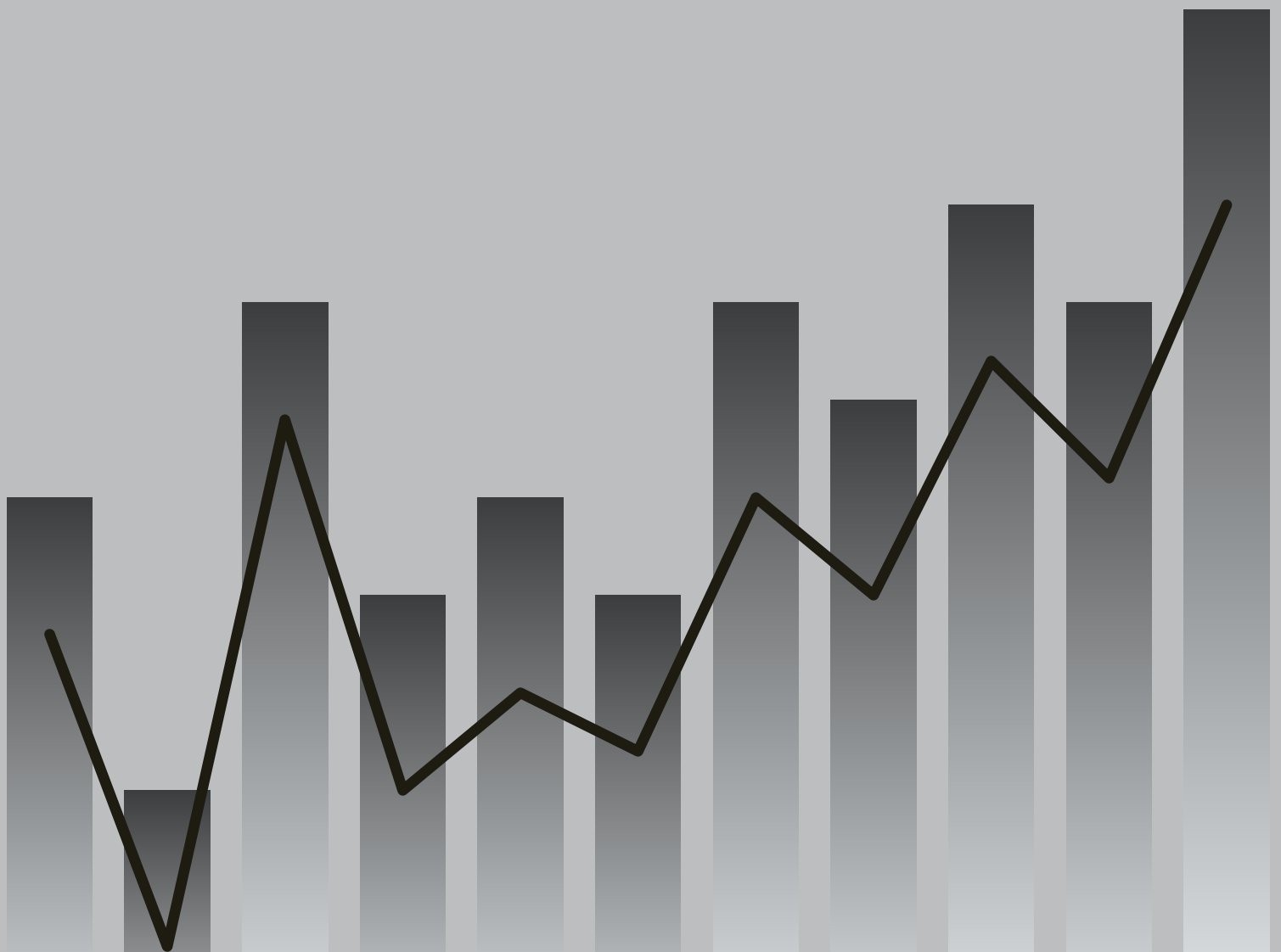


Rhode Island Credit Union Profile

Mid-Year 2020

CUNA Economics & Statistics



Overview by Year

	U.S. CUs	Rhode Island CUs
Demographic Information		
	Jun 20	Jun 20
Number of CUs	5,271	18
Assets per CU (\$ mil)	335.6	432.8
Median assets (\$ mil)	40.3	61.5
Total assets (\$ mil)	1,769,037	7,790
Total loans (\$ mil)	1,161,697	6,186
Total surplus funds (\$ mil)	533,761	1,348
Total savings (\$ mil)	1,507,955	6,527
Total memberships (thousands)	123,692	444
Growth Rates (%)		
Total assets	15.0	11.6
Total loans	7.1	6.5
Total surplus funds	38.2	42.4
Total savings	16.4	13.7
Total memberships	3.3	3.1
% CUs with increasing assets	90.5	100.0
Earnings - Basis Pts.		
Yield on total assets	368	350
Dividend/interest cost of assets	79	105
Net interest margin	289	245
Fee & other income	130	62
Operating expense	304	230
Loss Provisions	58	18
Net Income (ROA) with Stab Exp	57	59
Net Income (ROA) without Stab Exp	57	59
% CUs with positive ROA	80.6	77.8
Capital Adequacy (%)		
Net worth/assets	10.5	9.8
% CUs with NW > 7% of assets	96.7	94.4
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.57	0.47
Net chargeoffs/average loans (%)	0.52	0.09
Total borrower-bankruptcies	175,728	294
Bankruptcies per CU	33.3	16.3
Bankruptcies per 1000 members	1.4	0.7
Asset/Liability Management		
Loans/savings	77.0	94.8
Loans/assets	65.7	79.4
Net Long-term assets/assets	33.4	48.1
Liquid assets/assets	17.7	10.0
Core deposits/shares & borrowings	52.0	39.0
Productivity		
Members/potential members (%)	3	12
Borrowers/members (%)	57	41
Members/FTE	391	414
Average shares/member (\$)	12,191	14,695
Average loan balance (\$)	16,406	33,787
Employees per million in assets	0.18	0.14
Structure (%)		
Fed CUs w/ single-sponsor	11.3	11.1
Fed CUs w/ community charter	17.5	22.2
Other Fed CUs	32.4	22.2
CUs state chartered	38.7	44.4

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

Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

Mid-Year 2020

Overview: State Trends

	U.S.	Rhode Island Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Demographic Information								
Number of CUs	5,271	18	20	20	20	20	21	21
Assets per CU (\$ mil)	335.6	432.8	356.4	338.2	309.6	290.3	258.6	246.0
Median assets (\$ mil)	40.3	61.5	48.5	48.7	48.7	48.1	50.7	48.6
Total assets (\$ mil)	1,769,037	7,790	7,129	6,764	6,191	5,806	5,430	5,165
Total loans (\$ mil)	1,161,697	6,186	5,954	5,647	5,088	4,642	4,295	3,955
Total surplus funds (\$ mil)	533,761	1,348	937	899	908	982	950	1,034
Total savings (\$ mil)	1,507,955	6,527	5,908	5,499	4,984	4,677	4,363	4,133
Total memberships (thousands)	123,692	444	436	419	391	371	364	345
Growth Rates (%)								
Total assets	15.0	11.6	5.4	9.3	6.6	6.9	5.1	4.0
Total loans	7.1	6.5	5.4	11.0	9.6	8.1	8.6	6.9
Total surplus funds	38.2	42.4	4.2	-1.0	-7.6	3.4	-8.1	-3.4
Total savings	16.4	13.7	7.4	10.3	6.6	7.2	5.6	3.3
Total memberships	3.3	3.1	4.2	7.0	5.4	2.1	5.5	2.8
<i>% CUs with increasing assets</i>	90.5	100.0	60.0	55.0	60.0	80.0	81.0	57.1
Earnings - Basis Pts.								
Yield on total assets	368	350	377	357	330	322	326	331
Dividend/interest cost of assets	79	105	119	89	71	70	71	72
Net interest margin	289	245	258	268	259	253	255	259
Fee & other income	130	62	70	73	67	71	72	70
Operating expense	304	230	242	245	240	247	258	263
Loss Provisions	58	18	12	13	16	11	13	16
Net Income (ROA) with Stab Exp	57	59	74	83	70	65	55	49
Net Income (ROA) without Stab Exp	57	59	74	83	70	65	55	49
<i>% CUs with positive ROA</i>	80.6	77.8	75.0	85.0	75.0	85.0	85.7	71.4
Capital Adequacy (%)								
Net worth/assets	10.5	9.8	10.4	10.2	10.3	10.3	10.5	10.4
<i>% CUs with NW > 7% of assets</i>	96.7	94.4	95.0	100.0	95.0	95.0	95.2	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	0.47	0.45	0.44	0.26	0.47	0.48	0.68
Net chargeoffs/average loans (%)	0.52	0.09	0.14	0.13	0.21	0.15	0.18	0.23
Total borrower-bankruptcies	175,728	294	417	387	339	302	328	460
Bankruptcies per CU	33.3	16.3	20.9	19.4	17.0	15.1	15.6	21.9
Bankruptcies per 1000 members	1.4	0.7	1.0	0.9	0.9	0.8	0.9	1.3
Asset/Liability Management								
Loans/savings	77.0	94.8	100.8	102.7	102.1	99.2	98.4	95.7
Loans/assets	65.7	79.4	83.5	83.5	82.2	79.9	79.1	76.6
Net Long-term assets/assets	33.4	48.1	49.9	47.5	49.2	48.8	49.5	51.0
Liquid assets/assets	17.7	10.0	6.8	6.8	7.0	8.3	8.0	7.9
Core deposits/shares & borrowings	52.0	39.0	34.5	35.1	37.0	32.8	33.2	31.8
Productivity								
Members/potential members (%)	3	12	10	10	9	9	10	9
Borrowers/members (%)	57	41	42	42	41	40	38	38
Members/FTE	391	414	406	398	388	378	374	353
Average shares/member (\$)	12,191	14,695	13,540	13,126	12,737	12,599	11,996	11,984
Average loan balance (\$)	16,406	33,787	32,453	31,970	31,469	31,387	31,306	30,215
Employees per million in assets	0.18	0.14	0.15	0.16	0.16	0.17	0.18	0.19
Structure (%)								
Fed CUs w/ single-sponsor	11.3	11.1	15.0	15.0	15.0	15.0	14.3	14.3
Fed CUs w/ community charter	17.5	22.2	25.0	20.0	20.0	20.0	19.0	19.0
Other Fed CUs	32.4	22.2	20.0	25.0	25.0	25.0	23.8	23.8
CUs state chartered	38.7	44.4	40.0	40.0	40.0	40.0	42.9	42.9

