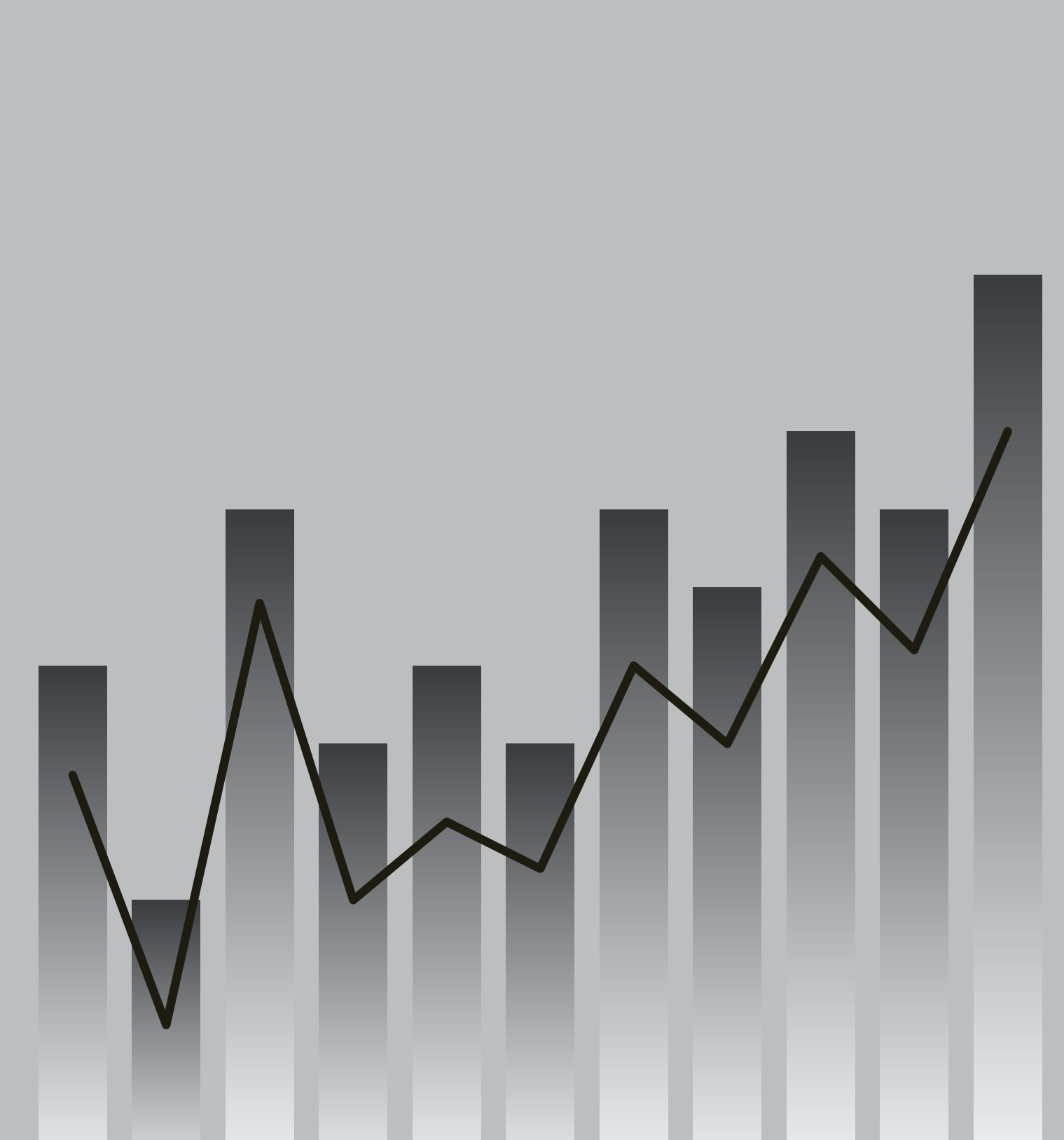


Rhode Island Credit Union Profile

Year-End 2018
CUNA Economics & Statistics



Rhode Island Credit Union Profile

Year-End 2018

Overview by Year

	U.S. CUs	Rhode Island CUs
Demographic Information		
	2018	2018
Number of CUs	5,489	20
Assets per CU (\$ mil)	268.0	338.2
Median assets (\$ mil)	33.4	48.7
Total assets (\$ mil)	1,470,839	6,764
Total loans (\$ mil)	1,058,922	5,647
Total surplus funds (\$ mil)	350,554	899
Total savings (\$ mil)	1,234,750	5,499
Total memberships (thousands)	117,549	419
Growth Rates (%)		
Total assets	5.4	9.3
Total loans	8.9	11.0
Total surplus funds	-4.1	-1.0
Total savings	5.2	10.3
Total memberships	4.4	7.0
% CUs with increasing assets	63.4	55.0
Earnings - Basis Pts.		
Yield on total assets	380	357
Dividend/interest cost of assets	68	89
Net interest margin	311	268
Fee & other income	139	73
Operating expense	313	245
Loss Provisions	46	13
Net Income (ROA) with Stab Exp	91	83
Net Income (ROA) without Stab Exp	91	83
% CUs with positive ROA	88.2	85.0
Capital Adequacy (%)		
Net worth/assets	11.3	10.2
% CUs with NW > 7% of assets	98.5	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.71	0.44
Net chargeoffs/average loans (%)	0.57	0.13
Total borrower-bankruptcies	173,214	387
Bankruptcies per CU	31.6	19.4
Bankruptcies per 1000 members	1.5	0.9
Asset/Liability Management		
Loans/savings	85.8	102.7
Loans/assets	72.0	83.5
Net Long-term assets/assets	33.1	46.0
Liquid assets/assets	11.4	6.8
Core deposits/shares & borrowings	50.0	35.1
Productivity		
Members/potential members (%)	3	10
Borrowers/members (%)	59	42
Members/FTE	386	398
Average shares/member (\$)	10,504	13,126
Average loan balance (\$)	15,347	31,970
Employees per million in assets	0.21	0.16
Structure (%)		
Fed CUs w/ single-sponsor	11.7	15.0
Fed CUs w/ community charter	18.0	20.0
Other Fed CUs	31.8	25.0
CUs state chartered	38.5	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

Year-End 2018

Overview: State Trends

	U.S.	Rhode Island Credit Unions						
	2018	2018	2017	2016	2015	2014	2013	2012
Demographic Information								
Number of CUs	5,489	20	20	20	21	21	21	22
Assets per CU (\$ mil)	268.0	338.2	309.6	290.3	258.6	246.0	236.6	213.4
Median assets (\$ mil)	33.4	48.7	48.7	48.1	50.7	48.6	45.8	50.8
Total assets (\$ mil)	1,470,839	6,764	6,191	5,806	5,430	5,165	4,968	4,694
Total loans (\$ mil)	1,058,922	5,647	5,088	4,642	4,295	3,955	3,701	3,280
Total surplus funds (\$ mil)	350,554	899	908	982	950	1,034	1,071	1,255
Total savings (\$ mil)	1,234,750	5,499	4,984	4,677	4,363	4,133	4,001	3,813
Total memberships (thousands)	117,549	419	391	371	364	345	336	328
Growth Rates (%)								
Total assets	5.4	9.3	6.6	6.9	5.1	4.0	5.8	4.1
Total loans	8.9	11.0	9.6	8.1	8.6	6.9	12.9	4.4
Total surplus funds	-4.1	-1.0	-7.6	3.4	-8.1	-3.4	-14.7	2.9
Total savings	5.2	10.3	6.6	7.2	5.6	3.3	4.9	5.1
Total memberships	4.4	7.0	5.4	2.1	5.5	2.8	2.2	1.4
% CUs with increasing assets	63.4	55.0	60.0	80.0	81.0	57.1	66.7	68.2
Earnings - Basis Pts.								
Yield on total assets	380	357	330	322	326	331	336	361
Dividend/interest cost of assets	68	89	71	70	71	72	77	91
Net interest margin	311	268	259	253	255	259	259	270
Fee & other income	139	73	67	71	72	70	84	84
Operating expense	313	245	240	247	258	263	287	295
Loss Provisions	46	13	16	11	13	16	16	24
Net Income (ROA) with Stab Exp	91	83	70	65	55	49	40	36
Net Income (ROA) without Stab Exp	91	83	70	65	55	49	46	43
% CUs with positive ROA	88.2	85.0	75.0	85.0	85.7	71.4	66.7	68.2
Capital Adequacy (%)								
Net worth/assets	11.3	10.2	10.3	10.3	10.5	10.4	10.3	10.5
% CUs with NW > 7% of assets	98.5	100.0	95.0	95.0	95.2	100.0	100.0	90.9
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	0.44	0.26	0.47	0.48	0.68	0.76	0.87
Net chargeoffs/average loans (%)	0.57	0.13	0.21	0.15	0.18	0.23	0.26	0.42
Total borrower-bankruptcies	173,214	387	339	302	328	460	451	685
Bankruptcies per CU	31.6	19.4	17.0	15.1	15.6	21.9	21.5	31.1
Bankruptcies per 1000 members	1.5	0.9	0.9	0.8	0.9	1.3	1.3	2.1
Asset/Liability Management								
Loans/savings	85.8	102.7	102.1	99.2	98.4	95.7	92.5	86.0
Loans/assets	72.0	83.5	82.2	79.9	79.1	76.6	74.5	69.9
Net Long-term assets/assets	33.1	46.0	47.7	48.8	49.5	51.0	53.3	49.8
Liquid assets/assets	11.4	6.8	7.0	8.3	8.0	7.9	7.2	13.2
Core deposits/shares & borrowings	50.0	35.1	37.0	32.8	33.2	31.8	30.6	29.8
Productivity								
Members/potential members (%)	3	10	9	9	10	9	9	9
Borrowers/members (%)	59	42	41	40	38	38	34	31
Members/FTE	386	398	388	378	374	353	338	329
Average shares/member (\$)	10,504	13,126	12,737	12,599	11,996	11,984	11,925	11,612
Average loan balance (\$)	15,347	31,970	31,469	31,387	31,306	30,215	32,062	32,170
Employees per million in assets	0.21	0.16	0.16	0.17	0.18	0.19	0.20	0.21
Structure (%)								
Fed CUs w/ single-sponsor	11.7	15.0	15.0	15.0	14.3	14.3	19.0	18.2
Fed CUs w/ community charter	18.0	20.0	20.0	20.0	19.0	19.0	19.0	18.2
Other Fed CUs	31.8	25.0	25.0	25.0	23.8	23.8	19.0	18.2
CUs state chartered	38.5	40.0	40.0	40.0	42.9	42.9	42.9	45.5

