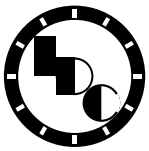
Credit Union Financial Profiles

State and National Totals
First Quarter 2024 Report



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CREDIT UNION FINANCIAL PROFILES
DATA ENDING 1st QTR, 2024

STATE AVERAGES

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	RANK	ASSETS	CAPITAL RATIOS		LOAN RISK % NET WORTH				LIQUIDITY		ANNUAL GROWTH			ROE VS COE	
	SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS $	NET WORTH RATIO	RISK-BASED CAPITAL RATIO	LOAN LOSS RESERVE	3-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW % NET WORTH	ILLIQUID LOANS % STABLE DEPOSITS	SHARES	TOTAL LOANS	NET WORTH	ESTIMATED COST OF EQUITY	RETURN ON EQUITY
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ALABAMA	230	36,371.3	11.8	0.4	5	2	6	0.4	11	68	6	9	6	10.1	11.9
ALASKA	164	15,381.7	10.4	0.9	8	3	13	0.3	-5	97	-4	-1	-1	11.2	2.7
ARIZONA	241	31,490.4	10.5	7.7	6	1	4	0.3	6	71	1	6	9	9.9	13.3
ARKANSAS	214	4,665.1	12.6	6.5	5	1	6	0.3	0	91	8	8	6	10.4	7.6
CALIFORNIA	197	303,061.5	10.6	10.5	7	2	4	0.3	3	82	0	4	3	10.4	6.7
COLORADO	198	42,635.7	9.9	6.2	9	2	4	0.3	-7	91	5	2	4	10.1	7.1
CONNECTICUT	188	15,204.1	9.8	14.4	3	1	3	0.1	9	65	3	2	11	10.4	6.8
DELAWARE	170	3,201.7	10.2	5.2	5	3	7	0.3	-5	66	-1	8	2	10.7	6.4
DISTRICT OF COLUMBIA	205	11,484.6	11.8	19.6	4	1	4	0.2	1	71	-1	4	3	10.1	4.7
FLORIDA	217	116,486.6	10.2	7.1	8	2	5	0.4	0	84	2	4	6	9.9	9.9
GEORGIA	217	35,745.6	11.9	5.7	5	2	5	0.4	-3	74	2	1	-17	9.9	7.8
HAWAII	170	15,381.0	10.8	4.3	5	1	4	0.3	1	59	0	9	1	11.0	5.1
IDAHO	200	21,393.3	8.7	9.7	6	2	5	0.2	8	97	7	7	9	10.8	11.7
ILLINOIS	217	72,354.8	10.4	7.3	11	3	7	0.5	8	83	3	1	3	10.5	10.6
INDIANA	212	45,189.2	10.8	3.8	7	2	6	0.3	8	88	4	5	5	9.5	8.9
IOWA	192	32,919.3	10.3	4.8	12	4	12	0.5	-4	100	6	0	-1	11.4	4.8
KANSAS	207	16,836.7	10.4	7.0	6	2	8	0.4	7	86	2	4	5	9.8	7.4
KENTUCKY	227	14,561.5	12.9	2.2	5	1	4	0.2	16	83	4	9	7	9.5	8.3
LOUISIANA	197	17,160.9	11.6	2.7	6	3	10	0.4	3	89	1	6	4	10.3	6.0
MAINE	195	12,186.4	10.2	1.9	5	2	3	0.2	7	79	3	8	7	9.5	7.8
MARYLAND	208	37,800.1	10.8	6.3	7	2	6	0.4	7	84	4	3	7	10.3	8.8
MASSACHUSETTS	188	55,120.1	10.6	8.6	7	2	7	0.2	10	95	4	7	6	11.0	4.8
MICHIGAN	220	105,275.4	11.6	4.3	5	2	5	0.3	6	81	4	8	6	9.7	9.7
MINNESOTA	198	41,968.1	10.3	1.8	6	1	4	0.2	-3	89	11	14	7	10.0	8.4
MISSISSIPPI	238	8,181.9	15.1	0.0	9	2	7	0.6	11	84	0	4	8	10.1	9.3
MISSOURI	190	18,035.8	9.7	4.5	7	2	10	0.3	4	83	1	4	6	10.5	7.7
MONTANA	197	7,627.8	11.5	2.6	4	1	3	0.1	7	77	-1	6	4	11.6	6.6
NEBRASKA	213	6,602.4	11.1	2.0	7	3	6	0.3	13	87	4	6	7	10.2	8.9
NEVADA	205	7,945.2	11.2	5.8	6	5	28	0.4	-1	66	2	9	5	10.8	8.0
NEW HAMPSHIRE	231	12,381.8	10.5	10.5	5	1	3	0.3	-5	89	3	4	9	9.2	9.7
NEW JERSEY	150	15,445.2	10.3	3.7	8	3	14	0.5	-2	71	-3	1	2	13.3	0.2
NEW MEXICO	185	19,215.8	9.8	5.3	6	2	6	0.2	-12	77	5	10	2	10.8	6.2
NEW YORK	192	123,143.1	10.5	8.2	8	2	8	0.3	6	79	4	7	5	11.7	7.9
NORTH CAROLINA	210	86,648.4	10.7	16.1	8	4	10	0.5	7	80	3	10	11	9.7	7.9
NORTH DAKOTA	236	5,434.7	12.8	6.4	6	2	6	0.1	12	82	3	7	7	9.0	8.1
OHIO	196	46,876.3	10.9	2.3	6	2	5	0.3	0	83	3	4	5	10.0	6.7
OKLAHOMA	222	21,147.4	12.0	2.4	7	2	7	0.5	4	80	0	-1	4	9.4	7.4
OREGON	215	37,052.8	11.2	0.8	6	2	6	0.3	-4	77	2	4	8	9.6	9.1
PENNSYLVANIA	228	76,473.4	11.5	4.2	6	2	6	0.4	10	80	4	4	7	9.9	10.4
RHODE ISLAND	177	10,263.0	10.1	0.0	4	1	3	0.1	7	102	4	7	7	10.2	4.5
SOUTH CAROLINA	237	23,217.3	12.0	2.9	8	2	5	0.5	-2	82	2	4	6	9.6	9.8
