



Credit Union Performance Trends

Q4 FY 2025 – Data Appendix

February 2026

**forvis
mazars**

“As we look ahead to 2026, some credit unions face a convergence of financial and credit pressures unlike any we’ve seen in more than a decade. Loan performance has weakened industrywide, with rising delinquencies and charge offs putting renewed focus on disciplined credit risk management and capital planning. At the same time, the broader economic outlook points to net interest margin growth for those with strong balance sheet governance. For credit unions, 2026 will be a year defined by execution.”



Chad Garber

National Credit Union Industry Leader

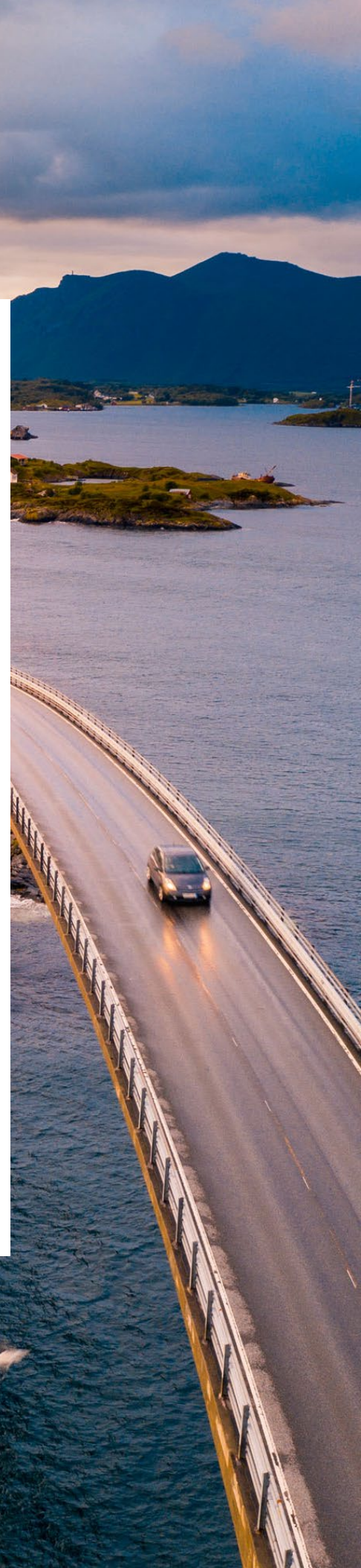


Table of Contents

- 4 Executive Summary
- 5 How Forvis Mazars Can Help Your Credit Union
- 6 Contributors
- 7 Appendix

Executive Summary



Overview

This report explores National Credit Union Administration call report data from Form 5300 filers to assist credit union professionals in identifying significant trends that have developed in recent years featuring a data appendix with specific data for credit unions with less than \$500 million in assets, all the way to credit unions with more than \$10 billion in total assets. The data is presented in a last-four-quarters-and-last-four-years format to help readers better see trends. We also present ways we can support your [credit union](#) with our assurance and consulting services, including [loan reviews](#) and loan and capital stress testing.

The results for all reporting credit unions for the fourth quarter of 2025 show strong total loan and capital growth. Net interest margins continue to expand due to increasing loan yields while cost of funds fell during the second half of the year. Overall profitability increased as compared to the prior year, specifically related to the net interest margin expansion. Delinquent and nonperforming asset totals continue to be elevated compared to previous years but have flattened overall in 2025 with increased credit administration and underwriting risk management.

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

Our full analysis write-up and discussion will be provided in the next quarter's Credit Union Performance Trends report, but we wanted to provide you with updated metrics through the most recent quarter to help you stay up to date.

A Customized Report Just for You!

Looking to see how your credit union's performance stands against similar-sized credit unions? We can create a customized report just for you at no charge! Simply [schedule a call](#) with one of the contributors, and we'll provide you with the report after your call.

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 and consulting services can assist below.

Assurance

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

- **Automated Clearing House (ACH) Audits**
- [Employee Benefit Plan Audits](#)
- **Financial Statement Audits**
- **Supervisory Committee Audits**

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Consulting

- [CFO & Business Consulting](#):

For questions on the following services, please reach out to [Tom Hauck](#).

- Turnkey Outsourced Solution for Asset/Liability Management (ALM) & Interest Rate Risk (IRR) Management
 - Budgeting, Deposit Decay & Beta Analysis, Liquidity Risk & Stress Testing, Loan Prepayment Analysis, etc.
- IRR, Liquidity & ACL Assessments
- CECL AdvisorPRO® – Outsourced ACL Modeling
- Loan Portfolio & Capital Stress Testing
- [Cybersecurity Risk Assessment & Ransomware](#): Protect your business from cyberthreats with innovative strategies designed to deliver impact.
- [ESG](#): Navigating the complexities of ESG and climate risk for a more sustainable future.
- [Forensic Accounting](#): Independent forensic resources you can trust.

[Learn More](#)

Tax

Experience an integrated approach to tax.

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

[Learn More](#)

- [Information Technology Services](#): Help address today's security challenges with IT risk management, compliance, and governance services.
- [Internal Audit & Internal Control Assistance](#): Transformative internal audit and compliance for effective risk management.
- [Loan Review](#): 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

Contributors



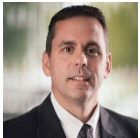
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Want to Dive Deeper Into This Report?

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



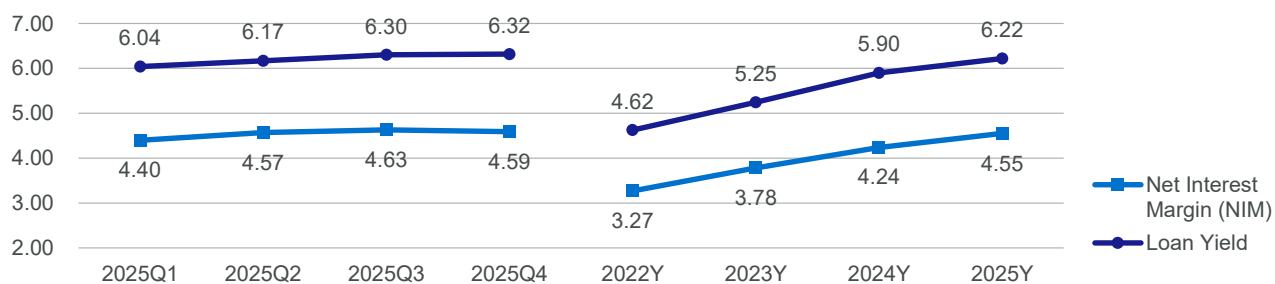
Appendix



Total Assets < \$500 Million

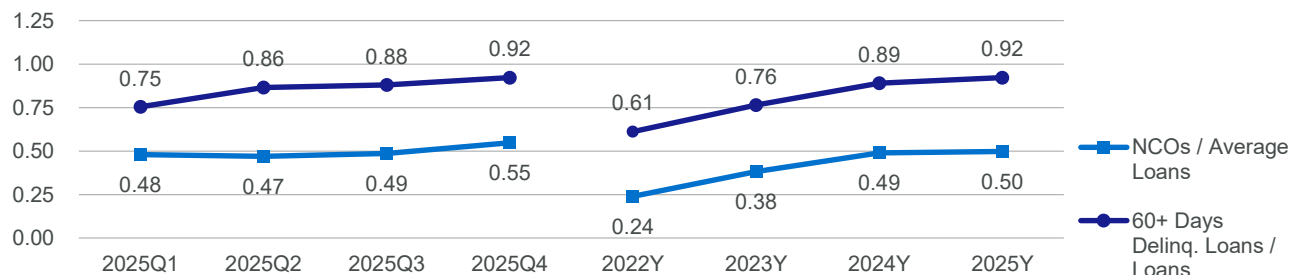
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	(11.6)	3.0	3.0	(4.5)	9.6	3.0	(4.2)	(2.6)
Share & Dep. Growth (Annualized)	0.4	(2.7)	(1.6)	(1.9)	(2.3)	(3.5)	(2.0)	(1.4)
Loans / Assets	55.5	55.9	56.3	55.7	52.9	58.4	57.7	55.7
Loans / Deposits	65.0	65.5	66.5	65.5	60.4	67.9	67.7	65.5
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	4.40	4.57	4.63	4.59	3.27	3.78	4.24	4.55
Loan Yield / COF Spread	4.61	4.76	4.88	4.87	4.28	4.29	4.46	4.79
Loan Yield	6.04	6.17	6.30	6.32	4.62	5.25	5.90	6.22
COF (Int. Exp / Avg IB Liab)	1.43	1.41	1.42	1.45	0.34	0.96	1.45	1.43

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	0.75	0.86	0.88	0.92	0.61	0.76	0.89	0.92
OREO / Assets	0.04	0.04	0.05	0.05	0.03	0.04	0.04	0.05
Nonperforming Assets / Assets	0.50	0.57	0.59	0.61	0.40	0.52	0.59	0.61
ACL / Loans	0.88	0.88	0.90	0.92	0.64	0.83	0.87	0.92
Delinquent Loans / Reserves	85.9	97.8	98.3	100.8	96.3	92.0	102.1	100.8
Provision Expense / Avg Assets	0.32	0.34	0.36	0.39	0.15	0.26	0.33	0.34
NCOs / Average Loans	0.48	0.47	0.49	0.55	0.24	0.38	0.49	0.50
# Companies Reporting NCOs	2,553	2,482	2,510	2,511	3,142	3,230	3,166	3,005
NCO Coverage Ratio (ACL / NCOs)	1.83	1.90	1.85	1.68	2.86	2.23	1.79	1.87

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



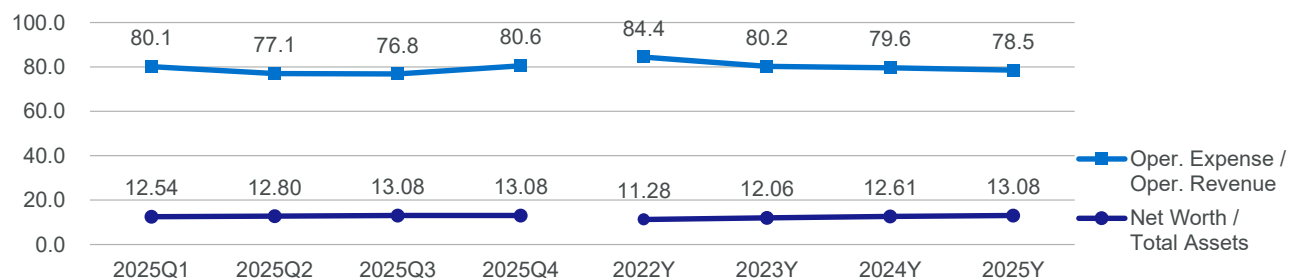
Appendix



Total Assets < \$500 Million

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.64	0.79	0.82	0.62	0.44	0.60	0.63	0.73
ROAE	5.01	6.31	6.44	4.82	4.16	5.32	5.08	5.71
Oper. Expense / Oper. Revenue	80.1	77.1	76.8	80.6	84.4	80.2	79.6	78.5

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	12.67	12.95	13.25	13.35	11.14	12.07	12.72	13.35
Net Worth / Total Assets	12.54	12.80	13.08	13.08	11.28	12.06	12.61	13.08
Classified Assets / Capital	3.33	3.33	3.28	3.30	2.82	3.42	3.41	3.30
Classified Assets / Net Worth	3.33	3.32	3.28	3.31	2.70	3.30	3.33	3.31
Solvency Evaluation	114.0	114.4	114.8	114.9	112.2	113.3	114.1	114.9
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	(10.6)	(2.2)	(0.7)	(7.5)	(3.8)	(1.7)	(4.7)	(5.2)
Members / FTE	357.5	354.2	355.1	351.5	378.5	370.0	359.6	351.5
Members / Potential Members	19.1	18.7	18.5	18.2	22.3	20.8	19.2	18.2
Total # of Companies	3,718	3,673	3,638	3,593	4,107	3,940	3,774	3,593
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$5.5	\$5.5	\$5.5	\$5.6	\$5.9	\$6.1	\$5.9	\$5.6
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	\$0.6	\$0.6	\$0.6	\$0.6	\$0.7	\$0.7	\$0.7	\$0.6
Other Unsecured Loans	\$9.7	\$9.7	\$9.8	\$9.7	\$10.2	\$10.7	\$10.3	\$9.7
New Vehicle Loans	\$23.7	\$23.6	\$23.4	\$22.8	\$26.9	\$27.9	\$24.7	\$22.8
Used Vehicle Loans	\$52.6	\$52.7	\$52.5	\$51.2	\$57.3	\$58.3	\$54.3	\$51.2
Leases Receivable	\$0.3	\$0.3	\$0.3	\$0.3	\$0.2	\$0.2	\$0.3	\$0.3
Other Loans & LOC Sec Non RE	\$11.5	\$11.4	\$11.3	\$10.9	\$12.5	\$12.8	\$12.0	\$10.9
Loans & LOC 1-4 Fam. (1st Lien)	\$58.4	\$58.5	\$59.2	\$58.8	\$62.8	\$62.3	\$59.7	\$58.8
Loans & LOC 1-4 Fam. (Jr Lien)	\$20.3	\$21.1	\$22.0	\$22.4	\$15.1	\$18.3	\$20.4	\$22.4
Other RE Loans and LOC	\$0.7	\$0.7	\$0.7	\$0.7	\$0.9	\$0.8	\$0.7	\$0.7
Comm'l Loans/LOC (RE Sec.)	\$11.2	\$11.6	\$12.0	\$12.1	\$10.6	\$11.1	\$11.5	\$12.1
Comm'l Loans/LOC (Non RE Sec.)	\$2.1	\$2.3	\$2.3	\$2.2	\$2.1	\$2.2	\$2.3	\$2.2
Total Loans	\$196.7	\$198.2	\$199.7	\$197.5	\$205.3	\$211.5	\$202.6	\$197.5

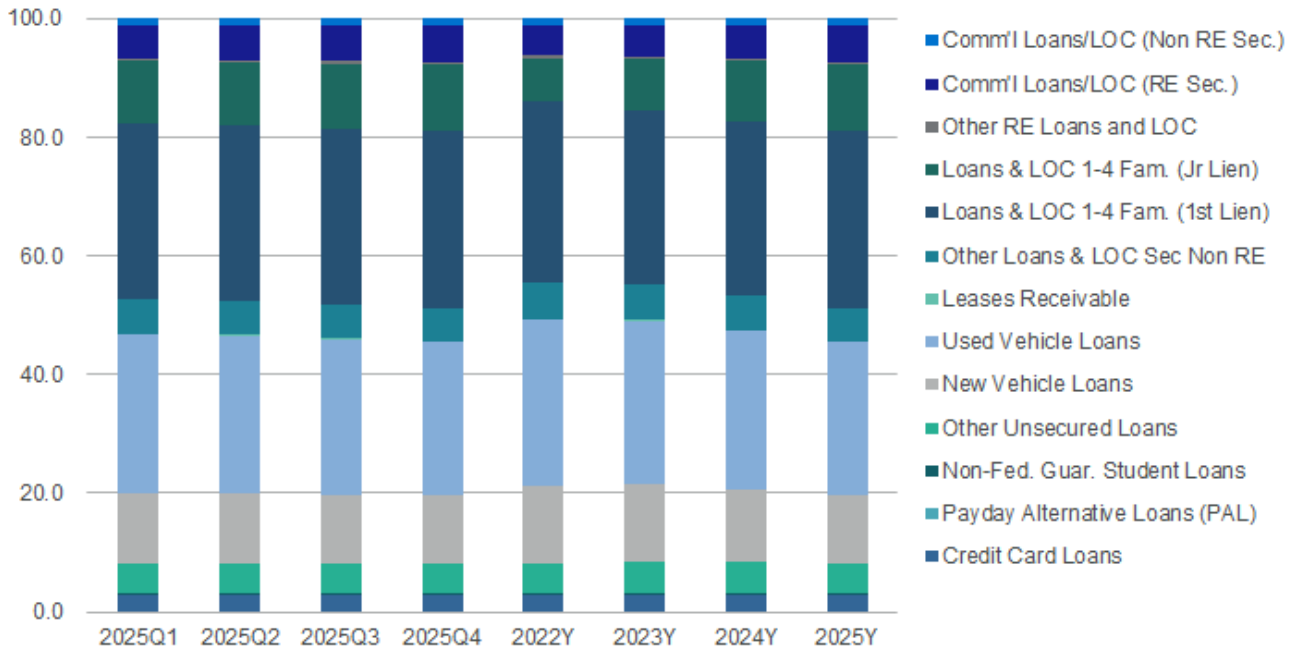
Appendix



Total Assets < \$500 Million

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	2.8	2.8	2.8	2.8	2.9	2.9	2.9	2.8
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	4.9	4.9	4.9	4.9	5.0	5.1	5.1	4.9
New Vehicle Loans	12.0	11.9	11.7	11.6	13.1	13.2	12.2	11.6
Used Vehicle Loans	26.7	26.6	26.3	25.9	27.9	27.6	26.8	25.9
Leases Receivable	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other Loans & LOC Sec Non RE	5.9	5.8	5.7	5.5	6.1	6.0	5.9	5.5
Loans & LOC 1-4 Fam. (1st Lien)	29.7	29.5	29.6	29.8	30.6	29.4	29.5	29.8
Loans & LOC 1-4 Fam. (Jr Lien)	10.3	10.6	11.0	11.3	7.4	8.7	10.1	11.3
Other RE Loans and LOC	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.4
Comm'l Loans/LOC (RE Sec.)	5.7	5.9	6.0	6.1	5.2	5.3	5.7	6.1
Comm'l Loans/LOC (Non RE Sec.)	1.1	1.2	1.2	1.1	1.0	1.1	1.1	1.1

Loan Mix (%)



