

Credit Union Industry Statistics and Key Performance Indicators (KPIs) 2nd Quarter 2026

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Data Intelligence and Industry Insights for Credit Union Management

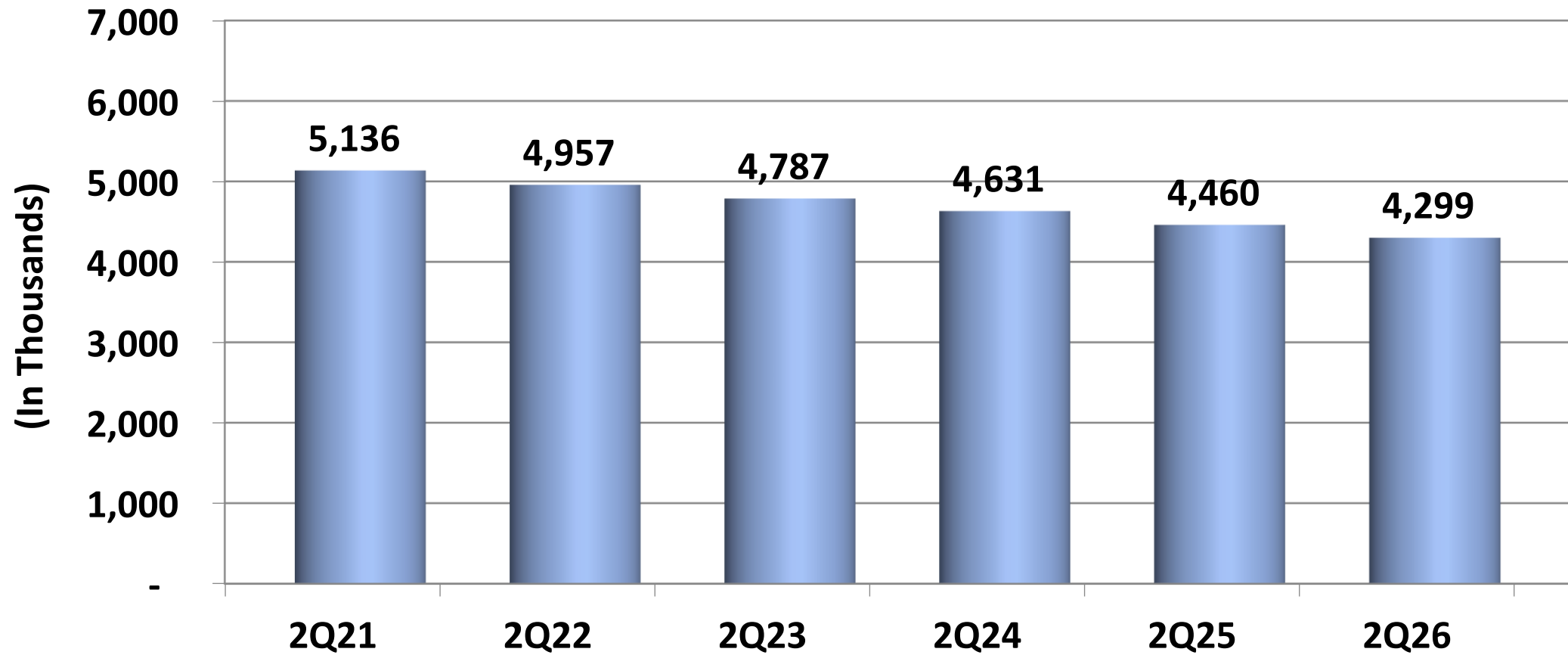
Inside this report, you'll find:

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

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2ndQuarter 2026

of Credit Unions: Data As of June 30, 2026



Credit Union Industry Metrics

	As of 06/30/2026	Year-Over-Year % Growth	As of 06/30/2025	Year-Over-Year % Growth
Members	147.4M	1.6%	145.0M	1.9%
Assets	\$2,522.7B	5.1%	\$2,401.5B	3.5%
Loans	\$1,779.3B	4.9%	\$1,696.1B	3.9%
Deposits	\$2,147.5B	5.2%	\$2,041.6B	4.9%
Investments	\$595.6B	4.0%	\$572.7B	2.1%
Net Worth Capital	\$288.3B	7.1%	\$269.3B	5.0%
Borrowed Funds	\$79.5B	-12.2%	\$90.6B	-26.9%

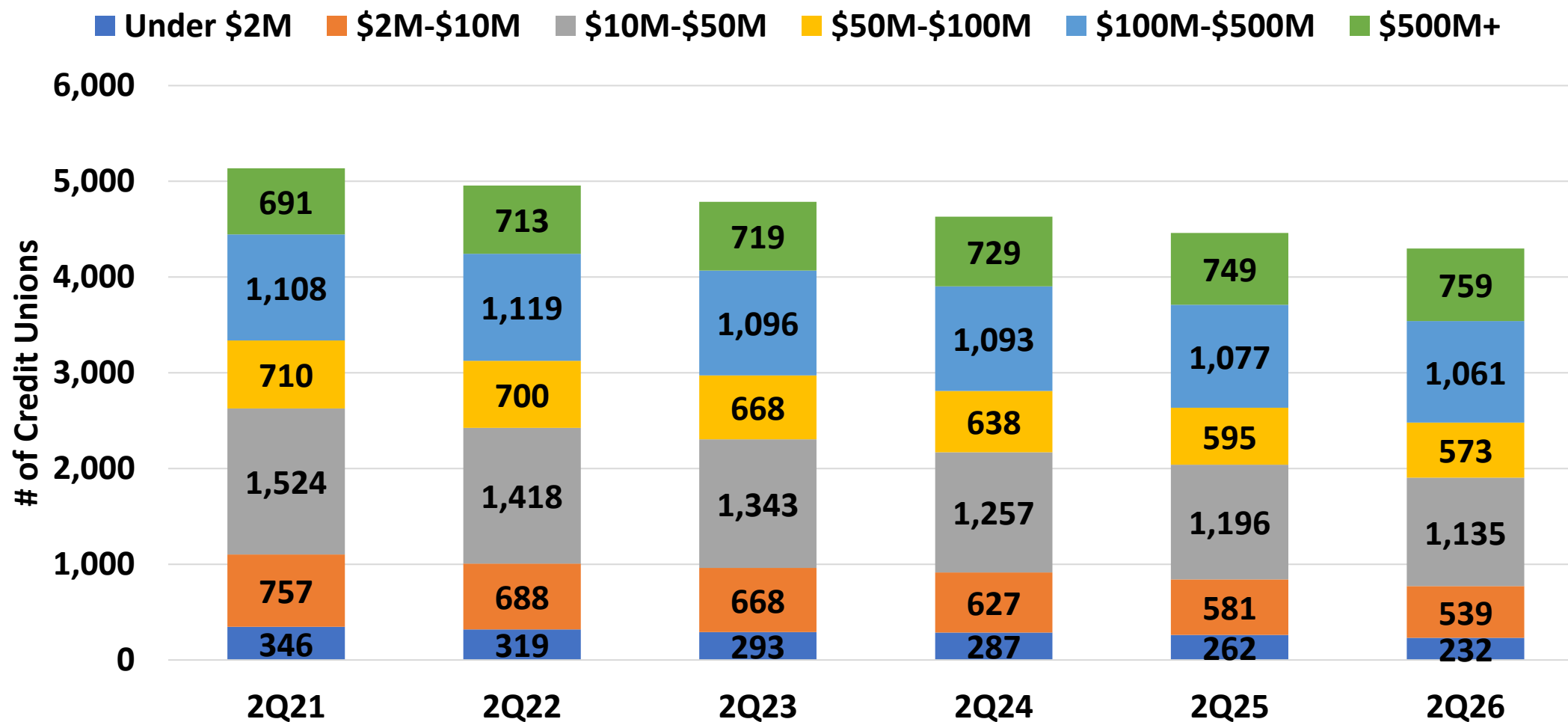
ROA (Return-On-Assets) Drivers

Ratio (% of Average Assets)	2Q 2026	2Q 2025	Effect on ROA (Year-Over-Year)	
Net Interest Margin	3.49%	3.32%	0.17%	bps
+ Fees & Other Income	1.13%	1.11%	0.02%	bps
- Operating Expenses	3.16%	3.09%	0.07%	bps
- Provision for Credit Losses	0.55%	0.58%	-0.03%	bps
= ROA	0.91%	0.76%	0.15%	bps

Asset-based Peer Group Statistics: Data As of June 30, 2026

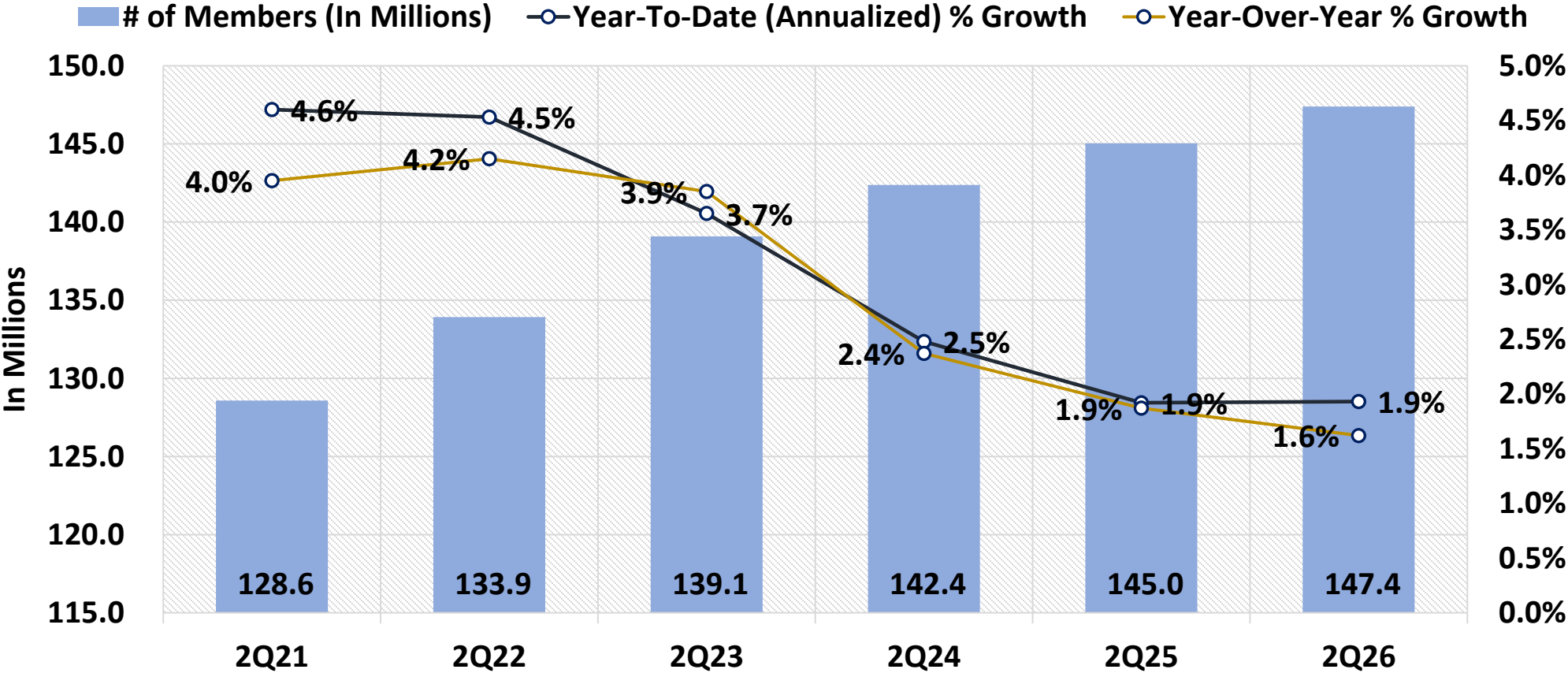
Peer Group	Asset Size	# of CU's	% of Total # of CUs	# of Members	% of Total Members	Total Assets	% of Total Assets
1	Over \$4B	129	3.0%	75,350,514	51.12%	\$ 1,331,048,450,000	52.76%
2	\$2B -- < \$4B	138	3.2%	20,651,670	14.01%	\$ 377,095,900,000	14.95%
3	\$1B -- < \$2B	212	4.9%	16,583,981	11.25%	\$ 290,919,480,000	11.53%
4	\$850M -- < \$1B	62	1.4%	3,384,562	2.30%	\$ 56,859,860,000	2.25%
5	\$650M -- < \$850M	115	2.7%	5,111,101	3.47%	\$ 85,640,750,000	3.39%
6	\$450M -- < \$650M	155	3.6%	5,369,959	3.64%	\$ 83,421,330,000	3.31%
7	\$350M -- < \$450M	148	3.4%	3,655,547	2.48%	\$ 58,548,490,000	2.32%
8	\$250M -- < \$350M	191	4.4%	3,533,224	2.40%	\$ 56,721,740,000	2.25%
9	\$150M -- < \$250M	347	8.1%	4,524,221	3.07%	\$ 67,155,740,000	2.66%
10	\$100M -- < \$150M	323	7.5%	2,800,727	1.90%	\$ 40,034,610,000	1.59%
11	\$50M -- < \$100M	573	13.3%	3,178,440	2.16%	\$ 41,679,530,000	1.65%
12	\$20M -- < \$50M	726	16.9%	2,052,599	1.39%	\$ 24,428,670,000	0.97%
13	\$10M -- < \$20M	407	9.5%	660,297	0.45%	\$ 5,908,250,000	0.23%
14	\$5M -- < \$10M	311	7.2%	329,629	0.22%	\$ 2,234,070,000	0.09%
15	\$2M -- < \$5M	228	5.3%	137,305	0.09%	\$ 790,150,000	0.03%
16	Under \$2M	232	5.4%	66,588	0.05%	\$ 214,090,000	0.01%
TOTAL		4,297	100.00%	147,390,364	100.00%	\$ 2,522,701,110,000	100.0%