SOUTH DAKOTA	188	5,706.2	9.9	5.9	5	2	8	0.1	0	82	5	8	7	9.9	6.8
TENNESSEE	256	41,913.4	12.7	0.4	5	1	4	0.3	17	88	6	6	11	9.2	11.3
TEXAS	217	153,852.5	11.3	4.3	6	2	6	0.4	5	89	2	4	6	9.6	8.2
UTAH	236	57,651.6	10.3	2.2	9	3	7	0.4	9	89	11	9	12	8.6	10.7
VERMONT	217	6,726.8	10.8	8.9	4	2	7	0.2	15	92	-1	5	11	10.6	9.7
VIRGINIA	224	262,387.1	11.0	2.9	20	6	11	1.4	-18	82	5	9	-3	9.4	9.3
WASHINGTON	219	90,468.3	10.8	9.1	7	1	4	0.4	9	86	3	10	7	10.5	9.2
WEST VIRGINIA	214	4,993.4	12.7	3.9	3	1	5	0.2	10	66	2	4	9	10.4	8.8
WISCONSIN	203	69,305.4	10.4	2.8	6	3	7	0.3	5	93	4	7	4	10.0	8.2
WYOMING	212	5,634.8	10.2	2.2	7	3	9	0.5	0	90	12	11	9	10.0	9.5
GUAM	191	780.3	12.5	0.0	6	1	3	0.2	-5	90	8	14	2	8.9	5.2
PUERTO RICO	229	1,184.7	11.0	0.0	19	0	4	1.2	13	75	5	0	-4	12.1	14.6
VIRGIN ISLANDS	230	157.4	19.6	0.0	3	0	1	0.3	15	45	-1	9	5	11.4	9.2
TOTALS	211	2,330,329.0	10.8	6.0	8	2	7	0.5	2	83	3	6	4	10.1	8.4

ROE= ROEA + ROFL		YIELDS AND MARGINS								OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL			ROA	
RETURN ON EARNING ASSETS 16	RETURN ON FINANCIAL LEVERAGE 17	CURRENT YIELD ON INVESTMENTS 18	CURRENT YIELD ON LOANS 19	CURRENT YIELD ON EARNING ASSETS 20	NET INTEREST MARGIN 21	LOAN LOSS EXPENSE % LOANS 22	NONINTEREST INCOME % EARNING ASSETS 23	OPERATING EXPENSE % EARNING ASSETS 24	EARNINGS ADJUSTMENT % EARNING ASSETS 25	OPERATING PROFIT MARGIN 26	RISK (SD) IN OPERATING MARGIN 27	COST OF ADJUSTED DEBT 28	LEVERAGE SPREAD 29	LEVERAGE MULTIPLIER 30	FULL TIME EMPLOYEES PER $ MIL NET REVENUE 31	PART TIME EMPLOYEES PER $ MIL NET REVENUE 32	NONPERFORMING LOANS % TOTAL LOANS 33	UNSECURED AND OTHER LOANS 34	NEW AND USED AUTO LOANS 35	REAL ESTATE MORTGAGE LOANS 36	SHARES, DEPOSITS, & BORROWINGS % EARNING ASSETS 37	NET INCOME % AVERAGE ASSETS 38
2.70	9.25	3.0	**5.7**	4.8	3.15	0.55	1.71	**3.44**	0.72	**28.4**	4.6	1.79	**0.91**	11.2	3.94	0.26	**1.2**	8	36	29	80	**0.90**
1.66	1.07	3.8	**4.9**	4.7	3.31	0.46	1.08	**3.80**	0.75	**12.8**	5.9	1.54	**0.12**	10.8	4.53	0.09	**2.0**	4	45	24	74	**0.19**
2.53	10.77	3.2	**5.5**	4.7	3.23	0.63	1.66	**3.52**	0.83	**28.0**	4.2	1.61	**0.93**	11.8	3.57	0.14	**0.9**	5	41	19	75	**0.88**
2.84	4.85	4.1	**5.5**	5.0	3.12	0.47	1.41	**3.34**	0.68	**23.4**	6.0	2.17	**0.67**	7.5	4.81	0.39	**1.2**	5	51	24	79	**0.74**
2.24	4.56	3.1	**4.8**	4.2	2.60	0.50	0.89	**2.57**	0.78	**25.6**	5.6	1.79	**0.45**	10.5	3.33	0.14	**0.8**	8	25	45	77	**0.52**
2.69	4.60	4.7	**5.3**	5.2	3.24	0.65	1.04	**3.16**	1.10	**25.4**	5.1	2.19	**0.50**	9.1	3.35	0.13	**0.8**	5	27	33	77	**0.53**
2.01	4.82	2.9	**4.5**	3.9	2.52	0.18	0.97	**2.78**	0.38	**21.8**	6.0	1.51	**0.50**	9.8	4.04	0.32	**0.7**	6	32	44	78	**0.57**
1.60	4.84	2.8	**5.3**	4.3	3.18	0.49	1.33	**3.75**	0.62	**16.5**	5.4	1.23	**0.38**	12.9	4.23	0.53	**1.5**	9	40	28	78	**0.38**
1.74	3.28	2.9	**4.2**	3.7	2.44	0.33	0.57	**2.33**	0.55	**24.1**	5.4	1.36	**0.38**	9.8	2.77	0.05	**0.7**	8	7	75	70	**0.40**
2.40	7.51	3.4	**5.1**	4.7	3.14	0.71	1.30	**3.14**	0.97	**29.4**	3.8	1.66	**0.74**	11.1	3.87	0.18	**0.9**	9	41	29	77	**0.71**
2.10	5.62	2.6	**5.2**	4.4	3.10	0.61	1.46	**3.40**	0.74	**24.5**	4.5	1.45	**0.65**	9.3	3.86	0.11	**1.2**	7	42	26	74	**0.67**
1.50	3.76	2.3	**4.9**	3.7	2.70	0.49	0.82	**2.86**	0.63	**18.6**	5.9	1.13	**0.37**	11.9	4.38	0.21	**1.0**	14	14	44	80	**0.37**
3.29	8.44	6.1	**5.2**	5.2	2.86	0.48	1.49	**3.18**	0.69	**27.5**	5.2	2.53	**0.77**	11.5	4.37	0.33	**0.8**	5	34	33	89	**0.68**
3.48	7.15	6.1	**5.3**	5.2	2.78	0.71	1.04	**2.66**	1.52	**34.1**	5.5	2.71	**0.77**	9.4	3.33	0.19	**1.4**	8	32	33	81	**0.58**
2.56	6.34	3.4	**5.2**	4.7	3.00	0.40	1.38	**3.34**	0.94	**23.5**	3.9	1.91	**0.65**	9.8	4.35	0.30	**1.1**	4	32	35	73	**0.68**
2.84	2.02	4.5	**5.1**	4.9	2.66	0.71	1.16	**2.81**	1.38	**26.1**	7.1	2.52	**0.32**	9.3	3.81	0.17	**2.0**	5	30	32	78	**0.37**
2.60	4.84	4.1	**5.6**	5.2	3.41	0.57	2.03	**4.31**	0.77	**20.4**	4.4	2.05	**0.55**	9.0	4.30	0.34	**1.5**	6	48	26	76	**0.64**
2.71	5.64	3.2	**5.4**	4.8	3.11	0.44	1.44	**3.28**	0.81	**27.3**	4.6	1.93	**0.78**	8.1	4.11	0.30	**1.0**	7	34	33	81	**0.87**
2.27	3.80	3.2	**5.7**	5.1	3.48	0.66	2.01	**4.45**	0.86	**19.2**	5.0	1.78	**0.49**	9.0	4.81	0.25	**2.0**	12	47	25	80	**0.50**
2.24	5.53	3.2	**5.4**	4.8	3.40	0.26	1.39	**3.81**	0.56	**20.2**	4.3	1.58	**0.67**	9.1	4.49	0.19	**0.6**	6	32	41	78	**0.73**
2.46	6.32	3.6	**5.2**	4.8	3.24	0.64	1.07	**3.05**	0.98	**29.6**	5.6	1.75	**0.71**	9.1	3.21	0.11	**1.3**	12	25	40	78	**0.72**
2.10	2.89	3.1	**4.7**	4.4	2.81	0.36	0.72	**2.82**	0.88	**17.8**	7.0	1.73	**0.38**	10.2	4.05	0.34	**1.2**	5	23	44	75	**0.38**
2.50	7.16	2.8	**5.3**	4.6	3.06	0.43	1.45	**3.33**	0.75	**25.9**	4.3	1.71	**0.79**	9.9	4.06	0.34	**1.0**	8	28	36	76	**0.80**
2.49	5.87	3.4	**5.0**	4.6	2.89	0.39	1.06	**3.00**	0.71	**24.9**	4.7	1.89	**0.60**	10.0	3.63	0.25	**0.8**	5	22	36	77	**0.60**
2.40	6.27	2.8	**6.0**	5.0	3.91	1.08	2.25	**4.52**	2.14	**26.6**	5.8	1.31	**1.09**	6.1	4.36	0.32	**2.2**	10	47	27	77	**0.80**
2.22	5.83	2.8	**5.4**	4.7	3.21	0.62	1.59	**3.76**	0.84	**21.3**	4.3	1.66	**0.56**	11.8	4.56	0.28	**1.7**	6	49	27	77	**0.53**
2.19	4.42	2.9	**5.1**	4.4	2.96	0.17	0.99	**3.14**	0.45	**17.2**	8.5	1.62	**0.57**	9.9	5.00	0.21	**0.6**	4	28	41	79	**0.64**
2.84	6.04	6.7	**5.7**	5.4	3.57	0.50	1.56	**3.93**	0.93	**21.5**	5.2	2.08	**0.76**	8.3	4.55	0.42	**1.2**	6	45	27	76	**0.73**
2.29	5.72	3.4	**5.1**	4.6	3.27	0.59	1.62	**3.64**	0.75	**25.0**	6.6	1.47	**0.82**	9.5	3.57	0.11	**3.6**	4	38	28	74	**0.82**
2.38	7.35	3.5	**5.1**	4.8	3.45	0.49	1.43	**3.58**	0.74	**25.5**	3.5	1.50	**0.88**	9.0	3.83	0.30	**0.5**	8	35	33	75	**0.84**
1.44	-1.05	2.8	**5.3**	4.1	2.71	0.70	0.90	**3.15**	0.87	**11.3**	10.7	1.58	**-0.13**	10.5	3.45	0.58	**2.1**	10	21	46	78	**-0.09**
2.35	3.82	3.7	**5.1**	4.7	2.97	0.41	1.19	**3.36**	0.79	**18.4**	6.2	1.90	**0.45**	11.1	4.66	0.20	**1.2**	7	45	21	77	**0.46**
2.39	5.53	2.9	**5.3**	4.5	2.76	0.46	0.98	**2.85**	0.86	**23.3**	7.8	1.89	**0.51**	11.6	3.61	0.23	**1.4**	9	20	40	80	**0.55**
2.43	5.46	3.1	**5.4**	4.7	3.04	0.72	0.99	**2.88**	1.05	**28.7**	3.8	1.83	**0.59**	9.6	4.10	0.23	**2.2**	10	19	60	80	**0.60**
2.37	5.71	2.9	**5.2**	4.6	3.17	0.16	1.25	**3.38**	0.81	**19.8**	4.6	1.59	**0.78**	7.1	5.69	0.48	**1.4**	2	18	18	69	**0.87**
2.53	4.14	3.8	**5.5**	4.9	3.14	0.56	1.27	**3.35**	0.76	**23.1**	4.8	1.99	**0.54**	8.9	4.45	0.33	**1.0**	7	38	30	80	**0.57**
2.44	5.00	3.5	**5.7**	5.0	3.38	0.81	1.18	**3.31**	1.03	**27.8**	3.2	1.84	**0.60**	8.9	4.07	0.30	**1.6**	6	52	18	76	**0.64**
2.23	6.87	3.6	**5.3**	4.8	3.53	0.65	1.14	**3.37**	0.82	**27.6**	4.8	1.41	**0.82**	8.8	3.79	0.17	**1.2**	6	34	30	70	**0.77**
2.82	7.65	3.4	**5.3**	4.8	3.10	0.63	1.22	**2.89**	0.98	**32.3**	4.8	1.86	**0.96**	9.6	3.53	0.32	**1.1**	11	33	32	78	**0.89**
2.56	1.91	2.8	**4.6**	4.4	2.26	0.10	0.64	**2.36**	0.38	**18.9**	5.4	2.34	**0.22**	8.9	4.04	0.15	**0.4**	1	25	49	77	**0.44**
2.67	7.31	3.1	**5.9**	5.2	3.81	0.85	2.09	**4.21**	1.19	**26.9**	4.6	1.54	**1.13**	7.6	4.04	0.19	**1.1**	12	36	35	77	**0.96**
2.25	4.58	3.1	**5.3**	4.8	3.23	0.33	1.42	**3.78**	0.56	**18.5**	4.3	1.72	**0.53**	9.7	5.10	0.21	**1.3**	4	36	29	76	**0.56**
2.97	8.30	3.6	**5.1**	4.8	3.25	0.43	1.41	**3.02**	0.82	**34.9**	4.5	1.74	**1.23**	7.3	3.83	0.18	**0.9**	5	39	37	74	**1.22**
2.72	5.52	4.3	**5.2**	5.0	3.19	0.55	1.53	**3.52**	0.87	**25.8**	4.2	2.02	**0.70**	8.5	3.99	0.21	**1.2**	8	42	33	76	**0.71**
3.37	7.31	3.4	**6.1**	5.6	3.44	0.77	1.50	**3.22**	1.17	**34.3**	2.5	2.44	**0.94**	7.9	3.61	0.45	**1.4**	7	40	17	81	**1.01**
2.24	7.48	2.8	**5.4**	5.0	3.66	0.29	1.11	**3.70**	0.50	**21.7**	6.2	1.48	**0.76**	10.2	4.08	0.16	**1.2**	7	17	54	75	**0.79**
2.89	6.43	3.7	**7.0**	6.3	4.39	2.23	1.30	**3.29**	2.78	**40.9**	3.7	2.10	**0.79**	8.5	2.59	0.08	**2.4**	23	26	39	78	**0.63**
2.32	6.85	3.5	**5.4**	4.9	3.39	0.74	1.11	**3.29**	0.95	**26.9**	5.1	1.64	**0.68**	10.1	3.32	0.13	**0.7**	8	28	28	72	**0.64**
2.17	6.63	3.2	**5.1**	4.4	3.36	0.22	1.09	**3.23**	0.47	**27.2**	6.4	1.21	**0.97**	7.5	4.59	0.57	**1.0**	6	46	32	77	**0.99**
2.97	5.29	6.3	**5.1**	5.2	3.03	0.46	1.11	**3.04**	0.75	**26.9**	5.2	2.37	**0.60**	9.3	4.10	0.39	**1.2**	5	24	38	78	**0.66**
2.70	6.85	3.1	**5.8**	5.3	3.67	0.65	1.39	**3.63**	0.96	**27.5**	4.8	1.86	**0.83**	8.9	3.92	0.21	**1.4**	5	44	23	77	**0.80**
1.84	3.37	3.1	**5.9**	5.3	4.05	0.37	0.76	**4.03**	0.84	**16.1**	2.4	1.45	**0.39**	8.8	6.45	0.42	**0.7**	28	13	42	82	**0.43**
3.04	11.54	2.9	**6.5**	5.5	4.17	1.66	0.65	**2.54**	2.96	**43.4**	9.3	1.54	**1.50**	8.4	5.07	0.04	**0.6**	32	55	7	88	**1.02**
1.84	7.37	2.0	**9.1**	4.7	4.38	0.39	0.74	**3.50**	0.62	**31.4**	8.4	0.37	**1.47**	5.3	4.44	0.78	**0.4**	46	48	0	85	**1.40**
2.56	5.88	3.6	**5.4**	4.9	3.18	0.75	1.22	**3.13**	1.10	**27.8**	4.9	1.89	**0.66**	9.7	3.67	0.21	**1.3**	9	31	36	77	**0.65**

CREDIT UNION FINANCIAL PROFILES
DATA ENDING 1st QTR, 2024

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	
			SUMMARY RANK OF FINANCIAL RATIOS 1	TOTAL ASSETS IN MILLIONS $ 2	NET WORTH RATIO 3	RISK-BASED CAPITAL RATIO 4	LOAN LOSS RESERVE 5	3-6 MONTHS DELINQUENT 6	6 MONTHS OR MORE DELINQ & OTHER REO 7	NET CHARGE-OFFS % LOANS LAST 2 YRS 8	BALANCE SHEET CASH FLOW % NET WORTH 9	ILLIQUID LOANS % STABLE DEPOSITS 10	SHARES 11	TOTAL LOANS 12	NET WORTH 13	ESTIMATED COST OF EQUITY 14	RETURN ON EQUITY 15
Totals and Averages	4669	24Q1	**211**	2,330,329.0	**10.8**	6.0	8	2	7	**0.5**	2	**83**	3	6	**4**	10.1	**8.4**
Totals and Averages	4664	23Q4	**225**	2,271,694.8	**10.9**	6.0	8	2	6	**0.4**	10	**86**	2	8	**1**	9.7	**11.6**
Totals and Averages	4658	23Q3	**229**	2,242,390.6	**11.0**	6.0	8	2	6	**0.4**	12	**86**	2	10	**-2**	10.0	**12.8**
Totals and Averages	4657	23Q2	**233**	2,230,637.6	**10.9**	6.1	8	2	5	**0.3**	18	**84**	2	14	**-4**	9.2	**13.2**
Totals and Averages	4653	23Q1	**236**	2,219,660.5	**10.7**	6.0	7	2	5	**0.3**	20	**82**	3	18	**-4**	8.0	**13.1**
Totals and Averages	4649	22Q4	**223**	2,172,078.2	**10.8**	6.0	5	2	5	**0.3**	2	**83**	4	20	**-2**	7.9	**10.2**
Totals and Averages	4645	22Q3	**218**	2,147,598.7	**10.6**	6.1	5	1	4	**0.3**	11	**80**	7	19	**1**	8.4	**9.6**
Totals and Averages	4638	22Q2	**225**	2,122,423.9	**10.4**	6.3	5	1	4	**0.3**	2	**76**	9	16	**5**	6.3	**9.6**
Totals and Averages	4636	22Q1	**230**	2,102,293.2	**10.2**	6.6	5	1	4	**0.3**	-3	**71**	10	11	**7**	6.0	**10.1**
Totals and Averages	4635	21Q4	**237**	2,043,021.1	**10.3**	2.5	5	2	4	**0.3**	17	**70**	13	8	**46**	4.5	**10.4**
Totals and Averages	4631	21Q3	**239**	1,996,759.0	**10.2**	2.3	6	2	5	**0.4**	7	**70**	15	6	**35**	3.8	**10.3**
Totals and Averages	4628	21Q2	**237**	1,954,734.5	**10.2**	2.0	6	2	5	**0.4**	9	**70**	16	5	**9**	3.8	**9.9**
Totals and Averages	4626	21Q1	**229**	1,924,238.5	**10.0**	1.6	7	2	6	**0.4**	5	**69**	24	5	**122**	4.6	**9.3**
Totals and Averages	4623	20Q4	**226**	1,816,968.7	**10.3**	1.2	7	3	7	**0.5**	-2	**73**	22	6	**10**	3.2	**8.3**
Totals and Averages	4619	20Q3	**229**	1,750,976.8	**10.4**	1.1	7	2	5	**0.5**	0	**76**	20	7	**8**	2.9	**8.0**
Totals and Averages	4612	20Q2	**228**	1,710,998.7	**10.5**	1.1	6	3	5	**0.5**	3	**77**	18	8	**12**	2.8	**7.7**
Totals and Averages	4610	20Q1	**234**	1,594,905.2	**11.0**	1.2	6	3	5	**0.5**	3	**82**	9	8	**12**	2.6	**7.8**
Totals and Averages	4605	19Q4	**234**	1,517,528.5	**11.4**	1.8	6	4	6	**0.5**	8	**85**	10	33	**11**	4.7	**8.6**
Totals and Averages	4602	19Q3	**236**	1,483,831.1	**11.4**	1.7	6	3	6	**0.5**	10	**85**	4148	7	**9**	4.2	**8.7**
Totals and Averages	4600	19Q2	**234**	1,462,274.8	**11.3**	1.7	6	3	5	**0.5**	6	**84**	1393	8	**9**	5.0	**8.9**
Totals and Averages	4596	19Q1	**231**	1,444,916.1	**11.1**	1.6	6	3	4	**0.5**	7	**83**	264	10	**8**	5.6	**9.0**
Totals and Averages	4593	18Q4	**231**	1,390,689.4	**11.3**	1.8	6	4	3	**0.5**	11	**87**	74	10	**1865**	6.0	**9.1**
Totals and Averages	4584	18Q3	**231**	1,372,917.9	**11.2**	1.8	6	3	3	**0.5**	6	**86**	6	10	**107**	6.3	**9.2**
Totals and Averages	4582	18Q2	**230**	1,360,065.1	**11.1**	1.9	6	3	3	**0.5**	9	**84**	6	11	**8**	5.9	**8.9**
Totals and Averages	4575	18Q1	**228**	1,345,445.2	**10.9**	1.8	6	3	2	**0.5**	9	**82**	7	11	**3773**	5.9	**8.8**
Totals and Averages	4574	17Q4	**226**	1,308,600.7	**11.0**	1.8	6	4	3	**0.5**	7	**84**	7	11	**8**	5.5	**8.3**
Totals and Averages	4566	17Q3	**223**	1,290,045.7	**10.9**	1.8	6	3	3	**0.5**	10	**82**	8	11	**6**	5.7	**8.1**
Totals and Averages	4559	17Q2	**221**	1,272,866.5	**10.8**	1.8	6	3	3	**0.5**	9	**81**	9	12	**8**	5.7	**7.9**
Totals and Averages	4552	17Q1	**218**	1,258,710.6	**10.7**	1.8	6	3	2	**0.4**	9	**78**	9	12	**8**	6.1	**7.8**
Totals and Averages	4545	16Q4	**219**	1,211,028.1	**10.9**	1.8	6	4	3	**0.5**	6	**80**	9	11	**8**	6.1	**7.9**
Totals and Averages	4540	16Q3	**222**	1,193,799.4	**10.9**	1.7	6	3	3	**0.4**	13	**79**	10	11	**8**	4.7	**7.7**
Totals and Averages	4536	16Q2	**221**	1,170,741.8	**10.9**	1.8	6	3	3	**0.4**	5	**79**	9	18	**8**	4.6	**7.6**
Totals and Averages	4534	16Q1	**219**	1,154,567.7	**10.8**	1.4	6	3	3	**0.4**	5	**77**	8	11	**9**	5.3	**7.7**
Totals and Averages	4530	15Q4	**216**	1,119,110.0	**10.9**	1.5	6	4	4	**0.4**	11	**78**	8	11	**9**	6.1	**7.8**
Totals and Averages	4518	15Q3	**217**	1,085,973.3	**10.9**	1.5	6	3	4	**0.4**	7	**79**	7	12	**10**	5.9	**7.8**
Totals and Averages	4515	15Q2	**215**	1,071,770.6	**10.9**	1.6	6	3	3	**0.4**	9	**76**	6	12	**8**	6.5	**7.9**
Totals and Averages	4512	15Q1	**217**	1,059,777.7	**10.8**	1.6	6	3	3	**0.4**	1	**74**	5	12	**9**	5.5	**8.0**
Totals and Averages	4510	14Q4	**215**	1,025,087.3	**10.9**	1.8	6	4	5	**0.5**	16	**76**	6	12	**9**	6.0	**8.0**
