



Detail Control Unions 322 717 1,447 683 1,082 691 4,442 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 2,486 1,169 4,042 1,039 1,041 1,04												
Loo of Certif Unions	NCUA Q4-2021	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500N
New Assets Size (SMIII) Sign 55	DEMOGRAPHICS											
wys Asset Size (SMIII) \$0.9515	No. of Credit Unions	322	717	1,447	683	1,082	691	4,942	1,039	2,486	3,169	4,251
CROWITH RATES	Avg Asset Size (\$Mil)	\$0.915	\$5.6	\$26.0	\$72.6	\$227.4	\$2,493.2	\$416.9	\$4.1	\$16.9	\$28.9	\$79.4
Company Comp	Pct of Credit Unions											86%
Total Assets	Pct of Industry Assets	0.0%	0.2%	2%	2%	12%	84%	100%	0%	2%	4%	16%
Coli Loans	GROWTH RATES											
Direct Loans	Total Assets	-7.0%	-10.5%	-4.9%	0.3%	3.6%	13.8%	11.7%	-10.3%	-5.5%	-2.4%	1.9%
Indirect Johns	Total Loans	-11.4%	-15.5%	-9.8%	-3.6%	-1.3%	10.0%	8.0%	-15.3%	-10.3%	-6.6%	-2.6%
Text Shares -5.8% -8.8% -3.9% -0.8% -3.9% -1.2% -1.2% -1.3% -1.2% -1.13% -8.2% -5.0% -0.2% -1.2		1										-1.7%
## Worth ## 8.3% 11.6% -7.7% 1.9% 1.4% 13.9% 11.2% 11.3% 8.2% 5.0% 0.0 ## BALANCE SHEET ALLOCATION ## Worth Ratio	- Indirect Loans	0.0%	-9.5%	-18.4%	-8.4%	-7.5%	9.1%	7.0%	-12.2%	-18.4%	-10.5%	-7.9%
Net Worth Ratio												2.3% -0.6%
Set Worth Ratio 17.9% 15.3% 11.7% 11.1% 10.2% 10.2% 10.3% 15.5% 12.1% 11.6% 10	'	0.073								0.2,1		
ash & Inv-to-Assets ash &												
Dans-to-Total Assets 39% 43% 44% 44% 49% 56% 62% 61% 43% 44% 44% 47% 57% 58% 56% 50% 50% 43% 37% 31% 31% 32% 65% 52% 46% 33 126 32% 62% 27% 23% 33% 34% 54% 52% 66% 27% 22% 23% 33% 34% 54% 52% 66% 27% 22% 23% 33% 34% 54% 52% 66% 27% 22% 23% 34% 54% 52% 66% 27% 22% 23% 34% 54% 52% 66% 27% 22% 23% 34% 54% 52% 66% 27% 22% 23% 34% 54% 52% 66% 27% 22% 23% 34% 54% 52% 66% 27% 22% 34												10.69
Rehicle-to-Total Loans 61% 65% 50% 43% 37% 31% 32% 65% 52% 46% 33 816 100 100 100 100 100 100 100 100 100 1		1										42% 54%
No.												
