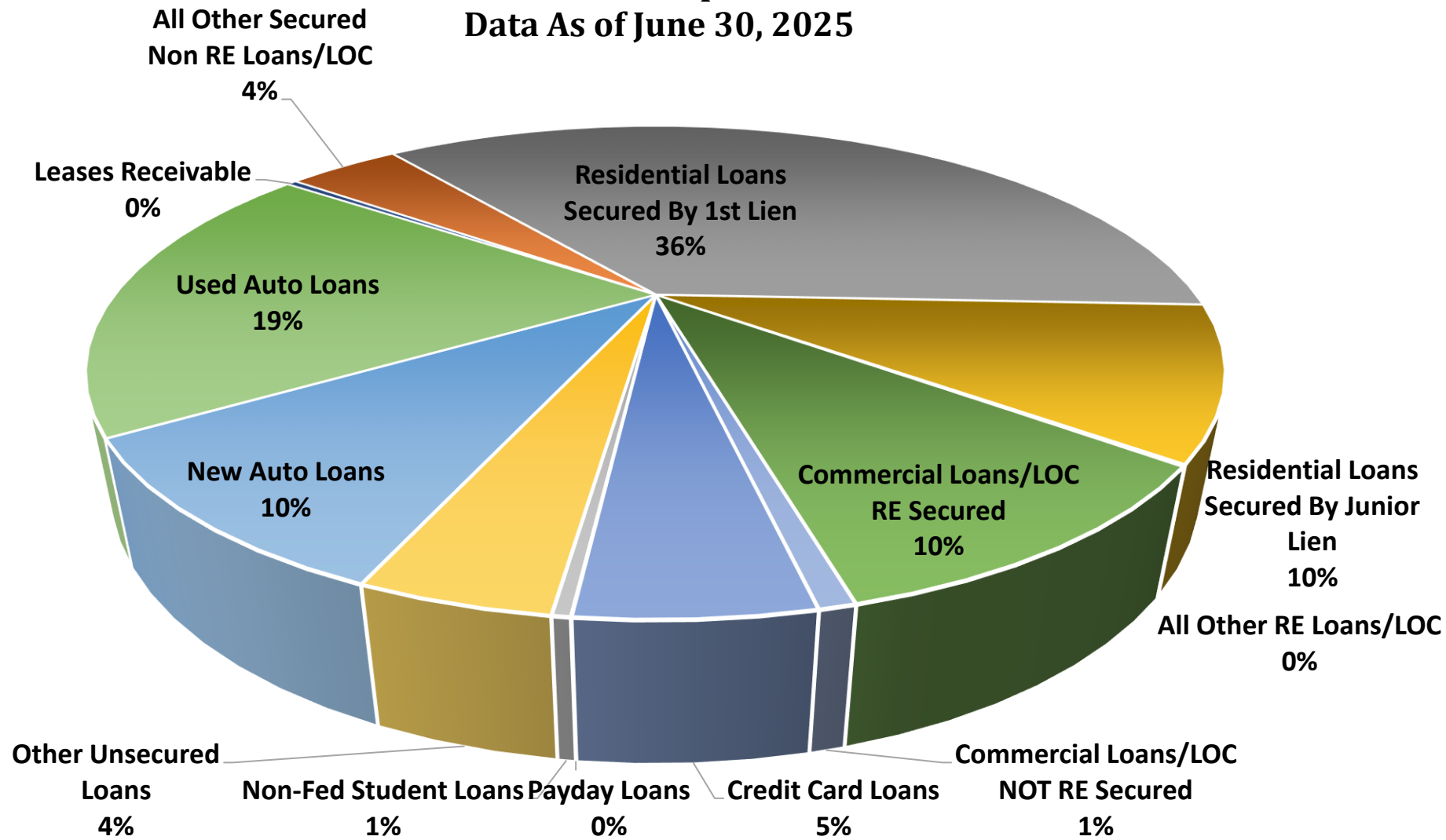


Indirect Auto Loan Growth Trend

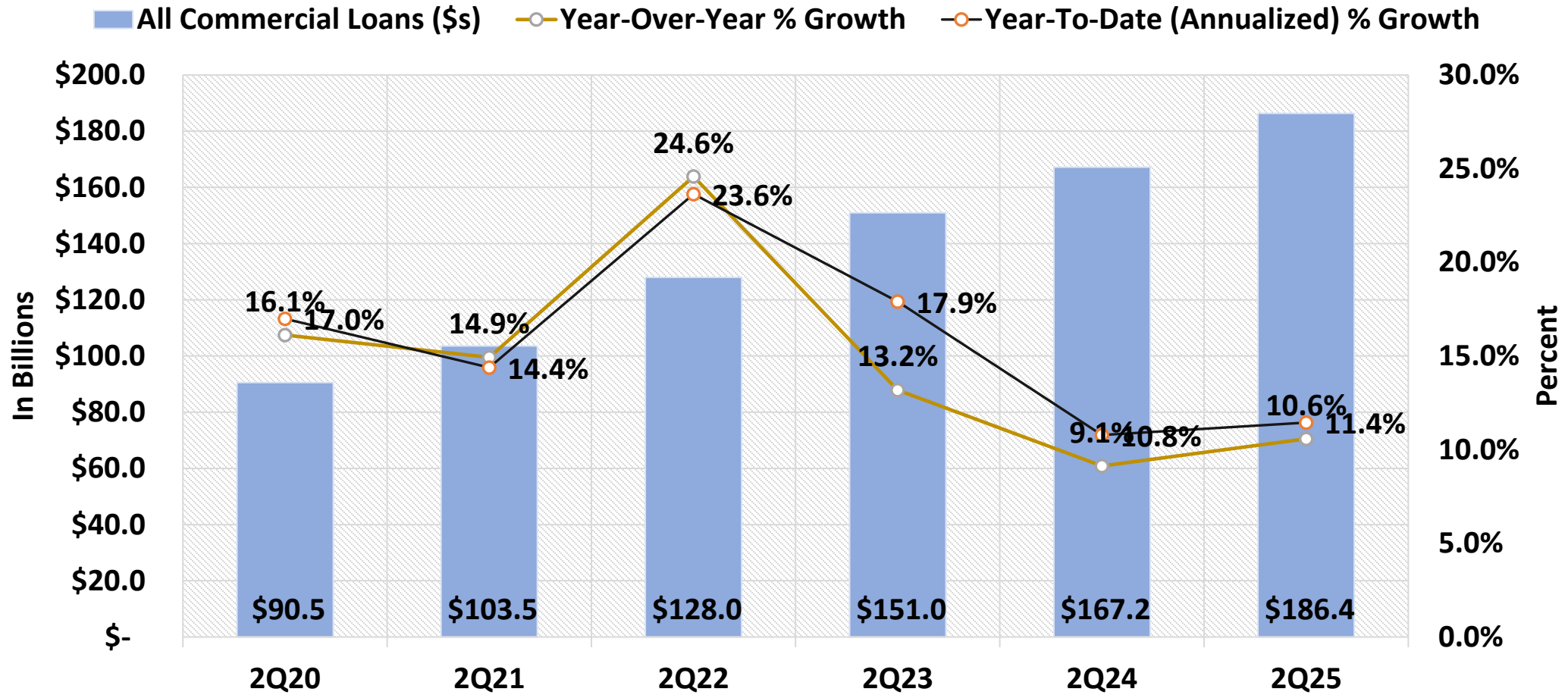
Data As of June 30, 2025



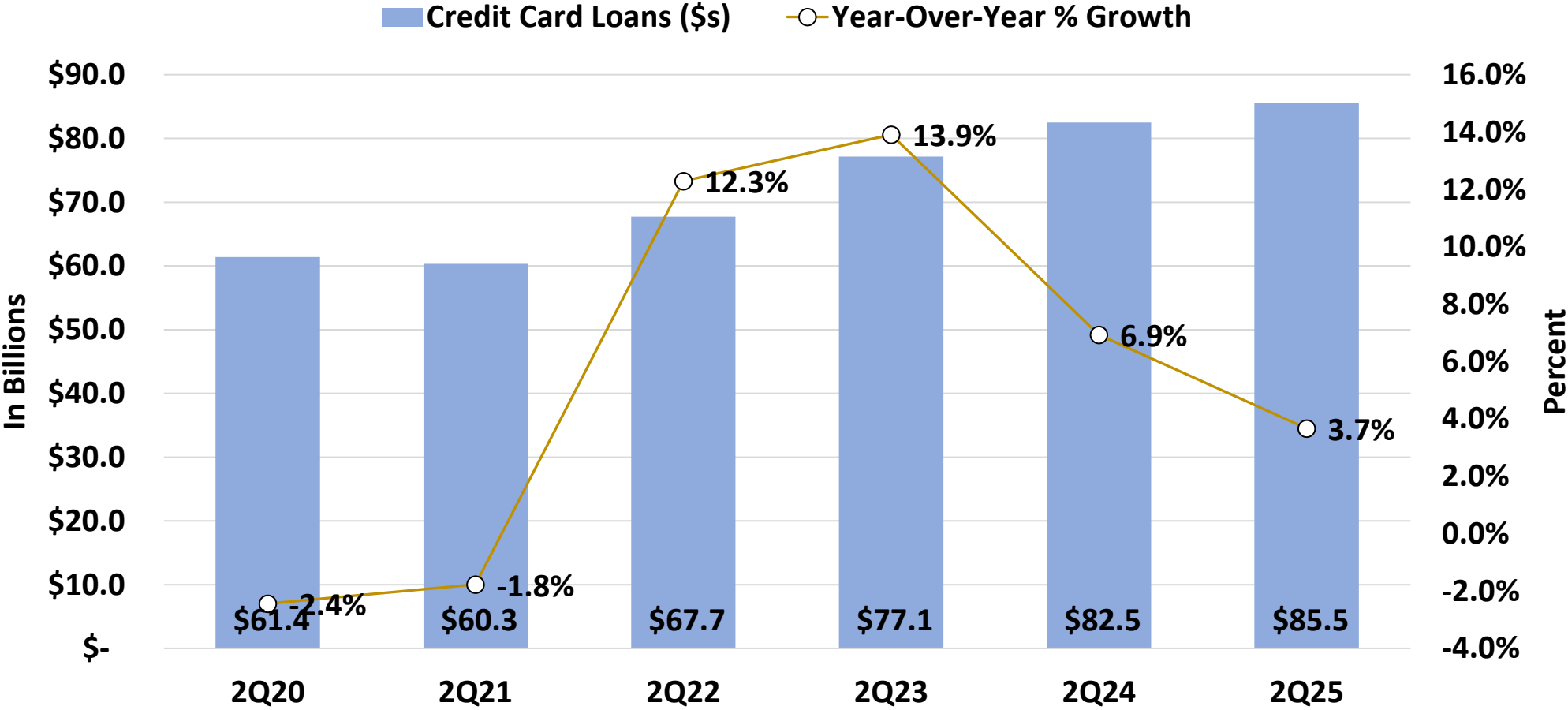
**Loan Portfolio Composition As of
Data As of June 30, 2025**



