

# CREDIT UNION INDUSTRY STATISTICS AND KEY PERFORMANCE INDICATORS (KPIs)

**4TH QUARTER 2021**

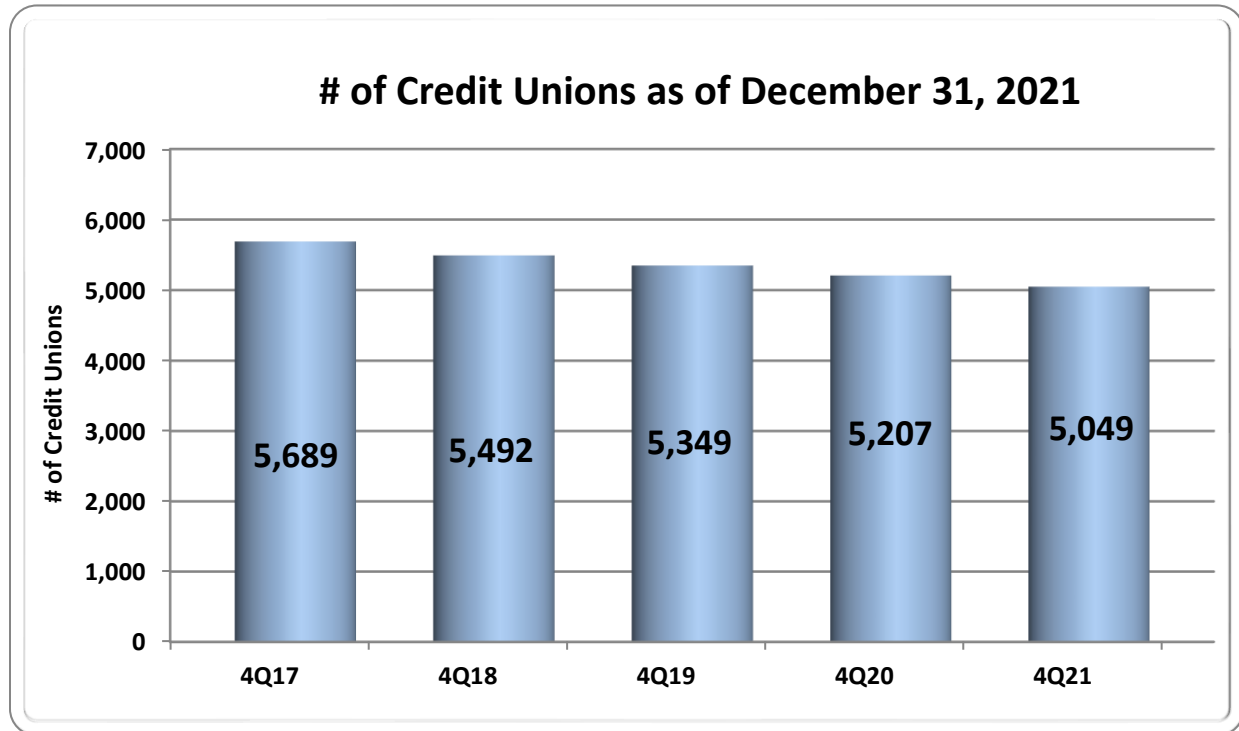
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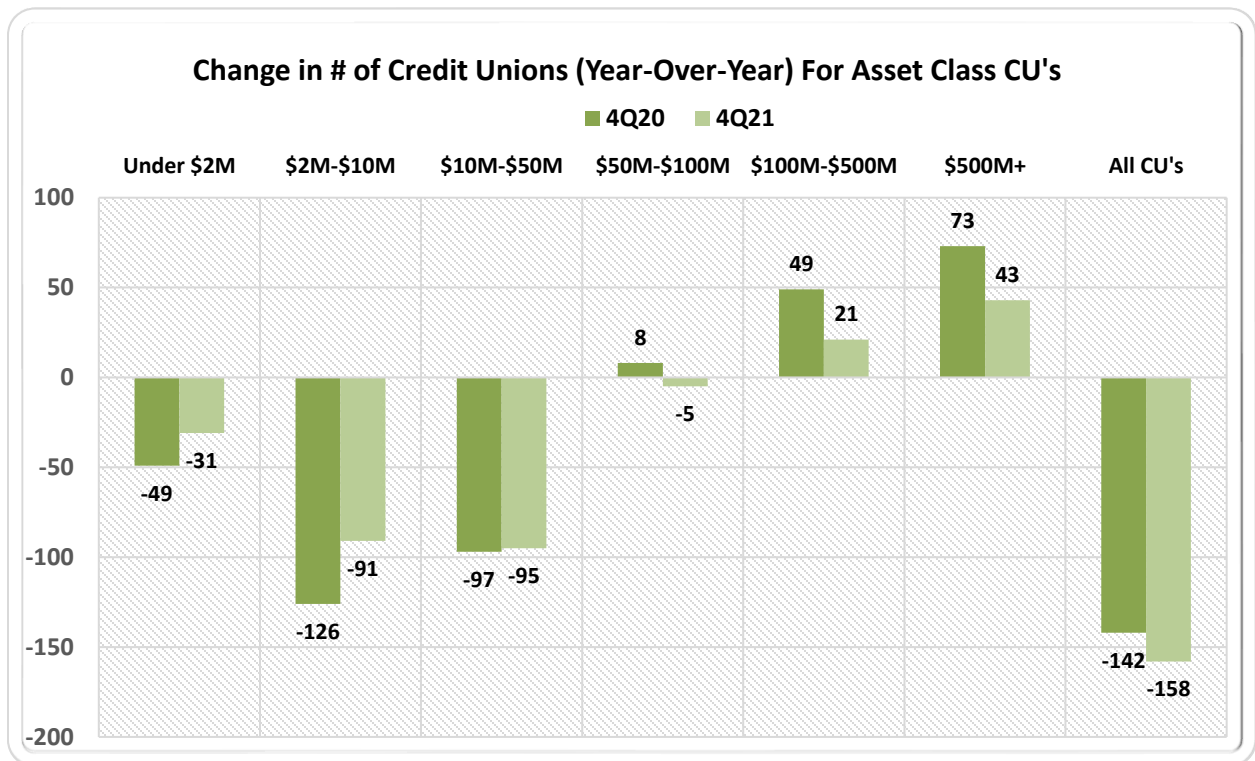
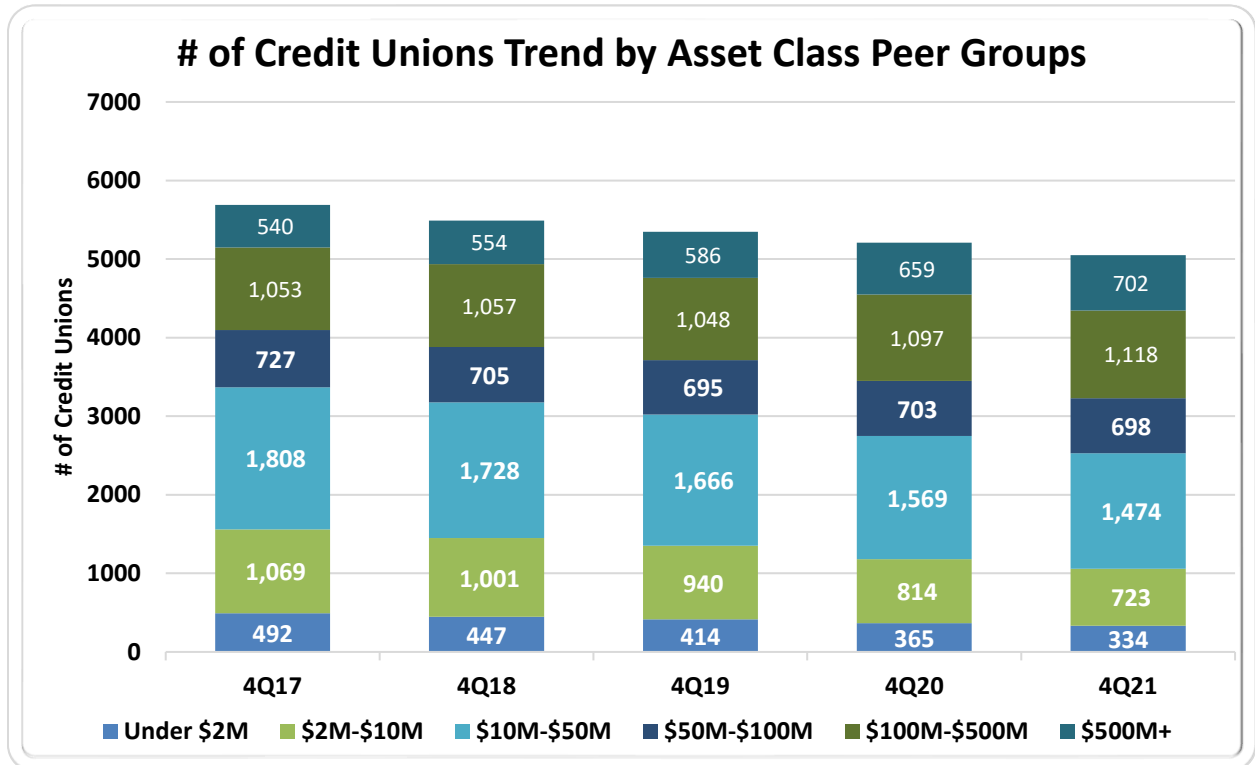
600 E Sumac Avenue, Provo, UT 84604

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



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

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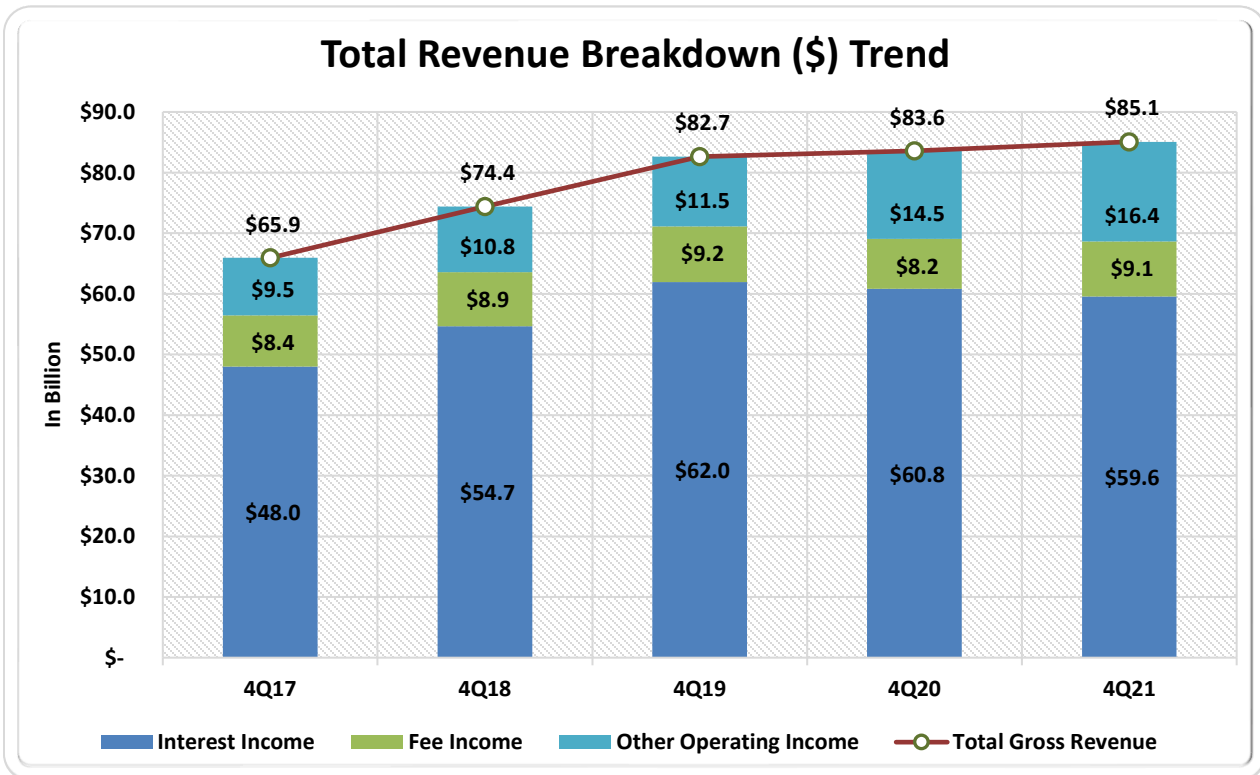
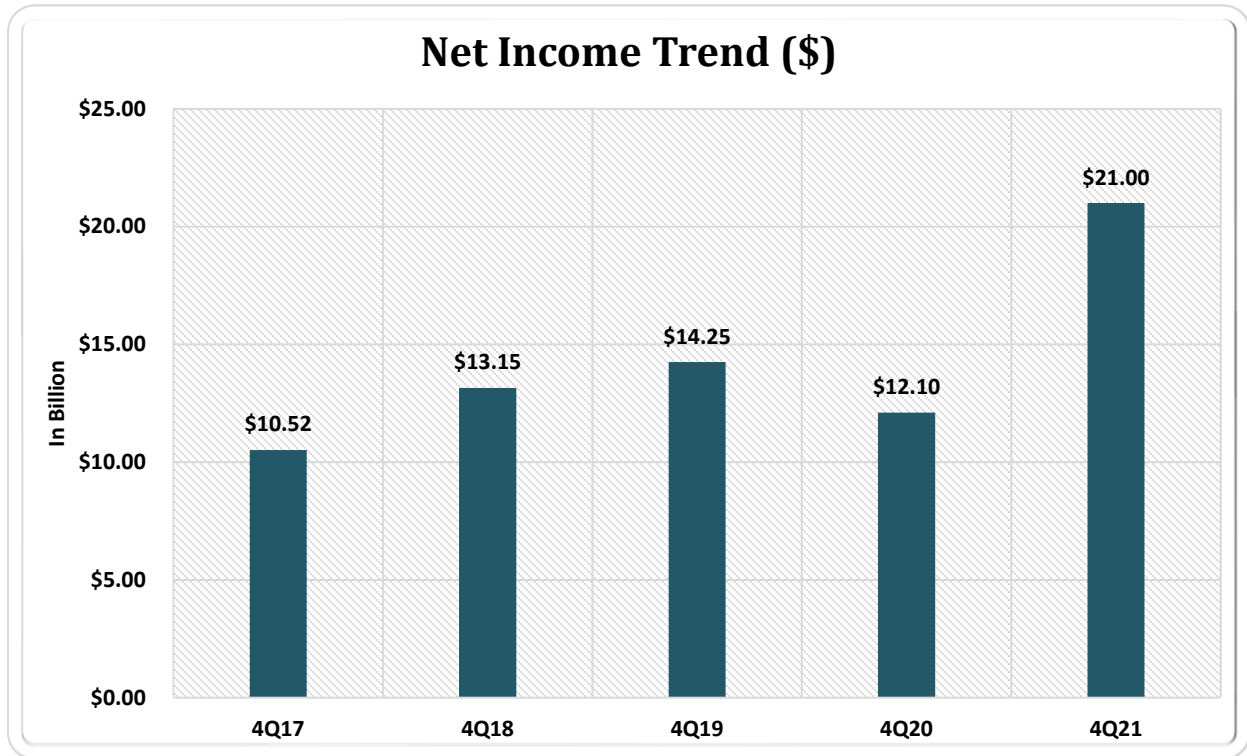


