

ANALYSIS

ECONOMIC UPDATE AND

# **RESOURCES**

Business & Industry Consulting

Analysis Stra

Financial Investmer

Regulatory Expert

## 03 December 2021

	THIS WK	LAST MO	YR END	LAST YR	C	HANGES SIN	CE	YIE	LD CURVE ASSESS	SMENT	
	12/2/21	11/2/21	12/31/20	12/2/20	This Yr	Last Yr	This Cycle	4.00%			
								4.00%			
Fed Funds	0.08%	0.08%	0.09%	0.09%	-0.01%	-0.01%	-2.41%	3.50%			
3mo	0.06%	0.05%	0.09%	0.08%	-0.03%	-0.02%	-2.35%	3.00%			
6mo	0.09%	0.07%	0.09%	0.09%	0.00%	0.00%	-2.50%	5.00%			
1yr	0.26%	0.17%	0.10%	0.10%	0.16%	0.16%	-2.65%	2.50% 🧹			
2yr	0.60%	0.47%	0.13%	0.16%	0.47%	0.44%	-2.87%	2.00%			
Зуr	0.86%	0.77%	0.17%	0.21%	0.69%	0.65%	-2.95%	2.00%			
5yr	1.13%	1.19%	0.36%	0.40%	0.77%	0.73%	-2.90%	1.50%			
7yr	1.29%	1.46%	0.65%	0.67%	0.64%	0.62%	-2.69%	1.00%			
10yr	1.35%	1.60%	0.93%	0.92%	0.42%	0.43%	-2.66%			Nov	2018
30yr	1.69%	2.00%	1.65%	1.67%	0.04%	0.02%	-2.44%	0.50%		Jul2	
								0.00%		111	RENT
Slope of the Y	ield Curve-							1561 2 3 5	7 10		IN YR
2yr-3mo	0.54%	0.42%	0.04%	0.08%	0.50%	0.46%	-0.09%			LAS	ITEAK
5yr-2yr	0.53%	0.72%	0.23%	0.24%	0.30%	0.29%	0.42%		2016 Low-	2018 High-	2020 Lo
10yr-5yr	0.22%	0.41%	0.57%	0.52%	-0.35%	-0.30%	0.07%		2018 High	2020 Low	Curren
10yr-3mo	1.29%	1.55%	0.84%	0.84%	0.45%	0.45%	0.40%	Fed Funds	2.15%	-2.41%	0.04%
Other Interes	t Rates-							1year	2.24%	-2.65%	0.17%
Prime	3.25%	3.25%	3.25%	3.25%	0.00%	0.00%	-2.25%	2years	2.32%	-2.87%	0.49%
1mo LIBOR	0.10%	0.09%	0.14%	0.15%	-0.04%	-0.05%	-2.42%	3years	2.28%	-2.95%	0.76%
6mo LIBOR	0.28%	0.26%	0.26%	0.26%	0.02%	0.02%	-2.63%	5years	2.06%	-2.90%	0.94%
12mo LIBOR	0.48%	0.47%	0.34%	0.34%	0.14%	0.14%	-2.65%	10years	1.81%	-2.66%	0.77%

### ECONOMY ADDS 210K JOBS IN NOVEMBER; JOBLESS RATE FALLS TO 4.2%

The U.S. gained a paltry 210,000 new jobs in November even though businesses took more aggressive hiring steps, marking a disappointing increase that shows the worst labor shortage in decades is still a drag on the economic recovery.

The report was consistent with low jobless claims and record-low layoff announcements. The U.S. jobless rate, meanwhile, fell to 4.2% from 4.6% and touched a new pandemic low - but likelu understates the true unemployment rate.

But in an encouraging sign, the size of the labor force grew some 594,000 as people rejoined the labor force in November. The ratio of labor force to US population rose two ticks to 61.8% and reached the highest level since the start of the pandemic.

Businesses have sought to cope with a labor-market shortage by increasing pay and benefits. Hourly pay rose sharply again last month and wages have climbed 4.8% in the past year. The last time wages rose that rapidly before the pandemic was in the early 1980s.

At the current pace of hiring, employment levels in the U.S. might not return to precrisis trends for two years — or more. The longer the labor shortage persists, the longer it will take for the U.S. economy to make a full recovery.

Key Economic Indicator	rs for Banks, 1	Thrifts & Cred	it Unions-	
		LATEST	CURRENT	PREV
GDP	QoQ	Q3-2nd	2.1%	6.7%
GDP - YTD	Annl	Q3-2nd	5.0%	6.5%
Consumer Spending	QoQ	Q3-2nd	1.7%	12.0%
Consumer Spending	Annl	Q3-2nd	8.4%	11.7%
Unemployment	Мо	October	4.6%	4.8%
Consumer Inflation	YoY	October	6.2%	5.4%
Core Inflation	YoY	October	4.6%	4.0%
Consumer Credit	Annual	October	4.6%	7.7%
Retail Sales	YoY	October	19.6%	20.2%
Vehicle Sales	Annl (Mil)	November	13.3	13.4
Home Sales	Annl (Mil)	October	7.140	7.030
Home Prices	YoY	September	19.5%	19.8%

Key Consumer Market D	ata-			
	THIS WK	YR END	PCT Cł	HANGES
	12/2/21	12/31/20	YTD	12Mos
DJIA	34,580	30,606	13.0%	18.8%
S&P 500	4,538	3,756	20.8%	27.9%
NASDAQ	15,085	12,888	17.0%	27.8%
Crude Oil	66.26	48.52	36.6%	56.7%
Avg Gasoline	3.34	2.24	49.0%	55.0%
Gold	1,784	1,895	-5.9%	-3.0%
	DJIA S&P 500 NASDAQ Crude Oil Avg Gasoline	12/2/21           DJIA         34,580           S&P 500         4,538           NASDAQ         15,085           Crude Oil         66.26           Avg Gasoline         3.34	THIS WK 12/2/21         YR END 12/31/20           DJIA         34,580         30,606           S&P 500         4,538         3,756           NASDAQ         15,085         12,888           Crude Oil         66.26         48.52           Avg Gasoline         3.34         2.24	THIS WK         YR END         PCT CF           12/2/21         12/31/20         YTD           DJIA         34,580         30,606         13.0%           S&P 500         4,538         3,756         20.8%           NASDAQ         15,085         12,888         17.0%           Crude Oil         66.26         48.52         36.6%           Avg Gasoline         3.34         2.24         49.0%

