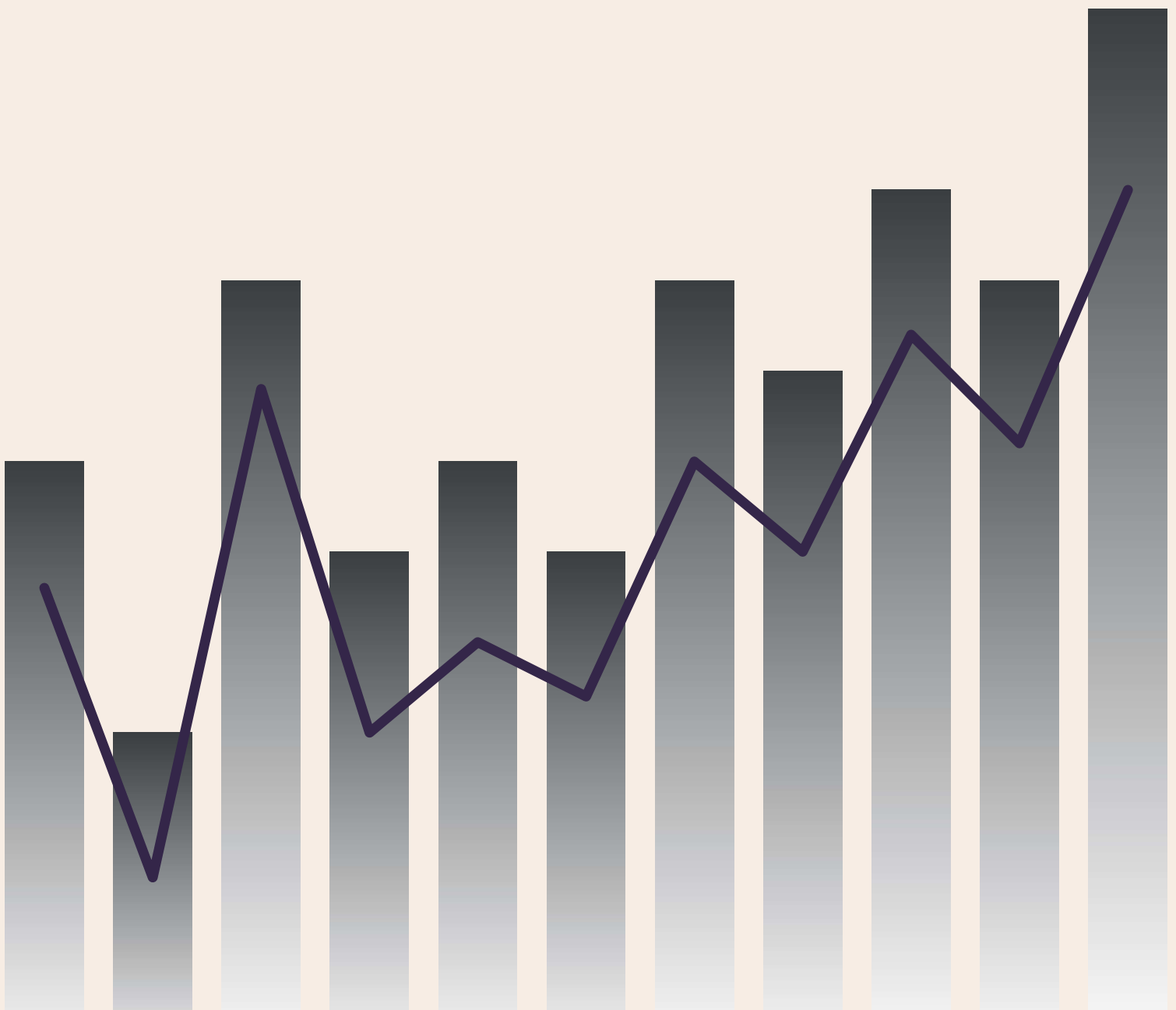




U.S. Credit Union Profile



Overview: National Trends

	U.S.	U.S. Credit Unions					
	2023	2022	2021	2020	2019	2018	2017
Demographic Information							
Number of CUs	4,699	4,860	5,042	5,206	5,346	5,489	5,684
Assets per CU (\$ mil)	484.8	450.7	413.2	358.3	296.4	268.0	245.5
Median assets (\$ mil)	56.4	54.2	49.8	43.7	35.7	33.4	31.2
Total assets (\$ bil)	2,278	2,191	2,083	1,865	1,585	1,471	1,395
Total loans (\$ bil)	1,618	1,523	1,279	1,187	1,127	1,059	972
Total surplus funds (\$ bil)	564	573	721	602	389	351	366
Total savings (\$ bil)	1,900	1,870	1,809	1,606	1,335	1,235	1,174
Total memberships (thousands)	140,626	136,609	130,949	125,692	121,743	117,549	112,649
Growth Rates (%)							
Total assets	4.0	5.1	11.7	17.7	7.7	5.4	6.6
Total loans	6.2	19.1	7.7	5.3	6.5	8.9	10.0
Total surplus funds	-1.6	-20.5	19.8	54.6	11.1	-4.1	-1.7
Total savings	1.6	3.4	12.6	20.3	8.1	5.2	6.0
Total memberships	2.9	4.3	4.2	3.2	3.6	4.4	4.1
% CUs with increasing assets	41.0	60.2	90.5	94.9	70.0	63.4	70.0
Earnings - Basis Pts.							
Yield on total assets	444	338	302	353	404	380	353
Dividend/interest cost of assets	142	52	43	70	89	68	56
Net interest margin	302	287	259	283	315	311	297
Fee & other income	112	112	136	139	140	139	135
Operating expense	295	286	283	302	319	313	307
Loss Provisions	51	25	6	50	43	46	47
Net Income (ROA=, with Stab Exp)	68	88	107	70	93	91	77
Net Income (ROA=, without Stab Exp)	68	88	107	70	93	91	77
% CUs with positive ROA	86.6	84.4	83.7	82.6	88.5	88.2	82.4