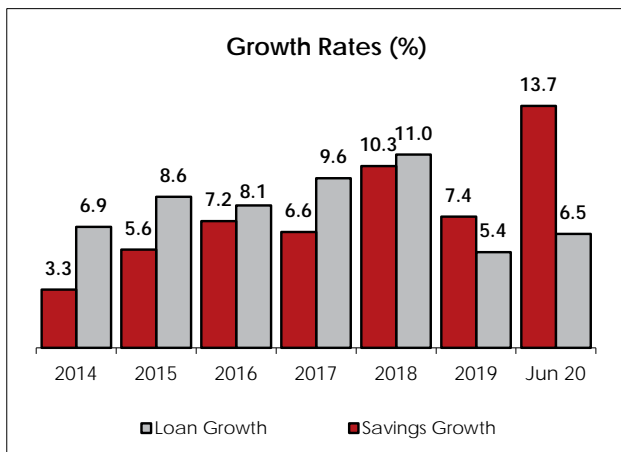
Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

Source: NCUA and CUNA E&S.

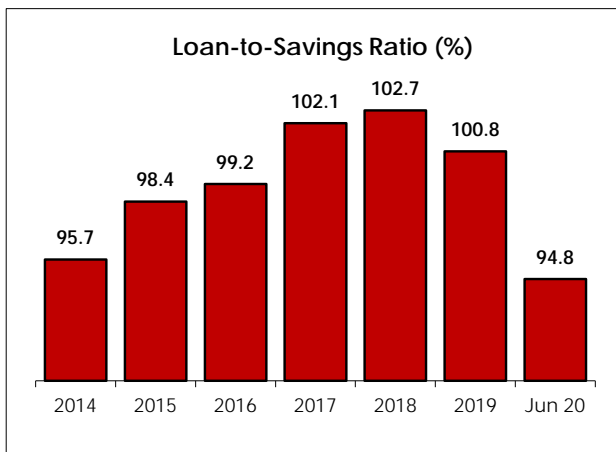
Rhode Island Credit Union Profile

Mid-Year 2020

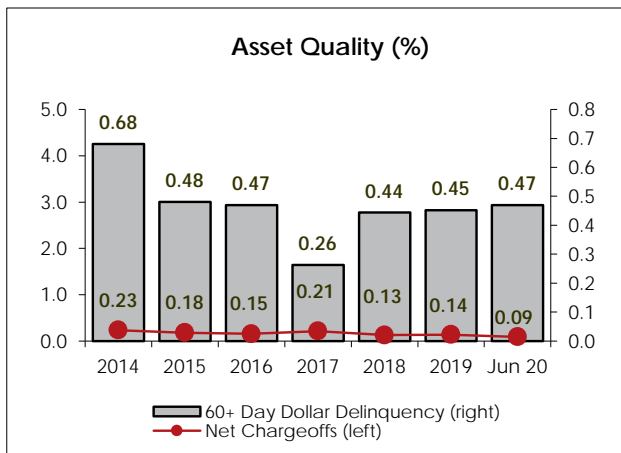
Loan and Savings Growth Trends



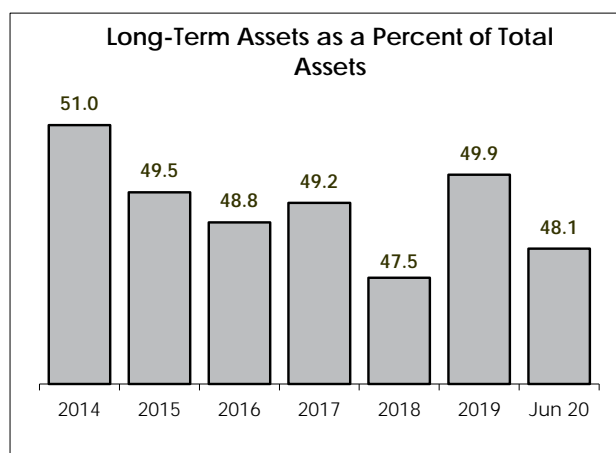
Liquidity Trends



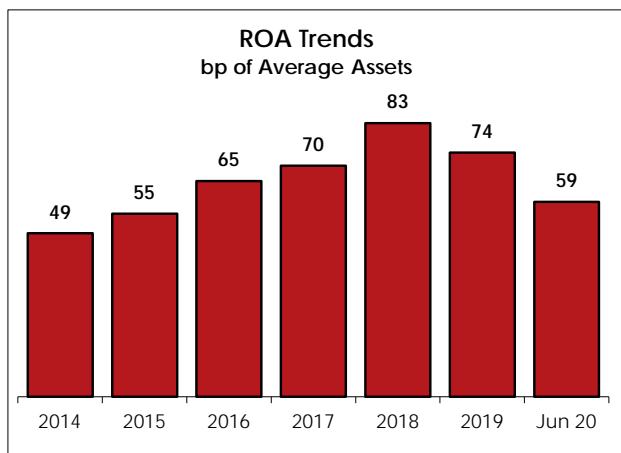
Credit Risk Trends



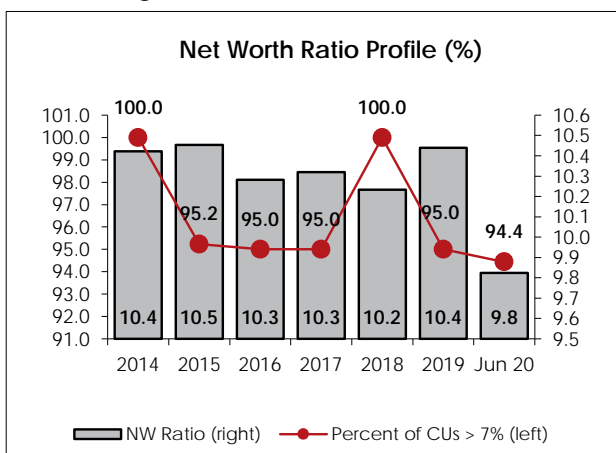
Interest Rate Risk Trends



Earnings Trends



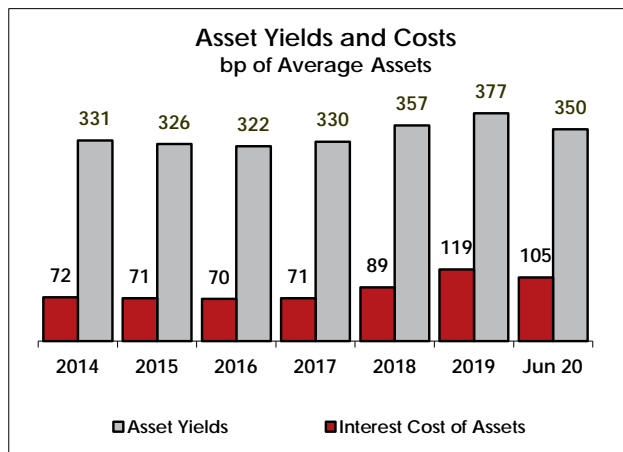
Solvency Trends



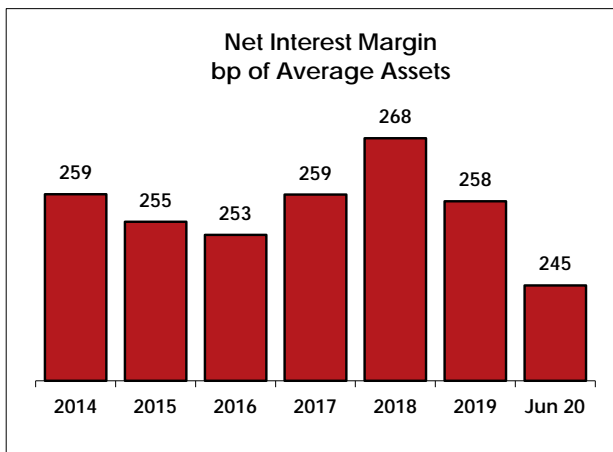
Rhode Island Credit Union Profile

Mid-Year 2020

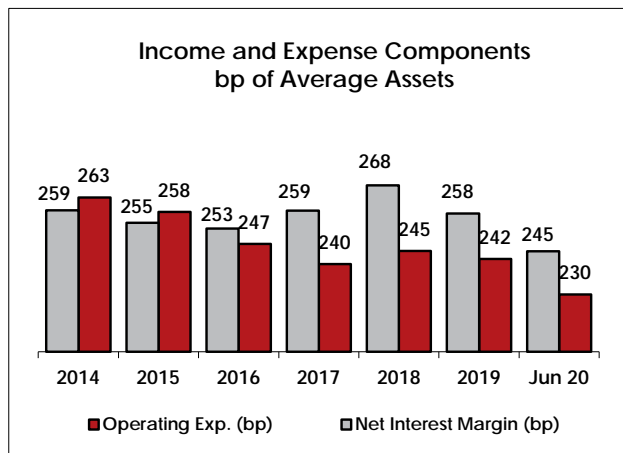
Asset Yields and Funding Costs



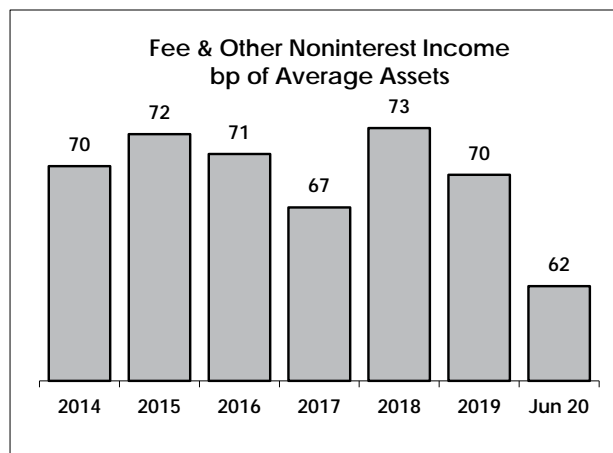
Interest Margins



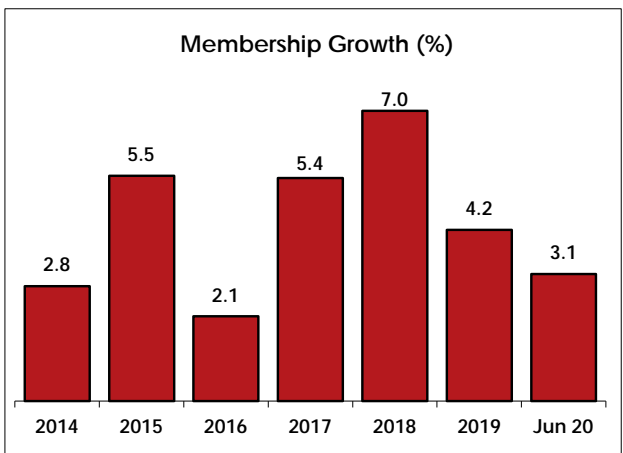
Interest Margins & Overhead



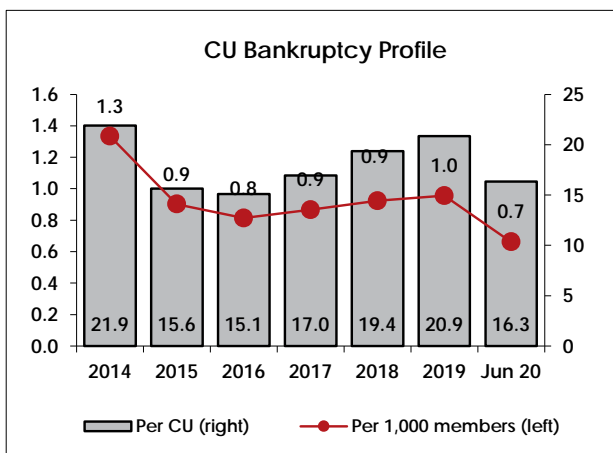
Noninterest Income



Membership Growth Trends



Borrower Bankruptcies



Overview: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	18	6	2	2	1	3	2	2
Assets per CU (\$ mil)	432.8	5.9	38.6	61.5	125.5	343.1	587.1	2,612.4
Median assets (\$ mil)	61.5	5.7	38.6	61.5	125.5	337.0	587.1	2,612.4
Total assets (\$ mil)	7,790	36	77	123	126	1,029	1,174	5,225
Total loans (\$ mil)	6,186	17	43	32	63	768	967	4,296
Total surplus funds (\$ mil)	1,348	18	30	89	58	210	124	819
Total savings (\$ mil)	6,527	29	70	104	110	905	1,041	4,269
Total memberships (thousands)	444	6	5	8	7	72	119	228
Growth Rates (%)								
Total assets	11.6	9.9	8.6	8.4	4.6	17.6	8.0	12.6
Total loans	6.5	-3.3	3.3	-5.2	5.8	6.9	6.2	7.2
Total surplus funds	42.4	26.9	19.8	14.2	3.2	94.1	5.3	56.5
Total savings	13.7	12.8	9.7	9.8	4.5	19.0	13.2	14.5
Total memberships	3.1	-3.2	-1.5	-1.2	0.2	4.8	2.9	5.4
<i>% CUs with increasing assets</i>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Earnings - Basis Pts.								
Yield on total assets	350	397	320	142	325	359	383	347
