

🏠 CU Profile

EXAMPLE CU, EXAMPLE CITY, STATE

Institution Size

Total Assets: \$1.7 billion
Branches: 17
Employees: 335
Federal Reserve RSSD ID:
Regulatory ID:
ABA Number:

Strategic Focus

Lending: RRE Lending
Funding: High Share Balance
OBS Fee: High Off-Balance Sheet

Structure & Charter

Charter:
Established:

Market Area

Market Size:
Market Coverage:
Type of Membership
Low Income Designation
Main Address:
City, State, ZIP:

Wipfli's Strategic Advisory Services Group is providing you this report in conjunction with our Virtual Chief Strategy Officer (vCSO) consulting services. The information in this report is made available through our partnership with FI Navigator. The report, along with consulting, is designed to help your financial institution better understand the significant factors impacting your strategy and profitability compared to the performance of similar financial institutions across the nation (Peer Group).

Why a Peer Group? FI Navigator has developed a strategic classification system to ensure the matching of a strategic peer group that shares a similar lending, funding and off-balance sheet focus. A financial institution's operating strategy, as reflected by its balance sheet and revenue composition heavily influences its route towards high performance. Analysis of strategic comparables generates performance exceptions (or conclusions) that, when addressed, are much more likely to impact performance.

As part of your periodic vCSO engagement, our team will reach out to schedule your next consultation. Alternatively, you may contact the Strategic Advisory Services team at strategicadvisory@wipfli.com to schedule your next vCSO session or with any additional questions on your bank peer group, ratios or strategies.

