



# Credit Union Performance Trends

Q1 FY 2026

May 2026

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**mazars**

“While growth pressures remain evident, the data reinforces the strength of the credit union model—anchored by sound fundamentals, measured risk-taking, and consistent earnings performance. This combination positions institutions to navigate near-term uncertainty while remaining focused on long-term member value.”



**Chad Garber**  
National Credit Union Industry Leader

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# Executive Summary



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

Compared to the fourth quarter of 2025, the first quarter 2026 results show the following trends:

- Loan growth slowed to 1.7% (annualized) in Q1 2026 (down from 4.4% in Q4 2025), with growth concentrated in credit unions over \$10 billion in assets.
- Growth continues to be driven by 1–4 family real estate (first and junior liens) and commercial real estate (CRE) lending.
- Profitability improved modestly, with return on average assets (ROAA) increasing to 0.66% from 0.63% in the prior quarter.
- Net interest margin declined slightly to 4.43% as both loan yields and funding costs decreased.
- Asset quality improved, with delinquency, provision expense, and net charge-offs all declining quarter over quarter.

## 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 see 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](#).

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# Credit Union Performance Trends



## Loan Growth

Larger credit unions (greater than \$10 billion in assets) continue to report strong loan growth, while smaller credit unions (less than \$10 billion in assets) are struggling to achieve consistent growth.

As of March 31, 2026, there were \$1.744 trillion in loans outstanding at a total of 4,334 credit unions. This was an increase of \$7.4 billion from year-end 2025 and \$84.3 billion from the end of 2024. The following table shows the breakdown of loan growth and average loan portfolio size for credit unions of various asset-size ranges.

Asset Size	# of CUs	Average Total Loans	2026Q1 Total Loans	YE 2025 Total Loans	2025 - 2026Q1 Annualized Growth	YE 2024 Total Loans	2024 - 2025 Annualized Growth
< \$500 Million	3,577	\$53.8MM	\$192.3B	\$194.3B	-4.2%	\$193.1B	0.6%
\$500 Million to \$2 Billion	490	\$692.3MM	\$339.2B	\$337.4B	2.2%	\$324.3B	4.0%
\$2 Billion to \$10 Billion	243	\$3.0B	\$728.7B	\$729.7B	-0.5%	\$691.3B	5.6%
< \$10 Billion	4,310	\$292.4MM	\$1,260.2B	\$1,261.4B	-0.4%	\$1,208.7B	4.4%
> \$10 Billion	24	\$20.2B	\$483.7B	\$475.1B	7.3%	\$450.9B	5.4%
<b>All Credit Unions</b>	<b>4,334</b>	<b>\$402.4MM</b>	<b>\$1,743.9B</b>	<b>\$1,736.4B</b>	<b>1.7%</b>	<b>\$1,659.6B</b>	<b>4.6%</b>

Among credit unions with assets less than \$10 billion, total loans declined by \$1.2 billion, or 0.4% (on an annualized basis) in the first quarter of 2026.

Consistent loan growth is a challenge facing many credit unions.

Therefore, credit unions should focus on disciplined growth by balancing loan production with sound underwriting, portfolio diversification, and ongoing monitoring of emerging credit risks.

## Loan Portfolio Composition

Commercial loans have been the fastest growing segment for credit unions since 2023.

In addition to asset quality, changes within the composition of loan portfolios are important to monitor as higher-risk portfolios such as CRE loans can increase the potential for delinquency or problem loans. While credit cards and auto loans are the typical drivers for delinquency, it is important to monitor CRE loans as that portfolio continues to increase. Concentrations within CRE loans can lead to over-concentration in certain industries, geographic regions, or borrower types, reducing diversification and increasing exposure to sector-specific downturns. With credit unions traditionally focusing on consumer lending, a shift into commercial lending may stretch underwriting and risk management capabilities, potentially leading to weaker loan quality.

For credit unions with total assets below \$10 billion, commercial loans and lines of credit have increased by \$33 billion from year-end 2023 through the first quarter of 2026 and now represent 13.1% of total loans.

Total Assets < \$10 Billion								
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$38.7	\$39.0	\$39.9	\$38.7	\$38.5	\$39.5	\$39.9	\$38.7
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	\$3.3	\$3.4	\$3.3	\$3.3	\$3.4	\$3.4	\$3.3	\$3.3
Other Unsecured Loans	\$48.0	\$48.1	\$48.5	\$47.1	\$48.4	\$48.6	\$48.5	\$47.1
New Vehicle Loans	\$122.1	\$121.4	\$120.6	\$119.0	\$133.7	\$123.2	\$120.6	\$119.0
Used Vehicle Loans	\$258.0	\$257.6	\$256.1	\$256.3	\$261.0	\$255.1	\$256.1	\$256.3
Leases Receivable	\$5.2	\$5.2	\$5.2	\$5.2	\$5.7	\$5.4	\$5.2	\$5.2
Other Loans & LOC Sec Non RE	\$56.0	\$55.6	\$54.7	\$53.8	\$58.9	\$56.7	\$54.7	\$53.8
Loans & LOC 1-4 Fam. (1st Lien)	\$419.3	\$426.0	\$432.3	\$432.7	\$401.0	\$410.5	\$432.3	\$432.7
Loans & LOC 1-4 Fam. (Jr Lien)	\$126.2	\$131.1	\$135.2	\$137.2	\$101.1	\$118.1	\$135.2	\$137.2
Other RE Loans and LOC	\$2.1	\$2.3	\$2.4	\$2.3	\$2.0	\$2.0	\$2.4	\$2.3
Comm'l Loans/LOC (RE Sec.)	\$142.0	\$146.0	\$150.1	\$151.6	\$120.7	\$134.0	\$150.1	\$151.6
Comm'l Loans/LOC (Non RE Sec.)	\$12.3	\$12.5	\$13.1	\$13.0	\$10.9	\$11.9	\$13.1	\$13.0
<b>Total Loans</b>	<b>\$1,233.3</b>	<b>\$1,248.4</b>	<b>\$1,261.4</b>	<b>\$1,260.2</b>	<b>\$1,185.4</b>	<b>\$1,208.7</b>	<b>\$1,261.4</b>	<b>\$1,260.2</b>

“As member business loan portfolios grow and diversify, so do the expectations around oversight and risk management. Our loan review practice collaborates closely with credit unions to identify potential concerns early and deliver clear, actionable insights that strengthen portfolio performance and governance.”



**Brad Snider**  
Managing Director, Loan Review & Credit Risk Services



## Margin / Yields / Rates

**After net interest margins and loan yields have increased and deposit costs have decreased since 2022, these metrics are beginning to plateau and even decline.**

For credit unions under \$10 billion, net interest margin measured 4.43% for the first quarter of 2026 as compared to 4.46% for the fourth quarter of 2025 and 4.41% for all of 2025. Loan yields declined from 6.09% for 2025Q4 to 5.97% for 2026Q1. Cost of funds also declined from 1.99% for 2025Q4 to 1.87% for 2026Q1.

The loan yield/cost of funds spread remained at 4.11% for both 2026Q1 and 2025Q4. For the full year periods, this ratio has increased in each period since 2023. This is due to the cost of funds decreasing at a larger amount than loan yields (for the yearly periods).

With loan yields plateauing for many credit unions, maintaining and increasing margins will be challenging in this environment.

The ability for credit unions to lower deposit costs by attracting low-cost core deposits will help mitigate this.

Total Assets <\$10 Billion								
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Net Interest Margin (NIM)	4.43	4.49	4.46	4.43	3.70	4.08	4.41	4.43
Loan Yield / COF Spread	3.98	4.09	4.11	4.11	3.57	3.64	4.00	4.11
Loan Yield	5.95	6.07	6.09	5.97	5.05	5.69	5.98	5.97
COF (Int. Exp / Avg IB Liab)	1.97	1.98	1.99	1.87	1.48	2.06	1.98	1.87

## Asset Quality Ratio

### Asset quality showed improvement during 2026Q1.

For credit unions with total assets below \$10 billion, loans 60-plus days delinquent to total loans decreased from 0.87% at year-end 2025 to 0.73% through the first quarter of 2026. This ratio is now at its lowest level since year-end 2023. Net charge-offs (NCOs) to average loans decreased slightly in the first quarter of 2026 compared to the fourth quarter of 2025 but has generally measured 0.60% of average loans since 2024. Provision expense to average assets decreased by 8 basis points to 0.43% of average assets for 2026Q1, while the allowance for credit losses to loans stayed at 1.10%.

Asset quality metrics are trending in a positive overall direction, but NCOs are elevated as compared to 2023 levels.

It is important for credit unions to evaluate collections effectiveness, workout strategies, and recovery processes. Strengthening these areas can help reduce loss severity and improve overall portfolio performance.

Total Assets <\$10 Billion								
Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.79</b>	<b>0.81</b>	<b>0.87</b>	<b>0.73</b>	<b>0.71</b>	<b>0.83</b>	<b>0.87</b>	<b>0.73</b>
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.04
Nonperforming Assets / Assets	0.58	0.60	0.63	0.55	0.53	0.61	0.63	0.55
Allowance for Credit Losses (ACL) / Loans	1.05	1.07	1.10	1.10	0.99	1.05	1.10	1.10
Delinquent Loans / Reserves	74.5	75.8	78.7	66.6	72.1	79.3	78.7	66.6
Provision Expense / Avg Assets	0.46	0.46	0.51	0.43	0.34	0.46	0.45	0.43
<b>NCOs / Average Loans</b>	<b>0.57</b>	<b>0.56</b>	<b>0.61</b>	<b>0.60</b>	<b>0.44</b>	<b>0.60</b>	<b>0.59</b>	<b>0.60</b>
# Companies Reporting NCOs	3,214	3,243	3,260	3,099	3,953	3,908	3,764	3,099
NCO Coverage Ratio (ACL / NCOs)	1.88	1.91	1.82	1.85	2.31	1.78	1.92	1.85

“As the economy goes through different cycles, it is important for credit unions to perform loan portfolio and capital stress testing on at least an annual basis. Ensuring that your credit union has adequate capital in stressed scenarios of deteriorating economic conditions with increased NCOs and reduced earnings is key for sound risk management and strategic planning purposes.”



**Matt Wainscott**

Senior Manager, Loan Portfolio & Capital Stress Testing





## Profitability & Capital Ratio

**ROAA increased for the first quarter of 2026 while capital ratios slightly declined (as compared to 2025Q4).**

For credit unions with total assets below \$10 billion, ROAA increased to 0.66% in 2026Q1 as compared to 0.63% for 2025Q4 but is below full-year 2025 results of 0.72%. Operating expenses as a percent of operating revenue increased to 79.3% for 2026Q1 as compared to 79.0% for 2025Q4. Net worth as a percent of total assets remains strong and measured at 12.45% for 2026Q1, which is down slightly from the 12.51% reported for 2025Q4.

Profitability is essential for building the capital required for expansion and other strategic initiatives.

Credit unions should prioritize operational efficiency, advanced technology, and an enhanced member experience as key drivers of overall profitability.

Total Assets < \$10 Billion								
Profitability / Capital Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.77	0.81	0.63	0.66	0.60	0.61	0.72	0.66
ROAE	6.56	6.78	5.28	5.33	5.73	5.30	6.01	5.33
Oper. Expense / Oper. Revenue	76.5	76.0	79.0	79.3	79.6	79.2	77.7	79.3
Net Worth / Total Assets	12.27	12.52	12.51	12.45	11.69	12.15	12.51	12.45
Classified Assets / Net Worth	3.77	3.77	3.81	3.81	3.70	3.76	3.81	3.81

# Conclusion & Recommendations

The first quarter of 2026 reflects a continuation—and in some areas an acceleration—of trends that emerged in late 2025. Compared to Q4 2025, loan growth softened further across most asset tiers, while funding pressures remained evident as share and deposit balances continued to contract or grow at a subdued pace. Despite these headwinds, profitability metrics were generally stable, with net interest margins holding near prior-quarter levels, supported by disciplined pricing and incremental relief in funding costs. Asset quality indicators showed modest improvement from Q4, with delinquency and nonperforming asset ratios declining slightly, suggesting that credit conditions, while elevated relative to recent norms, remained manageable entering 2026.

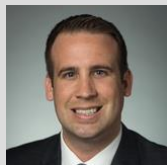
From a strategic perspective, the Q1 2026 results highlight the importance of maintaining balance sheet flexibility and reinforcing core fundamentals rather than pursuing growth for its own sake. Management teams should continue prioritizing margin preservation through thoughtful loan pricing, active deposit management, and ongoing evaluation of funding mixes. In parallel, sustained attention to credit monitoring remains critical, particularly in portfolios that experienced rapid growth earlier in the cycle or show early signs of stress. Capital ratios remained stable quarter over quarter, providing an important buffer; however, institutions should remain cautious in capital deployment decisions as economic uncertainty persists.

Looking ahead, institutions are well positioned to navigate the remainder of 2026 by taking a deliberate, data-driven approach to growth and risk management. Recommendations include:

- Refining loan-growth targets to align with funding capacity
- Stress testing deposit sensitivity under multiple rate scenarios
- Ensuring allowance and capital planning assumptions remain appropriately conservative

As conditions normalize, credit unions that emphasize disciplined execution, operational efficiency, and proactive balance sheet management will be positioned to stabilize performance in the near term while preserving capacity for strategic opportunities over the long term.

“Understanding where you stand relative to peers—and how key trends are evolving—is critical for credit unions seeking to preserve asset quality while continuing to grow and compete.”



**Ryan Swope**

National Practice Leader, Loan Review & Credit Risk Services



# How Forvis Mazars Can Help Your Credit Union



**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. Learn more about how our assurance, tax, and consulting services can assist below.

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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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- **CFO & Business Consulting:**  
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    - 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:** Protect your business from cyberthreats with innovative strategies designed to deliver impact.
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- **State Tax Preparation**

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- **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.
- **ProBank Education Services:** Drive your financial regulatory education to the next level.
- **Regulatory Consulting:** Comprehensive global compliance and regulatory management solutions.
  - Compliance Reviews, Outsourcing, Mentoring, & Training
  - Bank Secrecy Act & Anti-Money Laundering Evaluations
  - Fair Lending Assessments
- **Sustainability:** Navigating the complexities of ESG and climate risk for a more sustainable future.

# Contributors



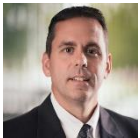
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## Want to Dive Deeper Into This Report?

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

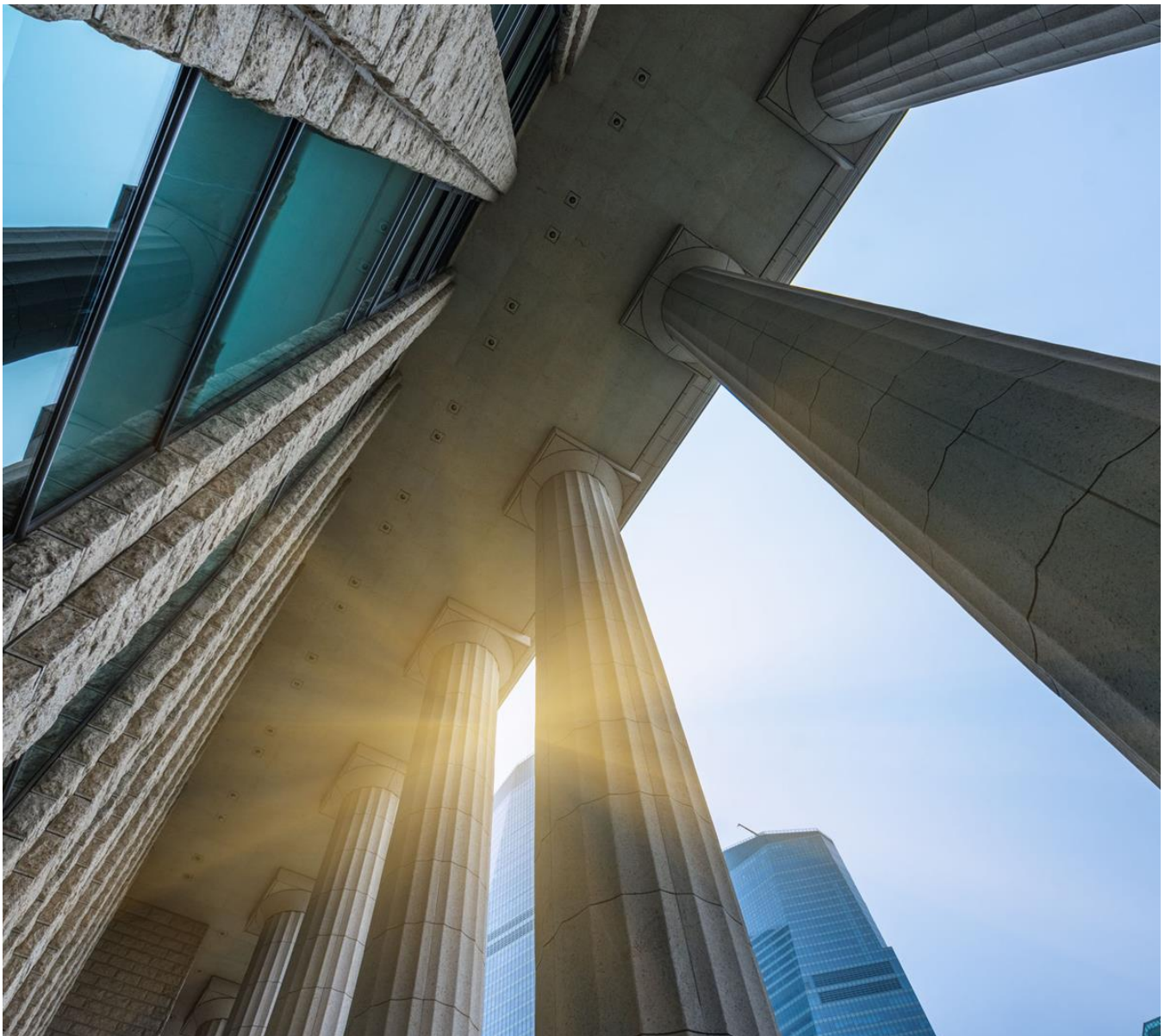
Total Assets  
\$500 Million–\$2 Billion

Total Assets  
\$2 Billion–\$10 Billion

Total Assets  
< \$10 Billion

Total Assets  
> \$10 Billion

Total Assets  
All Credit Unions



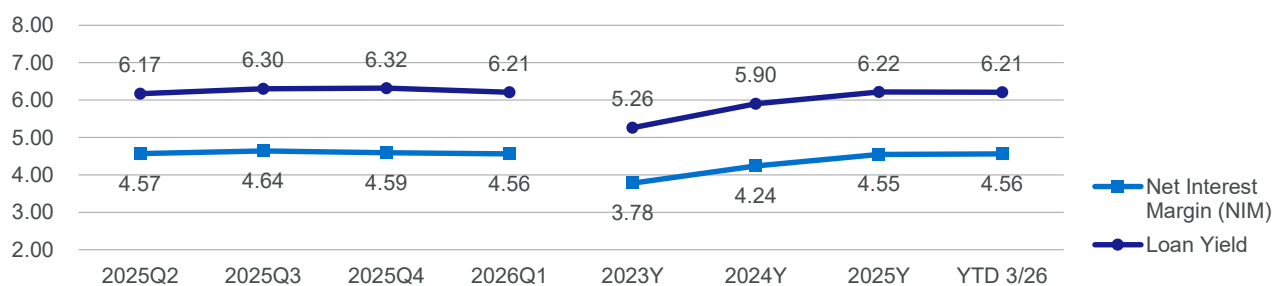
# Appendix



## Total Assets < \$500 Million

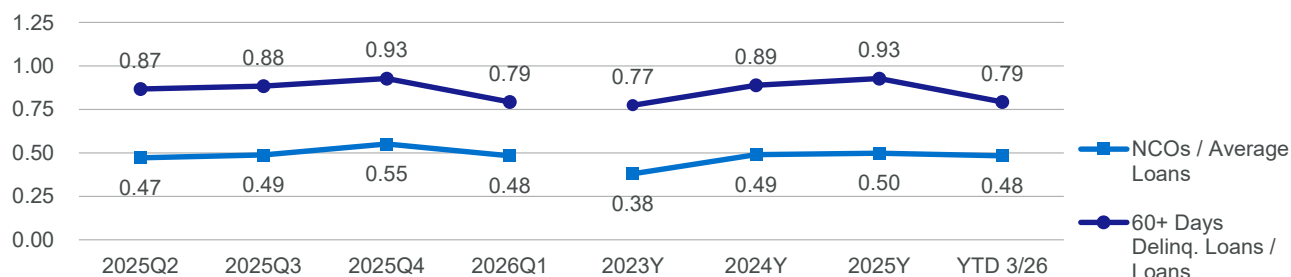
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	3.7	2.5	(0.4)	(4.2)	4.5	(1.5)	0.6	(4.2)
Share & Dep. Growth (Annualized)	(2.3)	(2.3)	1.8	5.7	(2.6)	0.3	1.5	5.7
Loans / Assets	55.8	56.1	55.7	54.1	58.0	57.6	55.7	54.1
Loans / Deposits	65.4	66.3	65.5	63.5	67.6	67.5	65.5	63.5
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>4.57</b>	<b>4.64</b>	<b>4.59</b>	<b>4.56</b>	<b>3.78</b>	<b>4.24</b>	<b>4.55</b>	<b>4.56</b>
Loan Yield / COF Spread	4.77	4.88	4.87	4.86	4.32	4.47	4.79	4.86
<b>Loan Yield</b>	<b>6.17</b>	<b>6.30</b>	<b>6.32</b>	<b>6.21</b>	<b>5.26</b>	<b>5.90</b>	<b>6.22</b>	<b>6.21</b>
COF (Int. Exp / Avg IB Liab)	1.41	1.42	1.45	1.35	0.95	1.43	1.43	1.35

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.87</b>	<b>0.88</b>	<b>0.93</b>	<b>0.79</b>	<b>0.77</b>	<b>0.89</b>	<b>0.93</b>	<b>0.79</b>
OREO / Assets	0.04	0.05	0.05	0.05	0.04	0.04	0.05	0.05
Nonperforming Assets / Assets	0.56	0.57	0.60	0.52	0.49	0.56	0.60	0.52
ACL / Loans	0.88	0.89	0.92	0.93	0.83	0.87	0.92	0.93
Delinquent Loans / Reserves	98.1	98.7	101.1	85.5	92.9	102.2	101.1	85.5
Provision Expense / Avg Assets	0.33	0.35	0.40	0.31	0.24	0.31	0.34	0.31
<b>NCOs / Average Loans</b>	<b>0.47</b>	<b>0.49</b>	<b>0.55</b>	<b>0.48</b>	<b>0.38</b>	<b>0.49</b>	<b>0.50</b>	<b>0.48</b>
# Companies Reporting NCOs	2,484	2,515	2,532	2,370	3,207	3,164	3,032	2,370
NCO Coverage Ratio (ACL / NCOs)	1.89	1.84	1.67	1.92	2.25	1.78	1.87	1.92

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



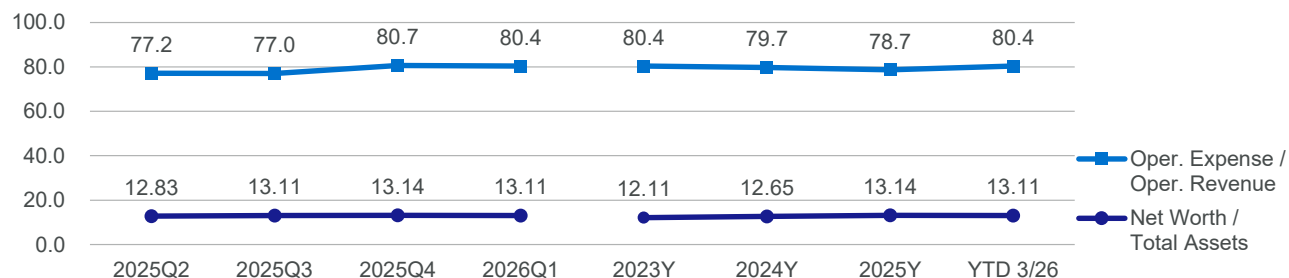
# Appendix



## Total Assets < \$500 Million

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.79	0.81	0.61	0.65	0.60	0.62	0.72	0.65
ROAE	6.22	6.40	4.77	4.83	5.25	5.00	5.61	4.83
Oper. Expense / Oper. Revenue	77.2	77.0	80.7	80.4	80.4	79.7	78.7	80.4

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	13.01	13.30	13.38	13.34	12.12	12.78	13.38	13.34
<b>Net Worth / Total Assets</b>	<b>12.83</b>	<b>13.11</b>	<b>13.14</b>	<b>13.11</b>	<b>12.11</b>	<b>12.65</b>	<b>13.14</b>	<b>13.11</b>
Classified Assets / Capital	3.33	3.28	3.28	3.31	3.38	3.39	3.28	3.31
Classified Assets / Net Worth	3.31	3.28	3.30	3.33	3.27	3.32	3.30	3.33
Solvency Evaluation	114.4	114.8	114.9	114.8	113.4	114.1	114.9	114.8
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	(1.7)	(1.5)	(4.5)	1.3	(1.1)	(2.6)	(2.8)	1.3
Members / FTE	354.8	355.2	351.2	349.5	370.8	359.8	351.2	349.5
Members / Potential Members	19.3	19.0	18.5	18.4	21.3	19.9	18.5	18.4
Total # of Companies	3,694	3,656	3,613	3,577	3,927	3,779	3,613	3,577
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$5.4	\$5.4	\$5.4	\$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	\$9.6	\$9.2	\$10.1	\$9.8	\$9.6	\$9.2
New Vehicle Loans	\$23.2	\$23.0	\$22.6	\$22.1	\$25.9	\$23.7	\$22.6	\$22.1
Used Vehicle Loans	\$51.5	\$51.3	\$50.6	\$50.0	\$54.2	\$51.8	\$50.6	\$50.0
Leases Receivable	\$0.3	\$0.3	\$0.3	\$0.3	\$0.2	\$0.3	\$0.3	\$0.3
Other Loans & LOC Sec Non RE	\$11.2	\$11.1	\$10.9	\$10.6	\$12.1	\$11.5	\$10.9	\$10.6
Loans & LOC 1-4 Fam. (1st Lien)	\$56.9	\$57.5	\$57.8	\$57.4	\$57.5	\$56.8	\$57.8	\$57.4
Loans & LOC 1-4 Fam. (Jr Lien)	\$20.7	\$21.5	\$22.0	\$22.1	\$17.0	\$19.5	\$22.0	\$22.1
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.)	\$11.1	\$11.4	\$11.7	\$11.8	\$9.9	\$10.6	\$11.7	\$11.8
Comm'l Loans/LOC (Non RE Sec.)	<u>\$2.2</u>	<u>\$2.2</u>	<u>\$2.2</u>	<u>\$2.2</u>	<u>\$2.0</u>	<u>\$2.1</u>	<u>\$2.2</u>	<u>\$2.2</u>
<b>Total Loans</b>	<b>\$193.3</b>	<b>\$194.5</b>	<b>\$194.3</b>	<b>\$192.3</b>	<b>\$196.2</b>	<b>\$193.1</b>	<b>\$194.3</b>	<b>\$192.3</b>

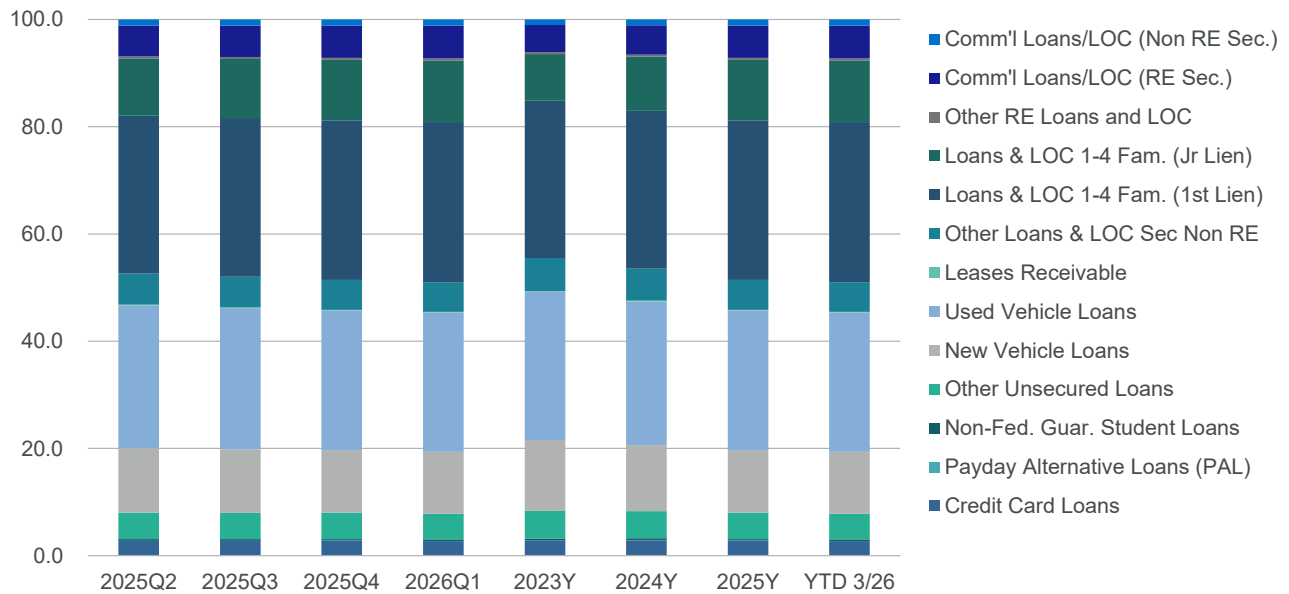
# Appendix



## Total Assets < \$500 Million

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	2.8	2.8	2.8	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	4.9	4.8	5.1	5.1	4.9	4.8
New Vehicle Loans	12.0	11.8	11.6	11.5	13.2	12.3	11.6	11.5
Used Vehicle Loans	26.6	26.4	26.0	26.0	27.7	26.8	26.0	26.0
Leases Receivable	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other Loans & LOC Sec Non RE	5.8	5.7	5.6	5.5	6.2	6.0	5.6	5.5
Loans & LOC 1-4 Fam. (1st Lien)	29.4	29.6	29.7	29.8	29.3	29.4	29.7	29.8
Loans & LOC 1-4 Fam. (Jr Lien)	10.7	11.0	11.3	11.5	8.7	10.1	11.3	11.5
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.)	5.8	5.9	6.0	6.1	5.1	5.5	6.0	6.1
Comm'l Loans/LOC (Non RE Sec.)	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1

### Loan Mix (%)



# Appendix



## Total Assets < \$500 Million

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	1.6%	-0.9%	5.1%	-16.1%	4.2%	-1.0%	-3.0%	-16.1%
Payday Alternative Loans (PAL)	18.2%	22.3%	31.9%	-46.7%	16.7%	1.8%	1.3%	-46.7%
Non-Fed. Guar. Student Loans	-8.4%	-2.1%	-1.5%	1.7%	-3.0%	-3.2%	-3.1%	1.7%
Other Unsecured Loans	0.7%	1.9%	1.7%	-13.5%	5.1%	-2.4%	-2.7%	-13.5%
New Vehicle Loans	0.0%	-3.6%	-7.5%	-8.6%	5.3%	-8.7%	-4.5%	-8.6%
Used Vehicle Loans	1.3%	-1.6%	-5.4%	-5.0%	2.8%	-4.5%	-2.4%	-5.0%
Leases Receivable	0.0%	20.3%	-3.2%	3.9%	9.5%	5.4%	3.1%	3.9%
Other Loans & LOC Sec Non RE	3.6%	-5.0%	-8.7%	-7.8%	3.2%	-4.8%	-5.7%	-7.8%
Loans & LOC 1-4 Fam. (1st Lien)	2.3%	4.1%	1.8%	-2.8%	1.5%	-1.2%	1.6%	-2.8%
Loans & LOC 1-4 Fam. (Jr Lien)	15.8%	15.8%	9.5%	2.2%	20.6%	14.8%	12.6%	2.2%
Other RE Loans and LOC	-2.5%	9.3%	-0.6%	6.5%	-9.9%	-4.3%	3.4%	6.5%
Comm'l Loans/LOC (RE Sec.)	11.2%	10.1%	9.9%	3.9%	8.9%	6.6%	10.5%	3.9%
Comm'l Loans/LOC (Non RE Sec.)	17.3%	2.3%	3.1%	-3.9%	6.8%	3.0%	5.1%	-3.9%
<b>Total Loans</b>	<b>3.7%</b>	<b>2.5%</b>	<b>-0.4%</b>	<b>-4.2%</b>	<b>4.5%</b>	<b>-1.5%</b>	<b>0.6%</b>	<b>-4.2%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	4,955,993	4,962,190	4,804,821	4,855,002	5,232,944	5,151,744	4,804,821	4,855,002
Indirect Loans (\$Billions)	\$28.6	\$28.5	\$28.0	\$27.7	\$30.6	\$28.9	\$28.0	\$27.7
% of Total Loans	14.8%	14.6%	14.4%	14.4%	15.6%	14.9%	14.4%	14.4%
Indirect Loan Growth - Annualized	2.6%	-2.1%	-7.2%	-3.7%	5.2%	-5.8%	-3.1%	-3.7%

# Appendix



## Total Assets < \$500 Million

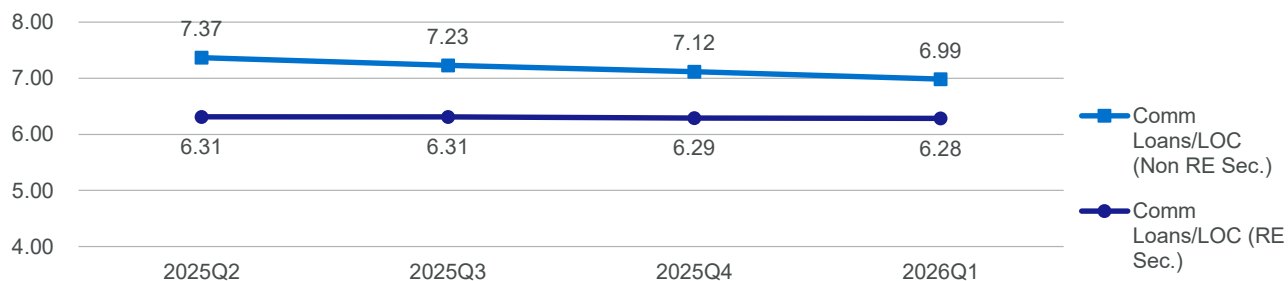
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$0.2	\$0.2	\$0.3	\$0.3	\$0.2	\$0.2	\$0.3	\$0.3
Secured by Farmland	\$0.7	\$0.7	\$0.7	\$0.7	\$0.6	\$0.6	\$0.7	\$0.7
Secured by Multifamily	\$1.4	\$1.5	\$1.5	\$1.6	\$1.2	\$1.3	\$1.5	\$1.6
Secured by OO CRE	\$2.3	\$2.3	\$2.4	\$2.4	\$2.0	\$2.2	\$2.4	\$2.4
Secured by Non OO CRE	\$2.3	\$2.3	\$2.4	\$2.4	\$1.9	\$2.1	\$2.4	\$2.4
<b>Total CRE Secured</b>	<b>\$6.8</b>	<b>\$7.0</b>	<b>\$7.3</b>	<b>\$7.3</b>	<b>\$5.9</b>	<b>\$6.5</b>	<b>\$7.3</b>	<b>\$7.3</b>
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
<b>Total Commercial Loans</b>	<b>\$8.7</b>	<b>\$8.9</b>	<b>\$9.2</b>	<b>\$9.2</b>	<b>\$7.7</b>	<b>\$8.3</b>	<b>\$9.2</b>	<b>\$9.2</b>
# of Commercial Loans	47,510	48,204	48,350	48,369	44,676	46,751	48,350	48,369
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$4.6</b>	<b>\$4.7</b>	<b>\$4.8</b>	<b>\$4.8</b>	<b>\$4.3</b>	<b>\$4.4</b>	<b>\$4.8</b>	<b>\$4.8</b>
# of Commercial Loans	15,871	15,891	16,060	16,093	15,427	15,705	16,060	16,093

<b>Total Commercial Loans - Members &amp; NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$13.3</b>	<b>\$13.6</b>	<b>\$13.9</b>	<b>\$14.0</b>	<b>\$12.0</b>	<b>\$12.7</b>	<b>\$13.9</b>	<b>\$14.0</b>
<b># of Total Commercial Loans</b>	<b>63,381</b>	<b>64,095</b>	<b>64,410</b>	<b>64,462</b>	<b>60,103</b>	<b>62,456</b>	<b>64,410</b>	<b>64,462</b>

<b>Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)</b>								
<b>To Members (\$)</b>	<b>\$0.8</b>	<b>\$0.7</b>	<b>\$0.7</b>	<b>\$0.9</b>	<b>\$2.4</b>	<b>\$2.5</b>	<b>\$3.1</b>	<b>\$0.9</b>
To Members (#)	4,319	3,580	3,979	4,494	16,197	14,624	16,224	4,494
<b>To NonMembers (\$)</b>	<b>\$0.3</b>	<b>\$0.2</b>	<b>\$0.3</b>	<b>\$0.2</b>	<b>\$0.5</b>	<b>\$0.6</b>	<b>\$1.0</b>	<b>\$0.2</b>
To NonMembers (#)	741	582	709	651	2,032	2,291	2,714	651

<b>Commercial Loan Interest Rates (Quarterly Rates Only)</b>								
<b>Comm Loans/LOC (RE Sec.)</b>	<b>6.31</b>	<b>6.31</b>	<b>6.29</b>	<b>6.28</b>				
<b>Comm Loans/LOC (Non RE Sec.)</b>	<b>7.37</b>	<b>7.23</b>	<b>7.12</b>	<b>6.99</b>				

### Commercial Loan Interest Rates (%)



# Appendix



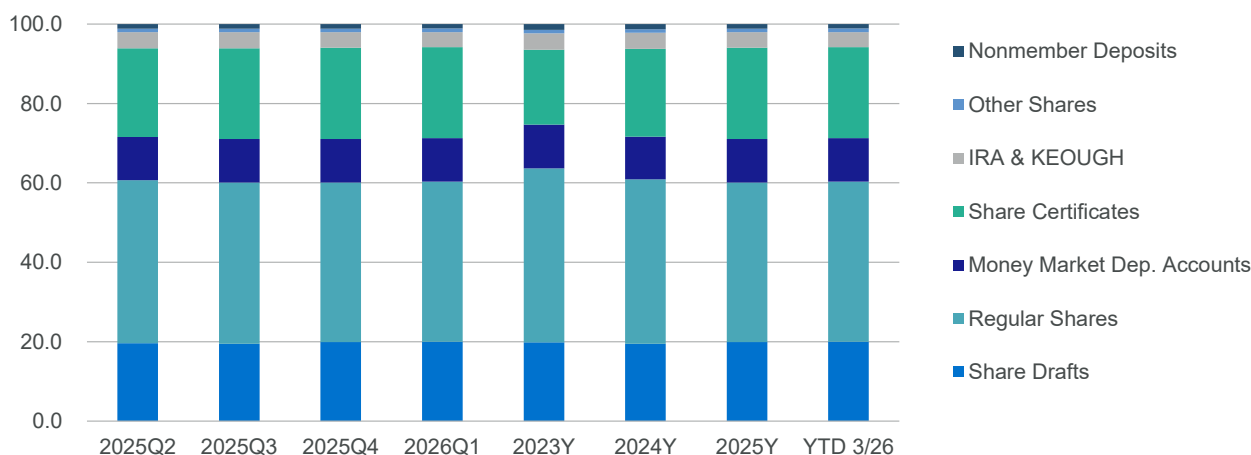
## Total Assets < \$500 Million

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$54.1	\$53.4	\$54.8	\$55.9	\$53.6	\$52.9	\$54.8	\$55.9
Regular Shares	\$113.4	\$111.6	\$110.8	\$112.7	\$118.8	\$112.4	\$110.8	\$112.7
Money Market Dep. Accounts	\$29.9	\$30.0	\$30.2	\$30.8	\$29.8	\$29.3	\$30.2	\$30.8
Share Certificates	\$61.8	\$62.8	\$63.4	\$63.9	\$51.1	\$59.9	\$63.4	\$63.9
IRA & KEOUGH	\$11.1	\$11.0	\$10.8	\$10.7	\$11.3	\$11.2	\$10.8	\$10.7
Other Shares	\$2.4	\$2.4	\$2.3	\$2.5	\$2.3	\$2.2	\$2.3	\$2.5
Nonmember Deposits	\$3.3	\$3.3	\$3.3	\$3.2	\$3.9	\$3.6	\$3.3	\$3.2
<b>Total Shares / Deposits</b>	<b>\$276.0</b>	<b>\$274.4</b>	<b>\$275.6</b>	<b>\$279.6</b>	<b>\$270.8</b>	<b>\$271.5</b>	<b>\$275.6</b>	<b>\$279.6</b>
Total Insured Shares / Deposits	\$250.8	\$249.0	\$249.5	\$253.2	\$247.8	\$246.7	\$249.5	\$253.2

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	19.6	19.5	19.9	20.0	19.8	19.5	19.9	20.0
Regular Shares	41.1	40.7	40.2	40.3	43.9	41.4	40.2	40.3
Money Market Dep. Accounts	10.8	10.9	11.0	11.0	11.0	10.8	11.0	11.0
Share Certificates	22.4	22.9	23.0	22.9	18.9	22.1	23.0	22.9
IRA & KEOUGH	4.0	4.0	3.9	3.8	4.2	4.1	3.9	3.8
Other Shares	0.9	0.9	0.8	0.9	0.8	0.8	0.8	0.9
Nonmember Deposits	1.2	1.2	1.2	1.1	1.5	1.3	1.2	1.1
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	90.9	90.7	90.5	90.6	91.5	90.9	90.5	90.6

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-9.0%	-5.0%	10.4%	7.5%	-4.3%	-1.3%	3.6%	7.5%
Regular Shares	-3.9%	-6.6%	-2.9%	6.9%	-12.2%	-5.4%	-1.4%	6.9%
Money Market Dep. Accounts	1.3%	1.4%	2.8%	8.1%	-18.2%	-1.7%	3.2%	8.1%
Share Certificates	5.2%	6.4%	4.2%	3.3%	52.6%	17.3%	5.9%	3.3%
IRA & KEOUGH	-1.5%	-2.9%	-5.9%	-5.4%	-2.7%	-1.4%	-3.1%	-5.4%
Other Shares	11.9%	-6.4%	-9.7%	20.7%	-11.9%	-1.6%	3.8%	20.7%
Nonmember Deposits	-17.7%	1.2%	1.3%	-15.4%	46.8%	-7.6%	-9.6%	-15.4%
<b>Total Shares / Deposits</b>	<b>-2.3%</b>	<b>-2.3%</b>	<b>1.8%</b>	<b>5.7%</b>	<b>-2.6%</b>	<b>0.3%</b>	<b>1.5%</b>	<b>5.7%</b>
Total Insured Shares / Deposits	-2.1%	-3.0%	0.9%	5.8%	-2.6%	-0.4%	1.1%	5.8%

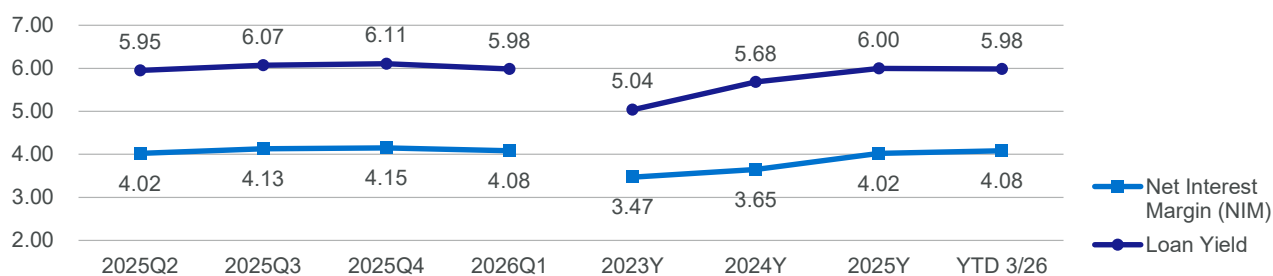
# Appendix



## Total Assets \$500 Million–\$2 Billion

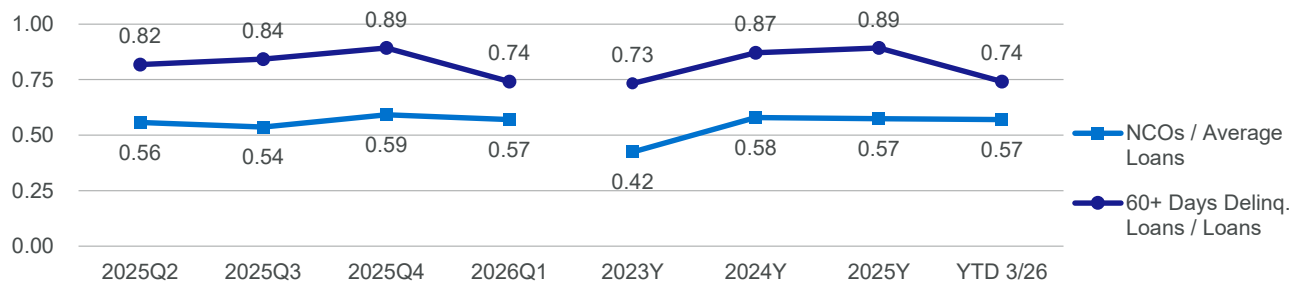
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	7.2	4.9	3.5	2.2	3.9	0.7	4.0	2.2
Share & Dep. Growth (Annualized)	0.4	0.4	5.9	9.5	0.2	2.6	4.3	9.5
Loans / Assets	72.3	73.3	72.4	71.3	72.8	72.8	72.4	71.3
Loans / Deposits	84.8	85.5	84.9	83.3	86.8	85.0	84.9	83.3
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>4.02</b>	<b>4.13</b>	<b>4.15</b>	<b>4.08</b>	<b>3.47</b>	<b>3.65</b>	<b>4.02</b>	<b>4.08</b>
Loan Yield / COF Spread	4.14	4.26	4.30	4.27	3.69	3.79	4.19	4.27
<b>Loan Yield</b>	<b>5.95</b>	<b>6.07</b>	<b>6.11</b>	<b>5.98</b>	<b>5.04</b>	<b>5.68</b>	<b>6.00</b>	<b>5.98</b>
COF (Int. Exp / Avg IB Liab)	1.81	1.81	1.80	1.72	1.34	1.90	1.81	1.72

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.82</b>	<b>0.84</b>	<b>0.89</b>	<b>0.74</b>	<b>0.73</b>	<b>0.87</b>	<b>0.89</b>	<b>0.74</b>
OREO / Assets	0.04	0.05	0.05	0.05	0.04	0.04	0.05	0.05
Nonperforming Assets / Assets	0.59	0.63	0.67	0.57	0.52	0.63	0.67	0.57
ACL / Loans	1.01	1.02	1.04	1.04	0.93	1.00	1.04	1.04
Delinquent Loans / Reserves	81.2	83.0	85.8	71.5	78.5	87.1	85.8	71.5
Provision Expense / Avg Assets	0.44	0.43	0.50	0.40	0.30	0.43	0.44	0.40
<b>NCOs / Average Loans</b>	<b>0.56</b>	<b>0.54</b>	<b>0.59</b>	<b>0.57</b>	<b>0.42</b>	<b>0.58</b>	<b>0.57</b>	<b>0.57</b>
# Companies Reporting NCOs	486	485	486	486	501	499	489	486
NCO Coverage Ratio (ACL / NCOs)	1.82	1.91	1.77	1.83	2.25	1.75	1.87	1.83

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



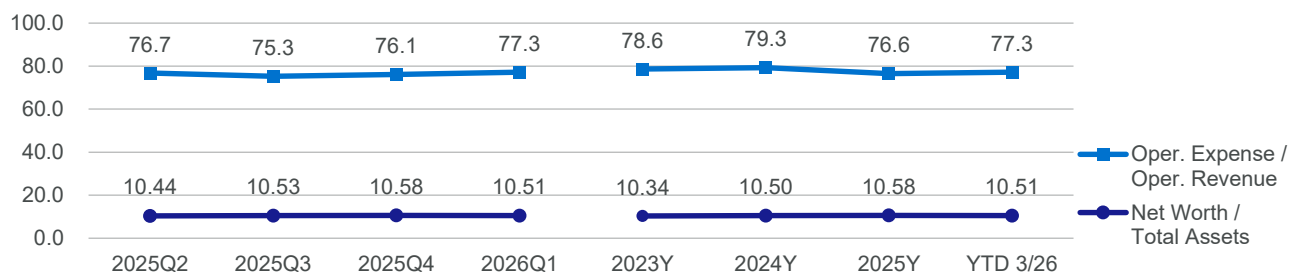
# Appendix



## Total Assets \$500 Million–\$2 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.68	0.76	0.67	0.64	0.57	0.51	0.66	0.64
ROAE	7.21	8.13	7.10	6.67	6.94	5.88	7.24	6.67
Oper. Expense / Oper. Revenue	76.7	75.3	76.1	77.3	78.6	79.3	76.6	77.3

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	10.18	10.44	10.58	10.49	9.52	9.93	10.58	10.49
<b>Net Worth / Total Assets</b>	<b>10.44</b>	<b>10.53</b>	<b>10.58</b>	<b>10.51</b>	<b>10.34</b>	<b>10.50</b>	<b>10.58</b>	<b>10.51</b>
Classified Assets / Capital	6.11	6.15	6.23	6.10	6.43	6.33	6.23	6.10
Classified Assets / Net Worth	5.77	5.82	5.89	5.76	5.66	5.80	5.89	5.76
Solvency Evaluation	111.2	111.5	111.6	111.5	110.5	110.9	111.6	111.5
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	1.4	1.2	(1.5)	1.5	1.0	(0.2)	0.5	1.5
Members / FTE	338.6	340.7	337.8	337.0	341.2	339.5	337.8	337.0
Members / Potential Members	4.7	4.5	4.4	4.4	5.1	4.7	4.4	4.4
Total # of Companies	512	507	498	490	535	522	498	490
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$9.9	\$9.9	\$10.1	\$9.9	\$9.9	\$10.0	\$10.1	\$9.9
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	\$1.0	\$1.0	\$1.0	\$1.0	\$1.0	\$1.0	\$1.0	\$1.0
Other Unsecured Loans	\$12.8	\$13.0	\$13.2	\$13.2	\$12.5	\$12.8	\$13.2	\$13.2
New Vehicle Loans	\$31.7	\$31.6	\$31.3	\$31.0	\$35.6	\$32.0	\$31.3	\$31.0
Used Vehicle Loans	\$69.9	\$69.6	\$69.0	\$68.9	\$72.8	\$69.7	\$69.0	\$68.9
Leases Receivable	\$0.6	\$0.6	\$0.5	\$0.5	\$0.6	\$0.7	\$0.5	\$0.5
Other Loans & LOC Sec Non RE	\$14.7	\$14.6	\$14.4	\$14.1	\$15.6	\$14.7	\$14.4	\$14.1
Loans & LOC 1-4 Fam. (1st Lien)	\$109.8	\$111.4	\$112.9	\$114.0	\$106.0	\$107.5	\$112.9	\$114.0
Loans & LOC 1-4 Fam. (Jr Lien)	\$33.9	\$35.1	\$36.1	\$36.7	\$27.8	\$32.0	\$36.1	\$36.7
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.)	\$40.8	\$42.0	\$43.1	\$44.2	\$35.3	\$38.6	\$43.1	\$44.2
Comm'l Loans/LOC (Non RE Sec.)	\$4.7	\$4.7	\$4.7	\$4.7	\$4.1	\$4.4	\$4.7	\$4.7
<b>Total Loans</b>	<b>\$330.5</b>	<b>\$334.5</b>	<b>\$337.4</b>	<b>\$339.2</b>	<b>\$322.0</b>	<b>\$324.3</b>	<b>\$337.4</b>	<b>\$339.2</b>

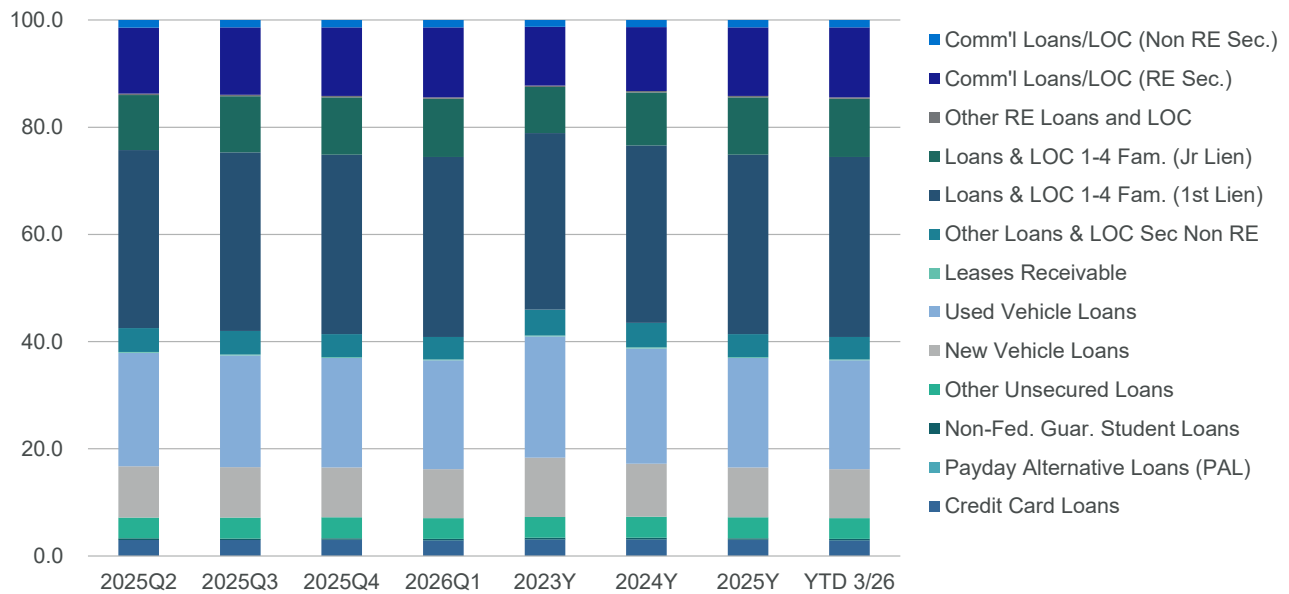
# Appendix



## Total Assets \$500 Million–\$2 Billion

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	3.0	3.0	3.0	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	9.6	9.4	9.3	9.1	11.1	9.9	9.3	9.1
Used Vehicle Loans	21.2	20.8	20.4	20.3	22.6	21.5	20.4	20.3
Leases Receivable	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Other Loans & LOC Sec Non RE	4.4	4.4	4.3	4.2	4.8	4.5	4.3	4.2
Loans & LOC 1-4 Fam. (1st Lien)	33.2	33.3	33.5	33.6	32.9	33.1	33.5	33.6
Loans & LOC 1-4 Fam. (Jr Lien)	10.2	10.5	10.7	10.8	8.6	9.9	10.7	10.8
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	13.0	11.0	11.9	12.8	13.0
Comm'l Loans/LOC (Non RE Sec.)	1.4	1.4	1.4	1.4	1.3	1.4	1.4	1.4

### Loan Mix (%)



# Appendix



## Total Assets \$500 Million–\$2 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	4.3%	1.9%	8.8%	-9.9%	6.7%	1.1%	1.0%	-9.9%
Payday Alternative Loans (PAL)	60.0%	25.3%	22.0%	-30.6%	10.8%	32.1%	6.3%	-30.6%
Non-Fed. Guar. Student Loans	-13.1%	2.8%	-9.5%	3.4%	3.3%	0.4%	-3.2%	3.4%
Other Unsecured Loans	5.3%	7.3%	6.9%	-2.4%	6.3%	2.3%	3.5%	-2.4%
New Vehicle Loans	2.2%	-1.0%	-3.1%	-4.7%	-1.4%	-10.0%	-2.2%	-4.7%
Used Vehicle Loans	2.3%	-1.6%	-3.7%	-0.5%	0.8%	-4.3%	-1.0%	-0.5%
Leases Receivable	-21.5%	-11.5%	-46.7%	-8.8%	-2.4%	6.8%	-22.0%	-8.8%
Other Loans & LOC Sec Non RE	5.1%	-0.9%	-7.2%	-7.0%	2.4%	-5.2%	-2.5%	-7.0%
Loans & LOC 1-4 Fam. (1st Lien)	7.5%	6.0%	5.4%	3.9%	1.9%	1.4%	5.1%	3.9%
Loans & LOC 1-4 Fam. (Jr Lien)	15.9%	14.9%	11.2%	7.1%	20.4%	15.2%	12.9%	7.1%
Other RE Loans and LOC	1.1%	6.1%	7.5%	13.6%	8.4%	10.6%	4.1%	13.6%
Comm'l Loans/LOC (RE Sec.)	13.1%	11.9%	10.7%	10.0%	10.1%	9.3%	11.7%	10.0%
Comm'l Loans/LOC (Non RE Sec.)	<u>20.7%</u>	<u>-0.1%</u>	<u>4.1%</u>	<u>1.5%</u>	<u>6.4%</u>	<u>6.5%</u>	<u>7.7%</u>	<u>1.5%</u>
<b>Total Loans</b>	<b>7.2%</b>	<b>4.9%</b>	<b>3.5%</b>	<b>2.2%</b>	<b>3.9%</b>	<b>0.7%</b>	<b>4.0%</b>	<b>2.2%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	3,961,577	3,952,776	3,967,629	3,968,141	3,965,532	3,982,754	3,967,629	3,968,141
Indirect Loans (\$Billions)	\$72.0	\$72.0	\$71.4	\$69.9	\$76.2	\$70.9	\$71.4	\$69.9
% of Total Loans	21.8%	21.5%	21.1%	20.6%	23.7%	21.9%	21.1%	20.6%
Indirect Loan Growth - Annualized	7.8%	0.4%	-3.8%	-8.0%	2.8%	-6.9%	0.6%	-8.0%

# Appendix



## Total Assets \$500 Million–\$2 Billion

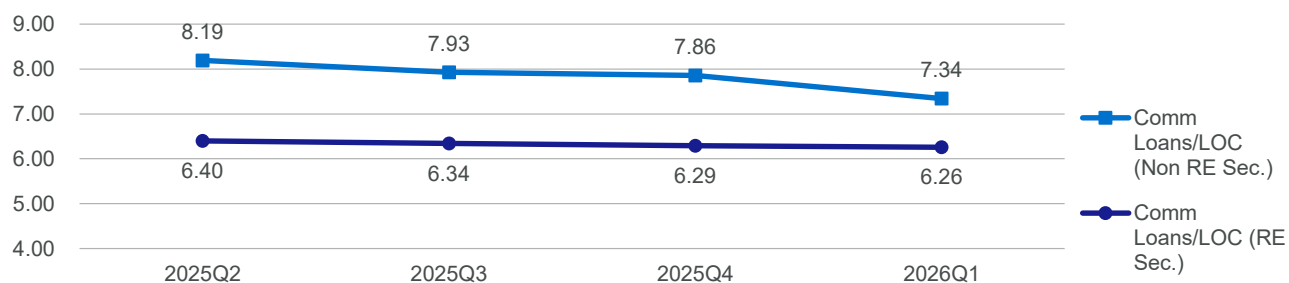
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$1.6	\$1.7	\$1.7	\$1.8	\$1.5	\$1.7	\$1.7	\$1.8
Secured by Farmland	\$1.7	\$1.7	\$1.8	\$1.9	\$1.6	\$1.7	\$1.8	\$1.9
Secured by Multifamily	\$8.7	\$8.8	\$9.1	\$9.5	\$7.2	\$8.0	\$9.1	\$9.5
Secured by OO CRE	\$8.1	\$8.5	\$8.7	\$9.0	\$7.2	\$7.6	\$8.7	\$9.0
Secured by Non OO CRE	\$12.7	\$13.1	\$13.5	\$13.7	\$10.9	\$11.9	\$13.5	\$13.7
<b>Total CRE Secured</b>	<b>\$32.8</b>	<b>\$33.9</b>	<b>\$34.9</b>	<b>\$35.9</b>	<b>\$28.4</b>	<b>\$30.9</b>	<b>\$34.9</b>	<b>\$35.9</b>
Ag. Production & Other Farm	\$0.6	\$0.6	\$0.6	\$0.6	\$0.5	\$0.6	\$0.6	\$0.6
Commercial & Industrial	\$2.5	\$2.5	\$2.5	\$2.6	\$2.3	\$2.4	\$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)	\$0.1	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	\$0.2	\$0.2
<b>Total Commercial Loans</b>	<b>\$36.3</b>	<b>\$37.4</b>	<b>\$38.5</b>	<b>\$39.5</b>	<b>\$31.5</b>	<b>\$34.3</b>	<b>\$38.5</b>	<b>\$39.5</b>
# of Commercial Loans	96,749	96,424	96,766	98,462	90,572	92,901	96,766	98,462
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$9.1</b>	<b>\$9.3</b>	<b>\$9.4</b>	<b>\$9.5</b>	<b>\$8.0</b>	<b>\$8.7</b>	<b>\$9.4</b>	<b>\$9.5</b>
# of Commercial Loans	12,910	13,102	13,217	13,129	11,538	12,483	13,217	13,129

<b>Total Commercial Loans - Members &amp; NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$45.5</b>	<b>\$46.7</b>	<b>\$47.9</b>	<b>\$48.9</b>	<b>\$39.5</b>	<b>\$43.0</b>	<b>\$47.9</b>	<b>\$48.9</b>
# of Total Commercial Loans	109,659	109,526	109,983	111,591	102,110	105,384	109,983	111,591

<b>Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)</b>								
<b>To Members (\$)</b>	<b>\$2.8</b>	<b>\$2.7</b>	<b>\$2.9</b>	<b>\$2.9</b>	<b>\$7.8</b>	<b>\$8.5</b>	<b>\$10.8</b>	<b>\$2.9</b>
To Members (#)	6,574	5,841	5,821	7,361	23,846	22,374	24,873	7,361
<b>To NonMembers (\$)</b>	<b>\$0.5</b>	<b>\$0.4</b>	<b>\$0.5</b>	<b>\$0.4</b>	<b>\$1.1</b>	<b>\$1.5</b>	<b>\$1.9</b>	<b>\$0.4</b>
To NonMembers (#)	577	533	535	444	1,251	1,799	2,253	444

<b>Commercial Loan Interest Rates (Quarterly Rates Only)</b>								
Comm Loans/LOC (RE Sec.)	6.40	6.34	6.29	6.26				
Comm Loans/LOC (Non RE Sec.)	8.19	7.93	7.86	7.34				

### Commercial Loan Interest Rates (%)



# Appendix



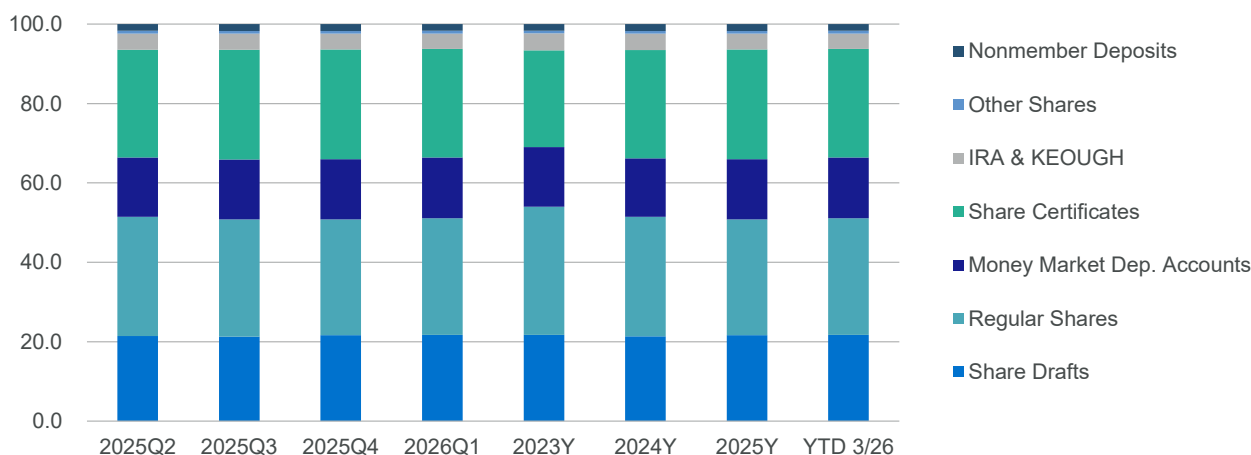
## Total Assets \$500 Million–\$2 Billion

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$86.0	\$85.6	\$88.5	\$90.9	\$82.9	\$83.7	\$88.5	\$90.9
Regular Shares	\$120.7	\$118.9	\$119.1	\$122.7	\$122.9	\$117.8	\$119.1	\$122.7
Money Market Dep. Accounts	\$60.2	\$60.8	\$61.9	\$64.1	\$57.5	\$57.5	\$61.9	\$64.1
Share Certificates	\$109.0	\$111.0	\$112.7	\$114.2	\$92.9	\$106.6	\$112.7	\$114.2
IRA & KEOUGH	\$16.4	\$16.4	\$16.3	\$16.3	\$16.2	\$16.3	\$16.3	\$16.3
Other Shares	\$2.9	\$2.8	\$2.8	\$2.9	\$2.5	\$2.6	\$2.8	\$2.9
Nonmember Deposits	\$6.8	\$6.9	\$7.1	\$7.0	\$6.5	\$6.9	\$7.1	\$7.0
<b>Total Shares / Deposits</b>	<b>\$402.0</b>	<b>\$402.4</b>	<b>\$408.4</b>	<b>\$418.1</b>	<b>\$381.5</b>	<b>\$391.5</b>	<b>\$408.4</b>	<b>\$418.1</b>
Total Insured Shares / Deposits	\$358.5	\$358.0	\$362.0	\$370.3	\$342.8	\$349.8	\$362.0	\$370.3

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	21.4	21.3	21.7	21.8	21.7	21.4	21.7	21.8
Regular Shares	30.0	29.5	29.2	29.3	32.2	30.1	29.2	29.3
Money Market Dep. Accounts	15.0	15.1	15.1	15.3	15.1	14.7	15.1	15.3
Share Certificates	27.1	27.6	27.6	27.3	24.3	27.2	27.6	27.3
IRA & KEOUGH	4.1	4.1	4.0	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
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	89.2	89.0	88.7	88.6	89.9	89.4	88.7	88.6

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-5.6%	-2.0%	13.5%	11.1%	-4.9%	0.9%	5.7%	11.1%
Regular Shares	-1.8%	-6.2%	0.8%	12.1%	-13.6%	-4.1%	1.1%	12.1%
Money Market Dep. Accounts	6.4%	3.7%	7.3%	14.2%	-16.3%	0.1%	7.5%	14.2%
Share Certificates	3.6%	7.5%	6.2%	5.3%	57.5%	14.8%	5.7%	5.3%
IRA & KEOUGH	3.4%	-0.2%	-2.2%	-1.1%	0.9%	0.2%	0.3%	-1.1%
Other Shares	12.4%	-3.5%	-10.6%	22.9%	-6.0%	4.9%	5.2%	22.9%
Nonmember Deposits	3.4%	9.4%	11.0%	-6.6%	34.1%	5.7%	3.9%	-6.6%
<b>Total Shares / Deposits</b>	<b>0.4%</b>	<b>0.4%</b>	<b>5.9%</b>	<b>9.5%</b>	<b>0.2%</b>	<b>2.6%</b>	<b>4.3%</b>	<b>9.5%</b>
Total Insured Shares / Deposits	-0.3%	-0.5%	4.5%	9.1%	0.7%	2.1%	3.5%	9.1%

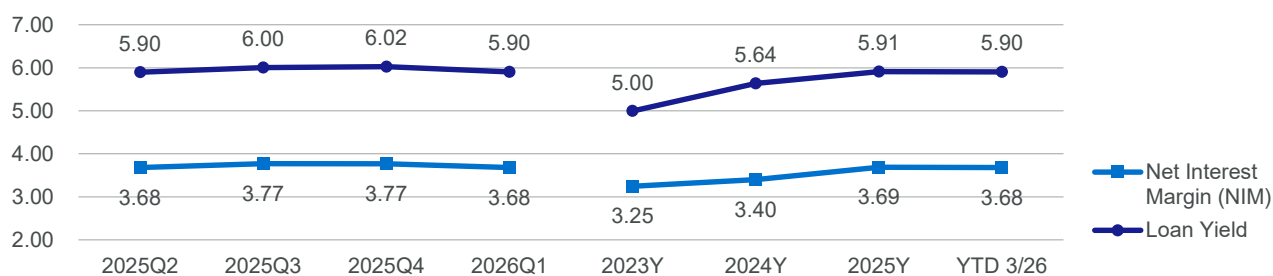
# Appendix



## Total Assets \$2.0 Billion–\$10.0 Billion

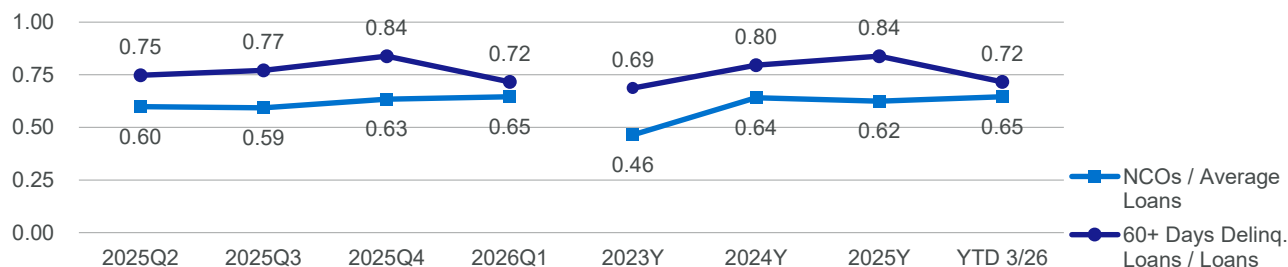
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	7.2	5.6	5.7	(0.5)	6.7	3.6	5.6	(0.5)
Share & Dep. Growth (Annualized)	1.0	3.6	8.4	7.6	2.4	5.4	6.4	7.6
Loans / Assets	75.6	75.9	75.4	74.3	76.4	75.8	75.4	74.3
Loans / Deposits	90.1	90.6	89.7	87.4	91.6	90.0	89.7	87.4
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>3.68</b>	<b>3.77</b>	<b>3.77</b>	<b>3.68</b>	<b>3.25</b>	<b>3.40</b>	<b>3.69</b>	<b>3.68</b>
Loan Yield / COF Spread	3.66	3.76	3.78	3.81	3.26	3.30	3.68	3.81
<b>Loan Yield</b>	<b>5.90</b>	<b>6.00</b>	<b>6.02</b>	<b>5.90</b>	<b>5.00</b>	<b>5.64</b>	<b>5.91</b>	<b>5.90</b>
COF (Int. Exp / Avg IB Liab)	2.24	2.24	2.24	2.10	1.73	2.34	2.23	2.10

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.75</b>	<b>0.77</b>	<b>0.84</b>	<b>0.72</b>	<b>0.69</b>	<b>0.80</b>	<b>0.84</b>	<b>0.72</b>
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.04
Nonperforming Assets / Assets	0.58	0.59	0.63	0.55	0.55	0.62	0.63	0.55
ACL / Loans	1.12	1.14	1.18	1.18	1.06	1.12	1.18	1.18
Delinquent Loans / Reserves	66.7	67.9	71.1	60.6	64.6	71.1	71.1	60.6
Provision Expense / Avg Assets	0.51	0.51	0.56	0.48	0.39	0.52	0.49	0.48
<b>NCOs / Average Loans</b>	<b>0.60</b>	<b>0.59</b>	<b>0.63</b>	<b>0.65</b>	<b>0.46</b>	<b>0.64</b>	<b>0.62</b>	<b>0.65</b>
# Companies Reporting NCOs	244	243	242	243	245	245	243	243
NCO Coverage Ratio (ACL / NCOs)	1.90	1.93	1.88	1.84	2.35	1.79	1.95	1.84

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



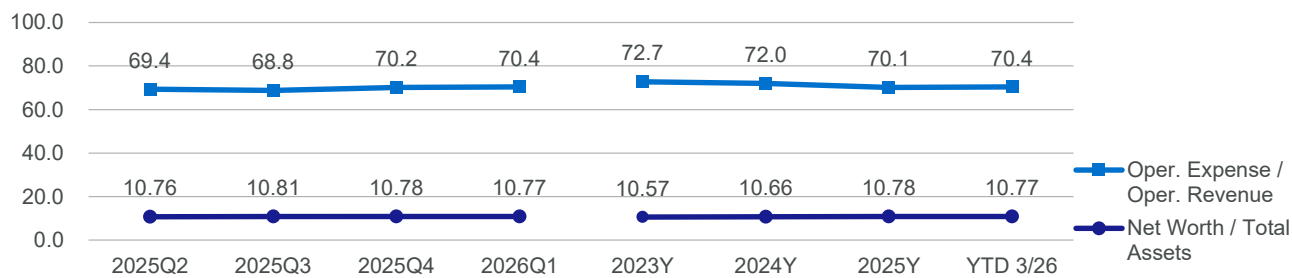
# Appendix



## Total Assets \$2.0 Billion–\$10.0 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.78	0.86	0.75	0.76	0.71	0.61	0.77	0.76
ROAE	8.28	9.07	7.38	7.32	8.23	6.86	7.96	7.32
Oper. Expense / Oper. Revenue	69.4	68.8	70.2	70.4	72.7	72.0	70.1	70.4

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	10.50	10.71	10.77	10.71	9.70	10.13	10.77	10.71
<b>Net Worth / Total Assets</b>	<b>10.76</b>	<b>10.81</b>	<b>10.78</b>	<b>10.77</b>	<b>10.57</b>	<b>10.66</b>	<b>10.78</b>	<b>10.77</b>
Classified Assets / Capital	7.05	7.02	7.33	7.14	7.28	7.27	7.33	7.14
Classified Assets / Net Worth	6.78	6.76	7.23	7.05	6.52	6.76	7.23	7.05
Solvency Evaluation	111.5	111.8	111.9	111.8	110.8	111.1	111.9	111.8
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	2.3	4.0	1.0	(0.3)	4.2	3.6	2.5	(0.3)
Members / FTE	393.5	394.7	394.0	392.2	384.6	392.7	394.0	392.2
Members / Potential Members	6.3	6.2	6.1	6.4	6.9	6.5	6.1	6.4
Total # of Companies	249	249	248	243	250	251	248	243
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$23.5	\$23.7	\$24.4	\$23.6	\$22.9	\$23.8	\$24.4	\$23.6
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	\$1.7	\$1.8	\$1.7	\$1.8	\$1.8	\$1.7	\$1.7	\$1.8
Other Unsecured Loans	\$25.7	\$25.6	\$25.7	\$24.7	\$25.8	\$26.0	\$25.7	\$24.7
New Vehicle Loans	\$67.2	\$66.8	\$66.7	\$65.9	\$72.2	\$67.5	\$66.7	\$65.9
Used Vehicle Loans	\$136.6	\$136.6	\$136.5	\$137.4	\$133.9	\$133.6	\$136.5	\$137.4
Leases Receivable	\$4.3	\$4.4	\$4.4	\$4.4	\$4.8	\$4.5	\$4.4	\$4.4
Other Loans & LOC Sec Non RE	\$30.1	\$29.9	\$29.5	\$29.0	\$31.2	\$30.5	\$29.5	\$29.0
Loans & LOC 1-4 Fam. (1st Lien)	\$252.6	\$257.1	\$261.6	\$261.3	\$237.5	\$246.2	\$261.6	\$261.3
Loans & LOC 1-4 Fam. (Jr Lien)	\$71.7	\$74.5	\$77.1	\$78.4	\$56.4	\$66.6	\$77.1	\$78.4
Other RE Loans and LOC	\$0.5	\$0.7	\$0.7	\$0.7	\$0.5	\$0.5	\$0.7	\$0.7
Comm'l Loans/LOC (RE Sec.)	\$90.1	\$92.6	\$95.2	\$95.6	\$75.4	\$84.8	\$95.2	\$95.6
Comm'l Loans/LOC (Non RE Sec.)	\$5.4	\$5.7	\$6.2	\$6.0	\$4.8	\$5.4	\$6.2	\$6.0
<b>Total Loans</b>	<b>\$709.5</b>	<b>\$719.4</b>	<b>\$729.7</b>	<b>\$728.7</b>	<b>\$667.2</b>	<b>\$691.3</b>	<b>\$729.7</b>	<b>\$728.7</b>

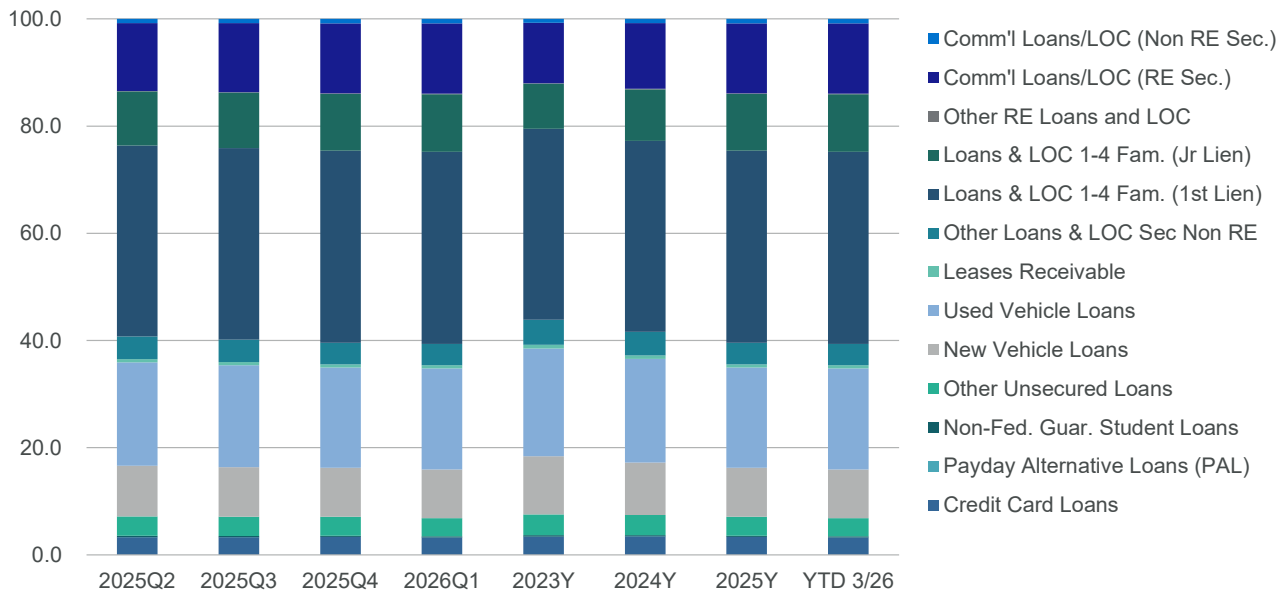
# Appendix



## Total Assets \$2.0 Billion–\$10.0 Billion

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	3.3	3.3	3.3	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	3.6	3.5	3.4	3.9	3.8	3.5	3.4
New Vehicle Loans	9.5	9.3	9.1	9.0	10.8	9.8	9.1	9.0
Used Vehicle Loans	19.2	19.0	18.7	18.9	20.1	19.3	18.7	18.9
Leases Receivable	0.6	0.6	0.6	0.6	0.7	0.7	0.6	0.6
Other Loans & LOC Sec Non RE	4.2	4.2	4.0	4.0	4.7	4.4	4.0	4.0
Loans & LOC 1-4 Fam. (1st Lien)	35.6	35.7	35.8	35.9	35.6	35.6	35.8	35.9
Loans & LOC 1-4 Fam. (Jr Lien)	10.1	10.4	10.6	10.8	8.4	9.6	10.6	10.8
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.)	12.7	12.9	13.1	13.1	11.3	12.3	13.1	13.1
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 \$2.0 Billion–\$10.0 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	5.0%	3.9%	11.0%	-12.8%	8.8%	4.0%	2.2%	-12.8%
Payday Alternative Loans (PAL)	2.6%	10.1%	29.1%	67.8%	30.6%	26.5%	-0.4%	67.8%
Non-Fed. Guar. Student Loans	-3.5%	6.3%	-2.3%	3.4%	-1.2%	-1.9%	0.9%	3.4%
Other Unsecured Loans	3.4%	-2.1%	1.3%	-15.0%	12.6%	0.6%	-1.3%	-15.0%
New Vehicle Loans	0.3%	-2.6%	-0.7%	-4.6%	-2.1%	-6.4%	-1.3%	-4.6%
Used Vehicle Loans	5.4%	0.2%	-0.4%	2.7%	2.9%	-0.3%	2.2%	2.7%
Leases Receivable	-12.4%	0.7%	0.9%	-0.9%	2.7%	-6.4%	-3.0%	-0.9%
Other Loans & LOC Sec Non RE	-1.1%	-3.5%	-4.9%	-7.1%	4.1%	-2.4%	-3.2%	-7.1%
Loans & LOC 1-4 Fam. (1st Lien)	7.3%	7.1%	7.0%	-0.4%	5.2%	3.7%	6.2%	-0.4%
Loans & LOC 1-4 Fam. (Jr Lien)	20.6%	16.0%	13.8%	6.5%	24.8%	18.2%	15.8%	6.5%
Other RE Loans and LOC	-6.7%	198.1%	7.8%	-24.2%	12.4%	6.0%	51.9%	-24.2%
Comm'l Loans/LOC (RE Sec.)	10.0%	11.2%	11.3%	1.6%	15.1%	12.5%	12.3%	1.6%
Comm'l Loans/LOC (Non RE Sec.)	<u>21.9%</u>	<u>16.4%</u>	<u>34.2%</u>	<u>-8.5%</u>	<u>19.3%</u>	<u>13.2%</u>	<u>13.9%</u>	<u>-8.5%</u>
<b>Total Loans</b>	<b>7.2%</b>	<b>5.6%</b>	<b>5.7%</b>	<b>-0.5%</b>	<b>6.7%</b>	<b>3.6%</b>	<b>5.6%</b>	<b>-0.5%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	8,513,865	8,468,459	8,449,394	8,454,049	8,794,773	8,561,432	8,449,394	8,454,049
Indirect Loans (\$Billions)	\$175.4	\$175.3	\$174.5	\$173.3	\$177.6	\$173.9	\$174.5	\$173.3
% of Total Loans	24.7%	24.4%	23.9%	23.8%	26.6%	25.2%	23.9%	23.8%
Indirect Loan Growth - Annualized	2.0%	-0.2%	-1.9%	-2.8%	5.3%	-2.1%	0.3%	-2.8%

# Appendix



## Total Assets \$2.0 Billion–\$10.0 Billion

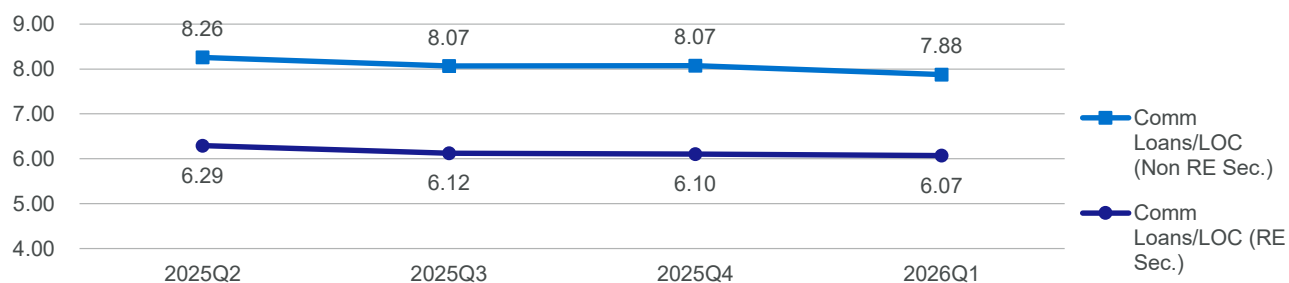
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$5.5	\$5.6	\$5.9	\$5.9	\$4.6	\$5.3	\$5.9	\$5.9
Secured by Farmland	\$0.5	\$0.5	\$0.6	\$0.7	\$0.5	\$0.5	\$0.6	\$0.7
Secured by Multifamily	\$21.3	\$21.9	\$22.6	\$22.5	\$17.4	\$20.0	\$22.6	\$22.5
Secured by OO CRE	\$16.4	\$17.1	\$17.3	\$18.1	\$13.6	\$15.4	\$17.3	\$18.1
Secured by Non OO CRE	\$40.4	\$41.3	\$42.2	\$42.4	\$34.2	\$38.1	\$42.2	\$42.4
<b>Total CRE Secured</b>	<b>\$84.1</b>	<b>\$86.4</b>	<b>\$88.5</b>	<b>\$89.5</b>	<b>\$70.2</b>	<b>\$79.3</b>	<b>\$88.5</b>	<b>\$89.5</b>
Ag. Production & Other Farm	\$0.2	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	\$0.2	\$0.2
Commercial & Industrial	\$4.1	\$4.3	\$4.7	\$4.6	\$3.5	\$4.1	\$4.7	\$4.6
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	\$0.3	\$0.2	\$0.3	\$0.3	\$0.3
<b>Total Commercial Loans</b>	<b>\$88.9</b>	<b>\$91.4</b>	<b>\$93.9</b>	<b>\$94.8</b>	<b>\$74.3</b>	<b>\$84.0</b>	<b>\$93.9</b>	<b>\$94.8</b>
# of Commercial Loans	128,229	130,689	134,981	136,690	113,914	125,110	134,981	136,690
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$6.7</b>	<b>\$7.0</b>	<b>\$7.5</b>	<b>\$6.8</b>	<b>\$5.9</b>	<b>\$6.2</b>	<b>\$7.5</b>	<b>\$6.8</b>
# of Commercial Loans	6,162	6,278	6,474	6,231	5,334	5,715	6,474	6,231

<b>Total Commercial Loans - Members &amp; NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$95.6</b>	<b>\$98.3</b>	<b>\$101.4</b>	<b>\$101.6</b>	<b>\$80.2</b>	<b>\$90.2</b>	<b>\$101.4</b>	<b>\$101.6</b>
# of Total Commercial Loans	134,391	136,967	141,455	142,921	119,248	130,825	141,455	142,921

<b>Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)</b>								
<b>To Members (\$)</b>	<b>\$6.1</b>	<b>\$5.7</b>	<b>\$6.9</b>	<b>\$5.5</b>	<b>\$17.0</b>	<b>\$18.2</b>	<b>\$23.2</b>	<b>\$5.5</b>
To Members (#)	8,053	7,427	8,566	7,433	27,585	29,167	31,155	7,433
<b>To NonMembers (\$)</b>	<b>\$0.4</b>	<b>\$0.4</b>	<b>\$0.4</b>	<b>\$0.3</b>	<b>\$1.1</b>	<b>\$1.0</b>	<b>\$1.5</b>	<b>\$0.3</b>
To NonMembers (#)	207	226	257	233	984	691	847	233

<b>Commercial Loan Interest Rates (Quarterly Rates Only)</b>								
Comm Loans/LOC (RE Sec.)	6.29	6.12	6.10	6.07				
Comm Loans/LOC (Non RE Sec.)	8.26	8.07	8.07	7.88				

### Commercial Loan Interest Rates (%)



# Appendix



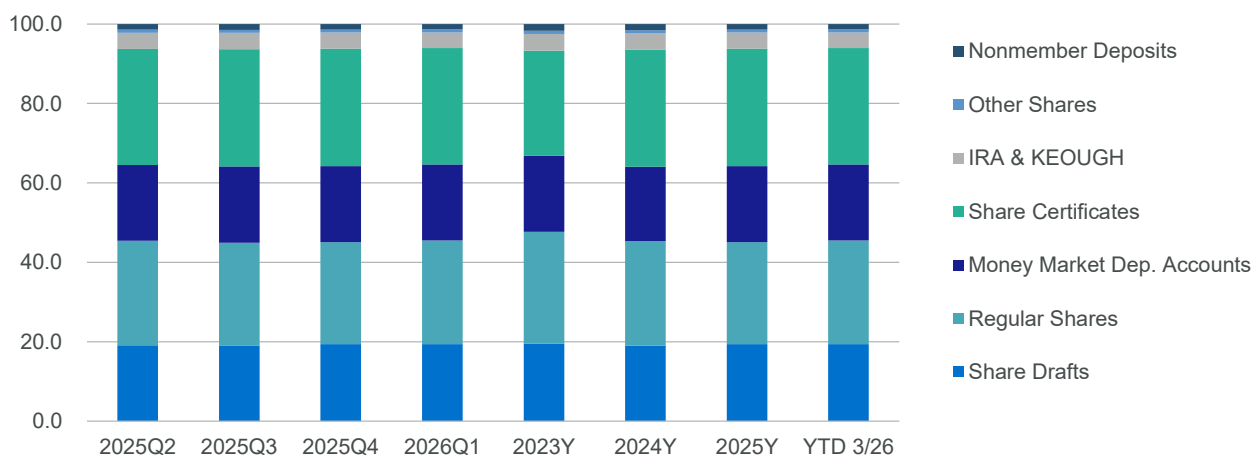
## Total Assets \$2.0 Billion–\$10.0 Billion

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$157.6	\$157.9	\$164.9	\$168.2	\$148.1	\$152.1	\$164.9	\$168.2
Regular Shares	\$217.6	\$216.6	\$218.4	\$226.5	\$213.7	\$210.5	\$218.4	\$226.5
Money Market Dep. Accounts	\$157.3	\$159.7	\$163.1	\$165.6	\$145.0	\$149.6	\$163.1	\$165.6
Share Certificates	\$241.2	\$246.4	\$251.8	\$254.1	\$200.7	\$235.9	\$251.8	\$254.1
IRA & KEOUGH	\$34.0	\$34.1	\$34.1	\$33.8	\$32.3	\$33.5	\$34.1	\$33.8
Other Shares	\$6.2	\$6.2	\$6.3	\$6.8	\$5.9	\$5.9	\$6.3	\$6.8
Nonmember Deposits	\$11.7	\$12.2	\$12.1	\$11.8	\$12.8	\$12.2	\$12.1	\$11.8
<b>Total Shares / Deposits</b>	<b>\$825.7</b>	<b>\$833.1</b>	<b>\$850.6</b>	<b>\$866.7</b>	<b>\$758.5</b>	<b>\$799.8</b>	<b>\$850.6</b>	<b>\$866.7</b>
Total Insured Shares / Deposits	\$737.4	\$741.3	\$754.5	\$767.0	\$686.0	\$717.0	\$754.5	\$767.0

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	19.1	19.0	19.4	19.4	19.5	19.0	19.4	19.4
Regular Shares	26.4	26.0	25.7	26.1	28.2	26.3	25.7	26.1
Money Market Dep. Accounts	19.1	19.2	19.2	19.1	19.1	18.7	19.2	19.1
Share Certificates	29.2	29.6	29.6	29.3	26.5	29.5	29.6	29.3
IRA & KEOUGH	4.1	4.1	4.0	3.9	4.3	4.2	4.0	3.9
Other Shares	0.8	0.7	0.7	0.8	0.8	0.7	0.7	0.8
Nonmember Deposits	1.4	1.5	1.4	1.4	1.7	1.5	1.4	1.4
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	89.3	89.0	88.7	88.5	90.4	89.6	88.7	88.5

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-5.2%	0.8%	17.8%	7.9%	-3.6%	2.7%	8.4%	7.9%
Regular Shares	-1.3%	-1.9%	3.4%	14.7%	-13.0%	-1.5%	3.8%	14.7%
Money Market Dep. Accounts	5.5%	6.0%	8.4%	6.2%	-15.9%	3.2%	9.0%	6.2%
Share Certificates	3.6%	8.7%	8.7%	3.7%	64.3%	17.5%	6.7%	3.7%
IRA & KEOUGH	3.9%	1.0%	0.0%	-3.4%	5.3%	3.7%	1.7%	-3.4%
Other Shares	16.9%	1.6%	2.5%	35.4%	-7.5%	0.4%	6.0%	35.4%
Nonmember Deposits	0.9%	14.4%	-3.3%	-9.1%	24.3%	-4.6%	-0.9%	-9.1%
<b>Total Shares / Deposits</b>	<b>1.0%</b>	<b>3.6%</b>	<b>8.4%</b>	<b>7.6%</b>	<b>2.4%</b>	<b>5.4%</b>	<b>6.4%</b>	<b>7.6%</b>
Total Insured Shares / Deposits	0.0%	2.1%	7.1%	6.6%	3.1%	4.5%	5.2%	6.6%

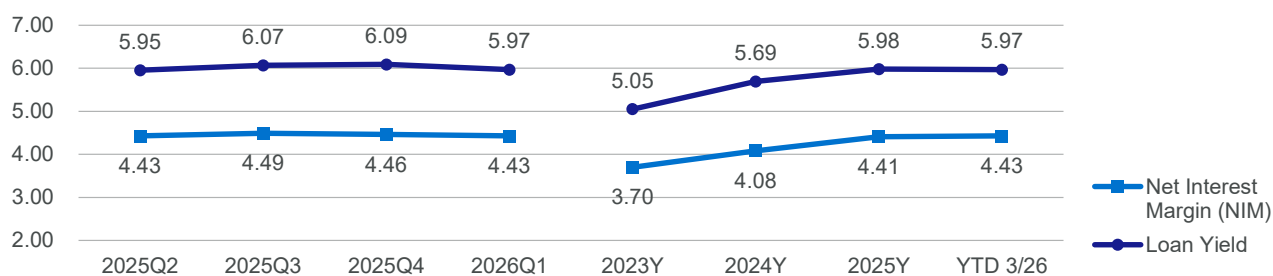
# Appendix



## Total Assets <\$10 Billion

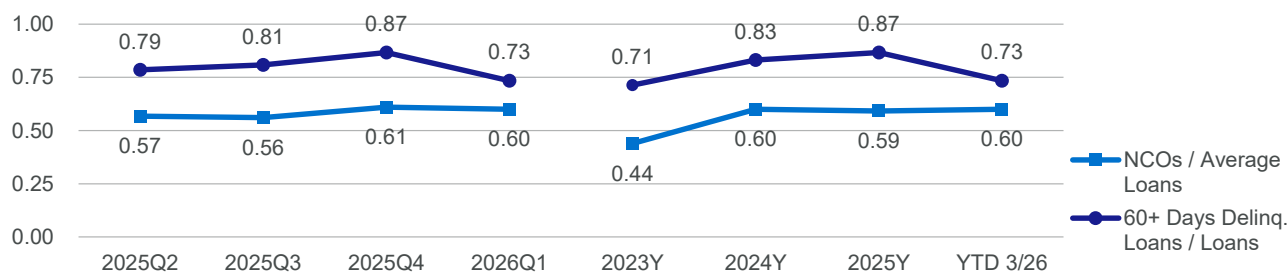
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	6.7	4.9	4.2	(0.4)	5.6	2.0	4.4	(0.4)
Share & Dep. Growth (Annualized)	0.2	1.7	6.6	7.8	0.8	3.7	4.9	7.8
Loans / Assets	59.4	59.7	59.3	57.6	61.4	60.8	59.3	57.6
Loans / Deposits	69.7	70.2	69.5	67.7	71.6	71.0	69.5	67.7
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>4.43</b>	<b>4.49</b>	<b>4.46</b>	<b>4.43</b>	<b>3.70</b>	<b>4.08</b>	<b>4.41</b>	<b>4.43</b>
Loan Yield / COF Spread	3.98	4.09	4.11	4.11	3.57	3.64	4.00	4.11
<b>Loan Yield</b>	<b>5.95</b>	<b>6.07</b>	<b>6.09</b>	<b>5.97</b>	<b>5.05</b>	<b>5.69</b>	<b>5.98</b>	<b>5.97</b>
COF (Int. Exp / Avg IB Liab)	1.97	1.98	1.99	1.87	1.48	2.06	1.98	1.87

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.79</b>	<b>0.81</b>	<b>0.87</b>	<b>0.73</b>	<b>0.71</b>	<b>0.83</b>	<b>0.87</b>	<b>0.73</b>
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.04	0.04	0.04
Nonperforming Assets / Assets	0.58	0.60	0.63	0.55	0.53	0.61	0.63	0.55
ACL / Loans	1.05	1.07	1.10	1.10	0.99	1.05	1.10	1.10
Delinquent Loans / Reserves	74.5	75.8	78.7	66.6	72.1	79.3	78.7	66.6
Provision Expense / Avg Assets	0.46	0.46	0.51	0.43	0.34	0.46	0.45	0.43
<b>NCOs / Average Loans</b>	<b>0.57</b>	<b>0.56</b>	<b>0.61</b>	<b>0.60</b>	<b>0.44</b>	<b>0.60</b>	<b>0.59</b>	<b>0.60</b>
# Companies Reporting NCOs	3,214	3,243	3,260	3,099	3,953	3,908	3,764	3,099
NCO Coverage Ratio (ACL / NCOs)	1.88	1.91	1.82	1.85	2.31	1.78	1.92	1.85

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



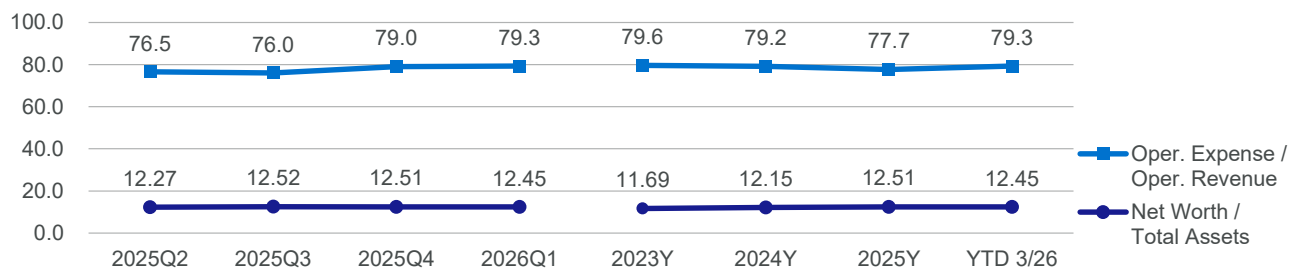
# Appendix



## Total Assets <\$10 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.77	0.81	0.63	0.66	0.60	0.61	0.72	0.66
ROAE	6.56	6.78	5.28	5.33	5.73	5.30	6.01	5.33
Oper. Expense / Oper. Revenue	76.5	76.0	79.0	79.3	79.6	79.2	77.7	79.3

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	12.32	12.65	12.72	12.66	11.51	12.14	12.72	12.66
<b>Net Worth / Total Assets</b>	<b>12.27</b>	<b>12.52</b>	<b>12.51</b>	<b>12.45</b>	<b>11.69</b>	<b>12.15</b>	<b>12.51</b>	<b>12.45</b>
Classified Assets / Capital	3.81	3.80	3.82	3.81	3.82	3.85	3.82	3.81
Classified Assets / Net Worth	3.77	3.77	3.81	3.81	3.70	3.76	3.81	3.81
Solvency Evaluation	113.7	114.1	114.1	114.0	112.7	113.4	114.1	114.0
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	1.2	2.1	(0.9)	0.5	2.0	1.1	0.8	0.5
Members / FTE	355.1	355.1	351.1	349.2	367.1	359.4	351.1	349.2
Members / Potential Members	13.8	13.6	13.0	12.9	15.9	14.2	13.0	12.9
Total # of Companies	4,435	4,395	4,348	4,310	4,676	4,524	4,348	4,310
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$38.7	\$39.0	\$39.9	\$38.7	\$38.5	\$39.5	\$39.9	\$38.7
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	\$3.3	\$3.4	\$3.3	\$3.3	\$3.4	\$3.4	\$3.3	\$3.3
Other Unsecured Loans	\$48.0	\$48.1	\$48.5	\$47.1	\$48.4	\$48.6	\$48.5	\$47.1
New Vehicle Loans	\$122.1	\$121.4	\$120.6	\$119.0	\$133.7	\$123.2	\$120.6	\$119.0
Used Vehicle Loans	\$258.0	\$257.6	\$256.1	\$256.3	\$261.0	\$255.1	\$256.1	\$256.3
Leases Receivable	\$5.2	\$5.2	\$5.2	\$5.2	\$5.7	\$5.4	\$5.2	\$5.2
Other Loans & LOC Sec Non RE	\$56.0	\$55.6	\$54.7	\$53.8	\$58.9	\$56.7	\$54.7	\$53.8
Loans & LOC 1-4 Fam. (1st Lien)	\$419.3	\$426.0	\$432.3	\$432.7	\$401.0	\$410.5	\$432.3	\$432.7
Loans & LOC 1-4 Fam. (Jr Lien)	\$126.2	\$131.1	\$135.2	\$137.2	\$101.1	\$118.1	\$135.2	\$137.2
Other RE Loans and LOC	\$2.1	\$2.3	\$2.4	\$2.3	\$2.0	\$2.0	\$2.4	\$2.3
Comm'l Loans/LOC (RE Sec.)	\$142.0	\$146.0	\$150.1	\$151.6	\$120.7	\$134.0	\$150.1	\$151.6
Comm'l Loans/LOC (Non RE Sec.)	\$12.3	\$12.5	\$13.1	\$13.0	\$10.9	\$11.9	\$13.1	\$13.0
<b>Total Loans</b>	<b>\$1,233.3</b>	<b>\$1,248.4</b>	<b>\$1,261.4</b>	<b>\$1,260.2</b>	<b>\$1,185.4</b>	<b>\$1,208.7</b>	<b>\$1,261.4</b>	<b>\$1,260.2</b>

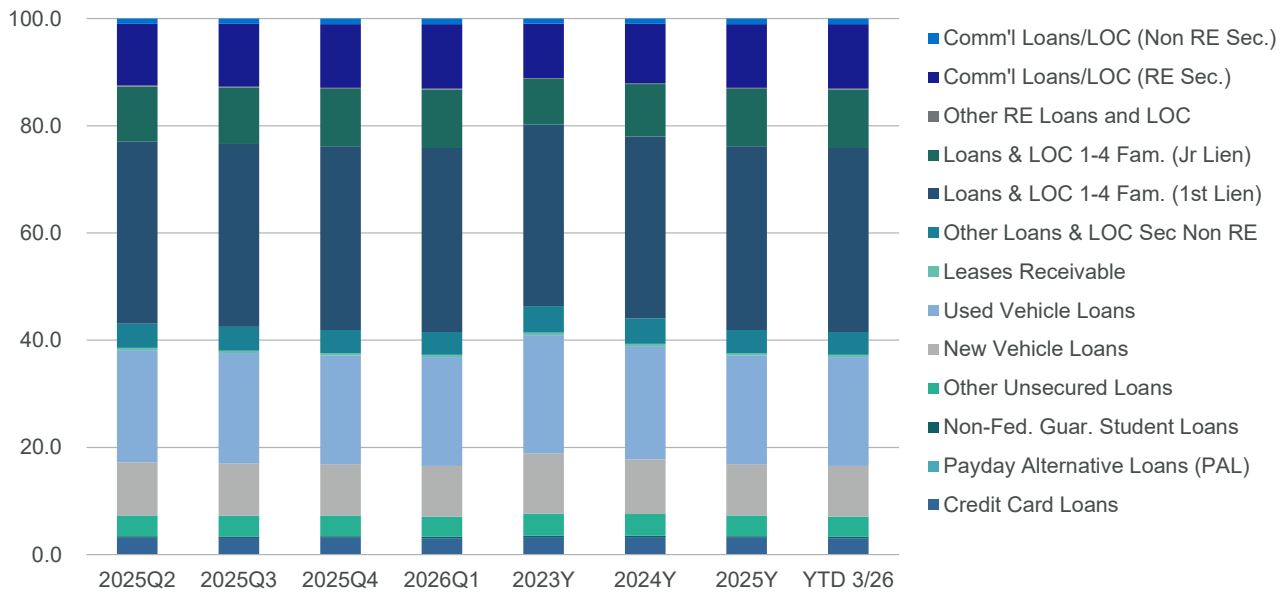
# Appendix



## Total Assets <\$10 Billion

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	3.1	3.1	3.2	3.1	3.2	3.3	3.2	3.1
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	3.8	3.7	4.1	4.0	3.8	3.7
New Vehicle Loans	9.9	9.7	9.6	9.4	11.3	10.2	9.6	9.4
Used Vehicle Loans	20.9	20.6	20.3	20.3	22.0	21.1	20.3	20.3
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	4.5	4.3	4.3	5.0	4.7	4.3	4.3
Loans & LOC 1-4 Fam. (1st Lien)	34.0	34.1	34.3	34.3	33.8	34.0	34.3	34.3
Loans & LOC 1-4 Fam. (Jr Lien)	10.2	10.5	10.7	10.9	8.5	9.8	10.7	10.9
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.)	11.5	11.7	11.9	12.0	10.2	11.1	11.9	12.0
Comm'l Loans/LOC (Non RE Sec.)	1.0	1.0	1.0	1.0	0.9	1.0	1.0	1.0

### Loan Mix (%)



# Appendix



## Total Assets <\$10 Billion

Annualized Loan Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	4.4%	2.7%	9.6%	-12.5%	7.5%	2.5%	1.2%	-12.5%
Payday Alternative Loans (PAL)	24.4%	18.9%	27.8%	-1.6%	19.2%	18.3%	2.2%	-1.6%
Non-Fed. Guar. Student Loans	-7.3%	3.7%	-4.3%	3.1%	-0.2%	-1.5%	-1.0%	3.1%
Other Unsecured Loans	3.4%	1.2%	2.9%	-11.3%	9.3%	0.4%	-0.3%	-11.3%
New Vehicle Loans	0.7%	-2.4%	-2.6%	-5.4%	-0.6%	-7.8%	-2.1%	-5.4%
Used Vehicle Loans	3.7%	-0.6%	-2.3%	0.3%	2.3%	-2.3%	0.4%	0.3%
Leases Receivable	-12.9%	0.2%	-4.9%	-1.5%	2.4%	-4.4%	-5.1%	-1.5%
Other Loans & LOC Sec Non RE	1.4%	-3.1%	-6.3%	-7.2%	3.5%	-3.6%	-3.5%	-7.2%
Loans & LOC 1-4 Fam. (1st Lien)	6.7%	6.4%	5.9%	0.4%	3.7%	2.4%	5.3%	0.4%
Loans & LOC 1-4 Fam. (Jr Lien)	18.5%	15.7%	12.4%	5.9%	22.8%	16.8%	14.4%	5.9%
Other RE Loans and LOC	-2.0%	52.5%	5.1%	-0.4%	1.7%	4.1%	15.2%	-0.4%
Comm'l Loans/LOC (RE Sec.)	11.0%	11.3%	11.0%	4.2%	13.1%	11.1%	12.0%	4.2%
Comm'l Loans/LOC (Non RE Sec.)	20.6%	7.6%	17.5%	-4.1%	11.7%	8.8%	10.0%	-4.1%
<b>Total Loans</b>	<b>6.7%</b>	<b>4.9%</b>	<b>4.2%</b>	<b>-0.4%</b>	<b>5.6%</b>	<b>2.0%</b>	<b>4.4%</b>	<b>-0.4%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	17,431,435	17,383,425	17,221,844	17,277,192	17,993,249	17,695,930	17,221,844	17,277,192
Indirect Loans (\$Billions)	\$276.0	\$275.9	\$273.8	\$270.9	\$284.4	\$273.7	\$273.8	\$270.9
% of Total Loans	22.4%	22.1%	21.7%	21.5%	24.0%	22.6%	21.7%	21.5%
Indirect Loan Growth - Annualized	3.5%	-0.2%	-2.9%	-4.3%	4.6%	-3.8%	0.0%	-4.3%

# Appendix



## Total Assets <\$10 Billion

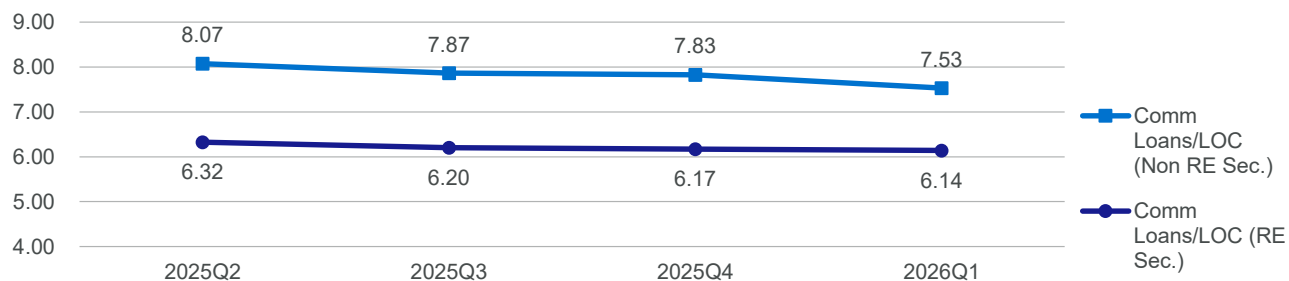
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$7.3	\$7.6	\$7.9	\$8.0	\$6.3	\$7.2	\$7.9	\$8.0
Secured by Farmland	\$2.9	\$3.0	\$3.1	\$3.2	\$2.7	\$2.8	\$3.1	\$3.2
Secured by Multifamily	\$31.4	\$32.2	\$33.2	\$33.6	\$25.8	\$29.3	\$33.2	\$33.6
Secured by OO CRE	\$26.8	\$27.9	\$28.3	\$29.5	\$22.8	\$25.1	\$28.3	\$29.5
Secured by Non OO CRE	\$55.3	\$56.7	\$58.1	\$58.5	\$47.0	\$52.2	\$58.1	\$58.5
<b>Total CRE Secured</b>	<b>\$123.7</b>	<b>\$127.4</b>	<b>\$130.7</b>	<b>\$132.8</b>	<b>\$104.5</b>	<b>\$116.7</b>	<b>\$130.7</b>	<b>\$132.8</b>
Ag. Production & Other Farm	\$1.3	\$1.3	\$1.3	\$1.3	\$1.1	\$1.2	\$1.3	\$1.3
Commercial & Industrial	\$7.9	\$8.0	\$8.5	\$8.5	\$7.0	\$7.8	\$8.5	\$8.5
Unsecured Commercial	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5
Unsecured Rev LOC (Commercial)	\$0.5	\$0.5	\$0.6	\$0.6	\$0.4	\$0.5	\$0.6	\$0.6
<b>Total Commercial Loans</b>	<b>\$133.9</b>	<b>\$137.7</b>	<b>\$141.5</b>	<b>\$143.5</b>	<b>\$113.4</b>	<b>\$126.6</b>	<b>\$141.5</b>	<b>\$143.5</b>
# of Commercial Loans	272,488	275,317	280,097	283,521	249,162	264,762	280,097	283,521
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$20.4</b>	<b>\$20.9</b>	<b>\$21.6</b>	<b>\$21.1</b>	<b>\$18.2</b>	<b>\$19.3</b>	<b>\$21.6</b>	<b>\$21.1</b>
# of Commercial Loans	34,943	35,271	35,751	35,453	32,299	33,903	35,751	35,453

<b>Total Commercial Loans - Members &amp; NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$154.3</b>	<b>\$158.6</b>	<b>\$163.2</b>	<b>\$164.6</b>	<b>\$131.6</b>	<b>\$145.9</b>	<b>\$163.2</b>	<b>\$164.6</b>
<b># of Total Commercial Loans</b>	<b>307,431</b>	<b>310,588</b>	<b>315,848</b>	<b>318,974</b>	<b>281,461</b>	<b>298,665</b>	<b>315,848</b>	<b>318,974</b>

<b>Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)</b>								
<b>To Members (\$)</b>	<b>\$9.7</b>	<b>\$9.1</b>	<b>\$10.5</b>	<b>\$9.3</b>	<b>\$27.3</b>	<b>\$29.2</b>	<b>\$37.1</b>	<b>\$9.3</b>
To Members (#)	18,946	16,848	18,366	19,288	67,628	66,165	72,252	19,288
<b>To NonMembers (\$)</b>	<b>\$1.1</b>	<b>\$1.1</b>	<b>\$1.2</b>	<b>\$0.9</b>	<b>\$2.7</b>	<b>\$3.1</b>	<b>\$4.4</b>	<b>\$0.9</b>
To NonMembers (#)	1,525	1,341	1,501	1,328	4,267	4,781	5,814	1,328

<b>Commercial Loan Interest Rates (Quarterly Rates Only)</b>								
Comm Loans/LOC (RE Sec.)	6.32	6.20	6.17	6.14				
Comm Loans/LOC (Non RE Sec.)	8.07	7.87	7.83	7.53				

### Commercial Loan Interest Rates (%)



# Appendix



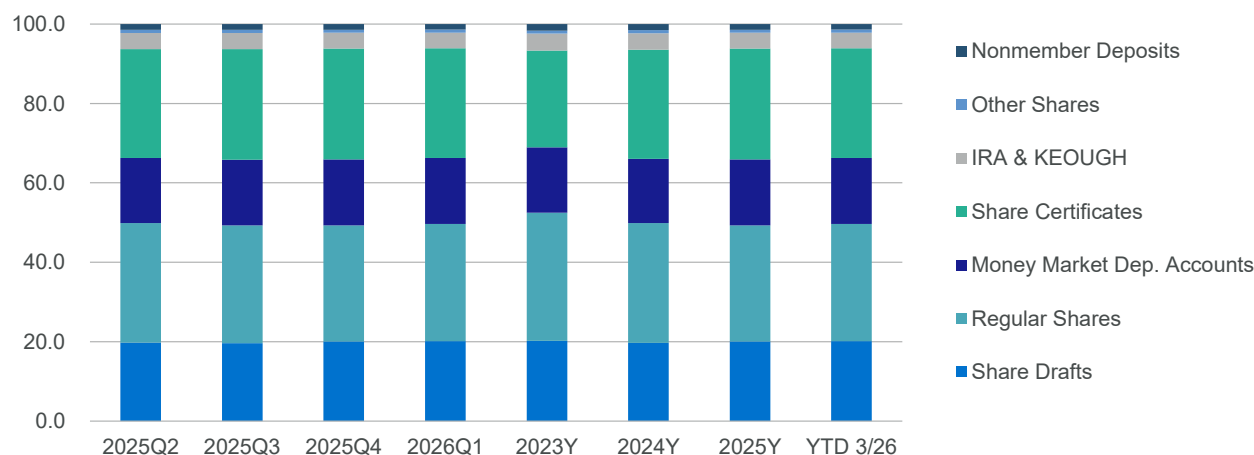
## Total Assets <\$10 Billion

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$297.7	\$296.9	\$308.2	\$315.0	\$284.7	\$288.8	\$308.2	\$315.0
Regular Shares	\$451.8	\$447.0	\$448.3	\$461.8	\$455.3	\$440.7	\$448.3	\$461.8
Money Market Dep. Accounts	\$247.4	\$250.4	\$255.1	\$260.5	\$232.3	\$236.4	\$255.1	\$260.5
Share Certificates	\$411.9	\$420.2	\$427.9	\$432.2	\$344.6	\$402.4	\$427.9	\$432.2
IRA & KEOUGH	\$61.5	\$61.5	\$61.2	\$60.8	\$59.9	\$61.0	\$61.2	\$60.8
Other Shares	\$11.5	\$11.5	\$11.4	\$12.2	\$10.7	\$10.8	\$11.4	\$12.2
Nonmember Deposits	\$21.8	\$22.4	\$22.5	\$22.0	\$23.2	\$22.7	\$22.5	\$22.0
<b>Total Shares / Deposits</b>	<b>\$1,503.6</b>	<b>\$1,509.9</b>	<b>\$1,534.6</b>	<b>\$1,564.4</b>	<b>\$1,410.8</b>	<b>\$1,462.7</b>	<b>\$1,534.6</b>	<b>\$1,564.4</b>
Total Insured Shares / Deposits	\$1,346.7	\$1,348.3	\$1,366.1	\$1,390.5	\$1,276.5	\$1,313.6	\$1,366.1	\$1,390.5

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	19.8	19.7	20.1	20.1	20.2	19.7	20.1	20.1
Regular Shares	30.0	29.6	29.2	29.5	32.3	30.1	29.2	29.5
Money Market Dep. Accounts	16.5	16.6	16.6	16.6	16.5	16.2	16.6	16.6
Share Certificates	27.4	27.8	27.9	27.6	24.4	27.5	27.9	27.6
IRA & KEOUGH	4.1	4.1	4.0	3.9	4.2	4.2	4.0	3.9
Other Shares	0.8	0.8	0.7	0.8	0.8	0.7	0.7	0.8
Nonmember Deposits	1.4	1.5	1.5	1.4	1.6	1.5	1.5	1.4
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	89.6	89.3	89.0	88.9	90.5	89.8	89.0	88.9

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-6.0%	-1.0%	15.2%	8.7%	-4.1%	1.4%	6.7%	8.7%
Regular Shares	-2.1%	-4.2%	1.1%	12.1%	-13.0%	-3.2%	1.7%	12.1%
Money Market Dep. Accounts	5.2%	4.9%	7.5%	8.4%	-16.3%	1.8%	7.9%	8.4%
Share Certificates	3.8%	8.0%	7.4%	4.0%	60.6%	16.8%	6.3%	4.0%
IRA & KEOUGH	2.8%	0.0%	-1.7%	-3.2%	2.5%	1.8%	0.5%	-3.2%
Other Shares	14.7%	-1.3%	-3.3%	29.4%	-8.1%	1.0%	5.3%	29.4%
Nonmember Deposits	-1.2%	10.9%	1.8%	-9.2%	30.3%	-2.2%	-0.8%	-9.2%
<b>Total Shares / Deposits</b>	<b>0.2%</b>	<b>1.7%</b>	<b>6.6%</b>	<b>7.8%</b>	<b>0.8%</b>	<b>3.7%</b>	<b>4.9%</b>	<b>7.8%</b>
Total Insured Shares / Deposits	-0.5%	0.5%	5.3%	7.2%	1.3%	2.9%	4.0%	7.2%

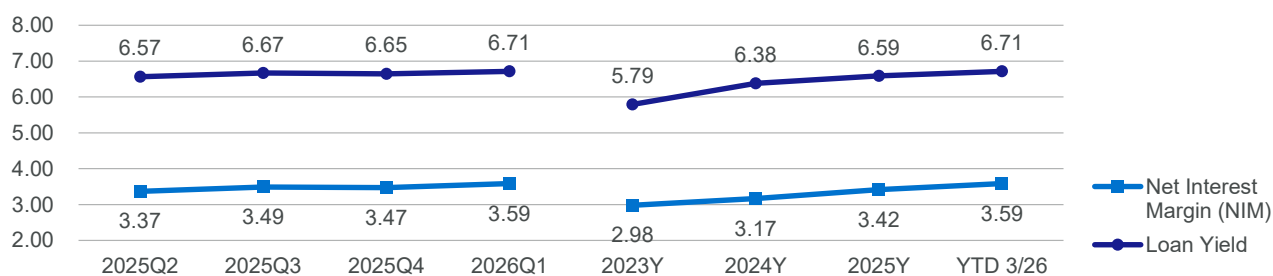
# Appendix



## Total Assets >\$10 Billion

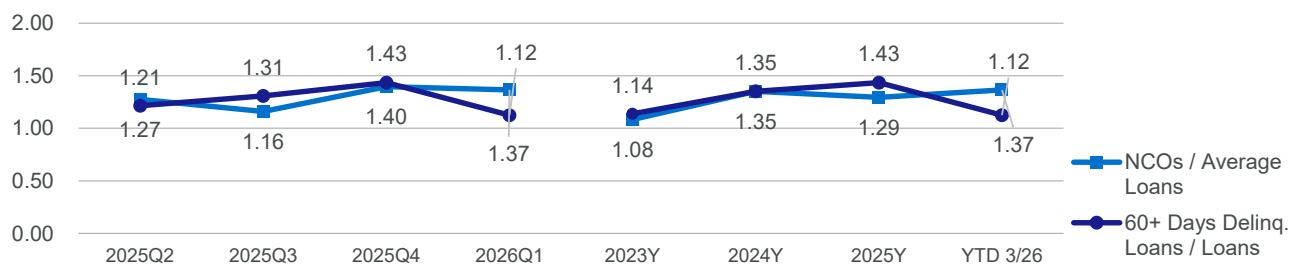
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	7.7	5.6	5.0	7.3	8.7	4.4	5.4	7.3
Share & Dep. Growth (Annualized)	1.7	4.0	7.3	17.7	4.3	5.5	7.3	17.7
Loans / Assets	76.3	77.4	77.8	77.0	74.4	76.1	77.8	77.0
Loans / Deposits	90.4	90.5	90.5	88.7	94.6	92.2	90.5	88.7
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>3.37</b>	<b>3.49</b>	<b>3.47</b>	<b>3.59</b>	<b>2.98</b>	<b>3.17</b>	<b>3.42</b>	<b>3.59</b>
Loan Yield / COF Spread	4.28	4.40	4.43	4.59	3.95	4.00	4.33	4.59
<b>Loan Yield</b>	<b>6.57</b>	<b>6.67</b>	<b>6.65</b>	<b>6.71</b>	<b>5.79</b>	<b>6.38</b>	<b>6.59</b>	<b>6.71</b>
COF (Int. Exp / Avg IB Liab)	2.29	2.27	2.22	2.13	1.85	2.38	2.26	2.13

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>1.21</b>	<b>1.31</b>	<b>1.43</b>	<b>1.12</b>	<b>1.14</b>	<b>1.35</b>	<b>1.43</b>	<b>1.12</b>
OREO / Assets	0.04	0.05	0.06	0.05	0.03	0.04	0.06	0.05
Nonperforming Assets / Assets	0.97	1.07	1.17	0.86	0.90	1.12	1.17	0.86
ACL / Loans	1.98	2.00	1.98	1.90	2.06	2.05	1.98	1.90
Delinquent Loans / Reserves	61.2	65.3	72.3	59.3	55.1	65.9	72.3	59.3
Provision Expense / Avg Assets	1.01	1.04	1.10	0.75	0.99	1.12	1.01	0.75
<b>NCOs / Average Loans</b>	<b>1.27</b>	<b>1.16</b>	<b>1.40</b>	<b>1.37</b>	<b>1.08</b>	<b>1.35</b>	<b>1.29</b>	<b>1.37</b>
# Companies Reporting NCOs	25	25	25	24	25	25	25	24
NCO Coverage Ratio (ACL / NCOs)	1.57	1.74	1.43	1.42	1.97	1.56	1.58	1.42

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



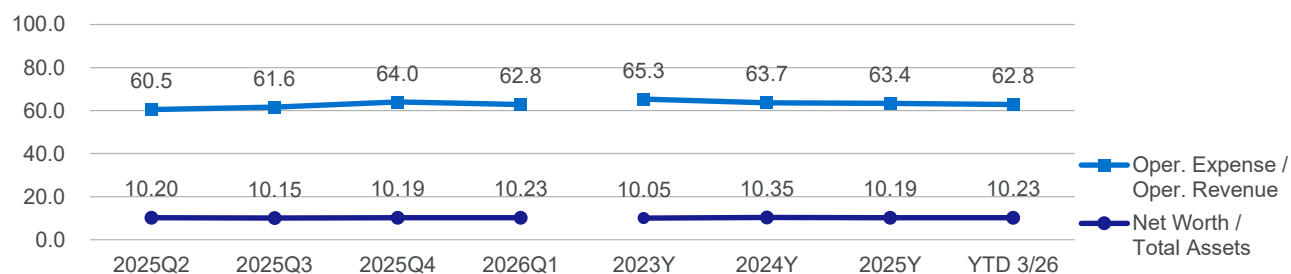
# Appendix



## Total Assets >\$10 Billion

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.84	0.95	0.71	0.84	0.71	0.59	0.71	0.84
ROAE	9.11	10.33	6.97	8.55	8.59	6.61	7.41	8.55
Oper. Expense / Oper. Revenue	<b>60.5</b>	<b>61.6</b>	<b>64.0</b>	<b>62.8</b>	<b>65.3</b>	<b>63.7</b>	<b>63.4</b>	<b>62.8</b>

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	10.23	10.50	10.81	10.98	9.46	10.20	10.81	10.98
<b>Net Worth / Total Assets</b>	<b>10.20</b>	<b>10.15</b>	<b>10.19</b>	<b>10.23</b>	<b>10.05</b>	<b>10.35</b>	<b>10.19</b>	<b>10.23</b>
Classified Assets / Capital	8.02	8.50	8.82	8.02	8.87	8.51	8.82	8.02
Classified Assets / Net Worth	7.68	8.08	9.35	8.14	7.64	8.24	9.35	8.14
Solvency Evaluation	110.9	111.3	111.2	111.1	110.3	110.5	111.2	111.1
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	3.7	4.6	1.9	7.9	5.8	5.1	4.0	7.9
Members / FTE	454.6	451.5	459.9	457.2	467.2	476.6	459.9	457.2
Members / Potential Members	9.7	9.8	9.9	10.0	11.3	10.9	9.9	10.0
Total # of Companies	25	25	25	24	25	25	25	24
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$46.8	\$47.4	\$48.4	\$47.8	\$44.0	\$46.2	\$48.4	\$47.8
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	\$3.4	\$3.3	\$3.1	\$3.9	\$3.6	\$3.3	\$3.1
Other Unsecured Loans	\$23.0	\$23.5	\$23.7	\$23.6	\$21.2	\$22.6	\$23.7	\$23.6
New Vehicle Loans	\$41.9	\$41.6	\$41.4	\$40.7	\$43.6	\$42.7	\$41.4	\$40.7
Used Vehicle Loans	\$65.8	\$66.1	\$66.3	\$67.4	\$64.7	\$64.9	\$66.3	\$67.4
Leases Receivable	\$0.9	\$0.9	\$0.9	\$0.8	\$1.1	\$1.0	\$0.9	\$0.8
Other Loans & LOC Sec Non RE	\$14.8	\$15.0	\$14.9	\$15.0	\$13.6	\$13.4	\$14.9	\$15.0
Loans & LOC 1-4 Fam. (1st Lien)	\$193.0	\$195.7	\$198.3	\$203.8	\$180.5	\$188.1	\$198.3	\$203.8
Loans & LOC 1-4 Fam. (Jr Lien)	\$41.0	\$42.9	\$44.6	\$46.2	\$31.2	\$37.7	\$44.6	\$46.2
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.)	\$30.8	\$31.5	\$32.0	\$33.8	\$27.1	\$29.6	\$32.0	\$33.8
Comm'l Loans/LOC (Non RE Sec.)	\$1.3	\$1.2	\$1.2	\$1.4	\$1.0	\$1.2	\$1.2	\$1.4
<b>Total Loans</b>	<b>\$462.7</b>	<b>\$469.2</b>	<b>\$475.1</b>	<b>\$483.7</b>	<b>\$431.9</b>	<b>\$450.9</b>	<b>\$475.1</b>	<b>\$483.7</b>

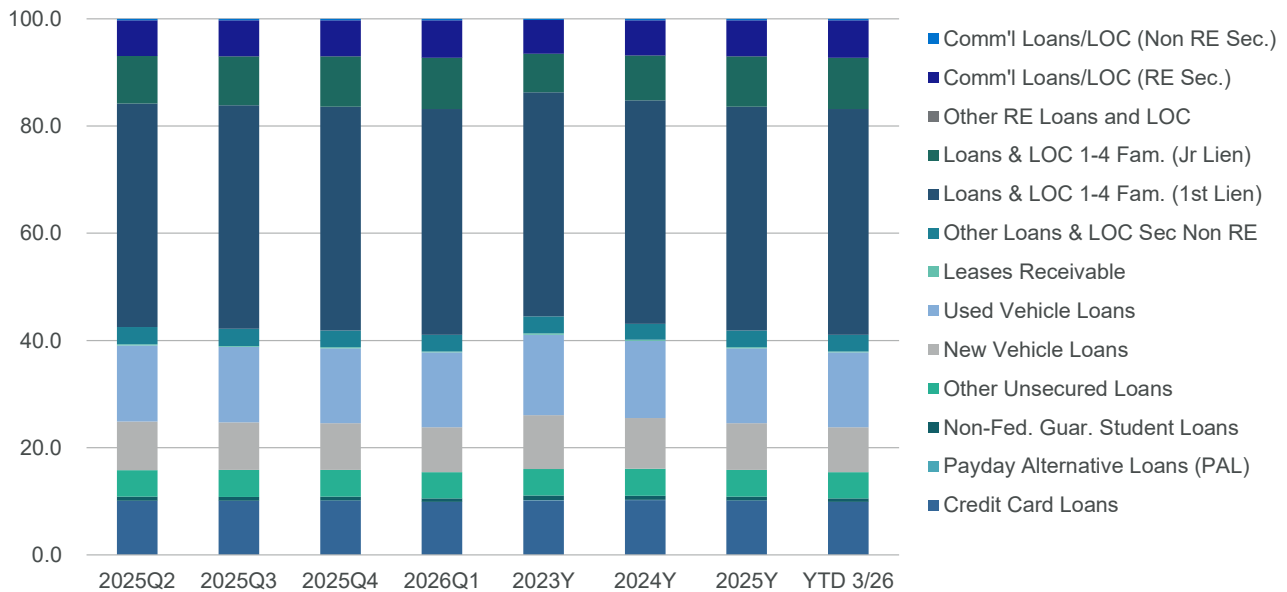
# Appendix



## Total Assets >\$10 Billion

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	10.1	10.1	10.2	9.9	10.2	10.2	10.2	9.9
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	0.7	0.7	0.7	0.6	0.9	0.8	0.7	0.6
Other Unsecured Loans	5.0	5.0	5.0	4.9	4.9	5.0	5.0	4.9
New Vehicle Loans	9.1	8.9	8.7	8.4	10.1	9.5	8.7	8.4
Used Vehicle Loans	14.2	14.1	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	3.2	3.1	3.1	3.1	3.0	3.1	3.1
Loans & LOC 1-4 Fam. (1st Lien)	41.7	41.7	41.7	42.1	41.8	41.7	41.7	42.1
Loans & LOC 1-4 Fam. (Jr Lien)	8.9	9.1	9.4	9.5	7.2	8.4	9.4	9.5
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.)	6.7	6.7	6.7	7.0	6.3	6.6	6.7	7.0
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	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	7.5%	5.7%	7.8%	-4.8%	13.1%	5.0%	4.7%	-4.8%
Payday Alternative Loans (PAL)	25.0%	28.6%	16.9%	-32.2%	9.8%	11.9%	8.6%	-32.2%
Non-Fed. Guar. Student Loans	-11.9%	-5.2%	-9.5%	-18.0%	-3.6%	-7.6%	-8.3%	-18.0%
Other Unsecured Loans	10.4%	8.9%	3.5%	-2.4%	7.3%	6.4%	5.0%	-2.4%
New Vehicle Loans	2.6%	-3.4%	-1.8%	-6.3%	7.0%	-2.1%	-3.1%	-6.3%
Used Vehicle Loans	5.0%	1.9%	1.5%	6.7%	8.1%	0.4%	2.1%	6.7%
Leases Receivable	1.4%	-9.6%	-11.0%	-18.0%	9.4%	-13.7%	-10.7%	-18.0%
Other Loans & LOC Sec Non RE	5.5%	4.6%	-1.9%	1.1%	13.9%	-1.7%	11.5%	1.1%
Loans & LOC 1-4 Fam. (1st Lien)	7.6%	5.5%	5.3%	11.3%	4.8%	4.2%	5.4%	11.3%
Loans & LOC 1-4 Fam. (Jr Lien)	19.5%	18.9%	15.8%	14.0%	30.2%	21.0%	18.4%	14.0%
Other RE Loans and LOC	-1.9%	-19.2%	10.9%	-29.5%	3.8%	44.2%	-2.7%	-29.5%
Comm'l Loans/LOC (RE Sec.)	8.7%	8.7%	6.7%	21.8%	13.4%	9.1%	8.3%	21.8%
Comm'l Loans/LOC (Non RE Sec.)	-9.4%	-9.6%	8.1%	47.6%	10.6%	23.0%	2.1%	47.6%
<b>Total Loans</b>	<b>7.7%</b>	<b>5.6%</b>	<b>5.0%</b>	<b>7.3%</b>	<b>8.7%</b>	<b>4.4%</b>	<b>5.4%</b>	<b>7.3%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	2,587,843	2,581,305	2,561,171	2,568,788	2,753,875	2,612,521	2,561,171	2,568,788
Indirect Loans (\$Billions)	\$67.3	\$67.3	\$67.2	\$67.7	\$69.7	\$67.0	\$67.2	\$67.7
% of Total Loans	14.5%	14.3%	14.1%	14.0%	16.1%	14.8%	14.1%	14.0%
Indirect Loan Growth - Annualized	2.3%	0.2%	-0.5%	3.1%	3.5%	-3.9%	0.4%	3.1%

# Appendix



## Total Assets >\$10 Billion

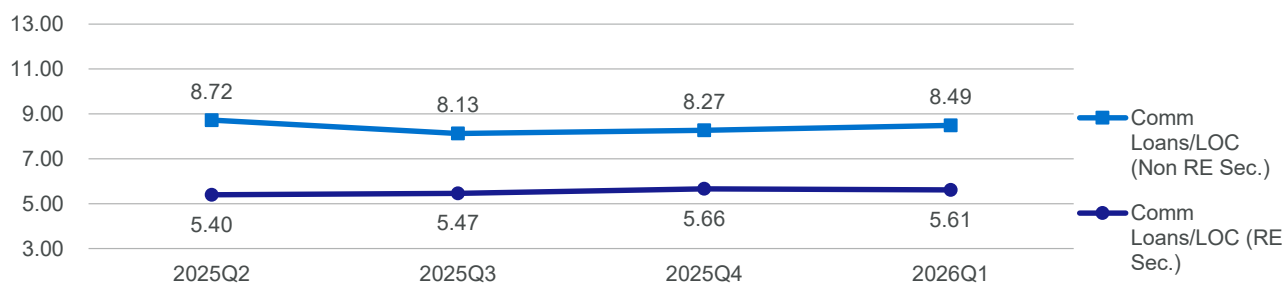
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$1.4	\$1.4	\$1.4	\$1.4	\$1.6	\$1.7	\$1.4	\$1.4
Secured by Farmland	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Secured by Multifamily	\$8.4	\$8.6	\$8.7	\$9.2	\$7.3	\$8.0	\$8.7	\$9.2
Secured by OO CRE	\$4.8	\$4.9	\$5.1	\$5.3	\$4.0	\$4.5	\$5.1	\$5.3
Secured by Non OO CRE	\$14.6	\$14.9	\$15.3	\$16.1	\$12.8	\$13.8	\$15.3	\$16.1
<b>Total CRE Secured</b>	<b>\$29.3</b>	<b>\$29.9</b>	<b>\$30.5</b>	<b>\$32.0</b>	<b>\$25.8</b>	<b>\$28.1</b>	<b>\$30.5</b>	<b>\$32.0</b>
Ag. Production & Other Farm	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Commercial & Industrial	\$1.0	\$1.0	\$1.0	\$1.2	\$0.9	\$1.1	\$1.0	\$1.2
Unsecured Commercial	\$0.0	\$0.0	\$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
<b>Total Commercial Loans</b>	<b>\$30.4</b>	<b>\$31.1</b>	<b>\$31.7</b>	<b>\$33.3</b>	<b>\$26.8</b>	<b>\$29.3</b>	<b>\$31.7</b>	<b>\$33.3</b>
# of Commercial Loans	48,847	43,495	37,618	38,768	28,120	30,455	37,618	38,768
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$1.6</b>	<b>\$1.6</b>	<b>\$1.6</b>	<b>\$1.9</b>	<b>\$1.3</b>	<b>\$1.5</b>	<b>\$1.6</b>	<b>\$1.9</b>
# of Commercial Loans	455	435	438	474	372	427	438	474

Total Commercial Loans - Members & NonMembers (\$Billions)								
<b>Total Commercial Loans</b>	<b>\$32.1</b>	<b>\$32.7</b>	<b>\$33.3</b>	<b>\$35.2</b>	<b>\$28.1</b>	<b>\$30.8</b>	<b>\$33.3</b>	<b>\$35.2</b>
<b># of Total Commercial Loans</b>	<b>49,302</b>	<b>43,930</b>	<b>38,056</b>	<b>39,242</b>	<b>28,492</b>	<b>30,882</b>	<b>38,056</b>	<b>39,242</b>

Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
<b>To Members (\$)</b>	<b>\$1.7</b>	<b>\$1.9</b>	<b>\$2.2</b>	<b>\$1.8</b>	<b>\$6.3</b>	<b>\$5.8</b>	<b>\$7.2</b>	<b>\$1.8</b>
To Members (#)	2,063	1,916	2,230	2,272	6,391	6,959	8,214	2,272
<b>To NonMembers (\$)</b>	<b>\$0.1</b>	<b>\$0.0</b>	<b>\$0.2</b>	<b>\$0.1</b>	<b>\$0.2</b>	<b>\$0.3</b>	<b>\$0.4</b>	<b>\$0.1</b>
To NonMembers (#)	13	12	21	15	48	77	64	15

Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	5.40	5.47	5.66	5.61				
Comm Loans/LOC (Non RE Sec.)	8.72	8.13	8.27	8.49				

### Commercial Loan Interest Rates (%)



# Appendix



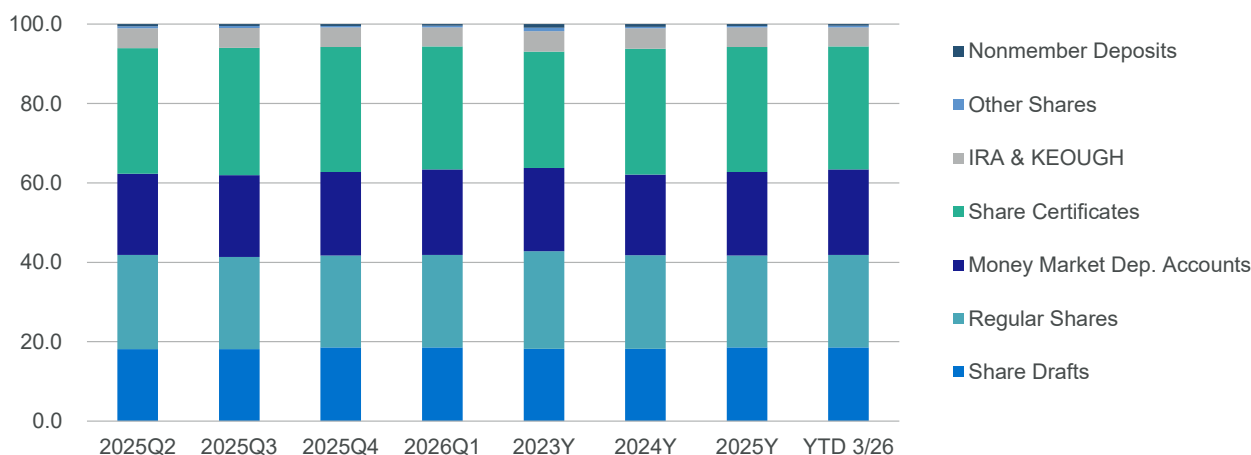
## Total Assets >\$10 Billion

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$97.6	\$98.5	\$102.8	\$107.3	\$89.0	\$94.0	\$102.8	\$107.3
Regular Shares	\$127.7	\$126.0	\$128.0	\$134.6	\$120.4	\$121.4	\$128.0	\$134.6
Money Market Dep. Accounts	\$110.2	\$112.1	\$116.4	\$124.2	\$102.3	\$104.8	\$116.4	\$124.2
Share Certificates	\$170.0	\$174.1	\$174.2	\$179.0	\$143.2	\$163.6	\$174.2	\$179.0
IRA & KEOUGH	\$27.1	\$27.2	\$27.2	\$27.6	\$25.5	\$26.4	\$27.2	\$27.6
Other Shares	\$2.6	\$2.7	\$2.1	\$2.6	\$4.2	\$2.0	\$2.1	\$2.6
Nonmember Deposits	\$2.9	\$2.7	\$2.6	\$2.5	\$4.4	\$3.6	\$2.6	\$2.5
<b>Total Shares / Deposits</b>	<b>\$538.0</b>	<b>\$543.3</b>	<b>\$553.3</b>	<b>\$577.7</b>	<b>\$489.0</b>	<b>\$515.8</b>	<b>\$553.3</b>	<b>\$577.7</b>
Total Insured Shares / Deposits	\$483.1	\$487.0	\$495.3	\$516.5	\$442.8	\$464.1	\$495.3	\$516.5

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	18.1	18.1	18.6	18.6	18.2	18.2	18.6	18.6
Regular Shares	23.7	23.2	23.1	23.3	24.6	23.5	23.1	23.3
Money Market Dep. Accounts	20.5	20.6	21.0	21.5	20.9	20.3	21.0	21.5
Share Certificates	31.6	32.0	31.5	31.0	29.3	31.7	31.5	31.0
IRA & KEOUGH	5.0	5.0	4.9	4.8	5.2	5.1	4.9	4.8
Other Shares	0.5	0.5	0.4	0.4	0.8	0.4	0.4	0.4
Nonmember Deposits	0.5	0.5	0.5	0.4	0.9	0.7	0.5	0.4
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	89.8	89.6	89.5	89.4	90.6	90.0	89.5	89.4

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-7.8%	3.9%	17.4%	17.6%	-0.6%	5.6%	9.3%	17.6%
Regular Shares	-0.4%	-5.0%	6.1%	20.8%	-14.8%	0.8%	5.4%	20.8%
Money Market Dep. Accounts	5.6%	6.9%	15.3%	26.9%	-14.9%	2.4%	11.1%	26.9%
Share Certificates	5.2%	9.7%	0.2%	11.0%	69.1%	14.3%	6.5%	11.0%
IRA & KEOUGH	5.2%	2.5%	-0.4%	5.6%	3.7%	3.6%	3.0%	5.6%
Other Shares	56.2%	7.3%	-79.7%	77.6%	-6.6%	-52.7%	9.0%	77.6%
Nonmember Deposits	-2.9%	-35.6%	-10.0%	-21.2%	19.5%	-17.6%	-28.3%	-21.2%
<b>Total Shares / Deposits</b>	<b>1.7%</b>	<b>4.0%</b>	<b>7.3%</b>	<b>17.7%</b>	<b>4.3%</b>	<b>5.5%</b>	<b>7.3%</b>	<b>17.7%</b>
Total Insured Shares / Deposits	1.2%	3.2%	6.8%	17.1%	4.9%	4.8%	6.7%	17.1%

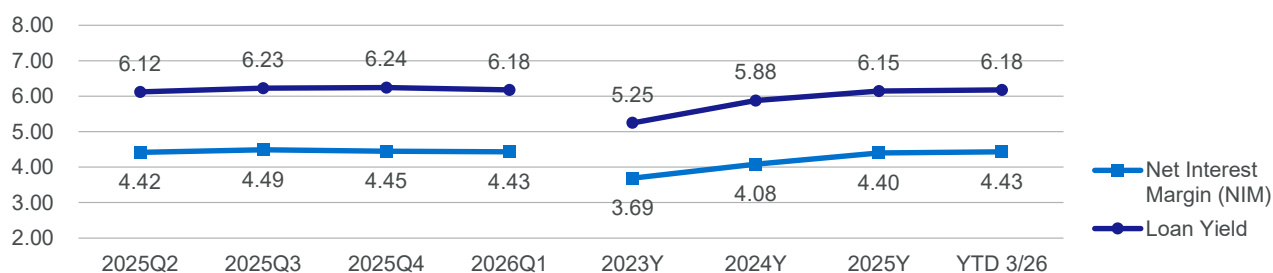
# Appendix



## Total Assets, All Credit Unions

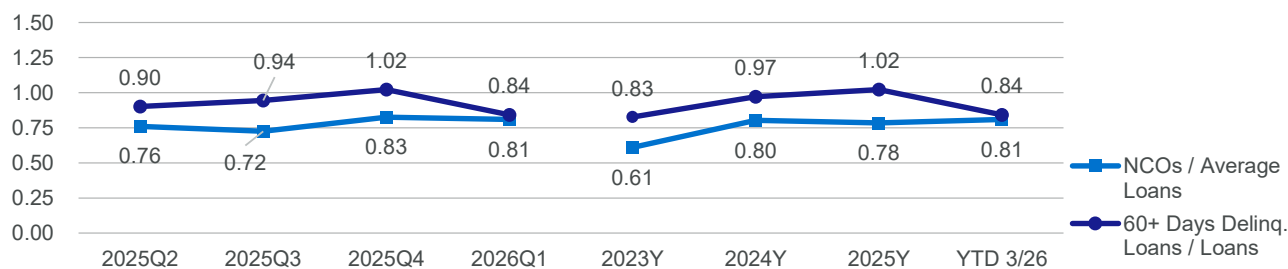
Balance Sheet Highlights	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Loan Growth (Annualized)	7.0	5.1	4.4	1.7	6.4	2.6	4.6	1.7
Share & Dep. Growth (Annualized)	0.6	2.3	6.8	10.4	1.7	4.1	5.5	10.4
Loans / Assets	59.4	59.8	59.3	57.7	61.6	60.9	59.3	57.7
Loans / Deposits	70.0	70.4	69.7	67.8	71.8	71.1	69.7	67.8
Margin / Yields / Rates	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Net Interest Margin (NIM)</b>	<b>4.42</b>	<b>4.49</b>	<b>4.45</b>	<b>4.43</b>	<b>3.69</b>	<b>4.08</b>	<b>4.40</b>	<b>4.43</b>
Loan Yield / COF Spread	4.07	4.17	4.20	4.24	3.67	3.74	4.09	4.24
<b>Loan Yield</b>	<b>6.12</b>	<b>6.23</b>	<b>6.24</b>	<b>6.18</b>	<b>5.25</b>	<b>5.88</b>	<b>6.15</b>	<b>6.18</b>
COF (Int. Exp / Avg IB Liab)	2.06	2.06	2.05	1.94	1.57	2.14	2.05	1.94

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



Asset Quality Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>60+ Days Delinq. Loans / Loans</b>	<b>0.90</b>	<b>0.94</b>	<b>1.02</b>	<b>0.84</b>	<b>0.83</b>	<b>0.97</b>	<b>1.02</b>	<b>0.84</b>
OREO / Assets	0.04	0.04	0.05	0.05	0.03	0.04	0.05	0.05
Nonperforming Assets / Assets	0.68	0.72	0.77	0.63	0.62	0.73	0.77	0.63
ACL / Loans	1.31	1.32	1.34	1.32	1.28	1.32	1.34	1.32
Delinquent Loans / Reserves	69.0	71.5	76.1	63.7	64.8	73.7	76.1	63.7
Provision Expense / Avg Assets	0.60	0.61	0.66	0.52	0.50	0.62	0.59	0.52
<b>NCOs / Average Loans</b>	<b>0.76</b>	<b>0.72</b>	<b>0.83</b>	<b>0.81</b>	<b>0.61</b>	<b>0.80</b>	<b>0.78</b>	<b>0.81</b>
# Companies Reporting NCOs	3,239	3,268	3,285	3,123	3,978	3,933	3,789	3,123
NCO Coverage Ratio (ACL / NCOs)	1.74	1.84	1.64	1.65	2.15	1.68	1.76	1.65

