

## Monthly Reporting Package for BECU

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Asset = Credit Union Owned Portfolio  
Investor = Investor Owned Portfolio

\*Data period comparisons will build over time for new clients.

## Total Portfolio Recap

### Counts & Balances

	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Beginning Loan Count	39,342	39,356	39,390	39,431	39,475	39,553	39,553	39,357
Loans Added	280	257	250	273	270	310	310	2,531
Payoffs	266	223	211	229	192	293	293	2,316
Loans Removed Other	0	0	0	0	0	0	0	2
Ending Loan Count	39,356	39,390	39,429	39,475	39,553	39,570	39,570	39,570
Total UPB	\$9,791,388,783	\$9,872,382,844	\$9,958,774,765	\$10,588,219,750	\$10,688,309,380	\$10,808,559,215	\$10,808,559,215	\$10,808,559,215
Average UPB	\$248,809	\$250,651	\$252,594	\$268,260	\$270,282	\$273,199	\$273,199	\$273,199
Average 12 Month Payoff Rate	0.58%	0.56%	0.56%	0.56%	0.56%	0.57%	0.57%	0.57%

### Investor Breakout

Asset	18,636	18,633	18,653	18,453	18,498	18,500	18,500	18,500
Freddie Mac	48	47	47	118	133	172	172	172
Fannie Mae	20,403	20,433	20,448	20,586	20,601	20,578	20,578	20,578
Ginnie Mae	247	247	255	293	299	299	299	299
Other Investor	22	30	26	25	22	21	21	21
Private	0	0	0	0	0	0	0	0

### Note Type

ARM	2,423	2,513	2,626	3,115	3,181	3,241	3,241	3,241
Fixed	36,933	36,877	36,803	36,360	36,372	36,329	36,329	36,329
Balloon	0	0	0	0	0	0	0	0
Interest Only	0	0	0	0	0	0	0	0
Other Note Type	0	0	0	0	0	0	0	0

### Loan Type

Conventional Insured	3,832	3,851	3,891	3,995	4,016	4,050	4,050	4,050
Conventional Uninsured	35,247	35,254	35,249	35,154	35,208	35,192	35,192	35,192
FHA	143	147	150	171	170	170	170	170
VA	134	138	139	155	159	158	158	158
Other Loan Type	0	0	0	0	0	0	0	0

### Weighted Average

Note Rate	3.85%	3.89%	3.94%	4.28%	4.30%	4.33%	4.33%	4.33%
Original Term	327	328	329	333	334	334	334	334
Maturity	286	286	287	288	289	289	289	289
Age	41	42	42	45	45	45	45	45

## Asset Portfolio Recap

### Counts & Balances

	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Beginning Loan Count	18,666	18,658	18,663	18,471	18,478	18,520	18,520	18,593
Loans Added	188	179	185	162	196	225	225	1,642
Payoffs	158	126	135	124	114	180	180	1,372
Loans Removed Other	38	48	34	31	40	44	44	342
Ending Loan Count	18,658	18,663	18,679	18,478	18,520	18,521	18,521	18,521
Total UPB	\$5,088,520,599	\$5,156,571,000	\$5,232,542,255	\$5,740,110,702	\$5,827,978,169	\$5,930,915,528	\$5,930,915,528	\$5,930,915,528
Average UPB	\$272,770	\$276,344	\$280,175	\$310,730	\$314,822	\$320,348	\$320,348	\$320,348
Average 12 Month Payoff Rate	0.71%	0.70%	0.70%	0.72%	0.72%	0.74%	0.74%	0.74%

### Investor Breakout

Asset	18,636	18,633	18,653	18,453	18,498	18,500	18,500	18,500
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### Note Type

ARM	2,415	2,505	2,618	3,108	3,174	3,235	3,235	3,235
Fixed	16,243	16,158	16,061	15,370	15,346	15,286	15,286	15,286
Balloon	0	0	0	0	0	0	0	0
Interest Only	0	0	0	0	0	0	0	0
Other Note Type	0	0	0	0	0	0	0	0

### Loan Type

Conventional Insured	1,031	1,045	1,071	1,108	1,126	1,140	1,140	1,140
Conventional Uninsured	17,605	17,588	17,582	17,345	17,372	17,360	17,360	17,360
FHA	18	23	22	21	18	19	19	19
VA	4	7	4	4	4	2	2	2
Other Loan Type	0	0	0	0	0	0	0	0

### Weighted Average

Note Rate	3.88%	3.94%	4.00%	4.41%	4.43%	4.46%	4.46%	4.46%
Original Term	321	322	323	330	331	332	332	332
Maturity	284	285	286	291	292	293	293	293
Age	37	37	37	39	39	39	39	39

## Investor Portfolio Recap

### Counts & Balances

	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Beginning Loan Count	20,676	20,698	20,727	20,960	20,997	21,033	21,033	20,764
Loans Added	130	126	99	142	114	129	129	1,232
Payoffs	108	97	76	105	78	113	113	944
Loans Removed Other	0	0	0	0	0	0	0	3
Ending Loan Count	20,698	20,727	20,750	20,997	21,033	21,049	21,049	21,049
Total UPB	\$4,702,868,184	\$4,715,811,843	\$4,726,232,510	\$4,848,109,048	\$4,860,331,212	\$4,877,643,688	\$4,877,643,688	\$4,877,643,688
Average UPB	\$227,214	\$227,520	\$227,770	\$230,895	\$231,081	\$231,728	\$231,728	\$231,728
Average 12 Month Payoff Rate	0.46%	0.44%	0.43%	0.42%	0.41%	0.43%	0.43%	0.43%

### Investor Breakout

Freddie Mac	48	47	47	118	133	172	172	172
Fannie Mae	20,403	20,433	20,448	20,586	20,601	20,578	20,578	20,578
Ginnie Mae	247	247	255	293	299	299	299	299
Other Investor	22	30	26	25	22	21	21	21
Private	0	0	0	0	0	0	0	0

### Note Type

ARM	8	8	8	7	7	6	6	6
Fixed	20,690	20,719	20,742	20,990	21,026	21,043	21,043	21,043
Balloon	0	0	0	0	0	0	0	0
Interest Only	0	0	0	0	0	0	0	0
Other Note Type	0	0	0	0	0	0	0	0

### Loan Type

Conventional Insured	2,801	2,806	2,820	2,887	2,890	2,910	2,910	2,910
Conventional Uninsured	17,642	17,666	17,667	17,809	17,836	17,832	17,832	17,832
FHA	125	124	128	150	152	151	151	151
VA	130	131	135	151	155	156	156	156
Other Loan Type	0	0	0	0	0	0	0	0

### Weighted Average

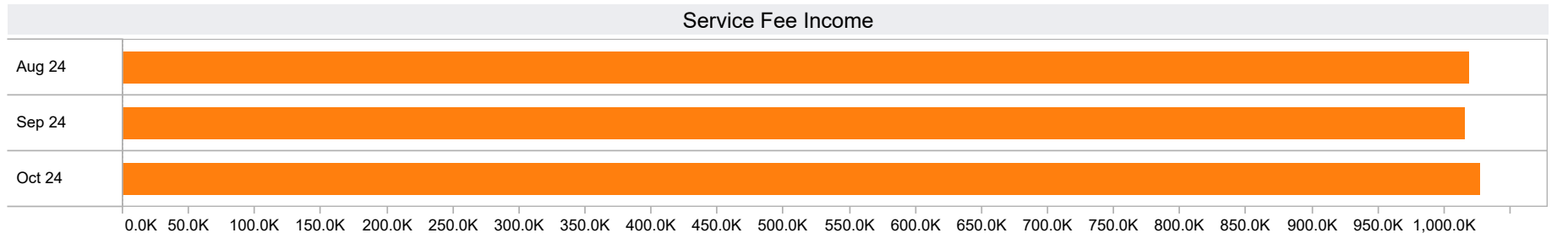
Note Rate	3.82%	3.85%	3.87%	4.13%	4.15%	4.17%	4.17%	4.17%
Original Term	334	335	335	337	337	338	338	338
Maturity	288	288	287	285	285	285	285	285
Age	46	47	47	52	52	53	53	53

## Financial

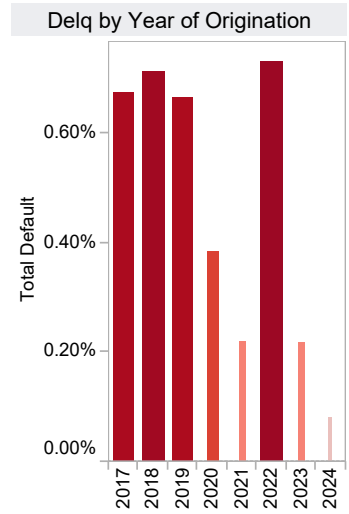
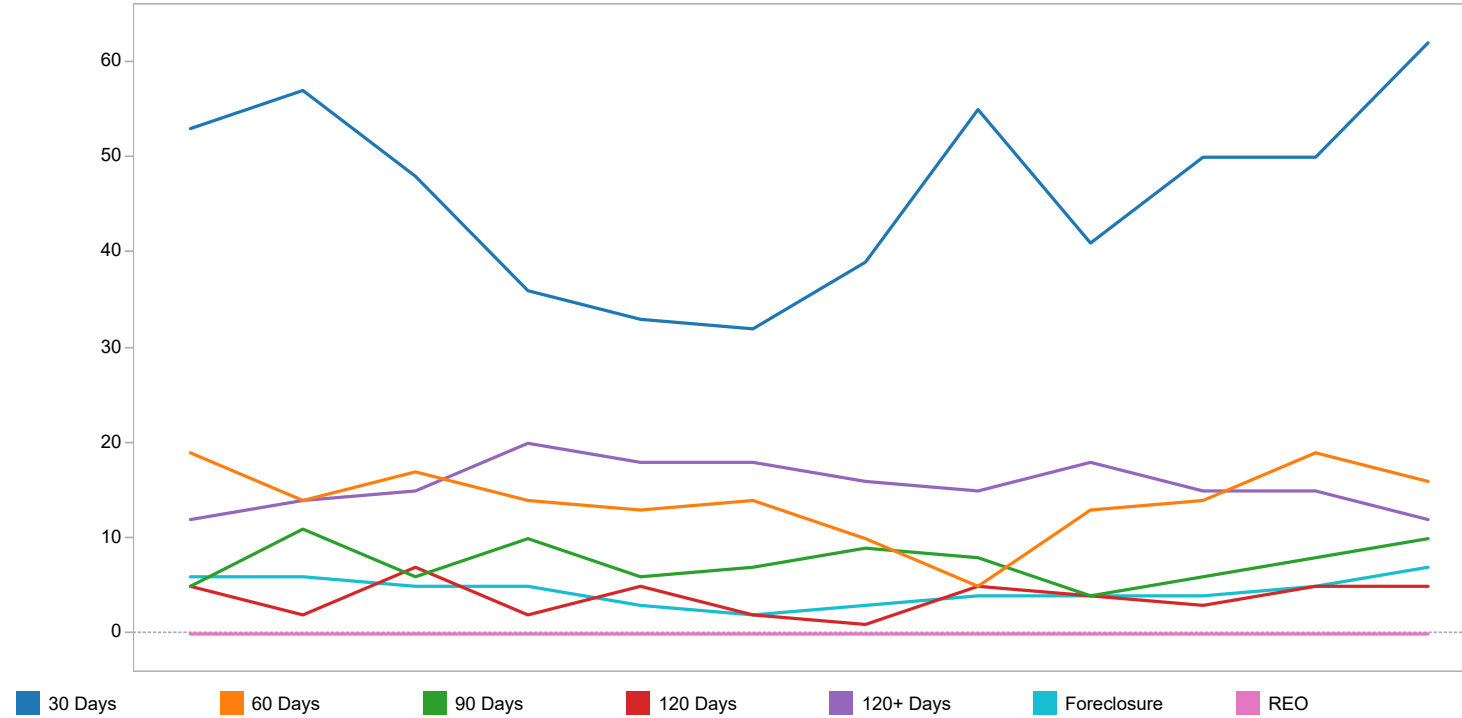
Revenue								
	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Service Fee Income	\$981,564	\$984,717	\$994,237	\$1,018,537	\$1,015,514	\$1,026,846	\$1,026,846	\$10,088,353
Late Charge Income	\$10,409	\$11,534	\$12,947	\$13,120	\$12,342	\$13,167	\$13,167	\$118,809
Earnings Credit on Custodial Accounts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Expenses								
	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Default Fees on Non-Performing Loans (120+,BK,FC)	\$5,222	\$5,764	\$5,356	\$7,866	\$8,496	\$8,780	\$8,780	\$78,420
Guaranty Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Optional Services	\$3,825	\$3,644	\$3,737	\$5,076	\$4,349	\$5,076	\$5,076	\$45,501
Subservicing Fees	\$314,622	\$314,960	\$316,323	\$292,822	\$293,491	\$294,971	\$294,971	\$2,925,010

Advances								
	Aug 23	Sep 23	Oct 23	Aug 24	Sep 24	Oct 24	QTD	YTD
Non Recoverable Corporate Advance	\$5,086	\$17,175	\$1,241	\$4,432	\$22,461	\$3,433	\$3,433	\$107,680
Recoverable Corporate Advance	\$10,379	\$66,059	(\$9,275)	\$2,532	(\$24,069)	\$49,410	\$49,410	(\$44,423)
Net Escrow Advance Due Client/(Cenlar)	\$106,695	\$65,666	(\$904,635)	\$128,343	\$65,486	(\$1,207,317)	(\$1,207,317)	(\$1,042,222)

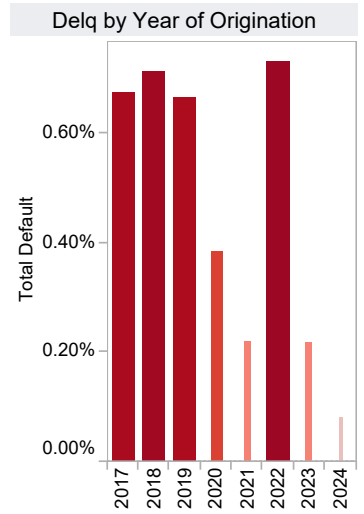
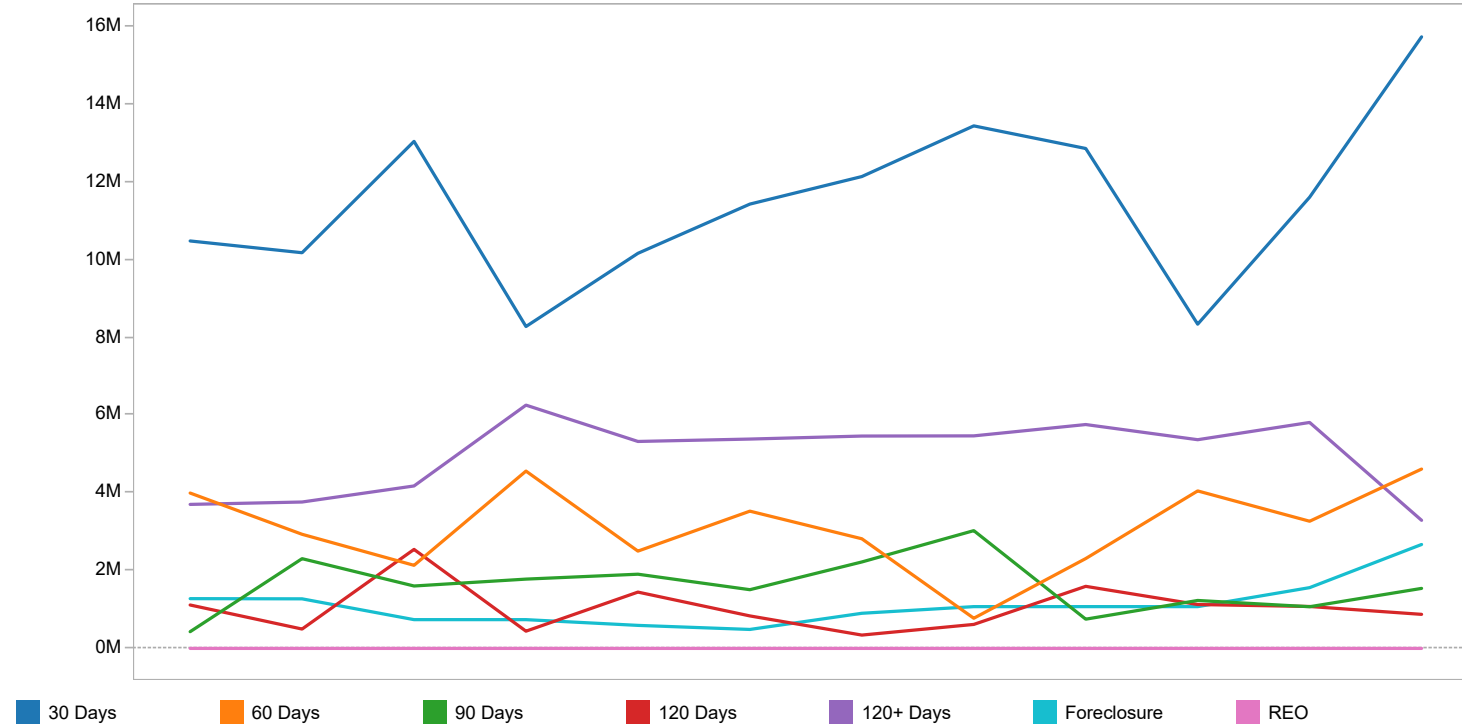


