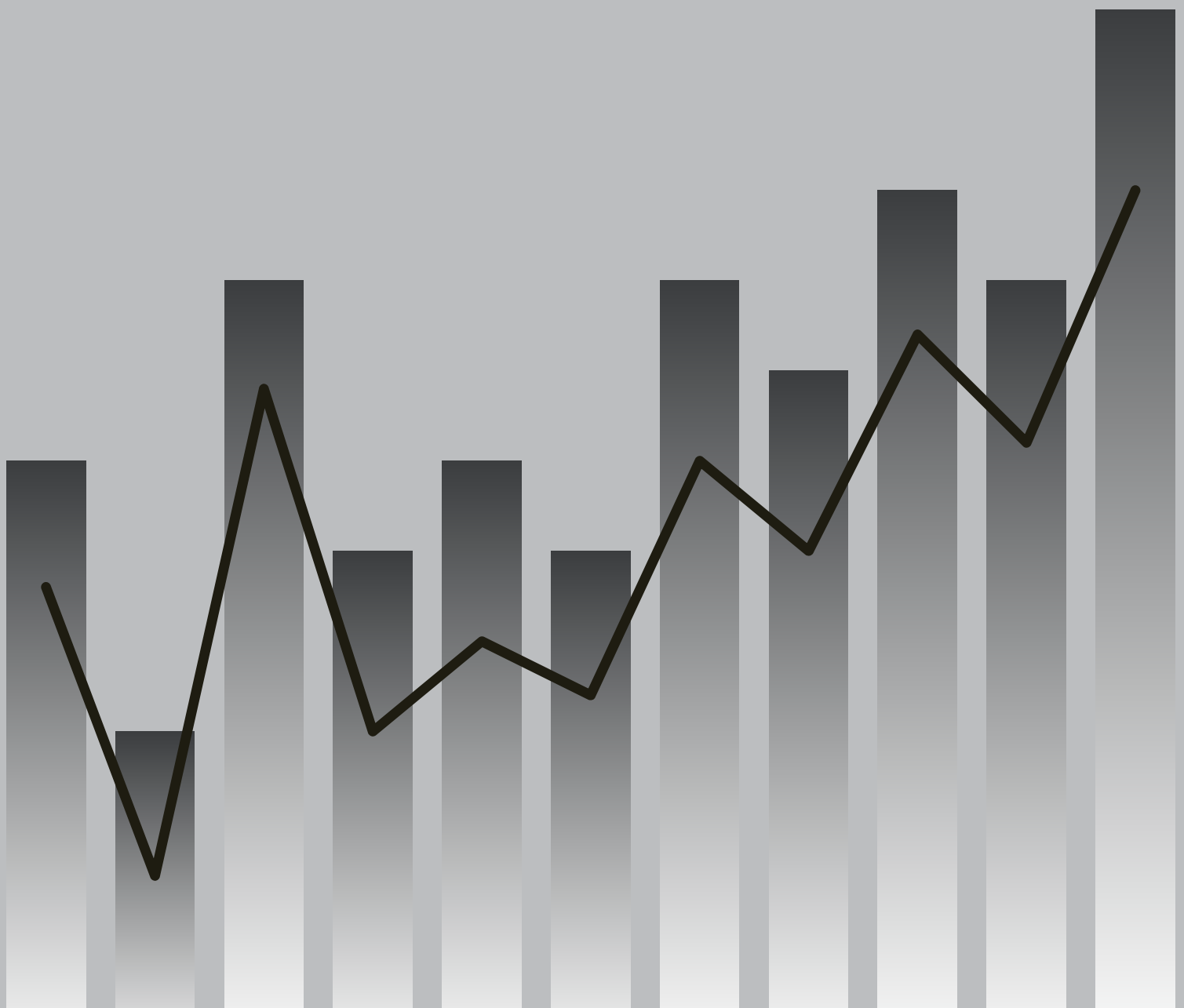


U.S. Credit Union Profile

Third Quarter 2018

CUNA Economics & Statistics



U.S. Credit Union Profile

Third Quarter 2018

Overview: National Trends

	U.S.	U.S. Credit Unions					
	Sep 18	2017	2016	2015	2014	2013	2012
Demographic Information							
Number of CUs	5,548	5,684	5,906	6,143	6,398	6,680	6,956
Assets per CU (\$ mil)	262.6	245.5	221.7	198.5	177.6	161.0	148.8
Median assets (\$ mil)	33.2	31.2	29.1	26.8	24.5	22.7	21.1
Total assets (\$ bil)	1,457	1,395	1,309	1,219	1,136	1,075	1,035
Total loans (\$ bil)	1,042	972	884	799	723	655	610
Total surplus funds (\$ bil)	353	366	372	372	366	378	386
Total savings (\$ bil)	1,223	1,174	1,107	1,029	963	922	890
Total memberships (thousands)	116,756	112,649	108,203	103,992	100,512	97,449	95,058
Growth Rates (%)							
Total assets	5.6	6.6	7.4	7.3	5.7	3.9	6.2
Total loans	9.3	10.0	10.6	10.5	10.4	7.3	4.8
Total surplus funds	-5.4	-1.7	0.0	1.6	-3.1	-2.1	8.3
Total savings	5.0	6.0	7.6	6.8	4.5	3.6	6.1
Total memberships	4.4	4.1	4.0	3.5	3.1	2.5	2.1
% CUs with increasing assets	63.8	70.0	73.8	73.9	65.6	63.7	75.5
Earnings - Basis Pts.							
Yield on total assets	374	353	340	336	336	336	362
Dividend/interest cost of assets	64	56	52	52	54	59	72
Net interest margin	310	297	287	285	283	278	290
Fee & other income	140	135	139	136	134	140	145
Operating expense	310	307	310	311	310	320	322
Loss Provisions	45	47	40	34	28	26	35
Net Income (ROA) with Stab Exp	96	77	76	75	80	72	78