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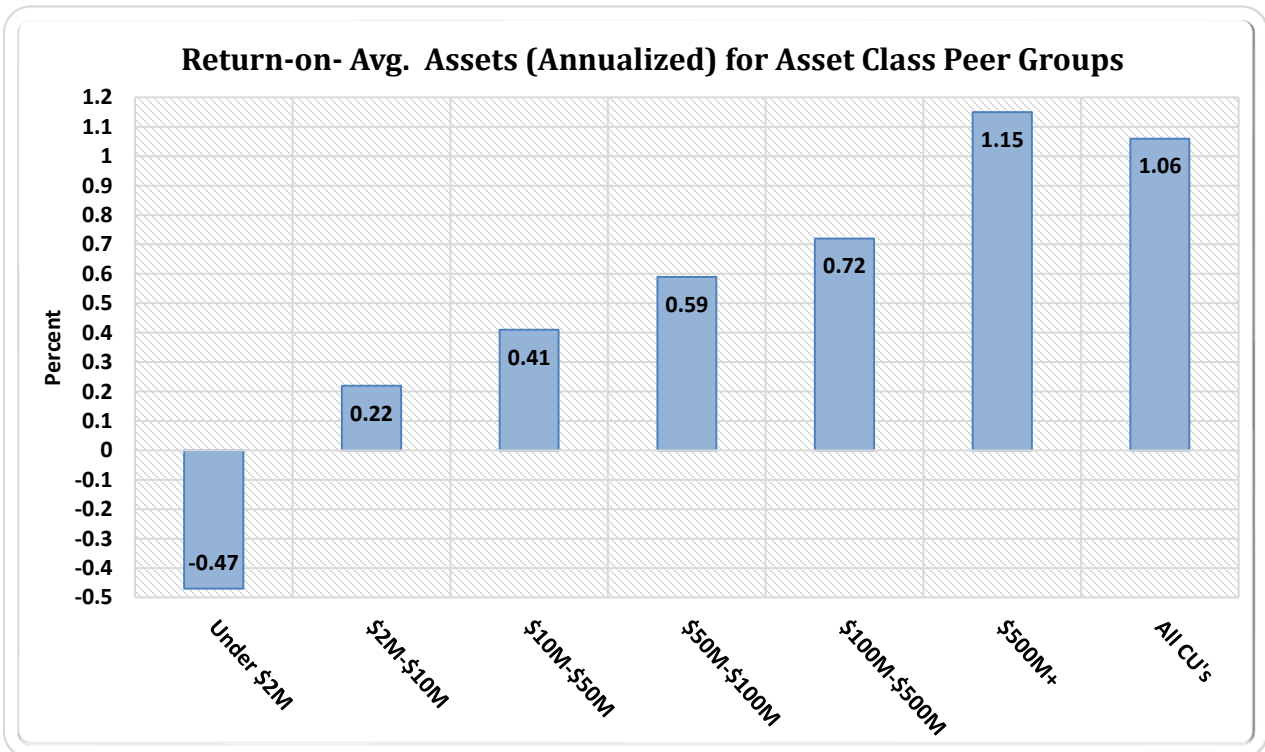
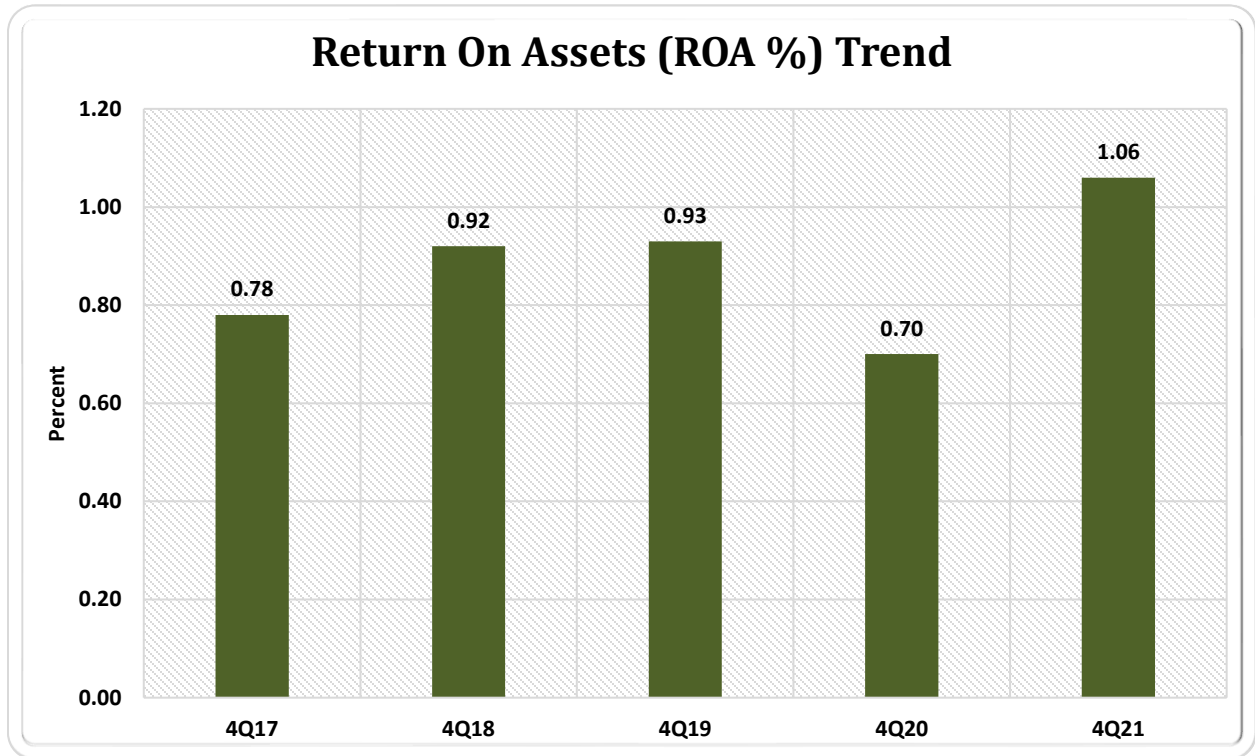
Asset-Based Peer Group Statistics As of December 31, 2021							
Peer Group	Asset Size	# of CU's	% of Total CU's	Total Assets (\$)	% of Total Assets	# of Members	% of Total Members
1	Under \$2M	334	6.6%	\$ 303,810,000	0.0%	95,763	0.1%
2	\$2M -- < \$5M	316	6.3%	\$ 1,088,380,000	0.1%	200,534	0.2%
3	\$5M -- < \$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%
<b>TOTAL</b>		<b>5,049</b>	<b>100.0%</b>	<b>\$ 2,083,382,020,000</b>	<b>100.0%</b>	<b>130,952,970</b>	<b>100.0%</b>

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)
<b>Net Interest Margin</b>	<b>2.82</b>	<b>2.59</b>	<b>-0.23 bps</b>
<b>+ Fees &amp; Other Income</b>	<b>1.32</b>	<b>1.29</b>	<b>-0.03 bps</b>
<b>- Operating Expenses</b>	<b>3.01</b>	<b>2.82</b>	<b>-0.19 bps</b>
<b>- Provision for Loan Losses</b>	<b>0.49</b>	<b>0.06</b>	<b>-0.43 bps</b>
<b>+ Non-Operating Income</b>	<b>0.05</b>	<b>0.06</b>	<b>0.01 bps</b>
<b>= ROA</b>	<b>0.69</b>	<b>1.06</b>	<b>0.37 bps</b>

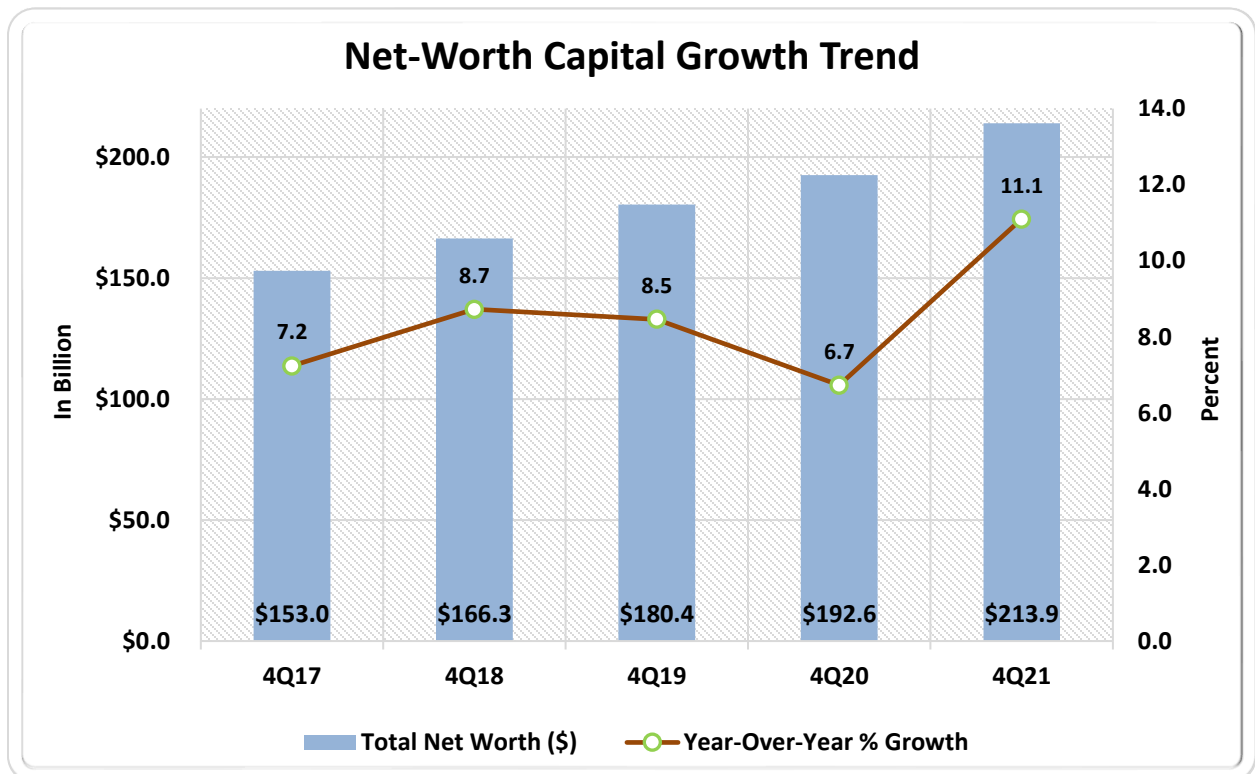
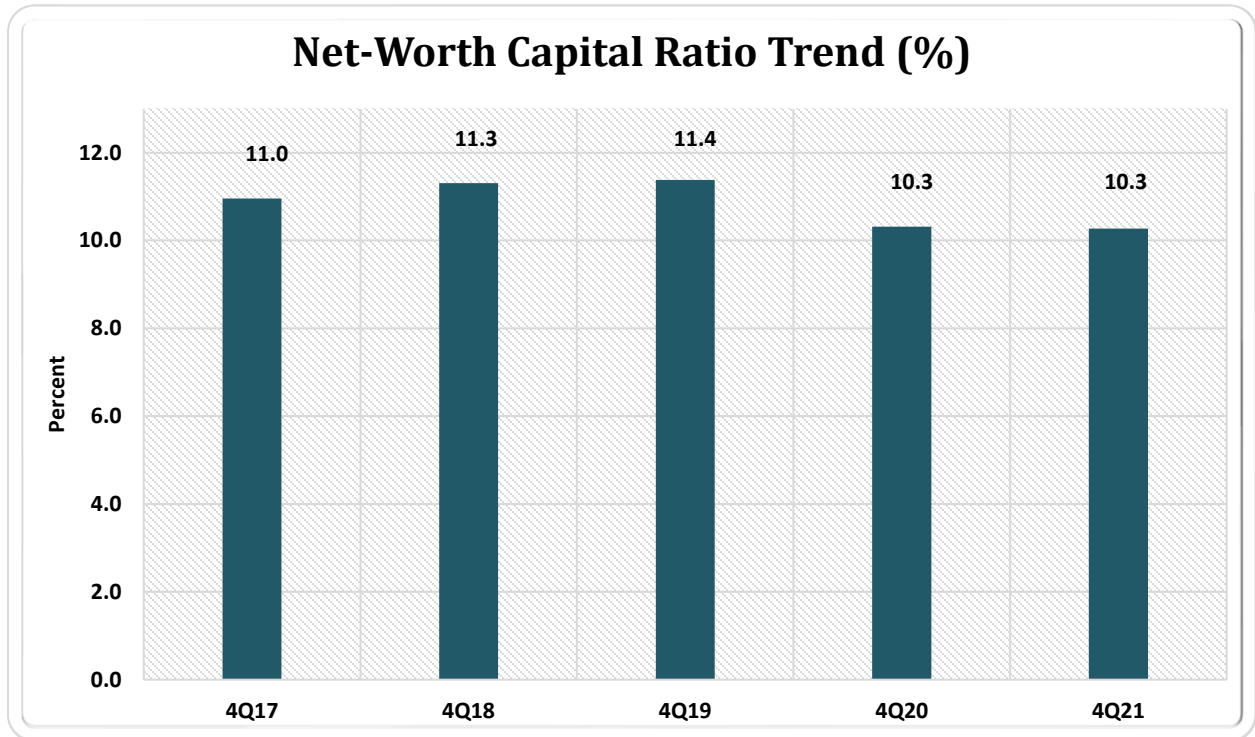
## Credit Union Industry Overview and Key Performance Indicator (KPI) Trends as of December 31, 2021



