

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

	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Beginning Loan Count	39,356	39,390	39,429	39,475	39,553	39,570	39,553	39,357
Loans Added	257	250	188	270	310	257	567	2,788
Payoffs	223	211	203	192	293	0	293	2,316
Loans Removed Other	0	0	0	0	0	241	241	243
Ending Loan Count	39,390	39,429	39,414	39,553	39,570	39,586	39,586	39,586
Total UPB	\$9,872,382,844	\$9,958,774,765	\$10,000,607,858	\$10,688,309,380	\$10,808,559,215	\$10,881,470,586	\$10,881,470,586	\$10,881,470,586
Average UPB	\$250,651	\$252,594	\$253,752	\$270,282	\$273,199	\$274,910	\$274,910	\$274,910
Average 12 Month Payoff Rate	0.56%	0.56%	0.55%	0.56%	0.57%	0.53%	0.53%	0.53%

Investor Breakout

Asset	18,633	18,653	18,627	18,498	18,500	18,489	18,489	18,489
Freddie Mac	47	47	46	133	172	182	182	182
Fannie Mae	20,433	20,448	20,455	20,601	20,578	20,591	20,591	20,591
Ginnie Mae	247	255	260	299	299	301	301	301
Other Investor	30	26	26	22	21	23	23	23
Private	0	0	0	0	0	0	0	0

Note Type

ARM	2,513	2,626	2,699	3,181	3,241	3,305	3,305	3,305
Fixed	36,877	36,803	36,715	36,372	36,329	36,281	36,281	36,281
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	3,851	3,891	3,888	4,016	4,050	4,078	4,078	4,078
Conventional Uninsured	35,254	35,249	35,232	35,208	35,192	35,176	35,176	35,176
FHA	147	150	152	170	170	172	172	172
VA	138	139	142	159	158	160	160	160
Other Loan Type	0	0	0	0	0	0	0	0

Weighted Average

Note Rate	3.89%	3.94%	3.97%	4.30%	4.33%	4.35%	4.35%	4.35%
Original Term	328	329	329	334	334	335	335	335
Maturity	286	287	287	289	289	289	289	289
Age	42	42	42	45	45	45	45	45

Asset Portfolio Recap

Counts & Balances

	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Beginning Loan Count	18,658	18,663	18,679	18,478	18,520	18,521	18,520	18,593
Loans Added	179	185	131	196	225	187	412	1,829
Payoffs	126	135	134	114	180	0	180	1,372
Loans Removed Other	48	34	23	40	44	196	240	538
Ending Loan Count	18,663	18,679	18,653	18,520	18,521	18,512	18,512	18,512
Total UPB	\$5,156,571,000	\$5,232,542,255	\$5,271,673,068	\$5,827,978,169	\$5,930,915,528	\$5,991,502,216	\$5,991,502,216	\$5,991,502,216
Average UPB	\$276,344	\$280,175	\$282,663	\$314,822	\$320,348	\$323,725	\$323,725	\$323,725
Average 12 Month Payoff Rate	0.70%	0.70%	0.70%	0.72%	0.74%	0.68%	0.68%	0.68%

Investor Breakout

Asset	18,633	18,653	18,627	18,498	18,500	18,489	18,489	18,489
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Note Type

ARM	2,505	2,618	2,692	3,174	3,235	3,299	3,299	3,299
Fixed	16,158	16,061	15,961	15,346	15,286	15,213	15,213	15,213
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	1,045	1,071	1,066	1,126	1,140	1,147	1,147	1,147
Conventional Uninsured	17,588	17,582	17,561	17,372	17,360	17,342	17,342	17,342
FHA	23	22	20	18	19	20	20	20
VA	7	4	6	4	2	3	3	3
Other Loan Type	0	0	0	0	0	0	0	0