Asset Portfolio Delinquency by Loan Volume



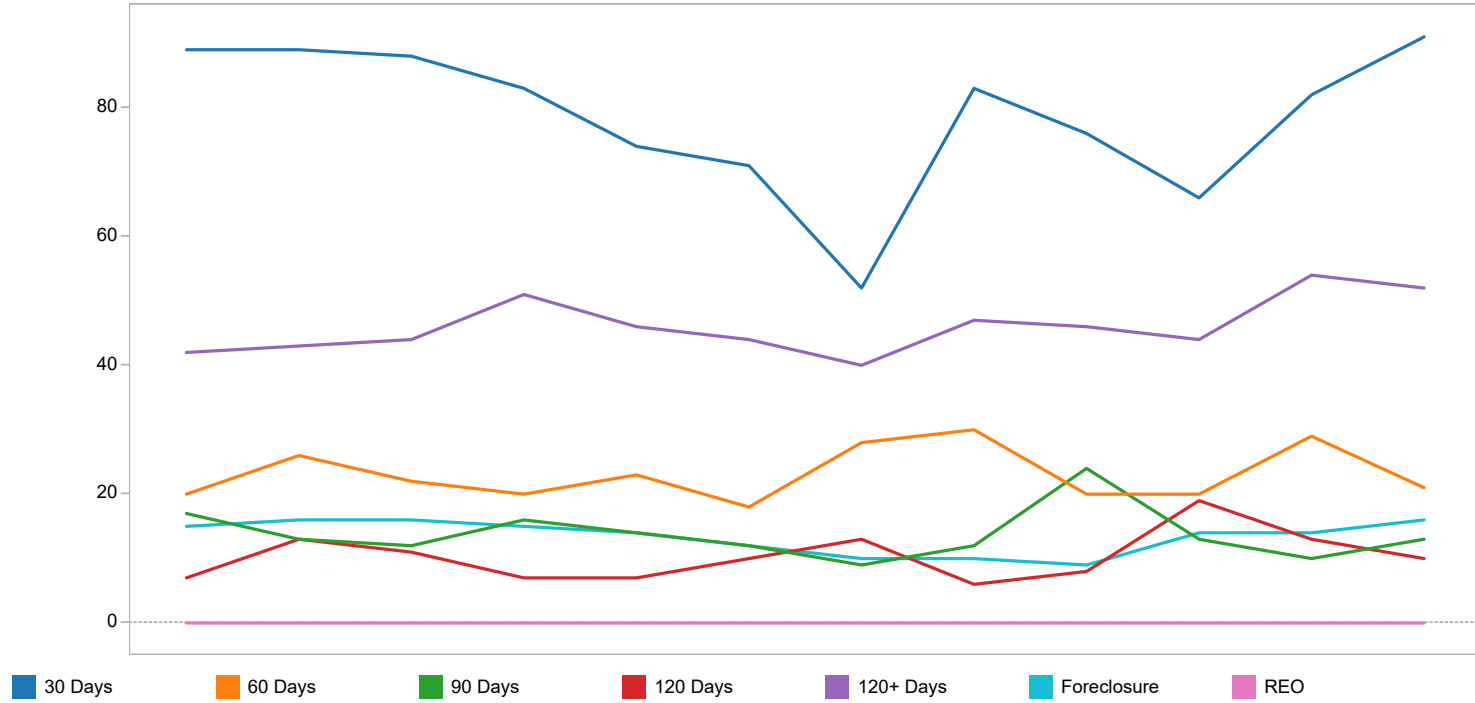
	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
30 Days	53	57	48	36	33	32	39	55	41	50	50	62
60 Days	19	14	17	14	13	14	10	5	13	14	19	16
90 Days	5	11	6	10	6	7	9	8	4	6	8	10
120 Days	5	2	7	2	5	2	1	5	4	3	5	5
120+ Days	12	14	15	20	18	18	16	15	18	15	15	12
Foreclosure	6	6	5	5	3	2	3	4	4	4	5	7
REO	0	0	0	0	0	0	0	0	0	0	0	0

