

M U R M U R A T I O N

Unlocking The Full Potential Of UK Credit Union Lending

A practical strategy to increase the proportion of member savings supporting responsible lending from 50% to 70% over five years

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A white paper for UK credit union leaders, boards and lending teams

Prepared by Murmuration | July 2026

The central proposition

Grow the member base by 10% per year and gradually increase the proportion of member savings supporting member lending from 50% today to 70% after five years, without weakening affordability, underwriting, governance or member protections.

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Executive Summary

Credit unions occupy a unique position within UK financial services. They exist to serve their members, recycle savings into affordable credit and retain value within the communities they support. Their long-term sustainability nevertheless depends on maintaining a healthy balance between savings, lending, liquidity, capital and member outcomes.

This paper focuses on one question: how can UK credit unions increase responsible lending without increasing risk? The answer is not weaker underwriting or indiscriminate growth. It is the cumulative effect of stronger member growth, better engagement, more relevant communication, simpler applications, faster decisions, integrated data and greater operational capacity.

The illustrative model assumes member growth of 10% per year and a gradual increase in the proportion of member savings supporting lending from 50% today to 70% after five years. The 50% starting point is a transparent modelling assumption for strategic discussion, not a claim that every credit union currently operates at exactly that ratio. Each institution must set its own target in light of liquidity, capital, risk appetite and genuine member demand.

The additional income generated by stronger lending is not an end in itself. It gives boards greater strategic choice. Credit unions may decide to reduce interest rates for members, improve returns to savers, invest in better services, strengthen reserves, extend financial education or reach underserved communities while preserving long-term sustainability.

Core message

For every £100 saved by members, the illustrative starting position assumes £50 supports member lending. With modern technology, better data and stronger engagement, this paper proposes a measured pathway to £70 over five years - while responsible lending remains paramount.

Why 70%?

- ambitious
- achievable
- still prudent
- below many mature US credit unions

Agreed assumption	Illustrative model
Member growth	10% per annum
Lending utilisation	50% today, increasing to 70% after Year 5
Credit standards	Maintained; no relaxation of affordability or policy

Market comparison	USA only, as supporting context rather than a direct target
Use of additional income	Board choice: lower rates, member value, investment or resilience

SECTION 1

The Opportunity

UK credit unions possess a powerful asset: the trust and savings of their members. The opportunity is not simply to attract more deposits. It is to ensure that a greater proportion of those deposits can be transformed into affordable loans that improve members’ lives while strengthening the credit union itself.

For the purposes of this paper, assume that today approximately £50 of every £100 of member savings supports lending. The proposition is that this can increase gradually to £70 over five years through better execution rather than greater risk.

A simple, memorable ambition

Increase responsible lending from 50% to 70% of member savings over five years, alongside 10% annual member growth.

1.1 Why this matters

- More members gain access to affordable credit.
- A greater share of member funds works within the mutual.
- Recurring interest income strengthens sustainability.
- Boards gain more freedom to improve rates, services and reserves.
- Communities retain more economic value locally.

The ambition is not imposed on every institution. It is an illustrative pathway that each board should test against its own balance sheet, member needs, capital, liquidity and risk appetite.

SECTION 2

Lending: The Engine of a Sustainable Credit Union

Every successful credit union is built on a simple principle: members save together so that members can borrow together. Member savings provide funding and confidence. Responsible lending transforms those savings into practical value.

For a borrowing member, an affordable loan may fund a reliable vehicle, consolidate expensive debt, pay for essential home repairs, or provide resilience during an unexpected event. For the credit union, lending generates the income needed to invest, build reserves and continue serving members.

2.1 Responsible growth, not aggressive growth

This paper does not advocate lending to people who should not borrow. It does not recommend weakening affordability assessments or extending credit beyond board-approved policy. The opportunity is to serve eligible members who currently borrow elsewhere, abandon applications or remain unaware that their credit union can help.

Modern technology can make lending simultaneously faster, more consistent, better documented and easier to monitor. Technology does not replace prudent lending; it strengthens its delivery.

SECTION 3

Why Many Credit Unions Lend Less Than They Could

Barrier	Effect on lending
Legacy and fragmented technology	Staff may move between several systems to complete one lending journey, increasing administration and delay.
Manual processes	Routine document requests, checks and follow-ups consume skilled staff time.
Limited member engagement	Many members interact only when saving or repaying, so future borrowing needs are missed.
Slow decisions	Members increasingly expect rapid responses and may accept another offer before the credit union completes its process.
Disconnected data	Useful information exists but is difficult to assemble into a timely, complete member view.
Capacity constraints	Without automation, higher lending volumes often require proportionately more staff.
Low awareness	Eligible members may not know what is available or assume that applying will be difficult.

These barriers are rarely dramatic in isolation. Their combined effect, however, can materially suppress applications, completion, approval, drawdown and repeat borrowing.

SECTION 4

Twenty-six Drivers of Responsible Lending Growth

No single driver should carry the business case. The case is strongest when each mechanism contributes a modest, measurable improvement. The following drivers bring together the full set of points developed for Murmuration.

4.1 Become the member's first financial thought

- 1. Current-account relationship.** A current account moves the credit union from an occasional savings or loan provider into the member's everyday financial life.
- 2. Salary paid into the account.** Regular income visibility strengthens engagement and supports more timely affordability analysis.
- 3. Frequent app use.** Balance checking and payments create repeated opportunities to explain appropriate credit options.
- 4. National marketing.** Collective campaigns can create awareness that individual credit unions may struggle to fund alone.
- 5. A proposition for younger members.** A modern mobile experience makes the credit union relevant before borrowing habits become established elsewhere.

4.2 Make appropriate credit easier to discover

- 6. Push notifications.** Carefully governed prompts can make members aware of lower-cost credit at relevant moments.
- 7. Personalised messages.** Offers based on eligibility and member circumstances should be more relevant than generic campaigns.
- 8. Pre-approved or pre-qualified offers.** Clear indications of likely eligibility can reduce uncertainty without removing final affordability checks.
- 9. Life-event and cash-flow triggers.** Consent-based data can identify moments when support or borrowing information may be useful.
- 10. Payroll and employer partnerships.** Employer channels create a repeatable route to reach members and support repayment mechanisms.

4.3 Remove unnecessary friction

- 11. 24/7 mobile applications.** Members can apply when the need arises rather than waiting for office hours.
- 12. Shorter digital forms.** Known information can be pre-populated, reducing duplication and abandonment.
- 13. Automated income-and-expenditure analysis.** Structured data can reduce manual rekeying and accelerate assessment.
- 14. Open Banking.** Customer-permissioned account data can provide a richer and more current view than static documents alone.
- 15. Document capture and verification.** Digital evidence submission reduces back-and-forth and lost paperwork.

4.4 Decide and fulfil more effectively

- 16. Faster triage.** Straightforward cases can be routed quickly while complex cases receive human attention.
- 17. Consistent policy application.** Rules, mandates and exceptions can be embedded into workflow.

- 18. Clear application status.** Members are less likely to abandon a journey when they understand what is happening next.
- 19. Instant loan payout.** Approved funds can be paid directly into the member’s account without avoidable delay.
- 20. Staff time redirected to judgement and support.** Automation can reduce administration and free experienced staff for member conversations.

4.5 Learn, retain and improve

- 21. Better management information.** Credit unions can see where applications drop out, which segments are underserved and which campaigns perform.
- 22. Combined savings, current-account and loan insight.** A fuller relationship view supports both affordability and member service.
- 23. Earlier support for financial difficulty.** Account patterns can help identify when a member may need contact or forbearance.
- 24. Stronger retention.** A complete digital relationship reduces the need for members to leave the credit union for routine banking.
- 25. AI-assisted staff workflows.** AI can summarise information, flag missing evidence and support consistency while authorised people retain decisions.

4.6 Extend responsible lending to small businesses

26. SME lending. Where a credit union's rules, common bond, regulatory permissions, risk appetite and lending policy allow, responsible lending to sole traders and small businesses can create an important additional source of growth. Many members operate viable local businesses but struggle to obtain appropriately sized, fairly priced finance from mainstream providers. Murmuration can support a proportionate digital application, cash-flow assessment, document collection, decision workflow and ongoing monitoring process. This allows the credit union to serve existing members in their business capacity, support local employment and diversify lending, while retaining clear limits, specialist underwriting and full board oversight.

SECTION 5

The Member Journey: Where Growth Is Created

The commercial effect is cumulative. More members become aware of the credit union, a higher proportion begin an application, fewer abandon it, staff process suitable cases faster, and approved borrowers receive funds promptly. Even small improvements at each stage can produce a meaningful change in completed loans without changing credit policy.

Stage	Common barrier today	Murmuration response	Measure to track
Awareness	Members do not know affordable credit is available	Marketing, app prompts and eligibility messaging	Reach, app views, offer views

Application	Paper, duplication or office-hour constraints	Mobile journey and pre-population	Starts, completion, abandonment
Assessment	Manual documents and rekeying	Open Banking and automated I&E	Decision time, manual touches
Decision	Slow routing or inconsistent escalation	Policy workflow and human exception handling	Approval by risk band, turnaround
Fulfilment	Delay between approval and access to funds	Immediate payment to current account	Time to funds, satisfaction

The cumulative logic

More people join. More members become aware of suitable credit. More start and complete applications. Staff process appropriate cases faster. Approved borrowers receive funds promptly. Growth is created across the whole journey, not at one decision point.

SECTION 6

A New Approach to Responsible Lending

Increasing lending is sometimes assumed to require greater risk. Murmuration is designed around the opposite proposition: credit unions can lend more by understanding members better, removing unnecessary friction and helping eligible members access appropriate credit before they turn elsewhere.

The operating principle

Offer the right member the right loan, at the right time, for the right purpose.

6.1 Turning data into better member outcomes

Murmuration brings relevant information together within one secure environment, while each credit union retains control over policy, criteria and approvals. Depending on consent, product and policy, this may include account activity, savings behaviour, payroll information, affordability assessments, repayment history, prior lending and Open Banking information.

6.2 Identifying opportunities earlier

- Members whose stable income and savings behaviour may support an affordable loan.
- Members approaching the end of an existing loan.
- Members using expensive external credit where a credit-union alternative may be suitable.
- Seasonal borrowing needs such as school costs or Christmas.
- Members whose circumstances have improved since a previous application.

6.3 Responsible pre-qualification

Rules set by the credit union can identify members who may satisfy initial eligibility criteria and make them aware of relevant options. Pre-qualification should never bypass affordability, final underwriting or human accountability. It improves awareness; it does not guarantee approval.

6.4 Artificial intelligence as support

AI can summarise applications, highlight missing information, identify inconsistencies, draft communications and support portfolio monitoring. Final decisions and accountability remain with authorised credit-union staff.

Section 6 principle

Technology should improve lending quality at the same time as it increases capacity. More lending is only a success when affordability, member outcomes and portfolio quality remain within agreed limits.

SECTION 7

Quantifying the Opportunity

Every credit union is different. The model in this paper is illustrative rather than predictive. It isolates two assumptions: 10% annual member growth and a gradual move from 50% to 70% of member savings supporting lending over five years.

Year	Member growth index	Illustrative lending utilisation	Lending index*
Year 0	100.0	50%	100.0
Year 1	110.0	54%	118.8
Year 2	121.0	58%	140.4
Year 3	133.1	62%	165.0
Year 4	146.4	66%	193.3
Year 5	161.1	70%	225.5

*Index basis: today = 100. It assumes savings per member remains constant solely to demonstrate the combined effect of membership growth and higher lending utilisation.

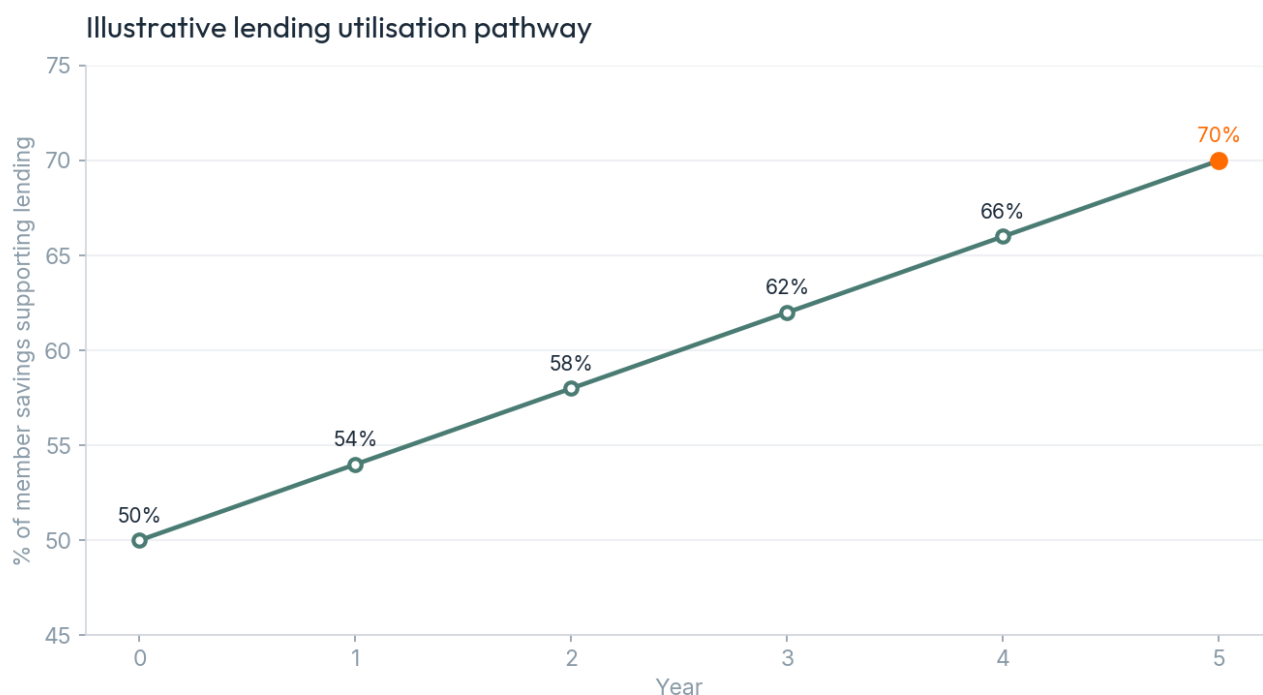


Figure 1. A steady four-percentage-point annual pathway from 50% to 70%.

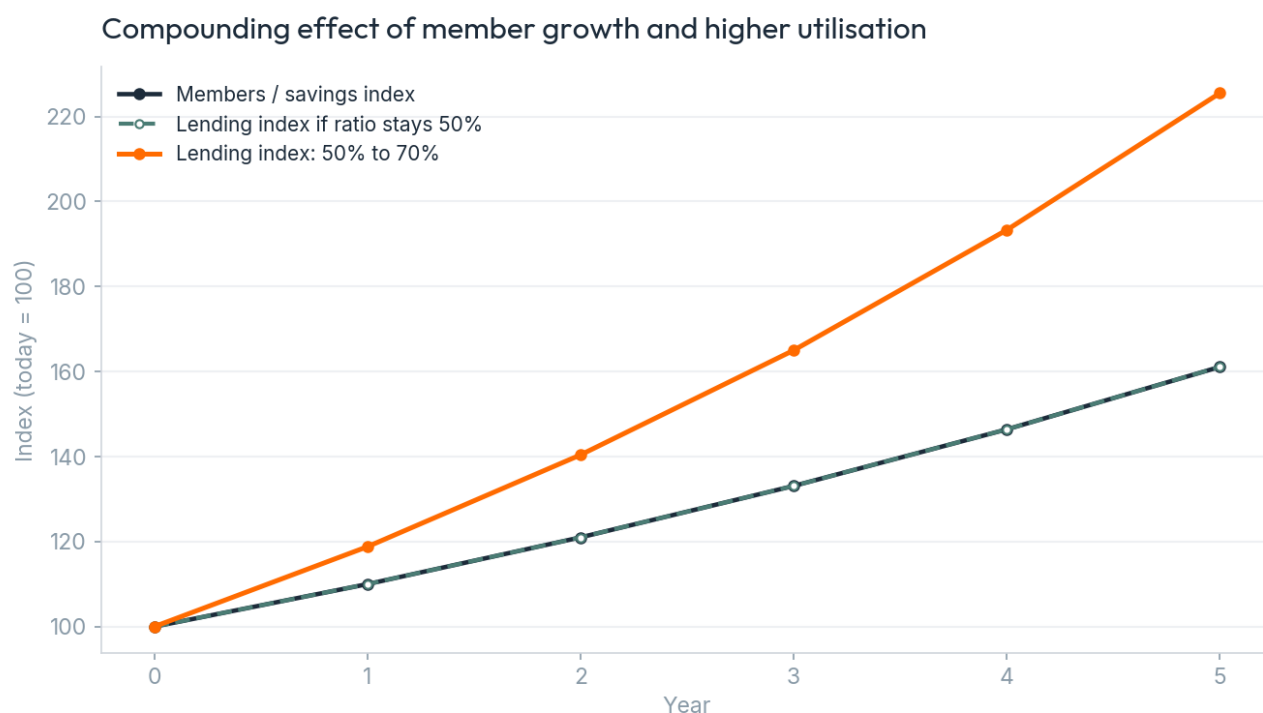


Figure 2. Member growth and higher lending utilisation reinforce one another.

How to read the model

Moving from 50% to 70% is a 20 percentage-point increase and a 40% relative increase in the proportion of savings supporting lending. Combined with 10% annual member growth, the lending index rises materially faster than membership alone.

7.1 Worked example: a credit union with £20 million of deposits

At the 50% starting position, £10 million supports member lending. If deposits grow by 10% per year alongside membership, they reach approximately £32.2 million after five years. At 70% utilisation, lending would be approximately £22.5 million, compared with about £16.1 million if utilisation remained at 50%. The difference attributable to the higher lending ratio is therefore approximately £6.4 million at Year 5.

Year	Illustrative deposits	Loans at stated ratio	Loans if ratio remained 50%
0	£20.0m	£10.0m	£10.0m
1	£22.0m	£11.9m	£11.0m
2	£24.2m	£14.0m	£12.1m
3	£26.6m	£16.5m	£13.3m
4	£29.3m	£19.3m	£14.6m
5	£32.2m	£22.5m	£16.1m

This illustration shows balance-sheet scale, not profit. Any credit union business case must deduct expected credit losses, operating costs, capital usage, collections cost and the cost of member support.

SECTION 8

What the USA Demonstrates

The United States provides useful supporting context because it has a large, mature and technologically developed credit-union sector. The markets are not directly comparable, and the US position should not be treated as a target for every UK credit union.

At the end of the fourth quarter of 2025, the National Credit Union Administration reported a system-wide loan-to-share ratio of 83.2% for federally insured credit unions and membership of 144.7 million. Separately, the national median credit union loan-to-share ratio was 70%. These figures show that materially higher lending utilisation can coexist with a mature, mainstream credit-union market.

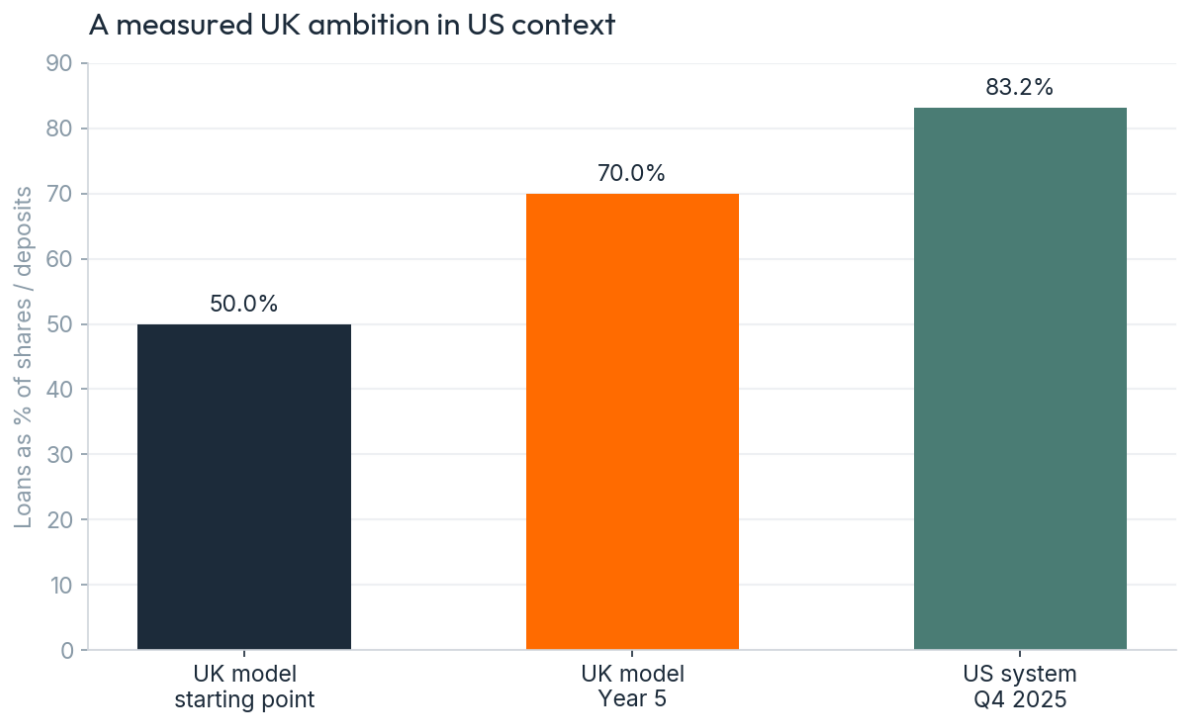


Figure 3. The UK model remains below the US system-wide position and aligns with the reported US median by Year 5.

The relevant lesson is directional. Product breadth, everyday account usage, digital access, integrated data and operational scale can help credit unions deploy a greater proportion of member funds in lending. They do not prove that technology alone causes higher lending, nor do they remove the need for local risk and prudential judgement.

Careful conclusion

The USA supports the plausibility of a 70% ambition. It does not justify copying US products, risk appetite or economics without adjustment for the UK regulatory and market environment.

SECTION 9

From Theory to Reality

9.1 The traditional journey

A member finds information, completes forms, supplies documents, waits for checks, answers follow-up questions and waits again for a decision. Each stage may be reasonable, but accumulated delay increases abandonment and gives competing lenders time to intervene.

9.2 The Murmuration-enabled journey

Stage	Improved experience
Awareness	Relevant, ethical prompts make suitable members aware that help may be available.

Application	A mobile-first journey is pre-populated where appropriate and explains price and repayments clearly.
Evidence	Documents, identity and consented data are gathered once and presented coherently.
Assessment	Automation completes routine checks; staff focus on judgement and member support.
Decision	Authorised staff receive a complete case with clear policy and exception handling.
Fulfilment	Approved funds are released promptly with transparent ongoing servicing.
Monitoring	Management tracks performance, arrears, outcomes and prudential headroom.

9.3 Creating capacity rather than simply adding headcount

Automation removes repetitive administration so staff can process more applications, support vulnerable members and resolve complex cases. Lending capacity grows faster than operating cost, while accountability remains local.

9.4 A self-reinforcing cycle

Better digital service increases engagement. Better engagement creates better information. Better information supports faster and more consistent decisions. Stronger service improves satisfaction and recommendations. Membership and savings grow, creating further responsible lending opportunities.

SECTION 10

Increasing Lending Without Increasing Risk

Responsible growth must always come first. The purpose is to capture suitable lending that is currently lost through low awareness, slow processing or poor experience - not to approve marginal applications.

Safeguard	Practical application
Credit policy remains with the credit union	Limits, affordability criteria, risk bands, pricing, mandates and exceptions remain board-controlled.
Affordability and vulnerability	Automated calculations support, but do not replace, human review and appropriate support.

Complete audit trail	Evidence, approvals, overrides and communications are recorded consistently.
Portfolio monitoring	Arrears, impairment, loss, concentration and vintage performance are visible early.
Capital and liquidity limits	Campaigns and growth are conditional on prudential headroom.
Fair and relevant engagement	Eligibility rules, frequency caps, exclusions, consent and opt-outs protect members.
Human accountability	Authorised staff make and own final decisions.
Early support	Triggers identify possible difficulty and enable timely forbearance or assistance.

10.1 Governance information for boards

- Lending growth by product, segment and risk band.
- Decision time, completion, approval and drawdown rates.
- Arrears, impairment, credit loss and cure rates.
- Member outcomes, complaints and vulnerability indicators.
- Capital, liquidity and concentration headroom.
- Overrides, exceptions and policy adherence.

Strong compliance is not a barrier to sustainable lending. Clear policy, consistent workflow, complete evidence and timely management information allow boards to grow with greater confidence.

SECTION 11

Evidence, Piloting and Measurement

The model should begin with each credit union's current funnel and change only the assumptions it can defend. A useful approach is to measure five conversion steps monthly: eligible members reached, applications started, applications completed, applications approved and loans drawn down.

Input	Current baseline	Illustrative Murmuration effect	Evidence after launch
Member growth	CU actual rate	National and local marketing; younger proposition	New members by source and age

Offer awareness	Current campaign reach	App placement, prompts and personalised messaging	Offer views and engagement
Application completion	Current completion rate	Shorter mobile journey and pre-population	Completion and abandonment
Time to decision	Current median / percentile	Automated evidence and routing	Median and 90th percentile
Approval rate	Current rate by risk band	Better information, not weaker policy	Approval by risk and outcome
Drawdown rate	Approved loans drawn	Immediate fulfilment and clearer status	Drawdown and time to funds
Loss and arrears	Current vintages	Must remain within risk appetite	Arrears, impairment and losses

SECTION 12

Risks, Limitations and What Would Make the Case Fail

Demand is overestimated. A modern app cannot create unlimited responsible demand. Use real campaign and funnel data.

Growth attracts weaker credit. Monitor approval mix, arrears and loss vintages; do not optimise for volume alone.

Members do not make the account primary. Track salary credits, active use and retention rather than account openings only. The benefits of the murmuration current account are however strong and should alleviate this risk

Notifications become intrusive. Use consent, frequency caps, relevance rules and opt-outs.

Open Banking data is incomplete or misunderstood. Retain alternative evidence routes and human review.

Automation embeds bias or error. Validate rules, test segments, monitor overrides and maintain accountable owners.

Staff capacity does not match growth. Phase rollout and resource lending, collections and support before campaigns scale.

Capital or liquidity constrains the loan book. Make growth conditional on prudential headroom and board limits.

Digital exclusion worsens outcomes. Maintain accessible assisted and non-digital routes.

SECTION 13

More Income Creates More Choice

The additional income generated by responsible lending should not be framed simply as higher profit. Within a mutual, stronger recurring income creates choices that can improve member outcomes and reinforce long-term sustainability.

Each board will decide how best to use any additional surplus. Depending on financial position and strategy, options may include:

- Reducing loan interest rates so members can borrow more affordably.
- Offering more attractive dividends or returns to savers.
- Investing in digital services, staff and member support.
- Strengthening capital reserves and resilience.
- Expanding financial education and early-intervention services.
- Reaching underserved communities and growing membership further.

A stronger credit union can charge less

Greater lending volume and operational efficiency may allow a credit union to reduce the interest rates charged to members while still generating sufficient income to remain sustainable. This is a board decision, not a guaranteed outcome, but it illustrates why stronger economics can directly support the mutual purpose.

The objective is therefore not to maximise profit. It is to create the financial capacity to serve members better today without weakening the institution that must serve them tomorrow.

SECTION 14

Measuring Success

Measure	Board question
Member growth	Are we achieving sustainable 10% annual growth, and are new members active?
Lending utilisation	Are we moving responsibly from the 50% baseline towards the agreed five-year ambition?
Application completion	Are fewer eligible members abandoning the process?

Time to decision	Are routine cases completed more quickly without sacrificing control?
Approval and drawdown	Are suitable applications converting into funded loans?
Portfolio quality	Are arrears, losses and impairment within appetite?
Member value	Are rates, service, support and satisfaction improving?
Operational efficiency	Is cost per completed loan falling?
Prudential resilience	Do capital and liquidity remain comfortably within limits?

Implementation should be managed through observable drivers rather than one unexplained uplift assumption. Reach, applications, completion, approval, drawdown, repeat usage, arrears and outcomes can all be measured and improved progressively.

SECTION 15

Why Murmuration Is Designed for This Opportunity

Murmuration brings the mechanisms together rather than treating lending as an isolated module. Its intended value is the interaction between everyday banking, member data, communication, lending workflow, reporting and support.

Murmuration capability	Responsible-lending contribution
Current account and app	Creates regular engagement and a primary relationship.
National marketing capability	Builds awareness beyond the reach of an individual credit union.
Pre-qualification and personalised offers	Helps suitable members understand available options.
Automated I&E and Open Banking	Reduces duplication and improves current information.
Configurable credit workflow	Preserves local policy, mandates and human authority.
Instant payments	Improves fulfilment once a loan is approved.

AI-assisted operations	Supports staff with summaries, missing information and triage.
Board and risk dashboards	Tracks growth alongside arrears, capital, liquidity and outcomes.

The proposition in one sentence

Murmuration is intended to help a credit union lend more of its members' deposits safely by making appropriate credit easier to find, easier to assess and faster to deliver - without transferring lending policy or decision accountability away from the credit union.

SECTION 16

A Vision for the Future

A modern credit union should not need to become a commercial bank. It should use technology to do what it has always done - better.

An eligible member should understand that affordable credit may be available before turning to a more expensive lender. Their application should take minutes, not days. Information should be collected once. Staff should receive a complete case. Decisions should be fast, fair and fully evidenced. Support should remain personal when it is needed most.

When members borrow responsibly from their own credit union, interest income stays within the mutual. That income can fund lower prices, stronger services, better returns, wider community reach and greater resilience. Each improvement supports the next, creating a virtuous cycle of sustainable growth.

The design principle

Technology should remain the servant of the mutual model - never its master.

Conclusion

Increasing responsible lending does not require weaker standards. It requires better engagement, better information, simpler processes, faster execution and stronger operational capacity.

The illustrative ambition in this paper is deliberately clear: grow membership by 10% per year and increase the proportion of member savings supporting lending from 50% to 70% over five years. The USA comparison shows that materially higher utilisation is possible in a mature credit-union market, while each UK credit union retains responsibility for its own policy, prudential limits and member outcomes.

The additional income created is not an end in itself. It gives boards greater freedom to reduce loan rates, improve member value, invest in services and protect long-term sustainability. Murmuration is designed to help credit unions lend more responsibly, serve more members and strengthen the mutual model for the generations that follow.

References and Important Notes

[1] National Credit Union Administration, “NCUA Releases Fourth Quarter 2025 Credit Union System Performance Data”, reporting a system-wide loan-to-share ratio of 83.2% and 144.7 million members at Q4 2025.

[2] National Credit Union Administration, “Q4 2025 State-level Credit Union Data Report”, reporting a national median loan-to-share ratio of 70% at Q4 2025.

[3] The 50% UK starting point and 70% Year 5 position in this paper are illustrative modelling assumptions agreed for strategic discussion. They are not presented as the latest official aggregate UK ratio or as a target appropriate for every credit union.

[4] All lending growth must remain subject to each credit union’s lending policy, affordability requirements, Consumer Duty obligations, capital, liquidity, governance and risk appetite.

[5] The worked financial illustrations are gross balance-sheet examples only and exclude expected credit loss, operational expense, capital cost, collections cost and taxation.

Important notice

This paper is a strategic discussion document and does not constitute legal, regulatory, accounting, investment or credit-risk advice. Each credit union should validate assumptions using its own data and obtain appropriate professional advice.

M U R M U R A T I O N

Every Pound Saved By A Member Should Have the Opportunity To Help Another Member

Murmuration – helping credit unions grow through responsible lending.

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Every pound entrusted to a credit union represents trust. Every pound responsible lent represents opportunity. By helping more of those pounds support more members, credit unions can strengthen their communities, improve financial wellbeing and secure their own future. Technology alone cannot achieve that—but used wisely, it can help make it possible.