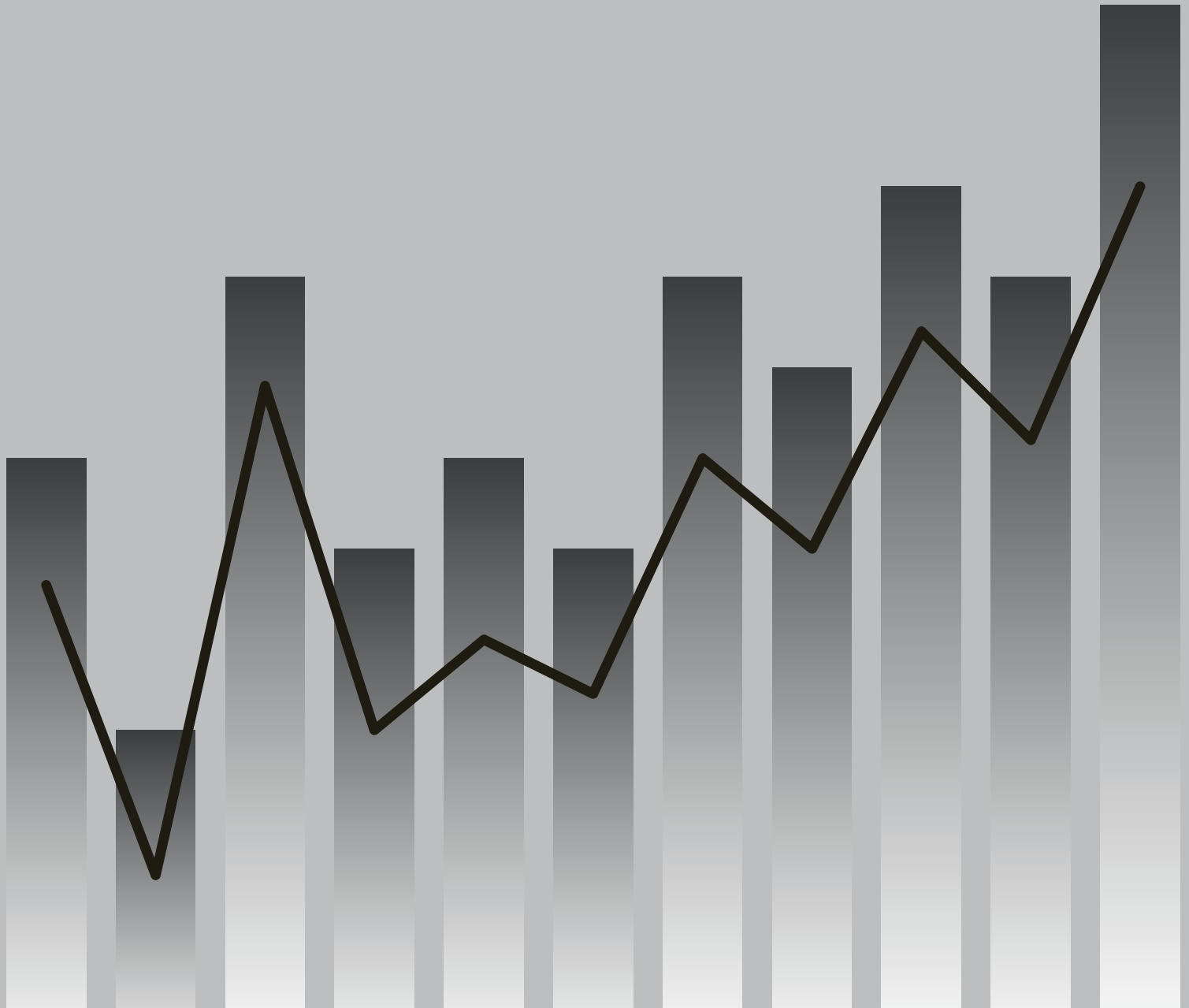


U.S. Credit Union Profile

First Quarter 2019

CUNA Economics & Statistics



U.S. Credit Union Profile

First Quarter 2019

Overview: National Trends

	U.S.	U.S. Credit Unions					
Demographic Information	Mar 19	2018	2017	2016	2015	2014	2013
Number of CUs	5,448	5,489	5,684	5,906	6,143	6,398	6,680
Assets per CU (\$ mil)	279.7	268.0	245.5	221.7	198.5	177.6	161.0
Median assets (\$ mil)	34.9	33.4	31.2	29.1	26.8	24.5	22.7
Total assets (\$ bil)	1,524	1,471	1,395	1,309	1,219	1,136	1,075
Total loans (\$ bil)	1,064	1,059	972	884	799	723	655
Total surplus funds (\$ bil)	395	351	366	372	372	366	378
Total savings (\$ bil)	1,288	1,235	1,174	1,107	1,029	963	922
Total memberships (thousands)	118,654	117,549	112,649	108,203	103,992	100,512	97,449
Growth Rates (%)							
Total assets	6.3	5.4	6.6	7.4	7.3	5.7	3.9
Total loans	7.8	8.9	10.0	10.6	10.5	10.4	7.3
Total surplus funds	1.4	-4.1	-1.7	0.0	1.6	-3.1	-2.1
Total savings	5.8	5.2	6.0	7.6	6.8	4.5	3.6
Total memberships	4.0	4.4	4.1	4.0	3.5	3.1	2.5
% CUs with increasing assets	63.4	63.4	70.0	73.8	73.9	65.6	63.7
Earnings - Basis Pts.							
Yield on total assets	394	380	353	340	336	336	336
Dividend/interest cost of assets	82	68	56	52	52	54	59
Net interest margin	312	311	297	287	285	283	278
Fee & other income	138	139	135	139	136	134	140
Operating expense	313	313	307	310	311	310	320
Loss Provisions	43	46	47	40	34	28	26
Net Income (ROA) with Stab Exp	95	91	77	76	75	80	72
Net Income (ROA) without Stab Exp	95	91	77	76	75	80	77
% CUs with positive ROA	86.2	88.2	82.4	80.6	79.2	77.7	73.3
Capital Adequacy (%)							
Net worth/assets	11.1	11.3	11.0	10.9	10.9	11.0	10.8
% CUs with NW > 7% of assets	98.1	98.5	97.7	97.6	97.6	97.7	97.1
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.58	0.71	0.81	0.83	0.81	0.85	1.01
Net chargeoffs/average loans (%)	0.57	0.57	0.59	0.55	0.48	0.49	0.57
Total borrower-bankruptcies	222,268	173,214	171,336	160,694	166,474	169,396	185,432
Bankruptcies per CU	40.8	31.6	30.1	27.2	27.1	26.5	27.8
Bankruptcies per 1000 members	1.9	1.5	1.5	1.5	1.6	1.7	1.9
Asset/Liability Management (%)							
Loans/savings	82.6	85.8	82.8	79.8	77.7	75.1	71.0
Loans/assets	69.8	72.0	69.7	67.5	65.6	63.7	60.9
Net Long-term assets/assets	33.2	34.0	33.9	33.0	32.8	33.7	36.0
Liquid assets/assets	13.7	11.4	12.5	13.5	13.5	13.7	14.9
Core deposits/shares & borrowings	50.5	50.0	50.1	49.4	48.7	46.9	45.2
Productivity							
Members/potential members (%)	3	3	4	4	5	5	5
Borrowers/members (%)	58	59	58	57	56	54	52
Members/FTE	387	386	385	385	384	385	384
Average shares/member (\$)	10,858	10,504	10,419	10,232	9,896	9,582	9,462
Average loan balance (\$)	15,461	15,347	14,883	14,275	13,770	13,261	12,870
Employees per million in assets	0.20	0.21	0.21	0.21	0.22	0.23	0.24
Structure (%)							
Fed CUs w/ single-sponsor	11.7	11.7	11.9	12.1	12.4	12.5	12.9
Fed CUs w/ community charter	16.7	18.0	18.0	17.7	17.5	17.4	16.9
Other Fed CUs	33.0	31.8	31.7	31.3	31.4	31.5	31.6
CUs state chartered	38.5	38.5	38.5	38.9	38.8	38.7	38.6

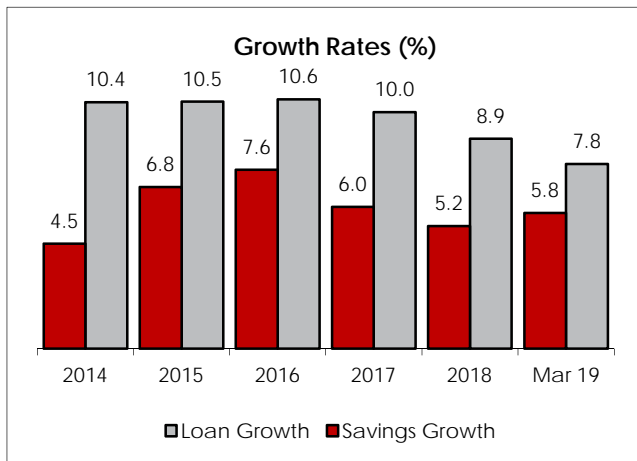
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