Asset Portfolio Delinquency by Dollar Volume

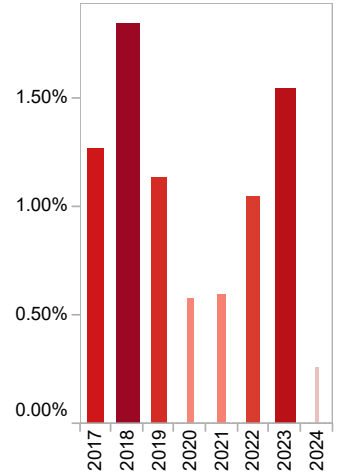


	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
30 Days	10.49M	10.19M	13.05M	8.29M	10.17M	11.44M	12.15M	13.45M	12.87M	8.35M	11.62M	15.74M
60 Days	4.00M	2.94M	2.14M	4.56M	2.50M	3.53M	2.82M	0.78M	2.31M	4.05M	3.27M	4.62M
90 Days	0.43M	2.31M	1.61M	1.78M	1.91M	1.51M	2.23M	3.03M	0.75M	1.23M	1.07M	1.55M
120 Days	1.12M	0.50M	2.55M	0.44M	1.45M	0.84M	0.34M	0.62M	1.60M	1.13M	1.08M	0.88M
120+ Days	3.71M	3.77M	4.18M	6.26M	5.33M	5.39M	5.47M	5.47M	5.76M	5.37M	5.82M	3.30M
Foreclosure	1.28M	1.28M	0.74M	0.74M	0.59M	0.49M	0.90M	1.08M	1.08M	1.08M	1.56M	2.68M
REO	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M

