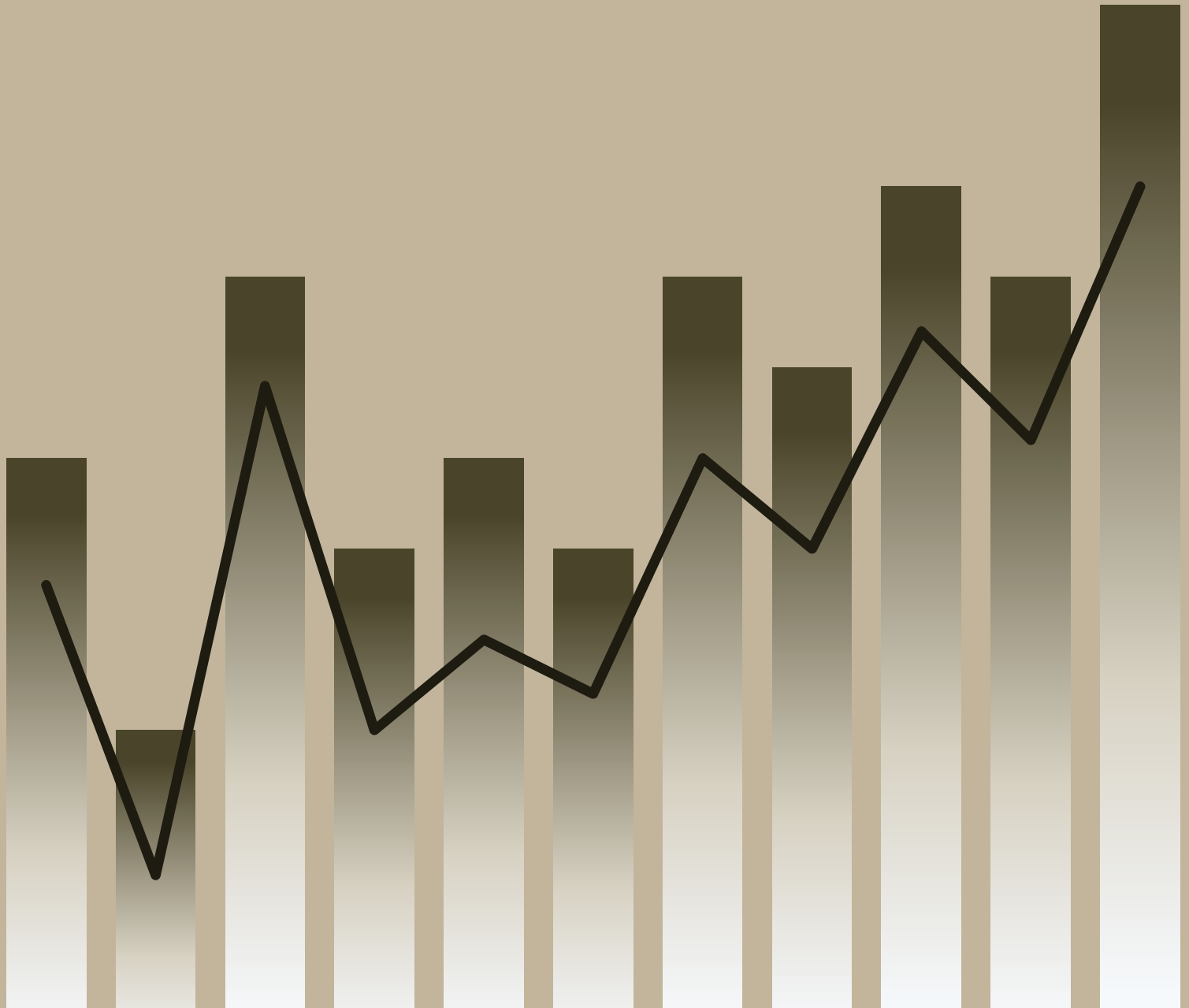


U.S. Credit Union Profile

Third Quarter 2016
CUNA Economics & Statistics



U.S. Credit Union Profile

Third Quarter 2016

Overview: National Trends

	U.S.	U.S. Credit Unions					
	Sep 16	2015	2014	2013	2012	2011	2010
Demographic Information							
Number of CUs	5,966	6,143	6,398	6,680	6,956	7,236	7,486
Assets per CU (\$ mil)	216.8	198.5	177.6	161.0	148.8	134.6	123.8
Median assets (\$ mil)	28.7	26.8	24.5	22.7	21.1	19.2	17.6
Total assets (\$ bil)	1,293	1,219	1,136	1,075	1,035	974	927
Total loans (\$ bil)	862	799	723	655	610	582	576
Total surplus funds (\$ bil)	381	372	366	378	386	357	317
Total savings (\$ bil)	1,092	1,029	963	922	890	839	797
Total memberships (thousands)	107,533	103,992	100,512	97,449	95,058	93,108	91,760
Growth Rates (%)							
Total assets	8.2	7.3	5.7	3.9	6.2	5.1	3.3
Total loans	10.2	10.5	10.4	7.3	4.8	1.2	-1.2
Total surplus funds	4.8	1.6	-3.1	-2.1	8.3	12.3	12.5
Total savings	8.6	6.8	4.5	3.6	6.1	5.2	4.4
Total memberships	4.0	3.5	3.1	2.5	2.1	1.5	0.7
% CUs with increasing assets	77.4	73.9	65.6	63.7	75.5	71.3	67.5
Earnings - Basis Pts.							
Yield on total assets	339	336	336	336	362	405	446
Dividend/interest cost of assets	51	52	54	59	72	92	121
Net interest margin	288	285	283	278	290	312	325
Fee & other income *	137	136	134	140	145	131	133
Operating expense	309	311	310	314	316	344	330
Loss Provisions	38	34	28	26	35	50	78
Net Income (ROA) with Stab Exp	78	75	80	77	84	50	50
Net Income (ROA) without Stab Exp	78	75	80	83	91	68	61
% CUs with positive ROA	79.9	79.2	77.7	75.7	77.4	69.4	64.1
Capital Adequacy (%)							
Net worth/assets	10.9	10.9	11.0	10.8	10.4	10.2	10.1
% CUs with NW > 7% of assets	97.5	97.6	97.7	97.1	96.3	95.2	95.0
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.77	0.81	0.85	1.01	1.15	1.60	1.75
Net chargeoffs/average loans (%)	0.53	0.48	0.49	0.57	0.73	0.91	1.14
Total borrower-bankruptcies	167,236	166,474	169,396	185,432	225,987	278,429	337,957
Bankruptcies per CU	28.0	27.1	26.5	27.8	32.5	38.5	45.1
Bankruptcies per 1000 members	1.6	1.6	1.7	1.9	2.4	3.0	3.7
Asset/Liability Management							
Loans/savings	78.9	77.7	75.1	71.0	68.6	69.4	72.2
Loans/assets	66.7	65.6	63.7	60.9	59.0	59.8	62.1
Net Long-term assets/assets	32.1	32.8	33.7	36.0	33.0	32.5	33.1
Liquid assets/assets	14.5	13.5	13.7	14.9	17.5	17.3	16.2
Core deposits/shares & borrowings	49.3	48.7	46.9	45.2	43.6	41.3	38.9
Productivity							
Members/potential members (%)	4	5	5	5	6	6	6
Borrowers/members (%)	56	56	54	52	51	50	50
Members/FTE	386	384	385	384	385	388	386
Average shares/member (\$)	10,154	9,896	9,582	9,462	9,358	9,006	8,689
Average loan balance (\$)	14,220	13,770	13,261	12,870	12,690	12,576	12,562
Employees per million in assets	0.22	0.22	0.23	0.24	0.24	0.25	0.26
Structure (%)							
Fed CUs w/ single-sponsor	12.2	12.4	12.5	12.9	13.1	13.4	13.6
Fed CUs w/ community charter	17.7	17.5	17.4	16.9	16.5	16.1	15.5
Other Fed CUs	31.3	31.4	31.5	31.6	31.8	32.0	32.2
CUs state chartered	38.9	38.8	38.7	38.6	38.6	38.6	38.8

