Montclara
ANALYTICS

BOARD FINANCIAL PACKAGE

Sample Credit Union

Quarter ended June 30, 2026

Preview edition, prepared from the credit union's public Call Report filings

Real figures from one credit union's public Call Reports. Its name and its competitors' names are withheld.

TOTAL ASSETS	RETURN ON ASSETS	NET WORTH RATIO	DELINQUENCY, 60+ DAYS
$424.7M	**0.71%**	**12.42%**	**1.53%**
+0.2% on a year ago	–83 bps on a year ago	+52 bps on a year ago	–58 bps on a year ago
Peers +6.1%	Peers 1.00%	Peers 12.93%	Peers 0.93%

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For the board, and the monthly edition

Prepared November 22, 2026. Every figure comes from the Call Reports Sample Credit Union filed with NCUA and is shown as filed; nothing here has been reconciled to the general ledger. The monthly edition of this package is prepared from the general ledger and the core system, set against budget, and tied to the general ledger and the filed 5300 before it is delivered.

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Sample Credit Union: the quarter on one page

Quarter ended June 30, 2026 · set against the same quarter a year earlier and 10 credit unions of similar size

FIVE THINGS FOR THE BOARD

1. **Earnings.** Net income for the six months was $1.5M, against $3.3M a year earlier. Return on assets is 0.71%, down 83 bps on a year ago; the peer median is 1.00%. Measured against assets, lower credit loss expense added 126 bps and lower non-interest income took away 223 bps.
2. **Margin and funding.** Net interest margin is 3.71% against 3.59% for peers, and cost of funds is 1.31% against 1.67%. $53.2M of certificates, 14% of all deposits, mature within twelve months; every 25 bps at renewal is worth about $133K a year.
3. **Credit.** Loans 60 days or more past due are 1.53% of loans, down 58 bps on a year ago; the peer median is 0.93%. Another 1.64%, $3.5M, is 30 to 59 days past due and not yet reportable. The allowance covers reportable delinquency 2.7 times.
4. **Growth and market.** Over the year loans shrank 0.7%, deposits shrank 0.7% and membership grew 9.6%. Competitor G, with 2 branches in the same counties, grew deposits +11.1%; 9 of the 10 nearest competitors grew deposits faster.
5. **Capital and outlook.** Net worth is 12.42% of assets, $23.0M above the 7% well-capitalized line, up 52 bps on a year ago. On the twelve-month outlook the highest reading is membership shrinks, at the 79th percentile.

TWELVE MEASURES · CHANGE ON A YEAR AGO, THE PEER MEDIAN, AND SEVEN QUARTERS OF TREND

TOTAL ASSETS
$424.7M
+0.2% on a year ago
Peers +6.1%

LOANS
$214.6M
–0.7% on a year ago
Peers +5.0%

SHARES AND DEPOSITS
$370.1M
–0.7% on a year ago
Peers +6.1%

MEMBERS
37,976
+9.6% on a year ago
Peers +0.1%

RETURN ON ASSETS
0.71%
–83 bps on a year ago
Peers 1.00%

NET INTEREST MARGIN
3.71%
–7 bps on a year ago
Peers 3.59%

EFFICIENCY RATIO
74.74%
+2112 bps on a year ago
Peers 71.43%

COST OF FUNDS
1.31%
–5 bps on a year ago
Peers 1.67%

NET WORTH RATIO
12.42%
+52 bps on a year ago
Peers 12.93%

DELINQUENCY, 60+ DAYS
1.53%
–58 bps on a year ago
Peers 0.93%

NET CHARGE-OFFS
1.37%
–45 bps on a year ago
Peers 0.25%

LOANS TO SHARES
57.98%
–1 bp on a year ago
Peers 83.45%

FLAGGED FOR DISCUSSION · A RISKIER READING THAN AT 80% OF CREDIT UNIONS THIS SIZE (PAGE 8)

1.37% percentile 96
Net charge-offs, annualized, share of loans

1.64% percentile 90
Loans 30 to 59 days delinquent, share of loans

1.53% percentile 90
Loans 60 days or more delinquent, share of loans

Preview edition, prepared from the credit union's public NCUA 5300 Call Report filings, as filed and not reconciled to the general ledger. Income ratios are year-to-date figures annualized; a trend line shows each quarter's own year-to-date ratio.

