**Business & Industry Consulting** 

Market Analysis

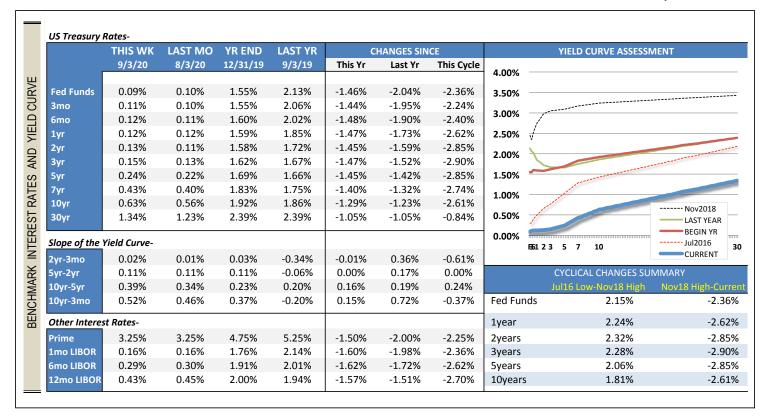
Strategic Solutions

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Risk Management

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#### 04 September 2020



## NONFARM PAYOLLS INCREASE 1.4 MILLION IN AUGUST; JOBLESS RATE AT 8.4%

The U.S. economy added 1.4 million jobs in August as the unemployment rate tumbled, indicating the nation's labor market is continuing a slow but steady recovery from the coronavirus pandemic.

The Labor Department's payroll report released Friday showed the jobless rate fell sharply to 8.4%, down from 10.2% in June and a peak of 14.7% in April. It marks the first time since March that unemployment has been below 10%.

The number of Americans on furlough plunged: 24.2 million people who said they were not working because their employer either closed or lost business as a result of COVID-19, down from 31.3 million in July.

Over the past four months, the economy has added back about half of the 22 million jobs it lost during the pandemic, data show. There are still 11.5 million more out-of-work Americans than in February.

Key Economic Indicator	rs for Banks, T	hrifts & Crea	lit Unions-	
		LATEST	CURRENT	PREV
GDP	QoQ	Q2-1st	-31.7%	-5.0%
GDP - YTD	Annl	Q2-1st	-18.4%	-5.0%
Consumer Spending	QoQ	Q2-1st	-34.1%	-6.9%
Consumer Spending	Annl	Q2-1st	-20.5%	-6.9%
Unemployment	Mo	August	8.4%	10.2%
Consumer Inflation	YoY	July	1.0%	0.6%
Core Inflation	YoY	July	1.6%	1.2%
Consumer Credit	Annual	June	2.6%	-4.2%
Retail Sales	YoY	July	-2.1%	-3.4%
Vehicle Sales	Annl (Mil)	August	15.6	14.9
Home Sales	Annl (Mil)	July	6.636	5.396
Home Prices	YoY	June	3.5%	3.5%

	THIS WK	YR END	PCT CH	IANGES
	9/3/20	12/31/19	YTD	12Mos
DJIA	28,293	28,538	-0.9%	4.2%
S&P 500	3,455	3,231	6.9%	14.0%
NASDAQ	11,458	8,973	27.7%	37.3%
Crude Oil	41.37	61.06	-32.2%	-30.3%
Avg Gasoline	2.22	2.57	-13.6%	-13.3%
Gold	1,937.8	1,523.1	27.2%	27.6%



RESOURCES

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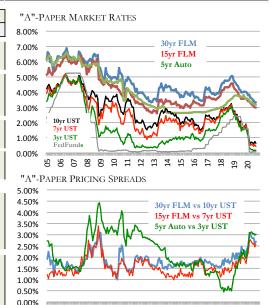
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### AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK	YTD C	hange	Chg in Curr	ent Cycle*	Rate S	Sensitivity
	9/3/20	Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	10.90%	-0.55%	-1.50%	-0.79%	-2.25%	37%	35%
Platinum CC	9.12%	-0.80%	-1.50%	-1.15%	-2.25%	53%	51%
48mo Veh	3.07%	-0.40%	-1.45%	-0.59%	-2.85%	28%	21%
60mo Veh	3.18%	-0.41%	-1.47%	-0.59%	-2.90%	28%	20%
72mo Veh	3.51%	-0.40%	-1.46%	-0.61%	-2.88%	27%	21%
HE LOC	4.09%	-0.91%	-1.50%	-1.47%	-2.25%	61%	65%
10yr HE	5.06%	-0.22%	-1.45%	-0.46%	-2.90%	15%	16%
15yr FRM	2.99%	-0.58%	-1.37%	-1.59%	-2.77%	42%	57%
30yr FRM	3.33%	-0.68%	-1.29%	-1.73%	-2.61%	53%	66%
Sh Drafts	0.12%	-0.02%	-1.46%	-0.02%	-2.36%	1%	1%
Reg Svgs	0.14%	-0.05%	-1.46%	-0.05%	-2.36%	3%	2%
MMkt-10k	0.23%	-0.22%	-1.46%	-0.25%	-2.36%	15%	11%
MMkt-50k	0.32%	-0.30%	-1.46%	-0.33%	-2.36%	21%	14%
6mo CD	0.37%	-0.62%	-1.48%	-0.66%	-2.40%	42%	28%
1yr CD	0.54%	-0.86%	-1.47%	-0.97%	-2.62%	59%	37%
2yr CD	0.69%	-0.95%	-1.45%	-1.16%	-2.85%	66%	41%
3yr CD	0.80%	-0.99%	-1.47%	-1.26%	-2.90%	67%	43%



RELATIVE VALUE

### STRATEGICALLY FOR CREDIT UNIONS

Employment growth is still set to lag the recovery in broader economic activity over the coming months given its greater exposure to the services sectors worst affected by the pandemic. Nevertheless, the August data illustrate that, despite the earlier surge in virus cases and more recent fading of fiscal support, the recovery continues to plough on.

Still, we are focusing on the data specific on "permanent job losers," or those who do not expect to be called back from temporary layoffs, as a warning sign of the longer-term impacts of the pandemic on the labor market. In August, the number of permanent job losers increased by 534,000 to 3.4 million after holding steady month over month at about 2.9 million in July. Since February, the number of individuals counted as permanent job losers has increased by 2.1 million.

This is not lost by FRB policy-makers who noted, "Employment increased overall among Districts, with gains in manufacturing cited most often." However, they added that "some Districts also reported slowing job growth and increased hiring volatility, particularly in service industries, with rising instances of furloughed workers being laid off permanently as demand remained soft."

