

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

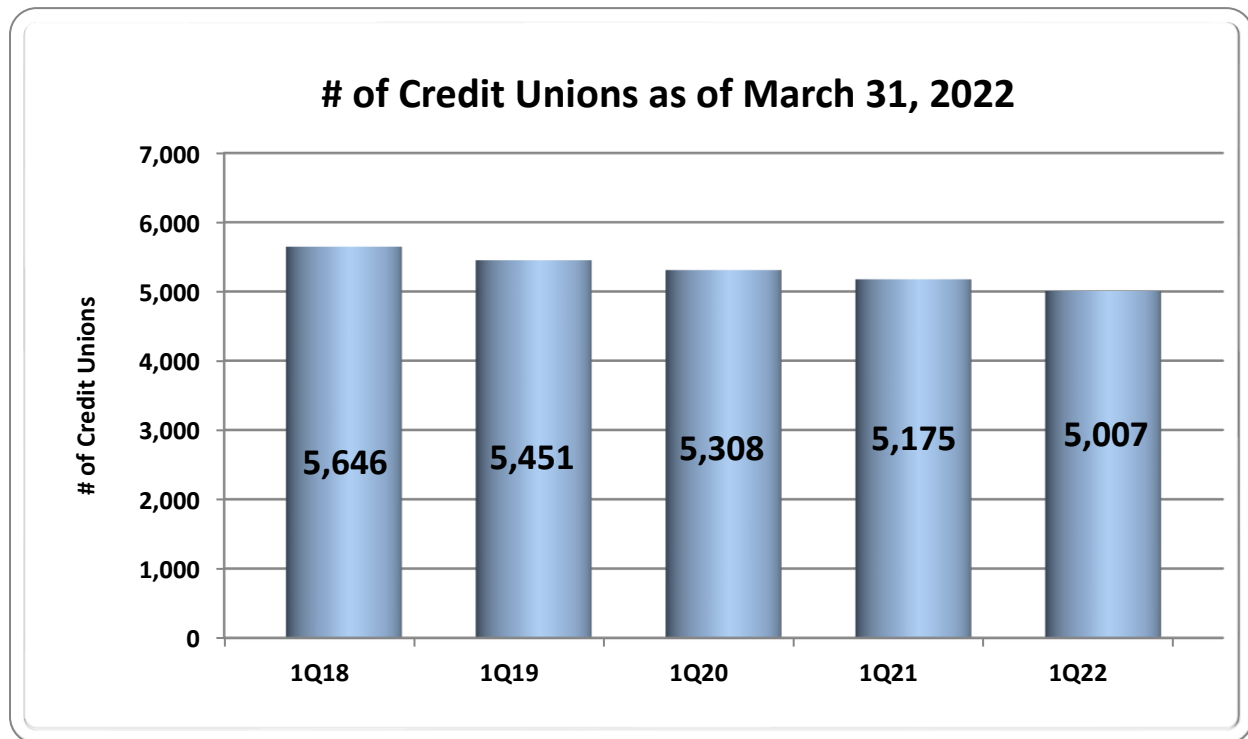
1ST QUARTER 2022

CUDATA.COM

Data Intelligence and Industry Insights for Credit Union Management

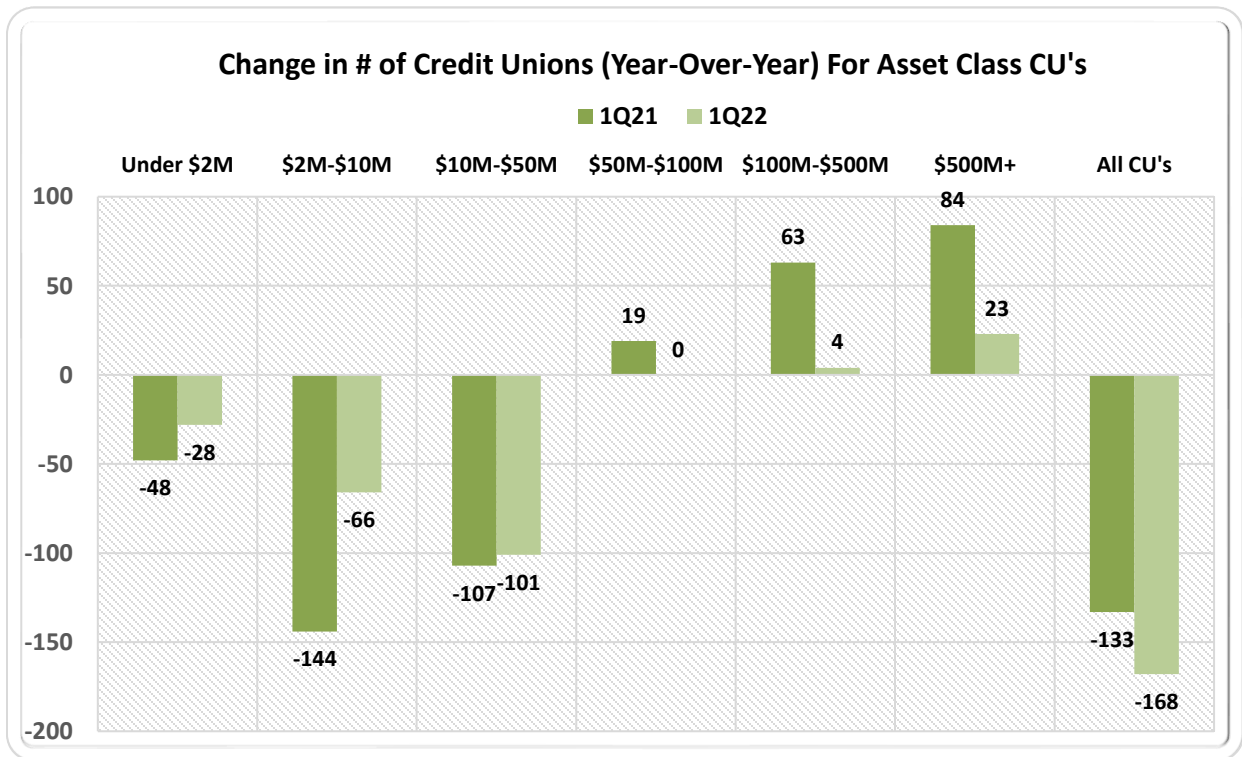
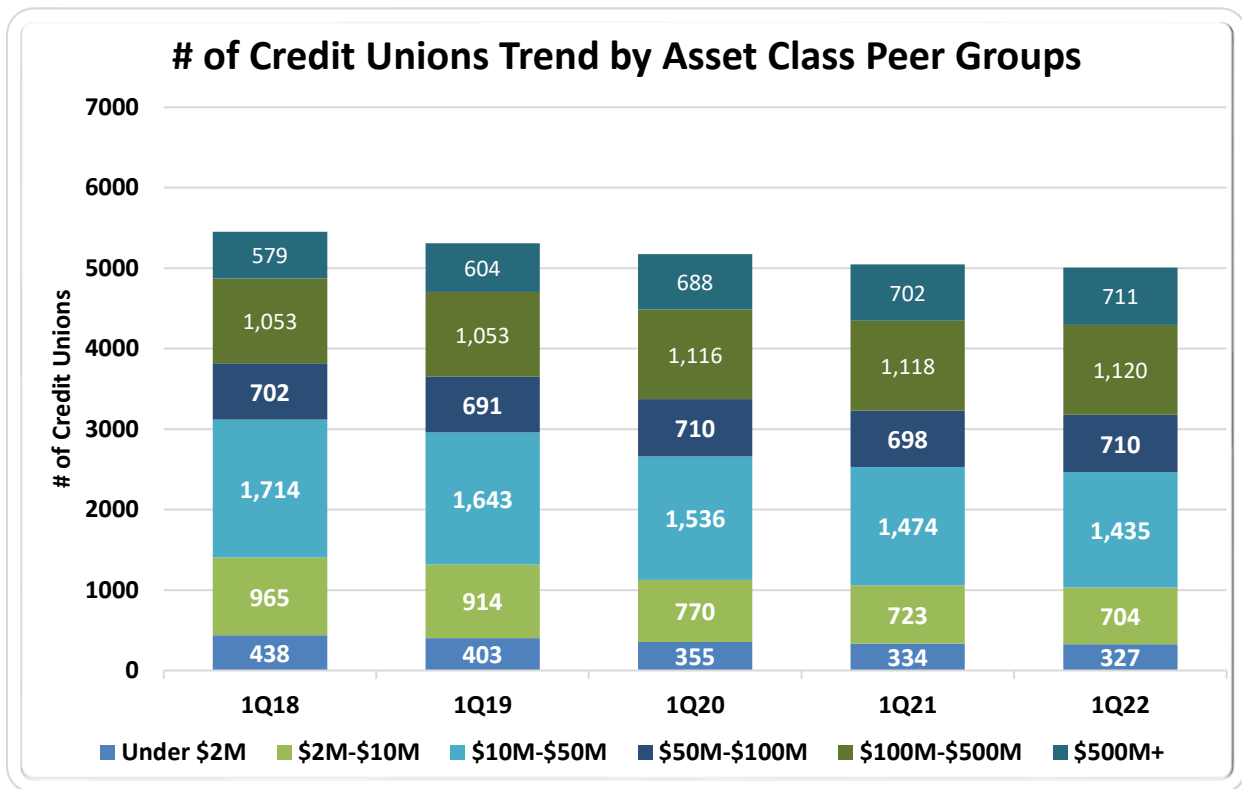
600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



The Credit Union Industry Trend As of the End of 1st Quarter 2022 Vs. 2021				
	As of 03/31/2022	Year-Over-Year % Growth	As of 03/31/2021	Year-Over-Year % Growth
Members	132.3M	4.1%	127.1M	3.6%
Assets	\$2,140.5B	8.6%	\$1,971.5B	19.0%
Loans	\$1,314.2B	11.6%	\$1,177.7B	4.3%
Deposits	\$1,871.6B	9.2%	\$1,713.2B	23.1%
Investments	\$701.7B	2.7%	\$683.6B	59.2%
Net Worth Capital	\$218.7B	10.7%	\$197.5B	8.2%

