

**Delinquent Interest Only & Payment Option 1st Mortgages, 30 Days or More Past Due
Top 25 Credit Unions (\$ in thousands)**

<u>Name</u>	<u>City</u>	<u>State</u>	<u>IO & PO 1st Mtg Lns</u>	<u>Delinquent IO and PO 1st Mtg</u>	<u>Percent of IO & PO Delinquent</u>	<u>Total Net Worth</u>	<u>Delinquent IO & PO Mtg as % of Net Worth</u>
1 Texans CU	Richardson	TX	333707	109338	32.76%	118245	92.47%
2 Kinecta	Manhattan Beach	CA	988729	69470	7.03%	256313	27.10%
3 North Island Financial	San Diego	CA	252434	34111	13.51%	41292	82.61%
4 Wescom Central	Pasadena	CA	188202	17712	9.41%	175703	10.08%
5 Meriwest	San Jose	CA	217152	11460	5.28%	97617	11.74%
6 Nevada FCU	Las Vegas	NV	50542	10978	21.72%	93752	11.71%
7 Heritagewest	Tooele	UT	31073	9027	29.05%	22395	40.31%
8 Alliant	Chicago	IL	282749	8919	3.15%	609683	1.46%
9 Evangelical Christian	Brea	CA	299755	8635	2.88%	127526	6.77%
10 Golden 1 CU	Sacramento	CA	113571	8471	7.46%	616416	1.37%
11 High Desert FCU ¹	Apple Valley	CA	19373	8294	42.81%	-10378	-79.92%
12 Global	Spokane	WA	27403	7556	27.57%	26312	28.72%
13 US	Burnsville	MN	9933	7531	75.82%	61116	12.32%
14 Stanford FCU	Palo Alto	CA	27581	6568	23.81%	71159	9.23%
15 Silver State Schools Family	Las Vegas	NV	48854	6443	13.19%	71153	9.06%
16 Lockheed FCU	Burbank	CA	130034	5872	4.52%	407839	1.44%
17 Texas Trust	Mansfield	TX	20915	5592	26.74%	81770	6.84%
18 Desert Schools FCU	Phoenix	AZ	87723	5466	6.23%	292703	1.87%
19 Lafayette	Kensington	MD	73800	5270	7.14%	28571	18.45%
20 Redstone FCU	Huntsville	AL	9841	5080	51.62%	250312	2.03%
21 Oakland Municipal CU	Oakland	CA	26808	4655	17.36%	7517	61.93%
22 Premier America CU	Chatsworth	CA	107206	4445	4.15%	105249	4.22%
23 Mission FCU	San Diego	CA	186405	4399	2.36%	167090	2.63%
24 San Francisco Fire	San Francisco	CA	70472	4309	6.11%	48666	8.85%
25 Boeing Employees	Tukwila	WA	92054	4266	4.63%	602261	0.71%

Source: Highline Financial

¹ High Desert FCU has been acquired by Alaska USA in a purchase and assumption transaction.