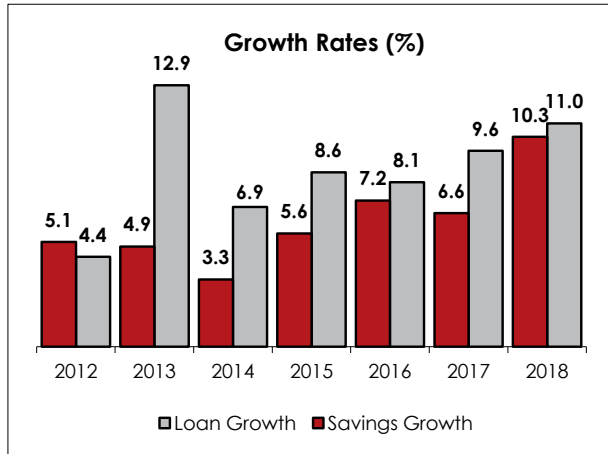
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

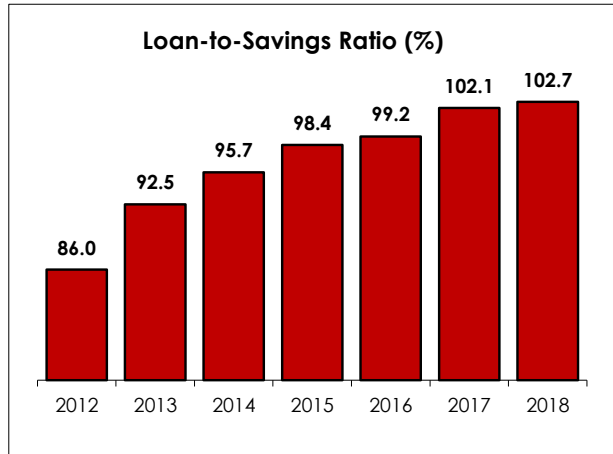
Rhode Island Credit Union Profile

Year-End 2018

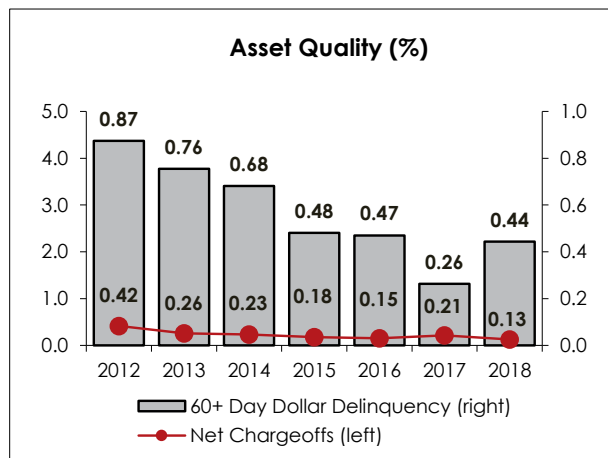
Loan and Savings Growth Trends



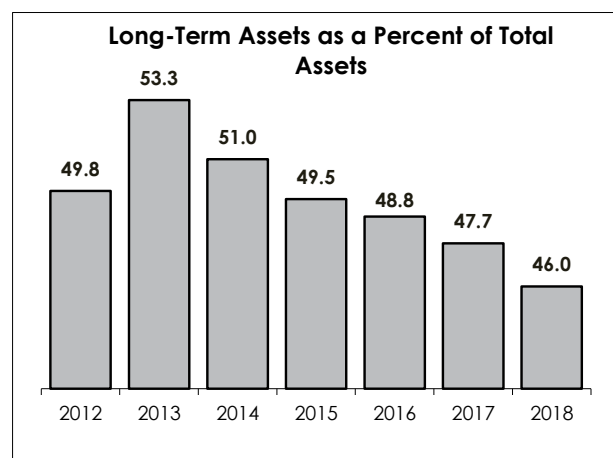
Liquidity Trends



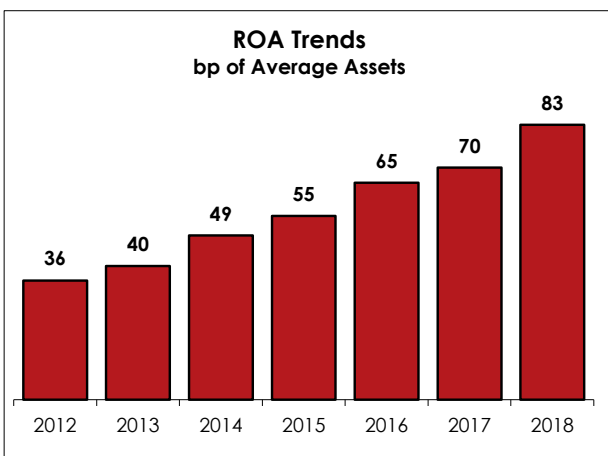
Credit Risk Trends



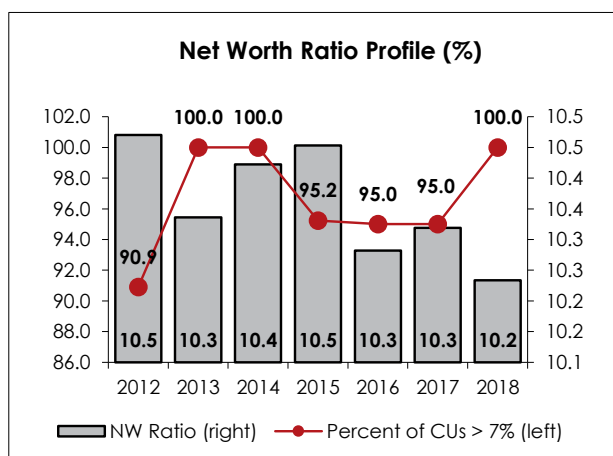
Interest Rate Risk Trends



Earnings Trends



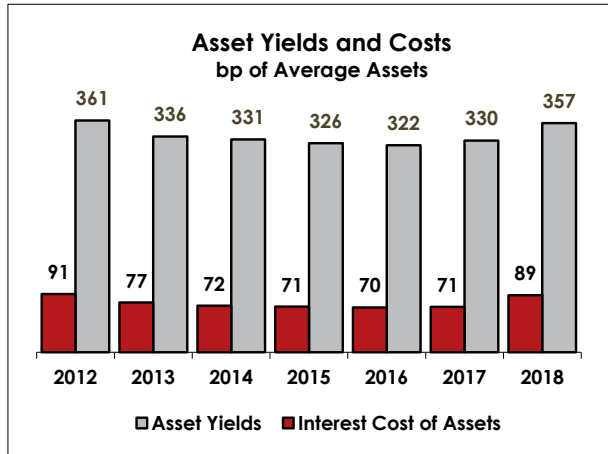
Solvency Trends



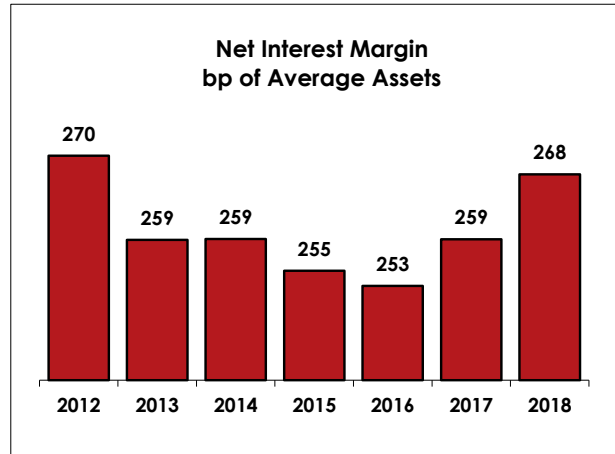
Rhode Island Credit Union Profile

Year-End 2018

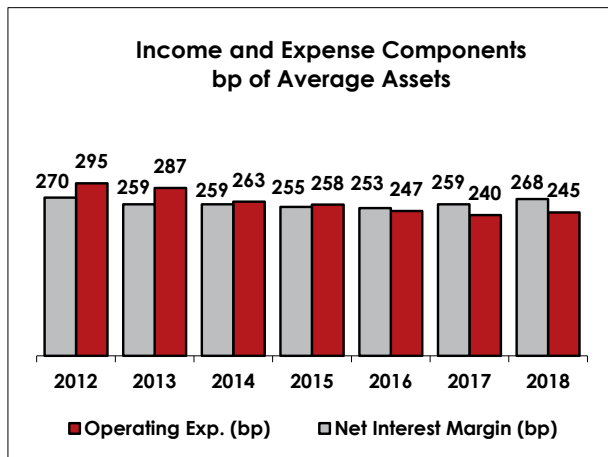
Asset Yields and Funding Costs



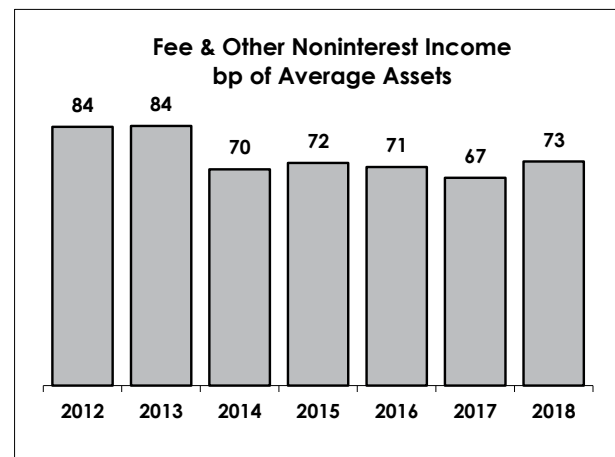
Interest Margins



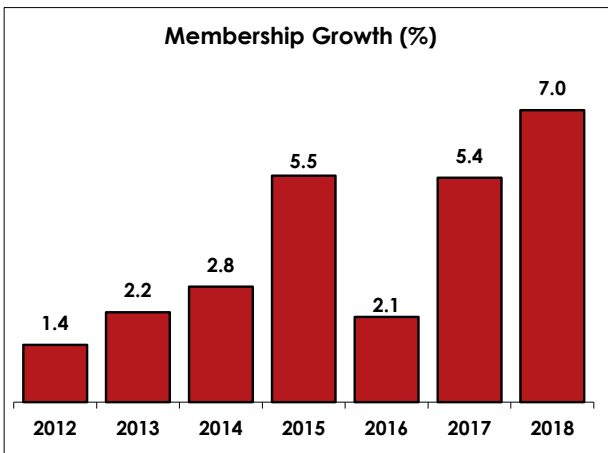
Interest Margins & Overhead



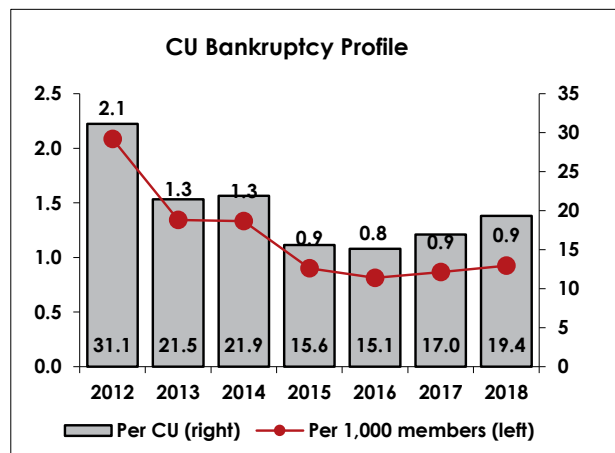
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2018						
	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	20	7	3	2	1	4	1	2
Assets per CU (\$ mil)	338.2	6.4	33.7	55.9	112.1	334.2	552.0	2,252.7
Median assets (\$ mil)	48.7	5.9	30.5	55.9	112.1	286.0	552.0	2,252.7
Total assets (\$ mil)	6,764	45	101	112	112	1,337	552	4,505
Total loans (\$ mil)	5,647	26	56	34	59	1,128	452	3,893
Total surplus funds (\$ mil)	899	18	40	77	49	141	64	510
Total savings (\$ mil)	5,499	37	92	94	98	1,126	481	3,572
Total memberships (thousands)	419	8	8	8	7	112	67	209
Growth Rates (%)								
Total assets	9.3	-3.1	-1.6	1.5	-0.5	6.6	11.1	10.7
Total loans	11.0	7.9	-4.7	0.7	1.2	11.2	6.4	12.0
Total surplus funds	-1.0	-15.4	4.0	1.9	-2.3	-21.1	46.5	2.0
Total savings	10.3	-4.4	-2.3	1.7	-1.4	4.3	18.2	12.5
Total memberships	7.0	-0.6	-2.5	-0.8	2.2	3.0	9.7	9.7
% CUs with increasing assets	55.0	14.3	33.3	100.0	0.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	357	435	325	258	331	379	356	353
Dividend/interest cost of assets	89	26	41	35	28	41	136	103
Net interest margin	268	410	284	223	303	338	220	250
Fee & other income	73	84	106	83	61	103	69	63
Operating expense	245	411	327	237	297	346	213	213
Loss Provisions	13	45	14	7	11	22	10	10
Net Income (ROA) with Stab Exp	83	38	50	62	55	73	65	90
Net Income (ROA) without Stab Exp	83	38	50	62	55	73	65	90
% CUs with positive ROA	85.0	71.4	66.7	100.0	100.0	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	10.2	17.0	9.5	15.4	12.5	10.4	8.4	10.2
% 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 (%)	0.44	1.42	0.89	0.20	0.86	0.50	0.42	0.41
Net chargeoffs/average loans (%)	0.13	0.64	-0.01	0.19	0.06	0.24	0.10	0.10
Total borrower-bankruptcies	387	2	5	1	10	60	141	168
Bankruptcies per CU	19.4	0.3	1.7	0.5	10.0	15.0	141.0	84.0
Bankruptcies per 1000 members	0.9	0.2	0.6	0.1	1.4	0.5	2.1	0.8
Asset/Liability Management (%)								
Loans/savings	102.7	71.4	61.0	35.8	60.2	100.1	94.0	109.0
Loans/assets	83.5	58.4	55.3	30.0	52.4	84.3	81.9	86.4
Net Long-term assets/assets	46.0	6.0	45.9	22.0	26.4	42.2	18.4	52.0
Liquid assets/assets	6.8	27.3	21.6	29.7	20.7	4.7	3.9	6.3
Core deposits/shares & borrowings	35.1	79.2	58.4	54.7	73.9	59.3	29.2	26.3
Productivity								
Members/potential members (%)	10	1	2	7	1	8	83	25
Borrowers/members (%)	42	34	35	38	52	36	58	41
Members/FTE	398	369	353	355	308	351	1,104	358
Average shares/member (\$)	13,126	4,448	11,830	12,251	13,761	10,066	7,202	17,051
Average loan balance (\$)	31,970	9,260	20,768	11,456	15,940	28,024	11,614	45,628
Employees per million in assets	0.16	0.50	0.22	0.19	0.21	0.24	0.11	0.13
Structure (%)								
Fed CUs w/ single-sponsor	15.0	42.9	0.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	20.0	14.3	66.7	0.0	100.0	0.0	0.0	0.0
Other Fed CUs	25.0	42.9	33.3	50.0	0.0	0.0	0.0	0.0
CUs state chartered	40.0	0.0	0.0	50.0	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.