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Earnings: $1.5M in six months, return on assets of 0.71%

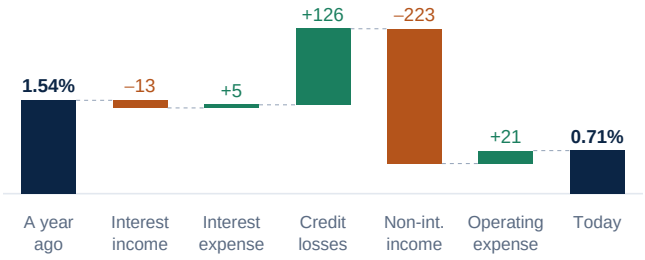
Year to date through June 30, 2026, against the same six months a year earlier

WHAT THIS PAGE SAYS

Net interest income fell 1.8% and non-interest income fell 66.4% on a year ago; net income fell 53.8%. Operating expense fell 5.5%, against asset growth of 0.2%. Measured against assets, lower credit loss expense added 126 bps and lower non-interest income took away 223 bps. The latest quarter on its own made $878K, against $634K the quarter before.

YEAR TO DATE, $000	2026	2025	CHANGE	%
Interest income	10,300	10,550	(251)	–2.4%
Interest expense	2,426	2,531	(105)	–4.2%
Net interest income	**7,874**	**8,019**	**(145)**	**–1.8%**
Credit loss expense	1,080	3,744	(2,665)	–71.2%
Non-interest income	2,388	7,110	(4,722)	–66.4%
Operating expense	7,670	8,113	(443)	–5.5%
Net income	**1,512**	**3,272**	**(1,760)**	**–53.8%**

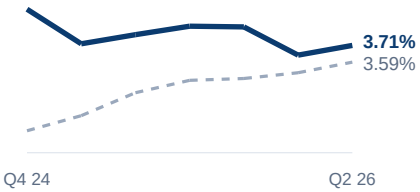
RETURN ON ASSETS: A YEAR AGO TO TODAY, IN BPS OF ASSETS



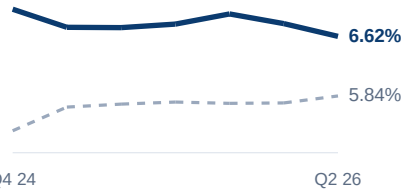
MARGIN

Solid: this credit union. Dashed: peer median.

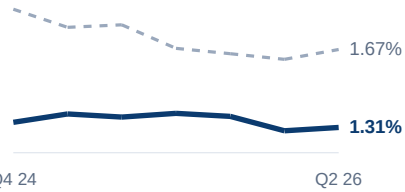
Net interest margin –0.25 pts since Q4 24



Loan yield –0.36 pts since Q4 24

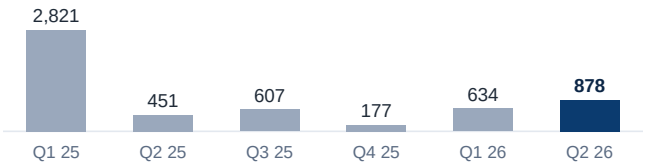


Cost of funds flat since Q4 24



OPERATING EXPENSE, $000	2026	2025	CHANGE	%
Compensation and benefits	3,528	3,922	(394)	–10.0%
Office occupancy	830	729	102	+13.9%
Office operations	1,356	1,278	78	+6.1%
Marketing and education	172	160	13	+8.0%
Loan servicing	378	449	(71)	–15.9%
Professional and outside services	1,255	1,392	(137)	–9.8%
All other	151	184	(33)	–17.9%
Operating expense	**7,670**	**8,113**	**(443)**	**–5.5%**

NET INCOME, EACH QUARTER ON ITS OWN, $000



COST AND PRODUCTIVITY	THIS CU	PEERS
Efficiency ratio	74.74%	71.43%
Operating expense / assets	3.61%	3.01%
Operating expense per member	$404	$546
Revenue per FTE	$306K	$312K