Capital Adequacy (%)							
Net worth/assets	10.7	10.7	10.3	10.3	11.4	11.3	11.0
% CUs with NW > 7% of assets	98.2	96.9	95.2	96.4	98.6	98.5	97.7
Asset Quality							
Delinquencies (60+ day \$)/loans (%)	0.83	0.61	0.48	0.59	0.70	0.71	0.81
Net chargeoffs/average loans (%)	0.61	0.34	0.26	0.44	0.56	0.57	0.59
Asset/Liability Management (%)							
Loans/savings	85.1	81.5	70.7	73.9	84.4	85.8	82.8
Loans/assets	71.0	69.5	61.4	63.6	71.1	72.0	69.7
Net Long-term assets/assets	40.9	42.8	39.5	34.6	34.0	34.0	33.9
Liquid assets/assets	11.5	10.2	17.2	18.4	12.8	11.4	12.5
Core deposits/shares & borrowings	50.0	54.7	56.6	53.5	48.7	50.0	50.1
Productivity							
Members/potential members (%)	3	3	3	3	3	3	4
Borrowers/members (%)	65	65	60	58	59	59	58
Members/FTE	399	398	400	395	385	386	385
Average shares/member (\$)	13,514	13,687	13,814	12,776	10,969	10,504	10,419
Average loan balance (\$)	17,811	17,060	16,148	16,289	15,745	15,347	14,883
Employees per million in assets	0.15	0.16	0.16	0.17	0.20	0.21	0.21
Structure (%)							
Fed CUs w/ single-sponsor	10.5	10.9	11.1	11.2	11.4	11.7	11.9
Fed CUs w/ community charter	18.4	17.8	17.8	17.6	17.4	18.0	18.0
Other Fed CUs	32.3	32.6	32.5	32.3	32.5	31.8	31.7
CUs state chartered	38.8	38.7	38.6	38.8	38.6	38.5	38.5

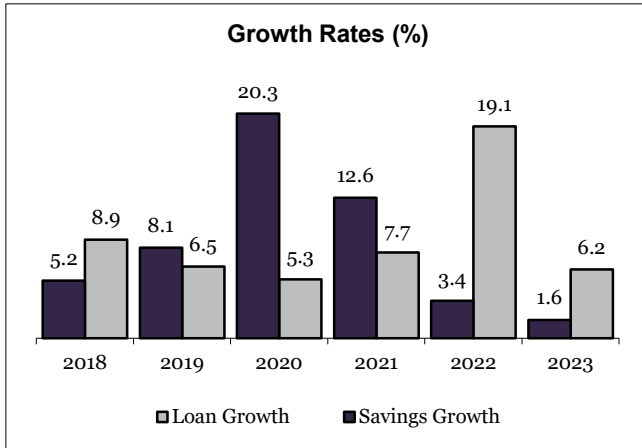
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

*Prior to year-end 2023, loans held for sale were included in loans.

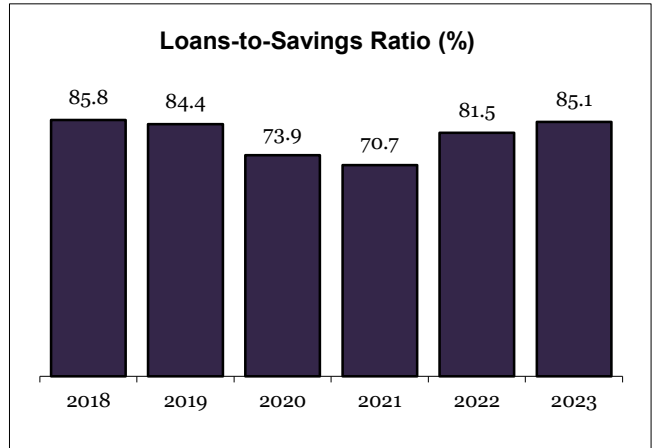
Source: NCUA and America's Credit Unions.



