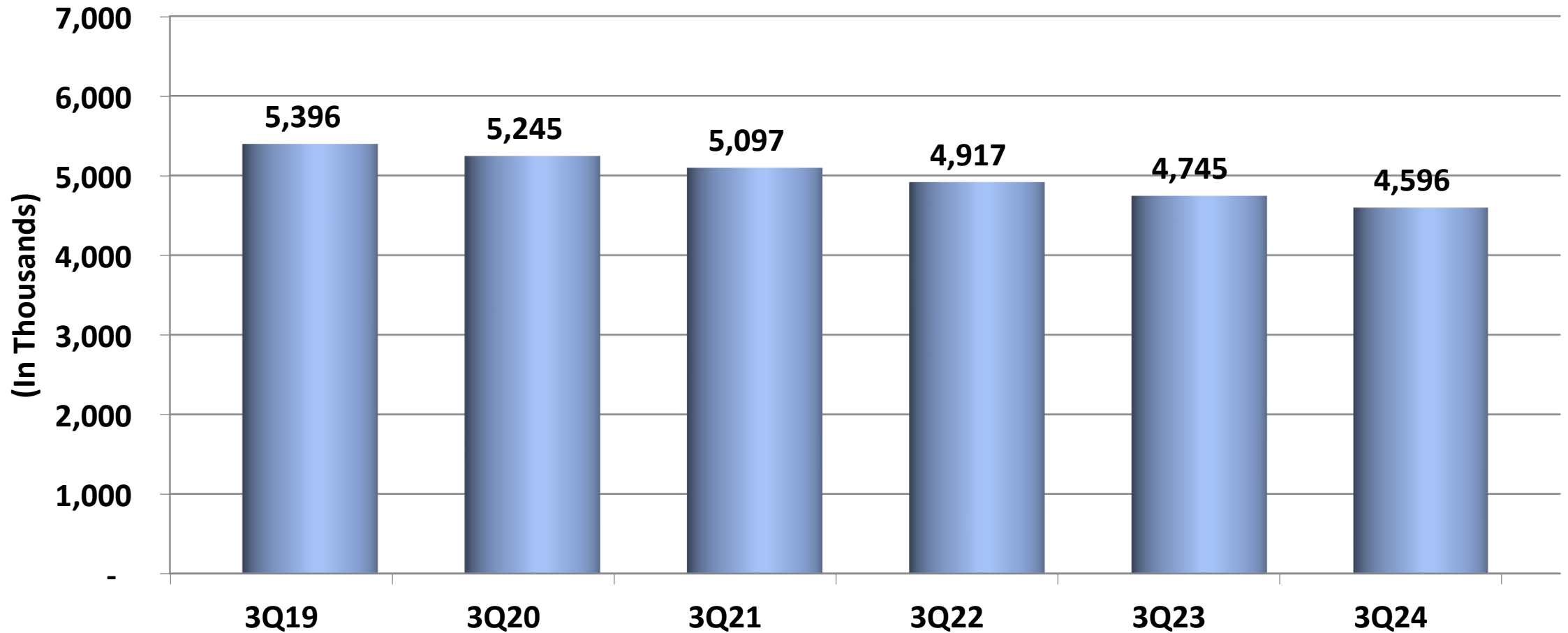


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 3rd Quarter 2024

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of September 30, 2024



Asset-based Peer Group Statistics: Data As of September 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	117	2.5%	68,631,805	47.87%	\$ 1,166,997,690,000	49.99%
2	\$2B -- < \$4B	129	2.8%	19,784,748	13.80%	\$ 349,135,450,000	14.96%
3	\$1B -- < \$2B	204	4.4%	17,040,032	11.89%	\$ 283,293,540,000	12.14%
4	\$850M -- < \$1B	56	1.2%	3,132,085	2.18%	\$ 51,704,620,000	2.21%
5	\$650M -- < \$850M	124	2.7%	6,039,485	4.21%	\$ 92,900,260,000	3.98%
6	\$450M -- < \$650M	155	3.4%	5,493,435	3.83%	\$ 83,601,730,000	3.58%
7	\$350M -- < \$450M	143	3.1%	3,852,641	2.69%	\$ 56,569,380,000	2.42%
8	\$250M -- < \$350M	189	4.1%	3,788,772	2.64%	\$ 56,583,260,000	2.42%
9	\$150M -- < \$250M	371	8.1%	5,140,635	3.59%	\$ 71,680,560,000	3.07%
10	\$100M -- < \$150M	326	7.1%	3,004,198	2.10%	\$ 39,795,870,000	1.70%
11	\$50M -- < \$100M	635	13.8%	3,734,972	2.61%	\$ 45,820,820,000	1.96%
12	\$20M -- < \$50M	794	17.3%	2,352,829	1.64%	\$ 26,142,320,000	1.12%
13	\$10M -- < \$20M	454	9.9%	767,991	0.54%	\$ 6,519,990,000	0.28%
14	\$5M -- < \$10M	366	8.0%	369,274	0.26%	\$ 2,599,890,000	0.11%
15	\$2M -- < \$5M	249	5.4%	159,112	0.11%	\$ 854,920,000	0.04%
16	Under \$2M	284	6.2%	81,771	0.06%	\$ 254,970,000	0.01%
TOTAL		4,596	100.00%	143,373,785	100.00%	\$ 2,334,455,270,000	100.0%

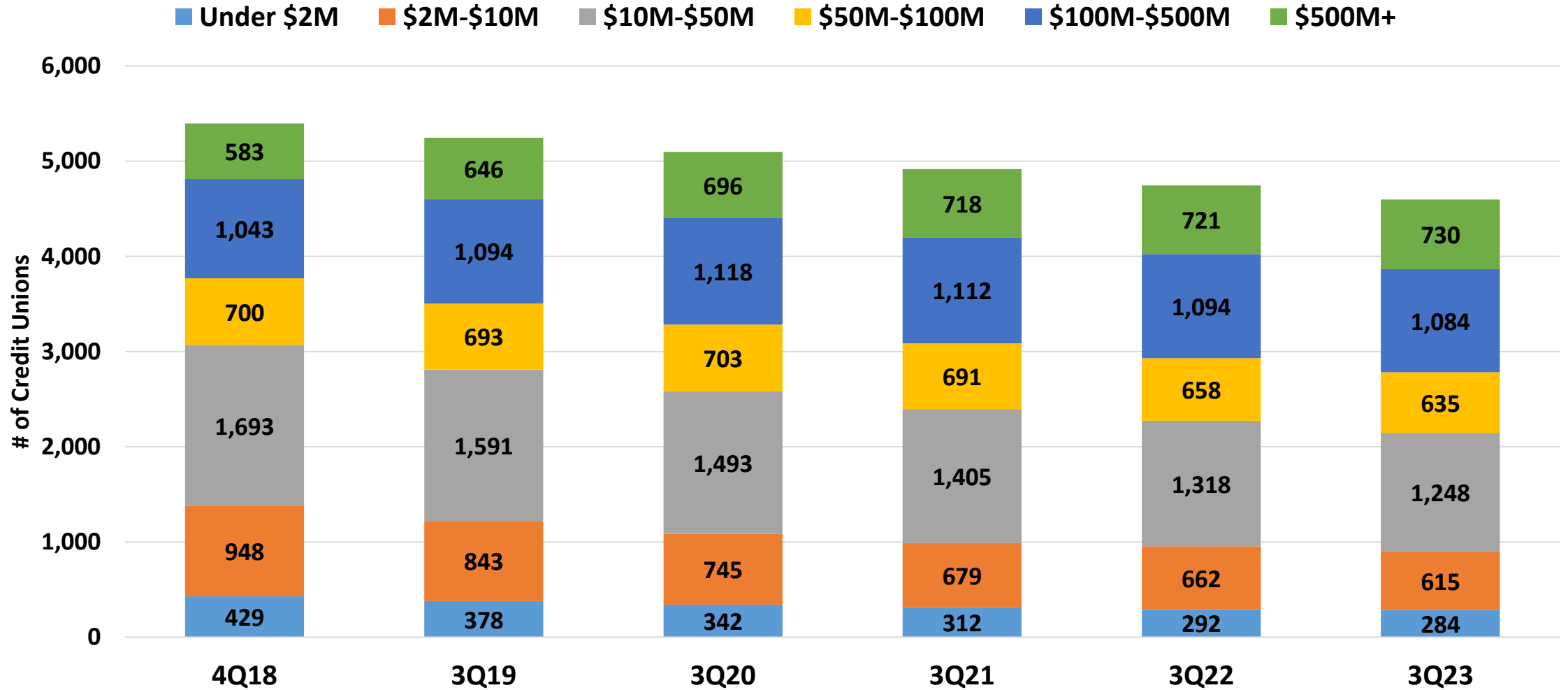
Credit Union Industry Metrics

	As of 09/30/2024	Year-Over-Year % Growth	As of 09/30/2023	Year-Over-Year % Growth
Members	143.4M	2.3%	140.2M	3.3%
Assets	\$2,334.5B	3.7%	\$2,251.8B	3.6%
Loans	\$1,645.7B	2.6%	\$1,604.8B	9.0%
Deposits	\$1,954.6B	3.2%	\$1,895.0B	0.8%
Investments	\$562.6B	6.4%	\$528.8B	-9.3%
Net Worth Capital	\$260.4B	4.9%	\$248.2B	7.8%
Borrowed Funds	\$122.4B	-6.1%	\$130.3B	59.6%

ROA (Return-On-Assets) Drivers

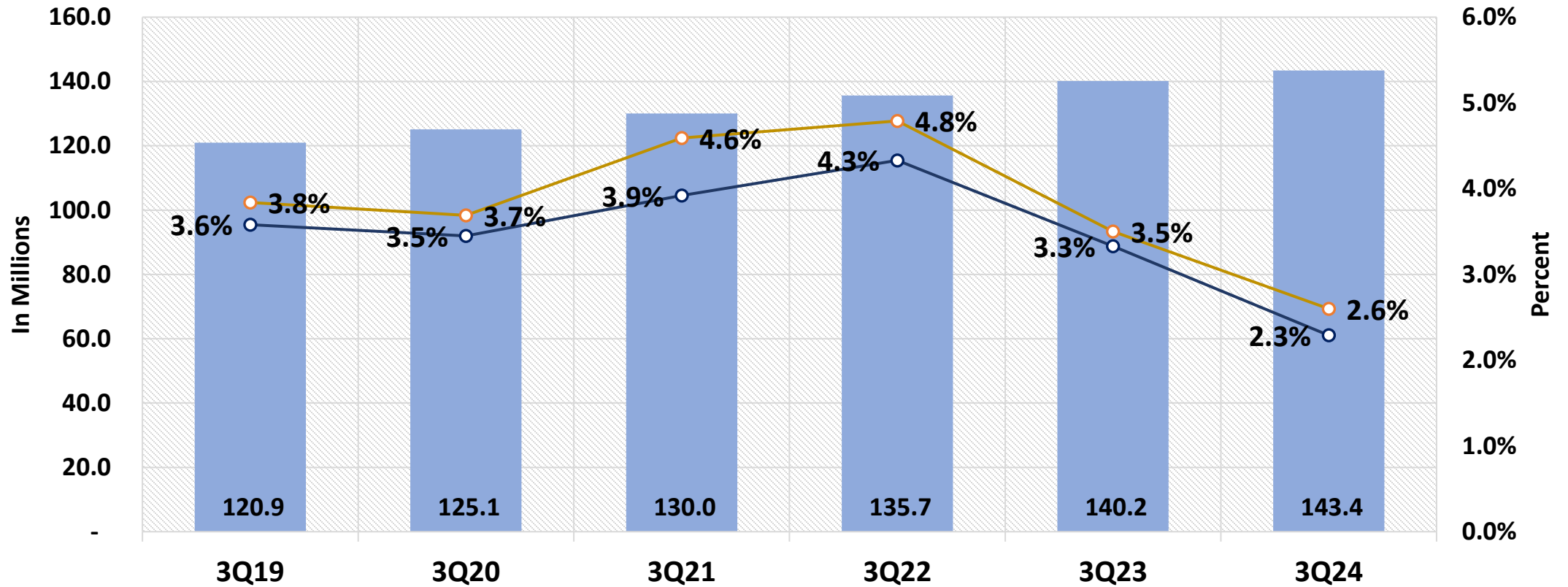
Ratio (% of Average Assets)	3Q 2024	3Q 2023	Effect on ROA (Year-Over-Year)
Net Interest Margin	3.09%	3.02%	0.07% bps
+ Fees & Other Income	1.18%	1.11%	0.07% bps
- Operating Expenses	3.00%	2.93%	0.07% bps
- Provision for Loan Losses	0.58%	0.45%	0.13% bps
= ROA	0.69%	0.75%	-0.06% bps

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

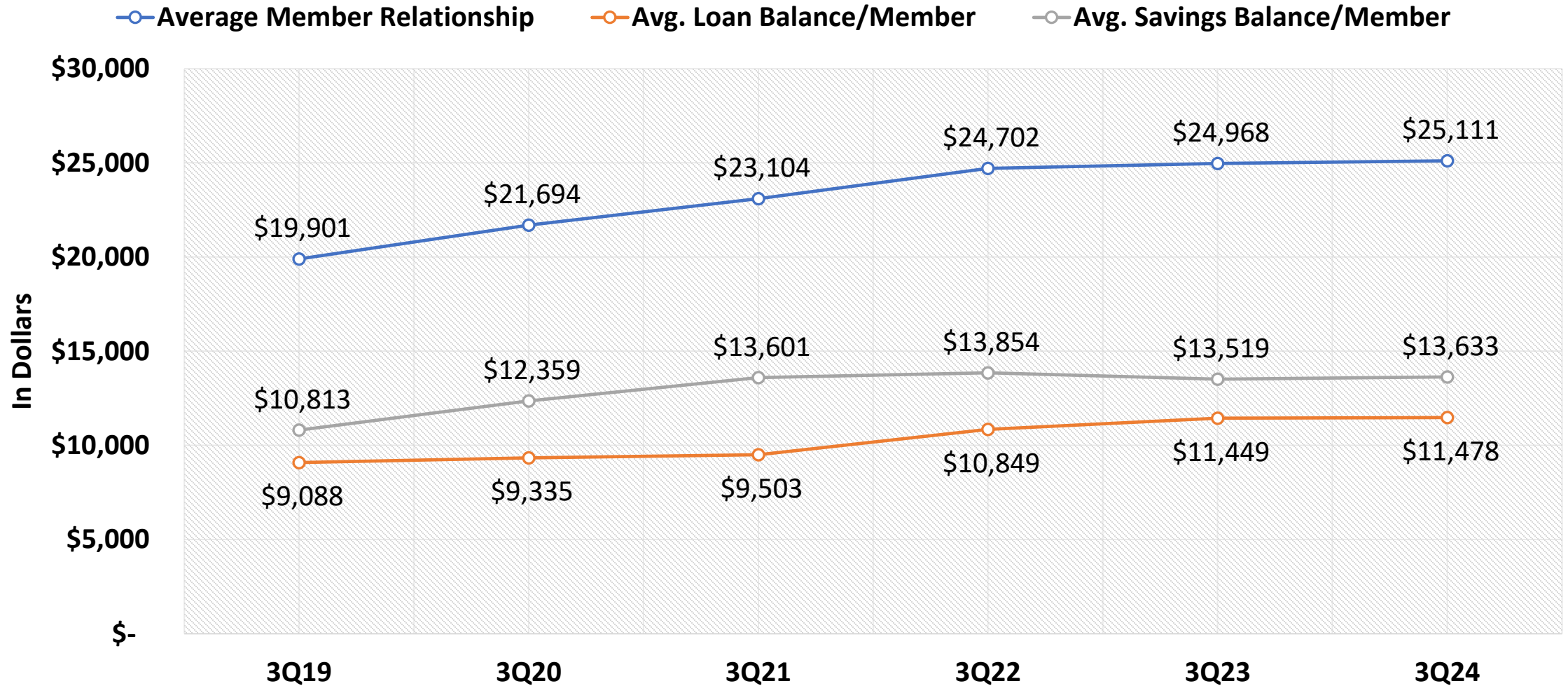


Membership Growth Trend Data As of September 30, 2024

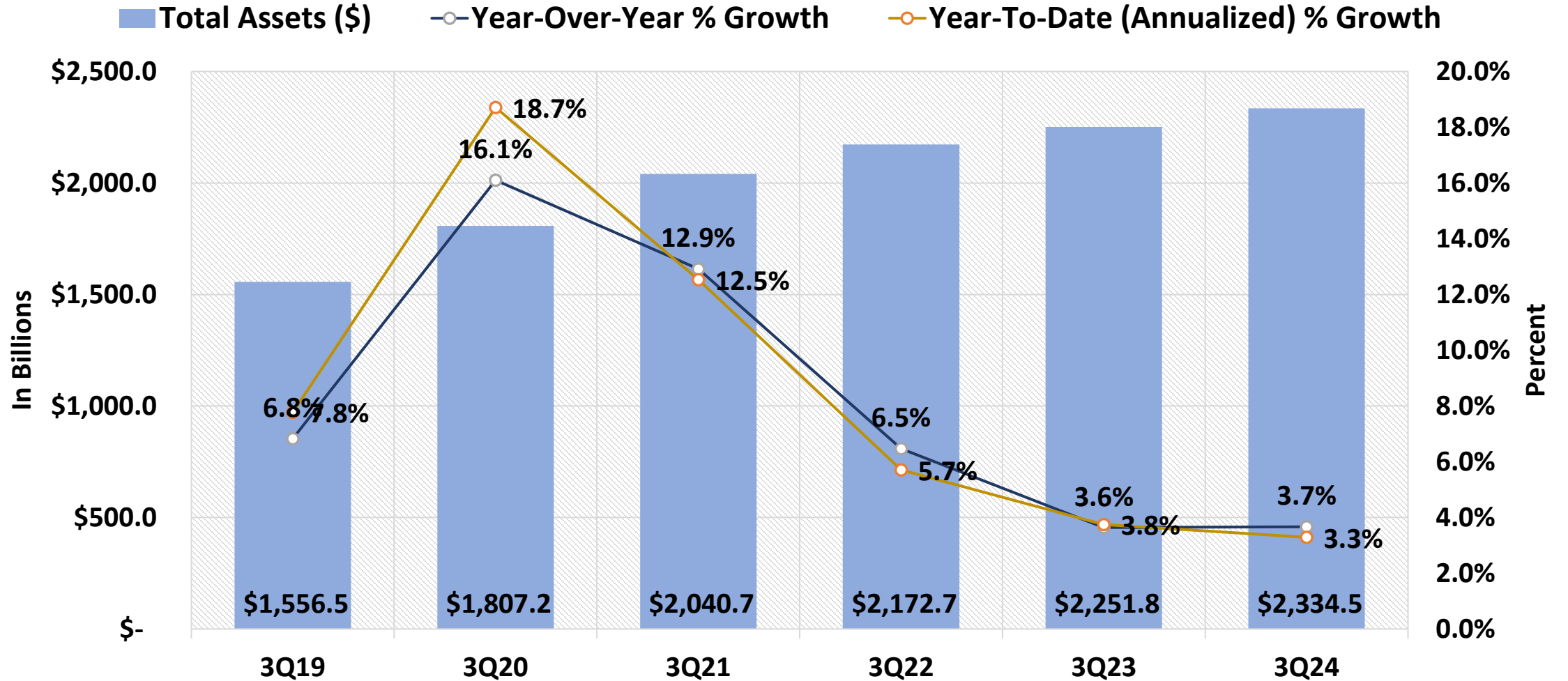
■ # of Members (In Millions)
 ○ Year-Over-Year % Growth
 ○ Year-To-Date (Annualized) % Growth



