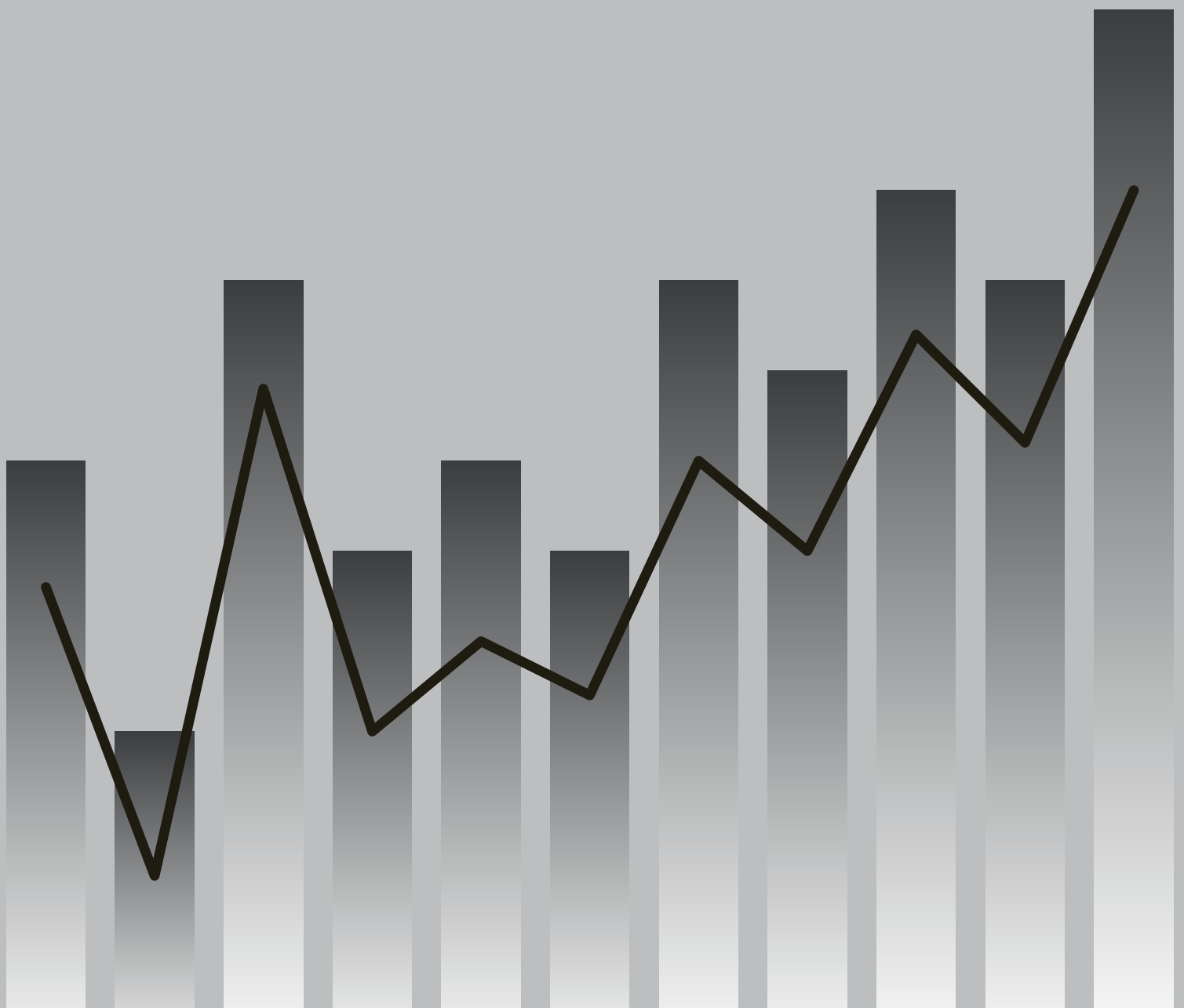


U.S. Credit Union Profile

Mid-Year 2021

CUNA Economics & Statistics



U.S. Credit Union Profile

Mid-Year 2021

Overview: National Trends

	U.S.	U.S. Credit Unions					
	Jun 21	2020	2019	2018	2017	2016	2015
Demographic Information							
Number of CUs	5,131	5,204	5,346	5,489	5,684	5,906	6,143
Assets per CU (\$ mil)	389.7	358.5	296.4	268.0	245.5	221.7	198.5
Median assets (\$ mil)	47.6	43.7	35.7	33.4	31.2	29.1	26.8
Total assets (\$ bil)	1,999	1,865	1,585	1,471	1,395	1,309	1,219
Total loans (\$ bil)	1,216	1,187	1,127	1,059	972	884	799
Total surplus funds (\$ bil)	701	602	389	351	366	372	372
Total savings (\$ bil)	1,734	1,606	1,335	1,235	1,174	1,107	1,029
Total memberships (thousands)	128,580	125,692	121,743	117,549	112,649	108,203	103,992
Growth Rates (%)							
Total assets	13.0	17.7	7.7	5.4	6.6	7.4	7.3
Total loans	4.7	5.3	6.5	8.9	10.0	10.6	10.5
Total surplus funds	31.3	54.6	11.1	-4.1	-1.7	0.0	1.6
Total savings	15.0	20.3	8.1	5.2	6.0	7.6	6.8
Total memberships	4.0	3.2	3.6	4.4	4.1	4.0	3.5
% CUs with increasing assets	93.3	94.9	70.0	63.4	70.0	73.8	73.9
Earnings - Basis Pts.							
Yield on total assets	303	353	404	380	353	340	336
Dividend/interest cost of assets	46	70	89	68	56	52	52
Net interest margin	257	283	315	311	297	287	285
Fee & other income	140	139	140	139	135	139	136
Operating expense	279	302	319	313	307	310	311
Loss Provisions	7	50	43	46	47	40	34
Net Income (ROA) with Stab Exp	111	70	93	91	77	76	75
Net Income (ROA) without Stab Exp	111	70	93	91	77	76	75
% CUs with positive ROA	80.9	82.6	88.5	88.2	82.4	80.6	79.2
Capital Adequacy (%)							
Net worth/assets	10.2	10.3	11.4	11.3	11.0	10.9	10.9
% CUs with NW > 7% of assets	94.2	96.4	98.6	98.5	97.7	97.6	97.6
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.45	0.59	0.70	0.71	0.81	0.83	0.81
Net chargeoffs/average loans (%)	0.27	0.44	0.56	0.57	0.59	0.55	0.48
Total borrower-bankruptcies	118,870	141,046	190,523	173,214	171,336	160,694	166,474
Bankruptcies per CU	23.2	27.1	35.6	31.6	30.1	27.2	27.1
Bankruptcies per 1000 members	0.9	1.1	1.6	1.5	1.5	1.5	1.6
Asset/Liability Management (%)							
Loans/savings	70.1	73.9	84.4	85.8	82.8	79.8	77.7
Loans/assets	60.8	63.6	71.1	72.0	69.7	67.5	65.6
Net Long-term assets/assets	37.8	34.6	34.0	34.0	33.9	33.0	32.8
Liquid assets/assets	18.5	18.4	12.8	11.4	12.5	13.5	13.5
Core deposits/shares & borrowings	56.0	53.5	48.7	50.0	50.1	49.4	48.7
Productivity							
Members/potential members (%)	3	3	3	3	4	4	5
Borrowers/members (%)	58	58	59	59	58	57	56
Members/FTE	399	395	385	386	385	385	384
Average shares/member (\$)	13,489	12,776	10,969	10,504	10,419	10,232	9,896
Average loan balance (\$)	16,219	16,290	15,745	15,347	14,883	14,275	13,770
Employees per million in assets	0.16	0.17	0.20	0.21	0.21	0.21	0.22
Structure (%)							
Fed CUs w/ single-sponsor	11.2	11.2	11.4	11.7	11.9	12.1	12.4
Fed CUs w/ community charter	17.7	17.6	17.4	18.0	18.0	17.7	17.5
Other Fed CUs	32.4	32.3	32.5	31.8	31.7	31.3	31.4
CUs state chartered	38.8	38.8	38.6	38.5	38.5	38.9	38.8

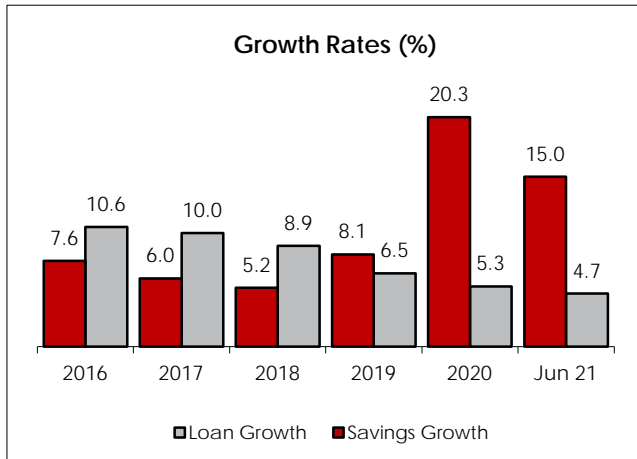
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

