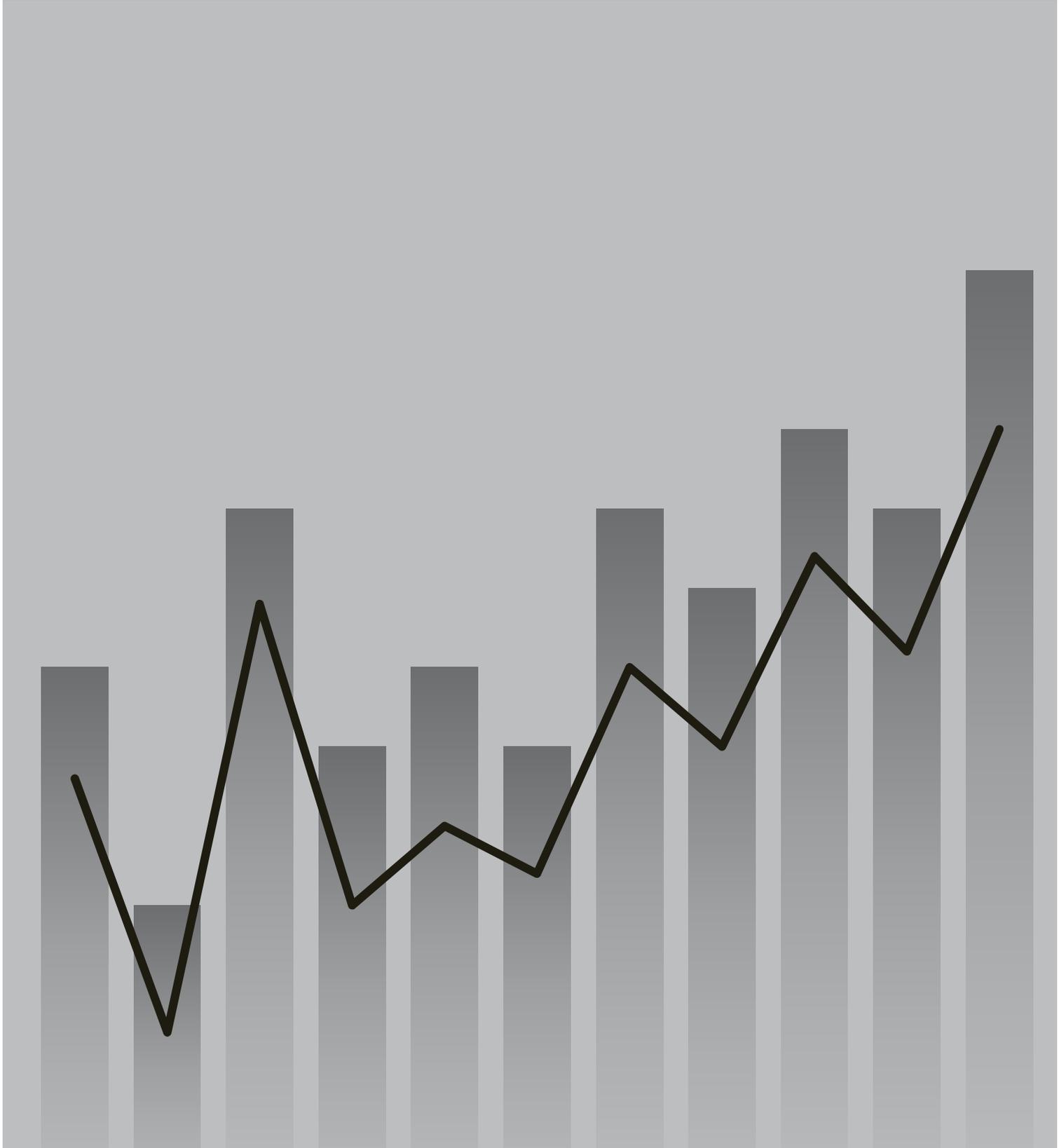


# U.S. Credit Union Profile

First Quarter 2018



### Overview: National Trends

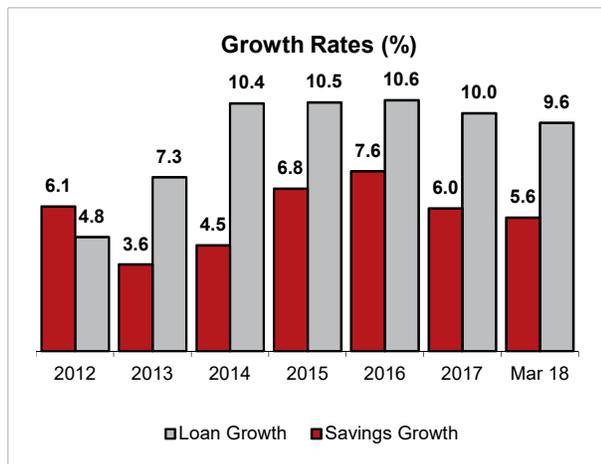
	U.S.	U.S. Credit Unions					
	Mar 18	2017	2016	2015	2014	2013	2012
<b>Demographic Information</b>							
Number of CUs	5,644	5,684	5,906	6,143	6,398	6,680	6,956
Assets per CU (\$ mil)	253.9	245.5	221.7	198.5	177.6	161.0	148.8
Median assets (\$ mil)	32.5	31.2	29.1	26.8	24.5	22.7	21.1
Total assets (\$ bil)	1,433	1,395	1,309	1,219	1,136	1,075	1,035
Total loans (\$ bil)	986	972	884	799	723	655	610
Total surplus funds (\$ bil)	390	366	372	372	366	378	386
Total savings (\$ bil)	1,218	1,174	1,107	1,029	963	922	890
Total memberships (thousands)	114,052	112,649	108,237	103,992	100,512	97,449	95,058
<b>Growth Rates (%)</b>							
Total assets	5.8	6.6	7.4	7.3	5.7	3.9	6.2
Total loans	9.6	10.0	10.6	10.5	10.4	7.3	4.8
Total surplus funds	-3.2	-1.7	0.0	1.6	-3.1	-2.1	8.3
Total savings	5.6	6.0	7.6	6.8	4.5	3.6	6.1
Total memberships	4.3	4.1	4.1	3.5	3.1	2.5	2.1
% CUs with increasing assets	68.1	70.0	73.8	73.9	65.6	63.7	75.5
<b>Earnings - Basis Pts.</b>							
Yield on total assets	363	353	340	336	336	336	362
Dividend/interest cost of assets	60	56	52	52	54	59	72
Net interest margin	303	297	287	285	283	278	290
Fee & other income	142	135	139	136	134	140	145
Operating expense	308	307	310	311	310	320	322
Loss Provisions	48	47	40	34	28	26	35
Net Income (ROA) with Stab Exp	90	77	76	75	80	72	78
Net Income (ROA) without Stab Exp	90	77	76	75	80	77	84
% CUs with positive ROA	83.3	82.4	80.6	79.2	77.7	73.3	74.5
<b>Capital Adequacy (%)</b>							
Net worth/assets	10.9	11.0	10.9	10.9	11.0	10.8	10.4
% CUs with NW > 7% of assets	97.3	97.7	97.6	97.6	97.7	97.1	96.3
<b>Asset Quality</b>							
Delinquencies (60+ day \$)/loans (%)	0.65	0.81	0.83	0.81	0.85	1.01	1.15
Net chargeoffs/average loans (%)	0.60	0.59	0.55	0.48	0.49	0.57	0.73
Total borrower-bankruptcies	209,820	171,336	160,694	166,474	169,396	185,432	225,987
Bankruptcies per CU	37.2	30.1	27.2	27.1	26.5	27.8	32.5
Bankruptcies per 1000 members	1.8	1.5	1.5	1.6	1.7	1.9	2.4
<b>Asset/Liability Management</b>							
Loans/savings	81.0	82.8	79.8	77.7	75.1	71.0	68.6
Loans/assets	68.8	69.7	67.5	65.6	63.7	60.9	59.0
Net Long-term assets/assets	32.8	32.9	33.0	32.8	33.7	36.0	33.0
Liquid assets/assets	13.7	12.5	13.5	13.5	13.7	14.9	17.5
Core deposits/shares & borrowings	51.3	50.1	49.4	48.7	46.9	45.2	43.6
<b>Productivity</b>							
Members/potential members (%)	4	4	4	5	5	5	6
Borrowers/members (%)	57	58	57	56	54	52	51
Members/FTE	387	385	385	384	385	384	385
Average shares/member (\$)	10,681	10,419	10,229	9,896	9,582	9,462	9,358
Average loan balance (\$)	15,103	14,883	14,275	13,770	13,261	12,870	12,690
Employees per million in assets	0.21	0.21	0.21	0.22	0.23	0.24	0.24
<b>Structure (%)</b>							
Fed CUs w/ single-sponsor	11.9	11.9	12.1	12.4	12.5	12.9	13.1
Fed CUs w/ community charter	18.0	18.0	17.7	17.5	17.4	16.9	16.5
Other Fed CUs	31.7	31.7	31.3	31.4	31.5	31.6	31.8
CUs state chartered	38.4	38.5	38.9	38.8	38.7	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.

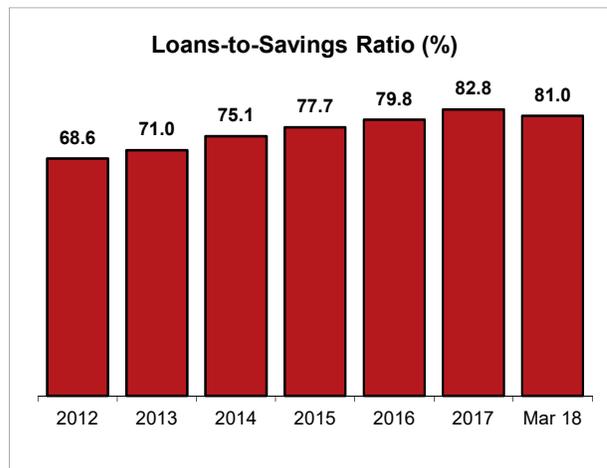
# U.S. Credit Union Profile

First Quarter 2018

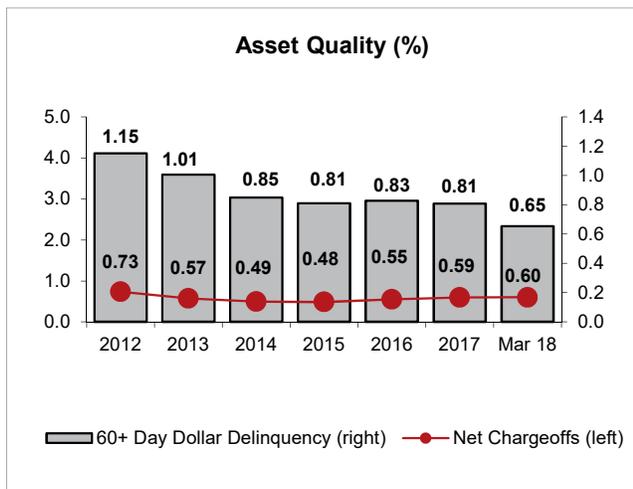
## Loan and Savings Growth Trends



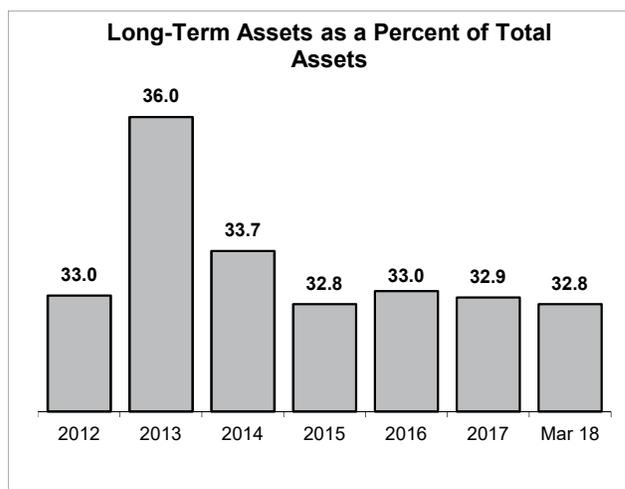
## Liquidity Trends



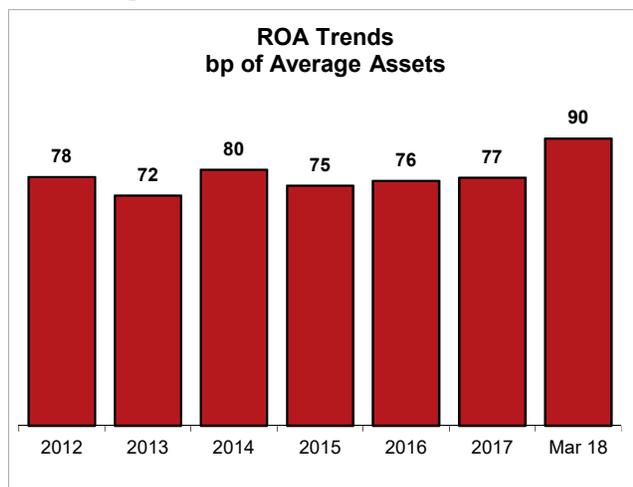
## Credit Risk Trends



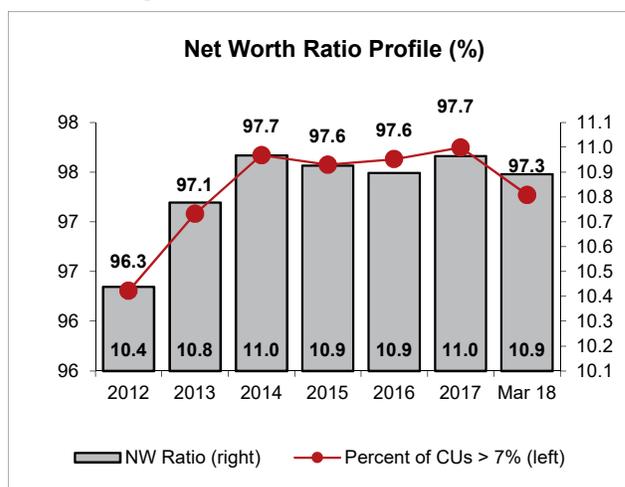
## Interest Rate Risk Trends



## Earnings Trends



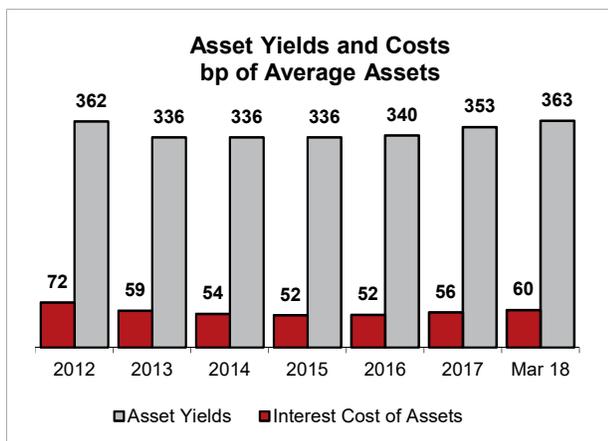
## Solvency Trends



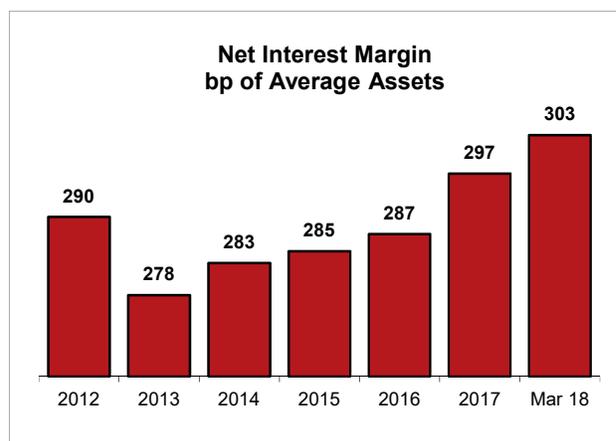
# U.S. Credit Union Profile

First Quarter 2018

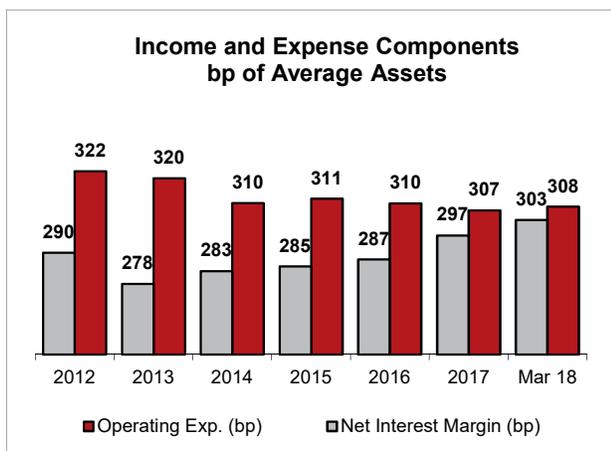
## Asset Yields and Funding Costs



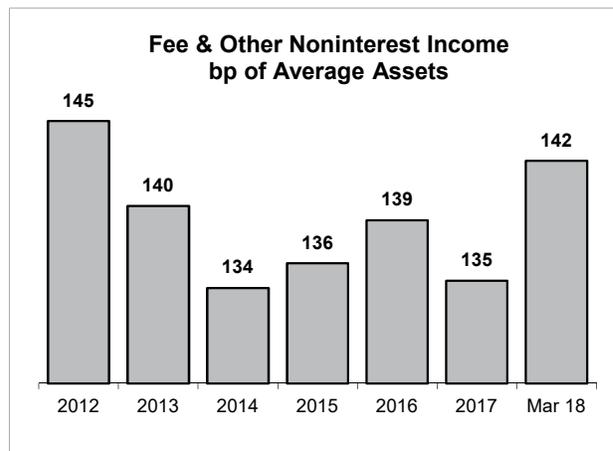
## Interest Margins



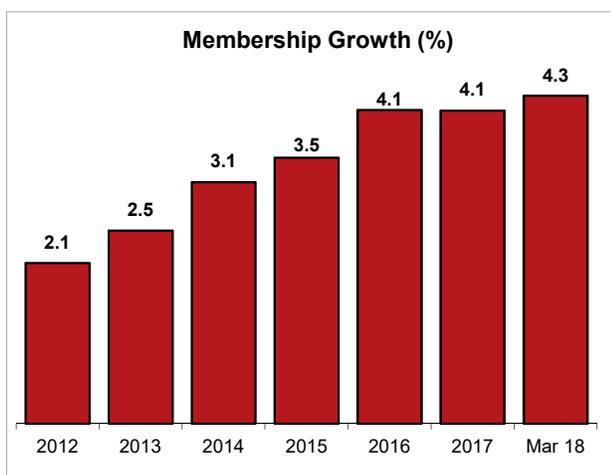
## Interest Margins & Overhead



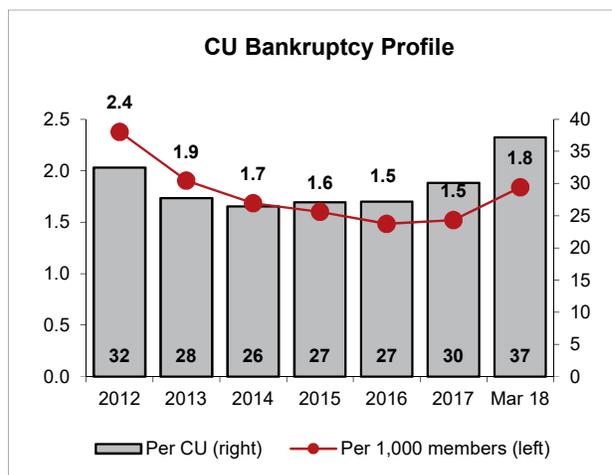
## Noninterest Income



## Membership Growth Trends



## Borrower Bankruptcies



## Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	Mar 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,644	2,246	1,060	721	717	352	251	297
Assets per CU (\$ mil)	253.9	7.5	32.5	71.8	159.5	357.8	714.6	3,064.8
Median assets (\$ mil)	32.5	6.4	31.3	70.1	151.2	348.3	694.9	1,725.2
Total assets (\$ bil)	1,433	17	34	52	114	126	179	910
Total loans (\$ bil)	986	8	17	29	72	83	125	651
Total surplus funds (\$ bil)	390	8	16	21	37	36	45	227
Total savings (\$ bil)	1,218	145	30	45	100	110	154	764
Total memberships (thousands)	114,052	2,653	3,944	5,491	10,955	11,552	14,712	64,743
<b>Growth Rates (%)</b>								
Total assets	5.8	0.8	2.1	2.8	3.5	4.9	6.0	7.3
Total loans	9.6	3.7	5.1	6.2	7.5	8.4	9.7	11.0
Total surplus funds	-3.2	-1.9	-1.2	-2.0	-3.8	-2.7	-3.5	-2.4
Total savings	5.6	0.7	1.9	2.5	3.2	4.7	5.5	7.3
Total memberships	4.3	-0.9	-0.4	0.4	1.3	3.7	4.3	6.9
<i>% CUs with increasing assets</i>	68.1	50.7	68.1	76.8	84.0	88.1	90.4	96.6
<b>Earnings - Basis Pts.</b>								
Yield on total assets	363	358	340	347	357	358	360	367
Dividend/interest cost of assets	60	32	30	33	38	44	49	70
Net interest margin	303	327	310	314	319	314	311	297
Fee & other income	142	80	108	130	144	159	156	141
Operating expense	308	367	355	365	367	364	347	279
Loss Provisions	48	28	23	28	34	36	38	55
Net Income (ROA) with Stab Exp	90	12	40	52	61	74	82	102
Net Income (ROA) without Stab Exp	90	12	40	52	61	74	82	102
<i>% CUs with positive ROA</i>	83.3	70.2	85.8	90.6	94.3	98.3	98.8	99.3
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.9	14.0	12.1	11.4	10.9	10.9	10.8	10.8
<i>% CUs with NW &gt; 7% of assets</i>	97.3	96.4	96.7	97.8	97.6	99.1	99.6	99.3
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.65	1.36	0.90	0.81	0.73	0.77	0.61	0.62
Net chargeoffs/average loans (%)	0.60	0.55	0.44	0.52	0.56	0.58	0.55	0.62
Total borrower-bankruptcies	209,820	6,036	7,988	10,332	22,656	22,824	29,856	110,128
Bankruptcies per CU	37.2	2.7	7.5	14.3	31.6	64.8	118.9	370.8
Bankruptcies per 1000 members	1.8	2.3	2.0	1.9	2.1	2.0	2.0	1.7
<b>Asset/Liability Management (%)</b>								
Loans/savings	81.0	56.1	58.0	63.4	71.8	76.1	81.5	85.2
Loans/assets	68.8	48.0	50.7	55.6	63.0	66.2	69.9	71.5
Net Long-term assets/assets	32.8	12.7	21.0	24.5	28.5	31.2	33.5	34.7
Liquid assets/assets	13.7	29.0	24.2	20.6	17.0	14.6	12.9	12.3
Core deposits/shares & borrowings	51.3	79.8	70.7	65.8	60.4	57.4	54.4	46.4
<b>Productivity</b>								
Members/potential members (%)	4	5	3	3	3	4	3	5
Borrowers/members (%)	57	41	48	52	53	53	56	60
Members/FTE	387	421	408	374	342	350	346	413
Average shares/member (\$)	10,681	5,458	7,641	8,276	9,156	9,485	10,460	11,806
Average loan balance (\$)	15,103	7,532	9,262	10,066	12,297	13,541	15,109	16,626
Employees per million in assets	0.21	0.37	0.28	0.28	0.28	0.26	0.24	0.17
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.9	23.1	8.1	3.9	2.4	2.3	2.8	2.4
Fed CUs w/ community charter	18.0	8.9	20.9	26.8	31.2	27.6	18.3	11.1
Other Fed CUs	31.7	36.6	34.1	29.3	23.4	22.2	23.1	31.0
CUs state chartered	38.4	31.4	36.9	40.1	43.0	48.0	55.8	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.

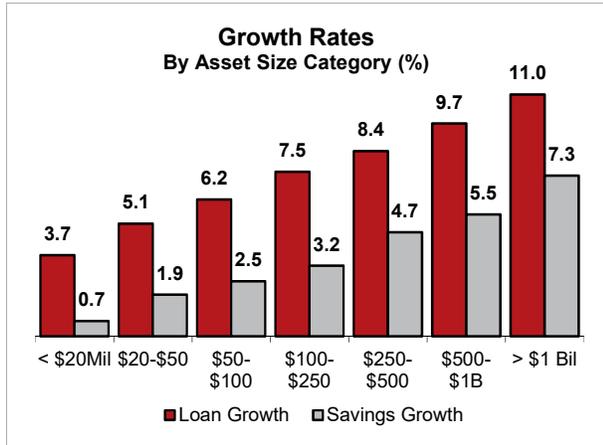
Source: NCUA and CUNA E&S.