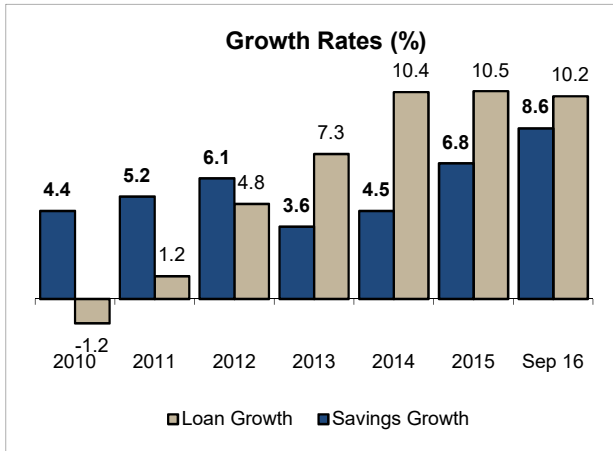
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

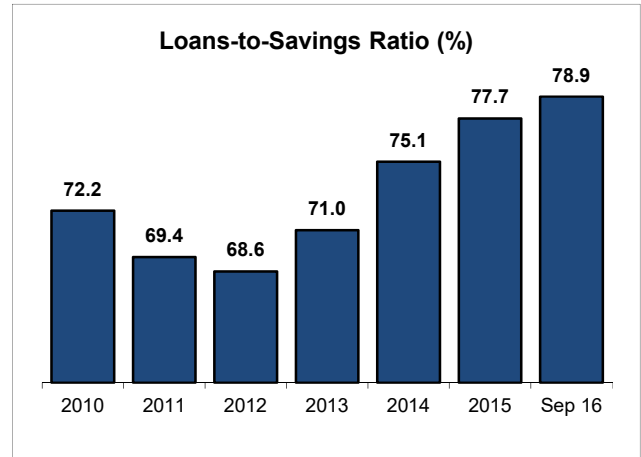
U.S. Credit Union Profile

Third Quarter 2016

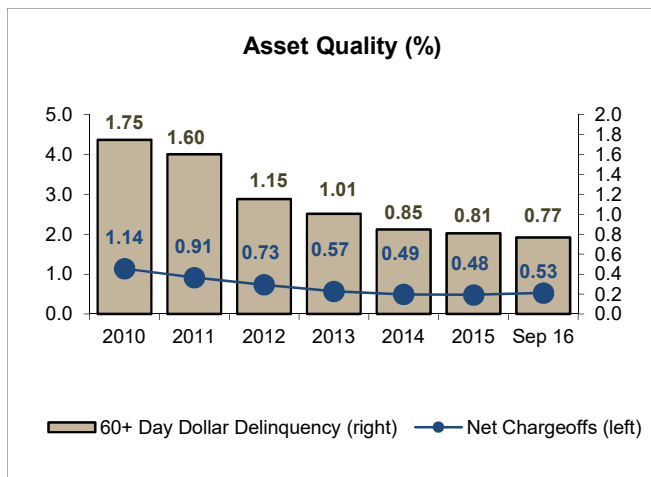
Loan and Savings Growth Trends



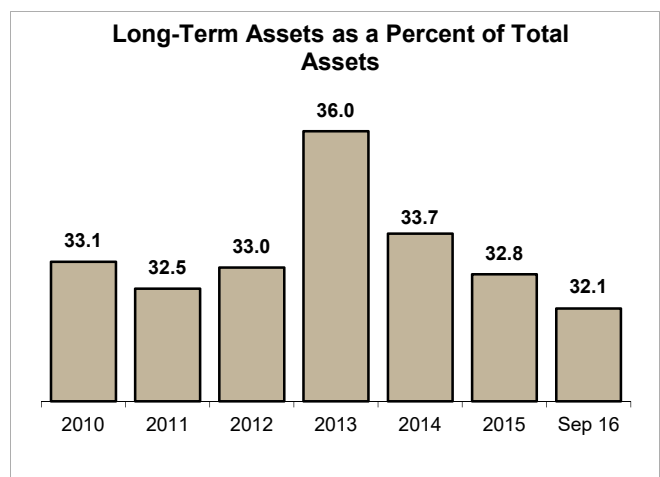
Liquidity Trends



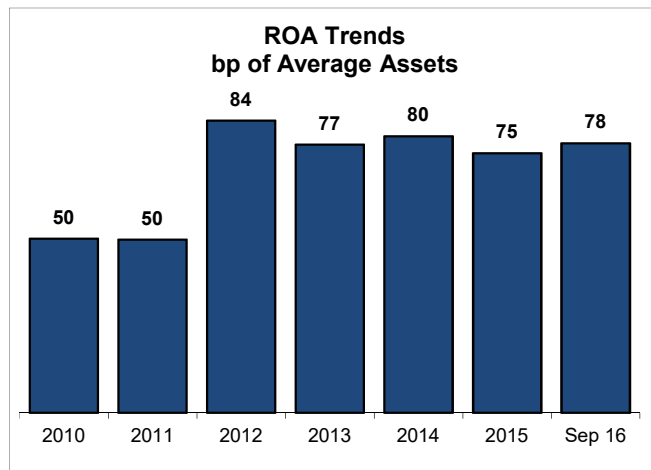
Credit Risk Trends



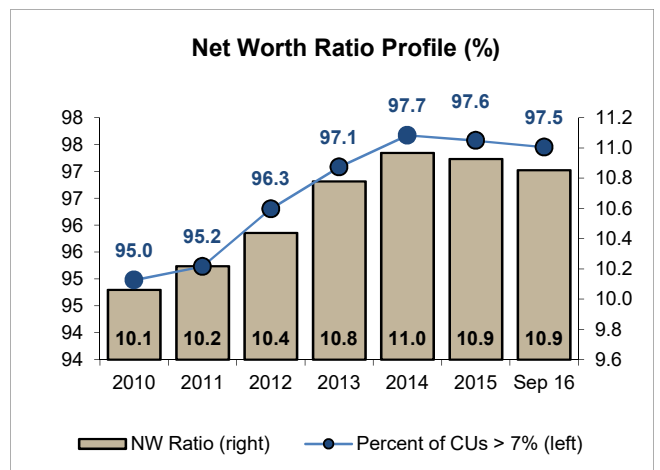
Interest Rate Risk Trends



Earnings Trends



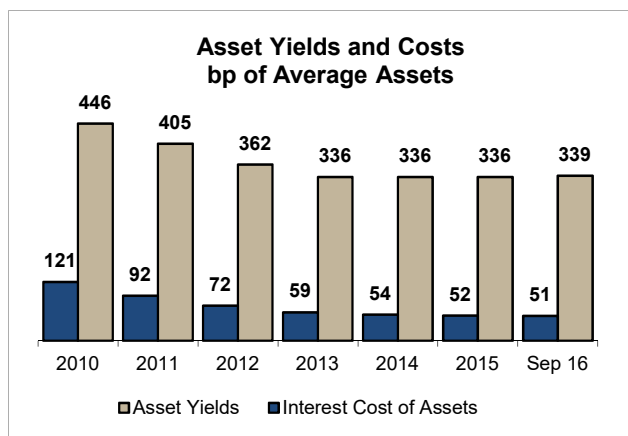
Solvency Trends



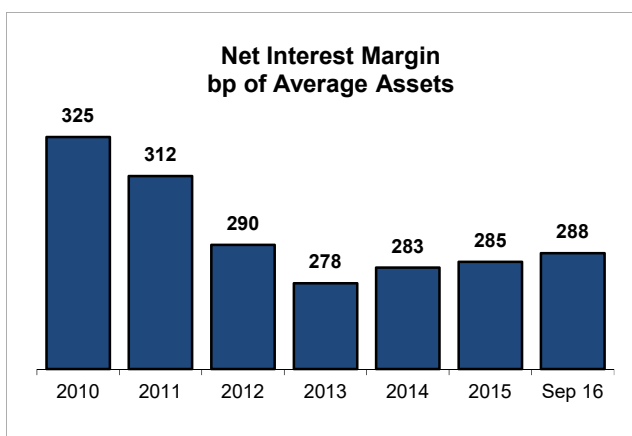
U.S. Credit Union Profile

Third Quarter 2016

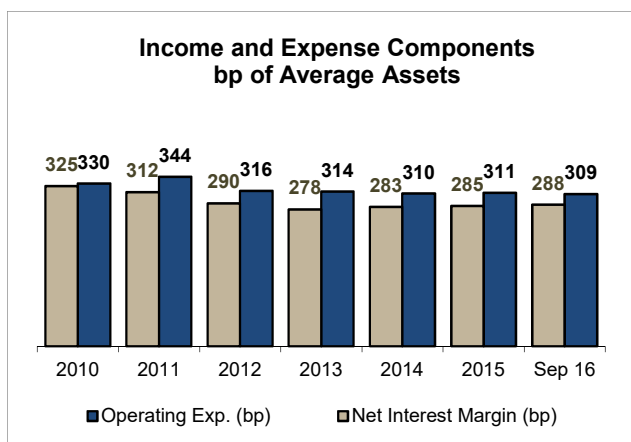
Asset Yields and Funding Costs



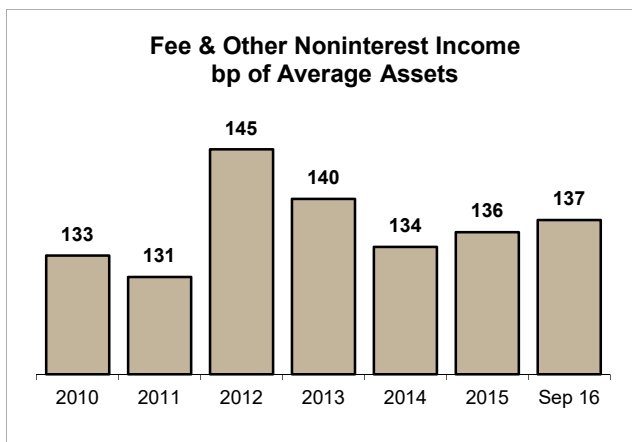
Interest Margins



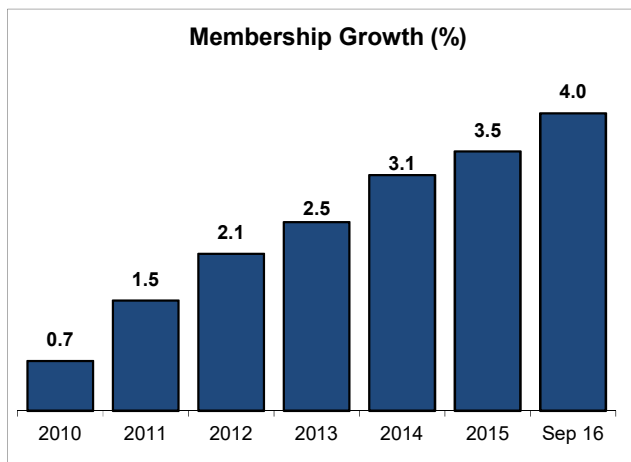
Interest Margins & Overhead



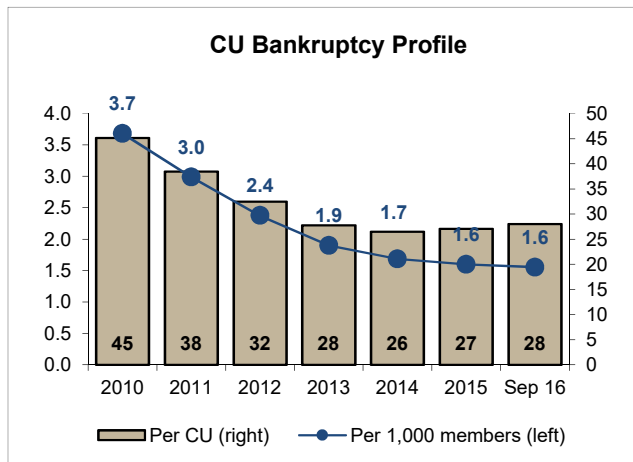
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2016						
Demographic Information	Sep 16	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,966	2,525	1,114	742	734	343	237	271
Assets per CU (\$ mil)	216.8	7.4	32.2	71.2	158.2	358.2	705.9	2,876.6
Median assets (\$ mil)	28.7	6.2	30.8	70.4	149.5	346.9	685.5	1,683.0
Total assets (\$ bil)	1,293	19	36	53	116	123	167	780
Total loans (\$ bil)	862	9	18	29	72	80	115	538
