



Credit Union Performance Benchmarking Trends

Building Aspirational Peer Groups



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Speakers



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One mission.
One focus.
For 40 years.

OUR MISSION

*We empower credit unions to
impact their members and
communities in meaningful ways.*

OUR VISION

We inspire credit union leaders to be catalysts of hope and prosperity for their communities.



Our Reach



700+

Credit Union Clients

Representing nearly

70%

of Industry Assets

20+

League Clients

150+

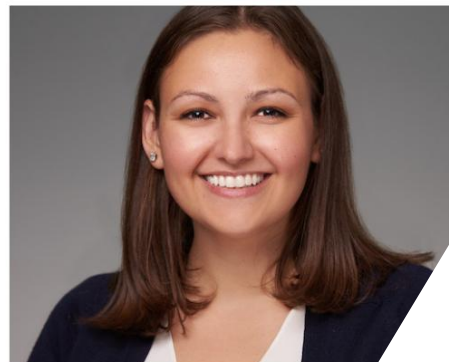
Vendor Clients

1,200+

League Affiliates Supported

7,000+

Data Users



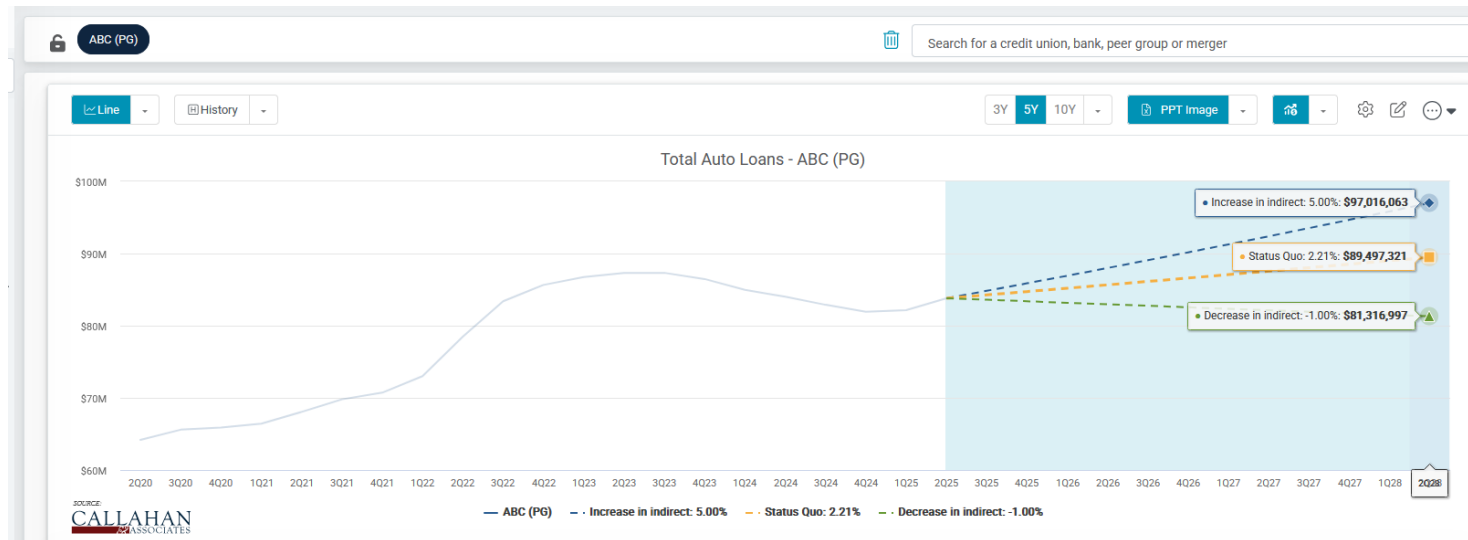
Our company is
100% employee-owned.

What Is An Aspirational Peer Group?

- Representational → Credit Unions like ours.
 - Correlations of status quo.
- Aspirational → Credit Unions we want to be like.
 - Correlations of possibility.
 - Helps leaders' model future tradeoffs, outcomes based on priorities.
 - Your credit union must have quantitative goals.

Peer Suite: Performance Projections

- Identify future performance targets and/or timeframes using historic performance as a reference.
- Establish multiple scenarios to review concurrently (i.e. best/worst/most likely cases).





Select Your Answer In The Poll:

**Does Your Credit Union Already Benchmark Using
Aspirational Peer Groups?**



Why Use An Aspirational Peer Group?

- Identify a clever strategy.
- Assess business model feasibility.
- Avoid a likely obstacle or pitfall.
- Understand economic cycle resilience.

Pro Tip: combine multiple aspirational peer groups to assess cost/benefit of competing business models.

Why do you use an aspirational peer group? Comment in the chat.



Examples of Aspirational Peer Groups

- Ideal asset mix and/or asset quality.
- Earnings model alternatives.
 - NIM-centric success.
 - NII-centric success.
- Growth engineering.
- Chartering outcomes (FOM, LICU, CDFI, MDFI).
- Member engagement levels.
 - Share-of-wallet.
 - Product penetration, indirect presence.
 - Branch network size.



Write Answer In Chat:

**What Aspirational Peer Groups Has Your
Credit Union Used?**

Loan Portfolio Tweak: Grow The Credit Card Program

Step 1: Filter for credit card growth.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Always Current Cycle

Filters

✓ Geography

✎ Account Codes

3 FOM/Charter

4 Vendors

5 Include/Exclude

Search for accounts to filter by...

Tips on How to Design Targeted Peer Groups

	:	Min	:	Max	:
growth3(cc_loans)	:	3.67%	:		✕
	:		:		
	:		:		

Edit & Preview 86

Delete

PNW CC Growth Aspirational

Save

Save As

Loan Portfolio Tweak: Grow The Credit Card Program

Step 2: Filter for other criteria.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Always Current Cycle

Filters

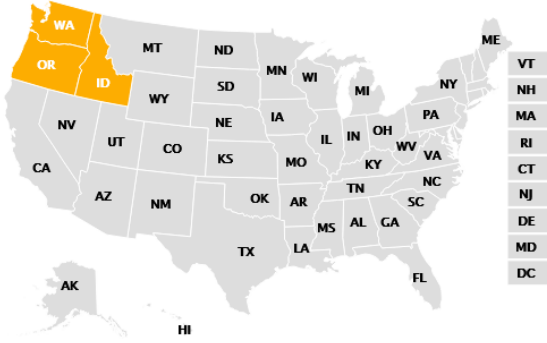
1 Geography

☒ Account Codes

3 FOM/Charter

4 Vendors

5 Include/Exclude



Select All States

State

> WA

Select County

> OR

Select County

> ID

Select County

Select Individual Counties

*Indicates underserved county designation by the CFPB thus meeting [NCUA's Investment Area criteria](#).