Balance sheet: $424.7M in assets, +0.2% on a year ago

As of June 30, 2026, against June 30, 2025

WHAT THIS PAGE SAYS

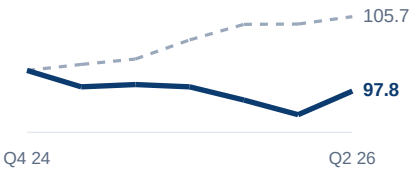
Assets rose $652K over the year and deposits fell $2.6M. Loans fell $1.5M, investments rose $17.8M and cash fell $24.1M. Loans are 51% of assets and 58% of shares, against 83% for peers. Equity sits $2.2M below net worth, the mark of unrealized losses on securities.

$000	JUN 30, 2026	JUN 30, 2025	CHANGE	%	% OF ASSETS
Cash and deposits	33,282	57,428	(24,147)	–42.0%	7.8%
Investments	153,746	135,914	17,832	+13.1%	36.2%
Loans and leases	214,567	216,101	(1,534)	–0.7%	50.5%
Allowance for credit losses	(8,867)	(9,635)	768	+8.0%	(2.1%)
Other assets	32,021	24,288	7,733	+31.8%	7.5%
Total assets	**424,749**	**424,096**	**652**	**+0.2%**	**100.0%**
Shares and deposits	370,090	372,692	(2,602)	–0.7%	87.1%
Borrowings	0	0	0	n/a	0.0%
Other liabilities	4,114	3,776	339	+9.0%	1.0%
Equity, after unrealized gains and losses	50,544	47,629	2,915	+6.1%	11.9%
Total liabilities and equity	**424,749**	**424,096**	**652**	**+0.2%**	**100.0%**
Net worth, the regulatory measure	*52,763*	*50,468*	*2,296*	*+4.5%*	*12.4%*

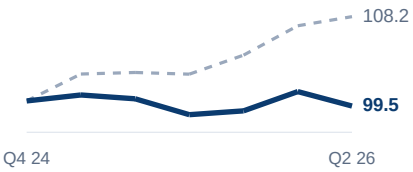
GROWTH AGAINST PEERS · FIRST QUARTER SHOWN = 100

Solid: this credit union. Dashed: peer median.

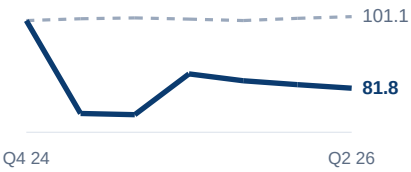
Total loans –8.0 pts vs peers



Shares and deposits –8.7 pts vs peers



Members –19.3 pts vs peers



WHERE THE YEAR'S GROWTH CAME FROM

Deposits	–$2.6M
Borrowings	$0
Other liabilities	+$339K
Equity	+$2.9M

WHERE IT WENT

Loans	–$1.5M
Investments	+$17.8M
Cash and deposits	–$24.1M
Other assets and allowance	+$8.5M

FUNDING, LIQUIDITY AND RESERVES · THIS CREDIT UNION, WITH THE PEER MEDIAN BENEATH

LOANS / SHARES	CASH / ASSETS	INVESTMENTS/ASSETS	BORROWINGS/ASSETS	CERTIFICATES/SHARES	ALLOWANCE / LOANS	COVERAGE OF 60+ DQ
58.0% –25.5	7.8% –8.1	36.2% +23.8	0.0%	20.3% –9.2	4.1% +3.1	2.7× +1.5×
peers 83.4%	peers 15.9%	peers 12.4%	peers 0.0%	peers 29.5%	peers 1.0%	peers 1.2×

Preview edition, prepared from the credit union's public NCUA 5300 Call Report filings, as filed and not reconciled to the general ledger. Equity is total assets less total liabilities; net worth is the regulatory capital measure and excludes unrealized gains and losses.

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Lending: $214.6M in loans, –0.7% on a year ago; 1.53% delinquent

As of June 30, 2026 · delinquency is loans 60 days or more past due, the reportable measure

WHAT THIS PAGE SAYS

1st-lien residential grew fastest (+35.7%) and used auto shrank most (–24.2%). Loans granted in the six months were $41.6M, 5.4% less than a year earlier. Reportable delinquency is $3.3M; another $3.5M is 30 to 59 days past due.