### Investor Portfolio Delinquency by Loan Volume



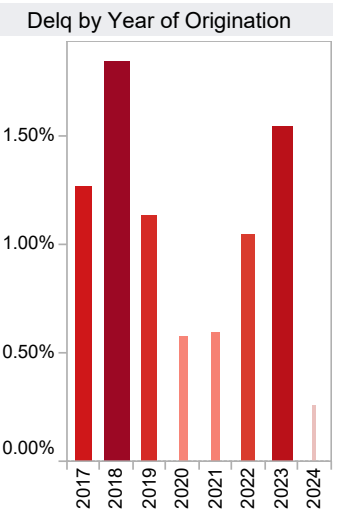
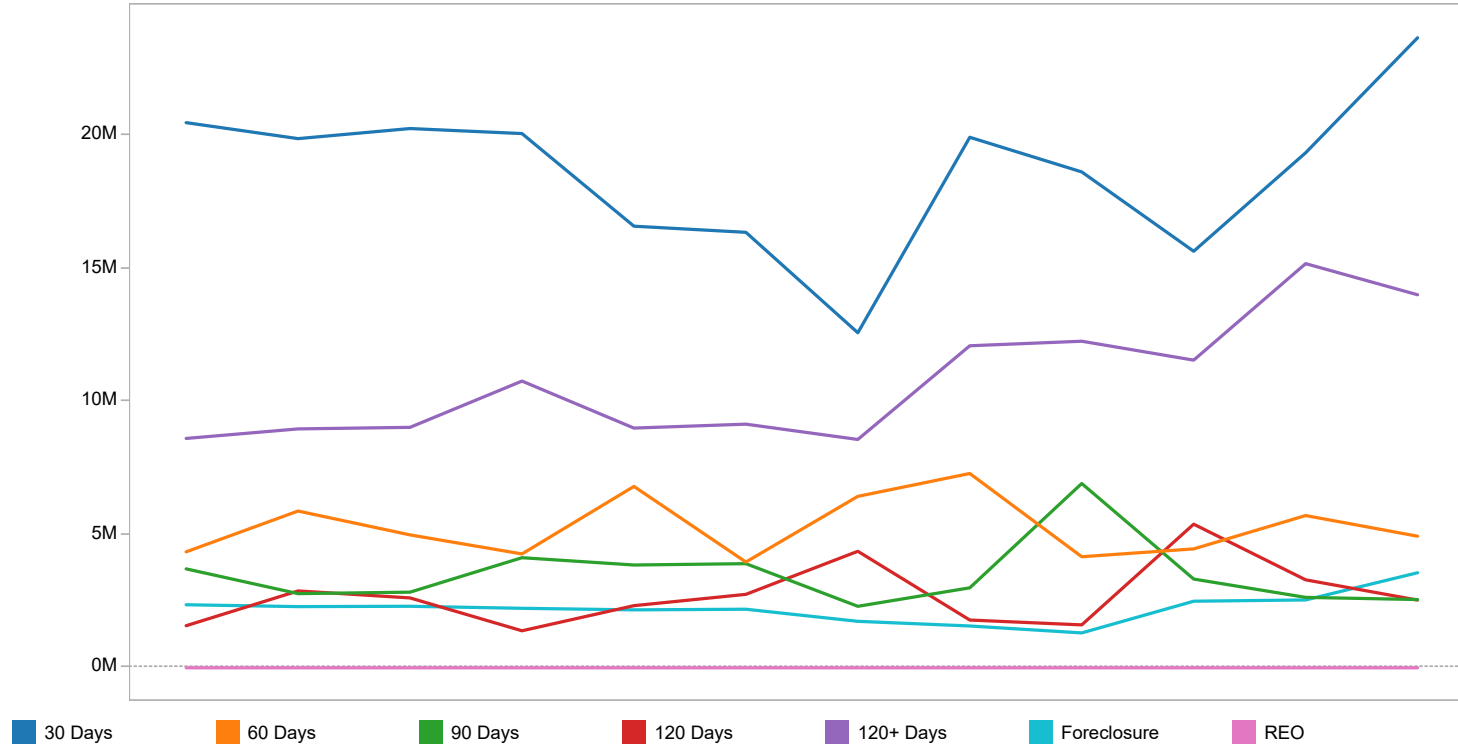
### Delq by Year of Origination



	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
30 Days	89	89	88	83	74	71	52	83	76	66	82	91
60 Days	20	26	22	20	23	18	28	30	20	20	29	21
90 Days	17	13	12	16	14	12	9	12	24	13	10	13
120 Days	7	13	11	7	7	10	13	6	8	19	13	10
120+ Days	42	43	44	51	46	44	40	47	46	44	54	52
Foreclosure	15	16	16	15	14	12	10	10	9	14	14	16
REO	0	0	0	0	0	0	0	0	0	0	0	0