Additional information and other market-related reports can be viewed at www.Meridian-ally.com

### **ECONOMIC RELEASES**

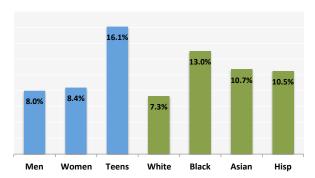
RELEASES THIS WEEK:	Current	Previous
Construction Spending (July, MoM)	0.1%	-0.7%
Unemployment Rate (August)	8.4%	10.2%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Wholesale Inflation (Aug, YoY)	-0.2%	0.4%
Consumer Infaltion (Aug, Yoy)	1.1%	1.0%

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#### **UNEMPLOYMENT - DEMOGRAPHICS**



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<sup>\*</sup>Since Nov 2018





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## **ECONOMIC CALENDAR**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
August 3	4	_		7	8
August 3 Constr Spending -0.7%	Factory Orders 6.2%	5	Jobless Claims 1.18M Cont'd Claims 16.1M	Unemployment 10.2% Consumer Credit	•
10	11 Wh Inflation -0.4%	12 Cons Inflation 1.0%	Jobless Claims 963k Cont'd Claims 15.5M	Retail Sales 1.2% Ind Production -8.2%	15
17	18	19 FOMC Minutes	Jobless Claims 1.1M Cont'd Claims 14.8M	<b>21</b> Exist Home Sales 5.86M	22
24	Home Prices 3.5% Cons Confidence 84.8 New Home Sales 901k	26 Durable Goods 11.2%	Jobless Claims 1.0M Cont'd Claims 14.5M GDP (Q2, 2nd) -31.7%	Personal Income 0.4% Pers'l Spending 1.9%	29
31	Sep 1	2 FOMC Beige Book	Jobless Claims 881k Cont'd Claims 13.2M	4 Unemployment 8.4%	5
7 LABOR DAY HOLIDAY	8 Consumer Credit	9	Jobless Claims Continued Claims Wholesale Inflation	11 Consumer Inflation	12
14	15 Industrial Production	16 Retail Sales FOMC Announcement	Jobless Claims Continued Claims	18 Leading Indicators	19
21	Existing Home Sales	23	Jobless Claims Continued Claims New Home Sales	25 Durable Goods	26
28	Home Prices Consumer Confidence	30 GDP (Q2, Final)	October 1 Jobless Claims Continued Claims Consumer Inflation	2 Unemployment	3





			ECOI	NOMIC FO	RECASI							
										Aug	ust 202	
	2019				2020				2021			
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
ECONOMIC OUTLOOK								<u> </u>				
Gross Domestic Product	2.0%	2.1%	2.1%	-5.0%	-32.9%	18.3%	5.4%	3.5%	5.9%	3.8%	3.4%	
Consumer Spending	4.6%	3.2%	1.8%	-6.9%	-34.6%	25.6%	4.3%	0.1%	4.4%	3.4%	3.6%	
Government Spending	5.0%	2.1%	2.4%	1.3%	2.7%	2.0%	-2.5%	0.5%	0.8%	0.8%	0.1%	
Consumer Inflation	1.8%	1.8%	2.0%	2.1%	0.4%	1.0%	0.9%	1.6%	3.2%	2.8%	3.0%	
Unemployment Rate	3.6%	3.6%	3.5%	3.8%	13.0%	9.7%	8.2%	7.7%	7.1%	6.7%	6.7%	
Home Prices	1.8%	1.8%	2.0%	2.1%	3.5%	3.5%	3.2%	3.0%	3.0%	3.4%	3.7%	
Tome Trices	1.070	1.070	2.070	2.170	3.370	3.370	3.2%	3.070	3.070	3.170	3.77	
HOME & VEHICLE LOAN MA	ARKETS											
Total Home Sales (Mil)	5.948	6.109	6.131	6.185	5.150	6.151	6.078	6.189	6.325	6.458	6.47	
Existing Homes (Mil)	5.287	5.410	5.420	5.483	4.474	5.364	5.313	5.430	5.566	5.693	5.71	
New Homes (Mils)	0.661	0.699	0.711	0.702	0.676	0.787	0.765	0.759	0.759	0.765	0.75	
Single Family Origs (B\$)	501	651	696	563	928	860	635	502	579	554	480	
Purchase	355	375	314	257	348	410	325	302	379	392	332	
Refinancing	146	276	382	306	580	450	310	200	200	162	148	
Refi Share (%)	29%	42%	55%	54%	63%	52%	49%	40%	35%	29%	31%	
Vehicle Loans Sales (Mil)	17.6	18.6	18.2	15.4	14.0	15.6	15.0	15.3	16.4	16.5	16.8	
								I				
MARKET RATE OUTLOOK								ı				
					0.40/	0.1%	0.1%	0.1%	0.1%	0.1%	0.19	
Fed Funds	2.4%	1.9%	1.6%	0.1%	0.1%	0.170						
	2.4% 2.3%	1.9% 2.7%	1.6% 2.8%	0.1% 1.1%	0.1% 0.1%				0.3%	0.6%	0.6%	
2-year US Treasury	2.3%	2.7%	2.8%	1.1%	0.1%	0.1%	0.3%	0.3%	0.3% 0.4%	0.6% 0.5%		
2-year US Treasury 3-year US Treasury								0.3%		0.6% 0.5% 0.9%	0.6%	
2-year US Treasury 3-year US Treasury 7-years US Treasury	2.3% 1.7%	2.7% 1.7%	2.8% 1.6%	1.1% 1.1%	0.1% 0.2%	0.1% 0.2%	0.3% 0.3%	0.3% 0.4%	0.4%	0.5%	0.6% 1.1%	
Fed Funds 2-year US Treasury 3-year US Treasury 7-years US Treasury 10-year US Treasury 5-year A-paper Vehicle	2.3% 1.7% 1.9%	2.7% 1.7% 1.8%	2.8% 1.6% 1.6%	1.1% 1.1% 1.2%	0.1% 0.2% 0.6%	0.1% 0.2% 0.6%	0.3% 0.3% 0.7%	0.3% 0.4% 0.8%	0.4% 0.8%	0.5% 0.9%	0.6% 1.1% 1.3%	
2-year US Treasury 3-year US Treasury 7-years US Treasury 10-year US Treasury	2.3% 1.7% 1.9% 2.3%	2.7% 1.7% 1.8% 1.8%	2.8% 1.6% 1.6% 1.8%	1.1% 1.1% 1.2% 1.4%	0.1% 0.2% 0.6% 0.7%	0.1% 0.2% 0.6% 0.8%	0.3% 0.3% 0.7% 0.9%	0.3% 0.4% 0.8% 1.1%	0.4% 0.8% 1.1%	0.5% 0.9% 1.2%	0.6% 0.6% 1.1% 1.3% 3.8% 3.0%	

