

National

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	13524	61,059,543	\$238,253	\$139,493	\$215,718				
1992	12987	62,615,272	\$265,708	\$143,602	\$239,697	1.85%	9.87%	0.74%	9.99%
1993	12576	64,256,576	\$282,400	\$155,269	\$251,717	1.69%	5.01%	5.55%	4.26%
1994	12333	66,618,608	\$295,870	\$179,898	\$260,707	1.65%	2.43%	12.49%	1.11%
1995	12016	68,522,495	\$312,951	\$196,187	\$275,737	1.20%	1.87%	7.24%	0.98%
1996	11692	70,543,409	\$332,875	\$217,765	\$292,001	1.16%	3.46%	5.11%	2.69%
1997	11482	72,623,126	\$356,746	\$235,929	\$312,059	1.21%	3.72%	4.03%	3.09%
1998	11225	74,733,942	\$394,557	\$249,507	\$345,155	1.22%	6.49%	1.09%	6.57%
1999	10862	76,653,715	\$418,171	\$276,015	\$362,853	1.11%	3.94%	5.21%	3.52%
2000	10536	78,885,274	\$445,303	\$306,206	\$385,392	1.08%	2.01%	8.12%	1.16%
2001	10206	80,730,893	\$509,680	\$327,617	\$444,271	1.04%	10.50%	-0.19%	11.56%
2002	9898	82,464,878	\$569,248	\$351,826	\$494,970	0.52%	7.35%	1.07%	7.74%
2003	9574	83,959,696	\$623,193	\$384,853	\$539,875	0.13%	6.16%	1.58%	6.30%
2004	9209	85,205,872	\$661,796	\$424,596	\$569,065	-0.21%	2.14%	3.32%	1.68%
2005	8877	86,171,218	\$694,151	\$469,888	\$590,781	-0.33%	-0.56%	5.21%	-1.66%
2006	8535	87,385,717	\$726,208	\$506,686	\$615,303	-0.43%	-0.76%	3.29%	-1.67%
2007	8268	88,497,283	\$770,100	\$539,546	\$646,820	-0.51%	1.32%	1.15%	0.86%
2008	7966	89,913,600	\$825,802	\$575,814	\$691,766	-0.23%	4.97%	-0.24%	5.42%
2009	7708	91,156,643	\$896,824	\$582,791	\$763,341	-0.13%	7.15%	0.78%	8.82%
2010	7486	91,760,272	\$926,610	\$575,664	\$797,303	-0.32%	2.87%	-2.23%	3.82%
2011	7236	93,108,160	\$974,186	\$582,288	\$838,505	-0.42%	3.16%	-1.51%	3.44%
2012	6956	95,057,534	\$1,034,868	\$610,290	\$889,579	-0.07%	3.75%	1.08%	3.92%
2013	6680	97,448,627	\$1,075,312	\$655,006	\$922,034	-0.37%	1.63%	2.37%	1.74%
2014	6398	100,512,499	\$1,136,122	\$723,432	\$963,116	-0.34%	1.96%	3.76%	1.77%
2015	6143	103,992,253	\$1,219,225	\$799,271	\$1,029,087	-0.21%	3.27%	4.03%	3.53%
2016	5906	108,203,361	\$1,309,142	\$883,762	\$1,107,120	-0.14%	3.16%	4.04%	3.29%
2017	5684	112,648,649	\$1,395,323	\$972,366	\$1,173,715	0.0%	2.54%	5.0%	2.38%
2018	5489	117,549,297	\$1,470,839	\$1,058,922	\$1,234,750	0.12%	1.66%	5.79%	1.32%
Dec 19	5346	121,743,253	\$1,584,741	\$1,127,363	\$1,335,351	-0.03%	2.76%	3.07%	2.59%

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	62.0	8.84	1.50	0.37	165,281	2.64	11.36	3.91	4.01
1993	63.3	9.54	1.29	0.26	151,460	2.36	10.39	3.34	3.17
1994	71.7	10.33	1.13	0.22	135,563	2.03	9.42	3.85	3.08
1995	76.7	11.22	1.20	0.24	153,201	2.24	9.29	4.88	3.63
1996	78.4	11.82	1.31	0.31	207,908	2.95	9.35	4.84	3.73
1997	78.9	12.29	1.31	0.37	247,574	3.41	9.31	4.95	3.77
1998	74.2	12.29	1.22	0.37	248,163	3.32	9.23	4.88	3.76
1999	75.7	12.39	1.11	0.33	218,219	2.85	8.97	4.63	3.59
2000	81.9	12.99	1.09	0.31	195,236	2.47	8.86	5.42	3.69
2001	72.4	12.23	1.21	0.35	229,989	2.85	8.80	4.07	3.48
2002	68.1	11.98	1.18	0.40	245,585	2.98	8.29	2.42	2.29
2003	65.4	11.73	1.15	0.42	261,667	3.12	7.64	1.90	1.58
2004	67.1	12.02	1.07	0.39	259,501	3.05	7.02	1.92	1.26
2005	73.0	12.63	1.03	0.38	348,977	4.05	6.77	2.77	1.47
2006	76.8	13.41	0.92	0.30	120,921	1.38	6.91	3.75	1.99
2007	76.4	13.84	1.04	0.32	158,312	1.79	7.17	4.32	2.41
2008	72.4	13.27	1.25	0.42	232,899	2.59	7.18	3.17	2.16
2009	66.8	11.93	1.45	0.56	328,691	3.61	6.95	2.01	1.50
2010	63.0	11.50	1.30	0.52	336,194	3.66	6.78	1.41	1.01
2011	60.1	11.35	1.19	0.44	277,397	2.98	6.54	1.11	0.69
2012	58.3	11.24	1.06	0.39	225,396	2.37	6.24	0.88	0.49
2013	59.0	11.22	0.99	0.35	184,987	1.90	5.87	0.82	0.38
2014	61.1	11.44	0.86	0.32	169,045	1.68	5.59	0.84	0.32
2015	62.2	11.32	0.81	0.31	166,126	1.60	5.42	1	0.30
2016	63.7	11.28	0.80	0.33	160,386	1.48	5.30	1	0.30
2017	66.0	11.35	0.76	0.35	170,981	1.52	5.20	1	0.31
2018	70.4	11.60	0.68	0.34	172,741	1.47	5.18	2	0.37
Dec 19	70.8	11.96	0.66	0.32	190,222	1.56	5.27	2	0.50

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	820	360	457	7	9	352	23	112	60.8%
1993	729	283	442	9	9	341	18	115	61.2%
1994	708	274	435	12	8	345	14	109	60.8%
1995	766	319	449	14	9	362	15	109	61.0%
1996	772	326	449	18	10	369	19	103	61.1%
1997	776	326	452	20	10	375	23	97	60.8%
1998	760	324	439	22	10	377	24	84	60.7%
1999	724	310	419	25	10	374	20	74	60.4%
2000	754	317	441	29	10	384	22	88	60.1%
2001	706	298	410	32	11	380	22	69	59.9%
2002	593	199	394	33	10	363	20	70	60.1%
2003	513	137	375	37	9	356	18	63	60.3%
2004	479	110	366	40	9	359	18	57	60.5%
2005	503	127	376	44	12	370	21	61	60.7%
2006	559	171	390	49	12	387	17	65	60.8%
2007	594	205	396	52	13	401	18	61	60.9%
2008	551	184	371	54	13	399	26	36	60.8%
2009	486	130	355	53	2	393	35	-1	61.1%
2010	439	87	347	51	8	389	28	11	61.2%
2011	400	60	334	49	15	381	20	23	61.4%
2012	360	43	312	51	18	361	15	31	61.4%
2013	334	33	296	51	19	356	12	25	61.4%
2014	330	28	296	52	20	351	12	32	61.3%
2015	328	27	296	52	22	349	13	33	61.2%
2016	328	26	297	53	24	346	15	34	61.1%
2017	336	27	303	52	26	344	18	38	61.5%
2018	360	33	322	53	34	350	20	56	61.5%
Dec 19	385	44	335	52	32	360	18	59	61.4%

\* Data is calculated as medians.

## Assets > \$500 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	39	6,122,570	\$36,687	\$20,860	\$32,450				
1992	45	7,000,419	\$45,302	\$23,702	\$40,081	5.12%	14.22%	3.30%	13.60%
1993	49	7,801,674	\$51,720	\$27,259	\$44,744	4.71%	7.34%	9.91%	6.34%
1994	55	8,819,839	\$58,278	\$34,148	\$50,302	5.61%	6.23%	16.79%	4.94%
1995	60	9,590,465	\$65,413	\$38,639	\$56,808	5.38%	8.74%	10.30%	8.37%
1996	74	11,555,209	\$77,696	\$49,225	\$67,653	5.53%	7.05%	11.46%	6.54%
1997	87	13,128,271	\$91,255	\$58,850	\$79,586	5.28%	8.83%	9.57%	8.13%
1998	110	15,728,154	\$115,426	\$70,834	\$100,351	4.86%	12.40%	8.24%	12.46%
1999	122	17,441,868	\$130,670	\$85,729	\$112,597	5.17%	7.12%	12.76%	6.12%
2000	132	19,368,964	\$148,375	\$101,604	\$128,324	5.29%	8.91%	14.70%	8.99%
2001	165	22,702,853	\$192,712	\$125,286	\$167,051	5.23%	16.56%	11.16%	17.0%
2002	206	26,187,124	\$243,507	\$150,801	\$210,096	4.51%	13.60%	8.92%	13.27%
2003	235	29,243,089	\$286,673	\$180,204	\$246,206	3.90%	10.04%	11.42%	9.86%
2004	249	31,433,154	\$318,649	\$208,501	\$271,696	3.18%	7.50%	10.99%	7.02%
2005	271	33,816,679	\$353,346	\$245,718	\$298,366	3.17%	6.55%	13.84%	5.41%
2006	292	36,466,016	\$391,408	\$280,361	\$329,688	3.40%	6.05%	9.81%	5.95%
2007	309	39,173,309	\$435,675	\$314,145	\$362,122	2.98%	7.56%	7.71%	6.66%
2008	335	42,324,339	\$486,674	\$352,403	\$402,238	3.08%	8.68%	7.15%	8.77%
2009	365	45,613,656	\$545,062	\$366,835	\$459,624	2.90%	10.09%	3.32%	12.04%
2010	377	47,523,938	\$575,895	\$367,963	\$489,846	2.31%	4.55%	-0.56%	5.34%
2011	395	50,311,453	\$621,893	\$382,642	\$529,810	2.63%	6.17%	1.83%	6.14%
2012	413	53,379,979	\$677,459	\$411,171	\$576,386	3.51%	6.68%	5.16%	6.54%
2013	435	57,014,884	\$722,809	\$454,210	\$613,421	3.78%	4.40%	8.41%	4.16%
2014	460	61,604,972	\$788,345	\$520,081	\$660,235	4.31%	5.98%	10.82%	4.97%
2015	491	66,651,036	\$875,552	\$594,177	\$729,748	4.49%	7.34%	11.12%	7.25%
2016	511	71,751,701	\$963,263	\$673,489	\$805,884	4.05%	7.52%	11.70%	7.37%
2017	540	77,775,684	\$1,056,234	\$760,622	\$879,216	4.67%	6.58%	10.57%	6.06%
2018	554	83,227,071	\$1,132,753	\$838,821	\$942,229	4.43%	5.42%	9.21%	4.75%
Dec 19	586	89,075,732	\$1,252,285	\$913,502	\$1,047,965	3.72%	7.52%	6.22%	7.82%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Invest*
1992	58.9	7.34	0.69	0.45	21,794	3.11	9.97	5.18	4.46
1993	59.6	8.26	0.58	0.48	21,809	2.80	9.14	4.35	3.57
1994	67.8	8.47	0.54	0.37	21,891	2.48	8.57	4.62	3.47
1995	67.0	9.50	0.60	0.43	28,480	2.97	8.71	5.38	4.25
1996	74.1	10.18	0.71	0.53	43,629	3.78	8.75	5.42	4.26
1997	74.3	10.49	0.65	0.55	57,299	4.36	8.64	5.53	4.22
1998	69.6	9.98	0.55	0.52	64,610	4.11	8.50	5.44	4.21
1999	74.9	9.93	0.42	0.43	59,090	3.39	8.15	5.21	3.90
2000	79.1	10.39	0.42	0.34	58,422	3.02	8.23	5.62	4.18
2001	76.3	10.06	0.52	0.41	76,567	3.37	8.05	4.88	3.87
2002	72.2	10.10	0.49	0.44	88,157	3.37	7.33	3.45	2.59
2003	73.9	10.10	0.47	0.47	102,871	3.52	6.49	2.55	1.84
2004	76.6	10.26	0.42	0.44	108,173	3.44	5.89	2.49	1.58
2005	83.8	10.28	0.40	0.41	155,076	4.59	5.91	3.04	1.97
2006	85.5	10.63	0.42	0.35	52,112	1.43	6.29	3.81	2.74
2007	85.1	10.69	0.63	0.40	79,052	2.02	6.59	4.42	3.22
2008	86.5	10.22	1.01	0.64	130,637	3.09	6.39	3.62	2.75
2009	78.3	9.23	1.40	0.90	201,821	4.42	6.08	2.25	1.90
2010	73.8	9.53	1.31	0.87	211,343	4.45	5.89	1.66	1.27
2011	70.2	9.72	1.17	0.70	175,675	3.49	5.61	1.38	0.92
2012	70.4	9.89	0.91	0.59	143,753	2.69	5.22	1.07	0.70
2013	73.0	9.91	0.81	0.47	116,252	2.04	4.79	1.03	0.54
2014	77.7	10.46	0.66	0.38	110,811	1.80	4.59	1.09	0.48
2015	81.4	10.38	0.59	0.37	108,649	1.63	4.42	1	0.47
2016	84.5	10.25	0.56	0.39	105,812	1.47	4.33	1	0.46
2017	88.0	10.27	0.56	0.42	118,925	1.53	4.30	1	0.48
2018	91.3	10.37	0.53	0.42	124,391	1.49	4.45	2	0.60
Dec 19	89.4	10.70	0.50	0.39	144,893	1.63	4.66	2	0.84

  

Year	Int Yield on Assets* -	Div&int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	774	407	372	48	17	270	25	143	57.8%
1993	674	331	353	48	20	270	27	154	59.2%
1994	662	319	347	44	10	270	23	119	60.0%
1995	726	390	336	41	17	260	23	114	61.7%
1996	735	379	362	47	16	277	30	115	63.5%
1997	740	376	361	50	19	287	39	112	64.4%
1998	719	372	349	50	21	296	35	106	60.9%
1999	692	349	347	55	24	302	27	105	54.1%
2000	718	372	350	57	27	303	24	109	49.2%
2001	682	345	336	60	33	311	30	99	44.8%
2002	583	236	346	58	35	307	28	114	46.1%
2003	492	171	317	62	41	295	28	106	48.1%
2004	461	147	315	62	36	292	27	95	47.8%
2005	488	184	306	67	46	304	26	91	48.0%
2006	543	248	295	72	46	313	22	86	49.0%
2007	577	288	292	79	49	323	34	70	47.2%
2008	549	250	300	77	53	322	58	50	46.3%
2009	489	173	313	74	43	293	86	50	46.6%
2010	442	119	321	70	56	325	65	59	47.2%
2011	400	87	311	67	58	323	41	70	47.3%
2012	356	67	287	69	68	314	29	86	47.2%
2013	329	51	273	65	70	318	20	78	46.2%
2014	330	45	280	64	69	317	20	83	44.3%
2015	327	45	279	63	71	321	23	76	43.8%
2016	329	45	285	61	74	324	29	74	43.8%
2017	343	48	295	61	73	324	34	75	44.1%
2018	366	59	308	60	77	332	34	86	44.0%
Dec 19	394	81	316	59	79	341	31	86	44.4%

\* Data is calculated as medians.

## Assets Between \$200 and \$500 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	148	8,552,192	\$42,067	\$24,618	\$38,124				
1992	169	9,516,672	\$49,889	\$26,682	\$44,987	3.93%	13.50%	3.69%	12.87%
1993	184	10,066,798	\$55,268	\$29,779	\$49,318	3.78%	7.49%	8.46%	6.32%
1994	197	10,759,926	\$58,799	\$35,013	\$51,938	3.93%	4.46%	13.93%	3.51%
1995	226	12,178,466	\$67,692	\$41,886	\$59,846	3.95%	7.48%	9.92%	7.41%
1996	241	12,598,438	\$71,949	\$46,620	\$63,360	4.38%	6.77%	12.52%	6.36%
1997	253	13,173,060	\$76,507	\$50,303	\$67,118	4.35%	7.97%	9.31%	7.73%
1998	275	13,536,504	\$83,155	\$53,498	\$73,042	3.99%	12.10%	6.11%	11.96%
1999	288	14,263,036	\$88,362	\$59,341	\$76,833	3.83%	6.71%	10.66%	5.89%
2000	309	15,196,111	\$96,369	\$66,956	\$83,572	4.08%	8.01%	10.98%	7.33%
2001	347	15,734,069	\$108,731	\$71,298	\$95,272	3.51%	14.66%	7.72%	15.56%
2002	370	15,899,901	\$114,040	\$72,787	\$99,864	3.16%	11.86%	7.02%	11.63%
2003	395	16,125,268	\$121,196	\$76,819	\$105,700	2.65%	9.26%	8.29%	9.10%
2004	415	16,547,836	\$128,866	\$85,399	\$111,494	1.73%	5.88%	9.06%	5.25%
2005	420	16,399,236	\$130,296	\$89,821	\$111,646	2.15%	5.31%	10.30%	4.11%
2006	417	16,141,348	\$129,353	\$91,233	\$110,119	1.84%	4.30%	6.69%	3.62%
2007	423	16,014,947	\$131,358	\$92,595	\$111,551	1.20%	4.85%	5.52%	4.52%
2008	438	16,009,768	\$135,896	\$93,674	\$115,721	1.75%	8.36%	7.19%	8.06%
2009	466	15,923,001	\$146,307	\$93,414	\$125,825	1.73%	10.88%	2.89%	11.91%
2010	461	15,607,154	\$145,490	\$90,169	\$127,309	1.07%	3.90%	-0.43%	5.08%
2011	464	15,332,248	\$147,276	\$87,446	\$128,710	1.05%	5.04%	0.79%	5.12%
2012	474	15,394,663	\$152,532	\$89,499	\$133,293	1.69%	5.45%	4.23%	5.29%
2013	481	15,381,206	\$152,999	\$92,594	\$133,477	1.82%	3.21%	6.81%	3.06%
2014	484	15,039,990	\$152,795	\$95,144	\$132,511	1.88%	4.05%	7.36%	3.27%
2015	488	14,797,271	\$152,782	\$98,288	\$132,574	1.91%	5.33%	8.14%	5.38%
2016	505	15,102,119	\$159,458	\$104,463	\$138,351	2.28%	5.29%	8.13%	5.28%
2017	499	14,620,646	\$157,404	\$105,802	\$136,219	2.21%	4.22%	8.28%	3.76%
2018	500	14,707,235	\$159,129	\$111,851	\$137,348	2.71%	3.66%	8.30%	3.28%
Dec 19	486	13,827,146	\$154,719	\$106,722	\$133,627	1.78%	5.44%	5.13%	5.40%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	58.6	7.83	0.76	0.46	26,083	2.74	10.16	5.29	4.23
1993	59.8	8.77	0.63	0.41	23,063	2.29	9.21	4.52	3.36
1994	67.6	9.41	0.58	0.32	23,382	2.17	8.59	4.60	3.24
1995	71.3	9.95	0.72	0.35	32,067	2.63	8.77	5.19	3.96
1996	75.7	10.35	0.75	0.43	41,645	3.31	8.76	5.29	4.02
1997	78.3	10.61	0.73	0.53	51,220	3.89	8.72	5.48	4.08
1998	75.2	10.19	0.60	0.48	50,808	3.75	8.54	5.33	4.06
1999	78.7	10.32	0.49	0.43	44,474	3.12	8.23	5.13	3.74
2000	82.8	10.66	0.50	0.36	40,172	2.64	8.36	5.48	3.92
2001	77.2	10.18	0.58	0.37	46,740	2.97	8.20	4.53	3.69
2002	72.9	10.33	0.57	0.39	49,037	3.08	7.55	3.23	2.43
2003	72.1	10.21	0.59	0.46	51,571	3.20	6.75	2.33	1.74
2004	76.9	10.45	0.52	0.43	50,389	3.05	6.15	2.34	1.45
2005	81.8	10.65	0.53	0.41	66,370	4.05	6.11	2.91	1.76
2006	84.4	11.20	0.50	0.33	22,092	1.37	6.45	3.71	2.37
2007	85.0	11.34	0.68	0.39	27,963	1.75	6.74	4.36	2.85
2008	82.4	10.78	0.99	0.56	38,446	2.40	6.61	3.51	2.51
2009	76.1	9.57	1.30	0.72	53,799	3.38	6.35	2.19	1.78
2010	72.0	9.68	1.17	0.75	53,966	3.46	6.15	1.60	1.18
2011	68.9	9.81	1.07	0.63	44,951	2.93	5.87	1.34	0.86
2012	67.9	9.90	0.88	0.56	35,830	2.33	5.55	1.04	0.63
2013	70.0	9.97	0.85	0.45	30,295	1.97	5.15	0.96	0.50
2014	73.6	10.12	0.77	0.39	26,074	1.73	4.92	1.04	0.44
2015	76.0	10.03	0.69	0.38	23,090	1.56	4.76	1	0.41
2016	77.4	10.08	0.69	0.38	27,582	1.83	4.66	1	0.39
2017	80.0	10.18	0.67	0.43	26,292	1.80	4.64	1	0.40
2018	84.8	10.42	0.61	0.43	24,312	1.65	4.72	2	0.48
Dec 19	83.0	10.66	0.60	0.38	22,143	1.60	4.91	2	0.67

  

Year	Int Yield on Assets* -	Div&int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	787	390	402	34	17	291	31	147	63.9%
1993	690	307	391	38	18	286	24	142	62.5%
1994	674	296	381	42	13	295	20	125	62.4%
1995	731	354	380	47	15	312	22	113	62.8%
1996	739	358	386	53	16	321	28	110	63.1%
1997	749	361	393	54	19	334	36	104	59.3%
1998	733	359	381	58	24	338	37	99	56.0%
1999	703	330	378	61	25	345	29	99	54.9%
2000	733	351	386	63	27	353	26	104	51.8%
2001	686	328	364	67	32	355	26	96	53.3%
2002	592	217	372	70	31	350	26	106	52.7%
2003	509	156	351	76	35	346	26	98	52.9%
2004	478	131	348	84	34	354	28	92	54.2%
2005	498	157	343	89	38	363	29	88	54.5%
2006	548	213	338	94	42	378	22	81	53.7%
2007	584	254	334	96	45	385	30	69	53.4%
2008	553	223	335	98	44	390	46	45	55.7%
2009	489	161	333	94	34	359	66	31	55.8%
2010	444	110	337	89	46	377	55	45	55.7%
2011	405	80	325	84	48	370	36	56	55.2%
2012	365	59	303	82	60	360	26	67	54.6%
2013	342	46	291	82	59	360	19	60	54.3%
2014	339	40	294	77	58	357	20	61	53.7%
2015	340	38	296	75	61	360	22	56	52.3%
2016	338	37	300	74	61	359	27	55	53.5%
2017	349	38	308	72	62	359	30	59	52.9%
2018	373	47	326	71	68	366	29	72	51.2%
Dec 19	394	62	330	73	68	372	25	73	50.2%

\* Data is calculated as medians.

## Assets Between \$100 and \$200 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	287	8,727,683	\$38,910	\$22,903	\$35,423				
1992	318	9,448,715	\$44,281	\$24,309	\$40,156	4.32%	11.95%	4.40%	11.30%
1993	338	10,026,665	\$47,079	\$26,768	\$42,355	4.10%	6.64%	9.75%	5.54%
1994	344	10,322,356	\$48,156	\$30,090	\$42,769	4.0%	4.85%	15.63%	3.57%
1995	358	10,569,405	\$49,474	\$32,020	\$43,984	3.81%	6.91%	9.15%	6.67%
1996	365	10,643,839	\$50,655	\$34,311	\$44,791	3.28%	6.06%	10.68%	5.40%
1997	383	10,979,556	\$53,790	\$36,774	\$47,345	3.61%	7.05%	7.88%	6.55%
1998	404	11,143,245	\$56,905	\$37,266	\$50,117	3.86%	10.55%	7.26%	10.88%
1999	427	11,510,282	\$60,043	\$40,777	\$52,414	3.32%	5.55%	9.68%	4.95%
2000	438	11,492,311	\$61,981	\$43,193	\$53,899	3.23%	6.68%	10.17%	6.67%
2001	466	11,389,399	\$65,657	\$42,722	\$57,617	3.02%	12.95%	4.43%	13.89%
2002	496	11,162,106	\$68,978	\$43,887	\$60,489	2.16%	10.35%	5.76%	9.91%
2003	518	10,971,503	\$72,769	\$45,696	\$63,657	1.94%	8.68%	7.39%	8.40%
2004	521	10,764,136	\$73,744	\$47,700	\$63,977	1.26%	4.77%	8.08%	4.08%
2005	526	10,566,849	\$74,484	\$49,821	\$64,073	1.48%	3.50%	8.68%	2.66%
2006	523	10,475,664	\$74,132	\$51,096	\$63,531	1.41%	3.58%	5.59%	3.15%
2007	520	10,038,754	\$73,549	\$50,710	\$62,976	0.77%	4.44%	4.50%	4.13%
2008	542	9,799,729	\$75,855	\$52,047	\$65,168	0.63%	7.17%	5.86%	7.19%
2009	564	9,662,713	\$78,554	\$50,165	\$68,352	1.22%	9.93%	3.20%	11.16%
2010	560	9,401,383	\$78,587	\$48,263	\$69,503	0.40%	3.40%	-0.42%	4.18%
2011	573	9,319,440	\$80,287	\$47,070	\$70,874	0.75%	4.04%	-0.18%	4.09%
2012	581	9,190,895	\$82,271	\$47,308	\$72,605	1.32%	5.03%	2.33%	4.99%
2013	570	8,873,830	\$80,494	\$47,190	\$71,076	0.88%	2.77%	4.78%	2.66%
2014	576	8,765,810	\$80,903	\$48,871	\$70,993	0.89%	3.61%	6.27%	3.04%
2015	574	8,478,831	\$80,580	\$48,946	\$70,612	0.97%	4.69%	6.15%	4.81%
2016	569	8,144,258	\$79,576	\$49,000	\$69,726	0.87%	4.27%	6.06%	4.14%
2017	554	7,795,676	\$78,038	\$49,747	\$68,089	0.98%	3.59%	7.18%	3.10%
2018	557	7,758,848	\$78,765	\$51,770	\$68,483	1.46%	2.84%	7.39%	2.34%
Dec 19	562	7,611,305	\$80,087	\$52,203	\$69,518	0.69%	4.04%	3.95%	3.75%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	65.7	7.09	0.84	0.49	24,147	2.77	11.09	6.40	5.68
1992	61.9	7.59	0.69	0.42	25,033	2.65	10.37	5.11	4.18
1993	63.4	8.66	0.61	0.32	19,841	1.98	9.37	4.29	3.29
1994	71.6	9.06	0.61	0.28	19,846	1.92	8.66	4.46	3.16
1995	74.4	9.63	0.71	0.29	23,128	2.19	8.87	5.06	3.78
1996	77.7	10.16	0.80	0.38	30,013	2.82	8.92	5.18	3.84
1997	78.3	10.27	0.81	0.47	37,782	3.44	8.85	5.29	3.89
1998	74.9	10.17	0.70	0.47	36,813	3.30	8.74	5.19	3.87
1999	78.7	10.34	0.60	0.40	31,750	2.76	8.43	4.96	3.65
2000	81.6	10.61	0.57	0.34	28,086	2.44	8.52	5.44	3.87
2001	74.9	10.35	0.67	0.38	31,888	2.80	8.37	4.52	3.62
2002	73.8	10.32	0.67	0.40	34,238	3.07	7.70	3.08	2.40
2003	72.9	10.19	0.67	0.45	33,150	3.02	6.97	2.34	1.68
2004	75.1	10.49	0.61	0.44	31,934	2.97	6.35	2.33	1.39
2005	78.8	10.71	0.62	0.41	41,359	3.91	6.31	2.91	1.69
2006	81.9	11.12	0.63	0.33	15,179	1.45	6.64	3.73	2.32
2007	81.3	11.24	0.78	0.37	17,012	1.69	6.91	4.34	2.77
2008	80.7	10.78	1.06	0.52	22,824	2.33	6.76	3.44	2.39
2009	74.2	9.67	1.31	0.70	29,455	3.05	6.47	2.14	1.73
2010	71.0	9.64	1.21	0.70	29,555	3.14	6.29	1.62	1.18
2011	67.4	9.87	1.08	0.57	23,055	2.47	6.03	1.33	0.81
2012	66.0	9.96	0.97	0.50	18,568	2.02	5.72	1.00	0.58
2013	67.1	9.86	0.89	0.43	15,029	1.69	5.36	0.96	0.46
2014	70.0	10.15	0.78	0.37	12,784	1.46	5.14	0.99	0.39
2015	70.0	10.13	0.72	0.35	11,685	1.38	5.01	1	0.35
2016	71.2	10.10	0.76	0.36	10,757	1.32	4.88	1	0.34
2017	74.2	10.13	0.73	0.39	11,055	1.42	4.84	1	0.34
2018	77.6	10.48	0.63	0.35	10,372	1.34	4.89	2	0.40
Dec 19	76.7	10.91	0.61	0.34	10,147	1.33	5.03	2	0.57

  

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1991	909	527	386	43	17	330	29	101	62.0%
1992	796	384	416	50	19	327	27	144	61.6%
1993	706	298	406	53	18	327	20	142	61.8%
1994	684	287	395	53	14	334	17	123	62.5%
1995	738	340	403	55	16	345	19	112	62.0%
1996	749	342	409	59	17	359	25	108	62.2%
1997	756	344	414	62	20	365	36	104	57.4%
1998	741	344	401	60	23	366	34	94	57.2%
1999	710	324	390	61	23	374	31	89	56.0%
2000	734	342	393	68	25	384	25	94	55.3%
2001	695	319	377	73	29	386	28	86	52.1%
2002	600	213	386	73	28	378	25	96	53.2%
2003	513	150	363	74	29	369	23	90	55.8%
2004	485	124	361	82	29	377	26	83	55.1%
2005	505	152	356	92	34	387	28	76	55.9%
2006	555	208	354	98	35	401	23	77	54.3%
2007	590	246	348	100	37	410	27	61	53.3%
2008	554	214	343	101	37	413	41	44	53.7%
2009	495	154	340	95	17	394	62	6	54.6%
2010	451	106	342	87	32	395	47	31	54.5%
2011	411	73	332	84	40	390	30	46	55.7%
2012	365	53	310	83	46	374	25	53	55.8%
2013	336	41	296	81	46	371	18	45	56.1%
2014	337	35	301	78	49	370	17	51	56.9%
2015	336	32	302	78	50	373	18	47	57.7%
2016	331	31	299	77	54	369	21	45	57.6%
2017	341	30	307	75	54	368	25	51	58.1%
2018	362	37	326	76	59	375	24	67	59.1%
Dec 19	385	50	336	71	58	380	21	70	59.8%

\* Data is calculated as medians.

## Assets Between \$50 and \$100 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	485	8,777,969	\$33,651	\$19,763	\$30,799				
1992	531	9,087,380	\$37,036	\$20,181	\$33,682	3.68%	11.92%	4.08%	11.10%
1993	567	9,540,101	\$39,109	\$21,887	\$35,257	3.69%	6.36%	7.95%	5.37%
1994	590	9,913,606	\$40,894	\$25,481	\$36,350	3.56%	4.62%	15.39%	3.29%
1995	607	9,997,409	\$41,729	\$26,637	\$37,108	3.12%	5.99%	8.63%	5.81%
1996	631	10,072,214	\$43,770	\$29,006	\$38,628	3.06%	6.12%	10.40%	5.37%
1997	653	10,160,980	\$45,793	\$30,764	\$40,315	3.21%	6.67%	7.44%	6.36%
1998	697	10,195,824	\$49,098	\$31,421	\$43,299	3.11%	9.60%	4.62%	9.84%
1999	703	9,941,105	\$49,299	\$32,506	\$43,195	2.60%	4.79%	7.80%	4.21%
2000	712	9,949,972	\$50,190	\$34,508	\$43,704	2.47%	4.89%	9.15%	4.57%
2001	736	9,563,504	\$52,279	\$33,159	\$45,942	2.36%	12.44%	3.85%	13.33%
2002	770	9,382,488	\$54,052	\$33,037	\$47,460	1.43%	8.73%	5.18%	8.83%
2003	795	9,347,137	\$55,567	\$33,571	\$48,650	1.23%	7.66%	5.90%	7.53%
2004	791	9,143,725	\$55,620	\$34,668	\$48,441	0.67%	3.72%	6.85%	3.06%
2005	774	8,829,560	\$54,298	\$35,538	\$46,834	0.87%	1.99%	6.71%	1.26%
2006	762	8,509,942	\$53,303	\$35,390	\$45,861	0.59%	2.09%	4.66%	1.75%
2007	769	8,367,950	\$54,146	\$35,583	\$46,511	0.40%	3.87%	2.93%	3.71%
2008	768	7,987,922	\$53,757	\$34,462	\$46,239	0.49%	5.88%	3.49%	6.09%
2009	766	7,426,601	\$54,185	\$32,338	\$47,119	0.32%	9.73%	3.12%	11.29%
2010	811	7,533,359	\$56,869	\$32,594	\$50,117	-0.02%	3.63%	-1.66%	4.39%
2011	803	7,259,808	\$56,692	\$31,120	\$49,975	0.20%	4.37%	-0.86%	4.28%
2012	798	6,970,500	\$57,017	\$30,553	\$50,263	0.52%	4.74%	2.10%	4.64%
2013	785	6,718,729	\$56,148	\$30,253	\$49,456	0.01%	2.11%	3.11%	2.0%
2014	753	6,303,490	\$53,840	\$29,405	\$47,157	0.0%	2.49%	4.30%	2.15%
2015	745	6,052,020	\$53,269	\$29,448	\$46,670	0.06%	3.95%	4.88%	3.94%
2016	746	5,906,648	\$53,148	\$29,873	\$46,583	0.37%	3.80%	4.84%	3.77%
2017	727	5,626,536	\$51,998	\$29,649	\$45,478	0.27%	2.87%	5.59%	2.79%
2018	705	5,391,971	\$50,540	\$29,895	\$43,964	0.24%	1.70%	5.98%	1.19%
Dec 19	695	5,173,142	\$49,878	\$29,260	\$43,262	0.0%	3.06%	2.50%	2.80%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	60.1	7.53	0.87	0.44	22,617	2.49	10.52	4.91	4.12
1993	63.0	8.35	0.77	0.33	19,018	1.99	9.56	4.15	3.25
1994	70.9	9.02	0.68	0.28	17,253	1.74	8.80	4.35	3.14
1995	73.4	9.60	0.79	0.28	22,476	2.25	8.96	5.08	3.78
1996	77.2	10.01	0.90	0.35	30,996	3.08	9.05	5.18	3.87
1997	77.8	10.30	0.91	0.45	32,105	3.16	9.00	5.29	3.88
1998	74.3	10.30	0.77	0.44	32,121	3.15	8.86	5.13	3.88
1999	76.9	10.46	0.68	0.39	26,002	2.62	8.53	4.94	3.64
2000	81.8	10.98	0.68	0.34	22,704	2.28	8.61	5.50	3.82
2001	73.9	10.53	0.77	0.37	24,614	2.57	8.47	4.52	3.61
2002	72.0	10.59	0.80	0.42	25,458	2.71	7.81	3.11	2.37
2003	70.0	10.53	0.81	0.43	27,276	2.92	7.07	2.33	1.64
2004	73.2	10.68	0.77	0.42	25,584	2.80	6.53	2.27	1.33
2005	77.6	11.16	0.83	0.43	33,437	3.79	6.47	2.89	1.58
2006	79.6	11.70	0.72	0.34	12,783	1.50	6.75	3.76	2.16
2007	78.5	11.89	0.83	0.35	12,793	1.53	7.03	4.40	2.66
2008	75.7	11.52	1.12	0.46	16,558	2.07	6.92	3.46	2.30
2009	70.0	10.21	1.34	0.65	18,932	2.55	6.64	2.36	1.65
2010	64.9	10.20	1.17	0.59	19,672	2.61	6.45	1.73	1.08
2011	62.1	10.04	1.06	0.52	16,103	2.22	6.21	1.34	0.75
2012	60.3	10.06	0.98	0.42	12,529	1.80	5.91	1.02	0.54
2013	61.0	10.24	0.93	0.37	10,855	1.62	5.58	0.95	0.42
2014	61.6	10.54	0.86	0.35	9,226	1.46	5.37	0.97	0.35
2015	62.8	10.52	0.81	0.33	8,250	1.36	5.21	1	0.32
2016	64.7	10.49	0.82	0.34	8,218	1.39	5.19	1	0.30
2017	65.2	10.58	0.76	0.36	7,339	1.30	5.07	1	0.30
2018	68.8	10.88	0.70	0.37	6,832	1.27	5.07	2	0.37
Dec 19	68.6	11.46	0.64	0.33	6,532	1.26	5.18	2	0.49

  

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	803	377	420	44	18	340	27	135	59.7%
1993	712	297	414	46	17	333	21	132	59.8%
1994	694	284	408	46	13	343	17	117	59.8%
1995	747	338	410	49	16	355	17	111	59.8%
1996	755	344	416	53	17	360	23	107	58.8%
1997	763	345	419	55	17	371	30	99	58.3%
1998	748	344	407	54	20	375	31	88	57.7%
1999	712	323	394	56	20	371	27	83	56.6%
2000	741	339	407	60	21	383	25	91	55.6%
2001	697	319	385	61	24	381	25	76	58.4%
2002	595	211	388	63	22	372	25	84	57.3%
2003	516	146	371	64	25	371	22	80	55.7%
2004	487	118	366	72	27	381	24	71	57.1%
2005	511	139	372	80	30	392	28	70	58.0%
2006	559	191	369	87	32	406	22	71	58.0%
2007	592	233	366	91	33	416	23	64	59.3%
2008	554	201	355	91	34	413	32	44	58.6%
2009	494	145	349	85	9	394	48	7	57.4%
2010	446	96	349	79	25	395	37	24	58.7%
2011	407	68	338	76	34	392	24	38	57.9%
2012	362	49	313	73	36	372	20	43	57.6%
2013	335	37	295	71	38	364	15	38	58.0%
2014	330	31	297	72	40	362	15	39	58.4%
2015	322	28	294	70	41	363	14	38	58.7%
2016	325	27	297	71	42	362	17	38	58.3%
2017	331	27	301	66	44	358	19	42	59.1%
2018	352	33	322	65	50	363	21	58	58.9%
Dec 19	378	43	333	64	48	374	18	60	58.8%

\* Data is calculated as medians.

## Assets Between \$20 and \$50 Mil

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	1315	11,542,661	\$40,889	\$24,105	\$37,349				
1992	1345	11,222,887	\$42,300	\$23,167	\$38,467	2.97%	10.05%	2.01%	9.77%
1993	1388	11,186,405	\$43,248	\$24,043	\$38,923	2.74%	5.45%	6.63%	4.50%
1994	1407	11,392,547	\$44,029	\$26,940	\$39,085	2.74%	3.50%	14.37%	1.97%
1995	1405	11,209,476	\$43,858	\$27,972	\$38,836	2.55%	4.0%	8.39%	3.73%
1996	1434	11,288,337	\$44,841	\$29,705	\$39,426	2.29%	4.69%	8.21%	4.03%
1997	1480	11,415,320	\$46,410	\$30,938	\$40,641	2.32%	5.13%	6.01%	4.64%
1998	1483	11,007,210	\$47,053	\$29,843	\$41,303	2.57%	8.91%	2.98%	9.01%
1999	1506	11,022,888	\$47,790	\$31,184	\$41,723	2.12%	4.47%	7.10%	4.04%
2000	1509	10,933,102	\$47,902	\$32,732	\$41,507	1.94%	3.45%	8.87%	2.70%
2001	1580	10,628,248	\$50,824	\$31,402	\$44,444	1.71%	11.62%	0.69%	12.81%
2002	1566	9,975,310	\$50,153	\$29,426	\$43,878	0.91%	7.49%	1.24%	7.59%
2003	1554	9,248,152	\$49,647	\$28,261	\$43,456	0.25%	6.57%	2.01%	6.49%
2004	1541	8,921,977	\$49,331	\$28,797	\$42,929	-0.11%	2.67%	4.41%	1.99%
2005	1497	8,602,665	\$47,949	\$29,323	\$41,272	-0.14%	0.21%	5.96%	-0.81%
2006	1427	8,198,655	\$45,803	\$29,047	\$39,153	-0.34%	0.28%	4.02%	-0.54%
2007	1386	7,733,253	\$44,515	\$27,915	\$37,978	-0.44%	2.35%	1.72%	1.94%
2008	1376	7,330,985	\$44,263	\$26,712	\$37,842	-0.34%	5.84%	0.72%	6.25%
2009	1388	6,850,365	\$45,076	\$25,505	\$38,981	-0.21%	8.76%	2.30%	10.44%
2010	1338	6,378,045	\$42,930	\$23,173	\$37,572	-0.24%	3.51%	-2.04%	4.27%
2011	1318	6,013,366	\$42,505	\$21,738	\$37,238	-0.49%	3.57%	-1.77%	3.86%
2012	1287	5,693,706	\$41,510	\$20,478	\$36,366	-0.22%	4.12%	0.55%	4.26%
2013	1242	5,374,265	\$40,172	\$20,018	\$35,128	-0.60%	1.69%	1.44%	1.69%
2014	1194	5,027,868	\$38,756	\$19,628	\$33,810	-0.65%	1.72%	2.46%	1.58%
2015	1157	4,678,091	\$37,365	\$18,928	\$32,646	-0.68%	3.15%	3.08%	3.25%
2016	1096	4,275,238	\$35,256	\$17,988	\$30,809	-0.80%	2.95%	3.07%	3.06%
2017	1062	4,055,617	\$34,342	\$18,023	\$29,946	-0.61%	2.01%	4.08%	1.73%
2018	1037	3,913,993	\$33,559	\$18,301	\$29,083	-0.49%	1.09%	4.93%	0.60%
Dec 19	1005	3,696,102	\$32,584	\$17,798	\$28,144	-0.66%	2.31%	2.45%	1.74%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Net Chargeoffs/ Avg Loans*		Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	64.9	7.37	1.21	0.48	29,831	2.58	11.43	6.06	5.67	
1992	60.4	7.82	1.04	0.43	32,783	2.92	10.80	4.69	4.08	
1993	61.8	8.65	0.89	0.33	30,745	2.75	9.83	3.96	3.21	
1994	69.7	9.44	0.80	0.27	20,178	1.77	8.96	4.29	3.11	
1995	74.3	10.18	0.92	0.28	22,004	1.96	9.07	5.03	3.67	
1996	77.8	10.71	0.97	0.34	30,697	2.72	9.13	5.08	3.78	
1997	78.1	11.03	1.01	0.42	34,902	3.06	9.07	5.20	3.84	
1998	73.6	10.97	0.92	0.42	32,291	2.93	8.98	5.09	3.82	
1999	76.2	11.15	0.83	0.36	29,824	2.71	8.69	4.86	3.60	
2000	81.4	11.61	0.87	0.33	22,952	2.10	8.71	5.51	3.72	
2001	71.9	11.20	0.97	0.38	26,563	2.50	8.61	4.37	3.53	
2002	67.8	11.08	0.97	0.43	26,177	2.62	8.02	2.89	2.29	
2003	65.5	10.95	0.94	0.43	25,449	2.75	7.35	2.22	1.57	
2004	67.9	11.35	0.89	0.41	24,628	2.76	6.79	2.16	1.25	
2005	72.2	12.03	0.88	0.40	30,015	3.49	6.62	2.89	1.45	
2006	75.3	12.56	0.80	0.32	10,209	1.25	6.87	3.79	2.00	
2007	74.7	12.96	0.88	0.33	11,863	1.53	7.16	4.37	2.45	
2008	71.8	12.61	1.12	0.43	13,604	1.86	7.12	3.39	2.18	
2009	65.7	11.33	1.21	0.57	14,875	2.17	6.84	2.27	1.53	
2010	61.6	10.99	1.12	0.52	13,074	2.05	6.67	1.61	1.02	
2011	57.9	10.94	1.04	0.44	10,478	1.74	6.40	1.24	0.69	
2012	55.6	10.90	1.02	0.38	8,328	1.46	6.15	0.95	0.48	
2013	56.1	10.99	0.93	0.33	7,485	1.39	5.80	0.87	0.35	
2014	56.6	11.22	0.84	0.30	6,032	1.20	5.54	0.89	0.30	
2015	57.2	11.26	0.83	0.30	11,084	2.37	5.40	1	0.27	
2016	58.0	11.29	0.80	0.33	4,731	1.11	5.31	1	0.26	
2017	59.1	11.38	0.78	0.33	4,537	1.12	5.22	1	0.27	
2018	62.8	11.81	0.68	0.31	4,323	1.10	5.21	2	0.30	
Dec 19	62.8	12.17	0.69	0.30	4,187	1.13	5.31	2	0.42	

  

Year	Int Yield on Assets* -	Div&int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	807	372	435	31	15	342	25	128	58.1%
1993	715	292	423	35	15	337	19	127	58.9%
1994	691	280	414	37	12	344	15	113	58.8%
1995	747	328	422	43	13	363	16	107	58.6%
1996	759	336	427	47	14	369	20	103	59.1%
1997	767	338	434	49	15	378	26	98	57.9%
1998	751	334	423	49	17	378	27	85	56.8%
1999	719	316	408	50	17	376	23	79	57.0%
2000	748	326	426	54	18	392	25	87	57.1%
2001	701	308	397	54	19	383	24	70	56.6%
2002	594	201	393	54	18	372	23	77	57.5%
2003	515	138	376	56	18	368	20	68	58.2%
2004	482	110	370	59	17	373	19	62	58.1%
2005	503	128	377	63	19	387	21	67	57.8%
2006	556	175	388	69	21	404	18	69	58.0%
2007	593	211	390	74	23	415	18	67	58.4%
2008	551	189	371	73	22	409	27	44	57.7%
2009	488	133	355	69	2	398	37	0	59.7%
2010	439	89	347	64	12	399	29	13	59.9%
2011	396	60	336	62	20	386	19	28	61.0%
2012	352	42	308	59	22	359	14	31	61.8%
2013	323	31	289	59	24	353	12	22	61.8%
2014	314	26	286	59	25	347	12	28	61.6%
2015	316	24	288	58	26	344	11	29	61.9%
2016	316	23	290	57	27	340	14	29	62.0%
2017	323	23	297	56	28	340	14	34	62.4%
2018	351	27	319	57	34	348	15	54	64.0%
Dec 19	374	36	337	55	32	358	14	59	64.3%

\* Data is calculated as medians.



## Assets Between \$10 and \$20 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	1395	6,233,083	\$19,816	\$11,549	\$18,009				
1992	1487	6,318,734	\$21,258	\$11,433	\$19,288	2.78%	10.28%	1.38%	10.18%
1993	1473	6,090,776	\$20,913	\$11,466	\$18,795	2.30%	5.28%	6.63%	4.28%
1994	1472	6,058,141	\$20,931	\$12,834	\$18,507	2.19%	2.81%	14.80%	1.33%
1995	1465	5,994,481	\$20,856	\$13,417	\$18,344	2.10%	3.02%	8.61%	2.43%
1996	1456	5,865,818	\$20,743	\$13,639	\$18,110	1.71%	4.43%	6.43%	3.60%
1997	1429	5,607,142	\$20,317	\$13,372	\$17,630	1.76%	4.48%	4.91%	3.81%
1998	1472	5,568,128	\$21,091	\$13,062	\$18,355	1.65%	7.89%	1.30%	8.07%
1999	1476	5,434,900	\$21,053	\$13,330	\$18,213	1.51%	4.28%	5.81%	3.96%
2000	1442	5,293,634	\$20,557	\$13,846	\$17,611	1.46%	2.23%	8.87%	1.22%
2001	1435	4,850,360	\$20,500	\$12,430	\$17,771	1.32%	11.62%	-0.18%	12.95%
2002	1417	4,518,412	\$20,295	\$11,685	\$17,585	0.86%	7.23%	0.78%	7.66%
2003	1403	4,252,298	\$20,116	\$11,093	\$17,434	0.04%	6.38%	0.65%	6.44%
2004	1350	3,991,163	\$19,362	\$10,763	\$16,680	-0.51%	1.93%	2.42%	1.45%
2005	1292	3,789,041	\$18,515	\$10,839	\$15,763	-0.51%	-1.04%	5.10%	-2.49%
2006	1236	3,642,783	\$17,811	\$10,855	\$15,019	-0.78%	-1.39%	3.51%	-2.27%
2007	1196	3,455,937	\$17,220	\$10,424	\$14,457	-0.62%	1.19%	0.71%	0.68%
2008	1171	3,188,952	\$16,821	\$9,527	\$14,192	-0.51%	5.48%	-2.51%	6.22%
2009	1106	2,781,366	\$15,921	\$8,404	\$13,594	-0.57%	7.58%	0.53%	9.37%
2010	1106	2,716,042	\$15,892	\$8,028	\$13,692	-0.55%	3.12%	-2.63%	4.03%
2011	1064	2,531,645	\$15,327	\$7,379	\$13,237	-0.88%	2.85%	-2.07%	3.20%
2012	1012	2,344,227	\$14,626	\$6,834	\$12,638	-0.56%	3.43%	-0.29%	3.62%
2013	951	2,170,941	\$13,799	\$6,516	\$11,930	-1.14%	1.15%	0.43%	1.24%
2014	909	2,051,841	\$13,265	\$6,320	\$11,451	-1.10%	1.29%	2.03%	1.17%
2015	839	1,803,934	\$12,182	\$5,843	\$10,503	-0.99%	2.73%	2.08%	2.86%
2016	791	1,647,506	\$11,492	\$5,548	\$9,902	-1.20%	1.95%	2.04%	1.91%
2017	746	1,525,885	\$10,833	\$5,312	\$9,325	-0.98%	1.73%	3.20%	1.65%
2018	691	1,395,892	\$10,038	\$5,142	\$8,592	-0.97%	0.58%	4.75%	0.12%
Dec 19	661	1,311,318	\$9,573	\$4,954	\$8,175	-0.96%	1.54%	2.20%	1.14%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	64.6	7.67	1.43	0.46	15,061	2.42	11.62	5.94	5.68
1992	59.4	7.98	1.29	0.41	13,839	2.19	11.01	4.42	4.09
1993	60.8	8.88	1.07	0.30	11,526	1.89	10.01	3.76	3.19
1994	70.2	9.66	0.93	0.25	16,872	2.79	9.10	4.15	3.10
1995	74.9	10.51	1.01	0.26	10,592	1.77	9.13	5.02	3.68
1996	77.2	11.22	1.07	0.30	13,209	2.25	9.23	5.04	3.76
1997	78.7	11.82	1.08	0.38	14,698	2.62	9.16	5.16	3.82
1998	72.8	11.80	1.04	0.39	14,434	2.59	9.11	5.02	3.79
1999	74.9	12.00	0.99	0.37	12,489	2.30	8.85	4.81	3.62
2000	81.3	12.52	0.99	0.33	11,104	2.10	8.78	5.56	3.68
2001	71.4	11.75	1.18	0.38	11,155	2.30	8.75	4.24	3.47
2002	67.6	11.87	1.16	0.42	11,509	2.55	8.25	2.58	2.28
2003	64.0	11.90	1.18	0.44	11,049	2.60	7.64	2.04	1.54
2004	64.2	12.21	1.08	0.44	9,921	2.49	7.04	2.01	1.21
2005	69.4	12.93	1.02	0.39	11,878	3.13	6.83	2.83	1.38
2006	74.4	13.84	0.98	0.34	4,328	1.19	6.98	3.81	1.89
2007	73.2	14.17	1.04	0.35	5,987	1.73	7.25	4.40	2.29
2008	67.5	13.77	1.16	0.41	6,523	2.05	7.34	3.30	2.09
2009	61.8	12.54	1.34	0.53	5,176	1.86	7.11	2.19	1.43
2010	58.0	12.13	1.18	0.47	4,711	1.73	6.95	1.50	0.93
2011	54.9	11.93	1.10	0.39	3,782	1.49	6.73	1.15	0.59
2012	53.3	11.91	1.06	0.31	3,120	1.33	6.45	0.91	0.41
2013	53.3	11.84	0.99	0.31	2,832	1.30	6.13	0.82	0.30
2014	53.7	11.96	0.87	0.29	2,298	1.12	5.86	0.83	0.26
2015	55.3	11.80	0.83	0.29	1,858	1.03	5.70	1	0.23
2016	55.1	12.02	0.88	0.29	2,039	1.24	5.62	1	0.24
2017	55.3	11.93	0.86	0.32	1,605	1.05	5.57	1	0.24
2018	58.6	12.39	0.79	0.30	1,424	1.02	5.59	2	0.28
Dec 19	60.0	12.71	0.76	0.29	1,391	1.06	5.61	2	0.37

  

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1991	931	515	416	19	14	342	29	85	59.9%
1992	808	370	436	21	13	336	26	116	59.7%
1993	716	288	425	26	12	333	19	123	60.1%
1994	695	277	421	28	10	337	14	113	59.6%
1995	754	327	434	32	11	357	14	111	60.2%
1996	762	331	437	36	13	365	18	107	60.8%
1997	769	331	443	36	13	375	24	100	60.3%
1998	755	329	431	39	13	380	24	87	59.7%
1999	721	315	414	41	13	375	21	74	59.2%
2000	750	320	437	45	13	391	24	88	59.2%
2001	707	300	410	47	13	387	24	70	59.6%
2002	593	197	400	46	11	367	21	72	60.1%
2003	513	133	379	47	10	360	17	66	60.5%
2004	472	105	368	50	10	362	19	57	61.2%
2005	499	120	385	52	13	376	21	62	61.8%
2006	558	162	402	58	13	394	18	69	62.3%
2007	596	195	410	62	14	408	17	67	62.5%
2008	550	174	382	62	13	406	23	40	63.5%
2009	479	119	363	56	0	400	27	-3	63.7%
2010	425	80	345	53	5	390	22	6	63.7%
2011	384	51	330	49	12	377	16	13	63.9%
2012	347	35	309	50	12	360	11	18	63.4%
2013	319	26	292	48	13	352	9	13	64.4%
2014	314	22	287	49	14	346	10	18	65.6%
2015	316	20	291	46	12	342	9	21	66.0%
2016	315	20	290	46	12	335	11	24	67.0%
2017	322	21	296	44	12	331	12	26	68.0%
2018	351	24	321	43	18	342	15	44	66.9%
Dec 19	377	32	340	44	13	353	13	49	66.4%

\* Data is calculated as medians.

## Assets Between \$5 and \$10 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	1885	4,806,700	\$13,409	\$7,859	\$12,143				
1992	1866	4,409,921	\$13,370	\$7,200	\$12,090	2.24%	10.13%	0.55%	10.24%
1993	1885	4,402,963	\$13,440	\$7,392	\$12,045	2.02%	4.92%	5.18%	4.13%
1994	1878	4,396,650	\$13,424	\$8,173	\$11,844	1.82%	2.06%	12.73%	0.57%
1995	1849	4,289,382	\$13,144	\$8,418	\$11,505	1.21%	1.50%	7.53%	0.65%
1996	1821	4,142,082	\$12,954	\$8,427	\$11,239	1.17%	3.47%	5.05%	2.56%
1997	1773	3,989,304	\$12,711	\$8,331	\$10,964	1.25%	3.31%	4.27%	2.61%
1998	1759	3,807,929	\$12,588	\$7,785	\$10,861	1.02%	6.24%	0.30%	6.23%
1999	1722	3,618,704	\$12,293	\$7,700	\$10,563	0.89%	3.99%	5.04%	3.54%
2000	1637	3,431,473	\$11,680	\$7,801	\$9,903	0.84%	1.29%	8.56%	0.17%
2001	1588	3,136,046	\$11,477	\$6,804	\$9,862	0.73%	10.80%	-1.75%	12.23%
2002	1570	2,961,087	\$11,430	\$6,353	\$9,853	0.24%	7.31%	-0.90%	7.86%
2003	1480	2,684,448	\$10,897	\$5,787	\$9,407	-0.19%	5.77%	-0.45%	6.07%
2004	1404	2,490,004	\$10,322	\$5,542	\$8,868	-0.61%	0.38%	1.11%	-0.05%
2005	1349	2,399,097	\$9,816	\$5,646	\$8,303	-0.86%	-2.76%	3.92%	-3.91%
2006	1258	2,244,318	\$9,149	\$5,498	\$7,636	-0.96%	-2.69%	2.58%	-4.01%
2007	1191	2,110,944	\$8,664	\$5,191	\$7,185	-1.03%	-0.08%	-0.49%	-0.88%
2008	1103	1,870,304	\$8,038	\$4,504	\$6,704	-0.56%	4.14%	-3.24%	4.59%
2009	1027	1,649,050	\$7,560	\$3,962	\$6,410	-0.88%	5.94%	-1.25%	7.66%
2010	966	1,482,522	\$7,084	\$3,549	\$6,057	-0.78%	2.60%	-3.71%	3.49%
2011	908	1,337,138	\$6,654	\$3,179	\$5,695	-0.92%	2.37%	-2.86%	2.81%
2012	842	1,197,937	\$6,182	\$2,887	\$5,287	-1.09%	2.07%	-0.71%	2.32%
2013	802	1,118,394	\$5,885	\$2,786	\$5,028	-1.33%	0.46%	0.11%	0.45%
2014	727	982,844	\$5,400	\$2,593	\$4,603	-1.47%	0.28%	1.01%	0.35%
2015	662	871,113	\$4,897	\$2,351	\$4,168	-1.56%	1.48%	0.55%	1.83%
2016	639	814,571	\$4,694	\$2,270	\$3,988	-1.39%	0.95%	0.80%	1.21%
2017	590	732,542	\$4,359	\$2,142	\$3,690	-1.41%	0.59%	1.34%	0.54%
2018	552	687,815	\$4,089	\$2,103	\$3,441	-1.46%	-0.53%	2.70%	-0.83%
Dec 19	510	613,817	\$3,774	\$1,937	\$3,165	-1.54%	0.0%	0.91%	-0.54%

