



CU PERFORMANCE BENCHMARK

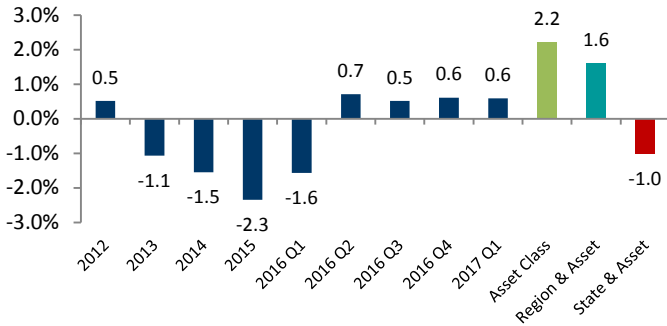
NAFCU's Quarterly Report on your Credit Union's Financial Metrics

SAMPLE CU
CITY, ST

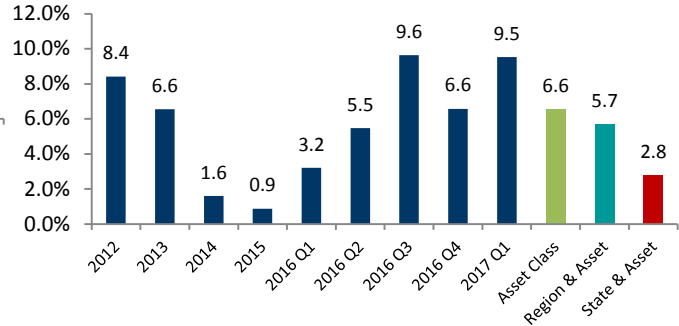
Period: 2017 Q1
Assets (\$m): 123.4

Region: MidAtlantic
Asset class: \$100-500M

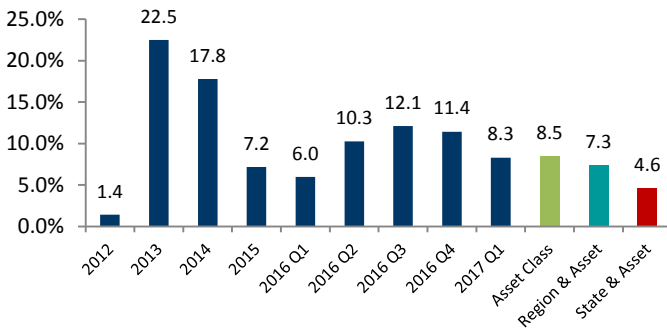
Member Growth (Y/Y)



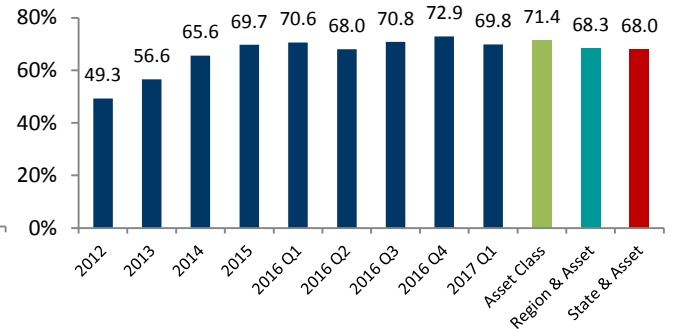
Share Growth (Y/Y)



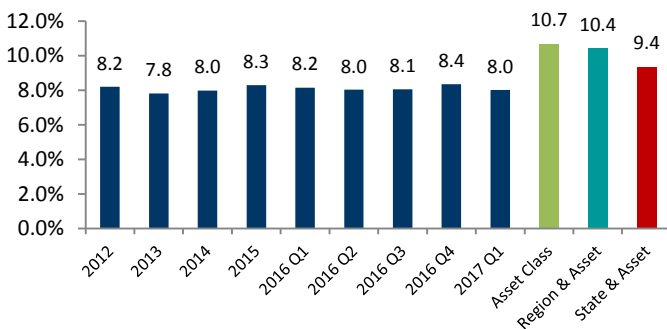
Loan Growth (Y/Y)



