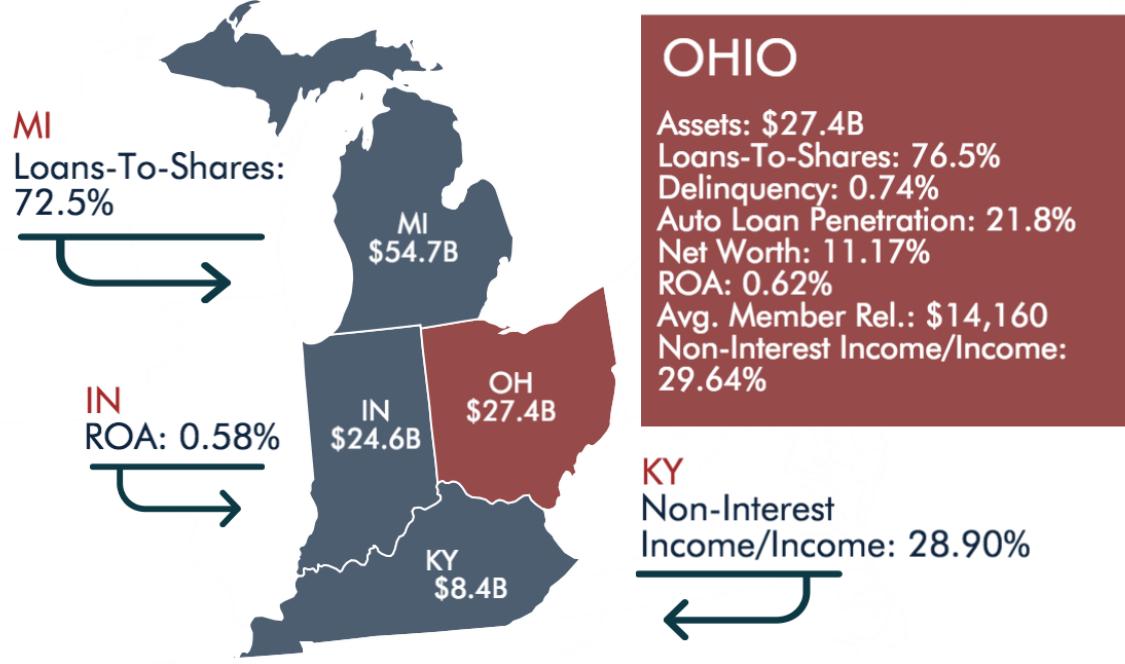


# Ohio Credit Unions

How do credit unions in the Buckeye State stack up against regional peers?

## Regional Analysis

Ohio's credit unions bests those in Michigan, Indiana, and Kentucky when it comes to new auto loan originations. The state performs remarkably well in this market considering 80% of its credit unions have less than \$100 million in assets.



## National Comparisons

### Capital Ratio **11.6%**

With a capital ratio of 11.6%, Ohio credit unions beat the national average by 20 basis points.



### Net Worth Ratio **11.2%**

Ohio credit unions posted a net worth ratio of 11.2% in the second quarter of 2016, overtaking the national average by 30 basis points.



### Non-Interest Income to Average Assets **1.40%**

As of June 30, 2016, non-interest income as a percent of average assets was 1.40% for Ohio credit unions compared to the national average of 1.35%.

