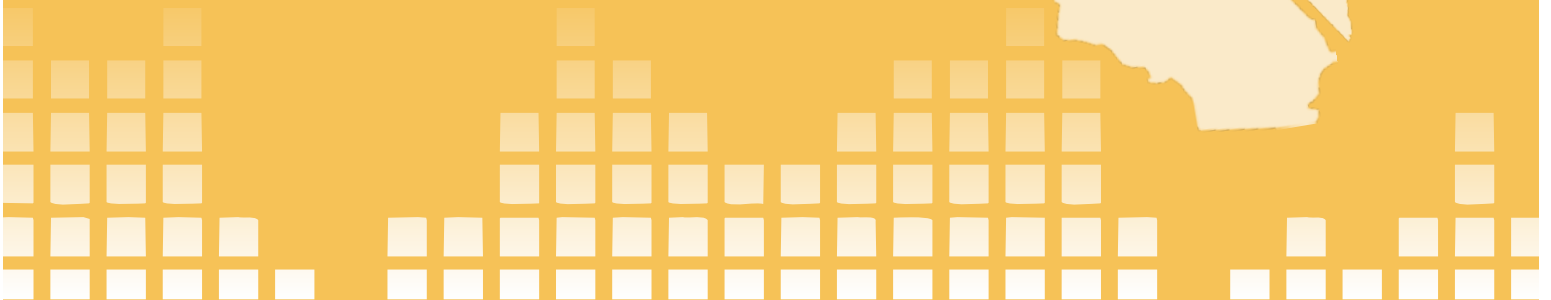


# QUARTERLY CREDIT UNION PERFORMANCE REPORT

THIRD QUARTER 2023



As your senior management team and board of directors strategically plan for each upcoming quarter, consider our ***Quarterly Credit Union Performance Report*** your relevant guidepost for where other credit unions stand in comparison with yours!

Created each quarter with the latest California and Nevada credit union data, this comprehensive report is for C-level executives and other senior officers. It will equip your team each quarter with the right financial metrics needed for accurately benchmarking your credit union's performance to others across the state. It includes the following:

- California, Nevada, and U.S. trends (five-year breakdown).
- Industry demographic snapshots and growth rates (portfolio analysis).
- Earnings, capital adequacy, and asset quality.
- Asset/liability management, productivity, and structure.

It's just one of multiple endeavors the California and Nevada Credit Union Leagues are always fine-tuning to help you navigate the future.

Questions?

Email Rick Stanton (Vice President of Business and Data Analytics for the Leagues) at [rstanton@ccul.org](mailto:rstanton@ccul.org).



California  
CREDIT UNION LEAGUE

NEVADA  
CREDIT UNION LEAGUE

# California & Nevada Credit Union Profile

## Third Quarter 2023

### Overview by Year

	U.S. CUs	California CUs	Nevada CUs
<b>Demographic Information</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Number of CUs	4,745	262	14
Avg. Assets per CU (\$ mil)	\$475	\$1,114	\$547
Median assets (\$mil)	\$56.0	\$168.9	\$267.6
Total assets (\$mil)	\$2,251,839	\$291,871	\$7,662
Total loans (\$mil)	\$1,607,526	\$196,120	\$4,642
Total surplus funds (\$mil)	\$465,605	\$71,214	\$2,120
Total Savings (\$mil)	\$1,894,964	\$239,235	\$6,879
Total members (thousands)	140,167	13,642	400
<b>Growth Rates</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Total assets	4.1%	3.8%	-0.7%
Total loans	9.4%	8.7%	11.6%
Total surplus funds	-9.1%	-10.0%	-10.5%
Total savings	1.3%	-1.7%	-1.8%
Total members	3.8%	3.4%	2.6%
% CUs with increasing assets	39.4%	42.7%	21.4%
<b>Earnings - Basis Pts.</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Yield on total assets	434	377	404
Dividends/interest cost of assets	129	122	92
Annualized Net interest margin	303	253	313
Annualized Fee & other income	111	79	142
Operating expense	294	244	328
Loss Provisions	2	1	0
Net Income (ROA) without Stab Exp	76	59	100
% CUs with positive ROA	86.9%	86.3%	92.9%
<b>Capital Adequacy</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Net worth/assets	10.7%	11.6%	11.8%
% CUs with NW >7% of assets	95.6%	93.1%	100.0%
<b>Asset Quality</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Delinquencies (60+ day \$)/loans (%)	0.72%	0.45%	1.69%
Net chargeoffs/average loans	0.54%	0.40%	0.41%
<b>Asset/Liability Management</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Loans/savings	84.8%	82.0%	67.5%
Loans/assets	71.4%	67.2%	60.6%
Net Long-term assets/assets	8.8%	7.3%	9.5%
Liquid assets/assets	7.0%	7.6%	12.3%
Core deposits/shares & borrowings	51.5%	51.8%	66.2%
<b>Productivity</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
Members/potential members (%)	3.0%	2.9%	4.6%
Borrowers/members (%)	64.6%	55.8%	45.1%
Members/FTE	399	412	321
Average shares/member (\$)	\$13,519	\$17,536	\$17,195
Average loan balance (\$)	\$17,742	\$25,754	\$25,718
Employees per million in assets	0.16	0.11	0.16
<b>Structure</b>	<b>9/30/2023</b>	<b>9/30/2023</b>	<b>9/30/2023</b>
CUs with a Federal Charter	2908	149	6
CUs with a State Charter	1737	102	3
CUs Privately Insured (state charter)	100	11	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.*

*Source: NCUA and Callahan*

# California Credit Union Profile

## Third Quarter 2023

### Overview by Year

	U.S. CUs		California Credit Unions				
	9/30/2023	9/30/2023	2022	2021	2020	2019	2018
<b>Demographic Information</b>							
Number of CUs	4,745	262	268	279	289	296	309
Avg. Assets per CU (\$ mil)	\$475	\$1,114	\$1,061	\$1,024	\$859	\$707	\$636
Median assets (\$mil)	\$56	\$169	\$155	\$144	\$132	\$111	\$94
Total assets (\$mil)	\$2,251,839	\$291,871	\$284,421	\$274,539	\$248,234	\$209,308	\$196,412
Total loans (\$mil)	\$1,607,526	\$196,120	\$187,760	\$152,350	\$144,643	\$144,720	\$137,172
Total surplus funds (\$mil)	\$465,605	\$71,214	\$76,737	\$85,155	\$64,726	\$44,769	\$51,618
Total Savings (\$mil)	\$1,894,964	\$239,235	\$240,592	\$240,105	\$214,835	\$177,656	\$166,050
Total members (thousands)	140,167	13,642	13,359	13,013	12,634	12,380	11,968
<b>Growth Rates</b>							
Total assets	4.1%	3.8%	3.8%	11.4%	19.9%	6.7%	5.2%
Total loans	9.4%	8.7%	23.4%	5.9%	1.1%	5.6%	10.3%
Total surplus funds	-9.1%	-10.0%	-9.6%	33.2%	45.6%	-13.1%	-6.6%
Total savings	1.3%	-1.7%	0.4%	12.6%	22.2%	7.1%	5.0%
Total members	3.8%	3.4%	2.9%	3.8%	3.4%	3.7%	5.7%
% CUs with increasing assets	39.4%	42.7%	55.6%	91.0%	95.8%	77.0%	69.9%
<b>Earnings - Basis Pts.</b>							
Yield on total assets	434	377	291	253	314	363	344
Dividends/interest cost of assets	129	122	44	34	58	76	59
Net interest margin	303	253	246	217	251	285	284
Fee & other income	111	79	88	94	99	104	106
Operating expense	294	244	240	234	256	275	273
Loss Provisions	2	1	17	1	30	27	28
Net Income (ROA) without Stab Exp	76	59	77	76	65	87	90
% CUs with positive ROA	86.9%	86.3%	83.2%	81.4%	80.6%	88.2%	87.4%
<b>Capital Adequacy</b>							
Net worth/assets	10.7%	11.6%	10.5%	8.7%	8.8%	9.9%	9.8%
% CUs with NW >7% of assets	95.6%	93.1%	89.6%	82.4%	86.9%	94.3%	91.9%
<b>Asset Quality</b>							
Delinquencies (60+ day \$)/loans (%)	0.72%	0.45%	0.38%	0.32%	0.43%	0.42%	0.43%
Net chargeoffs/average loans	0.54%	0.40%	0.20%	0.15%	0.30%	0.37%	0.34%
<b>Asset/Liability Management</b>							
Loans/savings	84.8%	82.0%	78.0%	63.5%	67.3%	81.5%	82.6%
Loans/assets	71.4%	67.2%	66.0%	55.5%	58.3%	69.1%	69.8%
Net Long-term assets/assets	8.8%	7.3%	7.2%	6.4%	6.4%	7.0%	69.8%
Liquid assets/assets	7.0%	7.6%	7.0%	8.2%	9.4%	7.8%	11.4%
Core deposits/shares & borrowings	51.5%	51.8%	53.5%	55.6%	53.3%	48.7%	49.7%
<b>Productivity</b>							
Members/potential members (%)	3.0%	2.9%	3.0%	3.0%	3.1%	3.2%	3.5%
Borrowers/members (%)	64.6%	55.8%	56.2%	51.6%	52.0%	55.1%	55.7%
Members/FTE	399	412	408	413	407	399	397
Average shares/member (\$)	\$13,519	\$17,536	\$18,010	\$18,451	\$17,005	\$14,350	\$13,875
Average loan balance (\$)	\$17,742	\$25,754	\$24,991	\$22,685	\$22,021	\$21,203	\$20,572
Employees per million in assets	0.16	0.11	0.12	0.11	0.13	0.15	0.15
<b>Structure</b>							
CUs with a Federal Charter	2,908	149	153	158	167	171	181
CUs with a State Charter	1,737	102	104	110	111	114	117
CUs Privately Insured (state charter)	100	11	11	11	11	11	11

*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 Callahan*

# California Credit Union Profile

## Third Quarter 2023

### Portfolio: State Trends

	U.S. CUs		California Credit Unions				
<b>Growth Rates</b>	<b>9/30/2023</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Credit Cards	12.8%	14.5%	16.8%	-2.0%	-10.3%	5.3%	6.2%
Other unsecured loans	11.9%	11.4%	33.9%	-3.4%	24.9%	16.1%	12.8%
New automobile	6.3%	9.6%	21.5%	-8.1%	-9.6%	3.2%	15.5%
Used automobile	6.2%	3.9%	17.1%	3.8%	-0.1%	4.3%	11.4%
First mortgage	6.6%	6.2%	21.6%	3.8%	9.9%	7.6%	
HEL & 2nd Mtg.	27.5%	28.2%	40.9%	-12.8%	-12.8%	3.0%	
Member Business Loans	15.4%	9.5%	21.6%	10.9%	8.2%	5.4%	-8.9%
Share drafts	-2.6%	-3.4%	6.9%	58.1%	39.4%	5.4%	1.5%
Certificates	72.3%	66.7%	-1.8%	-9.6%	6.9%	23.2%	9.5%
IRAs	1.8%	-0.5%	-3.6%	0.7%	4.0%	1.3%	-1.3%
Money market shares	-17.7%	-22.6%	3.1%	23.8%	19.1%	0.8%	1.5%
Regular shares	-13.0%	-13.3%	5.1%	6.2%	22.9%	3.4%	7.1%
<b>Portfolio &amp; Distribution</b>	<b>9/30/2023</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Credit cards / total loans	4.9%	3.7%	3.5%	3.7%	3.8%	4.4%	4.4%
Other unsecured loans / total loans	4.3%	3.8%	3.7%	3.4%	3.7%	3.0%	2.8%
New automobile / total loans	11.1%	11.6%	11.5%	11.6%	13.0%	14.9%	15.3%
Used automobile / total loans	20.4%	14.5%	15.2%	15.9%	15.7%	16.4%	16.8%
First mortgage / total loans	36.1%	45.6%	46.7%	47.0%	46.4%	43.3%	42.8%
HEL & 2nd Mtg / total loans	7.9%	7.9%	6.7%	5.9%	6.9%	8.1%	8.4%
Member business loans / total loans	9.3%	7.0%	6.9%	7.0%	6.5%	6.1%	6.1%
Shared drafts / total savings	7.9%	20.5%	20.9%	20.3%	14.8%	12.8%	12.9%
Certificates / total savings	23.6%	22.5%	13.3%	14.0%	17.8%	19.8%	17.1%
IRAs / total savings	4.5%	3.6%	3.6%	3.8%	4.4%	5.0%	5.3%
Money market shares / total savings	18.1%	20.2%	25.6%	25.7%	23.9%	24.0%	25.3%
Regular shares / total savings	31.4%	31.3%	35.5%	35.2%	38.0%	37.0%	38.1%
<b>Percent of CUs Offering</b>	<b>9/30/2023</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Credit cards	64.7%	81.3%	80.8%	80.5%	79.9%	79.1%	77.7%
Other unsecured loans	99.2%	98.5%	98.9%	98.9%	99.0%	99.3%	99.4%
New automobile	96.1%	98.9%	98.5%	98.2%	97.9%	98.0%	98.1%
Used automobile	96.9%	98.9%	98.5%	98.6%	98.3%	98.3%	98.4%
First mortgage	73.5%	87.4%	86.3%	84.8%	83.4%	83.1%	81.9%
HEL & 2nd Mtg	70.5%	85.9%	84.9%	84.0%	83.4%	83.8%	84.5%
Member business loans	33.4%	37.8%	36.2%	35.1%	33.9%	33.8%	32.0%
Shared drafts	83.1%	91.2%	90.8%	90.4%	89.6%	89.2%	87.7%
Certificates	84.7%	90.5%	88.6%	88.7%	87.9%	87.2%	86.4%
IRAs	71.1%	85.9%	84.9%	84.0%	83.4%	83.4%	82.8%
Money market shares	56.1%	72.9%	72.0%	72.0%	70.9%	70.3%	68.3%
<b>Percent of Members in Offering CUs</b>	<b>9/30/2023</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Credit cards	19.2%	20.5%	20.1%	19.1%	18.8%	19.7%	20.0%
Other unsecured loans	17.9%	19.9%	19.5%	18.5%	18.2%	19.1%	19.3%
New automobile	7.5%	6.0%	6.1%	6.1%	7.0%	7.7%	7.6%
Used automobile	19.7%	11.7%	12.2%	12.0%	12.7%	13.5%	13.5%
First mortgage	2.4%	1.8%	1.8%	1.7%	1.8%	0.1%	0.1%
HEL & 2nd Mtg	2.1%	1.9%	1.7%	1.4%	1.6%	1.9%	1.9%
Member business loans	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Shared drafts	62.1%	67.1%	66.9%	66.3%	65.5%	64.5%	64.2%
Certificates	9.2%	9.2%	6.3%	6.7%	7.6%	8.0%	7.1%
IRAs	3.2%	3.3%	3.5%	3.8%	4.0%	4.2%	4.4%
Money market shares	7.3%	9.9%	10.2%	10.0%	9.8%	9.5%	9.6%

*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 Callahan*

# California Credit Union Profile

## Third Quarter 2023

### Overview: State Results by Asset Size

	CA	California Credit Union Asset Groups						
Demographic Information	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Number of CUs	262	32	31	42	42	26	28	61
Avg. Assets per CU (\$ mil)	\$1,114	\$8	\$36	\$101	\$157	\$356	\$738	\$4,101
Median assets (\$mil)	\$169	\$9	\$35	\$76	\$154	\$352	\$774	\$2,216
Total assets (\$mil)	\$291,871	\$27	\$1,111	\$3,126	\$6,585	\$9,261	\$20,657	\$250,150
Total loans (\$mil)	\$196,120	\$127	\$574	\$1,718	\$4,027	\$5,509	\$14,027	\$169,610
Total surplus funds (\$mil)	\$71,214	\$135	\$491	\$1,235	\$2,070	\$2,871	\$4,687	\$59,606
Total Savings (\$mil)	\$239,235	\$232	\$987	\$2,742	\$5,812	\$8,077	\$17,958	\$202,851
Total members (thousands)	13,642	34	74	207	400	499	1,180	11,202
Growth Rates	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Total assets	3.8%	-4.7%	-4.0%	-2.6%	-1.3%	1.7%	2.3%	4.3%
Total loans	8.7%	9.0%	7.3%	6.7%	7.4%	7.9%	6.8%	9.0%
Total surplus funds	-10.0%	-13.4%	-14.9%	-10.7%	-14.1%	-6.6%	-11.6%	-9.9%
Total savings	-1.7%	-4.8%	-5.2%	-3.8%	-2.4%	-2.4%	0.0%	-1.7%
Total members	3.4%	-1.3%	0.4%	-1.7%	0.8%	1.5%	1.3%	4.0%
% CUs with increasing assets	42.7%	25.0%	19.4%	28.6%	31.0%	61.5%	53.6%	68.9%
Earnings - Basis Pts.	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Yield on total assets	377	386	354	350	365	377	383	377
Dividends/interest cost of assets	122	23	50	62	70	83	85	130
Net interest margin	253	362	305	288	296	293	297	245
Fee & other income	79	95	75	82	102	92	95	77
Operating expense	244	379	312	301	316	296	301	234
Loss Provisions	1	6	1	0	4	6	0	1
Net Income (ROA) without Stab Exp	59	72	66	69	77	82	91	87
% CUs with positive ROA	86.3%	56.3%	83.9%	85.7%	88.1%	88.5%	96.4%	96.7%
Capital Adequacy	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Net worth/assets	11.6%	14.1%	11.4%	11.4%	11.5%	10.5%	10.3%	10.4%
% CUs with NW >7% of assets	93.1%	90.6%	100.0%	95.2%	95.2%	100.0%	100.0%	100.0%
Asset Quality	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Delinquencies (60+ day \$)/loans (%)	0.45%	1.05%	0.89%	0.56%	0.51%	0.43%	0.50%	0.44%
Net chargeoffs/average loans	0.40%	0.49%	0.25%	0.28%	0.35%	0.31%	0.41%	0.41%
Asset/Liability Management	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Loans/savings	82.0%	54.6%	58.1%	62.6%	69.3%	68.2%	78.1%	83.6%
Loans/assets	67.2%	46.7%	51.6%	55.0%	61.2%	59.5%	67.9%	67.8%
Net Long-term assets/assets	7.3%	2.9%	3.7%	6.2%	7.7%	5.1%	67.9%	67.8%
Liquid assets/assets	7.6%	26.7%	17.2%	15.5%	12.6%	8.9%	8.0%	7.3%
Core deposits/shares & borrowings	51.8%	87.9%	72.7%	68.8%	67.2%	66.0%	57.7%	49.8%
Productivity	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Members/potential members (%)	2.9%	6.6%	1.0%	3.3%	2.3%	2.3%	1.5%	3.3%
Borrowers/members (%)	55.8%	54.8%	61.5%	46.9%	54.7%	58.6%	49.2%	56.6%
Members/FTE	412	449	372	408	364	367	389	419
Average shares/member (\$)	\$17,536	\$6,803	\$13,261	\$13,260	\$14,525	\$16,189	\$15,219	\$18,109
Average loan balance (\$)	\$25,754	\$6,785	\$12,535	\$17,703	\$18,411	\$18,847	\$24,174	\$26,754
Employees per million in assets	0.11	2.80	0.18	0.16	0.17	0.15	0.15	0.11
Structure	9/30/2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
CUs with a Federal Charter	149	26	21	27	25	17	10	23
CUs with a State Charter	102	5	9	13	16	6	16	37
CUs Privately Insured (state charter)	11	1	1	2	1	3	2	1

