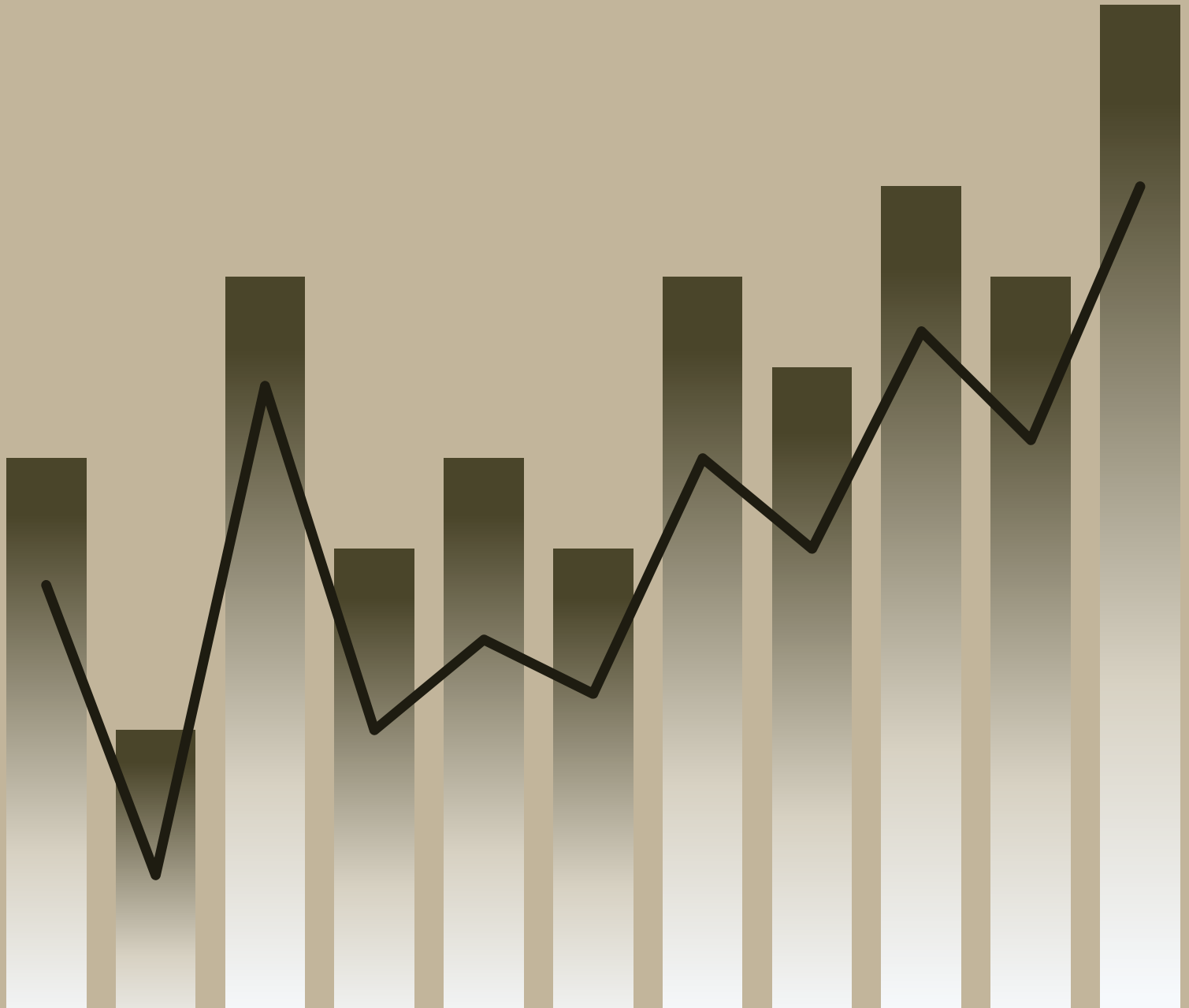


# U.S. Credit Union Profile

Mid-Year 2017

CUNA Economics & Statistics



### Overview: National Trends

	U.S.	U.S. Credit Unions					
	Jun 17	2016	2015	2014	2013	2012	2011
<b>Demographic Information</b>							
Number of CUs	5,812	5,906	6,143	6,398	6,680	6,956	7,236
Assets per CU (\$ mil)	235.2	221.7	198.5	177.6	161.0	148.8	134.6
Median assets (\$ mil)	30.5	29.1	26.8	24.5	22.7	21.1	19.2
Total assets (\$ bil)	1,367	1,309	1,219	1,136	1,075	1,035	974
Total loans (\$ bil)	928	884	799	723	655	610	582
Total surplus funds (\$ bil)	384	372	372	366	378	386	357
Total savings (\$ bil)	1,160	1,107	1,029	963	922	890	839
Total memberships (thousands)	110,634	108,237	103,992	100,512	97,449	95,058	93,108
<b>Growth Rates (%)</b>							
Total assets	7.6	7.4	7.3	5.7	3.9	6.2	5.1
Total loans	10.8	10.6	10.5	10.4	7.3	4.8	1.2
Total surplus funds	1.6	0.0	1.6	-3.1	-2.1	8.3	12.3
Total savings	8.1	7.6	6.8	4.5	3.6	6.1	5.2
Total memberships	4.2	4.1	3.5	3.1	2.5	2.1	1.5
% CUs with increasing assets	75.8	73.8	73.9	65.6	63.7	75.5	71.3
<b>Earnings - Basis Pts.</b>							
Yield on total assets	344	340	336	336	336	362	405
Dividend/interest cost of assets	53	52	52	54	59	72	92
Net interest margin	291	287	285	283	278	290	312
Fee & other income *	132	139	136	134	140	145	131
Operating expense	304	310	311	310	314	322	344
Loss Provisions	43	40	34	28	26	35	50
Net Income (ROA) with Stab Exp	76	76	75	80	77	78	50
Net Income (ROA) without Stab Exp	76	76	75	80	83	84	68
% CUs with positive ROA	79.9	80.6	79.2	77.7	75.7	74.5	69.4
<b>Capital Adequacy (%)</b>							
Net worth/assets	10.8	10.9	10.9	11.0	10.8	10.4	10.2
% CUs with NW > 7% of assets	96.9	97.6	97.6	97.7	97.1	96.3	95.2
<b>Asset Quality</b>							
Delinquencies (60+ day \$)/loans (%)	0.75	0.83	0.81	0.85	1.01	1.15	1.60
Net chargeoffs/average loans (%)	0.56	0.55	0.48	0.49	0.57	0.73	0.91
Total borrower-bankruptcies	192,758	160,694	166,474	169,396	185,432	225,987	278,429
Bankruptcies per CU	33.2	27.2	27.1	26.5	27.8	32.5	38.5
Bankruptcies per 1000 members	1.7	1.5	1.6	1.7	1.9	2.4	3.0
<b>Asset/Liability Management</b>							
Loans/savings	80.0	79.8	77.7	75.1	71.0	68.6	69.4
Loans/assets	67.9	67.5	65.6	63.7	60.9	59.0	59.8
Net Long-term assets/assets	33.5	33.0	32.8	33.7	36.0	33.0	32.5
Liquid assets/assets	13.5	13.5	13.5	13.7	14.9	17.5	17.3
Core deposits/shares & borrowings	50.3	49.4	48.7	46.9	45.2	43.6	41.3
<b>Productivity</b>							
Members/potential members (%)	4	4	5	5	5	6	6
Borrowers/members (%)	57	57	56	54	52	51	50
Members/FTE	385	385	384	385	384	385	388
Average shares/member (\$)	10,483	10,229	9,896	9,582	9,462	9,358	9,006
Average loan balance (\$)	14,699	14,275	13,770	13,261	12,870	12,690	12,576
Employees per million in assets	0.21	0.21	0.22	0.23	0.24	0.24	0.25
<b>Structure (%)</b>							
Fed CUs w/ single-sponsor	12.0	12.1	12.4	12.5	12.9	13.1	13.4
Fed CUs w/ community charter	16.4	17.7	17.5	17.4	16.9	16.5	16.1
Other Fed CUs	33.0	31.3	31.4	31.5	31.6	31.8	32.0
CUs state chartered	38.6	38.9	38.8	38.7	38.6	38.6	38.6