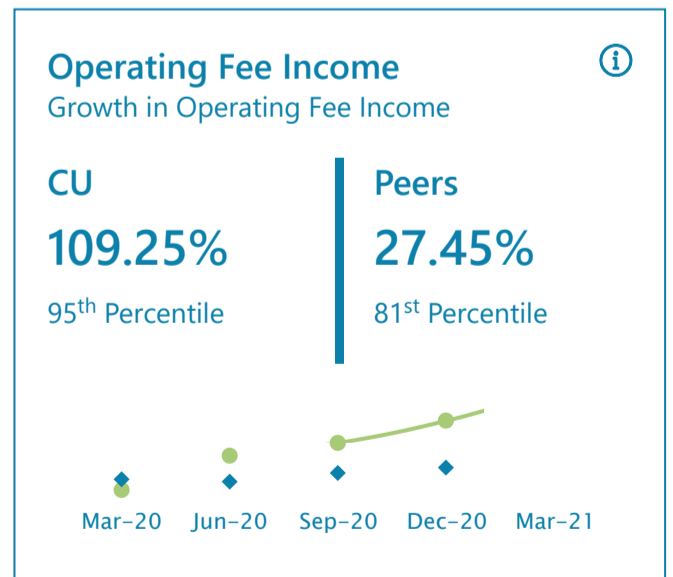
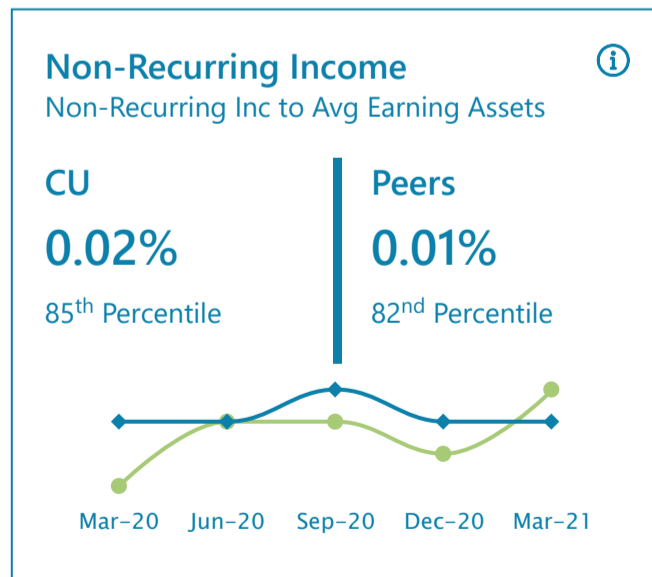
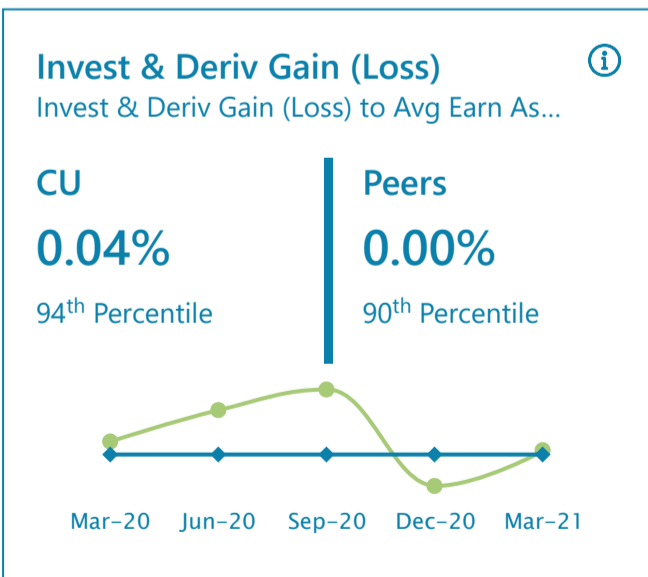
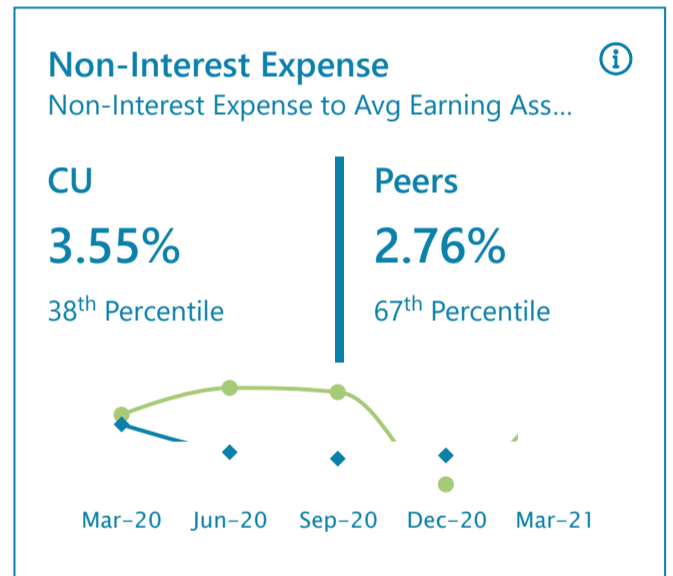
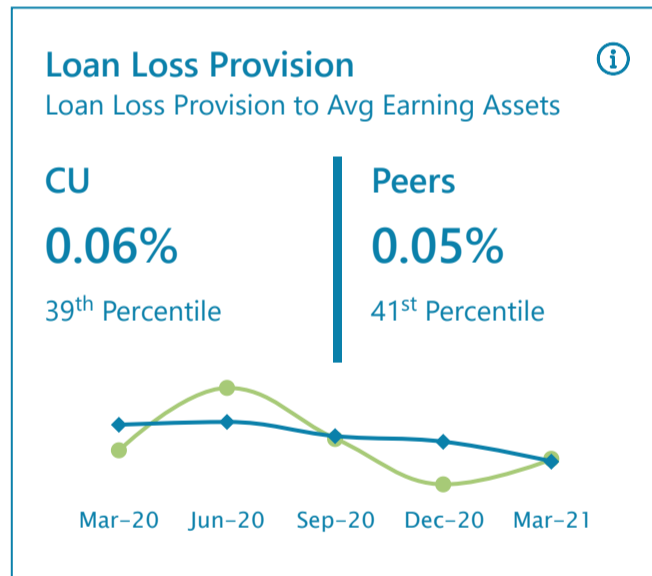
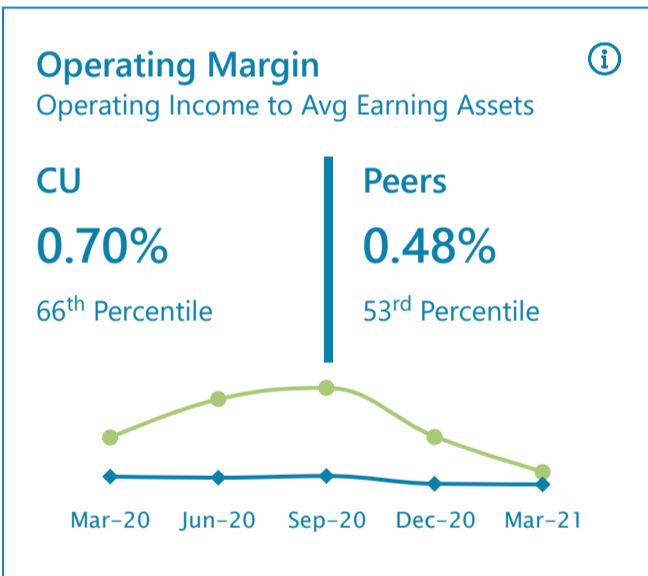
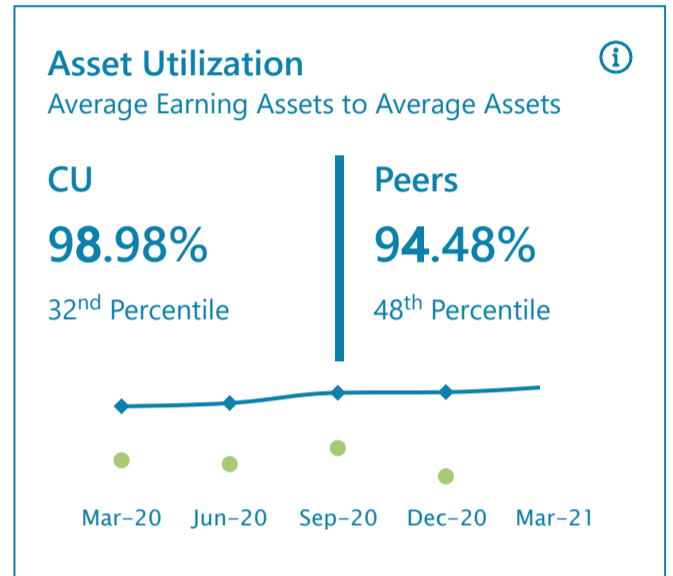
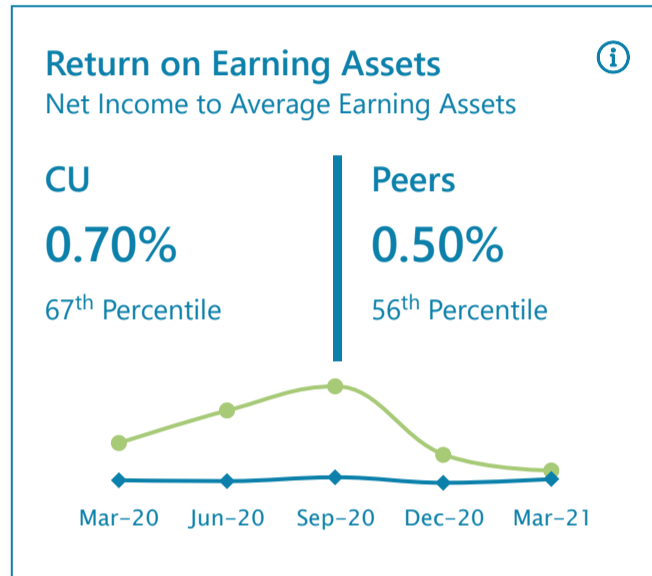
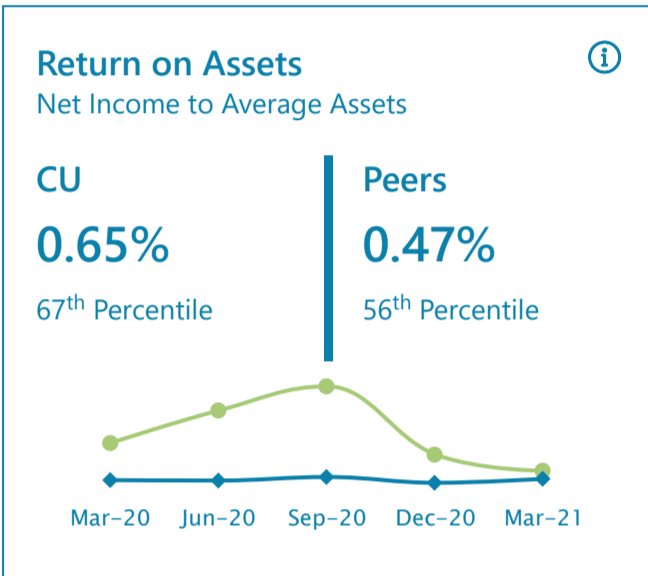
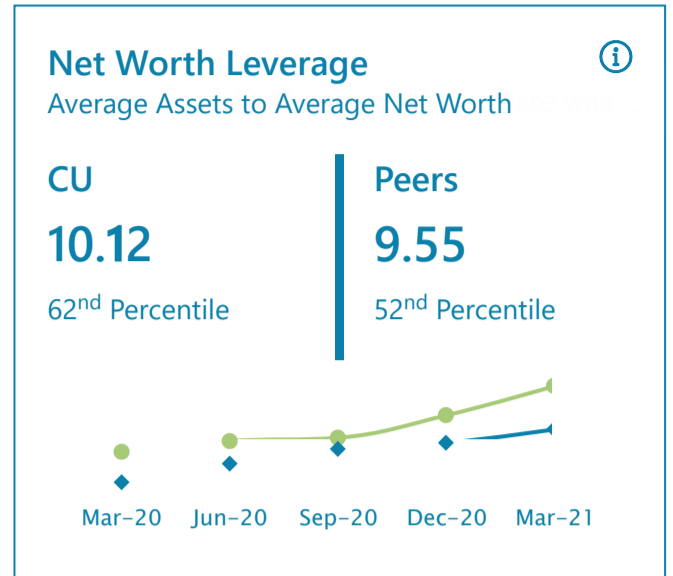
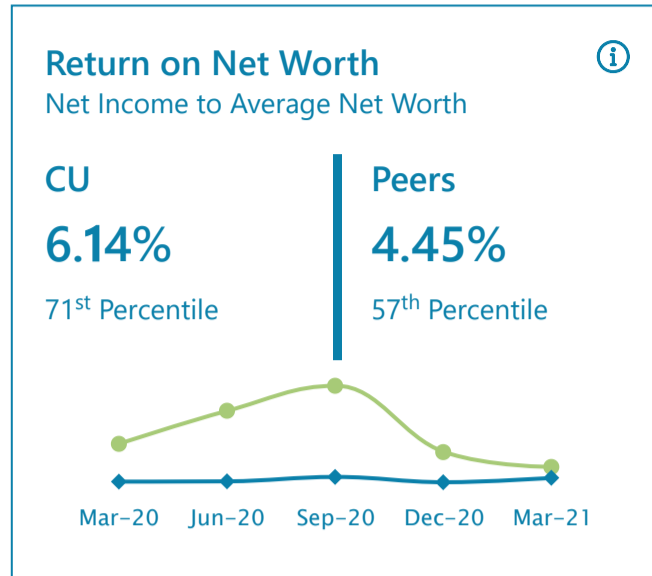
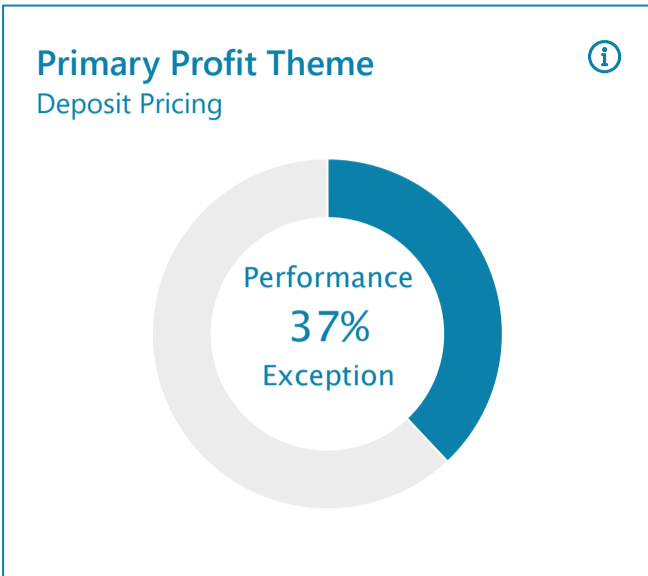
Wipfli's Financial Services Practice has a solid understanding of the unique issues facing financial institutions. Our specialists educate, advise, and assist financial institutions in successfully navigating the complex legislative and regulatory environments. Our practice includes certified internal auditors, certified compliance specialists, certified trust auditors, certified information technology specialists, former bankers and regulators, and licensed certified public accountants with the background knowledge and consulting experience necessary to provide top-rate services. In addition, Wipfli's experts deliver results and create value by sharing their proactive advice and extensive industry information with their clients.