Member Relationship Trend Data As of September 30, 2024



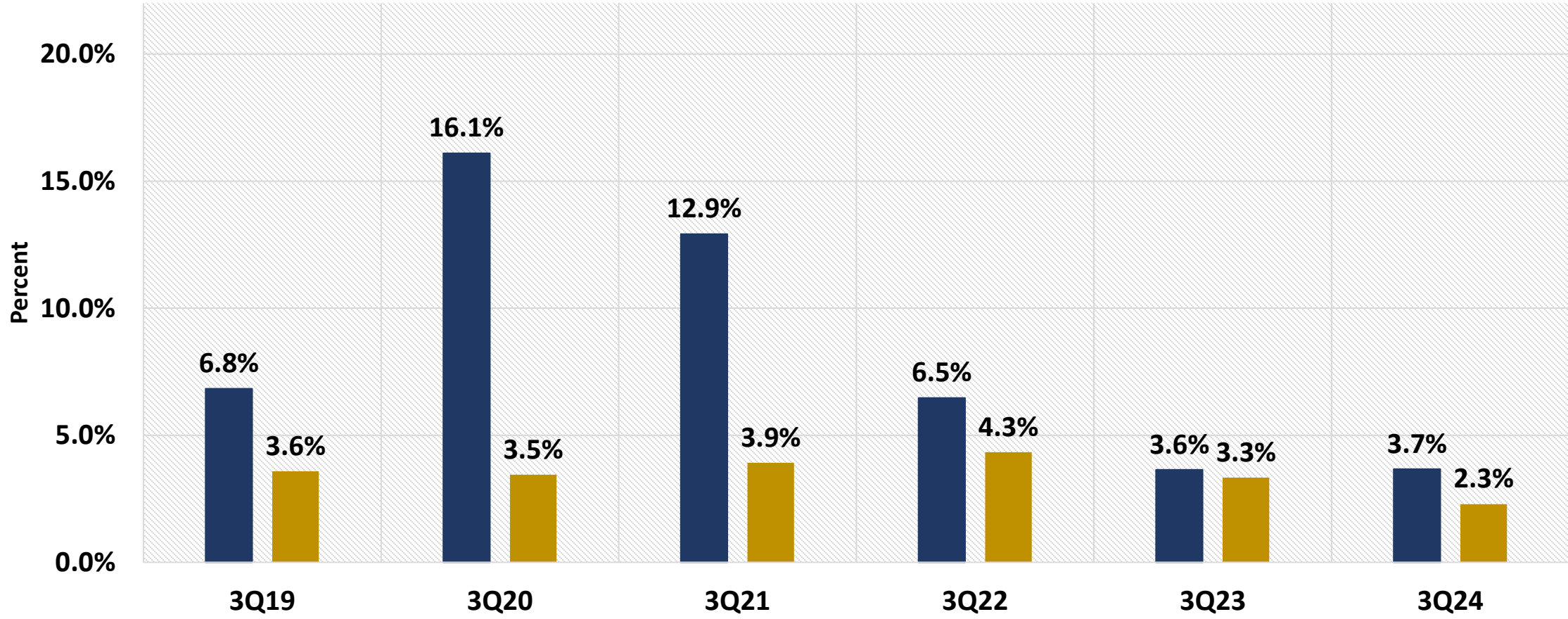
Asset Growth Trend Data As of September 30, 2024



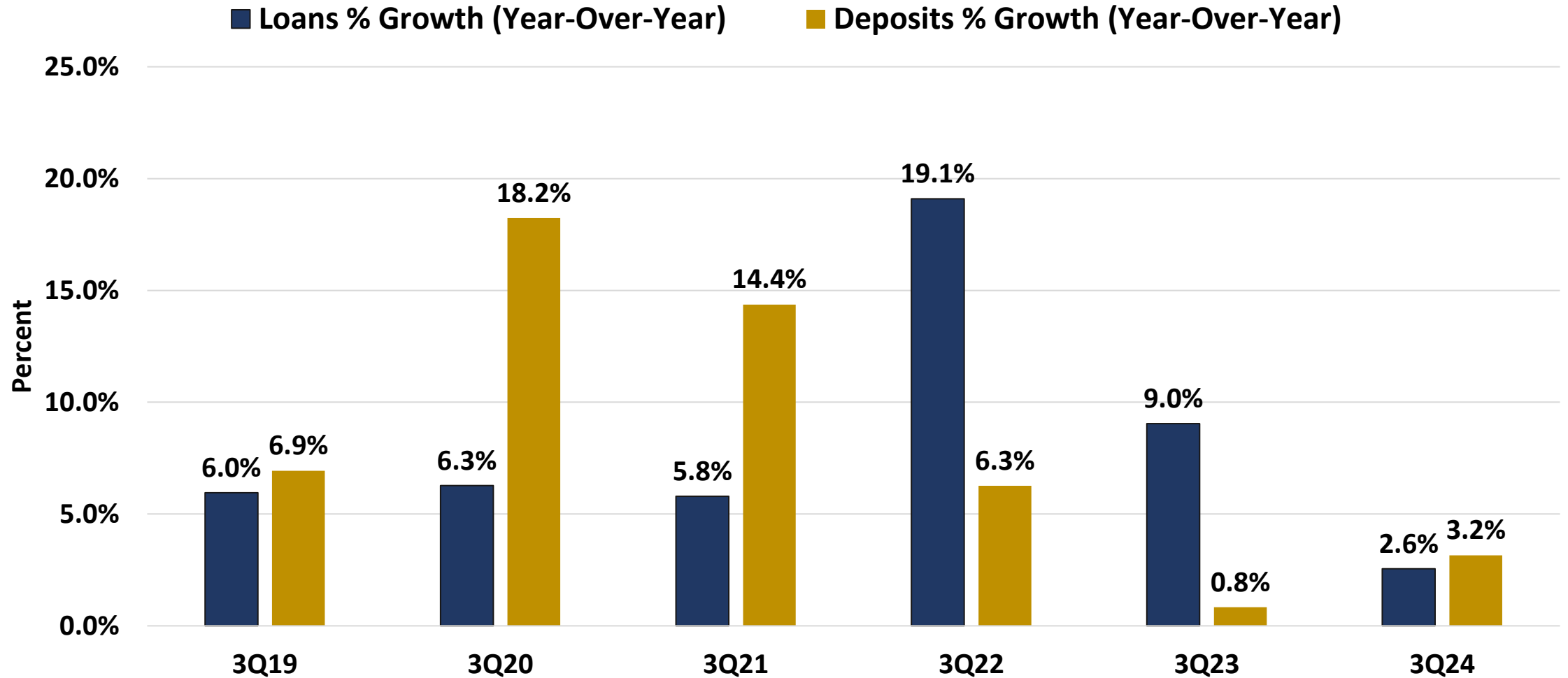
Asset Vs. Membership: % Growth Trend

Data As of September 30, 2024

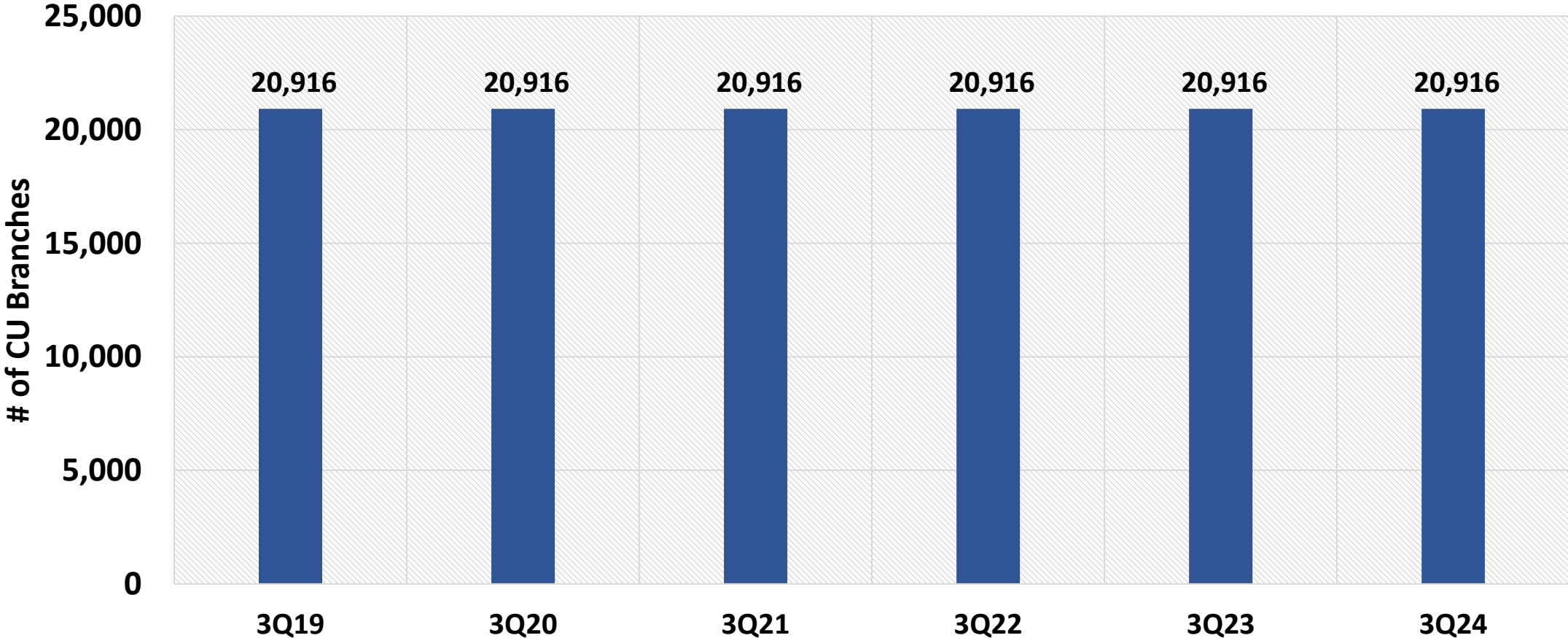
■ Asset % Growth (Year-Over-Year) ■ Membership % Growth (Year-Over-Year)



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



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

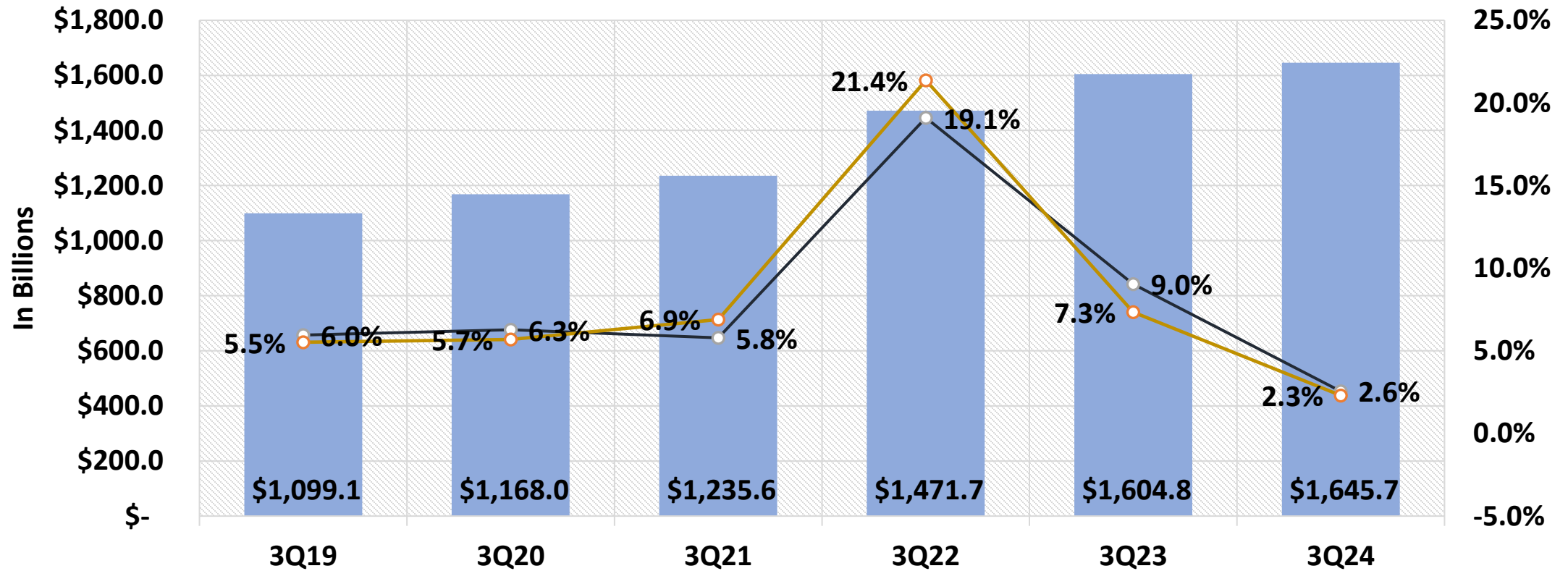


Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

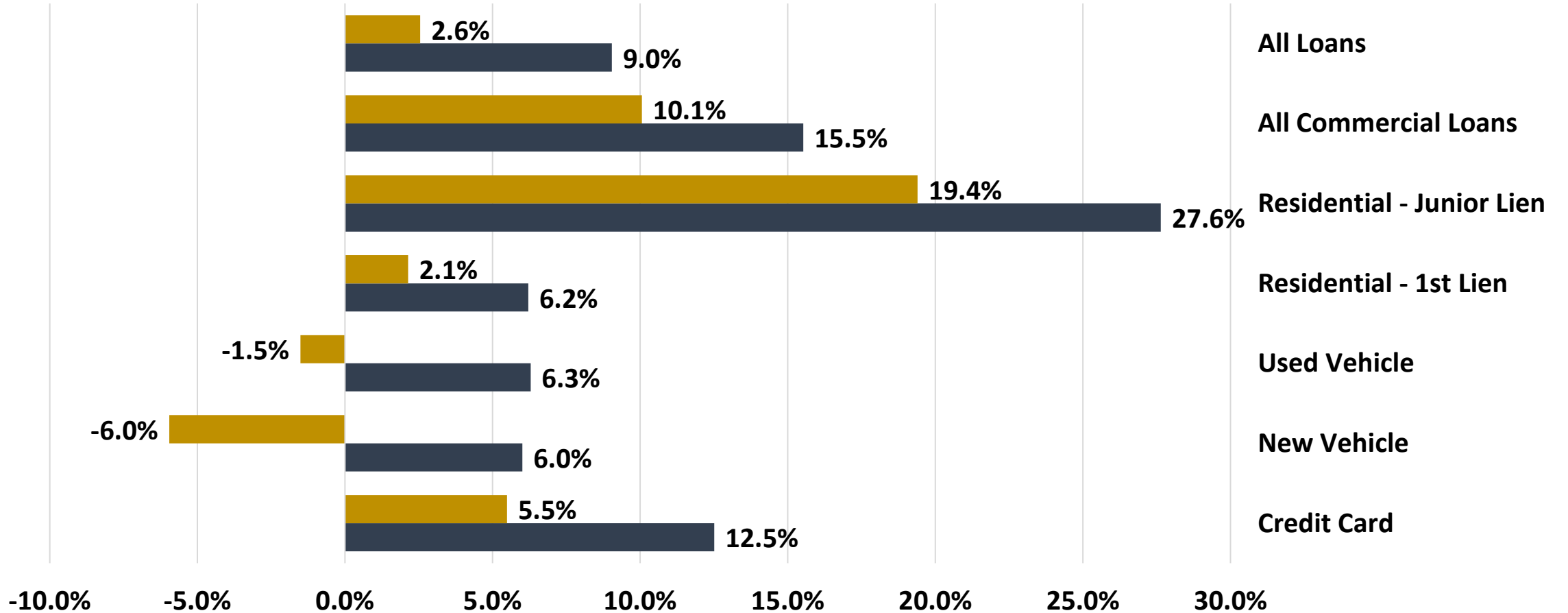
Loan Growth Trend Data As of September 30, 2024