Total surplus funds (\$ bil)	381	9	17	21	38	37	44	214
Total savings (\$ bil)	1,092	160	31	46	102	106	143	647
Total memberships (thousands)	107,533	3,078	4,362	5,886	11,707	11,597	14,209	56,693
Growth Rates (%)								
Total assets	8.2	2.5	4.4	5.3	6.3	7.6	8.8	9.8
Total loans	10.2	2.4	4.2	5.8	7.0	9.6	10.8	11.9
Total surplus funds	4.8	2.5	4.6	4.6	5.0	3.7	4.5	6.4
Total savings	8.6	2.7	4.7	5.6	6.5	7.8	8.9	10.5
Total memberships	4.0	-1.2	-0.4	1.0	1.7	2.7	4.5	6.7
% CUs with increasing assets	77.4	60.1	83.1	88.8	93.5	96.2	98.3	99.3
Earnings - Basis Pts.								
Yield on total assets	339	343	326	337	342	342	342	338
Dividend/interest cost of assets	51	29	30	31	35	40	42	61
Net interest margin	288	315	296	306	307	302	300	277
Fee & other income *	137	82	107	128	141	153	151	135
Operating expense	309	354	349	366	367	361	349	277
Loss Provisions	38	22	25	26	32	34	39	41
Net Income (ROA) with Stab Exp	78	20	29	42	50	60	63	94
Net Income (ROA) without Stab Exp	78	20	29	42	50	60	63	94
% CUs with positive ROA	79.9	67.9	81.1	86.1	92.4	96.5	97.0	99.3
Capital Adequacy (%)								
Net worth/assets	10.9	14.0	12.0	11.4	10.8	11.0	10.8	10.7
% CUs with NW > 7% of assets	97.5	96.8	96.1	98.4	98.2	99.4	99.6	99.6
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.77	1.49	1.17	1.01	0.91	0.79	0.73	0.72
Net chargeoffs/average loans (%)	0.53	0.50	0.48	0.49	0.46	0.48	0.46	0.57