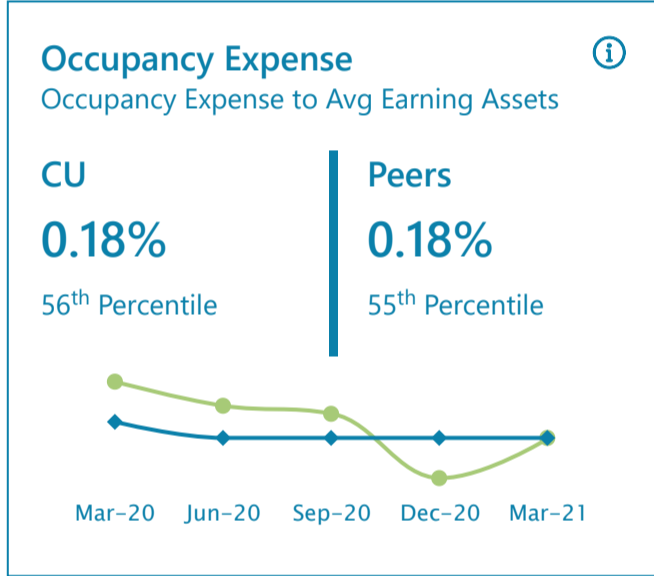
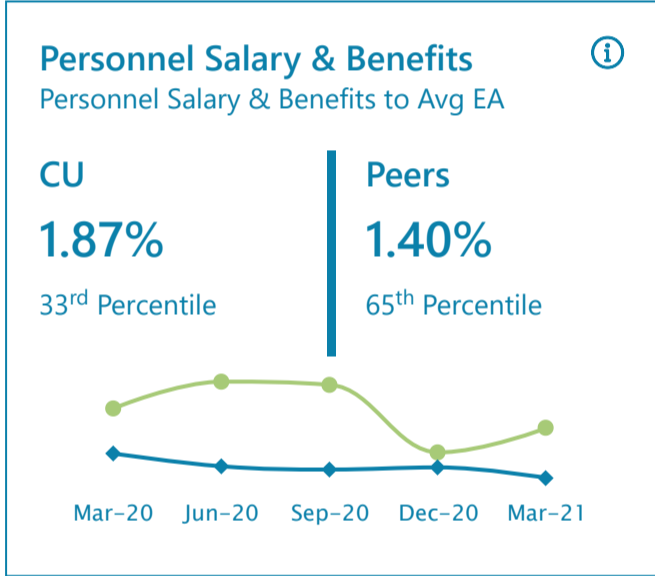
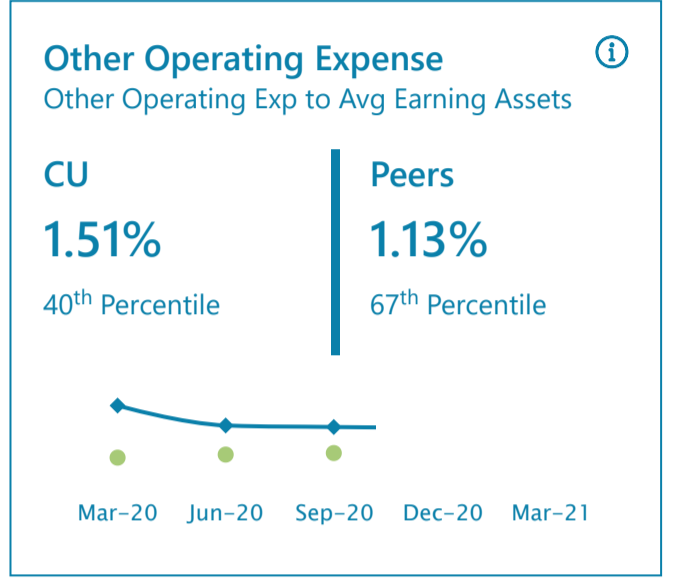
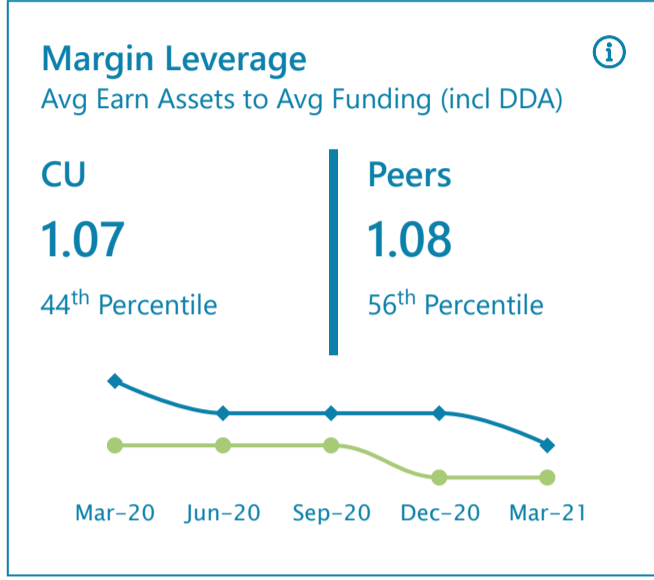
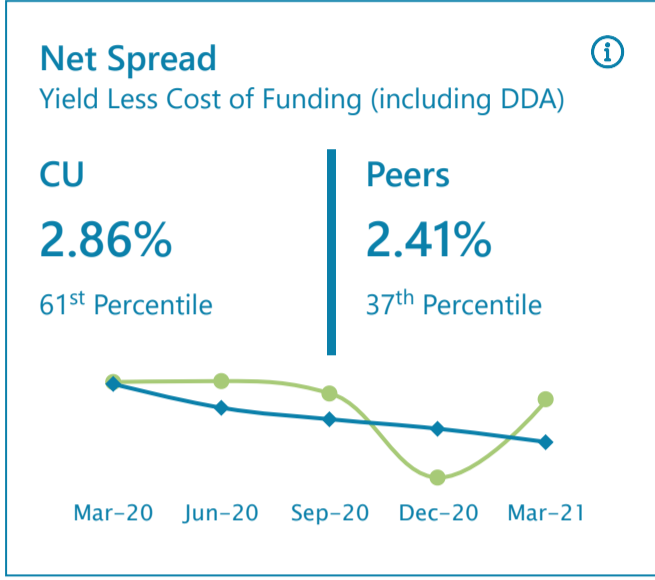
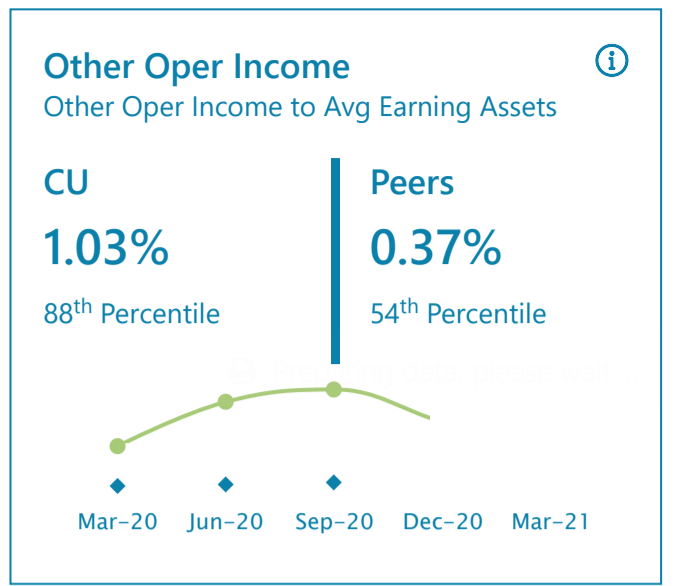
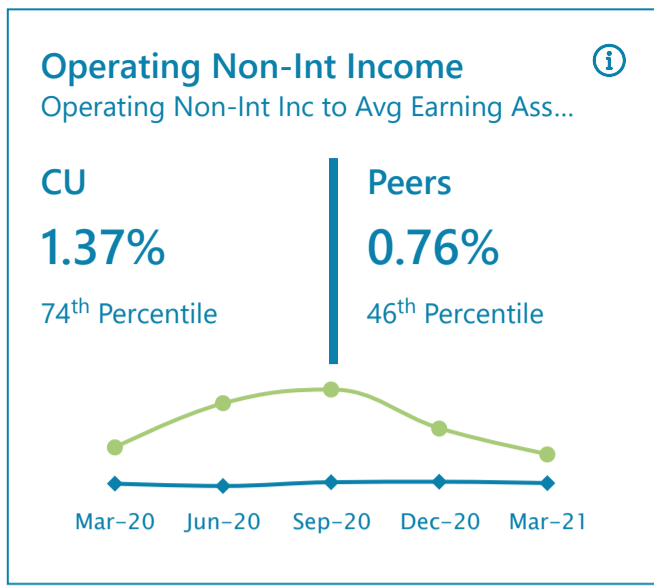
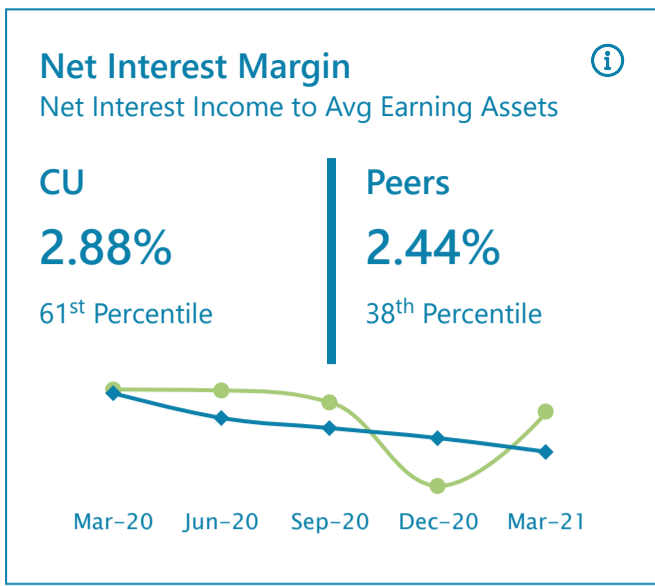
Insight into the key drivers of profitability

