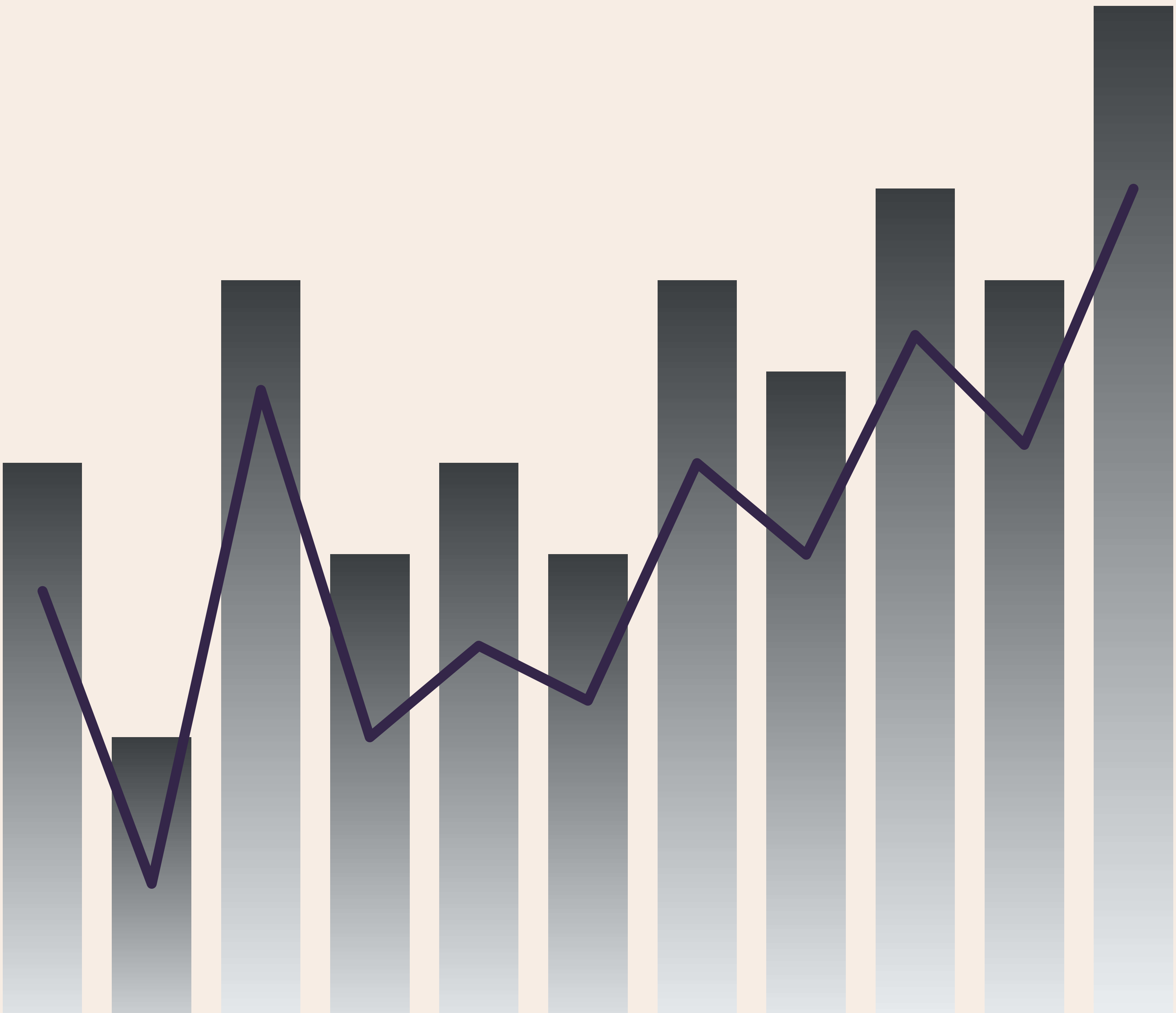
America's Credit Unions

First Quarter 2026

Michigan Credit Union Profile



Overview by Year

	U.S. CUs	Michigan CUs
Demographic Information	**Mar 26**	**Mar 26**
Number of CUs	4,336	170
Assets per CU ($ mil)	578.3	705.1
Median assets ($ mil)	66.5	184.9
Total assets ($ mil)	2,507,683	119,869
Total loans ($ mil)	1,744,967	81,695
Total surplus funds ($ mil)	642,139	31,694
Total savings ($ mil)	2,143,374	102,253
Total memberships (thousands)	147,048	6,124
Growth Rates (%)		
Total assets	4.9	8.4
Total loans	4.6	7.8
Total surplus funds	4.5	8.9
Total savings	5.0	8.4
Total memberships	1.7	1.0
% CUs with increasing assets	69.9	82.9
Earnings - Basis Pts.		
Yield on total assets	517	505
Dividend/interest cost of assets	170	163
Net interest margin	346	342
Fee & other income	102	119
Operating expense	315	328
Loss Provisions	52	43
Net Income (ROA)	81	89
% CUs with positive ROA	85.1	92.9
Capital Adequacy (%)		
Net worth/assets	11.2	11.7
% CUs with NW > 7% of assets	98.4	100.0
Asset Quality		
Delinquencies (60+ day $)/loans (%)	0.84	0.69
Net chargeoffs/average loans (%)	0.81	0.54
Asset/Liability Management		
Loans/savings	81.4	79.9
Loans/assets	69.6	68.2
Net Long-term assets/assets	40.3	44.4
Liquid assets/assets	13.1	14.1
Core deposits/shares & borrowings	47.6	45.0
Productivity		
Members/potential members (%)	3	1
Borrowers/members (%)	61	62
Members/FTE	404	313
Average shares/member ($)	14,576	16,698
Average loan balance ($)	19,441	21,388
Employees per million in assets	0.14	0.16
Structure (%)		
Fed CUs w/ single-sponsor	9.8	2.9
Fed CUs w/ community charter	18.8	17.6
Other Fed CUs	33.1	14.1
CUs state chartered	38.4	65.3

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.
**Prior to year-end 2023, loans held for sale were included in loans.*

Source: NCUA and America's Credit Unions E&S.

Overview: State Trends

	U.S.	Michigan Credit Unions						
Demographic Information	**Mar 26**	**Mar 26**	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**
Number of CUs	4,336	170	171	181	192	198	206	212
Assets per CU ($ mil)	578.3	705.1	674.6	595.4	536.2	495.2	460.1	392.5
Median assets ($ mil)	66.5	184.9	182.2	157.2	138.8	131.1	124.6	107.2
Total assets ($ mil)	2,507,683	119,869	115,355	107,763	102,950	98,057	94,780	83,217
Total loans ($ mil)	1,744,967	81,695	80,773	75,297	72,607	66,576	55,932	50,734
Total surplus funds ($ mil)	642,139	31,694	28,295	26,744	25,210	26,736	34,499	28,639
Total savings ($ mil)	2,143,374	102,253	97,981	91,718	87,506	84,781	82,563	71,393
Total memberships (thousands)	147,048	6,124	6,106	6,053	5,997	5,946	5,810	5,643
Growth Rates (%)								
Total assets	4.9	8.4	7.0	4.7	5.0	3.5	13.9	21.0
Total loans	4.6	7.8	7.3	3.7	9.1	19.0	10.2	7.3
Total surplus funds	4.5	8.9	5.8	6.1	-5.7	-22.5	20.5	58.0
Total savings	5.0	8.4	6.8	4.8	3.2	2.7	15.6	23.4
Total memberships	1.7	1.0	0.9	0.9	0.8	2.4	3.0	1.9
% CUs with increasing assets	69.9	82.9	83.0	63.5	49.0	58.1	96.6	99.1
Earnings - Basis Pts.								
Yield on total assets	517	505	508	481	415	322	296	348
Dividend/interest cost of assets	170	163	168	176	126	45	41	64
Net interest margin	346	342	340	305	289	277	256	284
Fee & other income	102	119	128	142	133	130	158	168
Operating expense	315	328	333	323	313	297	297	325
Loss Provisions	52	43	44	41	28	14	5	31
Net Income (ROA)	81	89	90	83	81	96	112	97
% CUs with positive ROA	85.1	92.9	95.9	95.0	90.1	93.9	89.3	91.0
Capital Adequacy (%)								
Net worth/assets	11.2	11.7	11.9	11.8	11.5	11.4	10.6	10.9
% CUs with NW > 7% of assets	98.4	100.0	100.0	100.0	99.0	96.5	94.2	96.2
Asset Quality								
Delinquencies (60+ day $)/loans (%)	0.84	0.69	0.85	0.77	0.66	0.53	0.39	0.45
Net chargeoffs/average loans (%)	0.81	0.54	0.50	0.47	0.35	0.21	0.14	0.32
Asset/Liability Management								
Loans/savings	81.4	79.9	82.4	82.1	83.0	78.5	67.7	71.1
Loans/assets	69.6	68.2	70.0	69.9	70.5	67.9	59.0	61.0
Net Long-term assets/assets	40.3	44.4	44.8	44.5	45.2	46.7	43.0	38.1
Liquid assets/assets	13.1	14.1	12.3	12.1	9.3	8.0	14.3	16.3
Core deposits/shares & borrowings	47.6	45.0	45.1	46.1	48.9	55.1	57.4	47.6
Productivity								
Members/potential members (%)	3	1	1	1	1	1	1	1
Borrowers/members (%)	61	62	63	63	64	62	59	60
Members/FTE	404	313	314	318	323	332	344	348
Average shares/member ($)	14,576	16,698	16,045	15,153	14,593	14,257	14,211	12,652
Average loan balance ($)	19,441	21,388	21,038	19,609	19,046	18,001	16,185	14,989
Employees per million in assets	0.14	0.16	0.17	0.18	0.18	0.18	0.18	0.19
Structure (%)								
Fed CUs w/ single-sponsor	9.8	2.9	2.9	3.3	3.1	3.0	2.9	3.3
Fed CUs w/ community charter	18.8	17.6	17.5	17.7	16.7	16.7	17.0	17.5
Other Fed CUs	33.1	14.1	14.0	14.4	15.1	15.2	16.0	15.6
CUs state chartered	38.4	65.3	65.5	64.6	65.1	65.2	64.1	63.7