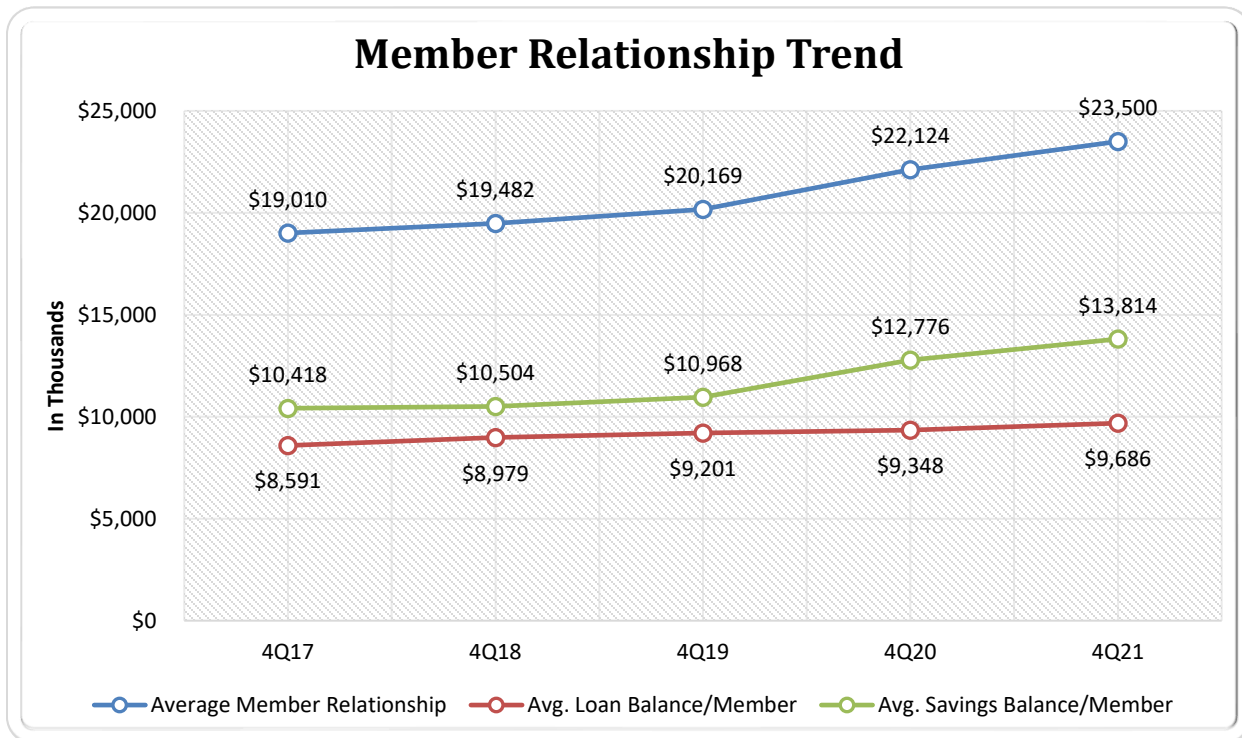
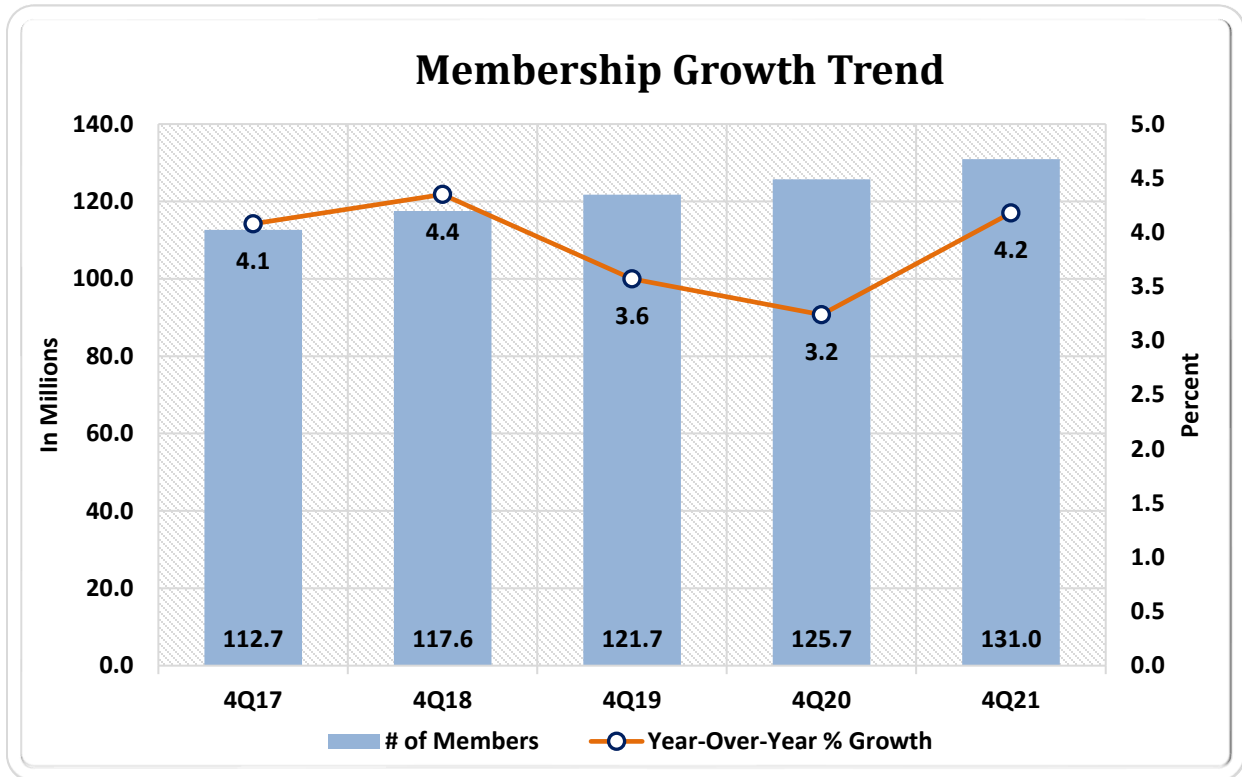
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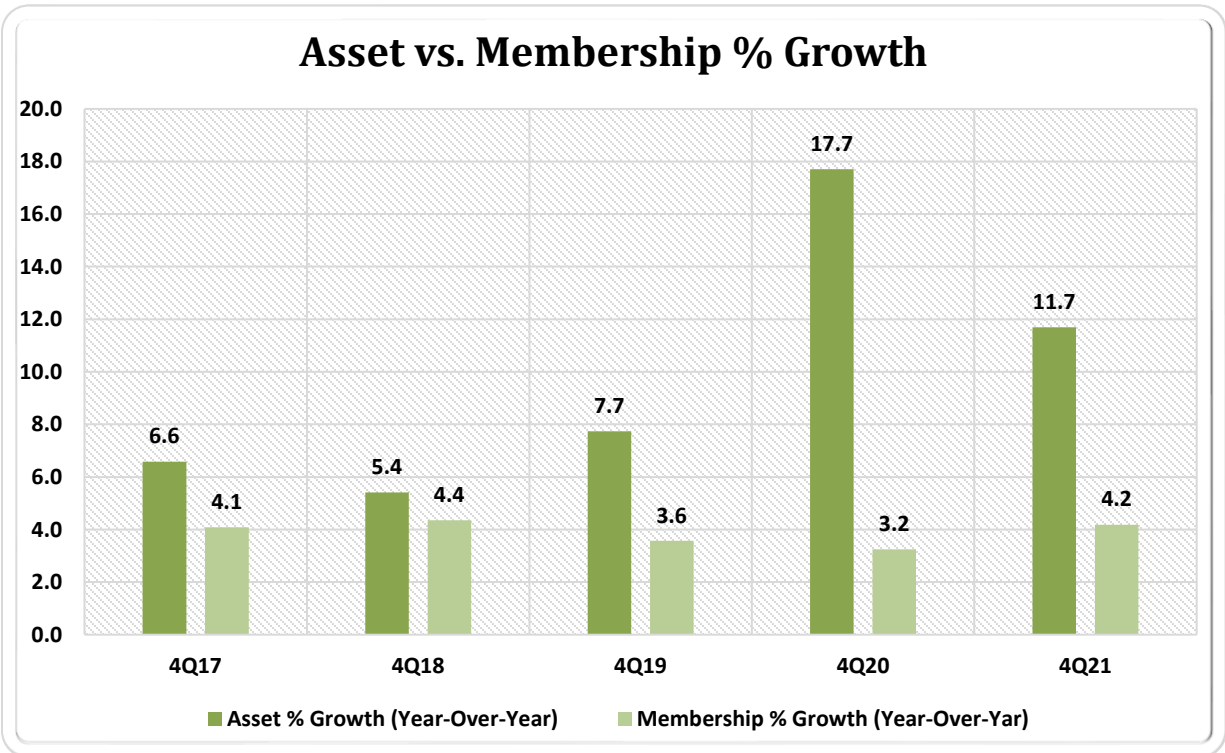
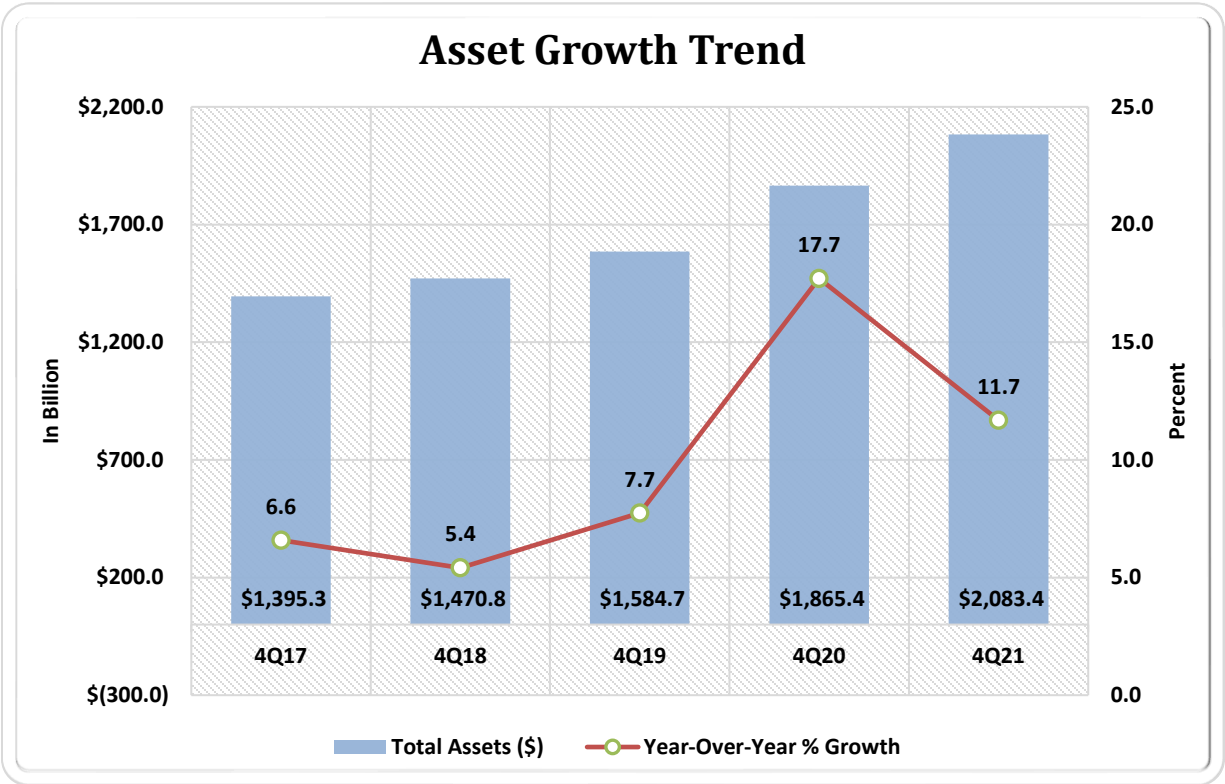