# U.S. Credit Union Profile

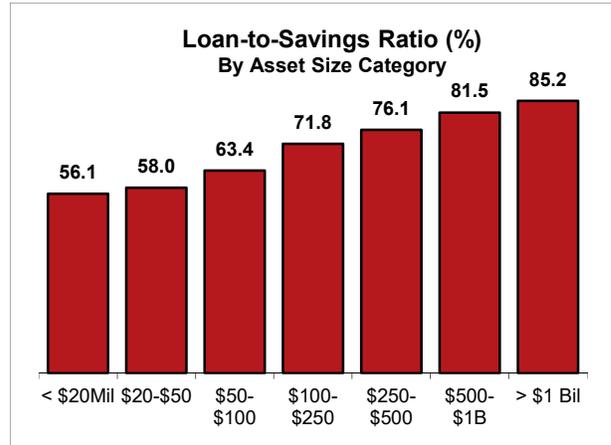
First Quarter 2018

## Results By Asset Size

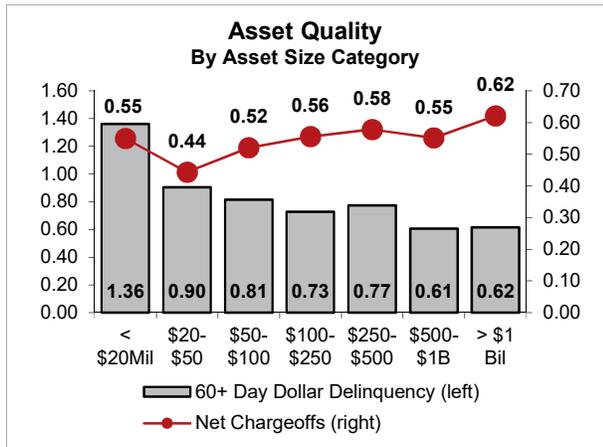
### Loan and Savings growth



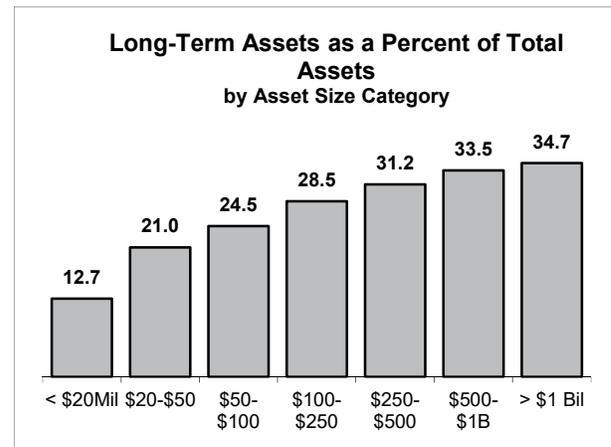
### Liquidity Risk Exposure



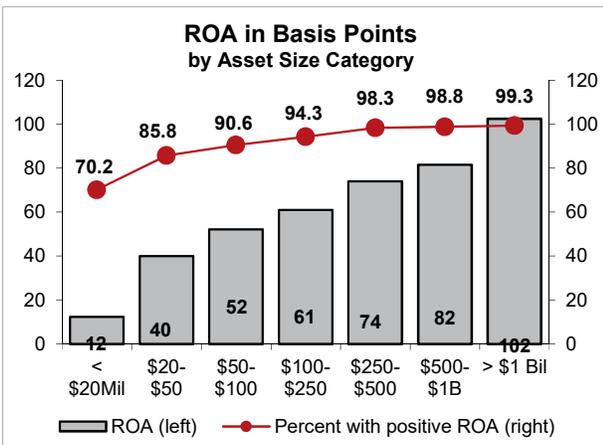
### Credit Risk Exposure



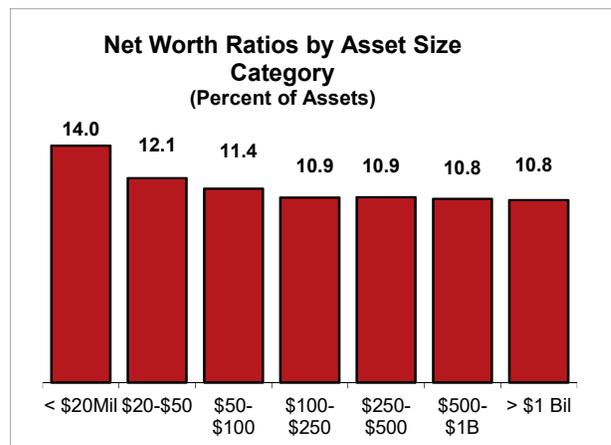
### Interest Rate Risk Exposure



### Earnings



### Solvency



# U.S. Credit Union Profile

First Quarter 2018

## Portfolio: National Trends

	U.S.	U.S. Credit Unions					
Growth Rates	Mar 18	2017	2016	2015	2014	2013	2012
Credit cards	9.8%	9.1%	7.9%	6.1%	7.9%	7.7%	5.7%
Other unsecured loans	7.5%	8.5%	7.3%	8.5%	10.0%	9.1%	4.8%
New automobile	12.1%	13.1%	16.8%	16.0%	20.9%	12.7%	8.6%
Used automobile	10.0%	10.2%	12.4%	12.7%	12.9%	10.5%	7.9%
First mortgage	10.2%	10.1%	9.8%	10.3%	9.1%	8.7%	5.9%
HEL & 2nd Mtg	5.7%	7.0%	3.5%	3.5%	1.3%	-4.0%	-8.1%
Commercial loans*	-5.4%	-5.0%	14.4%	12.4%	12.4%	10.0%	6.5%
Share drafts	8.7%	9.5%	2.5%	14.5%	10.3%	6.6%	10.6%
Certificates	6.6%	6.2%	5.0%	0.4%	-1.3%	-3.2%	-3.1%
IRAs	-1.0%	-0.6%	1.9%	-0.3%	-2.0%	-0.8%	1.8%
Money market shares	2.8%	4.0%	7.5%	5.7%	3.1%	4.5%	7.5%
Regular shares	6.8%	7.0%	11.8%	9.6%	8.0%	8.1%	12.4%
<b>Portfolio \$ Distribution</b>							
Credit cards/total loans	5.8%	6.0%	6.0%	6.2%	6.4%	6.6%	6.5%
Other unsecured loans/total loans	4.1%	4.2%	4.3%	4.4%	4.5%	4.5%	4.4%
New automobile/total loans	13.8%	13.7%	13.3%	12.6%	12.0%	11.0%	10.5%
Used automobile/total loans	21.1%	20.8%	20.8%	20.5%	20.1%	19.6%	19.1%
First mortgage/total loans	40.9%	40.6%	40.6%	40.9%	41.0%	41.5%	41.0%
HEL & 2nd Mtg/total loans	8.4%	8.6%	8.8%	9.4%	10.1%	11.0%	12.3%
Commercial loans/total loans	6.8%	6.7%	7.8%	7.5%	7.4%	7.2%	7.1%
