Instructions:

Input information in yellow cells. All other cells are locked. To change a locked cell (unprotect the sheet)
Go to TOOLS / PROTECTION / UNPROTECT SHEET - the password is 1234

Input the actual results for the last two years and the current year as it progresses.

		esants for the last t			1 0																
36 MONTH ACTUAL RESULTS	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
KEY AREAS	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Return on Average Assets	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	-0.35%	-0.35%	-0.35%	-0.35%	-0.35%	-0.35%	-0.35%	-0.35%	-0.35%
Operating Expense to Avg Assets	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	4.99%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%
Net Worth	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.54%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Delinquency + Charge Offs Ratios	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.63%	0.43%	0.43%	0.43%	0.43%	0.43%	0.43%	0.43%	0.43%	0.43%
Loan to Share Ratio	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	68.35%	77.80%	77.80%	77.80%	77.80%	77.80%	77.80%	77.80%	77.80%	77.80%
Asset Growth (YOY)	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%	3.26%
Average Loan Balance	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$13,578	\$14,404	\$14,404	\$14,404	\$14,404	\$14,404	\$14,404	\$14,404	\$14,404	\$14,404
Average Share Balance	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$7,971	\$8,345	\$8,345	\$8,345	\$8,345	\$8,345	\$8,345	\$8,345	\$8,345	\$8,345
Efficiency Ratio	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	28.25%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
Loan Growth	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	8.87%	17.51%	17.51%	17.51%	17.51%	17.51%	17.51%	17.51%	17.51%	17.51%
Checking Penetration	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	49.54%	50.55%	50.55%	50.55%	50.55%	50.55%	50.55%	50.55%	50.55%	50.55%
Products per Member	1.99	2.99	3.99	4.99	5.99	6.99	7.99	8.99	9.99	10.99	11.99	12.99	2.06	3.06	4.06	5.06	6.06	7.06	8.06	9.06	10.06
Member Satisfaction																					
Mortgage Portfolio	\$10,077,008	\$10,077,009	\$10,077,010	############	\$10,077,012	###########	##########	\$10,077,015	\$10,077,016	\$10,077,017	\$10,077,018	\$10,077,019	\$11,488,826	\$11,488,827	\$11,488,828	\$11,488,829	\$11,488,830	\$11,488,831	\$11,488,832	\$11,488,833	\$11,488,834
Internet Penetration	75.78%	175.78%	275.78%	375.78%	475.78%	575.78%	675.78%	775.78%	875.78%	975.78%	1075.78%	1175.78%	81.40%	181.40%	281.40%	381.40%	481.40%	581.40%	681.40%	781.40%	881.40%

Input current year Goals only. Goal will be constant for the year.

GOAL ESTABLISHED IN PLANNING	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
KEY AREAS	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal	Goal
Return on Average Assets	0.10%	0.00%	-0.30%	-0.30%	0.90%	0.90%	0.90%	0.80%	0.75%	0.60%	0.50%	0.30%	-0.22%	-0.22%	-0.22%	-0.22%	-0.22%	-0.22%	-0.22%	-0.22%	-0.22%
Operating Expense to Avg Assets	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%
Net Worth	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%
Delinquency + Charge Offs Ratios	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Loan to Share Ratio	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%
Asset Growth (YOY)	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Average Loan Balance	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500
Average Share Balance	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Efficiency Ratio	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Loan Growth	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%
Checking Penetration	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%
Products per Member	2	2	2	2	2	2	2	2	2	2	2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
Member Satisfaction																					
Mortgage Portfolio	\$12,000,000	\$12,000,000	\$12,000,000	######### 5	\$12,000,000	##############	##########	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000		\$12,000,000
Internet Penetration	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%

Input current year Preferred Ranges only. Ranges will remain constant for the entire year

			1	ar Preferred Ranges only. Ranges will remain constant for the entire year										
PREFERRED RANGE			Jan-24											
KEY AREAS		Goal	Range	Note:										
Return on Average Assets	HIGH	0.07%	0.10%	The Preferred Ranges are the high point and low point where you would begin										
Return on Average Assets	LOW		-0.10%	to get uncomfortable if your actual results approached or exceeded. It may take										
Operating Expense to Avg Assets	HIGH	5.66%	6.00%	a while to determine what the Preferred Range is, but including them makes										
Operating Expense to Avg Assets	LOW		5.00%	the Dashboard a much more useful tool.										
Net Worth	HIGH	8.16%	10.00%											
Net Worth	LOW		7.00%											
Delinquency + Charge Offs Ratios	HIGH	1.40%	2.00%											
Delinquency + Charge Offs Ratios	LOW		1.00%											
Loan to Share Ratio	HIGH	87.00%	90.00%											
Loan to Share Ratio	LOW		80.00%											
Asset Growth (YOY)	HIGH	0.27%	5.50%											
Asset Growth (YOY)	LOW		2.00%	6										
Average Loan Balance	HIGH	\$16,000	\$18,000											
Average Loan Balance	LOW		\$12,000											
Average Share Balance	HIGH	\$8,500	\$9,000											
Average Share Balance	LOW		\$6,000											
Efficiency Ratio	HIGH	0.00%												
Efficiency Ratio	LOW													
Loan Growth	HIGH	1.00%	17.00%											
Loan Growth	LOW		10.00%											
Checking Penetration	HIGH	53.00%	60.00%											
Checking Penetration	LOW		50.00%											
Products per Member	HIGH	2.2	2.5											
Products per Member	LOW		1.9											
Member Satisfaction	HIGH													
Member Satisfaction	LOW													
Mortgage Portfolio	HIGH	\$15,000,000	\$17,000,000											
Mortgage Portfolio	LOW		\$12,000,000											
Internet Penetration	HIGH	60.00%	85.00%											
Internet Penetration	LOW		52.00%	6										

