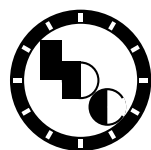


Credit Union Financial Profiles

**State and National Totals
Fourth Quarter 2021 Report**



**IDC Financial
Publishing, Inc.**

CREDIT UNION FINANCIAL PROFILES
DATA ENDING 4th QTR, 2021

STATE AVERAGES

IDC Financial Publishing, Inc.
(800)525-5457

	RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % NET WORTH	LIQUIDITY	ANNUAL GROWTH	ROE VS COE								
	SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	NET WORTH % ASSETS	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW % NET WORTH	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	SHARES	TOTAL LOANS	NET WORTH	ESTIMATED COST OF EQUITY	CORE RETURN ON EQUITY
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ALABAMA	206	32,284.0	6.5	10.7	4	2	1	0.4	38	47	13	6	4	4.9	7.9
ALASKA	224	13,934.1	6.0	9.5	5	3	5	0.3	63	60	11	17	9	4.3	10.9
ARIZONA	196	27,815.7	6.7	9.9	6	1	0	0.3	19	45	20	10	7	5.1	9.0
ARKANSAS	247	3,888.5	6.4	13.1	4	2	1	0.2	57	64	10	7	12	5.0	9.5
CALIFORNIA	187	278,059.4	6.4	10.2	4	1	1	0.3	16	49	12	6	5	5.1	6.5
COLORADO	192	37,015.0	6.2	9.8	6	2	1	0.3	-4	60	14	12	7	5.1	6.8
CONNECTICUT	165	14,264.7	6.4	8.9	4	1	1	0.2	96	47	10	5	5	5.8	5.9
DELAWARE	163	3,088.0	6.3	9.3	5	2	1	0.5	142	45	11	2	1	6.5	5.2
DISTRICT OF COLUMBIA	178	11,352.7	7.4	10.7	3	1	1	0.1	8	53	9	5	1	4.8	5.1
FLORIDA	215	99,117.7	6.2	9.7	6	2	1	0.4	27	55	16	10	9	5.0	9.8
GEORGIA	199	33,752.6	6.2	10.9	5	1	0	0.4	-1	55	16	6	4	4.8	6.8
HAWAII	157	14,885.9	6.7	10.0	6	1	1	0.4	8	40	11	2	0	5.4	5.0
IDAHO	239	17,059.0	6.0	8.5	5	2	0	0.2	77	69	25	24	16	4.9	14.3
ILLINOIS	220	63,722.3	6.1	10.2	5	2	1	0.4	6	56	12	6	8	5.1	10.1
INDIANA	220	39,858.8	6.5	10.3	5	2	1	0.2	21	68	13	8	9	4.6	9.9
IOWA	254	27,759.3	6.2	10.7	5	2	1	0.3	14	74	16	14	17	4.4	14.4
KANSAS	225	9,232.8	6.3	10.9	4	2	1	0.3	24	73	11	7	9	5.1	9.5
KENTUCKY	219	12,854.3	6.1	11.7	4	1	0	0.4	9	61	11	8	8	4.7	7.5
LOUISIANA	207	15,598.0	6.2	10.8	4	3	2	0.4	16	64	12	6	10	5.2	8.3
MAINE	197	10,799.9	6.3	9.7	4	2	1	0.2	13	60	14	7	8	5.0	8.3
MARYLAND	185	33,395.7	6.1	10.5	5	2	2	0.4	11	58	9	6	11	5.3	6.4
MASSACHUSETTS	175	49,534.5	6.5	10.3	6	2	1	0.2	-18	64	8	4	4	5.4	5.2
MICHIGAN	225	94,917.7	6.4	10.6	4	2	1	0.3	-7	58	16	9	7	4.5	9.7
MINNESOTA	230	35,859.4	6.4	10.2	4	1	1	0.2	24	58	15	9	7	4.5	10.4
MISSISSIPPI	202	8,186.8	6.1	12.2	4	2	1	0.5	16	56	17	5	3	5.2	5.1
MISSOURI	197	21,723.7	6.1	9.5	5	2	1	0.4	11	57	14	6	7	5.2	7.8
MONTANA	201	7,424.7	6.8	10.4	3	1	1	0.1	17	51	16	7	6	4.6	7.5
NEBRASKA	212	5,969.3	6.1	10.5	6	3	1	0.4	-5	61	9	5	10	5.2	8.3
NEVADA	198	7,595.2	6.2	9.9	4	3	2	0.3	92	43	17	0	6	5.3	7.8
NEW HAMPSHIRE	197	11,695.3	6.1	9.3	4	1	0	0.2	20	69	13	3	7	4.6	8.2
NEW JERSEY	169	15,652.5	6.5	9.6	8	3	5	0.5	3	48	8	0	6	6.0	5.8
NEW MEXICO	206	16,266.7	6.7	10.3	4	1	1	0.3	-14	53	14	7	8	5.0	8.7
NEW YORK	221	112,491.5	6.6	10.2	6	2	3	0.3	32	56	10	6	9	5.2	11.4
NORTH CAROLINA	230	76,981.7	6.0	9.3	8	5	2	0.3	126	50	11	5	10	5.2	12.2
NORTH DAKOTA	227	4,957.6	6.8	12.3	6	1	1	0.2	26	61	12	8	6	4.3	6.7
OHIO	214	42,074.4	6.1	10.5	4	2	1	0.3	12	60	10	6	8	5.0	8.3
OKLAHOMA	230	20,145.6	6.4	11.0	4	2	1	0.5	29	64	12	8	7	4.4	8.9
OREGON	215	36,383.0	6.1	9.8	4	1	0	0.2	76	54	17	8	10	4.7	9.3
PENNSYLVANIA	221	67,959.9	6.3	10.9	4	2	1	0.3	-2	60	11	10	8	4.9	9.2
RHODE ISLAND	237	8,763.1	7.1	10.3	4	1	0	0.1	21	67	12	9	12	4.3	10.8
SOUTH CAROLINA	225	20,796.0	6.1	11.0	4	2	1	0.4	13	58	14	7	8	4.7	8.4
SOUTH DAKOTA	218	4,996.5	6.1	9.6	4	2	1	0.2	15	56	16	9	12	4.9	10.4
TENNESSEE	246	36,108.6	6.2	11.5	4	1	1	0.3	40	65	14	9	11	4.5	9.8
TEXAS	223	139,365.8	6.2	10.5	5	2	1	0.4	22	61	11	7	10	5.0	9.3
UTAH	275	46,165.9	6.1	10.2	7	3	1	0.4	41	62	16	12	21	4.4	15.6
VERMONT	231	6,476.6	6.9	9.8	4	2	2	0.2	47	64	14	6	10	5.1	11.4
VIRGINIA	270	230,766.6	6.0	10.8	9	4	2	1.0	89	58	14	9	12	4.7	13.6
WASHINGTON	202	83,252.6	6.0	9.9	5	1	0	0.3	34	55	16	7	7	4.8	8.4
WEST VIRGINIA	185	4,640.2	6.0	11.8	3	3	1	0.3	15	54	12	4	5	5.5	4.9
WISCONSIN	242	58,917.4	6.2	10.4	4	3	1	0.2	20	65	14	8	11	4.5	11.3
WYOMING	206	4,726.9	6.0	9.7	5	4	1	0.3	16	68	12	13	10	5.3	9.1
GUAM	185	706.8	6.0	11.3	4	1	1	0.6	130	54	10	0	2	4.8	4.6
PUERTO RICO	213	1,074.0	6.1	10.9	6	1	2	0.4	26	62	12	15	4	4.7	8.0
VIRGIN ISLANDS	209	154.4	6.4	17.5	4	1	1	0.1	43	37	11	7	1	6.2	3.9
TOTALS	219	2,082,469.4	6.3	10.3	5	2	1	0.4	31	57	13	8	9	4.9	9.5

ROE= ROEA + ROFL		YIELDS AND MARGINS													OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY		LOAN TYPE % TOTAL				183
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	NET INTEREST MARGIN	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING EXPENSE % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES, DEPOSITS, & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38				
1.28	6.67	0.9	4.7	2.8	2.37	0.23	1.48	2.89	0.02	25.7	4.1	0.49	0.79	8.7	4.66	0.33	0.5	9	39	42	87	0.94				
1.38	9.51	0.7	4.2	3.2	2.81	0.04	1.88	3.67	0.00	21.7	2.0	0.43	0.95	10.0	4.41	0.08	0.9	4	52	36	88	1.02				
1.19	7.79	0.8	4.3	2.7	2.36	-0.15	1.57	3.13	0.00	20.0	4.0	0.34	0.85	9.2	4.44	0.22	0.3	5	48	43	89	1.05				
1.47	8.03	0.4	4.5	3.0	2.64	0.09	1.56	3.03	0.03	27.6	4.8	0.41	1.06	7.5	5.34	0.26	0.6	6	55	33	84	1.21				
1.00	5.47	0.7	3.9	2.4	2.08	0.01	0.83	2.24	0.01	23.8	4.2	0.38	0.62	9.2	3.81	0.19	0.3	7	27	61	84	0.81				
1.02	5.80	0.4	4.1	2.8	2.48	0.09	1.15	2.88	0.02	20.1	3.9	0.37	0.66	9.0	4.15	0.19	0.4	4	30	59	84	0.76				
0.81	5.06	0.7	3.9	2.4	2.08	0.09	0.91	2.44	0.02	22.1	4.6	0.32	0.48	10.8	4.33	0.36	0.4	7	28	64	84	0.52				
0.76	4.42	0.6	4.7	2.6	2.28	0.11	1.28	3.06	0.02	14.0	4.8	0.33	0.43	10.5	4.84	0.37	0.6	12	40	46	80	0.54				
0.94	4.15	0.8	3.6	2.2	1.88	-0.04	0.47	1.80	0.01	25.4	3.8	0.42	0.52	8.6	3.27	0.04	0.3	7	5	88	85	0.59				
1.33	8.49	0.6	4.2	2.9	2.57	0.07	1.35	2.89	0.00	25.9	3.7	0.39	0.94	9.2	4.51	0.25	0.3	8	40	45	89	1.06				
1.02	5.73	0.5	4.2	2.5	2.24	0.14	1.33	2.79	0.02	22.1	3.5	0.33	0.69	8.7	4.48	0.14	0.3	7	46	42	85	0.75				
0.72	4.28	1.0	4.3	2.4	2.18	-0.03	0.76	2.46	0.01	16.5	5.0	0.23	0.49	9.0	5.03	0.18	0.5	16	14	68	87	0.59				
1.64	12.62	0.4	4.0	3.0	2.60	0.15	1.95	3.27	0.04	27.6	2.8	0.47	1.17	11.0	4.84	0.28	0.2	4	37	49	88	1.21				
1.55	8.52	0.9	4.3	2.9	2.41	0.06	1.17	2.52	0.01	30.0	4.4	0.58	0.97	8.9	3.99	0.19	0.5	9	36	46	87	1.07				
1.45	8.40	0.7	4.2	3.0	2.58	0.13	1.70	3.19	0.03	24.4	3.5	0.48	0.97	9.0	4.79	0.35	0.4	5	34	55	88	1.05				
2.29	12.14	0.8	4.5	3.7	3.04	0.16	1.41	2.72	0.01	38.3	3.7	0.75	1.54	8.1	3.79	0.22	0.5	6	34	54	91	1.66				
1.55	8.00	0.6	4.6	3.3	2.80	0.03	1.73	3.49	0.01	21.7	4.6	0.58	0.96	8.5	5.12	0.54	0.5	5	58	33	86	1.08				
1.44	6.02	0.8	4.5	3.2	2.63	0.14	1.29	2.95	0.04	24.6	4.5	0.60	0.84	7.8	4.80	0.28	0.4	7	33	57	90	0.93				
1.40	6.91	0.5	4.9	3.3	2.73	0.18	1.95	3.77	0.05	18.4	4.4	0.63	0.77	9.0	5.47	0.26	0.8	12	46	35	89	0.96				
1.18	7.09	0.6	4.7	3.1	2.72	0.06	1.36	3.26	0.02	19.5	3.8	0.43	0.75	9.6	5.22	0.31	0.4	6	29	57	88	0.80				
1.03	5.37	0.5	4.2	2.7	2.34	0.12	1.08	2.73	0.02	19.0	3.9	0.43	0.60	9.5	4.02	0.20	0.6	12	26	59	84	1.03				
0.95	4.23	0.5	3.9	2.7	2.28	0.06	0.79	2.53	0.02	17.5	4.8	0.47	0.48	9.1	4.42	0.40	0.5	5	24	64	85	0.55				
1.47	8.25	0.7	4.3	2.9	2.51	0.05	1.50	2.91	0.02	27.7	3.5	0.45	1.02	8.4	4.37	0.47	0.4	8	29	54	89	1.11				
1.48	8.88	0.8	4.0	2.9	2.54	0.17	1.38	2.77	0.06	29.9	3.5	0.43	1.05	8.6	3.79	0.29	0.3	5	23	61	88	1.06				
1.31	3.76	0.8	5.2	3.3	2.63	0.25	1.80	3.66	0.04	17.5	5.6	0.72	0.58	8.4	5.50	0.34	0.7	10	48	38	89	0.70				
1.21	6.62	0.7	4.5	3.0	2.55	0.20	2.06	3.74	0.02	19.2	3.4	0.47	0.73	9.8	4.87	0.32	0.5	6	46	42	89	0.81				
1.15	6.34	0.8	4.4	2.8	2.49	0.01	1.03	2.70	0.01	24.5	3.4	0.37	0.78	8.4	5.44	0.21	0.3	4	28	57	89	0.99				
1.29	6.98	0.6	4.7	3.3	2.85	0.24	1.65	3.52	0.05	20.2	3.7	0.50	0.80	9.1	5.33	0.51	0.5	6	47	42	86	0.78				
0.97	6.78	0.6	4.3	2.3	2.07	0.14	1.78	3.03	0.01	21.3	4.2	0.24	0.74	9.4	4.16	0.15	0.9	6	34	54	81	0.82				
1.21	6.97	0.4	3.9	2.8	2.29	0.15	1.34	2.85	0.05	21.2	2.9	0.52	0.69	10.3	4.55	0.46	0.2	7	41	50	86	0.70				
0.92	4.85	0.8	4.5	2.7	2.28	0.22	0.97	2.61	0.02	23.4	5.1	0.45	0.48	10.0	3.70	0.47	1.4	12	19	67	88	0.61				
1.26	7.41	0.7	4.3	2.8	2.37	0.04	1.13	2.65	0.02	25.1	4.8	0.45	0.81	9.1	5.18	0.27	0.4	6	48	42	88	0.93				
1.49	9.91	1.0	4.2	2.8	2.38	0.09	1.18	2.46	0.03	30.9	4.5	0.46	1.02	9.5	3.65	0.26	0.7	10	19	62	87	1.15				
1.26	10.97	0.4	4.8	2.5	2.22	0.04	0.97	2.21	0.00	31.9	3.3	0.32	0.94	11.7	4.45	0.12	1.2	9	20	70	78	1.14				
1.22	5.51	0.8	4.4	3.0	2.68	0.12	1.28	3.04	0.04	22.5	3.7	0.39	0.83	7.0	5.20	0.51	0.5	3	20	54	85	0.93				
1.31	6.99	0.6	4.5	3.0	2.57	0.10	1.33	2.97	0.03	23.0	4.2	0.47	0.84	8.8	4.99	0.44	0.4	7	39	48	87	0.95				
1.61	7.29	0.9	4.6	3.2	2.63	0.20	1.30	2.79	0.01	28.7	2.8	0.67	0.95	8.0	4.62	0.34	0.5	6	57	25	88	1.06				
1.07	8.24	0.5	4.2	2.4	2.24	0.03	1.29	2.64	0.02	24.8	3.4	0.22	0.85	9.8	4.36	0.17	0.3	6	34	50	80	1.17				
1.36	7.85	0.6	4.3	2.8	2.37	0.16	1.18	2.52	0.01	28.2	3.3	0.46	0.90	9.1	4.18	0.44	0.4	12	32	54	87	1.02				
1.61	9.23	0.8	3.8	3.2	2.71	0.04	0.74	2.32	0.02	33.5	3.3	0.55	1.06	8.7	3.78	0.15	0.2	2	22	66	92	1.16				
1.36	6.99	0.4	4.9	3.1	2.62	0.17	1.99	3.62	0.02	21.4	3.7	0.51	0.85	8.2	4.94	0.25	0.4	12	38	46	86	0.97				
1.30	9.07	0.7	4.4	2.9	2.56	0.12	1.86	3.39	0.03	23.7	3.6	0.33	0.97	9.6	5.26	0.20	0.5	4	36	47	89	1.11				
1.49	8.32	0.4	4.3	2.9	2.51	0.15	1.31	2.68	0.03	29.4	3.3	0.48	1.02	8.4	4.75	0.23	0.3	5	40	50	82	1.16				
1.40	7.93	0.6	4.4	3.1	2.67	0.20	1.52	3.08	0.02	26.7	3.5	0.47	0.94	8.9	4.42	0.25	0.5	8	44	41	87	1.08				
1.91	13.65	0.4	4.5	3.2	2.78	0.04	1.80	3.02	0.00	33.9	2.5	0.42	1.49	9.2	4.10	0.49	0.5	7	46	38	88	1.61				
1.41	10.00	0.8	4.2	3.1	2.74	0.07	1.40	3.02	0.01	26.9	4.8	0.36	1.05	9.8	4.36	0.20	0.5	7	15	71	86	1.17				
2.20	11.45	0.8	5.6	3.8	3.15	0.11	1.30	2.82	0.01	35.9	3.3	0.73	1.47	8.0	3.08	0.11	0.9	23	24	47	81	1.53				
1.05	7.32	0.6	4.2	2.6	2.40	0.00	1.03	2.61	0.01	23.0	3.6	0.28	0.78	9.8	3.90	0.18	0.2	8	29	54	83	0.98				
0.85	4.02	0.7	4.6	2.7	2.32	0.14	0.94	2.67	0.01	16.2	4.6	0.37	0.48	8.9	6.13	0.88	0.7	7	43	48	82	0.58				
1.68	9.57	0.5	4.2	3.1	2.64	0.05	1.41	2.82	0.01	30.2	3.2	0.54	1.14	8.6	4.32	0.50	0.5	6	26	58	87	1.24				
1.53	7.59	0.7	4.8	3.7	3.12	0.25	1.31	3.32	0.03	24.5	4.4	0.64	0.89	8.9	4.66	0.27	0.6	6	47	32	92	0.90				
0.92	3.66	0.4	5.1	3.2	2.80	0.29	0.96	3.15	0.04	16.3	2.3	0.50	0.42	8.9	7.25	0.60	0.3	35	5	56	78	0.53				
1.39	6.61	0.5	5.4	3.2	2.77	0.15	0.39	2.20	0.13	29.7	5.2	0.50	0.89	7.6	6.99	0.18	0.5	29	55	12	88	0.87				
0.82	3.07	0.9	9.1	3.2	2.92	-0.11	0.36	2.77	0.00	14.5	5.7	0.33	0.49	7.2	6.70	0.41	0.8	51	41	2	70	0.62				
1.40	8.13	0.7	4.4	2.9	2.51	0.09	1.26	2.74	0.02	26.9	3.8	0.47	0.93	9.0	4.15	0.26	0.5	9	32	52	85	1.06				

CREDIT UNION FINANCIAL PROFILES
DATA ENDING 4th QTR, 2021

NATIONAL TOTALS

By Quarter

IDC Financial Publishing, Inc.