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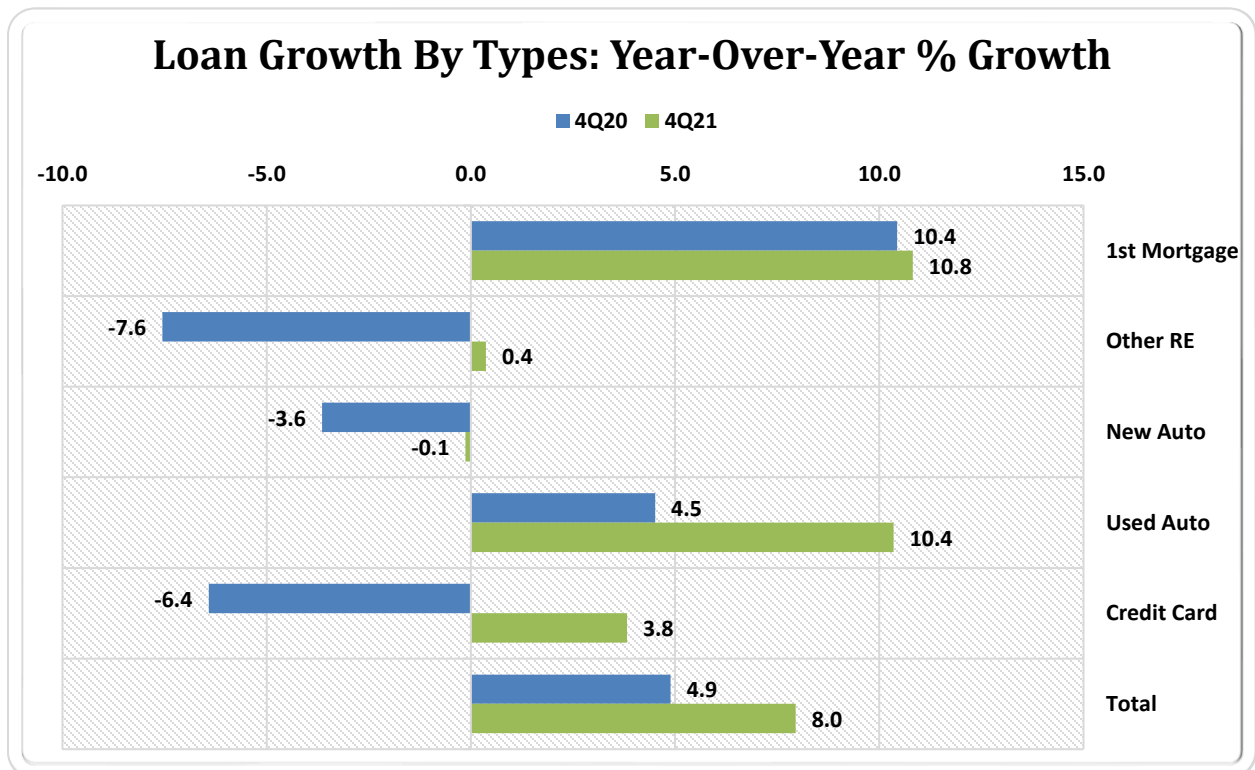
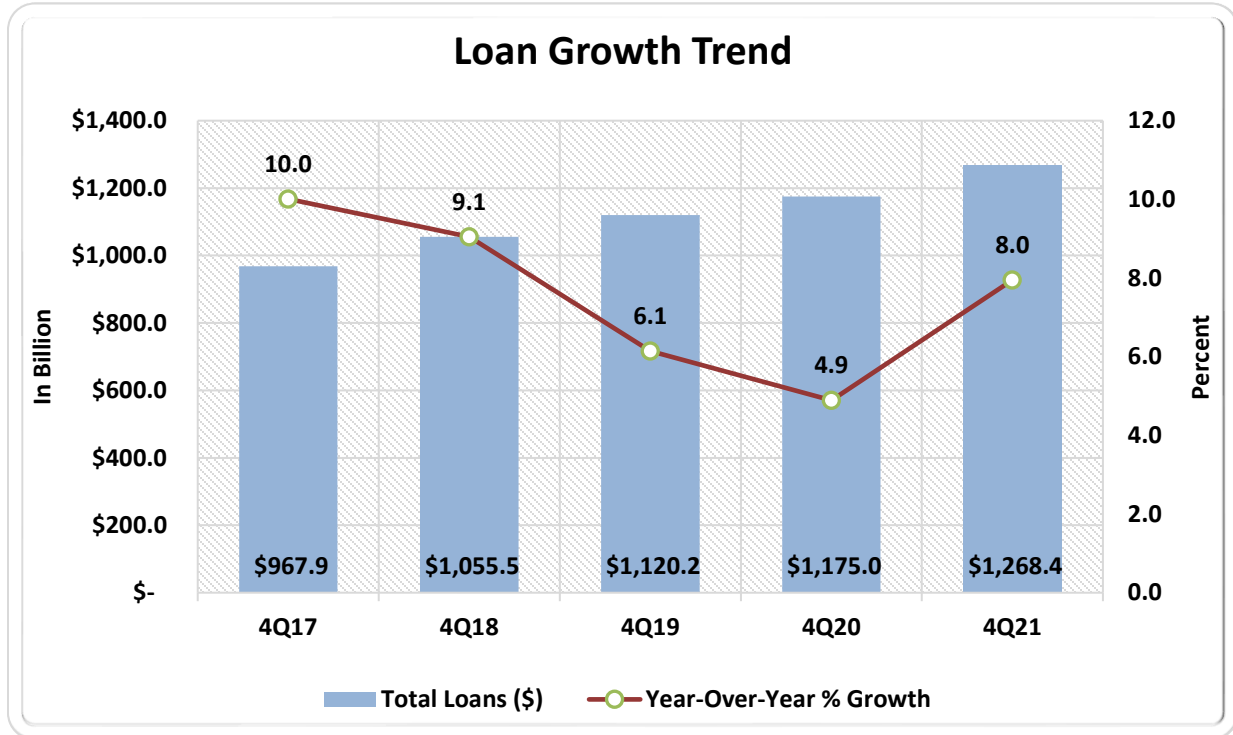




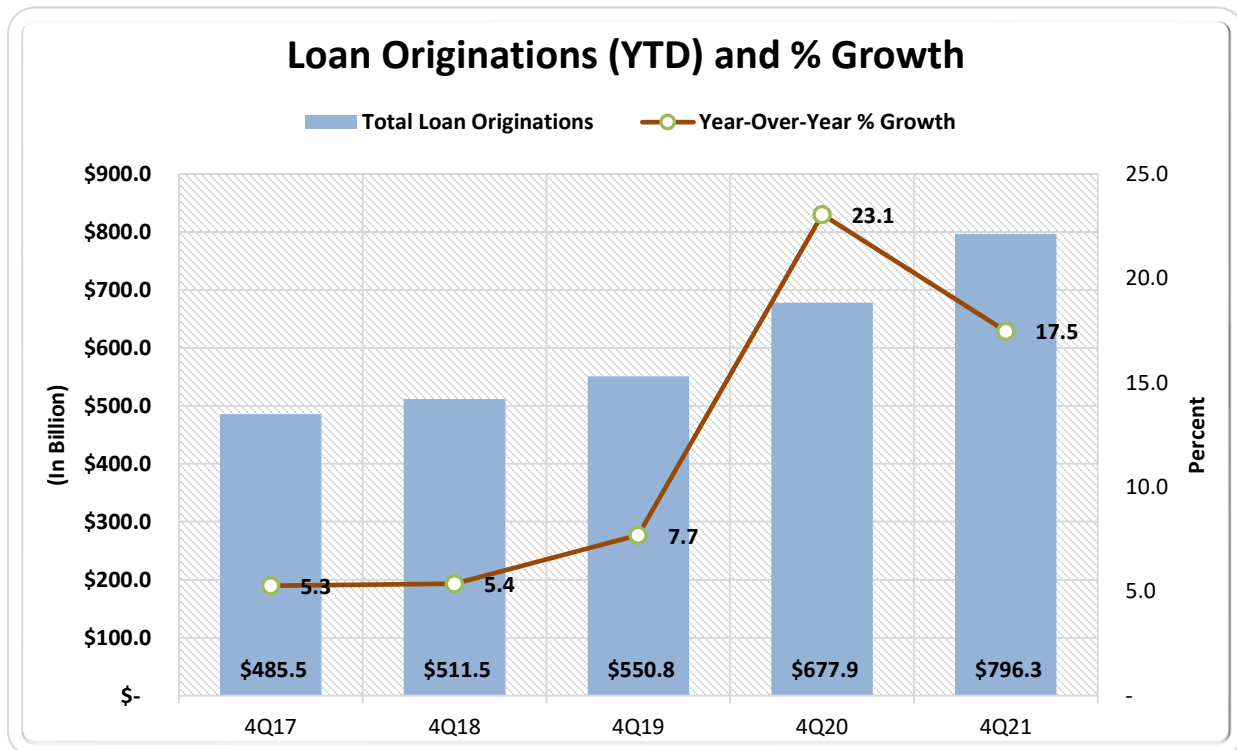
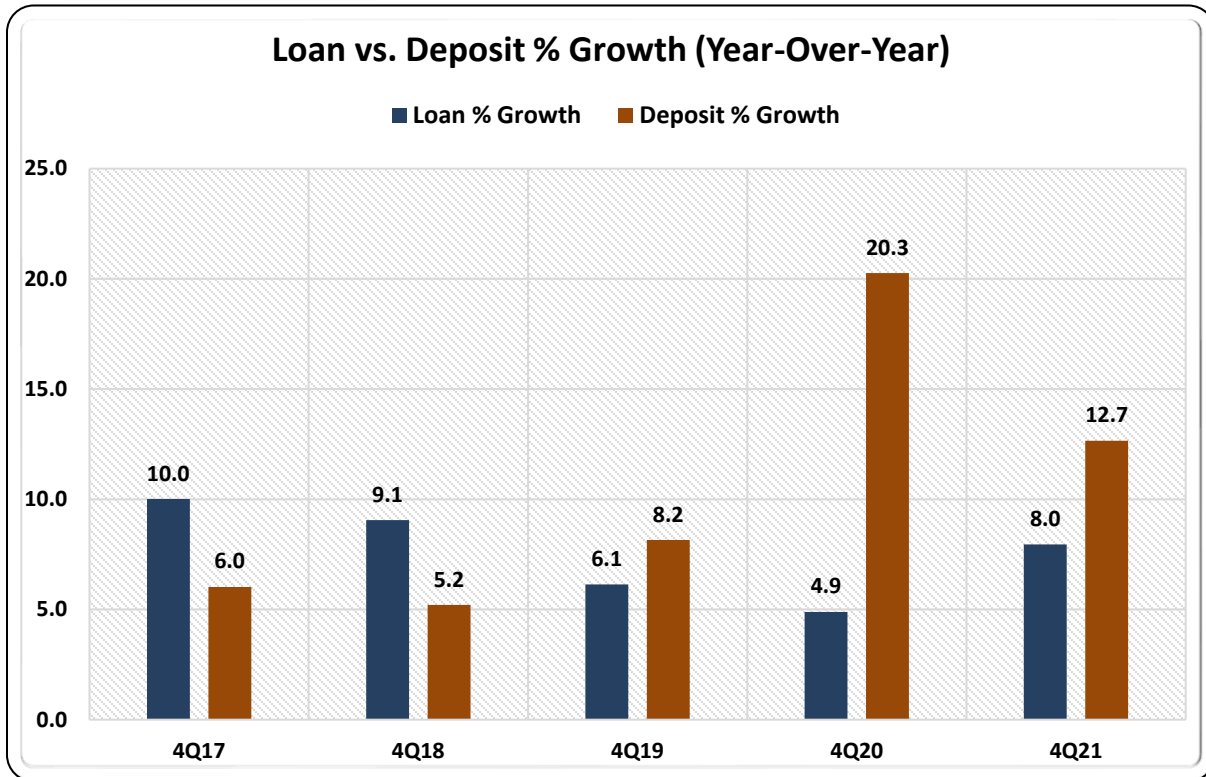
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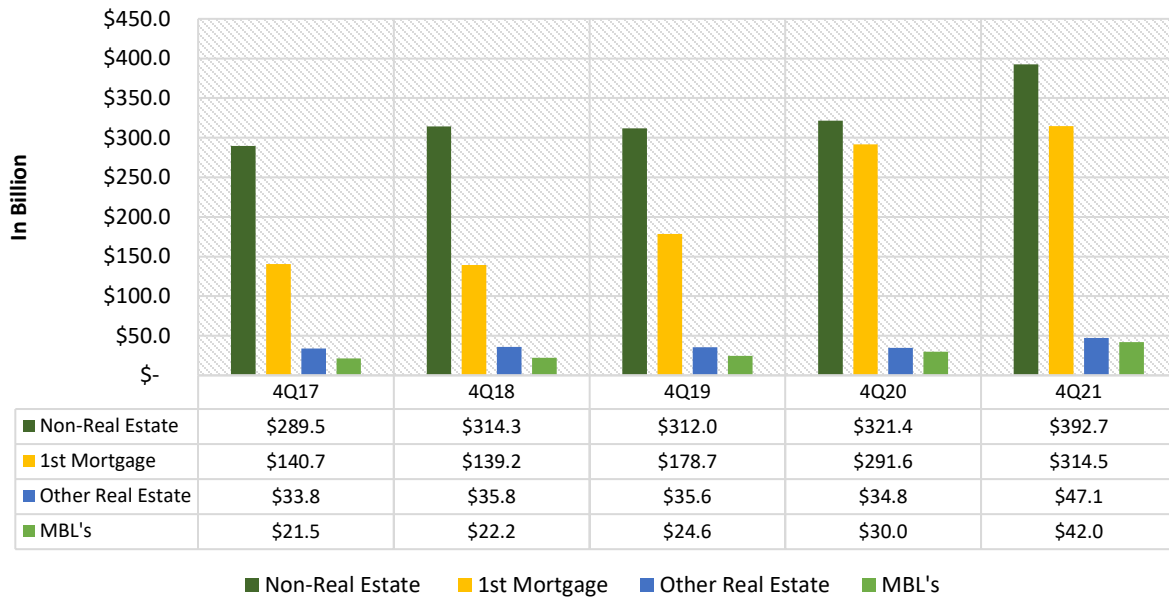


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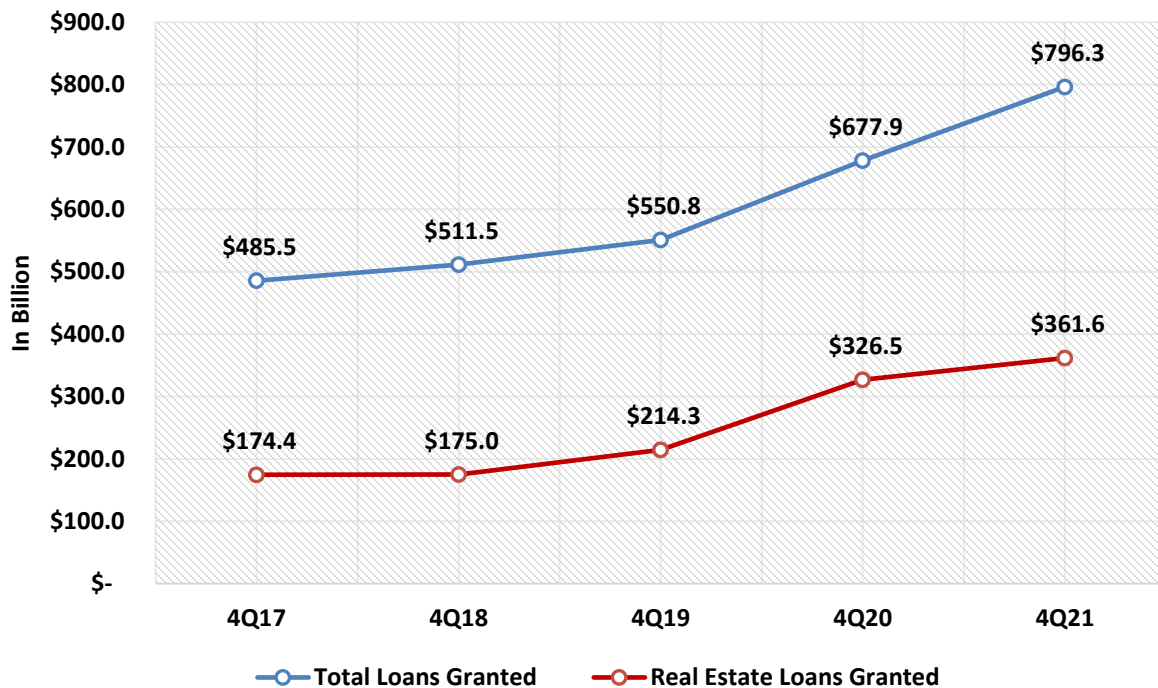


