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20 May 2022

	THIS WK	LAST MO	YR END	LAST YR	C	HANGES SIN	CE	YIELD CURVE ASSESSMENT
1	5/19/22	4/19/22	12/31/21	5/19/21	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	0.83%	0.33%	0.08%	0.08%	0.75%	0.75%	-2.41%	2 50%
3mo	1.05%	0.81%	0.06%	0.01%	0.99%	1.04%	-2.35%	3.50%
6mo	1.52%	1.28%	0.19%	0.03%	1.33%	1.49%	-2.50%	3.00%
1yr	2.11%	1.94%	0.39%	0.05%	1.72%	2.06%	-2.65%	
2yr	2.63%	2.61%	0.73%	0.16%	1.90%	2.47%	-2.87%	2.50% 🚽
3yr	2.78%	2.81%	0.97%	0.35%	1.81%	2.43%	-2.95%	
5yr	2.84%	2.91%	1.26%	0.87%	1.58%	1.97%	-2.90%	2.00%
7yr	2.87%	2.95%	1.44%	1.34%	1.43%	1.53%	-2.69%	1.50%
10yr	2.84%	2.93%	1.52%	1.68%	1.32%	1.16%	-2.66%	
30yr	3.05%	3.01%	1.90%	2.38%	1.15%	0.67%	-2.44%	1.00%
Slope of the	Yield Curve-							0.50% Jul2016
2yr-3mo	1.58%	1.80%	0.67%	0.15%	0.91%	1.43%	0.95%	0.00%
5yr-2yr	0.21%	0.30%	0.53%	0.71%	-0.32%	-0.50%	0.10%	6.00% B51 2 3 5 7 10 BEGIN YR
10yr-5yr	0.00%	0.02%	0.26%	0.81%	-0.26%	-0.81%	-0.15%	LAST YEAR
10yr-3mo	1.79%	2.12%	1.46%	1.67%	0.33%	0.12%	0.90%	

HOME SALES CONTINUE TO DECLINE IN APRIL AS PRICES HIT ANOTHER RECORD HIGH

Home sales fell for the third consecutive month in April as rising mortgage rates and affordability challenges pushed many would-be home buyers out of the market. Still, prices continued to climb, reaching an all-time high.

The median price of a home in April was a record \$391,200, rising 14.8% from a year ago. While price growth was robust, it was a slower annual pace of increase than in recent months but buyers pushed their budgets to the edge to buy a home before mortgage rates climb further.

The price increase marks more than a decade's worth of consecutive year-over-year increases, the longest running streak on record.

ECONOMIC UPDATE AND ANALYSIS

But as the average rate on a 30-year mortgage crossed over 5% in April, the rising cost of financing a home pushed some prospective home buyers out of the market.

Sales of existing homes, which include single-family homes, townhomes, condominiums and co-ops, dropped 2.4% from the prior month and 5.9% from a year ago. It was the weakest sales activity since June 2020.

		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%
			2.6%	2.00/
Unemployment Rate	Мо	April	3.6%	3.8%
Chg in Non-farm Jobs	Mo (000s)	April	428	431
Chg in Private Payrolls	Mo (000s)	April	406	426
Wholesale Inflation	YoY	April	11.0%	11.5%
Consumer Inflation	YoY	April	8.3%	8.5%
Core Inflation	YoY	April	6.2%	6.5%
Consumer Credit	Annual	March	14.0%	10.2%
Retail Sales	YoY	April	11.3%	12.4%
Vehicle Sales	Annl (Mil)	April	14.8	13.7
Home Sales	Annl (Mil)	April	6.373	6.542
Home Prices	YoY	February	19.8%	19.2%

Key Consumer Market Data-

	THIS WK	YR END	PCT CHANGES		
	5/19/22	12/31/21	YTD	12Mos	
DJIA	31,253	36,338	-14.0%	-9.0%	
S&P 500	3,901	4,766	-18.1%	-7.0%	
NASDAQ	11,388	15,645	-27.2%	-16.7%	
Crude Oil	110.01	75.21	46.3%	68.6%	
Avg Gasoline	4.49	3.28	36.9%	48.3%	
Gold	1,843	1,829	0.8%	-1.9%	

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US Treasury Mortgage Loans Vehicle Loans Investments Share Rates

Reg Svgs

1Y CD

2Y CD

3Y CD

30yMtg

10

-0.73%

-1.69%

-2.06%

-2.09%

			AVER	AGE CRED	IT UNION R	ATES AND F	RATE SENS	SITIVITIE	S		
	THIS WK	CHANCE	IN MARKET RA	TES SINCE	Pata Sancit	ivities Since:					
	5/19/22	YTD	Nov18 High	2021 Low	YTD	2021Low	5.50%				
Classic CC	11.05%	0.07%	-0.64%	0.24%	28%	96%	5.00%				15.044
Platinum CC	9.50%	0.20%	-0.77%	0.40%	80%	160%	4.50%				15yMtg
48mo Veh	2.79%	0.11%	-0.87%	0.11%	6%	4%	4.00%				-
60mo Veh	2.89%	0.11%	-0.88%	0.11%	6%	4%	3.50%			6yVeh 🧲	
72mo Veh	3.20%	0.11%	-0.92%	0.11%	6%	4%		4y\	/eh 5yVeh		·
HE LOC	3.94%	0.18%	-1.62%	0.18%	72%	72%	3.00%				
10yr HE	4.82%	0.22%	-0.70%	0.22%	14%	8%	2.50%				
15yr FRM	4.54%	1.80%	-0.04%	1.88%	122%	79%	2.00%				U
30yr FRM	5.17%	1.91%	0.11%	2.02%	145%	89%	1.50%				V
	0.070/		0.000/	0.000/			1.00%	1			• In
Sh Drafts	0.05% 0.10%	0.00%	-0.09% -0.09%	0.00% 0.01%	0% 1%	0% 1%	0.50%		— —		▲ SI
Reg Svgs MMkt-10k	0.10%	0.01%	-0.09%	0.01%	3%	3%	0.00%	F36 1	2 3	5	 7
MMkt-50k	0.23%	0.01%	-0.42%	0.01%	1%	1%		150 1	2 5	5	,
								Spi	reads Ove	r(Under) US	Treasury
6mo CD	0.28%	0.04%	-0.75%	0.04%	3%	3%	4Y Ve	hicle	0.169	6	Reg
1yr CD	0.42%	0.07%	-1.09%	0.07%	4%	3%	5Y Ve		0.119		1Y
2yr CD	0.57%	0.10%	-1.28%	0.11%	5%	4%		lortgage	1.679		2Y
3yr CD	0.69%	0.12%	-1.37%	0.12%	7%	4%	30Y N	Iortgage	2.339	6	3Y

STRATEGICALLY FOR CREDIT UNIONS

Obviously, higher home prices and sharply higher mortgage rates have reduced buyer activity. It now looks like more declines are imminent in the upcoming months, and we'll likely return to the prepandemic home sales activity after the remarkable surge over the past two years.

While showings of available homes for sale were down in April, demand among buyers remains strong. For instance, in April, a typical home sold in a very swift 17 days and 88% of homes were sold in a month or less.

The number of households interested in becoming homeowners remains high, despite waning confidence that now is a good time to buy. This is especially true among younger home shoppers, who are likely to be first-time buyers and are struggling to save for a down payment as rents continue to hit records.

Moreover, the market appears to be lacking in the number and availability of licensed real estate appraisers that is causing delays in closings - especially in smaller markets.

And while not only are record high prices and rising mortgage rates putting a squeeze on home buyers, the persistently low supply of available homes to buy is still weighing on sales. The inventory of homes for sale ticked up 10% in April from March, but was down 10.4% from a year ago.

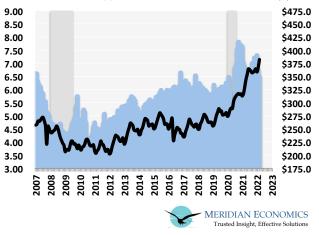
ECONOMIC RELEASES

RELEASES THIS WEEK:	Current	Projected	Previous
Retail Sales (April, YoY)	8.2%	4.2%	6.9%
Existing Home Sales (April, Annl, Mils	5.61M	5.6M	5.77M

RELEASES FOR UPCOMING WEEK:	Projected	Previous
New Home Sales (Apr, Annl)	755k	763k
FOMC Minutes		
GDP (Q1, 2nd)	-1.4%	-1.4%

TOTAL HOME SALES

MONTHLY SALES - Mil (L) versus MEDIAN SALES PRICE -\$000s (R)