Weighted Average

Note Rate	3.94%	4.00%	4.04%	4.43%	4.46%	4.49%	4.49%	4.49%
Original Term	322	323	324	331	332	332	332	332
Maturity	285	286	286	292	293	293	293	293
Age	37	37	37	39	39	39	39	39

Investor Portfolio Recap

Counts & Balances

	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Beginning Loan Count	20,698	20,727	20,750	20,997	21,033	21,049	21,033	20,764
Loans Added	126	99	80	114	129	116	245	1,348
Payoffs	97	76	69	78	113	0	113	944
Loans Removed Other	0	0	0	0	0	91	91	94
Ending Loan Count	20,727	20,750	20,761	21,033	21,049	21,074	21,074	21,074
Total UPB	\$4,715,811,843	\$4,726,232,510	\$4,728,934,790	\$4,860,331,212	\$4,877,643,688	\$4,889,968,370	\$4,889,968,370	\$4,889,968,370
Average UPB	\$227,520	\$227,770	\$227,780	\$231,081	\$231,728	\$232,038	\$232,038	\$232,038
Average 12 Month Payoff Rate	0.44%	0.43%	0.42%	0.41%	0.43%	0.40%	0.40%	0.40%

Investor Breakout

Freddie Mac	47	47	46	133	172	182	182	182
Fannie Mae	20,433	20,448	20,455	20,601	20,578	20,591	20,591	20,591
Ginnie Mae	247	255	260	299	299	301	301	301
Other Investor	30	26	26	22	21	23	23	23
Private	0	0	0	0	0	0	0	0

Note Type

ARM	8	8	7	7	6	6	6	6
Fixed	20,719	20,742	20,754	21,026	21,043	21,068	21,068	21,068
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	2,806	2,820	2,822	2,890	2,910	2,931	2,931	2,931
Conventional Uninsured	17,666	17,667	17,671	17,836	17,832	17,834	17,834	17,834
FHA	124	128	132	152	151	152	152	152
VA	131	135	136	155	156	157	157	157
Other Loan Type	0	0	0	0	0	0	0	0

Weighted Average

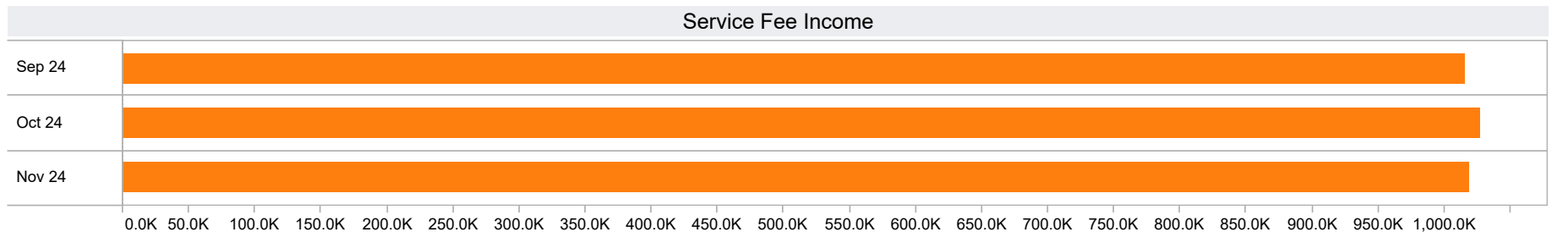
Note Rate	3.85%	3.87%	3.89%	4.15%	4.17%	4.18%	4.18%	4.18%
Original Term	335	335	335	337	338	338	338	338
Maturity	288	287	287	285	285	285	285	285
Age	47	47	48	52	53	53	53	53

