

NASCUS
The National Association of State Credit Union Supervisors

John Kolhoff, SVP Policy and Supervision

Phone 517-243-4589
Email jkolhoff@nascus.org

2026 Q2 SCU Industry Report

Industry Status Based on June 2026 5300 Data

NASCUS
The National Association of State Credit Union Supervisors

NASCUS 2026 2Q SCU INDUSTRY REPORT – INDUSTRY STATUS BASED ON JUNE 2026 5300 DATA

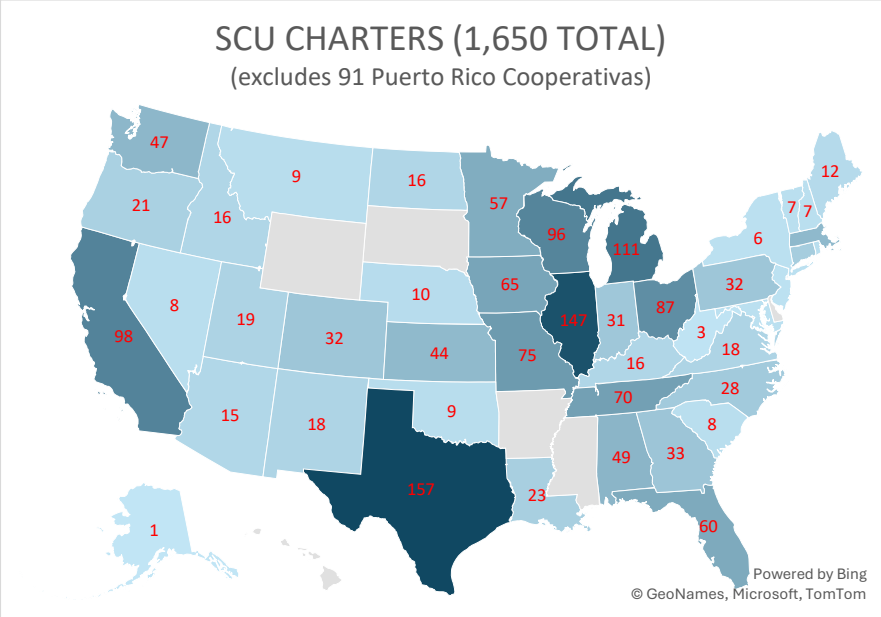
Background and Introduction

5300 FILING CU SUMMARY REPORT AS OF 06 2026

Current Quarter Total	SCU	FCU	% SCU
CU #'S	1,741	2,649	39.66
MEMBERS	67,022,045	80,368,319	45.47
ASSETS	1,228,432,839,207	1,306,932,273,995	48.45
Previous Quarter Total	**SCU**	**FCU**	**% SCU**
CU #'S	1,755	2,672	39.64
MEMBERS	66,896,277	80,151,250	45.49
ASSETS	1,221,153,584,063	1,299,190,309,797	48.45
CHANGE	**SCU**	**FCU**	
CU #'S	-14	-23	
MEMBERS	125,768	217,069	
ASSETS	7,279,255,144	7,741,964,198	

This report presents an analysis of publicly released June 30, 2026,5300 data. References to state-chartered credit unions (SCU) include all credit unions chartered by a state regardless of primary deposit insurance, but generally exclude COSSEC-insured Puerto Rico chartered Cooperativas. References to federally insured state credit unions (FISCU) include only those state charters insured by the National Credit Union Administration.

On June 30, 2026, SCUs totaled 1,741 charters[1] with total assets of $1.2 trillion. This total includes 85 privately insured state credit unions (PISCUs) through American Share Insurance (ASI) with $23.8 billion total assets and 91 Cooperativas in Puerto Rico totaling $12.8 billion in assets provided insurance through COSSEC. Over the second quarter of 2026, the number of SCU charters declined by 14 and membership increased 125,768 while SCU aggregate assets increased by $7.3 billion. By comparison, federally chartered credit unions (FCUs) declined by 23 charters, membership increased by 217,069 members and assets increased by $7.7 billion. As of June 30, 2026, SCUs represented 39.7% of all active charters in the United States, 48.5% of total assets and 45.5% of reported members.



Puerto Rico chartered Cooperativas remained

[1] Aggregate CU charters and assets reported include both PISCU and Puerto Rico Cooperativas chartered by COSSEC. However, given different "member" definitions in Puerto Rico, membership numbers reported in this report do not include Puerto Rico Cooperativa members.

unchanged over the last quarter at 91. Total Puerto Rico chartered credit union assets increased slightly from the previous quarter to $12.8 billion at the end of the second quarter.

Executive Summary

SCUs 2Q26 profile looks broadly stable, with balance-sheet discipline and credit performance holding near or modestly better than peer norms and earnings efficiency still lagging the FCU performance. The strongest story is not a single standout metric; it is the combination of steady capital, manageable credit stress, and a loan book that is being deployed more fully than FCU peers.

Earnings Are Improving, But Not Yet Outrunning Peers

SCU return on assets has recovered to 0.87% in 2Q26, up from 0.75% a year earlier, and margin spread has moved from 0.11% to 0.25%. That is a meaningful improvement, but both remain below the FCU peer group's 0.96% ROA and 0.42% spread. In practical terms, SCU is generating more earnings from its asset base, but not yet as efficiently as the broader credit union set.

The drivers are familiar for a 2026 rate environment: SCU net interest margin has improved to 3.38%, but funding costs remain elevated at 1.98%, and operating expense to assets is still slightly below peers at 3.14% versus 3.18% for the industry.

Credit Quality Is Contained, Though Stress Is Building

SCU total delinquency at 0.85% remains below the industry average of 0.96%, and charge-offs at 0.60% are also below the U.S. average of 0.78%. That points to disciplined underwriting and a portfolio that is still performing better than the market. At the same time, both delinquency and charge-offs have trended higher since 2023, and the SCU provision for loan losses has risen to 0.47% of assets compared to an industry ratio of .55%.

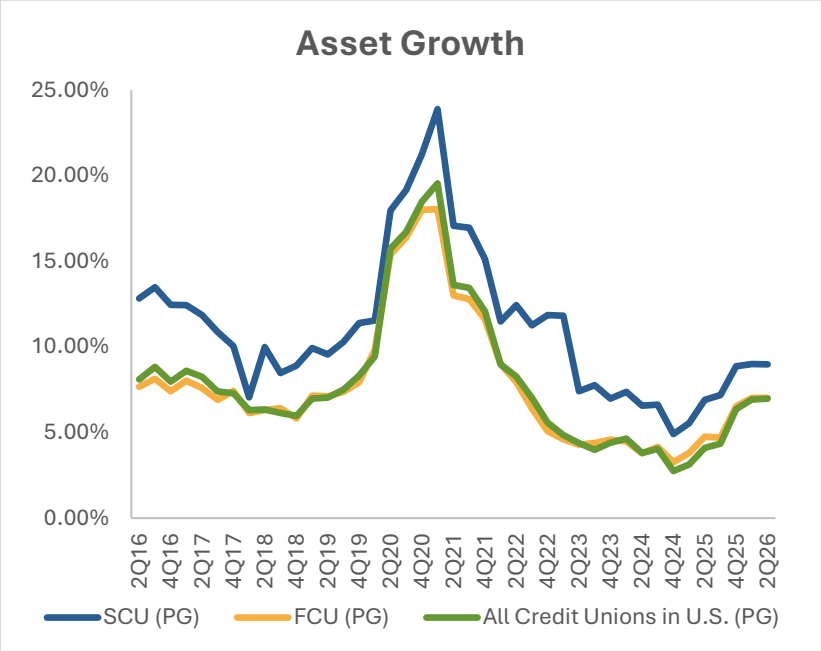
Balance Sheet Positioning Is Solid, With Some Trade-Offs

SCU Loan-to-share has climbed to 84.4%, above industry peers at 82.9%, which indicates stronger loan deployment and less idle liquidity. SCU cash-to-assets has eased to 7.8%, still slightly above the industry in aggregate of 7.5%, while available borrowing capacity to assets is 23.8%, just below the comparison set. SCU Net worth to assets is steady at 11.3%, essentially in line with the industry average of 11.43.

Detail

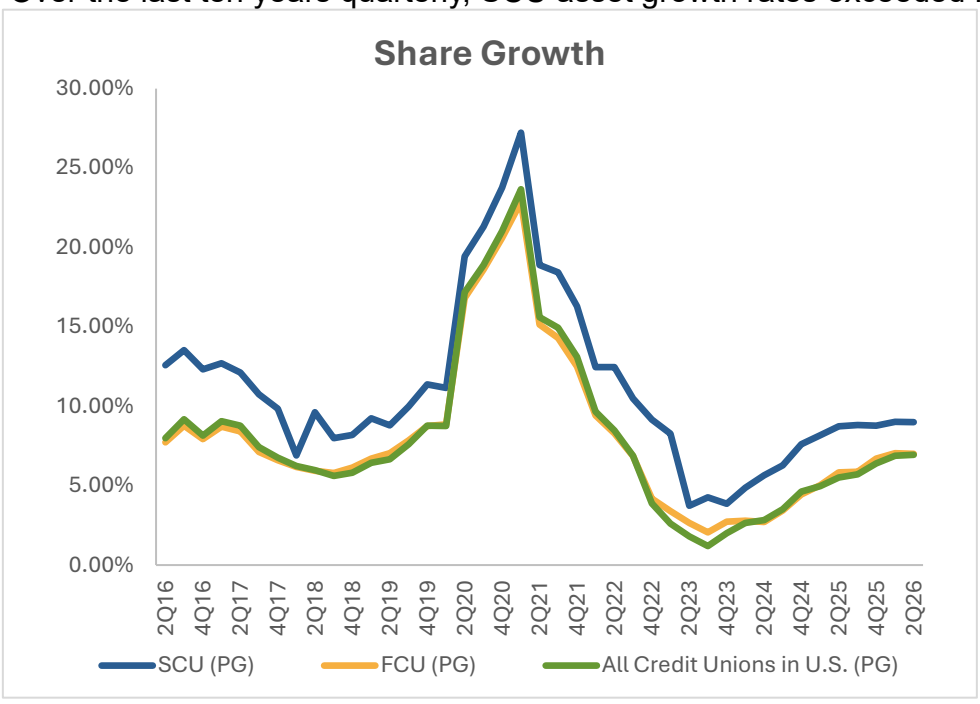
Growth

In aggregate, SCU **asset growth** SCUs 12-month asset growth has eased from the low double digits in 2020–2021 to about 9.0% in 2Q26. That is still above FCU performance and the U.S. credit union average near 7.0%, but the gap has narrowed. The recent slowdown looks more like normalization than weakness. Since 2022, higher rates and inflation have likely tempered balance sheet expansion across the industry.



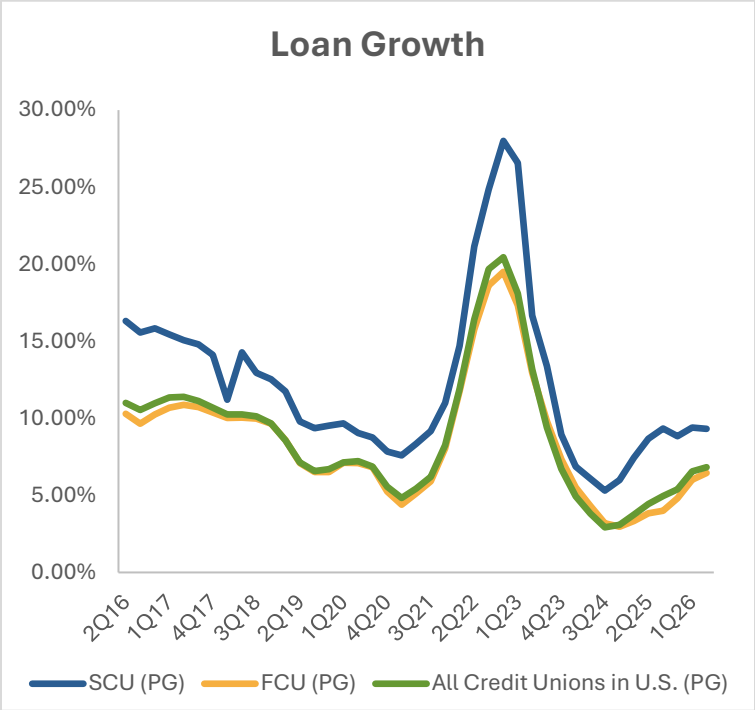
On Average, SCUs maintained an 11.1% average growth rate since 2Q16 with FCUs averaging 7.8% over the same period.

Over the last ten years quarterly, SCU asset growth rates exceeded FCU growth rates by an average of 33-basis points, primarily due to pre-2Q23 performance, which averaged 63-basis points.



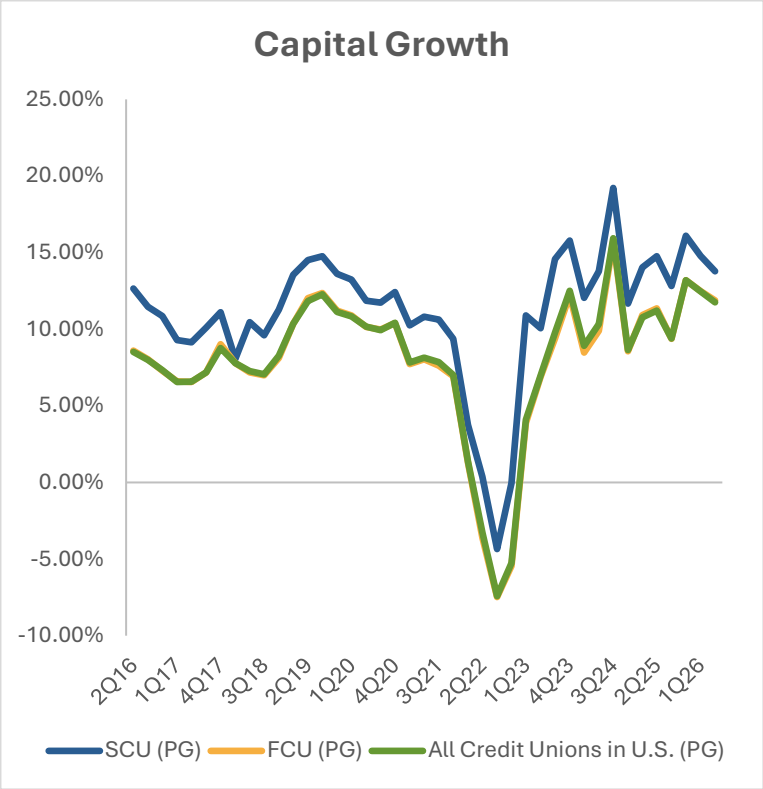
12-month **share growth** shows the year-over-year change in shares, which helps gauge funding from members and the stability of balance-sheet growth. For SCUs, it also reflects how well they are attracting and retaining member deposits that support lending and service capacity.