RELoans-to-Net Worth 2% 18% 109% 136% 188% 327% 20% 0% 36% 117% 11		1										39% 33%
Description Control		1										1679
Contacting & Savings-to-Total Shares 93% 85% 78% 73% 66% 75% 57% 86% 79% 75% 66% 67% 75% 86% 79% 75% 66% 75% 75% 87%		1										14%
Non-term-Shares 93% 87% 85% 84% 82% 79% 80% 87% 85% 84% 82	oans-to-Shares	49%	51%	50%	56%	64%	72%	70%	51%	50%	53%	61%
Trunding Ratio 5.4 38.3% 30.1% 24.6% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17. Funding Ratio 6.5 1.4% 38.3% 30.1% 24.6% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17. Wet Long Term Assets Ratio 5.4% 38.3% 30.1% 24.6% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17. Wet Long Term Assets Ratio 5.4% 38.3% 30.1% 24.6% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17. Wet Long Term Assets Ratio 6.5% 20.4% 28.1% 35.3% 41.0% 39.6% 19.2% 23.9% 32.1% 39. Wet Long Term Assets Ratio 6.5% 20.4% 28.1% 35.3% 41.0% 39.6% 19.2% 23.9% 32.1% 39. Wet Long Term Assets Ratio 7.5% 20.2% 20	Checking & Savings-to-Total Shares	93%	85%	78%	73%	66%	55%	57%	86%	79%	75%	69%
Trunding Ratio 51.4% 38.3% 30.1% 24.6% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17.1% 19.3% 16.3% 17.1% 30.9% 27.6% 21.6% 17.1% 19.2% 23.9% 32.1% 39.2% 23.2% 23.2% 23.2% 23.2% 23.2% 23.2% 23.2% 23.2% 23.2% 23.2% 24.6% 23.2% 23.2% 24.6% 23.2% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.2% 24.5% 23.3% 24.5% 24.5% 24.5% 25.5% 25.3% 23.3% 23.3% 23.3% 24.5% 23.3% 24.5% 24.5% 24.5% 24.5% 25.5% 25.3% 23.3% 23.3% 23.5% 23.3% 24.5% 24.5% 24.5% 24.5% 24.5% 25.5% 25.3% 23.3% 23.5% 23.3% 24.5% 24.	ct of Non-term-Shares	93%	87%	85%	84%	82%	79%	80%	87%	85%	84%	82%
See Long Term Assets Ratio 3.0%	erm CDs-to-Total Shares	5%	10%	10%	11%	12%	14%	14%	10%	10%	10%	12%
COAN QUALITY AND ADEQUACY OF RESERVES oan Delinquency Rate 2.89% 1.27% 0.75% 0.62% 0.47% 0.48% 0.49% 0.80% 0.70% 0.53% 0.48 oan Delinquency Rate 2.89% 1.27% 0.25% 0.20% 0.18% 0.27% 0.26% 0.22% 0.21% 0.19% 0.48 Oan Delinquency 1.51% 0.97% 0.82% 0.65% 0.75% 0.75% 1.02% 0.91% 0.71% 0.75% 0.7	T Funding Ratio	51.4%	38.3%	30.1%	24.6%	19.3%	16.3%	17.1%	30.9%	27.6%	21.6%	17.29
Oan Delinquency Rate 2.89% 1.27% 0.75% 0.62% 0.47% 0.48% 0.49% 0.80% 0.70% 0.53% 0.48t	Net Long Term Assets Ratio	3.0%	8.6%	20.4%	28.1%	35.3%	41.0%	39.6%	19.2%	23.9%	32.1%	39.49
Net Charge-off Rate 0.33% 0.24% 0.22% 0.20% 0.18% 0.27% 0.26% 0.22% 0.21% 0.19% 0.20% 0.50% 1.51% 0.97% 0.82% 0.65% 0.75% 0.75% 0.75% 0.75% 0.75% 0.091% 0.01% 0.00% 0.40% 0.41% 1.04% 0.68% 0.58% 0.58% 0.40% 0.40% 0.41% 1.04% 0.68% 0.58% 0.40% 0.40% 0.42% 1.24% 0.80% 0.66% 0.66% 0.66% 0.40% 0.40% 0.42% 1.24% 0.80% 0.66% 0.66% 0.40% 0.40% 0.42% 1.24% 0.80% 0.66% 0.40% 0.40% 0.40% 0.42% 1.24% 0.80% 0.66% 0.40% 0.40% 0.42% 0.42% 0.40% 0.42% 0.40% 0.40% 0.40% 0.40% 0.42% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.	LOAN QUALITY AND ADEQUACY OF RES	SERVES										