Appendix



Total Assets < \$500 Million

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-23.8%	0.5%	0.3%	2.4%	2.4%	3.2%	-4.2%	-5.2%
Payday Alternative Loans (PAL)	-90.0%	20.6%	23.3%	24.8%	24.1%	14.7%	7.0%	-8.4%
Non-Fed. Guar. Student Loans	-16.7%	-3.9%	2.4%	-6.9%	3.1%	-2.7%	-5.5%	-6.2%
Other Unsecured Loans	-21.2%	-0.7%	2.7%	-1.3%	5.9%	5.0%	-4.2%	-5.1%
New Vehicle Loans	-16.3%	-0.2%	-3.8%	-9.9%	18.3%	3.8%	-11.6%	-7.4%
Used Vehicle Loans	-13.0%	1.0%	-1.4%	-10.1%	11.8%	1.8%	-6.9%	-5.8%
Leases Receivable	-4.4%	0.0%	20.1%	-1.6%	-4.7%	9.6%	5.5%	3.4%
Other Loans & LOC Sec Non RE	-16.6%	-3.0%	-4.0%	-14.4%	5.8%	1.9%	-5.7%	-9.2%
Loans & LOC 1-4 Fam. (1st Lien)	-8.5%	0.7%	4.4%	-2.3%	4.6%	-0.9%	-4.2%	-1.4%
Loans & LOC 1-4 Fam. (Jr Lien)	-1.1%	15.2%	17.5%	6.5%	20.3%	21.4%	11.2%	9.8%
Other RE Loans and LOC	5.5%	12.7%	8.0%	-10.0%	-0.6%	-13.6%	-9.4%	4.0%
Comm'l Loans/LOC (RE Sec.)	-9.6%	14.6%	11.5%	4.3%	9.1%	4.9%	3.6%	5.2%
Comm'l Loans/LOC (Non RE Sec.)	-19.7%	27.8%	2.5%	-11.0%	12.6%	3.8%	1.2%	-0.5%
Total Loans	-11.6%	3.0%	3.0%	-4.5%	9.6%	3.0%	-4.2%	-2.6%
Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	4,951,898	4,987,990	4,989,557	4,829,264	5,018,460	5,590,490	5,338,748	4,829,264
Indirect Loans (\$Billions)	\$29.4	\$29.5	\$29.2	\$28.3	\$32.5	\$34.0	\$31.0	\$28.3
% of Total Loans	15.0%	14.9%	14.6%	14.4%	15.9%	16.1%	15.3%	14.4%
Indirect Loan Growth - Annualized	-20.3%	0.9%	-3.7%	-12.4%	23.6%	4.6%	-8.9%	-8.6%

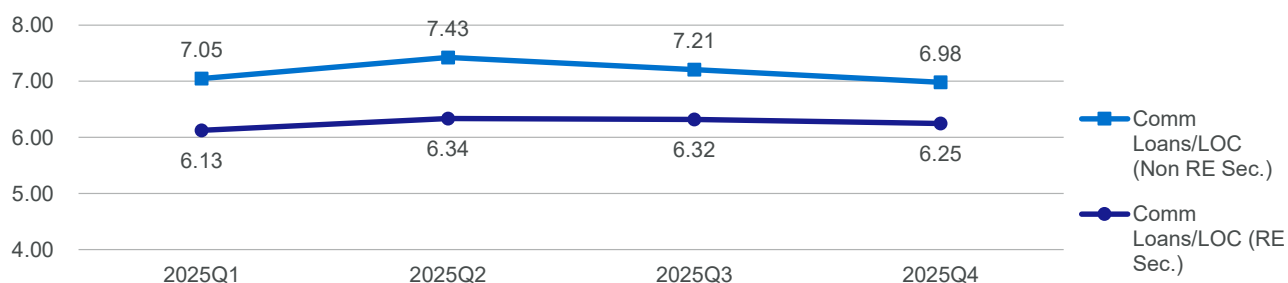
Appendix



Total Assets < \$500 Million

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$0.2	\$0.2	\$0.2	\$0.3	\$0.2	\$0.2	\$0.2	\$0.3
Secured by Farmland	\$0.7	\$0.7	\$0.7	\$0.7	\$0.6	\$0.7	\$0.7	\$0.7
Secured by Multifamily	\$1.4	\$1.5	\$1.5	\$1.6	\$1.4	\$1.4	\$1.5	\$1.6
Secured by OO CRE	\$2.3	\$2.3	\$2.4	\$2.5	\$2.2	\$2.2	\$2.3	\$2.5
Secured by Non OO CRE	\$2.3	\$2.3	\$2.4	\$2.4	\$2.0	\$2.2	\$2.3	\$2.4
Total CRE Secured	\$6.8	\$7.1	\$7.3	\$7.4	\$6.4	\$6.8	\$7.0	\$7.4
Ag. Production & Other Farm	\$0.5	\$0.6	\$0.6	\$0.5	\$0.5	\$0.5	\$0.6	\$0.5
Commercial & Industrial	\$1.3	\$1.3	\$1.3	\$1.3	\$1.2	\$1.3	\$1.3	\$1.3
Unsecured Commercial	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.1	\$0.0
Unsecured Rev LOC (Commercial)	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1
Total Commercial Loans	\$8.7	\$9.0	\$9.3	\$9.3	\$8.2	\$8.6	\$9.0	\$9.3
# of Commercial Loans	47,870	48,938	49,472	48,908	47,996	48,795	49,573	48,908
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$4.7	\$4.9	\$5.0	\$5.0	\$4.5	\$4.7	\$4.8	\$5.0
# of Commercial Loans	16,217	16,292	16,377	16,439	15,857	16,460	16,642	16,439
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$13.4	\$13.9	\$14.3	\$14.4	\$12.7	\$13.3	\$13.8	\$14.4
# of Total Commercial Loans	64,087	65,230	65,849	65,347	63,853	65,255	66,215	65,347
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$0.8	\$0.9	\$0.8	\$0.8	\$3.7	\$2.7	\$2.7	\$3.1
To Members (#)	4,459	4,439	3,660	4,041	20,536	17,388	15,335	16,377
To NonMembers (\$)	\$0.3	\$0.3	\$0.2	\$0.3	\$1.4	\$0.6	\$0.7	\$1.1
To NonMembers (#)	726	762	598	719	4,519	2,162	2,414	2,801
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	6.13	6.34	6.32	6.25				
Comm Loans/LOC (Non RE Sec.)	7.05	7.43	7.21	6.98				

Commercial Loan Interest Rates (%)



Appendix

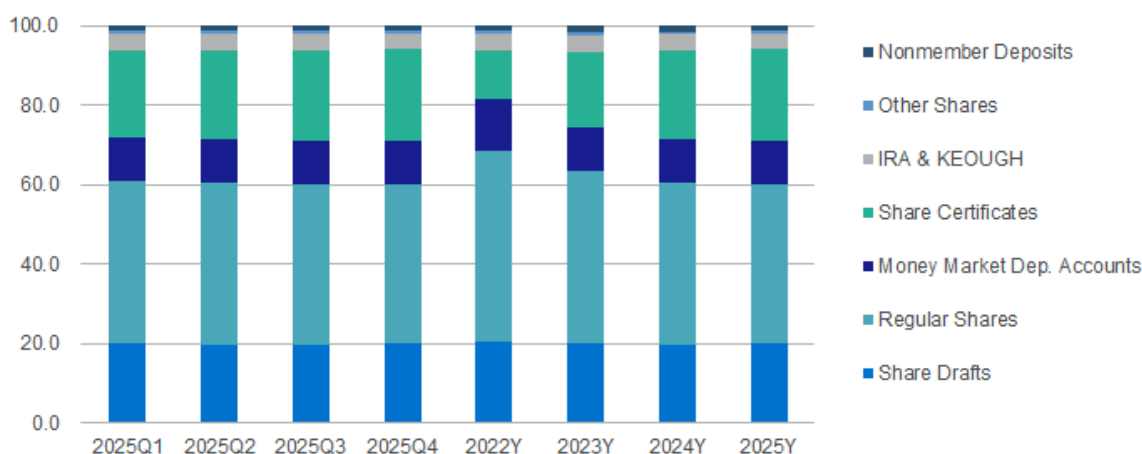


Total Assets < \$500 Million

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$56.7	\$55.4	\$54.8	\$55.8	\$61.0	\$57.8	\$55.5	\$55.8
Regular Shares	\$116.9	\$115.6	\$113.7	\$112.1	\$144.1	\$125.9	\$116.6	\$112.1
Money Market Dep. Accounts	\$30.7	\$31.0	\$31.2	\$30.9	\$40.0	\$32.5	\$31.0	\$30.9
Share Certificates	\$62.5	\$63.2	\$64.3	\$64.3	\$36.9	\$55.0	\$62.9	\$64.3
IRA & KEOUGH	\$11.4	\$11.4	\$11.3	\$11.0	\$12.6	\$12.2	\$11.8	\$11.0
Other Shares	\$2.4	\$2.5	\$2.4	\$2.4	\$2.7	\$2.4	\$2.3	\$2.4
Nonmember Deposits	\$3.6	\$3.3	\$3.3	\$3.3	\$2.9	\$4.2	\$3.9	\$3.3
Total Shares / Deposits	\$284.2	\$282.2	\$281.1	\$279.8	\$300.3	\$289.7	\$283.8	\$279.8
Total Insured Shares / Deposits	\$258.4	\$256.7	\$255.2	\$253.3	\$274.8	\$265.6	\$258.3	\$253.3

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	20.0	19.6	19.5	19.9	20.3	19.9	19.5	19.9
Regular Shares	41.1	41.0	40.5	40.1	48.0	43.4	41.1	40.1
Money Market Dep. Accounts	10.8	11.0	11.1	11.1	13.3	11.2	10.9	11.1
Share Certificates	22.0	22.4	22.9	23.0	12.3	19.0	22.1	23.0
IRA & KEOUGH	4.0	4.0	4.0	3.9	4.2	4.2	4.1	3.9
Other Shares	0.8	0.9	0.9	0.8	0.9	0.8	0.8	0.8
Nonmember Deposits	1.2	1.2	1.2	1.2	1.0	1.4	1.4	1.2
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	90.9	90.9	90.8	90.5	91.5	91.7	91.0	90.5

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	8.9%	-9.5%	-4.0%	6.8%	-3.0%	-5.4%	-3.9%	0.5%
Regular Shares	1.1%	-4.5%	-6.4%	-5.8%	-2.5%	-12.7%	-7.4%	-3.9%
Money Market Dep. Accounts	-3.9%	3.6%	3.3%	-3.4%	-5.9%	-18.8%	-4.6%	-0.1%
Share Certificates	-2.5%	4.5%	7.1%	0.1%	2.4%	48.7%	14.4%	2.3%
IRA & KEOUGH	-11.4%	-2.6%	-1.7%	-10.9%	-5.7%	-3.3%	-3.2%	-6.5%
Other Shares	19.2%	11.7%	-5.8%	-9.2%	-8.3%	-12.8%	-3.1%	3.8%
Nonmember Deposits	-33.4%	-25.1%	-2.3%	3.1%	68.8%	43.1%	-6.9%	-13.9%
Total Shares / Deposits	0.4%	-2.7%	-1.6%	-1.9%	-2.3%	-3.5%	-2.0%	-1.4%
Total Insured Shares / Deposits	0.1%	-2.7%	-2.3%	-3.0%	-5.9%	-3.4%	-2.7%	-1.9%

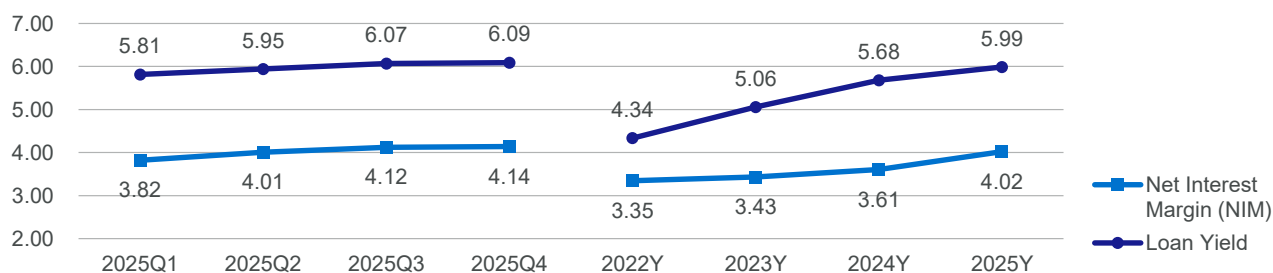
Appendix



Total Assets \$500 Million–\$2 Billion

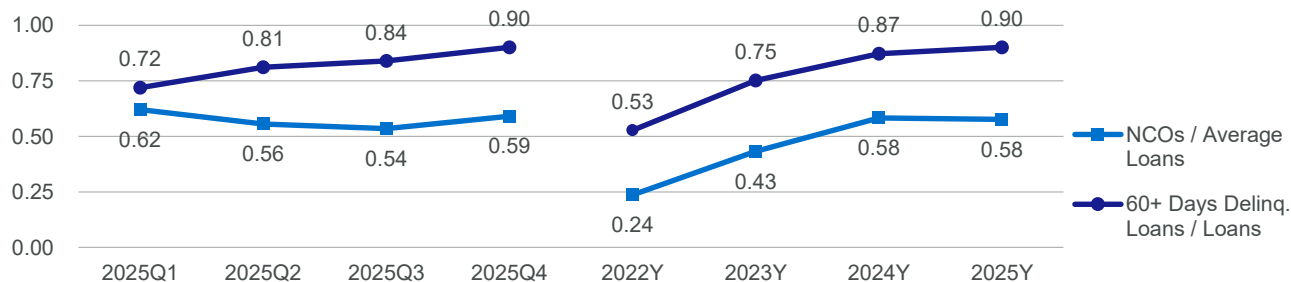
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	(1.3)	3.8	(1.8)	(3.1)	10.6	1.4	(0.9)	(0.6)
Share & Dep. Growth (Annualized)	9.9	(2.4)	(6.0)	(0.6)	(2.5)	(1.5)	1.0	0.2
Loans / Assets	71.6	72.6	73.6	72.6	72.9	73.4	73.2	72.6
Loans / Deposits	83.6	85.3	85.8	85.2	85.4	87.8	85.8	85.2
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.82	4.01	4.12	4.14	3.35	3.43	3.61	4.02
Loan Yield / COF Spread	3.97	4.12	4.24	4.28	3.84	3.67	3.75	4.16
Loan Yield	5.81	5.95	6.07	6.09	4.34	5.06	5.68	5.99
COF (Int. Exp / Avg IB Liab)	1.84	1.83	1.83	1.81	0.49	1.39	1.93	1.82

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	0.72	0.81	0.84	0.90	0.53	0.75	0.87	0.90
OREO / Assets	0.05	0.05	0.05	0.05	0.03	0.04	0.04	0.05
Nonperforming Assets / Assets	0.55	0.62	0.65	0.69	0.41	0.58	0.67	0.69
ACL / Loans	0.98	1.00	1.01	1.04	0.63	0.96	1.01	1.04
Delinquent Loans / Reserves	73.3	81.4	83.3	86.9	83.5	78.5	86.6	86.9
Provision Expense / Avg Assets	0.42	0.47	0.45	0.51	0.18	0.33	0.46	0.45
NCOs / Average Loans	0.62	0.56	0.54	0.59	0.24	0.43	0.58	0.58
# Companies Reporting NCOs	489	484	478	481	472	480	487	485
NCO Coverage Ratio (ACL / NCOs)	1.58	1.81	1.90	1.77	2.90	2.26	1.75	1.85

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



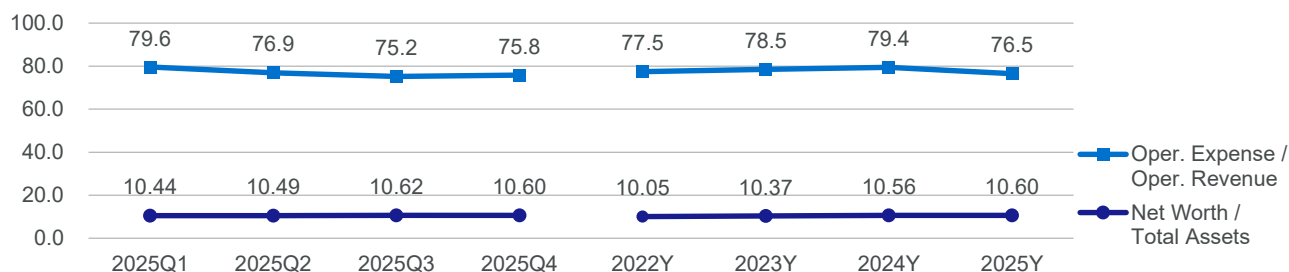
Appendix



Total Assets \$500 Million–\$2 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.52	0.67	0.75	0.67	0.77	0.56	0.50	0.66
ROAE	5.38	7.13	8.09	7.03	8.90	6.87	5.79	7.24
Oper. Expense / Oper. Revenue	79.6	76.9	75.2	75.8	77.5	78.5	79.4	76.5

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	9.99	10.20	10.50	10.61	8.95	9.48	9.98	10.61
Net Worth / Total Assets	10.44	10.49	10.62	10.60	10.05	10.37	10.56	10.60
Classified Assets / Capital	5.95	6.08	6.13	6.23	4.63	6.52	6.38	6.23
Classified Assets / Net Worth	5.71	5.74	5.83	5.89	3.80	5.66	5.79	5.89
Solvency Evaluation	111.0	111.2	111.6	111.6	109.9	110.5	111.0	111.6
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	1.5	(1.5)	(4.9)	(7.2)	(2.5)	(1.1)	(1.5)	(3.0)
Members / FTE	341.2	340.8	342.4	337.5	347.2	340.9	340.1	337.5
Members / Potential Members	4.9	4.8	4.7	4.4	5.7	5.3	4.8	4.4
Total # of Companies	495	493	487	485	484	483	488	485
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$10.2	\$10.3	\$10.3	\$10.3	\$10.3	\$10.7	\$10.6	\$10.3
Payday Alternative Loans (PAL)	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Non-Fed. Guar. Student Loans	\$1.1	\$1.0	\$1.0	\$1.0	\$1.1	\$1.1	\$1.0	\$1.0
Other Unsecured Loans	\$13.3	\$13.3	\$13.4	\$13.5	\$13.7	\$14.1	\$14.2	\$13.5
New Vehicle Loans	\$32.4	\$32.5	\$32.3	\$31.9	\$38.3	\$36.8	\$32.5	\$31.9
Used Vehicle Loans	\$72.7	\$72.5	\$71.1	\$70.2	\$80.0	\$77.9	\$72.0	\$70.2
Leases Receivable	\$0.9	\$0.8	\$0.6	\$0.6	\$0.8	\$0.9	\$1.2	\$0.6
Other Loans & LOC Sec Non RE	\$15.9	\$15.1	\$14.9	\$14.6	\$16.7	\$17.1	\$15.6	\$14.6
Loans & LOC 1-4 Fam. (1st Lien)	\$113.7	\$115.4	\$115.1	\$114.3	\$114.4	\$114.5	\$115.2	\$114.3
Loans & LOC 1-4 Fam. (Jr Lien)	\$34.7	\$36.0	\$36.5	\$36.7	\$25.7	\$30.2	\$34.1	\$36.7
Other RE Loans and LOC	\$1.0	\$1.0	\$1.0	\$0.9	\$0.7	\$0.8	\$1.0	\$0.9
Comm'l Loans/LOC (RE Sec.)	\$43.1	\$44.0	\$44.2	\$43.9	\$37.3	\$39.7	\$42.8	\$43.9
Comm'l Loans/LOC (Non RE Sec.)	\$4.6	\$4.7	\$4.7	\$4.8	\$4.0	\$4.2	\$4.5	\$4.8
Total Loans	\$343.6	\$346.8	\$345.3	\$342.7	\$343.2	\$348.0	\$344.8	\$342.7

