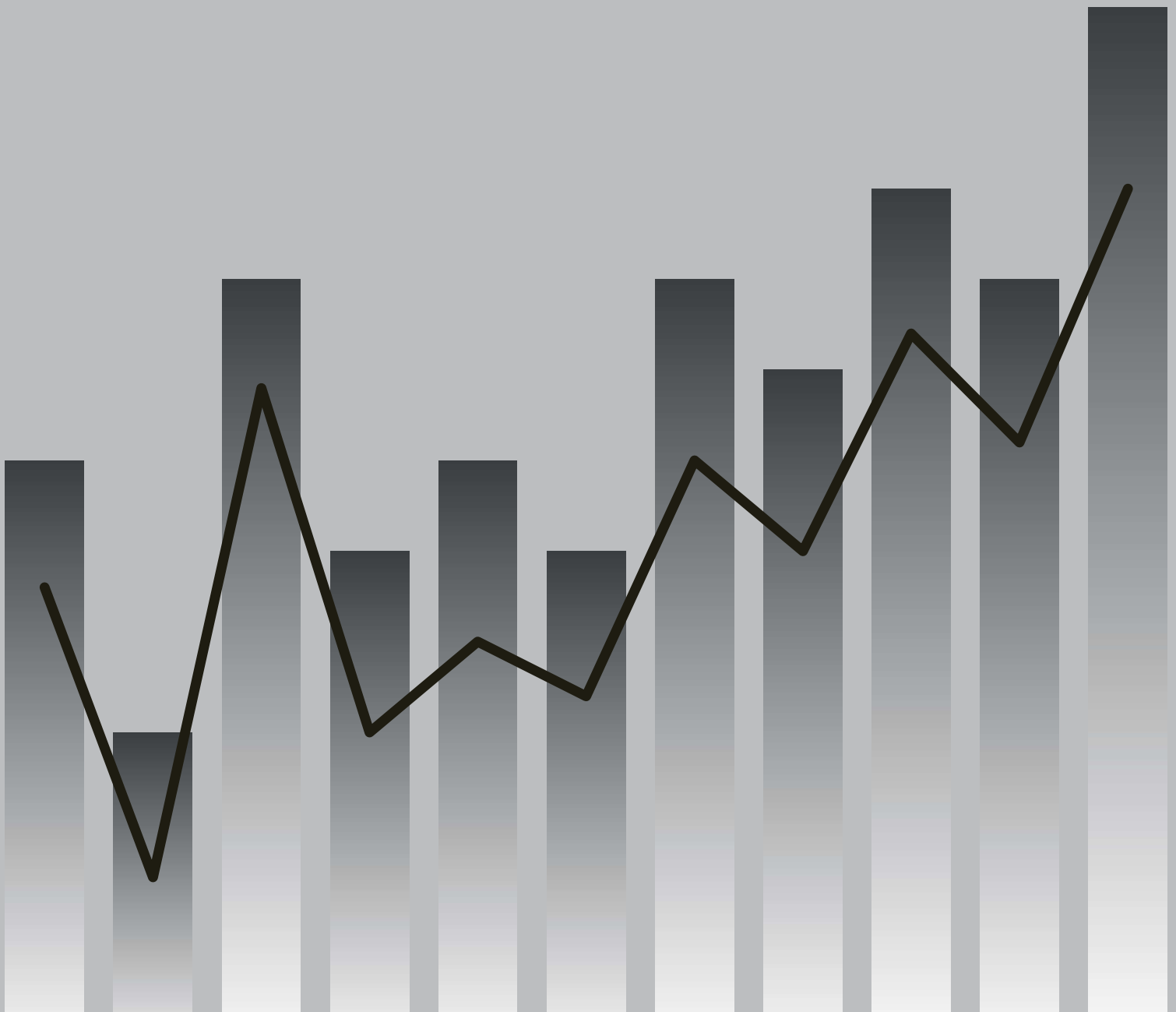


# U.S. Credit Union Profile

First Quarter 2022

CUNA Economics & Statistics



# U.S. Credit Union Profile

First Quarter 2022

## Overview: National Trends

	U.S.	U.S. Credit Unions					
	Mar 22	2021	2020	2019	2018	2017	2016
<b>Demographic Information</b>							
Number of CUs	5,002	5,042	5,206	5,346	5,489	5,684	5,906
Assets per CU (\$ mil)	427.9	413.2	358.3	296.4	268.0	245.5	221.7
Median assets (\$ mil)	51.7	49.8	43.7	35.7	33.4	31.2	29.1
Total assets (\$ bil)	2,141	2,083	1,865	1,585	1,471	1,395	1,309
Total loans (\$ bil)	1,321	1,279	1,187	1,127	1,059	972	884
Total surplus funds (\$ bil)	724	721	602	389	351	366	372
Total savings (\$ bil)	1,872	1,809	1,606	1,335	1,235	1,174	1,107
Total memberships (thousands)	132,308	130,949	125,692	121,743	117,549	112,649	108,203
<b>Growth Rates (%)</b>							
Total assets	8.6	11.7	17.7	7.7	5.4	6.6	7.4
Total loans	11.1	7.7	5.3	6.5	8.9	10.0	10.6
Total surplus funds	3.0	19.8	54.6	11.1	-4.1	-1.7	0.0
Total savings	9.2	12.6	20.3	8.1	5.2	6.0	7.6
Total memberships	4.1	4.2	3.2	3.6	4.4	4.1	4.0
% CUs with increasing assets	84.1	90.5	94.9	70.0	63.4	70.0	73.8
<b>Earnings - Basis Pts.</b>							
Yield on total assets	292	302	353	404	380	353	340
Dividend/interest cost of assets	35	43	70	89	68	56	52
Net interest margin	257	259	283	315	311	297	287
Fee & other income	114	136	139	140	139	135	139
Operating expense	273	283	302	319	313	307	310
Loss Provisions	14	6	50	43	46	47	40
Net Income (ROA) with Stab Exp	85	107	70	93	91	77	76
Net Income (ROA) without Stab Exp	85	107	70	93	91	77	76
% CUs with positive ROA	77.4	83.7	82.6	88.5	88.2	82.4	80.5
<b>Capital Adequacy (%)</b>							
Net worth/assets	10.2	10.3	10.3	11.4	11.3	11.0	10.9
% CUs with NW > 7% of assets	94.6	95.2	96.4	98.6	98.5	97.7	97.6
<b>Asset Quality</b>							
Delinquencies (60+ day \$)/loans (%)	0.42	0.48	0.59	0.70	0.71	0.81	0.83
Net chargeoffs/average loans (%)	0.27	0.26	0.44	0.56	0.57	0.59	0.55
<b>Asset/Liability Management (%)</b>							
Loans/savings	70.6	70.7	73.9	84.4	85.8	82.8	79.8
Loans/assets	61.7	61.4	63.6	71.1	72.0	69.7	67.5
Net Long-term assets/assets	41.2	39.5	34.6	34.0	34.0	33.9	33.0
Liquid assets/assets	16.3	17.2	18.4	12.8	11.4	12.5	13.5
Core deposits/shares & borrowings	57.5	56.6	53.5	48.7	50.0	50.1	49.4
<b>Productivity</b>							
Members/potential members (%)	3	3	3	3	3	4	4
Borrowers/members (%)	61	60	58	59	59	58	57
Members/FTE	399	400	395	385	386	385	385
Average shares/member (\$)	14,146	13,814	12,776	10,969	10,504	10,419	10,232
Average loan balance (\$)	16,340	16,148	16,289	15,745	15,347	14,883	14,275
Employees per million in assets	0.15	0.16	0.17	0.20	0.21	0.21	0.21
<b>Structure (%)</b>							
Fed CUs w/ single-sponsor	11.2	11.1	11.2	11.4	11.7	11.9	12.1
Fed CUs w/ community charter	17.8	17.8	17.6	17.4	18.0	18.0	17.7
Other Fed CUs	32.4	32.5	32.3	32.5	31.8	31.7	31.3
CUs state chartered	38.6	38.6	38.8	38.6	38.5	38.5	38.9

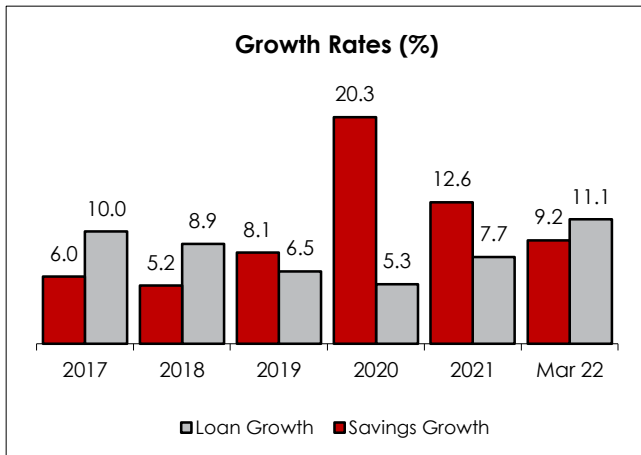
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