Net Charge-off Rate 0.33% 0.24% 0.22% 0.20% 0.18% 0.27% 0.26% 0.22% 0.21% 0.19% 0.26% 0.50% 1.51% 0.97% 0.82% 0.65% 0.75% 0.75% 0.75% 0.091% 0.71% 0.71% 0.71% 0.50% 1.04% 0.67% 0.52% 0.39% 0.40% 0.41% 1.04% 0.68% 0.58% 0.58% 0.28% 0.50% 0.40% 0.41% 0.40% 0.42% 1.24% 0.80% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.40% 0.40% 0.42% 1.24% 0.80% 0.66% 0.40% 1.04% 0.68% 0.58% 0.58% 0.58% 0.58% 0.38% 0.28% 0.34% 1.24% 0.80% 0.66% 0.40% 1.04% 0.68% 0.58% 0.41% 0.70% 0.59% 0.46% 0.47% 1.84% 1.16% 0.77% 0.66% 0.40% 1.04% 0.68% 0.58% 0.41% 0.70% 0.59% 0.46% 0.47% 1.84% 1.16% 0.77% 0.66% 0.40% 1.04% 0.68% 0.58% 0.41% 0.59% 0.46% 0.47% 1.84% 1.16% 0.79% 0.66% 1.04% 0.58% 0.41% 0.36% 0.30% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.30% 1.04% 0.68% 0.41% 0.36% 0.30% 0.30% 0.30% 0.66% 0.66% 0.47% 0.48% 0.44% 0.39% 0.30% 1.04% 0.46% 0.45% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.24% 0.25% 0.34% 0.	oan Delinguency Rate	2.89%	1.27%	0.75%	0.62%	0.47%	0.48%	0.49%	0.80%	0.70%	0.53%	0.49%
RE Loan Delinquency	Net Charge-off Rate	0.33%	0.24%	0.22%	0.20%	0.18%	0.27%	0.26%	0.22%	0.21%	0.19%	0.269
Jeh Loan Delinquency 2.43% 1.17% 0.73% 0.57% 0.47% 0.40% 0.42% 1.24% 0.80% 0.68% 0.5 Direct Delinquency 2.43% 1.17% 0.70% 0.53% 0.38% 0.28% 0.34% 1.24% 0.77% 0.66% 0.4 Loss Allowance Ratio 3.09% 1.33% 0.82% 0.76% 0.68% 0.90% 0.88% 1.44% 0.88% 0.81% 0.5 Coverage Ratio (Adequacy of Reserves) 2.2 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.2 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.3 2.0 2.1 2.3 2.0 2.1 2.2 2.3 2.0	Misery" Index	3.22%	1.51%	0.97%	0.82%	0.65%	0.75%	0.75%	1.02%	0.91%	0.71%	0.749
Direct Delinquency 2.43% 1.17% 0.70% 0.53% 0.38% 0.28% 0.34% 1.24% 0.77% 0.66% 0.4 Indirect Delinquency 0.00% 1.84% 1.16% 0.70% 0.59% 0.46% 0.47% 1.84% 1.16% 0.79% 0.6 Oss Allowance Ratio 3.09% 1.33% 0.82% 0.76% 0.68% 0.90% 0.88% 1.44% 0.88% 0.81% 0.7 Ourrent Loss Exposure 1.38% 0.58% 0.44% 0.36% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.3 Ouverage Ratio (Adequacy of Reserves) 2.2 2.3 2.0 2.1 2.3 3.0 2.9 2.3 2.0 2.1 2.3 Outside Fands 0.82% 0.30% 0.23% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.2 Outside Expense 0.16% 0.07% 0.07% 0.08% 0.06% 0.06% 0.06% 0.07% 0.07% 0.08% 0.06% Outside Expense 0.16% 0.07% 0.07% 0.08% 0.06% 0.06% 0.06% 0.07% 0.07% 0.08% 0.06% 0.06% 0.06% 0.07% 0.07% 0.08% 0.06%	RE Loan Delinquency	0.50%	1.04%	0.67%	0.52%	0.39%	0.40%	0.41%	1.04%	0.68%	0.58%	0.439
Indirect Delinquency	/eh Loan Delinquency	2.43%	1.17%	0.73%	0.57%	0.47%	0.40%	0.42%	1.24%	0.80%	0.68%	0.539
1.33% 0.82% 0.76% 0.68% 0.90% 0.88% 1.44% 0.88% 0.81% 0.70% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.44% 0.39% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.30% 0.30% 0.30% 0.30% 0.40% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.30% 0.21% 0.30% 0.21% 0.30% 0.21% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.30% 0.23% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.24% 0.25% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24% 0.25% 0.24	. ,	2.43%	1.17%	0.70%	0.53%		0.28%	0.34%	1.24%	0.77%	0.66%	0.489
1.38% 0.58% 0.41% 0.36% 0.30% 0.30% 0.30% 0.63% 0.44% 0.39% 0.39% 0.30% 0.34% 0.24% 0.25% 0.31% 0.34% 0.24% 0.25% 0.31% 0.34% 0.24% 0.25% 0.30	Indirect Delinquency	0.00%	1.84%	1.16%	0.70%	0.59%	0.46%	0.47%	1.84%	1.16%	0.79%	0.619
EARNINGS: Gross Asset Yield 3.01% 2.78% 2.61% 2.74% 2.83% 3.07% 3.02% 2.80% 2.63% 2.69% 2.74% 2.83% 3.07% 3.02% 2.80% 2.63% 2.69% 2.74% 2.83% 3.07% 3.02% 3.04% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.25% 0.261% 0.25% 0.26% 0.25% 0.26% 0.25% 0.26% 0.26% 0.26% 0.25% 0.26%	oss Allowance Ratio	3.09%	1.33%	0.82%	0.76%	0.68%	0.90%	0.88%	1.44%	0.88%	0.81%	0.719
EARNINGS: Gross Asset Yield 3.01% 2.78% 2.61% 2.74% 2.83% 3.07% 3.02% 2.80% 2.63% 2.69% 2.75% 2.55% 3.07% 3.02% 3.02% 2.80% 2.63% 2.69% 2.75% 3.02% 3.08% 3.07% 3.02% 3.08%	·	•										0.329
Scross Asset Yield 3.01% 2.78% 2.61% 2.74% 2.83% 3.07% 3.02% 2.80% 2.63% 2.69% 2.78% 2.61% 2.74% 2.83% 3.07% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25%	Coverage Ratio (Adequacy of Reserves)	2.2	2.3	2.0	2.1	2.3	3.0	2.9	2.3	2.0	2.1	2.2
Rost of Funds 0.82% 0.30% 0.23% 0.25% 0.31% 0.46% 0.43% 0.34% 0.24% 0.25% 0.25% Gross Margin 2.19% 2.48% 2.37% 2.49% 2.53% 2.61% 2.59% 2.46% 2.38% 2.44% 2.5 Provision Expense 0.16% 0.07% 0.07% 0.08% 0.06% 0.06% 0.06% 0.07% 0.08% 0.06% Net Margin 2.03% 2.41% 2.31% 2.47% 2.55% 2.53% 2.39% 2.31% 2.37% 2.4 Ion-Interest Income 0.56% 0.60% 0.93% 1.17% 1.32% 1.30% 1.29% 0.59% 0.89% 1.04% 1.2 Ion-Interest Expense 3.49% 3.03% 2.93% 3.08% 3.15% 2.76% 2.82% 3.06% 2.94% 3.02% 3.1 Net Operating Exp 2.93% 2.44% 2.00% 1.91% 1.83% 1.46% 1.53% 2.47% 2.05% 1.98												
Company Comp		l										2.799
Net Margin 2.03% 2.41% 2.31% 2.41% 2.47% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.49% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.41% 2.41% 2.47% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.41% 2.41% 2.41% 2.41% 2.41% 2.47% 2.55% 2.53% 2.42% 3.05% 2.42% 3.06% 2.94% 3.02% 3.18% 2.42% 3.06% 2.94% 3.02% 3.18% 2.47% 2.05% 2.44% 2.00% 1.91% 1.83% 1.46% 1.53% 2.47% 2.05% 1.98% 1.88% 2.47% 2.05% 2.44% 2.00% 2.44%												0.299 2.50 9
Net Margin 2.03% 2.41% 2.31% 2.41% 2.47% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.49% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.41% 2.41% 2.47% 2.55% 2.53% 2.39% 2.31% 2.37% 2.48% 2.41% 2.41% 2.41% 2.41% 2.41% 2.47% 2.55% 2.53% 2.42% 3.05% 2.42% 3.06% 2.94% 3.02% 3.18% 2.42% 3.06% 2.94% 3.02% 3.18% 2.47% 2.05% 2.44% 2.00% 1.91% 1.83% 1.46% 1.53% 2.47% 2.05% 1.98% 1.88% 2.47% 2.05% 2.44% 2.00% 2.44%	Provision Expense	0.16%	0.07%	0.07%	0.08%	0.06%	0.06%	0.06%	0.07%	0.07%	0.08%	0.069
