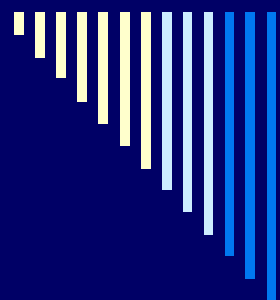


**Use Callahan's
Peer to Peer 2.0
to measure your
efficiency**

CALLAHAN
AND ASSOCIATES



**Spend your time on
credit union
strategy, let Peer to
Peer 2.0 make the
analysis easy**

CALLAHAN
AND ASSOCIATES



Efficiency Analysis

Presentation:

Credit Union 1 (CU1)

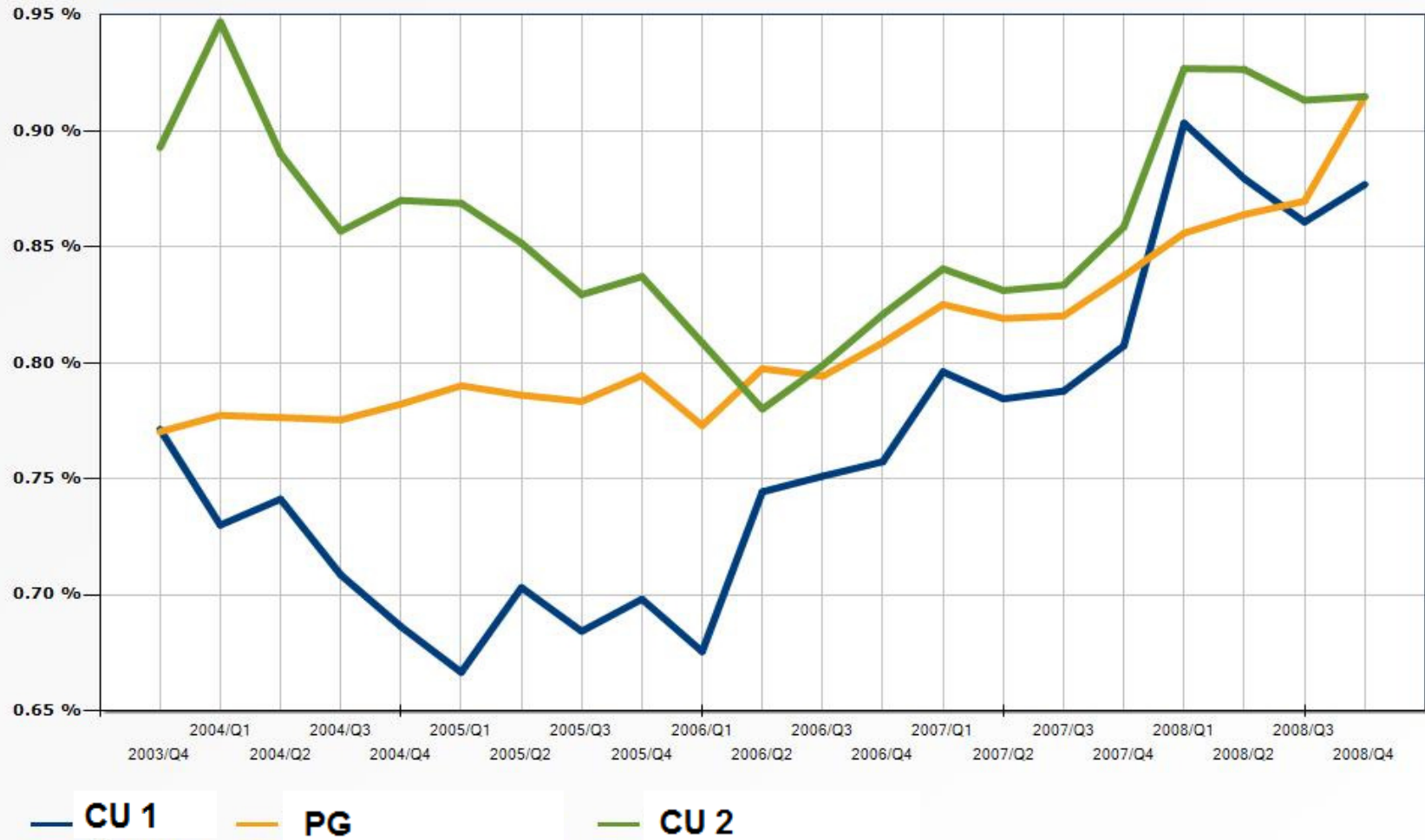
Compared to

Credit Union 2 (CU2)

