MERIDIAN ECONOMICS Trusted Insight, Effective Solutions



No. of Credit Unions												
No. of Credit Unions	NCUA Q4-2020	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500N
Superstriagn Supe	DEMOGRAPHICS											
Supplementary Supplementar	No. of Credit Unions	354	805	1,541	687	1,063	649	5,099	1,159	2,700	3,387	4,450
Pact of cried tunions 78	Avg Asset Size (\$Mil)					-					•	\$72.6
Total Assets	Pct of Credit Unions	7%	16%	30%	13%	21%	13%	1 '	23%	53%	66%	87%
Total Assets	Pct of Industry Assets											18%
Total Joans	GROWTH RATES											
Total Shares	Total Assets											2.5%
Net Worth												-10.2%
Net Worth Ratio 18.2% 15.5% 12.1% 11.3% 10.4% 10.2% 10.3% 15.7% 12.5% 11.9% 10.9 Cash & Inv to Assets 58% 58% 58% 51% 45% 36% 32% 33% 54% 51% 48% 39% 10.ans.to-Total Assets 41% 46% 46% 51% 59% 65% 65% 63% 45% 45% 46% 49% 56% Vehicle-to-Total Loans 60% 64% 49% 43% 38% 313% 33% 54% 51% 46% 49% 56% Vehicle-to-Total Loans 11% 7% 29% 40% 46% 53% 52% 7% 27% 34% 43% 14% 10direct-to-Total Loans 11% 7% 29% 40% 46% 53% 52% 7% 27% 34% 43% 10direct-to-Total Loans 00% 0% 44% 10% 17% 223% 112% 179% 622% 337% 315% 20% 100% 44% 7% 15% 10.ans-to-Shares 00% 0% 44% 10% 17% 213% 20% 00% 44% 7% 15% 15% 10.ans-to-Shares 51% 54% 53% 58% 67% 75% 75% 63% 513% 54% 53% 56% 64% 64% 64% 64% 64% 64% 64% 64% 64% 6												3.6% -7.1%
Net Worth Ratio 18.2% 15.5% 12.1% 11.3% 10.4% 10.2% 10.3% 15.7% 12.5% 11.9% 10.9 Cash & Inv to Assets 58% 58% 58% 51% 45% 36% 32% 33% 54% 51% 48% 39% 10.ans.to-Total Assets 41% 46% 46% 51% 59% 65% 65% 63% 45% 45% 46% 49% 56% Vehicle-to-Total Loans 60% 64% 49% 43% 38% 313% 33% 54% 51% 46% 49% 56% Vehicle-to-Total Loans 11% 7% 29% 40% 46% 53% 52% 7% 27% 34% 43% 14% 10direct-to-Total Loans 11% 7% 29% 40% 46% 53% 52% 7% 27% 34% 43% 10direct-to-Total Loans 00% 0% 44% 10% 17% 223% 112% 179% 622% 337% 315% 20% 100% 44% 7% 15% 10.ans-to-Shares 00% 0% 44% 10% 17% 213% 20% 00% 44% 7% 15% 15% 10.ans-to-Shares 51% 54% 53% 58% 67% 75% 75% 63% 513% 54% 53% 56% 64% 64% 64% 64% 64% 64% 64% 64% 64% 6	BALANCE SHEET ALLOCATION											
Cash & Inv-to-Assets		18.2%	15.5%	12.1%	11.3%	10.4%	10.2%	10.3%	15.7%	12.5%	11.9%	10.9%
Coans-to-Total Cassets	'											39%
RELoans-to-Total Loans RELoans-to-Total Loans RELoans-to-Total Worth	Loans-to-Total Assets	41%	46%	46%	51%	59%	65%	63%	45%	46%	49%	56%
RELOBAS-to-Net Worth IN												40%
Indirect-to-Total Loans O% O% 4% 10% 17% 21% 20% O% 4% 7% 15% Loans-to-Shares 51% 54% 53% 53% 58% 67% 75% 73% 54% 53% 55% 649 Checking & Savings-to-Total Shares 93% 85% 85% 83% 81% 78% 75% 75% 76% 86% 83% 82% 779 Ferr Chor Non-term-Shares 93% 85% 83% 81% 78% 75% 76% 86% 83% 82% 779 Ferr Chor Honderm-Shares 4% 11% 11% 11% 13% 15% 18% 17% 10% 11% 12% 14% ST Funding Ratio 49.1% 38.9% 32.7% 27.5% 21.3% 17.2% 18.4% 33.4% 30.4% 24.0% 18.6 Net Long Term Assets Ratio 2.8% 7.0% 17.3% 23.9% 30.2% 36.2% 34.6% 16.2% 20.1% 27.2% 34.4 LOAN QUALITY AND ADEQUACY OF RESERVES Loan Delinquency Rate 0.65% 0.49% 0.34% 0.33% 0.33% 0.47% 0.45% 0.36% 0.34% 0.33% 0.44 "Misery' Index 3.53% 2.08% 1.29% 0.59% 0.59% 0.54% 0.55% 0.55% 0.95% 0.72% 0.57 Veh Loan Delinquency 2.04% 2.05% 0.92% 0.59% 0.55% 0.54% 0.55% 0.55% 0.95% 0.95% 0.95% 0.57 Veh Loan Delinquency 2.55% 1.38% 0.89% 0.67% 0.56% 0.47% 0.54% 0.55% 0.95% 0.95% 0.80% 0.59 Loss Allowance Ratio 3.04% 1.47% 0.90% 0.83% 0.42% 0.45% 0.55% 0.55% 0.55% 0.55% 0.45% 0.55% 0.45% 0.55% 0.25% 0.80% 0.59 Loss Allowance Ratio 3.04% 1.47% 0.90% 0.83% 0.81% 0.77% 0.54% 0.55% 0.55% 0.36% 0.38% 0.59 Loss Allowance Ratio 3.04% 1.47% 0.90% 0.83% 0.81% 0.77% 0.56% 0.55% 0.55% 0.36% 0.39% 0.36% 0.34% 0.33% 0.32% 0.32% 0.36% 0.39% 0.36% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35								1				43%
Checking & Savings-to-Total Shares 93% 84% 76% 70% 63% 51% 54% 84% 77% 73% 66% PCLO f Non-term-Shares 93% 85% 83% 83% 81% 78% 75% 76% 86% 83% 82% 79% 12 mcm Cots-to-Total Shares 4% 111% 11% 113% 115% 18% 17% 10% 11% 11% 12% 14% 15 mcm Cots-to-Total Shares 4% 111% 11% 11% 13% 115% 18% 17% 10% 11% 11% 12% 14% 14% 15 mcm Cots-to-Total Shares 4% 111% 11% 11% 13% 115% 18% 17% 10% 11% 12% 14% 14% 15 mcm Cots-to-Total Shares 4% 111% 11% 11% 13% 115% 18% 17% 10% 11% 12% 14% 14% 15 mcm Cots-to-Total Shares 4% 11.5 mcm Cots-to-Total Shares 10% 17.3 mcm Cots-to-Total Shares 10% 17.3 mcm Cots-to-Total Shares 10% 17.3 mcm Cots-to-Total Shares 10% 17.2 mcm C												224% 15%
Checking & Savings-to-Total Shares 93% 84% 76% 70% 63% 51% 54% 84% 77% 73% 66% Pct of Non-term-Shares 93% 85% 83% 83% 81% 78% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 83% 82% 75% 76% 86% 85% 83% 82% 75% 76% 86% 85% 83% 82% 75% 76% 86% 85% 83% 82% 75% 85% 85% 82% 75% 84% 84% 75% 75% 86% 86% 83% 82% 75% 84% 84% 75% 84% 84% 75% 84% 84% 84% 84% 84% 84% 84% 84% 84% 84	Loans-to-Shares	51%	54%	53%	58%	67%	75%	73%	54%	53%	56%	64%
Pct of Non-term-Shares												66%
ST Funding Ratio	5 5											79%
Net Long Term Assets Ratio 2.8% 7.0% 17.3% 23.9% 30.2% 36.2% 34.6% 16.2% 20.1% 27.2% 34.4°	Term CDs-to-Total Shares	4%	11%	11%	13%	15%	18%	17%	10%	11%	12%	14%
LOAN QUALITY AND ADEQUACY OF RESERVES Loan Delinquency Rate	- 1							1				18.6%
Loan Delinquency Rate	Net Long Term Assets Katio	2.8%	7.0%	17.3%	23.9%	30.2%	36.2%	34.6%	16.2%	20.1%	27.2%	34.4%
Net Charge-off Rate 0.65% 0.49% 0.34% 0.33% 0.47% 0.45% 0.36% 0.34% 0.33% 0.44* "Misery" Index 3.53% 2.08% 1.29% 1.04% 0.94% 1.06% 1.05% 1.38% 1.20% 1.01% 1.05* RE Loan Delinquency 2.04% 2.05% 0.92% 0.59% 0.59% 0.53% 0.54% 0.55% 2.05% 0.95% 0.95% 0.57* Veh Loan Delinquency 2.55% 1.38% 0.89% 0.67% 0.56% 0.47% 0.50% 1.45% 0.96% 0.81% 0.63* Direct Delinquency 2.55% 1.38% 0.86% 0.62% 0.47% 0.33% 0.42% 0.45% 0.95% 0.95% 0.80% 0.59* Indirect Delinquency 0.00% 0.55% 1.20% 0.81% 0.67% 0.54% 0.55% 0.55% 0.55% 0.80% 0.59* 0.70* Loss Allowance Ratio 3.04% 1.47% 0.90% 0.83% 0.81% 0.67% 0.54% 0.55% 0.55% 0.55% 0.55% 0.55% 0.80% 0.59% 0.80% Current Loss Exposure 1.35% 0.80% 0.55% 0.45% 0.42% 0.40% 0.41% 0.84% 0.58% 0.51% 0.44* FARNINGS: Gross Asset Yield 3.61% 3.25% 3.11% 3.19% 3.26% 3.60% 3.53% 3.27% 3.13% 3.16% 3.23* Gross Margin 3.22% 2.88% 2.75% 2.80% 2.77% 2.83% 2.82% 2.90% 2.76% 2.78% 2.78* Provision Expense 0.29% 0.25% 0.16% 0.19% 0.24% 0.56% 0.56% 0.55% 2.65% 2.66% 2.55* Non-Interest Income 0.39% 0.51% 0.83% 1.07% 1.28% 2.32% 2.32% 2.65% 2.66% 2.60% 2.55* Non-recurring Inc(Exp) 0.24% 0.11% 0.05% 0.04% 0.04% 0.09% 0.08% 0.12% 0.06% 0.05% 0.04* Net Operating Expr. 0.02% 0.07% 0.03% 0.04% 0.04% 0.09% 0.08% 0.12% 0.06% 0.05% 0.04% 0.04% 0.04% 0.09% 0.08% 0.12% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.00% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.06% 0.05% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.06% 0.05% 0.06% 0.05% 0.04% 0.04% 0.04% 0.00% 0.06% 0.05% 0.06% 0.05% 0.04% 0.04% 0.04% 0.												
"Misery" Index	• •							1				0.61%
RE Loan Delinquency												0.449
Veh Loan Delinquency 2.55% 1.38% 0.89% 0.67% 0.56% 0.47% 0.50% 1.45% 0.96% 0.81% 0.63* - Direct Delinquency 2.55% 1.38% 0.86% 0.62% 0.47% 0.33% 0.42% 1.45% 0.95% 0.80% 0.59% - Indirect Delinquency 0.00% 0.55% 1.20% 0.81% 0.67% 0.54% 0.55% 0.55% 1.20% 0.89% 0.70* Loss Allowance Ratio 3.04% 1.47% 0.90% 0.83% 0.81% 1.17% 1.11% 1.56% 0.97% 0.89% 0.83* Current Loss Exposure 1.35% 0.80% 0.55% 0.45% 0.42% 0.40% 0.41% 0.84% 0.58% 0.51% 0.44* EXPOSURE SERVICION	'	3.53%						1.05%				1.05%
- Direct Delinquency	RE Loan Delinquency											0.57%
- Indirect Delinquency	. ,											0.63%
Loss Allowance Ratio Current Loss Exposure 1.35% 0.80% 0.55% 0.45% 0.42% 0.40% 0.41% 1.11% 1.56% 0.97% 0.89% 0.89% 0.84% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.44% 0.58% 0.51% 0.44% 0.58% 0.51% 0.44% 0.58% 0.51% 0.44% 0.58% 0.51% 0.51% 0.44% 0.55% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45%	. ,											0.59%
EARNINGS: 1.35% 0.80% 0.55% 0.45% 0.42% 0.40% 0.41% 0.84% 0.58% 0.51% 0.44 EARNINGS: Gross Asset Yield 3.61% 3.25% 3.11% 3.19% 3.26% 3.60% 3.53% 3.27% 3.13% 3.16% 3.23% Cost of Funds 0.39% 0.37% 0.36% 0.39% 0.48% 0.77% 0.71% 0.37% 0.36% 0.38% 0.45% Gross Margin 3.22% 2.88% 2.75% 2.80% 2.77% 2.83% 2.82% 2.90% 2.76% 2.78% 2.78 Provision Expense 0.29% 0.25% 0.16% 0.19% 0.24% 0.56% 0.50% 0.25% 0.17% 0.18% 0.23 Net Margin 2.93% 2.63% 2.59% 2.61% 2.53% 2.27% 2.32% 2.65% 2.60% 2.60% 2.55% Non-Interest Income 0.39% 0.51% 0.83%												0.70%
EARNINGS: Gross Asset Yield												0.839
Gross Asset Yield 3.61% 3.25% 3.11% 3.19% 3.26% 3.60% 3.53% 3.27% 3.13% 3.16% 3.23% Cost of Funds 0.39% 0.37% 0.36% 0.39% 0.48% 0.77% 0.71% 0.37% 0.36% 0.48% Gross Margin 3.22% 2.88% 2.75% 2.80% 2.77% 2.83% 2.82% 2.90% 2.76% 2.78% 2.78 Provision Expense 0.29% 0.25% 0.16% 0.19% 0.24% 0.56% 0.50% 0.25% 0.17% 0.18% 0.23% Net Margin 2.93% 2.63% 2.59% 2.61% 2.53% 2.27% 2.32% 2.65% 2.60% 2.60% 2.55% Non-Interest Income 0.39% 0.51% 0.83% 1.07% 1.28% 1.33% 1.30% 0.51% 0.79% 0.93% 1.18% Net Operating Exp 3.14% 2.67% 2.32% 2.22% 2.06% 1.60% 1.70% 2.70%		1.35%	0.80%	0.55%	U.45%	U.42%	0.40%	0.41%	U.84%	0.58%	0.51%	U.447
Cost of Funds 0.39% 0.37% 0.36% 0.39% 0.48% 0.77% 0.71% 0.37% 0.36% 0.38% 0.45% Gross Margin 3.22% 2.88% 2.75% 2.80% 2.77% 2.83% 2.82% 2.90% 2.76% 2.78% 2.78% Provision Expense 0.29% 0.25% 0.16% 0.19% 0.24% 0.56% 0.50% 0.25% 0.17% 0.18% 0.23% Net Margin 2.93% 2.63% 2.59% 2.61% 2.53% 2.27% 2.32% 2.65% 2.60% 2.60% 2.55% Non-Interest Income 0.39% 0.51% 0.83% 1.07% 1.28% 1.33% 1.30% 0.51% 0.79% 0.93% 1.18% Non-Interest Expense 3.54% 3.18% 3.15% 3.29% 3.34% 2.93% 3.01% 3.20% 3.15% 3.22% 3.31% Net Operating Exp 3.14% 2.67% 2.32% 2.22% 2.06% 1.60% 1.70%		7.710/	- 270/	10/	- 100/	- 250/	2.200/	7.700/	270/	- 120/	1.00/	2.220
Gross Margin 3.22% 2.88% 2.75% 2.80% 2.77% 2.83% 2.82% 2.90% 2.76% 2.78% 2.78% Provision Expense 0.29% 0.25% 0.16% 0.19% 0.24% 0.56% 0.50% 0.25% 0.17% 0.18% 0.23% Net Margin 2.93% 2.63% 2.59% 2.61% 2.53% 2.27% 2.32% 2.65% 2.60% 2.60% 2.55% Non-Interest Income 0.39% 0.51% 0.83% 1.07% 1.28% 1.33% 1.30% 0.51% 0.79% 0.93% 1.18% Non-Interest Expense 3.54% 3.18% 3.15% 3.29% 3.34% 2.93% 3.01% 3.20% 3.15% 3.22% 3.31% Net Operating Exp 3.14% 2.67% 2.32% 2.22% 2.06% 1.60% 1.70% 2.70% 2.36% 2.29% 2.13% Net Operating Return -0.22% -0.04% 0.27% 0.39% 0.46% 0.67% 0.62%		1						1				
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Net Op Return on NW -1.2% -0.2% 2.1% 3.3% 4.2% 6.3% 5.7% -0.3% 1.8% 2.6% 3.7%												
	Net Op Return on NW	-1.2%	-0.2%	2.1%	3.3%	4.2%	6.3%	5.7%	-0.3%	1.8%	2.6%	3.7%

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<\$2M



<\$50M

<\$100M

<\$500M

<10M

TOTAL

\$2-10M **NCUA Q4-2020** \$10-\$50M \$50-100M \$100-500M \$500M+ **OPERATING EFFICIENCIES:** Loans & Shares-Avg Loan Balance \$5,104 \$7,041 \$6,964 \$8,655 \$12,807 \$17,738 \$16,175 \$6,925 \$6.960 \$7,860 \$11,530 Avg Loan Rate 6.85% 5.47% 4.97% 4.83% 4.55% 4.76% 4.74% 5.56% 5.04% 4.93% 4.64% Avg Loan Yield, net 6.22% 4.97% 4.66% 4.49% 4.16% 3.93% 3.99% 5.04% 4.71% 4.59% 4.27% Avg Share Balance \$2,512 \$8,383 \$8,715 \$11,092 \$13,497 \$12,769 \$4,835 \$7,786 \$8,226 \$10,137 \$5.159 0.49% 0.45% 0.45% 0.43% Avg Share Rate 0.45% 0.42% 0.56% 0.90% 0.83% 0.42% 0.52% Non-Member Deposit Ratio 1.1% 1.0% 0.7% 0.7% 0.7% 0.7% 0.7% 1.0% 0.7% 0.7% 0.7% Net Operating Profitability-Earning Asset/Funding 123% 118% 111% 109% 108% 112% 111% 118% 112% 110% 109% Non-Interest Inc-to-Total Revenue 10% 28% 27% 14% 21% 25% 27% 13% 20% 23% 27% Net Operating Return per FTE Interest Income per FTE \$42,862 \$69,731 \$127,469 \$133,642 \$138,425 \$211.094 \$191,742 \$66,764 \$115,055 \$124,079 \$134.047 Avg Interest & Provisions per FTE \$8,086 \$13,324 \$21,228 \$24,143 \$31,005 \$77,895 \$65,409 \$12,746 \$19,493 \$21,751 \$28.180 Net Interest Income per FTE \$34,776 \$56,407 \$106,241 \$109,499 \$107,421 \$133,199 \$126,333 \$54,018 \$95,562 \$102,329 \$105,867 Non-Interest Income per FTE \$44,810 \$11,015 \$33.884 \$54.212 \$78,100 \$70,758 \$10,312 \$29,063 \$36,709 \$48,870 \$4.651 Avg Operating Expense per FTE \$42,004 \$129,095 \$137,751 \$141,895 \$172,136 \$163,364 \$65,365 \$126,593 \$137,224 \$68,266 \$116,062 Net Operating Expense per FTE \$37,352 \$57,251 \$95,211 \$92,941 \$87,682 \$94,036 \$92,606 \$55,053 \$86,999 \$89,884 \$88,354 Avg Net Operating Return per FTE -\$2,576 -\$844 \$11,030 \$16,558 \$19,739 \$39,163 \$33,727 -\$1,035 \$8,563 \$12,445 \$17,512 Revenue/Operating Expense Assessment Revenue-Avg Revenue per FTE \$47,513 \$80,746 \$161,353 \$178,451 \$192,638 \$289,193 \$262,499 \$77,076 \$144,118 \$160,788 \$182,917 - Total Revenue Ratio 4.00% 3.76% 3.93% 4.26% 4.53% 4.93% 4.83% 3.78% 3.92% 4.09% 4.41% **Operating Expenses-**Avg Compensation & Benefits per FTE \$72,435 \$19,678 \$36,731 \$62,668 \$66,778 \$90.964 \$85,489 \$34,848 \$56,979 \$61,737 \$69,170 - Compensation & Benefits Exp Ratio 1.66% 1.71% 1.53% 1.59% 1.71% 1.55% 1.57% 1.71% 1.55% 1.57% 1.67% - Pct of Total Operating Expense 47% 54% 49% 48% 51% 53% 52% 53% 49% 49% 50% - FTE-to-Ops (Staff Efficiency) 2.10 0.98 0.41 0.35 0.30 0.19 0.22 1.05 0.47 0.40 0.32 - Full-time Equivalents 280 2,252 9,846 11,681 54,766 234,995 313,818 2,531 12,377 24,057 78,823 - Pct Part-time Employees 78% 36% 16% 10% 7% 5% 6% 42% 22% 16% 10% Avg Occupancy & Ops Exp per FTE \$13,596 \$18,432 \$42,214 \$34,737 \$35,272 \$36,172 \$40,469 \$17,898 \$31,293 \$33,225 \$35,273 - Occupancy & Ops Expense Ratio 0.84% 0.85% 0.72% 0.74% 0.88% 0.85% 0.85% 0.85% 1.14% 0.86% 0.85% - Pct of Total Operating Expense 32% 27% 27% 26% 25% 25% 25% 27% 27% 26% 26% Avg All Other Expense per FTE \$8,730 \$13,102 \$31,690 \$35,701 \$33,287 \$38,958 \$37,405 \$12,620 \$27,790 \$31.631 \$32,782 - All Other Expense Ratio 0.73% 0.61% 0.77% 0.85% 0.78% 0.66% 0.69% 0.62% 0.75% 0.80% 0.79% - Pct of Total Operating Expense 21% 19% 25% 26% 23% 23% 23% 19% 24% 25% 24% Membership Outreach-Members-to-Potential Members 4.0% 7.2% 3.0% 2.6% 2.4% 3.1% 3.0% 6.6% 3.3% 2.9% 2.5% Members-to-FTEs 365 325 418 382 344 409 396 329 400 391 359 Borrower-to-Members 25.3% 39.7% 63.4% 65.5% 58.3% 57.3% 57.8% 37.7% 59.1% 61.7% 57.2% 5,047 836 Branches 355 2,188 1,669 4,955 11,218 21,219 1,191 3,378 10,002 Members per Branch 288 874 1.883 2.674 3.805 8.564 5,859 700 1.466 1.866 2.826

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<\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ NCUA Q4-2020 TOTAL <10M <\$50M <\$100M

NET INFRASTRUCTURE COST:											
Fee Income	0.39%	0.51%	0.83%	1.07%	1.28%	1.33%	1.30%	0.51%	0.79%	0.93%	1.18%
Compensation & Benefits	1.66%	1.71%	1.53%	1.59%	1.71%	1.55%	1.57%	1.71%	1.55%	1.57%	1.67%
Travel & Conference	0.02%	0.01%	0.01%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%
Office Occcupancy	0.21%	0.14%	0.19%	0.21%	0.22%	0.19%	0.19%	0.15%	0.19%	0.20%	0.22%
Office Operations	0.93%	0.72%	0.66%	0.63%	0.63%	0.53%	0.55%	0.73%	0.66%	0.65%	0.63%
Educational & Promo	0.01%	0.02%	0.06%	0.08%	0.10%	0.11%	0.10%	0.02%	0.05%	0.07%	0.09%
Loan Servicing	0.12%	0.10%	0.17%	0.21%	0.23%	0.20%	0.20%	0.10%	0.16%	0.19%	0.22%
Professional & Outside Services	0.33%	0.33%	0.41%	0.45%	0.35%	0.22%	0.25%	0.33%	0.40%	0.43%	0.37%
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	0.06%	0.03%	0.02%	0.02%	0.02%	0.01%	0.01%	0.03%	0.03%	0.02%	0.02%
Miscellaneous	0.18%	0.10%	0.10%	0.07%	0.07%	0.11%	0.10%	0.10%	0.10%	0.08%	0.07%
Total Ops Expense	3.54%	3.18%	3.15%	3.29%	3.34%	2.93%	3.01%	3.20%	3.15%	3.22%	3.31%
Net Operating Expense	3.14%	2.67%	2.32%	2.22%	2.06%	1.60%	1.70%	2.70%	2.36%	2.29%	2.13%

NET INFRASTRUCTURE COST PER FUI	LL-TIME EQUI	/ALENT									
Fee Income	\$4,651	\$11,015	\$33,884	\$44,810	\$54,212	\$78,100	\$70,758	\$10,312	\$29,063	\$36,709	\$48,870
Compensation & Benefits	\$19,678	\$36,731	\$62,668	\$66,778	\$72,435	\$90,964	\$85,489	\$34,848	\$56,979	\$61,737	\$69,170
Travel & Conference	\$179	\$266	\$609	\$771	\$767	\$706	\$714	\$257	\$537	\$651	\$731
Office Occcupancy	\$2,504	\$3,020	\$7,821	\$8,904	\$9,440	\$10,928	\$10,431	\$2,963	\$6,827	\$7,836	\$8,950
Office Operations	\$11,091	\$15,412	\$26,916	\$26,369	\$26,732	\$31,286	\$30,038	\$14,935	\$24,466	\$25,390	\$26,322
Educational & Promo	\$143	\$533	\$2,336	\$3,339	\$4,328	\$6,268	\$5,650	\$490	\$1,959	\$2,629	\$3,809
Loan Servicing	\$1,431	\$2,176	\$6,805	\$8,904	\$9,678	\$11,626	\$10,955	\$2,094	\$5,842	\$7,328	\$8,961
Professional & Outside Services	\$3,936	\$7,151	\$16,860	\$18,749	\$14,790	\$13,196	\$13,744	\$6,796	\$14,802	\$16,719	\$15,379
Member Insurance	\$179	\$178	\$102	\$86	\$73	\$60	\$65	\$178	\$117	\$102	\$82
Operating Fees	\$716	\$711	\$1,016	\$942	\$858	\$668	\$723	\$711	\$953	\$948	\$886
Miscellaneous	\$2,147	\$2,087	\$3,961	\$2,911	\$2,794	\$6,434	\$5,554	\$2,094	\$3,579	\$3,255	\$2,934
Total Ops Expense	\$42,004	\$68,266	\$129,095	\$137,751	\$141,895	\$172,136	\$163,364	\$65,365	\$116,062	\$126,593	\$137,224
Net Operating Expense	\$37,352	\$57,251	\$95,211	\$92,941	\$87,682	\$94,036	\$92,606	\$55,053	\$86,999	\$89,884	\$88,354