of Credit Unions for Asset-Class Peer Group Data As of June 30, 2026



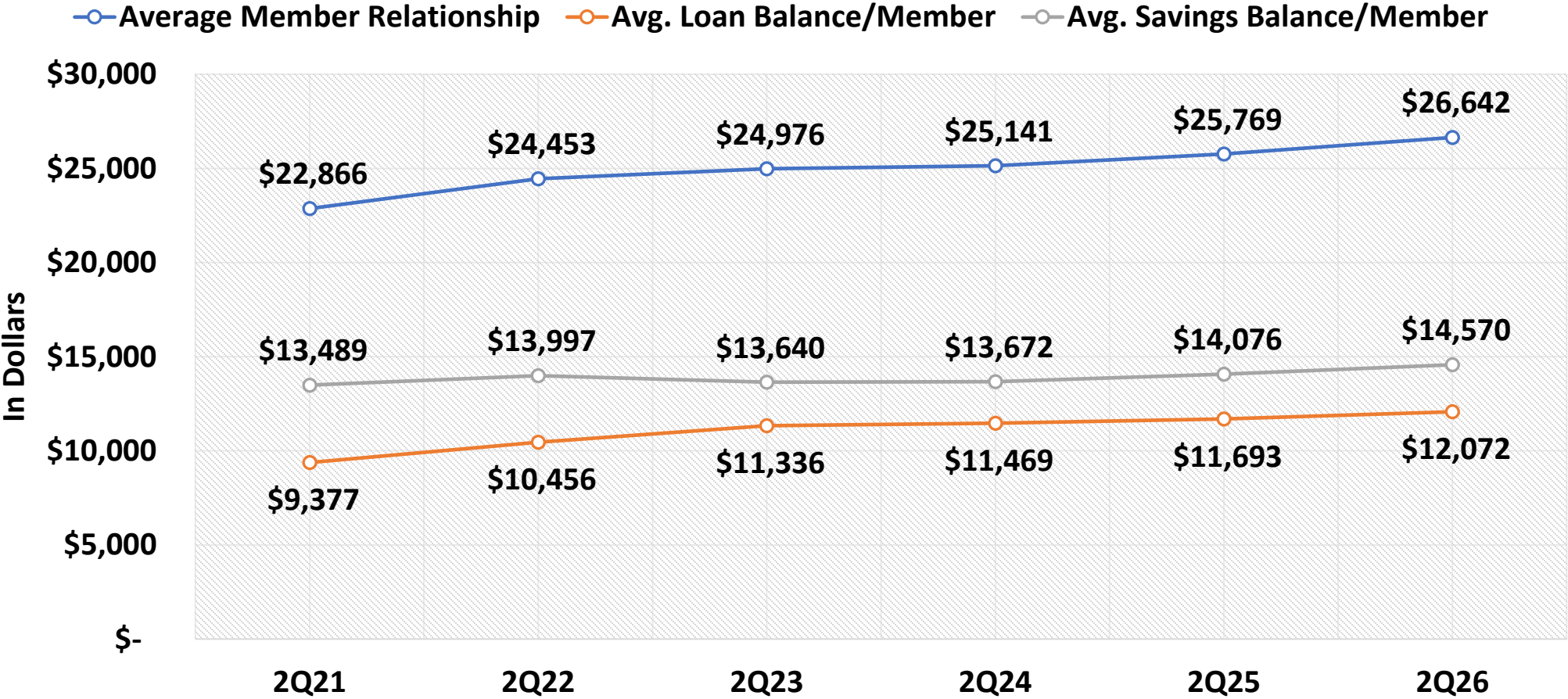
Membership Growth Trend

Data As of June 30, 2026



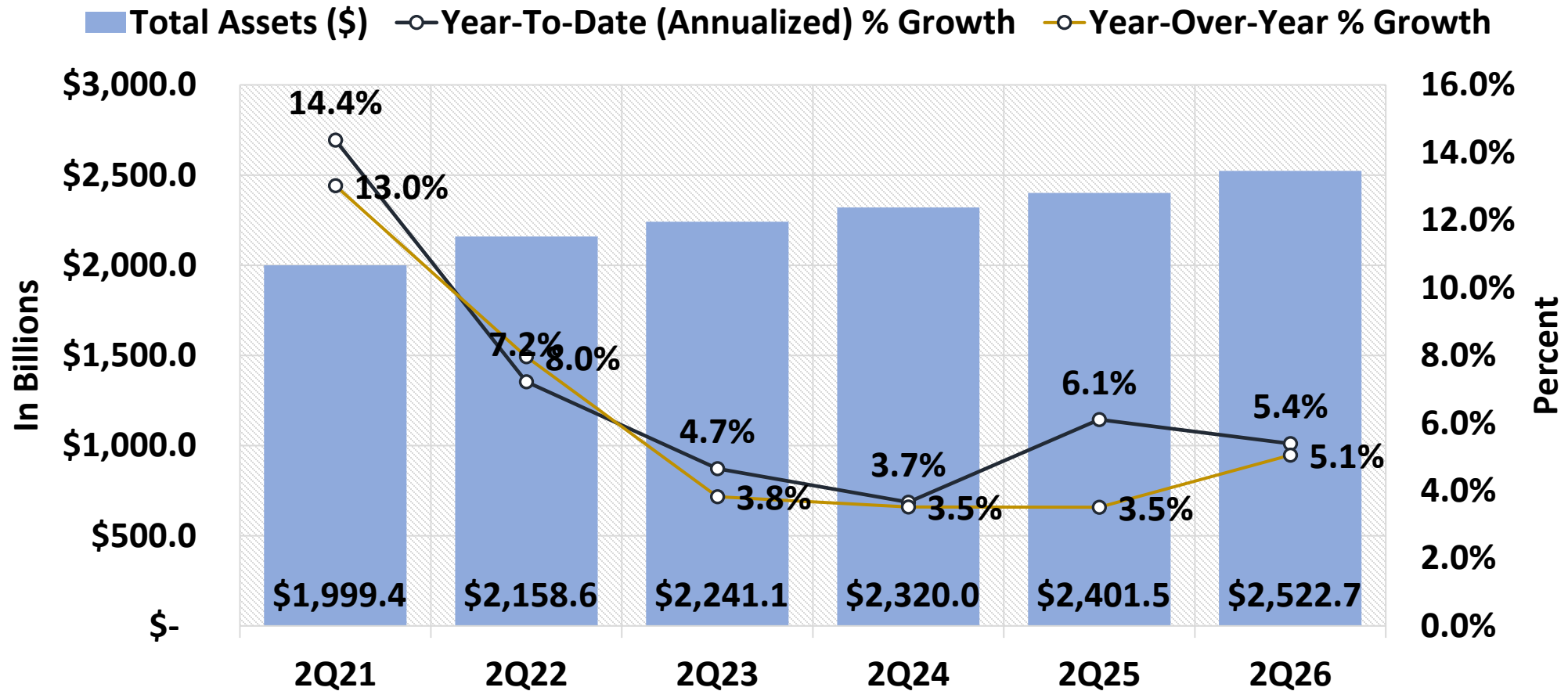
Member Relationship Trend

Data As of June 30, 2026

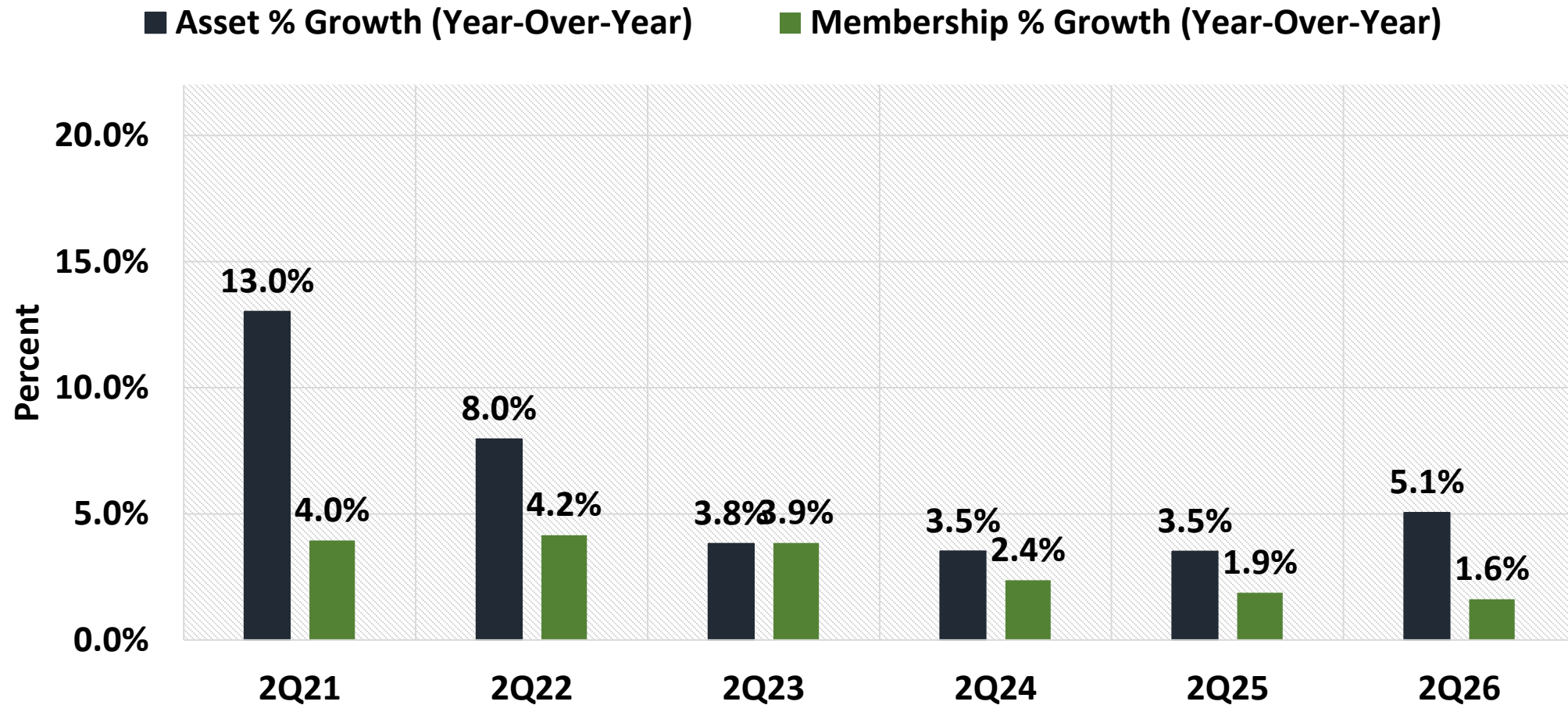


Asset Growth Trend

Data As of June 30, 2026

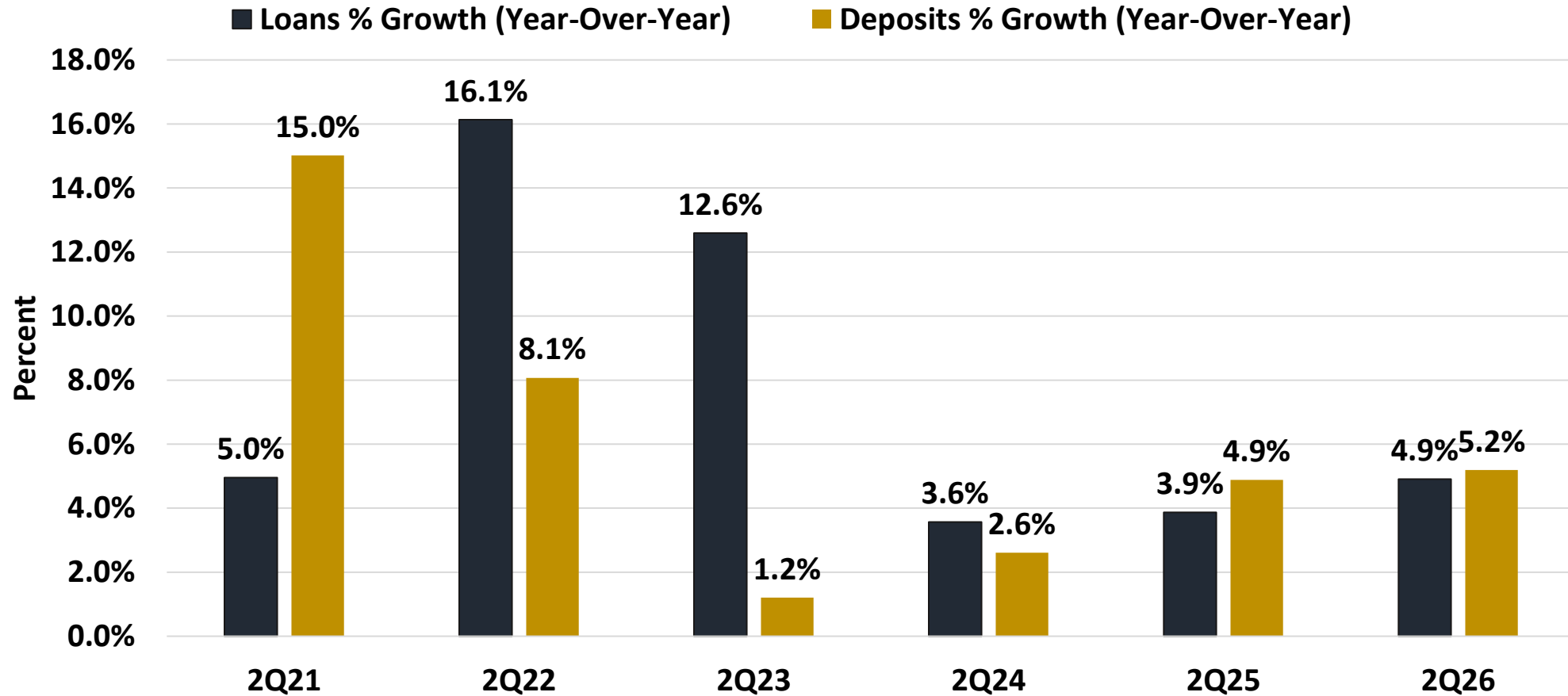


Asset Vs. Membership: % Growth Trend Data As of June 30, 2026

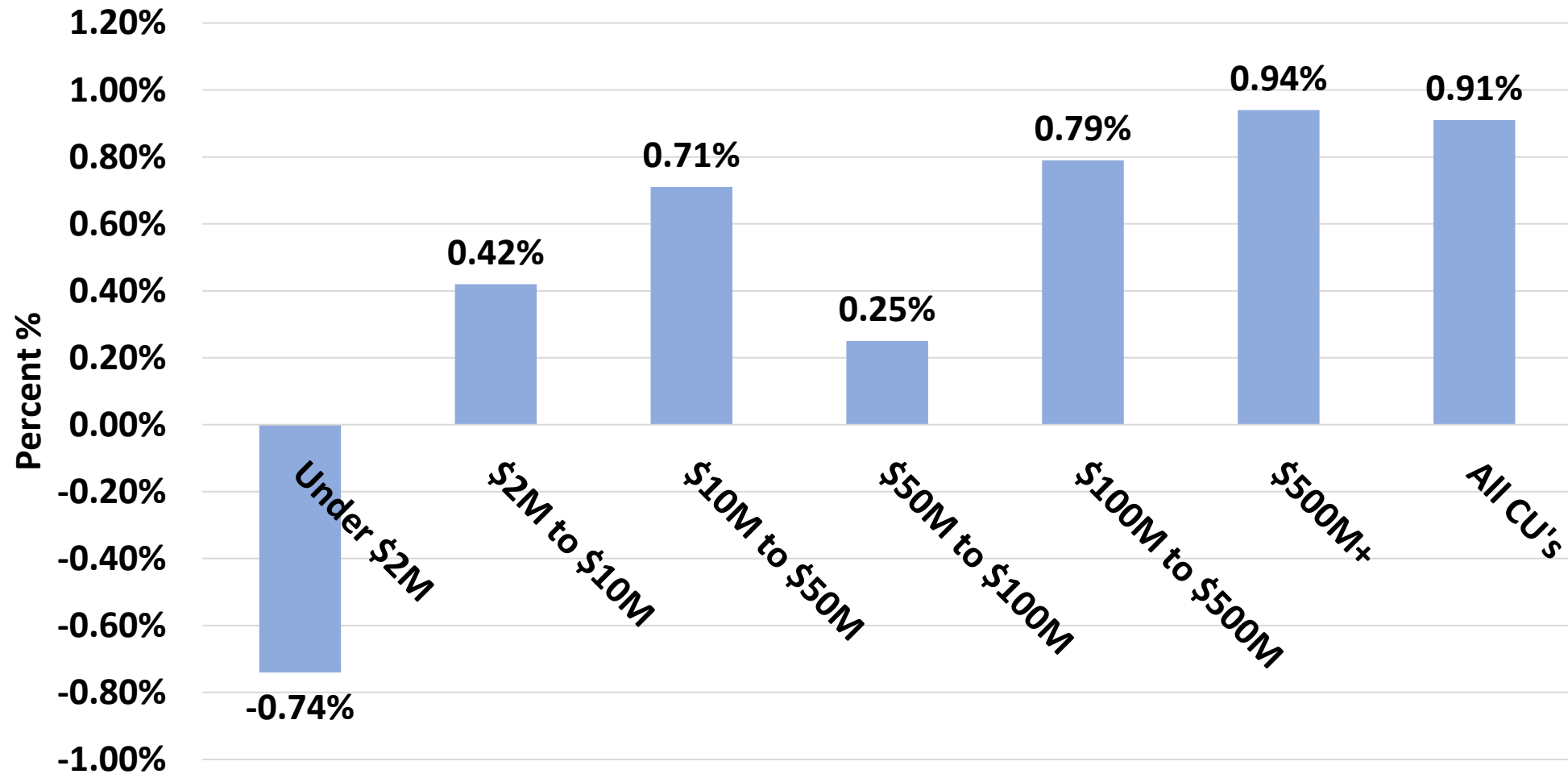


Loans Vs. Deposits: % Growth Trend

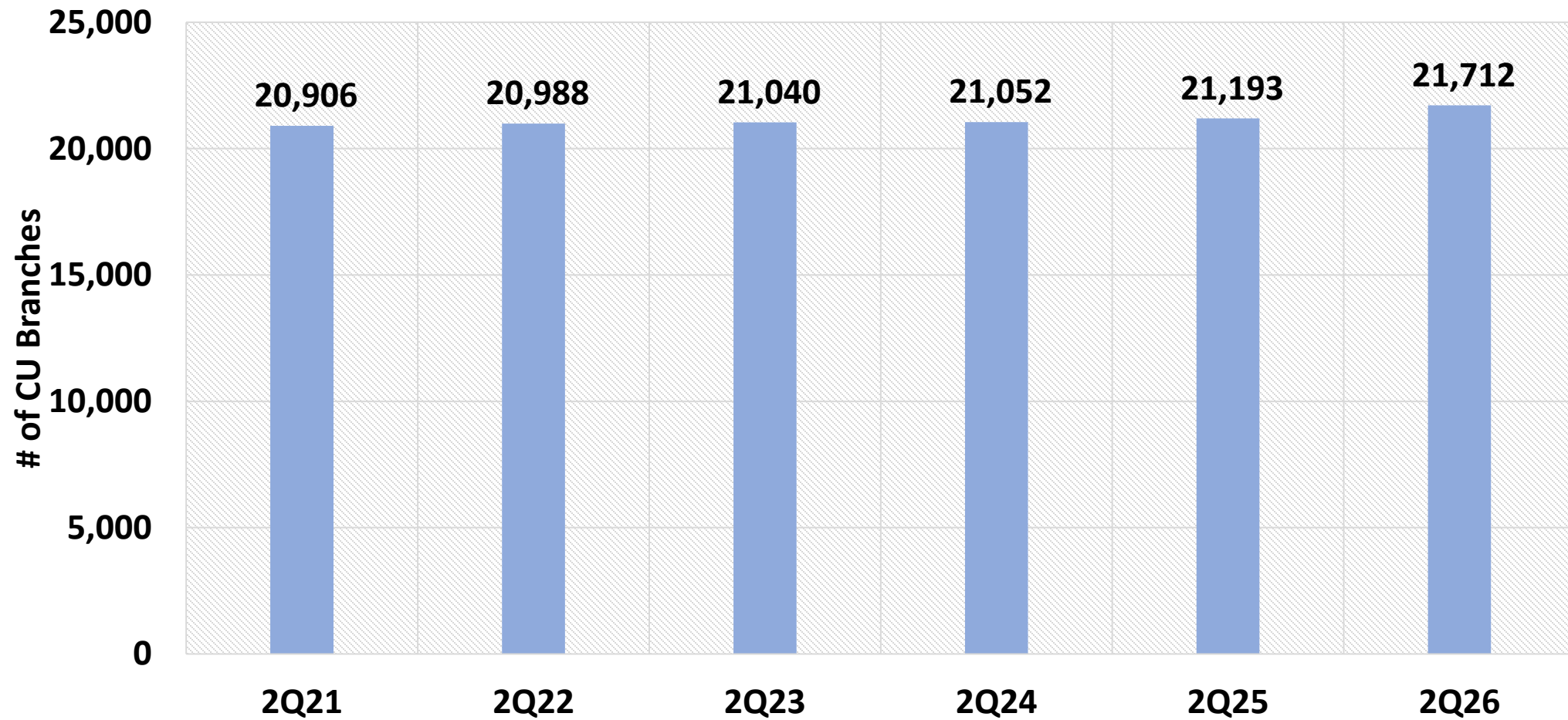
Data As of June 30, 2026



ROA (Annualized) for Asset-Class Peer Groups Data As of June 30, 2026



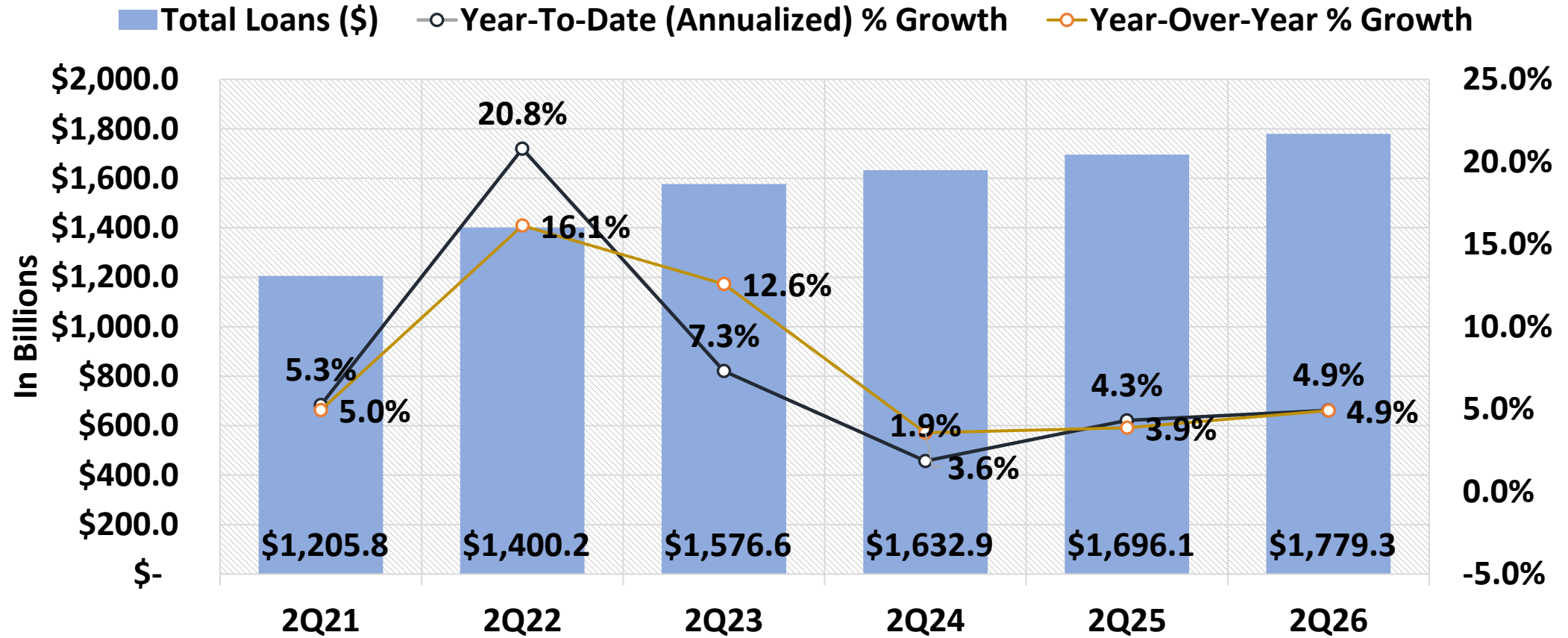
of Credit Union Branch Offices Data As of June 30, 2026



