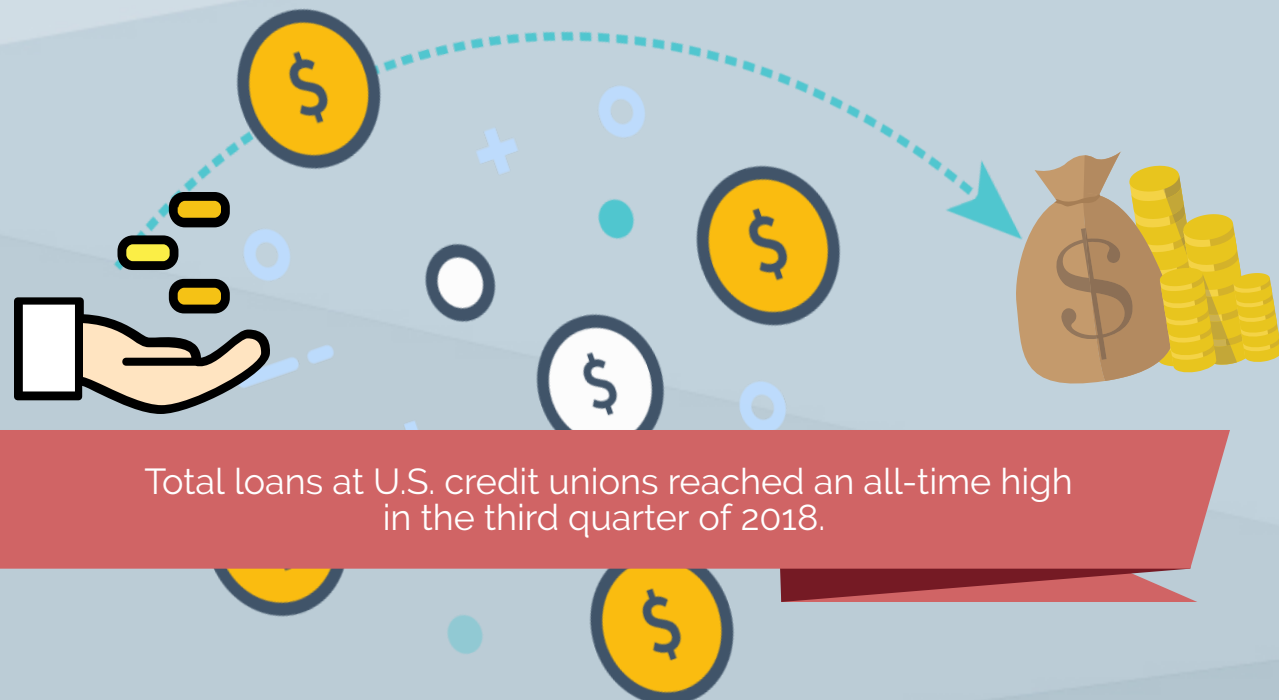


Lending By The Numbers



Total loans at U.S. credit unions reached an all-time high in the third quarter of 2018.

Total loan balances at U.S. credit unions hit \$1.0 trillion in the third quarter of 2018. That's a 9.5% increase over the third quarter of 2017. Origination growth was up \$24.7 billion with consumer loans accounting for 82.7% of that.



Loan Growth

9.5%



Loans Granted YTD

\$388.9B



Delinquency

0.67%

Asset quality has improved at a national level in the past 12 months. Total delinquency fell 4 basis points to 0.67% as of Sept. 30.



4.66%

Yield On Loans

Yield on loans rose 12 basis points year-over-year to 4.66% in the third quarter. Gradually increasing interest rates helped push loan interest income 12.6% higher.

Loan growth (9.5%) almost doubled share growth (5.0%) in the third quarter and pushed up the loan-to-share ratio 3.5 percentage points to 84.8%.

84.8%

Loans-to-Shares

40.9%

First Mortgages

With \$424.6 billion in balances, first mortgages accounted for 40.9% of the industry's total loan portfolio. This was the largest share of any segment.

\$15,274

Consumer confidence is on the rise. The average loan balance was up \$557 over the third quarter of 2017.



Regional Analysis

Western

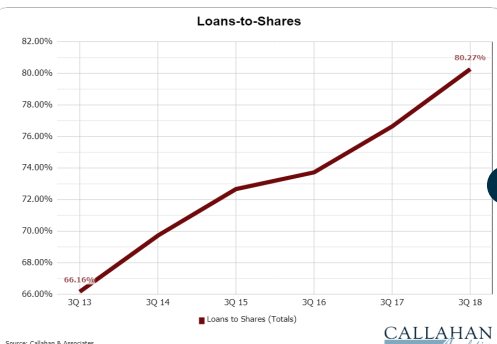
Credit unions in the Western Region reported the largest average loan balance — \$17,072. Annual loan growth for the region was 10.7%.



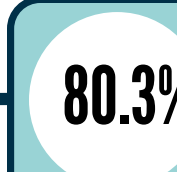
\$17,072



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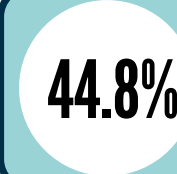
80.3%

Southeastern

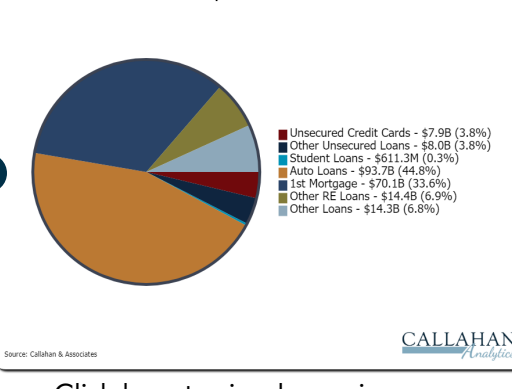
The loan-to-share ratio at Southeastern credit unions was 80.6% — 4.6 percentage points lower than the industry average.

Central


Auto loans comprised 44.8% of the total loan portfolio in the Central Region. Nationally, auto loans accounted for 35.2% of the portfolio.




44.8%



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0.76%

New England

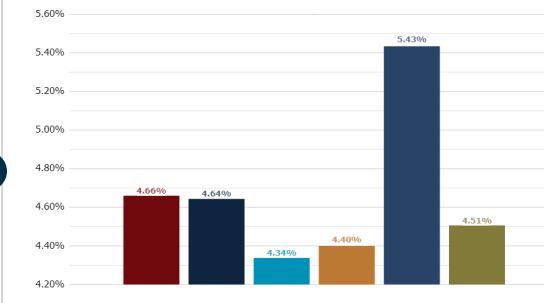
Asset quality for New England credit unions has greatly improved. Delinquency was down 46 basis points from the third quarter of 2017 to 0.76% as of Sept. 30, 2018.

Mid-Atlantic

Credit unions in the Mid-Atlantic Region reported an average loan yield of 5.43% — 77 basis points higher than the national average of 4.66%.



5.43%



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