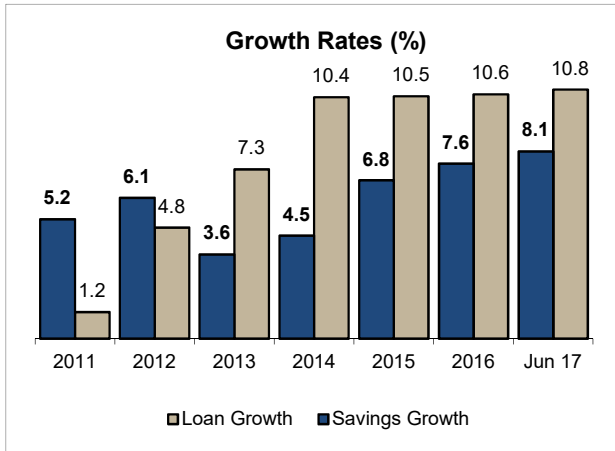
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

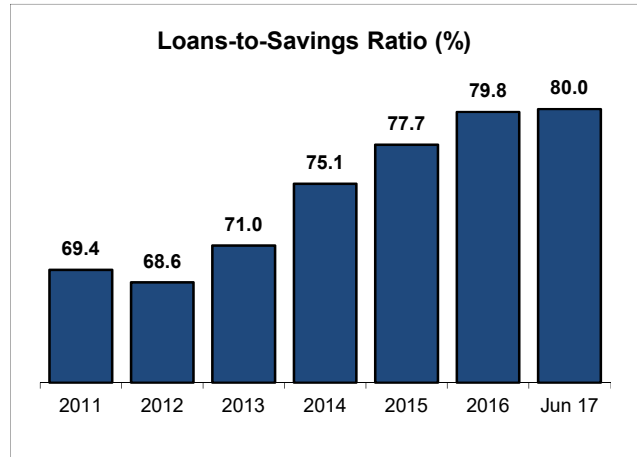
# U.S. Credit Union Profile

Mid-Year 2017

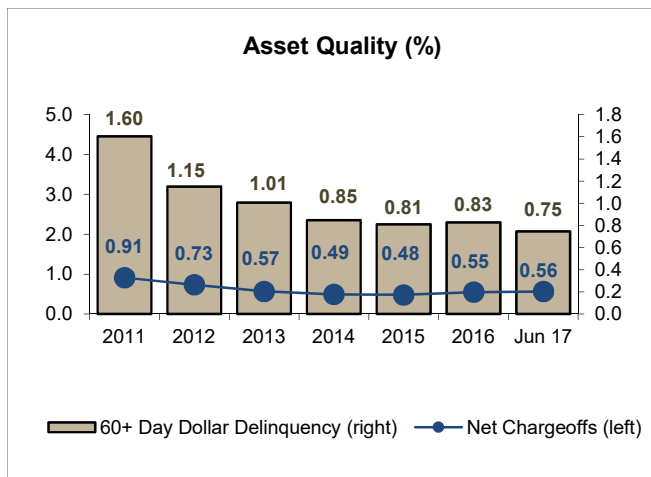
## Loan and Savings Growth Trends



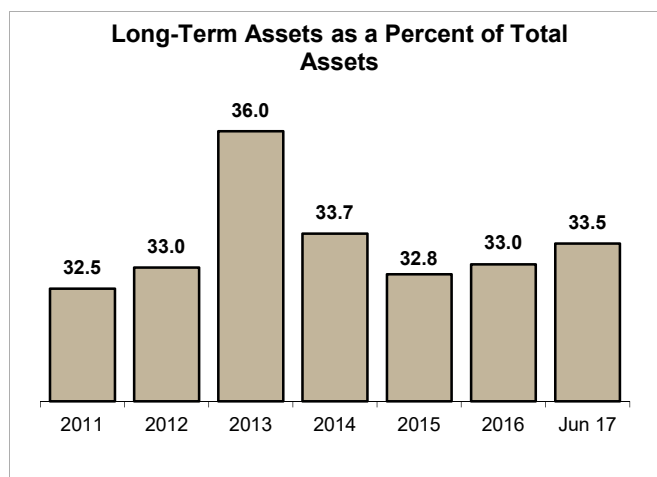
## Liquidity Trends



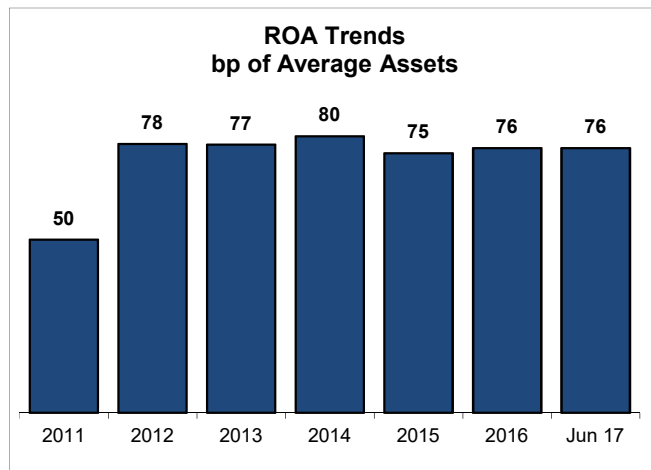
## Credit Risk Trends



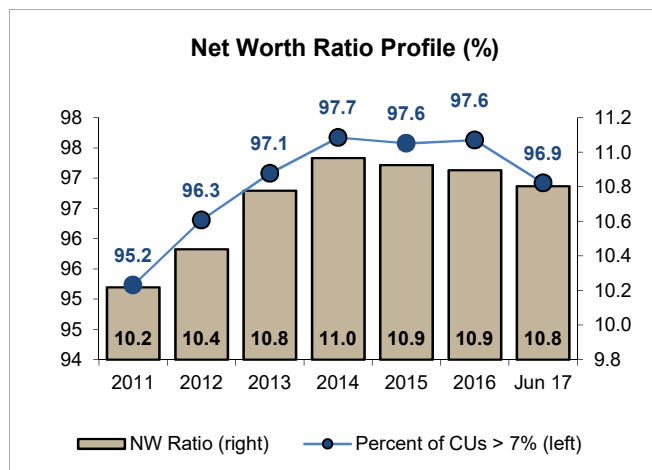
## Interest Rate Risk Trends



## Earnings Trends



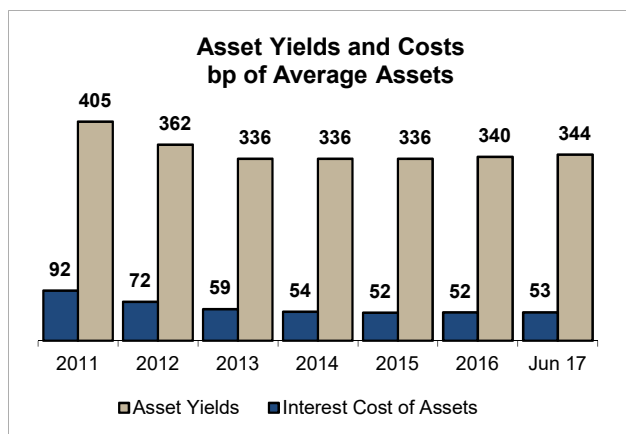
## Solvency Trends



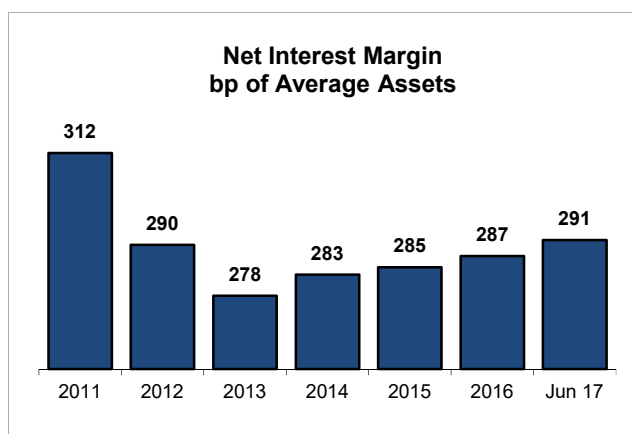
# U.S. Credit Union Profile

Mid-Year 2017

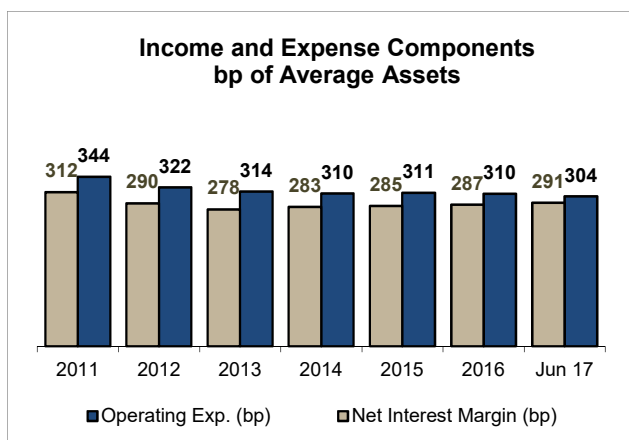
## Asset Yields and Funding Costs



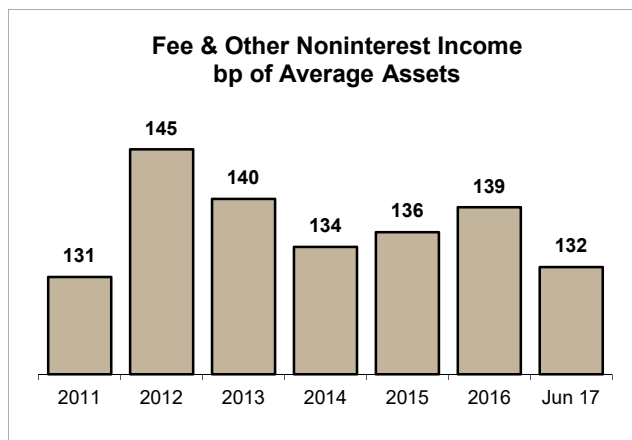
## Interest Margins



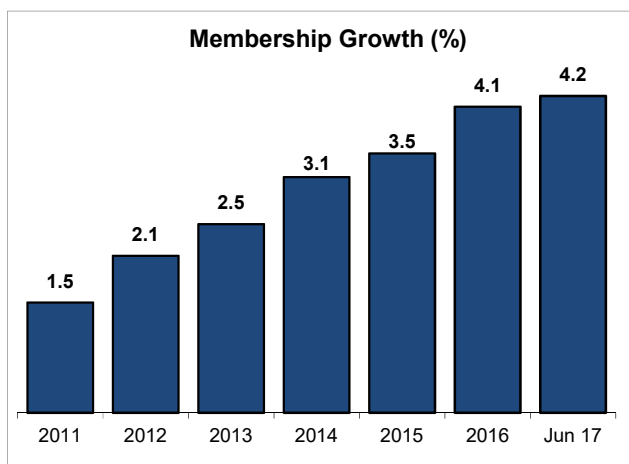
## Interest Margins & Overhead



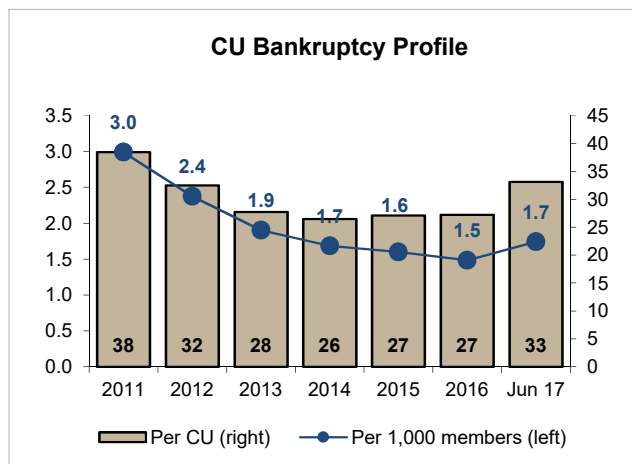
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2017						
Demographic Information	Jun 17	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,812	2,370	1,088	754	727	344	245	284
Assets per CU (\$ mil)	235.2	7.5	32.2	71.5	159.9	359.5	706.9	2,983.0
Median assets (\$ mil)	30.5	6.2	30.7	70.6	151.4	347.8	692.3	1,712.0
Total assets (\$ bil)	1,367	18	35	54	116	124	173	847
Total loans (\$ bil)	928	8	18	30	73	81	121	597
