Credit unions strive to deliver excellent member value while also maintaining productive and efficient operations. To maintain this balance, credit unions must keep some ratios low and others high. Consider the following eight metrics along with the national averages.

**Staffing**
1. Members Per FTE: 386
2. Accounts Per FTE: 955

Members and accounts per full time equivalent (FTE) are two key metrics that help ensure the credit union is neither overstaffed nor stretched too thin. Lower numbers translate to more focus on personalized member experience.

**Expenses**
5. Efficiency Ratio: 71.6%
6. Operating Expense Ratio: 3.10%

Operating expense are inherent to credit union operations. However, monitoring and lowering both the efficiency ratio and the operating expense ratio are ways to ensure a credit union is operating efficiently.

**Output**
3. $ Revenue Per $ Salary And Benefits: $3.07
4. Loan Originations Per FTE: $1.7 M

Employee revenue creation and loan origination are essential to running a productive credit union. The metrics in this quadrant are ones to maximize.

**Earnings**
7. Revenue Per Member: $435
8. Earning Assets Over Total Assets: 95.5%

Credit unions should strive to grow revenue per member and keep earning assets over total assets high. These are good metrics to monitor while also keeping in mind the value returned to members.

Data For All U.S. Credit Unions | Data As Of 09.30.2017
© Callahan & Associates | www.CreditUnions.com