

Key Metrics to Benchmark Operational Efficiency & Productivity
Data as of March 31, 2011

	Operating Expense / Average Assets	Efficiency Ratio	Members / Employees	\$ Revenue for each 1\$ of Salary & Benefits	Revenue / Employee	Average Member Relationship	Average Assets
CU's over \$1B	2.64%	62.83%	418	\$4.08	\$70,599	\$18,900	\$2,582,771,810
CU's \$500M-\$1B	3.27%	73.18%	363	\$3.27	\$51,960	\$15,938	\$699,895,425
CU's \$250M-\$500M	3.60%	76.95%	352	\$3.11	\$46,321	\$14,144	\$351,591,953
CU's \$100M-\$250M	3.71%	80.08%	353	\$3.01	\$41,649	\$12,814	\$157,016,937
CU's \$50M-\$100M	3.88%	83.73%	378	\$2.95	\$38,785	\$11,043	\$70,238,258
CU's \$20M-\$50M	3.79%	86.11%	416	\$2.89	\$36,457	\$9,659	\$32,132,699
CU's \$10M-\$20M	3.91%	88.58%	435	\$2.71	\$32,747	\$8,105	\$14,426,578
CU's \$5M-\$10M	3.89%	90.65%	460	\$2.53	\$27,541	\$6,547	\$7,330,980
CU's \$2M-\$5M	4.08%	93.86%	435	\$2.35	\$21,685	\$5,315	\$3,438,504
CU's Less than \$2M	4.13%	100.15%	378	\$2.39	\$11,275	\$3,242	\$895,374
All in U.S.	3.14%	71.61%	387	\$3.47	\$52,852	\$15,072	\$127,874,926

Source: Callahan & Associates, Peer-to-Peer Software.