Net Income (ROA) without Stab Exp	96	77	76	75	80	77	84
% CUs with positive ROA	88.0	82.4	80.6	79.2	77.7	73.3	74.5
Capital Adequacy (%)							
Net worth/assets	11.2	11.0	10.9	10.9	11.0	10.8	10.4
% CUs with NW > 7% of assets	98.3	97.7	97.6	97.6	97.7	97.1	96.3
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.67	0.81	0.83	0.81	0.85	1.01	1.15
Net chargeoffs/average loans (%)	0.57	0.59	0.55	0.48	0.49	0.57	0.73
Total borrower-bankruptcies	184,174	171,336	160,694	166,474	169,396	185,432	225,987
Bankruptcies per CU	33.2	30.1	27.2	27.1	26.5	27.8	32.5
Bankruptcies per 1000 members	1.6	1.5	1.5	1.6	1.7	1.9	2.4
Asset/Liability Management (%)							
Loans/savings	85.2	82.8	79.8	77.7	75.1	71.0	68.6
Loans/assets	71.5	69.7	67.5	65.6	63.7	60.9	59.0
Net Long-term assets/assets	33.0	32.9	33.0	32.8	33.7	36.0	33.0
Liquid assets/assets	11.4	12.5	13.5	13.5	13.7	14.9	17.5
Core deposits/shares & borrowings	50.5	50.1	49.4	48.7	46.9	45.2	43.6
Productivity							
Members/potential members (%)	4	4	4	5	5	5	6
Borrowers/members (%)	58	58	57	56	54	52	51
Members/FTE	387	385	385	384	385	384	385
Average shares/member (\$)	10,475	10,419	10,232	9,896	9,582	9,462	9,358
Average loan balance (\$)	15,331	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
Structure (%)							
Fed CUs w/ single-sponsor	11.8	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	31.8	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

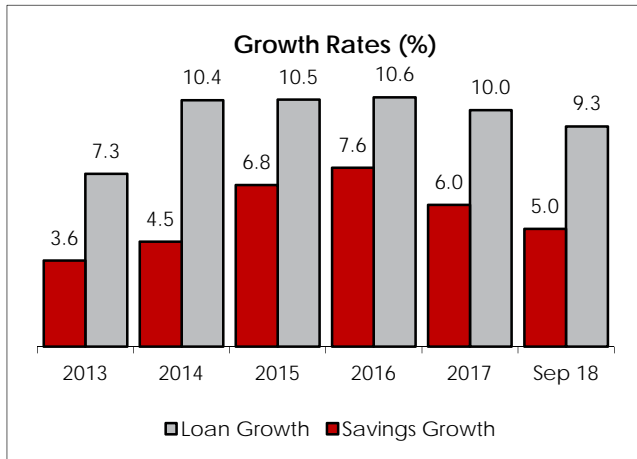
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