LOANS BY TYPE, $000	BALANCE	SHARE	ON A YEAR AGO
1st-lien residential	36,883	17.2%	+35.7%
Junior-lien and HELOC	36,255	16.9%	+11.3%
New auto	25,285	11.8%	–4.0%
Used auto	63,895	29.8%	–24.2%
Credit card	8,962	4.2%	–5.0%
Other unsecured	9,427	4.4%	+18.9%
Commercial	31,135	14.5%	+26.9%
Other	2,726	1.3%	–29.0%
Total loans	**214,567**	**100.0%**	**–0.7%**

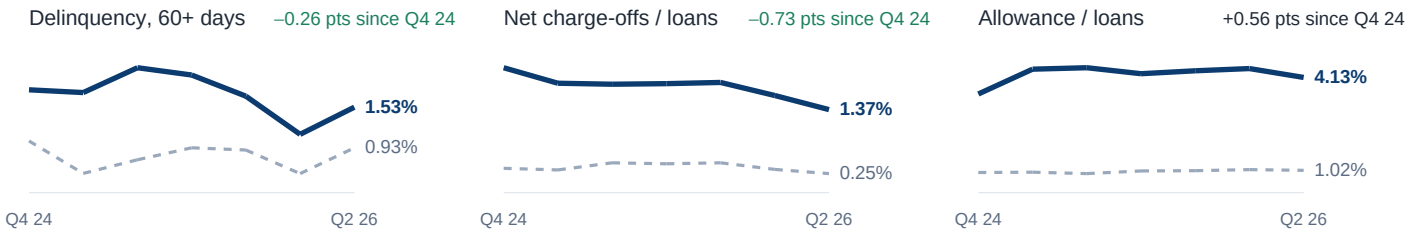
YIELD AND CONCENTRATION	THIS CU	PEERS
Loan yield	6.62%	5.84%
Loans / assets	50.52%	71.19%
Indirect / loans	27.39%	25.45%
Participations bought / loans	17.98%	2.75%
Commercial / net worth	0.6×	0.3×
Net charge-offs / loans	1.37%	0.25%
Allowance / loans	4.13%	1.02%

DAYS PAST DUE, $000	AMOUNT	% OF LOANS	PEERS
30 to 59 days	3,520	1.64%	0.46%
60 to 89 days	875	0.41%	0.41%
90 to 179 days	1,736	0.81%	0.19%
180 days or more	674	0.31%	0.17%
Reportable, 60+ days	**3,286**	**1.53%**	**0.93%**

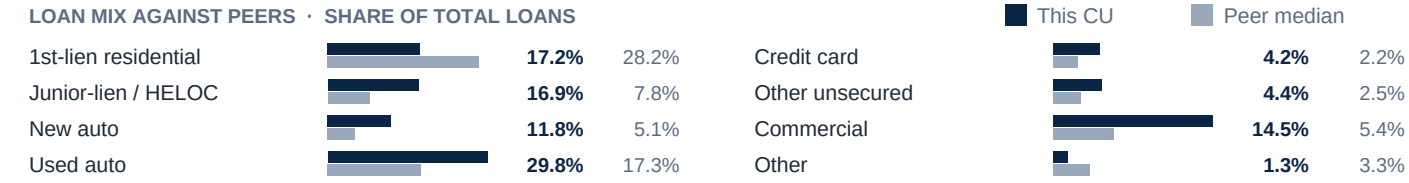
BY PRODUCT, $000	BALANCE	60+ DAYS	RATE	PEERS
New auto	25,285	262	1.04%	0.32%
Used auto	63,895	1,441	2.26%	0.75%
Credit card	8,962	117	1.31%	0.57%
Indirect loans	58,764	1,667	2.84%	0.63%

CREDIT QUALITY

Solid: this credit union. Dashed: peer median.



LOAN MIX AGAINST PEERS · SHARE OF TOTAL LOANS



Preview edition, prepared from the credit union's public NCUA 5300 Call Report filings, as filed and not reconciled to the general ledger. Indirect loans overlap the vehicle categories. Product delinquency is shown where the Call Report gives both the balance and the amount past due.

Deposits: $370.1M, –0.7% on a year ago; cost of funds 1.31%

As of June 30, 2026 · cost of funds is interest expense over shares and borrowings, annualized

WHAT THIS PAGE SAYS

Certificates are 20.3% of deposits and shrank 2.7% over the year; $53.2M of them, 71% of the certificate book, mature within twelve months. Cost of funds is 1.31% against 1.67% for peers. Uninsured deposits are 2.6% of deposits (peers 5.1%).

DEPOSITS BY TYPE, $000	BALANCE	SHARE	ON A YEAR AGO
Checking (share drafts)	77,188	20.9%	–0.5%
Regular savings	131,187	35.4%	–2.1%
Money market	54,285	14.7%	+8.4%
Certificates	75,093	20.3%	–2.7%
IRA and Keogh	25,580	6.9%	–4.8%
Other	6,757	1.8%	–4.5%
Total shares and deposits	**370,090**	**100.0%**	**–0.7%**

CERTIFICATES BY TIME TO MATURITY

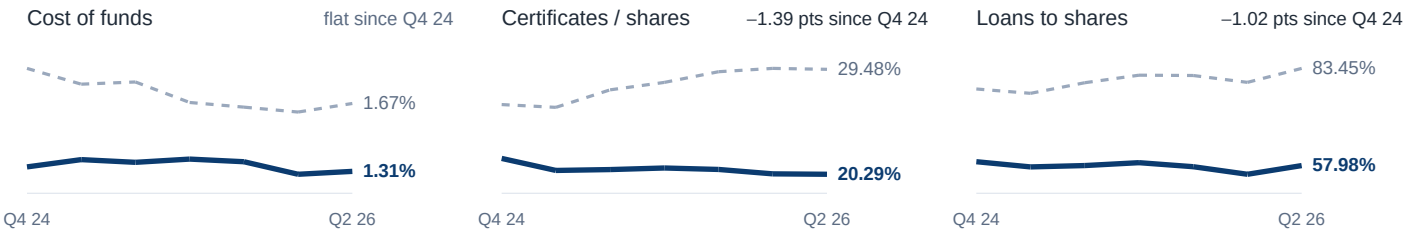
Within a year	**$53.2M**	71%
One to three years	**$14.3M**	19%
Over three years	**$7.6M**	10%

Every 25 bps on the $53.2M that renews within a year is about $133K of annual interest expense.

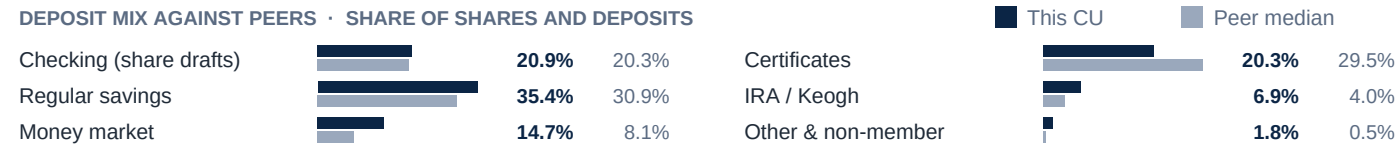
LIQUIDITY AND FUNDING	THIS CU	PEER MEDIAN	GAP
Loans to shares	57.98%	83.45%	–25.47 pts
Cash and investments due within a year, share of assets	23.58%	20.28%	+3.30 pts
Borrowings, share of assets	0.00%	0.00%	0.00 pts
Credit lines available, share of assets	29.90%	22.89%	+7.00 pts
Uninsured deposits, share of deposits	2.63%	5.11%	–2.48 pts
Unfunded loan commitments, multiple of liquid assets	0.5×	0.7×	–0.2×

FUNDING

Solid: this credit union. Dashed: peer median.



DEPOSIT MIX AGAINST PEERS · SHARE OF SHARES AND DEPOSITS



Capital: net worth of 12.42%, $23.0M above the well-capitalized line

As of June 30, 2026 · a net worth ratio of 7.00% or more is well capitalized

WHAT THIS PAGE SAYS

Net worth grew 4.5% over the year and assets grew 0.2%, so the ratio is up 52 bps. At today's earnings and growth it stands at 13.81% in two years; with earnings 50 bps lower, 12.81%. With funding 50 bps dearer and charge-offs doubled in the same year, earnings would turn to a loss of $1.8M and net worth would be 11.99% of assets, $21.2M above the line.

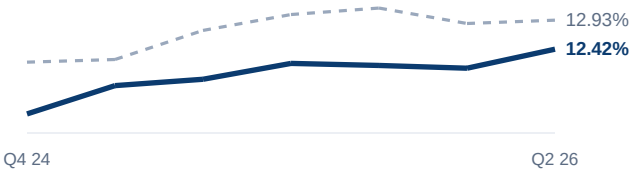
NET WORTH RATIO, A YEAR AGO TO TODAY

June 30, 2025	11.90%
Net worth grew 4.5%	+0.54 pts
Assets grew 0.2%	–0.02 pts
June 30, 2026	**12.42%**

NET WORTH RATIO OVER TWO YEARS, THREE CASES



Net worth ratio against peers +1.12 pts since Q4 24





WHAT EACH MOVE IS WORTH IN A YEAR · ONE AT A TIME, ON TODAY'S BALANCE SHEET

		NET INCOME	ROA	NET WORTH RATIO
Cost of funds	25 bps lower on all deposits and borrowings	+$925K	+22 bps	+0.22 pts
Certificate renewals	25 bps lower on certificates maturing within a year	+$133K	+3 bps	+0.03 pts
Loan pricing	25 bps more on a year of new lending	+$208K	+5 bps	+0.05 pts
Loan growth	5% more loans, funded by deposits at today's cost	+$570K	+13 bps	–0.18 pts
Credit losses	Net charge-offs higher by 25 bps of loans	–$536K	–13 bps	–0.13 pts
Operating expense	3% lower	+$460K	+11 bps	+0.11 pts
Non-interest income	10% higher	+$478K	+11 bps	+0.11 pts

WOULD EARNINGS STILL BUILD CAPITAL? · A YEAR UNDER STRESS, ASSETS GROWING AS TODAY

		NET INCOME	ROA	NET WORTH IN A YEAR	ABOVE 7%
As reported	**Year-to-date earnings, annualized**	**$3.0M**	**0.71%**	**13.11%**	**$26.0M**
Funding stress	Deposits and borrowings cost 50 bps more	$1.2M	0.28%	12.68%	$24.2M
Credit stress	Net charge-offs at twice today's rate	$88K	0.02%	12.42%	$23.1M
Both together	The two stresses in the same year	–$1.8M	–0.41%	11.99%	$21.2M

How to read this: first-order arithmetic on today's balance sheet, with no change in member behaviour, no tax and no second-round effect. A move's net worth ratio is the change it leaves after twelve months; new loans add to assets, so growth can raise earnings and still lower the ratio. Stress cases start from year-to-date earnings annualized, and extra charge-offs pass straight to earnings. Net worth changes only through earnings.

Exam readiness: the public numbers against NCUA's 2026 priorities

NCUA letter 26-CU-01 names six priorities for 2026. The Call Report speaks to the three on the balance sheet.

WHAT THIS PAGE SAYS

Three of the 18 measures read riskier than at 80% of credit unions this size: net charge-offs, early-stage delinquency and delinquency. Two more sit between 60% and 80%. The group is the 705 credit unions with $212.4M to $849.5M in assets; the percentile is the share of that group with a safer reading. A flag is where to look, not an examiner's finding.

Lending

Credit administration, loss mitigation, the allowance and concentrations

	THIS CU	GROUP MEDIAN	PCTILE	0 100	
Loans 60 days or more delinquent, share of loans	**1.53%**	0.68%	90		Discuss
Loans 30 to 59 days delinquent, share of loans	**1.64%**	0.66%	90		Discuss
Net charge-offs, annualized, share of loans	**1.37%**	0.37%	96		Discuss
Allowance, multiple of loans 60 days or more delinquent	**2.7×**	1.3×	14		In line
Indirect loans, share of loans	**27.39%**	13.28%	74		Watch
Commercial loans, multiple of net worth	**0.6×**	0.4×	60		Watch

Sensitivity to market risk and liquidity

Interest-rate and liquidity risk, funding mix and contingency funding

	THIS CU	GROUP MEDIAN	PCTILE	0 100	
Loans to shares	**57.98%**	78.38%	13		In line
Cash and investments due within a year, share of assets	**23.58%**	14.41%	17		In line
Certificates maturing within a year, share of deposits	**14.39%**	22.10%	20		In line
Uninsured deposits, share of deposits	**2.63%**	6.55%	9		In line
Borrowings, share of assets	**0.00%**	0.00%	0		In line
1st-lien residential loans, share of assets	**8.68%**	20.37%	12		In line

Earnings and capital adequacy

Whether earnings support capital targets under stress

	THIS CU	GROUP MEDIAN	PCTILE	0 100	
Return on assets, annualized	**0.71%**	0.73%	51		In line
Net interest margin	**3.71%**	3.58%	39		In line
Efficiency ratio	**74.74%**	77.14%	40		In line
Net worth ratio	**12.42%**	11.07%	33		In line
Net worth ratio, change on a year ago	**+0.52 pts**	+0.28 pts	29		In line
Unrealized losses and other equity adjustments, share of net worth	**4.21%**	4.21%	50		In line

WHAT THE CALL REPORT CANNOT SHOW

The other three priorities, payment systems, fraud prevention and detection and BSA compliance and AML/CFT programs, are reviews of controls and programs. Public filings do not show them; they are read from the credit union's own records.

Sample Credit Union: who you really compete with

Credit unions with branches in the same 4 counties (withheld) · prepared November 22, 2026

> Sample Credit Union's deposits changed -0.7% over the year and its membership +9.6%. Competitor G, with 2 branches in the same counties, grew deposits +11.1%; 9 of the 10 nearest competitors grew deposits faster.

THE 10 CLOSEST, BY SHARE OF THE GROUND	BRANCHES HERE	SHARE	ASSETS	DEPOSITS	MEMBERS	COST OF FUNDS
Sample Credit Union	9	14%	$424.7M	-0.7%	+9.6%	1.31%
Competitor A	22	27%	$9.50B	+3.8%	-0.1%	2.23%
Competitor B	5	6%	$900.0M	+4.3%	+1.8%	2.28%
Competitor C	5	6%	$500.0M	+1.7%	+2.6%	1.97%
Competitor D	4	5%	$350.0M	-5.4%	-3.6%	1.11%
Competitor E	4	5%	$250.0M	+5.2%	-1.8%	1.51%
Competitor F	4	5%	$200.0M	+1.4%	+0.1%	1.35%
Competitor G	2	4%	$850.0M	+11.1%	+6.9%	1.79%
Competitor H	2	4%	$600.0M	+3.9%	+5.7%	1.85%
Competitor I	1	4%	$1.20B	+0.3%	-2.0%	1.71%
Competitor J	1	4%	$50.0M	+5.6%	+3.8%	1.45%

YOU AGAINST THE COMPETITOR MEDIAN	YOU	MEDIAN	GAP	RANK
Member growth (year over year)	9.57%	0.96%	+8.61 pts	1 of 11
Share growth (year over year)	-0.70%	3.86%	-4.55 pts	10 of 11
Loan growth (year over year)	-0.71%	0.93%	-1.64 pts	6 of 10
Cost of funds	1.31%	1.75%	-0.44 pts	2 of 11
Certificates, share of deposits	20.29%	24.94%	-4.64 pts	
Net interest margin	3.71%	3.47%	+0.24 pts	3 of 11
Efficiency ratio	74.74%	75.43%	-0.68 pts	6 of 11
Return on assets	0.71%	0.78%	-0.07 pts	7 of 11

Competitors: credit unions with member-service branches in the same counties, ranked by the share of those branches they hold. NCUA Call Report and branch file; growth is year over year; * may include a merger.

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Seven outlooks for the year to June 2027

How likely each change is by the June 2027 Call Report, scored from June 2026 and set against the peer group.

Each figure is the probability, from Montclara's outlook models, that the change happens within twelve months: how often credit unions whose Call Report looked like Sample Credit Union's saw it a year later. It is a likelihood, not a forecast, and it does not say whether a change would be planned or a concern. The percentile ranks the probability against all 3,528 credit unions with $10M or more in assets; 100 is the highest.

WHAT STANDS OUT

Sample Credit Union is not in the top 20% of credit unions on any of the seven outlooks. Its highest percentile is for membership shrinks, at 56% against a peer median of 14% (79th percentile).

OUTLOOK · THE QUESTION IT ANSWERS	THIS CU	PEER MEDIAN	PERCENTILE	0 50 100
Membership shrinks Will membership be 2% or more lower a year from now?	**56%**	14%	79th	
Margin compresses Will net interest margin be 15 bps or more lower a year from now?	**20%**	5%	73rd	
Deposits run off Will shares and deposits be 2% or more lower a year from now?	**9%**	2%	53rd	
Loan book shrinks Will total loans be 2% or more lower a year from now?	**17%**	8%	41st	
Earnings fall Will ROA be 25 bps or more lower a year from now?	**13%**	7%	39th	
Turns to a loss Will a profitable credit union be losing money a year from now?	**under 1%**	under 1%	38th	
Capital erodes Will the net worth ratio be 50 bps or more lower a year from now?	**3%**	4%	23rd	



Peer median is the middle probability across the 10 peers on page 11. A probability describes what happened to credit unions with similar figures; it does not know Sample Credit Union's plans, and a decline can be deliberate, such as a loan sale or letting high-rate certificates run off. The ratios driving each score are part of the full outlook scorecard.

HOW THE OUTLOOK WAS TESTED

Scored from the June 2025 Call Reports of credit unions the models never saw and graded on June 2026, the 10% each outlook flagged had the outcome 24% to 73% of the time, 2.2 to 4.4 times the average rate; all seven beat the best single-ratio warning sign.

Questions for the board, and what the monthly edition adds

What the numbers raise, and what changes when the package is built from your own books.

QUESTIONS WORTH ASKING

1. Loans shrank 0.71% year over year while peers grew 5.03%. Is the gap coming from pricing, origination capacity, or member demand, and how does the application-to-funding rate compare by channel?
2. Delinquency is 1.53% against a peer median of 0.93%. The allowance covers 2.7× delinquent balances against 1.2× for peers. Which loan categories and vintages account for the increase, and is the roll-rate from 30 to 60 days improving or worsening?
3. Operating expense runs 3.61% of assets versus 3.01% for peers. Compensation explains 18% of that difference. What does cost-to-serve look like by channel and by product, and which lines are growing faster than members?
4. Loans 30 to 59 days past due are 1.64% of loans, more than at 90% of credit unions this size. How much of it rolls to 60 days each month?

	THIS PREVIEW	THE MONTHLY EDITION
Source	The Call Report, each quarter	Your general ledger and core system, each month
Compared with	A year ago and peers	Budget, prior month, a year ago and peers
Detail	Call Report categories	Product, branch and officer
Credit	Totals by days past due	Loan-level lists, roll rates and vintages
Deposits	Certificates in three maturity bands	Maturities by month and by rate
Control	As filed	Tied to the general ledger and the filed 5300 before delivery
Timing	On request	First package in three weeks; delivery automated by day 30

PEER GROUP · THE 10 NEAREST CREDIT UNIONS BY TOTAL ASSETS

Peer Credit Union A, RI	$425.1M	Peer Credit Union E, MO	$423.1M	Peer Credit Union I, NY	$426.9M
Peer Credit Union B, CA	$425.5M	Peer Credit Union F, MN	$422.8M	Peer Credit Union J, CA	$422.1M
Peer Credit Union C, IL	$423.3M	Peer Credit Union G, WA	$426.7M		
Peer Credit Union D, HI	$423.3M	Peer Credit Union H, TN	$426.9M		

DEFINITIONS AND METHOD

Return on assets, net interest margin and the other income ratios are year-to-date figures annualized and divided by total assets. Efficiency ratio is operating expense over net interest income plus non-interest income. Cost of funds is interest expense over shares and borrowings. Dollar tables show year-to-date income and period-end balances as filed, against the same quarter a year earlier. Peer medians use the ten credit unions nearest in total assets; the exam-readiness page uses every credit union between half and twice this one's assets.

See this package built on your own general ledger.

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