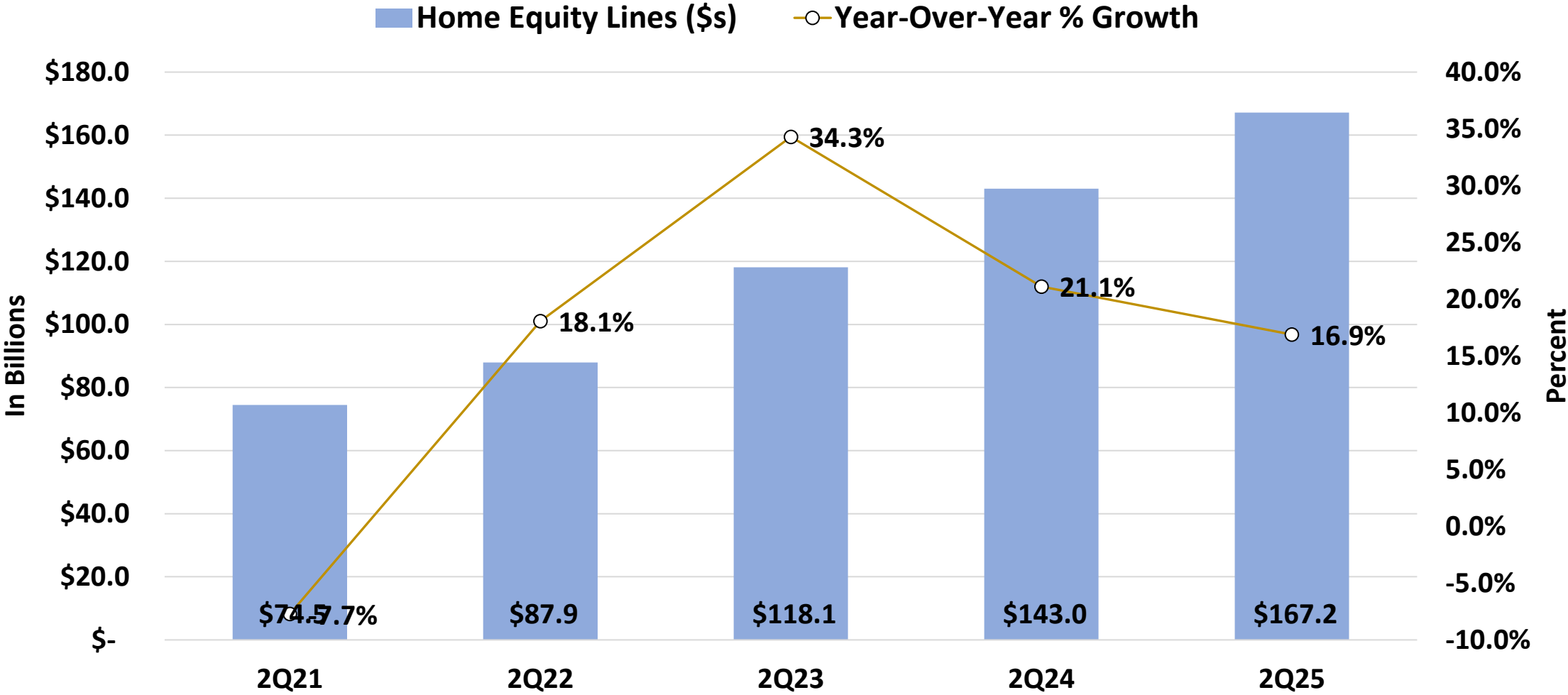
All Commerical Loan Growth Trend Data As of June 30, 2025



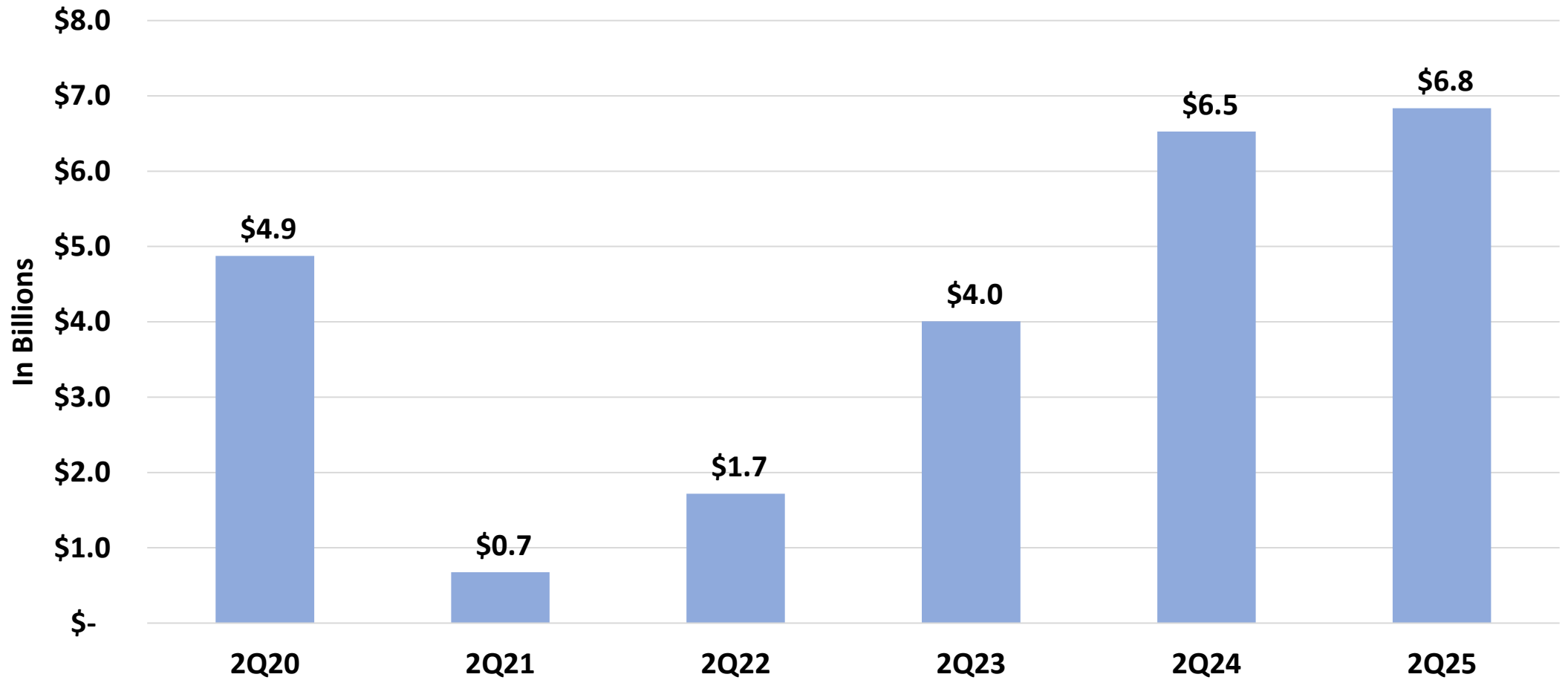
Credit Card Loan Growth Trend
Data As of June 30, 2025



Home Equity Lines (Loan) Growth Trend
Data As of June 30, 2025



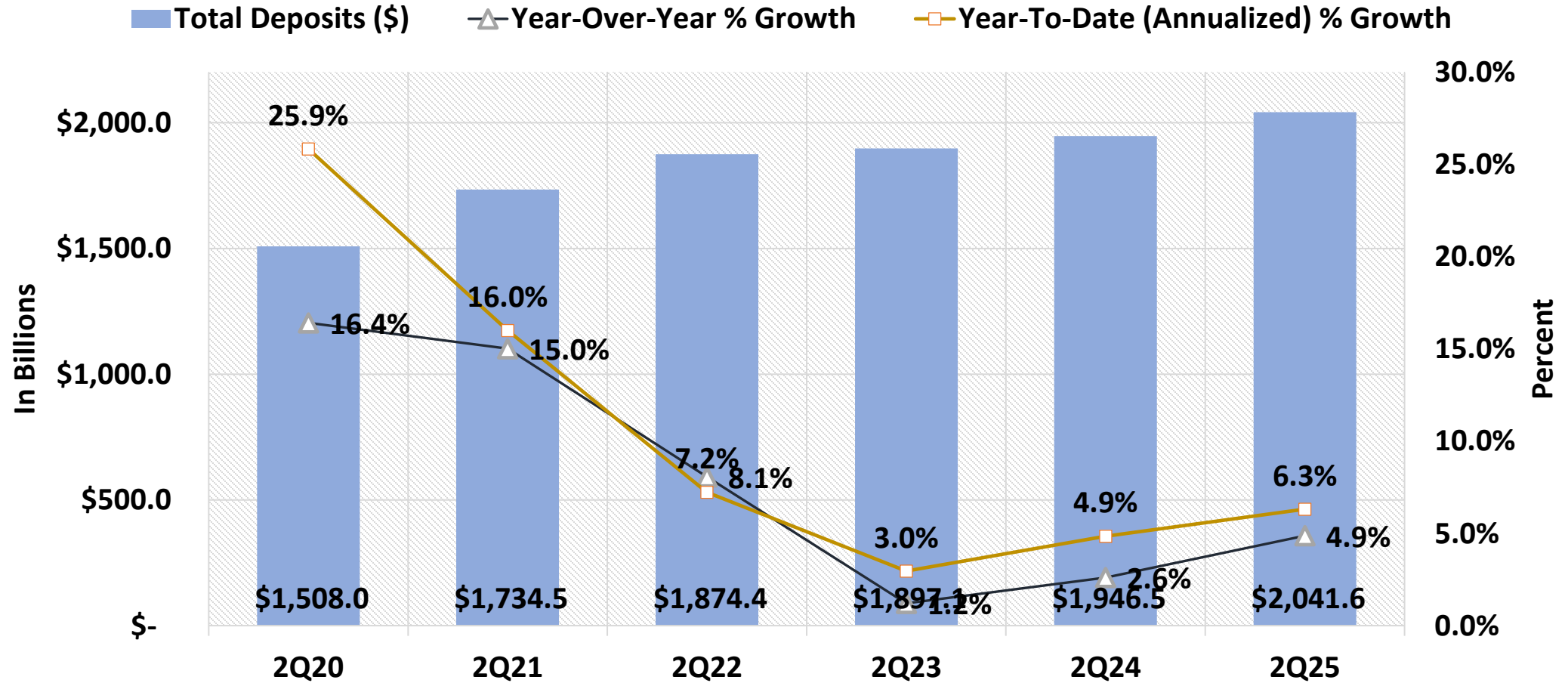
Provision for Loan Losses (\$) Trend Data As of June 30, 2025