Financial

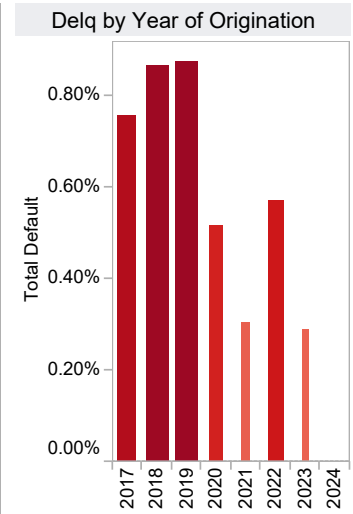
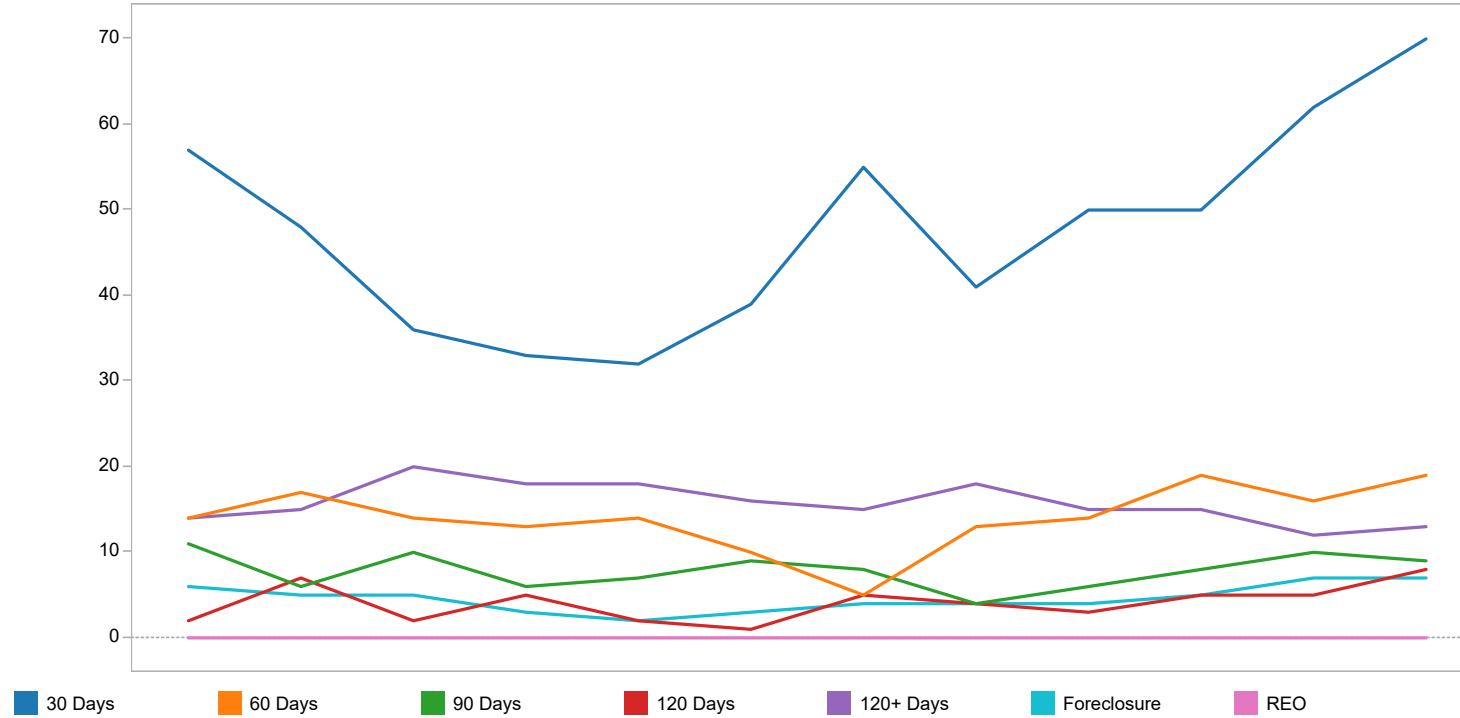
Revenue								
	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Service Fee Income	\$984,717	\$994,237	\$983,649	\$1,015,514	\$1,026,846	\$1,018,857	\$2,045,703	\$11,107,210
Late Charge Income	\$11,534	\$12,947	\$12,921	\$12,342	\$13,167	\$14,283	\$27,450	\$133,092
Earnings Credit on Custodial Accounts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Expenses								
	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Default Fees on Non-Performing Loans (120+,BK,FC)	\$5,764	\$5,356	\$5,561	\$8,496	\$8,780	\$8,428	\$17,207	\$86,847
Guaranty Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Optional Services	\$3,644	\$3,737	\$3,737	\$4,349	\$5,076	\$5,460	\$10,536	\$50,961
Subservicing Fees	\$314,960	\$316,323	\$315,584	\$293,491	\$294,971	\$295,093	\$590,063	\$3,220,103

Advances								
	Sep 23	Oct 23	Nov 23	Sep 24	Oct 24	Nov 24	QTD	YTD
Non Recoverable Corporate Advance	\$17,175	\$1,241	\$8,404	\$22,461	\$3,433	\$7,161	\$10,595	\$114,841
Recoverable Corporate Advance	\$66,059	(\$9,275)	(\$34,599)	(\$24,069)	\$49,410	(\$18,529)	\$30,881	(\$62,952)
Net Escrow Advance Due Client/(Cenlar)	\$65,666	(\$904,635)	\$358,043	\$65,486	(\$1,207,317)	\$578,543	(\$628,775)	(\$463,679)

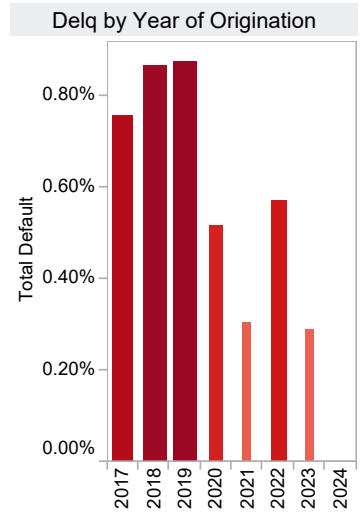
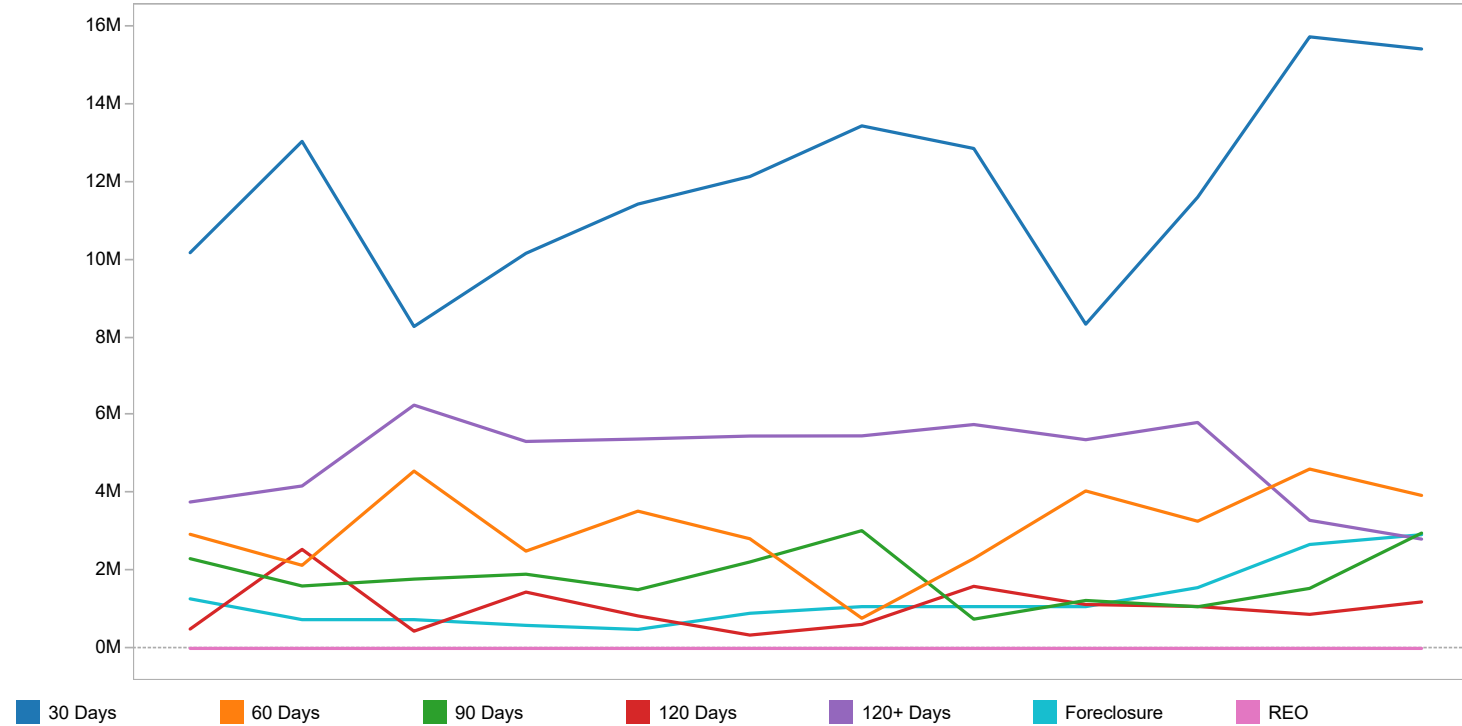


Asset Portfolio Delinquency by Loan Volume



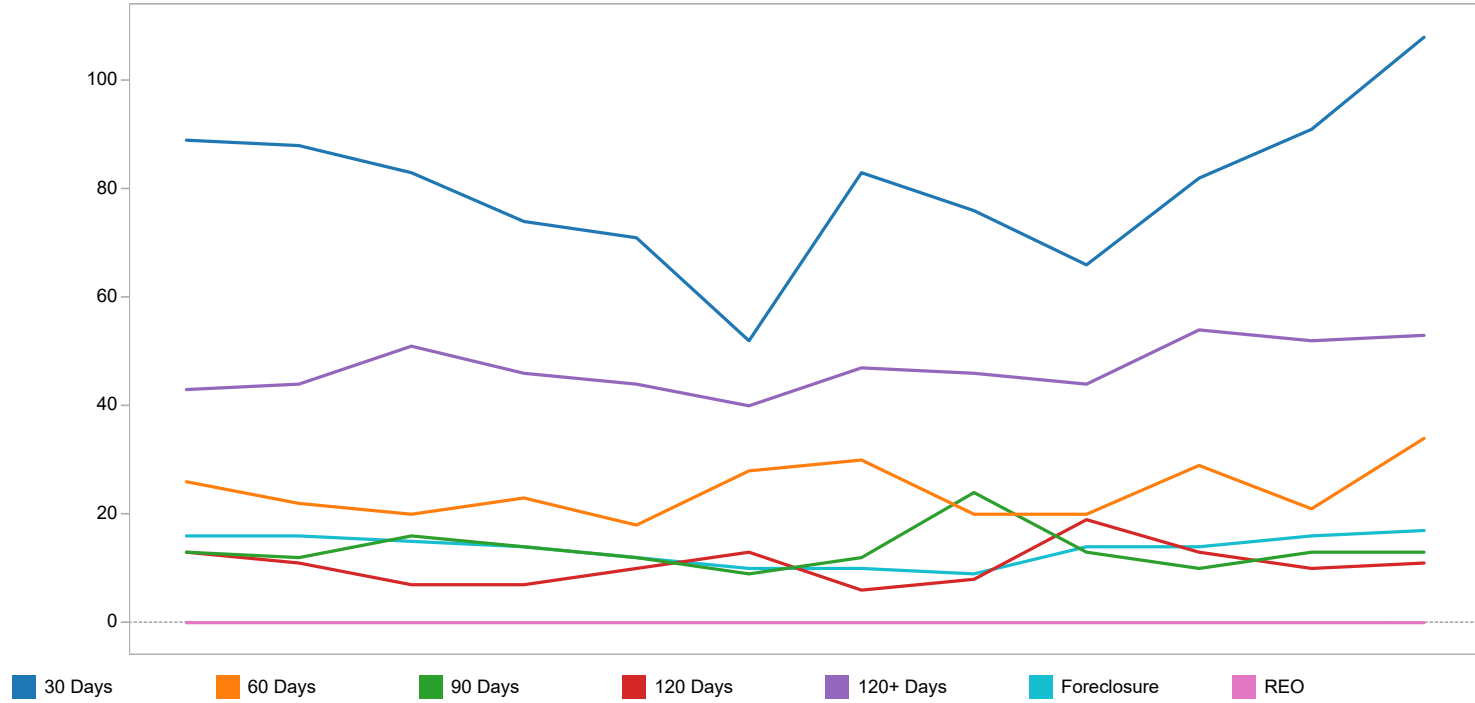
	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24
30 Days	57	48	36	33	32	39	55	41	50	50	62	70
60 Days	14	17	14	13	14	10	5	13	14	19	16	19
90 Days	11	6	10	6	7	9	8	4	6	8	10	9
120 Days	2	7	2	5	2	1	5	4	3	5	5	8
120+ Days	14	15	20	18	18	16	15	18	15	15	12	13
Foreclosure	6	5	5	3	2	3	4	4	4	5	7	7
REO	0	0	0	0	0	0	0	0	0	0	0	0

Asset Portfolio Delinquency by Dollar Volume

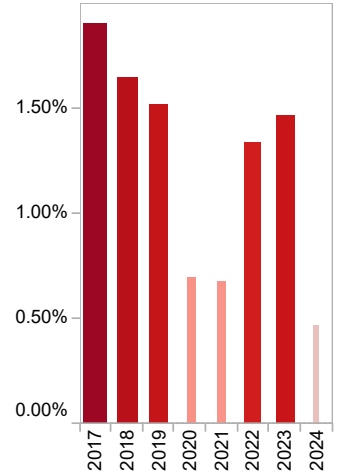


	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24
30 Days	10.19M	13.05M	8.29M	10.17M	11.44M	12.15M	13.45M	12.87M	8.35M	11.62M	15.74M	15.43M
60 Days	2.94M	2.14M	4.56M	2.50M	3.53M	2.82M	0.78M	2.31M	4.05M	3.27M	4.62M	3.94M
90 Days	2.31M	1.61M	1.78M	1.91M	1.51M	2.23M	3.03M	0.75M	1.23M	1.07M	1.55M	2.97M
120 Days	0.50M	2.55M	0.44M	1.45M	0.84M	0.34M	0.62M	1.60M	1.13M	1.08M	0.88M	1.20M
120+ Days	3.77M	4.18M	6.26M	5.33M	5.39M	5.47M	5.47M	5.76M	5.37M	5.82M	3.30M	2.81M
Foreclosure	1.28M	0.74M	0.74M	0.59M	0.49M	0.90M	1.08M	1.08M	1.08M	1.56M	2.68M	2.93M
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

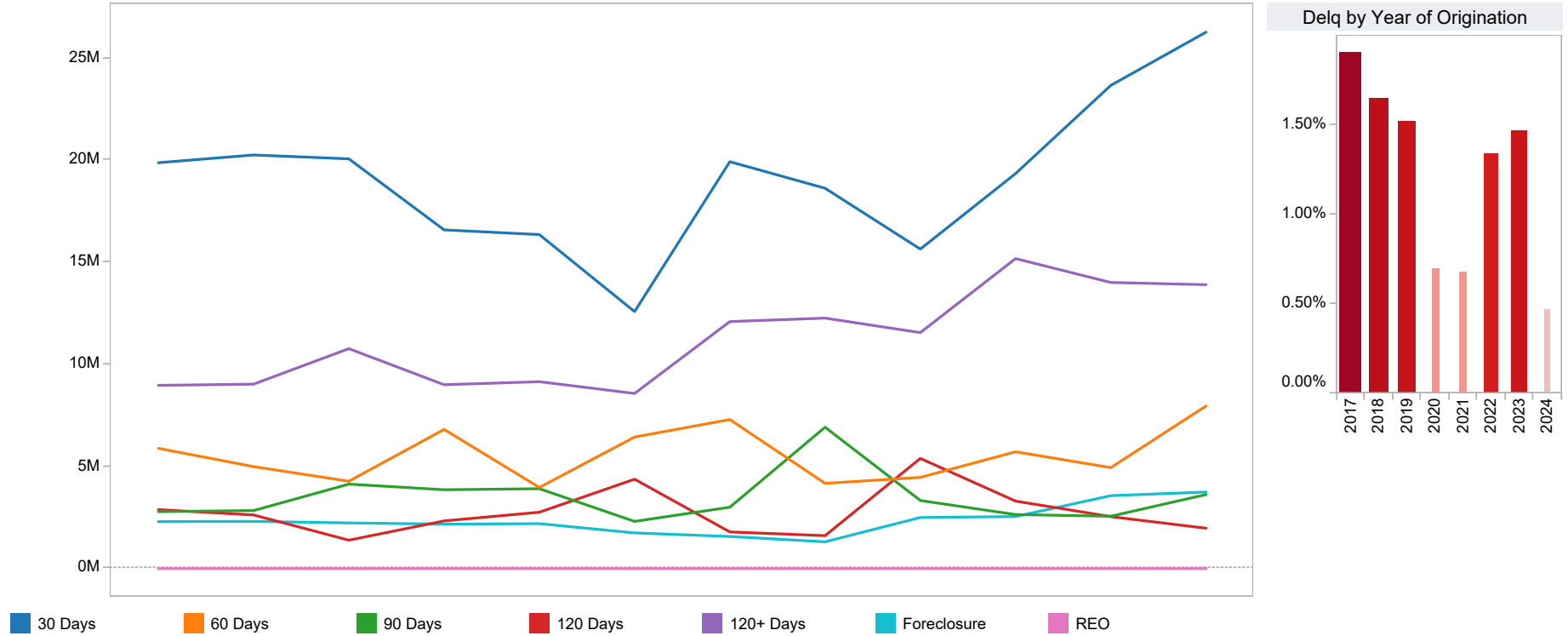
Investor Portfolio Delinquency by Loan Volume



Delq by Year of Origination

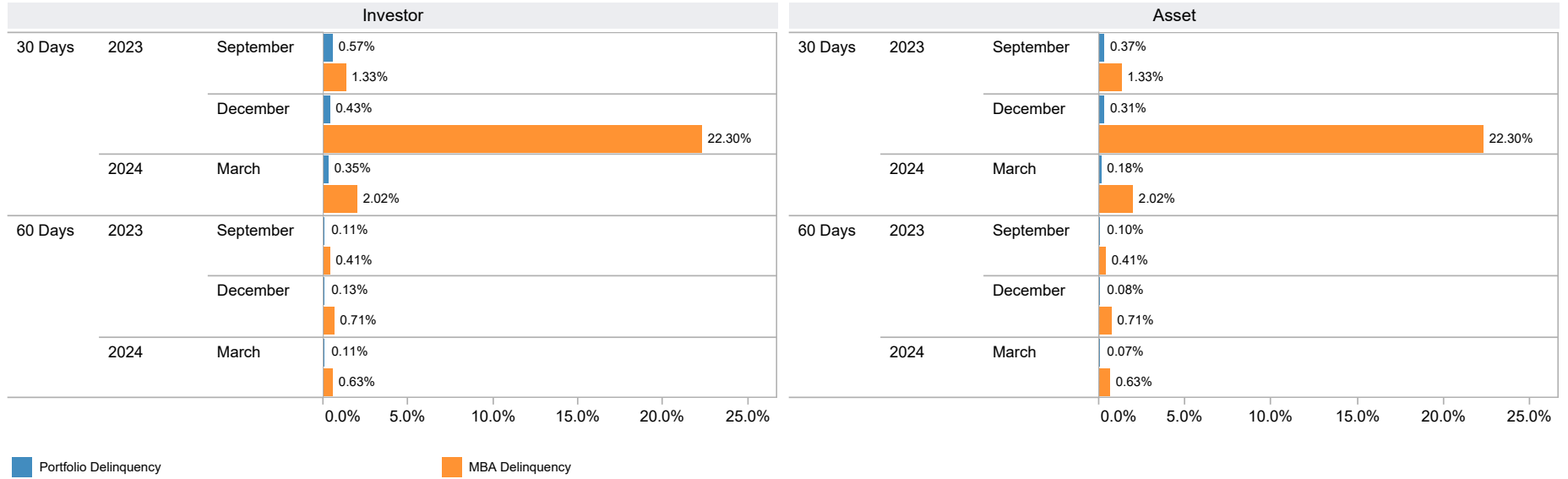


Investor Portfolio Delinquency by Dollar Volume



	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24
30 Days	19.88M	20.26M	20.07M	16.59M	16.36M	12.59M	19.93M	18.63M	15.65M	19.35M	23.67M	26.28M
60 Days	5.89M	4.99M	4.28M	6.82M	3.97M	6.44M	7.30M	4.17M	4.47M	5.72M	4.94M	7.97M
90 Days	2.79M	2.84M	4.14M	3.86M	3.91M	2.31M	3.01M	6.93M	3.33M	2.65M	2.57M	3.63M
120 Days	2.89M	2.63M	1.39M	2.34M	2.76M	4.38M	1.80M	1.61M	5.40M	3.31M	2.54M	1.98M
120+ Days	8.98M	9.04M	10.77M	9.01M	9.15M	8.58M	12.10M	12.27M	11.56M	15.19M	14.02M	13.91M
Foreclosure	2.30M	2.31M	2.24M	2.18M	2.20M	1.75M	1.57M	1.31M	2.50M	2.55M	3.57M	3.75M
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

	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	Nov 24
Approval Letters Sent	1	3	2	1	4	3	4	6	6	5	7	10	8	11	12	6	6	14	15	13	14	36	30
Average Age Post Mod	266	277	259	221	220	232	242	237	227	260	242	255	259	288	289	262	258	212	188	202	178	182	198
Completed Short Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	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	2	3	3	9	3	6	4	6	1	3	5	5	11	7	4	10	7	13	10	9	10	15	12
HAMP Loans In Trial	4	5	4	5	4	6	4	4	9	7	8	9	12	17	13	11	11	11	14	15	13	17	34
Loans Modified	0	1	6	0	2	1	2	2	2	2	1	1	3	2	2	9	4	3	3	4	2	5	2
Non Performing Mods	32	30	28	23	26	29	24	23	26	23	23	25	23	24	21	18	17	19	21	24	32	28	30
Packages Received	3	4	5	4	6	8	11	12	8	9	16	12	17	15	13	21	23	25	24	24	55	53	25
Packages Sent	121	89	101	108	103	103	103	106	107	126	111	114	116	104	88	110	87	79	107	100	206	141	122
Repay Forebearance	83	82	79	75	78	78	73	70	76	67	65	62	63	61	55	50	46	44	56	58	60	81	93
Performing Mods	289	289	289	293	288	287	289	292	285	286	286	284	288	285	287	293	296	292	290	291	286	291	289