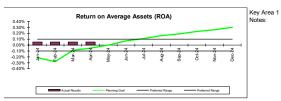
Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual						
-0.35%	-0.35%	-0.35%	0.05%	0.05%	0.05%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5.89%	5.89%	5.89%	5.68%	5.68%	5.68%	5.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
8.50%	8.50%	8.50%	7.84%	7.84%	7.84%	7.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.43%	0.43%	0.43%	1.09%	1.09%	1.09%	1.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
77.80%	77.80%	77.80%	85.53%	85.53%	85.53%	85.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.26%	3.26%	3.26%	5.76%	5.76%	5.76%	5.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$14,404	\$14,404	\$14,404	\$15,924	\$15,924	\$15,924	\$15,924	\$0	\$0	\$0	\$0	\$0	\$0	0.00	0.00
\$8,345	\$8,345	\$8,345	\$9,130	\$9,130	\$9,130	\$9,130	\$0	\$0	\$0	\$0	\$0	\$0.00	0.00	0.00
0.94%	0.94%	0.94%	0.70%	0.70%	0.70%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17.51%	17.51%	17.51%	16.71%	16.71%	16.71%	16.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
50.55%	50.55%	50.55%	52.07%	52.07%	52.07%	52.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
11.06	12.06	13.06	2.16	3.16	4.16	5.16	0.00	0.00	0.00	0	0	0	0	0
								·		·	·		·	
\$11,488,835	\$11,488,836	\$11,488,837	\$14,416,329	\$14,416,330	\$14,416,331	\$14,416,332	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
981.40%	1081.40%	1181.40%	52.01%	152.01%	252.01%	352.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

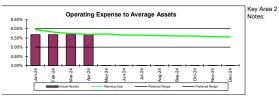
New measure-Banno

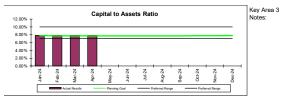
Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
Goal														
-0.22%	-0.22%	-0.22%	-0.21%	-0.28%	-0.09%	-0.05%	0.00%	0.07%	0.11%	0.16%	0.19%	0.23%	0.26%	0.30%
5.60%	5.60%	5.60%	5.95%	5.82%	5.73%	5.70%	5.71%	5.65%	5.65%	5.63%	5.61%	5.60%	5.57%	5.56%
8.16%	8.16%	8.50%	7.77%	7.72%	7.71%	7.70%	7.69%	7.69%	7.69%	7.71%	7.72%	7.74%	7.76%	7.80%
0.90%	0.90%	0.90%	1.42%	1.39%	1.42%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
76.00%	76.00%	76.00%	85.66%	85.63%	85.63%	86.81%	86.93%	87.19%	88.49%	88.59%	88.71%	89.13%	89.80%	90.29%
5.00%	5.00%	6.17%	4.97%	4.97%	4.97%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
\$13,500	\$13,500	\$13,500	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000	\$16,000
\$8,000	\$8,000	\$8,000	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20.00%	20.00%	6.00%	1.72%	0.33%	0.35%	1.75%	0.49%	0.65%	1.86%	0.46%	0.49%	0.82%	1.10%	0.89%
51.00%	51.00%	51.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%
2.1	2.1	2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
						·	·						·	
\$12,000,000	\$12,000,000	\$12,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000
76.00%	76.00%	76.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%

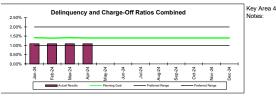
0.11%	0.11%	0.11%
-0.06%	-0.06%	-0.06%

Veritas Federal Credit Union Dashboard

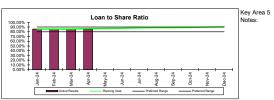






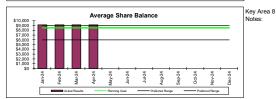


Veritas Federal Credit Union Dashboard

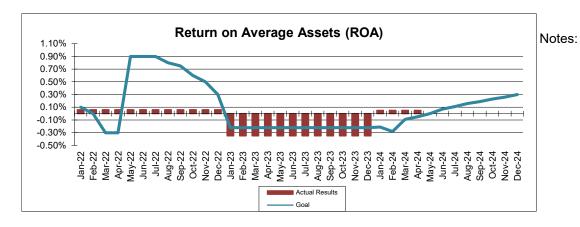


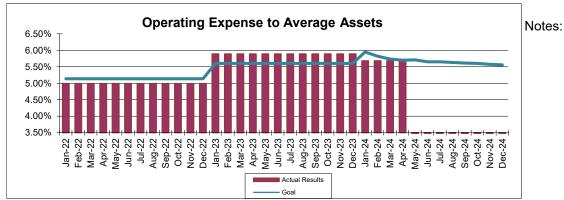


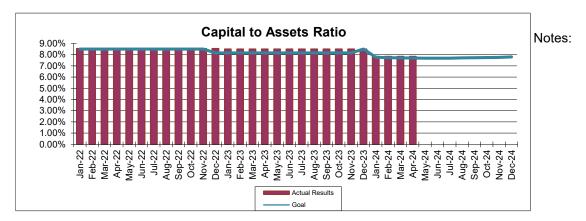


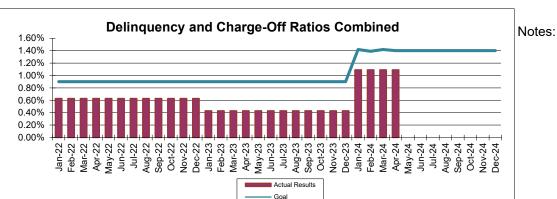


Veritas Federal Credit Union Trend Analysis









Veritas Federal Credit Union Trend Analysis