Share drafts/total savings	15.1%	14.6%	14.1%	14.8%	13.8%	13.1%	12.7%
Certificates/total savings	17.9%	18.3%	18.2%	18.7%	19.9%	21.0%	22.5%
IRAs/total savings	6.4%	6.7%	7.1%	7.5%	8.1%	8.6%	9.0%
Money market shares/total savings	21.9%	22.4%	22.8%	22.8%	23.0%	23.3%	23.1%
Regular shares/total savings	37.0%	36.4%	36.0%	34.7%	33.8%	32.7%	31.4%
<b>Percent of CUs Offering</b>							
Credit cards	61.2%	61.2%	60.1%	58.8%	57.6%	56.3%	54.9%
Other unsecured loans	99.3%	99.4%	98.6%	98.3%	98.2%	98.2%	98.1%
New automobile	95.7%	95.6%	95.5%	95.3%	95.1%	94.9%	94.7%
Used automobile	96.8%	96.9%	96.8%	96.5%	96.4%	96.2%	96.0%
First mortgage	67.9%	67.9%	66.9%	65.8%	64.9%	63.5%	62.3%
HEL & 2nd Mtg	69.9%	69.8%	69.8%	69.6%	69.4%	68.5%	68.2%
Commercial loans	33.8%	34.2%	37.8%	36.8%	35.8%	34.0%	32.6%
Share drafts	79.8%	79.8%	79.2%	78.6%	78.0%	77.1%	76.4%
Certificates	81.0%	80.9%	80.3%	79.6%	79.1%	78.6%	78.3%
IRAs	68.3%	68.3%	67.9%	67.1%	66.7%	66.2%	66.0%
Money market shares	50.9%	50.8%	49.8%	48.8%	48.0%	47.1%	46.1%
<b>Number of Loans as a Percent of Members in Offering CUs</b>							
Credit cards	18.8%	18.9%	18.9%	18.7%	18.4%	17.9%	17.4%
Other unsecured loans	11.6%	12.2%	12.4%	12.2%	12.1%	11.8%	11.3%
New automobile	5.9%	5.8%	5.5%	5.0%	4.6%	4.2%	4.2%
Used automobile	14.7%	14.6%	14.1%	13.5%	13.0%	12.5%	11.9%
First mortgage	2.4%	2.4%	2.4%	2.4%	2.3%	2.2%	2.2%
HEL & 2nd Mtg	2.1%	2.1%	2.1%	2.2%	2.2%	2.3%	2.4%
Commercial loans	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%
Share drafts	56.9%	56.8%	56.0%	55.7%	54.8%	53.4%	52.2%
Certificates	7.6%	7.7%	7.8%	8.1%	8.8%	9.4%	10.3%
IRAs	4.3%	4.3%	4.6%	4.8%	5.2%	5.4%	5.7%
Money market shares	6.9%	6.9%	7.1%	7.4%	7.6%	7.8%	8.1%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

### Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Growth Rates	Mar 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	9.8%	0.1%	0.0%	1.0%	3.2%	3.5%	4.6%	12.3%
Other unsecured loans	7.5%	3.2%	2.7%	4.4%	5.1%	5.0%	12.3%	9.2%
New automobile	12.1%	7.1%	9.4%	11.5%	13.7%	13.0%	14.4%	12.2%
Used automobile	10.0%	5.3%	6.2%	7.9%	8.8%	10.1%	8.3%	12.0%
First mortgage	10.2%	2.0%	4.9%	4.8%	7.7%	7.5%	11.0%	11.2%
HEL & 2nd Mtg	5.7%	-2.4%	1.1%	3.8%	3.1%	9.1%	8.1%	6.1%
Commercial loans*	-5.4%	-13.4%	-17.0%	-11.6%	-10.1%	-8.9%	1.9%	-5.1%
Share drafts	8.7%	6.0%	6.7%	6.8%	7.2%	7.9%	8.2%	10.7%
Certificates	6.6%	-4.4%	-3.6%	-2.3%	-0.1%	3.3%	5.2%	9.5%
IRAs	-1.0%	-6.1%	-4.3%	-4.1%	-3.3%	-1.8%	-1.5%	0.5%
Money market shares	2.8%	-2.3%	-1.2%	-0.6%	0.0%	1.1%	2.6%	3.8%
Regular shares	6.8%	1.2%	3.3%	4.0%	5.0%	6.2%	6.6%	8.9%
<b>Portfolio \$ Distribution</b>								
Credit cards/total loans	5.8%	2.8%	4.1%	4.0%	3.9%	4.2%	4.3%	6.7%
Other unsecured loans/total loans	4.1%	15.9%	8.5%	6.7%	5.1%	4.4%	4.0%	3.5%
New automobile/total loans	13.8%	20.2%	14.4%	13.3%	12.1%	12.7%	13.6%	14.0%
Used automobile/total loans	21.1%	35.3%	29.9%	28.7%	26.5%	26.0%	23.8%	18.6%
First mortgage/total loans	40.9%	11.1%	25.4%	29.5%	34.5%	35.7%	38.8%	44.0%
HEL & 2nd Mtg/total loans	8.4%	5.7%	9.6%	9.5%	9.5%	9.9%	8.7%	8.0%
Commercial loans/total loans	6.8%	0.8%	1.9%	3.9%	5.9%	7.4%	8.3%	6.9%
Share drafts/total savings	15.1%	10.2%	15.5%	18.0%	18.9%	19.5%	19.8%	12.9%
Certificates/total savings	17.9%	10.9%	12.3%	13.8%	15.4%	16.3%	16.9%	19.2%
IRAs/total savings	6.4%	3.2%	5.6%	6.1%	6.3%	6.0%	5.9%	6.7%
Money market shares/total savings	21.9%	4.0%	9.4%	12.4%	15.7%	17.8%	20.4%	25.0%
Regular shares/total savings	37.0%	69.6%	55.3%	48.0%	41.7%	38.3%	35.4%	34.5%
<b>Percent of CUs Offering</b>								
Credit cards	61.2%	25.7%	75.3%	84.9%	87.6%	92.3%	93.2%	93.9%
Other unsecured loans	99.3%	98.3%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.4%	99.8%	99.9%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.8%	92.3%	99.8%	99.9%	99.7%	99.7%	100.0%	99.7%
First mortgage	67.9%	29.0%	83.3%	95.3%	99.3%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.9%	33.7%	85.1%	94.6%	98.0%	99.7%	100.0%	100.0%
Commercial loans	33.8%	5.0%	23.8%	42.6%	67.5%	77.8%	84.1%	90.2%
Share drafts	79.8%	51.5%	96.5%	99.2%	99.4%	100.0%	100.0%	99.0%
Certificates	81.0%	57.5%	92.7%	97.1%	98.6%	99.4%	99.2%	98.7%
IRAs	68.3%	32.0%	82.9%	92.1%	97.8%	98.6%	99.6%	99.3%
Money market shares	50.9%	13.3%	54.0%	74.3%	87.9%	90.9%	93.2%	94.9%
<b>Number of Loans as a Percent of Members in Offering CUs</b>								
Credit cards	18.8%	13.0%	13.5%	13.8%	15.1%	15.2%	16.8%	21.1%
Other unsecured loans	11.6%	17.0%	13.4%	12.2%	11.3%	11.0%	11.1%	11.4%
New automobile	5.9%	3.6%	3.8%	4.9%	4.2%	4.5%	5.6%	6.8%
Used automobile	14.7%	11.3%	13.2%	15.3%	15.3%	15.4%	15.8%	14.4%
First mortgage	2.4%	1.3%	2.0%	2.3%	2.6%	2.4%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.0%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	56.9%	33.2%	42.5%	48.1%	52.7%	54.8%	58.4%	60.4%
Certificates	7.6%	4.8%	5.2%	5.7%	6.4%	6.3%	6.8%	8.7%
IRAs	4.3%	2.4%	2.9%	3.3%	3.7%	3.7%	3.8%	4.7%
Money market shares	6.9%	3.8%	3.6%	3.9%	4.6%	5.3%	5.9%	8.1%