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RESOURCES \*\*

Number of Credit Unions   300   001   1,614   672   1,023   505   5,105   1,201   2,905   3,577   4,4	Q1-2020	<\$2 Million	\$2-10 Million	\$10-50 <million< th=""><th>\$50-100 Million</th><th>\$100-500 Million</th><th>\$500&gt; Million</th><th>TOTAL</th><th>&lt;\$10 Million</th><th>&lt;\$50 Million</th><th>&lt;\$100 Million</th><th>&lt;\$500 Million</th></million<>	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
Number of Credit Unions	<u> </u>	IVIIIIOII	Willion	NAME OF THE OWNER OWNER OF THE OWNER	IVIIIIIOII	Willion	Willion	TOTAL	IVIIIIOII	1411111011	Willion	IVIIIIOII
Average Assets (SMII) For St. 25.5.6 For St. 22.5.6 For St. 22.5.7 For St. 25.5.6 For St. 22.5.7 For St. 25.5.6 For St. 25.5.7							<u> </u>		<u> </u>			
Ref of Credit Unions   88   17%   31%   13%   20%   11%   100%   25%   56%   69%   Feet of Industry Assets   0%   0%   0%   3%   3%   14%   80%   100%   0%   3%   6%   Feet of Industry Assets   0.0%   0.1%   0.0%   0.0%   3%   6%   6%   100%   0.0%   0.0%   3%   6%   100%   0.0%   0.0%   3%   6%   100%   0.0%				•		•		•			•	4,600
CRIONTH RATES   1710   1714   1715   1714   1715   1714   1715   1714							-			•	-	\$70.
Total Assets  -5.2% -10.0% -1.1% -0.7% 0.8% 23.0% 18.3% -9.7% -2.1% -1.4% 17.5												89
Total Assets   5.2%   -10.0%   -1.1%   -0.7%   0.8%   23.0%   18.3%   -9.7%   -2.1%   -1.4%   -1.2%   -1.0%   -1.2%   -1.4%   -1.2%   -1.2%   -1.4%   -1.2%   -1.2%   -1.2%   -1.4%   -1.2%	Pct of Industry Assets	0%	0%	3%	3%	14%	80%	100%	0%	3%	6%	20
Total Loans	GROWTH RATES (YTD)								•			
Total Shares  -3.6% -7.3% 0.4% 0.5% 2.2% 17.7%  -11.2% -14.7% -8.3% -8.2% -9.1% 8.4% 4.6% -14.5% -9.2% -8.7% -5.  **BALANCE SHEET ALLOCATION**  Vet Worth-to-Total Assets  18.9% 16.1% 13.0% 12.1% 11.3% 10.8% 11.0% 16.3% 13.4% 12.7% 12.38 it. Invto-Total Assets  53% 48% 45% 39% 30% 26% 27% 49% 45% 45% 42% 20.36% 26% 27% 49% 45% 42% 20.36% 26% 27% 49% 45% 42% 20.36% 26% 27% 49% 45% 45% 42% 20.36% 26% 27% 49% 45% 45% 42% 20.36% 26% 27% 49% 45% 45% 42% 20.36% 26% 27% 49% 45% 45% 42% 20.36% 26% 27% 49% 45% 45% 45% 42% 20.36% 26% 27% 49% 45% 45% 45% 45% 45% 45% 45% 45% 45% 45	Total Assets	-5.2%	-10.0%	-1.1%	-0.7%	0.8%	23.0%	18.3%	-9.7%	-2.1%	-1.4%	0.2
Net Worth	Total Loans						7.3%					-15.3
Net Worth-to-Total Assets   18.9%   16.1%   13.0%   12.1%   11.3%   10.8%   11.0%   16.3%   13.4%   12.7%   12.2%   12.2%   12.3%   14.3%   10.8%   11.0%   16.3%   13.4%   12.7%   12.2%												1.5
Net Worth-to-Total Assets 18.9% 16.1% 13.0% 12.1% 11.3% 10.8% 11.0% 16.3% 13.4% 12.7% 12.2% 12.23% 11.0% 16.3% 13.4% 12.7% 12.23% 12.23% 13.24% 12.7% 14.25% 12.23%	Net Worth	-11.2%	-14.7%	-8.3%	-8.2%	-9.1%	8.4%	4.6%	-14.5%	-9.2%	-8.7%	-9.0
Cash & Inv-to-Total Assets         53%         48%         45%         39%         30%         26%         27%         49%         45%         42%           Cans-to-Total Assets         46%         50%         52%         556%         65%         70%         68%         50%         52%         54%           REL-to-Total Loans         11%         8%         30%         39%         45%         53%         51%         8%         28%         34%           REL-to-Total Loans         11%         8%         30%         39%         45%         53%         51%         8%         28%         34%           Indirect-to-Total Loans         0%         65%         75%         11%         19%         21%         20%         0%         46%         83         34%         18%         26%         34%         81%         28%         34%         81%         26%         60%         65%         75%         84%         81%         60%         60%         62%         81%         81%         60%         60%         62%         81%         79%         11%         113         111         11         11         11         11         81%         81%         60% <t< td=""><td>BALANCE SHEET ALLOCATIO</td><td>N</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	BALANCE SHEET ALLOCATIO	N										
Dans-to-Total Assets  46% 50% 52% 55% 65% 65% 70% 68%  Vehicle-to-Total Loans  60% 63% 49% 43% 39% 32% 34% 63% 50% 46%  REL-to-Total Loans  1% 8% 30% 39% 45% 53% 51% 8% 22% 34%  REL-to-Net Worth  3% 26% 122% 182% 260% 340% 315% 24% 108% 144% 2  Indirect-to-Total Loans  0% 0% 5% 11% 19% 21% 20% 00% 60% 66% 62%  Ooner-Total Shares  58% 60% 60% 65% 75% 84% 81% 60% 60% 62%  Ooner-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 11% 1229% 11.34% 11.39% 115.1% 12.74% 22.1% 19.79% 11%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 11% 12.29% 17.4% 13.9% 15.1% 12.74% 22.1% 19.79% 11%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  92% 85% 80% 78% 74% 69% 71% 85% 81% 79%  Indirect-to-Total Shares  1.6% 20.4% 27.1% 12.2% 12.2% 12.2% 12.2% 12.2% 12.1% 12.5% 115.4% 11.6% 11.2% 12.2% 12.2% 12.2% 12.2% 12.2% 12.1% 12.5% 115.4% 11.6% 11.2% 12.2% 12.2% 12.2% 12.2% 11.3.1% 11.3.2% 119.5% 115.4% 11.6% 11.2% 12.2% 12.2% 12.2% 12.2% 12.2% 12.1% 12.5% 115.4% 11.4% 11.2% 12	Net Worth-to-Total Assets	18.9%	16.1%	13.0%	12.1%	11.3%	10.8%	11.0%	16.3%	13.4%	12.7%	11.7
Vehicle-to-Total Loans	Cash & Inv-to-Total Assets	53%	48%	45%	39%	30%	26%	27%	49%	45%	42%	33
Vehicle-to-Total Loans	oans-to-Total Assets	46%	50%			65%	70%	68%	50%	52%	54%	62
REL-to-Net Worth Indirect-to-Total Loans	Vehicle-to-Total Loans	60%	63%	49%	43%	39%	32%	34%	63%	50%	46%	4:
Indirect-to-Total Loans	REL-to-Total Loans	1%	8%	30%	39%	45%	53%	51%	8%	28%	34%	42
Loans-to-Total Shares   58%   60%   60%   65%   75%   84%   81%   60%   60%   62%   Nonterm-to-Total Shares   92%   85%   80%   78%   74%   69%   71%   85%   81%   79%   Short-term Funding Ratio   42.6%   33.3%   26.7%   22.9%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.9%   15.1%   27.4%   25.1%   19.7%   17.4%   13.5%   15.1%   12.4%   10.9%   13.3%   11.9%   11.3%   11.4%   1.2%   11.9%   113.1%   113.2%   119.5%   115.4%   114.6%   113.2%   119.5%   115.4%   115.5%   115.4%   114.6%   113.2%   119.5%   115.4%   115.5%   115.4%   114.6%   113.2%   119.5%   115.4%   115.5%   115.4%   114.6%   113.2%   119.5%   115.4%   115.5%   115.4%   115.4%   115.4%   115.4%   115.5%   115.4%   115.4%   115.4%   115.5%   115.4%   115.4%   115.4%   115.5%   115.4%   115.4%   115.4%   115.4%   115.5%   115.4%   11	REL-to-Net Worth	3%			182%	260%			24%	108%	144%	223
