

RESOURCES

Business & Industry Consulting

ANALYSIS

ECONOMIC UPDATE AND

Strategic Solutions

Regulatory Expert

06 May 2022

	THIS WK	LAST MO	YR END	LAST YR	С	HANGES SIN	CE	YIELD CURVE ASSESSMENT
	5/5/22	4/5/22	12/31/21	5/5/21	This Yr	Last Yr	This Cycle	-
Prime	3.50%	3.50%	3.25%	3.25%	0.25%	0.25%	-2.00%	4.00%
Fed Funds	0.80%	0.33%	0.08%	0.08%	0.72%	0.72%	-2.41%	
3mo	0.85%	0.65%	0.06%	0.02%	0.79%	0.83%	-2.35%	3.50%
6mo	1.37%	1.13%	0.19%	0.04%	1.18%	1.33%	-2.50%	3.00%
1yr	2.08%	1.77%	0.39%	0.06%	1.69%	2.02%	-2.65%	
2yr	2.71%	2.51%	0.73%	0.16%	1.98%	2.55%	-2.87%	2.50%
3yr	2.91%	2.69%	0.97%	0.32%	1.94%	2.59%	-2.95%	
5yr	3.01%	2.69%	1.26%	0.80%	1.75%	2.21%	-2.90%	2.00%
7yr	3.07%	2.65%	1.44%	1.25%	1.63%	1.82%	-2.69%	1.50%
10yr	3.05%	2.54%	1.52%	1.59%	1.53%	1.46%	-2.66%	1.50/0
30yr	3.15%	2.57%	1.90%	2.25%	1.25%	0.90%	-2.44%	1.00%
Slope of the	Yield Curve-							0.50% Jul2016
2yr-3mo	1.86%	1.86%	0.67%	0.14%	1.19%	1.72%	1.23%	0.00%
5yr-2yr	0.30%	0.18%	0.53%	0.64%	-0.23%	-0.34%	0.19%	6.00% B51 2 3 5 7 10 BEGIN YR
10yr-5yr	0.04%	-0.15%	0.26%	0.79%	-0.22%	-0.75%	-0.11%	LAST YEAR
10yr-3mo	2.20%	1.89%	1.46%	1.57%	0.74%	0.63%	1.31%	

ECONOMY ADDS 428K JOBS IN APRIL; JOBLESS RATE AT 3.6% AS LABOR FORCE DECLINES

The U.S. added a solid 428,000 new jobs in April, but an acute labor shortage showed little improvement last month and threatens to add to the highest inflation in 40 years.

Employment has risen by 400,000-plus for 12 straight months and the number of people working is likely to return to pre-Covid levels by July at the current rate of hiring,

The unemployment rate was unchanged at 3.6%, the government said Friday, just a few ticks above a 54-year low.

The size of the labor force, meanwhile, shrank in April for the first time in seven months in a sign of how difficult it is for companies to find workers.

As a result, the so-called rate of participation in the labor market dropped to 62.2% from 62.4%, leaving it more than a full percentage point below pre-pandemic levels.

Wages are also climbing rapidly, if not quite as fast. Hourly pay rose again in April and put the increase in the past 12 months at 5.5% - far below the 8.5% jump in cost of living over the past year.

Key Economic Indicators	s jui buiiks, i	LATEST	CURRENT	PREV
GDP	QoQ	Q1-1st	-1.4%	6.9%
GDP - YTD	Annl	Q1-1st	-1.4%	5.6%
Consumer Spending	QoQ	Q1-1st	2.7%	2.5%
Consumer Spending YTD	Annl	Q1-1st	2.7%	7.0%
Unemployment Rate	Мо	April	3.6%	3.8%
Chg in Non-farm Jobs	Mo (000s)	April	428	3.8% 431
			428	431
Chg in Private Payrolls	Mo (000s)	April	406	426
Wholesale Inflation	YoY	March	11.2%	10.3%
Consumer Inflation	YoY	March	8.5%	7.9%
Core Inflation	YoY	March	6.5%	6.4%
Consumer Credit	Annual	March	14.0%	10.2%
Retail Sales	YoY	March	12.4%	15.5%
Vehicle Sales	Annl (Mil)	April	14.8	13.7
Home Sales	Annl (Mil)	March	6.542	6.821
Home Prices	YoY	February	19.8%	19.2%

Key Consumer Market Data-

	THIS WK	YR END	PCT CH	IANGES
	5/5/22	12/31/21	YTD	12Mos
DJIA	32,997	36,338	-9.2%	-2.3%
S&P 500	4,146	4,766	-13.0%	1.2%
NASDAQ	12,317	15,645	-21.3%	-9.1%
Crude Oil	108.26	75.21	43.9%	69.3%
Avg Gasoline	4.11	3.28	25.2%	43.0%
Gold	1,875	1,829	2.5%	7.6%

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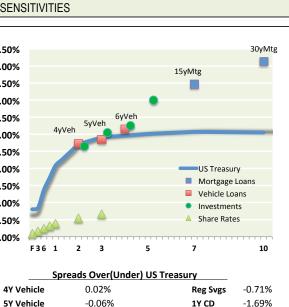
2Y CD

3Y CD

-2.17%

-2.25%

			AVER	AGE CREDI	T UNION R	ATES AND F	RATE SENS	ITIVITIE
	THIS WK	CHANGE	IN MARKET RA	TES SINCE	Rate Sensit	ivities Since:		
	5/5/22	YTD	Nov18 High	2021 Low	YTD	2021Low	5.50%	
Classic CC	10.99%	0.01%	-0.70%	0.18%	4%	72%	5.00%	
Platinum CC	9.39%	0.09%	-0.88%	0.29%	36%	116%	4.50%	
48mo Veh	2.73%	0.05%	-0.93%	0.05%	3%	2%	4.00%	
60mo Veh	2.85%	0.07%	-0.92%	0.07%	4%	2%	3.50%	
72mo Veh	3.15%	0.06%	-0.97%	0.06%	3%	2%	3.00%	4y
HE LOC	3.87%	0.11%	-1.69%	0.11%	44%	44%	2.50%	
10yr HE	4.71%	0.11%	-0.81%	0.11%	6%	4%	2.00%	
15yr FRM	4.47%	1.73%	-0.11%	1.81%	103%	70%	1.50%	
30yr FRM	5.13%	1.87%	0.07%	1.98%	122%	80%	1.00%	
Sh Drafts	0.05%	0.00%	-0.09%	0.00%	0%	0%		J
Reg Svgs	0.09%	0.00%	-0.10%	0.00%	0%	0%	0.50%	
MMkt-10k	0.16%	0.01%	-0.32%	0.01%	1%	1%	0.00%	F36 1
MMkt-50k	0.22%	0.00%	-0.43%	0.00%	0%	0%		
		-						Sp
6mo CD	0.27%	0.03%	-0.76%	0.03%	3%	2%	4Y Ve	
1yr CD	0.39%	0.04%	-1.12%	0.04%	2%	2%	5Y Vel	
2yr CD 3yr CD	0.54% 0.66%	0.07% 0.09%	-1.31% -1.40%	0.08% 0.09%	4% 5%	3% 3%		lortgage
Syrco	0.00%	0.09%	-1.40%	0.09%	3%	3%	301 10	lortgage



STRATEGICALLY FOR CREDIT UNIONS

Inflation continues to be the greatest challenge to the US economy both in terms of recovery and in the purchasing power of the dollar.

Generally, inflation drives from an overheated economy that the Federal Reserve can attempt to cool off through monetary policy - in this case, by raising benchmark interest rates.

This go around, inflation is accompanying relatively weak economy growth - currently negative growth - therefore, there are fewer tools available to the Federal Reserve to pursue through monetary policy.

The shrinking labor force was the only notable negative in the jobs report. An estimated 363,000 stopped working or looking for work.

The size of the labor force has grown considerably, however, over the past year amid a record number of job openings and gradually waning pandemic. The U.S. is just 1.2 million jobs below its pre-coronaviruspandemic peak

We continue to closely atch rising wages to see how they might add significantly to inflationary pressures.

The last time a so-called wage-price spiral took place was in the 1970s and early 1980s, when the U.S. experienced one of the worst bouts of inflation in its history.

ECONOMIC RELEASES

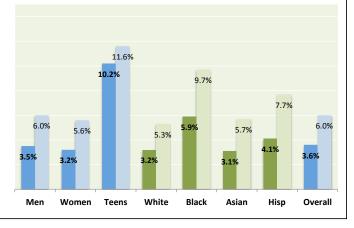
RELEASES THIS WEEK:	Current	Projected	Previous
FOMC Rate Decision	0.80%	0.80%	0.33%
Unemployment Rate *April)	3.6%	3.6%	3.6%
Nonfarm Payrolls	428k	425k	428k
Nonfarm Private	406k	405k	424k
RELEASES FOR UPCOMING WEEK:		Projected	Previous
Consumer Inflation (April, YoY)		8.5%	8.5%
Wholesale Inflation (April, YoY)		11.0%	11.5%

UNEMPLOYMENT BY DEMOGRAPHICS CURRENT versus ONE YEAR AGO

972.740.9531

1.40%

2.08%



Brian Turner

President & Chief Economist

bturner@Meridian-ally.com

www.Meridian-ally.com

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		ECONOMIC CA			
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
April 4 Factory Orders -0.5%		6 FOMC Minutes	7 Jobless Claims 166k Cont'd Claims 1.52M Consumer Credit 11.3%	8	9
11	12 Cons Inflation 8.5%	13 Wholes Inflation 11.2%	14 Jobless Claims 186k Cont'd Claims 1.475M Retail Sales 15.5%	15 GOOD FRIDAY Ind Production 5.5% Cap Utilization 78.3%	16
18	19	20 Exist Home Sales 5.77M FOMC Beige Book	21 Jobless Claims 184k Cont'd Claims 1.417M	22 Leading Indicators 0.3%	23
25	26 New Home Sales 763k Cons Confidence 107.3	27 Home Prices 19.8%	28 Jobless Claims 180k Cont'd Claims 1.4M GDP (Q1, 1st) -1.4%	29 Personal Income 0.5% Personal Spending 1.1%	30
May 2	3 Factory Orders 2.2%	4 FOMC Announcement	5 Jobless Claims 200k Cont'd Claims 1.38M	6 Unemployment 3.6% Nonfarm Payrolls Nonfarm Private	7
9	10	11 Consumer Inflation	12 Jobless Claims Cont'd Claims Wholesale Inflation	13	14
16	17 Retail Sales Industrial Production Capacity Utilization	18	19 Jobless Claims Cont'd Claims Existing Home Sales Leading Indicators	20	21
23	24 New Home Sales	25 FOMC Minutes	26 Jobless Claims Cont'd Claims GDP (Q1-2nd)	27 Personal Income Personal Spending	28
30	31 Home Prices Consumer Confidence	June 1 Construction Spending Fed Beige Book	2 Jobless Claims Cont'd Claims Vehicle Sales	3 Unemployment Nonfarm Payrolls Nonfarm Private	4

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				NOMIC FC							
										,	April 202
		2022			20)22			202	23	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ECONOMIC OUTLOOK											
Economic Growth-											
GDP - (QoQ)	6.7%	2.3%	6.9%	1.0%	3.3%	3.2%	3.1%	2.5%	2.2%	2.1%	2.1%
GDP - (YTD)	6.5%	5.1%	5.6%	1.0%	2.2%	2.5%	2.7%	2.5%	2.4%	2.3%	2.1%
Consumer Spending - (QoQ)	12.0%	2.0%	2.5%	2.7%	3.7%	2.4%	1.9%	1.8%	2.2%	2./3%	2.5%
Consumer Spending - (YTD)	11.7%	8.5%	7.0%	2.7%	3.2%	2.4%	2.7%	1.8%	2.2%	2.0%	2.3%
consumer spending - (TTD)	11.770	0.370	7.0%	2.770	5.270	2.9%	2.770	1.0%	2.0%	2.0%	2.2/0
Goverment Spending - (QoQ)	-2.0%	0.9%	-2.6%	-2.7%	0.6%	1.6%	1.7%	1.6%	1.6%	1.2%	1.2%
Government Spending - (YTD)	1.1%	1.0%	0.1%	-2.7%	-1.1%	-0.2%	0.3%	1.6%	1.6%	1.5%	1.4%
Consumer Wealth-											
Unemployment Rate	5.9%	5.1%	4.2%	3.8%	3.5%	3.3%	3.3%	3.4%	3.5%	3.6%	3.8%
Consumer Inflation	4.8%	5.3%	6.7%	8.5%	9.0%	9.1%	8.0%	7.5%	7.2%	6.8%	6.5%
Home Prices	15.2%	19.7%	19.1%	18.7%	19.4%	18.8%	18.7%	18.5%	18.5%	18.4%	18.3%
SINGLE FAMILY HOME & VEHIC	CLE LOAN N	ARKETS		r —				1			
Total Home Sales (Mil)	6.687	6.766	6.955	6.997	6.919	6.864	6.920	6.999	7.067	7.164	
Total Home Sales (Mil) Existing Home (Mil)	6.687 5.950	6.766 6.067	6.955 6.203	6.997 6.212	6.919 6.107	6.864 6.031	6.920 6.063	6.999 6.111	7.067 6.157	7.164 6.245	
Total Home Sales (Mil) Existing Home (Mil)											6.341
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	5.950 0.737	6.067 0.699	6.203 0.752	6.212 0.785	6.107 0.812	6.031 0.833	6.063 0.857	6.111 0.888	6.157 0.910	6.245 0.919	6.341 0.920
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	5.950 0.737 2.926	6.067 0.699 2.714	6.203 0.752 2.497	6.212 0.785 1.830	6.107 0.812 1.866	6.031 0.833 1.615	6.063 0.857 1.487	6.111 0.888 1.359	6.157 0.910 1.719	6.245 0.919 1.611	6.341 0.920 1.533
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	5.950 0.737 2.926 1.341	6.067 0.699 2.714 1.302	6.203 0.752 2.497 1.259	6.212 0.785 1.830 1.025	6.107 0.812 1.866 1.302	6.031 0.833 1.615 1.130	6.063 0.857 1.487 1.075	6.111 0.888 1.359 0.931	6.157 0.910 1.719 1.278	6.245 0.919 1.611 1.176	6.341 0.920 1.533 1.113
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	5.950 0.737 2.926	6.067 0.699 2.714	6.203 0.752 2.497	6.212 0.785 1.830	6.107 0.812 1.866	6.031 0.833 1.615	6.063 0.857 1.487	6.111 0.888 1.359	6.157 0.910 1.719	6.245 0.919 1.611	7.261 6.341 0.920 1.533 1.113 0.420 27%
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	5.950 0.737 2.926 1.341 1.585 54%	6.067 0.699 2.714 1.302 1.412 52%	6.203 0.752 2.497 1.259 1.238 50%	6.212 0.785 1.830 1.025 0.805 44%	6.107 0.812 1.866 1.302 0.564 30%	6.031 0.833 1.615 1.130 0.485 30%	6.063 0.857 1.487 1.075 0.412 28%	6.111 0.888 1.359 0.931 0.428 31%	6.157 0.910 1.719 1.278 0.441 26%	6.245 0.919 1.611 1.176 0.435 27%	6.341 0.920 1.533 1.113 0.420 27%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	5.950 0.737 2.926 1.341 1.585	6.067 0.699 2.714 1.302 1.412	6.203 0.752 2.497 1.259 1.238	6.212 0.785 1.830 1.025 0.805	6.107 0.812 1.866 1.302 0.564	6.031 0.833 1.615 1.130 0.485	6.063 0.857 1.487 1.075 0.412	6.111 0.888 1.359 0.931 0.428	6.157 0.910 1.719 1.278 0.441	6.245 0.919 1.611 1.176 0.435	6.341 0.920 1.533 1.113 0.420
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	5.950 0.737 2.926 1.341 1.585 54%	6.067 0.699 2.714 1.302 1.412 52%	6.203 0.752 2.497 1.259 1.238 50%	6.212 0.785 1.830 1.025 0.805 44%	6.107 0.812 1.866 1.302 0.564 30%	6.031 0.833 1.615 1.130 0.485 30%	6.063 0.857 1.487 1.075 0.412 28%	6.111 0.888 1.359 0.931 0.428 31%	6.157 0.910 1.719 1.278 0.441 26%	6.245 0.919 1.611 1.176 0.435 27%	6.341 0.920 1.533 1.113 0.420 27%
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)	5.950 0.737 2.926 1.341 1.585 54%	6.067 0.699 2.714 1.302 1.412 52%	6.203 0.752 2.497 1.259 1.238 50%	6.212 0.785 1.830 1.025 0.805 44%	6.107 0.812 1.866 1.302 0.564 30%	6.031 0.833 1.615 1.130 0.485 30%	6.063 0.857 1.487 1.075 0.412 28%	6.111 0.888 1.359 0.931 0.428 31%	6.157 0.910 1.719 1.278 0.441 26%	6.245 0.919 1.611 1.176 0.435 27%	6.341 0.920 1.533 1.113 0.420 27%
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	5.950 0.737 2.926 1.341 1.585 54%	6.067 0.699 2.714 1.302 1.412 52%	6.203 0.752 2.497 1.259 1.238 50%	6.212 0.785 1.830 1.025 0.805 44%	6.107 0.812 1.866 1.302 0.564 30%	6.031 0.833 1.615 1.130 0.485 30%	6.063 0.857 1.487 1.075 0.412 28%	6.111 0.888 1.359 0.931 0.428 31%	6.157 0.910 1.719 1.278 0.441 26%	6.245 0.919 1.611 1.176 0.435 27%	6.341 0.920 1.533 1.113 0.420 27%
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-	5.950 0.737 2.926 1.341 1.585 54% 16.2	6.067 0.699 2.714 1.302 1.412 52% 12.5	6.203 0.752 2.497 1.259 1.238 50% 12.8	6.212 0.785 1.830 1.025 0.805 44% 13.8	6.107 0.812 1.866 1.302 0.564 30% 14.7	6.031 0.833 1.615 1.130 0.485 30% 14.2	6.063 0.857 1.487 1.075 0.412 28% 14.0	6.111 0.888 1.359 0.931 0.428 31% 13.5	6.157 0.910 1.719 1.278 0.441 26% 15.6	6.245 0.919 1.611 1.176 0.435 27% 14.6	6.341 0.920 1.533 1.113 0.420 27% 14.3
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	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3%	6.067 0.699 2.714 1.302 1.412 52% 12.5	6.203 0.752 2.497 1.259 1.238 50% 12.8	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5%	6.107 0.812 1.866 1.302 0.564 30% 14.7	6.031 0.833 1.615 1.130 0.485 30% 14.2	6.063 0.857 1.487 1.075 0.412 28% 14.0	6.111 0.888 1.359 0.931 0.428 31% 13.5	6.157 0.910 1.719 1.278 0.441 26% 15.6	6.245 0.919 1.611 1.176 0.435 27% 14.6	6.341 0.920 1.533 1.113 0.420 27% 14.3
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	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4%	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1%
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	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5%
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 3yr UST 7yr UST	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5% 1.3%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6% 1.3%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2% 1.4%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4% 2.4%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7 4.3% 1.4% 2.6% 2.6%	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6% 2.6%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6% 2.6%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6% 2.7%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6% 2.7%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5% 2.6%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5% 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 7yr UST 10yr UST	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5% 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 7yr UST 10yr UST 10yr UST	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5% 1.3% 1.6%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6% 1.3% 1.3%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2% 1.4% 1.5%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4% 2.4% 2.2%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7 4.3% 1.4% 2.6% 2.6% 2.6%	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6% 2.6% 2.7%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6% 2.6% 2.8%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6% 2.7% 2.8%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6% 2.7% 2.8%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5% 2.6% 2.7%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5% 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 7yr UST 10yr UST 10yr UST 5yr Vehicle Loan Rate	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5% 1.3% 1.6% 2.8%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6% 1.3% 1.3% 2.7%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2% 1.4% 1.5% 2.7%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4% 2.2% 2.8%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7 4.3% 1.4% 2.6% 2.6% 2.6% 2.6%	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6% 2.6% 2.7% 2.9%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6% 2.6% 2.8% 3.0%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6% 2.7% 2.8% 3.0%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6% 2.7% 2.8% 3.0%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5% 2.6% 2.7% 3.1%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5% 2.6% 3.1%
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 7yr UST 10yr UST	5.950 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5% 1.3% 1.6%	6.067 0.699 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6% 1.3% 1.3%	6.203 0.752 2.497 1.259 1.238 50% 12.8 3.3% 0.1% 1.2% 1.4% 1.5%	6.212 0.785 1.830 1.025 0.805 44% 13.8 3.5% 0.3% 2.4% 2.4% 2.2%	6.107 0.812 1.866 1.302 0.564 30% 14.7 4.3% 1.4.7 4.3% 1.4% 2.6% 2.6% 2.6%	6.031 0.833 1.615 1.130 0.485 30% 14.2 4.5% 1.6% 2.6% 2.6% 2.7%	6.063 0.857 1.487 1.075 0.412 28% 14.0 5.0% 2.4% 2.6% 2.6% 2.8%	6.111 0.888 1.359 0.931 0.428 31% 13.5 5.3% 2.7% 2.6% 2.7% 2.8%	6.157 0.910 1.719 1.278 0.441 26% 15.6 5.5% 3.1% 3.6% 2.7% 2.8%	6.245 0.919 1.611 1.176 0.435 27% 14.6 5.8% 3.1% 2.5% 2.6% 2.7%	6.341 0.920 1.533 1.113 0.420 27% 14.3 5.8% 3.1% 2.5% 2.6%

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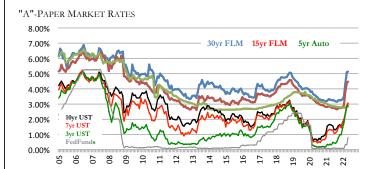
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS

RELATIVE VALUE OF MARGINAL INVESTMENT OPTIONS





	Current		Then for			The Net Ret	urn Needed	to Break-eve	n Against*:		
	Return	For	the Next	30Y FLM	15Y FLM	5Y New	5Y Used	4Y MBS	4Y Call	3Y MBS	3Y Call
Cash	0.80%	-	-	-	-	-	-	-	-	-	-
2yr Agy Callable	2.65%	2 years	3 years	6.78%	5.68%	2.98%	3.23%	3.85%	3.85%	4.84%	3.85%
3yr Agy Callable	3.05%	3 years	2 years	8.25%	6.60%	2.55%	2.93%	3.85%	3.85%	-	-
3yr Agy MBS	3.38%	3 years	2 years	7.76%	6.11%	2.06%	2.43%	2.86%	2.86%	-	-
4yr Agy Callable	3.25%	4 years	1 year	12.65%	9.35%	1.25%	2.00%	-	-	-	-
4yr Agy MBS	3.25%	4 years	1 year	12.65%	9.35%	1.25%	2.00%	-	-	-	-
5yr Agy Callable	4.00%	5 years	-	-	-	-	-	-	-	-	-
5yr New Vehicle	2.85%	3 years	2 years	8.55%	6.90%	-	-	-	-	-	-
5yr Used Vehicle	3.00%	3 years	2 years	8.33%	6.68%	-	-	-	-	-	-
15yr Mortgage	4.47%	5 years	-	-	-	-	-	-	-	-	-
30yr Mortgage	5.13%	5 years	-	-	-	-	-	-	-	-	-

* 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	0.05%	1 year	2 years	0.97%	4.27%	1.03%	5.31%
Regular Savings	0.09%	1 year	2 years	0.95%	4.25%	0.99%	5.27%
Money Market	0.16%	1 year	2 years	0.91%	4.21%	0.92%	5.20%
FHLB Overnight	0.27%	1 year	2 years	0.86%	4.16%	0.81%	5.09%
Catalyst Settlement	1.50%	1 year	2 years	0.24%	3.54%	-0.21%	3.86%
6mo Term CD	0.27%	6 mos	2.5 yrs	0.74%	3.38%	0.63%	3.48%
6mo FHLB Term	1.40%	6 mos	2.5 yrs	0.51%	3.15%	0.25%	3.11%
6mo Catalyst Term	2.03%	6 mos	2.5 yrs	0.39%	3.03%	0.04%	2.90%
1yr Term CD	0.39%	1 year	2 years	0.80%	4.10%	0.69%	4.97%
1yr FHLB Term	2.04%	1 year	2 years	-0.03%	3.27%	-0.96%	3.32%
2yr Term CD	0.54%	2 years	1 year	0.90%	7.50%	-	-
2yr FHLB Term	2.68%	2 years	1 year	-3.38%	3.22%	-	-
3yr Term CD	0.66%	3 years	-	-	-	-	-
3yr FHLB Term	2.86%	3 years	-	-	-	-	-

* Highest relative value noted by highest differentials and volatility projections



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Q4-2021	<\$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
DEMOGRAPHICS											
Number of Credit Unions Average Assets (\$Mil) Pct of Credit Unions Pct of Industry Assets	322 \$0.915 7% 0%	717 \$5.6 15% 0%	1,447 \$26.0 29% 2%	683 \$72.6 14% 2%	1,082 \$227.4 22% 12%	691 \$2,493.2 14% 84%	4,942 \$416.9 100% 100%	1,039 \$4.1 21% 0%	2,486 \$16.9 50% 2%	3,169 \$28.9 64% 4%	4,251 \$79.4 86% 16%
GROWTH RATES (YTD)											
Total Assets	-7.0%	-10.5%	-4.9%	0.3%	3.6%	13.8%	11.7%	-10.3%	-5.5%	-2.4%	1.9%
Total Loans - Direct Loans - Indirect Loans	-11.4% -11.4% 0.0%	-15.5% -15.5% -9.5%	-9.8% -9.4% -18.4%	-3.6% -3.1% -8.4%	-1.3% 0.0% -7.5%	10.0% 10.2% 9.1%	8.0% 8.2% 7.0%	-15.3% -15.3% -12.2%	-10.3% -10.0% -18.4%	-6.6% -6.3% -10.5%	-2.6% -1.7% -7.9%
Total Shares Net Worth	-5.8% -8.3%	-8.8% -11.6%	-3.9% -7.7%	0.8% -1.9%	3.8% 1.4%	12.8% 13.9%	10.9% 11.2%	-8.6% -11.3%	-4.4% -8.2%	-1.7% -5.0%	2.3% -0.6%
BALANCE SHEET ALLOCATION											
Net Worth-to-Total Assets	17.9%	15.3%	11.7%	11.1%	10.2%	10.2%	10.3%	15.5%	12.1%	11.6%	10.6%
Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Loans	60% 39% 61% 1% 2% 0%	56% 43% 65% 6% 18% 0%	53% 44% 50% 29% 109% 4%	47% 49% 43% 31% 136% 10%	38% 56% 37% 34% 188% 16%	34% 62% 31% 54% 327% 21%	35% 61% 32% 52% 310% 20%	56% 43% 65% 6% 16% 0%	54% 44% 52% 27% 96% 3%	50% 47% 46% 29% 117% 7%	42% 54% 39% 33% 167% 14%
Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares	49% 93% 93% 5%	51% 85% 87% 10%	50% 78% 85% 10%	56% 73% 84% 11%	64% 66% 82% 12%	72% 55% 79% 14%	70% 57% 80% 14%	51% 86% 87% 10%	50% 79% 85% 10%	53% 75% 84% 10%	61% 69% 82% 12%
Short-term Funding Ratio Net Long-term Asset Ratio	51.4% 3.0%	38.3% 8.6%	30.1% 20.4%	24.6% 28.1%	19.3% 35.3%	16.3% 41.0%	17.1% 39.6%	30.9% 19.2%	27.6% 23.9%	21.6% 32.1%	17.2% 39.4%
LOAN QUALITY											
Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index	2.89% 0.33% 3.22%	1.27% 0.24% 1.51%	0.75% 0.22% 0.97%	0.62% 0.20% 0.82%	0.47% 0.18% 0.65%	0.48% 0.27% 0.75%	0.49% 0.26% 0.75%	0.80% 0.22% 1.02%	0.70% 0.21% 0.91%	0.53% 0.19% 0.71%	0.49% 0.26% 0.74%
RE Loan Delinquency	0.50%	1.04%	0.67%	0.52%	0.39%	0.40%	0.41%	1.04%	0.68%	0.58%	0.43%
Vehicle Loan Delinquency Direct Loans Indirect Loans	2.43% 2.43% 0.00%	1.17% 1.17% 1.84%	0.73% 0.70% 1.16%	0.57% 0.53% 0.70%	0.47% 0.38% 0.59%	0.40% 0.28% 0.46%	0.42% 0.34% 0.47%	1.24% 1.24% 1.84%	0.80% 0.77% 1.16%	0.68% 0.66% 0.79%	0.53% 0.48% 0.61%
Loss Allow as % of Loans Current Loss Exposure Coverage Ratio (Adequacy)	3.09% 1.38% 2.2	1.33% 0.58% 2.3	0.82% 0.41% 2.0	0.76% 0.36% 2.1	0.68% 0.30% 2.3	0.90% 0.30% 3.0	0.88% 0.30% 2.9	1.44% 0.63% 2.3	0.88% 0.44% 2.0	0.81% 0.39% 2.1	0.71% 0.32% 2.2
EARNINGS											
Gross Asset Yield Cost of Funds Gross Interest Margin	3.01% 0.82% 2.19%	2.78% 0.30% 2.48%	2.61% 0.23% 2.37%	2.74% 0.25% 2.49%	2.83% 0.31% 2.53%	3.07% 0.46% 2.61%	3.02% 0.43% 2.59%	2.80% 0.34% 2.46%	2.63% 0.24% 2.38%	2.69% 0.25% 2.44%	2.79% 0.29% 2.50%
Provision Expense	0.16%	0.07%	0.07%	0.08%	0.06%	0.06%	0.06%	0.07%	0.07%	0.08%	0.06%
Net Interest Margin	2.03%	2.41%	2.31%	2.41%	2.47%	2.55%	2.53%	2.39%	2.31%	2.37%	2.44%
Non-Interest Income	0.56%	0.60%	0.93%	1.17%	1.32%	1.30%	1.29%	0.59%	0.89%	1.04%	1.24%
Non-Interest Expense Net Operating Expense	3.49% 2.93%	3.03%	2.93%	3.08%	3.15% 1.83%	2.76%	2.82% 1.53%	3.06%	2.94%	3.02%	3.11% 1.87%
Net Operating Return	-0.90%	-0.02%	0.31%	0.50%	0.64%	1.09%	1.00%	-0.08%	0.26%	0.39%	0.57%
Non-recurring Inc(Exp)	0.46%	0.25%	0.11%	0.10%	0.09%	0.06%	0.07%	0.27%	0.12%	0.11%	0.09%
Net Income	-0.45%	0.23%	0.41%	0.60%	0.72%	1.15%	1.07%	0.19%	0.39%	0.50%	0.66%
Return on Net Worth	-5.0%	-0.1%	2.6%	4.4%	6.2%	10.7%	9.7%	-0.5%	2.1%	3.3%	5.3%

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04.0004	<\$2	\$2-10	\$10-50	\$50-100	\$100-500	\$500>	TOTAL	<\$10	<\$50	<\$100	<\$500
Q4-2021	Million	Million	<million< th=""><th>Million</th><th>Million</th><th>Million</th><th>TOTAL</th><th>Million</th><th>Million</th><th>Million</th><th>Million</th></million<>	Million	Million	Million	TOTAL	Million	Million	Million	Million
OPERATING EFFICIENCIES:											
Loans & Shares-											
	ćr 420	67.250	¢4.000	67 100	ć11 170	¢10.427	¢1C 112	67.241	¢4.020	¢C 149	¢0.040
Avg Loan Balance Avg Loan Rate	\$5,429 6.69%	\$7,358 5.51%	\$4,660 4.93%	\$7,123 4.72%	\$11,178 4.39%	\$18,427 4.40%	\$16,113 4.41%	\$7,241 5.59%	\$4,936 5.00%	\$6,148 4.84%	\$9,946 4.50%
Avg Loan Yield, net	6.29%	5.36%	4.78%	4.56%	4.29%	4.30%	4.31%	5.42%	4.84%	4.69%	4.38%
Avg Share Balance	\$2,647	\$5,561	\$9,145	\$10,528	\$12,217	\$14,430	\$13,803	\$5,186	\$8,504	\$9,498	\$11,343
Avg Share Rate	1.01%	0.36%	0.27%	0.29%	0.35%	0.53%	0.50%	0.40%	0.28%	0.28%	0.33%
Non-Member Deposit Ratio	1.1%	1.6%	0.6%	0.6%	0.6%	0.6%	0.6%	1.6%	0.7%	0.6%	0.6%
Net Operating Profitability-											
Earning Asset/Funding	123%	117%	111%	109%	107%	111%	111%	118%	111%	110%	108%
Fee Inc-to-Total Revenue	16%	18%	26%	30%	32%	30%	30%	17%	25%	28%	31%
Net Operating Return per FTE											
Interest Income per FTE	\$37,860	\$79,183	\$117,437	\$128,312	\$132,122	\$198,364	\$182,612	\$73,402	\$110,015	\$119,285	\$128,43
Avg Interest & Prov per FTE	\$12,346	\$10,487	\$13,679	\$15,574	\$17,122	\$33,669	\$29,765	\$10,747	\$13,185	\$14,395	\$16,339
Net Interest Income per FTE	\$25,514	\$68,697	\$103,758	\$112,739	\$115,000	\$164,695	\$152,847	\$62,656	\$96,830	\$104,890	\$112,09
Non-Interest Income per FTE	\$6,996	\$16,934	\$41,853	\$54,678	\$61,407	\$84,345	\$78,192	\$15,544	\$37,419	\$46,163	\$57,029
Avg Ops Expense per FTE	\$43 <i>,</i> 893	\$86,271	\$131,880	\$144,201	\$146,758	\$178,619	\$170,606	\$80,343	\$123,193	\$133,837	\$143,04
									405 554	407 674	60C 01C
Net Op Expense per FTE	\$36,897	\$69,337	\$90,027	\$89,524	\$85,351	\$94,274	\$92,414	\$64,799	\$85,774	\$87,674	\$86,018
	\$36,897 \$ (11,383)			\$89,524 \$ 23,215	\$85,351 \$ 29,649	\$94,274 \$ 70,421	\$92,414 \$60,432	\$64,799 \$ (2,143)		\$87,674 \$ 17,216	
Net Op Expense per FTE	\$ (11,383)	\$ (640)									
Net Op Expense per FTE Avg Net Op Return per FTE	\$ (11,383)	\$ (640)									
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense	\$ (11,383)	\$ (640)									\$ 26,07
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue-	\$ (11,383) e Assessme	\$ (640) ont	\$ 13,731	\$ 23,215	\$ 29,649	\$ 70,421	\$60,432	\$ (2,143)	\$ 11,056	\$ 17,216	\$ 26,07
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE	\$ (11,383) e Assessme \$44,856	\$ (640) ent \$96,118	\$ 13,731 \$ \$159,290	\$ 23,215 \$182,990	\$ 29,649	\$ 70,421 \$282,709	\$60,432 \$260,804	\$ (2,143) \$88,946	\$ 11,056	\$ 17,216	\$ 26,079 \$ 185,464
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$ (11,383) e Assessme \$44,856 3.56%	\$ (640) nt \$96,118 3.38%	\$ 13,731 \$159,290 3.54%	\$ 23,215 \$182,990 3.91%	\$ 29,649	\$ 70,421 \$282,709 4.37%	\$60,432 \$260,804 4.31%	\$ (2,143) \$ (2,1	\$ 11,056 \$147,433 3.52%	\$ 17,216 \$165,447 3.73%	\$ 26,07 \$185,46 4.03%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63%	\$ (640) ont \$96,118 3.38% \$46,044 1.62%	\$ 13,731 \$ 14,10	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46%	\$ 29,649 \$193,529 4.15% \$74,031 1.59%	\$ 70,421 \$ 282,709 4.37% \$93,764 1.45%	\$60,432 \$260,804 4.31% \$88,688 1.47%	\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62%	\$ 11,056 \$ 11,056 \$ 11,056 \$ 1,056 <p< td=""><td>\$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45%</td><td>\$ 26,07 \$185,46 4.03% \$71,225 1.55%</td></p<>	\$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45%	\$ 26,07 \$185,46 4.03% \$71,225 1.55%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE	\$ (11,383) e Assessme \$44,856 3.56% \$20,576	\$ (640) mt \$96,118 3.38% \$46,044	\$ 13,731 \$159,290 3.54% \$63,597	\$ 23,215 \$182,990 3.91% \$68,399	\$ 29,649 \$193,529 4.15% \$74,031	\$ 70,421 \$282,709 4.37% \$93,764	\$60,432 \$260,804 4.31% \$88,688	\$ (2,143) \$88,946 3.39% \$42,481	\$ 11,056 \$147,433 3.52% \$60,038	\$ 17,216 \$165,447 3.73% \$64,274	\$ 26,07 \$185,46 4.03% \$71,225
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63%	\$ (640) nt \$96,118 3.38% \$46,044 1.62% \$3% 0.78	\$ 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 1	\$ 23,215 \$182,990 3.91% \$68,399 1.46% 47% 0.32	\$ 29,649 \$193,529 4.15% \$74,031 1.59% 50% 0.28	\$ 70,421 \$282,709 4.37% \$93,764 1.45% 52% 0.18	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20	\$ (2,143) \$ (2,143) \$ \$88,946 3.39% \$ \$42,481 1.62% 53% 0.85	\$ 11,056 1 \$147,433 3.52% \$60,038 1.43% 49% 0.43	\$ 17,216 \$165,447 3.73% \$64,274 1.45% 48% 0.37	\$ 26,07 \$185,46 4.03% \$71,229 1.55% 50% 0.30
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243	\$ (640) ont \$96,118 3.38% \$46,044 1.62% \$3% 0.78 1,494	\$ 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,751 13,751 13,751 13,751 13,751 13,751 13,	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582	\$ 29,649 \$ 193,529 4.15% 574,031 1.59% 50% 0.28 51,846	\$ 70,421 \$282,709 4.37% \$93,764 1.45% 52% 0.18 250,145	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878	\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737	\$ 11,056 1 1 1 1 1 1 1 1	\$ 17,216 \$165,447 3.73% \$64,274 1.45% 48% 0.37 20,887	\$ 26,07 \$185,46 4.03% \$71,229 1.55% 50% 0.30 72,733