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			AVEF	RAGE CRE	DIT UNION R	ATES AND	RATE SENS	SITIVITY				
	THIS WK 12/2/21	YTD C Rate	hange Benchmark	Chg in Curi Rate	rent Cycle* Benchmark	Rate S YTD	ensitivity Cycle		Bmk Begin 12/31/20	Mkt Begin 12/31/20	Last Top Nov-18	Last Bottom Jul-16
Classic CC	10.98%	0.15%	0.00%	-0.71%	-2.25%	0%	32%		3.25%	10.83%	11.69%	11.39%
Platinum CC	9.27%	0.17%	0.00%	-1.00%	-2.25%	0%	44%		3.25%	9.10%	10.27%	9.09%
48mo Veh	2.68%	-0.30%	0.47%	-0.98%	-2.38%	-64%	41%		0.13%	2.98%	3.66%	2.58%
60mo Veh	2.79%	-0.29%	0.69%	-0.98%	-2.19%	-42%	45%		0.17%	3.08%	3.77%	2.68%
72mo Veh	3.10%	-0.31%	0.73%	-1.02%	-2.08%	-42%	49%		0.27%	3.41%	4.12%	3.05%
HE LOC	3.76%	-0.07%	0.00%	-1.80%	-2.25%	0%	80%		3.25%	3.83%	5.56%	4.01%
10yr HE	4.60%	0.22%	0.77%	-0.92%	-2.10%	29%	44%		0.36%	4.38%	5.52%	4.45%
15yr FRM	2.74%	-0.10%	0.60%	-1.84%	-1.97%	-17%	94%		0.65%	2.84%	4.58%	3.14%
30yr FRM	3.26%	0.08%	0.42%	-1.80%	-1.89%	19%	95%		0.93%	3.18%	5.06%	3.69%
Sh Drafts	0.05%	-0.04%	-0.01%	-0.09%	-2.37%	400%	4%		0.09%	0.09%	0.14%	0.11%
Reg Svgs	0.09%	-0.05%	-0.01%	-0.10%	-2.37%	500%	4%		0.09%	0.14%	0.19%	0.14%
MMkt-10k	0.15%	-0.04%	-0.01%	-0.33%	-2.37%	400%	14%		0.09%	0.19%	0.48%	0.22%
MMkt-50k	0.22%	-0.05%	-0.01%	-0.43%	-2.37%	500%	18%		0.09%	0.27%	0.65%	0.31%
6mo CD	0.24%	-0.06%	0.00%	-0.79%	-2.43%	0%	33%		0.09%	0.30%	1.03%	0.34%
1yr CD	0.35%	-0.09%	0.16%	-1.16%	-2.48%	-56%	47%		0.10%	0.44%	1.51%	0.53%
2yr CD	0.46%	-0.11%	0.47%	-1.39%	-2.38%	-23%	58%		0.13%	0.57%	1.85%	0.78%
3yr CD	0.57%	-0.10%	0.69%	-1.49%	-2.19%	-14%	68%		0.17%	0.67%	2.06%	1.04%

\*Since Nov 2018

### STRATEGICALLY FOR CREDIT UNIONS

The paltry increase in hiring last month probably won't deter the Federal Reserve from speeding up plans to end its bond-buying program to stimulate the economy. The high demand for labor shows the U.S. is still primed to grow at a rapid clip and the central bank is more worried now about high inflation.

An unusually higher number of people retired during the pandemic and millions more are still too anxious to return to work. They fear exposure to the coronavirus or worry they might have to stay home to care for their children, especially if new strains of the coronavirus emerge and shut down schools again.

The modest increase in the size of the labor force in November was still good news, but it remains to be seen if any uptrend can be sustained.

Strong demand for labor continued to push up wages. Average hourly pay rose 0.3% in November to \$31.03 an hour. Over the past 12 months, wages have climbed a sharp 4.8%.

Yet the rate of inflation has also soared and largely eaten up the extra earnings. The cost of living has surged 6.2% in the past year, based on the consumer-price index.

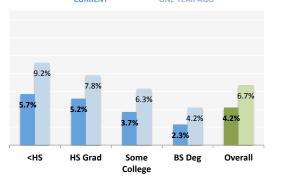
Alarmed by persistently high inflation, we believe the Fed will be forced to end its economic-stimulus strategy and start raising its overnight target rate sooner than it had planned.

ECONOMIC RELEASES			
RELEASES THIS WEEK:	Current	Projected	Previous
Home Prices (Sep, YoY)	19.5%	19.7%	19.7%
Unemployment (Nov)	4.2%	4.6%	4.6%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Consumer Credit (Oct)	4.6%	7.9%
Consumer Inflation (Nov, YoY)	6.9%	6.2%



#### UNEMPLOYMENT - BY EDUCATION CURRENT ONE YEAR AGO



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**ECONOMIC CALENDAR** MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY Nov 1 3 4 5 6 FOMC Announcement Jobless Claims 269k Unemployment 4.6% Cont'd Claims 2.1M Nonfarm Payrolls 531k Vehicle Sales 12.9M Private Payrolls 604k **Consumer Credit** 8 10 11 12 13 9 Whsle Inflation 8.6% Consumer Inflation 6.2% VETERANS DAY Jobless Claims 267k HOLIDAY Cont'd Claims 2.16M 17 15 16 18 19 20 Jobless Claims 272.7k Retail Sales 16.3% Cont'd Claims 2.08M Ind Production 5.1% Cap Utilization 76.4% Leading Indicators 0.9% 22 23 24 25 26 27 Exist Home Sales 6.34M Durable Goods -0.5% THANKSGIVING DAY Jobless Claims 199 GDP (Q3-2nd) 2.1% HOLIDAY Cont'd Claims 2.05M New Home Sales 800k **FOMC** Minutes 29 30 Dec 1 2 3 4 **Jobless Claims Home Prices Construction Spending** Unemployment **Consumer Confidence** Vehicle Sales **Cont'd Claims Nonfarm Payrolls Private Payrolls** 10 11 6 8 9 **Consumer Credit Jobless Claims Consumer Inflation** Cont'd Claims 13 14 15 16 17 18 Wholesale Inflation **Retail Sales Jobless Claims** Leading Indicators **FOMC Announcement Cont'd Claims Industrial Production Capacity Utilization** 21 22 23 20 24 25 Leading Indicators GDP (Q3-Final) **Jobless Claims New Home Sales CHRISTMAS Existing Home Sales Cont'd Claims** DAY Personal Income **Personal Spending** 27 28 29 30 31 Jan 1 **Home Prices Jobless Claims** NEW YEAR'S **Consumer Confidence Cont'd Claims** DAY

