Balance change Credit union City, state (\$B)1 Navv FCU Vienna, VA 12.70

San Antonio, TX

Sacramento, CA

Tysons Corner, VA

West Jordan, UT

Marlborough, MA

Anchorage, AK

Riverdale, UT

Raleigh, NC

Live Oak, TX

Tukwila, WA

San Diego, CA

Santa Ana, CA

Melbourne, FL

Oklahoma City, OK

Mountain View, CA

Jacksonville, FL

Cincinnati, OH

Fort Worth, TX

Harrisburg, PA

New Berlin, WI

\* Includes all credit unions that filed call reports for the third quarter of 2017.

<sup>4</sup> Total vehicle loans 30 or more days past due as a percentage of total vehicle loans.

Portsmouth, NH

<sup>2</sup> Year-over-year change is based on reported financials and is not adjusted to exclude growth from M&A

Chicago, IL

Atlanta, GA

Tampa, FL

Q3'17 vehicle loans

Concentration

 $(\%)^{3}$ 

20.05

61.75

55 10

72 48

53 04

17.35

13.21

46 66

42 55

43.28

35.74

19.53

35.88

29 23

30.20

75.90

60.76

22 61

40.86

35.93

60.19

37.99

39.58

48.23

55.48

45.28

Delinguent

 $(\%)^{4}$ 

1.67

3.42

0.89

1 31

2 09

1.33

3.20

0.79

0.84

0.44

1.44

0.54

0.53

0 45

0.63

1.61

1.56

1 51

1.45

1.49

3.14

0.78

1.26

1.73

0.86

1.53

YOY

(%)<sup>2</sup>

10.4

-3.2

27.9

14 0

188

25.5

16.0

18.3

19.6

23.0

-0.5

14.3

33.8

23.7

18.7

9.2

24.5

19.3

10.7

24.3

-0.2

30.4

12.7

16.6

13.1

6.2

5.33

4 45

4 31

3 56

3.36

2.82

2 78

2 73

2.64

2.36

2.24

2.21

2 12

2.07

1.99

1.92

1.84

1.78

1.77

1.57

1.54

1.52

1.49

1.48

Top US credit unions by vehicle loans

Security Service FCU

Golden 1 CU

Alaska USA FCU

Pentagon FCU

Suncoast CU

Digital FCU

Alliant CU

Tinker FCU

VvStar CU

Landmark CU

Industry median\*

Data compiled Dec. 11, 2017.

Service CU

America First FCU

State Employees' CU

Mountain America FCU

Randolph-Brooks FCU

Boeing Employees CU

San Diego County CU

First Technology FCU

Delta Community CU

General Electric CU

American Airlines FCU

Pennsylvania State Employees CU

Based on regulatory filings by U.S. credit unions.

Source: S&P Global Market Intelligence

<sup>1</sup> Total vehicle loans include both new and used vehicle loans.

<sup>3</sup> Total vehicle loans as a percentage of total loans and leases.

SchoolsFirst FCU

Space Coast CU