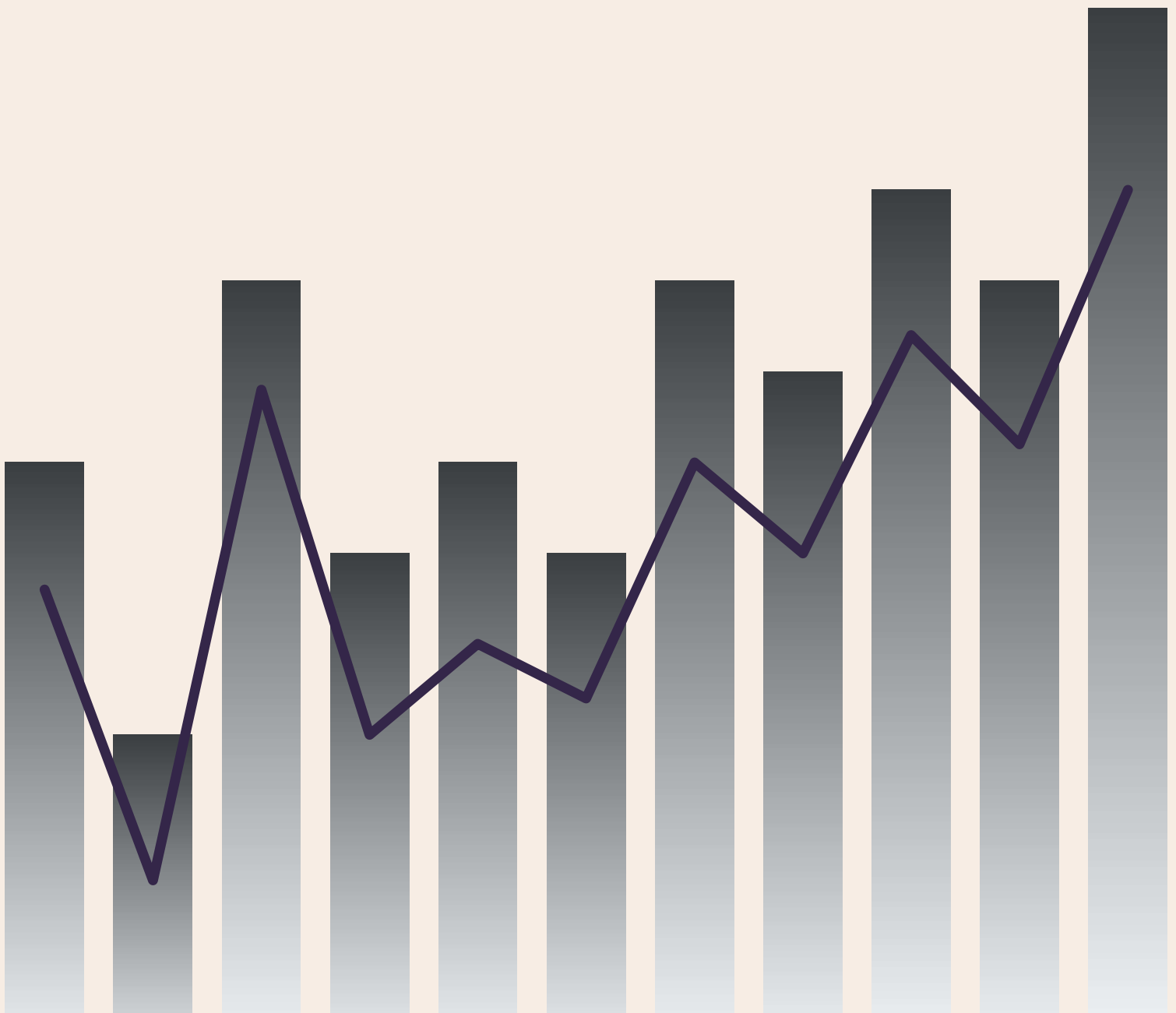




Michigan Credit Union Profile



Overview by Year

	U.S. CUs	Michigan CUs
Demographic Information	Jun 26	Jun 26
Number of CUs	4,299	169
Assets per CU (\$ mil)	586.8	717.2
Median assets (\$ mil)	68.3	186.5
Total assets (\$ mil)	2,522,701	121,212
Total loans (\$ mil)	1,779,271	84,270
Total surplus funds (\$ mil)	619,550	30,157
Total savings (\$ mil)	2,147,505	103,151
Total memberships (thousands)	147,390	6,133
Growth Rates (%)		
Total assets	5.0	8.8
Total loans	4.9	8.5
Total surplus funds	4.0	7.8
Total savings	5.2	9.0
Total memberships	1.6	1.1
% CUs with increasing assets	70.3	85.2
Earnings - Basis Pts.		
Yield on total assets	522	514
Dividend/interest cost of assets	171	165
Net interest margin	351	348
Fee & other income	110	125
Operating expense	318	333
Loss Provisions	55	44
Net Income (ROA)	88	97
% CUs with positive ROA	87.3	97.6
Capital Adequacy (%)		
Net worth/assets	11.4	11.9
% CUs with NW > 7% of assets	98.7	100.0
Asset Quality		
Delinquencies (60+ day \$)/loans (%)	0.96	0.79
Net chargeoffs/average loans (%)	0.78	0.50
Asset/Liability Management		
Loans/savings	82.9	81.7
Loans/assets	70.5	69.5
Net Long-term assets/assets	41.0	45.4
Liquid assets/assets	11.7	12.4
Core deposits/shares & borrowings	47.2	44.7
Productivity		
Members/potential members (%)	3	1
Borrowers/members (%)	61	63
Members/FTE	403	309
Average shares/member (\$)	14,570	16,819
Average loan balance (\$)	19,788	21,872
Employees per million in assets	0.15	0.16
Structure (%)		
Fed CUs w/ single-sponsor	9.8	3.0
Fed CUs w/ community charter	18.8	17.2
Other Fed CUs	33.1	14.2
CUs state chartered	38.4	65.7

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.

*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						
	Jun 26	Jun 26	2025	2024	2023	2022	2021	2020
Demographic Information								
Number of CUs	4,299	169	171	181	192	198	206	212
Assets per CU (\$ mil)	586.8	717.2	674.6	595.4	536.2	495.2	460.1	392.5
Median assets (\$ mil)	68.3	186.5	182.2	157.2	138.8	131.1	124.6	107.2
Total assets (\$ mil)	2,522,701	121,212	115,355	107,763	102,950	98,057	94,780	83,217
Total loans (\$ mil)	1,779,271	84,270	80,773	75,297	72,607	66,576	55,932	50,734
Total surplus funds (\$ mil)	619,550	30,157	28,295	26,744	25,210	26,736	34,499	28,639
Total savings (\$ mil)	2,147,505	103,151	97,981	91,718	87,506	84,781	82,563	71,393
Total memberships (thousands)	147,390	6,133	6,106	6,053	5,997	5,946	5,810	5,643
Growth Rates (%)								
Total assets	5.0	8.8	7.0	4.7	5.0	3.5	13.9	21.0
Total loans	4.9	8.5	7.3	3.7	9.1	19.0	10.2	7.3
Total surplus funds	4.0	7.8	5.8	6.1	-5.7	-22.5	20.5	58.0
Total savings	5.2	9.0	6.8	4.8	3.2	2.7	15.6	23.4
Total memberships	1.6	1.1	0.9	0.9	0.8	2.4	3.0	1.9
% CUs with increasing assets	70.3	85.2	83.0	63.5	49.0	58.1	96.6	99.1
Earnings - Basis Pts.								
Yield on total assets	522	514	508	481	415	322	296	348
Dividend/interest cost of assets	171	165	168	176	126	45	41	64
Net interest margin	351	348	340	305	289	277	256	284
Fee & other income	110	125	128	142	133	130	158	168
Operating expense	318	333	333	323	313	297	297	325
Loss Provisions	55	44	44	41	28	14	5	31
Net Income (ROA)	88	97	90	83	81	96	112	97
% CUs with positive ROA	87.3	97.6	95.9	95.0	90.1	93.9	89.3	91.0
Capital Adequacy (%)								
Net worth/assets	11.4	11.9	11.9	11.8	11.5	11.4	10.6	10.9
% CUs with NW > 7% of assets	98.7	100.0	100.0	100.0	99.0	96.5	94.2	96.2
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.96	0.79	0.85	0.77	0.66	0.53	0.39	0.45
Net chargeoffs/average loans (%)	0.78	0.50	0.50	0.47	0.35	0.21	0.14	0.32
Asset/Liability Management								
Loans/savings	82.9	81.7	82.4	82.1	83.0	78.5	67.7	71.1
Loans/assets	70.5	69.5	70.0	69.9	70.5	67.9	59.0	61.0
Net Long-term assets/assets	41.0	45.4	44.8	44.5	45.2	46.7	43.0	38.1
Liquid assets/assets	11.7	12.4	12.3	12.1	9.3	8.0	14.3	16.3
Core deposits/shares & borrowings	47.2	44.7	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	63	63	63	64	62	59	60
Members/FTE	403	309	314	318	323	332	344	348
Average shares/member (\$)	14,570	16,819	16,045	15,153	14,593	14,257	14,211	12,652
Average loan balance (\$)	19,788	21,872	21,038	19,609	19,046	18,001	16,185	14,989
Employees per million in assets	0.15	0.16	0.17	0.18	0.18	0.18	0.18	0.19
Structure (%)								
Fed CUs w/ single-sponsor	9.8	3.0	2.9	3.3	3.1	3.0	2.9	3.3
Fed CUs w/ community charter	18.8	17.2	17.5	17.7	16.7	16.7	17.0	17.5
Other Fed CUs	33.1	14.2	14.0	14.4	15.1	15.2	16.0	15.6
CUs state chartered	38.4	65.7	65.5	64.6	65.1	65.2	64.1	63.7

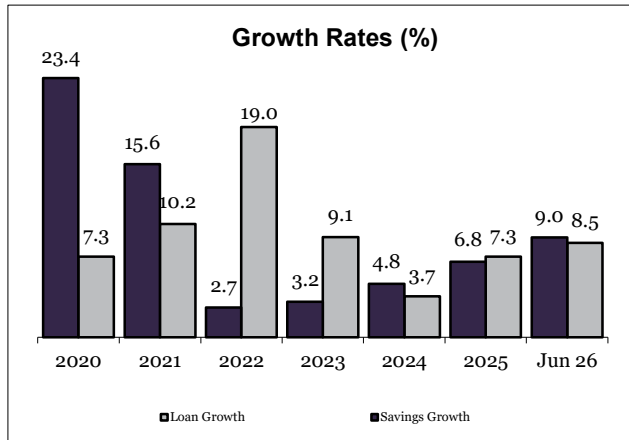
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*Prior to year-end 2023, loans held for sale were included in loans.

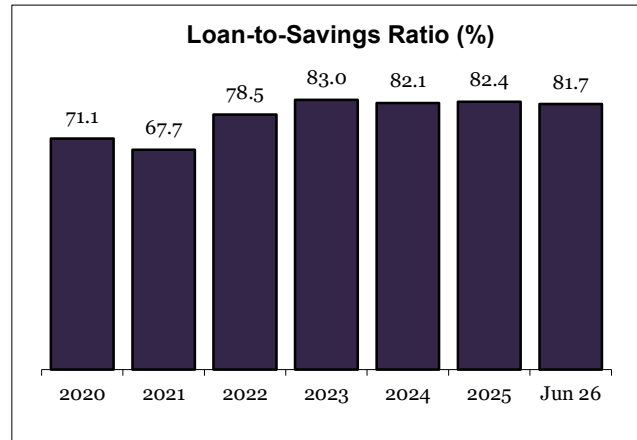
Source: NCUA and America's Credit Unions E&S.



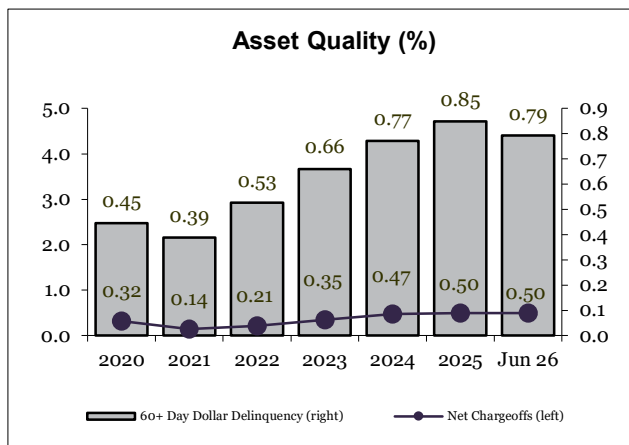
Loan and Savings Growth Trends



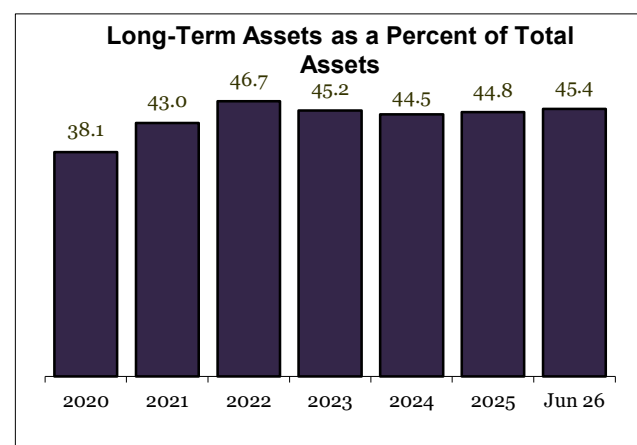
Liquidity Trends



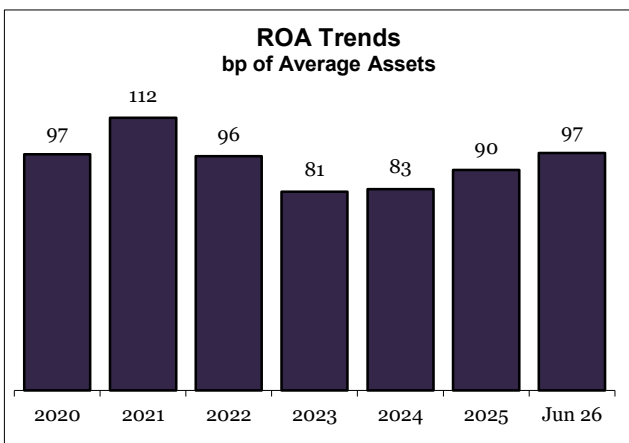
Credit Risk Trends



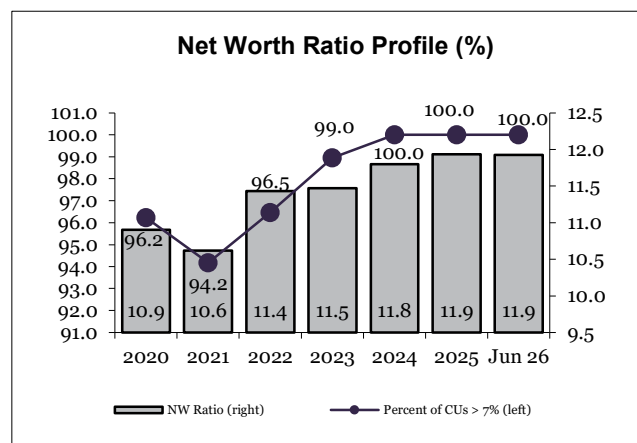
Interest Rate Risk Trends



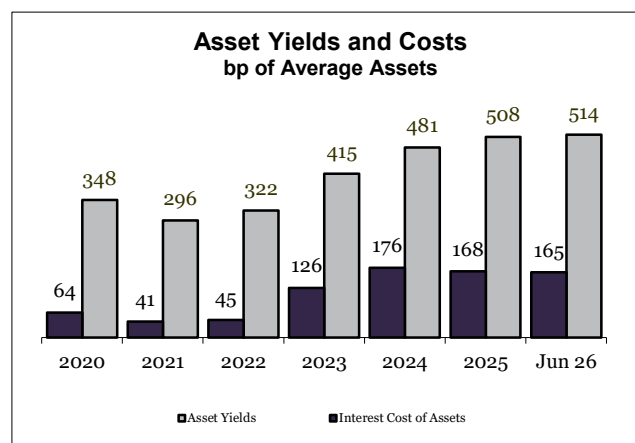
Earnings Trends



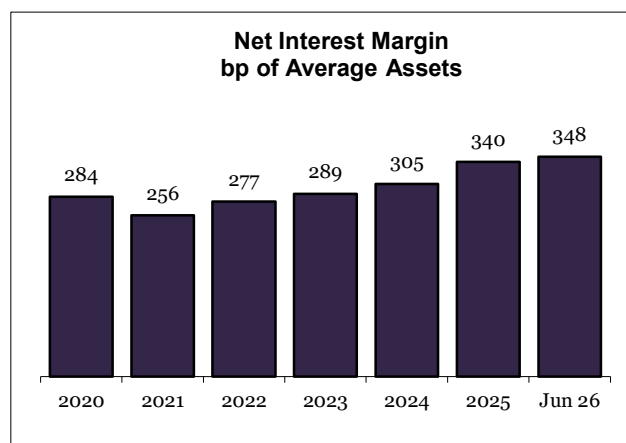
Solvency Trends



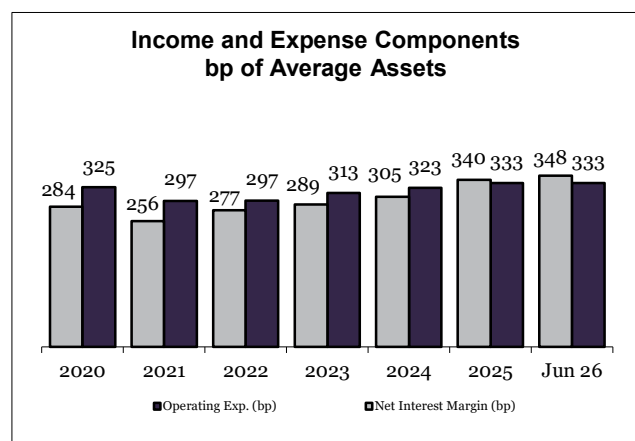
Asset Yields and Funding Costs



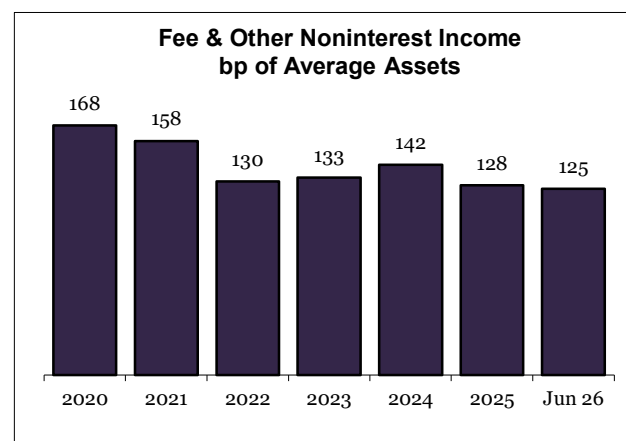
Interest Margins



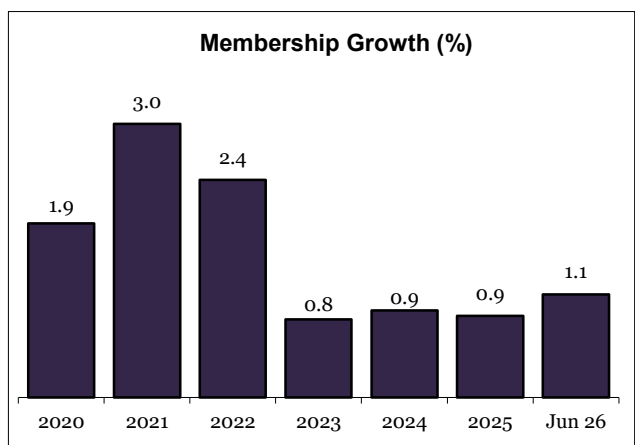
Interest Margins & Overhead



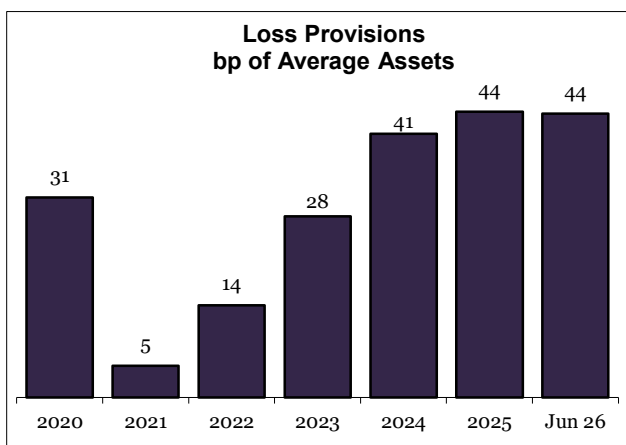
Noninterest Income



Membership Growth Trends



Loss Provisions



Overview: State Results by Asset Size

	MI	Michigan Credit Union Asset Groups - 2026						
Demographic Information	Jun 26	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Number of CUs	169	9	24	23	41	27	17	28
Assets per CU (\$ mil)	717.2	11.2	32.3	71.0	163.4	354.9	747.2	3,204.2
Median assets (\$ mil)	186.5	11.2	32.6	69.6	154.3	350.0	714.4	1,848.3
Total assets (\$ mil)	121,212	101	775	1,633	6,701	9,582	12,702	89,717
Total loans (\$ mil)	84,270	47	329	823	3,831	6,152	8,142	64,945
Total surplus funds (\$ mil)	30,157	52	425	735	2,549	2,823	3,776	19,797
Total savings (\$ mil)	103,151	87	659	1,413	5,840	8,307	10,897	75,950
Total memberships (thousands)	6,133	10	57	124	474	602	798	4,070
Growth Rates (%)								
Total assets	8.8	-0.3	3.4	1.8	4.3	4.4	4.5	10.9
Total loans	8.5	-0.1	-1.0	4.5	3.2	3.7	5.6	10.2
Total surplus funds	7.8	-0.9	7.0	-0.9	5.9	4.2	1.1	11.4
Total savings	9.0	-1.3	2.6	1.2	3.7	3.9	4.4	11.5
Total memberships	1.1	-0.9	-1.9	-0.1	-0.9	0.3	-0.4	2.5
% CUs with increasing assets	85.2	55.6	79.2	65.2	92.7	100.0	88.2	89.3
Earnings - Basis Pts.								
Yield on total assets	514	480	455	477	479	514	517	517
Dividend/interest cost of assets	165	77	65	82	99	110	123	185
Net interest margin	348	403	390	395	380	404	394	332
Fee & other income	125	55	75	144	130	139	153	120
Operating expense	333	324	331	452	387	415	408	307
Loss Provisions	44	-4	14	29	23	36	50	46
Net Income (ROA)	97	138	119	57	100	93	89	99
% CUs with positive ROA	97.6	100.0	100.0	82.6	100.0	100.0	100.0	100.0
Capital Adequacy (%)								
Net worth/assets	11.9	13.3	14.6	13.2	12.6	12.0	12.1	11.8
% 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 (%)	0.79	2.18	1.25	0.90	0.88	0.81	0.92	0.77
Net chargeoffs/average loans (%)	0.50	0.20	0.25	0.49	0.35	0.53	0.70	0.48
Asset/Liability Management (%)								
Loans/savings	81.7	54.7	50.0	58.3	65.6	74.1	74.7	85.5
Loans/assets	69.5	47.0	42.5	50.4	57.2	64.2	64.1	72.4
Net Long-term assets/assets	45.4	19.1	24.2	32.8	35.0	40.5	43.3	47.5
Liquid assets/assets	12.4	37.8	30.6	21.3	19.0	12.9	14.0	11.2
Core deposits/shares & borrowings	44.7	85.0	68.4	61.5	60.3	54.3	53.2	40.6
Productivity								
Members/potential members (%)	1	26	1	1	1	0	1	2
Borrowers/members (%)	63	49	52	68	57	71	63	62
Members/FTE	309	353	349	273	314	277	293	318
Average shares/member (\$)	16,819	8,752	11,645	11,429	12,324	13,810	13,657	18,663
Average loan balance (\$)	21,872	9,838	11,132	9,855	14,065	14,308	16,175	25,678
Employees per million in assets	0.16	0.28	0.21	0.28	0.23	0.23	0.21	0.14
Structure (%)								
Fed CUs w/ single-sponsor	3.0	11.1	12.5	4.3	0.0	0.0	0.0	0.0
Fed CUs w/ community charter	17.2	22.2	41.7	26.1	24.4	3.7	0.0	0.0
Other Fed CUs	14.2	33.3	12.5	4.3	26.8	11.1	5.9	7.1
CUs state chartered	65.7	33.3	33.3	65.2	48.8	85.2	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.

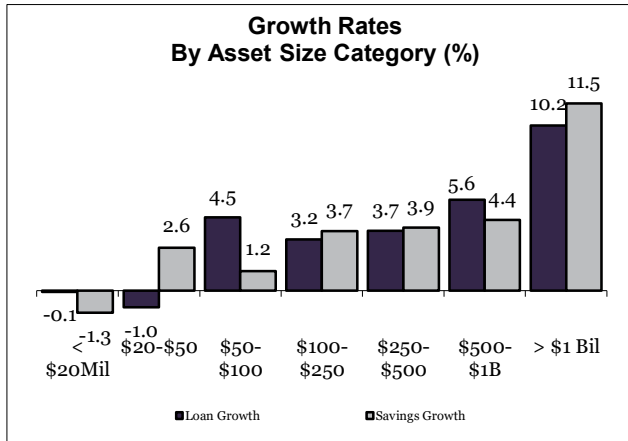
*Prior to year-end 2023, loans held for sale were included in loans.

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

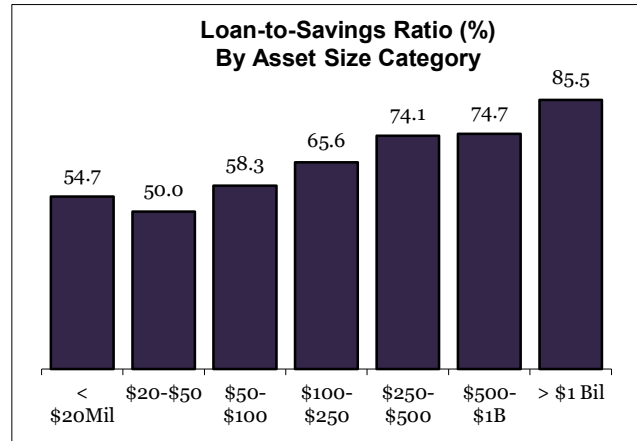


Results By Asset Size:

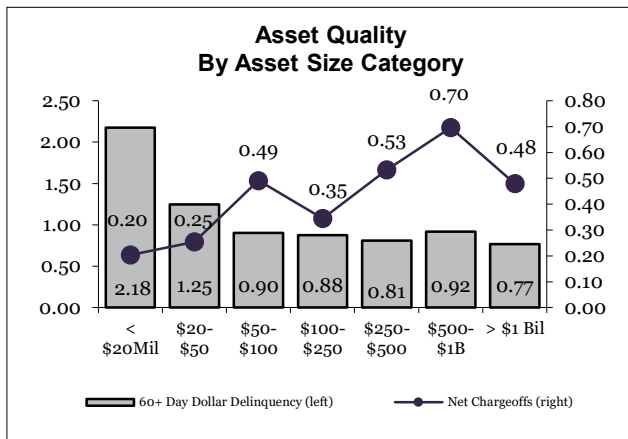
Loan and Savings growth



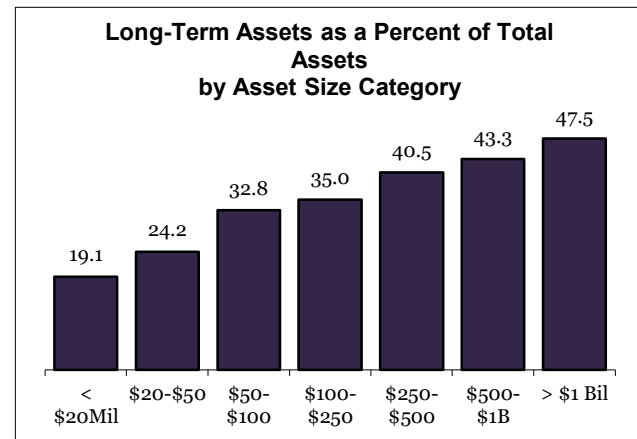
Liquidity Risk Exposure



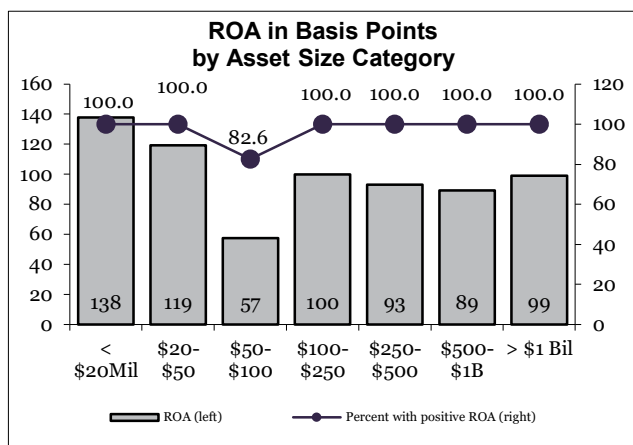
Credit Risk Exposure



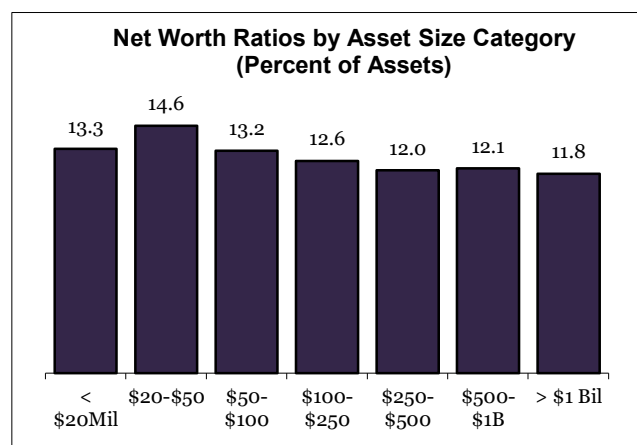
Interest Rate Risk Exposure



Earnings



Solvency



Overview: National Results by Asset Size

	U.S.	All Credit Unions Asset Groups - 2026						
	Jun 26	< \$20Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1B	> \$1 Bil
Demographic Information								
Number of CUs	4,299	1,180	726	573	670	391	280	479
Assets per CU (\$ mil)	586.8	7.8	33.6	72.7	160.0	357.9	718.8	4,173.4
Median assets (\$ mil)	68.3	6.7	33.2	72.1	152.7	351.2	714.8	2,191.9
Total assets (\$ mil)	2,522,701	9,147	24,429	41,680	107,190	139,929	201,263	1,999,064
Total loans (\$ mil)	1,779,271	4,465	11,956	21,991	64,857	90,782	139,946	1,445,276
Total surplus funds (\$ mil)	619,550	4,494	11,630	17,690	36,380	40,939	49,592	458,823
Total savings (\$ mil)	2,147,505	7,515	20,800	35,798	92,842	120,959	173,504	1,696,089
Total memberships (thousands)	147,390	1,194	2,053	3,178	7,325	8,820	12,234	112,586
Growth Rates (%)								
Total assets	5.0	0.1	2.4	2.6	3.9	4.4	4.9	7.8
Total loans	4.9	-3.8	-1.1	0.4	3.4	4.4	5.0	7.6
Total surplus funds	4.0	4.3	5.8	4.8	4.1	4.0	3.7	6.7
Total savings	5.2	-0.2	1.8	2.3	3.5	3.8	4.9	7.8
Total memberships	1.6	-1.7	-1.2	-0.9	-0.3	0.6	1.4	4.1
% CUs with increasing assets	70.3	47.5	69.0	71.7	80.9	86.7	87.5	88.9
Earnings - Basis Pts.								
Yield on total assets	522	491	471	473	491	497	503	530
Dividend/interest cost of assets	171	87	89	98	117	132	148	182
Net interest margin	351	404	382	375	375	365	355	347
Fee & other income	110	78	85	103	113	121	126	108
Operating expense	318	410	367	426	376	374	364	303
Loss Provisions	55	30	23	28	31	33	37	61
Net Income (ROA)	88	43	76	25	80	79	81	92
% CUs with positive ROA	87.3	72.8	87.7	88.7	94.5	96.2	97.1	97.7
Capital Adequacy (%)								
Net worth/assets	11.4	17.4	14.3	13.5	12.6	11.8	11.2	11.3
% CUs with NW > 7% of assets	98.7	97.4	98.9	99.0	99.6	99.7	98.6	99.6
Asset Quality								
Delinquencies (60+ day \$)/loans (%)	0.96	1.55	1.04	0.98	0.93	0.83	0.81	0.98
Net chargeoffs/average loans (%)	0.78	0.53	0.42	0.48	0.46	0.48	0.53	0.85
Asset/Liability Management								
Loans/savings	82.9	59.4	57.5	61.4	69.9	75.1	80.7	85.2
Loans/assets	70.5	48.8	48.9	52.8	60.5	64.9	69.5	72.3
Net Long-term assets/assets	41.0	12.3	22.9	28.8	34.0	39.0	42.7	41.9
Liquid assets/assets	11.7	33.5	26.9	22.4	17.6	14.4	11.9	10.6
Core deposits/shares & borrowings	47.2	77.4	71.0	66.1	59.8	55.5	52.1	44.6
Productivity								
Members/potential members (%)	3	5	2	2	2	2	2	3
Borrowers/members (%)	61	54	144	95	98	73	58	56
Members/FTE	403	394	389	364	329	317	337	429
Average shares/member (\$)	14,570	6,295	10,133	11,263	12,675	13,714	14,182	15,065
Average loan balance (\$)	19,788	6,944	4,043	7,312	9,043	14,030	19,848	23,082
Employees per million in assets	0.15	0.33	0.22	0.21	0.21	0.20	0.18	0.13
Structure (%)								
Fed CUs w/ single-sponsor	9.8	24.4	9.2	4.4	3.0	1.8	1.1	2.1
Fed CUs w/ community charter	18.8	8.9	22.3	24.8	31.6	23.5	20.7	7.5
Other Fed CUs	33.1	38.1	35.5	31.8	26.1	29.4	27.5	34.7
CUs state chartered	38.4	28.6	32.9	39.1	39.3	45.3	50.7	55.7

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.

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

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



Portfolio: State Trends

	U.S.	Michigan Credit Unions						
	Jun 26	Jun 26	2025	2024	2023	2022	2021	2020
Growth Rates								
Credit cards	2.5%	4.1%	4.7%	6.4%	10.6%	13.4%	3.0%	-9.2%
Other unsecured loans	1.0%	3.9%	4.9%	3.3%	16.8%	19.3%	-11.2%	14.2%
New automobile	-1.1%	-2.2%	-3.1%	-12.1%	-0.4%	33.9%	2.7%	-2.3%
Used automobile	1.2%	-2.4%	-1.1%	-5.7%	3.2%	20.7%	11.0%	4.2%
First mortgage**	6.3%	11.2%	9.8%	5.2%	7.6%	-8.0%	13.6%	14.3%
HEL & 2nd Mtg**	13.4%	18.1%	18.9%	18.1%	20.7%	32.8%	0.3%	-7.2%
Commercial loans*	10.2%	18.9%	13.8%	18.0%	27.0%	22.4%	23.8%	11.3%
Share drafts	6.0%	8.1%	7.8%	0.4%	-4.2%	2.1%	47.4%	39.4%
Certificates	5.9%	13.8%	9.8%	13.8%	71.3%	32.1%	-11.7%	-6.0%
IRAs	-0.1%	1.0%	1.4%	3.3%	4.8%	0.6%	-1.6%	3.7%
Money market shares	8.9%	11.3%	9.2%	8.3%	-5.7%	-4.4%	-4.8%	28.6%
Regular shares	2.7%	3.4%	1.9%	-2.1%	-15.2%	-1.4%	33.8%	33.5%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	3.6%	3.7%	3.8%	3.7%	3.7%	3.9%	4.1%
Other unsecured loans/total loans	4.0%	3.6%	3.7%	3.8%	3.8%	3.6%	3.6%	4.4%
New automobile/total loans	9.1%	5.0%	5.2%	5.8%	6.8%	7.4%	6.6%	7.1%
Used automobile/total loans	18.4%	17.2%	18.1%	19.6%	21.6%	22.8%	22.5%	22.3%
First mortgage/total loans	36.6%	38.9%	38.4%	37.5%	36.9%	37.5%	48.4%	47.0%
HEL & 2nd Mtg/total loans	10.8%	8.8%	8.6%	7.7%	6.8%	6.1%	5.5%	6.1%
Commercial loans/total loans	11.5%	16.0%	15.2%	14.4%	12.6%	10.8%	10.5%	9.4%
Share drafts/total savings	19.5%	19.8%	20.1%	19.9%	20.8%	22.4%	22.5%	17.7%
Certificates/total savings	28.7%	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	18.2%	23.8%	23.6%	23.1%	22.3%	24.4%	26.2%	31.8%
Regular shares/total savings	27.7%	24.8%	25.0%	26.2%	28.1%	34.2%	35.6%	30.8%
Percent of CUs Offering								
Credit cards	65.7%	91.1%	90.6%	89.0%	87.5%	88.9%	86.9%	85.8%
Other unsecured loans	99.3%	99.4%	99.4%	100.0%	100.0%	100.0%	99.0%	99.5%
New automobile	96.3%	99.4%	100.0%	97.8%	99.0%	99.5%	98.5%	98.6%
Used automobile	97.2%	100.0%	99.4%	98.9%	99.0%	99.0%	99.0%	99.5%
First mortgage	74.9%	94.7%	94.7%	93.9%	93.2%	92.9%	91.3%	89.2%
HEL & 2nd Mtg	71.6%	91.7%	91.8%	90.1%	88.5%	87.9%	88.3%	88.7%
Commercial loans	40.4%	68.0%	68.4%	66.3%	64.1%	63.1%	60.7%	59.9%
Share drafts	84.7%	98.2%	98.2%	97.2%	95.8%	96.0%	95.1%	94.8%
Certificates	86.8%	96.4%	96.5%	95.6%	92.2%	91.9%	91.7%	92.0%
IRAs	72.4%	91.1%	90.6%	89.5%	87.5%	88.4%	88.3%	88.2%
Money market shares	59.0%	85.8%	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	18.9%	20.6%	20.3%	20.2%	20.1%	19.3%	18.9%	18.9%
Other unsecured loans	10.7%	13.0%	13.1%	13.1%	12.8%	12.6%	12.4%	12.2%
New automobile	6.4%	2.9%	3.1%	3.2%	3.5%	3.5%	3.0%	3.2%
Used automobile	18.0%	15.9%	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%	2.9%	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	64.1%	68.4%	67.8%	67.4%	64.5%	65.0%	65.0%	63.1%
Certificates	10.7%	11.9%	11.7%	11.7%	10.9%	7.1%	6.4%	7.3%
IRAs	2.9%	2.8%	2.8%	2.9%	2.9%	2.8%	3.0%	3.2%
Money market shares	8.2%	12.0%	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	Jun 26	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	4.1%	-5.5%	2.3%	0.3%	-0.7%	2.4%	1.6%	5.4%
Other unsecured loans	3.9%	-5.7%	-6.3%	6.1%	7.0%	3.8%	4.3%	3.9%
New automobile	-2.2%	6.1%	-0.2%	5.7%	6.8%	0.6%	8.5%	-4.7%
Used automobile	-2.4%	-9.5%	-3.9%	2.0%	-0.9%	-1.1%	-1.0%	-2.7%
First mortgage**	11.2%	12.0%	-0.2%	7.8%	5.0%	3.8%	9.7%	12.5%
HEL & 2nd Mtg**	18.1%	10.4%	5.3%	10.4%	11.9%	20.0%	18.6%	18.8%
Commercial loans*	18.9%	0.0%	4.1%	1.6%	0.5%	14.1%	6.8%	21.7%
Share drafts	8.1%	4.2%	2.6%	4.4%	3.8%	5.8%	4.9%	9.9%
Certificates	13.8%	-17.7%	4.3%	8.2%	6.5%	6.6%	7.6%	15.8%
IRAs	1.0%	-30.1%	-5.3%	-9.3%	-2.5%	-4.5%	-1.0%	3.1%
Money market shares	11.3%	-13.2%	6.1%	-1.1%	8.3%	4.4%	5.6%	13.1%
Regular shares	3.4%	-0.8%	2.5%	-1.0%	1.6%	2.6%	-0.1%	6.1%
Portfolio \$ Distribution								
Credit cards/total loans	3.6%	1.6%	3.2%	4.5%	3.1%	4.2%	5.4%	3.3%
Other unsecured loans/total loans	3.6%	6.2%	7.0%	6.3%	3.7%	4.2%	4.8%	3.3%
New automobile/total loans	5.0%	18.4%	11.2%	8.4%	7.2%	7.7%	6.0%	4.4%
Used automobile/total loans	17.2%	29.5%	30.0%	27.9%	26.5%	26.8%	23.8%	14.7%
First mortgage/total loans	38.9%	20.1%	30.1%	32.9%	35.8%	30.5%	28.5%	41.3%
HEL & 2nd Mtg/total loans	8.8%	12.3%	6.0%	8.0%	9.2%	10.6%	8.1%	8.8%
Commercial loans/total loans	16.0%	0.0%	2.0%	4.4%	6.0%	9.6%	17.9%	17.2%
Share drafts/total savings	19.8%	16.3%	21.1%	20.0%	20.8%	19.9%	19.6%	19.8%
Certificates/total savings	26.3%	5.3%	12.7%	16.0%	18.5%	21.8%	21.8%	28.4%
IRAs/total savings	3.1%	0.5%	2.6%	2.7%	3.6%	3.4%	3.5%	3.0%
Money market shares/total savings	23.8%	3.3%	14.9%	16.7%	16.0%	18.7%	19.0%	25.9%
Regular shares/total savings	24.8%	68.6%	47.3%	41.5%	39.5%	34.4%	33.6%	20.8%
Percent of CUs Offering								
Credit cards	91.1%	22.2%	87.5%	95.7%	97.6%	96.3%	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	99.4%	88.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used automobile	100.0%	100.0%	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	91.7%	44.4%	70.8%	95.7%	97.6%	100.0%	100.0%	100.0%
Commercial loans	68.0%	0.0%	29.2%	39.1%	70.7%	96.3%	100.0%	96.4%
Share drafts	98.2%	66.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Certificates	96.4%	55.6%	95.8%	95.7%	100.0%	100.0%	100.0%	100.0%
IRAs	91.1%	33.3%	83.3%	91.3%	95.1%	100.0%	100.0%	96.4%
Money market shares	85.8%	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	20.6%	28.7%	15.5%	18.8%	15.9%	22.0%	21.6%	20.8%
Other unsecured loans	13.0%	17.4%	13.5%	17.0%	12.6%	15.4%	15.7%	12.1%
New automobile	2.9%	3.2%	2.7%	3.1%	2.6%	3.7%	2.3%	2.9%
Used automobile	15.9%	10.9%	15.7%	16.3%	16.4%	20.8%	15.9%	15.1%
First mortgage	3.5%	1.4%	2.8%	2.6%	3.2%	3.2%	2.5%	3.9%
HEL & 2nd Mtg	2.9%	2.2%	1.1%	1.6%	2.0%	2.7%	2.2%	3.1%
Commercial loans	0.6%	0.0%	0.6%	0.6%	0.4%	0.5%	0.7%	0.6%
Share drafts	68.4%	47.4%	57.7%	62.9%	66.1%	64.4%	67.0%	69.9%
Certificates	11.9%	3.0%	5.9%	7.2%	7.8%	10.4%	11.4%	12.9%
IRAs	2.8%	0.5%	2.1%	2.1%	2.4%	3.0%	2.6%	2.9%
Money market shares	12.0%	4.1%	7.4%	5.9%	5.5%	8.3%	9.1%	14.0%

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.

Portfolio Detail: National Results by Asset Size

	U.S.	All U.S. Credit Unions Asset Groups - 2026						
Growth Rates	Jun 26	< \$20 Mil	\$20-\$50	\$50-\$100	\$100-\$250	\$250-\$500	\$500-\$1Bil	> \$1Bil
Credit cards	2.5%	-3.7%	-1.3%	-2.2%	-0.4%	-0.9%	1.2%	4.0%
Other unsecured loans	1.0%	-3.2%	-2.1%	-1.6%	-1.9%	1.2%	4.5%	4.0%
New automobile	-1.1%	-6.4%	-6.0%	-5.9%	-0.8%	-0.6%	-1.1%	0.6%
Used automobile	1.2%	-4.3%	-2.5%	-2.6%	-0.2%	-0.5%	-1.0%	3.5%
First mortgage**	6.3%	-0.7%	1.4%	4.0%	6.1%	5.5%	7.8%	9.1%
HEL & 2nd Mtg**	13.4%	5.4%	9.4%	11.2%	12.4%	13.5%	12.6%	16.3%
Commercial loans*	10.2%	0.7%	4.8%	1.6%	7.4%	13.6%	10.2%	13.6%
Share drafts	6.0%	2.7%	2.4%	3.2%	4.4%	4.6%	5.1%	9.0%
Certificates	5.9%	5.3%	7.4%	6.8%	7.7%	5.9%	6.4%	7.5%
IRAs	-0.1%	-3.9%	-4.4%	-3.7%	-1.4%	-1.0%	0.1%	1.7%
Money market shares	8.9%	-0.1%	4.0%	5.0%	5.7%	6.4%	8.3%	11.6%
Regular shares	2.7%	-1.9%	0.4%	0.5%	1.1%	1.4%	2.1%	5.8%
Portfolio \$ Distribution								
Credit cards/total loans	4.9%	1.6%	2.6%	2.8%	2.6%	2.8%	2.8%	5.4%
Other unsecured loans/total loans	4.0%	12.8%	7.5%	5.9%	4.5%	3.9%	4.0%	3.9%
New automobile/total loans	9.1%	24.0%	16.7%	13.4%	11.1%	10.0%	9.1%	8.8%
Used automobile/total loans	18.4%	38.3%	32.3%	28.9%	26.1%	23.2%	20.7%	17.2%
First mortgage/total loans	36.6%	8.6%	22.8%	27.9%	30.7%	31.8%	34.3%	37.7%
HEL & 2nd Mtg/total loans	10.8%	4.9%	9.8%	11.8%	12.2%	12.6%	11.8%	10.5%
Commercial loans/total loans	11.5%	0.7%	1.5%	3.1%	6.8%	10.0%	13.0%	12.0%
Share drafts/total savings	19.5%	10.4%	17.8%	19.2%	20.0%	20.8%	21.4%	19.3%
Certificates/total savings	28.7%	16.2%	17.7%	19.4%	23.2%	25.4%	27.1%	29.8%
IRAs/total savings	4.1%	1.6%	3.2%	3.6%	4.0%	4.0%	3.8%	4.2%
Money market shares/total savings	18.2%	2.5%	6.2%	8.8%	11.1%	13.2%	14.4%	19.7%
Regular shares/total savings	27.7%	67.0%	53.3%	47.0%	39.9%	34.7%	30.7%	25.3%
Percent of CUs Offering								
Credit cards	65.7%	19.6%	67.8%	82.7%	87.3%	87.7%	90.7%	93.1%
Other unsecured loans	99.3%	97.7%	99.9%	99.7%	99.9%	100.0%	100.0%	100.0%
New automobile	96.3%	87.0%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%
Used automobile	97.2%	90.3%	99.6%	99.7%	100.0%	100.0%	100.0%	100.0%
First mortgage	74.9%	25.3%	78.5%	94.8%	98.5%	99.7%	100.0%	99.6%
HEL & 2nd Mtg	71.6%	21.3%	72.5%	89.0%	96.3%	99.0%	99.6%	100.0%
Commercial loans	40.4%	4.5%	17.6%	28.3%	58.5%	81.1%	88.2%	91.2%
Share drafts	84.7%	47.7%	95.9%	99.3%	99.3%	100.0%	100.0%	99.6%
Certificates	86.8%	58.2%	94.4%	96.9%	98.7%	99.5%	99.6%	99.6%
IRAs	72.4%	24.7%	74.7%	88.0%	94.8%	98.7%	98.6%	99.6%
Money market shares	59.0%	11.4%	48.9%	68.9%	84.6%	91.6%	95.0%	96.5%
Number of Loans as a Percent of Members in Offering CUs								
Credit cards	18.9%	15.1%	14.8%	15.0%	15.1%	16.2%	15.3%	19.9%
Other unsecured loans	10.7%	15.4%	13.3%	12.3%	11.6%	10.9%	10.4%	10.5%
New automobile	6.4%	9.6%	34.1%	17.3%	17.2%	9.8%	6.1%	4.7%
Used automobile	18.0%	22.5%	80.3%	44.8%	46.2%	28.8%	18.6%	13.4%
First mortgage	2.4%	1.2%	1.7%	2.0%	2.8%	2.7%	2.7%	2.3%
HEL & 2nd Mtg	2.4%	1.6%	1.9%	2.1%	2.4%	2.7%	2.6%	2.4%
Commercial loans	0.3%	0.8%	0.6%	0.5%	0.5%	0.5%	0.4%	0.2%
Share drafts	64.1%	34.0%	47.3%	51.2%	56.6%	59.8%	61.6%	66.0%
Certificates	10.7%	5.8%	6.3%	6.7%	8.4%	9.4%	9.9%	11.2%
IRAs	2.9%	1.6%	2.0%	2.2%	2.6%	2.7%	2.8%	3.0%
Money market shares	8.2%	3.4%	3.5%	3.4%	4.1%	4.9%	5.5%	9.1%

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	Jun 26	Jun 26	Mar 26	Dec 25	Sep 25	Jun 25
Number CUs	4,299	169	170	171	172	177
Growth Rates (Quarterly % Change)						
Total loans	2.0	3.2	1.2	1.7	2.4	2.7
Credit cards	1.4	2.0	-2.2	2.4	2.0	2.9
Other unsecured loans	1.3	1.5	-1.7	2.2	2.1	1.8
New automobile	1.5	2.6	-2.6	-1.8	0.0	0.9
used automobile	1.1	0.7	-1.3	-1.8	0.3	1.2
First mortgage**	2.3	3.4	2.2	2.3	3.0	3.5
HEL & 2nd Mtg**	3.4	5.5	1.8	4.6	5.4	5.6
Commercial loans*	2.8	4.6	4.7	5.2	3.4	2.4
Total savings	0.3	0.9	4.4	3.5	0.3	0.6
Share drafts	-0.8	0.9	3.2	5.7	-1.4	-0.8
Certificates	0.8	0.7	4.7	3.8	4.0	2.3
IRAs	0.2	0.4	0.6	-0.3	0.6	1.3
Money market shares	1.4	1.7	4.8	4.7	0.0	0.2
Regular shares	-0.3	-0.3	5.1	0.9	-1.5	0.1
Total memberships	0.3	0.2	0.3	0.1	0.8	0.3
Total assets	0.7	1.2	3.9	3.1	0.6	1.1
Earnings (Basis Points)						
Yield on total assets	522	515	505	521	518	503
Dividend/interest cost of assets	170	165	163	174	167	164
Fee & other income	117	128	115	123	136	134
Operating expense	317	333	328	342	337	330
Loss Provisions	57	43	43	48	45	45
Net Income (ROA)	98	112	97	90	111	104
% CUs with positive ROA	87	98	93	96	96	93
Capital Adequacy (%)						
Net worth/assets	11.4	11.9	11.7	11.9	12.1	11.9
% CUs with NW > 7% of assets	98.7	100.0	100.0	100.0	99.4	99.4
Asset Quality (%)						
Loan delinquency rate - Total loans	0.96	0.79	0.69	0.85	0.75	0.74
Total Consumer	1.08	0.97	0.95	1.10	0.96	0.97
Credit Cards	1.91	1.35	1.48	1.55	1.35	1.34
All Other Consumer	0.99	0.95	0.91	1.06	0.93	0.94
Total Mortgages	0.82	0.60	0.41	0.57	0.51	0.48
First Mortgages	0.83	0.60	0.38	0.56	0.50	0.47
All Other Mortgages	0.82	0.58	0.55	0.60	0.55	0.55
Total Commercial Loans	1.22	0.74	0.64	0.79	0.63	0.76
Commercial Ag Loans	1.68	3.05	3.85	5.52	6.06	3.10
All Other Commercial Loans	1.21	0.72	0.62	0.76	0.59	0.74
Net chargeoffs/average loans	0.76	0.46	0.54	0.53	0.48	0.47
Total Consumer	1.41	0.87	1.01	1.00	0.89	0.86
Credit Cards	5.02	2.79	2.97	2.28	2.72	2.63
All Other Consumer	1.04	0.73	0.86	0.90	0.75	0.73
Total Mortgages	0.02	0.02	0.01	0.00	0.01	0.01
First Mortgages	0.01	0.00	0.00	0.00	0.00	0.01
All Other Mortgages	0.07	0.08	0.03	0.00	0.05	0.06
Total Commercial Loans	0.24	0.02	0.09	0.25	0.08	0.02
Commercial Ag Loans	0.00	0.00	0.00	0.00	1.24	0.00
All Other Commercial Loans	0.25	0.02	0.09	0.26	0.07	0.02
Asset/Liability Management						
Loans/savings	82.9	81.7	79.9	82.4	83.9	82.1

