

SAMPLE PORTFOLIO ANALYSIS

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SAMPLE PORTFOLIO ANALYSIS

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-depth consultation, email PCS@cscu.net or call 888-930-2728 x307.

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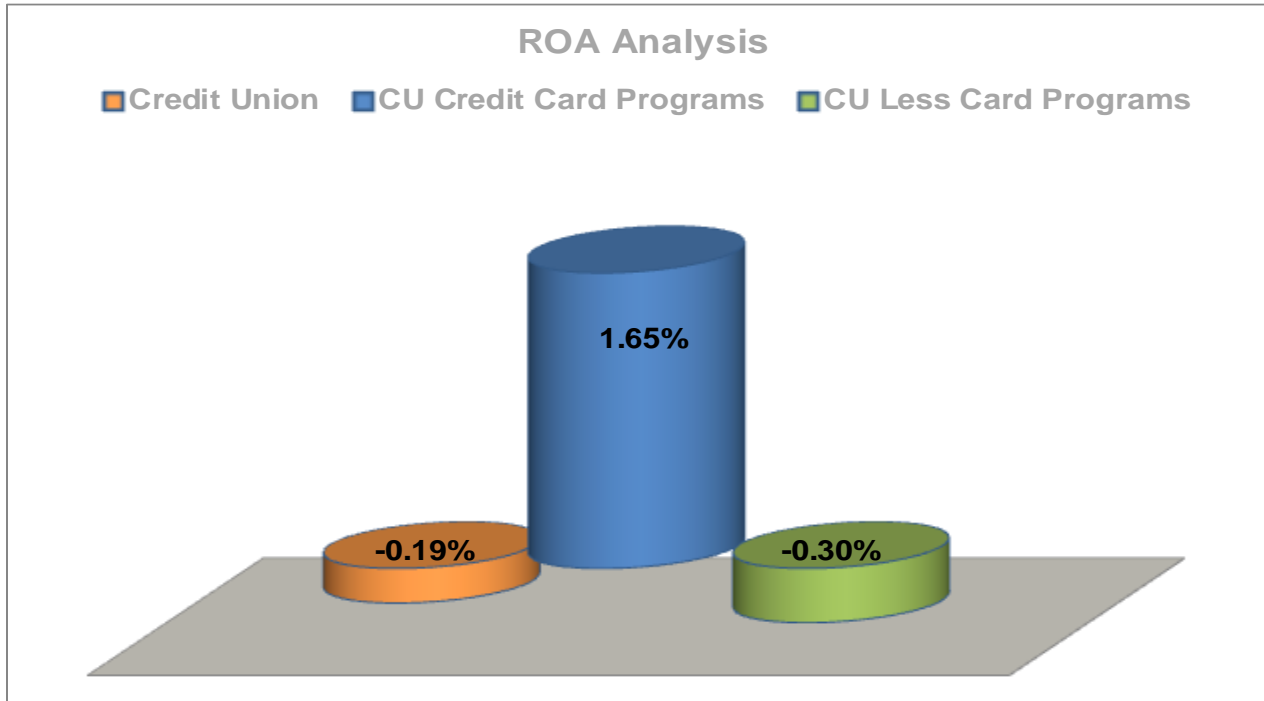
PORTFOLIO ANALYSIS

How Do You compare?

- Estimated Return on Asset
- Penetration
- Metrics Driving Finance Charge, Interchange and Fee Revenues
- Total Revenue
- Plan Comparison
- Summary/Recommendations

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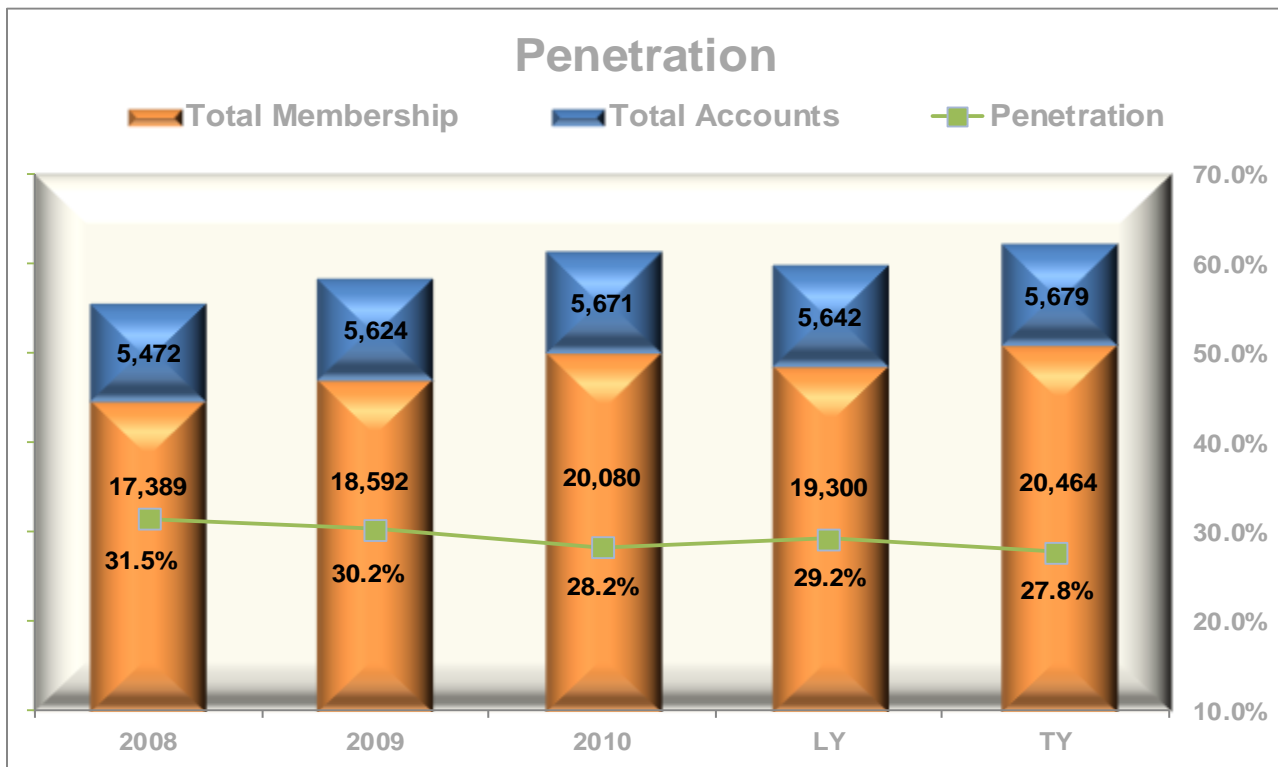
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- Positive results for the credit card program, with an estimated ROA of 1.65%.
- The card program's estimated Net Income was \$189,008 of the credit unions Total Net Income.
- The card program represents 5.63% of Total Assets and 6.72% of Total Loans.

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- 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%

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AGGREGATE PORTFOLIO PERFORMANCE

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

- 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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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

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To learn how to make this complimentary service benefit your credit union, contact us today!

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