Total borrower-bankruptcies	167,236	3,572	5,307	8,740	17,505	23,475	24,139	84,496
Bankruptcies per CU	28.0	1.4	4.8	11.8	23.8	68.4	101.9	311.8
Bankruptcies per 1000 members	1.6	1.2	1.2	1.5	1.5	2.0	1.7	1.5
Asset/Liability Management (%)								
Loans/savings	78.9	56.2	57.9	63.4	71.0	75.0	80.4	83.2
Loans/assets	66.7	48.1	50.6	55.5	62.2	64.8	68.8	69.1
Net Long-term assets/assets	32.1	13.9	21.3	25.8	29.4	32.5	33.5	33.4
Liquid assets/assets	14.5	27.9	23.3	19.7	16.8	14.1	13.0	13.4
Core deposits/shares & borrowings	49.3	77.8	67.6	62.2	57.3	54.5	51.7	44.2
Productivity								
Members/potential members (%)	4	6	4	3	4	4	4	5
Borrowers/members (%)	56	40	46	50	51	54	56	60
Members/FTE	386	425	410	373	346	348	343	415
Average shares/member (\$)	10,154	5,203	7,187	7,860	8,690	9,157	10,087	11,412
Average loan balance (\$)	14,220	7,310	9,099	9,902	12,025	12,762	14,455	15,738
Employees per million in assets	0.22	0.39	0.30	0.30	0.29	0.27	0.25	0.18
Structure (%)								
Fed CUs w/ single-sponsor	12.2	22.6	8.1	3.6	2.9	1.7	3.0	2.2
Fed CUs w/ community charter	17.7	9.1	21.2	27.0	30.4	27.1	19.0	10.3
Other Fed CUs	31.3	35.7	32.7	28.0	23.6	23.9	21.9	31.4
CUs state chartered	38.9	32.6	38.1	41.4	43.2	47.2	56.1	56.1

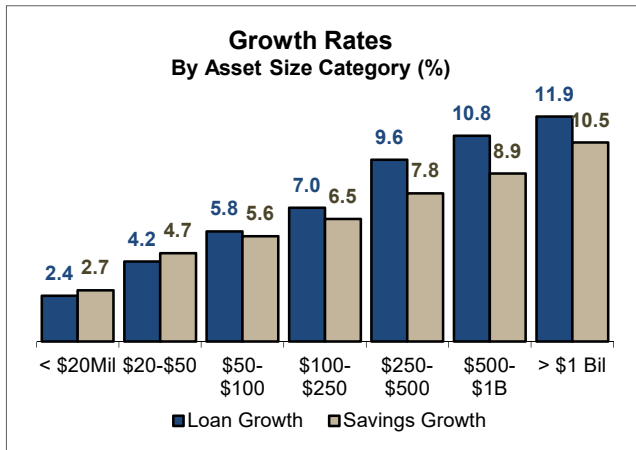
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