Nonterm-to-Total Shares 92% 85% 80% 78% 74% 69% 71% 85% 81% 79% Short-term Funding Ratio 42.6% 33.3% 26.7% 22.9% 17.4% 13.9% 15.1% 27.4% 25.1% 19.7% 15. Net Long-term Asset Ratio 3.5% 7.4% 18.1% 23.8% 29.9% 35.0% 33.5% 16.9% 20.4% 27.1% 33. Everage Ratio 1.6% 1.3% 1.1% 1.3% 2.4% 6.6% 5.7% 1.3% 1.1% 1.2% 50lvency Ratio 123.5% 119.3% 114.9% 113.8% 112.9% 113.1% 113.2% 119.5% 115.4% 114.6% 113. COAN QUALITY  Loan Delinquency Ratio 0.61% 0.62% 0.42% 0.44% 0.45% 0.61% 0.63% 0.44% 0.44% 0.44% 0.45% 0.61% 0.58% 0.44% 0.44% 0.45% 0.61% 0.58% 0.44% 0.44% 0.45% 0.61% 0.55% 0.46% 0.48% 1.51% 0.87% 0.71% 0.88 0.48% 0.44% 0.45% 0.61% 0.55% 0.46% 0.88% 1.56% 1.01% 0.89% 0.90% 0.71% 0.89% 0.72% 0.55% 0.56% 0.56% 1.56% 1.01% 0.89% 0.01micret Loans 0.00% 1.40% 1.16% 0.89% 0.70% 0.56% 0.56% 1.56% 1.00% 0.88% 0.00% 0.140% 1.16% 0.89% 0.00% 0.30% 0.32% 0.88% 0.53% 0.44% 0.49% 0.49% 0.49% 0.56% 0.56% 0.59% 1.40% 1.16% 0.99% 0.76% 0.63% 0.56% 0.59% 1.40% 0.89% 0.71% 0.89% 0.72% 0.57% 0.50% 0.56% 1.56% 1.01% 0.89% 0.01micret Loans 0.00% 1.40% 1.16% 0.87% 0.70% 0.56% 0.59% 1.40% 0.89% 0.72% 0.57% 0.50% 0.56% 1.56% 1.00% 0.88% 0.00% 0.30% 0.32% 0.80% 0.53% 0.45% 0.55% 0.46% 0.30% 0.32% 0.80% 0.53% 0.45% 0.55% 0.46% 0.30% 0.32% 0.80% 0.30% 0.32% 0.80% 0.53% 0.45% 0.55% 0.50% 0.56% 1.56% 1.00% 0.88% 0.00% 0.30% 0.32% 0.80% 0.30% 0.32% 0.80% 0.53% 0.45% 0.55% 0.50% 0.56% 0.59% 1.40% 0.46% 0.00% 0.42% 0.44% 0.48% 0.61% 0.93% 0.80% 0.30% 0.32% 0.80% 0.33% 0.44% 0.46% 0.00% 0.42% 0.42% 0.42% 0.43% 0.43% 0.43% 0.44% 0.46% 0.00% 0.32% 0.80% 0.33% 0.44% 0.46% 0.00% 0.00% 0.32% 0.80% 0.33% 0.44% 0.46% 0.00% 0.00% 0.32% 0.80% 0.30% 0.30% 0.30% 0.32% 0.80% 0.30% 0.	Indirect-to-Total Loans	0%	0%	5%	11%	19%	21%	20%	0%	4%	8%	16
Short-term Funding Ratio	oans-to-Total Shares	58%	60%	60%	65%	75%	84%	81%	60%	60%	62%	7:
Net Long-term Asset Ratio 3.5% 7.4% 18.1% 23.8% 29.9% 35.0% 33.5% 16.9% 20.4% 27.1% 32.everage Ratio 1.6% 1.3% 1.1% 1.3% 2.4% 6.6% 5.7% 1.3% 1.1% 1.1% 1.2% 2.5% 50/everby Ratio 123.5% 119.3% 114.9% 113.8% 112.9% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 119.5% 115.4% 114.6% 113.1% 113.2% 114.1% 1.20% 1.12% 1.22% 1.21% 1.50% 1.34% 1.18	Nonterm-to-Total Shares	92%	85%	80%	78%	74%	69%	71%	85%	81%	79%	76
Leverage Ratio 1.6% 1.3% 1.1% 1.3% 2.4% 6.6% 5.7% 1.3% 1.1% 1.2% 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20	Short-term Funding Ratio	42.6%	33.3%	26.7%	22.9%	17.4%	13.9%	15.1%	27.4%	25.1%	19.7%	15.
123.5%   119.3%   114.9%   113.8%   112.9%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   113.2%   119.5%   115.4%   114.6%   113.1%   114.1%   1	Net Long-term Asset Ratio	3.5%	7.4%	18.1%	23.8%	29.9%	35.0%	33.5%	16.9%	20.4%	27.1%	33.4
LOAN QUALITY  LOAN QUALITY  LOAN Delinquency Ratio  0.61% 0.62% 0.99% 0.76% 0.67% 0.61% 0.63% 1.06% 0.99% 0.73% 0.  Net Charge-off Ratio  0.61% 0.62% 0.42% 0.44% 0.45% 0.61% 0.58% 0.44% 0.44% 0.44% 0.45% 0.  "Misery" Index  3.99% 2.24% 1.41% 1.20% 1.12% 1.22% 1.21% 1.50% 1.34% 1.18% 1.  RE Loan Delinquency  0.86% 1.52% 0.85% 0.61% 0.55% 0.46% 0.48% 1.51% 0.87% 0.71% 0.  Vehicle Loan Delinquency  2.73% 1.49% 0.92% 0.76% 0.63% 0.54% 0.58% 1.56% 1.01% 0.89% 0.  Direct Loans  2.73% 1.49% 0.89% 0.72% 0.57% 0.50% 0.56% 1.56% 1.00% 0.88% 0.  Indirect Loans  0.00% 1.40% 1.16% 0.87% 0.70% 0.56% 0.59% 1.40% 1.16% 0.94% 0.  Loss Allow as % of Loans  Current Loss Exposure  1.56% 0.77% 0.50% 0.38% 0.36% 0.30% 0.32% 0.82% 0.53% 0.45% 0.  EARNINGS  Gross Asset Yield  4.19% 3.96% 3.70% 3.69% 3.76% 3.83% 3.81% 3.97% 3.73% 3.71% 3.  Cost of Funds  0.60% 0.42% 0.44% 0.48% 0.61% 0.93% 0.86% 0.43% 0.44% 0.44% 0.46% 0.  Gross Interest Margin  3.60% 3.53% 3.26% 3.20% 3.15% 2.90% 2.96% 3.54% 3.29% 3.25% 3.  Provision Expense  0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0.  Net Interest Margin  3.27% 3.05% 3.04% 2.95% 2.82% 2.31% 2.42% 3.06% 3.04% 3.09% 2.  Non-Interest Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.83% 3.17% 2.73% 2.62% 2.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.83% 3.17% 2.73% 2.62% 2.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  4.10% 3.00% 0.02% 0.01% 0.00% 0.00% 0.00% 0.02% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Leverage Ratio	1.6%	1.3%	1.1%	1.3%	2.4%	6.6%	5.7%	1.3%	1.1%	1.2%	2.0
Loan Delinquency Ratio Net Charge-off Ratio O.61%	Solvency Ratio	123.5%	119.3%	114.9%	113.8%	112.9%	113.1%	113.2%	119.5%	115.4%	114.6%	113.4
Net Charge-off Ratio  O.61% O.62% O.42% O.44% O.45% O.61% O.58% O.61% O.58% O.44% O.44% O.45% O.  Misery" Index  O.86% 1.52% O.85% O.61% O.55% O.46% O.48% I.51% O.87% O.71% O.  Wehicle Loan Delinquency  O.86% 1.52% O.85% O.61% O.55% O.46% O.58% I.56% I.01% O.89% O.  Direct Loans  2.73% 1.49% O.92% O.76% O.63% O.54% O.58% I.56% I.01% O.89% O.  Direct Loans  O.00% 1.40% I.16% O.87% O.70% O.50% O.56% I.56% I.00% O.88% O.  Indirect Loans  O.00% 1.40% I.16% O.87% O.70% O.56% I.56% I.00% O.88% O.  Loss Allow as % of Loans  Current Loss Exposure  I.56% O.77% O.50% O.38% O.30% O.32% O.82% O.53% O.45% O.  Current Loss Exposure  I.56% O.77% O.50% O.38% O.30% O.32% O.82% O.53% O.45% O.  EARNINGS  Gross Asset Yield  O.60% O.42% O.44% O.48% O.61% O.93% O.86% O.43% O.44% O.46% O.  Gross Interest Margin  J.60% O.42% O.44% O.48% O.61% O.93% O.86% O.43% O.44% O.44% O.46% O.  Net Interest Margin  J.60% O.48% O.22% O.25% O.32% O.59% O.59% O.59% O.59% O.47% O.25% O.25% O.  Net Interest Income  O.66% O.59% O.93% I.17% I.33% I.28% I.27% O.59% O.89% I.03% J.65% J.65% J.  Non-Interest Expense  J.60% O.59% O.93% I.17% I.33% I.28% I.27% O.59% O.89% I.03% J.65% J.  Non-Interest Expense  J.60% O.59% O.93% I.17% I.33% I.28% I.27% O.59% O.89% I.03% J.65% J.65% J.  Net Operating Expense  J.60% O.59% O.93% I.17% I.33% I.28% I.27% O.59% O.89% I.03% J.65% J.  Net Operating Expense  J.60% O.59% O.93% I.17% I.33% I.28% I.27% O.59% O.89% I.03% J.65% J.  Net Operating Expense  J.60% O.02% O.03% O.44% O.44% O.45% O.57% O.54% O.00% O.02% O.01% O.00%	LOAN QUALITY											
Misery   Index   3.99%   2.24%   1.41%   1.20%   1.12%   1.22%   1.21%   1.50%   1.34%   1.18%   1.		3.38%	1.62%	0.99%	0.76%			0.63%	1.06%	0.90%		0.63
RE Loan Delinquency					0.44%	0.45%		0.58%	0.44%			0.58
Vehicle Loan Delinquency         2.73%         1.49%         0.92%         0.76%         0.63%         0.54%         0.58%         1.56%         1.01%         0.89%         0.70%         0.50%         0.56%         1.56%         1.00%         0.88%         0.00%         0.40%         0.16%         0.57%         0.50%         0.56%         1.56%         1.00%         0.88%         0.00%         0.40%         0.16%         0.59%         1.40%         1.16%         0.94%         0.00%         0.56%         0.59%         1.40%         1.16%         0.94%         0.00%         0.56%         0.59%         1.40%         1.16%         0.94%         0.00%         0.00%         1.49%         0.94%         0.00%         0.00%         1.49%         0.97%         0.90%         0.00%         0.00%         0.20%         0.00%         0.00%         0.20%         0.00%         0.00%         0.20%         0.00%         0.00%         0.20%         0.0	'Misery" Index	3.99%	2.24%	1.41%	1.20%	1.12%	1.22%	1.21%	1.50%	1.34%	1.18%	1.21
Direct Loans   2.73%   1.49%   0.89%   0.72%   0.57%   0.50%   0.56%   1.56%   1.00%   0.88%   0.	RE Loan Delinquency	0.86%	1.52%	0.85%	0.61%	0.55%	0.46%	0.48%	1.51%	0.87%	0.71%	0.58
Indirect Loans	Vehicle Loan Delinquency	2.73%	1.49%	0.92%	0.76%	0.63%	0.54%	0.58%	1.56%	1.01%	0.89%	0.70
Loss Allow as % of Loans	Direct Loans	2.73%	1.49%	0.89%	0.72%	0.57%	0.50%	0.56%	1.56%	1.00%	0.88%	0.69
EARNINGS  Gross Asset Yield  4.19% 3.96% 3.70% 3.69% 3.76% 3.83% 3.81% 3.97% 3.73% 3.71% 3.  Cost of Funds  6.06% 0.42% 0.44% 0.48% 0.61% 0.93% 0.86% 0.43% 0.44% 0.46% 0.  Gross Interest Margin  3.60% 3.53% 3.26% 3.20% 3.15% 2.90% 2.96% 3.54% 3.29% 3.25% 3.  Provision Expense  0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0.  Net Interest Margin  3.27% 3.05% 3.04% 2.95% 2.82% 2.31% 2.42% 3.06% 3.04% 3.00% 2.  Non-Interest Income  0.66% 0.59% 0.93% 1.17% 1.33% 1.28% 1.27% 0.59% 0.89% 1.03% 1.  Non-Interest Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  3.49% 3.14% 2.68% 2.51% 2.37% 1.74% 1.88% 3.17% 2.73% 2.62% 2.  Non-recurring Inc(Exp)  0.00% 0.02% 0.01% 0.00% -0.01% 0.00% 0.00% 0.00% 0.02% 0.01% 0.00% 0.  Net Income  -0.22% -0.08% 0.37% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0.	Indirect Loans	0.00%	1.40%	1.16%	0.87%	0.70%	0.56%	0.59%	1.40%	1.16%	0.94%	0.73
EARNINGS  Gross Asset Yield  4.19% 3.96% 3.70% 3.69% 3.76% 3.83% 3.81% 3.97% 3.73% 3.71% 3.  Cost of Funds  0.60% 0.42% 0.44% 0.48% 0.61% 0.93% 0.86% 0.43% 0.44% 0.46% 0.  Gross Interest Margin  3.60% 3.53% 3.26% 3.20% 3.15% 2.90% 2.96% 3.54% 3.29% 3.25% 3.  Provision Expense  0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0.25% 0.  Net Interest Margin  3.27% 3.05% 3.04% 2.95% 2.82% 2.31% 2.42% 3.06% 3.04% 3.00% 2.  Non-Interest Income  0.66% 0.59% 0.93% 1.17% 1.33% 1.28% 1.27% 0.59% 0.89% 1.03% 1.  Non-Interest Expense  4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3.  Net Operating Expense  3.49% 3.14% 2.68% 2.51% 2.37% 1.74% 1.88% 3.17% 2.73% 2.62% 2.  Net Operating Return  -0.22% -0.09% 0.36% 0.44% 0.45% 0.57% 0.54% -0.10% 0.31% 0.38% 0.  Non-recurring Inc(Exp)  0.00% 0.02% 0.01% 0.00% -0.01% 0.00% 0.00% 0.00% 0.02% 0.01% 0.00% 0.	oss Allow as % of Loans	2.89%	1.41%	0.91%	0.83%	0.80%	0.92%	0.90%	1.49%	0.97%	0.90%	0.83
Gross Asset Yield         4.19%         3.96%         3.70%         3.69%         3.76%         3.83%         3.81%         3.97%         3.73%         3.71%         3.5%           Cost of Funds         0.60%         0.42%         0.44%         0.48%         0.61%         0.93%         0.86%         0.43%         0.44%         0.46%         0.           Gross Interest Margin         3.60%         3.53%         3.26%         3.20%         3.15%         2.90%         2.96%         3.54%         3.29%         3.25%         3.           Provision Expense         0.33%         0.48%         0.22%         0.25%         0.32%         0.59%         0.53%         0.47%         0.25%         0.25%         0.           Net Interest Margin         3.27%         3.05%         3.04%         2.95%         2.82%         2.31%         2.42%         3.06%         3.04%         3.00%         2.           Non-Interest Income         0.66%         0.59%         0.93%         1.17%         1.33%         1.28%         1.27%         0.59%         0.89%         1.03%         1.           Non-Interest Expense         4.16%         3.73%         3.61%         3.68%         3.70%         3.02%         3.16%	Current Loss Exposure	1.56%	0.77%	0.50%	0.38%	0.36%	0.30%	0.32%	0.82%	0.53%	0.45%	0.39
Cost of Funds 0.60% 0.42% 0.44% 0.48% 0.61% 0.93% 0.86% 0.43% 0.44% 0.46% 0. Gross Interest Margin 3.60% 3.53% 3.26% 3.20% 3.15% 2.90% 2.96% 3.54% 3.29% 3.25% 3. Provision Expense 0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0.25% 0.50% 0.53% 0.47% 0.25% 0.25% 0.25% 0.50% 0.59% 0.53% 0.47% 0.25% 0.25% 0.25% 0.50%	EARNINGS											
Cost of Funds 0.60% 0.42% 0.44% 0.48% 0.61% 0.93% 0.86% 0.43% 0.44% 0.46% 0. Gross Interest Margin 3.60% 3.53% 3.26% 3.20% 3.15% 2.90% 2.96% 3.54% 3.29% 3.25% 3. Provision Expense 0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0.25% 0.47% 0.25% 0.25% 0.47% 0.25% 0.25% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.47% 0.50% 0.47% 0.25% 0.25% 0.40% 0.40% 0.45% 0.59% 0.53% 0.47% 0.44% 0.45% 0.57% 0.54% 0.40% 0.45% 0.57% 0.54% 0.55% 0.54% 0.40% 0.45% 0.57% 0.54% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45% 0.55% 0.54% 0.40% 0.45%	Gross Asset Yield	4.19%	3.96%	3.70%	3.69%	3.76%	3.83%	3.81%	3.97%	3.73%	3.71%	3.75
Provision Expense 0.33% 0.48% 0.22% 0.25% 0.32% 0.59% 0.53% 0.47% 0.25% 0.25% 0. Net Interest Margin 3.27% 3.05% 3.04% 2.95% 2.82% 2.31% 2.42% 3.06% 3.04% 3.00% 2. Non-Interest Income 0.66% 0.59% 0.93% 1.17% 1.33% 1.28% 1.27% 0.59% 0.89% 1.03% 1. Non-Interest Expense 4.16% 3.73% 3.61% 3.68% 3.70% 3.02% 3.16% 3.76% 3.63% 3.65% 3. Net Operating Expense 3.49% 3.14% 2.68% 2.51% 2.37% 1.74% 1.88% 3.17% 2.73% 2.62% 2. Net Operating Return -0.22% -0.09% 0.36% 0.44% 0.45% 0.57% 0.54% -0.10% 0.31% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% -0.01% 0.00% 0.00% 0.00% 0.02% 0.01% 0.00% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.37% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.04% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.02% 0.01% 0.00% 0.04% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0. Non-recurring Inc(Exp) 0.00% 0.		l l							l .			0.57
Net Interest Margin         3.27%         3.05%         3.04%         2.95%         2.82%         2.31%         2.42%         3.06%         3.04%         3.00%         2.           Non-Interest Income         0.66%         0.59%         0.93%         1.17%         1.33%         1.28%         1.27%         0.59%         0.89%         1.03%         1.           Non-Interest Expense         4.16%         3.73%         3.61%         3.68%         3.70%         3.02%         3.16%         3.76%         3.63%         3.65%         3.           Net Operating Expense         3.49%         3.14%         2.68%         2.51%         2.37%         1.74%         1.88%         3.17%         2.73%         2.62%         2.           Net Operating Return         -0.22%         -0.09%         0.36%         0.44%         0.45%         0.57%         0.54%         -0.10%         0.31%         0.38%         0.           Non-recurring Inc(Exp)         0.00%         0.02%         0.01%         0.00%         -0.01%         0.00%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.           Net Income         -0.22%         -0.08%         0.37%         0.44%         0.45%         0.57% </td <td>Gross Interest Margin</td> <td>3.60%</td> <td>3.53%</td> <td>3.26%</td> <td>3.20%</td> <td>3.15%</td> <td>2.90%</td> <td>2.96%</td> <td>3.54%</td> <td>3.29%</td> <td>3.25%</td> <td>3.18</td>	Gross Interest Margin	3.60%	3.53%	3.26%	3.20%	3.15%	2.90%	2.96%	3.54%	3.29%	3.25%	3.18
Non-Interest Income	Provision Expense	0.33%	0.48%	0.22%	0.25%	0.32%	0.59%	0.53%	0.47%	0.25%	0.25%	0.30
Non-Interest Expense         4.16%         3.73%         3.61%         3.68%         3.70%         3.02%         3.16%         3.76%         3.63%         3.65%         3.           Net Operating Expense         3.49%         3.14%         2.68%         2.51%         2.37%         1.74%         1.88%         3.17%         2.73%         2.62%         2.           Net Operating Return         -0.22%         -0.09%         0.36%         0.44%         0.45%         0.57%         0.54%         -0.10%         0.31%         0.38%         0.           Non-recurring Inc(Exp)         0.00%         0.02%         0.01%         0.00%         -0.01%         0.00%         0.00%         0.02%         0.01%         0.00%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.           Net Income         -0.22%         -0.08%         0.37%         0.44%         0.45%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.	Net Interest Margin	3.27%	3.05%	3.04%	2.95%	2.82%	2.31%	2.42%	3.06%	3.04%	3.00%	2.87
Non-Interest Expense         4.16%         3.73%         3.61%         3.68%         3.70%         3.02%         3.16%         3.76%         3.63%         3.65%         3.           Net Operating Expense         3.49%         3.14%         2.68%         2.51%         2.37%         1.74%         1.88%         3.17%         2.73%         2.62%         2.           Net Operating Return         -0.22%         -0.09%         0.36%         0.44%         0.45%         0.57%         0.54%         -0.10%         0.31%         0.38%         0.           Non-recurring Inc(Exp)         0.00%         0.02%         0.01%         0.00%         -0.01%         0.00%         0.00%         0.02%         0.01%         0.00%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.           Net Income         -0.22%         -0.08%         0.37%         0.44%         0.45%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.	Non-Interest Income	0.66%	0.59%	0.93%	1.17%	1.33%	1.28%	1.27%	0.59%	0.89%	1.03%	1.24
Net Operating Expense         3.49%         3.14%         2.68%         2.51%         2.37%         1.74%         1.88%         3.17%         2.73%         2.62%         2.           Net Operating Return         -0.22%         -0.09%         0.36%         0.44%         0.45%         0.57%         0.54%         -0.10%         0.31%         0.38%         0.           Non-recurring Inc(Exp)         0.00%         0.02%         0.01%         0.00%         -0.01%         0.00%         0.00%         0.02%         0.01%         0.00%         0.           Net Income         -0.22%         -0.08%         0.37%         0.44%         0.45%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.		1							1			3.69
Non-recurring Inc(Exp)         0.00%         0.02%         0.01%         0.00%         -0.01%         0.00%         0.00%         0.02%         0.01%         0.00%         0.           Net Income         -0.22%         -0.08%         0.37%         0.44%         0.45%         0.57%         0.54%         -0.08%         0.32%         0.38%         0.	Net Operating Expense	3.49%										2.45
Net Income -0.22% -0.08% 0.37% 0.44% 0.45% 0.57% 0.54% -0.08% 0.32% 0.38% 0.	Net Operating Return	-0.22%	-0.09%	0.36%	0.44%	0.45%	0.57%	0.54%	-0.10%	0.31%	0.38%	0.43
	Non-recurring Inc(Exp)	0.00%	0.02%	0.01%	0.00%	-0.01%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00
	Net Income	-0.22%	-0.08%	0.37%	0.44%	0.45%	0.57%	0.54%	-0.08%	0.32%	0.38%	0.43
Return on Net Worth -1.1% -0.1% 3.0% 3.5% 3.8% 5.0% 4.7% -0.2% 2.6% 3.0% 3			-0.1%		3.5%		5.0%					3.5