Current Period: March 20xx

Time Span: Quarterly

Peer Group: Strategic Focus: HOME.HBAL.HGH



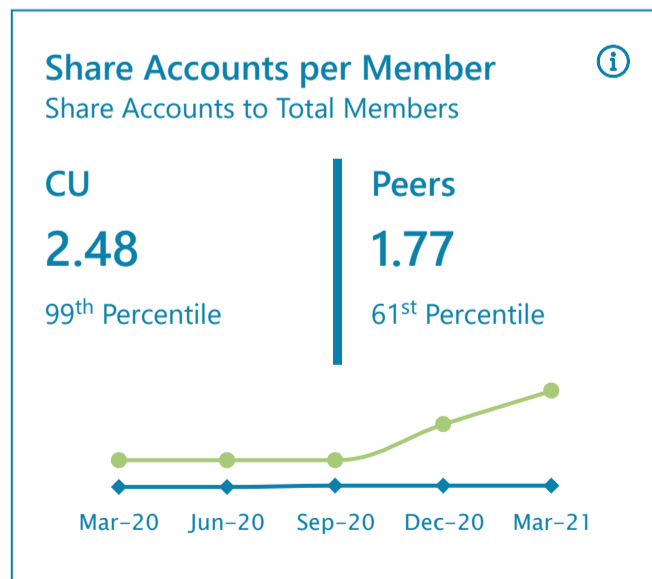
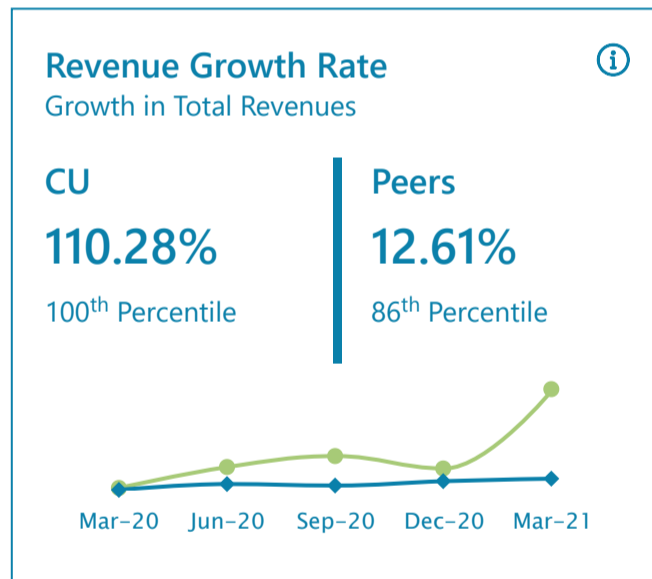
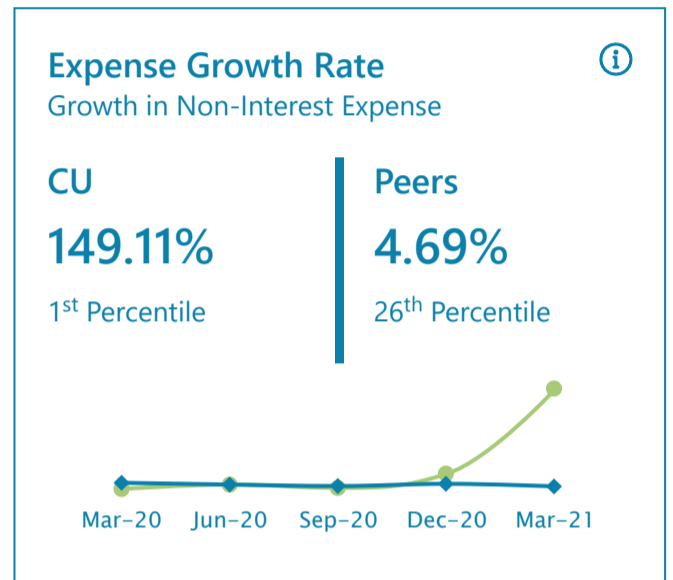
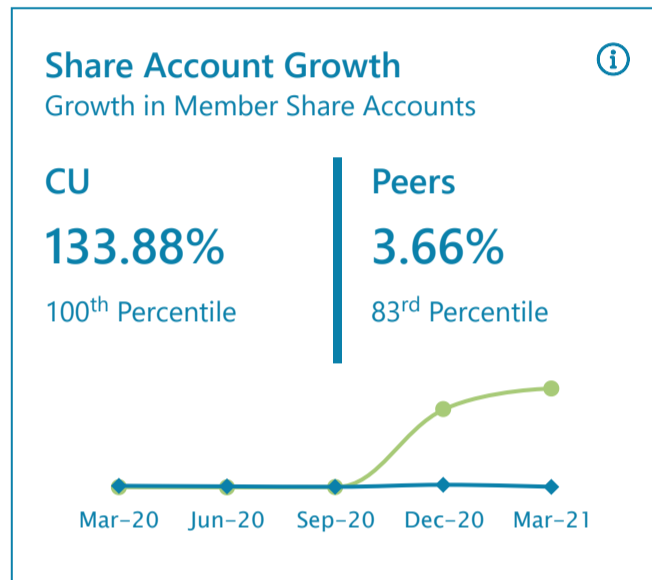
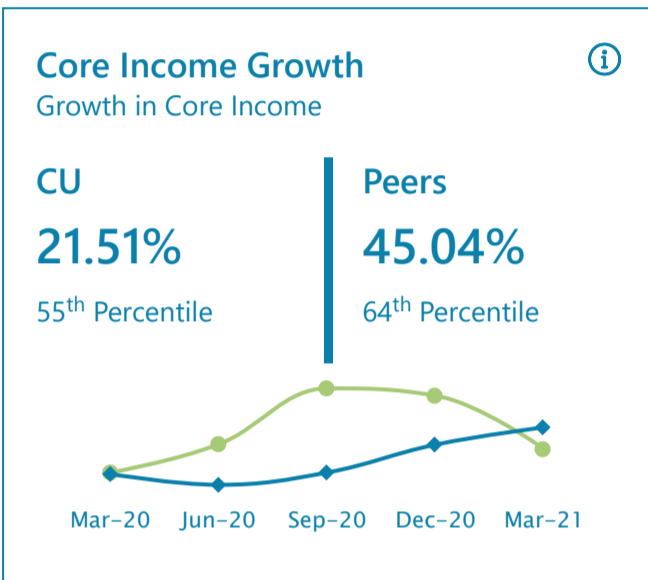
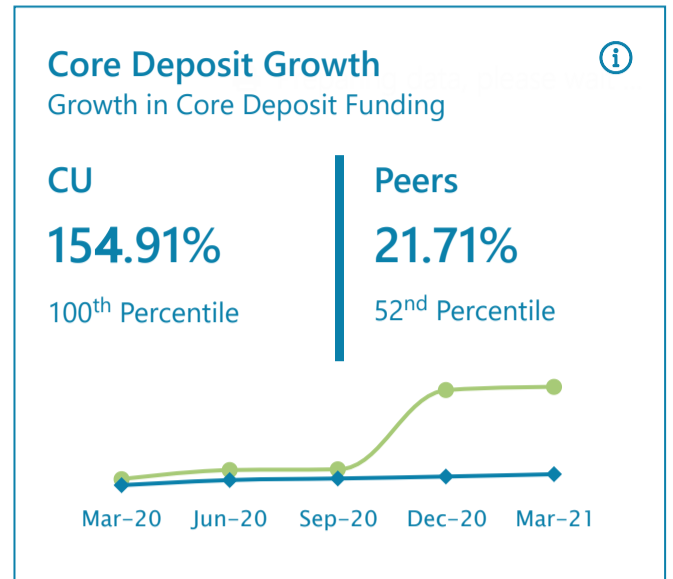
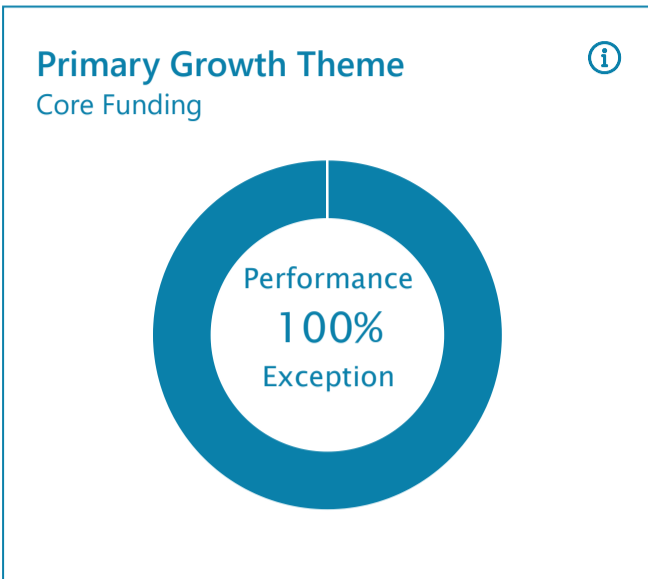