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.
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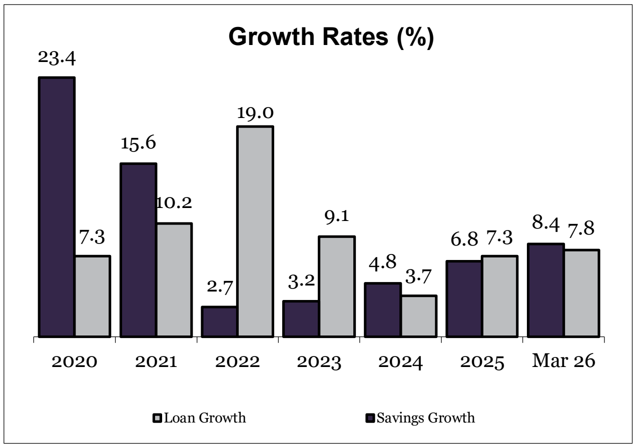
Source: NCUA and America's Credit Unions E&S.

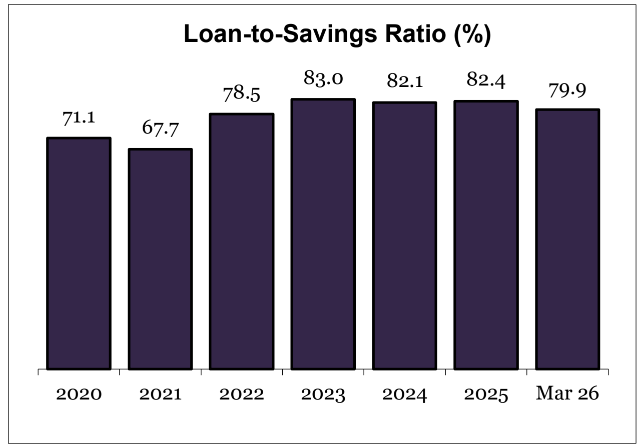
Michigan Credit Union Profile

First Quarter 2026

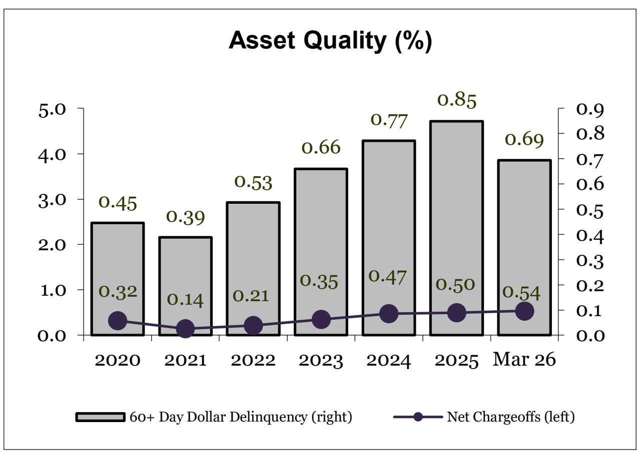
Loan and Savings Growth Trends



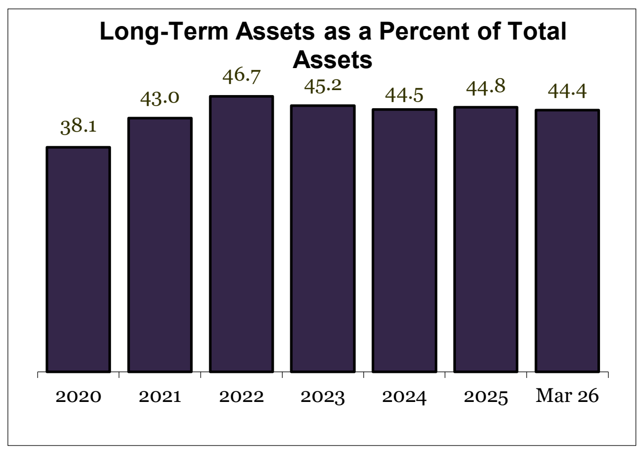
Liquidity Trends



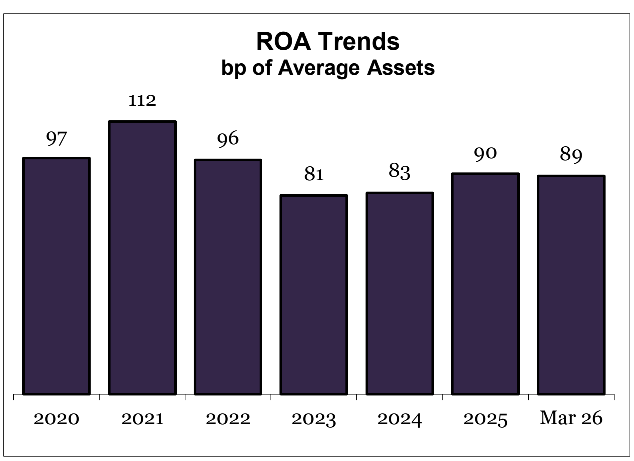
Credit Risk Trends



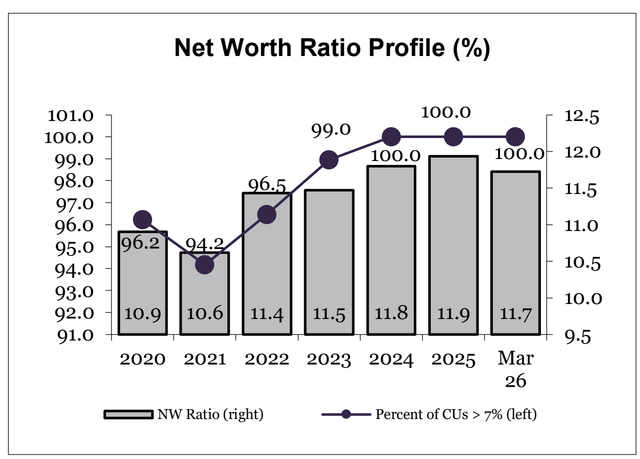
Interest Rate Risk Trends



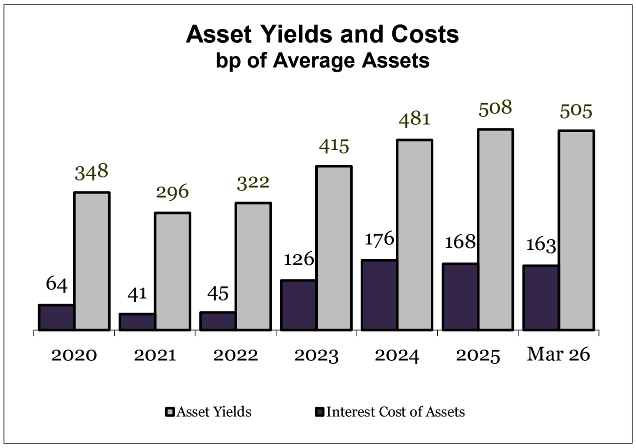
Earnings Trends



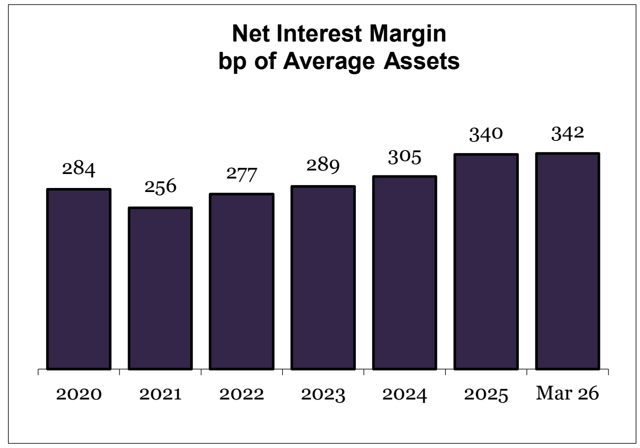
Solvency Trends



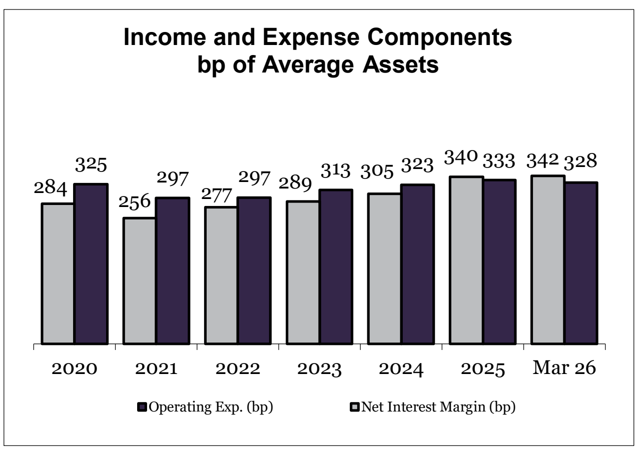
Asset Yields and Funding Costs



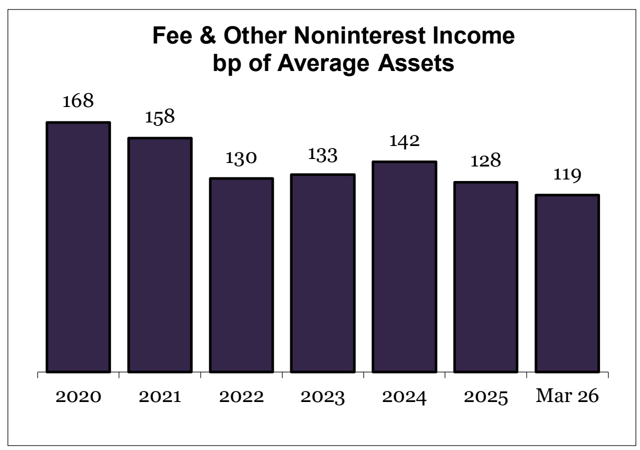
Interest Margins



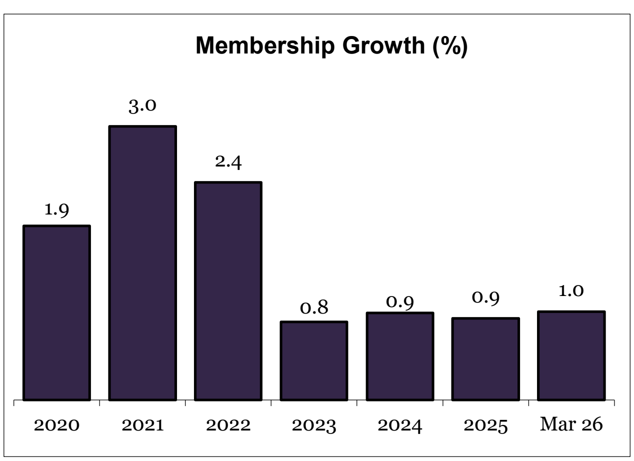
Interest Margins & Overhead



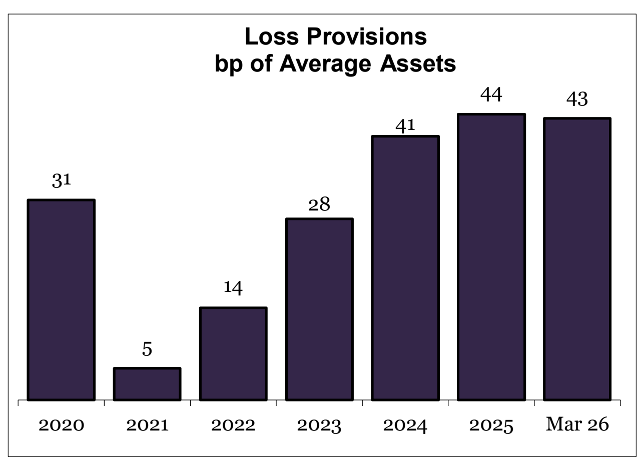
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	MI	Michigan Credit Union Asset Groups - 2026						
Demographic Information	**Mar 26**	**< $20Mil**	**$20-$50**	**$50-$100**	**$100-$250**	**$250-$500**	**$500-$1B**	**> $1 Bil**
Number of CUs	170	9	24	23	41	28	17	28
Assets per CU ($ mil)	705.1	11.1	32.5	69.5	158.8	350.0	742.6	3,159.2
Median assets ($ mil)	184.9	10.9	33.6	67.6	150.4	348.3	707.4	1,840.5
Total assets ($ mil)	119,869	100	781	1,598	6,509	9,799	12,624	88,459
Total loans ($ mil)	81,695	46	328	778	3,621	6,226	7,934	62,762
Total surplus funds ($ mil)	31,694	53	432	746	2,589	2,968	3,929	20,976
Total savings ($ mil)	102,253	86	666	1,381	5,678	8,527	10,824	75,091
Total memberships (thousands)	6,124	10	57	122	458	622	797	4,058
Growth Rates (%)								
Total assets	8.4	3.7	4.2	1.9	3.9	7.0	5.4	10.3
Total loans	7.8	-1.1	-1.0	2.5	2.4	6.5	5.4	9.3
Total surplus funds	8.9	8.0	8.7	1.6	5.9	6.8	4.9	12.1
Total savings	8.4	2.9	3.5	1.2	3.1	6.5	4.3	10.7
Total memberships	1.0	2.5	-2.2	-0.9	-1.3	2.5	-0.3	2.3
