2026 Mid-Year Credit Union Bulletin

This bulletin highlights the 2026 second quarter financial trends for Wisconsin's 96 state-chartered credit unions. The analysis is based on data compiled from the June 2026 5300 Call Reports. This information is provided to keep you informed of current conditions and trends in the Wisconsin credit union industry.

Total assets increased to $73.4 billion, up from $70.3 billion as of year-end 2025. The net worth ratio remained strong at 10.97%. Net income was $404.1 million resulting in a return on average assets ratio of 1.12%.

Loans outstanding grew by $1.8 billion since year-end 2025 and savings grew by $2.7 billion resulting in a loan to savings ratio of 90.36%. The delinquency ratio was 0.69% compared to 0.77% as of December 31, 2025.

The financial indicators for Wisconsin's state-chartered credit unions continue to exhibit sound financial performance through June 30, 2026.

Additional information about consolidations that occurred in 2026 is included in this bulletin.

Troy Kaja – Acting Director
Office of Credit Unions

CONSOLIDATIONS

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
March 10, 2026	Alloy Employees	Waukesha	Landmark	Brookfield
April 1, 2026	Dairyland Power	La Crosse	Gundersen	La Crosse

COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
JUNE 30, 2026 and DECEMBER 31, 2025

	June 30, 2026		December 31, 2025		Increase or Decrease	% Change
Number of Credit Unions	96		98		-2	-2.0%
	AMOUNT	% OF ASSETS	AMOUNT	% OF ASSETS		
ASSETS						
Personal Loans	18,513,562,667	25.2%	18,621,453,203	26.5%	-107,890,536	-0.6%
Real Estate Loans	26,250,028,447	35.7%	25,105,920,728	35.7%	1,144,107,719	4.6%
Commercial Loans	11,226,198,198	15.3%	10,370,525,688	14.7%	855,672,510	8.3%
Total Loans	55,989,789,312	76.2%	54,097,899,619	76.8%	1,891,889,693	3.5%
Allowance for Loan Losses	478,626,412	0.7%	482,998,524	0.7%	-4,372,112	-0.9%
Net Loans	55,511,162,900	75.5%	53,614,901,095	76.2%	1,896,261,805	3.5%
Cash	7,335,277,171	10.0%	7,014,661,325	10.0%	320,615,846	4.6%
Investments	6,849,205,200	9.3%	6,114,361,022	8.7%	734,844,178	12.0%
Fixed Assets	1,325,791,674	1.8%	1,301,251,415	1.8%	24,540,259	1.9%
Other Assets	2,465,385,792	3.4%	2,352,503,639	3.3%	112,882,153	4.8%
TOTAL ASSETS	73,486,822,737	100.0%	70,397,678,496	100.0%	3,089,144,241	4.4%
LIABILITIES & EQUITY						
Regular Shares	14,869,398,817	20.2%	13,849,624,011	19.7%	1,019,774,806	7.4%
Share Drafts	11,061,682,924	15.1%	10,940,466,329	15.5%	121,216,595	1.1%
Other Shares & Deposits	36,031,562,969	49.0%	34,452,665,751	48.9%	1,578,897,218	4.6%
Total Savings	61,962,644,710	84.3%	59,242,756,091	84.2%	2,719,888,619	4.6%
Notes and Accounts Pay.	3,707,793,276	5.0%	3,705,147,660	5.3%	2,645,616	0.1%
Equity	7,816,384,751	10.6%	7,449,774,745	10.6%	366,610,006	4.9%
TOTAL LIABILITIES & EQUITY	73,486,822,737	100.0%	70,397,678,496	100.0%	3,089,144,241	4.4%

Small statistical errors may exist due to rounding.

STATEMENT OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIOD ENDING JUNE 30, 2026

	AMOUNT	% OF GROSS INCOME	% OF AVERAGE ASSETS
INCOME			
Interest on Loans	1,602,580,422	69.61%	4.46%
Less: Interest Refunds	4,166,213	0.18%	0.01%
Net Interest Income	1,598,414,209	69.43%	4.44%
Income on Investments	339,802,648	14.76%	0.94%
Non Interest Income	363,969,125	15.81%	1.01%
Other Interest Income	105,584	0.00%	0.00%
TOTAL OPERATING INCOME	2,302,291,566	100.00%	6.40%
ADMINISTRATIVE EXPENSES			
Employee Costs	558,251,292	24.25%	1.55%
Travel and Conference	7,888,642	0.34%	0.02%
Office Occupancy	58,875,108	2.56%	0.16%
General Operations	170,059,539	7.39%	0.47%
Education and Promotion	41,561,266	1.81%	0.12%
Loan Servicing	97,265,155	4.22%	0.27%
Professional Services	74,835,079	3.25%	0.21%
Member Insurance	199,380	0.01%	0.00%
Operating Fees	2,162,225	0.09%	0.01%
Other Operational Expenses	23,333,654	1.01%	0.06%
TOTAL ADMINISTRATIVE	1,034,431,340	44.93%	2.88%
Provision for Loan Loss	114,186,493	4.96%	0.32%
TOTAL OPERATING EXPENSES	1,148,617,833	49.89%	3.19%
Dividends Paid on Savings	602,756,528	26.18%	1.68%
Interest on Borrowed Funds	146,738,700	6.37%	0.41%
TOTAL COST OF FUNDS	749,495,228	32.55%	2.08%
TOTAL EXPENSES	1,898,113,061	82.44%	5.28%
NET INCOME	404,178,505	17.56%	1.12%

Small statistical errors may exist due to rounding.

COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING JUNE 30, 2026 AND JUNE 30, 2025

	2026 AMOUNT	% OF AVERAGE ASSETS	2025 AMOUNT	% OF AVERAGE ASSETS
INCOME				
Interest on Loans	1,602,580,422	4.46%	1,495,080,632	4.46%
Less: Interest Refunds	4,166,213	0.01%	3,689,254	0.01%
Net Interest Income	1,598,414,209	4.44%	1,491,391,378	4.45%
Income on Investments	339,802,648	0.94%	304,281,825	0.91%
Non Interest Income	363,969,125	1.01%	333,105,186	0.99%
Other Interest Income	105,584	0.00%	12,080,525	0.04%
TOTAL OPERATING INCOME	2,302,291,566	6.40%	2,140,858,914	6.39%
ADMINISTRATIVE EXPENSES				
Employee Costs	558,251,292	1.55%	523,795,933	1.56%
Travel and Conference	7,888,642	0.02%	7,125,945	0.02%
Office Occupancy	58,875,108	0.16%	54,836,905	0.16%
General Operations	170,059,539	0.47%	161,179,462	0.48%
Education and Promotion	41,561,266	0.12%	39,226,911	0.12%
Loan Servicing	97,265,155	0.27%	92,346,534	0.28%
Professional Services	74,835,079	0.21%	68,516,496	0.20%
Member Insurance	199,380	0.00%	317,751	0.00%
Operating Fees	2,162,225	0.01%	2,137,703	0.01%
Other Operational Expenses	23,333,654	0.06%	23,465,015	0.07%
TOTAL ADMINISTRATIVE	1,034,431,340	2.88%	972,948,655	2.90%
Provision for Loan Loss	114,186,493	0.32%	123,773,712	0.37%
TOTAL OPERATING EXPENSES	1,148,617,833	3.19%	1,096,722,367	3.27%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	602,756,528	1.68%	599,538,524	1.79%
Interest on Borrowed Funds	146,738,700	0.41%	139,328,981	0.42%
TOTAL COST OF FUNDS	749,495,228	2.08%	738,867,505	2.20%
TOTAL EXPENSES	1,898,113,061	5.28%	1,835,589,872	5.48%
NET INCOME	404,178,505	1.12%	305,269,042	0.91%

Small statistical errors may exist due to rounding.

SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS
2021-2026

	2021	2022	2023	2024	2025	2026
Number of Credit Unions	113	110	107	104	98	96
<u>CAPITAL ADEQUACY</u>						
Net Worth/Total Assets	10.42%	10.39%	10.50%	10.67%	10.88%	10.97%
Total Delinquency/Net Worth	3.43%	4.75%	5.88%	5.65%	5.44%	4.77%
Solvency Evaluation	111.97%	111.01%	111.45%	111.85%	112.57%	112.61%
Classified Assets/Net Worth	3.88%	3.83%	5.57%	6.66%	6.31%	5.94%
<u>ASSET QUALITY</u>						
Delinquent Loans/Loans	0.52%	0.65%	0.79%	0.78%	0.77%	0.69%
Net Charge Offs/Avg. Loans	0.17%	0.19%	0.32%	0.59%	0.44%	0.43%
<u>EARNINGS (to Average Assets)</u>						
Return on Average Assets	1.23%	0.84%	0.68%	0.55%	1.01%	1.12%
Net Operating Expense	2.43%	2.52%	2.59%	2.55%	2.58%	2.55%
Fixed Assets+FRA's**/Assets	2.03%	1.95%	2.00%	1.94%	1.87%	1.82%
Gross Income	4.61%	4.50%	5.62%	6.26%	6.41%	6.32%
Cost of Funds	0.48%	0.64%	1.78%	2.34%	2.19%	2.08%
Operating Exp. (less PLL)	2.87%	2.88%	2.92%	2.89%	2.91%	2.88%
Net Interest Margin	2.67%	2.82%	2.88%	2.99%	3.28%	3.30%
Provision for Loan Losses	0.04%	0.16%	0.31%	0.60%	0.36%	0.32%
<u>ASSET-LIABILITY MANAGEMENT</u>						
Net Long Term Assets/Assets	35.99%	34.74%	32.93%	31.08%	29.56%	29.08%
Shares/Savings+Borrowings	32.82%	29.51%	24.24%	23.06%	22.28%	22.93%
Loans/Savings	79.21%	89.11%	92.40%	91.60%	91.32%	90.36%
Loans/Assets	68.12%	76.07%	77.88%	77.44%	76.85%	76.19%
Cash + ST Invest./Assets	17.49%	10.18%	10.03%	10.98%	11.37%	11.07%
<u>OTHER RATIOS</u>						
Share Growth	13.90%	7.88%	4.13%	3.45%	6.29%	9.18%
Net Worth Growth	12.67%	8.40%	6.59%	4.74%	9.28%	10.47%
Loan Growth	8.50%	9.65%	3.84%	1.25%	5.95%	6.99%
Asset Growth	12.94%	4.16%	2.66%	1.54%	6.81%	8.78%
Investments/Assets	12.37%	12.34%	10.84%	10.19%	10.77%	11.39%
Employee Cost/Gross Inc.	31.96%	32.55%	27.18%	24.82%	24.50%	24.55%
Employee Cost/ Avg. Assets	1.47%	1.46%	1.53%	1.55%	1.57%	1.55%
Average Loan Balance	$16,284	$16,742	$17,335	$17,839	$18,810	$19,638
Average Savings Balance	$7,154	$7,398	$7,283	$7,328	$7,663	$7,932

**Foreclosed and Repossessed Assets

Small statistical errors may exist due to rounding.

SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
CAPITAL ADEQUACY							
Net Worth/Total Assets	22.79%	19.86%	13.42%	13.01%	11.47%	10.85%	10.97%
Net Worth/PCA Optional Total Assets	22.79%	19.86%	13.42%	13.02%	11.49%	10.88%	11.00%
Total Delinquency/Net Worth	14.85%	4.19%	3.51%	3.66%	3.42%	4.95%	4.77%
Solvency Evaluation	130.32%	124.86%	115.65%	115.13%	113.08%	112.48%	112.61%
Classified Assets/Net Worth	13.95%	4.89%	3.82%	3.35%	3.41%	6.28%	5.94%
ASSET QUALITY							
Delinquent Loans/Loans	4.92%	1.41%	0.77%	0.79%	0.56%	0.70%	0.69%
Net Charge Offs/Avg. Loans	0.00%	0.22%	0.15%	0.22%	0.20%	0.46%	0.43%
Fair Value/Book Value for HTM	N/A	N/A	100.00%	99.30%	96.62%	92.19%	97.03%
Accumulated Unrealized Gains or Losses on AFS/Cost of AFS	N/A	N/A	-0.17%	-3.03%	-3.12%	-4.17%	-4.09%
Delinquent Loans/Assets	3.38%	0.83%	0.47%	0.48%	0.39%	0.54%	0.52%
EARNINGS (to Average Assets)							
Return on Average Assets	-4.16%	0.13%	1.05%	0.97%	0.93%	1.15%	1.12%
Gross Income	4.73%	5.43%	5.41%	5.61%	5.81%	6.40%	6.32%
Yield on Average Loans	5.78%	6.64%	5.33%	5.63%	5.76%	5.80%	5.79%
Yield on Average Investments	2.11%	3.27%	3.65%	3.66%	3.93%	5.47%	5.20%
Fee & Other Op. Income	0.04%	0.21%	0.63%	0.92%	0.86%	0.94%	0.93%
Cost of Funds	1.08%	1.39%	0.82%	0.79%	1.36%	2.19%	2.08%
Net Margin	3.66%	4.05%	4.59%	4.82%	4.45%	4.20%	4.24%
Operating Exp. (less PLL)	3.48%	3.35%	3.48%	3.72%	3.43%	2.80%	2.88%
Provision for Loan Losses	4.34%	0.64%	0.09%	0.15%	0.17%	0.34%	0.32%
Net Interest Margin	3.62%	3.84%	3.96%	3.90%	3.59%	3.26%	3.30%
Operating Exp./Gross Income	73.46%	61.69%	64.30%	66.34%	59.02%	43.77%	45.49%
Fixed Assets+FRA's**/Assets	0.07%	0.34%	1.65%	2.35%	2.24%	1.78%	1.82%
Net Operating Expense	3.44%	3.24%	3.17%	3.30%	2.98%	2.49%	2.55%
ASSET-LIABILITY MANAGEMENT							
Net Long Term Assets/Assets	3.85%	3.88%	25.59%	25.51%	33.04%	28.81%	29.08%
Shares/Savings+Borrowings	73.50%	54.62%	47.94%	43.37%	33.09%	21.32%	22.93%
Loans/Savings	91.44%	74.15%	70.93%	70.25%	82.53%	91.71%	90.36%
Loans/Assets	68.71%	59.02%	60.80%	60.29%	69.82%	77.27%	76.19%
Cash + ST Investments/Assets	32.37%	35.04%	21.57%	21.25%	13.66%	10.51%	11.07%
Shares, Deposits & Borrowings/Earning Assets	73.85%	80.69%	89.98%	92.37%	92.95%	93.23%	93.15%
Shares + Drafts/Shares+Borrowings	73.50%	57.13%	68.40%	65.32%	53.36%	37.96%	39.99%
Borrowings/Shares & Net Worth	0.00%	0.00%	0.04%	0.43%	3.08%	4.32%	4.11%
OTHER RATIOS							
Net Worth Growth	-17.25%	0.01%	7.86%	5.80%	7.85%	10.90%	10.47%
Share Growth	-7.29%	8.98%	8.12%	6.50%	6.61%	9.50%	9.18%
Loan Growth	3.34%	4.13%	3.18%	3.35%	6.60%	7.11%	6.99%
Asset Growth	-9.15%	7.17%	8.39%	5.83%	7.81%	8.93%	8.78%
Investment Growth	-50.00%	12.95%	-5.78%	10.40%	15.43%	18.52%	17.46%
Investments/Assets	6.28%	26.22%	25.86%	24.72%	17.57%	10.38%	11.39%
Employee Cost/Gross Inc.	38.32%	35.30%	29.31%	31.83%	31.83%	23.73%	24.55%
Employee Cost/ Avg. Assets	1.81%	1.92%	1.58%	1.79%	1.85%	1.52%	1.55%
Average Loan Balance	$11,372	$11,455	$7,796	$2,177	$14,746	$23,230	$19,638
Average Savings Balance	$2,782	$4,062	$6,110	$5,866	$6,895	$8,136	$7,932

**Foreclosed and Repossessed Assets

Small statistical errors may exist due to rounding.

ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME
FOR THE PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
INCOME							
Interest on Loans	82.48%	71.68%	63.72%	61.65%	68.04%	69.92%	69.61%
Less: Interest Refunds	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.18%
Income on Investments	16.76%	23.23%	24.02%	21.34%	16.01%	14.46%	14.76%
Other Interest Income	0.00%	0.00%	0.10%	0.27%	0.00%	0.00%	0.00%
Fee Income	0.69%	2.04%	5.71%	7.48%	7.64%	4.77%	5.05%
Other Operating Income	0.07%	1.77%	5.92%	8.93%	6.97%	9.82%	9.54%
Gain on Equity and Trading Debt Sec.	0.00%	0.00%	0.26%	0.02%	0.24%	-0.01%	0.02%
Gain on Other Investments	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%
Gain on Disposition of Fixed Assets	0.00%	0.00%	-0.15%	-0.01%	0.06%	0.01%	0.01%
Gain on Sales of Loans & Leases	0.00%	0.00%	0.00%	0.00%	0.00%	0.95%	0.86%
Gain on Sales of OREO	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
Gain from Bargain Purchase (Merger)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Non-Interest Income (Expense)	0.00%	1.29%	0.42%	0.33%	1.02%	0.19%	0.26%
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	38.32%	34.85%	29.15%	31.72%	31.40%	23.44%	24.25%
Travel and Conference	0.00%	0.75%	0.61%	0.58%	0.64%	0.31%	0.34%
Office Occupancy	3.60%	1.68%	3.75%	3.93%	3.79%	2.42%	2.56%
General Operations	16.18%	12.40%	11.86%	9.85%	9.82%	7.09%	7.39%
Education and Promotion	0.66%	0.67%	1.81%	2.22%	1.91%	1.79%	1.81%
Loan Servicing	2.64%	3.42%	4.12%	4.43%	3.19%	4.32%	4.22%
Professional Services	4.65%	3.21%	9.41%	11.53%	6.34%	2.79%	3.25%
Member Insurance	0.06%	0.00%	0.00%	0.04%	0.01%	0.01%	0.01%
Operating Fees	5.55%	0.98%	0.55%	0.36%	0.12%	0.08%	0.09%
Miscellaneous	1.80%	2.93%	2.69%	1.47%	1.01%	0.99%	1.01%
TOTAL ADMINISTRATIVE	73.46%	60.89%	63.96%	66.11%	58.23%	43.23%	44.93%
PLL or Credit Loss Expense	91.75%	11.54%	1.74%	2.66%	2.91%	5.20%	4.96%
TOTAL OPERATING EXP.	165.21%	72.43%	65.70%	68.78%	61.14%	48.43%	49.89%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.00%	0.00%	0.52%	2.55%	6.87%	6.37%
Dividends on Savings	22.73%	25.22%	15.03%	13.56%	20.50%	26.98%	26.18%
TOTAL COST OF FUNDS	22.73%	25.22%	15.03%	14.08%	23.06%	33.85%	32.55%
NET INCOME	-87.94%	2.34%	19.27%	17.14%	15.80%	17.72%	17.56%

Small statistical errors may exist due to rounding.

ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
INCOME							
Interest on Loans	3.90%	3.95%	3.46%	3.47%	4.00%	4.53%	4.46%
Less: Interest Refunds	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Income on Investments	0.79%	1.28%	1.31%	1.20%	0.94%	0.94%	0.94%
Fee Income	0.03%	0.11%	0.31%	0.42%	0.45%	0.31%	0.32%
Other Operating Income	0.00%	0.10%	0.32%	0.50%	0.41%	0.64%	0.61%
Gain on Equity and Trading Debt Sec.	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%
Gain on Other Investments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gain on Disposition of Fixed Assets	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%
Gain from Baragin Purchase (Merger)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Non-Interest Income (Expense)	0.00%	0.07%	0.02%	0.02%	0.06%	0.01%	0.02%
TOTAL INCOME	4.73%	5.51%	5.43%	5.63%	5.88%	6.48%	6.40%
OPERATING EXPENSES							
Employee Costs	1.81%	1.92%	1.58%	1.79%	1.85%	1.52%	1.55%
Travel and Conference	0.00%	0.04%	0.03%	0.03%	0.04%	0.02%	0.02%
Office Occupancy	0.17%	0.09%	0.20%	0.22%	0.22%	0.16%	0.16%
General Operations	0.77%	0.68%	0.64%	0.55%	0.58%	0.46%	0.47%
Education and Promotion	0.03%	0.04%	0.10%	0.12%	0.11%	0.12%	0.12%
Loan Servicing	0.13%	0.19%	0.22%	0.25%	0.19%	0.28%	0.27%
Professional Services	0.22%	0.18%	0.51%	0.65%	0.37%	0.18%	0.21%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees	0.26%	0.05%	0.03%	0.02%	0.01%	0.01%	0.01%
Miscellaneous	0.09%	0.16%	0.15%	0.08%	0.06%	0.06%	0.06%
TOTAL ADMINISTRATIVE	3.48%	3.35%	3.48%	3.72%	3.43%	2.80%	2.88%
PLL or Credit Loss Expense	4.34%	0.64%	0.09%	0.15%	0.17%	0.34%	0.32%
TOTAL OPERATING EXP.	7.82%	3.99%	3.57%	3.87%	3.60%	3.14%	3.19%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.00%	0.00%	0.03%	0.15%	0.44%	0.41%
Dividends on Savings	1.08%	1.39%	0.82%	0.76%	1.21%	1.75%	1.68%
TOTAL COST OF FUNDS	1.08%	1.39%	0.82%	0.79%	1.36%	2.19%	2.08%
NET INCOME	-4.16%	0.13%	1.05%	0.97%	0.93%	1.15%	1.12%

Small statistical errors may exist due to rounding.

LOAN DELINQUENCY
PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
Loan Delinquency Ratios							
60 - 89 Days Deliquent	1.12%	0.61%	0.33%	0.27%	0.19%	0.27%	0.26%
90 - 179 Days Delinquent	3.59%	0.68%	0.27%	0.23%	0.19%	0.25%	0.25%
180 - 359 Days Delinquent	0.04%	0.11%	0.09%	0.16%	0.12%	0.10%	0.10%
Over 360 Days Delinquent	0.16%	0.00%	0.08%	0.13%	0.06%	0.08%	0.07%
Total Delinquent Loans	4.92%	1.41%	0.77%	0.79%	0.56%	0.70%	0.69%
Loan Loss Ratio	0.00%	0.22%	0.15%	0.22%	0.20%	0.46%	0.43%

ANALYSIS OF LOANS BY TYPE
PERIOD ENDING JUNE 30, 2026

Number of Credit Unions	3	9	20	16	27	21	96
Loan Types							
Unsecured Credit Card Loans	0.00%	0.00%	1.37%	1.88%	1.30%	2.33%	2.24%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.76%	0.01%	0.08%	0.48%	0.44%
All Other Unsecured Loans/Lines of Credit	6.38%	7.50%	2.92%	2.27%	1.77%	2.44%	2.39%
New Vehicle Loans	22.32%	20.08%	9.19%	8.70%	7.40%	4.82%	5.11%
Used Vehicle Loans	62.96%	54.99%	31.43%	29.17%	22.85%	15.82%	16.68%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.07%
All Other Secured Non-Real Estate Loans/LOC	5.33%	13.49%	6.31%	4.96%	6.53%	6.11%	6.14%
Secured by 1st Lien 1-4 Family Residential Properties	0.00%	2.35%	41.40%	42.80%	44.25%	35.85%	36.64%
Secured by Junior Lien 1-4 Family Residential	0.00%	1.58%	6.59%	7.55%	8.07%	10.11%	9.89%
All Other Real Estate/Lines of Credit	0.00%	0.00%	0.02%	0.44%	0.73%	0.33%	0.36%
Commercial Loans/LOC Real Estate Secured	0.00%	0.00%	0.02%	2.20%	6.19%	20.24%	18.73%
Commercial Loans/LOC Not Real Estate Secured	3.02%	0.00%	0.01%	0.02%	0.83%	1.39%	1.32%
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Real Estate Loan Detail (As a percent of loans)							
1- to 4- Family Residental Propery Secured by 1st Lien:							
Fixed > 15 yrs.	0.00%	0.00%	5.93%	9.57%	11.85%	6.65%	7.10%
Fixed - 15 yrs. Or less	0.00%	2.23%	14.24%	13.09%	9.94%	5.65%	6.14%
Balloon/Hybrid - > 5 yrs.	0.00%	0.00%	6.44%	6.06%	3.58%	9.95%	9.36%
Balloon/Hybrid - 5 yrs. Or less	0.00%	0.10%	11.43%	2.58%	4.85%	8.31%	7.97%
Adjustable	0.00%	0.02%	3.37%	11.50%	14.03%	5.29%	6.06%
1- to 4- Family Residental Propery Secured by Junior Lien:							
Closed End Fixed	0.00%	1.58%	3.97%	4.00%	2.56%	1.47%	1.60%
Closed End Adjustable	0.00%	0.00%	1.12%	0.75%	1.02%	0.67%	0.70%
Open End Adjustable	0.00%	0.00%	0.00%	0.11%	0.08%	0.41%	0.38%
Open-End Fixed	0.00%	0.00%	1.50%	2.68%	4.41%	7.57%	7.21%
All Other Real Estate (non-commercial):							
Closed End Fixed	0.00%	0.00%	0.01%	0.24%	0.58%	0.15%	0.19%
Closed End Adjustable	0.00%	0.00%	0.00%	0.17%	0.10%	0.10%	0.10%
Open End Adjustable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Open-End Fixed	0.00%	0.00%	0.00%	0.02%	0.05%	0.08%	0.07%
Total Real Estate (As a percent of loans)	0.00%	3.94%	48.00%	50.79%	53.05%	46.29%	46.88%
Total Real Estate (As a percent of assets)	0.00%	2.32%	29.19%	30.62%	37.04%	35.77%	35.72%

*This page does not include loans Held for Sale

ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
Share Drafts	0.00%	2.50%	20.47%	22.06%	20.98%	17.45%	17.85%
Regular Shares	73.50%	54.62%	47.96%	43.58%	34.25%	22.36%	24.00%
Money Market Shares	0.00%	0.00%	11.37%	14.08%	18.86%	21.90%	21.40%
Share Certificates	26.37%	39.74%	16.35%	14.20%	19.35%	32.08%	30.53%
IRA Accounts	0.00%	0.09%	2.48%	3.69%	3.95%	4.38%	4.31%
All Other Shares	0.13%	0.79%	0.49%	1.23%	1.19%	0.49%	0.56%
Non-member Deposits	0.00%	2.25%	0.89%	1.15%	1.43%	1.35%	1.35%
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

ANALYSIS OF INVESTMENTS BY TYPE
PERIOD ENDING JUNE 30, 2026

Peer Groups by Assets	<$2,000,000	$ 2,000,001- $10,000,000	$ 10,000,001- $50,000,000	$50,000,001- $100,000,000	$100,000,001- $500,000,000	>$500,000,000	TOTAL
Number of Credit Unions	3	9	20	16	27	21	96
Time and Other Deposits	85.64%	97.35%	83.36%	69.23%	40.10%	10.54%	18.15%
Equity Securities	0.00%	0.00%	0.38%	0.11%	0.46%	0.80%	0.72%
Trading Debt Securities	0.00%	0.00%	0.00%	0.00%	0.56%	0.00%	0.07%
Available for Sale Debt Securities	0.00%	0.00%	1.75%	4.66%	39.68%	81.46%	71.44%
Held-to-Maturity Debt Securities	0.00%	0.00%	12.69%	23.18%	14.77%	0.45%	3.41%
Other Investments	14.36%	2.65%	1.83%	2.83%	4.44%	6.75%	6.20%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Small statistical errors may exist due to rounding.