☒ HQ ☐ Any Branches in the Selected Area

Edit & Preview

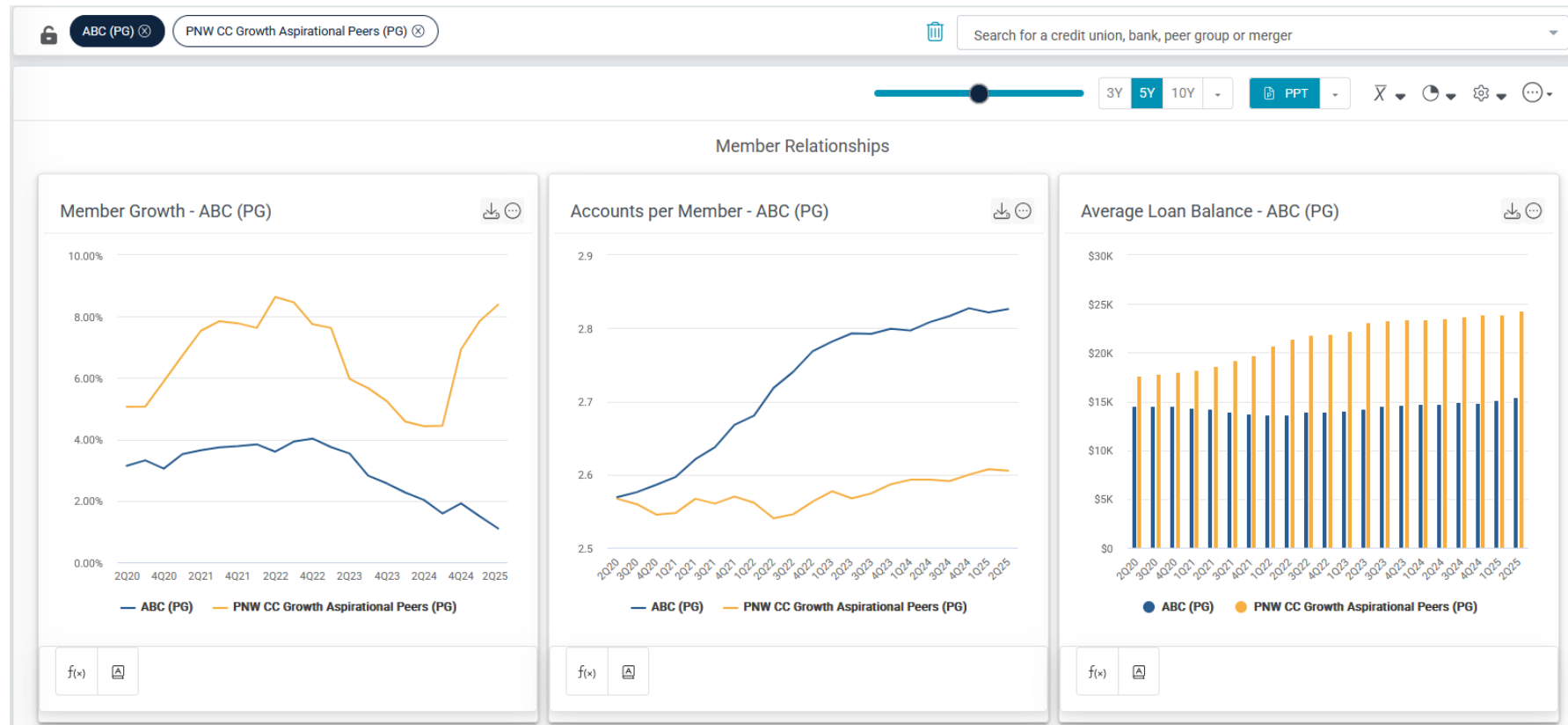
\$1

Name your Peer Group

Save

Loan Portfolio Tweak: Grow The Credit Card Program

Step 3: Analyze.



Earnings Model Assumptions: Grow NII Without Raising Fees

Step 1: Filter for both growing NII and falling fee income.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Always Current Cycle

Filters

☒ Geography

☒ Account Codes

☐ 3 FOM/Charter

☐ 4 Vendors

☐ 5 Include/Exclude

Search for accounts to filter by...

Tips on How to Design Targeted Peer Groups

	Min	Max	
growth3(a117)	5.00%		
growth3(a131)		1.00%	

Edit & Preview 246

Name your Peer Group

Save

Earnings Model Assumptions: Grow NII Without Raising Fees

Step 2: Filter for any other criteria you'd like to use.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Fixed as of: 2Q25

×

Filters

☒ Geography

☒ Account Codes

☐ 3 FOM/Charter

☐ 4 Vendors

☐ 5 Include/Exclude

Search for accounts to filter by...

[Tips on How to Design Targeted Peer Groups](#)

	⋮	Min	⋮	Max	⋮
⋮ growth3(a117)		0.05			×
⋮ growth3(a131)				0.01	×
⋮ assets		250M		500M	×

Edit & Preview 24

Delete

NII Growth Low Fee Aspiratic

Save

Save As

Earnings Model Assumptions: Grow NII Without Raising Fees

Step 3: Analyze.

ABC (PG) X

NII Growth Low Fee Aspirational Peers (PG) X

Search for a credit union, bank, peer group or merger

Column Multifomula

Table

Details: Show Hide

2Q25

Excel

Earnings Model

Formula	ABC (PG)	NII Growth Low Fee Aspi...
\$ Interest Income	5.22%	4.91%
\$ Interest Expense	2.03%	1.27%
Net Interest Margin	3.18%	3.64%
\$ Non-Interest Income	1.13%	1.97%
Operating Expense Ratio	3.04%	4.10%
Provision for Loan Losses/Avg. Assets	0.44%	0.45%
Return on Assets	0.84%	1.05%

Capital Goals: A CU Expects to Grow, Keep Capital in Check

Step 1: Filter for the asset band and net worth ratio you'd like to use.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Fixed as of: 2Q25

Filters

☒ Geography

☒ 2 Account Codes

☐ 3 FOM/Charter

☐ 4 Vendors

☐ 5 Include/Exclude

Search for accounts to filter by...

Tips on How to Design Targeted Peer Groups

	:	Min	:	Max	:
assets:3	:	750M	:	850M	⊗
assets	:	850M	:	1B	⊗
nwratio	:	11.50%	:		⊗

Edit & Preview 8

Name your Peer Group

Save

Capital Goals: A CU Expects to Grow, Keep Capital in Check

Step 2: Filter for any other criteria you'd like to use.

Select by Criteria

☒ Credit Unions ☐ Banks

Cycle: Fixed as of: 2Q25

Filters

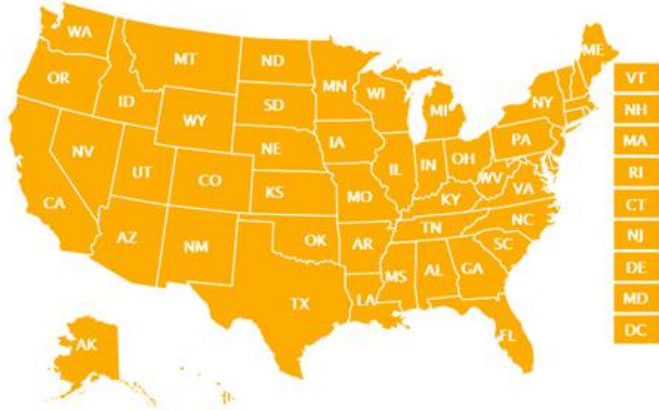
1 Geography

☒ Account Codes

3 FOM/Charter

4 Vendors

5 Include/Exclude



Clear All States

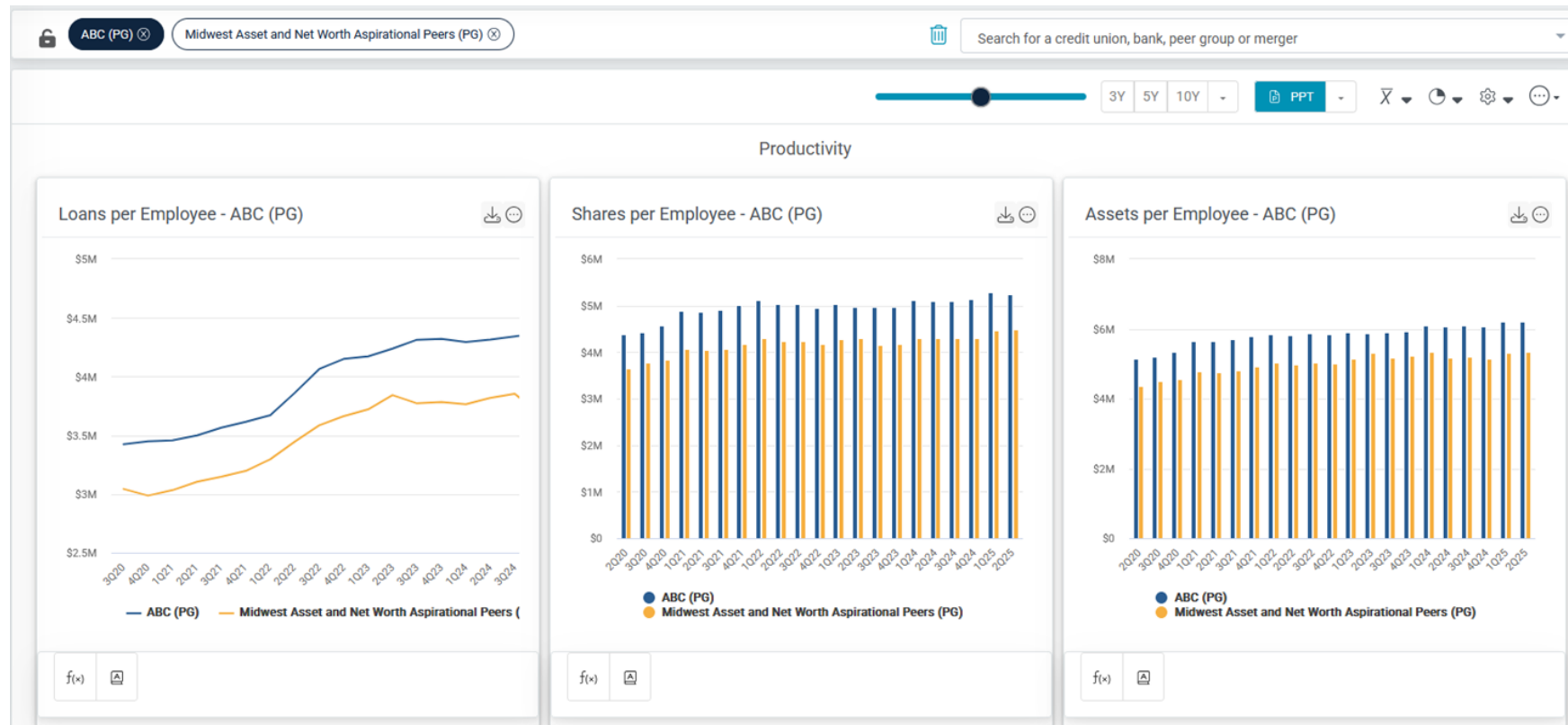
State

> MA	Select County	⊗
> WA	Select County	⊗
> CA	Select County	⊗
> OR	Select County	⊗
> WI	Select County	⊗
> ME	Select County	⊗
> MI	Select County	⊗

*Indicates underserved county designation by the CFPB thus meeting [NCUA's Investment Area criteria](#).

Capital Goals: A CU Expects to Grow, Keep Capital in Check

Step 3: Analyze.



Limitations Of An Aspirational Peer Group

1. **GI,GO:** an aspirational peer group is only as good as the goal values used to create it.
2. **Outcomes \neq intent:** aspirational groups reflect goal results and often signal practices to produce the results. *Your results may vary based on your intent!*
3. **Aspirational research helps reveal a strategic path:** that path often requires additional peer network dialogues, industry study, and expert consultation beyond a benchmark comparison.



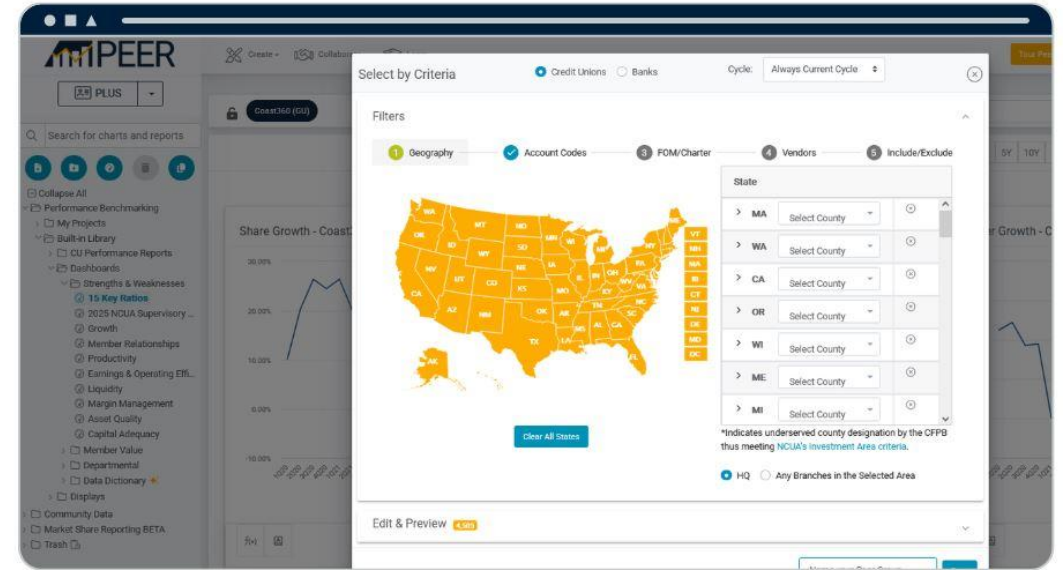
Answer In Chat:

What Goals Would You Use Now As Criteria For An Aspirational Peer Group?

Callahan's Peer Suite

Whether you're exploring auto loan growth, managing risk, or improving operational efficiency, this methodology can be applied to a wide range of objectives and outcomes your organization wants to examine.

Peer Suite simply makes that process faster, clearer, and more actionable.



Let's Build Yours Together

[Schedule a **free** personalized benchmarking analysis](#) tailored to your credit union's unique goals. You'll leave with a customized report you can use immediately.

Q&A Discussion Period

THANK YOU FOR WATCHING



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