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

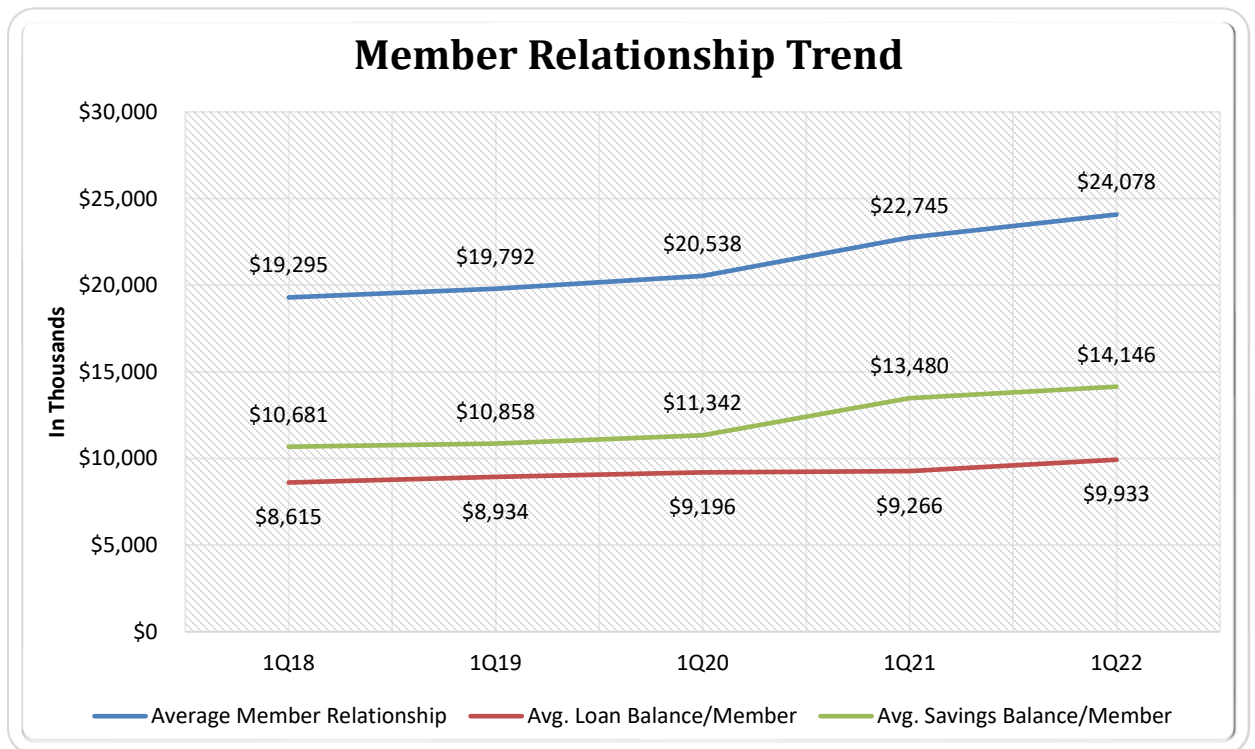
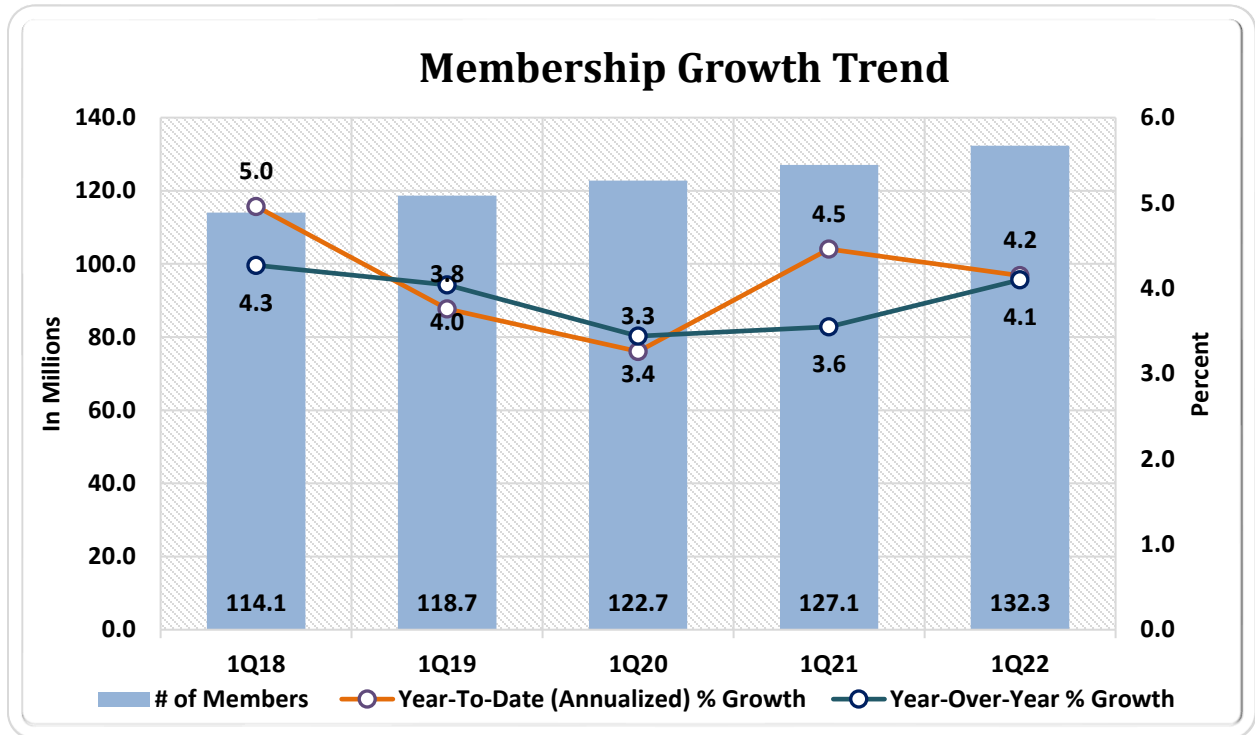


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

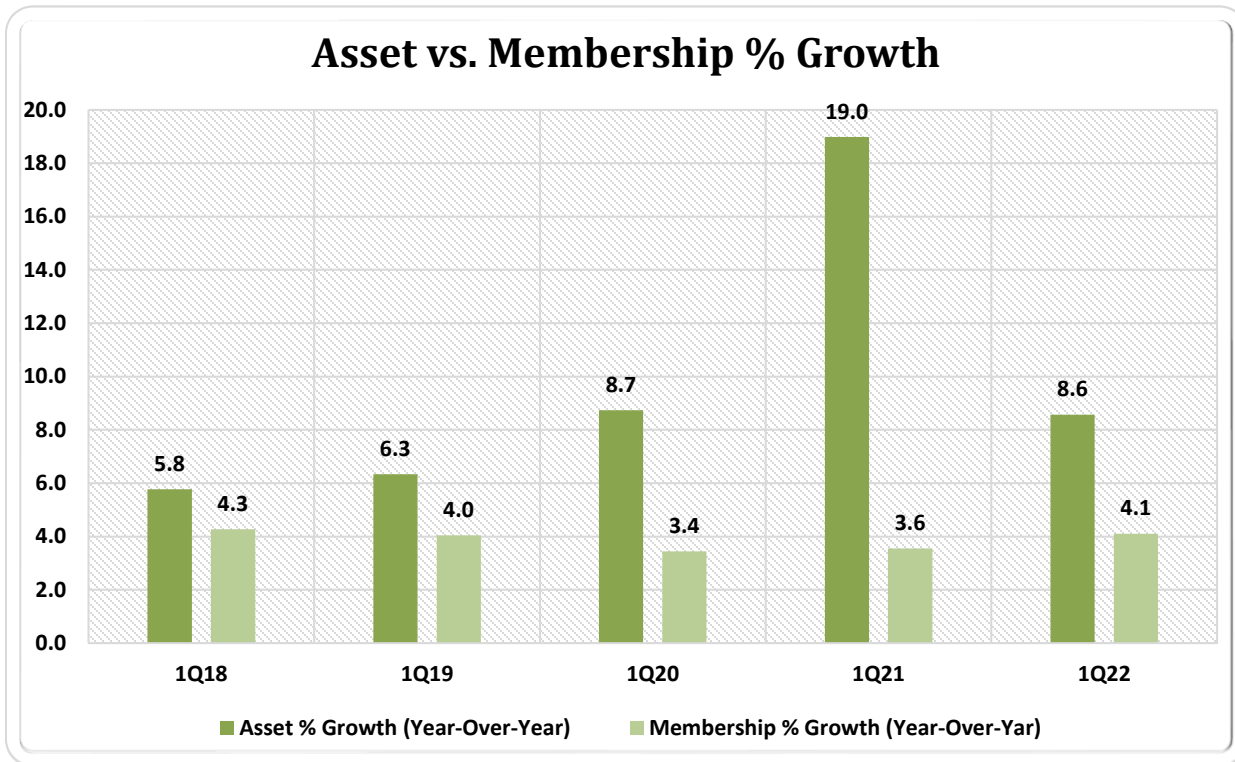
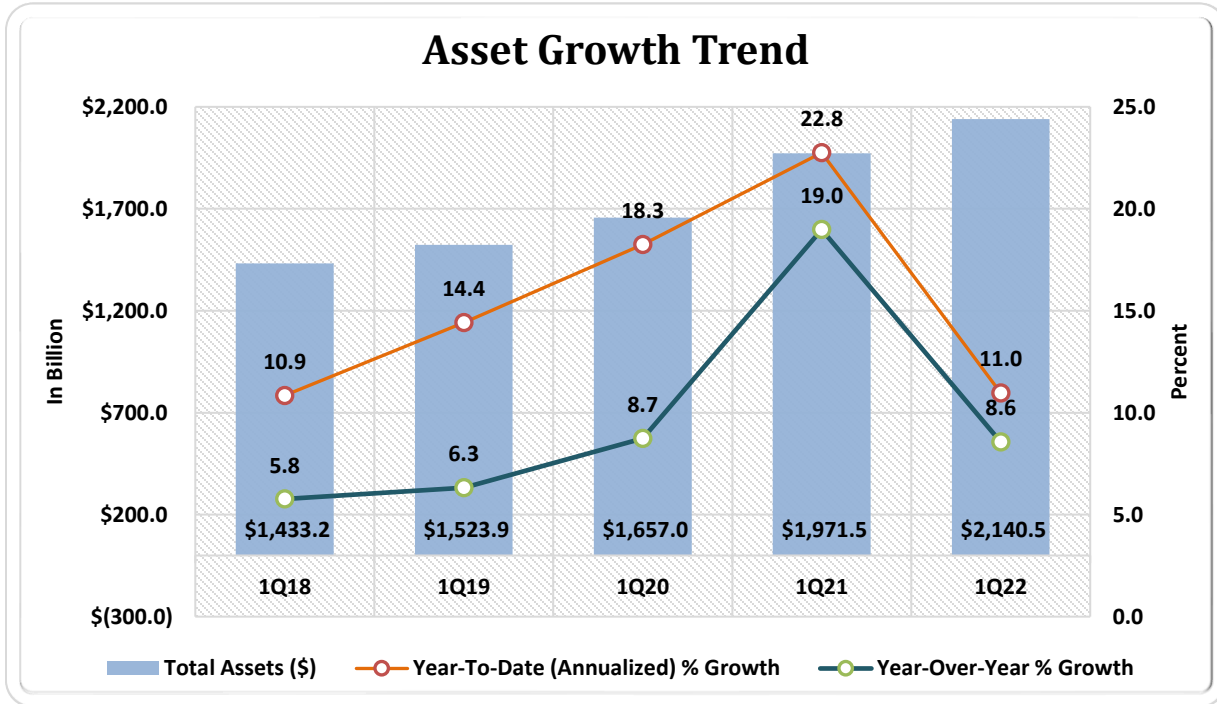
Asset-Based Peer Group Statistics As of March 31, 2022							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	327	6.5%	\$ 301,910,000	0.0%	94,805	0.1%
2	\$2M -- < \$5M	297	5.9%	\$ 1,020,490,000	0.0%	186,287	0.1%
3	\$5M -- < \$10M	407	8.1%	\$ 2,978,870,000	0.1%	405,972	0.3%
4	\$10M -- < \$20M	547	10.9%	\$ 7,976,490,000	0.4%	895,191	0.7%
5	\$20M -- < \$50M	888	17.7%	\$ 29,370,850,000	1.4%	2,614,947	2.0%
6	\$50M -- < \$100M	710	14.2%	\$ 51,649,800,000	2.4%	4,233,813	3.2%
7	\$100M -- < \$150M	339	6.8%	\$ 41,782,800,000	2.0%	3,119,115	2.4%
8	\$150M -- < \$250M	380	7.6%	\$ 73,102,990,000	3.4%	5,323,719	4.0%
9	\$250M -- < \$350M	208	4.2%	\$ 61,676,380,000	2.9%	4,289,832	3.2%
10	\$350M -- < \$450M	145	2.9%	\$ 57,685,390,000	2.7%	3,851,910	2.9%
11	\$450M -- < \$650M	161	3.2%	\$ 87,646,420,000	4.1%	6,121,697	4.6%
12	\$650M -- < \$850M	114	2.3%	\$ 84,471,780,000	3.9%	5,595,365	4.2%
13	\$850M -- < \$1B	68	1.4%	\$ 62,728,250,000	2.9%	4,015,370	3.0%
14	\$1B -- < \$2B	194	3.9%	\$ 274,971,030,000	12.8%	16,661,953	12.6%
15	\$2B -- < \$4B	129	2.6%	\$ 353,938,020,000	16.5%	20,736,252	15.7%
16	Over \$4B	93	1.9%	\$ 949,218,270,000	44.3%	54,164,945	40.9%
TOTAL		5,007	100.0%	\$ 2,140,519,740,000	100.0%	132,311,173	100.0%

Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of 03/31/2021	As of 03/31/2022	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.57	2.57	0.00 bps
+ Fees & Other Income	1.28	1.10	-0.18 bps
- Operating Expenses	2.76	2.73	-0.03 bps
- Provision for Loan Losses	0.15	0.14	-0.01 bps
+ Non-Operating Income	0.10	0.07	-0.03 bps
= ROA	1.04	0.87	-0.17 bps

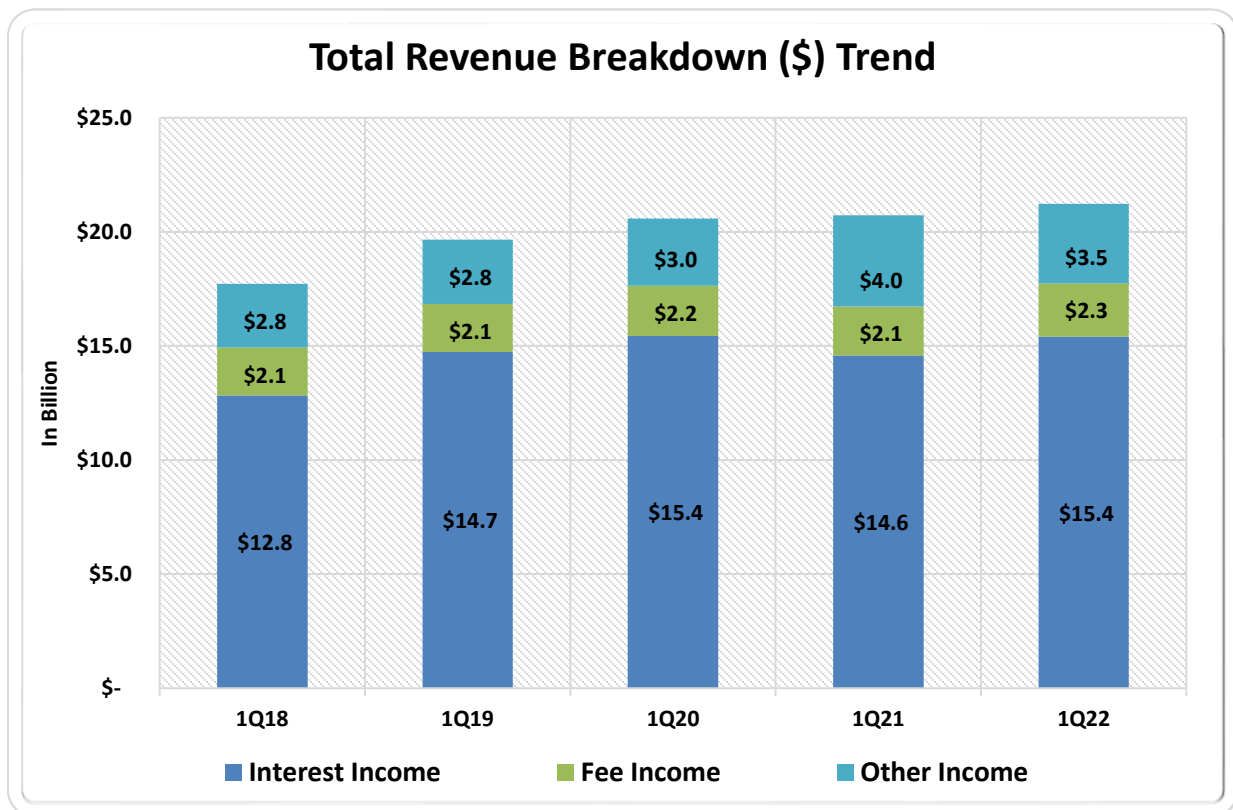
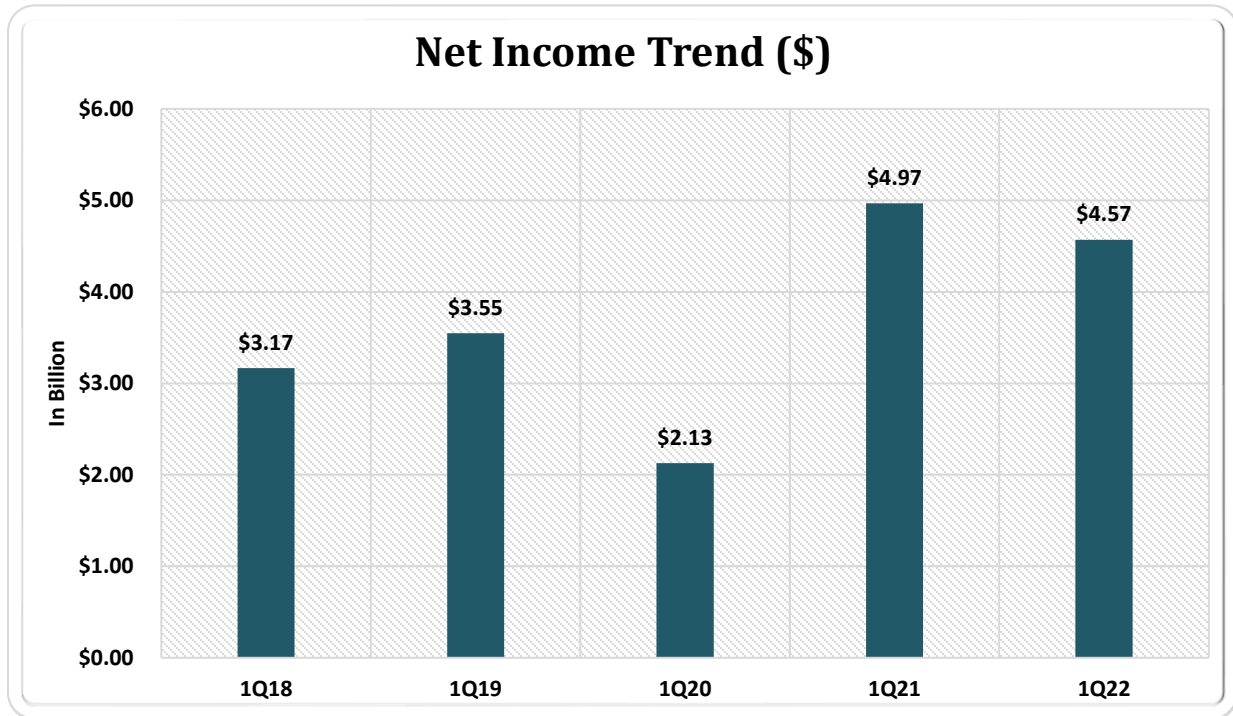
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



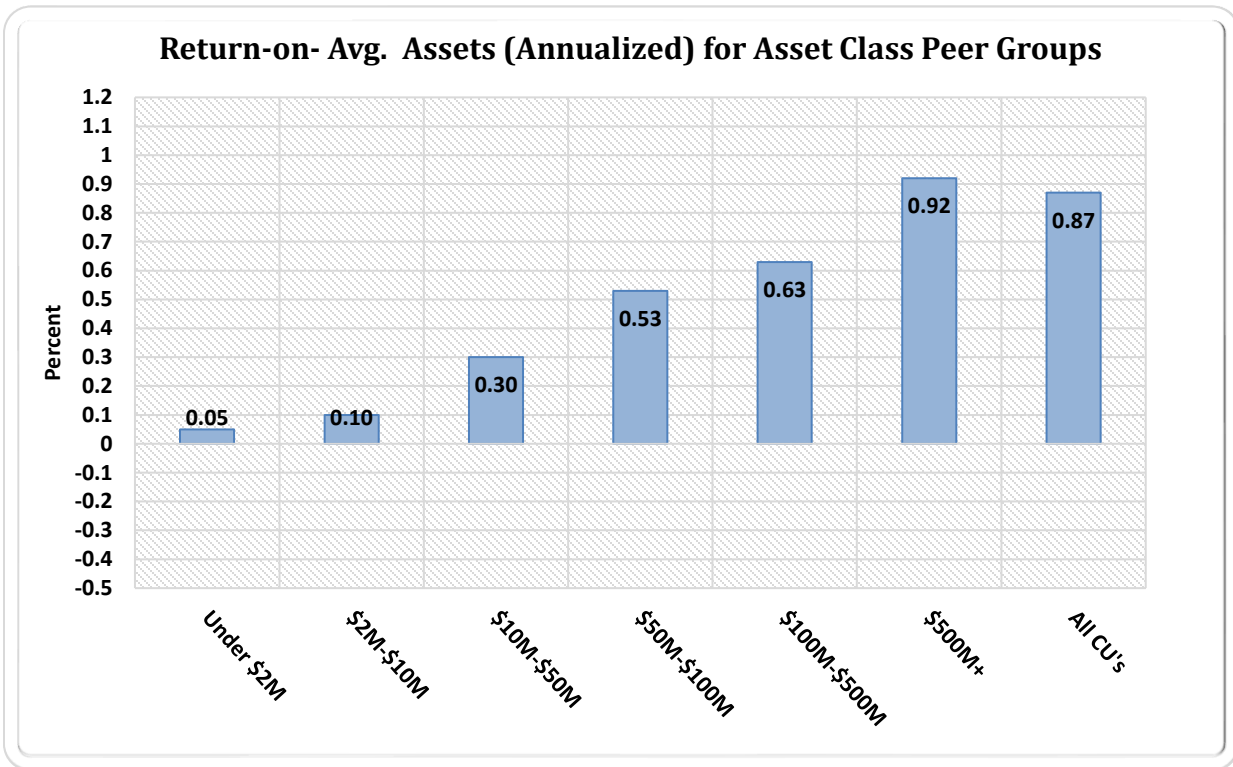
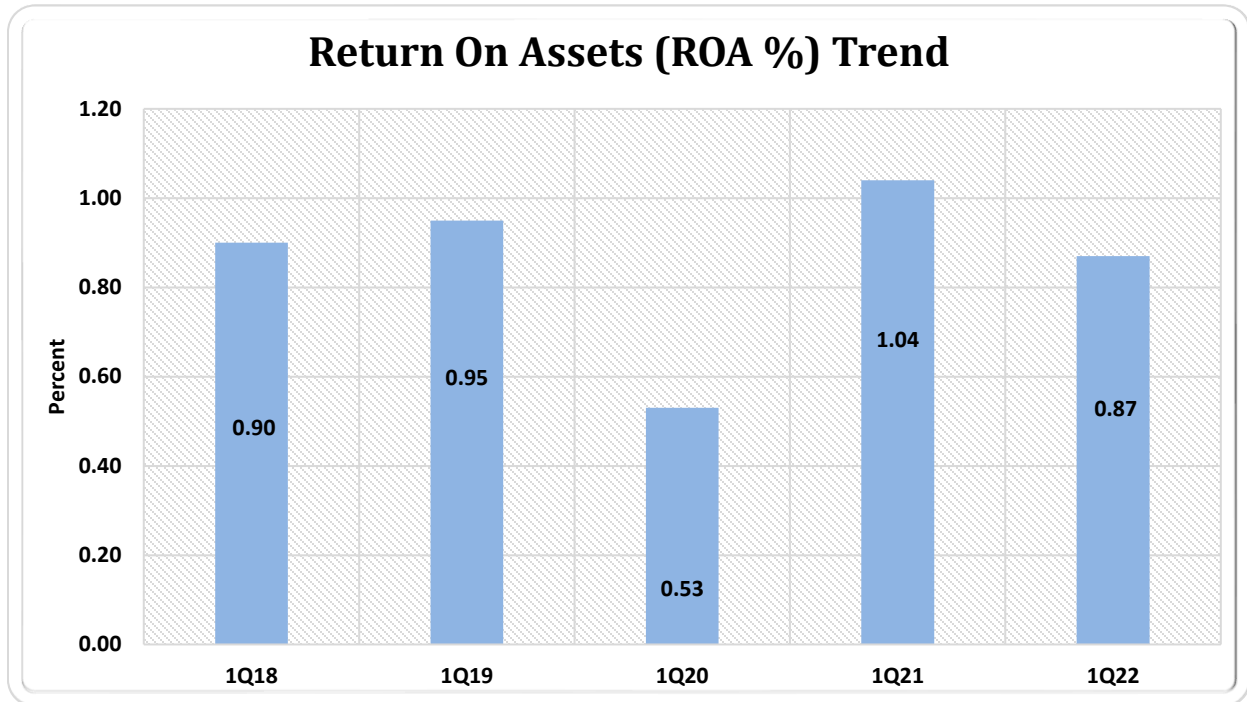
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



