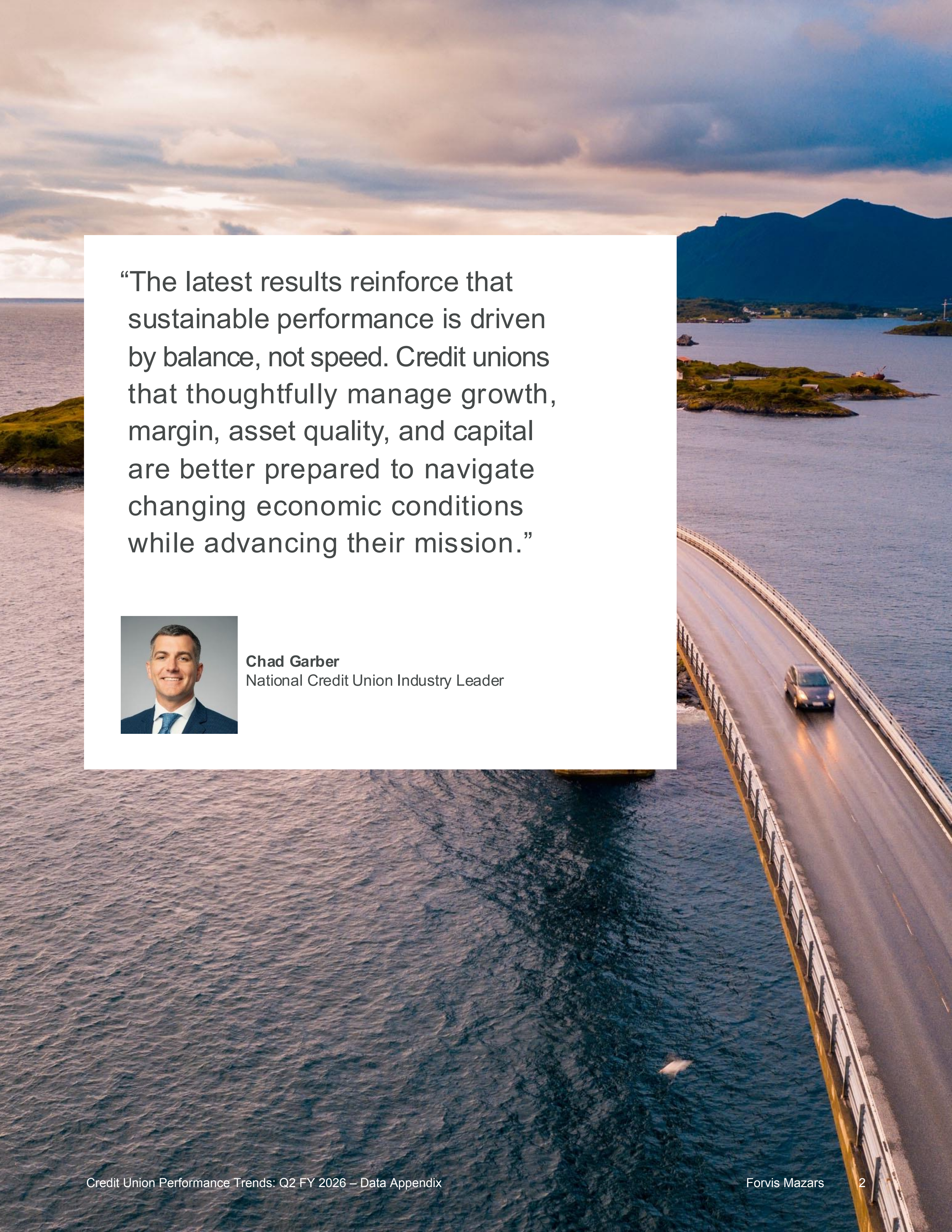
Credit Union Performance Trends

Q2 FY 2026 – Data Appendix

forv/s mazars

August 2026



“The latest results reinforce that sustainable performance is driven by balance, not speed. Credit unions that thoughtfully manage growth, margin, asset quality, and capital are better prepared to navigate changing economic conditions while advancing their mission.”

Chad Garber
National Credit Union Industry Leader

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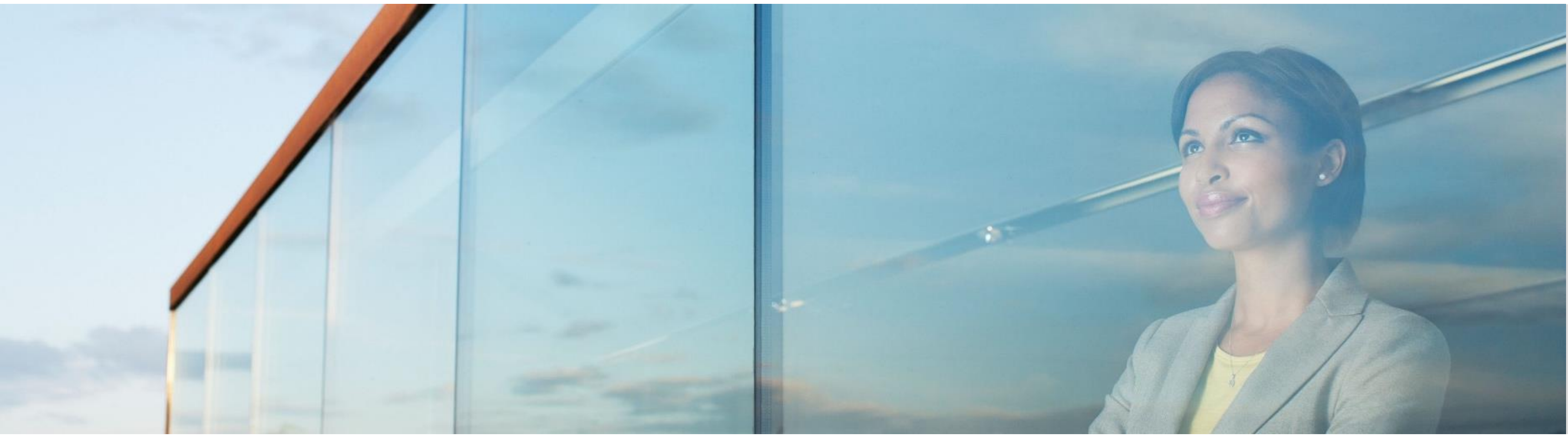
Executive Summary



Overview

In this performance trends report, professionals from Forvis Mazars highlight a variety of trends that may affect credit unions.

Compared to the first quarter of 2026, the second quarter 2026 results show the following trends:

- Profitability improved significantly, with return on average assets (ROAA) increasing to 0.78% from 0.66% in the prior quarter.
- Loan growth increased to 7.9% (annualized) in Q2 2026 (up from 2.0% in Q1 2026), with solid growth shown for all credit unions, but especially for ones with more than $500 million in assets.
- Growth continues to be driven by 1–4 family real estate (first and junior liens) and commercial real estate lending.
- Net interest margin increased to 4.50%, and both loan yields and funding costs stabilized.
- Net charge offs (NCOs) declined quarter over quarter, while delinquency and provision expense increased. As a result, the NCO coverage ratio increased as well.

On the following pages, please review the results for each asset size grouping to see the specific trends for credit unions that are of similar size as your own.

Scope

This report explores the National Credit Union Administration (NCUA) call report data from Form 5300 filers to help credit union executives identify significant trends that have developed in recent years. The data is presented in a last-four-quarters-and-last-four-years format to better help readers identify trends. In addition to our analysis of the trends, the report provides recommendations for credit union executives to consider, along with an in-depth Appendix that houses asset size-specific benchmarking data to help show how credit unions stand against their peers. We also present ways we can support your credit union with our assurance, tax, and consulting services, including loan review and credit risk services and loan and capital stress testing.

Get Your Customized Benchmark Report!

Looking to see how your credit union's performance stands against similar-sized credit unions? We can create a customized report showing your institution's performance trends just for you at no charge! Simply connect with one of the contributors, and we'll provide you with the report.

How Forvis Mazars Can Help

Credit unions must make sure accounting and business decisions comply with regulations, while providing a positive rate of return and additional services for their members. Forvis Mazars understands these challenges and is here to help. Learn more about how our assurance, tax and consulting services can assist below.

Assurance

Provide transparency to your stakeholders. Gain clarity on your business.

- Automated Clearing House (ACH) Audits
- Employee Benefit Plan Audits
- Financial Statement Audits
- Supervisory Committee Audits

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Tax

Take advantage of tax services designed to work as one connected process.

- Forms 990 & 990-T Preparation
- State Tax Preparation

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Consulting

- **AI Strategy & Integration:** Transform AI from a buzzword into actionable, real-world effectiveness.
- **CFO & Business Consulting:**
  - Turnkey Outsourced Solution for Asset/Liability Management (ALM) & Interest Rate Risk (IRR) Management
    - Budgeting, Deposit Decay & Beta Analysis, Liquidity Risk & Stress Testing, Loan Prepayment Analysis, etc.
  - IRR, Liquidity & ACL Assessments
  - CECL AdvisorPRO® – Outsourced ACL Modeling
  - Loan Portfolio & Capital Stress Testing
- **Cybersecurity Risk Assessment & Ransomware:** Help protect your business from cyberthreats with innovative strategies designed to deliver impact.
- **ESG:** Navigating the complexities of environmental, social, and governance (ESG) and climate risk for a more sustainable future.
- **Forensic Accounting:** Independent forensic resources you can trust.
- **Information Technology Services:** Help address today's security challenges with IT risk management, compliance, and governance services.
- **Internal Audit & Internal Control Assistance:** Transformative internal audit and compliance for effective risk management.
- **Loan Review & Credit Risk Services:** Deepen your understanding of your credit union's credit risk.
- **M&A Advisory:** Unlock your full potential in a high-stakes landscape.
- **Model Validation:** Perform independent model validations.
- **Regulatory Consulting:** In-depth global compliance and regulatory management services.
  - Compliance Reviews, Outsourcing, Mentoring, & Training
  - Bank Secrecy Act & Anti-Money Laundering Evaluations
  - Fair Lending Assessments
- **ProBank Education Services:** Navigating the complexities of ESG and climate risk for a more sustainable future.

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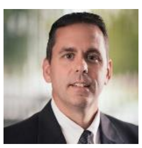

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Want to Dive Deeper Into This Report?

Schedule time for a complimentary meeting with one of our authors to discuss this report further and learn more about how Forvis Mazars can help your credit union.

In addition, we're offering to give you a complimentary customized report with your own credit union metrics to see how you're performing against similar credit union sizes!

Schedule Today

Appendix

This appendix contains data from S&P Global Market Intelligence and is organized by total asset size to allow you to locate specific data with ease. **Click the buttons below** to jump to specific risks and trends; clicking the "home" icon in the corner will bring you back to this page.

Total Assets **< $500 Million**

Total Assets **$500 Million–$2 Billion**

Total Assets **$2 Billion–$10 Billion**

Total Assets **< $10 Billion**

Total Assets **> $10 Billion**

Total Assets **All Credit Unions**

Data Information & Acronym Definitions

Source: S&P Global Market Intelligence

Based on available information as of August 6, 2026

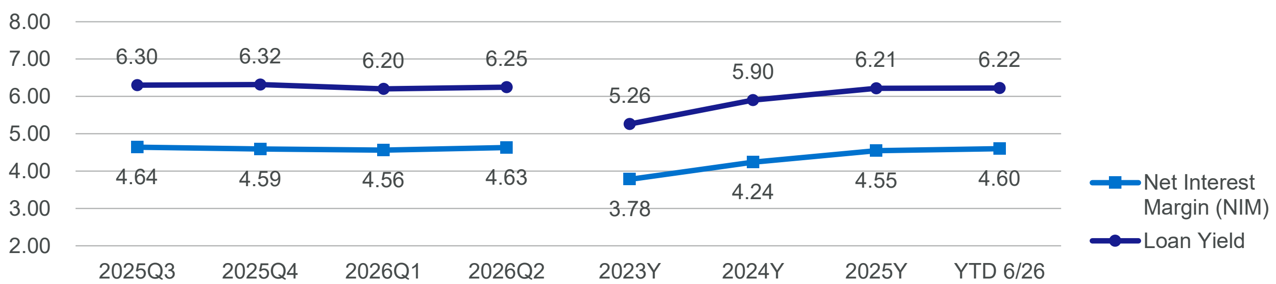
- Data based on all reporting credit unions that meet the following criteria:
  - Includes Acquired/Defunct Institutions.
  - Excludes Corporate Credit Unions (Form 5310 Filers).
- Statistics based on median results, except for Loan Growth, Share & Deposit Growth, Member Growth, LoanYield, Cost of Funds, and Asset Quality Ratios (aggregate basis).
- Loan Mix results based on aggregate balances in order to sum to 100%.
- Statistics (for each selected period) are based on the most recent period asset totals for each individual creditunion for consistency purposes.
- Credit Unions that are active but do not have current financials reported are excluded from analysis.
- Delinquent Loans = Delinquent Loans 60+ Days.
- Nonperforming Assets = Delinquent Loans 60+ Days + OREO.
- NCO Coverage Ratio = Total Reserves (ACL) / Total NCOs (NCOs annualized for periods where necessary).
- Operating Expense / Operating Revenue = Total noninterest expense (less amortization of intangibles andgoodwill impairment) / net interest income + noninterest income.
- Solvency Evaluation = Total assets less distributions of borrowings plus subordinated debt included in networth less accounts payable and other liabilities less appropriation for non-conforming investments less accrued dividends payable on shares as a percent of total shares. Measures a credit union’s ability to meet its long-term financial obligations.
- ACL = Allowance for Credit Losses; ALLL = Allowance for Loan and Lease Losses; NCOs = Net Charge Offs; Oper. = Operating; FTE = Full-Time Equivalent Employees

Appendix

Total Assets < $500 Million

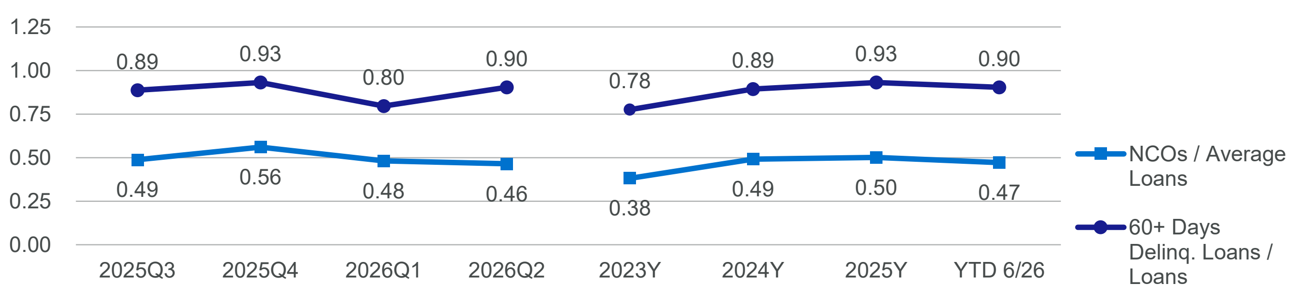
Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	2.5	(0.3)	(3.7)	4.2	4.5	(1.6)	0.7	0.2
Share & Dep. Growth (Annualized)	(2.3)	1.8	6.2	(2.2)	(2.7)	0.2	1.5	2.0
Loans / Assets	56.1	55.7	54.1	54.2	58.0	57.6	55.7	54.2
Loans / Deposits	66.3	65.4	63.5	63.8	67.6	67.5	65.4	63.8
Margin / Yields / Rates	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Net Interest Margin (NIM)	**4.64**	**4.59**	**4.56**	**4.63**	**3.78**	**4.24**	**4.55**	**4.60**
Loan Yield / COF Spread	4.89	4.87	4.85	4.90	4.32	4.47	4.79	4.88
Loan Yield	**6.30**	**6.32**	**6.20**	**6.25**	**5.26**	**5.90**	**6.21**	**6.22**
COF (Int. Exp / Avg IB Liab)	1.41	1.45	1.35	1.35	0.94	1.43	1.42	1.34

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**0.89**	**0.93**	**0.80**	**0.90**	**0.78**	**0.89**	**0.93**	**0.90**
OREO / Assets	0.05	0.05	0.05	0.05	0.04	0.04	0.05	0.05
Nonperforming Assets / Assets	0.57	0.60	0.52	0.59	0.49	0.56	0.60	0.59
ACL / Loans	0.90	0.92	0.93	0.93	0.83	0.87	0.92	0.93
Delinquent Loans / Reserves	98.9	101.2	85.8	97.4	92.9	102.5	101.2	97.4
Provision Expense / Avg Assets	0.35	0.40	0.31	0.32	0.24	0.31	0.34	0.31
NCOs / Average Loans	**0.49**	**0.56**	**0.48**	**0.46**	**0.38**	**0.49**	**0.50**	**0.47**
# Companies Reporting NCOs	*2,515*	*2,528*	*2,373*	*2,401*	*3,207*	*3,162*	*3,034*	*2,692*
NCO Coverage Ratio (ACL / NCOs)	1.85	1.65	1.93	2.01	2.24	1.78	1.87	1.99

Delinquent Loans / Total Loans & NCOs / Average Loans (%)

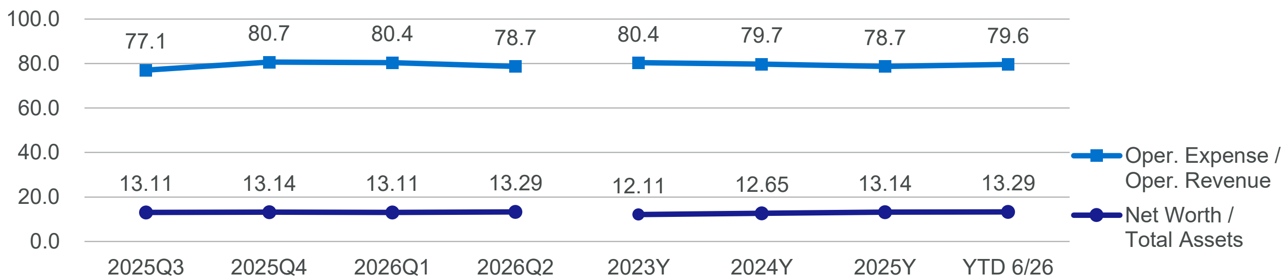


Appendix

Total Assets < $500 Million

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.81	0.61	0.65	0.75	0.60	0.62	0.72	0.68
ROAE	6.40	4.73	4.83	5.78	5.25	5.00	5.60	5.35
Oper. Expense / Oper. Revenue	**77.1**	**80.7**	**80.4**	**78.7**	**80.4**	**79.7**	**78.7**	**79.6**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



