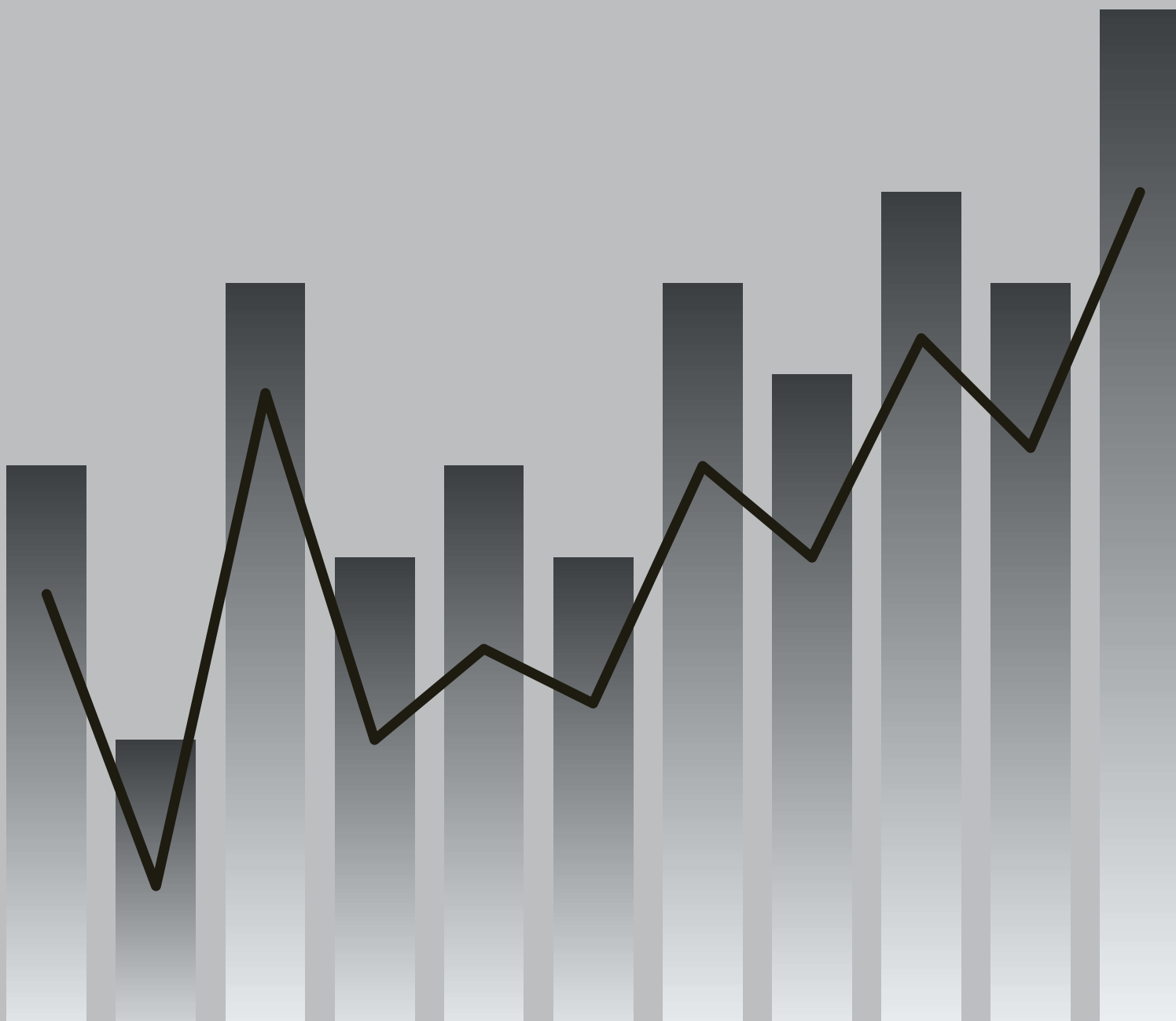


Rhode Island Credit Union Profile

Mid-Year 2023

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Rhode Island CUs
Demographic Information		
	Jun 23	Jun 23
Number of CUs	4,783	16
Assets per CU (\$ mil)	468.6	625.2
Median assets (\$ mil)	55.4	110.8
Total assets (\$ mil)	2,241,145	10,004
Total loans (\$ mil)	1,579,413	8,310
Total surplus funds (\$ mil)	572,935	1,402
Total savings (\$ mil)	1,897,097	8,219
Total memberships (thousands)	139,076	485
Growth Rates (%)		
Total assets	3.8	7.2
Total loans	12.5	10.4
Total surplus funds	-12.8	-7.3
Total savings	1.2	4.4
Total memberships	3.9	1.2
% CUs with increasing assets	43.3	62.5
Earnings - Basis Pts.		
Yield on total assets	421	381
Dividend/interest cost of assets	119	147
Net interest margin	302	234
Fee & other income	111	61
Operating expense	292	228
Loss Provisions	42	13
Net Income (ROA=, with Stab Exp)	78	54
Net Income (ROA=, without Stab Exp)	78	54
% CUs with positive ROA	86.6	93.8
Capital Adequacy (%)		
Net worth/assets	10.8	9.9
% CUs with NW > 7% of assets	97.4	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.63	0.30
Net chargeoffs/average loans (%)	0.53	0.12
Asset/Liability Management		
Loans/savings	83.3	101.1
Loans/assets	70.5	83.1
Net Long-term assets/assets	41.8	50.2
Liquid assets/assets	11.0	5.9
Core deposits/shares & borrowings	53.2	42.2
Productivity		
Members/potential members (%)	3	12
Borrowers/members (%)	65	45
Members/FTE	397	421
Average shares/member (\$)	13,641	16,939
Average loan balance (\$)	17,433	37,716
Employees per million in assets	0.16	0.12
Structure (%)		
Fed CUs w/ single-sponsor	10.8	6.3
Fed CUs w/ community charter	18.0	18.8
Other Fed CUs	32.4	25.0
CUs state chartered	38.8	50.0

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.

Overview: State Trends

	U.S.	Rhode Island Credit Unions						
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Demographic Information								
Number of CUs	4,783	16	17	18	18	20	20	20
Assets per CU (\$ mil)	468.6	625.2	567.3	486.8	442.8	356.4	338.2	309.6
Median assets (\$ mil)	55.4	110.8	73.3	69.9	63.2	48.5	48.7	48.7
Total assets (\$ mil)	2,241,145	10,004	9,644	8,763	7,970	7,129	6,764	6,191
Total loans (\$ mil)	1,579,413	8,310	7,941	6,888	6,350	5,954	5,647	5,088
Total surplus funds (\$ mil)	572,935	1,402	1,400	1,604	1,355	937	899	908
Total savings (\$ mil)	1,897,097	8,219	7,987	7,567	6,747	5,908	5,499	4,984
Total memberships (thousands)	139,076	485	494	466	451	436	419	391
Growth Rates (%)								
Total assets	3.8	7.2	10.0	10.0	11.8	5.4	9.3	6.6
Total loans	12.5	10.4	15.3	8.5	6.6	5.4	11.0	9.6
Total surplus funds	-12.8	-7.3	-12.7	18.4	44.6	4.2	-1.0	-7.6
Total savings	1.2	4.4	5.5	12.2	14.2	7.4	10.3	6.6
Total memberships	3.9	1.2	5.8	3.3	3.4	4.2	7.0	5.4
% CUs with increasing assets	43.3	62.5	64.7	94.4	100.0	60.0	55.0	60.0
Earnings - Basis Pts.								
Yield on total assets	421	381	329	314	348	377	357	330
Dividend/interest cost of assets	119	147	58	48	92	119	89	71
Net interest margin	302	234	271	266	256	258	268	259
Fee & other income	111	61	59	81	68	70	73	67
Operating expense	292	228	227	227	237	242	245	240
Loss Provisions	42	13	10	3	15	12	13	16
Net Income (ROA=, with Stab Exp)	78	54	94	117	72	74	83	70
Net Income (ROA=, without Stab Exp)	78	54	94	117	72	74	83	70
% CUs with positive ROA	86.6	93.8	70.6	77.8	77.8	75.0	85.0	75.0
Capital Adequacy (%)								
Net worth/assets	10.8	9.9	10.2	10.2	10.0	10.4	10.2	10.3
% CUs with NW > 7% of assets	97.4	100.0	94.1	94.4	94.4	95.0	100.0	95.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	0.30	0.30	0.21	0.32	0.45	0.44	0.26
Net chargeoffs/average loans (%)	0.53	0.12	0.08	0.03	0.09	0.14	0.13	0.21
Asset/Liability Management								
Loans/savings	83.3	101.1	99.4	91.0	94.1	100.8	102.7	102.1
Loans/assets	70.5	83.1	82.3	78.6	79.7	83.5	83.5	82.2
Net Long-term assets/assets	41.8	50.2	51.6	53.7	49.6	49.9	47.5	49.2
Liquid assets/assets	11.0	5.9	5.6	8.5	9.6	6.8	6.8	7.0
Core deposits/shares & borrowings	53.2	42.2	43.3	48.5	40.9	34.5	35.1	37.0
Productivity								
Members/potential members (%)	3	12	11	11	12	10	10	9
Borrowers/members (%)	65	45	44	45	46	42	42	41
Members/FTE	397	421	438	423	409	406	398	388
Average shares/member (\$)	13,641	16,939	16,184	16,227	14,953	13,540	13,126	12,737
Average loan balance (\$)	17,433	37,716	36,393	32,598	30,893	32,453	31,970	31,469
Employees per million in assets	0.16	0.12	0.12	0.13	0.14	0.15	0.16	0.16
Structure (%)								
Fed CUs w/ single-sponsor	10.8	6.3	5.9	11.1	11.1	15.0	15.0	15.0
Fed CUs w/ community charter	18.0	18.8	23.5	22.2	22.2	25.0	20.0	20.0
Other Fed CUs	32.4	25.0	23.5	22.2	22.2	20.0	25.0	25.0
CUs state chartered	38.8	50.0	47.1	44.4	44.4	40.0	40.0	40.0