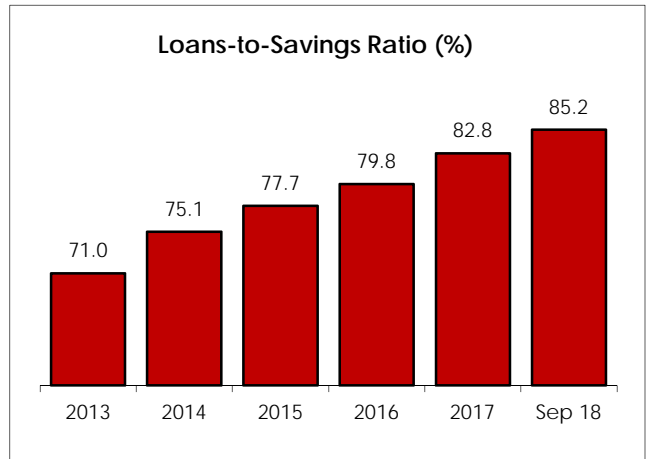
U.S. Credit Union Profile

Third Quarter 2018

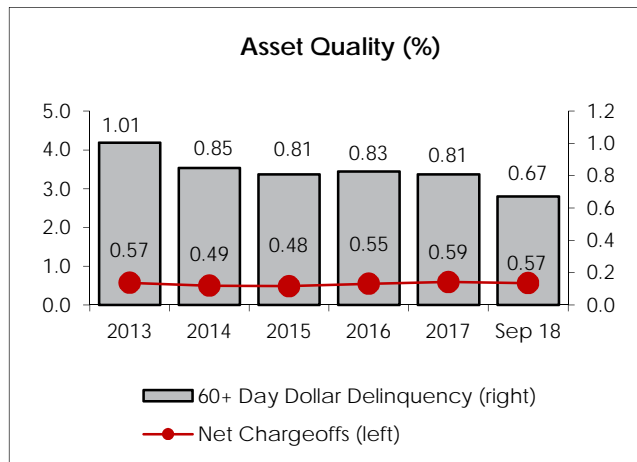
Loan and Savings Growth Trends



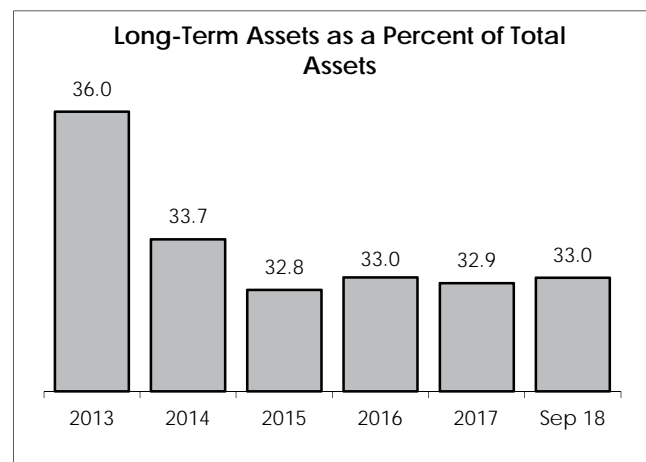
Liquidity Trends



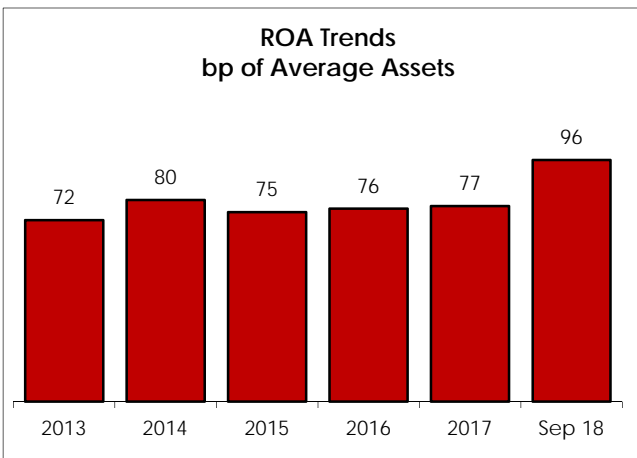
Credit Risk Trends



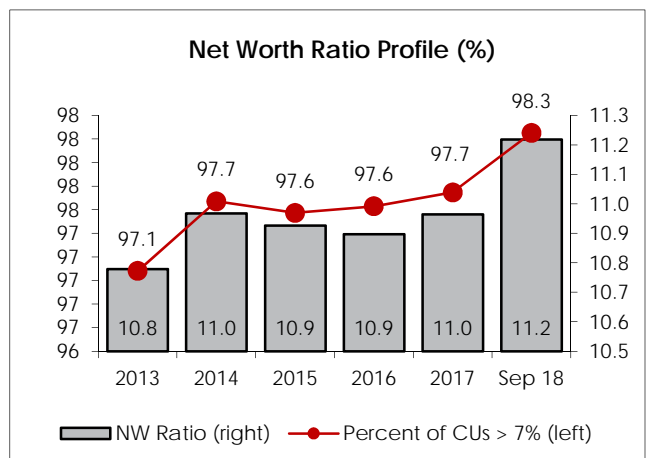
Interest Rate Risk Trends



Earnings Trends



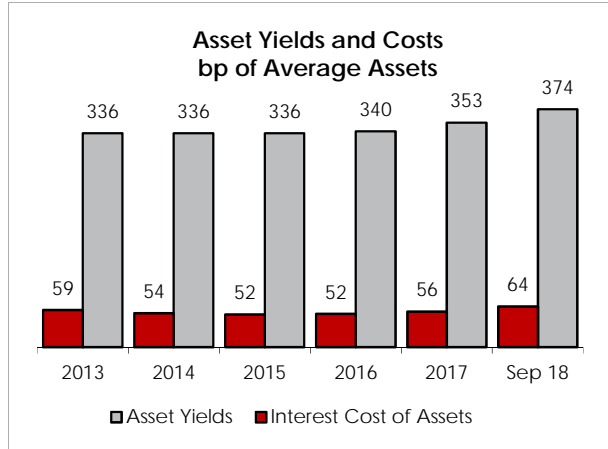
Solvency Trends



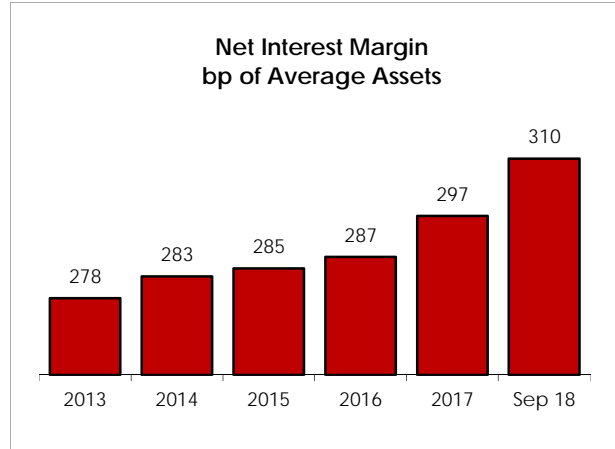
U.S. Credit Union Profile

Third Quarter 2018

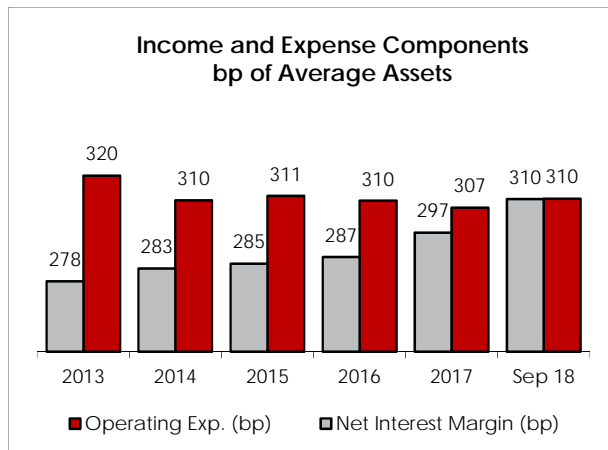
Asset Yields and Funding Costs



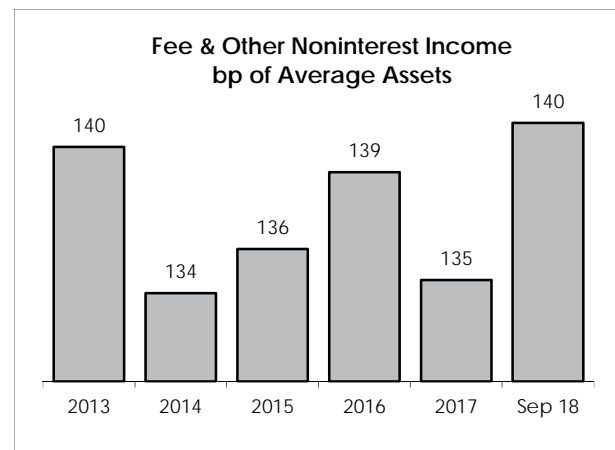
Interest Margins



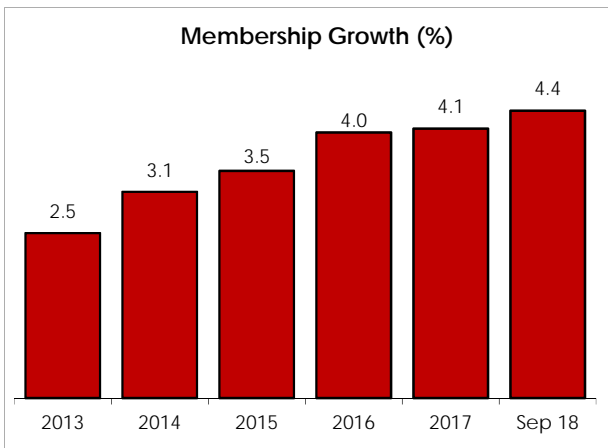
Interest Margins & Overhead



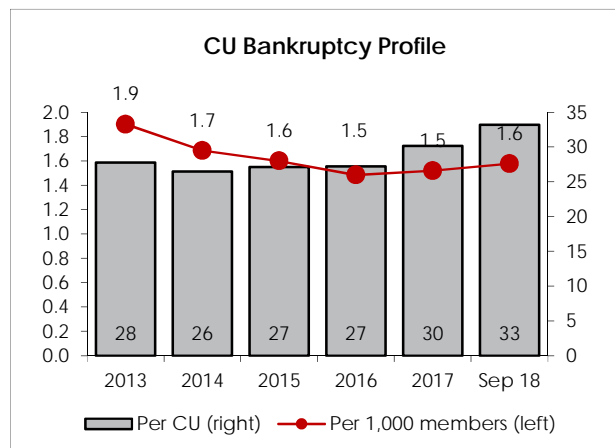
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



U.S. Credit Union Profile

Third Quarter 2018

Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	Sep 18	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,548	2,175	1,054	707	708	352	246	306
Assets per CU (\$ mil)	262.6	7.5	32.5	71.9	158.9	357.5	707.1	3,083.2
Median assets (\$ mil)	33.2	6.3	31.1	70.4	149.6	347.0	687.0	1,716.9
Total assets (\$ bil)	1,457	16	34	51	112	126	174	943
Total loans (\$ bil)	1,042	8	18	30	75	88	126	697
Total surplus funds (\$ bil)	353	8	15	19	32	32	39	208
Total savings (\$ bil)	1,223	14	30	44	98	108	147	782
Total memberships (thousands)	116,756	2,568	3,956	5,453	10,950	11,539	14,448	67,842
Growth Rates (%)								
Total assets	5.6	0.1	1.4	2.3	3.3	4.2	5.6	7.2
Total loans	9.3	4.4	5.3	6.3	8.0	8.8	9.7	10.5
Total surplus funds	-5.4	-4.1	-3.4	-3.7	-6.8	-6.6	-6.4	-4.4
Total savings	5.0	-0.3	0.9	1.8	2.8	3.7	4.7	6.8
Total memberships	4.4	-1.1	-0.6	0.5	2.0	3.3	4.0	6.9
% CUs with increasing assets	63.8	47.4	62.0	71.1	77.0	84.9	90.2	93.8
Earnings - Basis Pts.								
Yield on total assets	374	368	353	356	370	369	368	379
Dividend/interest cost of assets	64	33	32	35	41	47	52	75
Net interest margin	310	335	321	321	329	322	316	304
Fee & other income	140	89	116	134	148	159	156	136
Operating expense	310	355	353	363	372	367	350	283
Loss Provisions	45	32	28	30	35	41	39	49
Net Income (ROA) with Stab Exp	96	37	56	62	71	73	83	108
Net Income (ROA) without Stab Exp	96	37	56	62	71	73	83	108
% CUs with positive ROA	88.0	77.0	91.7	94.8	96.0	98.6	97.2	100.0
Capital Adequacy (%)								
Net worth/assets	11.2	14.5	12.5	11.8	11.4	11.2	11.2	11.1
% CUs with NW > 7% of assets	98.3	97.7	98.0	98.4	98.4	99.4	99.6	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.67	1.43	1.00	0.87	0.76	0.83	0.66	0.62
Net chargeoffs/average loans (%)	0.57	0.57	0.48	0.51	0.52	0.59	0.51	0.58
Total borrower-bankruptcies	184,174	2,833	4,988	7,537	16,544	20,210	25,955	106,108
Bankruptcies per CU	33.2	1.3	4.7	10.7	23.4	57.4	105.5	346.8
Bankruptcies per 1000 members	1.6	1.1	1.3	1.4	1.5	1.8	1.8	1.6
Asset/Liability Management (%)								
Loans/savings	85.2	59.5	61.8	67.0	76.2	81.0	85.6	89.1
Loans/assets	71.5	50.5	53.7	58.3	66.4	69.7	72.4	73.9
Net Long-term assets/assets	33.0	12.6	20.6	24.5	28.6	31.6	34.3	34.8
Liquid assets/assets	11.4	26.7	21.6	18.3	14.0	11.8	10.5	10.2
Core deposits/shares & borrowings	50.5	79.6	70.7	65.8	60.1	57.1	54.3	45.6
Productivity								
Members/potential members (%)	4	5	3	3	3	3	3	5
Borrowers/members (%)	58	42	51	53	55	54	57	61
Members/FTE	387	420	403	374	342	345	348	414
Average shares/member (\$)	10,475	5,394	7,502	8,119	8,943	9,379	10,172	11,528
Average loan balance (\$)	15,331	7,731	9,074	10,321	12,356	13,997	15,231	16,836
Employees per million in assets	0.21	0.38	0.29	0.29	0.28	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.8	23.4	7.8	3.8	2.7	1.7	3.3	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.6	31.8	25.6	19.5	11.4
Other Fed CUs	31.8	36.8	34.2	29.6	23.2	23.0	22.4	30.4
CUs state chartered	38.4	31.2	36.6	40.0	42.4	49.7	54.9	55.9

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.

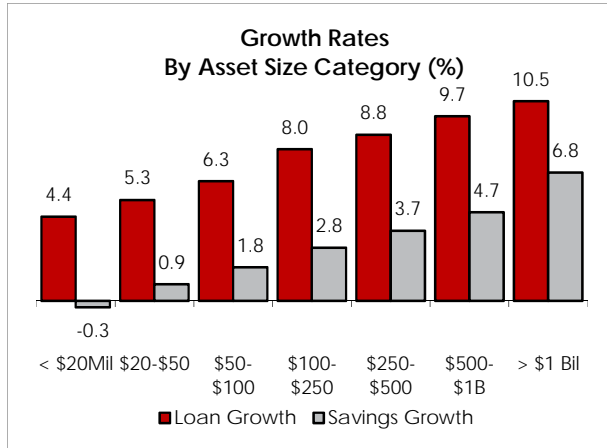
Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

