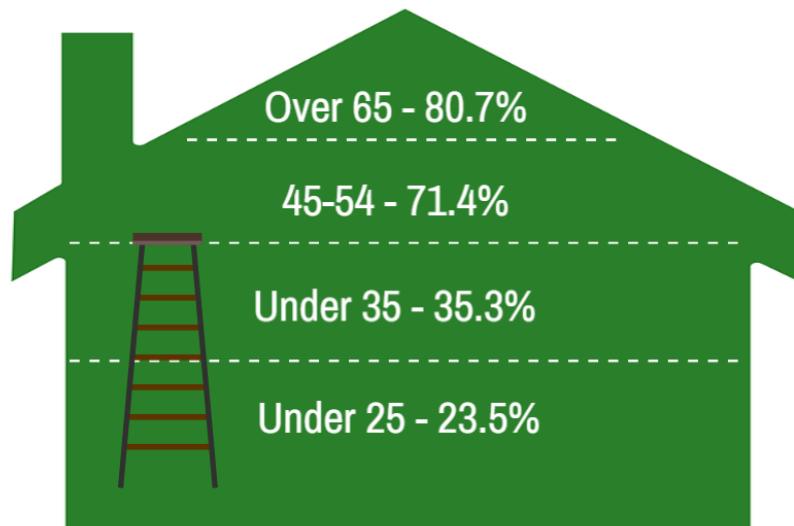




# Credit Union Mortgage Market



## U.S. Homeownership Rates



**2,304**

Credit unions offering first mortgage loans (out of 6,402)



**\$131,924**

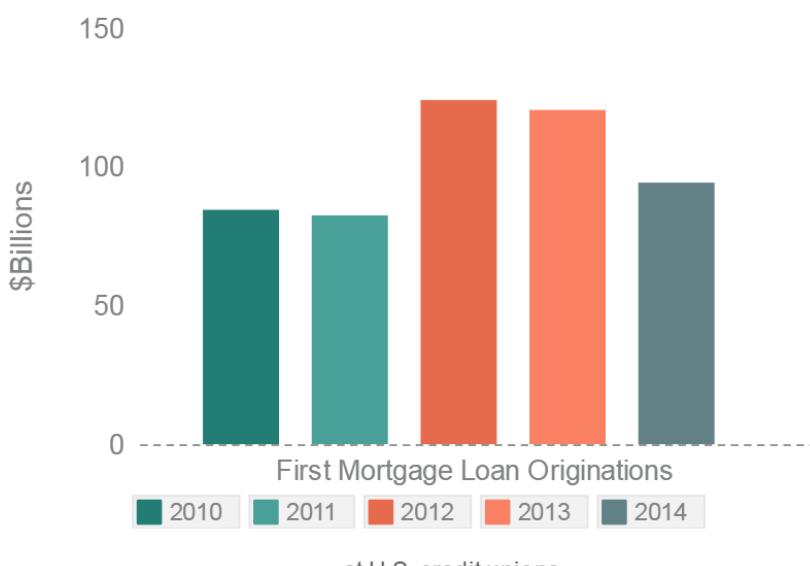
Average credit union first mortgage loan balance



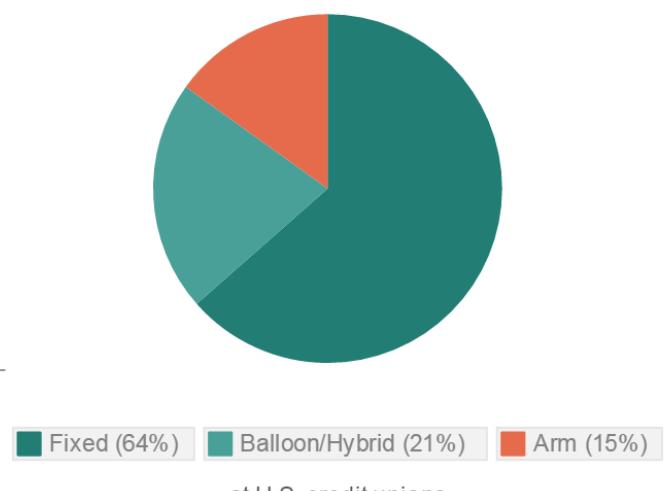
**2.24%**

Percentage of credit union members that have a first mortgage with their credit union

## First Mortgage Originations

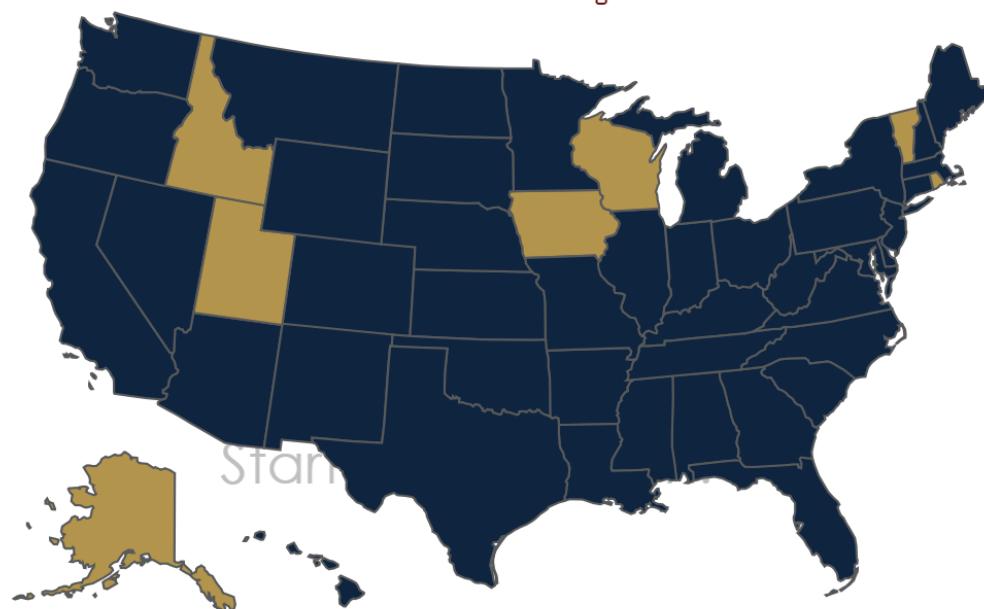


## 2014 First Mortgage Portfolio Composition



## Credit Union First Mortgage Market Share

As of December 31, 2013 for U.S. credit unions; gold states outperform the national average



**8.4%**

U.S. credit union mortgage market share (as of Dec. 2014)



**\$34.7 billion**

Purchase mortgages originated by credit unions in 2013



**\$67.5 billion**

Refinance loans originated by credit unions in 2013