

# Credit Union Industry Statistics and Key Performance Indicators (KPIs) 4th Quarter 2025

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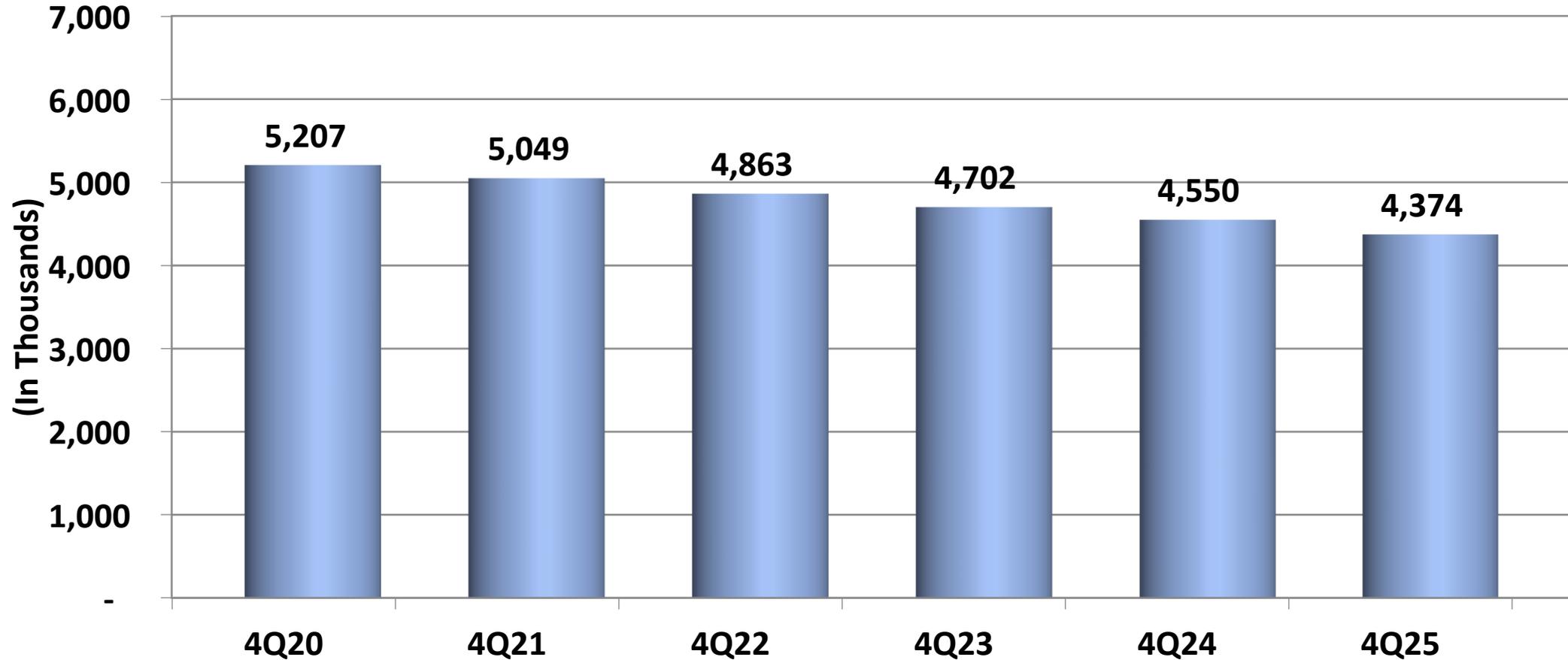
**Data Intelligence and Industry Insights for Credit Union Management**

## **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 December 31, 2025



# Credit Union Industry Metrics

	As of 12/31/2025	Year-Over-Year % Growth	As of 12/31/2024	Year-Over-Year % Growth
<b>Members</b>	<b>146.0M</b>	<b>1.6%</b>	<b>143.7M</b>	<b>2.2%</b>
<b>Assets</b>	<b>\$2,456.5B</b>	<b>5.4%</b>	<b>\$2,330.4B</b>	<b>2.3%</b>
<b>Loans</b>	<b>\$1,736.5B</b>	<b>4.6%</b>	<b>\$1,660.2B</b>	<b>2.6%</b>
<b>Deposits</b>	<b>\$2,087.9B</b>	<b>5.5%</b>	<b>\$1,979.2B</b>	<b>4.1%</b>
<b>Investments</b>	<b>\$576.8B</b>	<b>6.4%</b>	<b>\$541.9B</b>	<b>1.0%</b>
<b>Net Worth Capital</b>	<b>\$277.2B</b>	<b>6.3%</b>	<b>\$260.8B</b>	<b>4.7%</b>
<b>Borrowed Funds</b>	<b>\$83.3B</b>	<b>-14.1%</b>	<b>\$96.9B</b>	<b>-29.3%</b>

## ROA (Return-On-Assets) Drivers

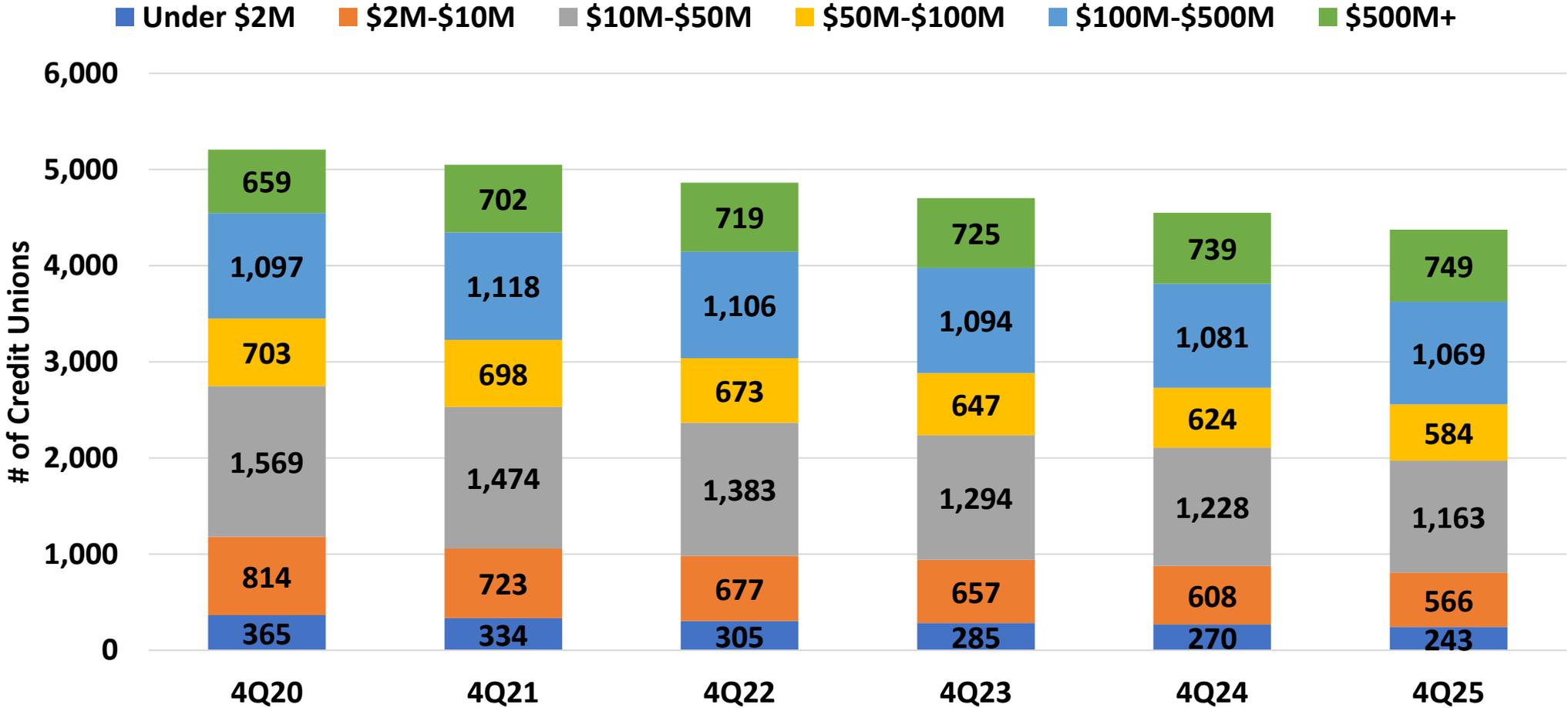
Ratio (% of Average Assets)	4Q 2025	4Q 2024	Effect on ROA (Year-Over-Year)	
Net Interest Margin	3.39%	3.12%	0.27%	bps
+ Fees & Other Income	1.13%	1.17%	-0.04%	bps
- Operating Expenses	3.12%	3.04%	0.08%	bps
- Provision for Credit Losses	0.60%	0.62%	-0.02%	bps
= ROA	0.79%	0.63%	0.16%	bps

## Asset-based Peer Group Statistics: Data As of December 31, 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	125	2.9%	72,945,070	49.97%	\$ 1,269,016,560,000	51.66%
2	\$2B -- < \$4B	137	3.1%	20,923,364	14.33%	\$ 376,288,490,000	15.32%
3	\$1B -- < \$2B	205	4.7%	16,467,272	11.28%	\$ 282,589,090,000	11.50%
4	\$850M -- < \$1B	64	1.5%	3,394,113	2.33%	\$ 58,967,330,000	2.40%
5	\$650M -- < \$850M	118	2.7%	5,480,789	3.75%	\$ 87,451,090,000	3.56%
6	\$450M -- < \$650M	148	3.4%	5,122,328	3.51%	\$ 80,146,780,000	3.26%
7	\$350M -- < \$450M	147	3.4%	3,715,877	2.55%	\$ 58,468,970,000	2.38%
8	\$250M -- < \$350M	196	4.5%	3,711,184	2.54%	\$ 58,274,110,000	2.37%
9	\$150M -- < \$250M	348	8.0%	4,580,499	3.14%	\$ 67,399,300,000	2.74%
10	\$100M -- < \$150M	330	7.5%	2,956,265	2.03%	\$ 40,812,080,000	1.66%
11	\$50M -- < \$100M	584	13.4%	3,292,369	2.26%	\$ 42,637,970,000	1.74%
12	\$20M -- < \$50M	756	17.3%	2,165,397	1.48%	\$ 25,200,110,000	1.03%
13	\$10M -- < \$20M	407	9.3%	665,461	0.46%	\$ 5,827,810,000	0.24%
14	\$5M -- < \$10M	324	7.4%	343,451	0.24%	\$ 2,323,980,000	0.09%
15	\$2M -- < \$5M	242	5.5%	148,343	0.10%	\$ 840,830,000	0.03%
16	Under \$2M	243	5.6%	69,959	0.05%	\$ 220,560,000	0.01%
<b>TOTAL</b>		<b>4,374</b>	<b>100.00%</b>	<b>145,981,741</b>	<b>100.00%</b>	<b>\$ 2,456,465,060,000</b>	<b>100.0%</b>

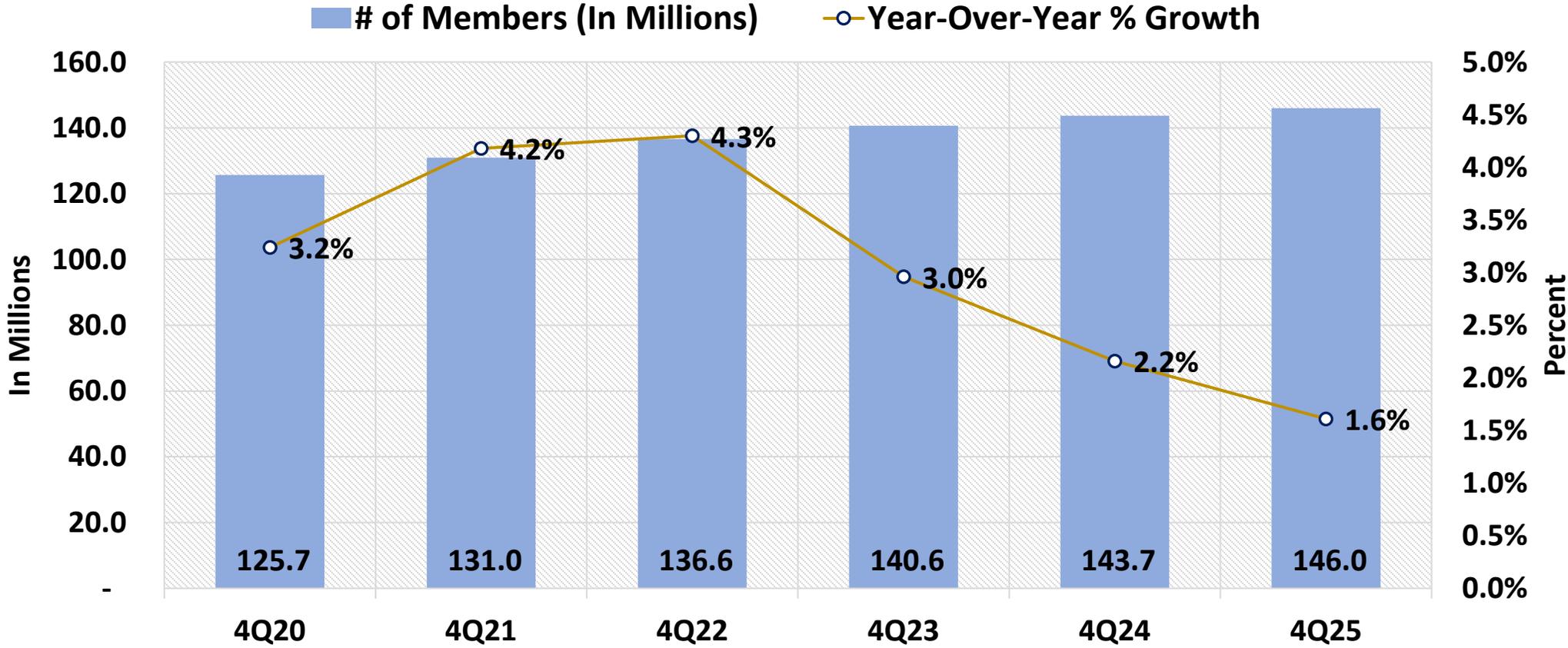
# # of Credit Unions for Asset-Class Peer Group

## Data As of December 31, 2025

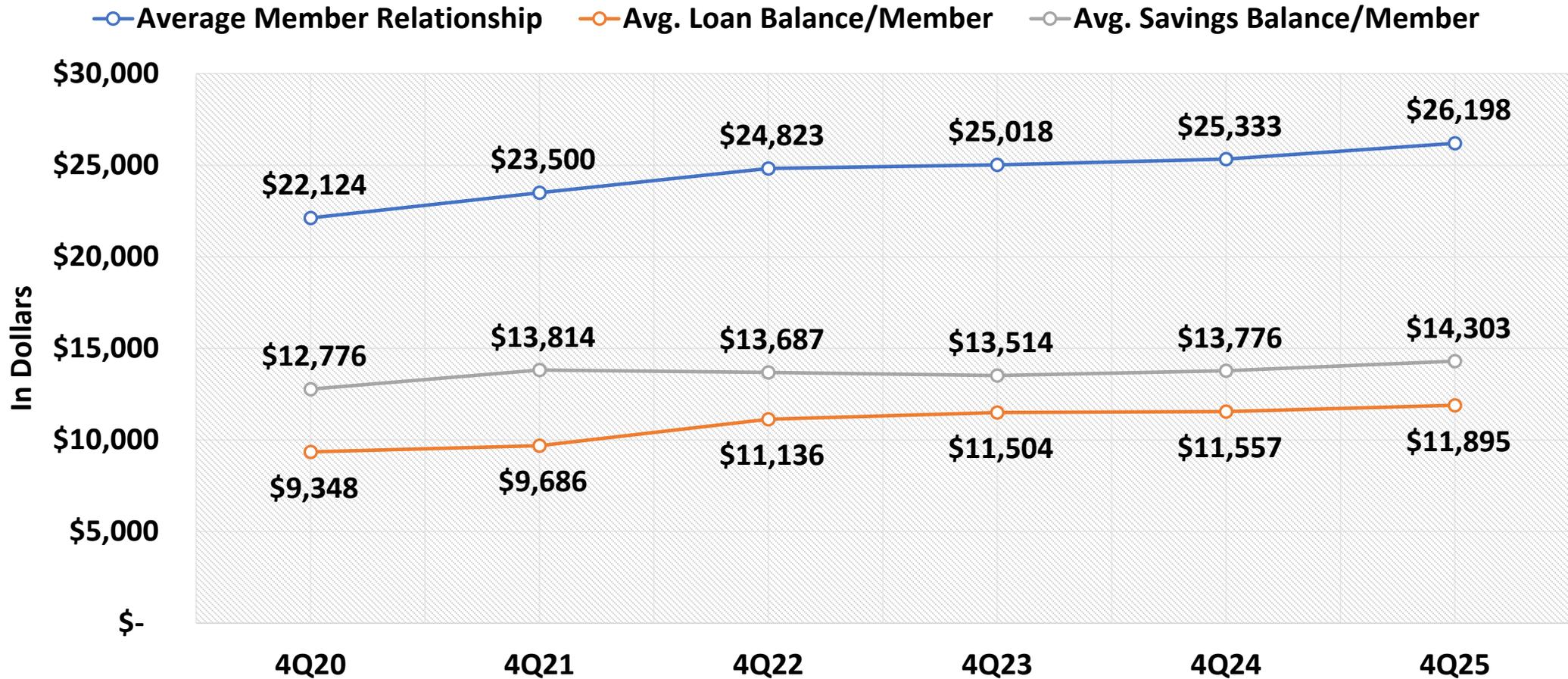


# Membership Growth Trend

## Data As of December 31, 2025

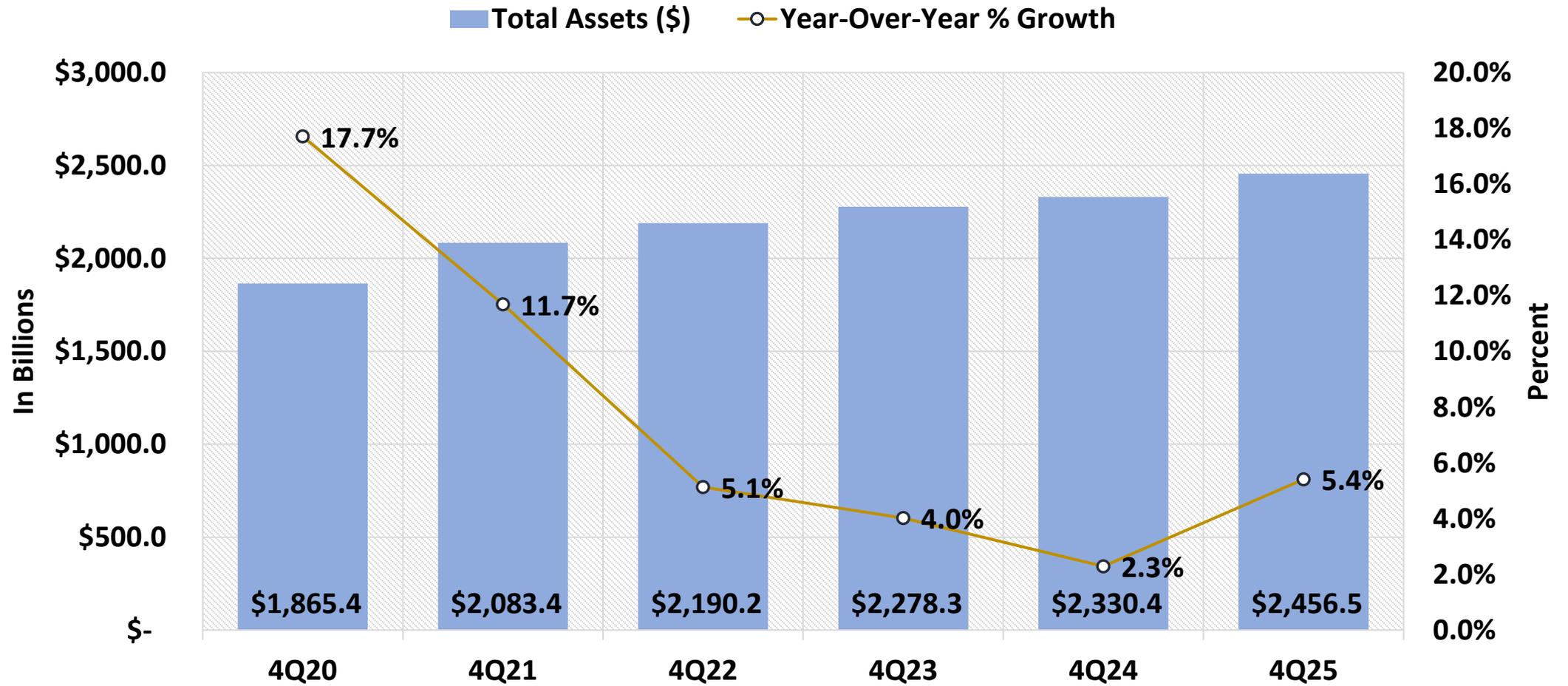


# Member Relationship Trend Data As of December 31, 2025



# Asset Growth Trend

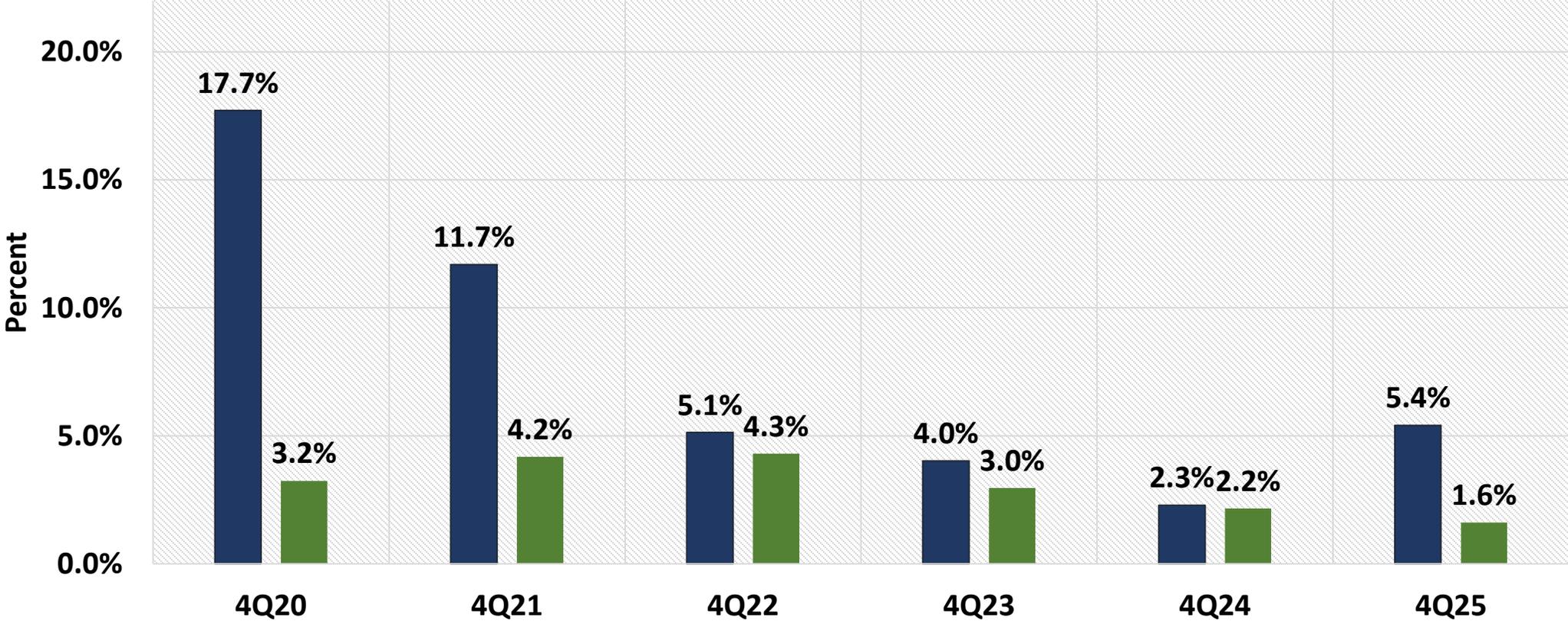
## Data As of December 31, 2025



# Asset Vs. Membership: % Growth Trend

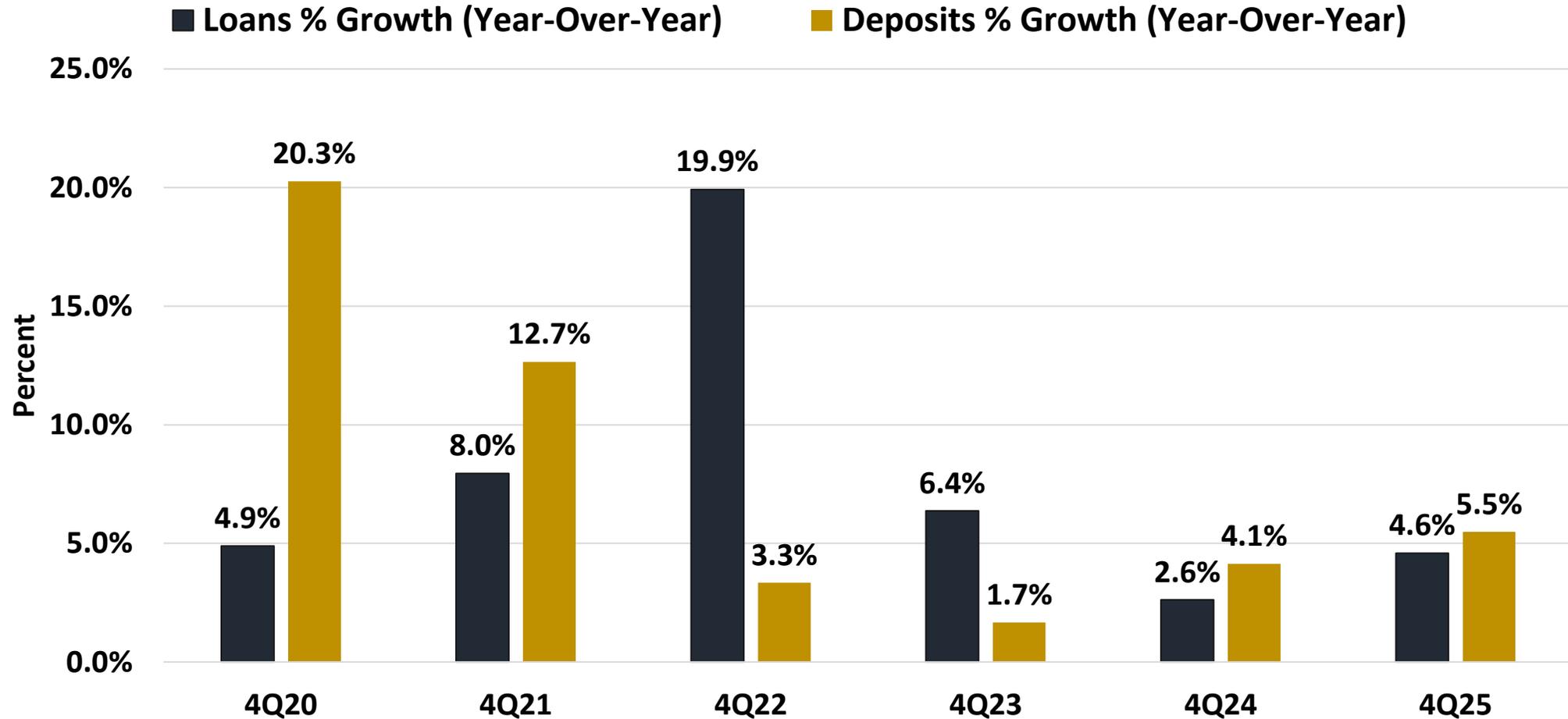
## Data As of December 31, 2025

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

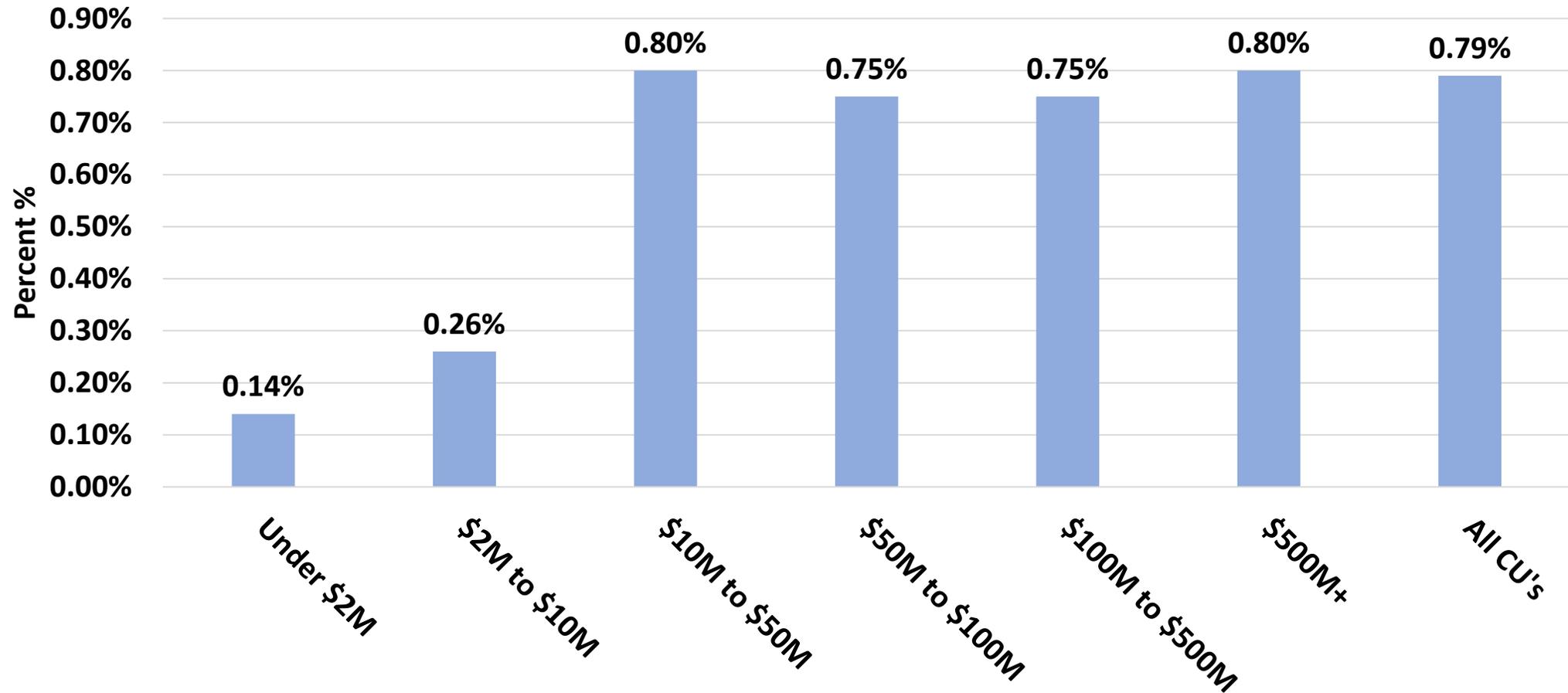


# Loans Vs. Deposits: % Growth Trend

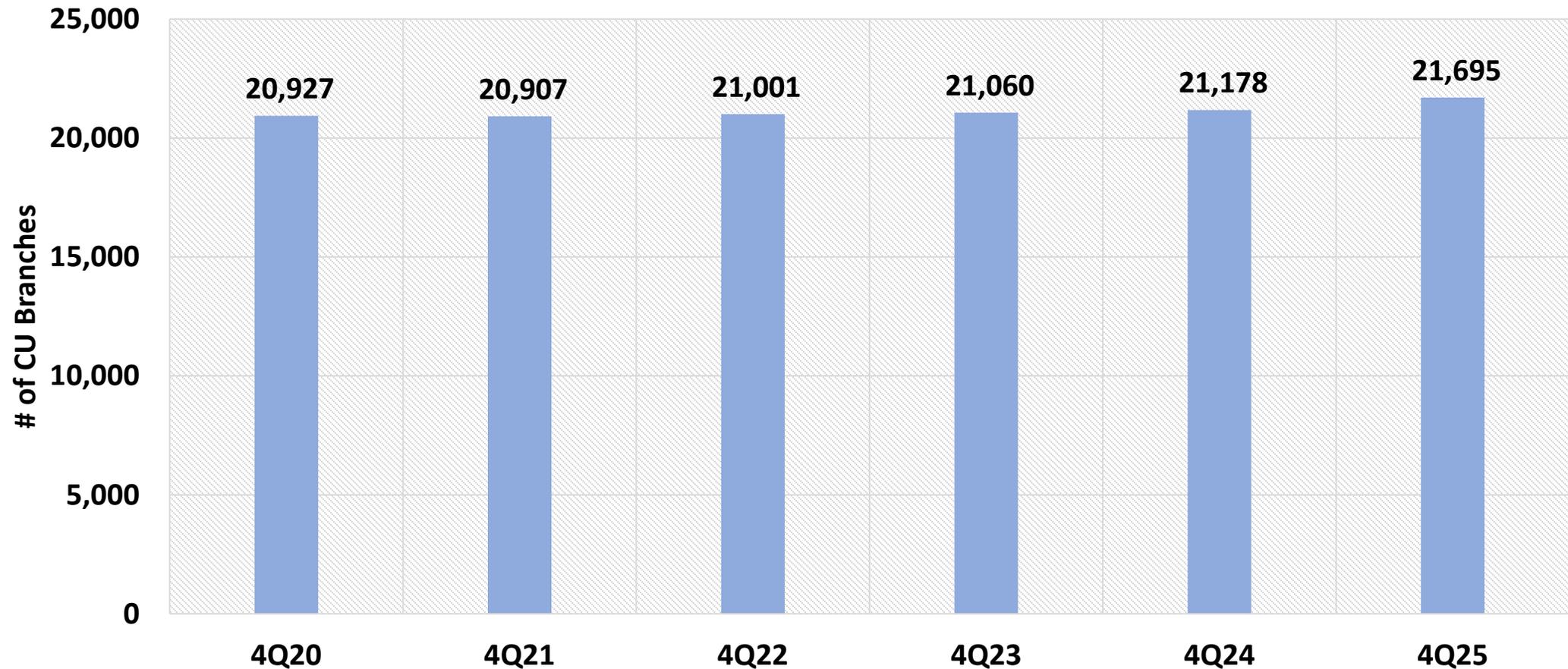
## Data As of December 31, 2025



## ROA (Annualized) for Asset-Class Peer Groups Data As of December 31, 2025



## # of Credit Union Branch Offices Data As of December 31, 2025

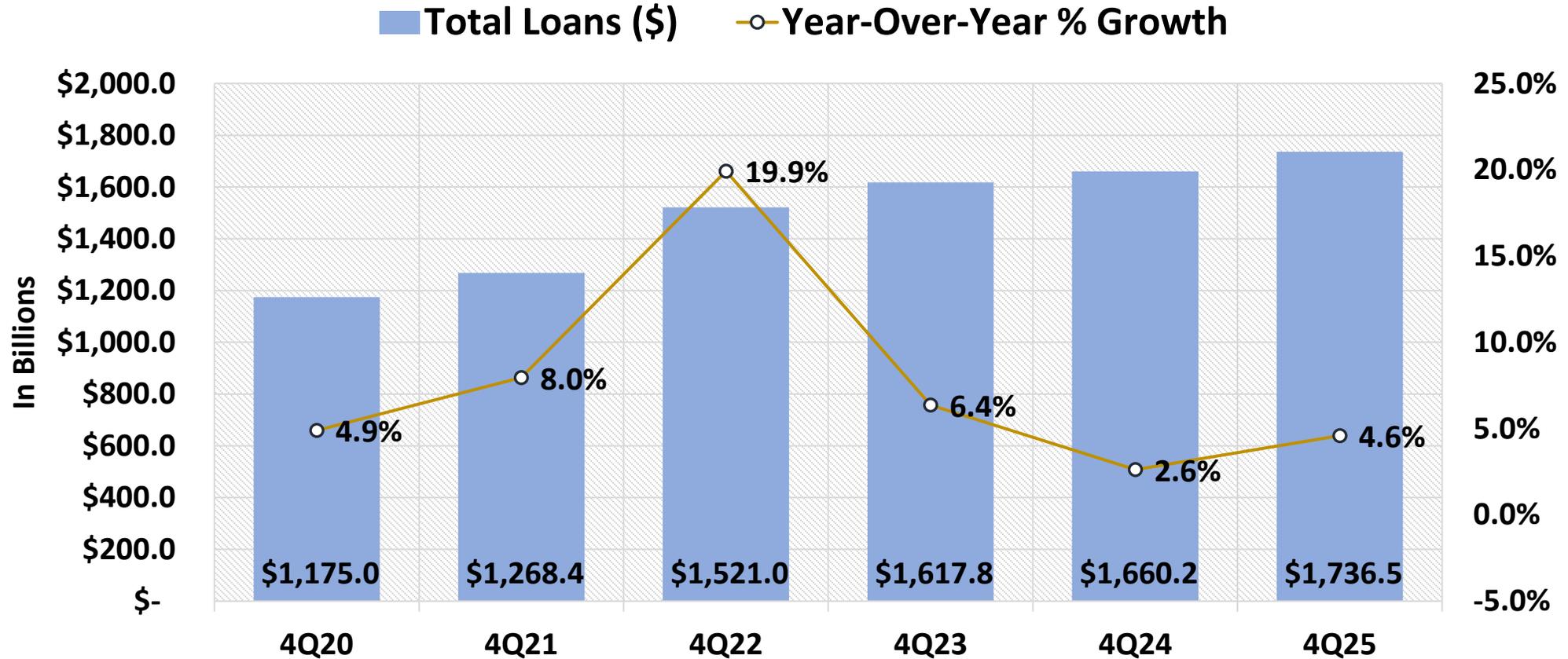


# Lending

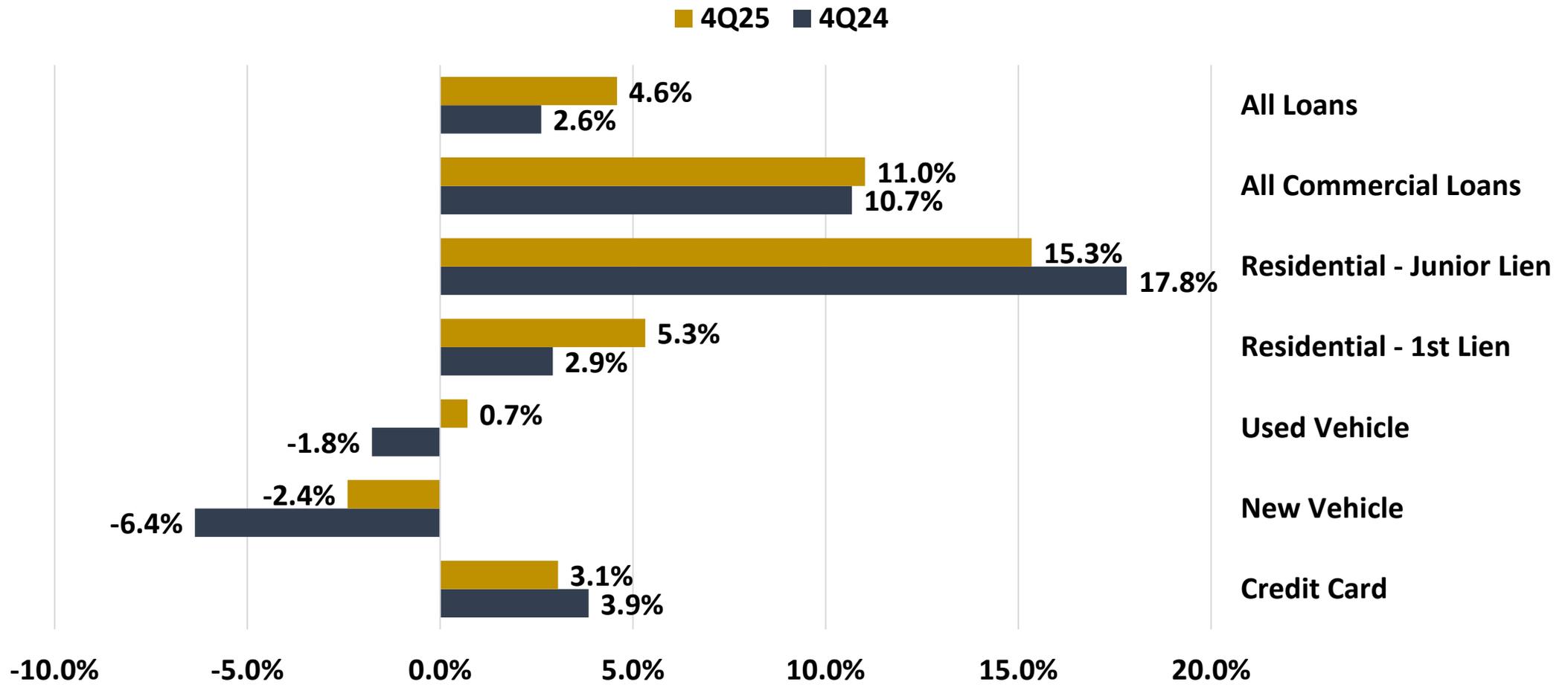
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

# Loan Growth Trend

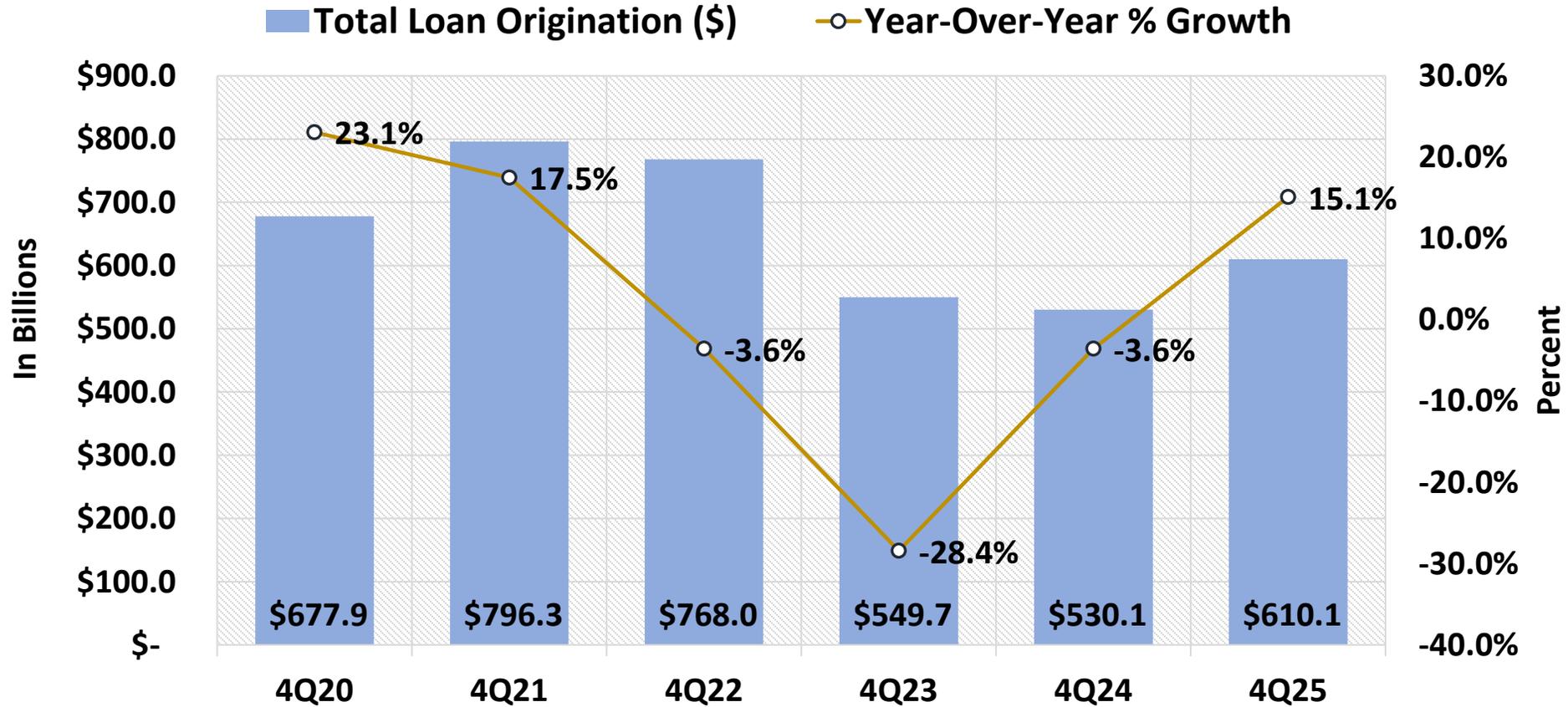
## Data As of December 31, 2025



# Loan Growth By Type: Year-Over-Year % Growth Data As of December 31, 2025



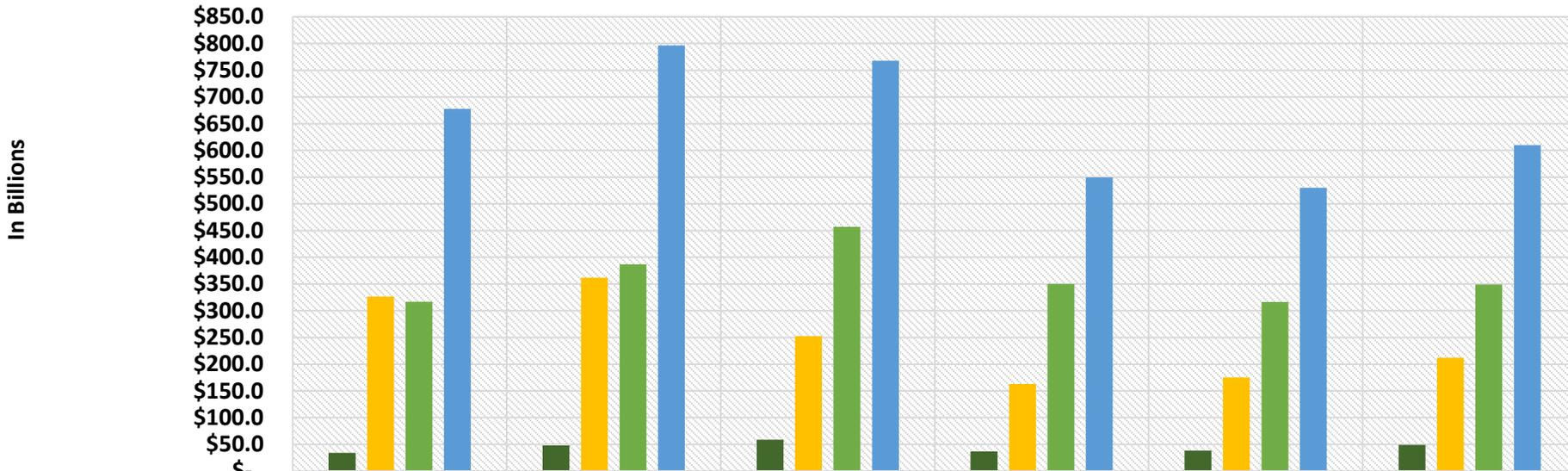
# Loan Origination Trend (Year-To-Date) Data As of December 31, 2025



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

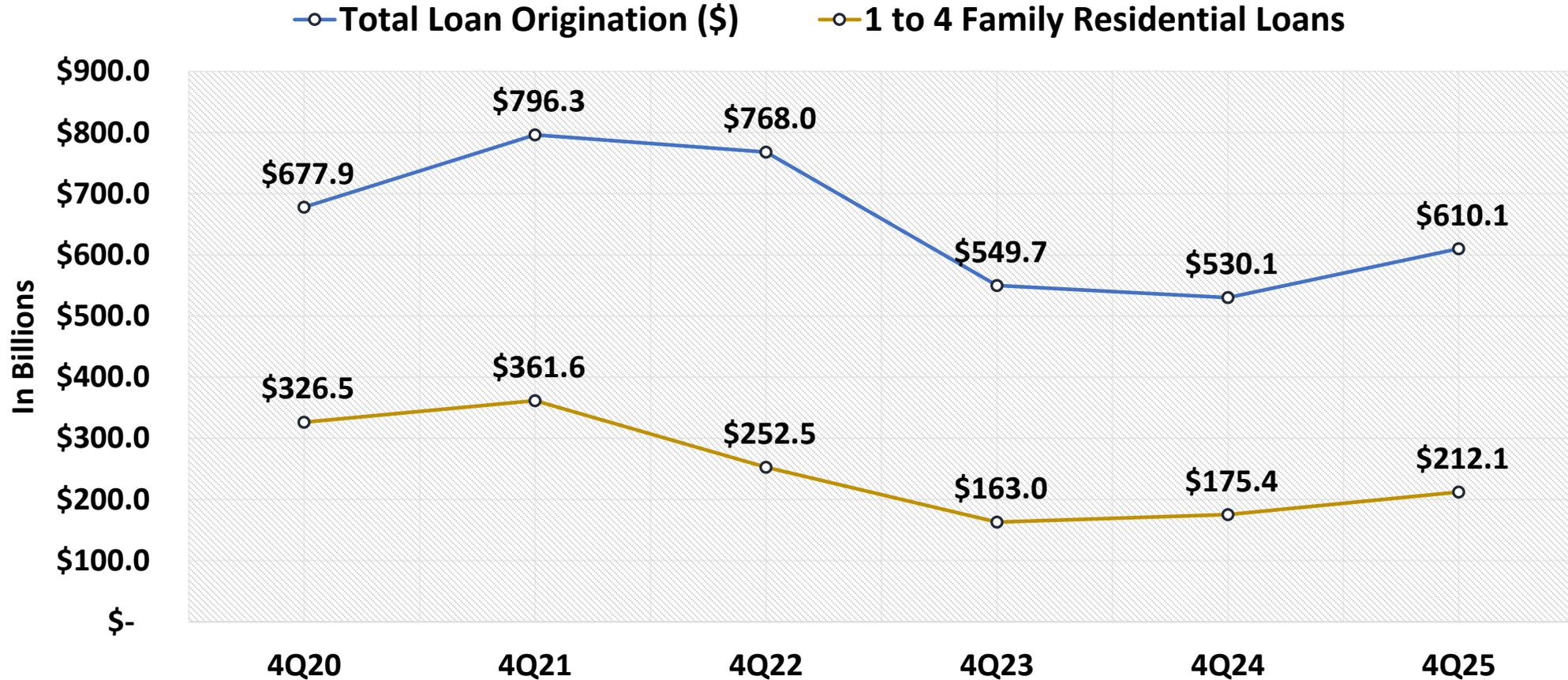
## Data As of December 31, 2025

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



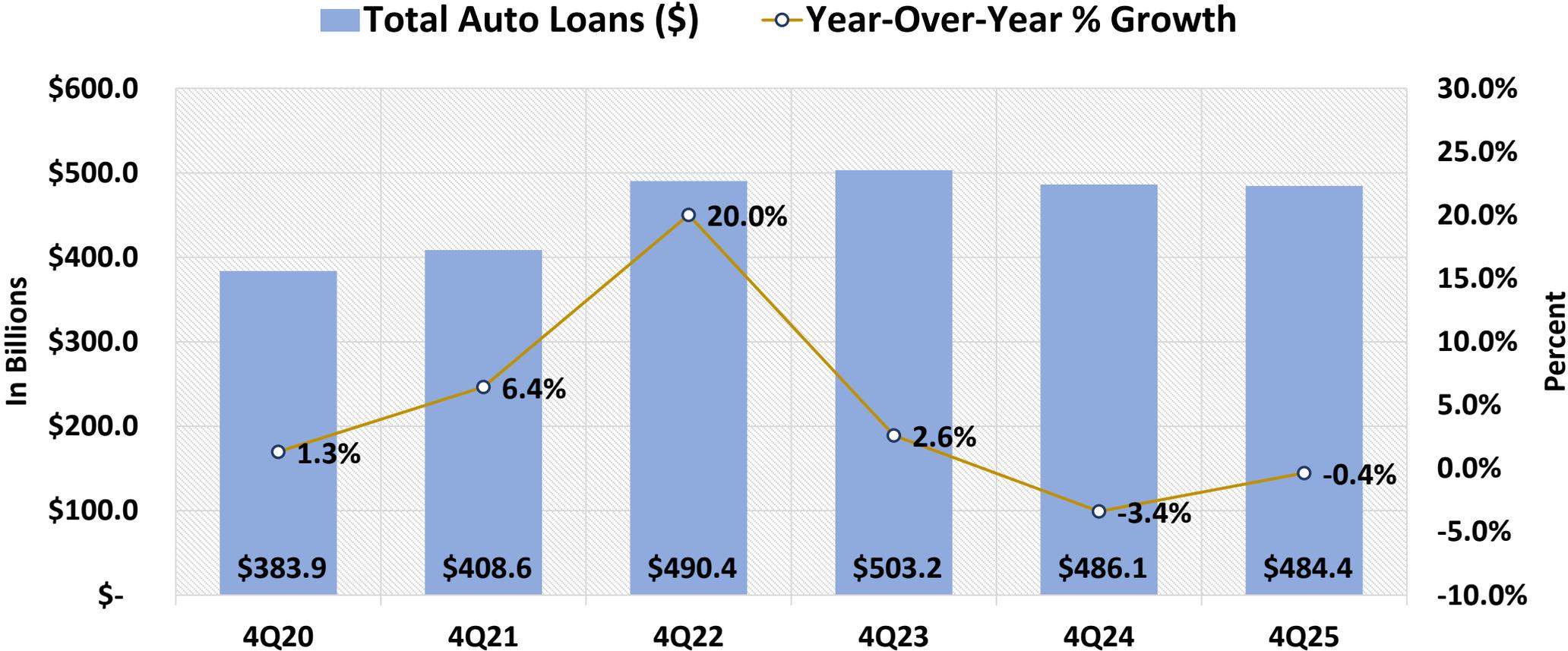
	4Q20	4Q21	4Q22	4Q23	4Q24	4Q25
■ Commercial Loans	\$34.3	\$47.9	\$58.6	\$36.5	\$38.3	\$49.0
■ Residential RE Loans	\$326.5	\$361.6	\$252.5	\$163.0	\$175.4	\$212.1
■ Other Consumer Loans	\$317.1	\$386.8	\$456.9	\$350.3	\$316.3	\$349.0
■ Total Loans Granted	\$677.9	\$796.3	\$768.0	\$549.7	\$530.1	\$610.1

# Loans Granted: All Loans vs. Real Estate Loans Data As of December 31, 2025



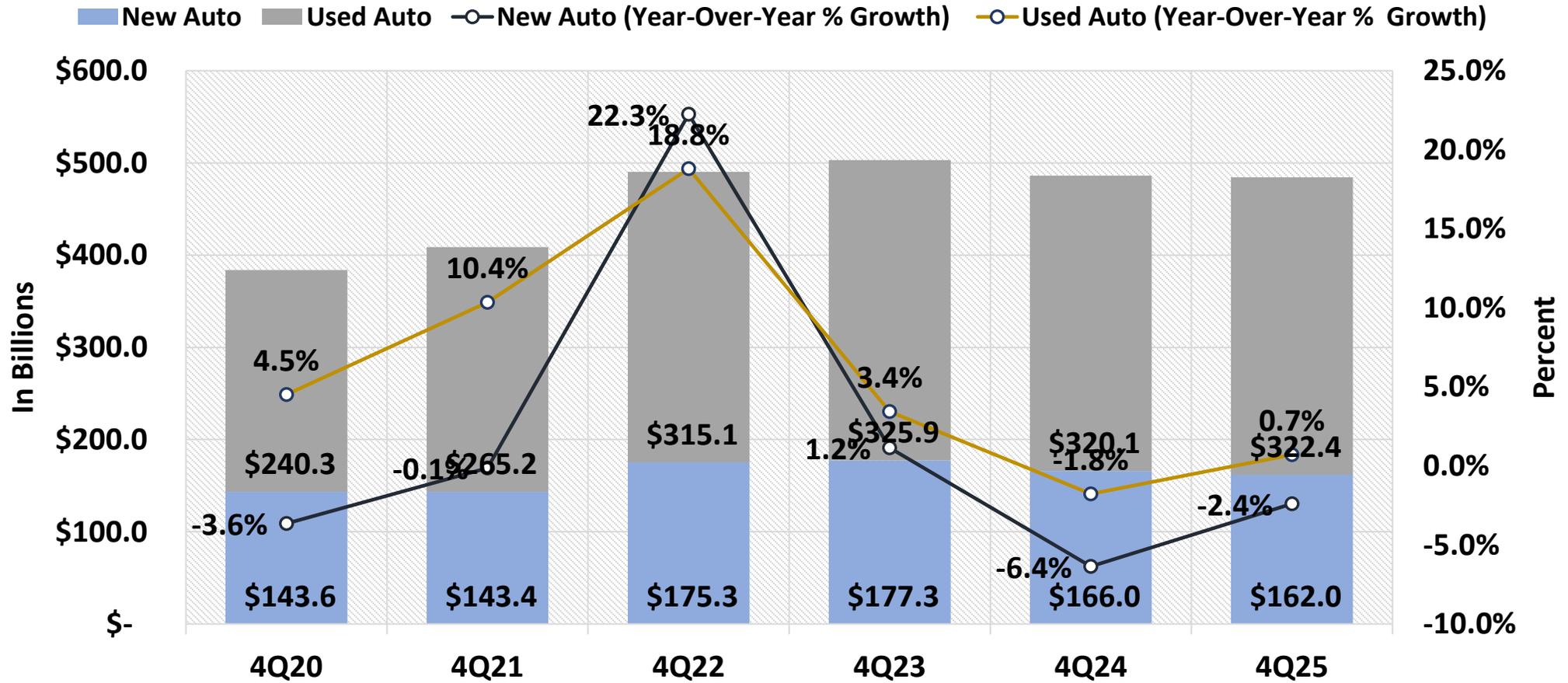
# Auto Loan Growth Trend

## Data As of December 31, 2025

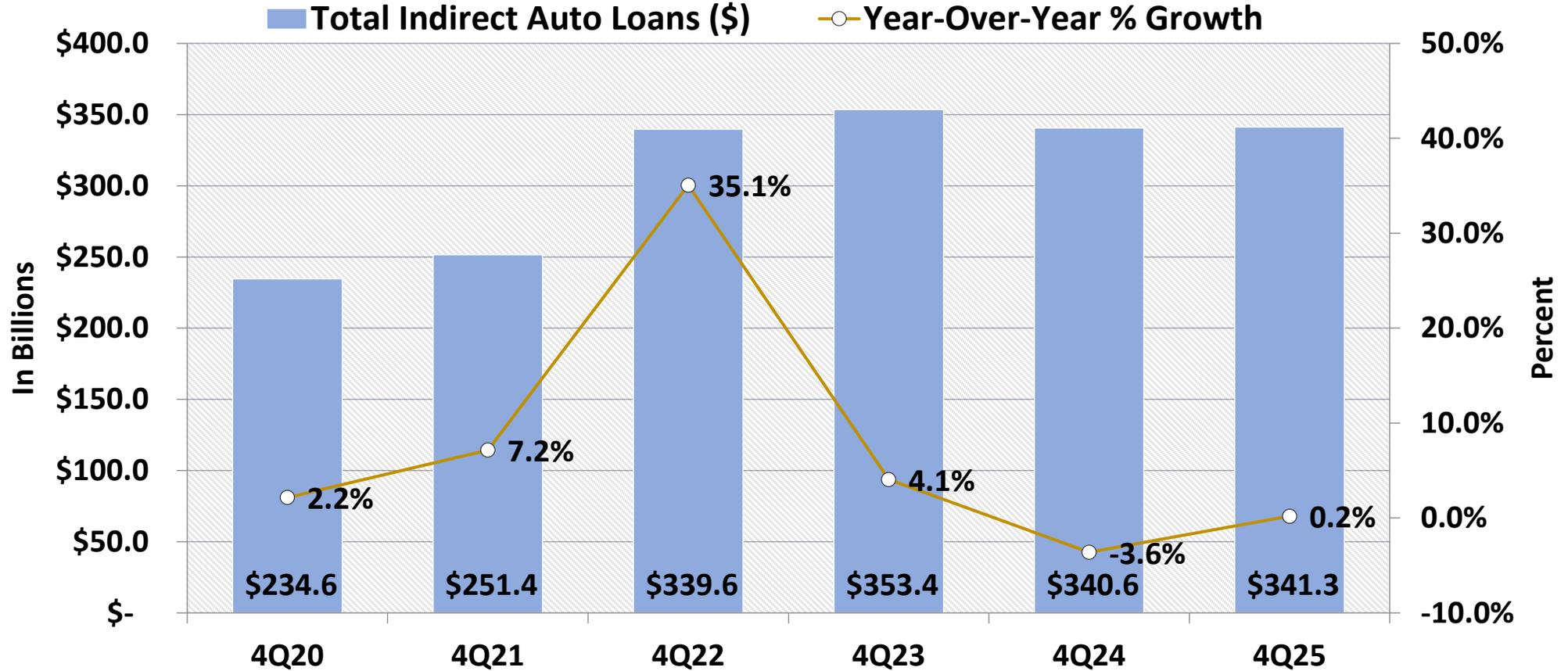


# New Vs. Used Auto Loan Growth Trend

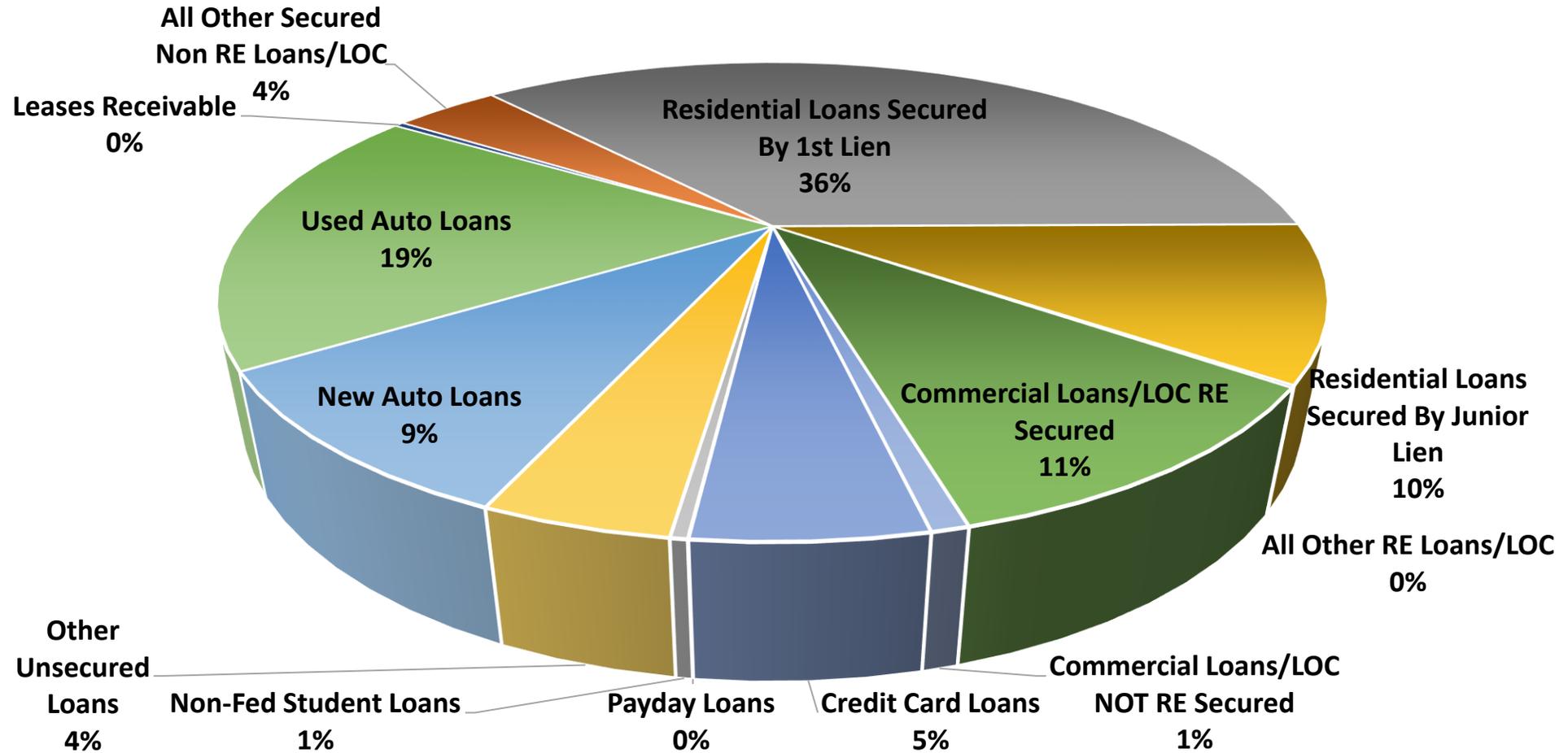
## Data As of December 31, 2025



# Indirect Auto Loan Growth Trend Data As of December 31, 2025

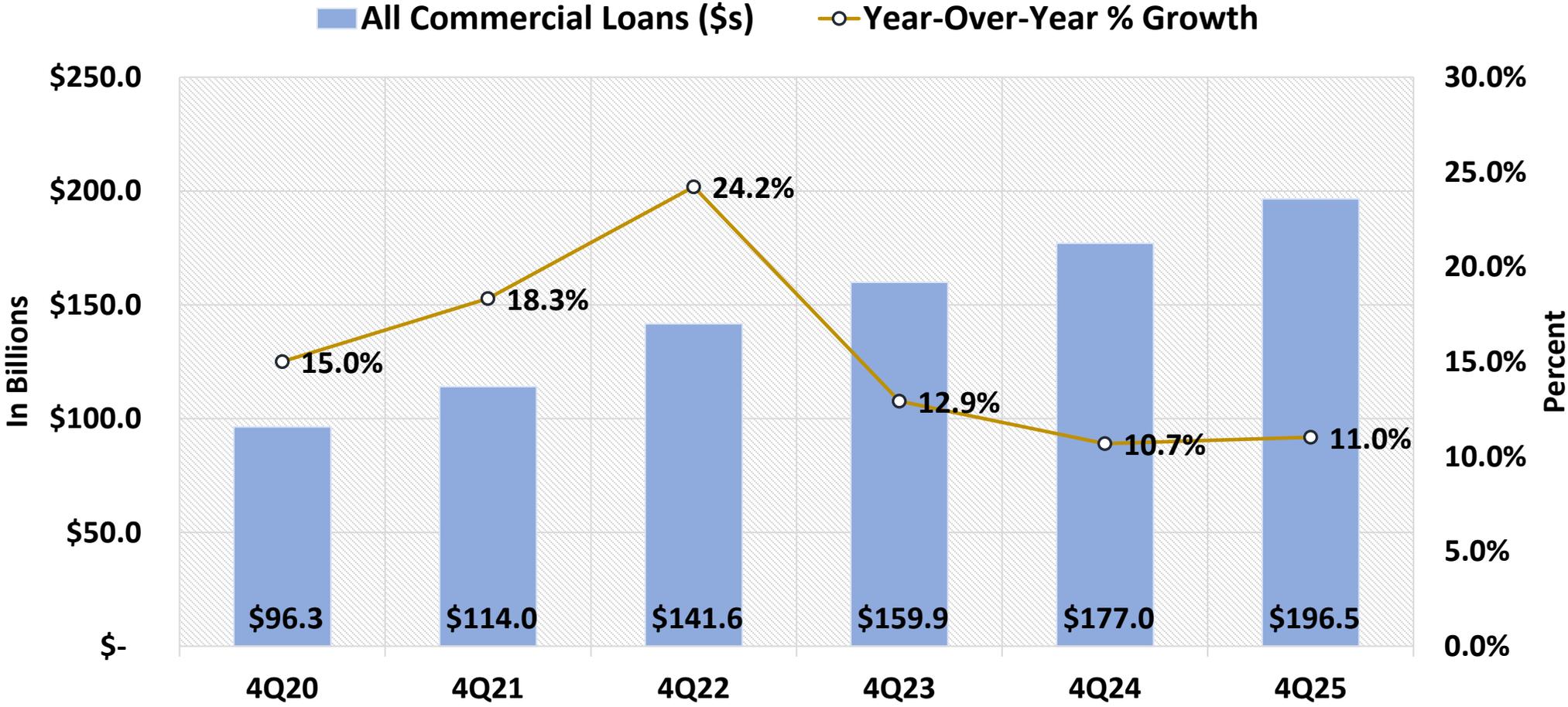


# Loan Portfolio Composition As of Data As of December 31, 2025



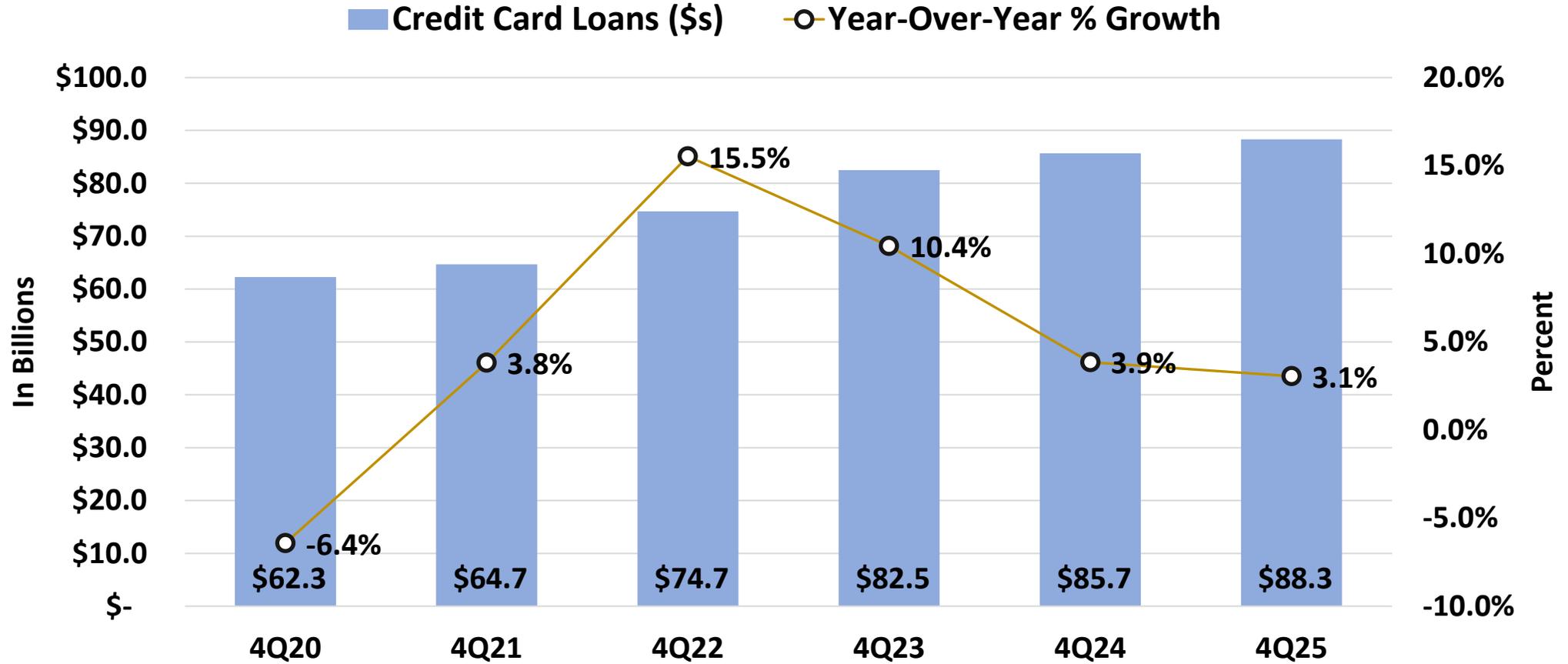
# All Commerical Loan Growth Trend

## Data As of December 31, 2025

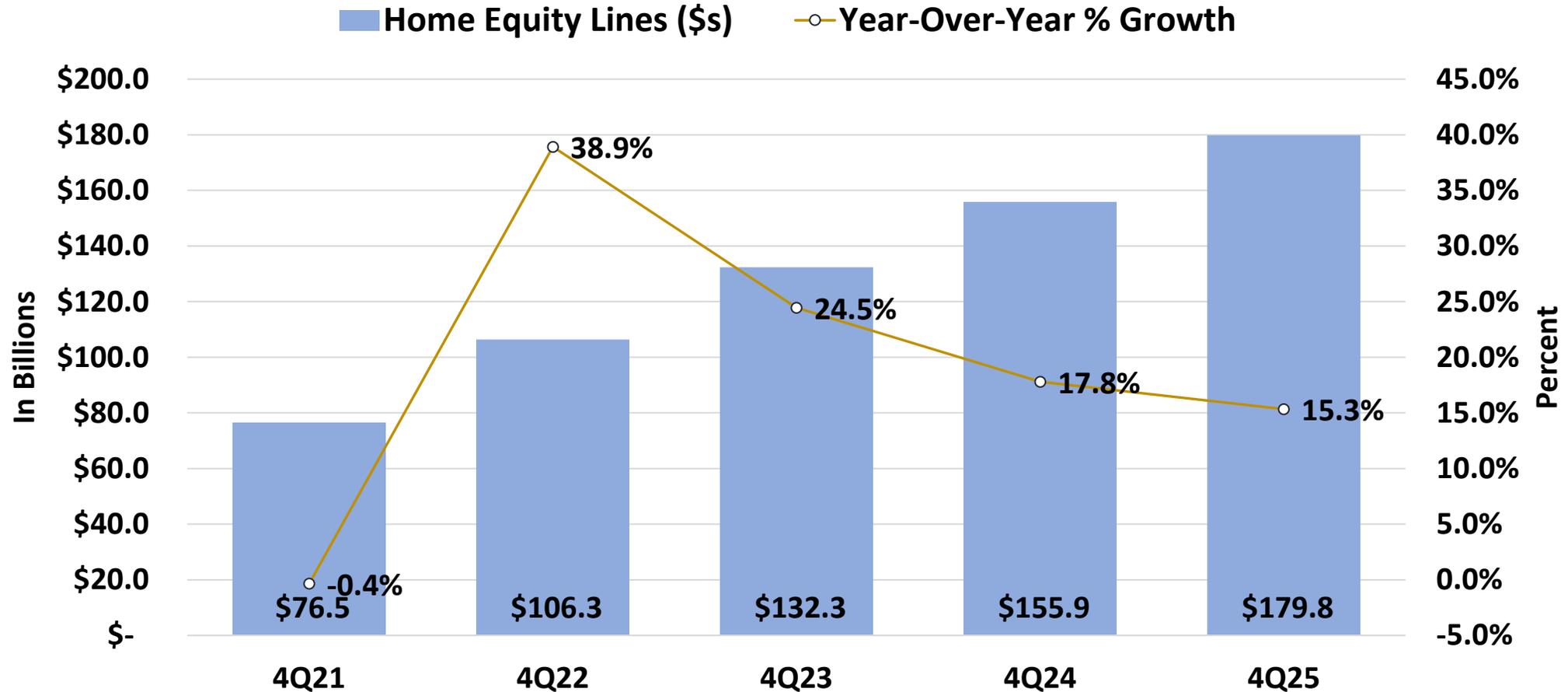


# Credit Card Loan Growth Trend

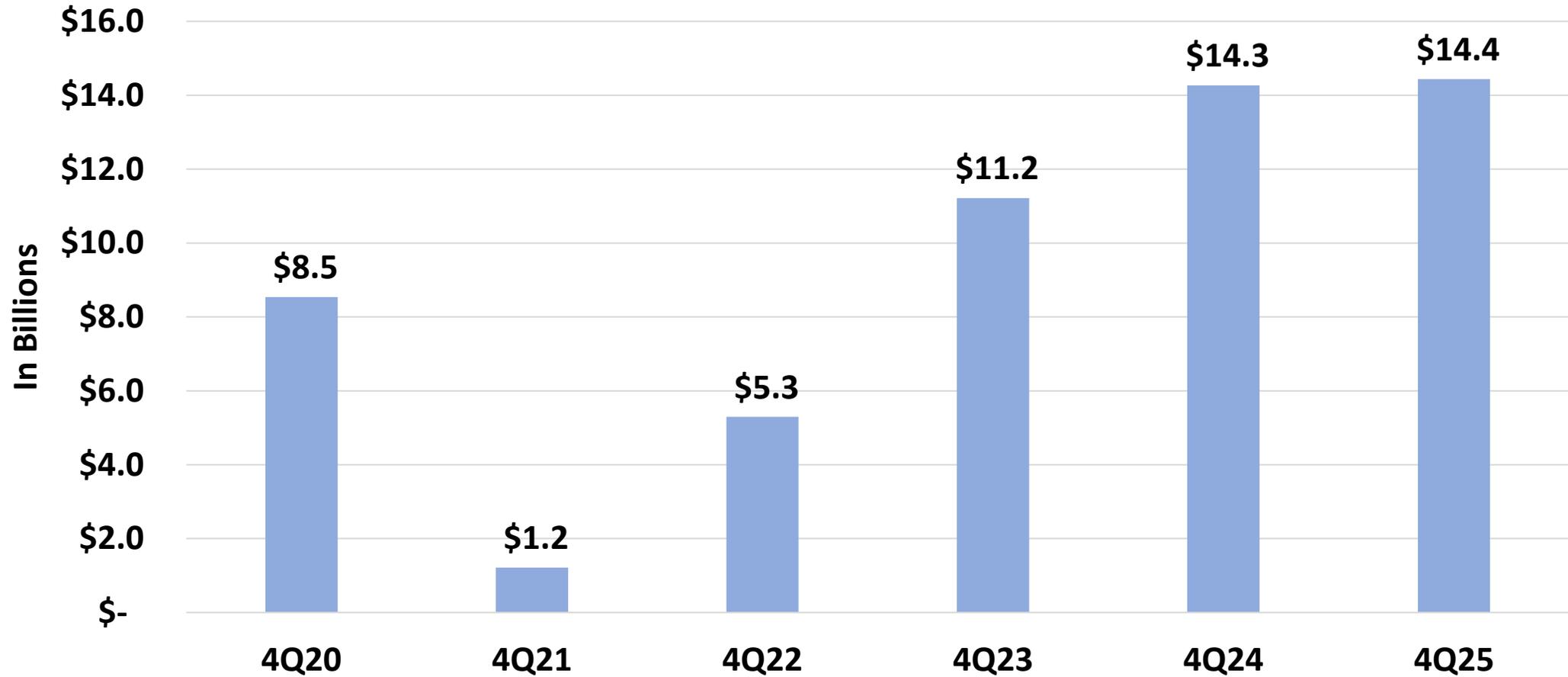
## Data As of December 31, 2025



# Home Equity Lines (Loan) Growth Trend Data As of December 31, 2025



## Provision for Loan Losses (\$) Trend Data As of December 31, 2025

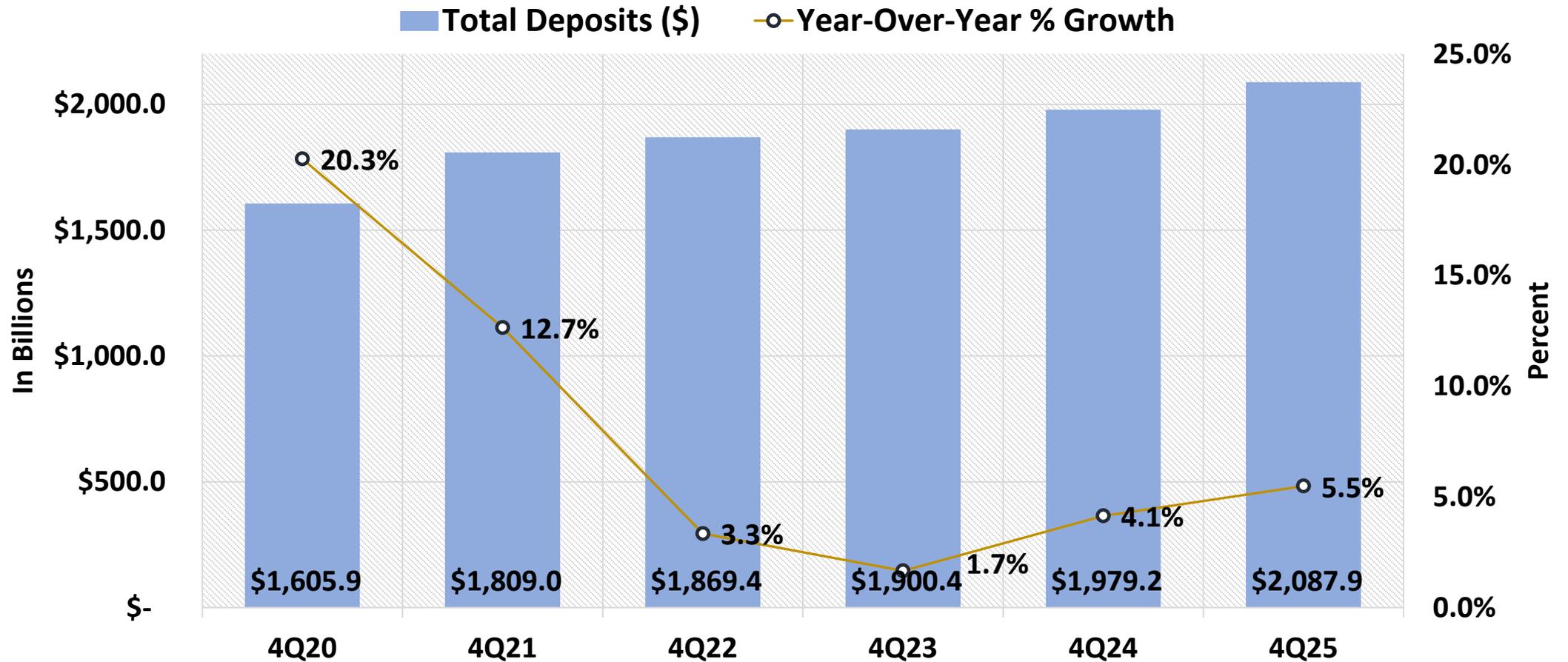


# Savings, Liquidity, Investments & Borrowings

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

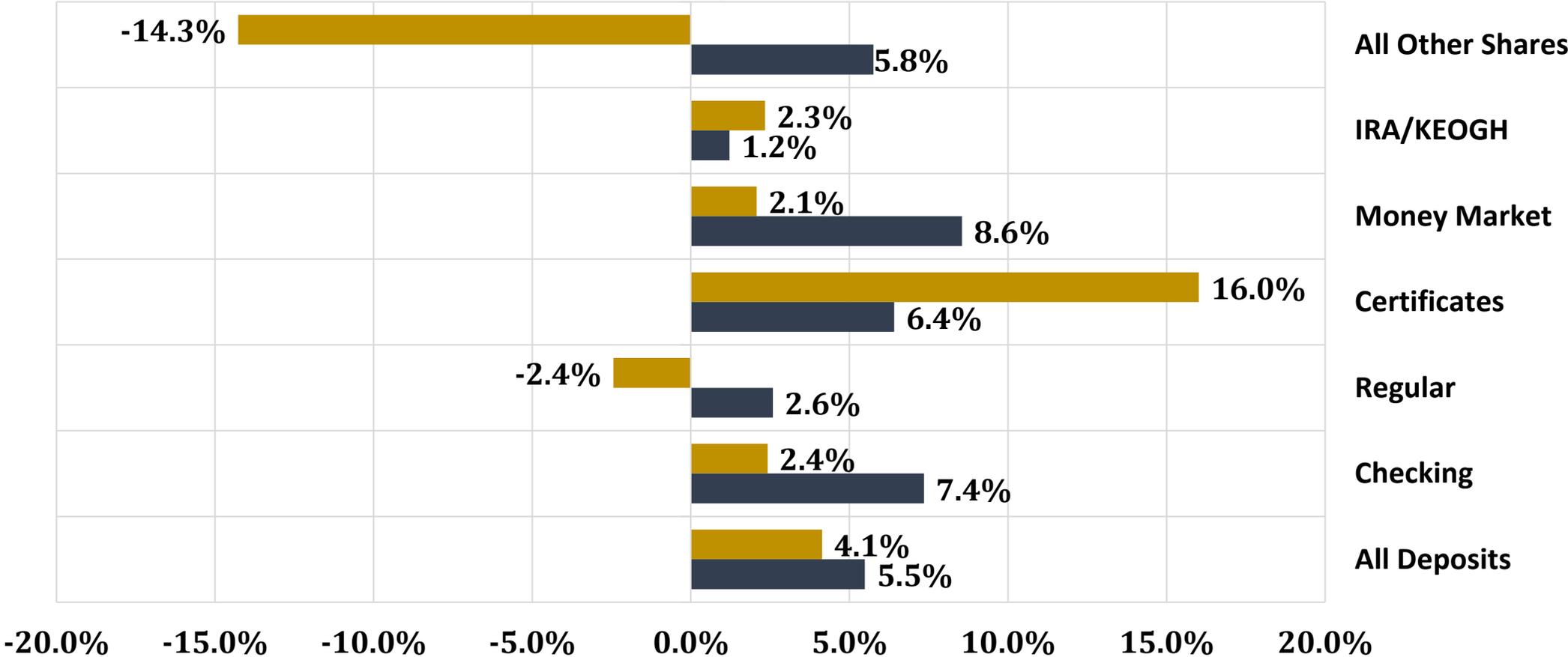
# Deposit Growth Trend

## Data As of December 31, 2025

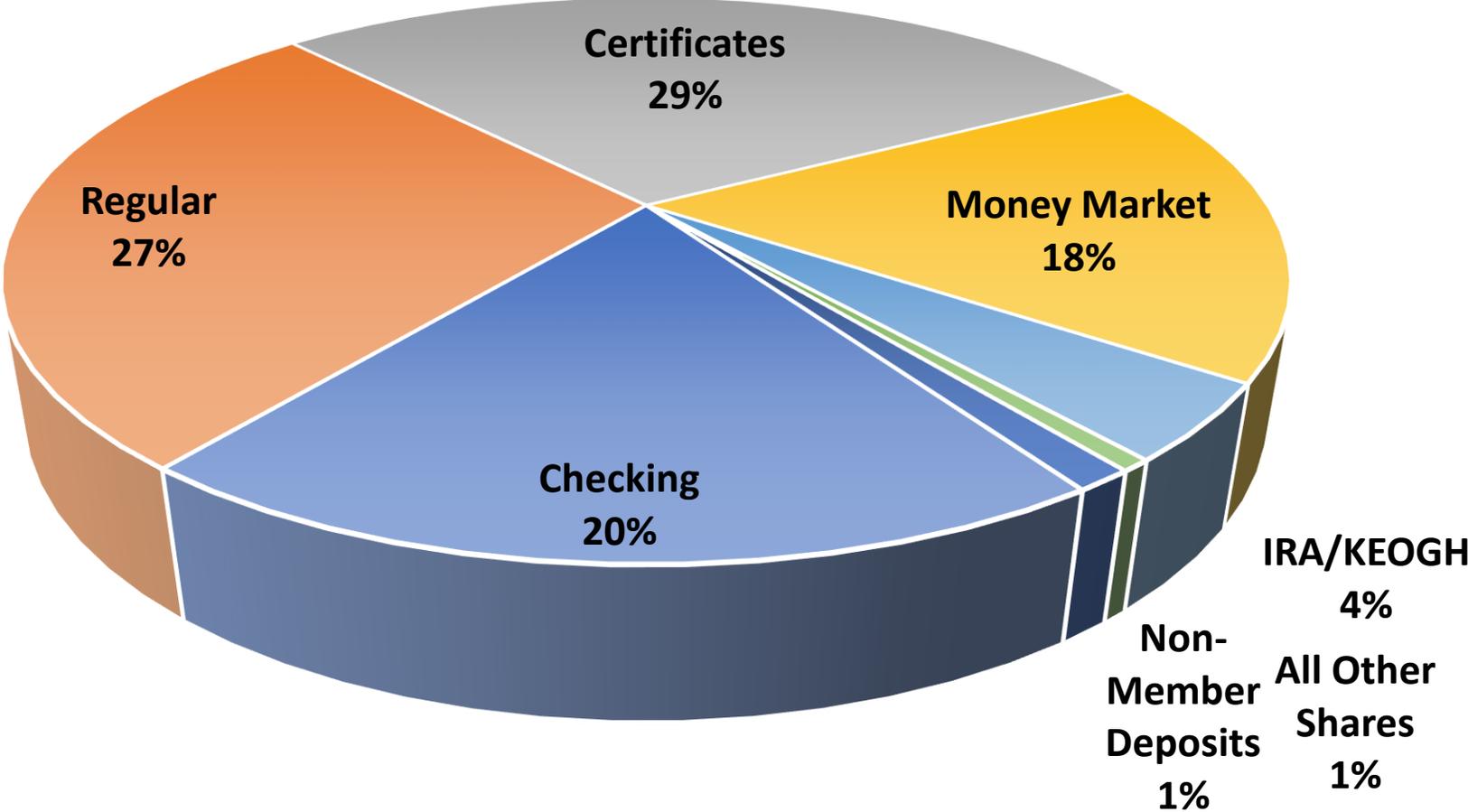


# Deposit Growth By Type: Year-Over-Year % Growth Data As of December 31, 2025

■ 4Q24 ■ 4Q25

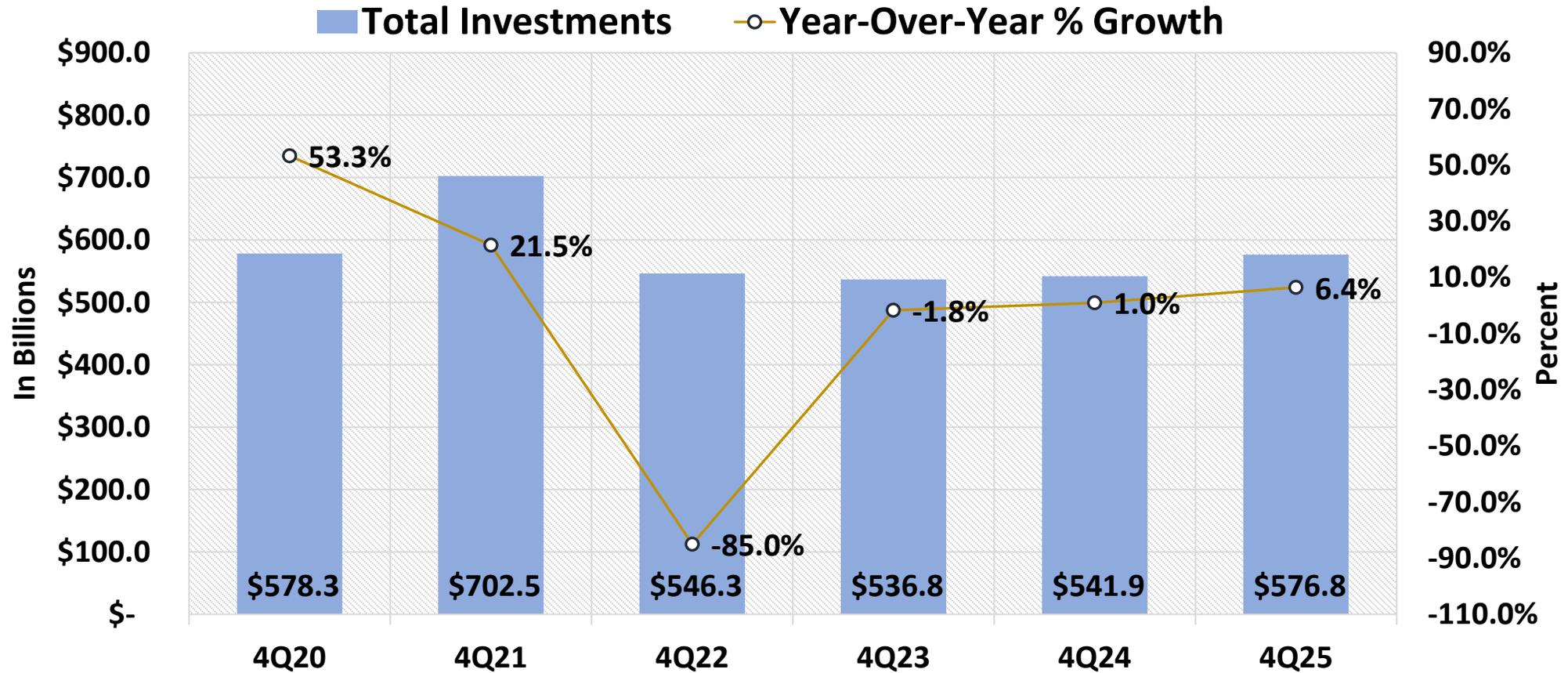


# Deposit Portfolio Composition Data As of December 31, 2025



# Total Investments - Growth Trend

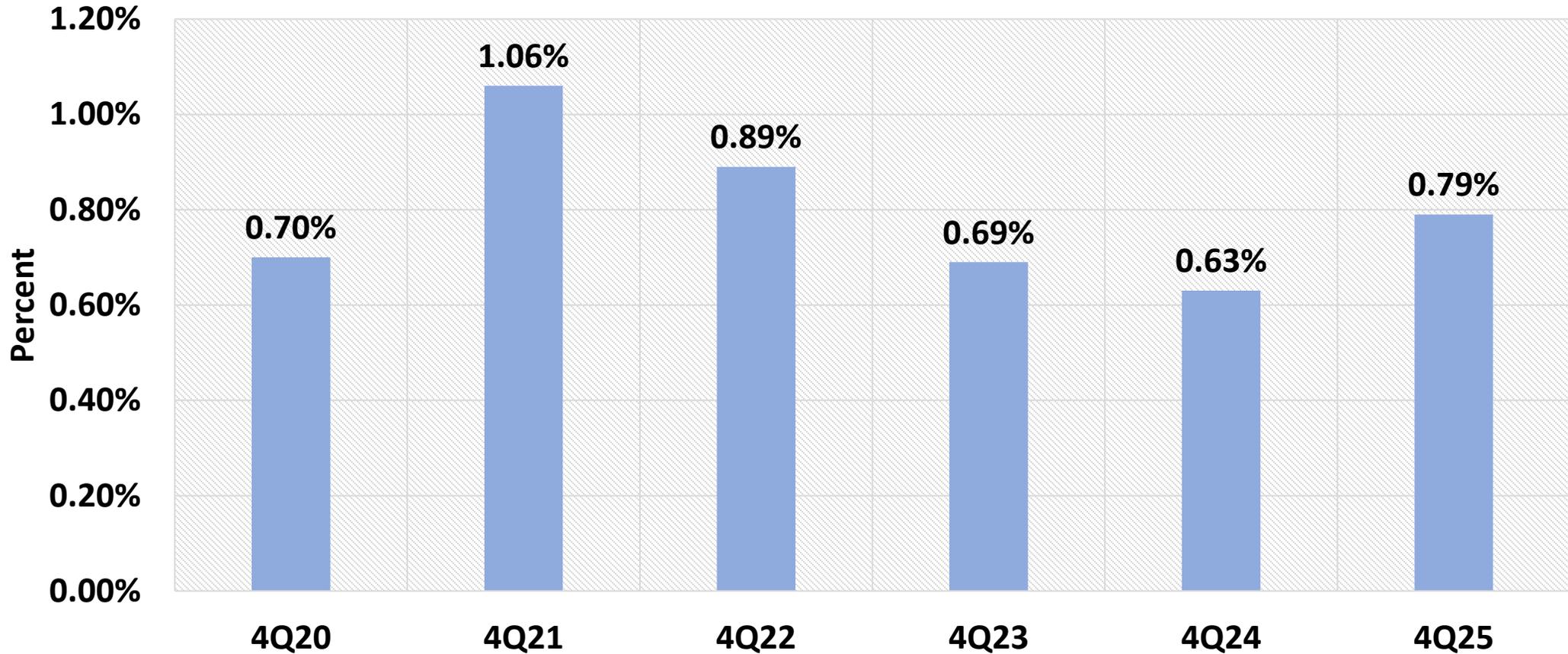
## Data As of December 31, 2025



# Key Financial Ratios

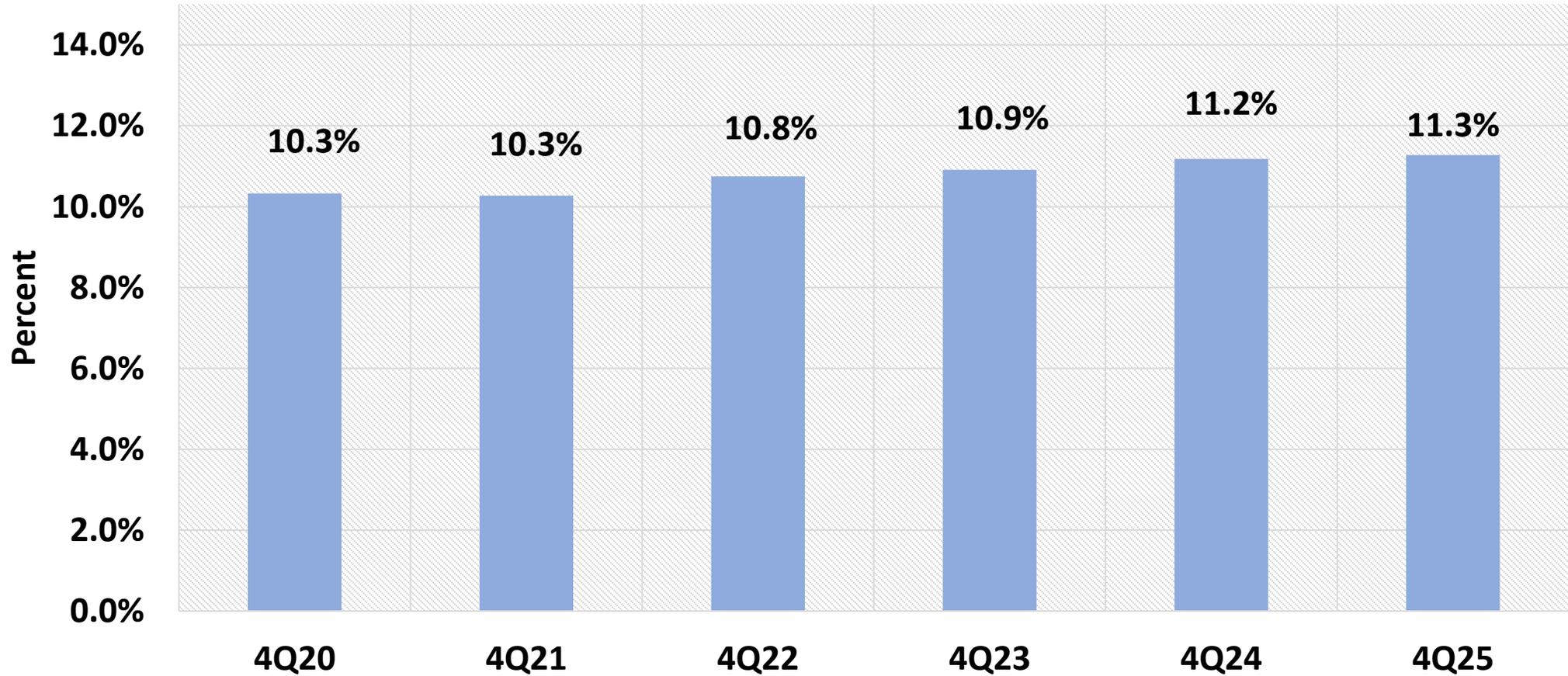
Credit Union Industry Statistics and Key Performance Indicators (KPIs)

## Return On Assets (ROA %) Trend Data As of December 31, 2025

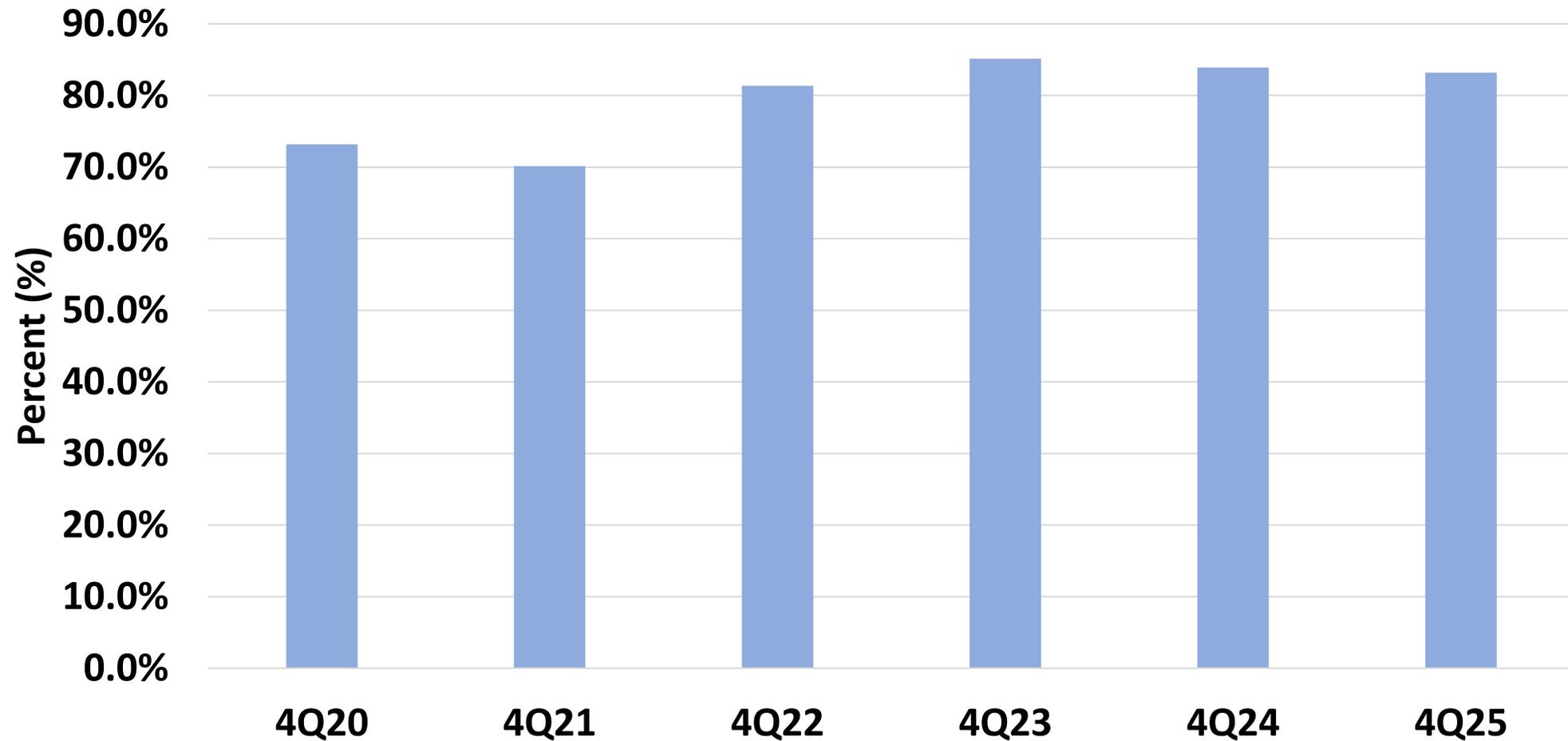


# Net-Worth Capital Ratio Trend

## Data As of December 31, 2025

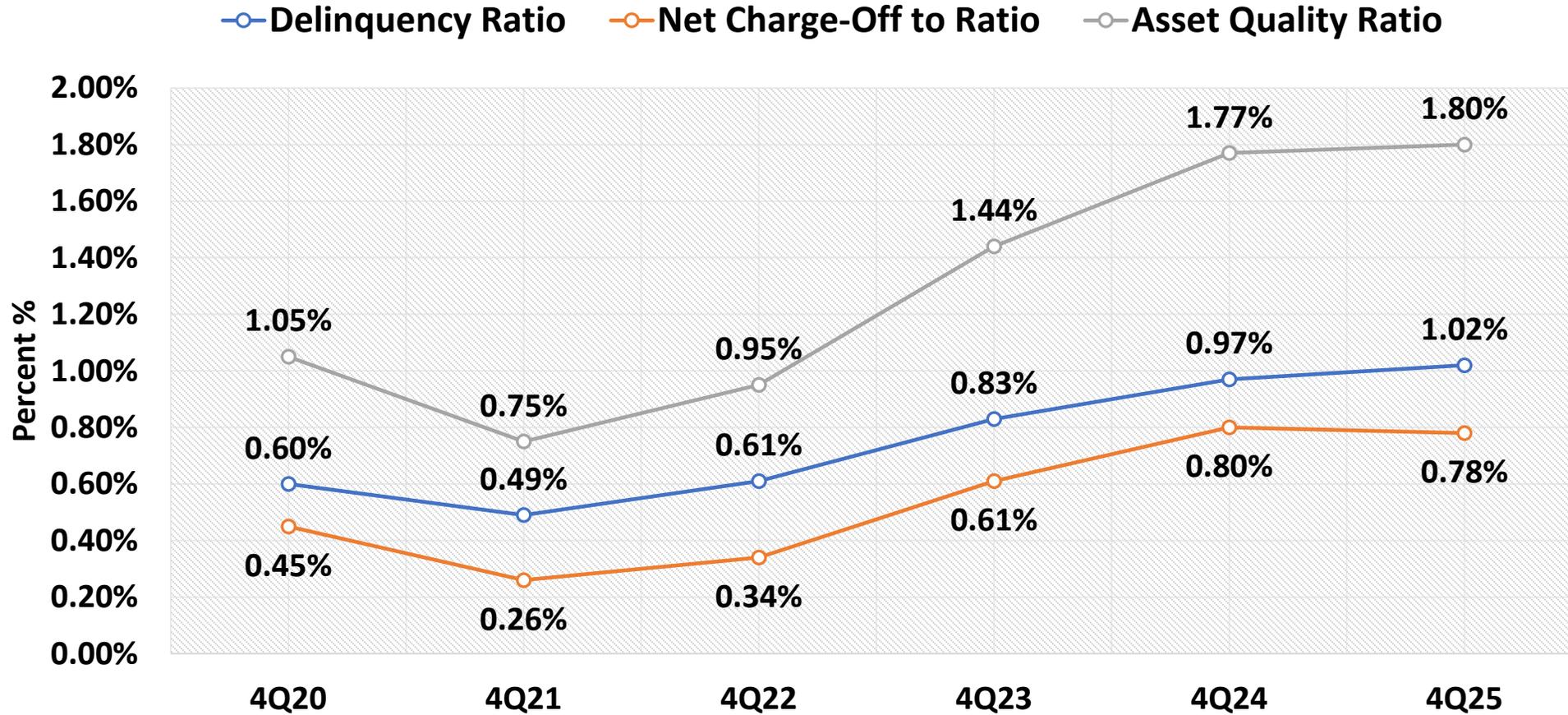


## Loan-to-Deposit Ratio Trend (%) Data As of December 31, 2025

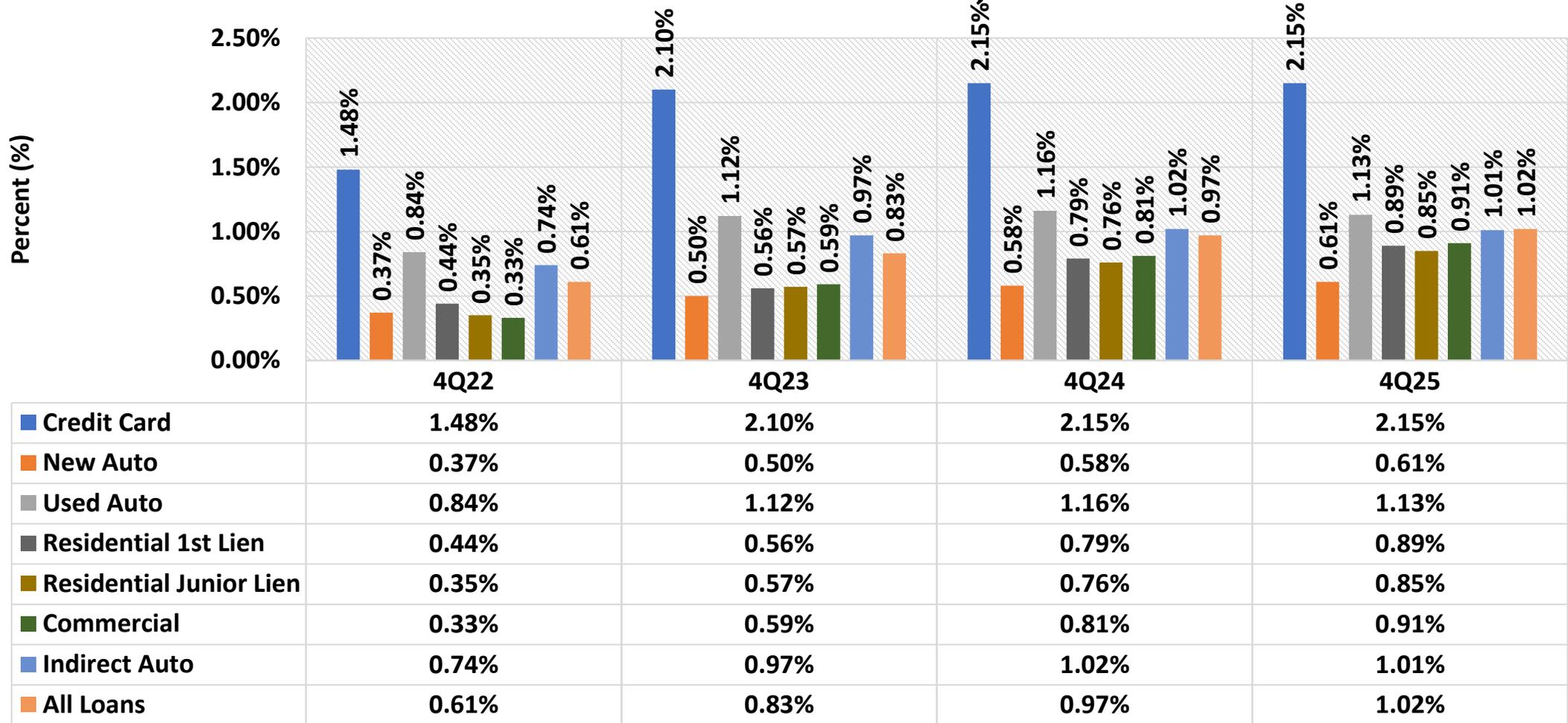


# Asset Quality Ratios (%)

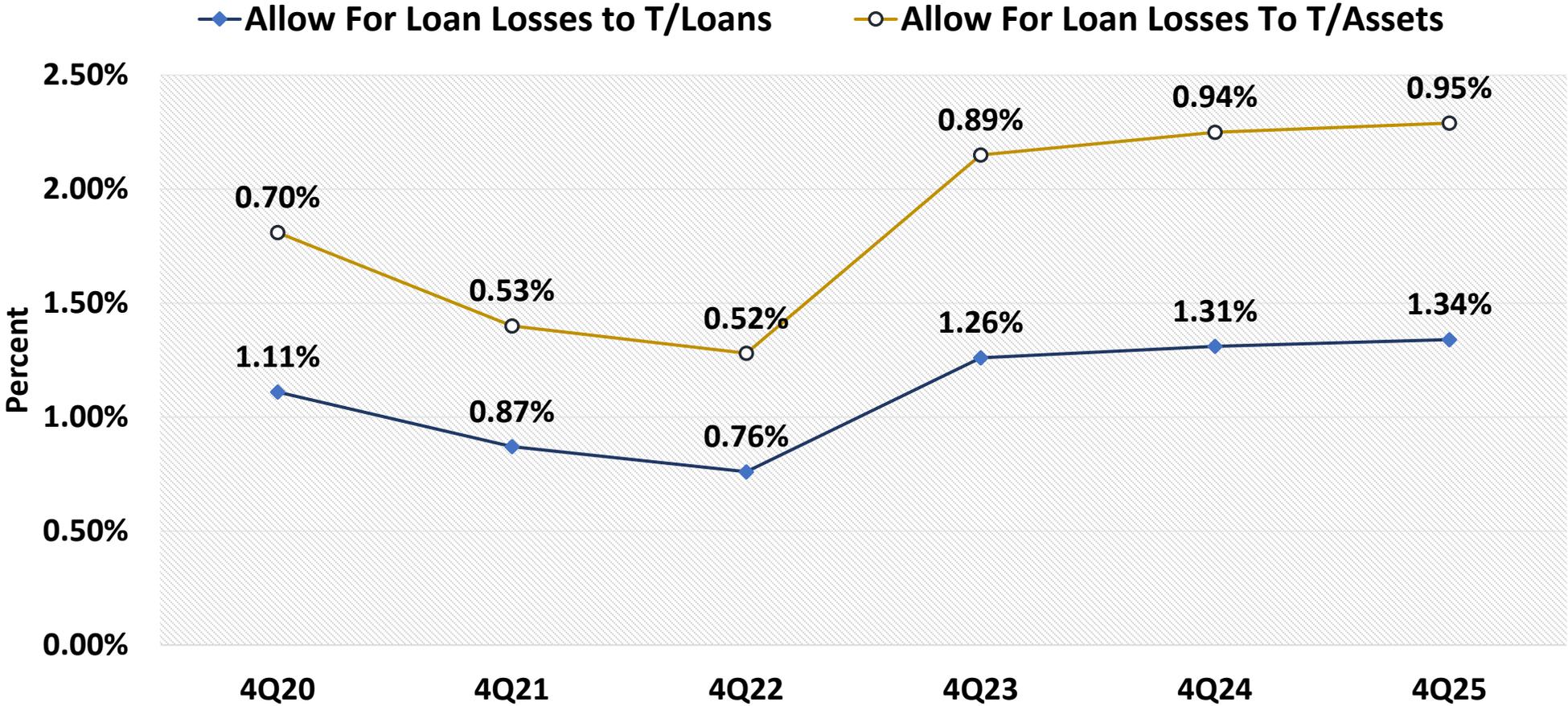
## Data As of December 31, 2025



## Loan Delinquency Ratio (%) Trend By Category Data As of December 31, 2025



# Loan Loss Reserves Trend % (Allowance for Loan Losses) Data As of December 31, 2025



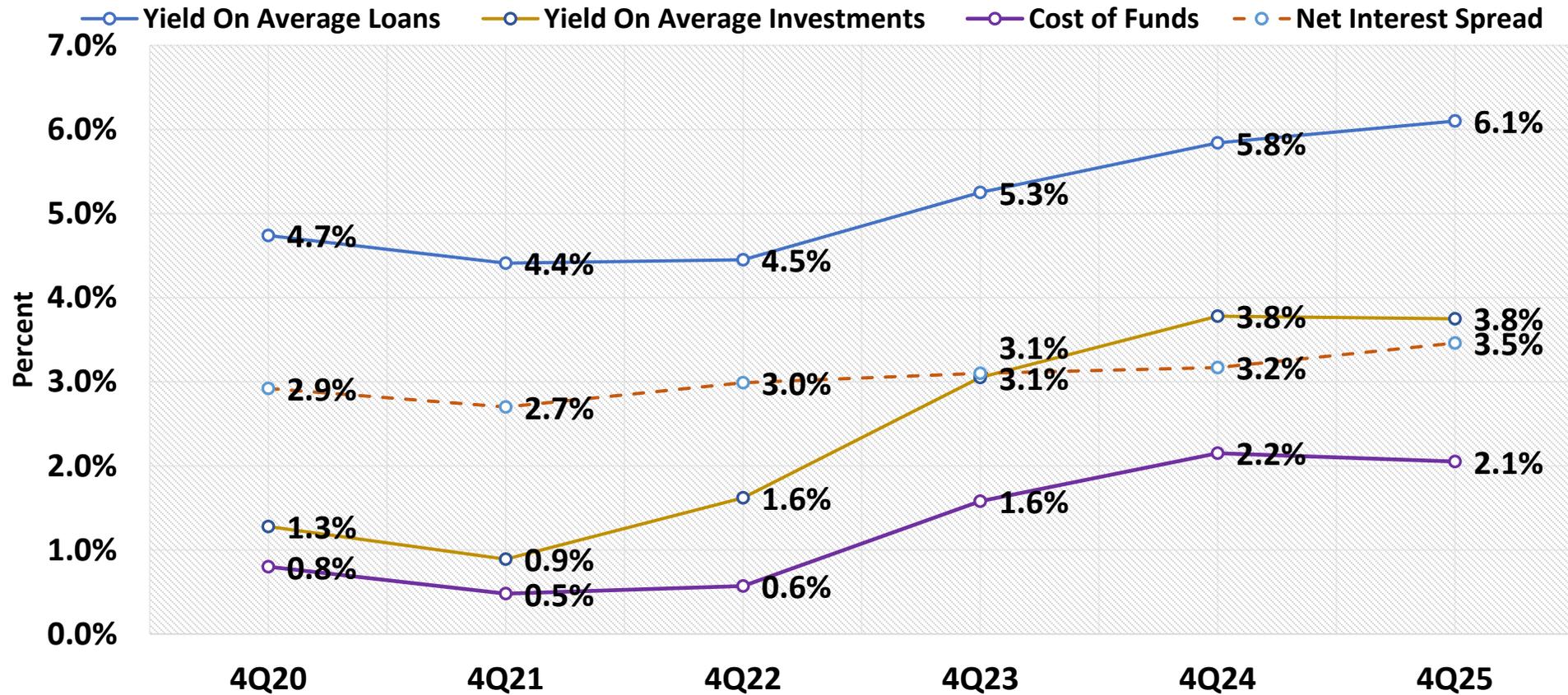
# Loan Loss Reserves Per Delinquent Loan Dollar (\$)

## Data As of December 31, 2025



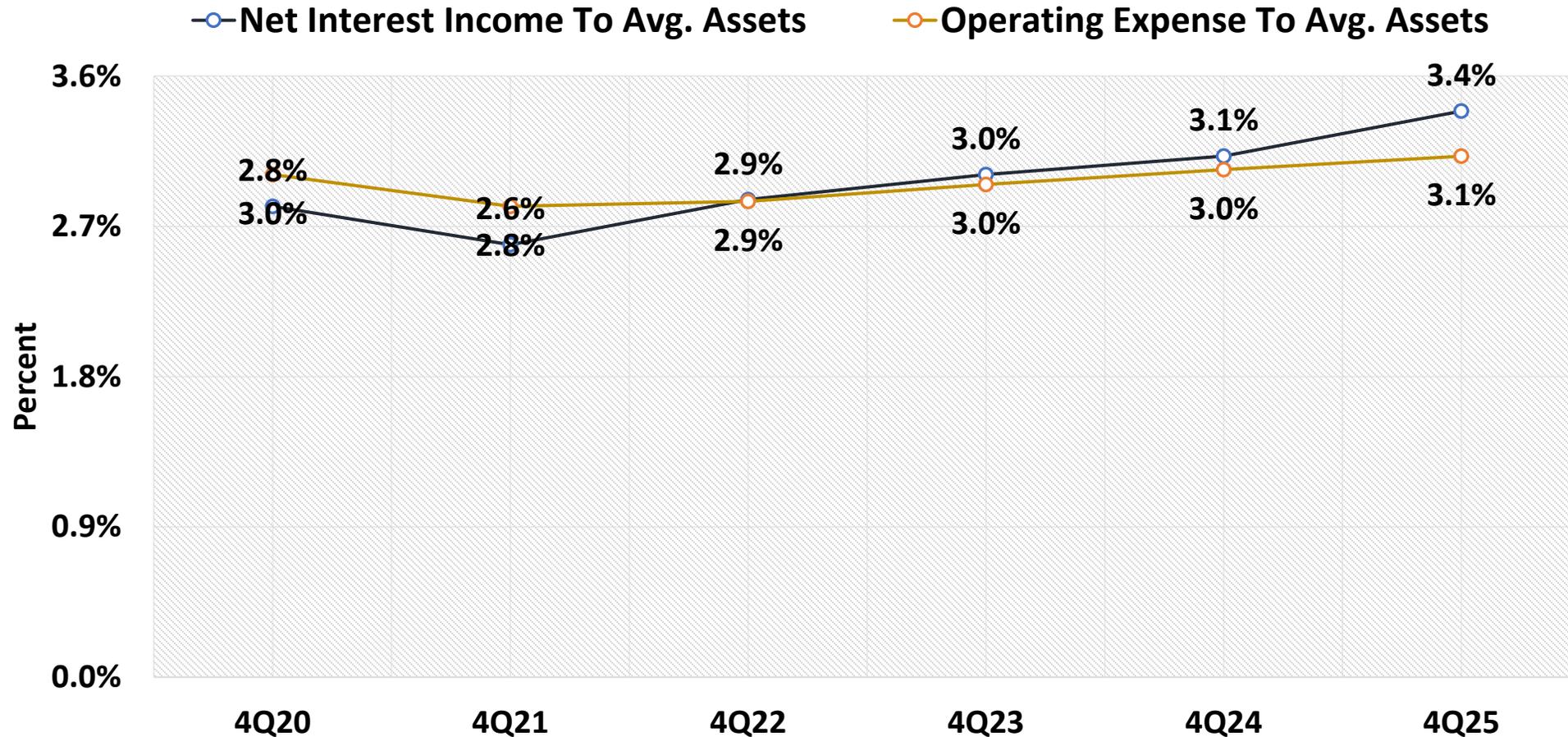
# Yield Spread Trend Analysis

## Data As of December 31, 2025



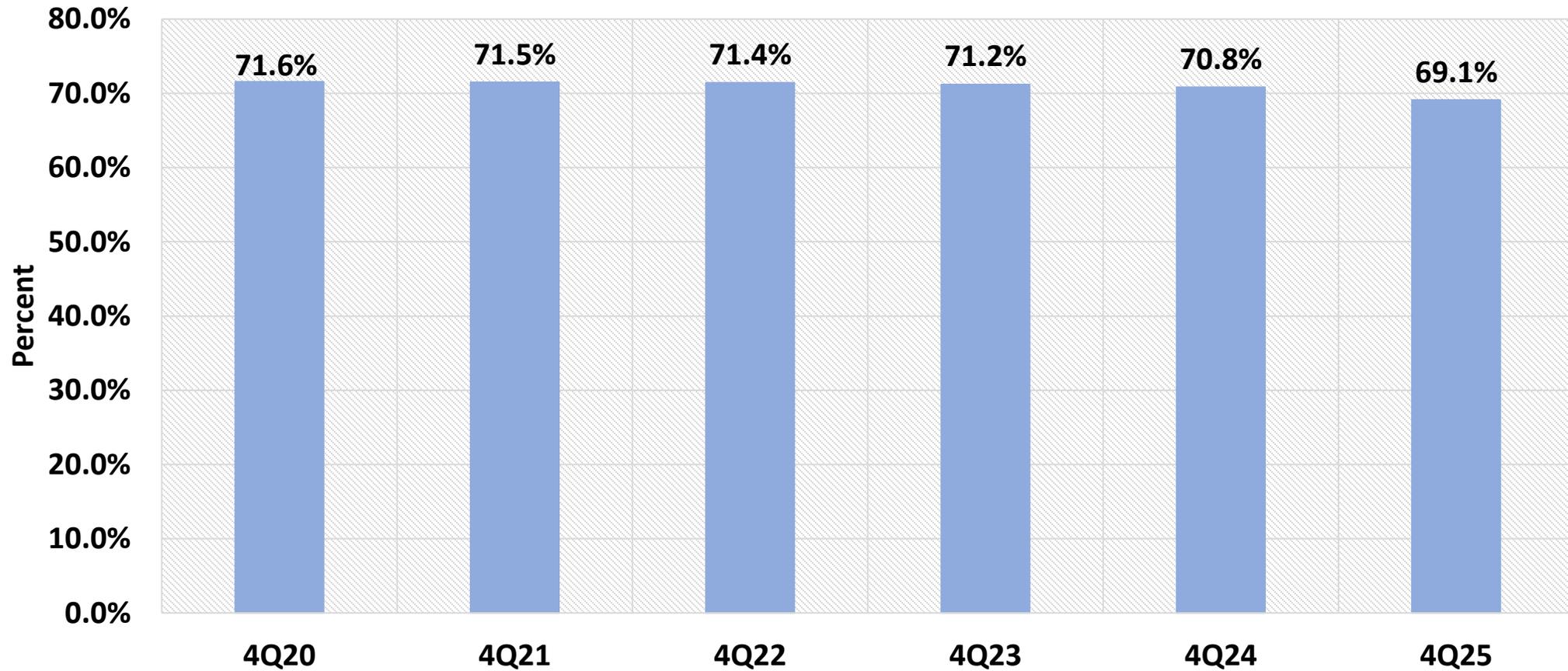
# Net Interest Margin Vs. Operating Expense Ratio

## Data As of December 31, 2025

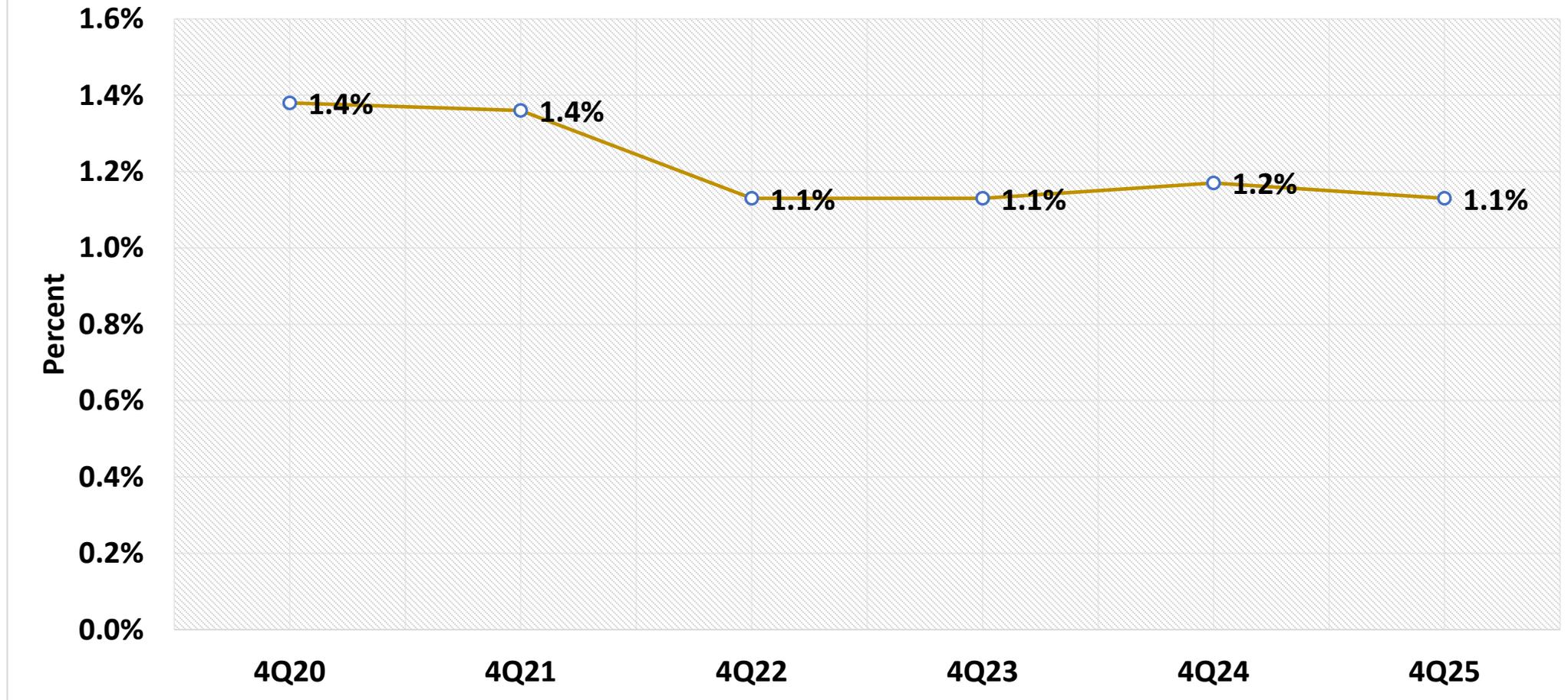


# Efficiency Ratio% Trend (the cost incurred to generate one dollar of revenue)

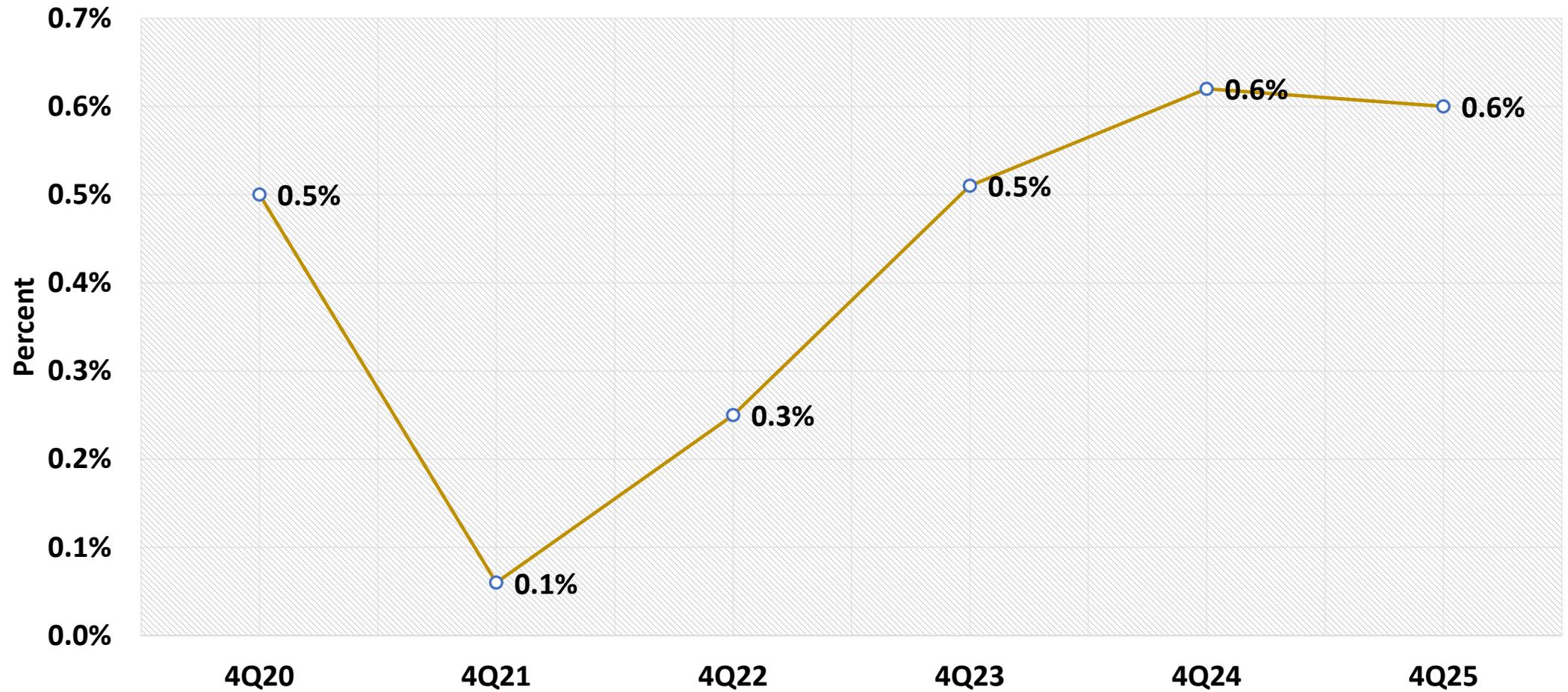
## Data As of December 31, 2025



## Non-Interest Income/Average Assets Data As of December 31, 2025



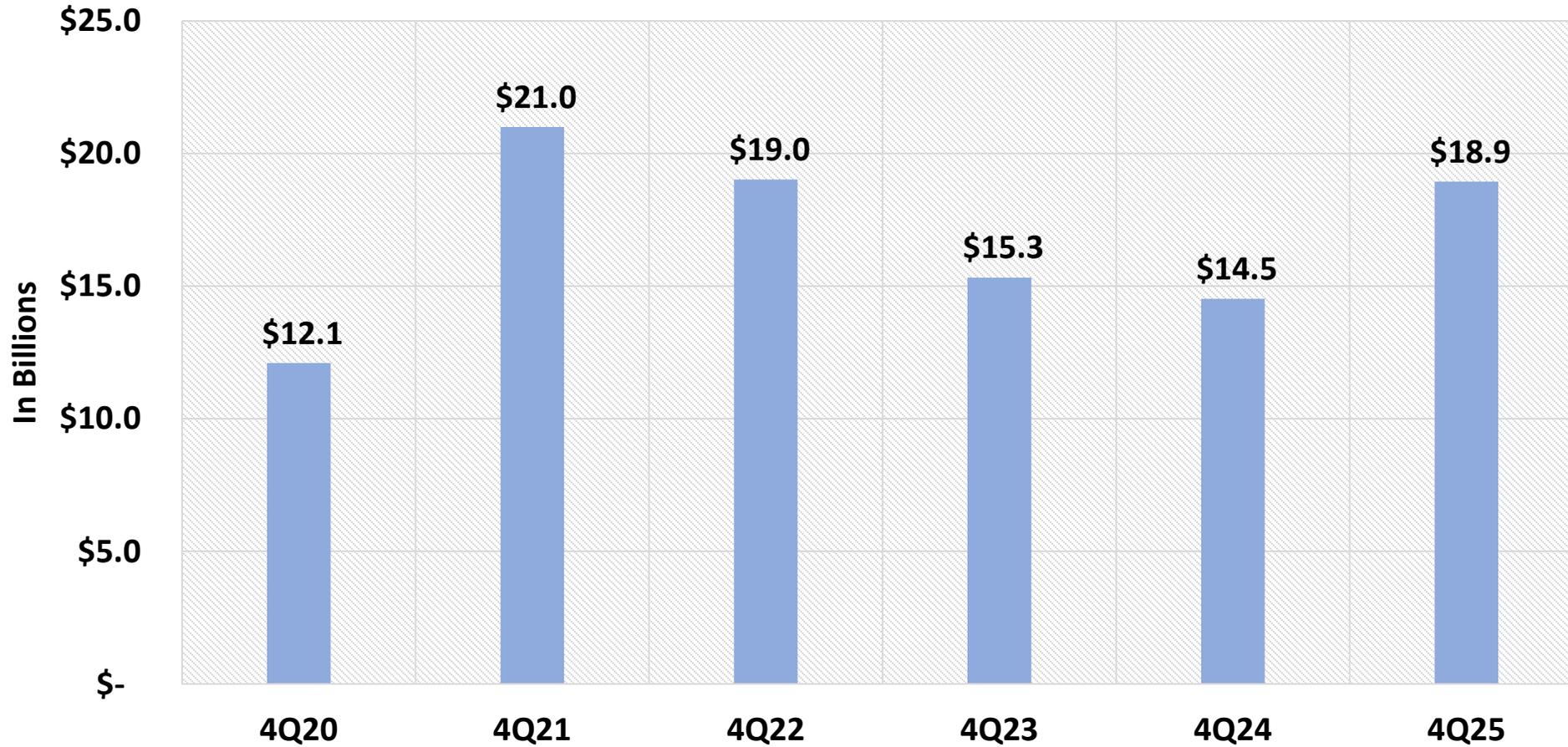
## Loan Loss Provision/Average Assets Data As of December 31, 2025



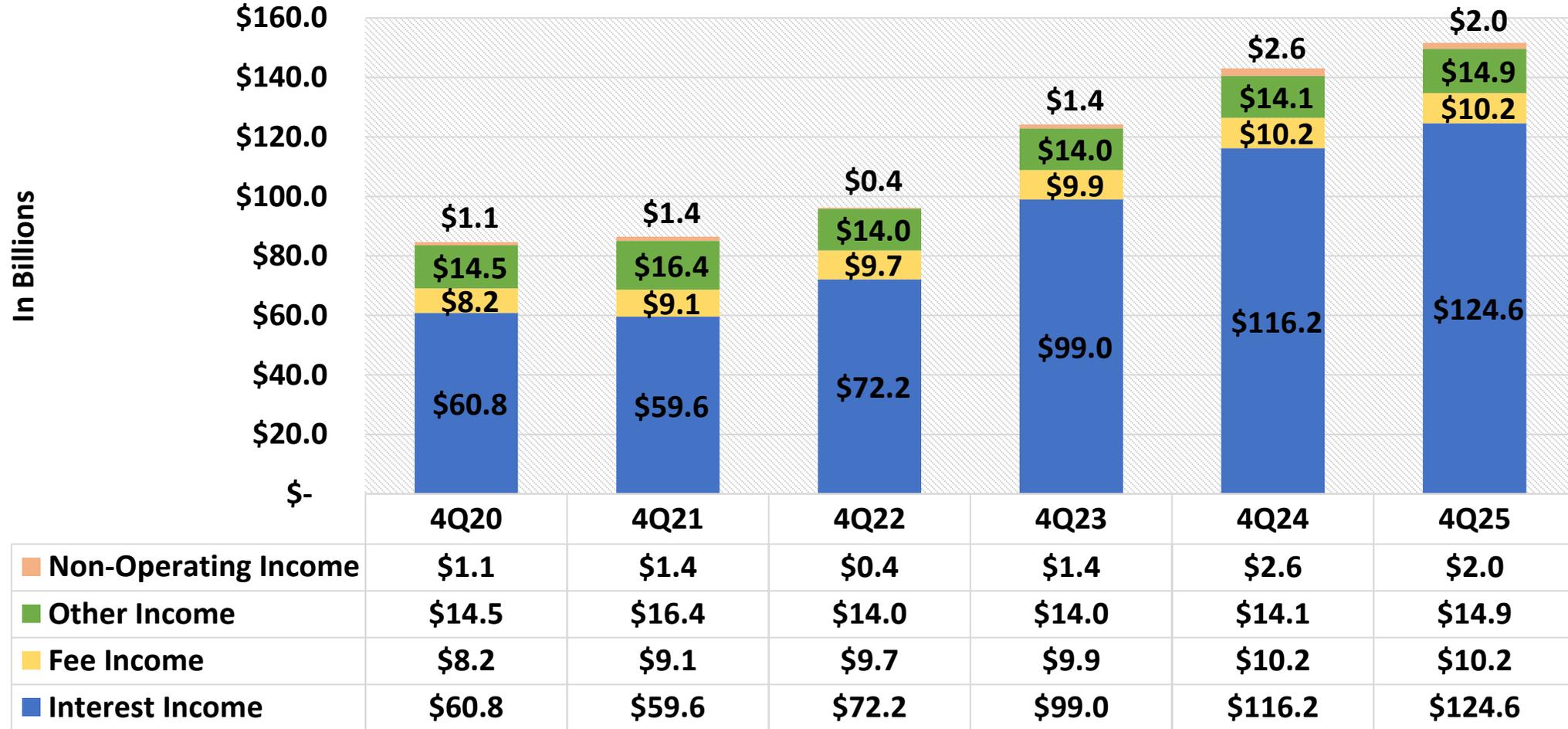
# Earnings and Capital

Credit Union Industry Statistics and Key Performance Indicators (KPIs)

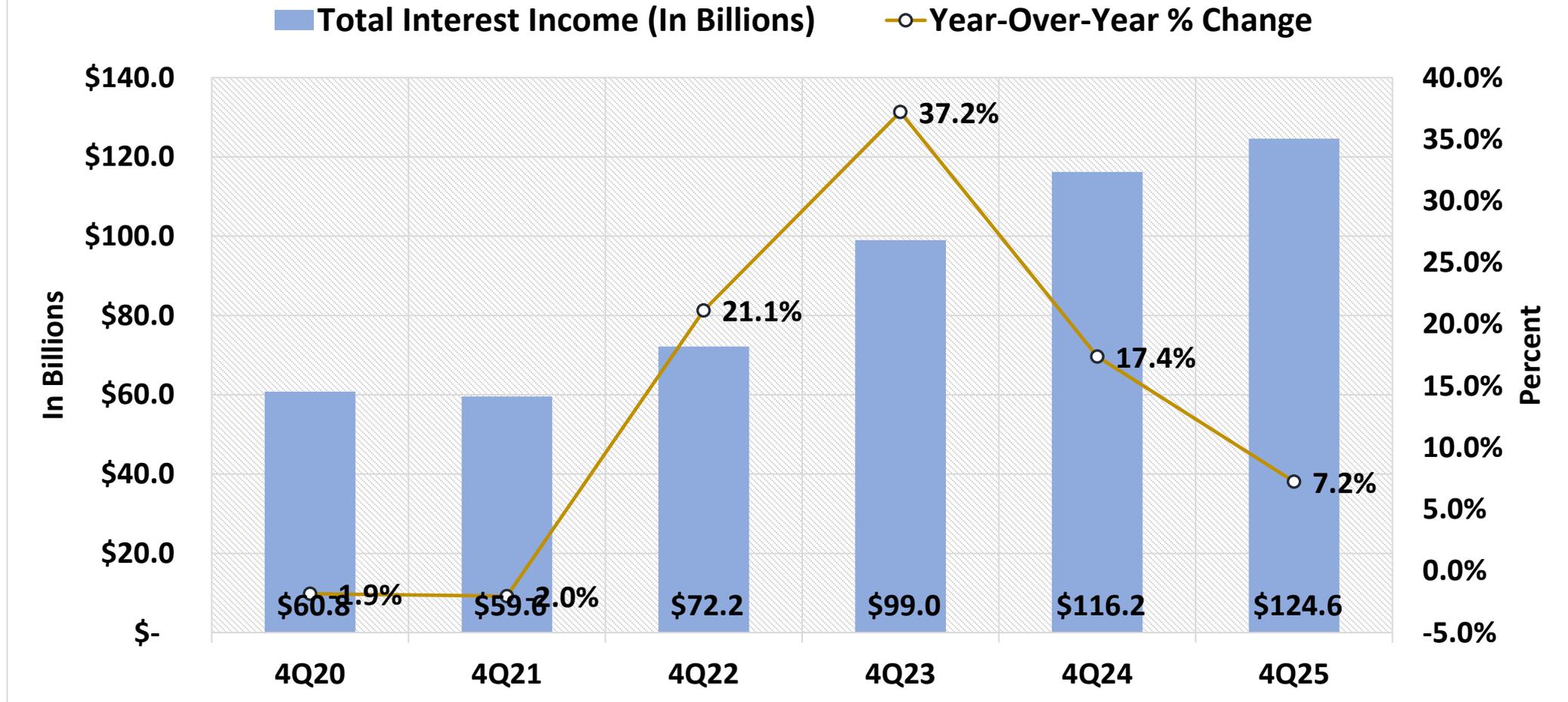
## (Year-to-Date) Net Income (\$) Trend (In Billions) Data As of December 31, 2025



## Gross Revenue Breakdown (\$) Trend Data As of December 31, 2025

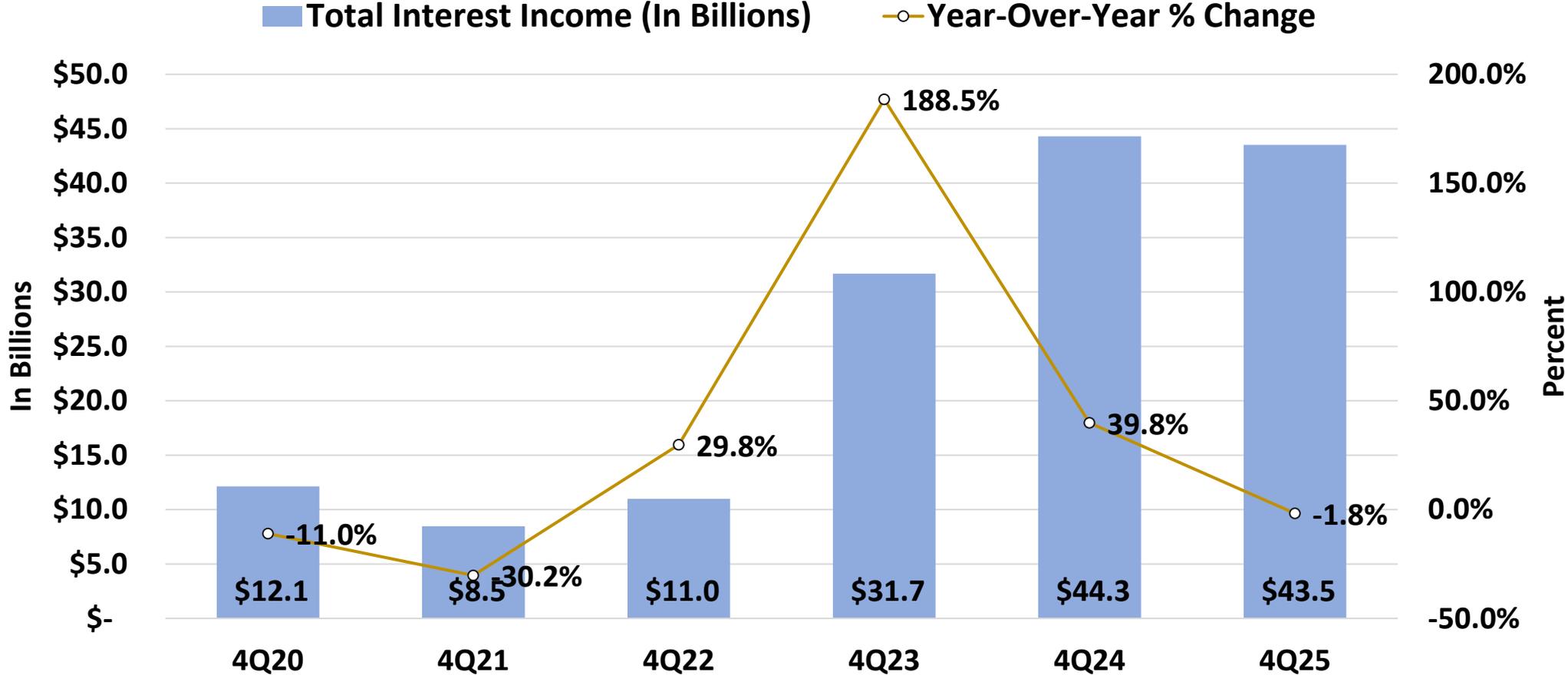


# Total Interest Income (\$) Trend As of December 31, 2025



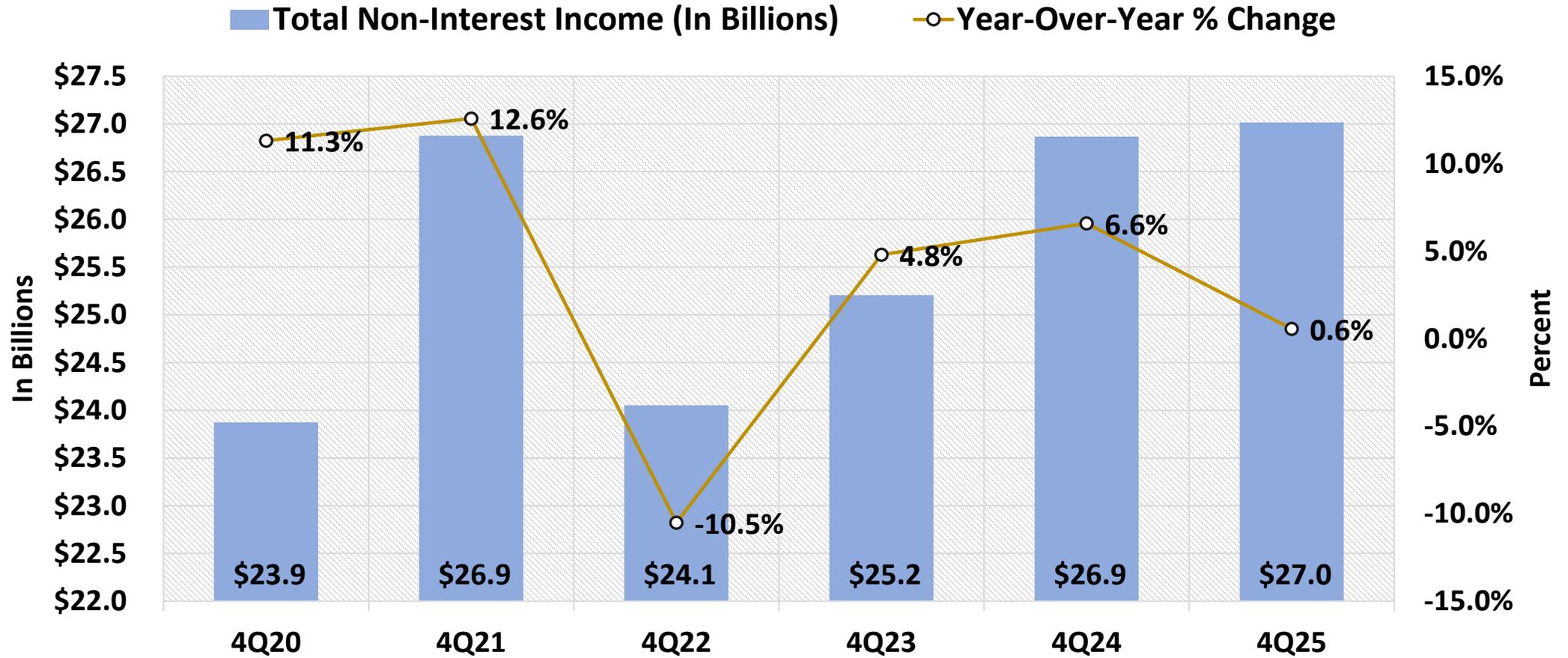
# Total Interest Expense (\$) Trend

## Data As of December 31, 2025



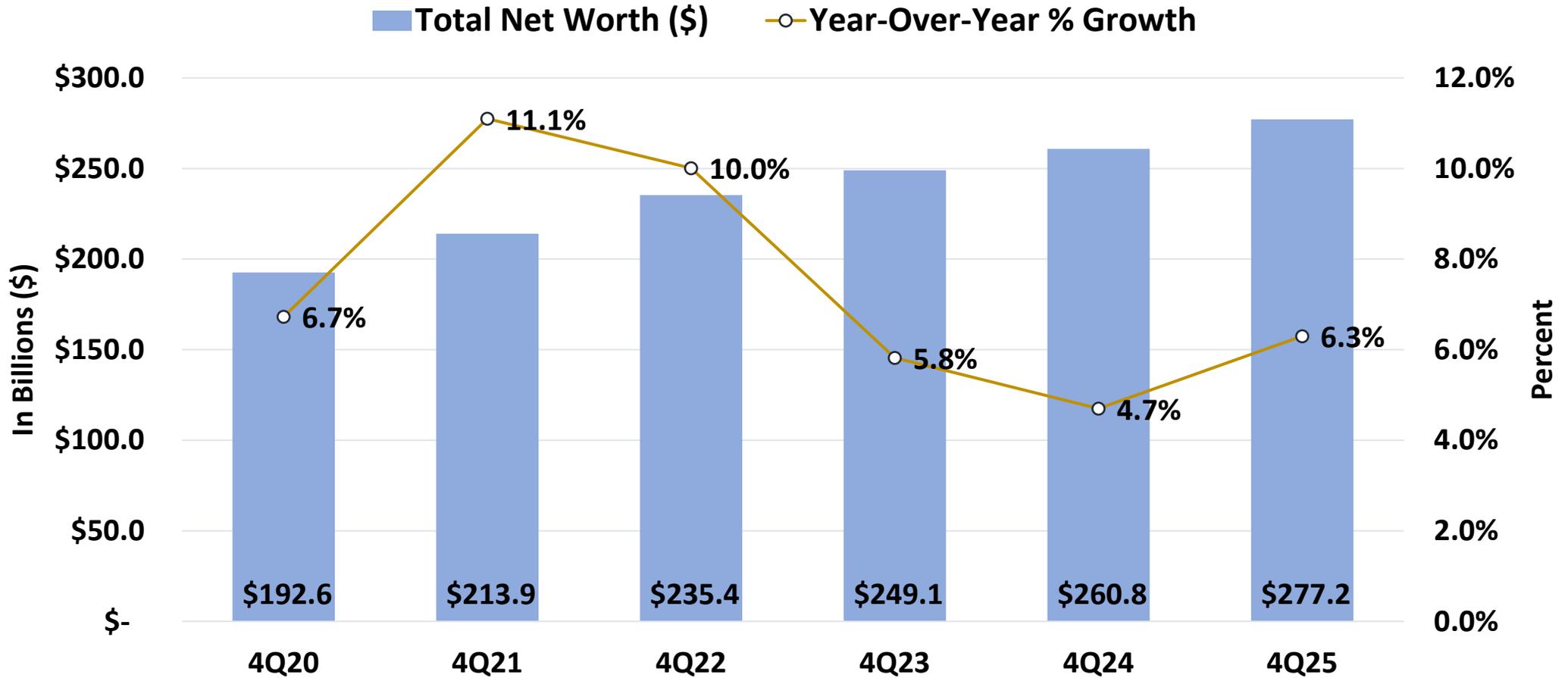
# Total Non-Interest Income (\$) Trend

## Data As of December 31, 2025



# Total Net-Worth Capital: Growth Trend

## Data As of December 31, 2025



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