Lending

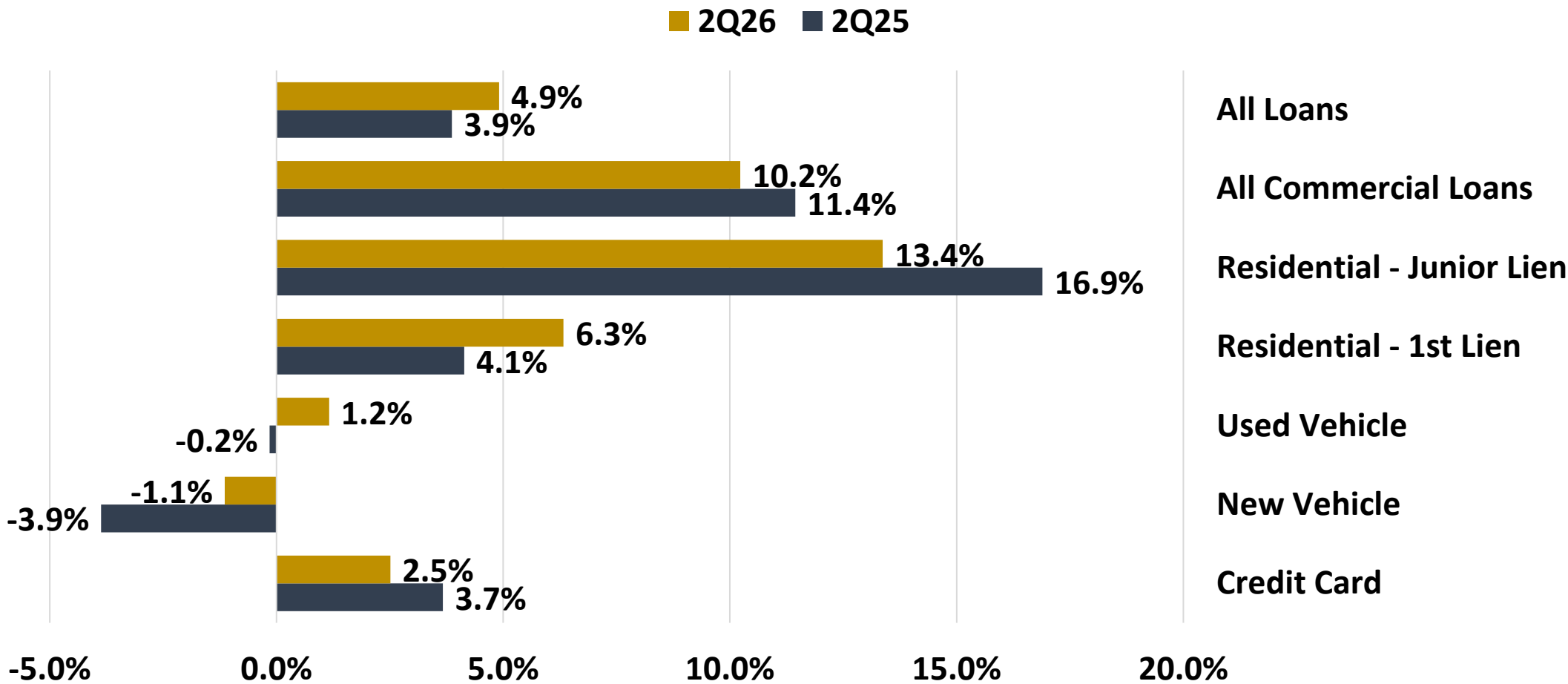
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend Data As of June 30, 2026

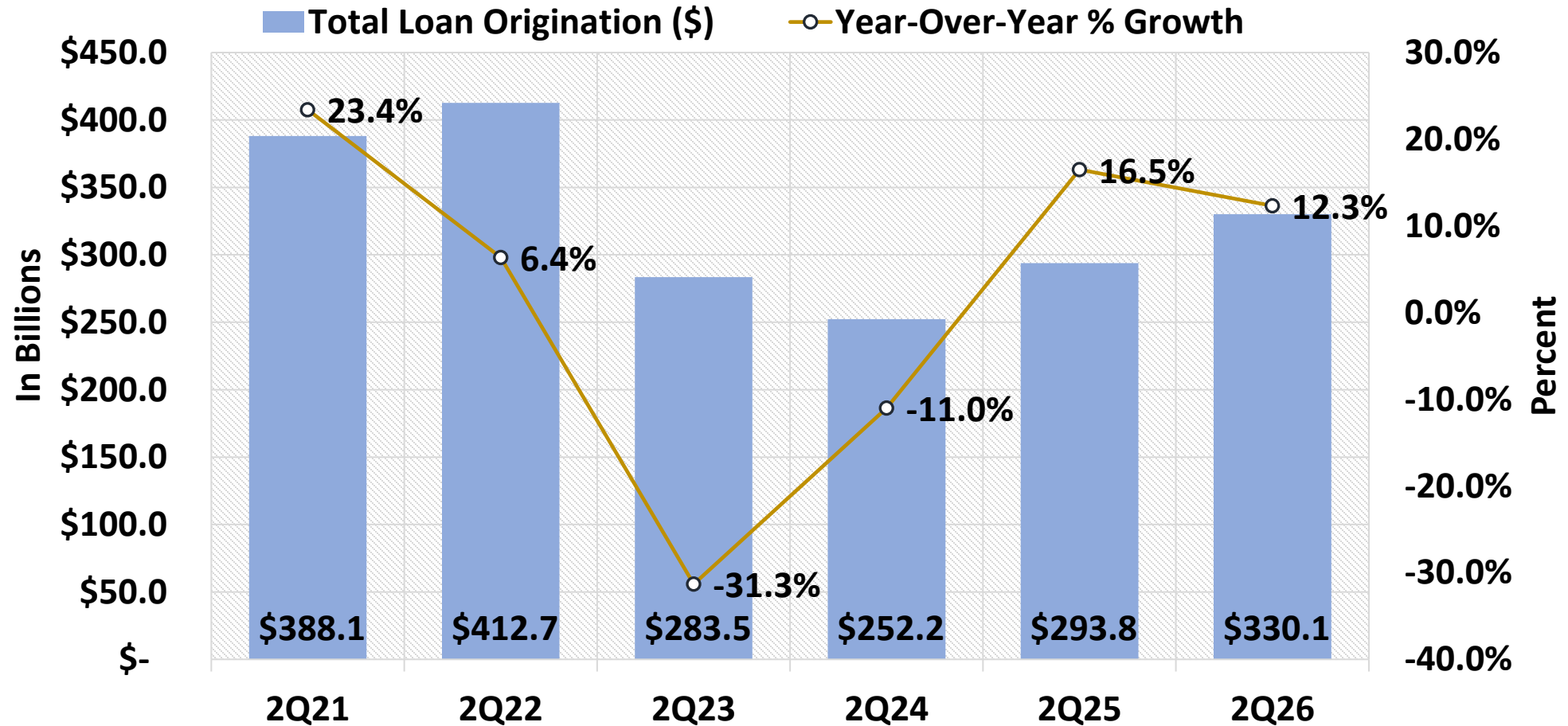


Loan Growth By Type: Year-Over-Year % Growth

Data As of June 30, 2026

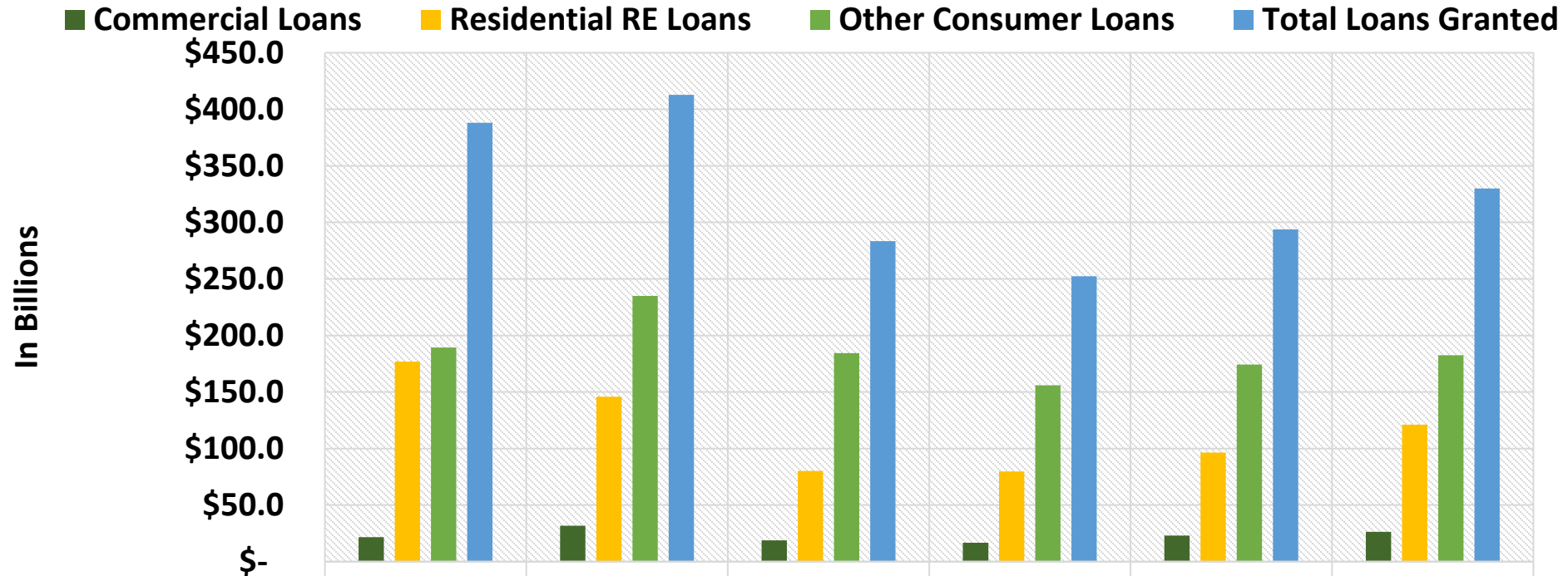


Loan Origination Trend (Year-To-Date) Data As of June 30, 2026



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

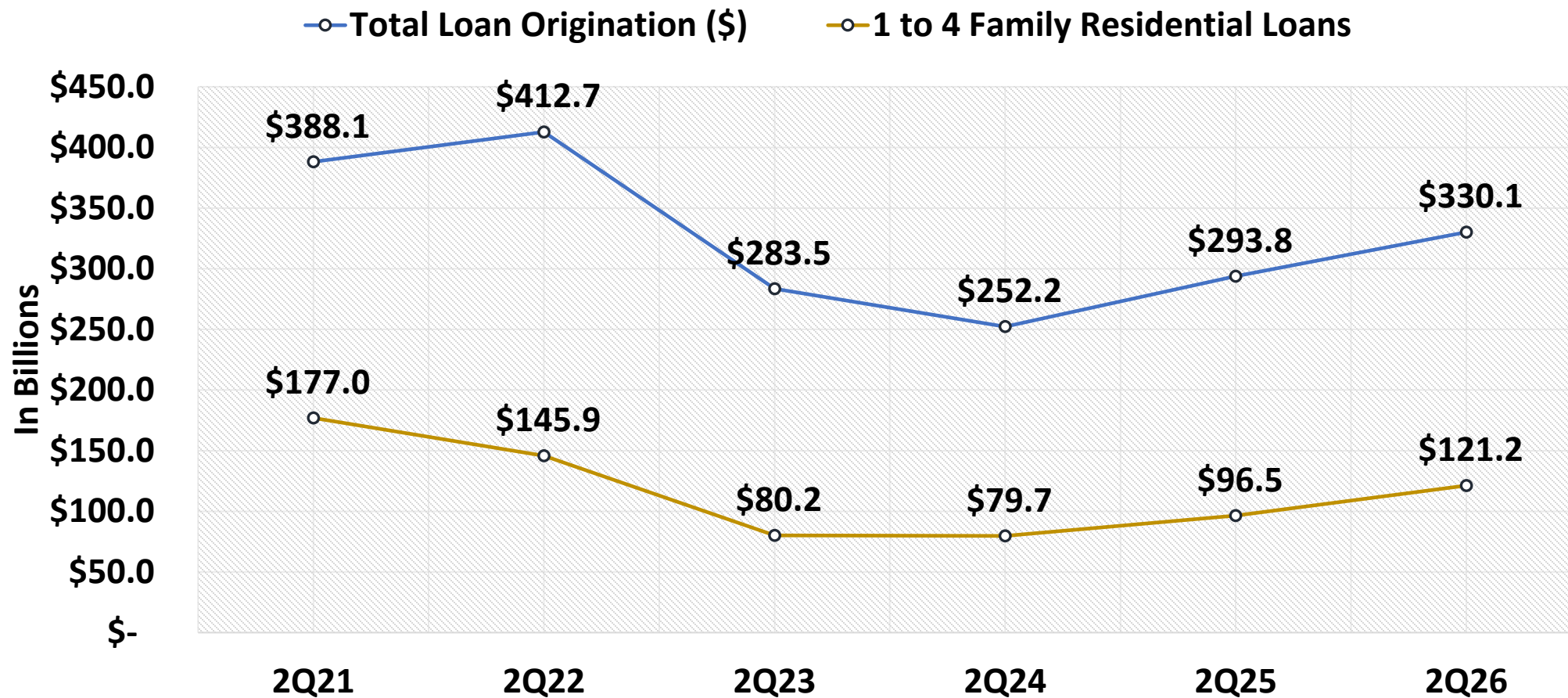
Data As of June 30, 2026



Commercial Loans	2Q21	2Q22	2Q23	2Q24	2Q25	2Q26
Residential RE Loans	\$21.7	\$31.9	\$18.9	\$16.6	\$23.1	\$26.4
Other Consumer Loans	\$177.0	\$145.9	\$80.2	\$79.7	\$96.5	\$121.2
Total Loans Granted	\$189.4	\$235.0	\$184.3	\$155.9	\$174.2	\$182.5
	\$388.1	\$412.7	\$283.5	\$252.2	\$293.8	\$330.1

Loans Granted: All Loans vs. Real Estate Loans

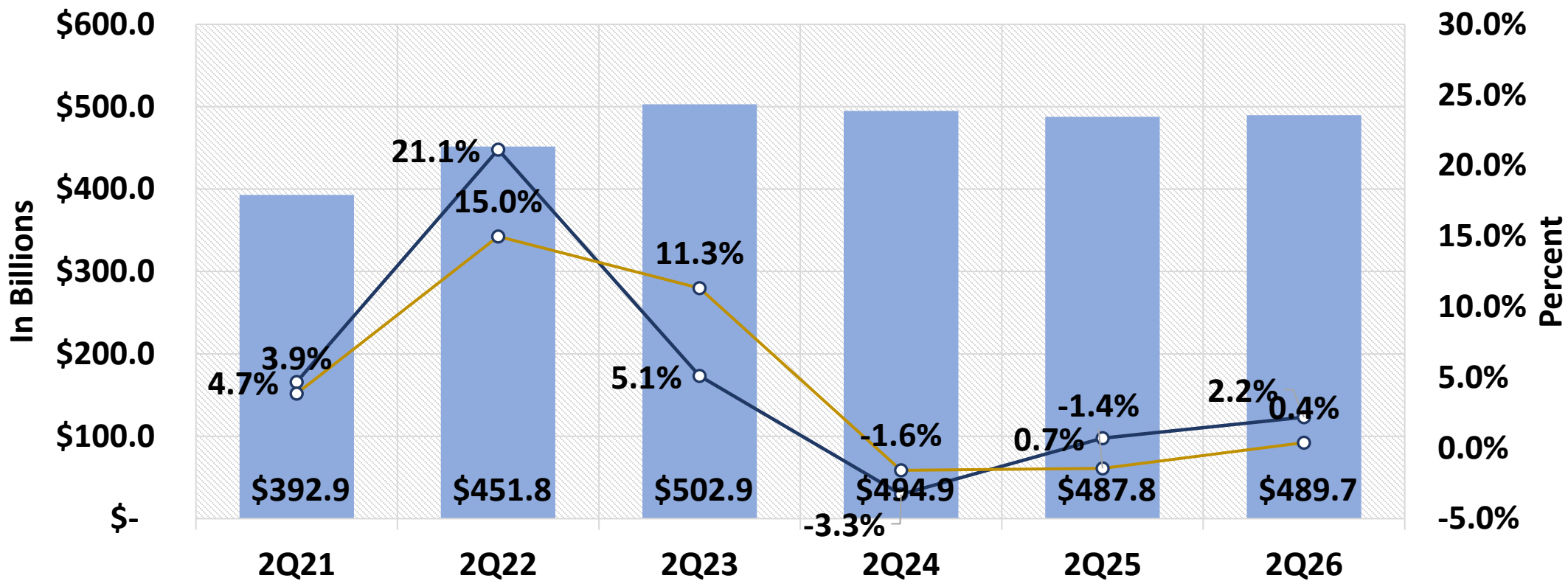
Data As of June 30, 2026



Auto Loan Growth Trend

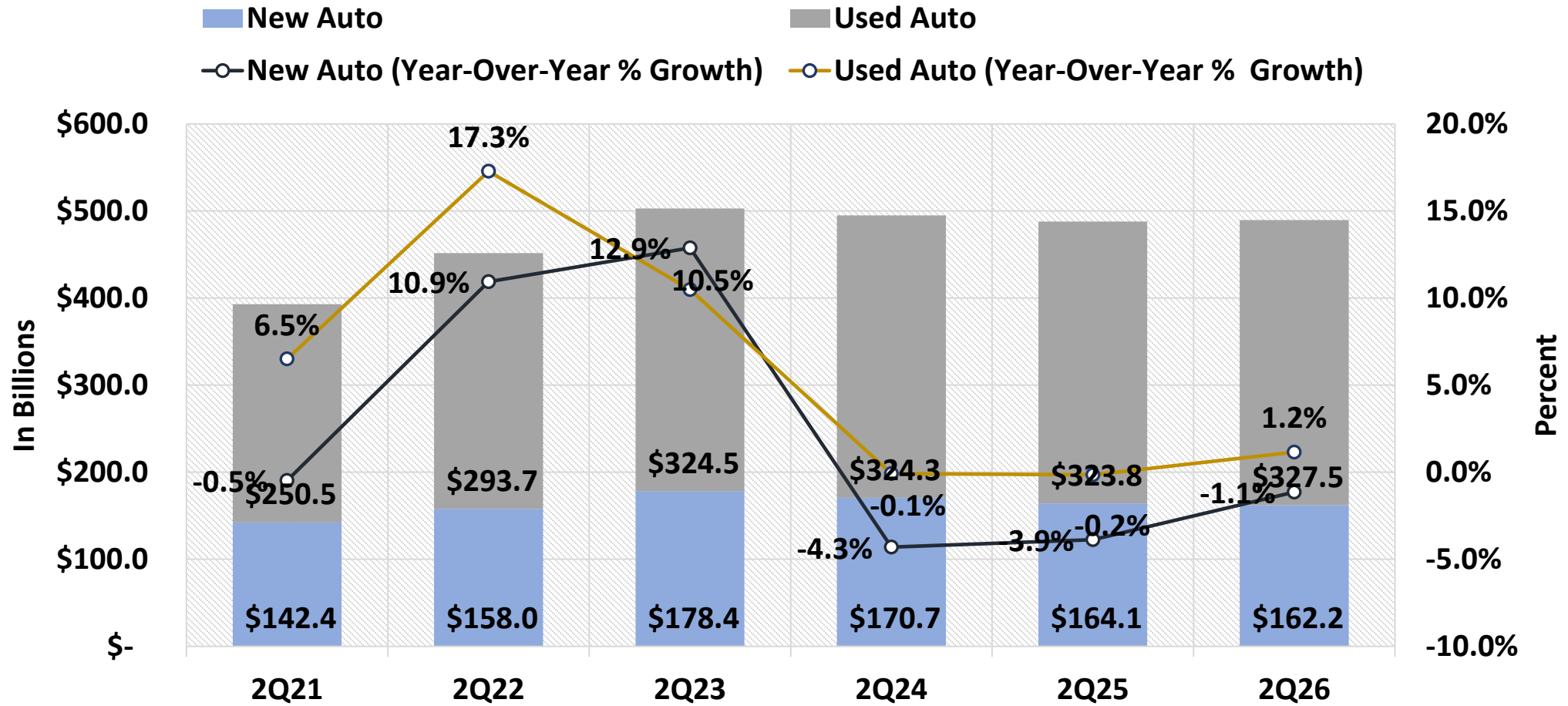
Data As of June 30, 2026

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

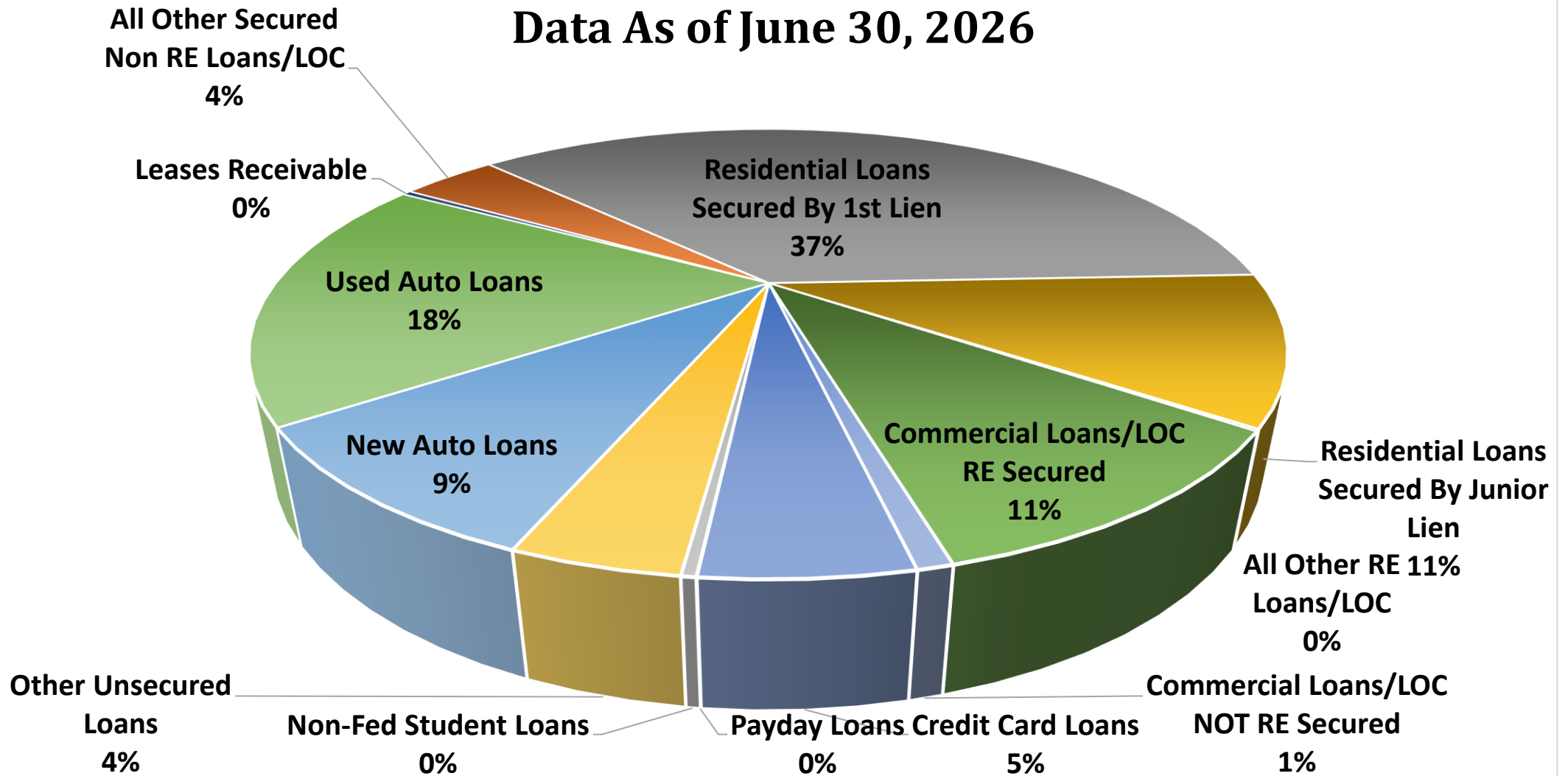


New Vs. Used Auto Loan Growth Trend

Data As of June 30, 2026

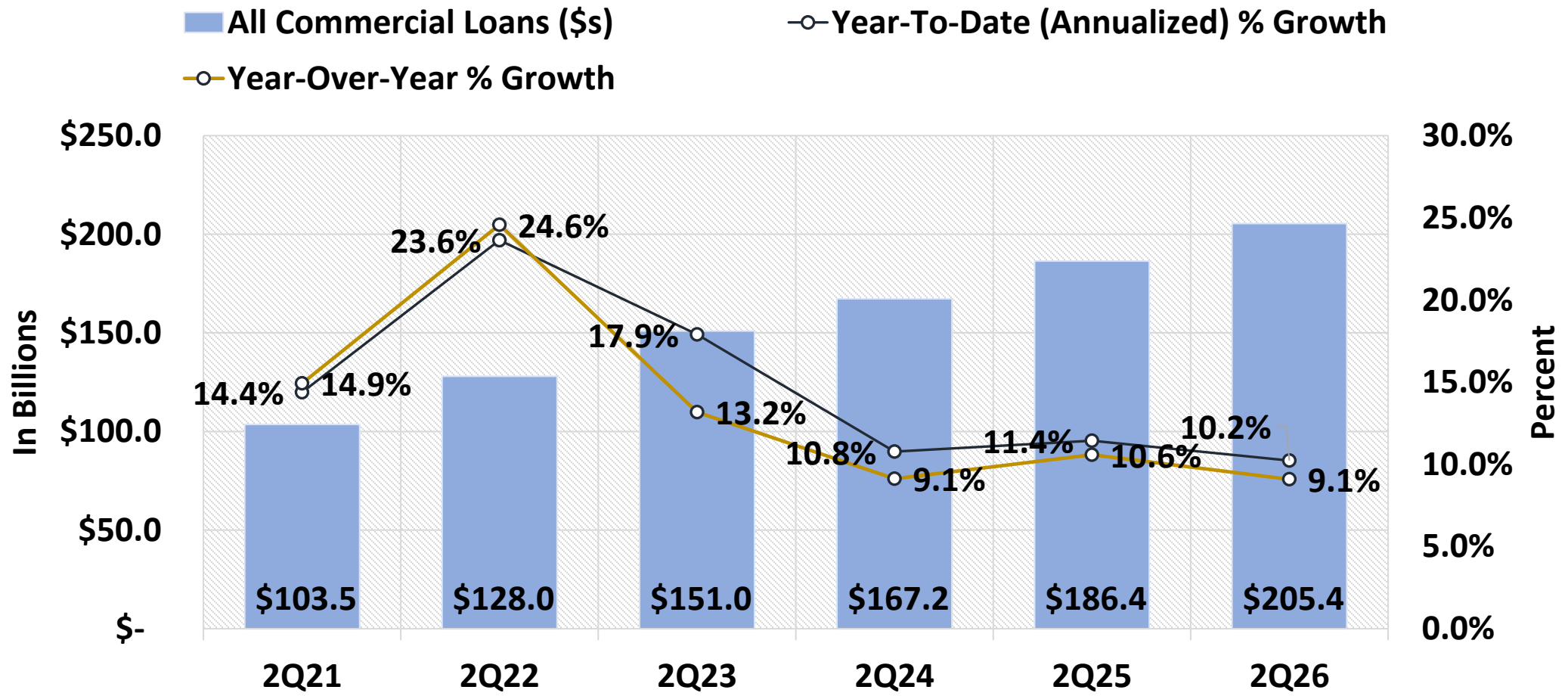


Loan Portfolio Composition As of Data As of June 30, 2026



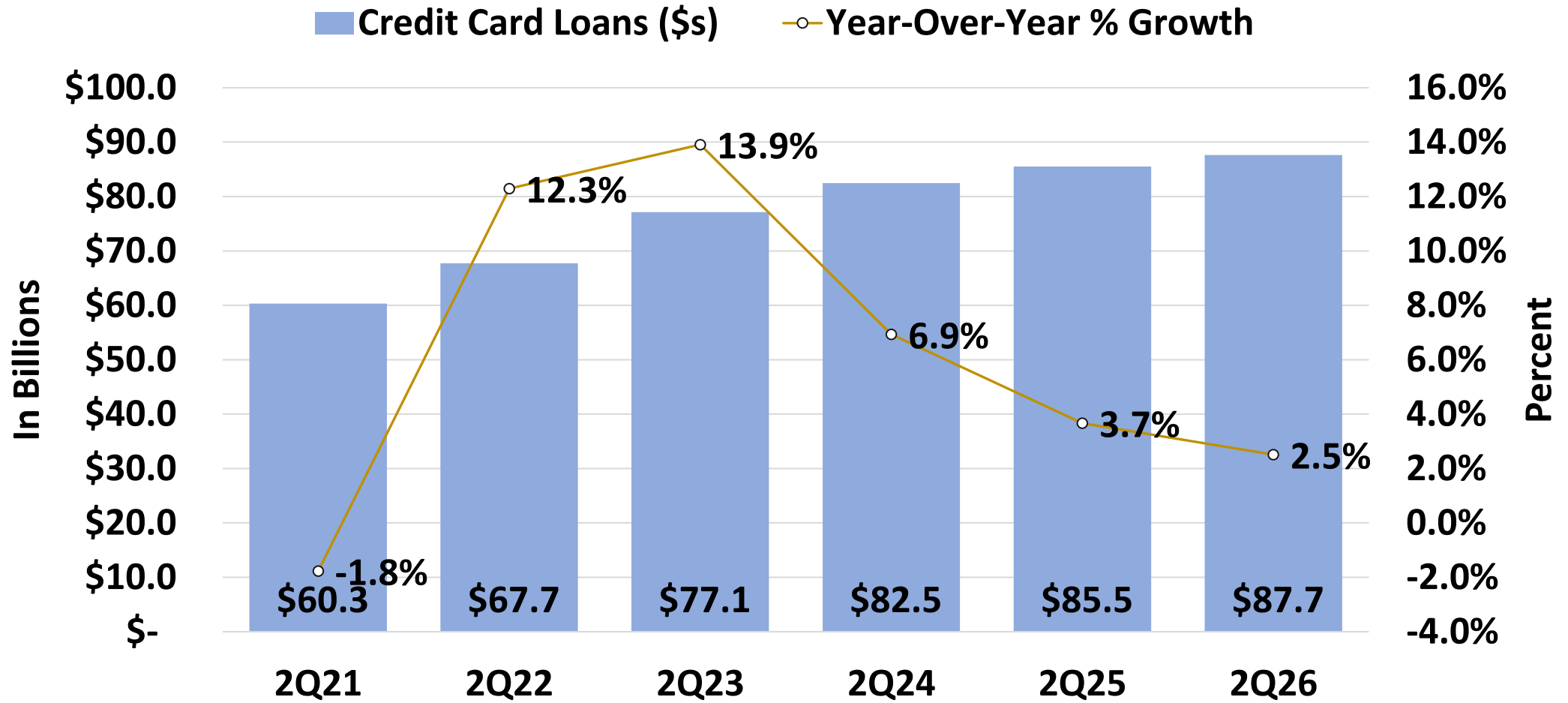
All Commerical Loan Growth Trend

Data As of June 30, 2026

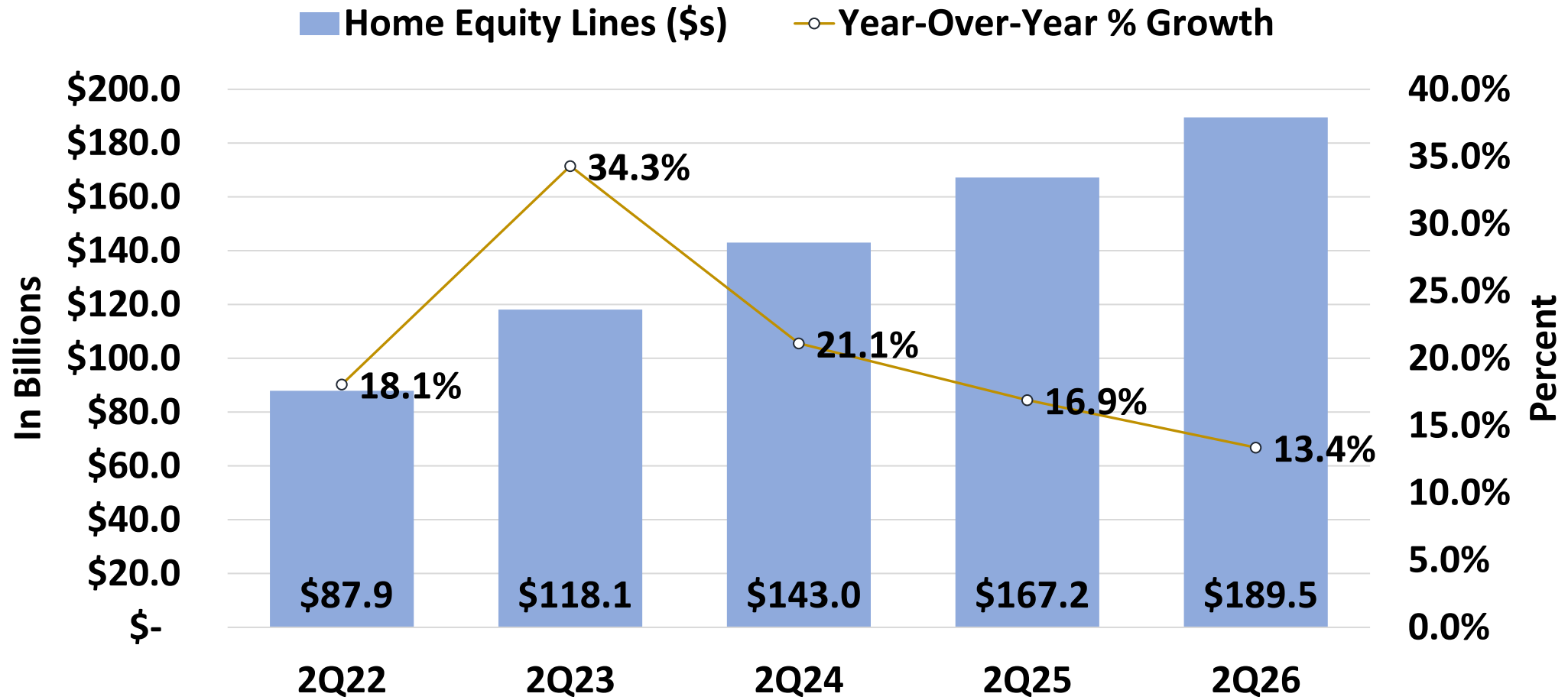


Credit Card Loan Growth Trend

Data As of June 30, 2026

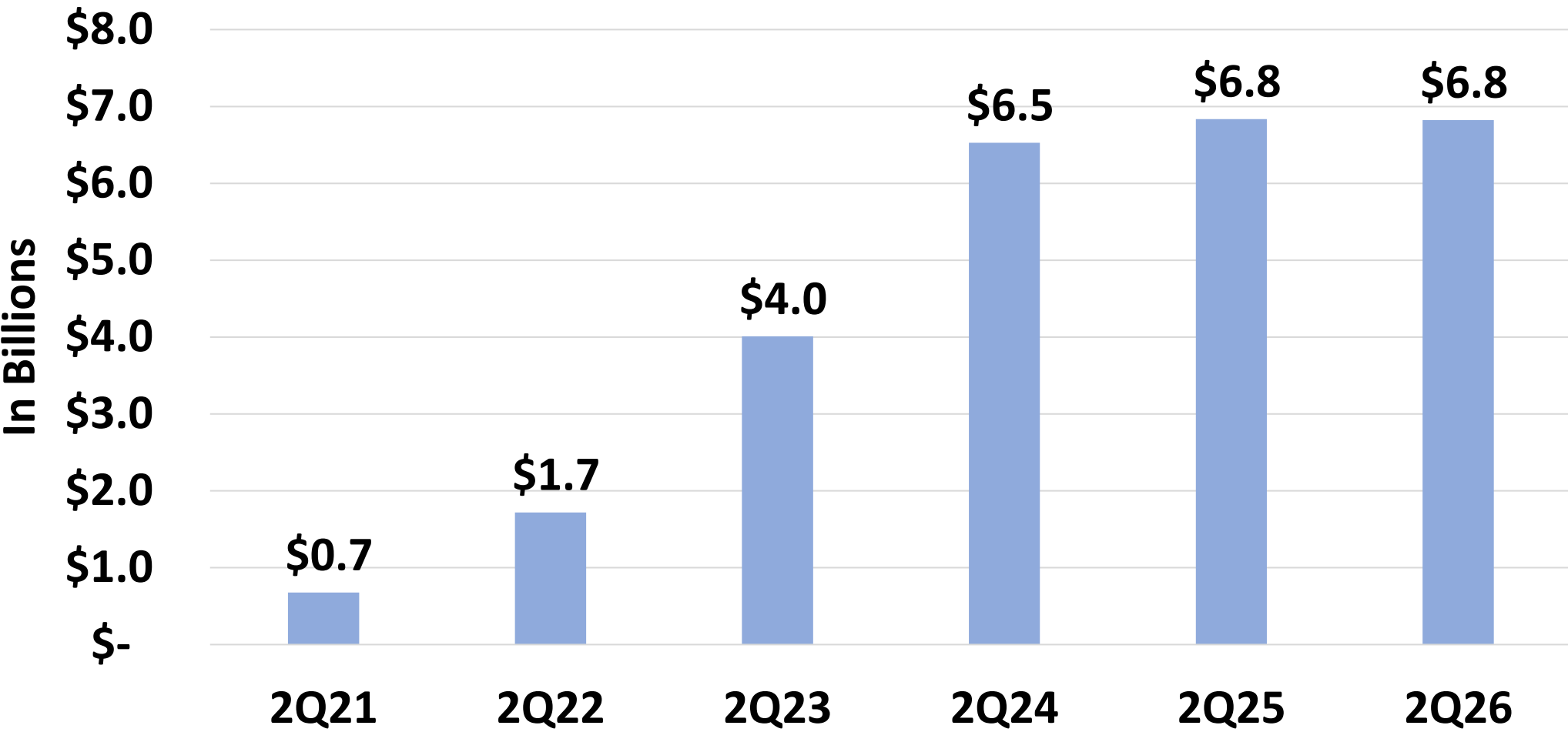


Home Equity Lines (Loan) Growth Trend Data As of June 30, 2026



Provision for Loan Losses (\$) Trend

Data As of June 30, 2026

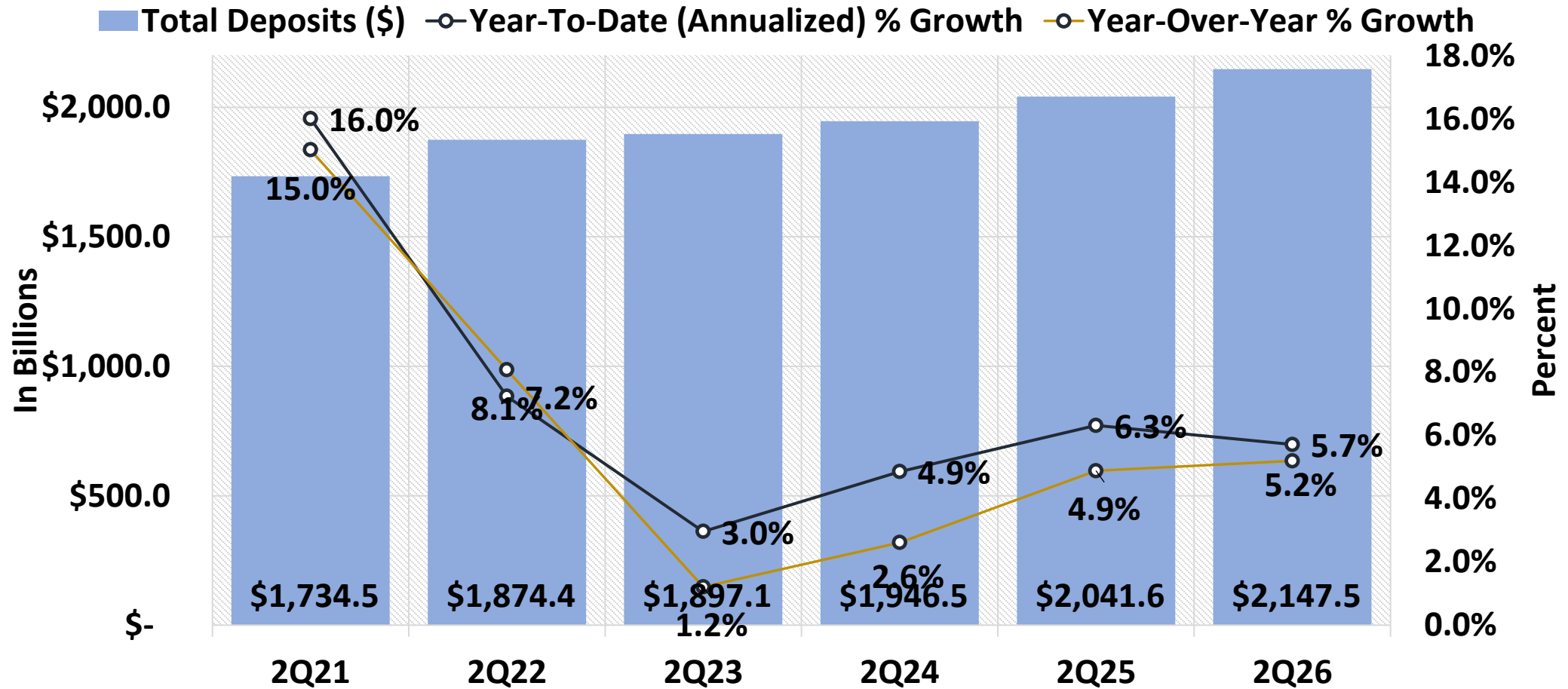


Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

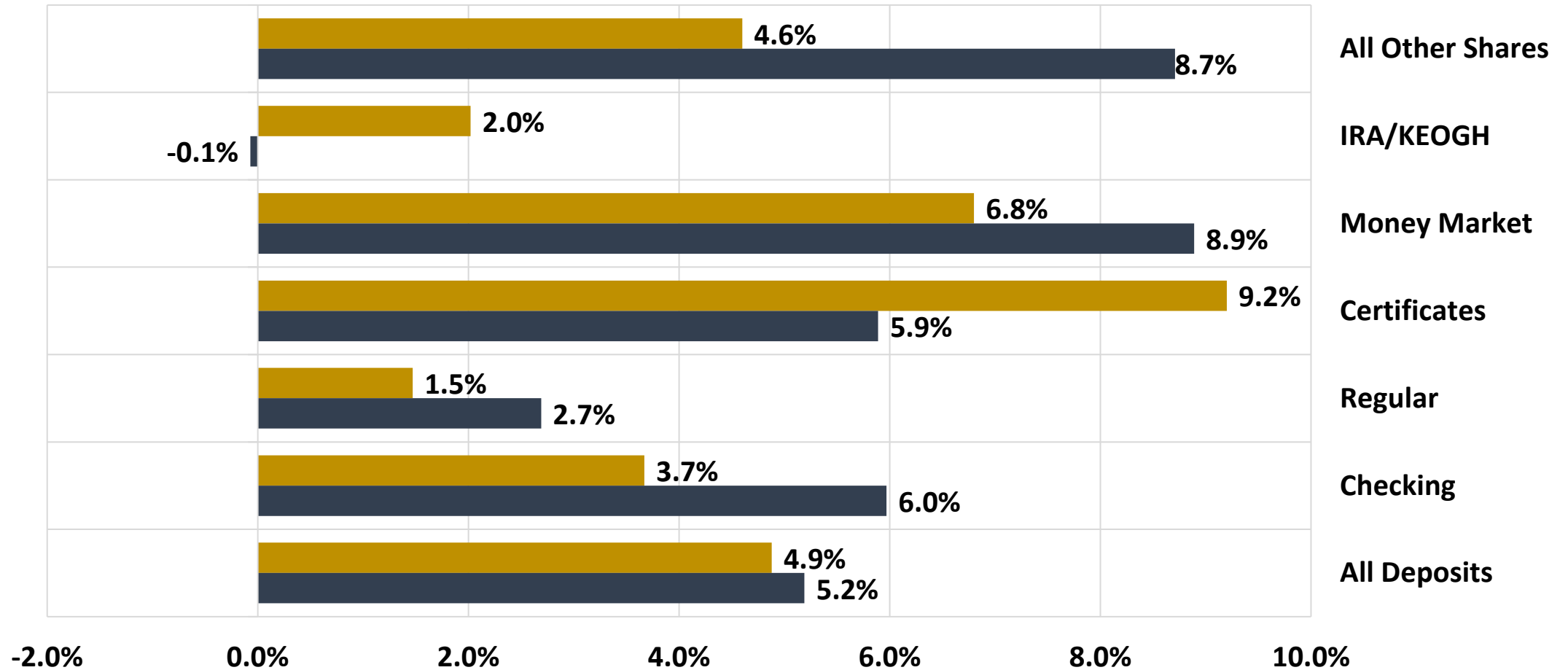
Deposit Growth Trend

Data As of June 30, 2026

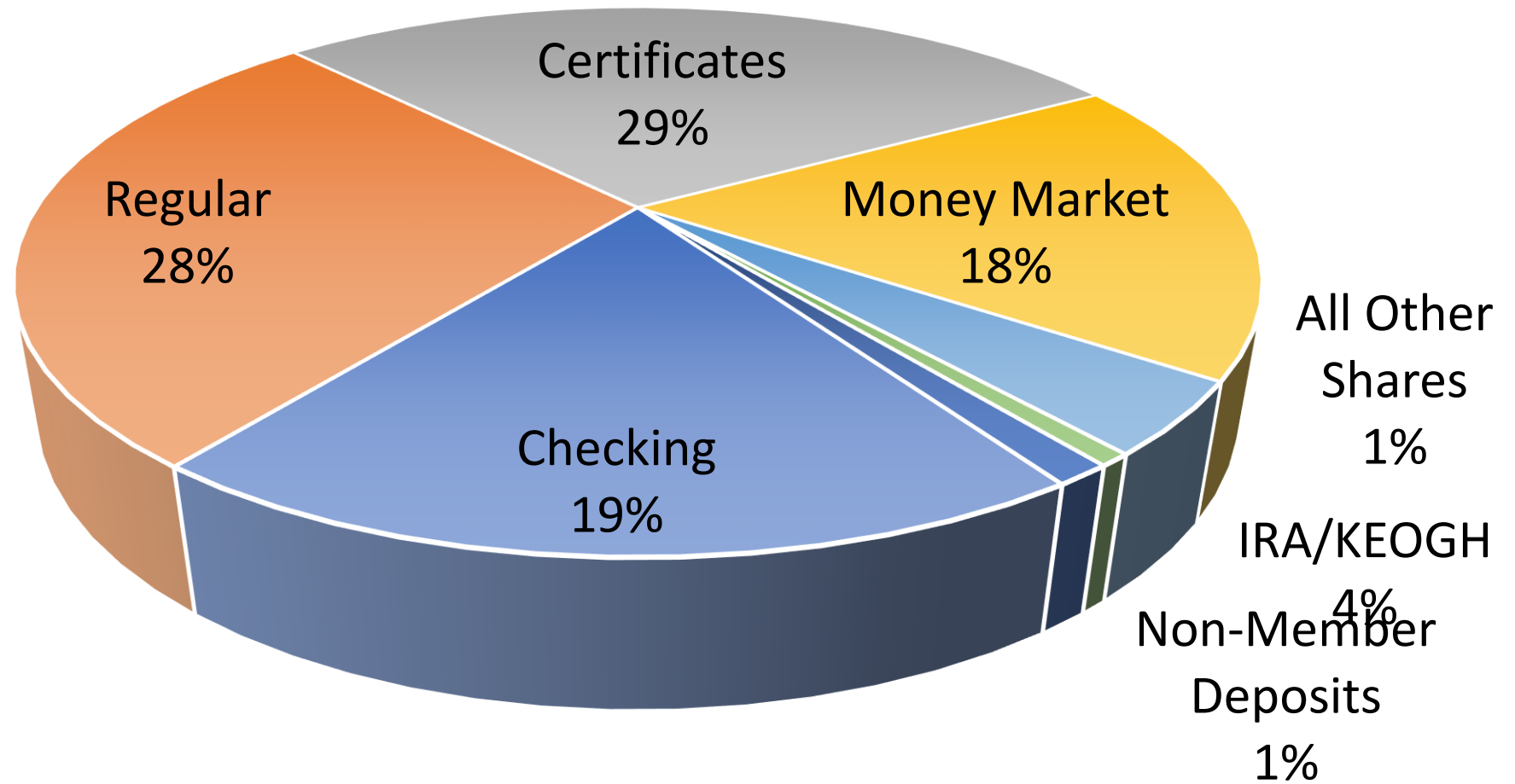


Deposit Growth By Type: Year-Over-Year % Growth Data As of June 30, 2026

■ 2Q25 ■ 2Q26



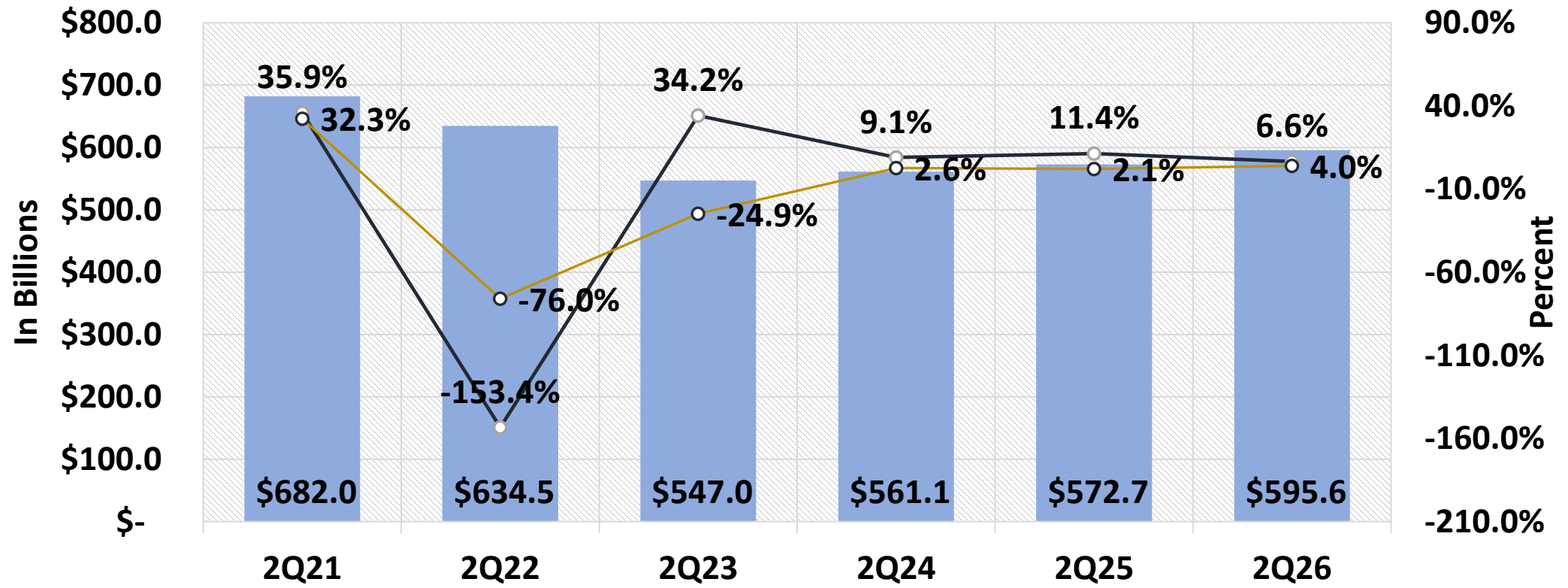
Deposit Portfolio Composition Data As of June 30, 2026



Total Investments - Growth Trend

Data As of June 30, 2026

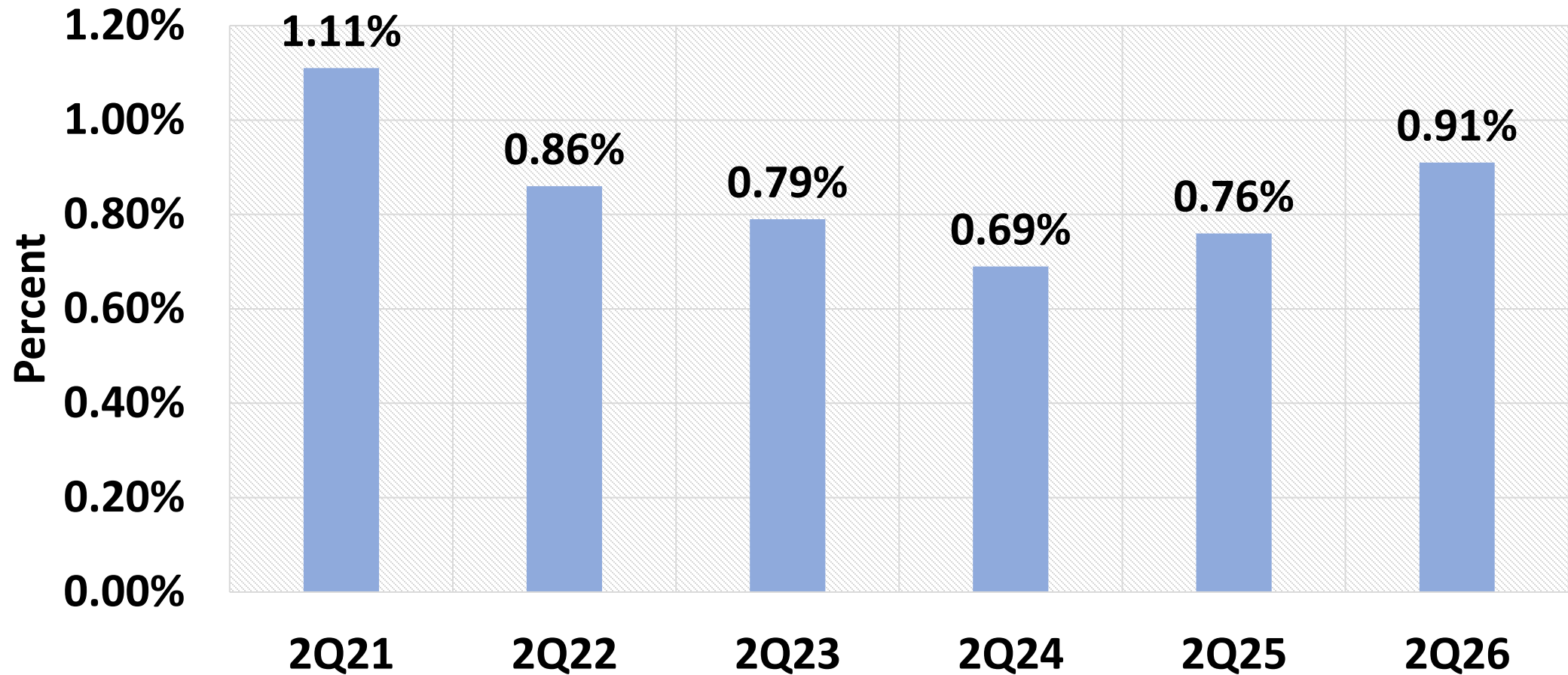
■ Total Investments ○ Year-To-Date (Annualized) % Growth ○ Year-Over-Year % Growth



Key Financial Ratios

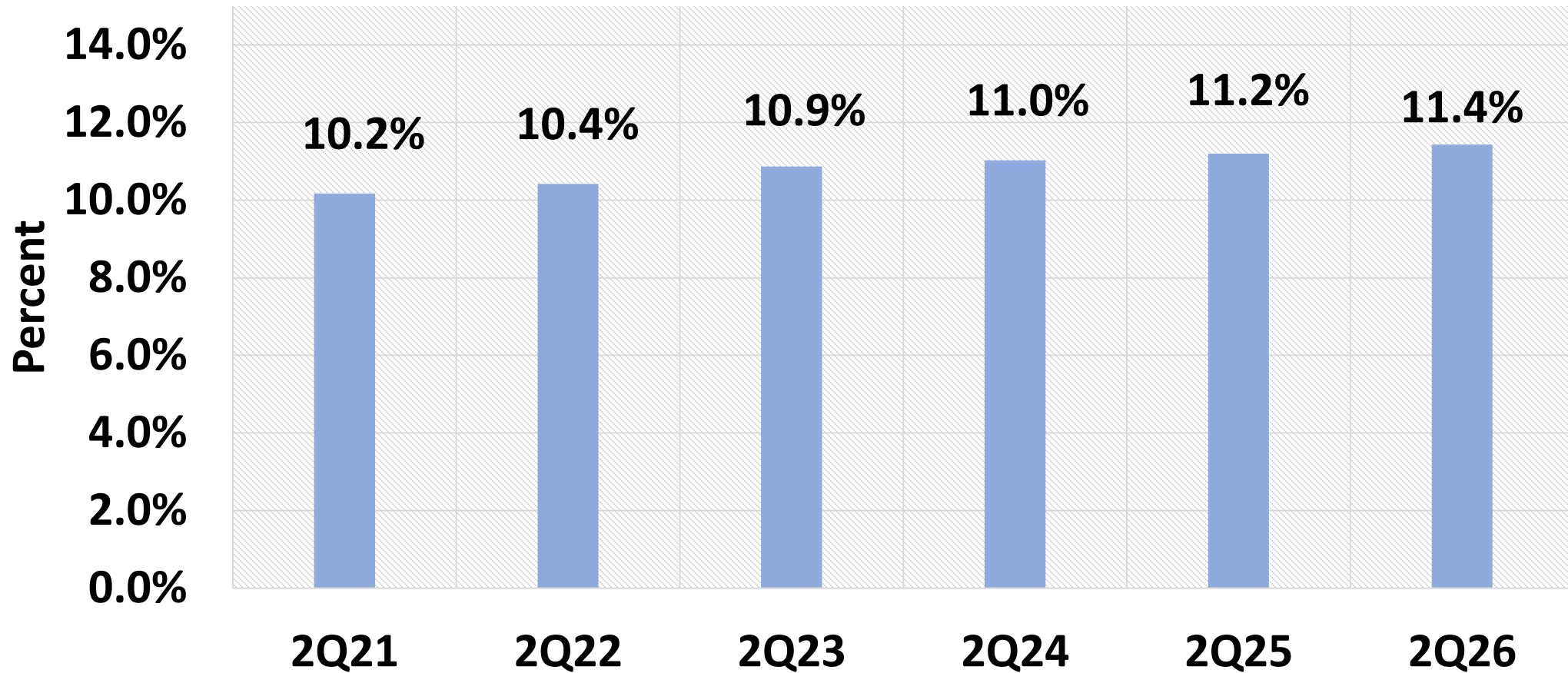
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Return On Assets (ROA %) Trend Data As of June 30, 2026



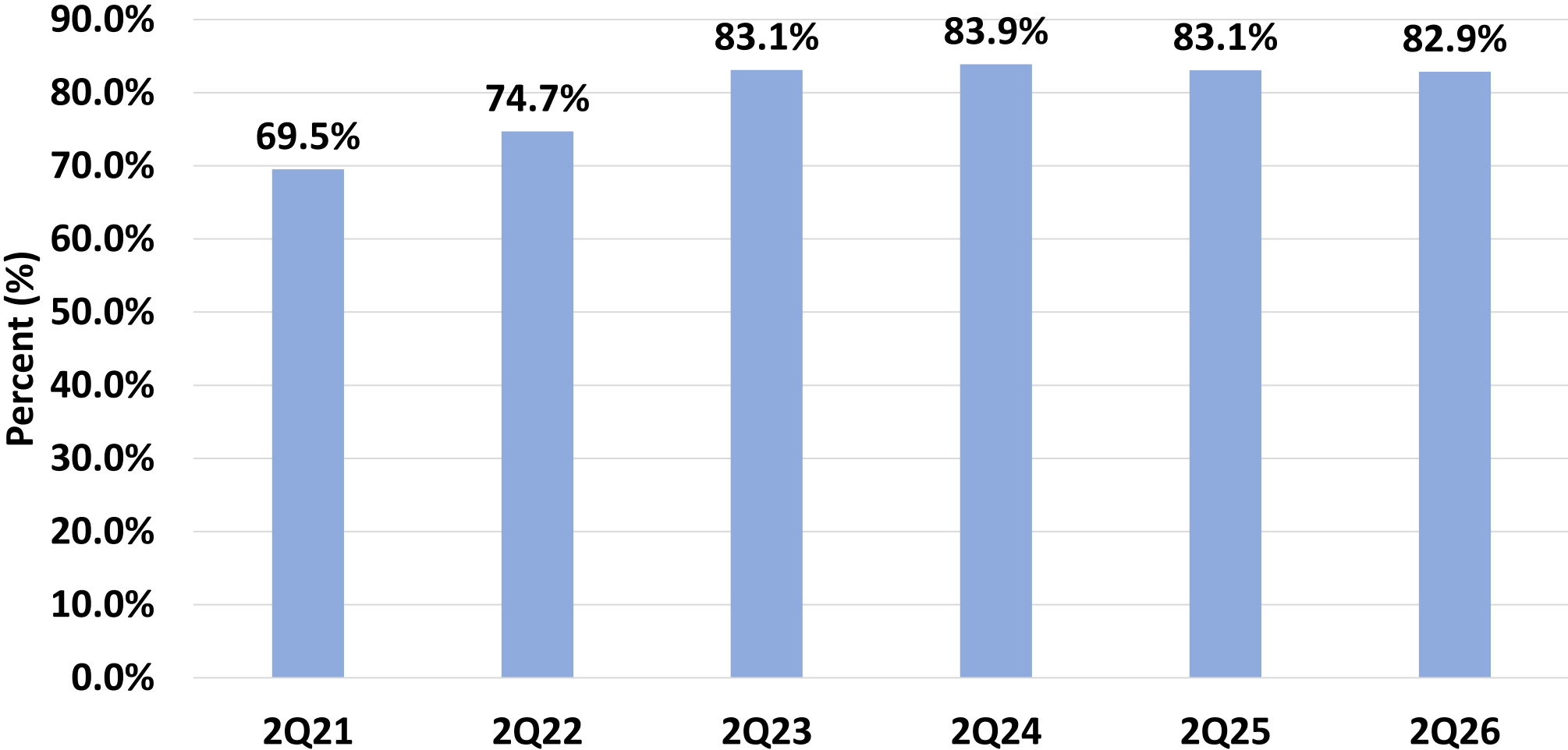
Net-Worth Capital Ratio Trend

Data As of June 30, 2026



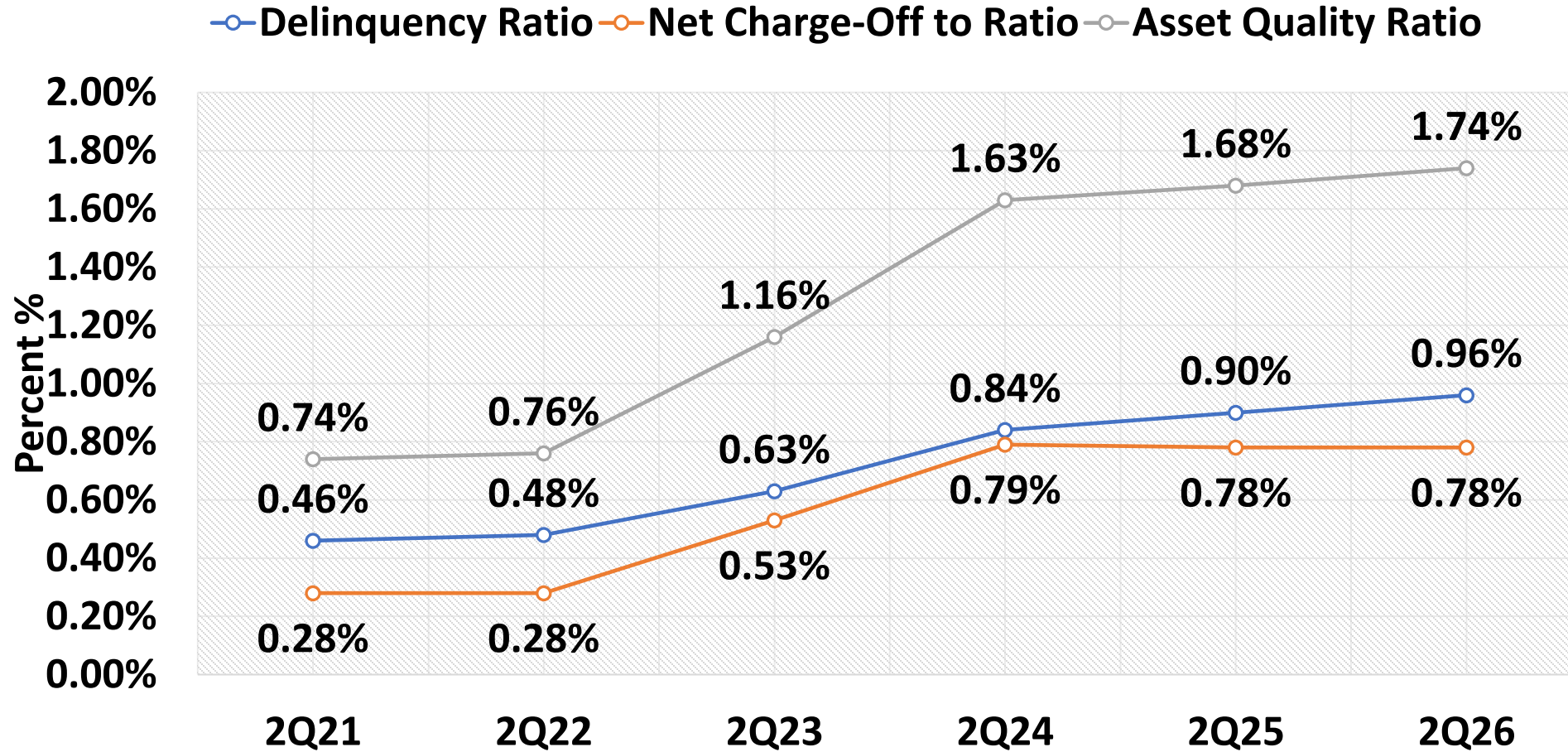
Loan-to-Deposit Ratio Trend (%)

Data As of June 30, 2026



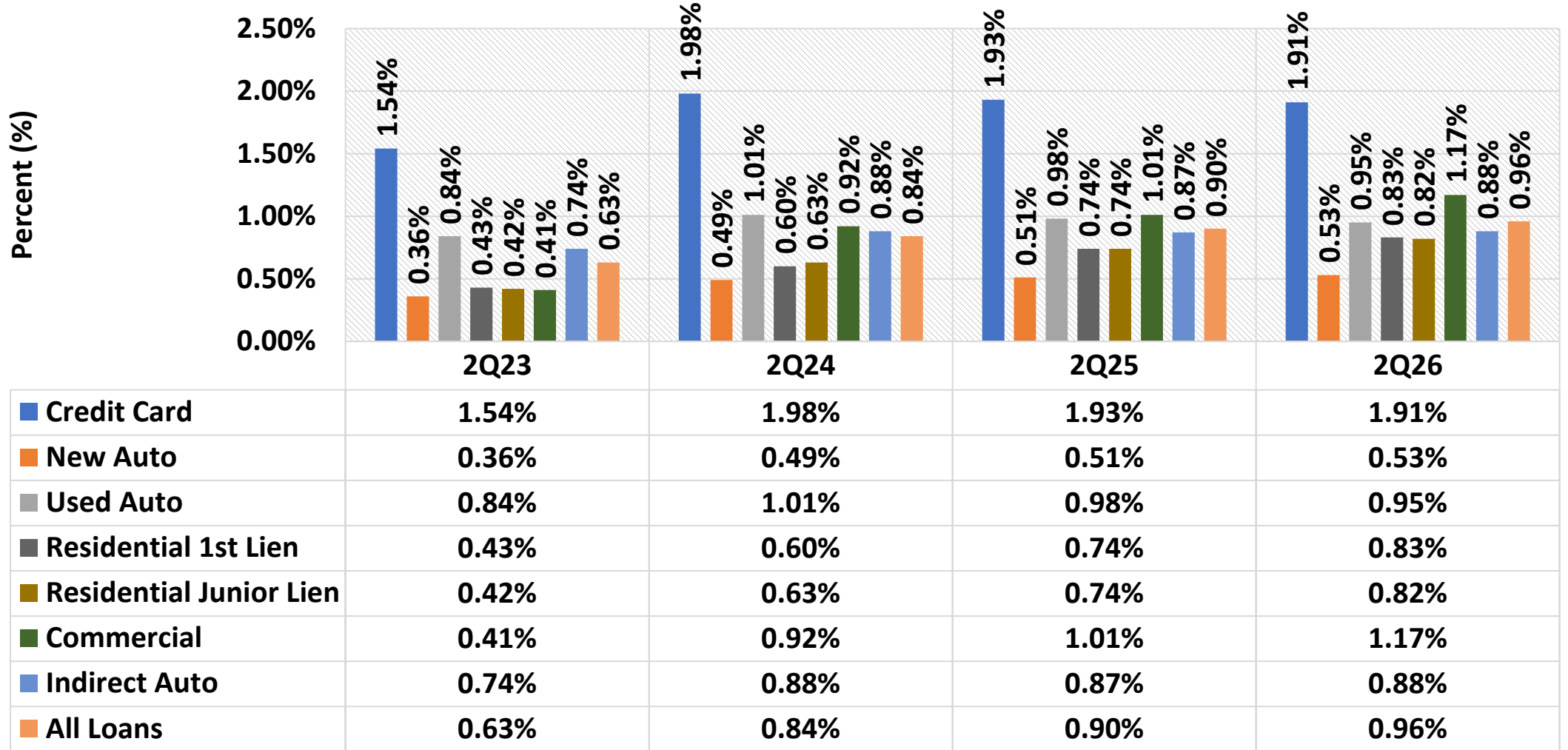
Asset Quality Ratios (%)

Data As of June 30, 2026

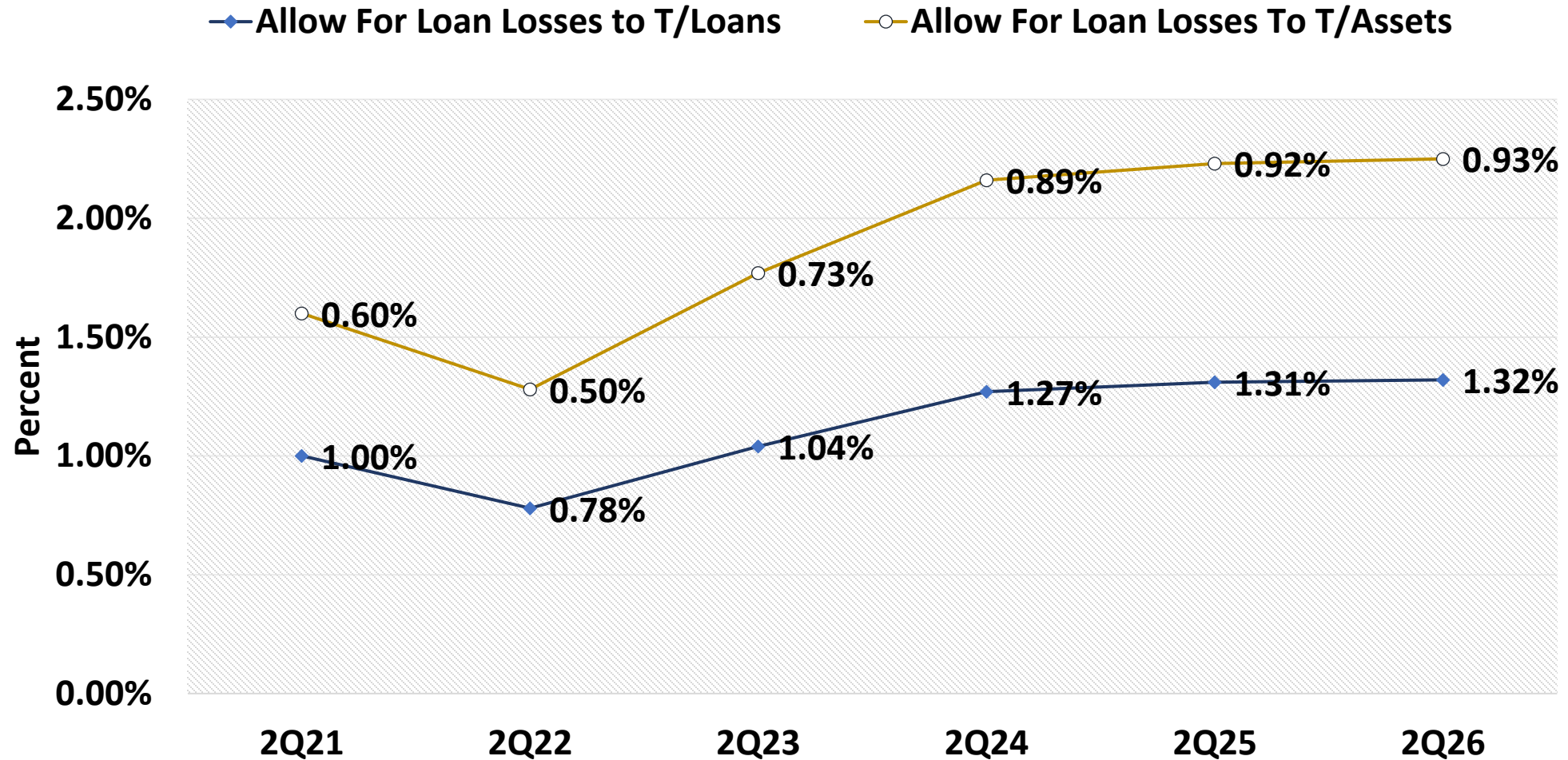


Loan Delinquency Ratio (%) Trend By Category

Data As of June 30, 2026



Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of June 30, 2026

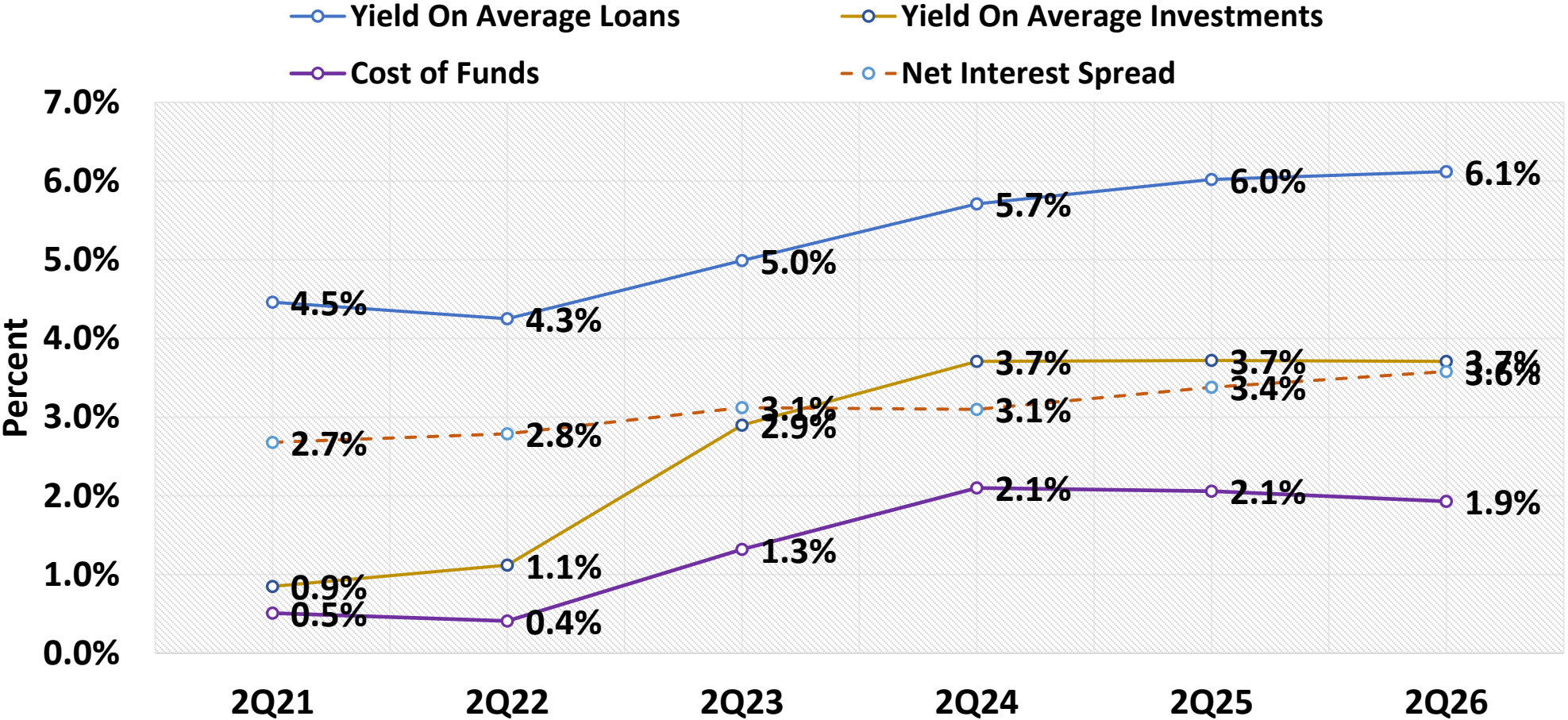


Loan Loss Reserves Per Delinquent Loan Dollar (\$)
Data As of June 30, 2026



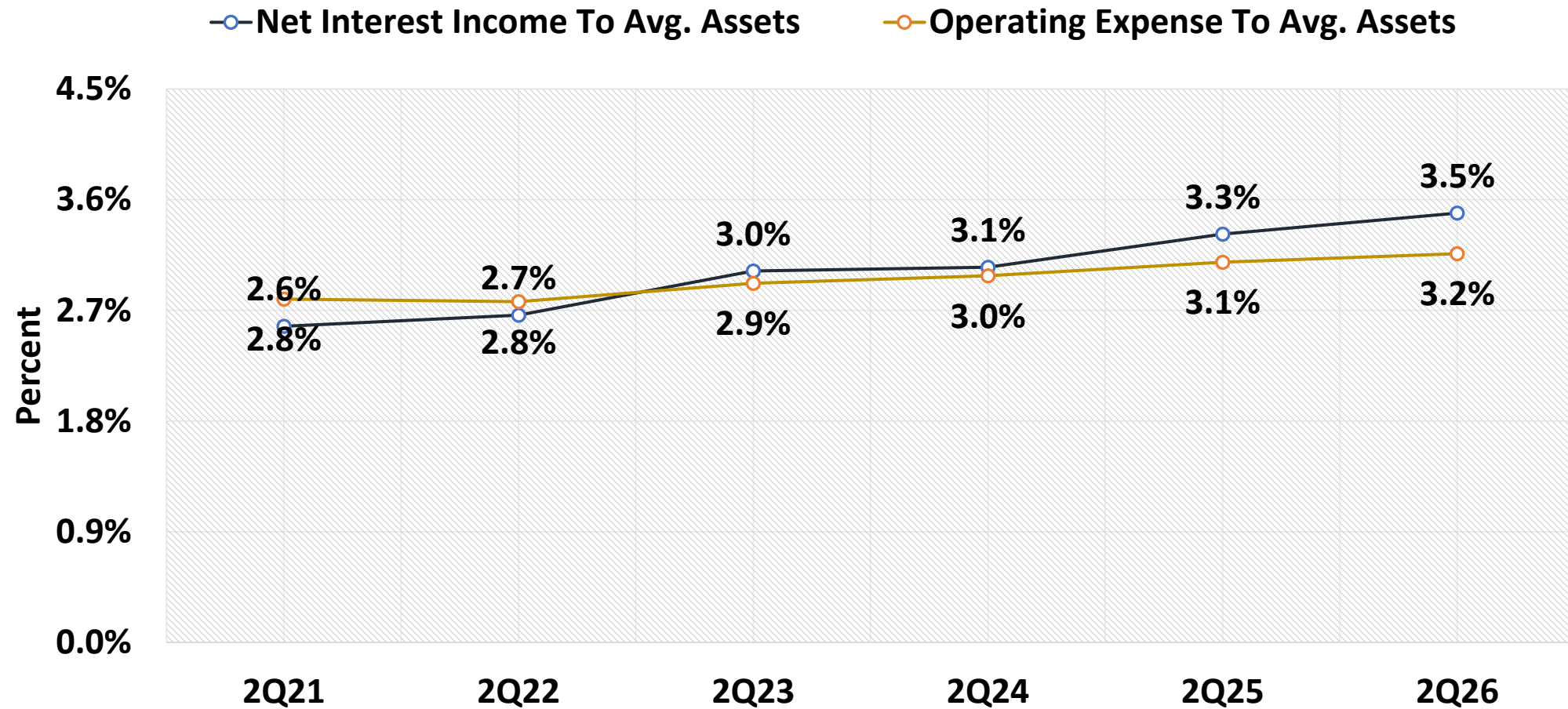
Yield Spread Trend Analysis

Data As of June 30, 2026

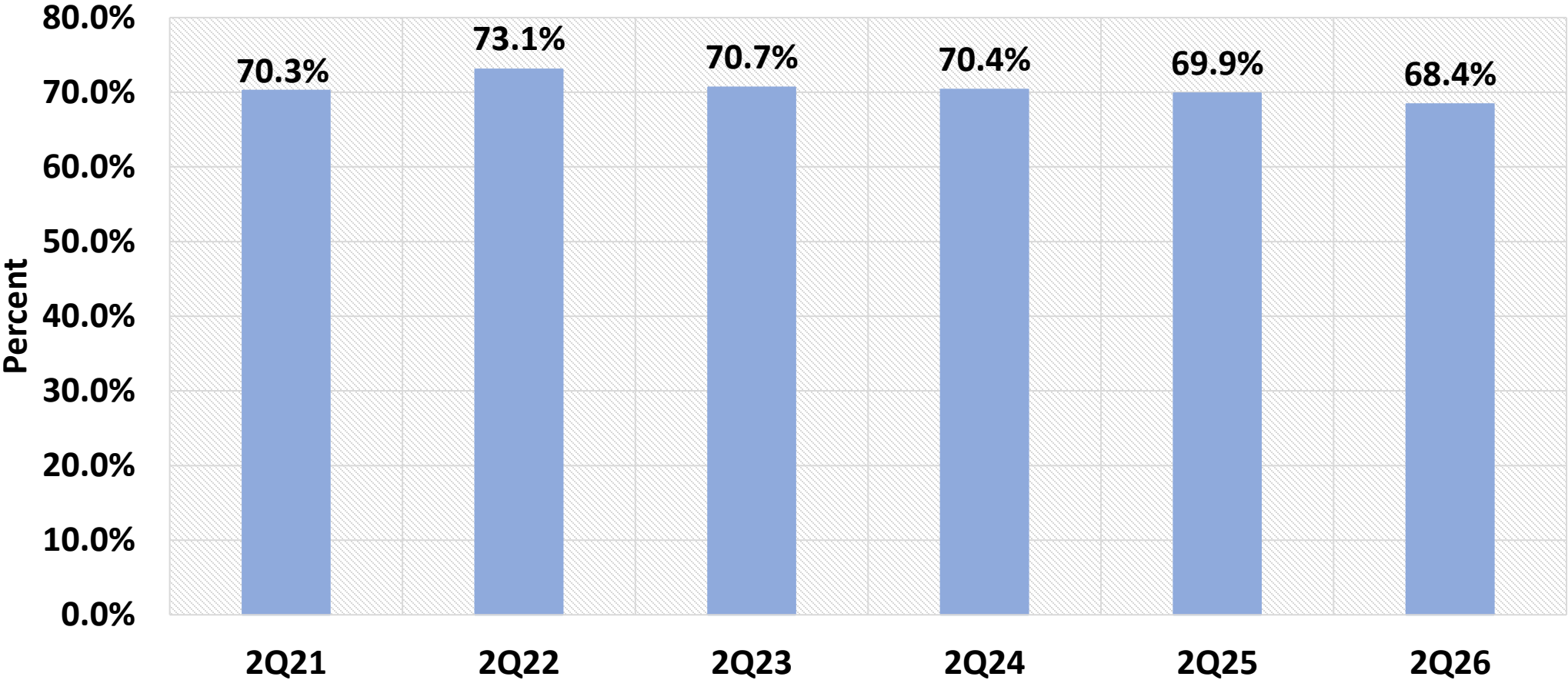


Net Interest Margin Vs. Operating Expense Ratio

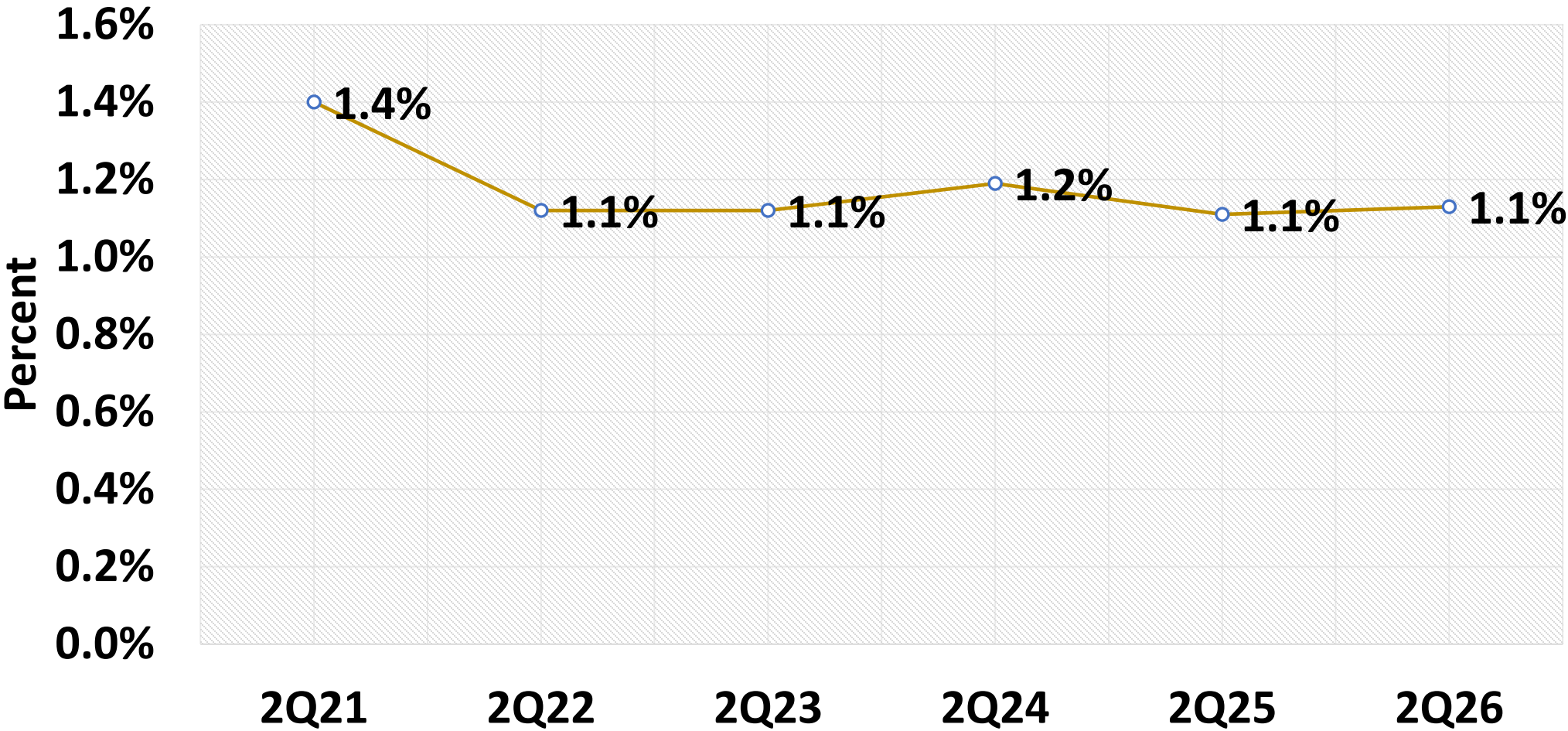
Data As of June 30, 2026



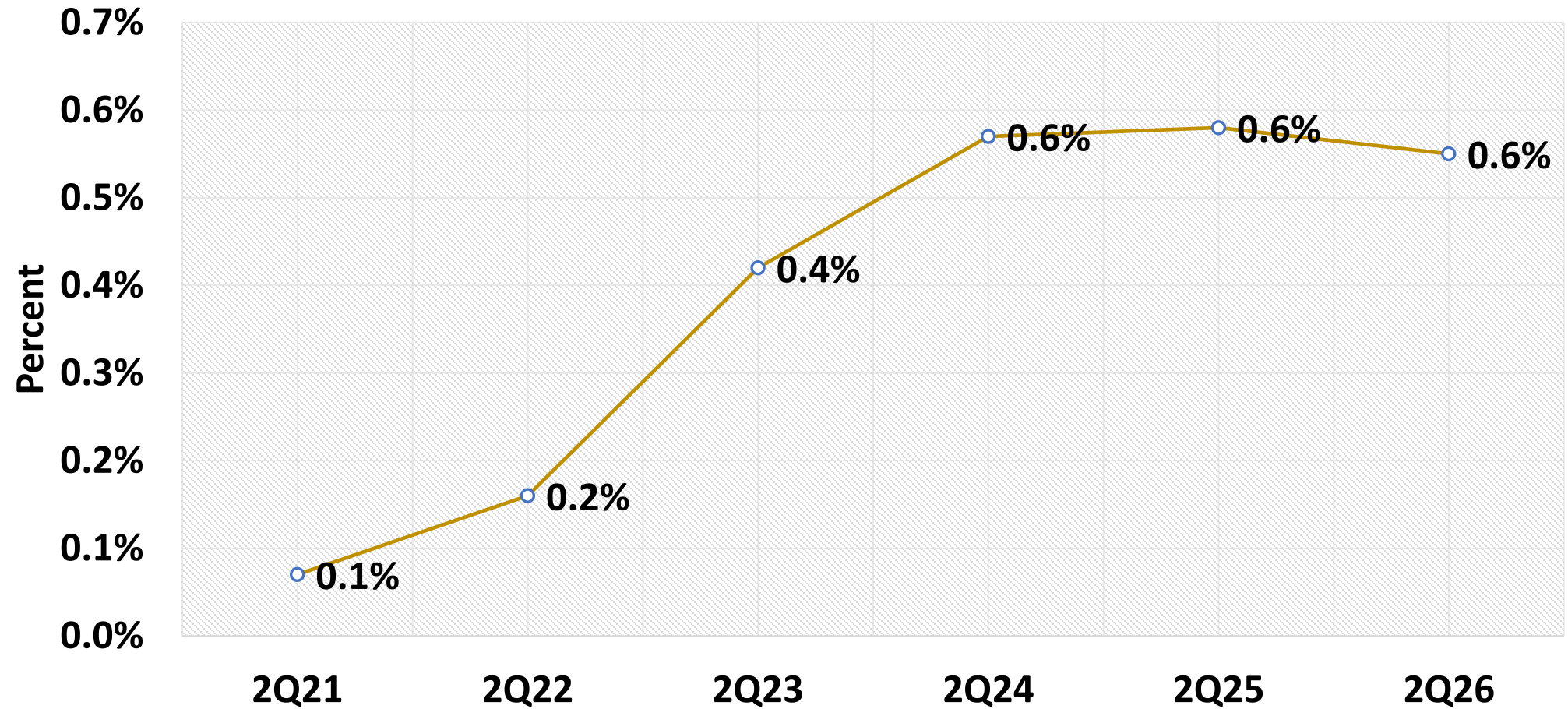
Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue)
Data As of June 30, 2026