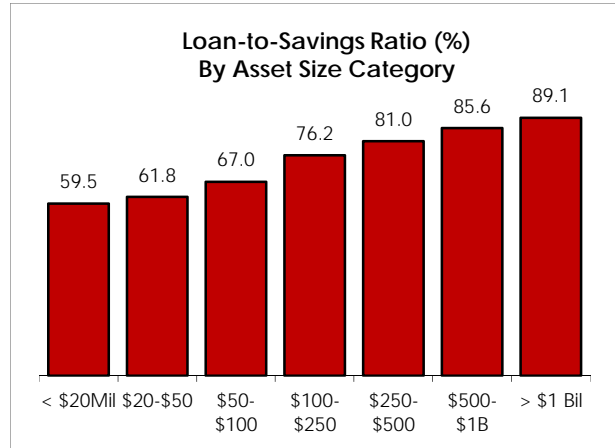
Third Quarter 2018

Results By Asset Size

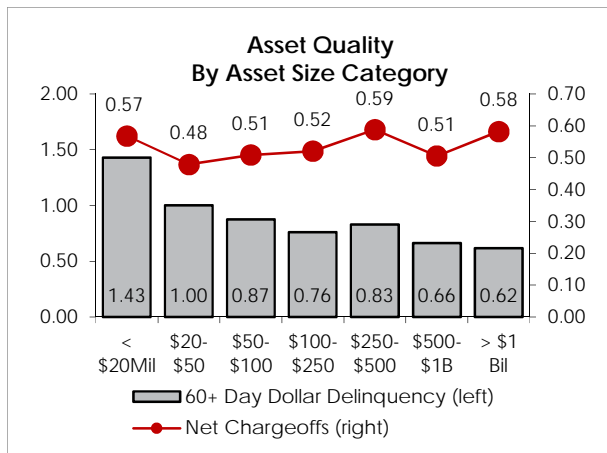
Loan and Savings growth



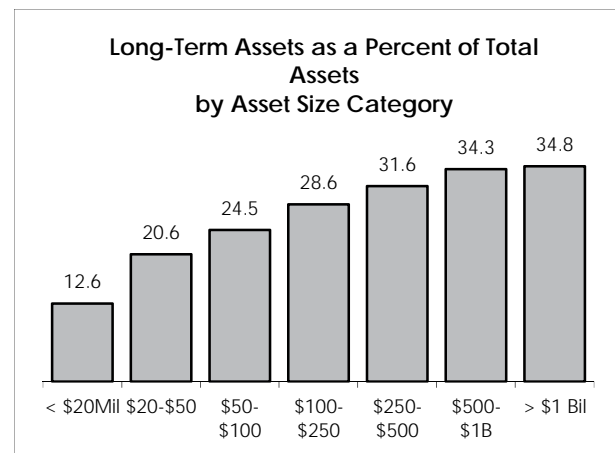
Liquidity Risk Exposure



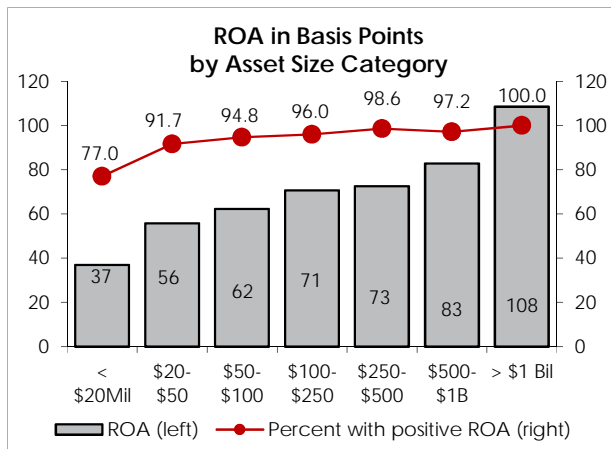
Credit Risk Exposure



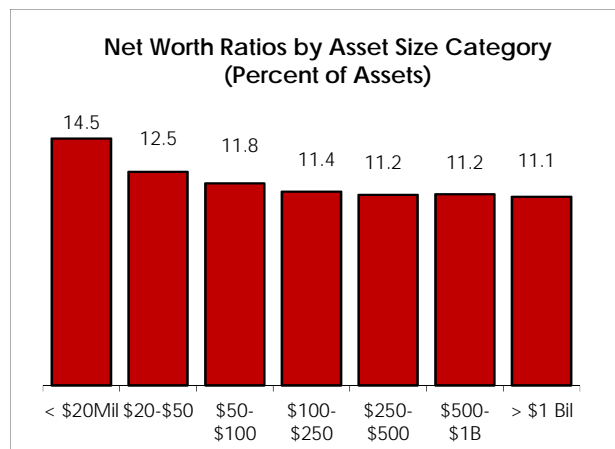
Interest Rate Risk Exposure



Earnings



Solvency



U.S. Credit Union Profile

Third Quarter 2018

Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Sep 18	2017	2016	2015	2014	2013	2012
Growth Rates							
Credit cards	8.4%	9.1%	7.9%	6.1%	7.9%	7.7%	5.7%
Other unsecured loans	6.0%	8.5%	7.3%	8.5%	10.0%	9.1%	4.8%
New automobile	12.5%	13.1%	16.8%	16.0%	20.9%	12.7%	8.6%
Used automobile	9.8%	10.2%	12.4%	12.7%	12.9%	10.5%	7.9%
First mortgage	9.8%	10.1%	9.8%	10.3%	9.1%	8.7%	5.9%
HEL & 2nd Mtg	6.5%	7.0%	3.5%	3.5%	1.3%	-4.0%	-8.1%
Commercial loans*	10.9%	-5.0%	14.4%	12.4%	12.4%	10.0%	6.5%
Share drafts	6.5%	9.5%	2.5%	14.5%	10.3%	6.6%	10.6%
Certificates	8.7%	6.2%	5.0%	0.4%	-1.3%	-3.2%	-3.1%
IRAs	-0.8%	-0.6%	1.9%	-0.3%	-2.0%	-0.8%	1.8%
Money market shares	1.0%	4.0%	7.5%	5.7%	3.1%	4.5%	7.5%
Regular shares	5.8%	7.0%	11.8%	9.6%	8.0%	8.1%	12.4%
Portfolio \$ Distribution							
Credit cards/total loans	5.7%	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	14.0%	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	40.8%	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	14.6%	14.6%	14.1%	14.8%	13.8%	13.1%	12.7%
Certificates/total savings	18.8%	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	21.6%	22.4%	22.8%	22.8%	23.0%	23.3%	23.1%
Regular shares/total savings	36.8%	36.4%	36.0%	34.7%	33.8%	32.7%	31.4%
Percent of CUs Offering							
Credit cards	61.5%	61.2%	60.1%	58.8%	57.6%	56.3%	54.9%
Other unsecured loans	99.4%	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	96.9%	96.9%	96.8%	96.5%	96.4%	96.2%	96.0%
First mortgage	68.8%	67.9%	66.9%	65.8%	64.9%	63.5%	62.3%
HEL & 2nd Mtg	69.7%	69.8%	69.8%	69.6%	69.4%	68.5%	68.2%
Commercial loans	34.2%	34.2%	37.8%	36.8%	35.8%	34.0%	32.6%
Share drafts	80.0%	79.8%	79.2%	78.6%	78.0%	77.1%	76.4%
Certificates	81.4%	80.9%	80.3%	79.6%	79.1%	78.6%	78.3%
IRAs	68.6%	68.3%	67.9%	67.1%	66.7%	66.2%	66.0%
Money market shares	51.7%	50.8%	49.8%	48.8%	48.0%	47.1%	46.1%
Number of Loans as a Percent of Members in Offering CUs							
Credit cards	18.8%	18.9%	18.9%	18.7%	18.4%	17.9%	17.4%
Other unsecured loans	11.8%	12.2%	12.4%	12.2%	12.1%	11.8%	11.3%
New automobile	6.1%	5.8%	5.5%	5.0%	4.6%	4.2%	4.2%
Used automobile	15.0%	14.6%	14.1%	13.5%	13.0%	12.5%	11.9%
First mortgage	2.5%	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	57.2%	56.8%	56.0%	55.7%	54.8%	53.4%	52.2%
Certificates	7.7%	7.7%	7.8%	8.1%	8.8%	9.4%	10.3%
IRAs	4.1%	4.3%	4.6%	4.8%	5.2%	5.4%	5.7%
Money market shares	6.8%	6.9%	7.1%	7.4%	7.6%	7.8%	8.1%

*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						
	Sep 18	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	8.4%	-2.9%	0.4%	0.9%	3.0%	3.3%	4.6%	10.3%