# MERIDIAN ECONOMICS Trusted Insight, Effective Solutions



Q1-2020	<\$2 Million	\$2-10 Million	\$10-50 <million< th=""><th>\$50-100 Million</th><th>\$100-500 Million</th><th>\$500&gt; Million</th><th>TOTAL</th><th>&lt;\$10 Million</th><th>&lt;\$50 Million</th><th>&lt;\$100 Million</th><th>&lt;\$500 Million</th></million<>	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
OPERATING EFFICIENCIES:											
Core Activities-											
Earning Asset Allocation and R	eturn										
Nonearning as Pct of Assets	1%	1%	3%	5%	5%	4%	4%	1%	3%	4%	5%
Cash & Investment Yield	1.29%	1.69%	1.78%	1.75%	1.66%	1.27%	1.37%	1.66%	1.76%	1.76%	1.70%
C&I as Pct of Assets	53%	48%	45%	39%	30%	26%	27%	49%	45%	42%	33%
Loan Yield, net	6.99%	5.66%	5.28%	4.98%	4.61%	4.33%	4.41%	5.74%	5.33%	5.14%	4.75%
Loans as Pct of Assets	46%	50%	52%	56%	65%	70%	68%	50%	52%	54%	62%
Avg Loan Balance Avg Loan Rate	\$4,517 7.32%	\$7,298 6.14%	\$8,146 5.50%	\$10,185 5.23%	\$13,226 4.93%	\$17,155 4.92%	\$15,873 4.94%	\$7,132 6.21%	\$8,030 5.58%	\$9,174 5.39%	\$12,180 5.05%
Avg Loan Yield, net	6.99%	5.66%	5.28%	4.98%	4.61%	4.33%	4.41%	5.74%	5.33%	5.14%	4.75%
Paying Funds Allocation and Re	eturn							•			
NonTerm as Pct of Shares	92%	85%	80%	78%	74%	69%	71%	85%	81%	79%	76%
Share CDs as Pct of Shares	5%	11%	13%	15%	18%	23%	21%	10%	13%	14%	17%
Cost of Funds	0.60%	0.42%	0.44%	0.48%	0.61%	0.93%	0.86%	0.43%	0.44%	0.46%	0.57%
Avg Share Balance	\$2,355	\$4,819	\$7,545	\$8,626	\$9,803	\$12,098	\$11,337	\$4,529	\$7,021	\$7,761	\$9,101
Avg Share Rate	0.74%	0.51%	0.51%	0.56%	0.71%	1.12%	1.02%	0.52%	0.51%	0.54%	0.66%
NM Deposits as Pct of Shares	1.5%	1.2%	1.0%	0.9%	1.1%	1.0%	1.0%	1.2%	1.0%	1.0%	1.0%
Average Margin per Account											
Avg Interest Inc per Loan	\$331	\$448	\$448	\$532	\$652	\$843	\$784	\$443	\$448	\$495	\$615
Less: Avg Int Exp per Share	\$17	\$24	\$39	\$48	\$70	\$135	\$116	\$24	\$36	\$42	\$60
Less: Avg Provisions per Loan	\$15	\$35	\$18	\$25	\$43	\$101	\$84	\$34	\$20	\$23	\$37
Avg Net Interest Margin	\$298	\$389	\$391	\$459	\$540	\$607	\$584	\$386	\$392	\$430	\$518
Net Operating Profitability-											
Earning Asset/Funding	123%	118%	111%	109%	108%	109%	109%	118%	112%	111%	108%
Non-Int Inc-to-Total Rev	14%	13%	20%	24%	26%	25%	25%	13%	19%	22%	25%
Average per Full-time Equivale	nt										
nterest Income	\$45,258	\$93,836	\$130,972	\$135,644	\$143,151	\$216,413	\$194,830	\$87,569	\$123,360	\$129,291	\$138.81
Less: Interest Expense	\$6,435	\$10,014	\$15,663	\$17,809	\$23,384	\$52,628	\$43,868	\$9,552	\$14,592	\$16,145	\$21,118
Net Interest Margin	\$38,823	\$83,822	\$115,308	\$117,835	\$119,767	\$163,785	\$150,962	\$78,017	\$108,768	\$113,146	\$117,69
Less: Provisions	\$3,543	\$11,497	\$7,797	\$9,162	\$12,352	\$33,316	\$27,170	\$10,471	\$8,266	\$8,699	\$11,209
Net Interest Income	\$35,280	\$72,325	\$107,511	\$108,673	\$107,415	\$130,468	\$123,792	\$67,545	\$100,502	\$104,447	\$106,48
Non-Interest Income	\$7,174	\$13,908	\$33,044	\$42,869	\$50,664	\$72,408	\$65,094	\$13,039	\$29,536	\$35,973	\$46,066
Non-Interest Expense	\$44,732	\$88,618	\$127,666	\$135,369	\$140,927	\$170,719	\$161,251	\$82,956	\$119,825	\$127,331	
Net Operating Expense	\$37,559	\$74,709	\$94,622	\$92,501	\$90,262	\$98,311	\$96,156	\$69,916	\$90,289	\$91,357	\$90,60
Net Operating Return	-\$2,279	-\$2,385	\$12,889	\$16,172	\$17,153	\$32,158	\$27,636	-\$2,371	\$10,213	\$13,090	\$15,882
Total Bayanya	ĆE2 422	¢107.744	¢164.016	¢170 F12	¢102.01F	6200 022	¢350.034	¢100 coc	¢1E3 90¢	¢16F 3CF	¢104.00
Total Revenue Compensation & Benefits	\$52,432 \$20,741	\$107,744 \$46,732	\$164,016 \$61,863	\$178,513 \$65,319	\$193,815 \$71,993	\$288,822 \$89,384	\$259,924 \$83,666	\$100,608 \$43,378	\$152,896 \$58,622	\$165,265 \$61,856	\$184,88
Occupancy & Operations	\$14,410	\$23,727	\$34,075	\$34,738	\$35,896	\$41,594	\$39,786	\$22,525	\$32,049	\$33,347	\$35,098
All Other Expenses	\$9,581	\$18,159	\$31,728	\$35,312	\$33,038	\$39,740	\$37,799	\$17,052	\$29,154	\$32,128	\$32,753

