

CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

4TH QUARTER 2021

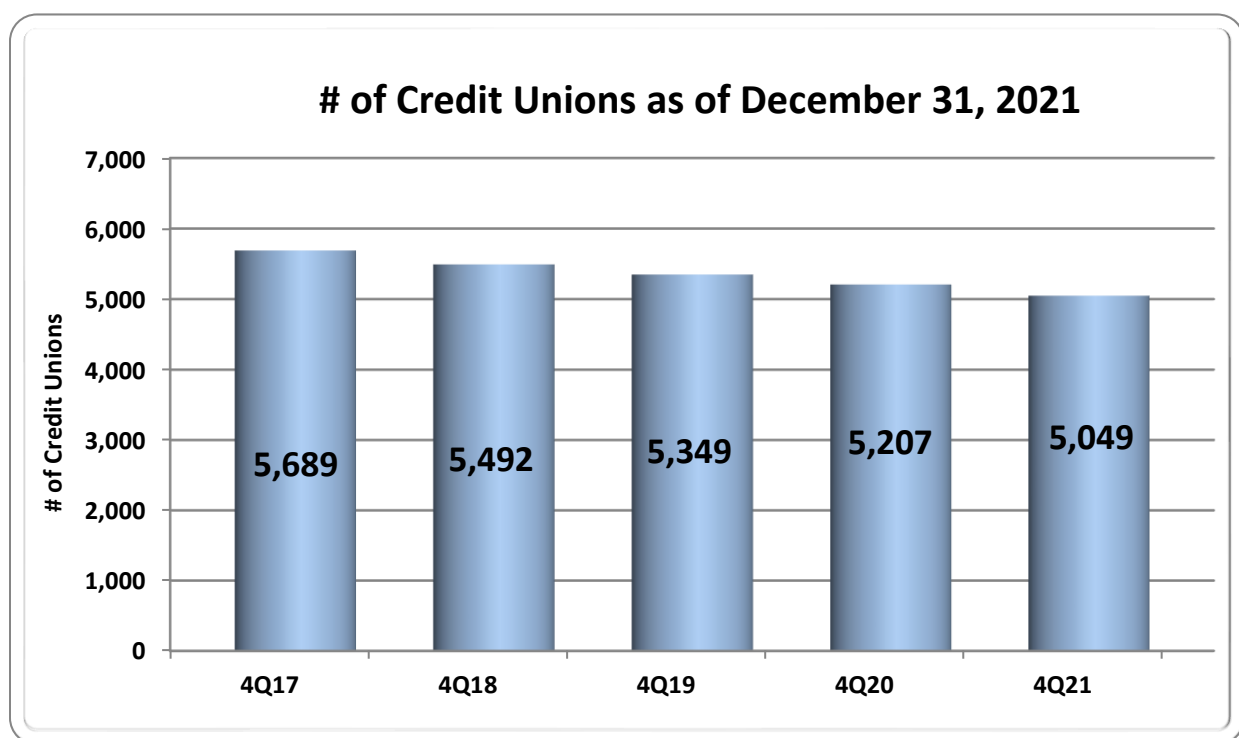
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Data Intelligence and Industry Insights for Credit Union Management

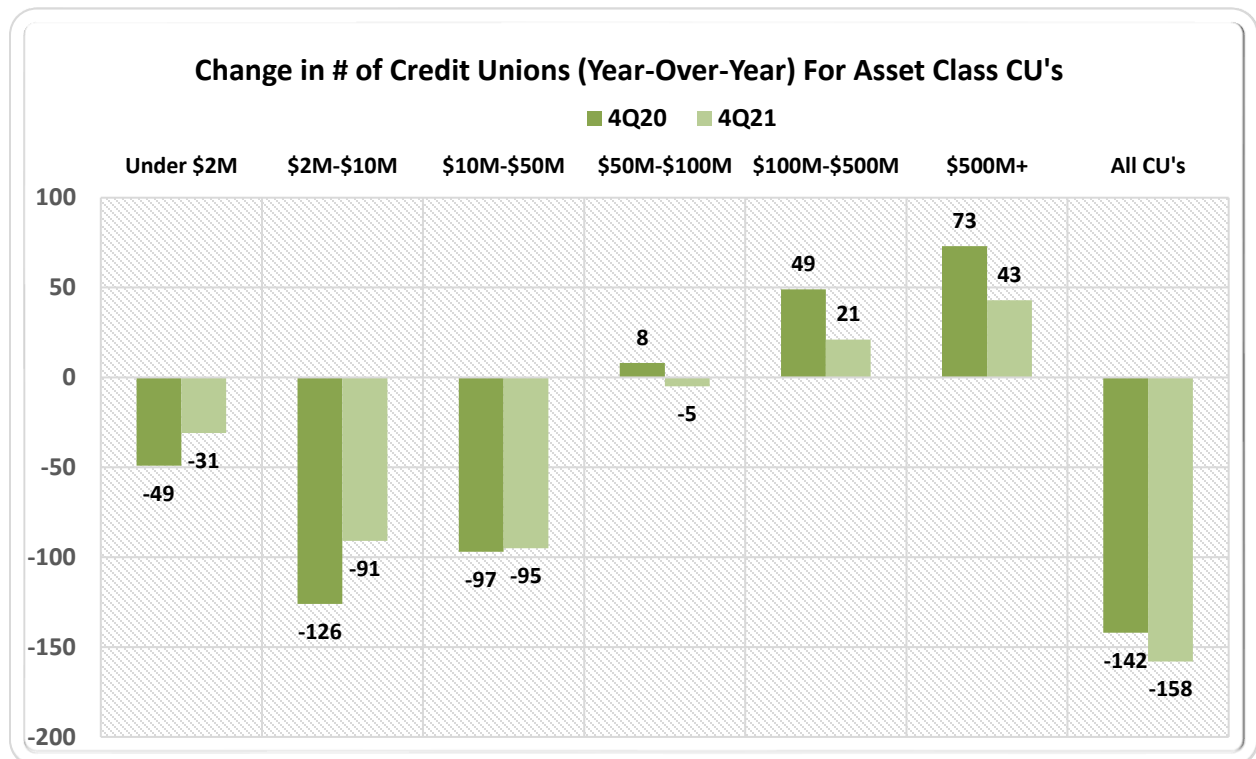
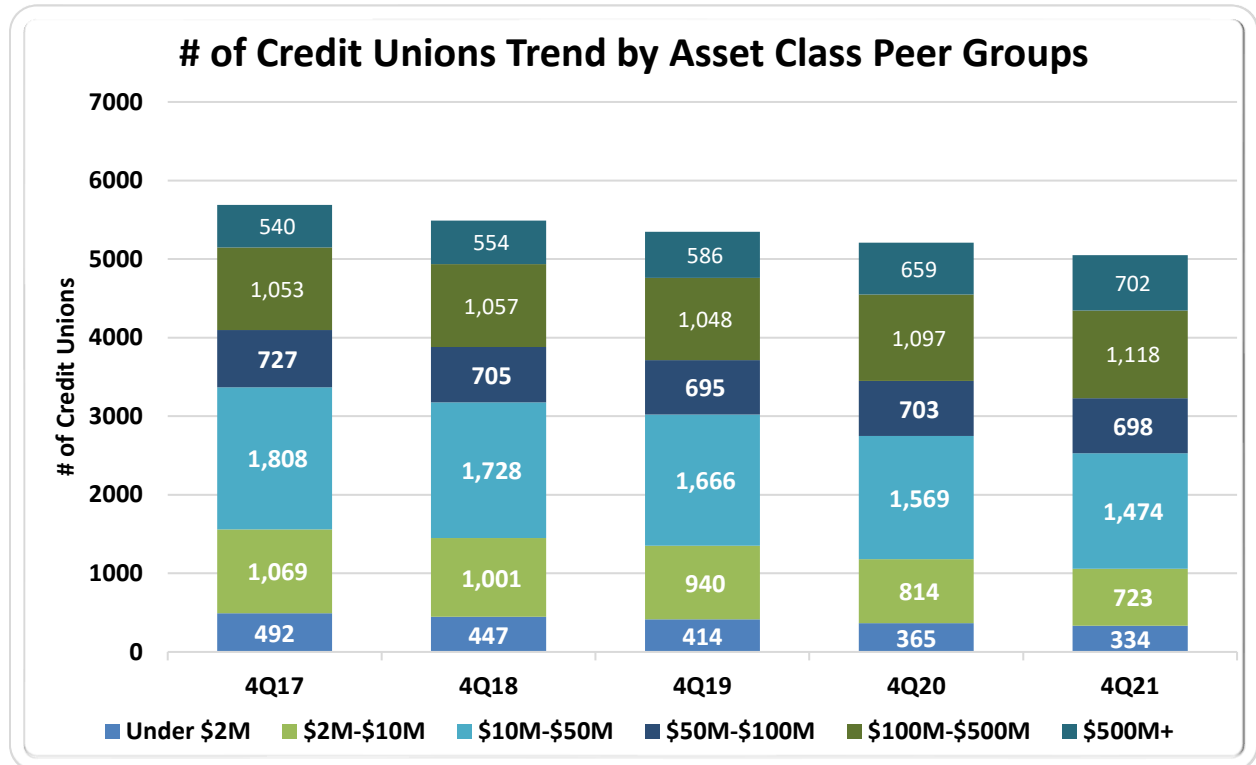
600 E Sumac Avenue, Provo, UT 84604

Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021



The Credit Union Industry Trend As of the End of 4th Quarter 2021 Vs. 2020				
	As of 12/31/2021	Year-Over-Year % Growth	As of 12/31/2020	Year-Over-Year % Growth
Members	131.0M	4.2%	125.7M	3.2%
Assets	\$2,083.4B	11.7%	\$1,865.4B	17.7%
Loans	\$1,268.4B	8.0%	\$1,175.0B	4.9%
Deposits	\$1,809.0B	12.7%	\$1,605.9B	20.3%
Investments	\$702.5B	21.5%	\$578.3B	53.3%
Capital	\$213.9B	11.1%	\$192.6B	6.7%

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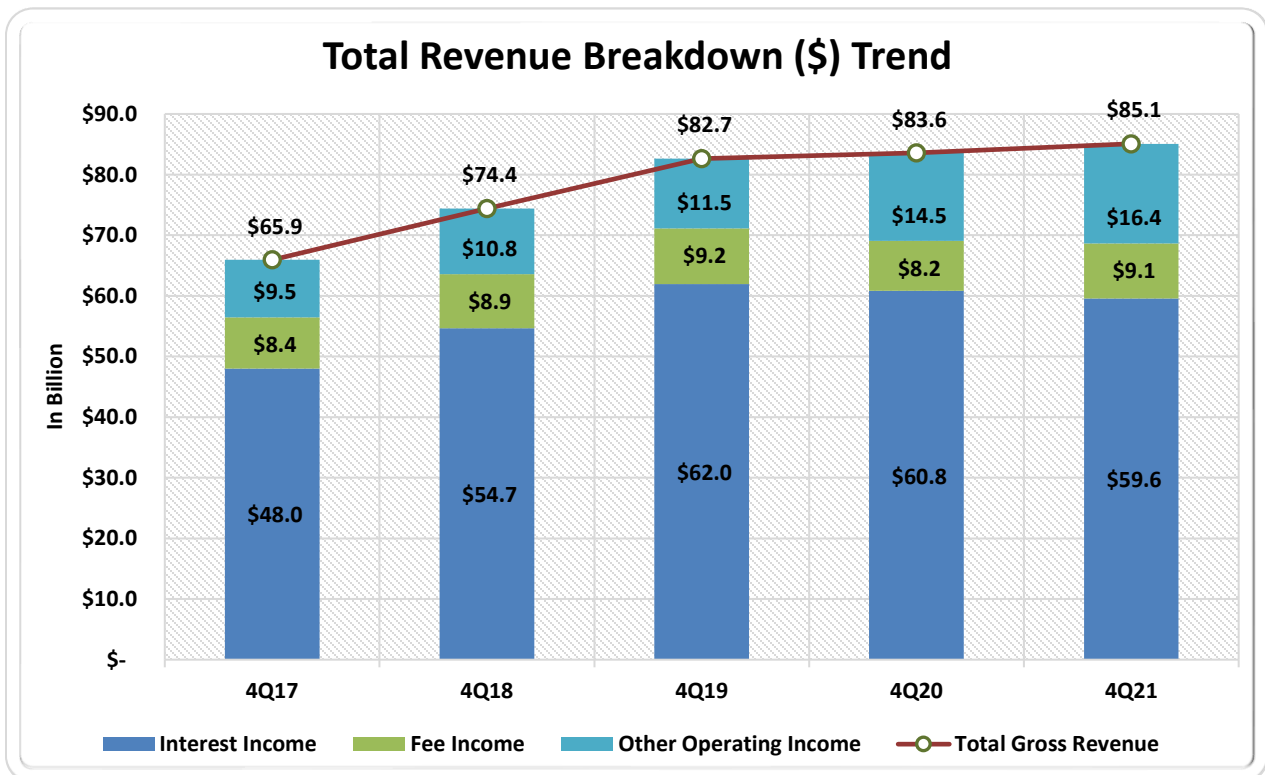
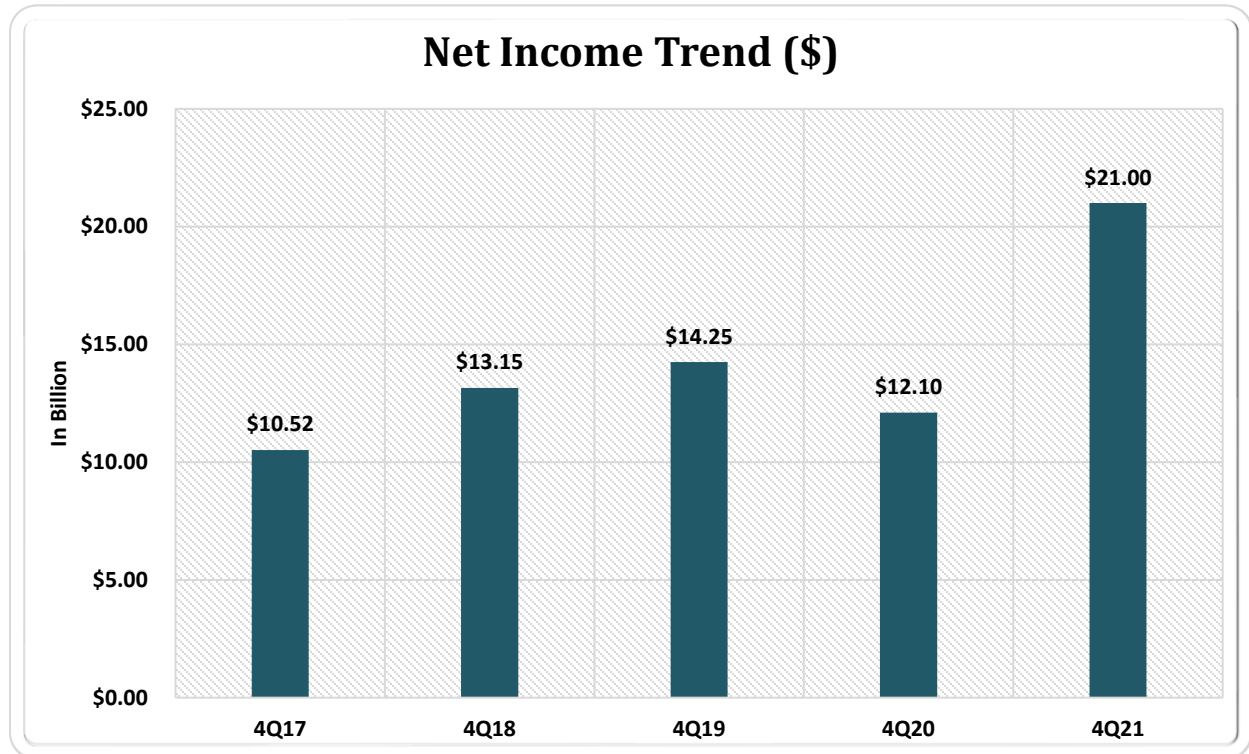