Other unsecured loans	6.0%	-0.7%	0.4%	2.3%	4.2%	5.0%	8.7%	7.7%
New automobile	12.5%	9.5%	11.5%	12.5%	16.0%	14.2%	14.4%	12.1%
Used automobile	9.8%	6.2%	7.5%	8.0%	9.8%	10.5%	9.1%	10.8%
First mortgage	9.8%	2.8%	5.5%	4.8%	7.0%	8.4%	9.7%	10.9%
HEL & 2nd Mtg	6.5%	-2.5%	-1.6%	1.9%	3.8%	7.4%	8.9%	7.3%
Commercial loans*	10.9%	-12.0%	-3.2%	6.4%	7.1%	8.3%	13.6%	16.2%
Share drafts	6.5%	5.5%	5.1%	4.8%	5.4%	6.4%	6.8%	7.6%
Certificates	8.7%	-4.2%	-4.1%	-0.2%	1.7%	5.7%	7.5%	12.1%
IRAs	-0.8%	-7.2%	-4.9%	-3.8%	-3.0%	-2.4%	-1.6%	1.0%
Money market shares	1.0%	-3.9%	-3.2%	-2.3%	-1.7%	-1.3%	0.2%	2.2%
Regular shares	5.8%	-0.1%	2.1%	2.9%	4.4%	4.4%	5.2%	7.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.7%	2.7%	4.0%	4.0%	3.8%	4.1%	4.2%	6.6%
Other unsecured loans/total loans	4.1%	15.5%	8.5%	6.5%	5.0%	4.4%	4.2%	3.6%
New automobile/total loans	14.0%	20.7%	15.0%	13.8%	12.7%	13.3%	13.9%	14.1%
Used automobile/total loans	21.1%	35.5%	30.4%	28.8%	27.1%	26.0%	23.4%	18.7%
First mortgage/total loans	40.8%	11.0%	25.0%	28.9%	33.7%	35.4%	39.0%	43.8%
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.4%	9.4%	9.7%	8.8%	8.0%
Commercial loans/total loans	6.8%	0.7%	1.8%	3.9%	5.6%	7.3%	8.3%	6.9%
Share drafts/total savings	14.6%	9.9%	15.2%	17.5%	18.6%	19.3%	19.4%	12.4%
Certificates/total savings	18.8%	11.0%	12.4%	13.9%	15.9%	17.0%	17.6%	20.2%
IRAs/total savings	6.4%	3.1%	5.5%	6.2%	6.3%	5.9%	6.0%	6.7%
Money market shares/total savings	21.6%	4.0%	9.2%	12.1%	15.5%	17.2%	19.3%	24.7%
Regular shares/total savings	36.8%	69.7%	55.6%	48.5%	41.8%	38.4%	35.8%	34.2%
Percent of CUs Offering								
Credit cards	61.5%	25.7%	74.7%	85.3%	87.6%	92.0%	93.9%	94.1%
Other unsecured loans	99.4%	98.6%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.2%	99.7%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	96.9%	92.5%	99.7%	99.9%	100.0%	99.4%	100.0%	99.7%
First mortgage	68.8%	29.6%	84.4%	95.5%	99.4%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.7%	33.3%	83.7%	94.2%	98.3%	99.1%	100.0%	100.0%
Commercial loans	34.2%	5.2%	23.7%	41.3%	68.1%	78.1%	84.1%	90.2%
Share drafts	80.0%	51.4%	96.5%	99.0%	99.4%	100.0%	100.0%	99.0%
Certificates	81.4%	57.7%	93.0%	96.9%	98.7%	99.4%	99.2%	98.7%
IRAs	68.6%	31.9%	82.7%	92.1%	97.7%	98.6%	99.6%	99.3%
Money market shares	51.7%	13.7%	54.1%	75.0%	88.7%	90.9%	93.5%	95.4%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	13.2%	13.6%	13.7%	15.0%	15.3%	16.8%	21.1%
Other unsecured loans	11.8%	17.2%	13.8%	12.6%	11.4%	11.3%	11.6%	11.6%
New automobile	6.1%	3.8%	4.8%	4.8%	4.8%	4.8%	5.8%	6.9%
Used automobile	15.0%	11.7%	14.7%	15.3%	16.2%	15.7%	15.9%	14.6%
First mortgage	2.5%	1.3%	2.1%	2.4%	2.7%	2.5%	2.3%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	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	57.2%	32.7%	43.3%	47.9%	53.3%	55.2%	58.5%	60.6%
Certificates	7.7%	4.9%	5.2%	5.5%	6.4%	6.4%	6.8%	8.7%
IRAs	4.1%	2.3%	2.9%	3.2%	3.5%	3.5%	3.7%	4.6%
Money market shares	6.8%	3.8%	3.6%	3.7%	4.4%	5.3%	5.8%	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