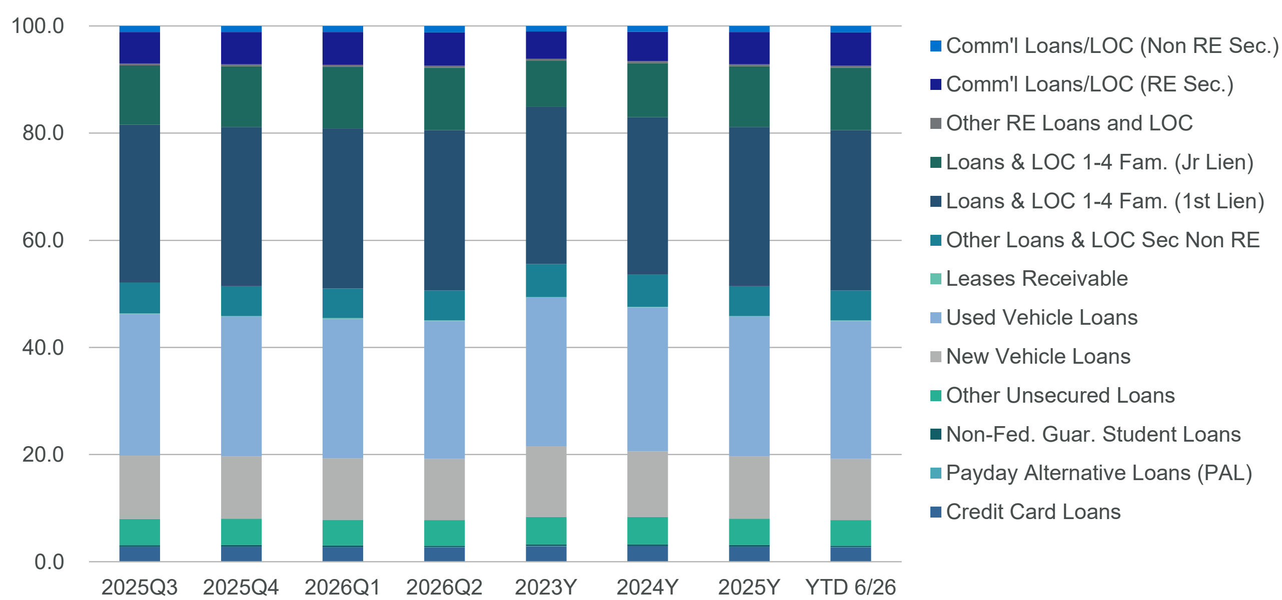
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	13.30	13.38	13.34	13.50	12.12	12.78	13.38	13.50
Net Worth / Total Assets	**13.11**	**13.14**	**13.11**	**13.29**	**12.11**	**12.65**	**13.14**	**13.29**
Classified Assets / Capital	3.28	3.28	3.31	3.30	3.38	3.39	3.28	3.30
Classified Assets / Net Worth	3.28	3.31	3.33	3.30	3.27	3.32	3.31	3.30
Solvency Evaluation	114.8	114.9	114.8	115.1	113.4	114.1	114.9	115.1
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	(1.6)	(4.5)	(2.3)	(1.5)	(1.1)	(2.6)	(2.8)	(1.9)
Members / FTE	355.3	351.3	349.6	348.7	371.1	359.8	351.3	348.7
Members / Potential Members	19.0	18.5	18.3	18.0	21.3	19.9	18.5	18.0
Total # of Companies	*3,655*	*3,612*	*3,576*	*3,540*	*3,926*	*3,778*	*3,612*	*3,540*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$5.4	$5.4	$5.2	$5.2	$5.7	$5.6	$5.4	$5.2
Payday Alternative Loans (PAL)	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Non-Fed. Guar. Student Loans	$0.6	$0.6	$0.6	$0.6	$0.6	$0.6	$0.6	$0.6
Other Unsecured Loans	$9.5	$9.5	$9.2	$9.2	$10.0	$9.8	$9.5	$9.2
New Vehicle Loans	$23.0	$22.5	$22.1	$22.2	$25.8	$23.6	$22.5	$22.2
Used Vehicle Loans	$51.2	$50.5	$49.9	$49.9	$54.2	$51.7	$50.5	$49.9
Leases Receivable	$0.2	$0.2	$0.2	$0.3	$0.2	$0.2	$0.2	$0.3
Other Loans & LOC Sec Non RE	$11.1	$10.9	$10.7	$10.8	$12.1	$11.5	$10.9	$10.8
Loans & LOC 1-4 Fam. (1st Lien)	$57.2	$57.6	$57.3	$58.1	$57.3	$56.6	$57.6	$58.1
Loans & LOC 1-4 Fam. (Jr Lien)	$21.4	$21.9	$22.0	$22.6	$16.9	$19.4	$21.9	$22.6
Other RE Loans and LOC	$0.7	$0.7	$0.7	$0.7	$0.7	$0.7	$0.7	$0.7
Comm'l Loans/LOC (RE Sec.)	$11.4	$11.7	$11.8	$12.1	$9.9	$10.6	$11.7	$12.1
Comm'l Loans/LOC (Non RE Sec.)	$2.2	$2.2	$2.2	$2.3	$2.1	$2.1	$2.2	$2.3
Total Loans	**$194.0**	**$193.9**	**$192.1**	**$194.1**	**$195.6**	**$192.5**	**$193.9**	**$194.1**

Appendix

Total Assets < $500 Million

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	2.8	2.8	2.7	2.7	2.9	2.9	2.8	2.7
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	4.9	4.9	4.8	4.7	5.1	5.1	4.9	4.7
New Vehicle Loans	11.8	11.6	11.5	11.5	13.2	12.2	11.6	11.5
Used Vehicle Loans	26.4	26.1	26.0	25.7	27.7	26.9	26.1	25.7
Leases Receivable	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other Loans & LOC Sec Non RE	5.7	5.6	5.6	5.6	6.2	6.0	5.6	5.6
Loans & LOC 1-4 Fam. (1st Lien)	29.5	29.7	29.8	29.9	29.3	29.4	29.7	29.9
Loans & LOC 1-4 Fam. (Jr Lien)	11.0	11.3	11.5	11.7	8.6	10.1	11.3	11.7
Other RE Loans and LOC	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Comm'l Loans/LOC (RE Sec.)	5.9	6.0	6.1	6.3	5.1	5.5	6.0	6.3
Comm'l Loans/LOC (Non RE Sec.)	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.2

Loan Mix (%)



Appendix

Total Assets < $500 Million

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	-1.0%	5.1%	-15.6%	-0.8%	4.2%	-1.1%	-3.0%	-8.2%
Payday Alternative Loans (PAL)	22.5%	32.1%	-45.5%	29.1%	16.8%	2.2%	1.6%	-9.9%
Non-Fed. Guar. Student Loans	-2.4%	-1.5%	0.9%	-14.9%	-3.1%	-3.3%	-3.3%	-7.0%
Other Unsecured Loans	1.7%	1.7%	-13.3%	0.2%	5.1%	-2.5%	-2.8%	-6.5%
New Vehicle Loans	-3.5%	-7.6%	-8.0%	2.8%	5.4%	-8.6%	-4.5%	-2.6%
Used Vehicle Loans	-1.5%	-5.5%	-4.6%	-0.2%	2.8%	-4.5%	-2.4%	-2.4%
Leases Receivable	15.4%	-2.8%	0.3%	23.2%	6.3%	5.2%	3.5%	11.8%
Other Loans & LOC Sec Non RE	-5.0%	-8.8%	-7.3%	4.5%	3.2%	-4.8%	-5.7%	-1.5%
Loans & LOC 1-4 Fam. (1st Lien)	4.1%	2.3%	-1.8%	5.2%	1.4%	-1.3%	1.7%	1.7%
Loans & LOC 1-4 Fam. (Jr Lien)	16.0%	9.4%	2.7%	10.4%	20.7%	15.0%	12.7%	6.6%
Other RE Loans and LOC	9.4%	0.8%	4.4%	10.6%	-9.9%	-4.2%	3.8%	7.6%
Comm'l Loans/LOC (RE Sec.)	10.1%	10.2%	4.1%	11.2%	9.0%	6.6%	10.8%	7.7%
Comm'l Loans/LOC (Non RE Sec.)	2.0%	2.9%	-6.5%	16.4%	6.9%	2.8%	5.0%	4.8%
Total Loans	**2.5%**	**-0.3%**	**-3.7%**	**4.2%**	**4.5%**	**-1.6%**	**0.7%**	**0.2%**

Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	4,952,210	4,794,783	4,855,943	4,887,612	5,223,790	5,142,204	4,794,783	4,887,612
Indirect Loans ($Billions)	$28.3	$27.8	$27.6	$27.9	$30.5	$28.7	$27.8	$27.9
% of Total Loans	14.6%	14.4%	14.4%	14.4%	15.6%	14.9%	14.4%	14.4%
Indirect Loan Growth - Annualized	-2.0%	-7.2%	-3.2%	4.8%	5.3%	-5.8%	-3.0%	0.8%

Appendix

Total Assets < $500 Million

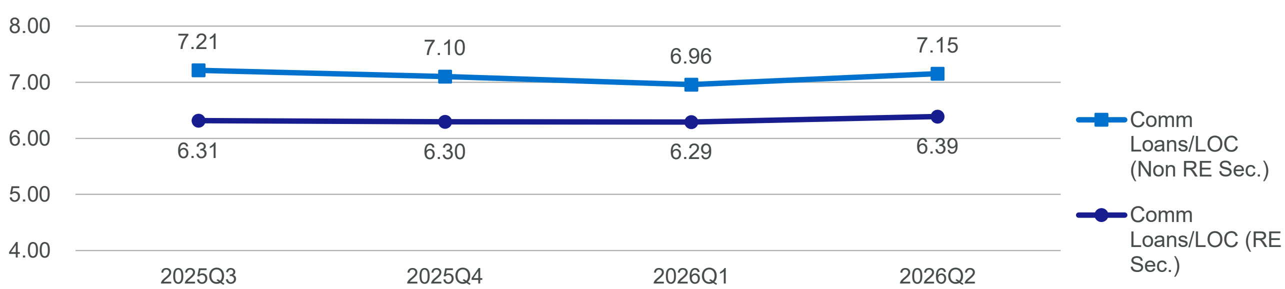
Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$0.2	$0.3	$0.3	$0.3	$0.2	$0.2	$0.3	$0.3
Secured by Farmland	$0.7	$0.7	$0.7	$0.7	$0.6	$0.7	$0.7	$0.7
Secured by Multifamily	$1.4	$1.5	$1.5	$1.6	$1.2	$1.3	$1.5	$1.6
Secured by OO CRE	$2.3	$2.4	$2.4	$2.4	$2.0	$2.1	$2.4	$2.4
Secured by Non OO CRE	$2.3	$2.4	$2.4	$2.5	$1.9	$2.1	$2.4	$2.5
Total CRE Secured	**$7.0**	**$7.2**	**$7.2**	**$7.4**	**$5.9**	**$6.4**	**$7.2**	**$7.4**
Ag. Production & Other Farm	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5
Commercial & Industrial	$1.3	$1.3	$1.3	$1.3	$1.2	$1.2	$1.3	$1.3
Unsecured Commercial	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Unsecured Rev LOC (Commercial)	$0.1	$0.1	$0.1	$0.1	$0.0	$0.1	$0.1	$0.1
Total Commercial Loans	**$8.9**	**$9.1**	**$9.1**	**$9.4**	**$7.6**	**$8.2**	**$9.1**	**$9.4**
# of Commercial Loans	47,942	48,082	48,058	48,566	44,498	46,552	48,082	48,566
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$4.7**	**$4.8**	**$4.9**	**$5.1**	**$4.3**	**$4.4**	**$4.8**	**$5.1**
# of Commercial Loans	15,922	16,097	16,144	16,347	15,445	15,714	16,097	16,347

Total Commercial Loans - Members & NonMembers ($Billions)								
Total Commercial Loans	**$13.6**	**$13.9**	**$14.0**	**$14.4**	**$12.0**	**$12.7**	**$13.9**	**$14.4**
# of Total Commercial Loans	**63,864**	**64,179**	**64,202**	**64,913**	**59,943**	**62,266**	**64,179**	**64,913**

Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)								
To Members ($)	**$0.7**	**$0.7**	**$0.8**	**$1.0**	**$2.4**	**$2.5**	**$3.0**	**$1.8**
To Members (#)	3,552	3,962	4,374	4,241	16,184	14,602	16,151	8,613
To NonMembers ($)	**$0.2**	**$0.3**	**$0.2**	**$0.3**	**$0.5**	**$0.6**	**$1.1**	**$0.5**
To NonMembers (#)	585	715	647	641	2,039	2,284	2,746	1,288

Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	**6.31**	**6.30**	**6.29**	**6.39**				
Comm Loans/LOC (Non RE Sec.)	**7.21**	**7.10**	**6.96**	**7.15**				

Commercial Loan Interest Rates (%)



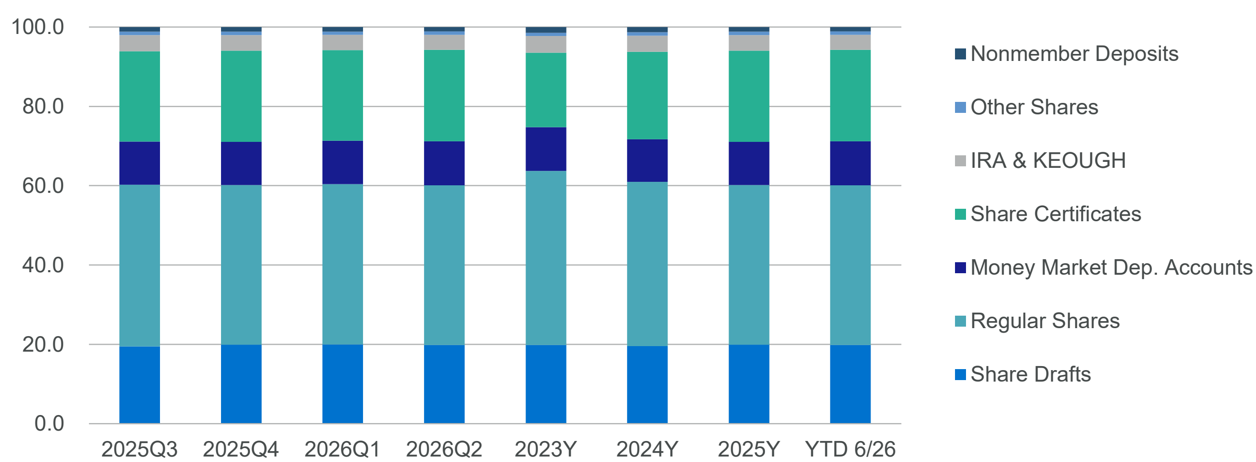
Appendix

Total Assets < $500 Million

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$53.4	$54.8	$55.9	$55.1	$53.6	$53.0	$54.8	$55.1
Regular Shares	$111.6	$110.7	$112.9	$111.9	$118.8	$112.4	$110.7	$111.9
Money Market Dep. Accounts	$29.8	$30.1	$30.7	$30.8	$29.8	$29.2	$30.1	$30.8
Share Certificates	$62.5	$63.2	$63.8	$64.1	$50.9	$59.7	$63.2	$64.1
IRA & KEOUGH	$11.0	$10.8	$10.7	$10.6	$11.3	$11.1	$10.8	$10.6
Other Shares	$2.4	$2.3	$2.4	$2.4	$2.3	$2.2	$2.3	$2.4
Nonmember Deposits	$3.3	$3.3	$3.2	$3.0	$3.9	$3.6	$3.3	$3.0
Total Shares / Deposits	**$274.0**	**$275.2**	**$279.5**	**$277.9**	**$270.6**	**$271.2**	**$275.2**	**$277.9**
Total Insured Shares / Deposits	$249.1	$249.7	$253.8	$252.2	$247.9	$246.9	$249.7	$252.2

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	19.5	19.9	20.0	19.8	19.8	19.5	19.9	19.8
Regular Shares	40.7	40.2	40.4	40.3	43.9	41.4	40.2	40.3
Money Market Dep. Accounts	10.9	10.9	11.0	11.1	11.0	10.8	10.9	11.1
Share Certificates	22.8	23.0	22.8	23.1	18.8	22.0	23.0	23.1
IRA & KEOUGH	4.0	3.9	3.8	3.8	4.2	4.1	3.9	3.8
Other Shares	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9
Nonmember Deposits	1.2	1.2	1.1	1.1	1.4	1.3	1.2	1.1
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	90.9	90.7	90.8	90.7	91.6	91.0	90.7	90.7

Shares / Deposits Mix (%)



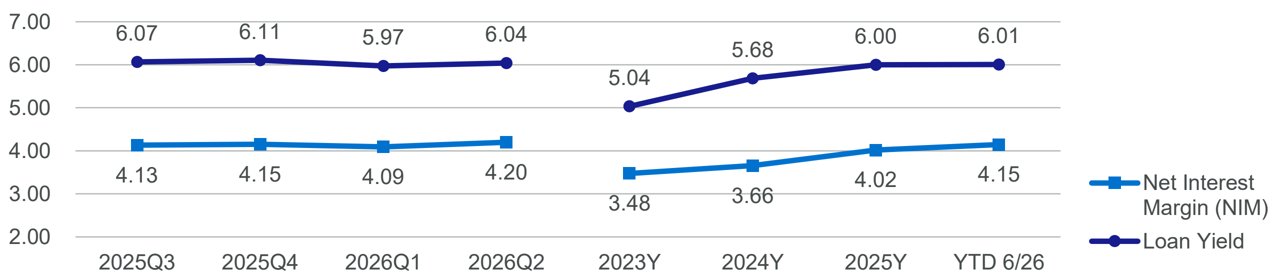
Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	-4.9%	10.5%	7.9%	-6.2%	-4.3%	-1.3%	3.6%	0.8%
Regular Shares	-6.6%	-3.0%	7.7%	-3.3%	-12.2%	-5.4%	-1.5%	2.2%
Money Market Dep. Accounts	0.9%	2.8%	8.2%	1.8%	-18.1%	-1.9%	3.0%	5.0%
Share Certificates	6.5%	4.3%	3.8%	2.0%	52.4%	17.2%	5.9%	2.9%
IRA & KEOUGH	-3.0%	-6.0%	-4.7%	-2.0%	-2.7%	-1.5%	-3.1%	-3.4%
Other Shares	-6.5%	-9.7%	11.1%	0.5%	-11.9%	-1.6%	3.7%	5.8%
Nonmember Deposits	1.3%	2.6%	-14.6%	-21.9%	47.2%	-7.4%	-9.4%	-17.9%
Total Shares / Deposits	**-2.3%**	**1.8%**	**6.2%**	**-2.2%**	**-2.7%**	**0.2%**	**1.5%**	**2.0%**
Total Insured Shares / Deposits	-2.9%	1.0%	6.6%	-2.5%	-2.6%	-0.4%	1.1%	2.0%

Appendix

Total Assets $500 Million–$2 Billion

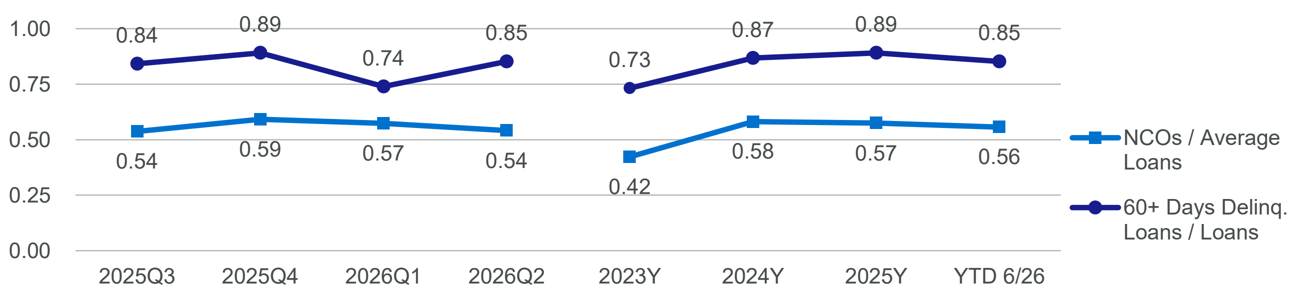
Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	4.8	3.3	3.0	9.0	3.9	0.7	3.9	6.1
Share & Dep. Growth (Annualized)	0.5	5.8	10.4	0.9	0.2	2.6	4.3	5.7
Loans / Assets	73.6	72.5	71.4	72.6	73.0	72.8	72.5	72.6
Loans / Deposits	85.7	85.2	83.4	84.6	86.9	85.1	85.2	84.6
Margin / Yields / Rates	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Net Interest Margin (NIM)	**4.13**	**4.15**	**4.09**	**4.20**	**3.48**	**3.66**	**4.02**	**4.15**
Loan Yield / COF Spread	4.26	4.30	4.26	4.33	3.69	3.79	4.19	4.30
Loan Yield	**6.07**	**6.11**	**5.97**	**6.04**	**5.04**	**5.68**	**6.00**	**6.01**
COF (Int. Exp / Avg IB Liab)	1.81	1.80	1.71	1.71	1.34	1.89	1.81	1.71