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RESOURCES \*\*

Occupancy & Ops All Other Expenses Total Operating Expenses  - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	1.92% 1.33% 0.89% 4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32% 21%	1.97% 1.00% 0.77% 3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	1.75% 0.96% 0.90% 3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09%	1.78% 0.94% 0.96% 3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.07%	1.89% 0.94% 0.87% 3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	1.58% 0.74% 0.70% 3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	1.64% 0.78% 0.74% 3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	1.97% 1.02% 0.77% 3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	1.77% 0.97% 0.88% 3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	1.78% 0.96% 0.92% 3.65% 0.03% 0.21% 0.49% 0.00% 0.02% 0.08%	1.86% 0.95% 0.88% 3.69% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
xpense Ratio Breakdown- Compensation & Benefits Dccupancy & Ops All Other Expenses - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  xpense as Pct of Total- Compensation & Benefits Dccupancy & Ops All Other Expenses	1.92% 1.33% 0.89% 4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21%	1.00% 0.77% 3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	0.96% 0.90% 3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09%	0.94% 0.96% 3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.94% 0.87% 3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.74% 0.70% 3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.78% 0.74% 3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	1.02% 0.77% 3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.97% 0.88% 3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.96% 0.92% 3.65% 0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.95% 0.88% 3.69% 0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
Compensation & Benefits Occupancy & Ops All Other Expenses Total Operating Expenses - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	1.33% 0.89% 4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	1.00% 0.77% 3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	0.96% 0.90% 3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09%	0.94% 0.96% 3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.94% 0.87% 3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.74% 0.70% 3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.78% 0.74% 3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	1.02% 0.77% 3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.97% 0.88% 3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.96% 0.92% 3.65% 0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.95% 0.88% 3.69% 0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
Compensation & Benefits Occupancy & Ops All Other Expenses Total Operating Expenses - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	1.33% 0.89% 4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	1.00% 0.77% 3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	0.96% 0.90% 3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09%	0.94% 0.96% 3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.94% 0.87% 3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.74% 0.70% 3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.78% 0.74% 3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	1.02% 0.77% 3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.97% 0.88% 3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.96% 0.92% 3.65% 0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.95% 0.88% 3.69% 0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
Occupancy & Ops All Other Expenses Total Operating Expenses - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	1.33% 0.89% 4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	1.00% 0.77% 3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	0.96% 0.90% 3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09%	0.94% 0.96% 3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.94% 0.87% 3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.74% 0.70% 3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.78% 0.74% 3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	1.02% 0.77% 3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.97% 0.88% 3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.96% 0.92% 3.65% 0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.95% 0.88% 3.69% 0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
Total Operating Expenses  - Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	4.14% 0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	3.74% 0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13% 53% 27%	3.61% 0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09% 48% 27%	3.68% 0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	3.70% 0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	3.02% 0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	3.16% 0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	3.76% 0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	3.63% 0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	3.65% 0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	3.69% 0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
- Travel and Conference - Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.03% 0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	0.02% 0.04% 0.13% 0.41% 0.01% 0.03% 0.13%	0.03% 0.07% 0.19% 0.48% 0.00% 0.02% 0.09% 48% 27%	0.04% 0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.04% 0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.02% 0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.03% 0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	0.02% 0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.03% 0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.03% 0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.04% 0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
- Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	0.04% 0.13% 0.41% 0.01% 0.03% 0.13% 53% 27%	0.07% 0.19% 0.48% 0.00% 0.02% 0.09% 48% 27%	0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
- Educational and Promo - Loan Servicing - Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.00% 0.15% 0.39% 0.04% 0.07% 0.21% 46% 32%	0.04% 0.13% 0.41% 0.01% 0.03% 0.13% 53% 27%	0.07% 0.19% 0.48% 0.00% 0.02% 0.09% 48% 27%	0.10% 0.23% 0.50% 0.00% 0.02% 0.07%	0.12% 0.24% 0.36% 0.00% 0.02% 0.08%	0.12% 0.20% 0.22% 0.00% 0.01% 0.13%	0.11% 0.21% 0.26% 0.00% 0.01% 0.12%	0.03% 0.13% 0.41% 0.01% 0.03% 0.13%	0.07% 0.19% 0.47% 0.00% 0.02% 0.10%	0.08% 0.21% 0.49% 0.00% 0.02% 0.08%	0.11% 0.23% 0.40% 0.00% 0.02% 0.08%
- Prof and Outside Svcs - Member Insurance - Operating Fees - Miscellaneous  (xpense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.39% 0.04% 0.07% 0.21% 46% 32%	0.41% 0.01% 0.03% 0.13% 53% 27%	0.48% 0.00% 0.02% 0.09% 48% 27%	0.50% 0.00% 0.02% 0.07%	0.36% 0.00% 0.02% 0.08%	0.22% 0.00% 0.01% 0.13%	0.26% 0.00% 0.01% 0.12%	0.41% 0.01% 0.03% 0.13%	0.47% 0.00% 0.02% 0.10%	0.49% 0.00% 0.02% 0.08%	0.40% 0.00% 0.02% 0.08%
- Member Insurance - Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.04% 0.07% 0.21% 46% 32%	0.01% 0.03% 0.13% 53% 27%	0.00% 0.02% 0.09% 48% 27%	0.00% 0.02% 0.07% 48%	0.00% 0.02% 0.08% 51%	0.00% 0.01% 0.13%	0.00% 0.01% 0.12%	0.01% 0.03% 0.13%	0.00% 0.02% 0.10% 49%	0.00% 0.02% 0.08% 49%	0.00% 0.02% 0.08% 50%
- Operating Fees - Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.07% 0.21% 46% 32%	0.03% 0.13% 53% 27%	0.02% 0.09% 48% 27%	0.02% 0.07% 48%	0.02% 0.08% 51%	0.01% 0.13%	0.01% 0.12% 52%	0.03% 0.13%	0.02% 0.10% 49%	0.02% 0.08% 49%	0.02% 0.08% 50%
- Miscellaneous  Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	0.21% 46% 32%	0.13% 53% 27%	0.09% 48% 27%	0.07%	0.08%	0.13% 52%	0.12% 52%	0.13%	0.10%	0.08%	0.08% 50%
Expense as Pct of Total- Compensation & Benefits Occupancy & Ops All Other Expenses	46% 32%	53% 27%	48% 27%	48%	51%	52%	52%	52%	49%	49%	50%
Compensation & Benefits Occupancy & Ops All Other Expenses	32%	27%	27%								
Compensation & Benefits Occupancy & Ops All Other Expenses	32%	27%	27%								
All Other Expenses				26%	25%	24%		27%	27%	260/	
·	21%	20%	250/						21/0	2070	20/0
			25%	26%	23%	23%	23%	21%	24%	25%	24%
- Travel and Conference	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
- Educational and Promo	0%	1%	2%	3%	3%	4%	4%	1%	2%	2%	3%
- Loan Servicing	4%	4%	5%	6%	7%	7%	7%	4%	5%	6%	6%
- Prof and Outside Svcs	9%	11%	13%	14%	10%	7%	8%	11%	13%	13%	11%
- Member Insurance	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
- Operating Fees	2%	1%	1%	1%	1%	0%	0%	1%	1%	1%	1%
- Miscellaneous	5%	3%	3%	2%	2%	4%	4%	4%	3%	2%	2%
·											
Staffing-											
Total Employees	522	2,725	12,594	13,974	62,382	233,371	325,568	3,247	15,841	29,815	92,19
Full-time Equivalents	320 78%	2,157 42%	11,645 15%	13,185 11%	59,940 8%	226,532 6%	313,777 7%	2,477 47%	14,122 22%	27,306 17%	87,24 11%
Pct PT Employees											
' ' '	1.98	0.76	0.43	0.38	0.32	0.21	0.23	0.83	0.47	0.42	0.35
avg Compensation & Benef   \$	\$20,741	\$46,732	\$61,863	\$65,319	\$71,993	\$89,384	\$83,666	\$43,378	\$58,622	\$61,856	\$68,82
Membership Outreach-											
Members-to-Potential	7.4%	7.9%	3.0%	2.7%	2.5%	3.2%	3.0%	7.9%	3.4%	3.0%	2.7%
Members-to-FTEs	366	406	405	371	338	400	387	400	404	388	353
Borrowers-to-Members	30%	40%	56%	55%	55%	59%	58%	38%	52%	53%	53%
Branches	382	927	2,356	1,716	5,121	10,625	21,126	1,309	3,664	5,380	10,50
Members per Branch	306	944	2,003	2,848	3,950	8,523	5,745	758	1,558	1,970	2,935