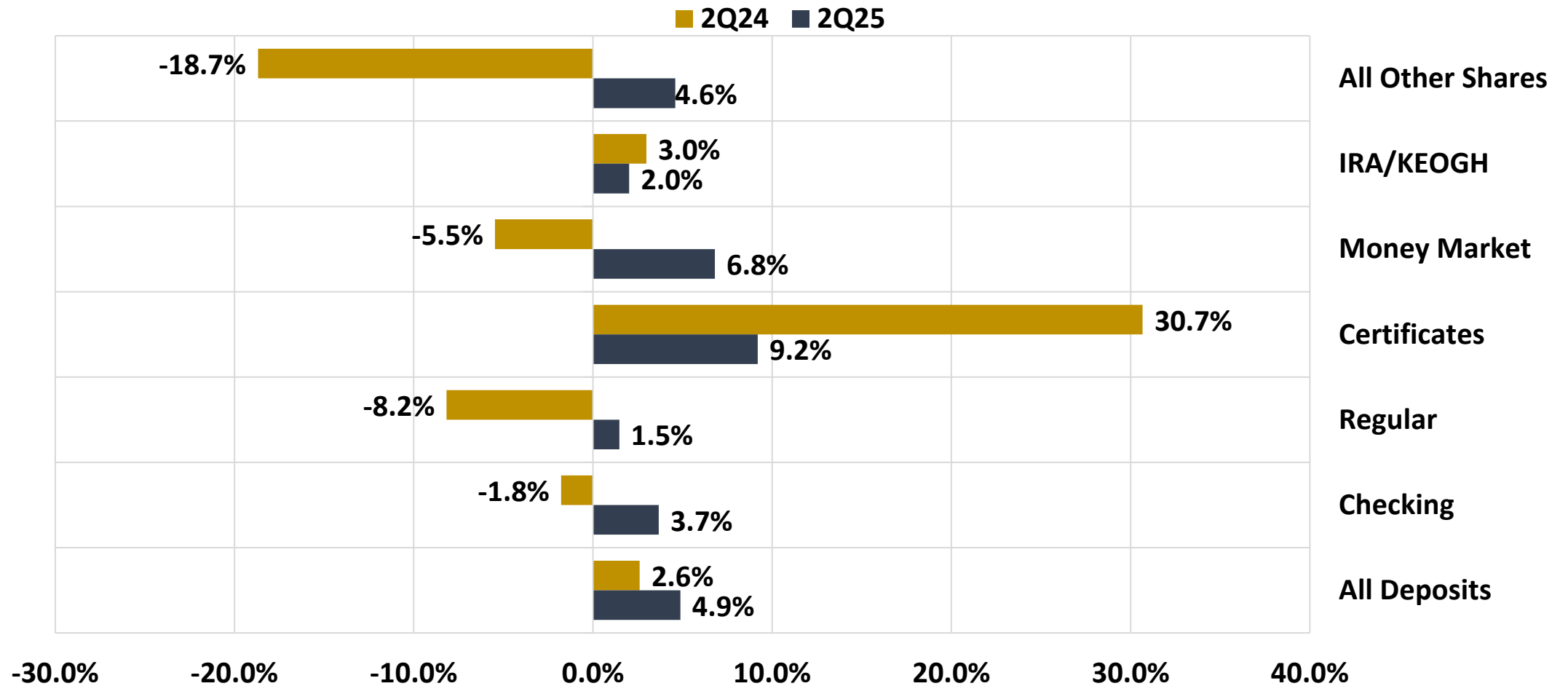
Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

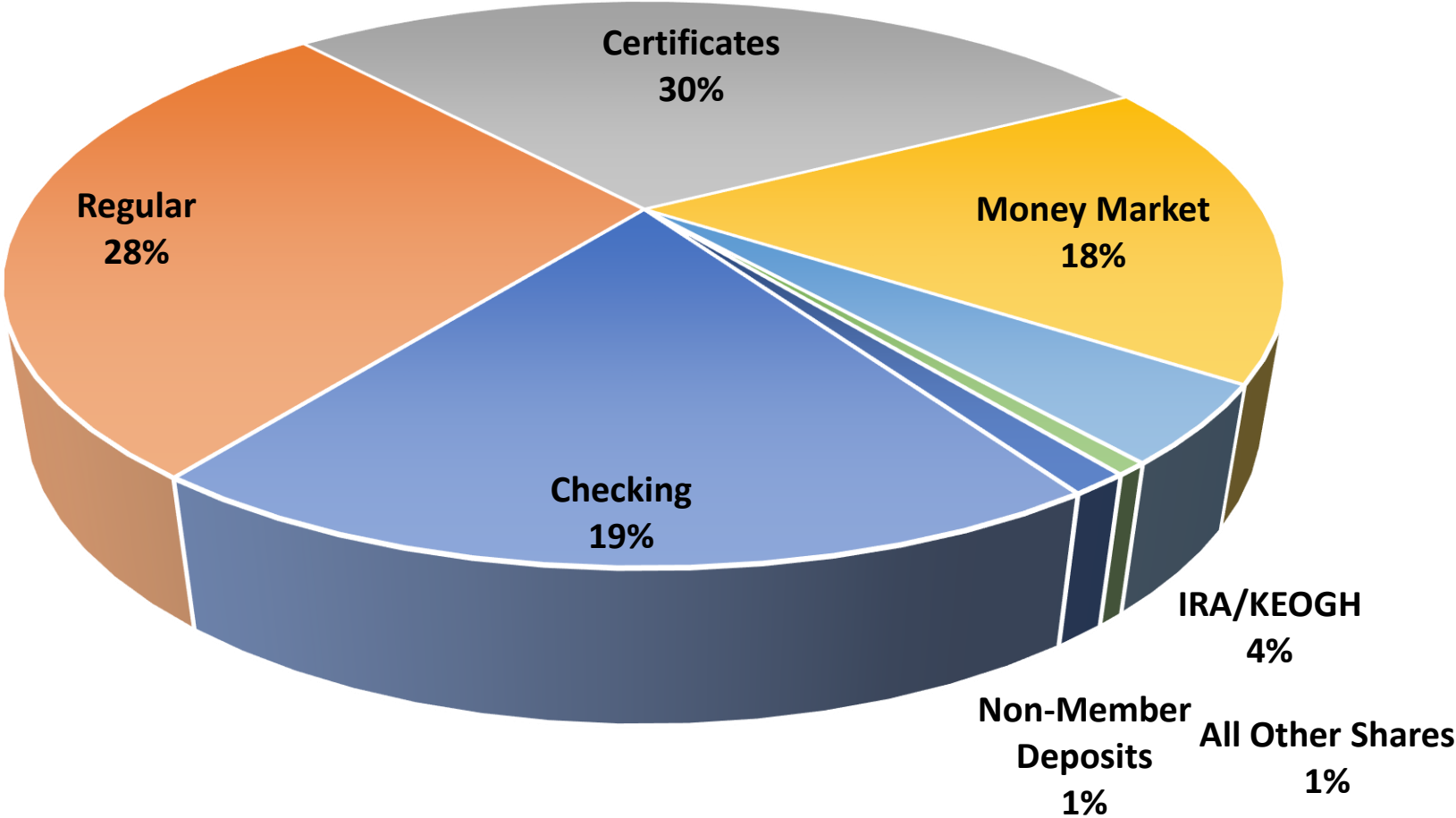
Deposit Growth Trend Data As of June 30, 2025



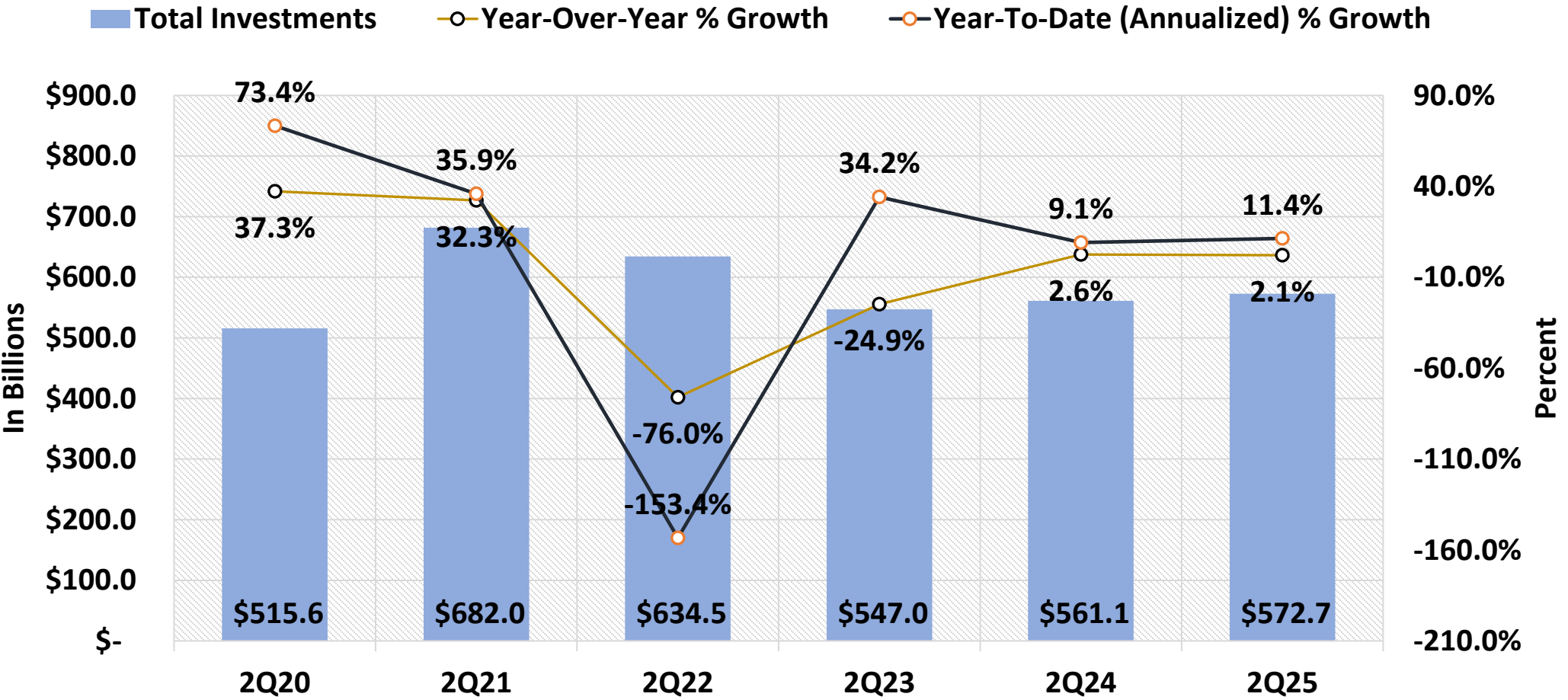
Deposit Growth By Type: Year-Over-Year % Growth Data As of June 30, 2025