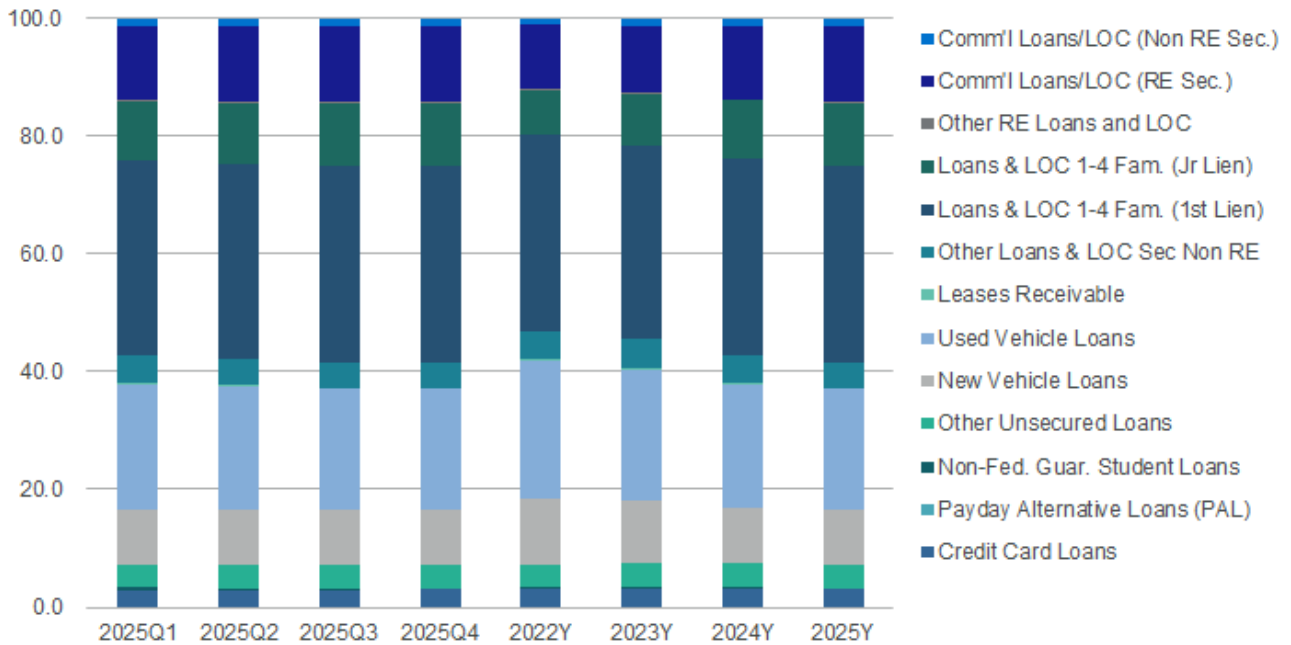
Appendix



Total Assets \$500 Million–\$2 Billion

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	3.0	3.0	3.0	3.0	3.0	3.1	3.1	3.0
Payday Alternative Loans (PAL)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-Fed. Guar. Student Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	3.9	3.8	3.9	3.9	4.0	4.1	4.1	3.9
New Vehicle Loans	9.4	9.4	9.3	9.3	11.2	10.6	9.4	9.3
Used Vehicle Loans	21.2	20.9	20.6	20.5	23.3	22.4	20.9	20.5
Leases Receivable	0.3	0.2	0.2	0.2	0.2	0.3	0.3	0.2
Other Loans & LOC Sec Non RE	4.6	4.4	4.3	4.3	4.9	4.9	4.5	4.3
Loans & LOC 1-4 Fam. (1st Lien)	33.1	33.3	33.3	33.3	33.3	32.9	33.4	33.3
Loans & LOC 1-4 Fam. (Jr Lien)	10.1	10.4	10.6	10.7	7.5	8.7	9.9	10.7
Other RE Loans and LOC	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.3
Comm'l Loans/LOC (RE Sec.)	12.5	12.7	12.8	12.8	10.9	11.4	12.4	12.8
Comm'l Loans/LOC (Non RE Sec.)	1.3	1.4	1.4	1.4	1.2	1.2	1.3	1.4

Loan Mix (%)



Appendix



Total Assets \$500 Million–\$2 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-13.5%	3.3%	-2.2%	-0.1%	5.7%	3.5%	-0.9%	-3.1%
Payday Alternative Loans (PAL)	-22.7%	60.9%	25.3%	32.2%	73.5%	18.8%	15.6%	24.8%
Non-Fed. Guar. Student Loans	13.6%	-16.6%	-3.9%	-7.5%	-0.2%	-1.5%	-2.0%	-3.7%
Other Unsecured Loans	-26.6%	2.4%	3.2%	1.6%	18.1%	3.0%	0.7%	-4.9%
New Vehicle Loans	-1.3%	0.6%	-2.9%	-4.2%	15.7%	-4.1%	-11.5%	-1.9%
Used Vehicle Loans	4.2%	-1.1%	-7.8%	-5.3%	10.9%	-2.6%	-7.6%	-2.5%
Leases Receivable	-94.1%	-17.0%	-101.7%	-48.0%	-16.0%	3.3%	33.0%	-51.9%
Other Loans & LOC Sec Non RE	7.8%	-20.2%	-4.4%	-9.0%	8.5%	2.1%	-8.7%	-6.4%
Loans & LOC 1-4 Fam. (1st Lien)	-5.4%	6.1%	-0.8%	-3.1%	5.4%	0.0%	0.7%	-0.8%
Loans & LOC 1-4 Fam. (Jr Lien)	7.2%	14.9%	5.1%	2.0%	27.2%	17.6%	13.0%	7.5%
Other RE Loans and LOC	2.6%	-1.1%	7.2%	-19.7%	-22.3%	15.4%	20.1%	-2.9%
Comm'l Loans/LOC (RE Sec.)	3.0%	8.6%	1.9%	-2.7%	14.2%	6.4%	7.8%	2.7%
Comm'l Loans/LOC (Non RE Sec.)	3.0%	13.9%	1.6%	5.2%	3.9%	6.7%	6.5%	6.0%
Total Loans	-1.3%	3.8%	-1.8%	-3.1%	10.6%	1.4%	-0.9%	-0.6%

Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	4,266,190	4,190,698	4,053,173	4,008,586	4,417,067	4,209,300	4,218,691	4,008,586
Indirect Loans (\$Billions)	\$74.8	\$74.6	\$73.8	\$72.3	\$83.3	\$82.4	\$74.5	\$72.3
% of Total Loans	21.8%	21.5%	21.4%	21.1%	24.3%	23.7%	21.6%	21.1%
Indirect Loan Growth - Annualized	1.6%	-0.8%	-4.2%	-8.6%	19.5%	-1.0%	-9.7%	-3.0%

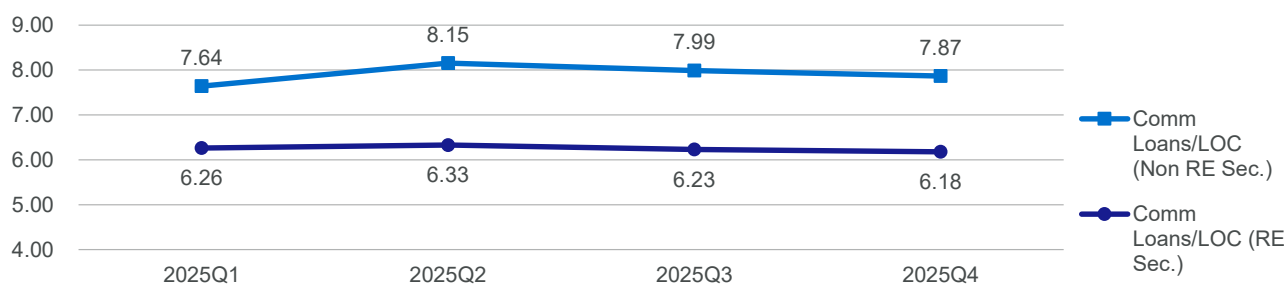
Appendix



Total Assets \$500 Million–\$2 Billion

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$1.8	\$1.8	\$1.9	\$1.8	\$1.7	\$1.9	\$2.0	\$1.8
Secured by Farmland	\$1.7	\$1.7	\$1.7	\$1.8	\$1.4	\$1.6	\$1.7	\$1.8
Secured by Multifamily	\$9.6	\$9.9	\$10.1	\$9.7	\$7.3	\$8.4	\$9.4	\$9.7
Secured by OO CRE	\$8.3	\$8.5	\$8.8	\$8.7	\$7.4	\$7.7	\$8.3	\$8.7
Secured by Non OO CRE	\$13.7	\$14.1	\$13.9	\$13.9	\$12.8	\$13.0	\$13.7	\$13.9
Total CRE Secured	\$35.2	\$36.0	\$36.3	\$35.9	\$30.6	\$32.6	\$35.2	\$35.9
Ag. Production & Other Farm	\$0.5	\$0.6	\$0.6	\$0.6	\$0.4	\$0.5	\$0.5	\$0.6
Commercial & Industrial	\$2.6	\$2.6	\$2.6	\$2.6	\$2.3	\$2.5	\$2.6	\$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	\$0.2	\$0.2	\$0.2
Total Commercial Loans	\$38.6	\$39.6	\$39.8	\$39.6	\$33.7	\$35.9	\$38.6	\$39.6
# of Commercial Loans	99,310	100,740	99,740	98,716	96,062	98,695	101,338	98,716
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$9.0	\$9.1	\$9.2	\$9.2	\$7.6	\$8.0	\$8.7	\$9.2
# of Commercial Loans	12,743	12,844	12,938	12,901	10,579	11,099	12,104	12,901
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$47.7	\$48.8	\$49.0	\$48.7	\$41.3	\$43.9	\$47.3	\$48.7
# of Total Commercial Loans	112,053	113,584	112,678	111,617	106,641	109,794	113,442	111,617
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$2.6	\$3.1	\$2.9	\$3.0	\$15.7	\$9.0	\$9.8	\$11.1
To Members (#)	6,867	6,768	6,069	6,011	32,856	25,527	23,741	25,367
To NonMembers (\$)	\$0.5	\$0.4	\$0.5	\$0.5	\$2.8	\$1.1	\$1.4	\$1.8
To NonMembers (#)	597	579	556	531	2,840	1,193	1,732	2,168
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	6.26	6.33	6.23	6.18				
Comm Loans/LOC (Non RE Sec.)	7.64	8.15	7.99	7.87				

Commercial Loan Interest Rates (%)



Appendix

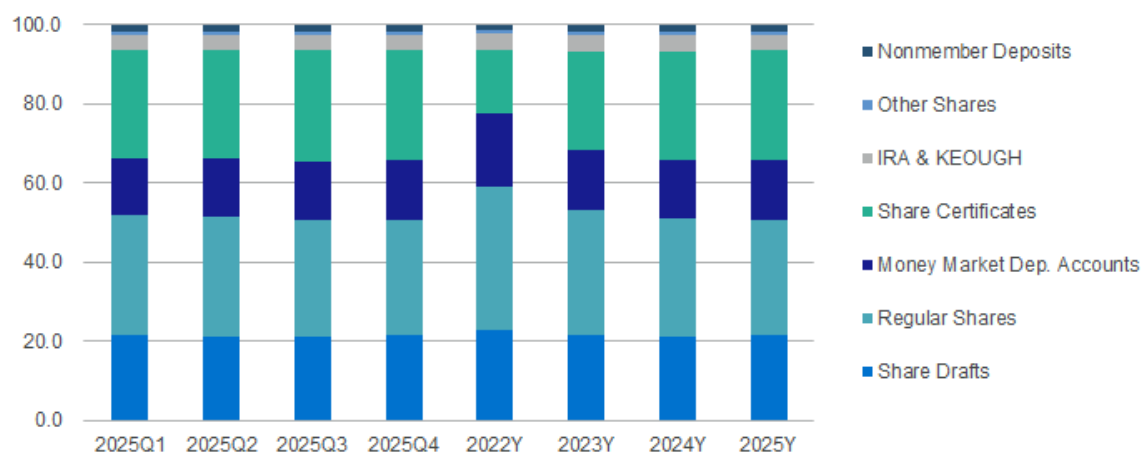


Total Assets \$500 Million–\$2 Billion

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$91.1	\$89.3	\$87.3	\$89.3	\$94.2	\$87.7	\$87.4	\$89.3
Regular Shares	\$128.3	\$127.1	\$122.7	\$120.6	\$151.5	\$129.5	\$123.3	\$120.6
Money Market Dep. Accounts	\$61.6	\$62.0	\$61.7	\$62.6	\$77.0	\$62.9	\$60.6	\$62.6
Share Certificates	\$114.8	\$114.8	\$115.3	\$114.5	\$65.3	\$100.3	\$113.4	\$114.5
IRA & KEOUGH	\$17.2	\$17.2	\$17.0	\$16.5	\$17.3	\$17.4	\$17.2	\$16.5
Other Shares	\$3.0	\$3.1	\$3.1	\$2.8	\$3.6	\$3.3	\$3.5	\$2.8
Nonmember Deposits	\$7.0	\$6.9	\$7.0	\$7.3	\$5.9	\$7.4	\$7.3	\$7.3
Total Shares / Deposits	\$423.0	\$420.4	\$414.1	\$413.5	\$414.7	\$408.5	\$412.8	\$413.5
Total Insured Shares / Deposits	\$378.1	\$375.1	\$368.2	\$366.4	\$370.8	\$366.7	\$368.4	\$366.4

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	21.5	21.2	21.1	21.6	22.7	21.5	21.2	21.6
Regular Shares	30.3	30.2	29.6	29.2	36.5	31.7	29.9	29.2
Money Market Dep. Accounts	14.6	14.7	14.9	15.1	18.6	15.4	14.7	15.1
Share Certificates	27.1	27.3	27.8	27.7	15.8	24.6	27.5	27.7
IRA & KEOUGH	4.1	4.1	4.1	4.0	4.2	4.3	4.2	4.0
Other Shares	0.7	0.7	0.7	0.7	0.9	0.8	0.8	0.7
Nonmember Deposits	1.6	1.6	1.7	1.8	1.4	1.8	1.8	1.8
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	89.4	89.2	88.9	88.6	89.4	89.8	89.2	88.6

Shares / Deposits Mix (%)



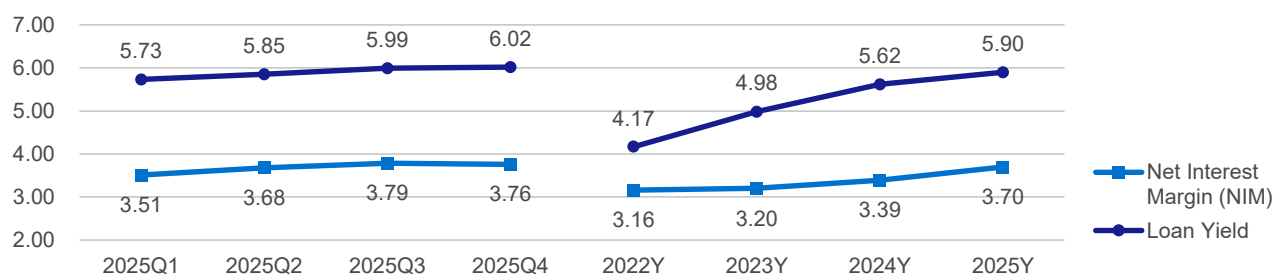
Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	16.8%	-7.9%	-8.7%	8.8%	-3.8%	-6.9%	-0.3%	2.1%
Regular Shares	16.1%	-3.8%	-13.8%	-6.7%	-3.1%	-14.5%	-4.8%	-2.2%
Money Market Dep. Accounts	6.3%	2.4%	-1.8%	5.9%	-11.2%	-18.3%	-3.6%	3.2%
Share Certificates	5.0%	0.1%	1.5%	-2.6%	10.4%	53.5%	13.1%	1.0%
IRA & KEOUGH	-0.1%	0.9%	-5.6%	-11.5%	-6.6%	0.7%	-1.0%	-4.0%
Other Shares	-55.2%	12.0%	-0.7%	-42.7%	2.0%	-9.1%	6.5%	-20.8%
Nonmember Deposits	-17.9%	-2.4%	7.1%	12.0%	89.9%	25.9%	-1.9%	-0.5%
Total Shares / Deposits	9.9%	-2.4%	-6.0%	-0.6%	-2.5%	-1.5%	1.0%	0.2%
Total Insured Shares / Deposits	10.5%	-3.2%	-7.3%	-2.0%	-5.3%	-1.1%	0.5%	-0.5%



Total Assets \$2.0 Billion–\$10.0 Billion

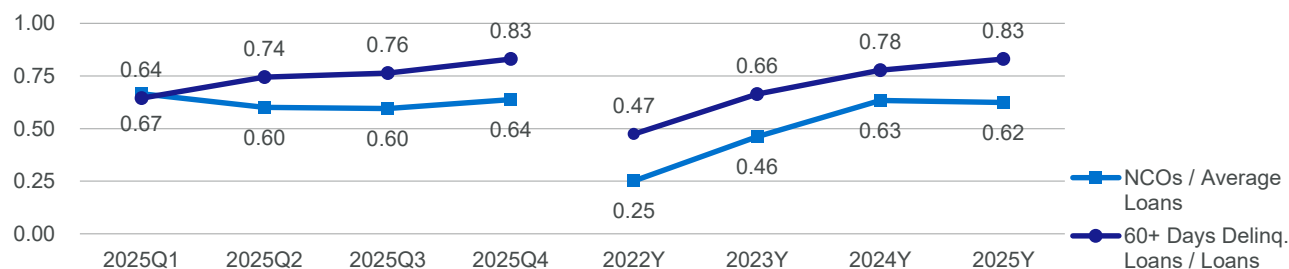
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	6.9	(0.1)	13.5	12.1	24.8	8.3	6.6	8.3
Share & Dep. Growth (Annualized)	15.6	(6.8)	10.8	15.5	6.6	4.4	8.8	8.9
Loans / Assets	74.5	75.8	76.0	75.5	75.4	76.7	76.2	75.5
Loans / Deposits	89.1	90.3	90.8	89.8	89.8	91.7	90.1	89.8
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.51	3.68	3.79	3.76	3.16	3.20	3.39	3.70
Loan Yield / COF Spread	3.50	3.62	3.74	3.75	3.54	3.23	3.27	3.66
Loan Yield	5.73	5.85	5.99	6.02	4.17	4.98	5.62	5.90
COF (Int. Exp / Avg IB Liab)	2.23	2.24	2.25	2.27	0.63	1.75	2.35	2.24