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

Asset-Based Peer Group Statistics As of December 31, 2021							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	334	6.6%	\$ 303,810,000	0.0%	95,763	0.1%
2	\$2M -- < \$5M	316	6.3%	\$ 1,088,380,000	0.1%	200,534	0.2%
3	\$5M -- < \$10M	407	8.1%	\$ 2,960,220,000	0.1%	412,261	0.3%
4	\$10M -- < \$20M	558	11.1%	\$ 8,070,980,000	0.4%	923,483	0.7%
5	\$20M -- < \$50M	916	18.1%	\$ 30,285,330,000	1.5%	2,763,609	2.1%
6	\$50M -- < \$100M	698	13.8%	\$ 50,612,060,000	2.4%	4,235,537	3.2%
7	\$100M -- < \$150M	341	6.8%	\$ 41,804,780,000	2.0%	3,198,642	2.4%
8	\$150M -- < \$250M	381	7.5%	\$ 73,353,830,000	3.5%	5,429,594	4.1%
9	\$250M -- < \$350M	210	4.2%	\$ 62,217,870,000	3.0%	4,430,076	3.4%
10	\$350M -- < \$450M	139	2.8%	\$ 55,413,740,000	2.7%	3,776,361	2.9%
11	\$450M -- < \$650M	160	3.2%	\$ 86,668,880,000	4.2%	6,101,531	4.7%
12	\$650M -- < \$850M	116	2.3%	\$ 85,944,410,000	4.1%	5,845,682	4.5%
13	\$850M -- < \$1B	62	1.2%	\$ 57,025,580,000	2.7%	3,668,327	2.8%
14	\$1B -- < \$2B	198	3.9%	\$ 281,402,570,000	13.5%	17,444,875	13.3%
15	\$2B -- < \$4B	126	2.5%	\$ 350,673,260,000	16.8%	20,961,414	16.0%
16	Over \$4B	87	1.7%	\$ 895,556,320,000	43.0%	51,465,281	39.3%
TOTAL		5,049	100.0%	\$ 2,083,382,020,000	100.0%	130,952,970	100.0%

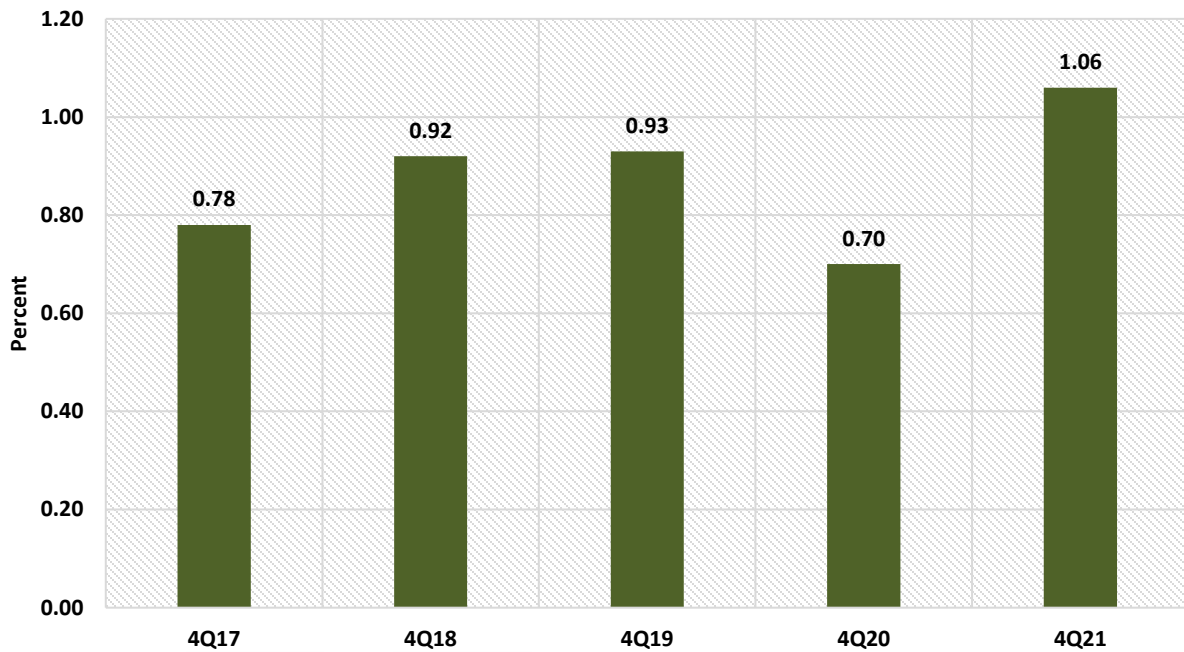
Return-on-Assets (ROA) Drivers			
Ratio (% of Average Assets)	As of 12/31/2020	As of 12/31/2021	Effect on ROA (Year-Over-Year)
Net Interest Margin	2.82	2.59	-0.23 bps
+ Fees & Other Income	1.32	1.29	-0.03 bps
- Operating Expenses	3.01	2.82	-0.19 bps
- Provision for Loan Losses	0.49	0.06	-0.43 bps
+ Non-Operating Income	0.05	0.06	0.01 bps
= ROA	0.69	1.06	0.37 bps

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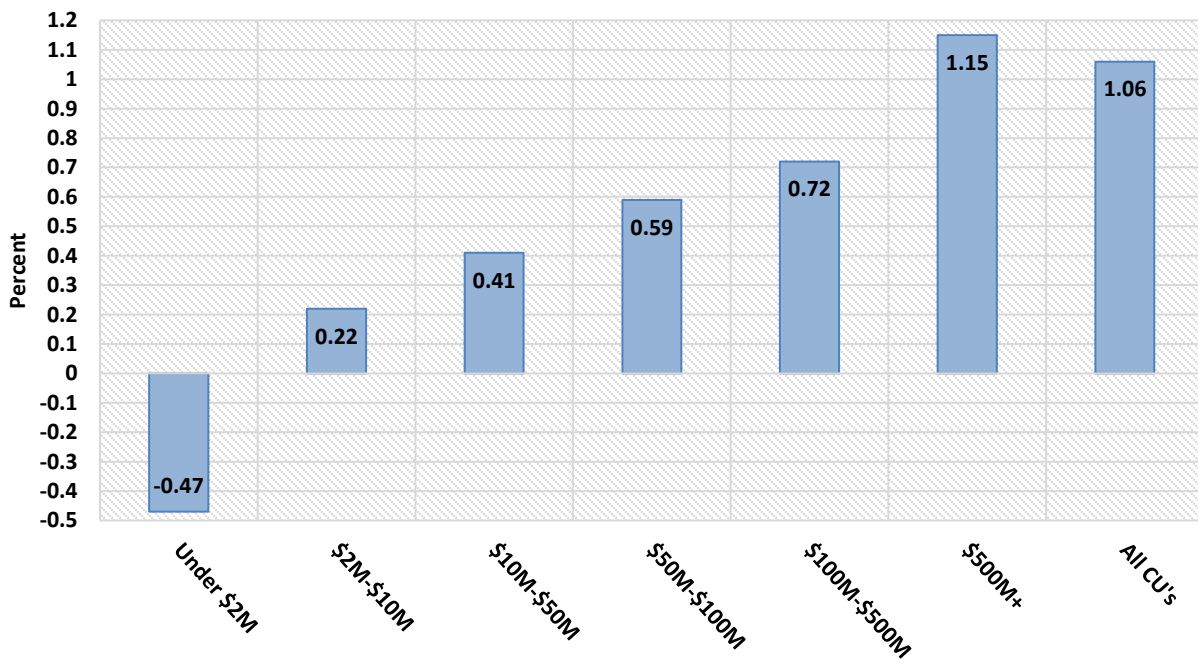


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

Return On Assets (ROA %) Trend

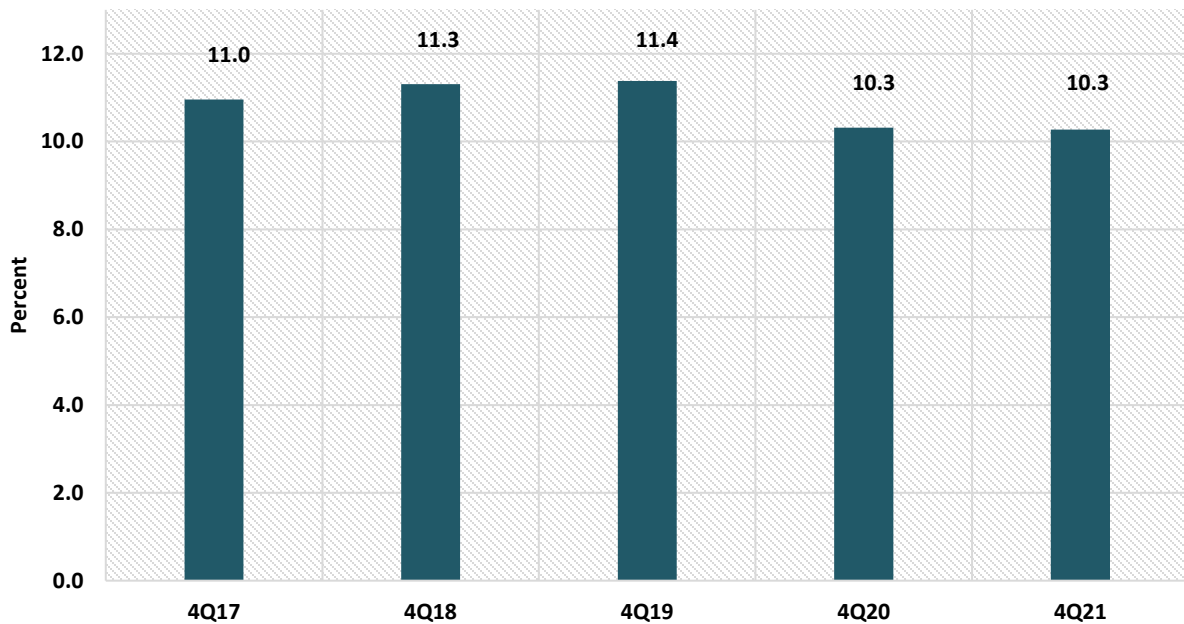


Return-on- Avg. Assets (Annualized) for Asset Class Peer Groups

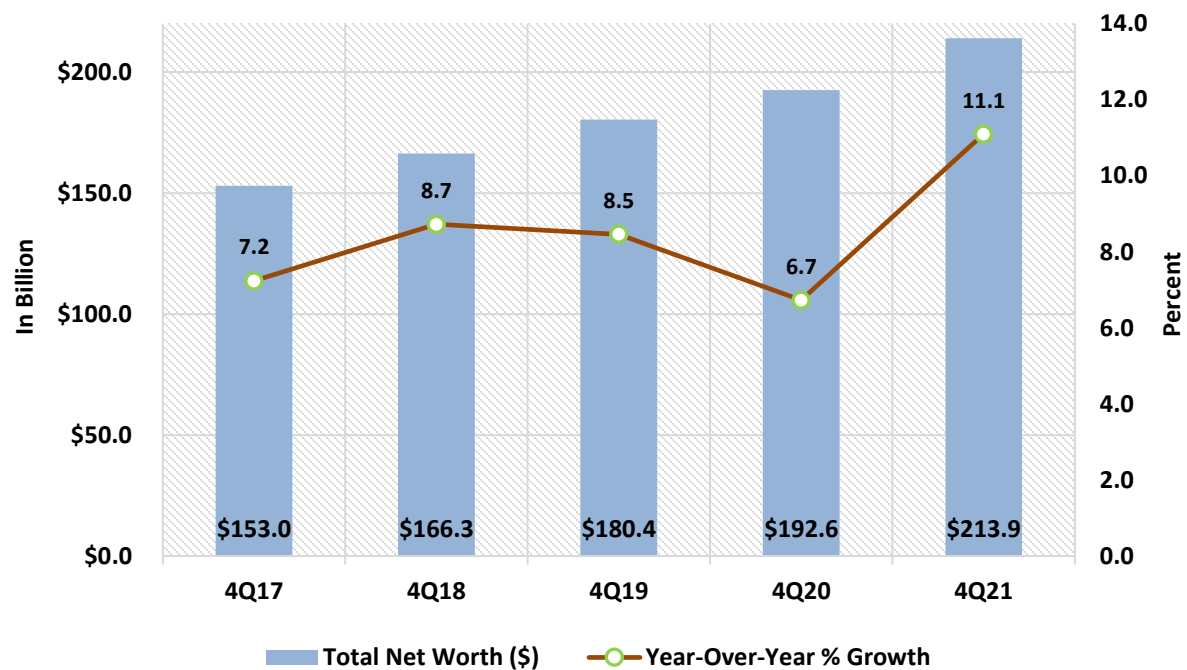


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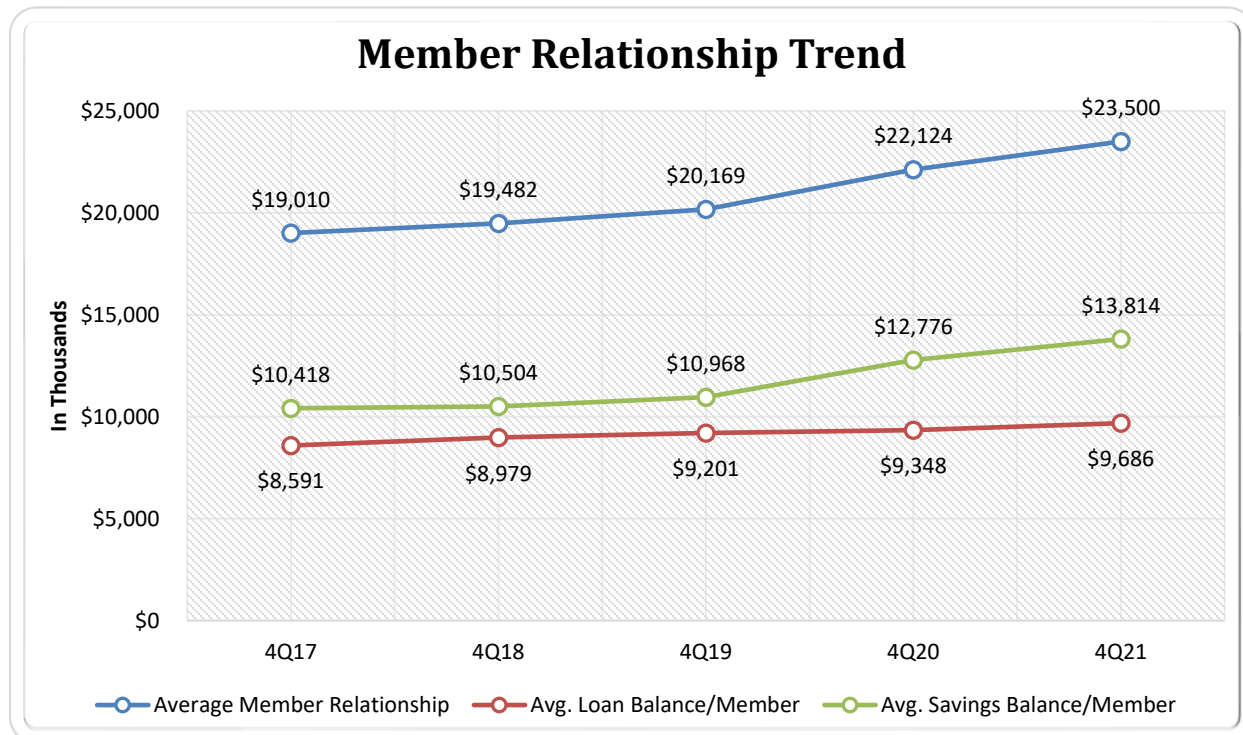
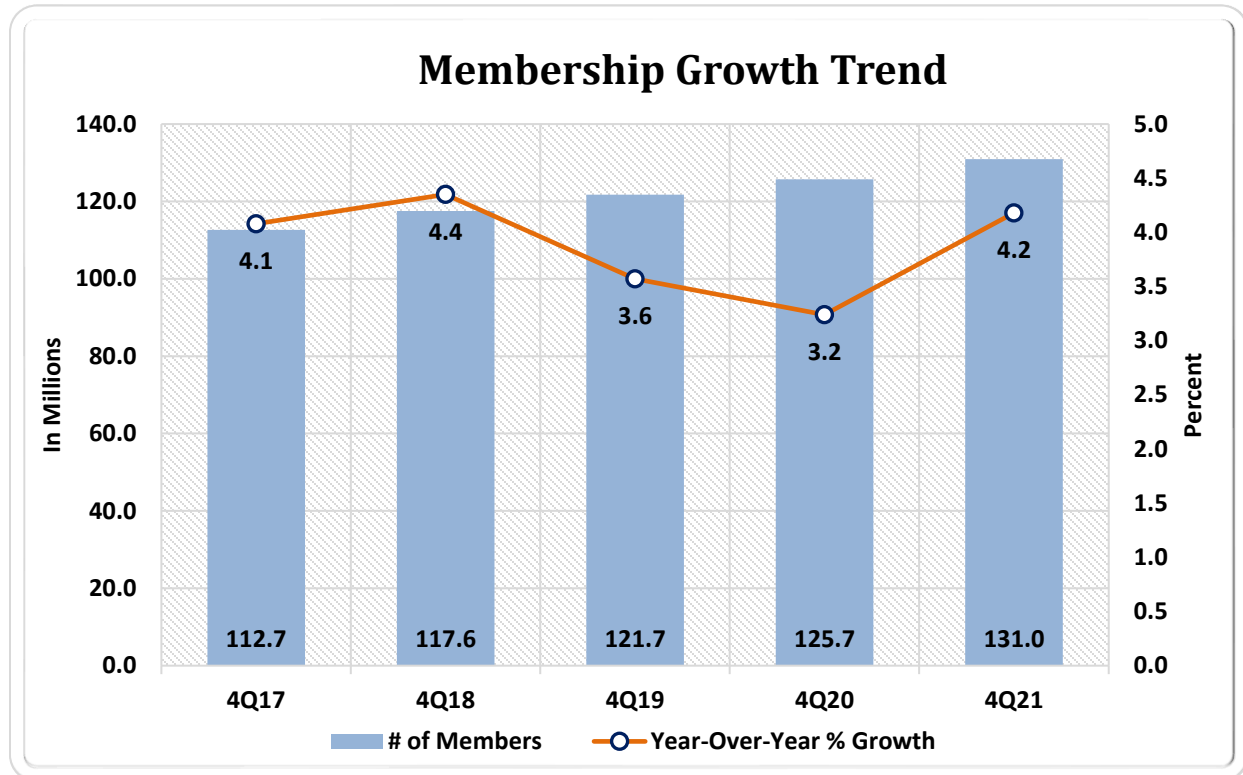
Net-Worth Capital Ratio Trend (%)



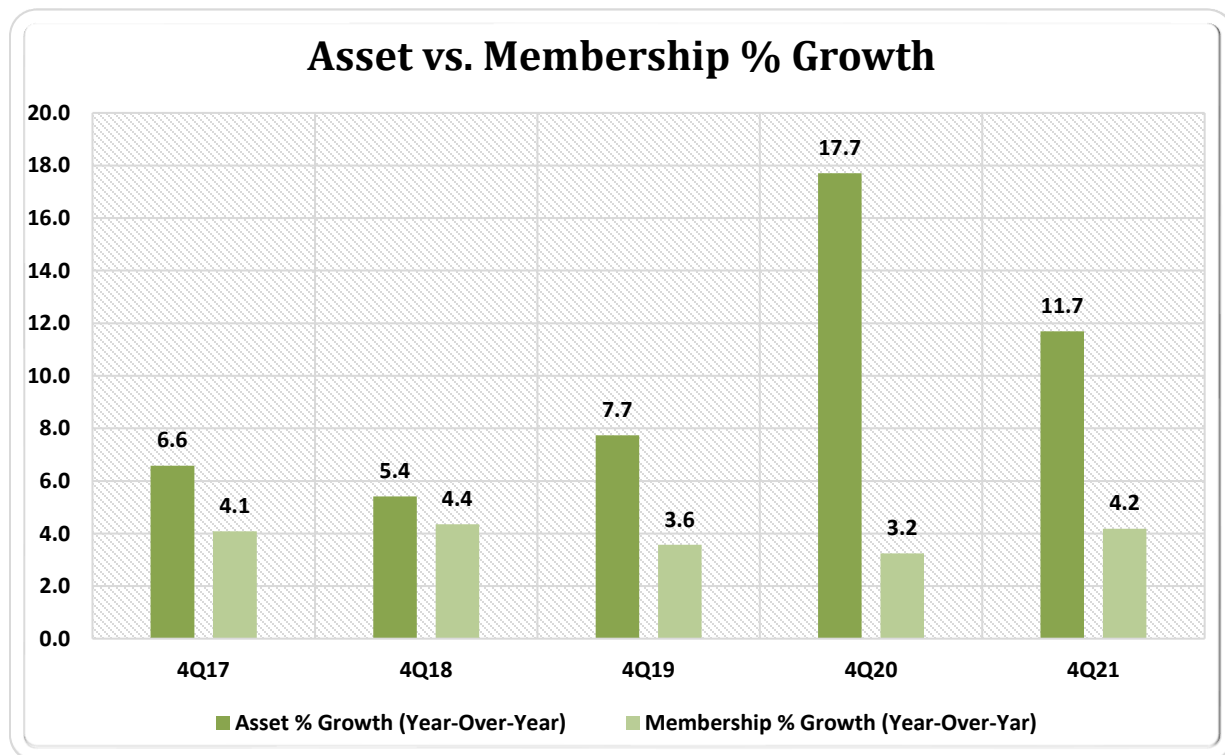
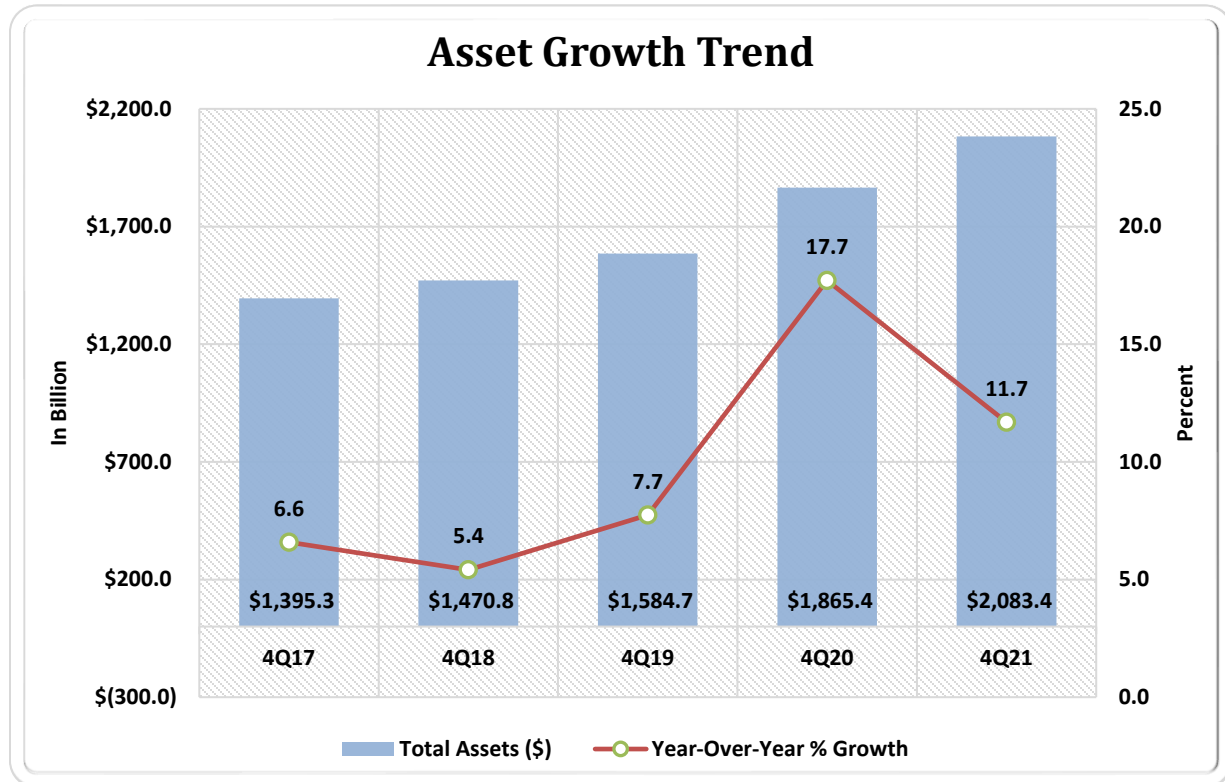
Net-Worth Capital Growth Trend



