## US credit unions with highest increase in delinquencies New vehicle\* YOY increase in new vehicle loan new vehicle loan new vehicle

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

Source: S&P Global Market Intelligence

Total vehicle loans include both new and used vehicle loans. Delinquencies include past due and nonaccrual vehicle loans.

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

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

delinguencies to

loans/total new

New

vehicle loan

Total

vehicle