Non-Interest Income/Average Assets Data As of June 30, 2026



Loan Loss Provision/Average Assets Data As of June 30, 2026

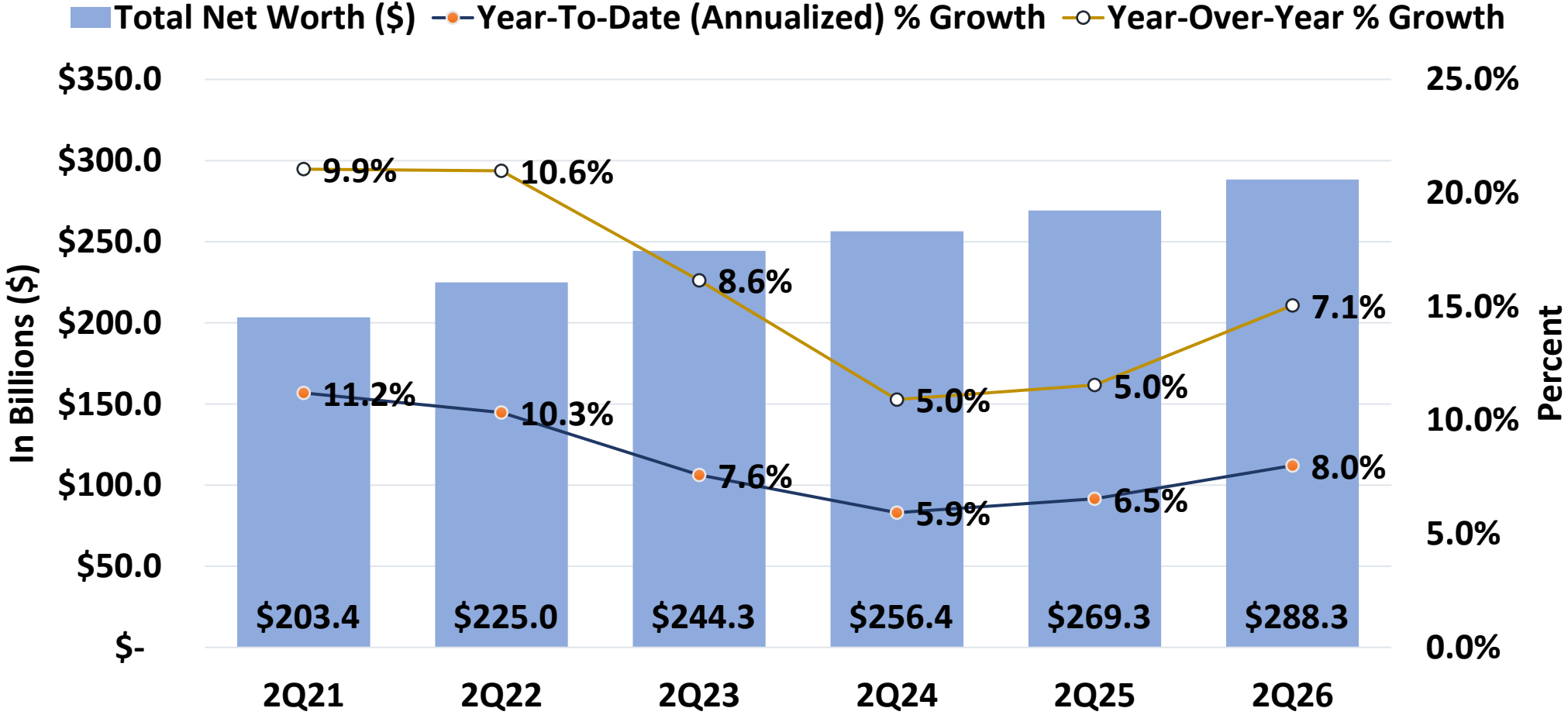


Earnings and Capital

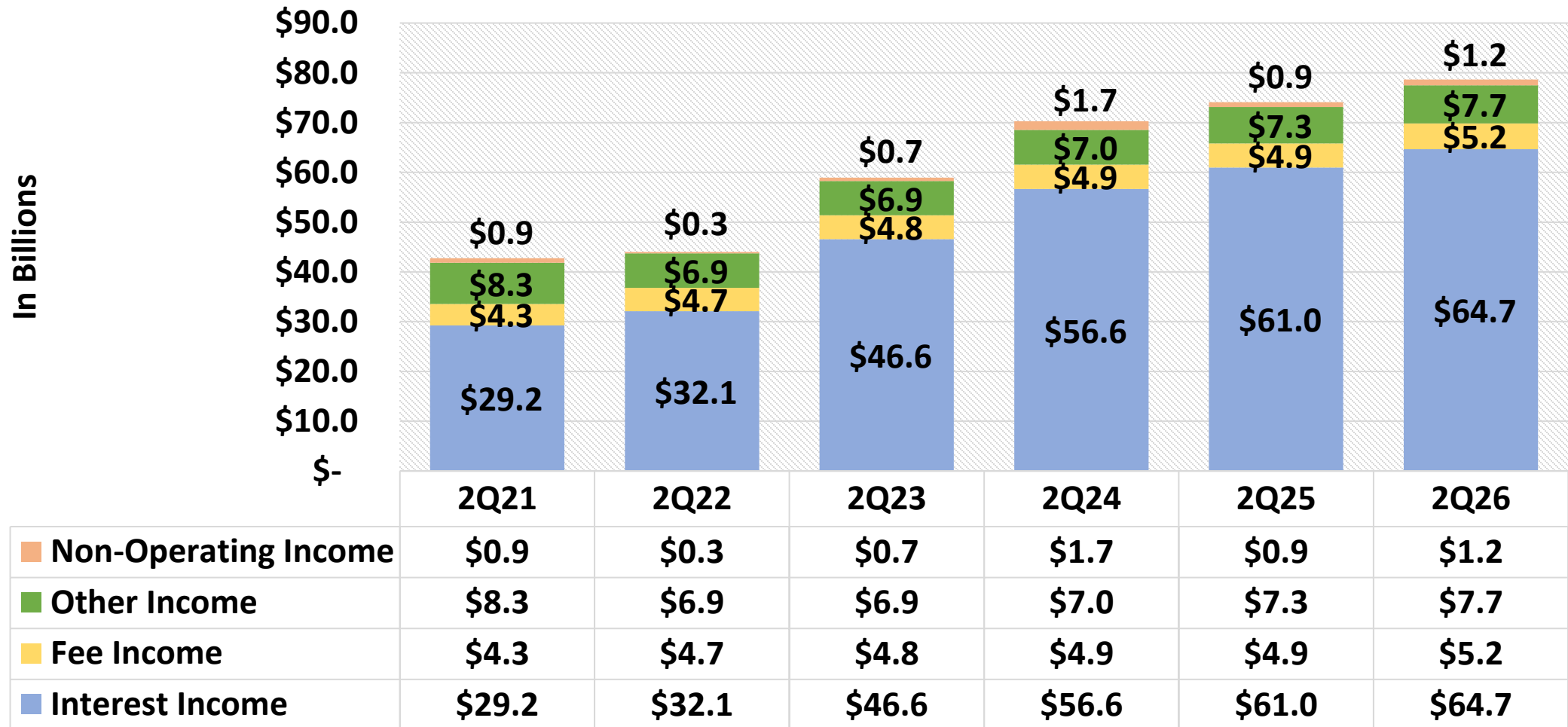
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Total Net-Worth Capital: Growth Trend

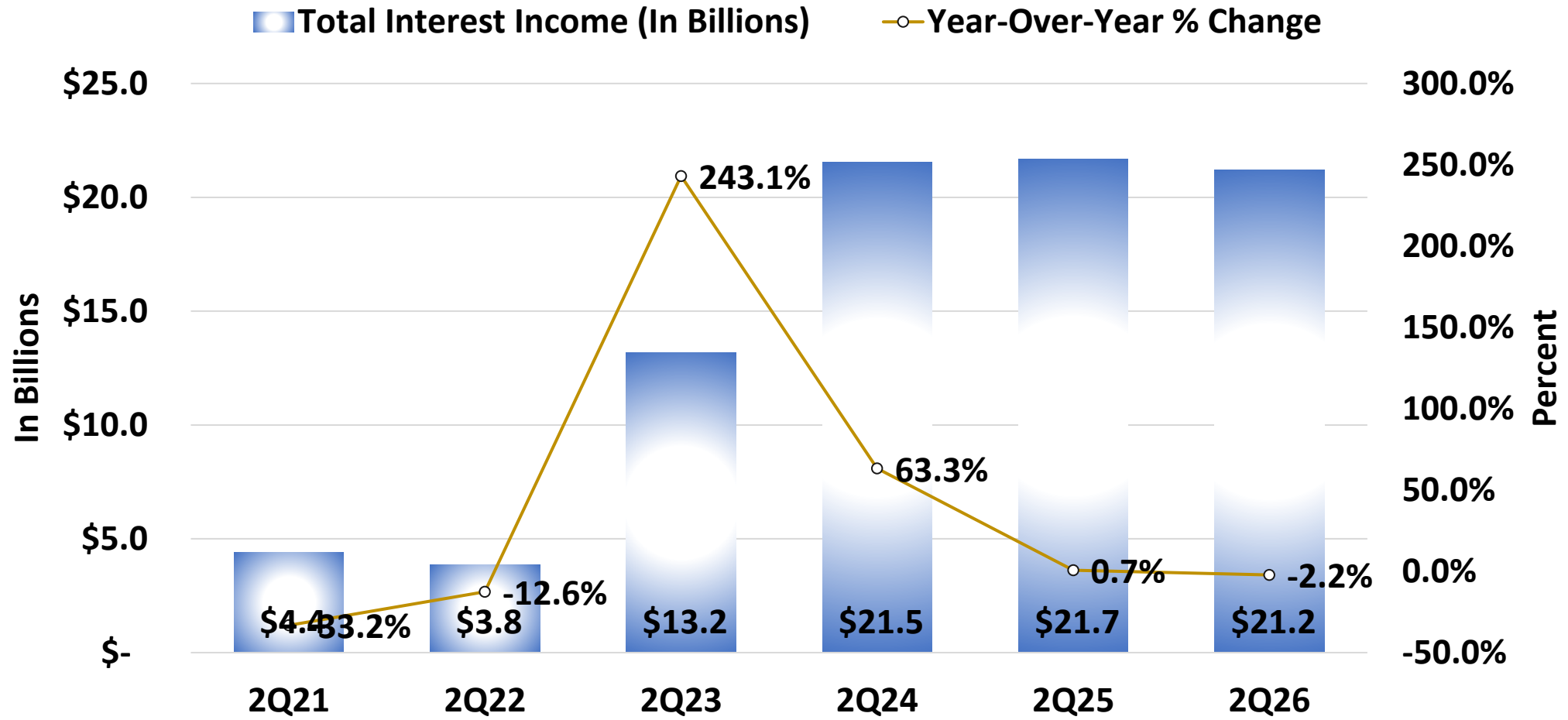
Data As of June 30, 2026



Gross Revenue Breakdown (\$) Trend Data As of June 30, 2026

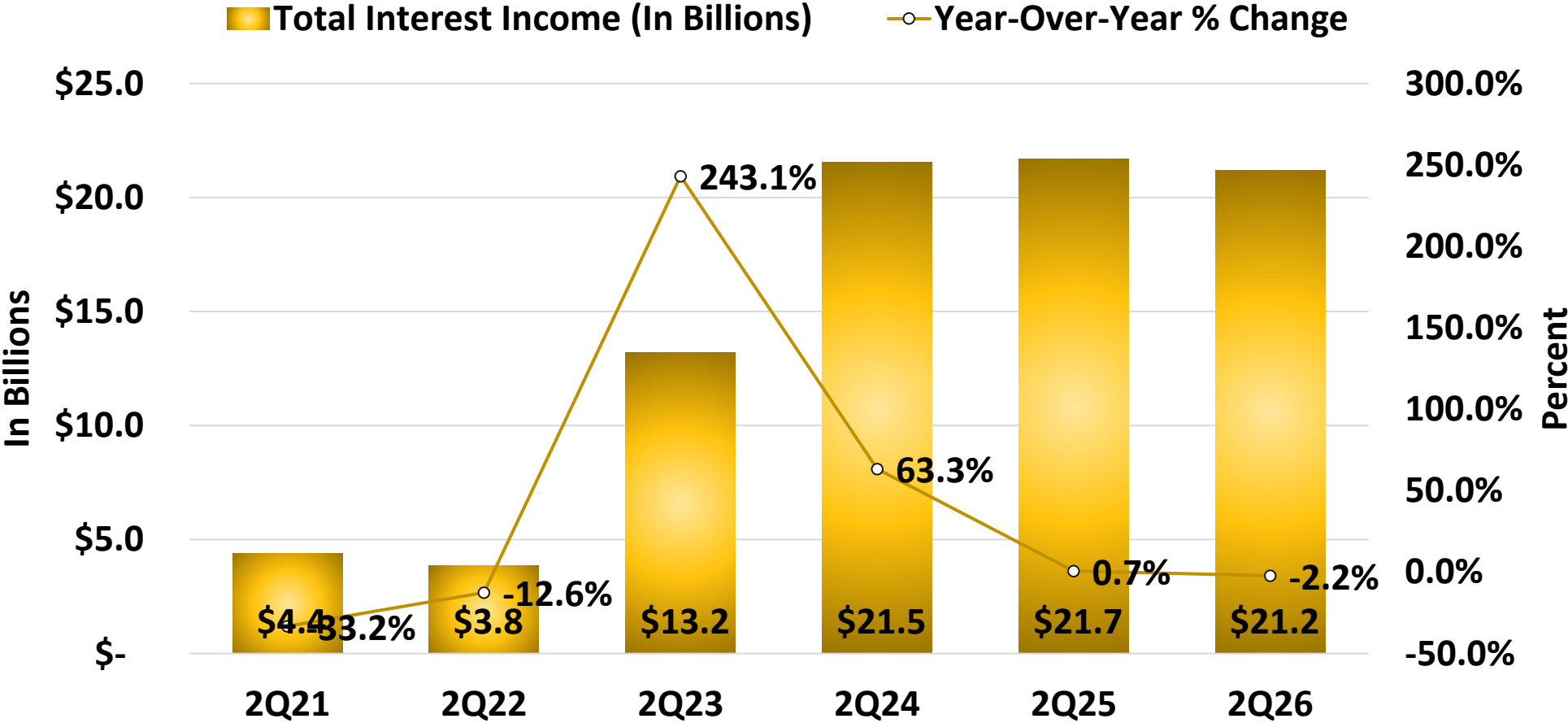


Total Interest Expense (\$) Trend Data As of June 30, 2026

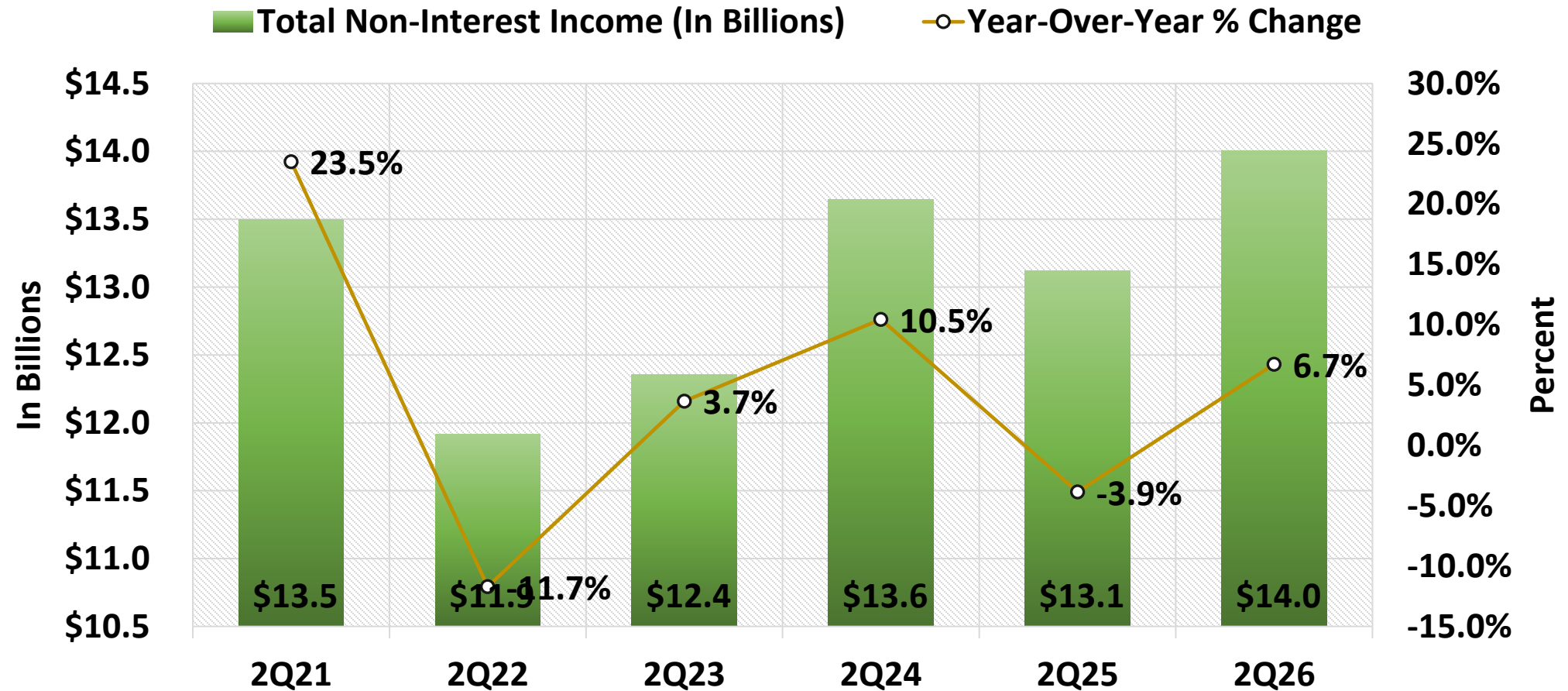


Total Interest Expense (\$) Trend

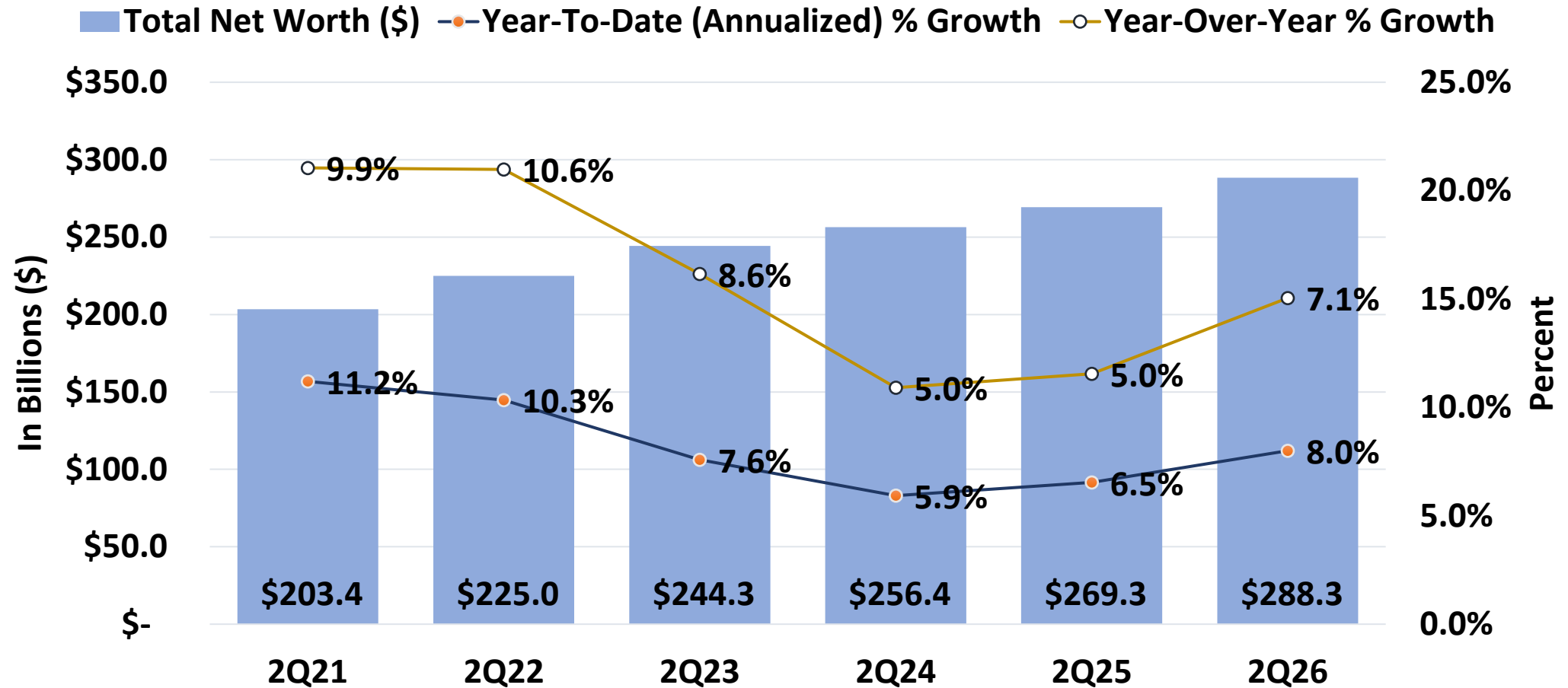
Data As of June 30, 2026



Total Non-Interest Income (\$) Trend Data As of June 30, 2026



Total Net-Worth Capital: Growth Trend Data As of June 30, 2026



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