Totals and Averages	4504	14Q3	**211**	1,005,704.3	**10.9**	2.4	6	3	4	**0.5**	9	**75**	5	11	**7**	7.2	**8.0**
Totals and Averages	4503	14Q2	**205**	998,604.3	**10.7**	2.4	6	3	4	**0.5**	8	**72**	4	11	**7**	7.7	**7.4**
Totals and Averages	4499	14Q1	**201**	991,516.6	**10.6**	2.4	7	3	4	**0.5**	7	**70**	5	11	**7**	8.7	**7.5**
Totals and Averages	4496	13Q4	**199**	957,476.9	**10.7**	2.4	7	4	6	**0.6**	6	**71**	5	9	**8**	10.3	**7.7**
Totals and Averages	4490	13Q3	**200**	943,627.9	**10.6**	2.5	7	4	5	**0.6**	9	**70**	6	8	**8**	9.8	**8.0**
Totals and Averages	4488	13Q2	**200**	939,625.8	**10.5**	2.4	7	4	6	**0.7**	5	**68**	6	7	**9**	10.0	**8.4**
Totals and Averages	4486	13Q1	**199**	937,745.3	**10.3**	2.0	8	3	5	**0.7**	9	**66**	6	6	**10**	9.2	**8.5**
Totals and Averages	4484	12Q4	**196**	905,698.7	**10.4**	1.8	8	4	8	**0.8**	9	**68**	7	5	**23**	9.1	**8.6**
Totals and Averages	4478	12Q3	**193**	895,811.1	**10.3**	1.8	9	4	8	**0.8**	7	**68**	8	7	**15**	8.9	**8.4**
Totals and Averages	4476	12Q2	**186**	888,277.8	**10.1**	1.8	9	4	8	**0.9**	14	**67**	9	6	**9**	9.0	**7.6**
Totals and Averages	4476	12Q1	**181**	881,707.4	**10.0**	1.7	10	5	8	**0.9**	15	**66**	9	4	**17**	11.1	**7.6**
Totals and Averages	4475	11Q4	**180**	845,776.1	**10.2**	1.6	10	6	11	**0.9**	10	**69**	8	4	**8**	9.7	**7.4**
Totals and Averages	4470	11Q3	**178**	832,250.1	**10.1**	1.7	10	6	11	**1.0**	14	**69**	7	2	**7**	9.8	**7.3**
Totals and Averages	4467	11Q2	**177**	822,138.2	**10.1**	1.9	10	6	10	**1.0**	11	**69**	10	4	**7**	14.8	**7.8**
Totals and Averages	4467	11Q1	**175**	818,016.9	**9.9**	1.9	11	6	9	**1.1**	-5	**69**	7	1	**8**	15.2	**7.0**
Totals and Averages	4465	10Q4	**173**	793,098.1	**10.0**	1.8	11	7	13	**1.1**	21	**72**	6	1	**7**	14.8	**6.8**
Totals and Averages	4458	10Q3	**170**	782,725.2	**9.9**	1.4	12	7	12	**1.0**	0	**73**	8	1	**5**	12.6	**5.6**
Totals and Averages	4454	10Q2	**168**	776,081.1	**9.9**	1.6	11	8	11	**1.0**	2	**73**	8	1	**4**	13.3	**5.5**
Totals and Averages	4452	10Q1	**180**	768,421.5	**9.9**	1.7	11	8	9	**0.9**	2	**73**	9	2	**3**	15.8	**10.0**

ROE= ROEA + ROFL		YIELDS AND MARGINS								OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL			ROA	
RETURN ON EARNING ASSETS 16	RETURN ON FINANCIAL LEVERAGE 17	CURRENT YIELD ON INVESTMENTS 18	CURRENT YIELD ON LOANS 19	CURRENT YIELD ON EARNING ASSETS 20	NET INTEREST MARGIN 21	LOAN LOSS EXPENSE % LOANS 22	NONINTEREST INCOME % EARNING ASSETS 23	OPERATING EXPENSE % EARNING ASSETS 24	EARNINGS ADJUSTMENT % EARNING ASSETS 25	OPERATING PROFIT MARGIN 26	RISK (SD) IN OPERATING MARGIN 27	COST OF ADJUSTED DEBT 28	LEVERAGE SPREAD 29	LEVERAGE MULTIPLIER 30	FULL TIME EMPLOYEES PER $ MIL NET REVENUE 31	PART TIME EMPLOYEES PER $ MIL NET REVENUE 32	NONPERFORMING LOANS % TOTAL LOANS 33	UNSECURED AND OTHER LOANS 34	NEW AND USED AUTO LOANS 35	REAL ESTATE MORTGAGE LOANS 36	SHARES, DEPOSITS, & BORROWINGS % EARNING ASSETS 37	NET INCOME % AVERAGE ASSETS 38
2.56	5.88	3.6	**5.4**	4.9	3.18	0.75	1.22	**3.13**	1.10	**27.8**	4.9	1.89	**0.66**	9.7	3.67	0.21	**1.3**	9	31	36	77	**0.65**
2.66	9.02	3.4	**5.2**	4.7	3.20	0.70	1.20	**3.13**	0.97	**28.0**	4.8	1.67	**0.99**	9.8	3.73	0.22	**1.2**	9	31	36	77	**0.69**
2.49	10.30	3.2	**5.0**	4.5	3.22	0.60	1.19	**3.11**	0.94	**28.9**	4.7	1.39	**1.10**	10.0	3.69	0.22	**1.1**	9	31	36	77	**0.80**
2.26	10.93	2.8	**4.8**	4.2	3.21	0.54	1.19	**3.10**	0.92	**29.2**	4.6	1.10	**1.16**	10.0	3.69	0.23	**1.0**	9	32	37	77	**0.86**
2.00	11.11	2.2	**4.6**	3.9	3.15	0.46	1.18	**3.06**	0.92	**29.0**	4.5	0.82	**1.18**	10.0	3.75	0.24	**0.9**	9	32	37	76	**0.87**
1.56	8.69	1.7	**4.4**	3.6	3.03	0.37	1.20	**3.02**	0.58	**28.4**	4.4	0.61	**0.95**	9.5	3.91	0.24	**0.9**	9	32	37	77	**0.89**
1.42	8.20	1.3	**4.3**	3.3	2.89	0.26	1.23	**2.99**	0.54	**27.2**	4.3	0.49	**0.93**	9.2	3.93	0.25	**0.8**	9	32	38	76	**0.89**
1.42	8.21	1.0	**4.3**	3.2	2.78	0.17	1.29	**2.96**	0.51	**27.1**	4.2	0.45	**0.97**	8.8	3.99	0.26	**0.8**	9	32	38	76	**0.94**
1.50	8.64	0.8	**4.3**	3.1	2.71	0.09	1.37	**2.94**	0.48	**27.8**	4.1	0.47	**1.04**	8.6	4.00	0.26	**0.8**	9	32	39	76	**1.02**
1.59	8.79	0.8	**4.4**	3.2	2.71	0.09	1.43	**2.95**	0.59	**28.6**	4.0	0.51	**1.08**	8.3	4.05	0.26	**1.0**	9	32	52	74	**1.07**
1.63	8.61	0.8	**4.4**	3.2	2.73	0.18	1.46	**2.96**	0.65	**29.3**	3.9	0.56	**1.07**	8.2	4.02	0.27	**1.1**	9	32	52	74	**1.05**
1.65	8.21	0.9	**4.5**	3.3	2.77	0.34	1.49	**2.99**	0.77	**29.6**	3.7	0.63	**1.02**	8.1	4.06	0.28	**1.1**	9	32	52	74	**0.98**
1.69	7.66	1.0	**4.6**	3.5	2.85	0.58	1.49	**3.05**	0.93	**29.6**	3.6	0.72	**0.97**	8.0	4.12	0.30	**1.2**	10	32	52	75	**0.84**
1.70	6.65	1.2	**4.7**	3.7	2.95	0.71	1.46	**3.15**	0.79	**28.7**	3.5	0.83	**0.87**	7.8	4.21	0.30	**1.5**	10	32	51	75	**0.71**
1.75	6.14	1.5	**4.8**	3.9	3.04	0.75	1.44	**3.19**	0.80	**28.7**	3.5	0.93	**0.82**	7.6	4.22	0.32	**1.1**	10	32	51	76	**0.69**
1.82	5.94	1.8	**4.9**	4.1	3.16	0.72	1.44	**3.29**	0.77	**28.6**	3.4	1.02	**0.80**	7.6	4.25	0.33	**1.2**	10	32	51	76	**0.74**
1.90	6.00	2.0	**5.0**	4.2	3.27	0.63	1.43	**3.34**	0.73	**29.0**	3.5	1.08	**0.82**	7.5	4.24	0.34	**1.2**	10	33	51	76	**0.83**
1.99	6.69	2.3	**4.9**	4.3	3.32	0.59	1.47	**3.34**	0.67	**30.3**	3.5	1.07	**0.92**	7.5	4.29	0.34	**1.4**	10	33	50	76	**0.94**
1.96	6.83	2.3	**4.9**	4.2	3.33	0.60	1.45	**3.33**	0.69	**30.5**	3.5	1.03	**0.93**	7.6	4.25	0.36	**1.3**	10	34	50	76	**0.94**
1.91	7.09	2.3	**4.8**	4.2	3.32	0.61	1.44	**3.31**	0.70	**30.9**	3.6	0.96	**0.95**	7.7	4.28	0.37	**1.2**	10	34	50	77	**0.95**
1.84	7.18	2.1	**4.8**	4.1	3.29	0.62	1.45	**3.28**	0.72	**30.9**	3.6	0.89	**0.95**	7.8	4.32	0.38	**1.0**	10	34	50	77	**0.94**
1.78	7.30	2.0	**4.7**	4.0	3.27	0.62	1.46	**3.27**	0.67	**31.1**	3.6	0.82	**0.96**	7.9	4.42	0.39	**1.0**	10	34	50	76	**0.94**
1.73	7.44	1.9	**4.6**	3.9	3.23	0.63	1.46	**3.24**	0.69	**31.3**	3.6	0.76	**0.97**	7.9	4.36	0.40	**0.9**	10	34	50	77	**0.94**
1.66	7.29	1.8	**4.6**	3.8	3.19	0.65	1.45	**3.22**	0.71	**30.9**	3.6	0.72	**0.94**	7.9	4.43	0.42	**0.8**	10	34	50	77	**0.90**
1.61	7.15	1.7	**4.6**	3.8	3.14	0.64	1.45	**3.20**	0.72	**30.6**	3.6	0.69	**0.92**	8.0	4.49	0.43	**0.8**	10	34	50	77	**0.88**
1.54	6.75	1.6	**4.6**	3.7	3.12	0.63	1.42	**3.20**	0.66	**29.8**	3.6	0.67	**0.87**	8.0	4.65	0.44	**1.1**	11	34	50	77	**0.83**
1.50	6.58	1.5	**4.5**	3.6	3.06	0.61	1.42	**3.18**	0.66	**29.4**	3.7	0.65	**0.86**	8.0	4.63	0.46	**1.0**	10	34	50	77	**0.82**
1.47	6.45	1.4	**4.5**	3.6	3.03	0.59	1.44	**3.20**	0.66	**28.7**	3.7	0.63	**0.84**	8.0	4.69	0.48	**0.9**	10	34	50	78	**0.80**
1.45	6.34	1.3	**4.5**	3.6	3.01	0.57	1.45	**3.21**	0.67	**28.2**	3.7	0.63	**0.83**	8.0	4.75	0.49	**0.8**	10	34	50	77	**0.79**
1.46	6.41	1.3	**4.6**	3.6	3.01	0.56	1.46	**3.22**	0.63	**28.2**	3.7	0.63	**0.84**	7.9	4.85	0.50	**1.1**	11	33	50	78	**0.80**
1.44	6.27	1.3	**4.6**	3.6	3.01	0.52	1.43	**3.23**	0.64	**27.7**	3.8	0.62	**0.82**	7.9	4.82	0.52	**1.0**	11	33	50	77	**0.79**
1.43	6.20	1.3	**4.6**	3.6	3.01	0.51	1.42	**3.24**	0.64	**27.3**	3.9	0.62	**0.81**	7.9	4.88	0.54	**0.9**	11	33	51	77	**0.78**
1.43	6.29	1.2	**4.6**	3.5	2.99	0.49	1.42	**3.24**	0.65	**27.2**	4.0	0.62	**0.81**	7.9	4.91	0.55	**0.9**	11	32	51	77	**0.79**
1.44	6.32	1.2	**4.6**	3.5	2.99	0.47	1.43	**3.24**	0.64	**27.0**	4.1	0.62	**0.82**	7.9	5.06	0.56	**1.2**	11	32	51	77	**0.80**
1.45	6.36	1.2	**4.7**	3.5	2.98	0.46	1.45	**3.26**	0.65	**27.0**	4.3	0.63	**0.83**	7.9	4.99	0.58	**1.1**	11	32	51	78	**0.80**
1.47	6.49	1.2	**4.7**	3.5	2.98	0.44	1.45	**3.25**	0.65	**27.1**	4.7	0.63	**0.84**	7.9	5.01	0.59	**1.0**	11	32	52	78	**0.82**
1.47	6.51	1.2	**4.8**	3.5	2.97	0.43	1.43	**3.24**	0.65	**27.0**	5.3	0.63	**0.83**	8.1	5.05	0.61	**0.9**	11	31	52	78	**0.82**
1.48	6.55	1.2	**4.8**	3.5	2.97	0.42	1.42	**3.23**	0.67	**27.0**	5.6	0.65	**0.83**	8.0	5.17	0.61	**1.3**	11	31	52	78	**0.82**
1.47	6.50	1.2	**4.8**	3.5	2.96	0.41	1.41	**3.22**	0.67	**26.9**	5.8	0.65	**0.82**	8.1	5.13	0.64	**1.3**	11	31	52	79	**0.82**
1.43	5.97	1.1	**4.9**	3.5	2.93	0.40	1.41	**3.25**	0.68	**25.8**	6.6	0.67	**0.76**	8.2	5.17	0.65	**1.2**	11	30	53	79	**0.78**
1.45	6.00	1.1	**5.0**	3.5	2.90	0.41	1.43	**3.24**	0.71	**25.7**	7.7	0.68	**0.76**	8.3	5.18	0.66	**1.1**	11	30	53	79	**0.78**
1.49	6.15	1.0	**5.0**	3.5	2.90	0.42	1.47	**3.26**	0.74	**26.0**	8.9	0.71	**0.78**	8.3	5.23	0.66	**1.6**	12	29	53	79	**0.80**
1.56	6.45	1.0	**5.1**	3.6	2.90	0.46	1.53	**3.27**	0.74	**26.7**	9.6	0.74	**0.82**	8.4	5.12	0.67	**1.5**	11	29	54	80	**0.83**
1.62	6.76	1.0	**5.2**	3.6	2.93	0.48	1.56	**3.27**	0.75	**27.5**	11.3	0.77	**0.85**	8.4	5.08	0.67	**1.5**	11	29	54	79	**0.87**
1.66	6.79	1.1	**5.3**	3.7	2.96	0.54	1.54	**3.26**	0.76	**28.1**	12.5	0.81	**0.85**	8.4	5.07	0.67	**1.4**	11	29	54	79	**0.87**
1.73	6.87	1.2	**5.4**	3.8	3.02	0.59	1.53	**3.27**	0.84	**28.8**	13.5	0.87	**0.86**	8.3	5.11	0.68	**1.9**	11	28	54	79	**0.88**
1.75	6.67	1.2	**5.5**	3.9	3.07	0.63	1.47	**3.25**	0.86	**28.9**	14.4	0.92	**0.82**	8.3	5.05	0.67	**1.8**	11	28	54	79	**0.85**
1.71	5.92	1.3	**5.6**	4.0	3.12	0.69	1.43	**3.33**	0.89	**27.3**	15.0	0.98	**0.72**	8.3	5.04	0.67	**1.8**	11	28	55	80	**0.75**
1.75	5.81	1.4	**5.7**	4.1	3.18	0.74	1.40	**3.33**	0.92	**27.7**	15.5	1.04	**0.71**	8.3	5.05	0.67	**1.9**	11	28	55	79	**0.74**
1.79	5.60	1.5	**5.8**	4.2	3.24	0.78	1.37	**3.36**	0.96	**27.8**	15.8	1.11	**0.68**	8.3	5.12	0.68	**2.5**	11	28	55	80	**0.82**
1.85	5.58	1.5	**5.8**	4.3	3.28	0.88	1.39	**3.48**	1.01	**25.7**	16.0	1.17	**0.68**	8.2	5.06	0.68	**2.4**	11	28	55	80	**0.70**
1.96	5.90	1.6	**5.9**	4.4	3.32	0.95	1.40	**3.43**	1.04	**27.8**	16.0	1.25	**0.71**	8.3	5.05	0.68	**2.2**	11	28	56	81	**0.73**
1.95	5.19	1.6	**6.0**	4.5	3.34	1.04	1.40	**3.39**	1.10	**29.0**	15.9	1.34	**0.61**	8.3	5.06	0.68	**2.1**	11	28	56	81	**0.63**
2.03	4.92	1.8	**6.0**	4.7	3.37	1.13	1.39	**3.38**	1.06	**29.5**	15.8	1.45	**0.58**	8.3	5.13	0.69	**2.7**	11	28	55	81	**0.57**
2.00	3.75	1.9	**6.1**	4.8	3.37	1.26	1.31	**3.24**	1.13	**31.5**	15.7	1.57	**0.43**	8.3	5.23	0.72	**2.6**	11	29	55	81	**0.40**
2.10	3.60	2.0	**6.1**	4.9	3.35	1.36	1.31	**3.16**	1.20	**32.8**	15.5	1.70	**0.40**	8.4	5.33	0.74	**2.3**	11	29	55	81	**0.34**
2.72	7.49	2.1	**6.2**	5.0	3.31	1.47	1.69	**3.18**	1.29	**37.4**	15.3	1.86	**0.86**	8.5	4.98	0.70	**2.1**	11	29	55	81	**0.74**