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CREDIT	17-/	 -6 	LANCE

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NCUA Q3-2022	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
DEMOGRAPHICS											
No. of Credit Unions	301	674	1,379	675	1,076	708	4,813	975	2,354	3,029	4,105
Avg Asset Size (\$Mil)	\$0.912	\$5.6	\$26.1	\$72.9	\$226.7	\$2,566.6	\$446.8	\$4.2	\$17.0	\$29.5	\$81.2
Pct of Credit Unions	6%	14%	29%	14%	22%	15%	100%	20%	49%	63%	85%
Pct of Industry Assets	0.0%	0.2%	2%	2%	11%	85%	100%	0%	2%	4%	15%
GROWTH RATES											
Total Assets	-9.2%	-7.0%	-5.5%	-0.9%	-1.2%	7.3%	5.8%	-7.2%	-5.7%	-3.1%	-1.7%
Total Loans	-3.9%	-0.2%	2.2%	6.9%	10.3%	23.6%	21.5%	-0.4%	1.9%	4.8%	9.0%
- Direct Loans	-3.9%	-0.3%	1.2%	5.6%	7.3%	20.6%	18.3%	-0.5%	1.0%	3.6%	6.4%
- Indirect Loans	-	8.1%	27.9%	18.2%	25.5%	34.8%	33.8%	8.1%	27.3%	20.0%	24.8%
Total Shares	-7.0%	-6.0%	-4.9%	-0.5%	-0.5%	5.7%	4.6%	-6.0%	-5.0%	-2.6%	-1.0%
- Checking & Savings	-8.3%	-6.4% -5.2%	-4.5% -3.5%	1.2% 2.1%	0.6% 3.1%	7.4% 11.9%	5.9%	-6.5% -5.6%	-4.7% -3.8%	-1.6% -0.7%	-0.1% 2.0%
Net Worth	-9.3%	-5.2%	-3.5%	2.1%	3.1%	11.9%	10.3%	-5.0%	-3.8%	-0.7%	2.0%
BALANCE SHEET ALLOCATION	ı						ı				
Net Worth Ratio	17.9%	15.5%	11.9%	11.3%	10.6%	10.5%	10.6%	15.7%	12.3%	11.8%	10.9%
Cash & Inv-to-Assets	58%	53%	51%	44%	33%	26%	28%	54%	51%	47%	37%
oans-to-Total Assets	41%	45%	46%	52%	61%	70%	68%	45%	46%	49%	58%
/ehicle-to-Total Loans	46% 1%	66% 6%	51% 29%	44% 40%	39% 47%	31% 54%	32% 52%	65%	53% 26%	47% 34%	41% 44%
RELoans-to-Total Loans RELoans-to-Net Worth	3%	18%	29% 111%	40% 183%	47% 271%	354%	335%	6% 17%	26% 99%	34% 143%	234%
ndirect-to-Total Loans	0%	1%	4%	11%	18%	23%	22%	1%	4%	8%	16%
oans-to-Shares	51%	54%	53%	59%	69%	81%	78%	54%	53%	56%	66%
hecking & Savings-to-Total Shares	93%	86%	78%	74%	67%	55%	57%	86%	79%	76%	69%
oct of Non-term-Shares	93%	87%	85%	84%	82%	79%	80%	88%	86%	85%	83%
erm CDs-to-Total Shares	5%	9%	9%	10%	12%	14%	14%	9%	9%	9%	11%
iquidity Ratio	50.0%	44.3%	38.3%	27.9%	14.1%	7.1%	9.0%	44.6%	38.9%	32.8%	19.2%
T Funding Ratio	47.0%	32.8%	24.6%	19.7%	13.7%	10.4%	11.3%	25.3%	22.3%	16.0%	11.3%
Net Long Term Assets Ratio	4.0%	9.7%	22.5%	29.5%	36.0%	40.6%	39.5%	21.2%	25.7%	33.2%	39.4%
LOAN QUALITY AND ADEQUACY OF RES	SERVES										
Loan Delinquency Rate	3.20%	1.38%	0.83%	0.62%	0.49%	0.53%	0.53%	0.88%	0.73%	0.55%	0.53%
Net Charge-off Rate	0.54%	0.41%	0.21%	0.22%	0.19%	0.32%	0.30%	0.23%	0.22%	0.20%	0.30%
Misery" Index	3.74%	1.79%	1.04%	0.84%	0.68%	0.85%	0.83%	1.11%	0.96%	0.74%	0.83%
Core Delinquency Rate	3.34%	1.12%	0.73%	0.53%	0.41%	0.45%	0.46%	1.21%	0.77%	0.65%	0.46%
Core Net Charge-off Rate	0.31%	0.24%	0.19%	0.23%	0.26%	0.51%	0.47%	0.24%	0.20%	0.22%	0.25%
Core "Misery" Index	3.66%	1.36%	0.92%	0.76%	0.67%	0.96%	0.93%	1.46%	0.97%	0.86%	0.70%
RE Loan Delinquency	6.96%	1.21%	0.72%	0.49%	0.37%	0.39%	0.41%	1.28%	0.73%	0.57%	0.41%
Vehicle Loan Delinquency	3.28%	1.10%	0.70%	0.54%	0.45%	0.41%	0.43%	1.20%	0.76%	0.64%	0.50%
Direct Delinquency Indirect Delinquency	3.28% 0.00%	1.12% 0.46%	0.62% 1.58%	0.46% 0.77%	0.19% 0.75%	-0.02% 0.56%	0.09% 0.58%	1.21% 0.46%	0.69% 1.55%	0.58% 0.93%	0.33% 0.77%
	2.92%						0.76%	1.36%	0.80%	0.73%	
oss Allowance Ratio Current Loss Exposure	2.92% 1.45%	1.26% 0.59%	0.74% 0.41%	0.68% 0.39%	0.60% 0.28%	0.79% 0.33%	0.76%	1.36% 0.64%	0.80%	0.73% 0.41%	0.63% 0.31%
Coverage Ratio (Adequacy of Reserves)		2.1	1.8	1.8	2.1	2.4	2.3	2.1	1.8	1.8	2.0
EARNINGS:											
Gross Asset Yield	2.95%	2.93%	2.70%	2.81%	2.97%	3.26%	3.20%	2.93%	2.72%	2.77%	2.91%
Cost of Funds	0.25%	0.28%	0.21%	0.22%	0.27%	0.45%	0.42%	0.28%	0.22%	0.22%	0.26%
Gross Margin	2.70%	2.64%	2.49%	2.59%	2.70%	2.81%	2.79%	2.65%	2.50%	2.55%	2.66%
rovision Expense	0.22%	0.22%	0.09%	0.11%	0.12%	0.23%	0.21%	0.22%	0.11%	0.11%	0.11%
Net Margin	2.47%	2.43%	2.40%	2.48%	2.58%	2.58%	2.58%	2.43%	2.40%	2.44%	2.54%
Non-Interest Income	0.42%	0.53%	0.87%	1.11%	1.21%	1.09%	1.10%	0.53%	0.83%	0.99%	1.15%
Non-Interest Expense	3.36%	3.22%	2.97%	3.10%	3.15%	2.75%	2.81%	3.23%	2.99%	3.05%	3.13%
Net Operating Exp	-0.46%	2.69%	2.10%	1.99%	1.94%	1.65%	1.71%	2.71%	2.16%	2.07%	1.98%
let Operating Return		-0.26%	0.30%	0.49%	0.64%	0.93%	0.87%	-0.28%	0.24%	0.37%	0.57%
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Non-recurring Inc(Exp)	0.53%	0.20%	0.07%	0.07%	0.04%	0.00%	0.01%	0.22%	0.09%	0.08%	0.05%
Non-recurring Inc(Exp) Net Income (ROA)		0.20%	0.07% 0.37% 2.5%	0.07% 0.56%	0.04%	0.00% 0.93% 8.9%	0.01% 0.88%	0.22%	0.09%	0.08% 0.45%	0.05%





NCUA Q3-2022 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

OPERATING EFFICIENCIES:											
oans & Shares-											
Avg Loan Balance	\$6,337	\$7,967	\$3,831	\$6,547	\$10,726	\$19,954	\$16,989	\$7,864	\$4,238	\$5,558	\$9,513
Avg Loan Rate	6.44%	5.68%	4.91%	4.62%	4.33%	4.31%	4.32%	5.72%	4.99%	4.77%	4.43%
Avg Loan Yield, net	5.88%	5.18%	4.70%	4.39%	4.14%	3.96%	4.00%	5.22%	4.75%	4.55%	4.23%
otal Loan Growth YTD-Annl	-3.9%	-0.2%	2.2%	6.9%	10.3%	23.6%	21.5%	-0.4%	1.9%	4.8%	9.0%
Consumer Loan Growth YTD-Annl	-4.4%	-0.2%	3.1%	7.3%	12.9%	23.4%	21.2%	-0.5%	2.7%	5.1%	10.7%
Mortgage Loan Growth YTD-Annl	53.3%	-0.3%	-0.2%	6.3%	7.4%	23.8%	21.7%	-0.1%	-0.2%	4.1%	6.8%
Avg Share Balance	\$2,663	\$5,652	\$9,373	\$10,767	\$12,566	\$14,347	\$13,841	\$5,268	\$8,711	\$9,742	\$11,66
Avg Share Rate	0.31%	0.34%	0.24%	0.24%	0.30%	0.52%	0.48%	0.34%	0.25%	0.25%	0.29%
Non-Member Deposit Ratio	0.9%	0.8%	0.6%	0.8%	0.8%	1.0%	1.0%	0.8%	0.7%	0.7%	0.8%
otal Share Growth YTD-Annl Checking & Savings YTD-Annl	-8.6% -8.3%	-7.1% -6.4%	-5.6% -4.5%	-0.6% 1.2%	-0.5% 0.6%	6.6% 7.4%	5.3% 5.9%	-7.2% -6.5%	-5.7% -4.7%	-2.9% -1.6%	-1.2% -0.1%
Stecking & Savings 110-Ailli	-0.370	-0.470	-4.570	1.270	0.076	7.470	3.970	-0.570	-4.770	-1.0/0	-0.170
let Operating Profitability-											
arning Asset/Funding	123%	117%	111%	108%	106%	111%	111%	118%	111%	110%	107%
Ion-Interest Inc-to-Total Revenue	13%	15%	24%	28%	29%	25%	26%	15%	23%	26%	28%
Net Operating Return per FTE nterest Income per FTE	\$39,623	\$79,777	\$123,844	\$134,126	\$143,459	\$216,942	\$200,419	\$74,605	\$115,462	\$125,104	\$138,20
Avg Interest & Provisions per FTE	\$6,415	\$13,668	\$13,873	\$15,709	\$18,642	\$44,948	\$39,191	\$12,734	\$13,679	\$14,728	\$17,5
let Interest Income per FTE	\$33,208	\$66,109	\$109,971	\$118,417	\$124,816	\$171,994	\$161,228	\$61,871	\$101,782	\$110,376	\$120,7
		644.554	\$39,885	\$53,171	\$58,517	\$72,797	\$68,969	\$13,406	\$35,378	\$44,570	\$54,5
lon-Interest Income per FTE	\$5,660	\$14,551	733,003		Ψυυ,υΞ,						
·	\$5,660 \$45,101	\$14,551	\$136,225	\$148,365	\$152,527	\$182,977	\$175,723	\$82,342	\$127,052	\$138,063	\$148,4
ovg Operating Expense per FTE let Operating Expense per FTE lvg Net Operating Return per FTE	\$45,101 \$39,440 \$ (6,233)				\$152,527 \$94,011	\$182,977 \$110,179 \$ 61,814	\$175,723 \$106,754 \$54,474	\$82,342 \$68,936 \$ (7,064)	\$127,052 \$91,675 \$ 10,108	\$138,063 \$93,493 \$ 16,883	\$93,8
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assessa	\$45,101 \$39,440 \$ (6,233)	\$87,848 \$73,296	\$136,225 \$96,340	\$148,365 \$95,194	\$152,527 \$94,011	\$110,179	\$106,754	\$68,936	\$91,675	\$93,493	\$93,8
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assessa	\$45,101 \$39,440 \$ (6,233)	\$87,848 \$73,296 \$ (7,187)	\$136,225 \$96,340 \$ 13,631	\$148,365 \$95,194 \$ 23,223	\$152,527 \$94,011 \$ 30,806	\$110,179 \$ 61,814	\$106,754 \$54,474	\$68,936	\$91,675 \$ 10,108	\$93,493 \$ 16,883	\$93,86 \$ 26,86
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assessr Revenue- Avg Revenue per FTE	\$45,101 \$39,440 \$ (6,233) ment \$45,283	\$87,848 \$73,296 \$ (7,187) \$94,328	\$136,225 \$96,340 \$ 13,631 \$163,729	\$148,365 \$95,194 \$ 23,223 \$187,296	\$152,527 \$94,011 \$ 30,806 \$201,976	\$110,179 \$ 61,814 \$289,740	\$106,754 \$54,474 \$269,388	\$68,936 \$ (7,064) \$88,011	\$91,675 \$10,108 \$150,839	\$93,493 \$ 16,883 \$169,674	\$93,8 \$ 26,86 \$192,83
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assessive Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$45,101 \$39,440 \$ (6,233)	\$87,848 \$73,296 \$ (7,187)	\$136,225 \$96,340 \$ 13,631	\$148,365 \$95,194 \$ 23,223	\$152,527 \$94,011 \$ 30,806	\$110,179 \$ 61,814	\$106,754 \$54,474	\$68,936	\$91,675 \$ 10,108	\$93,493 \$ 16,883	\$93,86 \$ 26,86 \$192,83
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assessive Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46%	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18%	\$110,179 \$ 61,814 \$289,740 4.35%	\$106,754 \$54,474 \$269,388 4.31%	\$68,936 \$ (7,064) \$88,011 3.46%	\$91,675 \$ 10,108 \$150,839 3.56%	\$93,493 \$ 16,883 \$169,674 3.75%	\$93,86 \$ 26,86 \$ 192,83 4.06%
Avg Operating Expense per FTE Net Operating Expense per FTE New Net Operating Return per FTE Nevenue/Operating Expense Assessive New Revenue per FTE - Total Revenue Ratio Operating Expenses- Nog Compensation & Benefits per FTE	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46% \$45,467	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106	\$106,754 \$54,474 \$269,388 4.31% \$91,236	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496	\$93,493 \$ 16,883 \$169,674 3.75% \$64,804	\$93,8 \$ 26,86 \$ 192,83 4.06% \$72,91
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assess Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46%	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18%	\$110,179 \$ 61,814 \$289,740 4.35%	\$106,754 \$54,474 \$269,388 4.31%	\$68,936 \$ (7,064) \$88,011 3.46%	\$91,675 \$ 10,108 \$150,839 3.56%	\$93,493 \$ 16,883 \$169,674 3.75%	\$93,8 \$ 26,86 \$ 192,83 4.06% \$72,91
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assess Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Compensation & Benefits per FTE - Compensation & Benefits Exp Ratio - Pct of Total Operating Expense	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46% \$45,467 1.67%	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57% \$64,215 1.40%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44%	\$106,754 \$54,474 \$269,388 4.31% \$91,236 1.46%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43%	\$93,493 \$ 16,883 \$169,674 3.75% \$64,804 1.43%	\$93,8 \$ 26,86 \$ 192,83 4.06% \$72,91 1.54%
Avg Operating Expense per FTE Let Operating Expense per FTE Levenue/Operating Expense Assesse Levenue- Levenue-	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46% \$45,467 1.67% 52%	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57% \$64,215 1.40% 47%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53%	\$106,754 \$54,474 \$269,388 4.31% \$91,236 1.46% 52%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48%	\$93,493 \$ 16,883 \$169,674 3.75% \$64,804 1.43% 47%	\$93,86 \$ 26,86 \$192,83 4.06% \$72,91 1.54% 49% 0.28
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assess 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)	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46% \$45,467 1.67% 52% 0.75	\$136,225 \$96,340 \$ 13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17	\$106,754 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81	\$10,108 \$10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41	\$93,493 \$ 16,883 \$169,674 3.75% \$64,804 1.43% 47% 0.35	\$93,86 \$ 26,86 \$192,83 4.06% \$72,91 1.54% 49% 0.28
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense Per FTE Revenue/Operating Expense Assesse 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	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47%	\$136,225 \$96,340 \$ 13,631 \$ 13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16%	\$93,86 \$ 26,866 \$192,83 4.06% \$72,91: 1.54% 49% 0.28 70,667 10%
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Return per FTE Revenue/Operating Expense Assessr 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	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47% \$23,710	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676	\$93,8 \$ 26,86 \$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense Per FTE Revenue/Operating Expense Assesse 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	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47%	\$136,225 \$96,340 \$ 13,631 \$ 13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16%	\$93,8 \$ 26,86 \$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12
Avg Operating Expense per FTE Net Operating Expense Assessive 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	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47% \$23,710 0.87%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81%	\$152,527 \$94,011 \$30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81%	\$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12 0.80% 26%
Avg Operating Expense per FTE Net Operating Expense Assessive Revenue- Net Revenue per FTE - Total Revenue Ratio Operating Expenses Net 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 Net Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47% \$23,710 0.87% 27%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27%	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24%	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28%	\$10,108 \$10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27%	\$93,8 \$ 26,86 \$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12 0.80% 26% \$37,39
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Revenue/Operating Expense Assessa 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	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679	\$87,848 \$73,296 \$ (7,187) \$ (7,187) \$ 94,328 3.46% \$ 45,467 1.67% 52% 0.75 1,434 47% \$ 23,710 0.87% 27% \$ 18,670	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883	\$148,365 \$95,194 \$ 23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583	0.28 70,667 10% \$38,120 0.80%
Avg Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Return per FTE Revenue/Operating Expense Assess 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 Partio - Pct of Total Operating Expense - All Other Expense Ratio - Pct of Total Operating Expense	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679 0.57%	\$87,848 \$73,296 \$ (7,187) \$ (7,187) \$ 94,328 3.46% \$ 45,467 1.67% 52% 0.75 1,434 47% \$ 23,710 0.87% 27% \$ 18,670 0.69%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883 0.76%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981 0.86%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720 0.78%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027 0.65%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845 0.67%	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255 0.68%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882 0.75%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583 0.81%	\$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12 0.80% 26% \$37,39 0.79%
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Revenue/Operating Expense Assessa 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-	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679 0.57% 17%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47% \$23,710 0.87% 27% \$18,670 0.69% 21%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883 0.76% 26%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981 0.86% 28%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720 0.78% 25%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027 0.65% 24%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845 0.67% 24%	\$68,936 \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255 0.68% 21%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882 0.75% 25%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583 0.81% 26%	\$192,83 4.06% \$72,91 1.54% 49% 0.28 70,667 10% \$38,12 0.80% 26% \$37,39 0.79% 25%
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Revenue/Operating Expense Assessi 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- Membership Outreach-	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679 0.57%	\$87,848 \$73,296 \$ (7,187) \$ (7,187) \$ 94,328 3.46% \$ 45,467 1.67% 52% 0.75 1,434 47% \$ 23,710 0.87% 27% \$ 18,670 0.69%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883 0.76%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981 0.86%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720 0.78%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027 0.65%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845 0.67%	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255 0.68%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882 0.75%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583 0.81%	\$192,83 4.06% \$72,91' 1.54% 49% 0.28 70,667 10% \$38,12' 0.80% 26% \$37,390 0.79%
Avg Operating Expense per FTE Net Operating Expense per FTE Net Operating Expense per FTE Avg Net Operating Expense Assesse Revenue/Operating Expense Assesse 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- Members-to-Potential Members Members-to-FTEs	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679 0.57% 17%	\$87,848 \$73,296 \$ (7,187) \$94,328 3.46% \$45,467 1.67% 52% 0.75 1,434 47% \$23,710 0.87% 27% \$18,670 0.69% 21%	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883 0.76% 26%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981 0.86% 28%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720 0.78% 25%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027 0.65% 24%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845 0.67% 24% 3.0%	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$166% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255 0.68% 21%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882 0.75% 25%	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583 0.81% 26%	\$93,88 \$ 26,86 \$192,83 4.06% \$72,91: 1.54% 49% 0.28 70,667 10% \$38,12: 0.80% 26% \$37,39: 0.79% 25%
Avg Occupancy & Ops Expense 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 Patio	\$45,101 \$39,440 \$ (6,233) ment \$45,283 3.37% \$21,384 1.59% 47% 1.86 212 79% \$16,038 1.19% 36% \$7,679 0.57% 17%	\$87,848 \$73,296 \$ (7,187) \$ 94,328 3.46% \$ 45,467 1.67% 52% 0.75 1,434 47% \$ 23,710 0.87% 27% \$ 18,670 0.69% 21% 6.8% 394	\$136,225 \$96,340 \$13,631 \$13,631 \$163,729 3.57% \$64,215 1.40% 47% 0.37 8,023 16% \$37,127 0.81% 27% \$34,883 0.76% 26%	\$148,365 \$95,194 \$23,223 \$187,296 3.92% \$68,834 1.44% 46% 0.30 10,334 10% \$38,550 0.81% 26% \$40,981 0.86% 28%	\$152,527 \$94,011 \$ 30,806 \$201,976 4.18% \$76,118 1.57% 50% 0.26 50,664 7% \$38,689 0.80% 25% \$37,720 0.78% 25%	\$110,179 \$ 61,814 \$289,740 4.35% \$96,106 1.44% 53% 0.17 265,831 5% \$43,844 0.66% 24% \$43,027 0.65% 24%	\$106,754 \$54,474 \$54,474 \$269,388 4.31% \$91,236 1.46% 52% 0.18 336,497 6% \$42,642 0.68% 24% \$41,845 0.67% 24% 3.0% 399	\$68,936 \$ (7,064) \$ (7,064) \$88,011 3.46% \$42,365 1.66% 51% 0.81 1,646 52% \$22,722 0.89% 28% \$17,255 0.68% 21%	\$91,675 \$ 10,108 \$150,839 3.56% \$60,496 1.43% 48% 0.41 9,669 23% \$34,674 0.82% 27% \$31,882 0.75% 25% 3.3% 416	\$93,493 \$ 16,883 \$ 169,674 3.75% \$64,804 1.43% 47% 0.35 20,003 16% \$36,676 0.81% 27% \$36,583 0.81% 26% 2.5% 403	\$93,88 \$26,86 \$192,83 4.06% \$72,91: 1.54% 49% 0.28 70,667 10% \$38,12: 0.80% 26% \$37,39: 0.79% 25%



