

Alabama

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	215	1,088,193	\$3,957	\$2,360	\$3,624				
1992	204	1,137,571	\$4,408	\$2,429	\$4,023	2.93%	11.76%	4.08%	12.14%
1993	200	1,189,255	\$4,719	\$2,631	\$4,247	2.35%	5.88%	9.82%	4.77%
1994	200	1,223,461	\$4,957	\$3,061	\$4,414	2.98%	4.13%	14.10%	2.92%
1995	197	1,266,723	\$5,310	\$3,350	\$4,716	2.80%	5.01%	7.58%	4.88%
1996	197	1,292,605	\$5,589	\$3,620	\$4,932	2.19%	5.72%	5.42%	4.35%
1997	197	1,329,940	\$5,945	\$3,826	\$5,217	2.18%	4.92%	4.50%	4.34%
1998	196	1,357,348	\$6,455	\$3,956	\$5,670	2.15%	7.91%	3.0%	7.95%
1999	192	1,386,108	\$6,790	\$4,213	\$5,942	1.87%	4.56%	5.80%	4.63%
2000	187	1,403,360	\$7,123	\$4,525	\$6,185	2.01%	2.07%	7.02%	1.15%
2001	180	1,411,506	\$7,969	\$4,621	\$7,000	2.26%	11.44%	0.61%	12.67%
2002	174	1,450,980	\$8,717	\$4,773	\$7,645	1.58%	5.43%	1.66%	5.08%
2003	168	1,494,086	\$9,665	\$5,193	\$8,501	1.69%	7.02%	3.48%	7.03%
2004	161	1,535,718	\$10,340	\$5,627	\$9,081	1.61%	4.23%	3.0%	4.05%
2005	158	1,601,799	\$10,801	\$6,182	\$9,426	1.48%	1.03%	6.47%	-0.16%
2006	154	1,634,482	\$11,289	\$6,539	\$9,785	0.92%	-0.32%	3.57%	-1.20%
2007	149	1,685,476	\$12,148	\$6,912	\$10,471	1.06%	2.52%	0.67%	2.19%
2008	141	1,727,972	\$13,083	\$7,368	\$11,306	0.79%	5.07%	-0.05%	5.82%
2009	134	1,771,826	\$14,455	\$7,736	\$12,650	0.61%	8.05%	1.64%	9.15%
2010	127	1,752,956	\$15,475	\$7,636	\$13,608	0.41%	3.90%	-3.11%	4.26%
2011	124	1,783,943	\$16,702	\$7,493	\$14,649	0.77%	4.85%	-2.49%	4.84%
2012	124	1,837,546	\$17,767	\$7,736	\$15,569	0.45%	3.93%	-0.94%	3.63%
2013	120	1,877,727	\$18,343	\$8,123	\$16,122	-0.02%	2.23%	0.21%	2.95%
2014	118	1,918,583	\$18,999	\$8,635	\$16,577	0.43%	1.60%	3.0%	1.12%
2015	115	1,943,349	\$20,168	\$9,266	\$17,365	0.0%	2.63%	2.13%	2.88%
2016	115	1,970,974	\$21,300	\$10,299	\$18,253	0.49%	2.44%	3.02%	2.84%
2017	113	1,991,946	\$22,140	\$11,295	\$18,915	0.60%	2.14%	3.62%	2.04%
2018	110	2,063,835	\$22,550	\$12,484	\$19,741	0.87%	0.82%	4.82%	0.87%
2019	105	2,165,329	\$24,323	\$13,559	\$21,144	0.43%	2.49%	2.63%	2.63%

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	69.3	8.70	1.64	0.38	3,524	3.10	11.65	3.71	4.28
1993	72.6	9.95	1.51	0.24	3,876	3.26	10.54	3.17	3.43
1994	81.0	10.98	1.45	0.15	3,604	2.95	9.65	3.67	3.40
1995	84.7	11.32	1.56	0.19	4,099	3.24	9.66	4.68	4.18
1996	84.7	11.90	1.67	0.30	5,002	3.87	9.69	4.80	4.20
1997	84.4	12.45	1.77	0.42	5,505	4.14	9.57	4.68	4.23
1998	80.3	12.50	1.70	0.31	5,204	3.83	9.41	4.66	4.31
1999	82.1	12.42	1.61	0.32	4,707	3.40	9.21	4.27	4.13
2000	86.3	13.24	1.53	0.33	4,875	3.47	9.15	5.09	4.28
2001	75.5	12.44	1.78	0.37	6,667	4.72	9.06	3.57	3.88
2002	73.8	12.89	1.71	0.55	5,997	4.13	8.59	2.20	2.63
2003	72.7	12.85	1.64	0.58	6,830	4.57	8.08	1.63	1.89
2004	74.0	13.19	1.55	0.50	6,338	4.13	7.44	1.63	1.61
2005	79.7	13.53	1.55	0.55	7,974	4.98	7.25	2.52	1.85
2006	83.2	14.46	1.31	0.38	3,649	2.23	7.31	3.26	2.39
2007	81.5	14.51	1.35	0.42	4,466	2.65	7.68	3.73	2.89
2008	79.0	13.92	1.49	0.63	6,065	3.51	7.53	2.84	2.53
2009	69.7	12.88	1.80	0.73	7,998	4.51	7.37	1.81	1.88
2010	67.7	12.56	1.69	0.59	8,554	4.88	7.25	1.37	1.28
2011	63.5	12.61	1.25	0.67	5,767	3.23	7.12	1.13	0.89
2012	60.6	12.47	1.22	0.49	5,293	2.88	6.95	0.76	0.66
2013	59.8	11.91	1.38	0.45	5,148	2.74	6.49	0.71	0.53
2014	58.2	12.71	1.10	0.44	4,806	2.50	6.21	0.88	0.46
2015	59.7	12.59	1.02	0.53	4,739	2.44	6.00	0.96	0.44
2016	59.9	12.67	1.11	0.46	5,550	2.82	5.97	1.07	0.42
2017	60.8	13.08	1.13	0.54	6,069	3.05	5.81	1.22	0.41
2018	61.7	13.07	0.96	0.51	5,722	2.77	5.79	1.59	0.49
2019	65.4	13.31	0.89	0.42	5,370	2.48	5.76	1.96	0.64

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	868	386	474	14	12	351	27	141	55.4%
1993	786	308	472	19	13	352	17	155	55.5%
1994	773	300	461	18	10	349	10	144	57.0%
1995	827	363	444	22	13	356	10	130	56.9%
1996	823	365	444	29	13	356	21	115	56.9%
1997	813	367	437	31	11	366	25	107	56.3%
1998	795	370	434	34	11	365	27	91	55.6%
1999	750	352	405	39	10	368	21	84	55.7%
2000	779	370	421	42	10	381	24	91	55.6%
2001	727	330	395	42	10	355	28	85	56.7%
2002	620	224	398	52	10	348	28	97	55.7%
2003	556	160	385	57	7	356	25	93	56.0%
2004	520	139	366	60	9	357	29	82	55.3%
2005	537	157	374	66	13	369	32	82	54.4%
2006	585	196	384	80	10	385	26	89	53.2%
2007	631	237	392	88	11	410	24	80	53.7%
2008	585	214	363	100	12	412	36	44	50.4%
2009	521	164	358	97	15	404	52	39	50.7%
2010	465	107	349	91	10	401	35	35	48.8%
2011	419	75	340	91	12	394	25	47	48.4%
2012	382	55	319	91	14	383	17	53	46.8%
2013	356	46	305	88	14	374	18	41	45.8%
2014	348	39	309	89	14	359	18	40	46.6%
2015	345	37	311	91	18	363	22	44	47.0%
2016	344	36	312	90	20	364	19	38	47.0%
2017	348	35	308	92	21	362	26	47	46.0%
2018	370	41	327	87	23	372	24	54	46.4%
2019	381	55	333	89	20	378	20	52	42.9%

\*Data Calculated as Medians

Alaska

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	18	332,714	\$1,545	\$750	\$1,337				
1992	18	325,186	\$1,727	\$742	\$1,489	-0.34%	10.59%	-1.72%	10.28%
1993	17	324,904	\$2,029	\$829	\$1,562	1.01%	6.85%	7.71%	6.11%
1994	17	334,176	\$2,232	\$812	\$1,613	0.59%	1.0%	10.59%	-0.67%
1995	16	327,893	\$2,236	\$872	\$1,689	0.14%	3.24%	13.55%	2.09%
1996	14	337,055	\$2,358	\$1,035	\$1,752	1.21%	1.62%	9.72%	1.01%
1997	13	345,111	\$2,447	\$1,196	\$1,877	2.0%	10.04%	6.60%	10.03%
1998	13	351,242	\$2,598	\$1,284	\$2,034	1.32%	8.17%	4.83%	8.16%
1999	13	362,927	\$2,328	\$1,312	\$2,093	3.14%	3.58%	6.82%	3.22%
2000	13	371,996	\$2,594	\$1,479	\$2,338	3.56%	5.99%	10.28%	4.93%
2001	13	388,881	\$2,977	\$1,680	\$2,670	1.97%	13.13%	4.20%	13.35%
2002	13	407,348	\$3,300	\$1,834	\$2,958	3.36%	10.03%	7.13%	9.66%
2003	13	427,238	\$3,645	\$1,967	\$3,292	2.99%	8.93%	7.34%	8.59%
2004	12	444,597	\$3,812	\$2,428	\$3,412	3.57%	4.27%	9.74%	3.50%
2005	12	461,516	\$3,999	\$2,712	\$3,558	2.16%	3.42%	8.48%	3.32%
2006	12	477,401	\$4,479	\$2,967	\$3,777	0.80%	4.24%	3.39%	4.49%
2007	12	504,800	\$5,071	\$3,438	\$4,111	1.84%	5.27%	6.33%	5.04%
2008	12	541,259	\$5,544	\$3,914	\$4,752	4.0%	11.14%	10.05%	14.27%
2009	12	571,021	\$6,000	\$4,129	\$5,403	1.14%	9.45%	10.38%	11.86%
2010	12	618,596	\$6,275	\$4,385	\$5,753	6.41%	4.66%	6.79%	6.20%
2011	12	646,814	\$6,794	\$4,664	\$6,251	3.93%	3.26%	4.27%	2.83%
2012	12	685,292	\$7,440	\$5,046	\$6,741	2.27%	7.48%	5.59%	7.62%
2013	12	719,297	\$7,771	\$5,418	\$7,038	0.62%	3.79%	6.55%	3.80%
2014	12	756,669	\$8,228	\$6,196	\$7,424	2.28%	6.25%	5.93%	6.0%
2015	12	809,870	\$8,843	\$6,932	\$7,959	3.85%	5.88%	7.98%	5.71%
2016	12	858,650	\$9,428	\$7,440	\$8,435	2.44%	1.72%	8.83%	2.64%
2017	12	899,257	\$10,066	\$8,126	\$9,020	1.57%	2.18%	5.17%	2.95%
2018	10	850,855	\$9,906	\$7,873	\$8,913	3.36%	5.74%	4.45%	5.61%
2019	10	867,926	\$10,717	\$8,306	\$9,584	1.66%	6.79%	5.95%	6.47%

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	48.2	4.80	1.11	0.29	1,281	3.94	11.25	3.97	3.52
1993	51.8	5.93	0.73	0.29	694	2.14	10.54	3.22	2.79
1994	55.7	5.80	0.54	0.32	752	2.25	9.72	3.83	2.74
1995	60.9	6.47	0.71	0.27	785	2.39	9.48	4.83	3.40
1996	67.7	7.22	0.60	0.20	887	2.63	9.32	4.87	3.28
1997	70.5	6.86	0.84	0.38	1,357	3.93	9.18	4.76	3.49
1998	70.3	6.99	0.59	0.42	1,545	4.40	9.31	4.81	3.54
1999	69.1	7.37	0.69	0.38	1,274	3.51	8.94	4.52	3.34
2000	76.5	7.35	0.96	0.34	1,267	3.41	8.84	5.15	3.58
2001	69.3	7.43	0.98	0.41	1,319	3.39	8.69	3.91	3.38
2002	66.1	7.85	0.60	0.30	1,210	2.97	8.30	2.81	2.21
2003	66.6	7.60	0.82	0.31	1,189	2.78	7.63	2.44	1.59
2004	68.7	8.46	0.78	0.32	1,273	2.86	7.07	2.37	1.14
2005	76.3	8.96	0.80	0.43	2,045	4.43	7.39	2.90	1.46
2006	79.2	9.05	0.82	0.38	607	1.27	7.52	3.53	2.16
2007	78.7	9.53	1.24	0.45	1,023	2.03	7.80	4.24	2.53
2008	75.7	8.91	1.02	0.47	1,371	2.53	7.47	3.82	2.27
2009	76.4	8.32	1.06	0.62	2,787	4.88	7.36	2.47	1.46
2010	73.5	8.34	1.09	0.51	3,381	5.47	7.02	1.60	0.94
2011	75.1	8.90	0.96	0.65	3,103	4.80	6.85	1.33	0.62
2012	72.9	9.38	0.60	0.37	2,651	3.87	6.45	1.21	0.48
2013	74.4	9.86	1.06	0.42	2,084	2.90	5.96	1.04	0.39
2014	76.8	10.49	0.82	0.37	2,121	2.80	5.82	1.17	0.33
2015	82.5	9.37	0.79	0.43	2,072	2.56	5.78	0.99	0.27
2016	87.3	9.81	1.17	0.30	2,263	2.64	5.50	1.17	0.28
2017	86.2	9.91	1.37	0.35	2,201	2.45	5.12	1.28	0.28
2018	86.0	10.55	0.97	0.51	2,309	2.71	5.41	1.92	0.33
2019	84.6	10.82	0.78	0.49	2,382	2.74	5.55	2.17	0.44

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	771	332	453	119	11	439	11	118	88.9%
1993	696	263	425	125	10	435	12	132	88.2%
1994	674	251	422	103	6	437	14	95	88.2%
1995	746	304	440	107	4	473	14	80	87.5%
1996	739	304	459	105	7	484	15	93	85.7%
1997	740	312	426	112	6	481	22	59	84.6%
1998	730	321	431	110	7	463	26	60	84.6%
1999	711	301	430	104	8	456	21	81	84.6%
2000	744	328	432	96	0	462	24	78	84.6%
2001	702	303	422	108	3	467	24	85	84.6%
2002	598	185	423	103	4	438	22	98	84.6%
2003	511	142	391	107	14	429	18	81	84.6%
2004	509	105	398	120	5	433	21	66	91.7%
2005	543	133	421	125	18	453	25	77	91.7%
2006	596	189	428	143	15	474	27	69	91.7%
2007	637	222	424	138	8	493	31	40	91.7%
2008	593	200	429	133	33	511	37	65	91.7%
2009	546	129	429	134	35	489	52	67	91.7%
2010	520	84	429	131	18	491	45	75	91.7%
2011	467	55	413	124	7	481	47	77	91.7%
2012	437	43	393	128	37	468	28	74	91.7%
2013	409	36	389	120	33	468	23	57	91.7%
2014	399	33	377	112	62	446	31	66	91.7%
2015	392	28	363	107	64	431	26	80	91.7%
2016	399	28	378	98	57	413	22	55	91.7%
2017	399	28	371	104	66	451	44	54	91.7%
2018	433	31	403	109	59	440	35	83	90.0%
2019	442	41	401	98	53	427	36	74	90.0%

\*Data Calculated as Medians

# Arizona

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	77	808,314	\$2,873	\$1,764	\$2,666				
1992	74	820,166	\$3,220	\$1,825	\$2,965	2.07%	11.11%	5.98%	10.61%
1993	74	841,073	\$3,481	\$1,964	\$3,170	2.59%	5.73%	5.88%	5.35%
1994	74	892,092	\$3,773	\$2,405	\$3,367	3.57%	4.47%	14.78%	3.64%
1995	74	946,149	\$4,112	\$2,835	\$3,686	4.04%	3.36%	14.37%	2.24%
1996	71	976,692	\$4,446	\$3,127	\$3,952	3.30%	4.21%	7.76%	3.43%
1997	70	1,042,446	\$4,971	\$3,391	\$4,355	4.69%	6.81%	6.44%	7.44%
1998	70	1,099,598	\$5,703	\$3,537	\$5,078	3.15%	8.80%	1.56%	9.40%
1999	67	1,155,005	\$6,162	\$3,959	\$5,389	2.42%	5.63%	8.03%	5.26%
2000	68	1,241,995	\$6,608	\$4,754	\$5,782	3.09%	2.70%	13.04%	1.51%
2001	67	1,352,424	\$7,986	\$5,128	\$7,090	2.43%	14.11%	1.74%	15.56%
2002	66	1,331,077	\$8,827	\$5,403	\$7,789	0.70%	10.57%	2.87%	10.47%
2003	65	1,370,040	\$9,631	\$5,861	\$8,390	1.25%	6.65%	3.48%	5.96%
2004	64	1,412,299	\$10,239	\$6,322	\$8,921	0.79%	4.05%	1.63%	3.85%
2005	63	1,477,820	\$11,139	\$7,489	\$9,687	0.77%	2.08%	3.76%	0.81%
2006	58	1,530,964	\$11,734	\$8,687	\$9,981	0.17%	0.05%	6.71%	-1.11%
2007	55	1,575,928	\$12,214	\$9,519	\$10,263	-0.20%	-0.41%	2.84%	-0.65%
2008	54	1,578,857	\$12,524	\$9,726	\$10,771	-1.21%	1.94%	-3.07%	3.21%
2009	53	1,578,110	\$12,713	\$8,849	\$11,392	-0.86%	2.86%	-2.29%	5.70%
2010	52	1,467,417	\$11,954	\$7,591	\$10,869	-2.03%	-0.05%	-8.69%	-0.32%
2011	48	1,424,005	\$12,071	\$6,825	\$10,762	-1.54%	3.07%	-6.24%	2.29%
2012	46	1,433,438	\$12,823	\$7,149	\$11,288	0.17%	4.71%	4.17%	4.95%
2013	45	1,418,881	\$13,361	\$7,718	\$11,634	0.83%	3.48%	6.44%	3.22%
2014	44	1,427,574	\$14,216	\$8,517	\$12,135	0.0%	3.10%	10.39%	2.61%
2015	44	1,458,156	\$15,274	\$9,355	\$13,125	1.42%	5.91%	7.82%	5.50%
2016	43	1,499,714	\$16,205	\$10,311	\$14,027	0.85%	5.33%	6.78%	5.40%
2017	43	1,538,691	\$17,273	\$11,164	\$14,796	1.69%	4.80%	6.74%	4.90%
2018	42	1,565,925	\$17,767	\$11,922	\$15,350	2.25%	3.10%	7.44%	2.59%
2019	41	1,589,214	\$19,299	\$12,547	\$16,641	0.62%	4.76%	-0.38%	4.29%

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	67.5	7.10	0.74	0.52	3,153	3.84	11.31	3.69	3.87
1993	67.8	7.99	0.72	0.51	2,605	3.10	10.38	3.15	3.05
1994	76.0	8.84	0.60	0.34	2,282	2.56	9.34	3.94	2.89
1995	81.7	9.12	0.62	0.38	2,687	2.84	9.20	4.93	3.47
1996	82.1	10.16	0.86	0.40	3,554	3.64	9.25	4.94	3.63
1997	82.9	10.09	0.98	0.46	4,533	4.35	9.28	5.16	3.65
1998	76.5	9.89	0.88	0.52	3,608	3.28	9.45	4.90	3.69
1999	77.9	10.00	0.71	0.56	3,019	2.61	9.16	4.67	3.47
2000	86.2	10.54	0.85	0.50	3,148	2.53	9.17	5.38	3.66
2001	75.8	9.85	0.91	0.50	3,639	2.69	9.13	3.83	3.59
2002	72.9	9.69	1.03	0.67	4,116	3.09	8.62	2.50	2.37
2003	71.6	9.83	1.06	0.82	4,573	3.34	7.86	1.98	1.54
2004	70.1	10.12	0.95	0.82	4,634	3.28	7.41	1.96	1.23
2005	74.8	10.60	0.70	0.68	10,889	7.37	7.17	2.90	1.32
2006	80.9	11.32	0.54	0.47	1,397	0.91	7.16	3.74	1.86
2007	82.6	12.37	0.98	0.52	2,030	1.29	7.37	2.89	2.57
2008	79.9	11.14	1.46	1.11	4,300	2.72	7.35	4.33	2.10
2009	72.1	9.28	2.09	1.87	8,389	5.32	7.20	1.54	1.37
2010	68.9	8.64	1.81	2.01	8,516	5.80	6.97	1.17	0.70
2011	63.1	9.10	1.45	1.34	5,417	3.80	6.82	0.86	0.42
2012	59.4	9.16	0.65	0.99	3,940	2.75	6.45	0.84	0.30
2013	64.2	9.41	0.69	0.63	2,895	2.04	5.89	0.82	0.21
2014	70.0	10.28	0.58	0.40	2,404	1.68	5.48	0.92	0.17
2015	71.9	9.84	0.55	0.39	1,980	1.36	5.41	1.01	0.17
2016	73.0	9.77	0.73	0.48	2,160	1.44	5.24	1.09	0.17
2017	73.8	9.59	0.69	0.54	2,582	1.68	5.22	1.25	0.19
2018	77.8	9.76	0.64	0.56	2,461	1.57	5.14	1.73	0.22
2019	75.4	10.15	0.54	0.55	2,574	1.62	5.22	2.01	0.28

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	839	354	482	14	17	369	43	114	62.2%
1993	764	280	489	23	15	363	28	144	62.2%
1994	738	264	467	32	15	375	24	119	62.2%
1995	789	312	478	38	10	395	27	106	62.2%
1996	789	322	470	46	14	400	30	102	64.8%
1997	809	326	481	54	15	408	35	101	64.3%
1998	793	332	462	56	17	421	44	79	62.9%
1999	756	311	435	52	18	407	33	74	59.7%
2000	799	327	467	54	19	446	34	87	57.4%
2001	738	312	433	67	20	433	39	66	58.2%
2002	652	212	435	65	18	404	40	87	56.1%
2003	573	139	432	64	16	398	39	84	53.8%
2004	534	110	423	74	15	413	53	74	54.7%
2005	549	119	430	77	18	429	42	80	55.6%
2006	589	161	444	91	23	459	23	89	53.4%
2007	622	222	428	107	26	475	33	70	54.5%
2008	580	187	409	113	46	477	113	-24	53.7%
2009	521	123	402	113	38	466	144	-66	56.6%
2010	485	62	413	104	39	461	95	5	59.6%
2011	429	40	393	99	59	449	44	58	58.3%
2012	382	27	348	98	62	425	17	64	58.7%
2013	364	19	345	103	61	435	24	50	57.8%
2014	375	16	349	107	67	423	18	61	56.8%
2015	370	16	354	95	69	421	21	43	56.8%
2016	371	17	353	90	73	428	35	49	56.8%
2017	365	20	348	88	67	414	35	41	55.8%
2018	407	22	374	85	82	403	33	62	57.1%
2019	423	26	375	87	84	429	32	83	58.5%

\*Data Calculated as Medians

# Arkansas

Year	# Cus	Members	Assets			Loans			Savings			Annual % Change						
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*					
1991	102	202,270	\$642	\$381	\$573													
1992	96	206,207	\$711	\$421	\$629				2.37%	10.83%	8.88%	10.33%						
1993	95	217,225	\$753	\$474	\$660				3.88%	7.35%	11.89%	6.80%						
1994	94	227,021	\$794	\$547	\$690				2.62%	3.30%	17.04%	3.08%						
1995	91	236,715	\$854	\$606	\$739				2.60%	3.70%	7.52%	2.49%						
1996	88	241,199	\$912	\$636	\$785				1.57%	6.86%	2.73%	6.51%						
1997	86	251,679	\$970	\$661	\$829				2.60%	5.25%	3.67%	4.34%						
1998	85	260,323	\$1,053	\$696	\$900				3.0%	6.24%	5.25%	6.49%						
1999	84	268,559	\$1,114	\$779	\$949				1.94%	5.26%	8.83%	5.23%						
2000	82	275,754	\$1,188	\$848	\$1,009				2.74%	2.13%	9.0%	1.08%						
2001	78	277,470	\$1,311	\$856	\$1,120				2.27%	11.32%	-0.18%	12.97%						
2002	75	277,839	\$1,395	\$888	\$1,186				1.70%	7.29%	3.99%	6.84%						
2003	74	279,296	\$1,520	\$923	\$1,258				1.19%	5.93%	2.20%	5.89%						
2004	73	280,699	\$1,553	\$967	\$1,309				0.26%	2.67%	4.19%	1.82%						
2005	71	281,985	\$1,566	\$1,006	\$1,311				-0.83%	-0.80%	1.01%	-1.90%						
2006	70	287,185	\$1,625	\$1,027	\$1,331				0.13%	-2.17%	-0.39%	-2.78%						
2007	68	292,665	\$1,737	\$1,106	\$1,402				0.83%	1.76%	0.26%	0.36%						
2008	67	302,913	\$1,983	\$1,256	\$1,581				1.44%	7.50%	0.98%	9.10%						
2009	64	314,551	\$2,199	\$1,394	\$1,773				1.01%	7.64%	6.42%	8.96%						
2010	62	321,953	\$2,307	\$1,427	\$1,863				0.73%	3.91%	1.61%	4.35%						
2011	62	325,529	\$2,394	\$1,454	\$1,946				-0.66%	4.08%	-0.07%	3.86%						
2012	62	326,035	\$2,473	\$1,491	\$2,010				-0.17%	1.48%	-1.41%	1.75%						
2013	61	325,137	\$2,575	\$1,575	\$2,057				0.0%	1.22%	1.99%	1.06%						
2014	60	331,264	\$2,680	\$1,709	\$2,160				0.50%	0.75%	1.99%	0.93%						
2015	59	328,686	\$2,720	\$1,689	\$2,219				0.06%	3.07%	0.08%	3.35%						
2016	58	329,463	\$2,847	\$1,873	\$2,291				-0.47%	0.52%	2.80%	0.33%						
2017	57	331,675	\$2,900	\$1,952	\$2,325				-0.10%	0.66%	3.57%	0.51%						
2018	55	333,025	\$2,919	\$2,016	\$2,381				0.84%	-0.51%	2.63%	-1.09%						
2019	55	338,330	\$3,062	\$2,091	\$2,529				-1.01%	0.48%	-1.23%	-0.50%						

  

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	72.8	9.34	1.36	0.37	609	2.95	10.64	3.98	3.80
1993	75.1	9.65	1.08	0.16	433	1.99	9.76	3.29	3.19
1994	83.3	10.59	0.83	0.13	480	2.11	9.24	3.69	3.37
1995	88.8	11.27	0.96	0.26	642	2.71	9.30	4.97	4.06
1996	85.8	11.95	1.46	0.39	933	3.87	9.65	4.93	4.16
1997	85.5	12.46	1.48	0.31	1,116	4.43	9.50	5.14	4.08
1998	81.7	12.41	1.48	0.46	1,045	4.01	9.50	4.99	4.15
1999	84.8	12.77	1.32	0.30	885	3.30	9.12	4.72	4.00
2000	92.2	12.92	1.54	0.26	800	2.90	9.09	5.51	4.22
2001	79.7	12.67	1.69	0.29	1,140	4.11	9.03	3.93	3.87
2002	78.7	12.79	2.05	0.38	1,239	4.46	8.50	2.13	2.61
2003	75.0	13.08	2.00	0.55	1,157	4.14	7.79	1.55	1.83
2004	76.9	13.49	1.72	0.27	1,147	4.09	7.24	1.58	1.53
2005	82.8	14.12	1.37	0.45	1,464	5.19	7.01	2.80	1.77
2006	81.4	15.75	1.16	0.35	621	2.16	7.24	3.95	2.28
2007	79.4	16.70	1.13	0.25	687	2.35	7.59	4.54	2.61
2008	79.4	16.28	1.36	0.20	772	2.55	7.66	3.02	2.40
2009	74.4	14.75	1.15	0.33	1,165	3.70	7.36	1.81	1.78
2010	72.6	14.04	0.93	0.27	1,034	3.21	7.10	1.23	1.23
2011	69.6	14.06	1.17	0.23	1,004	3.08	6.87	0.83	0.85
2012	66.4	14.39	1.13	0.18	861	2.64	6.59	0.69	0.56
2013	68.5	14.24	1.21	0.23	747	2.30	6.14	0.61	0.39
2014	70.7	14.50	1.13	0.20	745	2.25	5.86	0.59	0.30
2015	69.8	14.09	1.16	0.27	716	2.18	5.62	0.63	0.29
2016	74.8	14.27	0.89	0.27	718	2.18	5.45	0.78	0.29
2017	76.1	13.71	0.89	0.28	734	2.21	5.34	0.93	0.30
2018	77.3	14.78	0.92	0.31	746	2.24	5.52	1.42	0.41
2019	76.1	14.84	0.68	0.27	652	1.93	5.54	1.87	0.43

  

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	814	338	489	11	10	325	16	163	94.8%
1993	756	286	464	10	10	319	15	126	95.8%
1994	743	299	446	12	9	330	5	129	95.7%
1995	814	359	458	14	10	326	12	140	95.6%
1996	837	358	449	16	10	337	26	129	95.5%
1997	820	350	441	20	9	347	27	118	96.5%
1998	798	357	427	19	10	355	24	109	97.6%
1999	767	348	404	22	9	340	31	100	97.6%
2000	795	365	426	24	9	355	31	83	97.6%
2001	760	329	419	28	10	354	23	99	100.0%
2002	649	224	427	22	11	328	30	107	100.0%
2003	566	160	409	33	7	318	29	91	100.0%
2004	528	132	396	35	7	321	29	89	100.0%
2005	554	145	401	35	10	337	23	83	100.0%
2006	593	192	401	34	9	362	16	89	100.0%
2007	626	218	423	36	10	382	10	97	100.0%
2008	577	193	384	40	8	375	8	52	100.0%
2009	522	144	387	46	-3	398	20	39	100.0%
2010	490	106	380	50	-35	381	7	7	100.0%
2011	425	74	355	50	9	378	9	41	100.0%
2012	383	48	335	53	9	359	5	46	100.0%
2013	359	35	325	49	9	355	7	30	100.0%
2014	349	27	319	56	10	370	10	30	100.0%
2015	341	25	316	60	15	366	13	23	100.0%
2016	350	25	321	58	16	386	18	14	100.0%
2017	362	26	338	59	25	399	23	30	100.0%
2018	389	34	342	68	31	400	13	42	100.0%
2019	412	35	356	67	29	431	14	41	100.0%

\*Data Calculated as Medians

California

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	877	7,356,106	\$34,642	\$21,431	\$31,457				
1992	845	7,312,788	\$38,576	\$21,475	\$34,877	0.58%	8.92%	-3.83%	8.85%
1993	806	7,438,352	\$40,432	\$22,743	\$36,237	0.27%	3.38%	2.60%	2.76%
1994	787	7,512,760	\$42,149	\$25,481	\$37,305	0.43%	1.94%	9.49%	0.38%
1995	767	7,598,325	\$44,479	\$27,349	\$39,414	0.19%	1.16%	7.01%	0.75%
1996	737	7,753,465	\$46,694	\$29,629	\$41,202	0.65%	2.45%	4.97%	2.10%
1997	723	7,932,396	\$49,942	\$32,134	\$43,960	0.82%	3.02%	4.10%	2.79%
1998	704	8,202,668	\$55,925	\$34,327	\$49,376	1.22%	7.20%	1.09%	7.62%
1999	685	8,495,705	\$60,503	\$38,982	\$52,794	1.11%	4.34%	6.98%	3.81%
2000	652	8,787,554	\$66,180	\$44,660	\$57,751	1.23%	4.49%	11.01%	4.02%
2001	626	9,088,787	\$77,005	\$49,137	\$67,716	1.0%	13.20%	1.83%	14.12%
2002	610	9,462,329	\$87,033	\$52,757	\$76,340	0.19%	9.60%	0.94%	9.97%
2003	589	9,533,922	\$95,935	\$58,111	\$83,901	0.26%	8.94%	1.64%	9.15%
2004	574	9,690,378	\$103,058	\$65,705	\$89,083	-0.66%	3.79%	5.47%	3.61%
2005	554	9,832,989	\$111,046	\$75,671	\$94,505	-0.79%	1.27%	8.91%	0.50%
2006	537	9,936,707	\$116,044	\$82,778	\$98,134	-0.98%	-1.40%	5.98%	-2.34%
2007	509	10,098,563	\$120,607	\$86,603	\$101,015	-0.79%	-1.42%	1.18%	-2.01%
2008	489	10,097,952	\$123,695	\$87,216	\$103,558	-0.81%	2.34%	-2.28%	2.72%
2009	457	9,894,820	\$126,686	\$79,841	\$106,654	-1.31%	3.66%	-5.73%	5.34%
2010	440	9,519,476	\$124,235	\$72,680	\$106,795	-1.52%	-0.16%	-8.80%	0.78%
2011	423	9,705,883	\$129,484	\$71,650	\$111,733	-1.18%	1.28%	-6.09%	1.51%
2012	403	9,696,361	\$136,032	\$72,358	\$117,056	-1.02%	2.52%	-2.71%	2.57%
2013	381	9,808,583	\$141,536	\$76,982	\$121,213	-1.25%	1.17%	1.17%	1.29%
2014	364	10,083,117	\$150,676	\$87,408	\$127,776	-0.87%	2.89%	5.15%	2.36%
2015	347	10,464,351	\$162,743	\$99,407	\$137,921	0.15%	4.69%	7.27%	4.90%
2016	328	10,981,450	\$176,730	\$112,698	\$150,326	0.62%	4.88%	7.67%	4.93%
2017	313	11,584,668	\$189,655	\$126,644	\$160,616	0.89%	3.81%	8.08%	3.72%
2018	309	12,218,861	\$199,436	\$139,678	\$168,404	0.94%	2.23%	8.04%	1.61%
2019	296	12,641,965	\$212,361	\$147,225	\$180,097	1.09%	3.52%	4.16%	3.25%

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	59.7	8.68	1.23	0.49	24,915	3.41	11.15	4.28	3.98
1993	60.5	9.44	1.03	0.52	34,131	4.59	10.25	3.65	3.09
1994	67.0	10.06	0.92	0.50	22,597	3.01	9.33	4.20	3.01
1995	71.8	10.80	0.95	0.49	26,867	3.54	9.18	5.30	3.59
1996	74.3	11.19	1.09	0.57	35,404	4.57	9.17	5.23	3.64
1997	74.6	11.57	1.01	0.63	40,504	5.11	9.11	5.36	3.70
1998	70.0	11.57	0.79	0.61	39,708	4.84	9.04	5.23	3.72
1999	72.5	11.26	0.70	0.52	30,599	3.60	8.84	5.00	3.54
2000	77.3	11.53	0.62	0.37	24,247	2.76	8.77	5.74	3.70
2001	69.6	10.80	0.72	0.38	28,866	3.18	8.62	4.53	3.46
2002	64.5	10.46	0.70	0.43	25,989	2.75	8.13	2.96	2.24
2003	60.6	10.22	0.69	0.43	26,130	2.74	7.51	2.32	1.54
2004	63.0	10.41	0.61	0.42	23,208	2.39	6.76	2.28	1.24
2005	69.3	10.72	0.53	0.35	29,233	2.97	6.41	3.07	1.48
2006	75.7	11.47	0.52	0.29	8,822	0.89	6.57	3.94	2.09
2007	77.5	11.90	0.83	0.39	16,068	1.59	6.83	4.50	2.52
2008	72.7	11.44	1.33	0.75	30,988	3.07	6.71	3.52	2.22
2009	65.1	9.75	1.84	1.09	46,748	4.72	6.50	2.25	1.40
2010	59.4	9.76	1.66	1.18	50,451	5.30	6.34	1.71	0.79
2011	55.4	9.98	1.32	1.07	39,394	4.06	6.16	1.36	0.52
2012	53.5	10.16	0.92	0.72	26,895	2.77	5.98	1.01	0.37
2013	52.1	10.12	0.71	0.43	18,843	1.92	5.50	0.99	0.28
2014	54.7	10.57	0.49	0.28	13,897	1.38	5.29	1.05	0.25
2015	57.4	10.34	0.45	0.25	12,209	1.17	5.06	1.12	0.23
2016	59.7	10.25	0.42	0.27	13,858	1.26	4.92	1.22	0.24
2017	62.4	10.12	0.39	0.27	12,685	1.09	4.81	1.41	0.25
2018	66.7	10.39	0.37	0.30	13,226	1.08	4.74	1.81	0.31
2019	70.4	10.90	0.39	0.28	15,396	1.22	4.80	2.07	0.43

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	360	451	15	9	353	30	111	71.5%
1993	711	278	433	20	10	346	29	103	72.2%
1994	694	270	427	20	8	350	28	90	73.2%
1995	757	319	440	24	8	365	32	85	73.5%
1996	759	322	441	25	10	374	39	81	73.8%
1997	765	326	445	29	11	377	41	75	73.3%
1998	751	323	429	32	12	379	38	69	71.9%
1999	719	309	417	35	11	378	31	70	69.3%
2000	749	325	434	35	12	385	25	86	67.0%
2001	701	304	405	39	16	377	23	74	65.2%
2002	591	198	391	39	13	358	18	80	63.4%
2003	503	136	362	38	14	351	16	70	63.3%
2004	465	110	354	42	13	351	16	57	63.1%
2005	486	131	358	44	16	354	16	59	62.6%
2006	544	186	364	46	19	366	14	57	62.2%
2007	577	223	362	50	19	388	25	39	61.5%
2008	545	196	350	51	22	387	65	1	62.0%
2009	477	123	350	49	-10	370	98	-81	62.8%
2010	425	71	348	48	18	377	70	1	63.0%
2011	382	48	329	49	19	368	34	19	62.6%
2012	332	34	294	48	24	344	14	28	62.3%
2013	308	26	276	47	25	341	2	38	61.9%
2014	301	23	277	46	29	339	2	41	60.2%
2015	303	21	276	46	31	331	5	38	58.8%
2016	301	22	273	45	35	323	10	47	58.2%
2017	311	25	281	43	35	315	13	46	59.1%
2018	338	28	299	42	40	324	16	57	58.9%
2019	359	39	315	40	38	331	16	62	58.4%

\*Data Calculated as Medians

Colorado

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	201	1,087,456	\$4,128	\$2,107	\$3,776				
1992	199	1,129,528	\$4,624	\$2,259	\$4,215	2.49%	8.28%	3.95%	9.02%
1993	197	1,167,618	\$5,000	\$2,540	\$4,515	2.24%	7.08%	10.0%	5.87%
1994	194	1,201,802	\$5,268	\$3,120	\$4,704	2.71%	3.19%	18.11%	2.29%
1995	189	1,239,557	\$5,739	\$3,562	\$5,122	2.39%	4.16%	12.40%	3.73%
1996	189	1,297,786	\$6,195	\$4,158	\$5,519	2.25%	6.09%	10.01%	5.73%
1997	186	1,327,248	\$6,687	\$4,645	\$5,937	2.46%	5.90%	8.75%	5.77%
1998	183	1,335,123	\$7,440	\$4,789	\$6,623	1.54%	9.74%	2.23%	9.89%
1999	179	1,338,406	\$7,797	\$5,479	\$6,858	1.26%	5.17%	9.14%	4.58%
2000	175	1,372,822	\$8,389	\$6,224	\$7,354	2.12%	4.27%	11.03%	2.90%
2001	168	1,400,444	\$9,700	\$6,822	\$8,577	1.86%	13.94%	2.94%	15.38%
2002	162	1,437,510	\$10,642	\$7,403	\$9,407	1.26%	6.32%	4.84%	6.67%
2003	152	1,438,243	\$11,183	\$8,276	\$9,813	0.17%	4.67%	4.27%	4.37%
2004	145	1,460,800	\$11,856	\$8,969	\$10,252	-0.45%	3.06%	4.01%	2.10%
2005	139	1,465,561	\$12,179	\$9,413	\$10,438	-0.64%	-0.62%	3.67%	-1.50%
2006	130	1,453,035	\$12,363	\$9,254	\$10,593	-0.25%	0.90%	1.84%	0.50%
2007	122	1,427,697	\$12,782	\$9,257	\$10,753	-1.22%	3.0%	-1.21%	2.46%
2008	116	1,451,009	\$13,846	\$10,266	\$11,729	-0.48%	5.51%	1.75%	6.22%
2009	108	1,457,333	\$15,143	\$10,011	\$12,963	-0.60%	8.34%	1.58%	10.0%
2010	102	1,426,252	\$14,994	\$9,287	\$13,045	-1.51%	0.49%	-4.62%	0.99%
2011	99	1,439,058	\$15,840	\$9,312	\$13,644	-1.12%	2.41%	-3.28%	2.67%
2012	96	1,486,666	\$17,071	\$9,773	\$14,657	-0.44%	5.15%	1.33%	5.35%
2013	92	1,542,459	\$17,959	\$10,799	\$15,352	-0.21%	2.74%	0.81%	3.17%
2014	86	1,600,885	\$18,993	\$12,318	\$16,092	-0.62%	3.58%	3.07%	3.38%
2015	85	1,681,525	\$20,601	\$14,333	\$17,520	0.39%	5.66%	5.63%	5.31%
2016	82	1,759,712	\$22,525	\$16,123	\$19,107	-0.18%	4.77%	6.60%	5.36%
2017	80	1,870,582	\$24,103	\$17,952	\$20,624	0.94%	3.85%	8.68%	3.54%
2018	81	1,970,406	\$25,921	\$19,837	\$22,005	1.0%	2.42%	8.02%	2.05%
2019	80	2,060,066	\$28,827	\$21,558	\$23,903	0.76%	4.71%	2.61%	4.43%

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	62.8	8.83	0.99	0.29	2,727	2.41	11.19	4.27	3.98
1993	61.8	9.40	0.82	0.16	1,948	1.67	10.07	3.68	3.13
1994	74.3	9.95	0.68	0.15	1,717	1.43	8.98	3.99	2.94
1995	78.0	10.54	0.82	0.18	2,281	1.84	8.98	5.03	3.48
1996	82.4	11.14	0.91	0.28	3,342	2.58	9.20	4.85	3.66
1997	83.8	11.33	1.07	0.31	3,988	3.00	9.12	4.95	3.72
1998	79.1	11.04	1.01	0.33	3,948	2.96	9.03	4.78	3.78
1999	82.2	10.93	0.71	0.31	3,511	2.62	8.74	4.63	3.59
2000	87.6	11.39	0.70	0.27	3,026	2.20	8.74	5.16	3.69
2001	80.7	10.78	0.90	0.32	3,025	2.16	8.69	3.87	3.59
2002	77.9	10.54	0.96	0.35	4,499	3.13	8.06	2.22	2.40
2003	79.6	10.55	1.16	0.45	6,358	4.42	7.33	1.71	1.70
2004	80.1	10.82	1.19	0.50	7,285	4.99	6.62	1.74	1.40
2005	84.7	11.25	1.05	0.55	11,221	7.66	6.55	2.50	1.56
2006	85.3	11.74	0.95	0.45	2,955	2.03	6.72	3.50	2.14
2007	81.8	12.00	0.82	0.49	4,192	2.94	7.02	4.15	2.59
2008	76.8	11.32	1.00	0.48	7,883	5.43	6.93	2.91	2.32
2009	71.5	10.33	1.03	0.67	6,891	4.73	6.74	1.83	1.59
2010	67.6	10.24	0.98	0.72	7,152	5.01	6.67	1.23	0.98
2011	62.8	10.41	0.83	0.58	5,927	4.12	6.47	0.98	0.66
2012	58.8	10.84	0.52	0.48	4,600	3.09	6.04	0.81	0.47
2013	60.1	10.85	0.48	0.30	3,543	2.30	5.57	0.79	0.38
2014	60.9	11.25	0.42	0.20	2,722	1.70	5.31	0.77	0.34
2015	64.2	11.09	0.47	0.21	2,339	1.39	5.23	0.87	0.30
2016	66.5	10.99	0.49	0.21	2,076	1.18	5.18	1.02	0.29
2017	70.6	10.86	0.40	0.28	2,468	1.32	5.07	1.18	0.32
2018	78.1	10.90	0.38	0.26	2,276	1.16	5.05	1.61	0.39
2019	75.8	11.18	0.39	0.24	2,379	1.15	5.17	1.93	0.60

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	355	467	10	6	361	13	123	59.3%
1993	735	279	454	16	6	349	10	114	58.9%
1994	709	265	446	18	6	355	8	111	59.8%
1995	762	309	458	24	6	376	11	104	61.4%
1996	777	319	459	29	8	380	15	104	60.3%
1997	784	326	462	31	10	386	24	104	59.1%
1998	768	328	448	35	9	391	24	87	57.9%
1999	735	311	426	36	9	384	23	79	57.5%
2000	769	317	449	41	11	397	19	99	55.4%
2001	722	317	416	44	13	381	23	78	55.4%
2002	622	213	413	48	12	374	23	83	54.3%
2003	547	150	401	55	9	372	35	60	51.3%
2004	515	121	385	54	13	378	37	54	52.4%
2005	528	140	380	57	17	384	40	49	52.5%
2006	567	188	391	61	16	388	27	60	52.3%
2007	597	225	393	69	26	404	32	55	52.5%
2008	550	201	359	67	31	395	32	40	54.3%
2009	488	135	354	66	8	377	44	-1	52.8%
2010	453	85	354	56	25	362	48	31	54.9%
2011	406	57	344	53	30	369	28	40	54.5%
2012	356	43	312	51	31	352	18	43	55.2%
2013	324	33	293	49	39	345	8	40	55.4%
2014	320	29	293	48	46	341	4	48	55.8%
2015	322	27	294	47	41	337	7	45	54.1%
2016	321	28	294	43	40	341	8	42	53.7%
2017	333	30	295	43	45	336	11	57	53.8%
2018	368	36	326	45	45	340	17	61	54.3%
2019	393	54	338	42	49	356	17	69	53.8%

\*Data Calculated as Medians

Connecticut

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	273	904,031	\$3,228	\$1,797	\$2,987				
1992	254	897,614	\$3,463	\$1,695	\$3,161	-0.19%	4.67%	-9.51%	4.88%
1993	247	871,805	\$3,506	\$1,612	\$3,203	0.23%	2.14%	-2.36%	1.64%
1994	238	878,383	\$3,558	\$1,758	\$3,215	0.0%	0.63%	8.20%	-0.11%
1995	231	878,279	\$3,665	\$1,902	\$3,278	-0.05%	-1.08%	6.04%	-2.41%
1996	226	873,759	\$3,838	\$2,095	\$3,408	-0.01%	0.70%	4.92%	0.26%
1997	222	897,887	\$4,054	\$2,231	\$3,565	0.47%	2.42%	3.20%	1.62%
1998	217	920,298	\$4,417	\$2,332	\$3,900	0.64%	4.64%	-0.06%	4.36%
1999	205	922,875	\$4,584	\$2,473	\$4,032	0.06%	2.10%	2.29%	1.30%
2000	195	935,976	\$4,817	\$2,710	\$4,178	0.35%	0.90%	7.64%	-0.45%
2001	181	933,534	\$5,444	\$2,884	\$4,754	0.50%	8.53%	-1.03%	8.58%
2002	176	937,922	\$6,029	\$2,947	\$5,306	-0.57%	7.11%	-3.13%	7.65%
2003	170	927,194	\$6,355	\$2,950	\$5,587	-2.03%	4.64%	-0.93%	4.22%
2004	160	902,780	\$6,371	\$3,152	\$5,572	-2.21%	0.42%	1.32%	-0.31%
2005	155	883,903	\$6,473	\$3,421	\$5,615	-1.53%	-2.01%	4.48%	-3.02%
2006	152	882,875	\$6,784	\$3,859	\$5,828	-1.67%	-1.78%	4.86%	-3.20%
2007	148	884,628	\$7,106	\$4,169	\$6,057	-1.05%	-0.16%	3.77%	-1.05%
2008	142	883,034	\$7,685	\$4,404	\$6,577	-1.37%	3.27%	-1.06%	3.62%
2009	141	885,737	\$8,760	\$4,472	\$7,414	-1.57%	4.90%	-3.27%	7.56%
2010	134	871,826	\$8,586	\$4,381	\$7,619	-0.72%	1.03%	-4.16%	2.14%
2011	129	866,311	\$8,797	\$4,400	\$7,799	-1.23%	1.67%	-2.03%	2.33%
2012	126	871,205	\$9,094	\$4,500	\$8,063	-0.82%	2.29%	-2.08%	2.32%
2013	119	856,980	\$9,171	\$4,708	\$8,124	-1.25%	0.59%	0.28%	0.37%
2014	114	847,289	\$9,321	\$5,003	\$8,209	-0.77%	0.08%	1.63%	0.47%
2015	109	851,579	\$9,643	\$5,376	\$8,466	-0.71%	1.63%	1.89%	2.13%
2016	103	863,379	\$10,026	\$5,879	\$8,821	-0.23%	1.55%	0.10%	0.74%
2017	98	875,122	\$10,380	\$6,340	\$9,075	-0.34%	1.72%	2.60%	1.35%
2018	95	904,622	\$10,813	\$6,844	\$9,457	-0.45%	0.13%	3.61%	0.33%
2019	92	918,344	\$11,430	\$7,009	\$10,020	-0.64%	1.98%	1.26%	1.76%

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	50.0	7.27	2.20	0.80	1,536	1.71	11.76	4.04	3.57
1993	48.7	7.78	2.15	0.59	1,132	1.30	10.89	3.64	2.68
1994	53.1	8.38	1.48	0.33	993	1.13	9.84	3.99	2.50
1995	56.2	9.59	1.42	0.32	1,148	1.31	9.48	4.99	2.87
1996	60.1	10.55	1.40	0.35	1,407	1.61	9.41	5.00	3.00
1997	62.6	11.09	1.47	0.49	1,875	2.09	9.35	5.06	3.02
1998	61.7	11.09	1.28	0.43	1,862	2.02	9.27	4.95	3.00
1999	62.4	11.86	1.35	0.37	1,503	1.63	8.98	4.72	2.81
2000	67.8	12.70	1.02	0.33	1,622	1.73	9.01	5.52	2.91
2001	61.8	12.57	1.19	0.28	1,284	1.38	8.79	4.46	2.79
2002	56.3	12.21	1.33	0.32	1,164	1.24	8.30	2.88	1.73
2003	53.7	12.09	0.95	0.34	1,327	1.43	7.87	2.23	1.15
2004	53.5	12.38	0.79	0.27	1,024	1.13	7.26	2.17	0.92
2005	59.5	12.99	0.79	0.30	1,306	1.48	7.04	2.88	1.03
2006	65.7	14.02	0.75	0.17	334	0.38	7.13	3.86	1.42
2007	66.7	14.68	0.96	0.21	506	0.57	7.29	4.42	1.81
2008	62.4	14.21	1.11	0.32	2,408	2.73	7.21	3.55	1.64
2009	55.7	11.88	1.29	0.52	1,120	1.26	6.97	2.37	1.14
2010	55.2	11.39	1.32	0.57	1,118	1.28	6.76	1.65	0.73
2011	52.3	11.23	1.24	0.47	886	1.02	6.55	1.32	0.47
2012	48.9	10.68	1.32	0.33	1,246	1.43	6.40	1.07	0.34
2013	50.3	10.83	1.23	0.33	717	0.84	6.19	0.99	0.26
2014	50.9	10.69	1.18	0.34	739	0.87	5.73	0.99	0.21
2015	54.1	10.23	0.92	0.28	590	0.69	5.47	1.01	0.21
2016	53.3	10.55	0.82	0.25	541	0.63	5.44	1.16	0.20
2017	52.5	10.48	0.80	0.35	604	0.69	5.46	1.32	0.22
2018	57.6	10.61	0.74	0.29	682	0.75	5.70	1.72	0.24
2019	56.9	10.70	0.84	0.31	711	0.77	5.76	2.02	0.33

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	781	329	449	7	8	355	39	70	68.1%
1993	679	244	441	7	9	348	25	79	68.4%
1994	655	228	430	10	10	357	18	80	68.5%
1995	718	259	460	13	8	366	15	97	69.3%
1996	725	264	457	17	10	391	14	92	69.5%
1997	724	260	463	15	9	390	17	92	69.8%
1998	723	262	461	17	10	390	16	82	70.5%
1999	682	247	439	21	7	393	13	69	73.2%
2000	722	249	477	27	8	410	17	96	74.9%
2001	674	239	444	29	10	404	10	74	71.8%
2002	556	149	399	29	7	380	8	62	72.2%
2003	471	97	378	36	5	376	4	59	72.4%
2004	443	76	363	34	7	365	7	54	72.5%
2005	480	88	388	43	6	374	6	63	72.9%
2006	543	123	413	44	5	401	8	71	73.0%
2007	580	151	423	47	6	413	9	65	74.3%
2008	533	141	391	52	5	412	19	41	73.9%
2009	460	95	369	50	-83	426	33	-94	73.8%
2010	415	62	346	49	5	415	27	-2	74.6%
2011	374	40	328	47	5	404	19	1	73.6%
2012	340	28	304	49	8	387	12	10	75.4%
2013	311	23	287	49	11	389	8	2	75.6%
2014	313	19	288	49	12	373	9	10	73.7%
2015	313	18	294	52	7	367	9	10	70.6%
2016	318	17	300	48	12	364	8	20	68.9%
2017	324	19	302	49	13	368	17	22	68.4%
2018	346	23	322	54	15	378	15	43	68.4%
2019	364	29	330	51	18	380	13	35	69.6%

\*Data Calculated as Medians

Delaware

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	54	144,123	\$583	\$350	\$534				
1992	52	144,407	\$642	\$361	\$585	1.73%	8.11%	0.71%	8.66%
1993	51	147,004	\$680	\$372	\$617	0.88%	6.16%	0.47%	5.62%
1994	50	156,572	\$701	\$425	\$627	2.21%	2.38%	12.62%	0.65%
1995	50	166,036	\$727	\$452	\$649	1.25%	1.07%	4.65%	0.86%
1996	48	173,649	\$769	\$477	\$683	1.49%	3.34%	2.81%	3.28%
1997	47	173,974	\$812	\$510	\$718	1.41%	3.64%	0.82%	2.23%
1998	45	177,306	\$884	\$552	\$782	0.60%	5.26%	0.97%	6.45%
1999	42	185,837	\$954	\$603	\$846	2.26%	5.10%	4.36%	5.14%
2000	41	194,877	\$985	\$664	\$861	1.36%	0.51%	7.13%	-0.58%
2001	40	200,910	\$1,104	\$664	\$972	0.73%	11.59%	-0.82%	12.26%
2002	40	207,600	\$1,236	\$652	\$1,094	0.45%	6.57%	-3.51%	7.02%
2003	39	213,714	\$1,331	\$664	\$1,186	0.58%	6.20%	-3.73%	6.63%
2004	36	216,218	\$1,378	\$730	\$1,219	0.47%	2.35%	2.93%	1.44%
2005	34	218,543	\$1,367	\$772	\$1,198	-0.36%	-2.24%	4.95%	-4.01%
2006	33	221,613	\$1,385	\$810	\$1,206	0.30%	-3.84%	3.41%	-3.73%
2007	33	216,675	\$1,421	\$835	\$1,230	-1.34%	-0.87%	-1.63%	-1.37%
2008	30	214,525	\$1,449	\$817	\$1,257	-1.33%	2.94%	-4.55%	2.30%
2009	27	215,780	\$1,678	\$815	\$1,486	-0.92%	8.87%	-2.57%	13.74%
2010	26	216,344	\$1,766	\$789	\$1,570	-1.34%	3.81%	-6.86%	4.48%
2011	27	210,318	\$1,832	\$762	\$1,622	-1.62%	-0.39%	-8.92%	-0.15%
2012	26	207,795	\$1,971	\$803	\$1,749	-0.45%	5.19%	-4.71%	5.57%
2013	24	209,468	\$1,970	\$843	\$1,768	-0.39%	1.18%	0.34%	2.27%
2014	24	223,985	\$2,057	\$978	\$1,831	0.42%	0.20%	0.02%	-0.16%
2015	22	230,103	\$2,104	\$1,087	\$1,868	-0.40%	1.17%	1.56%	1.20%
2016	19	240,388	\$2,200	\$1,206	\$1,941	1.82%	2.25%	6.08%	2.66%
2017	18	247,751	\$2,247	\$1,257	\$1,984	0.23%	1.47%	3.82%	1.70%
2018	17	245,851	\$2,254	\$1,307	\$1,994	-0.47%	-1.18%	4.0%	-0.32%
2019	17	252,198	\$2,384	\$1,427	\$2,104	0.97%	3.17%	6.84%	1.80%

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	68.2	7.81	2.05	0.80	199	1.38	11.36	4.01	4.29
1993	67.8	8.52	1.66	0.42	196	1.33	10.30	3.63	3.43
1994	77.2	9.37	1.69	0.37	177	1.13	9.61	4.13	3.31
1995	75.7	10.20	1.71	0.32	213	1.28	9.62	4.69	3.72
1996	77.4	10.81	1.80	0.41	244	1.41	9.52	4.89	3.84
1997	79.6	10.77	1.29	0.47	334	1.92	9.36	5.08	3.78
1998	76.6	10.57	1.60	0.45	305	1.72	9.42	4.72	3.83
1999	74.2	10.99	1.59	0.41	317	1.71	9.13	4.72	3.66
2000	80.3	11.76	2.10	0.23	289	1.48	9.01	5.51	3.75
2001	68.1	12.02	1.97	0.36	321	1.60	8.84	4.38	3.57
2002	60.1	10.87	1.79	0.69	370	1.78	8.46	2.85	2.43
2003	58.0	10.61	1.58	0.73	483	2.26	7.80	2.35	1.54
2004	61.4	11.69	1.88	0.54	377	1.74	7.27	2.37	1.07
2005	70.2	12.34	1.47	0.45	488	2.23	6.95	2.94	1.30
2006	75.5	13.22	1.22	0.42	134	0.60	7.21	3.76	1.85
2007	74.5	14.09	1.53	0.39	153	0.71	7.49	4.26	2.38
2008	64.7	14.52	1.88	0.70	221	1.03	7.37	3.59	2.19
2009	54.2	13.07	2.26	0.71	357	1.65	7.14	2.71	1.54
2010	49.2	12.50	2.56	1.12	280	1.29	6.95	2.20	0.97
2011	43.8	13.08	1.93	1.17	406	1.93	7.09	1.90	0.65
2012	41.4	12.42	1.93	1.06	349	1.68	7.10	1.51	0.52
2013	40.1	11.84	1.59	0.90	341	1.63	6.81	1.27	0.43
2014	43.1	11.99	1.10	0.71	368	1.64	6.51	1.16	0.36
2015	44.8	11.20	1.48	0.57	346	1.50	6.32	1.16	0.28
2016	46.1	10.67	1.16	0.75	216	0.90	6.32	1.19	0.28
2017	47.9	10.60	1.17	0.84	383	1.55	6.16	1.38	0.29
2018	52.6	10.55	1.05	0.87	286	1.16	5.92	1.82	0.33
2019	52.3	12.49	0.65	0.80	222	0.88	5.73	2.02	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
1992	840	390	463	3	8	335	36	118	100.0%
1993	747	314	469	4	8	334	29	115	100.0%
1994	732	298	438	3	5	326	31	113	100.0%
1995	803	325	485	4	-2	355	19	80	100.0%
1996	796	337	461	5	9	332	29	89	100.0%
1997	801	335	474	3	7	358	23	94	100.0%
1998	784	332	448	5	13	375	27	81	100.0%
1999	765	321	426	8	9	351	21	81	100.0%
2000	790	324	440	10	11	352	26	90	100.0%
2001	733	303	398	11	20	357	30	92	100.0%
2002	618	208	398	17	16	335	36	69	100.0%
2003	536	132	387	17	14	331	24	59	100.0%
2004	482	96	377	15	17	332	33	82	100.0%
2005	521	118	401	21	13	350	16	69	100.0%
2006	567	167	425	30	16	394	13	69	100.0%
2007	595	197	417	35	21	426	20	58	100.0%
2008	558	187	394	39	21	403	37	49	100.0%
2009	493	136	358	48	36	402	43	20	100.0%
2010	430	89	329	37	18	387	45	1	100.0%
2011	406	57	328	41	21	375	44	3	100.0%
2012	342	46	287	41	31	354	37	18	100.0%
2013	294	36	260	35	27	325	23	13	100.0%
2014	311	31	276	36	33	337	20	31	100.0%
2015	305	24	283	38	32	345	29	16	100.0%
2016	323	23	295	40	45	330	31	12	100.0%
2017	331	27	301	44	44	370	30	36	100.0%
2018	358	30	318	49	52	361	44	46	100.0%
2019	366	48	314	51	46	405	16	41	100.0%

\*Data Calculated as Medians



## District of Columbia

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	97	516,394	\$2,238	\$1,335	\$2,037				
1992	95	529,873	\$2,534	\$1,405	\$2,300	0.94%	11.13%	-0.28%	11.39%
1993	91	501,988	\$2,473	\$1,364	\$2,222	1.51%	4.38%	3.88%	4.13%
1994	90	514,631	\$2,599	\$1,532	\$2,318	1.42%	3.62%	9.39%	3.40%
1995	88	535,286	\$2,826	\$1,665	\$2,504	-0.18%	1.15%	1.84%	0.15%
1996	86	544,012	\$2,979	\$1,792	\$2,617	0.53%	2.41%	1.95%	1.26%
1997	86	566,219	\$3,156	\$1,905	\$2,751	1.22%	3.70%	1.44%	2.67%
1998	84	584,102	\$3,472	\$1,969	\$3,025	0.99%	4.47%	1.68%	4.82%
1999	81	578,514	\$3,670	\$2,185	\$3,176	0.20%	4.71%	2.92%	3.92%
2000	80	591,874	\$3,917	\$2,488	\$3,362	1.32%	4.53%	10.64%	3.81%
2001	77	595,917	\$4,488	\$2,731	\$3,888	1.57%	10.06%	0.63%	11.08%
2002	70	475,417	\$4,661	\$2,722	\$4,038	2.01%	13.51%	2.55%	13.68%
2003	68	470,424	\$5,173	\$2,932	\$4,502	0.16%	8.67%	3.12%	10.13%
2004	67	468,352	\$5,492	\$3,335	\$4,764	0.0%	4.61%	6.50%	4.10%
2005	65	466,974	\$5,721	\$3,748	\$4,882	-0.24%	0.53%	6.87%	-1.17%
2006	64	468,990	\$5,881	\$4,002	\$4,982	0.01%	-0.37%	4.66%	-1.97%
2007	63	471,289	\$6,208	\$4,172	\$5,266	-0.39%	0.67%	2.46%	-0.58%
2008	60	477,043	\$6,678	\$4,303	\$5,721	0.17%	4.92%	2.02%	5.18%
2009	51	344,840	\$5,837	\$3,562	\$5,070	1.14%	8.13%	1.11%	10.16%
2010	51	381,987	\$6,591	\$3,989	\$5,738	0.09%	4.23%	-3.67%	4.58%
2011	50	388,823	\$6,991	\$3,992	\$6,097	-0.25%	2.86%	-3.44%	3.38%
2012	48	369,881	\$7,273	\$3,897	\$6,343	0.0%	3.23%	-1.03%	3.02%
2013	45	335,194	\$6,885	\$3,725	\$6,003	-0.90%	0.86%	0.85%	1.95%
2014	44	337,742	\$7,204	\$3,938	\$6,285	0.17%	0.35%	-0.89%	0.08%
2015	41	308,297	\$7,264	\$4,053	\$6,332	-1.48%	1.89%	1.72%	2.54%
2016	40	297,144	\$7,470	\$4,222	\$6,516	-1.88%	0.79%	2.13%	1.10%
2017	40	292,043	\$7,850	\$4,473	\$6,852	-1.58%	-0.03%	3.55%	0.0%
2018	37	276,795	\$8,053	\$4,665	\$6,960	-1.77%	0.33%	1.99%	0.79%
2019	36	258,498	\$8,234	\$4,942	\$7,086	-0.97%	2.46%	1.82%	1.57%

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	55.5	7.21	1.43	0.39	784	1.48	11.19	4.04	3.85
1993	55.0	7.84	1.22	0.27	704	1.40	10.29	3.34	2.95
1994	60.2	8.41	1.07	0.18	703	1.37	9.81	4.10	2.97
1995	62.6	9.64	1.74	0.33	1,053	1.97	9.64	4.90	3.48
1996	64.7	10.30	1.50	0.51	1,352	2.49	9.63	5.04	3.51
1997	65.7	11.05	1.34	0.51	1,721	3.04	9.67	5.13	3.46
1998	61.3	11.26	1.53	0.51	1,674	2.87	9.40	4.87	3.38
1999	63.1	11.55	1.26	0.36	1,363	2.36	9.08	4.65	3.15
2000	66.5	11.57	1.13	0.39	1,068	1.80	8.98	5.38	3.34
2001	58.2	11.15	1.25	0.46	1,117	1.87	8.67	4.20	3.12
2002	55.5	10.35	1.08	0.26	794	1.67	8.21	2.62	2.19
2003	48.6	10.60	1.39	0.30	598	1.27	8.00	2.01	1.44
2004	49.8	10.80	0.81	0.24	490	1.05	7.62	1.97	1.20
2005	57.9	11.45	0.95	0.26	509	1.09	7.13	2.74	1.36
2006	66.3	12.14	0.69	0.22	285	0.61	6.94	3.82	1.84
2007	67.9	12.48	1.05	0.32	299	0.63	7.17	4.24	2.19
2008	64.8	12.27	1.73	0.32	600	1.26	7.29	3.00	1.82
2009	59.0	11.53	1.97	0.45	486	1.41	7.57	1.87	1.31
2010	57.5	11.22	1.99	0.65	568	1.49	7.29	1.24	0.98
2011	53.1	11.37	2.33	0.69	556	1.43	6.97	1.17	0.72
2012	52.1	11.05	1.91	0.65	455	1.23	7.21	1.00	0.58
2013	54.3	10.85	1.71	0.48	382	1.14	6.63	0.66	0.51
2014	53.7	11.67	1.77	0.53	337	1.00	6.45	0.77	0.43
2015	54.8	11.62	1.57	0.47	322	1.04	5.81	0.89	0.41
2016	52.9	11.22	1.38	0.43	290	0.98	5.95	0.98	0.31
2017	52.9	10.17	1.36	0.46	229	0.78	5.86	1.28	0.33
2018	52.8	10.33	1.51	0.27	187	0.68	5.75	1.69	0.37
2019	54.7	10.87	1.11	0.25	141	0.55	5.74	1.98	0.43

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	792	359	430	35	10	355	19	108	100.0%
1993	687	269	402	31	7	328	19	112	100.0%
1994	675	272	403	30	4	350	18	99	100.0%
1995	733	304	426	24	0	346	16	103	100.0%
1996	744	308	427	28	11	346	26	100	100.0%
1997	743	302	435	23	12	370	25	107	100.0%
1998	721	297	411	35	15	361	31	96	100.0%
1999	694	280	394	28	12	378	22	81	100.0%
2000	725	291	418	40	14	367	22	110	100.0%
2001	666	278	398	41	12	365	13	75	100.0%
2002	545	196	342	40	11	341	9	59	100.0%
2003	474	129	341	37	8	322	3	87	100.0%
2004	438	108	343	33	5	325	5	70	100.0%
2005	466	119	334	41	9	313	6	95	100.0%
2006	535	158	349	43	11	369	7	95	100.0%
2007	573	183	374	40	16	376	15	74	100.0%
2008	530	159	372	51	21	367	34	40	100.0%
2009	443	121	351	42	17	399	31	11	100.0%
2010	419	87	308	72	16	369	44	-1	100.0%
2011	383	62	304	64	18	364	32	22	100.0%
2012	341	49	295	44	16	365	40	18	100.0%
2013	321	44	276	58	11	320	24	21	100.0%
2014	313	38	274	57	10	319	26	31	100.0%
2015	316	35	275	34	11	329	22	25	100.0%
2016	321	26	282	47	13	340	24	10	100.0%
2017	321	28	288	42	10	365	22	20	100.0%
2018	332	32	300	47	12	341	18	41	100.0%
2019	360	38	324	37	11	342	19	38	100.0%

\*Data Calculated as Medians

**Florida**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	329	2,677,947	\$10,716	\$5,996	\$9,761				
1992	303	2,802,281	\$12,551	\$6,209	\$11,474	2.87%	12.48%	-0.84%	12.38%
1993	289	2,914,568	\$13,135	\$6,928	\$11,772	2.43%	3.74%	6.13%	1.97%
1994	281	3,042,271	\$13,756	\$8,230	\$12,215	2.24%	3.17%	13.54%	1.18%
1995	276	3,229,935	\$14,969	\$9,345	\$13,274	1.95%	3.59%	8.63%	3.17%
1996	273	3,381,766	\$15,936	\$10,433	\$14,060	1.89%	3.59%	6.82%	2.53%
1997	265	3,529,339	\$17,408	\$11,313	\$15,354	2.62%	5.54%	5.28%	5.40%
1998	263	3,684,182	\$19,391	\$12,075	\$17,053	2.46%	8.73%	1.61%	8.74%
1999	253	3,770,720	\$20,623	\$13,132	\$17,923	1.63%	4.09%	6.16%	3.88%
2000	249	3,893,092	\$22,032	\$14,851	\$19,136	1.54%	3.26%	9.59%	2.20%
2001	246	4,013,003	\$25,620	\$16,163	\$22,282	0.93%	12.23%	1.66%	14.01%
2002	241	4,124,634	\$29,142	\$17,626	\$25,235	0.32%	7.16%	1.56%	7.46%
2003	235	4,244,071	\$32,289	\$19,643	\$27,995	-0.10%	8.47%	3.0%	8.61%
2004	229	4,393,381	\$35,561	\$22,203	\$30,881	0.22%	5.96%	6.25%	5.97%
2005	217	4,480,669	\$37,888	\$25,197	\$32,609	-0.23%	1.06%	9.69%	0.20%
2006	206	4,531,514	\$39,737	\$27,435	\$33,866	-1.03%	-0.50%	5.23%	-2.15%
2007	195	4,549,865	\$41,026	\$29,064	\$35,044	-1.38%	-0.63%	2.14%	-1.36%
2008	185	4,550,479	\$41,575	\$29,336	\$34,937	-0.91%	2.48%	-1.72%	1.91%
2009	179	4,562,417	\$42,595	\$28,260	\$36,744	-0.90%	5.85%	-1.41%	7.54%
2010	176	4,532,693	\$42,015	\$26,452	\$36,447	-0.85%	1.86%	-6.28%	2.57%
2011	167	4,607,812	\$43,383	\$25,468	\$37,506	0.10%	2.74%	-3.09%	2.77%
2012	161	4,595,050	\$45,505	\$26,379	\$39,339	1.02%	3.68%	0.33%	3.86%
2013	158	4,716,196	\$47,256	\$28,283	\$40,734	0.25%	2.03%	5.38%	2.18%
2014	156	4,964,794	\$49,783	\$31,207	\$42,632	1.14%	3.23%	6.84%	3.12%
2015	150	5,215,117	\$54,019	\$34,501	\$46,219	1.36%	5.60%	6.88%	5.84%
2016	141	5,394,879	\$58,734	\$38,524	\$49,956	1.19%	4.97%	5.55%	5.39%
2017	134	5,580,944	\$62,723	\$42,671	\$53,264	0.32%	4.30%	4.85%	3.99%
2018	132	5,639,693	\$66,984	\$47,144	\$56,410	1.29%	2.69%	7.03%	2.39%
2019	129	6,125,659	\$74,036	\$52,440	\$63,396	0.84%	3.70%	4.24%	3.13%

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	58.3	8.17	0.92	0.68	7,703	2.75	11.63	3.97	3.55
1993	62.0	9.60	0.81	0.44	5,611	1.93	10.61	3.42	2.79
1994	71.2	10.61	0.72	0.37	6,419	2.11	9.68	3.88	2.81
1995	74.8	11.49	0.84	0.41	6,818	2.11	9.44	4.86	3.47
1996	77.2	12.03	0.88	0.47	9,620	2.84	9.38	4.73	3.52
1997	78.6	12.41	0.98	0.56	12,498	3.54	9.33	4.90	3.56
1998	73.9	12.17	0.83	0.51	11,591	3.15	9.20	4.84	3.50
1999	75.6	12.26	0.71	0.48	11,320	3.00	8.97	4.59	3.36
2000	81.9	12.72	0.67	0.44	9,959	2.56	8.85	5.34	3.45
2001	72.1	11.97	0.78	0.51	12,014	2.99	8.81	3.96	3.36
2002	67.8	11.92	0.82	0.51	12,071	2.93	8.32	2.35	2.15
2003	64.8	11.77	0.74	0.58	12,479	2.94	7.65	1.88	1.51
2004	65.3	11.42	0.58	0.46	12,736	2.90	6.98	1.93	1.18
2005	72.1	12.04	0.54	0.38	15,699	3.50	6.57	2.72	1.36
2006	77.9	13.13	0.54	0.29	6,576	1.45	6.85	3.72	1.86
2007	79.8	13.97	0.86	0.44	6,883	1.51	7.11	4.36	2.45
2008	76.4	12.98	1.39	0.78	14,071	3.09	7.14	3.29	2.22
2009	68.5	11.74	1.96	1.20	25,752	5.64	6.91	2.10	1.50
2010	63.3	11.65	1.74	1.19	23,243	5.13	6.83	1.44	0.97
2011	60.6	11.45	1.61	0.98	14,865	3.23	6.76	1.14	0.63
2012	59.2	11.22	1.25	0.80	10,803	2.35	6.57	0.89	0.45
2013	61.6	11.16	1.07	0.68	10,044	2.13	6.30	0.87	0.36
2014	61.1	11.34	0.88	0.51	8,606	1.73	6.07	0.91	0.32
2015	61.0	11.02	0.68	0.45	7,413	1.42	5.84	0.94	0.31
2016	64.3	10.73	0.66	0.54	6,685	1.24	5.63	1.05	0.32
2017	68.0	11.11	0.64	0.52	7,112	1.27	5.48	1.25	0.32
2018	69.4	11.05	0.57	0.56	8,030	1.38	5.44	1.68	0.38
2019	71.5	11.55	0.50	0.47	8,849	1.44	5.37	2.04	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	818	326	491	45	11	382	37	149	58.1%
1993	732	252	475	51	14	368	28	165	58.8%
1994	712	250	462	59	10	387	23	141	58.4%
1995	765	307	467	66	10	406	23	117	58.3%
1996	764	302	457	73	12	418	30	113	58.2%
1997	768	308	460	80	12	428	36	103	56.6%
1998	756	303	450	82	14	436	33	90	56.3%
1999	719	290	427	85	13	428	31	81	55.3%
2000	744	297	456	96	16	452	30	97	55.4%
2001	698	291	411	97	15	432	31	64	54.5%
2002	592	188	402	99	16	418	29	85	55.2%
2003	515	134	380	96	17	409	25	70	55.3%
2004	473	103	371	102	16	409	22	63	55.9%
2005	486	118	373	104	25	415	21	78	55.8%
2006	548	161	385	108	26	434	17	85	54.9%
2007	594	207	389	116	28	452	31	62	56.4%
2008	564	189	378	116	27	452	60	23	56.2%
2009	496	132	363	114	29	431	79	0	55.9%
2010	445	85	359	110	27	443	65	12	56.8%
2011	400	56	338	100	37	425	40	40	55.7%
2012	365	41	314	98	43	403	29	49	54.7%
2013	343	32	306	97	48	395	22	42	54.4%
2014	341	29	313	91	50	393	16	48	54.5%
2015	341	29	313	85	51	395	19	43	53.3%
2016	343	29	310	81	52	387	28	47	52.5%
2017	348	28	310	80	53	378	31	49	51.5%
2018	364	34	328	79	64	392	27	58	50.0%
2019	384	43	335	74	67	403	27	62	48.8%

\*Data Calculated as Medians

Georgia

Year	# Cus	Members	Assets			Loans			Savings			Annual % Change					
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*				
1991	295	1,244,716	\$4,978	\$2,487	\$4,498												
1992	282	1,279,534	\$5,541	\$2,639	\$4,994				2.33%	12.07%	6.74%	12.20%					
1993	272	1,320,692	\$5,902	\$2,918	\$5,263				2.71%	7.55%	11.57%	6.73%					
1994	268	1,372,687	\$6,173	\$3,418	\$5,446				2.91%	4.52%	15.04%	3.37%					
1995	251	1,419,259	\$6,506	\$3,703	\$5,710				3.08%	3.69%	6.92%	2.89%					
1996	245	1,482,092	\$6,999	\$3,976	\$6,120				2.60%	5.96%	5.50%	5.23%					
1997	241	1,548,837	\$7,527	\$4,378	\$6,553				2.58%	4.69%	4.09%	3.70%					
1998	238	1,613,659	\$8,273	\$4,737	\$7,206				2.82%	6.97%	2.84%	7.16%					
1999	232	1,680,058	\$8,787	\$5,273	\$7,620				2.65%	4.04%	6.44%	3.77%					
2000	226	1,706,001	\$8,929	\$5,664	\$7,680				2.13%	2.07%	7.71%	1.35%					
2001	219	1,714,975	\$9,990	\$5,782	\$8,665				2.60%	11.54%	0.66%	12.94%					
2002	213	1,739,458	\$10,954	\$5,811	\$9,502				1.37%	5.96%	0.37%	6.71%					
2003	211	1,755,467	\$11,818	\$5,834	\$10,258				1.11%	6.09%	1.02%	6.25%					
2004	200	1,730,313	\$12,248	\$6,171	\$10,589				0.68%	1.32%	1.45%	0.99%					
2005	190	1,712,858	\$12,196	\$6,478	\$10,428				1.45%	-0.76%	4.40%	-2.33%					
2006	182	1,714,302	\$11,883	\$7,130	\$10,002				0.28%	-0.92%	4.12%	-2.71%					
2007	178	1,737,338	\$12,609	\$7,786	\$10,614				1.18%	2.0%	3.86%	1.73%					
2008	171	1,771,770	\$13,743	\$8,410	\$11,635				0.71%	5.18%	-1.55%	5.49%					
2009	163	1,788,181	\$16,243	\$8,977	\$13,570				0.20%	8.19%	1.63%	9.61%					
2010	153	1,829,181	\$16,636	\$9,303	\$14,556				0.98%	2.38%	-2.21%	4.41%					
2011	149	1,890,220	\$17,710	\$9,763	\$15,485				0.52%	3.85%	-0.67%	4.03%					
2012	139	1,933,208	\$18,478	\$10,175	\$16,202				0.80%	3.69%	0.80%	4.09%					
2013	138	1,976,275	\$19,025	\$10,760	\$16,647				0.42%	2.20%	1.31%	2.09%					
2014	133	2,034,977	\$19,688	\$11,932	\$17,091				0.35%	1.69%	4.23%	1.51%					
2015	121	2,086,520	\$20,721	\$13,250	\$17,853				1.07%	3.35%	4.13%	3.81%					
2016	114	2,108,441	\$21,981	\$14,725	\$18,896				0.72%	3.61%	4.20%	3.68%					
2017	108	2,115,724	\$22,987	\$16,023	\$19,703				0.53%	3.60%	4.36%	3.55%					
2018	100	2,159,007	\$23,838	\$17,216	\$20,374				0.77%	1.87%	7.22%	1.23%					
2019	99	2,172,432	\$24,760	\$17,826	\$20,993				-0.17%	2.41%	3.45%	1.62%					

  

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	68.2	10.13	1.31	0.38	4,693	3.67	11.61	3.94	4.16
1993	72.9	11.12	1.27	0.19	8,476	6.42	10.58	3.21	3.46
1994	82.1	11.77	1.20	0.16	3,619	2.64	9.63	3.55	3.34
1995	83.0	12.60	1.33	0.24	4,159	2.93	9.50	4.74	4.00
1996	82.1	12.81	1.60	0.32	4,971	3.35	9.61	4.74	4.22
1997	82.2	13.24	1.69	0.36	5,641	3.64	9.64	4.79	4.16
1998	78.5	13.41	1.68	0.40	5,679	3.52	9.51	4.68	4.13
1999	79.8	13.33	1.43	0.32	5,179	3.08	9.30	4.36	3.94
2000	86.6	14.03	1.55	0.34	5,089	2.98	9.18	5.11	4.00
2001	74.9	13.44	1.75	0.47	5,366	3.13	9.20	3.82	3.83
2002	69.9	13.13	1.52	0.50	6,271	3.61	8.77	2.11	2.39
2003	67.5	12.83	1.37	0.52	6,304	3.59	8.28	1.58	1.59
2004	68.2	13.80	1.32	0.46	6,646	3.84	7.84	1.61	1.32
2005	74.2	14.90	1.17	0.43	7,532	4.40	7.45	2.61	1.52
2006	76.6	15.99	0.97	0.31	3,461	2.02	7.67	3.77	2.18
2007	78.7	15.99	1.18	0.36	4,226	2.43	7.85	4.32	2.62
2008	74.3	14.73	1.33	0.54	5,495	3.10	7.81	3.13	2.43
2009	70.5	13.17	1.45	0.68	7,433	4.16	7.69	1.82	1.72
2010	65.0	12.46	1.53	0.54	7,783	4.25	7.59	1.19	1.20
2011	61.9	12.24	1.52	0.62	6,706	3.55	7.51	0.82	0.84
2012	60.8	12.30	1.22	0.50	5,665	2.93	7.27	0.63	0.57
2013	61.8	12.54	1.17	0.51	4,373	2.21	6.91	0.61	0.42
2014	62.4	12.95	1.06	0.46	3,903	1.92	6.64	0.65	0.35
2015	62.6	12.67	0.98	0.43	3,884	1.86	6.57	0.67	0.34
2016	63.5	11.94	0.83	0.42	3,723	1.77	6.42	0.81	0.31
2017	63.9	12.58	0.84	0.41	3,533	1.67	6.45	1.07	0.30
2018	70.1	12.63	0.84	0.41	3,626	1.68	6.11	1.58	0.37
2019	74.4	13.21	0.72	0.41	3,498	1.61	5.92	1.94	0.48

  

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	852	370	462	24	14	357	28	139	63.5%
1993	758	301	454	27	14	343	20	143	64.7%
1994	743	292	445	33	11	341	12	135	64.6%
1995	801	345	445	37	13	363	11	129	64.1%
1996	802	358	444	36	15	369	16	114	64.5%
1997	799	352	447	46	15	376	22	105	64.3%
1998	787	347	432	45	14	383	26	89	65.1%
1999	742	332	421	45	15	391	21	78	65.1%
2000	778	340	441	52	17	405	26	89	64.6%
2001	732	317	409	56	16	403	26	75	64.4%
2002	607	200	403	60	13	382	13	79	64.3%
2003	536	135	392	65	11	383	26	67	64.5%
2004	507	112	390	65	13	389	24	73	64.0%
2005	531	126	398	76	17	408	22	72	64.7%
2006	609	181	423	89	15	452	19	79	63.7%
2007	635	216	428	91	17	468	23	64	61.8%
2008	583	200	393	109	15	468	33	36	60.8%
2009	510	142	365	98	2	447	39	20	60.7%
2010	461	99	363	97	12	438	37	17	60.1%
2011	419	71	351	100	14	421	31	21	59.7%
2012	383	47	336	92	14	417	23	35	61.2%
2013	360	35	318	94	14	416	16	30	60.9%
2014	365	30	330	93	14	417	14	33	60.2%
2015	360	29	332	90	18	408	18	38	56.2%
2016	355	26	331	91	19	406	22	39	57.0%
2017	358	26	328	85	23	401	19	50	54.6%
2018	385	33	352	80	29	398	22	64	52.0%
2019	407	41	362	82	25	417	25	63	51.5%

\*Data Calculated as Medians

# Hawaii

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	131	551,517	\$3,140	\$1,756	\$2,805				
1992	127	568,891	\$3,583	\$1,641	\$3,224	0.97%	6.47%	-8.57%	7.19%
1993	124	579,525	\$3,661	\$1,678	\$3,271	-0.23%	0.92%	-4.84%	0.55%
1994	118	584,367	\$3,594	\$1,796	\$3,168	-0.55%	-2.93%	5.37%	-4.06%
1995	118	585,436	\$3,562	\$1,866	\$3,100	-1.09%	-3.92%	4.74%	-5.20%
1996	115	590,126	\$3,598	\$1,931	\$3,104	-0.61%	-1.39%	1.74%	-2.25%
1997	115	600,748	\$3,717	\$1,988	\$3,194	-0.05%	0.82%	-0.37%	-0.33%
1998	111	611,259	\$3,930	\$2,046	\$3,377	-0.24%	3.08%	-2.18%	3.0%
1999	108	622,477	\$4,063	\$2,146	\$3,492	0.10%	2.92%	2.15%	2.78%
2000	104	645,234	\$4,262	\$2,317	\$3,651	1.21%	2.55%	6.59%	1.67%
2001	102	681,253	\$4,918	\$2,471	\$4,277	1.13%	12.51%	2.10%	13.93%
2002	103	715,969	\$5,557	\$2,603	\$4,869	0.60%	11.32%	3.05%	12.38%
2003	99	742,141	\$6,181	\$2,664	\$5,427	1.37%	10.20%	2.19%	10.73%
2004	99	769,748	\$6,617	\$2,937	\$5,813	0.37%	5.78%	6.51%	6.12%
2005	99	794,903	\$6,858	\$3,301	\$5,958	0.72%	1.06%	3.87%	0.01%
2006	98	824,760	\$6,928	\$3,613	\$5,969	0.11%	-2.07%	8.21%	-2.59%
2007	95	859,071	\$7,341	\$3,949	\$6,332	-0.21%	1.89%	2.44%	1.44%
2008	93	857,351	\$7,913	\$4,226	\$6,833	-0.28%	4.31%	0.84%	4.70%
2009	91	861,918	\$9,081	\$4,337	\$7,814	-0.75%	8.73%	0.05%	9.18%
2010	87	866,311	\$9,419	\$4,303	\$8,308	0.20%	3.05%	-2.39%	4.27%
2011	85	871,991	\$9,660	\$4,260	\$8,530	0.0%	2.52%	-3.33%	3.39%
2012	80	863,961	\$9,921	\$4,126	\$8,735	-0.25%	2.04%	-3.15%	1.97%
2013	78	874,935	\$10,095	\$4,160	\$8,911	0.22%	0.98%	-1.54%	1.19%
2014	72	879,120	\$10,309	\$4,331	\$9,054	-0.45%	0.76%	2.16%	0.18%
2015	66	877,414	\$10,625	\$4,709	\$9,330	-0.18%	2.59%	4.76%	2.88%
2016	63	875,713	\$11,091	\$5,082	\$9,732	0.29%	3.12%	5.05%	3.09%
2017	59	885,549	\$11,423	\$5,610	\$10,004	0.15%	1.81%	3.12%	1.61%
2018	55	899,586	\$11,679	\$6,147	\$10,210	-0.07%	1.28%	4.17%	1.09%
2019	54	916,632	\$12,261	\$6,585	\$10,650	0.62%	2.76%	4.83%	1.85%

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	48.8	9.81	1.60	0.29	376	0.66	10.88	4.87	4.60
1993	46.9	10.38	1.66	0.41	315	0.54	10.15	4.06	3.42
1994	50.6	11.19	1.59	0.33	473	0.81	9.24	4.27	3.14
1995	55.9	12.05	1.77	0.39	736	1.26	9.09	5.29	3.49
1996	59.6	13.02	2.03	0.55	1,053	1.78	9.09	5.35	3.63
1997	61.7	13.72	1.90	0.54	1,398	2.33	9.02	5.42	3.62
1998	58.4	14.02	1.79	0.76	1,943	3.18	8.88	5.40	3.67
1999	58.5	13.82	1.46	0.55	1,782	2.86	8.78	5.11	3.62
2000	61.6	13.93	1.12	0.48	1,319	2.04	8.69	5.87	3.75
2001	55.6	12.59	1.21	0.47	1,515	2.22	8.56	4.97	3.53
2002	50.1	11.78	0.93	0.42	1,490	2.08	8.02	3.39	2.33
2003	48.2	11.80	0.85	0.33	1,342	1.81	7.52	2.64	1.53
2004	48.4	11.61	0.78	0.30	1,082	1.38	6.82	2.43	1.18
2005	49.6	12.43	0.83	0.25	1,220	1.53	6.48	3.10	1.26
2006	53.9	13.32	0.76	0.19	462	0.56	6.38	4.01	1.64
2007	55.2	13.92	0.81	0.27	369	0.43	6.61	4.58	2.14
2008	54.8	13.02	1.05	0.30	680	0.79	6.51	3.96	2.04
2009	47.3	11.32	1.47	0.49	897	1.04	6.42	2.91	1.53
2010	46.0	10.87	1.15	0.58	865	1.00	6.45	2.10	1.10
2011	44.9	10.82	1.43	0.68	815	0.93	6.16	1.69	0.75
2012	41.8	10.88	1.36	0.43	703	0.81	5.99	1.30	0.52
2013	42.3	10.38	1.19	0.45	437	0.50	5.64	1.12	0.38
2014	42.9	11.10	0.80	0.32	266	0.30	5.28	1.21	0.29
2015	43.7	11.27	0.81	0.26	328	0.37	5.04	1.32	0.28
2016	47.2	11.29	0.84	0.33	398	0.45	5.04	1.35	0.29
2017	51.0	11.49	0.74	0.45	413	0.47	4.90	1.54	0.33
2018	52.6	12.14	0.68	0.43	333	0.37	5.06	1.84	0.36
2019	54.0	12.72	0.69	0.49	496	0.54	5.17	2.15	0.48

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	761	404	351	1	7	278	13	76	96.9%
1993	665	304	358	1	10	277	16	83	96.8%
1994	635	281	351	3	5	281	16	77	96.6%
1995	694	304	395	2	7	292	19	81	96.6%
1996	704	312	401	3	7	320	30	71	96.5%
1997	712	318	400	5	7	328	31	61	96.5%
1998	707	314	392	6	9	337	31	58	96.4%
1999	677	309	384	8	10	328	33	39	97.2%
2000	708	312	404	9	8	326	28	65	97.1%
2001	666	300	382	11	10	325	25	64	97.1%
2002	550	204	352	11	10	307	11	59	97.1%
2003	473	130	335	13	11	282	3	81	97.0%
2004	433	103	325	12	8	280	8	54	97.0%
2005	448	107	345	14	8	300	12	62	97.0%
2006	502	145	363	14	9	337	9	58	96.9%
2007	547	177	368	17	11	345	9	64	97.9%
2008	512	178	344	21	13	330	16	37	97.8%
2009	450	133	321	24	10	284	29	24	97.8%
2010	399	95	288	22	14	304	26	8	100.0%
2011	356	68	288	17	14	320	22	5	100.0%
2012	306	47	262	20	16	303	17	7	100.0%
2013	274	33	241	22	18	306	9	10	100.0%
2014	266	27	240	22	24	285	6	31	100.0%
2015	264	25	240	22	22	264	6	33	100.0%
2016	275	26	248	21	22	267	8	38	100.0%
2017	285	28	260	22	24	269	14	41	100.0%
2018	310	32	287	22	25	276	17	53	100.0%
2019	342	41	297	22	21	284	19	52	100.0%

\*Data Calculated as Medians

Idaho

Year	# Cus	Members	Assets		Loans		Savings		Annual % Change					
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*				
1991	93	301,448	\$779	\$511	\$717									
1992	88	313,854	\$871	\$544	\$798				4.68%	14.81%	7.16%	14.40%		
1993	87	327,366	\$933	\$612	\$848				3.44%	6.99%	12.30%	6.69%		
1994	86	346,412	\$1,009	\$710	\$900				3.20%	4.30%	11.59%	3.42%		
1995	86	357,416	\$1,078	\$779	\$963				2.53%	3.65%	7.53%	3.36%		
1996	84	374,009	\$1,174	\$872	\$1,043				3.59%	8.0%	7.70%	7.78%		
1997	82	389,210	\$1,284	\$950	\$1,137				3.53%	6.05%	5.37%	6.04%		
1998	81	405,640	\$1,459	\$1,014	\$1,298				2.52%	10.22%	2.75%	11.24%		
1999	77	419,868	\$1,576	\$1,166	\$1,379				1.79%	5.74%	8.28%	5.22%		
2000	73	431,791	\$1,681	\$1,272	\$1,486				2.60%	2.75%	8.70%	2.93%		
2001	73	443,174	\$1,989	\$1,346	\$1,778				2.0%	14.61%	1.11%	16.24%		
2002	71	447,449	\$2,175	\$1,445	\$1,943				1.47%	9.30%	3.79%	8.92%		
2003	69	454,976	\$2,392	\$1,591	\$2,119				1.11%	6.11%	3.55%	5.94%		
2004	68	461,846	\$2,626	\$1,795	\$2,313				-0.09%	4.34%	2.54%	4.85%		
2005	63	469,579	\$2,850	\$2,024	\$2,490				0.20%	3.64%	6.54%	2.44%		
2006	61	484,505	\$3,107	\$2,219	\$2,743				0.0%	-0.51%	4.96%	-0.82%		
2007	61	500,644	\$3,380	\$2,446	\$2,980				0.26%	2.07%	1.34%	1.15%		
2008	61	513,723	\$3,721	\$2,698	\$3,291				-0.54%	3.60%	3.0%	4.66%		
2009	59	531,531	\$4,212	\$2,870	\$3,691				1.07%	5.54%	2.39%	7.21%		
2010	59	538,019	\$4,280	\$2,924	\$3,844				-1.47%	1.20%	-2.20%	1.59%		
2011	58	558,854	\$4,546	\$3,112	\$4,061				-0.16%	0.80%	-0.86%	0.85%		
2012	51	596,936	\$4,984	\$3,431	\$4,420				-0.22%	3.66%	-0.43%	3.89%		
2013	45	637,922	\$5,402	\$3,977	\$4,753				0.77%	4.07%	4.79%	3.34%		
2014	41	686,010	\$6,045	\$4,822	\$5,285				0.76%	3.17%	8.42%	2.74%		
2015	39	724,468	\$6,902	\$5,616	\$5,922				0.37%	5.20%	7.27%	5.76%		
2016	36	784,225	\$7,685	\$6,329	\$6,789				0.36%	5.44%	8.13%	5.54%		
2017	35	846,473	\$8,813	\$7,471	\$7,454				0.21%	6.34%	8.26%	6.50%		
2018	34	892,627	\$9,983	\$8,265	\$8,389				-0.38%	5.60%	5.56%	5.70%		
2019	34	957,080	\$11,321	\$9,258	\$9,656				0.99%	5.84%	6.51%	5.61%		

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	74.3	7.68	1.31	0.22	836	2.66	11.48	3.41	4.32
1993	77.0	8.47	1.25	0.21	551	1.68	10.20	3.04	3.58
1994	87.9	9.30	1.20	0.18	505	1.46	9.30	3.76	3.46
1995	88.1	10.33	1.26	0.23	641	1.79	9.37	4.69	4.09
1996	88.9	10.37	1.43	0.31	912	2.44	9.68	4.51	4.16
1997	87.5	10.40	1.52	0.38	1,257	3.23	9.54	4.79	4.05
1998	82.1	9.74	1.45	0.45	1,259	3.10	9.34	4.51	4.03
1999	82.2	10.23	1.14	0.35	1,120	2.67	9.03	4.58	3.89
2000	89.3	9.89	0.97	0.40	1,077	2.49	9.05	5.17	3.94
2001	76.3	8.99	1.05	0.38	1,164	2.63	8.98	3.57	3.57
2002	73.5	8.96	1.17	0.37	1,234	2.76	8.36	2.20	2.29
2003	72.9	9.46	0.80	0.55	1,266	2.78	7.52	1.71	1.49
2004	71.6	9.52	0.66	0.43	1,252	2.71	6.86	1.65	1.30
2005	80.0	10.28	0.63	0.33	1,606	3.42	6.77	2.73	1.49
2006	83.7	10.58	0.61	0.19	390	0.80	6.80	3.87	1.88
2007	83.9	11.15	0.51	0.17	464	0.93	7.18	4.30	2.41
2008	78.7	10.95	0.69	0.24	1,105	2.15	7.30	2.58	2.20
2009	78.4	9.08	0.91	0.47	1,456	2.74	6.97	1.34	1.59
2010	75.5	9.07	0.94	0.48	1,592	2.96	6.70	0.95	1.00
2011	69.2	8.90	1.02	0.41	1,440	2.58	6.43	0.72	0.66
2012	67.9	9.26	0.78	0.39	1,201	2.01	6.04	0.53	0.44
2013	71.9	9.13	0.70	0.39	1,037	1.63	5.50	0.66	0.32
2014	82.2	9.73	0.67	0.22	867	1.26	5.42	0.72	0.33
2015	82.5	9.32	0.61	0.37	1,002	1.38	4.90	0.84	0.39
2016	83.0	9.12	0.52	0.36	1,064	1.36	5.07	0.96	0.44
2017	86.5	9.37	0.66	0.52	1,370	1.62	4.99	1.14	0.42
2018	87.2	8.81	0.49	0.28	1,590	1.78	5.02	1.63	0.49
2019	85.4	9.26	0.48	0.36	1,849	1.93	5.16	2.01	0.70

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	892	390	505	5	8	376	13	152	45.5%
1993	783	323	479	7	10	366	9	132	46.0%
1994	772	307	471	16	6	373	11	118	46.5%
1995	831	363	462	20	6	387	12	99	46.5%
1996	834	371	461	24	10	393	11	102	46.4%
1997	832	364	470	29	8	407	27	93	45.1%
1998	804	361	442	32	11	405	28	60	39.5%
1999	767	343	423	39	11	395	29	60	37.7%
2000	792	350	446	47	11	411	29	73	34.2%
2001	743	320	423	47	14	392	24	63	34.2%
2002	625	206	424	51	13	376	27	79	35.2%
2003	544	132	409	51	11	371	17	74	34.8%
2004	498	115	393	55	12	371	25	51	35.3%
2005	525	128	403	55	12	385	24	69	34.9%
2006	580	166	415	66	15	399	13	83	36.1%
2007	607	211	418	77	18	417	10	65	34.4%
2008	580	197	380	77	17	421	18	36	34.4%
2009	525	135	375	75	-40	428	37	-56	33.9%
2010	473	86	387	70	7	426	39	22	33.9%
2011	430	58	368	65	13	415	27	32	34.5%
2012	385	38	341	74	17	399	13	33	31.4%
2013	351	27	328	78	29	372	10	38	35.6%
2014	357	30	321	80	28	371	15	34	34.1%
2015	349	35	310	71	36	376	24	45	35.9%
2016	370	39	317	85	40	376	28	46	36.1%
2017	360	39	320	67	41	390	36	62	34.3%
2018	391	43	335	72	38	390	26	73	35.3%
2019	414	61	354	73	41	394	22	74	32.4%

\*Data Calculated as Medians

**Illinois**

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	857	2,330,116	\$9,588	\$4,771	\$8,468				
1992	814	2,388,730	\$10,109	\$4,818	\$9,299	0.94%	9.08%	-2.48%	9.0%
1993	775	2,419,949	\$10,775	\$5,225	\$9,829	0.58%	3.76%	3.03%	3.06%
1994	737	2,455,548	\$11,175	\$6,191	\$10,009	0.63%	0.53%	9.52%	-0.47%
1995	708	2,495,932	\$11,536	\$6,721	\$10,299	0.03%	-1.13%	6.90%	-2.32%
1996	690	2,556,291	\$12,162	\$7,512	\$10,815	0.0%	1.93%	3.0%	1.22%
1997	665	2,604,652	\$12,948	\$8,265	\$11,409	0.02%	1.25%	2.42%	0.24%
1998	633	2,646,266	\$14,437	\$8,638	\$12,579	-0.22%	3.91%	-1.05%	3.84%
1999	613	2,692,807	\$15,228	\$9,601	\$13,270	-0.14%	2.40%	3.76%	1.97%
2000	590	2,695,377	\$15,876	\$10,441	\$13,779	-0.10%	-0.48%	6.30%	-1.69%
2001	569	2,678,441	\$17,768	\$10,742	\$15,590	-0.02%	7.61%	-2.08%	8.62%
2002	544	2,649,371	\$19,555	\$11,016	\$17,110	-0.39%	5.48%	-2.66%	6.15%
2003	517	2,608,069	\$20,826	\$11,753	\$18,166	-0.82%	4.74%	-1.28%	4.91%
2004	487	2,631,604	\$21,839	\$12,991	\$18,985	-1.15%	0.91%	1.28%	0.67%
2005	474	2,618,327	\$22,107	\$14,162	\$19,111	-1.22%	-3.01%	4.05%	-4.33%
2006	455	2,713,998	\$24,891	\$15,421	\$21,524	-1.21%	-2.23%	1.64%	-3.23%
2007	438	2,697,665	\$26,133	\$16,261	\$22,205	-1.40%	-1.02%	-1.15%	-1.52%
2008	424	2,739,952	\$29,251	\$17,836	\$24,871	-1.01%	3.70%	-1.07%	3.98%
2009	403	2,784,449	\$32,664	\$18,680	\$28,075	-0.50%	5.66%	-0.41%	7.61%
2010	387	2,796,586	\$34,020	\$18,542	\$29,772	-0.70%	3.59%	-3.52%	4.69%
2011	368	2,822,958	\$35,674	\$18,904	\$31,143	-0.82%	2.06%	-1.67%	2.28%
2012	353	2,874,912	\$37,082	\$19,644	\$32,571	-0.43%	3.06%	0.95%	3.53%
2013	333	2,889,382	\$37,350	\$20,934	\$32,693	-0.89%	1.28%	1.08%	1.68%
2014	307	2,933,328	\$38,140	\$22,739	\$33,061	-0.79%	1.05%	2.95%	0.79%
2015	291	3,016,267	\$40,266	\$24,506	\$34,992	-0.81%	3.27%	2.67%	3.14%
2016	280	3,082,840	\$42,601	\$27,133	\$37,112	-0.34%	2.14%	3.51%	2.33%
2017	263	3,205,169	\$44,087	\$29,613	\$38,474	-0.50%	1.48%	3.98%	1.24%
2018	253	3,290,216	\$47,107	\$32,691	\$39,915	-1.39%	1.15%	4.41%	0.53%
2019	241	3,371,959	\$50,059	\$33,829	\$42,256	-0.26%	1.90%	3.59%	1.75%

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	56.5	8.90	1.91	0.35	6,317	2.64	11.56	3.75	4.04
1993	55.5	9.43	1.72	0.15	5,072	2.10	10.65	3.13	3.17
1994	62.9	10.27	1.41	0.19	4,914	2.00	9.67	3.76	3.08
1995	70.7	11.35	1.58	0.22	5,804	2.33	9.33	4.95	3.60
1996	71.6	12.14	1.64	0.31	7,788	3.05	9.44	4.82	3.71
1997	74.7	12.91	1.54	0.33	8,440	3.24	9.44	5.00	3.72
1998	69.5	13.09	1.51	0.33	8,642	3.27	9.35	4.92	3.72
1999	70.9	12.98	1.52	0.33	8,274	3.07	9.04	4.73	3.57
2000	77.2	13.90	1.44	0.30	6,847	2.54	8.95	5.56	3.58
2001	69.2	13.28	1.52	0.36	8,484	3.17	8.91	4.11	3.36
2002	61.7	12.53	1.58	0.40	8,582	3.24	8.49	2.28	2.20
2003	58.8	12.14	1.50	0.45	9,024	3.46	7.87	1.77	1.45
2004	60.8	12.48	1.43	0.41	8,303	3.16	7.29	1.75	1.16
2005	66.8	13.25	1.35	0.31	11,971	4.57	6.86	2.72	1.40
2006	71.2	14.22	1.16	0.30	4,349	1.60	6.97	3.80	1.86
2007	71.0	14.50	1.30	0.31	6,233	2.31	7.24	4.36	2.25
2008	68.2	14.12	1.38	0.39	6,436	2.35	7.28	3.05	2.03
2009	62.2	12.61	1.64	0.51	8,783	3.15	7.15	1.92	1.41
2010	57.9	11.79	1.33	0.43	10,061	3.60	6.88	1.30	0.90
2011	57.0	11.92	1.32	0.39	8,559	3.03	6.66	1.01	0.59
2012	53.9	11.92	1.20	0.35	7,363	2.56	6.38	0.80	0.38
2013	53.6	11.33	1.07	0.38	6,848	2.37	6.10	0.73	0.31
2014	55.2	11.62	0.91	0.34	6,378	2.17	5.76	0.76	0.27
2015	57.5	11.61	0.85	0.35	6,074	2.01	5.62	0.86	0.25
2016	58.9	11.68	0.84	0.40	5,573	1.81	5.45	1.01	0.25
2017	59.9	11.85	0.84	0.39	6,657	2.08	5.29	1.20	0.26
2018	63.6	11.76	0.79	0.36	6,468	1.97	5.32	1.66	0.30
2019	63.2	12.16	0.66	0.32	6,945	2.06	5.32	1.98	0.43

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	801	360	427	1	7	351	20	83	26.0%
1993	701	282	418	2	7	330	13	92	26.6%
1994	690	274	410	3	5	336	10	88	26.2%
1995	755	318	444	5	7	348	10	99	26.6%
1996	763	323	443	6	7	358	16	92	27.0%
1997	773	323	451	7	8	374	18	93	25.3%
1998	754	315	436	9	7	376	17	80	25.0%
1999	720	303	417	9	7	374	13	65	24.5%
2000	752	305	451	12	5	390	18	74	23.9%
2001	699	283	411	13	7	387	20	50	23.7%
2002	576	190	381	13	4	360	19	43	23.9%
2003	492	125	362	15	4	350	18	40	24.2%
2004	460	100	354	17	5	350	18	39	24.2%
2005	485	119	365	21	5	361	18	38	24.9%
2006	547	159	390	27	5	380	18	52	25.3%
2007	589	191	397	29	5	399	16	45	24.9%
2008	535	170	367	30	5	388	18	30	25.0%
2009	463	118	344	28	-22	390	22	-47	25.8%
2010	411	79	326	29	0	378	18	3	25.8%
2011	379	50	322	30	6	353	15	13	24.5%
2012	339	34	296	33	6	343	13	18	24.4%
2013	316	27	287	36	8	335	11	16	23.7%
2014	315	23	287	37	10	321	12	23	23.8%
2015	309	21	284	39	8	329	12	26	23.7%
2016	314	21	284	42	9	328	18	27	24.6%
2017	323	23	294	43	12	323	21	31	23.6%
2018	349	27	310	44	17	336	22	46	23.3%
2019	375	38	321	46	15	343	17	51	22.4%

\*Data Calculated as Medians

Indiana

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	332	1,685,056	\$5,930	\$3,452	\$5,436				
1992	320	1,753,617	\$6,556	\$3,691	\$5,991	1.98%	12.26%	2.70%	12.62%
1993	314	1,818,940	\$6,980	\$4,116	\$6,317	1.69%	6.05%	7.0%	5.32%
1994	300	1,866,476	\$7,330	\$4,725	\$6,493	1.88%	2.26%	15.17%	1.07%
1995	295	1,905,037	\$7,740	\$5,184	\$6,861	1.05%	1.46%	8.78%	0.60%
1996	286	1,929,111	\$8,242	\$5,719	\$7,276	1.06%	4.0%	5.91%	3.42%
1997	281	1,967,148	\$8,722	\$6,176	\$7,673	1.14%	3.65%	3.03%	3.25%
1998	275	2,007,109	\$9,561	\$6,401	\$8,465	1.07%	6.42%	1.31%	6.55%
1999	269	2,063,131	\$10,051	\$6,898	\$8,799	1.11%	3.05%	5.63%	2.75%
2000	259	2,117,985	\$10,643	\$7,440	\$9,275	0.99%	1.34%	6.96%	0.40%
2001	249	2,136,604	\$11,747	\$7,958	\$10,230	0.99%	8.45%	-1.77%	9.20%
2002	240	2,146,530	\$12,803	\$8,576	\$11,071	0.07%	6.06%	1.57%	6.17%
2003	235	2,182,979	\$13,777	\$9,253	\$11,759	0.0%	4.92%	1.34%	4.85%
2004	231	2,185,508	\$14,392	\$9,876	\$12,237	-0.63%	1.39%	2.69%	0.97%
2005	221	2,207,542	\$15,069	\$10,696	\$12,532	0.0%	-1.48%	1.95%	-2.28%
2006	214	2,210,329	\$15,489	\$10,940	\$12,985	-0.79%	-1.93%	0.67%	-1.77%
2007	209	2,216,643	\$16,224	\$11,420	\$13,442	-0.80%	0.43%	-1.12%	-0.17%
2008	204	2,238,420	\$17,126	\$11,925	\$14,231	-0.49%	4.66%	-1.98%	5.13%
2009	201	2,240,634	\$18,458	\$12,156	\$15,562	-1.32%	5.48%	-1.42%	7.46%
2010	189	2,250,402	\$18,848	\$12,084	\$16,199	-0.04%	2.38%	-3.19%	3.52%
2011	185	2,254,658	\$19,651	\$12,240	\$16,928	-0.89%	2.04%	-1.49%	1.88%
2012	181	2,235,285	\$20,770	\$12,801	\$17,947	-0.42%	4.33%	0.50%	4.56%
2013	175	2,237,441	\$21,386	\$13,647	\$18,413	-0.67%	1.82%	3.0%	1.55%
2014	169	2,285,180	\$22,246	\$14,943	\$18,815	-0.41%	1.21%	4.62%	0.85%
2015	162	2,358,416	\$23,772	\$16,446	\$20,029	-0.02%	2.76%	3.97%	3.52%
2016	158	2,419,013	\$25,236	\$18,034	\$21,228	0.0%	2.45%	3.33%	2.81%
2017	154	2,491,634	\$26,725	\$19,489	\$22,285	-0.28%	2.64%	4.53%	2.53%
2018	154	2,575,829	\$27,950	\$20,977	\$23,417	0.02%	1.20%	5.35%	0.71%
2019	152	2,644,108	\$29,928	\$22,101	\$25,213	-0.37%	3.18%	2.99%	3.07%

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	61.1	8.83	1.35	0.43	5,608	3.20	11.35	4.39	4.18
1993	62.3	9.42	1.24	0.29	3,927	2.16	10.21	3.77	3.38
1994	71.9	10.14	0.98	0.24	3,406	1.82	9.18	4.07	3.23
1995	77.0	10.86	1.19	0.23	4,112	2.16	9.09	4.84	3.68
1996	79.8	11.22	1.34	0.37	5,374	2.79	9.29	4.85	3.84
1997	80.2	11.75	1.23	0.44	6,622	3.37	9.22	5.00	3.82
1998	74.4	11.74	1.05	0.46	7,648	3.81	9.16	4.92	3.82
1999	76.2	11.69	1.12	0.36	7,018	3.40	8.88	4.65	3.62
2000	81.5	12.39	1.14	0.40	6,397	3.02	8.70	5.53	3.67
2001	73.7	11.81	1.34	0.50	8,560	4.01	8.66	4.37	3.48
2002	70.4	11.52	1.20	0.57	8,313	3.87	8.10	2.62	2.37
2003	67.5	11.43	1.37	0.58	9,087	4.16	7.40	1.95	1.68
2004	70.1	11.72	1.29	0.50	8,506	3.89	6.81	1.88	1.35
2005	75.3	12.20	1.18	0.51	12,798	5.80	6.61	2.74	1.54
2006	75.6	12.61	1.11	0.45	3,960	1.79	6.73	3.82	1.97
2007	77.2	13.08	1.07	0.43	5,435	2.45	7.06	4.42	2.36
2008	71.5	12.64	1.47	0.58	7,086	3.17	7.10	3.24	2.15
2009	66.1	10.98	1.57	0.72	9,498	4.24	6.90	2.11	1.50
2010	61.8	10.80	1.41	0.57	8,695	3.86	6.68	1.44	1.06
2011	59.3	11.10	1.24	0.41	6,943	3.08	6.40	1.09	0.71
2012	57.4	10.91	1.15	0.32	5,857	2.62	6.03	0.85	0.49
2013	60.4	11.12	1.10	0.29	4,865	2.17	5.66	0.83	0.37
2014	63.3	11.49	0.96	0.32	4,691	2.05	5.38	0.84	0.31
2015	65.2	11.26	0.85	0.29	4,346	1.84	5.24	0.93	0.30
2016	66.2	11.41	0.82	0.31	4,760	1.97	5.10	1.04	0.29
2017	67.5	11.64	0.73	0.32	5,079	2.04	5.12	1.24	0.31
2018	72.9	11.96	0.77	0.27	5,122	1.99	5.12	1.64	0.38
2019	70.6	12.37	0.73	0.27	5,149	1.95	5.12	2.04	0.47

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	819	378	439	6	10	342	23	111	80.3%
1993	723	303	427	11	10	342	15	110	80.3%
1994	695	287	420	16	10	345	12	104	80.7%
1995	750	329	425	21	9	357	15	96	80.3%
1996	766	334	433	25	12	359	22	100	80.4%
1997	774	335	439	29	11	365	28	91	77.6%
1998	755	334	421	32	12	366	31	80	77.1%
1999	716	317	408	35	11	369	19	68	77.3%
2000	748	320	426	40	12	385	26	84	77.2%
2001	702	299	400	45	13	380	32	62	77.5%
2002	594	205	385	47	13	374	26	53	77.5%
2003	512	148	366	49	10	364	26	49	77.9%
2004	481	118	354	61	11	374	21	47	78.4%
2005	502	135	371	64	14	388	25	46	78.7%
2006	547	171	377	68	17	410	21	52	79.0%
2007	582	204	390	71	23	421	28	51	78.0%
2008	541	180	359	67	24	425	36	32	77.5%
2009	480	132	346	67	-28	424	42	-53	76.6%
2010	431	91	339	66	11	406	24	7	75.7%
2011	389	64	322	61	27	391	14	29	76.2%
2012	346	43	303	61	32	380	9	33	75.7%
2013	320	34	285	58	34	375	9	21	74.9%
2014	313	28	283	63	42	367	13	30	75.1%
2015	316	28	288	64	47	369	15	30	74.7%
2016	318	26	290	67	48	367	13	35	74.1%
2017	326	29	296	64	47	366	18	33	74.7%
2018	353	33	317	66	56	370	16	55	74.7%
2019	375	41	327	64	55	375	17	59	74.3%

\*Data Calculated as Medians

Iowa

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	246	717,396	\$2,064	\$1,288	\$1,881				
1992	238	732,506	\$2,270	\$1,372	\$2,064	2.58%	10.44%	6.61%	10.76%
1993	232	742,483	\$2,374	\$1,461	\$2,133	1.99%	4.97%	6.74%	4.50%
1994	224	750,833	\$2,414	\$1,604	\$2,143	1.76%	1.24%	10.53%	-0.19%
1995	218	758,409	\$2,540	\$1,777	\$2,247	0.65%	0.75%	6.0%	0.17%
1996	215	774,372	\$2,717	\$1,949	\$2,391	0.55%	3.79%	3.74%	3.06%
1997	211	792,883	\$2,945	\$2,127	\$2,575	0.59%	3.65%	4.80%	3.25%
1998	206	806,767	\$3,277	\$2,253	\$2,854	0.83%	7.70%	3.04%	7.38%
1999	200	825,079	\$3,510	\$2,535	\$2,998	0.37%	4.69%	5.86%	4.30%
2000	193	844,570	\$3,731	\$2,839	\$3,163	0.85%	0.50%	6.77%	-0.76%
2001	184	851,696	\$4,178	\$2,894	\$3,594	0.33%	10.87%	-0.99%	12.19%
2002	178	849,299	\$4,516	\$3,149	\$3,880	-0.12%	6.15%	2.16%	6.20%
2003	170	850,531	\$4,919	\$3,474	\$4,201	0.0%	5.42%	1.96%	5.81%
2004	165	855,784	\$5,190	\$3,699	\$4,434	-0.99%	1.13%	2.31%	1.10%
2005	151	860,780	\$5,355	\$3,987	\$4,514	-0.35%	-2.24%	3.36%	-3.41%
2006	150	870,784	\$5,735	\$4,250	\$4,848	-0.99%	-2.13%	0.57%	-3.33%
2007	143	887,971	\$6,217	\$4,559	\$5,247	-0.57%	2.12%	0.81%	1.16%
2008	140	904,898	\$6,935	\$5,116	\$5,851	-0.43%	6.65%	-2.05%	6.99%
2009	137	922,388	\$8,164	\$5,542	\$6,926	-0.18%	8.86%	1.29%	10.90%
2010	134	945,208	\$8,913	\$6,017	\$7,684	-0.65%	5.04%	3.31%	5.65%
2011	130	976,144	\$9,914	\$6,630	\$8,515	-0.46%	4.28%	2.48%	4.59%
2012	121	1,002,824	\$11,079	\$7,329	\$9,557	0.14%	6.06%	4.49%	7.05%
2013	116	1,053,090	\$12,160	\$8,463	\$10,500	-0.33%	2.55%	4.02%	2.66%
2014	108	1,076,732	\$13,187	\$9,488	\$11,192	-0.35%	3.13%	3.86%	2.81%
2015	96	1,066,929	\$14,149	\$10,426	\$11,903	0.11%	4.82%	5.83%	4.95%
2016	94	1,103,832	\$15,634	\$12,068	\$13,044	-0.19%	3.72%	4.93%	3.25%
2017	90	1,146,667	\$17,244	\$13,889	\$14,192	0.31%	3.53%	4.43%	3.27%
2018	88	1,307,247	\$20,067	\$16,901	\$16,119	0.84%	2.36%	6.61%	1.58%
2019	84	1,358,688	\$21,136	\$17,688	\$17,258	0.65%	2.09%	4.08%	3.21%

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	70.4	8.39	1.60	0.28	1,586	2.17	11.42	3.78	4.27
1993	71.3	9.12	1.13	0.22	1,335	1.80	10.39	3.10	3.38
1994	80.8	9.85	1.15	0.26	1,191	1.59	9.41	3.60	3.15
1995	84.7	10.57	1.14	0.24	1,378	1.82	9.43	4.59	3.79
1996	85.8	11.08	1.12	0.30	1,997	2.58	9.61	4.59	3.89
1997	86.0	11.55	1.20	0.31	2,251	2.84	9.51	4.74	3.91
1998	83.2	11.43	1.08	0.26	2,180	2.70	9.38	4.65	3.85
1999	84.3	11.37	0.98	0.20	1,850	2.24	9.11	4.52	3.72
2000	90.7	12.20	1.06	0.20	1,648	1.95	8.94	5.30	3.86
2001	78.6	11.68	1.30	0.30	2,212	2.60	8.87	3.67	3.59
2002	74.5	11.91	1.10	0.32	2,322	2.73	8.31	2.19	2.42
2003	71.8	11.71	1.07	0.35	2,555	3.00	7.52	1.77	1.72
2004	74.6	12.32	1.01	0.34	2,723	3.18	6.85	1.83	1.39
2005	81.8	13.00	0.97	0.24	3,786	4.40	6.56	2.70	1.50
2006	86.7	14.27	0.75	0.21	1,326	1.52	6.73	3.78	2.06
2007	82.6	14.84	0.95	0.20	1,659	1.87	7.15	4.33	2.46
2008	74.8	14.33	1.44	0.25	1,882	2.08	7.11	3.09	2.16
2009	68.0	13.03	1.28	0.44	2,676	2.90	6.91	2.06	1.63
2010	65.7	12.99	1.18	0.26	2,293	2.43	6.66	1.63	1.15
2011	63.0	12.91	0.92	0.28	2,081	2.13	6.39	1.36	0.83
2012	61.6	12.38	1.11	0.23	1,620	1.62	6.02	1.09	0.66
2013	63.0	12.12	0.88	0.21	1,550	1.47	5.48	0.89	0.52
2014	67.9	12.34	0.71	0.25	1,533	1.42	5.11	0.83	0.41
2015	68.2	12.36	0.82	0.24	1,343	1.26	5.04	1.00	0.41
2016	70.2	12.90	0.87	0.21	1,510	1.37	5.07	1.07	0.45
2017	73.4	13.17	0.79	0.26	1,706	1.49	5.07	1.32	0.43
2018	80.0	12.64	0.68	0.30	2,095	1.60	5.02	1.72	0.58
2019	82.1	13.01	0.75	0.30	2,752	2.03	5.06	2.09	0.80

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	859	386	476	3	6	393	14	110	2.1%
1993	773	302	467	6	8	378	16	108	2.2%
1994	738	287	464	12	6	401	15	92	2.2%
1995	807	332	481	12	9	411	25	89	2.3%
1996	821	337	486	21	11	411	31	90	2.3%
1997	820	339	478	18	10	411	34	91	2.4%
1998	797	335	466	25	13	410	32	78	1.9%
1999	762	324	448	27	12	388	25	73	2.0%
2000	791	330	458	30	9	397	16	87	1.6%
2001	737	311	419	38	11	389	17	75	1.1%
2002	619	209	413	39	11	369	20	74	1.7%
2003	536	152	389	41	10	359	20	70	1.2%
2004	491	122	362	43	10	355	18	62	1.2%
2005	510	131	377	39	14	372	21	61	0.7%
2006	565	175	395	40	15	387	10	75	0.7%
2007	606	207	401	47	17	404	12	73	0.7%
2008	556	181	375	48	21	386	19	53	0.7%
2009	490	138	340	45	23	370	23	38	0.7%
2010	440	95	339	40	23	362	15	39	0.7%
2011	409	72	325	40	22	347	15	29	0.8%
2012	363	56	311	43	25	319	14	36	0.8%
2013	338	46	291	41	27	320	11	32	1.7%
2014	335	36	294	43	25	317	13	37	1.9%
2015	336	36	293	47	43	312	13	52	1.0%
2016	340	40	291	48	34	316	10	50	1.1%
2017	352	37	293	47	30	324	14	56	1.1%
2018	377	50	310	47	36	332	20	58	1.1%
2019	402	70	327	42	40	334	23	63	1.2%

\*Data Calculated as Medians



# Kansas

Year	# Cus	Members	Assets			Annual % Change			
			(\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	181	542,372	\$1,772	\$1,022	\$1,625				
1992	178	552,492	\$1,927	\$1,056	\$1,759	1.90%	8.47%	3.46%	7.67%
1993	167	560,413	\$1,949	\$1,139	\$1,748	1.93%	2.14%	7.04%	1.81%
1994	160	567,868	\$1,980	\$1,254	\$1,748	0.80%	1.81%	8.46%	-0.37%
1995	158	574,899	\$2,068	\$1,337	\$1,810	0.18%	1.51%	5.0%	-0.08%
1996	149	546,305	\$1,995	\$1,359	\$1,740	0.62%	4.37%	5.60%	3.99%
1997	147	555,353	\$2,119	\$1,490	\$1,838	0.56%	3.51%	5.73%	2.99%
1998	143	536,488	\$2,149	\$1,429	\$1,862	0.31%	6.76%	1.98%	6.63%
1999	138	529,935	\$2,186	\$1,496	\$1,869	0.54%	4.24%	4.89%	4.09%
2000	134	534,268	\$2,245	\$1,622	\$1,916	0.25%	0.34%	7.16%	-0.53%
2001	132	541,339	\$2,506	\$1,712	\$2,148	0.40%	9.01%	-0.66%	9.89%
2002	126	528,309	\$2,715	\$1,758	\$2,319	0.0%	7.15%	-0.02%	7.53%
2003	121	532,839	\$2,890	\$1,911	\$2,430	-0.30%	3.82%	1.09%	4.23%
2004	121	543,651	\$3,029	\$2,058	\$2,537	-0.05%	1.41%	2.50%	1.20%
2005	116	544,655	\$3,105	\$2,193	\$2,574	-0.27%	-0.67%	4.35%	-1.44%
2006	115	550,128	\$3,163	\$2,251	\$2,675	-1.06%	-1.06%	1.17%	-1.52%
2007	110	562,849	\$3,363	\$2,361	\$2,835	0.15%	2.55%	1.23%	2.16%
2008	108	569,433	\$3,745	\$2,593	\$3,139	0.48%	6.41%	0.63%	7.14%
2009	104	594,198	\$4,298	\$2,809	\$3,588	0.76%	7.50%	2.24%	8.13%
2010	102	612,226	\$4,457	\$2,978	\$3,841	0.14%	2.50%	0.85%	4.25%
2011	101	627,564	\$4,802	\$3,142	\$4,146	0.21%	3.35%	0.96%	3.78%
2012	99	628,482	\$5,178	\$3,353	\$4,468	0.21%	4.29%	2.19%	4.18%
2013	96	642,343	\$5,410	\$3,634	\$4,686	-0.62%	2.09%	1.99%	2.22%
2014	92	637,753	\$5,669	\$3,903	\$4,869	-0.52%	1.70%	1.76%	1.77%
2015	88	654,498	\$6,087	\$4,318	\$5,189	0.0%	2.94%	4.44%	2.89%
2016	86	676,391	\$6,514	\$4,775	\$5,503	0.75%	2.05%	4.59%	1.92%
2017	83	691,844	\$6,993	\$4,997	\$5,668	0.0%	1.26%	3.55%	1.32%
2018	78	723,076	\$6,818	\$5,292	\$5,733	0.36%	0.27%	3.64%	0.20%
2019	77	732,599	\$7,239	\$5,490	\$6,061	-0.81%	2.68%	2.97%	2.06%

  

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	68.5	8.66	1.36	0.24	1,410	2.55	10.99	4.09	4.17
1993	72.1	9.86	1.04	0.14	1,091	1.95	9.96	3.54	3.28
1994	80.8	10.98	0.92	0.14	1,046	1.84	9.03	3.78	3.26
1995	83.1	11.95	1.13	0.13	1,336	2.32	9.11	4.61	3.88
1996	85.0	12.29	1.18	0.19	1,767	3.23	9.33	4.86	4.04
1997	85.0	12.60	1.23	0.24	2,164	3.90	9.28	4.94	4.09
1998	81.3	12.31	1.31	0.28	1,936	3.61	9.21	4.78	4.10
1999	83.3	12.39	1.17	0.29	1,532	2.89	9.06	4.47	3.98
2000	90.3	13.13	1.31	0.32	1,322	2.47	8.98	5.45	4.15
2001	78.6	12.88	1.36	0.36	1,704	3.15	8.90	3.95	3.97
2002	74.8	12.95	1.27	0.39	1,837	3.48	8.33	2.31	2.69
2003	73.4	12.51	1.28	0.42	2,107	3.95	7.51	1.87	1.88
2004	76.9	12.84	1.42	0.40	2,061	3.79	7.01	1.92	1.57
2005	78.7	13.18	1.33	0.43	3,248	5.96	6.78	2.81	1.70
2006	83.7	13.93	1.16	0.37	898	1.52	7.13	3.57	2.20
2007	80.1	14.13	1.27	0.32	1,054	1.87	7.68	4.10	2.66
2008	76.5	12.89	1.42	0.42	1,424	2.50	7.68	3.14	2.47
2009	69.7	12.22	1.59	0.55	1,982	3.34	7.44	2.06	1.70
2010	68.9	12.07	1.35	0.50	2,198	3.59	7.25	1.26	1.22
2011	69.1	11.71	1.10	0.33	2,254	3.59	6.93	0.94	0.92
2012	66.7	11.97	1.11	0.40	2,107	3.35	6.43	0.68	0.65
2013	66.0	12.34	1.19	0.34	2,220	3.46	6.18	0.69	0.48
2014	67.2	11.93	0.91	0.29	1,959	3.07	5.88	0.69	0.42
2015	69.2	11.92	0.77	0.28	1,911	2.92	5.57	0.76	0.40
2016	71.7	12.43	0.91	0.34	2,137	3.16	5.58	0.87	0.42
2017	76.2	12.19	1.02	0.40	2,304	3.33	5.43	1.05	0.47
2018	82.2	12.50	0.95	0.57	2,286	3.16	5.45	1.54	0.52
2019	81.0	12.80	0.87	0.40	1,960	2.68	5.65	1.91	0.71

  

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 Charters
1992	851	378	462	1	3	350	20	122	22.5%
1993	762	294	448	2	6	333	17	121	22.8%
1994	733	287	437	6	5	347	13	103	23.1%
1995	785	343	434	12	7	365	9	101	23.4%
1996	797	352	441	16	7	367	10	100	21.5%
1997	800	355	447	25	6	371	18	93	20.4%
1998	784	352	430	29	7	375	21	75	21.0%
1999	746	343	404	31	7	368	19	71	20.3%
2000	779	357	429	38	6	387	24	75	20.1%
2001	739	335	410	40	8	383	27	70	20.5%
2002	623	231	405	40	6	362	25	72	20.6%
2003	549	160	389	42	7	354	25	68	21.5%
2004	514	129	388	52	7	372	27	57	21.5%
2005	523	149	380	52	8	372	28	46	22.4%
2006	588	190	389	55	6	384	23	48	21.7%
2007	629	227	396	60	5	405	23	63	20.9%
2008	596	204	390	56	5	397	29	38	21.3%
2009	523	145	382	50	0	390	35	16	21.2%
2010	479	103	382	53	6	401	26	28	20.6%
2011	456	77	378	53	7	401	14	30	20.8%
2012	415	56	358	51	9	374	21	32	20.2%
2013	372	43	332	50	11	360	10	31	19.8%
2014	349	34	312	50	11	363	17	36	20.7%
2015	351	34	313	48	14	353	15	31	21.6%
2016	367	38	316	52	16	357	21	33	22.1%
2017	373	41	323	56	22	357	28	38	21.7%
2018	390	43	344	55	29	372	29	48	23.1%
2019	424	59	364	53	27	387	27	64	24.7%

\*Data Calculated as Medians

Kentucky

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	173	542,748	\$1,774	\$1,028	\$1,599				
1992	160	571,106	\$1,984	\$1,074	\$1,780	2.50%	11.51%	1.97%	11.84%
1993	155	591,738	\$2,114	\$1,226	\$1,884	2.07%	5.62%	7.69%	4.75%
1994	152	623,203	\$2,219	\$1,469	\$1,947	2.0%	1.53%	14.94%	-0.19%
1995	151	663,298	\$2,351	\$1,647	\$2,050	1.29%	1.62%	5.48%	0.03%
1996	145	682,841	\$2,516	\$1,791	\$2,181	1.83%	4.17%	3.73%	2.82%
1997	141	707,942	\$2,648	\$1,919	\$2,283	1.28%	4.13%	3.07%	3.37%
1998	138	726,395	\$2,895	\$2,002	\$2,500	1.06%	5.69%	-2.47%	5.65%
1999	134	747,672	\$3,036	\$2,179	\$2,610	0.85%	2.60%	4.97%	2.0%
2000	128	742,834	\$3,176	\$2,371	\$2,713	1.17%	1.52%	7.11%	0.16%
2001	126	750,735	\$3,560	\$2,399	\$3,067	0.79%	9.49%	-0.71%	11.0%
2002	120	748,472	\$3,799	\$2,506	\$3,268	-0.19%	5.41%	0.61%	5.97%
2003	114	749,623	\$4,125	\$2,632	\$3,542	-0.13%	6.84%	2.19%	7.49%
2004	110	752,463	\$4,271	\$2,784	\$3,637	-0.01%	0.97%	1.34%	0.23%
2005	106	756,250	\$4,402	\$2,965	\$3,722	-0.20%	-1.93%	4.49%	-2.93%
2006	98	744,601	\$4,605	\$3,155	\$3,855	-1.08%	1.07%	3.15%	0.56%
2007	96	744,064	\$4,972	\$3,379	\$4,192	-0.49%	2.84%	-0.92%	2.60%
2008	92	740,226	\$5,531	\$3,632	\$4,685	0.23%	6.39%	-2.10%	7.76%
2009	88	720,019	\$5,795	\$3,579	\$4,887	-0.06%	7.12%	2.21%	8.96%
2010	86	722,983	\$6,031	\$3,679	\$5,201	-0.22%	4.36%	-0.67%	5.66%
2011	84	728,969	\$6,350	\$3,718	\$5,478	0.12%	3.82%	-0.35%	4.55%
2012	82	749,672	\$6,771	\$3,928	\$5,837	-0.19%	4.42%	1.59%	4.43%
2013	80	755,931	\$7,062	\$4,243	\$6,080	0.0%	1.86%	1.65%	2.44%
2014	73	774,199	\$7,439	\$4,674	\$6,371	-0.15%	2.05%	4.29%	2.24%
2015	72	803,677	\$7,954	\$5,167	\$6,843	-0.38%	3.11%	4.76%	3.26%
2016	69	833,377	\$8,503	\$5,692	\$7,298	-0.70%	3.87%	5.61%	4.27%
2017	67	853,905	\$8,930	\$6,173	\$7,590	0.42%	1.62%	5.60%	1.84%
2018	63	893,074	\$9,353	\$6,649	\$7,912	0.53%	1.35%	6.06%	0.97%
2019	63	911,282	\$10,086	\$7,049	\$8,545	-0.38%	2.90%	2.41%	2.99%

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	62.6	9.77	1.16	0.39	1,594	2.79	11.78	3.72	4.16
1993	67.0	10.77	1.06	0.23	1,392	2.35	10.75	3.18	3.23
1994	76.2	11.92	0.88	0.21	1,399	2.24	9.86	3.76	3.21
1995	80.4	13.70	0.96	0.17	2,037	3.07	9.67	4.81	3.99
1996	81.6	14.49	1.13	0.40	2,793	4.09	9.71	4.79	4.07
1997	82.3	14.67	1.19	0.40	3,434	4.85	9.75	4.89	4.05
1998	76.2	14.97	1.14	0.42	3,439	4.73	9.69	4.83	4.09
1999	77.1	15.44	1.03	0.40	2,698	3.61	9.33	4.59	3.88
2000	84.9	15.86	0.94	0.31	2,782	3.75	9.26	5.32	4.10
2001	73.3	14.16	1.23	0.41	3,258	4.34	9.18	3.99	3.78
2002	70.2	13.93	1.29	0.41	3,071	4.10	8.55	2.14	2.49
2003	67.1	13.66	1.20	0.52	3,530	4.71	7.81	1.65	1.68
2004	66.9	13.88	1.28	0.45	3,187	4.24	7.30	1.66	1.36
2005	74.2	14.62	1.11	0.54	4,464	5.90	7.02	2.71	1.60
2006	78.5	15.10	1.01	0.46	1,684	2.26	7.32	3.90	2.20
2007	75.0	15.24	0.88	0.32	2,378	3.20	7.60	4.44	2.64
2008	69.3	14.80	1.10	0.45	3,044	4.11	7.63	3.10	2.35
2009	64.8	12.67	0.92	0.47	3,220	4.47	7.24	1.79	1.54
2010	63.0	12.96	0.83	0.42	2,756	3.81	6.98	1.21	1.05
2011	61.8	12.49	0.90	0.38	2,394	3.28	6.67	0.98	0.72
2012	60.7	12.06	0.86	0.32	2,086	2.78	6.47	0.75	0.51
2013	59.7	11.84	0.94	0.34	2,398	3.17	6.02	0.74	0.42
2014	62.8	11.84	0.58	0.32	2,381	3.08	5.80	0.73	0.36
2015	62.7	11.45	0.64	0.29	2,185	2.72	5.63	0.80	0.35
2016	63.0	11.44	0.86	0.43	2,397	2.88	5.53	0.89	0.36
2017	68.1	12.16	0.71	0.40	2,751	3.22	5.40	1.09	0.40
2018	72.0	12.51	0.71	0.43	2,997	3.36	5.37	1.55	0.45
2019	71.4	12.53	0.75	0.41	2,557	2.81	5.43	2.02	0.59

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	838	373	455	4	9	335	22	135	62.5%
1993	745	286	448	5	7	317	18	138	61.9%
1994	745	281	456	7	7	320	12	141	62.5%
1995	805	339	463	6	9	349	4	147	62.3%
1996	800	346	452	8	9	343	14	131	62.8%
1997	796	342	452	10	7	352	23	103	63.1%
1998	783	338	444	11	9	368	31	83	63.8%
1999	740	325	422	10	10	368	26	71	64.9%
2000	778	332	447	17	8	376	26	90	65.6%
2001	729	316	410	20	9	375	30	63	66.7%
2002	599	210	385	21	8	350	26	59	69.2%
2003	519	141	373	28	7	347	20	66	70.2%
2004	486	117	356	36	8	358	19	64	69.1%
2005	521	134	383	51	11	372	29	61	69.8%
2006	582	185	398	58	12	398	23	70	69.4%
2007	617	226	385	68	12	403	16	77	70.8%
2008	560	196	351	70	14	400	29	46	71.7%
2009	485	133	337	61	0	388	28	1	70.5%
2010	435	91	336	61	8	386	18	21	69.8%
2011	406	63	342	64	16	382	10	33	70.2%
2012	367	43	322	64	17	364	15	26	70.7%
2013	341	37	298	61	24	362	13	24	68.8%
2014	334	30	296	70	33	353	13	34	67.1%
2015	339	29	287	63	28	344	12	34	65.3%
2016	330	30	280	70	34	331	20	31	65.2%
2017	337	34	298	69	31	345	19	40	64.2%
2018	357	37	315	66	41	358	27	59	65.1%
2019	386	52	332	64	42	363	20	68	65.1%

\*Data Calculated as Medians

**Louisiana**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	349	782,259	\$2,634	\$1,580	\$2,375				
1992	335	807,765	\$2,900	\$1,649	\$2,586	2.68%	9.57%	3.39%	9.14%
1993	323	846,162	\$3,063	\$1,812	\$2,694	2.65%	5.36%	5.75%	4.36%
1994	318	865,666	\$3,203	\$2,068	\$2,791	2.35%	4.53%	9.70%	3.85%
1995	312	900,045	\$3,378	\$2,283	\$2,937	2.10%	3.89%	8.43%	2.64%
1996	301	926,806	\$3,564	\$2,484	\$3,078	1.48%	3.95%	6.36%	2.97%
1997	297	957,178	\$3,755	\$2,632	\$3,222	2.04%	3.41%	3.11%	2.76%
1998	296	991,287	\$4,037	\$2,717	\$3,483	1.51%	5.64%	1.85%	5.53%
1999	289	1,018,277	\$4,183	\$2,807	\$3,583	1.63%	3.18%	2.17%	3.01%
2000	284	1,052,533	\$4,290	\$3,001	\$3,646	1.11%	1.05%	5.71%	0.19%
2001	281	1,067,492	\$4,816	\$3,072	\$4,150	1.28%	9.42%	-0.88%	11.03%
2002	276	1,083,526	\$5,252	\$3,108	\$4,535	1.08%	6.97%	-0.48%	7.08%
2003	270	1,096,986	\$5,630	\$3,266	\$4,849	1.18%	5.23%	0.60%	5.86%
2004	260	1,093,372	\$5,822	\$3,494	\$5,017	0.44%	2.08%	1.74%	1.85%
2005	249	1,105,714	\$6,524	\$3,730	\$5,681	0.43%	3.72%	2.28%	3.79%
2006	243	1,107,448	\$6,434	\$4,019	\$5,527	0.62%	-3.07%	4.85%	-3.96%
2007	236	1,116,736	\$6,721	\$4,243	\$5,767	0.0%	0.71%	1.15%	0.11%
2008	232	1,142,035	\$7,274	\$4,539	\$6,236	0.55%	4.94%	-1.95%	5.81%
2009	226	1,167,405	\$8,224	\$4,939	\$7,136	0.05%	4.69%	2.0%	6.0%
2010	222	1,188,183	\$8,444	\$5,137	\$7,385	0.0%	1.57%	-0.23%	2.66%
2011	216	1,186,201	\$8,882	\$5,268	\$7,797	0.08%	2.58%	-1.65%	2.67%
2012	211	1,209,335	\$9,322	\$5,510	\$8,183	0.28%	3.21%	0.69%	3.50%
2013	206	1,226,550	\$9,542	\$5,864	\$8,347	0.0%	0.49%	2.18%	0.54%
2014	199	1,226,845	\$9,947	\$6,315	\$8,591	0.14%	1.29%	3.04%	1.21%
2015	196	1,238,201	\$10,351	\$6,783	\$8,952	-0.11%	1.72%	2.54%	1.69%
2016	192	1,243,073	\$10,926	\$7,223	\$9,434	-0.52%	1.18%	2.52%	0.49%
2017	182	1,235,039	\$11,297	\$7,768	\$9,730	-0.16%	-0.15%	2.76%	-0.66%
2018	174	1,243,416	\$11,725	\$8,345	\$9,959	-0.26%	-0.13%	3.74%	-0.69%
2019	171	1,256,300	\$12,254	\$8,533	\$10,515	-0.29%	1.39%	0.43%	1.05%

Year	Loans/Shares*	Net Capital/Assets*	Deln Lns/Loans*	Net Chargeoffs/Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	72.1	10.55	2.15	0.43	2,580	3.30	12.37	5.60	5.60
1992	66.7	10.84	1.73	0.36	1,995	2.47	11.94	3.74	3.95
1993	70.2	11.99	1.60	0.27	1,882	2.22	11.07	3.14	3.25
1994	75.0	12.81	1.49	0.19	1,746	2.02	10.21	3.57	3.29
1995	81.6	13.78	1.66	0.23	2,148	2.39	9.79	4.70	3.78
1996	82.4	14.46	1.73	0.27	3,124	3.37	9.73	4.71	3.94
1997	82.9	15.00	1.62	0.27	3,768	3.94	9.59	4.68	4.04
1998	81.5	15.09	1.79	0.34	3,757	3.79	9.50	4.67	3.97
1999	80.3	15.31	1.72	0.37	3,320	3.26	9.46	4.45	3.82
2000	85.8	15.90	1.65	0.34	2,922	2.78	9.22	5.27	3.92
2001	75.5	15.09	1.86	0.41	3,153	2.95	9.17	4.01	3.73
2002	69.7	14.35	1.96	0.42	3,490	3.22	8.86	2.22	2.56
2003	66.0	14.24	1.80	0.53	3,684	3.36	8.39	1.60	1.74
2004	67.2	14.22	1.60	0.42	3,863	3.53	8.02	1.65	1.47
2005	64.7	14.09	1.75	0.50	4,977	4.50	7.53	2.60	1.59
2006	73.2	15.34	1.44	0.40	1,828	1.65	7.37	3.77	2.01
2007	71.9	16.10	1.39	0.32	2,140	1.92	7.51	4.20	2.38
2008	67.1	15.66	1.51	0.37	2,480	2.17	7.62	3.08	2.16
2009	63.9	14.46	1.59	0.46	3,061	2.62	7.47	2.06	1.46
2010	61.6	13.50	1.50	0.37	3,296	2.77	7.48	1.41	1.06
2011	60.5	13.60	1.48	0.41	3,231	2.72	7.38	1.00	0.76
2012	60.7	13.45	1.49	0.39	3,056	2.53	7.21	0.71	0.58
2013	59.0	13.46	1.42	0.39	2,680	2.18	6.84	0.61	0.45
2014	62.0	13.27	1.31	0.39	2,920	2.38	6.71	0.62	0.37
2015	61.1	13.14	1.29	0.42	3,106	2.51	6.44	0.71	0.33
2016	62.3	13.55	1.39	0.38	3,138	2.52	6.19	0.81	0.30
2017	67.1	13.70	1.29	0.51	3,275	2.65	6.10	1.04	0.32
2018	70.9	13.75	1.26	0.45	3,423	2.75	5.95	1.51	0.36
2019	72.2	13.74	1.20	0.39	3,053	2.43	5.92	1.82	0.47

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 Chartersd
1991	976	496	496	4	9	367	30	119	77.9%
1992	873	347	522	5	8	360	31	158	77.6%
1993	787	286	502	7	9	353	25	154	78.0%
1994	752	283	480	8	7	357	12	141	78.0%
1995	793	321	479	10	9	373	10	137	78.2%
1996	800	333	474	13	8	376	14	117	78.1%
1997	799	338	465	13	8	378	21	107	78.1%
1998	784	334	461	16	10	385	22	94	78.4%
1999	757	325	430	19	6	381	22	80	78.2%
2000	783	328	456	23	7	388	26	92	78.2%
2001	735	311	422	24	7	397	25	66	78.3%
2002	627	213	403	23	6	371	19	77	79.3%
2003	556	147	386	31	4	363	18	70	78.9%
2004	520	122	377	32	4	369	21	59	78.8%
2005	534	130	381	32	7	366	29	52	78.7%
2006	572	168	397	30	6	367	20	72	79.0%
2007	609	197	411	35	6	409	14	66	79.7%
2008	567	175	397	42	6	410	13	50	79.7%
2009	507	124	372	41	0	418	15	0	80.1%
2010	467	91	368	43	0	421	19	1	80.2%
2011	437	63	358	47	8	422	11	21	79.6%
2012	401	49	333	48	8	389	13	22	79.6%
2013	376	38	328	51	9	388	15	13	79.6%
2014	369	32	324	54	7	391	13	19	80.4%
2015	368	28	320	52	8	388	15	24	80.1%
2016	369	25	330	53	9	389	18	27	80.7%
2017	378	27	336	53	11	390	23	29	81.3%
2018	400	31	345	62	16	401	26	42	82.2%
2019	416	41	362	62	13	412	19	41	82.5%

\*Data Calculated as Medians













Mississippi

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	163	346,508	\$1,053	\$606	\$945				
1992	153	365,423	\$1,171	\$649	\$1,038	2.12%	9.18%	4.32%	9.41%
1993	151	375,853	\$1,246	\$722	\$1,081	2.13%	4.98%	9.08%	3.93%
1994	146	397,257	\$1,284	\$845	\$1,109	2.41%	4.76%	11.23%	2.90%
1995	143	408,897	\$1,328	\$919	\$1,142	1.51%	3.28%	8.37%	2.39%
1996	138	417,691	\$1,401	\$970	\$1,199	1.28%	3.52%	3.71%	1.65%
1997	136	431,114	\$1,481	\$1,023	\$1,265	2.19%	5.07%	0.37%	4.40%
1998	133	449,497	\$1,635	\$1,059	\$1,402	1.90%	5.75%	0.36%	5.80%
1999	132	462,343	\$1,698	\$1,148	\$1,442	1.75%	3.0%	3.94%	2.42%
2000	131	472,286	\$1,770	\$1,238	\$1,495	0.43%	0.96%	3.84%	-1.20%
2001	125	478,275	\$1,969	\$1,289	\$1,684	0.04%	9.26%	-4.98%	9.82%
2002	119	483,476	\$2,155	\$1,342	\$1,850	0.53%	6.49%	-0.71%	6.98%
2003	115	492,363	\$2,401	\$1,468	\$2,079	0.70%	4.14%	-1.08%	4.67%
2004	114	502,320	\$2,570	\$1,594	\$2,208	0.82%	2.64%	1.94%	2.35%
2005	108	515,581	\$3,220	\$1,745	\$2,792	1.60%	2.65%	5.95%	1.91%
2006	102	524,476	\$3,140	\$1,812	\$2,714	0.35%	-2.27%	4.0%	-4.39%
2007	99	533,932	\$3,271	\$1,933	\$2,758	0.69%	0.36%	-0.06%	-0.06%
2008	99	535,262	\$3,500	\$2,021	\$2,942	0.20%	3.90%	-4.56%	5.03%
2009	97	552,612	\$3,810	\$2,150	\$3,291	0.27%	5.82%	-2.01%	7.01%
2010	92	548,035	\$4,026	\$2,119	\$3,488	-0.12%	4.15%	-4.74%	6.64%
2011	86	557,143	\$4,221	\$2,049	\$3,640	-0.09%	3.02%	-3.20%	3.31%
2012	86	575,731	\$4,482	\$2,180	\$3,838	1.17%	3.98%	1.68%	3.89%
2013	85	582,426	\$4,674	\$2,309	\$4,013	-0.31%	2.63%	1.22%	3.25%
2014	84	591,854	\$4,838	\$2,483	\$4,212	-0.17%	0.99%	3.43%	1.09%
2015	81	595,760	\$5,057	\$2,668	\$4,312	-0.36%	2.46%	3.46%	2.49%
2016	78	612,770	\$5,296	\$2,942	\$4,515	1.22%	2.47%	5.13%	2.72%
2017	76	636,632	\$5,537	\$3,340	\$4,679	0.48%	1.83%	4.75%	1.23%
2018	74	662,809	\$5,731	\$3,864	\$4,847	-0.84%	1.79%	7.60%	1.98%
2019	72	674,128	\$6,090	\$4,200	\$5,120	-0.37%	0.82%	3.47%	0.44%

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	67.5	11.31	1.33	0.39	1,154	3.16	12.45	3.54	3.82
1993	70.1	12.58	1.05	0.25	904	2.41	11.14	2.93	3.06
1994	77.8	13.98	1.08	0.28	895	2.25	10.39	3.57	3.17
1995	83.7	14.61	1.11	0.28	1,296	3.17	10.03	4.68	3.86
1996	85.9	15.27	1.40	0.25	1,777	4.25	10.14	4.52	4.01
1997	82.7	15.70	1.41	0.45	1,791	4.15	10.03	4.68	4.04
1998	78.7	16.07	1.33	0.41	1,916	4.26	9.98	4.60	4.07
1999	79.0	15.92	1.47	0.36	1,598	3.46	9.65	4.29	3.94
2000	82.8	16.81	1.56	0.34	1,532	3.24	9.60	5.35	3.94
2001	71.1	15.74	1.76	0.46	1,967	4.11	9.54	3.75	3.61
2002	66.2	15.58	1.92	0.52	1,830	3.79	9.20	1.80	2.36
2003	61.4	14.93	1.51	0.56	1,756	3.57	8.87	1.46	1.66
2004	61.0	15.26	0.96	0.43	1,570	3.13	8.39	1.40	1.30
2005	64.2	15.41	1.17	0.33	1,827	3.54	7.90	2.56	1.50
2006	69.9	17.45	1.27	0.39	589	1.12	8.00	3.70	1.98
2007	70.8	17.97	1.25	0.46	887	1.66	8.05	4.18	2.43
2008	66.4	17.64	1.45	0.48	1,023	1.91	8.31	2.81	2.12
2009	57.7	17.01	1.73	0.62	1,368	2.48	8.51	1.70	1.41
2010	52.6	16.25	1.30	0.71	1,124	2.05	8.48	1.27	1.07
2011	51.2	14.80	1.28	0.48	1,175	2.11	8.56	0.94	0.75
2012	48.8	14.51	1.33	0.47	1,218	2.12	8.13	0.73	0.58
2013	48.7	14.40	1.19	0.58	1,470	2.52	7.89	0.71	0.44
2014	49.4	15.11	0.96	0.50	1,454	2.46	7.75	0.69	0.40
2015	50.4	15.22	0.94	0.41	1,403	2.35	7.94	0.72	0.39
2016	55.3	15.63	1.43	0.65	1,314	2.14	7.53	0.82	0.42
2017	56.4	14.72	1.12	0.71	1,701	2.67	7.51	1.01	0.42
2018	57.8	15.13	1.20	0.79	1,658	2.50	7.25	1.46	0.48
2019	62.4	15.70	0.99	0.69	1,699	2.52	7.21	1.87	0.63

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	982	458	519	7	347	33	133	70.6%	
1992	865	333	528	9	5	339	33	69.9%	
1993	774	266	499	12	6	341	23	70.2%	
1994	771	270	499	14	7	350	16	71.2%	
1995	833	327	508	17	6	356	16	71.3%	
1996	833	339	494	17	9	370	22	73.9%	
1997	839	338	491	19	6	391	30	73.5%	
1998	803	338	459	20	6	379	25	73.7%	
1999	758	324	430	23	5	367	24	72.7%	
2000	800	334	457	28	6	394	31	72.5%	
2001	741	296	445	30	9	412	31	72.8%	
2002	601	196	393	34	5	392	27	73.1%	
2003	525	136	373	31	5	371	23	73.0%	
2004	489	110	369	41	4	375	19	72.8%	
2005	514	123	394	49	4	401	8	72.2%	
2006	590	166	427	49	4	423	18	71.6%	
2007	637	202	440	64	6	476	24	70.7%	
2008	565	165	403	65	6	495	32	70.7%	
2009	509	117	377	78	17	495	35	72.2%	
2010	443	87	348	74	0	464	27	72.8%	
2011	408	62	331	78	5	460	9	71.6%	
2012	366	49	310	89	5	436	13	70.9%	
2013	334	37	296	86	5	422	21	70.6%	
2014	351	32	316	104	6	416	17	70.2%	
2015	355	33	318	95	9	426	17	69.1%	
2016	371	34	329	96	9	420	26	67.9%	
2017	392	34	336	107	9	424	37	90.8%	
2018	417	39	349	123	17	450	37	93.2%	
2019	442	49	372	123	10	459	39	94.4%	

\*Data Calculated as Medians

## Missouri

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	240	937,034	\$3,234	\$1,790	\$2,963				
1992	231	958,564	\$3,488	\$1,732	\$3,177	2.01%	9.55%	-1.44%	9.30%
1993	227	973,019	\$3,700	\$1,905	\$3,339	1.64%	5.55%	8.09%	4.61%
1994	219	1,002,337	\$3,791	\$2,205	\$3,374	2.06%	2.34%	12.70%	0.80%
1995	211	1,023,348	\$4,012	\$2,434	\$3,581	1.94%	2.21%	9.28%	1.44%
1996	208	1,079,476	\$4,363	\$2,653	\$3,844	2.08%	4.68%	3.09%	4.11%
1997	202	1,115,541	\$4,677	\$2,884	\$4,119	2.04%	5.12%	5.65%	4.82%
1998	201	1,170,439	\$5,334	\$3,228	\$4,707	1.69%	6.78%	1.05%	7.18%
1999	195	1,191,938	\$5,594	\$3,702	\$4,902	1.82%	4.35%	6.05%	4.29%
2000	188	1,209,904	\$6,045	\$4,206	\$5,201	0.85%	2.07%	9.60%	1.11%
2001	185	1,233,053	\$6,753	\$4,436	\$5,916	0.98%	12.06%	0.46%	13.28%
2002	179	1,246,214	\$7,202	\$4,695	\$6,267	0.33%	7.34%	1.71%	7.90%
2003	173	1,260,732	\$7,820	\$5,082	\$6,688	-0.20%	4.47%	0.58%	4.45%
2004	171	1,267,167	\$8,165	\$5,351	\$6,951	-0.18%	0.23%	3.92%	0.18%
2005	169	1,282,674	\$8,348	\$5,774	\$7,012	-0.29%	-2.19%	4.06%	-3.05%
2006	162	1,282,477	\$8,327	\$5,865	\$6,933	-0.40%	-1.55%	0.32%	-2.63%
2007	154	1,302,638	\$8,706	\$6,069	\$7,240	-0.87%	1.24%	0.64%	1.05%
2008	150	1,324,612	\$9,358	\$6,415	\$7,865	0.17%	5.07%	-1.61%	5.51%
2009	144	1,351,499	\$10,389	\$6,536	\$8,711	0.43%	9.65%	0.05%	9.88%
2010	139	1,348,479	\$10,608	\$6,530	\$9,124	-0.33%	2.62%	-0.33%	4.10%
2011	137	1,369,743	\$11,189	\$6,604	\$9,593	-0.27%	4.54%	-0.66%	4.77%
2012	131	1,405,660	\$11,748	\$6,873	\$10,133	0.41%	5.82%	3.93%	6.19%
2013	129	1,421,819	\$11,790	\$7,198	\$10,265	-0.04%	2.09%	5.38%	2.17%
2014	127	1,453,122	\$12,217	\$7,774	\$10,532	-0.20%	2.37%	4.19%	2.01%
2015	124	1,487,653	\$12,939	\$8,192	\$11,151	-0.10%	4.19%	4.49%	4.65%
2016	119	1,518,671	\$13,612	\$8,775	\$11,674	-0.07%	3.36%	6.06%	3.51%
2017	115	1,558,133	\$14,289	\$9,580	\$12,193	-0.09%	2.69%	6.50%	2.65%
2018	110	1,610,643	\$14,807	\$10,372	\$12,622	0.52%	1.35%	8.0%	0.98%
2019	109	1,652,364	\$16,136	\$11,248	\$13,757	0.30%	4.20%	4.99%	4.03%

  

Year	Loans/ Shares*	Net Capital/ Assets*	Deln Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	60.1	8.62	1.22	0.35	2,404	2.51	11.40	3.54	3.73
1993	64.0	9.46	1.07	0.18	1,726	1.77	10.34	2.97	2.95
1994	74.5	10.17	0.96	0.17	1,660	1.66	9.24	3.72	2.93
1995	81.1	10.78	1.01	0.22	1,937	1.89	9.19	4.74	3.66
1996	78.5	11.33	1.16	0.29	2,721	2.52	9.32	4.71	3.74
1997	77.5	11.54	1.46	0.28	3,265	2.93	9.35	4.88	3.77
1998	73.0	11.51	1.22	0.33	3,316	2.83	9.28	4.77	3.73
1999	76.1	11.41	1.06	0.30	2,856	2.40	8.90	4.59	3.57
2000	82.9	11.86	1.10	0.28	2,724	2.25	8.81	5.41	3.73
2001	71.9	10.95	1.18	0.37	3,514	2.85	8.75	3.73	3.42
2002	68.7	10.85	1.31	0.44	4,032	3.24	8.18	2.02	2.12
2003	67.1	10.94	1.09	0.45	4,769	3.78	7.44	1.44	1.41
2004	70.6	11.32	1.15	0.36	4,640	3.66	6.84	1.56	1.15
2005	76.0	12.28	1.15	0.38	6,177	4.82	6.59	2.75	1.47
2006	77.3	13.34	1.11	0.37	2,142	1.67	6.77	3.81	2.04
2007	75.7	13.87	1.01	0.38	2,965	2.28	7.13	4.34	2.44
2008	70.1	12.88	1.26	0.46	4,429	3.34	7.18	2.79	2.06
2009	64.1	11.45	1.19	0.56	6,102	4.51	6.89	1.74	1.38
2010	61.1	11.32	0.86	0.46	6,982	5.18	6.67	1.48	0.91
2011	57.9	10.99	0.76	0.33	5,957	4.35	6.36	1.24	0.62
2012	57.6	10.95	0.76	0.27	5,212	3.71	6.01	0.96	0.46
2013	60.1	10.50	0.80	0.29	4,869	3.42	5.59	0.87	0.33
2014	62.7	10.56	0.82	0.28	4,150	2.86	5.34	0.87	0.29
2015	62.9	10.48	0.71	0.33	3,691	2.48	5.32	0.94	0.29
2016	63.2	10.13	0.72	0.35	4,476	2.95	5.28	0.98	0.28
2017	66.3	10.35	0.70	0.38	4,839	3.11	5.12	1.21	0.30
2018	72.5	10.76	0.61	0.38	3,395	2.11	5.12	1.59	0.37
2019	73.9	11.13	0.63	0.36	3,660	2.22	5.19	1.91	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	796	336	469	7	6	361	14	118	8.7%
1993	710	264	446	10	5	353	9	108	8.4%
1994	704	263	450	15	5	363	9	101	8.7%
1995	775	325	461	19	8	388	10	97	8.5%
1996	779	331	451	22	11	382	18	92	9.1%
1997	769	335	457	28	10	403	23	81	9.4%
1998	760	329	438	30	9	399	22	72	9.5%
1999	718	317	417	30	8	390	16	61	8.2%
2000	755	328	442	36	8	408	21	78	8.5%
2001	697	303	406	41	10	389	21	56	8.6%
2002	582	188	395	44	8	374	24	60	8.4%
2003	496	124	370	52	9	378	28	48	8.1%
2004	475	101	367	56	8	389	23	54	8.8%
2005	502	130	378	63	9	403	21	49	9.5%
2006	555	175	386	67	12	424	23	54	9.3%
2007	599	213	397	71	15	461	17	56	9.7%
2008	541	180	371	76	13	447	26	27	9.3%
2009	469	116	348	65	25	421	36	3	9.7%
2010	428	79	336	61	14	427	22	13	9.4%
2011	394	55	333	63	17	418	12	19	9.5%
2012	362	39	308	61	20	394	13	28	9.9%
2013	338	29	296	60	27	383	14	17	8.5%
2014	325	26	296	58	29	380	14	25	8.7%
2015	324	26	292	58	36	384	19	32	9.7%
2016	327	25	290	57	41	383	26	31	10.1%
2017	344	28	309	57	48	369	21	41	10.4%
2018	358	36	320	57	56	370	30	47	10.0%
2019	387	43	336	58	54	386	22	58	11.0%

\*Data Calculated as Medians

Montana

Year	# Cus	Members	Assets			Annual % Change			
			(\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	97	274,150	\$837	\$480	\$773				
1992	93	279,973	\$947	\$546	\$867	3.02%	10.35%	4.58%	11.35%
1993	91	292,487	\$1,021	\$616	\$929	2.18%	5.50%	9.26%	4.82%
1994	89	300,360	\$1,077	\$724	\$960	1.19%	3.07%	13.55%	1.68%
1995	88	306,043	\$1,126	\$794	\$1,003	0.73%	0.78%	11.79%	0.0%
1996	86	315,823	\$1,120	\$870	\$1,076	0.97%	4.81%	6.60%	4.01%
1997	85	316,712	\$1,296	\$943	\$1,147	0.79%	4.06%	6.89%	3.33%
1998	82	321,688	\$1,440	\$993	\$1,275	0.87%	9.22%	2.61%	9.03%
1999	79	329,514	\$1,536	\$1,087	\$1,338	1.58%	4.83%	6.41%	4.54%
2000	76	335,774	\$1,614	\$1,203	\$1,401	1.09%	4.07%	11.45%	2.57%
2001	74	343,391	\$1,840	\$1,284	\$1,620	1.73%	13.90%	3.57%	15.53%
2002	73	349,716	\$2,048	\$1,352	\$1,807	1.92%	10.88%	3.09%	11.31%
2003	71	355,517	\$2,300	\$1,486	\$2,026	1.39%	10.33%	4.23%	10.51%
2004	69	364,350	\$2,457	\$1,622	\$2,138	0.78%	3.36%	1.60%	3.12%
2005	66	366,179	\$2,581	\$1,805	\$2,243	1.09%	1.12%	7.71%	-0.29%
2006	65	370,074	\$2,771	\$2,020	\$2,392	0.79%	3.18%	6.91%	2.17%
2007	63	374,544	\$2,992	\$2,158	\$2,591	1.01%	6.19%	3.75%	6.13%
2008	60	381,693	\$3,336	\$2,371	\$2,884	0.95%	7.99%	3.50%	8.28%
2009	58	386,814	\$3,752	\$2,528	\$3,253	1.01%	12.03%	4.75%	13.47%
2010	57	387,613	\$3,896	\$2,458	\$3,436	0.89%	6.26%	2.45%	6.72%
2011	57	392,018	\$4,049	\$2,392	\$3,568	0.86%	5.04%	1.54%	5.75%
2012	56	386,752	\$4,189	\$2,306	\$3,691	0.56%	5.38%	4.01%	5.65%
2013	56	387,414	\$4,282	\$2,317	\$3,770	-0.64%	2.55%	1.85%	2.43%
2014	55	381,690	\$4,465	\$2,360	\$3,913	-1.01%	4.09%	3.92%	4.31%
2015	52	380,603	\$4,571	\$2,487	\$4,006	-0.43%	2.15%	3.40%	2.35%
2016	51	385,459	\$4,779	\$2,703	\$4,184	-0.78%	3.87%	4.16%	3.83%
2017	51	388,319	\$4,983	\$2,967	\$4,342	0.0%	2.75%	4.74%	2.98%
2018	50	396,802	\$5,168	\$3,240	\$4,500	0.89%	3.94%	7.91%	4.18%
2019	46	404,160	\$5,448	\$3,482	\$4,724	0.18%	5.41%	6.02%	4.55%

Year	Loans/ Shares*	Net Capital/ Assets*	Delin Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return		Cost of Savings*
							on Loans*	on Invest*	
1991	69.6	7.21	2.15	0.26	571	2.08	11.88	5.25	5.44
1992	63.3	7.65	1.47	0.28	485	1.73	11.43	3.74	4.04
1993	64.3	8.66	1.29	0.15	902	3.08	10.31	3.24	3.31
1994	73.0	9.66	1.32	0.18	512	1.70	9.45	3.82	3.17
1995	81.2	10.37	1.25	0.18	539	1.76	9.52	4.84	3.68
1996	84.4	11.42	1.32	0.27	761	2.41	9.60	4.72	3.88
1997	84.2	11.75	1.49	0.35	927	2.93	9.57	4.65	3.87
1998	81.2	11.59	1.52	0.34	934	2.90	9.51	4.67	4.03
1999	82.0	11.50	1.15	0.27	751	2.28	9.03	4.42	3.80
2000	88.8	11.65	1.06	0.32	735	2.19	9.01	5.12	3.90
2001	80.8	11.04	1.12	0.29	825	2.40	8.95	3.72	3.71
2002	76.1	10.87	1.15	0.42	963	2.75	8.40	2.03	2.47
2003	74.1	10.62	1.11	0.33	970	2.73	7.70	1.67	1.65
2004	74.7	10.67	1.09	0.28	931	2.56	6.96	1.66	1.34
2005	78.2	11.00	0.98	0.33	1,239	3.38	6.84	2.66	1.45
2006	79.2	11.45	0.76	0.19	238	0.64	6.85	3.74	1.98
2007	82.1	11.48	0.71	0.21	334	0.89	7.16	4.27	2.40
2008	75.4	11.29	1.05	0.23	412	1.08	7.12	3.16	2.12
2009	68.1	10.76	1.31	0.29	549	1.42	6.75	1.85	1.48
2010	66.9	10.73	0.96	0.36	619	1.60	6.52	1.07	1.05
2011	65.9	10.49	0.76	0.26	490	1.25	6.33	0.79	0.68
2012	62.2	10.61	0.68	0.16	422	1.09	5.99	0.62	0.41
2013	58.4	10.60	0.71	0.20	337	0.87	5.67	0.69	0.29
2014	60.2	10.69	0.57	0.18	271	0.71	5.46	0.73	0.29
2015	59.0	11.02	0.67	0.20	231	0.61	5.40	0.72	0.26
2016	61.6	10.87	0.65	0.28	258	0.67	5.32	0.93	0.26
2017	64.2	10.72	0.57	0.30	278	0.72	5.25	1.12	0.27
2018	66.8	11.20	0.59	0.20	273	0.69	5.35	1.52	0.30
2019	69.5	11.39	0.54	0.23	387	0.96	5.28	1.86	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
1991	943	493	461	26	12	409	24	90	83.5%
1992	811	372	439	39	12	375	18	109	83.9%
1993	732	300	437	37	14	362	18	116	83.5%
1994	716	288	433	41	16	374	10	118	85.4%
1995	807	334	462	49	14	390	15	123	85.2%
1996	818	343	479	53	12	404	17	130	84.9%
1997	823	345	477	55	13	407	24	113	84.7%
1998	790	352	455	58	10	388	25	97	84.1%
1999	757	335	427	52	18	393	22	84	83.5%
2000	793	343	453	55	11	391	25	94	82.9%
2001	748	331	419	56	19	386	26	86	81.1%
2002	627	215	400	57	11	372	17	88	80.8%
2003	544	150	393	55	15	373	19	84	81.7%
2004	492	120	368	53	11	366	16	76	82.6%
2005	523	127	399	65	17	381	15	76	83.3%
2006	577	172	399	66	16	390	12	76	83.1%
2007	605	209	395	79	17	398	10	78	84.1%
2008	572	185	378	78	24	406	18	64	83.3%
2009	481	130	357	77	0	381	23	30	86.2%
2010	436	93	339	74	18	362	26	33	86.0%
2011	403	60	348	65	19	363	13	35	86.0%
2012	369	37	326	62	17	344	7	59	87.5%
2013	335	25	305	61	18	352	9	58	87.5%
2014	318	24	287	59	20	341	7	48	85.5%
2015	314	22	292	66	15	337	11	44	84.6%
2016	317	24	305	75	18	352	18	35	82.4%
2017	329	25	302	69	24	338	17	39	82.4%
2018	339	26	317	68	32	359	14	67	80.0%
2019	361	35	334	62	35	377	14	68	78.3%

\*Data Calculated as Medians

**Nebraska**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	107	317,898	\$1,116	\$622	\$1,015				
1992	106	329,630	\$1,217	\$646	\$1,103	3.03%	8.68%	4.24%	8.49%
1993	106	334,676	\$1,288	\$704	\$1,159	2.26%	6.31%	10.51%	6.17%
1994	102	344,774	\$1,323	\$824	\$1,166	1.89%	0.23%	14.46%	-1.03%
1995	97	351,244	\$1,390	\$920	\$1,219	1.95%	3.02%	9.61%	2.12%
1996	96	356,553	\$1,486	\$1,012	\$1,282	0.90%	4.26%	5.46%	3.98%
1997	95	362,032	\$1,561	\$1,091	\$1,347	1.72%	3.82%	5.95%	3.27%
1998	94	372,663	\$1,700	\$1,154	\$1,459	0.91%	7.66%	3.16%	7.55%
1999	91	376,025	\$1,803	\$1,256	\$1,521	0.78%	6.32%	5.62%	4.89%
2000	86	381,533	\$1,855	\$1,365	\$1,552	1.54%	2.34%	8.17%	0.91%
2001	83	386,187	\$2,042	\$1,380	\$1,774	0.96%	12.19%	-1.95%	14.67%
2002	80	402,767	\$2,203	\$1,486	\$1,886	0.86%	6.09%	2.11%	6.30%
2003	81	414,425	\$2,429	\$1,580	\$2,055	-0.05%	5.56%	-0.50%	5.99%
2004	79	417,959	\$2,540	\$1,678	\$2,118	0.29%	1.76%	1.70%	0.30%
2005	78	415,704	\$2,589	\$1,769	\$2,150	0.36%	-0.68%	5.37%	-1.16%
2006	75	409,048	\$2,470	\$1,843	\$2,033	0.08%	0.31%	1.80%	-0.16%
2007	74	405,953	\$2,534	\$1,860	\$2,091	-0.28%	3.0%	-1.07%	3.0%
2008	73	409,192	\$2,702	\$1,932	\$2,248	-0.12%	5.11%	1.21%	5.72%
2009	72	420,204	\$3,004	\$2,024	\$2,547	0.46%	9.31%	2.91%	11.13%
2010	72	428,549	\$3,180	\$2,119	\$2,734	0.39%	3.94%	2.92%	4.86%
2011	71	436,494	\$3,402	\$2,196	\$2,921	-0.67%	4.19%	-0.21%	4.36%
2012	70	444,788	\$3,635	\$2,336	\$3,114	0.16%	5.15%	3.04%	5.43%
2013	69	456,329	\$3,746	\$2,470	\$3,186	-0.41%	1.27%	3.13%	1.86%
2014	65	472,446	\$3,921	\$2,682	\$3,309	0.12%	2.27%	4.59%	2.49%
2015	62	491,850	\$4,154	\$2,902	\$3,493	0.18%	2.18%	4.43%	2.29%
2016	61	502,194	\$4,377	\$3,113	\$3,675	-1.09%	2.23%	1.90%	1.68%
2017	62	510,499	\$4,535	\$3,270	\$3,783	-0.66%	2.06%	5.28%	1.80%
2018	59	411,981	\$3,672	\$2,591	\$3,122	-0.17%	1.29%	3.69%	1.10%
2019	58	421,924	\$3,889	\$2,705	\$3,320	-0.36%	2.89%	1.61%	3.18%

  

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	64.6	8.88	1.01	0.24	720	2.18	10.91	4.76	4.34
1993	65.4	9.46	0.92	0.12	580	1.73	9.77	4.21	3.46
1994	78.2	10.13	0.86	0.15	556	1.61	8.80	4.35	3.35
1995	82.2	10.47	0.99	0.15	663	1.89	8.97	5.05	3.95
1996	82.5	10.96	1.16	0.23	953	2.67	9.20	4.85	3.97
1997	86.0	11.43	1.13	0.25	1,114	3.08	9.31	4.99	4.08
1998	81.3	11.87	1.12	0.24	1,068	2.87	9.19	4.88	4.09
1999	80.2	11.78	0.99	0.18	955	2.54	8.98	4.73	3.88
2000	87.6	12.31	1.16	0.21	893	2.34	8.91	5.34	4.04
2001	75.1	11.67	0.98	0.31	1,035	2.68	8.82	3.96	3.86
2002	71.1	11.47	0.91	0.30	1,193	2.96	8.26	2.58	2.43
2003	66.0	11.25	0.95	0.25	1,336	3.22	7.47	2.16	1.76
2004	70.3	11.55	0.83	0.29	1,391	3.33	6.91	1.94	1.46
2005	76.8	12.39	0.94	0.26	1,913	4.60	6.85	2.72	1.61
2006	78.6	13.24	0.79	0.19	673	1.65	7.11	3.67	2.23
2007	76.2	14.00	0.80	0.23	761	1.87	7.39	4.18	2.67
2008	74.0	13.32	0.69	0.32	1,020	2.49	7.33	3.09	2.27
2009	69.4	12.41	0.99	0.34	1,166	2.77	6.95	1.81	1.58
2010	64.9	11.82	0.96	0.24	1,200	2.80	6.70	1.33	1.08
2011	61.1	11.51	0.72	0.20	1,080	2.47	6.41	1.00	0.71
2012	57.7	11.13	0.84	0.18	978	2.20	6.19	0.82	0.54
2013	57.8	11.72	0.74	0.22	1,050	2.30	5.79	0.76	0.41
2014	60.1	11.60	0.69	0.12	952	2.02	5.28	0.83	0.33
2015	60.9	11.56	0.85	0.19	727	1.48	5.22	0.87	0.33
2016	64.0	11.76	0.74	0.18	982	1.96	4.95	1.04	0.32
2017	64.5	12.08	0.60	0.22	1,175	2.30	4.98	1.20	0.30
2018	69.2	12.63	0.62	0.18	772	1.87	5.14	1.60	0.37
2019	65.7	12.75	0.55	0.21	753	1.78	5.18	1.96	0.60

  

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	397	430	6	10	376	14	100	62.3%
1993	742	314	425	11	9	368	9	94	63.2%
1994	719	300	410	12	8	367	9	83	62.7%
1995	771	344	425	20	10	393	10	80	63.9%
1996	797	356	437	25	10	393	21	91	63.5%
1997	795	360	438	25	10	385	21	96	63.2%
1998	783	360	435	30	11	401	21	82	62.8%
1999	756	341	416	36	10	397	18	77	63.7%
2000	771	358	421	39	11	405	22	75	65.1%
2001	722	338	377	44	12	395	19	76	65.1%
2002	615	214	391	45	12	368	18	89	65.0%
2003	527	153	378	54	10	361	16	69	65.4%
2004	495	125	376	58	8	368	15	54	67.1%
2005	525	141	394	63	9	410	15	58	70.5%
2006	581	187	405	72	7	433	18	71	70.7%
2007	621	220	402	69	12	427	13	63	73.0%
2008	567	201	378	66	11	414	16	55	72.6%
2009	494	137	370	74	2	407	21	11	73.6%
2010	447	95	365	70	2	405	17	17	73.6%
2011	410	61	342	69	7	388	12	26	73.2%
2012	375	47	313	69	12	361	8	33	74.3%
2013	339	35	292	71	13	365	6	23	75.4%
2014	334	29	300	67	21	354	7	41	78.5%
2015	341	28	312	64	15	366	8	26	77.4%
2016	331	27	286	67	15	358	8	34	78.7%
2017	322	26	297	58	18	353	8	34	79.0%
2018	340	31	315	61	29	359	12	53	79.7%
2019	378	54	328	56	21	388	12	40	79.3%

\*Data Calculated as Medians

**Nevada**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	35	276,567	\$1,296	\$858	\$1,201				
1992	34	278,945	\$1,418	\$854	\$1,300	3.63%	11.19%	3.40%	10.34%
1993	29	272,675	\$1,448	\$867	\$1,313	3.19%	10.21%	12.51%	9.46%
1994	34	305,213	\$1,651	\$1,051	\$1,485	3.79%	5.75%	11.12%	4.85%
1995	34	322,452	\$1,828	\$1,223	\$1,638	4.13%	5.52%	13.65%	3.99%
1996	33	336,190	\$2,010	\$1,406	\$1,799	2.86%	8.60%	9.77%	8.55%
1997	34	358,320	\$2,191	\$1,551	\$1,954	3.74%	6.96%	11.56%	6.49%
1998	34	371,721	\$2,464	\$1,582	\$2,206	2.69%	9.99%	2.91%	10.63%
1999	33	386,309	\$2,615	\$1,728	\$2,341	2.51%	5.36%	7.58%	6.28%
2000	31	399,271	\$2,763	\$1,919	\$2,453	3.41%	5.72%	11.55%	5.22%
2001	29	414,732	\$3,168	\$2,185	\$2,828	3.22%	15.57%	9.08%	16.26%
2002	29	440,171	\$3,505	\$2,284	\$3,123	3.47%	9.35%	1.02%	9.70%
2003	29	450,049	\$3,903	\$2,443	\$3,473	0.81%	8.54%	8.79%	9.25%
2004	29	455,177	\$4,374	\$2,824	\$3,907	1.21%	9.24%	7.26%	10.26%
2005	29	467,120	\$4,704	\$3,300	\$4,164	1.32%	4.91%	11.21%	4.25%
2006	28	467,767	\$4,899	\$3,535	\$4,290	0.83%	2.20%	6.78%	1.27%
2007	27	467,841	\$4,928	\$3,669	\$4,248	-0.29%	1.15%	2.82%	-0.75%
2008	27	472,700	\$5,049	\$3,748	\$4,322	-1.28%	1.21%	-2.03%	2.41%
2009	23	400,579	\$4,241	\$2,910	\$3,839	-1.74%	2.0%	-8.35%	4.27%
2010	23	373,575	\$3,837	\$2,476	\$3,489	-1.53%	-7.51%	-11.11%	-6.73%
2011	23	356,096	\$3,706	\$2,255	\$3,382	-2.75%	-2.05%	-9.90%	-2.82%
2012	18	333,220	\$3,570	\$2,005	\$3,245	-0.75%	0.84%	-6.34%	-0.11%
2013	18	328,297	\$3,679	\$1,959	\$3,308	-0.70%	2.28%	0.19%	0.99%
2014	18	329,975	\$3,876	\$2,078	\$3,456	0.10%	4.03%	3.62%	4.24%
2015	17	334,206	\$4,143	\$2,304	\$3,684	0.96%	6.78%	6.24%	6.70%
2016	17	343,612	\$4,488	\$2,557	\$3,976	0.86%	6.58%	9.67%	6.67%
2017	16	355,080	\$4,849	\$2,796	\$4,244	1.97%	5.44%	9.75%	5.79%
2018	15	358,698	\$5,083	\$3,149	\$4,433	2.08%	4.32%	9.04%	3.36%
2019	15	367,168	\$5,439	\$3,279	\$4,704	0.80%	4.14%	2.25%	3.31%

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	71.7	7.93	0.75	0.38	789	2.85	11.62	5.49	5.66
1992	65.9	8.61	0.85	0.27	874	3.13	11.03	4.23	4.09
1993	70.1	9.43	0.63	0.34	709	2.60	10.50	3.48	3.36
1994	72.6	9.69	0.74	0.30	658	2.16	9.40	4.15	3.25
1995	77.6	10.05	0.76	0.26	858	2.66	9.25	5.06	3.63
1996	82.5	10.27	0.86	0.29	1,338	3.98	9.31	4.97	3.64
1997	82.3	10.43	0.94	0.32	1,796	5.01	9.14	5.12	3.64
1998	77.1	10.15	0.97	0.51	2,374	6.39	9.22	4.64	3.74
1999	79.9	10.30	1.00	0.30	1,707	4.42	9.01	4.57	3.59
2000	83.5	10.67	0.73	0.45	1,374	3.44	8.63	5.36	3.82
2001	78.8	9.57	0.88	0.37	1,651	3.98	8.65	4.04	3.55
2002	72.5	9.56	0.75	0.54	1,972	4.48	8.08	2.47	2.36
2003	71.5	9.57	0.75	0.41	1,919	4.26	7.46	1.78	1.54
2004	70.3	9.53	0.43	0.51	1,503	3.30	6.65	1.97	1.20
2005	78.0	10.25	0.34	0.25	1,744	3.73	6.25	2.85	1.35
2006	84.7	11.03	0.56	0.19	434	0.93	6.48	3.76	2.07
2007	85.1	10.59	1.23	0.27	1,206	2.58	6.75	4.16	2.85
2008	82.9	10.43	2.14	0.88	1,974	4.18	6.58	2.96	2.42
2009	73.8	8.93	3.70	1.82	3,601	8.99	6.43	1.84	1.56
2010	69.5	8.79	3.66	2.18	2,956	7.91	6.35	1.12	0.80
2011	64.9	8.61	2.29	2.18	2,173	6.10	6.12	0.81	0.57
2012	62.3	9.47	1.99	1.65	1,484	4.45	5.82	0.73	0.34
2013	59.0	9.98	1.23	0.65	990	3.02	5.64	0.72	0.26
2014	58.5	10.50	1.06	0.23	621	1.88	5.42	0.71	0.24
2015	61.5	10.29	0.79	0.24	540	1.62	5.12	0.76	0.27
2016	63.1	10.30	0.48	0.24	424	1.23	5.01	0.97	0.26
2017	60.5	10.94	0.47	0.30	691	1.95	4.85	1.24	0.24
2018	66.2	11.40	0.31	0.24	732	2.04	4.93	1.80	0.30
2019	68.4	12.37	0.40	0.31	760	2.07	5.02	2.08	0.40

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	969	517	449	24	18	365	29	123	74.3%
1992	850	389	479	27	12	356	20	146	73.5%
1993	758	299	464	22	17	334	15	159	82.8%
1994	702	287	442	22	13	359	20	141	70.6%
1995	764	326	447	39	17	392	18	128	70.6%
1996	770	320	460	43	15	382	28	113	72.7%
1997	775	321	450	43	12	399	32	97	61.8%
1998	772	325	452	57	14	371	44	83	61.8%
1999	731	323	430	54	27	377	31	72	60.6%
2000	759	341	422	46	13	366	24	84	61.3%
2001	715	324	388	57	19	378	29	80	58.6%
2002	630	211	395	50	21	378	28	90	58.6%
2003	538	140	399	62	18	358	26	113	58.6%
2004	490	106	385	62	17	370	22	95	58.6%
2005	484	123	375	62	20	372	16	97	58.6%
2006	560	192	373	68	13	388	15	92	60.7%
2007	589	253	366	67	26	379	28	57	59.3%
2008	549	215	359	60	22	380	96	0	59.3%
2009	504	142	366	53	-7	379	182	-150	60.9%
2010	455	74	374	54	26	387	189	-62	60.9%
2011	391	53	359	57	16	379	55	-35	56.5%
2012	343	32	327	52	43	351	46	56	44.4%
2013	334	23	309	52	46	331	5	85	44.4%
2014	323	21	301	52	45	335	-6	96	44.4%
2015	311	24	278	52	55	356	-5	80	41.2%
2016	316	23	287	62	51	319	6	78	41.2%
2017	313	23	287	56	45	313	17	85	43.8%
2018	353	26	330	50	55	336	13	100	46.7%
2019	372	35	336	45	50	365	23	102	46.7%

\*Data Calculated as Medians

**New Hampshire**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	44	292,779	\$1,336	\$924	\$1,245				
1992	39	293,072	\$1,371	\$824	\$1,264	1.87%	4.92%	-2.73%	4.80%
1993	38	291,711	\$1,374	\$796	\$1,237	1.05%	2.46%	-0.01%	0.59%
1994	38	275,736	\$1,386	\$833	\$1,231	1.66%	0.81%	12.25%	-1.21%
1995	36	282,429	\$1,486	\$929	\$1,301	1.57%	4.82%	8.05%	3.10%
1996	35	293,121	\$1,553	\$1,070	\$1,348	3.83%	4.41%	10.83%	3.91%
1997	36	303,659	\$1,701	\$1,226	\$1,469	1.84%	5.96%	8.38%	5.77%
1998	35	313,835	\$1,935	\$1,311	\$1,670	2.34%	9.30%	4.83%	9.87%
1999	35	327,376	\$2,115	\$1,451	\$1,781	2.21%	4.51%	4.27%	4.24%
2000	33	341,933	\$2,275	\$1,562	\$1,918	2.41%	5.45%	7.92%	4.48%
2001	33	360,431	\$2,591	\$1,654	\$2,193	2.55%	12.56%	1.27%	14.97%
2002	32	353,958	\$2,810	\$1,793	\$2,349	0.42%	6.12%	8.16%	6.70%
2003	31	363,334	\$3,041	\$1,940	\$2,523	0.0%	7.48%	5.29%	7.87%
2004	28	369,118	\$3,213	\$2,051	\$2,625	0.12%	4.0%	5.77%	3.34%
2005	27	388,910	\$3,438	\$2,292	\$2,745	1.37%	2.11%	10.76%	1.46%
2006	26	396,575	\$3,571	\$2,422	\$2,900	1.12%	-0.29%	2.32%	-1.40%
2007	25	403,040	\$3,786	\$2,519	\$3,046	0.0%	1.65%	-0.59%	1.40%
2008	24	426,037	\$4,230	\$2,853	\$3,325	0.24%	5.48%	-0.41%	4.77%
2009	24	452,136	\$4,679	\$3,129	\$3,762	0.20%	7.15%	4.98%	8.53%
2010	24	476,039	\$5,025	\$3,395	\$4,096	-0.74%	1.18%	0.89%	1.80%
2011	21	500,249	\$5,302	\$3,601	\$4,329	0.31%	4.62%	5.29%	5.30%
2012	21	520,091	\$5,641	\$3,886	\$4,631	-1.16%	3.32%	7.19%	3.57%
2013	20	544,673	\$6,001	\$4,283	\$4,911	0.94%	4.40%	3.57%	3.85%
2014	19	570,503	\$6,380	\$4,818	\$5,211	-1.65%	5.34%	5.54%	4.30%
2015	18	610,324	\$6,854	\$5,450	\$5,606	0.72%	7.13%	5.17%	7.10%
2016	16	633,784	\$7,339	\$5,853	\$6,121	-0.55%	3.93%	5.43%	6.22%
2017	15	649,232	\$7,910	\$6,443	\$6,585	0.19%	5.11%	5.36%	5.41%
2018	15	704,152	\$8,412	\$6,907	\$7,005	1.50%	3.33%	6.64%	4.04%
2019	14	735,098	\$8,955	\$7,260	\$7,494	0.56%	4.41%	3.87%	5.0%

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	57.8	6.70	1.94	0.48	984	3.36	11.23	4.24	4.05
1993	58.7	7.98	1.64	0.38	969	3.32	10.23	3.87	3.18
1994	71.3	9.10	0.90	0.23	806	2.92	9.24	4.22	3.06
1995	76.7	10.68	0.75	0.17	805	2.85	9.03	5.30	3.50
1996	78.5	10.59	1.06	0.20	1,042	3.55	9.10	5.15	3.43
1997	79.0	11.04	0.90	0.38	1,185	3.90	9.03	5.28	3.59
1998	74.1	11.64	0.78	0.39	1,400	4.46	8.92	4.93	3.64
1999	72.7	11.69	0.60	0.33	1,075	3.28	8.68	4.67	3.56
2000	76.6	13.04	0.84	0.34	1,025	3.00	8.68	5.47	3.58
2001	64.9	11.87	0.89	0.46	910	2.52	8.66	4.20	3.26
2002	66.1	11.35	0.99	0.30	1,075	3.04	8.04	2.57	2.07
2003	65.1	10.74	0.52	0.39	731	2.01	6.97	1.99	1.42
2004	68.6	11.05	0.61	0.31	1,023	2.77	6.42	2.14	1.11
2005	77.1	11.60	0.54	0.26	1,350	3.47	6.08	2.85	1.26
2006	75.9	12.88	0.60	0.26	391	0.99	6.41	3.93	1.76
2007	79.1	12.59	0.86	0.22	651	1.62	6.72	4.42	2.06
2008	76.7	12.30	1.14	0.43	897	2.11	6.73	3.25	1.70
2009	74.2	11.91	0.80	0.29	1,341	2.97	6.46	1.78	1.28
2010	76.4	11.98	0.69	0.41	1,517	3.19	6.25	1.43	0.93
2011	75.6	11.79	0.38	0.28	1,290	2.58	5.89	1.25	0.65
2012	73.8	11.90	0.38	0.25	1,258	2.42	5.61	0.90	0.49
2013	73.7	10.60	0.59	0.28	1,142	2.10	5.28	0.82	0.43
2014	67.1	10.08	0.53	0.22	1,019	1.79	4.79	0.78	0.38
2015	70.2	10.14	0.47	0.21	816	1.34	4.63	0.88	0.38
2016	76.2	10.36	0.39	0.27	875	1.38	4.25	0.95	0.37
2017	76.7	9.37	0.40	0.27	825	1.27	4.42	1.13	0.37
2018	83.3	9.94	0.30	0.28	896	1.27	4.49	1.71	0.44
2019	83.7	9.97	0.30	0.26	870	1.18	4.53	2.09	0.69

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	819	380	446	9	11	302	58	122	35.9%
1993	726	284	452	11	8	305	12	124	34.2%
1994	691	269	410	27	11	338	8	131	34.2%
1995	731	296	420	33	13	385	8	143	36.1%
1996	770	300	460	43	13	389	10	141	31.4%
1997	781	302	473	38	16	383	16	128	27.8%
1998	742	314	442	38	16	357	17	115	25.7%
1999	704	303	407	50	19	340	14	87	25.7%
2000	719	309	435	50	19	336	22	96	24.2%
2001	680	289	400	48	27	349	22	83	24.2%
2002	550	179	390	42	21	353	24	79	21.9%
2003	490	117	374	44	30	334	7	76	22.6%
2004	474	96	363	47	33	348	13	64	21.4%
2005	487	109	374	56	21	369	17	54	22.2%
2006	550	150	391	70	25	417	15	36	23.1%
2007	571	183	384	75	30	423	11	45	24.0%
2008	541	146	356	68	25	402	24	24	25.0%
2009	488	111	334	70	17	395	20	-4	33.3%
2010	441	85	338	69	35	380	19	12	33.3%
2011	404	59	315	69	36	378	20	24	38.1%
2012	357	41	297	70	49	354	19	34	38.1%
2013	333	39	279	68	42	344	14	31	40.0%
2014	307	34	260	57	34	329	11	35	36.8%
2015	309	33	255	63	38	346	18	21	38.9%
2016	318	32	263	52	34	321	10	38	37.5%
2017	321	33	269	56	45	313	21	39	33.3%
2018	344	42	282	52	47	321	23	60	33.3%
2019	373	61	293	50	49	327	22	52	28.6%

\*Data Calculated as Medians

# New Jersey

Year	# Cus	Members	Assets			Annual % Change			
			(\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	419	1,032,888	\$4,035	\$2,091	\$3,693				
1992	393	1,045,186	\$4,481	\$2,153	\$4,120	1.06%	10.45%	-2.07%	10.70%
1993	373	1,067,328	\$4,791	\$2,229	\$4,375	0.93%	6.23%	0.46%	5.94%
1994	354	1,087,371	\$4,960	\$2,472	\$4,493	0.74%	2.20%	5.53%	1.39%
1995	342	1,099,097	\$5,056	\$2,622	\$4,536	-0.62%	0.21%	2.15%	-1.23%
1996	324	1,111,850	\$5,256	\$2,856	\$4,684	0.0%	1.15%	2.31%	-0.05%
1997	316	1,130,004	\$5,528	\$3,059	\$4,896	0.06%	1.0%	2.15%	-0.35%
1998	309	1,119,390	\$5,795	\$3,134	\$5,125	-0.12%	3.16%	-3.08%	2.33%
1999	292	1,132,550	\$6,074	\$3,400	\$5,344	0.05%	2.31%	-0.44%	1.88%
2000	282	1,150,234	\$6,249	\$3,741	\$5,436	-0.43%	0.17%	7.13%	-1.05%
2001	271	1,161,528	\$7,185	\$3,984	\$6,293	0.27%	9.48%	-0.01%	10.58%
2002	262	1,185,200	\$8,396	\$4,276	\$7,386	-0.07%	8.52%	2.36%	8.89%
2003	256	1,193,675	\$9,117	\$4,755	\$8,053	-0.55%	6.77%	-0.26%	7.09%
2004	248	1,194,530	\$9,462	\$5,034	\$8,339	-1.71%	1.03%	0.79%	0.58%
2005	240	1,182,367	\$9,344	\$5,329	\$8,128	-1.21%	-2.50%	1.73%	-3.37%
2006	230	1,188,597	\$9,474	\$5,771	\$8,159	-1.10%	-3.09%	2.72%	-4.01%
2007	223	1,146,910	\$9,617	\$5,985	\$8,178	-2.59%	-1.45%	-0.34%	-2.19%
2008	216	1,131,911	\$10,258	\$6,237	\$8,617	-1.16%	2.55%	-2.23%	2.33%
2009	212	1,125,515	\$11,406	\$6,563	\$9,925	-0.90%	6.91%	-0.52%	8.88%
2010	207	1,105,294	\$11,800	\$6,591	\$10,369	-1.54%	1.98%	-3.74%	3.21%
2011	203	1,055,929	\$11,918	\$6,297	\$10,511	-1.42%	1.30%	-3.74%	1.96%
2012	201	1,065,543	\$12,518	\$6,296	\$11,082	-0.97%	3.23%	-1.54%	3.47%
2013	196	1,061,431	\$12,465	\$6,531	\$11,093	-1.82%	-0.23%	1.13%	-0.09%
2014	187	1,046,150	\$12,502	\$6,703	\$11,030	-1.38%	-0.24%	2.82%	-0.45%
2015	180	1,035,768	\$12,797	\$7,001	\$11,270	-1.35%	0.72%	0.91%	0.44%
2016	171	1,023,963	\$13,434	\$7,588	\$11,586	-1.36%	1.83%	1.33%	1.99%
2017	164	1,034,499	\$13,541	\$7,927	\$11,646	-1.16%	0.04%	0.72%	-0.02%
2018	159	1,039,483	\$13,778	\$8,330	\$11,708	-0.98%	-0.25%	0.77%	-0.68%
2019	154	1,015,339	\$13,492	\$8,068	\$11,444	-0.90%	-0.80%	-1.02%	-1.38%

  

Year	Loans/ Shares*	Net Capital/ Assets*	DeIn Lns/ Loans*	Net Chargeoffs/ Avg Loans*		# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
				Number Bankruptcy	Net Chargeoffs/ Avg Loans*				
1991	60.6	8.84	2.86	0.63	1,807	1.75	11.84	5.42	5.35
1992	54.1	8.59	2.43	0.55	1,677	1.60	11.79	3.79	3.87
1993	51.8	9.25	2.32	0.36	1,427	1.34	11.26	3.17	3.08
1994	55.6	9.84	2.28	0.35	1,219	1.12	10.37	3.84	2.97
1995	58.8	11.13	2.27	0.46	1,482	1.35	10.10	5.01	3.43
1996	60.8	11.98	2.12	0.50	1,972	1.77	10.00	4.91	3.36
1997	63.3	12.69	2.06	0.57	2,371	2.10	9.77	4.94	3.42
1998	60.0	13.17	2.08	0.48	2,376	2.12	9.77	4.83	3.37
1999	58.8	13.33	1.88	0.53	1,793	1.58	9.64	4.70	3.26
2000	66.1	14.24	1.68	0.35	1,571	1.37	9.58	5.52	3.32
2001	58.5	13.41	1.87	0.36	1,732	1.49	9.23	4.21	3.16
2002	54.2	13.18	1.63	0.39	1,850	1.56	8.78	2.73	2.18
2003	51.9	12.76	1.50	0.31	1,593	1.33	8.27	2.08	1.58
2004	52.1	13.16	1.32	0.27	1,612	1.35	7.64	2.05	1.25
2005	56.6	14.27	1.51	0.22	2,189	1.85	7.22	2.79	1.46
2006	60.9	14.60	1.32	0.24	747	0.63	7.43	3.71	1.93
2007	63.6	15.24	1.36	0.28	1,140	0.99	7.51	4.25	2.32
2008	61.2	14.64	1.81	0.46	1,683	1.49	7.58	3.43	2.04
2009	55.6	13.12	2.19	0.52	2,098	1.86	7.45	2.25	1.47
2010	51.3	12.54	2.12	0.65	2,003	1.81	7.45	1.67	1.01
2011	47.9	12.25	2.05	0.59	1,798	1.70	7.20	1.37	0.72
2012	44.7	11.98	1.93	0.62	1,498	1.41	6.96	1.10	0.47
2013	45.2	11.38	1.97	0.42	1,425	1.34	6.71	1.00	0.36
2014	48.0	11.68	1.66	0.32	1,268	1.21	6.53	1.00	0.28
2015	48.9	11.27	1.61	0.36	1,176	1.14	6.44	1.00	0.26
2016	49.4	11.52	1.68	0.46	1,194	1.17	6.26	1.11	0.29
2017	50.3	11.67	1.55	0.54	1,491	1.44	6.16	1.26	0.28
2018	53.0	11.69	1.62	0.60	1,475	1.42	6.01	1.70	0.33
2019	52.2	12.51	1.41	0.66	1,450	1.43	6.15	2.05	0.43

  

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
1992	790	345	445	2	4	313	33	99	92.9%
1993	703	275	426	4	5	307	25	106	93.0%
1994	686	260	427	4	4	306	25	107	92.9%
1995	751	298	450	3	5	319	28	117	92.4%
1996	738	292	440	6	6	334	25	103	92.0%
1997	738	293	445	6	4	345	25	87	91.5%
1998	729	283	436	7	6	351	24	76	91.3%
1999	704	278	416	10	5	354	18	74	90.8%
2000	729	279	444	10	3	355	20	95	90.8%
2001	674	266	414	10	7	352	16	66	90.8%
2002	563	182	374	13	4	323	13	57	92.0%
2003	490	131	351	12	4	314	2	59	91.8%
2004	456	106	340	13	5	311	4	55	91.9%
2005	490	124	363	14	4	317	7	60	92.1%
2006	550	165	390	15	6	345	11	58	91.7%
2007	589	195	402	18	6	358	20	55	91.5%
2008	534	165	369	20	5	365	21	29	91.2%
2009	479	123	358	19	0	370	28	-46	91.0%
2010	434	82	336	16	0	356	28	-15	90.8%
2011	393	61	321	16	6	365	26	4	90.6%
2012	356	41	308	19	6	340	16	4	90.5%
2013	336	31	291	17	7	331	10	7	90.3%
2014	330	25	294	19	8	315	10	16	91.4%
2015	333	24	292	24	6	324	8	17	91.1%
2016	336	24	301	28	6	317	13	19	92.4%
2017	341	26	305	25	7	317	19	19	93.3%
2018	361	29	331	27	12	327	22	34	95.0%
2019	383	37	344	25	7	340	24	37	94.8%

\*Data Calculated as Medians

## New Mexico

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	66	344,490	\$1,512	\$896	\$1,362				
1992	65	356,910	\$1,661	\$903	\$1,497	1.84%	4.50%	0.68%	5.91%
1993	63	365,667	\$1,786	\$1,020	\$1,584	2.27%	4.09%	8.50%	2.80%
1994	62	376,090	\$1,909	\$1,227	\$1,674	2.71%	2.17%	14.77%	0.41%
1995	62	391,007	\$2,073	\$1,437	\$1,804	3.13%	4.67%	13.78%	4.40%
1996	59	419,223	\$2,279	\$1,684	\$1,973	1.32%	5.43%	10.22%	5.15%
1997	58	442,179	\$2,458	\$1,805	\$2,134	2.90%	7.39%	7.88%	7.31%
1998	57	466,916	\$2,656	\$1,917	\$2,288	3.26%	7.61%	3.89%	7.56%
1999	56	486,603	\$2,799	\$2,102	\$2,397	2.56%	6.0%	9.16%	5.54%
2000	56	505,364	\$2,947	\$2,266	\$2,537	2.63%	4.91%	9.78%	4.44%
2001	56	517,570	\$3,348	\$2,383	\$2,918	3.94%	12.85%	5.12%	14.52%
2002	55	544,248	\$3,699	\$2,529	\$3,235	3.71%	8.72%	8.64%	9.69%
2003	54	542,440	\$4,020	\$2,653	\$3,513	2.23%	6.51%	9.33%	6.54%
2004	54	562,532	\$4,322	\$2,862	\$3,762	1.93%	5.92%	6.34%	5.78%
2005	53	590,373	\$4,634	\$3,105	\$4,018	2.29%	5.98%	7.35%	5.46%
2006	53	598,647	\$4,862	\$3,277	\$4,197	1.14%	3.89%	6.67%	2.39%
2007	52	615,630	\$5,236	\$3,614	\$4,461	1.89%	6.70%	5.74%	6.96%
2008	52	629,119	\$5,643	\$3,939	\$4,911	1.78%	8.46%	6.90%	9.25%
2009	51	647,694	\$6,346	\$4,209	\$5,600	2.53%	10.63%	7.02%	11.38%
2010	51	664,049	\$6,895	\$4,319	\$6,124	2.41%	6.13%	2.40%	6.71%
2011	50	691,976	\$7,395	\$4,609	\$6,558	2.15%	5.84%	2.74%	5.78%
2012	49	710,582	\$7,988	\$4,940	\$7,072	1.95%	7.37%	5.61%	7.08%
2013	48	743,303	\$8,459	\$5,372	\$7,451	3.11%	4.21%	3.61%	4.28%
2014	46	777,402	\$8,876	\$5,780	\$7,802	1.52%	3.62%	2.42%	3.19%
2015	44	804,535	\$9,490	\$6,279	\$8,321	1.53%	4.14%	4.22%	4.02%
2016	42	826,519	\$10,076	\$6,843	\$8,839	1.52%	4.54%	2.88%	3.72%
2017	41	866,997	\$10,629	\$7,351	\$9,307	2.78%	3.82%	6.03%	3.48%
2018	41	906,068	\$11,233	\$7,834	\$9,807	0.55%	4.60%	5.85%	4.67%
2019	41	923,714	\$11,854	\$8,333	\$10,336	1.87%	4.08%	5.08%	3.74%

Year	Loans/ Shares*	Net Capital/ Assets*	Debt Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	71.4	9.13	1.15	0.45	822	2.39	12.39	5.24	5.50
1992	67.2	9.87	1.04	0.37	836	2.34	11.63	3.73	3.81
1993	70.4	10.73	0.99	0.27	682	1.87	10.58	3.14	2.95
1994	81.9	11.28	0.88	0.19	594	1.58	9.70	3.75	3.12
1995	87.9	12.33	0.77	0.24	771	1.97	9.59	4.78	3.85
1996	90.6	12.96	1.18	0.26	1,081	2.58	9.87	4.45	4.10
1997	87.4	12.99	1.17	0.43	1,557	3.52	9.79	4.54	4.07
1998	85.1	12.62	1.00	0.51	2,325	4.98	9.56	4.61	4.09
1999	85.7	12.15	0.85	0.46	1,615	3.32	9.29	4.32	3.86
2000	89.6	12.39	1.13	0.44	1,483	2.93	9.23	4.90	3.93
2001	81.6	11.00	0.90	0.43	1,557	3.01	9.24	3.78	3.74
2002	78.9	10.84	1.13	0.50	1,898	3.49	8.84	1.94	2.35
2003	80.4	11.35	1.13	0.52	1,851	3.41	8.14	1.37	1.59
2004	83.5	11.53	1.03	0.48	1,798	3.20	7.39	1.53	1.40
2005	85.9	12.14	1.10	0.67	2,242	3.80	7.33	2.53	1.58
2006	87.6	13.01	0.89	0.35	704	1.18	7.71	3.67	2.05
2007	86.0	12.96	0.99	0.48	660	1.07	8.03	4.11	2.67
2008	82.4	12.00	1.02	0.39	949	1.51	7.99	2.73	2.48
2009	76.9	10.87	0.96	0.65	1,438	2.22	7.74	1.59	1.74
2010	74.4	10.69	1.27	0.51	1,455	2.19	7.40	0.94	1.17
2011	74.4	11.06	0.95	0.46	1,220	1.76	7.20	0.85	0.82
2012	74.9	11.36	0.82	0.41	1,006	1.42	7.02	0.61	0.63
2013	72.7	11.79	1.11	0.32	938	1.26	6.62	0.60	0.57
2014	70.3	11.67	0.58	0.40	907	1.17	6.43	0.59	0.55
2015	70.7	12.02	0.75	0.34	882	1.10	6.14	0.70	0.44
2016	70.0	12.74	0.77	0.37	1,056	1.28	5.93	0.91	0.41
2017	71.2	12.62	0.72	0.43	1,185	1.37	5.78	1.16	0.42
2018	72.3	13.59	0.75	0.34	1,053	1.16	5.73	1.58	0.43
2019	73.6	13.21	0.38	0.35	1,132	1.23	5.76	1.94	0.60

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	983	487	474	15	19	405	33	108	57.6%
1992	861	341	510	12	13	385	26	162	58.5%
1993	741	261	497	15	17	377	15	153	58.7%
1994	733	266	484	15	13	380	11	139	58.1%
1995	796	334	484	26	14	398	15	123	58.1%
1996	824	353	506	33	16	398	19	116	57.6%
1997	840	348	480	40	16	393	32	113	55.2%
1998	807	350	468	41	19	407	29	86	54.4%
1999	773	329	445	43	16	385	30	72	53.6%
2000	792	338	459	42	18	393	40	90	51.8%
2001	762	323	442	59	16	399	33	75	51.8%
2002	680	207	466	58	19	399	38	92	52.7%
2003	590	141	445	64	17	390	28	105	53.7%
2004	553	124	442	64	18	409	39	98	53.7%
2005	576	141	444	70	20	411	39	97	52.8%
2006	630	175	450	79	16	428	30	106	52.8%
2007	666	228	448	87	21	448	31	106	51.9%
2008	612	208	423	86	27	433	36	90	51.9%
2009	561	148	427	91	10	416	47	78	52.9%
2010	508	105	402	84	0	433	44	40	52.9%
2011	477	74	415	79	21	419	23	94	52.0%
2012	451	57	380	72	27	397	24	90	53.1%
2013	420	50	364	63	32	377	30	72	52.1%
2014	401	48	352	66	30	367	23	70	54.3%
2015	369	39	321	70	31	351	18	68	52.3%
2016	365	36	332	69	26	357	20	63	52.4%
2017	375	35	327	77	30	340	21	54	53.7%
2018	393	40	349	76	28	344	20	89	53.7%
2019	416	52	362	74	22	356	25	96	53.7%

\*Data Calculated as Medians



New York

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	835	2,988,145	\$12,476	\$7,466	\$11,384				
1992	794	3,010,966	\$13,450	\$7,320	\$12,218	1.42%	8.45%	-1.59%	8.31%
1993	767	3,058,998	\$14,238	\$7,512	\$12,800	0.84%	3.23%	0.17%	2.74%
1994	739	3,167,551	\$14,923	\$8,271	\$13,245	1.03%	1.65%	0.73%	0.35%
1995	719	3,245,791	\$15,756	\$8,891	\$13,869	0.36%	0.70%	4.81%	-0.19%
1996	701	3,438,943	\$17,724	\$10,514	\$15,491	0.84%	2.71%	3.70%	1.72%
1997	697	3,521,577	\$18,833	\$11,212	\$16,296	0.31%	2.11%	2.65%	1.27%
1998	683	3,557,737	\$20,514	\$11,972	\$17,679	0.95%	4.77%	0.10%	4.47%
1999	658	3,613,786	\$21,611	\$12,868	\$18,364	0.84%	3.79%	2.78%	3.54%
2000	643	3,685,583	\$22,912	\$14,344	\$19,382	0.62%	2.25%	7.46%	1.29%
2001	625	3,820,722	\$26,214	\$15,613	\$22,353	1.30%	8.67%	0.18%	9.70%
2002	602	3,903,945	\$29,642	\$17,118	\$25,342	0.49%	8.25%	0.88%	8.86%
2003	587	4,024,978	\$33,289	\$19,296	\$28,468	0.32%	5.81%	2.19%	6.13%
2004	557	4,081,465	\$35,232	\$21,224	\$30,025	-0.15%	1.82%	4.02%	1.24%
2005	537	4,155,937	\$36,440	\$23,268	\$30,810	-0.59%	-2.16%	5.50%	-3.25%
2006	503	4,199,837	\$37,556	\$24,782	\$31,752	-0.43%	-0.68%	3.90%	-1.64%
2007	489	4,235,400	\$40,664	\$26,003	\$33,798	-0.56%	1.75%	2.08%	1.09%
2008	466	4,316,191	\$44,101	\$27,949	\$36,928	-0.19%	5.83%	0.50%	6.38%
2009	451	4,407,448	\$50,286	\$29,909	\$42,911	0.01%	9.49%	5.40%	11.17%
2010	439	4,513,922	\$53,675	\$31,050	\$46,250	0.0%	4.40%	-0.05%	5.69%
2011	428	4,628,837	\$57,864	\$33,002	\$49,847	-0.65%	3.95%	0.78%	4.12%
2012	412	4,761,075	\$62,442	\$35,179	\$53,754	0.0%	4.98%	2.09%	5.35%
2013	394	4,977,248	\$65,313	\$37,568	\$56,111	-0.37%	2.22%	2.33%	2.36%
2014	384	5,119,108	\$68,597	\$40,875	\$58,529	-0.45%	2.13%	3.07%	2.34%
2015	376	5,238,845	\$72,437	\$44,773	\$61,672	-0.72%	3.28%	3.01%	3.60%
2016	362	5,407,518	\$76,864	\$48,603	\$65,380	-0.01%	4.12%	3.16%	4.40%
2017	352	5,583,680	\$80,885	\$52,376	\$68,320	-0.10%	2.54%	5.22%	2.52%
2018	337	5,891,868	\$83,906	\$55,460	\$71,253	0.0%	2.27%	5.76%	1.98%
2019	328	6,015,960	\$89,503	\$58,681	\$75,798	-0.24%	2.56%	3.82%	2.26%

Year	Loans/ Shares*	Net Capital/ Assets*	Debt Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	59.2	8.57	2.24	0.46	5,896	1.96	11.39	3.60	3.84
1993	57.9	9.17	1.86	0.34	4,653	1.52	10.67	3.04	2.90
1994	62.3	10.12	1.63	0.24	4,586	1.45	9.75	3.65	2.79
1995	67.6	11.05	1.69	0.27	5,067	1.56	9.48	4.67	3.26
1996	68.8	11.86	1.83	0.31	7,069	2.06	9.53	4.53	3.35
1997	69.8	12.46	1.73	0.39	8,898	2.53	9.39	4.72	3.32
1998	66.6	12.57	1.57	0.39	8,632	2.43	9.27	4.63	3.32
1999	66.3	12.99	1.39	0.32	6,965	1.93	9.03	4.35	3.17
2000	70.9	13.68	1.31	0.28	6,226	1.69	8.89	5.20	3.23
2001	65.2	12.98	1.31	0.26	7,147	1.87	8.79	3.90	2.98
2002	59.4	12.37	1.49	0.32	8,365	2.14	8.39	2.32	2.03
2003	56.9	12.11	1.33	0.35	8,767	2.18	7.81	1.89	1.35
2004	59.1	12.45	1.14	0.34	11,691	2.86	7.18	1.87	1.06
2005	65.2	13.01	1.14	0.37	14,502	3.49	6.94	2.65	1.21
2006	70.6	13.56	1.03	0.28	5,561	1.32	7.00	3.59	1.62
2007	70.2	14.06	1.10	0.30	6,643	1.57	7.25	4.11	1.94
2008	67.7	13.35	1.18	0.37	7,502	1.74	7.19	2.98	1.77
2009	62.1	12.17	1.14	0.37	8,920	2.02	6.89	1.92	1.22
2010	58.5	11.17	1.19	0.37	9,069	2.01	6.73	1.36	0.85
2011	56.3	11.26	1.20	0.30	7,436	1.61	6.56	1.13	0.59
2012	55.4	11.07	1.19	0.27	7,200	1.51	6.24	0.94	0.46
2013	57.0	11.04	1.13	0.25	6,639	1.33	5.71	0.90	0.34
2014	55.9	11.06	1.05	0.23	6,107	1.19	5.45	0.87	0.27
2015	56.1	10.85	1.06	0.23	5,962	1.14	5.29	0.92	0.25
2016	57.2	10.59	0.96	0.24	6,204	1.15	5.22	1.05	0.24
2017	59.1	10.55	0.83	0.29	6,222	1.11	5.09	1.23	0.25
2018	63.0	10.84	0.79	0.25	6,359	1.08	5.16	1.63	0.30
2019	63.6	11.06	0.82	0.26	6,574	1.09	5.27	1.97	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
1992	793	347	449	4	9	321	23	104	93.5%
1993	703	263	436	5	8	312	20	115	93.5%
1994	685	251	432	7	7	318	17	115	93.5%
1995	745	286	447	8	10	339	14	119	93.6%
1996	737	289	443	9	10	341	15	106	93.6%
1997	738	285	445	10	9	346	22	95	93.7%
1998	719	281	437	12	9	354	19	87	94.1%
1999	687	273	421	13	10	357	16	77	94.2%
2000	713	274	440	15	9	361	16	94	94.1%
2001	669	252	412	17	10	358	15	71	93.9%
2002	560	172	380	18	9	334	11	68	93.9%
2003	483	117	363	21	9	326	9	59	94.0%
2004	452	92	353	25	8	329	13	51	94.3%
2005	484	101	370	28	9	345	17	60	94.2%
2006	539	140	396	32	10	361	15	65	95.2%
2007	580	164	407	33	12	377	14	67	95.5%
2008	530	150	371	35	12	363	17	47	95.5%
2009	463	105	349	34	-8	365	22	-16	95.3%
2010	422	74	343	31	1	357	18	15	95.4%
2011	384	51	331	30	14	339	14	29	95.3%
2012	352	39	307	31	16	322	11	30	95.1%
2013	324	31	287	31	15	317	10	23	94.9%
2014	315	23	284	31	14	312	11	22	94.8%
2015	304	22	279	31	13	304	12	26	95.2%
2016	305	21	279	33	15	305	13	26	95.6%
2017	316	21	283	32	16	298	13	32	95.7%
2018	339	27	301	32	29	313	14	53	95.5%
2019	366	31	319	32	28	323	15	60	95.4%

\*Data Calculated as Medians

## North Carolina

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	239	1,290,342	\$5,908	\$3,875	\$5,425				
1992	227	1,360,917	\$6,703	\$3,885	\$6,115	1.83%	7.73%	1.91%	7.63%
1993	223	1,455,577	\$7,338	\$4,158	\$6,628	2.0%	5.28%	3.52%	4.70%
1994	213	1,611,579	\$7,802	\$5,199	\$7,019	2.54%	3.41%	11.04%	2.23%
1995	204	1,747,647	\$8,304	\$5,651	\$7,419	1.43%	1.97%	7.30%	0.15%
1996	195	1,828,835	\$8,889	\$6,562	\$7,901	1.81%	3.40%	2.38%	2.71%
1997	190	1,913,907	\$9,879	\$7,597	\$8,785	2.21%	3.35%	1.98%	3.02%
1998	183	2,035,738	\$11,217	\$8,124	\$9,976	2.07%	6.05%	-0.79%	5.74%
1999	175	2,113,391	\$12,110	\$9,393	\$10,673	1.29%	3.26%	5.27%	2.69%
2000	172	2,239,255	\$12,776	\$10,169	\$11,336	0.15%	0.71%	6.92%	0.07%
2001	163	2,341,560	\$15,168	\$11,323	\$13,542	0.52%	10.25%	-4.73%	11.38%
2002	158	2,472,676	\$17,441	\$11,954	\$15,561	0.54%	4.53%	-2.40%	4.75%
2003	150	2,590,320	\$19,667	\$13,924	\$17,567	0.0%	2.83%	-0.38%	3.31%
2004	139	2,732,328	\$21,105	\$15,856	\$18,682	-0.24%	0.55%	2.63%	0.0%
2005	128	2,848,570	\$22,339	\$17,150	\$19,701	-0.78%	-1.23%	6.83%	-2.87%
2006	119	2,928,920	\$23,663	\$17,755	\$20,958	-0.64%	-1.12%	1.31%	-2.51%
2007	117	3,015,472	\$25,244	\$18,462	\$22,295	-0.61%	0.65%	0.78%	0.07%
2008	109	3,101,387	\$27,727	\$20,370	\$24,463	-0.16%	3.20%	0.28%	3.89%
2009	101	3,132,037	\$30,629	\$20,190	\$27,648	0.04%	9.30%	-0.08%	10.63%
2010	98	3,240,549	\$32,466	\$20,442	\$29,344	0.32%	0.67%	-1.93%	1.70%
2011	95	3,344,095	\$35,340	\$20,972	\$31,808	-1.61%	3.23%	-0.39%	3.89%
2012	89	3,395,811	\$37,771	\$21,513	\$34,024	-0.12%	2.45%	0.13%	2.57%
2013	85	3,504,619	\$39,922	\$23,404	\$35,999	-0.39%	1.44%	1.91%	2.16%
2014	82	3,621,061	\$42,987	\$26,084	\$38,500	-0.15%	2.10%	1.60%	1.82%
2015	79	3,780,802	\$46,214	\$28,406	\$41,430	-0.16%	2.95%	5.14%	3.21%
2016	74	3,997,235	\$50,309	\$31,136	\$45,209	0.47%	3.73%	4.61%	3.66%
2017	71	4,140,997	\$53,898	\$34,114	\$48,269	1.39%	1.73%	4.01%	1.64%
2018	71	4,318,145	\$56,447	\$36,452	\$50,292	0.28%	1.83%	5.23%	1.14%
2019	68	4,464,863	\$60,256	\$38,798	\$53,716	0.62%	1.50%	3.45%	1.33%

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	68.1	9.44	1.42	0.45	2,381	1.75	11.75	3.53	4.18
1993	66.2	10.34	1.36	0.23	2,074	1.42	11.00	3.03	3.40
1994	74.2	11.24	1.18	0.17	1,864	1.16	9.87	3.70	3.29
1995	81.5	12.16	1.32	0.19	1,931	1.10	9.60	4.85	3.87
1996	82.3	13.02	1.20	0.33	2,782	1.52	9.60	4.78	4.07
1997	81.1	13.31	1.58	0.41	3,333	1.74	9.56	4.91	3.99
1998	75.7	13.53	1.52	0.43	3,737	1.84	9.56	4.70	4.02
1999	78.2	13.45	1.52	0.41	3,445	1.63	9.12	4.48	3.79
2000	83.3	13.96	1.33	0.40	3,475	1.55	9.02	5.29	3.97
2001	72.1	13.17	1.71	0.45	4,419	1.89	8.96	3.61	3.77
2002	68.4	12.40	1.75	0.50	4,971	2.01	8.52	2.03	2.51
2003	65.2	12.19	1.38	0.65	5,484	2.12	7.80	1.62	1.69
2004	70.6	12.85	1.21	0.58	5,389	1.97	7.30	1.76	1.38
2005	78.1	13.30	1.36	0.49	8,365	2.94	6.79	2.78	1.62
2006	79.1	13.90	1.18	0.43	8,801	1.30	6.97	3.71	2.25
2007	80.3	14.39	1.20	0.42	4,059	1.35	7.30	4.33	2.70
2008	76.4	14.25	1.31	0.61	4,949	1.60	7.40	3.08	2.45
2009	70.5	12.02	1.65	0.67	6,590	2.10	7.17	1.60	1.73
2010	68.2	12.24	1.74	0.64	5,849	1.80	6.99	1.14	1.17
2011	64.4	11.95	1.94	0.55	4,599	1.38	6.80	0.92	0.87
2012	63.1	11.92	1.79	0.56	3,987	1.17	6.67	0.74	0.63
2013	65.4	11.39	1.47	0.71	3,351	0.96	6.32	0.73	0.45
2014	68.1	12.29	1.23	0.57	3,595	0.99	6.11	0.73	0.40
2015	68.9	12.01	1.03	0.51	3,216	0.85	5.82	0.80	0.39
2016	69.9	11.93	1.15	0.44	3,993	1.00	5.64	0.86	0.42
2017	73.8	11.90	1.23	0.46	3,962	0.96	5.64	1.15	0.39
2018	74.3	12.11	0.97	0.56	4,278	0.99	5.46	1.60	0.46
2019	74.0	12.66	0.99	0.44	4,705	1.05	5.70	1.89	0.58

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	377	487	6	9	350	28	139	36.6%
1993	768	298	466	8	10	330	20	143	36.3%
1994	744	285	458	10	9	346	17	130	36.6%
1995	795	339	474	11	9	366	15	125	36.3%
1996	792	350	461	17	11	392	18	106	35.9%
1997	800	341	469	17	8	402	29	96	35.3%
1998	773	345	438	20	11	388	24	75	36.1%
1999	733	330	416	23	10	381	32	55	35.4%
2000	767	336	430	28	11	395	30	73	35.5%
2001	700	316	389	30	12	407	30	41	35.0%
2002	586	216	378	30	12	398	34	39	34.8%
2003	516	146	364	33	12	379	29	45	35.3%
2004	490	119	366	38	12	379	29	47	35.3%
2005	518	140	371	47	14	394	30	52	37.5%
2006	576	194	378	53	14	403	25	44	38.7%
2007	604	231	379	54	19	427	26	43	38.5%
2008	557	208	363	66	27	438	36	15	42.2%
2009	496	145	345	72	10	414	40	-19	48.5%
2010	449	103	352	71	26	426	37	13	46.9%
2011	432	75	355	67	40	441	34	16	49.5%
2012	397	54	336	62	43	414	38	36	48.3%
2013	365	39	327	72	42	419	37	22	50.6%
2014	357	36	324	68	48	413	28	31	51.2%
2015	356	34	321	64	53	397	29	25	50.6%
2016	363	36	322	55	56	393	25	33	51.4%
2017	370	34	336	58	55	400	26	38	53.5%
2018	399	40	352	62	73	405	38	49	53.5%
2019	424	49	363	65	65	417	29	62	54.4%

\*Data Calculated as Medians

**North Dakota**

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	78	156,228	\$547	\$301	\$507				
1992	74	157,674	\$587	\$320	\$541	2.07%	8.54%	4.53%	7.92%
1993	71	160,950	\$640	\$364	\$583	1.71%	5.16%	11.43%	4.90%
1994	70	164,817	\$668	\$447	\$590	2.31%	2.79%	15.72%	1.85%
1995	69	168,622	\$733	\$505	\$681	1.30%	5.84%	11.83%	3.93%
1996	69	172,993	\$792	\$570	\$707	1.22%	5.17%	9.56%	4.70%
1997	69	176,630	\$861	\$638	\$766	1.03%	6.89%	8.65%	6.11%
1998	69	180,224	\$938	\$675	\$835	1.35%	7.16%	1.94%	7.33%
1999	66	182,815	\$999	\$722	\$884	1.45%	5.34%	3.18%	4.47%
2000	65	185,541	\$1,053	\$802	\$926	1.87%	3.30%	11.22%	2.10%
2001	64	190,057	\$1,200	\$841	\$1,063	1.90%	16.95%	2.03%	19.96%
2002	62	191,467	\$1,267	\$890	\$1,128	0.11%	7.87%	5.13%	7.83%
2003	61	193,385	\$1,358	\$927	\$1,202	0.66%	8.16%	4.02%	7.85%
2004	60	193,951	\$1,424	\$1,015	\$1,248	0.84%	4.19%	6.47%	3.89%
2005	56	195,464	\$1,513	\$1,108	\$1,314	0.54%	2.65%	5.32%	3.0%
2006	53	198,767	\$1,625	\$1,188	\$1,419	0.08%	3.53%	4.89%	2.53%
2007	53	200,555	\$1,794	\$1,242	\$1,560	0.0%	7.45%	0.07%	8.26%
2008	51	201,056	\$1,945	\$1,361	\$1,695	0.0%	9.10%	1.75%	9.23%
2009	48	201,428	\$2,153	\$1,488	\$1,880	0.36%	9.81%	4.36%	10.65%
2010	47	202,181	\$2,342	\$1,587	\$2,050	0.74%	7.73%	2.42%	7.12%
2011	42	204,253	\$2,641	\$1,719	\$2,331	0.46%	9.52%	6.82%	9.70%
2012	41	210,197	\$2,946	\$1,981	\$2,586	1.13%	10.33%	7.52%	9.51%
2013	39	212,819	\$3,121	\$2,126	\$2,738	0.03%	5.95%	8.82%	5.43%
2014	38	215,582	\$3,337	\$2,351	\$2,914	0.96%	4.75%	5.82%	3.64%
2015	38	216,417	\$3,454	\$2,489	\$3,006	-0.23%	2.97%	4.93%	2.66%
2016	37	212,599	\$3,566	\$2,530	\$3,081	-0.54%	4.02%	1.33%	2.18%
2017	36	212,065	\$3,677	\$2,581	\$3,134	-0.48%	2.07%	1.47%	1.85%
2018	35	209,291	\$3,805	\$2,700	\$3,278	-0.49%	1.23%	4.42%	1.40%
2019	34	209,561	\$3,991	\$2,787	\$3,434	-0.57%	1.56%	2.59%	1.70%

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	64.2	8.77	1.33	0.11	203	1.29	10.80	3.58	3.86
1993	66.6	8.97	0.93	0.00	147	0.91	9.82	2.94	2.94
1994	79.1	9.73	0.47	0.00	153	0.93	8.91	3.73	2.83
1995	82.1	9.99	0.56	0.02	233	1.38	9.07	4.93	3.52
1996	85.5	10.58	0.89	0.04	265	1.53	9.11	4.52	3.65
1997	82.5	10.73	0.76	0.11	322	1.82	9.04	4.68	3.73
1998	81.4	10.51	1.26	0.11	372	2.06	9.09	4.68	3.81
1999	84.9	11.28	0.53	0.09	315	1.72	8.70	4.30	3.68
2000	90.8	11.93	0.66	0.14	338	1.82	8.63	5.21	3.89
2001	80.0	10.43	1.10	0.13	374	1.97	8.56	3.38	3.70
2002	77.1	10.49	0.61	0.07	438	2.29	7.77	1.81	2.34
2003	73.3	10.70	0.52	0.07	488	2.52	6.97	1.32	1.56
2004	74.7	11.04	0.71	0.09	427	2.20	6.49	1.54	1.43
2005	82.4	11.65	0.70	0.12	523	2.68	6.22	2.68	1.84
2006	83.8	11.83	0.64	0.06	156	0.78	6.76	3.68	2.68
2007	73.4	11.69	0.84	0.08	168	0.84	7.11	4.19	3.17
2008	73.4	11.42	0.64	0.14	206	1.02	6.91	2.91	2.41
2009	70.0	10.00	0.76	0.09	265	1.32	6.51	1.67	1.54
2010	68.2	9.78	0.46	0.13	272	1.35	6.12	1.21	1.10
2011	67.2	9.78	0.38	0.08	226	1.11	5.84	0.99	0.71
2012	65.0	9.84	0.36	0.06	129	0.61	5.50	0.77	0.46
2013	68.7	10.45	0.28	0.06	158	0.74	5.19	0.66	0.39
2014	68.9	10.46	0.27	0.04	96	0.45	4.91	0.75	0.28
2015	65.0	10.91	0.40	0.06	79	0.37	4.77	0.86	0.29
2016	65.5	10.87	0.36	0.10	96	0.45	4.69	0.94	0.30
2017	66.8	11.52	0.39	0.11	87	0.41	4.70	1.05	0.31
2018	68.6	11.93	0.74	0.06	102	0.49	4.73	1.50	0.36
2019	74.2	13.01	0.46	0.09	124	0.59	4.90	2.02	0.53

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	797	351	449	17	12	363	10	94	31.1%
1993	722	269	462	26	11	349	6	109	32.4%
1994	708	257	461	27	9	361	2	106	32.9%
1995	785	315	484	32	10	383	7	119	33.3%
1996	787	328	465	32	10	376	11	112	33.3%
1997	779	328	453	33	7	362	10	110	34.8%
1998	771	333	425	33	9	354	16	91	34.8%
1999	725	322	405	35	10	359	13	75	34.8%
2000	753	342	439	38	8	366	10	97	35.4%
2001	705	329	394	48	11	361	10	74	35.9%
2002	583	203	404	44	11	338	9	93	37.1%
2003	505	138	379	46	10	340	3	80	36.1%
2004	470	119	362	48	8	332	3	76	35.0%
2005	512	156	374	52	11	347	4	76	35.7%
2006	565	233	382	57	26	346	7	95	37.7%
2007	598	278	373	52	9	335	3	89	37.7%
2008	532	206	344	47	9	331	9	58	39.2%
2009	461	133	337	46	4	331	9	33	39.6%
2010	411	90	334	43	4	334	10	49	40.4%
2011	386	63	324	41	11	314	7	66	42.9%
2012	357	41	312	45	16	307	5	71	43.9%
2013	337	33	293	47	13	313	5	60	46.2%
2014	328	25	295	50	12	296	3	77	44.7%
2015	326	25	292	48	13	298	5	71	44.7%
2016	325	29	288	45	12	290	9	55	43.2%
2017	310	27	296	37	10	293	11	51	41.7%
2018	334	32	311	41	16	296	10	78	40.0%
2019	364	43	329	42	11	298	9	69	41.2%

\*Data Calculated as Medians

Ohio

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	644	2,119,599	\$6,436	\$3,661	\$5,822				
1992	621	2,187,242	\$7,203	\$3,823	\$6,517	2.14%	10.81%	-0.36%	11.18%
1993	605	2,232,772	\$7,683	\$4,143	\$6,902	1.32%	5.08%	4.63%	4.60%
1994	717	2,663,586	\$9,018	\$5,539	\$7,994	1.08%	1.07%	16.39%	0.09%
1995	699	2,701,954	\$9,403	\$5,989	\$8,287	0.75%	0.36%	7.38%	-0.93%
1996	685	2,732,048	\$9,780	\$6,487	\$8,548	0.40%	1.77%	3.36%	0.87%
1997	669	2,766,435	\$10,340	\$6,841	\$9,004	0.42%	2.86%	2.81%	2.02%
1998	643	2,796,472	\$11,218	\$7,120	\$9,758	0.73%	5.65%	0.03%	5.56%
1999	628	2,816,013	\$11,769	\$7,610	\$10,221	0.27%	3.66%	3.59%	3.18%
2000	610	2,813,761	\$12,256	\$8,250	\$10,582	0.24%	1.44%	7.63%	0.54%
2001	581	2,799,984	\$13,519	\$8,540	\$11,757	0.38%	7.08%	-1.69%	7.92%
2002	562	2,786,867	\$14,790	\$9,050	\$12,881	-0.34%	6.62%	-0.49%	6.92%
2003	540	2,765,272	\$15,802	\$9,502	\$13,771	-0.49%	4.83%	-0.16%	5.20%
2004	504	2,755,691	\$16,331	\$10,157	\$14,156	-0.93%	0.54%	1.32%	0.35%
2005	478	2,734,618	\$16,606	\$10,849	\$14,255	-1.29%	-2.73%	4.36%	-3.84%
2006	444	2,700,664	\$16,904	\$11,151	\$14,504	-0.86%	-1.56%	1.68%	-2.23%
2007	431	2,624,713	\$17,146	\$11,046	\$14,691	-1.19%	1.58%	0.21%	1.14%
2008	412	2,624,111	\$18,408	\$11,878	\$15,690	-0.59%	4.64%	-1.22%	5.27%
2009	393	2,651,877	\$20,369	\$12,524	\$17,513	-0.19%	7.49%	0.46%	8.82%
2010	387	2,684,326	\$21,151	\$12,531	\$18,333	-0.49%	3.21%	-1.53%	3.91%
2011	377	2,696,334	\$22,432	\$13,022	\$19,424	-0.89%	2.48%	-1.18%	2.80%
2012	358	2,722,913	\$23,781	\$14,086	\$20,601	-0.98%	3.13%	0.48%	3.12%
2013	339	2,755,836	\$24,409	\$15,238	\$21,036	-1.28%	0.45%	1.53%	0.48%
2014	325	2,785,688	\$25,283	\$16,375	\$21,661	-1.14%	0.48%	3.27%	0.16%
2015	308	2,818,789	\$26,619	\$17,465	\$22,879	-0.61%	2.71%	3.04%	2.82%
2016	290	2,859,872	\$28,215	\$19,137	\$24,170	-0.94%	2.48%	2.61%	2.80%
2017	276	2,942,520	\$29,535	\$20,496	\$25,471	-0.80%	1.74%	4.66%	1.38%
2018	264	3,017,174	\$31,004	\$22,030	\$26,639	-0.64%	1.05%	4.71%	0.54%
2019	257	3,046,164	\$33,055	\$22,831	\$28,187	-0.51%	2.22%	1.50%	2.23%

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	56.0	9.11	1.60	0.33	6,165	2.82	11.22	4.25	4.03
1993	57.1	9.71	1.40	0.17	3,920	1.76	10.20	3.65	3.15
1994	69.0	10.39	1.24	0.13	4,230	1.59	9.12	4.04	3.01
1995	74.7	11.48	1.17	0.15	4,656	1.72	8.99	4.82	3.47
1996	76.5	12.20	1.45	0.18	6,241	2.28	9.16	4.84	3.56
1997	76.5	12.67	1.48	0.27	7,667	2.77	9.22	4.92	3.57
1998	71.0	12.75	1.35	0.29	7,463	2.67	9.14	4.92	3.63
1999	71.7	12.88	1.26	0.25	6,777	2.41	8.86	4.64	3.48
2000	77.9	13.46	1.27	0.27	6,354	2.26	8.78	5.46	3.51
2001	70.8	12.82	1.45	0.36	7,561	2.70	8.70	4.45	3.31
2002	66.0	12.19	1.47	0.40	9,288	3.33	8.19	2.80	2.28
2003	62.4	11.96	1.32	0.50	10,344	3.74	7.52	2.25	1.54
2004	63.2	12.05	1.24	0.46	10,451	3.79	6.90	2.06	1.19
2005	70.2	12.86	1.25	0.42	15,696	5.74	6.70	2.80	1.40
2006	72.6	13.50	1.03	0.32	4,754	1.76	6.86	3.80	1.91
2007	71.1	13.98	1.23	0.36	6,171	2.35	7.11	4.45	2.35
2008	68.3	13.36	1.38	0.40	7,070	2.69	7.10	3.40	2.07
2009	64.6	12.31	1.44	0.55	9,437	3.56	6.89	2.26	1.49
2010	60.4	11.69	1.39	0.46	8,981	3.35	6.67	1.51	1.02
2011	59.1	11.52	1.36	0.41	7,315	2.71	6.34	1.25	0.66
2012	57.1	11.39	1.21	0.33	6,506	2.39	6.07	1.03	0.45
2013	57.9	11.25	1.19	0.34	5,995	2.18	5.77	0.96	0.33
2014	60.2	11.68	0.94	0.34	5,915	2.12	5.56	0.93	0.27
2015	62.0	11.32	0.94	0.32	11,772	4.18	5.41	0.97	0.27
2016	61.3	11.22	0.95	0.34	6,138	2.15	5.24	1.05	0.28
2017	63.8	11.33	0.95	0.38	6,855	2.33	5.14	1.23	0.29
2018	69.0	11.81	0.80	0.34	6,644	2.20	5.21	1.68	0.35
2019	67.7	12.18	0.80	0.32	6,457	2.12	5.36	2.07	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	792	361	428	5	8	335	16	90	66.3%
1993	697	282	408	7	6	327	11	97	66.3%
1994	679	266	402	9	6	326	6	98	54.1%
1995	734	301	430	11	8	347	8	102	54.2%
1996	749	309	437	13	9	358	10	99	54.5%
1997	761	305	453	16	7	370	15	92	54.6%
1998	749	309	440	18	9	374	15	84	54.6%
1999	710	298	415	22	8	374	14	69	54.5%
2000	738	298	440	24	6	391	20	76	54.8%
2001	693	279	412	29	9	391	22	55	54.4%
2002	577	194	386	33	6	376	20	46	54.8%
2003	498	133	366	35	6	364	19	43	54.6%
2004	464	102	362	40	6	362	21	38	55.2%
2005	495	118	375	46	9	380	23	47	55.2%
2006	556	161	390	54	10	406	20	51	57.0%
2007	586	195	392	58	11	421	15	49	57.1%
2008	539	176	368	59	11	418	23	25	56.8%
2009	475	130	350	55	19	410	29	13	55.5%
2010	425	87	334	53	17	392	22	10	55.3%
2011	384	57	320	53	15	387	17	11	55.4%
2012	347	39	303	54	18	369	12	22	55.6%
2013	321	29	288	57	23	369	12	15	55.8%
2014	320	24	287	62	21	366	14	20	54.2%
2015	322	24	293	60	23	366	13	21	53.2%
2016	319	25	291	60	22	361	15	21	53.4%
2017	329	26	297	64	29	351	20	28	54.3%
2018	357	32	323	64	32	361	21	45	54.5%
2019	382	45	338	61	33	371	16	51	54.9%

\*Data Calculated as Medians

**Oklahoma**

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	114	767,292	\$2,851	\$1,506	\$2,605				
1992	114	799,414	\$3,143	\$1,610	\$2,863	2.22%	8.84%	1.53%	9.01%
1993	112	825,843	\$3,473	\$1,918	\$3,022	1.74%	3.76%	7.42%	3.60%
1994	109	845,817	\$3,551	\$2,157	\$3,048	1.41%	1.52%	9.73%	-0.20%
1995	105	853,562	\$3,740	\$2,363	\$3,203	0.84%	1.30%	7.29%	-0.03%
1996	104	869,101	\$3,817	\$2,573	\$3,305	1.05%	2.18%	7.01%	1.39%
1997	102	883,569	\$4,033	\$2,720	\$3,492	1.08%	2.87%	4.58%	2.78%
1998	100	902,478	\$4,279	\$2,766	\$3,767	0.98%	6.39%	2.38%	6.46%
1999	97	912,202	\$4,452	\$2,944	\$3,876	1.10%	3.60%	6.23%	3.29%
2000	94	925,453	\$4,604	\$3,143	\$4,000	0.69%	1.71%	7.85%	0.80%
2001	93	936,182	\$5,221	\$3,258	\$4,496	1.04%	8.99%	-0.34%	9.36%
2002	93	952,202	\$5,743	\$3,443	\$4,905	0.57%	7.30%	0.28%	7.79%
2003	91	962,884	\$6,095	\$3,474	\$5,181	0.41%	5.62%	-0.26%	5.75%
2004	86	965,239	\$6,300	\$3,643	\$5,328	0.16%	2.69%	1.95%	2.17%
2005	85	966,499	\$6,419	\$3,865	\$5,388	0.21%	0.56%	4.42%	-0.37%
2006	84	960,214	\$6,691	\$4,097	\$5,669	-0.08%	-0.36%	2.09%	-0.22%
2007	80	976,088	\$7,178	\$4,398	\$6,029	0.37%	3.62%	3.38%	3.52%
2008	78	987,573	\$7,966	\$4,788	\$6,644	-0.45%	7.96%	0.05%	7.51%
2009	74	1,013,468	\$9,108	\$5,186	\$7,705	-0.03%	7.30%	2.37%	9.22%
2010	74	1,033,825	\$9,905	\$5,393	\$8,432	0.39%	3.26%	-0.45%	4.94%
2011	71	1,056,020	\$10,671	\$5,733	\$9,137	-0.07%	3.64%	1.54%	5.25%
2012	70	1,099,696	\$11,577	\$6,441	\$9,940	0.23%	4.96%	3.05%	5.94%
2013	67	1,146,772	\$12,129	\$7,212	\$10,434	0.05%	2.22%	2.67%	2.60%
2014	65	1,173,905	\$12,722	\$7,815	\$10,814	-0.36%	1.87%	4.25%	1.56%
2015	64	1,192,803	\$13,238	\$8,377	\$11,247	-1.26%	2.31%	3.09%	2.24%
2016	63	1,226,641	\$13,744	\$9,143	\$11,649	-0.60%	1.41%	3.28%	1.62%
2017	60	1,251,558	\$14,076	\$9,699	\$11,888	-0.77%	1.23%	5.82%	0.66%
2018	60	1,290,502	\$14,641	\$10,357	\$12,228	-0.19%	1.66%	6.98%	1.53%
2019	59	1,313,436	\$15,642	\$10,530	\$13,049	-0.86%	4.53%	1.34%	3.87%

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	60.4	7.95	0.96	0.39	2,639	3.30	11.05	4.26	4.09
1993	64.6	8.60	0.76	0.29	2,065	2.50	10.02	3.60	3.39
1994	69.9	9.44	0.89	0.23	2,058	2.43	9.12	3.91	3.42
1995	74.2	10.58	1.08	0.27	2,458	2.88	9.05	5.06	4.05
1996	77.5	11.13	1.05	0.32	3,326	3.83	9.00	5.00	4.08
1997	80.3	11.41	1.04	0.38	4,820	5.46	8.94	5.17	4.09
1998	75.6	11.12	0.93	0.39	4,488	4.97	8.82	5.13	4.09
1999	76.8	11.33	0.80	0.37	3,628	3.98	8.63	4.74	3.76
2000	84.4	11.77	0.93	0.28	3,240	3.50	8.62	5.57	3.99
2001	74.6	11.61	1.17	0.37	3,706	3.96	8.56	4.27	3.70
2002	68.4	11.43	1.10	0.42	4,116	4.32	8.10	2.62	2.48
2003	67.8	10.89	0.97	0.47	4,739	4.92	7.39	2.05	1.69
2004	66.1	11.14	0.99	0.51	4,979	5.16	6.88	2.08	1.34
2005	69.8	11.46	1.02	0.56	6,903	7.14	6.60	2.82	1.66
2006	76.2	11.89	0.85	0.41	1,520	1.58	6.81	3.91	2.29
2007	76.7	12.06	0.74	0.34	2,062	2.11	7.10	4.50	2.66
2008	70.6	11.64	0.94	0.43	2,789	2.82	7.21	3.29	2.24
2009	64.5	10.72	0.93	0.55	3,951	3.90	6.97	2.05	1.67
2010	61.4	10.25	0.97	0.47	4,208	4.07	6.66	1.44	1.15
2011	58.5	10.24	0.89	0.40	3,384	3.20	6.38	1.08	0.85
2012	59.0	9.95	0.96	0.33	3,218	2.93	5.96	0.85	0.69
2013	58.7	10.05	0.82	0.42	3,253	2.84	5.56	0.79	0.49
2014	64.2	10.56	0.59	0.36	3,289	2.80	5.30	0.88	0.45
2015	66.6	10.79	0.92	0.32	3,372	2.83	5.10	0.94	0.43
2016	67.9	10.59	0.87	0.55	4,014	3.27	4.97	1.10	0.45
2017	74.9	10.91	0.66	0.57	5,021	4.01	4.92	1.28	0.49
2018	79.5	11.40	0.81	0.42	4,774	3.70	4.92	1.71	0.60
2019	78.1	11.89	0.62	0.35	4,948	3.77	5.10	2.11	0.75

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	373	425	9	10	353	30	118	69.3%
1993	722	303	412	26	9	338	21	119	68.8%
1994	700	308	392	27	7	354	16	95	69.7%
1995	747	359	399	35	7	364	19	81	70.5%
1996	756	351	416	34	7	376	23	85	72.1%
1997	761	355	416	36	7	385	27	78	71.6%
1998	756	350	410	34	8	393	27	70	72.0%
1999	723	330	395	39	9	380	22	67	71.1%
2000	750	355	410	45	8	389	21	76	71.3%
2001	715	324	391	51	12	401	27	65	69.9%
2002	607	224	387	62	11	364	23	60	69.9%
2003	522	149	374	60	9	364	16	60	69.2%
2004	473	123	352	67	8	366	28	51	69.8%
2005	495	145	352	71	11	390	28	48	69.4%
2006	551	198	359	82	10	412	25	47	69.0%
2007	589	231	367	92	11	417	21	63	70.0%
2008	551	199	354	86	17	404	27	47	69.2%
2009	486	146	349	81	3	392	35	10	71.6%
2010	442	101	330	77	-2	400	22	12	71.6%
2011	401	69	311	83	20	406	19	18	73.2%
2012	343	61	295	71	32	369	15	33	72.9%
2013	324	45	270	69	17	338	19	19	73.1%
2014	320	39	282	71	15	325	18	36	73.8%
2015	327	38	277	78	18	336	18	31	75.0%
2016	333	38	301	77	32	349	35	29	74.6%
2017	348	40	301	76	33	345	34	41	76.7%
2018	379	52	309	78	43	349	27	58	78.3%
2019	400	66	324	79	37	367	27	60	78.0%

\*Data Calculated as Medians

# Oregon

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	144	887,001	\$3,182	\$2,141	\$2,920				
1992	141	937,285	\$3,654	\$2,316	\$3,348	3.22%	14.0%	5.35%	13.37%
1993	138	980,383	\$4,003	\$2,596	\$3,637	3.52%	7.98%	10.75%	7.17%
1994	137	1,020,111	\$4,271	\$3,031	\$3,801	2.56%	3.29%	12.71%	2.20%
1995	133	1,064,870	\$4,732	\$3,326	\$4,244	2.08%	4.61%	8.09%	3.84%
1996	127	1,104,815	\$5,228	\$3,885	\$4,635	2.56%	7.36%	11.81%	7.47%
1997	126	1,154,796	\$5,799	\$4,254	\$5,146	3.25%	7.94%	8.62%	7.81%
1998	123	1,202,738	\$6,615	\$4,403	\$5,900	2.93%	9.69%	2.55%	10.32%
1999	117	1,230,531	\$7,109	\$4,949	\$6,258	1.91%	6.14%	8.36%	5.23%
2000	115	1,250,644	\$7,345	\$5,456	\$6,488	0.69%	2.07%	7.42%	1.72%
2001	110	1,270,333	\$8,479	\$5,939	\$7,520	1.17%	13.29%	1.33%	14.26%
2002	107	1,280,339	\$9,523	\$6,557	\$8,274	-0.20%	6.84%	2.03%	6.97%
2003	102	1,309,961	\$10,637	\$7,468	\$9,117	0.05%	6.58%	3.05%	6.05%
2004	97	1,352,633	\$11,399	\$8,470	\$9,839	-0.18%	3.66%	7.25%	3.52%
2005	89	1,385,699	\$12,170	\$9,486	\$10,502	1.37%	4.40%	7.64%	4.69%
2006	85	1,416,712	\$12,509	\$10,175	\$10,749	-0.38%	2.54%	7.39%	1.49%
2007	83	1,418,123	\$13,642	\$10,815	\$11,534	-0.23%	4.53%	3.53%	3.26%
2008	83	1,442,673	\$14,431	\$11,303	\$12,246	-0.15%	4.78%	1.87%	5.57%
2009	82	1,481,967	\$15,620	\$11,177	\$13,638	0.36%	7.49%	-1.41%	10.92%
2010	81	1,518,209	\$16,175	\$11,059	\$14,269	-0.06%	2.05%	-1.54%	3.15%
2011	75	1,375,842	\$14,577	\$9,665	\$12,996	-0.22%	2.80%	-2.05%	3.20%
2012	72	1,415,230	\$15,444	\$9,925	\$13,795	0.29%	4.68%	0.63%	4.89%
2013	66	1,463,002	\$16,195	\$10,413	\$14,444	0.81%	2.43%	3.36%	2.36%
2014	64	1,536,065	\$17,037	\$11,573	\$15,105	0.23%	3.69%	7.04%	3.43%
2015	62	1,598,487	\$18,402	\$12,665	\$16,279	-0.06%	5.68%	6.59%	5.62%
2016	61	1,687,847	\$20,429	\$14,412	\$17,974	1.58%	6.93%	8.87%	6.61%
2017	59	1,791,075	\$22,083	\$16,258	\$19,173	2.46%	5.32%	10.73%	5.49%
2018	58	1,875,267	\$23,148	\$17,368	\$19,995	2.28%	3.33%	7.88%	2.53%
2019	57	1,933,696	\$25,074	\$18,236	\$21,345	-0.35%	3.29%	3.84%	1.77%

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	74.8	8.18	0.87	0.33	2,559	2.89	11.57	5.81	5.59
1992	69.6	8.16	0.84	0.34	2,482	2.65	10.96	4.22	4.16
1993	72.0	8.76	0.77	0.25	2,242	2.29	9.97	3.45	3.26
1994	80.5	9.69	0.69	0.24	2,700	2.65	9.09	4.02	3.17
1995	81.1	9.96	0.86	0.30	2,877	2.70	9.11	5.00	3.88
1996	85.2	10.52	0.85	0.31	3,589	3.25	9.21	5.01	3.94
1997	85.0	10.52	0.89	0.37	3,648	3.16	9.17	5.23	3.97
1998	77.3	10.14	0.82	0.47	3,819	3.18	9.16	4.86	3.95
1999	79.3	10.52	0.65	0.37	3,915	3.18	8.75	4.74	3.64
2000	86.2	10.89	0.63	0.45	3,704	2.96	8.80	5.16	3.84
2001	77.4	10.45	0.84	0.45	4,827	3.80	8.71	3.99	3.54
2002	74.9	10.35	0.76	0.46	5,491	4.29	7.98	2.49	2.16
2003	73.6	10.51	0.68	0.49	5,514	4.21	7.23	1.95	1.47
2004	79.4	10.79	0.67	0.42	5,709	4.22	6.55	1.97	1.18
2005	81.8	11.33	0.50	0.35	7,124	5.14	6.55	2.77	1.47
2006	86.7	12.02	0.43	0.19	1,861	1.31	6.72	3.64	2.07
2007	84.2	12.76	0.57	0.24	2,472	1.74	7.00	4.31	2.55
2008	83.4	11.76	0.90	0.37	4,060	2.81	6.88	3.14	2.26
2009	76.5	9.67	1.44	0.74	7,439	5.02	6.62	1.90	1.54
2010	73.7	9.45	1.11	0.68	7,478	4.93	6.38	1.30	1.04
2011	66.3	9.09	0.93	0.59	5,392	3.92	6.10	0.90	0.66
2012	63.0	9.41	0.63	0.53	4,247	3.00	5.82	0.79	0.47
2013	63.8	9.62	0.58	0.36	3,800	2.60	5.52	0.79	0.36
2014	69.1	9.96	0.56	0.31	3,373	2.20	5.21	0.81	0.29
2015	65.7	9.74	0.52	0.26	2,798	1.75	4.84	0.84	0.24
2016	69.9	9.54	0.38	0.23	2,299	1.36	4.72	0.98	0.21
2017	75.8	9.73	0.34	0.19	2,559	1.43	4.58	1.23	0.22
2018	80.1	10.53	0.32	0.22	2,871	1.53	4.66	1.67	0.29
2019	82.6	11.19	0.34	0.22	2,847	1.47	4.85	2.09	0.41

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	960	506	457	23	22	393	27	101	81.9%
1992	834	374	451	28	17	376	28	130	81.6%
1993	747	298	444	37	18	358	22	125	81.9%
1994	730	287	444	35	18	361	21	123	81.8%
1995	789	342	444	48	18	373	21	108	81.2%
1996	798	347	450	47	20	375	24	116	81.9%
1997	802	349	446	49	19	390	33	104	80.2%
1998	777	343	428	50	24	393	32	88	78.0%
1999	729	324	407	52	24	385	26	79	78.6%
2000	757	336	429	58	24	407	36	83	78.3%
2001	712	309	394	60	27	401	39	67	77.3%
2002	590	189	409	65	27	396	30	85	76.6%
2003	514	132	378	65	25	379	30	75	77.5%
2004	493	103	383	65	27	381	25	67	75.3%
2005	523	134	394	63	29	403	22	70	75.3%
2006	574	183	390	63	34	406	7	81	75.3%
2007	605	227	392	58	36	419	12	71	75.9%
2008	568	191	379	58	36	401	25	30	75.9%
2009	503	137	361	59	5	407	59	-38	75.6%
2010	464	89	367	55	-3	401	52	-13	75.3%
2011	420	59	353	56	23	396	28	24	76.0%
2012	368	44	326	56	32	372	20	42	75.0%
2013	340	32	308	59	44	368	12	45	72.7%
2014	334	26	298	53	43	358	14	48	68.8%
2015	345	21	305	53	40	355	11	61	66.1%
2016	336	18	294	50	51	352	11	65	65.6%
2017	343	19	307	45	50	348	10	64	64.4%
2018	371	27	334	44	64	364	13	89	63.8%
2019	400	38	360	41	57	375	17	88	63.2%

\*Data Calculated as Medians

Pennsylvania

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	1054	2,562,397	\$8,903	\$5,234	\$8,156				
1992	1008	2,661,211	\$10,017	\$5,395	\$9,184	1.78%	11.99%	0.28%	12.71%
1993	974	2,752,305	\$10,826	\$5,737	\$9,859	1.47%	6.43%	4.02%	5.96%
1994	934	2,855,405	\$11,310	\$6,782	\$10,134	1.36%	2.10%	13.90%	0.94%
1995	902	2,926,295	\$11,822	\$7,322	\$10,575	0.94%	1.15%	6.35%	-0.02%
1996	882	3,011,578	\$12,518	\$8,043	\$11,124	1.14%	2.92%	3.59%	2.20%
1997	865	3,103,657	\$13,299	\$8,617	\$11,759	0.73%	2.91%	2.46%	2.41%
1998	853	3,176,802	\$14,395	\$8,868	\$12,737	0.75%	4.49%	-0.43%	4.16%
1999	803	3,245,656	\$15,191	\$9,478	\$13,363	1.15%	4.14%	2.84%	4.04%
2000	776	3,310,463	\$15,879	\$10,366	\$13,896	0.49%	0.53%	7.35%	-0.65%
2001	757	3,360,674	\$17,996	\$10,772	\$15,855	0.72%	8.11%	-2.16%	8.96%
2002	730	3,370,785	\$19,943	\$11,168	\$17,614	0.23%	7.85%	-1.80%	8.38%
2003	697	3,377,493	\$21,508	\$12,064	\$18,994	-0.67%	5.39%	-1.32%	5.76%
2004	668	3,388,007	\$22,520	\$12,982	\$19,660	-0.83%	0.89%	1.93%	0.44%
2005	643	3,373,381	\$23,045	\$14,121	\$19,931	-1.56%	-2.36%	4.0%	-3.66%
2006	618	3,386,844	\$24,073	\$15,147	\$20,773	-1.37%	-2.53%	2.31%	-3.73%
2007	599	3,407,734	\$25,767	\$16,101	\$22,188	-1.06%	0.44%	0.70%	-0.14%
2008	570	3,444,932	\$28,112	\$17,405	\$24,381	-0.79%	4.97%	-2.88%	5.73%
2009	557	3,524,690	\$31,893	\$19,034	\$28,019	-0.68%	8.26%	-0.09%	9.95%
2010	541	3,597,186	\$33,761	\$19,609	\$29,710	-0.57%	4.50%	-2.46%	5.44%
2011	526	3,653,705	\$35,671	\$20,035	\$31,354	-0.73%	3.14%	-2.91%	3.60%
2012	504	3,727,005	\$37,336	\$20,923	\$32,690	-0.67%	2.25%	-0.30%	2.63%
2013	487	3,772,777	\$38,271	\$21,978	\$33,374	-1.28%	-0.14%	0.89%	-0.24%
2014	455	3,840,159	\$39,633	\$23,418	\$34,192	-1.83%	0.34%	0.45%	0.10%
2015	440	3,897,130	\$41,510	\$25,232	\$35,831	-2.13%	1.48%	0.70%	1.77%
2016	403	3,951,306	\$44,015	\$27,382	\$37,942	-1.55%	2.0%	0.66%	1.96%
2017	386	4,055,162	\$46,126	\$30,001	\$39,534	-1.0%	1.20%	2.81%	1.17%
2018	368	4,199,336	\$48,633	\$32,756	\$41,521	-1.45%	1.01%	4.14%	0.80%
2019	360	4,322,405	\$52,860	\$35,458	\$45,228	-1.15%	1.10%	2.04%	0.68%

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	68.6	9.12	2.72	0.31	3,431	1.34	11.68	5.30	5.44
1992	60.8	8.69	2.39	0.32	3,386	1.27	11.36	3.57	4.11
1993	59.7	9.02	2.22	0.23	2,821	1.02	10.50	3.00	3.27
1994	67.3	9.73	1.85	0.22	3,787	1.33	9.55	3.73	3.12
1995	72.9	10.68	1.84	0.21	3,100	1.06	9.26	4.80	3.57
1996	74.3	11.28	1.85	0.28	4,299	1.43	9.28	4.65	3.59
1997	73.8	11.97	1.88	0.33	6,125	1.97	9.18	4.81	3.61
1998	71.3	12.48	1.70	0.36	7,358	2.32	9.17	4.78	3.56
1999	71.6	12.57	1.61	0.31	6,415	1.98	8.87	4.53	3.46
2000	77.2	13.52	1.64	0.32	5,800	1.75	8.78	5.41	3.52
2001	68.3	13.15	1.75	0.33	6,343	1.89	8.72	3.99	3.26
2002	62.1	12.43	1.67	0.42	7,559	2.24	8.35	2.17	2.26
2003	58.1	12.09	1.81	0.40	7,942	2.35	7.69	1.87	1.58
2004	59.3	12.49	1.75	0.36	7,905	2.33	7.06	1.91	1.24
2005	64.4	13.12	1.60	0.44	11,328	3.36	6.75	2.77	1.40
2006	69.9	14.05	1.38	0.35	3,886	1.15	6.82	3.72	1.79
2007	69.9	14.56	1.45	0.32	5,447	1.60	7.00	4.26	2.10
2008	64.2	14.23	1.52	0.37	5,240	1.52	7.06	3.16	1.92
2009	57.2	12.90	1.56	0.39	6,454	1.83	6.89	2.14	1.45
2010	53.5	12.15	1.49	0.36	7,586	2.11	6.75	1.48	0.98
2011	50.1	11.73	1.38	0.30	6,589	1.80	6.51	1.19	0.64
2012	48.6	11.61	1.25	0.26	4,641	1.25	6.13	0.96	0.43
2013	50.4	11.47	1.28	0.29	4,201	1.11	5.75	0.86	0.31
2014	51.9	11.74	1.19	0.27	3,987	1.04	5.46	0.84	0.26
2015	50.7	11.69	1.08	0.26	4,087	1.05	5.35	0.90	0.25
2016	50.4	11.49	0.94	0.29	4,024	1.02	5.21	1.02	0.24
2017	51.2	11.63	0.99	0.36	4,143	1.02	5.17	1.24	0.24
2018	54.0	11.75	0.81	0.32	4,316	1.03	5.06	1.68	0.29
2019	56.2	12.30	0.76	0.30	4,462	1.03	5.05	2.05	0.39

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	482	450	0	10	339	23	90	87.4%
1992	802	371	431	1	9	321	20	93	87.9%
1993	715	292	417	1	9	305	18	100	88.5%
1994	694	279	412	1	8	301	13	104	88.9%
1995	751	314	439	2	9	317	16	110	88.8%
1996	751	317	435	2	10	326	18	98	89.1%
1997	753	314	441	2	10	332	21	95	88.9%
1998	742	308	437	4	10	331	20	87	88.9%
1999	704	301	406	4	10	329	16	76	89.5%
2000	735	304	434	5	10	334	22	94	89.0%
2001	686	278	405	7	11	336	20	68	88.9%
2002	565	195	366	8	9	319	16	57	88.9%
2003	488	135	348	10	8	310	14	51	88.7%
2004	454	107	345	11	8	310	14	51	88.6%
2005	480	119	356	13	11	317	18	52	88.6%
2006	533	151	380	14	11	333	16	60	88.5%
2007	566	175	387	17	11	351	13	63	88.5%
2008	522	163	358	19	11	352	14	37	88.4%
2009	459	121	331	18	3	349	16	3	88.5%
2010	404	84	314	19	10	342	15	6	88.4%
2011	359	55	295	18	13	336	9	9	88.2%
2012	323	38	281	20	15	314	8	17	88.1%
2013	297	27	262	22	15	307	10	10	88.3%
2014	291	23	265	23	16	302	9	15	87.7%
2015	286	21	264	21	16	299	9	18	87.5%
2016	292	20	266	23	18	295	11	20	86.6%
2017	299	20	275	26	20	294	13	26	86.3%
2018	320	25	290	28	27	303	16	45	85.9%
2019	344	33	306	27	24	300	13	52	86.1%

\*Data Calculated as Medians

Rhode Island

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	58	288,038	\$1,456	\$875	\$1,304				
1992	55	255,211	\$1,515	\$756	\$1,328	-2.55%	7.40%	-12.77%	7.17%
1993	52	257,644	\$1,531	\$739	\$1,319	-0.82%	0.53%	-2.34%	-0.83%
1994	47	252,086	\$1,516	\$772	\$1,284	-0.66%	-1.97%	9.53%	-2.50%
1995	45	253,255	\$1,590	\$788	\$1,336	-0.58%	-1.52%	4.11%	-4.04%
1996	42	255,698	\$1,640	\$897	\$1,368	-0.08%	1.05%	9.10%	0.02%
1997	42	264,164	\$1,747	\$1,007	\$1,446	1.42%	3.76%	4.20%	2.78%
1998	43	275,278	\$1,950	\$1,125	\$1,635	-0.74%	7.90%	1.50%	7.80%
1999	41	292,052	\$2,157	\$1,278	\$1,774	0.47%	3.48%	9.63%	2.87%
2000	39	312,579	\$2,274	\$1,372	\$1,864	1.76%	3.12%	10.50%	2.26%
2001	38	323,808	\$2,674	\$1,508	\$2,132	0.15%	7.80%	1.72%	9.05%
2002	35	333,388	\$2,978	\$1,749	\$2,409	-0.46%	6.28%	2.50%	6.05%
2003	32	342,125	\$3,248	\$1,961	\$2,665	-0.15%	7.15%	5.51%	8.31%
2004	31	344,955	\$3,446	\$2,119	\$2,835	-0.30%	1.98%	5.32%	2.12%
2005	28	341,211	\$3,592	\$2,313	\$2,916	-0.71%	1.77%	8.31%	0.86%
2006	28	348,783	\$3,750	\$2,589	\$3,015	-1.16%	1.12%	6.04%	1.61%
2007	28	349,948	\$3,848	\$2,787	\$3,015	-2.27%	-0.44%	0.65%	-1.65%
2008	25	347,351	\$4,201	\$2,991	\$3,219	-0.86%	3.32%	0.65%	5.02%
2009	24	327,424	\$4,200	\$2,902	\$3,316	0.66%	7.47%	2.07%	11.20%
2010	24	322,697	\$4,345	\$2,952	\$3,440	-1.35%	3.52%	-2.95%	4.06%
2011	23	323,909	\$4,508	\$3,141	\$3,627	-1.48%	3.79%	-0.98%	4.85%
2012	22	328,397	\$4,694	\$3,280	\$3,813	-0.68%	3.47%	-1.34%	3.65%
2013	21	335,533	\$4,968	\$3,701	\$4,001	0.09%	2.28%	2.64%	2.55%
2014	21	344,880	\$5,165	\$3,955	\$4,133	0.18%	1.21%	3.89%	0.67%
2015	21	363,742	\$5,430	\$4,295	\$4,363	0.18%	3.94%	6.09%	4.18%
2016	20	371,221	\$5,806	\$4,642	\$4,677	-0.82%	3.63%	5.59%	4.38%
2017	20	391,339	\$6,191	\$5,088	\$4,984	0.46%	1.26%	9.15%	1.63%
2018	20	418,920	\$6,764	\$5,647	\$5,499	0.94%	0.72%	6.54%	0.70%
2019	20	436,343	\$7,129	\$5,954	\$5,908	-0.31%	1.57%	2.83%	1.90%

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	57.8	9.05	2.15	0.58	444	1.74	11.63	3.73	3.69
1993	57.0	10.95	1.49	0.34	1,679	6.52	10.45	3.36	2.75
1994	62.2	11.48	1.04	0.43	240	0.95	9.26	4.07	2.59
1995	65.0	12.82	1.32	0.35	340	1.34	8.87	5.11	3.05
1996	73.1	13.42	1.26	0.36	391	1.53	8.87	5.20	3.15
1997	78.5	14.72	0.84	0.44	505	1.91	8.89	5.18	3.23
1998	70.7	13.43	0.71	0.31	432	1.57	8.52	5.08	3.27
1999	73.1	13.68	0.60	0.32	592	2.03	8.64	4.91	3.12
2000	77.9	14.36	0.50	0.24	641	2.05	8.61	5.61	2.96
2001	71.2	13.79	0.89	0.18	731	2.26	8.57	4.16	2.66
2002	68.3	13.49	0.60	0.32	574	1.72	7.95	2.70	1.78
2003	65.7	13.13	0.60	0.18	598	1.75	6.88	2.31	1.32
2004	65.4	13.71	0.31	0.19	492	1.43	6.18	2.21	1.05
2005	78.1	13.40	0.33	0.08	824	2.41	6.05	2.87	1.29
2006	81.2	13.79	0.57	0.09	215	0.62	6.42	3.50	1.91
2007	83.9	14.32	1.00	0.19	490	1.40	6.72	4.10	2.40
2008	81.4	13.12	1.12	0.40	888	2.56	6.66	3.16	2.19
2009	74.3	12.21	1.75	0.31	624	1.91	6.45	2.21	1.70
2010	69.3	12.14	2.14	0.46	1,050	3.25	6.22	1.50	1.04
2011	71.1	10.60	1.63	0.45	808	2.49	6.07	1.37	0.73
2012	66.0	9.74	0.94	0.51	684	2.08	5.49	1.00	0.59
2013	67.7	10.48	1.04	0.23	451	1.34	5.27	0.88	0.47
2014	70.4	10.12	0.86	0.37	460	1.33	5.21	0.80	0.42
2015	71.4	9.66	0.55	0.29	324	0.89	5.00	0.89	0.39
2016	69.1	9.35	0.54	0.17	302	0.81	4.80	1.05	0.36
2017	69.6	9.80	0.39	0.29	339	0.87	4.67	1.16	0.34
2018	76.2	10.24	0.74	0.12	383	0.91	4.61	1.61	0.38
2019	72.5	10.56	0.51	0.22	416	0.95	4.74	2.06	0.47

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	792	335	441	2	10	359	25	92	25.5%
1993	671	248	429	5	8	345	10	110	36.5%
1994	649	227	435	8	5	352	9	100	48.9%
1995	721	268	455	13	9	363	14	102	53.3%
1996	714	274	442	15	10	377	11	105	52.4%
1997	727	267	455	19	10	386	26	104	57.1%
1998	700	255	445	19	6	397	10	94	58.1%
1999	675	256	415	16	9	396	14	71	58.5%
2000	699	249	446	22	9	395	17	82	64.1%
2001	646	229	418	28	10	402	9	56	63.2%
2002	557	151	373	32	8	373	9	57	60.0%
2003	472	112	346	34	6	359	1	55	56.3%
2004	457	93	337	27	7	367	5	47	64.5%
2005	479	119	359	30	10	355	10	61	60.7%
2006	526	163	353	33	6	347	7	52	60.7%
2007	558	208	363	39	13	366	13	50	60.7%
2008	541	193	358	45	8	354	43	21	56.0%
2009	486	136	343	36	0	318	34	2	58.3%
2010	430	90	346	40	12	345	32	29	58.3%
2011	393	67	311	39	18	335	31	8	56.5%
2012	380	59	280	40	20	340	24	28	54.5%
2013	348	47	263	40	22	347	14	25	57.1%
2014	338	39	273	38	22	326	17	26	57.1%
2015	327	40	277	42	25	319	8	29	57.1%
2016	317	33	270	42	23	313	10	37	60.0%
2017	325	30	281	33	20	315	14	39	60.0%
2018	362	37	303	41	22	314	11	62	60.0%
2019	386	42	304	50	20	322	11	54	60.0%

\*Data Calculated as Medians



## South Carolina

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	119	739,602	\$2,412	\$1,655	\$2,181				
1992	116	761,351	\$2,649	\$1,685	\$2,399	3.61%	9.92%	1.89%	9.89%
1993	113	786,819	\$2,771	\$1,734	\$2,464	2.47%	5.96%	6.41%	4.09%
1994	111	821,745	\$2,880	\$1,952	\$2,541	2.86%	3.89%	15.21%	2.71%
1995	111	868,294	\$3,072	\$2,111	\$2,697	3.52%	6.40%	6.25%	5.55%
1996	106	901,562	\$3,308	\$2,361	\$2,899	2.77%	5.42%	5.87%	4.74%
1997	105	953,784	\$3,557	\$2,562	\$3,106	2.93%	3.77%	5.04%	3.32%
1998	104	988,712	\$3,950	\$2,755	\$3,461	2.73%	8.70%	2.35%	8.94%
1999	99	1,023,095	\$4,157	\$3,054	\$3,577	2.10%	4.41%	7.24%	3.73%
2000	98	1,076,137	\$4,484	\$3,418	\$3,867	2.57%	3.29%	9.05%	1.67%
2001	95	1,115,655	\$5,060	\$3,551	\$4,413	1.81%	12.70%	0.12%	14.12%
2002	95	1,147,145	\$5,515	\$3,829	\$4,815	1.91%	4.85%	6.30%	5.19%
2003	91	1,187,043	\$5,944	\$4,181	\$5,185	2.0%	7.51%	3.52%	7.86%
2004	87	1,205,527	\$6,175	\$4,348	\$5,352	1.61%	2.58%	2.15%	2.33%
2005	87	1,223,329	\$6,525	\$4,761	\$5,569	0.71%	-0.86%	4.88%	-2.39%
2006	86	1,247,022	\$6,933	\$5,137	\$5,875	1.33%	0.80%	3.46%	-0.56%
2007	84	1,276,751	\$7,407	\$5,490	\$6,220	0.75%	4.22%	2.09%	3.88%
2008	80	1,284,376	\$7,873	\$5,848	\$6,484	0.12%	4.72%	-0.47%	5.03%
2009	78	1,356,380	\$9,443	\$6,664	\$7,724	0.68%	8.14%	0.77%	10.31%
2010	77	1,359,216	\$9,595	\$6,515	\$8,022	1.82%	4.05%	1.32%	5.99%
2011	75	1,381,696	\$10,124	\$6,371	\$8,489	0.51%	5.13%	-0.28%	5.73%
2012	73	1,410,025	\$10,646	\$6,629	\$8,906	1.0%	4.76%	3.07%	4.29%
2013	71	1,423,071	\$10,994	\$6,979	\$9,149	0.82%	2.94%	4.49%	2.62%
2014	69	1,425,274	\$11,405	\$7,517	\$9,437	0.24%	4.03%	4.77%	3.48%
2015	68	1,442,170	\$12,206	\$8,154	\$10,060	0.73%	5.28%	5.30%	5.75%
2016	65	1,484,586	\$13,194	\$9,081	\$10,842	1.46%	5.84%	7.69%	5.32%
2017	65	1,528,464	\$13,926	\$9,957	\$11,373	0.90%	4.50%	7.76%	3.80%
2018	62	1,572,184	\$14,796	\$10,982	\$11,942	1.11%	2.96%	7.77%	2.61%
2019	59	1,602,488	\$15,663	\$11,498	\$12,725	0.78%	3.35%	4.14%	3.18%

  

Year	Loans/	Net Capital/	DeIn Lns/	Net	Number	# Bankruptcy	Return	Return	Cost
	Shares*	Assets*	Loans*	Chargeoffs/	Bankruptcy	per 1000	on Loans*	on Invest*	of Savings*
1991	78.1	9.50	1.44	0.54	1,337	1.81	12.39	5.49	5.92
1992	73.3	9.73	1.31	0.39	1,260	1.65	12.03	3.72	4.21
1993	78.5	10.92	1.13	0.31	1,151	1.46	10.88	2.91	3.28
1994	85.6	11.93	1.00	0.31	1,127	1.37	9.85	3.65	3.15
1995	87.1	12.72	1.06	0.29	1,628	1.87	9.85	4.75	3.86
1996	88.2	13.34	1.24	0.39	2,125	2.36	10.05	4.92	4.06
1997	89.1	13.37	1.22	0.38	2,421	2.54	9.89	4.98	4.09
1998	83.1	13.37	1.36	0.42	2,584	2.61	9.82	4.88	4.05
1999	86.1	13.78	1.29	0.41	2,416	2.36	9.41	4.67	3.88
2000	91.0	14.54	1.14	0.40	2,336	2.17	9.18	5.39	3.93
2001	79.9	13.34	1.38	0.45	2,471	2.21	9.33	3.63	3.77
2002	78.9	13.40	1.12	0.47	2,617	2.28	8.76	1.92	2.32
2003	79.0	13.34	1.20	0.51	3,002	2.53	8.02	1.34	1.69
2004	77.1	13.38	1.03	0.56	2,999	2.49	7.54	1.44	1.31
2005	82.5	13.81	1.18	0.55	3,141	2.57	7.21	2.66	1.48
2006	84.6	14.63	0.73	0.35	1,410	1.13	7.58	3.71	1.97
2007	82.7	14.64	0.77	0.34	1,629	1.28	7.71	4.20	2.54
2008	81.0	14.33	1.06	0.42	2,097	1.63	7.74	2.78	2.22
2009	73.9	13.33	1.03	0.56	3,112	2.29	7.42	1.38	1.60
2010	70.2	12.57	0.98	0.60	2,590	1.91	7.10	0.91	1.05
2011	65.9	12.15	0.97	0.45	2,198	1.59	7.02	0.64	0.75
2012	62.7	12.75	0.96	0.41	2,043	1.45	6.67	0.53	0.49
2013	64.7	12.62	0.94	0.44	1,803	1.27	6.45	0.50	0.36
2014	66.9	12.62	0.79	0.47	1,748	1.23	6.26	0.52	0.32
2015	67.7	12.63	0.68	0.45	1,871	1.30	6.22	0.60	0.29
2016	68.6	12.31	0.74	0.48	1,850	1.25	6.09	0.77	0.27
2017	74.4	12.23	0.62	0.58	1,740	1.14	5.87	1.04	0.27
2018	79.5	12.99	0.52	0.53	1,711	1.09	5.73	1.50	0.31
2019	78.4	13.13	0.60	0.40	1,734	1.08	5.73	1.83	0.42

  

Year	Int Yield	Div&Int	Gross	Fee	Other	Operating	Prov for	Return	% CUs
	on Assets* -	Cost of Assets* =	Spread* +	Income* +	Income* -	Expense* -	Loan Loss* =	on Avg Assets*	Federally Chartered
1991	1018	523	495	11	380	32	119	75.6%	
1992	897	371	533	13	391	31	166	75.0%	
1993	794	290	514	27	377	22	177	77.0%	
1994	785	277	504	24	382	21	152	77.5%	
1995	842	330	503	30	402	17	132	78.4%	
1996	852	346	491	38	412	29	129	77.4%	
1997	846	350	504	41	415	27	115	77.1%	
1998	832	343	488	44	426	28	112	76.9%	
1999	778	331	452	58	440	33	96	78.8%	
2000	795	333	476	64	449	36	99	78.6%	
2001	746	318	430	69	446	35	68	78.9%	
2002	642	199	422	76	453	31	78	78.9%	
2003	571	145	418	91	448	33	65	80.2%	
2004	545	114	409	104	465	35	59	79.3%	
2005	556	124	426	115	501	38	85	79.3%	
2006	617	168	439	128	521	27	85	79.1%	
2007	644	215	429	135	527	23	78	78.6%	
2008	593	185	402	140	525	28	45	80.0%	
2009	520	136	382	136	7	514	40	79.5%	
2010	485	89	383	130	26	513	33	80.5%	
2011	442	63	367	124	39	487	28	81.3%	
2012	399	43	334	128	47	468	24	80.8%	
2013	379	32	333	125	50	462	26	81.7%	
2014	367	26	331	120	63	443	22	82.6%	
2015	371	25	338	110	72	452	17	82.4%	
2016	371	24	339	105	77	452	28	83.1%	
2017	373	24	342	104	71	444	31	83.1%	
2018	388	28	359	117	77	451	34	82.3%	
2019	411	37	368	110	75	464	26	81.4%	

\*Data Calculated as Medians

**South Dakota**

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	68	167,487	\$454	\$299	\$414				
1992	68	174,965	\$500	\$320	\$459	2.31%	10.22%	8.02%	11.09%
1993	68	180,335	\$533	\$369	\$482	2.88%	8.36%	16.08%	7.79%
1994	67	184,381	\$571	\$426	\$509	3.42%	8.35%	15.99%	6.30%
1995	67	187,767	\$617	\$466	\$552	2.55%	5.85%	8.88%	5.77%
1996	64	189,299	\$678	\$520	\$603	1.57%	8.29%	8.05%	7.45%
1997	64	193,251	\$744	\$574	\$663	2.27%	8.88%	9.94%	8.81%
1998	64	198,616	\$826	\$614	\$737	2.37%	10.48%	6.36%	11.30%
1999	63	204,564	\$923	\$691	\$818	2.16%	9.14%	5.84%	9.56%
2000	61	212,424	\$1,008	\$778	\$883	1.92%	6.55%	10.17%	5.53%
2001	61	216,387	\$1,168	\$842	\$1,036	1.34%	13.32%	3.26%	14.99%
2002	60	220,593	\$1,264	\$912	\$1,118	1.22%	5.42%	3.71%	5.26%
2003	58	224,922	\$1,377	\$988	\$1,210	1.28%	7.36%	2.78%	7.59%
2004	56	228,667	\$1,473	\$1,078	\$1,277	1.43%	2.70%	6.67%	1.70%
2005	54	232,314	\$1,564	\$1,141	\$1,339	1.06%	2.80%	9.61%	0.41%
2006	49	239,747	\$1,650	\$1,182	\$1,412	1.39%	5.25%	3.67%	4.75%
2007	49	241,464	\$1,782	\$1,220	\$1,538	1.30%	5.51%	2.42%	5.34%
2008	50	244,239	\$1,932	\$1,322	\$1,677	1.52%	8.61%	2.29%	8.84%
2009	50	240,864	\$2,227	\$1,439	\$1,906	0.75%	12.12%	7.63%	12.48%
2010	50	242,692	\$2,274	\$1,449	\$2,036	0.67%	3.16%	1.04%	6.0%
2011	46	246,096	\$2,409	\$1,458	\$2,159	0.78%	6.78%	-0.99%	7.47%
2012	46	251,366	\$2,584	\$1,497	\$2,313	0.08%	8.49%	2.05%	8.70%
2013	42	253,888	\$2,676	\$1,586	\$2,388	1.78%	5.95%	7.50%	6.13%
2014	42	258,113	\$2,799	\$1,711	\$2,463	0.83%	3.08%	6.23%	2.07%
2015	40	263,254	\$2,930	\$1,866	\$2,579	0.43%	4.54%	7.32%	4.21%
2016	40	267,320	\$3,072	\$2,011	\$2,703	1.18%	3.04%	2.67%	2.99%
2017	39	275,096	\$3,243	\$2,172	\$2,840	1.94%	2.68%	4.72%	2.33%
2018	37	284,257	\$3,405	\$2,363	\$2,974	2.65%	4.02%	6.38%	3.80%
2019	37	290,763	\$3,647	\$2,506	\$3,192	0.62%	3.04%	1.72%	3.53%

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	75.8	9.09	1.31	0.27	371	2.22	11.72	5.39	5.55
1992	73.4	9.10	1.38	0.17	319	1.82	10.73	4.07	4.09
1993	81.9	9.40	1.02	0.17	277	1.54	9.61	3.32	3.17
1994	90.1	9.89	0.95	0.09	236	1.28	8.87	3.61	3.03
1995	90.0	10.28	1.00	0.15	335	1.78	9.12	4.54	3.72
1996	91.0	10.65	1.04	0.33	421	2.22	9.31	4.58	3.95
1997	94.6	10.83	1.14	0.31	633	3.28	9.24	4.92	4.02
1998	88.1	10.48	0.91	0.26	493	2.48	9.08	4.45	4.09
1999	86.9	10.02	1.00	0.16	468	2.29	8.85	4.27	4.12
2000	92.9	10.51	1.07	0.21	414	1.95	8.97	5.35	4.28
2001	81.4	9.92	1.10	0.31	653	3.02	8.84	3.57	3.93
2002	82.6	10.30	0.87	0.36	565	2.56	8.35	1.61	2.52
2003	83.3	10.78	0.97	0.30	690	3.07	7.53	1.31	1.80
2004	85.6	10.96	0.90	0.32	636	2.78	6.87	1.39	1.45
2005	89.5	11.37	0.84	0.23	905	3.90	6.77	2.55	1.61
2006	89.7	11.80	1.02	0.16	239	1.00	7.10	3.45	2.39
2007	85.6	11.90	0.85	0.21	300	1.24	7.50	4.23	2.93
2008	80.6	11.22	0.88	0.18	351	1.44	7.47	2.71	2.35
2009	78.1	9.40	0.75	0.35	441	1.83	7.02	1.63	1.74
2010	74.0	9.47	0.62	0.36	449	1.85	6.73	0.93	1.21
2011	70.6	9.18	0.57	0.21	414	1.68	6.49	0.76	0.89
2012	65.8	9.02	0.51	0.23	274	1.09	6.02	0.63	0.58
2013	65.3	9.08	0.62	0.23	274	1.08	5.66	0.60	0.36
2014	70.1	9.12	0.66	0.22	213	0.83	5.23	0.71	0.27
2015	70.7	9.65	0.40	0.15	236	0.90	5.00	0.85	0.27
2016	71.2	9.93	0.64	0.15	208	0.78	4.94	0.95	0.29
2017	78.1	10.29	0.56	0.18	257	0.93	4.86	1.15	0.33
2018	81.8	10.60	0.52	0.22	267	0.94	4.87	1.53	0.41
2019	80.4	10.85	0.64	0.18	241	0.83	5.06	2.00	0.60

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	970	498	471	15	9	416	22	113	100.0%
1992	849	367	478	15	9	409	14	114	100.0%
1993	784	295	495	23	5	409	19	122	100.0%
1994	753	278	467	26	8	410	13	114	100.0%
1995	810	340	463	35	7	420	15	113	100.0%
1996	824	349	464	44	9	410	20	118	100.0%
1997	829	356	481	40	7	417	29	110	100.0%
1998	818	368	461	41	10	407	27	99	100.0%
1999	769	357	427	39	11	394	18	79	100.0%
2000	814	383	438	48	11	395	19	86	100.0%
2001	770	348	416	59	13	405	19	67	100.0%
2002	655	222	428	54	11	379	17	113	100.0%
2003	572	157	415	63	13	400	14	107	100.0%
2004	530	129	391	78	13	410	9	83	100.0%
2005	553	145	415	87	16	420	17	89	100.0%
2006	604	214	405	102	16	416	9	78	100.0%
2007	644	244	404	110	15	428	11	79	100.0%
2008	606	201	388	87	16	435	14	58	100.0%
2009	538	151	381	83	-43	404	27	0	100.0%
2010	494	112	384	80	-2	441	27	17	100.0%
2011	455	81	370	86	13	425	18	37	100.0%
2012	393	53	336	83	13	386	14	61	100.0%
2013	369	32	331	93	14	390	11	45	100.0%
2014	340	24	313	89	12	377	13	38	100.0%
2015	352	23	317	86	20	376	8	68	100.0%
2016	359	26	331	76	17	380	13	49	100.0%
2017	368	29	332	73	12	381	13	49	100.0%
2018	382	42	343	69	32	407	14	59	100.0%
2019	416	52	357	79	19	419	18	65	100.0%

\*Data Calculated as Medians

# Tennessee

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	332	1,196,492	\$4,607	\$2,729	\$4,184				
1992	322	1,214,494	\$4,998	\$2,784	\$4,517	1.16%	8.33%	0.78%	8.36%
1993	305	1,252,455	\$5,310	\$3,074	\$4,750	1.74%	5.16%	6.43%	3.97%
1994	286	1,306,027	\$5,442	\$3,536	\$4,800	2.51%	2.78%	14.27%	1.77%
1995	278	1,380,199	\$5,816	\$3,777	\$5,096	1.59%	2.99%	5.06%	1.41%
1996	272	1,378,287	\$6,114	\$4,120	\$5,312	0.81%	3.01%	5.96%	2.15%
1997	265	1,401,593	\$6,425	\$4,361	\$5,543	1.06%	3.57%	2.42%	2.88%
1998	257	1,431,890	\$7,004	\$4,666	\$6,040	1.44%	5.17%	2.01%	5.21%
1999	252	1,448,707	\$7,381	\$5,018	\$6,283	0.86%	3.92%	5.39%	3.20%
2000	248	1,474,446	\$7,780	\$5,383	\$6,601	1.50%	2.46%	6.45%	1.58%
2001	237	1,500,619	\$8,787	\$5,508	\$7,469	1.0%	9.91%	-1.04%	11.24%
2002	227	1,513,937	\$9,465	\$5,616	\$7,935	1.11%	5.44%	1.32%	5.51%
2003	216	1,523,249	\$10,156	\$5,990	\$8,553	0.63%	6.58%	1.31%	6.12%
2004	210	1,543,695	\$10,539	\$6,376	\$8,879	0.59%	2.66%	2.77%	2.32%
2005	205	1,583,621	\$11,068	\$7,127	\$9,282	0.59%	0.30%	6.35%	-0.59%
2006	200	1,628,361	\$11,812	\$7,745	\$9,929	0.39%	1.07%	3.71%	0.50%
2007	190	1,685,065	\$12,573	\$8,361	\$10,554	0.03%	2.66%	0.83%	1.95%
2008	186	1,737,459	\$13,446	\$8,982	\$11,360	0.13%	5.06%	0.0%	5.76%
2009	187	1,799,463	\$15,487	\$9,544	\$12,684	-0.50%	7.07%	-0.14%	7.37%
2010	181	1,810,613	\$15,672	\$9,709	\$13,390	0.0%	1.72%	-1.25%	3.54%
2011	177	1,820,477	\$16,693	\$10,013	\$14,287	0.33%	3.71%	-1.60%	4.17%
2012	168	1,886,767	\$17,619	\$10,756	\$15,108	1.17%	2.86%	2.60%	3.42%
2013	159	1,914,181	\$18,289	\$11,551	\$15,633	0.12%	1.96%	1.20%	2.33%
2014	151	1,947,606	\$19,182	\$12,524	\$16,333	-0.04%	2.50%	2.24%	2.19%
2015	149	1,978,219	\$20,376	\$13,751	\$17,290	0.20%	2.79%	3.41%	3.07%
2016	148	2,055,620	\$21,853	\$15,275	\$18,487	-0.11%	3.54%	4.55%	3.17%
2017	145	2,133,608	\$23,407	\$17,192	\$19,649	0.18%	3.14%	4.69%	2.88%
2018	140	2,235,604	\$25,133	\$19,253	\$21,018	0.22%	1.50%	6.42%	0.99%
2019	139	2,317,882	\$27,202	\$20,758	\$23,059	0.17%	2.87%	1.92%	2.65%

Year	Loans/Shares*	Net Capital/Assets*	Deln Lns/Loans*	Net Chargeoffs/Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1992	64.1	9.51	1.06	0.40	4,555	3.75	11.85	3.86	3.97
1993	66.3	10.20	0.96	0.19	3,414	2.73	10.64	3.23	3.08
1994	75.3	10.88	0.77	0.18	3,115	2.39	9.52	3.81	3.03
1995	77.7	11.94	0.82	0.17	3,826	2.77	9.47	4.97	3.73
1996	79.5	13.12	0.89	0.28	6,878	4.99	9.55	4.88	3.85
1997	79.0	13.98	1.07	0.31	6,080	4.34	9.41	4.95	3.87
1998	76.5	14.02	0.96	0.37	5,345	3.73	9.33	4.99	3.87
1999	78.0	14.04	0.85	0.27	4,746	3.28	9.12	4.68	3.67
2000	83.6	14.46	0.89	0.25	4,607	3.12	9.01	5.55	3.91
2001	72.4	14.04	1.11	0.38	5,420	3.61	9.02	4.31	3.62
2002	69.4	13.92	1.08	0.44	5,922	3.91	8.58	2.41	2.31
2003	67.2	13.69	0.92	0.41	6,243	4.10	7.90	1.85	1.58
2004	68.9	14.08	0.98	0.38	6,215	4.03	7.36	1.85	1.29
2005	75.2	14.98	1.05	0.38	7,313	4.62	7.10	2.76	1.60
2006	76.8	15.40	0.99	0.29	3,686	2.26	7.20	3.89	2.23
2007	77.0	16.26	1.07	0.37	4,617	2.74	7.42	4.42	2.58
2008	73.2	15.93	1.24	0.45	6,154	3.54	7.45	3.07	2.28
2009	70.0	13.68	1.47	0.67	8,916	4.95	7.20	1.79	1.57
2010	67.2	14.01	1.25	0.60	7,308	4.04	6.99	1.32	1.06
2011	64.0	13.63	0.95	0.42	6,330	3.48	6.78	0.98	0.73
2012	63.5	13.26	1.11	0.33	5,441	2.88	6.38	0.72	0.51
2013	65.2	13.33	0.86	0.44	5,514	2.88	6.00	0.65	0.38
2014	64.9	13.17	0.74	0.35	5,378	2.76	5.68	0.69	0.32
2015	65.8	13.18	0.69	0.34	4,678	2.36	5.52	0.79	0.29
2016	66.8	13.01	0.68	0.35	4,661	2.27	5.32	0.90	0.29
2017	69.5	12.64	0.89	0.32	5,075	2.38	5.21	1.12	0.30
2018	75.9	13.40	0.74	0.32	5,561	2.49	5.17	1.55	0.41
2019	75.2	13.62	0.65	0.37	6,138	2.65	5.21	1.92	0.56

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
1992	854	353	499	11	11	369	23	135	37.3%
1993	751	274	477	14	12	366	16	137	38.7%
1994	730	266	459	18	11	351	7	136	39.5%
1995	786	323	466	23	12	367	4	123	39.9%
1996	787	329	457	24	13	375	7	116	40.1%
1997	787	331	458	25	14	374	17	110	39.6%
1998	768	326	444	25	13	382	21	92	39.7%
1999	743	314	427	30	12	380	18	88	40.1%
2000	769	329	443	34	13	390	22	95	40.3%
2001	719	307	407	41	15	385	25	77	40.9%
2002	606	194	416	43	11	369	26	84	40.5%
2003	531	135	393	49	13	365	21	82	40.7%
2004	498	111	383	58	11	381	20	73	41.0%
2005	526	135	387	64	15	377	24	85	41.0%
2006	582	184	391	72	13	391	21	79	41.5%
2007	612	213	396	74	15	404	23	78	41.6%
2008	558	192	371	84	15	396	28	49	40.9%
2009	489	128	348	76	23	392	42	18	41.2%
2010	443	89	343	73	12	396	36	20	42.0%
2011	408	63	346	70	14	390	23	26	42.9%
2012	370	45	317	70	18	372	18	32	42.3%
2013	339	33	304	72	24	367	15	23	41.5%
2014	327	29	293	71	22	359	13	35	41.1%
2015	324	25	300	67	28	358	14	36	41.6%
2016	322	25	296	67	27	355	18	35	41.9%
2017	337	27	306	65	26	350	18	39	42.8%
2018	362	34	323	68	29	354	22	56	43.6%
2019	389	46	339	64	32	362	26	59	43.2%

\*Data Calculated as Medians

## Texas

Year	# Cus	Members	Assets			Loans			Savings			Annual % Change						
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*					
1991	897	4,464,375	\$17,434	\$9,063	\$15,447													
1992	873	4,689,183	\$19,798	\$9,896	\$17,288				2.54%	9.71%	1.28%	9.38%						
1993	848	4,905,416	\$20,958	\$11,222	\$18,293				2.60%	4.40%	7.70%	3.35%						
1994	835	5,125,259	\$21,688	\$13,207	\$18,916				2.29%	2.45%	13.67%	1.11%						
1995	819	5,360,020	\$22,976	\$14,701	\$20,306				1.94%	2.18%	8.67%	1.74%						
1996	799	5,595,552	\$24,558	\$16,432	\$21,636				1.16%	3.67%	6.14%	2.66%						
1997	783	5,803,575	\$26,209	\$17,329	\$23,119				1.45%	4.08%	3.32%	3.68%						
1998	763	6,009,022	\$28,939	\$18,353	\$25,511				1.47%	6.84%	1.69%	6.65%						
1999	741	6,204,823	\$30,726	\$20,529	\$26,734				1.13%	3.73%	6.84%	3.03%						
2000	714	6,454,376	\$32,585	\$22,562	\$28,400				1.18%	2.61%	7.87%	1.86%						
2001	695	6,626,098	\$37,678	\$24,128	\$32,838				1.26%	11.29%	0.02%	12.63%						
2002	683	6,791,546	\$42,136	\$26,383	\$36,591				0.96%	7.21%	1.27%	7.61%						
2003	667	6,998,222	\$45,394	\$29,199	\$39,148				0.63%	5.61%	2.54%	5.49%						
2004	641	7,130,609	\$47,799	\$31,709	\$40,749				0.09%	2.56%	2.98%	2.03%						
2005	625	6,832,172	\$47,829	\$32,745	\$40,273				0.59%	0.70%	6.05%	-0.13%						
2006	610	6,880,403	\$49,301	\$33,894	\$41,228				0.0%	-0.06%	2.37%	-0.76%						
2007	595	6,993,043	\$52,741	\$35,984	\$44,018				0.0%	2.54%	1.51%	2.09%						
2008	571	7,197,177	\$58,526	\$39,092	\$49,335				0.57%	7.09%	1.61%	7.75%						
2009	561	7,402,875	\$63,946	\$42,161	\$55,070				0.26%	7.05%	2.60%	8.77%						
2010	550	7,539,545	\$67,831	\$43,271	\$58,912				-0.02%	3.42%	-0.49%	4.20%						
2011	535	7,723,681	\$72,757	\$44,873	\$63,470				-0.08%	4.45%	0.76%	4.59%						
2012	519	7,848,436	\$76,937	\$48,109	\$67,129				-0.57%	4.48%	2.86%	4.56%						
2013	503	8,083,921	\$80,597	\$52,505	\$70,140				0.08%	2.94%	4.01%	2.87%						
2014	490	8,277,551	\$85,124	\$57,921	\$73,226				0.34%	3.04%	5.12%	2.66%						
2015	478	8,341,540	\$90,810	\$63,236	\$77,632				0.0%	3.25%	3.99%	3.45%						
2016	471	8,513,260	\$95,381	\$68,111	\$81,707				-0.53%	2.18%	3.38%	2.19%						
2017	465	8,754,366	\$101,050	\$73,323	\$86,141				-0.23%	2.81%	4.50%	2.57%						
2018	454	9,044,271	\$104,408	\$78,088	\$88,817				-0.11%	0.52%	4.91%	0.18%						
2019	442	9,370,457	\$110,071	\$81,497	\$94,398				0.0%	2.30%	2.77%	2.38%						

  

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	62.6	9.52	1.14	0.41	9,705	2.07	11.32	4.13	3.79
1993	65.7	10.23	1.01	0.30	8,227	1.68	10.21	3.49	3.03
1994	74.6	11.15	0.98	0.24	8,560	1.67	9.16	3.90	3.10
1995	79.9	11.99	0.97	0.26	10,152	1.89	9.10	4.92	3.77
1996	83.2	12.63	1.15	0.30	14,884	2.66	9.24	4.94	3.88
1997	82.0	13.10	1.24	0.43	17,813	3.07	9.21	5.07	3.96
1998	77.7	12.83	1.22	0.40	16,861	2.81	9.17	5.04	3.96
1999	80.6	13.02	1.07	0.41	15,500	2.50	8.94	4.73	3.78
2000	85.0	13.71	1.03	0.35	13,644	2.11	8.81	5.54	3.94
2001	75.4	12.75	1.04	0.39	16,147	2.44	8.86	4.15	3.65
2002	70.6	12.63	1.09	0.43	16,477	2.43	8.45	2.44	2.35
2003	69.8	12.64	1.17	0.49	19,625	2.80	7.88	1.82	1.63
2004	71.6	12.86	1.14	0.50	21,345	2.99	7.33	1.87	1.35
2005	76.3	13.37	1.14	0.47	29,355	4.30	7.06	2.75	1.66
2006	78.2	13.74	0.95	0.46	11,078	1.61	7.12	3.84	2.17
2007	76.9	14.07	0.89	0.41	10,775	1.54	7.49	4.45	2.60
2008	73.1	13.59	0.96	0.44	12,832	1.78	7.63	3.19	2.29
2009	69.5	12.42	1.11	0.60	15,561	2.10	7.48	2.07	1.59
2010	67.6	11.96	0.92	0.48	15,559	2.06	7.24	1.36	1.06
2011	62.8	11.55	0.81	0.40	14,073	1.82	6.92	0.99	0.78
2012	62.5	11.57	0.76	0.38	12,978	1.65	6.62	0.76	0.58
2013	63.2	11.42	0.81	0.34	11,278	1.40	6.22	0.71	0.45
2014	66.1	11.65	0.71	0.36	10,917	1.32	6.02	0.75	0.41
2015	65.3	11.74	0.71	0.37	10,119	1.21	5.75	0.82	0.38
2016	66.2	11.66	0.80	0.44	9,778	1.15	5.62	0.95	0.38
2017	69.1	11.46	0.68	0.43	10,879	1.24	5.51	1.13	0.38
2018	75.6	12.12	0.66	0.41	10,463	1.16	5.41	1.61	0.44
2019	76.1	12.28	0.62	0.40	10,467	1.12	5.43	2.00	0.55

  

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
1992	823	341	483	11	8	340	26	143	64.3%
1993	726	271	457	15	7	336	20	131	65.0%
1994	701	273	426	18	7	340	16	114	65.0%
1995	763	326	437	23	8	358	18	105	65.3%
1996	773	334	446	28	9	369	21	106	65.8%
1997	782	338	447	30	9	376	29	98	65.3%
1998	767	336	436	33	8	380	28	85	65.0%
1999	734	321	418	37	8	374	27	78	65.3%
2000	762	335	433	40	8	381	26	85	64.4%
2001	720	310	412	44	8	377	27	78	64.2%
2002	606	203	405	45	7	364	25	82	63.7%
2003	534	139	391	47	7	364	22	77	63.9%
2004	497	115	381	57	7	379	27	67	63.5%
2005	520	139	383	66	10	392	29	63	64.0%
2006	569	186	395	72	8	401	26	61	63.6%
2007	611	219	407	78	9	419	21	65	63.0%
2008	571	193	386	79	9	412	27	52	63.0%
2009	512	135	375	75	-5	405	34	8	63.1%
2010	470	91	372	70	-26	409	27	3	62.5%
2011	427	65	359	70	10	399	19	37	63.4%
2012	386	50	333	68	12	374	13	40	62.8%
2013	362	40	321	69	13	367	14	33	62.4%
2014	358	35	323	71	15	367	17	41	61.8%
2015	353	34	322	69	17	368	19	36	61.3%
2016	354	33	318	71	19	371	21	31	60.9%
2017	356	33	321	71	19	367	27	33	60.0%
2018	378	37	339	71	28	370	23	56	59.9%
2019	404	49	351	68	26	388	22	58	59.5%

\*Data Calculated as Medians

**Utah**

Year	# Cus	Members	Assets			Annual % Change			
			(\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	163	855,235	\$2,646	\$1,701	\$2,419				
1992	154	875,684	\$2,947	\$1,831	\$2,670	2.80%	10.30%	7.68%	8.96%
1993	153	906,618	\$3,202	\$2,109	\$2,869	2.38%	6.80%	9.37%	5.83%
1994	152	936,227	\$3,488	\$2,537	\$3,070	1.23%	4.26%	12.26%	2.39%
1995	150	957,703	\$3,764	\$2,848	\$3,343	1.48%	2.50%	7.64%	2.46%
1996	145	998,061	\$4,200	\$3,284	\$3,686	1.92%	4.68%	6.62%	4.05%
1997	143	1,049,794	\$4,603	\$3,632	\$4,053	0.74%	4.13%	6.07%	3.39%
1998	142	1,098,109	\$5,127	\$3,875	\$4,528	0.98%	7.25%	0.54%	7.75%
1999	139	1,137,424	\$5,471	\$4,353	\$4,747	0.48%	3.76%	6.26%	3.29%
2000	137	1,192,911	\$6,940	\$4,835	\$5,172	0.62%	2.99%	7.43%	2.13%
2001	132	1,256,024	\$6,905	\$5,334	\$6,129	0.87%	11.29%	1.13%	12.98%
2002	127	1,305,229	\$7,750	\$5,867	\$6,866	0.77%	6.95%	1.92%	6.91%
2003	119	1,373,203	\$8,634	\$6,492	\$7,679	1.65%	7.23%	4.0%	7.38%
2004	118	1,406,060	\$9,210	\$6,962	\$8,161	0.60%	3.10%	4.53%	2.34%
2005	116	1,470,691	\$10,248	\$8,041	\$9,060	0.34%	1.54%	5.67%	1.77%
2006	112	1,549,816	\$11,745	\$9,322	\$10,370	0.64%	3.46%	8.01%	4.58%
2007	107	1,637,377	\$13,102	\$10,701	\$11,533	1.24%	6.05%	7.12%	5.59%
2008	102	1,731,821	\$14,288	\$11,954	\$12,605	1.63%	5.84%	4.58%	6.89%
2009	101	1,790,344	\$15,003	\$11,633	\$13,596	0.0%	4.22%	0.72%	5.05%
2010	94	1,728,547	\$14,333	\$10,440	\$13,037	-0.24%	-0.09%	-5.58%	0.48%
2011	87	1,732,278	\$14,513	\$10,085	\$13,077	-0.25%	0.49%	-2.28%	0.73%
2012	81	1,808,593	\$15,677	\$10,476	\$14,064	0.21%	3.45%	0.32%	3.10%
2013	75	1,879,101	\$16,438	\$11,300	\$14,608	0.08%	2.45%	2.13%	1.71%
2014	72	1,991,164	\$17,844	\$12,928	\$15,629	0.35%	3.38%	3.95%	2.99%
2015	70	2,142,227	\$20,040	\$14,863	\$17,281	0.41%	4.0%	5.06%	3.87%
2016	68	2,318,124	\$22,777	\$17,152	\$19,652	1.21%	6.31%	5.76%	6.21%
2017	66	2,534,828	\$25,506	\$19,965	\$21,999	-0.11%	5.56%	5.75%	5.04%
2018	62	2,750,493	\$28,500	\$23,123	\$24,753	0.91%	5.57%	8.96%	5.52%
2019	60	2,972,271	\$32,188	\$25,783	\$28,146	0.04%	4.63%	4.25%	4.98%

Year	Loans/ Shares*	Net Capital/ Assets*	Del'n Lns/ Loans*	Net Chargeoffs/ Avg Loans*		# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
				Chargeoffs	Number Bankruptcy				
1991	78.8	8.85	1.73	0.41	2,981	3.46	11.64	5.48	5.63
1992	77.0	9.23	1.55	0.26	2,620	2.99	11.04	3.93	4.19
1993	78.4	10.15	1.02	0.14	1,897	2.09	9.89	3.40	3.43
1994	86.4	10.78	0.95	0.10	1,782	1.90	8.83	3.98	3.33
1995	89.2	11.85	1.03	0.10	2,386	2.49	8.97	4.86	3.94
1996	90.4	12.30	1.24	0.17	3,134	3.14	9.05	4.91	4.03
1997	92.8	12.85	1.19	0.31	4,074	3.88	8.93	4.95	4.19
1998	87.1	12.83	1.18	0.30	4,864	4.43	8.82	4.86	4.16
1999	89.0	13.00	1.28	0.26	5,453	4.79	8.40	4.67	3.87
2000	95.0	13.54	1.03	0.30	5,126	4.30	8.49	5.30	3.96
2001	82.3	12.45	1.22	0.33	6,760	5.38	8.28	3.72	3.78
2002	80.6	11.70	1.14	0.40	7,229	5.54	7.79	2.03	2.73
2003	80.1	11.53	1.01	0.44	6,964	5.07	6.99	1.75	1.93
2004	79.1	11.66	0.85	0.39	6,779	4.82	6.39	1.73	1.48
2005	85.2	12.29	0.75	0.30	7,792	5.30	6.20	2.74	1.61
2006	87.8	12.75	0.46	0.17	2,151	1.39	6.62	3.71	2.20
2007	88.8	12.33	0.71	0.14	2,555	1.56	7.09	4.16	2.85
2008	86.0	11.62	1.35	0.29	4,696	2.71	6.81	2.81	2.74
2009	81.9	11.38	2.22	0.68	8,258	4.61	6.56	1.76	2.00
2010	77.5	11.31	1.53	0.72	9,858	5.70	6.34	1.11	1.15
2011	75.1	11.10	1.06	0.47	9,713	5.61	5.96	0.84	0.83
2012	72.4	10.88	0.75	0.28	4,315	2.39	5.53	0.65	0.60
2013	77.0	11.41	0.50	0.25	3,865	2.06	5.24	0.67	0.52
2014	75.6	11.51	0.55	0.26	3,838	1.93	5.02	0.70	0.48
2015	74.0	11.70	0.59	0.16	4,016	1.87	4.89	0.79	0.41
2016	77.0	11.62	0.43	0.17	4,141	1.79	4.69	0.88	0.41
2017	78.2	11.66	0.50	0.21	4,005	1.58	4.71	1.10	0.50
2018	83.9	11.57	0.35	0.23	4,004	1.46	4.82	1.52	0.56
2019	82.8	11.93	0.47	0.14	4,256	1.43	5.08	1.92	0.76

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	991	504	483	1	14	386	39	98	31.3%
1992	872	379	491	3	13	368	20	145	31.2%
1993	775	310	465	7	12	345	15	129	31.4%
1994	736	297	430	11	11	351	10	124	30.9%
1995	797	346	437	13	12	354	9	122	30.7%
1996	803	355	440	19	11	356	10	108	31.0%
1997	801	360	445	20	11	368	20	108	30.8%
1998	783	357	423	23	11	371	21	86	30.3%
1999	732	332	404	24	9	371	21	71	30.2%
2000	759	341	424	26	9	373	23	80	29.9%
2001	724	325	394	28	10	373	28	66	29.5%
2002	612	234	384	29	6	355	28	61	32.3%
2003	529	165	369	28	9	344	27	69	40.3%
2004	496	124	364	32	9	350	26	70	43.2%
2005	511	144	365	33	10	361	24	73	43.1%
2006	568	194	371	49	15	362	15	86	46.4%
2007	609	246	368	47	16	368	8	84	46.7%
2008	562	239	332	50	13	362	25	33	48.0%
2009	509	175	338	55	4	348	59	11	48.5%
2010	468	106	361	46	5	373	59	24	47.9%
2011	424	70	346	52	16	375	33	26	48.3%
2012	380	49	323	47	26	364	14	36	49.4%
2013	354	45	301	43	21	350	9	54	48.0%
2014	344	42	304	41	21	329	12	48	50.0%
2015	337	33	306	37	24	340	10	53	50.0%
2016	338	32	307	43	20	339	7	53	50.0%
2017	347	44	310	40	26	338	12	66	50.0%
2018	380	49	334	41	35	337	19	82	50.0%
2019	410	67	336	41	31	332	14	86	51.7%

\*Data Calculated as Medians

Vermont

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	56	132,277	\$458	\$304	\$419				
1992	54	135,846	\$512	\$316	\$467	3.35%	12.15%	4.77%	12.48%
1993	53	148,066	\$559	\$345	\$506	3.93%	8.26%	9.08%	8.33%
1994	50	161,542	\$585	\$407	\$521	3.81%	4.24%	13.41%	1.70%
1995	49	169,224	\$643	\$455	\$571	2.64%	3.82%	8.78%	2.68%
1996	47	177,385	\$705	\$504	\$625	1.81%	3.72%	2.30%	4.73%
1997	47	185,517	\$768	\$552	\$673	2.37%	5.16%	3.45%	4.15%
1998	46	196,894	\$879	\$589	\$766	3.83%	9.88%	4.69%	10.31%
1999	45	209,724	\$953	\$655	\$821	3.68%	5.13%	8.95%	4.69%
2000	44	222,570	\$1,016	\$727	\$863	3.46%	3.10%	9.70%	2.51%
2001	42	232,339	\$1,177	\$764	\$1,017	2.58%	12.70%	1.50%	14.25%
2002	38	242,893	\$1,319	\$849	\$1,138	3.37%	11.25%	9.28%	11.33%
2003	37	252,001	\$1,498	\$979	\$1,263	2.43%	10.36%	8.50%	10.88%
2004	36	263,128	\$1,613	\$1,170	\$1,322	3.18%	6.62%	12.18%	6.34%
2005	33	272,792	\$1,660	\$1,281	\$1,382	3.06%	1.94%	11.31%	3.46%
2006	31	274,623	\$1,735	\$1,389	\$1,421	0.0%	2.27%	6.20%	2.01%
2007	31	277,888	\$1,869	\$1,445	\$1,540	1.30%	3.42%	3.02%	3.19%
2008	30	281,631	\$2,185	\$1,586	\$1,783	0.22%	10.19%	3.27%	10.26%
2009	29	290,105	\$2,444	\$1,694	\$2,064	0.97%	10.56%	6.40%	12.80%
2010	27	299,772	\$2,683	\$1,879	\$2,294	1.85%	8.90%	8.04%	8.80%
2011	27	311,919	\$2,931	\$1,976	\$2,518	2.60%	7.20%	3.27%	7.87%
2012	25	321,761	\$3,164	\$2,152	\$2,785	0.87%	6.68%	5.56%	6.78%
2013	24	336,186	\$3,329	\$2,321	\$2,939	1.55%	2.88%	5.94%	2.29%
2014	23	343,033	\$3,532	\$2,463	\$3,108	0.0%	5.84%	4.28%	6.02%
2015	21	344,318	\$3,736	\$2,684	\$3,284	1.37%	5.11%	6.17%	4.94%
2016	21	352,666	\$3,963	\$2,939	\$3,456	1.07%	3.96%	4.94%	3.50%
2017	19	367,673	\$4,191	\$3,247	\$3,632	3.29%	6.98%	8.17%	6.0%
2018	19	381,974	\$4,385	\$3,440	\$3,778	0.41%	3.43%	5.90%	2.72%
2019	19	390,125	\$4,739	\$3,787	\$4,084	1.50%	5.78%	4.88%	6.66%

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	73.5	6.41	2.65	0.45	200	1.47	11.61	3.72	4.25
1993	75.4	7.40	2.16	0.23	155	1.05	10.67	3.07	3.15
1994	86.3	8.40	1.56	0.23	182	1.13	9.57	3.79	3.00
1995	84.2	9.77	1.32	0.24	216	1.28	9.64	4.51	3.39
1996	86.1	10.37	1.69	0.29	276	1.56	9.90	4.56	3.58
1997	86.3	10.52	1.17	0.38	338	1.82	9.80	4.69	3.54
1998	81.6	11.06	1.08	0.42	402	2.04	9.57	4.47	3.57
1999	87.2	11.25	0.97	0.24	329	1.57	9.26	4.39	3.33
2000	92.6	11.91	1.29	0.23	240	1.08	9.06	4.99	3.23
2001	81.7	10.95	1.09	0.27	266	1.14	8.81	3.73	3.10
2002	79.3	10.48	1.37	0.33	376	1.55	8.31	2.06	2.14
2003	80.6	10.28	1.19	0.19	392	1.56	7.30	1.74	1.39
2004	84.3	10.16	1.22	0.22	398	1.51	6.80	1.59	1.05
2005	88.5	10.16	0.67	0.23	531	1.95	6.83	2.69	1.29
2006	90.2	10.26	0.89	0.30	134	0.49	7.11	3.56	1.96
2007	88.3	10.27	0.74	0.32	245	0.88	7.38	3.98	2.45
2008	88.2	9.37	1.09	0.33	302	1.07	7.36	2.40	2.23
2009	81.3	9.12	1.47	0.39	450	1.55	6.96	1.05	1.50
2010	76.8	9.23	1.21	0.40	358	1.19	6.88	1.09	1.02
2011	82.3	9.49	1.40	0.33	312	1.00	6.44	0.79	0.71
2012	75.7	9.68	1.27	0.38	287	0.89	6.14	0.75	0.55
2013	79.0	9.49	1.22	0.34	334	0.99	5.65	0.69	0.47
2014	79.1	9.53	1.50	0.29	258	0.75	5.38	0.57	0.42
2015	81.0	9.65	1.13	0.29	297	0.86	5.26	0.65	0.45
2016	83.0	9.72	0.88	0.40	248	0.70	5.14	0.75	0.39
2017	88.0	9.74	1.20	0.28	238	0.65	5.11	1.02	0.43
2018	91.6	10.04	0.90	0.32	273	0.71	5.47	1.57	0.55
2019	91.6	10.70	0.90	0.36	296	0.76	5.45	1.95	0.73

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
1992	919	388	509	10	13	413	21	113	13.0%
1993	817	288	543	13	16	415	24	148	13.2%
1994	782	271	516	36	13	429	20	122	14.0%
1995	846	322	520	25	18	443	21	118	14.3%
1996	821	328	510	28	19	426	20	117	12.8%
1997	846	324	533	42	11	444	19	114	12.8%
1998	806	321	491	42	20	448	20	105	13.0%
1999	763	298	460	48	15	416	19	91	13.3%
2000	786	289	504	50	10	439	12	105	13.6%
2001	739	273	472	53	16	440	19	71	14.3%
2002	631	192	441	65	14	425	18	80	15.8%
2003	543	124	412	64	11	418	9	80	16.2%
2004	519	97	405	72	9	399	10	61	16.7%
2005	549	113	412	80	8	413	17	66	24.2%
2006	596	174	420	90	16	398	16	90	25.8%
2007	635	216	426	92	10	440	22	68	25.8%
2008	563	201	385	95	9	419	23	44	26.7%
2009	499	139	355	95	-14	365	31	38	27.6%
2010	447	92	361	84	5	379	22	61	25.9%
2011	414	63	304	84	6	378	23	50	22.2%
2012	383	51	294	91	7	355	20	50	24.0%
2013	360	42	296	94	10	353	20	51	25.0%
2014	366	38	300	94	11	356	27	50	26.1%
2015	396	41	321	93	10	359	28	75	23.8%
2016	398	34	349	90	7	345	21	78	23.8%
2017	418	43	357	84	12	399	19	58	31.6%
2018	448	54	392	88	23	400	22	76	31.6%
2019	456	71	387	81	24	404	25	67	31.6%

\*Data Calculated as Medians

# Virginia

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	299	3,014,355	\$12,023	\$7,318	\$10,400				
1992	290	3,151,465	\$14,441	\$8,064	\$12,222	2.95%	13.93%	3.38%	14.58%
1993	286	3,317,257	\$16,331	\$9,001	\$13,352	2.51%	6.59%	4.32%	6.04%
1994	285	3,470,050	\$17,341	\$10,813	\$14,270	2.38%	3.57%	14.0%	2.38%
1995	278	3,550,393	\$18,208	\$11,352	\$15,134	1.90%	2.81%	6.0%	2.04%
1996	271	3,668,506	\$18,980	\$12,603	\$15,918	1.77%	3.99%	4.07%	3.71%
1997	266	3,798,589	\$20,455	\$13,547	\$17,317	1.60%	4.0%	2.75%	3.54%
1998	263	3,966,821	\$22,430	\$14,546	\$18,841	2.21%	5.59%	0.52%	5.78%
1999	261	4,124,076	\$23,503	\$16,704	\$19,954	1.88%	3.74%	5.34%	3.39%
2000	256	4,328,308	\$25,673	\$18,284	\$21,863	1.44%	1.11%	8.09%	-0.39%
2001	247	4,544,293	\$30,538	\$20,031	\$25,995	2.91%	11.27%	-0.65%	13.98%
2002	243	4,748,683	\$35,286	\$22,810	\$29,806	1.48%	9.36%	2.77%	9.62%
2003	234	4,979,646	\$40,064	\$25,818	\$33,474	0.82%	8.70%	1.81%	9.21%
2004	223	5,130,817	\$44,688	\$29,469	\$36,835	0.57%	2.31%	7.25%	1.98%
2005	214	5,384,264	\$48,278	\$34,059	\$39,651	0.53%	-0.14%	6.78%	-0.93%
2006	209	5,647,523	\$52,697	\$40,060	\$43,104	0.07%	-1.07%	4.10%	-2.89%
2007	203	5,922,495	\$61,135	\$48,343	\$48,204	0.31%	1.44%	1.83%	0.45%
2008	196	6,206,099	\$67,216	\$55,459	\$50,614	-0.05%	4.0%	-1.85%	3.78%
2009	194	6,649,406	\$75,057	\$57,834	\$58,332	-0.46%	6.72%	-1.37%	8.29%
2010	191	6,958,376	\$81,388	\$57,123	\$62,591	-0.76%	1.96%	-4.81%	3.13%
2011	185	7,269,800	\$85,312	\$58,075	\$65,927	-0.45%	2.19%	-3.16%	2.87%
2012	179	7,760,316	\$93,022	\$62,804	\$71,363	-0.21%	3.30%	-0.93%	3.31%
2013	166	8,413,186	\$99,239	\$70,353	\$76,682	-0.34%	0.91%	2.0%	0.98%
2014	156	9,124,923	\$109,506	\$80,255	\$81,924	-1.50%	2.12%	4.64%	1.40%
2015	148	9,983,933	\$122,853	\$90,909	\$89,687	-0.69%	2.31%	4.75%	2.42%
2016	140	11,024,278	\$132,773	\$99,901	\$99,543	-0.10%	2.47%	3.71%	2.43%
2017	133	11,970,382	\$146,930	\$110,347	\$109,198	-0.31%	1.90%	5.01%	2.08%
2018	124	12,530,106	\$156,365	\$120,259	\$118,603	-0.08%	1.55%	5.73%	1.13%
2019	121	13,732,284	\$173,479	\$130,192	\$134,990	-0.60%	1.88%	2.58%	1.34%

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	68.5	8.34	1.50	0.53	10,978	3.48	11.67	3.50	4.13
1993	68.5	8.87	1.35	0.34	9,861	2.97	10.77	3.01	3.31
1994	78.1	9.58	1.21	0.38	9,832	2.83	9.85	3.68	3.19
1995	78.1	10.80	1.12	0.36	12,372	3.48	9.63	4.80	3.70
1996	78.8	11.30	1.66	0.43	15,425	4.20	9.65	4.77	3.79
1997	77.3	11.35	1.39	0.58	19,478	5.13	9.60	4.84	3.76
1998	72.5	11.37	1.40	0.45	19,551	4.93	9.50	4.74	3.62
1999	75.3	11.62	1.24	0.48	17,080	4.14	9.24	4.53	3.49
2000	81.3	12.41	1.19	0.35	16,426	3.80	9.18	5.36	3.48
2001	71.3	11.40	1.12	0.45	19,267	4.24	9.07	3.75	3.40
2002	65.8	11.14	1.19	0.46	21,186	4.46	8.66	1.97	2.34
2003	61.5	10.73	1.24	0.42	22,870	4.59	8.13	1.52	1.55
2004	64.6	10.95	1.08	0.43	21,299	4.15	7.58	1.76	1.28
2005	72.0	11.64	0.97	0.43	25,730	4.78	7.25	2.71	1.45
2006	75.7	12.58	0.86	0.30	9,895	1.75	7.30	3.68	1.83
2007	77.0	13.24	1.20	0.35	14,311	2.42	7.45	4.23	2.26
2008	74.3	13.26	1.49	0.50	24,101	3.88	7.49	2.73	2.11
2009	66.2	11.43	1.87	0.76	35,741	5.38	7.37	1.71	1.55
2010	59.0	11.02	1.66	0.79	37,783	5.43	7.44	1.27	1.06
2011	56.6	10.86	1.55	0.73	36,892	5.07	7.30	1.08	0.70
2012	53.3	10.52	1.30	0.59	32,056	4.13	7.05	0.87	0.53
2013	55.7	10.18	1.18	0.56	18,771	2.23	6.73	0.83	0.41
2014	58.4	10.24	1.03	0.50	18,731	2.05	6.30	0.90	0.35
2015	60.5	10.21	0.97	0.49	20,021	2.01	6.14	0.99	0.35
2016	61.3	10.28	1.03	0.55	16,660	1.51	5.99	1.05	0.34
2017	62.5	10.39	0.99	0.46	17,194	1.44	5.70	1.26	0.37
2018	68.8	10.66	0.96	0.56	18,279	1.42	5.74	1.71	0.44
2019	70.6	11.43	0.89	0.53	28,247	2.06	5.71	2.00	0.54

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	866	373	487	15	10	370	38	122	69.0%
1993	777	301	465	22	9	350	30	132	69.6%
1994	759	288	462	19	11	359	26	117	69.5%
1995	799	336	471	22	13	372	26	117	69.8%
1996	803	333	467	25	12	378	28	108	70.1%
1997	800	326	476	26	10	385	33	106	70.7%
1998	770	319	457	30	10	389	33	81	71.1%
1999	741	305	433	34	10	399	28	72	71.6%
2000	775	304	471	37	11	418	25	97	71.5%
2001	715	291	420	43	14	415	21	65	71.3%
2002	593	201	399	44	13	386	20	68	71.2%
2003	524	136	385	47	13	375	13	67	71.4%
2004	489	114	380	53	13	372	16	66	72.2%
2005	523	127	397	49	16	382	21	76	72.4%
2006	584	163	414	55	16	408	15	78	72.2%
2007	616	185	418	63	15	418	20	70	73.4%
2008	560	175	381	60	17	411	25	40	74.0%
2009	499	134	360	64	0	403	60	-31	74.2%
2010	464	92	351	61	13	403	42	9	73.8%
2011	429	62	348	53	17	399	25	19	73.5%
2012	383	46	326	52	22	377	22	30	72.6%
2013	371	36	316	51	23	377	24	19	72.3%
2014	350	31	312	52	23	369	20	24	75.0%
2015	346	30	310	58	30	374	21	31	77.0%
2016	348	31	312	55	34	360	25	31	76.4%
2017	365	33	322	59	33	364	30	43	75.9%
2018	385	38	341	58	44	373	31	46	77.4%
2019	410	43	357	59	35	375	28	59	77.7%

\*Data Calculated as Medians

Washington

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	221	1,625,585	\$7,194	\$4,174	\$6,593				
1992	209	1,670,770	\$8,374	\$4,328	\$7,603	2.85%	14.76%	4.20%	14.98%
1993	210	1,739,703	\$9,061	\$4,868	\$8,141	1.83%	6.53%	9.55%	5.59%
1994	206	1,799,456	\$9,338	\$5,758	\$8,302	1.68%	1.53%	14.59%	0.18%
1995	197	1,825,450	\$9,890	\$6,340	\$8,824	0.97%	1.59%	7.07%	0.77%
1996	195	1,874,530	\$10,618	\$7,048	\$9,437	0.66%	3.97%	3.46%	3.45%
1997	185	1,950,806	\$11,404	\$7,740	\$10,103	1.72%	4.97%	5.21%	4.27%
1998	179	2,024,410	\$12,988	\$8,199	\$11,271	1.0%	7.67%	0.41%	8.13%
1999	175	2,075,934	\$13,838	\$9,073	\$11,686	0.99%	2.30%	7.48%	1.50%
2000	166	2,145,104	\$14,540	\$10,170	\$12,281	0.68%	3.04%	8.49%	2.21%
2001	160	2,172,179	\$16,021	\$10,512	\$13,988	0.99%	12.31%	-0.73%	13.45%
2002	156	2,228,233	\$17,750	\$11,315	\$15,495	0.09%	6.40%	0.12%	6.07%
2003	150	2,255,427	\$19,068	\$11,980	\$16,614	0.35%	6.51%	1.76%	6.35%
2004	139	2,246,776	\$19,887	\$13,469	\$17,232	-1.09%	1.72%	5.0%	0.64%
2005	137	2,307,824	\$21,547	\$15,400	\$18,486	-0.98%	1.03%	7.42%	-0.41%
2006	133	2,383,361	\$23,310	\$17,281	\$19,873	-0.05%	0.17%	5.06%	-0.87%
2007	132	2,451,481	\$25,080	\$18,811	\$21,572	-0.34%	2.26%	3.43%	1.66%
2008	122	2,555,340	\$27,114	\$20,503	\$23,642	0.35%	6.61%	3.24%	7.92%
2009	120	2,657,621	\$28,889	\$20,757	\$25,525	0.0%	7.11%	0.72%	8.58%
2010	112	2,731,328	\$30,145	\$20,660	\$26,771	-0.08%	3.56%	-2.97%	4.42%
2011	110	2,835,327	\$32,038	\$20,881	\$28,380	-0.34%	3.62%	-0.80%	3.71%
2012	107	2,951,725	\$34,591	\$21,987	\$30,543	0.67%	4.25%	3.04%	4.14%
2013	106	3,063,010	\$36,569	\$23,740	\$32,049	0.55%	2.62%	5.40%	2.87%
2014	101	3,195,601	\$39,306	\$26,659	\$34,008	1.0%	3.80%	6.53%	3.56%
2015	95	3,371,781	\$43,120	\$29,927	\$37,323	1.67%	6.28%	9.04%	6.11%
2016	91	3,541,727	\$47,595	\$33,579	\$41,192	1.75%	6.26%	8.77%	6.67%
2017	89	3,737,262	\$51,324	\$37,819	\$44,202	1.54%	5.88%	10.30%	5.13%
2018	85	3,968,204	\$55,424	\$41,103	\$46,924	2.59%	4.36%	9.13%	3.91%
2019	84	4,138,062	\$61,047	\$44,356	\$51,239	1.28%	4.94%	4.59%	4.91%

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	71.0	7.15	1.04	0.34	3,030	1.86	11.49	5.79	5.56
1992	64.9	7.47	0.97	0.31	3,459	2.07	11.06	4.16	4.20
1993	67.0	8.39	0.83	0.24	4,986	2.87	10.02	3.61	3.38
1994	77.8	9.11	0.67	0.23	2,861	1.59	9.12	3.97	3.25
1995	81.6	9.82	0.80	0.27	4,432	2.43	9.13	4.71	3.65
1996	82.3	10.17	1.01	0.38	6,820	3.64	9.20	4.82	3.91
1997	82.0	10.42	1.00	0.47	7,888	4.04	9.14	5.03	3.85
1998	76.2	10.29	0.92	0.51	8,258	4.08	9.05	4.87	3.85
1999	79.7	10.67	0.85	0.47	7,936	3.82	8.85	4.71	3.67
2000	85.5	11.00	0.76	0.38	7,133	3.33	8.79	5.21	3.81
2001	73.4	10.20	0.98	0.46	8,355	3.85	8.71	4.08	3.61
2002	71.3	10.38	0.74	0.55	9,546	4.28	8.13	2.75	2.33
2003	68.4	10.30	0.80	0.56	9,017	4.00	7.33	2.11	1.59
2004	70.2	10.66	0.62	0.51	8,275	3.68	6.69	2.11	1.19
2005	75.8	11.28	0.59	0.41	10,265	4.45	6.32	2.81	1.38
2006	79.9	12.11	0.53	0.25	3,021	1.27	6.51	3.66	1.93
2007	80.5	12.27	0.61	0.27	3,567	1.46	6.76	4.30	2.41
2008	77.2	11.35	1.04	0.42	6,497	2.54	6.88	3.28	2.30
2009	70.1	10.05	1.55	0.77	11,004	4.14	6.65	2.10	1.62
2010	64.5	10.20	1.34	0.78	11,906	4.36	6.48	1.50	1.00
2011	63.2	10.01	1.22	0.64	9,820	3.46	6.19	1.31	0.66
2012	63.2	10.28	0.85	0.60	7,891	2.67	5.79	0.97	0.43
2013	65.6	10.54	0.73	0.44	6,852	2.24	5.38	0.89	0.30
2014	70.8	10.74	0.59	0.37	6,519	2.04	5.12	0.98	0.26
2015	73.8	10.84	0.49	0.35	6,412	1.90	5.06	0.95	0.24
2016	74.5	10.55	0.45	0.33	5,180	1.46	4.87	1.06	0.24
2017	78.3	10.62	0.46	0.38	5,380	1.44	4.69	1.25	0.23
2018	80.8	11.11	0.39	0.34	5,203	1.31	4.84	1.65	0.30
2019	81.8	11.72	0.38	0.35	4,563	1.10	5.05	2.06	0.44

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	512	418	24	14	368	13	102	48.4%
1992	825	386	434	24	14	353	12	137	49.8%
1993	742	305	429	29	11	343	14	135	49.0%
1994	721	294	426	38	9	352	14	119	48.5%
1995	774	334	440	40	11	377	15	102	49.2%
1996	777	348	438	46	11	383	25	94	49.2%
1997	780	342	445	48	13	388	34	82	45.4%
1998	761	337	423	48	18	393	36	72	44.1%
1999	728	324	409	49	16	392	33	68	42.9%
2000	754	334	429	52	19	392	36	73	41.0%
2001	708	318	390	56	18	385	32	66	41.3%
2002	603	209	404	57	16	380	28	88	40.4%
2003	522	138	385	52	18	385	29	76	42.0%
2004	478	106	372	54	18	376	26	66	43.2%
2005	498	121	375	62	21	385	21	65	42.3%
2006	544	168	381	64	26	398	11	74	41.4%
2007	578	207	366	66	29	404	15	59	40.9%
2008	554	199	352	69	32	392	38	27	41.8%
2009	492	140	353	73	-9	391	67	-34	41.7%
2010	445	89	365	66	6	391	50	12	42.0%
2011	407	58	353	65	32	385	31	32	42.7%
2012	365	40	327	62	40	370	24	48	41.1%
2013	340	27	315	61	42	367	17	45	41.5%
2014	341	23	312	60	43	370	15	46	40.6%
2015	343	22	320	60	46	363	13	62	41.1%
2016	336	22	315	58	48	358	21	55	39.6%
2017	348	22	327	57	55	358	30	57	39.3%
2018	377	28	346	55	57	354	28	79	37.6%
2019	404	41	364	53	48	371	24	84	38.1%

\*Data Calculated as Medians



West Virginia

Year	# Cus	Members	Assets (\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Annual % Change			
						Members*	Assets*	Loans*	Savings*
1991	155	258,815	\$948	\$524	\$858				
1992	154	268,980	\$1,097	\$581	\$997	3.01%	15.04%	8.30%	15.52%
1993	150	277,060	\$1,186	\$654	\$1,071	2.94%	8.28%	10.97%	8.07%
1994	147	288,779	\$1,240	\$771	\$1,101	2.52%	6.73%	17.36%	4.51%
1995	141	308,400	\$1,283	\$829	\$1,136	2.96%	3.51%	6.50%	3.10%
1996	138	310,594	\$1,358	\$917	\$1,193	2.92%	5.50%	7.02%	4.14%
1997	137	319,549	\$1,412	\$964	\$1,232	0.76%	4.53%	2.18%	3.66%
1998	137	325,679	\$1,516	\$993	\$1,322	1.12%	5.69%	1.68%	6.16%
1999	135	343,904	\$1,607	\$1,067	\$1,393	1.15%	4.73%	4.39%	4.41%
2000	132	354,146	\$1,665	\$1,145	\$1,423	1.36%	1.19%	7.69%	0.17%
2001	127	369,006	\$1,853	\$1,169	\$1,599	2.39%	11.86%	0.34%	12.95%
2002	124	378,941	\$2,016	\$1,254	\$1,738	1.88%	9.53%	4.19%	10.31%
2003	121	389,370	\$2,143	\$1,320	\$1,850	1.75%	7.05%	1.99%	7.03%
2004	119	399,890	\$2,195	\$1,382	\$1,882	0.53%	2.37%	-0.11%	1.94%
2005	114	399,440	\$2,185	\$1,397	\$1,859	0.0%	-0.84%	1.23%	-3.16%
2006	113	397,564	\$2,214	\$1,407	\$1,881	-0.15%	-1.83%	-0.02%	-4.03%
2007	112	398,926	\$2,295	\$1,435	\$1,947	0.56%	0.69%	-0.86%	0.29%
2008	109	395,603	\$2,391	\$1,477	\$2,030	0.69%	4.21%	-0.67%	3.91%
2009	108	392,120	\$2,663	\$1,535	\$2,263	-0.10%	8.28%	-1.49%	9.57%
2010	106	389,649	\$2,771	\$1,519	\$2,409	-0.12%	3.34%	-3.18%	5.23%
2011	104	388,166	\$2,967	\$1,562	\$2,596	-0.26%	5.20%	-2.57%	5.84%
2012	97	384,021	\$3,130	\$1,656	\$2,748	0.0%	3.15%	0.50%	3.54%
2013	94	381,777	\$3,214	\$1,769	\$2,807	-0.14%	2.30%	2.79%	2.44%
2014	90	382,738	\$3,333	\$1,871	\$2,898	0.0%	2.78%	4.17%	2.36%
2015	90	381,002	\$3,437	\$1,961	\$2,973	0.0%	2.10%	4.37%	2.37%
2016	88	380,849	\$3,505	\$2,041	\$3,033	-0.70%	2.0%	2.59%	1.74%
2017	87	379,771	\$3,646	\$2,145	\$3,140	-0.41%	2.88%	4.63%	2.14%
2018	86	380,149	\$3,667	\$2,232	\$3,161	0.05%	0.10%	4.69%	-0.04%
2019	85	377,030	\$3,744	\$2,295	\$3,200	-0.11%	1.92%	3.82%	1.24%

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	64.3	7.98	1.49	0.17	571	2.12	11.66	3.43	4.41
1993	67.9	8.54	1.26	0.14	438	1.58	10.55	2.90	3.62
1994	75.2	9.08	0.99	0.02	416	1.44	9.63	3.68	3.52
1995	79.9	10.10	1.17	0.18	480	1.56	9.37	4.74	3.97
1996	80.5	10.90	1.01	0.23	657	2.12	9.67	4.76	4.02
1997	82.3	11.77	1.38	0.27	910	2.85	9.61	4.83	4.08
1998	78.5	12.17	1.46	0.30	852	2.62	9.61	4.82	4.05
1999	79.7	12.18	1.42	0.26	797	2.32	9.35	4.44	3.99
2000	86.7	12.90	1.42	0.32	792	2.24	9.23	5.44	3.98
2001	75.2	12.10	1.58	0.43	979	2.65	9.21	3.60	3.67
2002	73.4	11.97	1.89	0.41	1,057	2.79	8.71	1.99	2.53
2003	72.0	11.49	1.73	0.40	1,049	2.69	8.12	1.56	1.79
2004	69.9	11.92	1.61	0.54	1,506	3.77	7.61	1.58	1.40
2005	72.0	12.70	1.86	0.58	1,966	4.92	7.24	2.62	1.48
2006	76.7	13.46	1.10	0.47	486	1.22	7.34	3.63	1.84
2007	76.9	14.26	1.12	0.28	505	1.27	7.62	4.08	2.28
2008	68.5	14.08	1.20	0.28	529	1.34	7.83	2.67	2.05
2009	62.9	13.03	1.76	0.36	683	1.74	7.59	1.58	1.48
2010	57.4	12.30	1.60	0.36	617	1.58	7.51	1.05	0.99
2011	53.0	12.17	1.36	0.27	411	1.06	7.25	0.84	0.73
2012	53.6	12.25	1.71	0.23	366	0.95	6.92	0.66	0.52
2013	56.4	11.67	1.48	0.21	334	0.87	6.26	0.71	0.47
2014	54.5	11.99	1.23	0.23	275	0.72	6.04	0.81	0.36
2015	60.2	12.38	1.23	0.32	293	0.77	5.81	0.88	0.34
2016	57.1	12.08	1.36	0.34	367	0.96	5.64	0.94	0.32
2017	61.9	12.01	1.24	0.38	321	0.85	5.60	1.12	0.34
2018	70.0	12.72	1.31	0.21	331	0.87	5.64	1.57	0.37
2019	66.0	13.12	1.10	0.22	279	0.74	5.58	2.00	0.48

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	961	482	460	2	10	344	20	102	90.3%
1992	841	393	436	2	10	327	7	109	90.3%
1993	762	332	427	3	10	314	10	121	91.3%
1994	745	313	417	4	8	309	9	129	91.8%
1995	797	359	451	5	11	309	10	125	91.5%
1996	808	360	445	6	13	316	17	130	91.3%
1997	813	351	456	6	11	323	25	130	92.0%
1998	806	355	463	8	10	343	22	101	91.2%
1999	764	345	425	8	11	351	22	88	91.9%
2000	799	344	459	11	9	347	26	93	91.7%
2001	747	315	427	13	9	343	32	75	92.9%
2002	632	220	404	15	9	327	23	89	92.7%
2003	556	155	393	19	5	338	16	81	93.4%
2004	528	124	396	22	6	351	22	56	93.3%
2005	541	130	395	30	8	367	29	69	94.7%
2006	577	161	410	33	7	379	25	87	94.7%
2007	608	192	416	36	8	384	18	82	95.5%
2008	566	174	392	40	8	386	13	66	95.4%
2009	483	124	356	37	1	378	18	29	95.4%
2010	441	84	349	35	6	372	12	32	95.3%
2011	397	56	329	31	7	374	11	23	96.2%
2012	353	45	304	39	8	352	9	27	95.9%
2013	332	39	288	34	9	333	8	22	95.7%
2014	325	32	280	43	8	316	11	32	95.6%
2015	320	30	284	44	9	303	11	39	95.6%
2016	314	29	284	43	8	304	14	37	95.5%
2017	321	31	288	45	8	298	15	38	96.6%
2018	354	32	312	41	13	317	15	53	96.5%
2019	384	41	330	41	12	324	15	57	96.5%

\*Data Calculated as Medians

Wisconsin

Year	# Cus	Members	Assets				Annual % Change			
			(\$ in Mil)	Loans (\$ in Mil)	Savings (\$ in Mil)	Members*	Assets*	Loans*	Savings*	
1991	429	1,595,286	\$4,685	\$3,179	\$4,203					
1992	420	1,663,242	\$5,190	\$3,497	\$4,645	1.42%	9.46%	3.88%	9.45%	
1993	408	1,705,968	\$5,568	\$3,968	\$4,947	1.85%	5.34%	9.64%	4.77%	
1994	396	1,770,898	\$5,979	\$4,662	\$5,176	1.82%	3.81%	15.17%	1.90%	
1995	386	1,803,989	\$6,429	\$4,953	\$5,660	1.08%	2.73%	6.38%	2.78%	
1996	379	1,854,453	\$6,925	\$5,501	\$6,064	0.87%	3.52%	4.18%	2.83%	
1997	374	1,889,368	\$7,569	\$6,146	\$6,635	0.69%	4.57%	5.43%	4.12%	
1998	363	1,921,713	\$8,618	\$6,550	\$7,604	0.79%	8.99%	1.83%	9.48%	
1999	353	1,948,821	\$9,069	\$7,195	\$7,887	0.44%	4.36%	6.58%	3.66%	
2000	343	1,984,312	\$9,796	\$8,068	\$8,506	0.69%	2.40%	9.31%	1.51%	
2001	329	1,928,101	\$10,734	\$8,344	\$9,411	0.46%	10.01%	0.71%	11.77%	
2002	310	1,956,410	\$11,885	\$9,014	\$10,340	0.08%	6.52%	3.82%	6.33%	
2003	300	2,015,900	\$13,148	\$10,012	\$11,360	0.0%	6.15%	3.58%	6.21%	
2004	287	2,039,415	\$14,102	\$11,257	\$11,972	-0.41%	2.46%	6.43%	1.54%	
2005	282	2,096,615	\$15,275	\$12,525	\$12,821	-0.72%	0.56%	5.09%	-1.23%	
2006	269	2,112,635	\$16,166	\$13,252	\$13,672	-1.10%	0.16%	2.49%	-0.28%	
2007	262	2,138,904	\$17,097	\$13,920	\$14,443	-1.05%	1.54%	-0.14%	1.97%	
2008	251	2,177,766	\$18,809	\$15,445	\$15,747	-0.11%	5.83%	2.51%	5.53%	
2009	238	2,227,494	\$20,453	\$16,112	\$17,619	0.0%	7.31%	3.03%	9.49%	
2010	225	2,255,103	\$21,469	\$16,544	\$18,686	-0.65%	2.47%	-0.44%	3.74%	
2011	205	2,297,045	\$22,757	\$17,281	\$19,822	-0.24%	3.33%	-0.84%	4.32%	
2012	190	2,384,284	\$24,734	\$18,251	\$21,540	-0.06%	3.96%	2.24%	4.36%	
2013	174	2,460,909	\$25,943	\$19,366	\$22,347	-0.26%	1.63%	1.26%	1.43%	
2014	163	2,591,887	\$27,843	\$21,495	\$23,925	-0.64%	2.55%	5.09%	2.23%	
2015	153	2,757,381	\$30,417	\$23,611	\$26,087	0.38%	5.10%	4.0%	5.21%	
2016	146	2,941,127	\$33,226	\$26,216	\$28,230	0.03%	3.27%	4.03%	3.43%	
2017	132	3,089,622	\$36,072	\$29,350	\$30,238	0.43%	3.27%	7.74%	2.66%	
2018	126	3,243,891	\$39,106	\$32,217	\$32,770	0.59%	1.67%	6.67%	2.25%	
2019	124	3,367,939	\$43,369	\$34,895	\$36,276	0.58%	5.51%	3.88%	5.44%	

Year	Loans/ Shares*	Net Capital/ Assets*	DeIn Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return		Cost of Savings*
							on Loans*	on Invest*	
1991	74.3	10.12	1.32	0.16	2,905	1.82	11.27	5.44	5.42
1992	70.8	10.27	1.06	0.10	2,689	1.62	10.65	3.69	4.11
1993	74.5	10.62	1.04	0.10	3,159	1.85	9.58	3.24	3.27
1994	85.9	11.27	0.97	0.09	8,014	4.53	8.73	3.68	3.09
1995	87.4	11.97	1.07	0.11	2,966	1.64	8.83	4.64	3.58
1996	88.6	12.55	1.06	0.15	5,836	3.15	9.07	4.62	3.71
1997	89.5	12.92	1.05	0.16	4,383	2.32	8.97	4.76	3.78
1998	82.4	12.76	1.07	0.16	4,541	2.36	8.89	4.74	3.80
1999	86.6	12.77	0.94	0.15	4,053	2.08	8.55	4.53	3.62
2000	93.9	13.47	1.03	0.14	3,763	1.90	8.51	5.05	3.69
2001	82.5	12.34	1.20	0.18	4,414	2.29	8.48	3.66	3.54
2002	81.5	12.32	1.25	0.20	5,348	2.73	7.80	2.13	2.28
2003	80.6	12.33	1.04	0.23	6,406	3.18	6.91	1.76	1.53
2004	84.7	12.84	0.98	0.20	5,957	2.92	6.35	1.77	1.19
2005	89.2	13.46	0.96	0.20	9,327	4.45	6.17	2.72	1.44
2006	92.5	13.85	1.03	0.15	3,027	1.43	6.46	3.78	1.98
2007	91.0	14.94	1.11	0.18	4,432	2.07	6.79	4.30	2.40
2008	90.3	13.67	1.39	0.23	5,676	2.61	6.69	2.95	2.13
2009	82.6	12.79	1.62	0.29	8,316	3.73	6.38	1.65	1.54
2010	81.5	12.47	1.43	0.26	8,542	3.79	6.10	1.12	1.04
2011	77.1	11.78	1.31	0.25	7,124	3.10	5.72	0.91	0.72
2012	77.1	11.64	1.08	0.21	6,095	2.56	5.35	0.75	0.50
2013	76.1	11.71	0.98	0.19	5,432	2.21	4.98	0.73	0.38
2014	80.3	11.86	0.85	0.17	5,235	2.02	4.71	0.81	0.32
2015	79.4	11.78	0.73	0.13	4,023	1.46	4.52	0.89	0.30
2016	79.7	11.62	0.65	0.16	3,961	1.35	4.48	1.00	0.30
2017	85.5	11.75	0.52	0.12	4,271	1.38	4.38	1.23	0.30
2018	88.1	12.14	0.52	0.15	4,352	1.34	4.47	1.69	0.37
2019	88.7	11.98	0.62	0.15	4,924	1.46	4.65	2.04	0.54

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
									81
1991	928	477	439	4	19	395	6	81	0.5%
1992	812	362	446	8	17	387	7	93	0.5%
1993	730	290	433	9	14	379	7	99	0.5%
1994	706	271	434	12	14	377	6	96	0.5%
1995	767	312	450	17	26	388	8	113	0.5%
1996	780	320	460	18	17	392	10	105	1.3%
1997	778	325	457	23	16	404	12	94	1.3%
1998	763	326	442	22	24	394	15	89	1.4%
1999	725	312	424	24	22	386	14	75	0.8%
2000	747	318	438	25	16	396	14	85	0.9%
2001	711	303	414	29	15	395	17	65	0.9%
2002	601	196	405	32	15	376	18	67	1.0%
2003	518	134	385	35	18	374	19	62	0.7%
2004	487	103	384	37	17	367	16	58	0.7%
2005	511	125	383	39	24	373	19	66	0.7%
2006	560	172	393	44	17	392	15	61	0.7%
2007	594	205	398	47	16	405	16	62	0.8%
2008	556	184	379	48	16	401	19	32	0.8%
2009	490	134	359	45	16	395	27	13	0.8%
2010	447	90	359	43	14	391	23	15	0.9%
2011	412	64	341	43	17	379	19	16	1.0%
2012	368	45	320	40	25	361	17	23	1.6%
2013	339	33	302	42	31	354	13	21	1.7%
2014	335	29	302	42	29	345	8	25	1.8%
2015	332	26	300	42	30	339	7	38	2.0%
2016	333	26	301	43	33	337	7	39	2.1%
2017	340	26	310	43	39	334	8	50	2.3%
2018	362	33	321	42	45	343	10	67	2.3%
2019	387	48	335	41	43	347	10	72	2.4%

\*Data Calculated as Medians

# Wyoming

Year	# Cus	Members	Assets	Loans	Savings	Annual % Change			
			(\$ in Mil)	(\$ in Mil)	(\$ in Mil)	Members*	Assets*	Loans*	Savings*
1991	39	120,153	\$332	\$175	\$298				
1992	39	123,549	\$373	\$201	\$336	3.99%	13.49%	15.67%	13.12%
1993	39	127,732	\$403	\$230	\$361	4.45%	9.45%	14.02%	8.88%
1994	39	131,873	\$439	\$271	\$387	3.58%	8.15%	12.15%	6.07%
1995	39	138,364	\$481	\$325	\$422	4.37%	8.11%	18.57%	8.97%
1996	39	143,135	\$545	\$392	\$479	3.12%	10.70%	17.67%	11.56%
1997	39	148,038	\$600	\$444	\$527	3.70%	9.22%	10.98%	8.44%
1998	39	153,869	\$666	\$472	\$588	4.01%	12.28%	5.36%	12.59%
1999	38	158,131	\$708	\$500	\$625	1.63%	8.25%	9.65%	7.40%
2000	37	165,852	\$769	\$557	\$680	1.95%	6.72%	9.25%	6.17%
2001	36	170,643	\$883	\$602	\$784	2.01%	14.36%	2.95%	17.13%
2002	34	174,332	\$964	\$660	\$843	2.73%	7.13%	6.82%	6.41%
2003	34	174,556	\$1,086	\$708	\$958	1.48%	12.84%	5.10%	12.90%
2004	33	181,380	\$1,135	\$776	\$996	2.36%	3.22%	7.26%	3.33%
2005	33	188,790	\$1,224	\$873	\$1,069	3.0%	6.47%	13.32%	5.90%
2006	33	194,338	\$1,326	\$969	\$1,157	2.07%	4.56%	7.42%	6.46%
2007	32	197,075	\$1,449	\$1,028	\$1,265	0.90%	7.77%	5.40%	8.0%
2008	32	202,550	\$1,612	\$1,113	\$1,394	1.66%	8.37%	4.27%	8.59%
2009	31	208,010	\$1,797	\$1,187	\$1,594	0.43%	8.24%	1.66%	10.44%
2010	31	211,364	\$1,921	\$1,224	\$1,711	0.14%	1.49%	-1.62%	1.63%
2011	29	214,541	\$2,035	\$1,278	\$1,809	0.52%	4.45%	3.99%	4.48%
2012	29	221,480	\$2,168	\$1,375	\$1,923	0.31%	5.41%	3.38%	4.98%
2013	29	229,159	\$2,306	\$1,522	\$2,021	-0.16%	2.41%	5.29%	2.66%
2014	29	235,357	\$2,449	\$1,660	\$2,154	-0.51%	4.76%	6.10%	4.60%
2015	29	245,764	\$2,593	\$1,831	\$2,283	0.29%	4.36%	3.71%	4.36%
2016	29	270,585	\$2,988	\$2,201	\$2,612	-0.51%	1.89%	2.51%	1.59%
2017	28	269,889	\$3,092	\$2,340	\$2,695	-0.31%	4.11%	3.55%	4.30%
2018	26	278,724	\$3,284	\$2,583	\$2,806	1.22%	4.07%	7.45%	3.05%
2019	25	291,454	\$3,567	\$2,777	\$3,098	0.05%	4.81%	5.64%	5.17%

Year	Loans/ Shares*	Net Capital/ Assets*	Debt Lns/ Loans*	Net Chargeoffs/ Avg Loans*	Number Bankruptcy	# Bankruptcy per 1000 Members	Return on Loans*	Return on Invest*	Cost of Savings*
1991	66.0	8.83	1.35	0.34	276	2.30	11.83	5.65	5.31
1992	68.7	8.75	0.83	0.06	199	1.61	11.04	4.13	4.01
1993	72.7	9.00	0.95	0.13	194	1.52	9.95	3.31	3.16
1994	82.2	9.59	0.68	0.17	200	1.52	9.18	3.64	2.99
1995	85.5	9.64	0.82	0.17	192	1.39	9.34	4.54	3.43
1996	85.4	9.61	0.99	0.19	294	2.05	9.56	4.52	3.69
1997	90.0	10.04	1.27	0.49	449	3.03	9.59	3.91	3.89
1998	83.7	9.08	0.78	0.60	556	3.61	9.51	3.98	3.93
1999	86.3	9.53	0.97	0.46	461	2.92	8.98	3.93	3.79
2000	86.4	10.09	0.96	0.41	455	2.74	8.86	4.38	3.86
2001	76.5	9.36	1.10	0.34	391	2.29	8.83	3.01	3.69
2002	77.9	9.78	0.95	0.43	427	2.45	8.34	1.90	2.44
2003	74.2	9.61	0.88	0.29	485	2.78	7.52	1.31	1.75
2004	80.6	10.25	0.91	0.29	459	2.53	7.17	1.64	1.32
2005	83.4	10.28	0.81	0.33	518	2.74	6.79	2.47	1.55
2006	83.8	10.74	0.64	0.29	190	0.98	7.19	3.41	2.08
2007	79.7	10.06	0.85	0.27	154	0.78	7.77	2.70	2.84
2008	74.3	10.09	0.89	0.39	178	0.88	7.51	3.48	2.33
2009	70.7	8.74	1.13	0.64	303	1.46	7.21	1.36	1.57
2010	72.3	9.19	1.28	0.56	369	1.75	6.87	0.97	1.06
2011	70.2	9.15	0.75	0.42	351	1.64	6.72	0.91	0.69
2012	66.6	9.49	0.78	0.22	441	1.99	6.06	0.76	0.57
2013	67.2	9.71	0.68	0.16	503	2.19	5.59	0.78	0.44
2014	70.0	10.09	0.58	0.20	358	1.52	5.30	0.82	0.37
2015	69.3	10.15	0.58	0.31	450	1.83	5.15	0.86	0.34
2016	70.8	9.87	0.84	0.42	491	1.81	5.01	0.96	0.35
2017	73.4	9.98	0.68	0.45	500	1.85	4.99	1.12	0.37
2018	80.1	10.34	0.48	0.30	509	1.83	4.95	1.55	0.44
2019	80.0	10.12	0.46	0.32	412	1.41	5.09	1.81	0.77

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	957	471	478	25	9	401	23	109	100.0%
1992	857	359	496	31	12	381	13	135	100.0%
1993	774	281	504	41	11	407	15	131	100.0%
1994	733	272	468	39	15	383	16	109	100.0%
1995	789	323	481	48	20	396	17	129	100.0%
1996	817	332	479	60	13	404	25	132	100.0%
1997	819	345	477	56	13	407	33	132	100.0%
1998	798	349	452	65	13	429	49	99	100.0%
1999	754	335	427	69	14	429	42	70	100.0%
2000	767	339	436	69	18	417	26	90	100.0%
2001	732	334	415	64	18	395	22	88	100.0%
2002	652	218	432	64	17	390	24	99	100.0%
2003	558	159	388	63	18	391	22	90	100.0%
2004	525	121	400	64	10	378	18	78	100.0%
2005	534	140	395	69	13	404	18	76	100.0%
2006	597	184	401	74	20	413	22	70	100.0%
2007	638	242	392	92	22	403	22	96	100.0%
2008	587	211	367	74	17	394	37	59	100.0%
2009	522	143	379	82	1	393	47	3	100.0%
2010	490	104	398	71	31	411	50	38	100.0%
2011	447	65	389	74	44	407	28	57	100.0%
2012	403	48	356	70	49	392	15	61	100.0%
2013	367	40	335	70	48	385	7	51	100.0%
2014	346	35	298	74	52	372	15	46	100.0%
2015	346	31	303	72	56	383	22	46	100.0%
2016	345	30	311	69	55	374	32	33	100.0%
2017	352	35	326	72	52	368	34	48	100.0%
2018	372	42	325	65	63	372	24	75	100.0%
2019	413	69	339	63	59	402	23	85	100.0%

\*Data Calculated as Medians

**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%	3.62%
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%
2019	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*
1991	68.1	8.80	1.77	0.41	160,327	2.63	11.82	5.51	5.50
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	0.91	0.30
2016	63.7	11.28	0.80	0.33	160,386	1.48	5.30	1.02	0.30
2017	66.0	11.35	0.76	0.35	170,981	1.52	5.20	1.22	0.31
2018	70.4	11.60	0.68	0.34	172,741	1.47	5.18	1.65	0.37
2019	70.8	11.96	0.66	0.32	190,222	1.56	5.27	2.01	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
1991	945	492	455	5	10	366	28	89	60.7%
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%
2019	385	44	335	52	32	360	18	59	61.4%

\*Data Calculated as Medians