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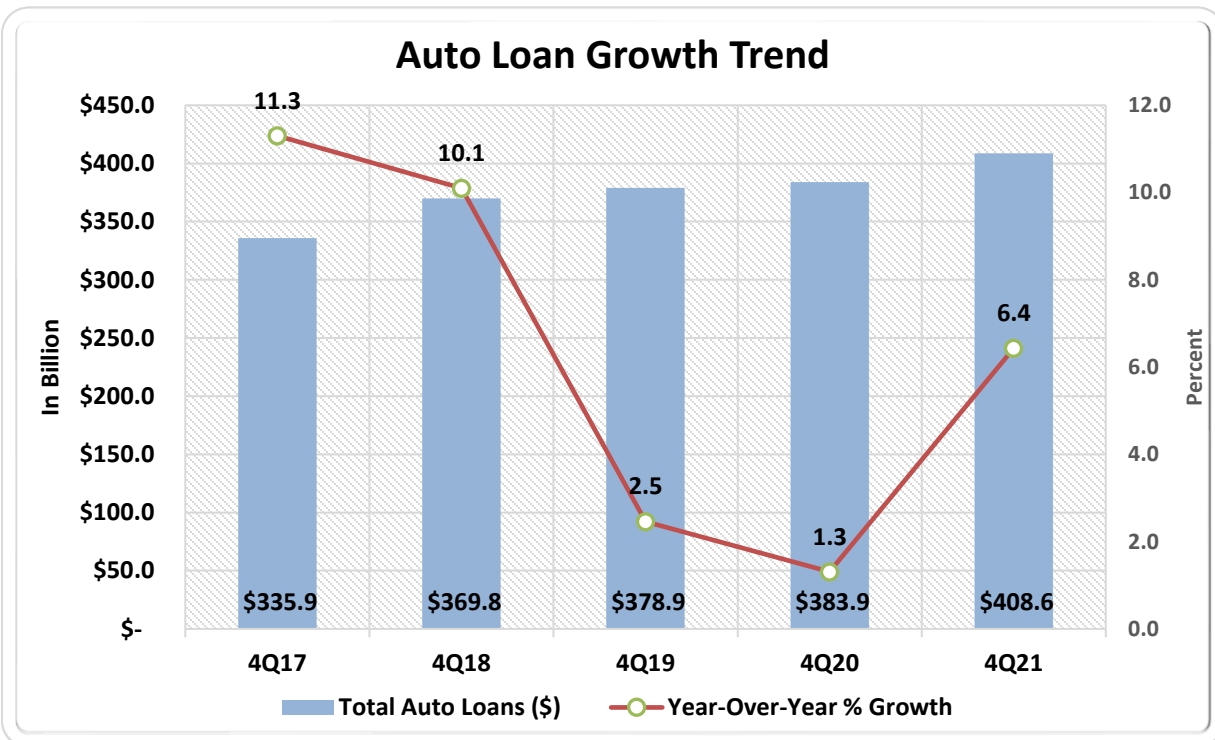
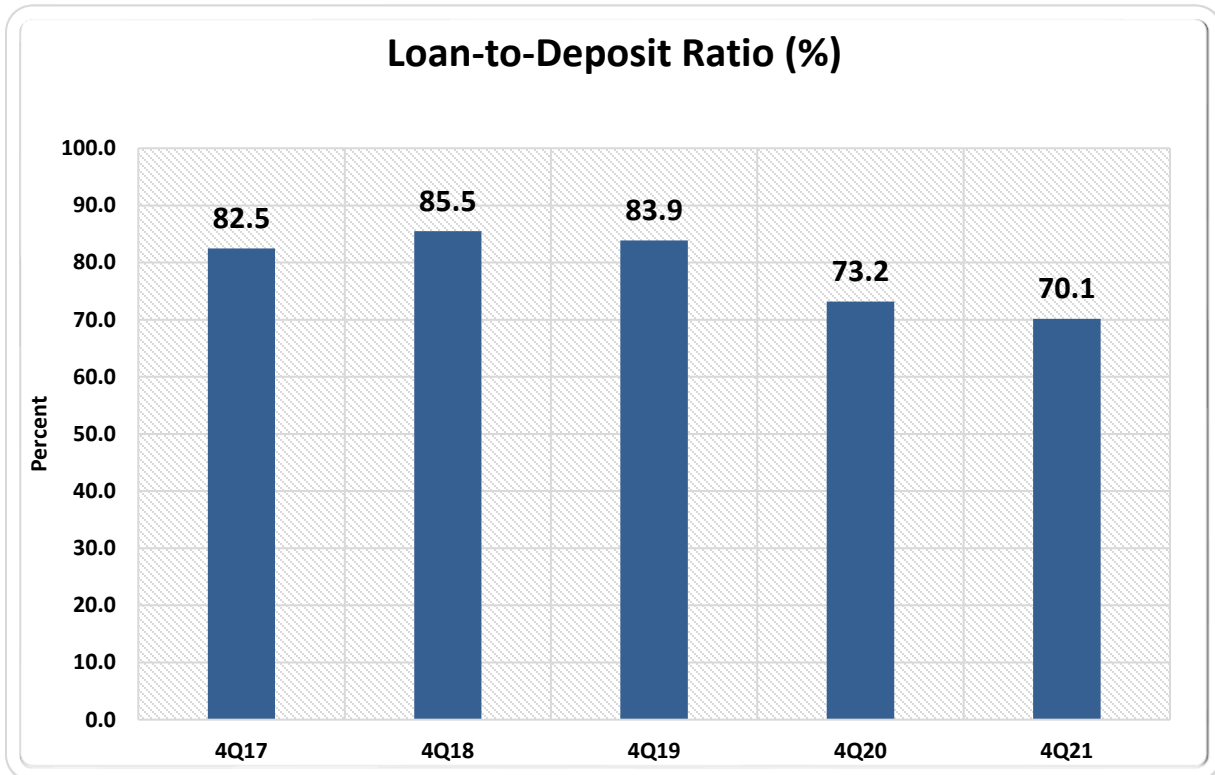
## Loan Origination by Loan Types - (Year-To-Date)



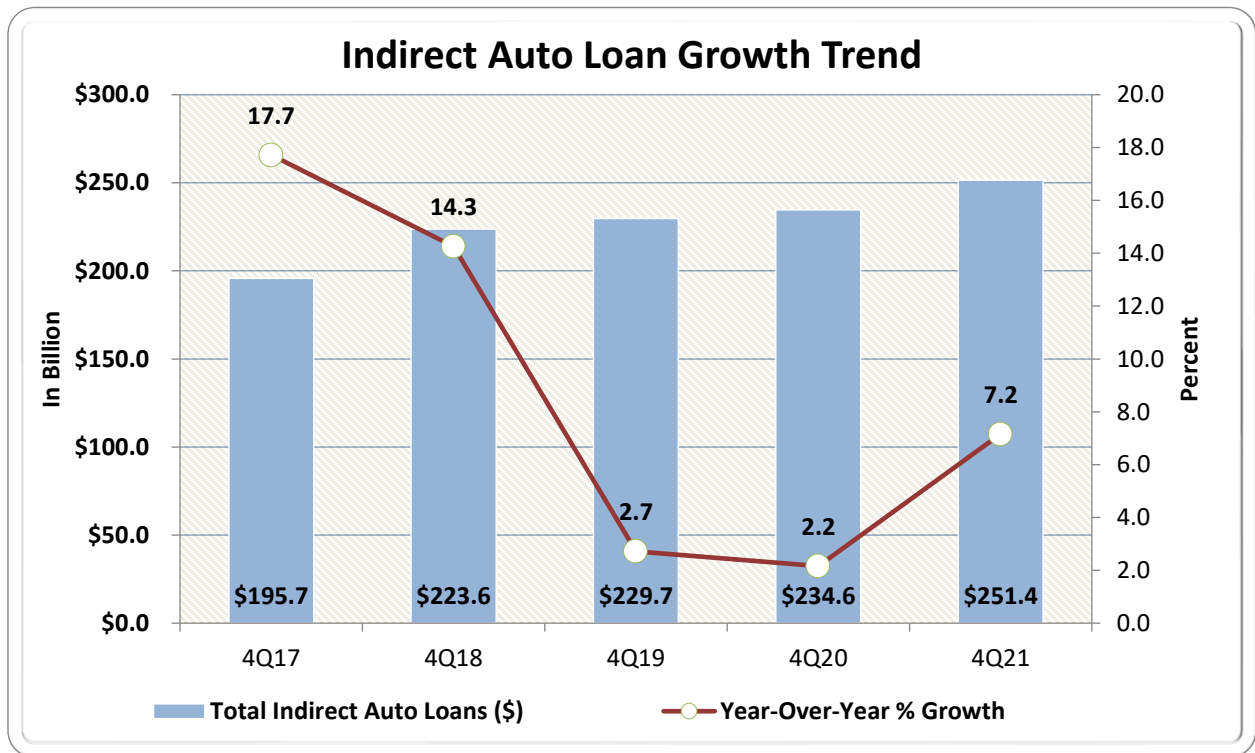
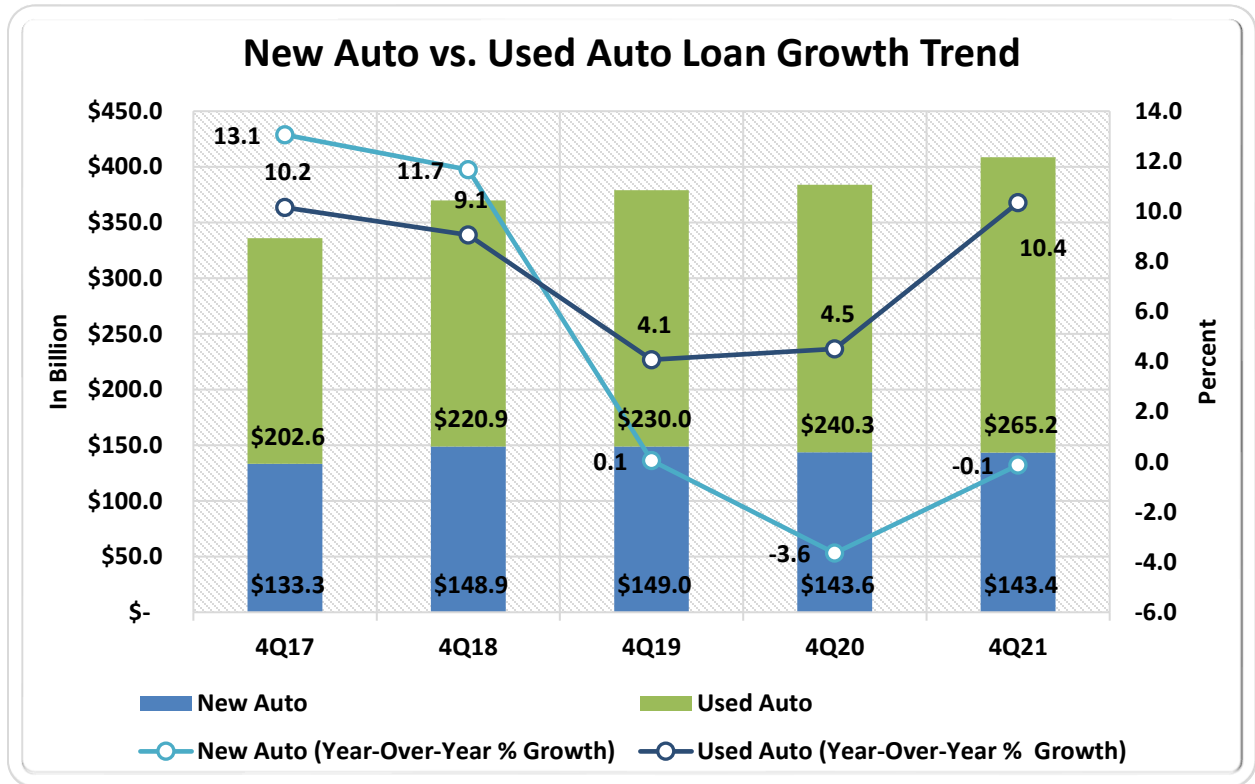
## Loans Granted - Total Loans vs. Real Estate Loans