Total surplus funds (\$ bil)	384	9	16	22	38	36	44	220
Total savings (\$ bil)	1,160	151	31	47	102	107	149	708
Total memberships (thousands)	110,634	2,823	4,118	5,864	11,358	11,458	14,372	60,641
<b>Growth Rates (%)</b>								
Total assets	7.6	2.2	4.0	4.7	5.4	6.5	7.3	9.3
Total loans	10.8	2.7	5.0	6.1	7.9	9.1	10.5	12.6
Total surplus funds	1.6	1.8	2.8	2.8	0.8	1.3	-0.6	3.0
Total savings	8.1	2.5	4.2	5.0	5.5	6.7	7.5	10.2
Total memberships	4.2	-1.4	-0.2	0.7	1.4	2.7	3.7	7.2
% CUs with increasing assets	75.8	57.6	80.4	87.7	90.4	95.9	95.1	99.6
<b>Earnings - Basis Pts.</b>								
Yield on total assets	344	342	326	334	343	343	345	346
Dividend/interest cost of assets	53	30	29	30	35	40	43	62
Net interest margin	291	312	297	304	308	303	302	284
Fee & other income *	132	81	104	119	139	147	146	129
Operating expense	304	354	346	360	364	356	345	273
Loss Provisions	43	25	25	31	35	37	44	47
Net Income (ROA) with Stab Exp	76	14	30	31	49	58	60	92
Net Income (ROA) without Stab Exp	76	14	30	32	49	58	60	92
% CUs with positive ROA	79.9	67.0	81.0	87.7	90.9	96.5	95.9	99.3
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	13.9	11.9	11.3	10.8	10.8	10.8	10.7
% CUs with NW > 7% of assets	96.9	95.9	96.0	97.6	97.9	99.4	99.6	99.3
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.75	1.51	1.07	0.99	0.92	0.75	0.69	0.70
