SAMPLE PORTFOLIO ANALYSIS
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The next several slides are a sneak peak of what you will see in a CSCU Portfolio Analysis.

For more information, or to schedule your in-debth consultation, email PCS@cscu.net or call 888-930-2728 x307.
PORTFOLIO ANALYSIS
How Do You compare?

- Estimated Return on Asset
- Penetration
- Metrics Driving Finance Charge, Interchange and Fee Revenues
- Total Revenue
- Plan Comparison
- Summary/Recommendations
Positive results for the credit card program, with an estimated ROA of 1.65%.

- The card program’s estimated Net Income was $189,008 of the credit unions Total Net Income.
- The card program represents 5.63% of Total Assets and 6.72% of Total Loans.
Membership has risen by 6.03% (1,164 members) compared June ’10 to June ’11
- Opportunity to get more members carrying and using your credit card!
- Total Accounts have slightly increased 0.5% (37 accounts)
- Penetration has remained somewhat constant, equal to your CSCU peers and Top Performers.
  - Peer group = 26%
  - Top Performers = 27%
### AGGREGATE PORTFOLIO PERFORMANCE

<table>
<thead>
<tr>
<th></th>
<th>Credit Union</th>
<th>CSCU Peers</th>
<th>Top Performers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Metrics Driving Interchange Revenue</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of Accounts Billed</td>
<td>71%</td>
<td>68%</td>
<td>77%</td>
</tr>
<tr>
<td>Total Volume per Billed Account</td>
<td>$2,321</td>
<td>$1,929</td>
<td>$2,668</td>
</tr>
<tr>
<td>Usage per Billed Account</td>
<td>5.6</td>
<td>4.8</td>
<td>6.3</td>
</tr>
<tr>
<td><strong>Metrics Driving Finance Charge Revenue</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Accounts with Finance Charges</td>
<td>64%</td>
<td>66%</td>
<td>77%</td>
</tr>
<tr>
<td>Average Balance</td>
<td>$3,089</td>
<td>$2,319</td>
<td>$3,500</td>
</tr>
<tr>
<td>Average Credit Line</td>
<td>$6,835</td>
<td>$4,611</td>
<td>$6,704</td>
</tr>
<tr>
<td>% of Credit Line Used</td>
<td>41%</td>
<td>50%</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Revenue per Billed Account</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance Charge Revenue per Billed Account</td>
<td>$103</td>
<td>$105</td>
<td>$154</td>
</tr>
<tr>
<td>Interchange Revenue per Billed Account</td>
<td>$35</td>
<td>$14</td>
<td>$35</td>
</tr>
<tr>
<td>Fee Revenue per Billed Account</td>
<td>$6</td>
<td>$6</td>
<td>$11</td>
</tr>
<tr>
<td>Total Revenue per Billed Account</td>
<td>$144</td>
<td>$126</td>
<td>$182</td>
</tr>
</tbody>
</table>

- Metrics Driving Interchange Revenue are below CSCU Peers
- Lower % of Accounts Billed indicate high (1,742) % of “Inactive Accounts”
- Of Members using the credit union credit card, 64% revolve balances

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**Building relationships. Strengthening credit unions.**

**CARD SERVICES FOR CREDIT UNIONS**
SUMMARY OF FINDINGS

- Positive ROA **1.65%**
  - Card Program is a *strong* contributor overall
  - Room for growth
- Strong Penetration with room for growth
  - Opportunity to get more members carrying your credit union credit card
- Three products in three BIN’s
  - Platinum driving results
- While charge-off’s have taken their toll, delinquencies seem to have peaked

Building relationships. Strengthening credit unions.
To learn how to make this complimentary service benefit your credit union, contact us today!

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888-930-2728 x307