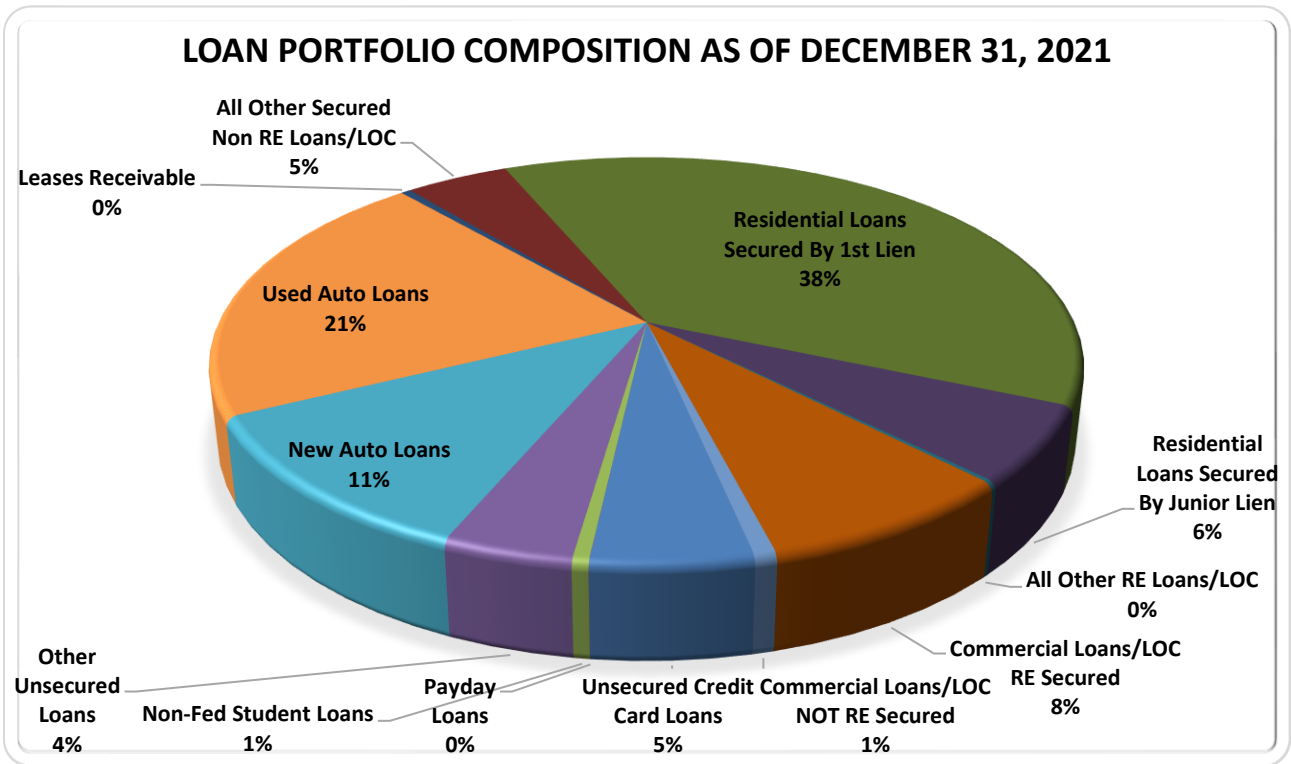
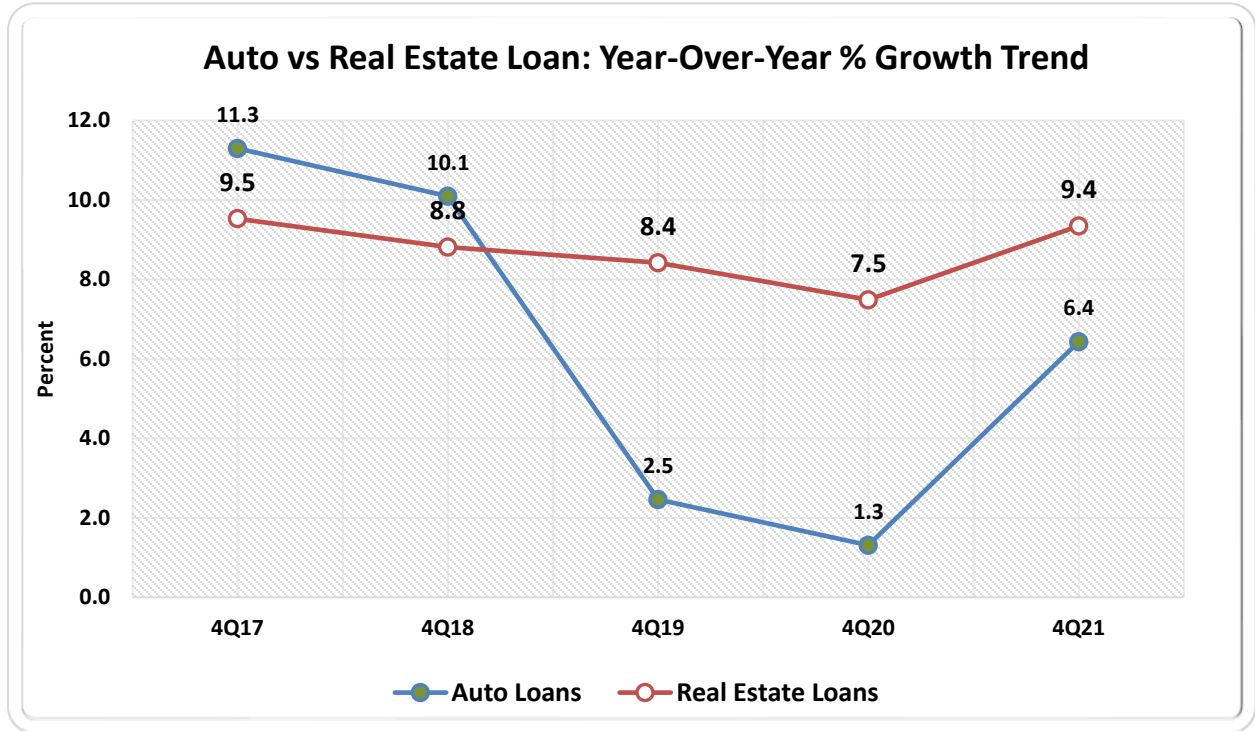
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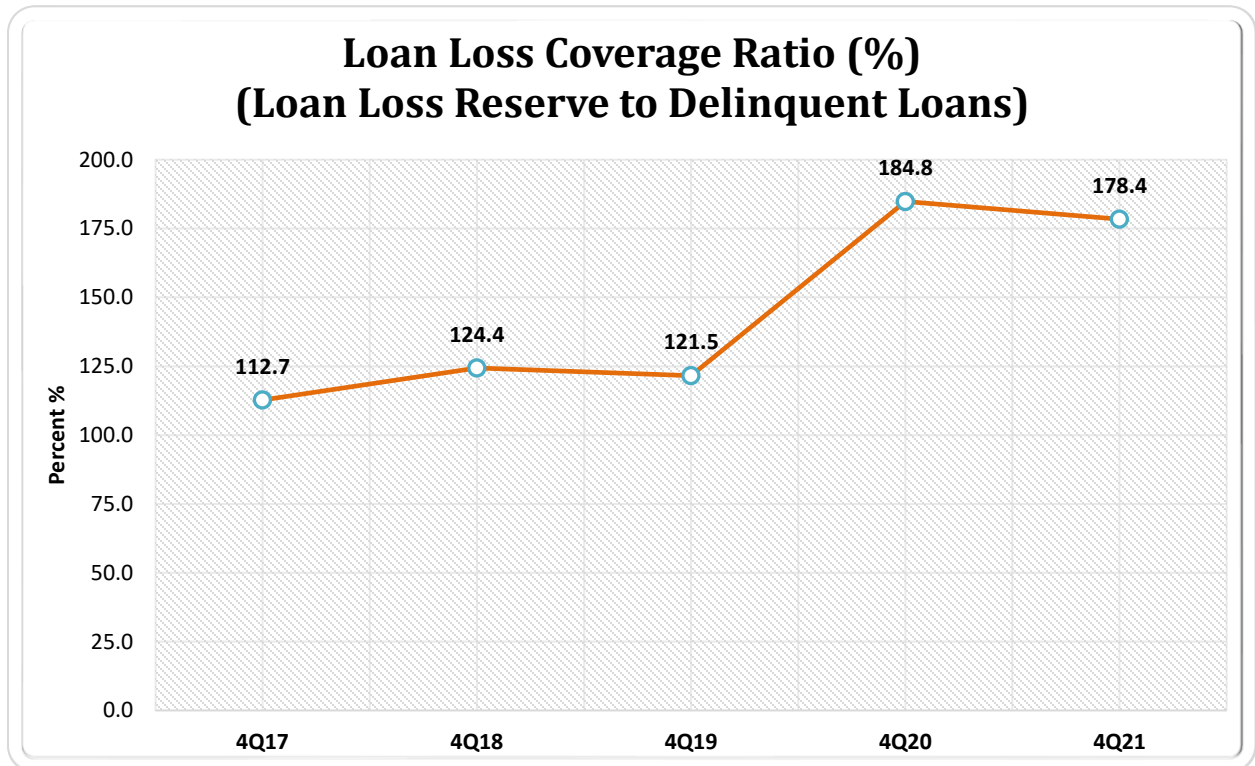
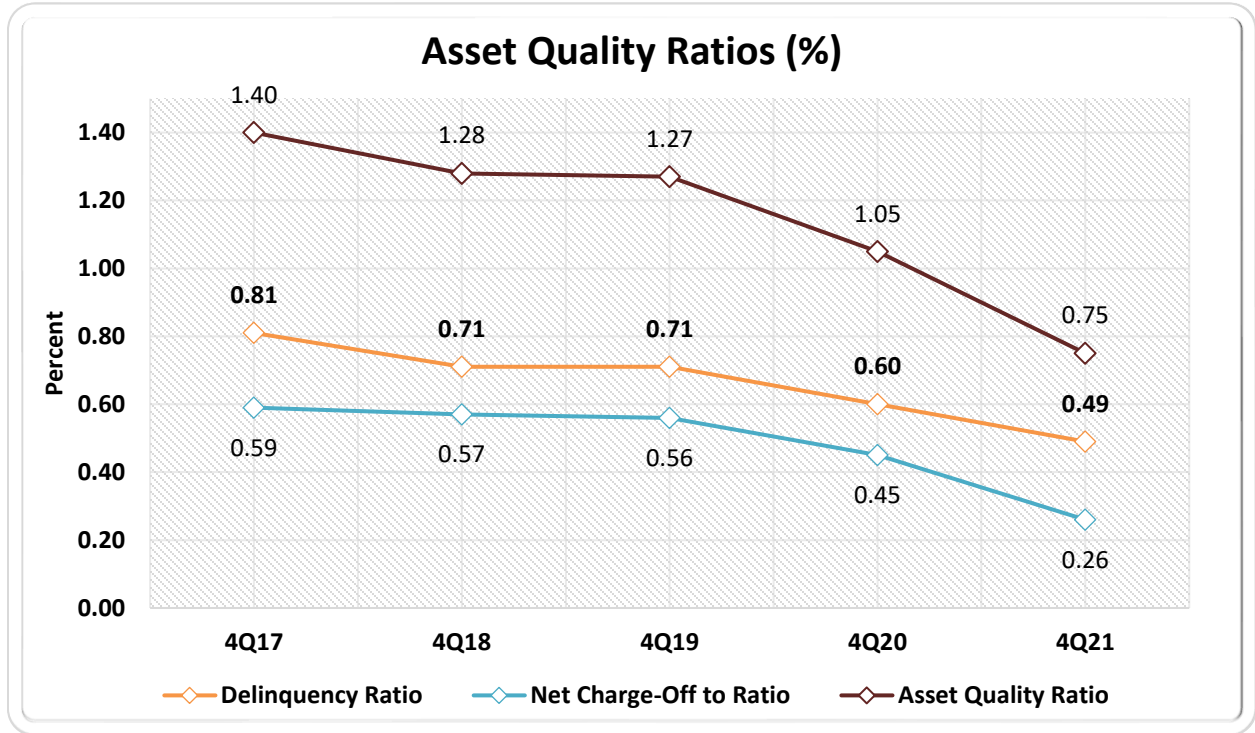
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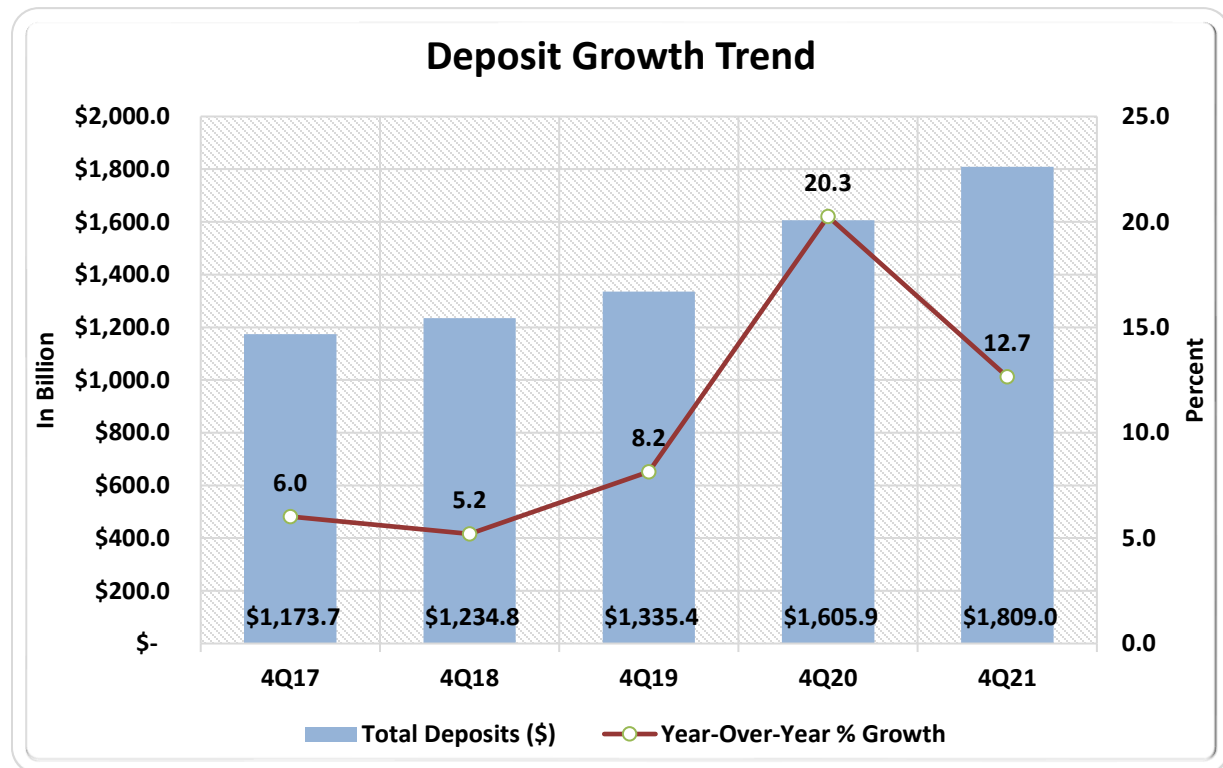
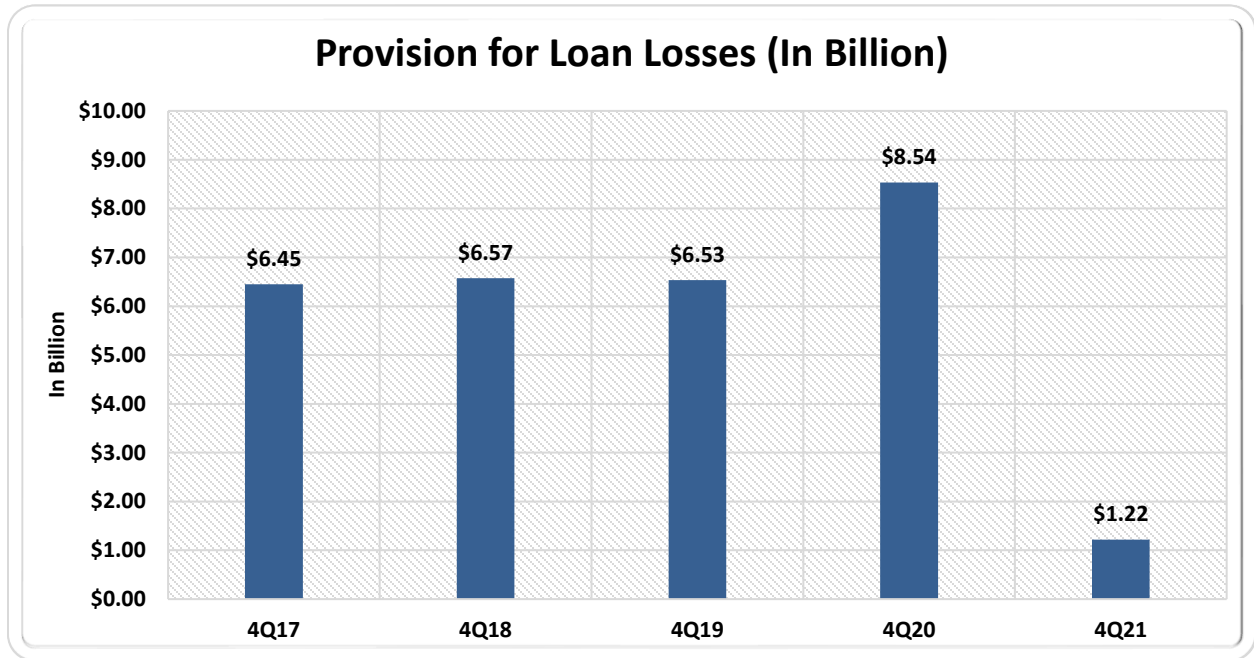