U.S. Credit Union Profile

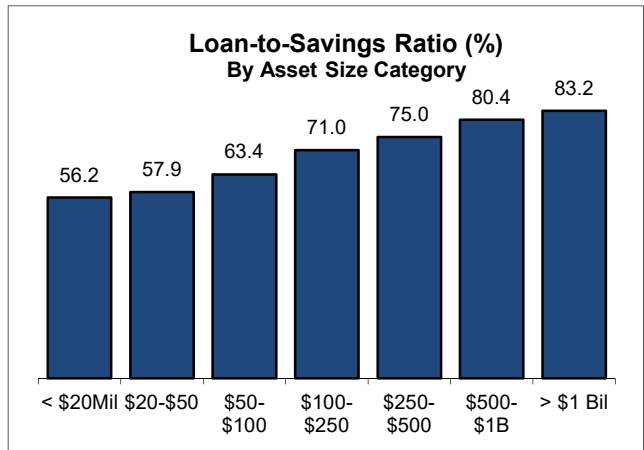
Third Quarter 2016

Results By Asset Size

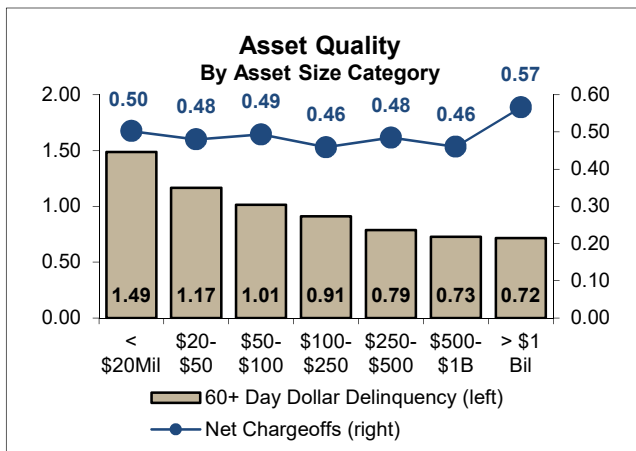
Loan and Savings growth



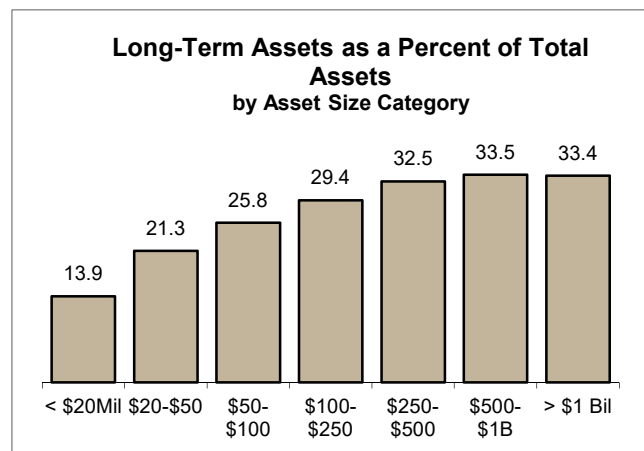
Liquidity Risk Exposure



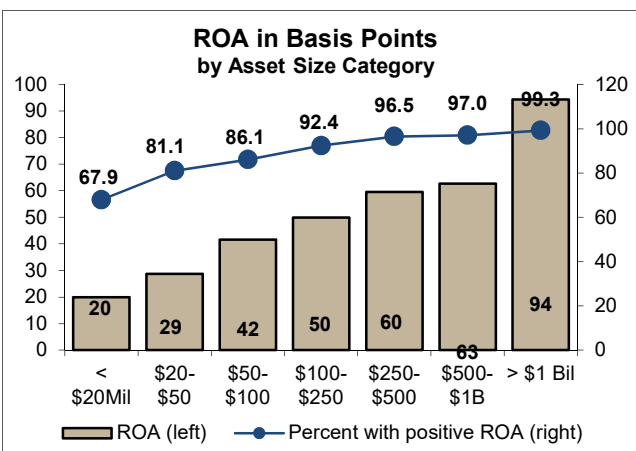
Credit Risk Exposure



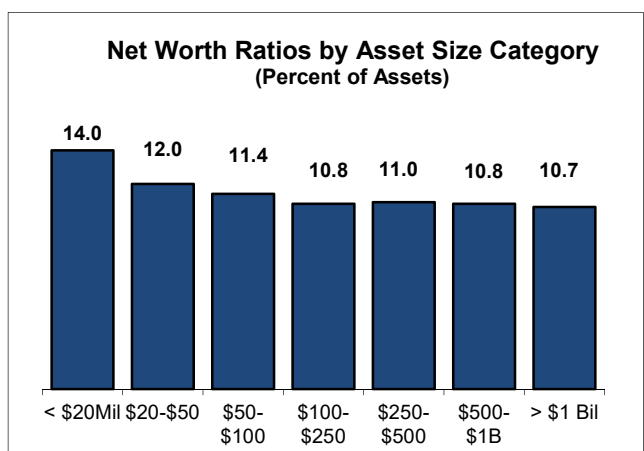
Interest Rate Risk Exposure



Earnings



Solvency



U.S. Credit Union Profile

Third Quarter 2016

Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Sep 16	2015	2014	2013	2012	2011	2010
Growth Rates							
Credit cards	6.9%	6.1%	7.9%	7.7%	5.7%	3.9%	3.1%
Other unsecured loans	7.6%	8.5%	10.0%	9.1%	4.8%	0.4%	-0.3%
New automobile	15.9%	16.0%	20.9%	12.7%	8.6%	-7.4%	-16.5%
Used automobile	12.3%	12.7%	12.9%	10.5%	7.9%	5.1%	3.4%
First mortgage	9.2%	10.3%	9.1%	8.7%	5.9%	4.2%	2.7%
HEL & 2nd Mtg	4.0%	3.5%	1.3%	-4.0%	-8.1%	-7.1%	-6.4%
Member business loans	13.8%	12.4%	12.4%	10.0%	6.5%	5.1%	6.2%
Share drafts	9.8%	14.5%	10.3%	6.6%	10.6%	11.9%	5.9%
Certificates	4.7%	0.4%	-1.3%	-3.2%	-3.1%	-4.5%	-5.6%
IRAs	2.2%	-0.3%	-2.0%	-0.8%	1.8%	1.6%	4.0%
Money market shares	7.1%	5.7%	3.1%	4.5%	7.5%	7.6%	10.7%
Regular shares	12.1%	9.6%	8.0%	8.1%	12.4%	11.0%	10.3%
Portfolio \$ Distribution							
Credit cards/total loans	5.9%	6.2%	6.4%	6.6%	6.5%	6.5%	6.3%
Other unsecured loans/total loans	4.3%	4.4%	4.5%	4.5%	4.4%	4.4%	4.5%
New automobile/total loans	13.1%	12.6%	12.0%	11.0%	10.5%	10.1%	11.0%
Used automobile/total loans	20.9%	20.5%	20.1%	19.6%	19.1%	18.5%	17.8%
First mortgage/total loans	40.5%	40.9%	41.0%	41.5%	41.0%	40.5%	39.4%
HEL & 2nd Mtg/total loans	9.0%	9.4%	10.1%	11.0%	12.3%	14.0%	15.3%
Member business loans/total loans	7.6%	7.5%	7.4%	7.2%	7.1%	7.0%	6.7%
Share drafts/total savings	14.1%	14.8%	13.8%	13.1%	12.7%	12.2%	11.5%
Certificates/total savings	18.3%	18.7%	19.9%	21.0%	22.5%	24.6%	27.1%
IRAs/total savings	7.2%	7.5%	8.1%	8.6%	9.0%	9.4%	9.7%
Money market shares/total savings	22.6%	22.8%	23.0%	23.3%	23.1%	22.8%	22.3%
Regular shares/total savings	36.0%	34.7%	33.8%	32.7%	31.4%	29.6%	28.1%
Percent of CUs Offering							
Credit cards	59.8%	58.8%	57.6%	56.3%	54.9%	53.4%	52.2%
Other unsecured loans	98.5%	98.3%	98.2%	98.2%	98.1%	98.0%	98.0%
New automobile	95.4%	95.3%	95.1%	94.9%	94.7%	94.7%	94.7%
Used automobile	96.7%	96.5%	96.4%	96.2%	96.0%	95.8%	95.7%
First mortgage	66.5%	65.8%	64.9%	63.5%	62.3%	61.1%	60.0%
HEL & 2nd Mtg	69.8%	69.6%	69.4%	68.5%	68.2%	67.7%	67.1%
Member business loans	37.2%	36.8%	35.8%	34.0%	32.6%	31.0%	30.2%
Share drafts	79.0%	78.6%	78.0%	77.1%	76.4%	75.6%	74.9%
Certificates	80.1%	79.6%	79.1%	78.6%	78.3%	77.9%	77.6%
IRAs	67.8%	67.1%	66.7%	66.2%	66.0%	65.5%	65.3%
Money market shares	49.5%	48.8%	48.0%	47.1%	46.1%	45.1%	44.5%
Number of Loans as a Percent of Members in Offering CUs							
Credit cards	18.8%	18.7%	18.4%	17.9%	17.4%	17.1%	17.1%
Other unsecured loans	11.9%	12.2%	12.1%	11.8%	11.3%	10.9%	11.0%
New automobile	5.3%	5.0%	4.6%	4.2%	4.2%	4.4%	5.0%
Used automobile	13.9%	13.5%	13.0%	12.5%	11.9%	11.6%	11.4%
First mortgage	2.4%	2.4%	2.3%	2.2%	2.2%	2.1%	2.0%
HEL & 2nd Mtg	2.1%	2.2%	2.2%	2.3%	2.4%	2.6%	2.8%
Member business loans	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	55.7%	55.7%	54.8%	53.4%	52.2%	50.3%	49.0%
Certificates	7.9%	8.1%	8.8%	9.4%	10.3%	11.2%	12.3%