Deposit Portfolio Composition
Data As of June 30, 2025



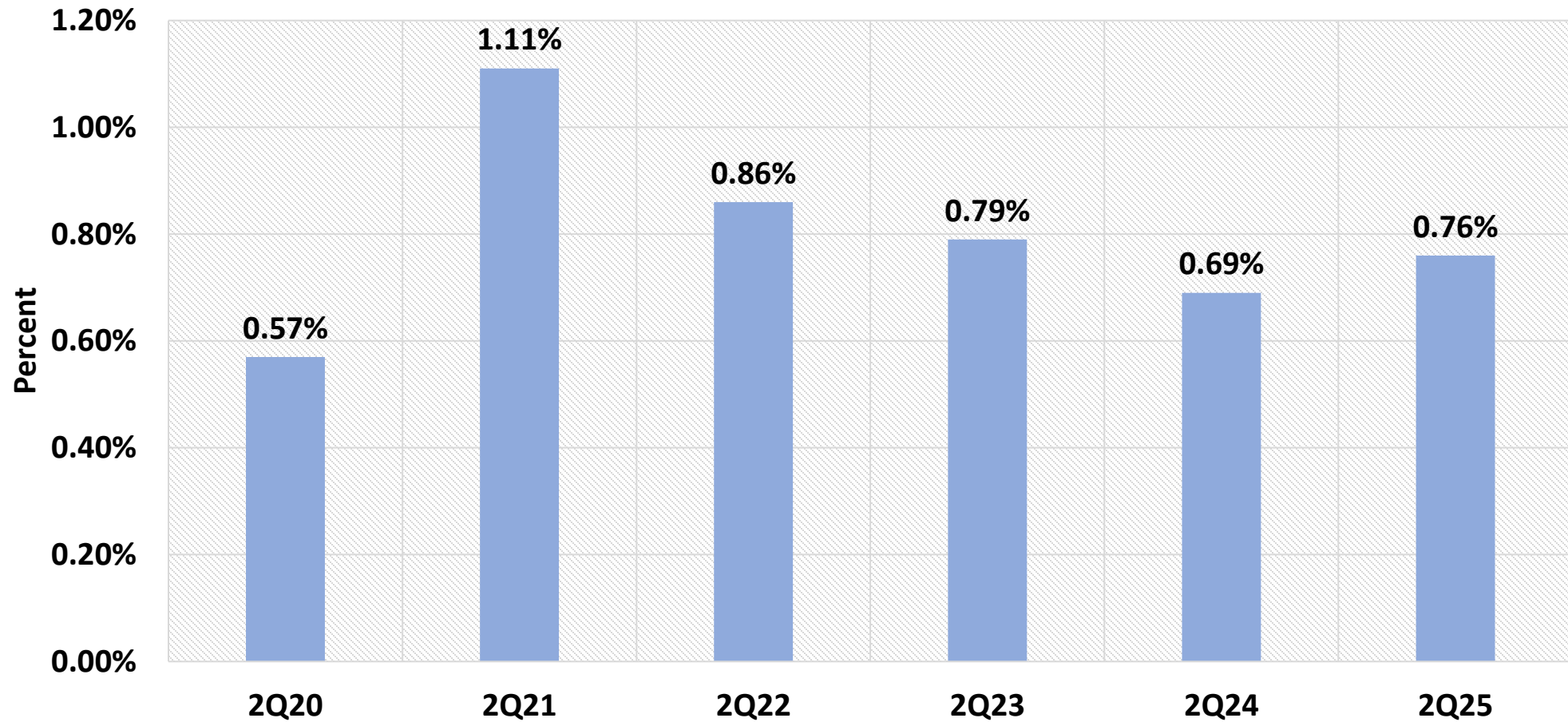
Total Investments - Growth Trend
Data As of June 30, 2025



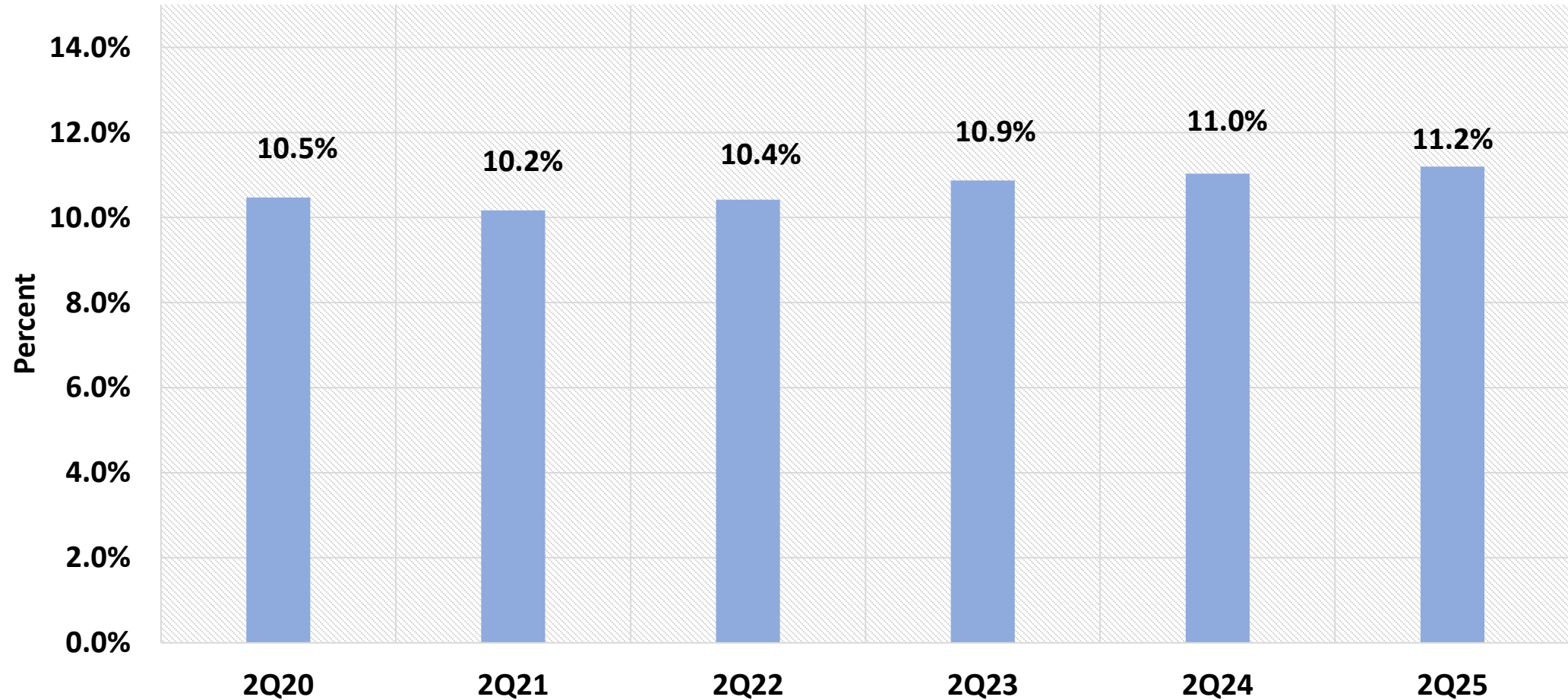
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

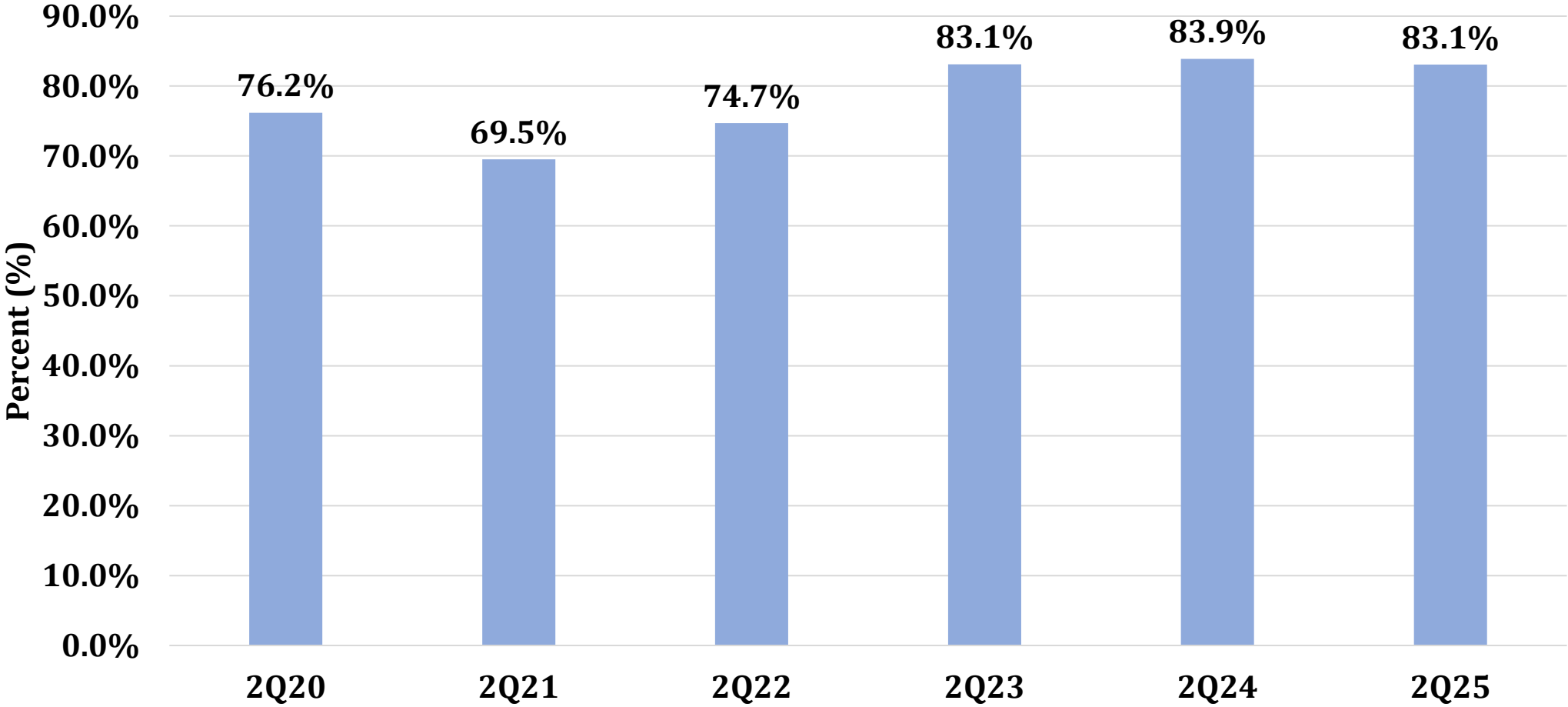
Return On Assets (ROA %) Trend Data As of June 30, 2025