Third Quarter 2018

U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Sep 18	Jun 18	Mar 18	Dec 17	Sep 17
Demographic Information					
Number CUs	5,548	5,594	5,643	5,684	5,757
Growth Rates (Quarterly % Change)					
Total loans	2.6	3.2	1.6	2.3	2.7
Credit cards	2.5	2.2	-1.4	5.1	3.1
Other unsecured loans	3.1	3.0	-2.2	2.5	4.4
New automobile	3.6	3.6	1.9	3.2	2.9
Used automobile	2.3	3.5	2.7	1.4	2.5
First mortgage	2.3	3.0	2.2	2.3	2.9
HEL & 2nd Mtg	2.5	2.3	-0.4	2.2	1.3
Commercial loans*	3.6	3.6	3.1	2.2	-14.2
Total savings	0.2	0.4	3.9	0.9	0.6
Share drafts	-2.0	-0.6	7.3	2.3	-0.3
Certificates	3.7	1.9	1.7	1.7	1.9
IRAs	0.5	0.1	-0.2	-0.7	0.0
Money market shares	-0.4	-0.5	1.7	0.5	0.5
Regular shares	-0.5	0.4	5.6	0.6	0.3
Total memberships	1.3	1.3	1.4	0.9	1.3
Earnings (Basis Points)					
Yield on total assets	387	372	363	364	360
Dividend/interest cost of assets	69	63	60	62	56
Fee & other income	141	137	142	139	137
Operating expense	314	310	308	314	306
Loss Provisions	44	47	48	52	52
Net Income (ROA)	102	89	90	73	81
% CUs with positive ROA	88	85	83	82	81
Capital Adequacy (%)					
Net worth/assets	11.2	11.0	10.9	11.0	10.9
% CUs with NW > 7% of assets	98.2	97.6	97.3	97.7	97.4
Asset Quality (%)					
Loan delinquency rate - Total loans	0.67	0.67	0.66	0.81	0.79
Total Consumer	0.82	0.83	0.87	1.01	1.01
Credit Cards	1.26	1.15	1.24	1.29	1.23
All Other Consumer	0.76	0.79	0.82	0.97	0.98
Total Mortgages	0.53	0.51	0.44	0.61	0.56
First Mortgages	0.53	0.52	0.43	0.62	0.57
All Other Mortgages	0.51	0.48	0.47	0.56	0.55
Total Commercial Loans	0.84	1.42	1.53	1.60	1.93
Commercial Ag Loans	1.32	1.67	1.64	1.07	1.17
All Other Commercial Loans	0.82	1.40	1.53	1.62	1.97
Net chargeoffs/average loans	0.55	0.61	0.60	0.70	0.55
Total Consumer	1.08	1.18	1.17	1.36	1.07
Credit Cards	2.73	2.95	2.86	2.77	2.54
All Other Consumer	0.87	0.95	0.95	1.18	0.87
Total Mortgages	0.01	0.03	0.02	0.02	0.02
First Mortgages	0.02	0.03	0.02	0.02	0.02
All Other Mortgages	-0.01	0.02	0.01	0.00	0.02
Total Commercial Loans	1.02	1.45	0.41	2.03	0.59
Commercial Ag Loans	0.03	0.22	-0.01	0.05	-0.01
All Other Commercial Loans	1.07	1.51	0.43	2.13	0.62
Asset/Liability Management					
Loans/savings	84.8	82.9	80.7	82.5	81.3

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.