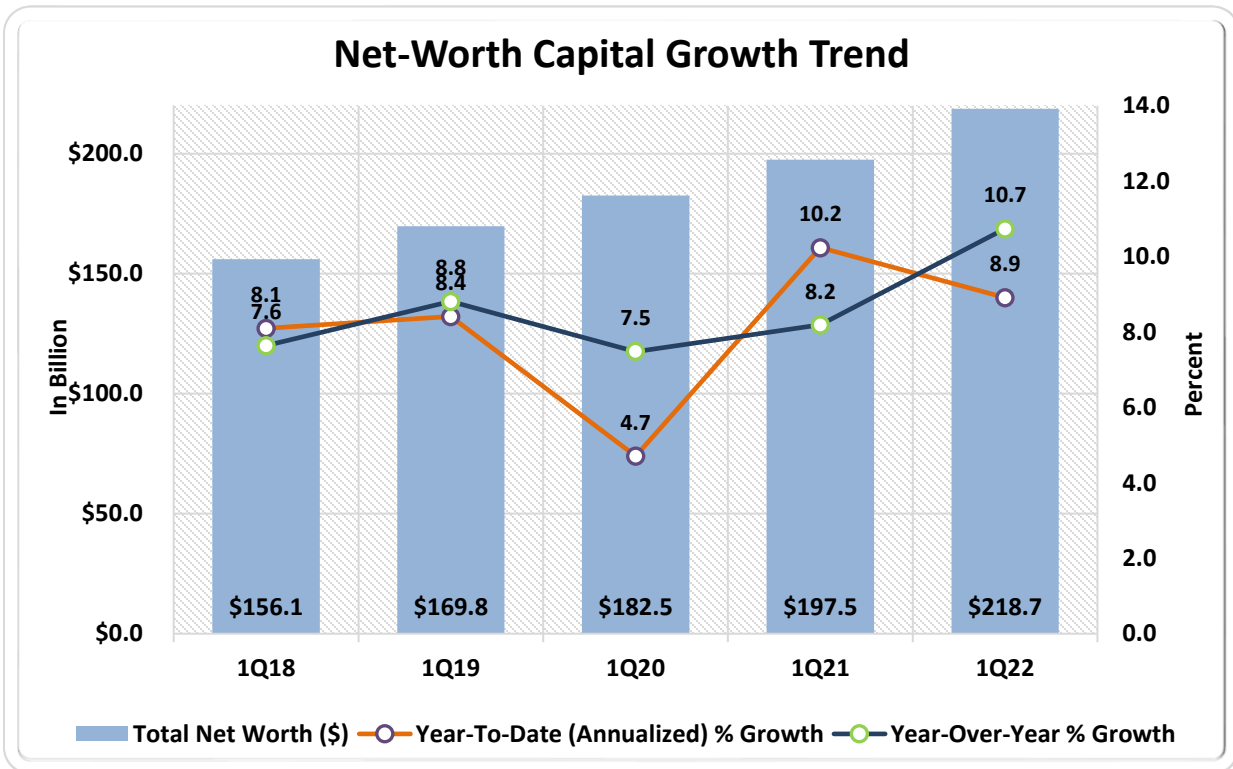
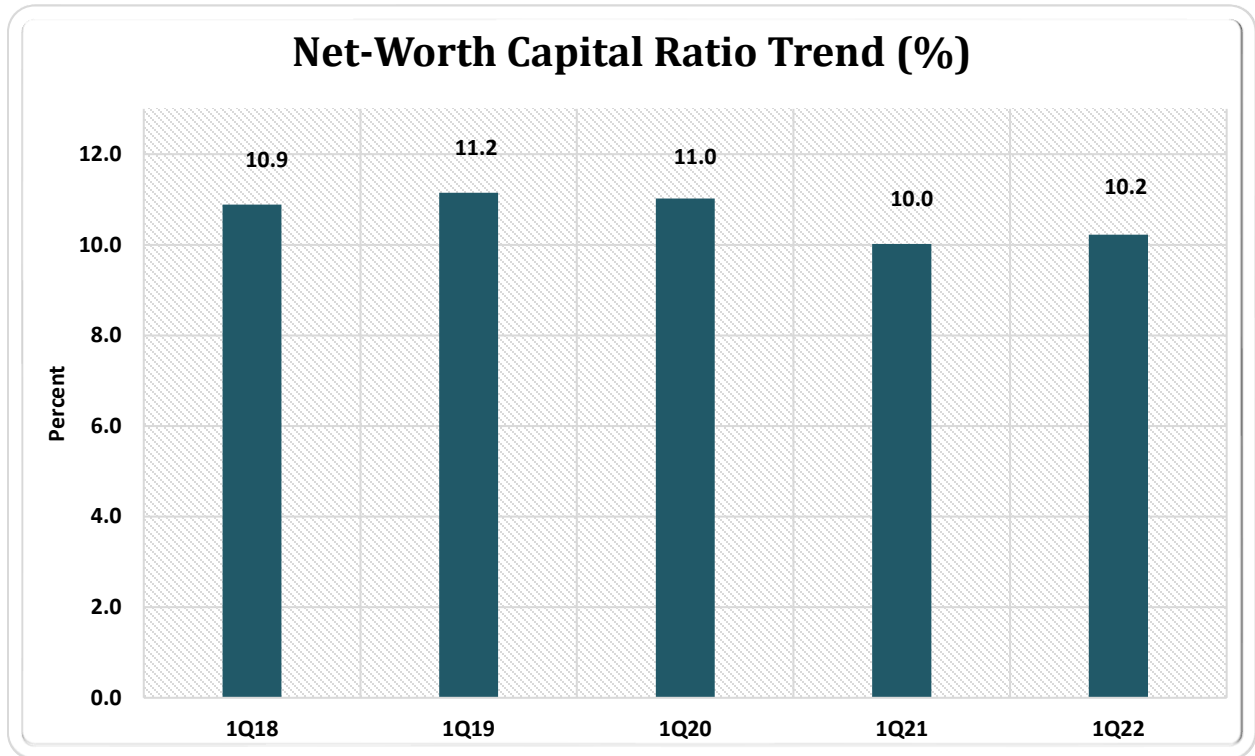
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



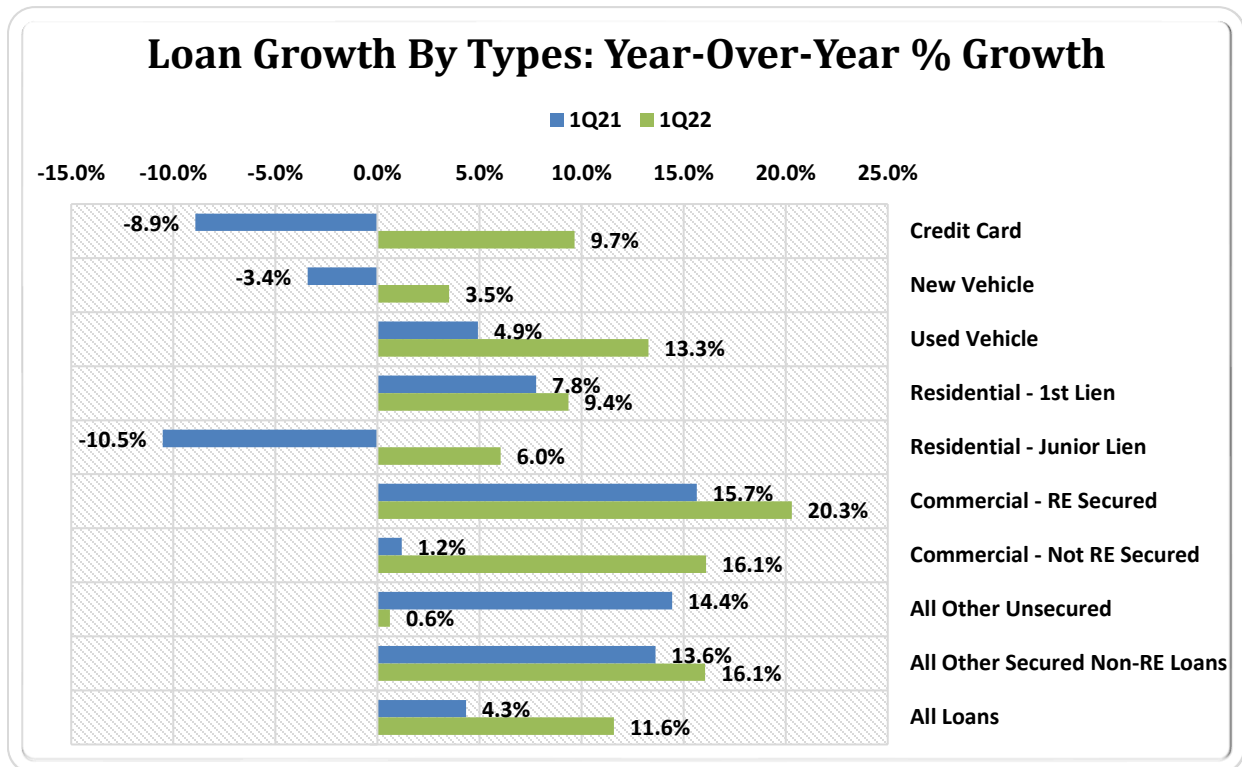
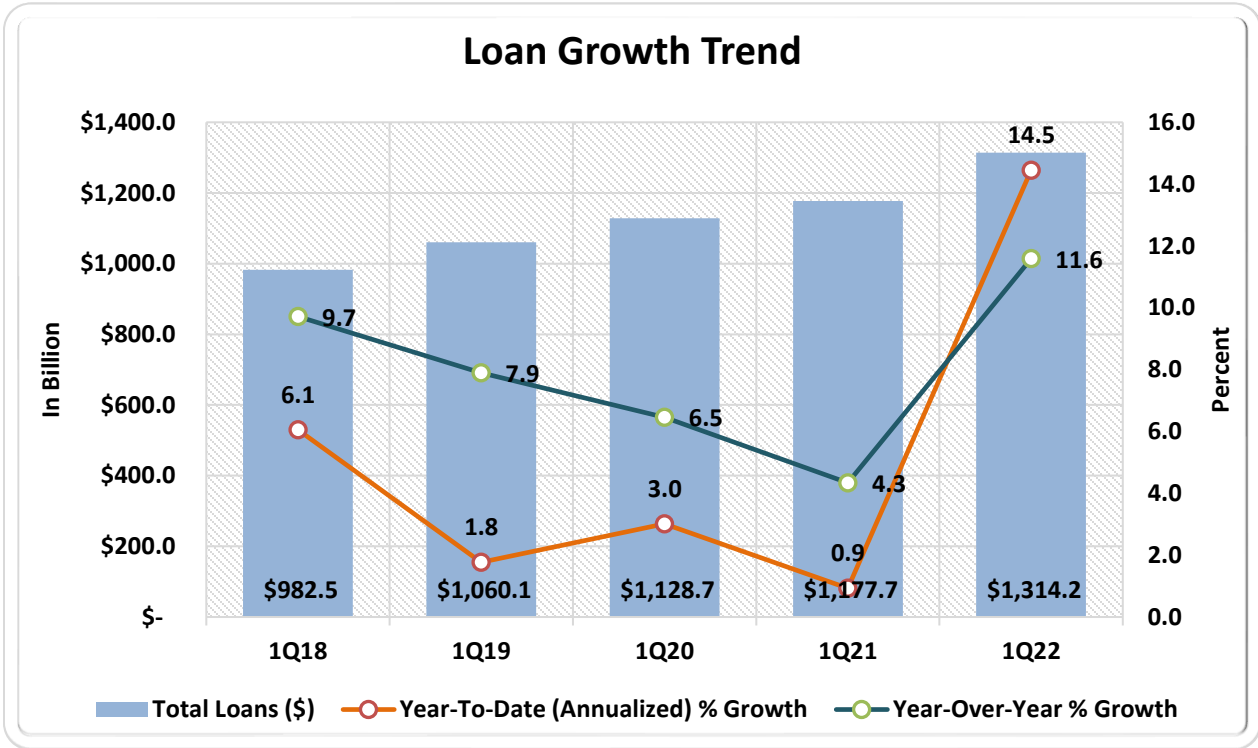
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