% CUs with increasing assets	82.9	77.8	66.7	65.2	90.2	100.0	82.4	85.7
Earnings - Basis Pts.								
Yield on total assets	505	481	447	462	468	508	509	508
Dividend/interest cost of assets	163	91	62	79	93	113	122	182
Net interest margin	342	390	385	382	376	395	387	325
Fee & other income	119	52	74	139	124	135	145	113
Operating expense	328	301	338	439	385	410	407	301
Loss Provisions	43	12	9	24	26	36	49	45
Net Income (ROA)	89	129	112	58	88	85	75	92
% CUs with positive ROA	92.9	88.9	95.8	78.3	92.7	100.0	94.1	96.4
Capital Adequacy (%)								
Net worth/assets	11.7	12.9	14.3	13.1	12.4	11.7	11.9	11.6
% CUs with NW > 7% of assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Asset Quality								
Delinquencies (60+ day $)/loans (%)	0.69	1.53	0.63	0.61	0.69	0.72	0.81	0.68
Net chargeoffs/average loans (%)	0.54	0.21	0.28	0.49	0.40	0.60	0.72	0.52
Asset/Liability Management (%)								
Loans/savings	79.9	52.8	49.3	56.3	63.8	73.0	73.3	83.6
Loans/assets	68.2	45.8	42.0	48.7	55.6	63.5	62.8	71.0
Net Long-term assets/assets	44.4	17.8	23.9	31.6	34.5	38.9	42.6	46.5
Liquid assets/assets	14.1	38.2	32.2	23.1	20.9	14.5	15.6	13.0
Core deposits/shares & borrowings	45.0	76.8	69.4	62.2	61.9	53.8	54.0	40.9
Productivity								
Members/potential members (%)	1	26	1	1	1	0	1	2
Borrowers/members (%)	62	43	53	65	57	71	63	62
Members/FTE	313	313	360	269	310	284	295	323
Average shares/member ($)	16,698	9,057	11,675	11,315	12,392	13,707	13,576	18,506
Average loan balance ($)	21,388	11,085	10,813	9,846	13,796	14,108	15,875	25,079
Employees per million in assets	0.16	0.31	0.20	0.28	0.23	0.22	0.21	0.14
Structure (%)								
Fed CUs w/ single-sponsor	2.9	22.2	8.3	4.3	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	17.6	22.2	41.7	30.4	24.4	3.6	0.0	0.0
Other Fed CUs	14.1	22.2	16.7	4.3	24.4	14.3	5.9	7.1
CUs state chartered	65.3	33.3	33.3	60.9	51.2	82.1	94.1	92.9

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA 5300 Call Report file.

**Prior to year-end 2023, loans held for sale were included in loans.*

Source: NCUA and America's Credit Unions E&S.

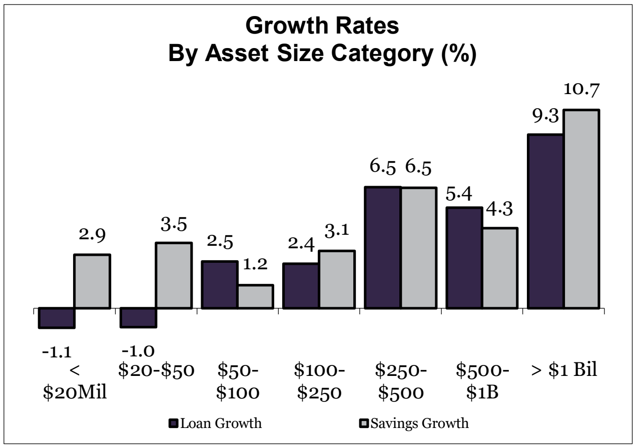
America's Credit Unions

Michigan Credit Union Profile

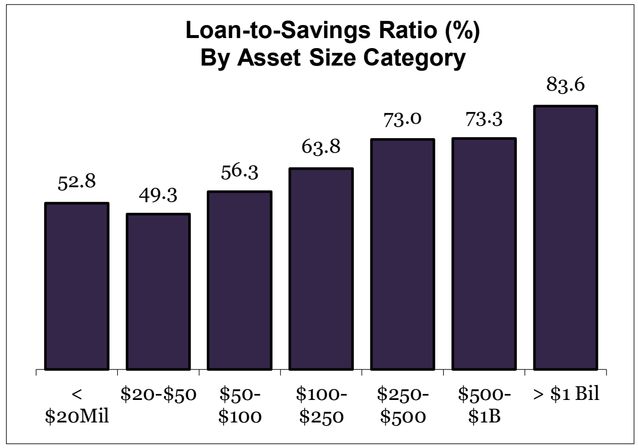
First Quarter 2026

Results By Asset Size:

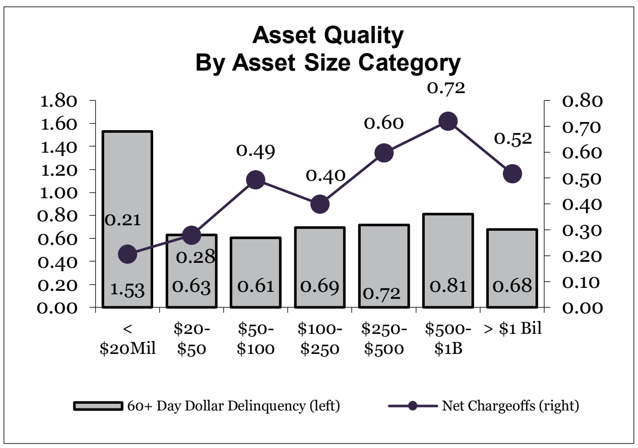
Loan and Savings growth



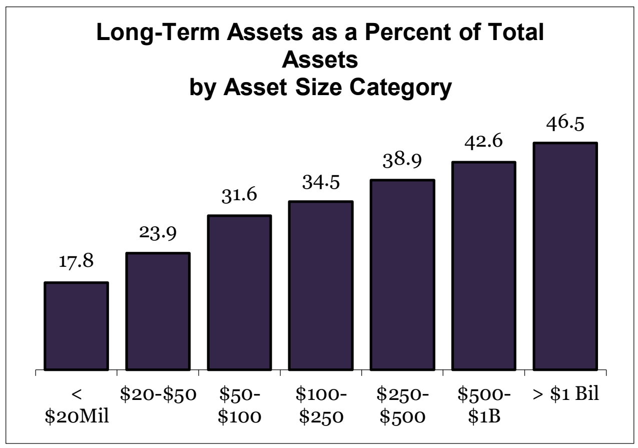
Liquidity Risk Exposure



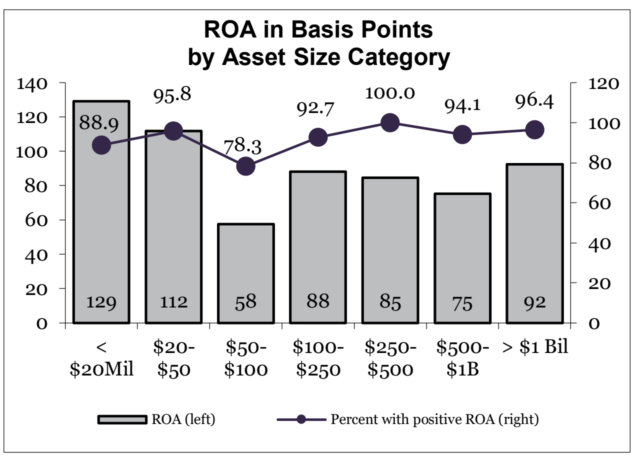
Credit Risk Exposure



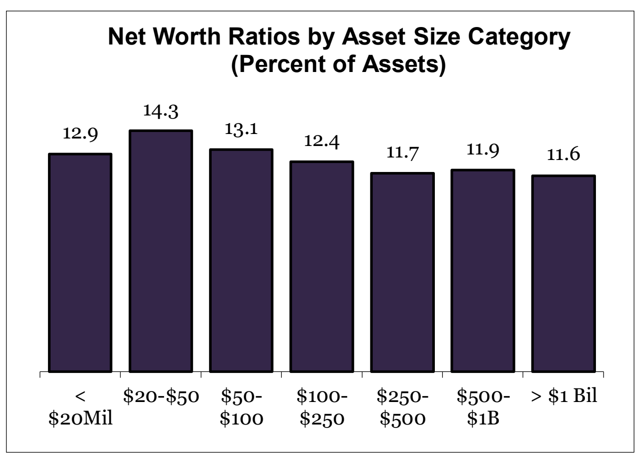
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2026						
Demographic Information	**Mar 26**	**< $20Mil**	**$20-$50**	**$50-$100**	**$100-$250**	**$250-$500**	**$500-$1B**	**> $1 Bil**
Number of CUs	4,336	1,193	738	577	677	393	284	474
Assets per CU ($ mil)	578.3	7.7	33.5	72.5	159.0	356.9	721.0	4,175.7
Median assets ($ mil)	66.5	6.6	32.9	71.8	151.9	351.3	709.4	2,221.1
Total assets ($ mil)	2,507,683	9,146	24,740	41,833	107,674	140,259	204,765	1,979,266
Total loans ($ mil)	1,744,967	4,467	12,035	21,823	64,321	89,918	139,673	1,412,731
Total surplus funds ($ mil)	642,139	4,491	11,871	18,038	37,497	42,197	53,504	474,542
Total savings ($ mil)	2,143,374	7,530	21,132	36,000	93,513	121,702	176,928	1,686,568
Total memberships (thousands)	147,048	1,193	2,320	3,199	7,373	8,832	12,385	111,746
Growth Rates (%)								
Total assets	4.9	0.3	2.5	2.6	4.0	4.3	5.0	7.7
Total loans	4.6	-3.3	-1.2	0.3	3.4	4.1	4.7	7.3
Total surplus funds	4.5	4.3	6.2	5.0	4.4	4.0	5.2	7.4
Total savings	5.0	-0.2	1.9	2.2	3.6	3.8	4.8	7.8
Total memberships	1.7	-1.4	9.9	-1.2	0.3	0.3	1.2	4.2
% CUs with increasing assets	69.9	46.5	70.1	72.1	80.8	85.8	84.5	88.0
Earnings - Basis Pts.								
Yield on total assets	517	485	465	466	485	490	495	524
Dividend/interest cost of assets	170	90	91	99	116	131	146	182
Net interest margin	346	395	374	367	369	359	349	343
Fee & other income	102	68	85	98	110	118	120	98
Operating expense	315	407	362	459	375	370	360	299
Loss Provisions	52	36	24	26	31	33	37	57
Net Income (ROA)	81	21	72	-21	74	73	72	85
% CUs with positive ROA	85.1	70.5	86.0	87.0	91.0	94.7	94.0	96.2
Capital Adequacy (%)								
Net worth/assets	11.2	17.2	14.0	13.4	12.4	11.5	11.0	11.1
% CUs with NW > 7% of assets	98.4	96.8	98.6	99.0	99.1	99.7	98.2	99.6
Asset Quality								
Delinquencies (60+ day $)/loans (%)	0.84	1.43	0.92	0.83	0.81	0.72	0.70	0.86
Net chargeoffs/average loans (%)	0.81	0.60	0.42	0.43	0.48	0.50	0.57	0.88
Asset/Liability Management								
Loans/savings	81.4	59.3	57.0	60.6	68.8	73.9	78.9	83.8
Loans/assets	69.6	48.8	48.6	52.2	59.7	64.1	68.2	71.4
Net Long-term assets/assets	40.3	11.8	22.4	28.0	33.5	38.0	41.8	41.3
Liquid assets/assets	13.1	34.2	28.4	23.8	19.1	16.0	13.5	12.0
Core deposits/shares & borrowings	47.6	77.5	71.1	66.6	60.1	55.7	52.7	44.9
Productivity								
Members/potential members (%)	3	5	3	2	2	2	2	3
Borrowers/members (%)	61	55	136	94	98	73	58	56
Members/FTE	404	395	438	366	329	319	336	431
Average shares/member ($)	14,576	6,313	9,109	11,254	12,683	13,779	14,286	15,093
Average loan balance ($)	19,441	6,792	3,806	7,245	8,887	13,865	19,540	22,767
Employees per million in assets	0.14	0.33	0.21	0.21	0.21	0.20	0.18	0.13
Structure (%)								
Fed CUs w/ single-sponsor	9.8	24.8	8.7	3.8	3.1	1.8	1.4	1.9
Fed CUs w/ community charter	18.8	8.7	22.8	25.3	31.0	23.7	20.4	7.6
Other Fed CUs	33.1	37.8	35.5	32.1	26.4	29.3	27.5	34.6
CUs state chartered	38.4	28.7	33.1	38.8	39.4	45.3	50.7	55.9

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**Prior to year-end 2023, loans held for sale were inlcuded in loans.*
Source: NCUA and America's Credit Unions E&S.

Portfolio: State Trends

	U.S.	Michigan Credit Unions						
Growth Rates	**Mar 26**	**Mar 26**	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**
Credit cards	2.6%	4.7%	4.7%	6.4%	10.6%	13.4%	3.0%	-9.2%
Other unsecured loans	1.1%	4.1%	4.9%	3.3%	16.8%	19.3%	-11.2%	14.2%
New automobile	-2.7%	-3.9%	-3.1%	-12.1%	-0.4%	33.9%	2.7%	-2.3%
Used automobile	0.8%	-2.1%	-1.1%	-5.7%	3.2%	20.7%	11.0%	4.2%
First mortgage**	5.7%	11.0%	9.8%	5.2%	7.6%	-8.0%	13.6%	14.3%
HEL & 2nd Mtg**	14.4%	17.8%	18.9%	18.1%	20.7%	32.8%	0.3%	-7.2%
Commercial loans*	10.4%	16.1%	13.8%	18.0%	27.0%	22.4%	23.8%	11.3%
Share drafts	5.0%	6.1%	7.8%	0.4%	-4.2%	2.1%	47.4%	39.4%
Certificates	6.2%	15.4%	9.8%	13.8%	71.3%	32.1%	-11.7%	-6.0%
IRAs	0.7%	1.6%	1.4%	3.3%	4.8%	0.6%	-1.6%	3.7%
Money market shares	8.6%	9.6%	9.2%	8.3%	-5.7%	-4.4%	-4.8%	28.6%
Regular shares	2.6%	3.4%	1.9%	-2.1%	-15.2%	-1.4%	33.8%	33.5%
Portfolio $ Distribution								
Credit cards/total loans	5.0%	3.6%	3.7%	3.8%	3.7%	3.7%	3.9%	4.1%
Other unsecured loans/total loans	4.1%	3.6%	3.7%	3.8%	3.8%	3.6%	3.6%	4.4%
New automobile/total loans	9.2%	5.0%	5.2%	5.8%	6.8%	7.4%	6.6%	7.1%
Used automobile/total loans	18.6%	17.6%	18.1%	19.6%	21.6%	22.8%	22.5%	22.3%
First mortgage/total loans	36.5%	38.8%	38.4%	37.5%	36.9%	37.5%	48.4%	47.0%
HEL & 2nd Mtg/total loans	10.6%	8.6%	8.6%	7.7%	6.8%	6.1%	5.5%	6.1%
Commercial loans/total loans	11.5%	15.8%	15.2%	14.4%	12.6%	10.8%	10.5%	9.4%
Share drafts/total savings	19.7%	19.9%	20.1%	19.9%	20.8%	22.4%	22.5%	17.7%
Certificates/total savings	28.5%	26.3%	26.3%	25.6%	23.6%	14.2%	11.0%	14.4%
IRAs/total savings	4.1%	3.1%	3.2%	3.4%	3.4%	3.4%	3.4%	4.1%
Money market shares/total savings	17.9%	23.7%	23.6%	23.1%	22.3%	24.4%	26.2%	31.8%
Regular shares/total savings	27.9%	25.2%	25.0%	26.2%	28.1%	34.2%	35.6%	30.8%
Percent of CUs Offering								
Credit cards	65.8%	91.2%	90.6%	89.0%	87.5%	88.9%	86.9%	85.8%
Other unsecured loans	99.2%	99.4%	99.4%	100.0%	100.0%	100.0%	99.0%	99.5%
New automobile	96.3%	100.0%	100.0%	97.8%	99.0%	99.5%	98.5%	98.6%
Used automobile	97.0%	99.4%	99.4%	98.9%	99.0%	99.0%	99.0%	99.5%
First mortgage	74.7%	94.7%	94.7%	93.9%	93.2%	92.9%	91.3%	89.2%
HEL & 2nd Mtg	71.5%	91.8%	91.8%	90.1%	88.5%	87.9%	88.3%	88.7%
Commercial loans	40.1%	68.2%	68.4%	66.3%	64.1%	63.1%	60.7%	59.9%
Share drafts	84.6%	98.2%	98.2%	97.2%	95.8%	96.0%	95.1%	94.8%
Certificates	86.8%	96.5%	96.5%	95.6%	92.2%	91.9%	91.7%	92.0%
IRAs	72.4%	91.2%	90.6%	89.5%	87.5%	88.4%	88.3%	88.2%
Money market shares	58.7%	85.9%	86.0%	84.0%	82.3%	81.3%	80.6%	80.2%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	20.4%	20.3%	20.2%	20.1%	19.3%	18.9%	18.9%
Other unsecured loans	10.5%	12.8%	13.1%	13.1%	12.8%	12.6%	12.4%	12.2%
New automobile	6.5%	2.9%	3.1%	3.2%	3.5%	3.5%	3.0%	3.2%
Used automobile	18.3%	16.0%	16.1%	16.6%	17.1%	16.8%	15.9%	16.4%
First mortgage	2.4%	3.5%	3.6%	3.5%	3.4%	3.4%	3.4%	3.2%
HEL & 2nd Mtg	2.4%	2.8%	2.8%	2.5%	2.3%	2.1%	2.0%	2.1%
Commercial loans	0.3%	0.6%	0.5%	0.6%	0.5%	0.5%	0.4%	0.4%
Share drafts	63.8%	68.2%	67.8%	67.4%	64.5%	65.0%	65.0%	63.1%
Certificates	10.7%	12.0%	11.7%	11.7%	10.9%	7.1%	6.4%	7.3%
IRAs	3.0%	2.8%	2.8%	2.9%	2.9%	2.8%	3.0%	3.2%
Money market shares	8.1%	11.8%	11.7%	11.1%	10.1%	9.7%	9.6%	9.6%

Current period flow statistics are trailing four quarters.

**Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.*

***Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.*

Source: NCUA and America's Credit Unions E&S.

Portfolio Detail: State Results by Asset Size

	MI	Michigan Credit Union Asset Groups - 2026						
Growth Rates	**Mar 26**	**< $20 Mil**	**$20-$50**	**$50-$100**	**$100-$250**	**$250-$500**	**$500-$1Bil**	**> $1Bil**
Credit cards	4.7%	-7.7%	4.2%	0.3%	-0.1%	6.4%	1.9%	6.2%
Other unsecured loans	4.1%	-3.4%	-7.7%	4.6%	3.2%	2.7%	5.1%	4.6%
New automobile	-3.9%	15.2%	-2.8%	1.7%	1.8%	2.3%	7.3%	-6.4%
Used automobile	-2.1%	-8.7%	-4.3%	-0.7%	-0.6%	3.3%	-0.9%	-2.7%
First mortgage**	11.0%	-4.0%	1.7%	6.7%	4.3%	5.9%	9.4%	12.5%
HEL & 2nd Mtg**	17.8%	11.6%	7.9%	12.8%	14.5%	21.9%	19.5%	18.4%
Commercial loans*	16.1%	0.0%	15.2%	3.3%	-1.3%	20.4%	6.6%	18.3%
Share drafts	6.1%	-2.6%	-7.1%	2.6%	4.6%	6.3%	3.4%	7.7%
Certificates	15.4%	33.5%	4.7%	5.8%	4.8%	9.2%	6.8%	18.2%
IRAs	1.6%	-19.3%	-4.9%	-2.2%	-3.3%	0.9%	-1.6%	3.7%
Money market shares	9.6%	8.6%	6.4%	-1.3%	6.1%	7.7%	7.9%	10.6%
Regular shares	3.4%	0.6%	9.4%	-0.2%	1.3%	5.3%	1.1%	5.8%
Portfolio $ Distribution								
Credit cards/total loans	3.6%	1.2%	3.3%	4.4%	3.3%	4.1%	5.4%	3.4%
Other unsecured loans/total loans	3.6%	6.7%	7.0%	6.2%	3.7%	4.1%	4.9%	3.3%
New automobile/total loans	5.0%	17.8%	11.2%	8.3%	6.9%	7.8%	5.9%	4.4%
Used automobile/total loans	17.6%	30.4%	30.4%	28.0%	26.2%	27.5%	24.2%	15.1%
First mortgage/total loans	38.8%	20.1%	30.4%	33.5%	37.1%	29.9%	28.1%	41.2%
HEL & 2nd Mtg/total loans	8.6%	12.3%	6.0%	8.3%	9.3%	10.0%	8.0%	8.5%
Commercial loans/total loans	15.8%	0.0%	1.9%	4.1%	5.5%	9.9%	17.9%	16.9%
Share drafts/total savings	19.9%	13.5%	22.3%	20.4%	21.4%	19.6%	19.7%	19.8%
Certificates/total savings	26.3%	9.9%	12.4%	14.8%	18.3%	21.6%	21.6%	28.5%
IRAs/total savings	3.1%	0.8%	2.5%	2.8%	3.7%	3.4%	3.5%	3.0%
Money market shares/total savings	23.7%	6.6%	14.2%	16.9%	15.1%	18.9%	19.0%	25.7%
Regular shares/total savings	25.2%	63.2%	47.1%	41.8%	40.5%	34.2%	34.3%	21.1%
Percent of CUs Offering								
Credit cards	91.2%	22.2%	87.5%	95.7%	97.6%	96.4%	94.1%	96.4%
Other unsecured loans	99.4%	88.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
New automobile	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	99.4%	88.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
First mortgage	94.7%	66.7%	75.0%	100.0%	100.0%	100.0%	100.0%	100.0%
HEL & 2nd Mtg	91.8%	44.4%	70.8%	95.7%	97.6%	100.0%	100.0%	100.0%
Commercial loans	68.2%	0.0%	29.2%	39.1%	70.7%	96.4%	100.0%	96.4%
Share drafts	98.2%	66.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	96.5%	55.6%	95.8%	95.7%	100.0%	100.0%	100.0%	100.0%
IRAs	91.2%	33.3%	83.3%	91.3%	95.1%	100.0%	100.0%	96.4%
Money market shares	85.9%	11.1%	66.7%	91.3%	87.8%	100.0%	100.0%	96.4%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	20.4%	17.5%	16.1%	19.3%	16.5%	21.2%	21.6%	20.6%
Other unsecured loans	12.8%	17.8%	13.0%	15.4%	12.6%	15.5%	15.4%	11.8%
New automobile	2.9%	3.2%	2.7%	3.1%	2.4%	3.6%	2.3%	2.9%
Used automobile	16.0%	11.5%	16.1%	15.4%	16.4%	20.9%	15.9%	15.2%
First mortgage	3.5%	1.7%	2.8%	2.6%	3.3%	3.2%	2.5%	3.8%
HEL & 2nd Mtg	2.8%	2.3%	1.1%	1.6%	2.0%	2.6%	2.2%	3.1%
Commercial loans	0.6%	0.0%	0.6%	0.5%	0.4%	0.5%	0.7%	0.5%
Share drafts	68.2%	46.6%	57.3%	63.5%	67.5%	62.9%	66.8%	69.7%
Certificates	12.0%	4.9%	5.6%	8.8%	8.0%	10.1%	11.4%	13.0%
IRAs	2.8%	1.1%	1.9%	2.1%	2.5%	3.0%	2.7%	2.8%
Money market shares	11.8%	13.9%	7.1%	6.0%	5.3%	8.1%	8.9%	13.9%

Current period flow statistics are trailing four quarters.

**Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.*

***Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.*
Source: NCUA and America's Credit Unions E&S.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2026						
Growth Rates	**Mar 26**	**< $20 Mil**	**$20-$50**	**$50-$100**	**$100-$250**	**$250-$500**	**$500-$1Bil**	**> $1Bil**
Credit cards	2.6%	-3.4%	-1.2%	-1.7%	0.1%	-0.3%	1.2%	4.2%
Other unsecured loans	1.1%	-3.3%	-1.9%	-1.9%	-1.8%	1.9%	2.1%	4.4%
New automobile	-2.7%	-5.1%	-6.6%	-5.7%	-1.4%	-1.4%	-2.1%	-1.1%
Used automobile	0.8%	-4.0%	-2.5%	-2.1%	-0.1%	0.1%	-1.2%	3.1%
First mortgage**	5.7%	-0.8%	1.2%	3.3%	5.0%	4.7%	7.3%	8.5%
HEL & 2nd Mtg**	14.4%	7.9%	10.3%	12.0%	14.2%	14.4%	14.7%	17.2%
Commercial loans*	10.4%	-3.9%	6.7%	0.8%	9.1%	13.4%	9.9%	14.0%
Share drafts	5.0%	1.8%	2.2%	2.4%	3.7%	3.9%	4.0%	8.2%
Certificates	6.2%	6.9%	8.1%	8.3%	8.7%	6.5%	7.3%	7.9%
IRAs	0.7%	-6.3%	-4.5%	-3.6%	-0.9%	-0.9%	1.6%	2.6%
Money market shares	8.6%	0.8%	5.4%	4.6%	5.5%	6.5%	8.2%	11.3%
Regular shares	2.6%	-1.9%	0.2%	0.1%	1.2%	1.4%	1.8%	5.8%
Portfolio $ Distribution								
Credit cards/total loans	5.0%	1.6%	2.6%	2.8%	2.7%	2.8%	2.8%	5.5%
Other unsecured loans/total loans	4.1%	12.7%	7.5%	5.9%	4.6%	4.0%	4.0%	4.0%
New automobile/total loans	9.2%	24.1%	16.8%	13.4%	11.1%	10.0%	9.1%	8.9%
Used automobile/total loans	18.6%	38.2%	32.3%	29.3%	26.3%	23.5%	21.2%	17.3%
First mortgage/total loans	36.5%	9.1%	22.8%	27.9%	30.6%	31.8%	33.9%	37.7%
HEL & 2nd Mtg/total loans	10.6%	4.8%	9.7%	11.5%	12.0%	12.5%	11.6%	10.4%
Commercial loans/total loans	11.5%	0.7%	1.5%	3.0%	6.9%	9.7%	12.9%	11.9%
Share drafts/total savings	19.7%	10.4%	18.0%	19.4%	20.2%	20.9%	21.7%	19.5%
Certificates/total savings	28.5%	16.2%	17.6%	19.0%	23.0%	25.2%	26.8%	29.6%
IRAs/total savings	4.1%	1.6%	3.2%	3.7%	4.0%	4.0%	3.9%	4.2%
Money market shares/total savings	17.9%	2.4%	6.1%	8.6%	11.0%	13.1%	14.1%	19.5%
Regular shares/total savings	27.9%	67.2%	53.2%	47.2%	39.9%	34.7%	31.0%	25.5%
Percent of CUs Offering								
Credit cards	65.8%	19.5%	68.4%	82.5%	87.6%	88.3%	90.1%	93.9%
Other unsecured loans	99.2%	97.3%	99.9%	99.7%	99.9%	100.0%	100.0%	100.0%
New automobile	96.3%	86.9%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.0%	89.6%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%
First mortgage	74.7%	25.0%	78.5%	94.8%	98.5%	99.7%	100.0%	99.6%
HEL & 2nd Mtg	71.5%	21.0%	72.5%	89.3%	96.3%	99.2%	99.6%	100.0%
Commercial loans	40.1%	4.5%	16.7%	28.8%	58.9%	79.9%	87.7%	91.6%
Share drafts	84.6%	47.5%	96.1%	99.3%	99.3%	100.0%	100.0%	99.6%
Certificates	86.8%	58.3%	94.4%	96.9%	98.7%	99.2%	99.6%	99.6%
IRAs	72.4%	25.1%	74.4%	88.4%	94.7%	98.5%	98.6%	99.6%
Money market shares	58.7%	10.9%	49.1%	68.6%	84.8%	91.9%	94.0%	96.4%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.8%	14.8%	12.5%	14.8%	15.1%	16.0%	15.4%	19.8%
Other unsecured loans	10.5%	15.9%	11.9%	12.0%	11.6%	10.8%	10.3%	10.3%
New automobile	6.5%	9.9%	33.0%	17.2%	17.0%	9.7%	6.0%	4.7%
Used automobile	18.3%	23.3%	76.8%	44.8%	46.6%	29.0%	18.8%	13.5%
First mortgage	2.4%	1.3%	1.5%	2.1%	2.8%	2.7%	2.7%	2.3%
HEL & 2nd Mtg	2.4%	1.6%	1.7%	2.0%	2.4%	2.7%	2.5%	2.4%
Commercial loans	0.3%	0.8%	0.4%	0.5%	0.6%	0.5%	0.4%	0.2%
Share drafts	63.8%	34.1%	41.9%	51.4%	56.6%	59.6%	61.6%	65.8%
Certificates	10.7%	5.8%	5.7%	6.7%	8.5%	9.4%	9.9%	11.3%
IRAs	3.0%	1.7%	1.8%	2.3%	2.7%	2.8%	2.8%	3.1%
Money market shares	8.1%	3.5%	3.4%	3.4%	4.1%	4.9%	5.5%	9.0%

Current period flow statistics are trailing four quarters.

**Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.*

***Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.*

Source: NCUA and America's Credit Unions E&S.

Michigan CU Profile - Quarterly Trends

	U.S.	Michigan Credit Unions				
Demographic Information	**Mar 26**	**Mar 26**	**Dec 25**	**Sep 25**	**Jun 25**	**Mar 25**
Number CUs	4,335	170	171	172	177	178
Growth Rates (Quarterly % Change)						
Total loans	1.7	1.2	1.7	2.4	2.7	0.8
Credit cards	-1.4	-2.2	2.4	2.0	2.9	-2.0
Other unsecured loans	-0.2	-1.7	2.2	2.1	1.8	-0.7
New automobile	-0.6	-2.6	-1.8	0.0	0.9	-1.7
used automobile	1.0	-1.3	-1.8	0.3	1.2	-0.1
First mortgage**	2.6	2.2	2.3	3.0	3.5	1.1
HEL & 2nd Mtg**	3.2	1.8	4.6	5.4	5.6	2.8
Commercial loans*	3.6	4.7	5.2	3.4	2.4	2.9
Total savings	3.7	4.4	3.5	0.3	0.6	3.1
Share drafts	4.0	3.2	5.7	-1.4	-0.8	5.0
Certificates	2.4	4.7	3.8	4.0	2.3	-0.2
IRAs	0.6	0.6	-0.3	0.6	1.3	0.6
Money market shares	4.8	4.8	4.7	0.0	0.2	4.6
Regular shares	4.8	5.1	0.9	-1.5	0.1	3.7
Total memberships	1.6	0.3	0.1	0.8	0.3	0.5
Total assets	3.3	3.9	3.1	0.6	1.1	2.8
Earnings (Basis Points)						
Yield on total assets	517	505	521	518	503	489
Dividend/interest cost of assets	170	163	174	167	164	167
Fee & other income	100	115	123	136	134	119
Operating expense	315	328	342	337	330	326
Loss Provisions	52	43	48	45	45	38
Net Income (ROA)	84	97	90	111	104	81
% CUs with positive ROA	85	93	96	96	93	90
Capital Adequacy (%)						
Net worth/assets	11.2	11.7	11.9	12.1	11.9	11.7
% CUs with NW > 7% of assets	98.4	100.0	100.0	99.4	99.4	98.9
Asset Quality (%)						
Loan delinquency rate - Total loans	0.84	0.69	0.85	0.75	0.74	0.65
Total Consumer	1.04	0.95	1.10	0.96	0.97	0.91
Credit Cards	2.03	1.48	1.55	1.35	1.34	1.34
All Other Consumer	0.93	0.91	1.06	0.93	0.94	0.88
Total Mortgages	0.63	0.41	0.57	0.51	0.48	0.33
First Mortgages	0.58	0.38	0.56	0.50	0.47	0.29
All Other Mortgages	0.77	0.55	0.60	0.55	0.55	0.53
Total Commercial Loans	1.00	0.64	0.79	0.63	0.76	0.56
Commercial Ag Loans	1.40	3.85	5.52	6.06	3.10	3.80
All Other Commercial Loans	0.99	0.62	0.76	0.59	0.74	0.54
Net chargeoffs/average loans	0.81	0.54	0.53	0.48	0.47	0.51
Total Consumer	1.50	1.01	1.00	0.89	0.86	0.92
Credit Cards	5.30	2.97	2.28	2.72	2.63	2.53
All Other Consumer	1.11	0.86	0.90	0.75	0.73	0.80
Total Mortgages	0.02	0.01	0.00	0.01	0.01	0.01
First Mortgages	0.01	0.00	0.00	0.00	0.01	0.00
All Other Mortgages	0.08	0.03	0.00	0.05	0.06	0.06
Total Commercial Loans	0.22	0.09	0.25	0.08	0.02	0.09
Commercial Ag Loans	0.08	0.00	0.00	1.24	0.00	0.00
All Other Commercial Loans	0.22	0.09	0.26	0.07	0.02	0.09
Asset/Liability Management						
Loans/savings	81.4	79.9	82.4	83.9	82.1	80.3

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA 5300 Call Report file.

**Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.*

***Prior to 2022, First mortgage and HEL & 2nd Mtg included commercial real estate loans. This will cause fluctuations from prior cycles.*

***Prior to year-end 2023, loans held for sale were included in loans.*

Source: NCUA and America's Credit Unions E&S.

Bank Comparisons

	Credit Unions				Banks			
Demographic Information	Mar 26	2025	2024	3 Yr Avg	Mar 26	2025	2024	3 Yr Avg
Number of Institutions	170	171	181	174	72	74	77	74
Assets per Institution ($ mil)	705	675	595	658	994	962	894	950
Total assets ($ mil)	119,869	115,355	107,763	114,329	71,543	71,168	68,801	70,504
Total loans ($ mil)	81,695	80,773	75,297	79,255	54,748	54,059	49,952	52,919
Total surplus funds ($ mil)	31,694	28,295	26,744	28,911	13,303	13,404	15,484	14,064
Total savings ($ mil)	102,253	97,981	91,718	97,317	57,387	57,020	55,528	56,645
12 Month Growth Rates (%)								
Total assets	8.4	7.0	4.7	6.7	7.1	11.1	6.1	8.1
Total loans	7.8	7.3	3.7	6.3	10.9	14.8	7.8	11.2
Real estate loans**	12.2	11.4	7.2	10.3	6.0	10.2	6.4	7.5
Commercial loans*	16.1	13.8	18.0	16.0	15.0	15.8	8.9	13.2
Total consumer	-0.2	0.3	-4.0	-1.3	12.0	12.2	-5.8	6.2
Consumer credit card	4.7	4.7	6.4	5.3	3.8	-2.7	8.4	3.1
Other consumer	-0.6	-0.1	-4.9	-1.9	12.0	12.3	-5.8	6.2
Total surplus funds	8.9	5.8	6.1	6.9	-5.2	-2.4	0.0	-2.5
Total savings	8.4	6.8	4.8	6.7	6.2	10.4	7.1	7.9
YTD Earnings Annualized (BP)								
Yield on Total Assets	505	508	481	498	544	555	537	545
Dividend/Interest cost of assets	163	168	176	169	185	197	209	197
Net Interest Margin	342	340	305	329	359	358	328	348
Fee and other income (2)	119	128	142	129	88	103	100	97
Operating expense	328	333	323	328	297	310	298	302
Loss provisions	43	44	41	43	3	12	9	8
Net income	97	97	88	94	145	139	120	135
Capital Adequacy (%)								
Net worth/assets	11.7	11.9	11.9	11.9	10.4	10.5	10.1	10.3
Asset Quality (%)								
Delinquencies/loans (3)	0.69	0.85	0.77	0.77	0.89	0.85	0.67	0.80
Real estate loans	0.41	0.57	0.50	0.49	1.06	1.04	0.73	0.94
Consumer loans	0.64	0.79	0.48	0.64	0.68	0.48	0.60	0.59
Total consumer	1.08	1.22	1.18	1.16	0.23	0.24	0.19	0.22
Consumer credit card	1.48	1.55	1.40	1.48	0.03	0.00	0.08	0.04
Other consumer	1.03	1.18	1.15	1.12	0.23	0.24	0.19	0.22
Net chargeoffs/avg loans	0.54	0.50	0.47	0.50	0.05	0.06	0.06	0.05
Real estate loans	0.01	0.01	0.01	0.01	0.04	0.04	0.01	0.03
Commercial loans	0.09	0.11	0.06	0.09	0.03	0.19	0.21	0.14
Total consumer	1.39	1.22	1.10	1.24	0.29	0.14	0.71	0.38
Consumer credit card	2.97	2.50	2.49	2.65	4.03	3.86	1.79	3.22
Other consumer	1.22	1.08	0.96	1.09	0.28	0.13	0.71	0.37
Asset Liability Management (%)								
Loans/savings	79.9	82.4	82.1	81.5	95.4	94.8	90.0	93.4
Loans/assets	68.2	70.0	69.9	69.3	75.7	75.2	71.8	74.2
Core deposits/total deposits	45.0	45.1	46.1	45.4	54.3	54.1	52.5	53.6

**Prior to third quarter 2017, these were reported as member business loans. This change may cause fluctuations from prior cycles.*
***Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.*
***Prior to year-end 2023, credit union loans held for sale were included in loans.*
Source: FDIC, NCUA and America's Credit Unions E&S

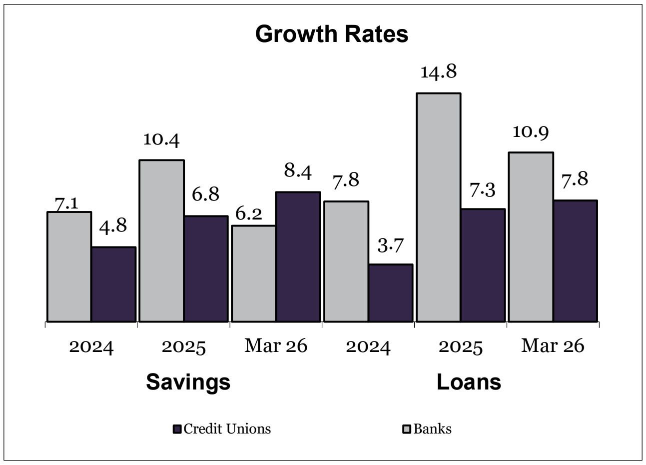
America's Credit Unions

Michigan Credit Union Profile

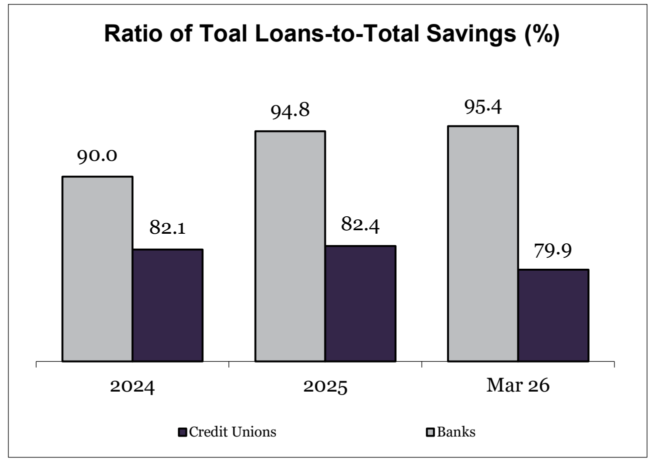
First Quarter 2026

Credit Union and Bank Comparisons:

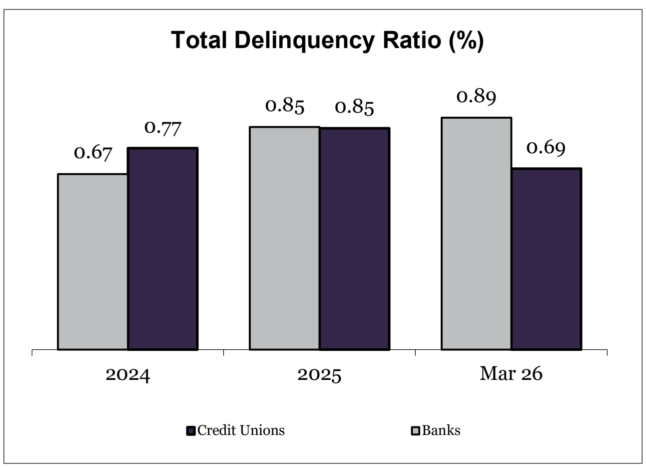
Loan and Savings Growth Trends



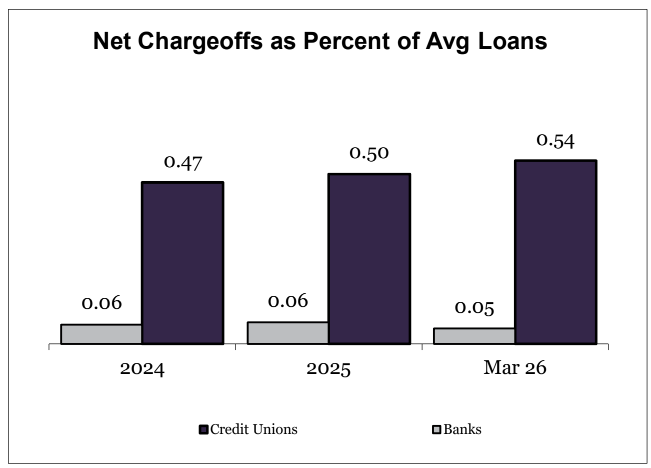
Liquidity Risk Trends



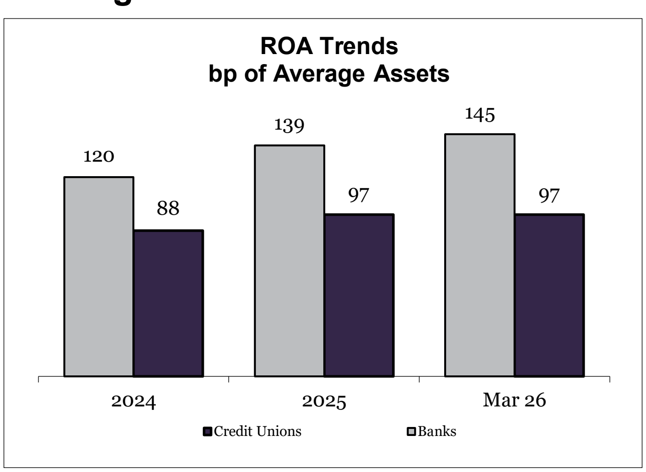
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends