



NELLO CLI 2023 S7M \$2-1001 \$50-1001										705		
No. of Credit Unions 286 664 1,129 675 1,066 712 4,712 520 5279 2,934 4,000	NCUA Q1-2023	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
No. of Credit Unions 286 664 1,129 675 1,066 712 4,712 520 5279 2,934 4,000	DEMOGRAPHICS											
Avg Agest Size (SMII) 60% 134 527 526 5 731 5229 4 52401 5469 3 542 5371 5296 582 9 Fol of Incredit Unions 60% 1449 28% 148 23% 15% 15% 100% 09% 29% 49% 13% Total Cares 7.6 60% 14.5 4.5 4.5 4.5 4.5 4.5 4.5 4.5 4.5 4.5		286	664	1,329	655	1,066	712	4,712	950	2,279	2,934	4,000
Red Official Parkets	Avg Asset Size (\$Mil)	\$0.913	\$5.7	\$26.3	\$73.1	\$229.4	\$2,640.1	\$469.3	\$4.2	\$17.1	\$29.6	\$82.9
Total Acasets												
Total Assels	Pct of Industry Assets	0.0%	0.2%	2%	2%	11%	85%	100%	0%	2%	4%	15%
Total Loans	GROWTH RATES							I				
- Circle Classes - 1.0% 3.1% - 4.5% 3.1% - 0.3% 9.0% 7.7% 2.8% 3.8% 0.1% 0.2% 1.7% 1.00 1.7% 1.00 1.00 1.7% 1.00 1.00 1.7% 1.00 1.00 1.7% 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Total Assets	-7.6%	-4.5%	-8.8%	-0.2%	2.7%	9.3%	8.0%	-4.7%	-8.4%	-3.9%	0.9%
- Indirect Larians												
Total Shares		-1.0%										
Checking & Savings		E 20/										
BALANCE SHEET ALLOCATION												
Net Worth Ratio 18.7% 16.2% 12.3% 11.7% 10.9% 10.7% 10.7% 16.4% 12.7% 12.1% 11.2% Cash & Inv-to-Assets 51% 47% 47% 41% 31% 25% 26% 48% 47% 43% 34% 34% 54% 63% 71% 69% 48% 49% 54% 54% 53% 63% 71% 69% 48% 49% 52% 60% 48% 49% 54% 54% 54% 54% 54% 54% 54% 54% 54% 54												
Net Worth Ratio 18.7% 16.2% 12.3% 11.7% 10.9% 10.7% 10.7% 16.4% 12.7% 12.1% 11.2% Cash & Inv-to-Assets 51% 47% 47% 41% 31% 25% 26% 48% 47% 43% 34% 34% 54% 63% 71% 69% 48% 49% 54% 54% 53% 63% 71% 69% 48% 49% 52% 60% 48% 49% 54% 54% 54% 54% 54% 54% 54% 54% 54% 54	RALANCE SHEET ALLOCATION											
Cash B. Invito Assets 51 % 47% 48% 49% 54% 63% 71% 69% 48% 49% 52% 60% Vehicle-to-Total Assets 44% 48% 49% 54% 63% 71% 69% 48% 49% 52% 60% Vehicle-to-Total Loans 64% 67% 53% 45% 39% 34% 39% 31% 32% 67% 54% 49% 41% RELoans-to-Total Loans 11% 6% 28% 39% 46% 54% 53% 66% 26% 34% 42% RELoans-to-William 11% 6% 28% 39% 46% 54% 53% 66% 26% 34% 42% All Mark Control of Control Shares 55% 58% 556% 62% 71% 83% 59% 339% 30% 30% 30% 77% 144% Checking & Savings-to-Total Shares 93% 85% 78% 73% 65% 52% 55% 86% 77% 75% 68% Checking & Savings-to-Total Shares 93% 85% 78% 73% 65% 52% 55% 86% 77% 75% 68% Checking Barbares 93% 87% 844% 82% 79% 73% 65% 52% 55% 86% 77% 87% 84% 83% 80% Cerro Total Shares 55% 10% 10% 10% 12% 15% 20% 19% 99% 10% 11% 14% Liquidity Ratio 29.6% 13.6% 9.2% 8.8% 7.6% 7.3% 7.4% 14.6% 9.8% 9.2% 8.0% ST Funding Ratio 43.3% 30.7% 23.2% 18.7% 13.4% 10.7% 11.4% 12.6% 9.8% 9.2% 8.0% Loan Delinquency Rate 0.23% 13.5% 0.25% 0.33% 0.33% 0.32% 0.55% 0.53% 0.33% 0.33% 0.32% 0.55% 0.53% 0.33% 0.34% 0.35% 0.33% 0.32% 0.55% 0.35% 0.33% 0.34% 0.32% 0.35% 0.33% 0.33% 0.32% 0.35% 0.33% 0.33% 0.33% 0.33% 0.33% 0.32% 0.35% 0.33% 0.		18.7%	16.2%	12.3%	11.7%	10.9%	10.7%	10.7%	16.4%	12.7%	12.1%	11.2%
Loan-sto-Total Assets												
RELoans-to-Total Loans												
RELoans-to-Net Worth Indirect-to-Total Lans	Vehicle-to-Total Loans	64%	67%	53%	45%	39%	31%	32%	67%	54%	49%	41%
Indirect-to-Total Loans												
Loans-to-Shares												
Checking & Savings-to-Total Shares 93% 85% 78% 73% 65% 52% 55% 86% 79% 75% 68% Ptot of Non-term-Shares 93% 87% 84% 82% 79% 73% 74% 87% 84% 83% 80% 75m Corb. Total Shares 5% 10% 10% 12% 15% 20% 19% 9% 10% 11% 14% Liquidity Ratio 29.6% 13.6% 9.2% 8.8% 7.6% 7.3% 7.3% 7.4% 14.6% 9.8% 9.2% 8.0% 57 Funding Ratio 43.8% 30.7% 23.2% 18.7% 13.4% 10.7% 14.4% 14.7% 14.6% 9.8% 9.2% 8.0% 57 Funding Ratio 43.8% 30.7% 23.2% 18.7% 13.4% 10.7% 14.4% 10.7% 14.4% 14.7% 14.6% 9.8% 9.2% 8.0% 17.1% 29.9% 38.4% 14.1% 14.4% 14.7% 14.4% 14.7% 9.0% 21.6% 14.4% 34.6% 40.0% 38.5% 20.4% 17.1% 29.9% 38.4% 14.5% 14.5% 14.4% 14.7% 14.5%		1						I	1			
Pict of Non-term-Shares 93% 87% 84% 82% 79% 73% 74% 87% 84% 83% 80% 80% 10% 10% 12% 15% 20% 19% 9% 10% 11% 14% 14% 14% 15% 15% 20% 15% 20% 19% 9% 10% 11% 14%												
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Loan Quality And AdeQuacy OF RESERVES Loan Delinquency Rate 2.39% 1.15% 0.78% 0.59% 0.47% 0.53% 0.53% 0.53% 0.32% 0.55% 0.52	• •											
Loan Delinquency Rate	Net Long Term Assets Ratio	4.7%	9.0%	21.6%	14.4%	34.6%	40.0%	38.5%	20.4%	17.1%	29.9%	38.4%
Net Charge-off Rate "Misery" Index "Al A7% 1.13% 0.32% 0.32% 0.55% 1.05% 1.05% 1.06% 1.02% 0.34% 0.32% 0.52% "Misery" Index 2.02% 1.05% 0.72% 0.53% 0.44% 0.47% 1.05% 1.06% 1.05% 1.06% 1.02% 0.84% 1.05% Core Delinquency Rate 0.14% 0.16% 0.21% 0.33% 0.71% 0.75% 0.69% 0.16% 0.21% 0.28% 0.62% Core Net Charge-off Rate 0.14% 0.16% 0.21% 0.33% 0.71% 0.75% 0.69% 0.16% 0.21% 0.28% 0.62% Core Wilsery" Index 1.15% 1.26% 0.97% 0.69% 0.16% 0.21% 0.28% 0.60% 2.16% 1.21% 0.94% 0.86% 1.15% 1.22% 1.15% 1.26% 0.97% 0.99% 1.09% RE Loan Delinquency 0.81% 0.74% 0.63% 0.40% 0.31% 0.30% 0.30% 0.74% 0.63% 0.40% Vehicle Loan Delinquency 2.05% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.79% 0.69% 0.59% -Direct Delinquency 2.06% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.79% 0.65% 0.58% 1.12% 0.79% 0.69% 0.59% -Direct Delinquency 0.00% 0.41% 1.57% 1.38% 0.72% 0.65% 0.58% 1.12% 0.79% 0.55% 0.46% -Indirect Delinquency 1.06% 0.33% 0.41% 0.38% 0.32% 0.32% 0.33% 1.27% 0.92% 0.84% 0.75% -Current Loss Exposure 1.06% 0.33% 0.41% 0.38% 0.32% 0.32% 0.33% 0.37% 0.40% 0.39% 0.34% -Coverage Ratio (Adequacy of Reserves) 2.5 3.6 2.2 2.1 2.2 3.7 3.5 3.4 2.3 2.2 2.2 EARNINGS: Gross Asset Yield 3.76% 3.80% 3.46% 3.55% 3.74% 4.13% 4.07% 3.80% 3.50% 3.53% 3.68% Gross Margin 3.34% 3.38% 3.05% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.09% Provision Expense 0.02% 0.18% 0.23% 0.17% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.29% Net Margin 3.14% 3.20% 2.82% 2.92% 2.89% 2.56% 2.61% 3.19% 2.86% 2.89% 2.89% Non-Interest Income 0.03% 0.51% 0.77% 1.03% 1.14% 1.03% 1.04% 0.50% 0.74% 0.53% 1.38% 3.28% 3.28% 3.29% 3.34% 2.33% 2.29% 3.58% 3.23% 3.28% 3.23% 3.28% 3.23% 3.28% 3.23%	LOAN QUALITY AND ADEQUACY OF RESE	RVES										
"Misery" Index 3.04% 1.47% 1.13% 0.92% 0.79% 1.08% 1.05% 1.16% 1.02% 0.84% 1.05% Core Delinquency Rate 2.02% 1.05% 0.72% 0.53% 0.44% 0.47% 0.46% 1.10% 0.76% 0.62% 0.48% Core Net Charge-off Rate 0.14% 0.16% 0.21% 0.33% 0.71% 0.75% 0.69% 0.16% 0.21% 0.28% 0.62	Loan Delinquency Rate	2.39%	1.15%	0.78%	0.59%	0.47%	0.53%	0.53%	0.81%	0.69%	0.52%	0.53%
Core Delinquency Rate Core Net Charge-off Rate Core Net Charge-off Rate O.14% 0.16% 0.21% 0.33% 0.71% 0.75% 0.69% 0.16% 0.21% 0.28% 0.62% Core "Misery" Index 2.16% 1.21% 0.94% 0.86% 1.15% 1.25% 0.69% 0.16% 0.21% 0.28% 0.62% Core "Misery" Index 2.16% 1.21% 0.94% 0.86% 1.15% 1.26% 0.97% 0.90% 1.09% RE Loan Delinquency 0.81% 0.74% 0.63% 0.40% 0.31% 0.30% 0.30% 0.74% 0.63% 0.48% 0.34% Vehicle Loan Delinquency 2.05% 1.06% 0.74% 0.60% 0.56% 0.58% 0.58% 1.12% 0.79% 0.69% 0.59% -Direct Delinquency 2.06% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.79% 0.69% 0.55% -Indirect Delinquency 2.06% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.79% 0.69% 0.55% -Indirect Delinquency 2.06% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.79% 0.69% 0.55% -Indirect Delinquency -In												
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Core "Misery" Index 2.16% 1.21% 0.94% 0.86% 1.15% 1.22% 1.15% 1.26% 0.97% 0.90% 1.09% RE Loan Delinquency 0.81% 0.74% 0.63% 0.40% 0.31% 0.30% 0.07% 0.63% 0.43% Vehicle Loan Delinquency 2.05% 1.06% 0.74% 0.60% 0.56% 0.58% 0.58% 1.02% 0.69% 0.59% - Direct Delinquency 2.06% 1.06% 0.67% 0.34% 0.41% 0.39% 0.42% 1.12% 0.73% 0.55% 0.46% - Indirect Delinquency 0.00% 0.41% 1.57% 1.38% 0.72% 0.64% 0.65% 0.32% 1.57% 1.42% 0.80% Loss Allowance Ratio 2.61% 1.19% 0.88% 0.78% 0.72% 1.19% 1.13% 1.27% 0.92% 0.84% 0.75% Coverage Ratio (Adequacy of Reserves) 2.5 3.6 2.2 2.1 2.2 3.7 3.5 3.4 2.3 </td <td></td>												
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Vehicle Loan Delinquency - Direct Delinquency - D	·	:										
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Current Loss Exposure Coverage Ratio (Adequacy of Reserves) 1.06% 2.5 0.33% 3.6 0.41% 2.2 0.38% 2.1 0.32% 3.7 0.33% 3.5 0.37% 3.4 0.40% 2.3 0.39% 2.2 0.34% 2.2 EARNINGS: Gross Asset Yield 3.76% 3.80% 0.42% 0.42% 0.41% 0.47% 0.65% 1.14% 1.06% 0.42% 0.42% 0.41% 0.47% 0.65% 1.14% 1.06% 0.42% 0.42% 0.41% 0.45% 0.59% 0.59% 0.59% Gross Margin 3.34% 3.38% 3.05% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.08% 3.09% 3.01% 3.37% 3.08% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.09% 3.09% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% 0.20% 0.10% 0.20% 0.		0.00%	0.41%	1.57%	1.38%	0.72%	0.64%	0.65%	0.32%	1.57%	1.42%	0.80%
EARNINGS: Coverage Ratio (Adequacy of Reserves) 2.5 3.6 2.2 2.1 2.2 3.7 3.5 3.4 2.3 2.2 2.2 EARNINGS: Gross Asset Yield 3.76% 3.80% 3.46% 3.55% 3.74% 4.13% 4.07% 3.80% 3.50% 3.53% 3.68% Cost of Funds 0.42% 0.42% 0.41% 0.47% 0.65% 1.14% 1.06% 0.42% 0.41% 0.45% 0.59% Gross Margin 3.34% 3.38% 3.05% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.09% Provision Expense 0.20% 0.18% 0.23% 0.17% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% Net Margin 3.14% 3.20% 2.82% 2.92% 2.89% 2.56% 2.61% 3.19% 2.86% 2.89% 2.89% Non-Interest Income 0.39% 0.51% 0.77% 1.03% 1.14% <td></td>												
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Cost of Funds 0.42% 0.42% 0.41% 0.47% 0.65% 1.14% 1.06% 0.42% 0.41% 0.59% Gross Margin 3.34% 3.38% 3.05% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.09% Provision Expense 0.20% 0.18% 0.23% 0.17% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% Net Margin 3.14% 3.20% 2.82% 2.92% 2.89% 2.56% 2.61% 3.19% 2.86% 2.89% Non-Interest Income 0.39% 0.51% 0.77% 1.03% 1.14% 1.03% 1.04% 0.50% 0.74% 0.90% 1.08% Non-Interest Expense 3.63% 3.58% 3.19% 3.29% 3.34% 2.83% 2.90% 3.58% 3.23% 3.26% 3.32% Net Operating Exp 3.24% 3.07% 2.42% 2.25% 2.20% 1.80% 1.86% 3.08% 2.49% 2.36%	EARNINGS:											
Gross Margin 3.34% 3.38% 3.05% 3.08% 3.09% 3.00% 3.01% 3.37% 3.08% 3.09% Provision Expense 0.20% 0.18% 0.23% 0.17% 0.20% 0.44% 0.40% 0.18% 0.22% 0.19% 0.20% Net Margin 3.14% 3.20% 2.82% 2.92% 2.89% 2.56% 2.61% 3.19% 2.86% 2.89% 2.89% Non-Interest Income 0.39% 0.51% 0.77% 1.03% 1.14% 1.03% 1.04% 0.50% 0.74% 0.90% 1.08% Non-Interest Expense 3.63% 3.58% 3.19% 3.29% 3.34% 2.83% 2.90% 3.58% 3.23% 3.26% 3.32% Net Operating Exp 3.24% 3.07% 2.42% 2.25% 2.20% 1.80% 1.86% 3.08% 2.49% 2.36% 2.24% Net Operating Return -0.09% 0.13% 0.40% 0.66% 0.69% 0.77% 0.75% 0.11%												
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Net Margin 3.14% 3.20% 2.82% 2.92% 2.89% 2.56% 2.61% 3.19% 2.86% 2.89% 2.89% Non-Interest Income 0.39% 0.51% 0.77% 1.03% 1.14% 1.03% 1.04% 0.50% 0.74% 0.90% 1.08% Non-Interest Expense 3.63% 3.58% 3.19% 3.29% 3.34% 2.83% 2.90% 3.58% 3.23% 3.26% 3.32% Net Operating Exp 3.24% 3.07% 2.42% 2.25% 2.20% 1.80% 1.86% 3.08% 2.49% 2.36% 2.24% Net Operating Return -0.09% 0.13% 0.40% 0.66% 0.69% 0.77% 0.75% 0.11% 0.37% 0.53% 0.65% Non-recurring Inc(Exp) 0.11% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.01% 0.02% 0.05% 0.66% Net Income (ROA) 0.02% 0.13% 0.42% 0.69% 0.70% 0.	<u> </u>											
Non-Interest Income 0.39% 0.51% 0.77% 1.03% 1.14% 1.03% 1.04% 0.50% 0.74% 0.90% 1.08% Non-Interest Expense 3.63% 3.58% 3.19% 3.29% 3.34% 2.83% 2.90% 3.58% 3.23% 3.26% 3.32% Net Operating Exp 3.24% 3.07% 2.42% 2.25% 2.20% 1.80% 1.86% 3.08% 2.49% 2.36% 2.24% Net Operating Return -0.09% 0.13% 0.40% 0.66% 0.69% 0.77% 0.75% 0.11% 0.37% 0.53% 0.65% Non-recurring Inc(Exp) 0.11% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.01% 0.02% 0.02% 0.01% 0.01% 0.02% 0.05% 0.66%												
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Net Operating Return -0.09% 0.13% 0.40% 0.66% 0.69% 0.77% 0.75% 0.11% 0.37% 0.53% 0.65% Non-recurring Inc(Exp) 0.11% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.01% 0.02% 0.02%	Non-Interest Expense	3.63%	3.58%	3.19%	3.29%	3.34%	2.83%	2.90%	3.58%	3.23%	3.26%	3.32%
Non-recurring Inc(Exp) 0.11% 0.01% 0.02% 0.02% 0.01% 0.02% 0.01% 0.01% 0.02% 0.01% 0.02% 0.01%		1										
Net Income (ROA) 0.02% 0.13% 0.42% 0.69% 0.70% 0.78% 0.76% 0.13% 0.39% 0.55% 0.66%	Net Operating Return	-0.09%	0.13%	0.40%	0.66%	0.69%	0.77%	0.75%	0.11%	0.37%	0.53%	0.65%
Net Op Return on Net Worth -0.5% 0.8% 3.3% 5.7% 6.4% 7.2% 7.0% 0.7% 3.0% 4.4% 5.8%	Net Income (ROA)	0.02%	0.13%	0.42%	0.69%	0.70%	0.78%	0.76%	0.13%	0.39%	0.55%	0.66%
	Net Op Return on Net Worth	-0.5%	0.8%	3.3%	5.7%	6.4%	7.2%	7.0%	0.7%	3.0%	4.4%	5.8%





\$500M+ <\$500M NCUA Q1-2023 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M TOTAL <\$50M <10M <\$100M **PORTFOLIO ANALYTICS** Cash and Investments Cash & Cash Equiv as Pct of Assets 30% 14% 9% 9% 8% 7% 7% 15% 10% 9% 8% Investments as Pct of Assets 26% 37% 39% 33% 24% 18% 19% 36% 38% 35% 27% 23.22% 18.67% 13.37% 10.70% 11.40% 23.93% 21.05% 43.83% 30.65% 15.40% 11.42% Short-term Funding Ratio Avg Cash & Investment Rate 1.59% 1.94% 1.95% 2.02% 2.21% 2.66% 2.56% 1.92% 1.95% 1.99% 2.13% Loan Portfolio Total Loan Growth YTD-Annl 0.0% 3.1% -4.5% 2.7% 1.4% 7.1% 6.3% 2.9% -3.8% -0.1% 1.0% 5.7% -3.3% 1.2% Consumer Loan Growth YTD-Annl -1.9% 3.6% -4.2% 5.2% 3.1% 5.2% 3.1% 2.6% Mortgage Loan Growth YTD-Annl 279.2% -3.8% -5.3% -1.2% -0.7% 8.3% 7.3% -0.5% -5.2% -2.5% -1.0% Avg Loan Balance \$6,834 \$8,586 \$3,770 \$6,564 \$10,630 \$20,431 \$17,310 \$8,481 \$4,239 \$5,571 \$9,479 Avg Loan Rate 6.61% 5.87% 5.17% 5.00% 4.81% 4.89% 4.88% 5.91% 5.24% 5.10% 4.88% Avg Loan Yield, net 6.16% 5 49% 4 70% 4 69% 4 50% 4 27% 4 31% 5.53% 4.78% 4 73% 4 55% **Credit Mitigation Delinguency Rates-Credit Cards** 0.06% 0.85% 2.20% 1.44% 1.25% 0.94% 2.24% 1.41% 1.13% 1.52% 1.48% New Vehicle Loans 0.61% 0.25% 0.42% 0.34% 1.46% 0.39% 0.26% 0.32% 0.31% 0.66% 0.27% Used Vehicle Loans 2.39% 1.35% 0.93% 0.76% 0.70% 0.73% 0.73% -0.02% 0.05% 0.07% 0.12% Total Vehicle Loans 1.06% 0.74% 0.60% 0.56% 0.58% 0.58% 0.58% 0.79% 0.69% 0.59% 0.00% Real Estate Loans 0.81% 0.74% 0.63% 0.40% 0.31% 0.30% 0.30% 0.74% 0.63% 0.48% 0.34% Total Loan Delinquency 2.39% 1.15% 0.78% 0.59% 0.47% 0.53% 0.53% 0.81% 0.69% 0.52% 0.53% Net Charge-off Rates-Credit Cards -3.82% 0.78% 1.23% 1.41% 1.66% 3.50% 3.35% 0.69% 1.21% 1.33% 1.59% New Vehicle Loans 0.10% -0.03% 0.06% 0.09% 0.14% 0.20% 0.21% 0.65% 0.43% 0.34% 0.28% Used Vehicle Loans 0.20% 0.29% 0.34% 0.44% 0.46% 0.69% 0.63% 1.41% 0.99% 0.86% 0.74% Total Vehicle Loans 0.16% 0.16% 0.24% 0.33% 0.36% 0.50% 0.48% 0.16% 0.23% 0.28% 0.34% Non-Commercial Real Estate Loans 0.16% 0.08% 0.07% 0.26% 0.95% 0.63% 0.57% 0.08% 0.07% 0.20% 0.82% **Total Net Charge-offs** 0.32% 0.35% 0.33% 0.32% 0.55% 0.52% 0.35% 0.34% 0.32% 0.52% 0.00% "Misery" Indices-**Credit Cards** 3.02% 2.64% 2.54% 2.65% 2.58% 2.53% -3.76% 2.51% 5.02% 4.83% 2.89% New Vehicle Loans 1.56% 0.58% 0.45% 0.35% 0.39% 0.52% 0.52% 0.85% 0.68% 0.55% 1.31% Used Vehicle Loans 2.59% 1.64% 1.27% 1.20% 1.16% 1.42% 1.36% 1.39% 1.04% 0.94% 0.86% Total Vehicle Loans 1.22% 0.90% 0.84% 0.89% 0.94% 1.08% 1.06% 0.95% 0.92% 0.88% 0.34% Non-Commercial Real Estate Loans 0.97% 0.82% 0.70% 0.66% 1.26% 0.93% 0.87% 0.82% 0.70% 0.67% 1.16% Total "Misery" Index 2.71% 1.50% 1.11% 0.91% 1.02% 1.05% 0.88% 1.15% 1.01% 1.04% 0.53% **Funding Portfolio** Total Share Growth YTD-Annl -6.6% -4.9% -8.7% -0.3% 2.9% 9.9% 8.5% -5.0% -8.3% -3.9% 1.1% Checking & Savings YTD-Annl -7.3% -6.5% -11.4% -2.7% -2.1% -0.9% -1 4% -6.5% -10.8% -6.5% -3 4% Avg Share Balance per Member \$2,674 \$5,592 \$9,292 \$10.755 \$12,483 \$14.329 \$13.828 \$5,235 \$8,634 \$9.692 \$11.612 Avg Share Balance \$12,429 \$14,784 \$6,716 \$10,608 \$14,898 \$24,518 \$21,371 \$14,611 \$7,093 \$8,687 \$12.558 Avg Share Rate 0.53% 0.51% 0.47% 0.54% 1.34% 0.51% 0.48% 0.51% 0.68% 0.73% 1.24% Core Shares as Pct of Total Shares 79% 68% 93% 85% 78% 73% 65% 52% 86% 75% Term CDs as Pct of Total Shares 5% 10% 10% 12% 15% 20% 19% 9% 10% 11% 14% Non-Member Deposit Ratio 1.0% 1.2% 1.2% 0.9% 1.0% 1.1% 0.9% 1.2% 1.3% 1.0% 1.1% Borrowed Funds as Pct of Total Funding 0.1% 0.3% 0.2% 0.6% 1.8% 5.8% 5.2% 0.4% 0.3% 0.2% 1.4% Borrowed Funds Growth YTD-Annl 0.0% 0.0% -85.3% -46.7% -33.1% 21.1% 18 4% 0.0% -77.1% -55.0% -34 9% Avg Borrowed Funding Rate 4.30% 6.43% 5.09% 4.82% 4.55% 4.57% 5.83% 6.37% 5.43% 4.87%





NCUA 0	<\$2M	\$2-10M	\$10-\$50M	\$50-100M	\$100-500M	\$500M+	TOTAL	<10M	<\$50M	<\$100M	<\$500M
Net Operating Profitability-											
Earning Asset/Funding	119%	115%	109%	108%	107%	113%	112%	115%	110%	109%	107%
Non-Interest Inc-to-Total Revenue	9%	12%	18%	23%	23%	20%	20%	12%	17%	20%	23%
Net Operating Cash Flow (YTD-\$Mils)	(\$4)	(\$53)	(\$485)	(\$205)	\$1,055	\$15,451	\$15,760	(\$56)	(\$541)	(\$746)	\$308
Average Loan Balance	\$6,834	\$8,586	\$3,770	\$6,564	\$10,630	\$20,431	\$17,310	\$8,481	\$4,239	\$5,571	\$9,479
Average Share Balance	\$2,509	\$4,463	\$5,759	\$6,169	\$6,653	\$7,187	\$7,059	\$4,256	\$5,565	\$5,884	\$6,434
Net Operating Return per FTE											
Interest Income per FTE	\$50,483	\$101,269	\$155,241	\$165,572	\$178,572	\$281,076	\$258,673	\$95,088	\$145,033	\$155,700	\$172,178
Avg Interest & Provisions per FTE	\$8,326	\$16,079	\$28,658	\$29,768	\$40,491	\$106,926	\$92,547	\$15,135	\$26,364	\$28,132	\$37,035
Net Interest Income per FTE	\$42,158	\$85,190	\$126,582	\$135,804	\$138,082	\$174,150	\$166,126	\$79,953	\$118,670	\$127,568	\$135,142
Non-Interest Income per FTE	\$5,293	\$13,540	\$34,481	\$48,139	\$54,630	\$70,082	\$66,059	\$12,536	\$30,757	\$39,784	\$50,480
Avg Operating Expense per FTE	\$48,712	\$95,346	\$142,916	\$153,042	\$159,684	\$192,146	\$184,578	\$89,670	\$133,881	\$143,832	\$155,252
Net Operating Expense per FTE	\$43,420	\$81,805	\$108,435	\$104,904	\$105,053	\$122,064	\$118,519	\$77,133	\$103,124	\$104,048	\$104,772
Avg Net Operating Return per FTE	\$ (1,262)	\$ 3,385	\$ 18,147	\$ 30,900	\$ 33,029	\$ 52,086	\$ 47,607	\$ 2,819	\$ 15,546	\$ 23,520	\$ 30,370
Revenue/Operating Expense Assessme	ent										
Revenue-											
Avg Revenue per FTE - Total Revenue Ratio	\$55,776 4.16%	\$114,810 4.31%	\$189,722 4.23%	\$213,711 4.59%	\$233,203 4.88%	\$351,158 5.16%	\$324,732 5.10%	\$107,625 4.30%	\$175,791 4.24%	\$195,483 4.43%	\$222,657 4.76%
Operating Expenses-	2070	110275	25/0	5570		3.20/0	5.2070	113070	112 170	1070	0,5
Avg Compensation & Benefits per FTE	\$22,392	\$48,801	\$66,481	\$72,221	\$80,220	\$102,293	\$97,045	\$45,587	\$62,936	\$67,758	\$76,736
- Compensation & Benefits Exp Ratio	1.67%	1.83%	1.48%	1.55%	1.68%	1.50%	1.53%	1.82%	1.52%	1.54%	1.64%
- Pct of Total Operating Expense	46%	51%	47%	47%	50%	53%	53%	51%	47%	47%	49%
- FTE-to-Ops (Staff Efficiency)	1.68	0.71	0.35	0.30	0.25	0.16	0.18	0.76	0.39	0.34	0.27
- Full-time Equivalents	197	1,418	7,900	10,280	51,005	273,326	344,124	1,615	9,515	19,794	70,799
- Pct Part-time Employees	80%	46%	16%	9%	7%	4%	6%	51%	23%	16%	9%
Avg Occupancy & Ops Exp per FTE	\$15,471	\$25,388	\$39,018	\$39,224	\$40,036	\$45,543	\$44,297	\$24,181	\$36,500	\$37,915	\$39,443
- Occupancy & Ops Expense Ratio	1.15%	0.95%	0.87%	0.84%	0.84%	0.67%	0.70%	0.97%	0.88%	0.86%	0.84%
- Pct of Total Operating Expense	32%	27%	27%	26%	25%	24%	24%	27%	27%	26%	25%
Avg All Other Eveness per ETE	¢10.050	¢24.457	ć27 410	Ć44 F07	¢20,420	Ć44 244	¢42.226	¢10.003	¢24.446	¢20.460	¢20.072
Avg All Other Expense per FTE - All Other Expense Ratio	\$10,850 0.81%	\$21,157 0.79%	\$37,418 0.83%	\$41,597 0.89%	\$39,428 0.82%	\$44,311 0.65%	\$43,236 0.68%	\$19,902 0.79%	\$34,446 0.83%	\$38,160 0.86%	\$39,073 0.84%
- Pct of Total Operating Expense	22%	22%	26%	27%	25%	23%	23%	22%	26%	27%	25%
- ret of Total Operating Expense	2270	2270	2070	2770	23/0	23/0	23/0	22/0	2070	2770	23/0
Membership Outreach-											
Members-to-Potential Members	5.9%	6.0%	3.0%	1.5%	2.2%	3.2%	2.9%	6.0%	3.2%	2.1%	2.2%
Members-to-FTEs	398	395	417	381	339	408	397	395	414	397	355
Borrower-to-Members	21.5%	37.8%	138.4%	101.4%	83.8%	58.4%	64.8%	35.7%	114.7%	103.3%	83.6%
Branches	292	696	1,837	1,511	4,718	12,222	21,275	988	2,825	4,335	9,053
Members per Branch	268	805	1,795	2,594	3,667	9,121	6,422	646	1,393	1,812	2,778



NCUA Q1-2023 <\$2M \$2-10M \$10-\$50M \$50-100M \$100-500M \$500M+ TOTAL <10M <\$50M <\$100M <\$500M

NET INFRASTRUCTURE COST:											
Fee Income	0.39%	0.51%	0.77%	1.03%	1.14%	1.03%	1.04%	0.50%	0.74%	0.90%	1.08%
						ļ					
Compensation & Benefits	1.67%	1.83%	1.48%	1.55%	1.68%	1.50%	1.53%	1.82%	1.52%	1.54%	1.64%
Travel & Conference	0.01%	0.02%	0.02%	0.03%	0.03%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%
Office Occcupancy	0.24%	0.17%	0.19%	0.21%	0.22%	0.17%	0.17%	0.17%	0.19%	0.20%	0.21%
Office Operations	0.91%	0.78%	0.68%	0.63%	0.62%	0.50%	0.52%	0.79%	0.69%	0.66%	0.63%
Educational & Promo	0.02%	0.03%	0.06%	0.08%	0.10%	0.11%	0.11%	0.03%	0.06%	0.07%	0.09%
Loan Servicing	0.21%	0.12%	0.17%	0.23%	0.23%	0.19%	0.19%	0.12%	0.17%	0.20%	0.22%
Professional & Outside Services	0.30%	0.41%	0.44%	0.46%	0.37%	0.23%	0.25%	0.41%	0.43%	0.45%	0.39%
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	0.07%	0.03%	0.02%	0.01%	0.01%	0.01%	0.01%	0.03%	0.02%	0.02%	0.01%
Miscellaneous	0.17%	0.17%	0.12%	0.07%	0.07%	0.10%	0.09%	0.17%	0.12%	0.09%	0.08%
Total Ops Expense	3.63%	3.58%	3.19%	3.29%	3.34%	2.83%	2.90%	3.58%	3.23%	3.26%	3.32%
						'					
Net Operating Expense	3.24%	3.07%	2.42%	2.25%	2.20%	1.80%	1.86%	3.08%	2.49%	2.36%	2.24%

NET INFRASTRUCTURE COST PER FULL-TIME EQUIVALENT											
Fee Income	\$5,293	\$13,540	\$34,481	\$48,139	\$54,630	\$70,082	\$66,059	\$12,536	\$30,757	\$39,784	\$50,480
Compensation & Benefits	\$22,392	\$48,801	\$66,481	\$72,221	\$80,220	\$102,293	\$97,045	\$45,587	\$62,936	\$67,758	\$76,736
Travel & Conference	\$142	\$564	\$1,114	\$1,479	\$1,616	\$1,386	\$1,413	\$513	\$1,012	\$1,254	\$1,515
Office Occcupancy	\$3,257	\$4,513	\$8,587	\$9,845	\$10,399	\$11,377	\$11,088	\$4,360	\$7,870	\$8,896	\$9,979
Office Operations	\$12,214	\$20,874	\$30,430	\$29,379	\$29,637	\$34,166	\$33,209	\$19,820	\$28,630	\$29,019	\$29,464
Educational & Promo	\$244	\$846	\$2,684	\$3,852	\$4,854	\$7,480	\$6,841	\$773	\$2,359	\$3,135	\$4,374
Loan Servicing	\$2,850	\$3,103	\$7,696	\$10,584	\$10,972	\$12,653	\$12,185	\$3,072	\$6,912	\$8,819	\$10,370
Professional & Outside Services	\$4,071	\$11,001	\$19,595	\$21,635	\$17,802	\$15,508	\$16,100	\$10,158	\$17,994	\$19,885	\$18,385
Member Insurance	\$305	\$282	\$152	\$78	\$67	\$60	\$65	\$285	\$174	\$124	\$83
Operating Fees	\$997	\$846	\$861	\$662	\$667	\$563	\$589	\$865	\$861	\$758	\$692
Miscellaneous	\$2,239	\$4,513	\$5,316	\$3,308	\$3,451	\$6,660	\$6,042	\$4,237	\$5,133	\$4,185	\$3,656
Total Ops Expense	\$48,712	\$95,346	\$142,916	\$153,042	\$159,684	\$192,146	\$184,578	\$89,670	\$133,881	\$143,832	\$155,252
	!										
Net Operating Expense	\$43,420	\$81,805	\$108,435	\$104,904	\$105,053	\$122,064	\$118,519	\$77,133	\$103,124	\$104,048	\$104,772