Net chargeoffs/average loans (%)	0.56	0.58	0.49	0.53	0.54	0.53	0.59	0.57
Total borrower-bankruptcies	192,758	7,502	5,812	9,804	19,282	22,548	27,966	99,844
Bankruptcies per CU	33.2	3.2	5.3	13.0	26.5	65.5	114.1	351.6
Bankruptcies per 1000 members	1.7	2.7	1.4	1.7	1.7	2.0	1.9	1.6
<b>Asset/Liability Management (%)</b>								
Loans/savings	80.0	55.5	57.6	63.4	71.4	75.3	81.5	84.3
Loans/assets	67.9	47.6	50.4	55.7	62.6	65.4	70.0	70.5
Net Long-term assets/assets	33.5	13.6	21.6	26.2	30.2	33.4	34.9	35.1
Liquid assets/assets	13.5	28.4	23.8	20.1	16.3	13.8	12.0	12.3
Core deposits/shares & borrowings	50.3	78.9	69.2	64.2	58.9	56.5	52.9	45.3
<b>Productivity</b>								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	57	41	47	51	52	54	57	61
Members/FTE	385	422	409	373	342	350	340	413
Average shares/member (\$)	10,483	5,361	7,441	8,082	8,981	9,366	10,359	11,681
Average loan balance (\$)	14,699	7,315	9,166	10,113	12,220	13,154	14,824	16,220
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.26	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	12.0	22.9	8.1	3.3	2.8	2.0	2.9	2.5
Fed CUs w/ community charter	16.4	8.6	19.3	23.2	28.9	24.7	16.3	9.9
Other Fed CUs	33.0	36.7	35.0	32.1	26.0	25.0	24.1	32.0
CUs state chartered	38.6	31.8	37.6	41.4	42.4	48.3	56.7	55.6

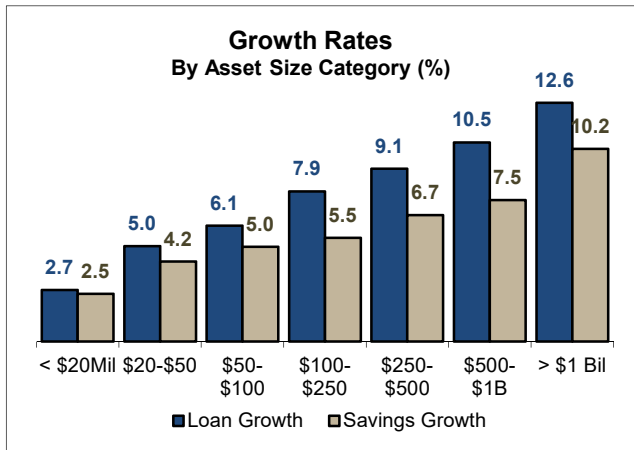
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

# U.S. Credit Union Profile

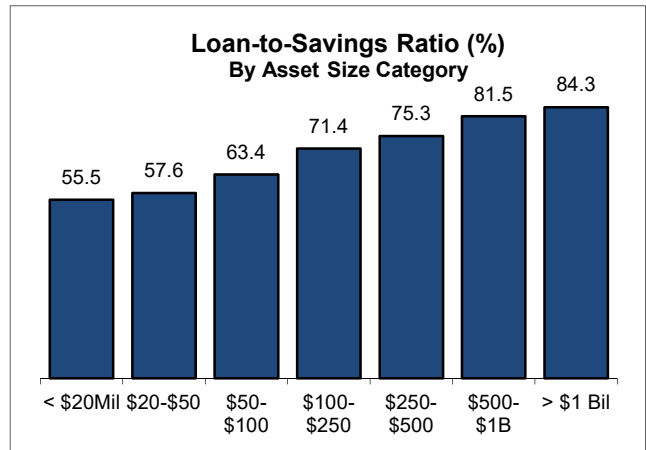
Mid-Year 2017

## Results By Asset Size

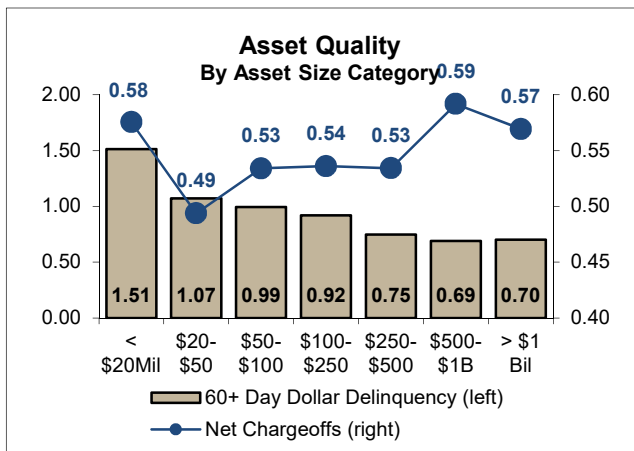
### Loan and Savings growth



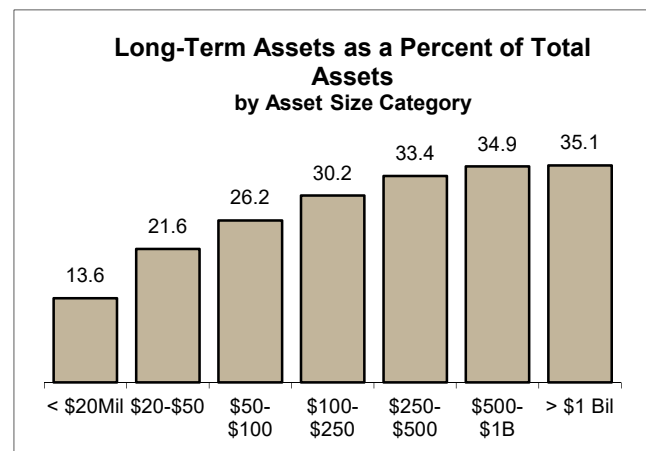
### Liquidity Risk Exposure



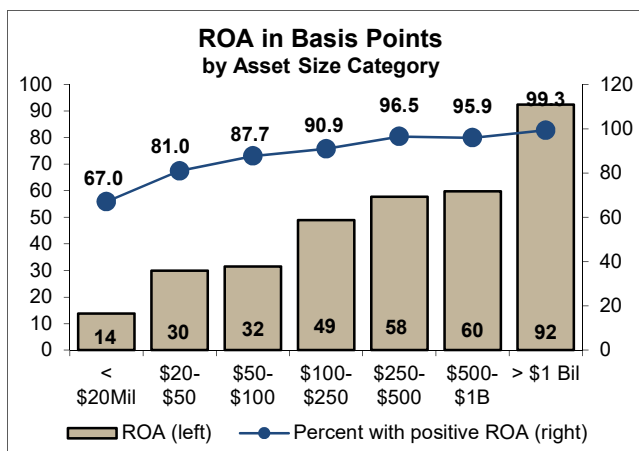
### Credit Risk Exposure



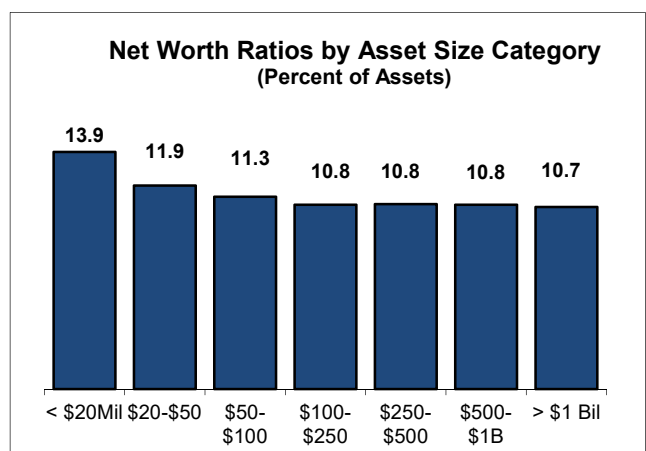
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Jun 17	2016	2015	2014	2013	2012	2011
<b>Growth Rates</b>							
Credit cards	8.1%	7.9%	6.1%	7.9%	7.7%	5.7%	3.9%
Other unsecured loans	7.0%	7.3%	8.5%	10.0%	9.1%	4.8%	0.4%
New automobile	16.3%	16.8%	16.0%	20.9%	12.7%	8.6%	-7.4%
Used automobile	11.9%	12.4%	12.7%	12.9%	10.5%	7.9%	5.1%
First mortgage	10.3%	9.8%	10.3%	9.1%	8.7%	5.9%	4.2%
HEL & 2nd Mtg	5.8%	3.5%	3.5%	1.3%	-4.0%	-8.1%	-7.1%
Member business loans	16.9%	14.4%	12.4%	12.4%	10.0%	6.5%	5.1%
Share drafts	7.3%	2.5%	14.5%	10.3%	6.6%	10.6%	11.9%
Certificates	4.6%	5.0%	0.4%	-1.3%	-3.2%	-3.1%	-4.5%
IRAs	0.8%	1.9%	-0.3%	-2.0%	-0.8%	1.8%	1.6%
Money market shares	6.9%	7.5%	5.7%	3.1%	4.5%	7.5%	7.6%
Regular shares	12.2%	11.8%	9.6%	8.0%	8.1%	12.4%	11.0%
<b>Portfolio \$ Distribution</b>							
Credit cards/total loans	5.8%	6.0%	6.2%	6.4%	6.6%	6.5%	6.5%
Other unsecured loans/total loans	4.1%	4.3%	4.4%	4.5%	4.5%	4.4%	4.4%
New automobile/total loans	13.6%	13.3%	12.6%	12.0%	11.0%	10.5%	10.1%
Used automobile/total loans	21.1%	20.8%	20.5%	20.1%	19.6%	19.1%	18.5%
First mortgage/total loans	40.5%	40.6%	40.9%	41.0%	41.5%	41.0%	40.5%
HEL & 2nd Mtg/total loans	8.7%	8.8%	9.4%	10.1%	11.0%	12.3%	14.0%
Member business loans/total loans	8.0%	7.8%	7.5%	7.4%	7.2%	7.1%	7.0%
Share drafts/total savings	14.5%	14.1%	14.8%	13.8%	13.1%	12.7%	12.2%
Certificates/total savings	17.9%	18.2%	18.7%	19.9%	21.0%	22.5%	24.6%
IRAs/total savings	6.8%	7.1%	7.5%	8.1%	8.6%	9.0%	9.4%
Money market shares/total savings	22.4%	22.8%	22.8%	23.0%	23.3%	23.1%	22.8%
Regular shares/total savings	36.6%	36.0%	34.7%	33.8%	32.7%	31.4%	29.6%
<b>Percent of CUs Offering</b>							
Credit cards	60.4%	60.1%	58.8%	57.6%	56.3%	54.9%	53.4%
Other unsecured loans	98.5%	98.6%	98.3%	98.2%	98.2%	98.1%	98.0%
New automobile	95.5%	95.5%	95.3%	95.1%	94.9%	94.7%	94.7%
Used automobile	96.8%	96.8%	96.5%	96.4%	96.2%	96.0%	95.8%
First mortgage	67.2%	66.9%	65.8%	64.9%	63.5%	62.3%	61.1%
HEL & 2nd Mtg	69.9%	69.8%	69.6%	69.4%	68.5%	68.2%	67.7%
Member business loans	38.4%	37.8%	36.8%	35.8%	34.0%	32.6%	31.0%
Share drafts	79.5%	79.2%	78.6%	78.0%	77.1%	76.4%	75.6%
Certificates	80.4%	80.3%	79.6%	79.1%	78.6%	78.3%	77.9%
IRAs	68.0%	67.9%	67.1%	66.7%	66.2%	66.0%	65.5%
Money market shares	50.2%	49.8%	48.8%	48.0%	47.1%	46.1%	45.1%
<b>Number of Loans as a Percent of Members in Offering CUs</b>							
Credit cards	18.9%	18.9%	18.7%	18.4%	17.9%	17.4%	17.1%
Other unsecured loans	11.7%	12.4%	12.2%	12.1%	11.8%	11.3%	10.9%
New automobile	5.6%	5.5%	5.0%	4.6%	4.2%	4.2%	4.4%
Used automobile	14.4%	14.1%	13.5%	13.0%	12.5%	11.9%	11.6%
First mortgage	2.4%	2.4%	2.4%	2.3%	2.2%	2.2%	2.1%
HEL & 2nd Mtg	2.1%	2.1%	2.2%	2.2%	2.3%	2.4%	2.6%
Member business loans	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	56.4%	56.0%	55.7%	54.8%	53.4%	52.2%	50.3%
Certificates	7.7%	7.8%	8.1%	8.8%	9.4%	10.3%	11.2%
IRAs	4.5%	4.6%	4.8%	5.2%	5.4%	5.7%	6.2%
Money market shares	7.1%	7.1%	7.4%	7.6%	7.8%	8.1%	8.7%

\* 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 - 2017						
	Jun 17	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
<b>Growth Rates</b>								
Credit cards	8.1%	-0.4%	0.4%	1.3%	2.4%	2.9%	5.2%	10.2%
Other unsecured loans	7.0%	0.7%	0.3%	1.8%	5.1%	4.2%	7.2%	10.1%
New automobile	16.3%	4.7%	8.0%	12.1%	15.2%	14.7%	15.5%	18.2%
Used automobile	11.9%	4.4%	7.5%	7.8%	9.5%	11.3%	10.0%	14.5%
First mortgage	10.3%	0.2%	3.8%	5.0%	6.9%	8.1%	10.7%	11.7%
HEL & 2nd Mtg	5.8%	-2.8%	2.2%	2.1%	3.3%	6.4%	5.4%	7.5%
Member business loans	16.9%	-0.9%	6.8%	9.1%	11.6%	15.4%	15.1%	19.3%
Share drafts	7.3%	13.0%	13.3%	13.7%	13.1%	12.9%	12.4%	3.6%
Certificates	4.6%	-3.0%	-3.5%	-2.3%	-1.4%	0.6%	2.9%	7.5%
IRAs	0.8%	-4.5%	-2.5%	-1.8%	-0.7%	-0.9%	-0.2%	2.3%
Money market shares	6.9%	1.9%	1.9%	2.9%	2.7%	3.9%	5.6%	8.7%
Regular shares	12.2%	2.6%	5.2%	6.4%	7.2%	9.0%	9.5%	17.1%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	2.9%	4.2%	4.2%	3.9%	4.6%	4.4%	6.6%
Other unsecured loans/total loans	4.1%	15.9%	8.5%	6.6%	5.1%	4.6%	3.8%	3.6%
New automobile/total loans	13.6%	19.4%	14.0%	12.7%	11.7%	12.3%	13.1%	14.0%
Used automobile/total loans	21.1%	34.7%	30.1%	28.2%	26.5%	25.4%	24.1%	18.4%
First mortgage/total loans	40.5%	11.7%	25.0%	29.9%	34.1%	36.3%	38.1%	43.7%
HEL & 2nd Mtg/total loans	8.7%	5.8%	9.8%	9.7%	9.8%	9.9%	8.7%	8.4%
Member business loans/total loans	8.0%	1.0%	2.3%	4.7%	7.4%	8.5%	9.7%	8.1%
Share drafts/total savings	14.5%	9.8%	14.7%	17.1%	18.3%	19.1%	18.6%	12.4%
Certificates/total savings	17.9%	11.3%	13.1%	14.3%	16.0%	16.5%	17.2%	19.1%
IRAs/total savings	6.8%	3.5%	5.8%	6.5%	6.6%	6.4%	6.3%	7.2%
Money market shares/total savings	22.4%	4.1%	9.8%	13.3%	16.3%	18.3%	21.5%	25.7%
Regular shares/total savings	36.6%	69.2%	54.6%	47.1%	40.9%	37.9%	35.0%	34.0%
<b>Percent of CUs Offering</b>								
Credit cards	60.4%	26.1%	74.7%	85.3%	86.4%	92.7%	91.0%	93.7%
Other unsecured loans	98.5%	96.4%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.5%	89.0%	99.8%	99.9%	99.9%	100.0%	100.0%	100.0%
Used automobile	96.8%	92.4%	99.7%	99.9%	99.9%	100.0%	99.6%	99.6%
First mortgage	67.2%	29.2%	82.7%	95.6%	99.3%	100.0%	100.0%	99.6%
HEL & 2nd Mtg	69.9%	34.3%	86.6%	95.1%	98.5%	99.7%	100.0%	100.0%
Member business loans	38.4%	6.8%	31.5%	53.2%	74.7%	84.6%	90.6%	96.1%
Share drafts	79.5%	51.8%	96.6%	99.2%	99.4%	100.0%	100.0%	98.9%
Certificates	80.4%	56.9%	92.6%	97.1%	98.8%	99.4%	99.2%	98.6%
IRAs	68.0%	32.6%	83.1%	93.4%	97.7%	98.5%	99.6%	99.3%
Money market shares	50.2%	13.3%	54.5%	74.9%	87.2%	91.3%	93.1%	94.4%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.9%	12.9%	13.5%	13.8%	14.8%	16.0%	17.7%	21.2%
Other unsecured loans	11.7%	16.8%	13.1%	12.0%	11.2%	11.2%	11.3%	11.7%
New automobile	5.6%	3.5%	3.5%	4.4%	4.0%	4.2%	5.2%	6.6%
Used automobile	14.4%	11.1%	12.8%	14.2%	15.0%	14.9%	15.8%	14.2%
First mortgage	2.4%	1.3%	1.9%	2.3%	2.6%	2.3%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	2.0%	2.0%	2.1%	2.3%
Member business loans	0.3%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%
Share drafts	56.4%	32.9%	41.5%	47.4%	51.8%	55.3%	58.0%	60.2%
Certificates	7.7%	5.0%	5.5%	5.9%	6.7%	6.6%	7.0%	8.7%
IRAs	4.5%	2.6%	3.0%	3.4%	3.8%	3.8%	4.1%	5.0%
Money market shares	7.1%	3.8%	3.7%	4.0%	4.7%	5.5%	6.2%	8.4%

\* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



# U.S. Credit Union Profile

Mid-Year 2017

## U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Jun 17	Mar 17	Dec 16	Sep 16	Jun 16
<b>Demographic Information</b>					
Number CUs	5,811	5,857	5,906	5,966	6,009
<b>Growth Rates (Quarterly % Change)</b>					
Total loans	3.2	2.0	2.7	2.9	3.1
Credit cards	2.9	-1.9	4.9	2.4	2.7
Other unsecured loans	3.3	-1.3	2.4	2.9	3.6
New automobile	4.0	2.9	4.3	4.7	4.3
Used automobile	3.6	2.9	2.2	3.0	3.9
First mortgage	2.6	2.3	2.8	2.6	2.5
HEL & 2nd Mtg	2.9	1.0	0.9	1.3	1.6
Member business loans	5.0	3.7	4.2	3.4	3.4
Total savings	0.6	4.4	1.5	1.8	0.9
Share drafts	-0.1	8.3	1.6	-1.9	-0.2
Certificates	1.4	1.4	0.8	1.2	1.3
IRAs	0.3	0.2	-0.3	0.9	1.0
Money market shares	0.3	3.0	2.2	1.5	1.2
Regular shares	0.7	6.0	1.7	3.8	0.9
Total memberships	1.3	1.2	0.8	1.4	1.3
<b>Earnings (Basis Points)</b>					
Yield on total assets	347	341	342	341	337
Dividend/interest cost of assets	54	52	55	52	51
Fee & other income *	135	128	143	143	138
Operating expense	304	304	311	311	309
Loss Provisions	44	42	47	41	37
Net Income (ROA) *	81	71	72	79	79
% CUs with positive ROA *	80	77	81	80	79
<b>Capital Adequacy (%)</b>					
Net worth/assets	10.8	10.7	10.9	10.8	10.8
% CUs with NW > 7% of assets	96.9	96.8	97.6	97.4	97.4
<b>Asset Quality (%)</b>					
Loan delinquency rate - Total loans	0.75	0.69	0.83	0.77	0.75
Total Consumer	0.94	0.91	1.03	0.91	0.85
Credit Cards	1.08	1.09	1.14	1.04	0.93
All Other Consumer	0.92	0.89	1.01	0.90	0.84
Total Mortgages	0.56	0.46	0.63	0.63	0.65
First Mortgages	0.56	0.44	0.63	0.63	0.65
All Other Mortgages	0.55	0.55	0.65	0.62	0.66
Total MBLs	1.64	1.53	1.51	1.49	0.06
Ag MBLs	1.15	0.81	0.78	0.98	1.05
All Other MBLs	1.67	1.57	1.54	1.52	0.01
Net chargeoffs/average loans	0.56	0.58	0.60	0.58	0.50
Total Consumer	1.08	1.12	1.14	1.11	0.94
Credit Cards	2.58	2.56	2.45	2.17	2.19
All Other Consumer	0.88	0.92	0.97	0.97	0.77
Total Mortgages	0.02	0.03	0.05	0.05	0.06
First Mortgages	0.02	0.03	0.04	0.04	0.05
All Other Mortgages	0.02	0.04	0.10	0.06	0.08
Total MBLs	0.49	0.23	1.83	1.58	0.05
Ag MBLs	0.08	0.01	0.07	0.07	0.03
All Other MBLs	0.67	0.31	2.36	2.04	0.06
<b>Asset/Liability Management</b>					
Loans/savings	79.6	77.6	79.5	78.5	77.7

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

Mid-Year 2017

## U.S. Bank Comparisons

	Credit Unions				Banks			
Demographic Information	Jun 17	2016	2015	3 Yr Avg	Jun 17	2016	2015	3 Yr Avg
Number of Institutions	5,812	5,903	6,138	5,951	5,795	5,912	6,180	5,962
Assets per Institution (\$ mil)	235	222	199	219	2,960	2,838	2,584	2,794
Total assets (\$ mil)	1,366,885	1,309,138	1,219,213	1,298,412	17,152,568	16,780,076	15,967,757	16,633,467
Total loans (\$ mil)	928,090	883,761	799,268	870,373	9,506,557	9,305,313	8,839,504	9,217,124
Total surplus funds (\$ mil)	384,479	372,138	372,170	376,262	5,882,731	5,769,872	5,475,856	5,709,486
Total savings (\$ mil)	1,159,731	1,107,119	1,029,082	1,098,644	13,154,237	12,894,600	12,189,721	12,746,186
Avg number of branches (1)	4	3	3	3	16	16	15	16
<b>12 Month Growth Rates (%)</b>								
Total assets	7.6	7.4	7.3	7.4	3.7	5.1	2.7	3.8
Total loans	10.8	10.6	10.5	10.6	4.2	5.3	6.4	5.3
Real estate loans	9.5	8.6	8.9	9.0	4.3	5.2	4.9	4.8
Commercial loans	16.9	14.4	12.4	14.5	3.6	5.1	7.4	5.4
Total consumer	11.1	12.2	12.1	11.8	3.9	6.1	5.6	5.2
Consumer credit card	8.1	7.9	6.1	7.4	4.5	5.7	5.3	5.2
Other consumer	11.6	13.0	13.1	12.6	3.2	6.5	6.0	5.2
Total surplus funds	1.6	0.0	1.6	1.1	4.0	5.4	-0.4	3.0
Total savings	8.1	7.6	6.8	7.5	5.0	5.8	3.6	4.8
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	344	340	336	340	328	317	306	317
Dividend/Interest cost of assets	53	52	52	52	39	33	30	34
Net Interest Margin	291	287	285	288	289	283	276	283
Fee and other income (2)	132	139	136	135	155	157	164	159
Operating expense	304	310	311	308	306	306	312	308
Loss provisions	43	40	34	39	28	29	24	27
Net income	76	76	75	76	109	105	105	106
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.8	10.9	10.9	10.9	11.3	11.1	11.2	11.2
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.75	0.83	0.81	0.79	1.24	1.43	1.57	1.41
Real estate loans	0.56	0.63	0.75	0.65	1.68	1.95	2.48	2.04
Consumer loans	1.63	1.49	1.06	1.39	1.07	1.27	0.78	1.04
Total consumer	0.80	0.93	0.83	0.85	0.85	0.92	0.85	0.87
Consumer credit card	1.08	1.14	1.00	1.07	1.22	1.27	1.15	1.21
Other consumer	0.75	0.89	0.81	0.82	0.50	0.56	0.54	0.54
Net chargeoffs/avg loans	0.56	0.55	0.48	0.53	0.49	0.48	0.44	0.47
Real estate loans	0.03	0.05	0.09	0.06	0.03	0.06	0.13	0.07
Commercial loans	0.25	0.48	0.14	0.29	0.36	0.45	0.26	0.36
Total consumer	1.23	1.14	1.02	1.13	2.25	1.95	1.77	1.99
Consumer credit card	2.54	2.20	1.97	2.24	3.60	3.08	2.83	3.17
Other consumer	1.03	0.96	0.85	0.94	0.90	0.79	0.69	0.79
<b>Asset Liability Management (%)</b>								
Loans/savings	80.0	79.8	77.7	79.2	72.3	72.2	72.5	72.3
Loans/assets	67.9	67.5	65.6	67.0	54.7	54.7	54.6	54.7
Core deposits/total deposits	51.2	50.2	49.5	50.3	37.7	37.2	34.4	36.5
<b>Productivity</b>								
Employees per million assets	0.21	0.21	0.22	0.22	0.12	0.12	0.13	0.12

