

Key Performance Indicators Credit Unions

Key Performance Indicator	NCUA Report Line	CU Average (6/30/2005)	Desired Range	Importance
Number Credit Unions		8,821	Not Applicable	Not Applicable
Total Assets	L1	\$669.7 Bil (Total)	Not Applicable	Shows CU size
Total Loans	L2	\$434.5 Bil (Total)	Not Applicable	\$ Value of loans
Total Shares & Deposits	L3	\$572.3 Bil (Total)	Not Applicable	\$ Value of deposits
Net Income	L4	\$2.8 Million	Not Applicable	Income
Yield on Average Loans	L5	5.92%-6.19%	5-7%	Average loan rate
Cost of Funds/Average Assets	L6	1.43%-1.64%	1-2%	Average deposit rate
Net Interest Margin	Calculate	3.26%	3-5%	Spread between loan and deposit rates
Return on Assets (ROA)	L7	0.93%	1-1.25%	Shows effectiveness in using assets to generate income
Return on Equity (ROE)	N/A	Not Applicable	Not Applicable	Not Applicable
Efficiency Ratio	N/A	Not Applicable	Not Applicable	Not Applicable
Total Loans/Total Shares (Loan to Share Ratio)	L8	76%	75-95%	% of shares (deposits) that are in loans
Members/Full-Time Employees	L9	372-392	350-450	More members per employee = more efficient organization