

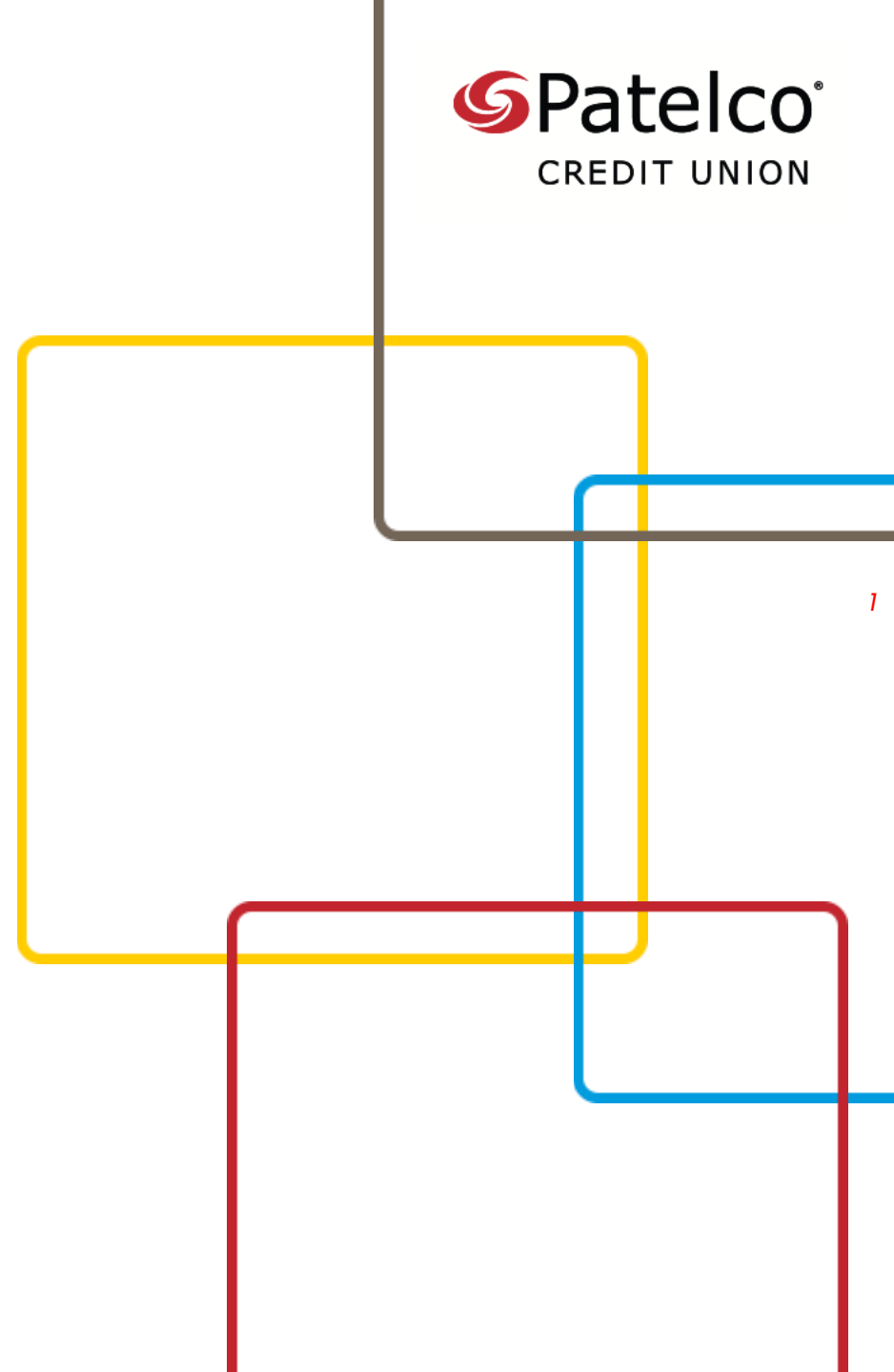
2025

# State of the Credit Union

*A Stronger Patelco*



Updated March 2026





**Strengthening Our  
Members'  
Financial Health &  
Wellbeing**

# 2025 - Year Of Sustained Pressure & Heightened Financial Sensitivity For Patelco Members



**Inflation fatigue**



**Cost of living pressure**



**Lingering rate volatility**



**Tariffs & economic anxiety**



**Uneven economic reality – “K-shaped economy”**



**Government shutdown, tech layoffs**



**AI reality & trust**



**Everyday behaviors influenced by fraud anxiety**



**More debt, at higher cost**

# Steady Support To Help Our Most Vulnerable Members

New programs and tools for members facing financial hardships



**Monthly Loan Delinquencies Rising**  
Over 6k Patelco members were over 30 days late on their loan payments each month  
(over 6% vs. '24)

**Persistent Hardship Led To Losses**  
600 members each month were unable to make payments and were charged off  
(+20% vs. '24)

**Emergency Relief Government Shutdown**

- 58 funded loans for over \$269k in balances
- 179 payment deferrals for \$4.7 million in balances

**Fresh Start Program to help bring delinquent loan to current status**

- 117 loans for \$2.7 million in balances

**Unemployment Based Deferral Program**

- 139 payment deferrals for \$2.3 million in balances

**Digital Payment Assistance Form**

- Over 950 assistance requests

“I had been terminated from my job of 20 years and that created a financial hardship.

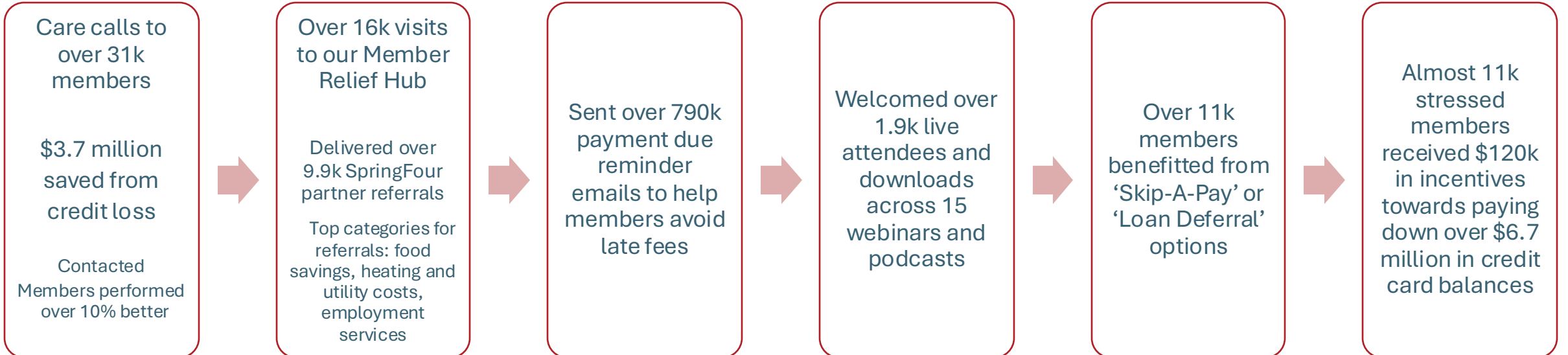
Patelco was so very understanding. They worked with me and made it easier for me to make my auto loan payment.

I will forever be grateful to them. Patelco Credit Union is the best.

I would definitely recommend them to anyone and everyone!”

# Delivered Early Support & Intervention Tools

Proactivity helped thousands of members before their financial strain escalated



# Everyday Solutions To Help Members Regain Financial Control

## Eased Member Stress

4.8k loan payment deferrals with \$166 million deferred

## Made Payments More Affordable

Assisted members by restructuring 459 loans (+29% vs '24)

## Rate Reductions

7.8k+ members received lower rates for making on-time payments  
Enrolled over 8.1k new members in LevelUp program (+65% vs '24)

## Helped Members Establish or Re-build Credit

412 members improved their credit history with ScoreUp credit builder loans

## Switch to Save

Lower rates helped members save over \$7.9 million in interest (+14% vs '24)



Members saved with fixed lower rates on over 1.8k debt consolidation loans; over \$28 million in balances



Nearly 14.3k members used their Instant Backup line of credit (when short on funds) to cover approx. 373k transactions



Reimbursed members over \$540k with our Patelco NSF fee cap

# Care That Meets Members Where They Are

Scaling financial support with more savings, greater member personalization and reliable support



## RoundUp Savings

Nearly 10.4k members saved over \$2.1 million of their own money with this checking feature (+162% vs '24)



## Relationship Pricing Certificates

Over 28k members benefited from higher certificate rates



## Account Alerts

108k members set up and used alerts to help manage their finances and stay in control



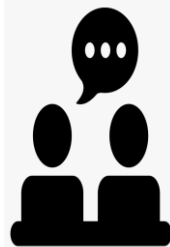
## Financial Wellbeing Personalization

Sent 85k emails with over 215k financial wellbeing programs/service resources shared with members



## Impactful Conversations

Branch team members had 146k financial wellbeing conversations (1100% increase vs '24)



## Complimentary Consultations

Certified Financial Specialist Program grew to 1133 clients (+110% vs '24)

“My financial life started shaping up dramatically once I finally got the support of Patelco Credit Union.

After all these years I never had a bad customer service moment and plenty of good guidance to really get my credit score to where it needed to be. They offered me loans and credit cards that didn't have ridiculous interest rates. This is a very good company to do business with, check 'em out!”

# Financial Topics Members Can Trust

Keeping members informed to help them make confident decisions

Monthly Fraud Prevention

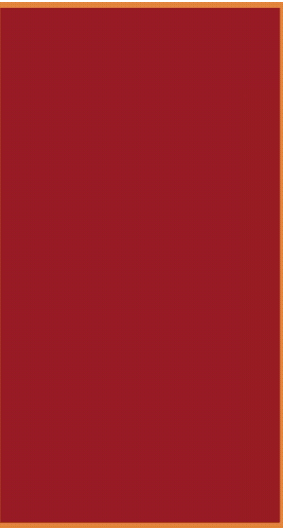
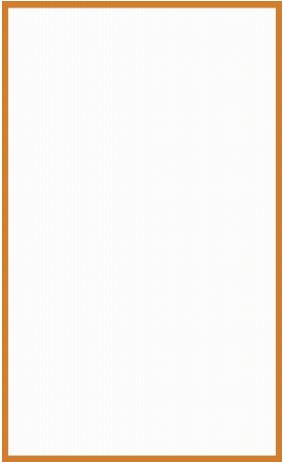
Economic Updates

Monthly FWB Newsletter  
+ Under 30 email

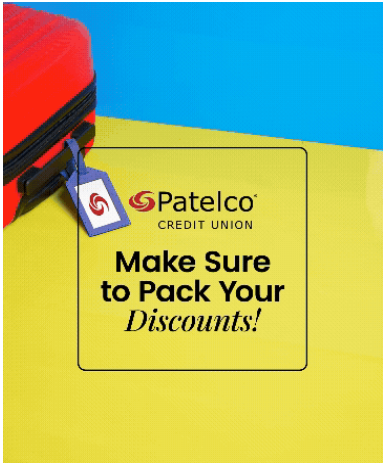
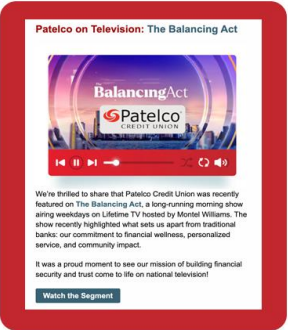
Budgeting, Saving, & Spending Tips

Digital Updates

Product Updates



**Best-in-class financial wellbeing content**  
36 emails delivered (+33% vs '25)  
**54% average open rate**  
vs. industry average of 20-30%



“Always receiving emails about webinars and services to help save money or gain financial knowledge shows Patelco cares about my financial wellbeing.”

“I love that Patelco offers seminars and webinars about loans, financial wellness, buying a home, interest rates etc. Also, their emails about potential frauds and phishing scams help me feel safe.”

# Raising The Bar On Fraud Protection

Enhanced safeguards to keep members more secure

## Fraud Prevention

- **Resolved nearly 13k of our fraud-related service tickets (97%)** within 2 days to maintain a positive experience for our members
- Successfully resolved over **5k** cases, averting nearly **\$10 million** of member losses and over **\$7 million** in Patelco losses
- Launched Dec 2025 - new spoofing controls to detect malicious calls to members, **resulting in over 2k calls being proactively blocked**
- **Over 4k Trusted Contacts** were added to member accounts significantly enhancing security and protection

## Expertise

- Deployed internally developed machine learning and rule-based models in Q3 to mitigate specific fraud use cases
- Over **25k members** received expert support for scam advice and fraud resolution from dedicated call center Fraud Experience team
- **170 members proactively scheduled** Fraud Consultation Appointments on **patelco.org**
- Delivered **robust elder financial exploitation staff training** contributing to nearly **\$5.3 million in loss avoidance for our members**

## Digital

- Optimized fraud rules to improve the member experience, **resulting in a 20% reduction in false positive decisions**
- Launched June 2025 - **ID verification and liveness checks** to non-member vehicle loan applications to stop fraudsters, **resulting in 405 rejected applications**
- Added **safeguards to Check My Rate** pre-qualification tools to protect prospect and member credit history
- Switched to **Good Funds Bill Pay** model, eliminating losses without adversely impacting members
- Implemented **risk-based Zelle® limits** resulting in a **36% reduction in average monthly fraud losses** post change

## Communications

- **Proactively informed over 28k members** of incoming physical cards to protect from potential card theft fraud
- Sent **13 distinct emails** to educate members on the latest fraud trends
- **Supported member education** with a 4-part elder abuse podcast series with industry experts (**444 downloads**) and **2 member webinars (900 members registered)** to educate members on trends, scams, and how to protect themselves
- **Always on fraud prevention education** across branch, digital, and media channels



The best way to avoid fraud

Don't give personal information or money to anyone who calls or texts you [Learn more >](#)

# Protecting Our Most Vulnerable Members

Nearly \$5.3 million in potential scam-related transactions prevented



Elder Abuse Protection Program Launched July '25

## Proactive Intervention & Escalation

- Trained Senior Advocates embedded in each branch
- Real time identification and escalation of suspected scams
- Close coordination with High-Risk Transaction Team (HRTT) and Adult Protection Services (APS)
- BankSafe® certified organization



## Proven Member Protection

- 322 high-risk transactions reviewed
- Prevented nearly \$5.3 million in potential member losses
- Collaborative effort across branches, digital, and Patelco contact center

## Industry Recognition For Excellence

- 2025 Social Impact Award – California & Nevada Credit Union League



Proudly participated in Elder Fraud Awareness events to raise awareness on simple tips to stay safe



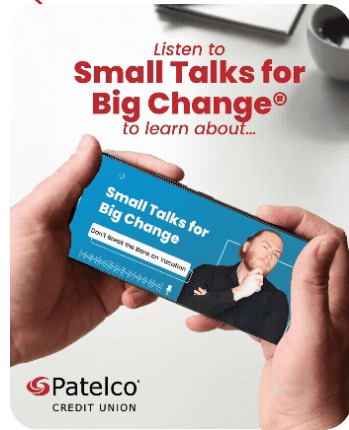
**Advancing  
Community  
Wellbeing  
with Purpose**

# Financial Insights, Unfiltered & Authentic

Breaking down financial topics into practical and real-life conversations

## Member Webinars & Podcast

- Over 7.7k registered for Patelco's monthly webinars that welcomed over 2.7k live attendees and over 1.9k YouTube replays
- Recorded and published 23 podcast episodes, bringing **total library to 57**, gained nearly **3.5k additional podcast downloads (+65% vs '24)** and **over 1.2k YouTube replays**
- Podcasts & webinars helped contributed over **29k engagements** and **over 562k social media impressions** (Facebook, Twitter, Instagram, TikTok, and YouTube)



"I've had accounts with a variety of banks and credit unions in different states where I've lived, and Patelco is the best. I really appreciate the webinars and have found them very helpful and of the same quality as my retirement investment company."

## Educator of The Year

by Institute of Financial Literacy

Veronica Dangerfield, Sr. Financial Wellbeing Educator



Patelco Proud

# Empowering The Next Generation

Helping young adults build financial confidence

## Reaching Young Adults & The Community

- Held 6 Bite of Reality budgeting simulations for 515 teens
- Sponsored 6 local high schools and provided education to 837 students through Banzai financial education high school sponsorship (+18% vs '24)
- Over 34k people engaged with articles and calculators through the Banzai financial education platform
- 93 financial education workshops for young adults at Bay Area & Sacramento high schools & colleges



**Patelco Credit Union**  
Dec 28, 2025 · 🌐

We were excited to host our first financial literacy class at Milpitas High School's Innovation Campus! Thirty-four students and two teachers joined us for a conversation about saving, budgeting, and smart money habits, especially helpful for those starting their first part-time jobs.

Students shared great takeaways like avoiding "buy now, pay later" services, using the 50/30/20 rule, and setting realistic financial goals. We even had a few students tell us they plan to start their banking journey with Patelco soon!

👍 15    💬 6    ➦ 1



"Wow. I am still in shock from witnessing the beautiful impact of the Bite of Reality event and the energetic volunteers for my 66 students!

They were all laughing, smiling, stressing, and feeling the pressure of adulthood all in one. The students were very grateful and shared how much grace and patience they will have for their parents now."

-Ms. Davis, Teacher,  
Oakland Tech High School

# Showing Up In Our Community

Delivering education & resources where we live, work, and play

## Over 1 million people at 317 community events exposed to Patelco financial wellness resources

- 58 multi-day & cultural festivals executed with 35 Patelco branches
- 58 financial education workshops for low-income adults at non-profit partners
- **Over 830 new memberships opened (+58% vs '24)** quickly and securely
- Supported the ITIN population with a taskforce, community activities, and financial education. Results: **31% ITIN membership growth, 26% deposit growth, 85% loan growth**, including 6 ITIN auto loans



“Through our partnership, I’ve been able to help our members on their banking journey by encouraging them to open a Patelco account, so they could safely avoid unnecessary fees and finally keep their money where it belongs - with them. I have watched members go from living paycheck-to-paycheck and cashing checks at high-fee locations, to saving money, accessing financial coaching, and building healthier financial habits.”

Eric Rodriguez, Peer Navigator, Rubicon Programs, CORE - Center of Reentry Excellence

# Partnership In Action

Strengthening financial wellbeing through meaningful collaborations

## Employer Partners

- Patelco at Work launched 22 new partners, welcomed 1.1k new Patelco members (+24% vs '24) bringing our total partnerships to 138 and total employee reach to nearly 67k
- Conducted 70 company on-sites and delivered 121 financial wellness workshops for Patelco at Work partners

## Strategic Partnerships

- SPARK Your Savings 2.0 emergency savings grant program helped 93 low-income individuals build emergency fund and savings habits (+38% vs '24)
- 62 new Patelco members, 59 Money Market Accounts, 23 credit lines with nearly \$220k total deposits (as of Nov '25)



**MAC Award Winner**  
**Business Development Efforts for SEGs**  
Patelco at Work Financial Wellness Program



"This experience is teaching me how to manage my money and not stress over my past spending issues, focus on my future goals."

"Patelco has been a great starting place for me as I learn to practice new and healthy financial habits."

"Patelco has been really helpful for me. I've been learning a lot from the videos and the loan that I got from Patelco has been helping me to grow my credit score."

-SPARK Your Savings Enrollees

# Putting Our Values To Work

Proudly serving our communities



## Volunteer Impact

- Over **2k team member volunteer hours (+11% vs '24)** at 45 events benefiting 23 organizations
- Donated **15 boxes of clothing** to four community organizations
- 75 team members wrapped **800 holiday gifts**



## Helping Food Security In Our Community

- Donated the equivalent of **over 157k meals** to seven Food Banks
- Decorated and **packed 500 healthy snack bags** for Second Harvest
- **Packed over 14k meals** with Kids Against Hunger



## Helping Children Thrive

- Donated 379 backpacks with **nearly \$4K** worth of supplies
- **Built 6 playhouses** for low-income families
- Supported **3 partner organizations with 570 holiday gifts**



## Hosting Community, Building Connection

- For the 3rd year, we hosted the Tri-Valley AI Summit for the community
- Hosted and served as Presenting Sponsor for Habitat for Humanity's Cycle of Hope **helping raise nearly \$300k**
- Hosted the first annual Tri-Valley Nonprofit Alliance "Caring for Caregivers"



# Industry, Community Awards & Recognition

Trusted, recognized and respected



Confidential. For internal use only.

# Awards & Recognition Continued

Honors that reflect scale and community impact



Top 100  
Corporate  
Philanthropist



Veronica Dangerfield  
Educator of the Year



Best Credit Union  
for Families



Social Impact  
Award



Patelco @ Work  
Financial Wellness



Best Personal Loans  
for Bad Credit & In  
Vitro Fertilization



# Patelco Member Savings

Better value for everyday banking



**Patelco membership translates into real financial value, helping members save more compared to other banking alternatives**

**Total Members**  
529,958

		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
<b>2025 Member Savings</b>	<b>Total CU benefit per member</b>	\$181	\$180	\$253	\$189	\$225	\$234	\$274	\$319	\$282	\$241
	<b>Total CU benefit per high-use member household</b>	\$344	\$377	\$532	\$397	\$472	\$491	\$575	\$669	\$592	\$506

Members who used Patelco for most of their banking needs **saved over \$1,400 in 2025**

# Patelco Solutions Delivering Member Value

Advancing financial stability through smart savings and responsible borrowing



Over 24k total vehicle loans with over \$845 million in balances



Over 2.8k members saved on their auto loans with our FI Connect partnership



Over 5.7k loans, delivering nearly \$151 avg. monthly savings & 3% rate reduction with new refinance program



317 purchase mortgage loans with \$312 million in balances



148 home loans refinanced with \$105 million in balances



Over 1.4k equity lines & loans with \$213 million in balances



Over 10.7k personal loans with over \$142 million in balances

**Cashback Plus**  
3.6k members purchased over 16k gift cards and received \$136k in cashback



**Money Market Plus**  
Nearly 21k new accounts opened with \$925 million in balance growth



**Higher Dividends Money Market Plus**  
Members received \$78 million in dividends



**Certificates**  
Managed the maturity of \$2.47 billion  
Retained over 86% of balances



**Investments**  
Helped nearly 6.8k members with their long-term financial goals.  
Converted to new partner, LPL Financial to better serve members



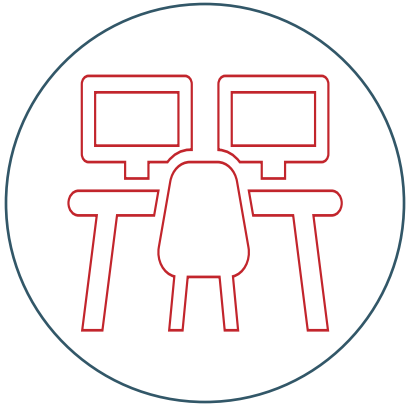
**Business Banking Pilot**  
457 new business accounts  
Plus launched new Business Money Market Plus + Payroll Service



**Strengthening  
Member  
Connections &  
Experiences**

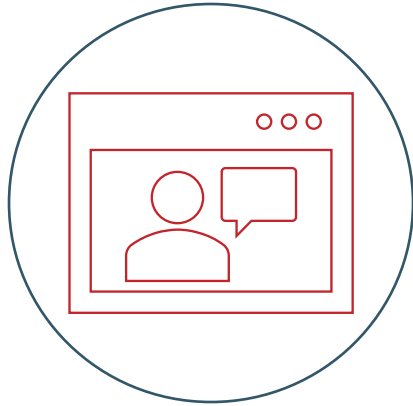
# Seamless Network Of Member Support

Delivering consistent service wherever and however members need us



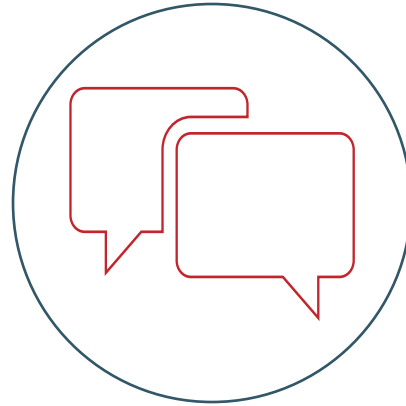
## Patelco Branches

- New Outreach Program launched with resources and tools to strengthen member engagement
- Expanded **new member onboarding program from 4 to 12 weeks**, driving improved onboarding experience & retention
- Elevated team expertise and service quality with **24 new certifications to Certified Financial Specialist Program**



## Virtual Branch™

- **Served over 60k members** via video and phone
- Expanded accessibility and convenience with **2.2k more available appointments**
- **Supported over 2.5k business owners** with product and service needs
- Delivered **over 8k personalized product and service financial wellbeing resources** to members



## Chat

- **Fielded over 220k member questions** in 120k member chat sessions
- **81% member satisfaction rating**
- **Self-serve interactions increased by 12%** and responses to question asked by 5% vs '24



## Member Contact Center

- Launched voice biometric secure authentication enhancement with over **13k members enrolled (+400% vs '24)**
- Upskilled the team to improve first contact resolution - **reduced repeat calls by 14% vs '24 and reduced call transfers by 15%**
- Achieved **record low phone abandonment rate of 8%**

"I found the chat process, even going through the bot first, to be very easy to understand and to execute."

"I've been a Patelco Member for years, and I am very satisfied with the level of Customer Service they provide.

They've always handled my issues with excellence, very professional, always go above and beyond to assist me with all issues I may have. They are friendly, nice, courteous, patient and very knowledgeable."

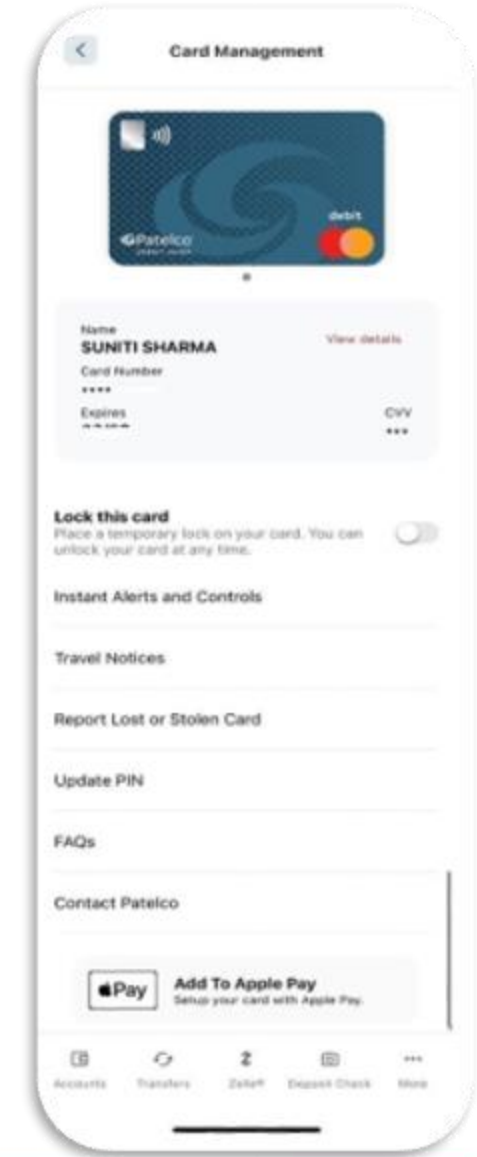
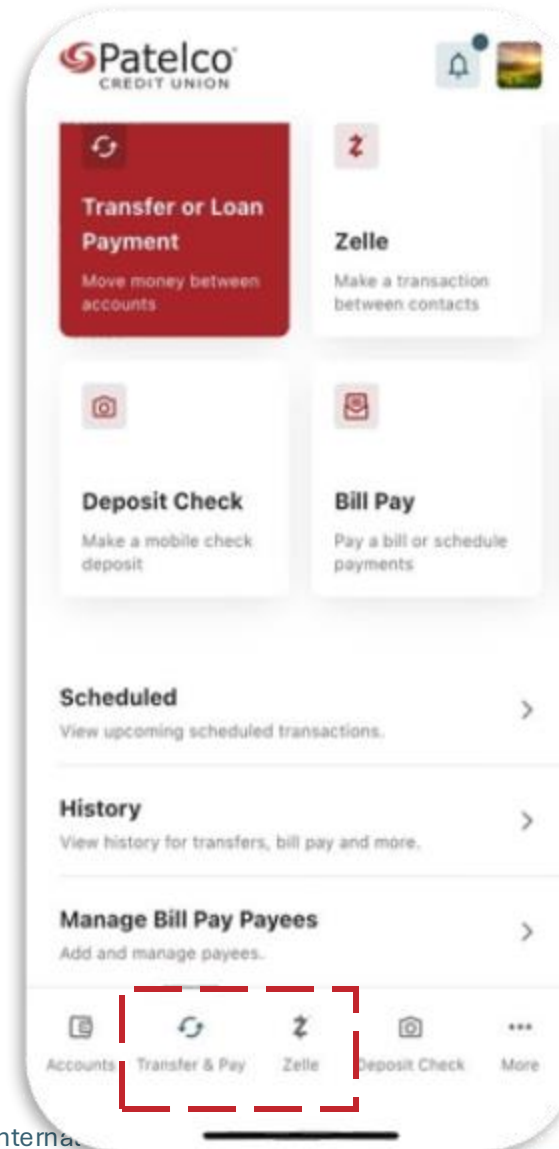
# Digital & Online Banking Advancements



Removed pain points while delivering greater ease and convenience for busy lives on the go

- Easy-to-use, single-screen Move Money options in **Mobile App**
- Simplified, no-scroll-needed Site Terms
- Increased Zelle® limits to eliminate long-standing member pain point
- Enabled instant card usage with Add Card to Mobile Wallet
- Added Money Market and Checking bundle option to digital new membership applications – one application for multiple accounts

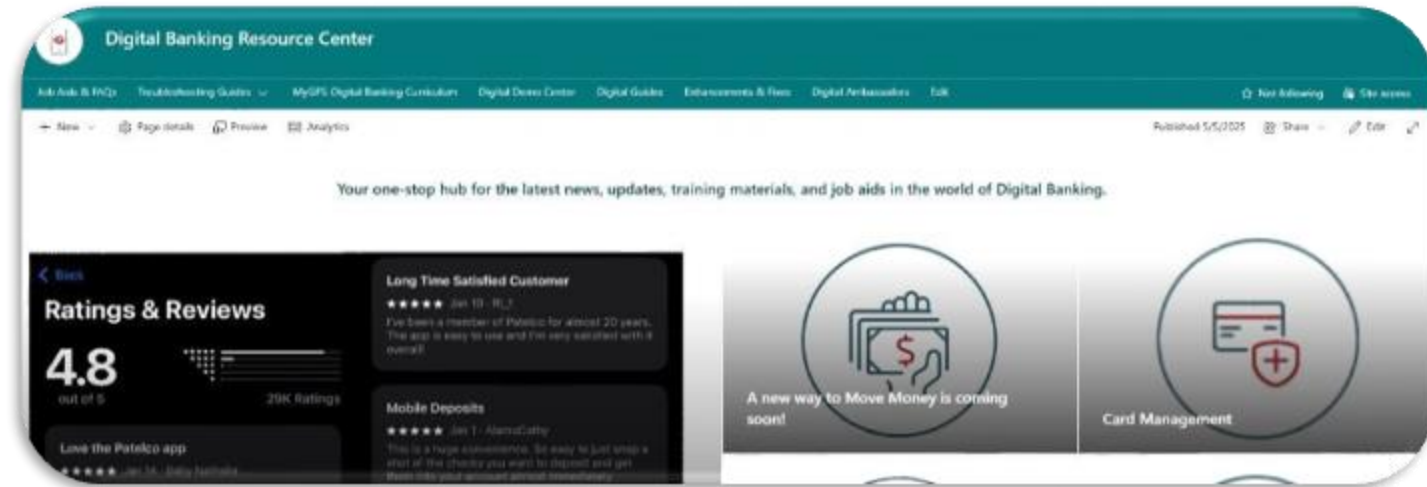
“Online banking with Patelco is great!  
I feel safe with Patelco guarding my finances.”



# Strengthening Digital Enablement For Our Team

Improving workflows, efficiency, and member service

- Launched Digital Ambassador Program with Branch digital champions
- Created centralized, one-stop Digital Resource Center for team members
- Implemented insights from test and learn program: Human touchpoints to enhance member onboarding experience. **Improved new account funding from nearly 47% in '24 to over 62% in '25**
- Launched ability to open multiple accounts at once, speeding up the overall member experience



# 2025 Member Sentiment Survey



Member experience and financial wellbeing scores give insight for areas of opportunity and member confidence signals

**28% increase vs '24 in members believing we look out for their financial wellbeing.  
6% increase in problem resolution satisfaction**

Metric (%)	YTD Through June 2024		November 2024	December 2024	Nov/Dec 2024	Combined 2024	Oct- Dec 2025	EOY 2025
Looks out for my FWB	44.8	<b>New Survey Launched 11-19-24</b>	57.8	54.6	55.3	46.3	65.4	59.3
Problem Resolution Satisfaction	34.8		37.8	25.3	27.7	N/A <sup>1</sup>	34.4	29.4

Difficult moments happen.  
What matters most is how we step in – with **intention, empathy, and care.**

<sup>1</sup> Unable to provide a combined score due to changes in the survey question used to assess performance

# Turning Challenges Into Resolutions

Stronger, faster issue management

## Closing Service Gaps

Implemented service level alignment and agreement with daily, weekly, monthly reporting resulting in 77% SLA exception decrease vs '24

Improved digital transaction visibility to eliminate ambiguity and enhance user experience

Established standardized escalation protocols across member-facing team to drive faster issue resolution and improve member trust

Re-engineered key processes to reduce friction and stress

## Insights Into Action

### Surveys

- **Over 6.7k members took surveys** after they interacted with Patelco
- **Over 2.2k comments provided**; all read and shaped our actions

### CEO Breakfast

- **15 breakfasts/lunches with our CEO & approximately 550 Patelco team members** to gather insights from front-and back-office teams (65% of team members)
- Meetings yielded over **110 pieces of feedback, leading to 37 improvements and 15 more in progress**

### Listening Post

- **Received 619 team member submissions** on enhancing experience, process, and technology
- Led to **35 improvements in the member and team member experience**

### Complaint & Problem Resolution System (CPR)

- Formal process for capturing member complaints
- **Reduced SLA from 10 to 5 days vs '24** to improve member satisfaction

# Listening. Learning. Improving.

Turning member feedback into better experiences

## Surveys

Revised survey logic in September to **capture more "Moments that Matter"** from members significantly improving the quality of survey results

**Deployed branch performance dashboards** enabling leaders to access branch- and region-specific data, driving targeted improvements and enhancing channel performance

## CPR

Implemented new capability to **streamline debit card limit management** driving operational efficiency and reducing risk

**Streamlined complaint handling by reducing SLA to 5 days** for more timely resolution, resulting in improved operational efficiency

## Listening Post

**Redesigned Bill Pay transparency** to prevent misinterpretation of same-day payment capability-improving member trust

**Enhanced operational standards across 17 procedures** to boost efficiency, clarity, and service quality

**Addressed legacy gap in closed account e-statement access** to improve clarity and member satisfaction

## CEO Breakfast

**Enhanced team member visibility for external ACH transfers** to better support members

**Redesigned NSF ACH transaction display** in digital banking to improve transparency and reduce confusion

**New ACH transfer failure solution** for student/business checking, ensuring seamless experience

# Advancing Organizational Capabilities

Innovative training programs driving team readiness and performance excellence

## Service Excellence



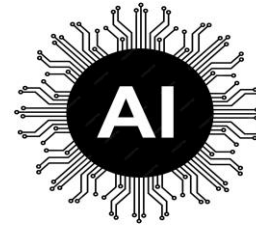
Enhanced development



Needs based



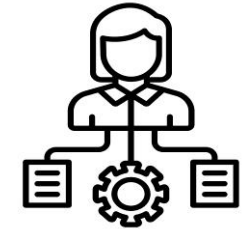
Staying cyber smart



Understanding AI



Executive Presence



Manager Effectiveness

## Enterprise Capability Advancement

## Leadership Development

Equipping team members with critical skills to stay ahead in a rapidly changing environment



## **Innovation, Transformation & Risk Maturation**


# Operational Enhancements Drove Efficiency, Productivity & Improvements

Delivering a better member experience through transformation, and restructures


## Product Innovation & Modernization

## Improving Member Experience


## Efficiency




**Instant Payments launch;** members can instantly transfer funds to Patelco in real-time




Year-end **back-office call handling time at 95%, case tickets handling at 98%**



Business transformation efforts resulted in over **20k hours saved**



**Launched ATM Tap & Go functionality** for enriched member experience




**Optimized ATM fleet** to improve cash flow with **nearly 99% availability**




**Renegotiated Fiserv Zelle® agreement** saving **\$1.8 million over 3 years**



**Modernization of Wires Platform** to ISO 20022 industry standard



**Near 24/7 fraud and operational support**



**Hardened Marketing data infrastructure** reducing tech support from **160 to 8 hours** and accelerating speed to market for marketing analysis and campaign self-service

# Enterprise AI In Action

Elevating security, service, & efficiency

## Protecting members, enhancing experiences, and empowering our team

**Predictive AI/ML models** to detect early account take-over fraud, helping fight against fraud comprehensively, and avoided **potential fraud losses of nearly \$60K**

**Enterprise Generative AI** to understand problem insights by analyzing thousands of comments and identifying underlying issues and scope for improvements. Efficiency improvements by automating **countless manual hours with higher accuracy**

Pilot in place to harness member touchpoints and interactions to provide **personalized conversation**, improving services and products usage with **25% average acceptance rate**

**Predictive Analytics** to pro-actively identify members under stress in making payments. Enabled member wellness outreach with personalized conversations. Resulted in **10% of members** performing better post wellness outreach

**Launched “Patti”, a proprietary generative AI-powered digital assistant (chatbot) that uses Knowledge Base and SOP library** to support team members with fast, accurate information

# Tech Infrastructure Hardening & Enhancements

Safeguarding data and enhancing performance with next-gen solutions



## Systems Reliability & Resilience

- **Refreshed foundational infrastructure** across data centers and application platforms to enhance performance and operational resilience
- **Upgraded to next-generation endpoints and secured remote access platforms** to bolster evolving member needs
- **Comprehensive third-party security validations** to ensure our partners meet all federal standards



## Proactive Security & Threat Detection

- **Advanced threat detection and response capabilities** to continuously monitor and defend against evolving security threats
- **Enhanced automated security monitoring and assessment tools** to ensure ongoing alignment with industry best practices
- **Strengthened privileged access and configuration management** to maintain strict controls over critical infrastructure



## Data & Member Protection

- **Comprehensive encryption, data masking, and access controls** across our infrastructure to safeguard sensitive member data
- **Advanced our data security architecture** by upgrading systems and deploying modern platforms to meet evolving threats and regulatory expectations



## **Financial Strength**

# Financial Safety and Soundness

**Patelco is well capitalized**

**Patelco's liquidity is very strong**

**Patelco has a Net Worth Ratio of 10.42%**

Net Worth is the capital Patelco holds and is central to its ability to absorb unexpected losses

The Net Worth Ratio describes the capital Patelco holds relative to its total assets

**Patelco has a Risk-Based Capital Ratio of 17.27%**

The Risk-Based Capital Ratio measures capital relative to the risk exposure of the underlying assets

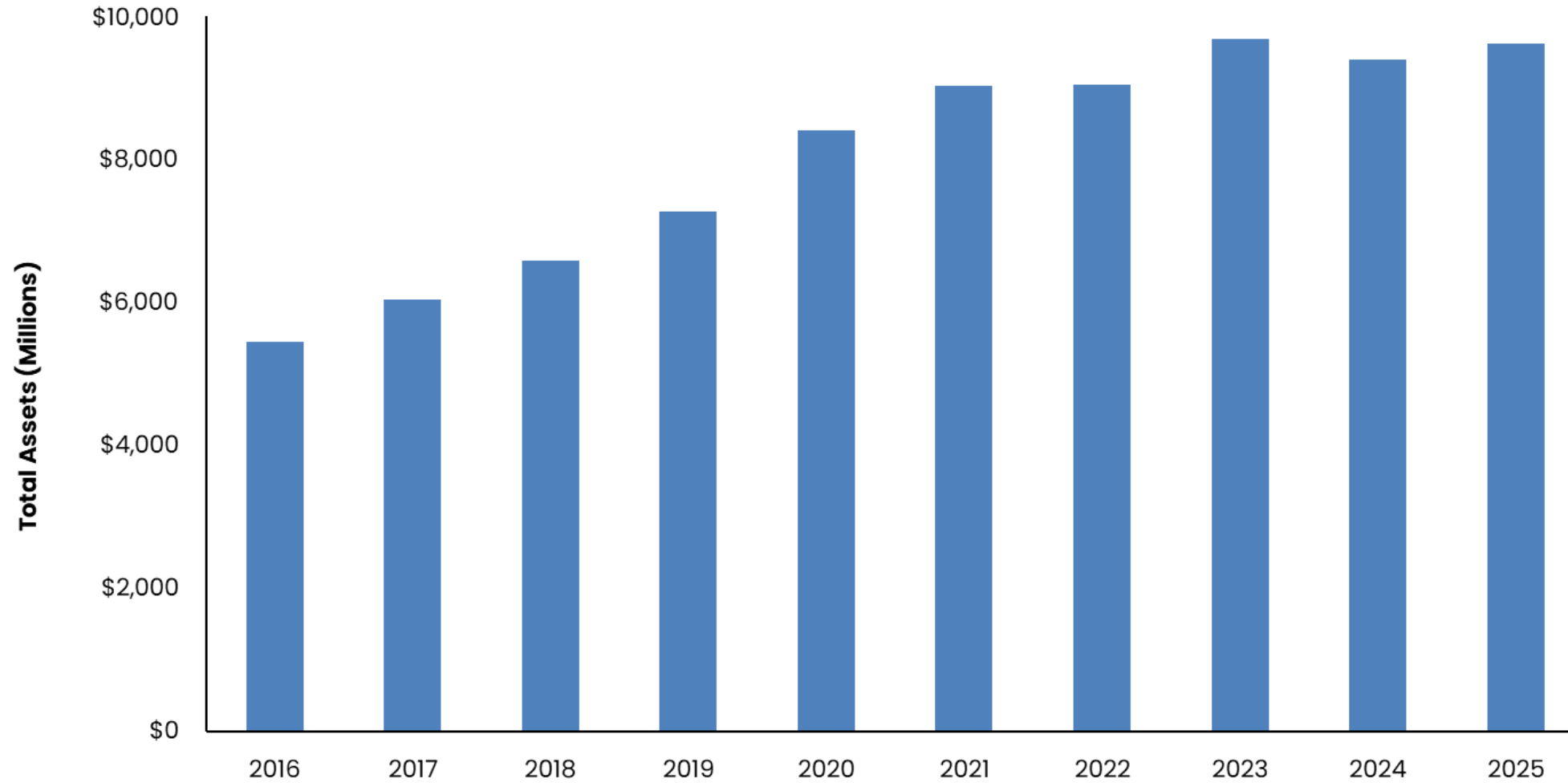
NCUA considers credit unions with a minimum net worth ratio of 7% and a minimum risk-based capital ratio of 10% to be well capitalized

**Patelco has total liquidity over \$4.3 billion**

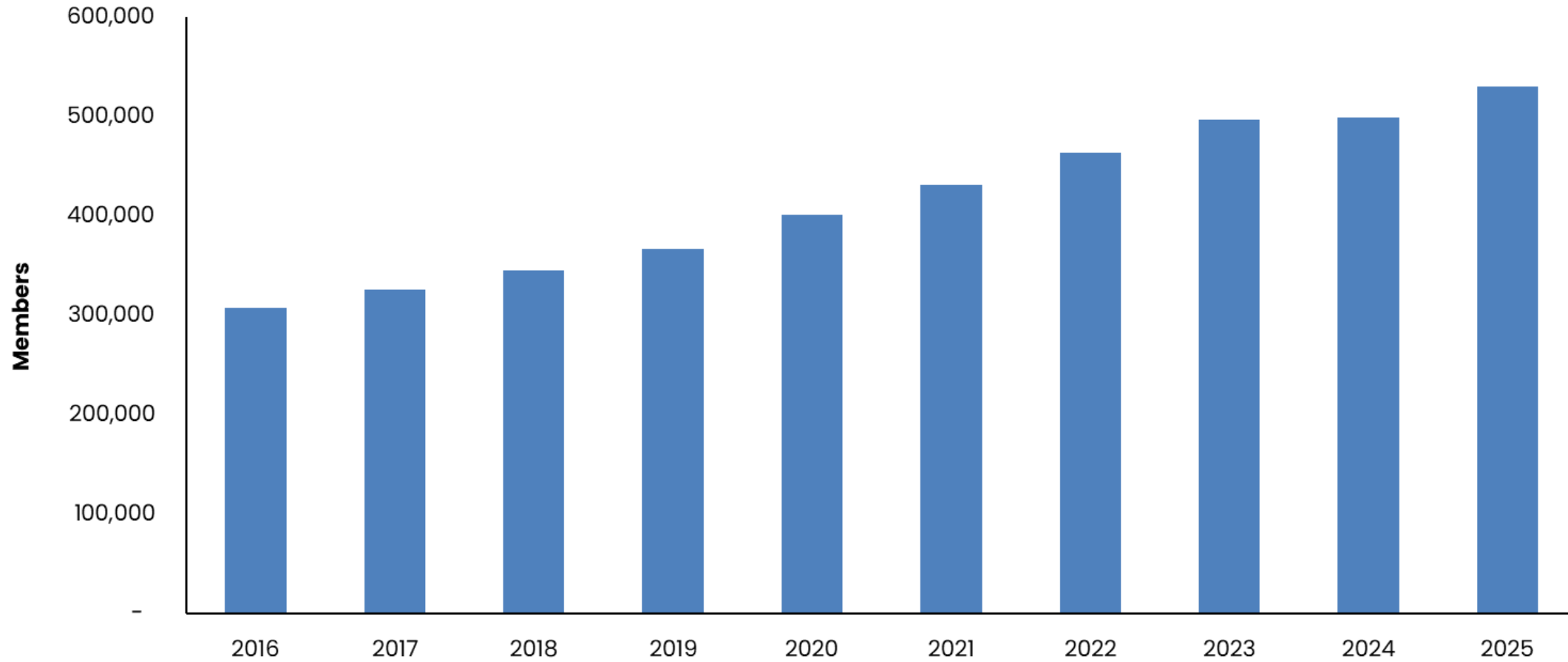
Includes cash, unpledged securities and remaining borrowing capacity

As of 12/31/2025, 94% of deposits are insured by the NCUA

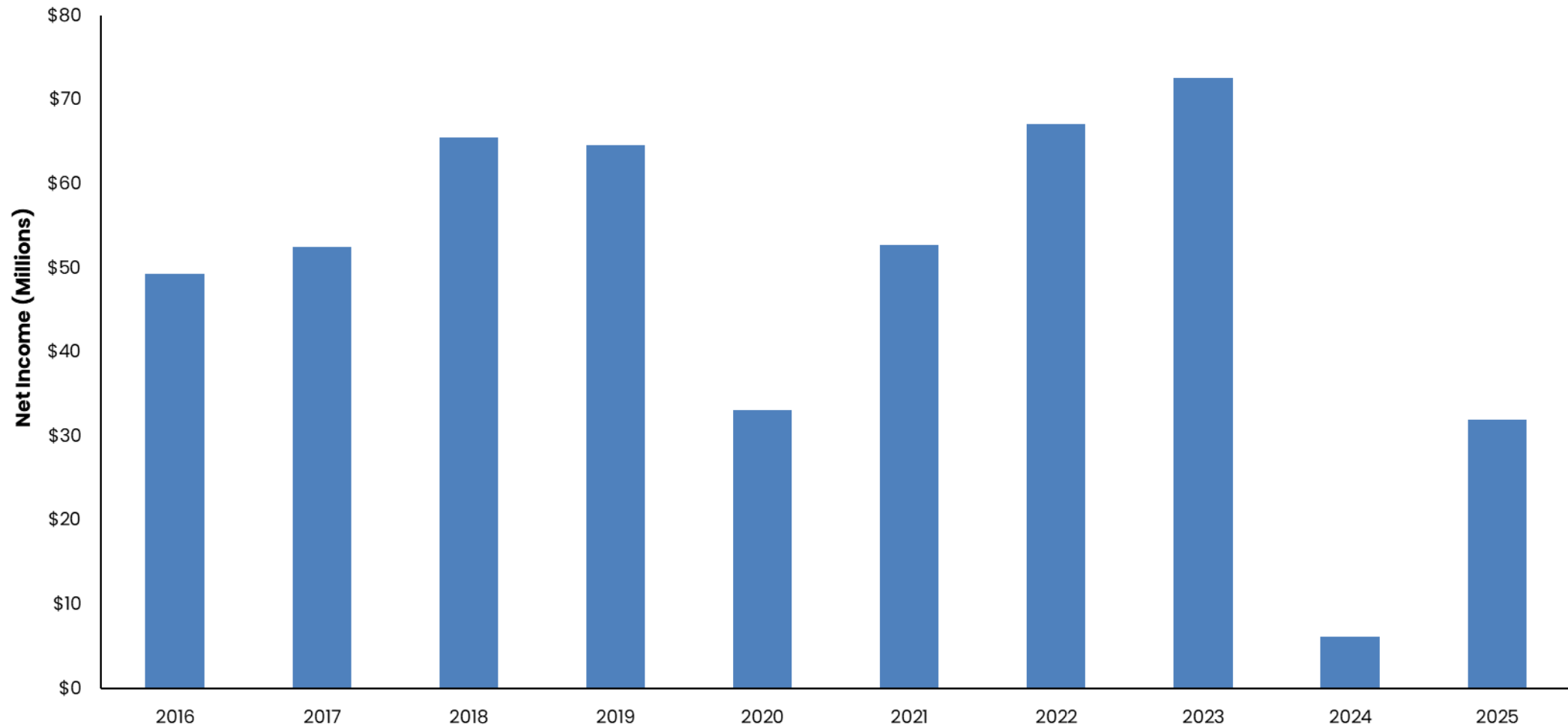
# Total Assets



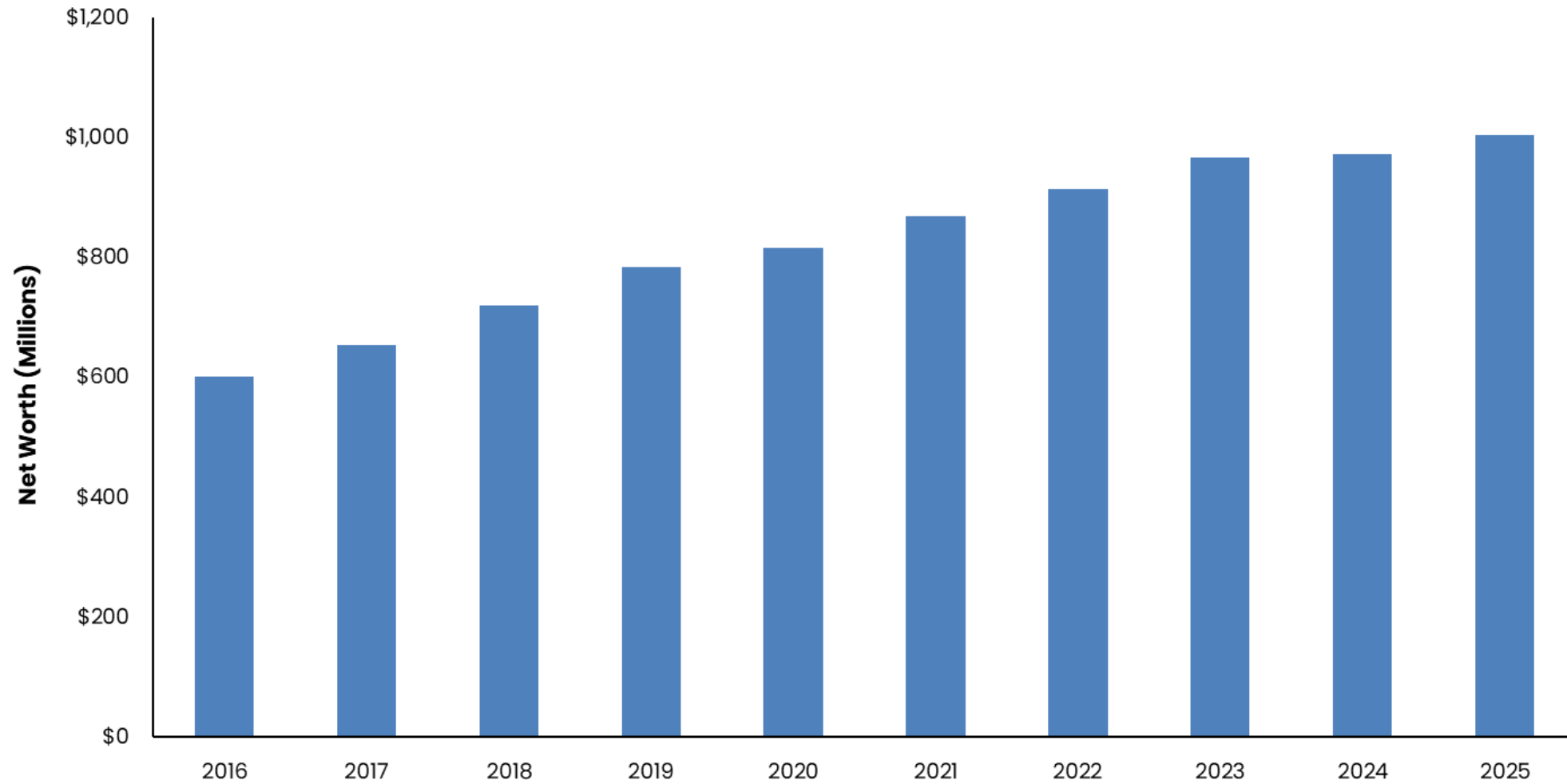
# Membership



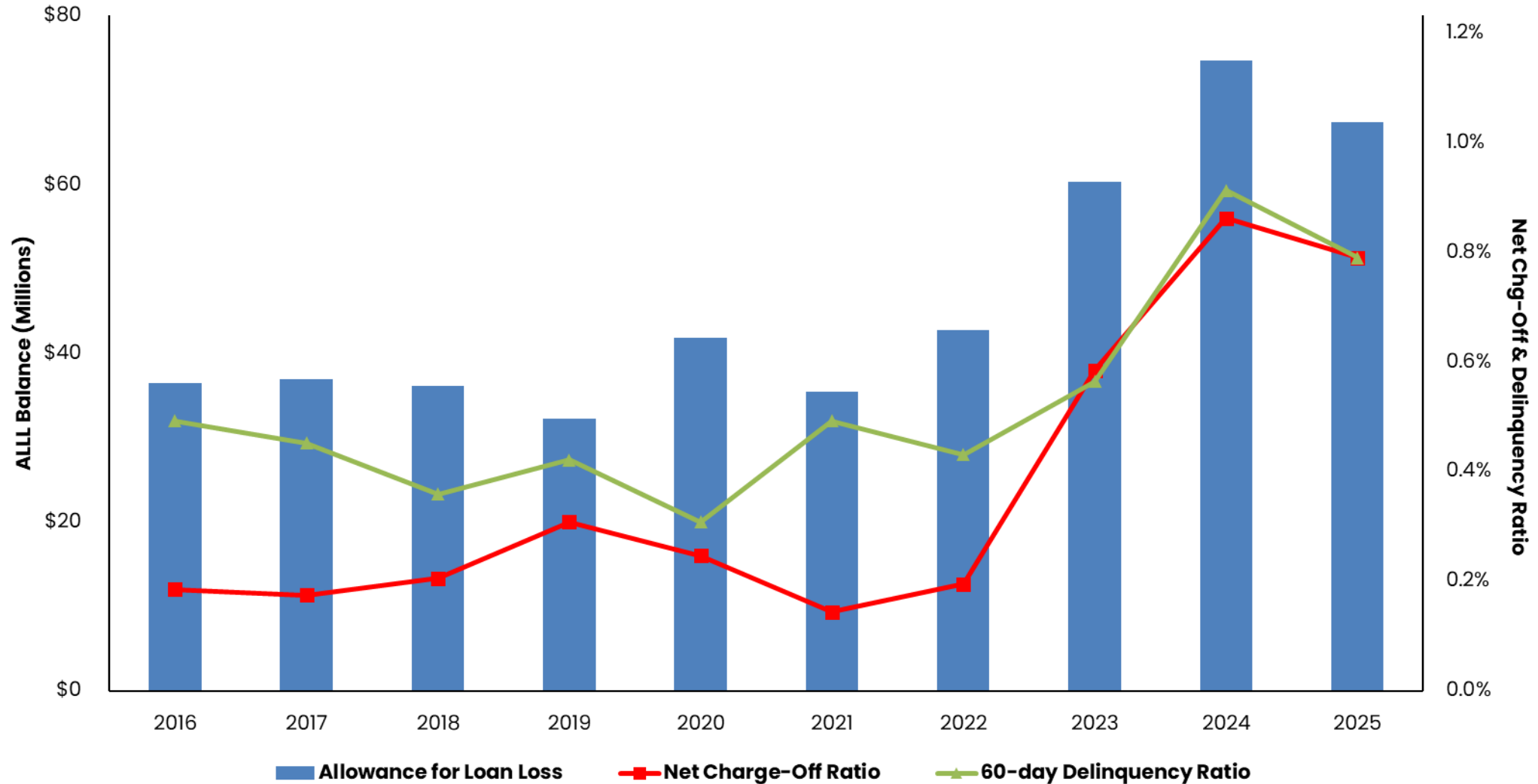
# Net Income



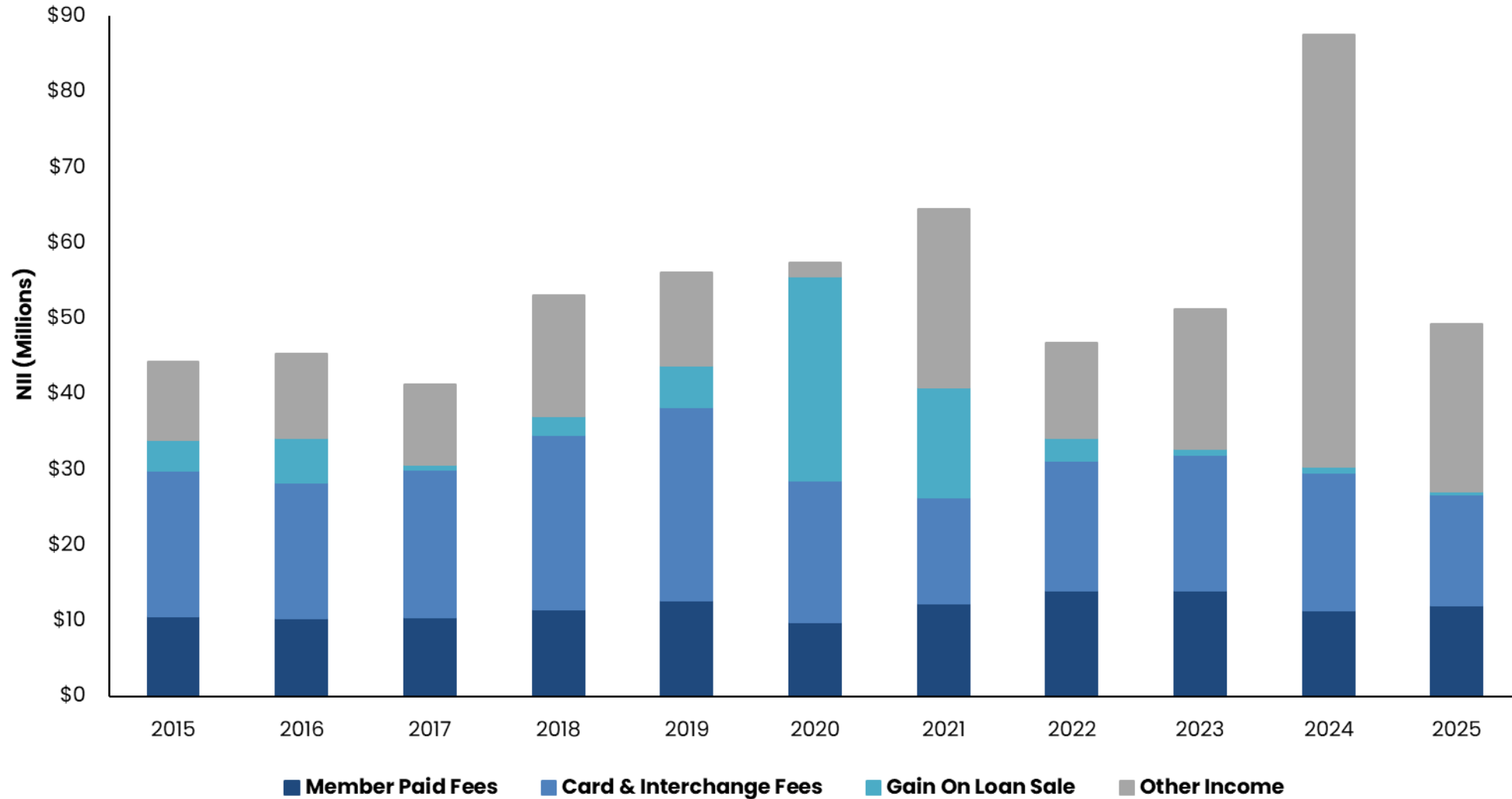
# Net Worth



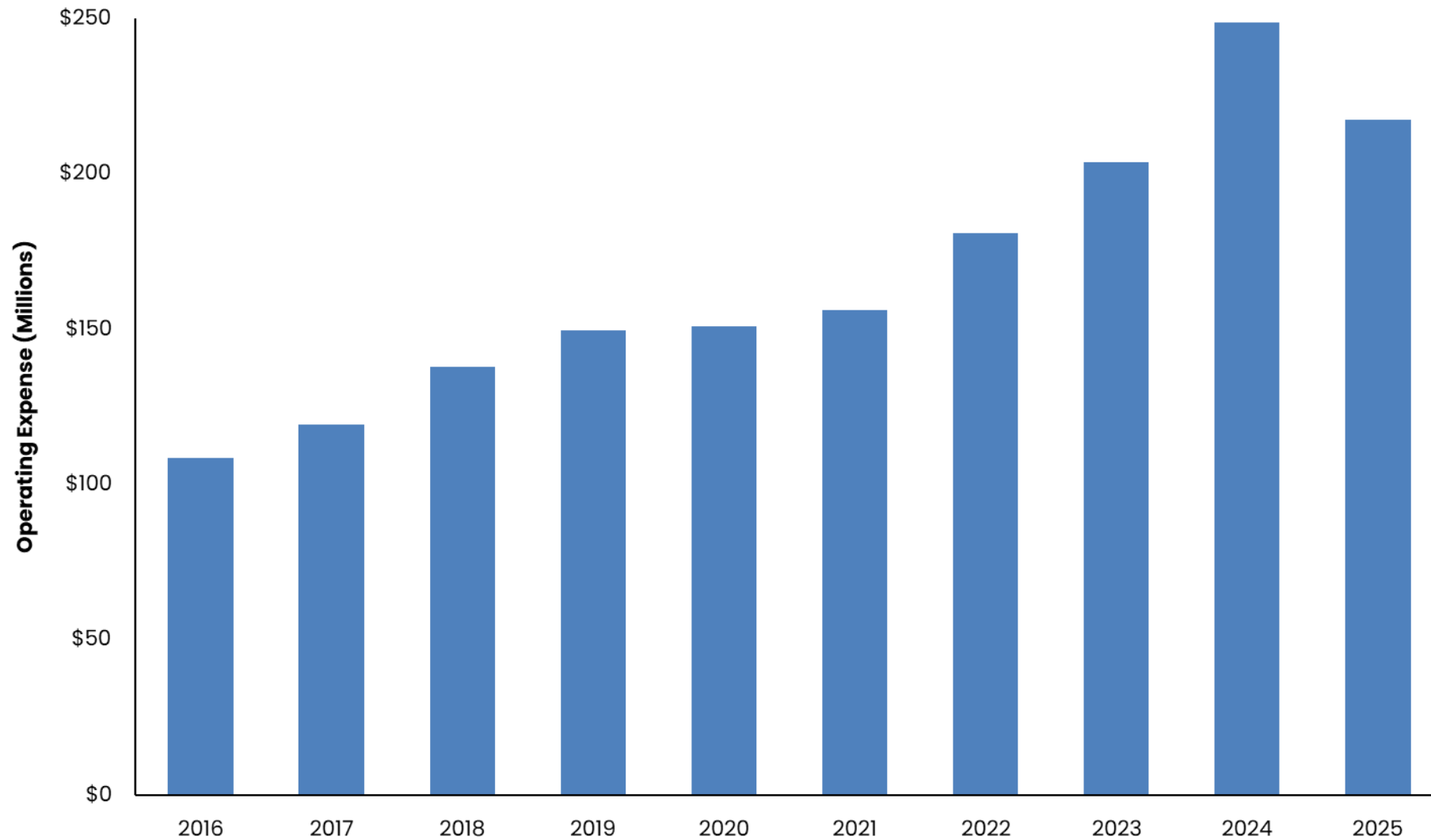
# Credit Quality



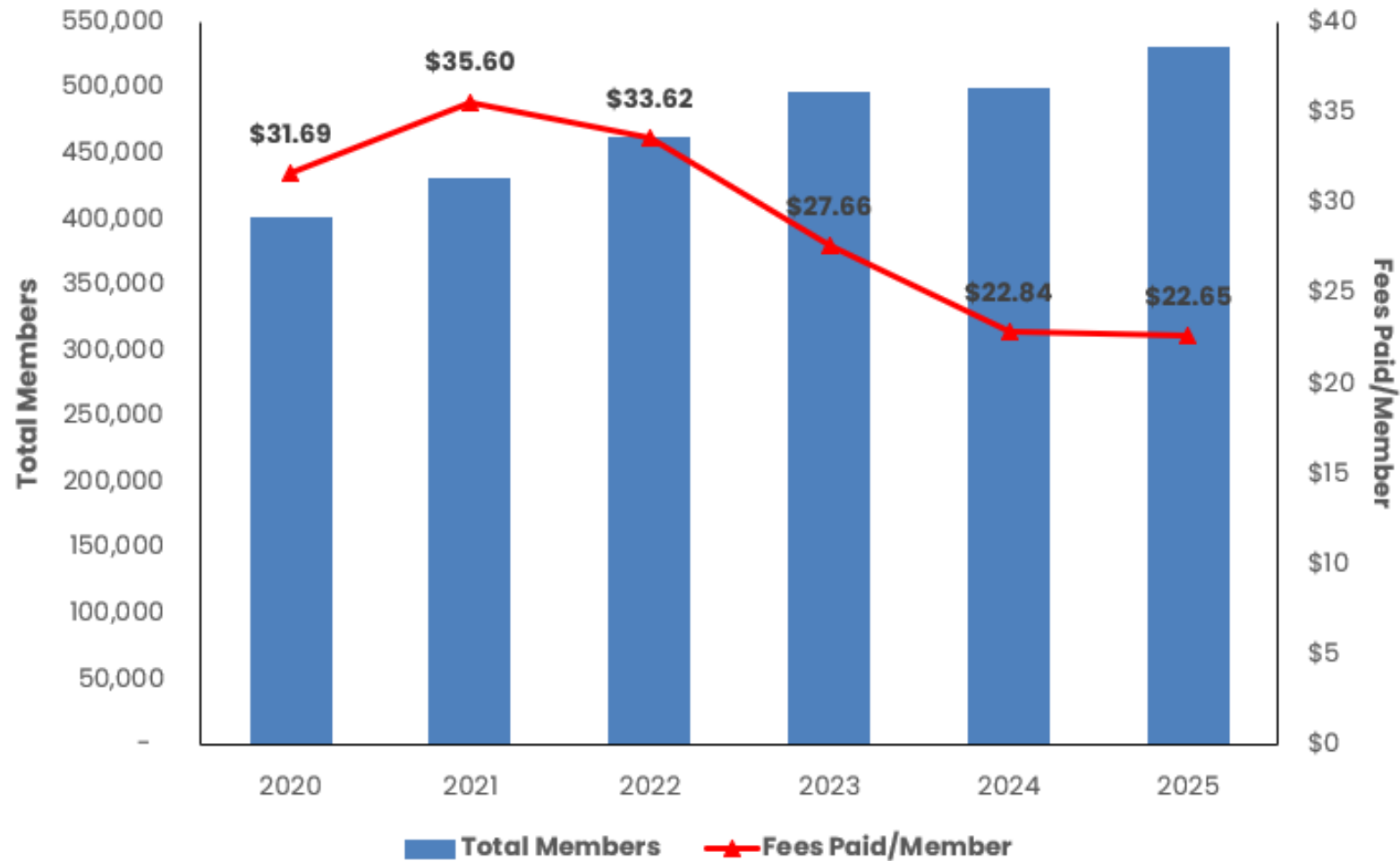
# Non-Interest Income



# Operating Expenses



# Fees Paid per Member





**Industry  
Comparisons  
as of Dec 31, 2025**

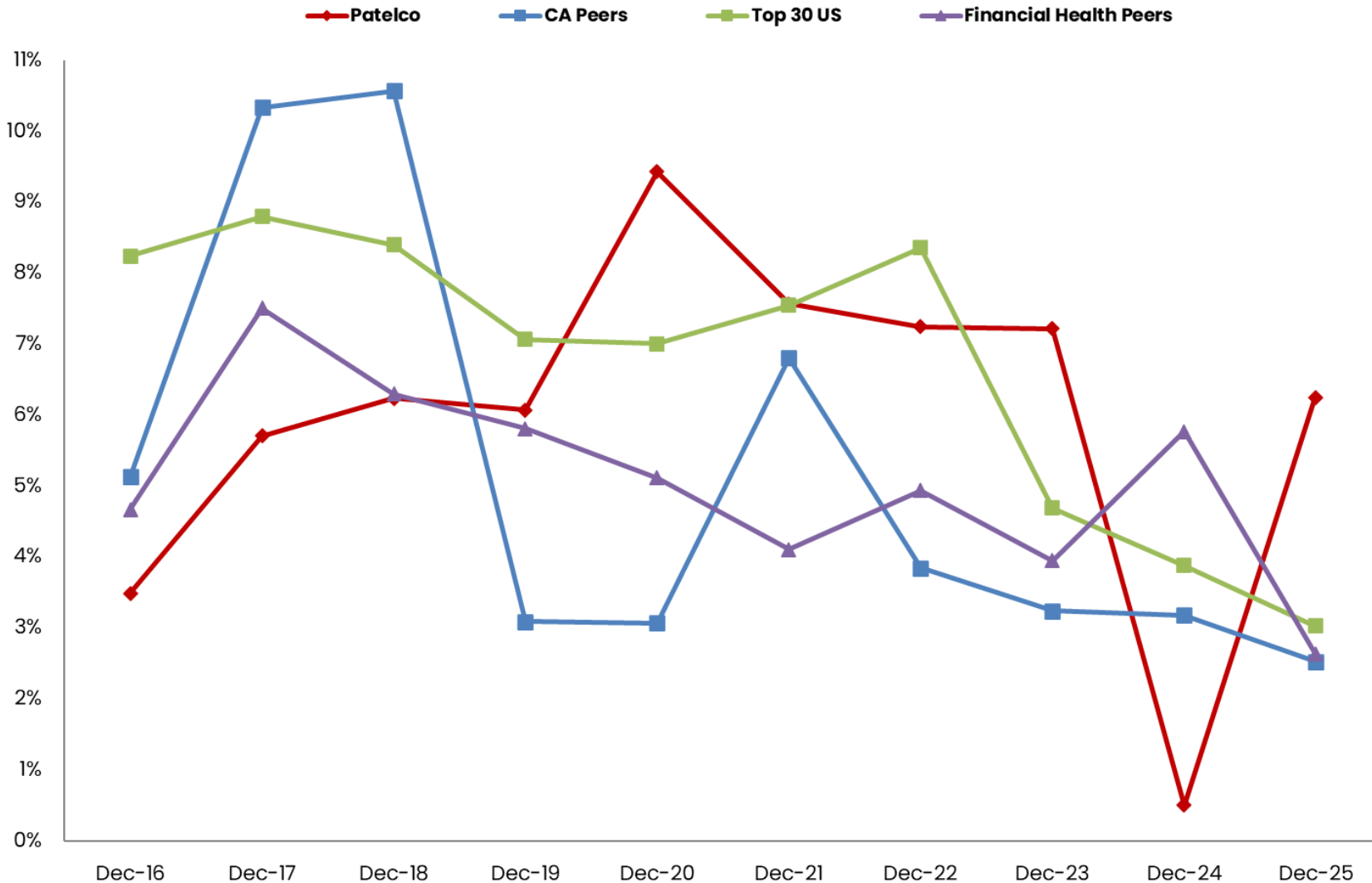
# 2025 Industry Comparison

Full Year Results*	Patelco	CA Peer Average	Top 30 US Peer Average	Financial Health Peer Average	CA Banks \$1-50B	USA Banks \$1-50B
Interest Income	4.72%	4.63%	5.61%	5.29%	5.12%	5.46%
Interest Expense	2.13%	1.79%	2.03%	1.90%	1.70%	1.97%
Provision for Loan Loss	0.49%	0.50%	0.93%	0.71%	0.14%	0.24%
Net Interest Margin	2.59%	2.84%	3.57%	3.39%	3.42%	3.49%
Non-Interest Income	0.52%	0.81%	0.98%	0.88%	1.78%	1.21%
Operating Expense Ratio	2.28%	2.46%	2.78%	2.94%	2.75%	2.82%
Return on Assets**	0.34%	0.69%	0.84%	0.61%	1.65%	1.31%

\* All metrics based on average annual assets

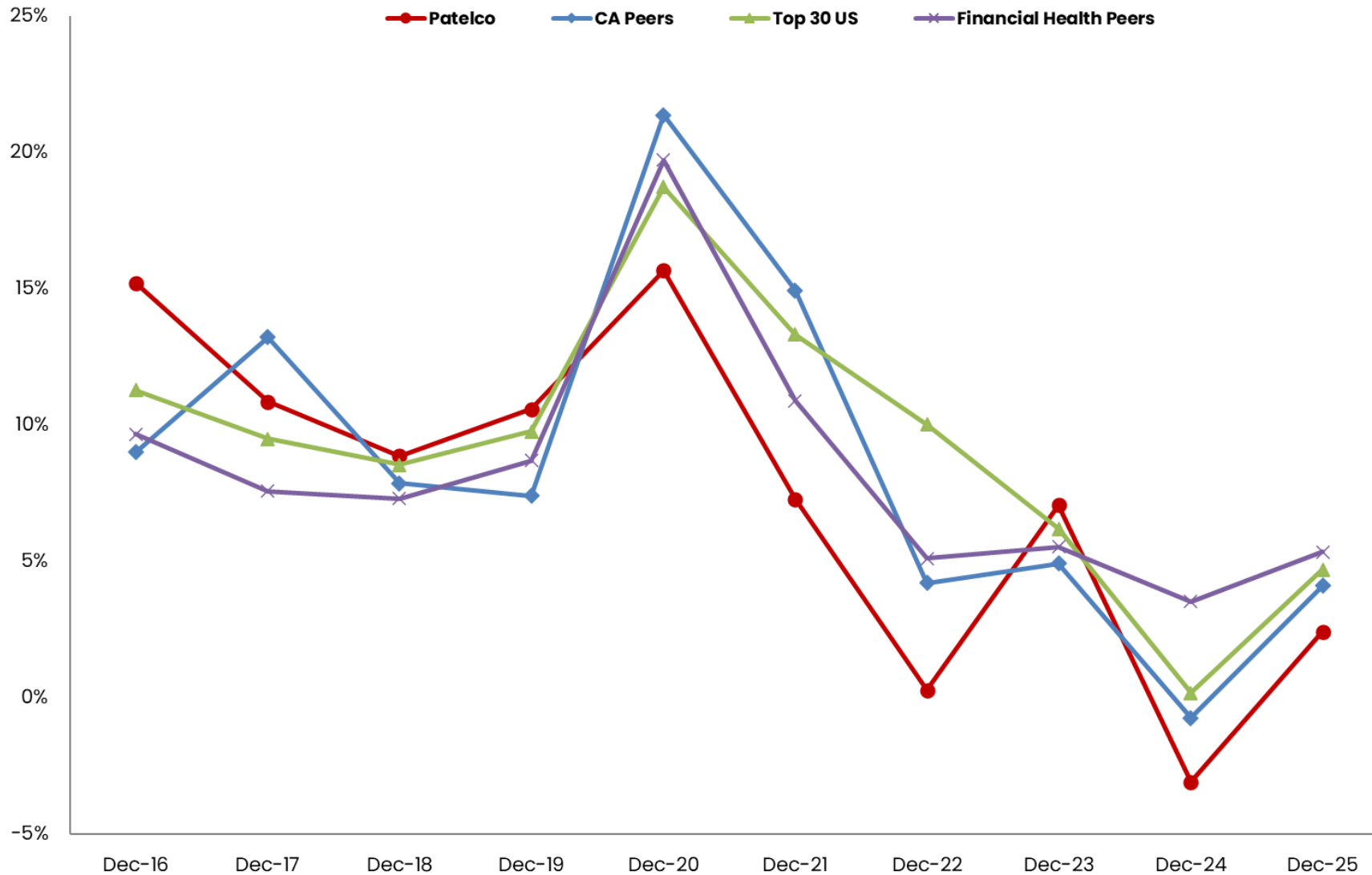
\*\* Bank results include tax expense

# Membership Growth Comparison



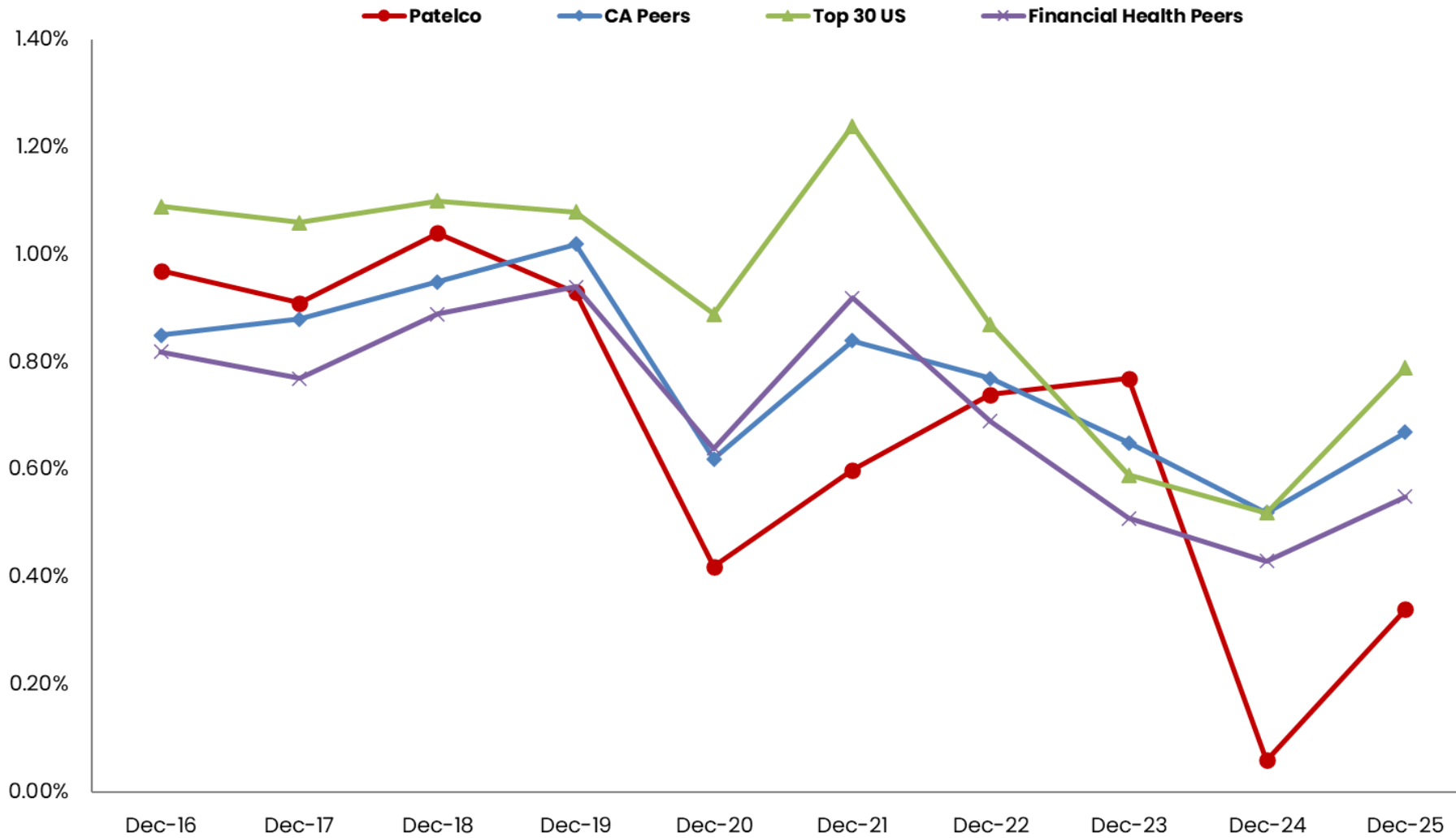
10 Yr. Avg.  
Patelco: **5.97%**  
CA Peers: **5.18%**  
Top 30 US: **6.70%**  
Financial Health: **5.08%**

# Asset Growth Comparison



10 Yr. Avg.  
Patelco: **7.51%**  
CA Peers **8.63%**  
Top 30 US: **9.22%**  
Financial Health: **8.34%**

# Return on Assets Comparison



10 Yr. Avg.  
Patelco: **0.68%**  
CA Peers: **0.78%**  
Top 30 US: **0.92%**  
Financial Health: **0.72%**