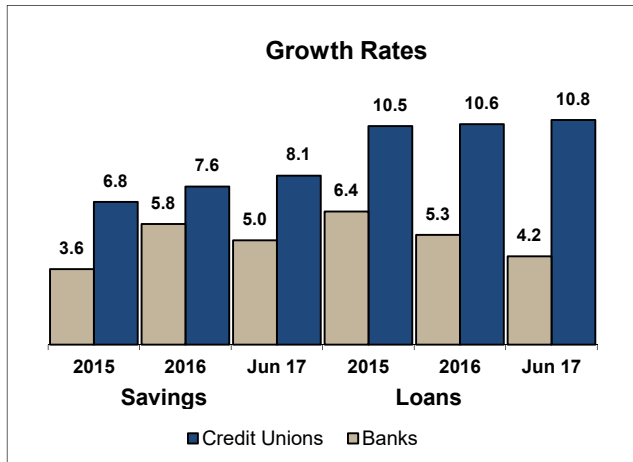
Source: FDIC, NCUA and CUNA E&S

# U.S. Credit Union Profile

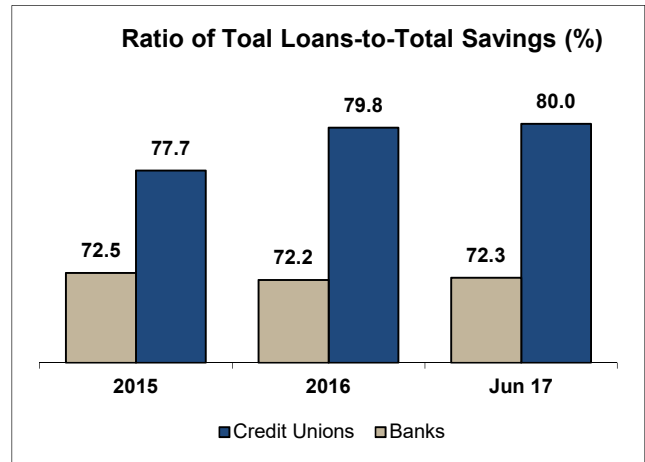
Mid-Year 2017

## Credit Union and Bank Comparisons

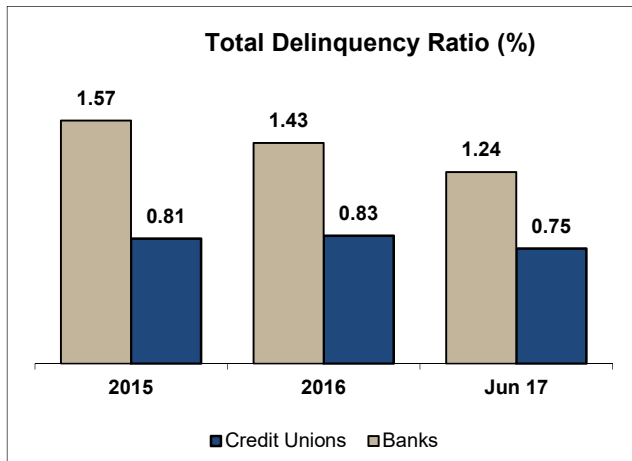
### Loan and Savings Growth Trends



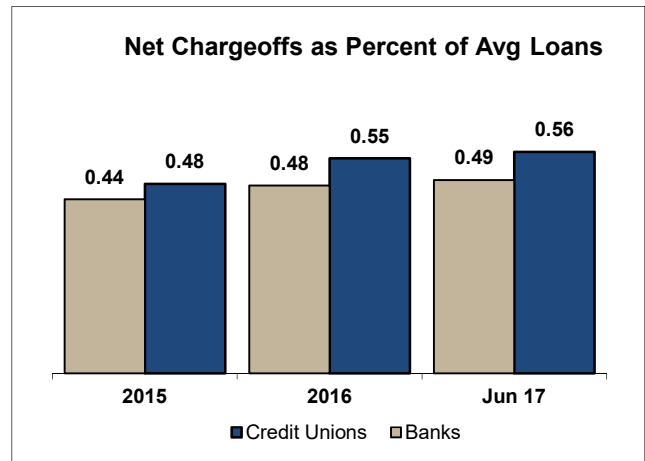
### Liquidity Risk Trends



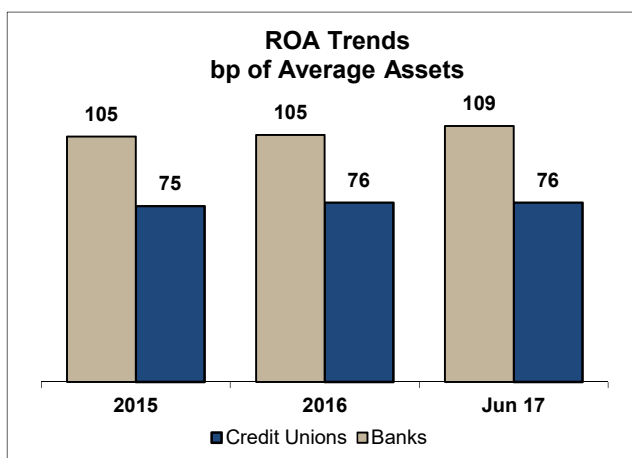
### Credit Risk Trends



### Credit Risk Trends



### Earnings Trends



### Solvency Trends