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

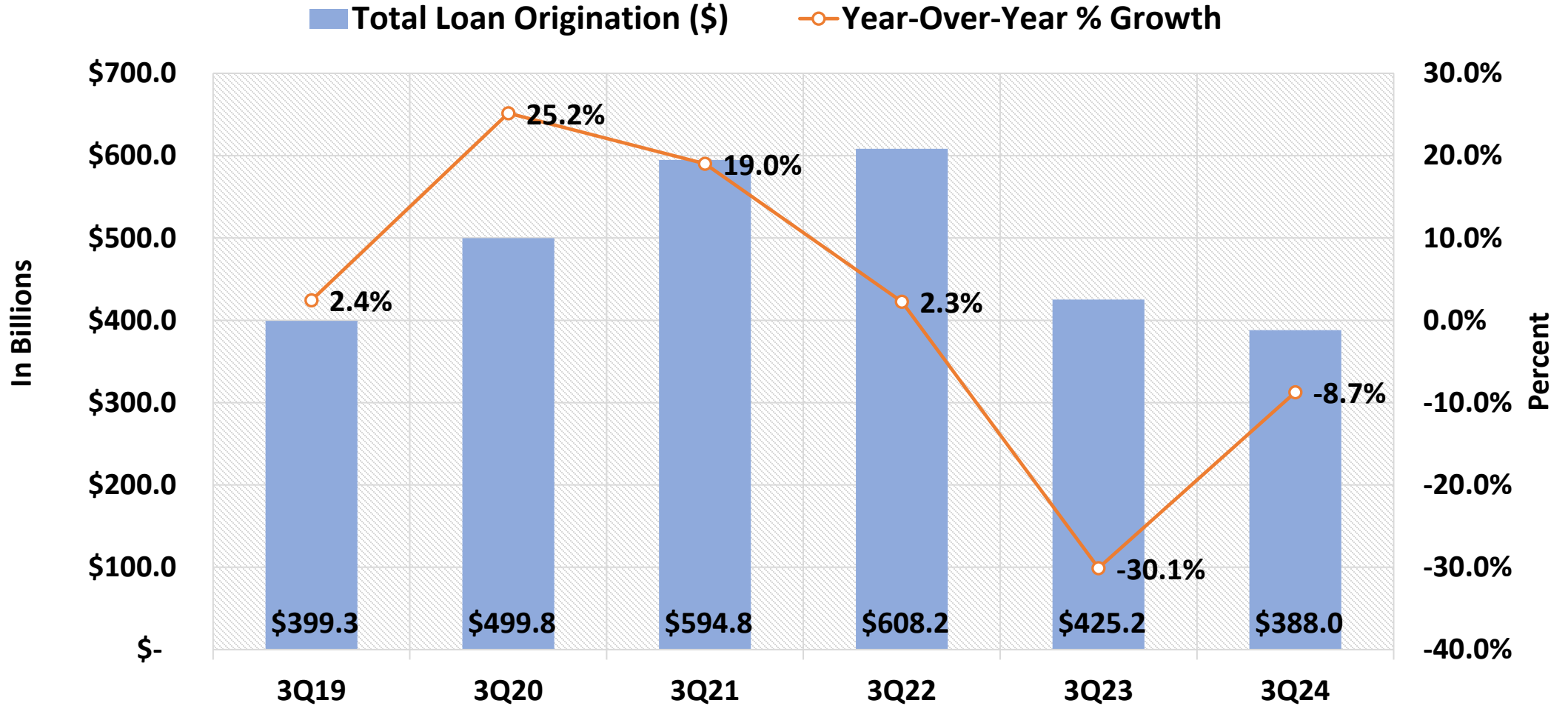


Loan Growth By Type: Year-Over-Year % Growth Data As of September 30, 2024

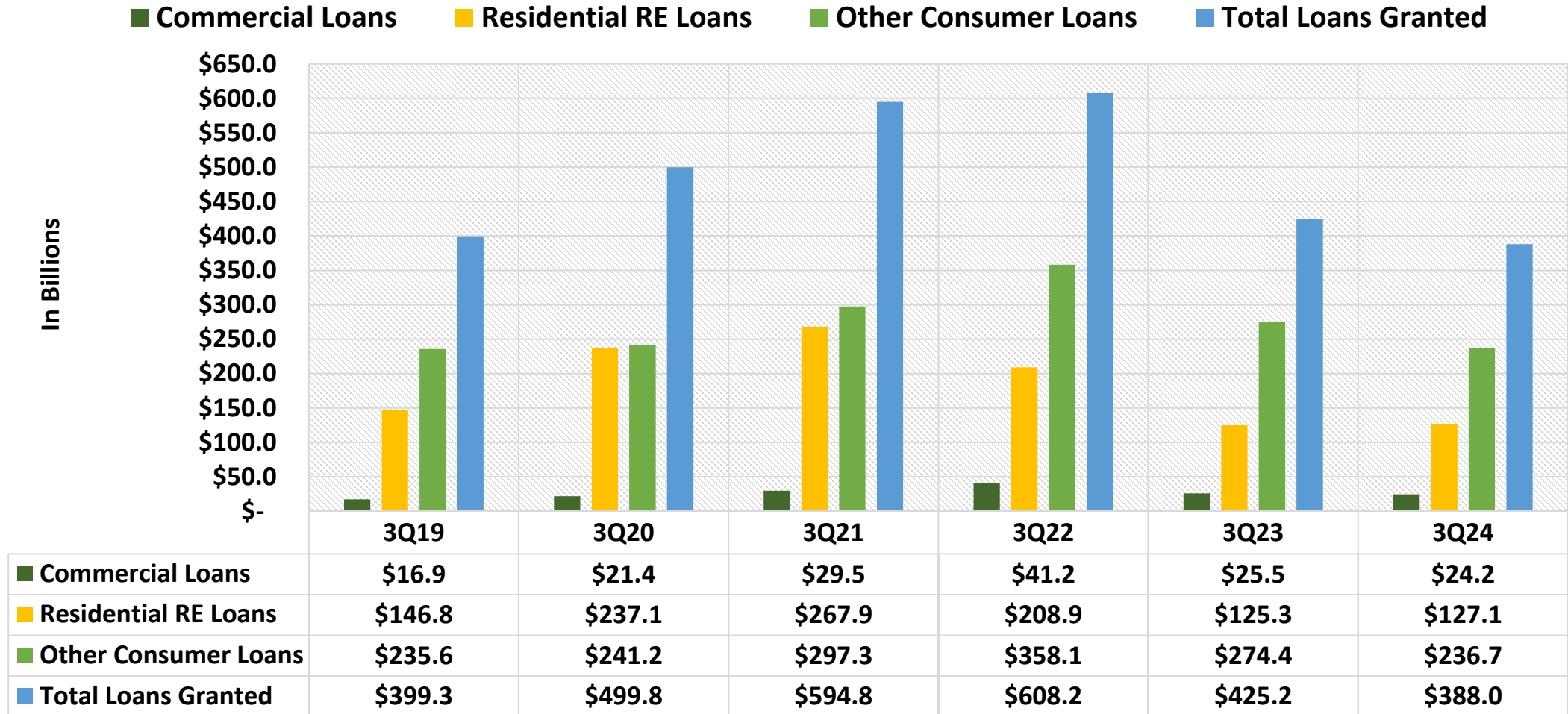
■ 3Q24 ■ 3Q23



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

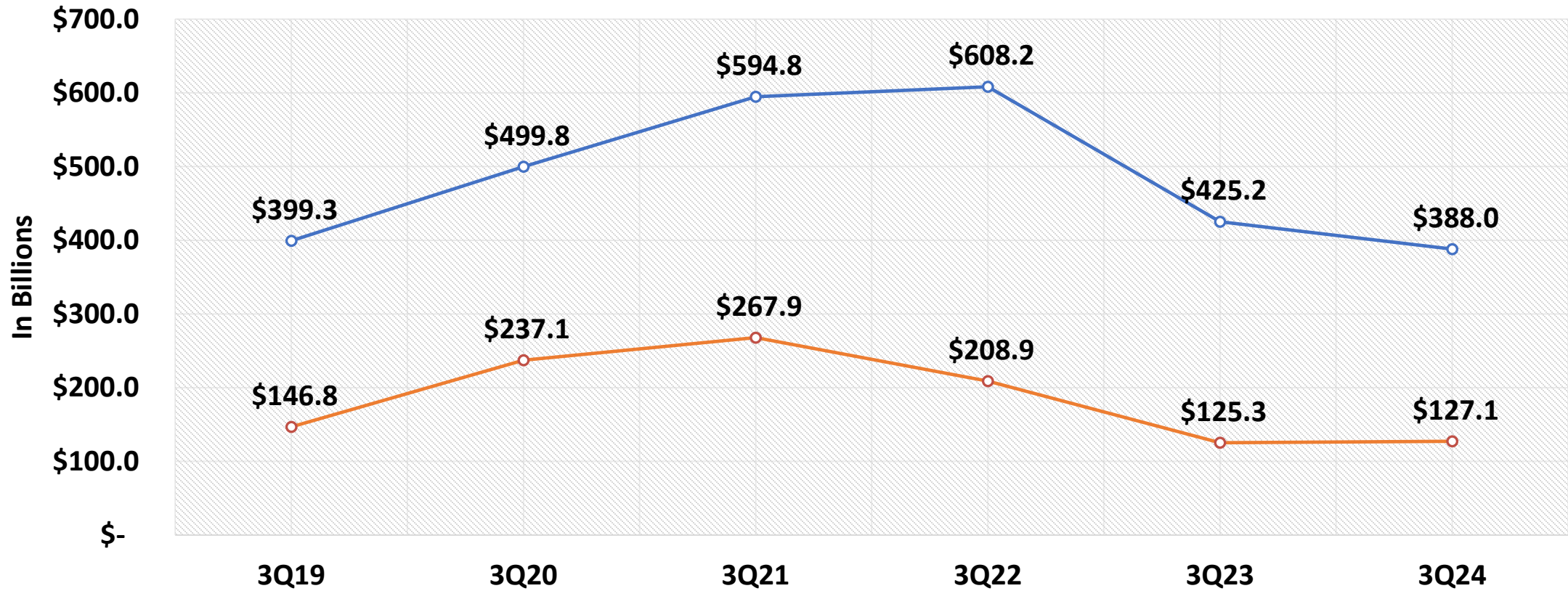


Loan Origination Trend: By Loan Type (Year-To-Date) Data As of September 30, 2024

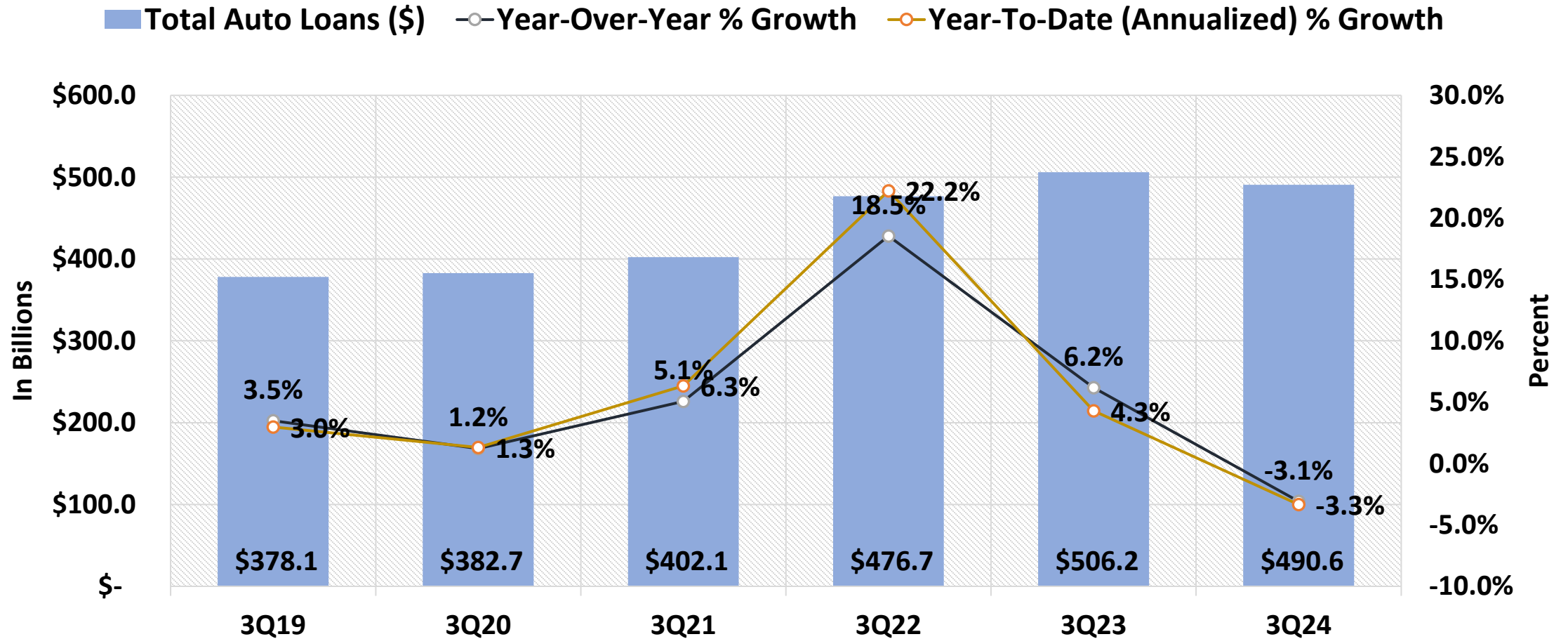


Loans Granted: All Loans vs. Real Estate Loans Data As of September 30, 2024

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



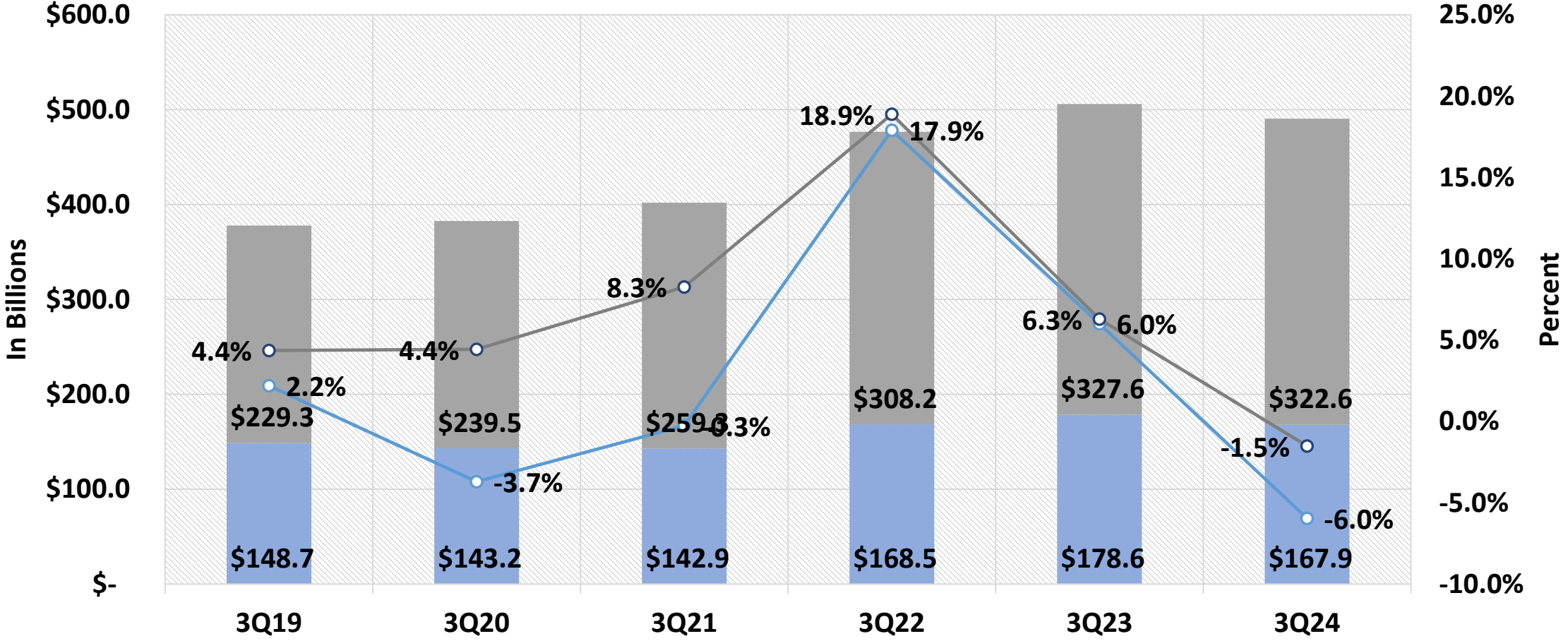
Auto Loan Growth Trend Data As of September 30, 2024