Net Operating Exp 3.49% 3.03% 2.93% 3.08% 3.15% 2.76% 2.82% 3.06% 2.94% 3.02% 3.15% 2.76% 2.82% 3.06% 2.94% 3.02% 3.15% 2.47% 2.05% 1.98% 1.88% 1.46% 1.53% 2.47% 2.05% 1.98% 1.88% 1.88% 1.88% 1.46% 1.53% 2.47% 2.05% 1.98% 1.88%	,											2.449
Net Operating Exp Non-recurring Inc(Exp 0.46% 0.25% 0.21% 0.29% 0.41% 0.60% 0.72% 1.15% 2.76% 2.82% 3.06% 2.94% 3.06% 2.94% 3.02% 3.1.8 3.08% 3.1.9 2.47% 2.05% 1.98% 1.8 2.47% 2.05% 2.47% 2.05% 2.47% 2.05% 2.47% 2.05% 2.47% 2.05% 1.98% 1.8 2.47% 2.05% 2.40% 2.40% 2.40% 2.40% 2.40%	Non-Interest Income	0.56%	0.60%	0.93%	1.17%	1.32%	1.30%	1.29%	0.59%	0.89%	1.04%	1.249
Non-recurring Inc(Exp 0.46% 0.25% 0.11% 0.50% 0.64% 1.09% 1.00% 0.27% 0.12% 0.11% 0.00% 0.72% 1.15% 1.07% 0.19% 0.39% 0.50% 0.60% 0.		l										3.119
Non-recurring Inc(Exp 0.46% 0.25% 0.11% 0.10% 0.09% 0.06% 0.07% 0.27% 0.12% 0.11% 0.00% 0.10% 0.09% 0.06% 0.07% 0.27% 0.12% 0.11% 0.00% 0.10% 0.	Net Operating Exp	2.93%	2.44%	2.00%	1.91%	1.83%	1.46%	1.53%	2.47%	2.05%	1.98%	1.87%
Net Income (ROA) -0.45% 0.23% 0.41% 0.60% 0.72% 1.15% 1.07% 0.19% 0.39% 0.50% 0.60%	let Operating Return	-0.90%	-0.02%	0.31%	0.50%	0.64%	1.09%	1.00%	-0.08%	0.26%	0.39%	0.579
	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 On Return on NW _5.0% _0.1% 2.6% 4.4% 6.2% 10.7% 0.7% _0.5% 2.1% 2.2% E	Net Income (ROA)	-0.45%	0.23%	0.41%	0.60%	0.72%	1.15%	1.07%	0.19%	0.39%	0.50%	0.669
14CL OD NCLUII OH 14VV "J.U/0	Net Op Return on NW	-5.0%	-0.1%	2.6%	4.4%	6.2%	10.7%	9.7%	-0.5%	2.1%	3.3%	5.3%





NCUA Q4-2021 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$5,429	\$7,358	\$4,660	\$7,123	\$11,178	\$18,427	\$16,113	\$7,241	\$4,936	\$6,148	\$9,946
Avg Loan Rate	6.69%	5.51%	4.93%	4.72%	4.39%	4.40%	4.41%	5.59%	5.00%	4.84%	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%
Not Operating Profitability											
Net Operating Profitability- Earning Asset/Funding	123%	117%	111%	109%	107%	111%	111%	118%	111%	110%	108%
Non-Interest Inc-to-Total Revenue	16%	18%	26%	30%	32%	30%	30%	17%	25%	28%	31%
	1070	10/0	2070	3070	3270	3070	3070	1770	23/0	2070	31/0
Net Operating Return per FTE	\$27.060	¢70 192	¢117 427	¢120 212	¢122 122	¢100.264	¢102.612	¢72.402	¢110.015	¢110 205	¢120 425
Interest Income per FTE Avg Interest & Provisions per FTE	\$37,860 \$12,346	\$79,183 \$10,487	\$117,437 \$13,679	\$128,312 \$15,574	\$132,122 \$17,122	\$198,364 \$33,669	\$182,612 \$29,765	\$73,402 \$10,747	\$110,015 \$13,185	\$119,285 \$14,395	\$128,435 \$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	\$112,096
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 Operating Expense per FTE	\$43,893	\$86,271	\$131,880	\$144,201	\$146,758	\$178,619	\$170,606	\$80,343	\$123,193	\$133,837	\$143,047
Net Operating 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
