CATALYST Strategic Solutions

# Peer Statistics
# NCUA Data

National - December 31,2022

| Earnings to Average Assets<br>YTD Annualized | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>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% |
| 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) | 0.37% | 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 | 0.30% | 0.06% | 0.21% | 0.31% | 0.47% | 0.63% | 0.67% | 0.77% | 0.84% | 0.98% | 0.92% |
| **Non-Interest Expense to Average Assets** | | | | | | | | | | | |
| 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 | 3.12% | 3.56% | 3.13% | 3.05% | 3.04% | 3.10% | 3.24% | 3.38% | 3.41% | 3.56% | 3.50% |
| Average 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% |
| FTE Employee / $million of Loans & Share Drafts | 1.84 | 0.93 | 0.66 | 0.45 | 0.34 | 0.30 | 0.28 | 0.25 | 0.21 | 0.16 | 0.18 |
| Compensation & Benefits / FTE Emp. | $22,563 | $48,173 | $51,914 | $62,668 | $71,157 | $69,848 | $76,193 | $79,709 | $82,148 | $103,673 | $95,170 |
| 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 |

CATALYST Strategic Solutions

# Peer Statistics
# NCUA Data

| 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 | | | | | | | | | | | |
| 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% |
| Unsecured Credit Card Loans/Lines of Credit | 0.1% | 0.4% | 0.5% | 1.0% | 1.4% | 1.6% | 1.7% | 1.9% | 2.1% | 3.9% | 3.4% |
| All Other Unsecured Loans/Lines of Credit | 10.8% | 8.9% | 7.0% | 5.4% | 3.8% | 3.1% | 2.9% | 2.6% | 2.9% | 2.9% | 2.9% |
| 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% | 3.7% | 4.0% | 3.7% | 3.6% | 3.8% | 3.8% |
| All Other Shares | 0.7% | 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** | | | | | | | | | | | |
| 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% | -1.6% | -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% | 1.6% | 2.2% | 3.2% | 4.9% | 6.2% | 5.6% |