Insight into the key drivers of growth

Current Period: March 20XX

Time Span: Quarterly

Peer Group: Strategic Focus: HOME.HBAL.HGH

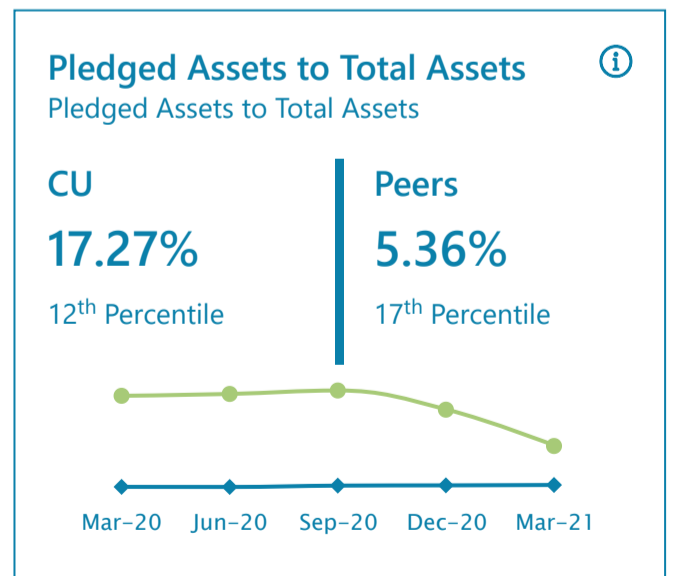
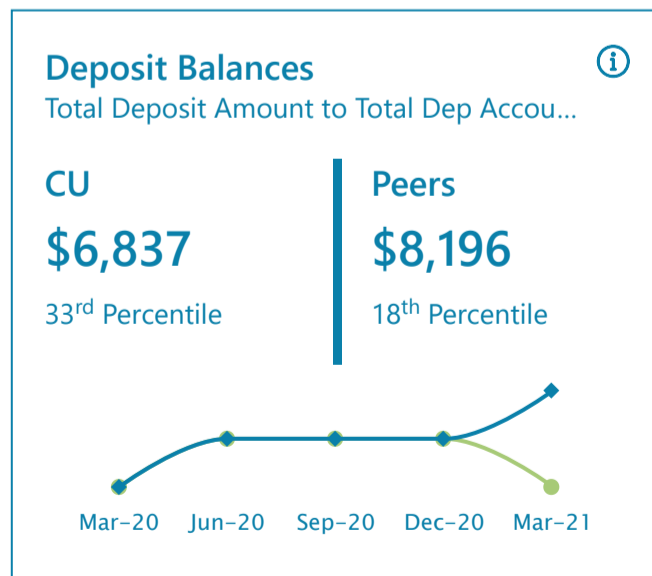
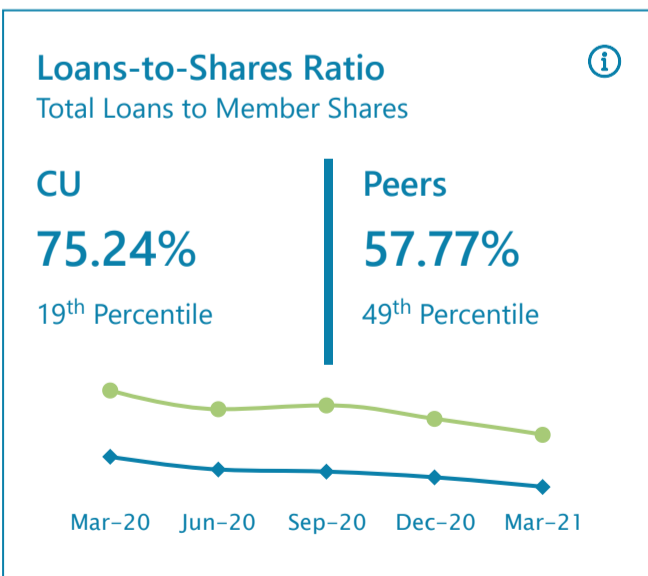
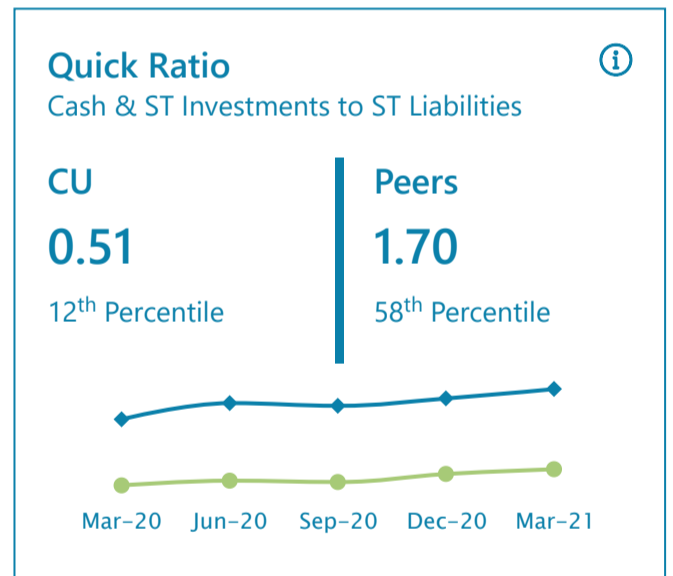
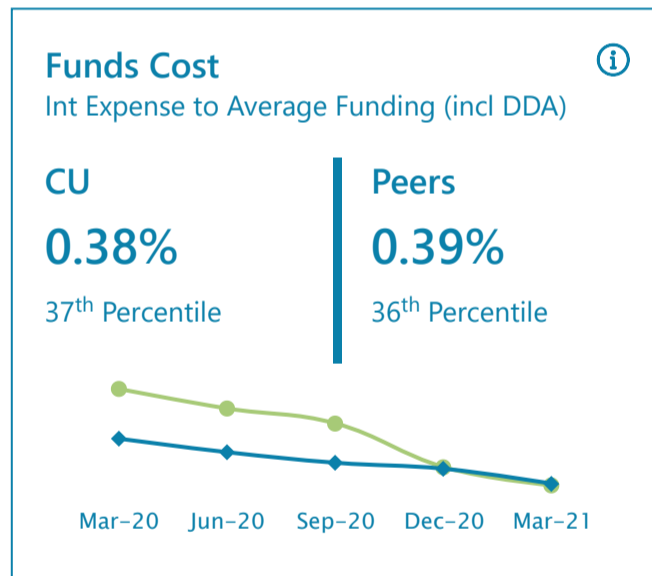
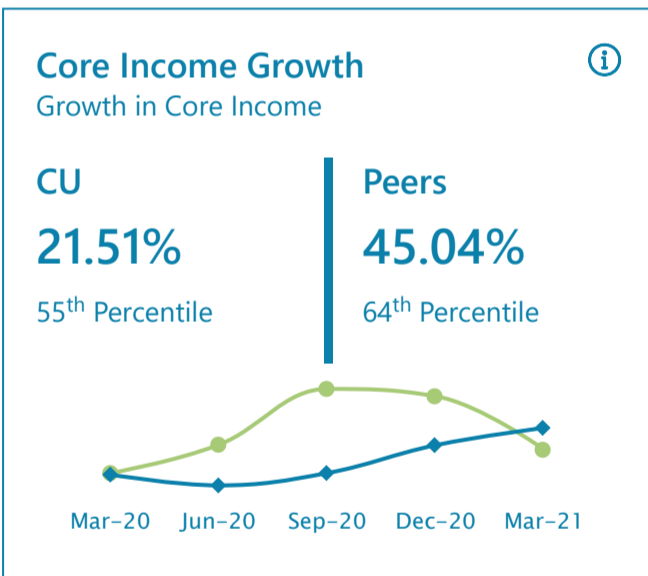
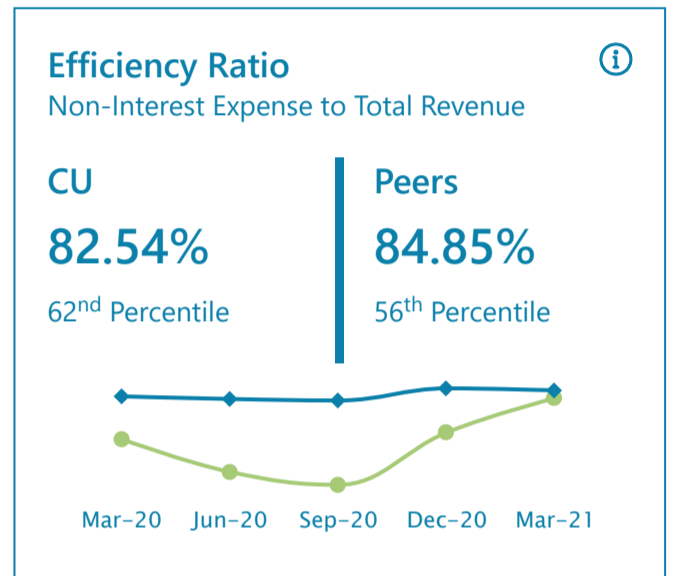
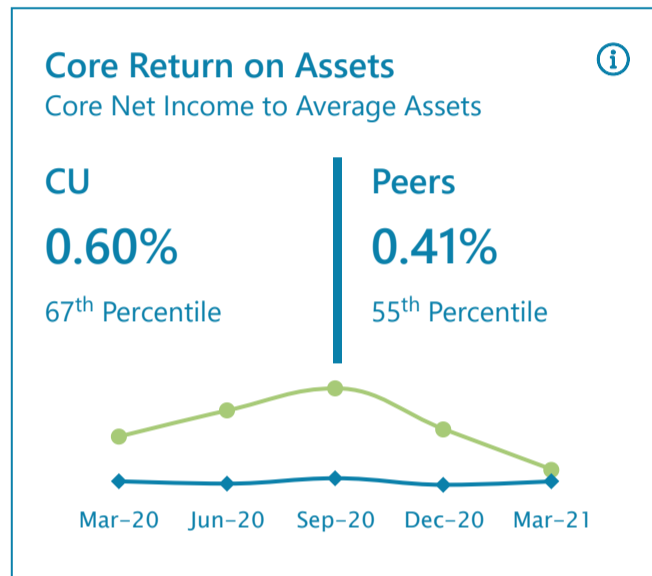
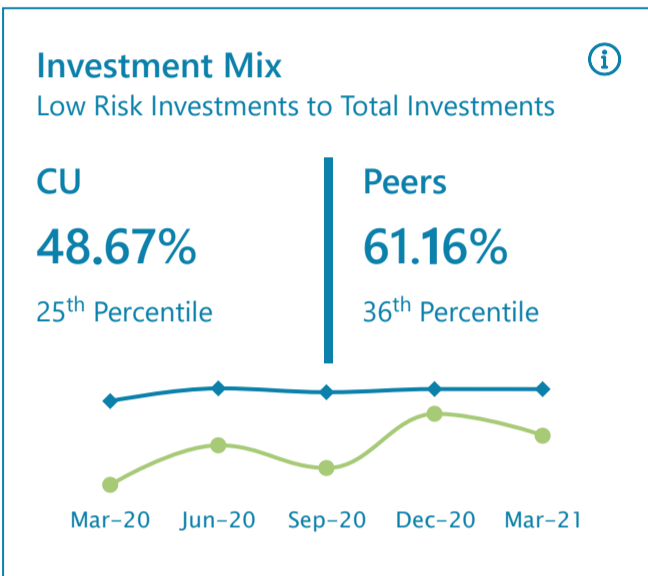
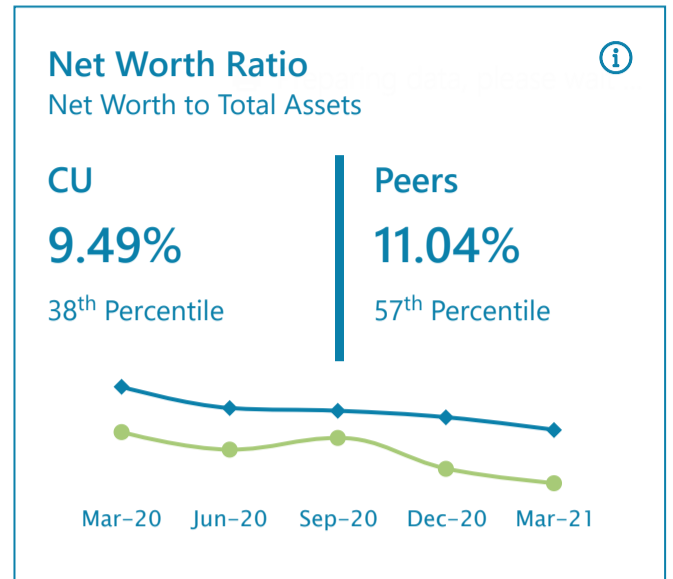
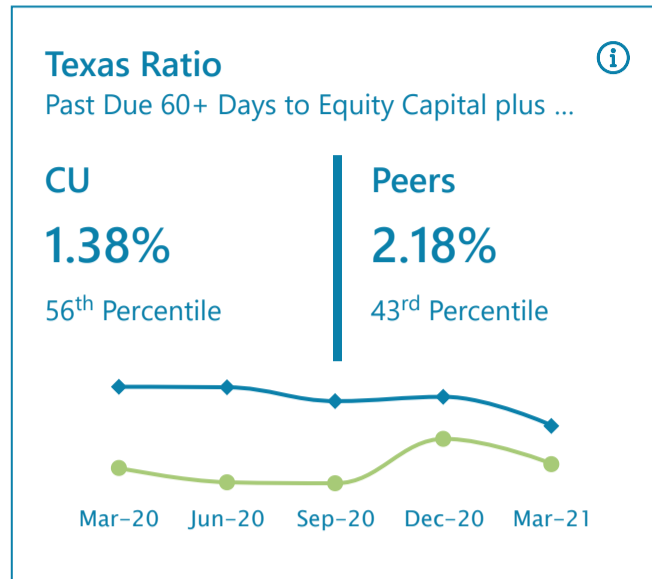