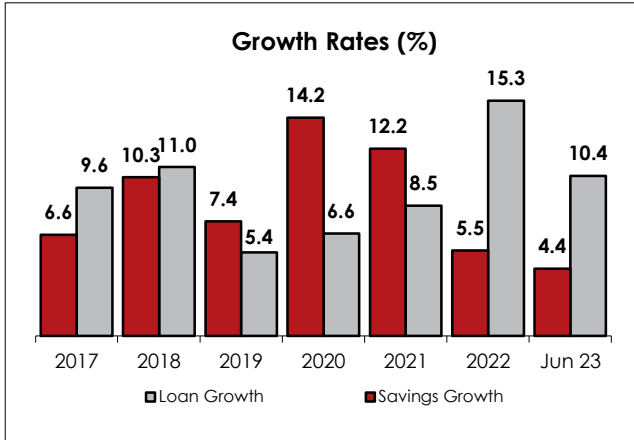
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

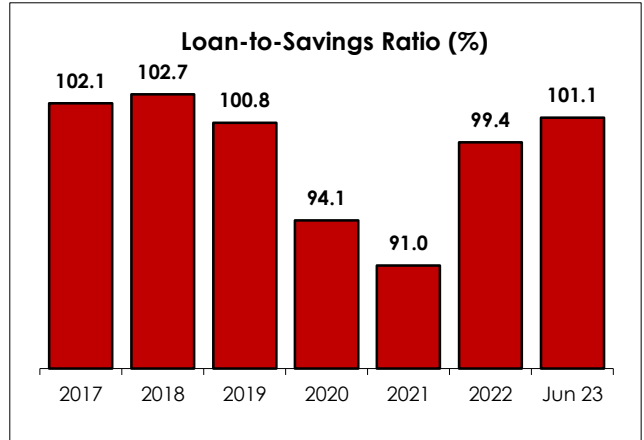
Rhode Island Credit Union Profile

Mid-Year 2023

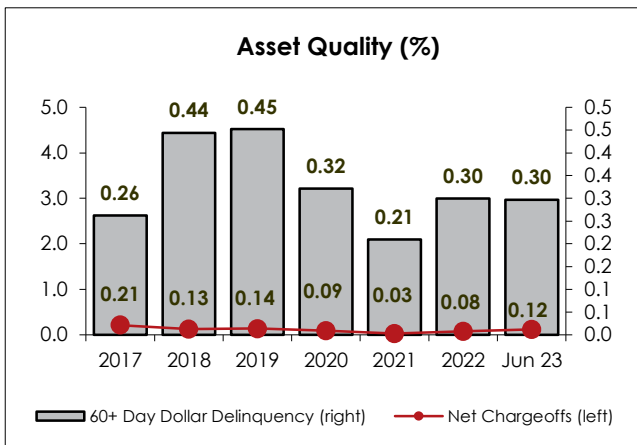
Loan and Savings Growth Trends



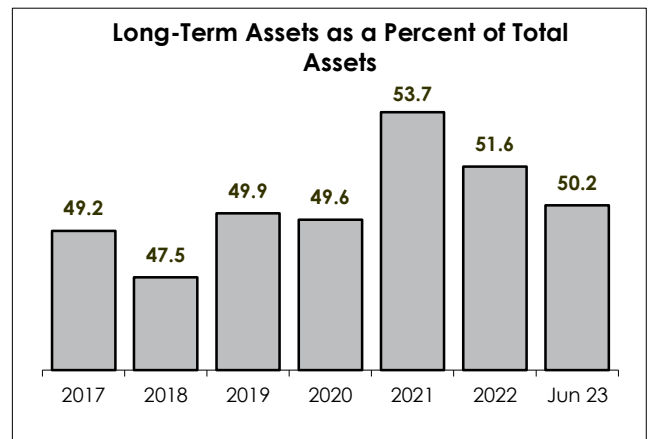
Liquidity Trends



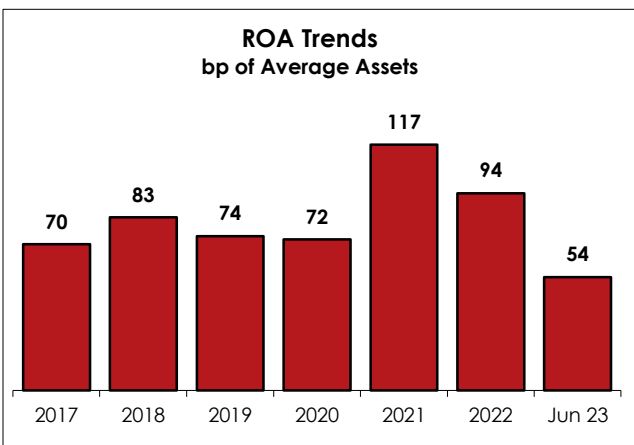
Credit Risk Trends



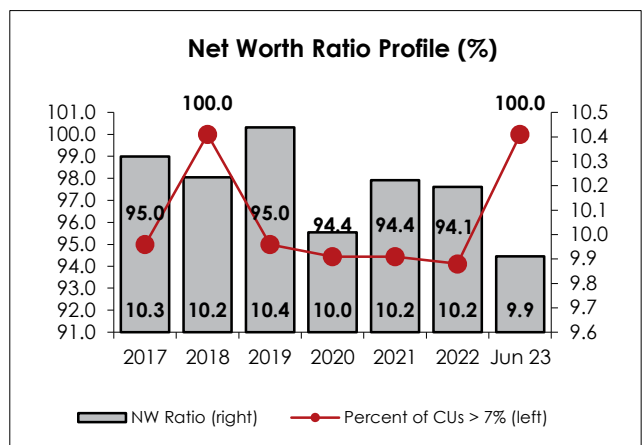
Interest Rate Risk Trends



Earnings Trends



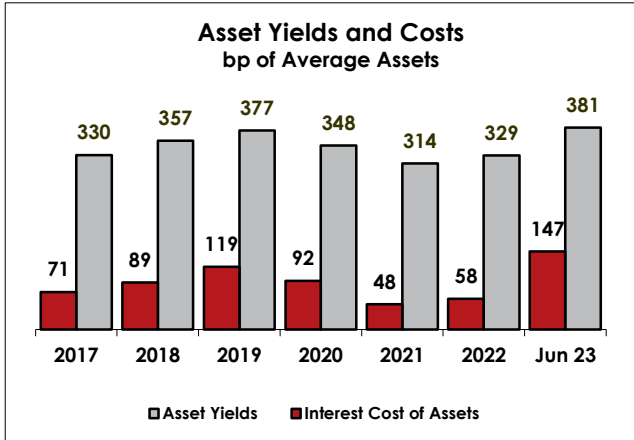
Solvency Trends



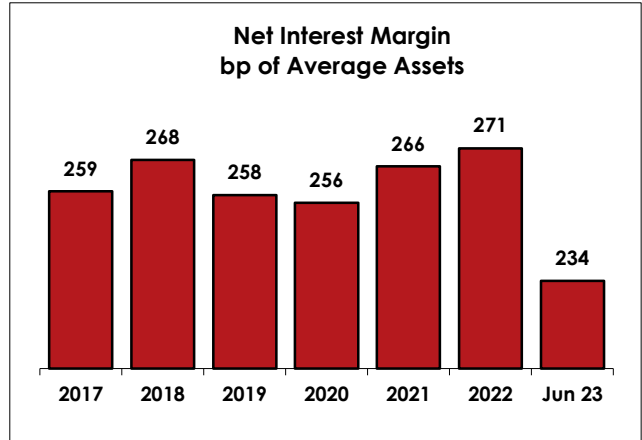
Rhode Island Credit Union Profile

Mid-Year 2023

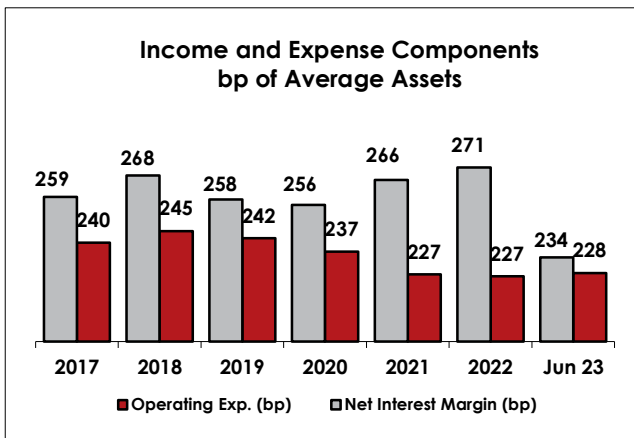
Asset Yields and Funding Costs



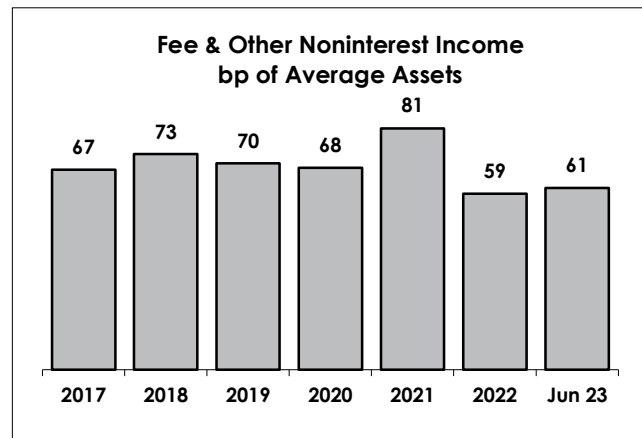
Interest Margins



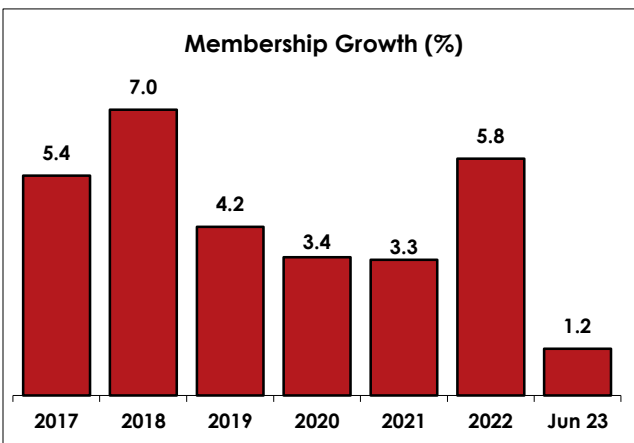
Interest Margins & Overhead



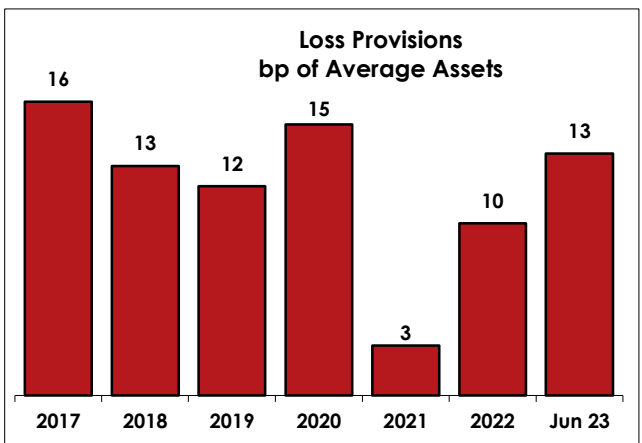
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2023						
	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	16	4	1	3	1	3	2	2
Assets per CU (\$ mil)	625.2	5.3	32.2	66.6	142.0	406.7	761.8	3,432.4
Median assets (\$ mil)	110.8	6.1	32.2	68.3	142.0	402.8	761.8	3,432.4
Total assets (\$ mil)	10,004	21	32	200	142	1,220	1,524	6,865
Total loans (\$ mil)	8,310	9	21	105	74	938	1,278	5,884
Total surplus funds (\$ mil)	1,402	12	9	89	64	222	148	857
Total savings (\$ mil)	8,219	16	29	170	124	1,052	1,277	5,551
Total memberships (thousands)	485	3	2	10	7	74	108	281
Growth Rates (%)								
Total assets	7.2	-5.6	-8.9	4.2	-2.0	4.3	9.2	8.1
Total loans	10.4	1.9	1.1	41.0	9.3	10.8	11.2	10.0
Total surplus funds	-7.3	-10.1	-26.0	-20.5	-12.4	-15.4	-3.3	-2.3
Total savings	4.4	-7.8	-10.3	1.1	-2.8	1.4	7.4	5.0
Total memberships	1.2	11.5	-6.4	0.1	-1.4	0.7	-12.1	8.6
% CUs with increasing assets	62.5	50.0	0.0	33.3	0.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	381	356	356	349	346	372	395	382
Dividend/interest cost of assets	147	14	22	65	48	85	158	162
Net interest margin	234	341	334	284	298	287	237	220
Fee & other income	61	11	40	94	50	88	66	55
Operating expense	228	263	286	274	264	317	259	202
Loss Provisions	13	11	0	9	6	12	8	15
Net Income (ROA=, with Stab Exp)	54	78	89	94	77	46	35	58
Net Income (ROA=, without Stab Exp)	54	78	89	94	77	46	35	58
% CUs with positive ROA	93.8	100.0	100.0	100.0	100.0	66.7	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	9.9	23.1	8.8	14.2	12.2	9.8	9.6	9.8
% CUs with NW > 7% of assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.30	0.33	0.00	0.23	0.06	0.43	0.42	0.25
Net chargeoffs/average loans (%)	0.12	0.34	0.00	0.17	0.00	0.19	0.15	0.10
Asset/Liability Management (%)								
Loans/savings	101.1	53.6	72.6	62.1	59.4	89.2	100.1	106.0
Loans/assets	83.1	41.1	66.4	52.8	52.0	76.9	83.9	85.7
Net Long-term assets/assets	50.2	2.7	59.4	46.7	30.0	41.5	42.0	54.2
Liquid assets/assets	5.9	41.5	29.3	19.1	23.8	5.1	3.2	5.7
Core deposits/shares & borrowings	42.2	66.3	63.1	57.4	73.1	66.8	43.9	35.8
Productivity								
Members/potential members (%)	12	66	61	5	1	9	9	29
Borrowers/members (%)	45	29	20	134	52	46	49	41
Members/FTE	421	397	280	308	311	360	562	410
Average shares/member (\$)	16,939	5,461	16,180	16,950	18,171	14,118	11,803	19,759
Average loan balance (\$)	37,716	9,944	60,061	7,879	20,901	27,348	24,328	51,021
Employees per million in assets	0.12	0.35	0.20	0.16	0.15	0.17	0.13	0.10
Structure (%)								
Fed CUs w/ single-sponsor	6.3	25.0	0.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	18.8	0.0	100.0	33.3	100.0	0.0	0.0	0.0
Other Fed CUs	25.0	75.0	0.0	33.3	0.0	0.0	0.0	0.0
CUs state chartered	50.0	0.0	0.0	33.3	0.0	100.0	100.0	100.0

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.