NCUA Q3-2022 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

NET INFRASTRUCTURE COST:											
Fee Income	0.42%	0.53%	0.87%	1.11%	1.21%	1.09%	1.10%	0.53%	0.83%	0.99%	1.15%
Compensation & Benefits	1.59%	1.67%	1.40%	1.44%	1.57%	1.44%	1.46%	1.66%	1.43%	1.43%	1.54%
Travel & Conference	0.01%	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%	0.20%	0.17%	0.17%	0.14%	0.17%	0.19%	0.20%
Office Operations	0.98%	0.73%	0.63%	0.60%	0.60%	0.49%	0.51%	0.75%	0.64%	0.62%	0.60%
Educational & Promo	0.03%	0.03%	0.06%	0.08%	0.10%	0.11%	0.11%	0.03%	0.06%	0.07%	0.09%
Loan Servicing	0.11%	0.11%	0.16%	0.21%	0.22%	0.19%	0.20%	0.11%	0.16%	0.19%	0.21%
Professional & Outside Services	0.30%	0.38%	0.41%	0.44%	0.35%	0.23%	0.25%	0.37%	0.41%	0.43%	0.37%
Member Insurance	0.03%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Operating Fees	0.06%	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%	0.03%	0.02%	0.02%	0.02%
Miscellaneous	0.04%	0.11%	0.08%	0.08%	0.06%	0.09%	0.09%	0.10%	0.08%	0.08%	0.07%
Total Ops Expense	3.36%	3.22%	2.97%	3.10%	3.15%	2.75%	2.81%	3.23%	2.99%	3.05%	3.13%
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Net Operating Expense	2.94%	2.69%	2.10%	1.99%	1.94%	1.65%	1.71%	2.71%	2.16%	2.07%	1.98%

NET INFRASTRUCTURE COST PER FULL-TIME EQUIVALENT											
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Fee Income	\$5,660	\$14,551	\$39,885	\$53,171	\$58,517	\$72,797	\$68,969	\$13,406	\$35,378	\$44,570	\$54,569
Compensation & Benefits	\$21,384	\$45,467	\$64,215	\$68,834	\$76,118	\$96,106	\$91,236	\$42,365	\$60,496	\$64,804	\$72,915
Travel & Conference	\$126	\$558	\$947	\$1,316	\$1,424	\$1,226	\$1,248	\$502	\$872	\$1,101	\$1,332
Office Occcupancy	\$2,830	\$3,812	\$8,176	\$9,674	\$9,911	\$11,031	\$10,717	\$3,686	\$7,412	\$8,581	\$9,535
Office Operations	\$13,208	\$19,898	\$28,950	\$28,876	\$28,778	\$32,813	\$31,925	\$19,036	\$27,262	\$28,096	\$28,585
Educational & Promo	\$409	\$725	\$2,725	\$3,793	\$4,842	\$7,347	\$6,718	\$684	\$2,378	\$3,109	\$4,352
Loan Servicing	\$1,415	\$3,068	\$7,562	\$10,163	\$10,827	\$12,767	\$12,222	\$2,855	\$6,760	\$8,518	\$10,174
Professional & Outside Services	\$4,025	\$10,228	\$18,862	\$21,121	\$16,862	\$15,095	\$15,609	\$9,429	\$17,257	\$19,253	\$17,539
Member Insurance	\$377	\$279	\$150	\$90	\$78	\$57	\$65	\$292	\$174	\$131	\$93
Operating Fees	\$799	\$837	\$947	\$901	\$716	\$548	\$595	\$832	\$928	\$914	\$772
Miscellaneous	\$528	\$2,975	\$3,689	\$3,596	\$2,971	\$5,988	\$5,388	\$2,660	\$3,514	\$3,556	\$3,137
Total Ops Expense	\$45,101	\$87,848	\$136,225	\$148,365	\$152,527	\$182,977	\$175,723	\$82,342	\$127,052	\$138,063	\$148,433
Net Operating Expense	\$39,440	\$73,296	\$96,340	\$95,194	\$94,011	\$110,179	\$106,754	\$68,936	\$91,675	\$93,493	\$93,864



