

# US credit unions with highest increase in delinquencies

## New vehicle\*

Credit union	City, state	YOY increase in new vehicle loan delinquencies to new vehicle loans (bps)	Delinquent new vehicle loans/total new vehicle loans (%)	New vehicle loan delinquencies (\$M)	Total vehicle loans (\$M)
NSWC FCU	Dahlgren, VA	152	2.7	1.3	95.7
ABNB FCU	Chesapeake, VA	148	2.3	1.9	209.0
Texas Bay CU	Houston, TX	139	3.2	2.2	181.2
121 Financial CU	Jacksonville, FL	130	2.5	2.2	173.0
Resource One CU	Dallas, TX	127	3.1	1.6	187.7
Marine FCU	Jacksonville, NC	116	3.2	3.6	262.6
Arizona Central CU	Phoenix, AZ	111	4.3	4.3	191.1
GCS CU	Granite City, IL	109	1.8	1.2	199.3
Direct FCU	Needham, MA	108	1.4	0.9	129.3
Tower FCU	Laurel, MD	104	2.7	14.2	907.4

## Used vehicle^

Credit union	City, state	YOY increase in used vehicle loan delinquencies to used vehicle loans (bps)	Delinquent used vehicle loans/total used vehicle loans (%)	Used vehicle loan delinquencies (\$M)	Total vehicle loans (\$M)
Collins Community CU	Cedar Rapids, IA	591	7.1	15.0	273.5
Michigan First CU	Lathrup Village, MI	390	10.4	10.7	118.5
JetStream FCU	Miami Lakes, FL	310	7.0	4.5	88.3
Financial Resources FCU	Bridgewater, NJ	264	3.6	2.2	69.7
Energy One FCU	Tulsa, OK	251	4.2	2.4	86.9
Idaho State University FCU	Pocatello, ID	238	3.6	2.5	89.0
Great Lakes CU	North Chicago, IL	237	4.4	6.8	221.5
Lower Valley Credit Union	Sunnyside, WA	234	6.6	4.1	71.9
Dane County CU	Madison, WI	230	5.8	3.8	81.9
I H Mississippi Valley CU	Moline, IL	223	3.5	14.1	570.5

Data compiled Dec. 11, 2017.

\* Limited to credit unions with more than \$50 million in new vehicle loans as of Sept. 30, 2017.

^ Limited to credit unions with more than \$50 million in used vehicle loans as of Sept. 30, 2017.

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

Total vehicle loans include both new and used vehicle loans.

Delinquencies include past due and nonaccrual vehicle loans.

Year-over-year growth is based on reported financials and is not adjusted to exclude growth from M&A activity.

Source: S&P Global Market Intelligence