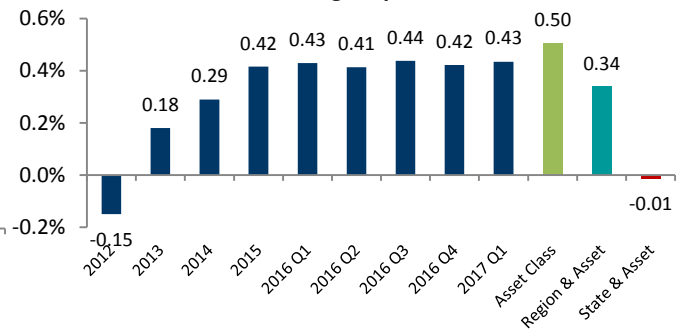
Loan-to-Share Ratio



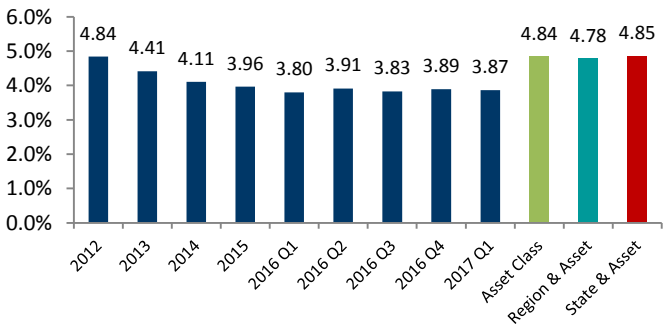
Net Worth Ratio



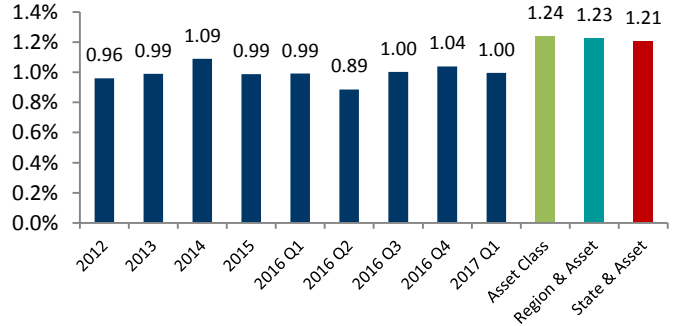
ROA* excluding corporate stabilization



Loan Yield*



Investment Yield*



*Ratio uses rolling 12-month sum in numerator
CU Performance Benchmark (NCUA Call Report data)



CU PERFORMANCE BENCHMARK

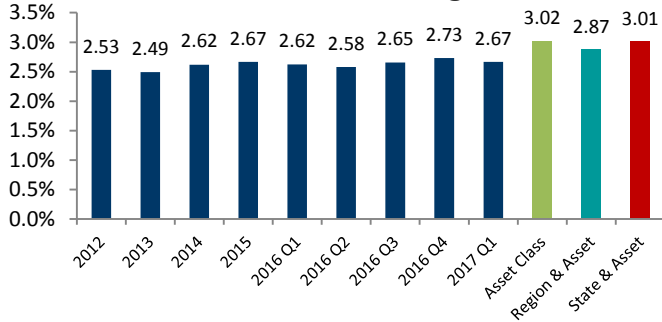
NAFCU's Quarterly Report on your Credit Union's Financial Metrics