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	0.64	0.74	0.76	0.83	0.47	0.66	0.78	0.83
OREO / Assets	0.04	0.04	0.04	0.04	0.02	0.03	0.04	0.04
Nonperforming Assets / Assets	0.50	0.58	0.60	0.64	0.36	0.51	0.60	0.64
ACL / Loans	1.12	1.13	1.14	1.18	0.68	1.05	1.11	1.18
Delinquent Loans / Reserves	57.6	66.0	67.0	70.6	69.5	63.3	70.0	70.6
Provision Expense / Avg Assets	0.49	0.50	0.52	0.57	0.20	0.39	0.52	0.50
NCOs / Average Loans	0.67	0.60	0.60	0.64	0.25	0.46	0.63	0.62
# Companies Reporting NCOs	227	228	231	236	202	214	224	237
NCO Coverage Ratio (ACL / NCOs)	1.69	1.89	1.93	1.86	2.99	2.34	1.79	1.95

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



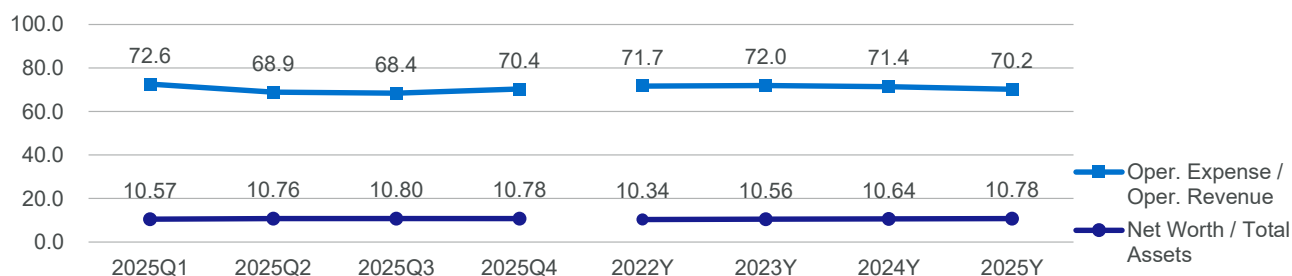
Appendix



Total Assets \$2.0 Billion–\$10.0 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.58	0.80	0.86	0.72	0.94	0.70	0.63	0.77
ROAE	6.25	8.61	9.21	7.31	11.14	8.57	7.02	7.91
Oper. Expense / Oper. Revenue	72.6	68.9	68.4	70.4	71.7	72.0	71.4	70.2

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	10.21	10.54	10.72	10.80	8.96	9.70	10.13	10.80
Net Worth / Total Assets	10.57	10.76	10.80	10.78	10.34	10.56	10.64	10.78
Classified Assets / Capital	7.22	7.09	7.04	7.33	4.95	7.52	7.34	7.33
Classified Assets / Net Worth	6.87	6.83	6.88	7.23	4.55	6.69	6.93	7.23
Solvency Evaluation	111.2	111.5	111.8	112.0	110.3	110.8	111.1	112.0
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	6.3	(3.0)	11.8	8.1	8.6	5.3	6.8	5.9
Members / FTE	394.8	395.9	398.1	394.0	392.1	392.0	396.6	394.0
Members / Potential Members	6.7	6.5	6.4	6.6	7.6	7.4	6.7	6.6
Total # of Companies	228	228	232	238	207	214	224	238
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$23.4	\$23.2	\$23.8	\$24.9	\$20.0	\$22.0	\$23.5	\$24.9
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	\$1.8	\$1.7	\$1.8	\$1.8	\$1.7	\$1.7	\$1.7	\$1.8
Other Unsecured Loans	\$25.7	\$25.2	\$25.4	\$25.9	\$21.5	\$24.7	\$25.4	\$25.9
New Vehicle Loans	\$68.2	\$67.0	\$67.8	\$68.1	\$72.7	\$71.1	\$68.6	\$68.1
Used Vehicle Loans	\$131.8	\$133.4	\$135.0	\$136.4	\$119.4	\$125.2	\$130.2	\$136.4
Leases Receivable	\$4.2	\$4.1	\$4.3	\$4.3	\$4.5	\$4.6	\$4.0	\$4.3
Other Loans & LOC Sec Non RE	\$29.0	\$29.6	\$29.8	\$29.7	\$28.4	\$29.5	\$29.6	\$29.7
Loans & LOC 1-4 Fam. (1st Lien)	\$251.7	\$247.6	\$257.6	\$266.3	\$215.1	\$231.6	\$247.0	\$266.3
Loans & LOC 1-4 Fam. (Jr Lien)	\$67.9	\$69.2	\$74.3	\$78.7	\$42.9	\$53.7	\$65.3	\$78.7
Other RE Loans and LOC	\$0.4	\$0.4	\$0.6	\$0.7	\$0.3	\$0.4	\$0.4	\$0.7
Comm'l Loans/LOC (RE Sec.)	\$83.9	\$86.2	\$90.3	\$95.0	\$59.7	\$70.0	\$80.4	\$95.0
Comm'l Loans/LOC (Non RE Sec.)	\$5.1	\$5.2	\$5.5	\$6.1	\$3.9	\$4.4	\$5.1	\$6.1
Total Loans	\$693.0	\$692.9	\$716.3	\$737.9	\$590.2	\$639.0	\$681.2	\$737.9

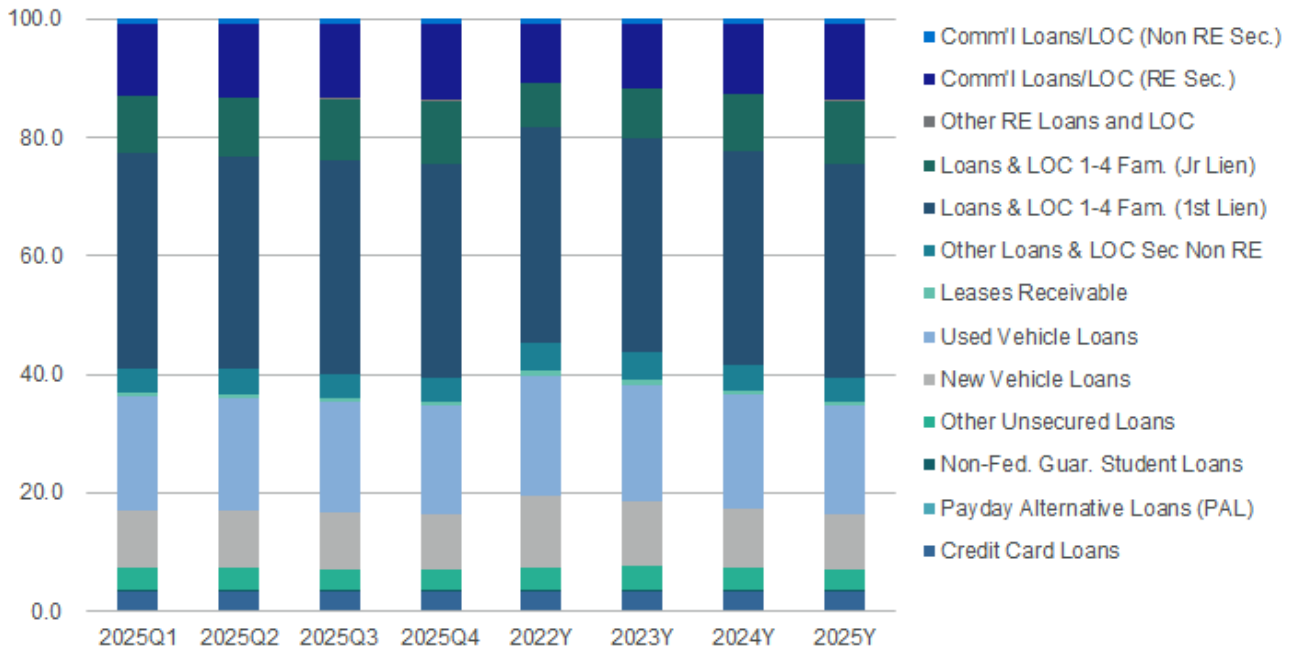
Appendix



Total Assets \$2.0 Billion–\$10.0 Billion

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	3.4	3.3	3.3	3.4	3.4	3.4	3.4	3.4
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	0.2	0.2	0.2	0.3	0.3	0.3	0.2
Other Unsecured Loans	3.7	3.6	3.6	3.5	3.6	3.9	3.7	3.5
New Vehicle Loans	9.8	9.7	9.5	9.2	12.3	11.1	10.1	9.2
Used Vehicle Loans	19.0	19.3	18.8	18.5	20.2	19.6	19.1	18.5
Leases Receivable	0.6	0.6	0.6	0.6	0.8	0.7	0.6	0.6
Other Loans & LOC Sec Non RE	4.2	4.3	4.2	4.0	4.8	4.6	4.3	4.0
Loans & LOC 1-4 Fam. (1st Lien)	36.3	35.7	36.0	36.1	36.5	36.2	36.3	36.1
Loans & LOC 1-4 Fam. (Jr Lien)	9.8	10.0	10.4	10.7	7.3	8.4	9.6	10.7
Other RE Loans and LOC	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Comm'l Loans/LOC (RE Sec.)	12.1	12.4	12.6	12.9	10.1	11.0	11.8	12.9
Comm'l Loans/LOC (Non RE Sec.)	0.7	0.8	0.8	0.8	0.7	0.7	0.7	0.8

Loan Mix (%)



Appendix



Total Assets \$2.0 Billion–\$10.0 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-2.1%	-2.9%	10.4%	18.1%	12.6%	10.2%	6.7%	5.9%
Payday Alternative Loans (PAL)	-44.5%	7.0%	9.5%	20.7%	-43.2%	23.4%	32.5%	-2.6%
Non-Fed. Guar. Student Loans	6.4%	-9.0%	9.1%	1.3%	0.8%	3.4%	0.3%	1.9%
Other Unsecured Loans	6.0%	-8.3%	3.8%	6.9%	27.0%	14.7%	2.6%	2.1%
New Vehicle Loans	-2.4%	-6.5%	4.5%	1.9%	25.9%	-2.2%	-3.6%	-0.6%
Used Vehicle Loans	4.8%	5.0%	4.7%	4.2%	25.6%	4.9%	4.0%	4.8%
Leases Receivable	18.4%	-8.6%	19.9%	1.4%	40.6%	1.9%	-12.1%	7.8%
Other Loans & LOC Sec Non RE	-8.3%	8.0%	3.3%	-1.6%	24.5%	4.0%	0.2%	0.3%
Loans & LOC 1-4 Fam. (1st Lien)	7.7%	-6.4%	16.1%	13.4%	21.5%	7.6%	6.6%	7.8%
Loans & LOC 1-4 Fam. (Jr Lien)	15.4%	7.8%	29.4%	23.8%	43.4%	25.1%	21.8%	20.4%
Other RE Loans and LOC	12.0%	-9.9%	242.6%	54.1%	7.7%	18.6%	-1.0%	83.2%
Comm'l Loans/LOC (RE Sec.)	17.4%	10.6%	19.3%	20.6%	25.2%	17.3%	14.9%	18.0%
Comm'l Loans/LOC (Non RE Sec.)	-0.6%	10.8%	23.8%	45.8%	50.6%	13.0%	16.2%	21.1%
Total Loans	6.9%	-0.1%	13.5%	12.1%	24.8%	8.3%	6.6%	8.3%
Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	8,345,343	8,329,794	8,507,916	8,599,492	7,922,086	8,311,077	8,318,008	8,599,492
Indirect Loans (\$Billions)	\$173.7	\$173.9	\$176.3	\$177.3	\$161.8	\$171.3	\$172.7	\$177.3
% of Total Loans	25.1%	25.1%	24.6%	24.0%	27.4%	26.8%	25.3%	24.0%
Indirect Loan Growth - Annualized	2.5%	0.4%	5.4%	2.4%	39.0%	5.9%	0.8%	2.7%

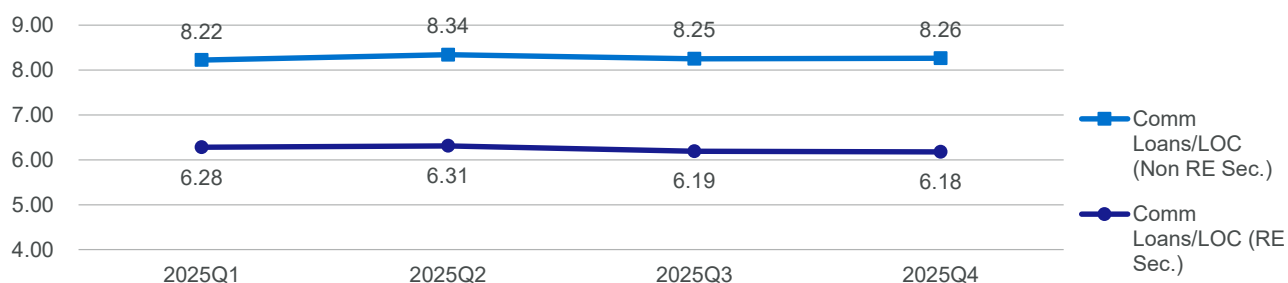
Appendix



Total Assets \$2.0 Billion–\$10.0 Billion

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$5.2	\$5.4	\$5.5	\$6.0	\$3.4	\$4.2	\$5.0	\$6.0
Secured by Farmland	\$0.5	\$0.5	\$0.5	\$0.6	\$0.4	\$0.4	\$0.4	\$0.6
Secured by Multifamily	\$19.3	\$19.8	\$20.6	\$21.9	\$13.5	\$15.9	\$18.4	\$21.9
Secured by OO CRE	\$15.6	\$16.0	\$16.9	\$17.4	\$11.1	\$12.9	\$14.7	\$17.4
Secured by Non OO CRE	\$38.1	\$39.0	\$41.0	\$42.6	\$27.2	\$31.9	\$36.8	\$42.6
Total CRE Secured	\$78.7	\$80.7	\$84.6	\$88.4	\$55.6	\$65.4	\$75.4	\$88.4
Ag. Production & Other Farm	\$0.1	\$0.2	\$0.2	\$0.2	\$0.1	\$0.1	\$0.1	\$0.2
Commercial & Industrial	\$3.9	\$4.0	\$4.2	\$4.7	\$2.7	\$3.2	\$3.9	\$4.7
Unsecured Commercial	\$0.2	\$0.2	\$0.2	\$0.2	\$0.2	\$0.2	\$0.2	\$0.2
Unsecured Rev LOC (Commercial)	\$0.3	\$0.3	\$0.3	\$0.4	\$0.2	\$0.2	\$0.3	\$0.4
Total Commercial Loans	\$83.2	\$85.4	\$89.5	\$93.9	\$58.8	\$69.1	\$79.9	\$93.9
# of Commercial Loans	138,396	121,929	141,402	142,245	92,309	101,311	114,197	142,245
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$5.8	\$6.0	\$6.3	\$7.2	\$4.7	\$5.3	\$5.6	\$7.2
# of Commercial Loans	5,094	5,387	5,568	6,032	3,823	4,407	4,828	6,032
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$89.0	\$91.4	\$95.8	\$101.1	\$63.6	\$74.4	\$85.5	\$101.1
# of Total Commercial Loans	143,490	127,316	146,970	148,277	96,132	105,718	119,025	148,277
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$4.6	\$5.7	\$5.5	\$6.8	\$23.4	\$15.7	\$16.8	\$23.0
To Members (#)	7,221	7,414	7,233	8,447	27,218	24,517	26,931	30,821
To NonMembers (\$)	\$0.2	\$0.4	\$0.3	\$0.4	\$1.5	\$0.9	\$0.8	\$1.4
To NonMembers (#)	140	175	163	244	930	903	610	802
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	6.28	6.31	6.19	6.18				
Comm Loans/LOC (Non RE Sec.)	8.22	8.34	8.25	8.26				

Commercial Loan Interest Rates (%)



Appendix

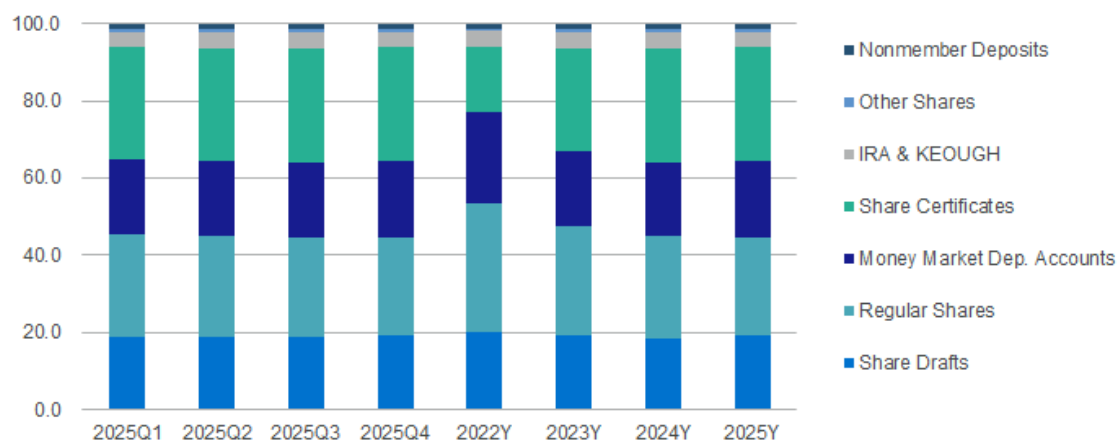


Total Assets \$2.0 Billion–\$10.0 Billion

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$156.5	\$151.3	\$154.9	\$164.9	\$141.1	\$139.0	\$147.6	\$164.9
Regular Shares	\$217.4	\$210.6	\$214.1	\$220.5	\$230.7	\$206.4	\$208.8	\$220.5
Money Market Dep. Accounts	\$157.5	\$157.5	\$162.2	\$167.2	\$164.7	\$139.3	\$149.7	\$167.2
Share Certificates	\$237.7	\$235.2	\$244.1	\$254.0	\$114.7	\$193.0	\$233.2	\$254.0
IRA & KEOUGH	\$33.8	\$33.9	\$34.5	\$35.2	\$29.1	\$31.1	\$33.3	\$35.2
Other Shares	\$5.8	\$6.0	\$6.0	\$6.3	\$5.5	\$5.2	\$5.1	\$6.3
Nonmember Deposits	\$11.2	\$11.5	\$11.9	\$11.8	\$8.8	\$11.4	\$11.4	\$11.8
Total Shares / Deposits	\$819.9	\$806.1	\$827.8	\$859.8	\$694.6	\$725.4	\$789.2	\$859.8
Total Insured Shares / Deposits	\$733.3	\$719.4	\$736.6	\$763.1	\$623.6	\$655.1	\$707.3	\$763.1

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	19.1	18.8	18.7	19.2	20.3	19.2	18.7	19.2
Regular Shares	26.5	26.1	25.9	25.6	33.2	28.5	26.5	25.6
Money Market Dep. Accounts	19.2	19.5	19.6	19.4	23.7	19.2	19.0	19.4
Share Certificates	29.0	29.2	29.5	29.5	16.5	26.6	29.6	29.5
IRA & KEOUGH	4.1	4.2	4.2	4.1	4.2	4.3	4.2	4.1
Other Shares	0.7	0.7	0.7	0.7	0.8	0.7	0.6	0.7
Nonmember Deposits	1.4	1.4	1.4	1.4	1.3	1.6	1.4	1.4
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	89.4	89.2	89.0	88.7	89.8	90.3	89.6	88.7

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	24.1%	-13.4%	9.7%	25.6%	12.3%	-1.5%	6.2%	11.7%
Regular Shares	16.5%	-12.6%	6.7%	12.0%	0.6%	-10.5%	1.2%	5.6%
Money Market Dep. Accounts	20.7%	0.2%	11.8%	12.3%	-0.7%	-15.4%	7.4%	11.7%
Share Certificates	7.7%	-4.1%	15.1%	16.1%	25.2%	68.3%	20.8%	8.9%
IRA & KEOUGH	5.4%	2.2%	6.8%	7.7%	1.9%	7.0%	7.0%	5.6%
Other Shares	53.5%	15.5%	0.9%	19.2%	3.7%	-6.8%	-0.7%	23.7%
Nonmember Deposits	-6.9%	8.3%	15.3%	-3.2%	60.9%	29.2%	0.6%	3.3%
Total Shares / Deposits	15.6%	-6.8%	10.8%	15.5%	6.6%	4.4%	8.8%	8.9%
Total Insured Shares / Deposits	14.7%	-7.6%	9.6%	14.4%	6.3%	5.1%	8.0%	7.9%

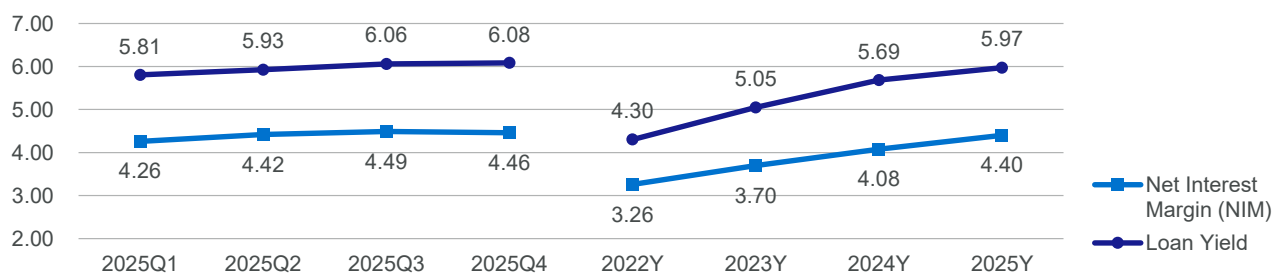
Appendix



Total Assets <\$10 Billion

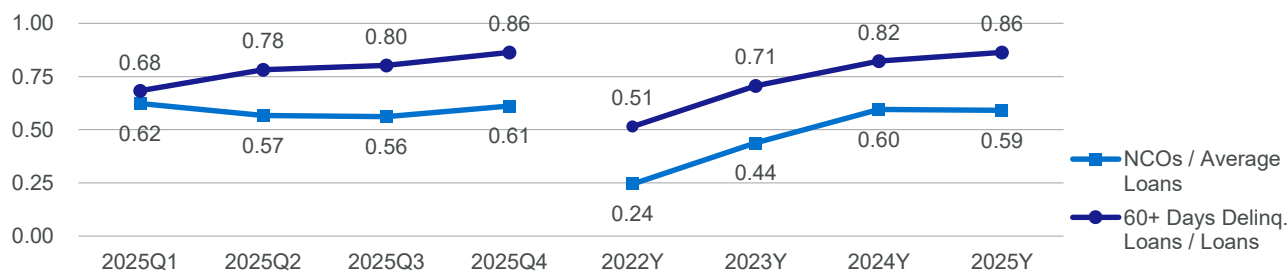
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	1.5	1.5	7.6	5.3	17.3	5.3	2.5	4.0
Share & Dep. Growth (Annualized)	11.1	(4.8)	3.8	7.9	1.8	1.0	4.4	4.5
Loans / Assets	58.8	59.4	59.8	59.3	56.4	61.6	60.8	59.3
Loans / Deposits	68.8	69.7	70.3	69.6	64.6	71.6	71.0	69.6
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	4.26	4.42	4.49	4.46	3.26	3.70	4.08	4.40
Loan Yield / COF Spread	3.83	3.96	4.08	4.08	3.77	3.56	3.62	3.99
Loan Yield	5.81	5.93	6.06	6.08	4.30	5.05	5.69	5.97
COF (Int. Exp / Avg IB Liab)	1.98	1.97	1.99	2.00	0.53	1.49	2.07	1.99

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	0.68	0.78	0.80	0.86	0.51	0.71	0.82	0.86
OREO / Assets	0.04	0.04	0.04	0.04	0.03	0.03	0.04	0.04
Nonperforming Assets / Assets	0.51	0.59	0.61	0.65	0.38	0.53	0.62	0.65
ACL / Loans	1.04	1.05	1.07	1.10	0.66	0.98	1.04	1.10
Delinquent Loans / Reserves	65.5	74.4	75.4	78.6	78.2	71.9	78.9	78.6
Provision Expense / Avg Assets	0.44	0.46	0.47	0.52	0.19	0.34	0.47	0.46
NCOs / Average Loans	0.62	0.57	0.56	0.61	0.24	0.44	0.60	0.59
# Companies Reporting NCOs	3,269	3,194	3,219	3,228	3,816	3,924	3,877	3,727
NCO Coverage Ratio (ACL / NCOs)	1.68	1.87	1.91	1.81	2.94	2.30	1.78	1.91

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



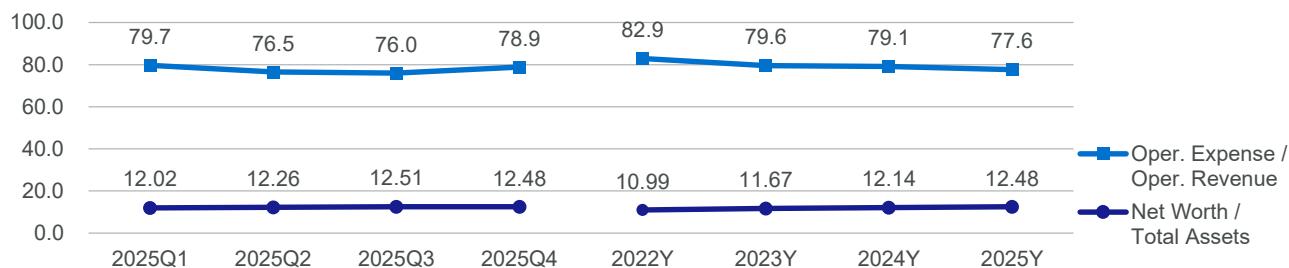
Appendix



Total Assets <\$10 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.62	0.77	0.82	0.63	0.50	0.60	0.61	0.72
ROAE	5.17	6.58	6.79	5.30	4.97	5.74	5.34	6.04
Oper. Expense / Oper. Revenue	79.7	76.5	76.0	78.9	82.9	79.6	79.1	77.6

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	12.06	12.30	12.63	12.72	10.65	11.49	12.12	12.72
Net Worth / Total Assets	12.02	12.26	12.51	12.48	10.99	11.67	12.14	12.48
Classified Assets / Capital	3.81	3.81	3.79	3.81	3.11	3.82	3.85	3.81
Classified Assets / Net Worth	3.75	3.77	3.76	3.81	2.89	3.70	3.76	3.81
Solvency Evaluation	113.3	113.7	114.1	114.1	111.6	112.7	113.4	114.1
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	1.1	(2.4)	4.3	0.4	1.8	1.7	1.6	0.9
Members / FTE	357.0	354.9	355.1	351.3	374.4	367.0	359.4	351.3
Members / Potential Members	14.0	13.6	13.4	13.0	17.5	15.8	14.1	13.0
Total # of Companies	4,441	4,394	4,357	4,316	4,798	4,637	4,486	4,316
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$39.1	\$39.1	\$39.6	\$40.7	\$36.3	\$38.8	\$40.0	\$40.7
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	\$3.5	\$3.4	\$3.4	\$3.4	\$3.5	\$3.5	\$3.4	\$3.4
Other Unsecured Loans	\$48.7	\$48.2	\$48.6	\$49.1	\$45.4	\$49.5	\$49.8	\$49.1
New Vehicle Loans	\$124.2	\$123.2	\$123.5	\$122.9	\$137.9	\$135.8	\$125.8	\$122.9
Used Vehicle Loans	\$257.1	\$258.6	\$258.6	\$257.8	\$256.7	\$261.5	\$256.5	\$257.8
Leases Receivable	\$5.4	\$5.2	\$5.2	\$5.2	\$5.6	\$5.7	\$5.4	\$5.2
Other Loans & LOC Sec Non RE	\$56.4	\$56.1	\$56.1	\$55.2	\$57.7	\$59.4	\$57.2	\$55.2
Loans & LOC 1-4 Fam. (1st Lien)	\$423.8	\$421.6	\$432.0	\$439.4	\$392.4	\$408.3	\$421.9	\$439.4
Loans & LOC 1-4 Fam. (Jr Lien)	\$122.9	\$126.3	\$132.8	\$137.7	\$83.7	\$102.2	\$119.8	\$137.7
Other RE Loans and LOC	\$2.1	\$2.1	\$2.3	\$2.4	\$1.9	\$1.9	\$2.0	\$2.4
Comm'l Loans/LOC (RE Sec.)	\$138.3	\$141.8	\$146.6	\$151.0	\$107.6	\$120.8	\$134.7	\$151.0
Comm'l Loans/LOC (Non RE Sec.)	\$11.8	\$12.2	\$12.6	\$13.2	\$10.0	\$10.8	\$11.9	\$13.2
Total Loans	\$1,233.3	\$1,237.9	\$1,261.3	\$1,278.0	\$1,138.6	\$1,198.5	\$1,228.6	\$1,278.0

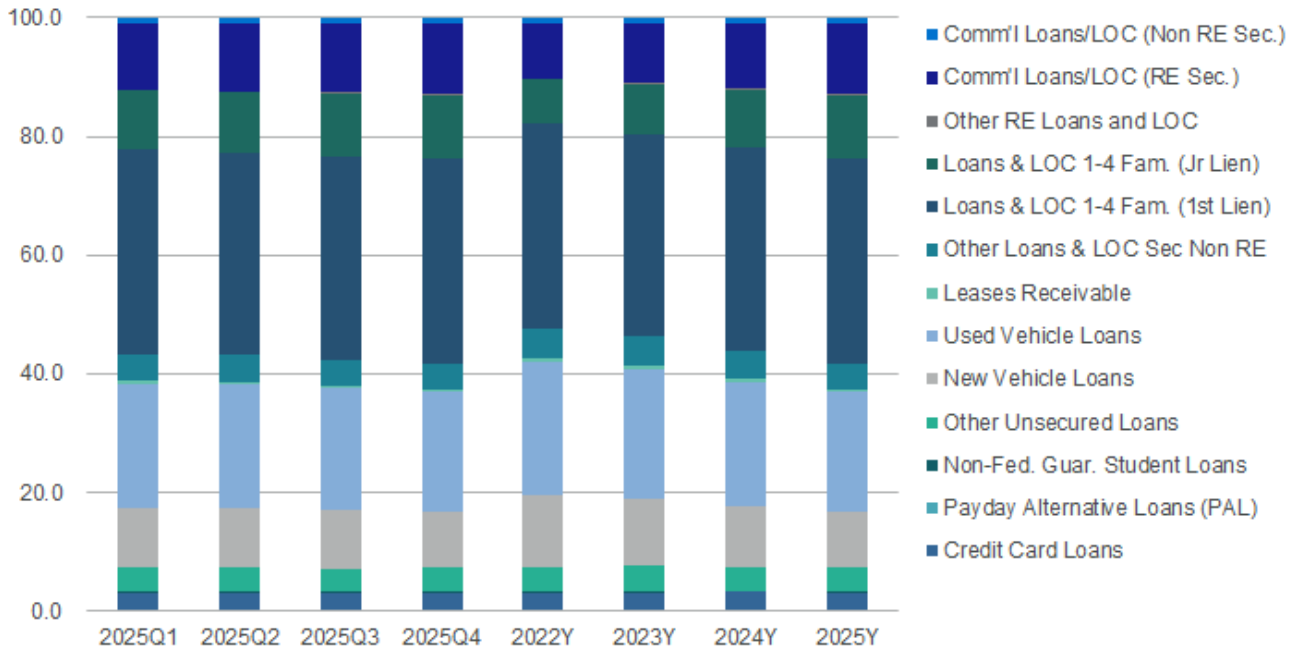
Appendix



Total Assets <\$10 Billion

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	3.2	3.2	3.1	3.2	3.2	3.2	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	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other Unsecured Loans	3.9	3.9	3.9	3.8	4.0	4.1	4.1	3.8
New Vehicle Loans	10.1	9.9	9.8	9.6	12.1	11.3	10.2	9.6
Used Vehicle Loans	20.8	20.9	20.5	20.2	22.5	21.8	20.9	20.2
Leases Receivable	0.4	0.4	0.4	0.4	0.5	0.5	0.4	0.4
Other Loans & LOC Sec Non RE	4.6	4.5	4.4	4.3	5.1	5.0	4.7	4.3
Loans & LOC 1-4 Fam. (1st Lien)	34.4	34.1	34.2	34.4	34.5	34.1	34.3	34.4
Loans & LOC 1-4 Fam. (Jr Lien)	10.0	10.2	10.5	10.8	7.3	8.5	9.8	10.8
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.)	11.2	11.5	11.6	11.8	9.5	10.1	11.0	11.8
Comm'l Loans/LOC (Non RE Sec.)	1.0	1.0	1.0	1.0	0.9	0.9	1.0	1.0

Loan Mix (%)



Appendix



Total Assets <\$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-8.3%	-0.8%	5.6%	11.2%	8.8%	7.1%	2.9%	1.9%
Payday Alternative Loans (PAL)	-56.9%	25.6%	18.6%	25.4%	-5.8%	18.5%	17.7%	1.6%
Non-Fed. Guar. Student Loans	4.2%	-10.5%	3.9%	-2.8%	0.9%	0.6%	-1.5%	-1.3%
Other Unsecured Loans	-8.9%	-3.9%	3.4%	3.8%	19.0%	9.0%	0.6%	-1.4%
New Vehicle Loans	-4.8%	-3.5%	1.0%	-1.9%	21.4%	-1.5%	-7.4%	-2.3%
Used Vehicle Loans	0.8%	2.5%	0.0%	-1.3%	17.5%	1.9%	-1.9%	0.5%
Leases Receivable	-6.7%	-9.6%	0.2%	-4.8%	25.4%	2.4%	-4.4%	-5.1%
Other Loans & LOC Sec Non RE	-5.6%	-2.2%	-0.3%	-6.2%	15.2%	3.0%	-3.6%	-3.5%
Loans & LOC 1-4 Fam. (1st Lien)	1.8%	-2.1%	9.9%	6.9%	13.5%	4.1%	3.3%	4.2%
Loans & LOC 1-4 Fam. (Jr Lien)	10.3%	11.0%	20.5%	14.9%	33.6%	22.1%	17.3%	14.9%
Other RE Loans and LOC	5.4%	1.8%	52.1%	3.2%	-8.7%	2.6%	4.4%	16.0%
Comm'l Loans/LOC (RE Sec.)	10.5%	10.3%	13.3%	12.2%	19.5%	12.3%	11.5%	12.1%
Comm'l Loans/LOC (Non RE Sec.)	-2.9%	15.1%	11.2%	20.1%	20.3%	8.5%	9.3%	11.2%
Total Loans	1.5%	1.5%	7.6%	5.3%	17.3%	5.3%	2.5%	4.0%
Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	17,563,431	17,508,482	17,550,646	17,437,342	17,357,613	18,110,867	17,875,447	17,437,342
Indirect Loans (\$Billions)	\$278.0	\$278.1	\$279.3	\$277.9	\$277.6	\$287.8	\$278.2	\$277.9
% of Total Loans	22.5%	22.5%	22.1%	21.7%	24.4%	24.0%	22.6%	21.7%
Indirect Loan Growth - Annualized	-0.3%	0.1%	1.8%	-2.0%	30.7%	3.7%	-3.3%	-0.1%

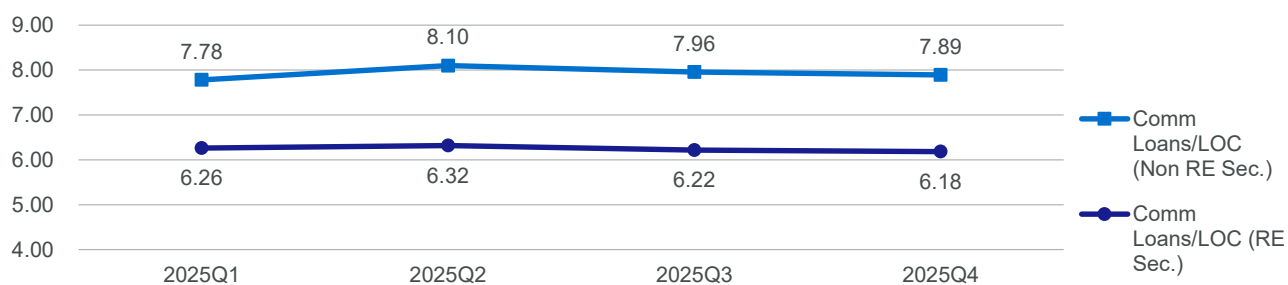
Appendix



Total Assets <\$10 Billion

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$7.2	\$7.4	\$7.6	\$8.0	\$5.2	\$6.3	\$7.2	\$8.0
Secured by Farmland	\$2.9	\$2.9	\$3.0	\$3.1	\$2.5	\$2.7	\$2.8	\$3.1
Secured by Multifamily	\$30.3	\$31.2	\$32.2	\$33.3	\$22.2	\$25.7	\$29.4	\$33.3
Secured by OO CRE	\$26.2	\$26.9	\$28.1	\$28.6	\$20.8	\$22.9	\$25.3	\$28.6
Secured by Non OO CRE	\$54.0	\$55.4	\$57.3	\$58.9	\$42.0	\$47.1	\$52.8	\$58.9
Total CRE Secured	\$120.7	\$123.8	\$128.2	\$131.8	\$92.6	\$104.7	\$117.6	\$131.8
Ag. Production & Other Farm	\$1.1	\$1.3	\$1.3	\$1.3	\$1.0	\$1.1	\$1.2	\$1.3
Commercial & Industrial	\$7.7	\$8.0	\$8.1	\$8.6	\$6.2	\$7.0	\$7.8	\$8.6
Unsecured Commercial	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5
Unsecured Rev LOC (Commercial)	\$0.5	\$0.5	\$0.5	\$0.6	\$0.4	\$0.4	\$0.5	\$0.6
Total Commercial Loans	\$130.5	\$134.0	\$138.6	\$142.8	\$100.7	\$113.7	\$127.5	\$142.8
# of Commercial Loans	285,576	271,607	290,614	289,869	236,367	248,801	265,108	289,869
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$19.6	\$20.0	\$20.5	\$21.4	\$16.9	\$18.0	\$19.1	\$21.4
# of Commercial Loans	34,054	34,523	34,883	35,372	30,259	31,966	33,574	35,372
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$150.1	\$154.1	\$159.1	\$164.2	\$117.6	\$131.7	\$146.6	\$164.2
# of Total Commercial Loans	319,630	306,130	325,497	325,241	266,626	280,767	298,682	325,241
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$8.1	\$9.7	\$9.2	\$10.5	\$42.8	\$27.3	\$29.3	\$37.3
To Members (#)	18,547	18,621	16,962	18,499	80,610	67,432	66,007	72,565
To NonMembers (\$)	\$1.0	\$1.1	\$1.0	\$1.2	\$5.6	\$2.7	\$3.0	\$4.3
To NonMembers (#)	1,463	1,516	1,317	1,494	8,289	4,258	4,756	5,771
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	6.26	6.32	6.22	6.18				
Comm Loans/LOC (Non RE Sec.)	7.78	8.10	7.96	7.89				

Commercial Loan Interest Rates (%)



Appendix

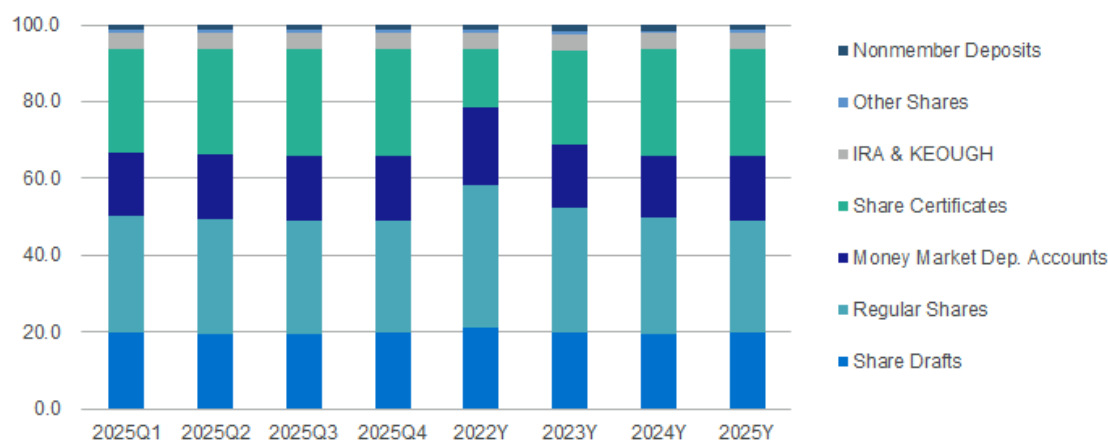


Total Assets <\$10 Billion

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$304.3	\$295.9	\$297.1	\$309.9	\$296.3	\$284.4	\$290.5	\$309.9
Regular Shares	\$462.6	\$453.2	\$450.5	\$453.2	\$526.2	\$461.8	\$448.7	\$453.2
Money Market Dep. Accounts	\$249.8	\$250.5	\$255.1	\$260.7	\$281.7	\$234.7	\$241.3	\$260.7
Share Certificates	\$415.0	\$413.3	\$423.7	\$432.8	\$217.0	\$348.3	\$409.5	\$432.8
IRA & KEOUGH	\$62.4	\$62.5	\$62.8	\$62.7	\$58.9	\$60.7	\$62.3	\$62.7
Other Shares	\$11.2	\$11.6	\$11.6	\$11.5	\$11.9	\$10.8	\$10.9	\$11.5
Nonmember Deposits	\$21.7	\$21.7	\$22.3	\$22.4	\$17.6	\$23.0	\$22.6	\$22.4
Total Shares / Deposits	\$1,527.0	\$1,508.7	\$1,523.0	\$1,553.1	\$1,409.6	\$1,423.6	\$1,485.8	\$1,553.1
Total Insured Shares / Deposits	\$1,369.7	\$1,351.1	\$1,360.0	\$1,382.8	\$1,269.2	\$1,287.4	\$1,334.0	\$1,382.8

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	19.9	19.6	19.5	20.0	21.0	20.0	19.6	20.0
Regular Shares	30.3	30.0	29.6	29.2	37.3	32.4	30.2	29.2
Money Market Dep. Accounts	16.4	16.6	16.8	16.8	20.0	16.5	16.2	16.8
Share Certificates	27.2	27.4	27.8	27.9	15.4	24.5	27.6	27.9
IRA & KEOUGH	4.1	4.1	4.1	4.0	4.2	4.3	4.2	4.0
Other Shares	0.7	0.8	0.8	0.7	0.8	0.8	0.7	0.7
Nonmember Deposits	1.4	1.4	1.5	1.4	1.2	1.6	1.5	1.4
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	89.7	89.6	89.3	89.0	90.0	90.4	89.8	89.0

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	19.0%	-11.0%	1.6%	17.2%	3.4%	-4.0%	2.1%	6.7%
Regular Shares	12.4%	-8.1%	-2.4%	2.4%	-1.4%	-12.3%	-2.8%	1.0%
Money Market Dep. Accounts	13.9%	1.2%	7.4%	8.8%	-4.6%	-16.7%	2.8%	8.0%
Share Certificates	5.4%	-1.7%	10.1%	8.6%	16.2%	60.5%	17.6%	5.7%
IRA & KEOUGH	0.7%	1.0%	1.8%	-0.9%	-2.4%	2.9%	2.6%	0.7%
Other Shares	11.4%	13.7%	-1.0%	-3.4%	0.2%	-8.9%	1.0%	5.2%
Nonmember Deposits	-15.0%	-0.6%	10.0%	2.6%	71.0%	30.4%	-1.6%	-0.9%
Total Shares / Deposits	11.1%	-4.8%	3.8%	7.9%	1.8%	1.0%	4.4%	4.5%
Total Insured Shares / Deposits	10.7%	-5.4%	2.6%	6.7%	-0.1%	1.4%	3.6%	3.7%

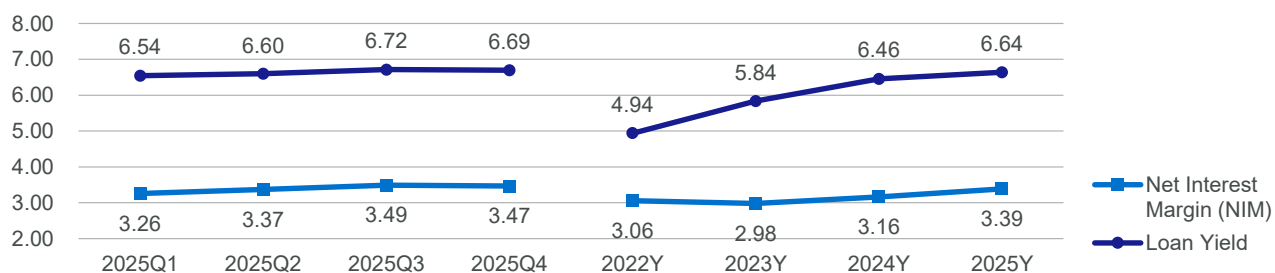
Appendix



Total Assets >\$10 Billion

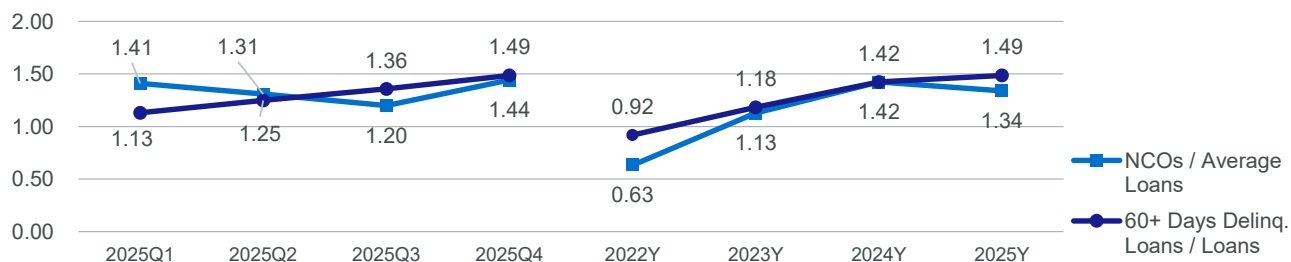
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	2.7	22.1	(1.9)	5.3	28.5	9.7	2.8	7.1
Share & Dep. Growth (Annualized)	15.9	16.1	(2.4)	7.3	8.5	3.7	3.4	9.5
Loans / Assets	75.3	76.4	77.4	77.8	72.4	74.4	76.2	77.8
Loans / Deposits	89.3	90.9	90.5	90.5	85.1	94.6	92.7	90.5
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	3.26	3.37	3.49	3.47	3.06	2.98	3.16	3.39
Loan Yield / COF Spread	4.26	4.32	4.45	4.50	4.24	4.00	4.08	4.38
Loan Yield	6.54	6.60	6.72	6.69	4.94	5.84	6.46	6.64
COF (Int. Exp / Avg IB Liab)	2.29	2.28	2.27	2.19	0.70	1.83	2.38	2.25

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	1.13	1.25	1.36	1.49	0.92	1.18	1.42	1.49
OREO / Assets	0.04	0.04	0.04	0.05	0.02	0.03	0.04	0.05
Nonperforming Assets / Assets	0.86	0.96	1.04	1.14	0.67	0.89	1.10	1.14
ACL / Loans	2.09	2.03	2.06	2.04	1.14	2.15	2.14	2.04
Delinquent Loans / Reserves	54.0	61.5	65.9	72.8	80.5	55.2	66.5	72.8
Provision Expense / Avg Assets	0.92	0.99	1.02	1.06	0.49	0.97	1.08	0.98
NCOs / Average Loans	1.41	1.31	1.20	1.44	0.63	1.13	1.42	1.34
# Companies Reporting NCOs	20	22	21	21	21	21	20	21
NCO Coverage Ratio (ACL / NCOs)	1.49	1.56	1.73	1.43	1.97	1.98	1.54	1.57

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



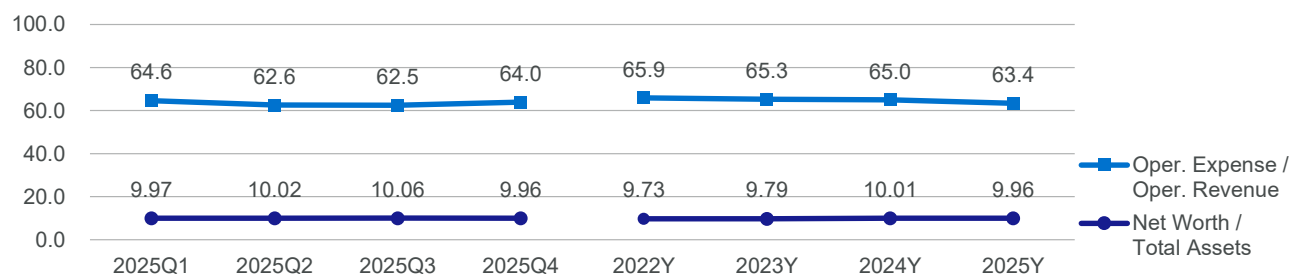
Appendix



Total Assets >\$10 Billion

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.63	0.64	0.82	0.71	0.83	0.71	0.54	0.69
ROAE	7.06	6.74	9.89	6.97	9.19	7.90	6.17	7.41
Oper. Expense / Oper. Revenue	64.6	62.6	62.5	64.0	65.9	65.3	65.0	63.4

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	9.94	10.06	10.25	10.28	9.40	9.00	10.03	10.28
Net Worth / Total Assets	9.97	10.02	10.06	9.96	9.73	9.79	10.01	9.96
Classified Assets / Capital	9.66	9.97	10.69	10.40	6.28	9.20	9.92	10.40
Classified Assets / Net Worth	9.57	10.09	10.51	10.21	5.56	7.96	9.52	10.21
Solvency Evaluation	110.4	110.8	111.2	111.1	110.7	110.0	110.4	111.1
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	5.8	12.7	(1.4)	1.8	12.7	7.0	3.8	4.8
Members / FTE	479.2	446.3	451.5	463.0	471.0	472.1	485.1	463.0
Members / Potential Members	8.0	8.5	8.2	8.2	7.1	8.9	8.4	8.2
Total # of Companies	20	22	21	21	21	21	20	21
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$44.8	\$46.1	\$46.5	\$47.4	\$38.1	\$43.3	\$45.4	\$47.4
Payday Alternative Loans (PAL)	\$0.0	\$0.0	\$0.1	\$0.1	\$0.0	\$0.0	\$0.0	\$0.1
Non-Fed. Guar. Student Loans	\$3.4	\$3.3	\$3.3	\$3.2	\$3.9	\$3.8	\$3.5	\$3.2
Other Unsecured Loans	\$20.8	\$22.3	\$22.5	\$22.7	\$18.2	\$19.7	\$20.9	\$22.7
New Vehicle Loans	\$38.4	\$40.0	\$38.7	\$38.6	\$36.4	\$40.5	\$39.3	\$38.6
Used Vehicle Loans	\$61.4	\$62.7	\$62.7	\$63.0	\$56.0	\$61.8	\$61.3	\$63.0
Leases Receivable	\$0.9	\$0.9	\$0.9	\$0.9	\$1.0	\$1.1	\$1.0	\$0.9
Other Loans & LOC Sec Non RE	\$13.9	\$14.5	\$14.3	\$14.2	\$10.8	\$12.8	\$12.6	\$14.2
Loans & LOC 1-4 Fam. (1st Lien)	\$173.6	\$185.8	\$184.7	\$187.1	\$162.7	\$169.0	\$172.2	\$187.1
Loans & LOC 1-4 Fam. (Jr Lien)	\$35.6	\$39.0	\$39.4	\$40.9	\$21.6	\$28.7	\$34.3	\$40.9
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.)	\$27.8	\$29.2	\$29.1	\$29.6	\$21.8	\$25.6	\$27.3	\$29.6
Comm'l Loans/LOC (Non RE Sec.)	\$1.1	\$1.1	\$1.0	\$1.0	\$0.6	\$0.8	\$1.0	\$1.0
Total Loans	\$421.7	\$445.0	\$442.9	\$448.7	\$371.3	\$407.3	\$418.9	\$448.7

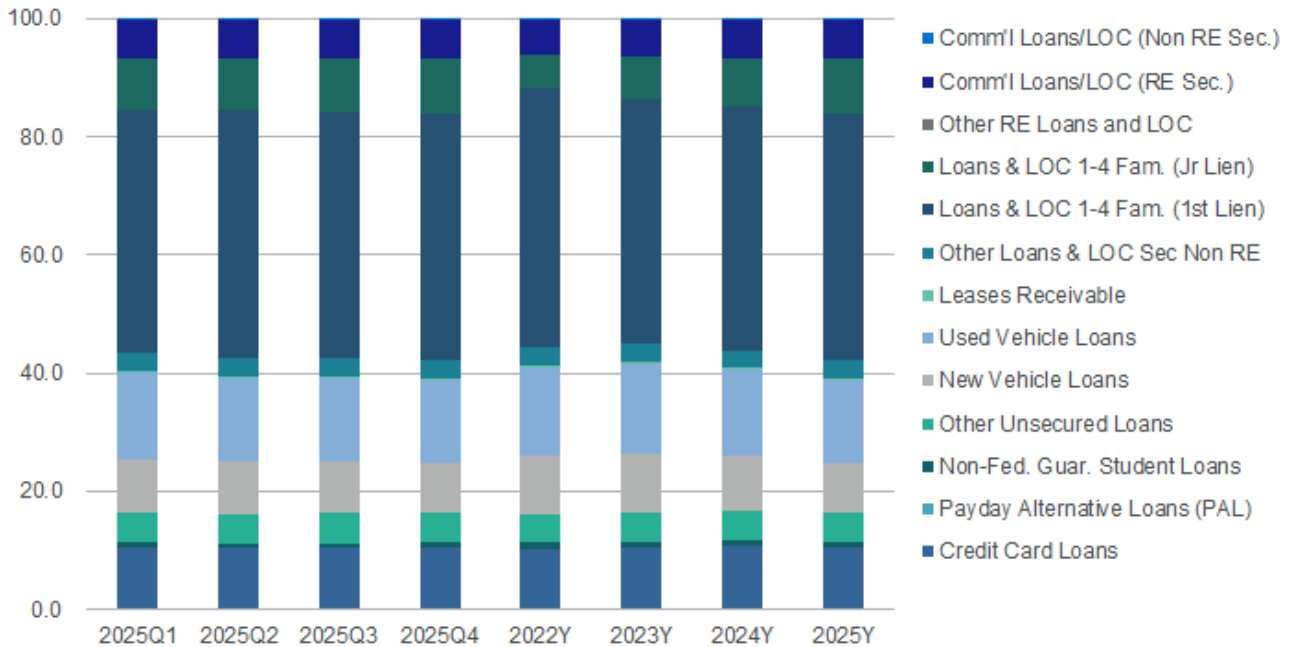
Appendix



Total Assets >\$10 Billion

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	10.6	10.4	10.5	10.6	10.3	10.6	10.8	10.6
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	0.8	0.7	0.7	0.7	1.1	0.9	0.8	0.7
Other Unsecured Loans	4.9	5.0	5.1	5.1	4.9	4.8	5.0	5.1
New Vehicle Loans	9.1	9.0	8.7	8.6	9.8	9.9	9.4	8.6
Used Vehicle Loans	14.6	14.1	14.1	14.0	15.1	15.2	14.6	14.0
Leases Receivable	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2
Other Loans & LOC Sec Non RE	3.3	3.3	3.2	3.2	2.9	3.2	3.0	3.2
Loans & LOC 1-4 Fam. (1st Lien)	41.2	41.7	41.7	41.7	43.8	41.5	41.1	41.7
Loans & LOC 1-4 Fam. (Jr Lien)	8.4	8.8	8.9	9.1	5.8	7.1	8.2	9.1
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.)	6.6	6.6	6.6	6.6	5.9	6.3	6.5	6.6
Comm'l Loans/LOC (Non RE Sec.)	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2

Loan Mix (%)



Appendix



Total Assets >\$10 Billion

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-4.8%	11.7%	3.2%	7.7%	22.7%	13.6%	4.7%	4.5%
Payday Alternative Loans (PAL)	-31.9%	24.4%	29.9%	20.1%	847.7%	10.4%	12.6%	10.2%
Non-Fed. Guar. Student Loans	-8.1%	-9.5%	-5.8%	-9.9%	30.1%	-4.5%	-7.8%	-8.1%
Other Unsecured Loans	-2.5%	28.2%	4.4%	3.8%	34.0%	7.8%	6.4%	8.6%
New Vehicle Loans	-8.6%	16.7%	-13.7%	-0.9%	25.0%	11.2%	-2.9%	-1.8%
Used Vehicle Loans	0.5%	8.6%	-0.3%	1.9%	24.9%	10.4%	-0.9%	2.7%
Leases Receivable	-25.0%	1.4%	-9.6%	-11.0%	4.8%	9.4%	-13.7%	-10.7%
Other Loans & LOC Sec Non RE	39.4%	17.8%	-6.1%	-1.4%	36.8%	18.9%	-1.5%	12.6%
Loans & LOC 1-4 Fam. (1st Lien)	3.2%	28.1%	-2.4%	5.4%	24.5%	3.8%	1.9%	8.7%
Loans & LOC 1-4 Fam. (Jr Lien)	14.9%	38.3%	3.6%	16.0%	65.3%	33.3%	19.4%	19.3%
Other RE Loans and LOC	0.6%	0.2%	-21.6%	11.1%	-91.2%	4.4%	44.0%	-2.6%
Comm'l Loans/LOC (RE Sec.)	7.4%	20.1%	-1.1%	7.4%	56.0%	17.7%	6.4%	8.6%
Comm'l Loans/LOC (Non RE Sec.)	6.8%	22.0%	-48.3%	12.9%	43.1%	41.8%	22.7%	-2.6%
Total Loans	2.7%	22.1%	-1.9%	5.3%	28.5%	9.7%	2.8%	7.1%

Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	2,319,977	2,413,685	2,317,567	2,301,661	2,398,617	2,535,504	2,337,395	2,301,661
Indirect Loans (\$Billions)	\$61.1	\$63.7	\$62.3	\$62.3	\$60.1	\$64.8	\$61.0	\$62.3
% of Total Loans	14.5%	14.3%	14.1%	13.9%	16.2%	15.9%	14.6%	13.9%
Indirect Loan Growth - Annualized	0.9%	16.5%	-8.8%	0.4%	33.1%	7.7%	-5.8%	2.2%

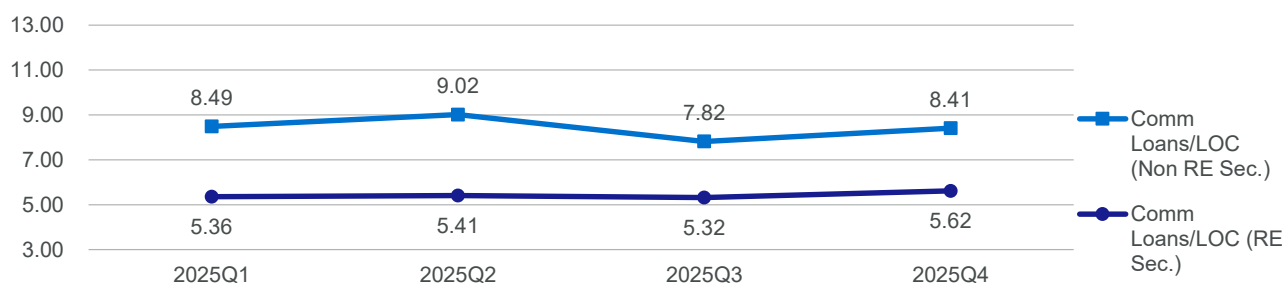
Appendix



Total Assets >\$10 Billion

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$1.4	\$1.3	\$1.3	\$1.3	\$1.2	\$1.6	\$1.6	\$1.3
Secured by Farmland	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Secured by Multifamily	\$7.6	\$8.0	\$8.0	\$8.0	\$6.0	\$6.9	\$7.4	\$8.0
Secured by OO CRE	\$4.3	\$4.6	\$4.6	\$4.7	\$2.9	\$3.7	\$4.1	\$4.7
Secured by Non OO CRE	\$13.0	\$13.8	\$13.7	\$14.1	\$10.5	\$12.2	\$12.7	\$14.1
Total CRE Secured	\$26.3	\$27.6	\$27.5	\$28.1	\$20.6	\$24.4	\$25.8	\$28.1
Ag. Production & Other Farm	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Commercial & Industrial	\$0.9	\$0.9	\$0.9	\$0.9	\$0.5	\$0.8	\$0.9	\$0.9
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	\$0.0	\$0.1	\$0.1
Total Commercial Loans	\$27.3	\$28.7	\$28.5	\$29.1	\$21.2	\$25.2	\$26.8	\$29.1
# of Commercial Loans	27,613	46,333	24,772	25,380	18,817	25,617	27,015	25,380
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$1.5	\$1.6	\$1.6	\$1.6	\$1.1	\$1.3	\$1.5	\$1.6
# of Commercial Loans	378	455	389	393	273	312	373	393
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$28.8	\$30.3	\$30.1	\$30.6	\$22.4	\$26.5	\$28.3	\$30.6
# of Total Commercial Loans	27,991	46,788	25,161	25,773	19,090	25,929	27,388	25,773
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$1.3	\$1.6	\$1.8	\$2.1	\$9.4	\$5.9	\$5.2	\$6.7
To Members (#)	1,846	1,939	1,723	2,084	5,827	5,965	6,394	7,473
To NonMembers (\$)	\$0.1	\$0.1	\$0.0	\$0.2	\$0.4	\$0.2	\$0.3	\$0.4
To NonMembers (#)	18	13	12	21	66	48	77	64
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	5.36	5.41	5.32	5.62				
Comm Loans/LOC (Non RE Sec.)	8.49	9.02	7.82	8.41				

Commercial Loan Interest Rates (%)



Appendix

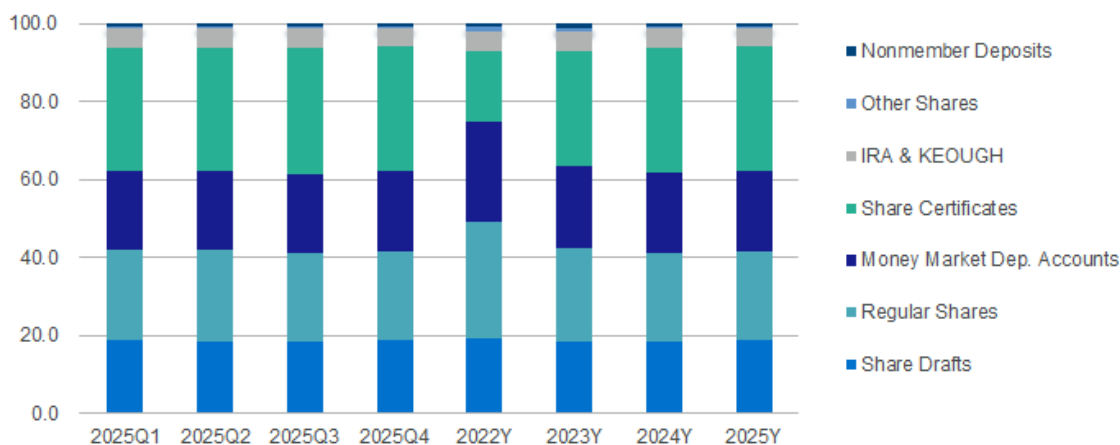


Total Assets >\$10 Billion

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$93.7	\$95.1	\$94.1	\$98.2	\$86.3	\$85.5	\$88.4	\$98.2
Regular Shares	\$115.1	\$121.6	\$118.1	\$119.9	\$133.1	\$109.5	\$109.1	\$119.9
Money Market Dep. Accounts	\$100.5	\$103.7	\$103.9	\$108.0	\$113.1	\$97.2	\$96.8	\$108.0
Share Certificates	\$156.8	\$164.7	\$166.3	\$166.1	\$80.6	\$136.5	\$152.7	\$166.1
IRA & KEOUGH	\$25.0	\$25.6	\$25.5	\$25.5	\$23.7	\$24.3	\$24.7	\$25.5
Other Shares	\$2.2	\$2.5	\$2.5	\$2.0	\$4.2	\$4.0	\$1.8	\$2.0
Nonmember Deposits	\$2.8	\$2.8	\$2.6	\$2.5	\$3.7	\$4.3	\$3.5	\$2.5
Total Shares / Deposits	\$496.1	\$516.0	\$513.0	\$522.3	\$444.7	\$461.2	\$477.1	\$522.3
Total Insured Shares / Deposits	\$446.3	\$463.5	\$459.7	\$467.5	\$400.3	\$418.2	\$429.5	\$467.5

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	18.9	18.4	18.3	18.8	19.4	18.5	18.5	18.8
Regular Shares	23.2	23.6	23.0	23.0	29.9	23.7	22.9	23.0
Money Market Dep. Accounts	20.3	20.1	20.2	20.7	25.4	21.1	20.3	20.7
Share Certificates	31.6	31.9	32.4	31.8	18.1	29.6	32.0	31.8
IRA & KEOUGH	5.0	5.0	5.0	4.9	5.3	5.3	5.2	4.9
Other Shares	0.4	0.5	0.5	0.4	0.9	0.9	0.4	0.4
Nonmember Deposits	0.6	0.5	0.5	0.5	0.8	0.9	0.7	0.5
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	90.0	89.8	89.6	89.5	90.0	90.7	90.0	89.5

Shares / Deposits Mix (%)



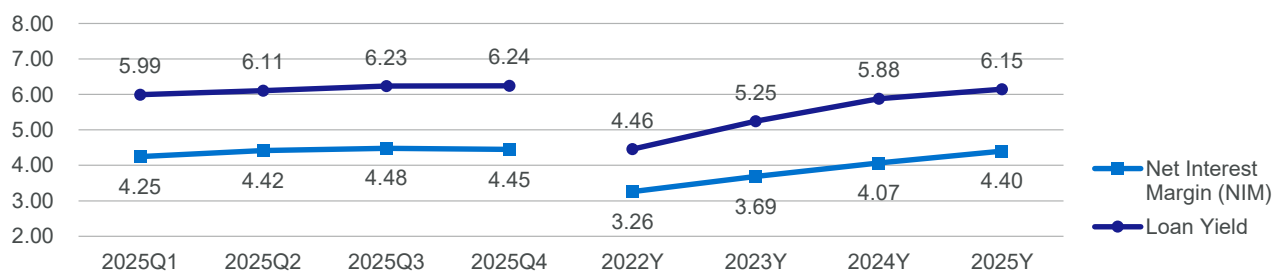
Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	23.9%	6.1%	-4.2%	17.5%	5.5%	-1.0%	3.4%	11.1%
Regular Shares	22.1%	22.6%	-11.7%	6.1%	6.4%	-17.7%	-0.3%	9.9%
Money Market Dep. Accounts	15.1%	12.6%	0.7%	16.1%	0.5%	-14.1%	-0.3%	11.6%
Share Certificates	10.6%	20.1%	4.0%	-0.5%	30.5%	69.3%	11.9%	8.8%
IRA & KEOUGH	4.8%	9.8%	-1.7%	-0.1%	2.3%	2.7%	1.6%	3.2%
Other Shares	71.3%	64.1%	6.3%	-82.2%	-9.0%	-4.4%	-54.3%	10.3%
Nonmember Deposits	-74.1%	-2.2%	-33.5%	-11.1%	282.9%	16.0%	-19.6%	-27.8%
Total Shares / Deposits	15.9%	16.1%	-2.4%	7.3%	8.5%	3.7%	3.4%	9.5%
Total Insured Shares / Deposits	15.6%	15.4%	-3.3%	6.8%	8.5%	4.5%	2.7%	8.8%



Total Assets, All Credit Unions

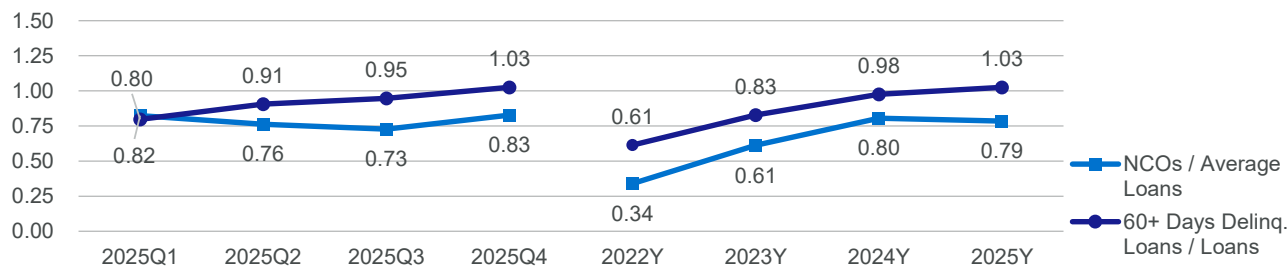
Balance Sheet Highlights	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Loan Growth (Annualized)	1.8	6.7	5.1	5.3	19.9	6.3	2.6	4.8
Share & Dep. Growth (Annualized)	12.3	0.3	2.2	7.7	3.3	1.6	4.1	5.7
Loans / Assets	59.0	59.5	59.9	59.4	56.5	61.7	61.0	59.4
Loans / Deposits	68.9	70.0	70.5	69.7	64.7	71.8	71.1	69.7
Margin / Yields / Rates	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Net Interest Margin (NIM)	4.25	4.42	4.48	4.45	3.26	3.69	4.07	4.40
Loan Yield / COF Spread	3.94	4.05	4.17	4.19	3.89	3.67	3.74	4.09
Loan Yield	5.99	6.11	6.23	6.24	4.46	5.25	5.88	6.15
COF (Int. Exp / Avg IB Liab)	2.06	2.05	2.06	2.05	0.57	1.57	2.14	2.05

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



Asset Quality Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
60+ Days Delinq. Loans / Loans	0.80	0.91	0.95	1.03	0.61	0.83	0.98	1.03
OREO / Assets	0.04	0.04	0.04	0.05	0.02	0.03	0.04	0.05
Nonperforming Assets / Assets	0.60	0.68	0.72	0.77	0.45	0.62	0.74	0.77
ACL / Loans	1.31	1.31	1.32	1.34	0.78	1.28	1.32	1.34
Delinquent Loans / Reserves	60.8	69.1	71.5	76.3	79.0	64.8	73.8	76.3
Provision Expense / Avg Assets	0.56	0.60	0.61	0.66	0.26	0.50	0.62	0.59
NCOs / Average Loans	0.82	0.76	0.73	0.83	0.34	0.61	0.80	0.79
# Companies Reporting NCOs	3,289	3,216	3,240	3,249	3,837	3,945	3,897	3,748
NCO Coverage Ratio (ACL / NCOs)	1.59	1.73	1.83	1.64	2.50	2.15	1.67	1.76

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



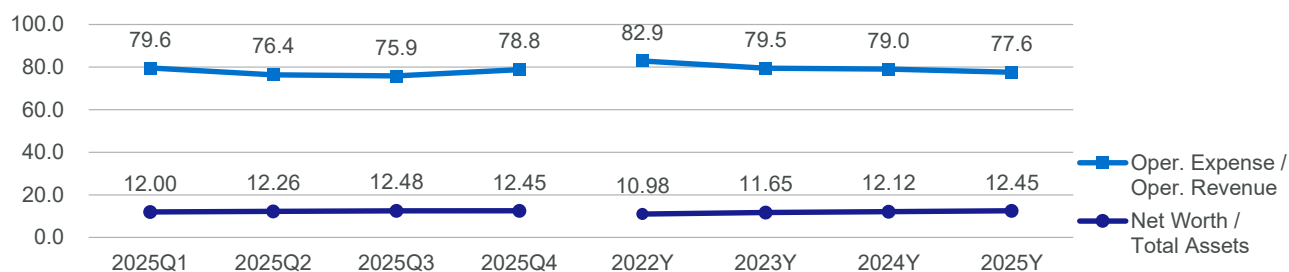
Appendix



Total Assets, All Credit Unions

Profitability Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
ROAA	0.62	0.77	0.82	0.63	0.50	0.60	0.61	0.72
ROAE	5.19	6.60	6.80	5.31	4.99	5.74	5.35	6.05
Oper. Expense / Oper. Revenue	79.6	76.4	75.9	78.8	82.9	79.5	79.0	77.6