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			ECU	NOMIC FO	RECAUL						
										Novem	ber 2021
		202	1			20	22			2023	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
ECONOMIC OUTLOOK											
Economic Growth-											
GDP - (QoQ)	6.3%	6.7%	2.1%	4.5%	5.4%	4.9%	4.3%	2.7%	2.2%	2.1%	2.2%
GDP - (YTD)	6.3%	6.5%	5.0%	4.9%	5.4%	5.2%	4.9%	4.3%	2.2%	2.2%	2.2%
Consumer Spending - (QoQ)	11.4%	12.0%	1.6%	4.5%	3.0%	2.2%	2.0%	1.4%	1.7%	2.3%	2.5%
Consumer Spending - (YTD)	11.4%	11.7%	8.3%	7.4%	3.0%	2.6%	2.4%	2.2%	1.7%	2.0%	2.2%
Goverment Spending - (QoQ)	4.2%	-2.0%	0.8%	0.1%	5.0%	2.6%	2.2%	1.2%	1.3%	1.0%	0.9%
Government Spending - (YTD)	4.2%	1.1%	1.0%	0.8%	5.0%	3.8%	3.3%	2.8%	1.3%	1.2%	1.1%
Consumer Wealth-											
Unemployment Rate	6.2%	5.9%	5.1%	4.5%	4.2%	3.8%	3.6%	3.5%	3.5%	3.5%	3.5%
Consumer Inflation	0.2 <i>%</i> 1.9%	4.8%	5.3%	4.3% 5.8%	4.2 <i>%</i> 5.2%	3.6%	3.1%	3.0%	2.7%	2.8%	2.4%
		4.8 <i>%</i> 15.2%	3.3 <i>%</i> 19.7%	16.5%	16.3%	3.0% 16.0%	3.1% 15.7%	3.0% 15.5%	15.5%	2.8 <i>%</i> 15.3%	15.2%
Home Prices	10.8%										
SINGLE FAMILY HOME & VEHIC	10.8% CLE LOAN N								, [	_	
Home Prices SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil)	<b>CLE LOAN N</b> 7.199	<b>MARKETS</b> 6.370	6.795	7.002	7.137	7.288	7.391	7.540	7.622	7.651	
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil)	7.199 6.303	6.370 5.633	6.057	6.197	6.296	6.377	6.439	6.557	6.610	6.606	6.591
SINGLE FAMILY HOME & VEHIC Consumer Demand-	<b>CLE LOAN N</b> 7.199	<b>MARKETS</b> 6.370									6.591
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	7.199 6.303 0.896	<b>ARKETS</b> 6.370 5.633 0.737	6.057 0.738	6.197 0.805	6.296 0.841	6.377 0.911	6.439 0.952	6.557 0.983	6.610 1.012	6.606 1.045	6.591 1.051
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	7.199 6.303 0.896 3.146	ARKETS 6.370 5.633 0.737 2.926	6.057 0.738 2.714	6.197 0.805 2.325	6.296 0.841 1.807	6.377 0.911 1.880	6.439 0.952 1.755	6.557 0.983 1.714	6.610 1.012 1.500	6.606 1.045 1.867	6.591 1.051 1.705
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	7.199 6.303 0.896 3.146 0.974	ARKETS 6.370 5.633 0.737 2.926 1.341	6.057 0.738 2.714 1.302	6.197 0.805 2.325 1.124	6.296 0.841 1.807 1.006	6.377 0.911 1.880 1.302	6.439 0.952 1.755 1.254	6.557 0.983 1.714 1.264	6.610 1.012 1.500 1.043	6.606 1.045 1.867 1.402	6.591 1.051 1.705 1.243
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	7.199 6.303 0.896 3.146	ARKETS 6.370 5.633 0.737 2.926	6.057 0.738 2.714	6.197 0.805 2.325	6.296 0.841 1.807	6.377 0.911 1.880	6.439 0.952 1.755	6.557 0.983 1.714	6.610 1.012 1.500	6.606 1.045 1.867	6.591 1.051 1.705 1.243
SINGLE FAMILY HOME & VEHIC 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	7.199 6.303 0.896 3.146 0.974 2.172 69%	ARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54%	6.057 0.738 2.714 1.302 1.412 52%	6.197 0.805 2.325 1.124 1.201 52%	6.296 0.841 1.807 1.006 0.801 44%	6.377 0.911 1.880 1.302 0.578 31%	6.439 0.952 1.755 1.254 0.501 29%	6.557 0.983 1.714 1.264 0.450 26%	6.610 1.012 1.500 1.043 0.457 30%	6.606 1.045 1.867 1.402 0.465 25%	6.591 1.051 1.705 1.243 0.462 27%
SINGLE FAMILY HOME & VEHIC Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	7.199 6.303 0.896 3.146 0.974 2.172	ARKETS 6.370 5.633 0.737 2.926 1.341 1.585	6.057 0.738 2.714 1.302 1.412	6.197 0.805 2.325 1.124 1.201	6.296 0.841 1.807 1.006 0.801	6.377 0.911 1.880 1.302 0.578	6.439 0.952 1.755 1.254 0.501	6.557 0.983 1.714 1.264 0.450	6.610 1.012 1.500 1.043 0.457	6.606 1.045 1.867 1.402 0.465	6.591 1.051 1.705 1.243 0.462
SINGLE FAMILY HOME & VEHIC 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	7.199 6.303 0.896 3.146 0.974 2.172 69%	ARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54%	6.057 0.738 2.714 1.302 1.412 52%	6.197 0.805 2.325 1.124 1.201 52%	6.296 0.841 1.807 1.006 0.801 44%	6.377 0.911 1.880 1.302 0.578 31%	6.439 0.952 1.755 1.254 0.501 29%	6.557 0.983 1.714 1.264 0.450 26%	6.610 1.012 1.500 1.043 0.457 30%	6.606 1.045 1.867 1.402 0.465 25%	6.591 1.051 1.705 1.243 0.462 27%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil)	7.199 6.303 0.896 3.146 0.974 2.172 69%	ARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54%	6.057 0.738 2.714 1.302 1.412 52%	6.197 0.805 2.325 1.124 1.201 52%	6.296 0.841 1.807 1.006 