SAMPLE CU
CITY, ST

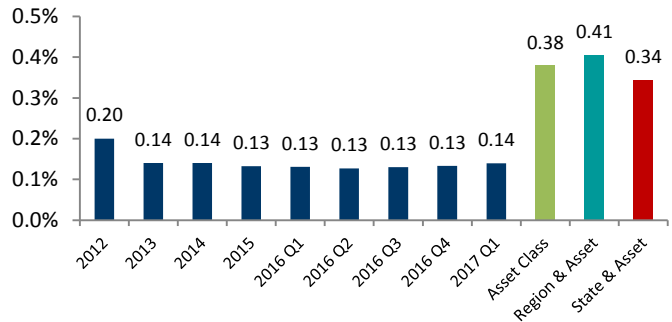
Period: 2017 Q1
Assets (\$m): 123.4

Region: MidAtlantic
Asset class: \$100-500M

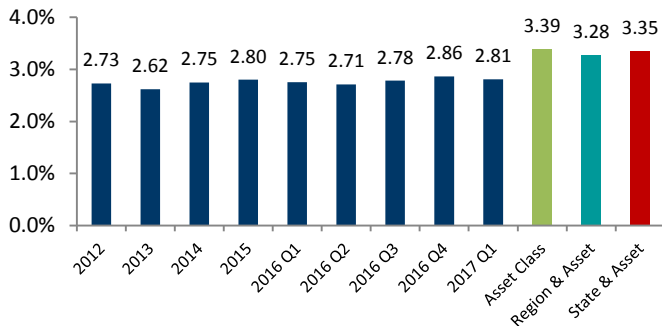
Net Interest Margin*



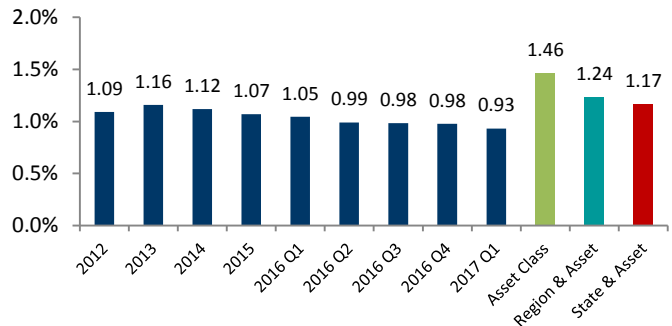
Cost of Funds*



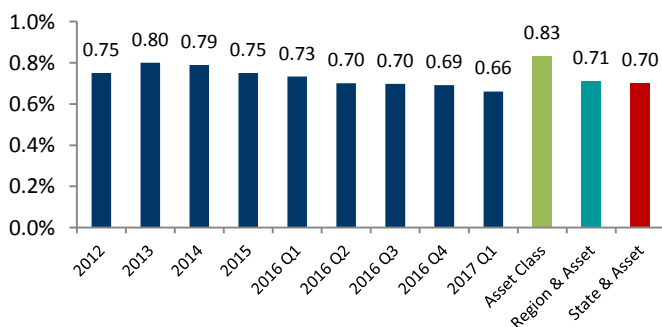
Interest Income Ratio*



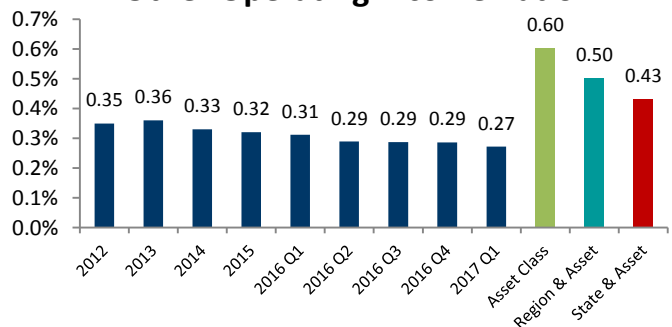
Non-Interest Income Ratio*



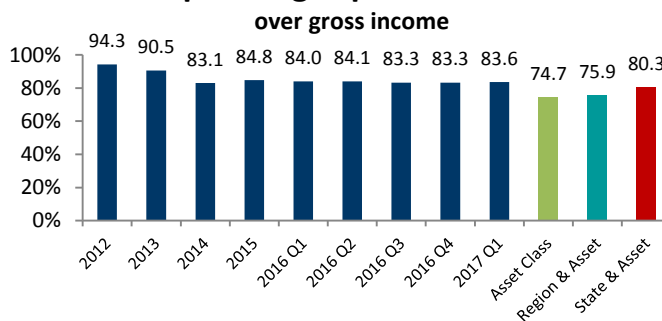
Fee Income Ratio*



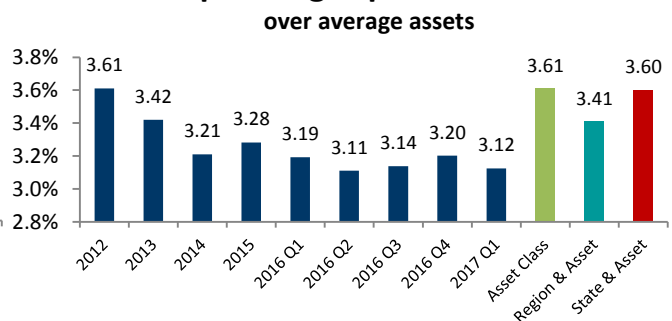
Other Operating Income Ratio*



Operating Expense Ratio* over gross income



Operating Expense Ratio* over average assets



*Ratio uses rolling 12-month sum in numerator
CU Performance Benchmark (NCUA Call Report data)



CU PERFORMANCE BENCHMARK

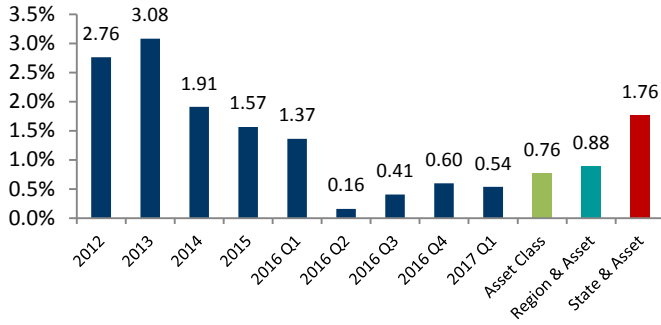
NAFCU's Quarterly Report on your Credit Union's Financial Metrics