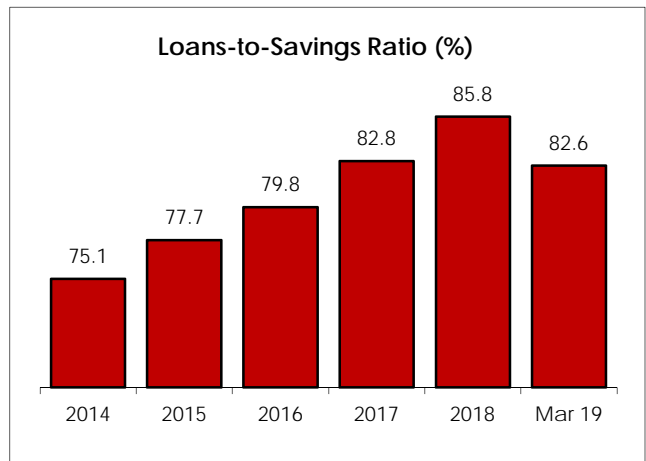
U.S. Credit Union Profile

First Quarter 2019

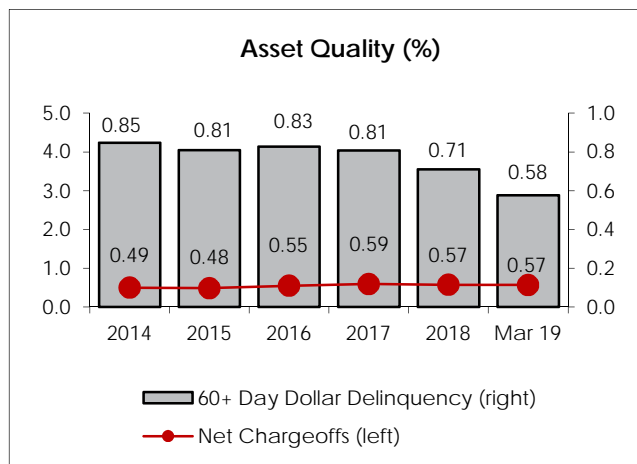
Loan and Savings Growth Trends



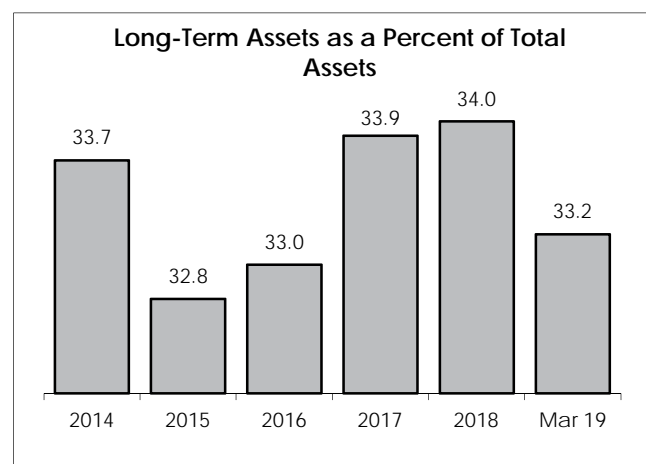
Liquidity Trends



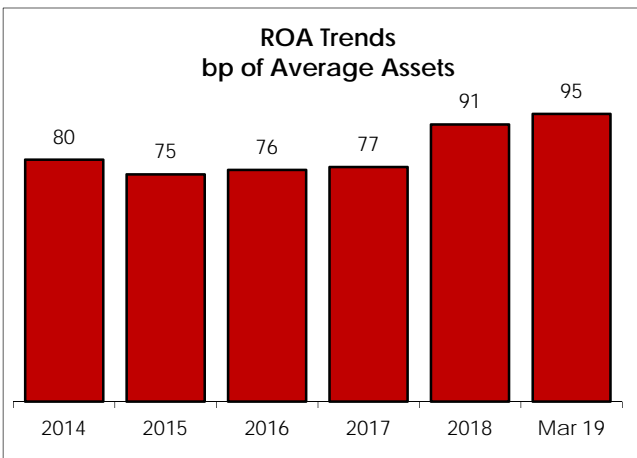
Credit Risk Trends



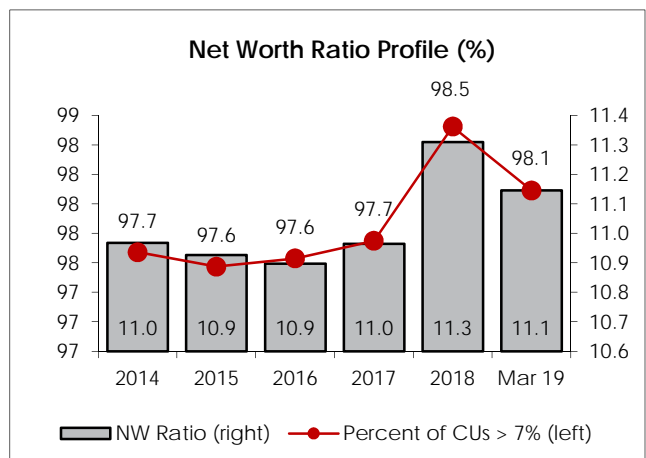
Interest Rate Risk Trends



Earnings Trends



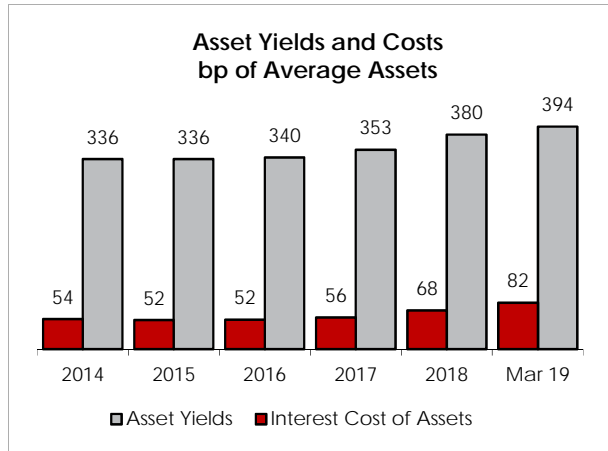