New Vs. Used Auto Loan Growth Trend

Data As of September 30, 2024

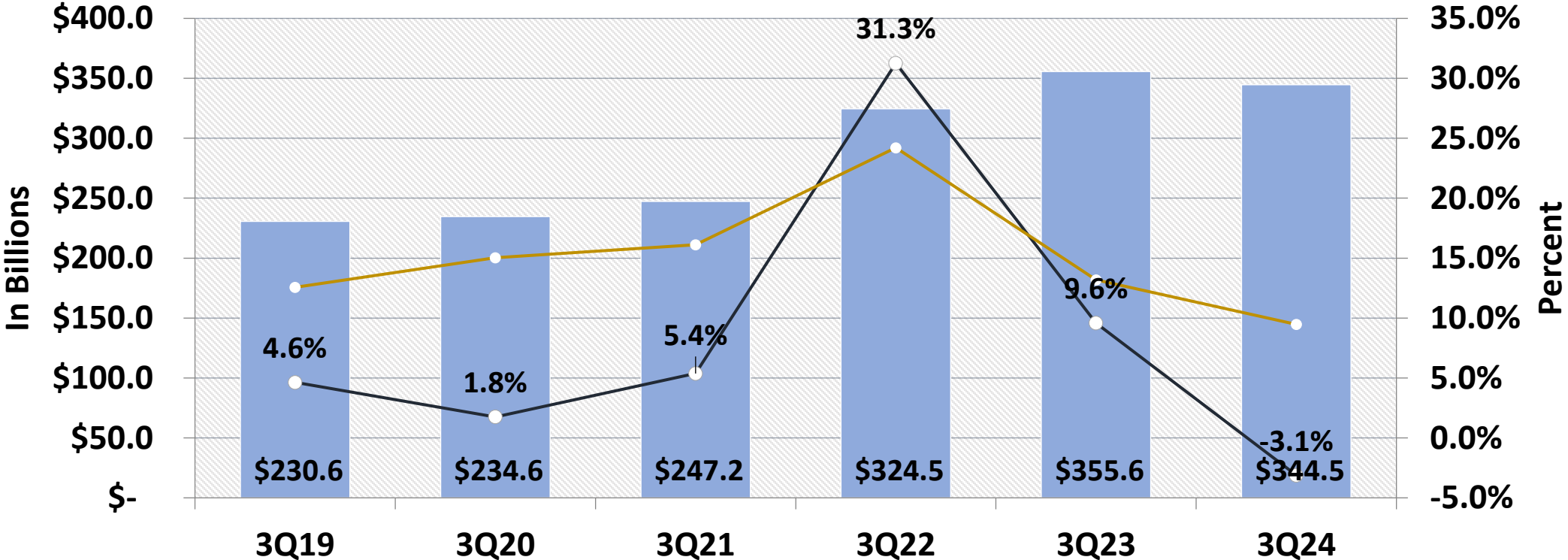
■ New Auto
 ■ Used Auto
 ○ New Auto (Year-Over-Year % Growth)
 ○ Used Auto (Year-Over-Year % Growth)



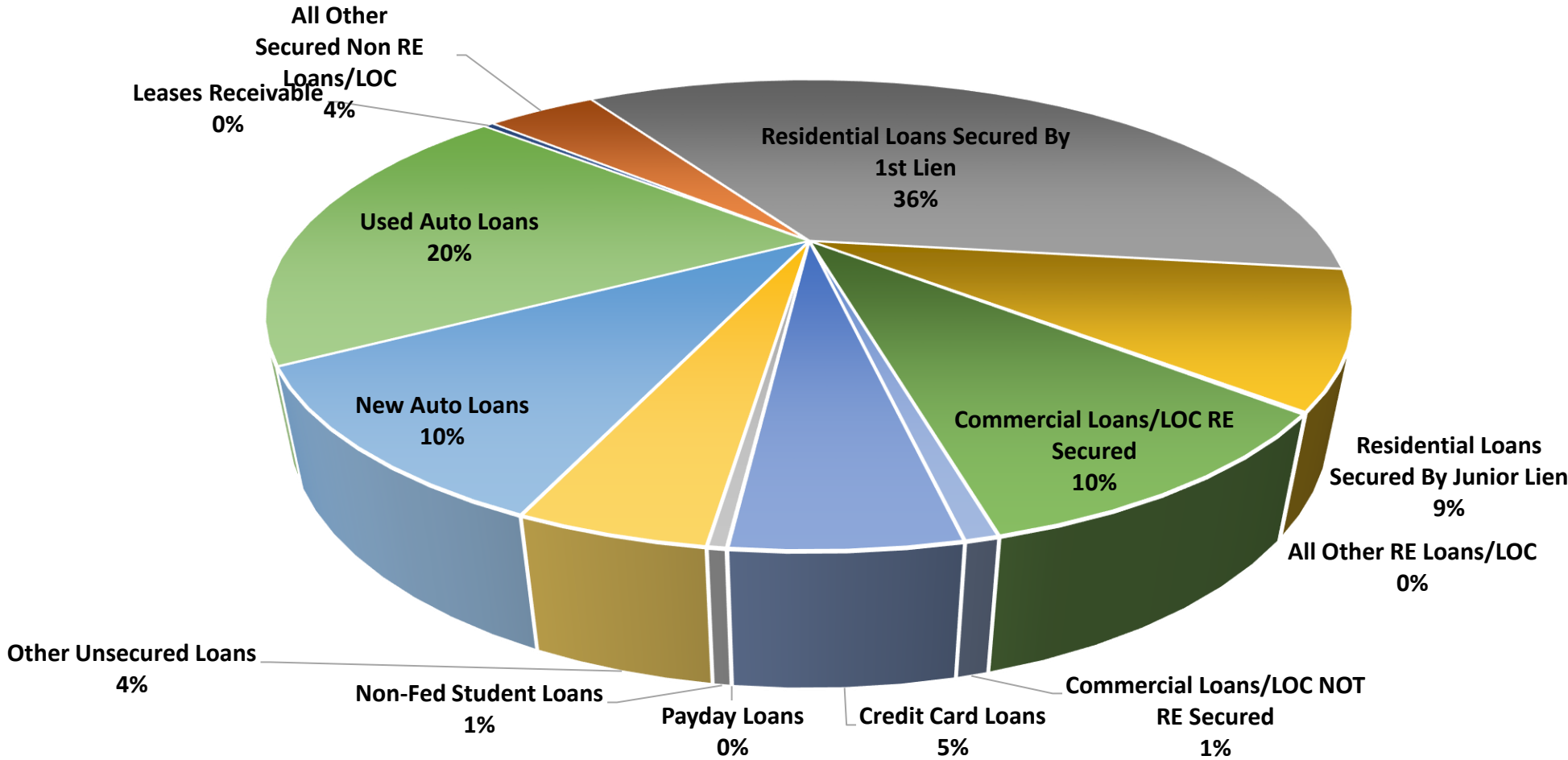
Indirect Auto Loan Growth Trend

Data As of September 30, 2024

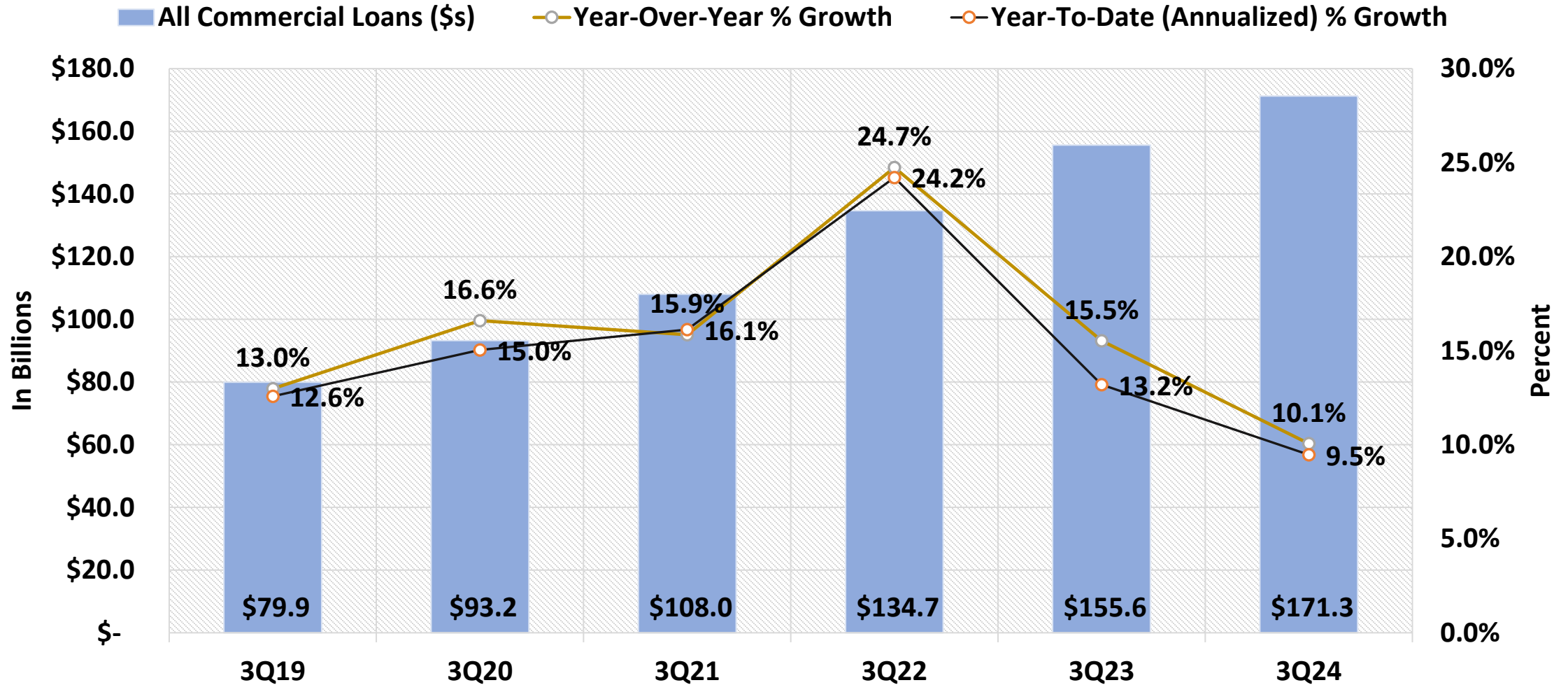
■ Total Indirect Auto Loans (\$)
 ○ Year-Over-Year % Growth
 — Year-To-Date (Annualized) % Growth



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

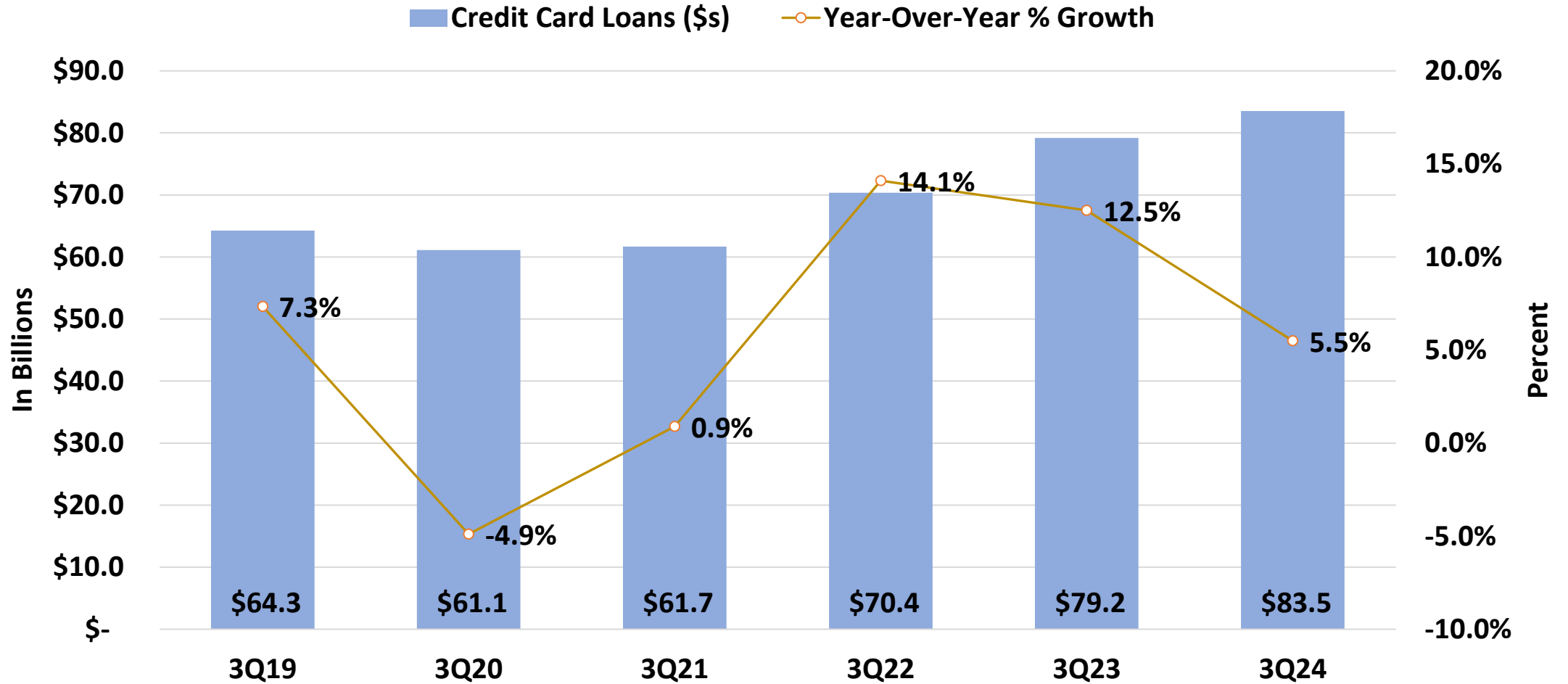


All Commerical Loan Growth Trend Data As of September 30, 2024

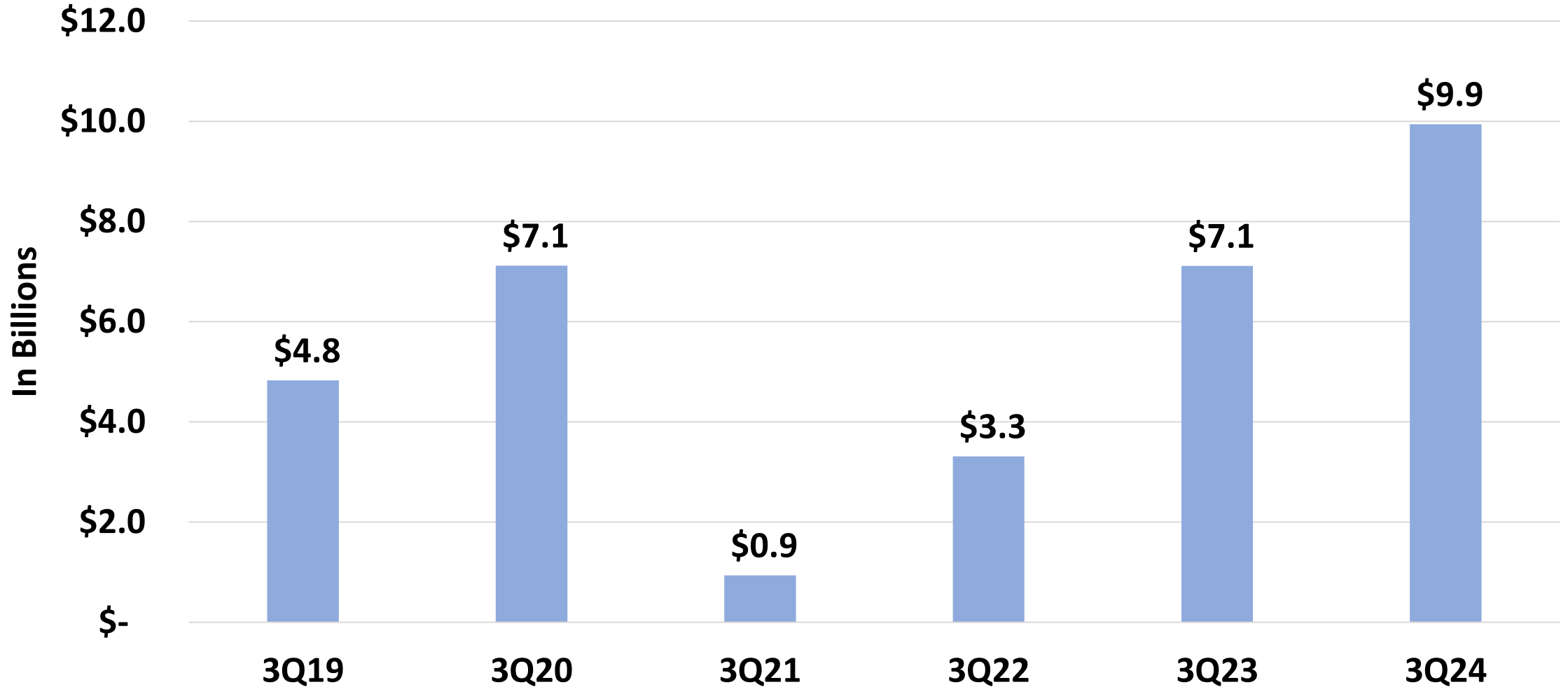


Credit Card Loan Growth Trend

Data As of September 30, 2024



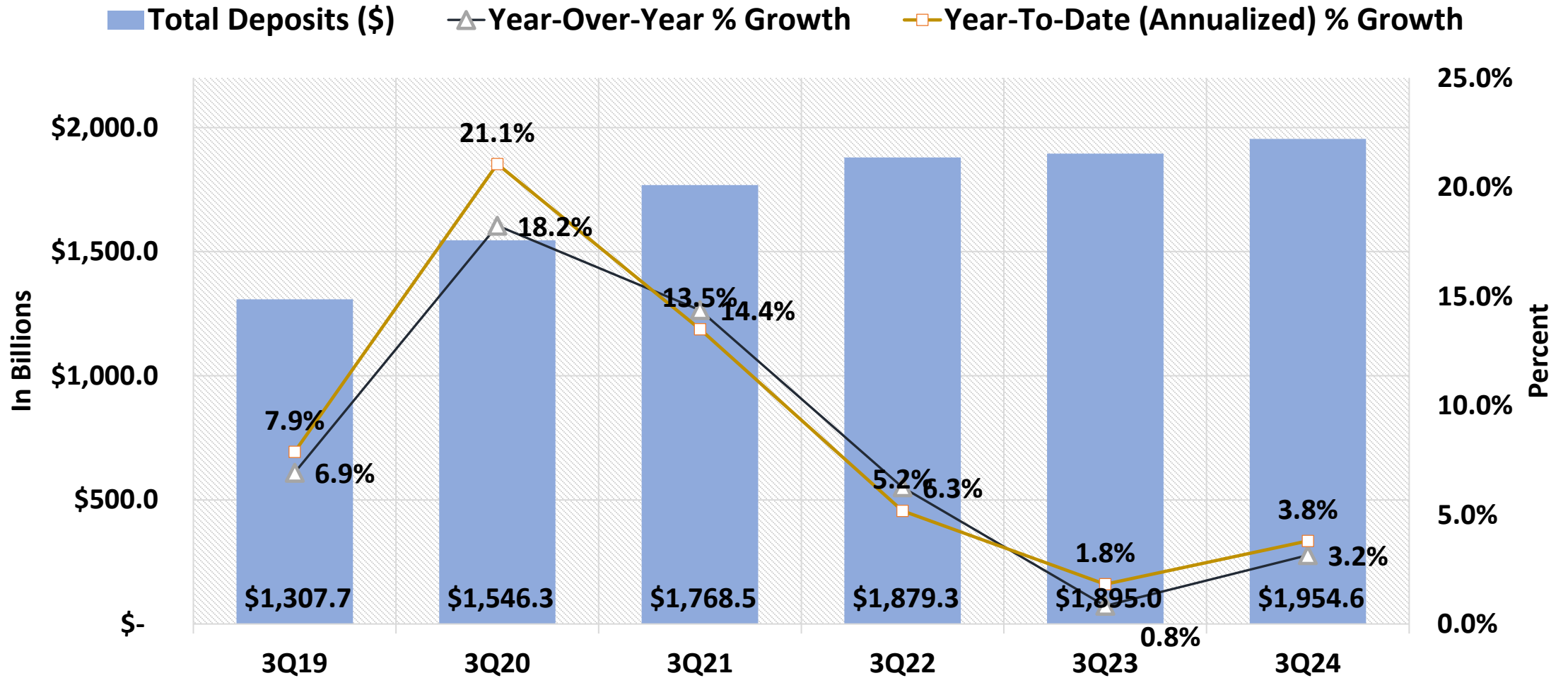
Provision for Loan Losses (\$) Trend Data As of September 30, 2024



Savings, Liquidity, Investments & Borrowings

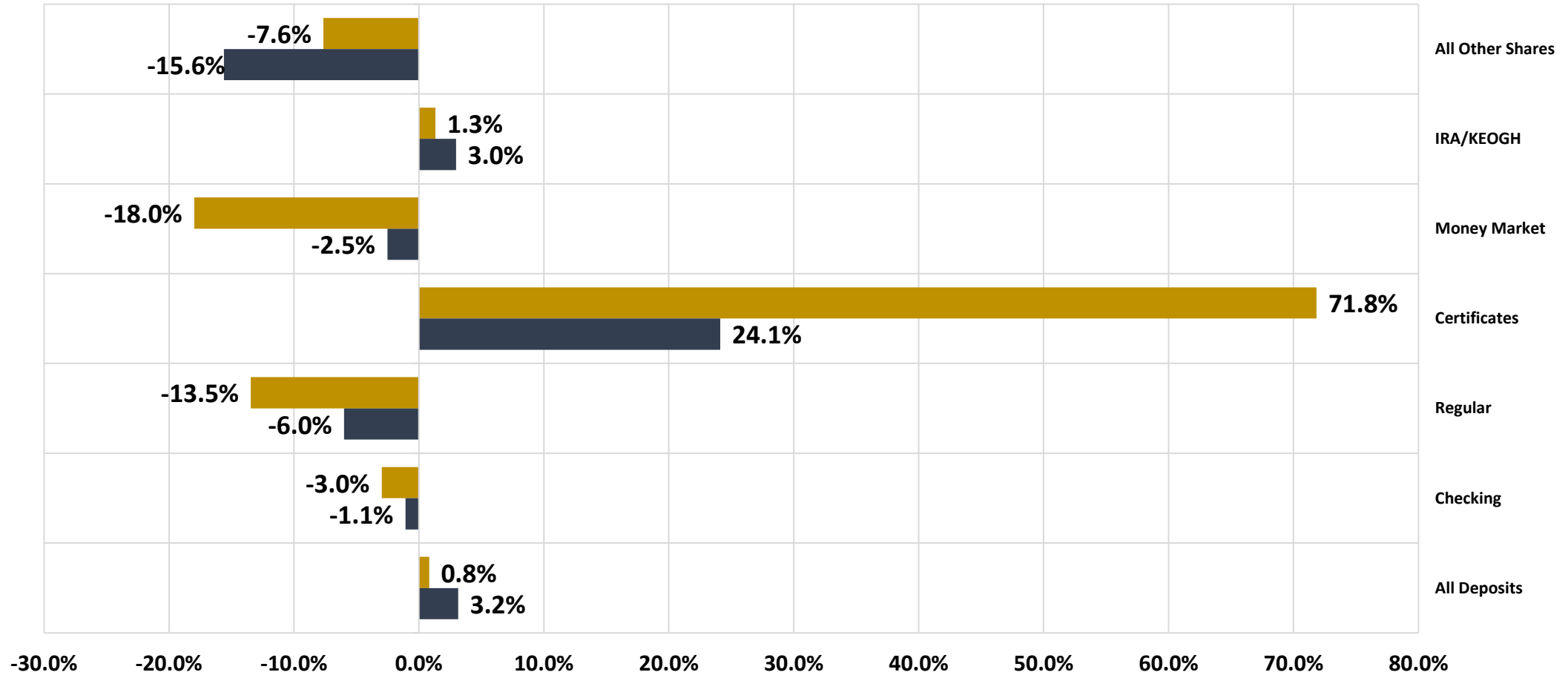
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Deposit Growth Trend Data As of September 30, 2024

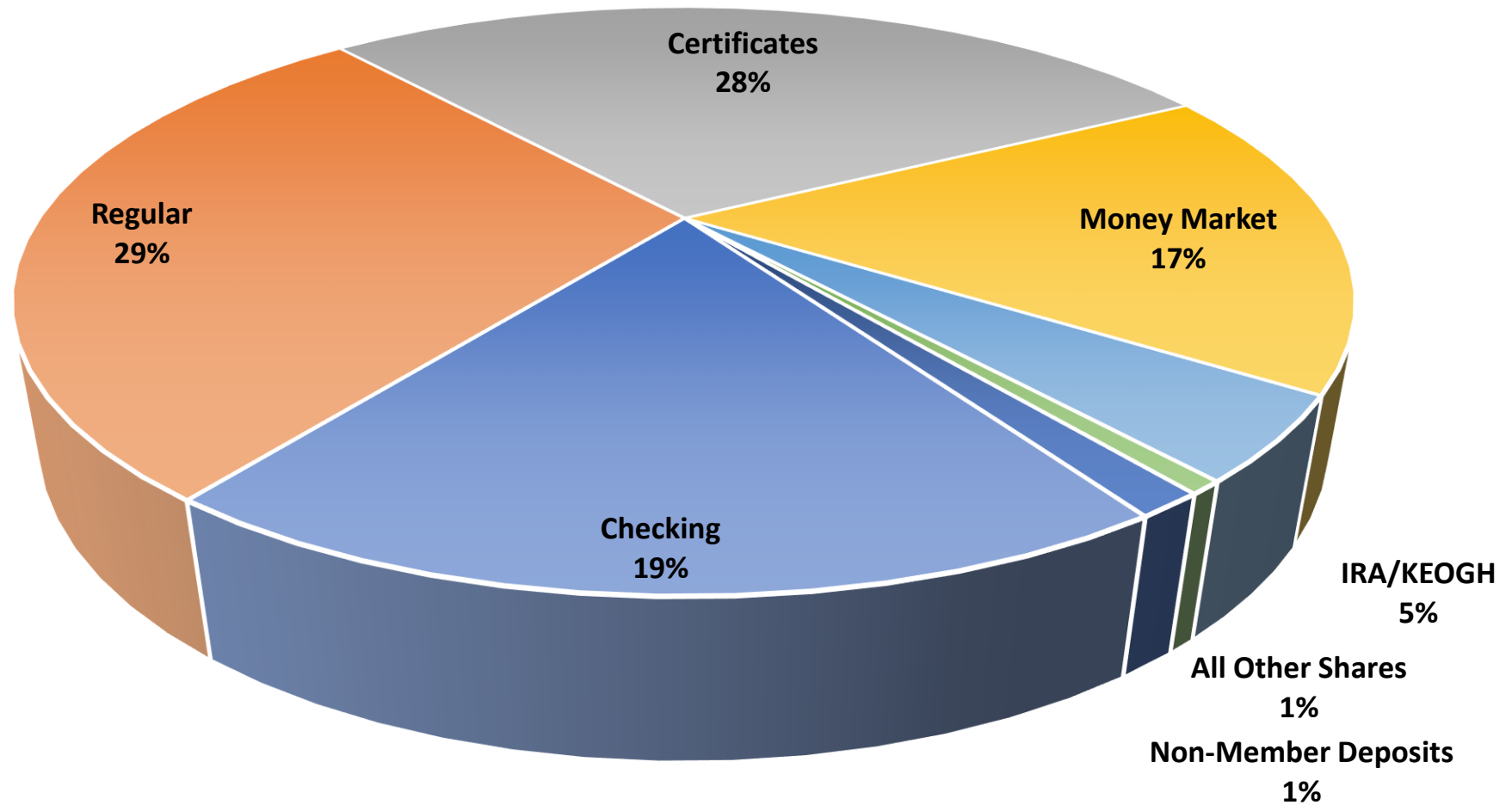


Deposit Growth By Type: Year-Over-Year % Growth Data As of September 30, 2024

■ 3Q23 ■ 3Q24

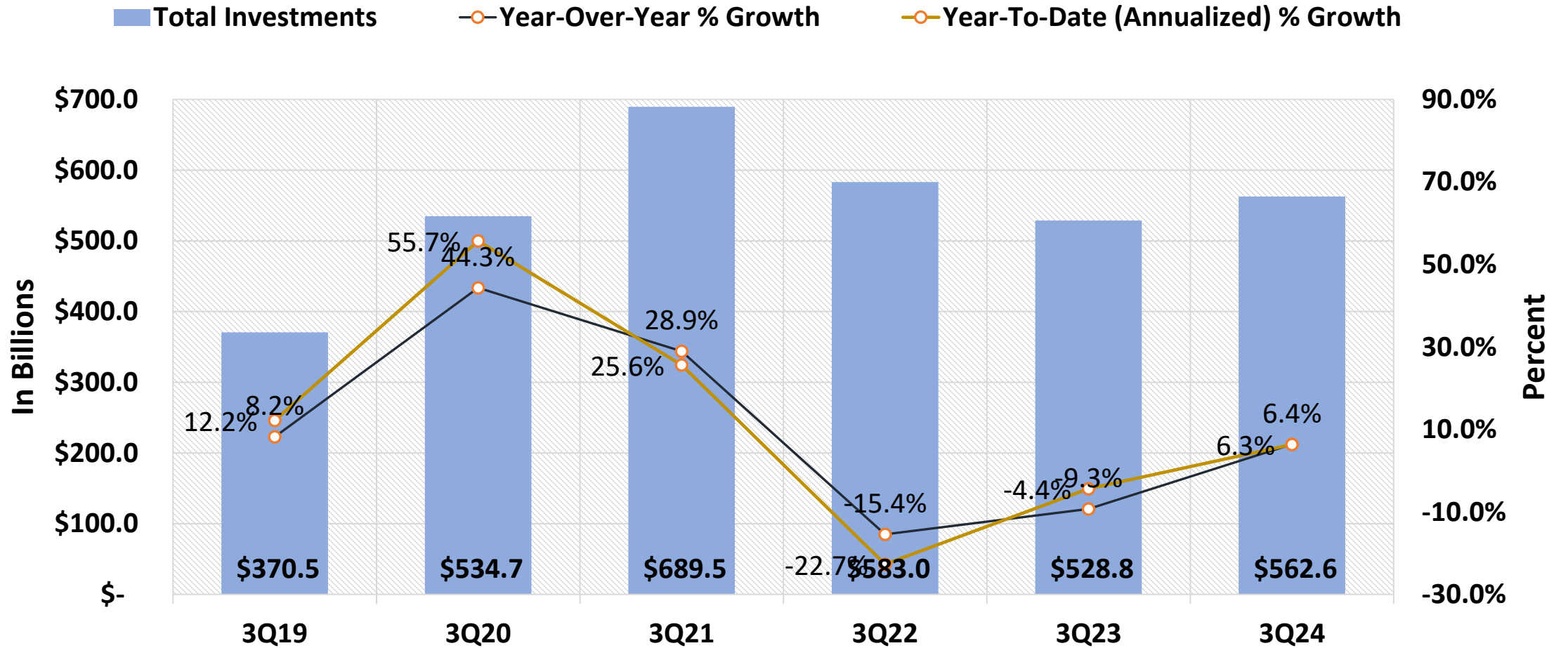


Deposit Portfolio Composition Data As of September 30, 2024



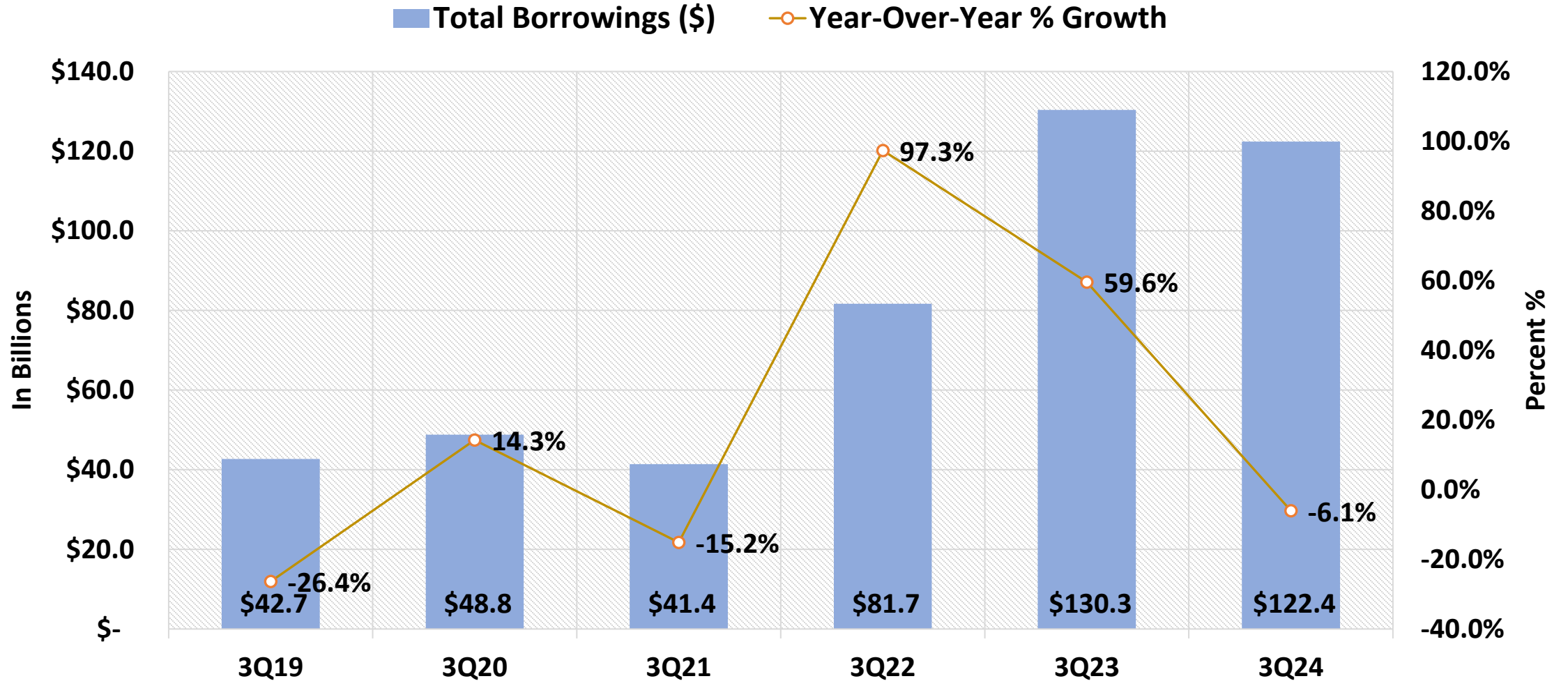
Total Investments - Growth Trend

Data As of September 30, 2024



Total Borrowings Trend

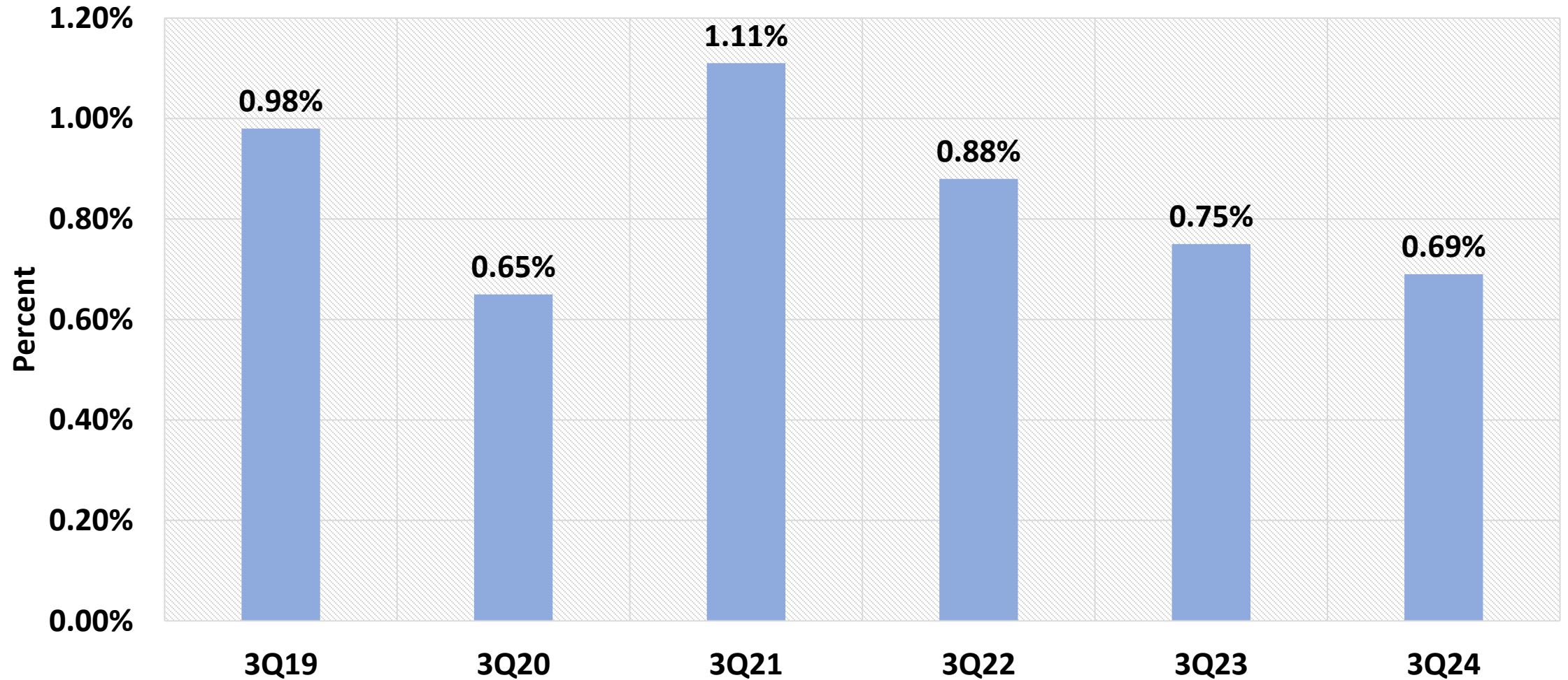
Data As of September 30, 2024



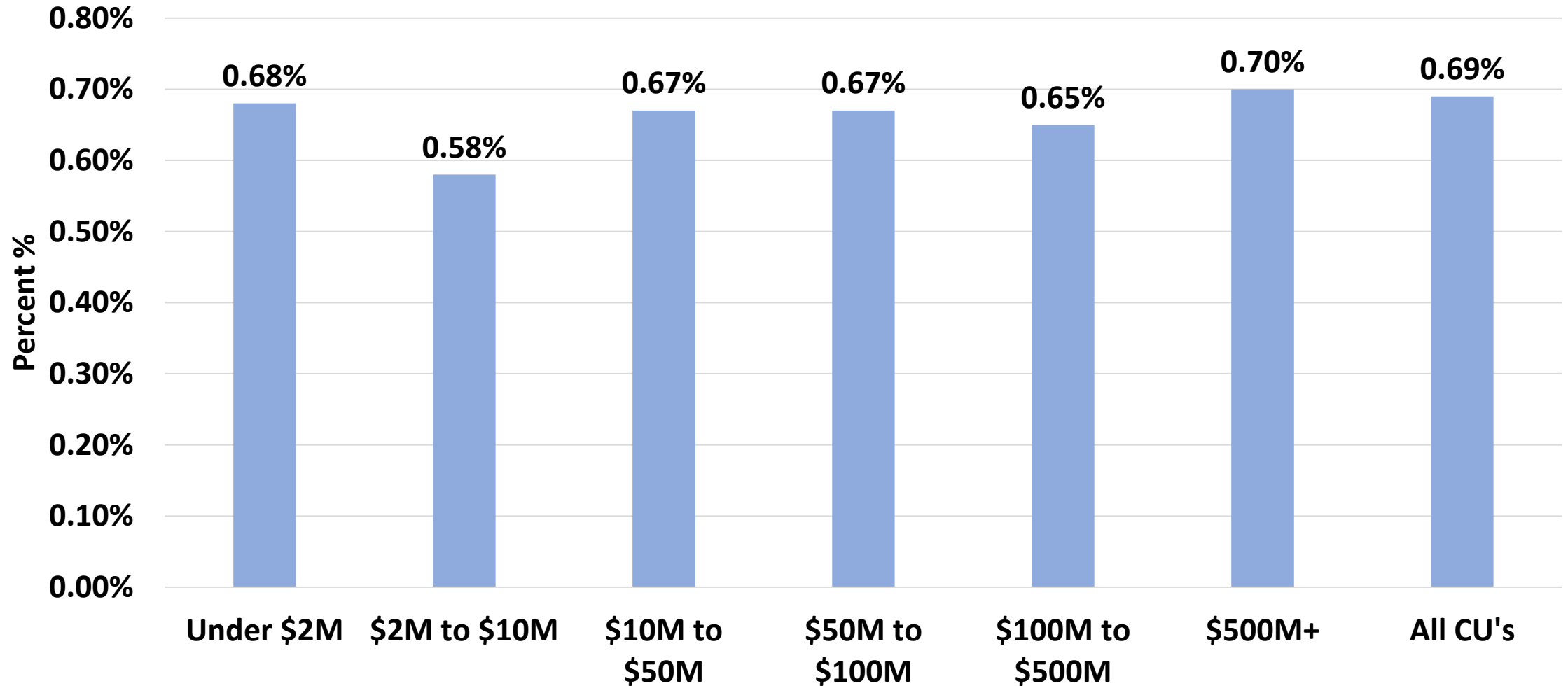
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

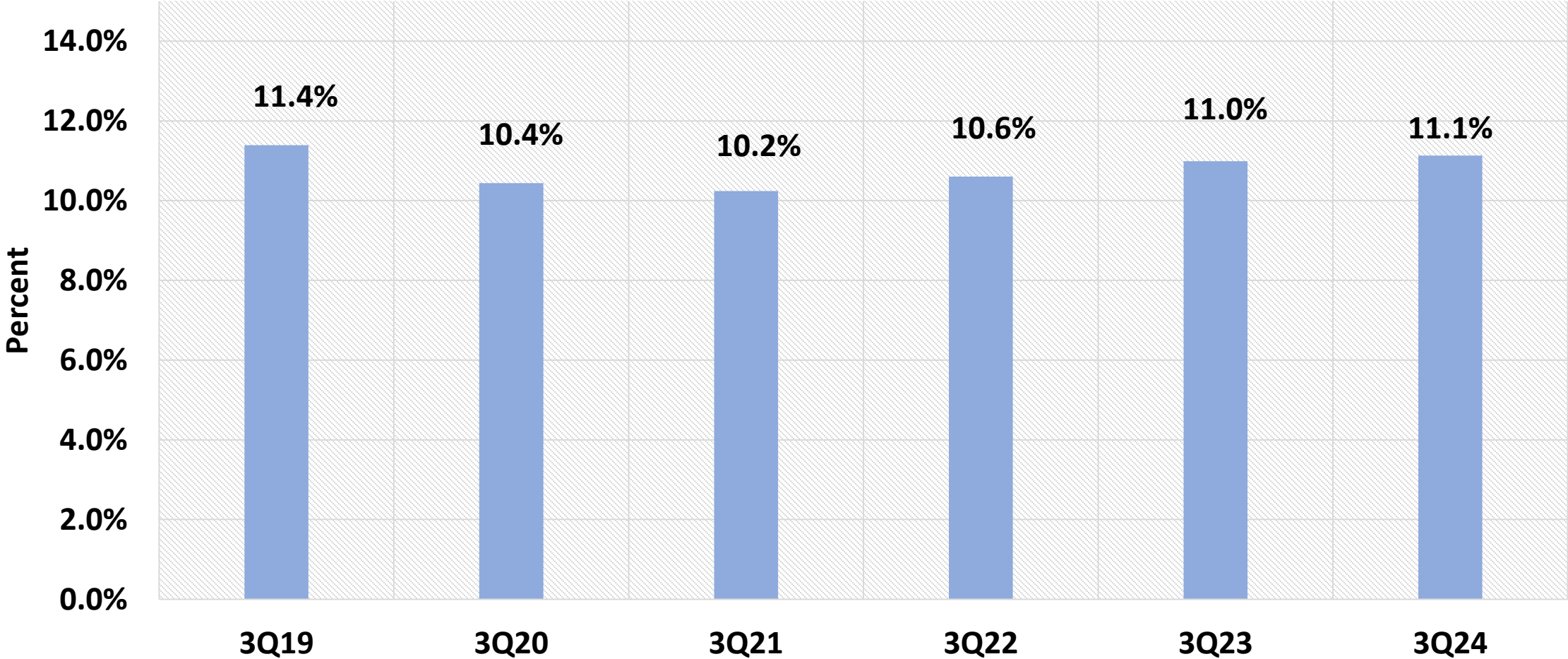
Return On Assets (ROA %) Trend Data As of September 30, 2024



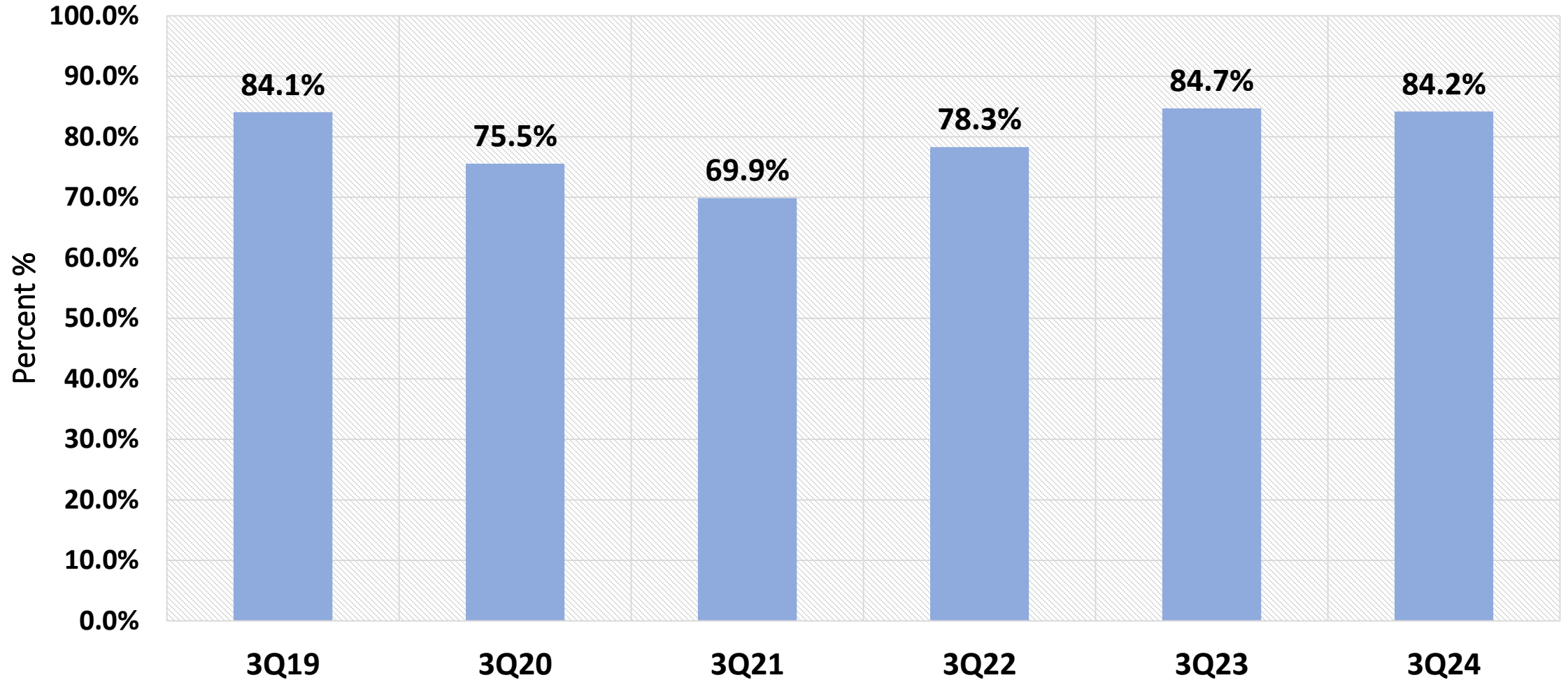
ROA (Annualized) for Asset-Class Peer Groups Data As of September 30, 2024



Net-Worth Capital Ratio Trend Data As of September 30, 2024

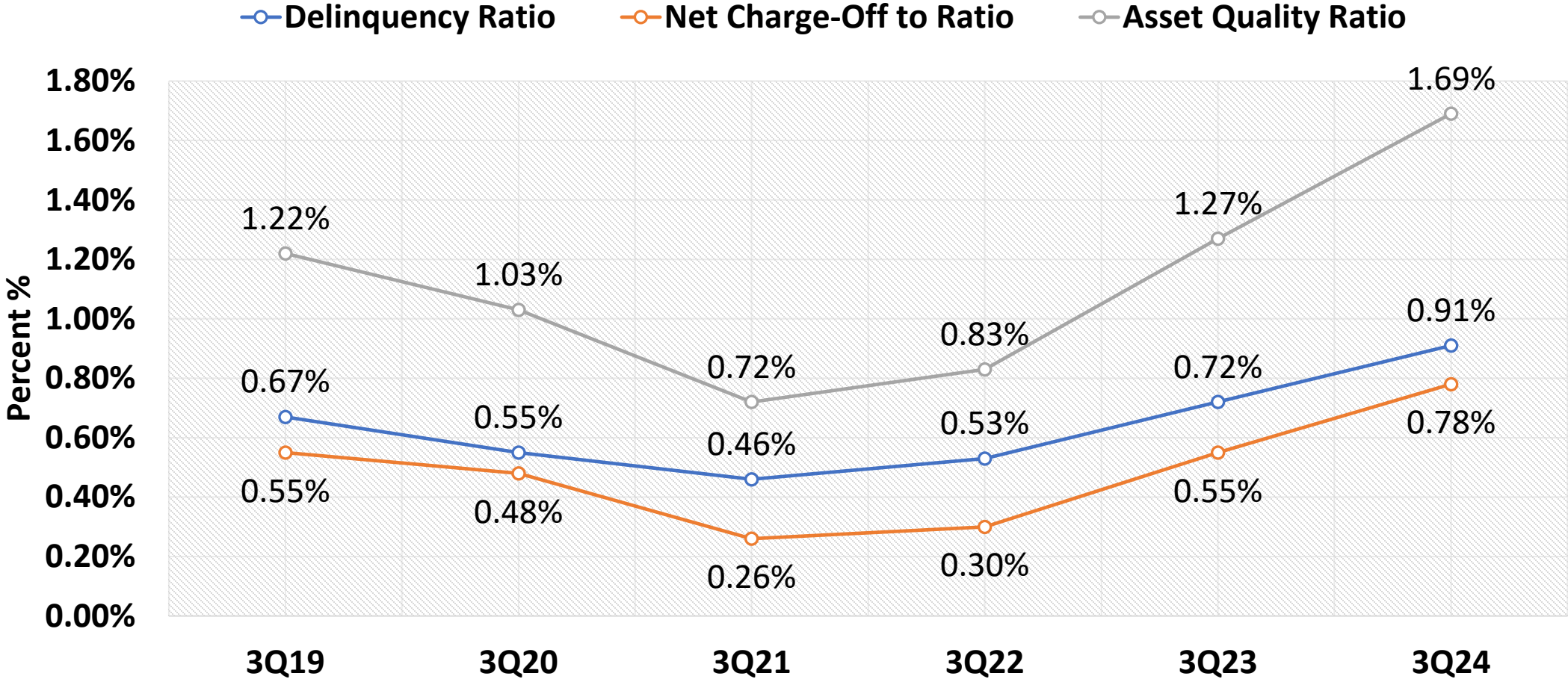


Loan-to-Deposit Ratio Trend (%) Data As of September 30, 2024

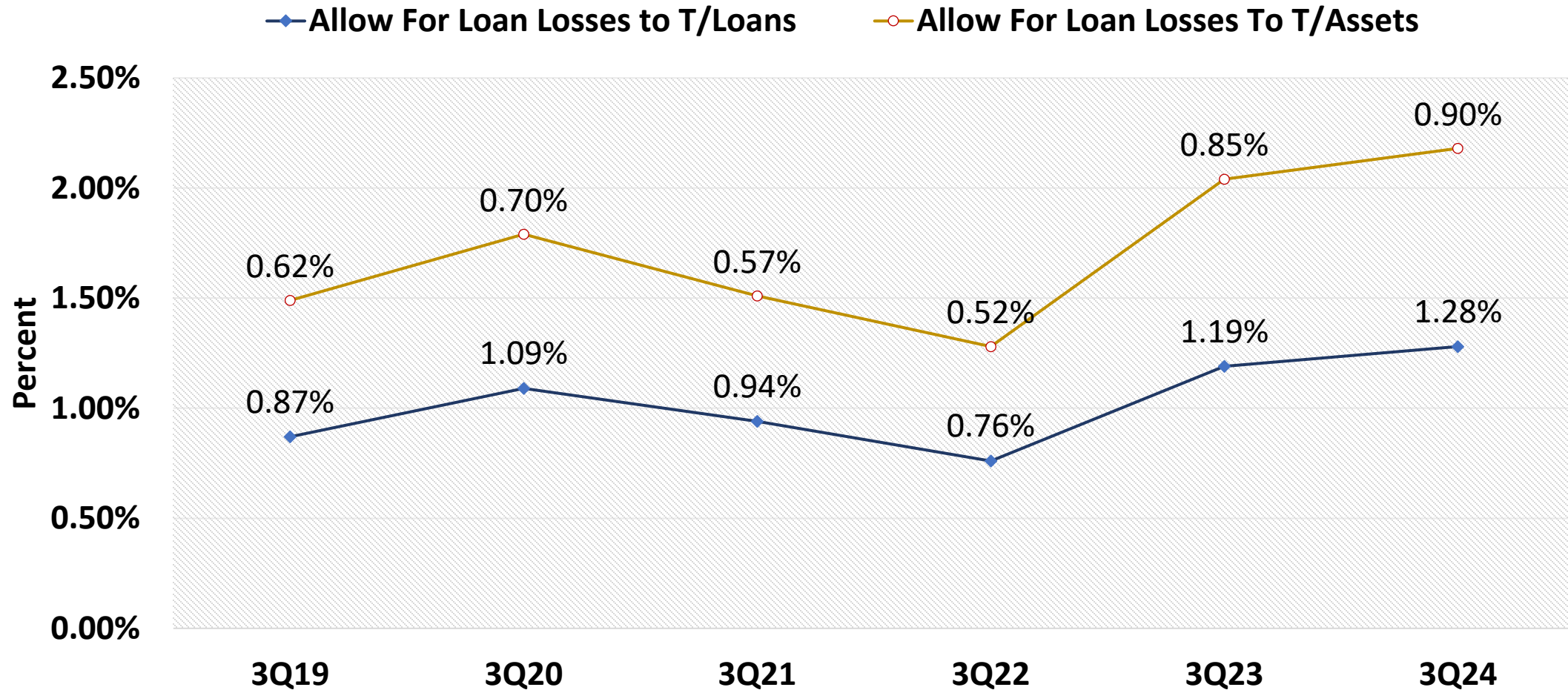


Asset Quality Ratios (%)

Data As of September 30, 2024

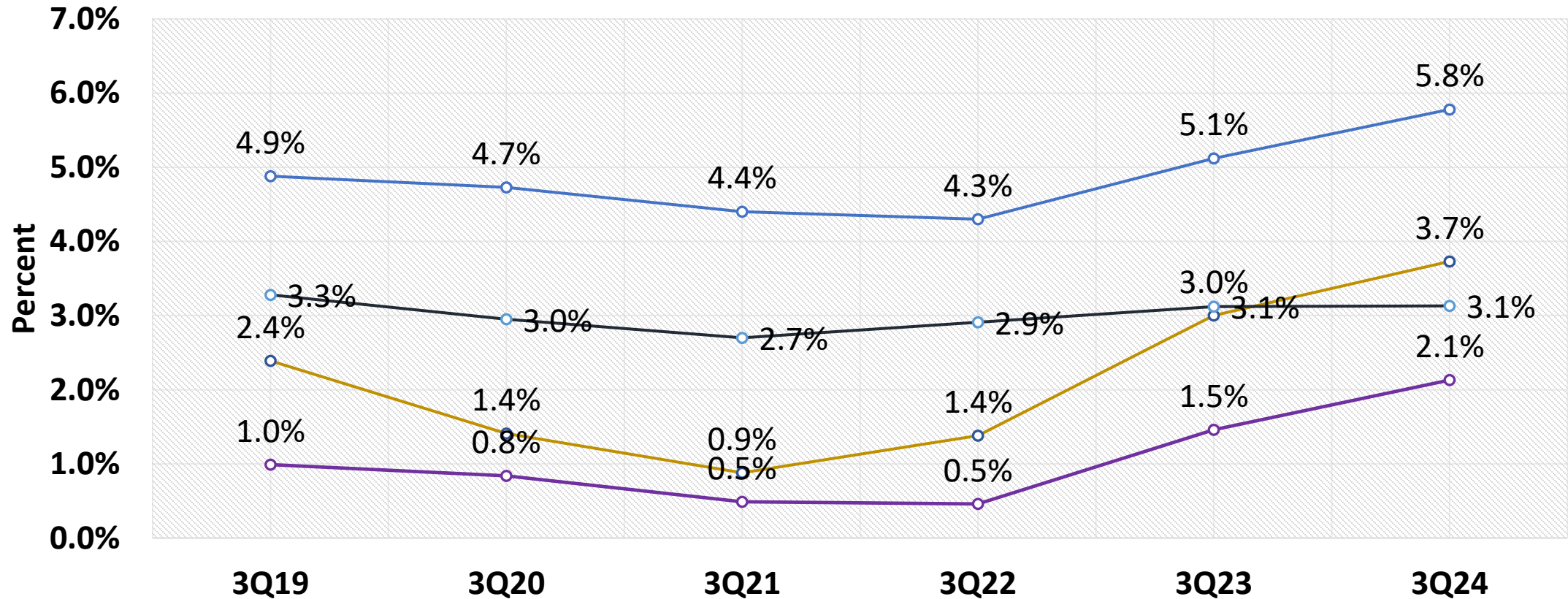


Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of September 30, 2024



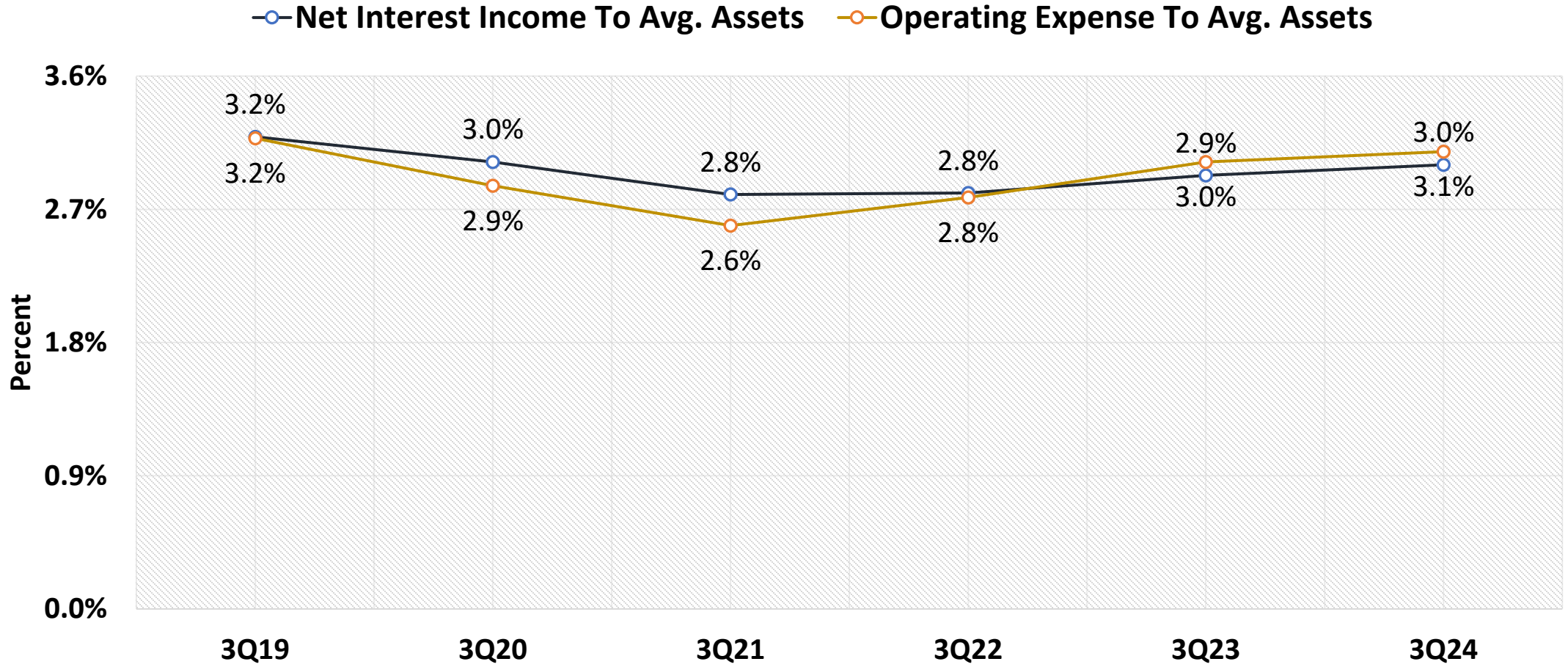
Yield Spread Trend Analysis Data As of September 30, 2024

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

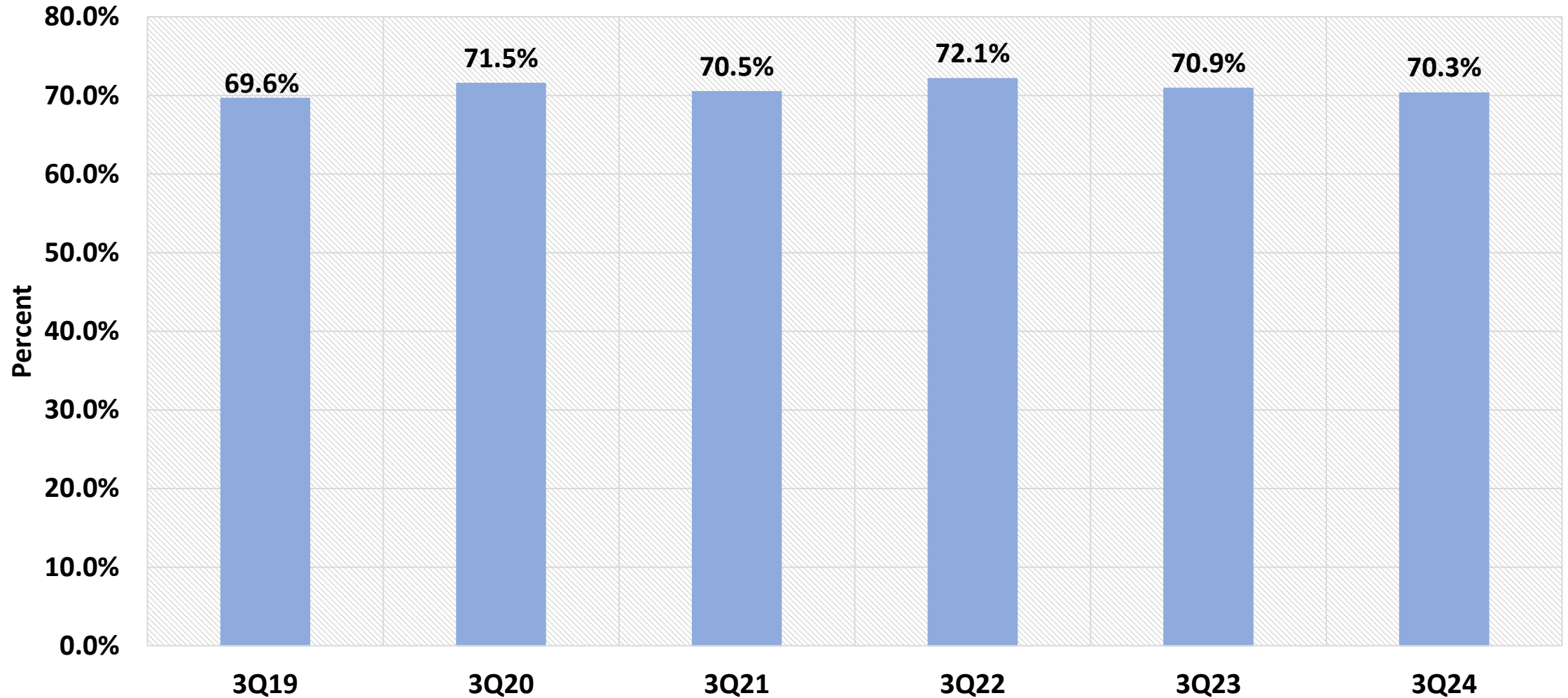


Net Interest Margin Vs. Operating Expense Ratio

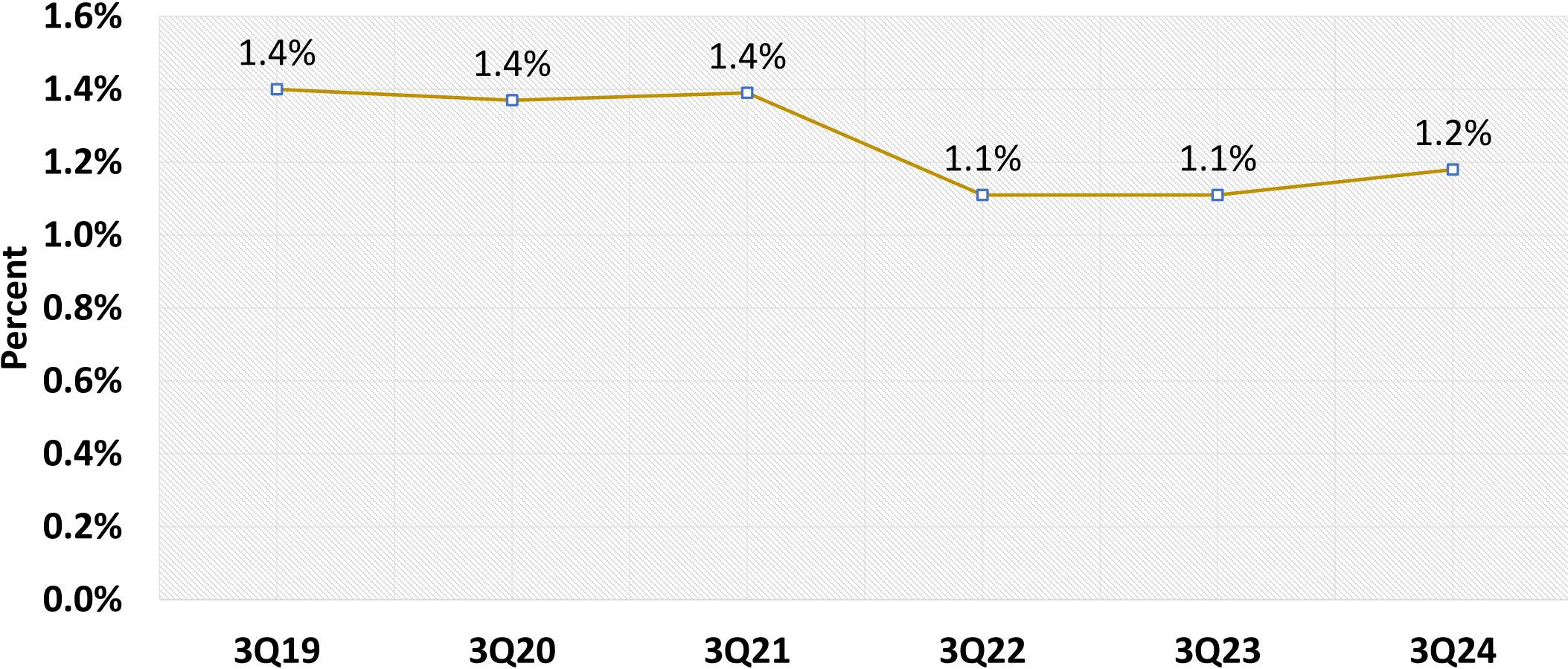
Data As of September 30, 2024



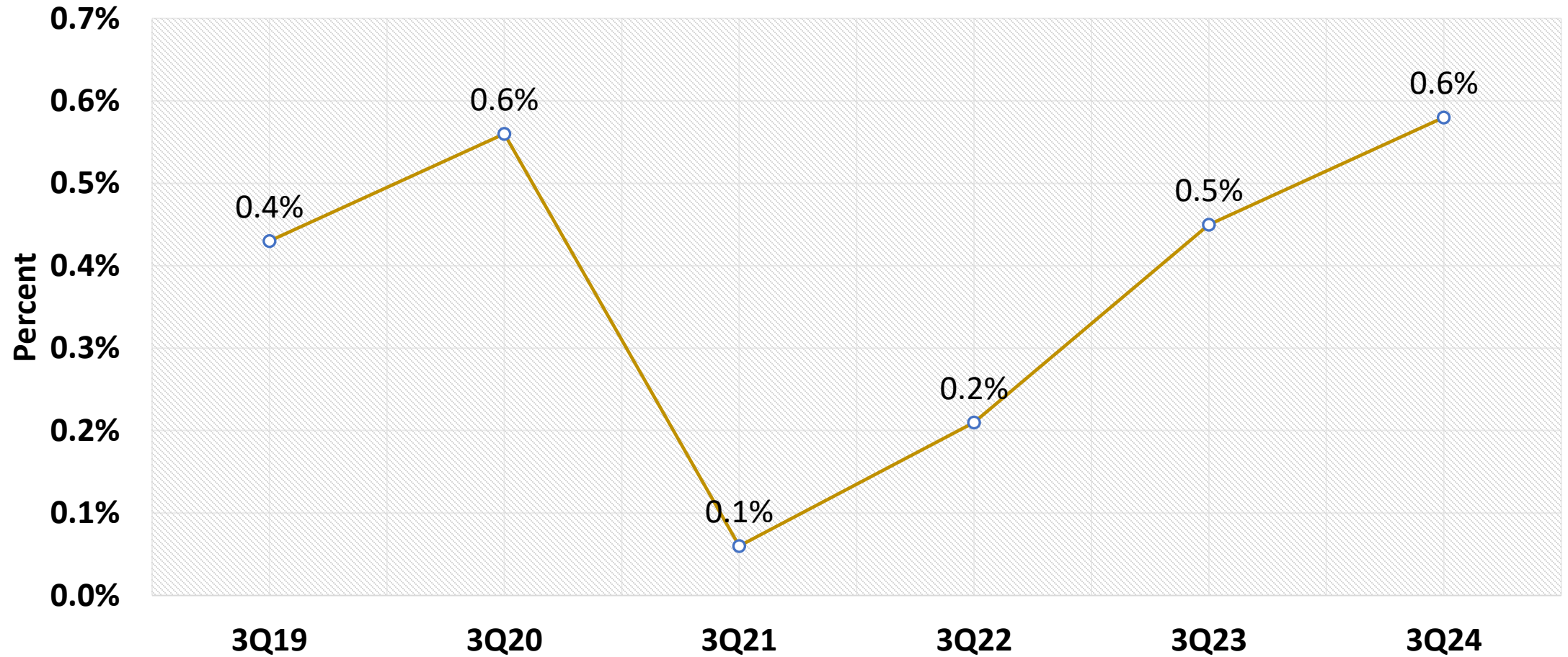
Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue) Data As of September 30, 2024



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



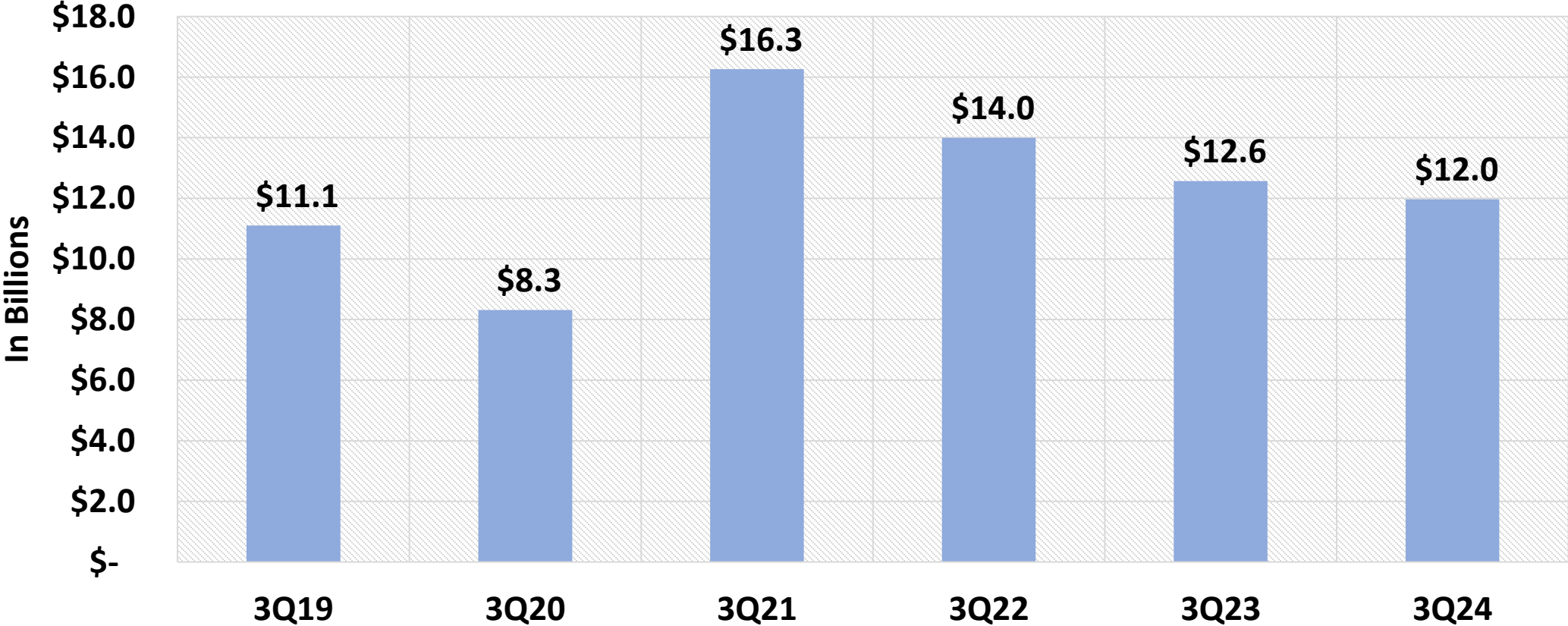
Loan Loss Provision/Average Assets Data As of September 30, 2024



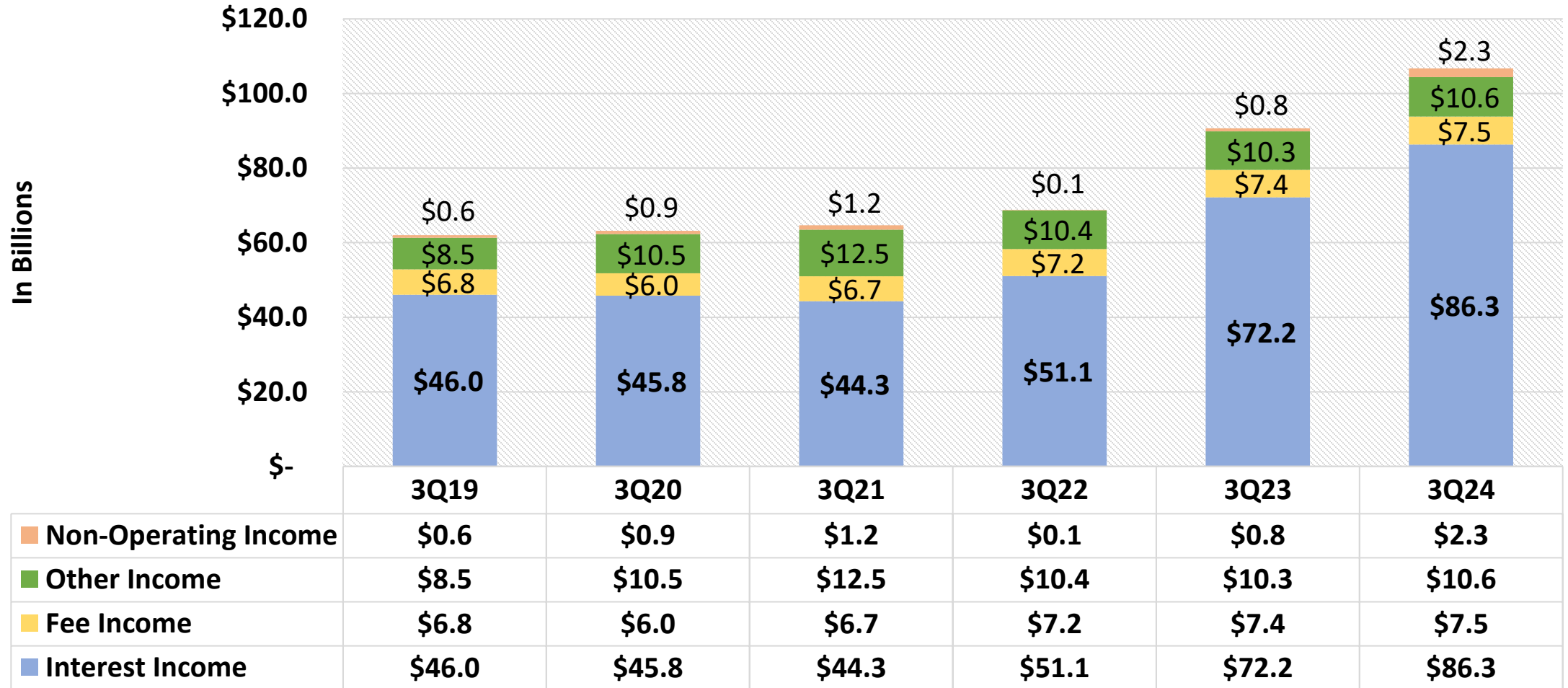
Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

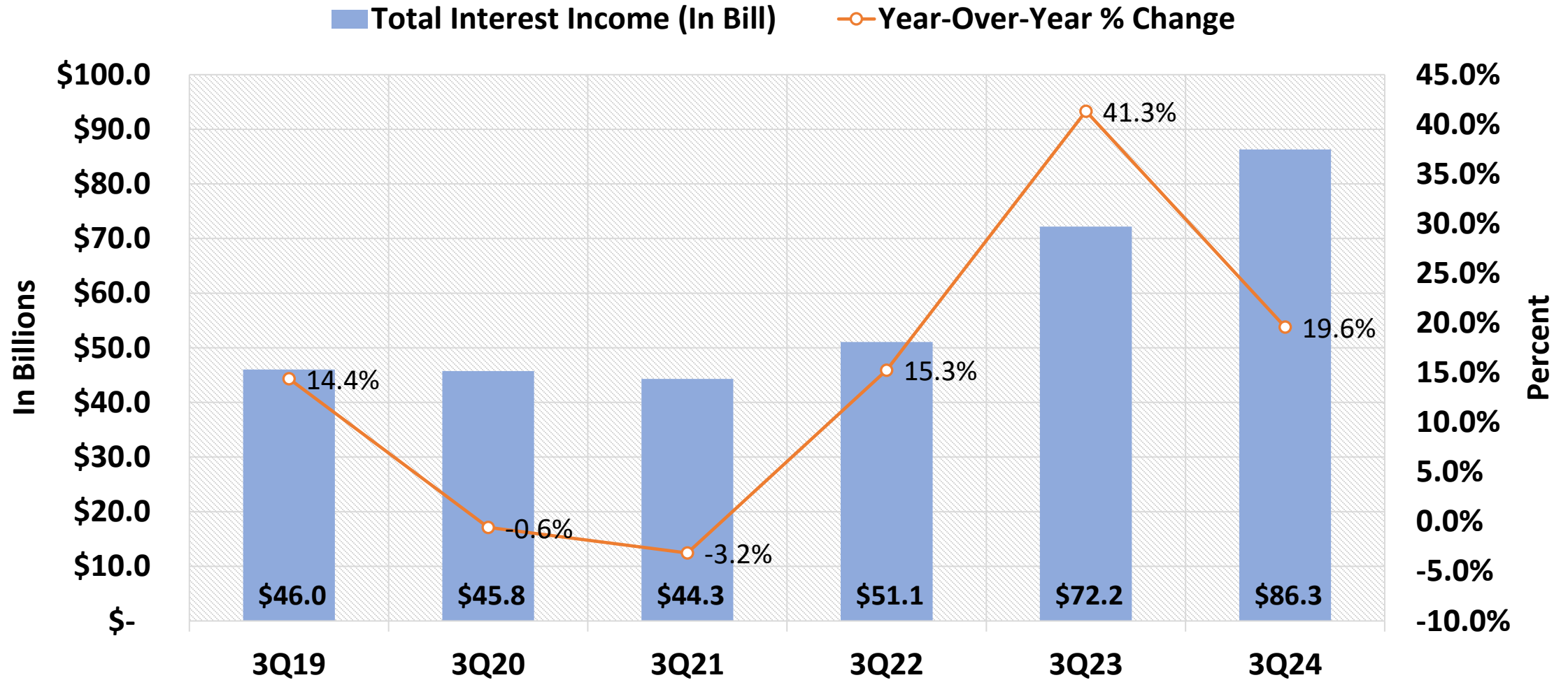
(Year-to-Date) Net Income (\$) Trend Data As of September 30, 2024



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

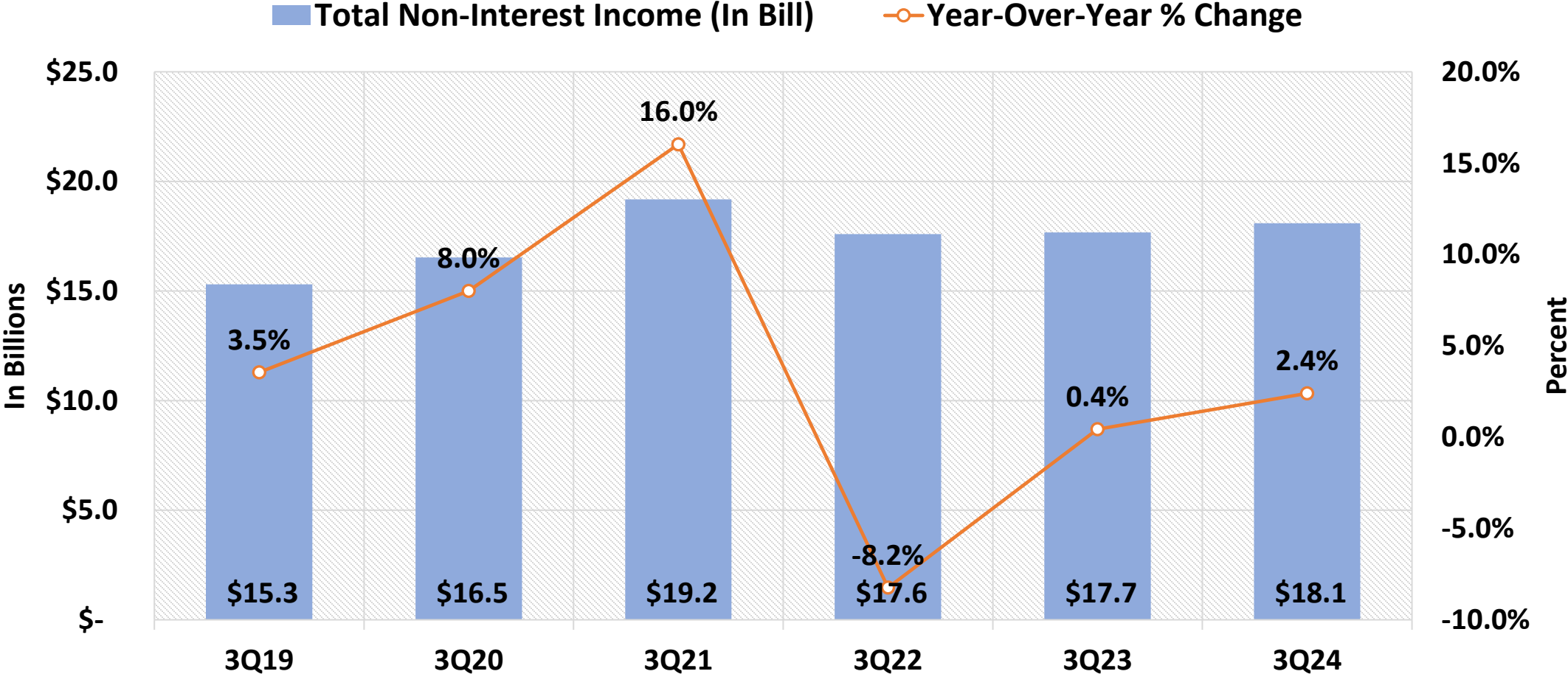


Total Interest Income (\$) Trend As of September 30, 2024



Total Non-Interest Income (\$) Trend

Data As of September 30, 2024



Total Net-Worth Capital: Growth Trend Data As of September 30, 2024