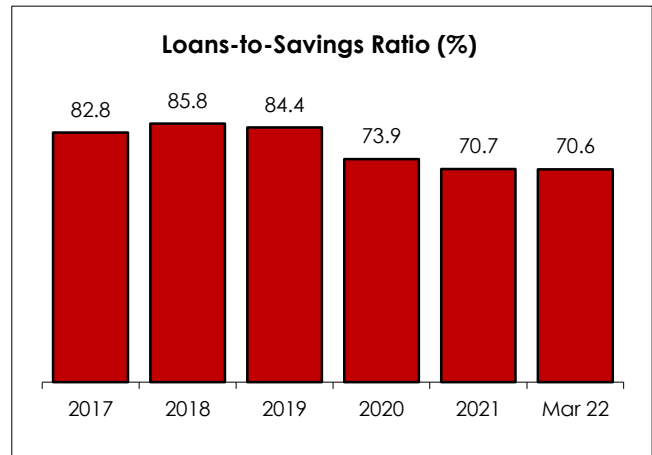
# U.S. Credit Union Profile

First Quarter 2022

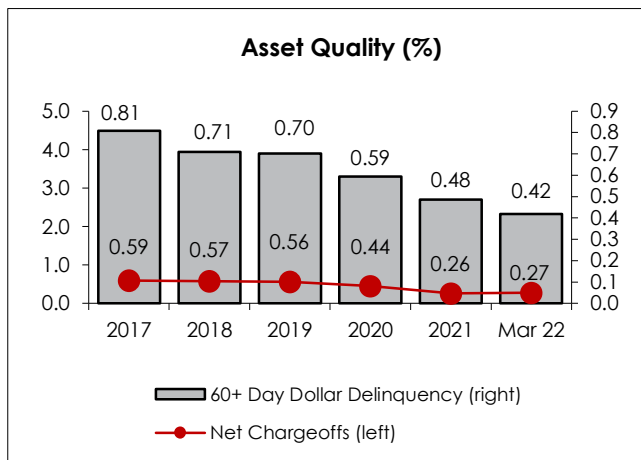
## Loan and Savings Growth Trends



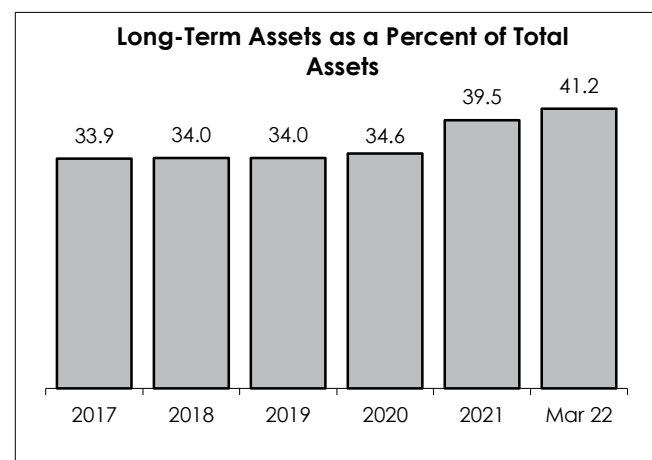
## Liquidity Trends



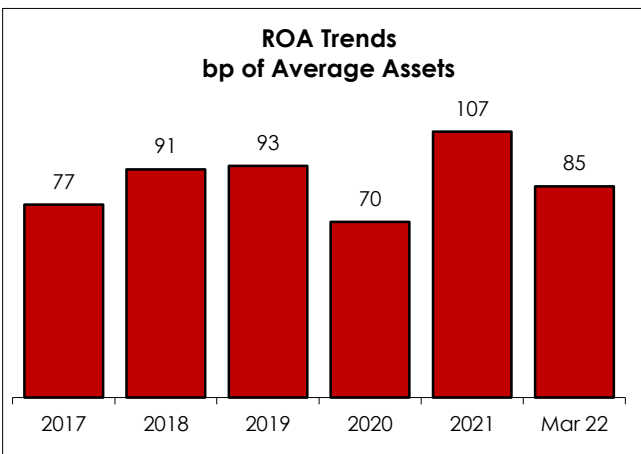
## Credit Risk Trends



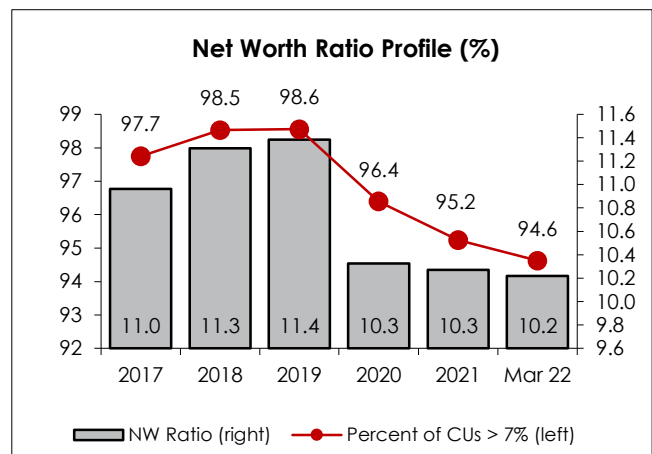
## Interest Rate Risk Trends



## Earnings Trends



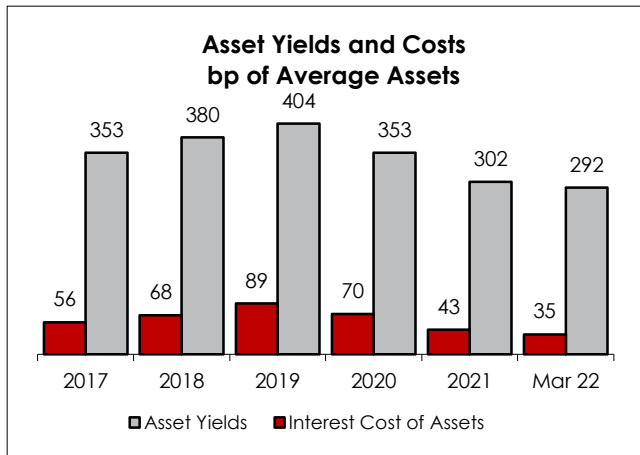
## Solvency Trends



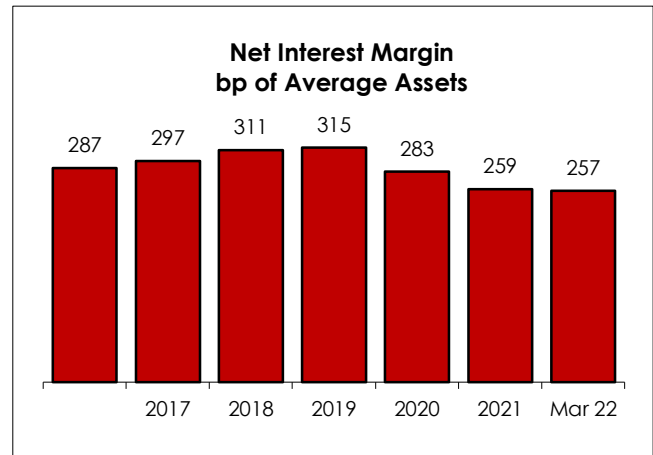
# U.S. Credit Union Profile

First Quarter 2022

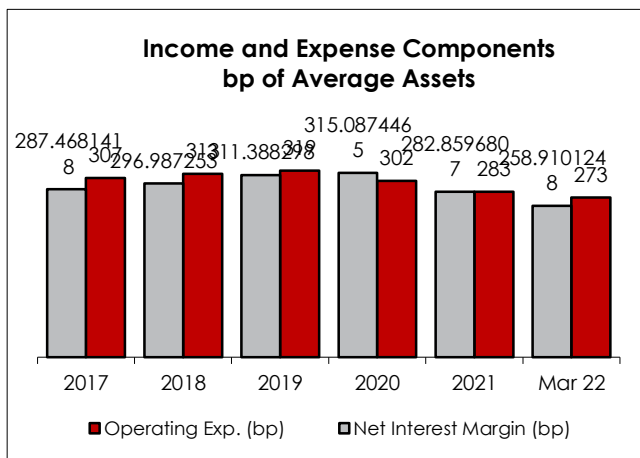
## Asset Yields and Funding Costs



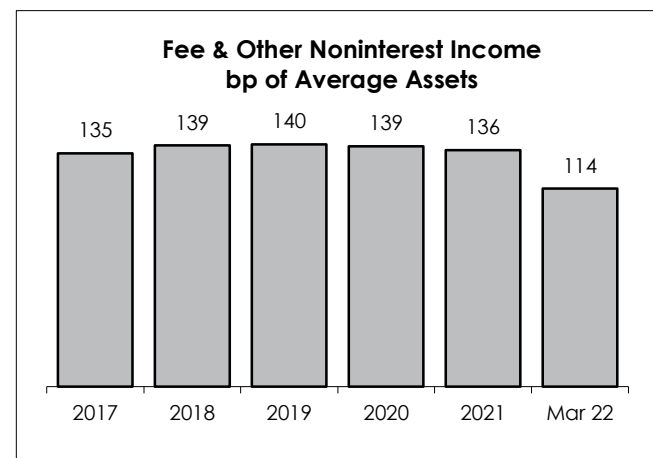
## Interest Margins



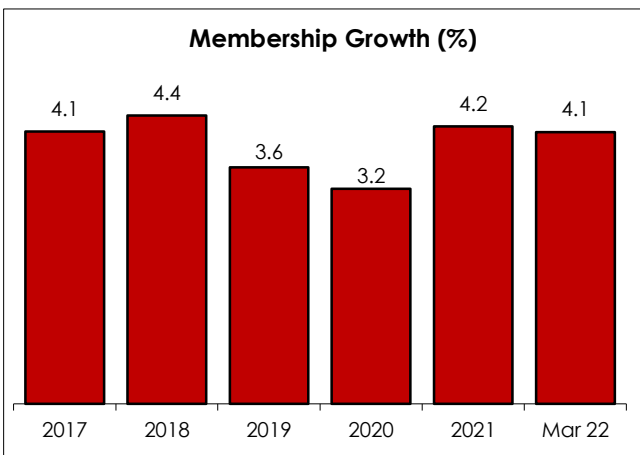
## Interest Margins & Overhead



## Noninterest Income



## Membership Growth Trends



### Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2022						
	Mar 22	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
<b>Demographic Information</b>								
Number of CUs	5,002	1,573	888	710	719	401	295	416
Assets per CU (\$ mil)	427.9	7.8	33.1	72.7	159.8	354.4	718.9	3,793.6
Median assets (\$ mil)	51.7	6.8	32.4	71.5	154.5	344.6	702.8	2,066.6
Total assets (\$ bil)	2,141	12	29	52	115	142	212	1,578
Total loans (\$ bil)	1,321	5	13	25	61	83	134	1,000
Total surplus funds (\$ bil)	724	7	16	24	48	52	67	511
Total savings (\$ bil)	1,872	11	26	46	103	127	188	1,372
Total memberships (thousands)	132,308	1,579	2,615	4,234	8,443	9,761	14,113	91,563
<b>Growth Rates (%)</b>								
Total assets	8.6	3.3	4.7	5.6	6.0	7.2	7.3	9.8
Total loans	11.1	1.9	4.5	7.1	7.1	9.3	10.2	12.3
Total surplus funds	3.0	4.0	4.7	3.8	3.9	3.0	0.8	3.8
Total savings	9.2	3.4	5.0	5.9	6.6	8.1	8.1	10.5
Total memberships	4.1	-2.0	-1.2	-0.3	0.2	1.4	2.2	6.3
% CUs with increasing assets	84.1	69.0	85.4	89.6	91.8	94.5	96.9	97.4
<b>Earnings - Basis Pts.</b>								
Yield on total assets	292	271	255	267	273	282	292	296
Dividend/interest cost of assets	35	23	20	21	23	27	31	38
Net interest margin	257	248	235	246	250	255	261	258
Fee & other income	114	94	106	125	128	136	133	109
Operating expense	273	314	303	310	314	316	314	259
Loss Provisions	14	10	7	8	7	7	9	16
Net Income (ROA) with Stab Exp	85	17	32	53	57	69	71	92
Net Income (ROA) without Stab Exp	85	17	32	53	57	69	71	92
% CUs with positive ROA	77.4	58.3	73.0	82.1	91.0	96.0	95.3	97.4
<b>Capital Adequacy (%)</b>								
Net worth/assets	10.2	14.0	11.2	11.0	10.4	10.0	10.1	10.2
% CUs with NW > 7% of assets	94.6	93.7	92.2	93.8	93.7	97.8	99.0	100.0
<b>Asset Quality</b>								
Delinquencies (60+ day \$)/loans (%)	0.42	0.97	0.64	0.54	0.43	0.38	0.36	0.42
Net chargeoffs/average loans (%)	0.27	0.25	0.22	0.19	0.18	0.17	0.21	0.30
<b>Asset/Liability Management (%)</b>								
Loans/savings	70.6	48.9	48.8	55.0	59.8	65.3	71.1	72.9
Loans/assets	61.7	41.8	43.1	48.8	53.4	58.4	63.0	63.4
Net Long-term assets/assets	41.2	14.0	24.0	29.9	34.3	39.3	41.9	42.7
Liquid assets/assets	16.3	34.3	28.4	23.9	20.6	17.0	14.9	15.5
Core deposits/shares & borrowings	57.5	83.9	77.1	73.4	68.8	64.8	62.9	54.2
<b>Productivity</b>								
Members/potential members (%)	3	6	3	2	2	2	2	3
Borrowers/members (%)	61	49	128	89	80	68	55	56
Members/FTE	399	345	416	393	346	340	350	423
Average shares/member (\$)	14,146	6,655	9,933	10,813	12,152	13,012	13,314	14,983
Average loan balance (\$)	16,340	6,576	3,778	6,692	9,061	12,413	17,070	19,357
Employees per million in assets	0.15	0.37	0.21	0.21	0.21	0.20	0.19	0.14
<b>Structure (%)</b>								
Fed CUs w/ single-sponsor	11.2	25.6	8.9	4.5	3.5	1.7	2.0	2.2
Fed CUs w/ community charter	17.8	8.3	21.2	24.6	28.5	24.9	18.6	8.9
Other Fed CUs	32.4	37.3	34.6	32.3	26.4	25.2	27.5	30.8
CUs state chartered	38.6	28.9	35.4	38.6	41.6	48.1	51.9	58.2

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

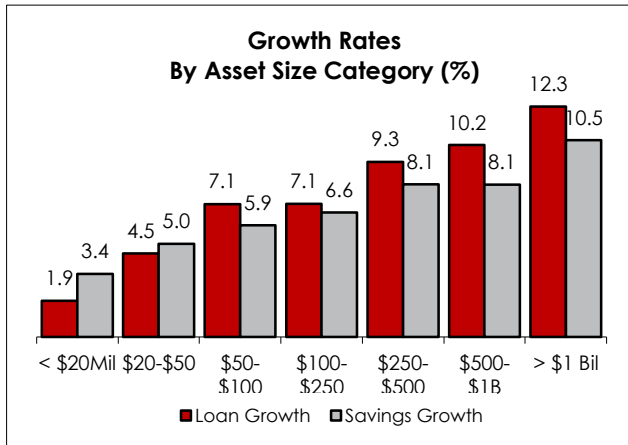
Source: NCUA and CUNA E&S.

# U.S. Credit Union Profile

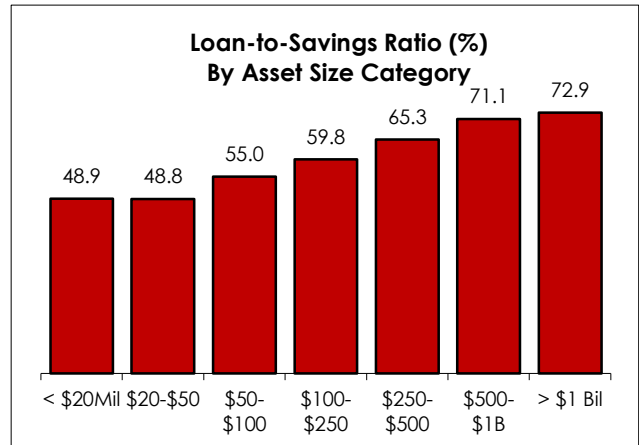
First Quarter 2022

## Results By Asset Size

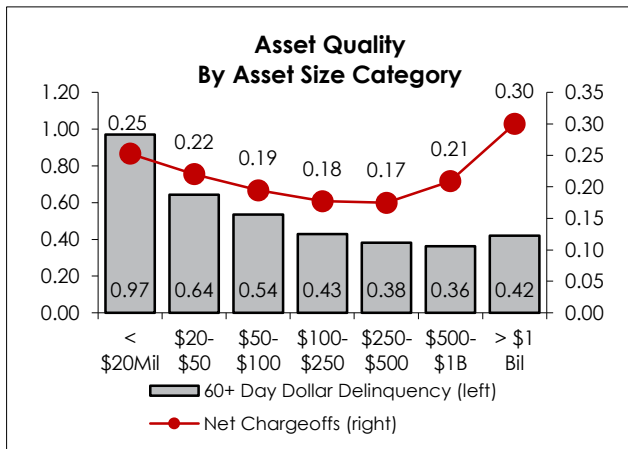
### Loan and Savings growth



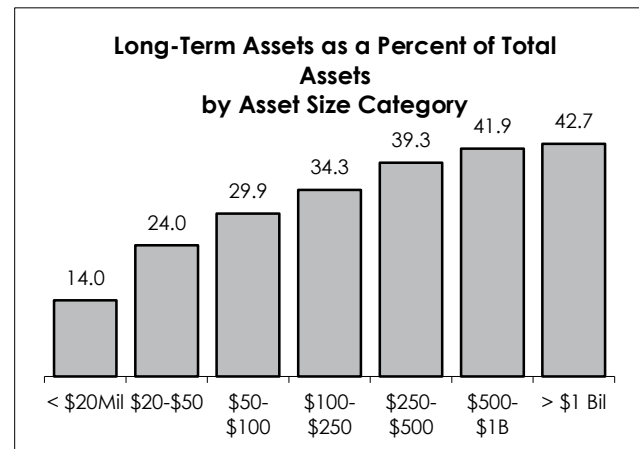
### Liquidity Risk Exposure



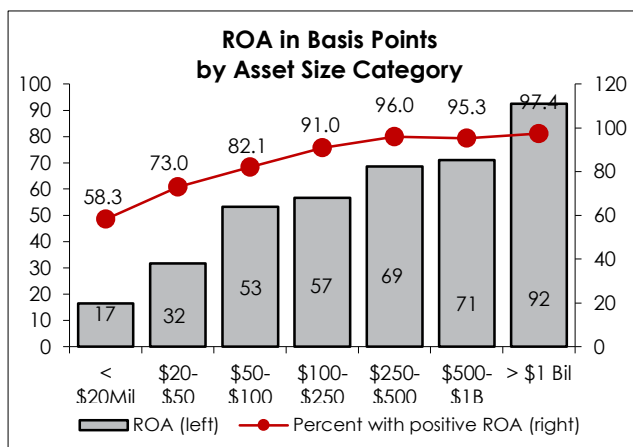
### Credit Risk Exposure



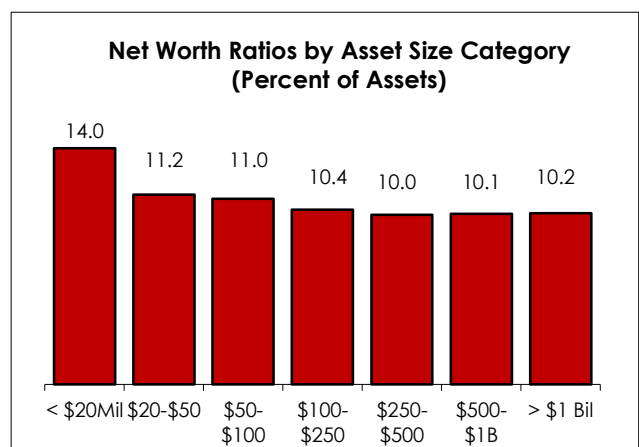
### Interest Rate Risk Exposure



### Earnings



### Solvency



### Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2022							
	Mar 22	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
<b>Growth Rates</b>									
Credit cards	9.7%	-2.6%	0.1%	1.3%	2.9%	4.6%	5.1%	11.0%	
Other unsecured loans	0.7%	-2.5%	-7.4%	-2.0%	-5.0%	-3.1%	-5.5%	3.3%	
New automobile	3.5%	-2.6%	-0.4%	0.5%	-0.1%	2.4%	3.2%	4.5%	
Used automobile	13.3%	5.2%	7.4%	9.4%	9.8%	10.9%	12.1%	15.0%	
First mortgage**	-5.0%	6.7%	8.2%	5.2%	-2.9%	-3.0%	-11.6%	-4.5%	
HEL & 2nd Mtg**	-2.5%	-15.9%	-9.6%	-9.3%	-4.4%	-3.4%	-4.1%	-1.1%	
Commercial loans*	20.0%	9.9%	10.1%	11.0%	17.1%	20.8%	25.4%	19.6%	
Share drafts	18.4%	-0.3%	2.0%	3.6%	4.9%	7.7%	10.0%	24.0%	
Certificates	-9.7%	-5.5%	-7.8%	-7.6%	-8.7%	-7.3%	-8.5%	-9.9%	
IRAs	-1.2%	-5.7%	-2.6%	-1.0%	-1.0%	-0.9%	-1.3%	-0.8%	
Money market shares	17.0%	5.6%	10.8%	13.2%	13.6%	15.9%	17.1%	17.6%	
Regular shares	9.5%	5.4%	8.1%	9.1%	10.6%	11.6%	10.1%	10.0%	
<b>Portfolio \$ Distribution</b>									
Credit cards/total loans	4.9%	1.8%	3.0%	3.0%	2.9%	3.1%	3.0%	5.5%	
Other unsecured loans/total loans	4.1%	13.6%	7.8%	6.1%	4.8%	4.0%	3.9%	3.9%	
New automobile/total loans	11.1%	22.6%	15.8%	12.8%	11.3%	11.1%	10.9%	10.9%	
Used automobile/total loans	20.8%	38.2%	32.6%	29.8%	27.8%	25.3%	24.5%	19.1%	
First mortgage/total loans	37.9%	9.7%	24.6%	30.9%	32.3%	35.2%	34.1%	39.5%	
HEL & 2nd Mtg/total loans	6.1%	3.2%	6.8%	6.8%	7.2%	7.5%	6.5%	5.9%	
Commercial loans/total loans	9.0%	0.8%	1.4%	3.9%	6.1%	8.2%	11.7%	9.2%	
Share drafts/total savings	21.0%	10.0%	17.0%	19.4%	20.9%	22.0%	23.6%	20.7%	
Certificates/total savings	13.0%	9.5%	9.4%	10.0%	11.0%	12.0%	12.4%	13.5%	
IRAs/total savings	4.5%	1.9%	3.7%	4.2%	4.5%	4.2%	4.2%	4.6%	
Money market shares/total savings	22.8%	2.9%	7.8%	10.8%	14.0%	17.2%	18.4%	25.4%	
Regular shares/total savings	37.1%	73.9%	60.1%	54.0%	48.1%	43.1%	39.8%	34.1%	
<b>Percent of CUs Offering</b>									
Credit cards	64.2%	20.8%	70.5%	84.9%	87.6%	90.0%	91.9%	94.5%	
Other unsecured loans	99.1%	97.5%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	95.8%	87.3%	99.4%	99.6%	100.0%	100.0%	100.0%	99.8%	
Used automobile	97.0%	90.8%	99.5%	99.9%	100.0%	100.0%	100.0%	99.8%	
First mortgage	72.4%	26.1%	81.4%	94.2%	98.3%	99.8%	100.0%	99.8%	
HEL & 2nd Mtg	69.4%	23.3%	75.6%	89.6%	96.0%	99.3%	100.0%	100.0%	
Commercial loans	36.8%	4.5%	15.9%	36.6%	59.9%	76.8%	86.8%	89.9%	
Share drafts	82.3%	46.7%	95.9%	99.3%	99.2%	100.0%	100.0%	99.5%	
Certificates	82.8%	53.5%	91.7%	95.2%	98.5%	99.0%	99.3%	99.0%	
IRAs	70.2%	27.0%	75.9%	87.6%	96.1%	98.3%	99.0%	99.5%	
Money market shares	54.5%	10.3%	48.2%	67.9%	84.8%	92.0%	92.5%	96.2%	
<b>Number of Loans as a Percent of Members in Offering CUs</b>									
Credit cards	18.8%	13.0%	13.4%	13.6%	14.7%	15.6%	15.8%	20.3%	
Other unsecured loans	10.9%	19.7%	16.7%	19.1%	13.8%	11.7%	10.3%	10.0%	
New automobile	7.1%	6.7%	31.6%	15.0%	12.8%	9.2%	5.6%	5.5%	
Used automobile	17.8%	16.3%	64.1%	35.8%	31.3%	24.7%	17.2%	13.9%	
First mortgage**	17.3%	1.3%	1.8%	2.3%	2.7%	2.8%	2.5%	23.5%	
HEL & 2nd Mtg*	1.7%	1.1%	1.4%	1.4%	1.7%	1.9%	1.7%	1.7%	
Commercial loans	0.2%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%	0.2%	
Share drafts	61.6%	32.8%	45.1%	49.3%	55.2%	57.5%	60.0%	64.3%	
Certificates	6.4%	4.6%	4.6%	4.7%	5.5%	5.6%	5.6%	6.8%	
IRAs	3.4%	2.0%	2.5%	2.7%	3.1%	3.1%	3.1%	3.6%	
Money market shares	7.1%	4.1%	3.7%	3.4%	4.2%	4.7%	5.1%	8.1%	

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

\*\* Prior to 2022, First mortgage and 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.

# U.S. Credit Union Profile

First Quarter 2022

## Portfolio: National Trends

	U.S.	U.S. Credit Unions					
	Mar 22	2021	2020	2019	2018	2017	2014
<b>Growth Rates</b>							
Credit cards	9.7%	3.8%	-6.4%	6.7%	7.5%	9.1%	7.9%
Other unsecured loans	0.7%	-1.3%	12.5%	7.1%	6.9%	8.5%	7.3%
New automobile	3.5%	-0.1%	-3.6%	0.1%	11.7%	13.1%	16.8%
Used automobile	13.3%	10.4%	4.5%	4.1%	9.1%	10.2%	12.4%
First mortgage**	-5.0%	10.8%	10.4%	9.4%	9.2%	10.1%	9.8%
HEL & 2nd Mtg**	-2.5%	0.4%	-7.5%	3.5%	7.0%	7.0%	3.5%
Commercial loans*	20.0%	18.3%	15.0%	14.7%	12.0%	-5.0%	14.4%
Share drafts	18.4%	25.9%	40.3%	9.2%	12.7%	9.5%	2.5%
Certificates	-9.7%	-10.3%	-3.9%	20.5%	12.2%	6.2%	5.0%
IRAs	-1.2%	-0.8%	3.5%	4.4%	-0.1%	-0.6%	1.9%
Money market shares	17.0%	19.2%	24.2%	5.0%	0.9%	4.0%	7.5%
Regular shares	9.5%	15.4%	27.7%	3.4%	2.0%	7.0%	11.8%
<b>Portfolio \$ Distribution</b>							
Credit cards/total loans	4.9%	5.1%	5.2%	5.9%	5.9%	6.0%	6.0%
Other unsecured loans/total loans	4.1%	4.1%	4.5%	4.2%	4.1%	4.2%	4.3%
New automobile/total loans	11.1%	11.2%	12.1%	13.2%	14.1%	13.7%	13.3%
Used automobile/total loans	20.8%	20.7%	20.2%	20.4%	20.9%	20.8%	20.8%
First mortgage/total loans	37.9%	45.2%	43.9%	41.9%	40.8%	40.6%	40.6%
HEL & 2nd Mtg/total loans	6.1%	6.7%	7.2%	8.2%	8.4%	8.6%	8.8%
Commercial loans/total loans	9.0%	8.9%	8.1%	7.4%	6.9%	6.7%	7.8%
Share drafts/total savings	21.0%	20.6%	18.4%	15.8%	15.6%	14.6%	14.1%
Certificates/total savings	13.0%	13.8%	17.3%	21.7%	19.5%	18.3%	18.2%
IRAs/total savings	4.5%	4.6%	5.3%	6.1%	6.3%	6.7%	7.1%
Money market shares/total savings	22.8%	22.7%	21.5%	20.8%	21.4%	22.4%	22.8%
Regular shares/total savings	37.1%	36.7%	35.8%	33.7%	35.3%	36.4%	36.0%
<b>Percent of CUs Offering</b>							
Credit cards	64.2%	63.9%	63.0%	62.6%	61.9%	61.2%	60.1%
Other unsecured loans	99.1%	99.3%	99.3%	99.3%	99.4%	99.4%	98.6%
New automobile	95.8%	95.8%	95.9%	95.8%	95.7%	95.6%	95.5%
Used automobile	97.0%	97.0%	97.0%	97.0%	97.0%	96.9%	96.8%
First mortgage**	72.4%	71.4%	70.4%	69.5%	69.0%	67.9%	66.9%
HEL & 2nd Mtg**	69.4%	69.1%	69.2%	69.4%	69.8%	69.8%	69.8%
Commercial loans	36.8%	36.8%	35.8%	35.1%	34.6%	34.2%	37.8%
Share drafts	82.3%	82.1%	81.5%	80.8%	80.4%	79.8%	79.2%
Certificates	82.8%	83.0%	82.8%	82.3%	81.7%	80.9%	80.3%
IRAs	70.2%	70.2%	69.9%	69.2%	68.7%	68.3%	67.9%
Money market shares	54.5%	54.4%	53.7%	53.0%	52.2%	50.8%	49.8%
<b>Number of Loans as a Percent of Members in Offering CUs</b>							
Credit cards	18.8%	18.9%	18.8%	19.0%	18.9%	18.9%	18.9%
Other unsecured loans	10.9%	11.1%	11.3%	11.9%	12.0%	12.2%	12.4%
New automobile	7.1%	6.9%	6.3%	6.3%	6.2%	5.8%	5.5%
Used automobile	17.8%	17.2%	15.2%	15.0%	15.0%	14.6%	14.1%
First mortgage	17.3%	2.5%	2.5%	2.5%	2.5%	2.4%	2.4%
HEL & 2nd Mtg	1.7%	1.7%	1.8%	2.1%	2.1%	2.1%	2.1%
Commercial loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%
Share drafts	61.6%	61.6%	60.6%	59.2%	58.3%	56.8%	56.0%
Certificates	6.4%	6.6%	7.6%	8.4%	7.8%	7.7%	7.8%
IRAs	3.4%	3.5%	3.8%	4.0%	4.1%	4.3%	4.6%
Money market shares	7.1%	7.2%	7.1%	7.0%	6.9%	6.9%	7.1%

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

\*\* Prior to 2022, First mortgage and 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.



# U.S. Credit Union Profile

First Quarter 2022

## U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Mar 22	Dec 21	Sep 21	Jun 21	Mar 21
<b>Demographic Information</b>					
Number CUs	5,003	5,042	5,092	5,133	5,174
<b>Growth Rates (Quarterly % Change)</b>					
Total loans	3.7	2.7	2.5	2.5	0.3
Credit cards	0.3	4.9	2.3	2.1	-5.0
Other unsecured loans	2.7	1.1	-2.0	-0.6	0.6
New automobile	2.2	0.4	0.4	0.8	-1.4
Used automobile	4.0	2.4	3.6	3.1	1.3
First mortgage**	-13.3	3.5	3.1	2.9	1.1
HEL & 2nd Mtg**	-5.4	1.9	1.3	0.3	-2.7
Commercial loans*	4.7	5.6	4.3	4.2	3.3
Total savings	3.5	2.4	2.0	1.4	6.8
Share drafts	5.7	3.7	3.4	4.9	12.3
Certificates	-2.5	-1.7	-2.7	-3.0	-3.1
IRAs	0.2	-0.9	-0.3	0.1	0.6
Money market shares	3.9	4.3	4.3	3.7	5.9
Regular shares	4.6	2.6	2.2	0.2	10.2
Total memberships	1.1	0.8	1.2	1.3	1.2
<b>Earnings (Basis Points)</b>					
Yield on total assets	292	297	299	296	304
Dividend/interest cost of assets	35	40	40	43	48
Fee & other income	111	129	136	141	136
Operating expense	273	287	279	277	276
Loss Provisions	14	5	5	-1	15
Net Income (ROA)	87	91	109	116	104
% CUs with positive ROA	77	84	84	81	77
<b>Capital Adequacy (%)</b>					
Net worth/assets	10.5	10.5	10.5	10.4	10.3
% CUs with NW > 7% of assets	94.9	95.5	95.3	94.4	94.0
<b>Asset Quality (%)</b>					
Loan delinquency rate - Total loans	0.42	0.49	0.46	0.46	0.46
Total Consumer	0.51	0.58	0.50	0.45	0.50
Credit Cards	0.66	0.96	0.85	0.77	0.88
All Other Consumer	0.49	0.54	0.46	0.41	0.45
Total Mortgages	0.31	0.40	0.43	0.46	0.42
First Mortgages	0.30	0.39	0.41	0.45	0.40
All Other Mortgages	0.38	0.53	0.53	0.55	0.58
Total Commercial Loans	0.42	0.46	0.55	0.70	0.73
Commercial Ag Loans	0.68	0.55	0.63	1.19	1.09
All Other Commercial Loans	0.42	0.46	0.54	0.68	0.72
Net chargeoffs/average loans	0.28	0.26	0.23	0.24	0.32
Total Consumer	0.54	0.55	0.48	0.50	0.65
Credit Cards	2.04	1.89	1.73	1.97	2.18
All Other Consumer	0.38	0.39	0.33	0.33	0.47
Total Mortgages	0.00	0.00	0.00	-0.01	0.00
First Mortgages	0.00	0.01	0.00	0.00	0.00
All Other Mortgages	-0.04	-0.04	-0.04	-0.04	-0.02
Total Commercial Loans	0.07	0.16	0.14	0.07	0.05
Commercial Ag Loans	-0.03	0.02	0.12	0.03	0.03
All Other Commercial Loans	0.07	0.17	0.14	0.07	0.05
<b>Asset/Liability Management</b>					
Loans/savings	70.2	70.1	69.9	69.5	68.7

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file. \*Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.

\*\* Prior to 2022, First mortgage and 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and CUNA E&S.