IRAs	4.6%	4.8%	5.2%	5.4%	5.7%	6.2%	6.1%
Money market shares	7.2%	7.4%	7.6%	7.8%	8.1%	8.7%	8.8%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2016						
	Sep 16	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	6.9%	0.8%	0.0%	1.3%	2.4%	4.4%	5.1%	8.7%
Other unsecured loans	7.6%	1.0%	1.8%	4.2%	5.4%	7.5%	9.9%	10.2%
New automobile	15.9%	3.0%	5.9%	10.7%	11.4%	15.1%	17.0%	17.9%
Used automobile	12.3%	4.0%	6.7%	8.1%	9.6%	13.1%	12.5%	14.5%
First mortgage	9.2%	0.5%	2.5%	3.7%	6.0%	7.3%	9.1%	10.5%
HEL & 2nd Mtg	4.0%	-1.7%	0.5%	1.3%	-0.4%	5.0%	4.2%	5.5%
Member business loans	13.8%	6.0%	8.3%	10.0%	10.2%	14.6%	12.4%	15.6%
Share drafts	9.8%	13.8%	14.8%	14.8%	14.5%	14.9%	17.2%	5.5%
Certificates	4.7%	-2.2%	-4.0%	-1.9%	-0.3%	2.3%	3.5%	7.6%
IRAs	2.2%	-2.7%	-0.8%	-0.7%	0.2%	0.6%	2.3%	3.8%
Money market shares	7.1%	1.1%	2.4%	2.8%	3.5%	4.3%	7.4%	8.5%
Regular shares	12.1%	2.7%	5.7%	7.0%	8.5%	10.0%	9.6%	16.9%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	3.1%	4.4%	4.4%	4.1%	4.8%	4.5%	6.8%
Other unsecured loans/total loans	4.3%	15.7%	8.8%	6.9%	5.2%	4.8%	3.7%	3.7%
New automobile/total loans	13.1%	18.6%	13.5%	11.9%	11.3%	11.8%	12.9%	13.6%
Used automobile/total loans	20.9%	34.0%	29.1%	27.8%	26.0%	24.9%	24.2%	18.0%
First mortgage/total loans	40.5%	12.7%	25.7%	30.0%	34.7%	36.6%	37.6%	44.1%
HEL & 2nd Mtg/total loans	9.0%	6.5%	10.0%	10.2%	10.0%	9.9%	9.0%	8.6%
Member business loans/total loans	7.6%	1.2%	2.5%	4.5%	7.3%	8.2%	9.9%	7.6%
Share drafts/total savings	14.1%	9.5%	14.2%	16.5%	17.6%	18.7%	18.4%	11.8%
Certificates/total savings	18.3%	11.8%	13.9%	15.3%	17.0%	17.2%	17.9%	19.4%
IRAs/total savings	7.2%	3.7%	6.2%	6.9%	7.0%	6.8%	6.7%	7.7%
Money market shares/total savings	22.6%	4.4%	10.2%	13.7%	16.6%	19.0%	21.7%	26.1%
Regular shares/total savings	36.0%	68.3%	53.5%	45.8%	39.9%	36.4%	34.0%	33.4%
Percent of CUs Offering								
Credit cards	59.8%	26.6%	75.6%	85.0%	86.6%	92.7%	91.1%	93.0%
Other unsecured loans	98.5%	96.7%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.4%	89.4%	99.9%	99.9%	99.9%	100.0%	100.0%	99.6%
Used automobile	96.7%	92.5%	99.8%	99.9%	99.9%	100.0%	99.6%	99.6%
First mortgage	66.5%	29.8%	83.2%	95.6%	99.5%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.8%	36.2%	87.3%	95.6%	98.2%	99.7%	100.0%	100.0%
Member business loans	37.2%	6.9%	31.3%	52.0%	75.2%	83.4%	91.1%	95.9%
Share drafts	79.0%	52.4%	96.6%	99.2%	99.5%	100.0%	100.0%	98.9%
Certificates	80.1%	57.5%	92.7%	97.3%	98.8%	99.4%	99.2%	98.5%
IRAs	67.8%	33.5%	84.1%	93.9%	98.0%	98.5%	99.6%	99.3%
Money market shares	49.5%	13.7%	55.5%	75.9%	86.6%	91.3%	93.7%	94.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	12.8%	13.3%	14.1%	15.0%	16.1%	17.5%	21.3%
Other unsecured loans	11.9%	16.8%	13.0%	12.3%	11.2%	11.4%	11.3%	12.0%
New automobile	5.3%	3.2%	3.3%	3.5%	3.7%	4.0%	5.0%	6.4%
Used automobile	13.9%	10.7%	12.1%	13.1%	14.3%	14.6%	15.4%	13.7%
First mortgage	2.4%	1.4%	1.9%	2.2%	2.4%	2.3%	2.2%	2.5%
HEL & 2nd Mtg	2.1%	1.4%	1.5%	1.7%	2.0%	2.0%	2.1%	2.3%
Member business loans	0.3%	0.6%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	55.7%	32.3%	41.3%	47.0%	51.0%	55.0%	57.4%	59.8%
Certificates	7.9%	5.1%	5.6%	6.1%	6.8%	7.0%	7.2%	8.9%
IRAs	4.6%	2.6%	3.1%	3.5%	3.9%	4.1%	4.2%	5.2%
Money market shares	7.2%	3.9%	3.7%	4.3%	4.7%	5.9%	6.3%	8.6%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

Third Quarter 2016

U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Sep 16	Jun 16	Mar 16	Dec 15	Sep 15
Demographic Information					
Number CUs	5,966	6,009	6,077	6,142	6,212
Growth Rates (Quarterly % Change)					
Total loans	2.9	3.1	1.7	2.3	3.4
Credit cards	2.4	2.7	-1.9	4.0	2.6
Other unsecured loans	2.9	3.6	-1.1	2.7	3.9
New automobile	4.7	4.3	3.0	3.4	4.4
Used automobile	3.0	3.9	3.1	2.1	3.9
First mortgage	2.6	2.5	1.8	2.2	3.2
HEL & 2nd Mtg	1.3	1.6	0.0	1.4	1.8
Member business loans	3.4	3.4	3.1	3.7	3.4
Total savings	1.8	0.9	3.6	2.5	0.7
Share drafts	-1.9	-0.2	3.5	8.9	0.8
Certificates	1.2	1.3	1.9	0.6	0.3
IRAs	0.9	1.0	0.7	0.0	0.2
Money market shares	1.5	1.2	2.7	1.8	1.1
Regular shares	3.8	0.9	5.5	2.1	0.6
Total memberships	1.4	1.3	1.1	0.7	1.3
Earnings (Basis Points)					
Yield on total assets	341	337	338	340	339
Dividend/interest cost of assets	52	51	51	55	51
Fee & other income *	143	138	131	134	138
Operating expense	311	309	308	315	313
Loss Provisions	41	37	35	42	35
Net Income (ROA) *	79	79	75	62	77
% CUs with positive ROA *	80	79	78	79	78
Capital Adequacy (%)					
Net worth/assets	10.8	10.8	10.8	10.9	11.0
% CUs with NW > 7% of assets	97.4	97.4	97.2	97.6	97.8
Asset Quality (%)					
Loan delinquency rate - Total loans	0.77	0.75	0.71	0.81	0.78
Total Consumer	0.91	0.85	0.81	0.88	0.79
Credit Cards	1.04	0.93	0.94	1.00	0.96
All Other Consumer	0.90	0.84	0.80	0.86	0.77
Total Mortgages	0.63	0.65	0.60	0.75	0.77
First Mortgages	0.63	0.65	0.59	0.75	0.78
All Other Mortgages	0.62	0.66	0.65	0.73	0.73
Total MBLs	1.49	1.45	1.41	1.11	0.10
Ag MBLs	0.98	1.05	1.05	0.74	0.88
All Other MBLs	1.52	1.47	1.43	1.13	0.06
Net chargeoffs/average loans	0.58	0.50	0.52	0.54	0.46
Total Consumer	1.11	0.94	0.99	1.00	0.85
Credit Cards	2.17	2.19	2.20	2.25	1.88
All Other Consumer	0.97	0.77	0.82	0.83	0.71
Total Mortgages	0.05	0.06	0.06	0.09	0.08
First Mortgages	0.04	0.05	0.05	0.08	0.07
All Other Mortgages	0.06	0.08	0.11	0.14	0.14
Total MBLs	1.58	0.47	0.19	0.55	0.00
Ag MBLs	0.07	0.03	0.00	0.03	0.01
All Other MBLs	2.04	0.60	0.24	0.67	0.00
Asset/Liability Management					
Loans/savings	78.5	77.7	76.0	77.4	77.5

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

Third Quarter 2016

U.S. Bank Comparisons

	Credit Unions				Banks			
Demographic Information	Sep 16	2015	2014	3 Yr Avg	Sep 16	2014	2013	3 Yr Avg
Number of Institutions	5,963	6,138	6,395	6,165	5,979	6,180	6,508	6,222
Assets per Institution (\$ mil)	217	199	178	198	2,804	2,584	2,390	2,593
Total assets (\$ mil)	1,293,266	1,219,213	1,136,120	1,216,200	16,766,453	15,967,757	15,553,535	16,095,915
Total loans (\$ mil)	862,008	799,268	723,431	794,902	9,233,030	8,839,504	8,309,427	8,793,987
Total surplus funds (\$ mil)	380,750	372,170	366,456	373,125	5,809,081	5,475,856	5,498,676	5,594,538
Total savings (\$ mil)	1,091,875	1,029,082	963,115	1,028,024	12,798,646	12,189,721	11,763,780	12,250,716
Avg number of branches (1)	3	3	3	3	16	15	15	15
12 Month Growth Rates (%)								
Total assets	8.2	7.3	5.7	7.1	6.1	2.7	5.6	4.8
Total loans	10.2	10.5	10.4	10.4	6.8	6.4	5.3	6.2
Real estate loans	8.2	8.9	7.5	8.2	6.0	4.9	2.6	4.5
Commercial loans	13.8	12.4	12.4	12.9	7.8	7.4	7.3	7.5
Total consumer	12.1	12.1	14.0	12.7	6.2	5.6	4.8	5.5
Consumer credit card	6.9	6.1	7.9	7.0	6.6	5.3	3.9	5.3
Other consumer	12.9	13.1	15.2	13.7	5.9	6.0	5.7	5.9
Total surplus funds	4.8	1.6	-3.1	1.1	6.2	-0.4	7.1	4.3
Total savings	8.6	6.8	4.5	6.6	6.7	3.6	5.1	5.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	339	336	336	337	313	306	313	311
Dividend/Interest cost of assets	51	52	54	52	33	30	31	31
Net Interest Margin	288	285	283	285	280	276	282	279
Fee and other income (2)	137	136	134	136	158	164	167	163
Operating expense	309	311	310	310	304	312	326	314
Loss provisions	38	34	28	33	29	24	20	24
Net income	78	75	80	78	104	105	102	104
Capital Adequacy (%)								
Net worth/assets	10.9	10.9	11.0	10.9	11.2	11.2	11.2	11.2
Asset Quality (%)								
Delinquencies/loans (3)	0.77	0.81	0.85	0.81	1.47	1.57	1.97	1.67
Real estate loans	0.63	0.75	0.89	0.76	2.02	2.48	3.35	2.62
Consumer loans	1.48	1.06	0.83	1.12	1.34	0.78	0.50	0.87
Total consumer	0.80	0.83	0.80	0.81	0.85	0.85	0.89	0.86
Consumer credit card	1.04	1.00	0.94	0.99	1.18	1.15	1.12	1.15
Other consumer	0.76	0.81	0.77	0.78	0.54	0.54	0.66	0.58
Net chargeoffs/avg loans	0.53	0.48	0.49	0.50	0.46	0.44	0.50	0.47
Real estate loans	0.05	0.09	0.15	0.10	0.06	0.13	0.20	0.13
Commercial loans	0.54	0.14	0.26	0.32	0.43	0.26	0.24	0.31
Total consumer	1.08	1.02	0.96	1.02	1.87	1.77	2.00	1.88
Consumer credit card	2.16	1.97	1.88	2.00	3.00	2.83	3.28	3.04
Other consumer	0.91	0.85	0.79	0.85	0.73	0.69	0.77	0.73
Asset Liability Management (%)								
Loans/savings	78.9	77.7	75.1	77.2	72.1	72.5	70.6	71.8
Loans/assets	66.7	65.6	63.7	65.3	54.3	54.6	52.6	53.9
Core deposits/total deposits	50.1	49.5	47.6	49.1	36.9	34.4	33.4	34.9
Productivity								
Employees per million assets	0.22	0.22	0.23	0.22	0.12	0.13	0.13	0.13