Dividend/interest cost of assets	105	25	49	39	48	65	111	116
Net interest margin	245	372	271	103	277	293	271	231
Fee & other income	62	28	71	51	61	90	98	49
Operating expense	230	386	324	250	292	331	267	197
Loss Provisions	18	32	7	2	6	11	27	19
Net Income (ROA) with Stab Exp	59	-18	11	-98	40	41	75	64
Net Income (ROA) without Stab Exp	59	-18	11	-98	40	41	75	64
<i>% CUs with positive ROA</i>	77.8	50.0	100.0	50.0	100.0	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	9.8	17.3	9.8	15.3	11.9	9.1	9.7	9.8
<i>% CUs with NW > 7% of assets</i>	94.4	83.3	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.47	0.92	1.44	0.18	0.20	0.75	0.75	0.35
Net chargeoffs/average loans (%)	0.09	1.39	0.04	0.06	0.05	0.10	0.16	0.07
Total borrower-bankruptcies	294	2	2	0	16	32	130	112
Bankruptcies per CU	16.3	0.3	1.0	0.0	16.0	10.7	65.0	56.0
Bankruptcies per 1000 members	0.7	0.3	0.4	0.0	2.2	0.4	1.1	0.5
Asset/Liability Management (%)								
Loans/savings	94.8	58.2	61.4	30.9	57.3	84.9	93.0	100.6
Loans/assets	79.4	47.9	55.4	26.0	50.2	74.6	82.4	82.2
Net Long-term assets/assets	48.1	7.6	43.5	27.5	26.6	36.8	35.8	54.5
Liquid assets/assets	10.0	39.3	27.3	37.3	25.4	15.1	6.2	8.4
Core deposits/shares & borrowings	39.0	76.2	48.5	57.8	70.9	64.5	49.3	30.1
Productivity								
Members/potential members (%)	12	1	22	7	1	11	13	26
Borrowers/members (%)	41	30	30	40	53	38	46	40
Members/FTE	414	363	341	323	379	355	638	372
Average shares/member (\$)	14,695	5,045	14,073	13,636	15,285	12,554	8,749	18,758
Average loan balance (\$)	33,787	9,896	28,338	10,539	16,522	27,918	17,758	47,193
Employees per million in assets	0.14	0.45	0.19	0.19	0.15	0.20	0.16	0.12
Structure (%)								
Fed CUs w/ single-sponsor	11.1	33.3	0.0	0.0	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	22.2	16.7	50.0	50.0	100.0	0.0	0.0	0.0
Other Fed CUs	22.2	50.0	50.0	0.0	0.0	0.0	0.0	0.0
CUs state chartered	44.4	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.