Year	Loans/ Shares*	Net Capital/ Assets*	Dein Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	65.8	8.11	1.67	0.46	10,611	2.21	11.79	5.78	5.63
1992	59.7	8.29	1.47	0.42	10,699	2.43	11.29	4.20	4.04
1993	61.5	9.00	1.26	0.30	14,842	3.37	10.28	3.58	3.19
1994	70.1	9.98	1.11	0.25	7,139	1.62	9.32	4.02	3.11
1995	75.6	10.90	1.16	0.26	7,248	1.69	9.23	5.00	3.65
1996	76.7	11.63	1.29	0.31	9,162	2.21	9.35	4.96	3.75
1997	77.9	12.14	1.33	0.38	9,968	2.50	9.30	5.08	3.79
1998	72.9	12.27	1.30	0.37	9,150	2.40	9.23	4.94	3.77
1999	74.4	12.44	1.18	0.36	7,542	2.08	9.01	4.67	3.60
2000	81.0	13.26	1.17	0.31	6,043	1.76	8.91	5.52	3.67
2001	71.3	12.53	1.39	0.35	6,339	2.02	8.89	4.09	3.49
2002	65.7	12.30	1.41	0.42	6,620	2.24	8.48	2.33	2.28
2003	61.6	12.14	1.38	0.46	6,073	2.26	7.86	1.81	1.55
2004	62.2	12.56	1.31	0.40	5,418	2.18	7.26	1.85	1.21
2005	69.2	13.59	1.27	0.40	6,753	2.81	6.99	2.79	1.35
2006	73.6	14.64	1.18	0.31	2,460	1.10	7.03	3.82	1.79
2007	74.0	15.24	1.27	0.30	2,226	1.05	7.31	4.34	2.20
2008	67.8	14.94	1.42	0.38	2,836	1.52	7.46	3.16	1.99
2009	63.4	13.47	1.72	0.52	2,932	1.78	7.34	2.01	1.38
2010	59.1	12.94	1.59	0.43	2,452	1.65	7.25	1.34	0.90
2011	55.6	12.88	1.36	0.34	2,016	1.51	7.07	1.00	0.61
2012	54.4	12.91	1.20	0.30	2,130	1.78	6.86	0.82	0.41
2013	55.0	12.95	1.32	0.29	1,421	1.27	6.57	0.77	0.30
2014	55.3	13.37	1.04	0.25	1,197	1.22	6.30	0.74	0.26
2015	55.5	13.35	0.92	0.26	995	1.14	6.21	1	0.25
2016	56.0	13.37	1.05	0.31	772	0.95	6.13	1	0.25
2017	57.1	13.79	0.89	0.30	768	1.05	6.02	1	0.26
2018	60.2	14.21	0.93	0.35	729	1.06	5.95	2	0.31
Dec 19	61.6	14.53	1.06	0.30	607	0.99	5.90	2	0.38

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1991	943	507	441	11	12	354	30	88	61.2%
1992	812	366	445	11	10	338	24	113	61.6%
1993	726	287	436	15	10	330	19	116	61.1%
1994	703	278	426	16	8	333	14	110	61.2%
1995	763	322	444	21	10	356	15	111	61.3%
1996	771	329	449	23	10	365	17	106	61.1%
1997	778	327	454	26	10	370	22	102	60.2%
1998	761	324	442	28	10	376	21	89	60.4%
1999	726	310	420	30	10	372	19	74	61.1%
2000	759	313	449	31	9	384	21	92	61.1%
2001	710	295	419	32	10	382	20	70	61.0%
2002	590	198	398	33	8	359	19	65	62.2%
2003	510	133	379	34	7	352	15	54	61.6%
2004	472	104	369	35	6	355	16	49	62.0%
2005	500	115	387	36	8	371	19	55	62.6%
2006	560	151	415	39	8	392	15	64	62.2%
2007	602	181	428	46	9	411	13	61	62.8%
2008	557	165	396	42	8	414	20	33	63.8%
2009	491	116	374	39	0	419	25	-19	64.6%
2010	444	77	362	34	1	407	18	-5	65.2%
2011	403	51	348	33	6	390	13	6	66.1%
2012	364	35	324	32	7	369	9	14	66.5%
2013	343	25	315	36	7	363	8	11	67.2%
2014	338	22	309	34	6	353	7	12	67.1%
2015	338	21	312	34	7	341	8	17	68.0%
2016	341	21	312	33	6	336	10	16	67.4%
2017	344	22	318	33	6	342	13	18	68.8%
2018	368	26	336	30	12	346	17	35	70.8%
Dec 19	389	31	357	28	8	354	13	41	71.6%

\* Data is calculated as medians.



## Assets Between \$2 and \$5 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	2622	3,676,948	\$8,612	\$5,207	\$7,728				
1992	2555	3,379,074	\$8,460	\$4,734	\$7,590	1.91%	10.56%	0.50%	10.74%
1993	2465	3,161,052	\$8,117	\$4,625	\$7,216	1.45%	4.91%	5.74%	4.20%
1994	2459	3,122,555	\$8,090	\$5,137	\$7,091	1.16%	1.90%	13.0%	0.57%
1995	2337	2,949,499	\$7,675	\$5,107	\$6,655	0.76%	0.07%	6.66%	-1.10%
1996	2218	2,767,119	\$7,337	\$4,899	\$6,319	0.68%	2.97%	3.33%	2.06%
1997	2182	2,696,325	\$7,238	\$4,829	\$6,180	0.62%	2.49%	2.15%	1.70%
1998	2006	2,385,616	\$6,663	\$4,202	\$5,679	0.52%	4.99%	-0.51%	4.84%
1999	1894	2,218,088	\$6,315	\$4,017	\$5,369	0.45%	3.76%	3.40%	3.52%
2000	1803	2,101,598	\$6,033	\$4,132	\$5,061	0.26%	0.28%	7.60%	-1.0%
2001	1635	1,774,747	\$5,523	\$3,363	\$4,681	0.43%	9.15%	-2.37%	10.22%
2002	1505	1,572,032	\$5,044	\$2,891	\$4,298	0.0%	6.26%	-1.27%	6.75%
2003	1393	1,377,739	\$4,726	\$2,574	\$4,036	-0.40%	4.89%	-1.23%	5.26%
2004	1303	1,270,434	\$4,436	\$2,439	\$3,763	-0.84%	0.51%	-0.07%	0.25%
2005	1208	1,169,605	\$4,070	\$2,406	\$3,401	-1.18%	-3.89%	2.83%	-5.71%
2006	1166	1,148,497	\$3,953	\$2,451	\$3,257	-1.24%	-4.29%	1.33%	-5.71%
2007	1101	1,076,345	\$3,742	\$2,270	\$3,062	-1.11%	-1.34%	-2.10%	-2.0%
2008	1001	940,597	\$3,403	\$1,898	\$2,791	-0.61%	3.51%	-4.74%	3.93%
2009	935	849,144	\$3,189	\$1,674	\$2,655	-0.76%	3.87%	-2.26%	5.61%
2010	859	750,270	\$2,952	\$1,488	\$2,469	-0.96%	2.14%	-3.45%	2.67%
2011	800	677,598	\$2,732	\$1,327	\$2,298	-1.14%	0.99%	-2.75%	1.76%
2012	743	608,214	\$2,557	\$1,232	\$2,156	-1.0%	1.89%	-1.0%	2.55%
2013	683	543,312	\$2,358	\$1,137	\$1,988	-1.55%	-0.12%	-0.56%	-0.05%
2014	635	511,971	\$2,222	\$1,106	\$1,870	-1.56%	-0.37%	1.56%	-0.45%
2015	594	460,982	\$2,074	\$1,039	\$1,738	-1.40%	0.26%	-0.21%	0.45%
2016	517	389,363	\$1,779	\$907	\$1,489	-1.36%	0.05%	0.04%	-0.05%
2017	479	359,065	\$1,670	\$859	\$1,391	-1.43%	-0.35%	0.83%	-0.31%
2018	449	325,012	\$1,570	\$847	\$1,291	-1.48%	-1.21%	2.84%	-1.37%
Dec 19	430	309,186	\$1,486	\$811	\$1,211	-0.97%	-1.24%	0.08%	-1.75%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	62.8	8.79	1.66	0.39	8,182	2.42	11.53	3.81	4.07
1993	64.5	9.67	1.52	0.27	7,148	2.26	10.56	3.23	3.21
1994	74.0	10.50	1.40	0.23	6,727	2.15	9.55	3.78	3.10
1995	79.6	11.66	1.41	0.26	4,767	1.62	9.35	4.91	3.69
1996	81.1	12.28	1.55	0.30	5,632	2.04	9.51	4.81	3.81
1997	81.3	12.97	1.58	0.37	6,489	2.41	9.46	4.92	3.85
1998	76.3	13.06	1.58	0.34	5,343	2.24	9.40	4.86	3.83
1999	76.9	13.17	1.52	0.31	5,105	2.30	9.18	4.59	3.72
2000	85.1	14.07	1.56	0.32	4,216	2.01	9.03	5.50	3.77
2001	73.6	13.48	1.82	0.37	4,691	2.64	9.06	3.86	3.53
2002	68.7	13.02	1.80	0.42	3,196	2.03	8.70	2.01	2.34
2003	65.1	13.02	1.81	0.46	3,062	2.22	8.11	1.56	1.60
2004	65.7	13.43	1.72	0.40	2,575	2.03	7.57	1.58	1.26
2005	73.5	14.49	1.64	0.40	3,032	2.59	7.17	2.66	1.42
2006	78.1	15.57	1.53	0.30	1,253	1.09	7.18	3.81	1.83
2007	76.7	16.23	1.56	0.29	1,070	0.99	7.37	4.29	2.17
2008	70.4	15.87	1.64	0.37	1,108	1.18	7.57	2.83	1.95
2009	63.5	14.59	1.80	0.43	1,294	1.52	7.58	1.71	1.31
2010	60.8	14.01	1.64	0.36	1,097	1.46	7.49	1.11	0.88
2011	58.1	13.55	1.53	0.26	1,082	1.60	7.39	0.89	0.58
2012	56.8	13.34	1.49	0.29	936	1.54	7.17	0.66	0.44
2013	56.0	13.22	1.34	0.24	654	1.20	6.93	0.60	0.31
2014	58.8	13.59	1.34	0.27	499	0.97	6.75	0.58	0.28
2015	60.3	13.90	1.35	0.24	422	0.92	6.51	1	0.26
2016	61.2	14.27	1.29	0.33	354	0.91	6.40	1	0.27
2017	61.8	14.84	1.17	0.27	364	1.01	6.36	1	0.28
2018	66.7	15.47	1.24	0.23	294	0.90	6.15	1	0.36
Dec 19	67.7	15.92	1.11	0.24	266	0.86	6.13	2	0.42

  

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	833	364	468	3	8	344	25	110	61.6%
1993	744	285	454	4	8	334	20	116	61.9%
1994	726	275	449	5	7	339	16	108	61.4%
1995	785	322	467	6	8	355	14	111	61.7%
1996	793	329	467	8	9	361	18	106	62.0%
1997	795	327	470	10	8	370	21	96	62.5%
1998	780	324	463	10	7	374	20	83	62.9%
1999	743	316	438	10	7	369	18	69	62.4%
2000	776	318	465	12	6	379	21	86	62.5%
2001	726	296	430	12	7	375	22	61	62.3%
2002	606	198	403	12	5	353	18	54	62.0%
2003	525	136	385	12	4	340	15	47	63.3%
2004	489	108	377	12	4	340	17	42	63.3%
2005	519	119	398	14	4	350	17	49	64.3%
2006	579	152	429	15	4	382	16	53	64.8%
2007	609	177	445	16	5	400	13	50	65.8%
2008	559	159	405	15	4	395	14	25	66.6%
2009	489	108	381	13	0	414	15	-21	66.7%
2010	439	74	365	14	0	388	14	-7	66.4%
2011	410	50	352	14	3	391	9	0	65.6%
2012	386	37	341	13	3	364	8	6	66.5%
2013	365	27	329	14	3	347	3	3	66.5%
2014	358	23	322	16	3	342	8	10	66.9%
2015	359	22	323	14	2	345	11	10	66.7%
2016	365	23	328	15	2	346	9	11	67.1%
2017	366	24	336	14	2	341	8	14	68.5%
2018	387	29	354	16	8	331	10	28	68.4%
Dec 19	409	33	369	16	3	357	12	27	68.6%

\* Data is calculated as medians.

## Assets Between \$1 and \$2 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	1801	1,390,969	\$2,638	\$1,655	\$2,337				
1992	1667	1,220,122	\$2,437	\$1,413	\$2,164	1.10%	9.39%	0.73%	9.97%
1993	1553	1,090,756	\$2,262	\$1,339	\$1,995	4.72%	4.69%	4.15%	4.69%
1994	1448	1,007,337	\$2,102	\$1,370	\$1,825	0.66%	1.24%	11.10%	-0.20%
1995	1366	959,859	\$1,993	\$1,373	\$1,711	0.0%	-1.19%	5.95%	-2.41%
1996	1304	901,019	\$1,909	\$1,284	\$1,624	-0.16%	1.44%	0.01%	0.60%
1997	1215	818,920	\$1,765	\$1,176	\$1,489	0.0%	1.67%	0.80%	0.79%
1998	1152	773,266	\$1,689	\$1,072	\$1,418	-0.25%	2.94%	-2.19%	2.52%
1999	1054	677,265	\$1,544	\$968	\$1,290	-0.22%	2.12%	1.14%	1.89%
2000	987	631,392	\$1,452	\$970	\$1,194	-0.45%	-0.88%	5.70%	-2.27%
2001	887	541,978	\$1,308	\$785	\$1,086	-0.70%	5.95%	-4.17%	6.76%
2002	798	454,774	\$1,169	\$655	\$974	-0.74%	5.12%	-3.03%	6.03%
2003	722	398,767	\$1,073	\$584	\$899	-1.14%	3.0%	-1.92%	3.45%
2004	666	366,474	\$993	\$548	\$830	-1.35%	-0.19%	0.02%	-0.34%
2005	631	339,143	\$936	\$548	\$769	-1.77%	-4.44%	1.95%	-6.05%
2006	592	317,293	\$872	\$529	\$703	-1.91%	-5.46%	-2.29%	-7.55%
2007	567	301,902	\$835	\$506	\$667	-1.98%	-2.53%	-3.97%	-3.35%
2008	500	254,846	\$735	\$408	\$590	-1.19%	1.78%	-6.08%	2.05%
2009	449	224,286	\$663	\$347	\$539	-1.73%	2.63%	-1.89%	4.21%
2010	426	213,721	\$635	\$309	\$520	-1.35%	1.50%	-4.49%	2.30%
2011	378	184,128	\$564	\$272	\$465	-1.40%	0.32%	-2.96%	0.94%
2012	339	159,404	\$498	\$236	\$412	-1.55%	-0.02%	-2.86%	0.72%
2013	304	146,239	\$448	\$216	\$370	-1.65%	-1.37%	-1.11%	-1.61%
2014	279	128,150	\$414	\$204	\$341	-1.35%	-1.50%	-1.66%	-1.96%
2015	249	114,609	\$364	\$179	\$299	-1.90%	-1.03%	-0.57%	-1.0%
2016	225	98,963	\$330	\$161	\$272	-1.96%	-0.72%	-3.11%	-0.69%
2017	210	90,260	\$311	\$152	\$255	-1.73%	-0.60%	-1.54%	-0.77%
2018	186	80,419	\$270	\$134	\$219	-1.77%	-0.88%	-1.74%	-1.53%
Dec 19	160	67,968	\$230	\$118	\$187	-1.51%	-1.30%	0.23%	-1.26%

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	72.2	9.46	2.29	0.38	2,975	2.14	12.10	5.22	5.52
1992	65.5	9.44	2.07	0.34	2,195	1.80	11.71	3.57	4.02
1993	67.7	10.18	1.96	0.20	2,013	1.85	10.85	2.98	3.18
1994	77.8	11.29	1.72	0.18	1,299	1.29	9.81	3.57	3.10
1995	83.7	12.40	1.94	0.18	1,486	1.55	9.53	4.74	3.59
1996	82.5	13.19	2.07	0.28	1,856	2.06	9.63	4.63	3.73
1997	82.2	13.88	2.16	0.32	1,911	2.33	9.60	4.68	3.77
1998	77.3	14.35	2.29	0.36	1,571	2.03	9.65	4.64	3.75
1999	77.2	14.69	2.35	0.25	1,257	1.86	9.47	4.37	3.60
2000	85.7	15.69	2.21	0.25	967	1.53	9.24	5.35	3.64
2001	74.7	15.00	2.36	0.27	916	1.69	9.24	3.66	3.31
2002	67.9	14.80	2.88	0.35	787	1.73	8.93	1.79	2.27
2003	65.7	14.54	2.56	0.36	734	1.84	8.45	1.27	1.56
2004	65.9	14.61	2.41	0.28	570	1.56	7.90	1.32	1.22
2005	72.5	16.01	2.42	0.19	749	2.21	7.42	2.47	1.36
2006	78.6	17.38	2.02	0.07	355	1.12	7.33	3.67	1.76
2007	79.7	17.70	2.11	0.13	250	0.83	7.62	4.13	2.16
2008	72.7	17.54	2.12	0.17	253	0.99	7.77	2.57	1.86
2009	66.3	16.58	2.17	0.21	290	1.29	7.74	1.46	1.24
2010	59.7	16.15	2.14	0.13	215	1.01	7.83	0.94	0.88
2011	59.2	15.78	1.93	0.09	181	0.98	7.76	0.73	0.61
2012	55.7	15.27	1.84	0.00	129	0.81	7.70	0.54	0.44
2013	59.3	15.32	1.96	0.11	123	0.84	7.60	0.45	0.33
2014	61.8	15.28	1.72	0.00	83	0.65	7.39	0.42	0.27
2015	62.2	15.24	1.49	0.01	63	0.55	7.22	0	0.26
2016	59.6	15.24	1.92	0.04	90	0.91	7.10	1	0.27
2017	59.4	15.45	1.40	0.16	76	0.84	7.04	1	0.27
2018	59.3	16.04	1.52	0.00	49	0.61	7.28	1	0.31
Dec 19	68.2	16.11	1.31	0.15	42	0.62	7.05	1	0.37

Year	Int Yield on Assets* -	Div&int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1991	976	486	494	0	8	381	28	84	61.9%
1992	844	357	491	1	6	365	22	100	60.6%
1993	763	283	475	1	7	350	18	104	62.5%
1994	742	273	462	1	6	349	14	99	62.3%
1995	800	312	490	2	7	370	14	107	61.9%
1996	802	318	488	3	7	376	18	96	61.4%
1997	801	318	487	3	6	382	22	88	61.7%
1998	789	314	481	3	6	387	21	78	62.2%
1999	747	303	451	3	5	376	16	61	63.3%
2000	780	303	480	3	5	381	19	78	62.6%
2001	726	270	460	4	5	391	20	50	63.8%
2002	602	188	412	4	3	363	12	39	64.5%
2003	532	130	397	4	2	356	10	36	64.1%
2004	491	100	380	4	2	343	9	29	65.0%
2005	521	113	400	5	2	350	12	42	64.3%
2006	576	144	433	5	2	365	12	48	65.5%
2007	613	169	450	5	2	392	11	41	63.0%
2008	556	149	415	6	2	387	6	17	61.6%
2009	483	100	380	5	0	401	10	-13	63.9%
2010	444	72	362	5	0	387	6	-14	63.8%
2011	413	49	359	7	1	385	3	-8	65.9%
2012	385	37	337	7	1	369	1	1	64.6%
2013	376	28	331	8	1	371	0	0	64.5%
2014	367	22	339	9	0	351	4	4	64.2%
2015	375	21	336	9	0	339	0	9	66.3%
2016	366	22	325	10	0	330	0	10	63.6%
2017	371	22	340	9	0	349	4	5	66.7%
2018	389	26	352	10	7	352	0	22	66.7%
Dec 19	410	30	368	8	2	350	3	21	66.9%

\* Data is calculated as medians.

## Assets Between \$0.5 and \$1 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	1442	695,052	\$1,048	\$655	\$913				
1992	1258	577,881	\$926	\$535	\$808	0.26%	9.17%	0.22%	9.85%
1993	1175	529,121	\$860	\$505	\$747	0.0%	4.05%	3.78%	3.80%
1994	1099	493,687	\$808	\$507	\$694	0.0%	0.62%	6.02%	-0.38%
1995	1045	472,495	\$773	\$515	\$654	-0.47%	-1.31%	3.93%	-2.62%
1996	950	421,056	\$700	\$458	\$587	-0.57%	0.95%	0.19%	0.15%
1997	885	379,476	\$651	\$415	\$541	-1.14%	0.06%	-1.75%	-0.95%
1998	835	346,419	\$613	\$371	\$507	-1.04%	1.89%	-2.86%	1.24%
1999	768	316,951	\$563	\$334	\$464	-1.06%	1.43%	-1.0%	1.07%
2000	734	297,000	\$543	\$343	\$441	-1.36%	-1.08%	4.01%	-2.34%
2001	648	247,033	\$480	\$274	\$394	-1.04%	4.37%	-3.65%	4.76%
2002	560	209,074	\$410	\$222	\$337	-0.82%	2.61%	-2.50%	3.13%
2003	492	175,609	\$369	\$190	\$304	-1.75%	1.78%	-3.21%	1.84%
2004	446	156,867	\$335	\$174	\$275	-1.28%	-0.59%	-0.71%	-1.20%
2005	423	148,781	\$313	\$168	\$253	-1.54%	-3.83%	-1.02%	-5.27%
2006	405	140,759	\$303	\$170	\$242	-2.23%	-5.04%	-4.05%	-6.79%
2007	374	129,767	\$278	\$155	\$219	-1.99%	-3.20%	-4.29%	-4.56%
2008	339	117,742	\$254	\$134	\$200	-1.26%	0.69%	-5.67%	1.32%
2009	292	100,105	\$217	\$109	\$173	-0.69%	0.13%	-3.30%	1.94%
2010	257	83,277	\$191	\$94	\$153	-1.83%	-0.40%	-1.75%	0.62%
2011	243	78,261	\$181	\$84	\$146	-1.14%	-0.57%	-4.53%	0.73%
2012	207	63,584	\$151	\$70	\$122	-1.72%	0.17%	-2.85%	1.09%
2013	187	58,560	\$139	\$64	\$113	-1.36%	-2.14%	-4.22%	-2.43%
2014	164	50,233	\$124	\$58	\$101	-2.58%	-3.10%	-4.67%	-3.06%
2015	142	40,973	\$108	\$51	\$88	-1.06%	-0.24%	-2.26%	-0.65%
2016	131	36,514	\$100	\$48	\$80	-2.71%	-0.83%	-3.13%	-0.34%
2017	125	36,461	\$94	\$45	\$76	-1.61%	-1.67%	-3.48%	-1.63%
2018	119	34,621	\$89	\$45	\$71	-2.01%	-1.44%	-0.95%	-1.59%
Dec 19	115	33,607	\$87	\$43	\$69	-1.38%	-2.21%	-0.95%	-2.06%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	66.7	10.85	2.24	0.22	1,253	2.17	11.99	3.36	3.91
1993	67.6	11.24	2.05	0.05	933	1.76	11.20	2.76	3.10
1994	74.5	11.85	2.03	0.09	623	1.26	10.33	3.36	3.03
1995	81.5	12.95	2.39	0.11	613	1.30	9.87	4.55	3.48
1996	81.0	13.86	2.49	0.16	714	1.70	10.02	4.30	3.52
1997	80.0	14.43	2.67	0.20	731	1.93	9.95	4.40	3.46
1998	76.2	15.33	2.79	0.23	716	2.07	9.90	4.43	3.49
1999	74.0	15.12	2.81	0.13	488	1.54	9.79	4.14	3.40
2000	82.1	15.94	2.64	0.22	410	1.38	9.56	5.01	3.49
2001	73.4	15.42	3.17	0.11	369	1.49	9.50	3.51	3.16
2002	67.5	15.00	3.46	0.11	286	1.37	9.22	1.59	2.03
2003	62.7	14.65	3.46	0.19	313	1.78	8.71	1.11	1.49
2004	64.3	15.13	3.11	0.12	238	1.52	8.25	1.17	1.19
2005	66.9	16.49	3.49	0.08	228	1.53	7.70	2.26	1.27
2006	71.5	17.92	2.60	0.00	98	0.70	7.64	3.60	1.63
2007	71.2	19.18	2.70	0.00	71	0.55	7.89	3.96	1.83
2008	68.1	18.49	2.94	0.04	83	0.70	7.85	2.36	1.68
2009	62.9	17.03	2.52	0.00	78	0.78	7.97	1.06	1.14
2010	61.7	17.09	2.16	0.00	72	0.86	7.87	0.73	0.72
2011	57.5	17.07	2.65	0.00	44	0.56	7.69	0.54	0.51
2012	61.9	16.83	1.81	0.00	44	0.69	7.84	0.43	0.46
2013	58.6	16.99	2.26	0.00	23	0.39	7.81	0.42	0.36
2014	63.2	16.44	1.71	0.00	26	0.52	7.79	0.35	0.30
2015	59.2	16.45	0.99	0.00	12	0.29	7.57	0	0.32
2016	61.1	17.24	1.07	0.00	19	0.52	7.36	0	0.25
2017	61.8	17.28	1.22	0.00	16	0.44	7.48	1	0.27
2018	64.4	18.58	1.37	0.00	14	0.40	7.15	1	0.28
Dec 19	63.9	18.05	1.50	0.00	12	0.36	7.27	1	0.29

  

Year	Int Yield on Assets* -	Div&Int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	857	344	506	1	6	385	19	92	61.6%
1993	763	270	491	1	5	370	14	87	60.7%
1994	753	263	488	1	5	374	12	89	59.9%
1995	804	300	508	1	6	389	14	95	61.1%
1996	796	297	505	2	8	390	12	87	62.3%
1997	796	288	508	2	5	400	14	82	62.1%
1998	781	290	483	2	6	399	14	66	64.4%
1999	745	277	467	2	5	397	9	51	64.2%
2000	776	289	491	2	4	393	15	76	64.2%
2001	724	258	455	2	4	388	14	45	63.3%
2002	586	169	412	2	1	367	10	27	62.7%
2003	531	123	393	2	1	353	11	30	63.0%
2004	482	101	373	2	1	343	2	28	61.9%
2005	511	108	399	2	1	346	5	33	61.2%
2006	567	127	444	3	1	373	9	53	62.2%
2007	604	142	459	4	1	401	3	45	64.7%
2008	529	125	407	3	0	396	0	12	64.0%
2009	477	87	377	3	0	420	0	-26	64.0%
2010	446	55	358	4	0	396	0	-37	63.4%
2011	409	42	340	4	0	384	0	-19	64.6%
2012	396	36	340	4	0	366	0	-6	64.7%
2013	380	30	337	5	0	375	0	-5	65.8%
2014	355	25	325	9	0	373	0	1	68.9%
2015	364	29	333	9	0	360	0	3	69.0%
2016	376	23	349	8	0	370	0	7	67.9%
2017	367	24	329	12	0	354	0	6	68.8%
2018	357	22	326	11	7	365	0	15	65.5%
Dec 19	383	25	344	10	1	366	0	16	69.6%

\* Data is calculated as medians.

Assets < \$0.5 Mil

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	2105	533,716	\$525	\$316	\$443				
1992	1746	433,467	\$448	\$246	\$382	-0.36%	5.26%	-3.33%	6.16%
1993	1499	360,265	\$383	\$206	\$324	-0.61%	2.65%	-0.47%	2.42%
1994	1384	331,964	\$359	\$205	\$301	-0.25%	1.19%	3.42%	0.0%
1995	1298	311,558	\$343	\$203	\$284	-1.06%	-0.63%	0.72%	-1.95%
1996	1198	288,278	\$322	\$191	\$264	-0.66%	-0.46%	-2.20%	-1.58%
1997	1142	274,772	\$309	\$179	\$251	-0.97%	-0.75%	-2.67%	-1.51%
1998	1032	241,647	\$277	\$154	\$224	-0.80%	0.78%	-4.12%	0.37%
1999	902	208,628	\$239	\$128	\$192	-1.14%	0.37%	-3.39%	0.08%
2000	833	189,717	\$221	\$120	\$176	-1.16%	-0.87%	-1.91%	-1.75%
2001	719	162,656	\$189	\$94	\$150	0.0%	1.42%	-4.60%	1.50%
2002	640	142,570	\$170	\$81	\$136	-1.03%	2.10%	-2.55%	2.67%
2003	587	135,686	\$159	\$72	\$128	-0.79%	-0.53%	-4.22%	-0.37%
2004	523	120,102	\$139	\$64	\$112	-0.80%	-1.05%	-4.10%	-1.73%
2005	486	110,562	\$127	\$59	\$101	-1.61%	-2.90%	-4.94%	-3.64%
2006	457	100,442	\$122	\$57	\$95	-1.32%	-2.44%	-5.17%	-4.01%
2007	432	94,175	\$116	\$52	\$90	-1.28%	-2.54%	-5.81%	-4.02%
2008	393	88,416	\$105	\$45	\$81	-1.39%	-1.79%	-7.99%	-2.09%
2009	350	76,356	\$91	\$37	\$70	-1.10%	-1.57%	-6.82%	-1.07%
2010	325	70,561	\$85	\$34	\$66	-1.12%	-2.50%	-5.86%	-1.90%
2011	290	63,075	\$75	\$30	\$58	-0.78%	-2.23%	-3.80%	-2.07%
2012	260	54,425	\$65	\$24	\$51	-1.61%	-2.02%	-6.86%	-1.06%
2013	240	48,267	\$61	\$23	\$48	-2.02%	-3.05%	-3.70%	-3.29%
2014	217	45,330	\$58	\$22	\$45	-0.85%	-3.06%	-6.22%	-2.55%
2015	202	43,393	\$53	\$20	\$42	-1.28%	-2.19%	-9.40%	-2.04%
2016	176	36,480	\$47	\$16	\$36	-0.97%	-0.55%	-9.13%	-0.40%
2017	152	30,277	\$40	\$14	\$31	-1.31%	-1.94%	-5.09%	-0.92%
2018	139	26,420	\$37	\$13	\$29	-1.53%	-0.92%	-3.58%	-0.07%
Dec 19	136	23,930	\$37	\$14	\$29	-2.11%	-1.95%	-8.80%	-1.58%

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	63.4	12.54	3.21	0.00	803	1.85	12.33	3.06	3.45
1993	62.0	12.91	2.91	0.00	522	1.45	11.80	2.52	2.69
1994	65.6	13.56	3.12	0.00	353	1.06	11.32	3.02	2.69
1995	69.8	14.70	3.10	0.00	340	1.09	10.86	4.09	2.97
1996	72.1	15.29	3.62	0.00	355	1.23	10.70	3.86	3.01
1997	70.7	16.20	3.95	0.00	469	1.71	10.66	3.97	2.95
1998	66.9	16.64	3.62	0.00	306	1.27	10.63	3.93	2.97
1999	64.1	17.02	4.03	0.00	198	0.95	10.54	3.64	2.83
2000	66.7	17.74	4.19	0.00	160	0.84	10.30	4.51	2.90
2001	60.1	17.24	4.37	0.00	147	0.90	10.27	3.29	2.50
2002	55.1	16.48	4.62	0.00	120	0.84	9.95	1.41	1.61
2003	51.9	16.39	5.61	0.00	119	0.88	9.79	0.91	1.03
2004	50.8	16.65	4.10	0.00	71	0.59	9.37	0.93	0.87
2005	52.1	17.42	5.59	0.00	80	0.72	8.84	1.92	0.98
2006	52.4	18.35	2.85	0.00	52	0.52	8.59	3.07	1.26
2007	48.8	19.14	3.99	0.00	25	0.27	8.80	3.39	1.29
2008	47.1	19.86	4.46	0.00	27	0.31	8.89	2.00	1.00
2009	45.1	19.78	5.09	0.00	39	0.51	8.92	0.96	0.57
2010	42.1	18.68	4.61	0.00	37	0.52	8.90	0.55	0.48
2011	42.6	18.54	4.36	0.00	30	0.48	9.06	0.34	0.39
2012	39.5	17.59	4.90	0.00	29	0.53	9.62	0.27	0.24
2013	40.5	18.16	3.85	0.00	18	0.37	9.08	0.18	0.23
2014	39.4	18.14	3.25	0.00	15	0.33	8.64	0.18	0.19
2015	37.5	17.71	3.54	0.00	18	0.41	8.89	0	0.19
2016	35.8	18.13	4.52	0.00	12	0.33	9.24	0	0.19
2017	34.6	18.36	3.14	0.00	4	0.13	9.46	0	0.17
2018	35.4	18.39	2.81	0.00	1	0.04	9.41	1	0.18
Dec 19	36.3	17.66	2.07	0.00	2	0.08	9.15	1	0.20

Year	Int Yield on Assets* -	Div&int Cost of Assets* =	Gross Spread* +	Fee Income* +	Other Income* -	Operating Expense* -	Prov for Loan Loss* =	Return on Avg Assets*	% CUs Federally Chartered
1992	826	289	522	0	3	408	0	79	61.6%
1993	730	228	493	0	2	385	0	82	62.4%
1994	714	224	494	1	2	385	0	89	61.3%
1995	776	251	518	1	4	399	0	100	61.7%
1996	768	248	512	1	6	411	0	80	61.6%
1997	763	245	516	1	4	414	0	75	63.2%
1998	748	239	508	1	3	412	0	65	63.4%
1999	711	227	480	1	2	420	0	50	63.7%
2000	744	227	507	1	1	400	0	68	64.8%
2001	665	192	465	1	3	403	0	38	65.9%
2002	524	127	387	1	0	367	0	21	66.7%
2003	481	82	378	2	0	355	0	23	68.3%
2004	436	68	360	2	0	349	0	15	69.4%
2005	473	77	371	2	0	346	0	34	69.8%
2006	529	95	419	3	0	364	0	54	69.8%
2007	547	98	431	3	1	361	0	62	70.1%
2008	474	73	376	4	0	366	0	16	69.2%
2009	379	44	307	5	0	375	0	-31	68.9%
2010	336	36	282	6	0	382	0	-45	70.5%
2011	316	27	281	10	0	361	0	-12	70.0%
2012	293	18	261	10	0	366	0	-28	71.5%
2013	290	17	259	9	0	353	0	0	71.7%
2014	285	16	259	12	0	326	0	2	71.4%
2015	291	14	259	11	0	311	0	2	71.8%
2016	268	15	235	11	0	298	0	5	73.3%
2017	251	13	230	12	0	284	0	2	73.7%
2018	276	15	259	17	3	297	0	3	75.5%
Dec 19	293	16	279	14	1	305	0	3	74.3%

\* Data is calculated as medians.