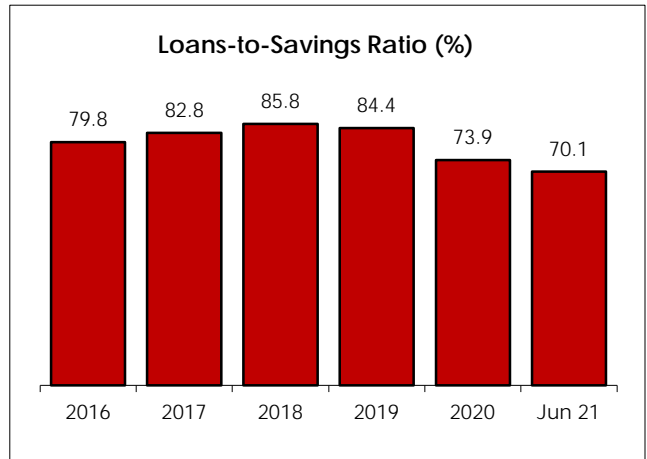
U.S. Credit Union Profile

Mid-Year 2021

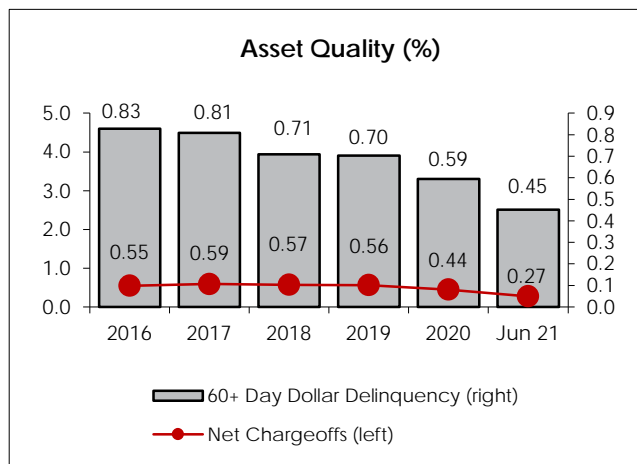
Loan and Savings Growth Trends



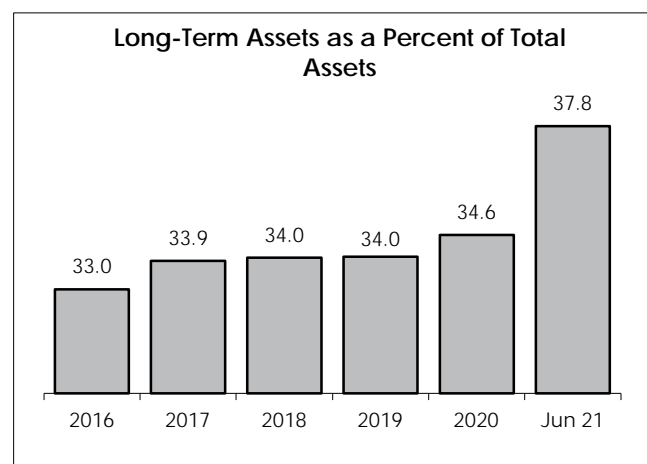
Liquidity Trends



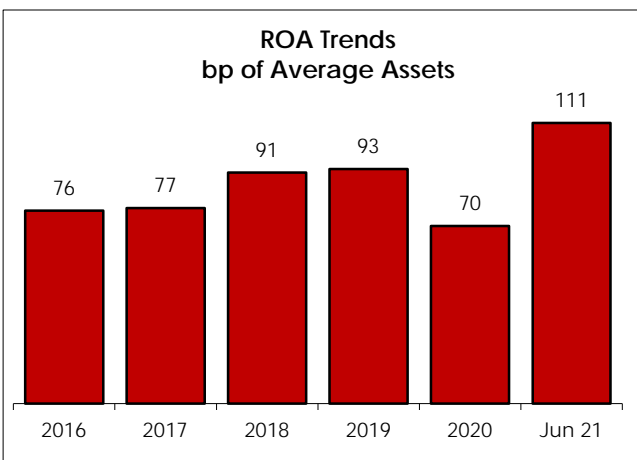
Credit Risk Trends



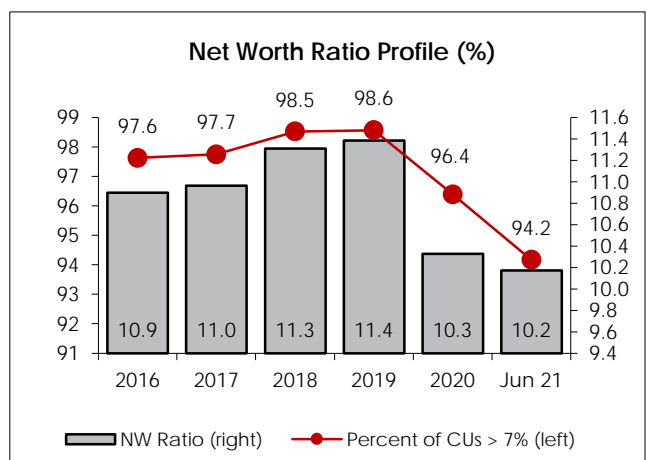
Interest Rate Risk Trends



Earnings Trends



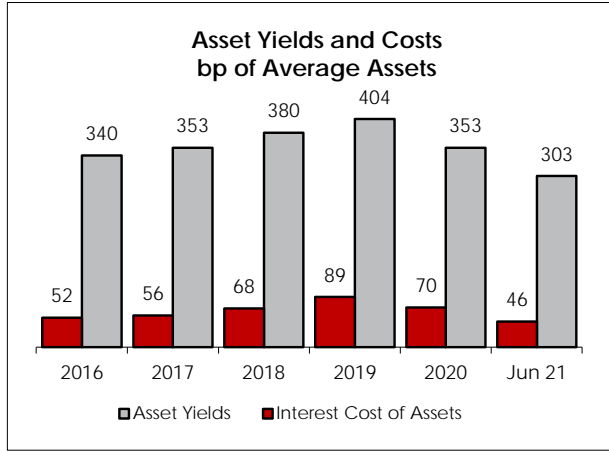
Solvency Trends



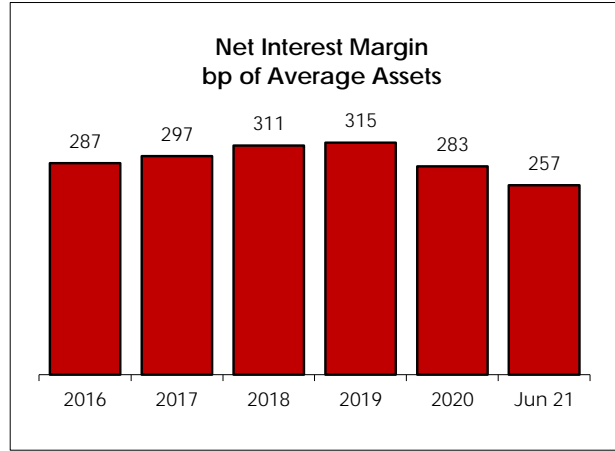
U.S. Credit Union Profile

Mid-Year 2021

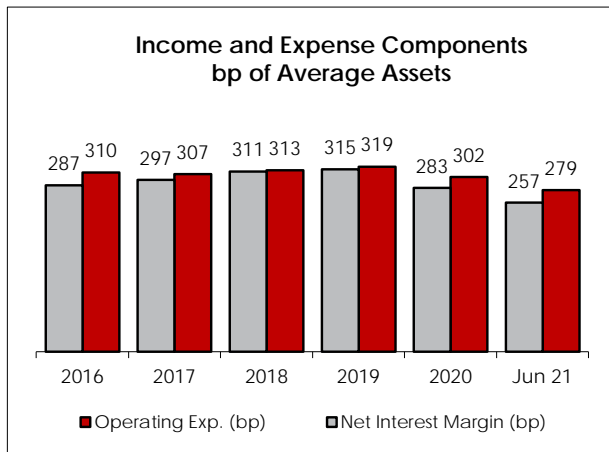
Asset Yields and Funding Costs



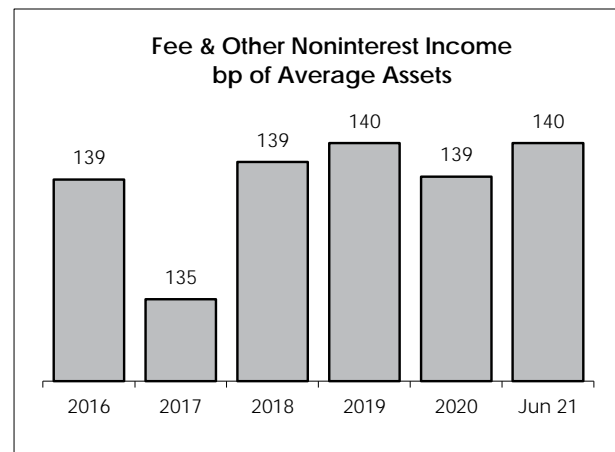
Interest Margins



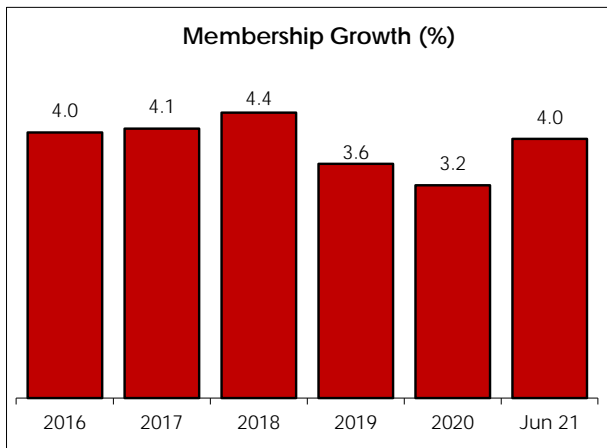
Interest Margins & Overhead



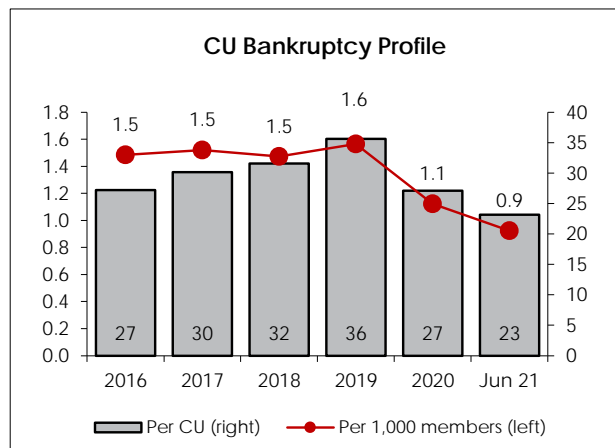
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2021						
	Jun 21	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,131	1,691	931	710	723	385	292	399
Assets per CU (\$ mil)	389.7	7.8	33.1	72.6	160.2	351.7	708.6	3,623.3
Median assets (\$ mil)	47.6	6.8	32.5	71.2	152.8	343.3	690.7	2,016.4
Total assets (\$ bil)	1,999	13	31	52	116	135	207	1,446
Total loans (\$ bil)	1,216	6	14	25	63	80	129	901
Total surplus funds (\$ bil)	701	7	16	24	47	49	68	489
Total savings (\$ bil)	1,734	11	27	45	103	120	181	1,246
Total memberships (thousands)	128,580	1,759	2,876	4,392	8,885	9,915	14,258	86,496
Growth Rates (%)								
Total assets	13.0	8.3	11.0	11.6	12.3	13.4	12.6	13.9
Total loans	4.7	-0.5	2.6	4.7	4.8	6.6	6.9	4.8
Total surplus funds	31.3	16.1	19.3	20.2	24.1	26.5	25.3	35.6
Total savings	15.0	9.5	12.1	12.9	13.5	14.8	14.3	16.1
Total memberships	4.0	-1.7	-0.8	-0.4	0.4	2.6	2.6	6.0
% CUs with increasing assets	93.3	83.5	97.0	97.9	98.8	99.2	97.9	99.0
Earnings - Basis Pts.								
Yield on total assets	303	293	278	285	290	295	304	306
Dividend/interest cost of assets	46	31	26	28	31	36	39	50
Net interest margin	257	261	251	257	259	259	265	256
Fee & other income	140	80	104	122	135	145	149	140
Operating expense	279	317	308	316	323	323	318	263
Loss Provisions	7	8	7	7	6	7	9	7
Net Income (ROA) with Stab Exp	111	16	40	56	66	74	87	126
Net Income (ROA) without Stab Exp	111	16	40	56	66	74	87	126
% CUs with positive ROA	80.9	63.8	76.7	87.9	92.5	98.2	99.3	99.7
Capital Adequacy (%)								
Net worth/assets	10.2	13.8	11.2	11.0	10.3	10.0	10.0	10.1
% CUs with NW > 7% of assets	94.2	92.5	92.5	94.1	93.9	97.9	97.6	99.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.45	1.02	0.65	0.52	0.46	0.43	0.41	0.45