SAMPLE CU
CITY, ST

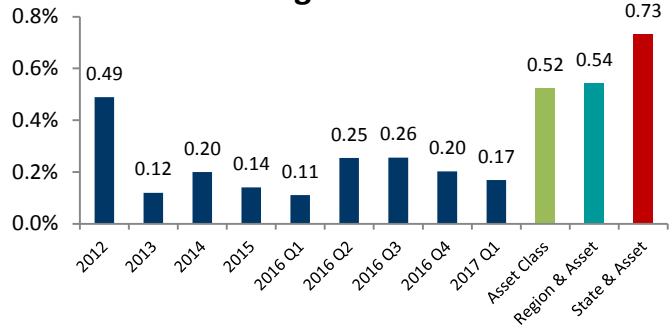
Period: 2017 Q1
Assets (\$m): 123.4

Region: MidAtlantic
Asset class: \$100-500M

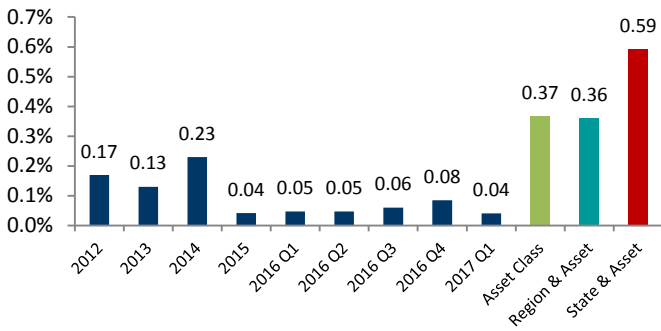
Delinquency Ratio



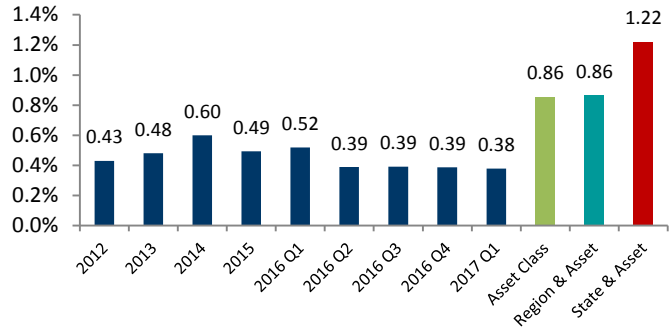
Charge-off Ratio*



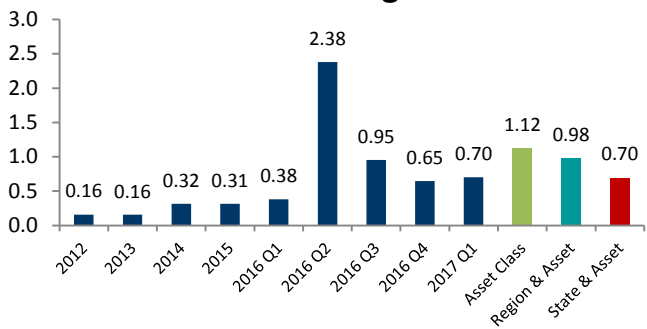
Loan Loss Provision*



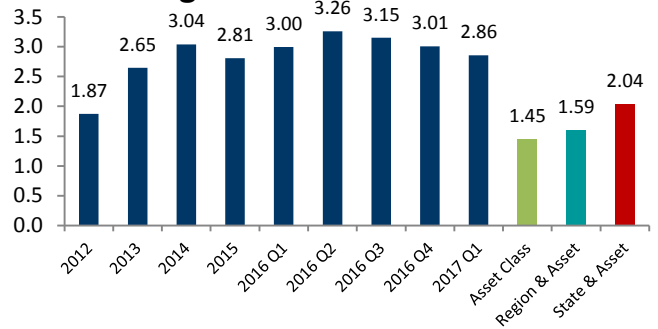
Loan Loss Reserves



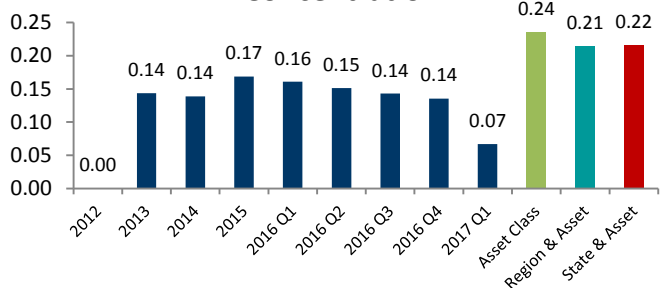
Loan Loss Coverage Ratio



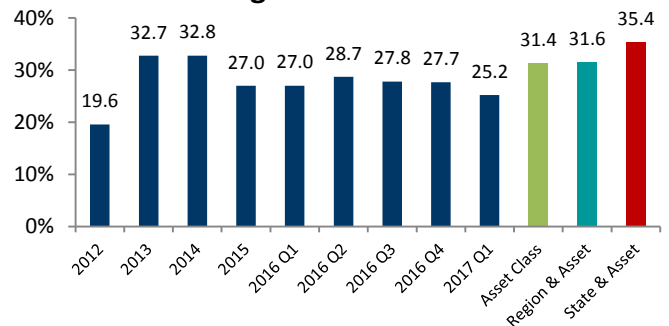
Long-Term RE Concentration



Long-Term Investments (>5 yrs) Concentration



Net Long Term Assets Ratio



*Ratio uses rolling 12-month sum in numerator
CU Performance Benchmark (NCUA Call Report data)

