

											I - December 31,2022	
Earnings to Average Assets	Peer	Peer										
YTD Annualized	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	500mm-1B	GT 1 Billion	ALL FICUs	
Investment Yield	0.73%	0.94%	1.03%	1.11%	1.20%	1.28%	1.34%	1.46%	1.54%	1.71%	1.63%	
Loan Yield	6.67%	6.11%	5.74%	5.33%	5.03%	4.77%	4.60%	4.45%	4.37%	4.41%	4.44%	
Net Loan Yield After NCOs	6.41%	5.92%	5.58%	5.19%	4.92%	4.64%	4.48%	4.31%	4.20%	4.17%	4.21%	
Asset Yield	3.16%	3.38%	3.12%	2.98%	2.93%	3.00%	3.07%	3.21%	3.31%	3.45%	3.38%	
Cost of Funds	-0.34%	-0.30%	-0.31%	-0.26%	-0.24%	-0.25%	-0.29%	-0.34%	-0.42%	-0.57%	-0.52%	
Gross Spread	2.82%	3.08%	2.81%	2.72%	2.69%	2.74%	2.78%	2.87%	2.89%	2.87%	2.87%	
Provision Expense	-0.19%	-0.20%	-0.17%	-0.13%	-0.12%	-0.13%	-0.13%	-0.15%	-0.18%	-0.28%	-0.25%	
Net Spread after Provision Expense	2.62%	2.88%	2.64%	2.59%	2.57%	2.61%	2.65%	2.72%	2.71%	2.59%	2.62%	
Total Non-Interest Income	1.29%	0.97%	0.78%	0.88%	1.03%	1.22%	1.26%	1.31%	1.36%	1.07%	1.13%	
Total Non-Interest Expense	-3.55%	-3.80%	-3.22%	-3.15%	-3.14%	-3.21%	-3.25%	-3.26%	-3.24%	-2.71%	-2.86%	
Net Operating Expense	-2.26%	-2.83%	-2.44%	-2.27%	-2.11%	-1.99%	-1.99%	-1.96%	-1.88%	-1.64%	-1.73%	
Non-Operating Gains (Losses)	0.91%	0.51%	0.18%	0.15%	0.08%	0.09%	0.06%	0.05%	0.05%	0.00%	0.02%	
		0.00%		0.00%				0.00%		0.00%	0.02%	
OTTI Losses Recognized in Earnings	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)	0.37%	0.04%	0.20%	0.32%	0.46%	0.62%	0.66%	0.76%	0.83%	0.95%	0.89%	
Net Charge-Offs	-0.26%	-0.19%	-0.16%	-0.14%	-0.11%	-0.13%	-0.13%	-0.14%	-0.17%	-0.25%	-0.22%	
Return with Net Charge-Offs instead of Provision Non-Interest Expense to Average Assets	0.30%	0.06%	0.21%	0.31%	0.47%	0.63%	0.67%	0.77%	0.84%	0.98%	0.92%	
Employee Compensation and Benefits	-1.69%	-2.04%	-1.66%	-1.55%	-1.46%	-1.49%	-1.59%	-1.64%	-1.65%	-1.42%	-1.48%	
Travel and Conference Expense	-0.02%	-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%	-0.15%	-0.18%	-0.19%	-0.21%	-0.21%	-0.21%	-0.21%	-0.16%	-0.17%	
Office Operations Expense	-0.94%	-0.82%	-0.72%	-0.70%	-0.65%	-0.63%	-0.60%	-0.62%	-0.61%	-0.48%	-0.52%	
Educational and Promotional Expense	-0.05%	-0.05%	-0.03%	-0.04%	-0.07%	-0.08%	-0.10%	-0.11%	-0.12%	-0.11%	-0.11%	
Loan Servicing Expense	-0.11%	-0.12%	-0.12%	-0.14%	-0.18%	-0.22%	-0.23%	-0.23%	-0.22%	-0.19%	-0.20%	
Professional and Outside Services	-0.30%	-0.42%	-0.37%	-0.38%	-0.45%	-0.45%	-0.40%	-0.34%	-0.30%	-0.22%	-0.26%	
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	-0.13%	-0.14%	-0.11%	-0.10%	-0.09%	-0.08%	-0.07%	-0.07%	-0.08%	-0.10%	-0.09%	
Total Non-Interest Expense	-3.55%	-3.80%	-3.22%	-3.15%	-3.14%	-3.21%	-3.25%	-3.26%	-3.24%	-2.71%	-2.86%	
Other Performance Ratios]		/-								,	
Earning Asset Yield Average Cost of Funds	3.12% -0.34%	3.56% -0.30%	3.13% -0.31%	3.05% -0.26%	3.04% -0.24%	3.10% -0.25%	3.24% -0.29%	3.38% -0.34%	3.41% -0.42%	3.56% -0.57%	3.50% -0.52%	
FTE Employee / \$million of Loans & Share Drafts Compensation & Benefits / FTE Emp.	1.84 \$22,563	0.93 \$48,173	0.66 \$51,914	0.45 \$62.668	0.34 \$71.157	0.30 \$69.848	0.28 \$76.193	0.25 \$79.709	0.21 \$82.148	0.16 \$103,673	0.18 \$95,170	
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Compensation & Benefits / \$million Lns. & S.D.s	\$42,082	\$46,844	\$34,521	\$28,290	\$24,735	\$20,909	\$21,510	\$19,807	\$17,361	\$16,796	\$17,441	
Operating Expense / Loans & Share Drafts	-8.63%	-8.76%	-6.46%	-5.91%	-5.31%	-4.43%	-4.36%	-3.96%	-3.47%	-3.25%	-3.42%	
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.51%	0.97%	1.18%	1.28%	1.51%	1.44%	1.61%	1.44%	1.42%	1.25%	1.30%	
Net Operating Expense / Loans & Share Drafts	-8.12%	-7.79%	-5.29%	-4.62%	-3.79%	-2.99%	-2.75%	-2.51%	-2.04%	-2.01%	-2.12%	
Operating Expense / Operating Revenue	132.53%	96.29%	91.00%	92.30%	84.25%	81.58%	80.09%	79.18%	78.77%	73.42%	74.94%	
Total Fixed Assets / Shares & Equity	0.60%	0.42%	0.64%	1.24%	1.59%	2.05%	2.22%	2.34%	2.30%	1.78%	1.89%	
Net Loans to Total Shares and Deposits	52.1%	60.7%	54.8%	55.0%	55.3%	60.9%	66.5%	73.6%	80.2%	83.6%	80.7%	
Members / FTE Employee	417.07	373.24	405.70	438.32	413.64	388.15	346.48	335.43	348.80	419.03	397.52	



Peer Statistics NCUA Data

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS	<2mm	2-5mm	5-10mm	10-20mm	20-50mm	50-100mm	100-200mm	200-500mm	200mm-1B	GITBIIIION	ALL FICUS
Cash and Cash Equivalents	0.4%	0.4%	0.7%	1.0%	1.1%	1.1%	1.1%	1.0%	0.9%	1.3%	1.2%
Total Investments	55.6%	48.5%	51.3%	49.0%	46.8%	40.7%	34.7%	28.3%	23.9%	23.2%	25.0%
	0.1%		0.5%			1.6%		1.9%	23.9%	3.9%	3.4%
Unsecured Credit Card Loans/Lines of Credit	10.8%	0.4% 8.9%	0.5% 7.0%	1.0% 5.4%	1.4% 3.8%	3.1%	1.7% 2.9%	2.6%	2.1%	3.9%	3.4% 2.9%
All Other Unsecured Loans/Lines of Credit											
Short-Term Small Amount Loans (STS)	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.4%	0.3%
New Vehicle Loans	9.2%	13.0%	11.9%	10.7%	8.3%	7.5%	7.4%	7.9%	8.0%	8.0%	8.0%
Used Vehicle Loans	17.9%	20.8%	19.0%	17.5%	16.1%	16.2%	17.0%	16.9%	17.1%	13.5%	14.4%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.2%	1.2%	2.0%	5.8%	11.4%	15.9%	17.9%	21.5%	22.7%	27.4%	25.5%
Total Other Real Estate Loans/Lines of Credit	4.3%	5.3%	5.7%	6.3%	6.9%	7.2%	8.1%	8.7%	8.4%	7.9%	8.0%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%	0.3%
Total All Other Loans/Lines of Credit to Members	0.0%	0.2%	0.1%	0.4%	0.5%	1.1%	2.2%	3.3%	6.1%	6.3%	5.6%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Total Loans and Leases	42.9%	50.0%	46.6%	47.6%	48.9%	53.9%	59.1%	65.3%	69.8%	71.3%	69.4%
Less: Allowance for Loan & Lease Losses	-1.2%	-0.7%	-0.5%	-0.4%	-0.3%	-0.3%	-0.3%	-0.4%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	41.7%	49.4%	46.1%	47.2%	48.6%	53.6%	58.8%	64.9%	69.4%	70.8%	68.9%
Total Other Assets	2.3%	1.8%	1.9%	2.8%	3.5%	4.6%	5.4%	5.8%	5.8%	4.6%	4.8%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	1.4%	0.7%	0.7%	0.8%	0.8%	1.3%	1.9%	3.1%	4.9%	6.7%	5.9%
Share Drafts	0.7%	2.3%	5.8%	10.5%	15.3%	17.1%	18.0%	19.1%	19.7%	17.3%	17.7%
Regular Shares	73.9%	68.3%	66.0%	60.3%	52.5%	47.2%	41.6%	38.0%	33.2%	27.5%	30.4%
Money Market Shares	0.1%	1.1%	1.4%	3.0%	6.7%	9.0%	12.4%	13.6%	14.8%	20.0%	18.2%
Share Certificates	3.5%	7.3%	7.9%	8.6%	8.3%	9.2%	10.8%	11.9%	13.2%	14.3%	13.7%
IRA/KEOGH Accounts	0.3%	1.0%	1.4%	1.7%	3.3%	9.2 % 3.7%	4.0%	3.7%	3.6%	3.8%	3.8%
All Other Shares	0.3%	0.5%	0.9%	0.9%	1.2%	0.9%	0.8%	0.7%	0.7%	0.7%	0.7%
Non-Member Deposits	0.8%	1.0%	0.7%	0.7%	0.6%	0.9%	0.8%	0.9%	1.3%	1.0%	1.0%
Total Shares and Deposits	79.9%	81.4%	84.1%	85.8%	87.8%	88.0%	88.4%	88.2%	86.5%	84.6%	85.4%
Total Equity	18.7%	17.9%	15.2%	13.5%	11.4%	10.7%	9.7%	8.7%	8.6%	8.6%	8.8%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	18.6%	18.0%	15.4%	13.7%	11.8%	11.6%	11.1%	10.6%	10.7%	10.7%	10.7%
Total Capital (Equity + Allow. for Loan Loss)	19.9%	18.6%	15.7%	13.8%	11.7%	11.0%	10.1%	9.1%	9.0%	9.2%	9.3%
Balance Sheet Growth YTD Annualized	1010,0	1010,0		101070			1011/0	01170		0.270	0.070
Total Investments	-9.4%	-8.5%	-10.1%	-8.8%	-8.4%	-11.5%	-13.5%	-18.5%	-21.8%	-23.9%	-21.8%
Total Loans and Leases	6.6%	7.3%	11.0%	12.1%	12.1%	14.0%	14.4%	16.3%	18.6%	21.6%	20.5%
TOTAL ASSETS	-2.4%	-1.2%	-1.0%	0.5%	1.1%	1.6%	2.2%	3.2%	4.9%	6.2%	5.6%
Total Liabilities	-61.0%	-90.7%	-92.4%	-81.3%	-73.0%	-76.8%	-72.0%	-43.5%	-49.5%	6.1%	19.4%
Total Shares and Deposits	-5.5%	0.6%	-4.0%	-5.4%	-2.2%	-3.0%	-2.3%	-1.4%	-3.6%	-0.4%	-0.5%
Equity Capital	0.1%	1.5%	-4.0%	-3.9%	0.2%	-0.3%	1.9%	2.6%	0.2%	3.8%	3.5%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.4%	-1.2%	-1.0%	0.5%	1.1%	-0.3% 1.6%	2.2%	3.2%	4.9%	6.2%	5.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	-2.4%	-1.2%	-1.0%	0.5%	1.1%	1.6%	2.2%	3.2%	4.9%	6.2%	5.6%



Peer Statistics NCUA Data

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Delingent Loser / Net Loses 2.65% 1.57% 1.22% 1.05% 0.28% 0.05% 0.56% 0.57% 0.62% 0.7% 0.2% 0.7% 0.2% 0.7% 0.2% 0.7% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% <th0.2%< th=""> 0.2% <th0.2%< th=""></th0.2%<></th0.2%<>	Loan Quality	Peer	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUS
Delangent Loars / Total Capital 6.0% 4.3% 3.9% 3.7% 3.8% 0.5% 3.5% 4.0% 4.5% 5.1% 4.8% Delangent Loars / FORC / Net Loars / FORC / Metamant Loars 41.1% 22.5% 22.4% 27.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7% 0.8% 0.7%<	Delinguent Loans / Net Loans		-									
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Non-Facterally Guaranteed Student Leans 0.00% 0.29% 0.83% 0.85% 1.35% 1.07% 1.25% 0.78% 0.43% 0.85% 1.35% 0.25% 0.78% 0.83% 0.83% 0.29% 0.33% 0.35%												
All Other Unsecured Loans 4.31% 2.22% 1.88% 1.32% 1.14% 1.01% 1.02% 0.88% 1.68% 1.33% Used Vehicle Leans 2.45% 1.87% 1.41% 1.22% 0.88% 0.81%												
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Non-Commercial Junior Lien Mortgages 0.00% 0.00% 0.00% -0.02% 0.06% -0.02% 0.00% 0.00% -0.02% 0.00% 0.00% -0.02% 0.00% 0.00% -0.02% 0.00% 0.00% -0.02% 0.00% 0.00% -0.02% 0.00% 0.01% 0.00% -0.02% 0.00% 0.01% 0.00% -0.02% 0.00% 0.01% 0.00% -0.02% 0.00% 0.30% 1.65% 0.80% -1.16% 0.01% 0.18% 0.47% Indirect Loans 0.00% 0.00% 0.40% 0.09% 0.31% 0.37% 0.40% 0.44% 0.41% 0.48% 0.47%												
All Other Non-Commercial Real Estate Loans -8.45% 0.00% 1.48% 0.42% 0.08% 1.65% 0.80% -1.16% 0.01% 0.18% Indirect Loans 0.00% 0.00% 0.40% 0.09% 0.31% 0.37% 0.40% 0.41% 0.48% 0.47%												
Indirect Loans 0.00% 0.00% 0.40% 0.09% 0.31% 0.37% 0.40% 0.44% 0.41% 0.48% 0.47%												
Number of Great Unions in Each Peer Group: 305 296 381 511 872 673 574 532 292 427 4,863												
	Number of Gredit Unions in Each Peer Group:	305	296	381	511	872	673	5/4	532	292	427	4,863

	/ст										
Strategic Solu	utions				-						Statistics UA Data
Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Time Deposits	99.23%	132.89%	192.25%	206.17%	223.74%	151.00%	89.06%	33.80%	9.37%	1.43%	16.28%
Marketable Securities	14.53%	27.55%	44.50%	69.65%	97.71%	133.13%	161.58%	177.21%	161.58%	169.41%	166.23%
All Other Investments	27.19%	21.06%	18.54%	12.80%	11.58%	6.02%	5.15%	6.07%	5.02%	4.52%	4.93%
Total Investments	299.62%	269.46%	333.03%	357.90%	397.18%	350.41%	312.26%	266.95%	223.06%	217.57%	232.26%
Unsecured Loans	58.81%	51.58%	48.71%	46.65%	44.20%	40.70%	41.40%	43.09%	46.62%	64.08%	58.95%
Vehicle Loans	146.03%	188.07%	200.54%	206.55%	207.54%	204.17%	218.98%	234.55%	234.87%	201.87%	208.33%
New Vehicle Loans	49.70%	72.48%	77.26%	78.45%	70.53%	64.60%	66.38%	74.94%	74.75%	75.17%	74.46%
Used Vehicle Loans	96.33%	115.60%	123.28%	128.10%	137.01%	139.57%	152.60%	159.61%	160.12%	126.70%	133.87%
Total Real Estate	1.56%	10.13%	22.61%	58.22%	129.82%	184.28%	229.96%	293.04%	328.84%	362.89%	339.11%
1st Mortgage	1.17%	7.12%	13.31%	44.05%	100.09%	148.52%	186.77%	243.94%	278.47%	316.60%	293.08%
1st Mortgage Fxd	1.17%	6.54%	11.30%	35.60%	80.95%	124.69%	156.83%	207.83%	249.68%	278.71%	257.35%
1st Mortgage Adj	0.00%	0.58%	2.02%	8.45%	19.14%	23.84%	29.94%	36.10%	28.78%	37.89%	35.73%
2nd Mortgage	0.38%	3.01%	9.30%	14.17%	29.73%	35.75%	43.19%	49.11%	50.38%	46.29%	46.03%
Closed-End Fxd	0.38%	2.35%	5.53%	6.69%	13.53%	12.81%	15.87%	17.72%	15.56%	10.93%	12.13%
Closed-End Adj	0.00%	0.08%	0.38%	0.55%	1.53%	2.03%	1.74%	1.15%	2.34%	0.88%	1.11%
Open-End Adj	0.00%	0.35%	2.64%	5.97%	12.23%	18.89%	22.91%	28.33%	30.37%	32.01%	30.42%
Open-End Fxd	0.00%	0.23%	0.75%	0.96%	2.44%	2.03%	2.68%	1.91%	2.10%	2.47%	2.37%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.19%	0.12%	0.11%	0.10%	0.00%	0.01%	0.65%	0.92%	1.40%	3.46%	2.80%
All Other Loans/Lines of Credit to Members	23.02%	27.65%	30.04%	35.55%	32.85%	33.43%	39.17%	41.77%	38.37%	32.11%	33.77%
Total Loans	230.97%	278.13%	302.76%	348.01%	415.15%	464.34%	532.02%	615.77%	652.27%	668.07%	646.21%
Indirect Loans	0.84%	0.17%	1.00%	5.79%	19.92%	51.79%	77.69%	121.30%	150.26%	156.10%	144.24%
Percent of Vehicle Loans	0.57%	0.09%	0.50%	2.80%	9.60%	25.37%	35.48%	51.72%	63.98%	77.32%	69.23%
Business Loans	0.05%	0.31%	0.08%	1.29%	3.64%	11.56%	25.88%	41.24%	66.31%	60.26%	55.62%
Participation Loans	0.60%	1.04%	3.35%	5.61%	13.86%	24.02%	34.43%	38.16%	38.17%	22.27%	25.27%
Total Mortgage Exposure**	<u>2.09%</u>	<u>10.53%</u>	<u>26.31%</u>	<u>62.10%</u>	<u>154.46%</u>	236.56%	<u>321.65%</u>	<u>418.06%</u>	<u>450.97%</u>	<u>483.62%</u>	<u>455.28%</u>
Total Real Estate	1.56%	10.13%	22.61%	58.22%	129.82%	184.28%	229.96%	293.04%	328.84%	362.89%	339.11%
RE Business Loans	0.05%	0.31%	0.08%	1.29%	3.64%	11.56%	25.88%	41.24%	66.31%	60.26%	55.62%
Mortgage-Backed Investments	0.54%	0.41%	3.70%	3.88%	24.64%	52.28%	91.69%	125.02%	122.13%	120.73%	116.17%
Federal Agency Securities (Mtg Backed)	0.54%	0.41%	3.70%	3.61%	24.52%	52.19%	91.30%	124.12%	120.31%	115.50%	112.02%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.27%	0.13%	0.09%	0.39%	0.90%	1.82%	5.23%	4.15%