Current period flow statistics are trailing four quarters.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# U.S. Credit Union Profile

First Quarter 2018

## U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Mar 18	Dec 17	Sep 17	Jun 17	Mar 17
<b>Demographic Information</b>					
Number CUs	5,643	5,684	5,757	5,811	5,857
<b>Growth Rates (Quarterly % Change)</b>					
Total loans	1.6	2.3	2.7	3.2	2.0
Credit cards	-1.4	5.1	3.1	2.9	-1.9
Other unsecured loans	-2.2	2.5	4.4	3.3	-1.3
New automobile	1.9	3.2	2.9	4.0	2.9
Used automobile	2.7	1.4	2.5	3.6	2.9
First mortgage	2.2	2.3	2.9	2.6	2.3
HEL & 2nd Mtg	-0.4	2.2	1.3	2.9	1.0
Commercial loans*	3.1	2.2	-14.2	5.0	3.7
Total savings	3.9	0.9	0.6	0.6	4.4
Share drafts	7.3	2.3	-0.3	-0.1	8.3
Certificates	1.7	1.7	1.9	1.4	1.4
IRAs	-0.2	-0.7	0.0	0.3	0.2
Money market shares	1.7	0.5	0.5	0.3	3.0
Regular shares	5.6	0.6	0.3	0.7	6.0
Total memberships	1.4	0.9	1.3	1.3	1.2
<b>Earnings (Basis Points)</b>					
Yield on total assets	363	364	360	347	341
Dividend/interest cost of assets	60	62	56	54	52
Fee & other income	142	139	137	135	128
Operating expense	308	314	306	304	304
Loss Provisions	48	52	52	44	42
Net Income (ROA)	90	73	81	81	71
% CUs with positive ROA	83	82	81	80	77
<b>Capital Adequacy (%)</b>					
Net worth/assets	10.9	11.0	10.9	10.8	10.7
% CUs with NW > 7% of assets	97.3	97.7	97.4	96.9	96.8
<b>Asset Quality (%)</b>					
Loan delinquency rate - Total loans	0.66	0.81	0.79	0.75	0.69
Total Consumer	0.87	1.01	1.01	0.94	0.91
Credit Cards	1.24	1.29	1.23	1.08	1.09
All Other Consumer	0.82	0.97	0.98	0.92	0.89
Total Mortgages	0.44	0.61	0.56	0.56	0.46
First Mortgages	0.43	0.62	0.57	0.56	0.44
All Other Mortgages	0.47	0.56	0.55	0.55	0.55
Total Commercial Loans	1.53	1.60	1.93	1.64	1.53
Commercial Ag Loans	1.64	1.07	1.17	1.15	0.81
All Other Commercial Loans	1.53	1.62	1.97	1.67	1.57
Net chargeoffs/average loans	0.60	0.70	0.55	0.56	0.58
Total Consumer	1.17	1.36	1.07	1.08	1.12
Credit Cards	2.86	2.77	2.54	2.58	2.56
All Other Consumer	0.95	1.18	0.87	0.88	0.92
Total Mortgages	0.02	0.02	0.02	0.02	0.03
First Mortgages	0.02	0.02	0.02	0.02	0.03
All Other Mortgages	0.01	0.00	0.02	0.02	0.04
Total Commercial Loans	0.41	2.03	0.59	0.49	0.23
Commercial Ag Loans	-0.01	0.05	-0.01	0.08	0.01
All Other Commercial Loans	0.43	2.13	0.62	0.51	0.24
<b>Asset/Liability Management</b>					
Loans/savings	80.7	82.5	81.3	79.6	77.6

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.

\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# U.S. Credit Union Profile

First Quarter 2018

## U.S. Bank Comparisons

Demographic Information	Credit Unions				Banks			
	Mar 18	2017	2016	3 Yr Avg	Mar 18	2017	2016	3 Yr Avg
Number of Institutions	5,642	5,682	5,903	5,742	5,605	5,664	5,912	5,727
Assets per Institution (\$ mil)	254	246	222	240	3,128	3,075	2,838	3,014
Total assets (\$ mil)	1,433,161	1,395,322	1,309,138	1,379,207	17,531,315	17,413,996	16,780,076	17,241,796
Total loans (\$ mil)	986,314	972,365	883,761	947,480	9,752,319	9,719,857	9,305,313	9,592,496
Total surplus funds (\$ mil)	389,564	365,637	372,138	375,780	6,020,394	5,977,584	5,769,872	5,922,617
Total savings (\$ mil)	1,218,197	1,173,715	1,107,119	1,166,343	13,528,713	13,397,353	12,894,600	13,273,555
Avg number of branches (1)	4	4	3	4	16	16	16	16
<b>12 Month Growth Rates (%)</b>								
Total assets	5.8	6.6	7.4	6.6	3.3	3.8	5.1	4.1
Total loans	9.6	10.0	10.6	10.1	4.9	4.5	5.3	4.9
Real estate loans	9.4	9.5	8.6	9.2	3.7	3.7	5.2	4.2
Commercial loans*	-5.4	-5.0	14.4	1.3	4.7	4.0	5.1	4.6
Total consumer	12.7	13.3	12.2	12.7	5.8	5.6	6.1	5.8
Consumer credit card	9.8	9.1	7.9	8.9	8.5	8.2	5.7	7.5
Other consumer	13.1	14.0	13.0	13.4	3.2	2.9	6.5	4.2
Total surplus funds	-3.2	-1.7	0.0	-1.6	1.5	3.6	5.4	3.5
Total savings	5.6	6.0	7.6	6.4	3.4	3.9	5.8	4.4
<b>YTD Earnings Annualized (BP)</b>								
Yield on Total Assets	363	353	340	352	355	337	317	336
Dividend/Interest cost of assets	60	56	52	56	54	43	33	44
Net Interest Margin	303	297	287	296	301	293	283	293
Fee and other income (2)	142	135	139	139	155	151	157	155
Operating expense	308	307	310	308	299	318	306	308
Loss provisions	48	47	40	45	28	30	29	29
Net income	90	77	76	81	128	97	105	110
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.9	11.0	10.9	10.9	11.2	11.2	11.1	11.2
<b>Asset Quality (%)</b>								
Delinquencies/loans (3)	0.65	0.81	0.83	0.76	1.16	1.20	1.43	1.26
Real estate loans	0.44	0.61	0.63	0.56	1.60	1.66	1.95	1.74
Consumer loans	1.52	1.58	1.49	1.53	0.85	0.90	1.27	1.01
Total consumer	0.76	0.91	0.93	0.87	0.96	0.97	0.92	0.95
Consumer credit card	1.24	1.29	1.14	1.22	1.40	1.37	1.27	1.35
Other consumer	0.69	0.85	0.89	0.81	0.51	0.54	0.56	0.54
Net chargeoffs/avg loans	0.60	0.59	0.55	0.58	0.50	0.50	0.48	0.49
Real estate loans	0.02	0.02	0.05	0.03	0.02	0.03	0.06	0.04
Commercial loans	0.41	0.49	0.48	0.46	0.28	0.38	0.45	0.37
Total consumer	1.28	1.25	1.14	1.22	2.43	2.21	1.95	2.19
Consumer credit card	2.86	2.55	2.20	2.54	3.89	3.47	3.08	3.48
Other consumer	1.03	1.04	0.96	1.01	0.90	0.90	0.79	0.87
<b>Asset Liability Management (%)</b>								
Loans/savings	81.0	82.8	79.8	81.2	72.1	72.6	72.2	72.3
Loans/assets	68.8	69.7	67.5	68.7	54.9	55.1	54.7	54.9
Core deposits/total deposits	52.1	51.0	50.2	51.1	38.1	37.7	37.2	37.7
<b>Productivity</b>								
Employees per million assets	0.21	0.21	0.21	0.21	0.12	0.12	0.12	0.12