Avg Net Operating Return per FTE	\$ (11,383)	\$ (640)	\$ 13,731	\$ 23,215	\$ 29,649	\$ 70,421	\$60,432	\$ (2,143)	\$ 11,056	\$ 17,216	\$ 26,079
Toget operating notatin per 112	+ (11,000)	+ (0.0)	+ 10,101	¥ 20,210	¥ 20,010	¥ . •, .= .	700,.02	 	7 11,000	+ 17,110	+ 10,075
Revenue/Operating Expense Assessn	nent										
Revenue-											
Avg Revenue per FTE	\$44,856	\$96,118	\$159,290	\$182,990	\$193,529	\$282,709	\$260,804	\$88,946	\$147,433	\$165,447	\$185,464
- Total Revenue Ratio	3.56%	3.38%	3.54%	3.91%	4.15%	4.37%	4.31%	3.39%	3.52%	3.73%	
Operating Expenses-											4.03%
Avg Compensation & Benefits per FTE	\$20,576										4.03%
- Compensation & Benefits Exp Ratio		\$46,044	\$63,597	\$68,399	\$74,031	\$93,764	\$88,688	\$42,481	\$60,038	\$64,274	\$71,229
	1.63%	\$46,044 1.62%	\$63,597 1.41%	\$68,399 1.46%	\$74,031 1.59%	\$93,764 1.45%	\$88,688 1.47%	\$42,481 1.62%	\$60,038 1.43%		
- Pct of Total Operating Expense										\$64,274	\$71,229
- FTE-to-Ops (Staff Efficiency)	1.63%	1.62%	1.41%	1.46%	1.59%	1.45% 52% 0.18	1.47%	1.62%	1.43%	\$64,274 1.45%	\$71,229 1.55%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents	1.63% 47% 2.07 243	1.62% 53% 0.78 1,494	1.41% 48% 0.39 8,568	1.46% 47% 0.32 10,582	1.59% 50% 0.28 51,846	1.45% 52% 0.18 250,145	1.47% 52% 0.20 322,878	1.62% 53% 0.85 1,737	1.43% 49% 0.43 10,305	\$64,274 1.45% 48% 0.37 20,887	\$71,229 1.55% 50% 0.30 72,733
- FTE-to-Ops (Staff Efficiency)	1.63% 47% 2.07	1.62% 53% 0.78	1.41% 48% 0.39	1.46% 47% 0.32	1.59% 50% 0.28	1.45% 52% 0.18	1.47% 52% 0.20	1.62% 53% 0.85	1.43% 49% 0.43	\$64,274 1.45% 48% 0.37	\$71,229 1.55% 50% 0.30
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees	1.63% 47% 2.07 243	1.62% 53% 0.78 1,494	1.41% 48% 0.39 8,568	1.46% 47% 0.32 10,582	1.59% 50% 0.28 51,846	1.45% 52% 0.18 250,145	1.47% 52% 0.20 322,878	1.62% 53% 0.85 1,737	1.43% 49% 0.43 10,305	\$64,274 1.45% 48% 0.37 20,887	\$71,229 1.55% 50% 0.30 72,733
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees	1.63% 47% 2.07 243 80%	1.62% 53% 0.78 1,494 46%	1.41% 48% 0.39 8,568 15%	1.46% 47% 0.32 10,582 10%	1.59% 50% 0.28 51,846 7%	1.45% 52% 0.18 250,145 5%	1.47% 52% 0.20 322,878 6%	1.62% 53% 0.85 1,737 52%	1.43% 49% 0.43 10,305 23%	\$64,274 1.45% 48% 0.37 20,887 16%	\$71,229 1.55% 50% 0.30 72,733 10%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE	1.63% 47% 2.07 243 80% \$14,403	1.62% 53% 0.78 1,494 46% \$22,959	1.41% 48% 0.39 8,568 15% \$35,446	1.46% 47% 0.32 10,582 10% \$37,800	1.59% 50% 0.28 51,846 7% \$37,729	1.45% 52% 0.18 250,145 5% \$43,425	1.47% 52% 0.20 322,878 6% \$41,998	1.62% 53% 0.85 1,737 52% \$21,762	1.43% 49% 0.43 10,305 23% \$33,139	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense	1.63% 47% 2.07 243 80% \$14,403 1.14%	1.62% 53% 0.78 1,494 46% \$22,959 0.81%	1.41% 48% 0.39 8,568 15% \$35,446 0.79%	1.46% 47% 0.32 10,582 10% \$37,800 0.81%	1.59% 50% 0.28 51,846 7% \$37,729 0.81%	1.45% 52% 0.18 250,145 5% \$43,425 0.67%	1.47% 52% 0.20 322,878 6% \$41,998 0.69%	1.62% 53% 0.85 1,737 52% \$21,762 0.83%	1.43% 49% 0.43 10,305 23% \$33,139 0.79%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense	1.63% 47% 2.07 243 80% \$14,403 1.14% 33%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense Per FTE - All Other Expense Ratio - Pct of Total Operating Expense	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73% 25%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72% 24%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77% 25%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73% 25%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72% 24%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77% 25%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense Membership Outreach- Members-to-Potential Members Members-to-FTEs	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73% 25%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72% 24%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77% 25%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense Membership Outreach- Members-to-Potential Members Members-to-FTEs Borrower-to-Members	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20% 14.4% 369 23.9%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73% 25% 3.4% 421 97.6%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24% 2.3% 344 69.6%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23% 3.1% 412 56.4%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23% 2.9% 401 60.1%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20% 6.1% 401 36.5%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72% 24% 3.7% 418 85.9%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77% 25%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%
- FTE-to-Ops (Staff Efficiency) - Full-time Equivalents - Pct Part-time Employees Avg Occupancy & Ops Exp per FTE - Occupancy & Ops Expense Ratio - Pct of Total Operating Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Operating Expense Membership Outreach- Members-to-Potential Members Members-to-FTEs	1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914 0.71% 20%	1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	1.41% 48% 0.39 8,568 15% \$35,446 0.79% 27% \$32,837 0.73% 25%	1.46% 47% 0.32 10,582 10% \$37,800 0.81% 26% \$38,002 0.81% 26%	1.59% 50% 0.28 51,846 7% \$37,729 0.81% 26% \$34,998 0.75% 24%	1.45% 52% 0.18 250,145 5% \$43,425 0.67% 24% \$41,430 0.64% 23%	1.47% 52% 0.20 322,878 6% \$41,998 0.69% 25% \$39,921 0.66% 23%	1.62% 53% 0.85 1,737 52% \$21,762 0.83% 27% \$16,100 0.61% 20%	1.43% 49% 0.43 10,305 23% \$33,139 0.79% 27% \$30,016 0.72% 24%	\$64,274 1.45% 48% 0.37 20,887 16% \$35,501 0.80% 27% \$34,062 0.77% 25%	\$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24%