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



Capital Adequacy Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Total Capital / Total Assets	12.05	12.28	12.62	12.70	10.63	11.48	12.09	12.70
Net Worth / Total Assets	12.00	12.26	12.48	12.45	10.98	11.65	12.12	12.45
Classified Assets / Capital	3.82	3.85	3.81	3.84	3.12	3.83	3.86	3.84
Classified Assets / Net Worth	3.77	3.81	3.78	3.82	2.90	3.72	3.78	3.82
Solvency Evaluation	113.3	113.6	114.0	114.1	111.6	112.6	113.3	114.1
Member Growth / Ratios	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Member Growth (Annualized)	2.3	1.5	2.8	0.8	4.3	3.0	2.2	1.9
Members / FTE	357.7	355.9	355.5	351.9	375.1	367.4	359.7	351.9
Members / Potential Members	13.9	13.5	13.4	12.9	17.4	15.7	14.0	12.9
Total # of Companies	4,461	4,416	4,378	4,337	4,819	4,658	4,506	4,337
Loan Balances (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	\$84.0	\$85.2	\$86.1	\$88.1	\$74.4	\$82.2	\$85.3	\$88.1
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	\$6.9	\$6.7	\$6.7	\$6.6	\$7.4	\$7.3	\$6.9	\$6.6
Other Unsecured Loans	\$69.5	\$70.5	\$71.2	\$71.9	\$63.7	\$69.2	\$70.8	\$71.9
New Vehicle Loans	\$162.7	\$163.2	\$162.1	\$161.5	\$174.3	\$176.2	\$165.0	\$161.5
Used Vehicle Loans	\$318.4	\$321.4	\$321.3	\$320.7	\$312.7	\$323.4	\$317.8	\$320.7
Leases Receivable	\$6.3	\$6.1	\$6.1	\$6.0	\$6.6	\$6.8	\$6.4	\$6.0
Other Loans & LOC Sec Non RE	\$70.3	\$70.6	\$70.4	\$69.4	\$68.4	\$72.2	\$69.9	\$69.4
Loans & LOC 1-4 Fam. (1st Lien)	\$597.4	\$607.3	\$616.6	\$626.5	\$555.1	\$577.3	\$594.1	\$626.5
Loans & LOC 1-4 Fam. (Jr Lien)	\$158.5	\$165.3	\$172.1	\$178.7	\$105.2	\$130.9	\$154.2	\$178.7
Other RE Loans and LOC	\$2.1	\$2.1	\$2.4	\$2.4	\$1.9	\$2.0	\$2.1	\$2.4
Comm'l Loans/LOC (RE Sec.)	\$166.1	\$171.0	\$175.6	\$180.7	\$129.4	\$146.4	\$162.0	\$180.7
Comm'l Loans/LOC (Non RE Sec.)	\$12.8	\$13.3	\$13.5	\$14.2	\$10.6	\$11.7	\$12.9	\$14.2
Total Loans	\$1,655.0	\$1,682.9	\$1,704.3	\$1,726.8	\$1,509.9	\$1,605.7	\$1,647.5	\$1,726.8

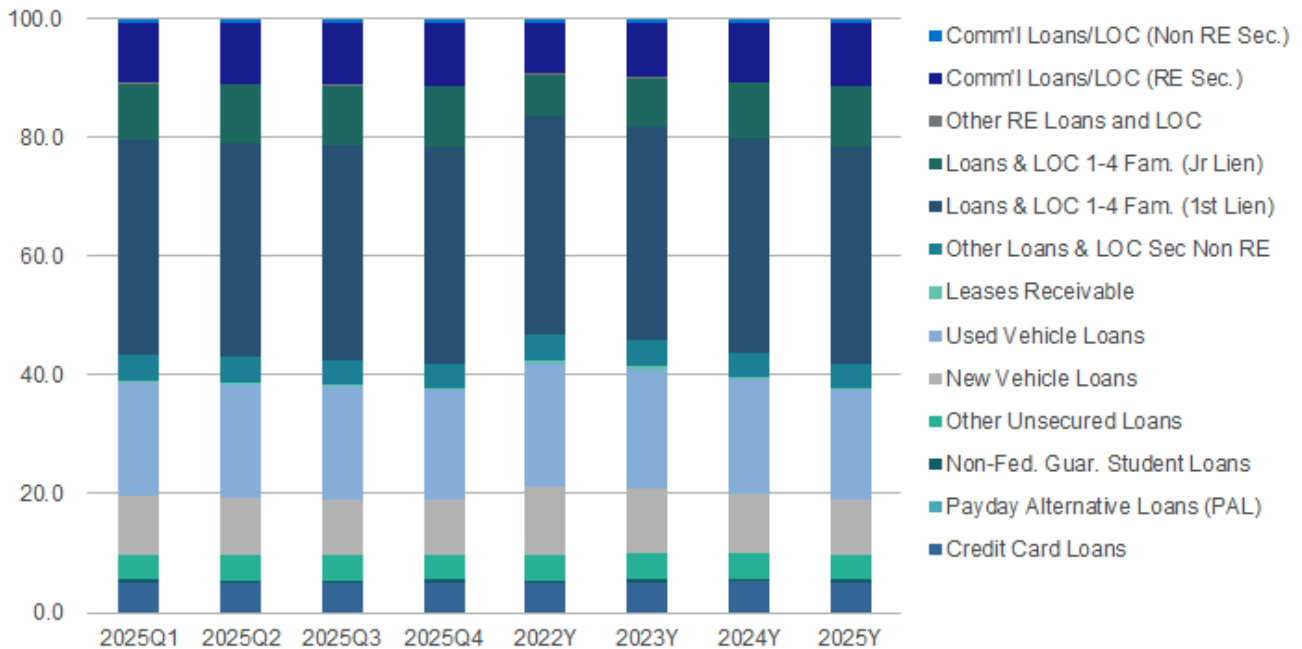
Appendix



Total Assets, All Credit Unions

Loan Mix (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	5.1	5.1	5.1	5.1	4.9	5.1	5.2	5.1
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	0.4	0.4	0.4	0.4	0.5	0.5	0.4	0.4
Other Unsecured Loans	4.2	4.2	4.2	4.2	4.2	4.3	4.3	4.2
New Vehicle Loans	9.8	9.7	9.5	9.3	11.5	11.0	10.0	9.3
Used Vehicle Loans	19.2	19.1	18.9	18.6	20.7	20.1	19.3	18.6
Leases Receivable	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.3
Other Loans & LOC Sec Non RE	4.2	4.2	4.1	4.0	4.5	4.5	4.2	4.0
Loans & LOC 1-4 Fam. (1st Lien)	36.1	36.1	36.2	36.3	36.8	36.0	36.1	36.3
Loans & LOC 1-4 Fam. (Jr Lien)	9.6	9.8	10.1	10.3	7.0	8.2	9.4	10.3
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.)	10.0	10.2	10.3	10.5	8.6	9.1	9.8	10.5
Comm'l Loans/LOC (Non RE Sec.)	0.8	0.8	0.8	0.8	0.7	0.7	0.8	0.8

Loan Mix (%)



Appendix



Total Assets, All Credit Unions

Annualized Loan Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Credit Card Loans	-6.4%	5.9%	4.3%	9.3%	15.5%	10.4%	3.8%	3.3%
Payday Alternative Loans (PAL)	-48.2%	25.2%	22.7%	23.4%	42.3%	15.5%	15.9%	4.6%
Non-Fed. Guar. Student Loans	-2.0%	-10.0%	-0.9%	-6.3%	14.6%	-2.1%	-4.8%	-4.7%
Other Unsecured Loans	-7.0%	5.7%	3.7%	3.8%	22.9%	8.7%	2.3%	1.6%
New Vehicle Loans	-5.7%	1.3%	-2.6%	-1.7%	22.1%	1.1%	-6.4%	-2.2%
Used Vehicle Loans	0.8%	3.7%	-0.1%	-0.7%	18.8%	3.4%	-1.7%	0.9%
Leases Receivable	-9.4%	-8.0%	-1.3%	-5.7%	21.6%	3.5%	-5.9%	-6.0%
Other Loans & LOC Sec Non RE	2.5%	1.8%	-1.5%	-5.2%	18.1%	5.5%	-3.3%	-0.6%
Loans & LOC 1-4 Fam. (1st Lien)	2.2%	6.7%	6.1%	6.4%	16.5%	4.0%	2.9%	5.5%
Loans & LOC 1-4 Fam. (Jr Lien)	11.3%	17.1%	16.5%	15.2%	39.0%	24.4%	17.7%	15.9%
Other RE Loans and LOC	5.3%	1.8%	51.3%	3.2%	-15.0%	2.6%	4.7%	15.8%
Comm'l Loans/LOC (RE Sec.)	10.0%	11.9%	10.8%	11.4%	24.4%	13.2%	10.6%	11.5%
Comm'l Loans/LOC (Non RE Sec.)	-2.1%	15.7%	6.2%	19.5%	21.4%	10.4%	10.3%	10.1%
Total Loans	1.8%	6.7%	5.1%	5.3%	19.9%	6.3%	2.6%	4.8%
Indirect Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
# Indirect Loans	19,883,408	19,922,167	19,868,213	19,739,003	19,756,230	20,646,371	20,212,842	19,739,003
Indirect Loans (\$Billions)	\$339.1	\$341.7	\$341.6	\$340.3	\$337.8	\$352.5	\$339.2	\$340.3
% of Total Loans	20.5%	20.3%	20.0%	19.7%	22.4%	22.0%	20.6%	19.7%
Indirect Loan Growth - Annualized	-0.1%	3.1%	-0.2%	-1.6%	31.1%	4.4%	-3.8%	0.3%

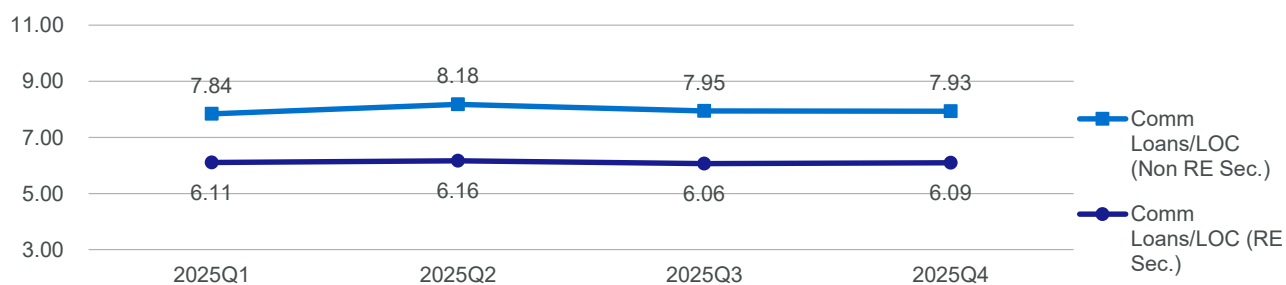
Appendix



Total Assets, All Credit Unions

Commercial Lending	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Commercial Loans to Members (\$Billions)								
Construction & Development	\$8.7	\$8.6	\$8.9	\$9.3	\$6.4	\$7.9	\$8.8	\$9.3
Secured by Farmland	\$2.9	\$2.9	\$3.0	\$3.1	\$2.5	\$2.7	\$2.8	\$3.1
Secured by Multifamily	\$37.9	\$39.2	\$40.1	\$41.3	\$28.1	\$32.6	\$36.8	\$41.3
Secured by OO CRE	\$30.5	\$31.5	\$32.7	\$33.3	\$23.7	\$26.7	\$29.4	\$33.3
Secured by Non OO CRE	\$67.0	\$69.2	\$71.0	\$72.9	\$52.5	\$59.3	\$65.5	\$72.9
Total CRE Secured	\$147.0	\$151.4	\$155.7	\$159.9	\$113.3	\$129.1	\$143.4	\$159.9
Ag. Production & Other Farm	\$1.1	\$1.3	\$1.3	\$1.3	\$1.0	\$1.1	\$1.2	\$1.3
Commercial & Industrial	\$8.6	\$8.9	\$8.9	\$9.5	\$6.8	\$7.8	\$8.8	\$9.5
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	\$0.6	\$0.7	\$0.4	\$0.4	\$0.6	\$0.7
Total Commercial Loans	\$157.8	\$162.7	\$167.1	\$171.9	\$121.9	\$138.9	\$154.4	\$171.9
# of Commercial Loans	313,189	317,940	315,386	315,249	255,184	274,418	292,123	315,249
Commercial Loans to NonMembers (\$Billions)								
Total Commercial Loans	\$21.1	\$21.7	\$22.1	\$23.0	\$18.0	\$19.3	\$20.5	\$23.0
# of Commercial Loans	34,432	34,978	35,272	35,765	30,532	32,278	33,947	35,765
Total Commercial Loans - Members & NonMembers (\$Billions)								
Total Commercial Loans	\$178.9	\$184.4	\$189.2	\$194.9	\$140.0	\$158.1	\$174.9	\$194.9
# of Total Commercial Loans	347,621	352,918	350,658	351,014	285,716	306,696	326,070	351,014
Total Granted / Purchased Commercial Loans (\$Billions) - (During Specified Period)								
To Members (\$)	\$9.3	\$11.2	\$11.0	\$12.6	\$52.2	\$33.3	\$34.5	\$44.0
To Members (#)	20,393	20,560	18,685	20,583	86,437	73,397	72,401	80,038
To NonMembers (\$)	\$1.1	\$1.2	\$1.1	\$1.3	\$6.0	\$2.9	\$3.3	\$4.6
To NonMembers (#)	1,481	1,529	1,329	1,515	8,355	4,306	4,833	5,835
Commercial Loan Interest Rates (Quarterly Rates Only)								
Comm Loans/LOC (RE Sec.)	6.11	6.16	6.06	6.09				
Comm Loans/LOC (Non RE Sec.)	7.84	8.18	7.95	7.93				

Commercial Loan Interest Rates (%)



Appendix

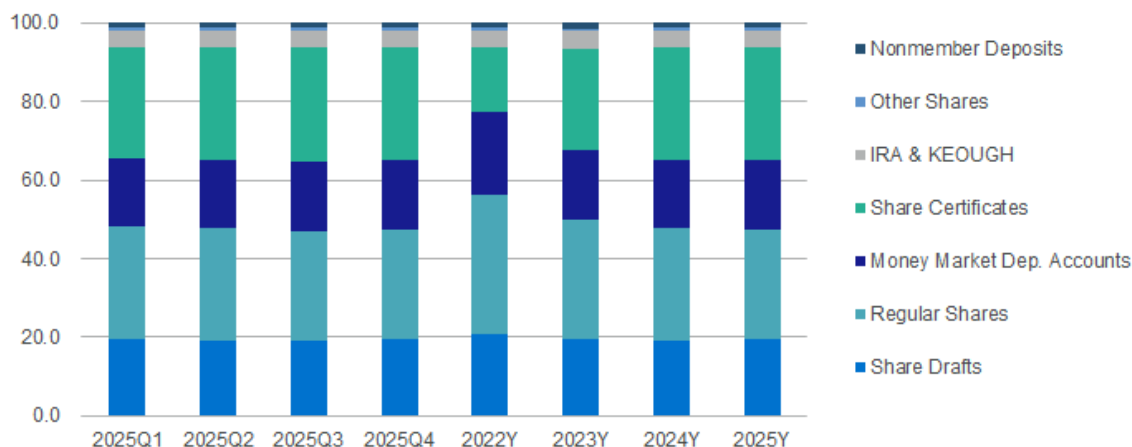


Total Assets, All Credit Unions

Shares / Deposits (\$Billions)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	\$398.0	\$391.1	\$391.2	\$408.1	\$382.6	\$369.9	\$378.9	\$408.1
Regular Shares	\$577.7	\$574.8	\$568.6	\$573.1	\$659.3	\$571.2	\$557.8	\$573.1
Money Market Dep. Accounts	\$350.3	\$354.2	\$359.0	\$368.8	\$394.8	\$331.9	\$338.2	\$368.8
Share Certificates	\$571.8	\$577.9	\$590.0	\$598.9	\$297.6	\$484.8	\$562.2	\$598.9
IRA & KEOUGH	\$87.4	\$88.1	\$88.3	\$88.1	\$82.6	\$85.0	\$86.9	\$88.1
Other Shares	\$13.4	\$14.1	\$14.1	\$13.5	\$16.1	\$14.8	\$12.7	\$13.5
Nonmember Deposits	\$24.6	\$24.5	\$24.8	\$24.9	\$21.3	\$27.3	\$26.1	\$24.9
Total Shares / Deposits	\$2,023.1	\$2,024.7	\$2,036.0	\$2,075.4	\$1,854.3	\$1,884.8	\$1,962.9	\$2,075.4
Total Insured Shares / Deposits	\$1,816.0	\$1,814.6	\$1,819.7	\$1,850.3	\$1,669.4	\$1,705.6	\$1,763.5	\$1,850.3

Shares / Deposits (% of Total)	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	19.7	19.3	19.2	19.7	20.6	19.6	19.3	19.7
Regular Shares	28.6	28.4	27.9	27.6	35.6	30.3	28.4	27.6
Money Market Dep. Accounts	17.3	17.5	17.6	17.8	21.3	17.6	17.2	17.8
Share Certificates	28.3	28.5	29.0	28.9	16.1	25.7	28.6	28.9
IRA & KEOUGH	4.3	4.4	4.3	4.2	4.5	4.5	4.4	4.2
Other Shares	0.7	0.7	0.7	0.7	0.9	0.8	0.6	0.7
Nonmember Deposits	1.2	1.2	1.2	1.2	1.2	1.4	1.3	1.2
Total Shares / Deposits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total Insured Shares / Deposits	89.8	89.6	89.4	89.2	90.0	90.5	89.8	89.2

Shares / Deposits Mix (%)



Annualized Share Growth	2025Q1	2025Q2	2025Q3	2025Q4	2022Y	2023Y	2024Y	2025Y
Share Drafts	20.1%	-7.0%	0.2%	17.3%	3.9%	-3.3%	2.4%	7.7%
Regular Shares	14.3%	-2.0%	-4.4%	3.2%	0.1%	-13.4%	-2.4%	2.7%
Money Market Dep. Accounts	14.3%	4.5%	5.4%	11.0%	-3.2%	-15.9%	1.9%	9.1%
Share Certificates	6.8%	4.3%	8.4%	6.0%	19.7%	62.9%	16.0%	6.5%
IRA & KEOUGH	1.9%	3.5%	0.8%	-0.6%	-1.1%	2.9%	2.3%	1.4%
Other Shares	20.0%	21.9%	0.3%	-17.6%	-2.4%	-7.7%	-14.0%	6.0%
Nonmember Deposits	-22.9%	-0.8%	5.0%	1.2%	89.2%	27.9%	-4.4%	-4.5%
Total Shares / Deposits	12.3%	0.3%	2.2%	7.7%	3.3%	1.6%	4.1%	5.7%
Total Insured Shares / Deposits	11.9%	-0.3%	1.1%	6.7%	1.9%	2.2%	3.4%	4.9%

Appendix

Data Information & Acronym Definitions

Source: S&P Global Market Intelligence

Based on available information as of February 6, 2026

- Data based on all reporting credit unions that meet the following criteria:
 - Includes Acquired/Defunct institutions.
 - Excludes Corporate Credit Unions (Form 5310 filers).
- Statistics based on median results, except for Loan Growth, Share & Deposit Growth, Member Growth, 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 based on asset totals for each period (companies can move into different size categories in different periods).
- Credit Unions that are active but do not have current financials reported are excluded from the 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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