

2006 Percentile Rankings for CUs Over \$1 Billion

Match your credit union's performance ratios with its percentile standing in the industry

Percentile Ranking	3-Year Share Growth	3-Year Loan Growth	3-Year Member Growth	Return on Average Assets	Net Worth to Assets	Net Worth Growth	Efficiency Ratio	Op. Exp. To Average Assets	Expense Growth	\$ Salary & Benefits Per Employee
100	17.60%	28.34%	13.55%	1.73%	17.59%	24.94%	31.70%	0.52%	-10.87%	105,528
98	17.08%	24.86%	12.39%	1.64%	15.56%	17.77%	54.01%	1.00%	-3.63%	85,058
96	16.28%	24.32%	11.51%	1.58%	14.70%	16.27%	57.01%	1.41%	-1.86%	81,245
94	15.17%	21.87%	9.67%	1.53%	14.29%	15.01%	60.31%	1.65%	-0.32%	78,665
92	14.12%	21.66%	9.26%	1.42%	13.61%	14.66%	64.18%	1.73%	1.32%	76,406
90	13.58%	21.04%	9.07%	1.35%	13.56%	14.22%	64.34%	1.79%	1.72%	74,017
88	13.16%	20.64%	8.44%	1.32%	12.98%	13.74%	64.73%	1.87%	2.55%	73,385
86	12.44%	19.62%	7.76%	1.30%	12.83%	13.39%	65.93%	1.94%	2.71%	72,907
84	11.84%	19.11%	7.57%	1.27%	12.72%	13.28%	66.85%	2.04%	3.02%	71,042
82	11.24%	18.24%	7.26%	1.23%	12.32%	12.76%	68.39%	2.16%	3.29%	68,980
80	10.27%	17.25%	6.97%	1.15%	12.25%	12.54%	69.19%	2.17%	3.55%	68,210
78	9.97%	16.28%	6.73%	1.11%	12.03%	12.47%	70.12%	2.29%	3.74%	67,835
76	9.72%	15.88%	6.57%	1.09%	11.88%	11.91%	70.34%	2.33%	3.92%	66,357
74	9.55%	15.68%	6.34%	1.08%	11.80%	11.14%	71.63%	2.39%	4.38%	65,539
72	9.34%	15.47%	6.07%	1.06%	11.74%	10.76%	72.08%	2.41%	5.08%	64,285
70	9.20%	15.22%	5.70%	1.05%	11.65%	10.68%	72.61%	2.42%	5.81%	63,785
68	9.04%	14.70%	5.44%	1.03%	11.57%	10.56%	72.90%	2.43%	6.26%	62,955
66	8.67%	14.38%	5.36%	1.02%	11.48%	10.23%	73.36%	2.50%	6.87%	62,372
64	8.32%	14.05%	5.28%	0.99%	11.32%	10.03%	74.68%	2.59%	7.59%	62,024
62	7.89%	13.66%	5.13%	0.97%	11.16%	9.67%	75.06%	2.60%	7.99%	61,697
60	7.74%	13.60%	5.05%	0.96%	10.92%	9.39%	75.67%	2.70%	8.11%	61,360
58	7.67%	12.91%	4.91%	0.94%	10.86%	9.25%	76.13%	2.73%	8.52%	60,324
56	7.44%	12.58%	4.77%	0.91%	10.67%	9.19%	76.45%	2.74%	8.75%	60,025
54	7.31%	12.09%	4.69%	0.89%	10.54%	9.04%	76.89%	2.78%	8.92%	59,045
52	7.01%	11.88%	4.47%	0.87%	10.47%	8.60%	77.26%	2.81%	9.24%	58,736
50	6.80%	11.69%	4.19%	0.86%	10.37%	8.46%	77.72%	2.83%	9.39%	58,135
48	6.66%	11.44%	4.05%	0.85%	10.30%	8.29%	78.31%	2.87%	9.54%	57,386
46	6.60%	10.99%	3.95%	0.84%	10.12%	8.02%	79.07%	2.91%	9.91%	57,168
44	6.50%	10.86%	3.86%	0.84%	9.97%	7.98%	79.61%	3.01%	10.19%	56,619
42	6.21%	10.73%	3.57%	0.81%	9.92%	7.71%	79.82%	3.05%	10.33%	55,986
40	5.66%	10.68%	3.30%	0.77%	9.87%	7.50%	80.00%	3.09%	10.60%	55,772
38	5.48%	10.53%	3.11%	0.75%	9.82%	7.03%	80.04%	3.18%	10.75%	55,233
36	5.41%	10.20%	2.99%	0.73%	9.78%	6.83%	80.56%	3.22%	10.87%	54,398
34	5.26%	9.89%	2.79%	0.70%	9.67%	6.66%	81.04%	3.32%	11.22%	53,523
32	5.10%	9.56%	2.44%	0.67%	9.55%	6.47%	81.20%	3.35%	11.34%	53,332
30	4.96%	9.05%	2.33%	0.65%	9.46%	6.25%	81.44%	3.38%	11.63%	52,948
28	4.73%	8.77%	2.09%	0.63%	9.42%	6.11%	81.74%	3.46%	12.05%	52,119
26	4.41%	8.37%	1.96%	0.62%	9.36%	5.94%	82.14%	3.48%	12.41%	51,696
24	4.33%	8.20%	1.64%	0.59%	9.21%	5.86%	82.44%	3.51%	12.62%	50,786
22	4.09%	8.11%	1.41%	0.55%	9.15%	5.63%	82.99%	3.57%	12.88%	50,156
20	3.80%	7.90%	1.22%	0.54%	9.02%	5.33%	84.07%	3.59%	13.46%	49,774
18	3.34%	7.47%	1.01%	0.53%	8.85%	4.99%	85.67%	3.68%	14.03%	49,256
16	3.01%	7.30%	0.87%	0.51%	8.78%	4.76%	85.92%	3.69%	15.54%	48,868
14	2.64%	7.30%	0.53%	0.49%	8.71%	4.59%	86.27%	3.80%	16.68%	47,785
12	1.91%	6.54%	0.15%	0.45%	8.45%	4.33%	86.71%	3.84%	17.98%	46,974
10	1.80%	5.85%	-0.27%	0.41%	8.27%	3.88%	87.62%	4.00%	18.61%	46,572
8	1.55%	5.30%	-0.70%	0.38%	8.23%	3.72%	88.25%	4.17%	18.86%	44,471
6	1.45%	4.77%	-1.17%	0.37%	8.05%	2.89%	91.87%	4.40%	19.89%	43,868
4	0.39%	3.54%	-2.25%	0.27%	7.81%	2.33%	92.98%	4.57%	20.95%	42,404
2	-3.38%	2.39%	-2.65%	-0.25%	7.11%	-1.67%	102.04%	5.86%	23.87%	40,140

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Percentile Ranking	Dividend Payout Ratio	Delinquency	% Change DLQ Loans	Loans Granted/Empl. (Millions \$)	\$ Average Share Balance	\$ Average Loan Balance	Assets per Employee	Members per Employee	Net Interest Margin	Loans to Shares Ratio
100	74.50%	0.04%	-71.31%	5.09	44,054	37,373	24,281,992	901	0.86%	142.44%
98	67.42%	0.08%	-51.87%	4.15	34,371	26,325	14,667,952	690	1.45%	117.96%
96	57.28%	0.12%	-47.12%	3.55	29,197	18,939	10,584,099	653	1.78%	113.59%
94	55.69%	0.12%	-40.82%	3.34	27,273	17,757	8,905,480	607	1.93%	110.91%
92	50.31%	0.14%	-37.16%	2.85	26,639	16,790	8,235,190	564	2.08%	107.50%
90	48.15%	0.15%	-33.65%	2.59	24,123	15,744	7,980,815	552	2.08%	106.40%
88	46.46%	0.16%	-30.89%	2.48	21,070	15,312	7,354,534	536	2.15%	105.54%
86	45.69%	0.16%	-28.99%	2.34	20,260	14,493	6,640,742	513	2.20%	103.92%
84	45.09%	0.18%	-25.67%	2.24	19,899	13,753	6,201,942	495	2.27%	101.08%
82	44.51%	0.20%	-22.61%	2.13	18,920	13,354	6,117,253	476	2.32%	100.17%
80	44.07%	0.22%	-19.55%	2.04	18,041	13,178	5,604,341	465	2.35%	99.73%
78	43.24%	0.23%	-16.92%	2.00	17,457	12,575	5,438,563	450	2.38%	97.79%
76	42.23%	0.24%	-13.74%	1.97	17,078	11,957	5,375,280	441	2.39%	96.71%
74	41.59%	0.25%	-13.04%	1.85	16,878	11,576	5,284,306	435	2.46%	95.96%
72	41.33%	0.29%	-8.53%	1.79	16,548	11,414	5,168,842	428	2.51%	94.43%
70	40.22%	0.31%	-8.02%	1.75	16,196	11,329	5,084,442	427	2.58%	93.61%
68	39.22%	0.33%	-6.97%	1.73	15,977	10,940	4,987,552	423	2.60%	92.90%
66	38.75%	0.35%	-4.79%	1.68	15,451	10,669	4,760,776	411	2.62%	92.30%
64	38.21%	0.37%	-4.68%	1.66	15,271	10,251	4,693,063	402	2.66%	91.52%
62	37.85%	0.38%	-2.31%	1.62	14,843	9,866	4,624,263	398	2.67%	90.48%
60	37.21%	0.40%	-0.26%	1.55	14,731	9,676	4,370,787	394	2.71%	89.56%
58	36.96%	0.41%	1.32%	1.46	14,673	9,550	4,282,147	390	2.71%	89.48%
56	36.84%	0.41%	1.93%	1.44	14,486	9,326	4,217,570	387	2.72%	89.00%
54	36.45%	0.42%	6.02%	1.38	13,978	9,168	4,135,553	381	2.77%	88.54%
52	36.02%	0.43%	9.44%	1.36	13,409	9,017	4,087,173	378	2.80%	87.51%
50	35.84%	0.45%	11.18%	1.36	13,248	8,790	3,994,330	376	2.81%	86.86%
48	35.48%	0.46%	12.65%	1.33	13,000	8,701	3,953,485	372	2.82%	86.61%
46	34.95%	0.47%	15.28%	1.31	12,606	8,411	3,945,990	366	2.83%	85.31%
44	34.24%	0.48%	16.16%	1.27	12,361	8,331	3,894,835	360	2.84%	85.05%
42	33.67%	0.49%	19.27%	1.25	12,128	8,305	3,879,898	355	2.89%	84.04%
40	33.24%	0.52%	21.58%	1.24	11,738	8,142	3,790,609	355	2.92%	83.24%
38	32.82%	0.53%	23.39%	1.20	11,657	8,084	3,769,897	352	2.99%	79.05%
36	32.44%	0.56%	24.49%	1.13	11,483	7,961	3,744,173	350	3.01%	77.71%
34	32.20%	0.57%	25.72%	1.11	11,240	7,907	3,665,447	349	3.02%	76.69%
32	32.04%	0.57%	27.12%	1.08	11,176	7,822	3,561,173	346	3.05%	76.17%
30	31.93%	0.58%	29.62%	1.05	11,012	7,682	3,338,847	343	3.09%	74.90%
28	31.27%	0.63%	33.45%	0.97	10,824	7,563	3,270,378	336	3.11%	74.45%
26	30.80%	0.68%	34.33%	0.96	10,627	7,410	3,236,865	331	3.14%	72.67%
24	30.58%	0.72%	44.82%	0.95	10,543	7,357	3,178,009	328	3.16%	71.83%
22	29.80%	0.74%	46.64%	0.94	10,363	7,204	3,138,577	313	3.19%	71.04%
20	29.21%	0.76%	49.84%	0.92	10,120	7,123	3,074,563	312	3.26%	68.61%
18	28.68%	0.81%	59.48%	0.91	9,874	7,081	3,066,394	308	3.26%	66.21%
16	28.36%	0.85%	64.42%	0.84	9,496	7,038	3,009,555	305	3.30%	64.05%
14	27.50%	0.89%	66.93%	0.77	9,192	6,925	2,935,673	300	3.33%	63.09%
12	27.16%	0.93%	88.11%	0.74	9,009	6,891	2,900,381	299	3.39%	62.24%
10	26.68%	0.95%	110.33%	0.71	8,658	6,460	2,797,089	293	3.42%	61.44%
8	25.79%	0.98%	129.38%	0.69	8,445	6,206	2,738,921	285	3.52%	59.11%
6	23.61%	1.03%	142.17%	0.67	7,795	5,692	2,705,518	274	3.57%	57.11%
4	22.23%	1.06%	209.90%	0.66	7,577	5,435	2,506,452	261	3.64%	49.36%
2	17.29%	1.29%	299.76%	0.62	7,193	4,317	2,277,379	257	4.99%	41.14%