Market Analysis

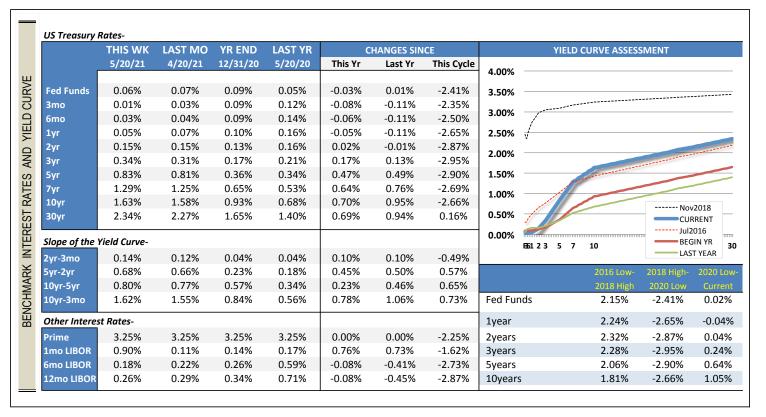
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21 May 2021



US LEADING ECONOMICS INDICATORS INCREASE IN APRIL

The Conference Board Leading Economic Index had its second consecutive solid gain in April, a sign the economy's recovery from the pandemic is gathering momentum.

The leading economic index rose 1.6% in April after a 1.3% gain in March. It was the strongest gain since last July. The U.S. LEI suggests the economy's upward trend should continue and growth may even accelerate in the near term.

The index has recovered fully from its COVID-19 contraction.

The coincident economic index, a measure of current activity, rose 0.3% in April following a 0.9% gain in the prior month. The lagging index rose 1.8% after a 3.7% decline in March.

The Conference Board now forecasts real GDP could grow around in a range of 8%-9% in the second quarter, with annual growth expected to reach 6.4%.

Key Economic Indicator	s for Banks, T	hrifts & Crea	lit Unions-	
		LATEST	CURRENT	PREV
GDP	QoQ	Q1-1st	6.4%	4.3%
GDP - YTD	Annl	Q1-1st	6.4%	0.3%
Consumer Spending	QoQ	Q1-1st	10.7%	2.3%
Consumer Spending	Annl	Q1-1st	10.7%	0.8%
Unemployment	Mo	Apr	6.1%	6.0%
Consumer Inflation	YoY	Apr	4.2%	2.6%
Core Inflation	YoY	Apr	3.0%	1.6%
Consumer Credit	Annual	Mar	7.4%	7.5%
Retail Sales	YoY	Apr	22.2%	13.7%
Vehicle Sales	Annl (Mil)	Apr	19.0	18.4
Home Sales	Annl (Mil)	Apr	6.862	6.785
Home Prices	YoY	Feb	12.0%	11.2%

	THIS WK	YR END	PCT C	HANGES
	5/20/21	12/31/20	YTD	12Mos
DJIA	34,084	30,606	11.4%	34.1%
S&P 500	4,159	3,756	10.7%	37.8%
NASDAQ	13,535	12,888	5.0%	45.5%
Crude Oil	62.05	48.52	27.9%	103.7%
Avg Gasoline	3.02	2.24	34.6%	47.3%
Gold	1,882	1,895	-0.7%	11.5%

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AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK	YTD C	hange	Chg in Curr	ent Cycle*	Rate S	ensitivity
	5/20/21	Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	10.81%	-0.02%	0.00%	-0.88%	-2.25%	0%	39%
Platinum CC	9.10%	0.00%	0.00%	-1.17%	-2.25%	0%	52%
48mo Veh	2.99%	0.01%	0.02%	-0.67%	-2.83%	50%	24%
60mo Veh	3.09%	0.01%	0.17%	-0.68%	-2.71%	6%	25%
72mo Veh	3.39%	-0.02%	0.32%	-0.73%	-2.49%	-6%	29%
HE LOC	3.93%	0.10%	0.00%	-1.63%	-2.25%	0%	72%
10yr HE	4.71%	0.33%	0.47%	-0.81%	-2.51%	70%	32%
15yr FRM	2.81%	-0.03%	0.59%	-1.77%	-1.98%	-5%	90%
30yr FRM	3.29%	0.11%	0.70%	-1.77%	-1.61%	16%	110%
Sh Drafts	0.09%	0.00%	-0.03%	-0.05%	-2.39%	0%	2%
Reg Svgs	0.14%	0.00%	-0.03%	-0.05%	-2.39%	0%	2%
MMkt-10k	0.17%	-0.02%	-0.03%	-0.31%	-2.39%	67%	13%
MMkt-50k	0.23%	-0.04%	-0.03%	-0.42%	-2.39%	133%	18%
6mo CD	0.26%	-0.04%	-0.06%	-0.77%	-2.49%	67%	31%
1yr CD	0.37%	-0.07%	-0.05%	-1.14%	-2.69%	140%	42%
2yr CD	0.49%	-0.08%	0.02%	-1.36%	-2.83%	-400%	48%
3yr CD	0.59%	-0.08%	0.17%	-1.47%	-2.71%	-47%	54%

Bmk Begin	Mkt Begin	Last Top	Last Bottom
12/31/20	12/31/20	Nov-18	Jul-16
3.25%	10.83%	11.69%	11.39%
3.25%	9.10%	10.27%	9.09%
0.13%	2.98%	3.66%	2.58%
0.17%	3.08%	3.77%	2.68%
0.27%	3.41%	4.12%	3.05%
3.25%	3.83%	5.56%	4.01%
0.36%	4.38%	5.52%	4.45%
0.65%	2.84%	4.58%	3.14%
0.93%	3.18%	5.06%	3.69%
0.09%	0.09%	0.14%	0.11%
0.09%	0.14%	0.19%	0.14%
0.09%	0.19%	0.48%	0.22%
0.09%	0.27%	0.65%	0.31%
0.09%	0.30%	1.03%	0.34%
0.10%	0.44%	1.51%	0.53%
0.13%	0.57%	1.85%	0.78%
0.17%	0.67%	2.06%	1.04%

STRATEGICALLY FOR CREDIT UNIONS

With April's large monthly gain to start the second quarter, the U.S. LEI has now recovered fully from its COVID-19 contraction—surpassing the index's previous peak, reached at the very onset of the global pandemic in January 2020.

While employment and production have not recovered to their prepandemic levels yet, the U.S. LEI suggests the economy's upward trend should continue and growth may even accelerate in the near term. The Conference Board now forecasts real GDP could grow around 8 to 9 percent (annualized) in the second quarter, with yearover-year economic growth reaching 6.4 percent for 2021.

The composite economic indexes are the key elements in an analytic system designed to signal peaks and troughs in the business cycle.

The leading, coincident, and lagging economic indexes are essentially composite averages of several individual leading, coincident, or lagging indicators. They are constructed to summarize and reveal common turning point patterns in economic data in a clearer and more convincing manner than any individual component – primarily because they smooth out some of the volatility of individual components.

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

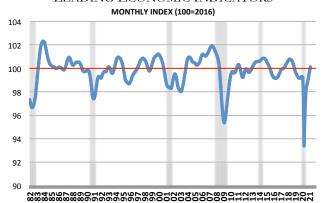
ECONOMIC RELEASES

RELEASES THIS WEEK:	Current	Projected	Previous
FOMC Minutes	Post pandemic re	covery; High	er inflation
Leading Indicators (Apr, MoM)	1.6%	1.4%	1.3%
Existing Home Sales (Apr, Annlzo	d) 5.85M	6.05M	6.01M

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Home Prices (Mar, YoY)	13.2%	12.6%
New Home Sales (Apr, Annl)	0.860M	0.917M
GDP (Q1-21, 2nd Estimate)	6.5%	6.4%



LEADING ECONOMIC INDICATORS



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^{*}Since Nov 2018





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ECONOMIC CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
April 19	20	21	Jobless Claims 547k Cont'd Claims 3.67M Retail Sales Ex Home Sales 6.01M	New Home Sales 1.02M	24
26	Home Prices 12.0% Cons Confidence 121.7	28 FOMC Announcement	Jobless Claims 553k Cont'd Claims 3.66M GDP (Q1, 1st) 6.4%	Personal Income 21.1% Personal Spending 4.2%	May 1
3 Construction Spdg 0.2% Vehicle Sales 18.5M	4	5	6 Jobless Claims 498k Cont'd Claims 3.69M	7 Unemployment 6.1% Nonfarm Payrolls 262k Private Payrolls 218k	8
10	11	12 Consumer Inflation 4.2%	Jobless Claims 473k Cont'd Claims 3.65M Whls Inflation 6.2%	14 Retail Sales 22.2% Industrial Prod 16.5%	15
17	18	19 FOMC Minutes	Jobless Claims 444k Cont'd Claims 3.75M Leading Inficators 1.6%	Exist Home Sales 5.85M	22
24	Home Prices Consumer Confidence New Home Sales	26	Jobless Claims Cont'd Claims GDP (Q1-21, 2nd)	28 Personal Income Personal Spending	29
31	June 1 Construction Spending Vehicle Sales	2	Jobless Claims Cont'd Claims	4 Unemployment Nonfarm Payrolls Private Payrolls	5
7 Consumer Credit	8	9	Jobless Claims Cont'd Claims Consumer Inflation	11	12
14	15 Retail Sales Wholesale Inflation Industrial Production	16 FOMC Announcement	Jobless Claims Cont'd Claims	18	19





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ECONOMIC FORECAST

		2020			202	1			20	22	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ECONOMIC OUTLOOK				<u> </u>							
Economic Growth-											
GDP - (QoQ)	-31.4%	33.1%	4.1%	6.4%	8.4%	7.3%	4.7%	3.7%	2.5%	2.3%	1.7%
GDP - (YTD)	-18.2%	-1.1%	0.2%	6.4%	7.4%	7.4%	6.7%	3.7%	3.1%	2.8%	2.6%
Consumer Spending - (QoQ)	-33.2%	40.7%	2.3%	9.2%	6.7%	5.9%	5.8%	4.0%	3.2%	2.4%	2.0%
Consumer Spending - (YTD)	-20.1%	0.2%	0.8%	9.2%	8.0%	7.3%	6.9%	4.0%	3.6%	3.2%	2.9%
Goverment Spending - (QoQ)	2.5%	-4.9%	-1.2%	8.5%	7.7%	0.0%	-0.6%	0.7%	-2.2%	-0.1%	-0.6%
Government Spending - (YTD)	1.9%	-0.4%	-0.6%	8.5%	8.1%	5.4%	3.9%	0.7%	-0.8%	-0.5%	-0.6%
Consumer Wealth-											
Unemployment Rate	13.0%	8.8%	6.7%	6.1%	5.5%	4.8%	4.5%	4.4%	4.3%	4.3%	4.2%
Consumer Inflation	0.4%	1.2%	1.4%	1.9%	3.2%	2.5%	2.2%	2.0%	2.2%	2.2%	2.3%
Home Prices	4.4%	5.9%	9.7%	10.8%	12.0%	12.3%	12.5%	11.8%	11.5%	11.5%	11.49
Consumor Domand											
Consumer Demand-											
Total Home Sales (Mil)	5.016	7.100	7.650	7.247	7.238	7.283	7.356	7.379	7.434	7.480	
Total Home Sales (Mil) Existing Home (Mil)	4.313	6.127	6.777	6.353	6.326	6.341	6.390	6.393	6.424	6.456	6.492
											6.492
Total Home Sales (Mil) Existing Home (Mil)	4.313	6.127	6.777	6.353	6.326	6.341	6.390	6.393	6.424	6.456	6.492 1.032
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	4.313 0.703	6.127 0.973	6.777 0.873	6.353 0.894	6.326 0.912	6.341 0.942	6.390 0.966	6.393 0.986	6.424 1.010	6.456 1.024	6.492 1.033 1.530
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	4.313 0.703 3.052 1.203 1.849	6.127 0.973 3.497 1.427 2.070	6.777 0.873 3.578 1.350 2.235	6.353 0.894 3.231 1.000 2.230	6.326 0.912 2.902 1.465 1.437	6.341 0.942 1.871 1.331 0.540	6.390 0.966 1.634 1.248 0.385	6.393 0.986 1.422 1.029 0.393	6.424 1.010 1.698 1.329 0.368	6.456 1.024 1.638 1.277 0.361	1.033 1.530 1.183 0.343
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	4.313 0.703 3.052 1.203	6.127 0.973 3.497 1.427	6.777 0.873 3.578 1.350	6.353 0.894 3.231 1.000	6.326 0.912 2.902 1.465	6.341 0.942 1.871 1.331	6.390 0.966 1.634 1.248	6.393 0.986 1.422 1.029	6.424 1.010 1.698 1.329	6.456 1.024 1.638 1.277	1.033 1.530 1.183 0.343
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	4.313 0.703 3.052 1.203 1.849	6.127 0.973 3.497 1.427 2.070	6.777 0.873 3.578 1.350 2.235	6.353 0.894 3.231 1.000 2.230	6.326 0.912 2.902 1.465 1.437	6.341 0.942 1.871 1.331 0.540	6.390 0.966 1.634 1.248 0.385	6.393 0.986 1.422 1.029 0.393	6.424 1.010 1.698 1.329 0.368	6.456 1.024 1.638 1.277 0.361	7.523 6.492 1.031 1.530 1.187 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	4.313 0.703 3.052 1.203 1.849 61%	6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.353 0.894 3.231 1.000 2.230 69%	6.326 0.912 2.902 1.465 1.437 50%	6.341 0.942 1.871 1.331 0.540 29%	6.390 0.966 1.634 1.248 0.385 24%	6.393 0.986 1.422 1.029 0.393 28%	6.424 1.010 1.698 1.329 0.368 22%	6.456 1.024 1.638 1.277 0.361 22%	1.530 1.183 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	4.313 0.703 3.052 1.203 1.849 61%	6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.353 0.894 3.231 1.000 2.230 69%	6.326 0.912 2.902 1.465 1.437 50%	6.341 0.942 1.871 1.331 0.540 29%	6.390 0.966 1.634 1.248 0.385 24%	6.393 0.986 1.422 1.029 0.393 28%	6.424 1.010 1.698 1.329 0.368 22%	6.456 1.024 1.638 1.277 0.361 22%	6.492 1.033 1.530 1.187 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil)	4.313 0.703 3.052 1.203 1.849 61%	6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.353 0.894 3.231 1.000 2.230 69%	6.326 0.912 2.902 1.465 1.437 50%	6.341 0.942 1.871 1.331 0.540 29%	6.390 0.966 1.634 1.248 0.385 24%	6.393 0.986 1.422 1.029 0.393 28%	6.424 1.010 1.698 1.329 0.368 22%	6.456 1.024 1.638 1.277 0.361 22%	1.530 1.183 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.49 1.03: 1.530 1.18: 0.34; 22% 17.8
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.492 1.033 1.530 1.185 0.343 22% 17.8
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds Byr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	1.530 1.187 0.343 22% 17.8 3.3% 0.1% 0.5%
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Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds Byr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.499 1.03: 1.530 1.18: 0.34; 22% 17.8 3.3% 0.1% 0.5%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds Byr UST 10yr UST Market Rates- Eyr Vehicle Loan Rate	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	1.530 1.187 0.343 22% 17.8 3.3% 0.1% 0.5% 2.6%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 3yr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2% 0.6%	6.777 0.873 3.578 1.350 2.235 62% 15.8 3.3% 0.1% 0.2% 0.9%	6.353 0.894 3.231 1.000 2.230 69% 16.7 3.3% 0.1% 0.3% 1.3%	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3% 1.8%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0 3.3% 0.1% 0.5% 2.3%	6.456 1.024 1.638 1.277 0.361 22% 17.3 3.3% 0.1% 0.5% 2.5%	6.492 1.033 1.530 1.187 0.343 22%





Market Analysis

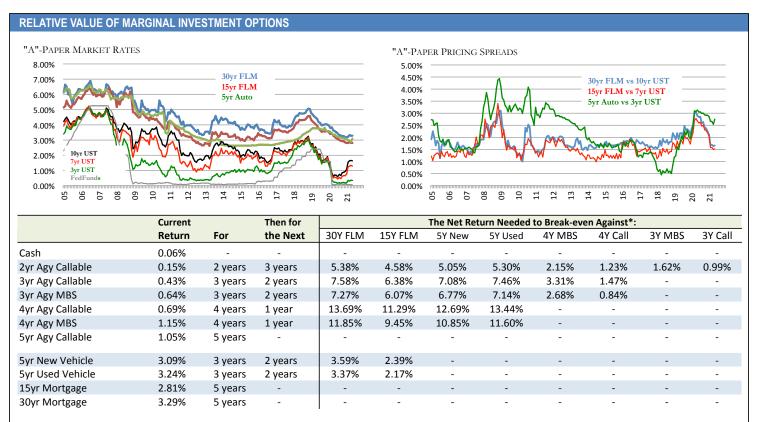
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS



^{*} Best relative value noted by probabilites of achieving "break-even" returns

RELATIVE VALUE OF MARGINAL FUNDING OPTIONS

	Current		Then for	The Net Co	st Needed to	Break-even	Against*:
	Cost	For	the Next	3Y CD	3Y FHLB	2Y CD	2Y FHLB
Share Draft	0.09%	1 year	2 years	0.84%	0.81%	0.89%	0.65%
Regular Savings	0.14%	1 year	2 years	0.82%	0.79%	0.84%	0.60%
Money Market	0.17%	1 year	2 years	0.80%	0.77%	0.81%	0.57%
FHLB Overnight	0.26%	1 year	2 years	0.76%	0.73%	0.72%	0.48%
Catalyst Settlement	1.25%	1 year	2 years	0.26%	0.23%	-0.14%	-0.51%
6mo Term CD	0.26%	6 mos	2.5 yrs	0.66%	0.63%	0.57%	0.41%
6mo FHLB Term	0.25%	6 mos	2.5 yrs	0.66%	0.63%	0.57%	0.41%
6mo Catalyst Term	0.25%	6 mos	2.5 yrs	0.66%	0.63%	0.57%	0.41%
1yr Term CD	0.37%	1 year	2 years	0.70%	0.67%	0.61%	0.37%
1yr FHLB Term	0.27%	1 year	2 years	0.75%	0.72%	0.71%	0.47%
2yr Term CD	0.49%	2 years	1 year	0.79%	0.73%	-	-
2yr FHLB Term	0.37%	2 years	1 year	1.03%	0.97%	-	-
3yr Term CD	0.59%	3 years	-	-	-	-	-
3yr FHLB Term	0.57%	3 years	-	-	-	-	-

^{*} Highest relative value noted by highest differentials and volatility projections



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Average Assets (\$Mil) Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	54 1.0 7% 0% 7% 66% 22% 28 18 19 10% 11% 00%	805 \$6.4 16% 0% -13.4% -24.5% -10.4% -17.8% -15.5% 53% 46% 64% 7% 22% 0%	1,541 \$26.8 30% 2% -4.2% -18.2% -2.5% -12.3% 12.1% 46% 49% 29% 112% 4%	687 \$70.7 13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43% 40%	1,063 \$214.3 21% 13% 4.3% -8.6% 5.3% -5.8%	649 \$1,916.2 13% 82% 21.7% 8.4% 20.6% 10.6%	5,099 \$307.3 100% 100% 17.7% 4.9% 17.1% 6.8%	1,159 \$4.8 23% 0% -13.1% -24.5% -10.2% -17.5%	2,700 \$17.3 53% 2% -5.2% -18.9% -3.4% -13.0%	3,387 \$28.1 66% 5% -1.7% -14.8% -0.3% -9.8%	4,450 \$72.6 87% 18% 2.5% -10.2% 3.6% -7.1%
Average Assets (\$Mil) Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	11.0 7% 00% 77% 77% 66% 22% 2888 11% 100% 11% 00%	\$6.4 16% 0% -13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -18.2% -2.5% -12.3% -12.1% -12.1% -12.1% -12.1% -12.1%	\$70.7 13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	\$214.3 21% 13% 4.3% -8.6% 5.3% -5.8%	\$1,916.2 13% 82% 21.7% 8.4% 20.6% 10.6%	\$307.3 100% 100% 17.7% 4.9% 17.1% 6.8%	\$4.8 23% 0% -13.1% -24.5% -10.2% -17.5%	\$17.3 53% 2% -5.2% -18.9% -3.4% -13.0%	\$28.1 66% 5% -1.7% -14.8% -0.3% -9.8%	\$72.6 87% 18% 2.5% -10.2% 3.6% -7.1%
Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	7% 0% 7% 7% 66% 2% 2% 88% 11% 60% 11% 00%	16% 0% -13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -18.2% -2.5% -12.3% -12.1% 51% 46% 49% 29% 112%	13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	21% 13% 4.3% -8.6% 5.3% -5.8% 10.4% 36%	13% 82% 21.7% 8.4% 20.6% 10.6%	100% 100% 17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	0% 7% 7% 6% 2% 2% 8% 1% 60% 1% 0% 11%	15.5% 15.5% 16% 16% 17% 17% 18%	-4.2% -18.2% -2.5% -12.3% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1%	1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	4.3% -8.6% 5.3% -5.8% -10.4% 36%	82% 21.7% 8.4% 20.6% 10.6%	17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	7% .7% .6% .2% .2% .8% .1% .60% .1% .00% .1%	-13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -18.2% -2.5% -12.3% -12.1% -12.	1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	4.3% -8.6% 5.3% -5.8% 10.4% 36%	21.7% 8.4% 20.6% 10.6%	17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
Total Assets Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index 3.5 RE Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.3	7% 6% 22% 2% 88% 11% 60% 11% 00%	-24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-18.2% -2.5% -12.3% -12.1% 	-11.1% 2.6% -6.3% 11.3% 45% 51% 43%	-8.6% 5.3% -5.8% 10.4% 36%	8.4% 20.6% 10.6%	4.9% 17.1% 6.8%	-24.5% -10.2% -17.5%	-18.9% -3.4% -13.0%	-14.8% -0.3% -9.8%	-10.2% 3.6% -7.1%
Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.3	7% 6% 22% 2% 88% 11% 60% 11% 00%	-24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-18.2% -2.5% -12.3% -12.1% 	-11.1% 2.6% -6.3% 11.3% 45% 51% 43%	-8.6% 5.3% -5.8% 10.4% 36%	8.4% 20.6% 10.6%	4.9% 17.1% 6.8%	-24.5% -10.2% -17.5%	-18.9% -3.4% -13.0%	-14.8% -0.3% -9.8%	-10.2% 3.6% -7.1%
Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.3	2% 2% 8% 1% 00% 1% 10% 11%	-10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-2.5% -12.3% 12.1% 51% 46% 49% 29% 112%	2.6% -6.3% 11.3% 45% 51% 43%	5.3% -5.8% 10.4% 36%	20.6% 10.6%	17.1% 6.8% 10.3%	-10.2% -17.5%	-3.4% -13.0%	-0.3% -9.8%	3.6% -7.1%
Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets 18 Cash & Inv-to-Total Assets 29 Loans-to-Total Assets 39 Vehicle-to-Total Loans 39 REL-to-Net Worth 39 Indirect-to-Total Shares 39 Cohe & Svgs-to-Total Shares 39 Cohe & Svgs-to-Total Shares 39 Nonterm-to-Total Shares 39 Short-term Funding Ratio 39 Net Long-term Asset Ratio 39 LOAN QUALITY 20 Loan Delinquency Ratio 39 Net Charge-off Ratio 39 "Misery" Index 31 RE Loan Delinquency 31 Indirect Loans 39 Loss Allow as % of Loans 39 Current Loss Exposure 11 EARNINGS 31 Gross Asset Yield 31 Gross Interest Margin 31 Provision Expense 0.3	.2% .2% .8% .1% .60% .1% .0%	-17.8% 15.5% 53% 46% 64% 7% 22% 0%	-12.3% 12.1% 51% 46% 49% 29% 112%	-6.3% 11.3% 45% 51% 43%	-5.8% 10.4% 36%	10.6%	10.3%	-17.5%	-13.0%	-9.8%	-7.1%
BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Net Worth Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.5	2% 88% 1% 60% 1% 0%	15.5% 53% 46% 64% 7% 22% 0%	12.1% 51% 46% 49% 29% 112%	11.3% 45% 51% 43%	10.4%	10.2%	10.3%				
Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.5	88% 1% 60% 1% 1% 0%	53% 46% 64% 7% 22% 0%	51% 46% 49% 29% 112%	45% 51% 43%	36%			15.7%	12.5%	11 9%	10.9%
Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Chkg & Svgs-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O SELECTION OF SERVICE SER	88% 1% 60% 1% 1% 0%	53% 46% 64% 7% 22% 0%	51% 46% 49% 29% 112%	45% 51% 43%	36%			15.7%	12.5%	11 9%	10.9%
Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense Oans Oans Indirect Loans Indirect Margin Provision Expense O.5	1% 50% 1% 1% 0%	46% 64% 7% 22% 0%	46% 49% 29% 112%	51% 43%		32%	220/			11.570	_0.570
Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.5	0% 1% 1% 0%	64% 7% 22% 0%	49% 29% 112%	43%	59%		33%	54%	51%	48%	39%
REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Corrows August Start Shares O.3 Crovision Expense O.3	1% 1% 0%	7% 22% 0%	29% 112%			65%	63%	45%	46%	49%	56%
REL-to-Net Worth Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3	1% 0% 1%	22% 0%	112%	// 00/	38%	31%	33%	64%	51%	46%	40%
Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 O.2 Gross Interest Margin Provision Expense O.3	0% 1%	0%			46%	53%	52%	7%	27%	34%	43%
Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 System System System Cost of Funds O.3 Provision Expense O.3	1%		4%	179%	262%	337%	315%	20%	100%	140%	224%
Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3		E /10/	7/0	10%	17%	21%	20%	0%	4%	7%	15%
Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3	20/	34/0	53%	58%	67%	75%	73%	54%	53%	56%	64%
Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Cross Interest Margin Provision Expense 249 49 49 49 49 49 49 49 49 4	3%	84%	76%	70%	63%	51%	54%	84%	77%	73%	66%
Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Gross Interest Margin Provision Expense O.2	3%	85%	83%	81%	78%	75%	76%	86%	83%	82%	79%
Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure Loss Asset Yield Cost of Funds O.3 Gross Interest Margin Provision Expense 2.5 2.6 3.6 2.7 3.7 3.7 3.7 3.8 3.9 3.9 3.9 3.9 3.9 3.9 3.9	4%	11%	11%	13%	15%	18%	17%	10%	11%	12%	14%
LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.3 Gross Interest Margin Provision Expense O.6	1%	38.9%	32.7%	27.5%	21.3%	17.2%	18.4%	33.4%	30.4%	24.0%	18.6%
Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 0.6 2.8 3.6 2.7 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7	.8%	7.0%	17.3%	23.9%	30.2%	36.2%	34.6%	16.2%	20.1%	27.2%	34.4%
Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 3.6 0.6 3.6 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7											
"Misery" Index 3.5 RE Loan Delinquency 2.6 Vehicle Loan Delinquency 2.5 Direct Loans 2.5 Indirect Loans 0.6 Loss Allow as % of Loans 3.6 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.6 Provision Expense 0.5	8%	1.59%	0.95%	0.71%	0.61%	0.59%	0.60%	1.02%	0.85%	0.67%	0.61%
RE Loan Delinquency 2.0 Vehicle Loan Delinquency 2.5 Direct Loans 2.5 Indirect Loans 3.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	5%	0.49%	0.34%	0.33%	0.33%	0.47%	0.45%	0.36%	0.34%	0.33%	0.44%
Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 2.5 3.6 3.6 3.6 3.6 0.3	3%	2.08%	1.29%	1.04%	0.94%	1.06%	1.05%	1.38%	1.20%	1.01%	1.05%
Direct Loans 2.5 Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	4%	2.05%	0.92%	0.59%	0.53%	0.54%	0.55%	2.05%	0.95%	0.72%	0.57%
Direct Loans 2.5 Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	5%	1.38%	0.89%	0.67%	0.56%	0.47%	0.50%	1.45%	0.96%	0.81%	0.63%
Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.3 EARNINGS Gross Asset Yield 3.0 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	5%	1.38%	0.86%	0.62%	0.47%	0.33%	0.42%	1.45%	0.95%	0.80%	0.59%
Current Loss Exposure 1.3 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	0%	0.55%	1.20%	0.81%	0.67%	0.54%	0.55%	0.55%	1.20%	0.89%	0.70%
EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	4%	1.47%	0.90%	0.83%	0.81%	1.17%	1.11%	1.56%	0.97%	0.89%	0.83%
Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	5%	0.80%	0.55%	0.45%	0.42%	0.40%	0.41%	0.84%	0.58%	0.51%	0.44%
Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3											
Gross Interest Margin 3.2 Provision Expense 0.2	1%	3.25%	3.11%	3.19%	3.26%	3.60%	3.53%	3.27%	3.13%	3.16%	3.23%
Provision Expense 0.2	9%	0.37%	0.36%	0.39%	0.48%	0.77%	0.71%	0.37%	0.36%	0.38%	0.45%
	2%	2.88%	2.75%	2.80%	2.77%	2.83%	2.82%	2.90%	2.76%	2.78%	2.78%
Not Interest Margin 2 (9%	0.25%	0.16%	0.19%	0.24%	0.56%	0.50%	0.25%	0.17%	0.18%	0.23%
ivet interest ividigiti 2.5	201	2.63%	2.59%	2.61%	2.53%	2.27%	2.32%	2.65%	2.60%	2.60%	2.55%
Non-Interest Income 0.3	3%	0.51%	0.83%	1.07%	1.28%	1.33%	1.30%	0.51%	0.79%	0.93%	1.18%
Non-Interest Expense 3.5	3% 9%	3.18%	3.15%	3.29%	3.34%	2.93%	3.01%	3.20%	3.15%	3.22%	3.31%
Net Operating Expense 3.3		2.67%	2.32%	2.22%	2.06%	1.60%	1.70%	2.70%	2.36%	2.29%	2.13%
Net Operating Return -0.2	9%	-0.04%	0.27%	0.39%	0.46%	0.67%	0.62%	-0.05%	0.23%	0.32%	0.42%
Non-recurring Inc(Exp) 0.2	9% 4%	0.11%	0.05%	0.04%	0.04%	0.09%	0.08%	0.12%	0.06%	0.05%	0.04%
Net Income 0.0	9% 4% 4%	0.07%	0.32%	0.43%	0.50%	0.76%	0.70%	0.07%	0.29%	0.36%	0.46%
Return on Net Worth -1	9% 4% 4% 2%		2.1%	3.3%	4.2%	6.3%	5.7%	-0.3%	1.8%	2.6%	3.7%



RESOURCESTM

Business & Industry Consulting Market Analysis Strategic Solutions Financial Investments Risk Management Regulatory Expert

Q4-2020	<\$2 Million	\$2-10 Million	\$10-50 <million< th=""><th>\$50-100 Million</th><th>\$100-500 Million</th><th>\$500> Million</th><th>TOTAL</th><th><\$10 Million</th><th><\$50 Million</th><th><\$100 Million</th><th><\$500 Million</th></million<>	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$5,104	\$7,041	\$6,964	\$8,655	\$12,807	\$17,738	\$16,175	\$6,925	\$6,960	\$7,860	\$11,530
Avg Loan Rate	6.85%	5.47%	4.97%	4.83%	4.55%	4.76%	4.74%	5.56%	5.04%	4.93%	4.64%
Avg Loan Yield, net	6.22%	4.97%	4.66%	4.49%	4.16%	3.93%	3.99%	5.04%	4.71%	4.59%	4.27%
Avg Share Balance	\$2,512	\$5,159	\$8,383	\$8,715	\$11,092	\$13,497	\$12,769	\$4,835	\$7,786	\$8,226	\$10,13
Avg Share Rate	0.49%	0.45%	0.42%	0.45%	0.56%	0.90%	0.83%	0.45%	0.42%	0.43%	0.52%
Non-Member Deposit Ratio	1.1%	1.0%	0.7%	0.7%	0.7%	0.7%	0.7%	1.0%	0.7%	0.7%	0.7%
Net Operating Profitability-	1000/	4400/		1000/	1000/	4400/		4400/	4400/		4000/
Earning Asset/Funding Fee Inc-to-Total Revenue	123% 10%	118% 14%	111% 21%	109% 25%	108% 28%	112% 27%	111% 27%	118% 13%	112% 20%	110% 23%	109% 27%
Net Operating Return per FTE											
nterest Income per FTE	\$42,862	\$69,731	\$127,469	\$133,642	\$138,425	\$211,094	\$191,742	\$66,764	\$115,055	\$124,079	\$134,04
Avg Interest & Prov per FTE	\$8,086	\$13,324	\$21,228	\$24,143	\$31,005	\$77,895	\$65,409	\$12,746	\$19,493	\$21,751	\$28,18
Net Interest Income per FTE	\$34,776	\$56,407	\$106,241	\$109,499	\$107,421	\$133,199	\$126,333	\$54,018	\$95,562	\$102,329	\$105,8
Non-Interest Income per FTE	\$4,651	\$11,015	\$33,884	\$44,810	\$54,212	\$78,100	\$70,758	\$10,312	\$29,063	\$36,709	\$48,87
Avg Ops Expense per FTE	\$42,004	\$68,266	\$129,095	\$137,751	\$141,895	\$172,136	\$163,364	\$65,365	\$116,062		\$137,22
Net Op Expense per FTE	\$37,352	\$57,251	\$95,211	\$92,941	\$87,682	\$94,036	\$92,606	\$55,053	\$86,999	\$89,884	\$88,35
Avg Net Op Return per FTE	-\$2,576	-\$844	\$11,030	\$16,558	\$19,739	\$39,163	\$33,727	-\$1,035	\$8,563	\$12,445	\$17,51
Revenue/Operating Expense	· ·	<u> </u>	\$11,030	\$16,558	\$19,739	\$39,163	\$33,727	-\$1,035	\$8,563	\$12,445	\$17,51
Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE	· ·	<u> </u>	\$11,030 \$161,353	\$16,558 \$178,451	\$19,739 \$192,638	\$39,163 \$289,193	\$33,727 \$262,499	\$77,076	\$ 8,563 \$144,118	\$12,445 \$160,788	
Revenue/Operating Expense	e Assessme	ent									\$182,93
Revenue/Operating Expense Revenue- Avg Revenue per FTE	\$47,513	\$80,746	\$161,353	\$178,451	\$192,638	\$289,193	\$262,499	\$77,076	\$144,118	\$160,788	\$182,93
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$47,513 4.00%	\$80,746 3.76%	\$161,353 3.93%	\$178,451 4.26%	\$192,638 4.53%	\$289,193 4.93%	\$262,499 4.83%	\$77,076	\$144,118 3.92%	\$160,788 4.09%	\$182,91 4.41%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE	\$47,513 4.00% \$19,678	\$80,746 3.76% \$36,731	\$161,353 3.93% \$62,668	\$178,451 4.26% \$66,778	\$192,638 4.53% \$72,435	\$289,193 4.93% \$90,964	\$262,499 4.83% \$85,489	\$77,076 3.78% \$34,848	\$144,118 3.92% \$56,979	\$160,788 4.09% \$61,737	\$182,9 4.41% \$69,17
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$47,513 4.00% \$19,678 1.66%	\$80,746 3.76% \$36,731 1.71%	\$161,353 3.93% \$62,668 1.53%	\$178,451 4.26% \$66,778 1.59%	\$192,638 4.53% \$72,435 1.71%	\$289,193 4.93% \$90,964 1.55%	\$262,499 4.83% \$85,489 1.57%	\$77,076 3.78% \$34,848 1.71%	\$144,118 3.92% \$56,979 1.55%	\$160,788 4.09% \$61,737 1.57%	\$182,93 4.41% \$69,17 1.67%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp	\$47,513 4.00% \$19,678 1.66% 47%	\$80,746 3.76% \$36,731 1.71% 54%	\$161,353 3.93% \$62,668 1.53% 49%	\$178,451 4.26% \$66,778 1.59% 48%	\$192,638 4.53% \$72,435 1.71% 51%	\$289,193 4.93% \$90,964 1.55% 53%	\$262,499 4.83% \$85,489 1.57% 52%	\$77,076 3.78% \$34,848 1.71% 53%	\$144,118 3.92% \$56,979 1.55% 49%	\$160,788 4.09% \$61,737 1.57% 49%	\$182,9: 4.41% \$69,17 1.67% 50%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing)	\$47,513 4.00% \$19,678 1.66% 47% 2.10	\$80,746 3.76% \$36,731 1.71% 54% 0.98	\$161,353 3.93% \$62,668 1.53% 49% 0.41	\$178,451 4.26% \$66,778 1.59% 48% 0.35	\$192,638 4.53% \$72,435 1.71% 51% 0.30	\$289,193 4.93% \$90,964 1.55% 53% 0.19	\$262,499 4.83% \$85,489 1.57% 52% 0.22	\$77,076 3.78% \$34,848 1.71% 53% 1.05	\$144,118 3.92% \$56,979 1.55% 49% 0.47	\$160,788 4.09% \$61,737 1.57% 49% 0.40	\$182,9 4.41% \$69,17 1.67% 50% 0.32
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846	\$178,451 4.26% \$66,778 1.59% 48%	\$192,638 4.53% \$72,435 1.71% 51%	\$289,193 4.93% \$90,964 1.55% 53%	\$262,499 4.83% \$85,489 1.57% 52%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,823
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9.846 16% \$34,737 0.85%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp Per FTE - Occupancy & Ops Expense - Pct of Total Op Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Pct of Total Op Expense - Pct All Other Expense Per FTE - All Other Expense Ratio	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80%	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,82: 10% \$35,27 0.85% 26% \$32,78 0.79%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631	\$182,93 4.41% \$69,17 1.67% 50%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense Per FTE - All Other Expense Ratio - Pct of Total Ops Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense - Pct of Total Ops Expense - Membership Outreach- Membership Outreach-	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach- Members-to-Potential Mbers Members-to-FTEs	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense - Pct of Total Ops Expense - Membership Outreach- Membership Outreach-	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%