Net Op Expense per FTE Avg Net Op Return per FTE 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)	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07	\$ (640) nt \$96,118 3.38% \$46,044 1.62% \$3% 0.78	\$ 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 13,731 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 14,1 1	\$ 23,215 \$182,990 3.91% \$68,399 1.46% 47% 0.32	\$ 29,649 \$193,529 4.15% \$74,031 1.59% 50% 0.28	\$ 70,421 \$282,709 4.37% \$93,764 1.45% 52% 0.18	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20	\$ (2,143) \$ (2,143) \$ \$88,946 3.39% \$ \$42,481 1.62% 53% 0.85	\$ 11,056 1 \$147,433 3.52% \$60,038 1.43% 49% 0.43	\$ 17,216 \$165,447 3.73% \$64,274 1.45% 48% 0.37	\$ 26,07 \$185,46 4.03% \$71,229 1.55% 50% 0.30
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 5,24% \$ 63,597 1.41% 48% 0.39 8,568 15% \$ 35,446	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800	\$ 29,649 \$ 29,649 4.15% 5,193,529 4.15% 5,15% 50% 0.28 51,846 7% \$37,729	\$ 70,421 282,709 4.37% 4.37% 52% 0.18 250,145 5% \$43,425	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998	\$ (2,143) \$ (2,1	\$ 11,056 \$ 11,056 \$ 11,056 \$ 147,433 3.52% \$ 50,038 1.43% 49% 0.43 10,305 23% \$ 33,139	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501	\$ 26,07 \$185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089
Net Op Expense per FTE Avg Net Op Return per FTE 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 Ration	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14%	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81%	\$ 13,731 \$ 14,732 </td <td>\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 58,399 1.46% 47% 0.32 10,582 10,582 10% \$ 37,800 0.81%</td> <td>\$ 29,649 \$ 29,649 4.15% \$ 193,529 4.15% \$ 3,529 0.28 50% 0.28 51,846 7% \$ 37,729 0.81%</td> <td>\$ 70,421 \$282,709 4.37% \$93,764 1.45% 52% 0.18 250,145 5(1) \$43,425 0.67%</td> <td>\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69%</td> <td>\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737 52% \$21,762 0.83%</td> <td>\$ 11,056 \$ 11,056 \$ 11,056 \$ 4,030 \$ 50,038 \$ 1.43% \$ 49% 0.43 \$ 10,305 \$ 33,139 \$ 0.79%</td> <td>\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80%</td> <td>\$ 26,07 \$ 185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81%</td>	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 58,399 1.46% 47% 0.32 10,582 10,582 10% \$ 37,800 0.81%	\$ 29,649 \$ 29,649 4.15% \$ 193,529 4.15% \$ 3,529 0.28 50% 0.28 51,846 7% \$ 37,729 0.81%	\$ 70,421 \$282,709 4.37% \$93,764 1.45% 52% 0.18 250,145 5(1) \$43,425 0.67%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69%	\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737 52% \$21,762 0.83%	\$ 11,056 \$ 11,056 \$ 11,056 \$ 4,030 \$ 50,038 \$ 1.43% \$ 49% 0.43 \$ 10,305 \$ 33,139 \$ 0.79%	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80%	\$ 26,07 \$ 185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81%
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 5,24% \$ 63,597 1.41% 48% 0.39 8,568 15% \$ 35,446	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800	\$ 29,649 \$ 29,649 4.15% 5,193,529 4.15% 5,15% 50% 0.28 51,846 7% \$37,729	\$ 70,421 282,709 4.37% 4.37% 52% 0.18 250,145 5% \$43,425	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998	\$ (2,143) \$ (2,1	\$ 11,056 \$ 11,056 \$ 11,056 \$ 147,433 3.52% \$ 50,038 1.43% 49% 0.43 10,305 23% \$ 33,139	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501	\$ 26,07 \$185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - 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 Rational - Pct of Total Op Expense Avg All Other Expense per FTE	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269	\$ 13,731 \$ 14,732 </td <td>\$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800 0.81% 26% \$ 38,002</td> <td>\$ 29,649 \$ 29,649 \$ 193,529 4.15% 4.15% \$ 74,031 1.59% 50% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% \$ 37,729 0.81% 26% \$ 34,998</td> <td>\$ 70,421 \$282,709 4.37% 4.37% \$93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430</td> <td>\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921</td> <td>\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100</td> <td>\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 10,05 \$ 60,038 1.43% 49% 0.43 10,305 23% 0.79% 27% \$ 30,016</td> <td>\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 335,501 0.80% 27% \$ 34,062</td> <td>\$ 26,07 \$ 185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729</td>	\$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800 0.81% 26% \$ 38,002	\$ 29,649 \$ 29,649 \$ 193,529 4.15% 4.15% \$ 74,031 1.59% 50% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% 0.28 \$ 1,846 7% \$ 37,729 0.81% 26% \$ 34,998	\$ 70,421 \$282,709 4.37% 4.37% \$93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921	\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100	\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 10,05 \$ 60,038 1.43% 49% 0.43 10,305 23% 0.79% 27% \$ 30,016	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 335,501 0.80% 27% \$ 34,062	\$ 26,07 \$ 185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729
Net Op Expense per FTE Avg Net Op Return per FTE 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 Ration	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33%	\$ (640) int \$96,118 3.38% \$96,118 3.38% 0.78 1,494 46% \$22,959 0.81% 27%	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 1,41% 48% 0.39 8,568 15% \$ 35,446 0.79% 27%	\$ 23,215 \$ 182,990 3.91% \$ 182,990 3.91% 0.32 10,582 10% \$ 37,800 0.81% 26%	\$ 29,649 \$ 193,529 4.15% 4.15% 50% 0.28 51,846 7% \$37,729 0.81% 26%	\$ 70,421 \$282,709 4.37% 4.37% 52% 0.18 250,145 5% \$43,425 0.67% 24%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25%	\$ (2,143) \$ (2,143) \$ \$88,946 3.39% \$ \$42,481 1.62% 53% 0.85 1,737 52% \$ 21,762 0.83% 27%	\$ 11,056 \$ 11,056 \$ 11,056 \$ 147,433 3.52% \$ 147,433 3.52% \$ 147,433 \$ 147,434 \$ 147,434 \$ 147,434 \$ 147,434 \$ 147,434 \$ 147,434 \$ 147,434	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27%	\$ 26,079 \$185,464 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26%
Net Op Expense per FTE Avg Net Op Return per FTE 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 Ratio - Pct of Total Op Expense Avg All Other Expense Partio - Pct of Total Ops Expense	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71%	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61%	\$ 13,731 \$ 14,732 </td <td>\$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800 0.81% 26% \$ 38,002 0.81%</td> <td>\$ 29,649 \$ 29,649 \$ 193,529 4.15% 4.15% \$ 74,031 1.59% 50% 0.28 \$ 1,846 7% \$ 37,729 0.81% 26% \$ 34,998 0.75%</td> <td>\$ 70,421 \$282,709 4.37% 4.37% \$93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64%</td> <td>\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66%</td> <td>\$ (2,143) \$ (2,143)</td> <td>\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 10,055 23% \$ 0.43 10,305 23% \$ 0.79% \$ 27% \$ 30,016 0.72%</td> <td>\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77%</td> <td>\$ 26,07 \$ 26,07 \$ 185,46 4.03% \$ 71,229 1.55% 50% 0.30 72,733 10% \$ 37,088 0.81% 26% \$ 34,729 0.76%</td>	\$ 23,215 \$ 182,990 3.91% \$ 68,399 1.46% 47% 0.32 10,582 10% \$ 37,800 0.81% 26% \$ 38,002 0.81%	\$ 29,649 \$ 29,649 \$ 193,529 4.15% 4.15% \$ 74,031 1.59% 50% 0.28 \$ 1,846 7% \$ 37,729 0.81% 26% \$ 34,998 0.75%	\$ 70,421 \$282,709 4.37% 4.37% \$93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66%	\$ (2,143) \$ (2,143)	\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 10,055 23% \$ 0.43 10,305 23% \$ 0.79% \$ 27% \$ 30,016 0.72%	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77%	\$ 26,07 \$ 26,07 \$ 185,46 4.03% \$ 71,229 1.55% 50% 0.30 72,733 10% \$ 37,088 0.81% 26% \$ 34,729 0.76%
Net Op Expense per FTE Avg Net Op Return per FTE 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 Ratio - Pct of Total Op Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach-	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	\$ (640) mt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 10,73% \$ 25%	\$ 23,215 \$ 182,990 3.91% \$ 182,990 3.91% 0.32 1.46% 47% 0.32 10,582 10,582 10% \$ 337,800 0.81% 26% \$ 38,002 0.81% 26%	\$29,649 \$193,529 4.15% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	\$ 70,421 \$ 282,709 4.37% \$ 93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	\$ (2,143) \$ (2,143)	\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 147,433 3.52% \$ 147,433 3.52% \$ 1,43% 49% 0.43 10,305 23% 0.79% 27% \$ 30,016 0.72% 24%	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77% 25%	\$ 26,07 \$185,46 4.03% \$71,225 1.55% 50% 0.30 72,733 10% \$37,085 0.81% 26% \$34,725 0.76% 24%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - 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 Ratio - 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	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20% \$4,403 1.14%	\$ (640) int \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20% \$5.6%	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 15,73 \$ 1,41% 48% \$ 3,597 1,41% 48% \$ 3,598 15% \$ 32,837 0.73% 25% \$ 3,4%	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 182,990 \$ 1.46% \$ 47% \$ 0.32 \$ 10,582 \$ 10,582 \$ 10,582 \$ 0.81% \$ 26% \$ 38,002 \$ 0.81% \$ 26% \$ 26% \$ 38,002 \$ 0.81% \$ 26% \$ 2.2% \$ 2.2%	\$ 29,649 \$ 29,649 \$ 193,529 4.15% \$ 1,15% \$ 50% 0.28 \$ 1,846 7% \$ 37,729 0.81% 26% \$ 34,998 0.75% 24% 2.3%	70,421 5282,709 4.37% 4.37% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23% 3.1%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	\$ (2,143) \$ (2,143) \$88,946 3.39% \$42,481 1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20% 6.1%	11,056 11,056 11,056 11,056 11,056 11,056 11,056 11,0305 11,43% 49% 0.43 10,305 23% 0.79% 27% \$30,016 0.72% 24% 3.7%	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77% 25%	\$ 26,079 \$185,464 4.03% \$185,464 4.03% \$1.55% 50% 0.30 72,733 10% 837,089 0.81% 26% \$34,729 0.76% 24% 2.5%
Net Op Expense per FTE Avg Net Op Return per FTE 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 Ratio - Pct of Total Op Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach-	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	\$ (640) mt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 10,73% \$ 25%	\$ 23,215 \$ 182,990 3.91% \$ 182,990 3.91% 0.32 1.46% 47% 0.32 10,582 10,582 10% \$ 337,800 0.81% 26% \$ 38,002 0.81% 26%	\$29,649 \$193,529 4.15% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	\$ 70,421 \$ 282,709 4.37% \$ 93,764 1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	\$ (2,143) \$ (2,143)	\$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 11,056 \$ 147,433 3.52% \$ 147,433 3.52% \$ 1,43% 49% 0.43 10,305 23% 0.79% 27% \$ 30,016 0.72% 24%	\$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77% 25%	\$ 26,079 \$185,464 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - 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 Ratio - 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	\$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20% 14.4% 369	\$ (640) int (640) in	\$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 13,731 \$ 15,503 \$ 1,41% 48% 0.39 8,568 15% \$ 32,837 0.73% 25% \$ 32,837 0.73% 25% \$ 33,4% 421	\$ 23,215 \$ 182,990 3.91% \$ 182,990 3.91% \$ 568,399 1.46% 47% 0.32 10,582 10% \$ 37,800 0.81% 26% \$ 38,002 0.81% 26% \$ 38,002 0.81% 26% \$ 38,002 0.81% 26% \$ 393	\$29,649 \$193,529 4.15% 4.15% \$74,031 1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24% 2.3% 344	70,421 5282,709 4.37% 4.37% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23% 3.1% 412	\$60,432 \$260,804 4.31% \$88,688 1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23% \$39,921 0.66% 23%	\$ (2,143) \$ (2,143)	11,056 11,056	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 64,274 1.45% 48% 0.37 20,887 16% \$ 335,501 0.80% 27% \$ 34,062 0.77% 25% 2.7% 405	\$ 26,079 \$ 26,079 \$ 185,464 4.03% \$ 185,464 4.03% \$ 71,229 1.55% 50% 0.30 72,733 10% \$ 37,089 0.81% 26% \$ 34,729 0.76% 24% \$ 24% \$ 2.5% 362