0.801 44%	6.377 0.911 1.880 1.302 0.578 31%	6.439 0.952 1.755 1.254 0.501 29%	6.557 0.983 1.714 1.264 0.450 26%	6.610 1.012 1.500 1.043 0.457 30%	6.606 1.045 1.867 1.402 0.465 25%	6.591 1.051 1.705 1.243 0.462 27%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates-	7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2	6.057 0.738 2.714 1.302 1.412 52% 12.5	6.197 0.805 2.325 1.124 1.201 52% 10.3	6.296 0.841 1.807 1.006 0.801 44% 9.4	6.377 0.911 1.880 1.302 0.578 31% 10.7	6.439 0.952 1.755 1.254 0.501 29% 11.2	6.557 0.983 1.714 1.264 0.450 26% 13.5	6.610 1.012 1.500 1.043 0.457 30% 14.6	6.606 1.045 1.867 1.402 0.465 25% 16.8	6.591 1.051 1.705 1.243 0.462 27% 17.5
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime	7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3%	6.057 0.738 2.714 1.302 1.412 52% 12.5	6.197 0.805 2.325 1.124 1.201 52% 10.3	6.296 0.841 1.807 1.006 0.801 44% 9.4 3.3%	6.377 0.911 1.880 1.302 0.578 31% 10.7	6.439 0.952 1.755 1.254 0.501 29% 11.2	6.557 0.983 1.714 1.264 0.450 26% 13.5	6.610 1.012 1.500 1.043 0.457 30% 14.6	6.606 1.045 1.867 1.402 0.465 25% 16.8	6.591 1.051 1.705 1.243 0.462 27% 17.5
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds	7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1%	6.296 0.841 1.807 1.006 0.801 44% 9.4 9.4	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.1%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6%	6.591 1.051 1.705 1.243 0.462 27% 17.5 3.3% 0.9%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 3yr UST	CLE LOAN N 7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1% 0.8%	6.296 0.841 1.807 1.006 0.801 44% 9.4 3.3% 0.1% 0.9%	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.1% 1.0%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4% 1.0%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4% 1.1%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4% 1.2%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6% 1.2%	6.591 1.051 1.705 1.243 0.462 27% 17.5 3.3% 0.9% 1.3%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 3yr UST	7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1%	6.296 0.841 1.807 1.006 0.801 44% 9.4 9.4	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.1%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6%	6.591 1.051 1.705 1.243 0.462 27% 17.5 3.3% 0.9% 1.3%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 3yr UST 10yr UST	CLE LOAN N 7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1% 0.8%	6.296 0.841 1.807 1.006 0.801 44% 9.4 3.3% 0.1% 0.9%	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.1% 1.0%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4% 1.0%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4% 1.1%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4% 1.2%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6% 1.2%	6.591 1.051 1.705 1.243 0.462 27% 17.5 3.3% 0.9% 1.3%
SINGLE FAMILY HOME & VEHIC 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	CLE LOAN N 7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1% 0.8%	6.296 0.841 1.807 1.006 0.801 44% 9.4 3.3% 0.1% 0.9%	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.1% 1.0%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4% 1.0%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4% 1.1%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4% 1.2%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6% 1.2%	6.591 1.051 1.705 1.243 0.462 27% 17.5 3.3% 0.9%
SINGLE FAMILY HOME & VEHIC 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 Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 3yr UST 10yr UST Market Rates-	CLE LOAN N 7.199 6.303 0.896 3.146 0.974 2.172 69% 16.7 16.7 3.3% 0.1% 0.3% 1.3%	AARKETS 6.370 5.633 0.737 2.926 1.341 1.585 54% 16.2 3.3% 0.1% 0.5% 1.6%	6.057 0.738 2.714 1.302 1.412 52% 12.5 3.3% 0.1% 0.6% 1.3%	6.197 0.805 2.325 1.124 1.201 52% 10.3 3.3% 0.1% 0.8% 1.6%	6.296 0.841 1.807 1.006 0.801 44% 9.4 3.3% 0.1% 0.9% 1.8%	6.377 0.911 1.880 1.302 0.578 31% 10.7 3.3% 0.17 1.0% 1.9%	6.439 0.952 1.755 1.254 0.501 29% 11.2 3.3% 0.4% 1.0% 2.1%	6.557 0.983 1.714 1.264 0.450 26% 13.5 3.3% 0.4% 1.1% 2.3%	6.610 1.012 1.500 1.043 0.457 30% 14.6 3.3% 0.4% 1.2% 24%	6.606 1.045 1.867 1.402 0.465 25% 16.8 3.3% 0.6% 1.2% 2.4%	17.5 3.3% 0.9% 1.3% 2.5%



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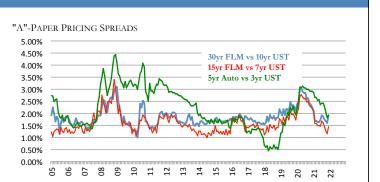
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#### STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS

### **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	0.08%	-	-	-	-	-	-	-	-	-	-
2yr Agy Callable	0.65%	2 years	3 years	5.00%	4.13%	4.22%	4.47%	2.19%	2.09%	2.33%	2.30%
3yr Agy Callable	1.20%	3 years	2 years	6.35%	5.05%	5.18%	5.55%	2.08%	1.88%	-	-
3yr Agy MBS	1.21%	3 years	2 years	6.34%	5.04%	5.16%	5.54%	2.05%	1.85%	-	-
4yr Agy Callable	1.37%	4 years	1 year	10.82%	8.22%	8.47%	9.22%	-	-	-	-
4yr Agy MBS	1.42%	4 years	1 year	10.62%	8.02%	8.27%	9.02%	-	-	-	-
5yr Agy Callable	1.62%	5 years	-	-	-	-	-	-	-	-	-
5yr New Vehicle	2.79%	3 years	2 years	3.97%	2.67%	-	-	-	-	-	-
5yr Used Vehicle	2.94%	3 years	2 years	3.74%	2.44%	-	-	-	-	-	-
15yr Mortgage	2.74%	5 years	-	-	-	-	-	-	-	-	-
30yr Mortgage	3.26%	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	0.83%	1.54%	0.87%	1.41%
Regular Savings	0.09%	1 year	2 years	0.81%	1.52%	0.83%	1.37%
Money Market	0.15%	1 year	2 years	0.78%	1.49%	0.77%	1.31%
FHLB Overnight	0.26%	1 year	2 years	0.73%	1.43%	0.66%	1.20%
Catalyst Settlement	1.25%	1 year	2 years	0.23%	0.94%	-0.17%	0.21%
6mo Term CD	0.24%	6 mos	2.5 yrs	0.64%	1.20%	0.53%	0.89%
6mo FHLB Term	0.36%	6 mos	2.5 yrs	0.61%	1.18%	0.49%	0.85%
6mo Catalyst Term	0.48%	6 mos	2.5 yrs	0.59%	1.15%	0.45%	0.81%
1yr Term CD	0.35%	1 year	2 years	0.68%	1.39%	0.57%	1.11%
1yr FHLB Term	0.35%	1 year	2 years	0.68%	1.39%	0.57%	1.11%
2yr Term CD	0.46%	2 years	1 year	0.79%	2.20%	-	-
2yr FHLB Term	0.73%	2 years	1 year	0.25%	1.66%	-	-
3yr Term CD	0.57%	3 years	-	-	-	-	-
3yr FHLB Term	1.04%	3 years	-	-	-	-	-

\* Highest relative value noted by highest differentials and volatility projections



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Q2-2021	<\$2 Million	\$2-10 Million	\$10-50 <million< th=""><th>\$50-100 Million</th><th>\$100-500 Million</th><th>\$500&gt; Million</th><th>TOTAL</th><th>&lt;\$10 Million</th><th>&lt;\$50 Million</th><th>&lt;\$100 Million</th><th>&lt;\$500 Million</th></million<>	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
DEMOGRAPHICS											
Number of Credit Unions Average Assets (\$Mil) Pct of Credit Unions	344 \$0.9 7%	762 \$5.6 15%	1,511 \$25.7 30%	694 \$72.1 14%	1,081 \$224.8 21%	677 \$2,382.5 13%	5,068 \$384.7 100%	1,106 \$4.1 22%	2,617 \$16.6 52%	3,311 \$28.2 65%	4,392 \$76.6 87%
Pct of Industry Assets	0%	0%	2%	3%	12%	83%	100%	0%	2%	5%	17%
GROWTH RATES (YTD)											
Total Assets Total Loans Total Shares Net Worth	-3.4% -24.4% -1.2% -9.7%	-21.0% -41.6% -15.8% -33.2%	-6.8% -30.9% -3.7% -23.0%	5.3% -19.1% 7.2% -11.0%	9.3% -16.4% 10.9% -8.3%	26.4% 4.7% 26.3% 15.3%	22.8% 1.0% 23.0% 10.3%	-19.8% -40.5% -14.9% -31.4%	-8.2% -31.9% -4.9% -24.1%	-1.1% -24.8% 1.5% -17.5%	6.4% -18.5% 8.3% -11.1%
BALANCE SHEET ALLOCATION								-			
Net Worth-to-Total Assets	17.9%	15.0%	11.6%	10.9%	10.0%	9.9%	10.0%	15.2%	12.0%	11.4%	10.4%
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% 1% 0%	56% 43% 65% 7% 20% 0%	54% 43% 50% 29% 110% 4%	48% 48% 43% 40% 176% 10%	40% 56% 38% 46% 258% 17%	35% 61% 31% 53% 328% 21%	36% 60% 33% 52% 309% 20%	56% 43% 65% 7% 18% 0%	54% 43% 51% 27% 98% 4%	51% 46% 47% 34% 138% 7%	43% 53% 40% 43% 221% 15%
Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares	48% 88% 88% 5%	51% 84% 86% 10%	49% 77% 84% 11%	54% 72% 82% 12%	63% 65% 80% 14%	71% 61% 84% 16%	69% 56% 78% 16%	51% 85% 86% 10%	49% 78% 84% 11%	52% 75% 83% 11%	60% 68% 81% 13%
Short-term Funding Ratio Net Long-term Asset Ratio	52.7% 2.8%	41.2% 7.3%	34.8% 17.9%	29.8% 24.3%	23.6% 31.5%	19.2% 37.6%	20.4% 36.0%	35.4% 16.8%	32.4% 20.8%	26.1% 28.4%	20.5% 35.9%
LOAN QUALITY								T			
Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index	2.65% 0.22% 2.87%	1.23% 0.39% 1.62%	0.73% 0.25% 0.98%	0.55% 0.23% 0.78%	0.45% 0.22% 0.67%	0.45% 0.33% 0.78%	0.46% 0.32% 0.78%	0.78% 0.26% 1.04%	0.65% 0.25% 0.90%	0.50% 0.23% 0.73%	0.46% 0.31% 0.77%
RE Loan Delinquency	0.00%	1.72%	0.69%	0.47%	0.39%	0.45%	0.42%	1.71%	0.72%	0.56%	0.42%
Vehicle Loan Delinquency Direct Loans Indirect Loans	2.08% 2.08% 0.00%	1.08% 1.08% 0.84%	0.65% 0.62% 0.95%	0.49% 0.48% 0.53%	0.40% 0.34% 0.47%	0.32% 0.22% 0.37%	0.35% 0.30% 0.38%	1.14% 1.14% 0.84%	0.71% 0.70% 0.95%	0.60% 0.59% 0.62%	0.46% 0.44% 0.49%
Loss Allow as % of Loans Current Loss Exposure	3.14% 1.26%	1.48% 0.60%	0.89% 0.39%	0.82% 0.30%	0.78% 0.27%	1.15% 0.24%	1.09% 0.25%	1.58% 0.64%	0.96% 0.42%	0.88% 0.35%	0.80% 0.29%
EARNINGS											
Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense	3.17% 0.38% 2.79% 0.10%	2.97% 0.29% 2.67% 0.17%	2.74% 0.27% 2.47% 0.07%	2.81% 0.28% 2.53% 0.08%	2.87% 0.34% 2.53% 0.08%	3.09% 0.51% 2.58% 0.17%	3.04% 0.48% 2.57% 0.15%	2.98% 0.30% 2.68% 0.17%	2.76% 0.27% 2.49% 0.08%	2.79% 0.28% 2.51% 0.08%	2.85% 0.32% 2.52% 0.08%
Net Interest Margin	2.69%	2.50%	2.40%	2.46%	2.45%	2.41%	2.41%	2.51%	2.41%	2.44%	2.44%
Non-Interest Income Non-Interest Expense	0.46% 3.84%	0.49% 3.15%	0.80% 2.98%	1.06% 3.08%	1.25% 3.14%	1.31% 2.68%	1.28% 2.76%	0.48% 3.20%	0.76% 3.00%	0.92% 3.04%	1.15% 3.11%
Net Operating Expense	3.38%	2.66%	2.18%	2.02%	1.89%	1.37%	1.48%	2.71%	2.24%	2.12%	1.96%
Net Operating Return	-0.70%	-0.16%	0.22%	0.44%	0.56%	<b>1.04%</b>	<b>0.94%</b>	-0.20%	<b>0.18%</b>	<b>0.31%</b>	0.49%
Non-recurring Inc(Exp) Net Income	0.08% - <b>0.62%</b>	0.02% - <b>0.14%</b>	0.02% 0.24%	0.02%	0.01% 0.57%	0.03% <b>1.06%</b>	0.03% <b>0.97%</b>	0.03%	0.02% 0.19%	0.02%	0.02% 0.50%
Return on Net Worth	-3.9%	-1.1%	1.9%	3.9%	5.5%	10.3%	9.2%	-1.3%	1.4%	2.7%	4.6%

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**RESOURCES**<sup>™</sup>

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00.0004	<\$2	\$2-10	\$10-50	\$50-100	\$100-500	\$500>		<\$10	<\$50	<\$100	<\$500
Q2-2021	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-											
Avg Loan Balance	\$5,286	\$6,974	\$6,206	\$8,124	\$12,400	\$17,871	\$16,163	\$6,872	\$6,277	\$7,300	\$11,151
Avg Loan Rate	6.91%	5.80%	5.14%	4.90%	4.52%	4.49%	4.52%	5.87%	5.22%	5.04%	4.65%
Avg Loan Yield, net	6.66%	5.41%	5.00%	4.75%	4.38%	4.23%	4.27%	5.49%	5.05%	4.88%	4.51%
Avg Share Balance	\$2,600	\$5,369	\$8,906	\$10,261	\$11,819	\$14,160	\$13,471	\$5,015	\$8,258	\$9,227	\$10,968
Avg Share Rate	0.47%	0.35%	0.31%	0.32%	0.39%	0.59%	0.55%	0.36%	0.31%	0.32%	0.37%
Non-Member Deposit Ratio	1.1%	1.0%	0.7%	0.7%	0.6%	0.7%	0.7%	1.0%	0.7%	0.7%	0.6%
Net Operating Profitability-				10771	10						
Earning Asset/Funding Fee Inc-to-Total Revenue	122% 13%	117% 14%	110% 23%	109% 27%	107% 30%	111% 30%	110% 30%	117% 14%	111% 22%	110% 25%	108% 29%
	13/0	14/0	23/0	21/0	5070	5070	5070	1 14/0	22/0	23/0	23/0
Net Operating Return per FTE											
Interest Income per FTE	\$36,900	\$78,904	\$116,532	\$126,607	\$131,072	\$200,703	\$183,246	\$72,955	\$109,035	\$117,793	
Avg Interest & Prov per FTE	\$5,609	\$12,420	\$14,333	\$16,106	\$19,305	\$44,029	\$37,868	\$11,455	\$13,838	\$14,969	\$18,020
Net Interest Income per FTE	\$31,292	\$66,484	\$102,199	\$110,501	\$111,767	\$156,674	\$145,379	\$61,500	\$95,197	\$102,824	
Non-Interest Income per FTE	\$5,314	\$12,907	\$33,921	\$47,595	\$56,890	\$85,095	\$77,129	\$11,832	\$30,121	\$38,830	\$51,537
	4		\$126,739	\$138,515	\$143,210	\$174,374	\$165,932	\$78,244	\$118,396	\$128,423	
Avg Ops Expense per FTE	\$44,723	\$83,775			606 220	600 270	600 000	6CC 443			
Avg Ops Expense per FTE Net Op Expense per FTE	\$44,723 \$39,410	\$83,775 \$70,868	\$92,817	\$90,920	\$86,320	\$89,278	\$88,803	\$66,412	\$88,275	\$89,593	\$87,290
* · · ·	\$39,410		\$92,817		\$86,320 <b>\$ 25,447</b>	\$89,278 <b>\$ 67,396</b>	\$88,803 <b>\$56,576</b>	\$66,412 <b>\$ (4,912)</b>		\$89,593 <b>\$ 13,231</b>	\$87,290 <b>\$21,826</b>
Net Op Expense per FTE Avg Net Op Return per FTE	\$39,410 <b>\$ (8,118)</b>	\$70,868 <b>\$ (4,384)</b>	\$92,817	\$90,920							
Net Op Expense per FTE	\$39,410 <b>\$ (8,118)</b>	\$70,868 <b>\$ (4,384)</b>	\$92,817	\$90,920							
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue-	\$39,410 <b>\$ (8,118)</b> <i>e Assessme</i>	\$70,868 <b>\$ (4,384)</b> nt	\$92,817 \$ 9,382	\$90,920 <b>\$ 19,581</b>	\$ 25,447	\$ 67,396	\$56,576	\$ (4,912)	\$ 6,923	\$ 13,231	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE	\$39,410 <b>\$ (8,118)</b> <i>e Assessme</i> \$42,214	\$70,868 <b>\$ (4,384)</b> nt \$91,811	\$92,817 <b>\$ 9,382</b> <b>•</b> \$150,453	\$90,920 <b>\$ 19,581</b> \$174,203	\$ 25,447 5187,963	\$ 67,396 \$285,799	<b>\$56,576</b>	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	\$21,826 \$178,672
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$39,410 <b>\$ (8,118)</b> <i>e Assessme</i>	\$70,868 <b>\$ (4,384)</b> nt	\$92,817 \$ 9,382	\$90,920 <b>\$ 19,581</b>	\$ 25,447	\$ 67,396	\$56,576	\$ (4,912)	\$ 6,923	\$ 13,231	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE	\$39,410 <b>\$ (8,118)</b> <i>e Assessme</i> \$42,214	\$70,868 <b>\$ (4,384)</b> nt \$91,811	\$92,817 <b>\$ 9,382</b> <b>•</b> \$150,453	\$90,920 <b>\$ 19,581</b> \$174,203	\$ 25,447 5187,963	\$ 67,396 \$285,799	<b>\$56,576</b>	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$39,410 <b>\$ (8,118)</b> <i>e Assessme</i> \$42,214	\$70,868 <b>\$ (4,384)</b> nt \$91,811	\$92,817 <b>\$ 9,382</b> <b>•</b> \$150,453	\$90,920 <b>\$ 19,581</b> \$174,203	\$ 25,447 5187,963	\$67,396 \$285,799 4.39% \$93,801	<b>\$56,576</b>	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	<b>\$21,826</b> \$178,672 4.00%
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	\$39,410 <b>\$ (8,118)</b> <b>e Assessme</b> \$42,214 3.62% \$20,664 1.77%	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67%	\$92,817 <b>9,382</b> <b>9,382</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	\$90,920 <b>\$19,581</b>	\$ 25,447	\$07,396 \$285,799 4.39% \$93,801 1.44%	\$56,576 260,376 4.32% \$88,125 1.46%	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67%	\$ 6,923 6,923 5 5 5 5 7,790 1.46%	\$13,231 \$156,623 3.71% \$62,216 1.47%	\$21,826 \$178,672 4.00% \$69,886 1.57%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323	\$92,817 <b>9,382</b> <b>9,382</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	\$90,920 <b>\$19,581</b>	\$ 25,447 \$187,963 4.12% \$73,118	\$67,396 \$285,799 4.39% \$93,801	\$56,576 \$260,376 4.32% \$88,125	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972	\$ 6,923 5,139,157 3.53% \$57,790	\$13,231 \$156,623 3.71% \$62,216	\$21,826 \$178,672 4.00% \$69,886
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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67%	\$92,817 <b>9,382</b> <b>9,382</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	\$90,920 <b>\$19,581</b>	\$ 25,447	\$07,396 \$285,799 4.39% \$93,801 1.44%	\$56,576 260,376 4.32% \$88,125 1.46%	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67%	\$ 6,923 6,923 5 5 5 5 7,790 1.46%	\$13,231 \$156,623 3.71% \$62,216 1.47%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31
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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>3</b> ,50,453 3,54% \$61,285 1,44% 48% 0,41 9,210	\$90,920 <b>\$ 19,581</b>	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 4.12% \$ 7.3,118 1.60% 51% 0.29 52,628	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87 1,914	\$ 6,923 6,923 3.53% 3.53% 1.46% 49% 0.45 11,123	\$13,231 \$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38 22,175	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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)	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b>	\$90,920 <b>\$ 19,581</b>	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 7.3,118 1.60% \$ 51% 0.29	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87	\$ 6,923 6,923 7 3.53% 1.30 1.46% 49% 0.45	\$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31
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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>3</b> ,50,453 3,54% \$61,285 1,44% 48% 0,41 9,210	\$90,920 <b>\$ 19,581</b>	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 4.12% \$ 7.3,118 1.60% 51% 0.29 52,628	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87 1,914	\$ 6,923 6,923 3.53% 3.53% 1.46% 49% 0.45 11,123	\$13,231 \$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38 22,175	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86%	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b>	\$90,920 <b>\$ 19,581</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b></b>	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 5.73,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863 \$ 0.81%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6%	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51%	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,125 \$ 1.39,157 \$ 3.53% \$ 1.39,157 \$ 0,125 \$ 0,45 \$ 11,123 \$ 0,45 \$ 11,123 \$ 2,365 \$ 0,82%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.371% \$22,216 1.47% 48% 0.38 22,175 17% \$34,256 0.81%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> ,44% <b>4</b> 8% <b>0</b> ,41 <b>9</b> ,210 <b>1</b> 5% <b>5</b> <b>1</b> ,5%	\$90,920 <b>\$ 19,581</b>	\$ 25,447 \$ 25,447 \$ 4,12% \$ 187,963 \$ 4,12% \$ 573,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,132 \$ 0,132 \$ 0,146% 49% 0.45 11,123 23% \$ 2,365	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.38 2.2,175 1.7% \$34,256	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33%	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86%	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b>	\$90,920 <b>\$ 19,581</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b></b>	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 5.73,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863 \$ 0.81%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66%	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69%	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89%	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,125 \$ 1.39,157 \$ 3.53% \$ 1.39,157 \$ 0,125 \$ 0,45 \$ 11,123 \$ 0,45 \$ 11,123 \$ 2,365 \$ 0,82%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.371% \$22,216 1.47% 48% 0.38 22,175 17% \$34,256 0.81%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Ratio	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> ,44% <b>4</b> <b>8</b> % <b>0</b> ,41 <b>9</b> ,210 <b>1</b> 5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>1</b>	\$90,920 <b>\$ 19,581</b>	\$ 25,447     \$	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$43,082 0.66% 25%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.37 \$1,47% 48% 0.38 22,175 17% \$34,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299	\$70,868 <b>\$ (4,384)</b> <b>nt</b> \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>1</b> <b>5</b> <b>1</b> <b>1</b> <b>5</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	\$90,920 <b>\$19,581</b> 	\$ 25,447 \$ 25,447 \$ 25,447 \$ 25,427 \$ 187,963 \$ 4.12% \$ 37,118 1.60% \$ 1.60% \$ 2,628 \$ 2,628 \$ 2,628 \$ 36,863 \$ 0.81% \$ 2,6% \$ 33,230	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532	\$,6,923 \$,6,923 \$,0,0 \$,1,0,0 1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 5,2,365 0,82% 2,7% \$,28,241	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% \$34,256 0.81% 27% \$31,952	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense Per FTE - All Other Expense Ratio - Pct of Total Ops Expense	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> ,44% <b>4</b> <b>8</b> % <b>0</b> ,41 <b>9</b> ,210 <b>1</b> 5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>1</b>	\$90,920 <b>\$ 19,581</b>	\$ 25,447     \$	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492 0.58%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% 834,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Ratio	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 <b>\$ 9,382</b> <b>9,382</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> <b>5</b> <b>1</b> ,44% <b>4</b> <b>8</b> % <b>0</b> ,41 <b>9</b> ,210 <b>1</b> 5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>5</b> <b>1</b> ,5% <b>1</b>	\$90,920 <b>\$ 19,581</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b></b>	\$ 25,447     \$	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492 0.58%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% 834,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach-	\$39,410 <b>\$ (8,118)</b> <b>e Assessme</b> \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21%	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20%	\$92,817 <b>\$</b> 9,382 <b>9</b> ,382 <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b> <b>5</b>	\$90,920 <b>\$ 19,581</b>		\$ 67,396 \$285,799 4.39% 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% \$43,080 0.58% 22% \$43,080 0.58% 22% \$43,080 0.58% 22% \$43,080 \$44,080 \$43,080 \$44,080 \$45,080 \$45,080	\$56,576 4.32% \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972) 1.67% 52% 0.87 1,914 51% \$ (21,740) 0.89% 28% \$ (5,532) 0.63% 20%	\$ 6,923 6,923 6,923 1.3 5.3% 1.46% 49% 1.46% 49% 1.46% 49% 1.1123 2.3% 1.1,123 2.4% 1.1,123 2.	\$ 13,231 \$ 13,231 \$ 13,231 \$ 156,623 3.71% \$ 32,216 1.47% 48% 0.38 22,175 17% \$ 34,256 0.81% 27% \$ 34,256 0.81% 27% \$ 31,952 0.76% 25%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach- Members-to-Potential Mbers	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21% 3.7%	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20% \$16,560	\$92,817 <b>\$</b> 9,382 <b>9,382</b> <b>5</b> 150,453 3.54% <b>5</b> 61,285 1.44% 48% 0.41 9,210 15% 0.41 9,210 15% 0.41 9,210 15% <b>5</b> 4 0.41 9,210 15% <b>5</b> 4 0.41 9,210 15% <b>5</b> 4 <b>1</b> ,44% <b>1</b> ,573 <b>1</b> ,54% <b>1</b> ,573 <b>1</b> ,57% <b>1</b> ,5	\$90,920 <b>\$ 19,581</b>		\$ 67,396 \$ 285,799 4.39% 4.39% \$ 93,801 1.44% 54% 0.18 240,295 5% \$ 43,080 0.66% 25% \$ 43,080 0.66% 25% \$ 37,492 0.58% 22% 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$56,576 4.32% \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912)	♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 1,257 ♦ 1,353% ♦ 1,353% ♦ 1,353% ♦ 1,46% ♦ 49% ♦ 1,46% ♦ 49% ♦ 1,46% ♦ 1	<ul> <li>\$13,231</li> <li>\$13,231</li> <li>\$13,231</li> <li>\$156,623</li> <li>3,71%</li> <li>\$156,623</li> <li>3,71%</li> <li>\$62,216</li> <li>1,47%</li> <li>\$62,216</li> <li>\$63,216</li> <li>\$64,216</li> <li>\$64,216</li> <li>\$64</li></ul>	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24% 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 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	\$39,410 <b>\$ (8,118)</b> <b>e Assessme</b> \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21% 3.7% 362	\$70,868 <b>\$ (4,384)</b> nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20% <b>1</b> 7.1% 407	\$92,817 <b>\$</b> 9,382 <b>9,382</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	\$90,920 <b>\$ 19,581</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b></b>		\$67,396 3285,799 4.39% 4.39% 4.39% 4.39% 4.39% 4.39% 4.39% 54% 54% 54% 54% 0.18 240,295 5% 343,080 0.66% 25% 5% 3,1% 22% 3.1% 410	\$56,576 4.32% 4.32% 4.32% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972) 1.67% 52% 0.87 1,914 51% \$ (21,740) 0.89% 28% \$ (15,532) 0.63% 20% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) \$ (15,532)	♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 0,25 ♦ 13,9,157 3.53% ♦ 13,33% ♦ 14,123 ♦ 24,365 0.45 11,123 23% ♦ 24,365 0.82% ♦ 24,365 <	<ul> <li>\$13,231</li> <li>\$13,231</li> <li>\$13,231</li> <li>\$156,623</li> <li>3,71%</li> <li>\$156,623</li> <li>3,71%</li> <li>\$62,216</li> <li>1,47%</li> <li>48%</li> <li>0,38</li> <li>22,175</li> <li>17%</li> <li>\$62,216</li> <li>0,38</li> <li>22,175</li> <li>17%</li> <li>\$62,216</li> <li>0,38</li> <li>22,175</li> <li>17%</li> <li>\$62,216</li> <li>1,47%</li> <li>\$62,216</li> <li>1,47%</li> <li>\$62,216</li> <li>0,81%</li> <li>0,81%</li> <li>27%</li> <li>\$31,952</li> <li>0,76%</li> <li>25%</li> <li>402</li> </ul>	\$21,826 \$178,672 4.00% \$178,672 4.00% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24% 0.74% 24% 10,74% 24% 10,74% 24% 10,74%

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