Net-Worth Capital Ratio Trend Data As of June 30, 2025

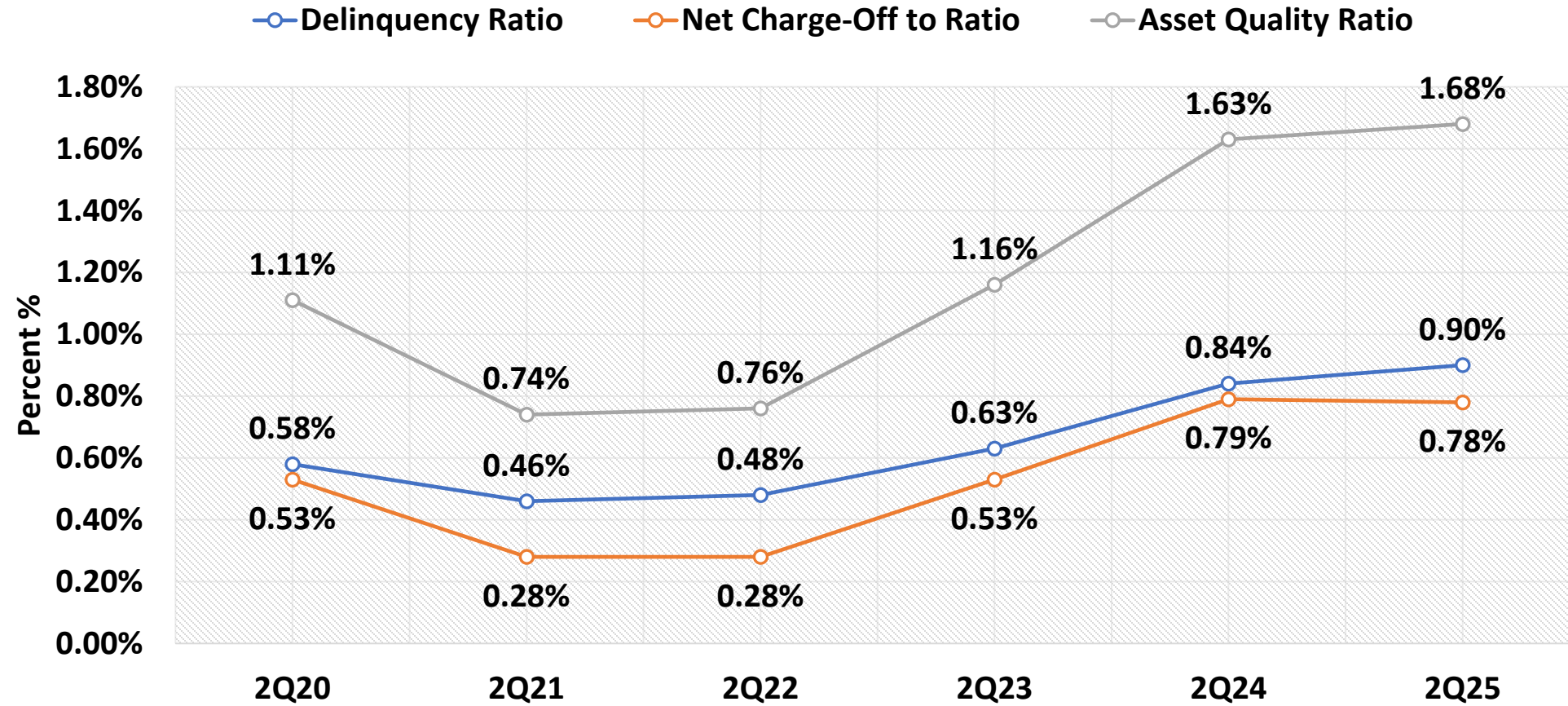


Loan-to-Deposit Ratio Trend (%)
Data As of June 30, 2025

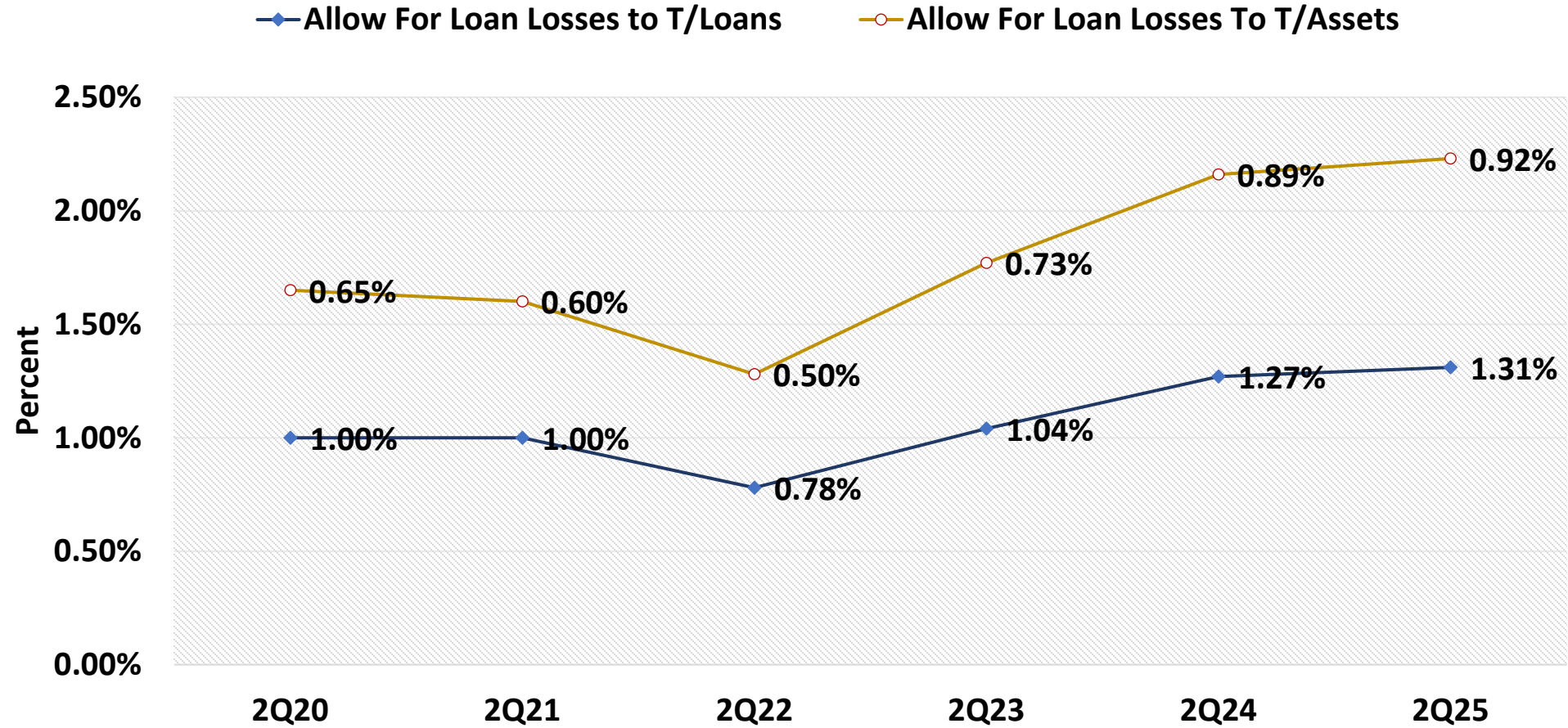


Asset Quality Ratios (%)

Data As of June 30, 2025



Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of June 30, 2025

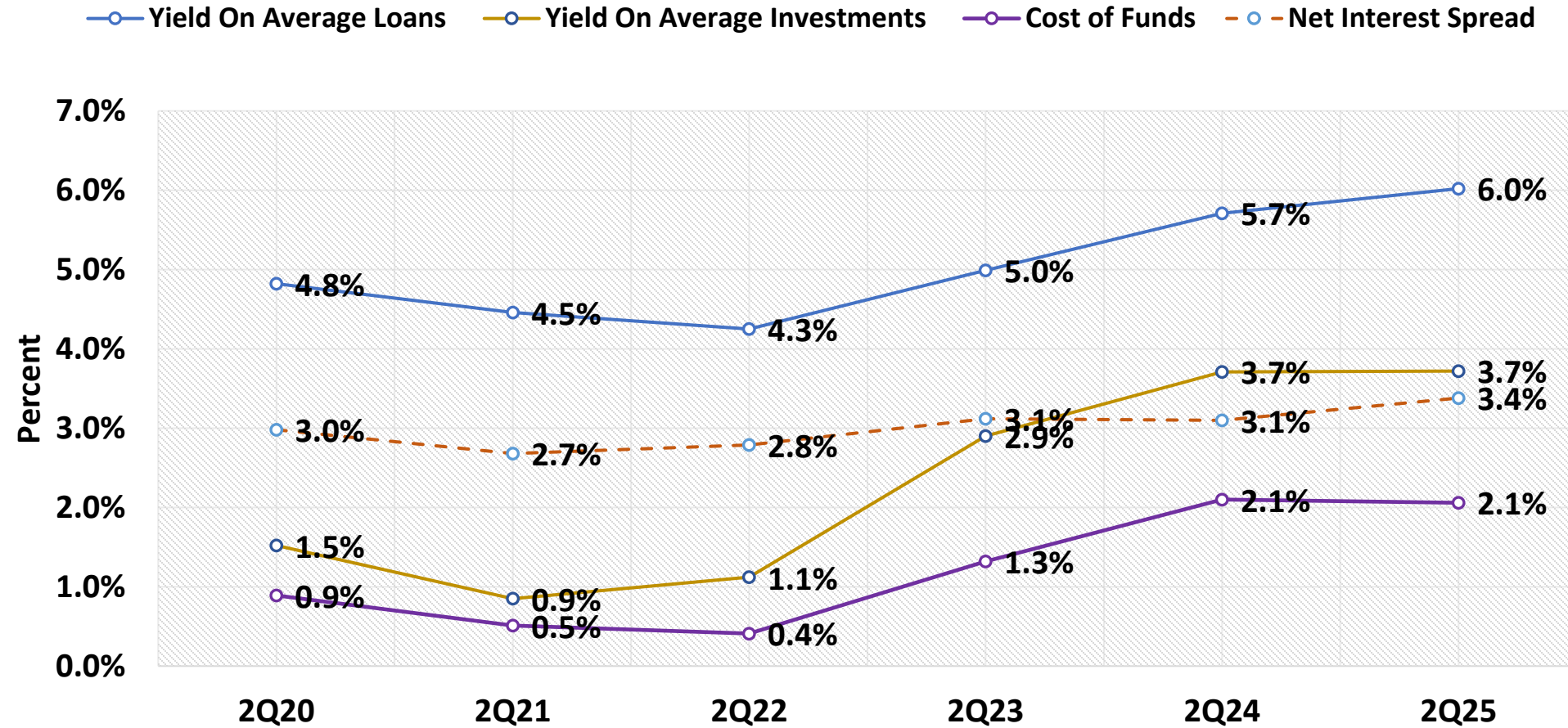


Loan Loss Reserves Per Delinquent Loan Dollar (\$)