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**0.84**	**0.89**	**0.74**	**0.85**	**0.73**	**0.87**	**0.89**	**0.85**
OREO / Assets	0.05	0.05	0.05	0.05	0.04	0.04	0.05	0.05
Nonperforming Assets / Assets	0.63	0.67	0.57	0.65	0.52	0.62	0.67	0.65
ACL / Loans	1.01	1.04	1.04	1.03	0.93	1.00	1.04	1.03
Delinquent Loans / Reserves	83.0	85.6	71.3	82.5	78.7	87.0	85.6	82.5
Provision Expense / Avg Assets	0.43	0.50	0.41	0.42	0.30	0.44	0.44	0.41
NCOs / Average Loans	**0.54**	**0.59**	**0.57**	**0.54**	**0.42**	**0.58**	**0.57**	**0.56**
# Companies Reporting NCOs	*485*	*487*	*489*	*487*	*502*	*500*	*490*	*489*
NCO Coverage Ratio (ACL / NCOs)	1.90	1.77	1.82	1.93	2.25	1.74	1.86	1.89

Delinquent Loans / Total Loans & NCOs / Average Loans (%)

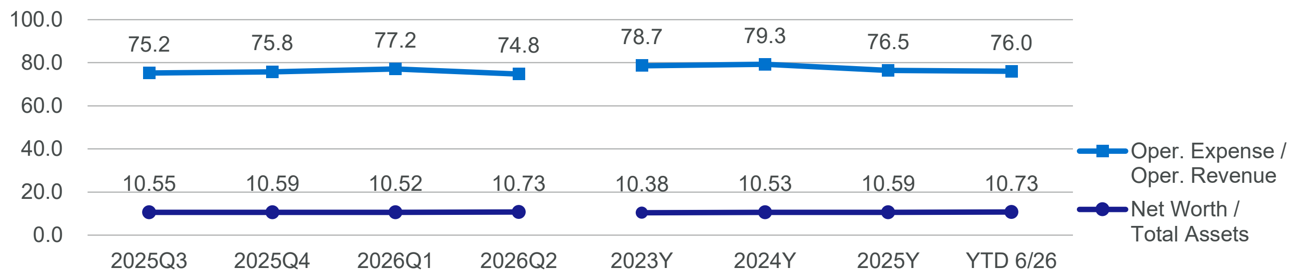


Appendix

Total Assets $500 Million–$2 Billion

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.76	0.67	0.64	0.83	0.57	0.51	0.66	0.77
ROAE	8.13	7.07	6.73	8.19	6.94	5.88	7.25	7.55
Oper. Expense / Oper. Revenue	**75.2**	**75.8**	**77.2**	**74.8**	**78.7**	**79.3**	**76.5**	**76.0**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



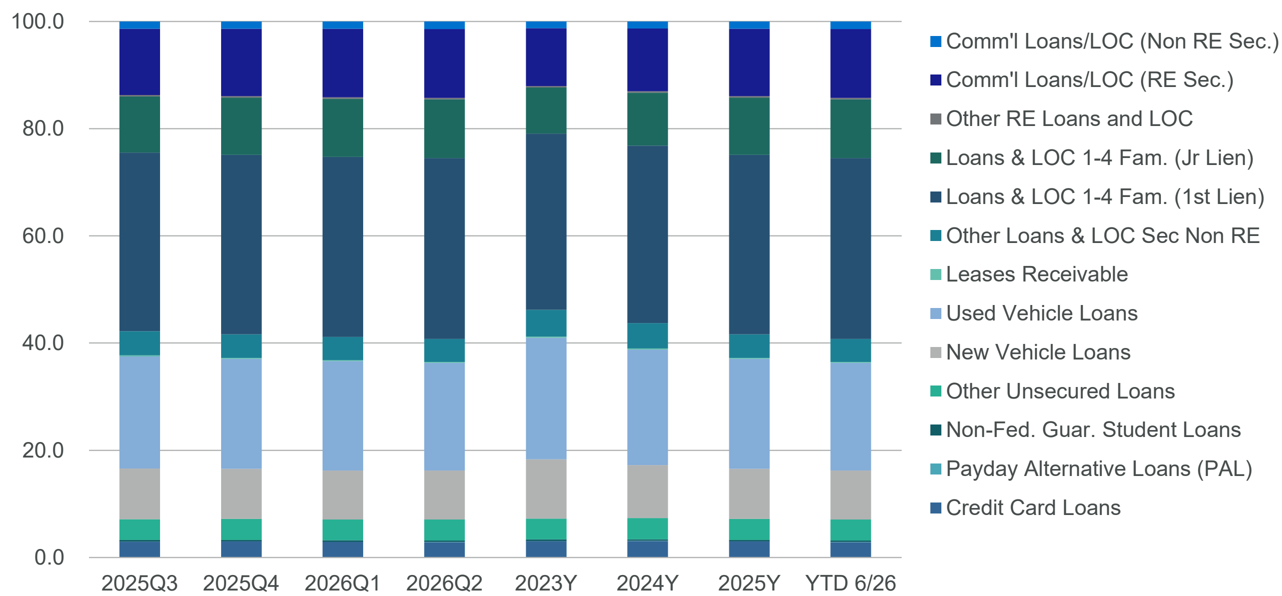
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	10.48	10.61	10.50	10.69	9.55	9.96	10.61	10.69
Net Worth / Total Assets	**10.55**	**10.59**	**10.52**	**10.73**	**10.38**	**10.53**	**10.59**	**10.73**
Classified Assets / Capital	6.08	6.20	6.08	6.09	6.39	6.27	6.20	6.09
Classified Assets / Net Worth	5.80	5.88	5.75	5.74	5.65	5.81	5.88	5.74
Solvency Evaluation	111.6	111.6	111.5	111.7	110.5	111.0	111.6	111.7
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	1.2	(1.5)	2.7	2.5	1.0	(0.2)	0.5	2.6
Members / FTE	340.4	337.0	336.1	335.6	340.2	339.1	337.0	335.6
Members / Potential Members	4.6	4.4	4.4	4.3	5.1	4.7	4.4	4.3
Total # of Companies	*508*	*499*	*492*	*492*	*536*	*523*	*499*	*492*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$9.9	$10.1	$9.9	$10.0	$9.9	$10.0	$10.1	$10.0
Payday Alternative Loans (PAL)	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Non-Fed. Guar. Student Loans	$1.0	$1.0	$1.0	$0.9	$1.0	$1.0	$1.0	$0.9
Other Unsecured Loans	$13.1	$13.3	$13.2	$13.7	$12.5	$12.8	$13.3	$13.7
New Vehicle Loans	$31.7	$31.5	$31.2	$31.8	$35.8	$32.2	$31.5	$31.8
Used Vehicle Loans	$70.0	$69.3	$69.5	$70.0	$73.1	$70.0	$69.3	$70.0
Leases Receivable	$0.6	$0.5	$0.6	$0.6	$0.7	$0.7	$0.5	$0.6
Other Loans & LOC Sec Non RE	$15.3	$15.0	$14.8	$15.0	$16.2	$15.4	$15.0	$15.0
Loans & LOC 1-4 Fam. (1st Lien)	$111.5	$113.0	$114.3	$117.4	$106.1	$107.6	$113.0	$117.4
Loans & LOC 1-4 Fam. (Jr Lien)	$35.2	$36.1	$36.8	$38.1	$27.8	$32.0	$36.1	$38.1
Other RE Loans and LOC	$0.9	$0.9	$0.9	$0.9	$0.8	$0.9	$0.9	$0.9
Comm'l Loans/LOC (RE Sec.)	$41.3	$42.4	$43.5	$44.7	$34.9	$38.1	$42.4	$44.7
Comm'l Loans/LOC (Non RE Sec.)	$4.6	$4.6	$4.7	$4.9	$4.0	$4.3	$4.6	$4.9
Total Loans	**$335.0**	**$337.8**	**$340.4**	**$348.1**	**$322.9**	**$325.0**	**$337.8**	**$348.1**

Appendix

Total Assets $500 Million–$2 Billion

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	3.0	3.0	2.9	2.9	3.1	3.1	3.0	2.9
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
New Vehicle Loans	9.5	9.3	9.2	9.1	11.1	9.9	9.3	9.1
Used Vehicle Loans	20.9	20.5	20.4	20.1	22.6	21.5	20.5	20.1
Leases Receivable	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Other Loans & LOC Sec Non RE	4.6	4.4	4.3	4.3	5.0	4.7	4.4	4.3
Loans & LOC 1-4 Fam. (1st Lien)	33.3	33.5	33.6	33.7	32.9	33.1	33.5	33.7
Loans & LOC 1-4 Fam. (Jr Lien)	10.5	10.7	10.8	11.0	8.6	9.9	10.7	11.0
Other RE Loans and LOC	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3
Comm'l Loans/LOC (RE Sec.)	12.3	12.6	12.8	12.9	10.8	11.7	12.6	12.9
Comm'l Loans/LOC (Non RE Sec.)	1.4	1.4	1.4	1.4	1.2	1.3	1.4	1.4

Loan Mix (%)



Appendix

Total Assets $500 Million–$2 Billion

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	1.8%	8.7%	-9.0%	4.3%	6.7%	1.1%	1.0%	-2.4%
Payday Alternative Loans (PAL)	25.1%	21.7%	-31.8%	27.1%	10.6%	31.6%	6.0%	-3.4%
Non-Fed. Guar. Student Loans	2.9%	-9.4%	3.9%	-13.7%	3.5%	0.5%	-3.1%	-4.9%
Other Unsecured Loans	7.4%	6.9%	-1.2%	13.8%	6.3%	2.4%	3.6%	6.3%
New Vehicle Loans	-1.0%	-3.0%	-4.0%	8.1%	-1.5%	-10.0%	-2.2%	2.0%
Used Vehicle Loans	-1.4%	-3.6%	0.9%	3.1%	0.9%	-4.2%	-1.0%	2.0%
Leases Receivable	-8.7%	-55.2%	3.4%	4.4%	-1.1%	6.8%	-23.5%	4.0%
Other Loans & LOC Sec Non RE	-1.3%	-7.4%	-5.1%	4.5%	2.6%	-5.2%	-2.7%	-0.4%
Loans & LOC 1-4 Fam. (1st Lien)	6.0%	5.4%	4.5%	10.9%	1.9%	1.4%	5.1%	7.8%
Loans & LOC 1-4 Fam. (Jr Lien)	14.8%	11.2%	7.8%	13.7%	20.4%	15.1%	12.8%	10.9%
Other RE Loans and LOC	6.0%	7.2%	13.4%	-3.7%	8.4%	10.6%	4.0%	4.8%
Comm'l Loans/LOC (RE Sec.)	11.6%	10.3%	10.8%	11.0%	10.1%	9.1%	11.4%	11.0%
Comm'l Loans/LOC (Non RE Sec.)	0.2%	4.1%	3.3%	18.3%	6.5%	6.5%	7.6%	10.9%
Total Loans	**4.8%**	**3.3%**	**3.0%**	**9.0%**	**3.9%**	**0.7%**	**3.9%**	**6.1%**

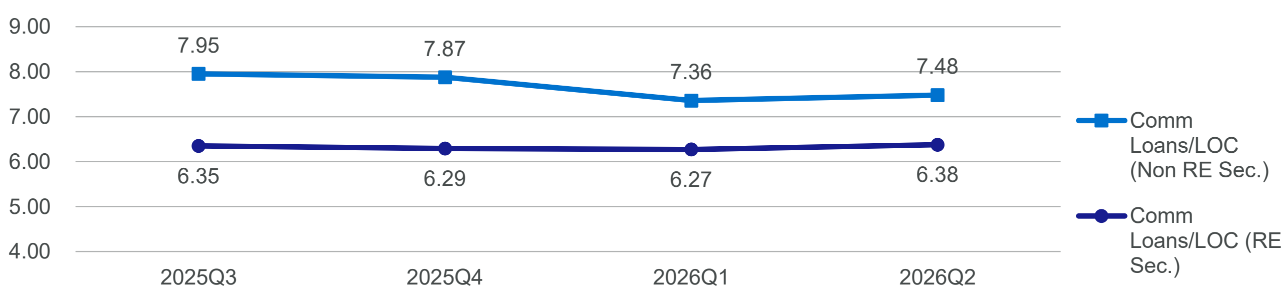
Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	3,990,139	4,004,164	4,020,477	4,009,384	4,000,969	4,020,289	4,004,164	4,009,384
Indirect Loans ($Billions)	$73.0	$72.3	$71.5	$72.4	$77.2	$72.0	$72.3	$72.4
% of Total Loans	21.8%	21.4%	21.0%	20.8%	23.9%	22.1%	21.4%	20.8%
Indirect Loan Growth - Annualized	0.5%	-3.8%	-4.6%	4.9%	2.9%	-6.8%	0.5%	0.1%

Appendix

Total Assets $500 Million–$2 Billion

Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$1.7	$1.7	$1.8	$1.9	$1.5	$1.7	$1.7	$1.9
Secured by Farmland	$1.4	$1.4	$1.5	$1.5	$1.3	$1.4	$1.4	$1.5
Secured by Multifamily	$8.9	$9.2	$9.6	$9.9	$7.2	$8.0	$9.2	$9.9
Secured by OO CRE	$8.2	$8.4	$8.7	$9.1	$7.0	$7.4	$8.4	$9.1
Secured by Non OO CRE	$13.2	$13.6	$13.8	$14.1	$10.9	$12.0	$13.6	$14.1
Total CRE Secured	**$33.3**	**$34.3**	**$35.3**	**$36.4**	**$27.9**	**$30.4**	**$34.3**	**$36.4**
Ag. Production & Other Farm	$0.6	$0.6	$0.6	$0.6	$0.5	$0.6	$0.6	$0.6
Commercial & Industrial	$2.4	$2.5	$2.5	$2.6	$2.2	$2.3	$2.5	$2.6
Unsecured Commercial	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2
Unsecured Rev LOC (Commercial)	$0.2	$0.2	$0.2	$0.2	$0.1	$0.1	$0.2	$0.2
Total Commercial Loans	**$36.7**	**$37.7**	**$38.8**	**$40.0**	**$31.0**	**$33.7**	**$37.7**	**$40.0**
# of Commercial Loans	92,859	93,125	94,867	96,737	87,327	89,619	93,125	96,737
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$9.2**	**$9.3**	**$9.4**	**$9.6**	**$7.9**	**$8.7**	**$9.3**	**$9.6**
# of Commercial Loans	13,066	13,171	13,094	13,152	11,516	12,469	13,171	13,152
Total Commercial Loans - Members & NonMembers ($Billions)								
Total Commercial Loans	**$45.9**	**$47.0**	**$48.2**	**$49.6**	**$38.9**	**$42.4**	**$47.0**	**$49.6**
# of Total Commercial Loans	**105,925**	**106,296**	**107,961**	**109,889**	**98,843**	**102,088**	**106,296**	**109,889**
Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)								
To Members ($)	**$2.6**	**$2.7**	**$2.8**	**$3.1**	**$7.5**	**$8.1**	**$10.3**	**$5.9**
To Members (#)	5,543	5,510	6,427	6,288	22,260	20,611	22,936	12,715
To NonMembers ($)	**$0.4**	**$0.5**	**$0.4**	**$0.6**	**$1.1**	**$1.5**	**$1.8**	**$0.9**
To NonMembers (#)	530	529	441	531	1,244	1,805	2,221	972
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	**6.35**	**6.29**	**6.27**	**6.38**				
Comm Loans/LOC (Non RE Sec.)	**7.95**	**7.87**	**7.36**	**7.48**				

Commercial Loan Interest Rates (%)



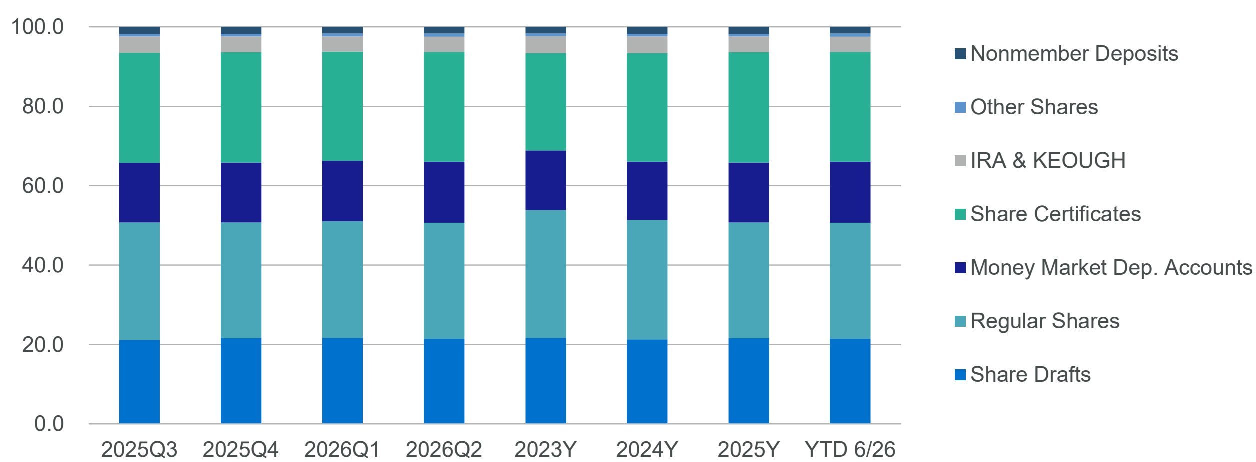
Appendix

Total Assets $500 Million–$2 Billion

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$85.3	$88.2	$90.8	$90.1	$82.7	$83.4	$88.2	$90.1
Regular Shares	$119.0	$119.3	$123.2	$122.8	$123.0	$118.0	$119.3	$122.8
Money Market Dep. Accounts	$60.6	$61.7	$63.9	$64.7	$57.5	$57.4	$61.7	$64.7
Share Certificates	$111.7	$113.4	$115.1	$116.1	$93.5	$107.3	$113.4	$116.1
IRA & KEOUGH	$16.4	$16.4	$16.3	$16.3	$16.3	$16.3	$16.4	$16.3
Other Shares	$2.8	$2.8	$2.9	$3.1	$2.5	$2.6	$2.8	$3.1
Nonmember Deposits	$7.0	$7.1	$7.1	$7.2	$6.5	$6.9	$7.1	$7.2
Total Shares / Deposits	**$402.9**	**$408.8**	**$419.4**	**$420.4**	**$382.1**	**$391.9**	**$408.8**	**$420.4**
Total Insured Shares / Deposits	$359.5	$363.5	$372.5	$373.0	$344.3	$351.3	$363.5	$373.0

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	21.2	21.6	21.7	21.4	21.7	21.3	21.6	21.4
Regular Shares	29.5	29.2	29.4	29.2	32.2	30.1	29.2	29.2
Money Market Dep. Accounts	15.0	15.1	15.2	15.4	15.0	14.7	15.1	15.4
Share Certificates	27.7	27.7	27.4	27.6	24.5	27.4	27.7	27.6
IRA & KEOUGH	4.1	4.0	3.9	3.9	4.3	4.2	4.0	3.9
Other Shares	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
Nonmember Deposits	1.7	1.7	1.7	1.7	1.7	1.8	1.7	1.7
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	89.2	88.9	88.8	88.7	90.1	89.6	88.9	88.7

Shares / Deposits Mix (%)



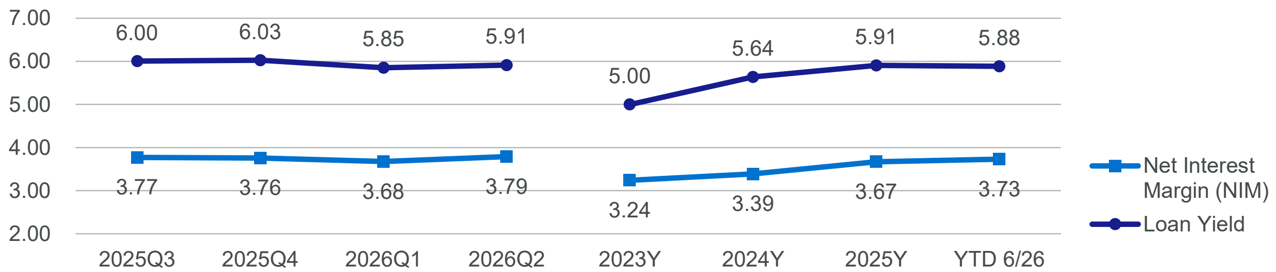
Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	-1.9%	13.4%	12.2%	-3.1%	-4.9%	0.8%	5.7%	4.5%
Regular Shares	-6.2%	0.9%	13.2%	-1.3%	-13.6%	-4.1%	1.1%	5.9%
Money Market Dep. Accounts	3.8%	7.0%	14.7%	4.6%	-16.6%	-0.1%	7.4%	9.7%
Share Certificates	7.5%	6.0%	5.9%	3.4%	57.3%	14.7%	5.7%	4.7%
IRA & KEOUGH	-0.1%	-2.2%	-0.4%	-1.0%	0.9%	0.2%	0.3%	-0.7%
Other Shares	-3.4%	-10.7%	22.9%	31.4%	-6.0%	4.9%	5.3%	28.0%
Nonmember Deposits	9.3%	8.9%	-4.5%	8.4%	34.0%	5.7%	3.8%	1.9%
Total Shares / Deposits	**0.5%**	**5.8%**	**10.4%**	**0.9%**	**0.2%**	**2.6%**	**4.3%**	**5.7%**
Total Insured Shares / Deposits	-0.5%	4.4%	10.0%	0.5%	0.7%	2.0%	3.5%	5.3%

Appendix

Total Assets $2.0 Billion–$10.0 Billion

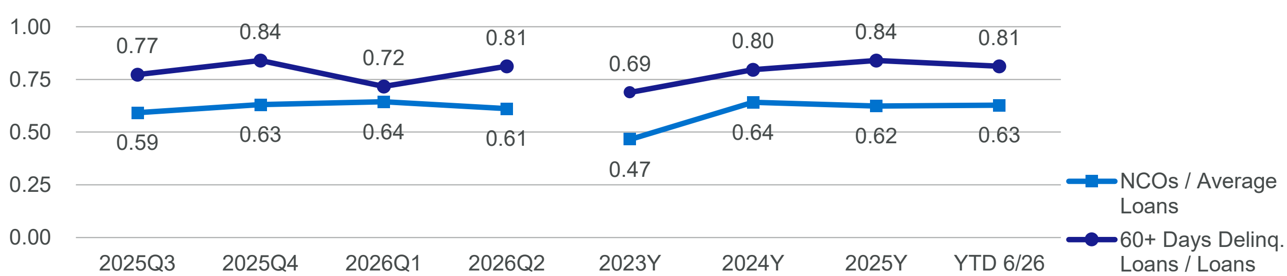
Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	5.5	5.7	(0.6)	8.5	6.7	3.6	5.5	3.9
Share & Dep. Growth (Annualized)	3.5	8.5	7.6	1.1	2.3	5.4	6.4	4.4
Loans / Assets	75.8	75.5	74.2	75.4	76.5	75.8	75.5	75.4
Loans / Deposits	90.6	89.7	87.3	88.8	91.6	90.0	89.7	88.8
Margin / Yields / Rates	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Net Interest Margin (NIM)	**3.77**	**3.76**	**3.68**	**3.79**	**3.24**	**3.39**	**3.67**	**3.73**
Loan Yield / COF Spread	3.76	3.78	3.77	3.81	3.26	3.29	3.67	3.79
Loan Yield	**6.00**	**6.03**	**5.85**	**5.91**	**5.00**	**5.64**	**5.91**	**5.88**
COF (Int. Exp / Avg IB Liab)	2.25	2.25	2.08	2.10	1.74	2.35	2.23	2.09

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**0.77**	**0.84**	**0.72**	**0.81**	**0.69**	**0.80**	**0.84**	**0.81**
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.04
Nonperforming Assets / Assets	0.59	0.62	0.54	0.63	0.54	0.61	0.62	0.63
ACL / Loans	1.13	1.18	1.18	1.18	1.06	1.12	1.18	1.18
Delinquent Loans / Reserves	68.3	71.4	60.8	69.0	65.0	71.4	71.4	69.0
Provision Expense / Avg Assets	0.51	0.55	0.47	0.51	0.39	0.52	0.49	0.49
NCOs / Average Loans	**0.59**	**0.63**	**0.64**	**0.61**	**0.47**	**0.64**	**0.62**	**0.63**
# Companies Reporting NCOs	*242*	*240*	*242*	*242*	*244*	*244*	*242*	*242*
NCO Coverage Ratio (ACL / NCOs)	1.93	1.88	1.84	1.95	2.34	1.78	1.95	1.91

Delinquent Loans / Total Loans & NCOs / Average Loans (%)

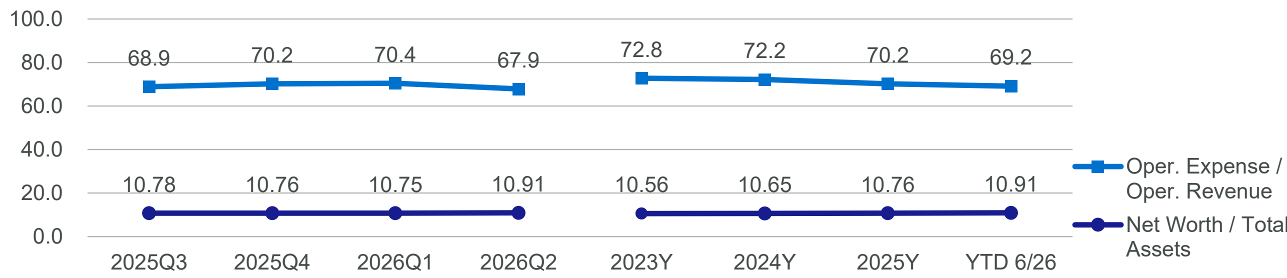


Appendix

Total Assets $2.0 Billion–$10.0 Billion

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.86	0.72	0.76	0.92	0.70	0.61	0.77	0.85
ROAE	9.07	7.39	7.28	9.48	8.21	6.84	7.99	8.59
Oper. Expense / Oper. Revenue	**68.9**	**70.2**	**70.4**	**67.9**	**72.8**	**72.2**	**70.2**	**69.2**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



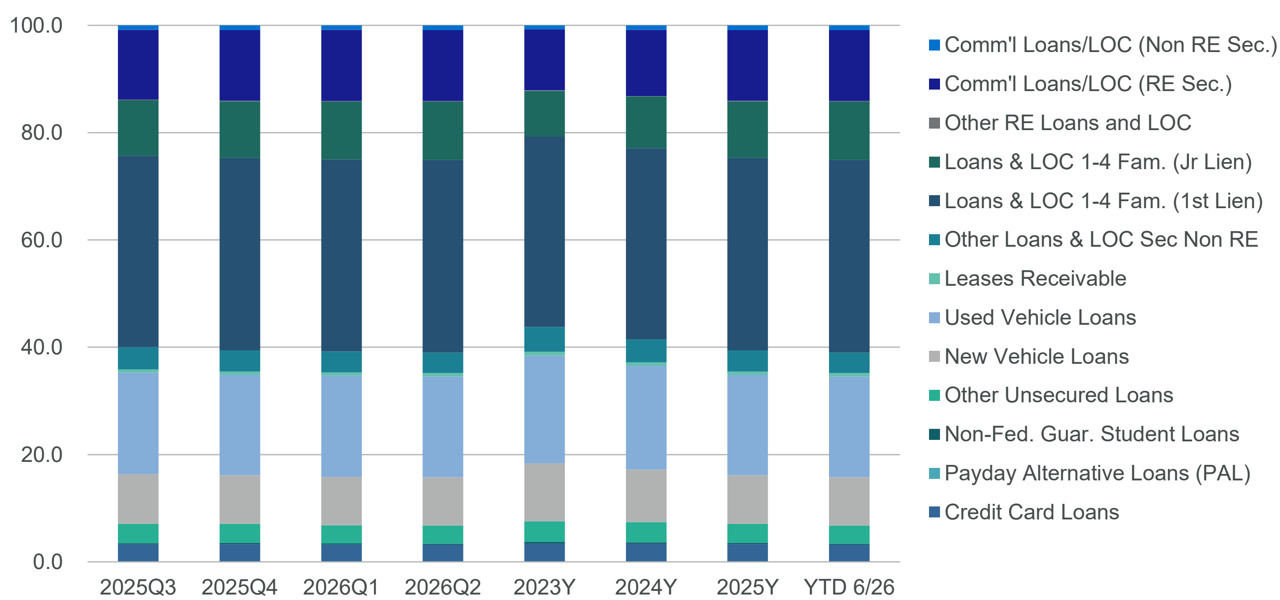
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	10.64	10.66	10.69	10.77	9.65	10.07	10.66	10.77
Net Worth / Total Assets	**10.78**	**10.76**	**10.75**	**10.91**	**10.56**	**10.65**	**10.76**	**10.91**
Classified Assets / Capital	7.04	7.31	7.14	7.07	7.29	7.28	7.31	7.07
Classified Assets / Net Worth	6.80	7.26	7.06	7.00	6.55	6.80	7.26	7.00
Solvency Evaluation	111.8	111.8	111.7	111.9	110.8	111.1	111.8	111.9
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	4.0	1.0	(0.4)	1.6	4.1	3.6	2.5	0.6
Members / FTE	394.0	393.9	392.0	391.1	383.0	392.1	393.9	391.1
Members / Potential Members	6.2	6.1	6.3	6.2	6.8	6.4	6.1	6.2
Total # of Companies	*249*	*248*	*243*	*242*	*250*	*251*	*248*	*242*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$23.2	$23.9	$23.1	$23.3	$22.5	$23.4	$23.9	$23.3
Payday Alternative Loans (PAL)	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Non-Fed. Guar. Student Loans	$1.8	$1.8	$1.8	$1.7	$1.8	$1.7	$1.8	$1.7
Other Unsecured Loans	$25.3	$25.3	$24.4	$24.6	$25.6	$25.7	$25.3	$24.6
New Vehicle Loans	$65.9	$65.8	$65.0	$66.7	$71.4	$66.7	$65.8	$66.7
Used Vehicle Loans	$135.0	$134.9	$135.7	$138.1	$132.6	$132.2	$134.9	$138.1
Leases Receivable	$4.4	$4.4	$4.4	$4.6	$4.8	$4.5	$4.4	$4.6
Other Loans & LOC Sec Non RE	$29.1	$28.8	$28.3	$28.1	$30.4	$29.7	$28.8	$28.1
Loans & LOC 1-4 Fam. (1st Lien)	$254.1	$258.5	$258.1	$264.1	$235.0	$243.6	$258.5	$264.1
Loans & LOC 1-4 Fam. (Jr Lien)	$73.9	$76.5	$77.6	$80.3	$55.9	$66.0	$76.5	$80.3
Other RE Loans and LOC	$0.7	$0.7	$0.7	$0.8	$0.5	$0.5	$0.7	$0.8
Comm'l Loans/LOC (RE Sec.)	$92.6	$95.2	$95.6	$97.5	$75.3	$84.7	$95.2	$97.5
Comm'l Loans/LOC (Non RE Sec.)	$5.7	$6.2	$6.1	$6.3	$4.8	$5.5	$6.2	$6.3
Total Loans	**$711.8**	**$721.8**	**$720.7**	**$736.0**	**$660.6**	**$684.3**	**$721.8**	**$736.0**

Appendix

Total Assets $2.0 Billion–$10.0 Billion

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	3.3	3.3	3.2	3.2	3.4	3.4	3.3	3.2
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2
Other Unsecured Loans	3.6	3.5	3.4	3.3	3.9	3.8	3.5	3.3
New Vehicle Loans	9.3	9.1	9.0	9.1	10.8	9.8	9.1	9.1
Used Vehicle Loans	19.0	18.7	18.8	18.8	20.1	19.3	18.7	18.8
Leases Receivable	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.6
Other Loans & LOC Sec Non RE	4.1	4.0	3.9	3.8	4.6	4.3	4.0	3.8
Loans & LOC 1-4 Fam. (1st Lien)	35.7	35.8	35.8	35.9	35.6	35.6	35.8	35.9
Loans & LOC 1-4 Fam. (Jr Lien)	10.4	10.6	10.8	10.9	8.5	9.7	10.6	10.9
Other RE Loans and LOC	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Comm'l Loans/LOC (RE Sec.)	13.0	13.2	13.3	13.2	11.4	12.4	13.2	13.2
Comm'l Loans/LOC (Non RE Sec.)	0.8	0.9	0.8	0.9	0.7	0.8	0.9	0.9

Loan Mix (%)



Appendix

Total Assets $2.0 Billion–$10.0 Billion

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	3.7%	10.8%	-13.1%	3.5%	8.7%	3.8%	2.0%	-4.9%
Payday Alternative Loans (PAL)	10.1%	29.1%	67.8%	39.4%	30.6%	26.5%	-0.4%	56.9%
Non-Fed. Guar. Student Loans	6.3%	-2.3%	3.4%	-8.7%	-1.2%	-1.9%	0.9%	-2.7%
Other Unsecured Loans	-2.3%	1.1%	-15.4%	3.4%	12.4%	0.4%	-1.5%	-6.0%
New Vehicle Loans	-2.7%	-0.9%	-4.4%	9.9%	-2.2%	-6.5%	-1.4%	2.7%
Used Vehicle Loans	0.0%	-0.5%	2.6%	6.8%	2.8%	-0.3%	2.0%	4.7%
Leases Receivable	0.7%	0.9%	-0.9%	19.5%	2.7%	-6.4%	-3.0%	9.3%
Other Loans & LOC Sec Non RE	-3.4%	-4.8%	-7.0%	-1.7%	4.0%	-2.3%	-3.1%	-4.3%
Loans & LOC 1-4 Fam. (1st Lien)	7.1%	6.8%	-0.6%	9.4%	5.2%	3.7%	6.1%	4.4%
Loans & LOC 1-4 Fam. (Jr Lien)	16.1%	13.8%	6.1%	13.6%	24.8%	18.2%	15.8%	10.0%
Other RE Loans and LOC	198.2%	7.9%	-24.3%	45.0%	12.4%	6.0%	51.9%	9.0%
Comm'l Loans/LOC (RE Sec.)	11.3%	11.4%	1.5%	8.1%	15.1%	12.5%	12.4%	4.8%
Comm'l Loans/LOC (Non RE Sec.)	16.1%	34.0%	-7.7%	11.5%	19.1%	13.2%	14.1%	1.8%
Total Loans	**5.5%**	**5.7%**	**-0.6%**	**8.5%**	**6.7%**	**3.6%**	**5.5%**	**3.9%**

Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	8,367,251	8,347,183	8,361,296	8,375,560	8,704,235	8,465,810	8,347,183	8,375,560
Indirect Loans ($Billions)	$172.7	$171.9	$171.0	$174.6	$175.3	$171.5	$171.9	$174.6
% of Total Loans	24.3%	23.8%	23.7%	23.7%	26.5%	25.1%	23.8%	23.7%
Indirect Loan Growth - Annualized	-0.4%	-2.0%	-2.1%	8.4%	5.2%	-2.2%	0.2%	3.1%

Appendix

Total Assets $2.0 Billion–$10.0 Billion

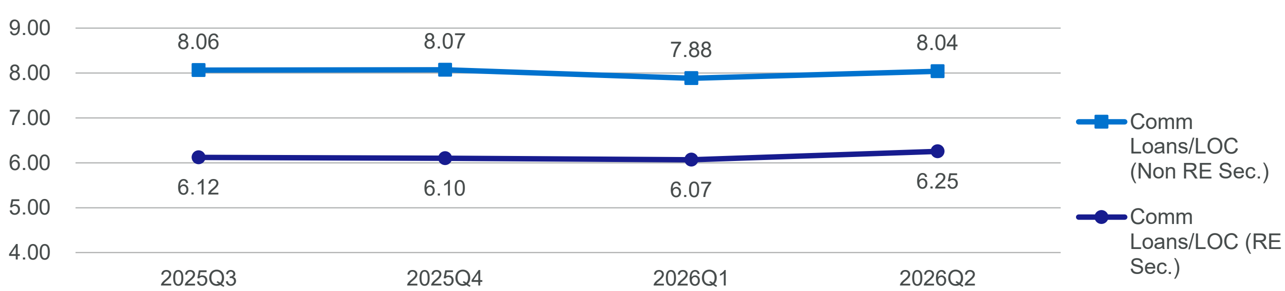
Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$5.7	$5.9	$5.9	$6.1	$4.6	$5.3	$5.9	$6.1
Secured by Farmland	$0.9	$1.0	$1.1	$1.1	$0.7	$0.8	$1.0	$1.1
Secured by Multifamily	$21.8	$22.5	$22.4	$23.0	$17.3	$19.9	$22.5	$23.0
Secured by OO CRE	$17.0	$17.4	$17.9	$18.6	$13.5	$15.3	$17.4	$18.6
Secured by Non OO CRE	$41.0	$41.7	$42.1	$42.8	$34.0	$37.9	$41.7	$42.8
Total CRE Secured	**$86.3**	**$88.4**	**$89.5**	**$91.6**	**$70.1**	**$79.2**	**$88.4**	**$91.6**
Ag. Production & Other Farm	$0.2	$0.2	$0.2	$0.2	$0.1	$0.2	$0.2	$0.2
Commercial & Industrial	$4.3	$4.7	$4.6	$4.7	$3.5	$4.1	$4.7	$4.7
Unsecured Commercial	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2	$0.2
Unsecured Rev LOC (Commercial)	$0.3	$0.3	$0.3	$0.4	$0.2	$0.3	$0.3	$0.4
Total Commercial Loans	**$91.3**	**$93.9**	**$94.8**	**$97.1**	**$74.2**	**$84.0**	**$93.9**	**$97.1**
# of Commercial Loans	133,340	137,712	139,381	140,918	116,421	127,618	137,712	140,918
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$7.0**	**$7.5**	**$6.8**	**$6.7**	**$5.9**	**$6.2**	**$7.5**	**$6.7**
# of Commercial Loans	6,283	6,461	6,236	6,111	5,337	5,719	6,461	6,111

Total Commercial Loans - Members & NonMembers ($Billions)								
Total Commercial Loans	**$98.3**	**$101.4**	**$101.7**	**$103.8**	**$80.1**	**$90.2**	**$101.4**	**$103.8**
# of Total Commercial Loans	**139,623**	**144,173**	**145,617**	**147,029**	**121,758**	**133,337**	**144,173**	**147,029**

Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)								
To Members ($)	**$5.8**	**$7.0**	**$5.6**	**$7.0**	**$17.2**	**$18.5**	**$23.6**	**$12.6**
To Members (#)	7,700	8,821	8,304	8,986	28,988	30,744	32,872	17,290
To NonMembers ($)	**$0.4**	**$0.4**	**$0.3**	**$0.3**	**$1.1**	**$1.0**	**$1.5**	**$0.6**
To NonMembers (#)	226	257	233	395	984	692	847	628

Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	**6.12**	**6.10**	**6.07**	**6.25**				
Comm Loans/LOC (Non RE Sec.)	**8.06**	**8.07**	**7.88**	**8.04**				

Commercial Loan Interest Rates (%)



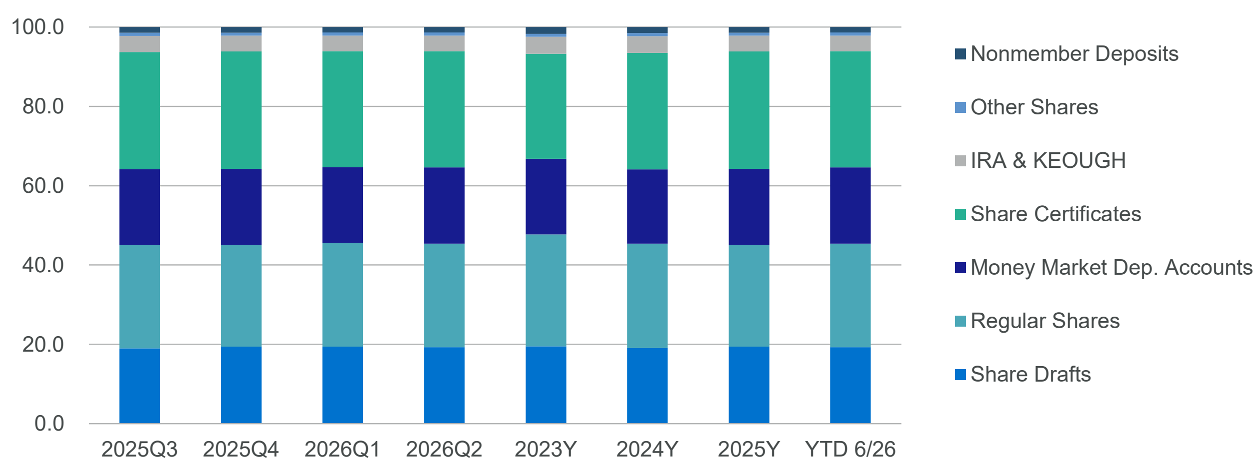
Appendix

Total Assets $2.0 Billion–$10.0 Billion

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$156.3	$163.3	$166.5	$165.8	$146.7	$150.6	$163.3	$165.8
Regular Shares	$215.0	$216.8	$224.8	$224.5	$212.0	$208.9	$216.8	$224.5
Money Market Dep. Accounts	$157.7	$161.2	$163.8	$165.4	$143.3	$147.8	$161.2	$165.4
Share Certificates	$243.5	$248.8	$250.9	$252.7	$198.5	$233.1	$248.8	$252.7
IRA & KEOUGH	$33.8	$33.8	$33.5	$33.6	$32.1	$33.2	$33.8	$33.6
Other Shares	$6.2	$6.3	$6.8	$7.0	$5.9	$5.9	$6.3	$7.0
Nonmember Deposits	$12.1	$12.1	$11.8	$11.6	$12.8	$12.2	$12.1	$11.6
Total Shares / Deposits	**$824.6**	**$842.1**	**$858.2**	**$860.6**	**$751.3**	**$791.7**	**$842.1**	**$860.6**
Total Insured Shares / Deposits	$732.3	$745.5	$758.6	$760.3	$678.0	$708.4	$745.5	$760.3

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	19.0	19.4	19.4	19.3	19.5	19.0	19.4	19.3
Regular Shares	26.1	25.7	26.2	26.1	28.2	26.4	25.7	26.1
Money Market Dep. Accounts	19.1	19.1	19.1	19.2	19.1	18.7	19.1	19.2
Share Certificates	29.5	29.5	29.2	29.4	26.4	29.4	29.5	29.4
IRA & KEOUGH	4.1	4.0	3.9	3.9	4.3	4.2	4.0	3.9
Other Shares	0.8	0.7	0.8	0.8	0.8	0.7	0.7	0.8
Nonmember Deposits	1.5	1.4	1.4	1.4	1.7	1.5	1.4	1.4
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	88.8	88.5	88.4	88.3	90.2	89.5	88.5	88.3

Shares / Deposits Mix (%)



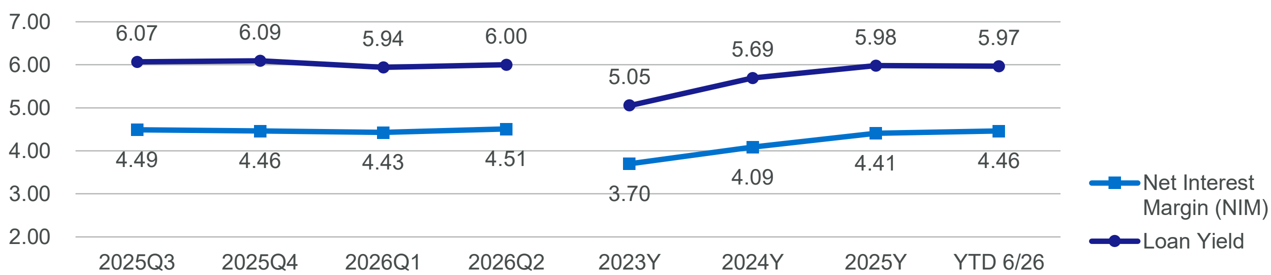
Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	0.7%	17.8%	7.9%	-1.6%	-3.6%	2.7%	8.4%	3.1%
Regular Shares	-1.9%	3.4%	14.8%	-0.6%	-13.0%	-1.5%	3.8%	7.1%
Money Market Dep. Accounts	5.9%	8.9%	6.6%	3.9%	-15.7%	3.1%	9.1%	5.3%
Share Certificates	8.6%	8.7%	3.4%	2.9%	63.9%	17.4%	6.7%	3.1%
IRA & KEOUGH	1.0%	-0.1%	-3.6%	0.8%	5.3%	3.6%	1.6%	-1.4%
Other Shares	1.6%	2.5%	35.6%	9.3%	-7.5%	0.4%	6.0%	22.9%
Nonmember Deposits	14.4%	-2.5%	-9.1%	-5.2%	24.3%	-4.6%	-0.9%	-7.1%
Total Shares / Deposits	**3.5%**	**8.5%**	**7.6%**	**1.1%**	**2.3%**	**5.4%**	**6.4%**	**4.4%**
Total Insured Shares / Deposits	2.1%	7.2%	7.0%	0.9%	3.1%	4.5%	5.2%	4.0%

Appendix

Total Assets <$10 Billion

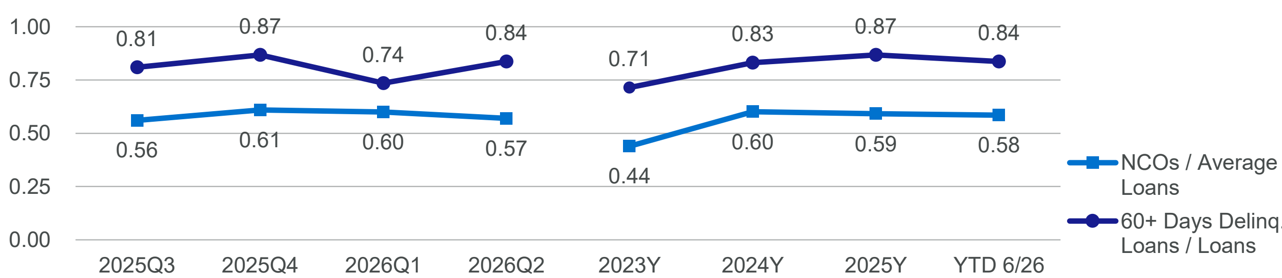
Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	4.9	4.1	(0.1)	8.0	5.5	1.9	4.3	3.9
Share & Dep. Growth (Annualized)	1.6	6.6	8.1	0.5	0.7	3.6	4.9	4.3
Loans / Assets	59.7	59.3	57.6	58.2	61.4	60.8	59.3	58.2
Loans / Deposits	70.2	69.5	67.7	68.5	71.6	71.0	69.5	68.5
Margin / Yields / Rates	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Net Interest Margin (NIM)	**4.49**	**4.46**	**4.43**	**4.51**	**3.70**	**4.09**	**4.41**	**4.46**
Loan Yield / COF Spread	4.09	4.11	4.09	4.13	3.57	3.64	4.00	4.11
Loan Yield	**6.07**	**6.09**	**5.94**	**6.00**	**5.05**	**5.69**	**5.98**	**5.97**
COF (Int. Exp / Avg IB Liab)	1.98	1.99	1.85	1.86	1.48	2.06	1.98	1.86

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**0.81**	**0.87**	**0.74**	**0.84**	**0.71**	**0.83**	**0.87**	**0.84**
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.04
Nonperforming Assets / Assets	0.60	0.63	0.55	0.63	0.52	0.61	0.63	0.63
ACL / Loans	1.06	1.10	1.10	1.10	0.99	1.05	1.10	1.10
Delinquent Loans / Reserves	76.1	78.9	66.7	76.1	72.4	79.6	78.9	76.1
Provision Expense / Avg Assets	0.46	0.51	0.42	0.45	0.33	0.46	0.45	0.44
NCOs / Average Loans	**0.56**	**0.61**	**0.60**	**0.57**	**0.44**	**0.60**	**0.59**	**0.58**
# Companies Reporting NCOs	*3,242*	*3,255*	*3,104*	*3,130*	*3,953*	*3,906*	*3,766*	*3,423*
NCO Coverage Ratio (ACL / NCOs)	1.91	1.82	1.84	1.95	2.30	1.77	1.92	1.91

Delinquent Loans / Total Loans & NCOs / Average Loans (%)

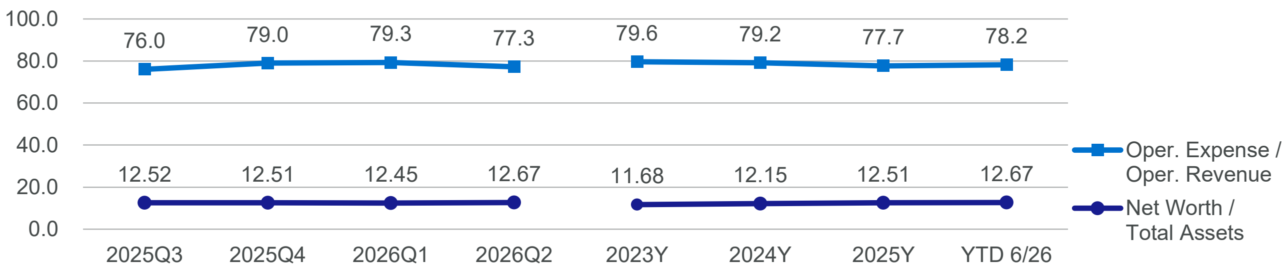


Appendix

Total Assets <$10 Billion

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.81	0.63	0.66	0.78	0.60	0.61	0.72	0.71
ROAE	6.78	5.25	5.33	6.28	5.73	5.30	6.00	5.90
Oper. Expense / Oper. Revenue	**76.0**	**79.0**	**79.3**	**77.3**	**79.6**	**79.2**	**77.7**	**78.2**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



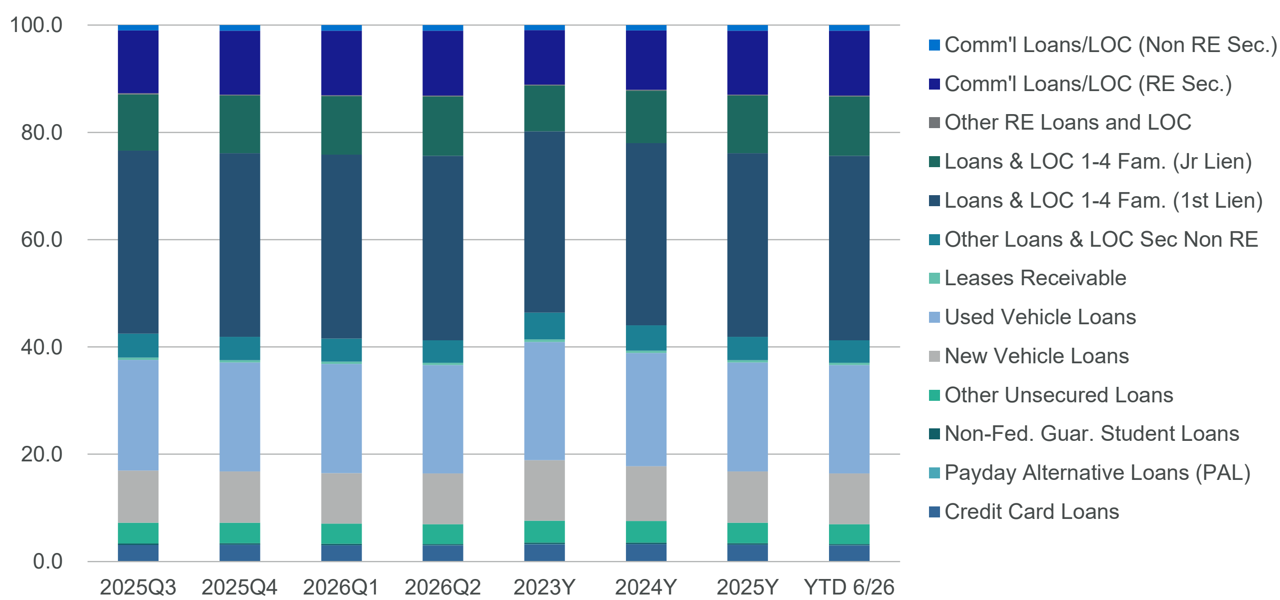
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	12.65	12.72	12.65	12.84	11.51	12.14	12.72	12.84
Net Worth / Total Assets	**12.52**	**12.51**	**12.45**	**12.67**	**11.68**	**12.15**	**12.51**	**12.67**
Classified Assets / Capital	3.80	3.82	3.82	3.83	3.82	3.85	3.82	3.83
Classified Assets / Net Worth	3.77	3.81	3.81	3.81	3.70	3.76	3.81	3.81
Solvency Evaluation	114.1	114.1	114.0	114.3	112.7	113.4	114.1	114.3
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	2.0	(0.9)	0.1	1.2	2.0	1.1	0.8	0.6
Members / FTE	355.1	351.0	349.1	348.7	367.0	359.4	351.0	348.7
Members / Potential Members	13.6	13.0	12.8	12.7	15.9	14.2	13.0	12.7
Total # of Companies	*4,394*	*4,347*	*4,310*	*4,274*	*4,675*	*4,523*	*4,347*	*4,274*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$38.5	$39.4	$38.2	$38.5	$38.1	$39.0	$39.4	$38.5
Payday Alternative Loans (PAL)	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1
Non-Fed. Guar. Student Loans	$3.4	$3.3	$3.3	$3.3	$3.4	$3.4	$3.3	$3.3
Other Unsecured Loans	$47.8	$48.1	$46.8	$47.5	$48.2	$48.3	$48.1	$47.5
New Vehicle Loans	$120.6	$119.8	$118.3	$120.7	$132.9	$122.5	$119.8	$120.7
Used Vehicle Loans	$256.2	$254.7	$255.1	$258.0	$259.9	$253.9	$254.7	$258.0
Leases Receivable	$5.2	$5.2	$5.1	$5.4	$5.7	$5.4	$5.2	$5.4
Other Loans & LOC Sec Non RE	$55.5	$54.6	$53.7	$53.9	$58.7	$56.6	$54.6	$53.9
Loans & LOC 1-4 Fam. (1st Lien)	$422.9	$429.1	$429.7	$439.6	$398.4	$407.7	$429.1	$439.6
Loans & LOC 1-4 Fam. (Jr Lien)	$130.5	$134.5	$136.5	$141.0	$100.6	$117.5	$134.5	$141.0
Other RE Loans and LOC	$2.3	$2.4	$2.3	$2.4	$2.0	$2.0	$2.4	$2.4
Comm'l Loans/LOC (RE Sec.)	$145.3	$149.3	$150.9	$154.4	$120.1	$133.4	$149.3	$154.4
Comm'l Loans/LOC (Non RE Sec.)	$12.5	$13.1	$12.9	$13.4	$10.9	$11.9	$13.1	$13.4
Total Loans	**$1,240.8**	**$1,253.5**	**$1,253.2**	**$1,278.1**	**$1,179.0**	**$1,201.8**	**$1,253.5**	**$1,278.1**

Appendix

Total Assets <$10 Billion

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	3.1	3.1	3.0	3.0	3.2	3.2	3.1	3.0
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	3.9	3.8	3.7	3.7	4.1	4.0	3.8	3.7
New Vehicle Loans	9.7	9.6	9.4	9.4	11.3	10.2	9.6	9.4
Used Vehicle Loans	20.6	20.3	20.4	20.2	22.0	21.1	20.3	20.2
Leases Receivable	0.4	0.4	0.4	0.4	0.5	0.5	0.4	0.4
Other Loans & LOC Sec Non RE	4.5	4.4	4.3	4.2	5.0	4.7	4.4	4.2
Loans & LOC 1-4 Fam. (1st Lien)	34.1	34.2	34.3	34.4	33.8	33.9	34.2	34.4
Loans & LOC 1-4 Fam. (Jr Lien)	10.5	10.7	10.9	11.0	8.5	9.8	10.7	11.0
Other RE Loans and LOC	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Comm'l Loans/LOC (RE Sec.)	11.7	11.9	12.0	12.1	10.2	11.1	11.9	12.1
Comm'l Loans/LOC (Non RE Sec.)	1.0	1.0	1.0	1.1	0.9	1.0	1.0	1.1

Loan Mix (%)



Appendix

Total Assets <$10 Billion

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	2.6%	9.5%	-12.4%	3.1%	7.5%	2.4%	1.0%	-4.7%
Payday Alternative Loans (PAL)	18.9%	27.8%	-1.6%	32.8%	19.2%	18.3%	2.2%	15.5%
Non-Fed. Guar. Student Loans	3.7%	-4.3%	3.1%	-11.2%	-0.2%	-1.5%	-1.0%	-4.1%
Other Unsecured Loans	1.1%	2.8%	-11.1%	5.7%	9.2%	0.3%	-0.4%	-2.7%
New Vehicle Loans	-2.4%	-2.7%	-5.0%	8.1%	-0.6%	-7.9%	-2.2%	1.5%
Used Vehicle Loans	-0.7%	-2.3%	0.7%	4.4%	2.3%	-2.3%	0.3%	2.6%
Leases Receivable	0.2%	-6.1%	-0.4%	18.1%	2.4%	-4.4%	-5.4%	8.8%
Other Loans & LOC Sec Non RE	-3.1%	-6.3%	-6.6%	1.2%	3.5%	-3.6%	-3.5%	-2.7%
Loans & LOC 1-4 Fam. (1st Lien)	6.4%	5.8%	0.6%	9.2%	3.7%	2.3%	5.2%	4.9%
Loans & LOC 1-4 Fam. (Jr Lien)	15.7%	12.4%	6.0%	13.1%	22.8%	16.8%	14.4%	9.7%
Other RE Loans and LOC	52.5%	5.4%	-1.1%	15.0%	1.7%	4.1%	15.3%	6.9%
Comm'l Loans/LOC (RE Sec.)	11.3%	11.0%	4.3%	9.2%	13.1%	11.1%	12.0%	6.8%
Comm'l Loans/LOC (Non RE Sec.)	7.7%	17.6%	-3.6%	14.8%	11.8%	8.8%	10.1%	5.5%
Total Loans	**4.9%**	**4.1%**	**-0.1%**	**8.0%**	**5.5%**	**1.9%**	**4.3%**	**3.9%**

Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	17,309,600	17,146,130	17,237,716	17,272,556	17,928,994	17,628,303	17,146,130	17,272,556
Indirect Loans ($Billions)	$274.1	$272.0	$270.1	$274.9	$282.9	$272.2	$272.0	$274.9
% of Total Loans	22.1%	21.7%	21.6%	21.5%	24.0%	22.6%	21.7%	21.5%
Indirect Loan Growth - Annualized	-0.3%	-3.0%	-2.9%	7.1%	4.6%	-3.8%	0.0%	2.1%

Appendix

Total Assets <$10 Billion

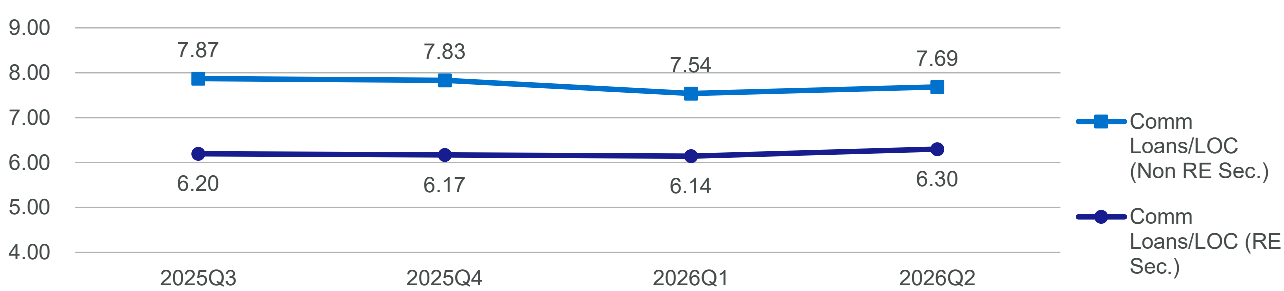
Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$7.6	$7.9	$7.9	$8.3	$6.3	$7.2	$7.9	$8.3
Secured by Farmland	$3.0	$3.1	$3.2	$3.3	$2.7	$2.8	$3.1	$3.3
Secured by Multifamily	$32.1	$33.1	$33.5	$34.4	$25.7	$29.2	$33.1	$34.4
Secured by OO CRE	$27.5	$28.1	$29.0	$30.0	$22.5	$24.8	$28.1	$30.0
Secured by Non OO CRE	$56.5	$57.7	$58.3	$59.4	$46.8	$52.0	$57.7	$59.4
Total CRE Secured	**$126.6**	**$129.9**	**$132.0**	**$135.4**	**$103.9**	**$116.0**	**$129.9**	**$135.4**
Ag. Production & Other Farm	$1.3	$1.3	$1.3	$1.4	$1.1	$1.2	$1.3	$1.4
Commercial & Industrial	$8.0	$8.5	$8.4	$8.6	$6.9	$7.7	$8.5	$8.6
Unsecured Commercial	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5
Unsecured Rev LOC (Commercial)	$0.5	$0.6	$0.6	$0.6	$0.4	$0.5	$0.6	$0.6
Total Commercial Loans	**$136.9**	**$140.7**	**$142.7**	**$146.4**	**$112.8**	**$125.9**	**$140.7**	**$146.4**
# of Commercial Loans	274,141	278,919	282,306	286,221	248,246	263,789	278,919	286,221
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$20.9**	**$21.6**	**$21.1**	**$21.4**	**$18.2**	**$19.3**	**$21.6**	**$21.4**
# of Commercial Loans	35,271	35,729	35,474	35,610	32,298	33,902	35,729	35,610

Total Commercial Loans - Members & NonMembers ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Commercial Loans	**$157.8**	**$162.4**	**$163.9**	**$167.8**	**$131.0**	**$145.2**	**$162.4**	**$167.8**
# of Total Commercial Loans	**309,412**	**314,648**	**317,780**	**321,831**	**280,544**	**297,691**	**314,648**	**321,831**

Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
To Members ($)	**$9.1**	**$10.4**	**$9.2**	**$11.1**	**$27.1**	**$29.1**	**$36.9**	**$20.4**
To Members (#)	16,795	18,293	19,105	19,515	67,432	65,957	71,959	38,618
To NonMembers ($)	**$1.1**	**$1.2**	**$0.9**	**$1.2**	**$2.7**	**$3.1**	**$4.4**	**$2.1**
To NonMembers (#)	1,341	1,501	1,321	1,567	4,267	4,781	5,814	2,888

Commercial Loan Interest Rates (Quarterly Rates Only)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Comm Loans/LOC (RE Sec.)	**6.20**	**6.17**	**6.14**	**6.30**				
Comm Loans/LOC (Non RE Sec.)	**7.87**	**7.83**	**7.54**	**7.69**				

Commercial Loan Interest Rates (%)



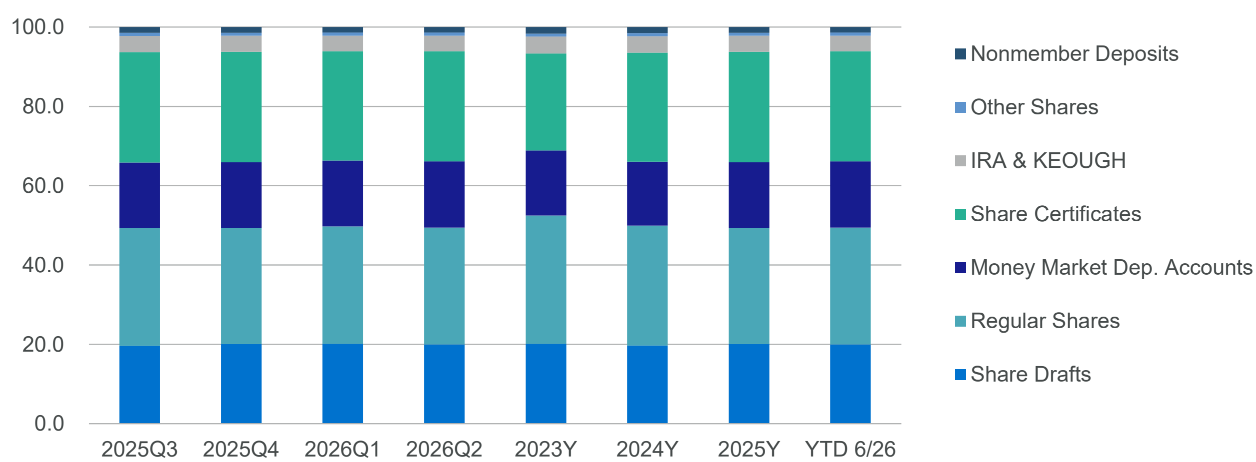
Appendix

Total Assets <$10 Billion

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$295.1	$306.3	$313.3	$311.1	$283.1	$287.0	$306.3	$311.1
Regular Shares	$445.6	$446.8	$460.9	$459.3	$453.8	$439.2	$446.8	$459.3
Money Market Dep. Accounts	$248.1	$252.9	$258.5	$260.9	$230.5	$234.4	$252.9	$260.9
Share Certificates	$417.7	$425.3	$429.8	$432.9	$342.9	$400.1	$425.3	$432.9
IRA & KEOUGH	$61.2	$60.9	$60.5	$60.5	$59.7	$60.7	$60.9	$60.5
Other Shares	$11.4	$11.3	$12.1	$12.5	$10.7	$10.8	$11.3	$12.5
Nonmember Deposits	$22.4	$22.5	$22.0	$21.8	$23.2	$22.7	$22.5	$21.8
Total Shares / Deposits	**$1,501.5**	**$1,526.2**	**$1,557.1**	**$1,558.9**	**$1,403.9**	**$1,454.8**	**$1,526.2**	**$1,558.9**
Total Insured Shares / Deposits	$1,340.9	$1,358.6	$1,384.9	$1,385.5	$1,270.2	$1,306.5	$1,358.6	$1,385.5

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	19.7	20.1	20.1	20.0	20.2	19.7	20.1	20.0
Regular Shares	29.7	29.3	29.6	29.5	32.3	30.2	29.3	29.5
Money Market Dep. Accounts	16.5	16.6	16.6	16.7	16.4	16.1	16.6	16.7
Share Certificates	27.8	27.9	27.6	27.8	24.4	27.5	27.9	27.8
IRA & KEOUGH	4.1	4.0	3.9	3.9	4.3	4.2	4.0	3.9
Other Shares	0.8	0.7	0.8	0.8	0.8	0.7	0.7	0.8
Nonmember Deposits	1.5	1.5	1.4	1.4	1.7	1.6	1.5	1.4
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	89.3	89.0	88.9	88.9	90.5	89.8	89.0	88.9

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	-1.1%	15.2%	9.1%	-2.9%	-4.1%	1.4%	6.7%	3.1%
Regular Shares	-4.3%	1.1%	12.6%	-1.4%	-13.0%	-3.2%	1.7%	5.6%
Money Market Dep. Accounts	4.8%	7.7%	8.8%	3.8%	-16.3%	1.7%	7.9%	6.3%
Share Certificates	8.0%	7.3%	4.1%	2.9%	60.3%	16.7%	6.3%	3.5%
IRA & KEOUGH	0.0%	-1.7%	-2.9%	-0.2%	2.5%	1.7%	0.4%	-1.5%
Other Shares	-1.3%	-3.3%	27.5%	12.9%	-8.1%	1.0%	5.4%	20.6%
Nonmember Deposits	10.9%	1.8%	-8.4%	-3.3%	30.3%	-2.2%	-0.8%	-5.8%
Total Shares / Deposits	**1.6%**	**6.6%**	**8.1%**	**0.5%**	**0.7%**	**3.6%**	**4.9%**	**4.3%**
Total Insured Shares / Deposits	0.4%	5.3%	7.7%	0.2%	1.3%	2.9%	4.0%	4.0%

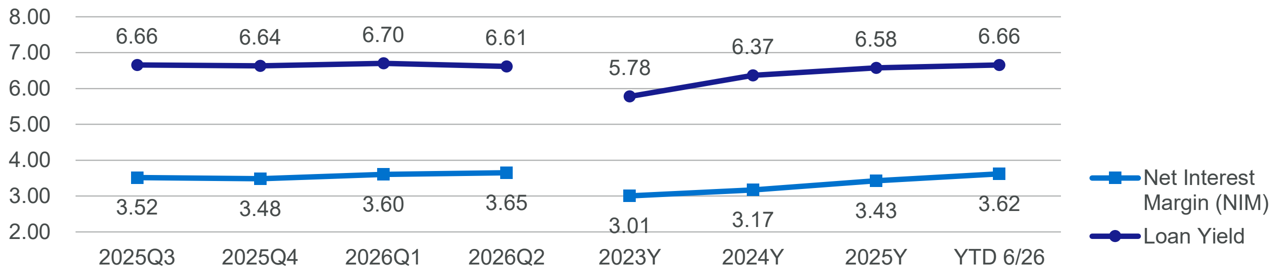
Appendix

Total Assets >$10 Billion

Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	5.7	5.1	7.4	7.7	8.7	4.5	5.5	7.6
Share & Dep. Growth (Annualized)	4.0	7.3	17.5	1.6	4.4	5.6	7.2	9.6
Loans / Assets	77.9	78.0	77.3	78.3	74.3	75.8	78.0	78.3
Loans / Deposits	90.6	91.2	89.1	88.8	93.0	90.5	91.2	88.8

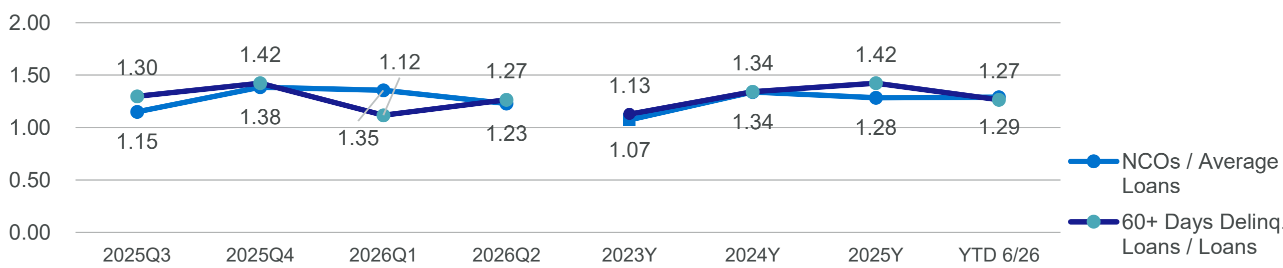
Margin / Yields / Rates	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Net Interest Margin (NIM)	**3.52**	**3.48**	**3.60**	**3.65**	**3.01**	**3.17**	**3.43**	**3.62**
Loan Yield / COF Spread	4.40	4.42	4.58	4.53	3.94	3.99	4.32	4.55
Loan Yield	**6.66**	**6.64**	**6.70**	**6.61**	**5.78**	**6.37**	**6.58**	**6.66**
COF (Int. Exp / Avg IB Liab)	2.26	2.21	2.13	2.08	1.84	2.38	2.26	2.10

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**1.30**	**1.42**	**1.12**	**1.27**	**1.13**	**1.34**	**1.42**	**1.27**
OREO / Assets	0.05	0.06	0.05	0.05	0.03	0.04	0.06	0.05
Nonperforming Assets / Assets	1.07	1.18	0.87	0.97	0.91	1.13	1.18	0.97
ACL / Loans	2.00	1.98	1.89	1.87	2.06	2.04	1.98	1.87
Delinquent Loans / Reserves	65.0	72.0	59.1	67.7	54.9	65.7	72.0	67.7
Provision Expense / Avg Assets	1.05	1.11	0.77	0.91	1.00	1.12	1.02	0.83
NCOs / Average Loans	**1.15**	**1.38**	**1.35**	**1.23**	**1.07**	**1.34**	**1.28**	**1.29**
# Companies Reporting NCOs	*26*	*26*	*25*	*25*	*26*	*26*	*26*	*25*
NCO Coverage Ratio (ACL / NCOs)	1.75	1.44	1.43	1.54	1.99	1.57	1.58	1.48

Delinquent Loans / Total Loans & NCOs / Average Loans (%)

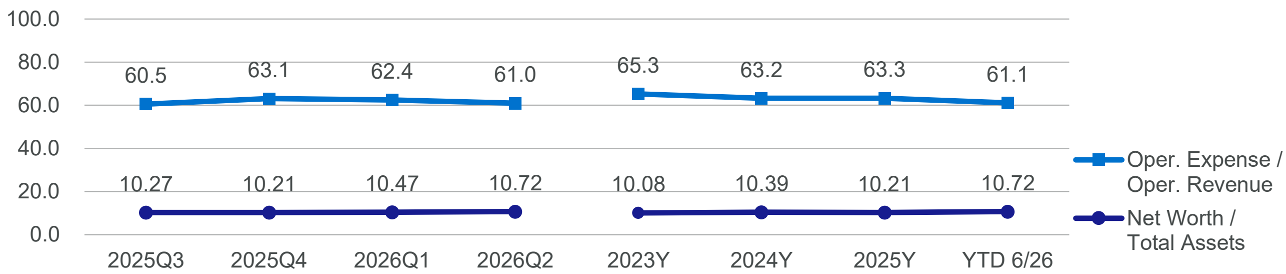


Appendix

Total Assets >$10 Billion

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.97	0.72	0.87	0.98	0.71	0.64	0.72	0.89
ROAE	10.46	7.15	8.56	10.31	8.77	6.98	7.48	9.56
Oper. Expense / Oper. Revenue	**60.5**	**63.1**	**62.4**	**61.0**	**65.3**	**63.2**	**63.3**	**61.1**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



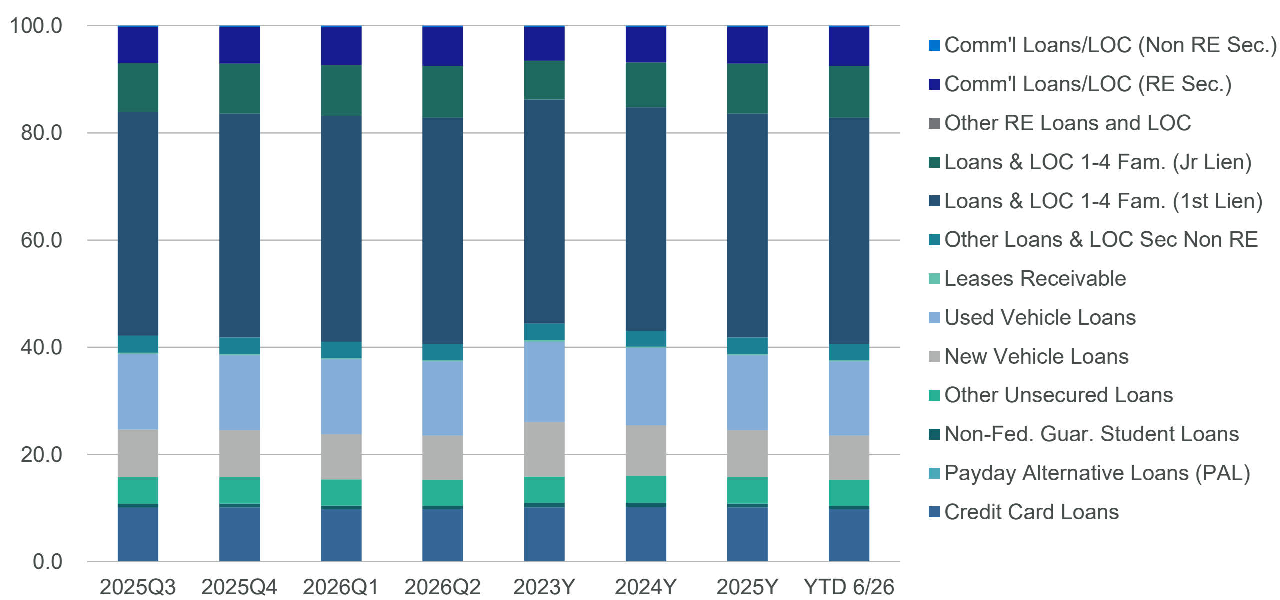
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	10.85	10.98	11.27	11.54	9.70	10.24	10.98	11.54
Net Worth / Total Assets	**10.27**	**10.21**	**10.47**	**10.72**	**10.08**	**10.39**	**10.21**	**10.72**
Classified Assets / Capital	8.58	8.73	8.45	8.56	8.83	8.51	8.73	8.56
Classified Assets / Net Worth	8.72	9.39	8.25	8.39	7.68	8.50	9.39	8.39
Solvency Evaluation	111.3	111.3	111.2	111.6	110.4	110.6	111.3	111.6
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	4.6	2.0	7.9	2.7	5.8	5.1	4.0	5.3
Members / FTE	451.0	456.4	449.3	436.5	446.2	462.4	456.4	436.5
Members / Potential Members	10.2	10.3	10.6	10.8	10.9	11.0	10.3	10.8
Total # of Companies	*26*	*26*	*25*	*25*	*26*	*26*	*26*	*25*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$47.9	$48.9	$48.3	$49.1	$44.3	$46.6	$48.9	$49.1
Payday Alternative Loans (PAL)	$0.1	$0.1	$0.1	$0.1	$0.0	$0.1	$0.1	$0.1
Non-Fed. Guar. Student Loans	$3.4	$3.3	$3.1	$3.0	$3.9	$3.6	$3.3	$3.0
Other Unsecured Loans	$23.8	$24.0	$23.9	$24.1	$21.4	$22.8	$24.0	$24.1
New Vehicle Loans	$42.4	$42.2	$41.6	$41.5	$44.3	$43.4	$42.2	$41.5
Used Vehicle Loans	$67.4	$67.7	$68.9	$69.5	$65.8	$66.1	$67.7	$69.5
Leases Receivable	$0.9	$0.9	$0.8	$0.9	$1.1	$1.0	$0.9	$0.9
Other Loans & LOC Sec Non RE	$15.1	$15.0	$15.1	$15.4	$13.7	$13.5	$15.0	$15.4
Loans & LOC 1-4 Fam. (1st Lien)	$198.8	$201.5	$207.1	$211.5	$183.1	$190.8	$201.5	$211.5
Loans & LOC 1-4 Fam. (Jr Lien)	$43.6	$45.3	$46.9	$48.5	$31.7	$38.3	$45.3	$48.5
Other RE Loans and LOC	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Comm'l Loans/LOC (RE Sec.)	$32.3	$32.8	$34.6	$36.0	$27.7	$30.3	$32.8	$36.0
Comm'l Loans/LOC (Non RE Sec.)	$1.3	$1.3	$1.4	$1.6	$1.0	$1.3	$1.3	$1.6
Total Loans	**$476.8**	**$482.9**	**$491.8**	**$501.2**	**$438.2**	**$457.8**	**$482.9**	**$501.2**

Appendix

Total Assets >$10 Billion

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	10.0	10.1	9.8	9.8	10.1	10.2	10.1	9.8
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.7	0.7	0.6	0.6	0.9	0.8	0.7	0.6
Other Unsecured Loans	5.0	5.0	4.9	4.8	4.9	5.0	5.0	4.8
New Vehicle Loans	8.9	8.7	8.5	8.3	10.1	9.5	8.7	8.3
Used Vehicle Loans	14.1	14.0	14.0	13.9	15.0	14.4	14.0	13.9
Leases Receivable	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2
Other Loans & LOC Sec Non RE	3.2	3.1	3.1	3.1	3.1	2.9	3.1	3.1
Loans & LOC 1-4 Fam. (1st Lien)	41.7	41.7	42.1	42.2	41.8	41.7	41.7	42.2
Loans & LOC 1-4 Fam. (Jr Lien)	9.1	9.4	9.5	9.7	7.2	8.4	9.4	9.7
Other RE Loans and LOC	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Comm'l Loans/LOC (RE Sec.)	6.8	6.8	7.0	7.2	6.3	6.6	6.8	7.2
Comm'l Loans/LOC (Non RE Sec.)	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3

Loan Mix (%)



Appendix

Total Assets >$10 Billion

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	5.8%	7.9%	-4.8%	7.2%	13.1%	5.1%	4.8%	1.2%
Payday Alternative Loans (PAL)	28.6%	16.9%	-32.2%	3.6%	9.8%	11.9%	8.6%	-14.5%
Non-Fed. Guar. Student Loans	-5.2%	-9.5%	-18.0%	-12.8%	-3.6%	-7.6%	-8.3%	-15.1%
Other Unsecured Loans	9.0%	3.7%	-2.1%	3.2%	7.6%	6.7%	5.2%	0.5%
New Vehicle Loans	-3.1%	-1.5%	-6.0%	-0.7%	6.9%	-2.0%	-2.8%	-3.3%
Used Vehicle Loans	2.1%	1.7%	7.0%	3.7%	8.1%	0.5%	2.4%	5.4%
Leases Receivable	-9.6%	-11.0%	-18.0%	11.9%	9.4%	-13.7%	-10.7%	-3.3%
Other Loans & LOC Sec Non RE	4.6%	-1.9%	1.0%	8.4%	13.8%	-1.7%	11.3%	4.7%
Loans & LOC 1-4 Fam. (1st Lien)	5.6%	5.4%	11.3%	8.3%	4.8%	4.2%	5.6%	9.9%
Loans & LOC 1-4 Fam. (Jr Lien)	18.7%	15.8%	14.0%	13.8%	30.0%	20.9%	18.3%	14.1%
Other RE Loans and LOC	-19.5%	11.4%	-27.8%	-55.0%	4.4%	44.4%	-2.9%	-39.5%
Comm'l Loans/LOC (RE Sec.)	9.0%	6.8%	21.6%	16.5%	13.4%	9.2%	8.4%	19.5%
Comm'l Loans/LOC (Non RE Sec.)	-9.1%	7.7%	47.0%	52.7%	10.0%	22.6%	1.7%	53.0%
Total Loans	**5.7%**	**5.1%**	**7.4%**	**7.7%**	**8.7%**	**4.5%**	**5.5%**	**7.6%**

Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	2,653,792	2,635,124	2,641,734	2,637,474	2,818,130	2,680,148	2,635,124	2,637,474
Indirect Loans ($Billions)	$69.1	$69.0	$69.6	$69.9	$71.2	$68.5	$69.0	$69.9
% of Total Loans	14.5%	14.3%	14.1%	13.9%	16.2%	15.0%	14.3%	13.9%
Indirect Loan Growth - Annualized	0.5%	-0.2%	3.1%	1.7%	3.6%	-3.7%	0.7%	2.4%

Appendix

Total Assets >$10 Billion

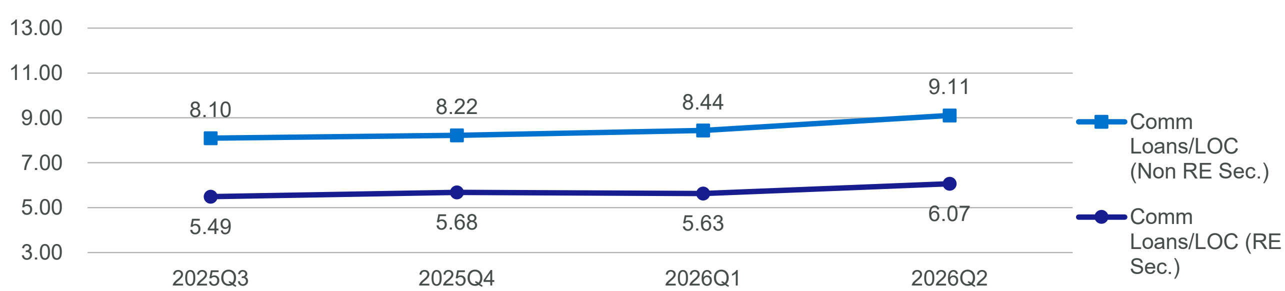
Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$1.5	$1.5	$1.4	$1.5	$1.6	$1.7	$1.5	$1.5
Secured by Farmland	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Secured by Multifamily	$8.7	$8.8	$9.2	$9.3	$7.4	$8.1	$8.8	$9.3
Secured by OO CRE	$5.3	$5.5	$5.8	$6.6	$4.3	$4.8	$5.5	$6.6
Secured by Non OO CRE	$15.2	$15.5	$16.3	$16.8	$13.0	$14.1	$15.5	$16.8
Total CRE Secured	**$30.7**	**$31.2**	**$32.8**	**$34.2**	**$26.4**	**$28.7**	**$31.2**	**$34.2**
Ag. Production & Other Farm	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0	$0.0
Commercial & Industrial	$1.1	$1.1	$1.2	$1.3	$0.9	$1.1	$1.1	$1.3
Unsecured Commercial	$0.0	$0.1	$0.1	$0.1	$0.0	$0.0	$0.1	$0.1
Unsecured Rev LOC (Commercial)	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1	$0.1
Total Commercial Loans	**$31.9**	**$32.5**	**$34.1**	**$35.8**	**$27.4**	**$30.0**	**$32.5**	**$35.8**
# of Commercial Loans	44,671	38,822	40,044	44,025	29,036	31,428	38,822	44,025
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$1.6**	**$1.6**	**$1.9**	**$1.8**	**$1.3**	**$1.5**	**$1.6**	**$1.8**
# of Commercial Loans	435	438	474	471	373	428	438	471

Total Commercial Loans - Members & NonMembers ($Billions)								
Total Commercial Loans	**$33.5**	**$34.1**	**$36.0**	**$37.6**	**$28.7**	**$31.5**	**$34.1**	**$37.6**
# of Total Commercial Loans	**45,106**	**39,260**	**40,518**	**44,496**	**29,409**	**31,856**	**39,260**	**44,496**

Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)								
To Members ($)	**$2.0**	**$2.2**	**$1.8**	**$1.9**	**$6.5**	**$6.0**	**$7.4**	**$3.7**
To Members (#)	1,994	2,303	2,358	2,810	6,587	7,167	8,507	5,168
To NonMembers ($)	**$0.0**	**$0.2**	**$0.1**	**$0.1**	**$0.2**	**$0.3**	**$0.4**	**$0.2**
To NonMembers (#)	12	21	15	16	48	77	64	31

Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	**5.49**	**5.68**	**5.63**	**6.07**				
Comm Loans/LOC (Non RE Sec.)	**8.10**	**8.22**	**8.44**	**9.11**				

Commercial Loan Interest Rates (%)



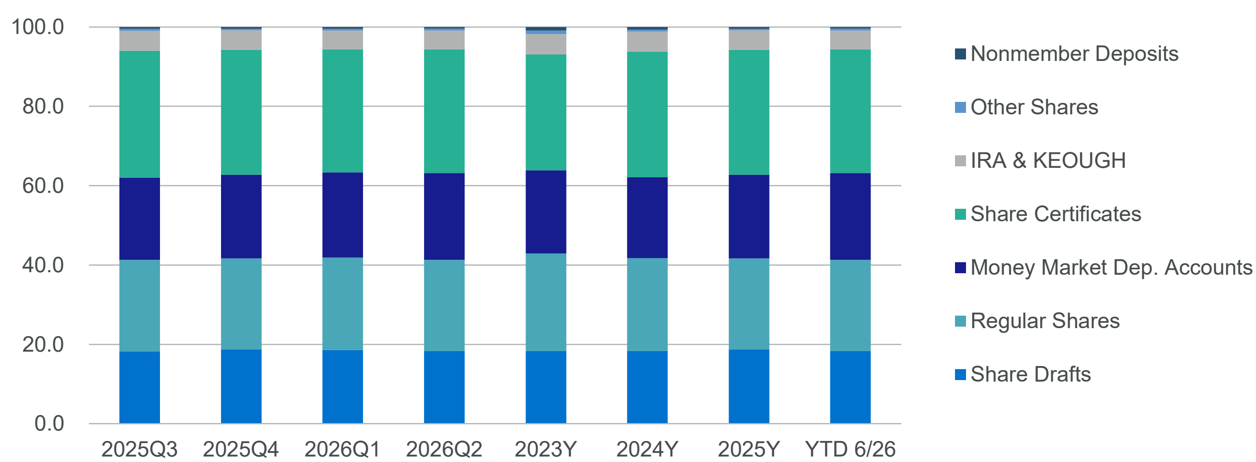
Appendix

Total Assets >$10 Billion

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$100.3	$104.7	$109.2	$107.8	$90.6	$95.8	$104.7	$107.8
Regular Shares	$127.5	$129.4	$136.1	$135.4	$122.0	$122.9	$129.4	$135.4
Money Market Dep. Accounts	$114.4	$118.6	$126.3	$128.9	$104.1	$106.8	$118.6	$128.9
Share Certificates	$176.6	$176.7	$181.8	$183.3	$144.8	$165.9	$176.7	$183.3
IRA & KEOUGH	$27.5	$27.5	$27.9	$28.0	$25.7	$26.7	$27.5	$28.0
Other Shares	$2.7	$2.2	$2.6	$2.9	$4.2	$2.0	$2.2	$2.9
Nonmember Deposits	$2.7	$2.6	$2.5	$2.3	$4.4	$3.6	$2.6	$2.3
Total Shares / Deposits	**$551.7**	**$561.7**	**$586.3**	**$588.6**	**$495.9**	**$523.7**	**$561.7**	**$588.6**
Total Insured Shares / Deposits	$494.4	$501.1	$522.6	$523.8	$449.2	$471.1	$501.1	$523.8

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	18.2	18.6	18.6	18.3	18.3	18.3	18.6	18.3
Regular Shares	23.1	23.0	23.2	23.0	24.6	23.5	23.0	23.0
Money Market Dep. Accounts	20.7	21.1	21.5	21.9	21.0	20.4	21.1	21.9
Share Certificates	32.0	31.5	31.0	31.1	29.2	31.7	31.5	31.1
IRA & KEOUGH	5.0	4.9	4.8	4.8	5.2	5.1	4.9	4.8
Other Shares	0.5	0.4	0.4	0.5	0.8	0.4	0.4	0.5
Nonmember Deposits	0.5	0.5	0.4	0.4	0.9	0.7	0.5	0.4
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	89.6	89.2	89.1	89.0	90.6	90.0	89.2	89.0

Shares / Deposits Mix (%)



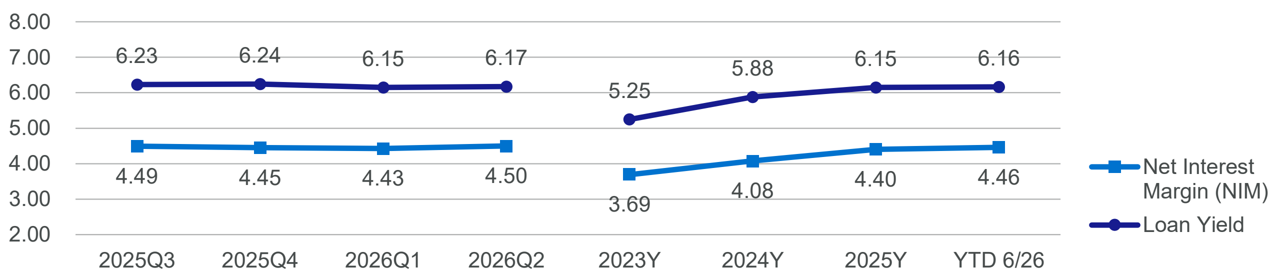
Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	4.0%	17.3%	17.4%	-5.3%	-0.7%	5.7%	9.2%	6.0%
Regular Shares	-4.9%	6.0%	20.6%	-2.1%	-14.8%	0.7%	5.3%	9.2%
Money Market Dep. Accounts	7.0%	14.7%	26.0%	8.4%	-15.0%	2.5%	11.0%	17.5%
Share Certificates	9.6%	0.4%	11.4%	3.4%	69.9%	14.6%	6.5%	7.5%
IRA & KEOUGH	2.6%	-0.2%	5.6%	1.9%	3.8%	3.8%	3.1%	3.8%
Other Shares	7.2%	-79.2%	77.2%	43.2%	-6.6%	-52.5%	8.9%	64.4%
Nonmember Deposits	-35.6%	-10.0%	-21.2%	-27.7%	19.5%	-17.6%	-28.3%	-23.7%
Total Shares / Deposits	**4.0%**	**7.3%**	**17.5%**	**1.6%**	**4.4%**	**5.6%**	**7.2%**	**9.6%**
Total Insured Shares / Deposits	3.2%	5.5%	17.1%	0.9%	4.9%	4.9%	6.4%	9.1%

Appendix

Total Assets, All Credit Unions

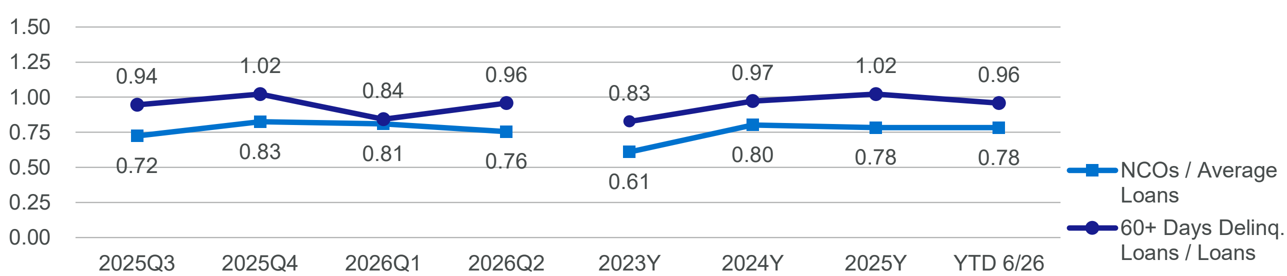
Balance Sheet Highlights	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Loan Growth (Annualized)	5.1	4.4	2.0	7.9	6.4	2.6	4.6	4.9
Share & Dep. Growth (Annualized)	2.3	6.8	10.6	0.8	1.7	4.1	5.5	5.7
Loans / Assets	59.8	59.3	57.7	58.4	61.6	60.9	59.3	58.4
Loans / Deposits	70.4	69.7	67.9	68.7	71.8	71.1	69.7	68.7
Margin / Yields / Rates	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Net Interest Margin (NIM)	**4.49**	**4.45**	**4.43**	**4.50**	**3.69**	**4.08**	**4.40**	**4.46**
Loan Yield / COF Spread	4.17	4.20	4.22	4.25	3.67	3.74	4.09	4.24
Loan Yield	**6.23**	**6.24**	**6.15**	**6.17**	**5.25**	**5.88**	**6.15**	**6.16**
COF (Int. Exp / Avg IB Liab)	2.06	2.05	1.93	1.92	1.57	2.14	2.05	1.93

Net Interest Margin (NIM) & Loan Yield (%)



Asset Quality Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
60+ Days Delinq. Loans / Loans	**0.94**	**1.02**	**0.84**	**0.96**	**0.83**	**0.97**	**1.02**	**0.96**
OREO / Assets	0.04	0.05	0.05	0.05	0.03	0.04	0.05	0.05
Nonperforming Assets / Assets	0.72	0.77	0.63	0.72	0.62	0.73	0.77	0.72
ACL / Loans	1.32	1.34	1.32	1.32	1.28	1.32	1.34	1.32
Delinquent Loans / Reserves	71.5	76.1	63.6	72.7	64.8	73.7	76.1	72.7
Provision Expense / Avg Assets	0.61	0.66	0.52	0.58	0.50	0.62	0.59	0.54
NCOs / Average Loans	**0.72**	**0.83**	**0.81**	**0.76**	**0.61**	**0.80**	**0.78**	**0.78**
# Companies Reporting NCOs	*3,268*	*3,281*	*3,129*	*3,155*	*3,979*	*3,932*	*3,792*	*3,448*
NCO Coverage Ratio (ACL / NCOs)	1.84	1.64	1.65	1.76	2.15	1.68	1.77	1.72

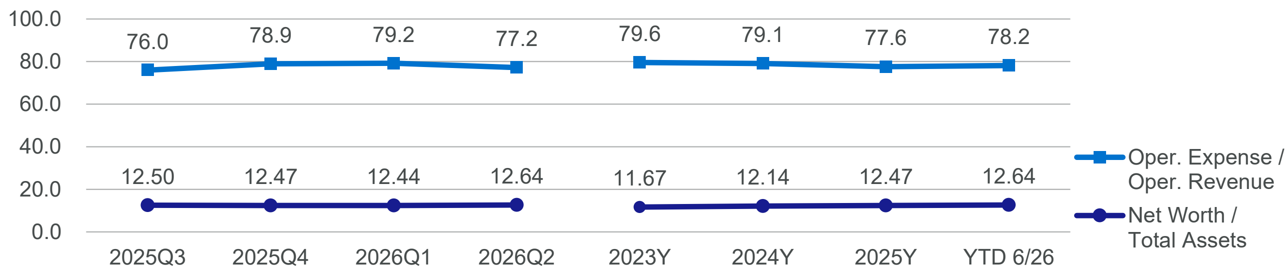
Delinquent Loans / Total Loans & NCOs / Average Loans (%)



Total Assets, All Credit Unions

Profitability Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
ROAA	0.82	0.63	0.66	0.78	0.60	0.61	0.72	0.71
ROAE	6.80	5.27	5.35	6.31	5.73	5.32	6.03	5.92
Oper. Expense / Oper. Revenue	**76.0**	**78.9**	**79.2**	**77.2**	**79.6**	**79.1**	**77.6**	**78.2**

Operating Expense / Operating Revenue & Net Worth / Total Assets (%)



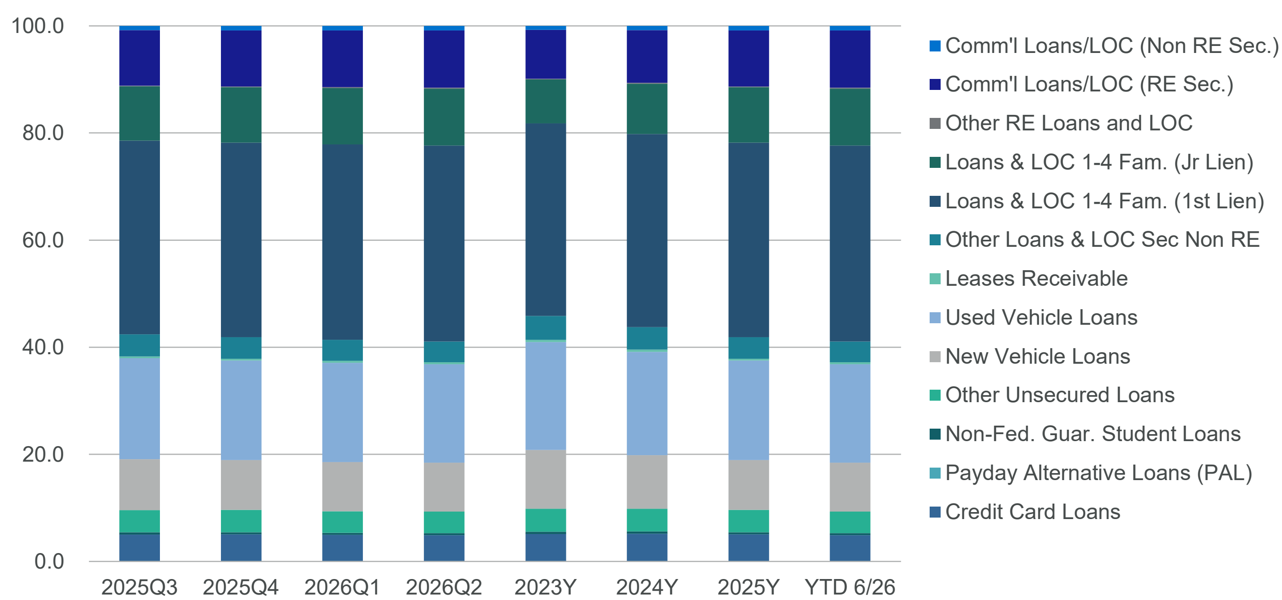
Capital Adequacy Ratios	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Capital / Total Assets	12.63	12.72	12.64	12.82	11.49	12.12	12.72	12.82
Net Worth / Total Assets	**12.50**	**12.47**	**12.44**	**12.64**	**11.67**	**12.14**	**12.47**	**12.64**
Classified Assets / Capital	3.82	3.85	3.84	3.85	3.83	3.87	3.85	3.85
Classified Assets / Net Worth	3.79	3.83	3.83	3.84	3.72	3.78	3.83	3.84
Solvency Evaluation	114.1	114.1	114.0	114.3	112.7	113.4	114.1	114.3
Member Growth / Ratios	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Member Growth (Annualized)	2.7	(0.1)	2.3	1.6	3.0	2.2	1.7	1.9
Members / FTE	355.6	351.9	349.8	349.0	367.6	359.7	351.9	349.0
Members / Potential Members	13.4	13.0	12.8	12.7	15.9	14.2	13.0	12.7
Total # of Companies	*4,420*	*4,373*	*4,335*	*4,299*	*4,701*	*4,549*	*4,373*	*4,299*
Loan Balances ($Billions)	**2025Q3**	**2025Q4**	**2026Q1**	**2026Q2**	**2023Y**	**2024Y**	**2025Y**	**YTD 6/26**
Credit Card Loans	$86.4	$88.3	$86.5	$87.7	$82.5	$85.7	$88.3	$87.7
Payday Alternative Loans (PAL)	$0.1	$0.1	$0.1	$0.2	$0.1	$0.1	$0.1	$0.2
Non-Fed. Guar. Student Loans	$6.7	$6.6	$6.5	$6.3	$7.3	$6.9	$6.6	$6.3
Other Unsecured Loans	$71.6	$72.2	$70.7	$71.6	$69.6	$71.2	$72.2	$71.6
New Vehicle Loans	$163.0	$162.0	$159.9	$162.2	$177.3	$165.9	$162.0	$162.2
Used Vehicle Loans	$323.6	$322.4	$324.0	$327.5	$325.7	$320.1	$322.4	$327.5
Leases Receivable	$6.1	$6.0	$6.0	$6.2	$6.8	$6.4	$6.0	$6.2
Other Loans & LOC Sec Non RE	$70.6	$69.7	$68.8	$69.3	$72.5	$70.1	$69.7	$69.3
Loans & LOC 1-4 Fam. (1st Lien)	$621.7	$630.5	$636.8	$651.0	$581.5	$598.6	$630.5	$651.0
Loans & LOC 1-4 Fam. (Jr Lien)	$174.1	$179.8	$183.4	$189.5	$132.3	$155.8	$179.8	$189.5
Other RE Loans and LOC	$2.3	$2.4	$2.4	$2.5	$2.0	$2.1	$2.4	$2.5
Comm'l Loans/LOC (RE Sec.)	$177.6	$182.1	$185.5	$190.4	$147.8	$163.6	$182.1	$190.4
Comm'l Loans/LOC (Non RE Sec.)	$13.8	$14.3	$14.4	$15.0	$11.9	$13.1	$14.3	$15.0
Total Loans	**$1,717.6**	**$1,736.5**	**$1,745.0**	**$1,779.3**	**$1,617.3**	**$1,659.6**	**$1,736.5**	**$1,779.3**

Appendix

Total Assets, All Credit Unions

Loan Mix (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	5.0	5.1	5.0	4.9	5.1	5.2	5.1	4.9
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Other Unsecured Loans	4.2	4.2	4.1	4.0	4.3	4.3	4.2	4.0
New Vehicle Loans	9.5	9.3	9.2	9.1	11.0	10.0	9.3	9.1
Used Vehicle Loans	18.8	18.6	18.6	18.4	20.1	19.3	18.6	18.4
Leases Receivable	0.4	0.3	0.3	0.4	0.4	0.4	0.3	0.4
Other Loans & LOC Sec Non RE	4.1	4.0	3.9	3.9	4.5	4.2	4.0	3.9
Loans & LOC 1-4 Fam. (1st Lien)	36.2	36.3	36.5	36.6	36.0	36.1	36.3	36.6
Loans & LOC 1-4 Fam. (Jr Lien)	10.1	10.4	10.5	10.7	8.2	9.4	10.4	10.7
Other RE Loans and LOC	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Comm'l Loans/LOC (RE Sec.)	10.3	10.5	10.6	10.7	9.1	9.9	10.5	10.7
Comm'l Loans/LOC (Non RE Sec.)	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.8

Loan Mix (%)



Appendix

Total Assets, All Credit Unions

Annualized Loan Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Credit Card Loans	4.3%	8.6%	-8.2%	5.4%	10.4%	3.8%	3.1%	-1.4%
Payday Alternative Loans (PAL)	22.7%	23.5%	-13.5%	21.9%	15.4%	15.8%	4.6%	3.8%
Non-Fed. Guar. Student Loans	-0.8%	-6.9%	-7.4%	-12.0%	-2.1%	-4.7%	-4.8%	-9.6%
Other Unsecured Loans	3.7%	3.1%	-8.1%	4.9%	8.7%	2.3%	1.4%	-1.7%
New Vehicle Loans	-2.6%	-2.4%	-5.2%	5.8%	1.2%	-6.4%	-2.4%	0.3%
Used Vehicle Loans	-0.1%	-1.5%	2.0%	4.3%	3.4%	-1.7%	0.7%	3.2%
Leases Receivable	-1.3%	-6.8%	-2.9%	17.2%	3.5%	-5.9%	-6.2%	7.1%
Other Loans & LOC Sec Non RE	-1.5%	-5.4%	-4.9%	2.8%	5.3%	-3.3%	-0.7%	-1.1%
Loans & LOC 1-4 Fam. (1st Lien)	6.1%	5.7%	4.0%	8.9%	4.1%	2.9%	5.3%	6.5%
Loans & LOC 1-4 Fam. (Jr Lien)	16.5%	13.2%	8.0%	13.3%	24.5%	17.8%	15.4%	10.8%
Other RE Loans and LOC	51.7%	5.5%	-1.4%	14.4%	1.7%	4.5%	15.1%	6.5%
Comm'l Loans/LOC (RE Sec.)	10.9%	10.3%	7.4%	10.5%	13.1%	10.7%	11.3%	9.1%
Comm'l Loans/LOC (Non RE Sec.)	6.1%	16.7%	0.9%	18.6%	11.6%	10.0%	9.3%	9.8%
Total Loans	**5.1%**	**4.4%**	**2.0%**	**7.9%**	**6.4%**	**2.6%**	**4.6%**	**4.9%**

Indirect Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
# Indirect Loans	19,963,392	19,781,254	19,879,450	19,910,030	20,747,124	20,308,451	19,781,254	19,910,030
Indirect Loans ($Billions)	$343.2	$341.1	$339.6	$344.7	$354.1	$340.7	$341.1	$344.7
% of Total Loans	20.0%	19.6%	19.5%	19.4%	21.9%	20.5%	19.6%	19.4%
Indirect Loan Growth - Annualized	-0.1%	-2.4%	-1.7%	6.0%	4.4%	-3.8%	0.1%	2.2%

Appendix

Total Assets, All Credit Unions

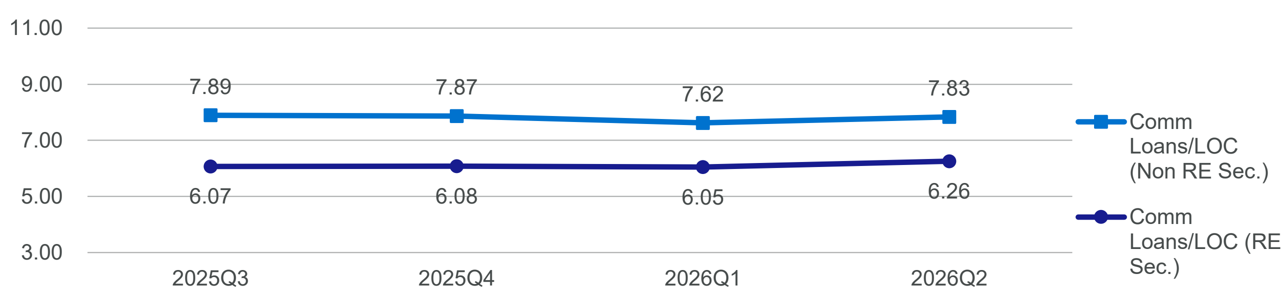
Commercial Lending	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Commercial Loans to Members ($Billions)								
Construction & Development	$9.1	$9.3	$9.4	$9.8	$7.9	$8.9	$9.3	$9.8
Secured by Farmland	$3.0	$3.1	$3.2	$3.3	$2.7	$2.8	$3.1	$3.3
Secured by Multifamily	$40.8	$41.9	$42.8	$43.7	$33.1	$37.3	$41.9	$43.7
Secured by OO CRE	$32.8	$33.6	$34.8	$36.6	$26.8	$29.6	$33.6	$36.6
Secured by Non OO CRE	$71.7	$73.2	$74.6	$76.2	$59.8	$66.0	$73.2	$76.2
Total CRE Secured	**$157.3**	**$161.1**	**$164.8**	**$169.6**	**$130.3**	**$144.8**	**$161.1**	**$169.6**
Ag. Production & Other Farm	$1.3	$1.3	$1.3	$1.4	$1.1	$1.2	$1.3	$1.4
Commercial & Industrial	$9.1	$9.5	$9.6	$9.9	$7.9	$8.9	$9.5	$9.9
Unsecured Commercial	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5	$0.5
Unsecured Rev LOC (Commercial)	$0.6	$0.7	$0.7	$0.7	$0.5	$0.6	$0.7	$0.7
Total Commercial Loans	**$168.8**	**$173.2**	**$176.9**	**$182.2**	**$140.2**	**$155.9**	**$173.2**	**$182.2**
# of Commercial Loans	318,812	317,741	322,350	330,246	277,282	295,217	317,741	330,246
Commercial Loans to NonMembers ($Billions)								
Total Commercial Loans	**$22.5**	**$23.3**	**$23.0**	**$23.2**	**$19.5**	**$20.8**	**$23.3**	**$23.2**
# of Commercial Loans	35,706	36,167	35,948	36,081	32,671	34,330	36,167	36,081

Total Commercial Loans - Members & NonMembers ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Total Commercial Loans	**$191.3**	**$196.4**	**$199.9**	**$205.4**	**$159.7**	**$176.7**	**$196.4**	**$205.4**
# of Total Commercial Loans	**354,518**	**353,908**	**358,298**	**366,327**	**309,953**	**329,547**	**353,908**	**366,327**

Total Granted / Purchased Commercial Loans ($Billions) - (During Specified Period)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
To Members ($)	**$11.1**	**$12.7**	**$11.1**	**$13.1**	**$33.6**	**$35.0**	**$44.3**	**$24.1**
To Members (#)	18,789	20,596	21,463	22,325	74,019	73,124	80,466	43,786
To NonMembers ($)	**$1.1**	**$1.3**	**$1.0**	**$1.2**	**$2.9**	**$3.4**	**$4.7**	**$2.3**
To NonMembers (#)	1,353	1,522	1,336	1,583	4,315	4,858	5,878	2,919

Commercial Loan Interest Rates (Quarterly Rates Only)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Comm Loans/LOC (RE Sec.)	**6.07**	**6.08**	**6.05**	**6.26**				
Comm Loans/LOC (Non RE Sec.)	**7.89**	**7.87**	**7.62**	**7.83**				

Commercial Loan Interest Rates (%)



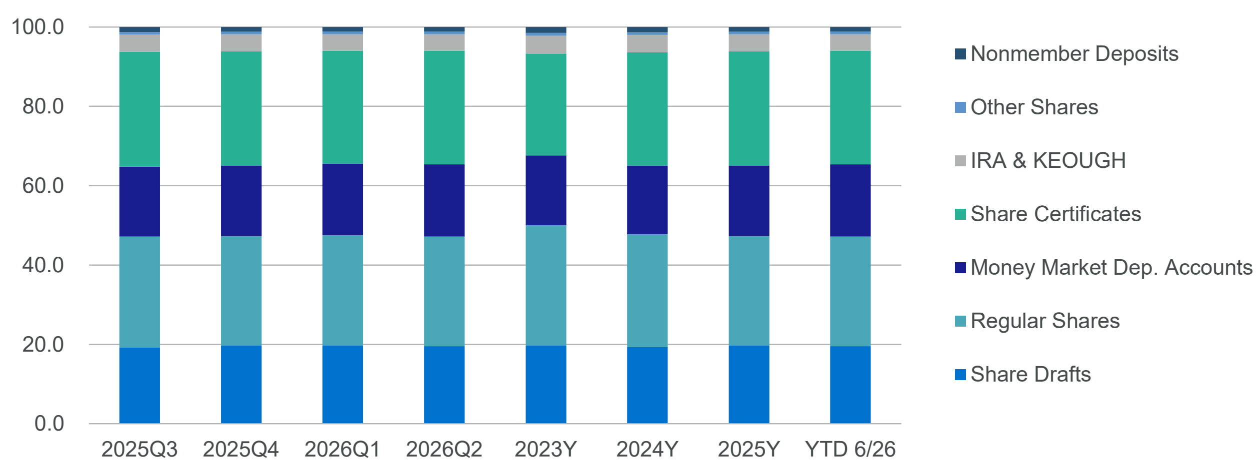
Appendix

Total Assets, All Credit Unions

Shares / Deposits ($Billions)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	$395.4	$411.0	$422.5	$418.8	$373.8	$382.8	$411.0	$418.8
Regular Shares	$573.1	$576.3	$597.0	$594.7	$575.8	$562.1	$576.3	$594.7
Money Market Dep. Accounts	$362.5	$371.5	$384.7	$389.8	$334.7	$341.2	$371.5	$389.8
Share Certificates	$594.2	$602.1	$611.5	$616.2	$487.8	$566.0	$602.1	$616.2
IRA & KEOUGH	$88.7	$88.4	$88.4	$88.5	$85.4	$87.4	$88.4	$88.5
Other Shares	$14.1	$13.5	$14.7	$15.4	$14.8	$12.8	$13.5	$15.4
Nonmember Deposits	$25.1	$25.1	$24.5	$24.1	$27.6	$26.3	$25.1	$24.1
Total Shares / Deposits	**$2,053.2**	**$2,087.8**	**$2,143.4**	**$2,147.5**	**$1,899.8**	**$1,978.5**	**$2,087.8**	**$2,147.5**
Total Insured Shares / Deposits	$1,835.2	$1,859.7	$1,907.4	$1,909.3	$1,719.4	$1,777.6	$1,859.7	$1,909.3

Shares / Deposits (% of Total)	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	19.3	19.7	19.7	19.5	19.7	19.3	19.7	19.5
Regular Shares	27.9	27.6	27.9	27.7	30.3	28.4	27.6	27.7
Money Market Dep. Accounts	17.7	17.8	17.9	18.2	17.6	17.2	17.8	18.2
Share Certificates	28.9	28.8	28.5	28.7	25.7	28.6	28.8	28.7
IRA & KEOUGH	4.3	4.2	4.1	4.1	4.5	4.4	4.2	4.1
Other Shares	0.7	0.6	0.7	0.7	0.8	0.6	0.6	0.7
Nonmember Deposits	1.2	1.2	1.1	1.1	1.5	1.3	1.2	1.1
Total Shares / Deposits	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Total Insured Shares / Deposits	89.4	89.1	89.0	88.9	90.5	89.8	89.1	88.9

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q3	2025Q4	2026Q1	2026Q2	2023Y	2024Y	2025Y	YTD 6/26
Share Drafts	0.2%	15.7%	11.3%	-3.5%	-3.3%	2.4%	7.4%	3.8%
Regular Shares	-4.4%	2.2%	14.4%	-1.6%	-13.4%	-2.4%	2.5%	6.4%
Money Market Dep. Accounts	5.5%	9.9%	14.3%	5.3%	-15.9%	2.0%	8.9%	9.9%
Share Certificates	8.5%	5.3%	6.3%	3.1%	63.0%	16.0%	6.4%	4.7%
IRA & KEOUGH	0.8%	-1.3%	-0.2%	0.5%	2.9%	2.3%	1.2%	0.1%
Other Shares	0.3%	-17.7%	35.4%	18.2%	-7.7%	-14.0%	5.9%	27.6%
Nonmember Deposits	5.3%	0.5%	-9.8%	-5.7%	28.5%	-4.7%	-4.6%	-7.7%
Total Shares / Deposits	**2.3%**	**6.8%**	**10.6%**	**0.8%**	**1.7%**	**4.1%**	**5.5%**	**5.7%**
Total Insured Shares / Deposits	1.2%	5.3%	10.3%	0.4%	2.2%	3.4%	4.6%	5.3%

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