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 Callahan

# California Credit Union Profile

## Third Quarter 2023

### Portfolio: State Trends

	CA	California CUs Asset Groups						
Growth Rates	2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Credit Cards	14.5%	-7.2%	8.3%	5.6%	9.4%	11.3%	5.9%	15.5%
Other unsecured loans	11.4%	1.9%	4.1%	-3.1%	0.3%	22.5%	9.4%	11.9%
New automobile	9.6%	22.9%	22.7%	22.5%	18.6%	14.3%	11.0%	8.7%
Used automobile	3.9%	5.4%	9.5%	3.5%	4.8%	2.6%	3.0%	4.0%
First mortgage	6.2%	-6.2%	0.0%	1.0%	2.4%	-1.2%	1.1%	6.8%
HEL & 2nd Mtg.	28.2%	19.2%	19.9%	28.6%	33.7%	36.9%	35.5%	27.1%
Member Business Loans	9.5%	72.5%	-13.4%	4.5%	5.5%	54.5%	7.7%	9.8%
Share drafts	-3.4%	3.2%	-8.2%	-6.6%	-3.5%	-4.1%	-4.0%	-3.2%
Certificates	66.7%	8.3%	53.5%	60.8%	54.4%	57.1%	69.8%	67.2%
IRAs	-0.5%	-32.0%	-7.8%	-7.7%	-3.7%	-6.5%	-3.1%	0.2%
Money market shares	-22.6%	43.8%	-22.3%	-19.3%	-18.3%	-19.7%	-16.2%	-23.1%
Regular shares	-13.3%	-7.7%	-11.1%	-14.2%	-11.2%	-12.6%	-12.1%	-13.6%
Portfolio & Distribution	2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Credit cards / total loans	3.7%	3.3%	3.0%	2.5%	2.8%	4.0%	3.4%	3.7%
Other unsecured loans / total loans	3.8%	16.8%	7.8%	4.4%	4.4%	3.7%	4.1%	3.8%
New automobile / total loans	11.6%	26.7%	17.0%	12.5%	15.4%	14.9%	12.2%	11.3%
Used automobile / total loans	14.5%	31.1%	26.4%	18.1%	21.7%	21.1%	18.9%	13.6%
First mortgage / total loans	45.6%	11.5%	32.3%	39.3%	36.5%	30.5%	32.5%	47.6%
HEL & 2nd Mtg / total loans	7.9%	4.9%	7.7%	11.9%	8.1%	10.6%	8.5%	7.7%
Member business loans / total loans	7.0%	0.7%	0.5%	5.0%	5.6%	0.6%	13.2%	6.7%
Shared drafts / total savings	20.5%	11.4%	17.6%	19.2%	21.5%	21.3%	23.7%	20.2%
Certificates / total savings	22.5%	8.8%	14.1%	16.5%	16.8%	19.0%	20.9%	23.1%
IRAs / total savings	3.6%	2.5%	3.1%	4.4%	3.7%	3.0%	3.1%	3.6%
Money market shares / total savings	20.2%	3.1%	8.2%	6.4%	9.8%	10.9%	15.9%	21.5%
Regular shares / total savings	31.3%	70.5%	55.2%	49.6%	45.8%	44.7%	34.3%	29.6%
Percent of CUs Offering	2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Credit cards	81.3%	21.8%	87.1%	81.0%	92.9%	92.3%	92.9%	96.7%
Other unsecured loans	98.5%	96.4%	100.0%	97.6%	100.0%	100.0%	100.0%	100.0%
New automobile	98.9%	90.9%	100.0%	97.6%	100.0%	100.0%	100.0%	100.0%
Used automobile	98.9%	92.7%	100.0%	97.6%	100.0%	100.0%	100.0%	100.0%
First mortgage	87.4%	21.8%	93.5%	92.9%	100.0%	96.2%	100.0%	100.0%
HEL & 2nd Mtg	85.9%	25.5%	87.1%	92.9%	97.6%	100.0%	100.0%	100.0%
Member business loans	37.8%	5.5%	16.1%	26.2%	33.3%	23.1%	53.6%	75.4%
Shared drafts	91.2%	47.3%	93.5%	100.0%	97.6%	100.0%	100.0%	98.4%
Certificates	90.5%	54.5%	90.3%	95.2%	95.2%	92.3%	100.0%	98.4%
IRAs	85.9%	34.5%	87.1%	92.9%	88.1%	96.2%	100.0%	98.4%
Money market shares	72.9%	16.4%	54.8%	69.0%	85.7%	80.8%	100.0%	95.1%
Percent of Members in Offering CUs	2023	<\$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	>\$1B
Credit cards	20.5%	17.9%	15.3%	14.5%	15.9%	23.9%	17.7%	21.0%
Other unsecured loans	19.9%	7.5%	14.1%	12.0%	14.6%	22.0%	16.7%	20.6%
New automobile	6.0%	4.0%	6.2%	4.9%	6.1%	6.8%	5.2%	6.1%
Used automobile	11.7%	12.6%	19.4%	11.9%	15.1%	15.1%	12.0%	11.4%
First mortgage	1.8%	0.7%	1.1%	1.2%	1.5%	0.0%	0.2%	0.1%
HEL & 2nd Mtg	1.9%	1.0%	1.4%	1.7%	1.4%	2.6%	1.8%	2.0%
Member business loans	0.1%	0.0%	0.0%	0.2%	0.1%	0.0%	0.2%	0.1%
Shared drafts	67.1%	32.2%	45.3%	44.0%	58.0%	67.8%	62.3%	68.9%
Certificates	9.2%	2.9%	4.3%	5.5%	6.0%	7.3%	7.6%	9.7%
IRAs	3.3%	2.2%	2.6%	3.1%	3.2%	2.7%	2.7%	3.5%
Money market shares	9.9%	2.5%	4.3%	2.4%	3.4%	4.6%	5.1%	11.1%

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 Callahan

# Nevada Credit Union Profile

## Third Quarter 2023

### Overview by Year

	U.S. CUs		Nevada Credit Unions				
	9/30/2023	30-Sep	2022	2021	2020	2019	2018
<b>Demographic Information</b>							
Number of CUs	4,745	14	15	15	15	15	15
Avg. Assets per CU (\$ mil)	\$475	\$547	\$514	\$493	\$423	\$355	\$336
Median assets (\$mil)	\$56	\$268	\$271	\$260	\$221	\$182	\$174
Total assets (\$mil)	\$2,251,839	\$7,662	\$7,717	\$7,392	\$6,341	\$5,319	\$5,038
Total loans (\$mil)	\$1,607,526	\$4,642	\$4,162	\$3,528	\$3,481	\$3,262	\$2,971
Total surplus funds (\$mil)	\$465,605	\$2,120	\$2,372	\$2,100	\$1,701	\$1,242	\$1,844
Total Savings (\$mil)	\$1,894,964	\$6,879	\$7,009	\$6,586	\$5,544	\$4,583	\$4,426
Total members (thousands)	140,167	400	391	379	373	366	356
<b>Growth Rates</b>							
Total assets	4.1%	-0.7%	4.4%	16.6%	19.2%	5.8%	9.0%
Total loans	9.4%	11.6%	18.0%	1.4%	6.7%	5.9%	12.0%
Total surplus funds	-9.1%	-10.5%	12.9%	23.5%	36.9%	-28.2%	3.9%
Total savings	1.3%	-1.8%	6.4%	18.8%	21.0%	4.2%	8.3%
Total members	3.8%	2.6%	3.0%	1.7%	2.0%	3.5%	3.4%
% CUs with increasing assets	39.4%	21.4%	80.0%	100.0%	100.0%	80.0%	100.0%
<b>Earnings - Basis Pts.</b>							
Yield on total assets	434	404	270	247	305	380	343
Dividends/interest cost of assets	129	92	22	22	27	42	21
Net interest margin	303	313	248	224	276	337	321
Fee & other income	111	142	149	198	213	204	213
Operating expense	294	328	313	323	378	394	387
Loss Provisions	1.7	0.0	9.0	3.9	28.3	20.7	13.0
Net Income (ROA) without Stab Exp	76	100	72	95	74	120	121
% CUs with positive ROA	86.9%	92.9%	93.3%	86.7%	80.0%	100.0%	93.3%
<b>Capital Adequacy</b>							
Net worth/assets	10.7%	11.8%	10.3%	6.7%	7.1%	7.7%	6.7%
% CUs with NW >7% of assets	95.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Asset Quality</b>							
Delinquencies (60+ day \$)/loans (%)	0.72%	1.69%	1.28%	0.73%	0.42%	0.58%	0.54%
Net chargeoffs/average loans	0.54%	0.41%	0.22%	0.18%	0.33%	0.43%	0.43%
<b>Asset/Liability Management</b>							
Loans/savings	84.8%	67.5%	59.4%	53.6%	62.8%	71.2%	67.1%
Loans/assets	71.4%	60.6%	53.9%	47.7%	54.9%	61.3%	59.0%
Net Long-term assets/assets	8.8%	9.5%	10.0%	10.2%	8.4%	8.6%	59.0%
Liquid assets/assets	7.0%	12.3%	13.2%	12.5%	15.0%	11.3%	24.1%
Core deposits/shares & borrowings	51.5%	66.2%	73.2%	72.7%	69.7%	68.0%	67.1%
<b>Productivity</b>							
Members/potential members (%)	3.0%	4.6%	4.8%	5.2%	5.9%	5.7%	5.6%
Borrowers/members (%)	64.6%	45.1%	44.4%	42.3%	44.6%	50.3%	50.8%
Members/FTE	399	321	313	309	298	287	305
Average shares/member (\$)	\$13,519	\$17,195	\$17,936	\$17,364	\$14,860	\$12,526	\$12,444
Average loan balance (\$)	\$17,742	\$25,718	\$23,977	\$22,010	\$20,917	\$17,720	\$16,427
Employees per million in assets	0.16	0.16	0.16	0.17	0.20	0.24	0.23
<b>Structure</b>							
CUs with a Federal Charter	2,908	6	7	7	7	7	7
CUs with a State Charter	1,737	3	3	3	3	3	3
CUs Privately Insured (state charter)	100	5	5	5	5	5	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.

Source: NCUA and Callahan



# Nevada Credit Union Profile

## Third Quarter 2023

### Portfolio: State Trends

	U.S. CUs		Nevada Credit Unions				
Growth Rates	9/30/2023	2023	2022	2021	2020	2019	2018
Credit Cards	12.8%	9.0%	8.2%	8.2%	-13.1%	-0.8%	-1.1%
Other unsecured loans	11.9%	-0.5%	-15.9%	-15.9%	236.5%	0.7%	2.6%
New automobile	6.3%	23.8%	43.9%	43.9%	-6.4%	12.1%	32.7%
Used automobile	6.2%	9.4%	22.3%	22.3%	2.2%	4.2%	9.8%
First mortgage	6.6%	7.0%	10.2%	10.2%	3.2%	5.3%	
HEL & 2nd Mtg.	27.5%	31.2%	25.3%	25.3%	-5.5%	17.3%	
Member Business Loans	15.4%	8.3%	9.7%	9.7%	36.8%	6.5%	41.2%
Share drafts	-2.6%	-4.5%	7.3%	7.3%	22.9%	10.5%	8.0%
Certificates	72.3%	204.7%	-11.8%	-11.8%	29.1%	15.1%	-1.4%
IRAs	1.8%	0.0%	-2.0%	-2.0%	4.3%	-3.3%	-3.3%
Money market shares	-17.7%	-12.7%	9.7%	9.7%	11.8%	-0.9%	3.3%
Regular shares	-13.0%	-14.6%	7.2%	7.2%	24.9%	3.0%	6.4%
Portfolio & Distribution	9/30/2023	2023	2022	2021	2020	2019	2018
Credit cards / total loans	4.9%	1.8%	1.8%	1.8%	2.1%	2.6%	2.8%
Other unsecured loans / total loans	4.3%	2.7%	3.0%	3.0%	6.6%	2.1%	2.2%
New automobile / total loans	11.1%	14.2%	12.8%	12.8%	11.9%	13.6%	12.7%
Used automobile / total loans	20.4%	25.9%	26.4%	26.4%	26.6%	27.9%	28.0%
First mortgage / total loans	36.1%	25.2%	26.2%	26.2%	30.9%	32.0%	31.8%
HEL & 2nd Mtg / total loans	7.9%	6.7%	5.7%	5.7%	4.8%	5.4%	4.8%
Member business loans / total loans	9.3%	13.6%	13.9%	13.9%	12.2%	9.6%	9.4%
Shared drafts / total savings	7.9%	24.1%	24.7%	24.7%	24.0%	23.7%	22.3%
Certificates / total savings	23.6%	13.4%	4.3%	4.3%	6.2%	5.8%	5.3%
IRAs / total savings	4.5%	3.1%	3.1%	3.1%	3.9%	4.6%	4.9%
Money market shares / total savings	18.1%	17.0%	19.1%	19.1%	19.8%	21.4%	22.5%
Regular shares / total savings	31.4%	42.2%	48.5%	48.5%	45.8%	44.4%	44.9%
Percent of CUs Offering	9/30/2023	2023	2022	2021	2020	2019	2018
Credit cards	64.7%	57.1%	53.3%	53.3%	53.3%	53.3%	53.3%
Other unsecured loans	99.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	96.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	73.5%	92.9%	86.7%	86.7%	86.7%	86.7%	86.7%
HEL & 2nd Mtg	70.5%	92.9%	86.7%	86.7%	86.7%	86.7%	86.7%
Member business loans	33.4%	71.4%	66.7%	66.7%	80.0%	80.0%	80.0%
Shared drafts	83.1%	92.9%	86.7%	86.7%	86.7%	86.7%	86.7%
Certificates	84.7%	92.9%	80.0%	80.0%	80.0%	80.0%	80.0%
IRAs	71.1%	85.7%	80.0%	80.0%	80.0%	80.0%	80.0%
Money market shares	56.1%	71.4%	60.0%	60.0%	60.0%	60.0%	60.0%
Percent of Members in Offering CUs	9/30/2023	2023	2022	2021	2020	2019	2018
Credit cards	19.2%	15.6%	15.7%	15.7%	16.2%	20.0%	20.2%
Other unsecured loans	17.9%	10.7%	10.8%	10.8%	11.2%	14.1%	14.3%
New automobile	7.5%	5.0%	4.4%	4.4%	4.3%	4.8%	4.7%
Used automobile	19.7%	14.2%	14.3%	14.3%	15.4%	16.1%	16.6%
First mortgage	2.4%	1.5%	1.5%	1.5%	1.6%	0.2%	0.2%
HEL & 2nd Mtg	2.1%	1.8%	1.6%	1.6%	1.2%	1.3%	1.2%
Member business loans	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Shared drafts	62.1%	66.1%	67.0%	67.0%	67.7%	67.0%	67.3%
Certificates	9.2%	6.7%	3.0%	3.0%	3.7%	3.4%	3.1%
IRAs	3.2%	2.4%	2.5%	2.5%	2.8%	2.9%	3.2%
Money market shares	7.3%	6.0%	6.3%	6.3%	7.0%	7.2%	7.6%

*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 Callahan*