Solvency Trends



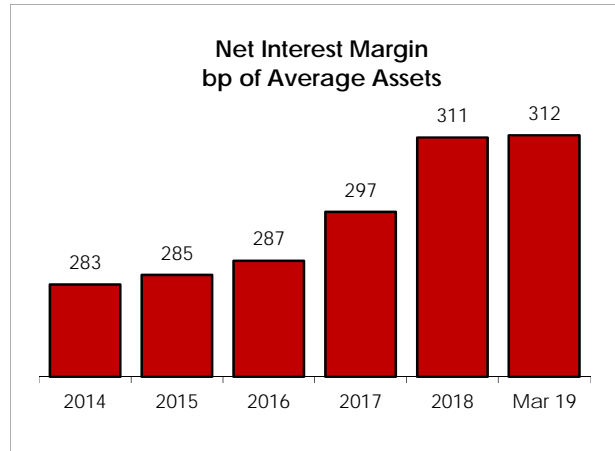
U.S. Credit Union Profile

First Quarter 2019

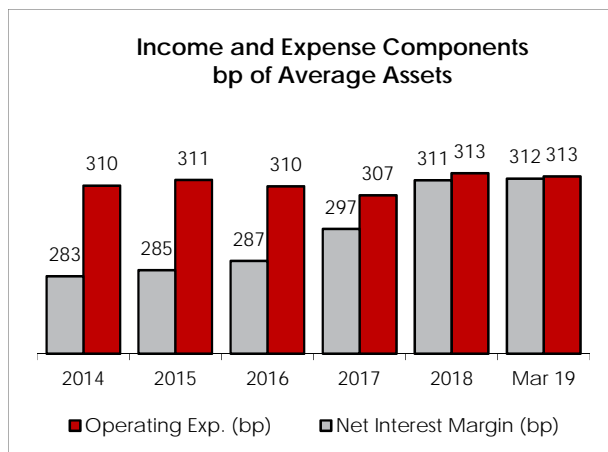
Asset Yields and Funding Costs



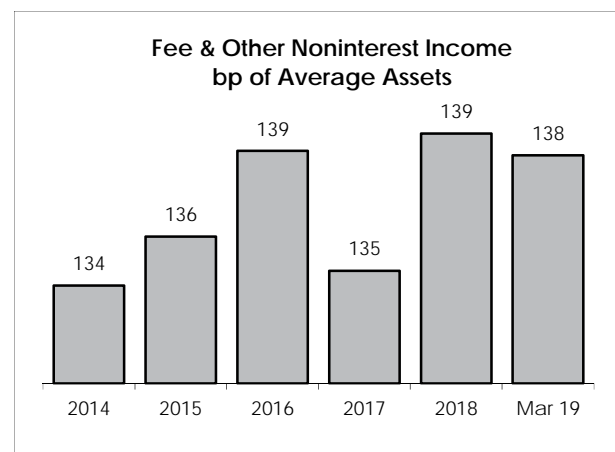
Interest Margins



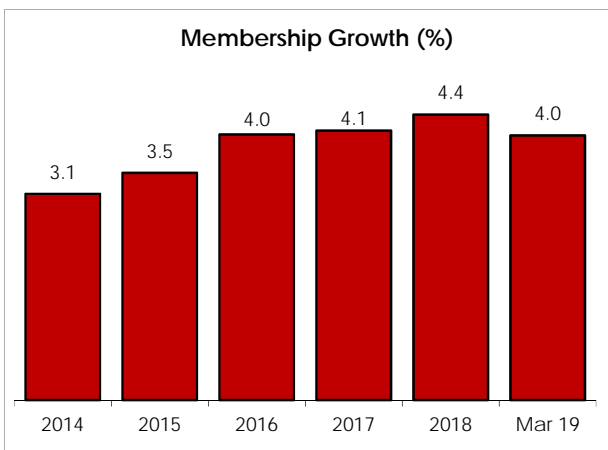
Interest Margins & Overhead



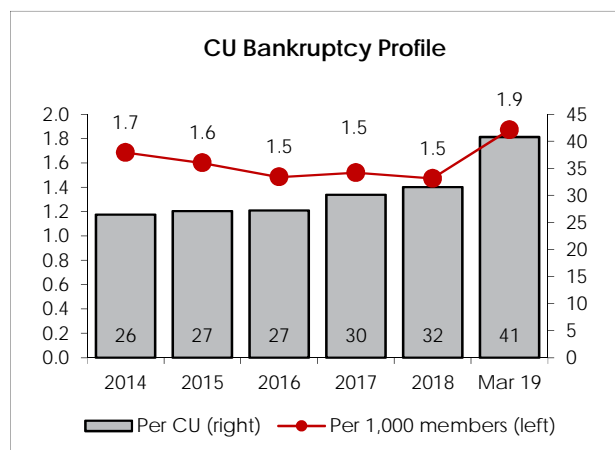
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