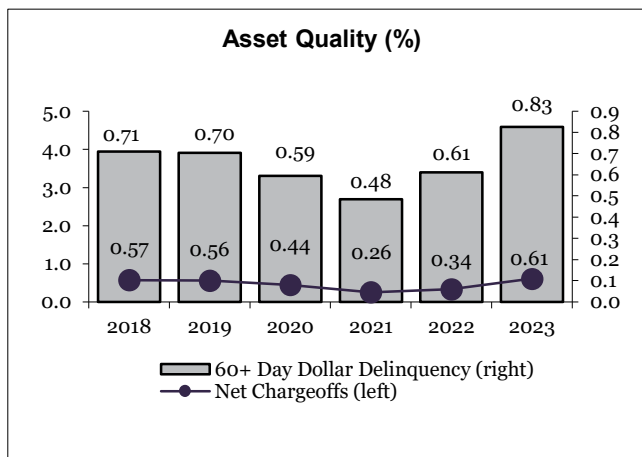
Loan and Savings Growth Trends



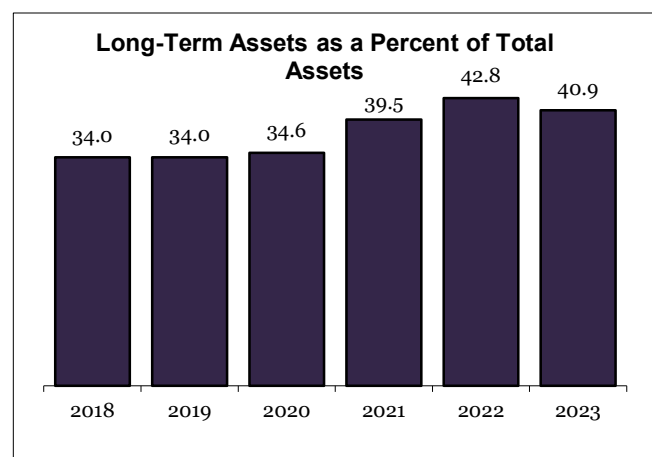
Liquidity Trends



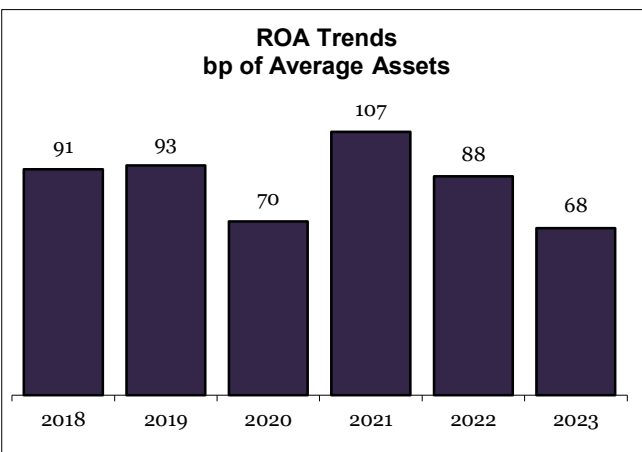
Credit Risk Trends



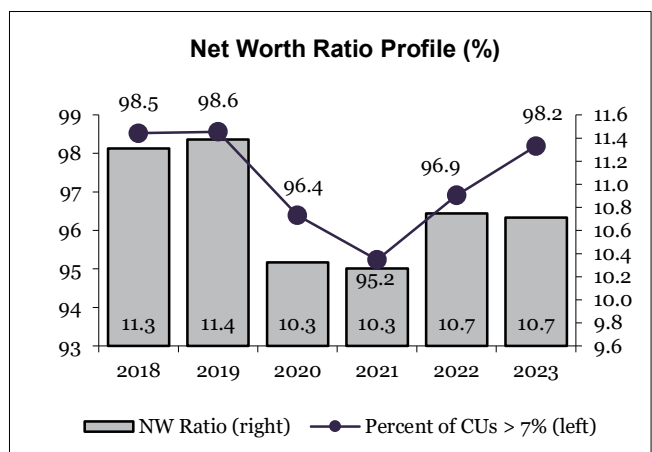
Interest Rate Risk Trends



Earnings Trends

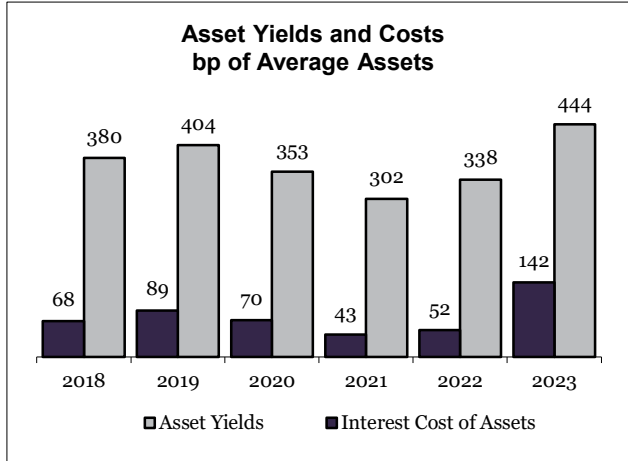


Solvency Trends

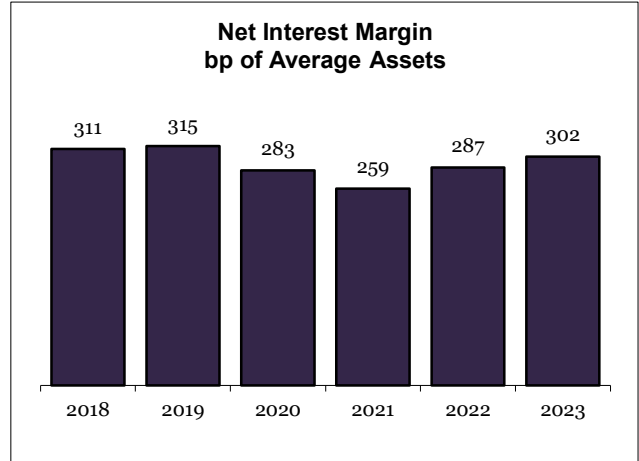




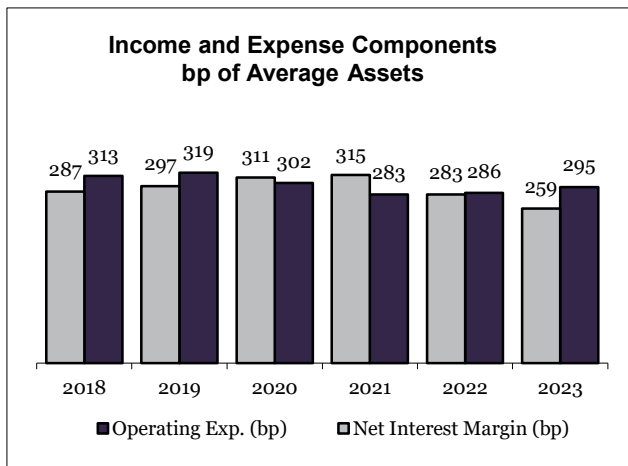
Asset Yields and Funding Costs



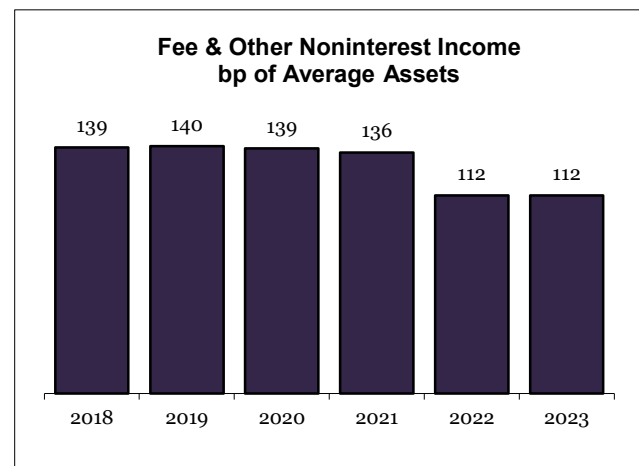
Interest Margins



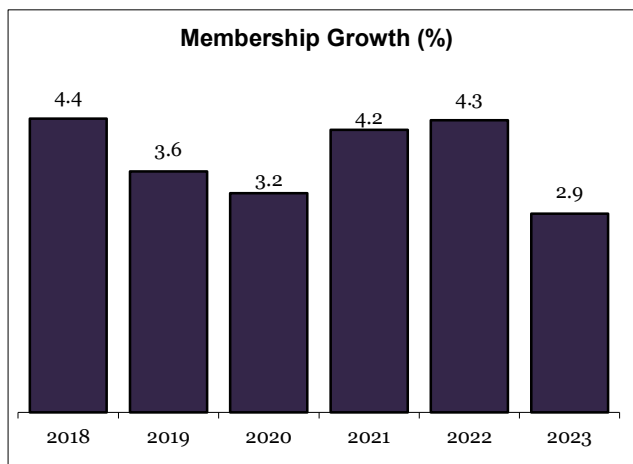
Interest Margins & Overhead



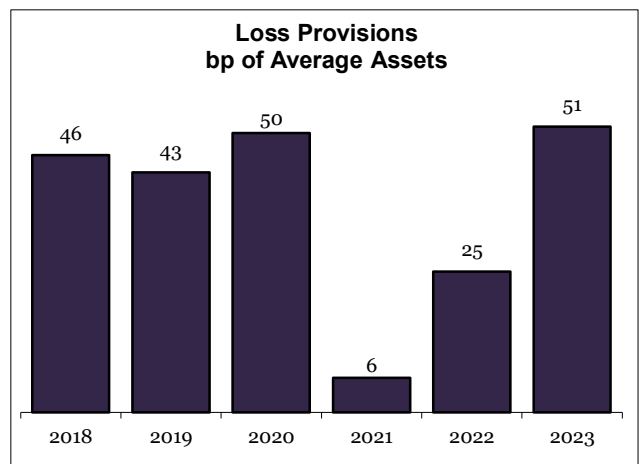
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
	2023	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	4,699	1,407	826	647	707	387	287	438
Assets per CU (\$ mil)	484.8	7.6	33.0	72.2	159.3	356.8	725.7	3,960.2
Median assets (\$ mil)	56.4	6.5	32.1	70.3	151.8	349.3	707.1	2,171.0
Total assets (\$ bil)	2,278	11	27	47	113	138	208	1,735
Total loans (\$ bil)	1,618	6	15	27	71	94	147	1,259
Total surplus funds (\$ bil)	564	5	12	18	35	37	50	407
Total savings (\$ bil)	1,900	9	24	41	98	119	177	1,433
Total memberships (thousands)	140,626	1,436	2,480	3,889	8,332	9,524	13,475	101,490
Growth Rates (%)								
Total assets	4.0	-4.7	-2.5	-1.1	0.8	2.0	3.2	5.3
Total loans	6.2	7.5	6.8	6.8	5.4	5.5	5.2	6.9
Total surplus funds	-1.6	-16.2	-12.0	-11.0	-7.6	-5.9	-1.9	1.2
Total savings	1.6	-6.3	-3.9	-2.5	-0.7	0.0	1.1	2.8
Total memberships	2.9	-1.2	0.1	0.2	0.8	1.2	1.8	4.4
% CUs with increasing assets	41.0	24.8	30.6	33.5	47.5	61.5	71.1	74.9
Earnings - Basis Pts.								
Yield on total assets	444	409	387	388	408	414	425	453
Dividend/interest cost of assets	142	58	59	65	85	100	118	156
Net interest margin	302	351	327	323	323	314	307	297
Fee & other income	112	74	98	116	121	126	127	109
Operating expense	295	355	339	344	349	345	341	280
Loss Provisions	51	23	21	21	24	29	34	58
Net Income (ROA=, with Stab Exp)	68	48	65	74	71	66	59	69
Net Income (ROA=, without Stab Exp)	68	48	65	74	71	66	59	69
% CUs with positive ROA	86.6	75.4	88.3	90.1	92.8	91.7	92.7	95.9
Capital Adequacy (%)								
Net worth/assets	10.7	15.7	12.7	12.6	11.6	11.0	10.7	10.5
% CUs with NW > 7% of assets	98.2	97.4	96.9	99.1	98.6	99.5	99.0	99.5
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.83	1.29	1.00	0.84	0.75	0.68	0.77	0.84
Net chargeoffs/average loans (%)	0.61	0.41	0.40	0.39	0.37	0.39	0.44	0.67
Asset/Liability Management (%)								
Loans/savings	85.1	64.0	61.4	65.7	72.7	78.7	83.3	87.8
Loans/assets	71.0	53.5	53.2	57.0	63.3	67.8	70.7	72.6
Net Long-term assets/assets	40.9	12.0	22.1	28.0	33.3	38.0	41.7	42.4
Liquid assets/assets	11.5	27.5	22.0	18.8	14.6	11.7	11.2	10.8
Core deposits/shares & borrowings	50.0	80.9	73.1	69.5	62.5	58.8	55.0	46.6
Productivity								
Members/potential members (%)	3	6	3	2	2	2	2	3
Borrowers/members (%)	65	63	157	100	91	78	59	58
Members/FTE	399	352	402	379	337	335	341	424
Average shares/member (\$)	13,514	6,248	9,527	10,423	11,781	12,505	13,116	14,123
Average loan balance (\$)	17,811	6,360	3,723	6,832	9,365	12,674	18,467	21,279
Employees per million in assets	0.15	0.38	0.23	0.22	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	10.5	25.1	9.1	3.2	3.5	1.8	1.7	2.1
Fed CUs w/ community charter	18.4	8.7	21.7	26.1	29.0	25.1	18.8	8.4
Other Fed CUs	32.3	37.2	34.6	32.3	26.4	25.3	27.5	31.1
CUs state chartered	38.8	28.9	34.6	38.3	41.0	47.8	51.9	58.4

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.

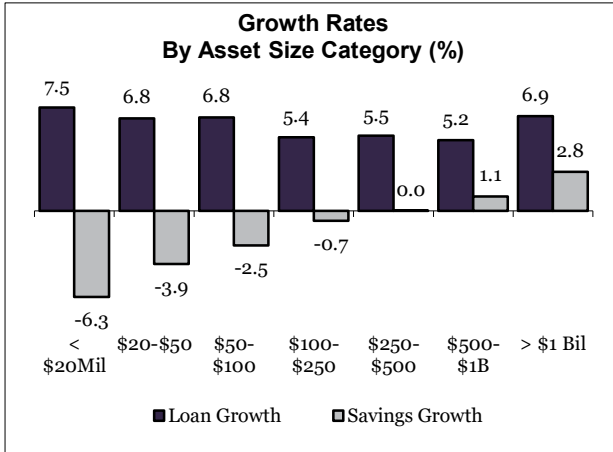
*Prior to year-end 2023, loans held for sale were included in loans.

Source: NCUA and CUNA E&S.

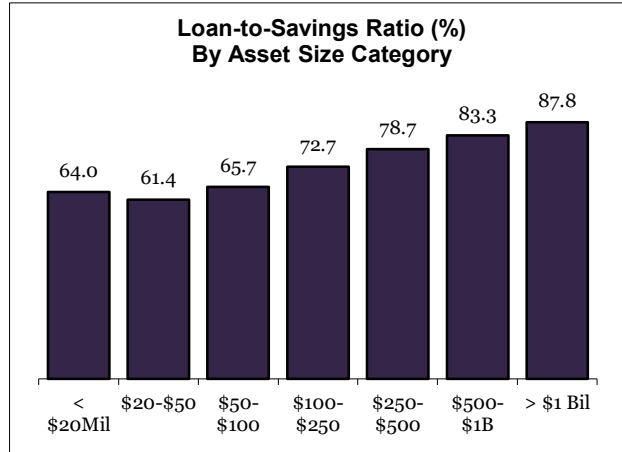


Results By Asset Size:

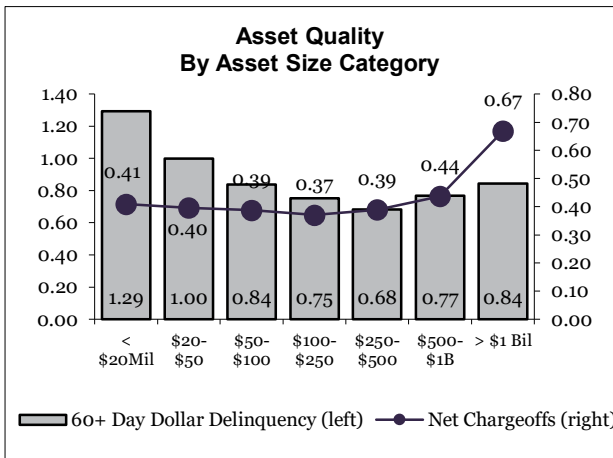
Loan and Savings growth



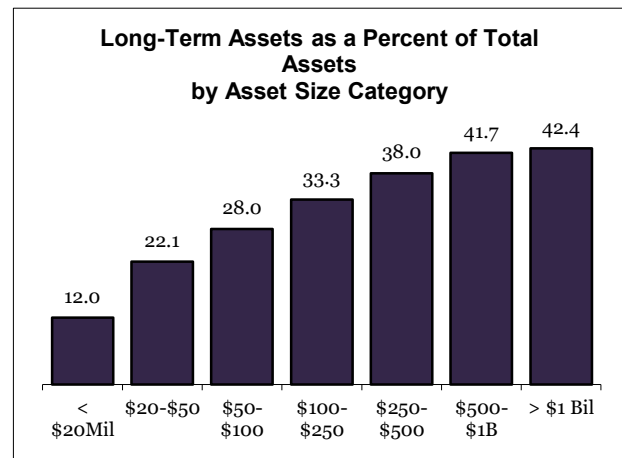
Liquidity Risk Exposure



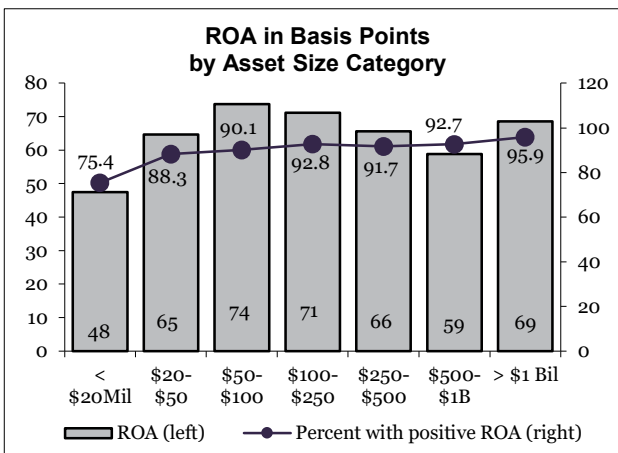
Credit Risk Exposure



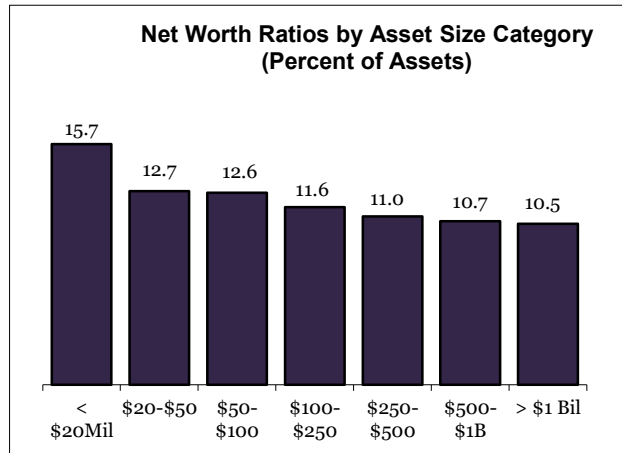
Interest Rate Risk Exposure



Earnings



Solvency



Portfolio: National Trends

	U.S.		U.S. Credit Unions				
Growth Rates	2023	2022	2021	2020	2019	2018	2017
Credit cards	10.4%	15.5%	3.8%	-6.4%	6.7%	7.5%	9.1%
Other unsecured loans	8.6%	22.9%	-1.3%	12.5%	7.1%	6.9%	8.5%
New automobile	1.1%	22.3%	-0.1%	-3.6%	0.1%	11.7%	13.1%
Used automobile	3.4%	18.8%	10.4%	4.5%	4.1%	9.1%	10.2%
First mortgage	4.1%	-3.3%	10.8%	10.4%	9.4%	9.2%	10.1%
HEL & 2nd Mtg	23.9%	26.4%	0.4%	-7.5%	3.5%	7.0%	7.0%
Commercial loans*	12.9%	24.2%	18.3%	15.0%	14.7%	12.0%	-5.0%
Share drafts	-3.3%	4.0%	25.9%	40.3%	9.2%	12.7%	9.5%
Certificates	63.0%	19.7%	-10.3%	-3.9%	20.5%	12.2%	6.2%
IRAs	2.8%	-1.1%	-0.8%	3.5%	4.4%	-0.1%	-0.6%
Money market shares	-15.9%	-3.1%	19.2%	24.2%	5.0%	0.9%	4.0%
Regular shares	-13.4%	0.1%	15.4%	27.7%	3.4%	2.0%	7.0%
Portfolio \$ Distribution							
Credit cards/total loans	5.1%	4.9%	5.1%	5.2%	5.9%	5.9%	6.0%
Other unsecured loans/total loans	4.3%	4.2%	4.1%	4.5%	4.2%	4.1%	4.2%
New automobile/total loans	11.0%	11.5%	11.2%	12.1%	13.2%	14.1%	13.7%
Used automobile/total loans	20.1%	20.7%	20.7%	20.2%	20.4%	20.9%	20.8%
First mortgage/total loans	36.0%	36.7%	45.2%	43.9%	41.9%	40.8%	40.6%
HEL & 2nd Mtg/total loans	8.3%	7.1%	6.7%	7.2%	8.2%	8.4%	8.6%
Commercial loans/total loans	9.9%	9.3%	8.9%	8.1%	7.4%	6.9%	6.7%
Share drafts/total savings	19.7%	20.7%	20.6%	18.4%	15.8%	15.6%	14.6%
Certificates/total savings	25.7%	16.0%	13.8%	17.3%	21.7%	19.5%	18.3%
IRAs/total savings	4.5%	4.4%	4.6%	5.3%	6.1%	6.3%	6.7%
Money market shares/total savings	17.6%	21.3%	22.7%	21.5%	20.8%	21.4%	22.4%
Regular shares/total savings	30.3%	35.6%	36.7%	35.8%	33.7%	35.3%	36.4%
Percent of CUs Offering							
Credit cards	64.8%	64.5%	63.9%	63.0%	62.6%	61.9%	61.2%
Other unsecured loans	99.4%	99.2%	99.3%	99.3%	99.3%	99.4%	99.4%
New automobile	96.3%	96.0%	95.8%	95.9%	95.8%	95.7%	95.6%
Used automobile	97.1%	97.1%	97.0%	97.0%	97.0%	97.0%	96.9%
First mortgage	73.8%	73.0%	71.4%	70.4%	69.5%	69.0%	67.9%
HEL & 2nd Mtg	70.9%	70.1%	69.1%	69.2%	69.4%	69.8%	69.8%
Commercial loans	38.5%	37.8%	36.8%	35.8%	35.1%	34.6%	34.2%
Share drafts	83.4%	82.7%	82.1%	81.5%	80.8%	80.4%	79.8%
Certificates	85.2%	83.5%	83.0%	82.8%	82.3%	81.7%	80.9%
IRAs	71.3%	70.6%	70.2%	69.9%	69.2%	68.7%	68.3%
Money market shares	56.5%	55.2%	54.4%	53.7%	53.0%	52.2%	50.8%
Number of Loans as a Percent of Members in Offering CUs							
Credit cards	19.3%	19.3%	18.9%	18.8%	19.0%	18.9%	18.9%
Other unsecured loans	11.5%	11.7%	11.1%	11.3%	11.9%	12.0%	12.2%
New automobile	7.4%	7.9%	6.9%	6.3%	6.3%	6.2%	5.8%
Used automobile	19.6%	19.7%	17.2%	15.2%	15.0%	15.0%	14.6%
First mortgage	2.4%	3.2%	2.5%	2.5%	2.5%	2.5%	2.4%
HEL & 2nd Mtg	2.1%	2.0%	1.7%	1.8%	2.1%	2.1%	2.1%
Commercial loans	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Share drafts	62.1%	61.9%	61.6%	60.6%	59.2%	58.3%	56.8%
Certificates	9.9%	6.8%	6.6%	7.6%	8.4%	7.8%	7.7%
IRAs	3.2%	3.3%	3.5%	3.8%	4.0%	4.1%	4.3%
Money market shares	7.4%	7.1%	7.2%	7.1%	7.0%	6.9%	6.9%

*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 HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.
Source: NCUA and America's Credit Unions.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023							
	2023	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	10.4%	3.0%	3.5%	4.3%	5.9%	6.8%	6.5%	11.4%	
Other unsecured loans	8.6%	3.5%	4.0%	4.1%	8.4%	7.6%	5.4%	10.0%	
New automobile	1.1%	13.9%	13.5%	11.4%	5.1%	3.6%	0.4%	0.7%	
Used automobile	3.4%	8.2%	7.4%	6.7%	3.7%	2.8%	2.5%	3.9%	
First mortgage	4.1%	-0.7%	0.9%	1.9%	2.5%	2.8%	3.3%	4.8%	
HEL & 2nd Mtg	23.9%	13.2%	15.8%	22.0%	20.8%	20.8%	21.1%	25.7%	
Commercial loans*	12.9%	-0.7%	3.9%	6.7%	9.1%	10.3%	10.3%	14.0%	
Share drafts	-3.3%	-2.6%	-2.4%	-2.8%	-2.9%	-3.6%	-4.1%	-2.8%	
Certificates	63.0%	23.9%	42.0%	51.9%	54.4%	60.2%	60.5%	65.0%	
IRAs	2.8%	-7.7%	-5.9%	-4.3%	-0.7%	0.9%	2.5%	4.1%	
Money market shares	-15.9%	-17.5%	-18.2%	-16.6%	-15.4%	-17.6%	-16.7%	-15.4%	
Regular shares	-13.4%	-10.7%	-10.4%	-10.4%	-10.5%	-11.4%	-12.3%	-13.7%	
Portfolio \$ Distribution									
Credit cards/total loans	5.1%	1.7%	2.8%	2.9%	2.8%	3.0%	3.1%	5.7%	
Other unsecured loans/total loans	4.3%	12.7%	7.6%	5.8%	4.9%	4.2%	4.2%	4.2%	
New automobile/total loans	11.0%	24.6%	18.0%	14.7%	12.2%	12.1%	10.7%	10.6%	
Used automobile/total loans	20.1%	38.3%	32.1%	30.4%	27.6%	25.5%	23.5%	18.5%	
First mortgage/total loans	36.0%	8.9%	23.2%	27.2%	30.5%	31.4%	32.3%	37.5%	
HEL & 2nd Mtg/total loans	8.3%	3.9%	7.6%	8.9%	9.1%	9.5%	9.0%	8.1%	
Commercial loans/total loans	9.9%	0.7%	1.5%	3.5%	6.3%	8.2%	12.1%	10.2%	
Share drafts/total savings	19.7%	10.3%	17.8%	19.5%	20.1%	21.1%	21.8%	19.4%	
Certificates/total savings	25.7%	12.5%	14.1%	15.4%	19.0%	21.6%	24.4%	27.2%	
IRAs/total savings	4.5%	1.8%	3.7%	4.1%	4.5%	4.3%	4.2%	4.6%	
Money market shares/total savings	17.6%	2.5%	6.5%	8.6%	11.8%	13.1%	14.1%	19.4%	
Regular shares/total savings	30.3%	70.5%	55.3%	50.0%	42.4%	37.7%	33.3%	27.3%	
Percent of CUs Offering									
Credit cards	64.8%	20.3%	71.4%	83.3%	86.8%	88.9%	91.3%	93.8%	
Other unsecured loans	99.4%	98.2%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.3%	87.8%	99.5%	99.8%	100.0%	100.0%	100.0%	100.0%	
Used automobile	97.1%	90.7%	99.4%	99.8%	99.9%	100.0%	100.0%	100.0%	
First mortgage	73.8%	26.4%	82.2%	94.4%	98.7%	99.7%	100.0%	99.5%	
HEL & 2nd Mtg	70.9%	23.6%	75.4%	90.6%	96.5%	99.2%	99.3%	100.0%	
Commercial loans	38.5%	4.5%	17.9%	32.8%	61.5%	78.6%	87.1%	90.4%	
Share drafts	83.4%	47.4%	96.4%	99.4%	99.2%	100.0%	100.0%	99.5%	
Certificates	85.2%	56.9%	93.8%	96.6%	98.7%	99.5%	99.7%	99.5%	
IRAs	71.3%	26.5%	76.5%	88.1%	95.5%	98.7%	99.0%	99.5%	
Money market shares	56.5%	10.6%	50.4%	68.6%	85.4%	91.2%	94.1%	96.1%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	19.3%	13.7%	13.4%	14.2%	14.8%	16.0%	16.1%	20.6%	
Other unsecured loans	11.5%	17.6%	14.6%	14.4%	13.1%	11.9%	11.0%	11.1%	
New automobile	7.4%	11.8%	38.1%	18.6%	14.9%	11.2%	6.1%	5.4%	
Used automobile	19.6%	27.1%	88.9%	47.3%	41.0%	30.8%	18.8%	14.0%	
First mortgage	2.4%	1.3%	1.8%	2.2%	2.8%	2.7%	2.5%	2.4%	
HEL & 2nd Mtg	2.1%	1.4%	1.6%	1.7%	2.1%	2.3%	2.2%	2.1%	
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	
Share drafts	62.1%	33.5%	46.4%	50.6%	56.3%	57.8%	60.7%	64.3%	
Certificates	9.9%	4.9%	5.4%	5.9%	7.4%	8.1%	9.1%	10.7%	
IRAs	3.2%	1.8%	2.3%	2.5%	2.9%	2.9%	3.0%	3.3%	
Money market shares	7.4%	3.5%	3.5%	3.2%	4.2%	4.4%	5.0%	8.4%	