CATALYST Strategic Solutions

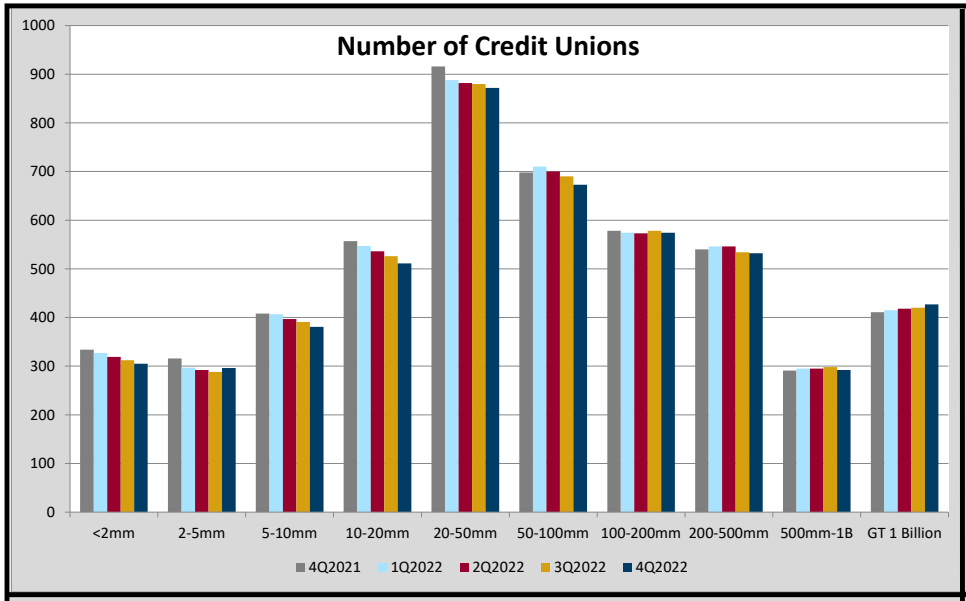
# Peer Statistics
# NCUA Data

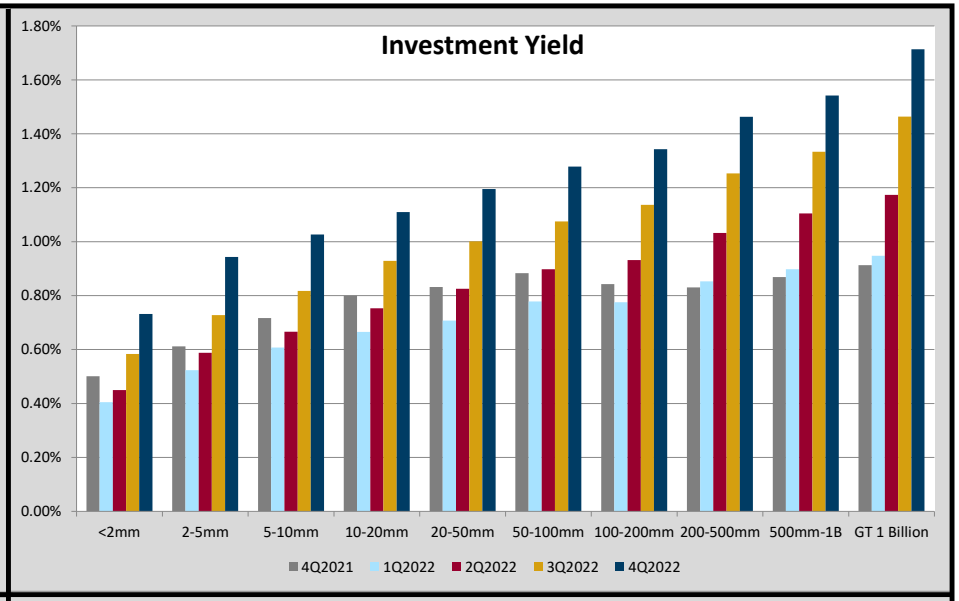
| Loan Quality | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Delinquent Loans / Net Loans | 2.68% | 1.57% | 1.29% | 1.05% | 0.88% | 0.70% | 0.58% | 0.54% | 0.56% | 0.62% | 0.62% |
| Delinquent Loans / Total Capital | 6.0% | 4.3% | 3.9% | 3.7% | 3.8% | 3.5% | 3.5% | 4.0% | 4.5% | 5.1% | 4.8% |
| Delinquent Loans + OREO / Net Loans + OREO | 2.7% | 1.6% | 1.3% | 1.1% | 0.9% | 0.7% | 0.6% | 0.6% | 0.6% | 0.7% | 0.7% |
| Delinquent Loans > 6mo / Delinquent Loans | 41.1% | 28.5% | 22.3% | 27.4% | 27.3% | 23.3% | 21.1% | 23.3% | 19.7% | 18.6% | 19.3% |
| Allowance for Loan Losses/Net Loans | 2.95% | 1.34% | 1.13% | 0.89% | 0.73% | 0.68% | 0.61% | 0.61% | 0.65% | 0.81% | 0.77% |
| Loans 2 to less than 6 months Delinquent ($000s) | $6 | $19 | $34 | $52 | $104 | $209 | $387 | $864 | $2,264 | $13,803 | $1,545 |
| Loans 6 to less than 12 months Delinquent ($000s) | $2 | $5 | $6 | $13 | $24 | $33 | $62 | $158 | $359 | $1,886 | $223 |
| Loans 12 months and over Delinquent ($000s) | $2 | $2 | $3 | $6 | $15 | $31 | $41 | $105 | $195 | $1,269 | $148 |
| Total Delinquent Loans ($000s) | $10 | $27 | $43 | $72 | $143 | $273 | $491 | $1,127 | $2,818 | $16,958 | $1,916 |
| **Delinquency by Category** | | | | | | | | | | | |
| Unsecured Credit Card | 0.14% | 1.97% | 2.31% | 1.57% | 1.40% | 1.15% | 0.96% | 0.88% | 1.02% | 1.55% | 1.48% |
| STS Loans | 1.34% | 3.09% | 1.50% | 2.49% | 2.37% | 2.81% | 3.78% | 2.10% | 4.13% | 4.87% | 4.19% |
| Non-Federally Guaranteed Student Loans | 0.00% | 0.00% | 0.29% | 0.63% | 0.83% | 0.65% | 1.35% | 1.07% | 1.25% | 0.78% | 0.84% |
| All Other Unsecured Loans | 4.31% | 2.22% | 1.88% | 1.92% | 1.37% | 1.14% | 1.01% | 1.02% | 0.95% | 1.68% | 1.53% |
| New Vehicle Loans | 1.89% | 0.82% | 0.78% | 0.48% | 0.48% | 0.33% | 0.29% | 0.33% | 0.38% | 0.38% | 0.37% |
| Used Vehicle Loans | 2.45% | 1.87% | 1.41% | 1.22% | 1.02% | 0.88% | 0.81% | 0.81% | 0.88% | 0.83% | 0.84% |
| All Other Secured Loans | 0.66% | 0.91% | 1.01% | 0.70% | 0.72% | 0.56% | 0.50% | 0.45% | 0.63% | 0.85% | 0.77% |
| Leases Receivable | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.86% | 0.17% | 0.04% | 0.14% | 0.44% | 0.41% |
| Non-Commercial 1st Lien Mortgages | 13.62% | 3.56% | 2.25% | 0.55% | 0.23% | 0.12% | 0.10% | 0.08% | 0.09% | 0.09% | 0.09% |
| Non-Commercial Junior Lien Mortgages | 0.00% | 0.88% | 0.89% | 0.84% | 0.65% | 0.57% | 0.36% | 0.32% | 0.30% | 0.35% | 0.35% |
| All Other Non-Commercial Real Estate Loans | 33.28% | 0.60% | 1.23% | 2.52% | 0.76% | 1.83% | 1.88% | 2.11% | 1.84% | 2.57% | 2.11% |
| Real Estate Secured Commercial Loans | 0.00% | 0.00% | 0.00% | 1.30% | 1.08% | 0.28% | 0.23% | 0.23% | 0.25% | 0.17% | 0.19% |
| Commercial Loans Not Real Estate Secured | 0.00% | 0.00% | 9.36% | 3.48% | 4.69% | 4.10% | 1.36% | 1.94% | 1.50% | 2.10% | 2.01% |
| Indirect Loans | 0.00% | 0.00% | 0.12% | 0.93% | 1.56% | 0.92% | 0.97% | 0.84% | 0.86% | 0.71% | 0.74% |
| MBL Delinquency Rate | 0.00% | 0.00% | 7.92% | 2.68% | 2.53% | 1.30% | 0.46% | 0.47% | 0.39% | 0.29% | 0.33% |
| MBL Delinquency as % of Total RE Loans | 0.00% | 0.00% | 0.20% | 0.17% | 0.12% | 0.12% | 0.07% | 0.09% | 0.11% | 0.06% | 0.07% |
| **YTD Annualized** | | | | | | | | | | | |
| Net Charge-Offs / Average Loans (Annualized) | 0.18% | 0.12% | 0.10% | 0.10% | 0.08% | 0.08% | 0.08% | 0.09% | 0.10% | 0.14% | 0.13% |
| Recoveries / Charge-Offs | 26.57% | 35.39% | 33.37% | 32.11% | 34.24% | 32.24% | 32.79% | 34.20% | 31.53% | 25.79% | 27.06% |
| Expected Charge-Offs / Net Loans | 0.97% | 0.52% | 0.39% | 0.37% | 0.35% | 0.33% | 0.28% | 0.30% | 0.28% | 0.28% | 0.29% |
| Provision for Loan Losses/Net Charge-Offs | -13.9% | -12.2% | 5.7% | -19.1% | -16.2% | -14.5% | -16.3% | -17.8% | -19.2% | -39.7% | -33.0% |
| Prov. for Loan Losses/Expected Charge-Offs | 11.5% | 23.3% | -13.1% | 36.3% | 31.3% | 25.7% | 34.2% | 31.2% | 30.9% | 51.3% | 46.4% |
