



Description Comparison Co												
No of Cerell Unions	NCUA Q2-2022	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
New Power Street (SMI) 50.926 55.6 52.0 57.29 522.80 52.559.6 544.0 54.2 54.2 56.9 529.4 581.2 Fet of Credit Unions 6% 1.1% 2.9% 1.2% 1.2% 84.4 1.00% 0.7% 2.9% 4.9% 5.9% 6.9% 8.9% Fet of Industry Assets 0.0% 0.2% 2.9% 2.9% 1.2% 84.4 1.00% 0.7% 2.9% 4.9% 1.6% GROWTH RATES GROWTH RATES Total Loans 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 2.1.0% 6.9% 3.9% 2.6% 7.6% Fortial Assets 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 2.1.0% 6.9% 3.9% 2.6% 7.6% Fortial Clauss 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 1.0% 6.9% 3.9% 2.6% 7.6% Fortial Shares 7.2.2% 2.0.4% 15.6% 2.0.5% 3.4.0% 3.2.0% 3.4.8% 15.6% 1.9% Fortial Shares 4.6% 7.0% 6.2% 6.1% 1.6% 1.8% 7.5% 6.4% 6.9% 6.3% 6.5% Fortial Shares 4.6% 7.0% 6.2% 6.1% 1.6% 1.8% 1.2% 10.5% 7.2% 7.7% 1.9% 2.5% REALANCE SHEET ALLOCATION Wet Worth Ratio 18.1% 15.4% 11.7% 11.2% 10.4% 10.4% 10.4% 15.6% 12.1% 11.6% 10.7% Each & 1.1% 1.1% 1.1% 1.1% 1.1% 1.0.4% 10.4% 10.4% 1.0.4%	DEMOGRAPHICS											
New Power Street (SMI) 50.926 55.6 52.0 57.29 522.80 52.559.6 544.0 54.2 54.2 56.9 529.4 581.2 Fet of Credit Unions 6% 1.1% 2.9% 1.2% 1.2% 84.4 1.00% 0.7% 2.9% 4.9% 5.9% 6.9% 8.9% Fet of Industry Assets 0.0% 0.2% 2.9% 2.9% 1.2% 84.4 1.00% 0.7% 2.9% 4.9% 1.6% GROWTH RATES GROWTH RATES Total Loans 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 2.1.0% 6.9% 3.9% 2.6% 7.6% Fortial Assets 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 2.1.0% 6.9% 3.9% 2.6% 7.6% Fortial Clauss 6.64% 6.9% 3.0% 7.6% 9.1% 2.3.3% 1.0% 6.9% 3.9% 2.6% 7.6% Fortial Shares 7.2.2% 2.0.4% 15.6% 2.0.5% 3.4.0% 3.2.0% 3.4.8% 15.6% 1.9% Fortial Shares 4.6% 7.0% 6.2% 6.1% 1.6% 1.8% 7.5% 6.4% 6.9% 6.3% 6.5% Fortial Shares 4.6% 7.0% 6.2% 6.1% 1.6% 1.8% 1.2% 10.5% 7.2% 7.7% 1.9% 2.5% REALANCE SHEET ALLOCATION Wet Worth Ratio 18.1% 15.4% 11.7% 11.2% 10.4% 10.4% 10.4% 15.6% 12.1% 11.6% 10.7% Each & 1.1% 1.1% 1.1% 1.1% 1.1% 1.0.4% 10.4% 10.4% 1.0.4%	No. of Credit Unions	308	682	1.393	684	1.083	703	4.853	990	2.383	3.067	4.150
Part of Industry Assets 0.0% 0.2% 2% 2% 12% 88% 100% 0% 2% 4% 16%	Avg Asset Size (\$Mil)											\$81.2
Column C	Pct of Credit Unions	6%	14%	29%	14%	22%	14%	100%	20%	49%	63%	86%
Total Assets	Pct of Industry Assets	0.0%	0.2%	2%	2%	12%	84%	100%	0%	2%	4%	16%
Trans	GROWTH RATES											
-Direct Loans	Total Assets	-6.4%	-8.5%	-7.5%	1.1%	0.7%	8.9%	7.4%	-8.4%	-7.5%	-2.8%	-0.3%
- Indirect Lanes 73.2% 20.4% 15.6% 20.5% 34.0% 32.0% 14.8.8% 15.3% 15.6% 19.5% 19.5% Net Worth	Total Loans	-6.4%	-6.9%	-3.6%	7.6%	9.1%	23.3%	21.0%	-6.9%	-3.9%	2.6%	7.6%
Total Shares -1.6% -7.0% -6.2% 1.6% 1.8% 7.5% 6.4% -6.9% -6.3% -2.0% 0.8% et Worth -5.3% -7.4% -7.8% 3.4% 4.4% 12.2% 10.5% -7.2% -7.7% 1.9% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5% 2.5		-6.9%	-7.1%	-4.5%	6.7%	6.9%			-5.6%	-4.6%	1.6%	
Net Worth	- Indirect Loans	-	73.2%	20.4%	15.6%	20.5%	34.0%	32.6%	-134.8%	15.8%	15.6%	19.9%
BALANCE SHEET ALLOCATION	Total Shares	-4.6%	-7.0%	-6.2%	1.6%	1.8%	7.5%	6.4%	-6.9%	-6.3%	-2.0%	0.8%
Net Worth Ratio 18.1% 15.4% 11.7% 11.2% 10.4% 10.4% 10.4% 15.6% 12.1% 11.6% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 10.7% 12.3% 11.0% 12.3% 1	Net Worth	-5.3%	-7.4%	-7.8%	3.4%	4.4%	12.2%	10.5%	-7.2%	-7.7%	-1.9%	2.5%
ash & Inv-to-Assets 60% 55% 52% 45% 36% 29% 31% 56% 53% 49% 39% canis-to-Total Assets 40% 43% 45% 53% 59% 67% 65% 43% 44% 48% 56% Helicate-Total Loans 16% 66% 51% 43% 38% 31% 32% 65% 52% 47% 40% EtLoans-to-Hord Loans 16% 66% 51% 43% 38% 31% 32% 66% 52% 44% 44% 44% 44% 44% 44% 47% 54% 52% 66% 51% 44% 44% 44% 10% 17% 52% 68% 27% 34% 44% 44% 44% 10% 17% 66% 77% 51% 51% 51% 51% 54% 63% 68% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80% 80% <td>BALANCE SHEET ALLOCATION</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>T</td> <td></td> <td></td> <td></td> <td></td>	BALANCE SHEET ALLOCATION							T				
Cans-to-Total Assets	let Worth Ratio	18.1%	15.4%	11.7%	11.2%	10.4%	10.4%	10.4%	15.6%	12.1%	11.6%	10.7%
Rehicle-to-Total Loans	Cash & Inv-to-Assets	60%	55%	52%	45%	36%	29%	31%	56%	53%	49%	39%
RELoans-to-Total Loans 1% 6% 29% 40% 47% 54% 52% 6% 27% 34% 44% 42% 15% 15% 52% 6% 27% 34% 44% 231% 201% 201% 201% 201% 201% 201% 201% 20	Loans-to-Total Assets	40%	43%	45%	51%	59%	67%	65%	43%	44%	48%	56%
RELOARS to-Total Loans 1% 6% 29% 40% 47% 54% 55% 52% 6% 27% 34% 44% ABELOARS to-Total Loans 1% 6% 29% 40% 47% 54% 52% 52% 6% 27% 34% 44% 1010% 131% 267% 345% 327% 17% 99% 142% 231% andirect-to-Total Loans 0% 0% 4% 10% 17% 23% 22% 0% 4% 8% 15% cans-to-Shares 49% 51% 51% 51% 55% 66% 77% 75% 51% 51% 54% 63% 22% 22% 0% 49% 88% 15% 60% 77% 52% 51% 51% 54% 63% 60% 77% 56% 58% 86% 79% 76% 69% 72% 60% 7	/ehicle-to-Total Loans	62%	66%	51%	43%	38%	31%	32%	65%	52%	47%	40%
Indirect-to-Total Loans 0% 0% 4% 10% 17% 23% 22% 0% 4% 8% 15% 50. 20.ans-to-Shares 49% 51% 51% 51% 57% 66% 77% 75% 51% 51% 51% 54% 63% 66% 77% 75% 51% 51% 51% 54% 63% 66% 77% 75% 51% 51% 54% 63% 66% 77% 75% 51% 51% 54% 63% 66% 77% 75% 7		1%	6%	29%	40%	47%		52%	6%	27%	34%	44%
Danis-to-Shares 49% 51% 51% 57% 66% 77% 75% 51% 51% 54% 63%								I				231%
Checking & Savings-to-Total Shares 93% 85% 78% 74% 67% 56% 56% 58% 86% 79% 76% 69% 69% 10% 11% 13% 13% 13% 9% 87% 85% 84% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 87% 86% 85% 83% 83% 80% 81% 99% 11% 90% 95% 11% 90% 95% 11% 13% 13% 9% 9% 95% 11% 13% 13% 9% 9% 95% 11% 13% 13% 9% 9% 11% 13% 13% 9% 9% 11% 13% 13% 9% 9% 11% 13% 13% 9% 9% 11% 13% 13% 9% 9% 11% 13% 13% 9% 9% 11% 13% 121% 17.1% 26.7% 23.5% 17.5% 13.0% 12.1% 12.1% 12.1% 17.1% 26.7% 23.5% 17.5% 13.0% 22.5% 22.8% 36.0% 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 20.40% 20.80% 20.40% 20.80% 0.46% 0.48% 0.49% 0.82% 0.69% 0.51% 0.48% 0.49% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28%	ndirect-to-Total Loans	0%	0%	4%	10%	17%	23%	22%	0%	4%	8%	15%
Part of Non-term-Shares 93% 87% 85% 84% 83% 80% 81% 87% 85% 84% 83% 80% 81% 9% 9% 9% 11% 11% 13% 13% 9% 9% 9% 9% 11% 11% 13% 13% 9% 9% 9% 9% 11% 11% 13% 13% 13% 9% 9% 9% 11% 11% 13% 13% 13% 9% 9% 9% 11% 11% 12% 17.1% 12.1% 17.1% 12.67% 23.5% 17.5% 13.0% 12.1 12.1% 17.1% 17.1% 12.1% 17.1% 17.1% 12.1% 17.1% 17.1% 12.1% 17.1% 17.1% 12.1% 17.1%	oans-to-Shares	49%	51%	51%	57%	66%	77%	75%	51%	51%	54%	63%
Trunding Ratio 49.0% 34.7% 25.9% 20.8% 15.3% 12.1% 17.1% 26.7% 23.5% 17.5% 13.0% etcl Long Term Assets Ratio 49.0% 34.7% 25.9% 20.8% 36.0% 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 22.7% 29.8% 36.0% 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 33.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 39.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 39.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 39.3% 39.6% 20.00 40.9% 39.7% 21.5% 26.0% 39.3% 39.6% 20.00 40.00 40.9% 20.00 40.9% 21.5% 26.0% 39.3% 39.6% 20.00 40.00 40.9% 20.00 40.9% 21.0%	Checking & Savings-to-Total Shares	93%	85%	78%	74%	67%	56%	58%	86%	79%	76%	69%
Trunding Ratio	Pct of Non-term-Shares	93%	87%	85%	84%	83%	80%	81%	87%	86%	85%	83%
Variable	erm CDs-to-Total Shares	5%	9%	9%	10%	11%	13%	13%	9%	9%	9%	11%
Net Long Term Assets Ratio 3.6% 9.9% 22.7% 29.8% 36.0% 40.9% 39.7% 21.5% 26.0% 33.3% 39.6%	ST Funding Ratio	49.0%	2/1 7%	25.0%	20.8%	15 2%	12 1%	171%	26.7%	22.5%	17 5%	12 0%
LOAN QUALITY AND ADEQUACY OF RESERVES Coan Delinquency Rate 2.91% 1.29% 0.77% 0.59% 0.46% 0.48% 0.48% 0.82% 0.69% 0.51% 0.48% 0.48% 0.21% 0.18% 0.30% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.21% 0.19% 0.28% 0.28% 0.27% 0.21% 0.19% 0.28% 0.28% 0.29% 0.21% 0.19% 0.28% 0.28% 0.29% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.29% 0.21% 0.19% 0.28% 0.28% 0.22% 0.21% 0.19% 0.28% 0.28% 0.29% 0.29% 0.77% 0.48% 0.77% 0.48% 0.77% 0.49% 0.79% 0.77% 0.49% 0.49% 0.49% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.41% 0.48% 0.45% 0.23% 0.29% 0.67% 0.52% 0.52% 0.52% 0.61% 0.48% 0.50% 0.663% 0.29% 0.67% 0.51% 0.41% 0.48% 0.50% 0.663% 0.29% 0.67% 0.51% 0.41% 0.48% 0.50% 0.6663% 0.29% 0.67% 0.51% 0.41% 0.48% 0.50% 0.6663% 0.29% 0.65% 0.51% 0.41% 0.48% 0.50% 0.6663% 0.23% 0.31% 0.35% 0.30% 0.23% 0.31% 0.35% 0.30% 0.23% 0.31% 0.60% 0.42% 0.40% 0.34% 0.40% 0.34% 0.32% 0.31% 0.60% 0.42% 0.40% 0.34% 0.35% 0.32% 0.31% 0.35% 0.35% 0.32% 0.31% 0.60% 0.42% 0.40% 0.34% 0.35	=							I				
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Net Charge-off Rate Misery Index 3.59% 0.28% 0.21% 0.21% 0.18% 0.30% 0.28% 0.22% 0.21% 0.19% 0.28% Misery Index 3.50% 1.57% 0.98% 0.80% 0.64% 0.78% 0.77% 1.04% 0.90% 0.70% 0.77% 0.												
Misery*Index** 3.50% 1.57% 0.98% 0.80% 0.64% 0.78% 0.77% 1.04% 0.90% 0.70% 0.77% RE Loan Delinquency 1.80% 1.34% 0.70% 0.44% 0.39% 0.39% 0.39% 1.34% 0.71% 0.53% 0.41% O/20% O/20% 0.64% 0.39% 0.39% 0.39% 1.34% 0.71% 0.53% 0.41% O/20% O/20% 0.64% 0.33% 0.36% 0.31% 0.35% 0.90% 0.67% 0.51% 0.41% O/20% O/20% 1.76% 1.25% 0.61% 0.43% 0.45% 0.50% 0.663% 0.31% 0.35% 0.90% 0.67% 0.51% 0.41% O/20% O/20% 1.76% 1.25% 0.61% 0.48% 0.50% 0.663% 0.31% 0.30% 0.90% 0.67% 0.51% 0.41% O/20% O/20% O/20% 0.65% 0.69% 0.62% 0.80% 0.78% 1.38% 0.83% 0.75% 0.69% 0.62% 0.80% 0.78% 1.38% 0.83% 0.75% 0.69% 0.62% 0.80% 0.31% 0.31% 0.30% 0.42% 0.40% 0.34% 0.00% 0.42% 0.40% 0.34% 0.00% 0.32% 0.32% 0.31% 0.31% 0.30% 0.42% 0.40% 0.34% 0.00% 0.42% 0.40% 0.34% 0.00% 0.42% 0.40% 0.34% 0.00% 0.42% 0.40% 0.34% 0.00% 0.42% 0.40% 0.34% 0.00% 0.20% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.00% 0.00% 0.00% 0.00% 0.18% 0.16% 0.12% 0.09% 0.09% 0.09% 0.00% 0.00% 0.00% 0.18% 0.16% 0.12% 0.09% 0.09% 0.00% 0.00% 0.11% 0.57% 0.83% 0.98% 1.28% 0.00-interest income 0.41% 0.58% 0.86% 1.11% 1.21% 1.09% 1.09% 1.00% 0.57% 0.83% 0.98% 1.22% 0.25% 0.30% 0.21% 0.25% 0.39% 0.30% 0.21% 0.25% 0.00-interest Expense 0.21% 0.25% 0.29% 0.39% 0.30% 0.31% 0.50% 0.99% 0.00-interest Expense 0.41% 0.58% 0.86% 1.11% 1.21% 1.09% 1.09% 1.00% 0.57% 0.83% 0.98% 1.12% 0.00-interest Expense 0.41% 0.58% 0.86% 1.11% 0.05% 0.99% 1.50% 0.90% 0.83% 0.26% 0.16% 0.31% 0.50% 0.00								I				0.48%
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Veh Loan Delinquency 2.42% 1.15% 0.73% 0.56% 0.47% 0.43% 0.45% 1.23% 0.79% 0.67% 0.52% Direct Delinquency 2.43% 0.80% 0.64% 0.33% 0.36% 0.31% 0.35% 0.90% 0.67% 0.51% 0.41% Lindirect Delinquency 0.00% 70.20% 1.76% 1.25% 0.61% 0.48% 0.50% 66.63% 2.34% 1.47% 0.71% Loss Allowance Ratio 2.93% 1.28% 0.77% 0.69% 0.62% 0.80% 0.78% 1.38% 0.83% 0.75% 0.65% Coverage Ratio (Adequacy of Reserves) 2.2 2.3 1.9 1.8 1.9 2.6 2.5 2.3 2.0 1.9 1.9 EARNINGS: Stross Asset Yield 2.83% 2.81% 2.57% 2.73% 2.85% 3.07% 3.03% 2.81% 2.59% 2.67% 2.80% Gross Margin 2.48% 2.51% 2.37% 2.52%	•											
Direct Delinquency 2.43% 0.80% 0.64% 0.33% 0.36% 0.31% 0.35% 0.90% 0.67% 0.51% 0.41% 0.00% 0.00% 70.20% 1.76% 1.25% 0.61% 0.48% 0.50% 66.63% 2.34% 1.47% 0.71% 0.00% 0.00% 0.00% 70.20% 1.76% 1.25% 0.61% 0.48% 0.50% 66.63% 2.34% 1.47% 0.71% 0.00% 0.00% 0.62% 0.80% 0.78% 1.38% 0.83% 0.75% 0.65% 0.65% 0.40% 0.38% 0.32% 0.31% 0.31% 0.60% 0.42% 0.40% 0.34% 0.00% 0.20% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% 0.25%	RE Loan Delinquency	1.80%	1.34%	0.70%	0.44%	0.39%	0.39%	0.39%	1.34%	0.71%	0.53%	0.41%
Indirect Delinquency	Veh Loan Delinquency	2.42%	1.15%	0.73%	0.56%	0.47%	0.43%	0.45%	1.23%	0.79%	0.67%	0.52%
Coss Allowance Ratio 2.93% 1.28% 0.77% 0.69% 0.62% 0.80% 0.78% 1.38% 0.83% 0.75% 0.65% 0.65% 0.40% 0.38% 0.32% 0.31% 0.31% 0.60% 0.42% 0.40% 0.34% 0.35% 0.25% 0.39% 0.36% 0.36% 0.30% 0.21% 0.21% 0.24% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.30% 0.21% 0.21% 0.24% 0.25% 0.39% 0.36% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36% 0.36% 0.30% 0.21% 0.24% 0.25% 0.39% 0.36%	Direct Delinquency											0.41%
Current Loss Exposure	Indirect Delinquency	0.00%	70.20%	1.76%	1.25%	0.61%	0.48%	0.50%	66.63%	2.34%	1.47%	0.71%
EARNINGS: Gross Asset Yield Cost of Funds Coverage Ratio Cost of Funds	Loss Allowance Ratio	2.93%	1.28%	0.77%	0.69%	0.62%	0.80%	0.78%	1.38%	0.83%	0.75%	0.65%
EARNINGS: Gross Asset Yield	Current Loss Exposure	1.32%	0.55%					0.31%				0.34%
2.83% 2.81% 2.57% 2.73% 2.85% 3.07% 3.03% 2.81% 2.59% 2.67% 2.80% 2.65	Coverage Ratio (Adequacy of Reserves)	2.2	2.3	1.9	1.8	1.9	2.6	2.5	2.3	2.0	1.9	1.9
Cost of Funds 0.34% 0.30% 0.20% 0.21% 0.25% 0.39% 0.36% 0.30% 0.21% 0.24% Gross Margin 2.48% 2.51% 2.37% 2.52% 2.60% 2.69% 2.67% 2.51% 2.38% 2.46% 2.56% Provision Expense 0.21% 0.12% 0.09% 0.09% 0.08% 0.18% 0.16% 0.12% 0.09% 0.09% Net Margin 2.28% 2.40% 2.28% 2.43% 2.51% 2.51% 2.50% 2.39% 2.29% 2.37% 2.47% Non-Interest Income 0.41% 0.58% 0.86% 1.11% 1.21% 1.09% 1.10% 0.57% 0.83% 0.98% 1.15% Non-Interest Expense 3.41% 3.20% 2.93% 3.09% 3.15% 2.70% 2.77% 3.22% 2.96% 3.03% 3.12% Net Operating Exp 3.00% 2.62% 2.07% 1.99% 1.94% 1.61% 1.67% 2.65% 2.13%	EARNINGS:	I										
Company Comp		1						I				2.80%
Provision Expense 0.21% 0.12% 0.09% 0.09% 0.08% 0.18% 0.16% 0.12% 0.09% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00%												
Net Margin 2.28% 2.40% 2.28% 2.43% 2.51% 2.51% 2.50% 2.39% 2.29% 2.37% 2.47%	Gross Margin	2.48%	2.51%	2.3/%	2.52%	2.00%	2.09%	2.0/%	2.51%	2.38%	2.46%	2.56%
Non-Interest Income 0.41% 0.58% 0.86% 1.11% 1.21% 1.09% 1.10% 0.57% 0.83% 0.98% 1.15% 0.00-Interest Expense 3.41% 3.20% 2.93% 3.09% 3.15% 2.70% 2.77% 3.22% 2.96% 3.03% 3.12% Net Operating Exp 3.00% 2.62% 2.07% 1.99% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% Net Operating Return -0.72% -0.22% 0.21% 0.44% 0.57% 0.90% 0.83% -0.26% 0.16% 0.31% 0.50% 1.97% Non-recurring Inc(Exp 0.38% 0.11% 0.05% 0.05% 0.03% 0.01% 0.01% 0.01% 0.13% 0.06% 0.05% 0.04% 1.00% 0.												0.09%
Non-Interest Expense 3.41% 3.20% 2.93% 3.09% 3.15% 2.70% 2.77% 3.22% 2.96% 3.03% 3.12% Net Operating Exp 3.00% 2.62% 2.07% 1.99% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.6	Net Margin	2.28%	2.40%	2.28%	2.43%	2.51%	2.51%	2.50%	2.39%	2.29%	2.37%	2.47%
Non-Interest Expense 3.41% 3.20% 2.93% 3.09% 3.15% 2.70% 2.77% 3.22% 2.96% 3.03% 3.12% Net Operating Exp 3.00% 2.62% 2.07% 1.99% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.61% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.94% 1.61% 1.6	Non-Interest Income	0.41%	0.58%	0.86%	1.11%	1.21%	1.09%	1.10%	0.57%	0.83%	0.98%	1.15%
Net Operating Exp 3.00% 2.62% 2.07% 1.99% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97% 1.97% 1.94% 1.61% 1.67% 2.65% 2.13% 2.05% 1.97%		1						I				3.12%
Non-recurring Inc(Exp 0.38% 0.11% 0.05% 0.05% 0.03% 0.01% 0.01% 0.13% 0.06% 0.05% 0.04% Net Income (ROA) -0.34% -0.11% 0.26% 0.49% 0.60% 0.91% 0.85% -0.13% 0.22% 0.37% 0.54%												1.97%
Net Income (ROA) -0.34% -0.11% 0.26% 0.49% 0.60% 0.91% 0.85% -0.13% 0.22% 0.37% 0.54%	Net Operating Return	-0.72%	-0.22%	0.21%	0.44%	0.57%	0.90%	0.83%	-0.26%	0.16%	0.31%	0.50%
	Non-recurring Inc(Exp	0.38%	0.11%	0.05%	0.05%	0.03%	0.01%	0.01%	0.13%	0.06%	0.05%	0.04%
Net On Return on NW -4.0% -1.5% 1.8% 3.9% 5.6% 8.7% 8.1% -1.7% 1.4% 2.7% 4.7%								0.85%				0.54%
	Net Op Return on NW	-4.0%	-1.5%	1.8%	3.9%	5.6%	8.7%	8.1%	-1.7%	1.4%	2.7%	4.7%





NCUA Q2-2022 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$6,182	\$7,619	\$4,042	\$6,395	\$10,700	\$19,469	\$16,646	\$7,528	\$4,394	\$5,538	\$9,488
Avg Loan Rate	6.46%	5.68%	4.89%	4.66%	4.32%	4.22%	4.25%	5.73%	4.97%	4.79%	4.43%
Avg Loan Yield, net	5.94%	5.41%	4.69%	4.47%	4.18%	3.95%	3.99%	5.45%	4.76%	4.59%	4.27%
Avg Share Balance	\$2,716	\$5,825	\$9,414	\$10,796	\$12,599	\$14,528	\$13,982	\$5,425	\$8,763	\$9,785	\$11,706
Avg Share Rate Non-Member Deposit Ratio	0.43% 1.0%	0.35% 0.8%	0.23% 0.5%	0.24% 0.7%	0.28% 0.6%	0.45% 0.8%	0.42% 0.8%	0.36% 0.8%	0.24% 0.5%	0.24% 0.6%	0.27% 0.6%
Non-Member Deposit Ratio	1.0%	0.6%	0.5%	0.776	0.0%	0.8%	0.6%	0.6%	0.5%	0.0%	0.0%
Net Operating Profitability-											
Earning Asset/Funding	123%	117%	110%	108%	106%	111%	110%	118%	111%	109%	107%
Non-Interest Inc-to-Total Revenue	13%	17%	25%	29%	30%	26%	27%	17%	24%	27%	29%
Net Operating Return per FTE											
Interest Income per FTE	\$36,937	\$76,640	\$117,041	\$129,731	\$136,961	\$207,339	\$191,168	\$71,338	\$109,257	\$119,847	\$132,121
Avg Interest & Provisions per FTE	\$7,207	\$11,246	\$117,041	\$14,325	\$16,262	\$38,124	\$33,258	\$10,707	\$12,684	\$13,533	\$15,490
Net Interest Income per FTE	\$29,730	\$65,394	\$103,952	\$115,406	\$120,699	\$169,215	\$157,910	\$60,632	\$96,573	\$106,314	\$116,631
Non-Interest Income per FTE	\$5,405	\$15,828	\$39,096	\$52,539	\$58,262	\$73,418	\$69,297	\$14,436	\$34,896	\$44,021	\$54,235
Avg Operating Expense per FTE	\$44,595	\$87,331	\$133,391	\$147,079	\$151,371	\$182,086	\$174,558	\$81,624	\$124,574	\$136,214	\$147,084
Net Operating Expense per FTE	\$39,189	\$71,503	\$94,295	\$94,540	\$93,108	\$108,668	\$105,261	\$67,188	\$89,678	\$92,192	\$92,849
Avg Net Operating Return per FTE	\$ (9,459)	\$ (6,109)	\$ 9,657	\$ 20,866	\$ 27,590	\$ 60,547	\$52,649	\$ (6,556)	ć c 225	¢ 1/1 121	\$ 23,781
Revenue/Operating Expense Assessn	nent				, ,,,,,,,		332,043	\$ (6,556)	\$ 6,895	\$ 14,121	\$ 23,761
Revenue/Operating Expense Assessn Revenue-	nent				7	,.	332,043	3 (0,330)	\$ 6,895	3 14,121	3 23,761
Revenue- Avg Revenue per FTE	\$42,342	\$92,468 3 39%	\$156,137 3 43%	\$182,270 3.83%	\$195,223	\$280,757	\$260,465	\$85,774	\$144,152	\$163,868	\$186,356
Revenue- Avg Revenue per FTE - Total Revenue Ratio		\$92,468 3.39%	\$156,137 3.43%	\$182,270 3.83%			,				
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$42,342 3.24%	3.39%	3.43%	3.83%	\$195,223 4.06%	\$280,757 4.16%	\$260,465 4.13%	\$85,774	\$144,152 3.42%	\$163,868 3.65%	\$186,356 3.95%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE	\$42,342 3.24% \$21,622	3.39%	3.43% \$63,077	3.83% \$68,834	\$195,223 4.06% \$75,660	\$280,757 4.16% \$96,081	\$260,465 4.13% \$91,003	\$85,774 3.38% \$42,226	\$144,152 3.42% \$59,526	\$163,868 3.65% \$64,340	\$186,356 3.95% \$72,459
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$42,342 3.24%	3.39%	3.43%	3.83%	\$195,223 4.06%	\$280,757 4.16%	\$260,465 4.13%	\$85,774	\$144,152 3.42%	\$163,868 3.65%	\$186,356 3.95%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio	\$42,342 3.24% \$21,622 1.66%	3.39% \$45,401 1.66%	\$63,077 1.38%	\$68,834 1.45%	\$195,223 4.06% \$75,660 1.57%	\$280,757 4.16% \$96,081 1.42%	\$260,465 4.13% \$91,003 1.44%	\$85,774 3.38% \$42,226 1.66%	\$144,152 3.42% \$59,526 1.41%	\$163,868 3.65% \$64,340 1.43%	\$186,356 3.95% \$72,459 1.54%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense	\$42,342 3.24% \$21,622 1.66% 48%	3.39% \$45,401 1.66% 52%	\$63,077 1.38% 47%	\$68,834 1.45% 47%	\$195,223 4.06% \$75,660 1.57% 50%	\$280,757 4.16% \$96,081 1.42% 53%	\$260,465 4.13% \$91,003 1.44% 52%	\$85,774 3.38% \$42,226 1.66% 52%	\$144,152 3.42% \$59,526 1.41% 48%	\$163,868 3.65% \$64,340 1.43% 47%	\$186,356 3.95% \$72,459 1.54% 49%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency)	\$42,342 3.24% \$21,622 1.66% 48% 1.96	\$45,401 1.66% 52% 0.78	\$63,077 1.38% 47% 0.38	\$68,834 1.45% 47% 0.31	\$195,223 4.06% \$75,660 1.57% 50% 0.27	\$280,757 4.16% \$96,081 1.42% 53% 0.17	\$260,465 4.13% \$91,003 1.44% 52% 0.19	\$85,774 3.38% \$42,226 1.66% 52% 0.85	\$144,152 3.42% \$59,526 1.41% 48% 0.42	\$163,868 3.65% \$64,340 1.43% 47% 0.36	\$186,356 3.95% \$72,459 1.54% 49% 0.29
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222	3.39% \$45,401 1.66% 52% 0.78 1,441	\$63,077 1.38% 47% 0.38 8,098	\$68,834 1.45% 47% 0.31 10,457	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79%	\$45,401 1.66% 52% 0.78 1,441 47%	\$63,077 1.38% 47% 0.38 8,098 16%	\$68,834 1.45% 47% 0.31 10,457 9%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540	\$280,757 4.16% \$96,081 1,42% 53% 0.17 261,042 5% \$43,912	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81%	\$186,356 3.95% \$72,459 1.549% 49% 0.29 71,489 10% \$37,922 0.80%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658 0.59%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743 0.69%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613 0.74%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897 0.84%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171 0.77%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092 0.62%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932 0.65%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263 0.68%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828 0.73%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519 0.79%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704 0.78%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658 0.59% 17%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743 0.69% 21%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613 0.74% 25%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897 0.84% 27%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171 0.77% 25%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092 0.62% 23%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932 0.65% 23%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263 0.68% 21%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828 0.73% 25%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519 0.79% 26%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704 0.78% 25%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658 0.59% 17%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743 0.69% 21%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613 0.74% 25%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897 0.84% 27%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171 0.77% 25%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092 0.62% 23%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932 0.65% 23%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263 0.68% 21%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828 0.73% 25%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519 0.79% 26%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704 0.78% 25%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense Membership Outreach- Membership Outreach-	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658 0.59% 17%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743 0.69% 21%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613 0.74% 25%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897 0.84% 27%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171 0.77% 25%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092 0.62% 23%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932 0.65% 23%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263 0.68% 21%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828 0.73% 25%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519 0.79% 26%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704 0.78% 25%
Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense - FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense Membership Outreach- Membership Outreach- Members-to-Potential Members Members-to-FTEs	\$42,342 3.24% \$21,622 1.66% 48% 1.96 222 79% \$15,315 1.17% 34% \$7,658 0.59% 17%	\$45,401 1.66% 52% 0.78 1,441 47% \$23,186 0.85% 27% \$18,743 0.69% 21%	\$63,077 1.38% 47% 0.38 8,098 16% \$36,700 0.81% 28% \$33,613 0.74% 25%	\$68,834 1.45% 47% 0.31 10,457 9% \$38,348 0.81% 26% \$39,897 0.84% 27%	\$195,223 4.06% \$75,660 1.57% 50% 0.27 51,272 7% \$38,540 0.80% 25% \$37,171 0.77% 25%	\$280,757 4.16% \$96,081 1.42% 53% 0.17 261,042 5% \$43,912 0.65% 24% \$42,092 0.62% 23%	\$260,465 4.13% \$91,003 1.44% 52% 0.19 332,531 6% \$42,623 0.68% 24% \$40,932 0.65% 23%	\$85,774 3.38% \$42,226 1.66% 52% 0.85 1,663 52% \$22,135 0.87% 27% \$17,263 0.68% 21%	\$144,152 3.42% \$59,526 1.41% 48% 0.42 9,761 23% \$34,220 0.81% 27% \$30,828 0.73% 25%	\$163,868 3.65% \$64,340 1.43% 47% 0.36 20,218 16% \$36,355 0.81% 27% \$35,519 0.79% 26%	\$186,356 3.95% \$72,459 1.54% 49% 0.29 71,489 10% \$37,922 0.80% 26% \$36,704 0.78% 25%





NCUA Q2-2022 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

NET INFRASTRUCTURE COST:											
Fee Income	0.41%	0.58%	0.86%	1.11%	1.21%	1.09%	1.10%	0.57%	0.83%	0.98%	1.15%
Compensation & Benefits	1.66%	1.66%	1.38%	1.45%	1.57%	1.42%	1.44%	1.66%	1.41%	1.43%	1.54%
Travel & Conference	0.02%	0.02%	0.02%	0.03%	0.03%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%
Office Occcupancy	0.21%	0.14%	0.18%	0.20%	0.21%	0.16%	0.17%	0.14%	0.17%	0.19%	0.20%
Office Operations	0.97%	0.71%	0.63%	0.60%	0.60%	0.49%	0.51%	0.73%	0.64%	0.62%	0.60%
Educational & Promo	0.01%	0.03%	0.06%	0.08%	0.10%	0.11%	0.11%	0.02%	0.05%	0.07%	0.09%
Loan Servicing	0.14%	0.11%	0.16%	0.21%	0.22%	0.19%	0.19%	0.11%	0.15%	0.18%	0.21%
Professional & Outside Services	0.28%	0.37%	0.40%	0.44%	0.35%	0.22%	0.24%	0.37%	0.40%	0.42%	0.37%
Member Insurance	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
Operating Fees	0.05%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.03%	0.02%	0.02%	0.02%
Miscellaneous	0.06%	0.11%	0.08%	0.07%	0.06%	0.08%	0.08%	0.11%	0.08%	0.08%	0.06%
Total Ops Expense	3.41%	3.20%	2.93%	3.09%	3.15%	2.70%	2.77%	3.22%	2.96%	3.03%	3.12%
Net Operating Expense	3.00%	2.62%	2.07%	1.99%	1.94%	1.61%	1.67%	2.65%	2.13%	2.05%	1.97%

NET INFRASTRUCTURE COST PER FULL-TIME EQUIVALENT											
Fee Income	\$5,405	\$15,828	\$39,096	\$52,539	\$58,262	\$73,418	\$69,297	\$14,436	\$34,896	\$44,021	\$54,235
Compensation & Benefits	\$21,622	\$45,401	\$63,077	\$68,834	\$75,660	\$96,081	\$91,003	\$42,226	\$59,526	\$64,340	\$72,459
Travel & Conference	\$270	\$555	\$889	\$1,320	\$1,361	\$1,161	\$1,188	\$517	\$826	\$1,081	\$1,282
Office Occcupancy	\$2,703	\$3,749	\$8,101	\$9,620	\$9,892	\$11,087	\$10,746	\$3,609	\$7,336	\$8,517	\$9,504
Office Operations	\$12,613	\$19,438	\$28,600	\$28,727	\$28,647	\$32,825	\$31,877	\$18,526	\$26,884	\$27,837	\$28,418
Educational & Promo	\$180	\$694	\$2,544	\$3,768	\$4,743	\$7,314	\$6,656	\$626	\$2,217	\$3,019	\$4,256
Loan Servicing	\$1,802	\$3,054	\$7,261	\$9,812	\$10,637	\$12,561	\$11,999	\$2,887	\$6,516	\$8,221	\$9,954
Professional & Outside Services	\$3,604	\$10,135	\$18,202	\$20,828	\$16,750	\$14,781	\$15,330	\$9,263	\$16,679	\$18,825	\$17,337
Member Insurance	\$360	\$417	\$148	\$96	\$86	\$55	\$65	\$409	\$193	\$142	\$102
Operating Fees	\$631	\$833	\$914	\$803	\$694	\$562	\$600	\$806	\$895	\$848	\$738
Miscellaneous	\$811	\$3,054	\$3,655	\$3,271	\$2,898	\$5,659	\$5,094	\$2,755	\$3,502	\$3,382	\$3,035
Total Ops Expense	\$44,595	\$87,331	\$133,391	\$147,079	\$151,371	\$182,086	\$174,558	\$81,624	\$124,574	\$136,214	\$147,084
Net Operating Expense	\$39,189	\$71,503	\$94,295	\$94,540	\$93,108	\$108,668	\$105,261	\$67,188	\$89,678	\$92,192	\$92,849