Net chargeoffs/average loans (%)	0.27	0.31	0.23	0.21	0.19	0.19	0.22	0.30
Total borrower-bankruptcies	118,870	1,272	2,382	4,896	8,948	8,760	13,476	79,136
Bankruptcies per CU	23.2	0.8	2.6	6.9	12.4	22.8	46.2	198.3
Bankruptcies per 1000 members	0.9	0.7	0.8	1.1	1.0	0.9	0.9	0.9
Asset/Liability Management (%)								
Loans/savings	70.1	49.7	49.9	55.3	61.1	66.3	70.9	72.3
Loans/assets	60.8	42.6	44.0	48.8	54.2	58.7	62.2	62.3
Net Long-term assets/assets	37.8	11.9	21.0	26.8	31.4	36.0	38.6	39.3
Liquid assets/assets	18.5	36.8	31.9	27.1	22.6	19.1	16.9	17.6
Core deposits/shares & borrowings	56.0	83.2	75.8	72.1	67.0	63.6	61.7	52.4
Productivity								
Members/potential members (%)	3	6	3	2	2	2	3	3
Borrowers/members (%)	58	45	89	72	66	59	54	57
Members/FTE	399	424	413	387	346	344	355	422
Average shares/member (\$)	13,489	6,418	9,467	10,354	11,566	12,090	12,730	14,409
Average loan balance (\$)	16,219	7,033	5,300	7,985	10,691	13,674	16,730	18,350
Employees per million in assets	0.16	0.32	0.23	0.22	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	11.2	24.7	9.0	4.1	2.9	1.8	1.7	2.3
Fed CUs w/ community charter	17.7	8.5	20.7	25.4	28.8	23.9	19.2	8.8
Other Fed CUs	32.4	37.2	34.2	31.4	27.0	24.2	27.7	30.3
CUs state chartered	38.8	29.6	36.1	39.2	41.4	50.1	51.4	58.6

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

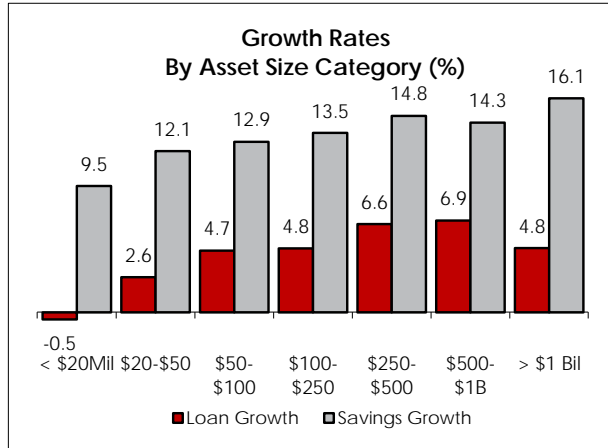
Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

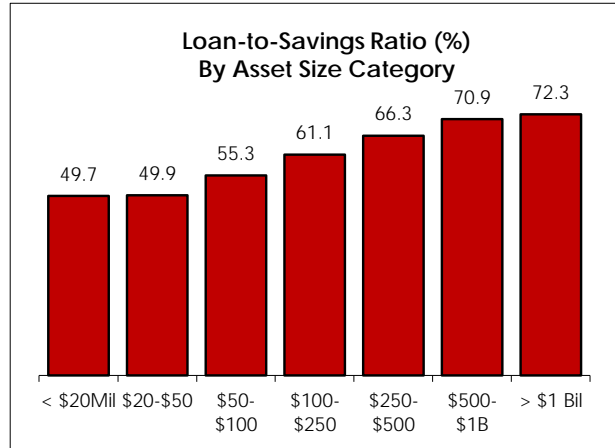
Mid-Year 2021

Results By Asset Size

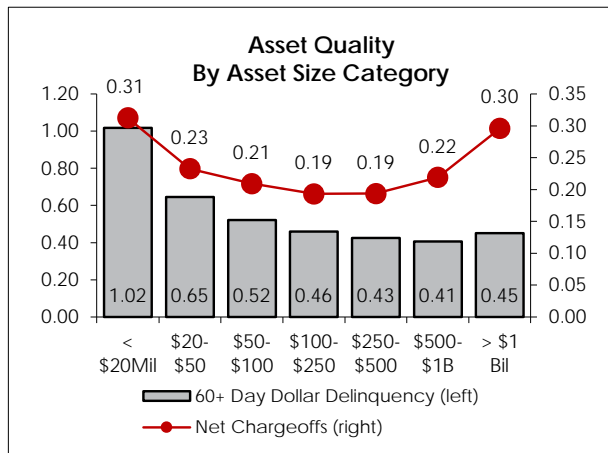
Loan and Savings growth



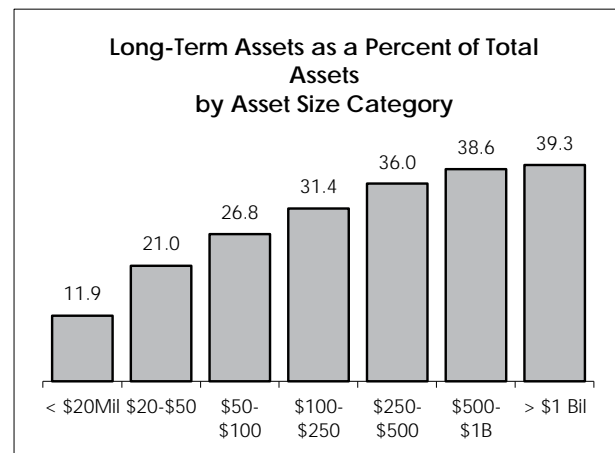
Liquidity Risk Exposure



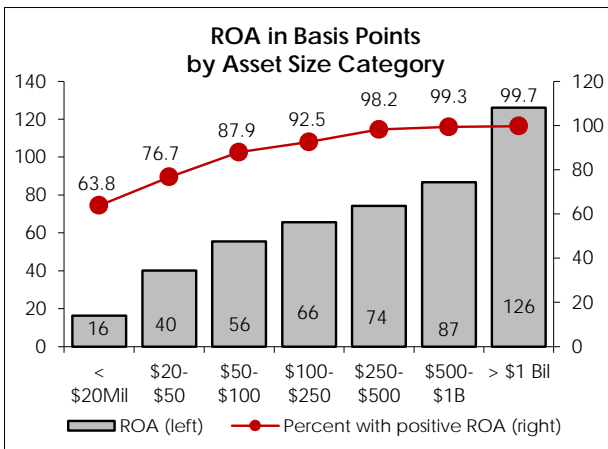
Credit Risk Exposure



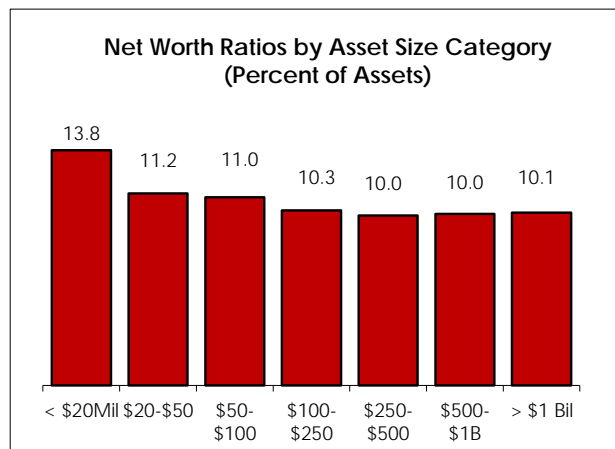
Interest Rate Risk Exposure



Earnings



Solvency



U.S. Credit Union Profile

Mid-Year 2021

Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Jun 21	2020	2019	2018	2017	2016	2015
Growth Rates							
Credit cards	-1.8%	-6.4%	6.7%	7.5%	9.1%	7.9%	6.1%
Other unsecured loans	-0.1%	12.5%	7.1%	6.9%	8.5%	7.3%	8.5%
New automobile	-0.5%	-3.6%	0.1%	11.7%	13.1%	16.8%	16.0%
Used automobile	6.5%	4.5%	4.1%	9.1%	10.2%	12.4%	12.7%
First mortgage	8.4%	10.4%	9.4%	9.2%	10.1%	9.8%	10.3%
HEL & 2nd Mtg	-6.8%	-7.5%	3.5%	7.0%	7.0%	3.5%	3.5%
Commercial loans*	14.4%	15.0%	14.7%	12.0%	-5.0%	14.4%	12.4%
Share drafts	31.7%	40.3%	9.2%	12.7%	9.5%	2.5%	14.5%
Certificates	-10.3%	-3.9%	20.5%	12.2%	6.2%	5.0%	0.4%
IRAs	1.7%	3.5%	4.4%	-0.1%	-0.6%	1.9%	-0.3%
Money market shares	23.2%	24.2%	5.0%	0.9%	4.0%	7.5%	5.7%
Regular shares	18.8%	27.7%	3.4%	2.0%	7.0%	11.8%	9.6%
Portfolio \$ Distribution							
Credit cards/total loans	5.0%	5.2%	5.9%	5.9%	6.0%	6.0%	6.2%
Other unsecured loans/total loans	4.3%	4.5%	4.2%	4.1%	4.2%	4.3%	4.4%
New automobile/total loans	11.7%	12.1%	13.2%	14.1%	13.7%	13.3%	12.6%
Used automobile/total loans	20.6%	20.2%	20.4%	20.9%	20.8%	20.8%	20.5%
First mortgage/total loans	44.6%	43.9%	41.9%	40.8%	40.6%	40.6%	40.9%
HEL & 2nd Mtg/total loans	6.8%	7.2%	8.2%	8.4%	8.6%	8.8%	9.4%
Commercial loans/total loans	8.5%	8.1%	7.4%	6.9%	6.7%	7.8%	7.5%
Share drafts/total savings	20.0%	18.4%	15.8%	15.6%	14.6%	14.1%	14.8%
Certificates/total savings	15.1%	17.3%	21.7%	19.5%	18.3%	18.2%	18.7%
IRAs/total savings	4.9%	5.3%	6.1%	6.3%	6.7%	7.1%	7.5%
Money market shares/total savings	21.8%	21.5%	20.8%	21.4%	22.4%	22.8%	22.8%
Regular shares/total savings	36.6%	35.8%	33.7%	35.3%	36.4%	36.0%	34.7%
Percent of CUs Offering							
Credit cards	63.4%	63.1%	62.6%	61.9%	61.2%	60.1%	58.8%
Other unsecured loans	99.3%	99.3%	99.3%	99.4%	99.4%	98.6%	98.3%
New automobile	96.0%	95.9%	95.8%	95.7%	95.6%	95.5%	95.3%
Used automobile	97.1%	97.0%	97.0%	97.0%	96.9%	96.8%	96.5%
First mortgage	70.9%	70.4%	69.5%	69.0%	67.9%	66.9%	65.8%
HEL & 2nd Mtg	68.9%	69.2%	69.4%	69.8%	69.8%	69.8%	69.6%
Commercial loans	36.4%	35.8%	35.1%	34.6%	34.2%	37.8%	36.8%
Share drafts	81.8%	81.5%	80.8%	80.4%	79.8%	79.2%	78.6%
Certificates	82.8%	82.8%	82.3%	81.7%	80.9%	80.3%	79.6%
IRAs	70.1%	69.9%	69.2%	68.7%	68.3%	67.9%	67.1%
Money market shares	54.0%	53.7%	53.0%	52.2%	50.8%	49.8%	48.8%
Number of Loans as a Percent of Members in Offering CUs							
Credit cards	18.5%	18.8%	19.0%	18.9%	18.9%	18.9%	18.7%
Other unsecured loans	11.3%	11.3%	11.9%	12.0%	12.2%	12.4%	12.2%
New automobile	6.5%	6.3%	6.3%	6.2%	5.8%	5.5%	5.0%
Used automobile	15.7%	15.2%	15.0%	15.0%	14.6%	14.1%	13.5%
First mortgage	2.5%	2.5%	2.5%	2.5%	2.4%	2.4%	2.4%
HEL & 2nd Mtg	1.8%	1.8%	2.1%	2.1%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%
Share drafts	61.1%	60.6%	59.2%	58.3%	56.8%	56.0%	55.7%
Certificates	7.1%	7.6%	8.4%	7.8%	7.7%	7.8%	8.1%
IRAs	3.6%	3.8%	4.0%	4.1%	4.3%	4.6%	4.8%
Money market shares	7.2%	7.1%	7.0%	6.9%	6.9%	7.1%	7.4%

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

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2021						
	Jun 21	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-1.8%	-6.0%	-6.4%	-6.7%	-6.0%	-4.8%	-5.0%	-0.7%
Other unsecured loans	-0.1%	-7.2%	-2.8%	-2.1%	-0.8%	-0.8%	-3.0%	1.4%
New automobile	-0.5%	-2.0%	0.3%	0.9%	-0.6%	1.2%	-0.1%	0.0%
Used automobile	6.5%	1.5%	2.6%	5.1%	4.5%	5.7%	6.0%	7.8%
First mortgage	8.4%	6.7%	10.6%	12.2%	10.8%	14.1%	13.2%	7.6%
HEL & 2nd Mtg	-6.8%	-12.3%	-8.0%	-6.4%	-3.2%	-2.1%	-2.7%	-7.5%
Commercial loans*	14.4%	-6.5%	-0.7%	6.5%	14.8%	15.0%	17.2%	14.6%
Share drafts	31.7%	12.2%	13.7%	15.4%	15.3%	17.4%	19.7%	39.7%
Certificates	-10.3%	-1.7%	-3.3%	-6.6%	-6.9%	-7.8%	-9.8%	-10.5%
IRAs	1.7%	-2.1%	1.0%	0.7%	1.6%	2.5%	1.7%	2.4%
Money market shares	23.2%	11.5%	15.6%	19.8%	19.6%	22.2%	22.5%	24.1%
Regular shares	18.8%	11.7%	15.8%	17.6%	20.0%	22.7%	21.4%	19.0%
Portfolio \$ Distribution								
Credit cards/total loans	5.0%	2.0%	3.1%	3.1%	3.0%	3.1%	3.1%	5.6%
Other unsecured loans/total loans	4.3%	13.8%	8.4%	6.3%	5.1%	4.3%	4.4%	4.1%
New automobile/total loans	11.7%	23.2%	16.1%	13.2%	11.9%	11.7%	11.5%	11.6%
Used automobile/total loans	20.6%	37.3%	31.7%	29.2%	27.0%	25.3%	23.7%	18.8%
First mortgage/total loans	44.6%	9.6%	24.7%	32.2%	36.2%	40.1%	42.8%	46.7%
HEL & 2nd Mtg/total loans	6.8%	3.8%	7.6%	7.9%	7.8%	8.4%	7.6%	6.5%
Commercial loans/total loans	8.5%	0.6%	1.6%	4.1%	5.9%	7.6%	10.4%	8.8%
Share drafts/total savings	20.0%	10.0%	17.0%	19.2%	20.7%	21.5%	22.7%	19.6%
Certificates/total savings	15.1%	10.0%	10.5%	11.2%	12.4%	13.7%	14.2%	15.8%
IRAs/total savings	4.9%	2.1%	4.0%	4.5%	4.8%	4.6%	4.5%	5.1%
Money market shares/total savings	21.8%	2.8%	7.8%	10.5%	14.1%	16.3%	17.7%	24.5%
Regular shares/total savings	36.6%	73.2%	58.7%	53.1%	46.4%	42.3%	39.5%	33.4%
Percent of CUs Offering								
Credit cards	63.4%	21.9%	70.8%	84.5%	87.4%	89.9%	92.5%	94.2%
Other unsecured loans	99.3%	98.0%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.3%	99.5%	99.6%	100.0%	100.0%	99.7%	100.0%
Used automobile	97.1%	91.5%	99.6%	99.9%	100.0%	100.0%	100.0%	99.7%
First mortgage	70.9%	25.7%	80.6%	93.7%	98.6%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	68.9%	24.1%	76.8%	90.8%	96.3%	98.7%	99.7%	100.0%
Commercial loans	36.4%	4.7%	17.5%	38.7%	61.8%	76.6%	85.3%	90.2%
Share drafts	81.8%	47.7%	96.2%	99.2%	99.3%	100.0%	100.0%	99.5%
Certificates	82.8%	54.7%	92.8%	95.8%	98.5%	99.2%	99.3%	99.0%
IRAs	70.1%	28.4%	77.9%	88.9%	96.1%	98.7%	99.0%	99.5%
Money market shares	54.0%	10.8%	50.2%	69.7%	85.6%	91.9%	92.5%	96.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.5%	13.4%	13.2%	13.5%	14.6%	15.3%	15.5%	20.0%
Other unsecured loans	11.3%	19.6%	18.4%	19.1%	14.0%	11.1%	10.3%	10.3%
New automobile	6.5%	5.3%	19.4%	10.4%	8.5%	6.7%	5.5%	5.8%
Used automobile	15.7%	12.9%	35.4%	23.5%	21.4%	18.7%	15.9%	13.8%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.7%	2.6%	2.4%
HEL & 2nd Mtg	1.8%	1.2%	1.4%	1.5%	1.8%	1.9%	1.8%	1.8%
Commercial loans	0.2%	0.7%	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%
Share drafts	61.1%	32.4%	44.5%	49.1%	55.0%	57.0%	59.1%	64.1%
Certificates	7.1%	4.7%	4.8%	5.1%	5.9%	5.9%	6.2%	7.7%
IRAs	3.6%	2.1%	2.5%	2.8%	3.2%	3.2%	3.2%	3.9%
Money market shares	7.2%	3.9%	3.6%	3.3%	4.4%	4.9%	5.6%	8.1%

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

Source: NCUA and CUNA E&S.

U.S. Credit Union Profile

Mid-Year 2021

U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Jun 21	Mar 21	Dec 20	Sep 20	Jun 20
Demographic Information					
Number CUs	5,133	5,174	5,206	5,241	5,272
Growth Rates (Quarterly % Change)					
Total loans	2.5	0.3	0.8	1.7	1.9
Credit cards	2.1	-5.0	2.0	-0.4	-5.4
Other unsecured loans	-0.6	0.6	-2.0	2.3	13.8
New automobile	0.8	-1.4	0.4	0.1	-2.2
Used automobile	3.1	1.3	0.5	1.9	1.6
First mortgage	2.9	1.1	1.6	2.8	3.6
HEL & 2nd Mtg	0.3	-2.7	-2.3	-1.8	-2.7
Commercial loans*	4.2	3.3	3.5	3.0	4.1
Total savings	1.4	6.8	4.0	2.6	8.4
Share drafts	4.9	12.3	9.0	3.0	14.9
Certificates	-3.0	-3.1	-2.2	-2.1	-2.0
IRAs	0.1	0.6	0.4	1.0	1.1
Money market shares	3.7	5.9	6.2	5.9	8.2
Regular shares	0.2	10.2	4.6	3.2	13.4
Total memberships	1.3	1.2	0.6	1.2	0.9
Earnings (Basis Points)					
Yield on total assets	296	304	327	338	359
Dividend/interest cost of assets	43	48	60	63	73
Fee & other income	141	136	143	145	133
Operating expense	277	276	294	291	297
Loss Provisions	-1	15	31	50	64
Net Income (ROA)	116	104	83	80	61
% CUs with positive ROA	81	77	83	82	81
Capital Adequacy (%)					
Net worth/assets	10.2	10.0	10.3	10.5	10.5
% CUs with NW > 7% of assets	94.2	93.8	96.4	96.8	96.8
Asset Quality (%)					
Loan delinquency rate - Total loans	0.46	0.46	0.60	0.55	0.58
Total Consumer	0.45	0.50	0.66	0.58	0.62
Credit Cards	0.77	0.88	1.02	0.87	1.01
All Other Consumer	0.41	0.45	0.61	0.54	0.58
Total Mortgages	0.46	0.42	0.55	0.52	0.54
First Mortgages	0.45	0.40	0.54	0.50	0.53
All Other Mortgages	0.55	0.58	0.62	0.59	0.60
Total Commercial Loans	0.70	0.73	0.74	0.83	0.98
Commercial Ag Loans	1.19	1.09	0.84	1.32	1.54
All Other Commercial Loans	0.68	0.72	0.74	0.81	0.96
Net chargeoffs/average loans	0.24	0.32	0.35	0.38	0.48
Total Consumer	0.50	0.65	0.71	0.77	0.99
Credit Cards	1.97	2.18	1.99	2.46	3.25
All Other Consumer	0.33	0.47	0.56	0.56	0.70
Total Mortgages	-0.01	0.00	0.02	0.02	0.01
First Mortgages	0.00	0.00	0.02	0.02	0.01
All Other Mortgages	-0.04	-0.02	0.02	0.00	-0.01
Total Commercial Loans	0.13	0.05	0.73	0.35	0.22
Commercial Ag Loans	0.03	0.03	0.08	0.03	0.04
All Other Commercial Loans	0.13	0.05	0.76	0.36	0.22
Asset/Liability Management					
Loans/savings	69.5	68.7	73.2	75.5	76.2

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

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

Source: NCUA and CUNA E&S.