

CORPORATE INFORMATION	Median	25th Percentile	75th Percentile
Assets			
Non-interest expense			
Salaries and benefits as % of non-interest expense			
# of branches			
Total employees (FTE)			
Assets per employee			
Return on assets			
Efficiency ratio			
Non-interest income as a % of revenue			
Total # of members			

BRANCH SALES AND SERVICE	Median	25th Percentile	75th Percentile
Deposits per branch			
Teller transactions per teller FTE/mo.			
New accounts opened per platform FTE/mo.			
Deposit accounts open/close ratio			
Deposit accounts serviced per platform FTE			
Consumer loan apps via branch channel per branch-based lender/mo.			
Direct consumer loans closed per branch/mo.			
Monthly new retail checking accounts opened per branch			
Monthly new retail checking accounts per platform FTE			
Total retail checking accounts per branch			
Monthly new business checking accounts opened per branch			
Monthly new business checking accounts per platform FTE			
Total business checking accounts per branch			
% of teller headcount that is peak time/part time vs. full time			
Teller turnover rate			
Branch management per branch			
Retail Administration			
Branch headcount supported per sales/product management FTE			
# of branches supported per regional/district manager			
Branch headcount supported per regional/district manager			
Branch headcount supported per retail/delivery support FTE			

Retail Non-Interest Income			
Fee income per retail checking account/yr.			
Average debit card fee income per retail checking account/yr.			
Average ATM/debit income per card/yr.			
Average revenue per ATM/yr.			
Average NSF/courtesy pay fee income per retail checking account/yr.			

CONTACT CENTER	Median	25th Percentile	75th Percentile
Inbound calls per inbound contact center agent/day			
Outbound calls per outbound contact center agent/day			
New deposit accts. opened in contact center/ contact center new acct. opening FTE/mo.			
Direct and home equity loan applications per contact center loan agent/day			
Chat sessions per chat support FTE/day			
E-mails per e-mail support FTE/day			
Interactions per contact center FTE/day			
Calls per contact center FTE/day			
Average wait time per call (minutes)			
Average talk time per call (minutes)			
Average percentage of calls abandoned (abandon rate)			
% of telephone calls handled by interactive voice response			
% of loan applications taken through contact center			
New deposit accounts opened in contact center as a % of total			

WEB AND MOBILE BANKING	Median	25th Percentile	75th Percentile
Active Internet banking users per Internet banking FTE			
Active Internet banking users as a % of checking accounts			
Active Internet banking users as a % of total enrolled			
Active bill pay users as a % of checking accounts			
Active bill pay users as a % of total enrolled			
# of retail bill pay transactions per enrolled user/ mo.			
Enrolled mobile banking users as a % of checking accounts			

Active mobile banking users as a % of checking accounts			
Active mobile banking users as a % of total enrolled			
A2A active users % of personal checking accts			
A2A transactions per A2A active users			
P2P active users % of personal checking accts			
P2P transactions per P2P active users			

RETAIL CARDS AND PAYMENTS	Median	25th Percentile	75th Percentile
Debit cards as a % of personal checking accounts			
Average posted debit card transactions per debit card/mo.			
% of debit transactions that are PIN-based			
Average posted ATM transactions per ATM/debit card/mo.			
Average transactions per ATM/mo.			
# of ATM/debit cards per ATM/debit support FTE			
Average PIN POS interchange income per transaction			
Average debit signature interchange income per transaction			
# of ATM deposits per ATM / mo			
# of ATM deposits per ATMs that accept deposits / mo.			
# of ATM deposits per ATM/debit FTE /mo.			
Business debit cards as a % of business checking accounts			
# of business debit transactions per business debit card/mo.			
Annual # of chargebacks per 1000 personal debit cards			
# of chargebacks per dispute/chargeback FTE/mo.			
# of disputes per dispute/chargeback FTE/mo.			
ATM/debit income as a % of assets			

CONSUMER LENDING	Median	25th Percentile	75th Percentile
Direct consumer loans closed per direct FTE/mo.			
Direct consumer loan approval rate (approvals per applications)			
Direct consumer loan pull through rate (closings per applications)			
% of direct loans approved through automated underwriting			
% of direct loan applications originated through the Internet			

Indirect consumer loans closed per indirect FTE/ mo.			
Indirect consumer loan approval rate (approvals per applications)			
Indirect consumer loan pull through rate (closings per applications)			
Total consumer loan apps per total underwriting FTE/mo.			
Total consumer loans closed per total underwriting FTE/mo.			
Credit card pull through rate (accounts per applications)			
Total credit card apps per total CC underwriting FTE per mo.			
Credit card penetration rate			

MORTGAGE LENDING	Median	25th Percentile	75th Percentile
Mortgage loans closed per mortgage origination FTE/mo.			
Retail mortgage loans closed per originator/mo.			
Mortgage loan originators per sales assistant			
Retail mortgage loan applications per processor/ mo.			
Retail mortgage loans closed per closer/mo.			
Mortgage loans closed per post-closer/mo.			
Retail mortgage loan applications per underwriter/ mo.			
Mortgage loans closed per secondary FTE/mo.			
Mortgage loans closed per shipping FTE/mo.			
Mortgage approval rate (approvals per applications)			
Retail mortgage loan pull through rate (closings per applications)			
% of mortgage applications originated through the Internet			
Mortgage originator compensation as a % of production volume			
% of mortgage production that is government lending (FHA/VA)			

MEMBER BUSINESS LENDING	Median	25th Percentile	75th Percentile
Business loans outstanding per officer			
Average new business loan commitments per business lending officer/mo.			
New business loan \$\$ closed per business loan processing FTE/mo.			
Loan officers per credit analyst			

WEALTH MANAGEMENT	Median	25th Percentile	75th Percentile
Investments			
Monthly investment revenue per dedicated investment representative			
Branches per dedicated investment representative			
Monthly investment revenue per branch			
Annual revenue as a % of retail deposits			
Investment representatives per investment support FTE			
Insurance			
Average annual revenue per insurance agent			
Insurance agents per insurance support FTE			

DEPOSIT OPERATIONS AND ITEM PROCESSING	Median	25th Percentile	75th Percentile
Deposit Operations			
Deposit accounts per deposit back office FTE			
Deposit accounts per MIF/account maintenance FTE			
Deposit accounts per reconciliation FTE			
Deposit accounts per research FTE			
Checking accounts per NSF/courtesy pay/reject/return FTE			
IRA accounts per IRA administration FTE			
Daily wires per wire room FTE			
% of statements that are e-statements			
Item Processing			
Item processing cost per POD item			
Average rendering cost per statement			
Average transportation cost per branch/mo.			

LOAN OPERATIONS AND COLLECTIONS	Median	25th Percentile	75th Percentile
Loan Operations			
Consumer loans serviced per consumer servicing FTE			
Mortgage loans serviced per mortgage servicing FTE			
Business loans serviced per business servicing FTE			
Consumer loan applications per consumer processing FTE/mo.			
Consumer doc packages per consumer doc prep/pre- & post-fund review/closing FTE/mo.			
Business loans boarded to funded per business processing FTE/mo.			
Business doc packages per bus. doc prep/pre- & post-fund review/closing FTE/mo.			

Loans outstanding per payment processing/payoff FTE			
Loans outstanding per collateral/file tracking FTE			
Loans outstanding per escrow FTE			
Loans outstanding per member service/maintenance FTE			
Mortgage loans serviced for others per investor reporting FTE			
Collections			
30+ days past due consumer loans per collections FTE			
30+ days past due mortgage loans per collections FTE			
# of ODP checking accounts per deposit collections FTE			
Average consumer charge-offs per consumer recovery FTE			
Average mortgage charge-offs per mortgage recovery FTE			
Collectors per collection support FTE			

INFORMATION TECHNOLOGY	Median	25th Percentile	75th Percentile
Assets supported by IT FTE (in-house core system)			
Credit union FTE per IT FTE (in-house core system)			
Assets supported by IT FTE (outsourced core system)			
Credit union FTE per IT FTE (outsourced core system)			
Workstations/servers supported per PC/network support FTE			
Servers supported by network management staff FTE			
Credit union FTE supported by help desk support FTE			
Workstations/servers supported by technical staff			
Monthly calls/IT help desk FTE			
Annual technology spending as a % of assets			
Annual technology spending per credit union FTE			
Annual technology spending as a % of non-interest expenses			
Core systems spending as a % of assets			
Data communications spending as a % of assets			
Remote delivery spending as a % of assets			
Infrastructure spending as a % of assets			
Strategic systems spending as a % of assets			

ENTERPRISE RISK MANAGEMENT	Median	25th Percentile	75th Percentile
Assets supported per enterprise risk management FTE (total)			
Credit union FTE per enterprise risk management FTE (total)			
Assets supported per audit FTE			
Credit union FTE per audit FTE			
Assets supported per compliance FTE			
Credit union FTE per compliance FTE			
Credit union FTE per fraud/investigations FTE			
Credit union FTE per physical security FTE			
Branches per physical security FTE			
Credit union FTE per IT/computer security FTE			
Credit union FTE per disaster recovery/business continuity FTE			
Deposit accounts per BSA FTE			
Credit union FTE per privacy FTE			
Credit union FTE per vendor management FTE			

Enterprise Risk Management - Losses			
Net annual cash over/shorts per teller FTE			
Losses per checking account/yr.			

ADMINISTRATION, FINANCE AND ACCOUNTING	Median	25th Percentile	75th Percentile
Administration			
Credit union FTE per executive officer			
Credit union FTE per legal FTE			
Legal as a % of non-interest expense			
Other professional as a % of non-interest expense			
Finance and Accounting			
Assets supported per combined finance/accounting FTE			
Credit union FTE per combined finance/accounting FTE			
Credit union FTE per accounts payable FTE			
% of accounting/finance staff who are CPA, CMA or CFA certified			
Accounting and tax as a % of non-interest expense			
Travel and entertainment as a % of non-interest expense			
Dues and subscriptions as a % of non-interest expense			
Telephone (local/long distance) as a % of non-interest expense			

Member statement postage as a % of non-interest expense			
Other postage as a % of non-interest expense			

MARKETING	Median	25th Percentile	75th Percentile
Assets supported per marketing FTE			
Credit union FTE per marketing FTE			
Marketing expense as a % of assets			
Marketing investment focused on branding and new member acquisition			
Marketing investment focused on retention and cross-sales			
Retail unique products/services per household			
Retail products per household			
% of marketing expense in traditional media and direct mail channels			
% of marketing expense in new online channels			
% of marketing expense for corporate donations and sponsorships			
% of marketing expense for regulatory and compliance requirements			
% of marketing expense for sales promotions and premiums			
% of marketing expense for market research, data mining and management			
% of members that have single service savings only			

HUMAN RESOURCES AND TRAINING	Median	25th Percentile	75th Percentile
Credit union headcount per human resources FTE			
Annual external HR expenditures per credit union FTE			
Employee benefits expense as a % of salary expense			
Employee incentives/bonuses as % of total salary expense			
Credit union headcount per payroll FTE			
# of positions filled annually per recruitment FTE			
Training			
Credit union headcount per training FTE			
Average external training budget per employee			