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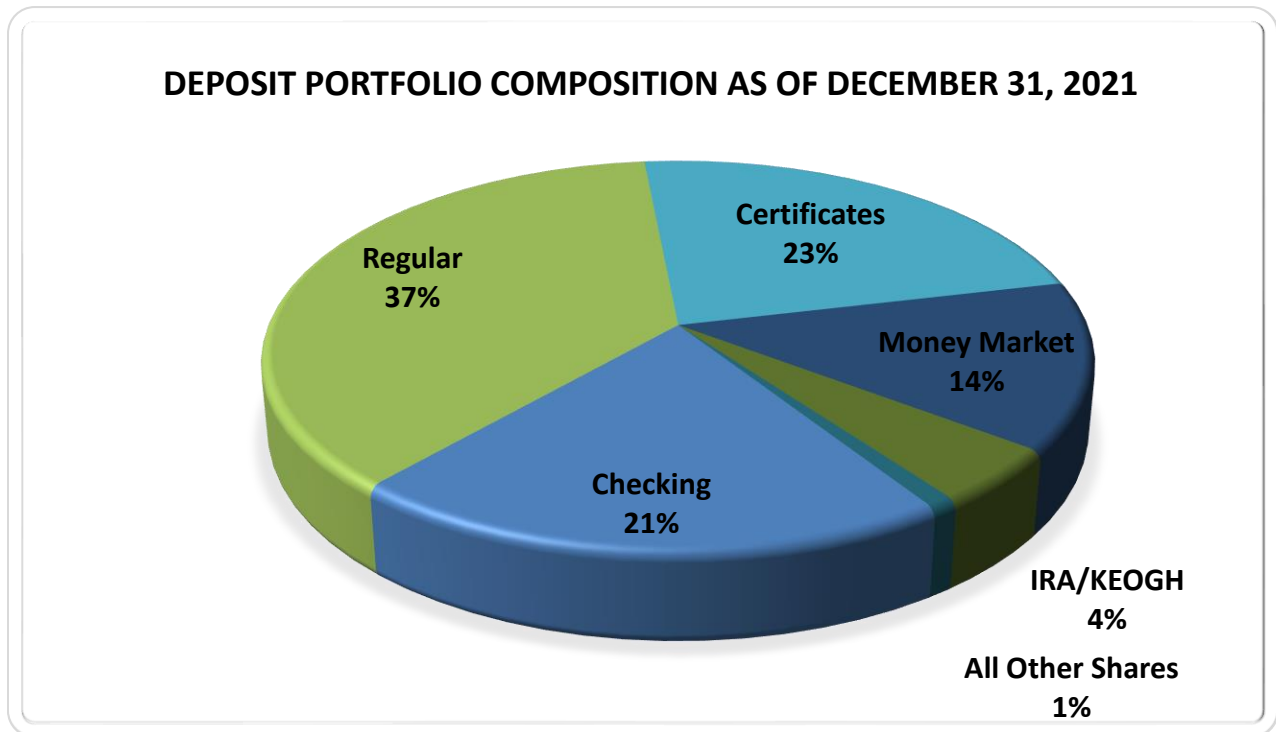
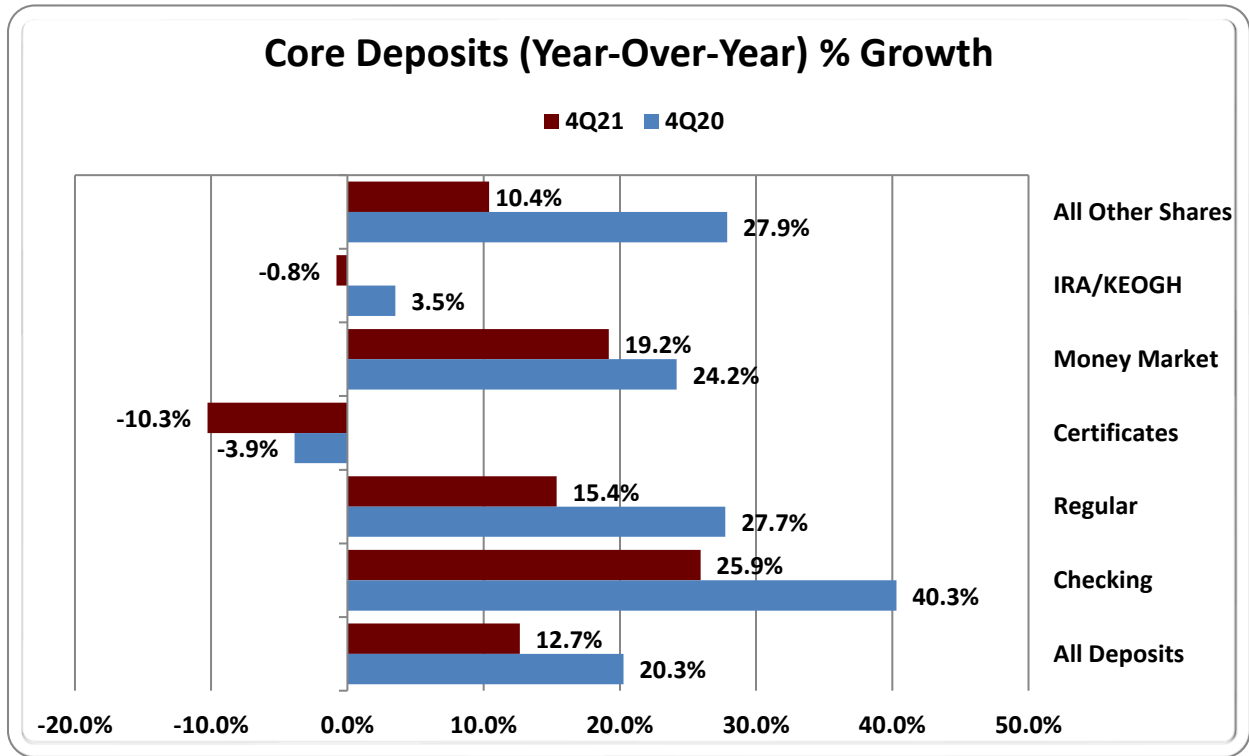




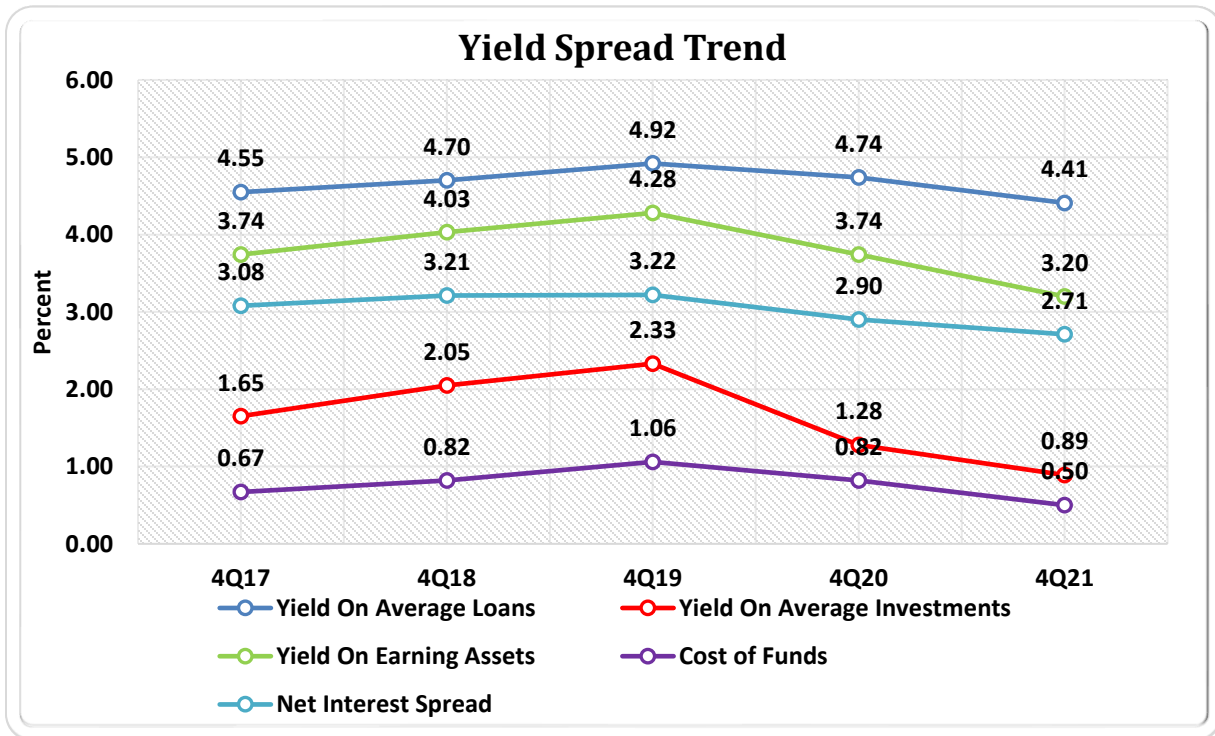
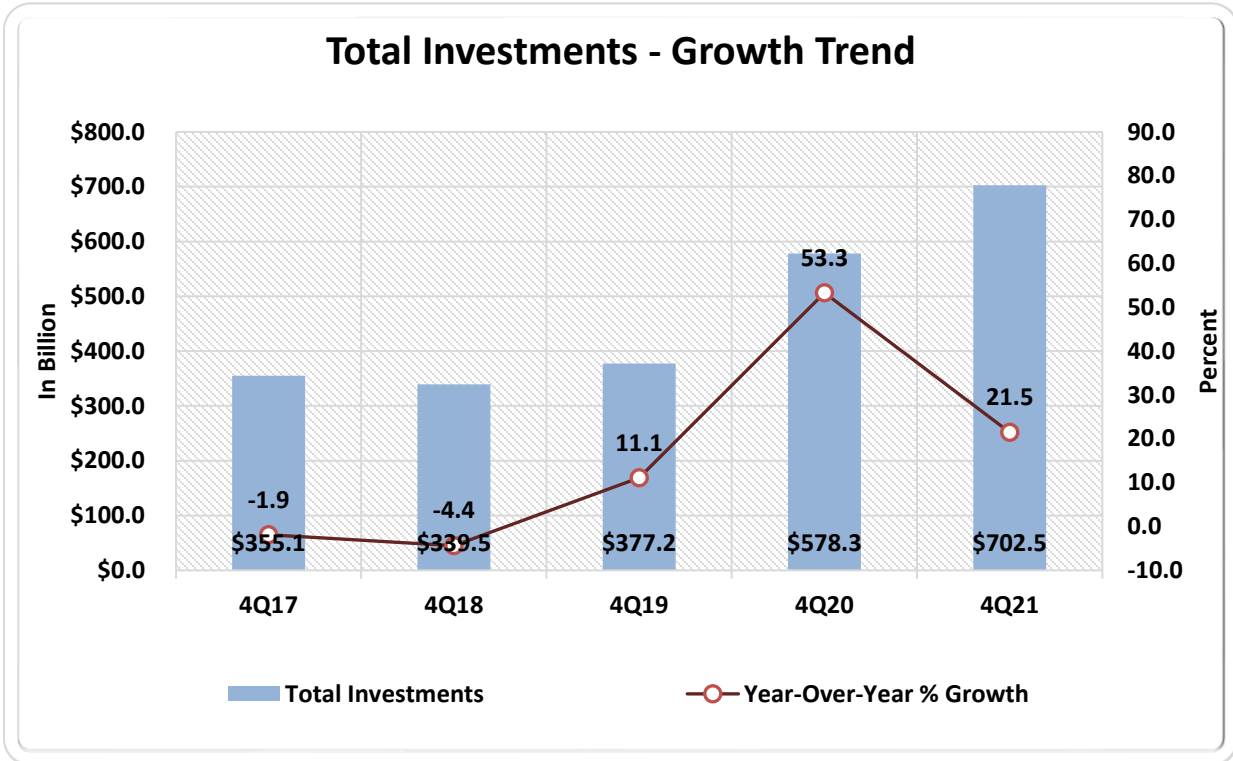
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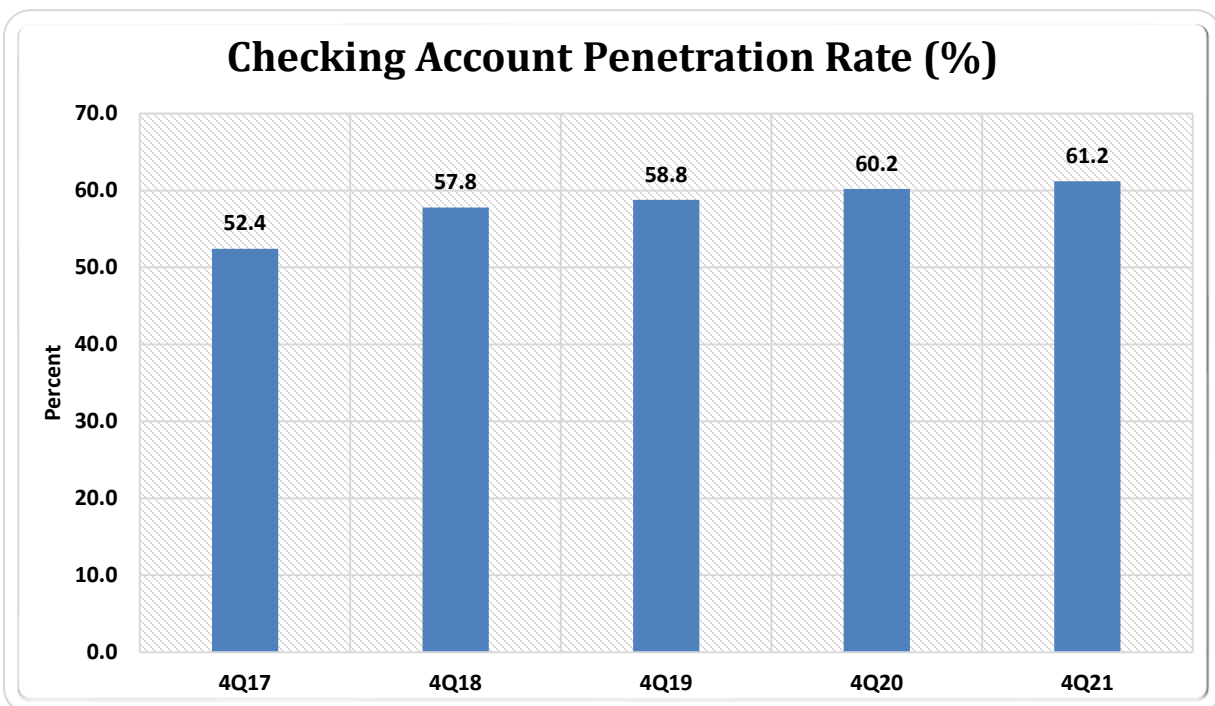
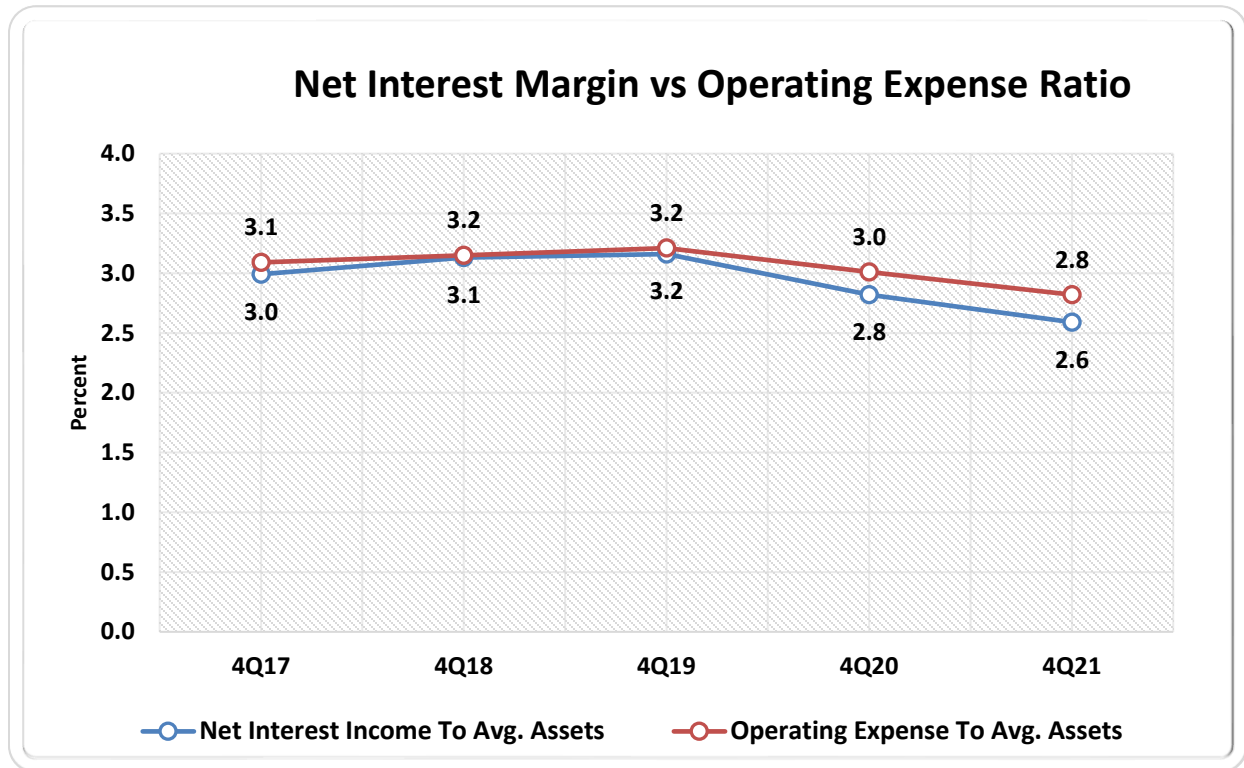
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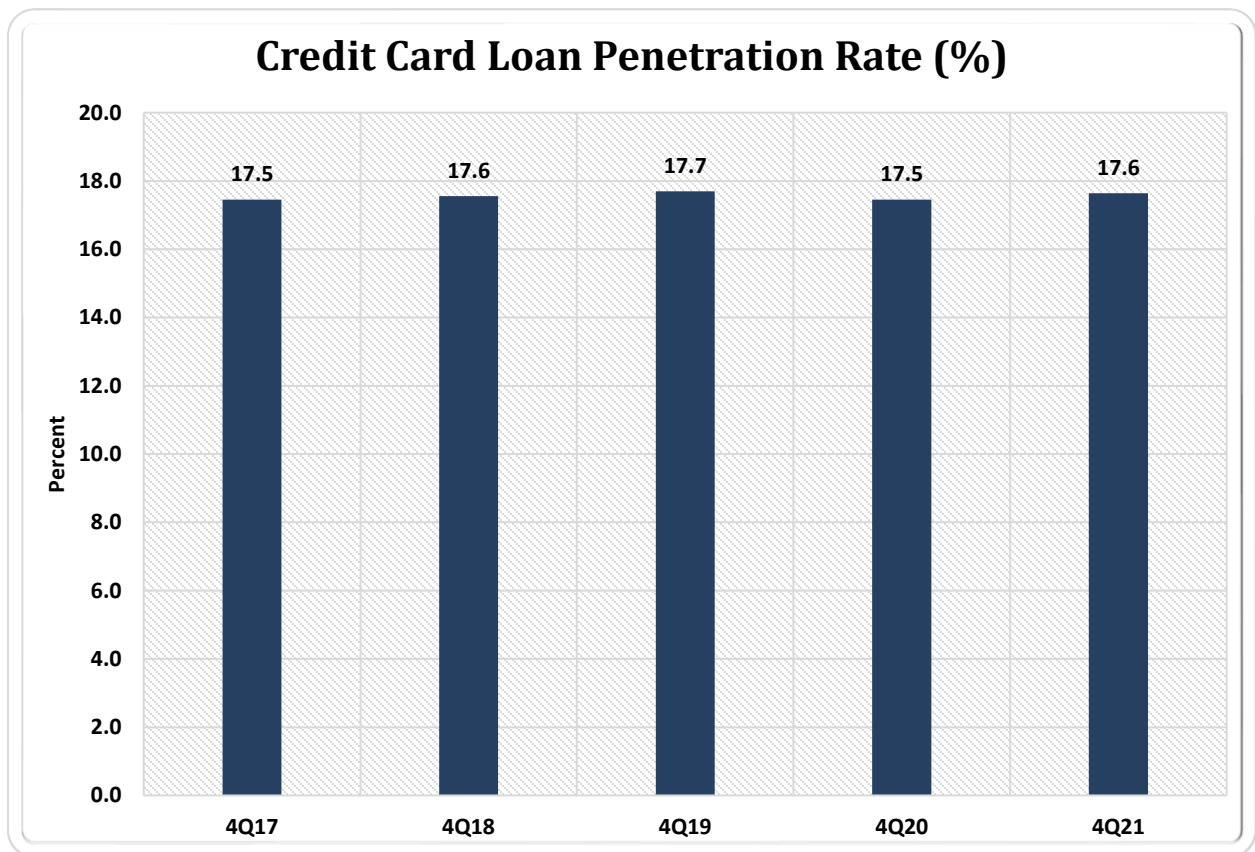
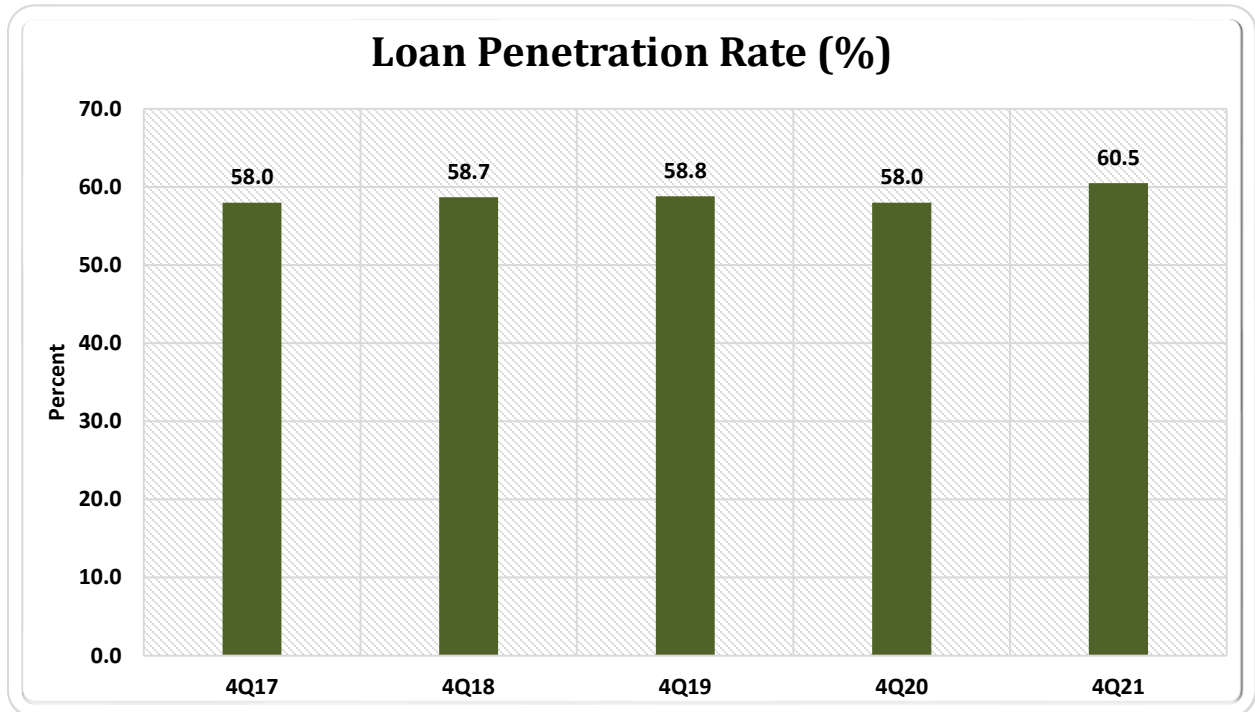
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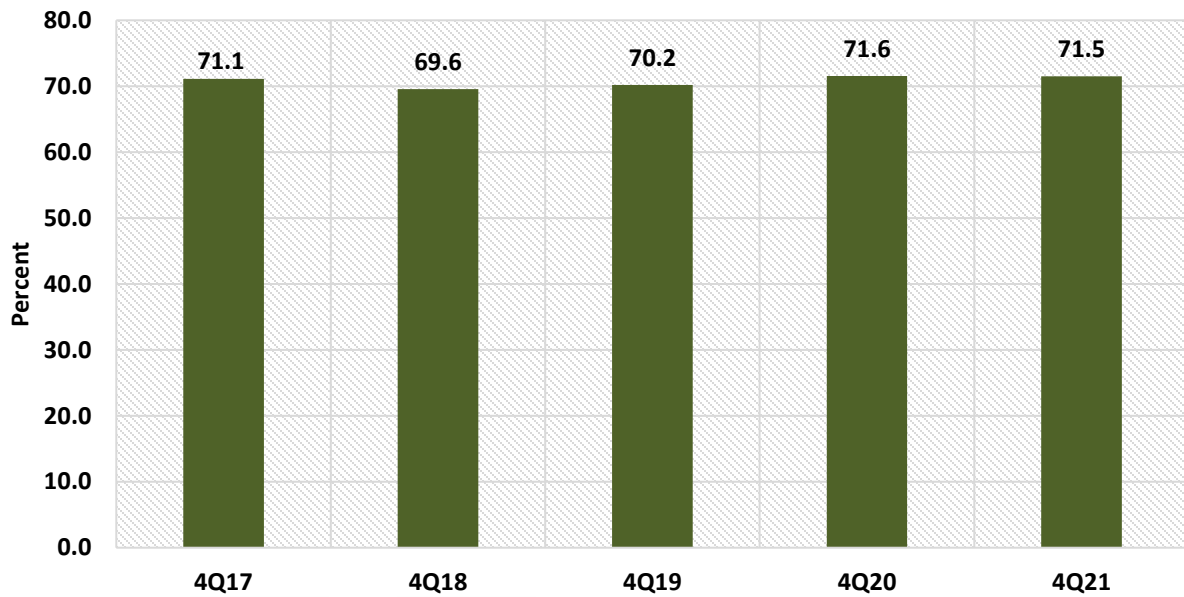


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**Efficiency Ratio % Trend (the cost incurred by a CU to generate one dollar of revenue)**



**# of Credit Union Branch Offices**