**SAMPLE CU
CITY, ST**

Members: 12,345 Charter: 99999
Assets (\$m): 123.4 Type: FCU

Region: MidAtlantic
Asset class: \$100-500M

Peer Group averages- most recent quarter										Your Credit Union Trends		
Growth Trends (y/y percent change)	2012	2013	2014	2015	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	Asset Class	Region & Asset	State & Asset
Members	0.5%	-1.1%	-1.5%	-2.3%	-1.6%	0.7%	0.5%	0.6%	0.6%	2.2%	1.6%	-1.0%
Shares	8.4%	6.6%	1.6%	0.9%	3.2%	5.5%	9.6%	6.6%	9.5%	6.6%	5.7%	2.8%
Loans	1.4%	22.5%	17.8%	7.2%	6.0%	10.3%	12.1%	11.4%	8.3%	8.5%	7.3%	4.6%
Assets	7.5%	6.2%	1.6%	1.3%	3.4%	5.9%	9.5%	6.6%	9.4%	6.3%	5.3%	2.6%
Net worth	-1.7%	1.3%	3.7%	5.2%	5.5%	7.5%	7.7%	7.4%	7.7%	5.2%	3.5%	-0.5%
Gross Income	-4.4%	5.6%	6.3%	1.6%	0.7%	0.4%	2.1%	3.2%	4.8%	6.3%	5.1%	3.4%
MBL amt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,482,682	\$10,387,947	\$11,905,077
MBL num	0	0	0	0	0	0	0	0	0	68	68	46
CUSO Investments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$282,193	\$248,186	\$437,812
CUSO Loans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$149,402	\$92,890	\$149,181
Financial performance	2012	2013	2014	2015	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	Asset Class	Region & Asset	State & Asset
ROA including stab exp*	-0.15%	0.10%	0.29%	0.42%	0.43%	0.41%	0.44%	0.42%	0.43%	0.50%	0.34%	-0.01%
ROA excluding stab exp*	-0.15%	0.18%	0.29%	0.42%	0.43%	0.41%	0.44%	0.42%	0.43%	0.50%	0.34%	-0.01%
Net worth ratio	8.2%	7.8%	8.0%	8.3%	8.2%	8.0%	8.1%	8.4%	8.0%	10.7%	10.4%	9.4%
Loan to share ratio	49.3%	56.6%	65.6%	69.7%	70.6%	68.0%	70.8%	72.9%	69.8%	71.4%	68.3%	68.0%
Net margin*	3.62%	3.64%	3.73%	3.74%	3.67%	3.57%	3.64%	3.71%	3.60%	4.45%	4.08%	4.14%
Net interest margin*	2.53%	2.49%	2.62%	2.67%	2.62%	2.58%	2.65%	2.73%	2.67%	3.02%	2.87%	3.01%
Loan yield*	4.84%	4.41%	4.11%	3.96%	3.80%	3.91%	3.83%	3.89%	3.87%	4.84%	4.78%	4.85%
Loan loss provision*	0.17%	0.13%	0.23%	0.04%	0.05%	0.06%	0.08%	0.08%	0.04%	0.37%	0.36%	0.59%
Investment Yield*	0.96%	0.99%	1.09%	0.99%	0.99%	0.89%	1.00%	1.04%	1.00%	1.24%	1.23%	1.21%
Return on Equity (ROE)*	-1.74%	1.31%	3.66%	5.13%	5.31%	5.19%	5.09%	5.38%	5.38%	4.80%	3.31%	-0.16%
Avg Loan Balance	\$14,797	\$8,570	\$8,008	\$8,640	\$7,861	\$8,209	\$8,872	\$8,304	\$8,190	\$12,563	\$12,649	\$12,084
Avg Share/ Deposit Balance	\$2,904	\$3,109	\$3,192	\$3,295	\$3,407	\$3,511	\$3,573	\$3,503	\$3,703	\$5,040	\$5,260	\$5,771
Gross Revenue per Employee*	\$159,280	\$168,541	\$170,630	\$173,279	\$173,308	\$170,744	\$173,238	\$178,808	\$177,521	\$165,754	\$172,365	\$187,246
Net Income per Employee*	-\$6,215	\$4,636	\$12,652	\$18,594	\$19,580	\$19,105	\$20,153	\$19,648	\$20,641	\$17,191	\$12,911	-\$618