U.S. Credit Union Profile

First Quarter 2019

Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2019						
	Mar 19	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,448	2,088	1,026	702	705	348	261	318
Assets per CU (\$ mil)	279.7	7.5	32.5	71.9	158.7	351.4	704.1	3,164.3
Median assets (\$ mil)	34.9	6.4	31.4	71.0	150.5	341.2	679.3	1,761.8
Total assets (\$ bil)	1,524	16	33	51	112	122	184	1,006
Total loans (\$ bil)	1,064	8	18	29	72	84	130	724
Total surplus funds (\$ bil)	395	7	14	19	34	32	45	243
Total savings (\$ bil)	1,288	13	29	44	98	106	157	842
Total memberships (thousands)	118,654	2,441	3,791	5,289	10,585	10,872	14,895	70,782
Growth Rates (%)								
Total assets	6.3	-0.2	1.0	2.2	3.6	5.0	6.0	8.2
Total loans	7.8	5.2	5.3	5.7	7.1	7.6	8.6	8.8
Total surplus funds	1.4	-5.4	-4.0	-2.9	-3.7	-1.9	-1.4	5.1
Total savings	5.8	-0.8	0.4	1.6	2.9	4.2	5.2	7.8
Total memberships	4.0	-1.0	-0.2	0.2	1.8	2.3	3.4	6.5
% CUs with increasing assets	63.4	46.0	58.0	69.5	79.9	87.6	90.8	96.9
Earnings - Basis Pts.								
Yield on total assets	394	390	376	377	387	393	393	396
Dividend/interest cost of assets	82	40	40	45	55	62	67	94
Net interest margin	312	350	336	332	333	332	326	302
Fee & other income	138	80	108	122	138	145	147	139
Operating expense	313	367	366	371	377	371	357	284
Loss Provisions	43	26	22	26	29	34	34	49
Net Income (ROA) with Stab Exp	95	37	56	57	64	72	82	108
Net Income (ROA) without Stab Exp	95	37	56	57	64	72	82	108
% CUs with positive ROA	86.2	75.1	88.5	91.7	94.5	97.7	97.7	99.4
Capital Adequacy (%)								
Net worth/assets	11.1	14.6	12.6	11.8	11.3	11.1	11.1	11.0
% CUs with NW > 7% of assets	98.1	97.1	97.9	98.4	98.9	99.1	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.58	1.29	0.86	0.76	0.64	0.60	0.56	0.55
Net chargeoffs/average loans (%)	0.57	0.56	0.47	0.46	0.50	0.50	0.49	0.60
Total borrower-bankruptcies	222,268	5,156	7,148	9,248	20,580	21,812	38,648	119,676
Bankruptcies per CU	40.8	2.5	7.0	13.2	29.2	62.7	148.1	376.3
Bankruptcies per 1000 members	1.9	2.1	1.9	1.7	1.9	2.0	2.6	1.7
Asset/Liability Management (%)								
Loans/savings	82.6	59.2	61.2	65.4	73.9	79.1	82.8	86.0
Loans/assets	69.8	50.3	53.1	57.0	64.5	68.4	70.5	71.9
Net Long-term assets/assets	33.2	11.9	20.2	24.2	28.4	31.6	35.1	34.8
Liquid assets/assets	13.7	28.5	23.5	20.7	16.7	14.3	13.1	12.5
Core deposits/shares & borrowings	50.5	79.9	71.5	66.6	60.9	57.4	54.4	45.7
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	3
Borrowers/members (%)	58	42	54	53	55	55	56	60
Members/FTE	387	395	399	371	340	342	344	414
Average shares/member (\$)	10,858	5,481	7,647	8,331	9,222	9,728	10,514	11,895
Average loan balance (\$)	15,461	7,661	8,714	10,305	12,399	14,097	15,416	16,922
Employees per million in assets	0.20	0.39	0.28	0.28	0.28	0.26	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.6	7.9	3.6	2.4	2.0	3.1	2.2
Fed CUs w/ community charter	16.7	8.6	20.9	23.4	28.4	23.0	15.3	10.7
Other Fed CUs	33.0	36.6	34.7	32.8	27.5	25.0	24.5	32.1
CUs state chartered	38.5	31.1	36.5	40.3	41.7	50.0	57.1	55.0

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.

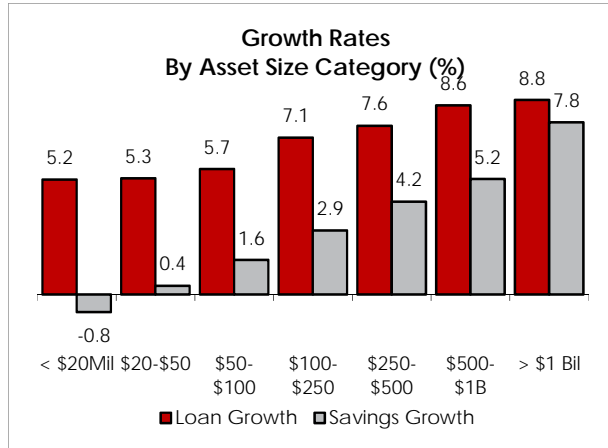
Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