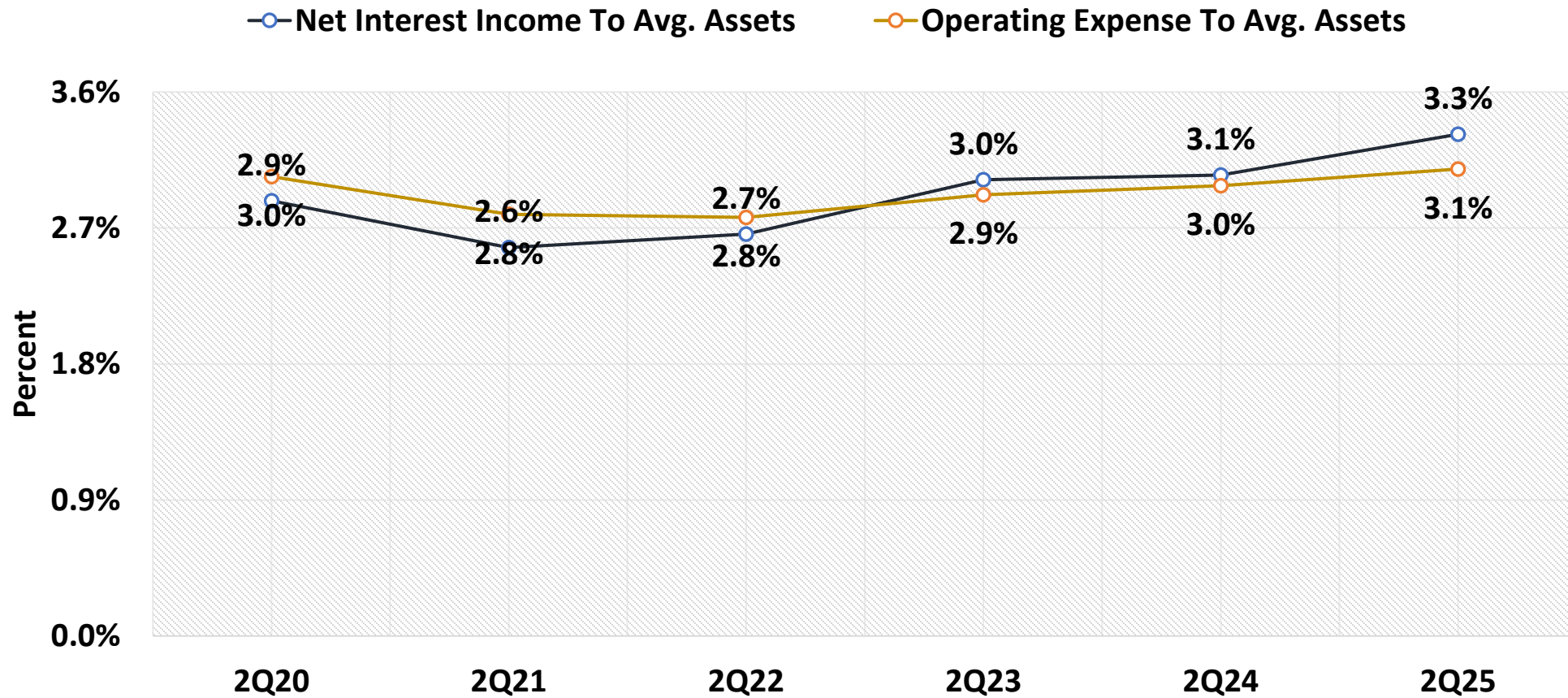
Data As of June 30, 2025



Yield Spread Trend Analysis Data As of June 30, 2025

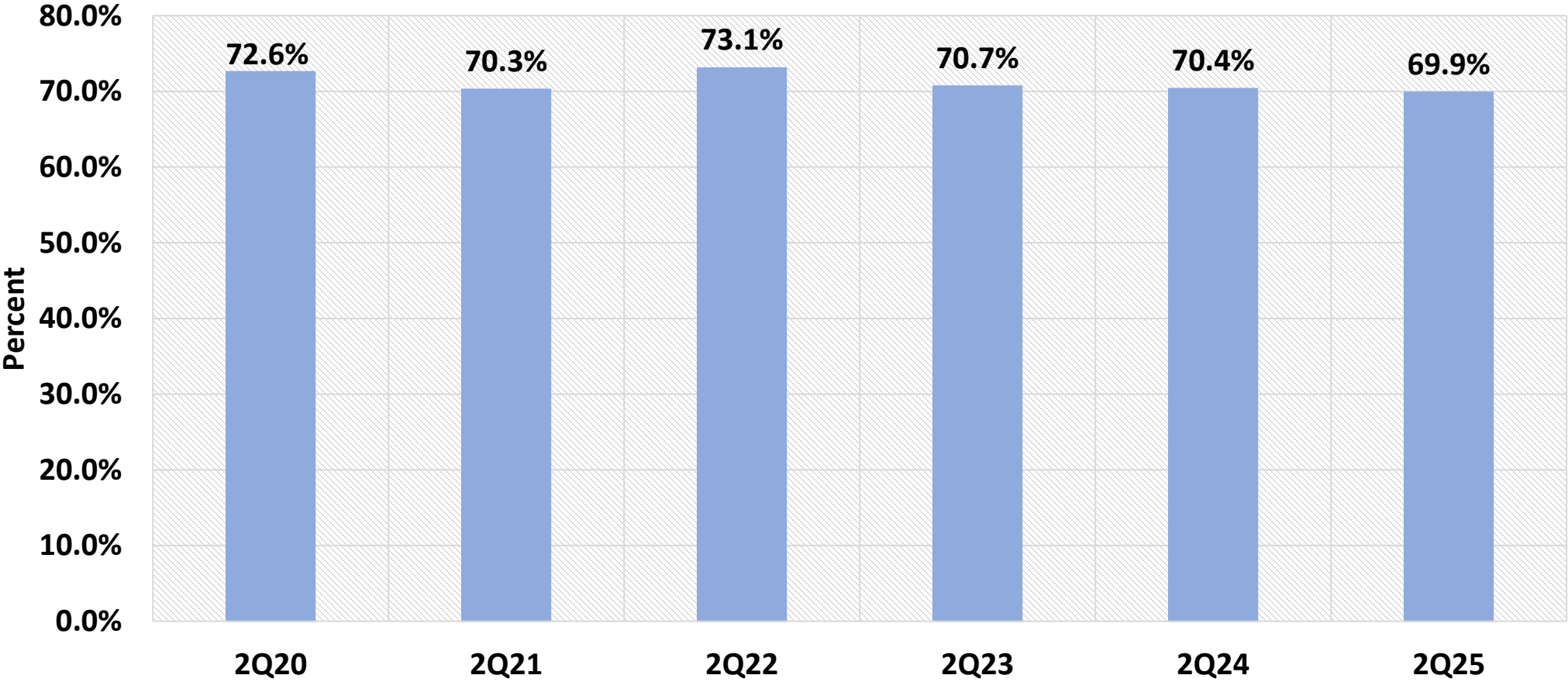


Net Interest Margin Vs. Operating Expense Ratio Data As of June 30, 2025

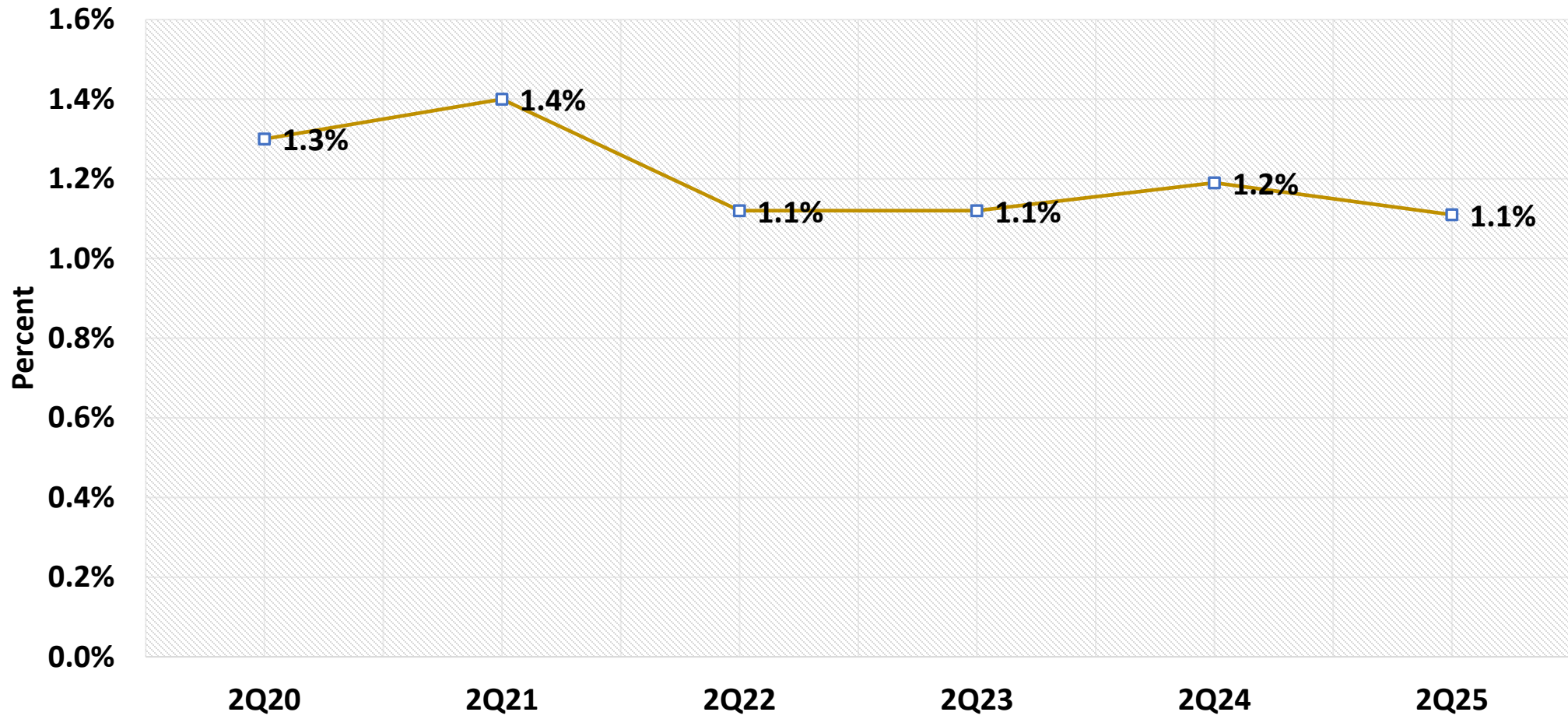


Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue)

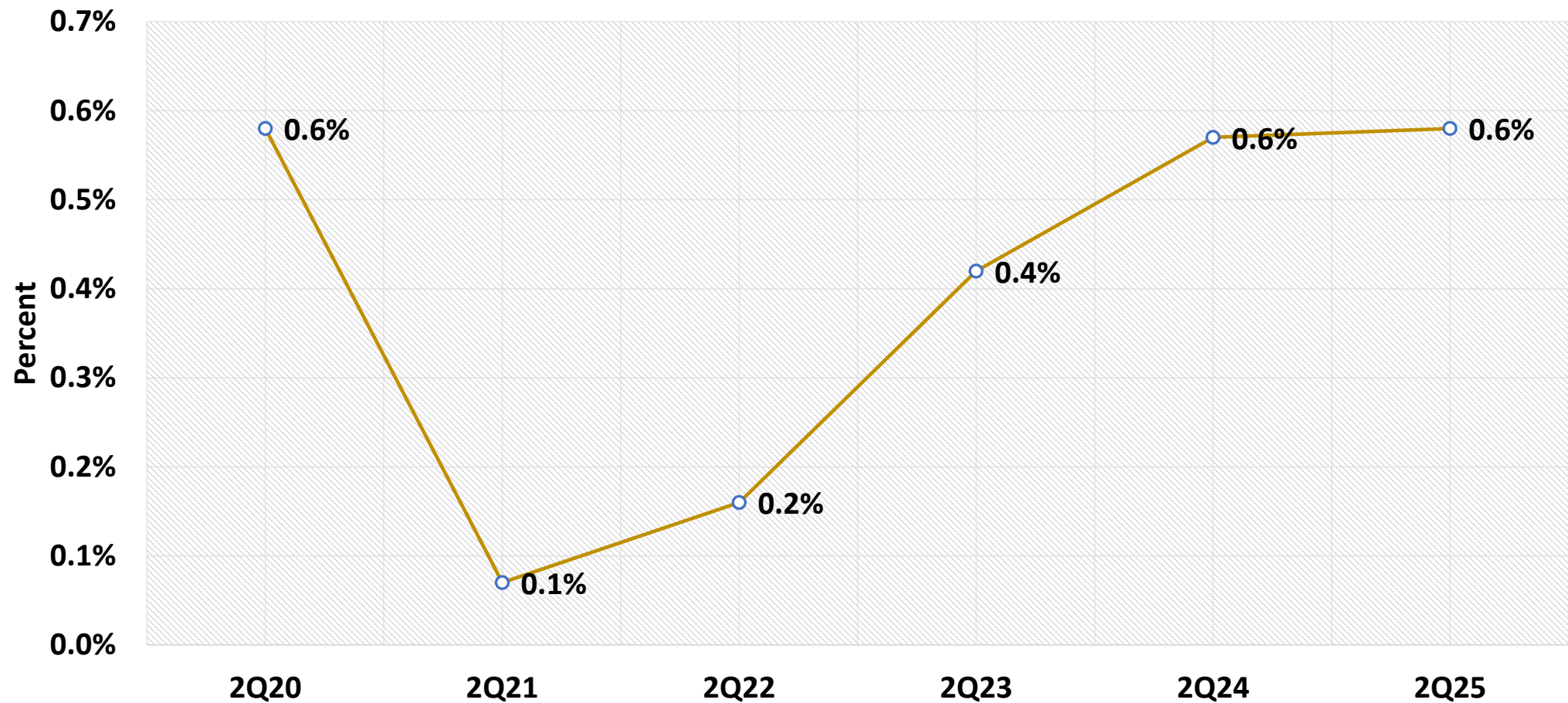
Data As of June 30, 2025



Non-Interest Income/Average Assets Data As of June 30, 2025



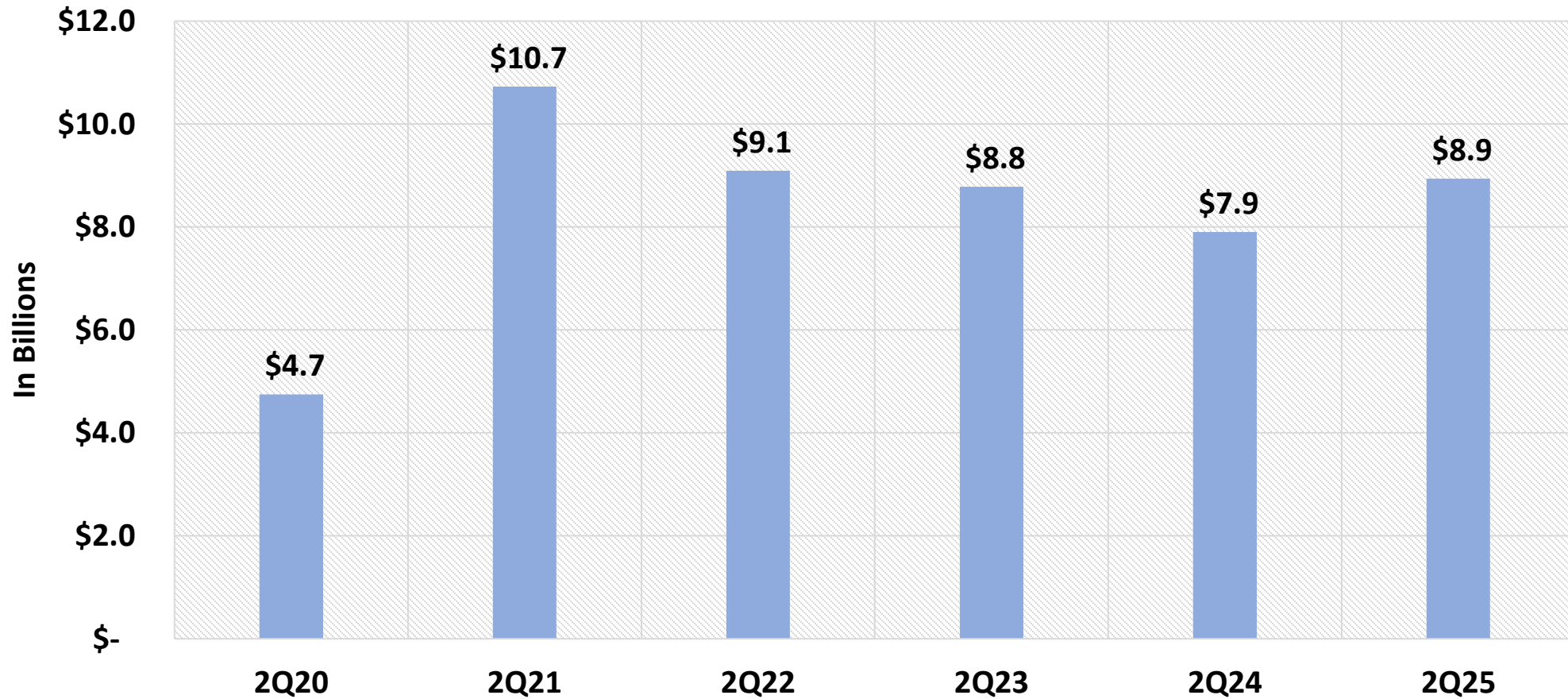
Loan Loss Provision/Average Assets Data As of June 30, 2025



Earnings and Capital

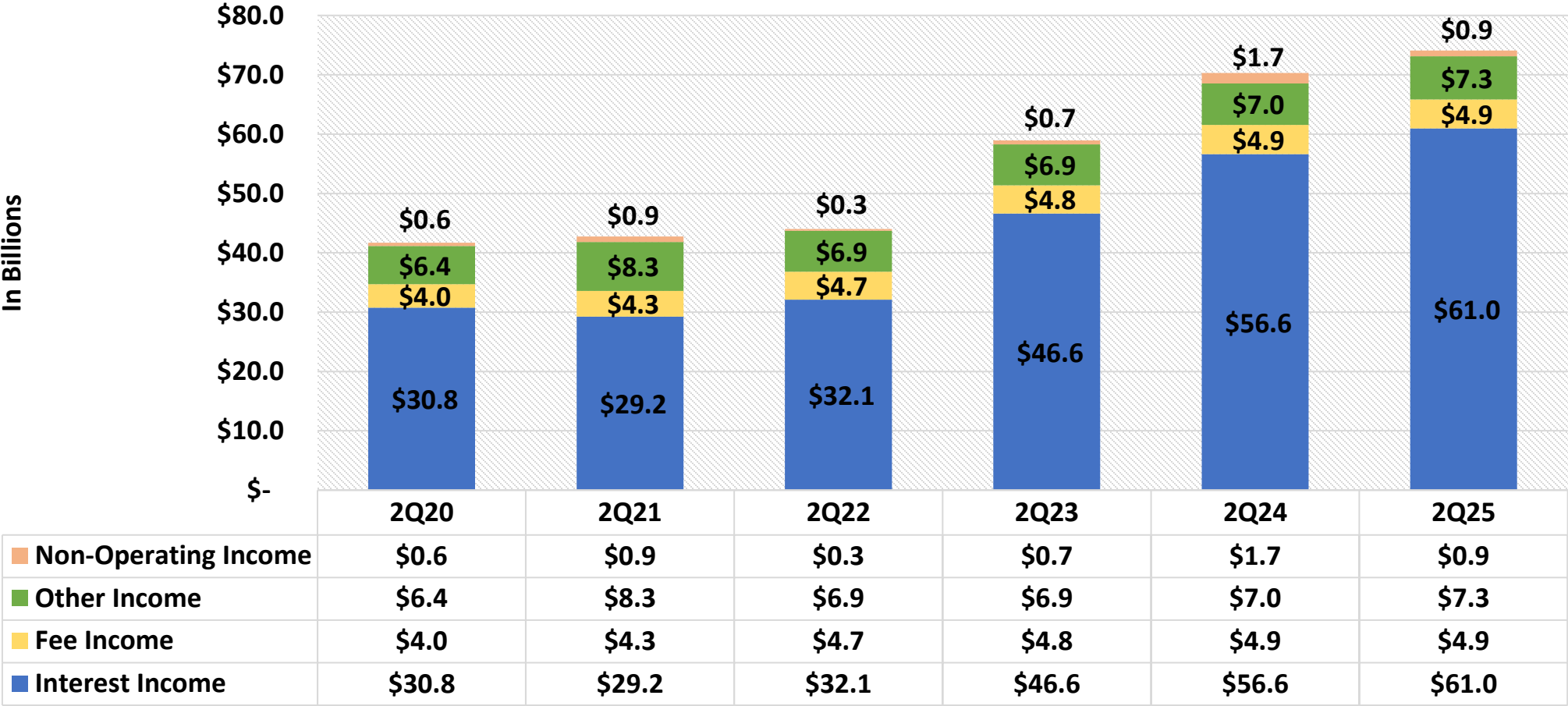
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

(Year-to-Date) Net Income (\$) Trend (In Billions)
Data As of June 30, 2025

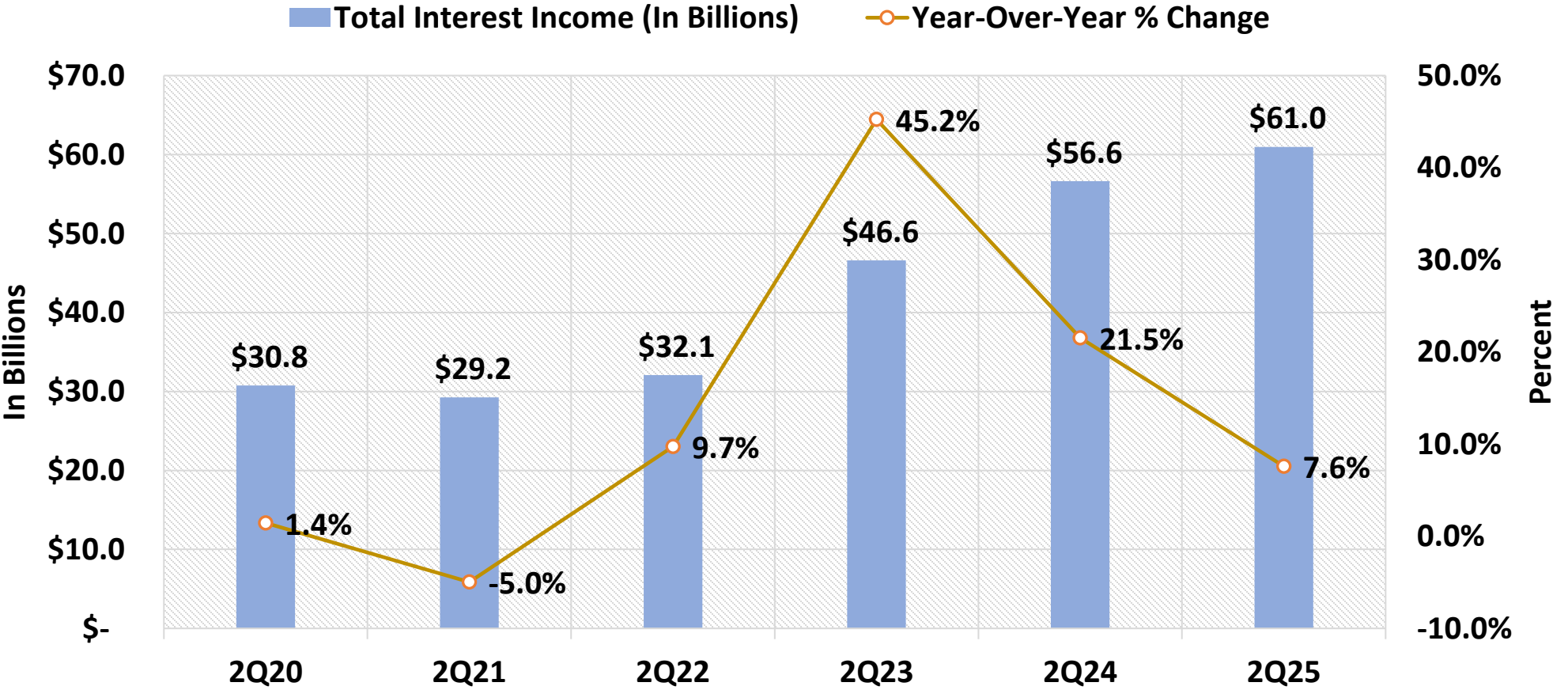


Gross Revenue Breakdown (\$) Trend

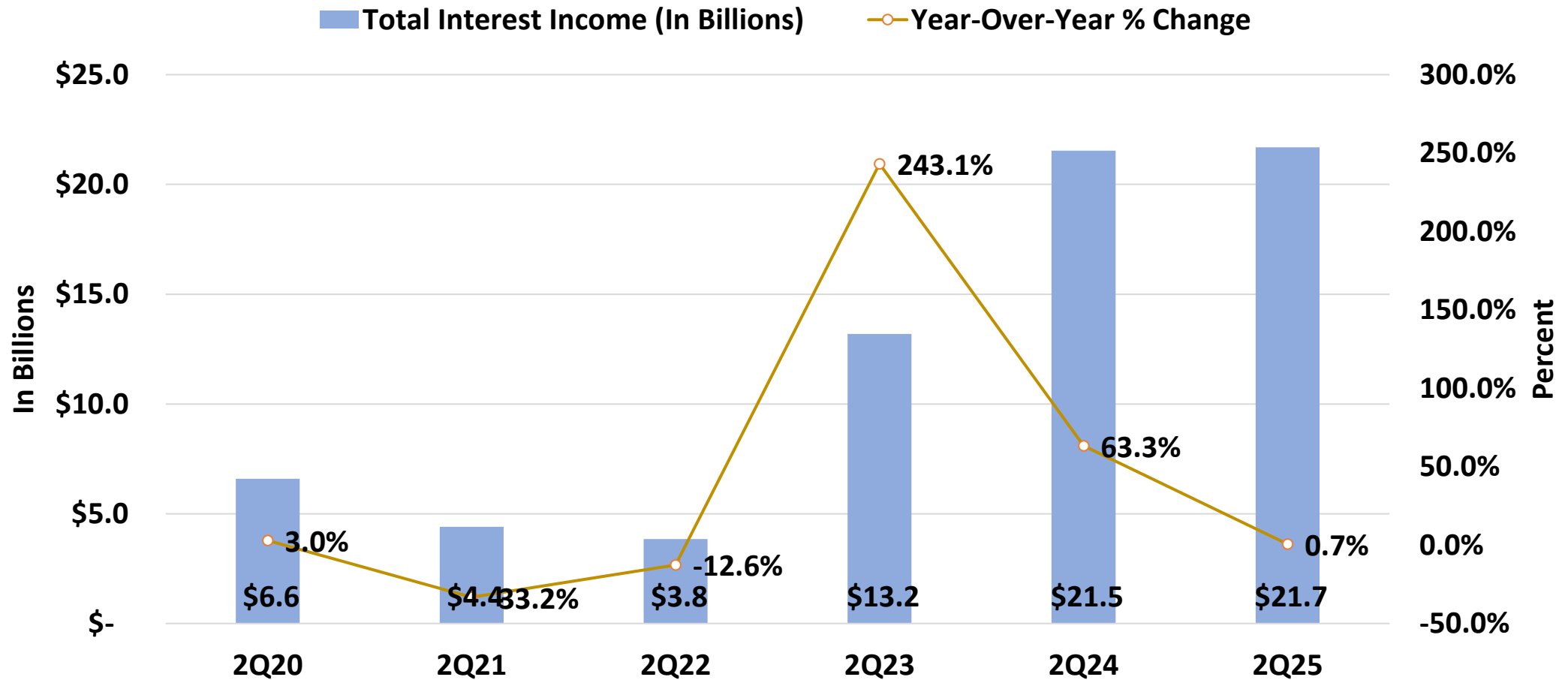
Data As of June 30, 2025



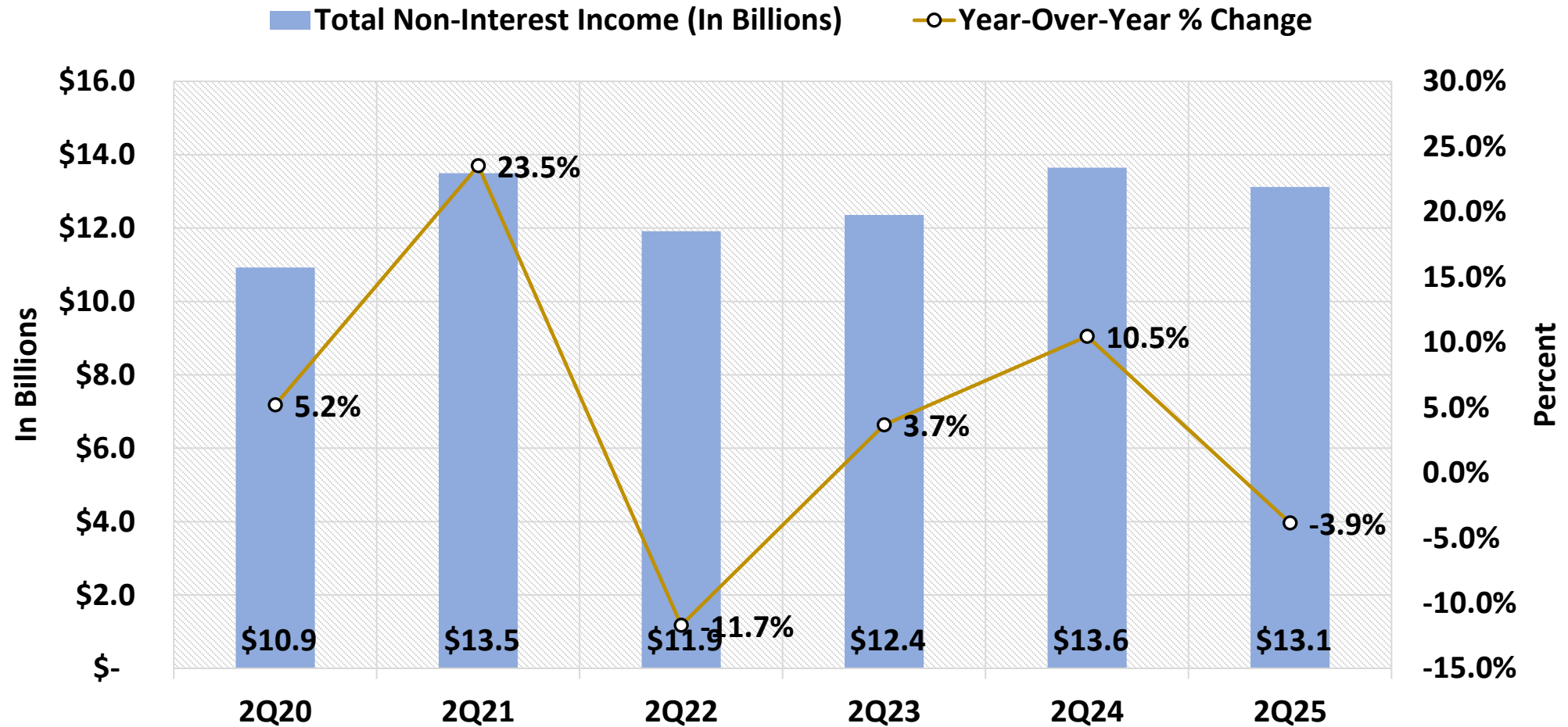
Total Interest Income (\$) Trend
As of June 30, 2025



Total Interest Expense (\$) Trend Data As of June 30, 2025

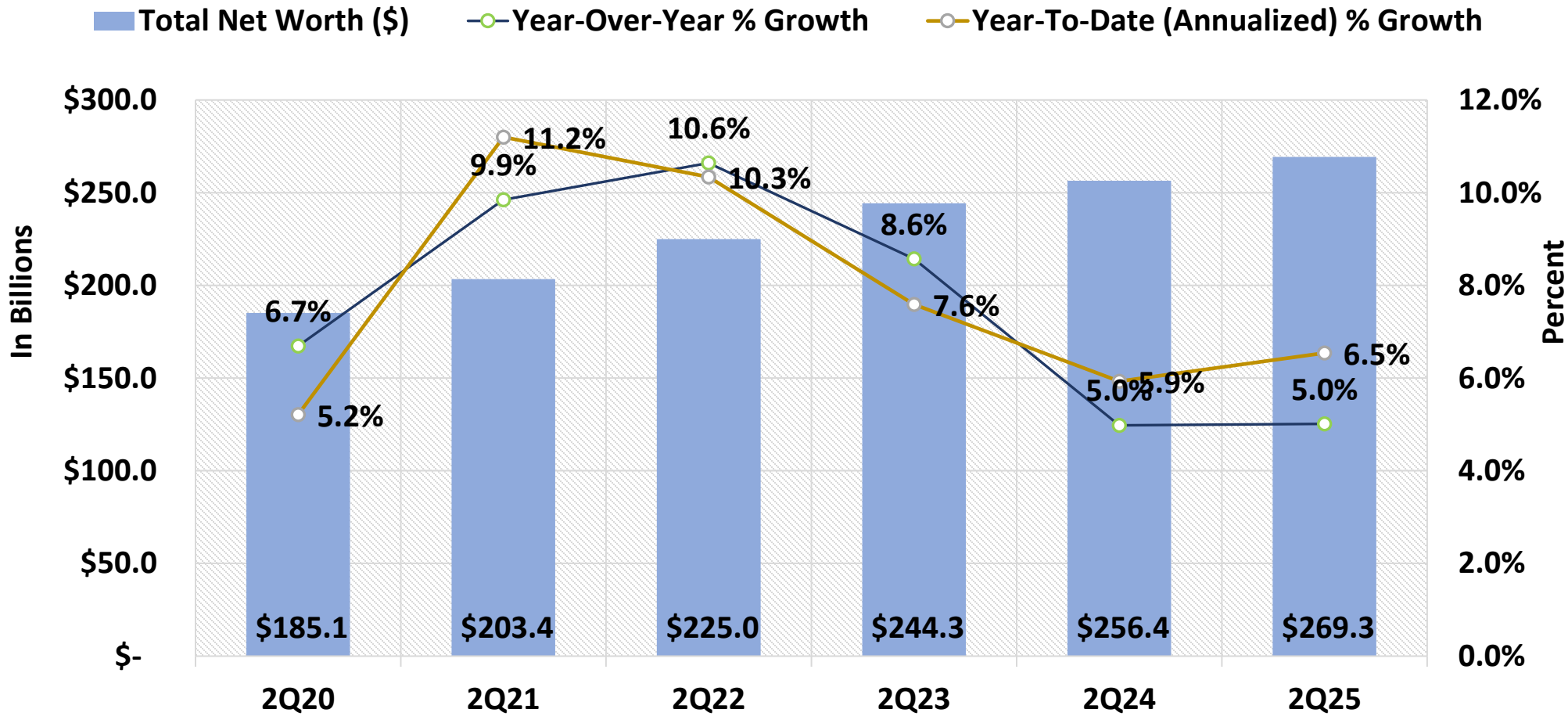


Total Non-Interest Income (\$) Trend Data As of June 30, 2025



Total Net-Worth Capital: Growth Trend

Data As of June 30, 2025



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