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	Jun 26	2025	2024	3 Yr Avg	Jun 26	2025	2024	3 Yr Avg
Number of Institutions	169	171	181	174	72	74	77	74
Assets per Institution (\$ mil)	717	675	595	662	1,007	962	894	954
Total assets (\$ mil)	121,212	115,355	107,763	114,777	72,494	71,168	68,801	70,821
Total loans (\$ mil)	84,270	80,773	75,297	80,114	55,824	54,059	49,952	53,278
Total surplus funds (\$ mil)	30,157	28,295	26,744	28,399	13,106	13,404	15,484	13,998
Total savings (\$ mil)	103,151	97,981	91,718	97,617	58,034	57,020	55,528	56,861
12 Month Growth Rates (%)								
Total assets	8.8	7.0	4.7	6.8	6.5	11.1	6.1	7.9
Total loans	8.5	7.3	3.7	6.5	9.1	14.8	7.8	10.6
Real estate loans**	12.4	11.4	7.2	10.3	4.9	10.2	6.4	7.2
Commercial loans*	18.9	13.8	18.0	16.9	11.7	15.8	8.9	12.1
Total consumer	0.2	0.3	-4.0	-1.1	13.4	12.2	-5.8	6.6
Consumer credit card	4.1	4.7	6.4	5.0	-41.4	-2.7	8.4	-11.9
Other consumer	-0.2	-0.1	-4.9	-1.7	13.5	12.3	-5.8	6.7
Total surplus funds	7.8	5.8	6.1	6.6	-3.2	-2.4	0.0	-1.9
Total savings	9.0	6.8	4.8	6.9	5.9	10.4	7.1	7.8
YTD Earnings Annualized (BP)								
Yield on Total Assets	514	508	481	501	548	555	537	547
Dividend/Interest cost of assets	165	168	176	170	186	197	209	197
Net Interest Margin	348	340	305	331	362	358	328	349
Fee and other income (2)	125	128	142	132	89	103	100	97
Operating expense	333	333	323	330	299	310	298	302
Loss provisions	44	44	41	43	4	12	9	8
Net income	105	97	88	97	147	139	120	135
Capital Adequacy (%)								
Net worth/assets	11.9	11.9	11.9	11.9	10.5	10.5	10.1	10.4
Asset Quality (%)								
Delinquencies/loans (3)	0.79	0.85	0.77	0.80	0.93	0.85	0.67	0.82
Real estate loans	0.60	0.57	0.50	0.56	1.11	1.04	0.73	0.96
Consumer loans	0.74	0.79	0.48	0.67	0.66	0.48	0.60	0.58
Total consumer	1.08	1.22	1.18	1.16	0.25	0.24	0.19	0.23
Consumer credit card	1.35	1.55	1.40	1.44	0.05	0.00	0.08	0.05
Other consumer	1.05	1.18	1.15	1.13	0.25	0.24	0.19	0.23
Net chargeoffs/avg loans	0.50	0.50	0.47	0.49	0.05	0.06	0.06	0.06
Real estate loans	0.01	0.01	0.01	0.01	0.03	0.04	0.01	0.03
Commercial loans	0.05	0.11	0.06	0.07	0.14	0.19	0.21	0.18
Total consumer	1.30	1.22	1.10	1.21	0.27	0.14	0.71	0.37
Consumer credit card	2.85	2.50	2.49	2.61	7.36	3.86	1.79	4.34
Other consumer	1.13	1.08	0.96	1.06	0.26	0.13	0.71	0.37
Asset Liability Management (%)								
Loans/savings	81.7	82.4	82.1	82.1	96.2	94.8	90.0	93.7
Loans/assets	69.5	70.0	69.9	69.8	76.2	75.2	71.8	74.4
Core deposits/total deposits	44.7	45.1	46.1	45.3	54.2	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.

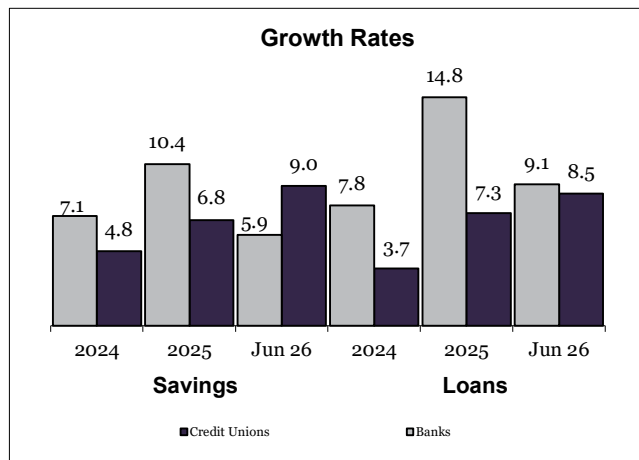
**Prior to 2022, real estate loans included commercial real estate loans. This will cause fluctuations from prior cycles.

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

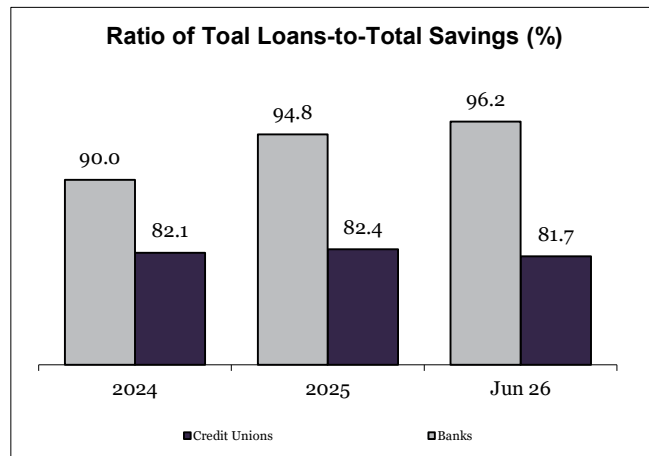
Source: FDIC, NCUA and America's Credit Unions E&S

Credit Union and Bank Comparisons:

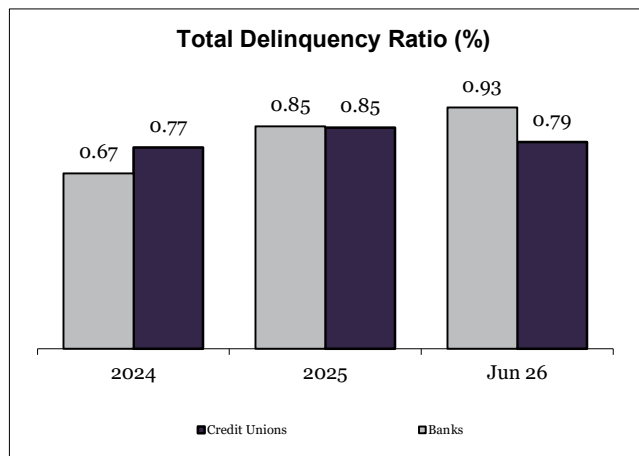
Loan and Savings Growth Trends



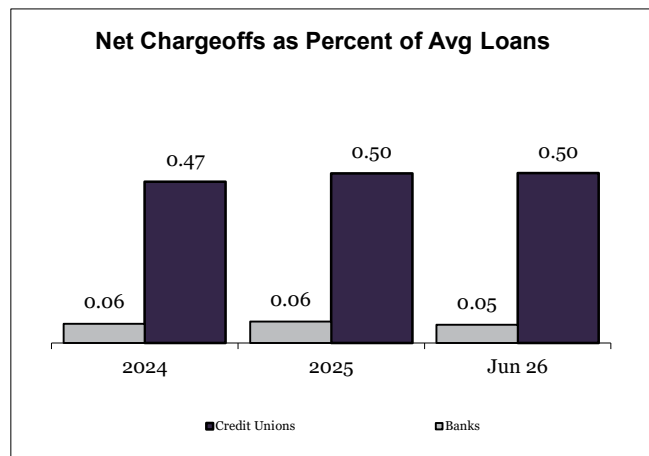
Liquidity Risk Trends



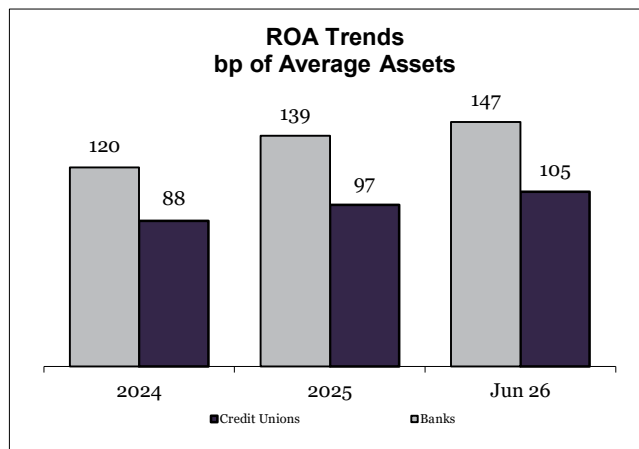
Credit Risk Trends



Credit Risk Trends



Earnings Trends



Solvency Trends