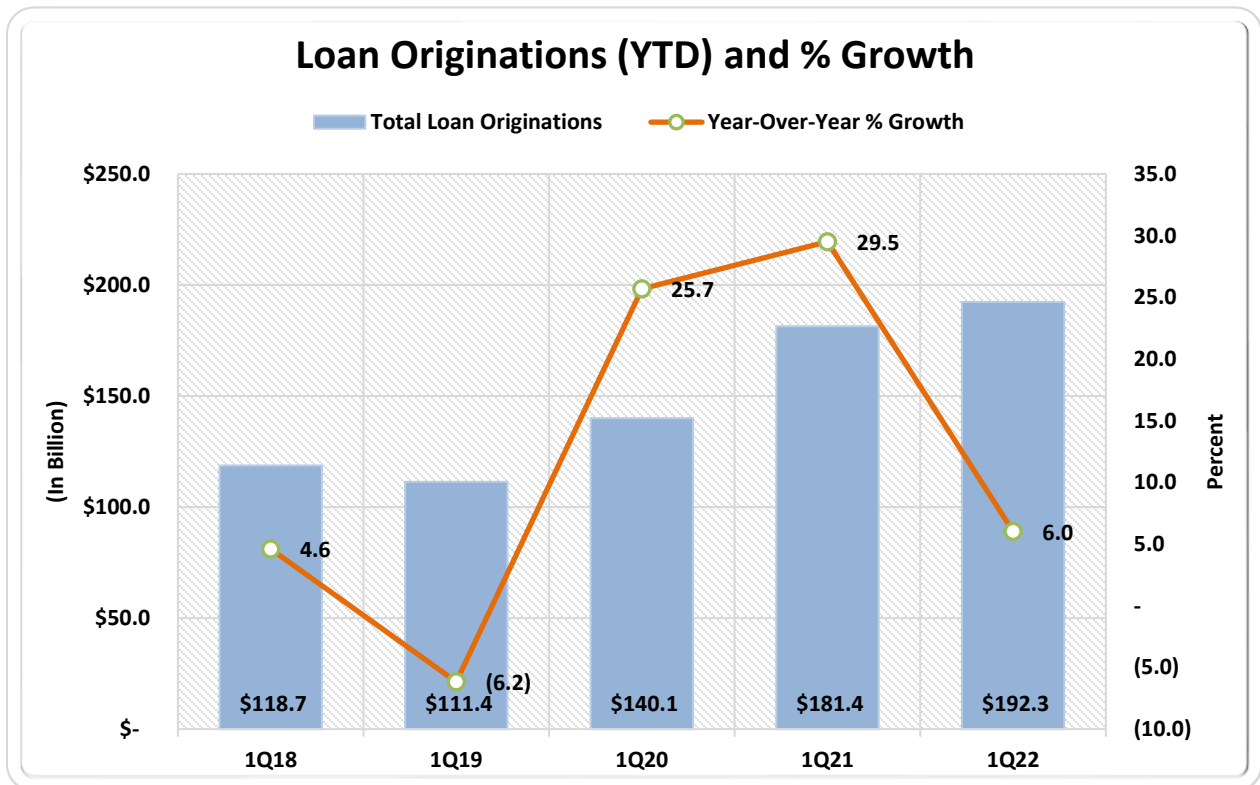
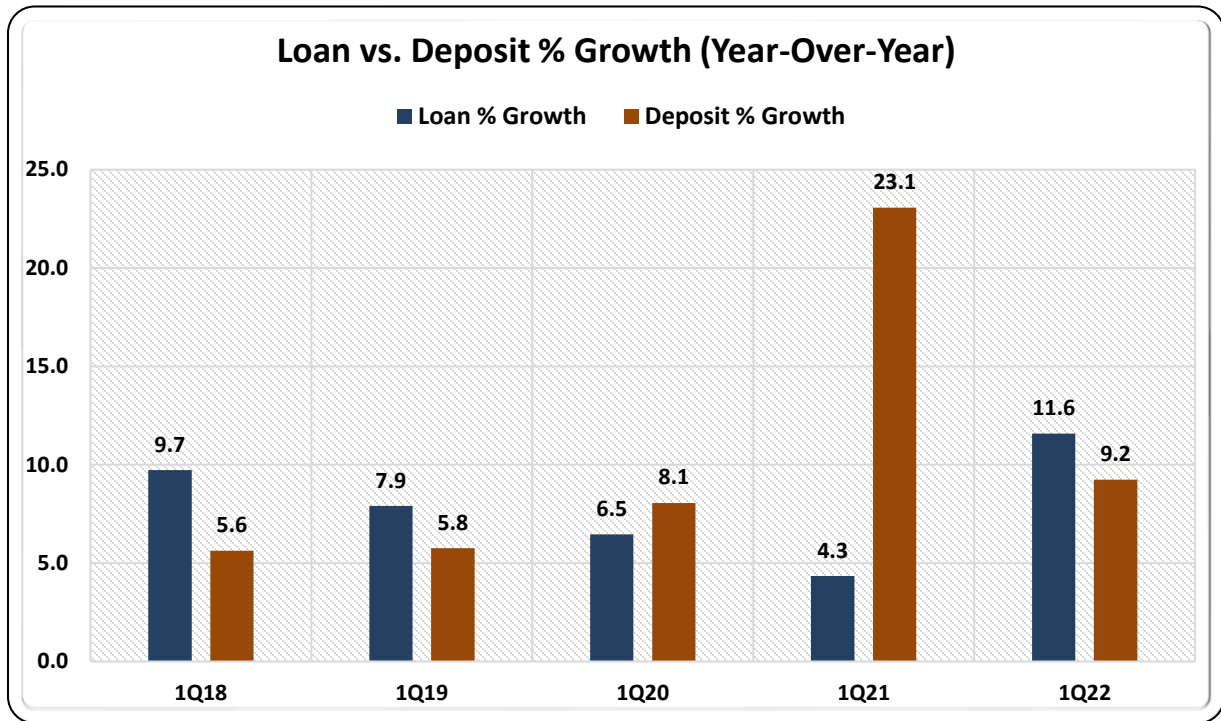
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