NCUA Q4-2021 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

NET INFRASTRUCTURE COST:											
Fee Income	0.56%	0.60%	0.93%	1.17%	1.32%	1.30%	1.29%	0.59%	0.89%	1.04%	1.24%
Tee income	0.50%	0.0070	0.5570	1.1770	1.32/0	1.3070	1.23/0	0.5570	0.0370	1.0470	1.24/0
Compensation & Benefits	1.63%	1.62%	1.41%	1.46%	1.59%	1.45%	1.47%	1.62%	1.43%	1.45%	1.55%
Travel & Conference	0.02%	0.01%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%
Office Occcupancy	0.23%	0.13%	0.18%	0.20%	0.21%	0.17%	0.18%	0.14%	0.17%	0.19%	0.20%
Office Operations	0.92%	0.67%	0.61%	0.61%	0.60%	0.50%	0.52%	0.69%	0.62%	0.61%	0.61%
Educational & Promo	0.02%	0.02%	0.05%	0.08%	0.10%	0.11%	0.11%	0.02%	0.05%	0.07%	0.09%
Loan Servicing	0.13%	0.10%	0.16%	0.21%	0.22%	0.19%	0.19%	0.10%	0.15%	0.18%	0.21%
Professional & Outside Services	0.29%	0.33%	0.40%	0.43%	0.34%	0.23%	0.25%	0.33%	0.39%	0.41%	0.36%
Member Insurance	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Operating Fees	0.05%	0.03%	0.02%	0.02%	0.02%	0.01%	0.01%	0.03%	0.02%	0.02%	0.02%
Miscellaneous	0.18%	0.09%	0.07%	0.06%	0.06%	0.09%	0.08%	0.10%	0.08%	0.07%	0.06%
Total Ops Expense	3.49%	3.03%	2.93%	3.08%	3.15%	2.76%	2.82%	3.06%	2.94%	3.02%	3.11%
Net Operating Expense	2.93%	2.44%	2.00%	1.91%	1.83%	1.46%	1.53%	2.47%	2.05%	1.98%	1.87%

NET INFRASTRUCTURE COST PER FULL-TIME EQUIVALENT											
	40.000	440.004	444.070	4-4-6-0	401 100	401.01-	4-0 100		40=0	***	4
Fee Income	\$6,996	\$16,934	\$41,853	\$54,678	\$61,407	\$84,345	\$78,192	\$15,544	\$37,419	\$46,163	\$57,029
Compensation & Benefits	\$20,576	\$46,044	\$63,597	\$68,399	\$74,031	\$93,764	\$88,688	\$42,481	\$60,038	\$64,274	\$71,229
Travel & Conference	\$206	\$402	\$759	\$964	\$953	\$821	\$843	\$374	\$694	\$831	\$918
Office Occcupancy	\$2,881	\$3,815	\$7,937	\$9,337	\$9,611	\$11,038	\$10,632	\$3,685	\$7,220	\$8,292	\$9,232
Office Operations	\$11,523	\$19,143	\$27,509	\$28,463	\$28,118	\$32,387	\$31,367	\$18,077	\$25,919	\$27,208	\$27,857
Educational & Promo	\$247	\$669	\$2,451	\$3,676	\$4,444	\$7,126	\$6,423	\$610	\$2,141	\$2,919	\$4,006
Loan Servicing	\$1,646	\$2,811	\$7,120	\$9,686	\$10,228	\$12,402	\$11,771	\$2,648	\$6,366	\$8,048	\$9,602
Professional & Outside Services	\$3,704	\$9,438	\$18,032	\$19,968	\$15,822	\$14,581	\$15,016	\$8,636	\$16,448	\$18,231	\$16,514
Member Insurance	\$247	\$335	\$146	\$98	\$46	\$73	\$73	\$322	\$176	\$136	\$72
Operating Fees	\$601	\$937	\$1,004	\$917	\$795	\$603	\$656	\$890	\$985	\$950	\$839
Miscellaneous	\$2,263	\$2,677	\$3,326	\$2,693	\$2,710	\$5,823	\$5,138	\$2,619	\$3,207	\$2,947	\$2,778
Total Ops Expense	\$43,893	\$86,271	\$131,880	\$144,201	\$146,758	\$178,619	\$170,606	\$80,343	\$123,193	\$133,837	\$143,047
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Net Operating Expense	\$36,897	\$69,337	\$90,027	\$89,524	\$85,351	\$94,274	\$92,414	\$64,799	\$85,774	\$87,674	\$86,018