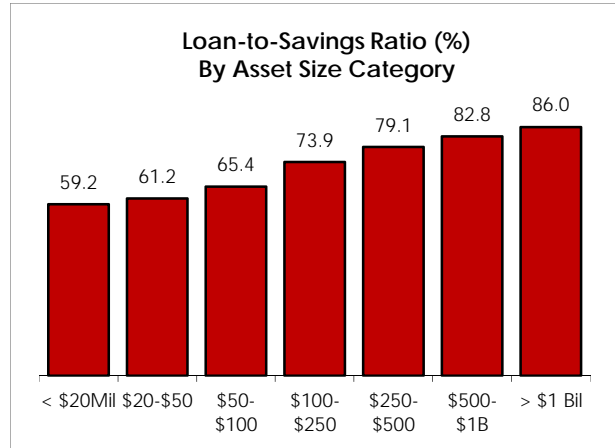
First Quarter 2019

Results By Asset Size

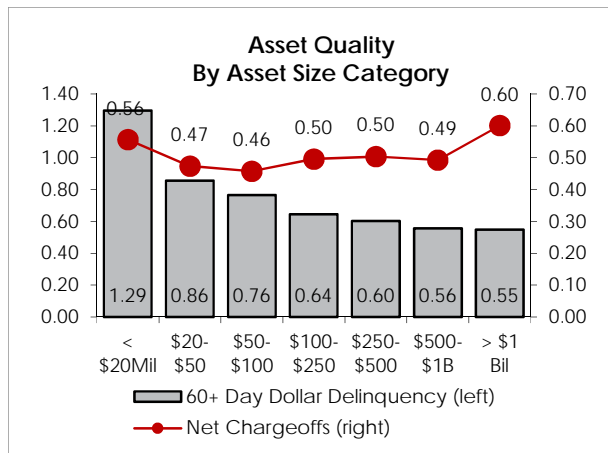
Loan and Savings growth



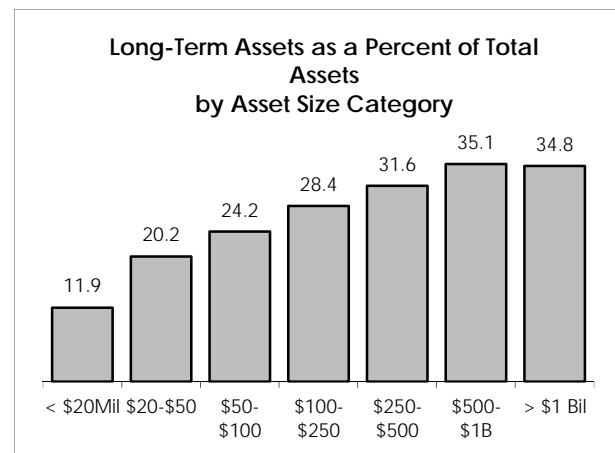
Liquidity Risk Exposure



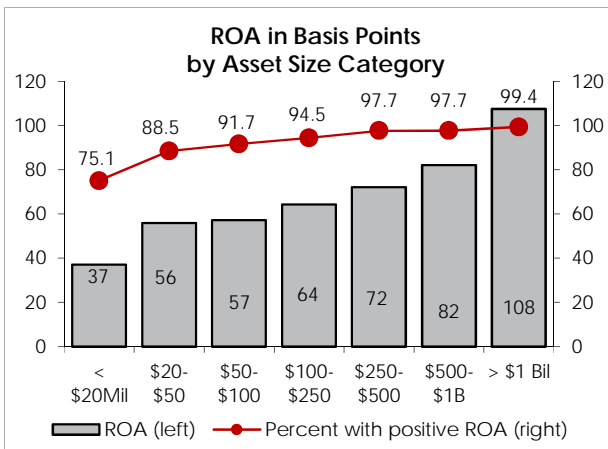
Credit Risk Exposure



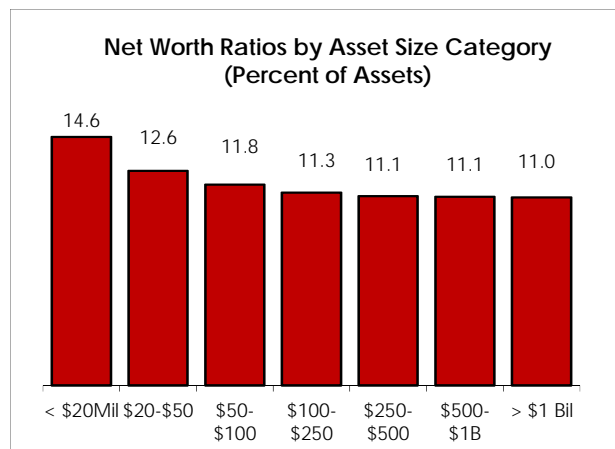
Interest Rate Risk Exposure



Earnings



Solvency



U.S. Credit Union Profile

First Quarter 2019

Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Mar 19	2018	2017	2016	2015	2014	2013
Growth Rates							
Credit cards	7.7%	7.5%	9.1%	7.9%	6.1%	7.9%	7.7%
Other unsecured loans	8.5%	6.9%	8.5%	7.3%	8.5%	10.0%	9.1%
New automobile	8.5%	11.7%	13.1%	16.8%	16.0%	20.9%	12.7%
Used automobile	7.3%	9.1%	10.2%	12.4%	12.7%	12.9%	10.5%
First mortgage	7.9%	9.2%	10.1%	9.8%	10.3%	9.1%	8.7%
HEL & 2nd Mtg	8.1%	7.0%	7.0%	3.5%	3.5%	1.3%	-4.0%
Commercial loans*	11.7%	12.0%	-5.0%	14.4%	12.4%	12.4%	10.0%
Share drafts	4.8%	12.7%	9.5%	2.5%	14.5%	10.3%	6.6%
Certificates	18.0%	12.2%	6.2%	5.0%	0.4%	-1.3%	-3.2%
IRAs	1.6%	-0.1%	-0.6%	1.9%	-0.3%	-2.0%	-0.8%
Money market shares	0.2%	0.9%	4.0%	7.5%	5.7%	3.1%	4.5%
Regular shares	4.0%	2.0%	7.0%	11.8%	9.6%	8.0%	8.1%
Portfolio \$ Distribution							
Credit cards/total loans	5.8%	5.9%	6.0%	6.0%	6.2%	6.4%	6.6%
Other unsecured loans/total loans	4.1%	4.1%	4.2%	4.3%	4.4%	4.5%	4.5%
New automobile/total loans	13.9%	14.1%	13.7%	13.3%	12.6%	12.0%	11.0%
Used automobile/total loans	21.0%	20.9%	20.8%	20.8%	20.5%	20.1%	19.6%
First mortgage/total loans	41.0%	40.8%	40.6%	40.6%	40.9%	41.0%	41.5%
HEL & 2nd Mtg/total loans	8.4%	8.4%	8.6%	8.8%	9.4%	10.1%	11.0%
Commercial loans/total loans	7.0%	6.9%	6.7%	7.8%	7.5%	7.4%	7.2%
Share drafts/total savings	14.9%	15.6%	14.6%	14.1%	14.8%	13.8%	13.1%
Certificates/total savings	19.9%	19.5%	18.3%	18.2%	18.7%	19.9%	21.0%
IRAs/total savings	6.2%	6.3%	6.7%	7.1%	7.5%	8.1%	8.6%
Money market shares/total savings	20.7%	21.4%	22.4%	22.8%	22.8%	23.0%	23.3%
Regular shares/total savings	36.4%	35.3%	36.4%	36.0%	34.7%	33.8%	32.7%
Percent of CUs Offering							
Credit cards	62.0%	61.9%	61.2%	60.1%	58.8%	57.6%	56.3%
Other unsecured loans	99.4%	99.4%	99.4%	98.6%	98.3%	98.2%	98.2%
New automobile	95.7%	95.7%	95.6%	95.5%	95.3%	95.1%	94.9%
Used automobile	97.0%	97.0%	96.9%	96.8%	96.5%	96.4%	96.2%
First mortgage	69.0%	69.0%	67.9%	66.9%	65.8%	64.9%	63.5%
HEL & 2nd Mtg	69.5%	69.8%	69.8%	69.8%	69.6%	69.4%	68.5%
Commercial loans	34.9%	34.6%	34.2%	37.8%	36.8%	35.8%	34.0%
Share drafts	80.4%	80.4%	79.8%	79.2%	78.6%	78.0%	77.1%
Certificates	81.8%	81.7%	80.9%	80.3%	79.6%	79.1%	78.6%
IRAs	68.7%	68.7%	68.3%	67.9%	67.1%	66.7%	66.2%
Money market shares	52.3%	52.2%	50.8%	49.8%	48.8%	48.0%	47.1%
Number of Loans as a Percent of Members in Offering CUs							
Credit cards	18.9%	18.9%	18.9%	18.9%	18.7%	18.4%	17.9%
Other unsecured loans	11.4%	12.0%	12.2%	12.4%	12.2%	12.1%	11.8%
New automobile	6.2%	6.2%	5.8%	5.5%	5.0%	4.6%	4.2%
Used automobile	15.0%	15.0%	14.6%	14.1%	13.5%	13.0%	12.5%
First mortgage	2.4%	2.5%	2.4%	2.4%	2.4%	2.3%	2.2%
HEL & 2nd Mtg	2.1%	2.1%	2.1%	2.1%	2.2%	2.2%	2.3%
Commercial loans	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%
Share drafts	57.4%	58.3%	56.8%	56.0%	55.7%	54.8%	53.4%
Certificates	8.2%	7.8%	7.7%	7.8%	8.1%	8.8%	9.4%
IRAs	4.1%	4.1%	4.3%	4.6%	4.8%	5.2%	5.4%
Money market shares	6.9%	6.9%	6.9%	7.1%	7.4%	7.6%	7.8%

*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 - 2019						
	Mar 2019	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.7%	-1.7%	0.3%	0.7%	2.8%	2.5%	4.2%	9.4%
Other unsecured loans	8.5%	0.0%	0.4%	1.6%	3.1%	5.8%	9.1%	11.9%
New automobile	8.5%	12.3%	13.0%	12.0%	14.6%	11.9%	9.4%	7.6%
Used automobile	7.3%	6.4%	6.6%	7.1%	8.2%	7.7%	7.4%	7.8%
First mortgage	7.9%	2.5%	5.0%	4.0%	5.8%	7.1%	9.4%	8.7%
HEL & 2nd Mtg	8.1%	-2.4%	-0.1%	3.3%	4.3%	8.3%	8.8%	9.3%
Commercial loans*	11.7%	-0.2%	-2.1%	5.9%	11.7%	11.4%	12.3%	16.8%
Share drafts	4.8%	4.0%	5.5%	4.1%	4.9%	6.1%	5.3%	5.1%
Certificates	18.0%	-1.1%	0.5%	5.4%	8.9%	14.6%	17.4%	21.8%
IRAs	1.6%	-7.5%	-4.9%	-3.4%	-2.4%	-0.6%	0.4%	3.9%
Money market shares	0.2%	-4.6%	-5.2%	-4.5%	-3.6%	-3.1%	-0.1%	1.4%
Regular shares	4.0%	-1.1%	0.3%	1.5%	2.6%	2.3%	3.2%	6.0%
Portfolio \$ Distribution								
Credit cards/total loans	5.8%	2.6%	3.9%	3.9%	3.7%	4.1%	4.1%	6.6%
Other unsecured loans/total loans	4.1%	15.2%	8.3%	6.5%	4.9%	4.4%	4.3%	3.6%
New automobile/total loans	13.9%	21.7%	15.7%	14.0%	13.3%	13.3%	13.8%	13.9%
Used automobile/total loans	21.0%	35.7%	30.8%	28.9%	27.5%	25.6%	23.2%	18.6%
First mortgage/total loans	41.0%	10.6%	24.6%	29.1%	33.3%	35.6%	39.4%	43.8%
HEL & 2nd Mtg/total loans	8.4%	5.4%	9.1%	9.6%	9.1%	10.2%	9.0%	8.0%
Commercial loans/total loans	7.0%	0.7%	1.7%	3.9%	5.6%	7.0%	8.7%	7.2%
Share drafts/total savings	14.9%	10.3%	16.2%	18.3%	19.3%	20.0%	20.1%	12.7%
Certificates/total savings	19.9%	11.0%	12.4%	13.9%	16.2%	18.0%	18.6%	21.6%
IRAs/total savings	6.2%	3.0%	5.2%	5.8%	6.0%	5.6%	5.7%	6.4%
Money market shares/total savings	20.7%	3.8%	8.8%	11.6%	14.6%	16.3%	18.8%	23.5%
Regular shares/total savings	36.4%	69.7%	55.3%	48.5%	41.8%	37.9%	35.2%	34.0%
Percent of CUs Offering								
Credit cards	62.0%	25.3%	75.0%	84.8%	88.2%	91.4%	94.3%	94.3%
Other unsecured loans	99.4%	98.6%	99.9%	99.7%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.0%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.2%	99.8%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	69.0%	28.9%	83.8%	95.4%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.5%	31.9%	82.4%	93.6%	98.3%	98.9%	100.0%	100.0%
Commercial loans	34.9%	5.6%	23.2%	41.9%	67.4%	78.2%	85.1%	89.6%
Share drafts	80.4%	51.1%	96.8%	99.0%	99.4%	100.0%	100.0%	99.1%
Certificates	81.8%	57.8%	93.4%	96.7%	98.7%	99.4%	99.2%	98.7%
IRAs	68.7%	31.4%	82.1%	91.2%	97.6%	98.6%	99.6%	99.4%
Money market shares	52.3%	13.6%	54.2%	74.8%	88.1%	91.7%	93.1%	95.3%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.3%	13.5%	13.9%	14.7%	15.5%	16.5%	21.1%
Other unsecured loans	11.4%	17.2%	13.7%	12.2%	11.1%	11.3%	11.3%	11.2%
New automobile	6.2%	4.3%	6.2%	5.1%	5.0%	5.0%	5.9%	6.8%
Used automobile	15.0%	12.1%	16.6%	15.7%	16.3%	15.5%	15.9%	14.5%
First mortgage	2.4%	1.3%	2.0%	2.4%	2.6%	2.6%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.5%	1.6%	1.9%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.7%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	57.4%	33.1%	43.6%	48.5%	53.2%	55.5%	58.7%	60.5%
Certificates	8.2%	4.8%	5.1%	5.6%	6.5%	6.7%	7.2%	9.3%
IRAs	4.1%	2.3%	2.8%	3.1%	3.5%	3.5%	3.7%	4.5%
Money market shares	6.9%	3.8%	3.6%	3.5%	4.4%	4.5%	6.4%	8.0%

*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 2019

U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
Demographic Information	Mar 19	Dec 18	Sep 18	Jun 18	Mar 18
Number CUs	5,447	5,488	5,548	5,594	5,643
Growth Rates (Quarterly % Change)					
Total loans	0.6	1.9	2.6	3.2	1.6
Credit cards	-1.2	4.3	2.5	2.2	-1.4
Other unsecured loans	-0.8	3.4	3.1	3.0	-2.2
New automobile	-0.9	2.4	3.6	3.6	1.9
Used automobile	1.0	0.7	2.3	3.5	2.7
First mortgage	1.1	1.7	2.3	3.0	2.2
HEL & 2nd Mtg	0.7	2.6	2.5	2.3	-0.4
Commercial loans*	3.2	3.5	3.6	3.6	3.1
Total savings	4.5	1.1	0.2	0.4	3.9
Share drafts	-0.1	8.1	-2.0	-0.6	7.3
Certificates	7.0	5.0	3.7	1.9	1.7
IRAs	1.6	-0.1	0.5	0.1	-0.2
Money market shares	1.0	0.4	-0.4	-0.5	1.7
Regular shares	7.8	-3.0	-0.5	0.4	5.6
Total memberships	1.1	0.9	1.3	1.3	1.4
Earnings (Basis Points)					
Yield on total assets	394	396	387	372	363
Dividend/interest cost of assets	82	82	69	63	60
Fee & other income	138	137	141	137	142
Operating expense	313	323	314	310	308
Loss Provisions	43	49	44	47	48
Net Income (ROA)	95	78	102	89	90
% CUs with positive ROA	86	88	88	85	83
Capital Adequacy (%)					
Net worth/assets	11.1	11.3	11.2	11.0	10.9
% CUs with NW > 7% of assets	98.1	98.5	98.2	97.6	97.3
Asset Quality (%)					
Loan delinquency rate - Total loans	0.58	0.71	0.67	0.67	0.66
Total Consumer	0.75	0.88	0.82	0.83	0.87
Credit Cards	1.26	1.35	1.26	1.15	1.24
All Other Consumer	0.68	0.81	0.76	0.79	0.82
Total Mortgages	0.41	0.54	0.53	0.51	0.44
First Mortgages	0.39	0.55	0.53	0.52	0.43
All Other Mortgages	0.46	0.52	0.51	0.48	0.47
Total Commercial Loans	0.71	0.75	0.84	1.42	1.53
Commercial Ag Loans	1.47	1.29	1.32	1.67	1.64
All Other Commercial Loans	0.67	0.72	0.82	1.40	1.53
Net chargeoffs/average loans	0.57	0.61	0.55	0.61	0.60
Total Consumer	1.11	1.17	1.08	1.18	1.17
Credit Cards	3.08	2.99	2.73	2.95	2.86
All Other Consumer	0.85	0.94	0.87	0.95	0.95
Total Mortgages	0.01	0.02	0.01	0.03	0.02
First Mortgages	0.01	0.02	0.02	0.03	0.02
All Other Mortgages	0.02	0.03	-0.01	0.02	0.01
Total Commercial Loans	0.14	1.39	1.02	1.45	0.41
Commercial Ag Loans	0.03	0.01	0.03	0.22	-0.01
All Other Commercial Loans	0.14	1.46	1.07	1.51	0.43
Asset/Liability Management					
Loans/savings	82.3	85.5	84.8	82.9	80.7

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.

**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.