SCUs share growth rose sharply during 2020–2021, peaking near 27% in 1Q21, then cooled steadily to about 9.0% by 2Q26. That recent pace is still above FCU performance at about 7.0% and the U.S. credit union peer group at about 6.9%, but the gap has narrowed. SCUs and FCUs averaged a respective 11.1% and 8% growth rate from 2Q16 to 2Q26. The slowdown fits the broader post-pandemic shift toward higher rates, inflation pressure, and more selective household saving behavior.



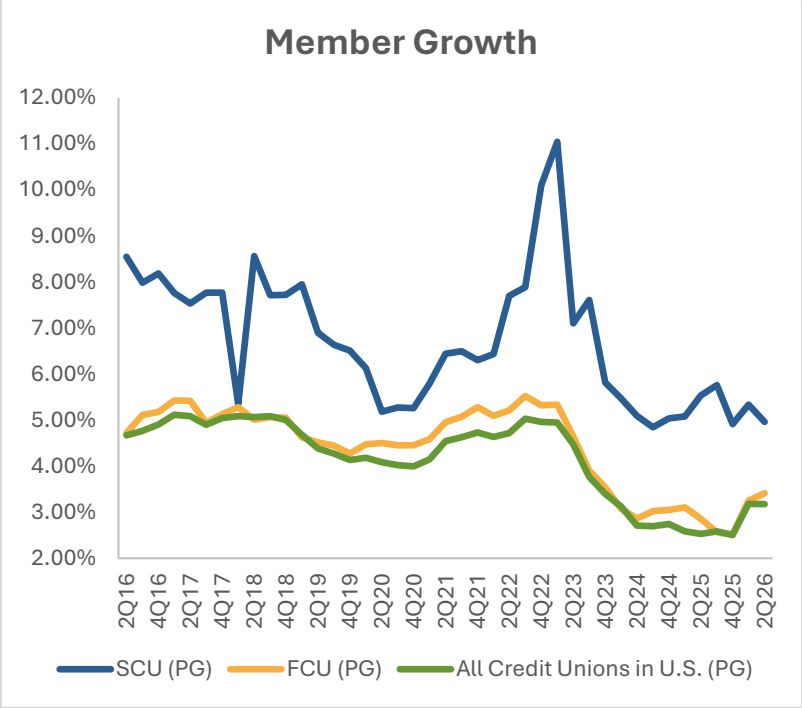
12-month **loan growth** measures the year-over-year increase in outstanding loans, showing how quickly lending is expanding to meet borrowing needs and support earnings. For SCUs, it also helps indicate whether growth is being driven organically or by balance-sheet events such as mergers.

SCU loan growth rose from the mid-teens in 2016 to a peak near 28.0% in late 2022, then cooled steadily to 9.3% in 2Q26. That recent slowdown is still above FCU 6.4% performance and the U.S. credit union average of 6.8%, but the gap has narrowed materially. Overall, SCUs and FCUs averaged 12.2% and 8.5% respective loan growth rates, since 2Q16. The 2022 surge likely reflected pandemic-era borrowing patterns and rate-driven demand, while the later moderation fits a higher-rate, less affordable lending environment. SCU merger activity does not appear to be the main driver of the recent trend.



Capital growth shows the year-over-year increase in capital, which helps gauge how much cushion a credit union is building to support members through cycles and absorb risk. For SCUs, this growth has been volatile but generally strong, ranging from a low near flat in late 2022 to a peak around 19.2% in 3Q24, then easing to 13.8% in 2Q26. That recent level remains above FCU and the U.S. credit union comparison, both near 11.9% and 11.8%, respectively, suggesting SCUs are adding capital faster than their federal peers while staying in a healthy range. Since 2022, higher rates and inflation

have likely influenced balance sheet growth and retained earnings across the industry. SCU and FCU capital growth rates averaged 11% and 8% respectively since 2Q16.



12-month **member growth** shows the year-over-year change in membership, which reflects how well SCU is attracting and retaining members. It also helps gauge whether growth is coming from organic demand or one-time events.

SCU growth has slowed from roughly 8.6% in 2Q18 and 11.0% in 1Q23 to about 5.0% in 2Q26. That recent level is still above FCU and the U.S. credit union average, both near 3.2%–3.4%, so SCU remains ahead of its comparison set. The decline since 2023 suggests growth is normalizing after a stronger period. The broader environment since 2022 has included higher rates and tighter affordability, which can make member acquisition and retention harder. Overall, SCUs averaged 232-basis points higher membership growth since 2Q16 with a 6.7% average over the period relative to FCUs 3.4%.



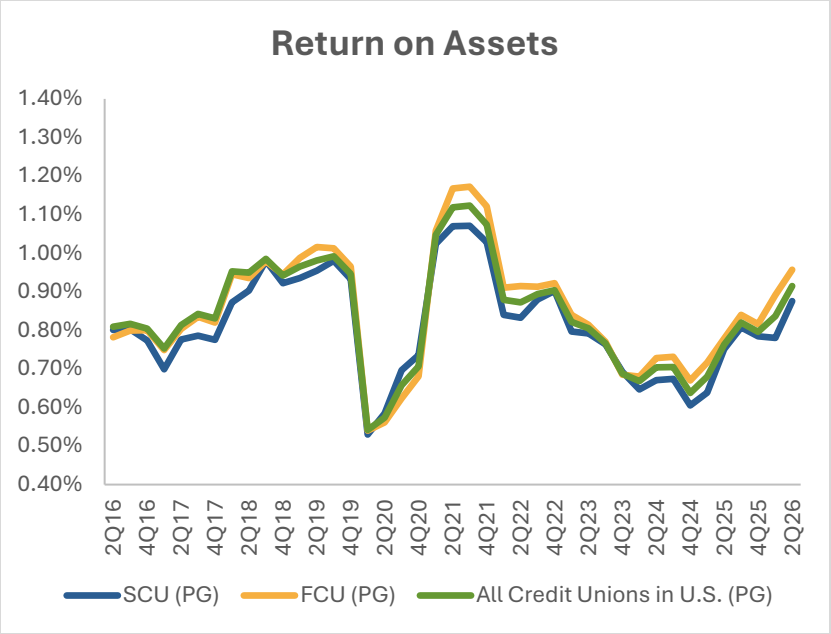
Earnings

SCUs reported aggregate earnings of $4.2 billion over the first half of 2026 with average and median YTD institutional earnings of $2.6 million and $301 thousand, respectively. YTD 2Q26, 1,456 or 89% of SCUs were profitable, almost unchanged from the 88% profitable SCU charters at 1Q26.

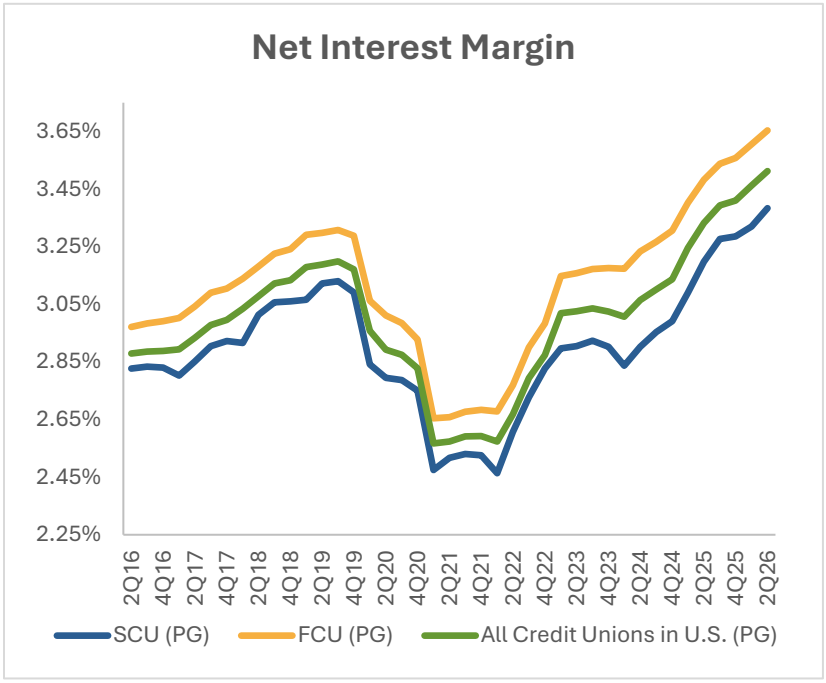
Return on assets shows how much earnings are generated from average assets, which helps gauge how efficiently SCU is using its balance sheet to support members and sustain operations. It also helps compare how effectively peers convert assets into earnings.

SCU ROA improved from about 0.80% in 2Q16 to 0.88% in 2Q26, with a notable dip during 2020 before recovering above 1.0% in 2021 and then settling back into the high-0.7% to high-0.8% range recently. That recent level is

slightly below FCU 0.96% and the U.S. credit union peer average of 0.91% in 2Q26, suggesting SCU performance is close but still a bit behind. The pandemic period pressured earnings across the industry, while higher rates since 2022 have supported margins but also raised funding and credit costs.



Despite the relatively close ROA performance between the two charters, the SCU NIM gap remains wide with 2Q26 SCU performance of 3.38%, 27-basis points below the 3.65% FCU ratio. This performance has been historically consistent with SCUs NIM average underperformance approximating 22-basis points over the last two years. While SCU investment yields rose 19-basis points from the previous quarter and are 7-basis points higher than FCU peers at 3.78%, lower SCU loan yields (41-basis points) and higher average cost of funds (7-basis points) continue to be the primary drivers of the lower SCU NIM ratio.

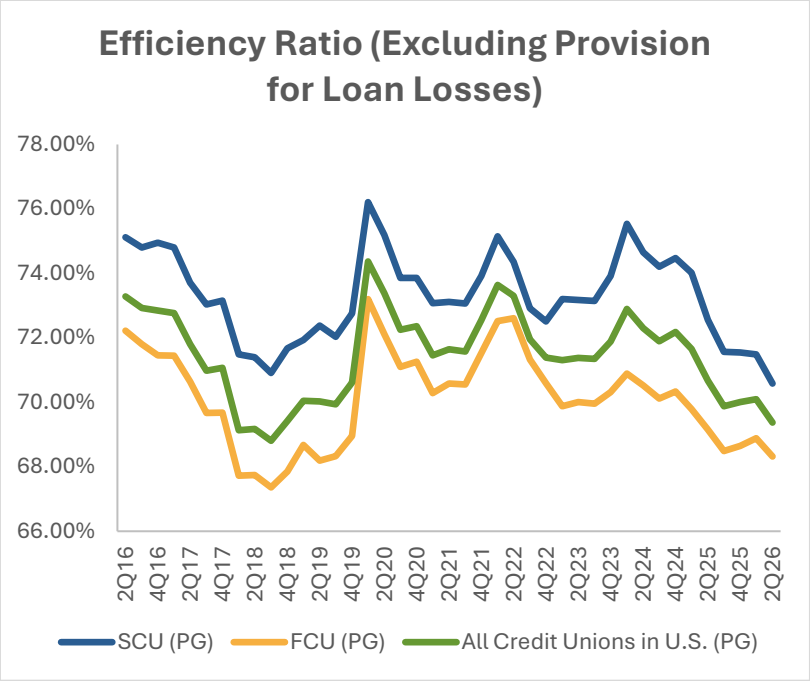


Over the last two years, SCUs expanded their NIM from 2.95% (2Q24) to 3.38% (2Q26) while the FCU NIM increased from 3.23% to 3.65%. SCU earnings performance improvement is notable post 1Q25 and continues to make slight improvement relative to the FCU NIM ratio gap.

Efficiency ratio excluding provision for loan losses shows how much operating expense is used to generate revenue, so lower values indicate more efficient operations and more room to support members through better pricing and service.

The FCU ratio improved from about 72.2% in 2Q16 to 68.3% in 2Q26, with a noticeable dip in 2020 and a steadier, slightly better level over the last year. SCU performance improved from about 75.1% in 2Q16 to 70.6% in 2Q26. While still lagging FCU operational performance, the improvement of the ratio over the last 10 years favored the 453-basis point decline in the SCU performance ratio relative to the

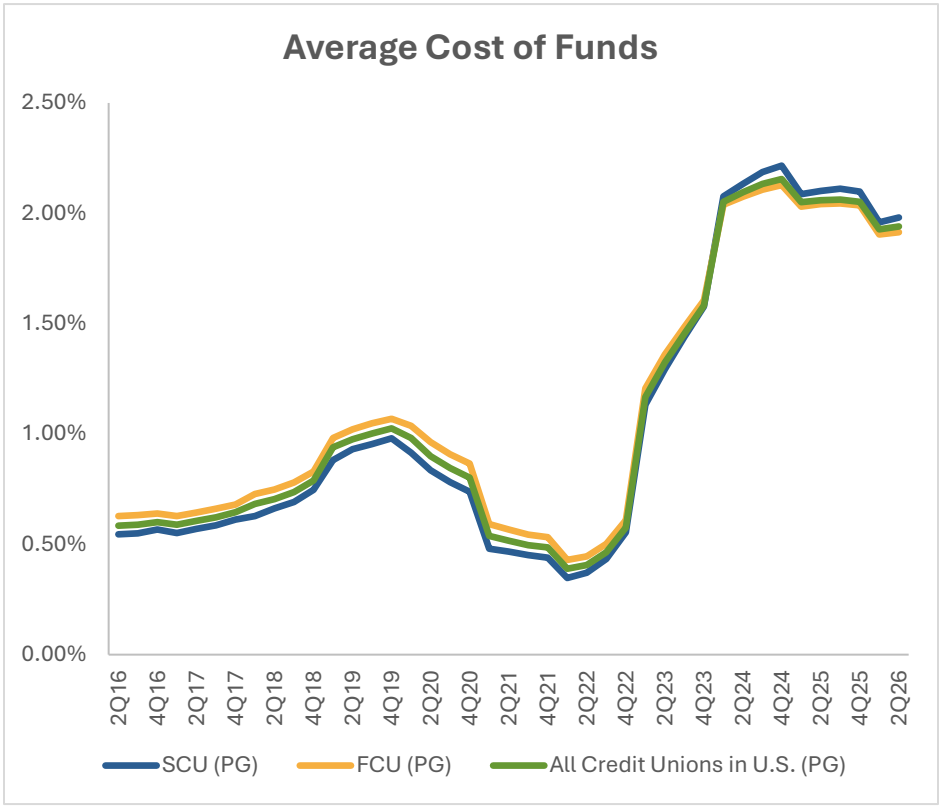
289-basis point decline attributable to FCUs. The broad post-2022 environment of higher wages, inflation, and elevated rates, likely kept pressure on operating costs across the industry.



In the most recent period, FCU is better than All Credit Unions in U.S. at 69.4% and also better than SCU at 70.6%, suggesting stronger cost control than both comparatives. The recent improvement is modest, but it has held up despite the higher-rate, higher-inflation environment that has pressured operating costs across the industry since 2022.

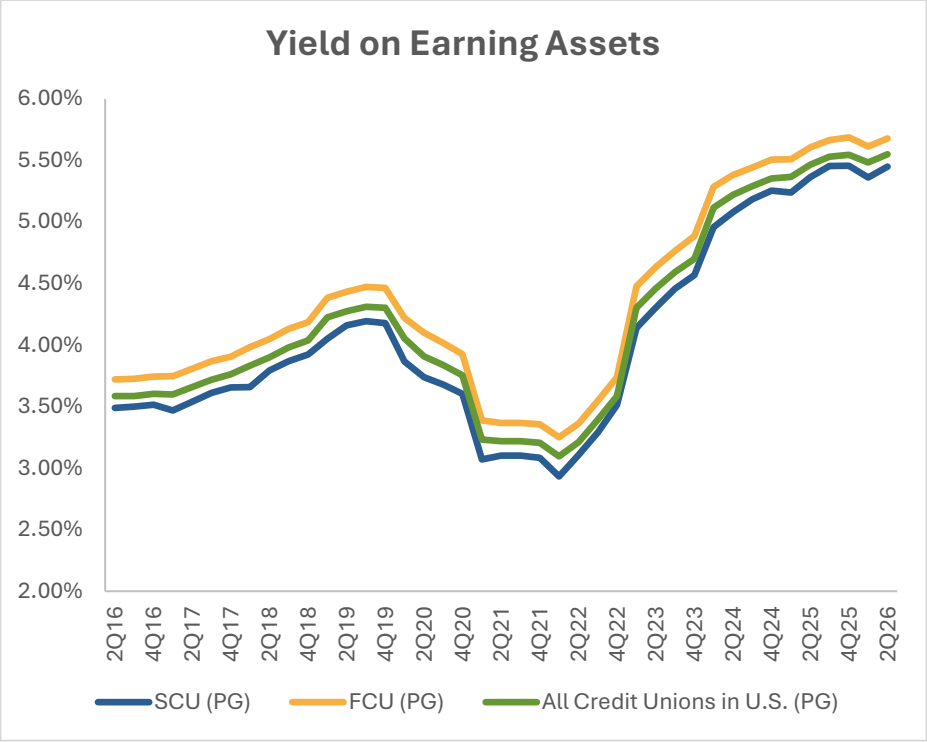
Average Cost of Funds reflects the average rate paid on funding sources, showing how efficiently SCU and its peers fund balance-sheet growth and support member pricing. Lower values generally leave more room to offer competitive loan and deposit products while preserving earnings capacity.

SCU cost of funds rose sharply from about 0.54% in 2Q16 to roughly 2.22% in 4Q24, then eased to 1.98% in 2Q26. That recent decline is helpful, but SCU still sits slightly above FCU at 1.91% and the U.S. credit union average at 1.94% in 2Q26. The recent easing likely reflects the broader post-2022 rate environment, where funding costs stayed elevated as inflation and higher interest rates pushed deposit pricing up across the industry.



Yield on earning assets shows the return generated by average earning assets, which helps explain how much income the balance sheet is producing to support member services and operating needs. SCU yield rose steadily from about 3.5% in 2Q16 to 5.45% in 2Q26, with

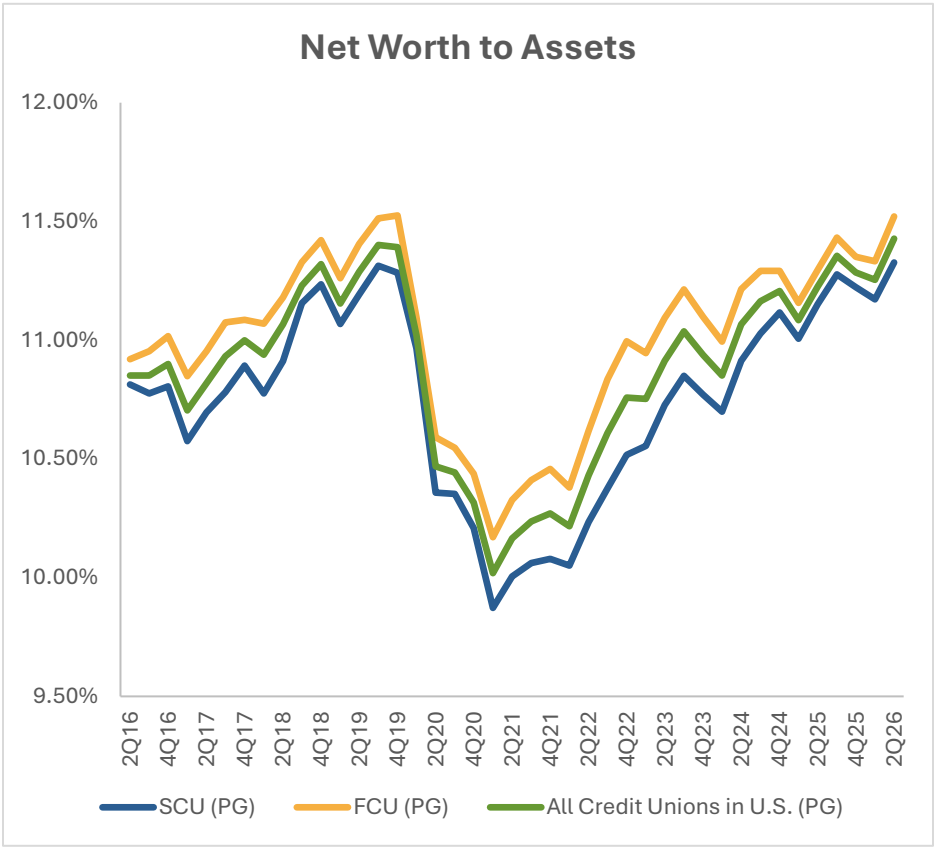
the sharpest gains coming after 2020 as rates moved higher. In the most recent year, SCU stayed close to FCU and the U.S. credit union average, finishing slightly below FCU but above the national peer average. That suggests solid pricing and asset mix, though the gap to FCU is small. Higher-rate conditions since 2022 likely helped lift yields across the industry.



The entire industry has evidenced improved operating efficiency improved NIM due to the impact of a higher rate environment.

Net Worth

Net Worth/Assets shows the share of assets funded by accumulated net worth, a common measure of capital strength and balance-sheet resilience. It helps show how much cushion is available to absorb losses while still supporting member services and lending.



The aggregate net worth ratio for SCUs improved 6-basis points from the previous quarter to 11.33%, 19-basis points less than the aggregate FCU net worth ratio of 11.52%, which improved 9-basis points from 1Q26.

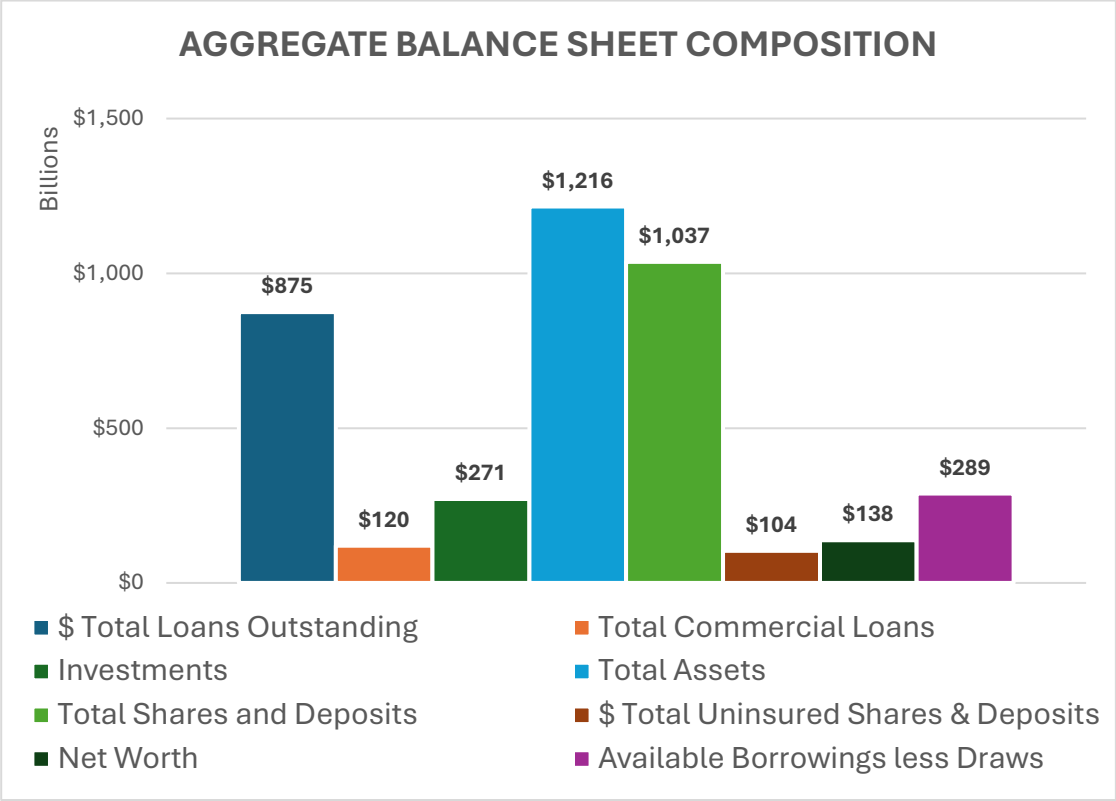
Overall, the SCU net worth rate has stayed fairly steady, rising from about 10.8% in 2Q16 to 11.3% in 2Q26. Over the most recent year, it edged up from 11.0% to 11.3%. That is slightly above FCU and the U.S. credit union average in 2Q26, both near 11.5% and 11.4% respectively. The pattern suggests disciplined capital

management rather than aggressive balance-sheet expansion. With higher rates and affordability pressure still shaping member behavior, maintaining this cushion while supporting lending remains a useful balance, and shows a positive trend with improvement of 99-basis points from the 4Q20 ratio.

Beyond aggregate net worth's relative stability, improvement was also noted in the decline of the number of individual outliers. Seventeen state charters failed to meet the Prompt Corrective Action (PCA)[2] definition of "well capitalized" at 2Q26, down from 23 outliers at 1Q26. Of those 17, 8 charters met the definition of "adequately capitalized" (a decline of 5) with the 9 remaining SCUs falling into an undercapitalized category. One of those 9 credit unions reported as critically undercapitalized with another 2 reporting as significantly undercapitalized.

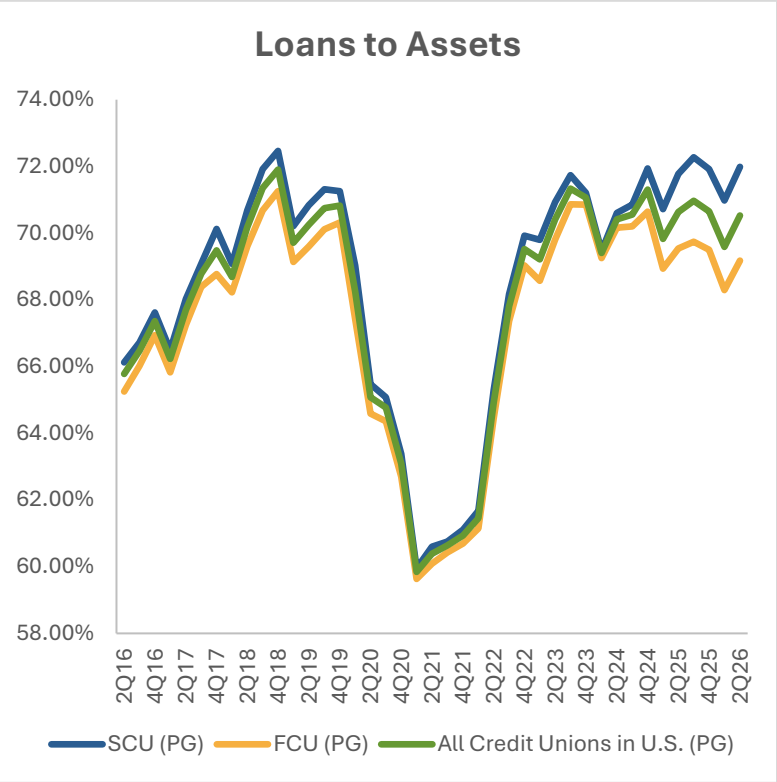
Comparatively, 58 FCUs failed to meet the PCA definition of "well capitalized" (up from 46 as of 1Q26), with 27 FCUs defined as adequately capitalized and 31 (an increase from 20 at 1Q26) in an undercapitalized category. Eight (up from 5) of those 31 FCUs report as critically undercapitalized with another 5 FCUs reporting as significantly undercapitalized.

Balance Sheet Composition



The $1.22 trillion SCU 2Q26 aggregate balance sheet grew $23 billion from YE 2025 due primarily to $20 billion share and deposit growth over the period, $4 billion of which was uninsured. During 2026, SCU aggregate loans grew $18 billion to $875 billion. Four billion of that loan growth was in the commercial loan category approximating $120 billion at the end of June 2026. The investment portfolio also expanded

[2] See NCUA R&R Part 702.102 Table 1.



$4 billion to its current reporting of $271 billion. At the end of 2Q26, SCUs reported $289 billion available borrowings, up $6 billion from YE25.

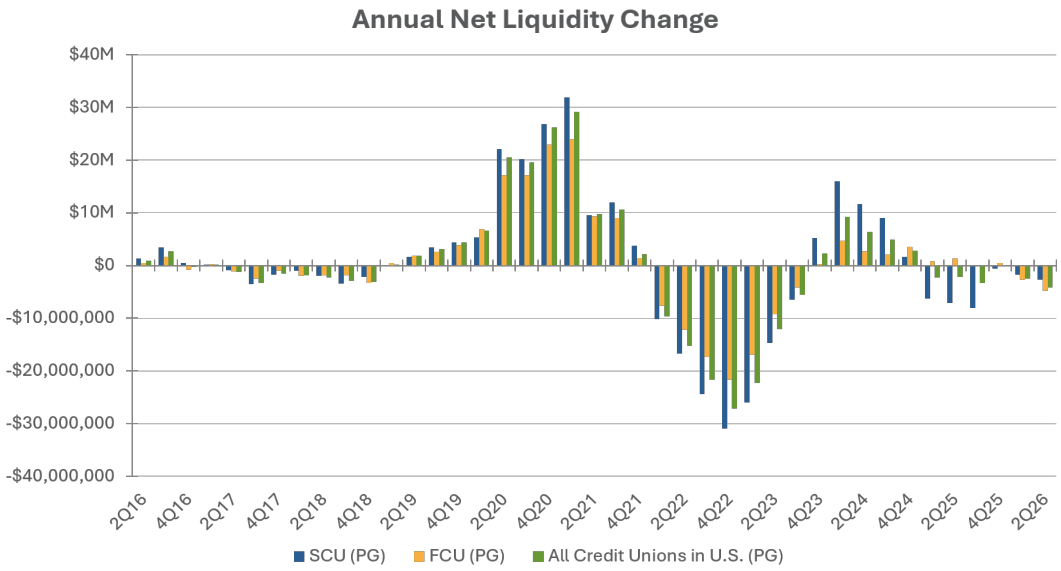
Currently SSA loans represent 71.99% of the aggregate balance sheet at 2Q26, up 8-basis points from 4Q25. 2Q26 FCU loans represented 69.17% of the balance sheet by comparison, down 33-basis points.

Annual Net Liquidity Change shows the yearly change in liquidity after loan and funding movements, helping gauge how much balance-sheet flexibility remains to support members and absorb shocks.

SCU annual net liquidity change has been volatile but improved sharply from large outflows in 2021–2022 to positive territory in 2023–2024, before turning negative again in 2025 and early 2026.

In 2Q26, SCUs posted outflows of about -$2.7 million, which was less negative than the FCU outflows of roughly -$4.8 million and worse than the U.S. credit union average near -$4.1 million. The recent weakness suggests tighter funding or stronger loan demand than deposit and borrowing growth can comfortably support. Since 2022, higher rates and inflation have likely pressured liquidity across the industry.

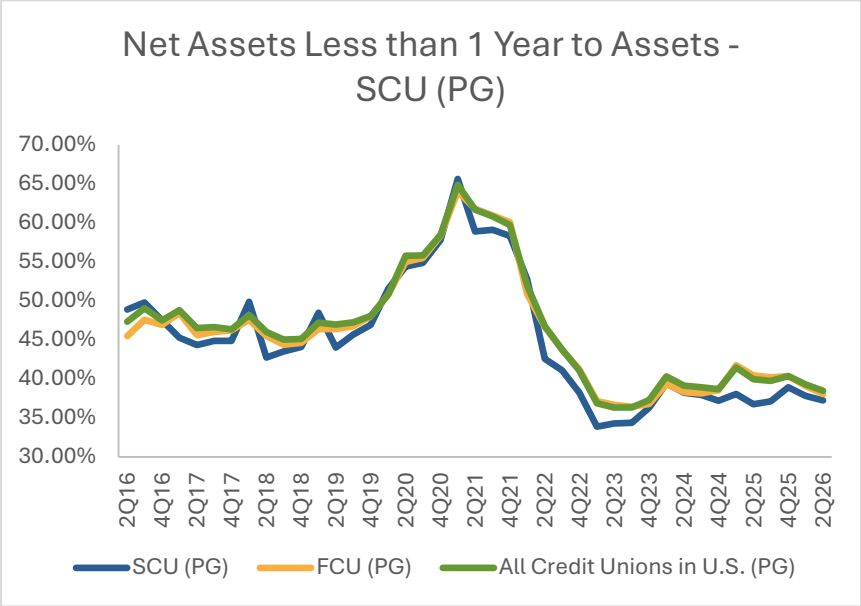
While liquidity has shown significant improvement from the lows experienced in 2022, the aggregate SCU position remains well below the position experienced in 2020 and pre-pandemic.



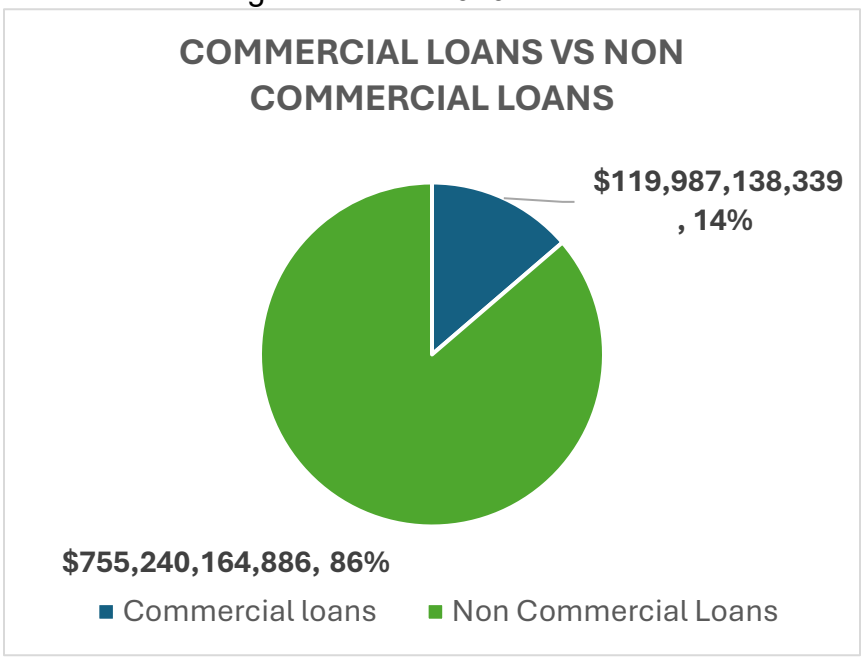
Net Assets Less Than 1 Year to Assets shows the share of assets tied to loans and investments due within a year, which helps gauge balance-sheet liquidity and near-term funding flexibility. For SCU, this

ratio fell from the mid-40% range in 2016–2019 to the high-30% range in 2024–2026, suggesting a more liquid position historically.

At 2Q26, SCU net assets less than 1 year declined to 37.27% of assets, down 56-basis points from the previous quarter and 78-basis points below the FCU ratio of 38.05% for the same period. This continues a liquidity trend well below the positions held pre-pandemic.

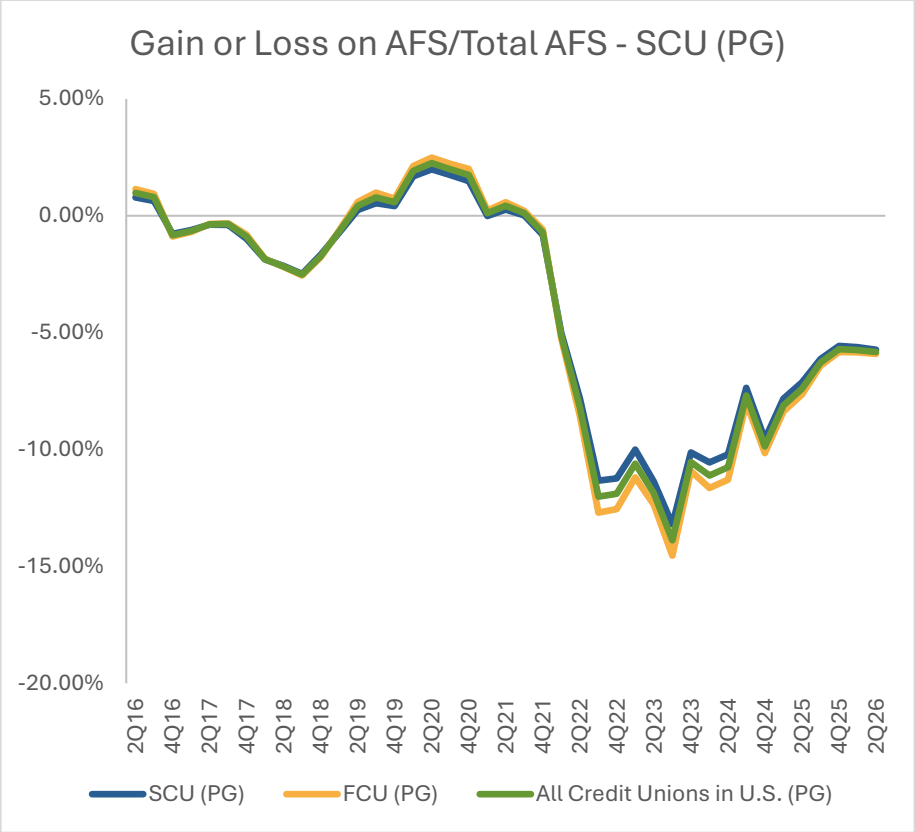


Total loans held by SCUs approximated $875 billion at 2Q26, an increase of $18 billion from 4Q25. Commercial loans represent approximately 14% of the aggregate SCU loan portfolio at $120 billion, an increase of $3 billion from the previous quarter and $3.7 billion from YE 2025 when commercial loans represented 14% of the aggregate SCU loan portfolio. A long-term shift toward an increased mix of commercial loans in the aggregate SCU loan portfolio has been exhibited by consistent commercial loan growth since 2020.



SCU uninsured shares at 2Q26 were reported at approximately $104 billion, an increase of $4 billion from 4Q25 and representing 10% of total shares. At YE 2024, uninsured shares represented 9% of total shares at approximately $87.6 billion.

Unrealized gains and losses on AFS debt securities as a share of assets show how changes in market rates affect the value of the securities portfolio relative to the balance sheet. It helps explain balance-sheet sensitivity and how much unrealized value is tied up in investments. The SCU ratio stayed negative throughout the period, moving from a small gain in 2Q21 to a deeper loss through 2022 and 2023, then improving steadily in 2024 and 2025 before slipping slightly to -0.70% in 2Q26. That recent level is a bit better than FCU



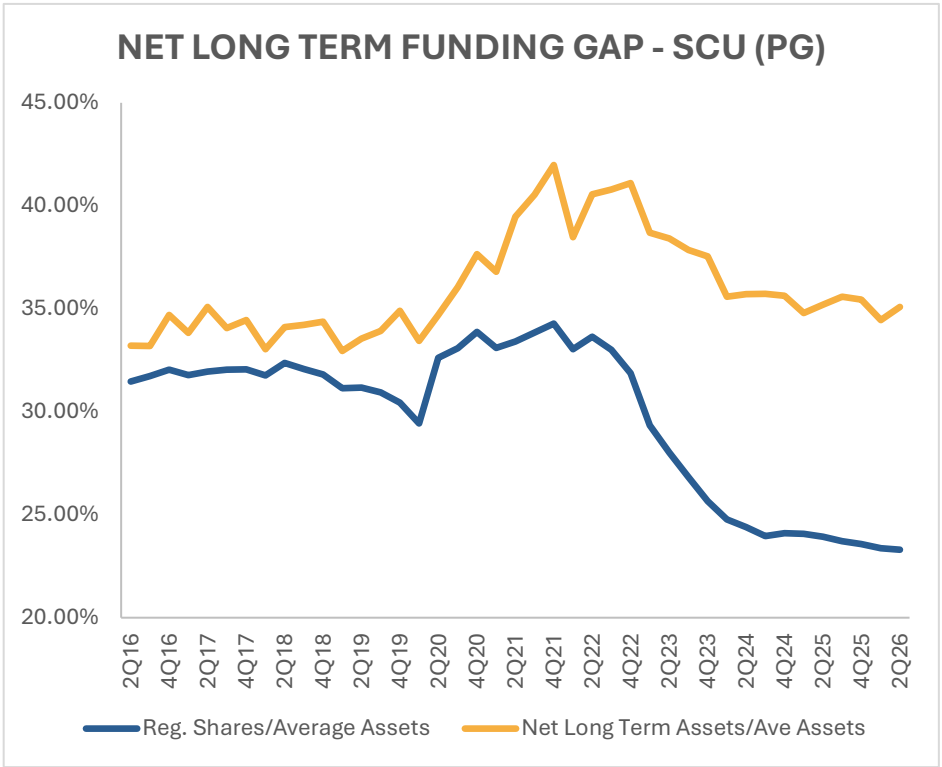
performance of -0.81% and close to the U.S. credit union average of -0.76%. The pattern fits the higher-rate environment since 2022, which pressured bond values across industry.

AFS unrealized losses continued a positive trend noted from 3Q23, but has plateaued, remaining relatively stable at 2Q26. SCU AFS mark-to-market losses increased 12-basis points to -5.74 of total AFS securities. FCU AFS losses increased 7-basis points over the quarter ending17-basis points higher than SCU peer at 5.91%.

The net long term funding gap shows how much long-term funding is available relative to long-term asset needs, which helps gauge balance sheet stability and funding pressure.

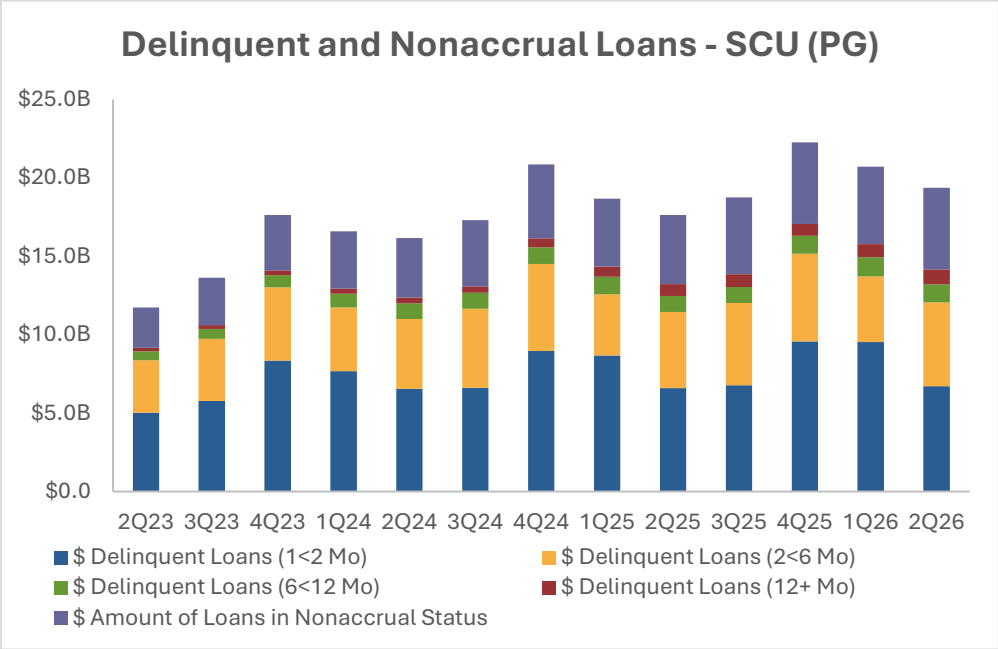
Declines in regular shares to average assets continue to widen the SCU portfolio liquidity gap despite the relative leveling of long-term assets to average assets.

While the projected leveling of long-term assets is hopeful, the recent increased use of balance sheet liquidity without compensating regular share growth continues to indicate weak market access to lower cost funding, particularly in response to further potential negative economic impacts.



Delinquency and Charge Offs

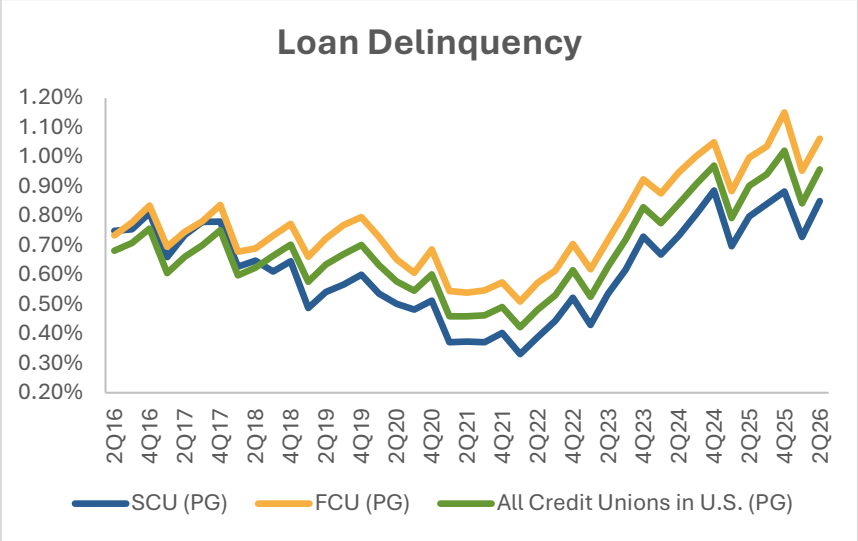
The delinquent and nonaccrual loans graphic shows the dollar amount of SCU loans past due in several aging categories as well as loans already on nonaccrual status.



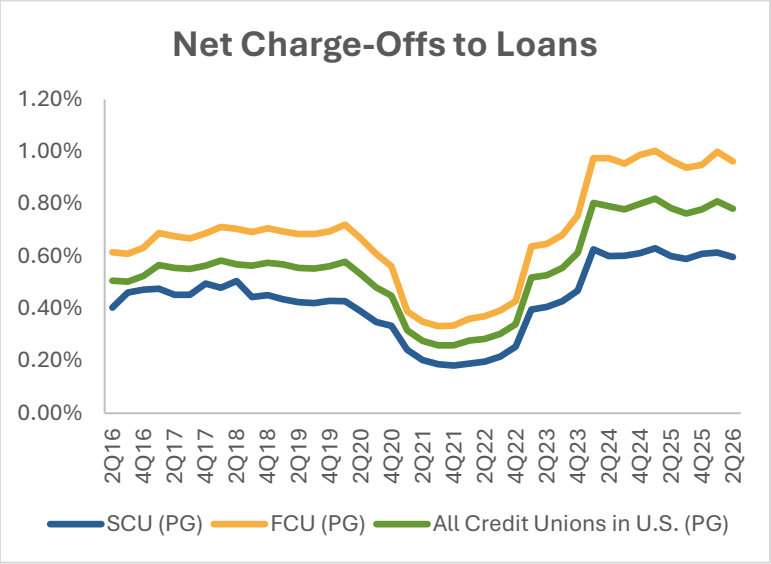
SCU delinquent and nonaccrual balances rose sharply from 2023 into 2024, then stayed elevated through 2Q26. The largest buckets have tended to be the 1–2 month and 2–6 month categories, which suggests stress is concentrated in early-stage delinquency rather than only in long-dated problem loans. Delinquency improvements in 2Q26 compared to 1Q26 include a decline in the 1–2 month category, but the 2–6 month and nonaccrual balances remain high, so the overall picture is still mixed.

SCU asset quality profile looks comparatively resilient, but the direction of travel is less comfortable. Across the core credit stress measures, delinquency and charge-offs have risen since 2022. Even so, SCUs are generally holding up a bit better than the FCU peer on the most visible stress indicators, suggesting underwriting and portfolio mix have helped preserve member access without allowing credit quality to deteriorate as quickly as peers.

The clearest strength is that SCU delinquency remains modestly below or near peer norms in several key areas. Total delinquency is 0.85% in 2Q26 versus 1.06% for FCU credit unions, and new auto delinquency is 0.47% versus 0.58%. Credit card delinquency is also well contained at 1.53% compared with 2.08% for FCU peers. That said, the broader trend is upward, and the rise in SCU real estate delinquency to 0.77% and net charge-offs to 0.59% suggests the portfolio is not immune to consumer stress.



The most important takeaway is that SCUs appear to be managing credit risk with more discipline than their FCU peers, while still serving members through a tougher cycle. Year-over-year SCU delinquency growth has normalized to 6.6% in 2Q26, roughly in line with FCU peers at 6.44%, after a much more volatile run. That points to a portfolio that is no longer improving, but also not deteriorating faster than the market. A few signals support that view:

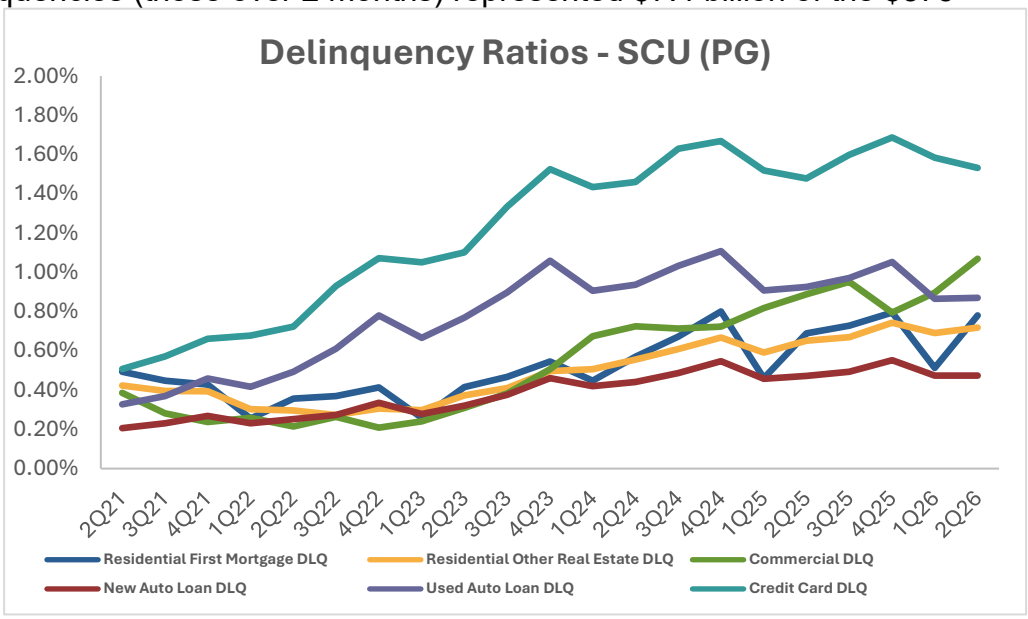


SCU provision for loan losses to average assets is 0.47% in 2Q26, below the roughly 0.63% FCU peer performance.

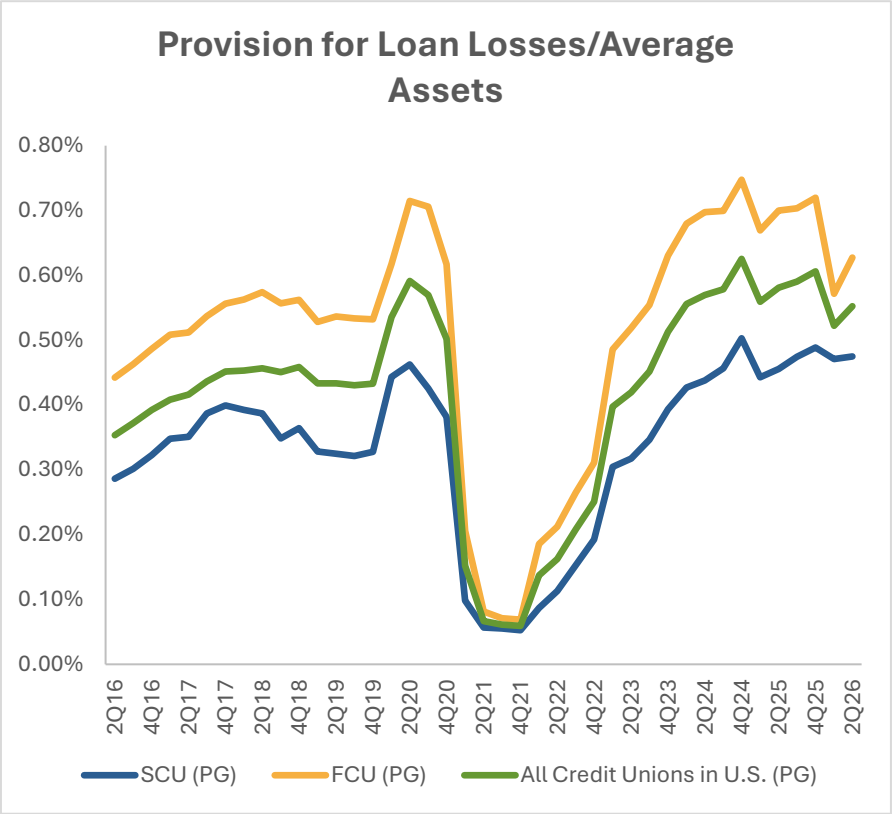
Credit loss pressures, remained elevated but relatively stable. Total Net Charge-Offs to Loans shows the share of loans written off after recoveries, which helps gauge credit losses and the quality of lending. Lower values generally leave more room to support members through competitive pricing and services. Net charge-offs to prior-year delinquent loans are 79.7%, below the industry peer level of 90.8%, which may indicate SCU is giving members more room to cure before losses are realized.

Bankruptcy-related SCU loan growth has cooled sharply from the extreme spike seen in 2022, settling at 29.0% in 2Q26, just below peers at 31.6%.

SCU delinquency in dollars declined $1.6 billion despite a $1.2 billion increase in the 2<6 month bucket, largely due to a $2.8 billion decline in delinquent loans from 1<2 month bucket. At 2Q26, reportable delinquencies (those over 2 months) represented $7.4 billion of the $875 billion SCU loan portfolio and nonaccrual loans were reported at $5.2 billion.



The overall delinquency ratios increased approximately 11-basis points over the quarter, despite the declines in reportable delinquent loans. At 2Q26, SCU loan delinquency was reported at .85%, down 3-basis points from YE25 delinquency of

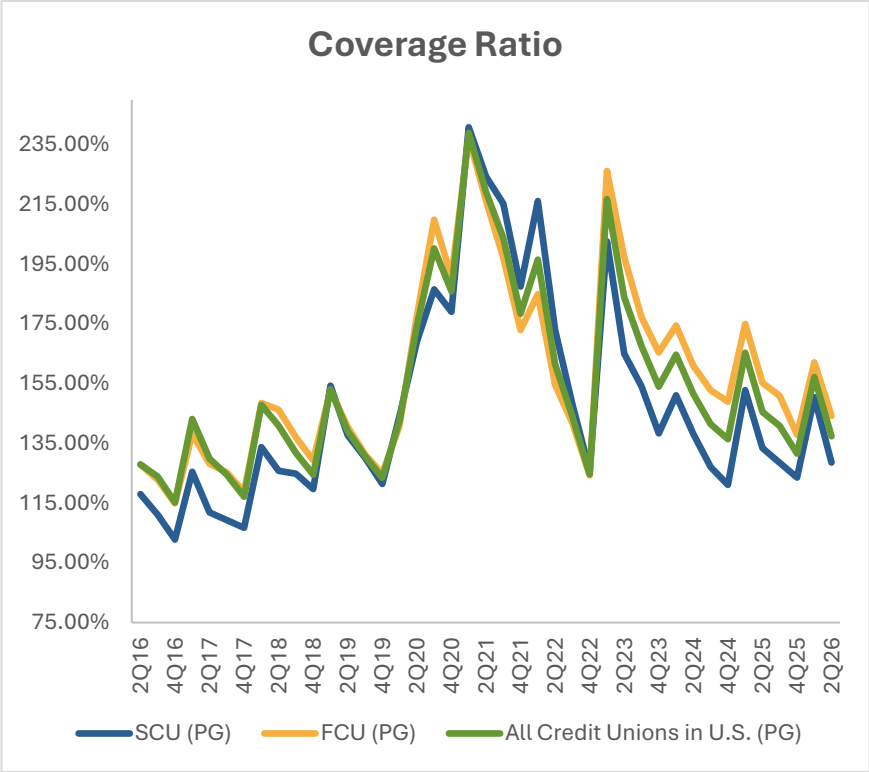


.88% and up 12-basis points from 1Q26. While generally delinquency ratios remained stable over most categories, delinquencies noted for residential first mortgages real estate first mortgages and commercial loan delinquency increased during 2Q26, 27-basis points and 17-basis points to .78% and 1.07% respectively.

As has been noted historically, SCUs continue to outperform FCU delinquency. At 2Q26, SCU delinquency out performed FCU delinquency of 1.06% by 21-basis points.

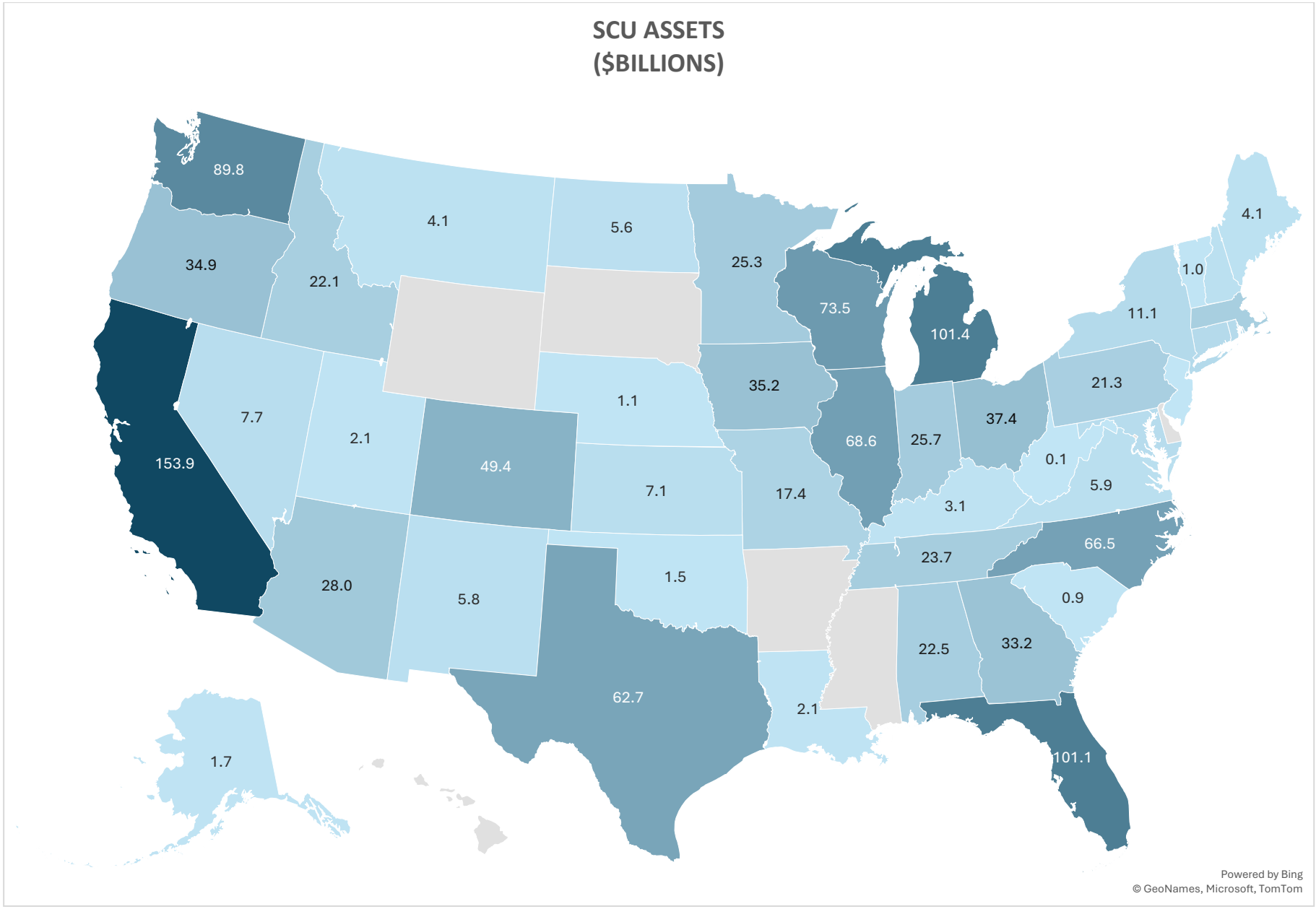
SCU provisioning slightly increased in the quarter. For SCUs, the provision to assets ratio moved from about 0.29% in 2Q16 to 0.47% in 2Q26, with a sharp drop in 2021 and a steady rebuild since 2022. That recent rise is broadly in line with FCUs and the U.S. credit union peer average, though SCU remains 15-basis points less than FCUs at 2Q26 with a provision of .63% of average assets.

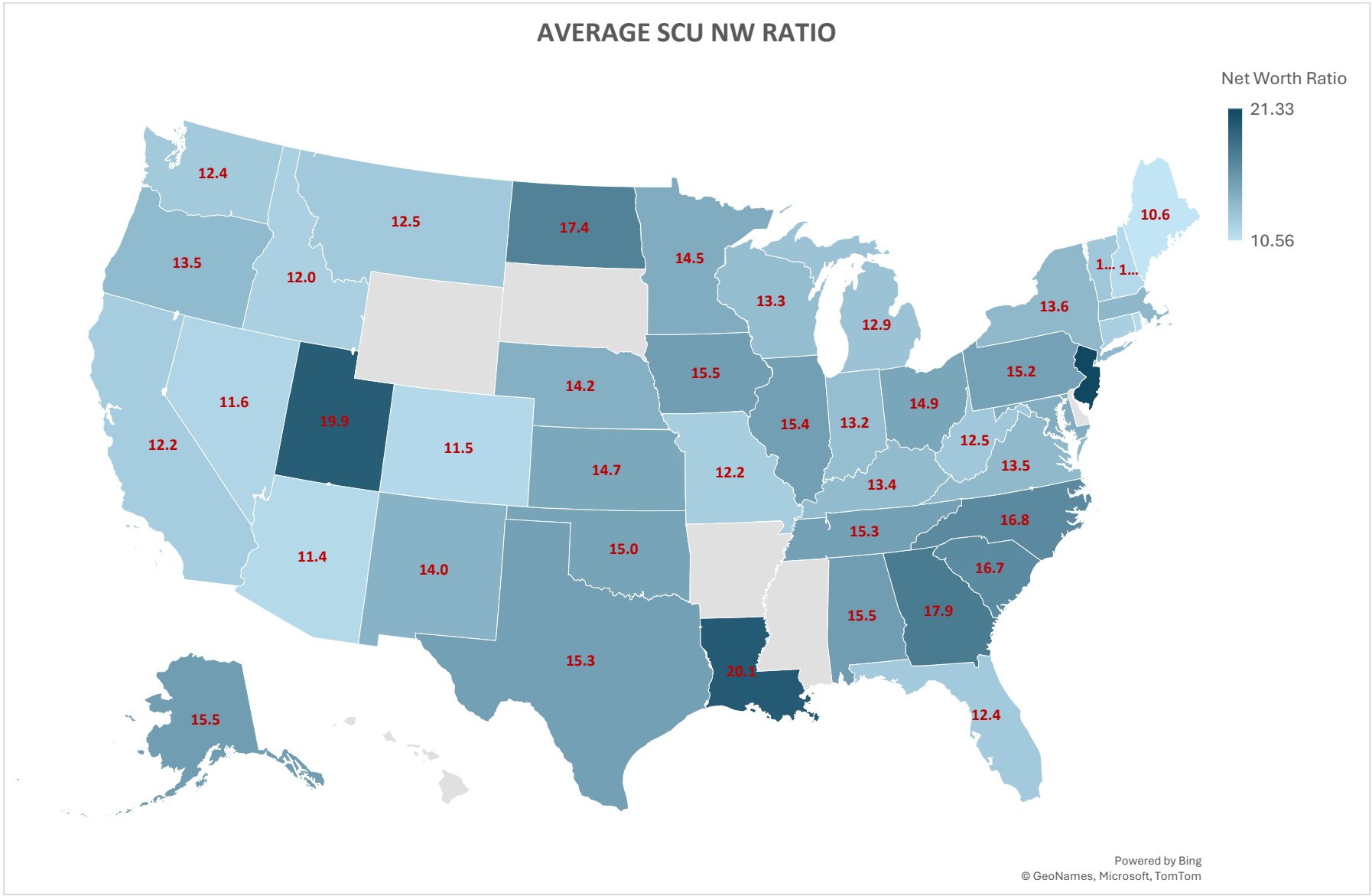
These changes caused a decline in allowance coverage levels. The SCU allowance coverage ratio decreased from 1.50x to 1.29x, reflecting stronger reserve positioning relative to delinquent loans. Relatively, FCU coverage remained higher than their SCU peers by 15-basis points at 1.44x.

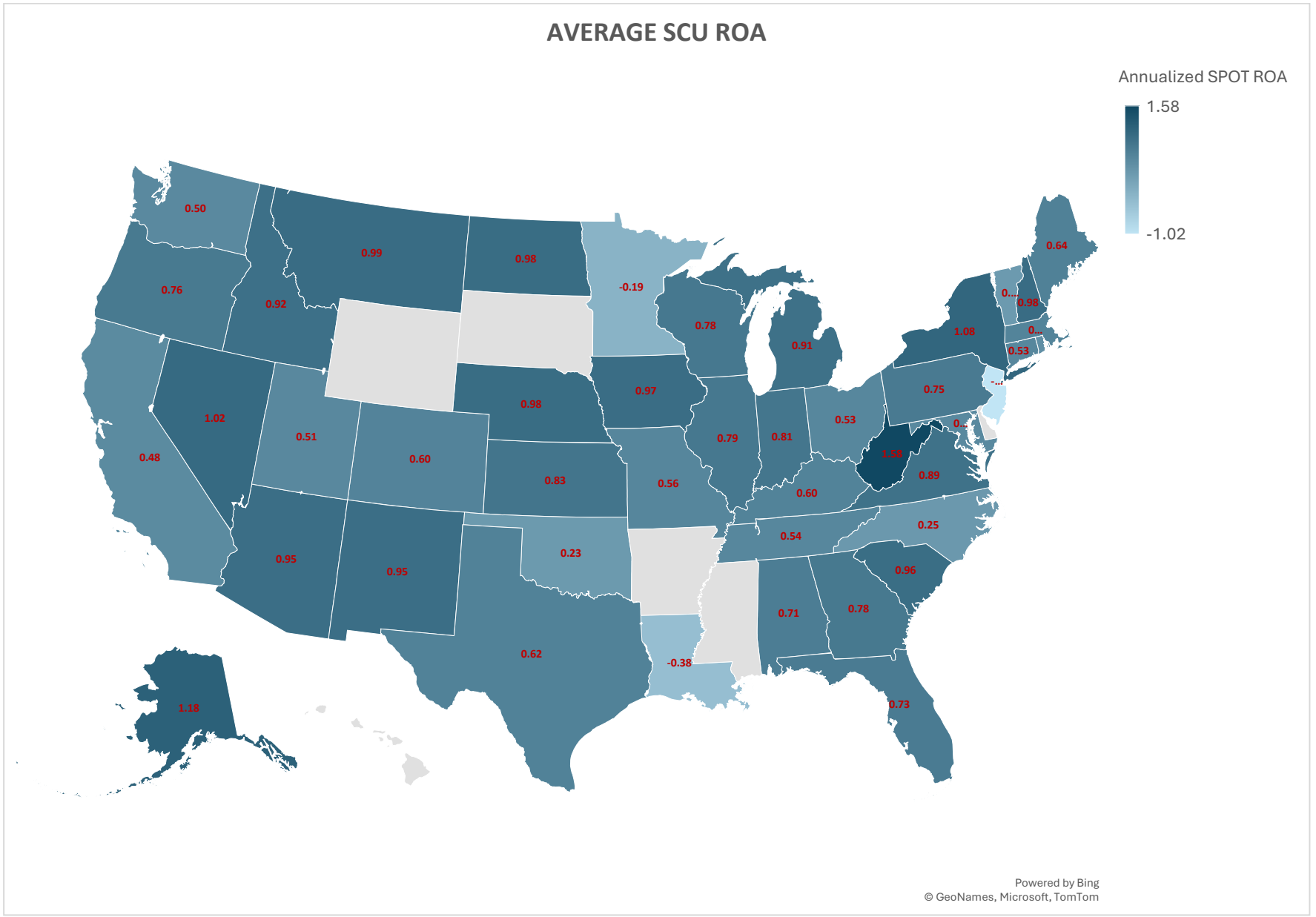


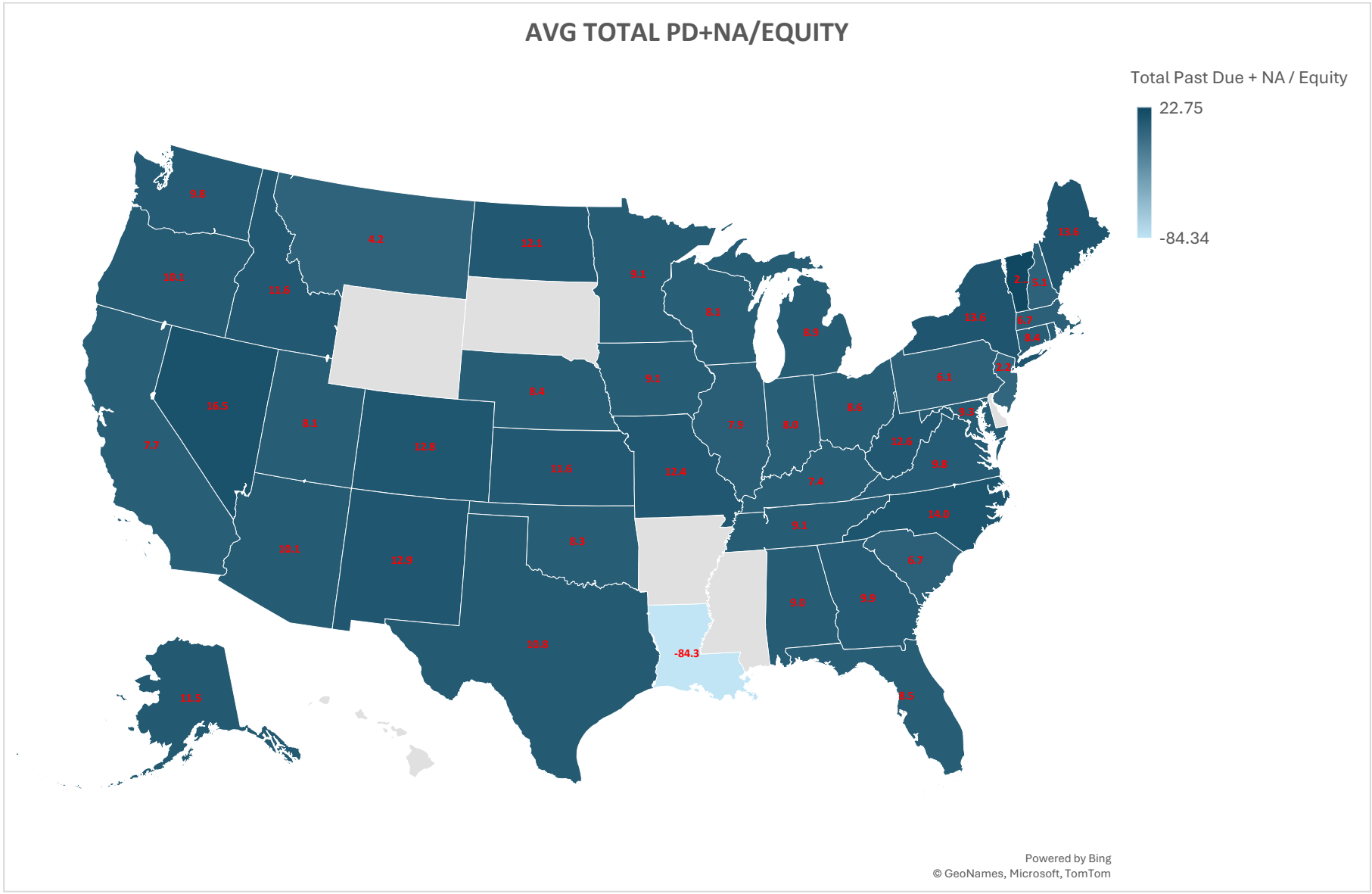
STATE MAPS

NASCUS
The National Association of State Credit Union Supervisors

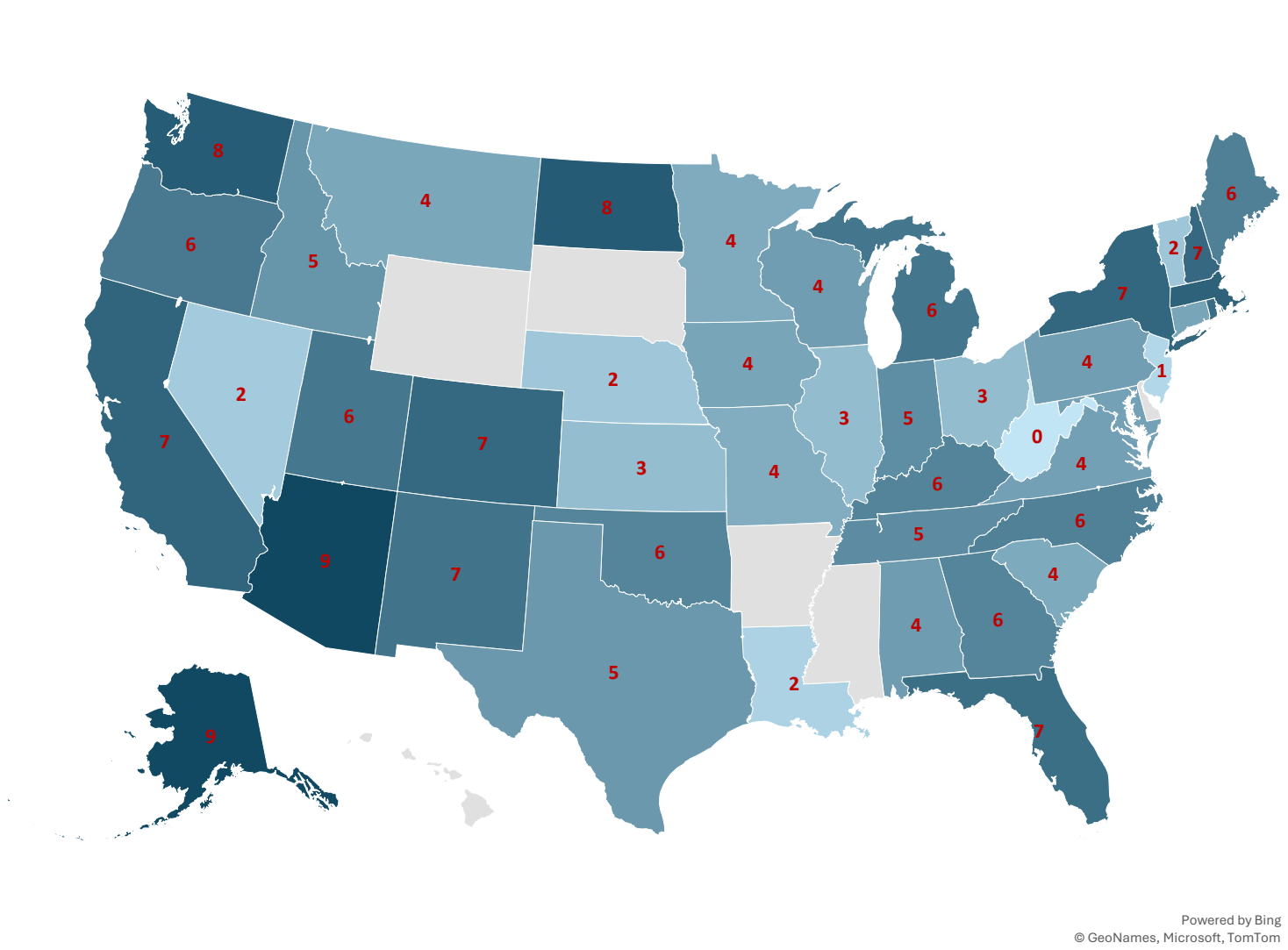



AVERAGE SCU NW RATIO
Net Worth Ratio
21.33
10.56
12.4
13.5
12.0
12.5
17.4
14.5
13.3
12.9
10.6
13.6
15.2
11.6
19.9
11.5
14.2
15.5
15.4
13.2
14.9
12.2
14.7
12.2
12.5
13.5
13.4
11.4
14.0
15.0
15.3
16.8
16.7
15.5
17.9
15.3
20.1
15.5
12.4
Powered by Bing
© GeoNames, Microsoft, TomTom

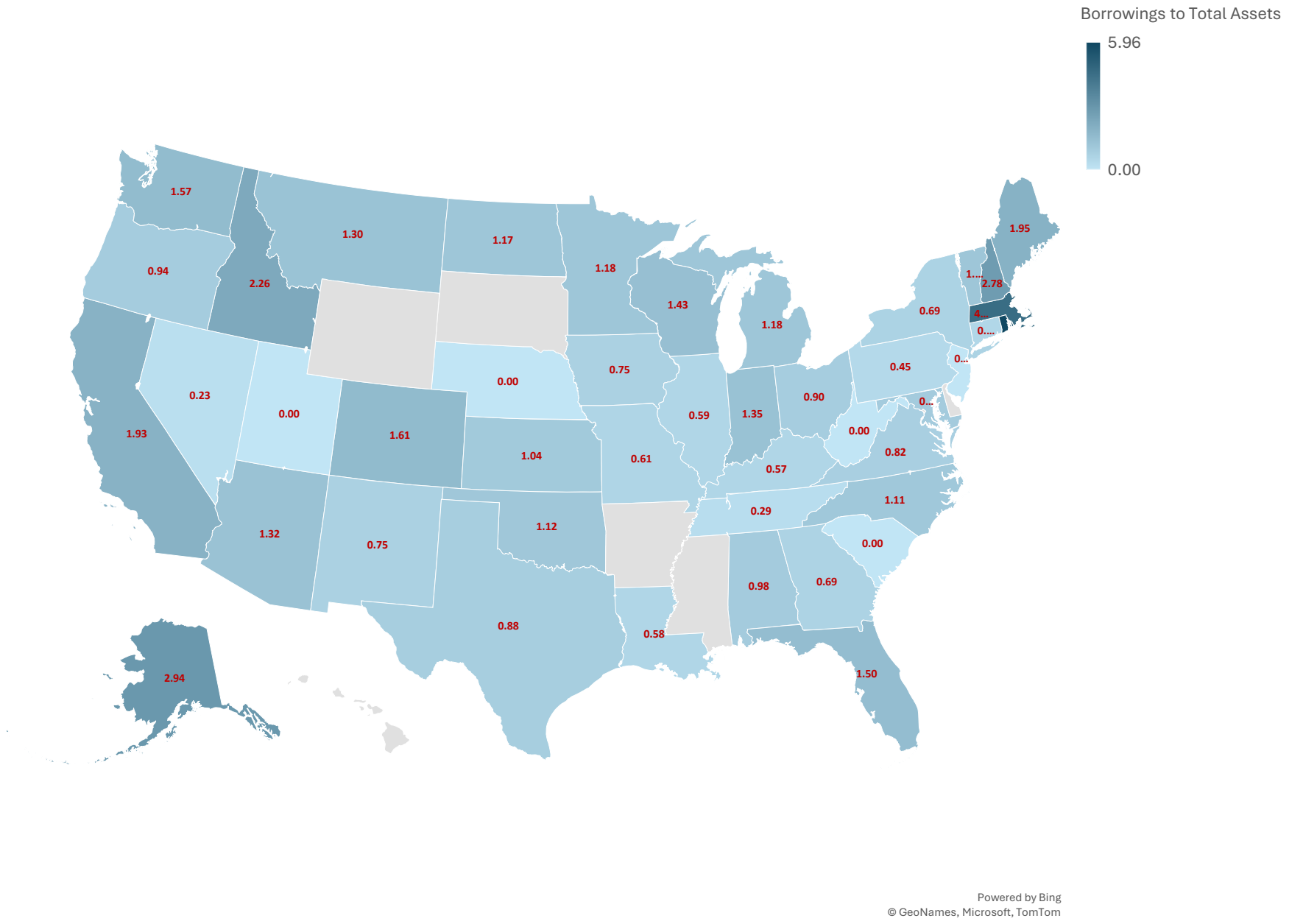

AVERAGE SCU ROA
Annualized SPOT ROA
1.58
-1.02
0.50
0.76
0.99
0.92
0.98
-0.19
0.78
0.91
0.64
0.98
0.53
1.08
0.75
0.97
0.98
0.79
0.81
0.53
1.02
0.51
0.60
0.48
0.83
0.56
0.60
0.89
0.25
0.54
0.95
0.95
0.23
0.96
0.71
0.78
0.62
-0.38
0.73
1.18
Powered by Bing
© GeoNames, Microsoft, TomTom


AVG TOTAL PD+NA/EQUITY
Total Past Due + NA / Equity
22.75
-84.34
9.8
10.1
11.6
4.2
12.1
9.1
8.1
8.9
13.6
2.2
6.1
6.7
8.4
9.1
8.4
16.5
8.1
12.8
11.5
12.4
7.9
8.0
8.6
12.6
9.8
7.7
7.4
9.1
14.0
10.1
12.9
8.3
6.7
9.0
9.9
10.8
-84.3
11.5
8.5
Powered by Bing
© GeoNames, Microsoft, TomTom

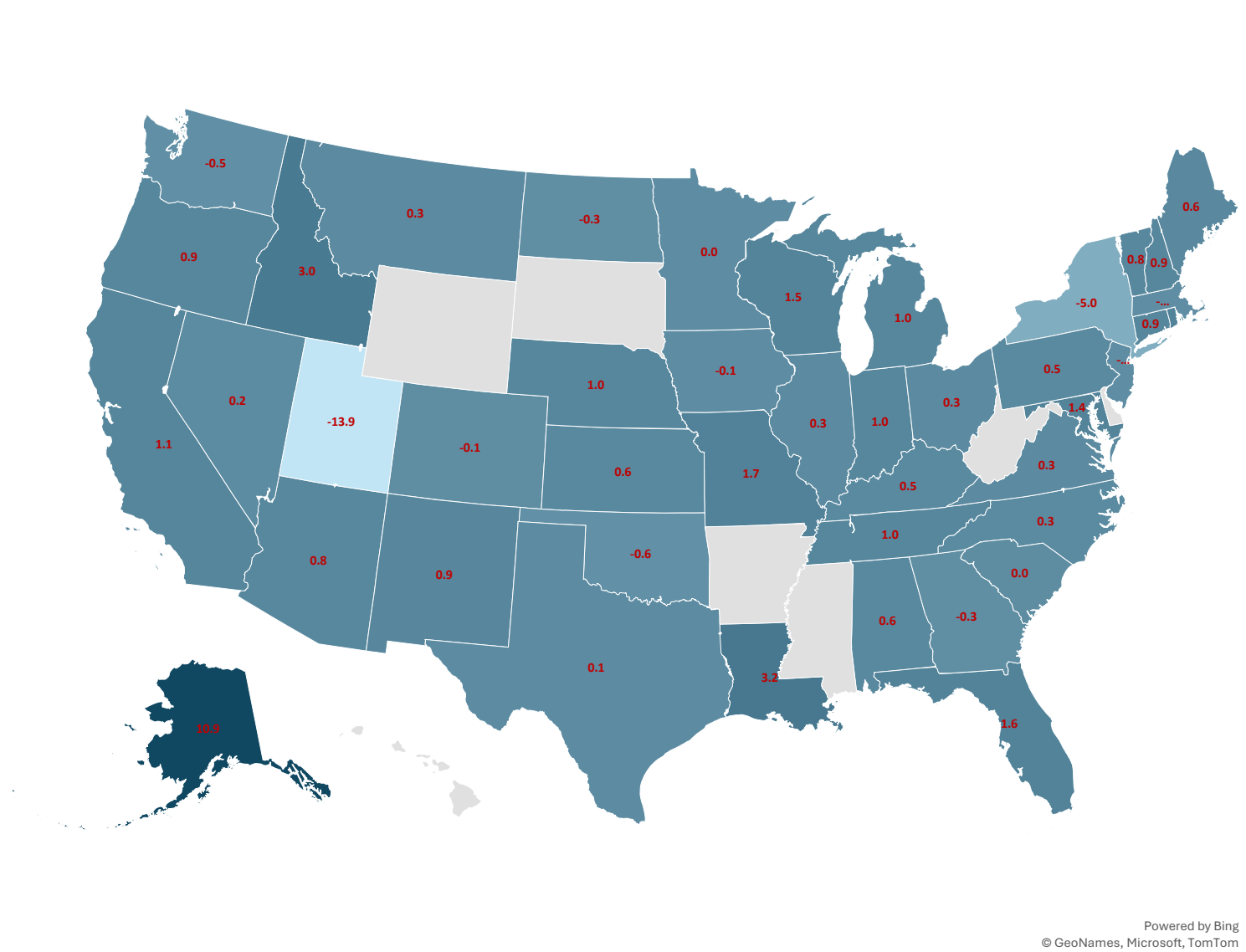
AVG SCU UNINSURED SHARES TO ASSETS



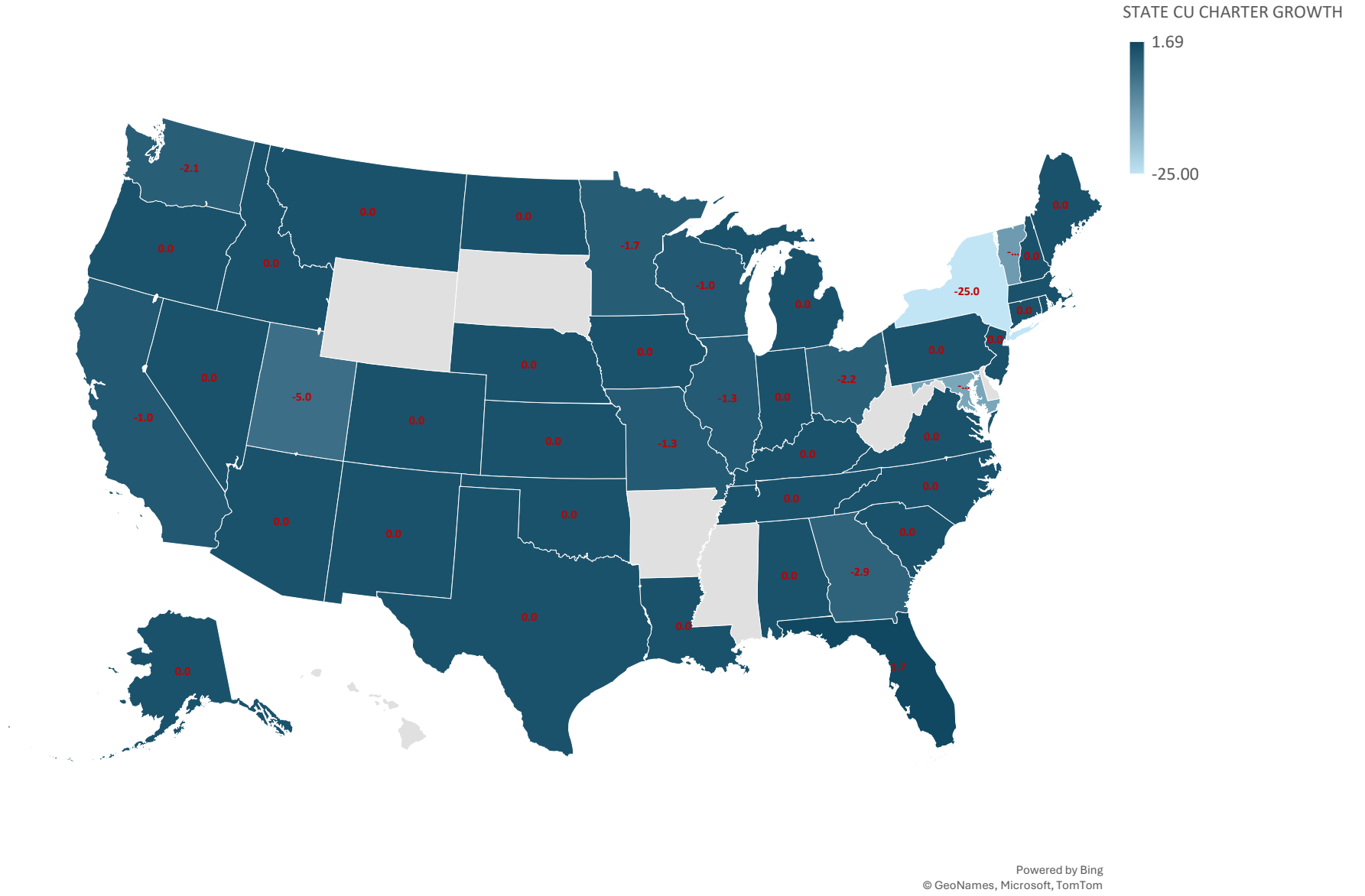
AVG SCU BORROWINGS TO TOTAL ASSETS



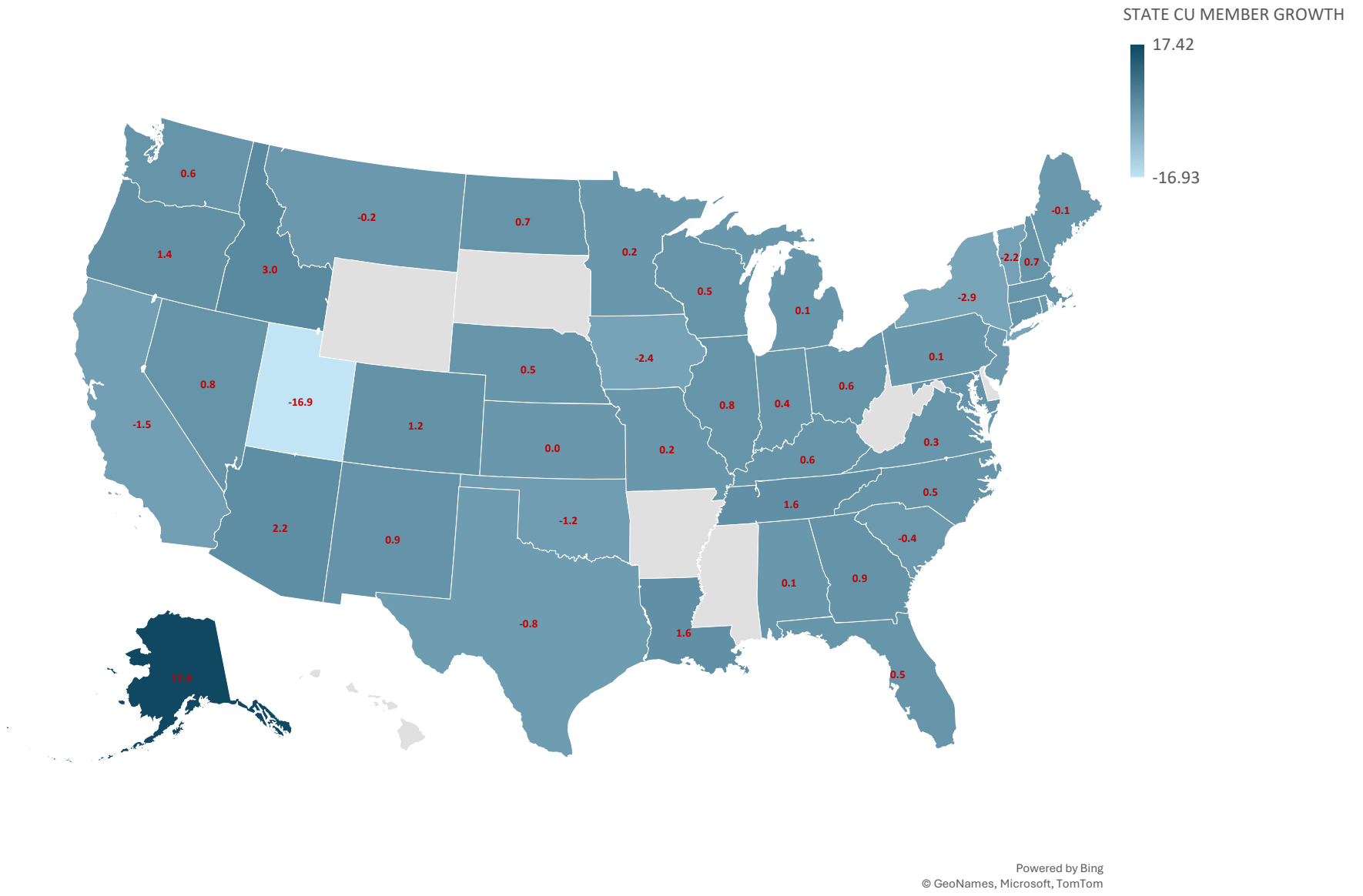
STATE CU ASSET GROWTH FROM PREVIOUS QUARTER

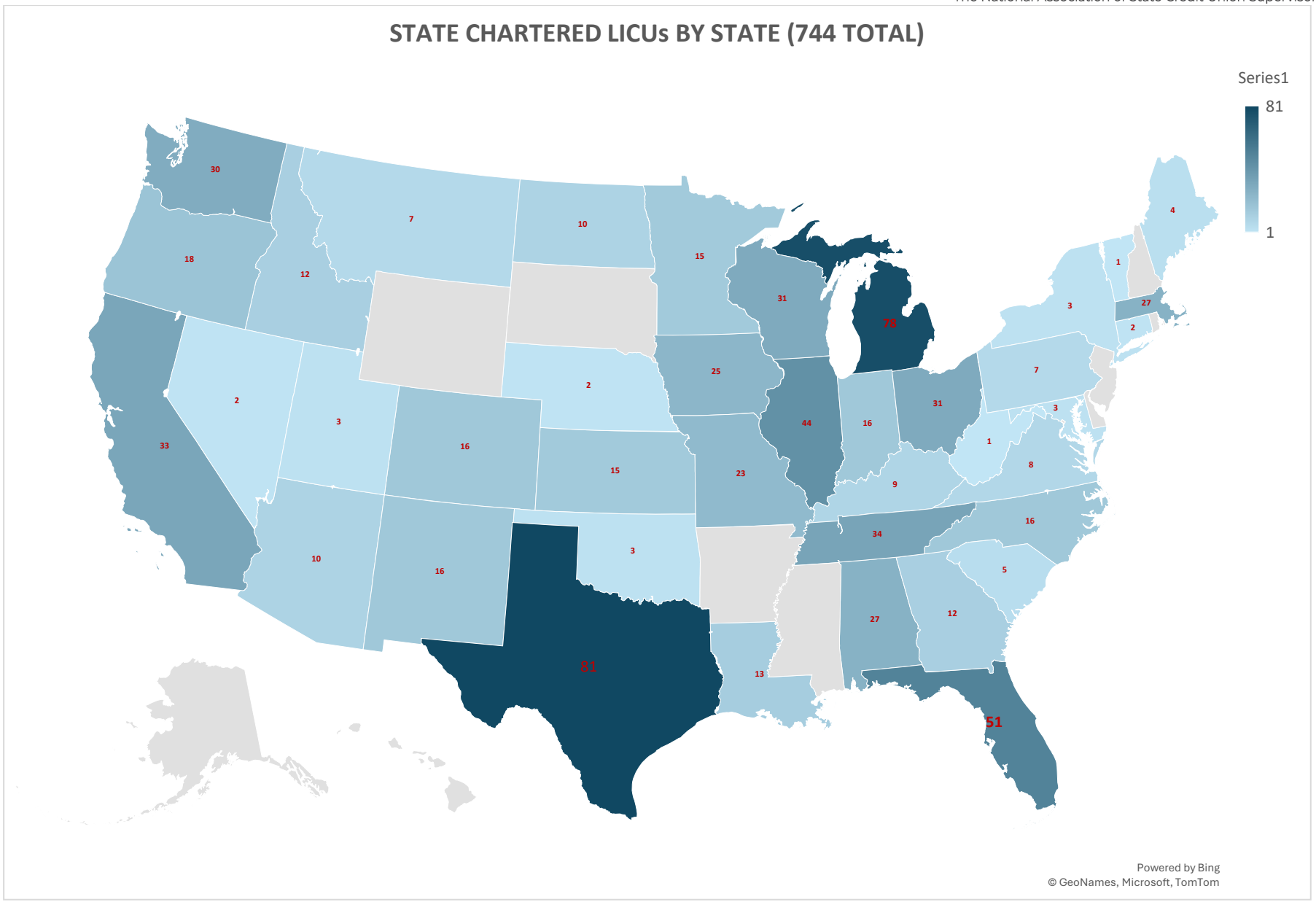


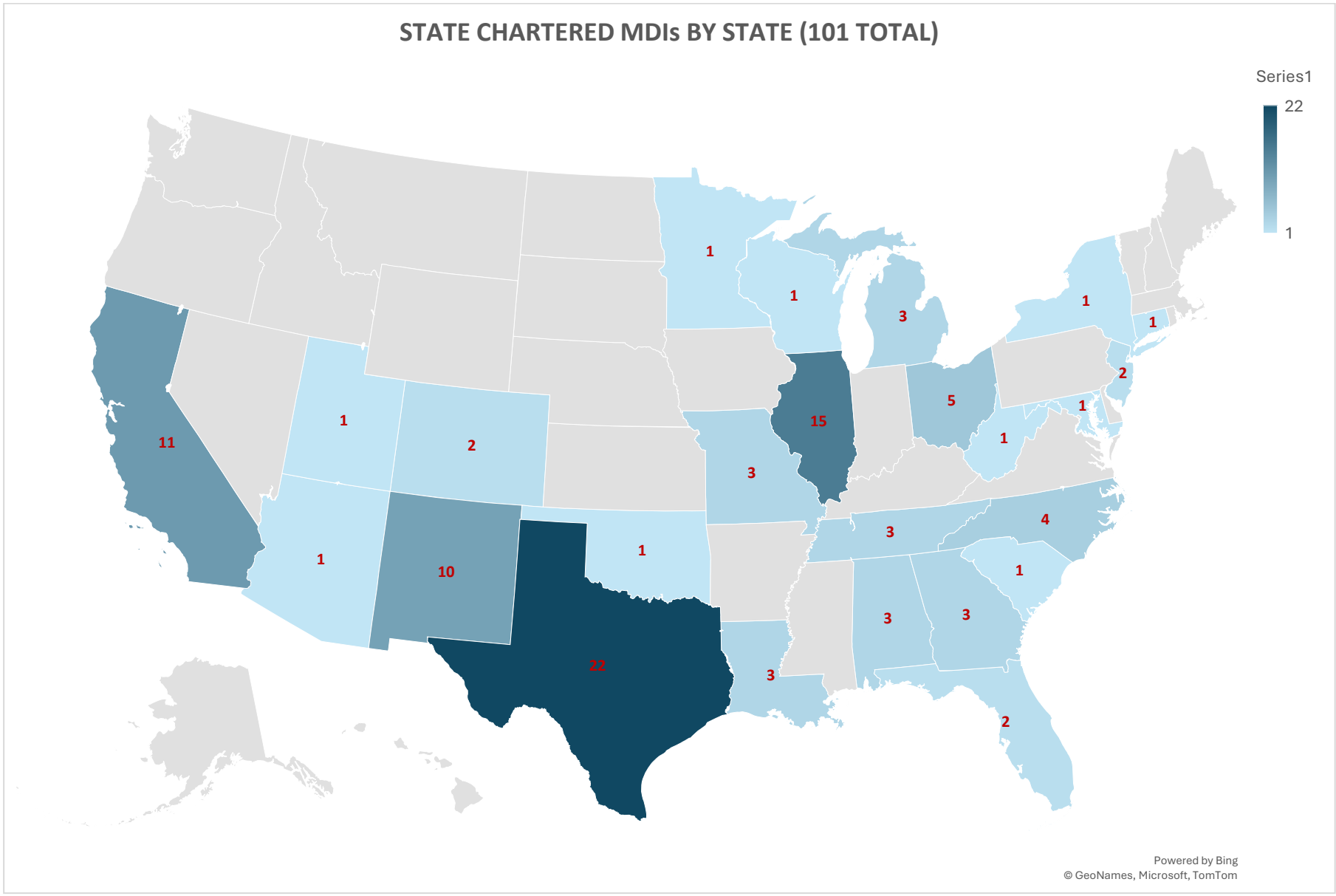
STATE CU CHARTER GROWTH FROM PREVIOUS QUARTER



STATE CU MEMBER GROWTH FROM PREVIOUS QUARTER




STATE CHARTERED LICUs BY STATE (744 TOTAL)
Series1
81
1
30
18
12
7
10
15
31
78
4
1
3
27
2
7
25
2
44
16
31
3
1
8
9
2
3
33
16
15
23
34
16
10
16
3
5
27
12
81
13
51
Powered by Bing
© GeoNames, Microsoft, TomTom


STATE CHARTERED MDIs BY STATE (101 TOTAL)
Series1
22
1
1
1
3
1
1
2
5
15
1
1
3
1
2
11
1
4
3
1
10
1
3
3
12
3
2
Powered by Bing
© GeoNames, Microsoft, TomTom

State Rankings

Information provided regarding the rankings of states based on size of largest SCU, size of largest FCU, total CUs, highest percentage of SCU charters, assets and members to respective totals for those states.

STATE RANKINGS						
RANKING	**LARGEST SCU**	**LARGEST FCU**	**TOTAL CUS**	**% SCU CHARTERS**	**% SCU ASSETS**	**% SCU MEMBERS**
1	NC	VA	TX	WI	RI	RI
2	WA	CA	PA	IA	IA	IA
3	CA	NY	NY	PR	WI	WI
4	FL	TX	CA	MO	WA	WA
5	IL	UT	OH	IL	ND	IL
6	CO	PA	IL	KS	PR	ND
7	MI	MD	MI	MN	IL	CO
8	ID	NC	LA	MI	CO	OR
9	IA	FL	NJ	WA	GA	GA
10	TN	TN	TN	NV	NV	NV
11	AZ	IN	MA	ID	OR	MO
12	PA	SC	IN	NH	MO	MI
13	OH	MA	FL	VT	ID	ID
14	OR	OK	WI	RI	MI	FL
15	GA	MI	VA	FL	FL	AZ
16	WI	AL	PR	AL	AZ	OH
17	MN	HI	MO	TN	OH	MN
18	MD	LA	AL	ND	NC	NC
19	IN	NJ	MN	CO	MN	CT
20	NY	NM	WV	NC	CT	AL
21	MO	AK	WA	NM	AL	MA
22	TX	KY	GA	GA	IN	CA
23	RI	OH	IA	AZ	MT	IN
24	AL	KS	CT	OH	MA	TN
25	MA	DC	CO	OR	TN	MT
26	CT	MS	MD	TX	CA	KS
27	VA	MN	KS	CA	KS	TX
28	MT	ME	NC	CT	TX	ME
29	KS	NH	OK	UT	NH	NH
30	NH	IL	KY	MA	ME	NM

STATE RANKINGS						
RANKING	**LARGEST SCU**	**LARGEST FCU**	**TOTAL CUS**	**% SCU CHARTERS**	**% SCU ASSETS**	**% SCU MEMBERS**
31	AK	AZ	UT	KY	NM	KY
32	NV	VT	NE	IN	PA	PA
33	ND	WY	ME	ME	MD	MD
34	NM	SD	OR	MT	KY	VT
35	UT	CO	SC	NE	NE	LA
36	PR	NE	MT	VA	VT	NY
37	LA	AR	NM	SC	LA	NE
38	ME	WV	AZ	OK	AK	AK
39	OK	WA	ND	LA	NY	OK
40	KY	CT	ID	AK	OK	SC
41	NE	OR	RI	PA	SC	WV
42	VT	GA	NV	MD	UT	UT
43	SC	ID	NH	WV	VA	VA
44	WV	MT	VT	NJ	WV	NJ
45	NJ	DE	AK	NY	NJ	MS



The National Association of State Credit Union Supervisors

NASCUS.org

NASCUS | National Association of State Credit Union Supervisors
1655 North Fort Myer Drive, Suite 650, Arlington, Virginia 22209 | Tel. (703) 528-8351 | NASCUS.org