| Bankruptcies / Net Loans | 0.03% | 0.12% | 0.10% | 0.10% | 0.12% | 0.16% | 0.15% | 0.17% | 0.16% | 0.15% | 0.15% |
| Total Amount of Loans Charged-Off ($000s) | $1 | $3 | $2 | $10 | $19 | $38 | $88 | $215 | $524 | $4,008 | $427 |
| Total Amount of Recoveries ($000s) | $0 | $1 | $1 | $2 | $5 | $9 | $22 | $53 | $115 | $912 | $98 |
| Net Charge Offs ($000s) | $1 | $2 | $1 | $8 | $14 | $30 | $66 | $162 | $409 | $3,096 | $330 |
| **Net Charge-Offs by Category** | | | | | | | | | | | |
| Unsecured Credit Card Loans | 0.00% | 2.78% | 0.86% | 1.39% | 1.29% | 1.15% | 1.57% | 1.56% | 1.71% | 2.90% | 2.71% |
| STS Loans | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 9.54% | -7.88% | -15.70% | 2.56% | 0.29% |
| Non-Federally Guaranteed Student Loans | 4.11% | 0.00% | -1.49% | 0.04% | -0.08% | 0.26% | 0.31% | 0.32% | 0.21% | 0.51% | 0.47% |
| All Other Unsecured Loans | 1.21% | 1.87% | 0.21% | 1.98% | 1.92% | 1.96% | 2.15% | 2.43% | 2.60% | 3.76% | 3.39% |
| New Vehicle Loans | 0.36% | 0.08% | 0.04% | 0.10% | 0.08% | 0.10% | 0.09% | 0.12% | 0.12% | 0.20% | 0.18% |
| Used Vehicle Loans | 1.01% | 0.20% | 0.00% | 0.42% | 0.39% | 0.36% | 0.41% | 0.45% | 0.48% | 0.54% | 0.51% |
| All Other Secured Loans | 0.13% | 0.97% | 0.31% | 0.34% | 0.21% | 0.21% | 0.29% | 0.30% | 0.43% | 0.45% | 0.42% |
| Leases Receivable | 0.00% | -15.07% | -2.92% | -14.46% | 0.00% | -2.15% | 0.14% | -0.15% | 0.15% | 0.11% | 0.10% |
| Non-Commercial 1st Lien Mortgages | 0.00% | 0.00% | 0.02% | 0.08% | 0.03% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Non-Commercial Junior Lien Mortgages | 0.00% | 0.00% | 0.00% | -0.02% | 0.06% | -0.02% | 0.00% | 0.01% | 0.00% | -0.02% | -0.02% |
| All Other Non-Commercial Real Estate Loans | -8.45% | 0.00% | 1.48% | 0.42% | 0.08% | 0.30% | 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% | 0.44% | 0.41% | 0.48% | 0.47% |
| Number of Credit Unions in Each Peer Group: | 305 | 296 | 381 | 511 | 872 | 673 | 574 | 532 | 292 | 427 | 4,863 |

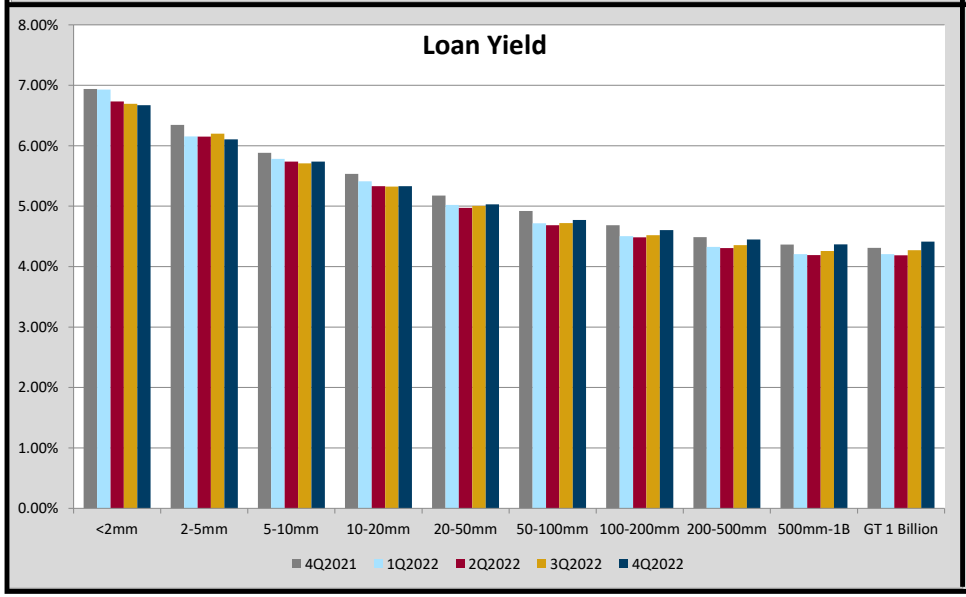
CATALYST Strategic Solutions

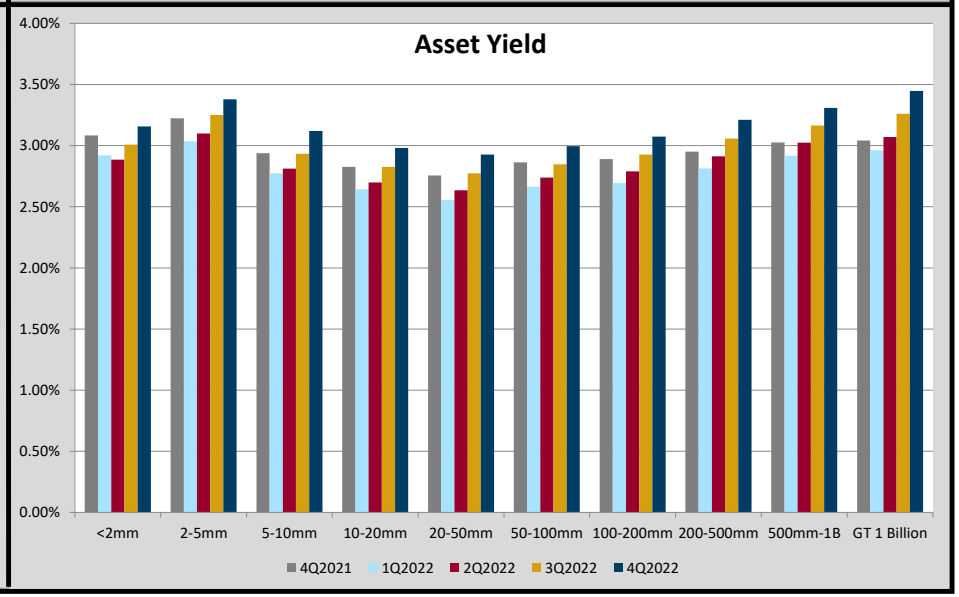
# Peer Statistics
# NCUA Data

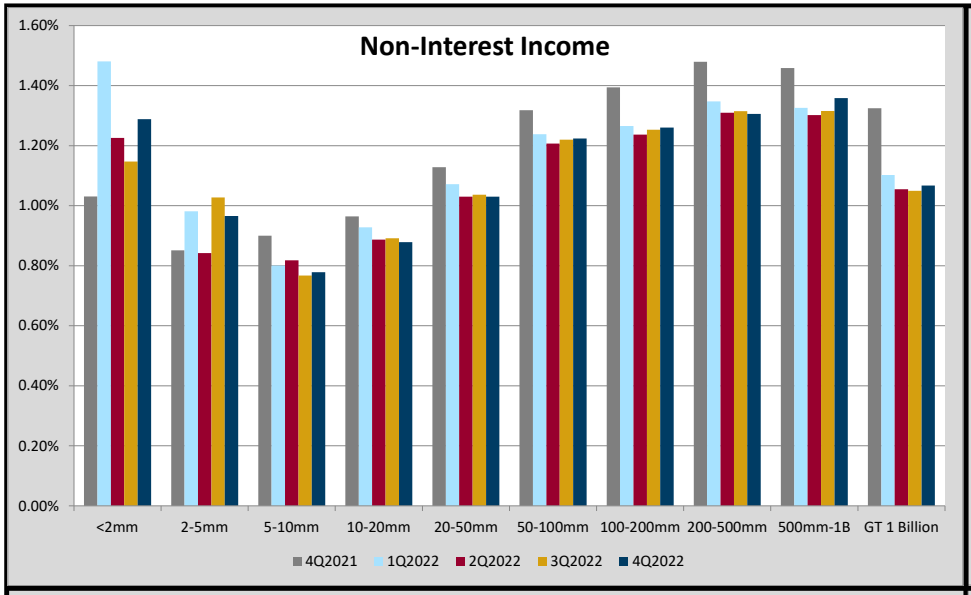
| Concentration Risk (% of Net Worth) | Peer <2mm | Peer 2-5mm | Peer 5-10mm | Peer 10-20mm | Peer 20-50mm | Peer 50-100mm | Peer 100-200mm | Peer 200-500mm | Peer 500mm-1B | Peer GT 1 Billion | Peer ALL FICUs |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Time Deposits | 99.23% | 132.89% | 192.25% | 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** | 2.09% | 10.53% | 26.31% | 62.10% | 154.46% | 236.56% | 321.65% | 418.06% | 450.97% | 483.62% | 455.28% |
| 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% |

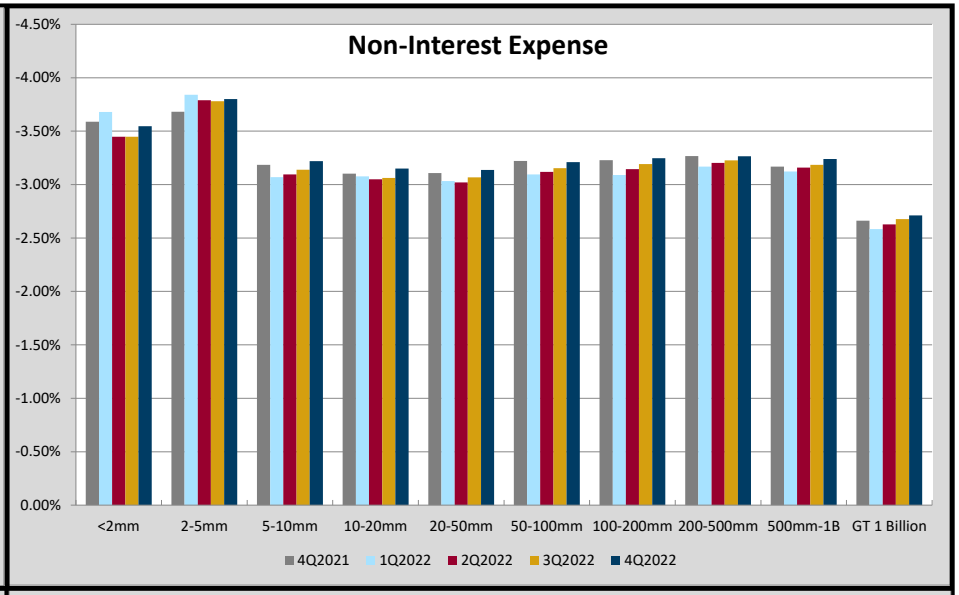

Number of Credit Unions
1000
900
800
700
600
500
400
300
200
100
0
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022

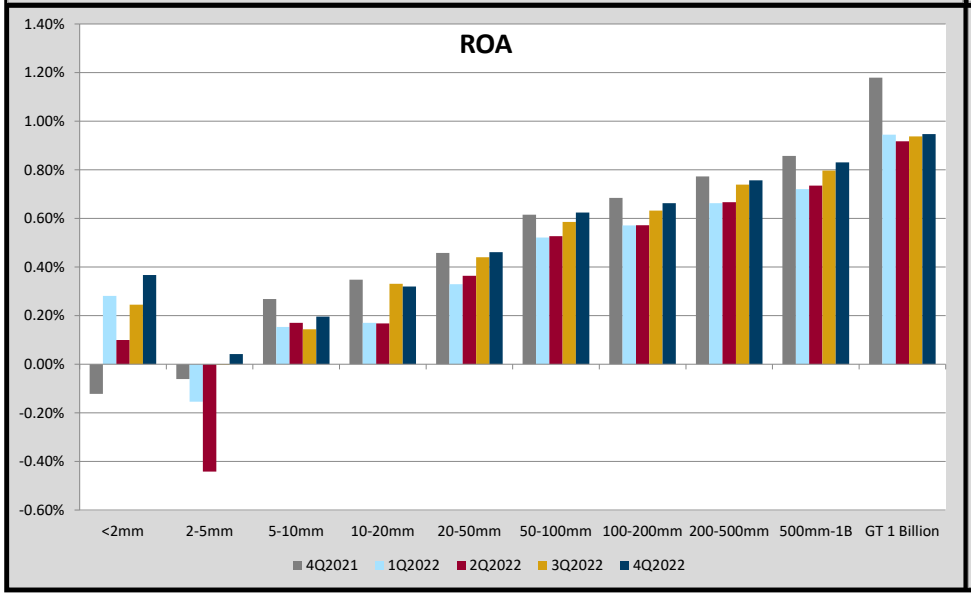

Investment Yield
1.80%
1.60%
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022

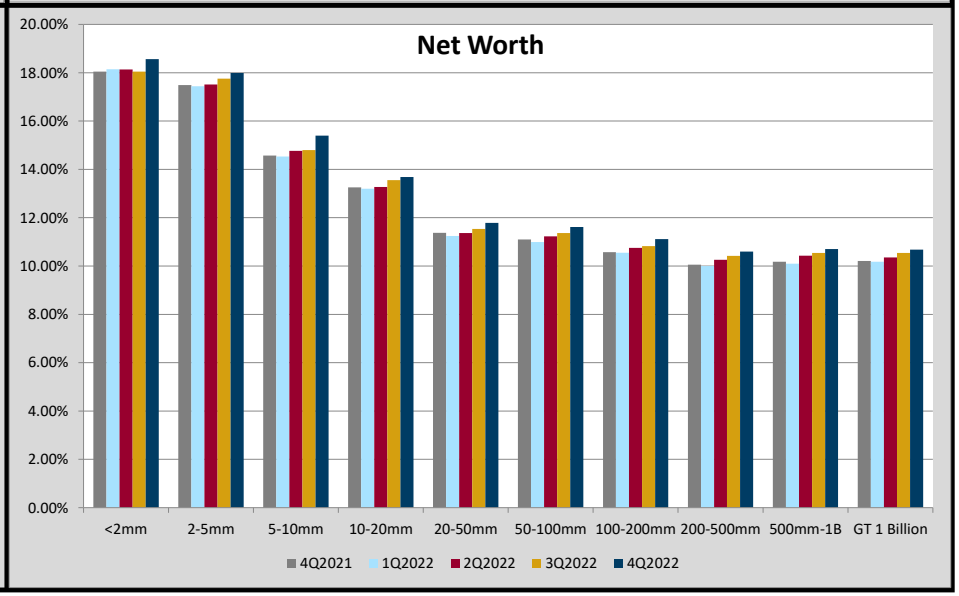

Loan Yield
8.00%
7.00%
6.00%
5.00%
4.00%
3.00%
2.00%
1.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022


Asset Yield
4.00%
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022


Non-Interest Income
1.60%
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022


Non-Interest Expense
-4.50%
-4.00%
-3.50%
-3.00%
-2.50%
-2.00%
-1.50%
-1.00%
-0.50%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022


ROA
1.40%
1.20%
1.00%
0.80%
0.60%
0.40%
0.20%
0.00%
-0.20%
-0.40%
-0.60%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022


Net Worth
20.00%
18.00%
16.00%
14.00%
12.00%
10.00%
8.00%
6.00%
4.00%
2.00%
0.00%
<2mm
2-5mm
5-10mm
10-20mm
20-50mm
50-100mm
100-200mm
200-500mm
500mm-1B
GT 1 Billion
4Q2021
1Q2022
2Q2022
3Q2022
4Q2022