

| National - September 30,2022 |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Earnings to Average Assets YTD Annualized | $\begin{gathered} \text { Peer } \\ <2 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \text { Peer } \\ 2-5 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \text { Peer } \\ 5-10 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \hline \text { Peer } \\ 10-20 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \hline \text { Peer } \\ 20-50 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \hline \text { Peer } \\ 50-100 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \text { Peer } \\ 100-200 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \hline \text { Peer } \\ 200-500 \mathrm{~mm} \end{gathered}$ | $\begin{gathered} \text { Peer } \\ 500 \mathrm{~mm}-1 \mathrm{~B} \end{gathered}$ | Peer GT 1 Billion | $\begin{gathered} \text { Peer } \\ \text { ALL FICUs } \end{gathered}$ |
| Investment Yield | 0.58\% | 0.73\% | 0.82\% | 0.93\% | 1.00\% | 1.07\% | 1.14\% | 1.25\% | 1.33\% | 1.46\% | 1.39\% |
| Loan Yield | 6.69\% | 6.20\% | 5.71\% | 5.32\% | 5.00\% | 4.72\% | 4.52\% | 4.36\% | 4.26\% | 4.27\% | 4.31\% |
| Net Loan Yield After NCOs | 6.47\% | 6.01\% | 5.57\% | 5.21\% | 4.90\% | 4.61\% | 4.41\% | 4.24\% | 4.12\% | 4.05\% | 4.11\% |
| Asset Yield | 3.01\% | 3.25\% | 2.93\% | 2.82\% | 2.77\% | 2.85\% | 2.93\% | 3.06\% | 3.17\% | 3.26\% | 3.21\% |
| Cost of Funds | -0.26\% | -0.33\% | -0.28\% | -0.23\% | -0.21\% | -0.22\% | -0.25\% | -0.29\% | -0.35\% | -0.46\% | -0.42\% |
| Gross Spread | 2.75\% | 2.92\% | 2.66\% | 2.59\% | 2.56\% | 2.63\% | 2.68\% | 2.77\% | 2.82\% | 2.80\% | 2.79\% |
| Provision Expense | -0.23\% | -0.17\% | -0.14\% | -0.09\% | -0.09\% | -0.11\% | -0.10\% | -0.12\% | -0.15\% | -0.24\% | -0.21\% |
| Net Spread after Provision Expense | 2.51\% | 2.75\% | 2.52\% | 2.50\% | 2.47\% | 2.52\% | 2.57\% | 2.65\% | 2.67\% | 2.56\% | 2.58\% |
| Total Non-Interest Income | 1.17\% | 1.03\% | 0.77\% | 0.89\% | 1.04\% | 1.22\% | 1.25\% | 1.31\% | 1.32\% | 1.05\% | 1.11\% |
| Total Non-Interest Expense | -3.44\% | -3.78\% | -3.14\% | -3.06\% | -3.06\% | -3.15\% | -3.19\% | -3.23\% | -3.18\% | -2.68\% | -2.82\% |
| Net Operating Expense | -2.27\% | -2.75\% | -2.37\% | -2.17\% | -2.03\% | -1.93\% | -1.94\% | -1.91\% | -1.87\% | -1.63\% | -1.70\% |
| Non-Operating Gains (Losses) | 0.72\% | 0.56\% | 0.19\% | 0.16\% | 0.09\% | 0.09\% | 0.07\% | 0.05\% | 0.04\% | -0.01\% | 0.01\% |
| OTTI Losses Recognized in Earnings | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| NCUSIF Stabilization Expense | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| NCUSIF Recovery/Pass-back | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Return on Assets (ROA with Provision for LL) | 0.24\% | 0.00\% | 0.15\% | 0.33\% | 0.44\% | 0.58\% | 0.63\% | 0.74\% | 0.80\% | 0.94\% | 0.88\% |
| Net Charge-Offs | -0.22\% | -0.18\% | -0.14\% | -0.11\% | -0.10\% | -0.11\% | -0.11\% | -0.12\% | -0.14\% | -0.22\% | -0.20\% |
| Return with Net Charge-Offs instead of Provision | 0.26\% | -0.01\% | 0.14\% | 0.31\% | 0.44\% | 0.58\% | 0.63\% | 0.74\% | 0.81\% | 0.95\% | 0.89\% |
| Non-Interest Expense to Average Assets |  |  |  |  |  |  |  |  |  |  |  |
| Employee Compensation and Benefits | -1.63\% | -2.03\% | -1.62\% | -1.51\% | -1.43\% | -1.46\% | -1.56\% | -1.63\% | -1.63\% | -1.41\% | -1.46\% |
| Travel and Conference Expense | -0.01\% | -0.02\% | -0.02\% | -0.02\% | -0.02\% | -0.03\% | -0.03\% | -0.03\% | -0.03\% | -0.02\% | -0.02\% |
| Office Occupancy Expense | -0.22\% | -0.15\% | -0.14\% | -0.17\% | -0.19\% | -0.21\% | -0.21\% | -0.21\% | -0.22\% | -0.16\% | -0.17\% |
| Office Operations Expense | -1.01\% | -0.80\% | -0.72\% | -0.69\% | -0.64\% | -0.62\% | -0.59\% | -0.61\% | -0.61\% | -0.47\% | -0.51\% |
| Educational and Promotional Expense | -0.03\% | -0.04\% | -0.02\% | -0.04\% | -0.07\% | -0.08\% | -0.10\% | -0.11\% | -0.11\% | -0.11\% | -0.11\% |
| Loan Servicing Expense | -0.11\% | -0.11\% | -0.12\% | -0.15\% | -0.18\% | -0.22\% | -0.23\% | -0.23\% | -0.21\% | -0.19\% | -0.20\% |
| Professional and Outside Services | -0.31\% | -0.47\% | -0.35\% | -0.37\% | -0.44\% | -0.45\% | -0.40\% | -0.33\% | -0.29\% | -0.22\% | -0.25\% |
| Member Insurance | -0.03\% | -0.01\% | -0.01\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| Operating Fees (Exam. and/or Supervision Fees) | -0.06\% | -0.04\% | -0.03\% | -0.02\% | -0.02\% | -0.02\% | -0.02\% | -0.01\% | -0.01\% | -0.01\% | -0.01\% |
| Miscellaneous Operating Expenses | -0.04\% | -0.12\% | -0.10\% | -0.09\% | -0.08\% | -0.08\% | -0.06\% | -0.07\% | -0.07\% | -0.09\% | -0.09\% |
| Total Non-Interest Expense | -3.44\% | -3.78\% | -3.14\% | -3.06\% | -3.06\% | -3.15\% | -3.19\% | -3.23\% | -3.18\% | -2.68\% | -2.82\% |
| Other Performance Ratios |  |  |  |  |  |  |  |  |  |  |  |
| Earning Asset Yield | 2.95\% | 3.31\% | 2.95\% | 2.89\% | 2.87\% | 2.95\% | 3.12\% | 3.19\% | 3.33\% | 3.38\% | 3.33\% |
| Average Cost of Funds | -0.26\% | -0.31\% | -0.27\% | -0.23\% | -0.21\% | -0.22\% | -0.25\% | -0.28\% | -0.35\% | -0.46\% | -0.42\% |
| FTE Employee / \$ million of Loans \& Share Drafts | 1.94 | 0.99 | 0.68 | 0.46 | 0.35 | 0.30 | 0.28 | 0.25 | 0.21 | 0.16 | 0.18 |
| Compensation \& Benefits / FTE Emp. | \$19,364 | \$42,009 | \$46,507 | \$59,461 | \$67,165 | \$67,408 | \$75,561 | \$75,272 | \$86,693 | \$102,021 | \$93,808 |
| Compensation \& Benefits / \$million Lns. \& S.D.s | \$37,730 | \$42,154 | \$32,097 | \$27,685 | \$23,827 | \$20,668 | \$21,922 | \$18,853 | \$18,929 | \$16,880 | \$17,596 |
| Operating Expense / Loans \& Share Drafts | -8.17\% | -7.68\% | -6.43\% | -5.49\% | -5.18\% | -4.53\% | -4.53\% | -3.74\% | -3.74\% | -3.23\% | -3.42\% |
| Fee Income+Other Oper.Inc. / Loans \& Share Drafts | 0.90\% | 0.98\% | 0.90\% | 1.33\% | 1.60\% | 1.64\% | 1.69\% | 1.44\% | 1.49\% | 1.25\% | 1.31\% |
| Net Operating Expense / Loans \& Share Drafts | -7.27\% | -6.70\% | -5.52\% | -4.16\% | -3.58\% | -2.89\% | -2.84\% | -2.30\% | -2.25\% | -1.98\% | -2.10\% |
| Operating Expense / Operating Revenue | 95.24\% | 95.43\% | 98.17\% | 87.87\% | 84.21\% | 82.06\% | 80.50\% | 77.90\% | 77.67\% | 71.46\% | 73.36\% |
| Total Fixed Assets / Shares \& Equity | 0.39\% | 0.39\% | 0.68\% | 1.21\% | 1.52\% | 2.03\% | 2.17\% | 2.29\% | 2.31\% | 1.74\% | 1.86\% |
| Net Loans to Total Shares and Deposits | 49.0\% | 56.7\% | 52.1\% | 52.1\% | 52.6\% | 58.3\% | 64.3\% | 70.6\% | 77.8\% | 80.5\% | 77.7\% |
| Members / FTE Employee | 408.29 | 377.20 | 404.29 | 438.06 | 415.98 | 391.43 | 346.88 | 337.54 | 351.01 | 419.83 | 398.37 |