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			RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % NET WORTH				LIQUIDITY	ANNUAL GROWTH	ROE VS COE					
	NUMBER OF INSTITUTIONS	PERIOD ENDING	SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	NET WORTH % ASSETS	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW % NET WORTH	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	SHARES	TOTAL LOANS	NET WORTH	ESTIMATED COST OF EQUITY	CORE RETURN ON EQUITY
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Totals and Averages	5046	21Q4	219	2,082,469.4	6.3	10.3	5	2	1	0.4	31	57	13	8	9	4.9	9.5
Totals and Averages	5133	21Q3	206	1,998,955.5	6.2	10.2	6	2	1	0.4	26	57	13	3	6	4.5	6.8
Totals and Averages	5133	21Q2	221	1,998,955.5	6.2	10.2	6	2	1	0.4	28	57	16	5	8	4.4	8.9
Totals and Averages	5172	21Q1	214	1,971,197.8	6.2	10.1	7	2	1	0.4	48	56	24	4	7	5.0	8.3
Totals and Averages	5205	20Q4	218	1,864,957.0	6.1	10.4	7	3	1	0.5	28	59	21	5	9	3.4	7.6
Totals and Averages	5240	20Q3	217	1,806,669.3	6.1	10.5	7	2	2	0.5	27	61	19	7	8	3.5	7.3
Totals and Averages	5272	20Q2	218	1,768,415.7	6.1	10.6	7	3	2	0.5	28	62	17	7	9	3.0	7.2
Totals and Averages	5304	20Q1	225	1,656,490.0	6.1	11.1	6	3	2	0.5	12	65	9	7	10	2.8	7.5
Totals and Averages	5346	19Q4	223	1,584,293.1	6.1	11.4	6	4	2	0.5	16	67	9	7	11	5.0	8.1
Totals and Averages	5392	19Q3	226	1,556,151.3	6.1	11.4	6	3	2	0.5	14	67	7	7	12	4.5	8.3
Totals and Averages	5420	19Q2	223	1,537,848.8	6.1	11.3	6	3	2	0.5	9	67	6	7	12	5.3	8.5
Totals and Averages	5445	19Q1	223	1,523,495.9	6.1	11.2	6	3	2	0.5	7	66	6	8	10	5.2	8.6
Totals and Averages	5487	18Q4	220	1,470,378.1	6.2	11.3	6	4	2	0.5	16	69	6	9	8	5.4	8.7
Totals and Averages	5544	18Q3	219	1,456,484.1	6.2	11.2	6	3	2	0.5	9	68	5	10	7	5.6	8.7
Totals and Averages	5589	18Q2	216	1,445,807.3	6.2	11.0	6	3	2	0.5	8	67	6	10	7	5.4	8.5
Totals and Averages	5640	18Q1	213	1,432,587.9	6.2	10.9	6	3	2	0.5	6	65	6	10	7	5.4	8.2
Totals and Averages	5677	17Q4	211	1,395,006.5	6.2	11.0	6	4	2	0.5	6	67	6	10	8	5.2	7.8
Totals and Averages	5750	17Q3	208	1,379,331.8	6.2	10.9	6	4	2	0.5	11	66	7	11	7	5.3	7.6
Totals and Averages	5806	17Q2	206	1,366,236.5	6.2	10.8	6	4	3	0.5	13	65	8	11	6	5.3	7.3
Totals and Averages	5851	17Q1	203	1,354,416.0	6.2	10.7	6	3	3	0.5	9	64	9	11	6	5.5	7.2
Totals and Averages	5900	16Q4	205	1,308,483.9	6.2	10.9	6	4	2	0.5	1	65	8	11	7	5.5	7.2
Totals and Averages	5961	16Q3	206	1,292,397.5	6.1	10.9	6	4	2	0.5	1	66	9	10	8	4.8	7.0
Totals and Averages	6004	16Q2	205	1,269,709.0	6.2	10.9	6	3	2	0.5	-1	65	7	11	9	4.8	7.0
Totals and Averages	6073	16Q1	203	1,255,196.4	6.2	10.8	6	3	2	0.5	0	64	7	11	7	5.1	7.1
Totals and Averages	6135	15Q4	203	1,218,489.8	6.2	11.0	6	4	2	0.5	9	65	7	11	7	5.5	7.1
Totals and Averages	6206	15Q3	204	1,194,210.7	6.2	11.0	6	3	2	0.5	-1	60	6	11	8	5.3	7.2
Totals and Averages	6276	15Q2	203	1,181,872.1	6.2	11.0	6	3	2	0.5	8	59	5	11	7	5.6	7.3
Totals and Averages	6326	15Q1	203	1,172,207.1	6.2	10.8	6	3	3	0.5	11	57	4	11	10	5.0	7.3
Totals and Averages	6391	14Q4	202	1,135,457.8	6.2	11.0	6	4	3	0.6	9	58	5	10	10	5.2	7.3
Totals and Averages	6468	14Q3	201	1,120,824.3	6.2	11.0	6	4	3	0.6	17	58	5	10	9	5.7	7.4
Totals and Averages	6550	14Q2	196	1,116,578.6	6.3	10.8	6	3	4	0.6	9	56	5	10	9	5.8	7.0
Totals and Averages	6612	14Q1	194	1,111,341.2	6.3	10.7	7	3	4	0.6	8	54	5	8	6	6.1	7.1
Totals and Averages	6671	13Q4	193	1,074,760.1	6.3	10.8	7	4	4	0.7	9	55	5	8	5	6.5	7.1
Totals and Averages	6740	13Q3	196	1,069,331.4	6.3	10.7	7	4	5	0.7	6	55	5	7	5	6.2	7.3
Totals and Averages	6806	13Q2	197	1,069,016.8	6.3	10.5	8	4	5	0.7	2	53	5	5	6	6.1	7.6
Totals and Averages	6881	13Q1	198	1,068,569.1	6.2	10.3	8	3	6	0.7	-5	52	6	5	9	5.6	7.7
Totals and Averages	6943	12Q4	198	1,034,484.6	6.2	10.5	8	4	6	0.9	1	53	6	5	8	5.5	7.8
Totals and Averages	7016	12Q3	197	1,025,521.6	6.2	10.3	9	4	5	0.9	-5	53	7	4	8	5.4	7.8
Totals and Averages	7092	12Q2	190	1,020,234.4	6.2	10.2	9	4	7	0.9	-4	53	7	3	8	5.4	6.9
Totals and Averages	7152	12Q1	186	1,014,259.5	6.2	10.1	10	5	10	0.9	-5	52	7	2	9	5.9	6.9
Totals and Averages	7223	11Q4	184	973,671.2	6.2	10.2	11	7	10	1.0	-8	54	5	1	9	5.7	6.7
Totals and Averages	7312	11Q3	177	962,862.8	6.2	10.2	11	6	9	1.0	12	54	5	0	8	6.4	5.6
Totals and Averages	7370	11Q2	178	954,276.0	6.2	10.2	11	7	11	1.0	-4	54	5	0	6	7.1	6.0
Totals and Averages	7423	11Q1	177	951,138.6	6.2	10.0	12	7	11	1.1	-8	54	5	-1	6	7.3	6.2
Totals and Averages	7470	10Q4	178	926,102.7	6.2	10.1	12	8	10	1.0	-4	56	4	-1	3	6.9	6.0
Totals and Averages	7542	10Q3	180	919,483.1	6.1	10.0	13	8	10	1.0	-23	57	5	0	3	6.7	6.4
Totals and Averages	7584	10Q2	179	915,586.6	6.1	9.9	13	8	10	1.0	-13	57	5	0	3	7.1	6.3
Totals and Averages	7638	10Q1	178	909,244.7	6.2	9.9	13	9	10	1.0	-8	57	6	1	5	7.3	6.3
Totals and Averages	7696	09Q4	178	896,256.3	6.1	9.9	12	10	9	0.8	-23	59	10	3	6	7.0	5.8
Totals and Averages	7783	09Q3	173	885,439.2	4.7	10.1	12	9	8	0.8	-31	60	10	4	2	7.0	4.9
Totals and Averages	7836	09Q2	174	881,851.1	6.1	10.1	11	9	7	0.8	-26	60	9	5	0	6.9	5.2
Totals and Averages	7897	09Q1	168	868,555.7	6.1	9.8	11	8	6	0.8	-31	61	9	7	-3	6.2	4.7
Totals and Averages	7957	08Q4	179	823,099.7	6.2	10.7	9	8	5	0.6	-17	64	8	7	-2	6.4	4.9
Totals and Averages	8050	08Q3	187	813,726.3	6.2	11.2	6	6	4	0.5	-3	65	8	8	3	7.1	5.6
Totals and Averages	8119	08Q2	187	815,066.7	6.2	11.1	5	5	3	0.5	-2	63	9	8	5	7.2	5.8
Totals and Averages	8196	08Q1	188	804,287.3	6.2	11.1	5	4	3	0.5	-5	63	8	8	6	7.0	6.2
Totals and Averages	8250	07Q4	190	767,909.4	6.1	11.5	5	5	2	0.5	2	65	7	7	6	7.2	6.4
Totals and Averages	8317	07Q3	192	758,038.0	6.1	11.5	4	4	2	0.5	-3	65	7	7	7	7.5	6.7
Totals and Averages	8392	07Q2	193	755,182.6	6.1	11.4	4	3	2	0.5	-6	64	7	7	8	7.5	7.0
Totals and Averages	8460	07Q1	194	748,920.8	6.1	11.4	4	3	2	0.5	-3	63	6	8	9	7.3	7.3

ROE= ROEA + ROFL		YIELDS AND MARGINS										OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY		LOAN TYPE % TOTAL				185 ROA	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38		
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	NET INTEREST MARGIN	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING EXPENSE % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES, DEPOSITS, & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS		
1.40	8.13	0.7	4.4	2.9	2.51	0.09	1.26	2.74	0.02	26.9	3.8	0.47	0.93	9.0	4.15	0.26	0.5	9	32	52	85	1.06		
1.07	5.74	0.5	3.3	2.2	1.87	0.16	0.96	2.05	0.03	27.4	3.7	0.40	0.66	8.9	5.58	0.37	0.5	10	32	52	85	0.75		
1.45	7.45	0.7	4.5	3.1	2.56	0.35	1.31	2.78	0.06	28.0	3.6	0.58	0.87	8.8	4.17	0.28	0.5	10	32	52	85	0.97		
1.48	6.82	0.7	4.6	3.2	2.65	0.59	1.30	2.84	0.16	27.8	3.5	0.66	0.81	8.6	4.24	0.29	0.5	10	32	52	85	0.83		
1.53	6.05	1.0	4.7	3.5	2.77	0.71	1.31	2.96	0.21	27.3	3.4	0.78	0.75	8.3	4.29	0.29	0.6	10	32	52	85	0.70		
1.59	5.69	1.2	4.8	3.7	2.88	0.75	1.31	3.04	0.19	27.4	3.4	0.88	0.72	8.2	4.31	0.32	0.6	10	32	51	85	0.69		
1.66	5.51	1.4	4.9	3.8	2.99	0.72	1.32	3.12	0.14	27.5	3.4	0.96	0.70	8.0	4.33	0.33	0.6	10	33	51	85	0.73		
1.77	5.75	1.7	5.0	4.0	3.10	0.64	1.34	3.19	0.08	28.3	3.4	1.01	0.75	7.9	4.30	0.34	0.7	10	33	51	85	0.82		
1.83	6.26	1.9	4.9	4.0	3.15	0.59	1.36	3.19	0.06	29.3	3.4	1.01	0.82	8.0	4.36	0.34	0.8	10	33	51	86	0.93		
1.81	6.49	1.9	4.9	4.0	3.17	0.61	1.35	3.18	0.06	29.7	3.4	0.97	0.84	8.0	4.31	0.36	0.7	10	34	50	85	0.93		
1.77	6.74	1.9	4.8	4.0	3.16	0.61	1.35	3.16	0.07	30.0	3.4	0.90	0.86	8.2	4.34	0.37	0.7	10	34	50	85	0.94		
1.70	6.86	1.7	4.8	3.9	3.12	0.63	1.36	3.13	0.07	30.1	3.6	0.83	0.86	8.3	4.38	0.38	0.6	10	35	50	85	0.92		
1.74	6.98	2.0	4.7	4.0	3.27	0.63	1.45	3.30	0.08	30.4	3.6	0.82	0.92	7.8	4.47	0.38	0.8	10	35	50	90	0.92		
1.68	7.04	1.9	4.6	3.9	3.24	0.64	1.45	3.28	0.08	30.4	3.6	0.75	0.93	7.8	4.43	0.40	0.7	10	35	50	90	0.92		
1.60	6.84	1.8	4.6	3.8	3.20	0.67	1.43	3.25	0.09	29.9	3.6	0.71	0.89	7.9	4.51	0.42	0.7	10	35	50	90	0.85		
1.54	6.65	1.7	4.6	3.8	3.15	0.67	1.42	3.24	0.10	29.5	3.5	0.69	0.86	7.9	4.57	0.43	0.7	10	35	50	91	0.83		
1.47	6.26	1.6	4.6	3.7	3.13	0.66	1.39	3.23	0.09	28.7	3.5	0.67	0.81	7.9	4.73	0.44	0.9	11	34	50	90	0.79		
1.44	6.11	1.5	4.5	3.7	3.08	0.64	1.40	3.23	0.09	28.2	3.6	0.64	0.80	7.9	4.73	0.46	0.8	10	34	50	90	0.78		
1.40	5.90	1.4	4.5	3.6	3.05	0.61	1.41	3.24	0.08	27.4	3.6	0.63	0.77	7.9	4.79	0.48	0.8	10	34	50	91	0.77		
1.38	5.82	1.3	4.6	3.6	3.03	0.59	1.42	3.25	0.07	27.0	3.6	0.62	0.76	7.8	4.85	0.50	0.8	10	34	50	91	0.76		
1.39	5.81	1.3	4.6	3.6	3.03	0.57	1.42	3.27	0.07	26.8	3.7	0.62	0.76	7.8	4.95	0.50	0.9	11	34	50	90	0.77		
1.36	5.67	1.3	4.6	3.6	3.03	0.56	1.41	3.28	0.07	26.3	3.7	0.62	0.74	7.8	4.93	0.53	0.9	11	34	50	90	0.75		
1.37	5.67	1.3	4.6	3.6	3.03	0.54	1.40	3.28	0.08	26.1	3.8	0.62	0.75	7.8	4.99	0.54	0.8	11	33	50	91	0.74		
1.37	5.73	1.2	4.7	3.6	3.01	0.52	1.40	3.28	0.08	25.9	3.9	0.61	0.76	7.8	5.03	0.56	0.8	11	33	51	91	0.75		
1.38	5.76	1.2	4.7	3.5	3.00	0.49	1.41	3.29	0.07	25.8	4.0	0.62	0.76	7.8	5.16	0.56	0.9	11	33	51	90	0.76		
1.39	5.81	1.2	4.7	3.5	3.00	0.47	1.42	3.30	0.06	25.7	4.3	0.62	0.77	7.7	5.12	0.58	0.9	11	32	51	90	0.78		
1.40	5.91	1.2	4.7	3.5	2.99	0.45	1.41	3.29	0.05	25.7	4.6	0.63	0.78	7.8	5.15	0.60	0.9	11	32	51	91	0.80		
1.40	5.87	1.2	4.8	3.5	2.98	0.43	1.39	3.28	0.05	25.6	4.9	0.63	0.77	7.9	5.20	0.61	0.8	11	32	52	91	0.80		
1.41	5.90	1.2	4.8	3.5	0.03	0.42	1.38	3.27	0.04	25.5	5.0	0.64	0.77	7.9	5.31	0.62	1.0	11	32	52	91	0.80		
1.42	5.96	1.2	4.9	3.5	0.01	0.40	1.38	3.27	0.04	25.6	5.1	0.64	0.77	7.9	5.27	0.64	1.0	11	31	52	91	0.81		
1.38	5.65	1.1	4.9	3.5	0.01	0.40	1.38	3.29	0.03	24.5	5.2	0.66	0.72	8.1	5.30	0.66	1.2	11	31	53	91	0.81		
1.39	5.72	1.1	5.0	3.5	0.01	0.40	1.40	3.29	0.03	24.4	5.2	0.67	0.72	8.1	5.32	0.67	1.1	11	31	53	92	0.82		
1.43	5.60	1.1	5.0	3.5	0.01	0.42	1.44	3.31	0.03	24.6	5.2	0.70	0.73	8.1	5.35	0.67	1.4	12	30	53	91	0.84		
1.49	5.83	1.0	5.1	3.6	0.02	0.46	1.50	3.32	0.03	25.3	5.3	0.73	0.76	8.1	5.26	0.68	1.4	11	30	53	91	0.88		
1.55	6.06	1.1	5.2	3.6	0.02	0.49	1.52	3.32	0.03	26.0	5.3	0.76	0.79	8.2	5.37	0.71	1.4	11	30	54	92	0.92		
1.59	6.09	1.1	5.3	3.7	0.02	0.54	1.51	3.31	0.03	26.5	5.4	0.80	0.79	8.1	5.39	0.71	1.4	11	30	54	92	0.92		
1.65	6.13	1.2	5.4	3.8	0.02	0.59	1.50	3.33	0.04	27.2	5.4	0.86	0.79	8.1	5.24	0.68	1.6	11	29	54	91	0.93		
1.69	6.03	1.2	5.5	3.9	0.01	0.64	1.44	3.30	0.04	27.6	5.5	0.91	0.78	8.0	5.29	0.70	1.4	11	29	54	91	0.91		
1.64	5.24	1.3	5.6	4.0	0.01	0.70	1.41	3.39	0.05	26.0	5.6	0.97	0.67	8.0	5.30	0.71	1.7	11	29	55	92	0.90		
1.68	5.17	1.4	5.7	4.1	0.01	0.75	1.38	3.39	0.06	26.4	5.7	1.02	0.66	8.0	5.30	0.72	2.0	11	29	55	92	0.90		
1.73	4.96	1.5	5.8	4.2	0.01	0.79	1.36	3.42	0.06	26.6	5.7	1.09	0.63	8.0	5.26	0.69	2.2	11	29	55	92	0.88		
1.65	3.93	1.5	5.9	4.3	0.01	0.89	1.38	3.55	0.08	24.3	5.7	1.16	0.50	8.0	5.25	0.72	2.2	11	29	55	92	0.96		
1.77	4.23	1.6	5.9	4.5	0.01	0.98	1.39	3.50	0.08	26.3	5.6	1.24	0.53	8.0	5.25	0.73	2.2	11	29	55	92	0.84		
1.86	4.34	1.6	6.0	4.6	0.00	1.07	1.40	3.47	0.10	27.6	5.6	1.32	0.54	8.1	5.25	0.73	2.2	11	29	56	92	0.81		
1.93	4.03	1.8	6.1	4.7	-0.01	1.17	1.40	3.46	0.13	28.2	5.5	1.43	0.50	8.1	5.25	0.70	2.3	11	29	55	92	0.73		
2.09	4.33	1.9	6.1	4.8	-0.06	1.30	1.37	3.33	0.17	31.0	5.5	1.56	0.53	8.0	5.33	0.73	2.3	11	29	55	92	0.47		
2.18	4.10	2.0	6.2	4.9	-0.10	1.41	1.32	3.25	0.22	31.8	5.4	1.69	0.49	8.1	5.45	0.75	2.2	11	30	55	92	0.45		
2.30	3.96	2.1	6.2	5.0	-0.11	1.51	1.39	3.27	0.28	32.0	5.2	1.84	0.46	8.2	5.45	0.74	2.2	11	30	55	92	0.67		
2.42	3.37	2.3	6.3	5.1	-0.13	1.55	1.41	3.31	0.33	31.2	5.1	2.04	0.38	8.1	5.56	0.76	2.2	11	30	54	92	0.55		
2.51	2.38	2.5	6.3	5.3	-0.12	1.60	1.40	3.41	0.40	28.9	4.9	2.25	0.26	8.0	5.68	0.81	2.0	10	31	54	91	0.36		
2.71	2.46	2.7	6.4	5.5	-0.11	1.52	1.45	3.46	0.41	28.6	4.9	2.44	0.28	8.0	5.78	0.84	1.8	10	31	54	91	0.32		
2.83	1.79	3.0	6.5	5.6	-0.09	1.35	1.38	3.50	0.36	26.3	4.8	2.63	0.20	7.9	6.04	0.90	1.6	10	31	54	91	0.02		
3.09	1.78	3.6	6.6	5.8	-0.05	1.18	1.40	3.56	0.32	25.7	4.7	2.88	0.21	7.7	6.06	0.88	1.5	11	31	54	90	0.18		
3.37	2.28	3.9	6.7	6.0	0.01	0.92	1.43	3.53	0.21	26.3	4.7	3.07	0.29	7.6	6.22	0.93	1.3	10	32	53	90	0.47		
3.53	2.30	4.1	6.7	6.1	0.02	0.77	1.42	3.53	0.16	25.5	4.7	3.23	0.30	7.6	6.45	0.99	1.1	10	32	53	91	0.55		
3.66	2.49	4.4	6.8	6.2	0.02	0.67	1.42	3.54	0.13	25.2	4.7	3.33	0.33	7.5	6.56	1.01	1.0	10	33	52	91	0.63		
3.70	2.72	4.6	6.7	6.2	0.01	0.59	1.41	3.56	0.11	25.1	4.7	3.34	0.36	7.5	6.42	0.95	1.0	11	34	52	91	0.65		
3.67	3.00	4.5	6.7	6.1	0.01	0.50	1.39	3.54	0.07	25.1	4.7	3.26	0.41	7.5	6.55	0.98	0.9	10	34	51	91	0.73		
3.60	3.43	4.3	6.7	6.0	0.01	0.46	1.38	3.52	0.06	25.4	4.7	3.13	0.46	7.5	6.62	1.01	0.8	10	35	51	91	0.77		
3.48	3.82																							