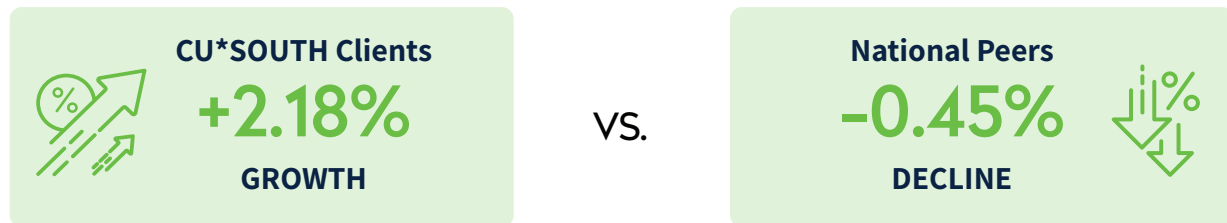


CU*SOUTH

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

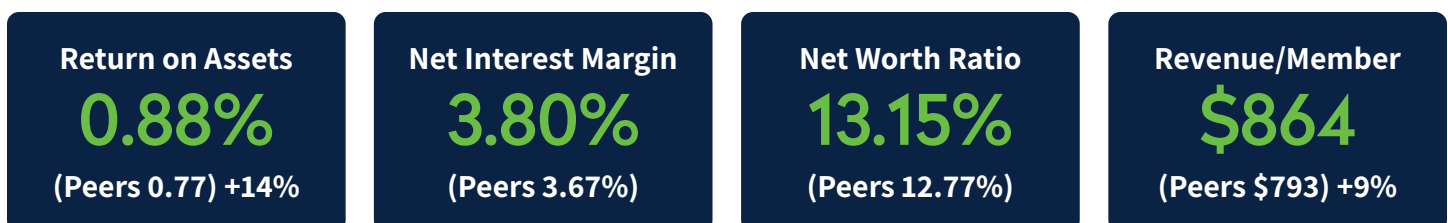


While their credit union peers lost members in 2025, CU*SOUTH clients added them.

Growing Faster in Every Direction



Stronger Returns, Stronger Capital



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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