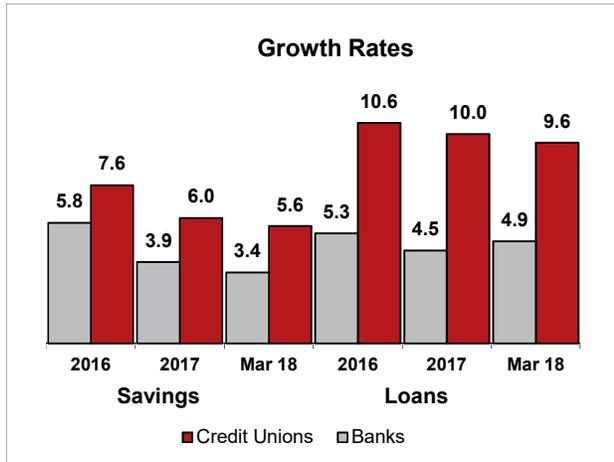
\*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.  
Source: FDIC, NCUA and CUNA E&S

# U.S. Credit Union Profile

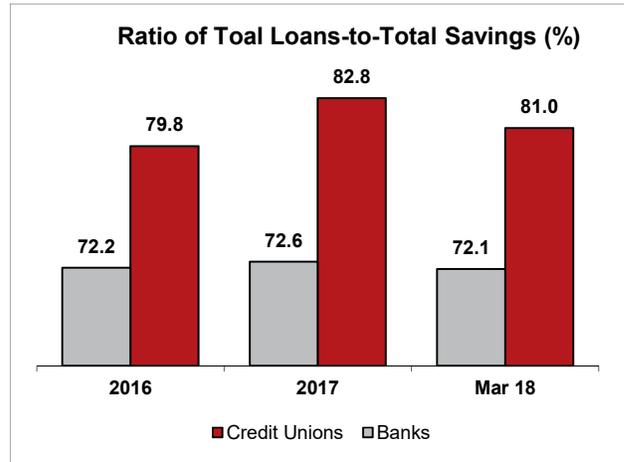
First Quarter 2018

## Credit Union and Bank Comparisons

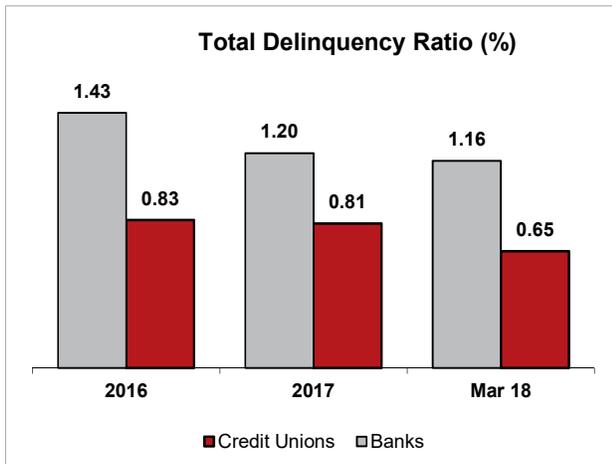
### Loan and Savings Growth Trends



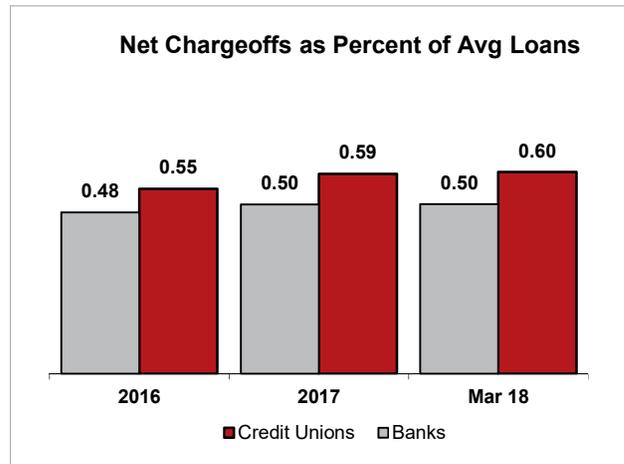
### Liquidity Risk Trends



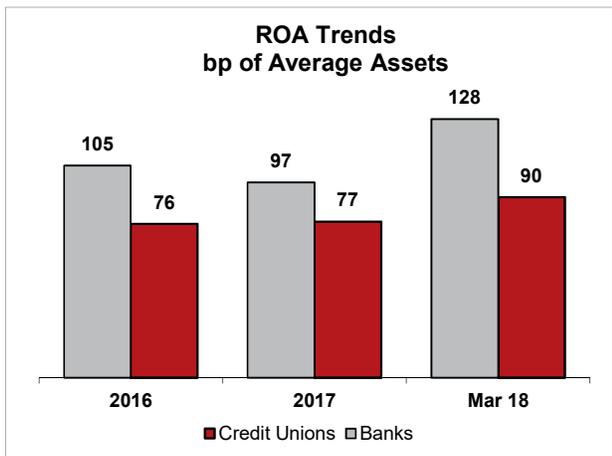
### Credit Risk Trends



### Credit Risk Trends



### Earnings Trends



### Solvency Trends