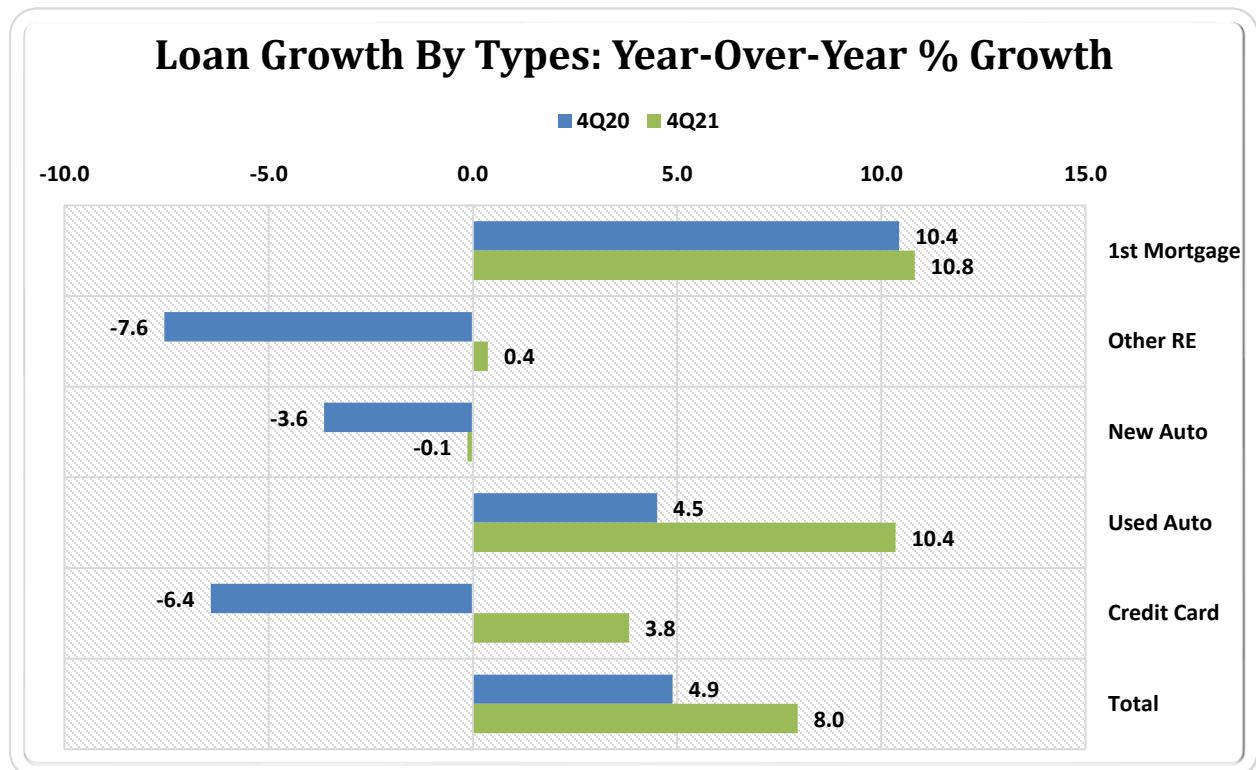
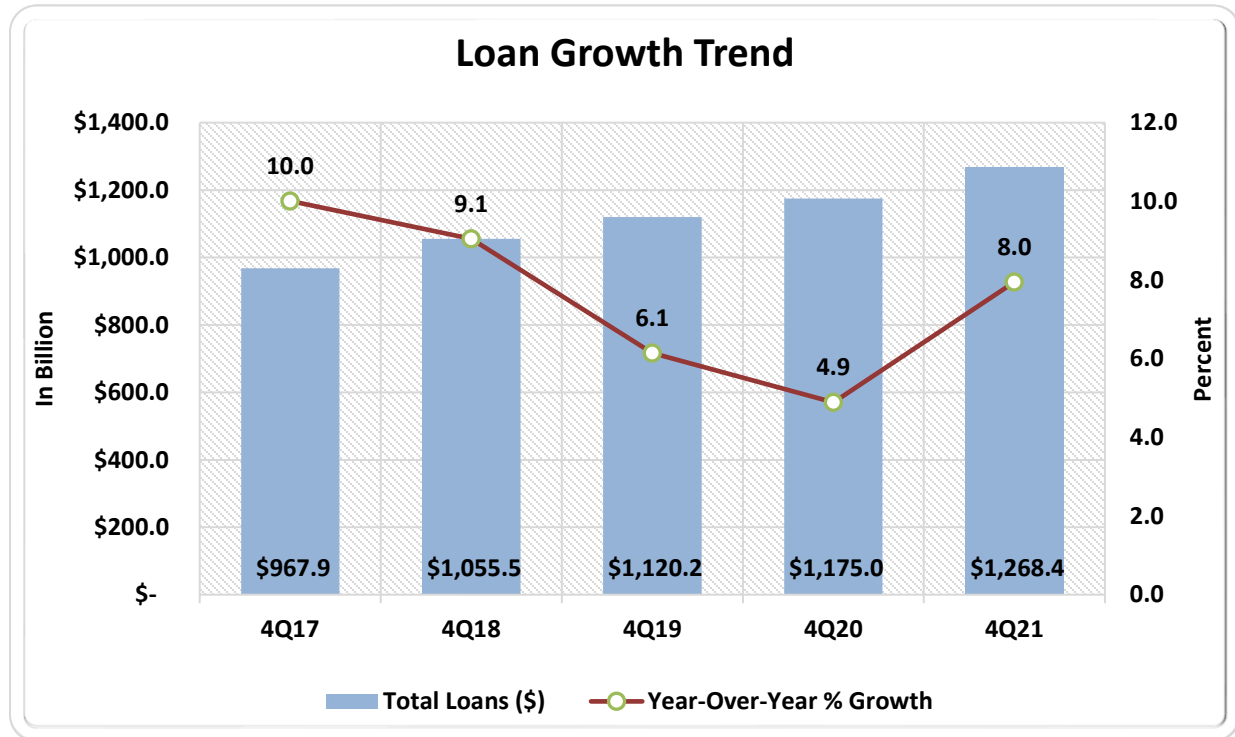
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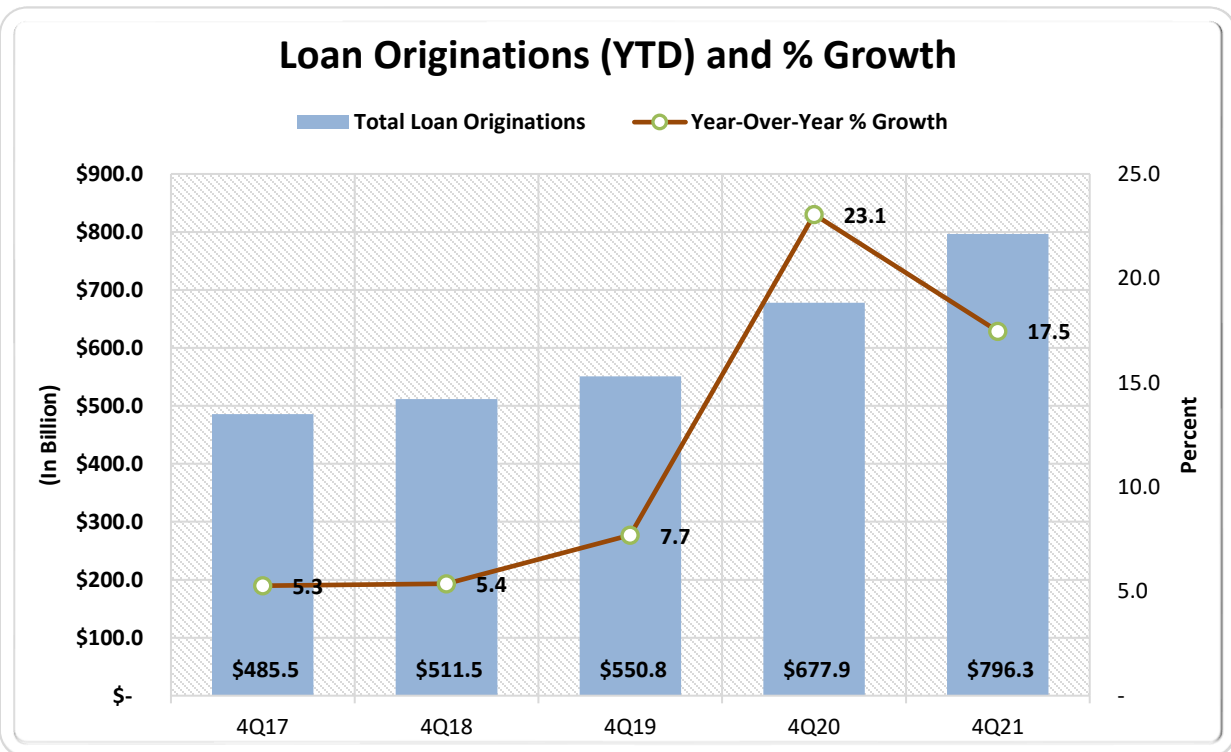
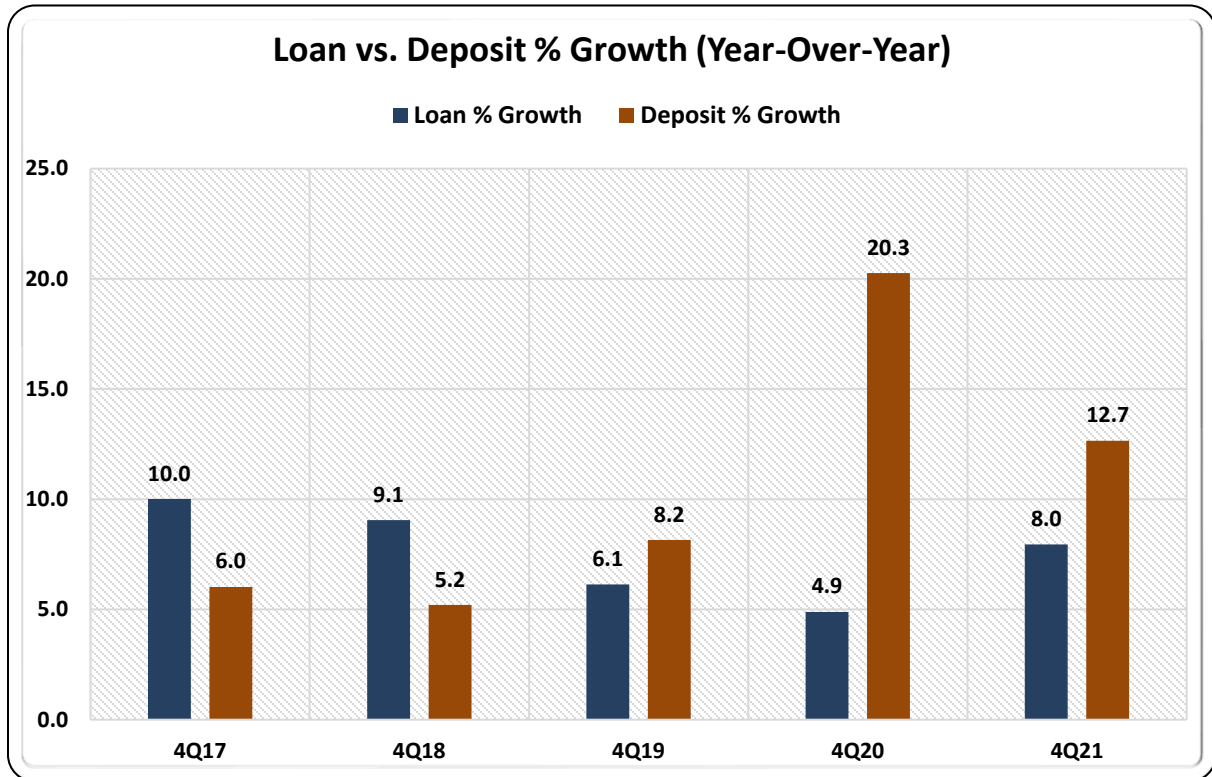
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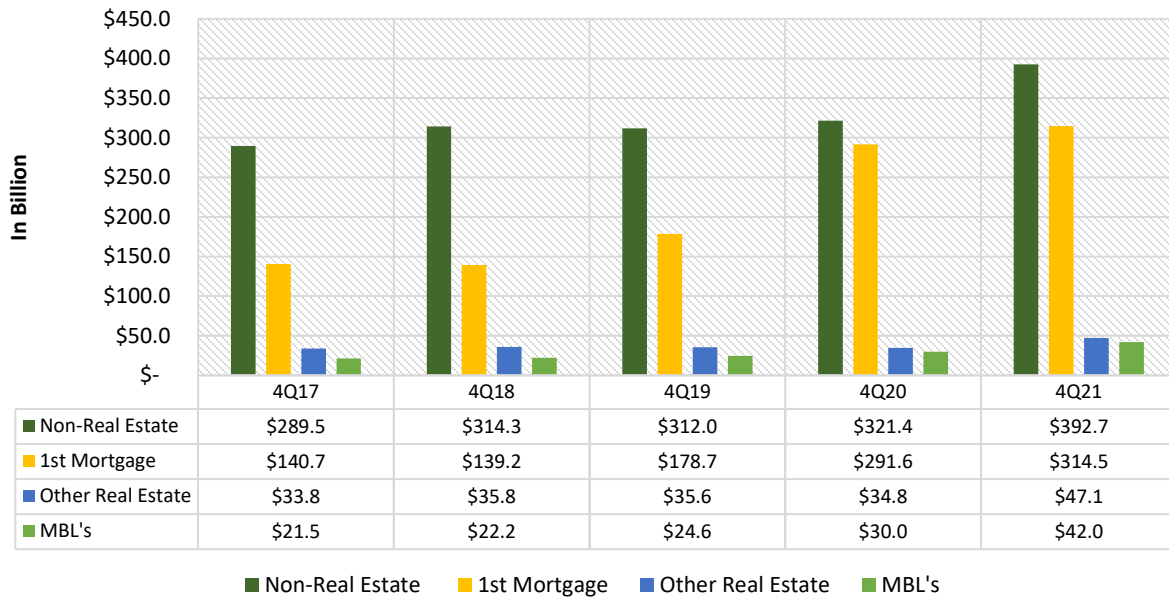