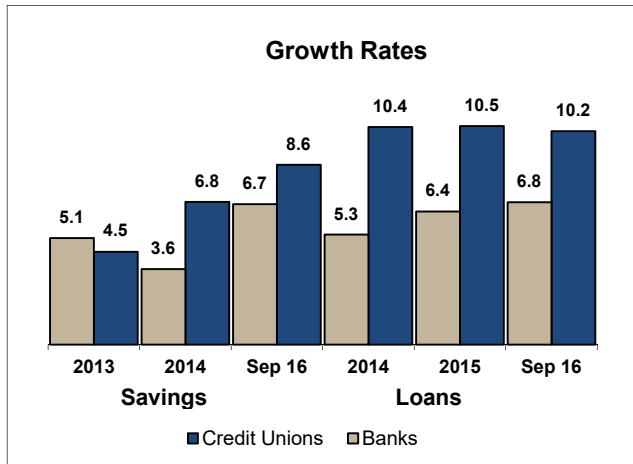
Source: FDIC, NCUA and CUNA E&S

U.S. Credit Union Profile

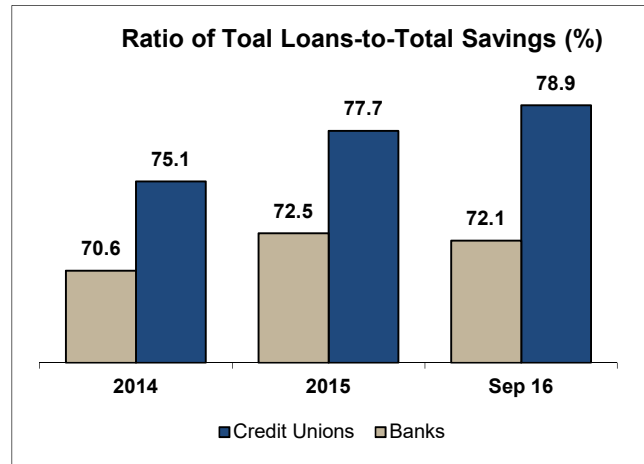
Third Quarter 2016

Credit Union and Bank Comparisons

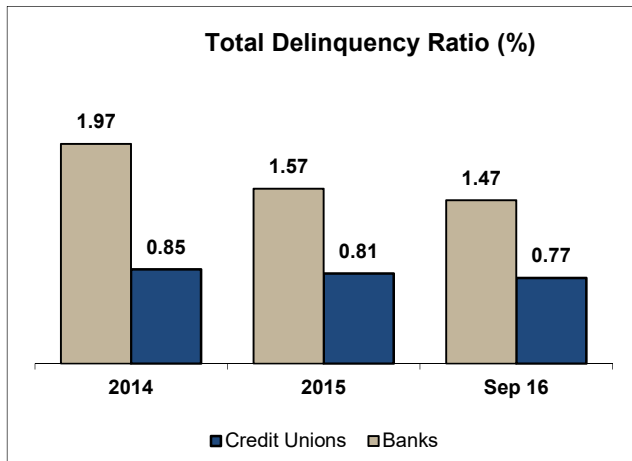
Loan and Savings Growth Trends



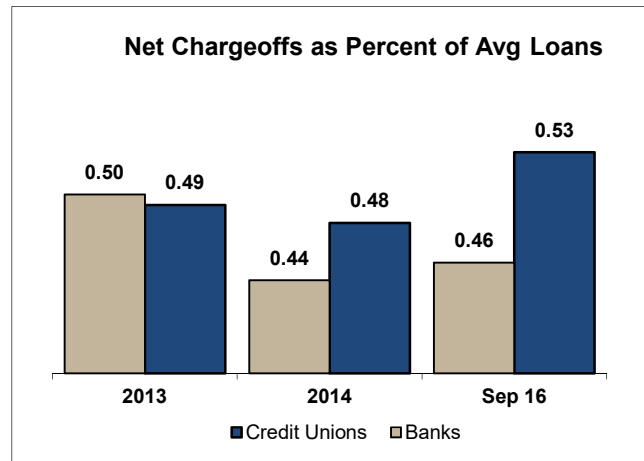
Liquidity Risk Trends



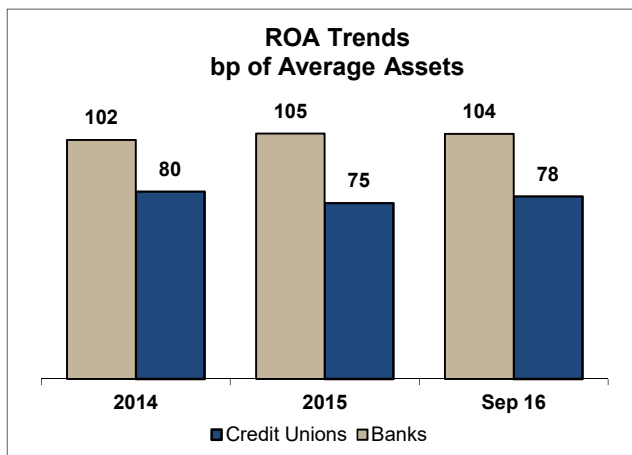
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends

