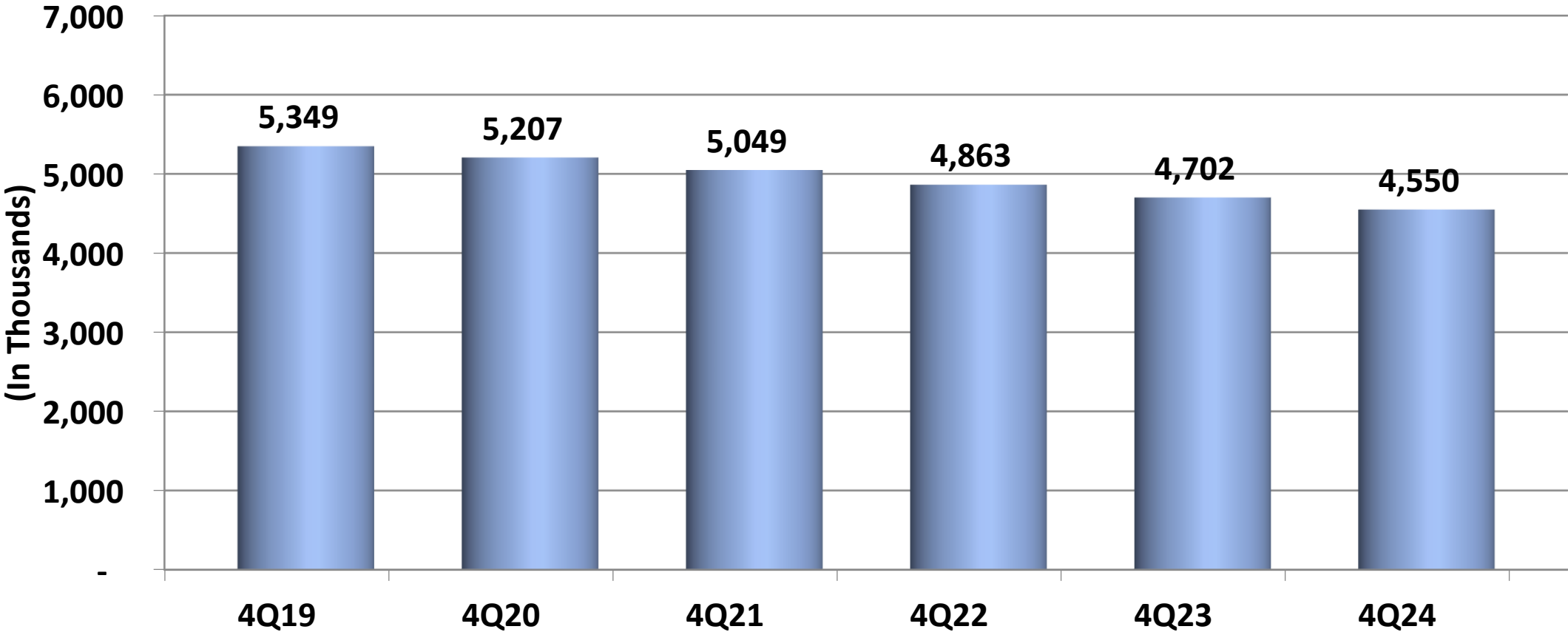


Credit Union Industry Statistics and Key Performance Indicators (KPIs) 4th Quarter 2024

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Data Intelligence and Industry Insights for Credit Union Management

of Credit Unions: Data As of December 31, 2024



Asset-based Peer Group Statistics: Data As of December 31, 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	118	2.6%	68,631,805	47.87%	\$ 1,166,997,690,000	49.99%
2	\$2B -- < \$4B	130	2.9%	19,784,748	13.80%	\$ 349,135,450,000	14.96%
3	\$1B -- < \$2B	203	4.5%	17,040,032	11.89%	\$ 283,293,540,000	12.14%
4	\$850M -- < \$1B	57	1.3%	3,132,085	2.18%	\$ 51,704,620,000	2.21%
5	\$650M -- < \$850M	125	2.7%	6,039,485	4.21%	\$ 92,900,260,000	3.98%
6	\$450M -- < \$650M	149	3.3%	5,493,435	3.83%	\$ 83,601,730,000	3.58%
7	\$350M -- < \$450M	145	3.2%	3,852,641	2.69%	\$ 56,569,380,000	2.42%
8	\$250M -- < \$350M	193	4.2%	3,788,772	2.64%	\$ 56,583,260,000	2.42%
9	\$150M -- < \$250M	369	8.1%	5,140,635	3.59%	\$ 71,680,560,000	3.07%
10	\$100M -- < \$150M	331	7.3%	3,004,198	2.10%	\$ 39,795,870,000	1.70%
11	\$50M -- < \$100M	624	13.7%	3,734,972	2.61%	\$ 45,820,820,000	1.96%
12	\$20M -- < \$50M	780	17.1%	2,352,829	1.64%	\$ 26,142,320,000	1.12%
13	\$10M -- < \$20M	448	9.8%	767,991	0.54%	\$ 6,519,990,000	0.28%
14	\$5M -- < \$10M	350	7.7%	369,274	0.26%	\$ 2,599,890,000	0.11%
15	\$2M -- < \$5M	258	5.7%	159,112	0.11%	\$ 854,920,000	0.04%
16	Under \$2M	270	5.9%	81,771	0.06%	\$ 254,970,000	0.01%
TOTAL		4,550	100.00%	143,373,785	100.00%	\$ 2,334,455,270,000	100.0%

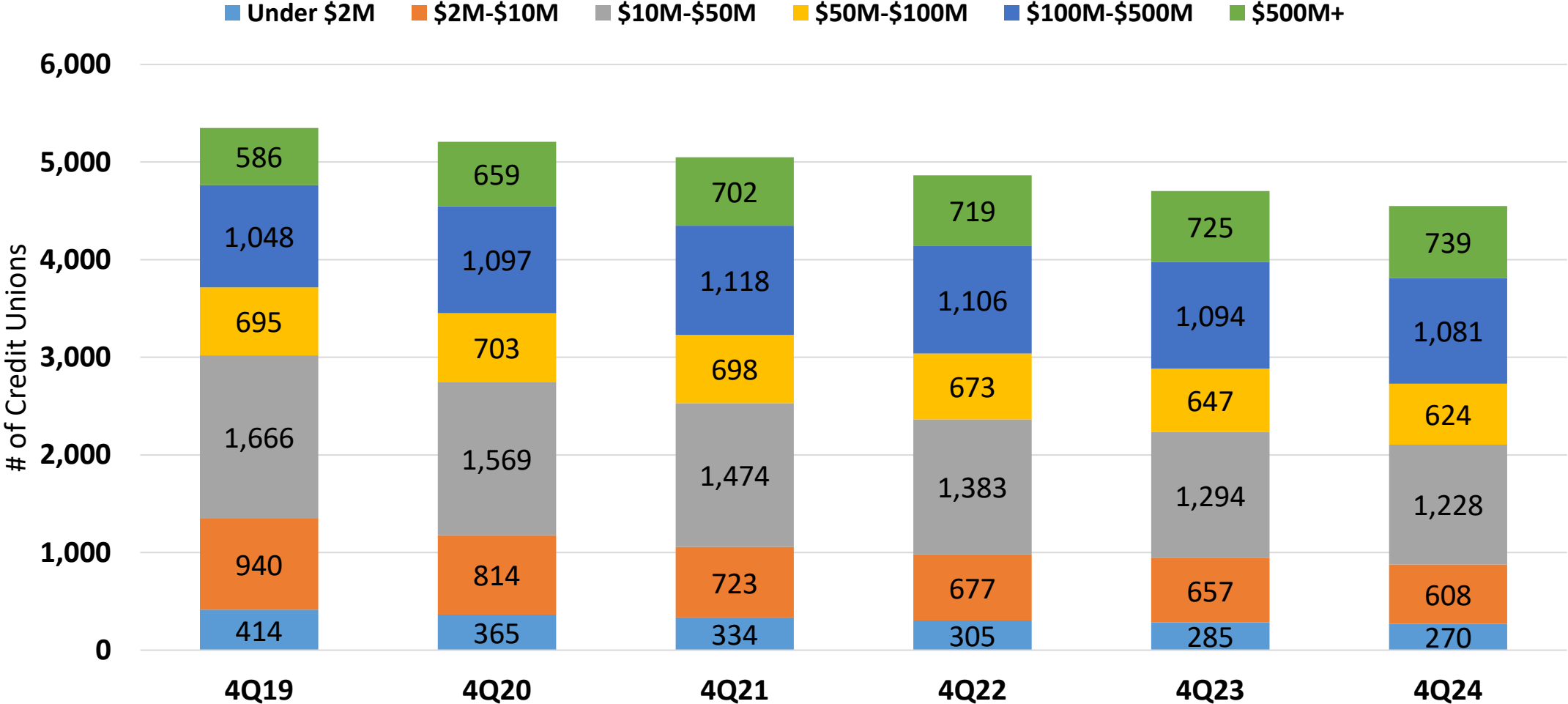
Credit Union Industry Metrics

	As of 12/31/2024	Year-Over-Year % Growth	As of 12/31/2023	Year-Over-Year % Growth
Members	143.7M	2.2%	140.6M	3.0%
Assets	\$2,330.4B	2.3%	\$2,278.3B	4.0%
Loans	\$1,660.2B	2.6%	\$1,617.8B	6.4%
Deposits	\$1,979.2B	4.1%	\$1,900.4B	1.7%
Investments	\$541.9B	1.0%	\$536.8B	-1.8%
Net Worth Capital	\$260.8B	4.7%	\$249.1B	5.8%
Borrowed Funds	\$92.7B	-29.3%	\$133.0B	37.6%

ROA (Return-On-Assets) Drivers

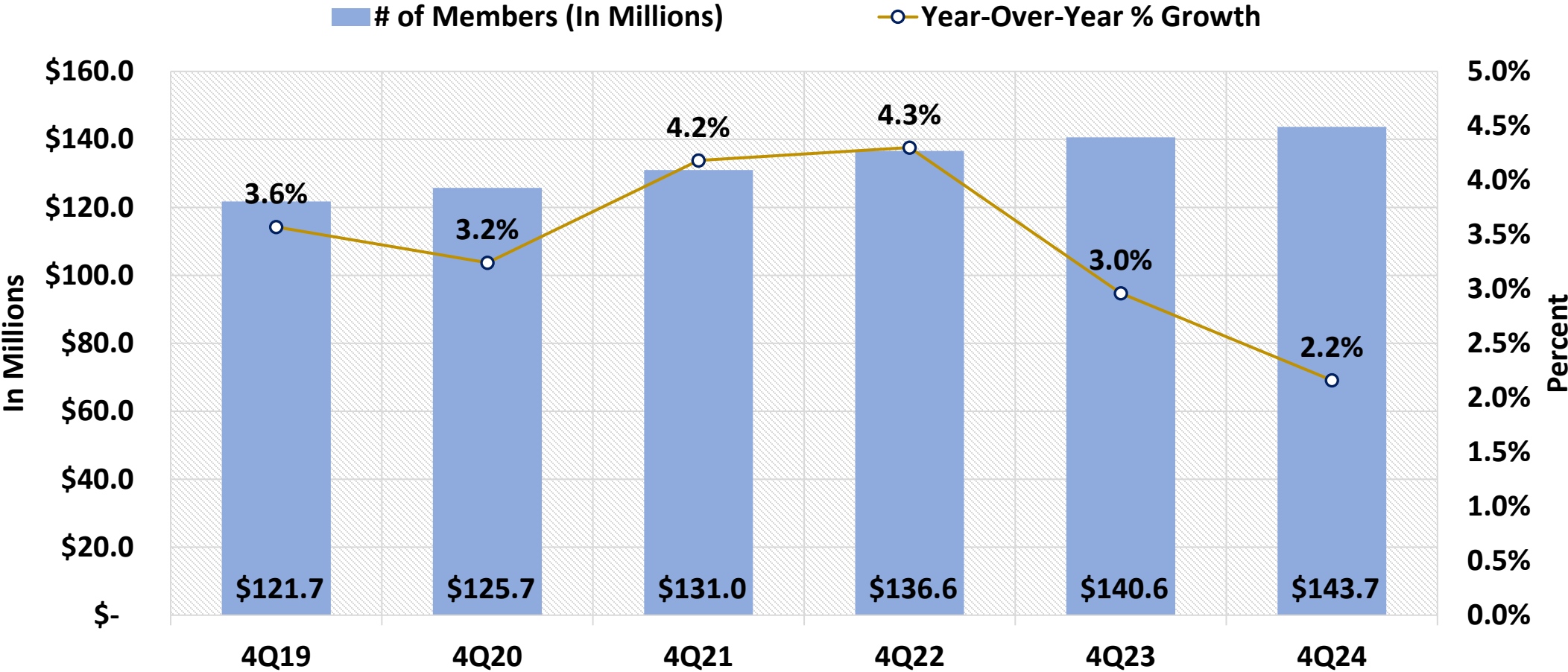
Ratio (% of Average Assets)	4Q 2024	4Q 2023	Effect on ROA (Year-Over-Year)	
Net Interest Margin	3.12%	3.01%	0.03%	bps
+ Fees & Other Income	1.17%	1.14%	0.09%	bps
- Operating Expenses	3.04%	2.95%	0.09%	bps
- Provision for Credit Losses	0.62%	0.51%	0.11%	bps
= ROA	0.63%	0.69%	-0.06%	bps

of Credit Unions for Asset-Class Peer Group Data As of December 31, 2024



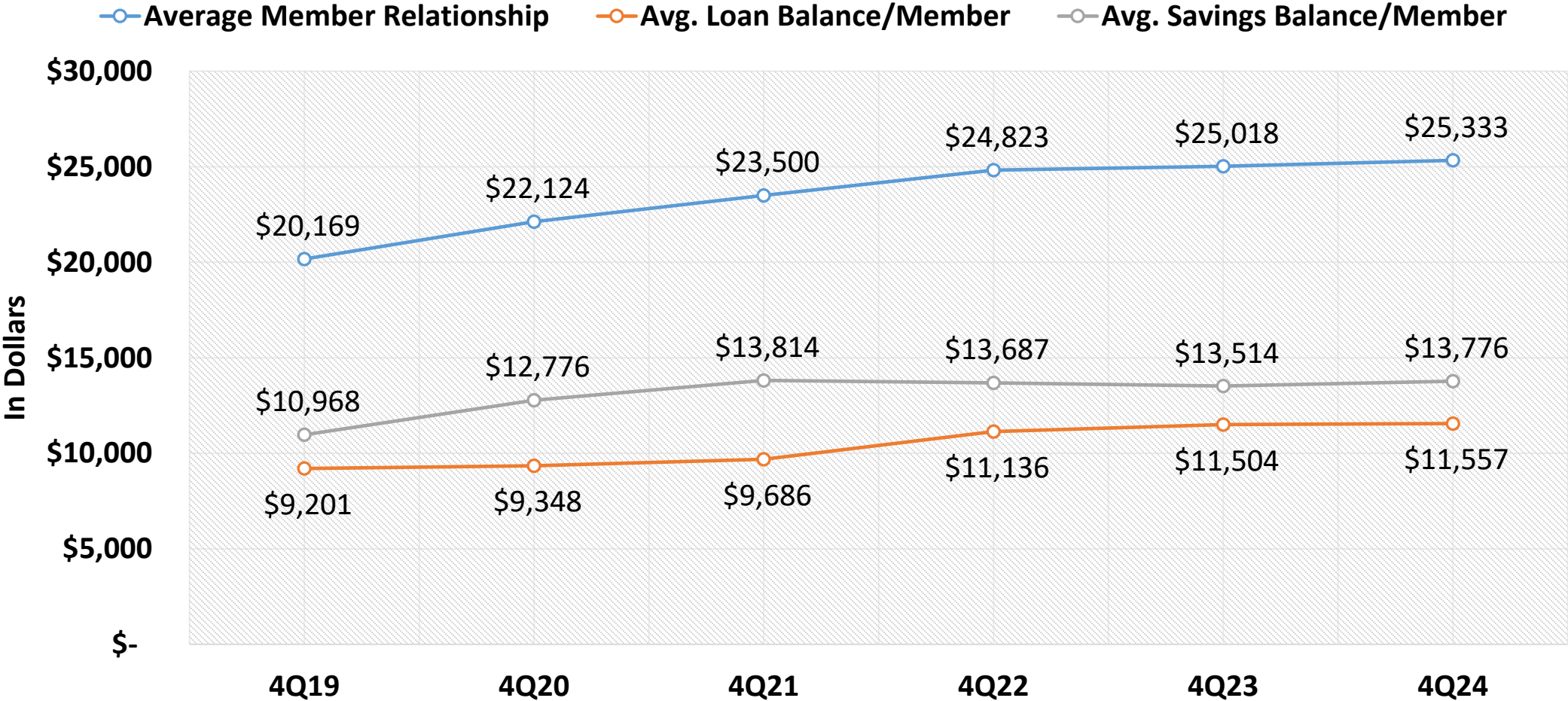
Membership Growth Trend

Data As of December 31, 2024

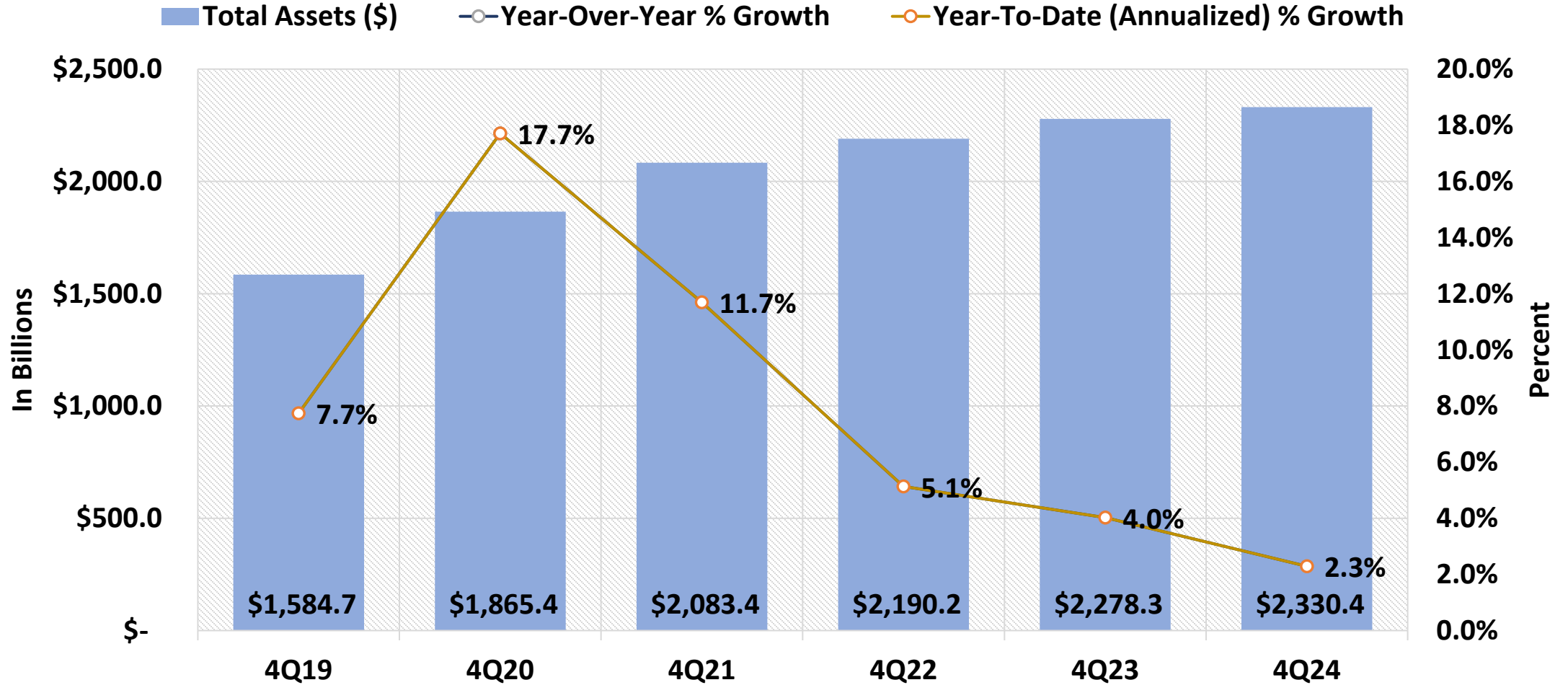


Member Relationship Trend

Data As of December 31, 2024

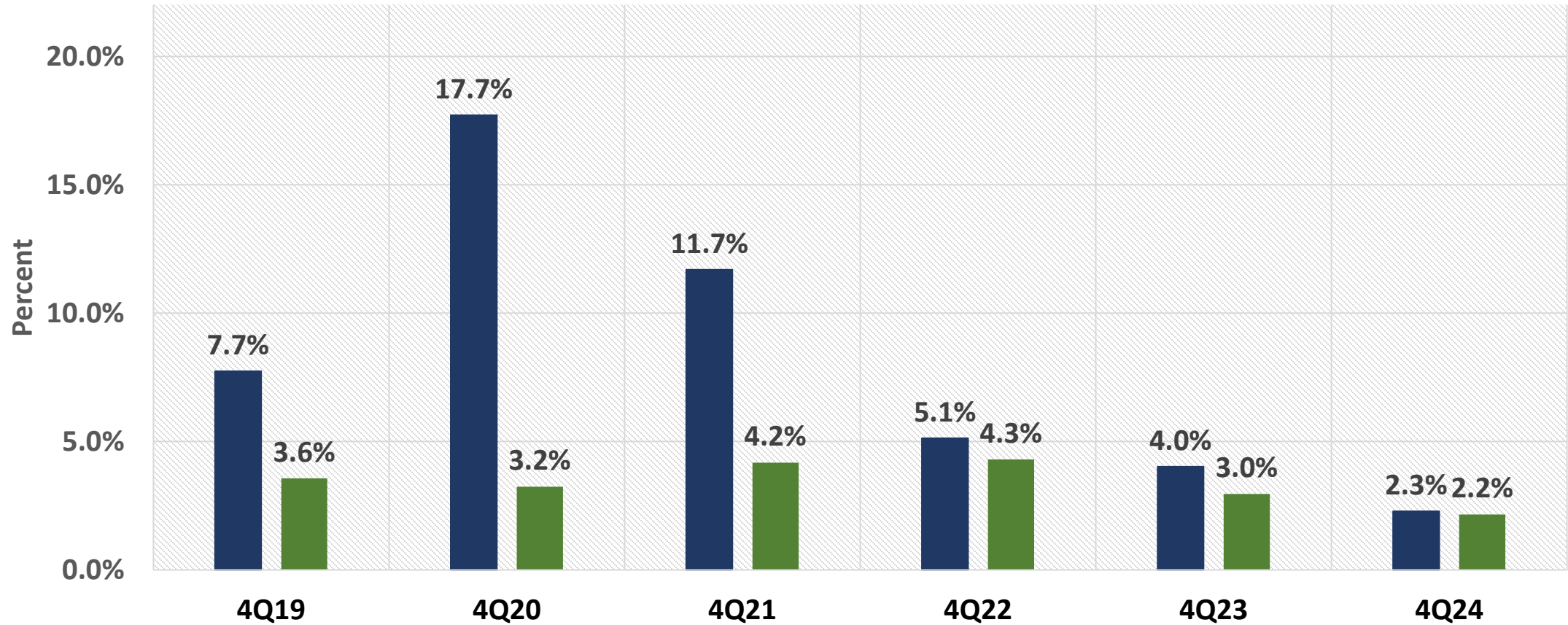


Asset Growth Trend Data As of December 31, 2024



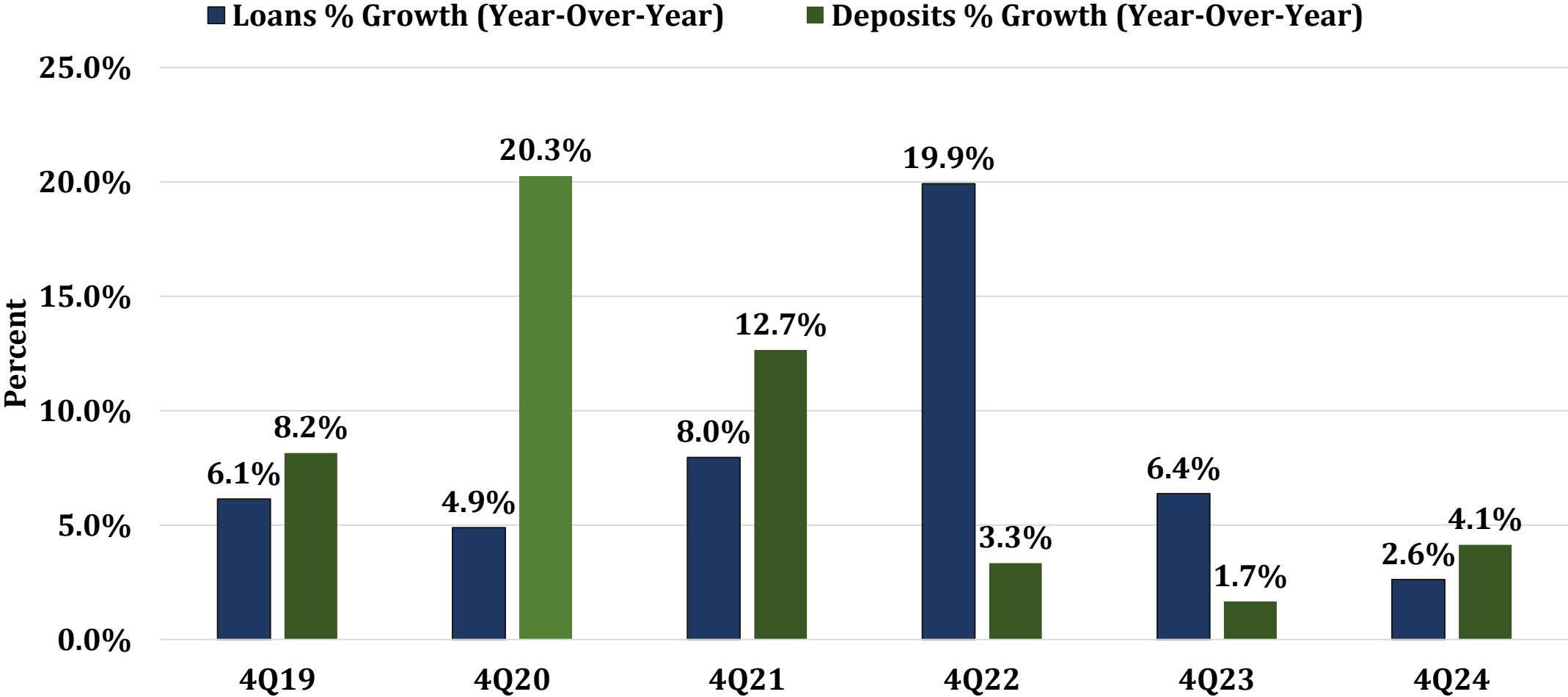
Asset Vs. Membership: % Growth Trend Data As of December 31, 2024

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

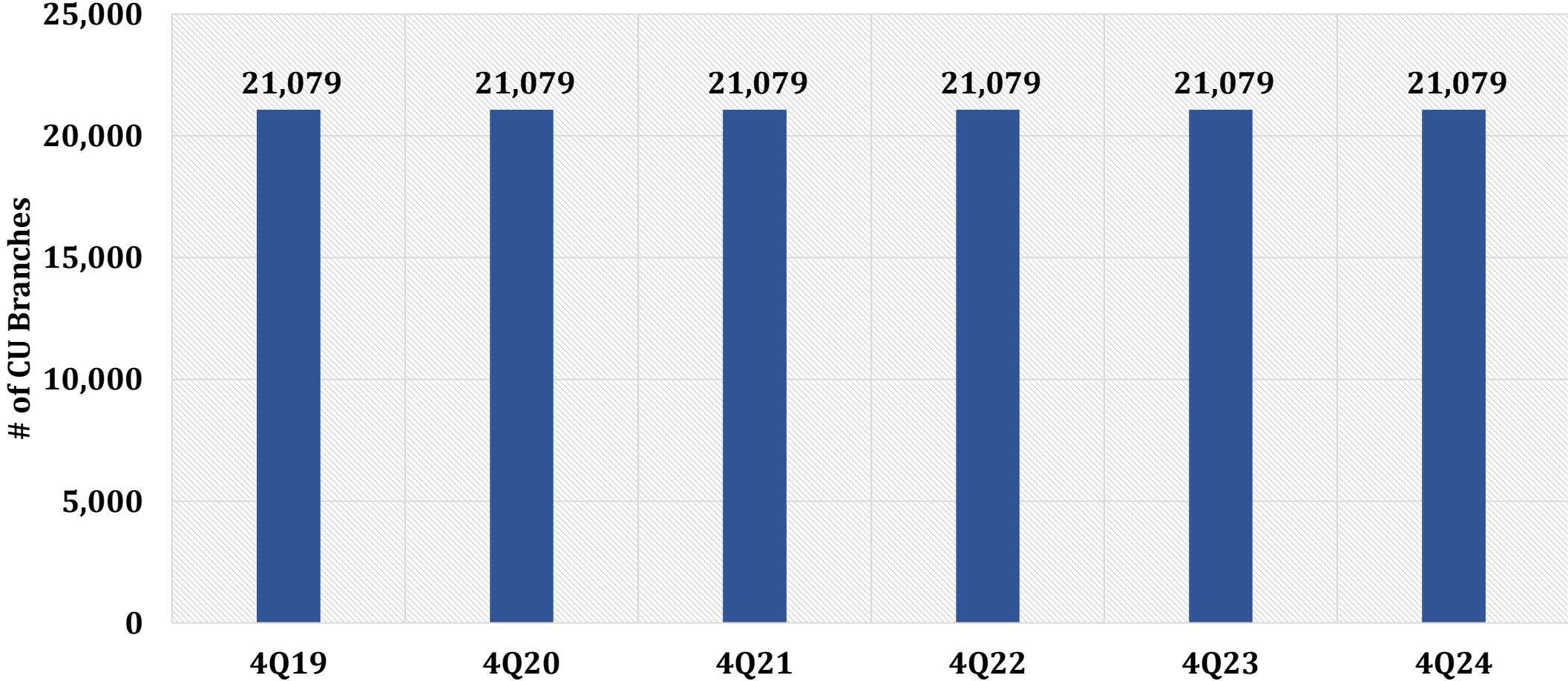


Loans Vs. Deposits: % Growth Trend

Data As of December 31, 2024



of Credit Union Branch Offices Data As of December 31, 2024



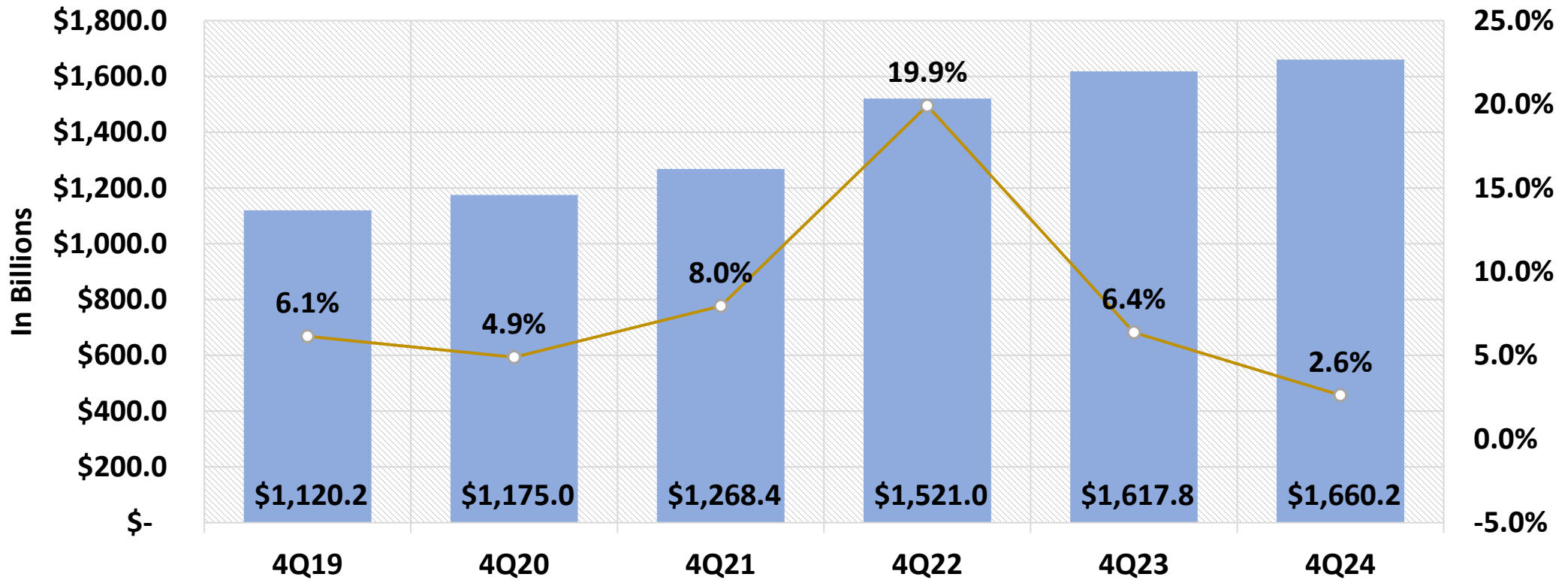
Lending

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Loan Growth Trend

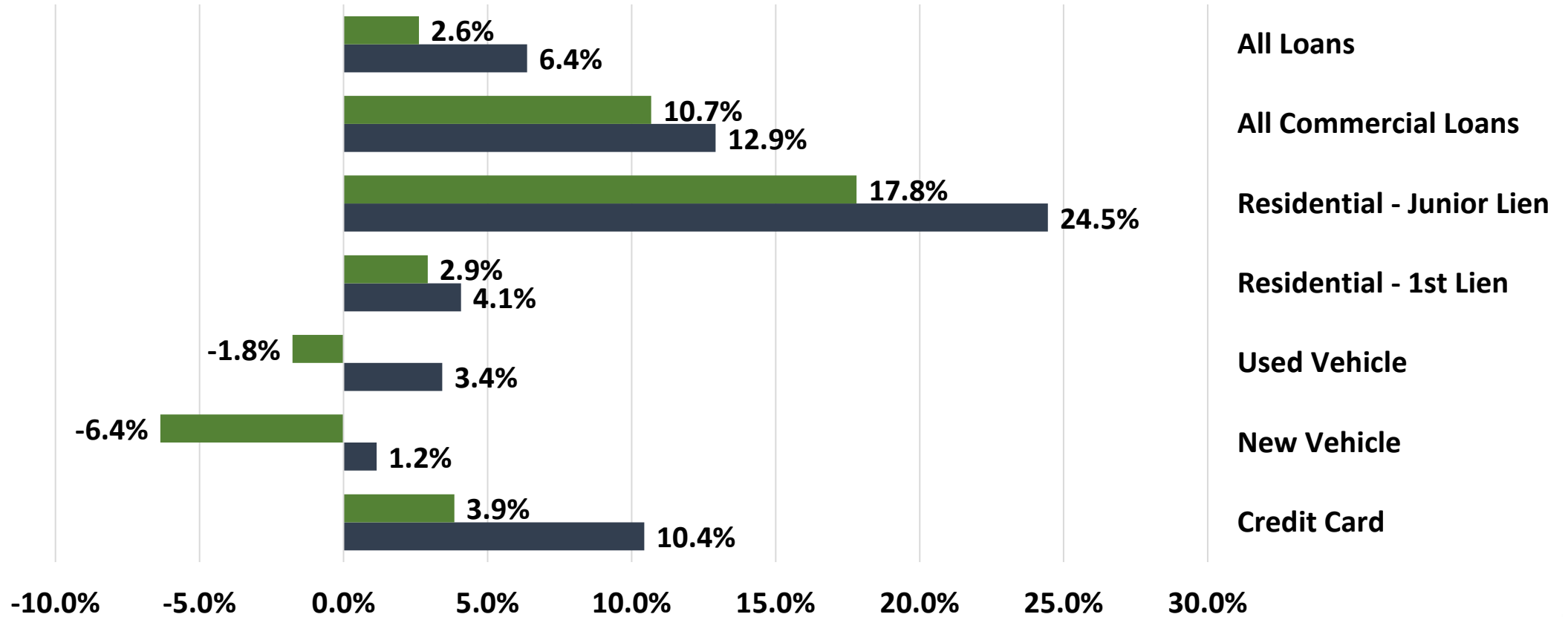
Data As of December 31, 2024

■ Total Loans (\$) ○ Year-Over-Year % Growth

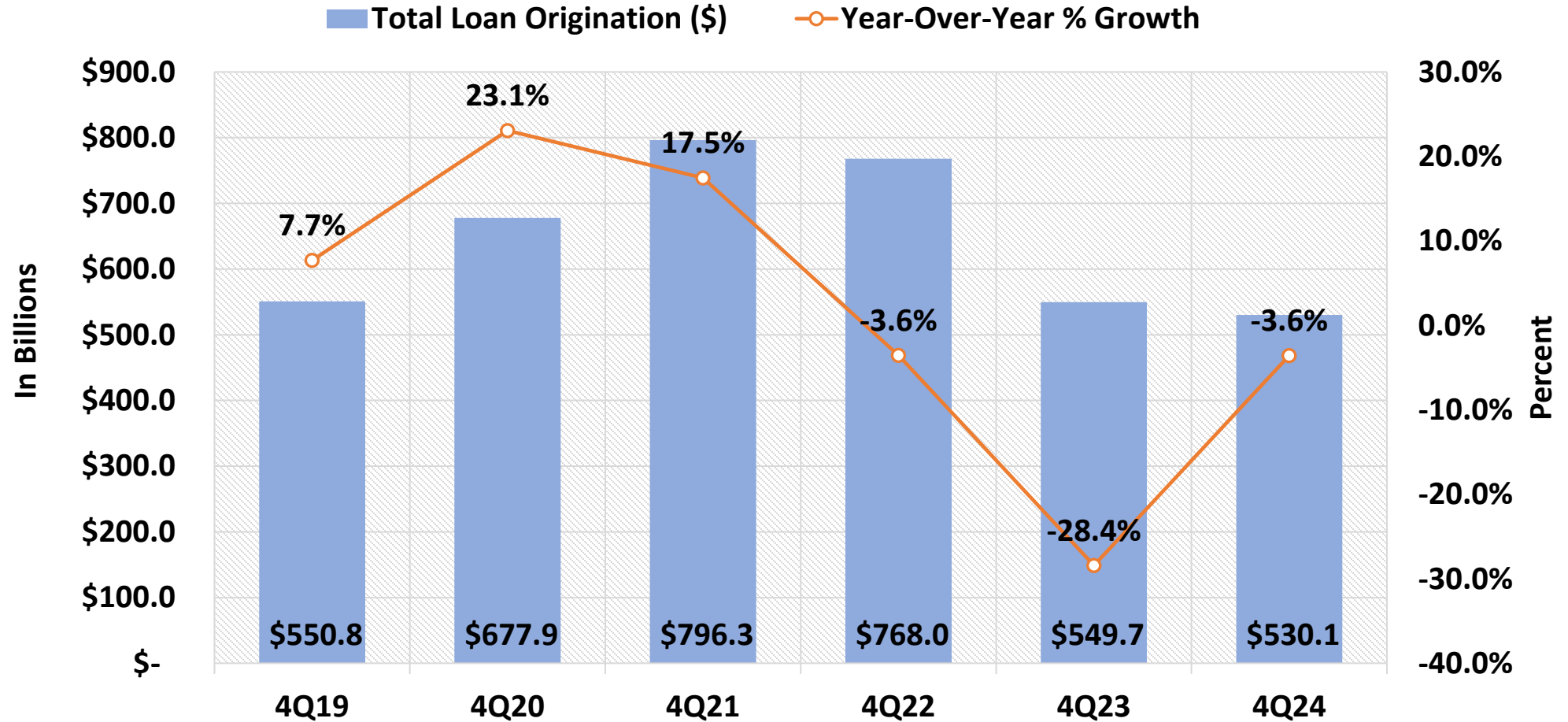


Loan Growth By Type: Year-Over-Year % Growth Data As of December 31, 2024

■ 4Q24 ■ 4Q23

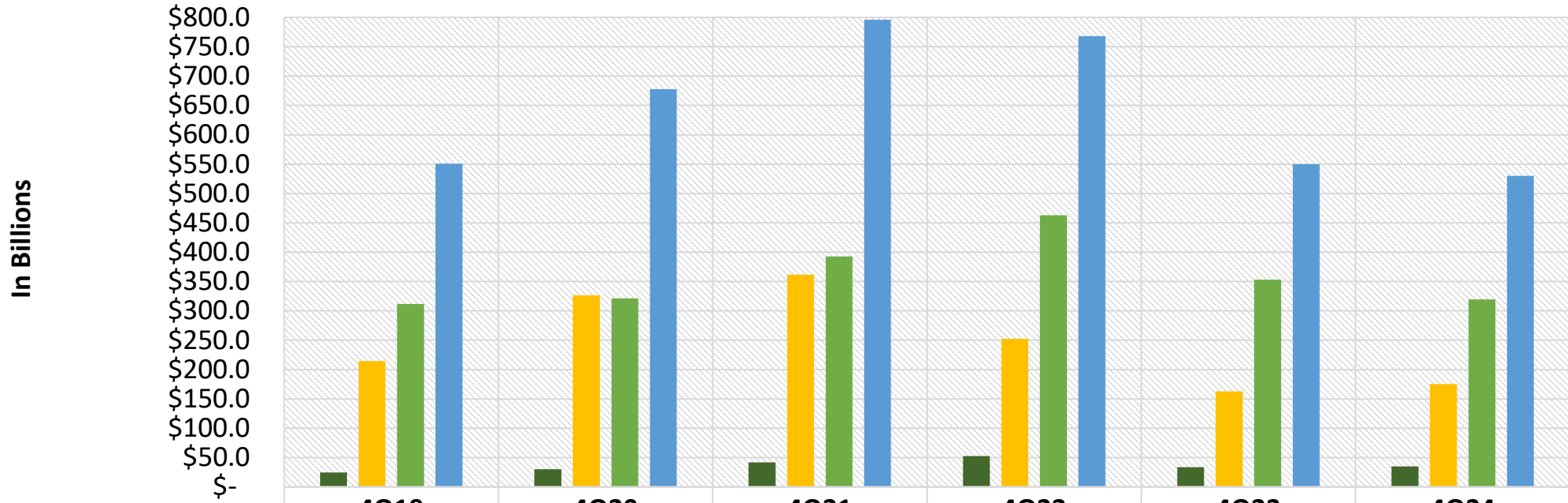


Loan Origination Trend (Year-To-Date) Data As of December 31, 2024



Loan Origination Trend: By Loan Type (Year-To-Date) Data As of December 31, 2024

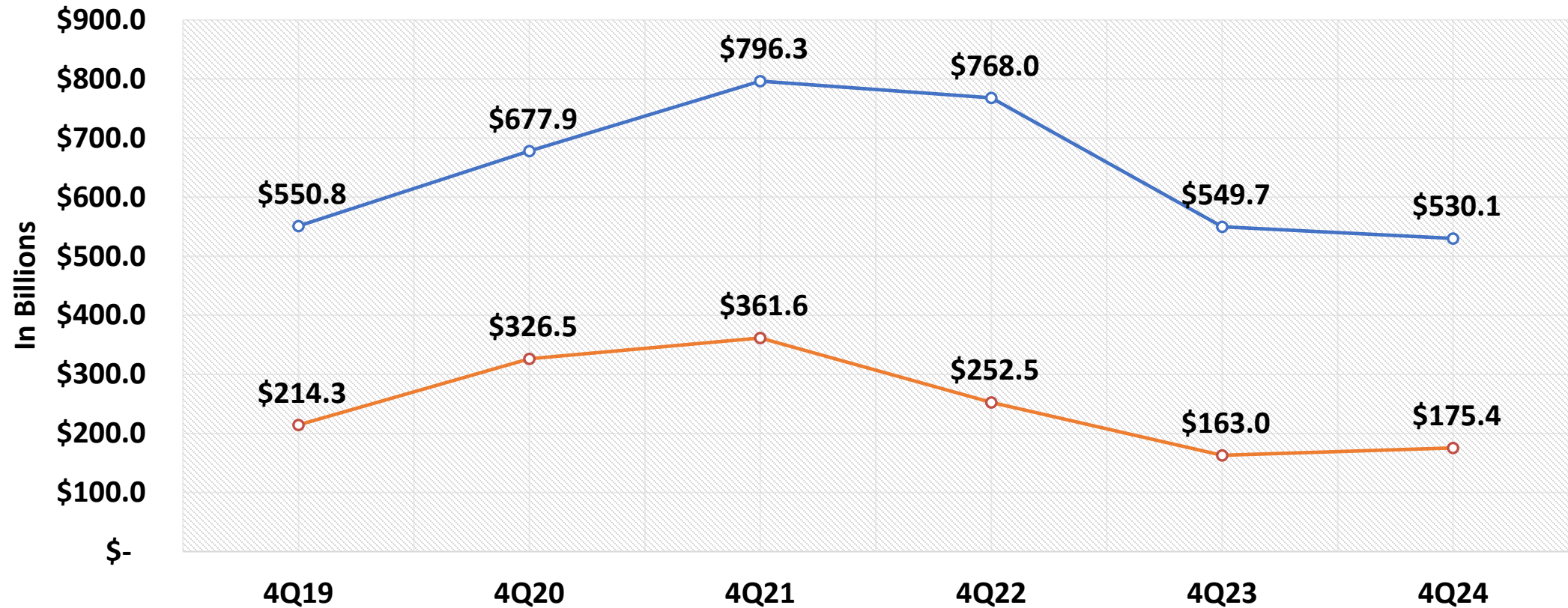
■ Commercial Loans
 ■ Residential RE Loans
 ■ Other Consumer Loans
 ■ Total Loans Granted



	4Q19	4Q20	4Q21	4Q22	4Q23	4Q24
■ Commercial Loans	\$24.6	\$30.0	\$42.0	\$52.6	\$33.6	\$35.0
■ Residential RE Loans	\$214.3	\$326.5	\$361.6	\$252.5	\$163.0	\$175.4
■ Other Consumer Loans	\$312.0	\$321.4	\$392.7	\$462.9	\$353.2	\$319.6
■ Total Loans Granted	\$550.8	\$677.9	\$796.3	\$768.0	\$549.7	\$530.1

Loans Granted: All Loans vs. Real Estate Loans Data As of December 31, 2024

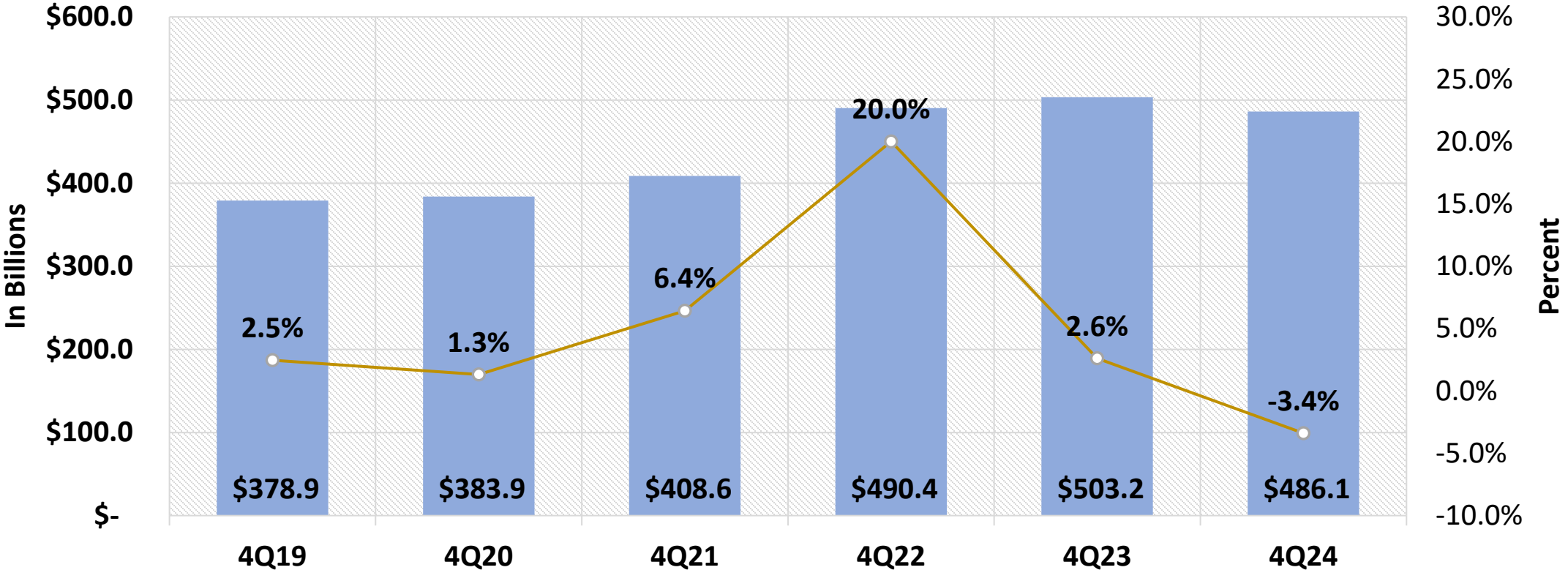
—○ Total Loan Origination (\$) —○ 1 to 4 Family Residential Loans



Auto Loan Growth Trend

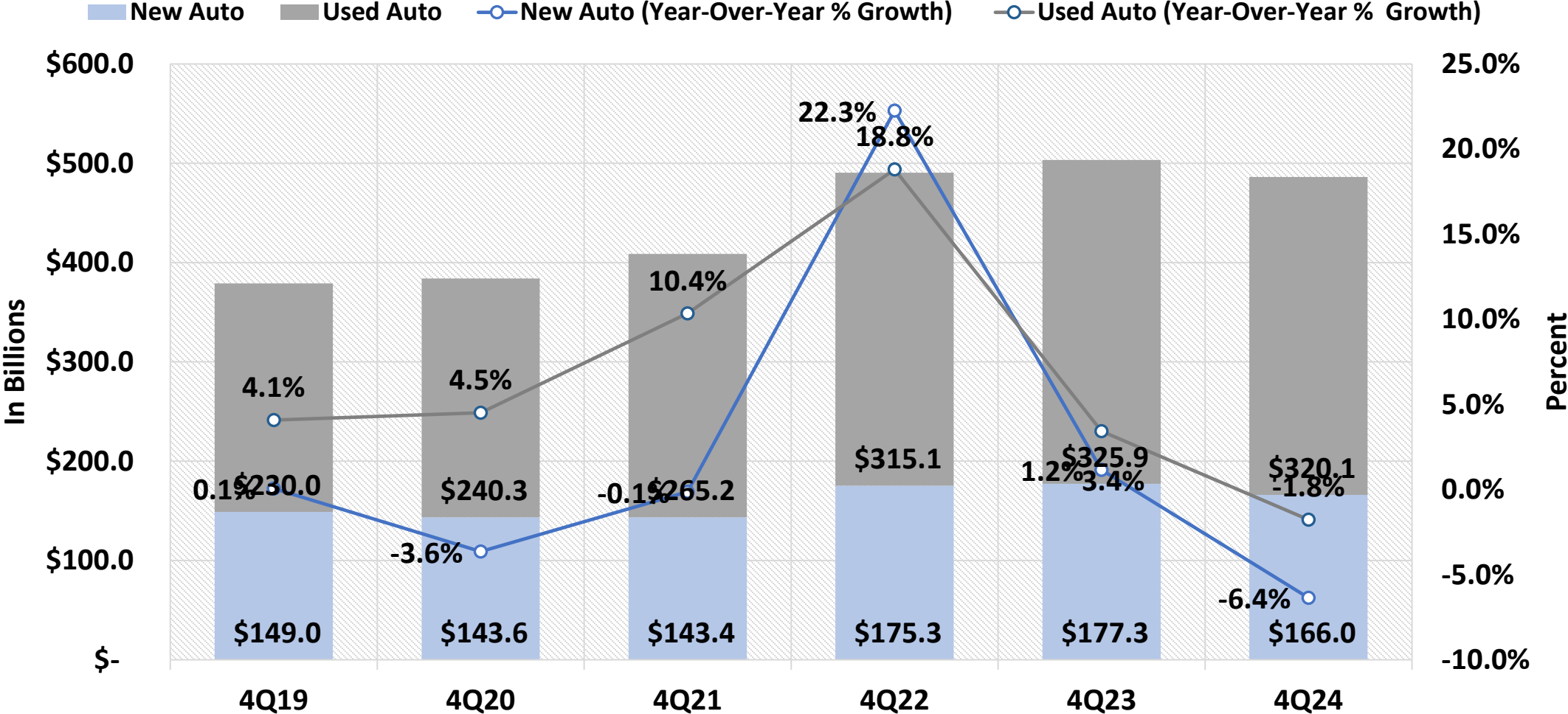
Data As of December 31, 2024

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



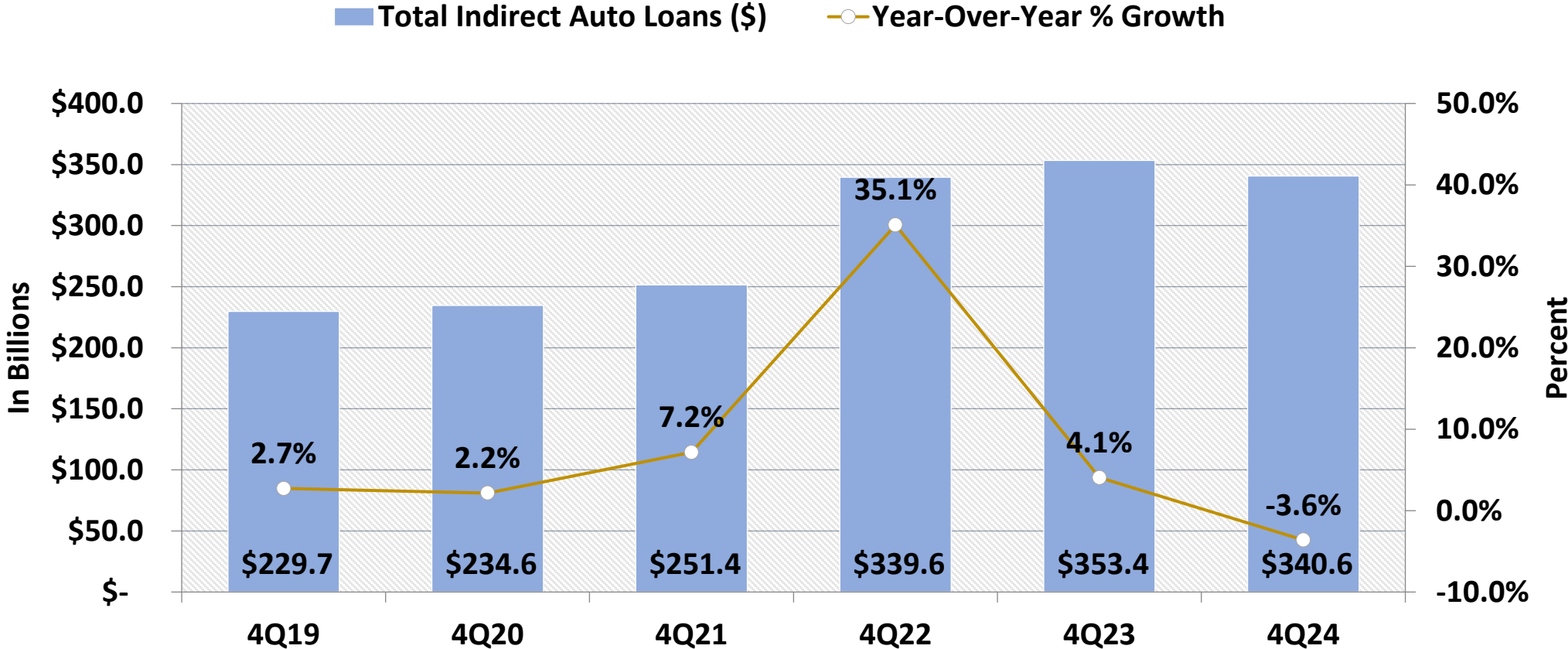
New Vs. Used Auto Loan Growth Trend

Data As of December 31, 2024

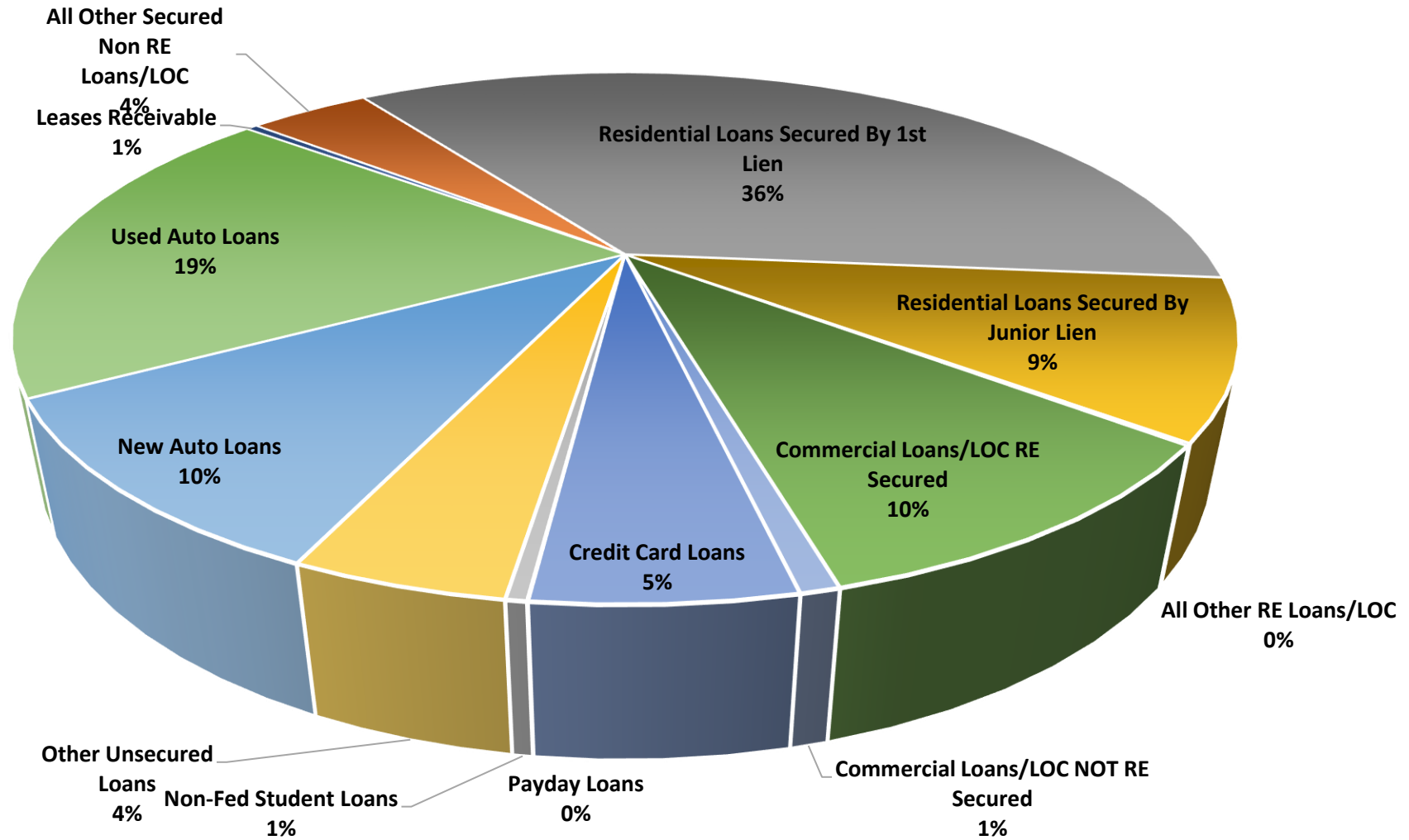


Indirect Auto Loan Growth Trend

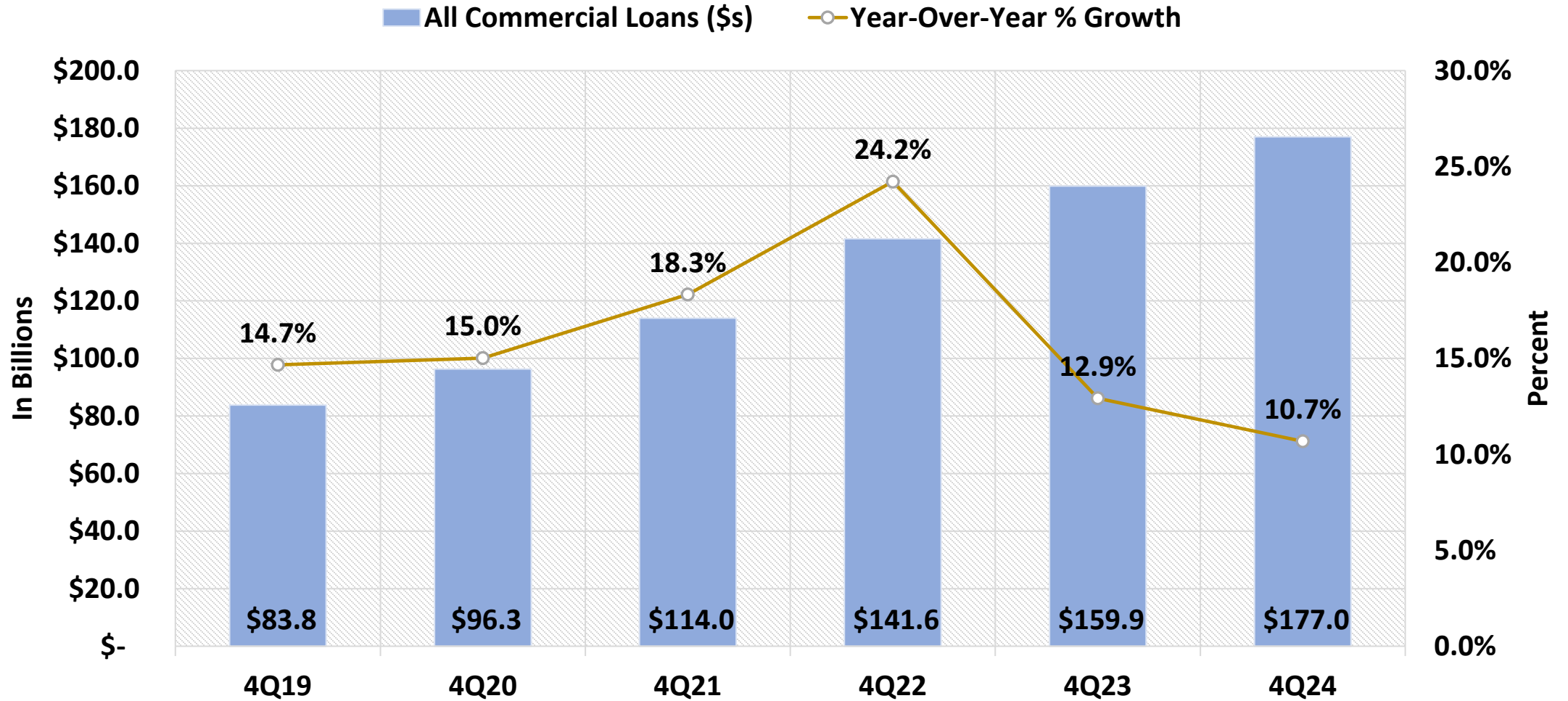
Data As of December 31, 2024



Loan Portfolio Composition As of Data As of December 31, 2024

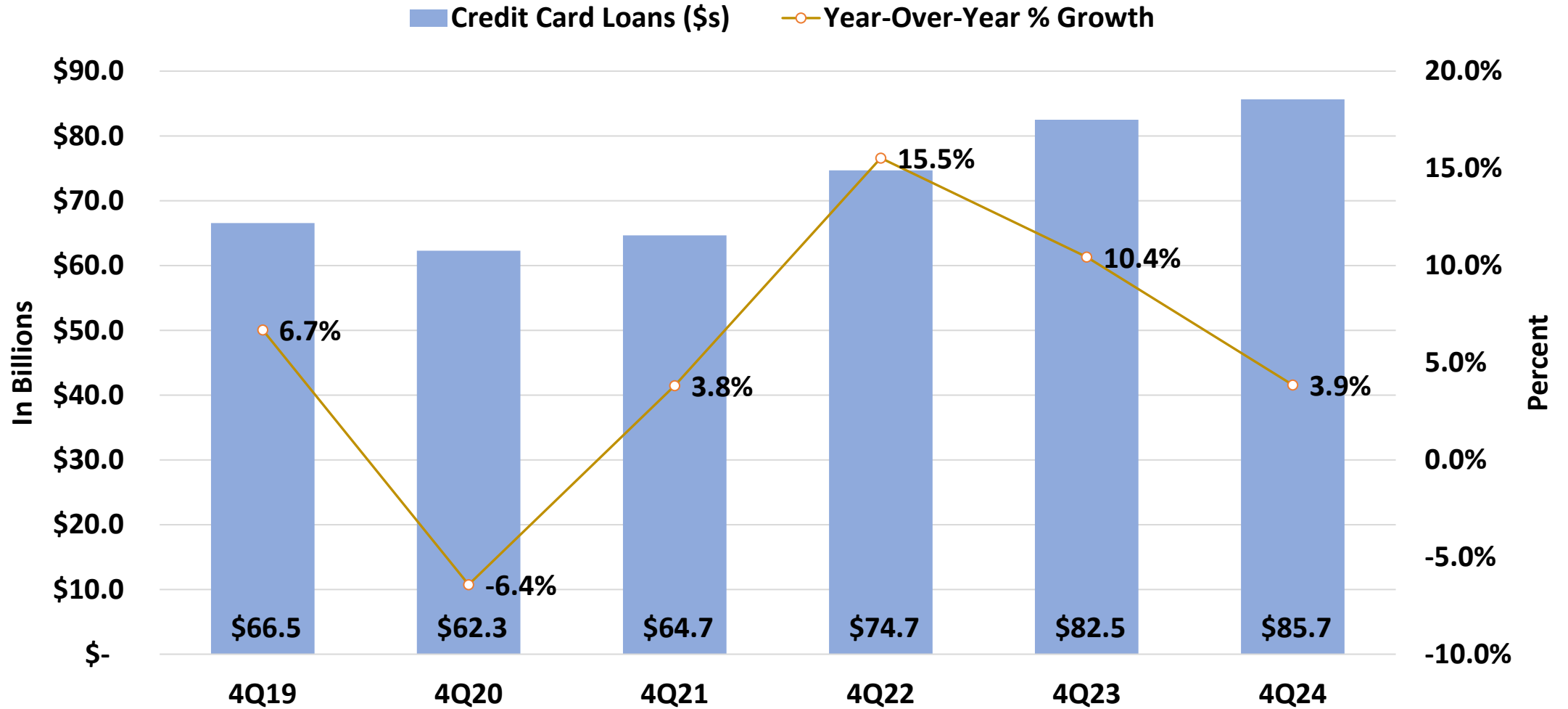


All Commerical Loan Growth Trend Data As of December 31, 2024



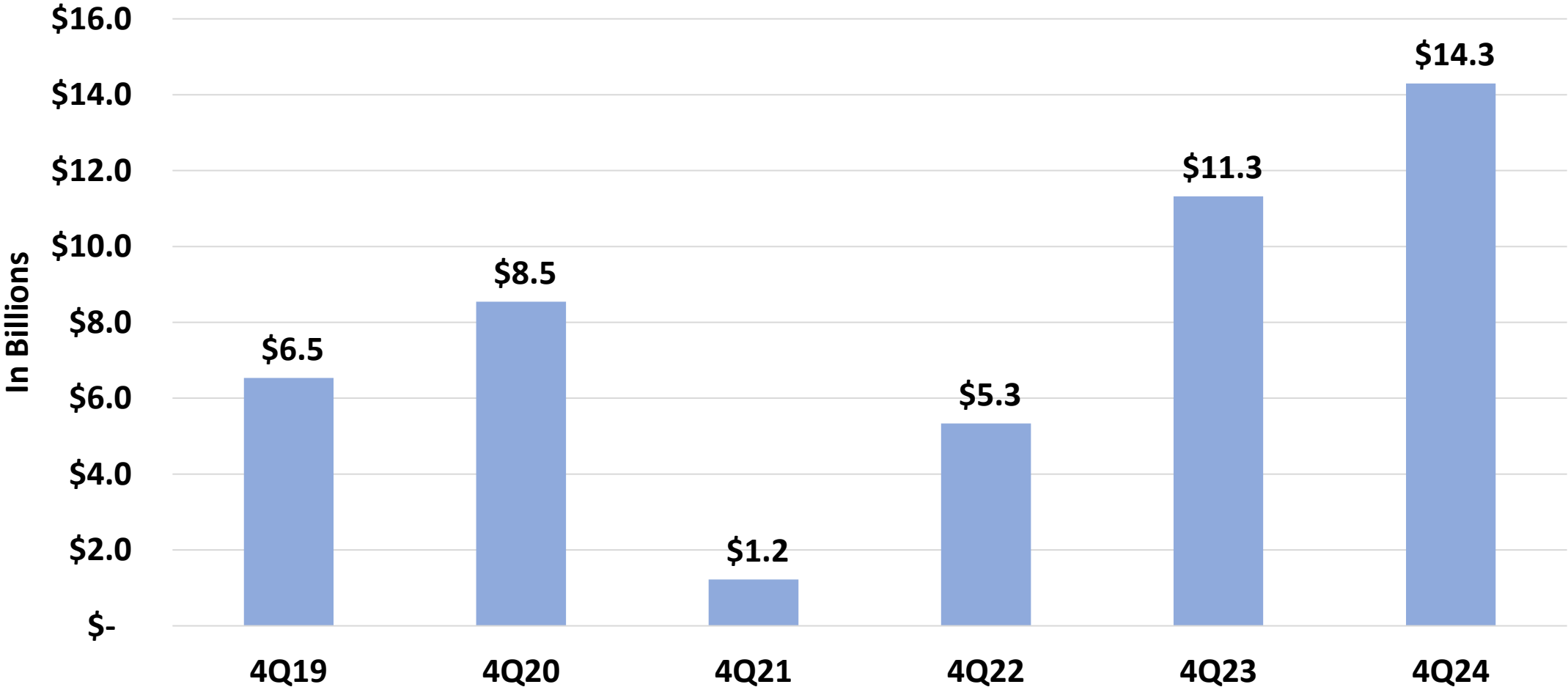
Credit Card Loan Growth Trend

Data As of December 31, 2024



Provision for Credit Losses (\$) Trend

Data As of December 31, 2024



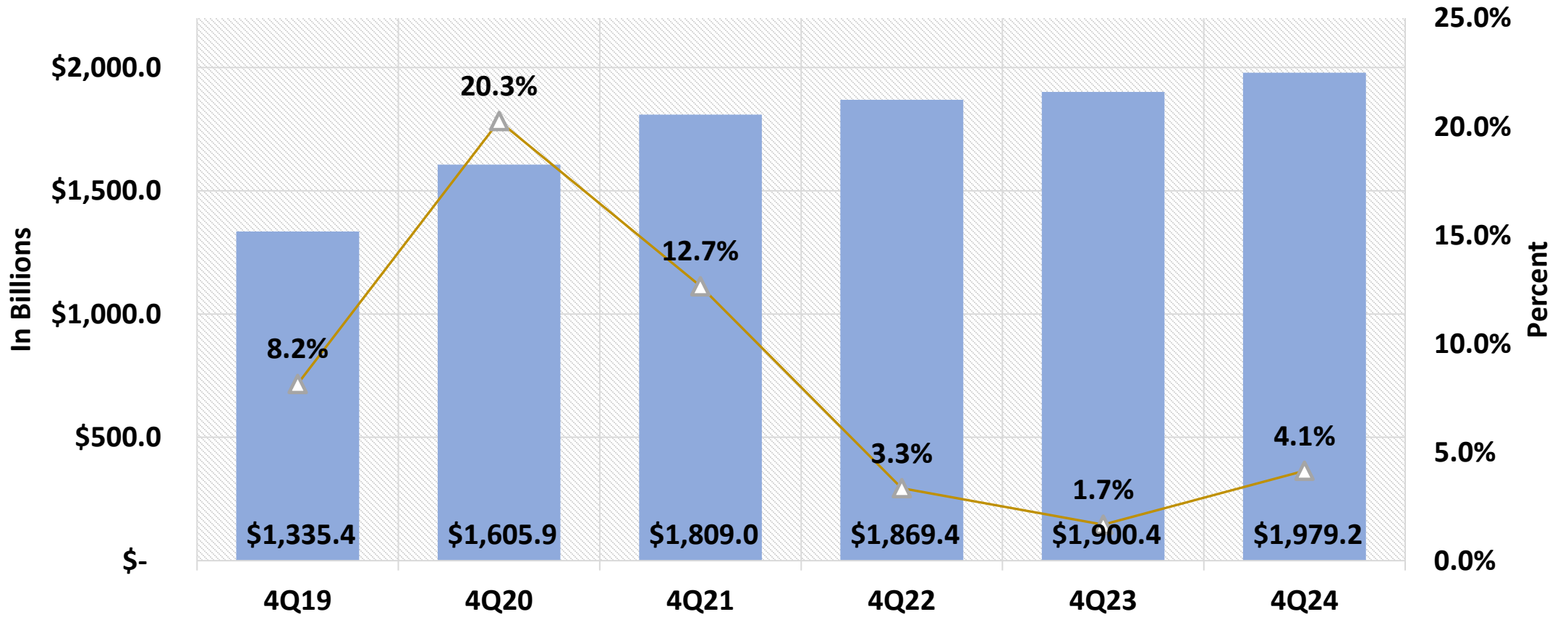
Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

Deposit Growth Trend

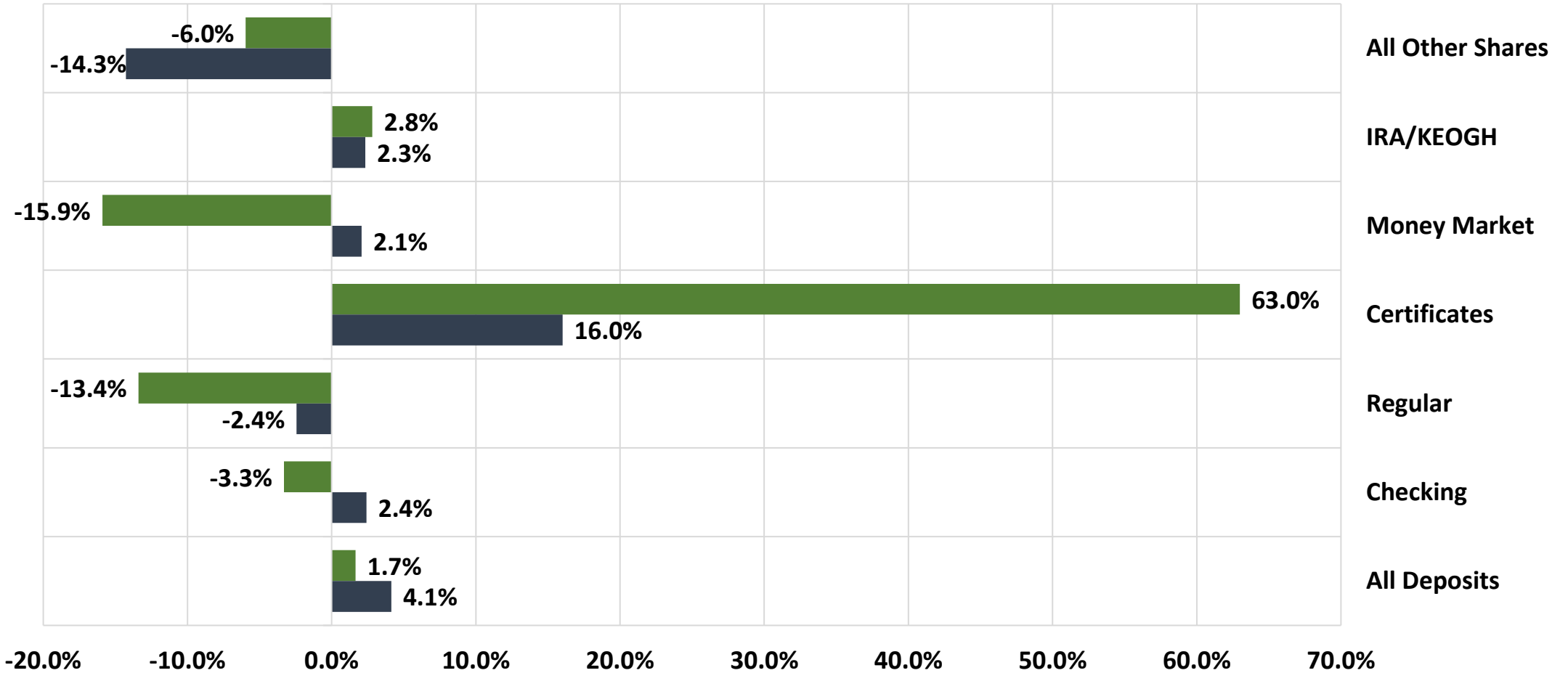
Data As of December 31, 2024

■ Total Deposits (\$) ▲ Year-Over-Year % Growth

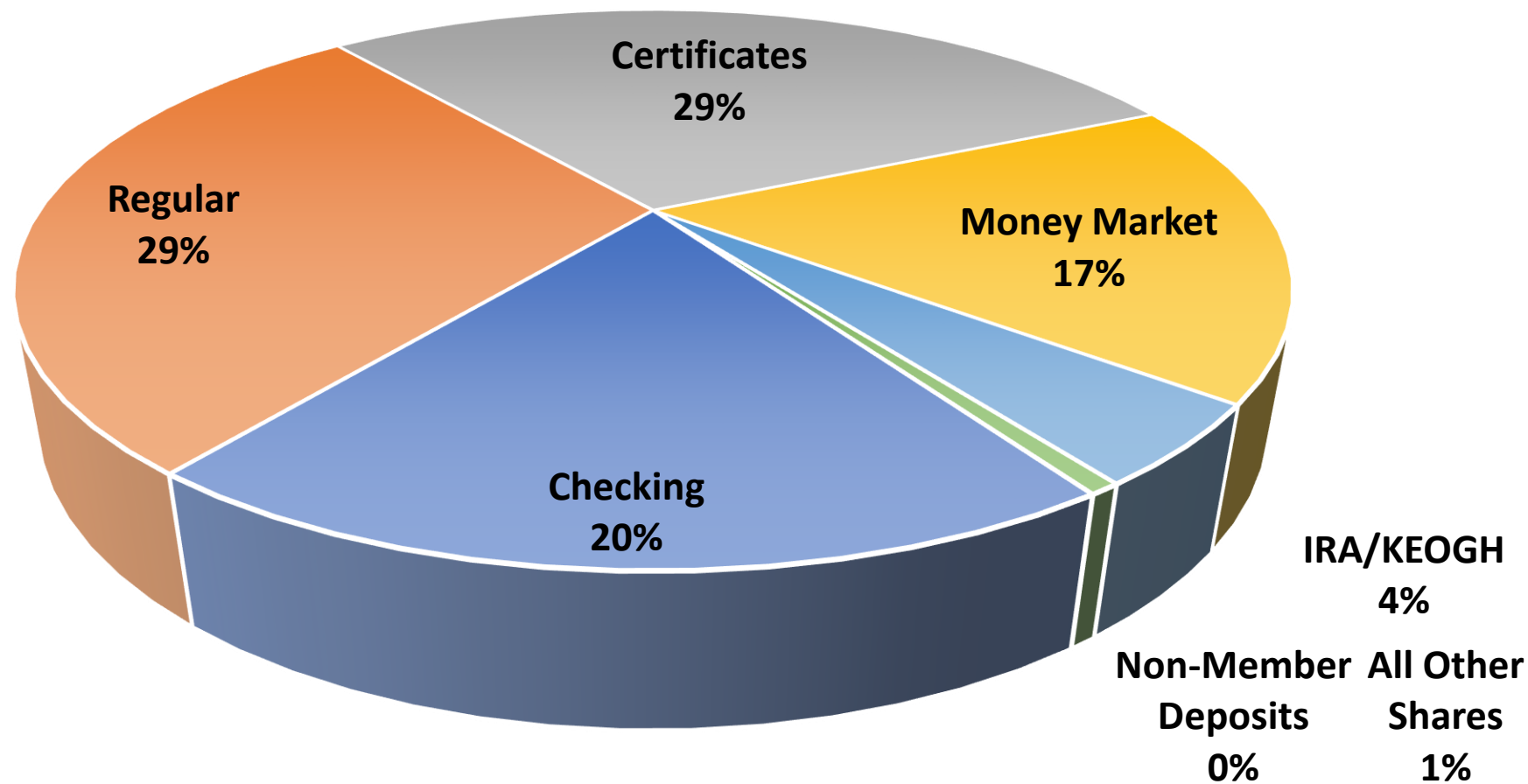


Deposit Growth By Type: Year-Over-Year % Growth Data As of December 31, 2024

■ 4Q23 ■ 4Q24



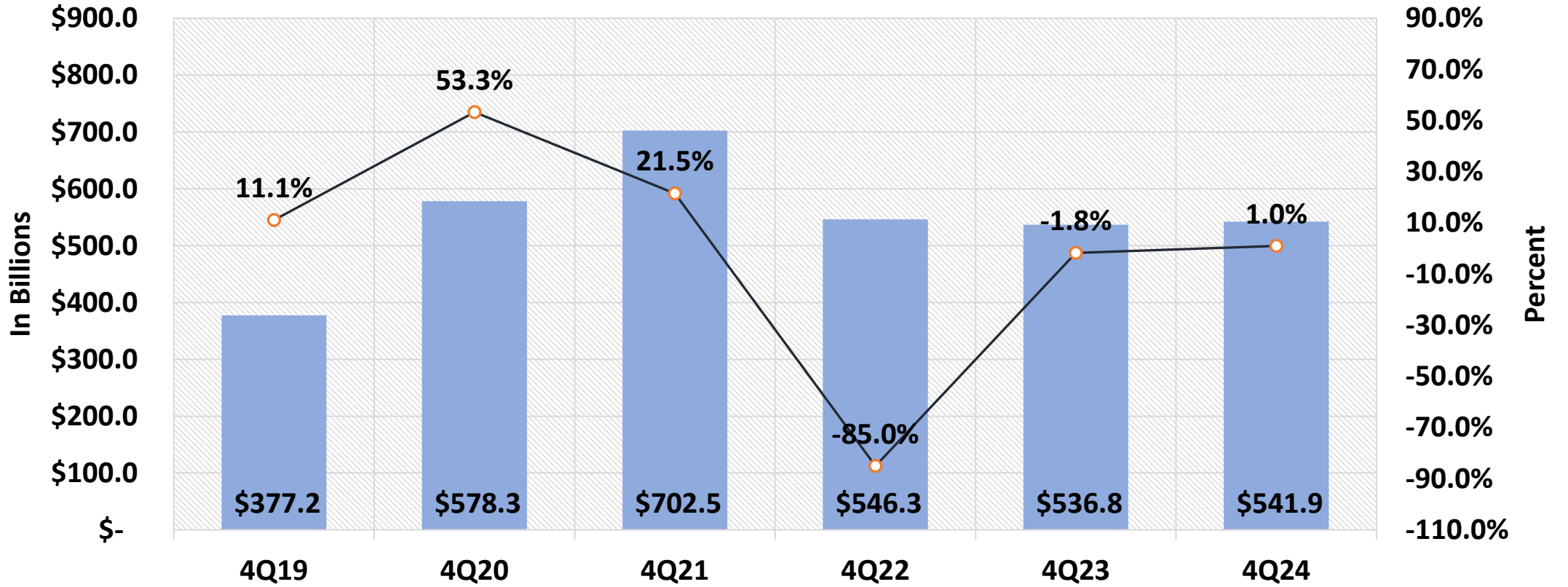
Deposit Portfolio Composition Data As of December 31, 2024



Total Investments - Growth Trend

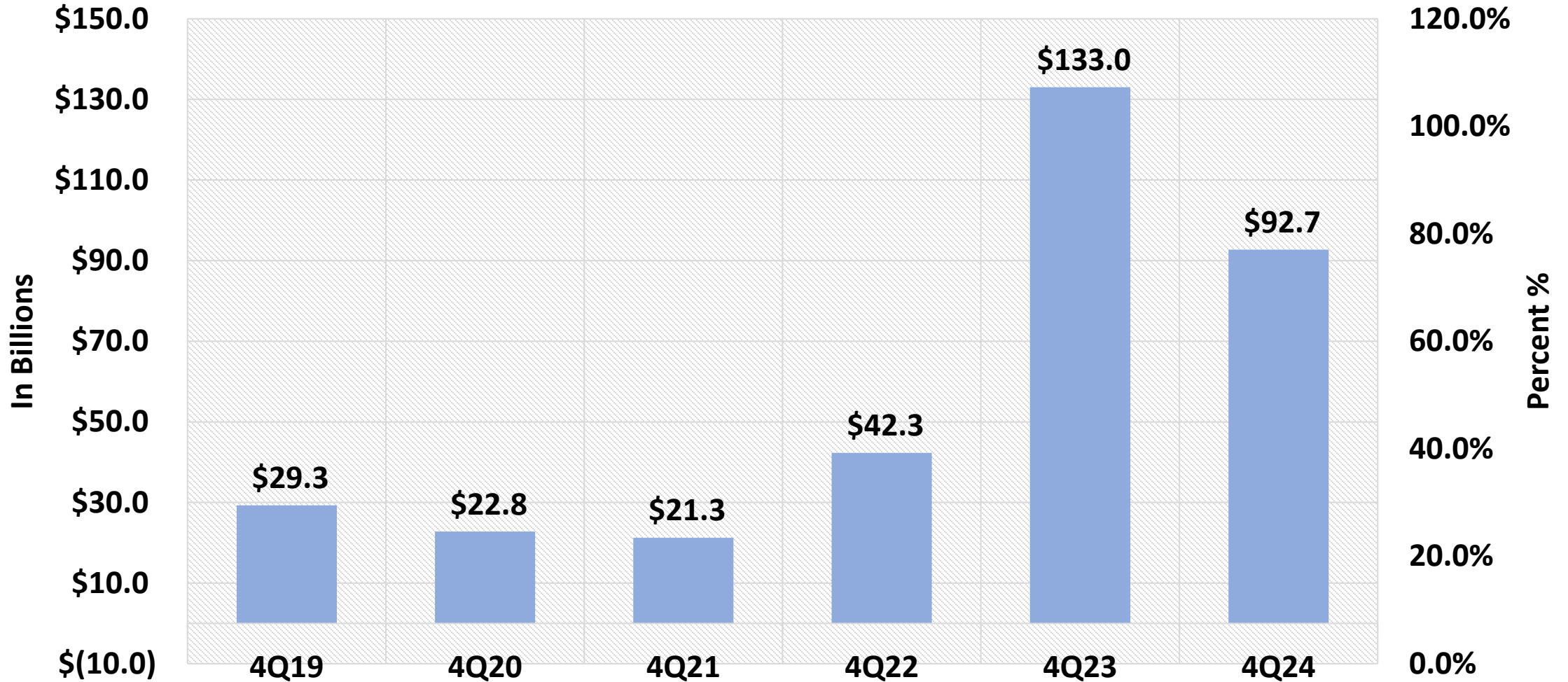
Data As of December 31, 2024

■ Total Investments ○ Year-Over-Year % Growth



Total Borrowings Trend

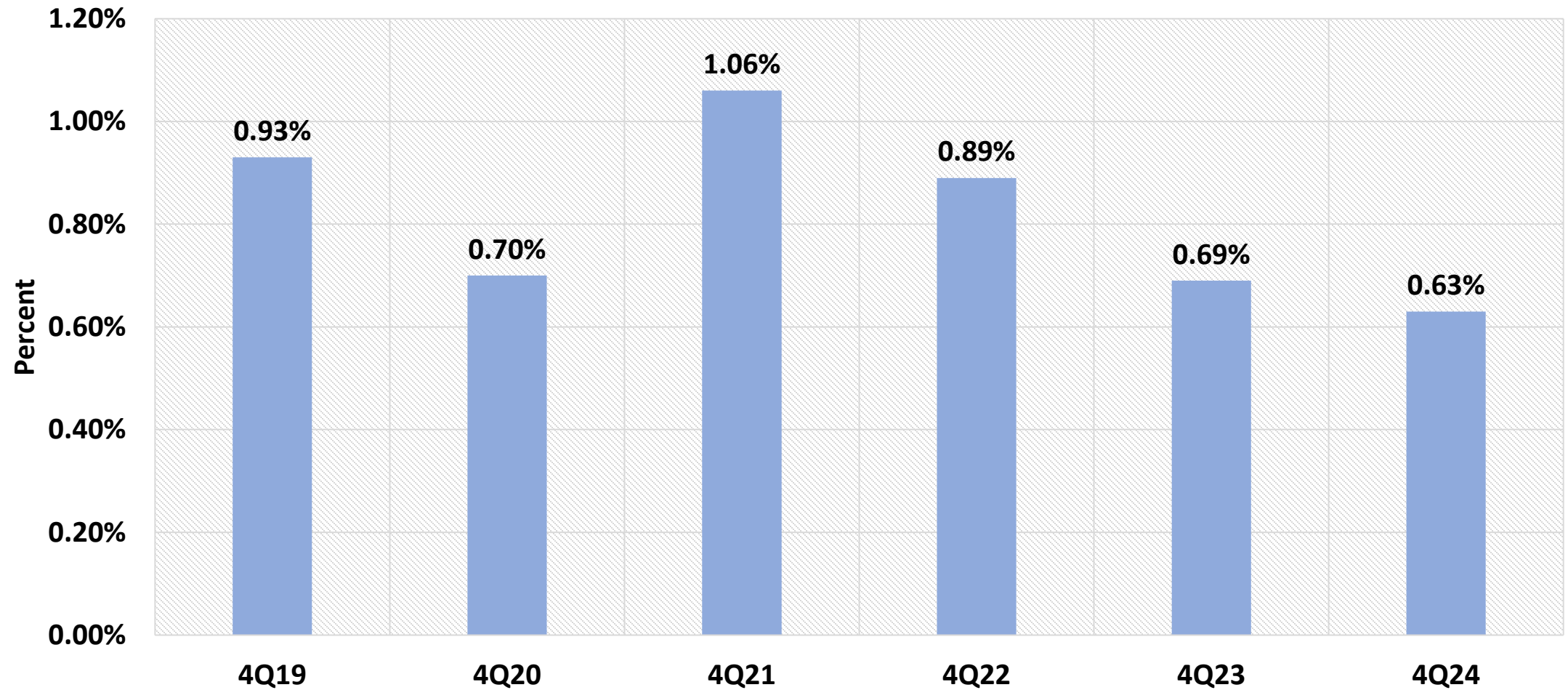
Data As of December 31, 2024



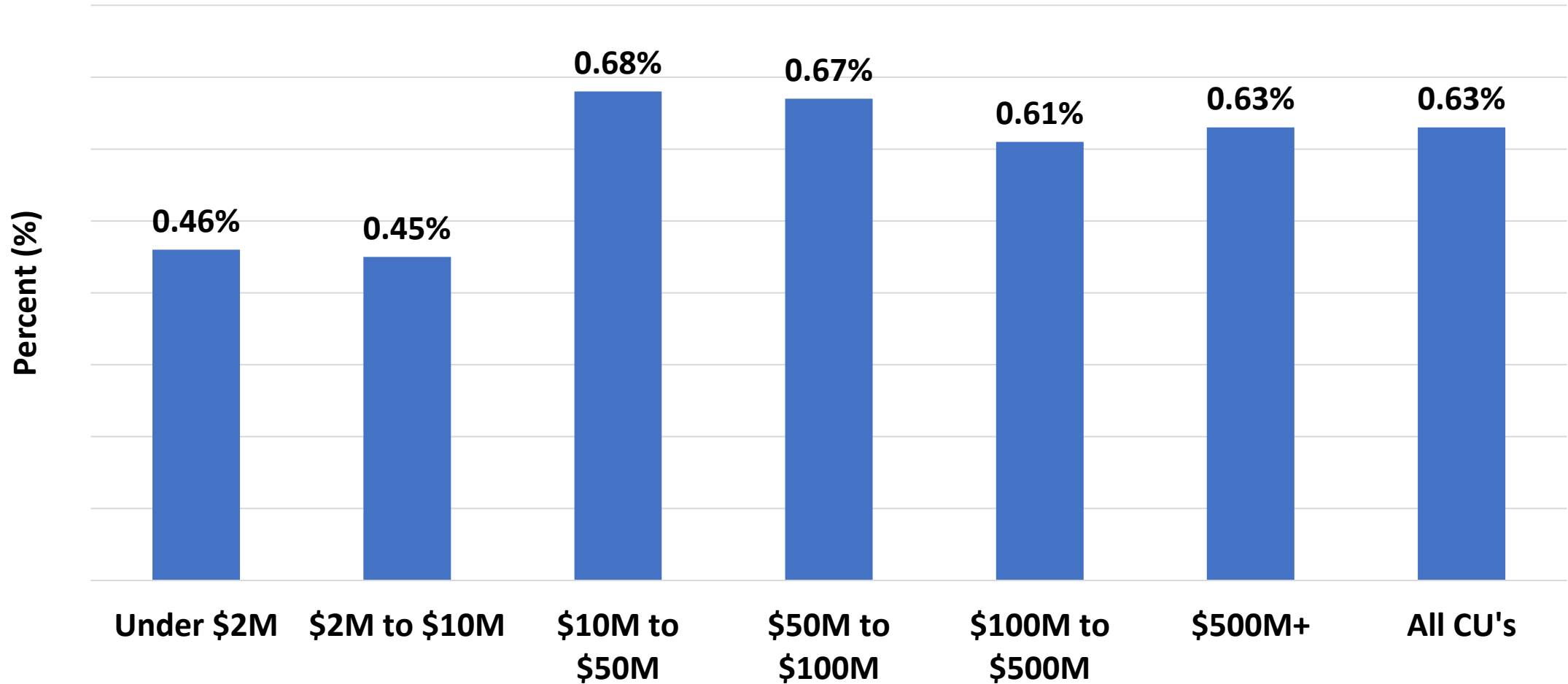
Key Financial Ratios

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

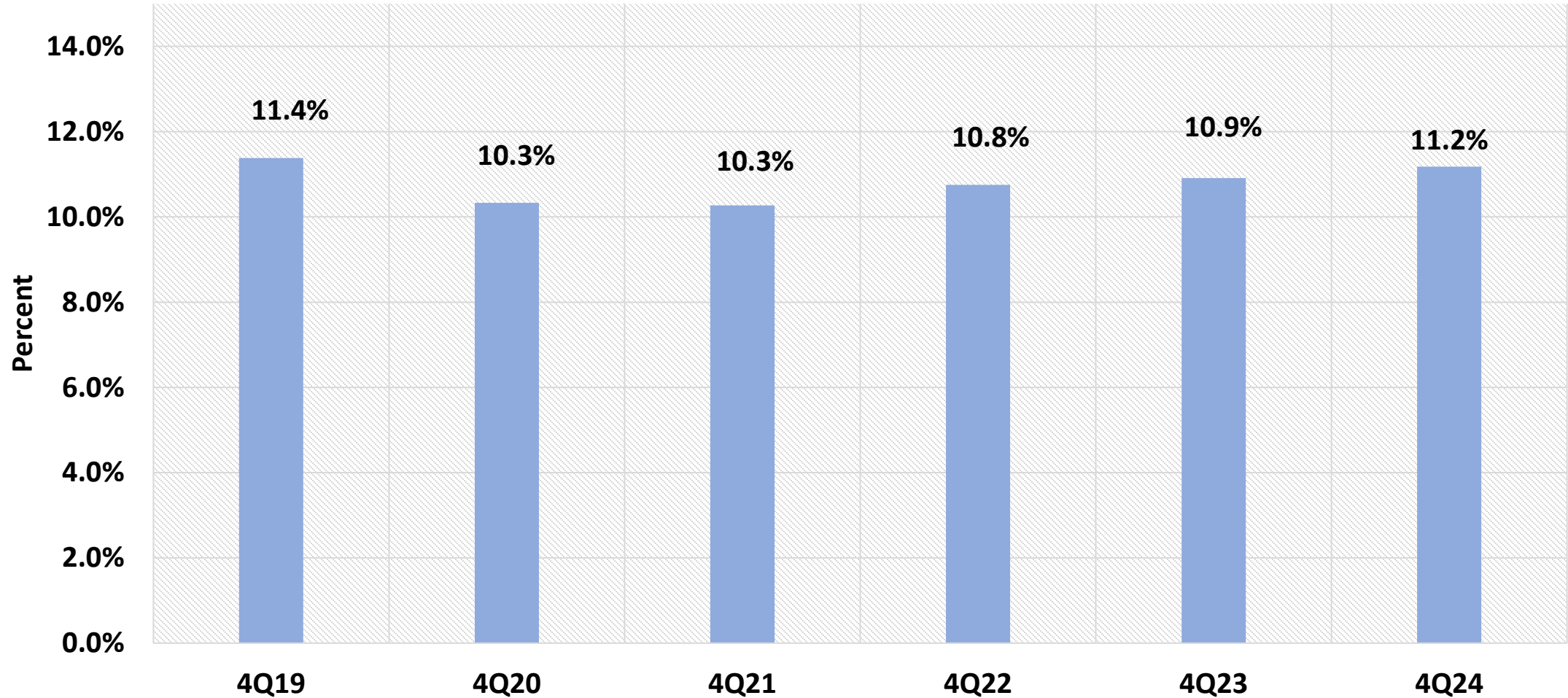
Return On Assets (ROA %) Trend Data As of December 31, 2024



ROA (Annualized %) for Asset-Class Peer Groups As of September 30, 2022

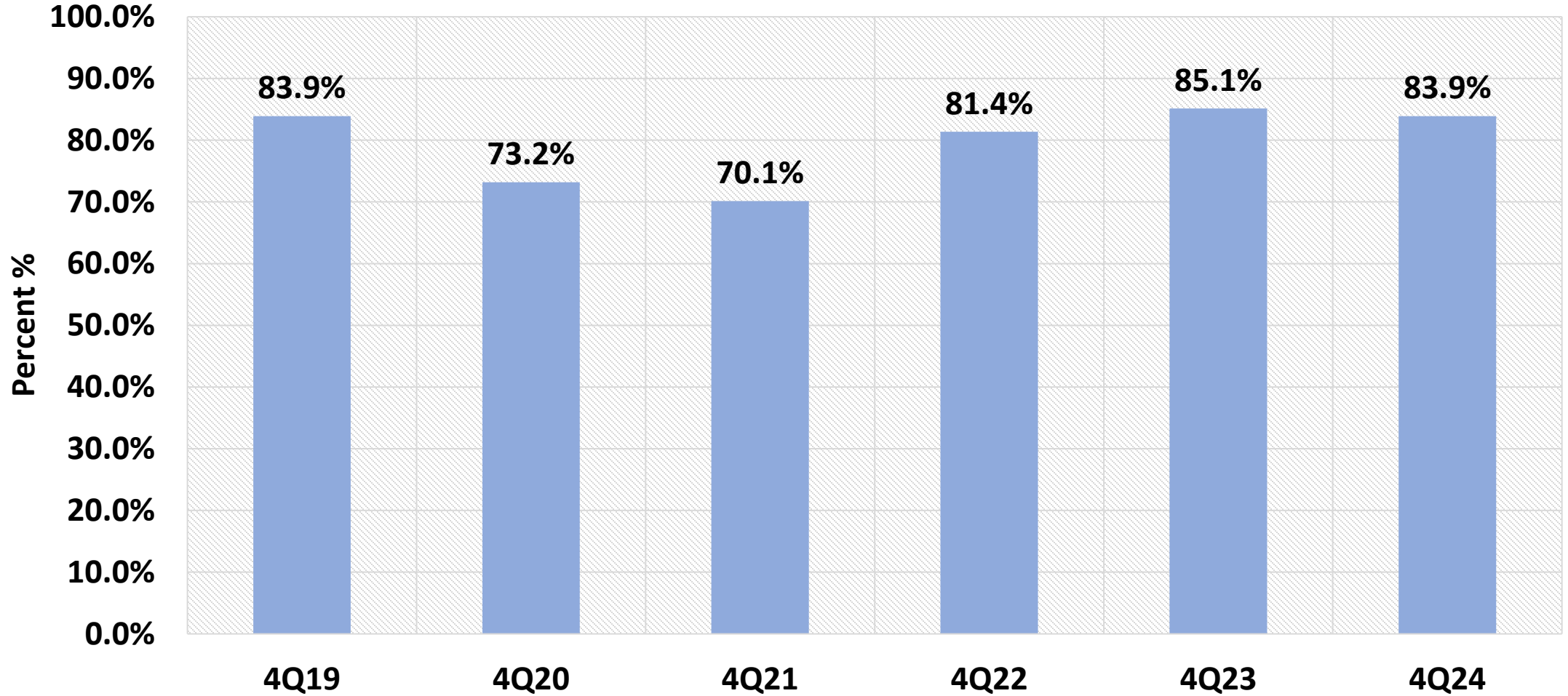


Net-Worth Capital Ratio Trend Data As of December 31, 2024



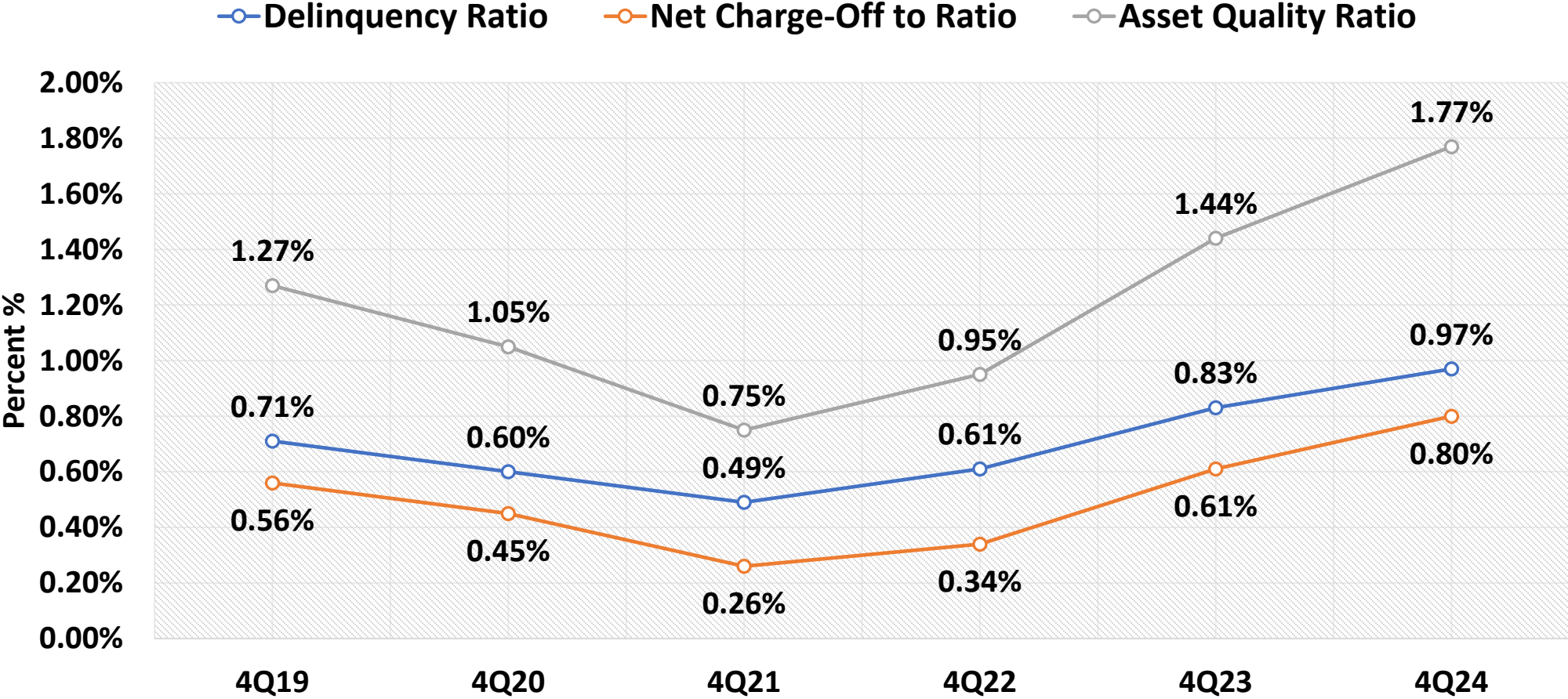
Loan-to-Deposit Ratio Trend (%)

Data As of December 31, 2024



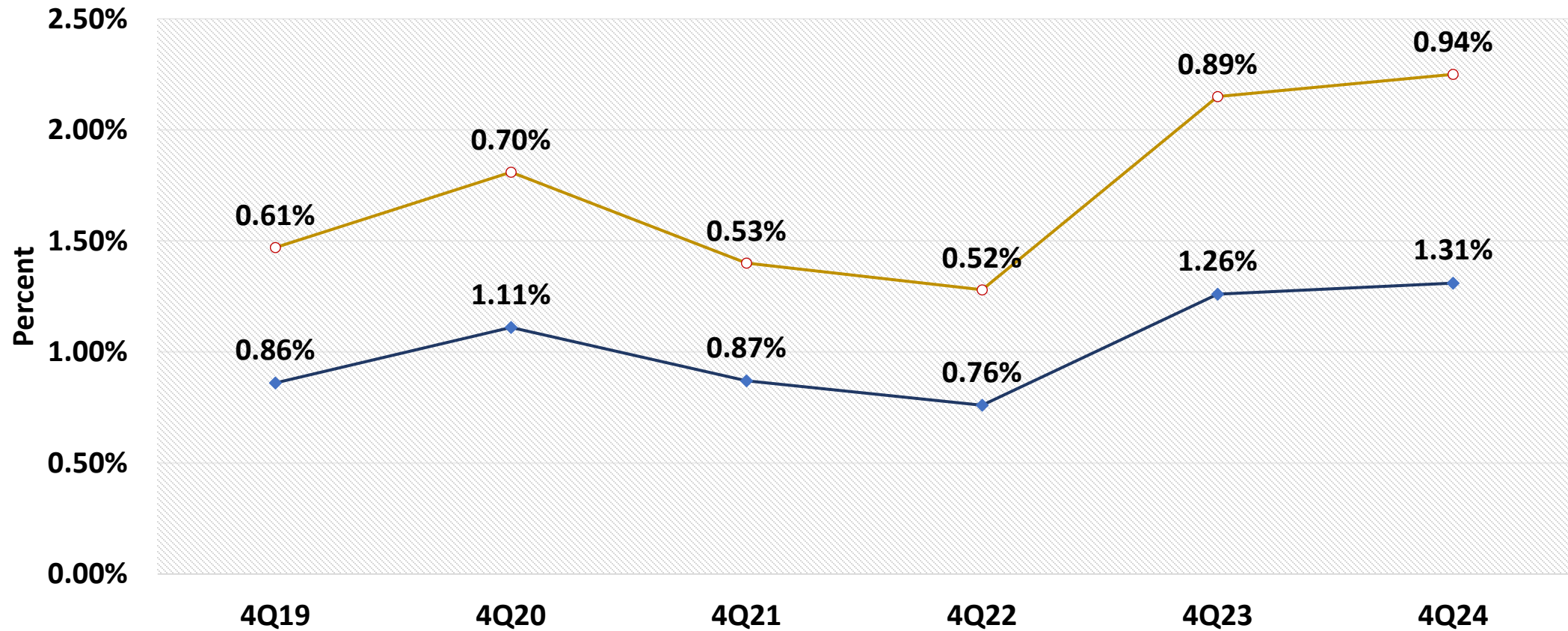
Asset Quality Ratios (%)

Data As of December 31, 2024



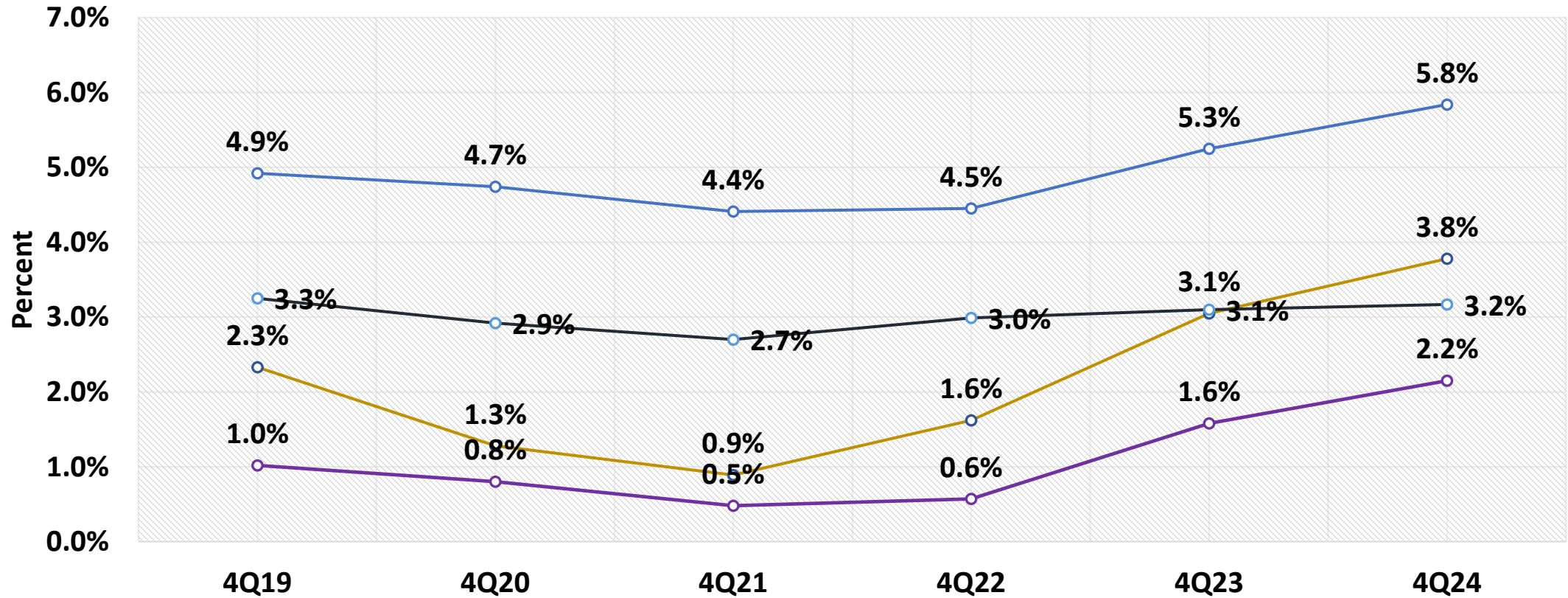
Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of December 31, 2024

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



Yield Spread Trend Analysis Data As of December 31, 2024

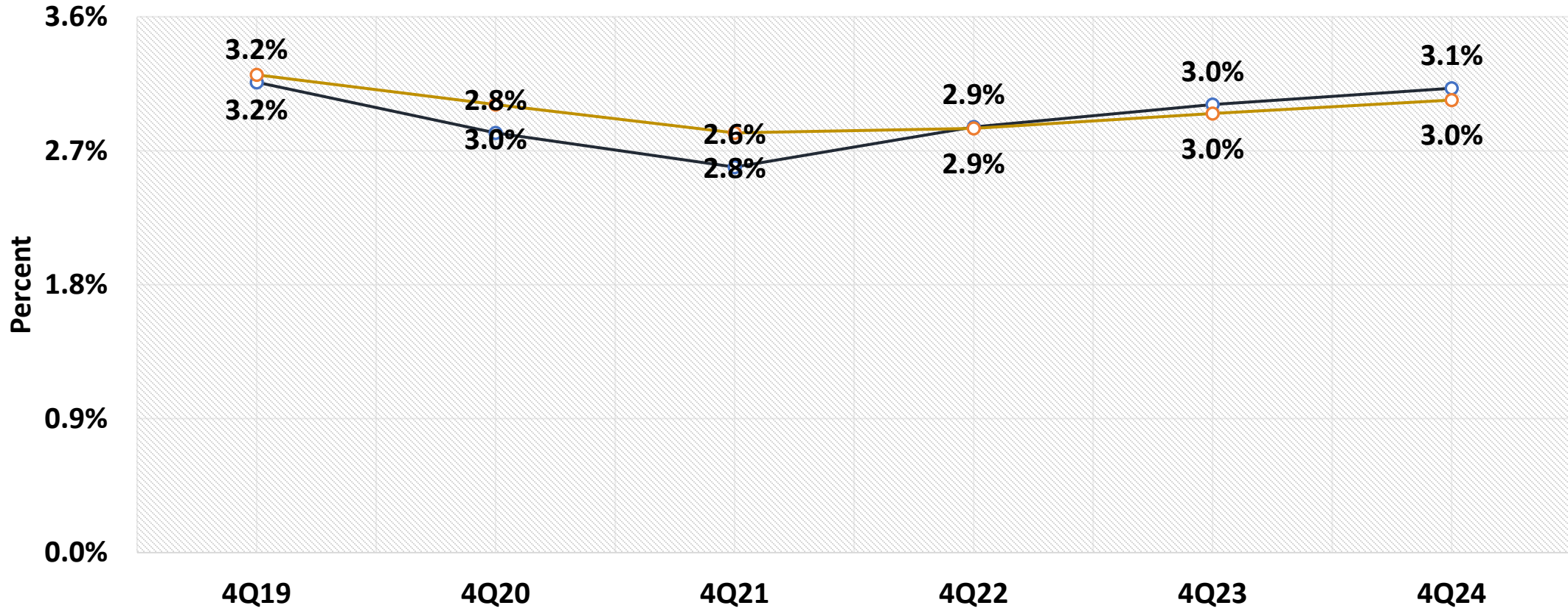
—○— Yield On Average Loans
 —○— Yield On Average Investments
 —○— Cost of Funds
 —○— Net Interest Spread



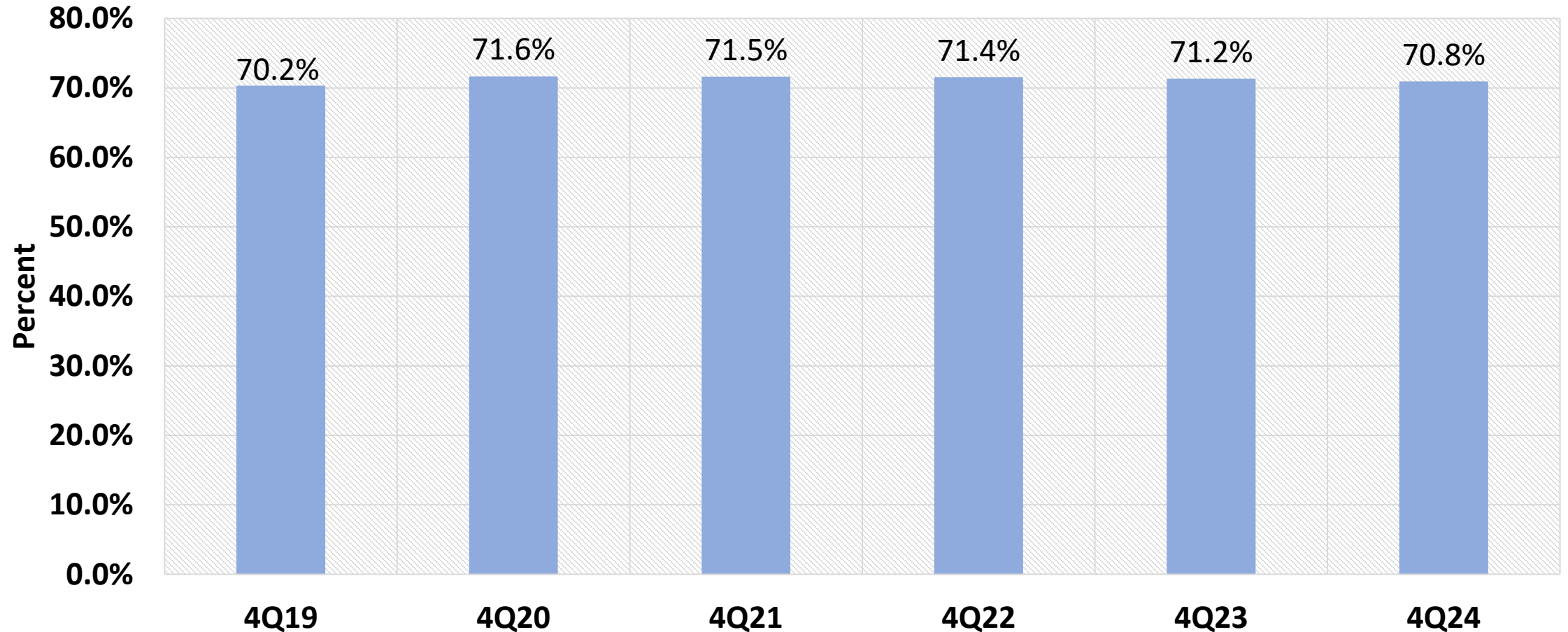
Net Interest Margin Vs. Operating Expense Ratio

Data As of December 31, 2024

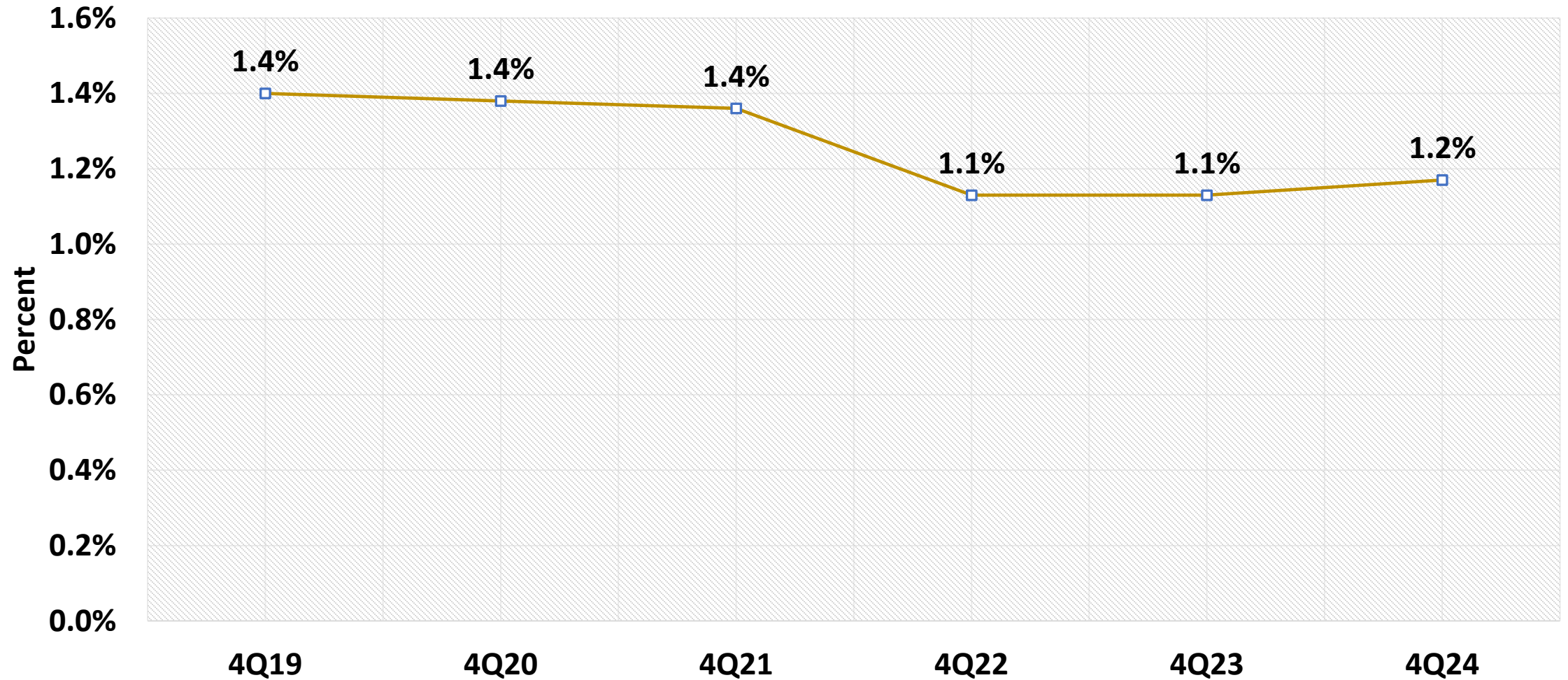
—○— Net Interest Income To Avg. Assets —○— Operating Expense To Avg. Assets



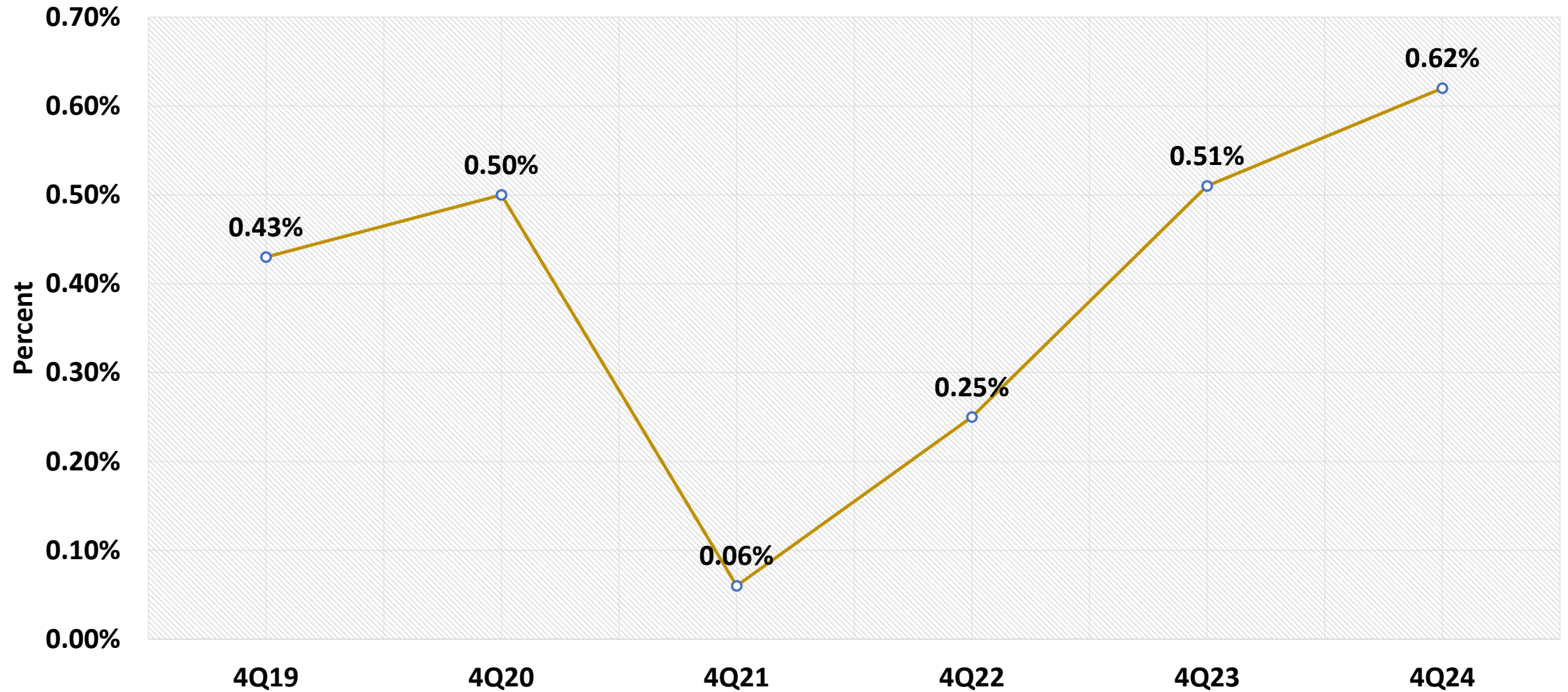
Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue)
Data As of December 31, 2024



Non-Interest Income/Average Assets Data As of December 31, 2024



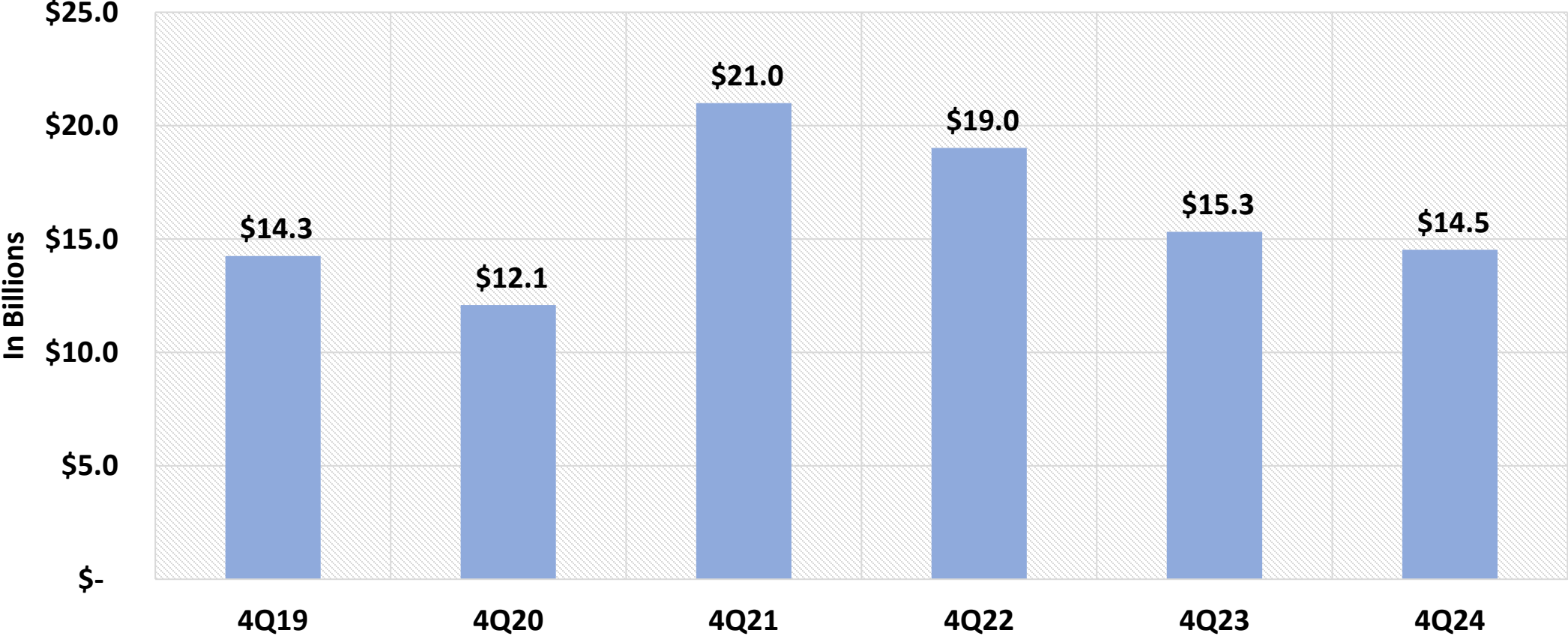
Loan Loss Provision/Average Assets Data As of December 31, 2024



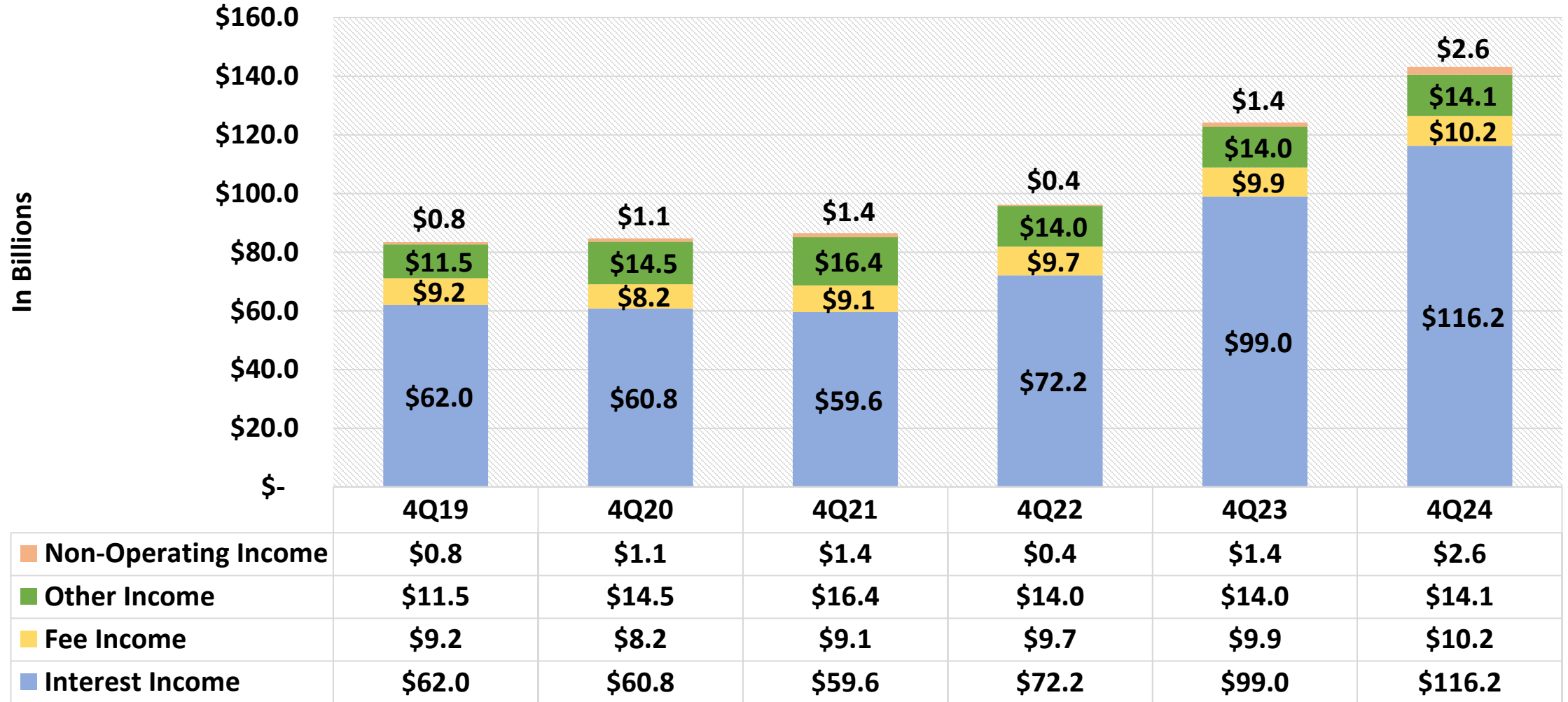
Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

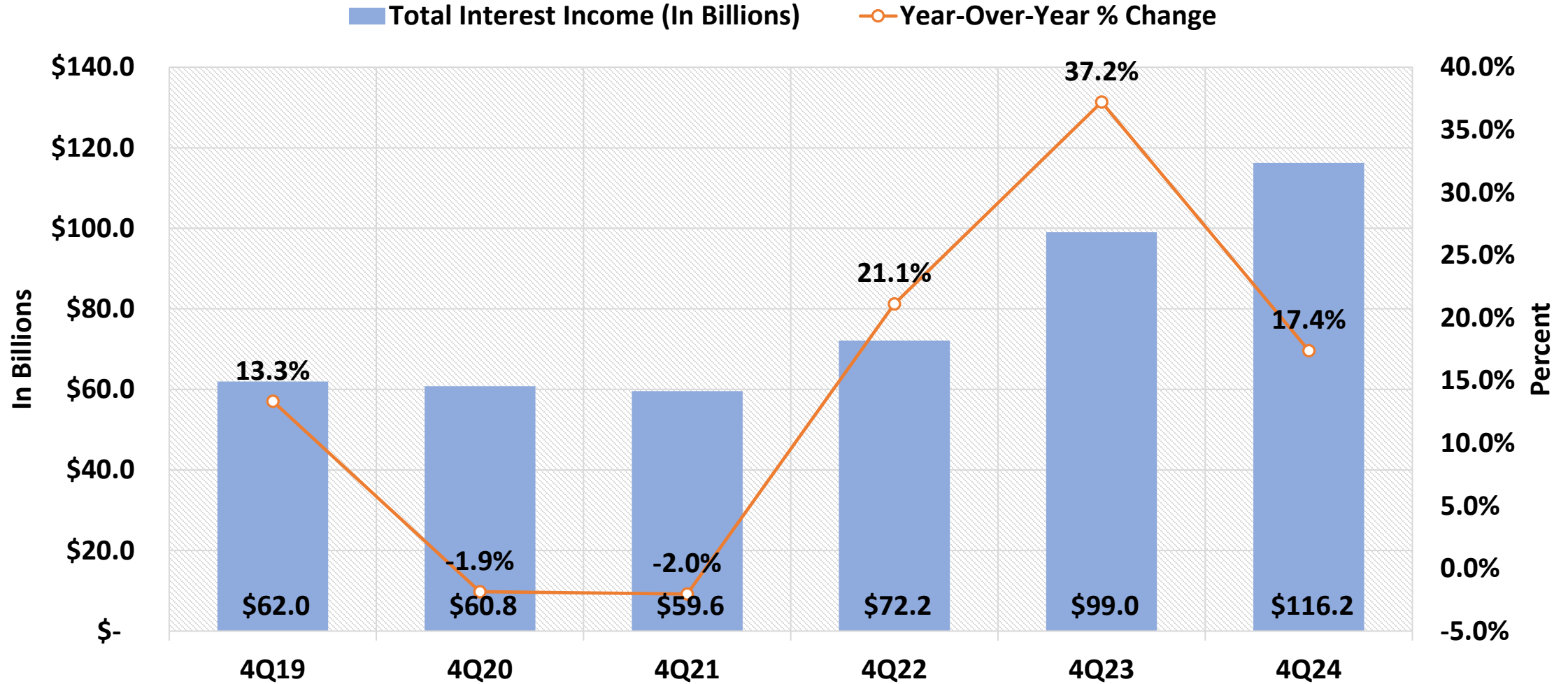
(Year-to-Date) Net Income (\$) Trend (In Billions)
Data As of December 31, 2024



Gross Revenue Breakdown (\$) Trend Data As of December 31, 2024



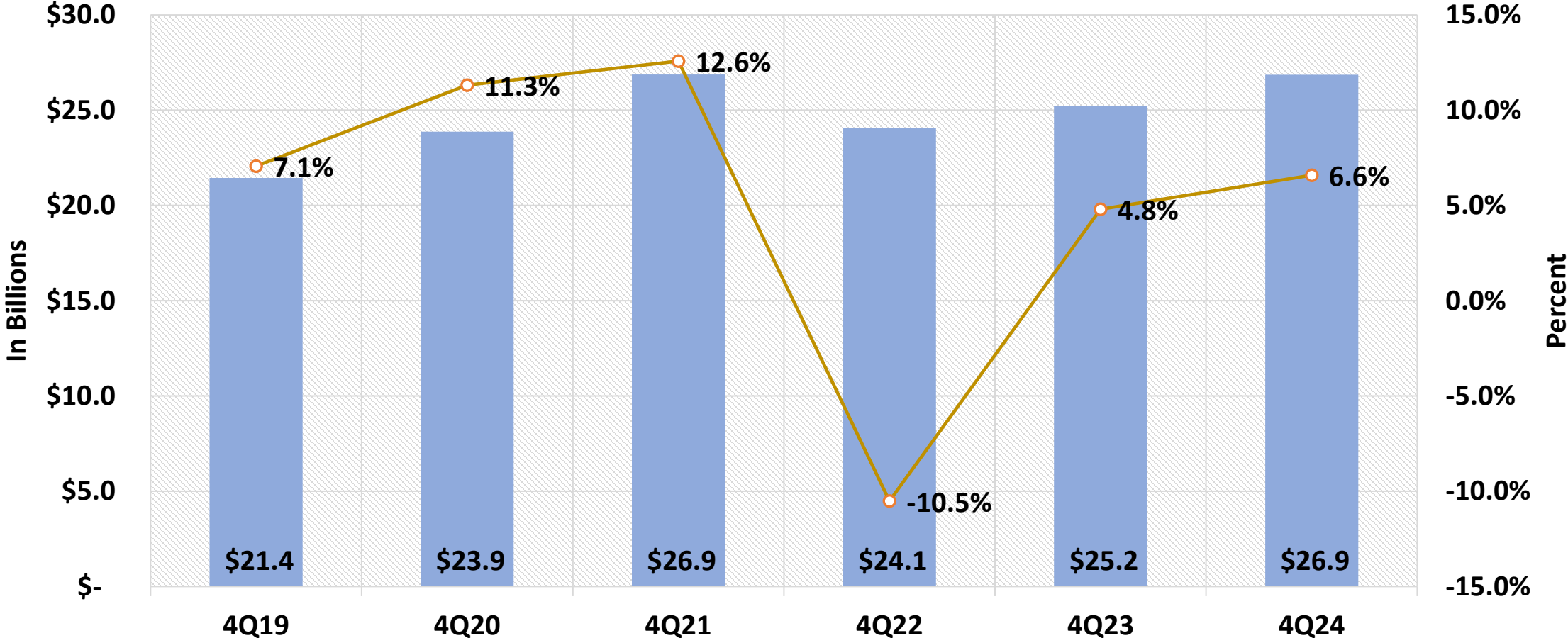
Total Interest Income (\$) Trend As of December 31, 2024



Total Non-Interest Income (\$) Trend

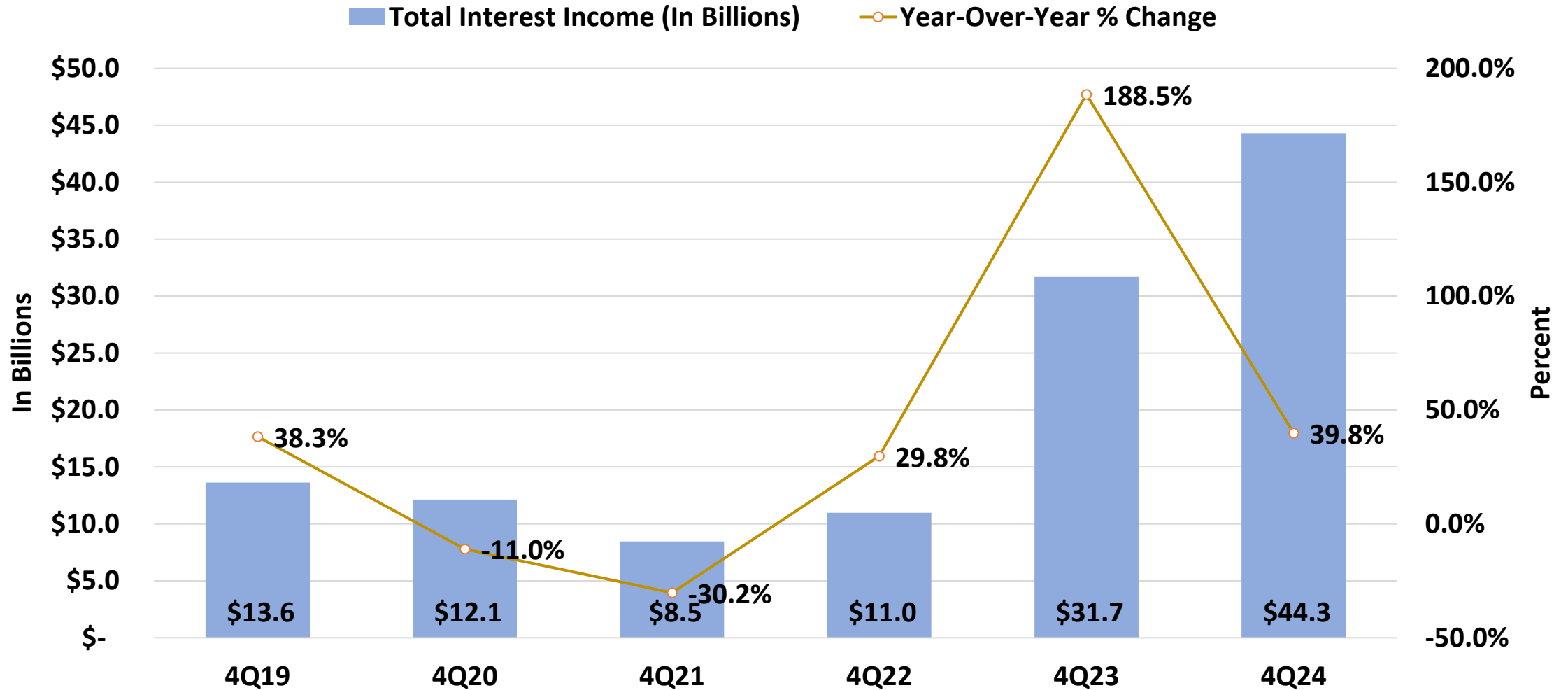
Data As of December 31, 2024

■ Total Non-Interest Income (In Billions) ○ Year-Over-Year % Change



Total Interest Expense (\$) Trend

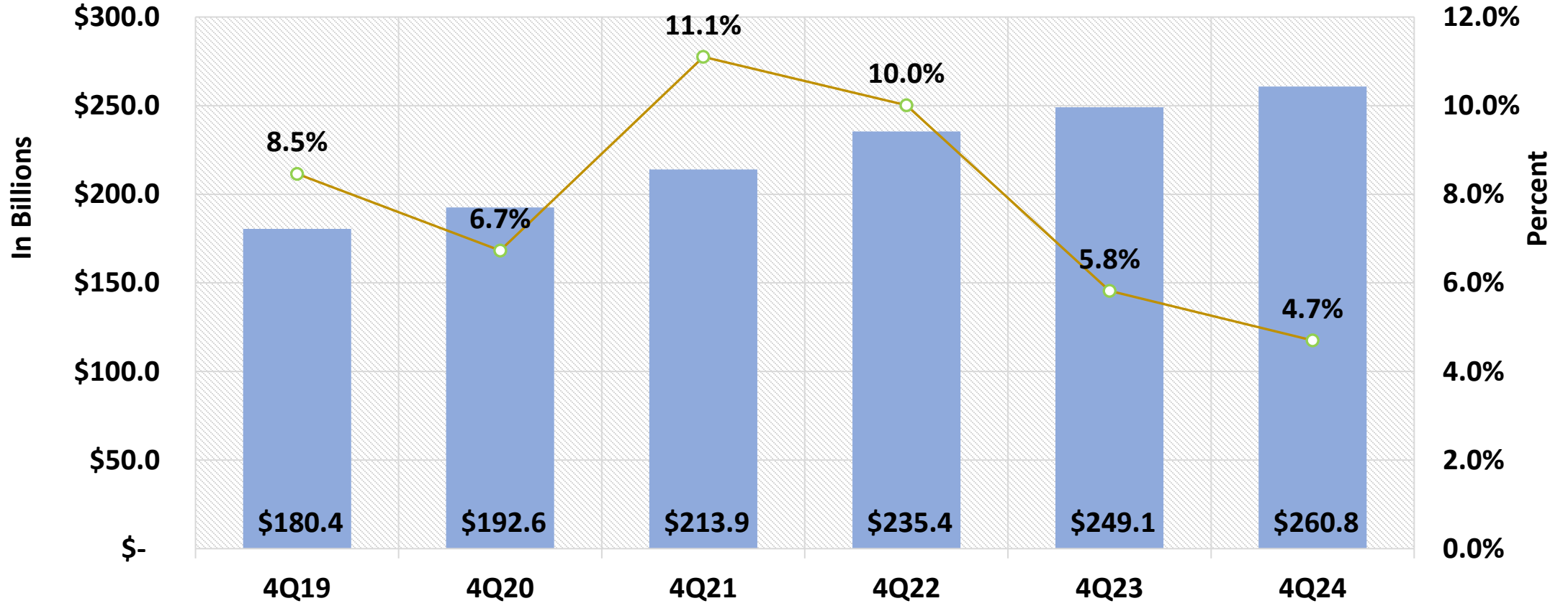
Data As of December 31, 2024



Total Net-Worth Capital: Growth Trend

Data As of December 31, 2024

■ Total Net Worth (\$) ○ Year-Over-Year % Growth



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