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



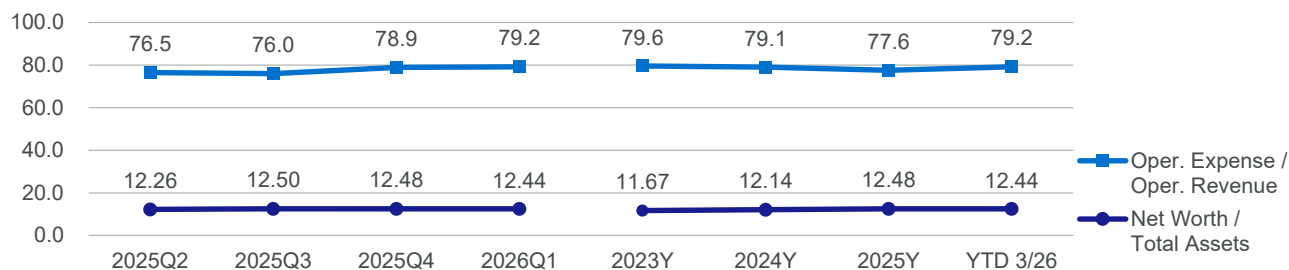
# Appendix



## Total Assets, All Credit Unions

Profitability Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
ROAA	0.77	0.82	0.63	0.66	0.60	0.61	0.72	0.66
ROAE	6.56	6.80	5.29	5.35	5.73	5.32	6.03	5.35
Oper. Expense / Oper. Revenue	76.5	76.0	78.9	79.2	79.6	79.1	77.6	79.2

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



Capital Adequacy Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Total Capital / Total Assets	12.29	12.63	12.71	12.64	11.49	12.12	12.71	12.64
<b>Net Worth / Total Assets</b>	<b>12.26</b>	<b>12.50</b>	<b>12.48</b>	<b>12.44</b>	<b>11.67</b>	<b>12.14</b>	<b>12.48</b>	<b>12.44</b>
Classified Assets / Capital	3.84	3.82	3.84	3.83	3.83	3.87	3.84	3.83
Classified Assets / Net Worth	3.80	3.79	3.82	3.83	3.72	3.78	3.82	3.83
Solvency Evaluation	113.6	114.1	114.1	114.0	112.7	113.4	114.1	114.0
Member Growth / Ratios	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Member Growth (Annualized)	1.9	2.7	(0.1)	2.6	3.0	2.2	1.7	2.6
Members / FTE	355.9	355.6	351.8	349.9	367.6	359.7	351.8	349.9
Members / Potential Members	13.7	13.4	13.0	12.9	15.9	14.2	13.0	12.9
Total # of Companies	4,460	4,420	4,373	4,334	4,701	4,549	4,373	4,334
Loan Balances (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	\$85.5	\$86.4	\$88.3	\$86.5	\$82.5	\$85.7	\$88.3	\$86.5
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	\$6.7	\$6.7	\$6.6	\$6.5	\$7.3	\$6.9	\$6.6	\$6.5
Other Unsecured Loans	\$71.0	\$71.6	\$72.2	\$70.7	\$69.6	\$71.2	\$72.2	\$70.7
New Vehicle Loans	\$164.0	\$163.0	\$162.0	\$159.7	\$177.3	\$165.9	\$162.0	\$159.7
Used Vehicle Loans	\$323.7	\$323.6	\$322.4	\$323.7	\$325.7	\$320.1	\$322.4	\$323.7
Leases Receivable	\$6.1	\$6.1	\$6.0	\$6.0	\$6.8	\$6.4	\$6.0	\$6.0
Other Loans & LOC Sec Non RE	\$70.9	\$70.6	\$69.7	\$68.7	\$72.5	\$70.1	\$69.7	\$68.7
Loans & LOC 1-4 Fam. (1st Lien)	\$612.3	\$621.7	\$630.5	\$636.5	\$581.5	\$598.6	\$630.5	\$636.5
Loans & LOC 1-4 Fam. (Jr Lien)	\$167.2	\$174.1	\$179.8	\$183.4	\$132.3	\$155.8	\$179.8	\$183.4
Other RE Loans and LOC	\$2.1	\$2.3	\$2.4	\$2.4	\$2.0	\$2.1	\$2.4	\$2.4
Comm'l Loans/LOC (RE Sec.)	\$172.9	\$177.6	\$182.1	\$185.4	\$147.8	\$163.6	\$182.1	\$185.4
Comm'l Loans/LOC (Non RE Sec.)	\$13.6	\$13.8	\$14.3	\$14.4	\$11.9	\$13.1	\$14.3	\$14.4
<b>Total Loans</b>	<b>\$1,696.0</b>	<b>\$1,717.6</b>	<b>\$1,736.4</b>	<b>\$1,743.9</b>	<b>\$1,617.3</b>	<b>\$1,659.6</b>	<b>\$1,736.4</b>	<b>\$1,743.9</b>

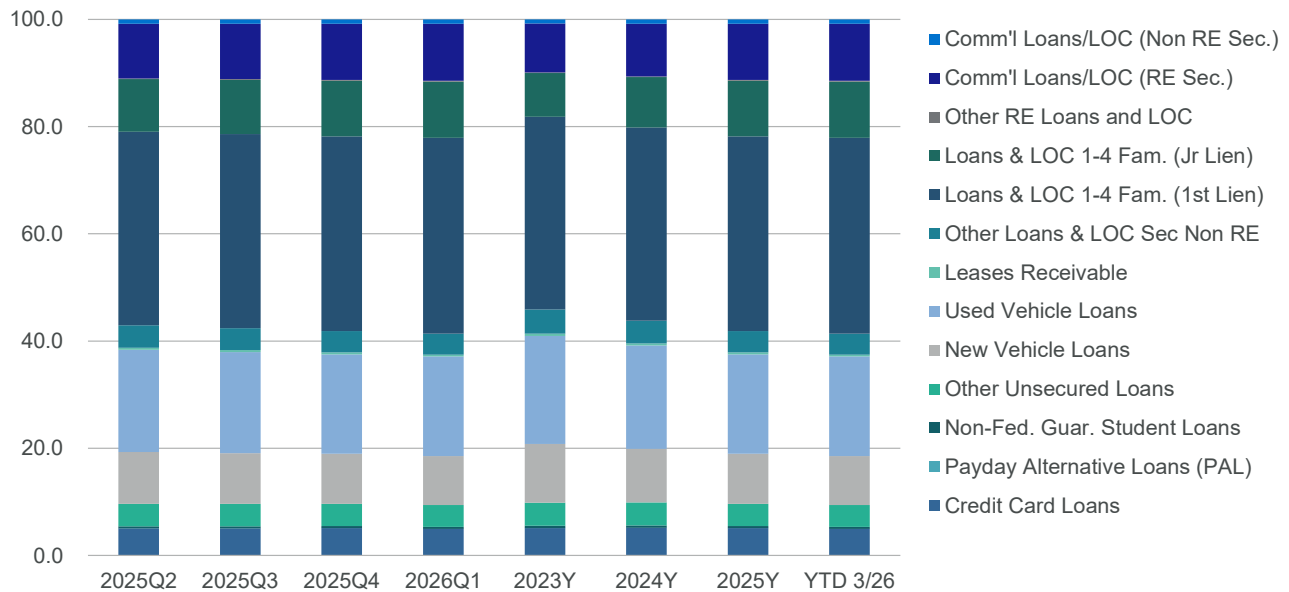
# Appendix



## Total Assets, All Credit Unions

Loan Mix (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	5.0	5.0	5.1	5.0	5.1	5.2	5.1	5.0
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	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Other Unsecured Loans	4.2	4.2	4.2	4.1	4.3	4.3	4.2	4.1
New Vehicle Loans	9.7	9.5	9.3	9.2	11.0	10.0	9.3	9.2
Used Vehicle Loans	19.1	18.8	18.6	18.6	20.1	19.3	18.6	18.6
Leases Receivable	0.4	0.4	0.3	0.3	0.4	0.4	0.3	0.3
Other Loans & LOC Sec Non RE	4.2	4.1	4.0	3.9	4.5	4.2	4.0	3.9
Loans & LOC 1-4 Fam. (1st Lien)	36.1	36.2	36.3	36.5	36.0	36.1	36.3	36.5
Loans & LOC 1-4 Fam. (Jr Lien)	9.9	10.1	10.4	10.5	8.2	9.4	10.4	10.5
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.)	10.2	10.3	10.5	10.6	9.1	9.9	10.5	10.6
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	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Credit Card Loans	6.1%	4.3%	8.6%	-8.3%	10.4%	3.8%	3.1%	-8.3%
Payday Alternative Loans (PAL)	24.6%	22.7%	23.5%	-13.5%	15.4%	15.8%	4.6%	-13.5%
Non-Fed. Guar. Student Loans	-9.6%	-0.8%	-6.9%	-7.4%	-2.1%	-4.7%	-4.8%	-7.4%
Other Unsecured Loans	5.6%	3.7%	3.1%	-8.3%	8.7%	2.3%	1.4%	-8.3%
New Vehicle Loans	1.2%	-2.6%	-2.4%	-5.6%	1.2%	-6.4%	-2.4%	-5.6%
Used Vehicle Loans	4.0%	-0.1%	-1.5%	1.6%	3.4%	-1.7%	0.7%	1.6%
Leases Receivable	-10.9%	-1.3%	-5.8%	-3.8%	3.5%	-5.9%	-6.0%	-3.8%
Other Loans & LOC Sec Non RE	2.3%	-1.5%	-5.3%	-5.4%	5.3%	-3.3%	-0.7%	-5.4%
Loans & LOC 1-4 Fam. (1st Lien)	7.0%	6.1%	5.7%	3.8%	4.1%	2.9%	5.3%	3.8%
Loans & LOC 1-4 Fam. (Jr Lien)	18.8%	16.5%	13.2%	8.0%	24.5%	17.8%	15.4%	8.0%
Other RE Loans and LOC	-2.0%	51.7%	5.2%	-0.7%	1.7%	4.5%	15.0%	-0.7%
Comm'l Loans/LOC (RE Sec.)	10.6%	10.9%	10.3%	7.3%	13.1%	10.7%	11.3%	7.3%
Comm'l Loans/LOC (Non RE Sec.)	17.7%	6.0%	16.7%	0.4%	11.6%	10.0%	9.3%	0.4%
<b>Total Loans</b>	<b>7.0%</b>	<b>5.1%</b>	<b>4.4%</b>	<b>1.7%</b>	<b>6.4%</b>	<b>2.6%</b>	<b>4.6%</b>	<b>1.7%</b>

Indirect Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
# Indirect Loans	20,019,278	19,964,730	19,783,015	19,845,980	20,747,124	20,308,451	19,783,015	19,845,980
Indirect Loans (\$Billions)	\$343.3	\$343.2	\$341.0	\$338.6	\$354.1	\$340.7	\$341.0	\$338.6
% of Total Loans	20.2%	20.0%	19.6%	19.4%	21.9%	20.5%	19.6%	19.4%
Indirect Loan Growth - Annualized	3.3%	-0.1%	-2.5%	-2.8%	4.4%	-3.8%	0.1%	-2.8%

# Appendix



## Total Assets, All Credit Unions

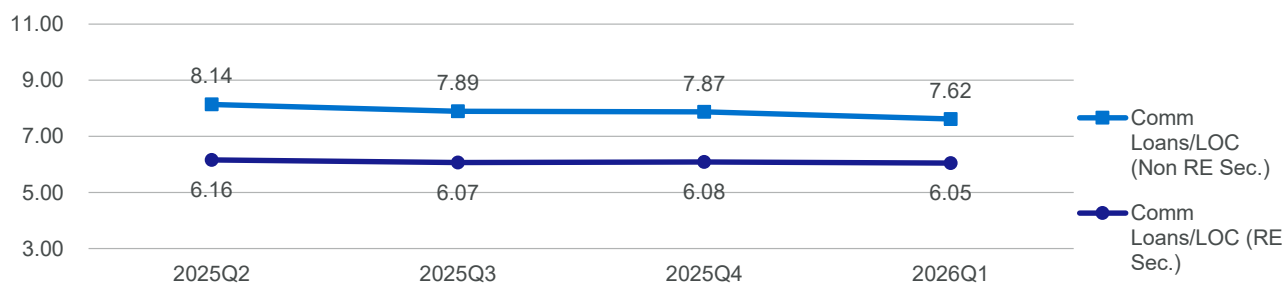
Commercial Lending	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
<b>Commercial Loans to Members (\$Billions)</b>								
Construction & Development	\$8.7	\$9.1	\$9.3	\$9.4	\$7.9	\$8.9	\$9.3	\$9.4
Secured by Farmland	\$2.9	\$3.0	\$3.1	\$3.2	\$2.7	\$2.8	\$3.1	\$3.2
Secured by Multifamily	\$39.8	\$40.8	\$41.9	\$42.8	\$33.1	\$37.3	\$41.9	\$42.8
Secured by OO CRE	\$31.6	\$32.8	\$33.4	\$34.8	\$26.8	\$29.6	\$33.4	\$34.8
Secured by Non OO CRE	\$69.9	\$71.7	\$73.4	\$74.6	\$59.8	\$66.0	\$73.4	\$74.6
<b>Total CRE Secured</b>	<b>\$153.0</b>	<b>\$157.3</b>	<b>\$161.1</b>	<b>\$164.8</b>	<b>\$130.3</b>	<b>\$144.8</b>	<b>\$161.1</b>	<b>\$164.8</b>
Ag. Production & Other Farm	\$1.3	\$1.3	\$1.3	\$1.3	\$1.1	\$1.2	\$1.3	\$1.3
Commercial & Industrial	\$9.0	\$9.1	\$9.5	\$9.6	\$7.9	\$8.9	\$9.5	\$9.6
Unsecured Commercial	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5
Unsecured Rev LOC (Commercial)	\$0.6	\$0.6	\$0.7	\$0.7	\$0.5	\$0.6	\$0.7	\$0.7
<b>Total Commercial Loans</b>	<b>\$164.4</b>	<b>\$168.8</b>	<b>\$173.2</b>	<b>\$176.8</b>	<b>\$140.2</b>	<b>\$155.9</b>	<b>\$173.2</b>	<b>\$176.8</b>
# of Commercial Loans	321,335	318,812	317,715	322,289	277,282	295,217	317,715	322,289
<b>Commercial Loans to NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$22.1</b>	<b>\$22.5</b>	<b>\$23.3</b>	<b>\$22.9</b>	<b>\$19.5</b>	<b>\$20.8</b>	<b>\$23.3</b>	<b>\$22.9</b>
# of Commercial Loans	35,398	35,706	36,189	35,927	32,671	34,330	36,189	35,927

<b>Total Commercial Loans - Members &amp; NonMembers (\$Billions)</b>								
<b>Total Commercial Loans</b>	<b>\$186.4</b>	<b>\$191.3</b>	<b>\$196.4</b>	<b>\$199.8</b>	<b>\$159.7</b>	<b>\$176.7</b>	<b>\$196.4</b>	<b>\$199.8</b>
# of Total Commercial Loans	356,733	354,518	353,904	358,216	309,953	329,547	353,904	358,216

<b>Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)</b>								
<b>To Members (\$)</b>	<b>\$11.4</b>	<b>\$11.1</b>	<b>\$12.7</b>	<b>\$11.1</b>	<b>\$33.6</b>	<b>\$35.0</b>	<b>\$44.3</b>	<b>\$11.1</b>
To Members (#)	21,009	18,764	20,596	21,560	74,019	73,124	80,466	21,560
<b>To NonMembers (\$)</b>	<b>\$1.2</b>	<b>\$1.1</b>	<b>\$1.3</b>	<b>\$1.0</b>	<b>\$2.9</b>	<b>\$3.4</b>	<b>\$4.7</b>	<b>\$1.0</b>
To NonMembers (#)	1,538	1,353	1,522	1,343	4,315	4,858	5,878	1,343

<b>Commercial Loan Interest Rates (Quarterly Rates Only)</b>								
Comm Loans/LOC (RE Sec.)	6.16	6.07	6.08	6.05				
Comm Loans/LOC (Non RE Sec.)	8.14	7.89	7.87	7.62				

### Commercial Loan Interest Rates (%)



# Appendix



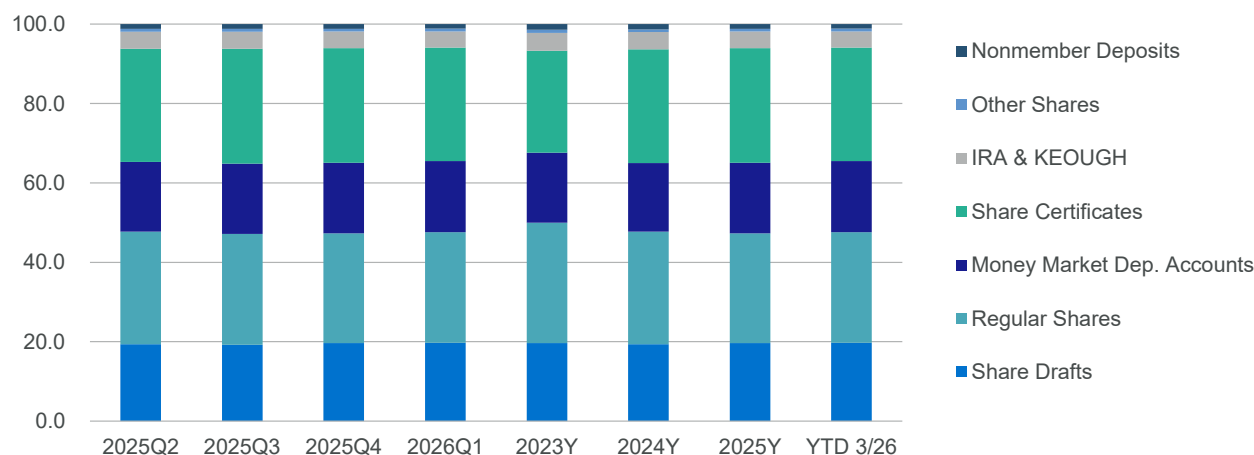
## Total Assets, All Credit Unions

Shares / Deposits (\$Billions)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	\$395.3	\$395.4	\$411.0	\$422.3	\$373.8	\$382.8	\$411.0	\$422.3
Regular Shares	\$579.5	\$573.1	\$576.3	\$596.4	\$575.8	\$562.1	\$576.3	\$596.4
Money Market Dep. Accounts	\$357.6	\$362.5	\$371.5	\$384.6	\$334.7	\$341.2	\$371.5	\$384.6
Share Certificates	\$581.9	\$594.2	\$602.1	\$611.2	\$487.8	\$566.0	\$602.1	\$611.2
IRA & KEOUGH	\$88.6	\$88.7	\$88.5	\$88.3	\$85.4	\$87.4	\$88.5	\$88.3
Other Shares	\$14.1	\$14.1	\$13.5	\$14.8	\$14.8	\$12.8	\$13.5	\$14.8
Nonmember Deposits	\$24.7	\$25.1	\$25.1	\$24.4	\$27.6	\$26.3	\$25.1	\$24.4
<b>Total Shares / Deposits</b>	<b>\$2,041.6</b>	<b>\$2,053.2</b>	<b>\$2,087.9</b>	<b>\$2,142.1</b>	<b>\$1,899.8</b>	<b>\$1,978.5</b>	<b>\$2,087.9</b>	<b>\$2,142.1</b>
Total Insured Shares / Deposits	\$1,829.8	\$1,835.2	\$1,861.4	\$1,907.0	\$1,719.4	\$1,777.6	\$1,861.4	\$1,907.0

Shares / Deposits (% of Total)	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	19.4	19.3	19.7	19.7	19.7	19.3	19.7	19.7
Regular Shares	28.4	27.9	27.6	27.8	30.3	28.4	27.6	27.8
Money Market Dep. Accounts	17.5	17.7	17.8	18.0	17.6	17.2	17.8	18.0
Share Certificates	28.5	28.9	28.8	28.5	25.7	28.6	28.8	28.5
IRA & KEOUGH	4.3	4.3	4.2	4.1	4.5	4.4	4.2	4.1
Other Shares	0.7	0.7	0.6	0.7	0.8	0.6	0.6	0.7
Nonmember Deposits	1.2	1.2	1.2	1.1	1.5	1.3	1.2	1.1
<b>Total Shares / Deposits</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Total Insured Shares / Deposits	89.6	89.4	89.2	89.0	90.5	89.8	89.2	89.0

### Shares / Deposits Mix (%)



Annualized Share Growth	2025Q2	2025Q3	2025Q4	2026Q1	2023Y	2024Y	2025Y	YTD 3/26
Share Drafts	-6.4%	0.2%	15.8%	11.0%	-3.3%	2.4%	7.4%	11.0%
Regular Shares	-1.7%	-4.4%	2.2%	14.0%	-13.4%	-2.4%	2.5%	14.0%
Money Market Dep. Accounts	5.3%	5.5%	9.9%	14.2%	-15.9%	2.0%	8.9%	14.2%
Share Certificates	4.2%	8.5%	5.3%	6.1%	63.0%	16.0%	6.4%	6.1%
IRA & KEOUGH	3.5%	0.8%	-1.3%	-0.5%	2.9%	2.3%	1.2%	-0.5%
Other Shares	21.8%	0.3%	-17.7%	37.0%	-7.7%	-14.0%	5.9%	37.0%
Nonmember Deposits	-1.4%	5.3%	0.5%	-10.5%	28.5%	-4.7%	-4.6%	-10.5%
<b>Total Shares / Deposits</b>	<b>0.6%</b>	<b>2.3%</b>	<b>6.8%</b>	<b>10.4%</b>	<b>1.7%</b>	<b>4.1%</b>	<b>5.5%</b>	<b>10.4%</b>
Total Insured Shares / Deposits	0.0%	1.2%	5.7%	9.8%	2.2%	3.4%	4.7%	9.8%

# Appendix

## Data Information & Acronym Definitions

### Source: S&P Global Market Intelligence

Based on available information as of May 11, 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, Loan Yield, 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 credit union 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 and goodwill impairment) / net interest income + noninterest income.
- Solvency Evaluation = Total assets less distributions of borrowings plus subordinated debt included in net worth 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

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