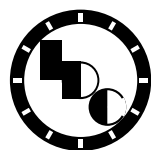


# Credit Union Financial Profiles

**State and National Totals  
Fourth Quarter 2019 Report**



**IDC Financial  
Publishing, Inc.**

CREDIT UNION FINANCIAL PROFILES  
DATA ENDING 4th QTR, 2019

## STATE AVERAGES

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	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	223	24,322.7	6.3	12.2	4	3	1	0.5	11	53	7	9	13	4.5	7.1
ALASKA	213	10,716.9	6.0	10.1	6	5	3	0.6	17	59	8	6	15	5.3	9.6
ARIZONA	232	19,298.7	6.3	12.1	5	2	1	0.5	22	58	9	7	13	4.8	8.1
ARKANSAS	215	3,062.3	6.1	14.2	3	3	1	0.4	3	67	7	3	8	5.2	5.9
CALIFORNIA	214	212,361.2	6.2	11.5	4	2	1	0.3	20	62	7	6	11	4.8	7.2
COLORADO	234	28,827.0	6.3	11.2	5	3	1	0.4	10	69	9	9	10	4.6	8.7
CONNECTICUT	165	11,430.5	6.1	10.2	4	3	2	0.3	5	58	6	3	7	5.8	4.5
DELAWARE	179	2,383.6	6.2	11.1	6	3	2	0.8	17	59	5	8	10	5.7	4.1
DISTRICT OF COLUMBIA	207	9,175.2	6.2	11.8	4	2	1	0.2	-4	59	3	7	10	5.0	6.3
FLORIDA	222	74,035.7	6.0	10.9	6	3	1	0.5	5	64	13	12	13	5.1	8.7
GEORGIA	235	24,759.7	6.0	13.2	4	3	1	0.5	22	71	4	4	9	4.7	7.4
HAWAII	188	11,716.3	6.2	11.6	6	2	1	0.6	7	51	4	8	8	5.2	4.9
IDAHO	238	11,320.8	6.0	9.5	5	3	1	0.4	22	78	17	12	15	5.4	13.3
ILLINOIS	204	49,836.1	6.0	11.1	5	3	1	0.5	2	66	6	4	8	5.2	6.1
INDIANA	214	29,928.4	6.2	11.4	5	3	1	0.4	9	78	8	6	9	5.0	7.6
IOWA	241	21,136.3	6.1	11.0	5	4	2	0.4	17	80	6	5	13	4.9	10.3
KANSAS	202	7,238.6	6.2	11.8	5	4	2	0.6	1	82	7	4	8	5.4	6.1
KENTUCKY	237	10,085.5	6.0	13.0	5	3	1	0.6	11	70	8	6	9	4.6	7.5
LOUISIANA	192	12,254.4	6.0	11.9	5	5	2	0.6	13	72	7	2	7	5.5	5.1
MAINE	195	8,528.5	6.3	11.1	4	4	1	0.3	-4	77	9	4	8	4.8	6.5
MARYLAND	200	27,133.2	6.0	11.2	6	4	2	0.6	31	67	6	7	9	5.7	7.0
MASSACHUSETTS	200	42,151.7	6.4	11.0	6	3	2	0.3	30	76	8	4	8	5.0	6.5
MICHIGAN	229	68,879.5	6.2	12.1	4	3	1	0.4	23	70	9	7	13	4.7	8.6
MINNESOTA	228	25,904.8	6.4	11.7	4	2	1	0.2	14	71	7	10	12	4.6	8.6
MISSISSIPPI	244	6,090.1	6.1	14.5	6	4	2	0.9	15	73	2	9	9	4.6	6.0
MISSOURI	194	16,136.1	6.2	10.9	5	4	2	0.6	-6	70	8	7	10	5.2	5.9
MONTANA	208	5,448.4	6.6	12.1	4	2	2	0.3	4	62	5	8	10	4.7	6.2
NEBRASKA	193	3,888.6	6.1	11.8	5	5	2	0.4	-16	66	7	4	6	5.7	5.4
NEVADA	244	5,438.9	6.1	12.0	4	2	1	0.4	1	53	6	4	13	4.7	9.3
NEW HAMPSHIRE	206	8,955.3	6.0	10.7	3	2	0	0.3	33	86	7	5	9	4.7	7.4
NEW JERSEY	162	13,491.5	6.2	10.3	9	6	6	0.7	-5	64	1	1	6	5.9	4.1
NEW MEXICO	227	11,854.0	6.0	12.0	4	2	1	0.5	13	68	5	5	11	4.9	8.0
NEW YORK	203	89,277.1	6.2	10.7	7	4	3	0.5	11	67	7	6	13	5.4	6.8
NORTH CAROLINA	192	60,255.6	6.2	9.5	8	9	2	0.5	-15	56	8	7	10	6.2	7.8
NORTH DAKOTA	230	3,991.1	6.8	13.3	7	3	4	0.2	14	71	6	3	9	4.4	6.7
OHIO	214	33,054.7	6.0	11.5	4	3	1	0.4	13	68	7	4	9	5.3	7.2
OKLAHOMA	221	15,643.9	6.2	11.8	5	3	2	0.7	15	71	7	2	11	4.7	6.7
OREGON	250	25,074.0	6.2	11.4	4	2	1	0.3	17	70	7	6	14	4.6	11.1
PENNSYLVANIA	220	52,860.4	6.2	11.9	4	3	1	0.4	17	66	9	8	10	5.2	8.1
RHODE ISLAND	196	7,128.9	6.9	10.4	3	3	1	0.2	10	95	7	5	8	4.7	7.2
SOUTH CAROLINA	239	15,663.1	6.1	12.6	4	3	1	0.6	10	70	6	5	9	4.5	8.0
SOUTH DAKOTA	197	3,647.3	6.0	10.9	3	3	2	0.2	19	67	8	6	9	5.0	6.9
TENNESSEE	239	27,202.2	6.2	12.9	5	3	1	0.4	24	75	10	8	9	4.8	8.4
TEXAS	211	110,070.7	6.1	11.2	5	4	2	0.6	13	70	6	5	9	5.1	7.4
UTAH	267	32,188.1	6.0	11.0	9	5	3	0.5	20	74	14	11	13	4.6	12.7
VERMONT	203	4,739.0	6.4	10.7	4	5	2	0.3	13	79	8	11	11	4.8	7.3
VIRGINIA	265	172,482.3	6.1	11.8	10	6	2	1.3	30	64	15	8	16	4.8	10.3
WASHINGTON	245	61,047.3	6.0	11.4	5	2	1	0.4	33	70	9	8	13	4.6	9.9
WEST VIRGINIA	207	3,744.1	6.0	13.4	3	5	2	0.3	1	65	1	3	7	5.7	6.4
WISCONSIN	241	43,368.9	6.1	11.4	5	4	2	0.3	13	77	11	8	11	4.5	9.8
WYOMING	219	3,566.5	6.0	10.9	5	4	1	0.4	14	79	11	8	9	5.5	8.9
GUAM	197	544.6	6.0	13.1	6	7	2	0.5	17	70	7	3	5	4.7	4.0
PUERTO RICO	224	826.4	6.0	12.5	8	2	4	0.6	16	72	3	2	9	5.1	7.5
VIRGIN ISLANDS	239	126.5	6.0	19.7	5	2	2	0.8	25	43	5	10	9	6.9	5.9
TOTALS	223	1,584,293.1	6.1	11.4	6	4	2	0.5	16	67	9	7	11	5.0	8.1



CREDIT UNION FINANCIAL PROFILES  
DATA ENDING 4th QTR, 2019

## 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	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	221	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	6.0	8.6
Totals and Averages	5487	18Q4	220	1,470,378.1	6.2	11.3	6	4	2	0.5	7	69	6	9	8	6.4	8.7
Totals and Averages	5544	18Q3	219	1,456,484.1	6.2	11.2	6	3	2	0.5	4	68	5	10	7	6.8	8.7
Totals and Averages	5589	18Q2	217	1,445,807.3	6.2	11.0	6	3	2	0.5	10	67	6	10	7	6.4	8.5
Totals and Averages	5640	18Q1	215	1,432,587.9	6.2	10.9	6	3	2	0.5	12	65	6	10	7	6.4	8.2
Totals and Averages	5677	17Q4	214	1,395,006.5	6.2	11.0	6	4	2	0.5	8	67	6	10	8	5.9	7.8
Totals and Averages	5750	17Q3	210	1,379,331.8	6.2	10.9	6	4	2	0.5	2	66	7	11	7	6.2	7.6
Totals and Averages	5806	17Q2	208	1,366,236.5	6.2	10.8	6	4	3	0.5	7	65	8	11	6	6.2	7.3
Totals and Averages	5851	17Q1	206	1,354,416.0	6.2	10.7	6	3	3	0.5	16	64	9	11	6	6.6	7.2
Totals and Averages	5900	16Q4	207	1,308,483.9	6.2	10.9	6	4	2	0.5	2	65	8	11	7	6.7	7.2
Totals and Averages	5961	16Q3	211	1,292,397.5	6.1	10.9	6	4	2	0.5	21	66	9	10	8	5.1	7.0
Totals and Averages	6004	16Q2	209	1,269,709.0	6.2	10.9	6	3	2	0.5	7	65	7	11	9	5.1	7.0
Totals and Averages	6073	16Q1	207	1,255,196.4	6.2	10.8	6	3	2	0.5	11	64	7	11	7	5.8	7.1
Totals and Averages	6135	15Q4	205	1,218,489.8	6.2	11.0	6	4	2	0.5	12	65	7	11	7	6.7	7.1
Totals and Averages	6206	15Q3	206	1,194,210.7	6.2	11.0	6	3	2	0.5	14	65	6	11	8	6.5	7.2
Totals and Averages	6276	15Q2	204	1,181,872.1	6.2	11.0	6	3	2	0.5	6	64	5	11	7	7.2	7.3
Totals and Averages	6326	15Q1	205	1,172,207.1	6.2	10.8	6	3	3	0.5	3	62	4	11	10	6.0	7.3
Totals and Averages	6391	14Q4	204	1,135,457.8	6.2	11.0	6	4	3	0.6	4	64	5	10	11	6.5	7.3
Totals and Averages	6468	14Q3	201	1,120,824.3	6.2	11.0	6	4	3	0.6	-2	63	4	10	10	7.7	7.4
Totals and Averages	6550	14Q2	198	1,116,578.6	6.3	10.8	6	3	3	0.6	6	61	4	10	9	8.2	7.1
Totals and Averages	6612	14Q1	195	1,111,341.2	6.3	10.7	7	3	3	0.6	7	59	4	8	6	8.8	7.1
Totals and Averages	6671	13Q4	194	1,074,760.1	6.3	10.8	7	4	3	0.7	9	61	4	8	5	9.8	7.1
Totals and Averages	6740	13Q3	196	1,069,331.4	6.3	10.7	7	4	4	0.7	16	60	4	7	5	9.2	7.4
Totals and Averages	6806	13Q2	198	1,069,016.8	6.3	10.5	8	4	4	0.7	12	59	5	5	6	8.8	7.7
Totals and Averages	6881	13Q1	200	1,068,569.1	6.2	10.3	8	3	5	0.7	19	57	5	5	9	7.8	7.7
Totals and Averages	6943	12Q4	200	1,034,484.6	6.2	10.5	8	4	5	0.9	21	58	6	5	10	7.5	7.9
Totals and Averages	7016	12Q3	199	1,025,521.6	6.2	10.3	9	4	5	0.9	19	58	7	4	9	7.3	7.8
Totals and Averages	7092	12Q2	193	1,020,234.4	6.2	10.2	9	4	6	0.9	33	58	7	3	8	7.1	7.0
Totals and Averages	7152	12Q1	188	1,014,259.5	6.2	10.1	10	5	7	0.9	32	57	7	2	9	8.7	6.9
Totals and Averages	7223	11Q4	189	973,671.2	6.2	10.2	11	7	8	1.0	25	59	6	1	8	7.6	6.8
Totals and Averages	7312	11Q3	184	962,862.8	6.2	10.2	11	6	7	1.0	16	60	5	0	8	7.5	5.6
Totals and Averages	7370	11Q2	182	954,276.0	6.2	10.2	13	8	9	1.0	17	60	5	0	7	11.4	6.1
Totals and Averages	7423	11Q1	180	951,138.6	6.2	10.0	13	8	9	1.1	16	59	5	-1	6	11.8	6.3
Totals and Averages	7470	10Q4	180	926,102.7	6.2	10.1	13	8	9	1.0	14	61	5	-1	6	11.4	6.0
Totals and Averages	7542	10Q3	184	919,483.1	6.1	10.0	13	8	8	1.0	21	62	6	0	5	9.8	6.5
Totals and Averages	7584	10Q2	181	915,586.6	6.1	9.9	13	9	8	1.0	11	62	7	0	5	10.3	6.4
Totals and Averages	7638	10Q1	178	909,244.7	6.2	9.9	13	9	8	1.0	18	62	8	1	9	12.3	6.4
Totals and Averages	7696	09Q4	177	896,256.3	6.1	9.9	12	10	7	0.8	17	65	11	2	2	11.8	5.9
Totals and Averages	7783	09Q3	175	885,439.2	4.7	10.1	12	9	7	0.8	5	66	11	4	-1	10.1	5.0
Totals and Averages	7836	09Q2	175	881,851.1	6.1	10.1	11	9	6	0.8	1	66	9	5	-3	10.7	5.2
Totals and Averages	7897	09Q1	172	868,555.7	6.1	9.8	11	8	6	0.8	-8	66	9	7	-7	8.8	4.7
Totals and Averages	7957	08Q4	185	823,099.7	6.2	10.7	9	8	4	0.6	1	71	8	7	-2	6.4	4.9
Totals and Averages	8050	08Q3	187	813,726.3	6.2	11.2	6	6	3	0.5	8	72	6	8	3	10.1	5.6
Totals and Averages	8119	08Q2	186	815,066.7	6.2	11.1	5	5	3	0.5	6	81	7	8	5	10.5	5.8
Totals and Averages	8196	08Q1	188	804,287.3	6.2	11.1	5	4	3	0.5	7	80	7	8	6	10.0	6.2
Totals and Averages	8250	07Q4	189	767,909.4	6.1	11.5	5	5	2	0.5	6	84	6	7	6	10.2	6.4
Totals and Averages	8317	07Q3	191	758,038.0	6.1	11.5	4	4	2	0.5	6	83	7	7	7	11.0	6.7
Totals and Averages	8392	07Q2	192	755,182.6	6.1	11.4	4	3	2	0.5	16	81	7	7	8	11.7	7.0
Totals and Averages	8460	07Q1	194	748,920.8	6.1	11.4	4	3	2	0.5	15	79	6	8	9	11.0	7.3
Totals and Averages	8516	06Q4	196	723,950.6	6.1	11.6	4	3	2	0.5	8	83	5	8	8	10.9	7.5
Totals and Averages	8618	06Q3	197	714,637.4	6.1	11.6	4	3	2	0.5	5	83	3	9	8	10.8	7.7
Totals and Averages	8701	06Q2	195	711,233.5	6.1	11.4	4	3	2	0.5	10	81	4	11	7	11.9	7.8
Totals and Averages	8706	06Q1	195	707,086.6	6.1	11.2	5	3	2	0.5	14	78	4	11	8	11.3	7.9
Totals and Averages	8780	05Q4	196	690,339.1	6.1	11.3	5	3	2	0.5	4	80	5	12	7	11.0	8.1
Totals and Averages	8885	05Q3	199	687,613.8	6.1	11.2	5	3	2	0.5	10	79	4	12	8	9.8	8.5
Totals and Averages	8961	05Q2	200	680,324.2	6.1	11.1	5	3	2	0.5	4	76	5	11	10	9.5	8.7
Totals and Averages	9034	05Q1	197	672,691.5	6.1	11.0	5	3	2	0.5	3	74	4	11	7	10.3	8.7