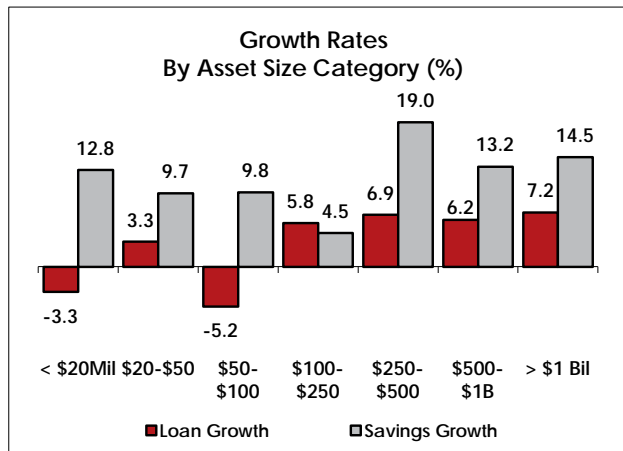
Source: NCUA and CUNA E&S.

Rhode Island Credit Union Profile

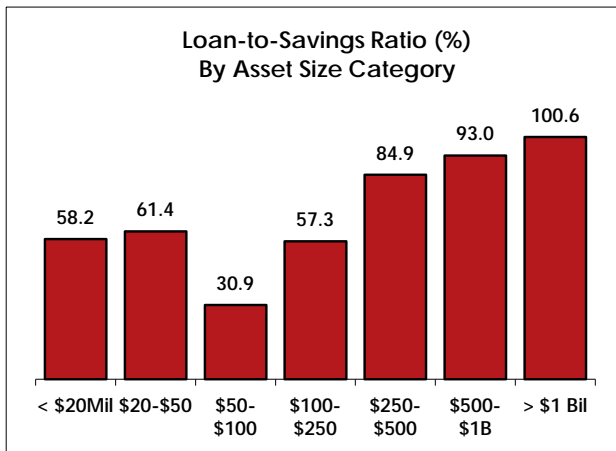
Mid-Year 2020

Results By Asset Size

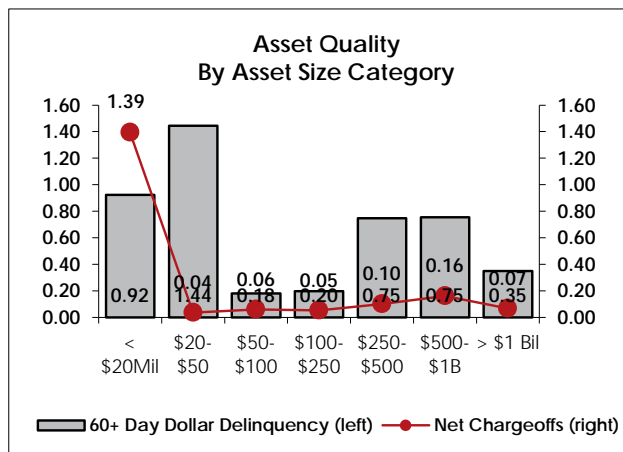
Loan and Savings growth



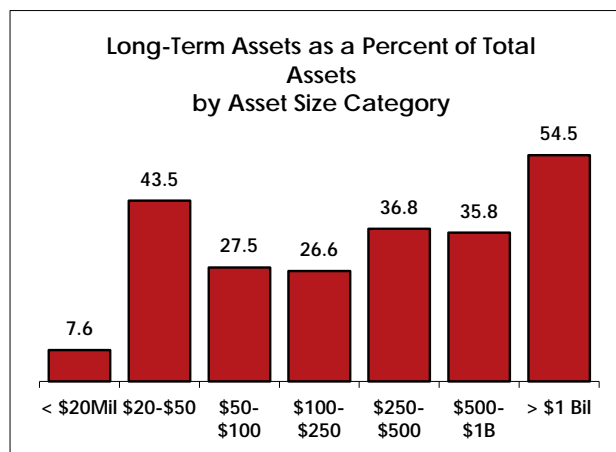
Liquidity Risk Exposure



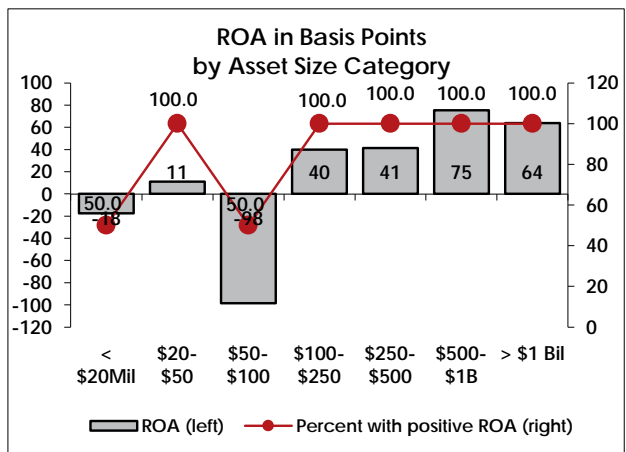
Credit Risk Exposure



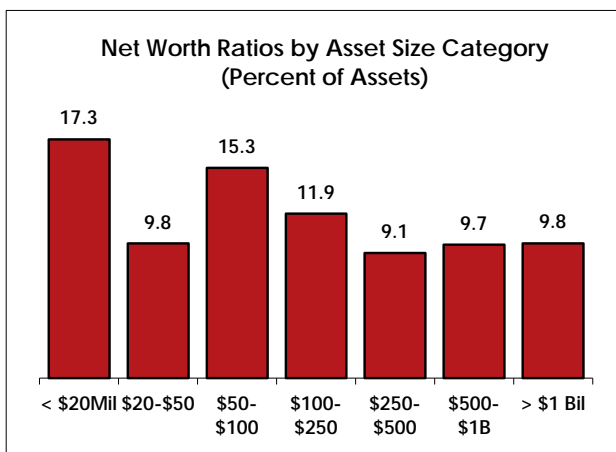
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	5,271	1,864	994	684	726	366	276	361
Assets per CU (\$ mil)	335.6	7.6	32.8	72.0	158.2	350.6	706.6	3,420.7
Median assets (\$ mil)	40.3	6.7	31.5	70.7	149.1	340.5	693.5	1,935.2
Total assets (\$ mil)	1,769,037	14,108	32,639	49,254	114,828	128,322	195,017	1,234,871
Total loans (\$ mil)	1,161,697	6,564	15,830	25,823	67,789	80,781	128,809	836,101
Total surplus funds (\$ mil)	533,761	7,263	15,735	21,266	41,314	40,850	56,295	351,038
Total savings (\$ mil)	1,507,955	12,016	28,500	43,100	100,769	112,041	168,030	1,043,499
Total memberships (thousands)	123,692	2,045	3,369	4,672	9,789	10,369	14,210	79,239
Growth Rates (%)								
Total assets	15.0	6.8	10.0	11.2	12.6	13.5	14.6	16.7
Total loans	7.1	-2.6	0.2	1.1	3.6	5.1	6.4	8.9
Total surplus funds	38.2	17.3	22.3	27.0	31.8	36.1	39.5	42.2
Total savings	16.4	7.7	11.0	12.2	13.6	14.6	15.8	18.3
Total memberships	3.3	-2.1	-0.7	-0.9	0.6	1.2	2.4	5.7
<i>% CUs with increasing assets</i>	90.5	76.3	96.9	98.5	98.5	99.2	98.9	99.7
Earnings - Basis Pts.								
Yield on total assets	368	370	352	352	357	358	360	372
Dividend/interest cost of assets	79	42	44	45	53	61	67	88
Net interest margin	289	329	308	307	304	297	294	284
Fee & other income	130	74	93	115	127	137	137	132
Operating expense	304	351	347	357	358	355	344	284
Loss Provisions	58	22	20	23	29	33	41	69
Net Income (ROA) with Stab Exp	57	30	34	42	44	45	46	62
Net Income (ROA) without Stab Exp	57	30	34	42	44	45	46	62
<i>% CUs with positive ROA</i>	80.6	70.5	81.1	85.2	86.5	89.1	89.5	95.0
Capital Adequacy (%)								
Net worth/assets	10.5	14.3	12.1	11.5	10.8	10.5	10.3	10.3
<i>% CUs with NW > 7% of assets</i>	96.7	95.4	96.1	96.5	97.8	98.6	98.9	99.7
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.57	1.30	0.87	0.75	0.64	0.59	0.60	0.55
Net chargeoffs/average loans (%)	0.52	0.46	0.38	0.41	0.40	0.41	0.44	0.57
Total borrower-bankruptcies	175,728	2,364	4,052	5,586	12,780	14,402	22,226	114,318
Bankruptcies per CU	33.3	1.3	4.1	8.2	17.6	39.3	80.5	316.7
Bankruptcies per 1000 members	1.4	1.2	1.2	1.2	1.3	1.4	1.6	1.4
Asset/Liability Management								
Loans/savings	77.0	54.6	55.5	59.9	67.3	72.1	76.7	80.1
Loans/assets	65.7	46.5	48.5	52.4	59.0	63.0	66.1	67.7
Net Long-term assets/assets	33.4	10.3	18.4	22.7	28.0	30.3	34.6	35.1
Liquid assets/assets	17.7	35.2	30.4	26.9	22.0	19.3	17.0	16.3
Core deposits/shares & borrowings	52.0	80.8	73.1	69.1	63.9	59.7	57.3	47.7
Productivity								
Members/potential members (%)	3	6	3	3	2	3	3	3
Borrowers/members (%)	57	42	60	57	55	55	55	58
Members/FTE	391	420	409	378	344	345	345	415
Average shares/member (\$)	12,191	5,877	8,459	9,225	10,294	10,805	11,825	13,169
Average loan balance (\$)	16,406	7,678	7,831	9,663	12,482	14,090	16,573	18,049
Employees per million in assets	0.18	0.35	0.25	0.25	0.25	0.23	0.21	0.15
Structure (%)								
Fed CUs w/ single-sponsor	11.3	24.0	8.2	3.8	2.6	1.9	2.2	2.2
Fed CUs w/ community charter	17.5	8.5	21.5	25.6	28.5	22.4	19.6	9.4
Other Fed CUs	32.4	37.2	32.4	31.6	27.1	26.0	25.7	31.6
CUs state chartered	38.7	30.2	37.8	39.0	41.7	49.7	52.5	56.8

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.

Portfolio: State Trends

	U.S.	Rhode Island Credit Unions						
	Jun 20	Jun 20	2019	2018	2017	2016	2015	2014
Growth Rates								
Credit cards	-2.4%	-8.0%	0.9%	5.3%	3.7%	10.2%	7.6%	9.0%
Other unsecured loans	18.2%	206.8%	1.7%	-0.9%	-5.2%	-1.4%	-1.1%	6.1%
New automobile	-3.3%	-4.9%	2.2%	17.0%	11.0%	20.2%	25.6%	28.4%
Used automobile	3.8%	4.9%	5.4%	18.3%	19.6%	19.0%	15.5%	16.9%
First mortgage	12.8%	6.6%	6.9%	8.2%	7.5%	7.4%	6.4%	2.9%
HEL & 2nd Mtg	-2.5%	-7.7%	-5.4%	5.7%	0.6%	-11.0%	1.3%	4.9%
Commercial loans*	17.0%	7.2%	18.3%	18.1%	-21.5%	10.8%	8.4%	8.6%
Share drafts	37.3%	28.6%	5.9%	4.8%	7.8%	4.3%	13.6%	7.6%
Certificates	9.0%	-3.5%	4.7%	26.1%	10.8%	11.1%	3.8%	1.5%
IRAs	4.2%	0.6%	3.3%	5.1%	0.7%	3.2%	-1.0%	0.1%
Money market shares	15.2%	38.5%	32.8%	-4.5%	-20.1%	5.2%	4.8%	4.5%
Regular shares	14.9%	23.4%	2.4%	3.6%	25.6%	6.9%	8.0%	8.3%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Other unsecured loans/total loans	4.6%	2.9%	1.0%	1.1%	1.2%	1.4%	1.5%	1.6%
New automobile/total loans	12.3%	6.0%	6.5%	6.7%	6.3%	6.3%	5.6%	4.9%
Used automobile/total loans	20.2%	14.8%	14.9%	14.9%	14.0%	12.8%	11.6%	10.9%
First mortgage/total loans	43.1%	59.7%	60.2%	59.4%	61.0%	62.1%	62.5%	63.8%
HEL & 2nd Mtg/total loans	7.7%	7.1%	7.9%	8.8%	9.3%	10.1%	12.3%	13.1%
Commercial loans/total loans	7.8%	8.1%	8.3%	7.4%	7.0%	9.7%	9.5%	9.5%
Share drafts/total savings	17.5%	12.5%	10.6%	10.8%	11.3%	11.2%	11.5%	10.7%
Certificates/total savings	19.3%	32.0%	37.7%	38.7%	33.9%	32.6%	31.4%	32.0%
IRAs/total savings	5.5%	6.3%	7.0%	7.3%	7.6%	8.1%	8.4%	8.9%
Money market shares/total savings	20.4%	19.2%	17.3%	14.0%	16.2%	21.6%	22.0%	22.2%
Regular shares/total savings	35.4%	29.3%	26.5%	27.8%	29.6%	25.1%	25.2%	24.6%
Percent of CUs Offering								
Credit cards	62.8%	27.8%	25.0%	25.0%	25.0%	25.0%	19.0%	19.0%
Other unsecured loans	99.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	95.0%	95.0%	95.0%	95.0%	95.2%	95.2%
Used automobile	96.9%	94.4%	95.0%	95.0%	95.0%	95.0%	95.2%	95.2%
First mortgage	70.0%	72.2%	75.0%	75.0%	75.0%	75.0%	76.2%	76.2%
HEL & 2nd Mtg	69.2%	72.2%	75.0%	75.0%	80.0%	80.0%	81.0%	81.0%
Commercial loans	35.5%	44.4%	50.0%	45.0%	50.0%	50.0%	52.4%	47.6%
Share drafts	81.3%	83.3%	85.0%	85.0%	85.0%	85.0%	85.7%	85.7%
Certificates	82.6%	83.3%	85.0%	85.0%	85.0%	85.0%	85.7%	85.7%
IRAs	69.5%	61.1%	55.0%	55.0%	55.0%	55.0%	57.1%	57.1%
Money market shares	53.4%	77.8%	70.0%	70.0%	70.0%	65.0%	66.7%	66.7%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	6.6%	6.9%	7.1%	7.4%	7.4%	9.2%	9.2%
Other unsecured loans	11.0%	5.1%	5.5%	5.6%	6.0%	6.5%	6.5%	7.4%
New automobile	6.1%	5.0%	5.3%	5.3%	5.0%	4.7%	4.0%	3.6%
Used automobile	14.9%	18.4%	18.4%	18.1%	17.0%	15.6%	14.4%	14.1%
First mortgage	2.5%	5.6%	5.6%	5.5%	5.6%	5.6%	5.1%	5.1%
HEL & 2nd Mtg	2.0%	2.9%	3.1%	3.3%	3.3%	3.4%	3.8%	4.0%
Commercial loans	0.3%	0.4%	0.4%	0.4%	0.4%	0.6%	0.5%	0.5%
Share drafts	60.2%	44.0%	43.9%	43.6%	43.8%	44.2%	43.1%	43.9%
Certificates	8.1%	11.9%	12.9%	13.1%	11.9%	12.2%	12.0%	13.0%
IRAs	3.9%	4.4%	4.6%	4.8%	5.2%	5.6%	6.0%	6.4%
Money market shares	7.0%	3.9%	3.9%	3.4%	3.7%	28.6%	26.1%	27.9%

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.

Portfolio Detail: State Results by Asset Size

	RI	Rhode Island Credit Union Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Growth Rates								
Credit cards	-8.0%				-13.7%	-7.4%	-8.4%	
Other unsecured loans	206.8%	-10.7%	-14.8%	-4.9%	-8.1%	21.5%	112.1%	817.9%
New automobile	-4.9%	2.3%	-22.9%	-5.1%	-10.2%	5.0%	-20.4%	0.6%
Used automobile	4.9%	-13.2%	18.3%	-12.2%	-5.0%	15.7%	-1.7%	9.6%
First mortgage	6.6%	40.7%	6.6%	-6.0%	14.9%	2.0%	10.6%	6.6%
HEL & 2nd Mtg	-7.7%	-21.5%	-8.3%	4.7%	-1.7%	-5.0%	-3.5%	-8.8%
Commercial loans*	7.2%		-1.5%		-4.0%	534.3%	-0.3%	1.8%
Share drafts	28.6%	29.4%	15.2%	27.2%	-12.5%	27.1%	37.7%	32.5%
Certificates	-3.5%	-0.2%	-10.3%	-6.9%	27.9%	16.4%	-1.0%	-5.9%
IRAs	0.6%		-5.9%	-7.8%	-4.1%	4.8%	0.7%	0.2%
Money market shares	38.5%	10.6%	9.8%	12.4%	8.6%	23.7%	35.8%	41.5%
Regular shares	23.4%	15.9%	16.3%	10.6%	7.2%	33.8%	14.1%	28.5%
Portfolio \$ Distribution								
Credit cards/total loans	0.3%	0.0%	0.0%	0.0%	2.4%	2.2%	0.3%	0.0%
Other unsecured loans/total loans	2.9%	17.2%	3.4%	10.8%	2.1%	2.6%	3.2%	2.8%
New automobile/total loans	6.0%	13.0%	2.3%	20.6%	4.8%	5.7%	7.2%	5.7%
Used automobile/total loans	14.8%	46.8%	11.4%	24.0%	10.6%	12.5%	32.2%	11.2%
First mortgage/total loans	59.7%	20.0%	67.2%	19.3%	58.9%	42.2%	42.2%	67.1%
HEL & 2nd Mtg/total loans	7.1%	1.7%	14.4%	23.7%	20.6%	9.8%	5.0%	6.8%
Commercial loans/total loans	8.1%	0.0%	0.7%	0.0%	0.2%	4.3%	9.8%	8.6%
Share drafts/total savings	12.5%	8.2%	18.9%	14.8%	22.2%	23.6%	24.5%	6.8%
Certificates/total savings	32.0%	18.5%	11.2%	16.4%	18.2%	18.9%	34.3%	35.3%
IRAs/total savings	6.3%	0.0%	5.0%	0.9%	5.3%	4.7%	8.1%	6.5%
Money market shares/total savings	19.2%	5.2%	26.2%	24.7%	5.5%	8.0%	5.7%	25.1%
Regular shares/total savings	29.3%	68.0%	29.6%	42.9%	48.7%	42.9%	25.7%	26.2%
Percent of CUs Offering								
Credit cards	27.8%	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	88.9%	66.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	94.4%	83.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	72.2%	16.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	72.2%	16.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Commercial loans	44.4%	0.0%	50.0%	0.0%	100.0%	66.7%	100.0%	100.0%
Share drafts	83.3%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	83.3%	50.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
IRAs	61.1%	0.0%	100.0%	50.0%	100.0%	100.0%	100.0%	100.0%
Money market shares	77.8%	33.3%	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	6.6%				21.5%	9.0%	2.8%	
Other unsecured loans	5.1%	11.8%	10.3%	19.9%	8.4%	4.2%	3.4%	5.4%
New automobile	5.0%	3.6%	1.3%	5.1%	2.6%	3.2%	5.0%	5.8%
Used automobile	18.4%	14.4%	8.6%	10.2%	10.2%	10.9%	29.4%	15.8%
First mortgage	5.6%	1.7%	5.4%	1.1%	4.4%	3.7%	2.0%	8.3%
HEL & 2nd Mtg	2.9%	1.0%	4.1%	2.8%	5.4%	3.1%	1.2%	3.6%
Commercial loans	0.4%		0.0%		0.0%	0.3%	0.3%	0.5%
Share drafts	44.0%	9.8%	53.0%	48.8%	52.7%	43.2%	25.0%	54.3%
Certificates	11.9%	5.3%	5.4%	11.1%	10.8%	7.7%	7.0%	16.1%
IRAs	4.4%		4.9%	1.7%	7.7%	3.5%	2.5%	5.7%
Money market shares	3.9%	5.2%	10.2%	13.4%	1.4%	1.6%	0.6%	6.0%

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.

Portfolio Detail: National Results by Asset Size

Growth Rates	U.S.	All U.S. Credit Unions Asset Groups - 2020						
	Jun 20	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	-2.4%	-10.8%	-9.3%	-8.3%	-7.0%	-7.4%	-7.6%	-0.7%
Other unsecured loans	18.2%	-8.1%	-4.0%	0.4%	6.8%	13.3%	17.9%	24.2%
New automobile	-3.3%	-1.7%	-1.6%	-3.4%	-3.4%	-1.6%	-4.6%	-2.5%
Used automobile	3.8%	-1.6%	-0.4%	0.2%	1.8%	2.4%	2.3%	6.1%
First mortgage	12.8%	0.3%	4.3%	6.9%	9.7%	11.7%	13.3%	13.9%
HEL & 2nd Mtg	-2.5%	-6.4%	-2.3%	-3.7%	-3.0%	-3.5%	-2.9%	-1.3%
Commercial loans*	17.0%	4.2%	6.8%	8.5%	13.0%	15.3%	16.6%	18.1%
Share drafts	37.3%	18.9%	20.6%	22.4%	23.9%	23.3%	26.2%	47.4%
Certificates	9.0%	7.0%	8.0%	7.4%	7.2%	9.3%	10.3%	9.4%
IRAs	4.2%	-3.7%	-0.6%	0.4%	1.4%	2.9%	3.4%	5.5%
Money market shares	15.2%	3.8%	5.0%	7.2%	9.5%	10.2%	11.5%	17.3%
Regular shares	14.9%	7.1%	11.0%	12.6%	15.3%	17.1%	17.3%	16.1%
Portfolio \$ Distribution								
Credit cards/total loans	5.3%	2.2%	3.4%	3.5%	3.3%	3.7%	3.4%	6.0%
Other unsecured loans/total loans	4.6%	14.5%	8.4%	6.6%	5.3%	5.0%	4.6%	4.2%
New automobile/total loans	12.3%	22.9%	15.9%	13.7%	12.3%	12.7%	11.9%	12.2%
Used automobile/total loans	20.2%	36.4%	31.3%	29.3%	26.8%	25.5%	23.0%	18.2%
First mortgage/total loans	43.1%	9.6%	24.3%	29.8%	35.0%	36.9%	41.6%	45.6%
HEL & 2nd Mtg/total loans	7.7%	4.8%	8.4%	9.0%	8.5%	9.1%	8.3%	7.4%
Commercial loans/total loans	7.8%	0.7%	1.8%	4.0%	5.8%	7.0%	9.9%	8.0%
Share drafts/total savings	17.5%	10.5%	17.1%	19.2%	20.6%	21.0%	21.9%	16.1%
Certificates/total savings	19.3%	11.1%	12.2%	13.5%	15.4%	17.2%	18.3%	20.6%
IRAs/total savings	5.5%	2.6%	4.6%	5.1%	5.3%	5.2%	5.1%	5.8%
Money market shares/total savings	20.4%	3.2%	8.2%	10.4%	13.3%	15.8%	16.7%	23.1%
Regular shares/total savings	35.4%	70.4%	55.9%	50.1%	43.5%	39.1%	36.3%	32.5%
Percent of CUs Offering								
Credit cards	62.8%	23.1%	73.1%	85.8%	87.6%	90.2%	94.6%	93.9%
Other unsecured loans	99.4%	98.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	96.0%	88.9%	99.6%	100.0%	99.9%	100.0%	99.6%	100.0%
Used automobile	96.9%	91.5%	99.7%	100.0%	99.7%	100.0%	100.0%	99.7%
First mortgage	70.0%	26.9%	82.6%	94.4%	98.9%	100.0%	100.0%	99.7%
HEL & 2nd Mtg	69.2%	27.5%	80.3%	91.8%	97.5%	99.2%	100.0%	100.0%
Commercial loans	35.5%	4.6%	20.0%	39.8%	64.2%	77.9%	86.6%	89.2%
Share drafts	81.3%	49.5%	96.6%	99.3%	99.3%	100.0%	100.0%	99.4%
Certificates	82.6%	56.7%	93.5%	96.5%	98.6%	99.2%	99.3%	98.9%
IRAs	69.5%	30.0%	79.5%	90.2%	96.8%	98.6%	99.6%	99.4%
Money market shares	53.4%	12.1%	53.2%	71.6%	86.1%	92.6%	93.1%	96.1%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.6%	13.3%	13.3%	13.5%	14.3%	15.7%	15.5%	20.6%
Other unsecured loans	11.0%	17.1%	14.9%	13.0%	11.8%	10.9%	10.2%	10.6%
New automobile	6.1%	4.8%	9.1%	6.9%	5.2%	5.4%	5.6%	6.2%
Used automobile	14.9%	11.8%	19.5%	17.8%	16.2%	16.2%	15.9%	14.2%
First mortgage	2.5%	1.2%	1.7%	2.4%	2.8%	2.6%	2.6%	2.5%
HEL & 2nd Mtg	2.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.0%	2.0%
Commercial loans	0.3%	0.7%	0.6%	0.4%	0.4%	0.5%	0.3%	0.2%
Share drafts	60.2%	32.4%	44.1%	48.6%	54.5%	56.4%	59.1%	63.5%
Certificates	8.1%	4.7%	5.1%	5.5%	6.4%	6.8%	7.2%	9.0%
IRAs	3.9%	2.1%	2.7%	3.0%	3.3%	3.4%	3.6%	4.2%
Money market shares	7.0%	3.7%	3.5%	3.4%	4.3%	4.6%	5.2%	8.2%

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 CU Profile - Quarterly Trends

	U.S.	Rhode Island Credit Unions				
Demographic Information	Jun 20	Jun 20	Mar 20	Dec 19	Sep 19	Jun 19
Number CUs	5,272	18	19	20	20	20
Growth Rates (Quarterly % Change)						
Total loans	1.9	3.5	0.7	1.4	1.0	1.8
Credit cards	-5.4	-7.2	-3.4	1.6	1.1	0.3
Other unsecured loans	13.8	231.1	-2.7	0.7	1.5	1.6
New automobile	-2.2	-2.9	-0.4	-0.9	0.2	1.4
Used automobile	1.6	2.6	1.3	0.9	0.6	2.1
First mortgage	3.6	2.0	1.0	2.2	1.3	1.4
HEL & 2nd Mtg	-2.7	-5.6	-0.4	-1.2	-0.3	2.9
Commercial loans*	4.1	0.3	0.2	2.0	4.6	8.5
Total savings	8.4	8.0	3.0	1.5	1.4	0.7
Share drafts	14.9	24.7	5.3	-1.0	0.1	1.8
Certificates	-2.0	-6.0	-0.3	0.5	2.5	-2.1
IRAs	1.1	-0.3	0.6	-0.9	1.2	0.8
Money market shares	8.2	15.5	6.0	6.6	6.2	9.1
Regular shares	13.4	17.7	5.4	0.9	0.3	-0.6
Total memberships	0.9	0.8	2.1	0.2	1.1	1.3
Earnings (Basis Points)						
Yield on total assets	359	343	363	374	383	379
Dividend/interest cost of assets	73	98	115	126	121	116
Fee & other income	133	58	66	72	73	70
Operating expense	297	230	241	253	239	240
Loss Provisions	64	28	8	12	10	13
Net Income (ROA)	61	46	67	54	86	80
% CUs with positive ROA	81	78	68	75	85	85
Capital Adequacy (%)						
Net worth/assets	10.5	9.8	10.3	10.4	10.4	10.3
% CUs with NW > 7% of assets	96.8	94.4	89.5	95.0	100.0	90.0
Asset Quality (%)						
Loan delinquency rate - Total loans	0.58	0.47	0.39	0.45	0.45	0.34
Total Consumer	0.62	0.57	0.57	0.62	0.54	0.49
Credit Cards	1.01	1.19	0.84	0.69	0.76	0.53
All Other Consumer	0.58	0.57	0.56	0.62	0.53	0.49
Total Mortgages	0.54	0.42	0.30	0.37	0.40	0.27
First Mortgages	0.53	0.40	0.27	0.35	0.39	0.23
All Other Mortgages	0.60	0.59	0.55	0.53	0.49	0.55
Total Commercial Loans	0.98	1.10	0.58	0.51	0.89	0.90
Commercial Ag Loans	1.54	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.96	1.11	0.58	0.52	0.89	0.91
Net chargeoffs/average loans	0.48	0.10	0.08	0.15	0.13	0.13
Total Consumer	0.99	0.33	0.34	0.48	0.42	0.42
Credit Cards	3.25	1.99	1.95	2.44	2.09	3.57
All Other Consumer	0.70	0.31	0.32	0.45	0.40	0.38
Total Mortgages	0.01	0.00	-0.04	0.00	-0.01	-0.01
First Mortgages	0.01	0.00	-0.04	0.01	0.00	0.01
All Other Mortgages	-0.01	-0.01	0.00	-0.05	-0.07	-0.11
Total Commercial Loans	0.22	-0.23	-0.32	0.12	0.09	0.00
Commercial Ag Loans	0.04	0.00	0.00	0.00	0.00	0.00
All Other Commercial Loans	0.22	-0.23	-0.32	0.12	0.09	0.00
Asset/Liability Management						
Loans/savings	76.2	94.7	98.7	100.6	100.8	101.1

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

Mid-Year 2020

Bank Comparisons

	RI Credit Unions				RI Banks			
	Jun 20	2019	2018	3 Yr Avg	Jun 20	2019	2018	3 Yr Avg
Demographic Information								
Number of Institutions	18	20	20	19	8	8	8	8
Assets per Institution (\$ mil)	433	356	338	376	24,160	22,150	17,519	21,276
Total assets (\$ mil)	7,790	7,129	6,764	7,228	193,276	177,198	140,151	170,208
Total loans (\$ mil)	6,186	5,954	5,647	5,929	141,291	130,841	107,774	126,635
Total surplus funds (\$ mil)	1,348	937	899	1,061	35,583	29,853	19,425	28,287
Total savings (\$ mil)	6,527	5,908	5,499	5,978	156,441	135,427	101,783	131,217
Avg number of branches (1)	4	4	4	4	142	146	108	132
12 Month Growth Rates (%)								
Total assets	11.6	5.4	9.3	8.7	11.0	26.4	6.2	14.6
Total loans	6.5	5.4	11.0	7.6	11.1	21.4	8.1	13.6
Real estate loans	4.8	5.3	7.9	6.0	5.8	23.6	7.9	12.5
Commercial loans*	7.2	18.3	18.1	14.5	20.1	20.2	14.3	18.2
Total consumer	10.8	2.0	18.3	10.3	11.7	23.3	5.7	13.6
Consumer credit card	-8.0	0.9	5.3	-0.6	-4.9	8.3	6.7	3.4
Other consumer	11.1	2.0	18.6	10.5	12.9	24.5	5.7	14.4
Total surplus funds	42.4	4.2	-1.0	15.2	15.0	53.7	-5.1	21.2
Total savings	13.7	7.4	10.3	10.5	16.9	33.1	4.9	18.3
YTD Earnings Annualized (BP)								
Yield on Total Assets	350	377	357	361	329	419	374	374
Dividend/Interest cost of assets	105	119	89	104	58	105	80	81
Net Interest Margin	245	258	268	257	272	314	294	293
Fee and other income (2)	62	70	73	68	116	122	102	113
Operating expense	230	242	245	239	240	284	258	261
Loss provisions	18	12	13	14	114	29	26	56
Net income	59	74	83	72	34	123	111	90
Capital Adequacy (%)								
Net worth/assets	9.8	10.4	10.2	10.2	12.2	13.2	13.0	12.8
Asset Quality (%)								
Delinquencies/loans (3)	0.47	0.45	0.44	0.45	1.28	0.78	0.78	0.95
Real estate loans	0.42	0.37	0.41	0.40	2.08	1.11	1.21	1.46
Consumer loans	1.10	0.51	0.72	0.78	0.73	0.62	0.44	0.60
Total consumer	0.40	0.66	0.45	0.50	0.43	0.46	0.55	0.48
Consumer credit card	1.19	0.69	0.59	0.82	1.15	1.15	1.12	1.14
Other consumer	0.39	0.66	0.45	0.50	0.39	0.41	0.51	0.43
Net chargeoffs/avg loans	0.09	0.14	0.13	0.12	0.43	0.37	0.28	0.36
Real estate loans	-0.02	0.00	0.01	0.00	0.04	0.08	0.01	0.04
Commercial loans	-0.12	0.03	0.01	-0.02	0.48	0.18	0.11	0.26
Total consumer	0.46	0.56	0.51	0.51	1.13	1.18	1.09	1.13
Consumer credit card	1.99	2.76	1.96	2.24	4.17	3.92	3.54	3.87
Other consumer	0.44	0.52	0.48	0.48	0.93	0.97	0.89	0.93
Asset Liability Management (%)								
Loans/savings	94.8	100.8	102.7	99.4	90.3	96.6	105.9	97.6
Loans/assets	79.4	83.5	83.5	82.1	71.8	73.1	76.1	73.6
Core deposits/total deposits	41.7	37.1	38.6	39.2	57.7	53.3	54.6	55.2
Productivity								
Employees per million assets	0.14	0.15	0.16	0.15	0.10	0.11	0.12	0.11

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

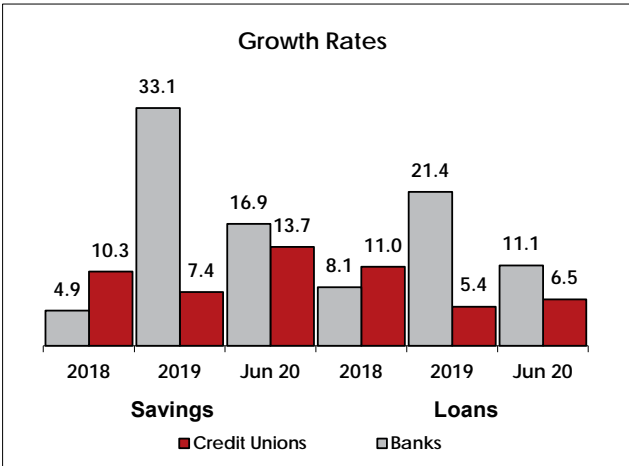
Source: FDIC, NCUA and CUNA E&S

Rhode Island Credit Union Profile

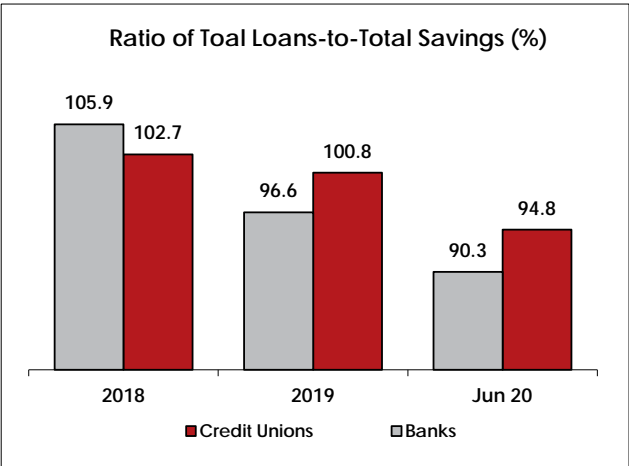
Mid-Year 2020

Credit Union and Bank Comparisons

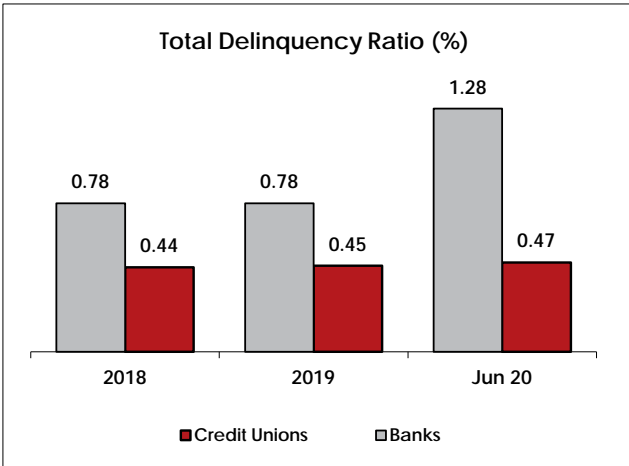
Loan and Savings Growth Trends



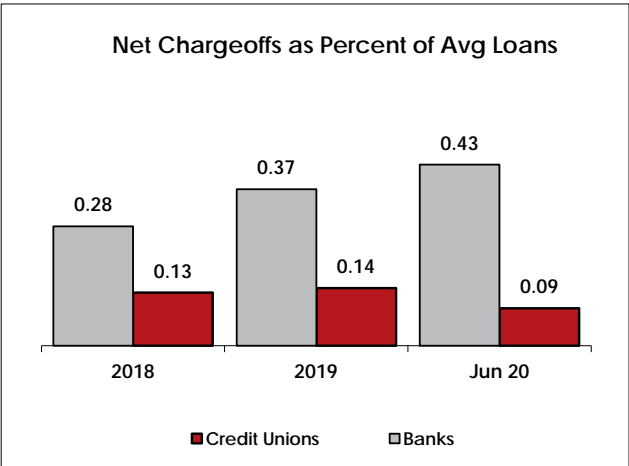
Liquidity Risk Trends



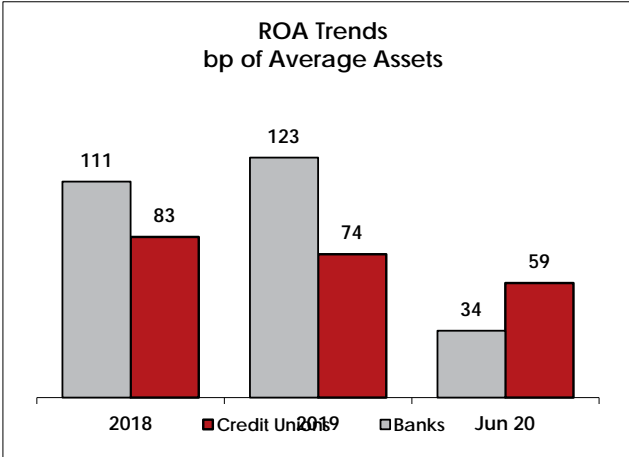
Credit Risk Trends



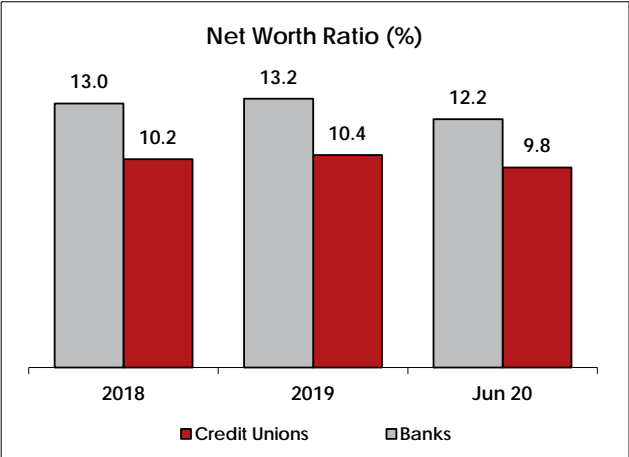
Credit Risk Trends



Earnings Trends



Solvency Trends



Rhode Island Credit Union Profile

Mid-Year 2020

Rhode Island Credit Union Financial Summary

Data as of June 2020

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	1	\$2,670,580,138	105,891	21	17.0%	9.2%	8.8%	10.0%	0.46%	0.04%	0.62%	93.9%	45.8%	
Pawtucket CU	RI	0	\$2,554,150,300	121,677	16	8.4%	5.3%	2.7%	9.7%	0.24%	0.08%	0.67%	108.2%	47.4%	
Greenwood CU	RI	0	\$617,281,408	74,737	1	9.4%	9.3%	5.7%	8.3%	0.81%	0.12%	0.67%	93.2%	6.4%	
The Peoples CU	RI	0	\$556,992,204	44,196	6	6.5%	2.9%	-1.4%	11.2%	0.69%	0.18%	0.84%	92.7%	53.0%	
Westerly Community CU	RI	0	\$366,296,411	19,694	4	18.4%	11.1%	3.4%	8.3%	0.22%	0.07%	0.57%	91.1%	42.8%	
Rhode Island CU	RI	1	\$337,033,502	29,314	7	17.9%	2.8%	9.4%	10.1%	0.26%	0.17%	0.20%	78.4%	21.4%	
Ocean State CU	RI	0	\$325,918,520	23,082	4	16.4%	6.0%	0.7%	8.9%	1.92%	0.04%	0.47%	84.5%	24.9%	
Wave Federal Credit Union	RI	0	\$125,517,019	7,192	2	4.6%	5.8%	0.2%	11.9%	0.20%	0.04%	0.41%	57.3%	28.0%	
Cranston Municipal ECU	RI	0	\$61,611,556	2,904	1	4.9%	0.2%	-1.0%	21.5%	0.00%	-0.01%	-2.46%	23.2%	3.2%	
Blackstone River FCU	RI	0	\$61,401,092	4,693	2	12.2%	-7.9%	-1.4%	9.0%	0.28%	0.06%	0.52%	37.6%	4.6%	
Postal Government EFCU	RI	0	\$46,409,534	2,757	2	6.9%	10.7%	-0.7%	11.0%	2.20%	0.04%	0.12%	67.9%	37.7%	
Community and Teachers FCU	RI	0	\$30,823,346	2,191	1	11.3%	-8.3%	-2.4%	7.9%	0.01%	0.00%	0.09%	52.0%	34.2%	
Woodlawn FCU	RI	0	\$14,050,455	2,271	1	14.0%	-1.8%	-8.5%	6.1%	1.40%	0.71%	-0.82%	53.1%	17.5%	
Cumberland Municipal EFCU	RI	0	\$7,123,025	1,019	1	9.6%	-1.2%	3.5%	21.7%	0.55%	1.00%	0.31%	47.8%	0.0%	
Postal Employees Regional FCU	RI	0	\$6,085,875	707	1	3.2%	-2.0%	-2.2%	43.3%	1.05%	0.41%	0.34%	75.4%	0.0%	
Pawtucket Municipal EFCU	RI	0	\$5,294,224	1,097	1	12.7%	-7.5%	0.7%	11.4%	0.40%	2.72%	0.25%	63.2%	0.0%	
Coventry Teachers FCU	RI	0	\$2,806,453	674	1	1.7%	-5.9%	-0.3%	20.6%	0.31%	0.00%	-0.29%	80.2%	0.0%	
Natco EFCU	RI	0	\$202,848	39	0	11.1%	-33.4%	-9.3%	17.2%	0.00%	0.00%	-0.29%	21.0%	0.0%	
Medians			\$61,506,324	3,799	2	10.3%	1.5%	0.0%	10.6%	0.35%	0.06%	0.33%	71.6%	19.4%	
By Asset Size			Number of Insts.												
\$5 million and less			2	357	1	2.2%	-6.7%	-0.8%	20.4%	0.31%	0.00%	-0.29%	76.0%	0.0%	
\$5 to \$10 million			3	1,019	1	8.2%	-3.8%	0.9%	25.9%	0.65%	1.33%	0.30%	60.0%	0.0%	
\$10 to \$20 million			1	2,271	1	14.0%	-1.8%	-8.5%	5.4%	1.40%	0.71%	-0.82%	53.1%	17.5%	
\$20 to \$50 million			2	2,474	2	8.6%	3.3%	-1.5%	9.8%	1.44%	0.03%	0.11%	61.4%	36.3%	
\$50 to \$100 million			2	3,799	2	8.4%	-5.2%	-1.2%	15.3%	0.18%	0.03%	-1.00%	30.9%	3.9%	
\$100 to \$250 million			1	7,192	2	4.6%	5.8%	0.2%	11.9%	0.20%	0.04%	0.41%	57.3%	28.0%	
\$250 million+			7	44,196	6	12.5%	7.0%	4.6%	9.7%	0.47%	0.08%	0.63%	97.1%	41.4%	

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.