Insight into the key drivers of risk

Current Period: March 20XX

Time Span: Quarterly

Peer Group: Strategic Focus: HOME.HBAL.HGH



Core Deposit Growth

Growth in Core Deposit Funding



CU

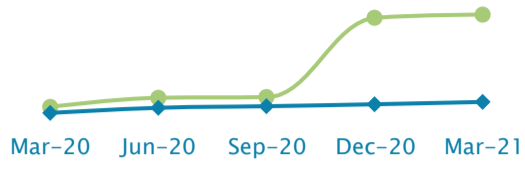
157.91%

100th Percentile

Peers

21.71%

52nd Percentile



Preparing data, please wait

AFS Assets to Total Assets

Available for Sale Assets to Total Assets



CU

NA

NaNth Percentile

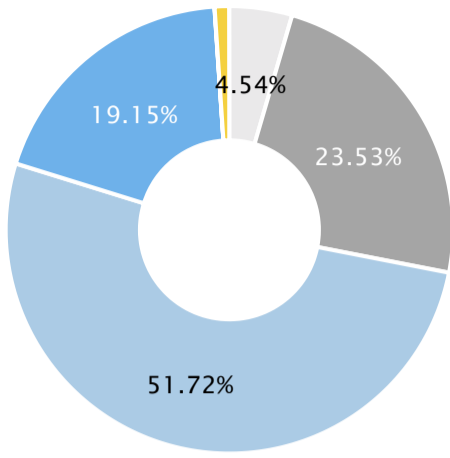
Peers

100.00%

NaNth Percentile

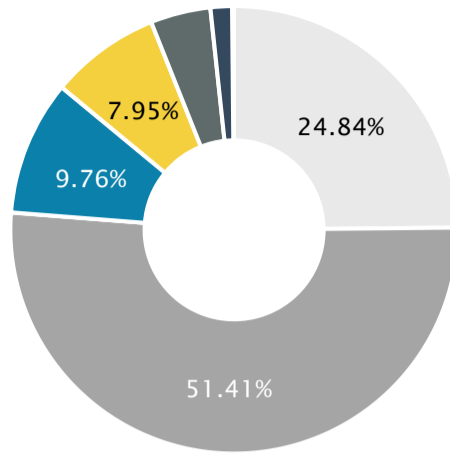


Lending Focus
RRE Lending



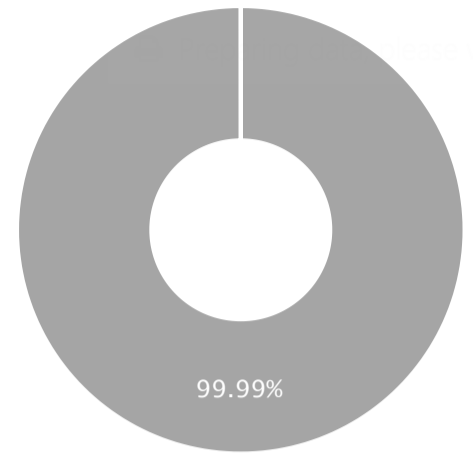
- Unsecured Personal Loans
- Secured Personal Loans
- Residential Real Estate Loans
- Commercial Real Estate Loans
- Agricultural Loans
- Other Commercial Loans

Funding Focus
High Share Balance



- Share Drafts
- Regular & Money Market
- Health Savings Accounts
- All Other Shares
- Retail Share Certificates
- Jumbo Share Certificates
- IRA/Keogh Accounts
- Non-Member Deposits

OBS Fee Income Focus
High Off-Balance Sheet



- Fee Income
- Fees per Member

Market Coverage

Interstate



Branches in 10 Counties; 2 States

Market Size

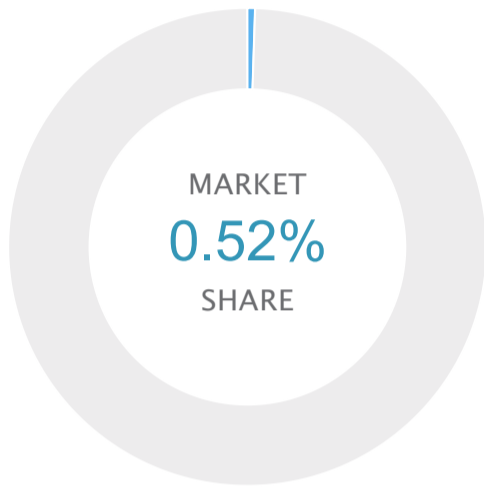
Large Central Metro



Deposit Market Share

as of June 20XX

FI Type:



FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITOR	\$107,264,433	37.43%	16.32%
EXAMPLE COMPETITOR	\$64,443,992	22.49%	0.40%
EXAMPLE COMPETITOR	\$14,145,145	4.94%	27.29%
EXAMPLE COMPETITOR	\$8,305,964	2.90%	23.67%
EXAMPLE COMPETITOR	\$7,790,160	2.72%	60.52%
EXAMPLE COMPETITOR	\$6,341,008	2.21%	6.48%
EXAMPLE COMPETITOR	\$6,241,725	2.18%	22.56%
EXAMPLE COMPETITOR	\$5,300,381	1.85%	140.32%
EXAMPLE COMPETITOR	\$4,634,383	1.62%	47.88%
EXAMPLE COMPETITOR	\$3,328,211	1.16%	17.12%
EXAMPLE COMPETITOR	\$3,185,060	1.11%	25.44%
EXAMPLE COMPETITOR	\$2,289,454	0.80%	32.42%
EXAMPLE COMPETITOR	\$2,023,026	0.71%	58.36%
EXAMPLE COMPETITOR	\$1,802,627	0.63%	26.73%
EXAMPLE COMPETITOR	\$1,488,525	0.52%	26.76%
EXAMPLE COMPETITOR	\$1,430,455	0.50%	-0.60%
EXAMPLE COMPETITOR	\$1,418,808	0.50%	35.28%
EXAMPLE COMPETITOR	\$1,342,998	0.47%	48.00%
EXAMPLE COMPETITOR	\$1,276,360	0.45%	19.28%
EXAMPLE COMPETITOR	\$1,254,160	0.44%	23.02%
EXAMPLE COMPETITOR	\$1,229,114	0.43%	421.10%
EXAMPLE COMPETITOR	\$1,119,287	0.39%	13.46%
EXAMPLE COMPETITOR	\$1,090,661	0.38%	17.18%
EXAMPLE COMPETITOR	\$1,025,585	0.36%	27.97%
EXAMPLE COMPETITOR	\$1,006,447	0.35%	17.58%
EXAMPLE COMPETITOR	\$961,606	0.34%	32.62%
EXAMPLE COMPETITOR	\$884,269	0.31%	26.31%
EXAMPLE COMPETITOR	\$864,919	0.30%	41.36%
EXAMPLE COMPETITOR	\$820,199	0.29%	59.17%
EXAMPLE COMPETITOR	\$818,688	0.29%	16.69%
EXAMPLE COMPETITOR	\$793,576	0.28%	44.50%
EXAMPLE COMPETITOR	\$784,764	0.27%	8.51%
EXAMPLE COMPETITOR	\$777,634	0.27%	2.39%
EXAMPLE COMPETITOR	\$736,909	0.26%	36.20%
EXAMPLE COMPETITOR	\$727,545	0.25%	50.24%
EXAMPLE COMPETITOR	\$690,886	0.24%	21.67%
EXAMPLE COMPETITOR	\$681,351	0.24%	12.55%

FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITOR	\$673,970	0.24%	27.53%
EXAMPLE COMPETITOR	\$668,990	0.23%	11.97%
EXAMPLE COMPETITOR	\$627,335	0.22%	20.58%
EXAMPLE COMPETITOR	\$605,025	0.21%	13.14%
EXAMPLE COMPETITOR	\$594,737	0.21%	50.29%
EXAMPLE COMPETITOR	\$585,805	0.20%	22.95%
EXAMPLE COMPETITOR	\$577,220	0.20%	22.98%
EXAMPLE COMPETITOR	\$509,988	0.18%	24.81%
EXAMPLE COMPETITOR	\$500,392	0.17%	26.76%
EXAMPLE COMPETITOR	\$493,672	0.17%	26.56%
EXAMPLE COMPETITOR	\$485,604	0.17%	84.83%
EXAMPLE COMPETITOR	\$464,160	0.16%	18.17%
EXAMPLE COMPETITOR	\$456,655	0.16%	17.68%
EXAMPLE COMPETITOR	\$420,973	0.15%	34.48%
EXAMPLE COMPETITOR	\$404,877	0.14%	19.97%
EXAMPLE COMPETITOR	\$399,823	0.14%	115.28%
EXAMPLE COMPETITOR	\$391,302	0.14%	19.67%
EXAMPLE COMPETITOR	\$382,412	0.13%	34.92%
EXAMPLE COMPETITOR	\$364,414	0.13%	32.77%
EXAMPLE COMPETITOR	\$351,287	0.12%	-2.18%
EXAMPLE COMPETITOR	\$347,834	0.12%	39.36%
EXAMPLE COMPETITOR	\$334,587	0.12%	31.62%
EXAMPLE COMPETITOR	\$331,296	0.12%	25.86%
EXAMPLE COMPETITOR	\$312,767	0.11%	36.39%
EXAMPLE COMPETITOR	\$306,212	0.11%	26.95%
EXAMPLE COMPETITOR	\$303,564	0.11%	15.18%
EXAMPLE COMPETITOR	\$299,383	0.10%	17.49%
EXAMPLE COMPETITOR	\$299,136	0.10%	29.68%
EXAMPLE COMPETITOR	\$293,334	0.10%	13.75%
EXAMPLE COMPETITOR	\$287,572	0.10%	15.73%
EXAMPLE COMPETITOR	\$271,467	0.09%	5.03%
EXAMPLE COMPETITOR	\$267,507	0.09%	133.99%
EXAMPLE COMPETITOR	\$259,943	0.09%	0.41%
EXAMPLE COMPETITOR	\$256,490	0.09%	17.76%
EXAMPLE COMPETITOR	\$252,185	0.09%	41.39%
EXAMPLE COMPETITOR	\$251,358	0.09%	25.45%
EXAMPLE COMPETITOR	\$249,096	0.09%	20.82%
EXAMPLE COMPETITOR	\$240,527	0.08%	7.04%
EXAMPLE COMPETITOR	\$236,152	0.08%	30.63%
EXAMPLE COMPETITOR	\$235,358	0.08%	24.43%
EXAMPLE COMPETITOR	\$228,786	0.08%	-2.58%
EXAMPLE COMPETITOR	\$218,454	0.08%	12.01%
EXAMPLE COMPETITOR	\$217,299	0.08%	33.39%
EXAMPLE COMPETITOR	\$209,559	0.07%	24.77%
EXAMPLE COMPETITOR	\$201,335	0.07%	25.84%
EXAMPLE COMPETITOR	\$195,616	0.07%	23.29%
EXAMPLE COMPETITOR	\$193,920	0.07%	14.26%
EXAMPLE COMPETITOR	\$193,335	0.07%	29.93%
EXAMPLE COMPETITOR	\$192,810	0.07%	18.32%
EXAMPLE COMPETITOR	\$192,011	0.07%	18.10%
EXAMPLE COMPETITOR	\$190,073	0.07%	42.44%

FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITOR	\$182,628	0.06%	7.83%
EXAMPLE COMPETITOR	\$175,542	0.06%	21.07%
EXAMPLE COMPETITOR	\$163,072	0.06%	14.36%
EXAMPLE COMPETITOR	\$161,072	0.06%	33.14%
EXAMPLE COMPETITOR	\$159,278	0.06%	63.48%
EXAMPLE COMPETITOR	\$158,875	0.06%	3.82%
EXAMPLE COMPETITOR	\$157,608	0.05%	8.90%
EXAMPLE COMPETITOR	\$149,171	0.05%	28.72%
EXAMPLE COMPETITOR	\$149,009	0.05%	28.22%
EXAMPLE COMPETITOR	\$147,390	0.05%	40.00%
EXAMPLE COMPETITOR	\$147,039	0.05%	12.68%
EXAMPLE COMPETITOR	\$144,485	0.05%	30.01%
EXAMPLE COMPETITOR	\$143,115	0.05%	15.17%
EXAMPLE COMPETITOR	\$139,205	0.05%	21.09%
EXAMPLE COMPETITOR	\$138,987	0.05%	14.18%
EXAMPLE COMPETITOR	\$137,964	0.05%	23.93%
EXAMPLE COMPETITOR	\$135,258	0.05%	28.04%
EXAMPLE COMPETITOR	\$135,182	0.05%	0.05%
EXAMPLE COMPETITOR	\$134,663	0.05%	27.96%
EXAMPLE COMPETITOR	\$125,528	0.04%	22.60%
EXAMPLE COMPETITOR	\$124,960	0.04%	11.31%
EXAMPLE COMPETITOR	\$123,222	0.04%	59.66%
EXAMPLE COMPETITOR	\$122,518	0.04%	28.24%
EXAMPLE COMPETITOR	\$119,203	0.04%	51.22%
EXAMPLE COMPETITOR	\$118,456	0.04%	24.56%
EXAMPLE COMPETITOR	\$116,769	0.04%	30.53%
EXAMPLE COMPETITOR	\$116,316	0.04%	11.27%
EXAMPLE COMPETITOR	\$116,224	0.04%	14.40%
EXAMPLE COMPETITOR	\$115,950	0.04%	32.89%
EXAMPLE COMPETITOR	\$114,624	0.04%	13.88%
EXAMPLE COMPETITOR	\$114,443	0.04%	4.24%
EXAMPLE COMPETITOR	\$114,333	0.04%	9.93%
EXAMPLE COMPETITOR	\$110,277	0.04%	8.83%
EXAMPLE COMPETITOR	\$105,194	0.04%	12.04%
EXAMPLE COMPETITOR	\$103,873	0.04%	21.79%
EXAMPLE COMPETITOR	\$99,519	0.03%	12.36%
EXAMPLE COMPETITOR	\$94,155	0.03%	100.53%
EXAMPLE COMPETITOR	\$84,016	0.03%	16.99%
EXAMPLE COMPETITOR	\$83,793	0.03%	3.94%
EXAMPLE COMPETITOR	\$83,655	0.03%	17.96%
EXAMPLE COMPETITOR	\$82,781	0.03%	45.41%
EXAMPLE COMPETITOR	\$80,768	0.03%	14.45%
EXAMPLE COMPETITOR	\$76,878	0.03%	-4.86%
EXAMPLE COMPETITOR	\$76,079	0.03%	11.59%
EXAMPLE COMPETITOR	\$75,396	0.03%	11.49%
EXAMPLE COMPETITOR	\$74,505	0.03%	2,630.12%
EXAMPLE COMPETITOR	\$73,259	0.03%	10.14%
EXAMPLE COMPETITOR	\$72,956	0.03%	10.70%
EXAMPLE COMPETITOR	\$71,228	0.02%	20.23%
EXAMPLE COMPETITOR	\$69,981	0.02%	35.32%
EXAMPLE COMPETITOR	\$69,072	0.02%	42.96%

FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITOR	\$68,018	0.02%	22.94%
EXAMPLE COMPETITOR	\$67,912	0.02%	44.97%
EXAMPLE COMPETITOR	\$67,858	0.02%	14.18%
EXAMPLE COMPETITOR	\$65,930	0.02%	13.40%
EXAMPLE COMPETITOR	\$64,575	0.02%	12.10%
EXAMPLE COMPETITOR	\$63,140	0.02%	13.01%
EXAMPLE COMPETITOR	\$60,894	0.02%	9.85%
EXAMPLE COMPETITOR	\$58,357	0.02%	19.18%
EXAMPLE COMPETITOR	\$58,243	0.02%	53.79%
EXAMPLE COMPETITOR	\$57,597	0.02%	16.91%
EXAMPLE COMPETITOR	\$57,549	0.02%	7.92%
EXAMPLE COMPETITOR	\$53,718	0.02%	22.43%
EXAMPLE COMPETITOR	\$52,348	0.02%	5.87%
EXAMPLE COMPETITOR	\$50,500	0.02%	0.00%
EXAMPLE COMPETITOR	\$50,041	0.02%	15.83%
EXAMPLE COMPETITOR	\$47,268	0.02%	18.77%
EXAMPLE COMPETITOR	\$46,308	0.02%	19.24%
EXAMPLE COMPETITOR	\$44,225	0.02%	15.87%
EXAMPLE COMPETITOR	\$43,607	0.02%	22.87%
EXAMPLE COMPETITOR	\$42,252	0.01%	23.43%
EXAMPLE COMPETITOR	\$41,886	0.01%	19.77%
EXAMPLE COMPETITOR	\$39,378	0.01%	33.86%
EXAMPLE COMPETITOR	\$38,925	0.01%	31.14%
EXAMPLE COMPETITOR	\$38,728	0.01%	11.33%
EXAMPLE COMPETITOR	\$38,307	0.01%	4.25%
EXAMPLE COMPETITOR	\$37,741	0.01%	12.87%
EXAMPLE COMPETITOR	\$37,725	0.01%	36.54%
EXAMPLE COMPETITOR	\$36,970	0.01%	23.74%
EXAMPLE COMPETITOR	\$36,903	0.01%	50.74%
EXAMPLE COMPETITOR	\$36,210	0.01%	149.28%
EXAMPLE COMPETITOR	\$35,960	0.01%	-0.51%
EXAMPLE COMPETITOR	\$35,668	0.01%	41.46%
EXAMPLE COMPETITOR	\$34,935	0.01%	47.09%
EXAMPLE COMPETITOR	\$34,913	0.01%	14.13%
EXAMPLE COMPETITOR	\$34,702	0.01%	13.90%
EXAMPLE COMPETITOR	\$33,944	0.01%	56.90%
EXAMPLE COMPETITOR	\$33,585	0.01%	15.70%
EXAMPLE COMPETITOR	\$33,094	0.01%	16.70%
EXAMPLE COMPETITOR	\$32,870	0.01%	18.53%
EXAMPLE COMPETITOR	\$31,894	0.01%	24.65%
EXAMPLE COMPETITOR	\$30,558	0.01%	12.52%
EXAMPLE COMPETITOR	\$30,286	0.01%	20.61%
EXAMPLE COMPETITOR	\$29,673	0.01%	6.81%
EXAMPLE COMPETITOR	\$29,494	0.01%	11.78%
EXAMPLE COMPETITOR	\$29,222	0.01%	25.65%
EXAMPLE COMPETITOR	\$29,134	0.01%	12.76%
EXAMPLE COMPETITOR	\$27,086	0.01%	-19.31%
EXAMPLE COMPETITOR	\$26,536	0.01%	6.77%
EXAMPLE COMPETITOR	\$25,367	0.01%	11.62%
EXAMPLE COMPETITOR	\$25,303	0.01%	10.64%
EXAMPLE COMPETITOR	\$22,616	0.01%	30.65%

FI Name	Deposits	Share	1-Yr Growth
EXAMPLE COMPETITORI	\$22,579	0.01%	11.91%
EXAMPLE COMPETITOR	\$21,524	0.01%	6.57%
EXAMPLE COMPETITOR	\$21,122	0.01%	11.72%
EXAMPLE COMPETITOR	\$19,863	0.01%	8.26%
EXAMPLE COMPETITOR	\$19,700	0.01%	70.46%
EXAMPLE COMPETITOR	\$18,784	0.01%	24.69%
EXAMPLE COMPETITOR	\$17,568	0.01%	14.03%
EXAMPLE COMPETITOR	\$16,781	0.01%	14.52%
EXAMPLE COMPETITOR	\$15,096	0.01%	39.65%
EXAMPLE COMPETITOR	\$14,910	0.01%	11.90%
EXAMPLE COMPETITOR	\$14,652	0.01%	15.72%
EXAMPLE COMPETITOR	\$11,737	0.00%	NA
EXAMPLE COMPETITOR	\$9,947	0.00%	377.53%
EXAMPLE COMPETITOR	\$9,308	0.00%	-5.26%
EXAMPLE COMPETITOR	\$8,047	0.00%	15.70%
EXAMPLE COMPETITOR	\$7,437	0.00%	10.65%
EXAMPLE COMPETITOR	\$6,922	0.00%	3.76%
EXAMPLE COMPETITOR	\$6,452	0.00%	2.54%
EXAMPLE COMPETITOR	\$5,781	0.00%	22.38%
EXAMPLE COMPETITOR	\$4,609	0.00%	16.45%
EXAMPLE COMPETITOR	\$4,219	0.00%	12.51%
EXAMPLE COMPETITOR	\$3,909	0.00%	4.60%
EXAMPLE COMPETITOR	\$3,459	0.00%	4.56%
EXAMPLE COMPETITOR	\$2,667	0.00%	-1.37%
EXAMPLE COMPETITOR	\$2,652	0.00%	5.74%
EXAMPLE COMPETITOR	\$2,252	0.00%	-10.14%
EXAMPLE COMPETITORI	\$1,896	0.00%	NA
EXAMPLE COMPETITOR	\$582	0.00%	-6.73%
EXAMPLE COMPETITOR	\$0	0.00%	NA
EXAMPLE COMPETITOR	\$0	0.00%	NA
EXAMPLE COMPETITOR	\$0	0.00%	NA

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