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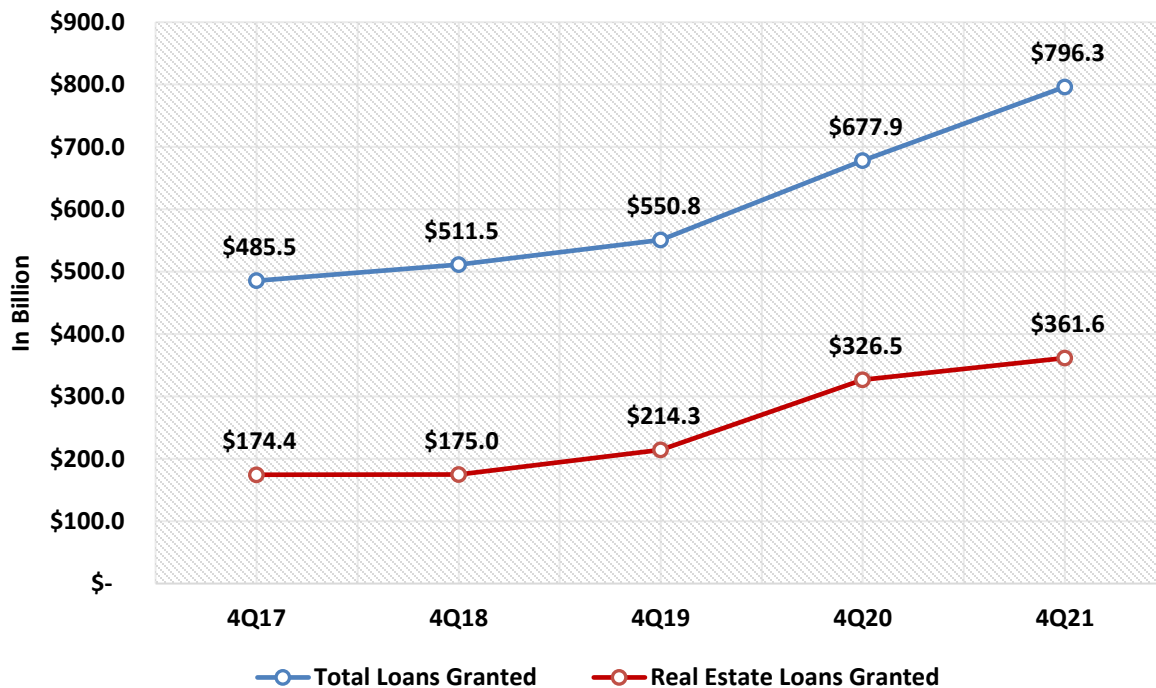


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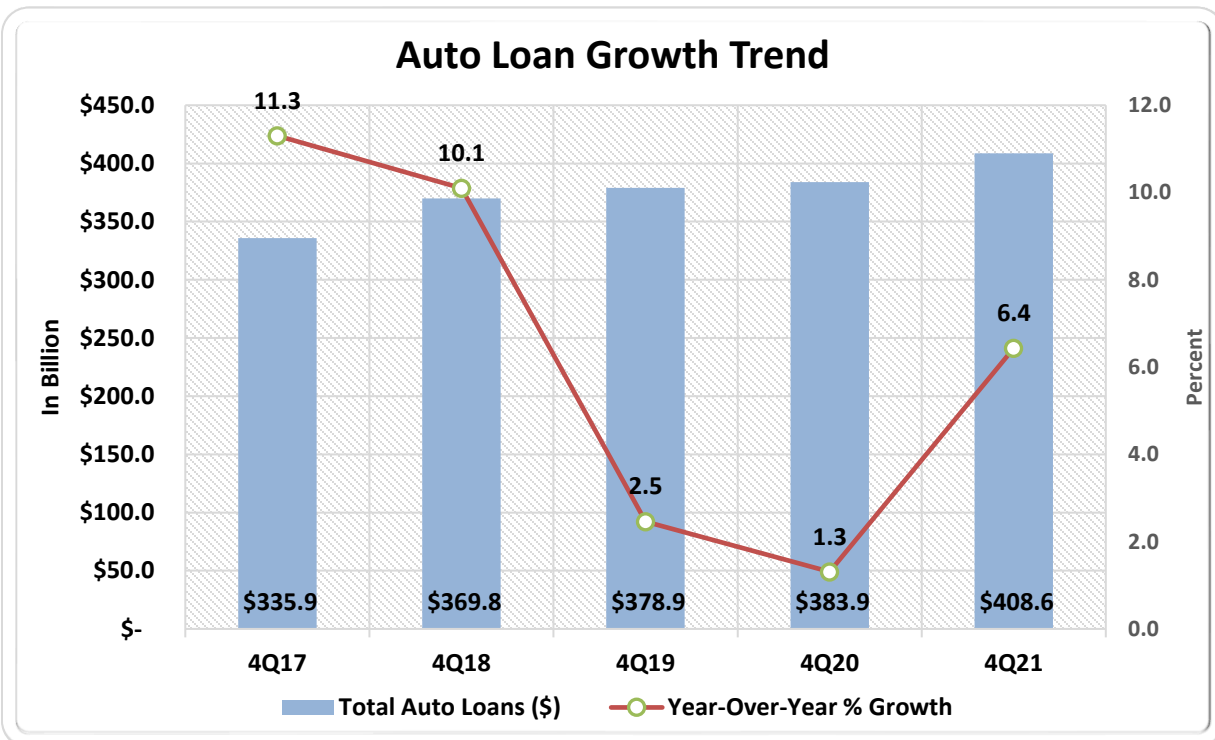
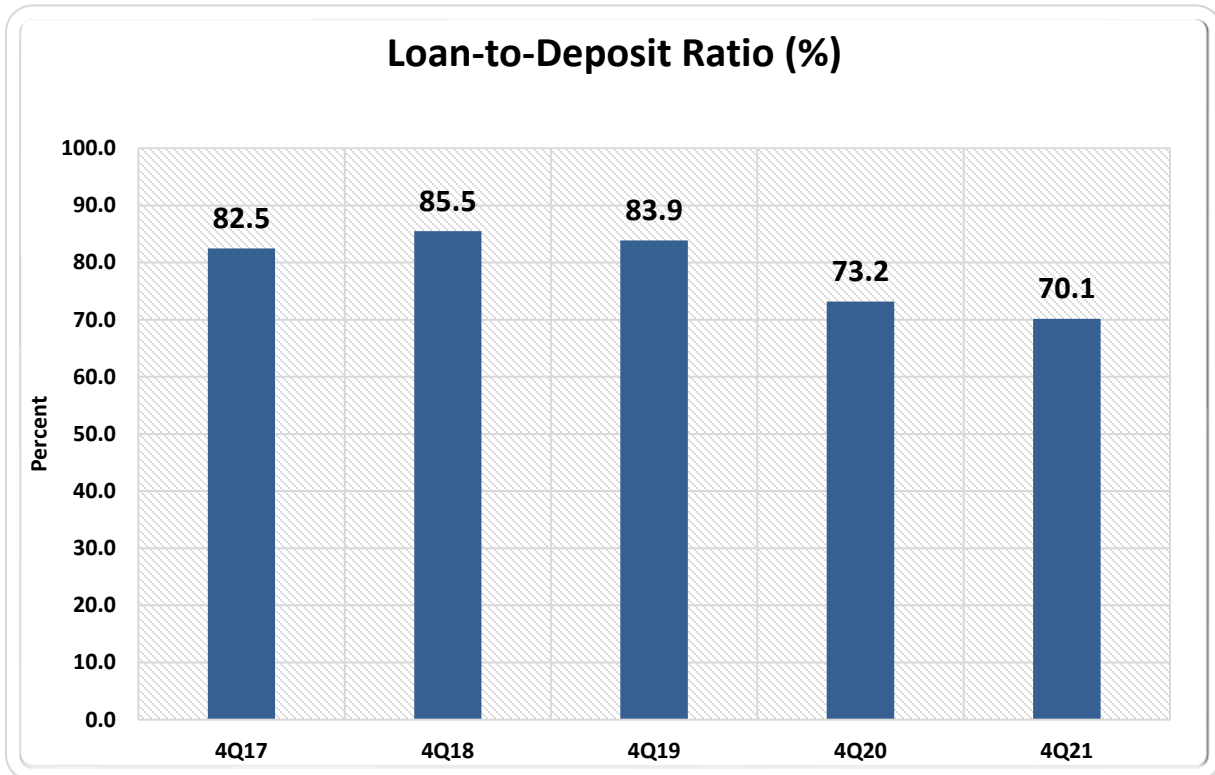
Loan Origination by Loan Types - (Year-To-Date)



Loans Granted - Total Loans vs. Real Estate Loans

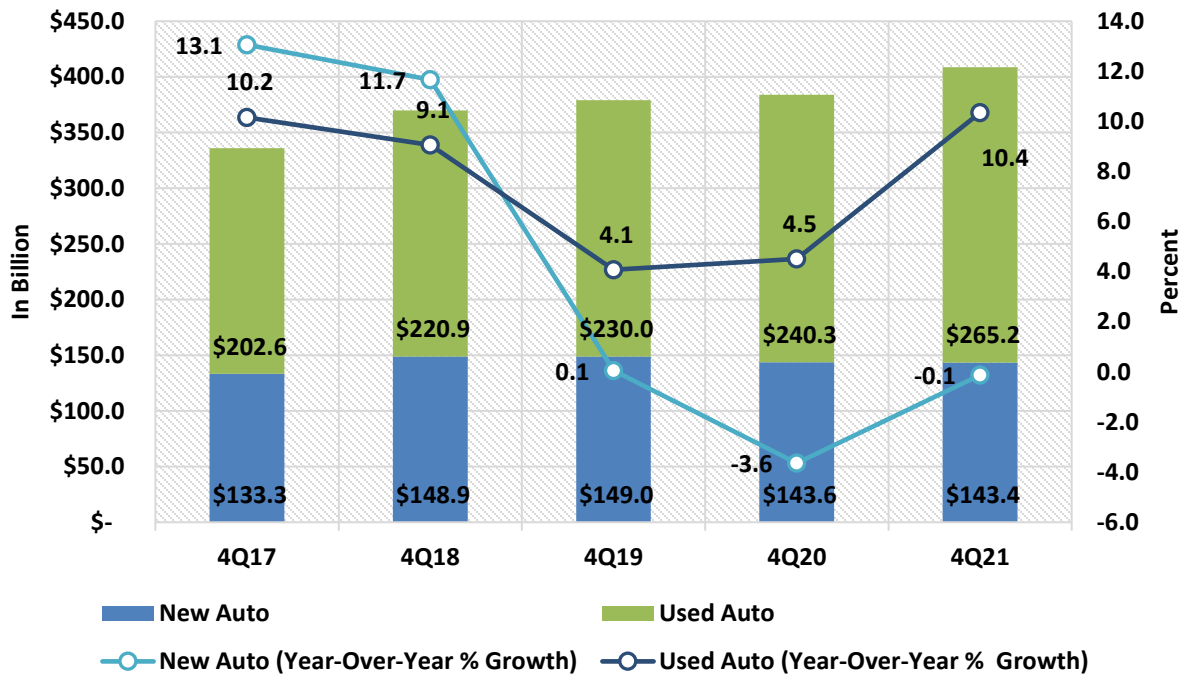


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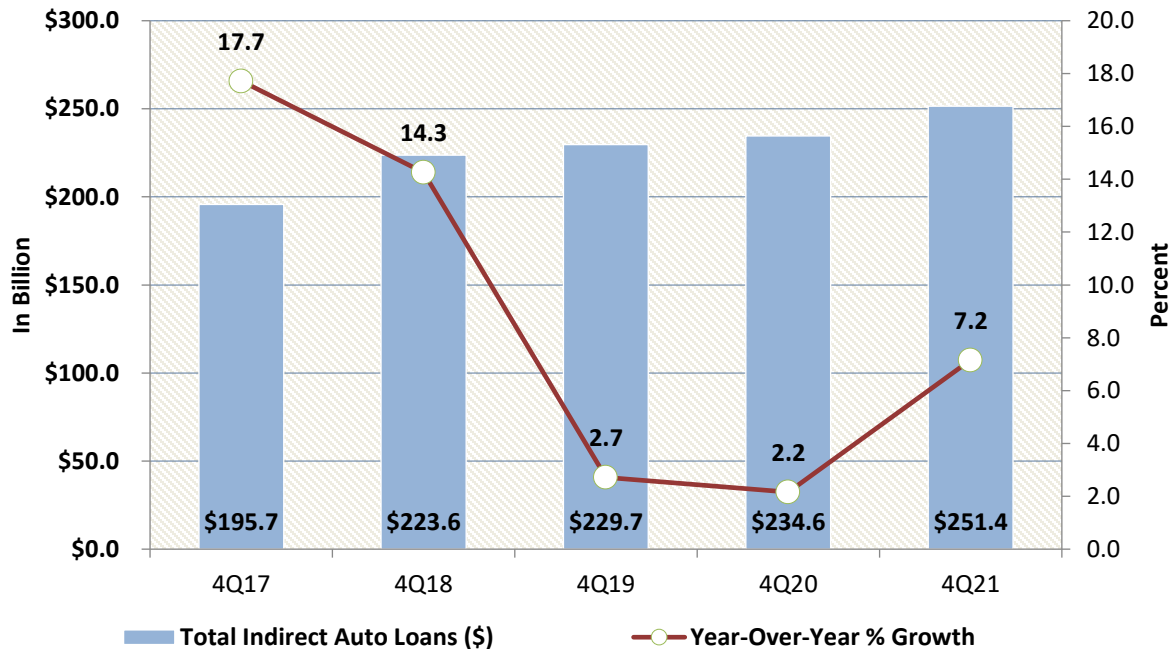


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

New Auto vs. Used Auto Loan Growth Trend

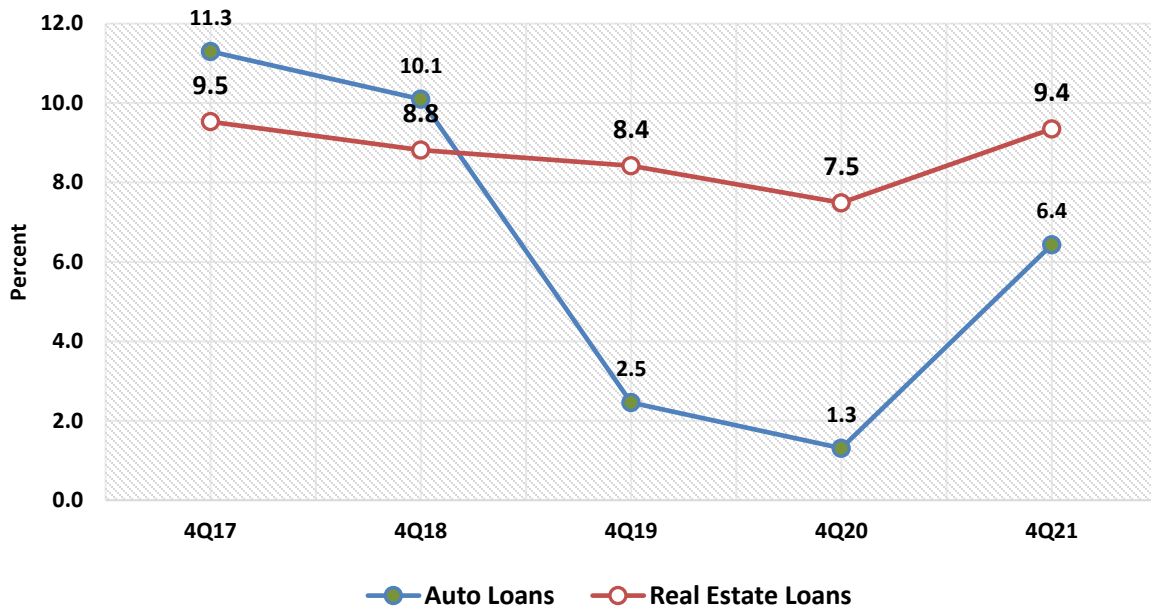


Indirect Auto Loan Growth Trend

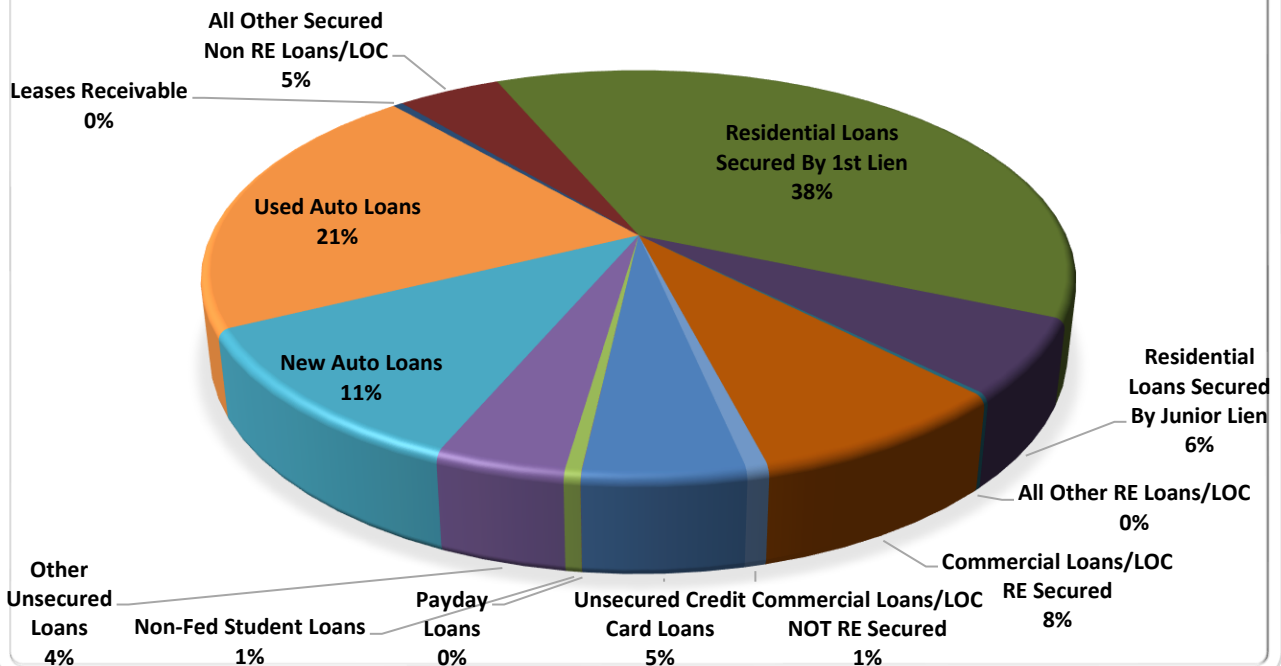


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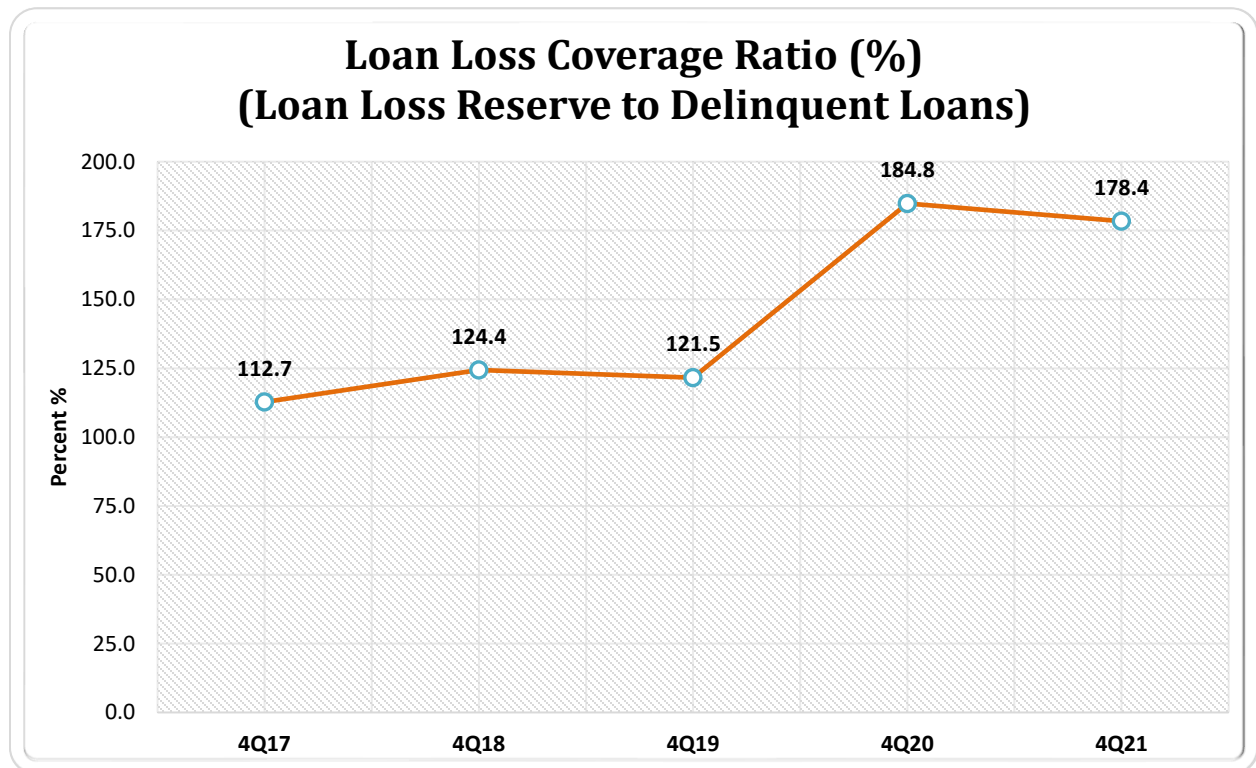
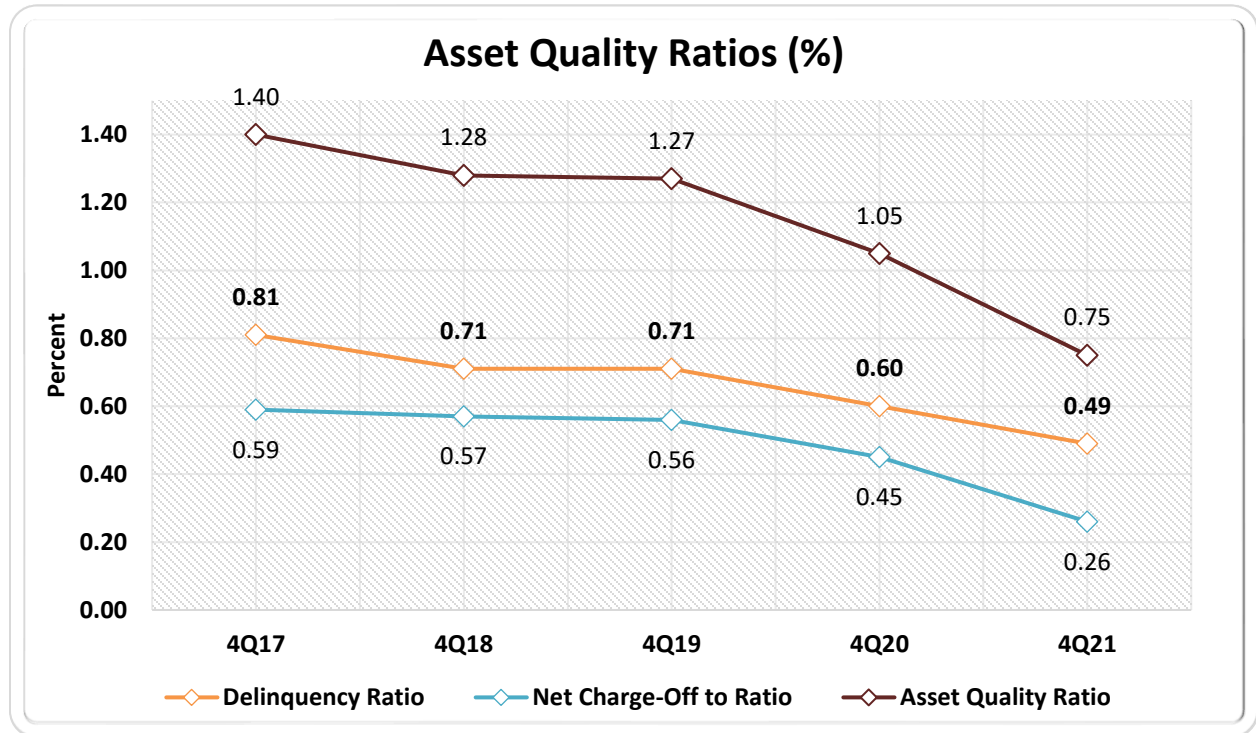
Auto vs Real Estate Loan: Year-Over-Year % Growth Trend



LOAN PORTFOLIO COMPOSITION AS OF DECEMBER 31, 2021



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

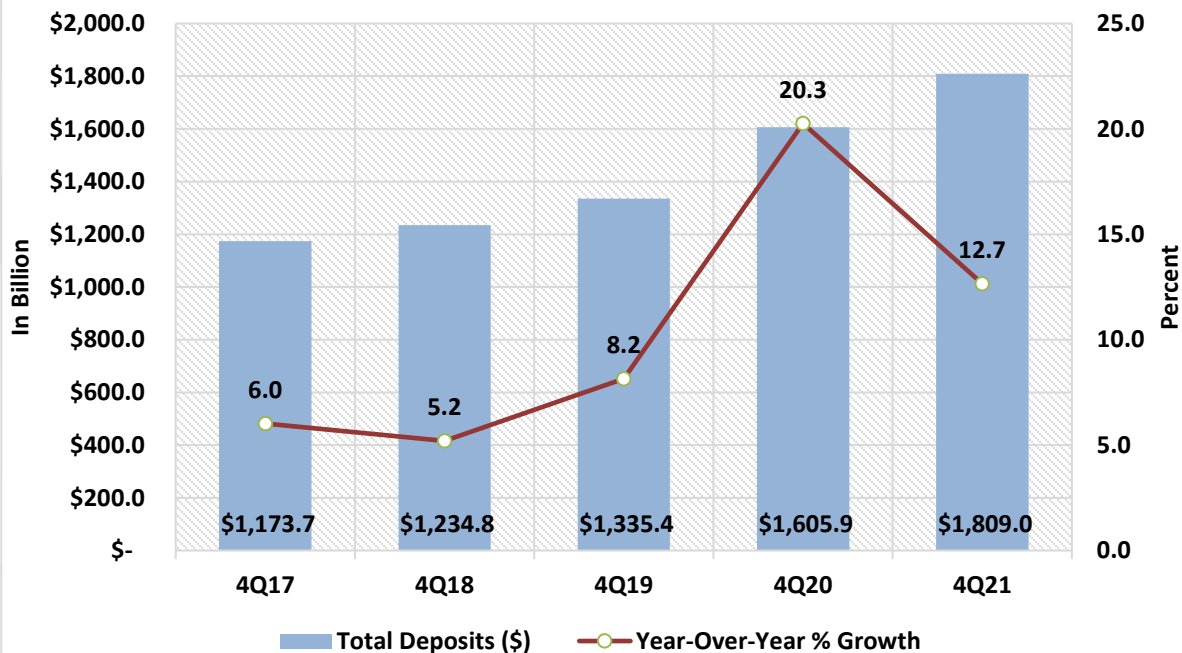


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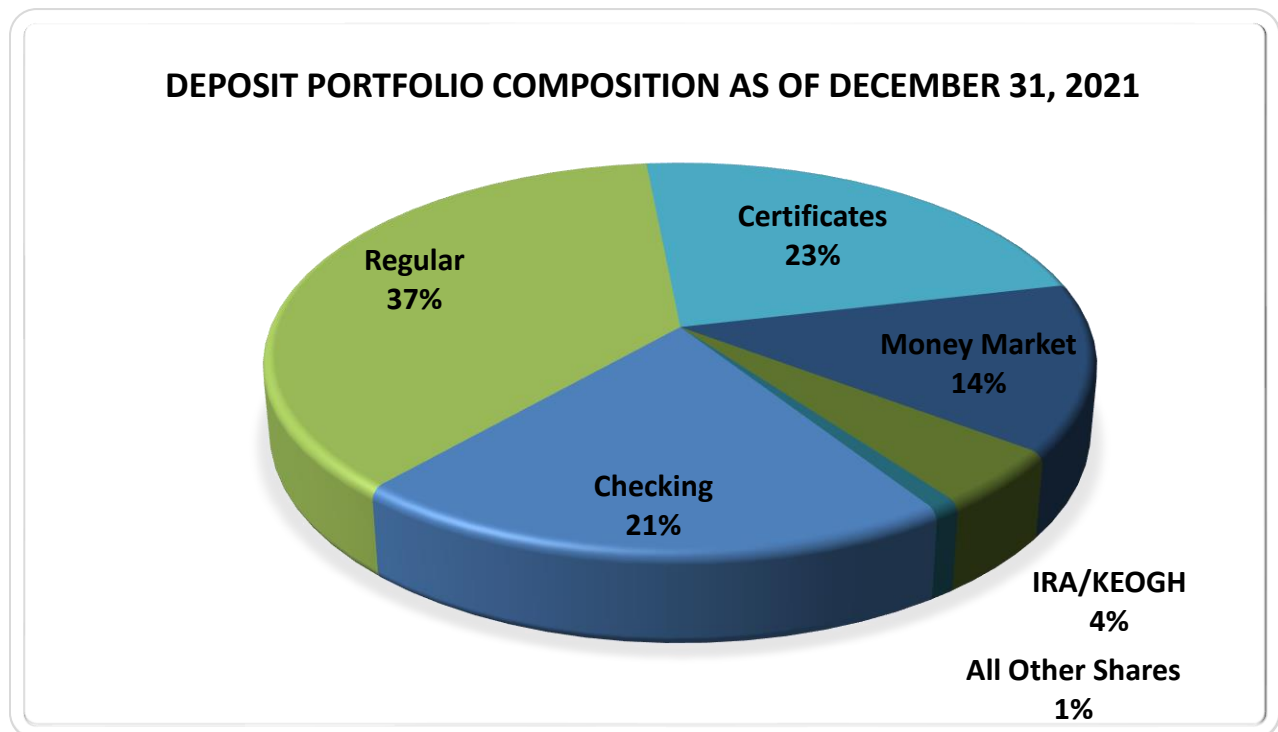
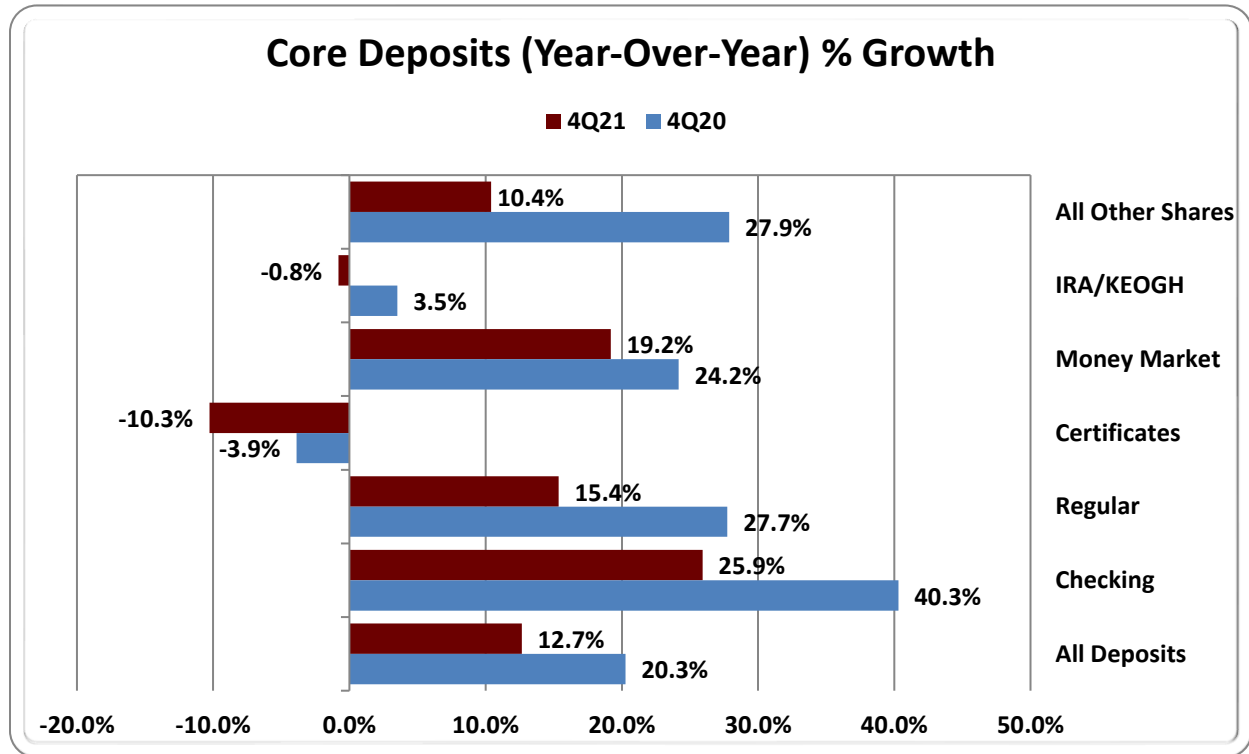
Provision for Loan Losses (In Billion)



Deposit Growth Trend

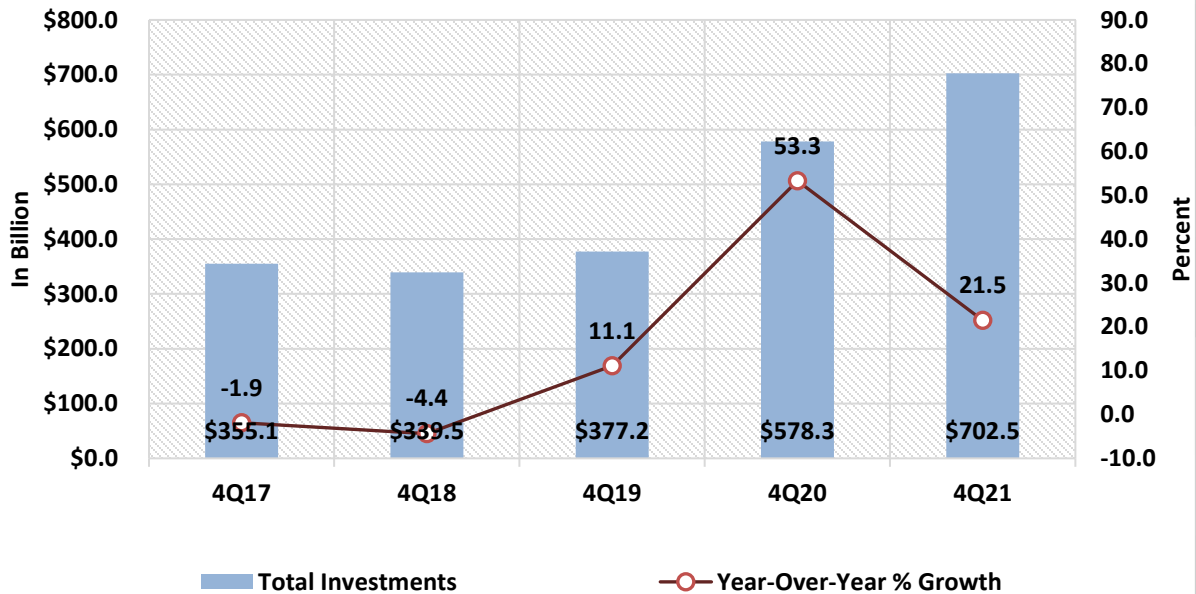


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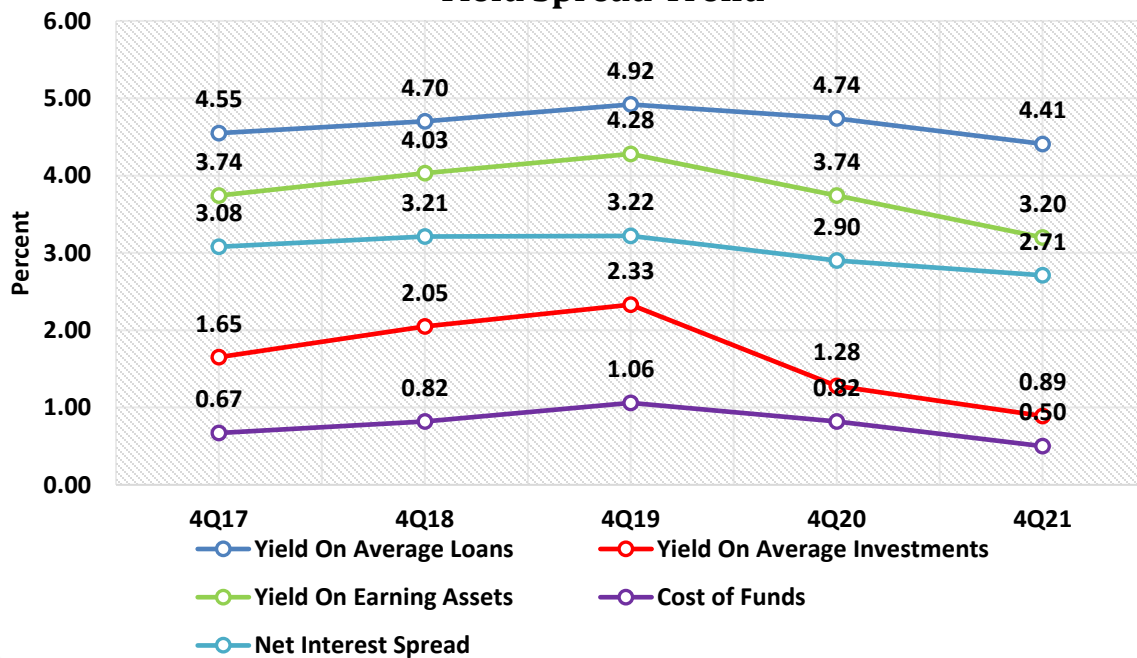