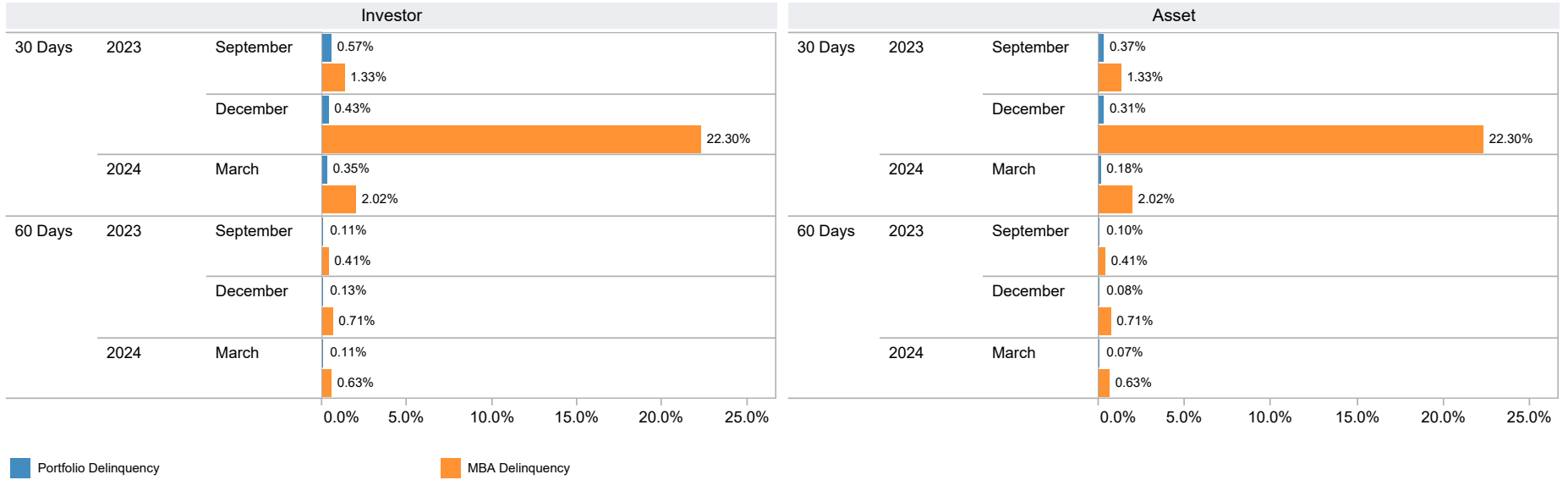


# Investor Portfolio Delinquency by Dollar Volume



	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
30 Days	20.48M	19.88M	20.26M	20.07M	16.59M	16.36M	12.59M	19.93M	18.63M	15.65M	19.35M	23.67M
60 Days	4.36M	5.89M	4.99M	4.28M	6.82M	3.97M	6.44M	7.30M	4.17M	4.47M	5.72M	4.94M
90 Days	3.72M	2.79M	2.84M	4.14M	3.86M	3.91M	2.31M	3.01M	6.93M	3.33M	2.65M	2.57M
120 Days	1.58M	2.89M	2.63M	1.39M	2.34M	2.76M	4.38M	1.80M	1.61M	5.40M	3.31M	2.54M
120+ Days	8.62M	8.98M	9.04M	10.77M	9.01M	9.15M	8.58M	12.10M	12.27M	11.56M	15.19M	14.02M
Foreclosure	2.37M	2.30M	2.31M	2.24M	2.18M	2.20M	1.75M	1.57M	1.31M	2.50M	2.55M	3.57M
REO	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M	0.00M

### Delinquency by Quarter Portfolio vs Industry



Above comparison is the total portfolio delinquency percentage compared to the MBA's (Mortgage Bankers Association) quarterly 30 and 60 day national delinquency rate.

### Portfolio Loss Mitigation

	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
Approval Letters Sent	4	1	3	2	1	4	3	4	6	6	5	7	10	8	11	12	6	6	14	15	13	14	36
Average Age Post Mod	266	266	277	259	221	220	232	242	237	227	260	242	255	259	288	289	262	258	212	188	202	178	182
Completed Short Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Deed In Lieu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denial Letters Sent	0	2	3	3	9	3	6	4	6	1	3	5	5	11	7	4	10	7	13	10	9	10	15
HAMP Loans In Trial	5	4	5	4	5	4	6	4	4	9	7	8	9	12	17	13	11	11	11	14	15	13	17
Loans Modified	2	0	1	6	0	2	1	2	2	2	2	1	1	3	2	2	9	4	3	3	4	2	5
Non Performing Mods	33	32	30	28	23	26	29	24	23	26	23	23	25	23	24	21	18	17	19	21	24	32	28
Packages Received	0	3	4	5	4	6	8	11	12	8	9	16	12	17	15	13	21	23	25	24	24	55	53
Packages Sent	83	121	89	101	108	103	103	103	106	107	126	111	114	116	104	88	110	87	79	107	100	206	141
Repay Forebearance	84	83	82	79	75	78	78	73	70	76	67	65	62	63	61	55	50	46	44	56	58	60	81
Performing Mods	290	289	289	289	293	288	287	289	292	285	286	286	284	288	285	287	293	296	292	290	291	286	291