Loan Originations (\$) per Employee*	\$208,431	\$311,692	\$197,642	\$291,774	\$282,347	\$258,034	\$261,478	\$244,925	\$249,690	\$341,357	\$354,389	\$394,587
Gross Revenue per Member*	\$170.3	\$182.2	\$196.2	\$201.7	\$203.1	\$202.8	\$207.0	\$210.0	\$213.8	\$501.2	\$486.6	\$512.5
Net Income per Member*	-\$6.6	\$5.0	\$14.6	\$21.6	\$20.9	\$22.7	\$24.1	\$23.1	\$24.9	\$52.0	\$36.4	-\$1.7
Loan Originations (\$) per Member*	\$222.9	\$336.9	\$227.3	\$339.6	\$330.9	\$306.5	\$312.4	\$287.6	\$300.7	\$1,032.2	\$1,000.4	\$1,079.9
Income & expense	2012	2013	2014	2015	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	Asset Class	Region & Asset	State & Asset
Interest income ratio*	2.73%	2.62%	2.75%	2.80%	2.75%	2.71%	2.78%	2.86%	2.81%	3.39%	3.28%	3.35%
Non-interest income ratio*	1.09%	1.16%	1.12%	1.07%	1.05%	0.99%	0.98%	0.98%	0.93%	1.46%	1.24%	1.17%
Fee income ratio*	0.75%	0.80%	0.79%	0.75%	0.73%	0.70%	0.70%	0.69%	0.66%	0.83%	0.71%	0.70%
Other operating income ratio*	0.35%	0.36%	0.33%	0.32%	0.31%	0.29%	0.29%	0.29%	0.27%	0.60%	0.50%	0.43%
Cost of funds*	0.20%	0.14%	0.14%	0.13%	0.13%	0.13%	0.13%	0.13%	0.14%	0.38%	0.41%	0.34%
Operating expense to avg assets ratio*	3.61%	3.42%	3.21%	3.28%	3.19%	3.11%	3.14%	3.20%	3.12%	3.61%	3.41%	3.60%
Operating expense to gross income ratio*	94.3%	90.5%	83.1%	84.8%	84.0%	84.1%	83.3%	83.3%	83.6%	74.7%	75.9%	80.3%
Loan quality & risk	2012	2013	2014	2015	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	Asset Class	Region & Asset	State & Asset
Delinquency ratio	2.76%	3.08%	1.91%	1.57%	1.37%	0.16%	0.41%	0.60%	0.54%	0.76%	0.88%	1.76%
Delinquency ratio 1st mort	12.50%	13.07%	8.43%	8.94%	8.63%	0.00%	2.16%	2.45%	2.40%	0.61%	0.79%	1.21%
Delinquency ratio other RE	0.01%	0.15%	0.73%	0.54%	0.27%	0.14%	0.14%	0.40%	0.40%	0.63%	0.87%	1.71%
Charge-off ratio*	0.49%	0.12%	0.20%	0.14%	0.11%	0.25%	0.26%	0.20%	0.17%	0.52%	0.54%	0.73%
Charge-off ratio 1st mort*	1.46%	0.01%	0.07%	0.00%	0.00%	1.24%	1.30%	1.34%	1.11%	0.06%	0.09%	0.11%
Charge-off ratio other RE*	0.07%	0.00%	0.06%	0.15%	0.15%	0.12%	0.12%	-0.02%	-0.02%	0.11%	0.19%	0.24%
Loan loss coverage ratio	0.16	0.16	0.32	0.31	0.38	2.38	0.95	0.65	0.70	1.12	0.98	0.70
Loan loss reserves	0.43%	0.48%	0.60%	0.49%	0.52%	0.39%	0.39%	0.39%	0.38%	0.86%	0.86%	1.22%
First mortgages sold ratio	0.0%	0.0%	0.0%	29.5%	33.8%	31.2%	21.2%	17.7%	35.6%	34.8%	29.2%	34.2%
First mortgage concentration	1.13	1.48	1.29	1.06	1.08	0.92	0.90	0.88	0.84	2.09	2.15	2.23
Fixed-rate mortgage concentration	0.69	1.11	0.94	3.50	3.68	3.90	3.76	3.63	3.48	1.71	1.86	2.29
Long-term real estate concentration	1.87	2.65	3.04	2.81	3.00	3.26	3.15	3.01	2.86	1.45	1.59	2.04
Long-term investment (>5 yrs) concen.	0.00	0.14	0.14	0.17	0.16	0.15	0.14	0.14	0.07	0.24	0.21	0.22
Net long-term assets ratio	19.6%	32.7%	32.8%	27.0%	27.0%	28.7%	27.8%	27.7%	25.2%	31.4%	31.6%	35.4%

*Ratio uses rolling 12-month sum in numerator

Your Credit Union and Peer Group averages - 2017 Q1

Growth trends (y/y percent change)	Your CU	\$0-50M	\$50-100M	\$100-500M	\$500M-1B	\$1B+	MidAtlantic	Midwest	Northeast	Southeast	West
Members	0.6%	-1.0%	1.0%	2.2%	3.6%	7.2%	7.0%	3.1%	4.4%	3.5%	6.1%
Shares	9.5%	3.7%	5.2%	6.6%	7.7%	10.5%	9.5%	7.2%	7.9%	8.4%	11.0%
Loans	8.3%	4.2%	6.2%	8.5%	10.6%	12.6%	10.3%	9.9%	10.1%	11.0%	13.9%
Assets	9.4%	3.5%	4.9%	6.3%	7.7%	9.7%	8.0%	7.1%	7.9%	8.3%	10.4%
Net worth	7.7%	2.0%	3.8%	5.2%	6.4%	9.2%	8.7%	6.6%	6.3%	6.5%	9.2%
Gross Income	4.8%	2.9%	4.2%	6.3%	8.8%	10.9%	10.7%	7.9%	8.6%	8.4%	10.2%
MBL amt	\$0	\$118,734	\$1,599,242	\$10,482,682	\$43,588,801	\$149,277,160	\$5,558,951	\$8,202,119	\$15,344,198	\$7,149,061	\$28,293,526
MBL num	0	2	15	68	212	466	30	44	62	34	82
CUSO Investments	\$0	\$11,970	\$56,572	\$282,193	\$1,207,398	\$6,470,057	\$310,474	\$345,291	\$444,880	\$468,230	\$734,234
CUSO Loans	\$0	\$2,905	\$22,441	\$149,402	\$333,499	\$2,089,678	\$84,657	\$239,767	\$174,846	\$40,758	\$186,234
Financial performance	Your CU	\$0-50M	\$50-100M	\$100-500M	\$500M-1B	\$1B+	MidAtlantic	Midwest	Northeast	Southeast	West
ROA including stab exp*	0.43%	0.24%	0.39%	0.50%	0.61%	0.90%	0.90%	0.65%	0.66%	0.65%	0.86%
ROA excluding stab exp*	0.43%	0.24%	0.39%	0.50%	0.61%	0.90%	0.90%	0.65%	0.66%	0.65%	0.86%
Net worth ratio	8.0%	12.5%	11.3%	10.7%	10.8%	10.6%	11.0%	10.6%	10.7%	10.7%	10.7%
Loan to share ratio	69.8%	55.8%	61.6%	71.4%	79.6%	81.7%	83.3%	78.9%	78.8%	72.8%	75.5%
Net margin*	3.60%	3.96%	4.26%	4.45%	4.48%	4.06%	4.53%	4.21%	3.96%	4.19%	4.07%
Net interest margin*	2.67%	3.01%	3.02%	3.02%	3.00%	2.76%	3.23%	2.81%	2.77%	2.71%	2.76%
Loan yield*	3.87%	5.72%	5.28%	4.84%	4.56%	4.43%	5.24%	4.49%	4.32%	4.62%	4.26%
Loan loss provision*	0.04%	0.27%	0.30%	0.37%	0.43%	0.45%	0.71%	0.43%	0.35%	0.36%	0.27%
Investment Yield*	1.00%	1.11%	1.18%	1.24%	1.26%	1.36%	1.44%	1.23%	1.39%	1.06%	1.39%
Return on Equity (ROE)*	5.38%	1.91%	3.48%	4.80%	5.81%	8.73%	8.43%	6.22%	6.23%	6.21%	8.18%
Avg Loan Balance	\$8,190	\$8,462	\$10,007	\$12,563	\$14,650	\$15,960	\$13,724	\$14,205	\$15,368	\$13,114	\$16,088
Avg Share/ Deposit Balance	\$3,703	\$4,236	\$4,688	\$5,040	\$5,476	\$5,967	\$5,138	\$5,666	\$5,635	\$5,051	\$6,313
Gross Revenue per Employee*	\$177,521	\$116,847	\$146,678	\$165,754	\$192,646	\$259,280	\$262,478	\$197,525	\$198,436	\$187,595	\$222,729
Net Income per Employee*	\$20,641	\$6,504	\$12,392	\$17,191	\$23,946	\$49,739	\$44,859	\$26,815	\$29,120	\$25,827	\$42,408
Loan Originations (\$) per Employee*	\$249,690	\$101,786	\$198,753	\$341,357	\$504,939	\$878,899	\$685,488	\$496,991	\$718,315	\$378,086	\$798,999
Gross Revenue per Member*	\$214	\$318	\$416	\$501	\$585	\$654	\$629	\$569	\$561	\$508	\$624
Net Income per Member*	\$25	\$18	\$35	\$52	\$73	\$125	\$108	\$77	\$82	\$70	\$119
Loan Originations (\$) per Member*	\$301	\$277	\$564	\$1,032	\$1,533	\$2,216	\$1,643	\$1,431	\$2,030	\$1,025	\$2,240
Income & expense	Your CU	\$0-50M	\$50-100M	\$100-500M	\$500M-1B	\$1B+	MidAtlantic	Midwest	Northeast	Southeast	West
Interest income ratio*	2.81%	3.30%	3.33%	3.39%	3.42%	3.37%	3.92%	3.36%	3.27%	3.22%	3.17%
Non-interest income ratio*	0.93%	0.98%	1.26%	1.46%	1.52%	1.34%	1.34%	1.43%	1.22%	1.51%	1.35%
Fee income ratio*	0.66%	0.67%	0.79%	0.83%	0.83%	0.52%	0.56%	0.72%	0.57%	0.75%	0.57%
Other operating income ratio*	0.27%	0.28%	0.44%	0.60%	0.66%	0.78%	0.73%	0.67%	0.61%	0.74%	0.74%
Cost of funds*	0.14%	0.29%	0.30%	0.38%	0.42%	0.61%	0.68%	0.55%	0.49%	0.51%	0.40%
Operating expense to avg assets ratio*	3.12%	3.48%	3.60%	3.61%	3.47%	2.75%	2.96%	3.16%	2.99%	3.21%	2.98%
Operating expense to gross income ratio	83.6%	82.0%	78.9%	74.7%	70.9%	58.8%	56.8%	66.5%	67.1%	68.3%	66.7%
Loan quality & risk	Your CU	\$0-50M	\$50-100M	\$100-500M	\$500M-1B	\$1B+	MidAtlantic	Midwest	Northeast	Southeast	West
Delinquency ratio	0.54%	1.13%	0.92%	0.76%	0.63%	0.65%	0.77%	0.62%	1.09%	0.62%	0.41%
Delinquency ratio 1st mort	2.40%	0.91%	0.76%	0.61%	0.44%	0.38%	0.46%	0.35%	0.48%	0.64%	0.32%
Delinquency ratio other RE	0.40%	1.02%	0.80%	0.63%	0.49%	0.49%	0.68%	0.36%	0.69%	0.52%	0.41%
Charge-off ratio*	0.17%	0.54%	0.52%	0.52%	0.55%	0.59%	0.91%	0.56%	0.51%	0.53%	0.37%
Charge-off ratio 1st mort*	1.11%	0.10%	0.06%	0.06%	0.04%	0.04%	0.05%	0.03%	0.05%	0.07%	0.01%
Charge-off ratio other RE*	-0.02%	0.15%	0.12%	0.11%	0.06%	0.06%	0.20%	0.06%	0.10%	0.12%	-0.10%
Loan loss coverage ratio	0.70	0.85	0.91	1.12	1.35	1.41	1.51	1.25	0.82	1.45	1.90
Loan loss reserves	0.38%	0.96%	0.84%	0.86%	0.86%	0.92%	1.17%	0.77%	0.89%	0.91%	0.78%
First mortgages sold ratio	35.6%	19.3%	22.1%	34.8%	38.4%	40.6%	41.1%	46.6%	39.0%	22.2%	41.2%
First mortgage concentration	0.84	0.82	1.46	2.09	2.40	2.87	2.68	2.12	2.89	2.38	2.55
Fixed-rate mortgage concentration	3.48	0.76	1.27	1.71	2.00	2.19	2.16	1.83	2.32	1.52	2.04
Long-term real estate concentration	2.86	0.71	1.13	1.45	1.67	1.81	1.97	1.48	1.88	1.25	1.66
Long-term investment (>5 yrs) concen.	0.07	0.11	0.19	0.24	0.20	0.31	0.44	0.16	0.26	0.20	0.27
Net long-term assets ratio	25.2%	18.4%	25.6%	31.4%	34.3%	34.7%	35.8%	29.5%	38.3%	27.7%	34.1%

*Ratio uses rolling 12-month sum in numerator

Growth trends (y/y percent change)	Description	Definition- 5300 Account Number
Members		Acct_083
Shares		Acct_018
Loans		Acct_025b
Assets		Acct_010
Net worth	Reserves + retained earnings + net income + subordinated debt	Acct_997
Gross Income	Total Interest income + Fee Income + Other Operating Income	Acct_115+Acct_131+Acct_659
MBL amt	Member Bus. Loans + Nonmember Bus. Loans - Unfunded Commitments	Acct_400t-Acct_814e
MBL num		Acct_900t
CUSO Investments		Acct_851
CUSO Loans		Acct_852
Financial performance		
ROA including stab exp*	Net income/avg assets	(Acct_661a)***
ROA excluding stab exp*	Net income excl TCCU stabilization and NCUSIF premiums/avg assets	(Acct_660a)***
Net worth ratio	Net worth/avg assets	Acct_998/10000
Loan to share ratio	Total loans/total shares	Acct_998/10000
Net margin*	(interest income + fee + oper income) - (interest expense)/avg assets	(Acct_115+Acct_131+Acct_659-Acct_350)***
Net interest margin*	(interest income - interest expense)/avg assets	(Acct_115-Acct_350)***
Loan yield*	interest income/average loans	(Acct_110-Acct_119)*2/(Acct_025b+Acct_025b(SPLY**))
Loan loss provision*	Provision for loan loss/avg assets	Acct_300***
Investment Yield*	(Investments Income+Trading Profits and Losses)/(Total Investments+Total Cash on Dep	(Acct_120+Acct_124)*2/((Acct_799I+Acct_730B+Acct_730C+Acct_799I(SPLY**))+Acct_730B(SPI
Return on Equity (ROE)*	Net income/ avg equity	Acct_661A/(Acct_940+Acct_931+Acct_668+Acct_658+Acct_658A+Acct_996+Acct_945+Acct_94
Avg Loan Balance	Total Amount of Loans & Leases/Number of Total Loans and Leases	Acct_025b/Acct_025a
Avg Share/ Deposit Balance	Total Amount of Shares/Number of Accounts for Total Shares	Acct_018/Acct_460
Gross Revenue per Employee	Gross Revenue/Total number of employees (both part-time & full time)	(Acct_115+Acct_117)/(Acct_564a+Acct_564b)
Net Income per Employee	Net Income/Total number of employees (both part-time & full time)	Acct_661a/(Acct_564a+Acct_564b)
Loan Originations (\$) per Employee	Loan Originations Amount/Total number of employees (both part-time & full time)	Acct_726/(Acct_564a+Acct_564b)
Gross Revenue per Member	Gross Revenue/Number of current members	(Acct_115+Acct_117)/Acct_083
Net Income per Member	Net Income/Number of current members	Acct_661a/Acct_083
Loan Originations (\$) per Member	Loan Originations Amount/Number of current members	Acct_726/Acct_083
Income & expense		** SPLY= Same period, last year
Interest income ratio*	Interest income/avg assets	Acct_115***
Non-interest income ratio*	Non-interest income/avg assets	Acct_117***
Fee income ratio*	Fee income/avg assets	Acct_131***
Other operating income ratio*	Other operating income/avg assets	Acct_659***
Cost of funds*	Interest expense/avg assets	Acct_350***
Operating expense to avg assets ratio*	Non-interest expense/avg assets	Acct_671***
Operating expense to gross income ratio	Non-interest expense/gross income	Acct_671/(Acct_115+Acct_131+Acct_659)
Loan quality & risk		*** all over Avg assets = (Acct_010+Acct_010(SPLY**))/2
Delinquency ratio	Delinquent Loans/Total Loans	Acct_041b/Acct_025b
Delinquency ratio 1st mort	1st Mortgage Del + Adj Rate 1st Mortgage Del/1st Mortgage Loans	(Acct_713a+Acct_714a)/Acct_703
Delinquency ratio other RE	Fixed Rate Other RE Del. + Adj Rate Other RE Del./Other RE Loans	(Acct_715a+Acct_716a)/Acct_386
Charge-off ratio*	Chargeoffs-Recoveries/Average Loans	(Acct_550-Acct_551)*2/(Acct_025b+Acct_025b(SPLY**))
Charge-off ratio 1st mort*	Net 1st Mortgage Charge-offs/Avg 1st Mortgage Loans	(Acct_548-Acct_607)*2/(Acct_703+Acct_703(SPLY**))
Charge-off ratio other RE*	Net Other RE Charge-offs/Avg Other RE Loans	(Acct_549-Acct_608)*2/(Acct_386+Acct_386(SPLY**))
Loan loss coverage ratio	Allowance for loan losses/ delinquent loans	Acct_719/ Acct_041b
Loan loss reserves	Allowance for loan & lease loss/total loans	Acct_719/Acct_025b
First mortgages sold ratio	First mortgages sold/first mortgage loans originated (YTD)	(Acct_736)/(Acct_720a+Acct_720b+Acct_720c+Acct_720d+Acct_720e+Acct_721a+Acct_721b)
First mortgage concentration	Total first mortgage loans/net worth	Acct_703 /Acct_997
Fixed-rate mortgage concentration	Total fixed-rate mortgage loans/net worth	(Acct_704a+Acct_704b+Acct_704c+Acct_704e+Acct_706+Acct_708b)/Acct_997
Long-term real estate concentration	Long-term real estate mortgage loans/net worth	(Acct_710-Acct_718-Acct_712) /Acct_997
Long-term investment (>5 yrs) concen.	Investments with maturities over 5 years/net worth	(Acct_799c2 + Acct_799d) /Acct_997
Net long-term assets ratio	Net long-term assets/Total assets	(703+386-712+400T-814E+799C1+799C2+799D+007+008-718A+794)/010

*Ratio uses rolling 12-month sum in numerator

NAFCU's CU Performance Benchmark is available at no cost to NAFCU members at www.nafcu.org/research

Data Source: NCUA aggregated call report figures from www.ncua.gov/DataApps/QCallRptData/Pages/FPRAggr.aspx
 Detailed Financial Performance Reports (FPR) for individual credit unions are available at <http://fpr.ncua.gov/>
 Net worth ratio: credit unions have several options in how to calculate assets- we use the option chosen by the credit union.
 NAFCU uses a different method for computing ratios than NCUA does in their FPRs.
 NCUA uses prior year-end (PYE) values for average assets and current quarter annualized values in numerators.
 NAFCU uses same period last year (SPLY) values for average assets and four quarter moving averages in numerators.
 Using SPLY rather than PYE tends to minimize seasonal fluctuations.

Net Income Components:

Interest Income	-	Interest Expense	+	Operating Income	-	Operating Expense	-	Provision for Loan & Lease Loss	=	Net Income
Loan Interest Investment Income		Dividends on Shares Interest on Deposits Interest on Borrowings		Fee Income Other Operating Income		Employee Compensation Travel Office Occupancy Office Operations Educational/Promotional Loan Servicing Professional & Outside Member Insurance Exam & Supervision Miscellaneous				

Performance ratios when divided by average assets:

