CU*SOUTH
Credit Unions Break Benchmarks

Across every major measure of financial health, CU*SOUTH credit unions beat the national average for comparably sized institutions.*

Defying Membership Trends

CU*SOUTH Clients		National Peers
+2.18%	vs.	-0.45%
GROWTH		DECLINE

While their credit union peers lost members in 2025, CU*SOUTH clients added them.

Growing Faster in Every Direction

Asset Growth	Loan Growth	Share Growth
5.85%	4.77%	5.39%
(Peers 4.10%)	(Peers 2.53%) 2x faster	(Peers 3.70%)

Stronger Returns, Stronger Capital

Return on Assets	Net Interest Margin	Net Worth Ratio	Revenue/Member
0.88%	3.80%	13.15%	$864
(Peers 0.77) +14%	(Peers 3.67%)	(Peers 12.77%)	(Peers $793) +9%

CU*SOUTH

Lending More, Returning More to Members

Loan Originations/Member
$3,361
(Peers $2,800)

Yield On Loans
6.54%
(Peers 6.20%)

Dividends/Avg. Assets
1.33%
(Peers 1.15%)

Doing More with Less

Efficiency Ratio
76.29%
(Peers 78.52%)

Revenue Per $1 Salary & Benefits
$3.56
(Peers $3.27)

Growing without Adding Risk

Net Charge-Offs
0.48%
(Peers 0.48%)

Delinquency
0.92%
(Peers 0.93%)

Coverage Ratio
107%
(Peers 97%)

See how CU*SOUTH can help your credit union outperform.

cusouth.com

** Source: Callahan & Associates Peer Suite Analytics. Data as of December 31, 2025. Comparison group: U.S. credit unions under $350M in assets, excluding CU*SOUTH clients (3,333 institutions).*

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