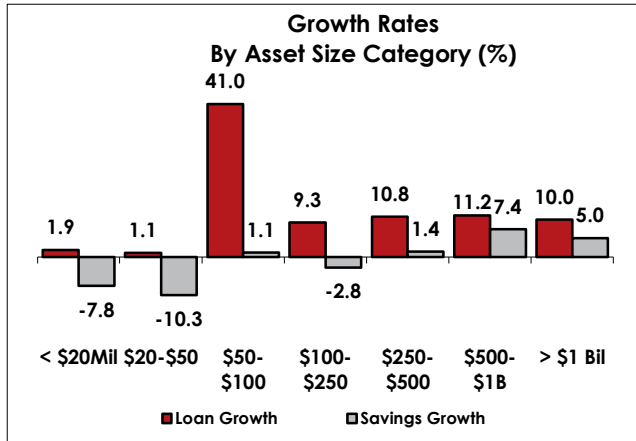
Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

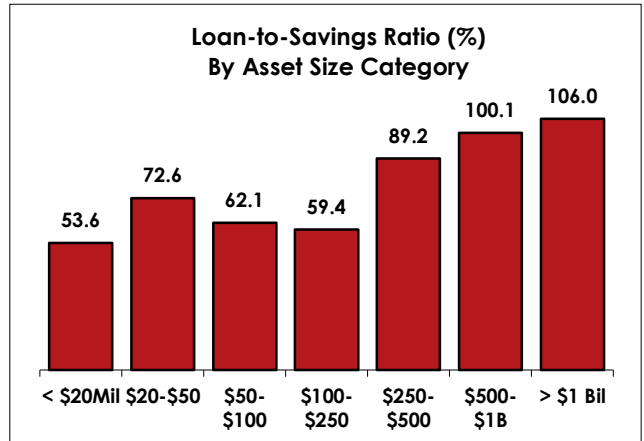
Mid-Year 2023

Results By Asset Size

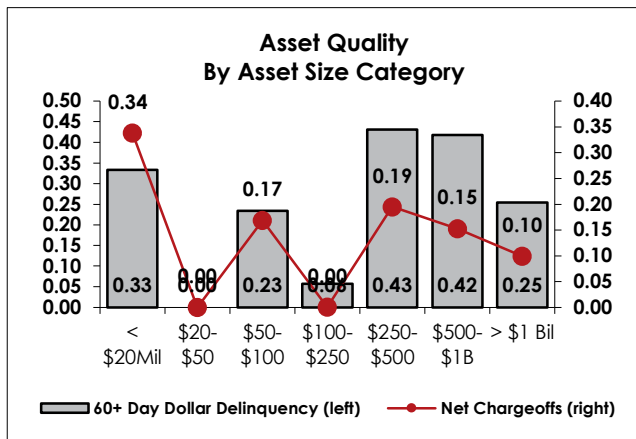
Loan and Savings growth



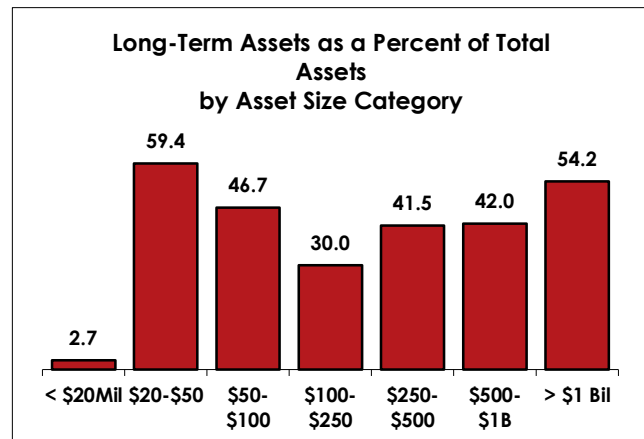
Liquidity Risk Exposure



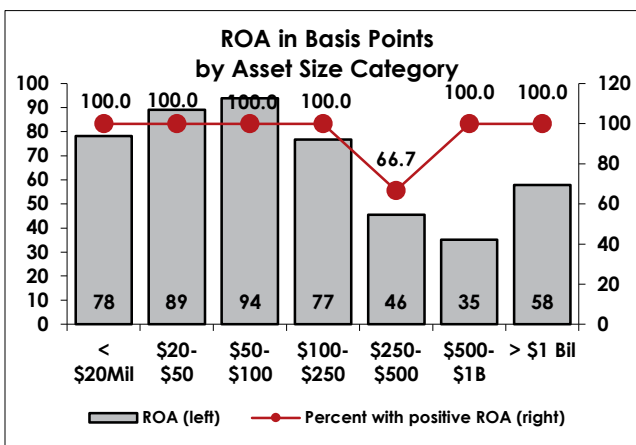
Credit Risk Exposure



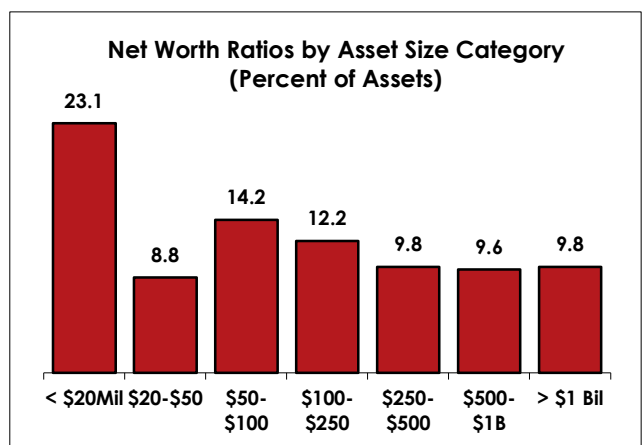
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2023						
Demographic Information	Jun 23	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	4,783	1,445	855	668	700	396	293	426
Assets per CU (\$ mil)	468.6	7.7	33.0	72.7	159.4	355.8	731.4	3,958.9
Median assets (\$ mil)	55.4	6.6	32.3	71.0	152.3	348.3	715.8	2,160.1
Total assets (\$ mil)	2,241,145	11,108	28,181	48,570	111,591	140,907	214,297	1,686,492
Total loans (\$ mil)	1,579,413	5,574	14,435	27,153	68,996	94,135	150,931	1,218,188
Total surplus funds (\$ mil)	572,935	5,313	12,829	19,402	36,891	39,272	52,181	407,048
Total savings (\$ mil)	1,897,097	9,361	24,646	42,507	98,323	123,271	183,750	1,415,239
Total memberships (thousands)	139,076	1,452	2,541	4,007	8,219	9,784	14,063	99,011
Growth Rates (%)								
Total assets	3.8	-3.3	-2.0	-0.9	1.0	2.4	3.9	5.3
Total loans	12.5	12.6	11.6	11.4	11.3	12.0	11.3	13.7
Total surplus funds	-12.8	-15.9	-13.9	-14.3	-13.9	-14.7	-12.2	-11.7
Total savings	1.2	-4.6	-3.0	-2.1	-0.4	0.4	1.2	2.5
Total memberships	3.9	-0.8	-0.5	-0.1	1.6	2.2	2.9	5.7
% CUs with increasing assets	43.3	29.0	32.3	37.9	48.0	62.4	71.3	77.9
Earnings - Basis Pts.								
Yield on total assets	421	381	364	369	385	393	404	431
Dividend/interest cost of assets	119	45	46	52	67	82	97	133
Net interest margin	302	336	318	317	318	311	308	298
Fee & other income	111	69	95	115	117	126	123	108
Operating expense	292	338	328	334	341	339	337	277
Loss Provisions	42	17	18	17	20	24	27	48
Net Income (ROA=, with Stab Exp)	78	50	67	80	75	74	66	81
Net Income (ROA=, without Stab Exp)	78	50	67	80	75	74	66	81
% CUs with positive ROA	86.6	74.3	88.4	90.7	93.7	93.2	91.8	97.2
Capital Adequacy (%)								
Net worth/assets	10.8	15.1	12.1	11.9	11.2	10.7	10.7	10.7
% CUs with NW > 7% of assets	97.4	95.7	96.6	97.8	98.0	99.0	99.7	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.63	1.13	0.82	0.68	0.59	0.54	0.58	0.63
Net chargeoffs/average loans (%)	0.53	0.36	0.37	0.34	0.32	0.34	0.37	0.58
Asset/Liability Management								
Loans/savings	83.3	59.5	58.6	63.9	70.2	76.4	82.1	86.1
Loans/assets	70.5	50.2	51.2	55.9	61.8	66.8	70.4	72.2
Net Long-term assets/assets	41.8	12.5	23.0	28.8	33.1	38.8	42.4	43.5
Liquid assets/assets	11.0	28.0	21.8	18.0	14.6	11.2	10.4	10.3
Core deposits/shares & borrowings	53.2	82.8	75.5	71.6	65.5	61.8	58.1	49.8
Productivity								
Members/potential members (%)	3	6	2	2	2	2	2	3
Borrowers/members (%)	65	60	159	102	93	78	60	59
Members/FTE	397	412	408	384	337	338	346	419
Average shares/member (\$)	13,641	6,448	9,700	10,609	11,963	12,599	13,066	14,294
Average loan balance (\$)	17,433	6,421	3,575	6,666	9,019	12,360	18,027	21,010
Employees per million in assets	0.16	0.32	0.22	0.21	0.22	0.21	0.19	0.14
Structure (%)								
Fed CUs w/ single-sponsor	10.8	25.7	9.0	3.6	3.4	1.8	1.7	2.1
Fed CUs w/ community charter	18.0	8.4	21.1	25.4	29.4	24.7	17.4	8.7
Other Fed CUs	32.4	37.2	34.4	32.9	26.0	25.3	27.3	31.5
CUs state chartered	38.8	28.7	35.6	38.0	41.1	48.2	53.6	57.7

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.

Rhode Island Credit Union Profile

Mid-Year 2023

Portfolio: State Trends

	U.S.	Rhode Island Credit Unions						
	Jun 23	Jun 23	2022	2021	2020	2019	2018	2017
Growth Rates								
Credit cards	13.9%	7.9%	7.6%	-10.0%	-13.9%	0.9%	5.3%	3.7%
Other unsecured loans	15.7%	5.7%	-8.1%	-48.1%	187.5%	1.7%	-0.9%	-5.2%
New automobile	12.9%	19.5%	42.6%	11.1%	-6.6%	2.2%	17.0%	11.0%
Used automobile	10.5%	17.7%	25.2%	15.8%	6.4%	5.4%	18.3%	19.6%
First mortgage**	8.6%	5.0%	-1.6%	10.0%	7.2%	6.9%	8.2%	7.5%
HEL & 2nd Mtg**	33.5%	28.7%	15.1%	-12.7%	-14.8%	-5.4%	5.7%	0.6%
Commercial loans*	17.9%	10.1%	4.8%	8.4%	3.4%	18.3%	18.1%	-21.5%
Share drafts	0.1%	-9.4%	-1.3%	113.9%	34.4%	5.9%	4.8%	7.8%
Certificates	68.4%	68.5%	24.9%	-11.0%	-12.2%	4.7%	26.1%	10.8%
IRAs	0.3%	4.5%	-0.3%	-3.9%	0.0%	3.3%	5.1%	0.7%
Money market shares	-17.7%	-18.1%	1.1%	11.5%	38.3%	32.8%	-4.5%	-20.1%
Regular shares	-10.8%	-16.5%	-1.6%	-3.8%	32.4%	2.4%	3.6%	25.6%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.4%
Other unsecured loans/total loans	4.2%	1.0%	1.0%	1.3%	2.7%	1.0%	1.1%	1.2%
New automobile/total loans	11.3%	7.4%	7.2%	5.8%	5.7%	6.5%	6.7%	6.3%
Used automobile/total loans	20.5%	18.0%	17.2%	15.9%	14.9%	14.9%	14.9%	14.0%
First mortgage/total loans	36.3%	50.6%	52.4%	61.4%	60.5%	60.2%	59.4%	61.0%
HEL & 2nd Mtg/total loans	7.6%	5.7%	5.1%	5.1%	6.3%	7.9%	8.8%	9.3%
Commercial loans/total loans	9.6%	7.5%	7.3%	8.1%	8.1%	8.3%	7.4%	7.0%
Share drafts/total savings	20.5%	20.7%	22.3%	23.8%	12.5%	10.6%	10.8%	11.3%
Certificates/total savings	21.5%	34.3%	27.2%	23.0%	29.0%	37.7%	38.7%	33.9%
IRAs/total savings	4.4%	5.0%	4.9%	5.2%	6.1%	7.0%	7.3%	7.6%
Money market shares/total savings	18.7%	17.5%	20.0%	20.9%	21.0%	17.3%	14.0%	16.2%
Regular shares/total savings	32.8%	21.5%	24.6%	26.4%	30.8%	26.5%	27.8%	29.6%
Percent of CUs Offering								
Credit cards	64.6%	31.3%	29.4%	27.8%	27.8%	25.0%	25.0%	25.0%
Other unsecured loans	99.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.2%	93.8%	94.1%	94.4%	88.9%	95.0%	95.0%	95.0%
Used automobile	97.0%	93.8%	94.1%	94.4%	94.4%	95.0%	95.0%	95.0%
First mortgage	73.2%	75.0%	76.5%	72.2%	72.2%	75.0%	75.0%	75.0%
HEL & 2nd Mtg	70.3%	81.3%	76.5%	72.2%	72.2%	75.0%	75.0%	80.0%
Commercial loans	37.9%	31.3%	29.4%	33.3%	38.9%	50.0%	45.0%	50.0%
Share drafts	82.9%	87.5%	88.2%	83.3%	83.3%	85.0%	85.0%	85.0%
Certificates	84.4%	87.5%	88.2%	83.3%	83.3%	85.0%	85.0%	85.0%
IRAs	70.8%	68.8%	64.7%	61.1%	61.1%	55.0%	55.0%	55.0%
Money market shares	55.7%	87.5%	82.4%	77.8%	77.8%	70.0%	70.0%	70.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	19.3%	6.4%	5.8%	6.1%	6.7%	6.9%	7.1%	7.4%
Other unsecured loans	11.5%	6.0%	6.8%	8.7%	8.3%	5.5%	5.6%	6.0%
New automobile	7.7%	6.2%	5.8%	5.2%	5.5%	5.3%	5.3%	5.0%
Used automobile	19.8%	21.0%	19.8%	19.3%	19.3%	18.4%	18.1%	17.0%
First mortgage	19.0%	5.3%	5.3%	5.6%	5.6%	5.6%	5.5%	5.6%
HEL & 2nd Mtg	2.0%	2.5%	2.2%	2.3%	2.7%	3.1%	3.3%	3.3%
Commercial loans	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Share drafts	62.0%	41.9%	44.4%	45.0%	44.4%	43.9%	43.6%	43.8%
Certificates	8.5%	11.8%	9.4%	9.0%	11.0%	12.9%	13.1%	11.9%
IRAs	3.2%	3.6%	3.6%	3.9%	4.3%	4.6%	4.8%	5.2%
Money market shares	7.3%	4.4%	4.2%	4.2%	4.0%	3.9%	3.4%	3.7%

Current period flow statistics are trailing four quarters.

*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 CUNA E&S.

Rhode Island Credit Union Profile

Mid-Year 2023

Portfolio Detail: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2023							
	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	7.9%	0.0%	0.0%	0.0%	5.2%	7.7%	10.8%	0.0%	
Other unsecured loans	5.7%	2.2%	-12.1%	8.9%	4.5%	3.0%	10.8%	9.6%	
New automobile	19.5%	18.1%	88.3%	35.0%	2.8%	10.8%	34.4%	17.6%	
Used automobile	17.7%	-3.7%	58.0%	22.6%	11.7%	-3.1%	6.7%	25.5%	
First mortgage**	5.0%	0.0%	-2.9%	54.1%	-0.9%	6.2%	8.6%	4.2%	
HEL & 2nd Mtg**	28.7%	-15.7%	18.3%	57.6%	49.8%	24.5%	34.0%	26.8%	
Commercial loans*	10.1%	0.0%	0.0%	0.0%	0.0%	7.8%	6.5%	11.4%	
Share drafts	-9.4%	3.2%	-3.7%	4.9%	-7.1%	-1.4%	-15.6%	-9.8%	
Certificates	68.5%	-7.4%	8.3%	48.3%	34.8%	59.5%	50.8%	75.0%	
IRAs	4.5%	0.0%	-2.0%	3.8%	-6.2%	2.1%	7.4%	4.2%	
Money market shares	-18.1%	-6.7%	-17.7%	-23.9%	-23.1%	0.2%	21.9%	-21.9%	
Regular shares	-16.5%	-8.8%	-8.0%	-7.4%	-6.7%	-11.7%	-17.4%	-18.7%	
Portfolio \$ Distribution									
Credit cards/total loans	0.2%	0.0%	0.0%	0.0%	2.0%	1.7%	0.2%	0.0%	
Other unsecured loans/total loans	1.0%	23.5%	1.5%	5.7%	1.5%	4.5%	1.3%	0.3%	
New automobile/total loans	7.4%	22.1%	2.3%	9.9%	3.5%	4.6%	7.3%	7.8%	
Used automobile/total loans	18.0%	50.9%	2.5%	21.6%	10.7%	12.1%	27.0%	17.0%	
First mortgage/total loans	50.6%	0.0%	81.2%	46.6%	59.0%	35.4%	35.3%	56.3%	
HEL & 2nd Mtg/total loans	5.7%	1.8%	11.5%	15.4%	22.6%	9.3%	4.6%	5.0%	
Commercial loans/total loans	7.5%	0.0%	0.0%	0.0%	0.0%	4.1%	10.3%	7.7%	
Share drafts/total savings	20.7%	4.6%	21.0%	15.1%	21.6%	24.5%	21.3%	20.0%	
Certificates/total savings	34.3%	24.0%	2.6%	19.6%	17.1%	17.9%	35.7%	38.1%	
IRAs/total savings	5.0%	0.0%	1.1%	2.3%	4.1%	4.0%	7.2%	4.9%	
Money market shares/total savings	17.5%	9.7%	33.2%	17.6%	5.7%	9.0%	10.1%	21.0%	
Regular shares/total savings	21.5%	61.7%	42.1%	42.3%	51.6%	42.3%	22.6%	15.8%	
Percent of CUs Offering									
Credit cards	31.3%	0.0%	0.0%	0.0%	100.0%	100.0%	50.0%	0.0%	
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
New automobile	93.8%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Used automobile	93.8%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
First mortgage	75.0%	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
HEL & 2nd Mtg	81.3%	25.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Commercial loans	31.3%	0.0%	0.0%	0.0%	0.0%	33.3%	100.0%	100.0%	
Share drafts	87.5%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Certificates	87.5%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
IRAs	68.8%	0.0%	100.0%	66.7%	100.0%	100.0%	100.0%	100.0%	
Money market shares	87.5%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	6.4%	0.0%	0.0%	0.0%	22.3%	7.7%	3.4%	0.0%	
Other unsecured loans	6.0%	13.9%	5.5%	62.4%	7.1%	13.9%	2.7%	3.1%	
New automobile	6.2%	2.9%	1.1%	21.1%	1.9%	2.7%	5.4%	7.2%	
Used automobile	21.0%	12.2%	2.3%	42.5%	8.6%	11.1%	30.4%	19.7%	
First mortgage	5.3%	0.0%	6.5%	2.9%	4.9%	3.3%	2.1%	7.2%	
HEL & 2nd Mtg	2.5%	0.9%	3.1%	4.0%	6.2%	3.0%	1.4%	2.6%	
Commercial loans	0.4%	0.0%	0.0%	0.0%	0.0%	0.7%	0.4%	0.4%	
Share drafts	41.9%	12.1%	52.9%	54.7%	56.0%	43.1%	28.7%	46.0%	
Certificates	11.8%	7.5%	0.2%	11.5%	9.7%	7.4%	9.1%	14.1%	
IRAs	3.6%	0.0%	0.8%	3.6%	7.2%	3.0%	2.7%	4.1%	
Money market shares	4.4%	5.0%	14.2%	11.2%	1.9%	2.1%	1.3%	5.9%	

Current period flow statistics are trailing four quarters.

*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 CUNA E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2023							
	Jun 23	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil	
Growth Rates									
Credit cards	13.9%	2.9%	5.2%	4.7%	7.2%	10.1%	9.1%	15.4%	
Other unsecured loans	15.7%	5.1%	6.3%	5.2%	10.0%	12.3%	10.2%	18.7%	
New automobile	12.9%	23.2%	24.1%	25.2%	22.1%	19.5%	15.2%	11.5%	
Used automobile	10.5%	13.1%	12.9%	12.7%	11.2%	11.7%	10.8%	10.8%	
First mortgage**	8.6%	3.4%	2.2%	3.7%	5.4%	5.7%	6.9%	10.2%	
HEL & 2nd Mtg**	33.5%	20.7%	22.3%	27.2%	25.9%	28.0%	28.4%	36.8%	
Commercial loans*	17.9%	14.6%	10.5%	5.4%	13.4%	14.7%	13.7%	20.0%	
Share drafts	0.1%	4.3%	2.1%	1.2%	1.0%	0.1%	-2.0%	1.1%	
Certificates	68.4%	9.7%	22.3%	31.3%	42.0%	53.4%	65.7%	74.2%	
IRAs	0.3%	-8.1%	-7.0%	-4.2%	-2.6%	-1.4%	0.7%	1.7%	
Money market shares	-17.7%	-14.3%	-15.2%	-15.3%	-14.9%	-17.4%	-18.1%	-17.3%	
Regular shares	-10.8%	-7.3%	-7.2%	-7.6%	-7.0%	-8.0%	-9.4%	-11.1%	
Portfolio \$ Distribution									
Credit cards/total loans	4.9%	1.6%	2.8%	2.8%	2.7%	3.0%	2.9%	5.5%	
Other unsecured loans/total loans	4.2%	12.7%	7.5%	5.5%	4.7%	4.2%	4.1%	4.1%	
New automobile/total loans	11.3%	24.3%	17.9%	14.5%	12.4%	12.5%	11.1%	11.0%	
Used automobile/total loans	20.5%	38.6%	32.9%	30.3%	28.1%	26.0%	24.1%	18.8%	
First mortgage/total loans	36.3%	9.1%	22.5%	28.6%	30.4%	31.6%	32.7%	37.8%	
HEL & 2nd Mtg/total loans	7.6%	3.6%	7.4%	8.1%	8.4%	8.8%	8.1%	7.4%	
Commercial loans/total loans	9.6%	0.7%	1.5%	3.5%	6.2%	8.0%	11.7%	9.9%	
Share drafts/total savings	20.5%	10.2%	17.8%	19.8%	20.6%	21.6%	22.5%	20.2%	
Certificates/total savings	21.5%	10.7%	11.6%	13.0%	15.4%	17.9%	20.2%	22.9%	
IRAs/total savings	4.4%	1.8%	3.6%	4.2%	4.4%	4.2%	4.1%	4.5%	
Money market shares/total savings	18.7%	2.6%	6.9%	9.2%	12.5%	13.9%	15.2%	20.6%	
Regular shares/total savings	32.8%	72.6%	57.7%	51.8%	45.0%	40.2%	35.7%	29.6%	
Percent of CUs Offering									
Credit cards	64.6%	19.9%	71.5%	83.7%	87.0%	90.2%	91.1%	94.1%	
Other unsecured loans	99.3%	97.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	
New automobile	96.2%	87.6%	99.5%	99.9%	100.0%	100.0%	100.0%	100.0%	
Used automobile	97.0%	90.4%	99.4%	99.9%	100.0%	100.0%	100.0%	100.0%	
First mortgage	73.2%	25.5%	81.5%	94.9%	98.7%	99.7%	100.0%	99.5%	
HEL & 2nd Mtg	70.3%	22.8%	75.1%	90.1%	96.7%	99.5%	99.7%	100.0%	
Commercial loans	37.9%	4.4%	17.4%	34.4%	59.6%	79.0%	86.3%	91.3%	
Share drafts	82.9%	46.6%	96.3%	99.4%	99.1%	100.0%	100.0%	99.5%	
Certificates	84.4%	54.9%	93.7%	96.1%	98.6%	99.5%	99.7%	99.3%	
IRAs	70.8%	25.9%	75.9%	88.3%	95.7%	98.5%	99.0%	99.5%	
Money market shares	55.7%	10.6%	49.2%	68.0%	85.3%	90.4%	93.2%	96.2%	
Number of Loans as a Percent of Members in Offering CUs									
Credit cards	19.3%	13.4%	13.6%	14.1%	14.8%	15.9%	15.8%	20.8%	
Other unsecured loans	11.5%	18.4%	15.4%	15.2%	13.5%	11.8%	10.6%	11.0%	
New automobile	7.7%	10.6%	39.2%	18.4%	16.1%	11.7%	6.5%	5.5%	
Used automobile	19.8%	24.2%	88.3%	48.1%	41.1%	30.7%	19.5%	14.1%	
First mortgage	19.0%	1.4%	1.8%	2.4%	2.8%	2.8%	2.5%	25.4%	
HEL & 2nd Mtg	2.0%	1.3%	1.6%	1.6%	2.0%	2.2%	2.1%	2.0%	
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.2%	
Share drafts	62.0%	33.0%	46.1%	49.9%	56.1%	57.8%	60.0%	64.4%	
Certificates	8.5%	4.7%	4.7%	5.2%	6.4%	7.0%	7.5%	9.2%	
IRAs	3.2%	2.0%	2.4%	2.6%	2.9%	3.0%	3.0%	3.4%	
Money market shares	7.3%	3.7%	3.6%	3.2%	4.3%	4.4%	5.0%	8.3%	

Current period flow statistics are trailing four quarters.

*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 CUNA E&S.

Rhode Island CU Profile - Quarterly Trends

	U.S.	Rhode Island Credit Unions				
	Jun 23	Jun 23	Mar 23	Dec 22	Sep 22	Jun 22
Demographic Information						
Number CUs	4,779	16	17	17	17	18
Growth Rates (Quarterly % Change)						
Total loans	2.2	3.1	1.6	2.6	2.9	6.1
Credit cards	3.5	1.5	-2.1	7.1	1.4	3.1
Other unsecured loans	3.0	3.1	-1.3	2.4	1.7	2.8
New automobile	0.7	4.1	3.0	4.6	6.6	18.7
used automobile	1.4	5.0	4.0	3.3	4.4	10.9
First mortgage**	1.6	1.3	-0.2	2.1	1.8	4.3
HEL & 2nd Mtg**	6.4	7.3	9.6	1.2	8.2	8.2
Commercial loans*	3.4	4.4	2.0	1.7	1.6	0.0
Total savings	-0.5	0.6	2.5	0.5	0.9	0.7
Share drafts	-2.4	-2.4	-2.1	-3.8	-1.4	-0.3
Certificates	11.8	9.7	18.1	12.9	15.2	-1.4
IRAs	1.2	2.1	2.4	0.2	-0.3	0.3
Money market shares	-4.7	-4.8	-5.6	-2.6	-6.5	2.6
Regular shares	-4.1	-5.2	-4.5	-5.5	-1.8	1.4
Total memberships	1.0	-0.6	-0.8	1.2	1.8	1.3
Earnings (Basis Points)						
Yield on total assets	432	390	375	362	334	311
Dividend/interest cost of assets	132	164	130	97	54	40
Fee & other income	110	65	58	58	60	51
Operating expense	292	230	228	224	227	227
Loss Provisions	44	14	12	10	13	11
Net Income (ROA)	77	46	62	89	100	85
% CUs with positive ROA	87	94	94	71	76	67
Capital Adequacy (%)						
Net worth/assets	11.2	10.2	10.2	10.3	10.3	10.1
% CUs with NW > 7% of assets	97.8	100.0	94.1	94.1	94.1	94.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.63	0.30	0.23	0.30	0.25	0.25
Total Consumer	0.78	0.43	0.36	0.50	0.42	0.38
Credit Cards	1.54	0.67	0.87	0.62	0.58	0.99
All Other Consumer	0.70	0.43	0.36	0.49	0.42	0.37
Total Mortgages	0.43	0.19	0.13	0.15	0.13	0.16
First Mortgages	0.43	0.17	0.08	0.13	0.13	0.13
All Other Mortgages	0.44	0.35	0.58	0.44	0.18	0.44
Total Commercial Loans	0.41	0.14	0.06	0.19	0.19	0.56
Commercial Ag Loans	0.95	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.39	0.14	0.06	0.20	0.19	0.56
Net chargeoffs/average loans	0.54	0.13	0.10	0.08	0.10	0.05
Total Consumer	0.96	0.31	0.26	0.21	0.24	0.12
Credit Cards	3.67	2.46	2.45	2.35	0.82	0.16
All Other Consumer	0.70	0.29	0.25	0.20	0.24	0.12
Total Mortgages	0.00	0.00	-0.01	-0.02	0.00	0.00
First Mortgages	0.00	0.00	0.00	0.00	0.00	0.00
All Other Mortgages	-0.01	0.03	-0.12	-0.26	0.02	0.00
Total Commercial Loans	0.03	0.07	0.01	0.00	0.00	0.02
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.03	0.07	0.01	0.00	0.00	0.02
Asset/Liability Management						
Loans/savings	83.1	101.1	98.5	99.4	97.4	95.5

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.

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Mid-Year 2023

Bank Comparisons

	Credit Unions				Banks			
	Jun 23	2022	2021	3 Yr Avg	Jun 23	2022	2021	3 Yr Avg
Demographic Information								
Number of Institutions	16	17	18	17	7	8	7	7
Assets per Institution (\$ mil)	625	567	487	560	33,898	29,873	28,826	30,865
Total assets (\$ mil)	10,004	9,644	8,763	9,470	237,285	238,983	201,780	226,016
Total loans (\$ mil)	8,310	7,941	6,888	7,713	168,296	169,197	141,447	159,647
Total surplus funds (\$ mil)	1,402	1,400	1,604	1,468	44,842	44,760	41,071	43,558
Total savings (\$ mil)	8,219	7,987	7,567	7,924	186,719	192,502	168,605	182,609
12 Month Growth Rates (%)								
Total assets	7.2	10.0	10.0	9.1	-1.2	18.3	2.6	6.6
Total loans	10.4	15.3	8.5	11.4	-0.9	19.5	2.5	7.0
Real estate loans**	7.0	-0.3	7.8	4.8	3.9	37.5	1.2	14.2
Commercial loans*	10.1	4.8	8.4	7.8	-1.0	12.1	2.1	4.4
Total consumer	16.2	59.4	10.2	28.6	-11.1	-2.2	8.7	-1.5
Consumer credit card	7.9	7.6	-10.0	1.8	12.2	20.3	-1.4	10.4
Other consumer	16.3	59.9	10.5	28.9	-12.5	-3.3	9.3	-2.2
Total surplus funds	-7.3	-12.7	18.4	-0.6	1.2	8.8	-2.5	2.5
Total savings	4.4	5.5	12.2	7.4	-3.3	14.0	4.8	5.2
YTD Earnings Annualized (BP)								
Yield on Total Assets	381	329	314	341	216	234	266	239
Dividend/Interest cost of assets	147	58	48	84	68	21	16	35
Net Interest Margin	234	271	266	257	148	213	250	204
Fee and other income (2)	61	59	81	67	38	64	105	69
Operating expense	228	227	227	227	124	190	250	188
Loss provisions	13	10	3	9	15	16	-21	3
Net income	54	95	117	89	47	72	126	82
Capital Adequacy (%)								
Net worth/assets	9.9	10.2	10.2	10.1	10.7	10.3	12.1	11.0
Asset Quality (%)								
Delinquencies/loans (3)	0.30	0.30	0.21	0.27	1.00	0.90	0.96	0.95
Real estate loans	0.19	0.15	0.10	0.15	1.46	1.35	1.73	1.51
Consumer loans	0.14	0.20	0.14	0.16	0.58	0.49	0.39	0.49
Total consumer	0.50	0.56	0.51	0.52	0.44	0.41	0.35	0.40
Consumer credit card	0.22	0.26	0.84	0.44	1.09	0.87	0.78	0.91
Other consumer	0.50	0.56	0.51	0.52	0.39	0.38	0.33	0.37
Net chargeoffs/avg loans	0.12	0.08	0.03	0.07	0.16	0.12	0.24	0.17
Real estate loans	-0.01	-0.01	-0.01	-0.01	0.00	-0.03	-0.09	-0.04
Commercial loans	0.04	0.14	0.00	0.06	0.23	0.09	0.36	0.23
Total consumer	0.33	0.23	0.14	0.23	0.45	0.43	0.59	0.49
Consumer credit card	2.44	1.05	0.99	1.50	1.82	2.31	3.05	2.39
Other consumer	0.32	0.22	0.13	0.22	0.35	0.32	0.46	0.38
Asset Liability Management (%)								
Loans/savings	101.1	99.4	91.0	97.2	90.1	87.9	83.9	87.3
Loans/assets	83.1	82.3	78.6	81.3	70.0	69.9	69.2	69.7
Core deposits/total deposits	42.2	46.9	50.2	46.4	63.9	66.9	65.4	65.4

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

**Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.

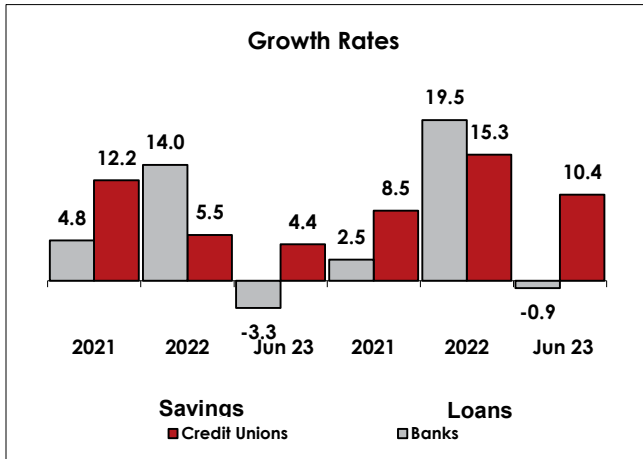
Source: FDIC, NCUA and CUNA E&S

Rhode Island Credit Union Profile

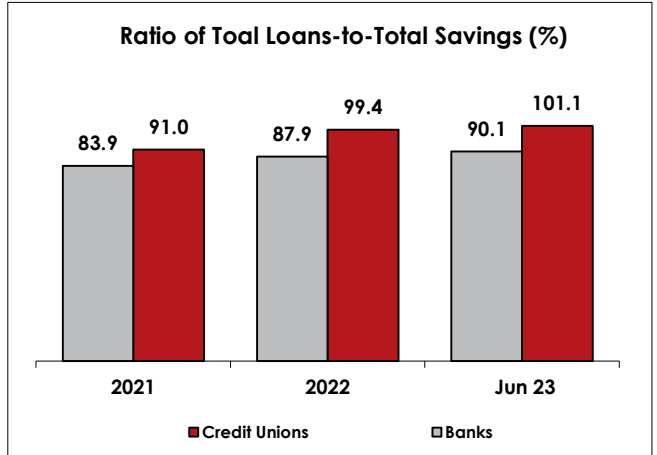
Mid-Year 2023

Credit Union and Bank Comparisons

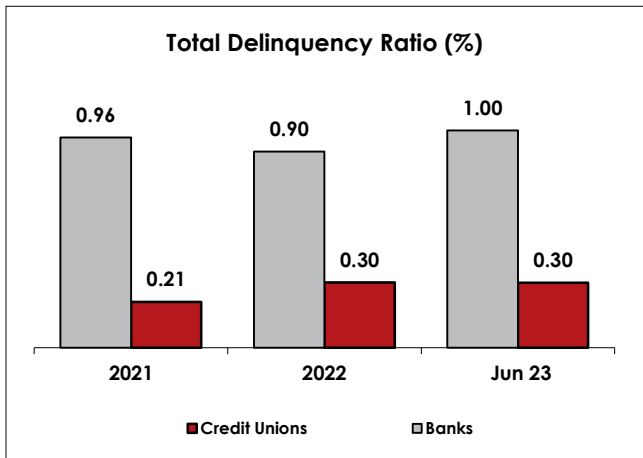
Loan and Savings Growth Trends



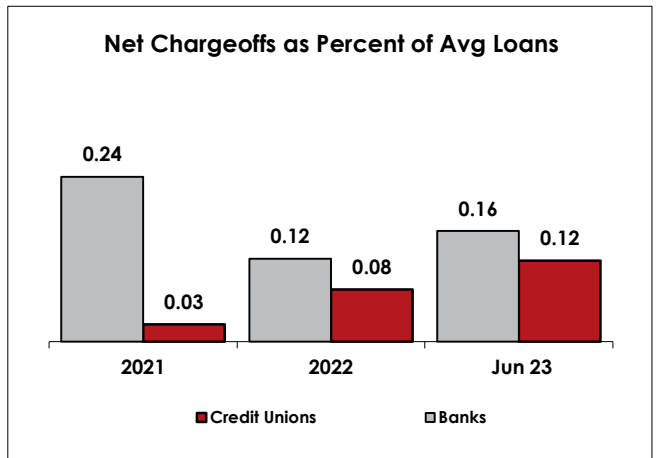
Liquidity Risk Trends



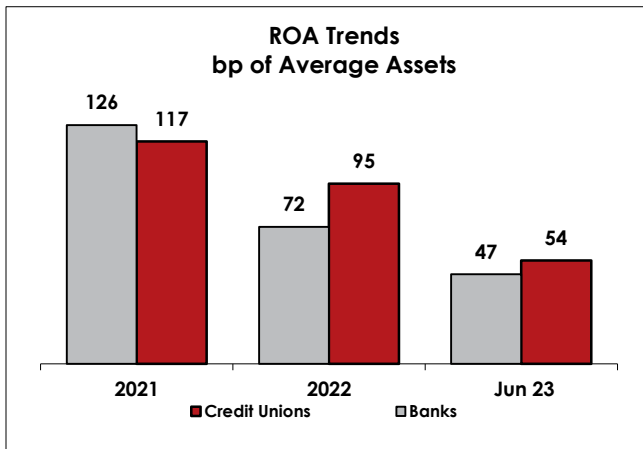
Credit Risk Trends



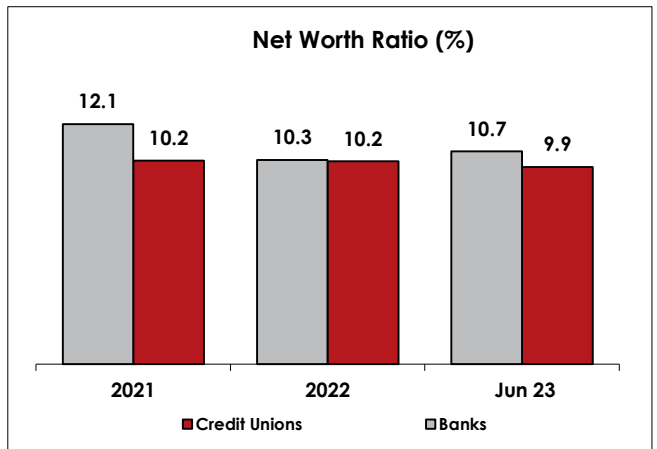
Credit Risk Trends



Earnings Trends



Solvency Trends



Rhode Island Credit Union Profile

Mid-Year 2023

Rhode Island Credit Union Financial Summary

Data as of June 2023

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month Asset Growth	12-Month Loan Growth	12-Month Member Growth	Networth/Assets	Delinq Loans/Loans	Net Chg-offs/Avg Loans	ROA	Loans/Savings	Fixed Rate 1st Mtgs. Assets	
Navigant CU	RI	2	\$3,608,748,304	146,874	26	8.8%	12.1%	11.9%	9.8%	0.34%	0.09%	0.69%	97.6%	44.8%	
Coastal1 Credit Union	RI	0	\$3,255,966,391	134,080	18	7.3%	7.9%	5.3%	10.3%	0.17%	0.09%	0.46%	116.6%	48.9%	
Greenwood CU	RI	0	\$821,481,521	67,743	2	11.3%	13.0%	-18.7%	9.2%	0.47%	0.22%	0.43%	100.6%	3.9%	
The Peoples CU	RI	0	\$702,037,681	40,413	6	6.7%	8.9%	1.8%	10.9%	0.35%	0.04%	0.30%	99.6%	50.9%	
Westerly Community CU	RI	0	\$476,485,375	23,031	5	11.1%	16.0%	4.8%	9.0%	0.36%	0.28%	0.84%	91.3%	30.7%	
Rhode Island CU	RI	0	\$402,795,326	28,305	7	0.1%	0.6%	-1.8%	10.1%	0.20%	0.17%	-0.03%	74.6%	19.4%	
Ocean State CU	RI	0	\$340,774,221	23,144	5	0.6%	14.8%	0.0%	11.0%	0.75%	0.02%	0.51%	105.3%	30.0%	
Wave Federal Credit Union	RI	0	\$142,020,442	6,844	2	-2.0%	9.3%	-1.4%	12.2%	0.06%	0.00%	0.76%	59.4%	30.1%	
Cranston Municipal ECU	RI	0	\$79,623,932	3,032	1	16.3%	120.1%	3.0%	19.7%	0.02%	0.07%	0.75%	80.1%	16.2%	
Blackstone River FCU	RI	0	\$68,254,834	4,453	2	-3.4%	16.0%	-0.6%	9.7%	0.43%	0.24%	0.85%	43.5%	6.0%	
Postal Government EFCU	RI	0	\$51,964,677	2,526	2	-1.3%	-1.8%	-2.1%	12.8%	0.44%	0.03%	1.33%	62.5%	34.3%	
Community and Teachers FCU	RI	0	\$32,196,876	1,820	1	-8.9%	1.1%	-6.4%	9.3%	0.00%	0.00%	0.89%	72.6%	51.7%	
Cumberland Municipal EFCU	RI	0	\$8,732,335	964	1	1.1%	-0.4%	2.7%	18.4%	0.00%	-0.11%	1.23%	47.9%	0.0%	
Pawtucket Municipal EFCU	RI	0	\$6,130,683	1,333	1	-15.2%	0.6%	28.4%	9.8%	0.21%	0.00%	0.60%	53.3%	0.0%	
Postal Employees Regional FCU	RI	0	\$6,102,846	646	1	-4.0%	6.9%	-1.7%	43.7%	0.79%	0.86%	0.34%	67.5%	0.0%	
Natco EFCU	RI	0	\$216,664	33	1	1.9%	34.8%	-5.7%	16.0%	10.71%	0.00%	0.92%	23.2%	0.0%	
Medians			\$110,822,187	5,649	2	0.9%	9.1%	-0.3%	10.6%	0.35%	0.05%	0.72%	73.6%	24.7%	
By Asset Size			Number of Insts.												
\$5 million and less			1	33	1	1.9%	34.8%	-5.7%	16.0%	10.71%	0.00%	0.92%	23.2%	0.0%	
\$5 to \$10 million			3	964	1	-5.6%	1.8%	11.7%	23.2%	0.28%	0.19%	0.78%	53.9%	0.0%	
\$10 to \$20 million		NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	
\$20 to \$50 million			1	1,820	1	-8.9%	1.1%	-6.4%	9.3%	0.00%	0.00%	0.89%	72.6%	51.7%	
\$50 to \$100 million			3	3,032	2	4.2%	41.0%	0.1%	14.5%	0.23%	0.11%	0.94%	62.1%	17.4%	
\$100 to \$250 million			1	6,844	2	-2.0%	9.3%	-1.4%	12.2%	0.06%	0.00%	0.76%	59.4%	30.1%	
\$250 million+			7	40,413	6	7.7%	10.3%	1.8%	9.9%	0.30%	0.11%	0.53%	102.8%	40.8%	

Source: NCUA and CUNA E&S. Net chargeoff and ROA data is year-to-date annualized. ROA is net income in basis points of average assets. Summary data by asset size is reported as medians.