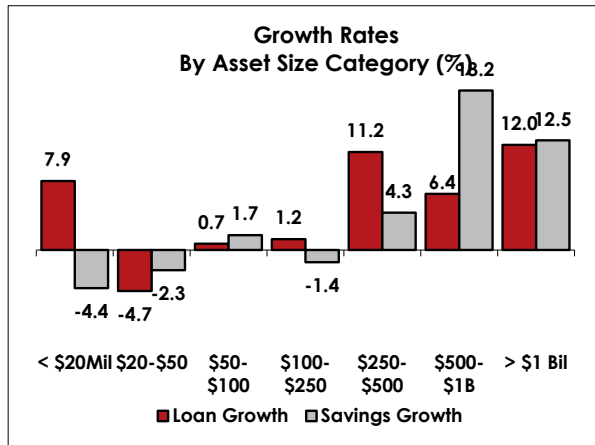
Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

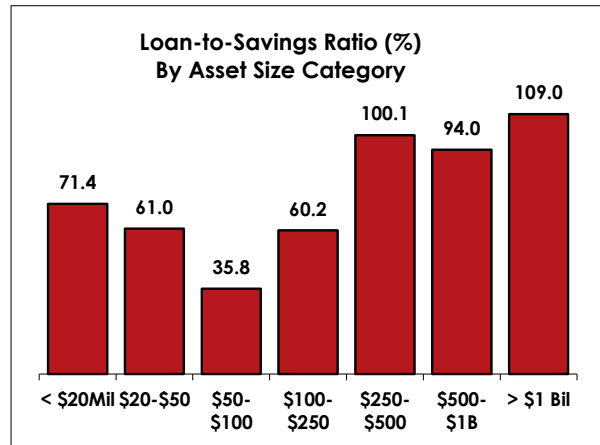
Year-End 2018

Results By Asset Size

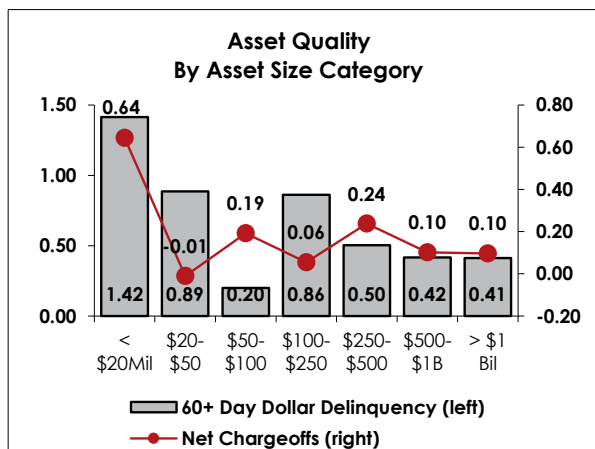
Loan and Savings growth



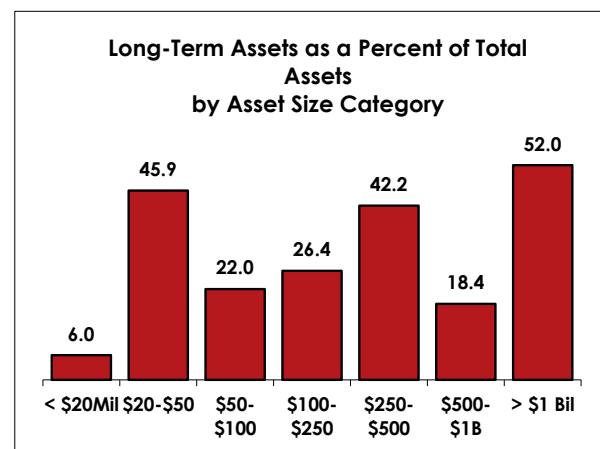
Liquidity Risk Exposure



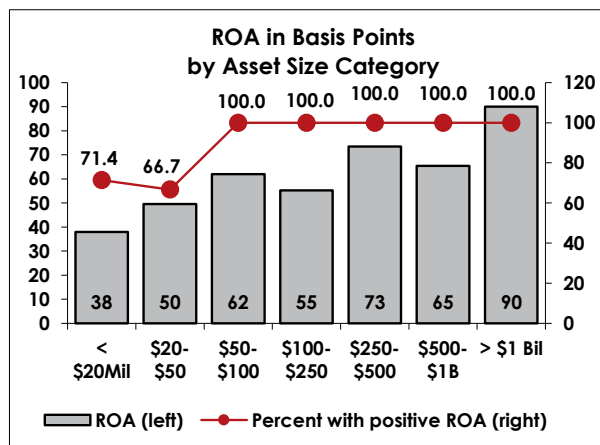
Credit Risk Exposure



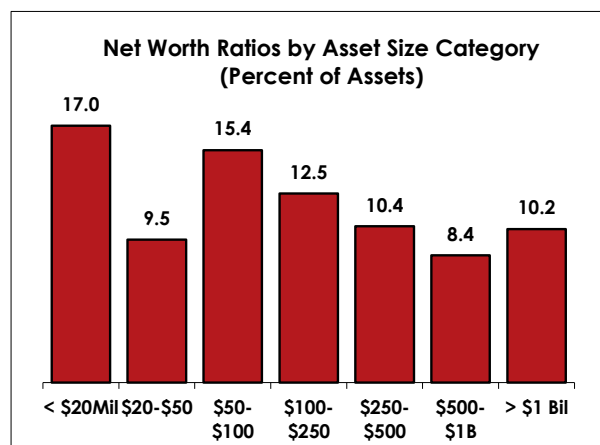
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
Demographic Information	2018	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	5,489	2,136	1,037	705	702	355	243	311
Assets per CU (\$ mil)	268.0	7.5	32.4	71.7	158.7	356.2	704.5	3,091.8
Median assets (\$ mil)	33.4	6.4	31.1	70.3	149.7	345.4	682.4	1,708.4
Total assets (\$ mil)	1,470,839	16,093	33,559	50,540	111,435	126,459	171,187	961,565
Total loans (\$ mil)	1,058,922	8,284	18,301	29,895	74,404	89,218	124,532	714,289
Total surplus funds (\$ mil)	350,554	7,459	14,037	18,332	31,203	30,660	38,080	210,782
Total savings (\$ mil)	1,234,750	13,643	29,083	43,964	96,921	108,910	144,796	797,433
Total memberships (thousands)	117,549	2,550	3,914	5,392	10,791	11,675	14,121	69,106
Growth Rates (%)								
Total assets	5.4	0.0	1.2	2.2	3.5	4.4	5.2	7.0
Total loans	8.9	4.8	5.3	6.2	7.9	8.9	9.1	10.0
Total surplus funds	-4.1	-4.9	-4.0	-3.9	-5.8	-6.6	-6.4	-2.3
Total savings	5.2	-0.5	0.7	1.8	3.1	4.1	4.6	7.0
Total memberships	4.4	-1.1	0.0	0.4	2.0	3.4	3.7	6.7
% CUs with increasing assets	63.4	47.4	60.0	70.2	77.9	84.2	86.4	95.5
Earnings - Basis Pts.								
Yield on total assets	380	374	360	362	374	376	374	384
Dividend/interest cost of assets	68	37	34	37	43	51	55	80
Net interest margin	311	337	326	325	331	325	319	304
Fee & other income	139	91	117	134	147	159	155	135
Operating expense	313	361	358	367	373	372	354	286
Loss Provisions	46	33	30	32	36	45	40	50
Net Income (ROA) with Stab Exp	91	34	54	60	68	67	80	103
Net Income (ROA) without Stab Exp	91	34	54	60	68	67	80	103
% CUs with positive ROA	88.2	77.9	91.2	94.0	95.9	98.3	96.7	100.0
Capital Adequacy (%)								
Net worth/assets	11.3	14.7	12.7	12.0	11.4	11.3	11.3	11.2
% CUs with NW > 7% of assets	98.5	98.1	98.3	98.6	98.7	99.2	99.6	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.71	1.47	1.07	0.91	0.80	0.86	0.68	0.66
Net chargeoffs/average loans (%)	0.57	0.59	0.52	0.52	0.52	0.60	0.50	0.59
Total borrower-bankruptcies	173,214	2,518	4,465	6,849	15,247	19,511	24,385	100,239
Bankruptcies per CU	31.6	1.2	4.3	9.7	21.7	55.0	100.3	322.3
Bankruptcies per 1000 members	1.5	1.0	1.1	1.3	1.4	1.7	1.7	1.5
Asset/Liability Management								
Loans/savings	85.8	60.7	62.9	68.0	76.8	81.9	86.0	89.6
Loans/assets	72.0	51.5	54.5	59.2	66.8	70.6	72.7	74.3
Net Long-term assets/assets	33.1	12.1	20.5	24.6	28.6	31.6	34.9	34.7
Liquid assets/assets	11.4	26.6	21.2	18.1	14.1	11.6	10.4	10.3
Core deposits/shares & borrowings	50.0	79.6	70.7	65.7	60.0	56.8	54.1	45.0
Productivity								
Members/potential members (%)	3	5	3	3	3	3	3	4
Borrowers/members (%)	59	42	53	54	55	54	57	62
Members/FTE	386	420	400	370	339	344	345	413
Average shares/member (\$)	10,504	5,350	7,430	8,154	8,982	9,328	10,254	11,539
Average loan balance (\$)	15,347	7,660	8,846	10,312	12,435	14,055	15,381	16,798
Employees per million in assets	0.21	0.38	0.29	0.29	0.29	0.27	0.24	0.17
Structure (%)								
Fed CUs w/ single-sponsor	11.7	23.5	7.5	3.5	2.6	2.0	2.9	2.3
Fed CUs w/ community charter	18.0	8.6	21.4	26.4	32.3	24.5	19.3	11.3
Other Fed CUs	31.8	36.6	35.1	28.9	23.2	23.4	21.4	30.9
CUs state chartered	38.5	31.3	36.0	41.1	41.9	50.1	56.4	55.6

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

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Year-End 2018

Portfolio: State Trends

	U.S.		Rhode Island Credit Unions					
Growth Rates	2018	2018	2017	2016	2015	2014	2013	2012
Credit cards	7.5%	5.3%	3.7%	10.2%	7.6%	9.0%	6.5%	7.2%
Other unsecured loans	6.9%	-0.9%	-5.2%	-1.4%	-1.1%	6.1%	11.7%	14.3%
New automobile	11.7%	17.0%	11.0%	20.2%	25.6%	28.4%	33.1%	13.5%
Used automobile	9.1%	18.3%	19.6%	19.0%	15.5%	16.9%	36.0%	10.6%
First mortgage	9.2%	8.2%	7.5%	7.4%	6.4%	2.9%	14.6%	6.3%
HEL & 2nd Mtg	7.0%	5.7%	0.6%	-11.0%	1.3%	4.9%	-11.5%	-8.5%
Commercial loans*	12.0%	18.1%	-21.5%	10.8%	8.4%	8.6%	19.7%	9.8%
Share drafts	12.7%	4.8%	7.8%	4.3%	13.6%	7.6%	4.2%	7.8%
Certificates	12.2%	26.1%	10.8%	11.1%	3.8%	1.5%	3.1%	-2.0%
IRAs	-0.1%	5.1%	0.7%	3.2%	-1.0%	0.1%	6.8%	4.9%
Money market shares	0.9%	-4.5%	-20.1%	5.2%	4.8%	4.5%	4.4%	1.9%
Regular shares	2.0%	3.6%	25.6%	6.9%	8.0%	8.3%	11.4%	20.6%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	0.4%	0.4%	0.5%	0.5%	0.5%	0.4%	0.5%
Other unsecured loans/total loans	4.1%	1.1%	1.2%	1.4%	1.5%	1.6%	1.7%	1.7%
New automobile/total loans	14.1%	6.7%	6.3%	6.3%	5.6%	4.9%	4.0%	3.4%
Used automobile/total loans	20.9%	14.9%	14.0%	12.8%	11.6%	10.9%	10.0%	8.3%
First mortgage/total loans	40.8%	59.4%	61.0%	62.1%	62.5%	63.8%	66.3%	65.3%
HEL & 2nd Mtg/total loans	8.4%	8.8%	9.3%	10.1%	12.3%	13.1%	13.4%	17.1%
Commercial loans/total loans	6.9%	7.4%	7.0%	9.7%	9.5%	9.5%	9.4%	8.8%
Share drafts/total savings	15.6%	10.8%	11.3%	11.2%	11.5%	10.7%	10.3%	10.3%
Certificates/total savings	19.5%	38.7%	33.9%	32.6%	31.4%	32.0%	32.5%	33.1%
IRAs/total savings	6.3%	7.3%	7.6%	8.1%	8.4%	8.9%	9.2%	9.1%
Money market shares/total savings	21.4%	14.0%	16.2%	21.6%	22.0%	22.2%	21.9%	22.0%
Regular shares/total savings	35.3%	27.8%	29.6%	25.1%	25.2%	24.6%	23.5%	22.1%
Percent of CUs Offering								
Credit cards	61.9%	25.0%	25.0%	25.0%	19.0%	19.0%	19.0%	22.7%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	95.0%	95.0%	95.0%	95.2%	95.2%	95.2%	95.5%
Used automobile	97.0%	95.0%	95.0%	95.0%	95.2%	95.2%	95.2%	95.5%
First mortgage	69.0%	75.0%	75.0%	75.0%	76.2%	76.2%	76.2%	72.7%
HEL & 2nd Mtg	69.8%	75.0%	80.0%	80.0%	81.0%	81.0%	81.0%	81.8%
Commercial loans	34.6%	45.0%	50.0%	50.0%	52.4%	47.6%	47.6%	50.0%
Share drafts	80.4%	85.0%	85.0%	85.0%	85.7%	85.7%	85.7%	86.4%
Certificates	81.7%	85.0%	85.0%	85.0%	85.7%	85.7%	85.7%	86.4%
IRAs	68.7%	55.0%	55.0%	55.0%	57.1%	57.1%	57.1%	59.1%
Money market shares	52.2%	70.0%	70.0%	65.0%	66.7%	66.7%	66.7%	68.2%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	7.1%	7.4%	7.4%	9.2%	9.2%	9.9%	8.2%
Other unsecured loans	12.0%	5.6%	6.0%	6.5%	6.5%	7.4%	7.4%	7.1%
New automobile	6.2%	5.3%	5.0%	4.7%	4.0%	3.6%	3.0%	2.5%
Used automobile	15.0%	18.1%	17.0%	15.6%	14.4%	14.1%	10.8%	8.8%
First mortgage	2.5%	5.5%	5.6%	5.6%	5.1%	5.1%	5.1%	4.4%
HEL & 2nd Mtg	2.1%	3.3%	3.3%	3.4%	3.8%	4.0%	4.0%	4.4%
Commercial loans	0.2%	0.4%	0.4%	0.6%	0.5%	0.5%	0.5%	0.5%
Share drafts	58.3%	43.6%	43.8%	44.2%	43.1%	43.9%	44.6%	42.9%
Certificates	7.8%	13.1%	11.9%	12.2%	12.0%	13.0%	13.5%	14.4%
IRAs	4.1%	4.8%	5.2%	5.6%	6.0%	6.4%	6.6%	6.6%
Money market shares	6.9%	3.4%	3.7%	28.6%	26.1%	27.9%	21.1%	19.0%

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.

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Year-End 2018

Portfolio Detail: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2018						
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	5.3%				-1.2%	7.1%	-1.1%	
Other unsecured loans	-0.9%	-0.4%	-13.2%	-9.3%	-11.7%	2.5%	3.3%	-2.8%
New automobile	17.0%	16.3%	-7.5%	2.3%	2.0%	51.5%	-10.4%	18.9%
Used automobile	18.3%	36.7%	-13.1%	10.0%	25.5%	15.0%	5.5%	28.9%
First mortgage	8.2%	-25.3%	-1.9%	-1.4%	-2.8%	6.9%	2.9%	9.1%
HEL & 2nd Mtg	5.7%	-25.6%	0.1%	-2.9%	4.4%	9.1%	21.6%	4.0%
Commercial loans*	18.1%	-100.0%	-5.7%		-3.3%	3.1%	17.2%	20.7%
Share drafts	4.8%	-1.1%	-2.5%	4.3%	-4.0%	7.0%	4.8%	3.6%
Certificates	26.1%	-16.5%	-8.1%	-1.7%	4.9%	10.7%	43.6%	26.9%
IRAs	5.1%		1.0%	-3.4%	-6.9%	-3.0%	3.6%	7.7%
Money market shares	-4.5%	-7.2%	-4.2%	-6.9%	-17.0%	-7.0%	3024.9%	-4.5%
Regular shares	3.6%	-1.1%	0.7%	8.7%	1.3%	1.7%	-12.3%	7.3%
Portfolio \$ Distribution								
Credit cards/total loans	0.4%	0.0%	0.0%	0.0%	3.1%	1.6%	0.7%	0.0%
Other unsecured loans/total loans	1.1%	27.2%	4.7%	11.1%	2.4%	2.0%	2.0%	0.3%
New automobile/total loans	6.7%	13.3%	7.1%	21.2%	5.6%	6.0%	12.1%	6.1%
Used automobile/total loans	14.9%	41.8%	14.1%	25.3%	11.0%	15.4%	49.4%	10.6%
First mortgage/total loans	59.4%	13.1%	56.1%	12.4%	54.4%	48.7%	20.9%	67.9%
HEL & 2nd Mtg/total loans	8.8%	2.9%	16.5%	27.9%	22.7%	12.3%	4.1%	7.9%
Commercial loans/total loans	7.4%	0.0%	1.1%	0.0%	0.2%	3.5%	11.0%	8.5%
Share drafts/total savings	10.8%	10.3%	16.5%	12.3%	24.7%	26.3%	8.1%	5.7%
Certificates/total savings	38.7%	17.0%	13.7%	19.0%	14.1%	17.6%	55.5%	45.2%
IRAs/total savings	7.3%	0.0%	4.3%	1.0%	6.2%	5.0%	13.0%	7.5%
Money market shares/total savings	14.0%	3.5%	17.6%	25.3%	5.9%	8.6%	0.9%	17.4%
Regular shares/total savings	27.8%	68.9%	41.9%	42.4%	49.2%	36.7%	22.4%	24.0%
Percent of CUs Offering								
Credit cards	25.0%	0.0%	0.0%	0.0%	100.0%	75.0%	100.0%	0.0%
Other unsecured loans	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	95.0%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	95.0%	85.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	75.0%	28.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	75.0%	28.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	45.0%	0.0%	66.7%	0.0%	100.0%	75.0%	100.0%	100.0%
Share drafts	85.0%	57.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	85.0%	57.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	55.0%	0.0%	66.7%	50.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	70.0%	28.6%	66.7%	100.0%	100.0%	100.0%	100.0%	100.0%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	7.1%				19.5%	9.7%	3.0%	
Other unsecured loans	5.6%	16.2%	12.2%	17.2%	9.4%	4.9%	3.6%	5.5%
New automobile	5.3%	2.5%	3.6%	5.2%	2.7%	3.1%	7.1%	6.2%
Used automobile	18.1%	13.6%	10.6%	10.8%	10.2%	13.0%	38.6%	15.2%
First mortgage	5.5%	0.9%	3.8%	0.9%	4.1%	3.3%	1.1%	8.5%
HEL & 2nd Mtg	3.3%	0.7%	3.5%	3.0%	5.5%	3.2%	1.0%	4.0%
Commercial loans	0.4%		0.1%		0.0%	0.2%	0.4%	0.5%
Share drafts	43.6%	17.6%	52.4%	47.1%	51.9%	45.1%	10.7%	53.3%
Certificates	13.1%	3.8%	9.8%	11.8%	9.3%	6.6%	8.4%	18.7%
IRAs	4.8%		4.9%	1.7%	7.8%	3.3%	2.6%	6.3%
Money market shares	3.4%	4.9%	10.1%	13.5%	1.3%	1.4%	0.1%	4.9%

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.

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Year-End 2018

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2018						
	2018	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	7.5%	-2.0%	0.0%	0.5%	2.5%	2.7%	3.8%	9.3%
Other unsecured loans	6.9%	-0.9%	1.0%	1.3%	3.0%	5.3%	9.3%	9.4%
New automobile	11.7%	11.1%	12.6%	13.1%	16.6%	15.2%	14.6%	10.8%
Used automobile	9.1%	6.9%	7.3%	7.9%	9.4%	10.3%	7.8%	10.1%
First mortgage	9.2%	2.1%	5.2%	4.3%	6.6%	8.2%	9.1%	10.2%
HEL & 2nd Mtg	7.0%	-2.3%	-0.9%	3.1%	4.0%	8.6%	8.1%	7.8%
Commercial loans*	12.0%	3.1%	-2.8%	5.5%	8.9%	10.2%	13.5%	17.1%
Share drafts	12.7%	4.6%	4.3%	4.7%	5.9%	5.5%	5.7%	19.3%
Certificates	12.2%	-3.1%	-3.1%	2.0%	4.8%	9.8%	11.9%	15.6%
IRAs	-0.1%	-8.2%	-5.0%	-4.0%	-3.0%	-1.8%	-1.4%	1.9%
Money market shares	0.9%	-5.0%	-4.1%	-3.4%	-2.5%	-1.8%	0.0%	2.1%
Regular shares	2.0%	-0.3%	1.9%	2.6%	3.9%	4.2%	4.0%	1.8%
Portfolio \$ Distribution								
Credit cards/total loans	5.9%	2.7%	4.1%	4.0%	3.8%	4.2%	4.3%	6.8%
Other unsecured loans/total loans	4.1%	15.7%	8.6%	6.5%	5.0%	4.5%	4.3%	3.6%
New automobile/total loans	14.1%	21.2%	15.5%	14.0%	13.0%	13.6%	13.8%	14.2%
Used automobile/total loans	20.9%	35.3%	30.5%	28.6%	27.0%	25.6%	22.8%	18.6%
First mortgage/total loans	40.8%	10.7%	24.6%	29.2%	33.6%	35.3%	39.5%	43.7%
HEL & 2nd Mtg/total loans	8.4%	5.6%	9.1%	9.5%	9.4%	9.9%	8.9%	8.0%
Commercial loans/total loans	6.9%	0.7%	1.8%	3.8%	5.6%	7.3%	8.7%	7.0%
Share drafts/total savings	15.6%	10.0%	15.3%	17.7%	18.7%	19.3%	19.6%	14.0%
Certificates/total savings	19.5%	11.1%	12.6%	14.0%	16.3%	17.5%	18.2%	21.1%
IRAs/total savings	6.3%	3.1%	5.5%	6.1%	6.2%	5.8%	5.9%	6.6%
Money market shares/total savings	21.4%	4.0%	9.3%	12.1%	15.2%	17.1%	19.3%	24.4%
Regular shares/total savings	35.3%	69.6%	55.4%	48.2%	41.6%	38.1%	35.4%	32.1%
Percent of CUs Offering								
Credit cards	61.9%	26.0%	74.3%	85.7%	88.2%	91.3%	94.2%	94.2%
Other unsecured loans	99.4%	98.6%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%
New automobile	95.7%	89.3%	99.8%	99.7%	100.0%	100.0%	99.6%	100.0%
Used automobile	97.0%	92.6%	99.8%	99.9%	100.0%	99.7%	100.0%	99.7%
First mortgage	69.0%	29.6%	84.3%	95.9%	99.1%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.8%	32.7%	83.9%	94.5%	98.4%	98.9%	100.0%	100.0%
Commercial loans	34.6%	5.3%	23.6%	42.3%	68.5%	78.0%	85.2%	89.7%
Share drafts	80.4%	51.8%	96.5%	99.1%	99.4%	100.0%	100.0%	99.4%
Certificates	81.7%	58.0%	93.1%	97.2%	98.7%	99.4%	99.2%	98.7%
IRAs	68.7%	31.9%	82.4%	91.9%	97.6%	98.6%	99.6%	99.4%
Money market shares	52.2%	14.0%	54.5%	74.9%	88.7%	91.3%	93.4%	95.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	13.1%	13.7%	13.8%	14.9%	15.4%	16.7%	21.3%
Other unsecured loans	12.0%	17.7%	14.2%	12.7%	11.5%	11.6%	11.7%	11.8%
New automobile	6.2%	4.0%	5.5%	5.0%	4.9%	4.9%	6.0%	6.9%
Used automobile	15.0%	11.9%	15.6%	15.7%	16.2%	15.5%	15.8%	14.6%
First mortgage	2.5%	1.3%	2.0%	2.5%	2.7%	2.5%	2.4%	2.5%
HEL & 2nd Mtg	2.1%	1.2%	1.6%	1.6%	2.0%	2.1%	2.1%	2.2%
Commercial loans	0.2%	0.6%	0.6%	0.4%	0.3%	0.3%	0.3%	0.2%
Share drafts	58.3%	34.1%	43.6%	48.6%	53.0%	54.8%	58.6%	61.9%
Certificates	7.8%	4.8%	5.1%	5.6%	6.4%	6.4%	7.0%	8.9%
IRAs	4.1%	2.3%	2.8%	3.2%	3.5%	3.5%	3.7%	4.5%
Money market shares	6.9%	3.6%	3.6%	3.8%	4.3%	5.3%	5.9%	8.0%

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.

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Year-End 2018

Rhode Island CU Profile - Quarterly Trends

	U.S.	Rhode Island Credit Unions				
	Dec 18	Dec 18	Sep 18	Jun 18	Mar 18	Dec 17
Demographic Information						
Number CUs	5,488	20	20	20	20	20
Growth Rates (Quarterly % Change)						
Total loans	1.9	2.5	3.3	3.8	1.0	1.9
Credit cards	4.3	4.6	4.4	0.3	-3.9	3.8
Other unsecured loans	3.4	0.9	0.7	0.7	-3.2	-0.7
New automobile	2.4	5.7	7.6	3.1	-0.2	-0.8
Used automobile	0.7	4.2	6.1	5.6	1.4	3.3
First mortgage	1.7	1.8	2.0	3.2	0.9	2.3
HEL & 2nd Mtg	2.6	2.4	2.1	1.2	-0.1	0.1
Commercial loans*	3.5	2.7	4.5	6.3	3.5	5.6
Total savings	1.1	2.5	1.6	2.5	3.3	1.5
Share drafts	8.1	-0.3	-2.2	2.4	4.9	0.8
Certificates	5.0	8.0	7.3	6.3	2.3	4.1
IRAs	-0.1	1.1	1.7	0.7	1.5	-0.9
Money market shares	0.4	-2.2	-3.0	0.4	0.3	-22.7
Regular shares	-3.0	-0.8	-1.5	0.3	5.9	19.5
Total memberships	0.9	0.8	2.3	1.5	2.3	0.2
Earnings (Basis Points)						
Yield on total assets	396	372	364	350	339	340
Dividend/interest cost of assets	82	108	92	80	74	74
Fee & other income	137	71	73	68	78	68
Operating expense	323	249	240	245	245	246
Loss Provisions	49	16	11	11	12	24
Net Income (ROA)	78	70	93	82	86	63
% CUs with positive ROA	88	85	85	85	75	75
Capital Adequacy (%)						
Net worth/assets	11.3	10.2	10.3	10.3	10.3	10.3
% CUs with NW > 7% of assets	98.5	100.0	95.0	90.0	90.0	95.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.71	0.44	0.34	0.32	0.28	0.26
Total Consumer	0.88	0.51	0.37	0.33	0.33	0.36
Credit Cards	1.35	0.59	0.55	0.50	0.30	0.53
All Other Consumer	0.81	0.51	0.37	0.33	0.33	0.36
Total Mortgages	0.54	0.41	0.32	0.32	0.25	0.22
First Mortgages	0.55	0.36	0.26	0.28	0.20	0.19
All Other Mortgages	0.52	0.73	0.73	0.59	0.61	0.39
Total Commercial Loans	0.75	0.72	0.35	0.14	0.08	0.10
Commercial Ag Loans	1.29	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.72	0.72	0.35	0.14	0.08	0.10
Net chargeoffs/average loans	0.61	0.15	0.13	0.10	0.12	0.37
Total Consumer	1.17	0.48	0.43	0.31	0.37	1.18
Credit Cards	2.99	2.47	1.21	2.01	2.45	2.44
All Other Consumer	0.94	0.45	0.42	0.29	0.34	1.16
Total Mortgages	0.02	-0.01	0.00	0.02	0.02	0.02
First Mortgages	0.02	0.00	0.00	0.00	0.03	0.02
All Other Mortgages	0.03	-0.03	0.00	0.13	-0.03	0.07
Total Commercial Loans	1.39	0.04	-0.01	0.00	0.01	0.48
Commercial Ag Loans	0.01	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	1.46	0.04	-0.01	0.00	0.01	0.48
Asset/Liability Management						
Loans/savings	85.5	102.6	102.6	100.9	99.7	102.0

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

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

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Year-End 2018

Bank Comparisons

Demographic Information	RI Credit Unions				RI Banks			
	2018	2017	2016	3 Yr Avg	2018	2017	2016	3 Yr Avg
Number of Institutions	20	20	20	20	8	9	9	9
Assets per Institution (\$ mil)	338	310	290	313	17,519	14,740	14,120	15,460
Total assets (\$ mil)	6,764	6,191	5,806	6,254	140,151	132,660	127,077	133,296
Total loans (\$ mil)	5,647	5,088	4,642	5,126	107,774	100,303	95,323	101,134
Total surplus funds (\$ mil)	899	908	982	929	19,425	20,520	20,331	20,092
Total savings (\$ mil)	5,499	4,984	4,677	5,053	101,783	97,520	90,587	96,630
Avg number of branches (1)	4	3	3	3	108	101	105	105
12 Month Growth Rates (%)								
Total assets	9.3	6.6	6.9	7.6	6.2	4.4	8.4	6.3
Total loans	11.0	9.6	8.1	9.6	8.1	5.2	10.0	7.8
Real estate loans	7.9	6.6	4.4	6.3	7.9	7.6	7.3	7.6
Commercial loans*	18.1	-21.5	10.8	2.5	14.3	2.8	17.5	11.5
Total consumer	18.3	38.7	24.1	27.1	5.7	11.2	12.4	9.8
Consumer credit card	5.3	3.7	10.2	6.4	6.7	8.6	2.4	5.9
Other consumer	18.6	39.6	24.6	27.6	5.7	11.4	13.3	10.1
Total surplus funds	-1.0	-7.6	3.4	-1.7	-5.1	0.9	6.1	0.7
Total savings	10.3	6.6	7.2	8.0	4.9	7.7	7.1	6.6
YTD Earnings Annualized (BP)								
Yield on Total Assets	357	330	322	336	374	332	303	336
Dividend/Interest cost of assets	89	71	70	77	80	49	34	55
Net Interest Margin	268	259	253	260	294	283	269	282
Fee and other income (2)	73	67	71	70	102	103	107	104
Operating expense	245	240	247	244	258	251	274	261
Loss provisions	13	16	11	13	26	21	23	23
Net income	83	70	65	72	111	113	79	101
Capital Adequacy (%)								
Net worth/assets	10.2	10.3	10.3	10.3	13.0	13.7	13.8	13.5
Asset Quality (%)								
Delinquencies/loans (3)	0.44	0.26	0.47	0.39	0.78	0.79	0.96	0.84
Real estate loans	0.41	0.22	0.43	0.36	1.21	1.09	1.38	1.23
Consumer loans	0.72	0.10	0.28	0.37	0.44	0.73	0.90	0.69
Total consumer	0.45	0.44	0.72	0.54	0.55	0.47	0.42	0.48
Consumer credit card	0.59	0.53	0.66	0.59	1.12	1.03	1.03	1.06
Other consumer	0.45	0.44	0.72	0.54	0.51	0.43	0.37	0.43
Net chargeoffs/avg loans	0.13	0.21	0.15	0.16	0.28	0.28	0.29	0.28
Real estate loans	0.01	0.04	0.04	0.03	0.01	0.05	0.14	0.07
Commercial loans	0.01	0.10	0.03	0.05	0.11	0.16	0.07	0.11
Total consumer	0.51	0.86	0.70	0.69	1.09	0.94	0.87	0.97
Consumer credit card	1.96	2.16	1.94	2.02	3.54	3.37	3.22	3.37
Other consumer	0.48	0.83	0.66	0.66	0.89	0.74	0.66	0.77
Asset Liability Management (%)								
Loans/savings	102.7	102.1	99.2	101.3	105.9	102.9	105.2	104.7
Loans/assets	83.5	82.2	79.9	81.9	76.1	74.8	74.2	75.0
Core deposits/total deposits	38.6	41.0	36.3	38.6	54.6	53.7	55.9	54.7
Productivity								
Employees per million assets	0.16	0.16	0.17	0.16	0.12	0.12	0.13	0.12

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

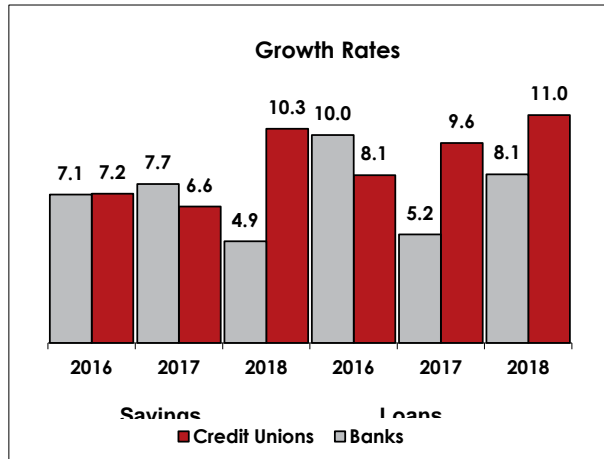
Source: FDIC, NCUA and CUNA E&S

Rhode Island Credit Union Profile

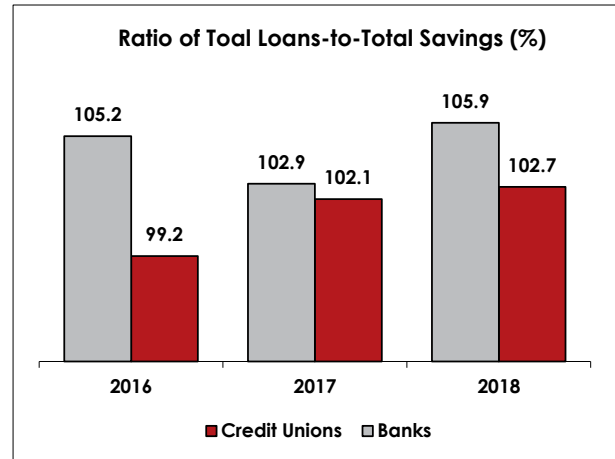
Year-End 2018

Credit Union and Bank Comparisons

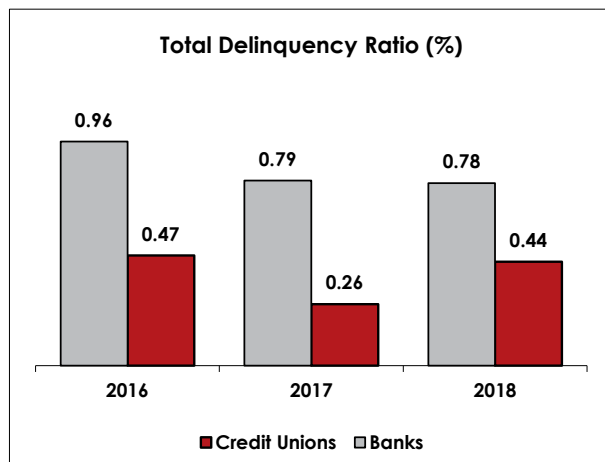
Loan and Savings Growth Trends



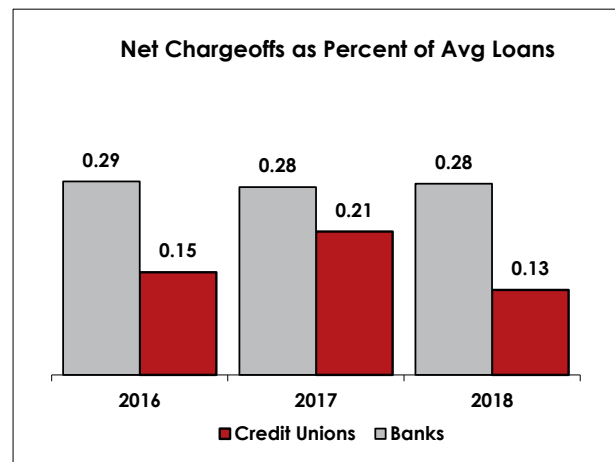
Liquidity Risk Trends



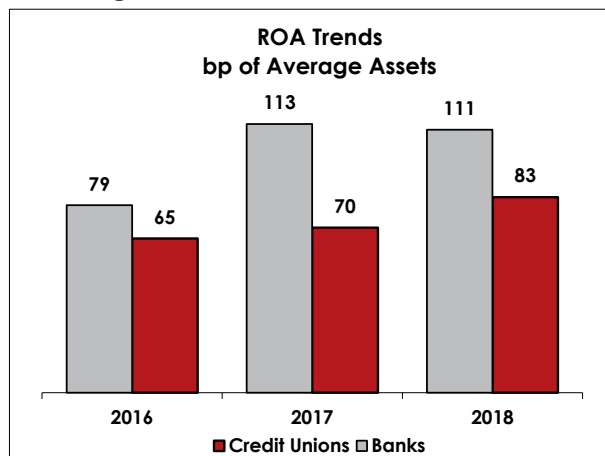
Credit Risk Trends



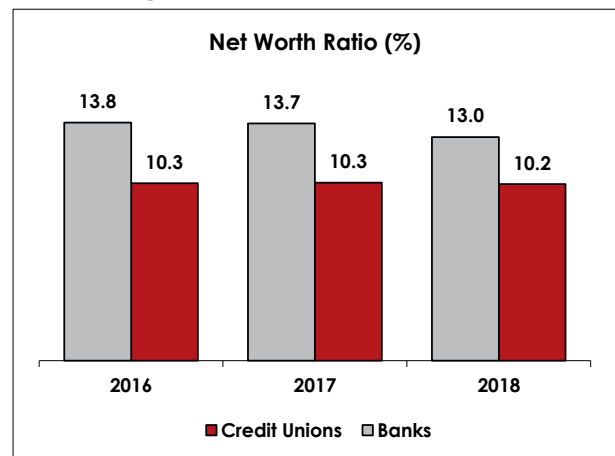
Credit Risk Trends



Earnings Trends



Solvency Trends



Rhode Island Credit Union Profile

Year-End 2018

Rhode Island Credit Union Financial Summary

Data as of December 2018

Credit Union Name	State	# of Mergers (Last 12mo)	Assets	Members	Branches	12-Month	12-Month	12-Month	Networth/ Assets	Delinq	Net	Loans/ Savings	Fixed Rate 1st Mtgs. Assets	
						Asset Growth	Loan Growth	Member Growth		Loans/ Loans	Chg-offs/ Avg Loans			ROA
Pawtucket CU	RI	0	\$2,317,278,100	116,781	16	8.6%	8.2%	7.9%	9.7%	0.23%	0.09%	0.83%	110.5%	45.7%
Navigant CU	RI	0	\$2,188,173,770	92,690	19	13.1%	16.5%	12.1%	10.9%	0.61%	0.09%	0.97%	107.4%	51.2%
Greenwood CU	RI	0	\$552,016,212	66,779	1	11.1%	6.4%	9.7%	8.4%	0.42%	0.09%	0.65%	94.0%	5.4%
The Peoples CU	RI	0	\$494,273,808	43,681	6	7.2%	9.8%	6.7%	11.2%	0.75%	0.40%	0.83%	109.5%	53.1%
Westerly Community CU	RI	0	\$295,300,249	18,686	4	8.9%	9.0%	3.5%	9.1%	0.20%	0.03%	0.74%	98.7%	49.6%
Rhode Island CU	RI	0	\$276,763,143	26,640	6	1.3%	13.5%	2.4%	10.8%	0.19%	0.26%	0.58%	91.8%	13.6%
Ocean State CU	RI	0	\$270,512,963	22,874	4	8.9%	14.5%	-3.1%	9.8%	0.70%	0.01%	0.71%	94.4%	31.3%
Wave Federal Credit Union	RI	0	\$112,104,543	7,088	2	-0.5%	1.2%	2.2%	12.5%	0.86%	0.04%	0.55%	60.2%	25.7%
Cranston Municipal ECU	RI	0	\$57,795,691	2,893	1	0.1%	6.4%	-2.1%	21.2%	0.12%	0.11%	0.55%	23.9%	3.3%
Blackstone River FCU	RI	0	\$53,937,117	4,750	2	3.0%	-1.7%	0.1%	9.2%	0.23%	0.06%	0.70%	46.7%	4.0%
Postal Government EFCU	RI	0	\$43,452,587	2,806	2	-3.5%	0.1%	-3.1%	11.4%	0.85%	-0.24%	1.21%	66.5%	32.7%
Alliance Blackstone Valley FCU	RI	0	\$30,534,569	2,696	1	-1.4%	-9.7%	-2.6%	7.5%	1.14%	0.23%	-0.31%	48.0%	8.4%
Community and Teachers FCU	RI	0	\$27,224,245	2,254	1	1.4%	-7.2%	-1.4%	8.7%	0.73%	0.10%	0.29%	67.3%	45.5%
Kent County Memorial Hospital EFCU	RI	0	\$12,911,631	2,166	1	-5.9%	-3.5%	-0.2%	11.3%	1.57%	0.32%	0.82%	67.8%	0.4%
Woodlawn FCU	RI	0	\$11,935,363	2,520	1	-4.8%	17.1%	1.8%	7.2%	1.40%	0.69%	0.67%	77.5%	28.2%
Cumberland Municipal EFCU	RI	0	\$6,722,138	1,099	1	-1.1%	19.2%	-8.6%	22.0%	0.80%	0.17%	0.29%	51.7%	0.0%
Postal Employees Regional FCU	RI	0	\$5,897,792	711	1	-3.1%	-3.5%	-2.9%	44.9%	2.13%	0.81%	-0.49%	74.8%	0.0%
Pawtucket Municipal EFCU	RI	0	\$4,694,679	1,085	1	7.0%	6.6%	1.8%	13.1%	1.73%	0.34%	0.20%	79.7%	0.0%
Coventry Teachers FCU	RI	0	\$2,786,264	671	1	-1.7%	29.8%	2.9%	21.4%	0.19%	0.00%	-0.63%	88.1%	0.0%
Natco EFCU	RI	0	\$170,128	50	0	-5.0%	-14.2%	-10.7%	20.7%	2.75%	0.00%	0.49%	35.5%	0.0%
Medians			\$48,694,852	2,850	1	0.7%	6.5%	0.9%	11.0%	0.74%	0.09%	0.61%	76.2%	11.0%
By Asset Size	Number of Insts.													
\$5 million and less			3	671	1	3.4%	13.5%	1.8%	16.3%	1.19%	0.19%	-0.09%	81.5%	0.0%
\$5 to \$10 million			2	905	1	-2.0%	7.3%	-6.5%	32.7%	1.43%	0.40%	-0.08%	60.6%	0.0%
\$10 to \$20 million			2	2,343	1	-5.4%	6.4%	0.8%	9.3%	1.48%	0.45%	0.74%	72.6%	13.8%
\$20 to \$50 million			3	2,696	1	-1.6%	-4.7%	-2.5%	9.5%	0.89%	-0.01%	0.50%	61.0%	28.8%
\$50 to \$100 million			2	3,822	2	1.5%	0.7%	-0.8%	15.4%	0.20%	0.07%	0.62%	35.8%	3.6%
\$100 to \$250 million			1	7,088	2	-0.5%	1.2%	2.2%	12.5%	0.86%	0.03%	0.55%	60.2%	25.7%
\$250 million+			7	43,681	6	9.9%	11.4%	7.7%	10.1%	0.43%	0.11%	0.84%	105.7%	42.8%

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.