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

Total Investments - Growth Trend

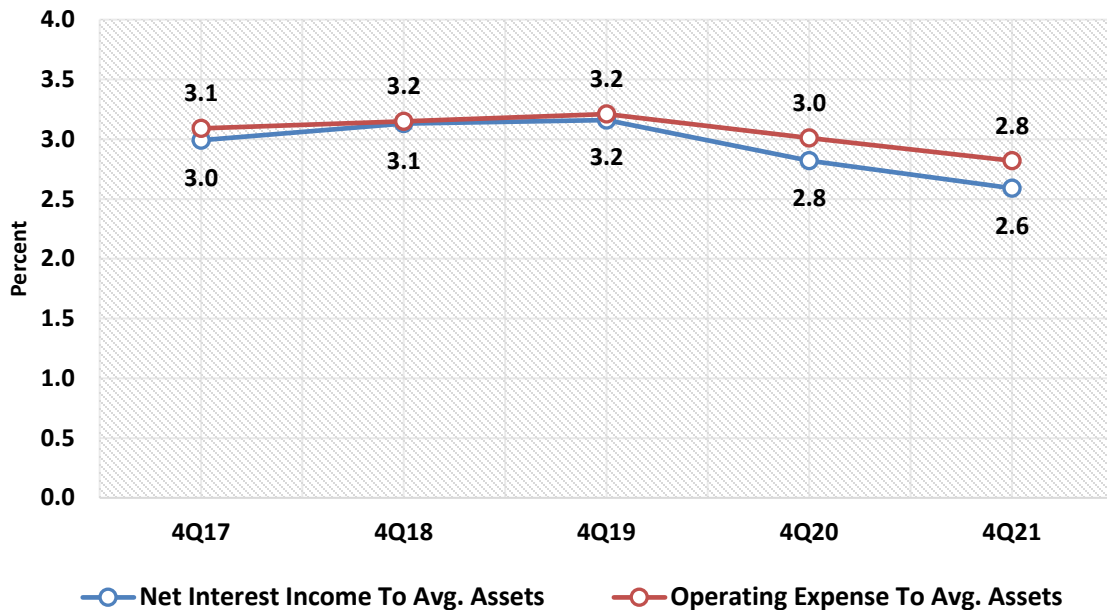


Yield Spread Trend

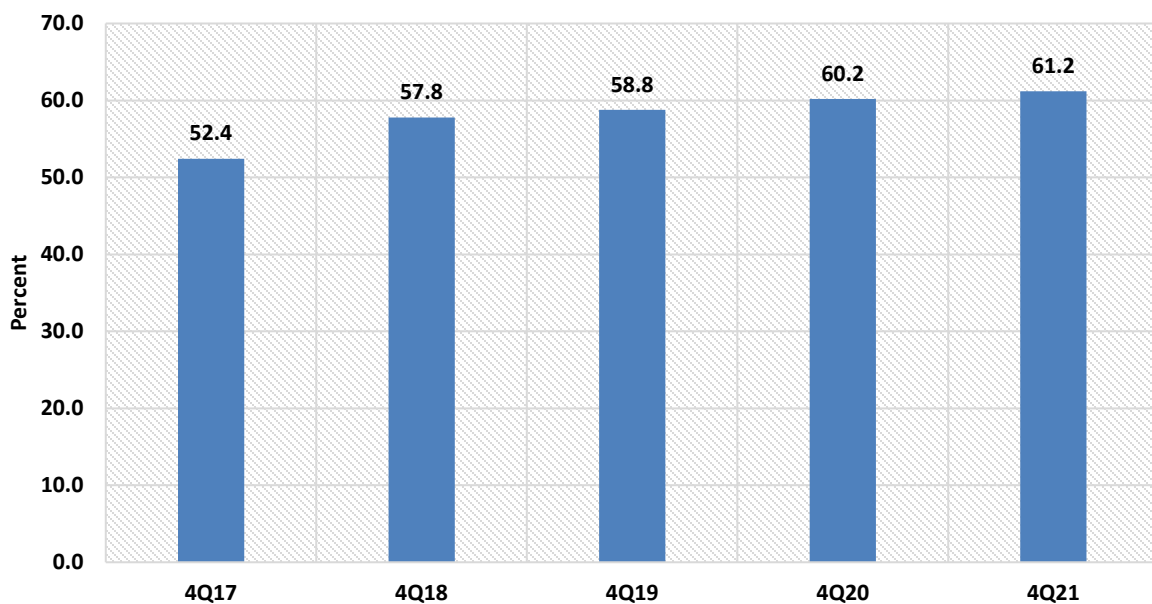


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Net Interest Margin vs Operating Expense Ratio

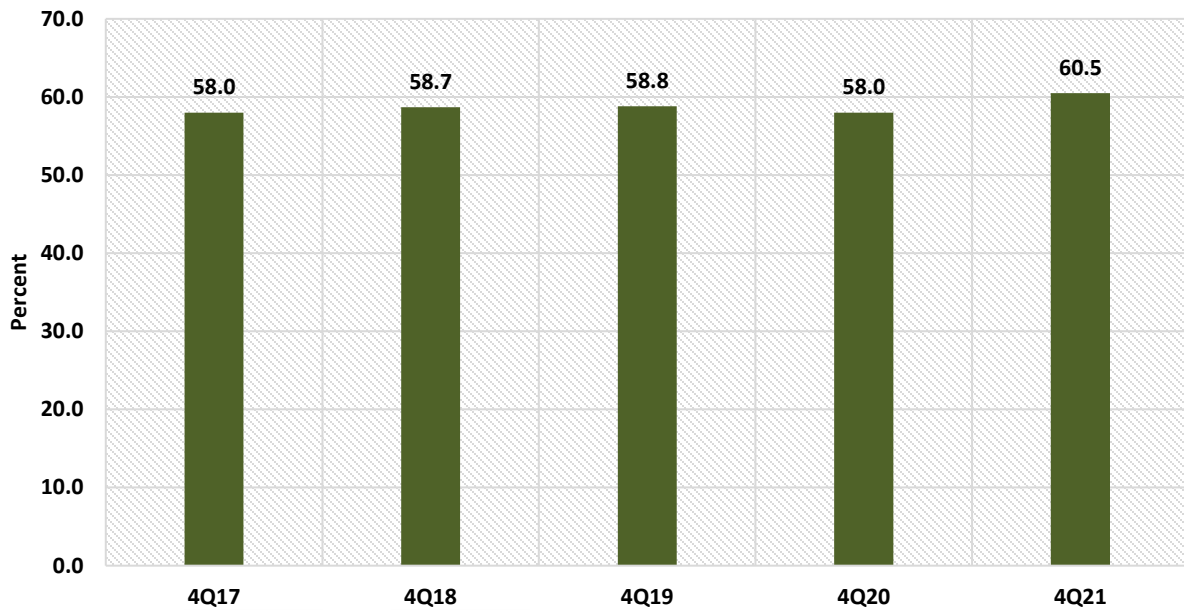


Checking Account Penetration Rate (%)

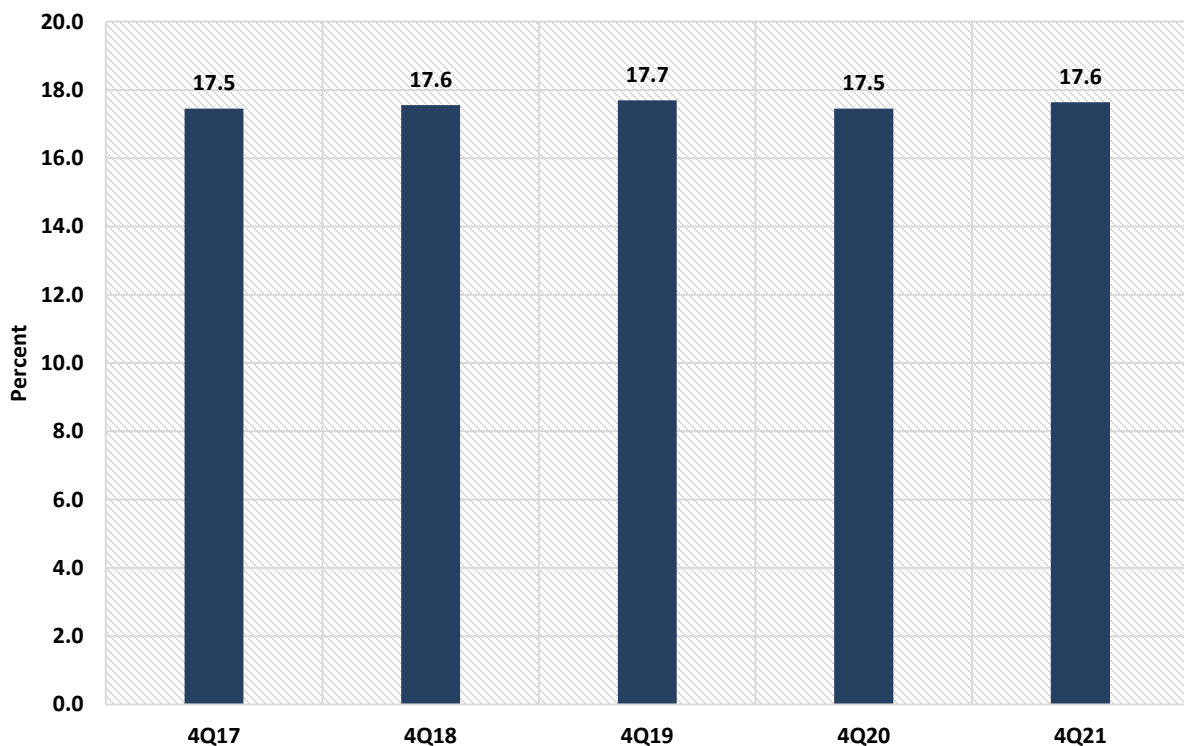


Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

Loan Penetration Rate (%)

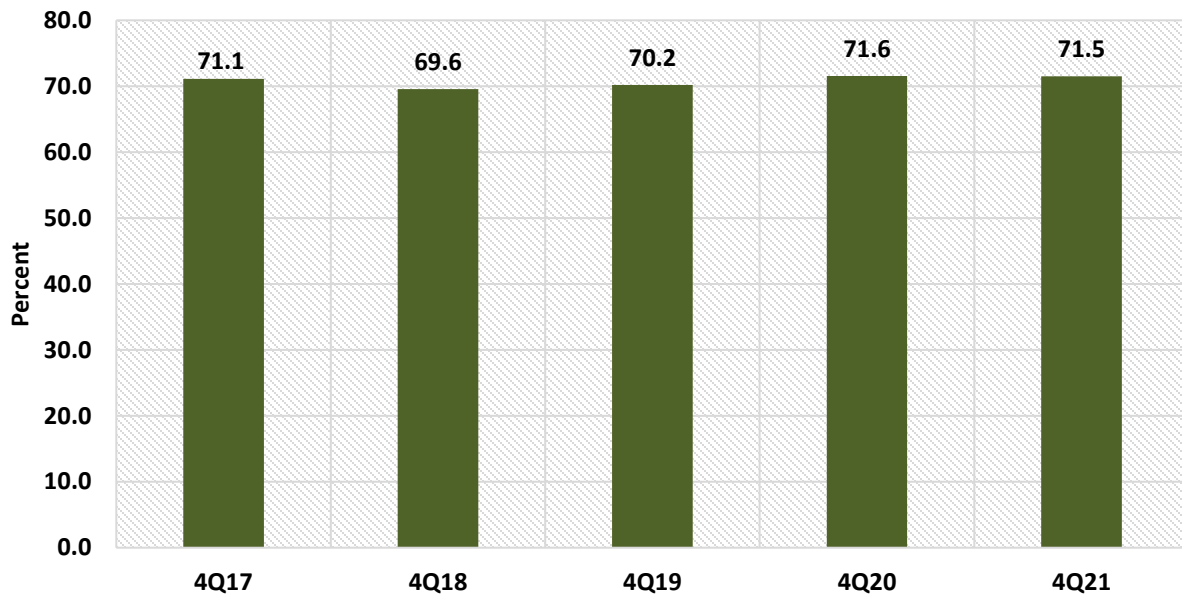


Credit Card Loan Penetration Rate (%)



Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021

Efficiency Ratio % Trend (the cost incurred by a CU to generate one dollar of revenue)



of Credit Union Branch Offices

