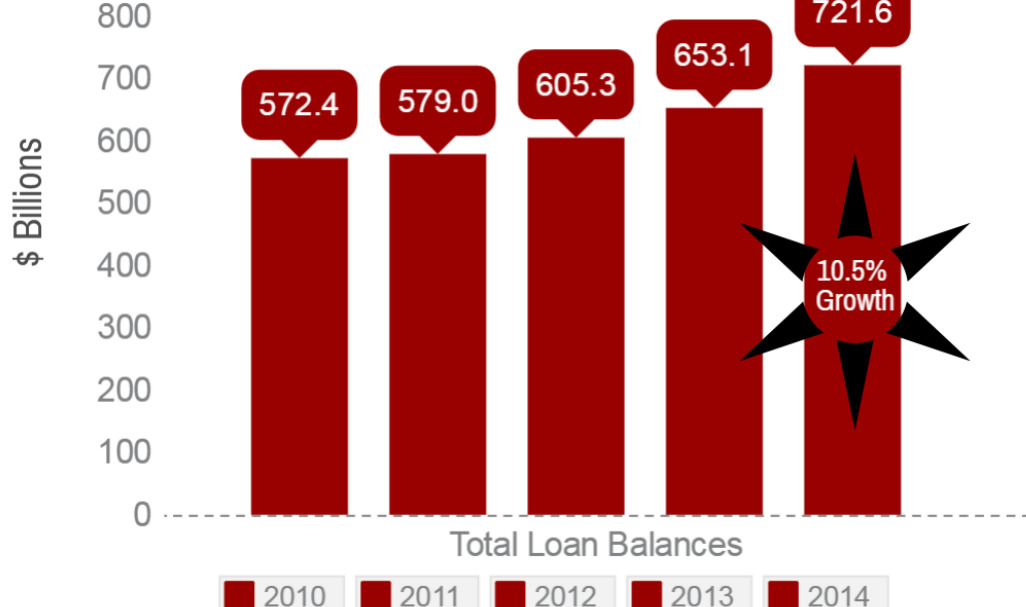


CREDIT UNION LENDING IN 2014

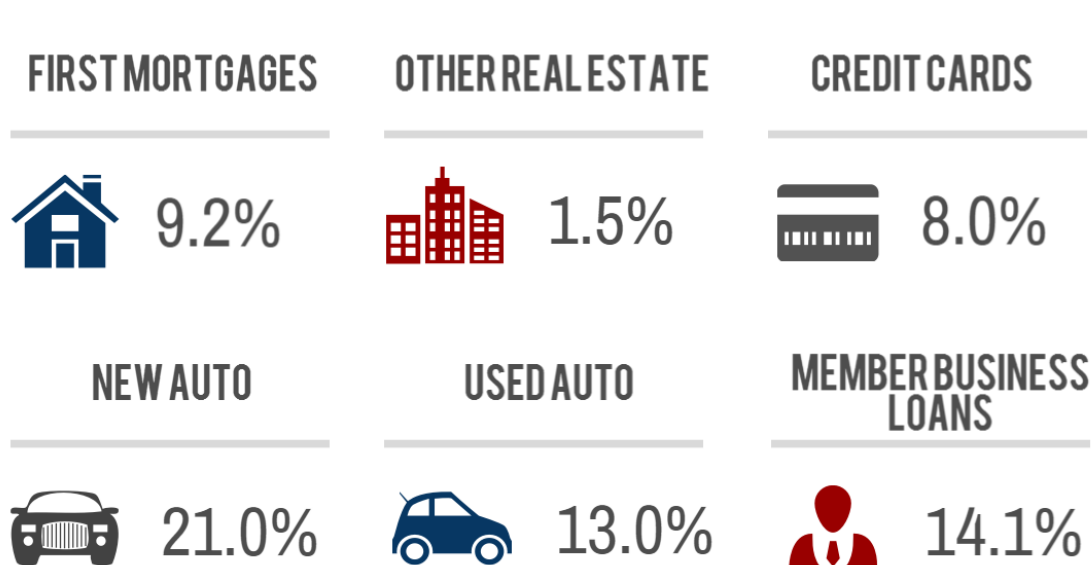
Data as of Dec. 31, 2014
For All U.S. Credit Unions

TOTAL LOANS



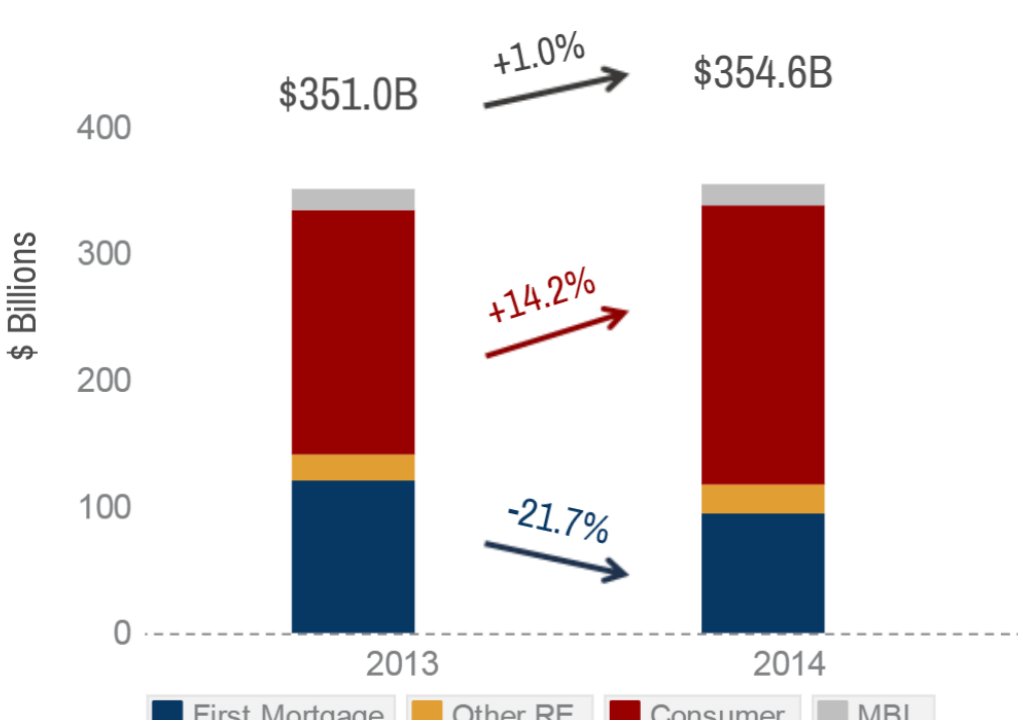
Thanks to the booming U.S. economy and stronger borrowing relationships with members, the industry posted the highest year-over-year loan growth since the first quarter of 2006.

YOY LOAN GROWTH BY CATEGORY



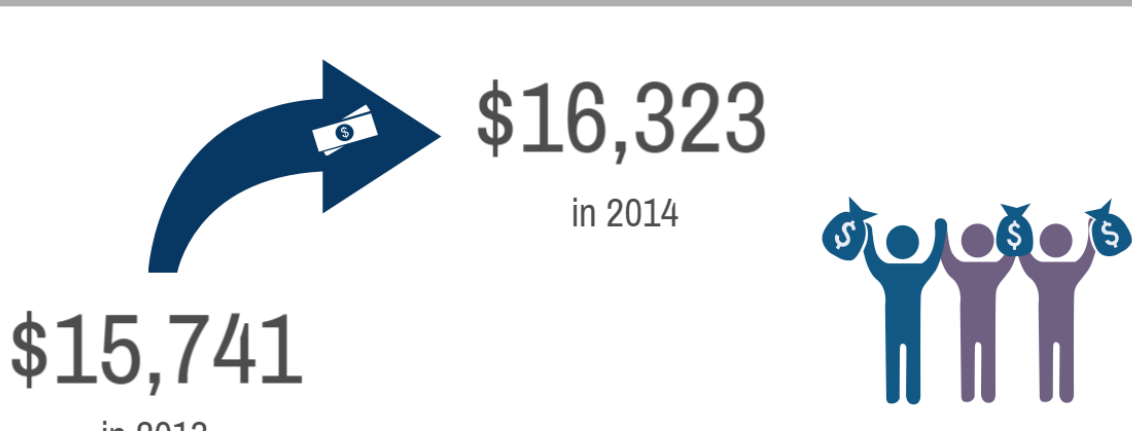
Every loan category posted year-over-year growth. Indirect lending activities and a rebounding U.S. auto market helped new auto loan growth outpace used auto loan growth.

TOTAL LOAN ORIGINATIONS



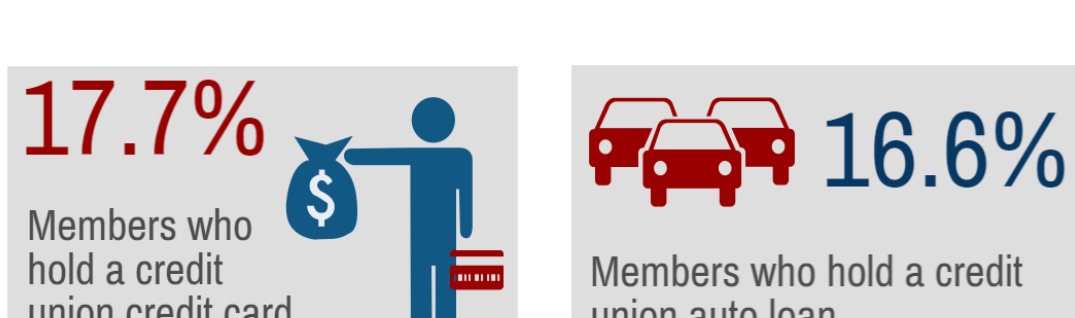
Consumer loan originations - which includes auto and credit cards - have posted double-digit growth in the past five consecutive quarters. Success in the consumer loan portfolio has underpinned the year's overall growth in total originations despite a decline in first mortgage volume.

AVERAGE MEMBER RELATIONSHIP*



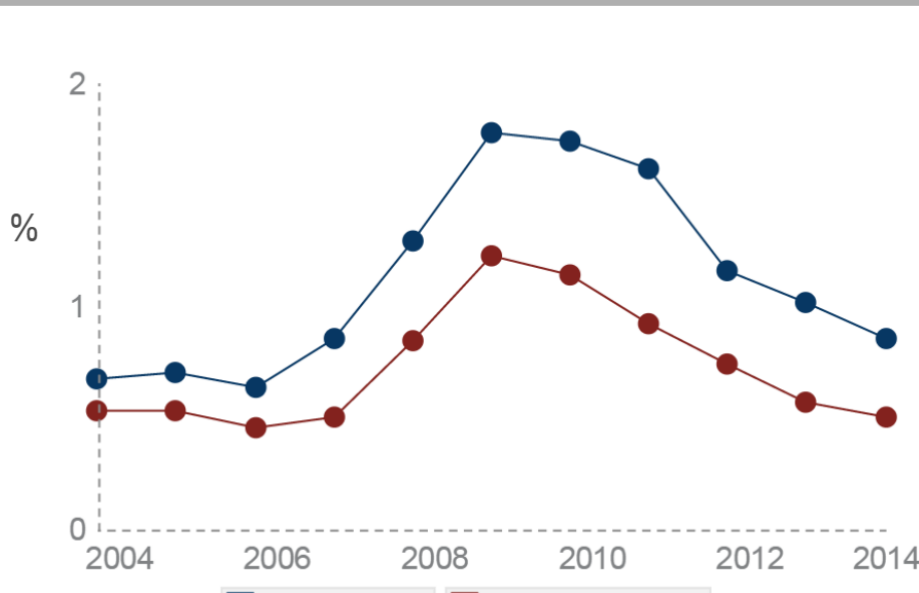
Memberships are strengthening at credit unions. The 7.1% annual growth in the average loan balance per member fueled a 3.7% overall increase in average member relationship.

2014 PRODUCT PENETRATION RATES



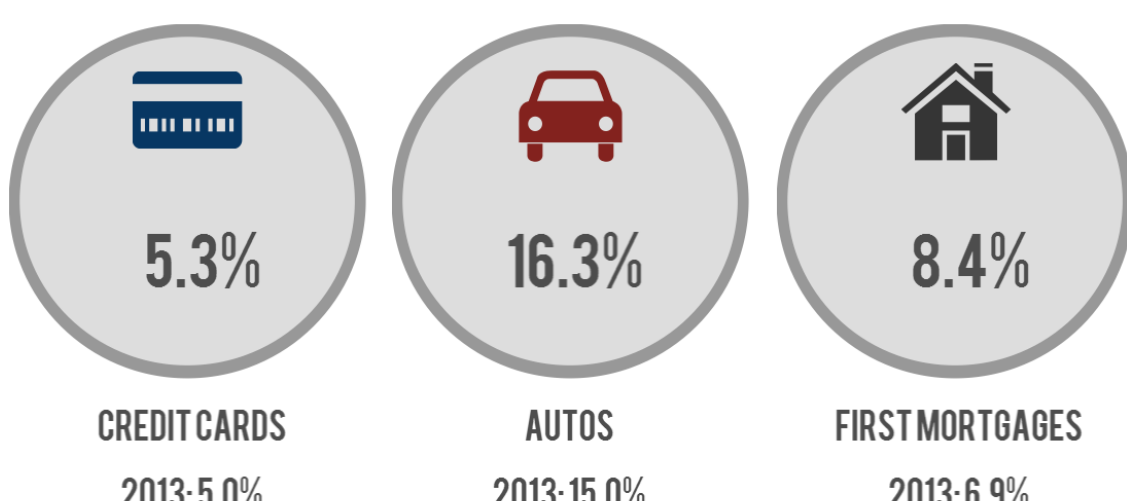
Higher penetration rates signify deeper member relationships. In 2014, the annual growth in the number of credit cards and auto loans outpaced membership growth, which increased the penetration rates for both products.

ASSET QUALITY



Delinquency and net-charge offs have consistently improved since 2009, and asset quality has returned to its pre-recession level.

2014 CREDIT UNION MARKET SHARE



Credit unions captured higher market share in every major loan product in 2014 compared to 2013. For auto loans, credit unions are capturing more market share in a larger national market. The 1.3% increase in market share stemmed from credit union auto lending activities, not from a shrinking national market size.