*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 HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

Source: NCUA and America's Credit Unions.



U.S. CU Profile - Quarterly Trends

	U.S.	U.S. Credit Unions			
	Dec 23	Sep 23	Jun 23	Mar 22	Dec 22
Demographic Information					
Number CUs	4,698	4,740	4,780	4,808	4,858
Growth Rates (Quarterly % Change)					
Total loans	0.8	1.8	2.2	1.7	3.4
Credit cards	4.2	2.6	3.5	0.0	6.2
Other unsecured loans	1.3	3.3	3.0	1.1	4.2
New automobile	-0.7	0.2	0.7	1.3	4.1
used automobile	-0.5	1.0	1.4	1.8	2.3
First mortgage	0.3	1.3	1.6	1.1	2.4
HEL & 2nd Mtg	5.3	6.2	6.4	4.6	7.9
Commercial loans*	2.8	3.1	3.4	3.3	5.2
Total savings	0.3	-0.1	-0.5	2.3	-0.5
Share drafts	-2.0	-1.7	-2.4	3.1	-1.6
Certificates	9.0	9.9	11.8	22.1	14.9
IRAs	0.6	0.7	1.2	0.6	-0.8
Money market shares	-2.4	-3.2	-4.7	-6.3	-4.8
Regular shares	-3.2	-4.2	-4.1	-2.1	-3.2
Total memberships	0.4	0.8	1.0	1.2	0.8
Earnings (Basis Points)					
Yield on total assets	474	455	432	406	387
Dividend/interest cost of assets	175	153	132	105	80
Fee & other income	122	106	110	110	116
Operating expense	302	294	292	291	294
Loss Provisions	68	51	44	40	37
Net Income (ROA)	48	67	77	81	92
% CUs with positive ROA	87	87	87	85	85
Capital Adequacy (%)					
Net worth/assets	10.7	10.7	10.6	10.5	10.7
% CUs with NW > 7% of assets	98.2	97.9	97.4	96.7	96.9
Asset Quality (%)					
Loan delinquency rate - Total loans	0.83	0.72	0.63	0.52	0.61
Total Consumer	1.04	0.90	0.78	0.70	0.76
Credit Cards	2.10	1.90	1.54	1.47	1.48
All Other Consumer	0.93	0.80	0.70	0.62	0.69
Total Mortgages	0.56	0.49	0.43	0.30	0.43
First Mortgages	0.56	0.49	0.43	0.29	0.44
All Other Mortgages	0.58	0.48	0.44	0.36	0.38
Total Commercial Loans	0.60	0.44	0.41	0.34	0.33
Commercial Ag Loans	0.66	0.61	0.95	0.69	0.52
All Other Commercial Loans	0.60	0.43	0.39	0.33	0.32
Net chargeoffs/average loans	0.77	0.61	0.54	0.52	0.43
Total Consumer	1.37	1.08	0.96	0.92	0.77
Credit Cards	4.72	3.74	3.67	3.34	2.72
All Other Consumer	1.04	0.83	0.70	0.69	0.58
Total Mortgages	0.01	0.00	0.00	0.00	0.00
First Mortgages	0.01	0.00	0.00	0.00	0.00
All Other Mortgages	0.01	0.02	-0.01	0.00	-0.02
Total Commercial Loans	0.05	0.04	0.03	0.02	0.07
Commercial Ag Loans	0.07	0.02	0.01	-0.06	0.24
All Other Commercial Loans	0.05	0.04	0.03	0.03	0.06
Asset/Liability Management					
Loans/savings	85.1	84.7	83.1	80.9	81.4

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 HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.

**Prior to year-end 2023, loans held for sale were included in loans.

Source: NCUA and America's Credit Unions E&S.