972.740.9531

Brian Turner

President & Chief Economist

bturner@Meridian-ally.com

www.Meridian-ally.com

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		LENDAR	ECONOMIC CAI		
SATURDAY	FRIDAY	THURSDAY	WEDNESDAY	TUESDAY	MONDAY
23	22 Leading Indicators 0.3%	21 Jobless Claims 184k Cont'd Claims 1.417M	20 Exist Home Sales 5.77M FOMC Beige Book	19	April 18
30	29 Personal Income 0.5% Personal Spending 1.1%	28 Jobless Claims 180k Cont'd Claims 1.4M GDP (Q1, 1st) -1.4%	27 Home Prices 19.8%	26 New Home Sales 763k Cons Confidence 107.3	25
7	6 Unemployment 3.6% Nonfarm Payrolls Nonfarm Private	5 Jobless Claims 200k Cont'd Claims 1.38M	4 FOMC Announcement	3 Factory Orders 2.2%	May 2
14	13	12 Jobless Claims 203k Cont'd Claims 1.34M Vholesale Inflation 11.0%	11 Consumer Inflation 8.3% V	10	9
21	20	19 Jobless Claims 218k Cont'd Claims 1.31M Exist Home Sales 5.61M Leading Indicators-0.3%	18	17 Retail Sales 8.2% Ind Production 6.4% Capacity Util 79%	16
28	27 Personal Income Personal Spending	26 Jobless Claims Cont'd Claims GDP (Q1-2nd)	25 FOMC Minutes	24 New Home Sales	23
4	3 Unemployment Nonfarm Payrolls Nonfarm Private	2 Jobless Claims Cont'd Claims Vehicle Sales	June 1 Construction Spending Fed Beige Book	31 Home Prices Consumer Confidence	30
11	10 Consumer Inflation	9 Jobless Claims Cont'd Claims	8	7 Consumer Credit	6
18	17 Industrial Production Capacity Utilization Leading Indicators	16 Jobless Claims Cont'd Claims	15 Retail Sales FOMC Announcement	14 Wholesale Inflation	13

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Market Analysis

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				NOMIC FC							
										,	April 202
		2022			20)22		2023			
	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%	2.0% 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%
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Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds 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% 2.9%	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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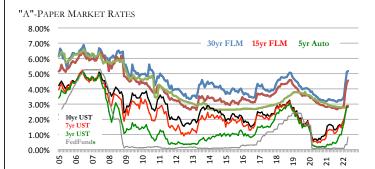
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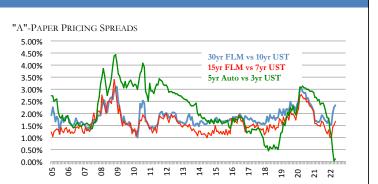
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS

RELATIVE VALUE OF MARGINAL INVESTMENT OPTIONS





	Current		Then for			The Net Ret	turn 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	0.83%	-	-	-	-	-	-	-	-	-	-
2yr Agy Callable	2.67%	2 years	3 years	6.84%	5.79%	3.04%	3.29%	3.71%	3.83%	3.54%	3.66%
3yr Agy Callable	3.00%	3 years	2 years	8.43%	6.85%	2.73%	3.10%	3.76%	4.00%	-	-
3yr Agy MBS	2.96%	3 years	2 years	8.49%	6.91%	2.79%	3.16%	3.88%	4.12%	-	-
4yr Agy Callable	3.25%	4 years	1 year	12.85%	9.70%	1.45%	2.20%	-	-	-	-
4yr Agy MBS	3.19%	4 years	1 year	13.09%	9.94%	1.69%	2.44%	-	-	-	-
5yr Agy Callable	3.60%	5 years	-	-	-	-	-	-	-	-	-
5yr New Vehicle	2.89%	3 years	2 years	8.59%	7.02%	-	-	-	-	-	-
5yr Used Vehicle	3.04%	3 years	2 years	8.37%	6.79%	-	-	-	-	-	-
15yr Mortgage	4.54%	5 years	-	-	-	-	-	-	-	-	-
30yr Mortgage	5.17%	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	1.01%	4.19%	1.09%	5.29%
Regular Savings	0.10%	1 year	2 years	0.99%	4.17%	1.04%	5.24%
Money Market	0.17%	1 year	2 years	0.95%	4.13%	0.97%	5.17%
FHLB Overnight	0.72%	1 year	2 years	0.68%	3.86%	0.42%	4.62%
Catalyst Settlement	2.00%	1 year	2 years	0.04%	3.22%	-0.43%	3.34%
6mo Term CD	0.28%	6 mos	2.5 yrs	0.77%	3.32%	0.67%	3.47%
6mo FHLB Term	1.57%	6 mos	2.5 yrs	0.51%	3.06%	0.24%	3.04%
6mo Catalyst Term	2.23%	6 mos	2.5 yrs	0.38%	2.93%	0.02%	2.82%
1yr Term CD	0.42%	1 year	2 years	0.83%	4.01%	0.72%	4.92%
1yr FHLB Term	2.20%	1 year	2 years	-0.07%	3.12%	-1.06%	3.14%
2yr Term CD	0.57%	2 years	1 year	0.93%	7.29%	-	-
2yr FHLB Term	2.67%	2 years	1 year	-3.27%	3.09%	-	-
3yr Term CD	0.69%	3 years	-	-	-	-	-
3yr FHLB Term	2.81%	3 years	-	-	-	-	-
57 <u>.</u>	210270	o yearo		1			

* 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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04.2024	<\$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-											
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	53,429 6.69%	5.51%	4.93%	4.72%	4.39%	4.40%	4.41%	5.59%	54,930 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%
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	\$57,02
	\$43,893	\$86,271	\$131,880	\$144,201	\$146,758	\$178,619	\$170,606	\$80,343	\$123,193	\$133,837	\$143,04
Avg Ops Expense per FTE	J4J,0JJ		. ,								
Avg Ops Expense per FTE 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
		\$69,337	\$90,027	\$89,524 \$ 23,215	\$85,351 \$ 29,649	\$94,274 \$ 70,421	\$92,414 \$60,432	\$64,799 \$ (2,143)		\$87,674 \$ 17,216	\$86,018 \$ 26,07 9
Net Op Expense per FTE	\$36,897	\$69,337	\$90,027								
Net Op Expense per FTE	\$36,897 \$ (11,383)	\$69,337 \$ (640)	\$90,027								
Net Op Expense per FTE Avg Net Op Return per FTE	\$36,897 \$ (11,383)	\$69,337 \$ (640)	\$90,027								
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense	\$36,897 \$ (11,383)	\$69,337 \$ (640)	\$90,027								\$ 26,07
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue-	\$36,897 \$ (11,383) e Assessme	\$69,337 \$ (640) nt	\$90,027 \$ 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	\$36,897 \$ (11,383) 2 Assessme \$44,856	\$69,337 \$ (640) nt \$96,118	\$90,027 \$ 13,731 	\$ 23,215 \$182,990	\$ 29,649	\$ 70,421 \$282,709	\$60,432 \$260,804	\$ (2,143) \$88,946	\$ 11,056	\$ 17,216	\$ 26,07 \$185,46
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56%	\$69,337 \$ (640) nt \$96,118 3.38%	\$90,027 \$ 13,731 \$159,290 3.54%	\$ 23,215 \$182,990 3.91%	\$ 29,649 \$193,529 4.15%	\$ 70,421 \$282,709 4.37%	\$60,432 \$260,804 4.31%	\$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143) \$ (2,143)	\$ 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	\$36,897 \$ (11,383) 2 Assessme \$44,856	\$69,337 \$ (640) nt \$96,118	\$90,027 \$ 13,731 	\$ 23,215 \$182,990	\$ 29,649	\$ 70,421 \$282,709	\$60,432 \$260,804	\$ (2,143) \$88,946	\$ 11,056	\$ 17,216	\$ 26,07 \$185,46 4.03% \$71,22
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	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044	\$90,027 \$ 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% \$71,22
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	\$36,897 \$ (11,383) \$ Assessme \$44,856 3.56% \$20,576 1.63%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% \$3% 0.78	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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%	\$ 11,056 11,056 1 1 1 1 1 1 1 1	\$ 17,216 \$165,447 3.73% \$64,274 1.45% 48% 0.37	\$ 26,07 \$185,46 4.03% \$71,22 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 - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243	\$69,337 (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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% \$71,22 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)	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% \$3% 0.78	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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 11,056 1 1 1 1 1 1 1 1	\$ 17,216 \$165,447 3.73% \$64,274 1.45% 48% 0.37	\$ 26,07 \$ 185,46 4.03% \$71,22 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	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243	\$69,337 (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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% \$71,22 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 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	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81%	\$90,027 \$ 13,731 \$ 159,290 3.54% \$63,597 1.41% 48% 0.39 8,568 15% \$35,446 0.79%	\$ 23,215 \$ 23,215 \$ 182,990 3.91% \$ 58,399 1.46% 47% 0.32 10,582 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) \$ 888,946 3.39% \$ 42,481 1.62% 53% 0.85 1,737 52% \$ 21,762 0.83%	\$ 11,056 \$ 11,056 \$ 11,056 \$ 1,035 \$ 50,038 1,43% 49% 0.43 10,305 23%,139 0.79%	\$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80%	\$ 26,07 \$ 185,46 4.03% \$71,22 1.55% 50% 0.30 72,733 10% \$37,08 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	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403	\$69,337 (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959	\$90,027 \$ 13,731 \$ 159,290 3.54% \$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% \$93,764 1.45% 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 \$ 11,056 \$ 10,056 \$ 60,038 \$ 1,43% \$ 49% \$ 0,43 \$ 10,305 \$ 23% \$ 33,139	\$ 17,216 \$ 165,447 3.73% \$ 664,274 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 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 Ra - Pct of Total Op Expense Avg All Other Expense per FTE	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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 \$ 10,052 \$ 50,038 1,43% 49% 0,43 10,305 23% \$ 33,139 0,79% 27% \$ 30,016	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 33,501 0.80% 27% \$ 34,062	\$ 26,07 \$ 26,07 \$ 185,46 4.03% \$ 71,229 1.55% 50% 0.30 72,733 10% \$ 37,08 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 Ra - Pct of Total Op Expense Avg All Other Expense Ratio	\$36,897 \$ (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%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61%	\$90,027 \$ 13,731 \$ 13,731 \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 15,56% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5	\$ 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 1,056	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77%	\$ 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 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 Ra - Pct of Total Op Expense Avg All Other Expense per FTE	\$36,897 \$ (11,383) 2 Assessme \$44,856 3.56% \$20,576 1.63% 47% 2.07 243 80% \$14,403 1.14% 33% \$8,914	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269	\$90,027 \$ 13,731 \$ \$ \$ \$ \$ \$ \$ \$	\$ 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 \$ 10,052 \$ 50,038 1,43% 49% 0,43 10,305 23% \$ 33,139 0,79% 27% \$ 30,016	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 1.45% 48% 0.37 20,887 16% \$ 33,501 0.80% 27% \$ 34,062	\$ 26,079 \$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 Ra - Pct of Total Op Expense Avg All Other Expense Ratio	\$36,897 \$ (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%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61%	\$90,027 \$ 13,731 \$ 13,731 \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 13,54% \$ 15,56% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5% \$ 15,5	\$ 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 1,056	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 664,274 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- Members-to-Potential Mbers	\$36,897 \$ (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% \$44,403 1.14%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	\$90,027 \$ 13,731 \$ 159,290 3.54% 48% 0.39 8,568 15% 0.39 8,568 15% 2,35,446 0.79% 2,7% \$32,837 0.73% 2,5%	\$ 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 \$26%	\$ 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 11,0305 10,305 23% 0,43 10,305 23% 0,79% 27% \$30,016 0,72% 24% 3.7%	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 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% \$ 1.55% 50% 0.30 72,733 10% \$ 37,088 0.81% 26% \$ 34,722 0.76% 24% \$ 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- Members-to-Potential Mbers Members-to-FTEs	\$36,897 \$ (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	\$69,337 \$ (640) <i>nt</i> \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20% \$17,269 0.61% 20%	\$90,027 \$ 13,731 \$ 13,731 \$ 13,73	\$ 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 11,056 11,056 11,056 10,052 10,305 23% 0.43 10,305 23% 0,43 0,79% 27% \$30,016 0.72% 24% 10,305 23%	 \$ 17,216 \$ 17,216 \$ 15,447 3.73% \$ 564,274 1.45% 48% 0.37 20,887 16% \$ 35,501 0.80% 27% \$ 34,062 0.77% 25% 2.7% 405 	\$ 26,079 \$185,46 4.03% \$71,229 1.55% 50% 0.30 72,733 10% \$37,089 0.81% 26% \$34,729 0.76% 24% \$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 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	\$36,897 \$ (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% \$44,403 1.14%	\$69,337 \$ (640) nt \$96,118 3.38% \$46,044 1.62% 53% 0.78 1,494 46% \$22,959 0.81% 27% \$17,269 0.61% 20%	\$90,027 \$ 13,731 \$ 159,290 3.54% 48% 0.39 8,568 15% 0.39 8,568 15% 2,35,446 0.79% 2,7% \$32,837 0.73% 2,5%	\$ 23,215 \$ 182,990 3.91% \$182,990 \$1.46% \$47% \$0.32 \$10,582 \$10,582 \$10,582 \$10,582 \$0.81% \$26% \$38,002 \$0.81% \$26% \$26% \$26% \$38,002 \$26% \$	\$ 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 11,0305 10,305 23% 0,43 10,305 23% 0,79% 27% \$30,016 0,72% 24% 3.7%	\$ 17,216 \$ 17,216 \$ 165,447 3.73% \$ 165,447 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.73% \$ 3.75,501 0.80% 27% \$ 3.4,062 0.77% 25% 2.7%	\$ 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% \$34,729 0.76% 24%