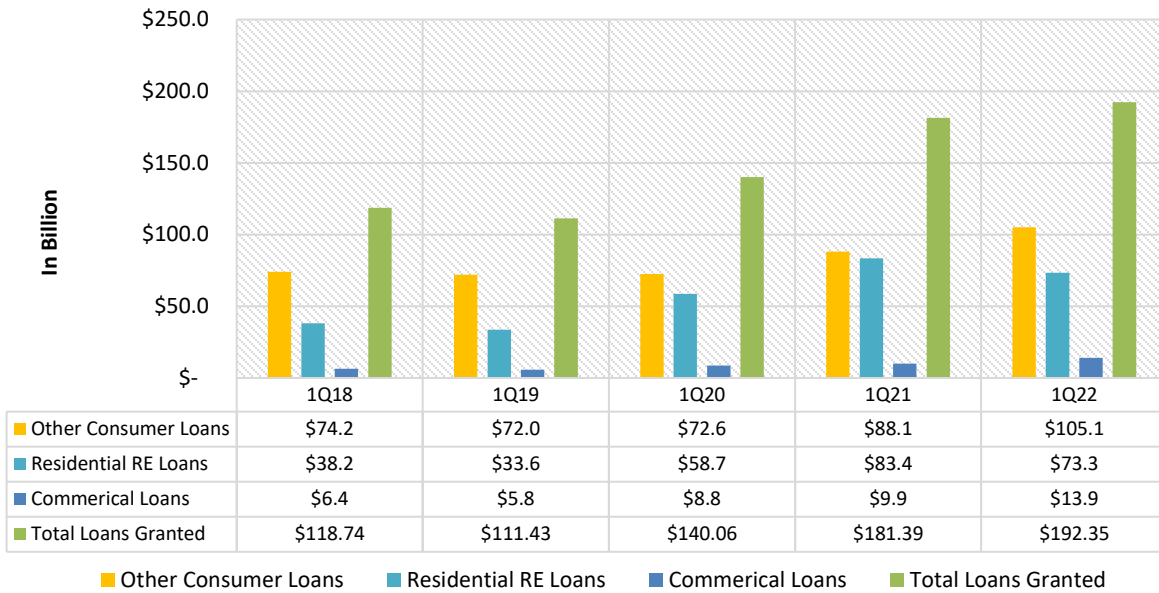


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

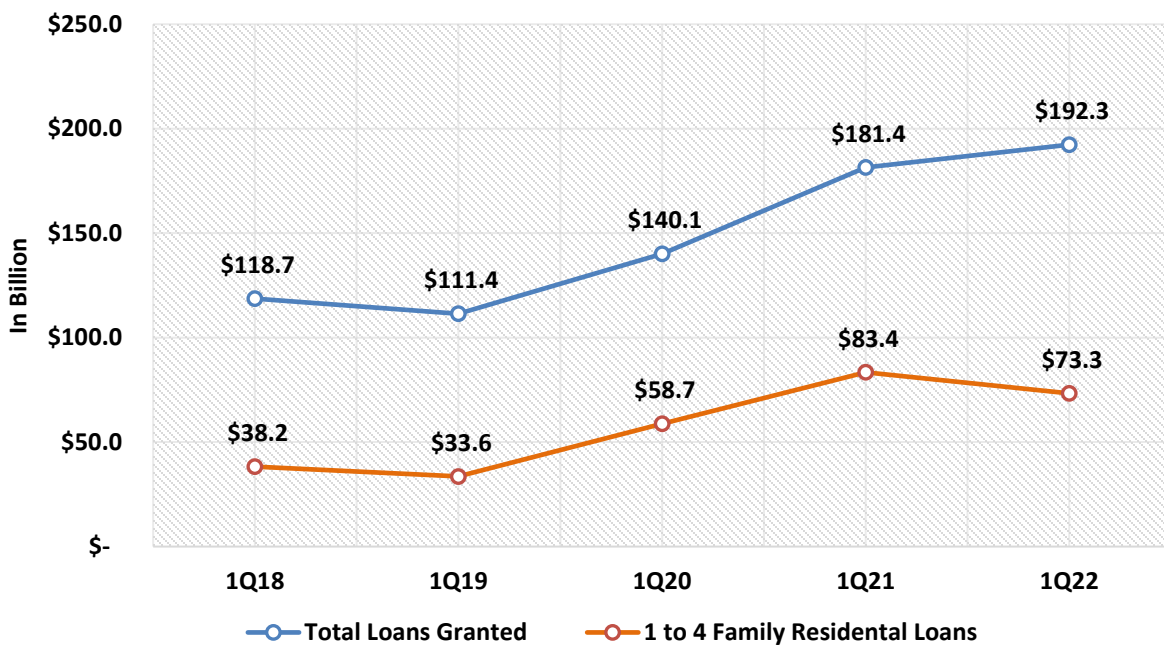


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

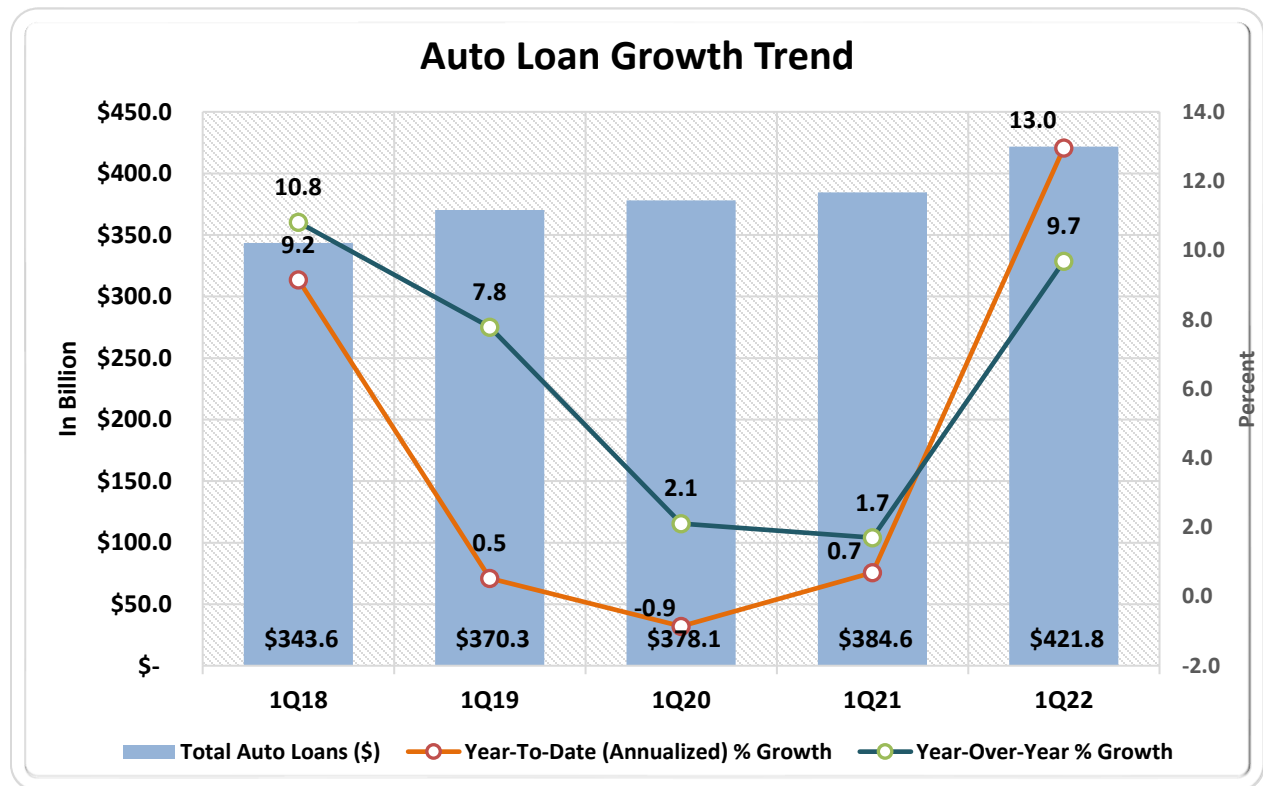
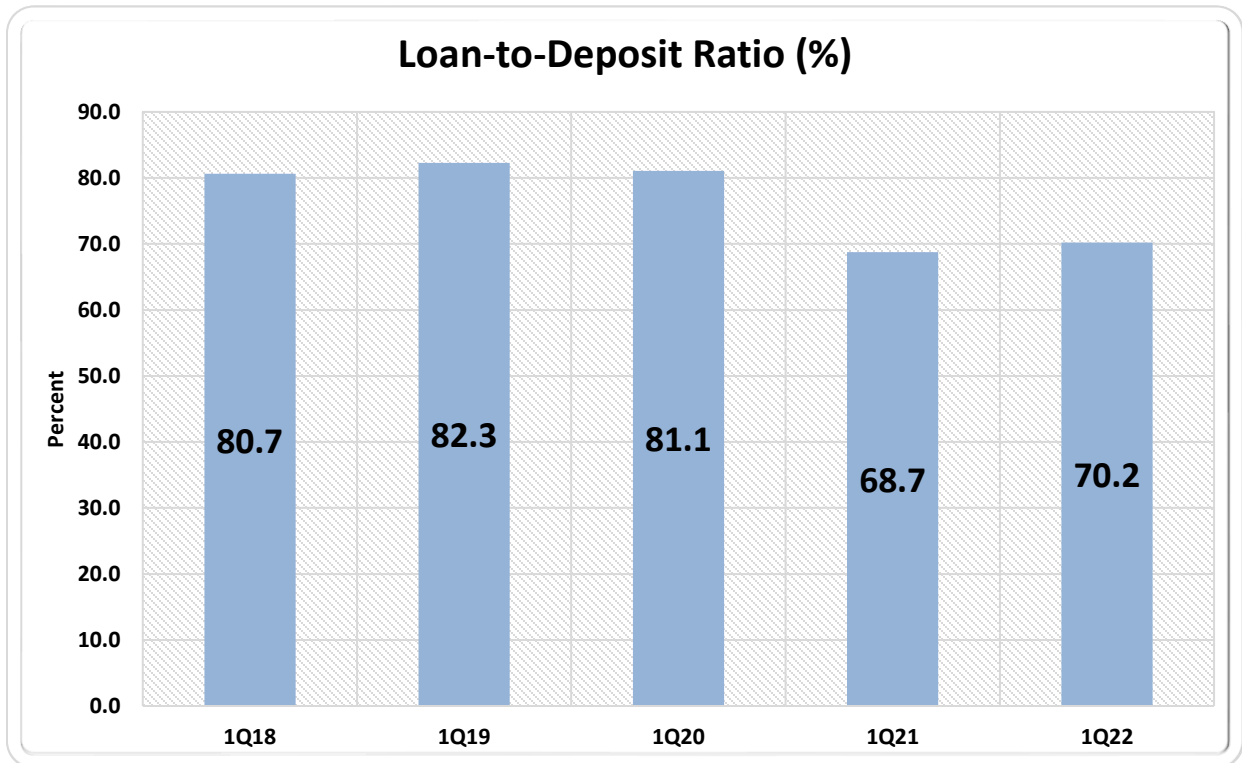
Loan Origination by Loan Types - (Year-To-Date)



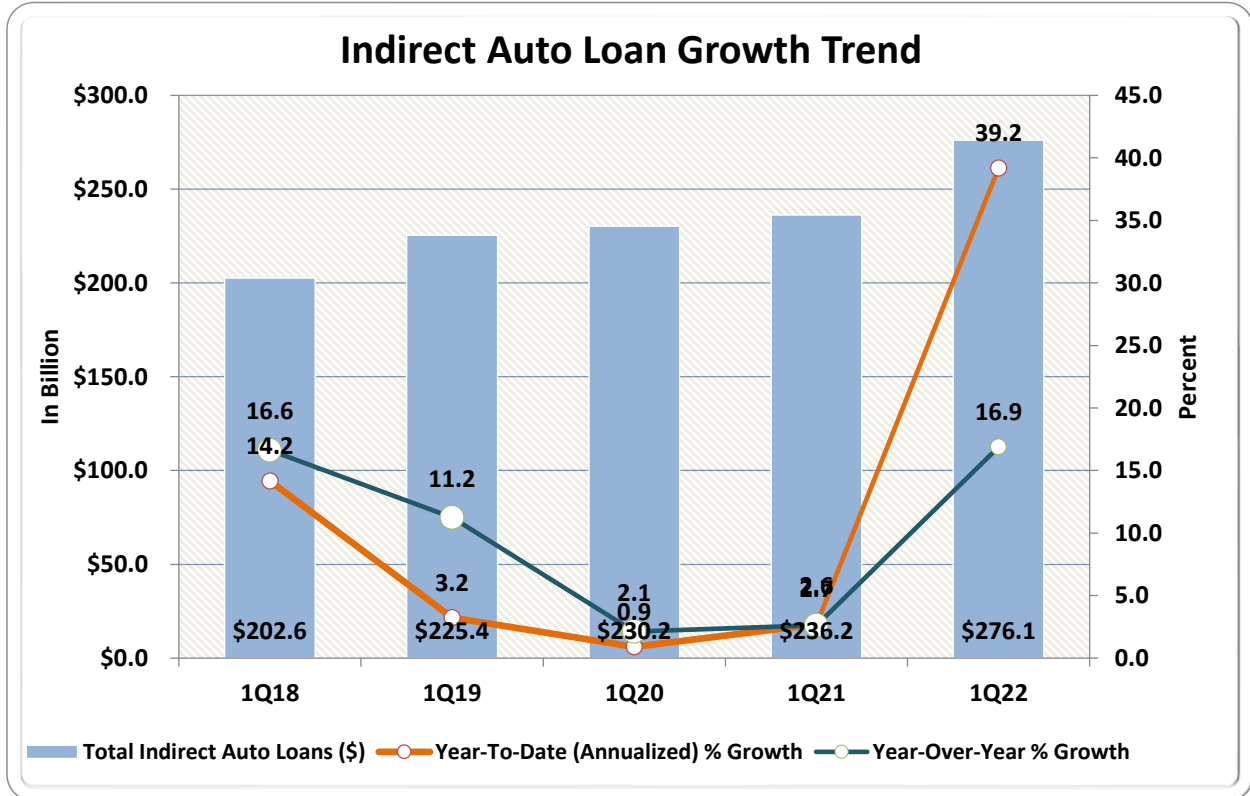
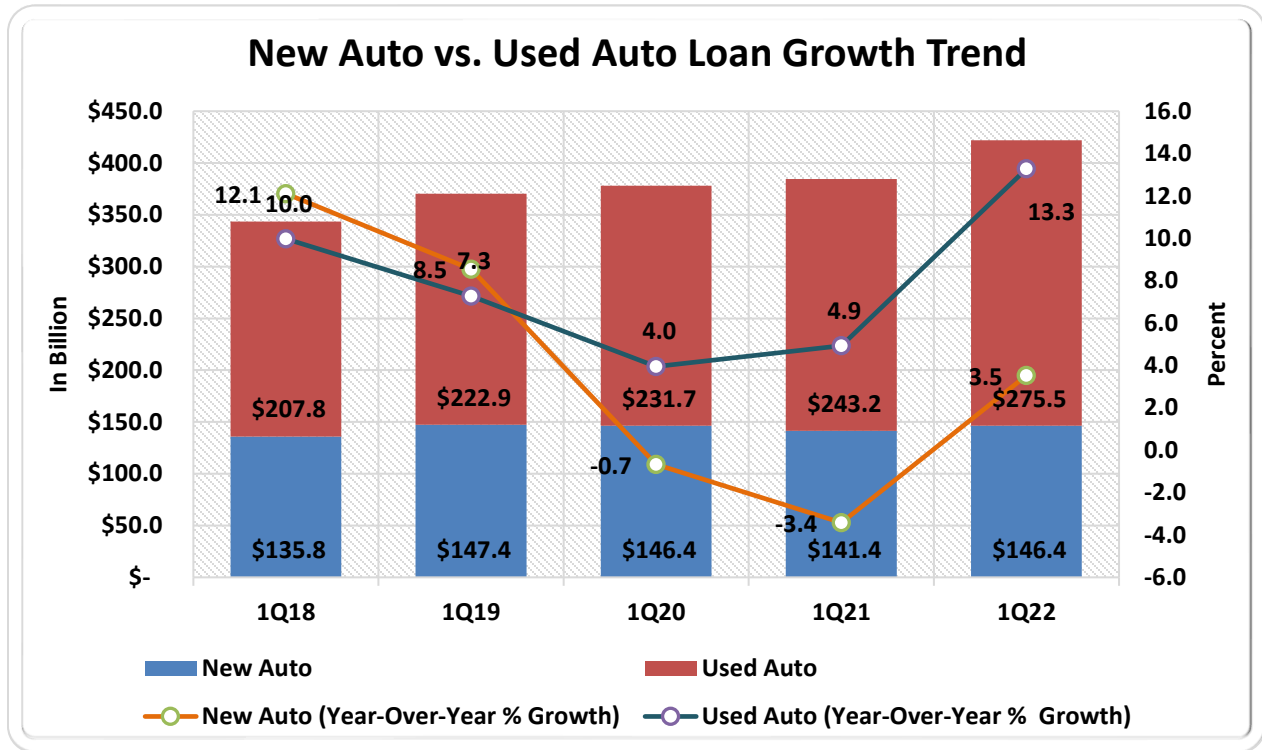
Loans Granted - Total Loans vs. Real Estate Loans



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

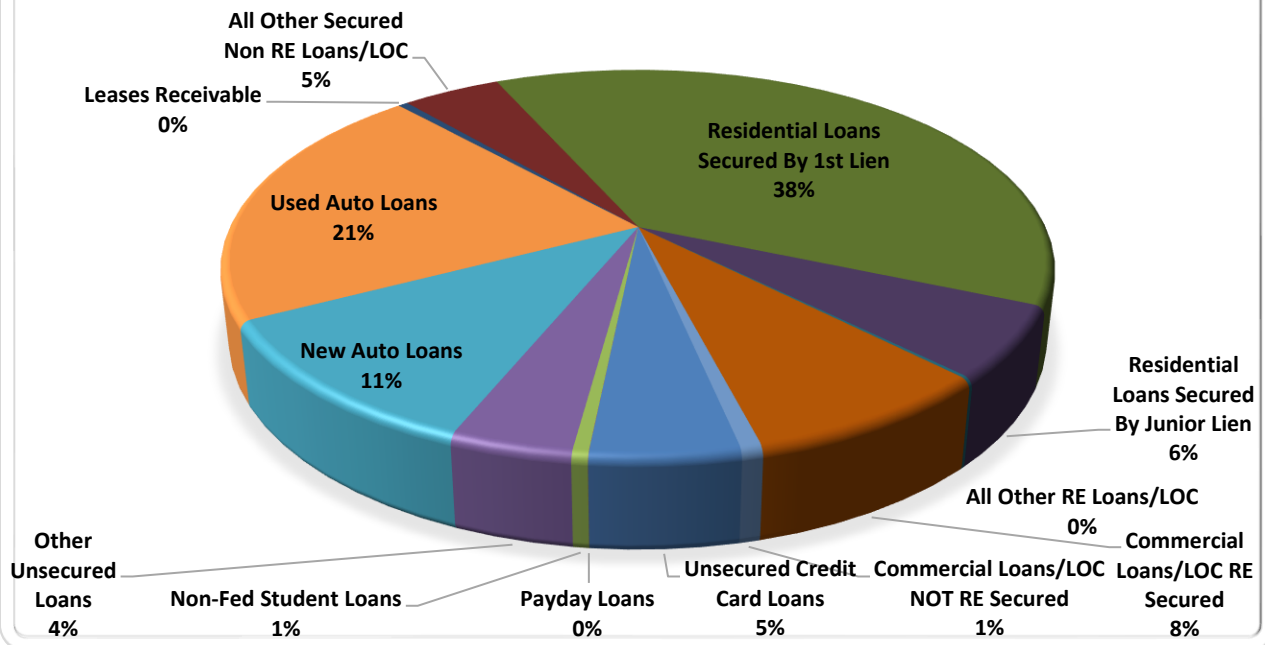


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

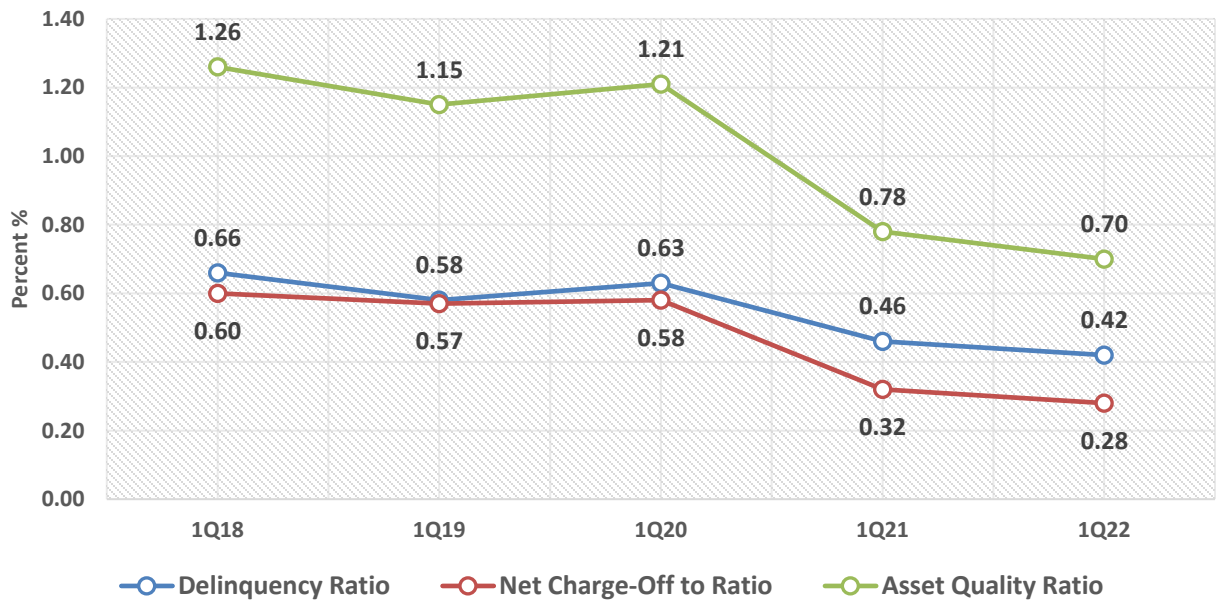


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

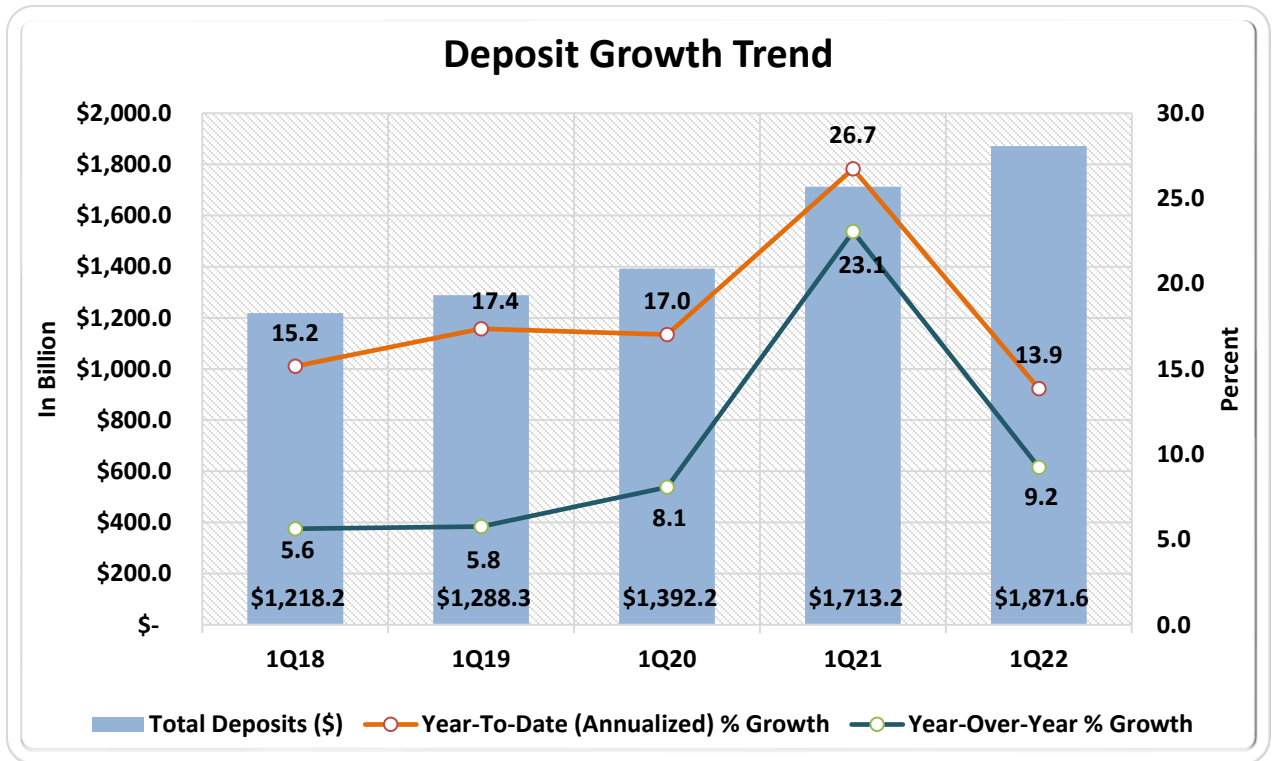
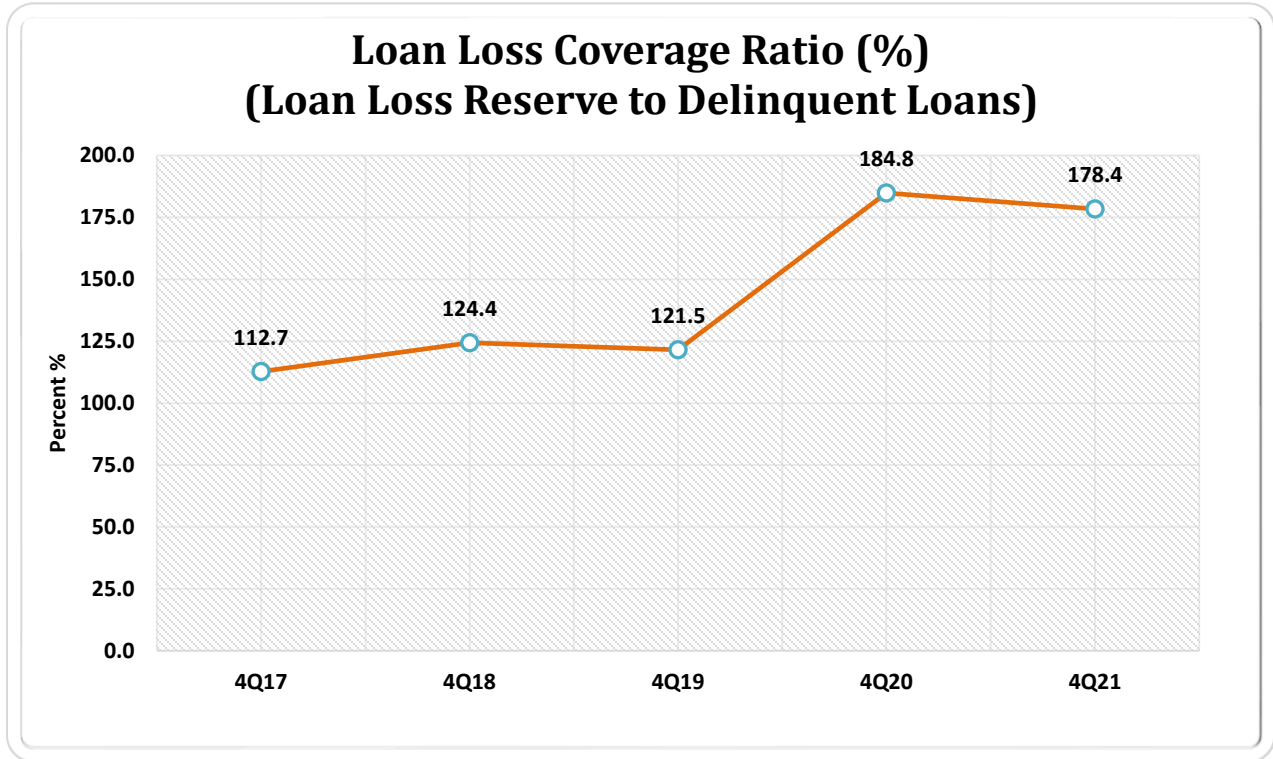
LOAN PORTFOLIO COMPOSITION AS OF MARCH 31, 2022



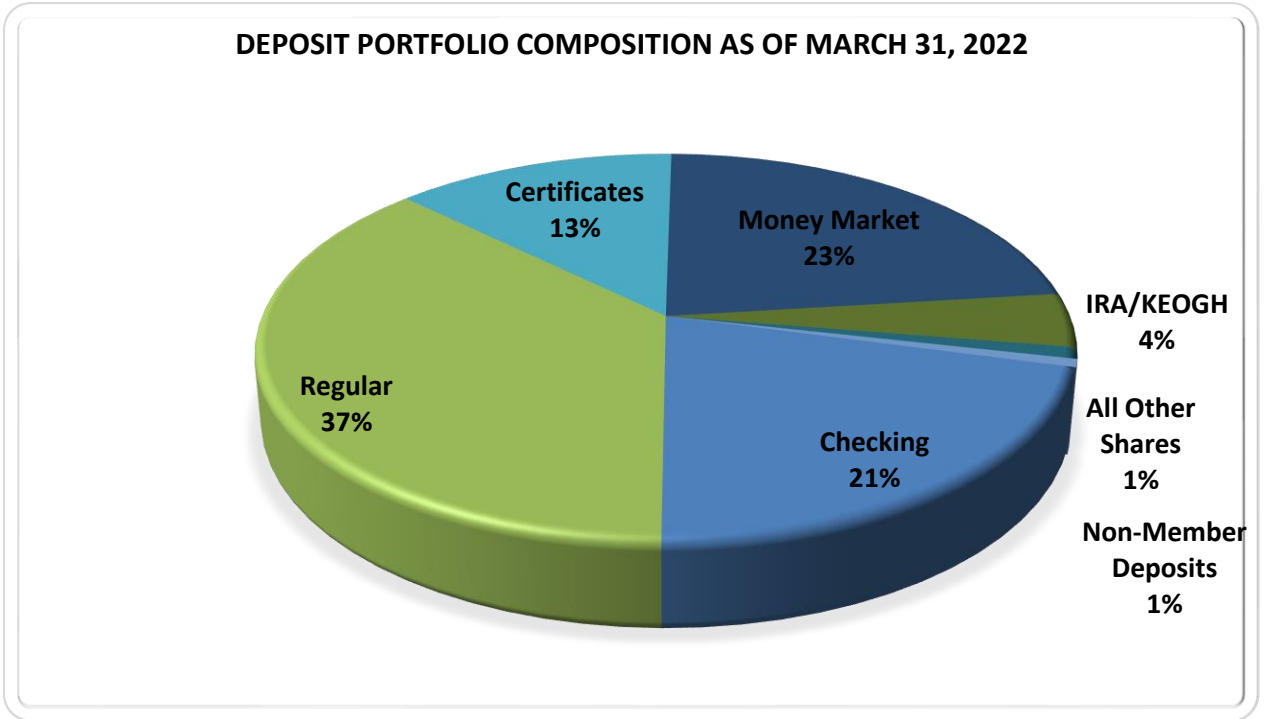
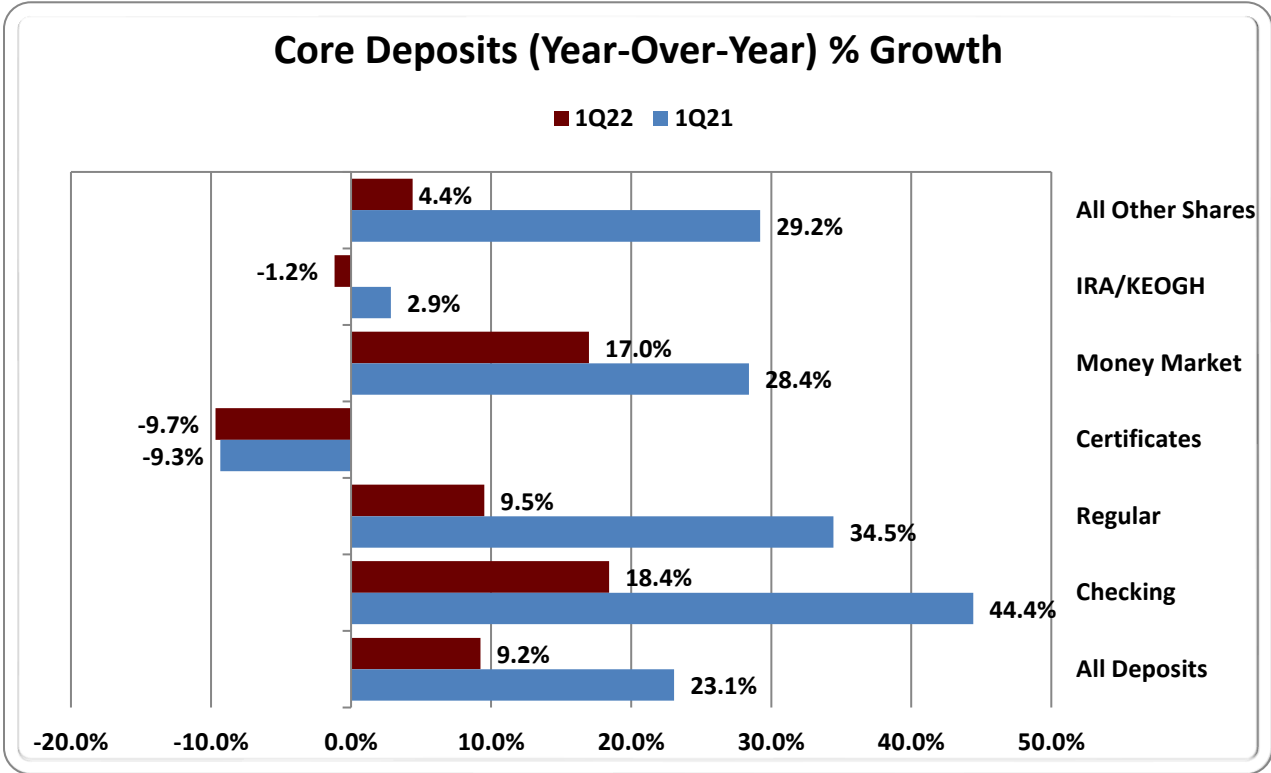
Asset Quality Ratio (%)



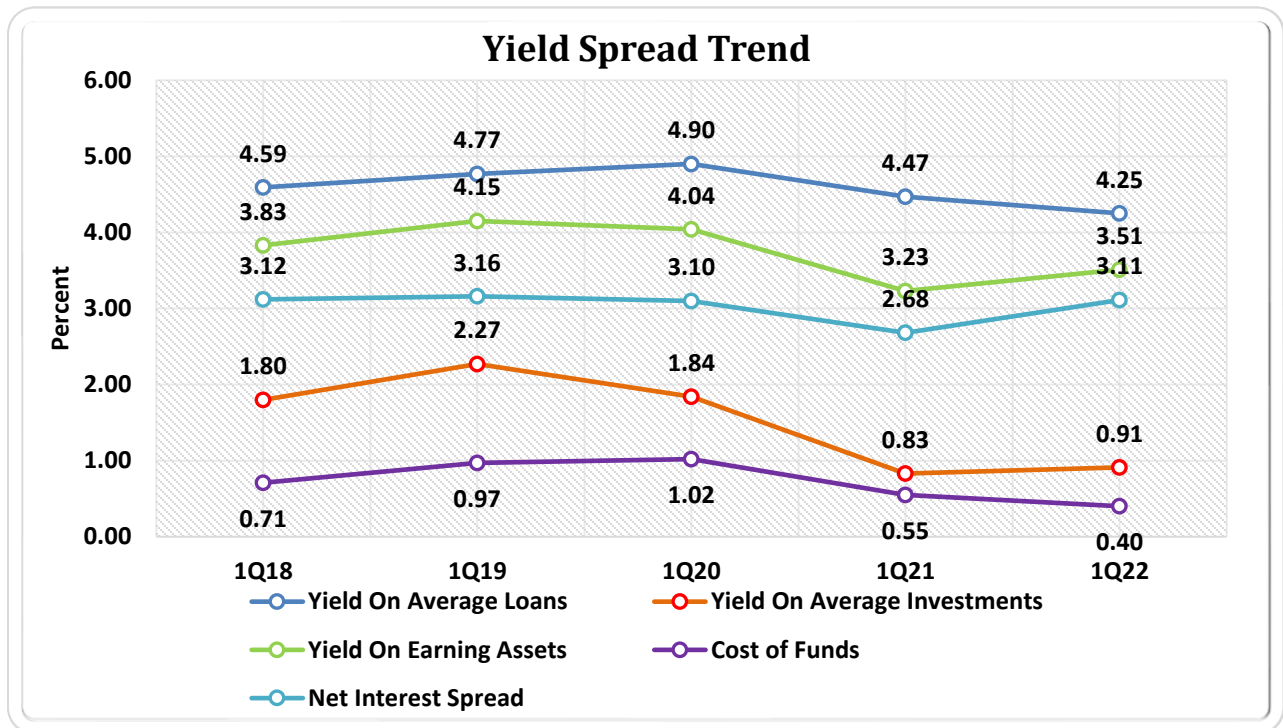
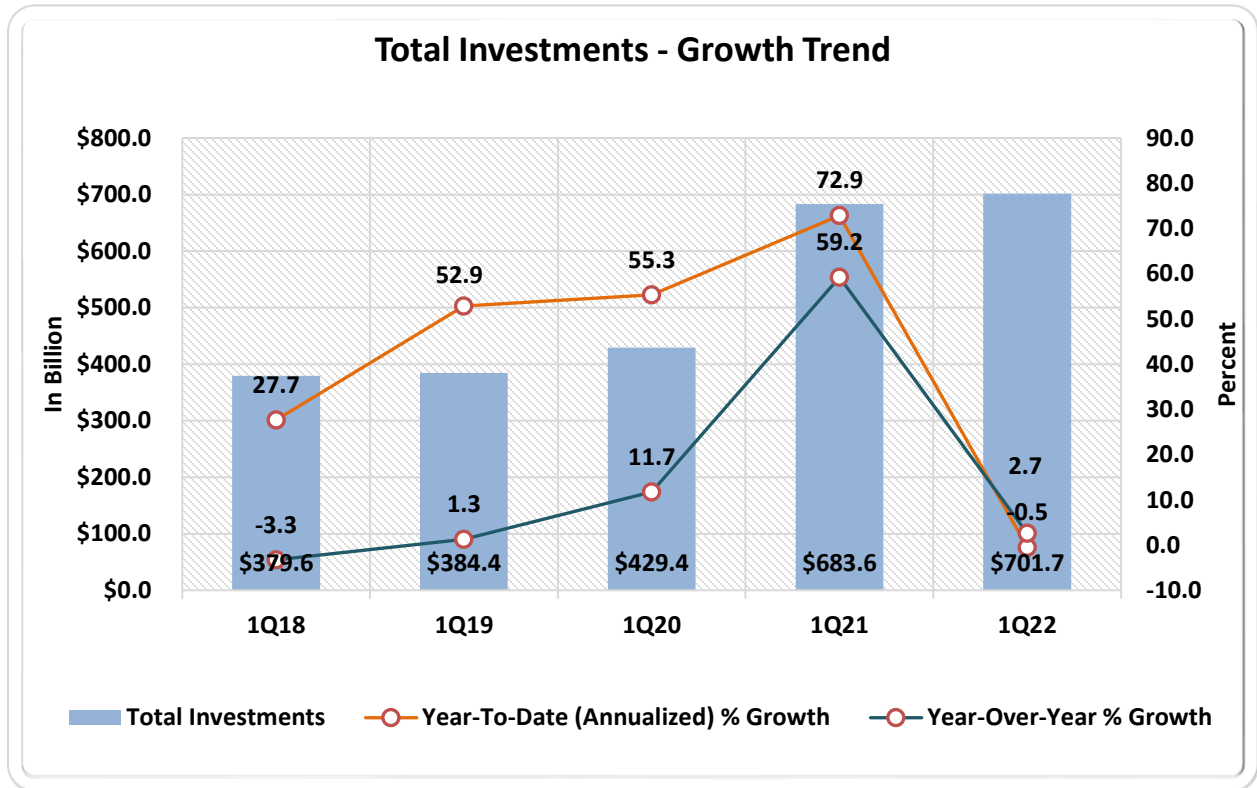
Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of March 31, 2022