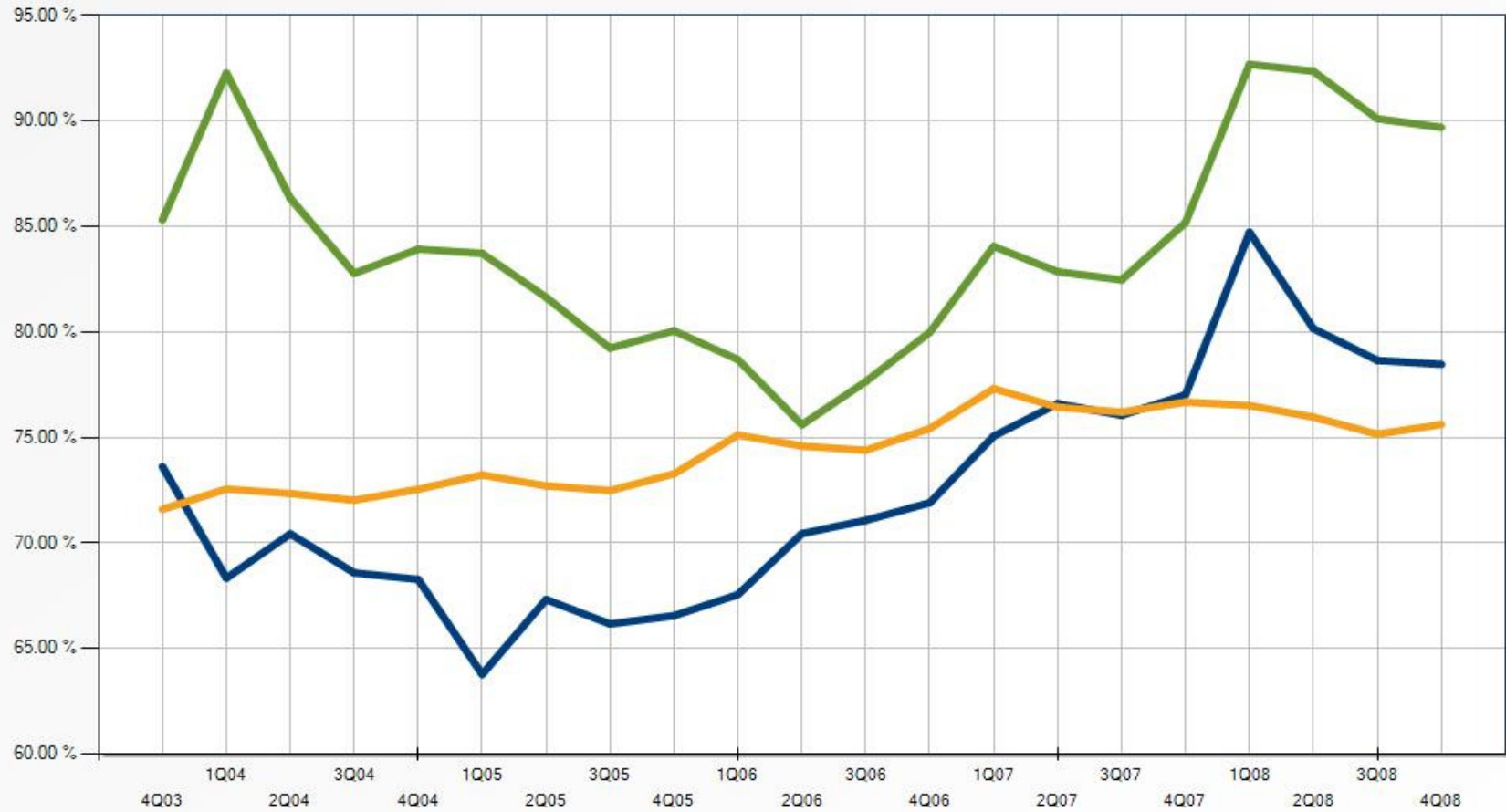
And a

Peer Group (PG)

Efficiency Ratio



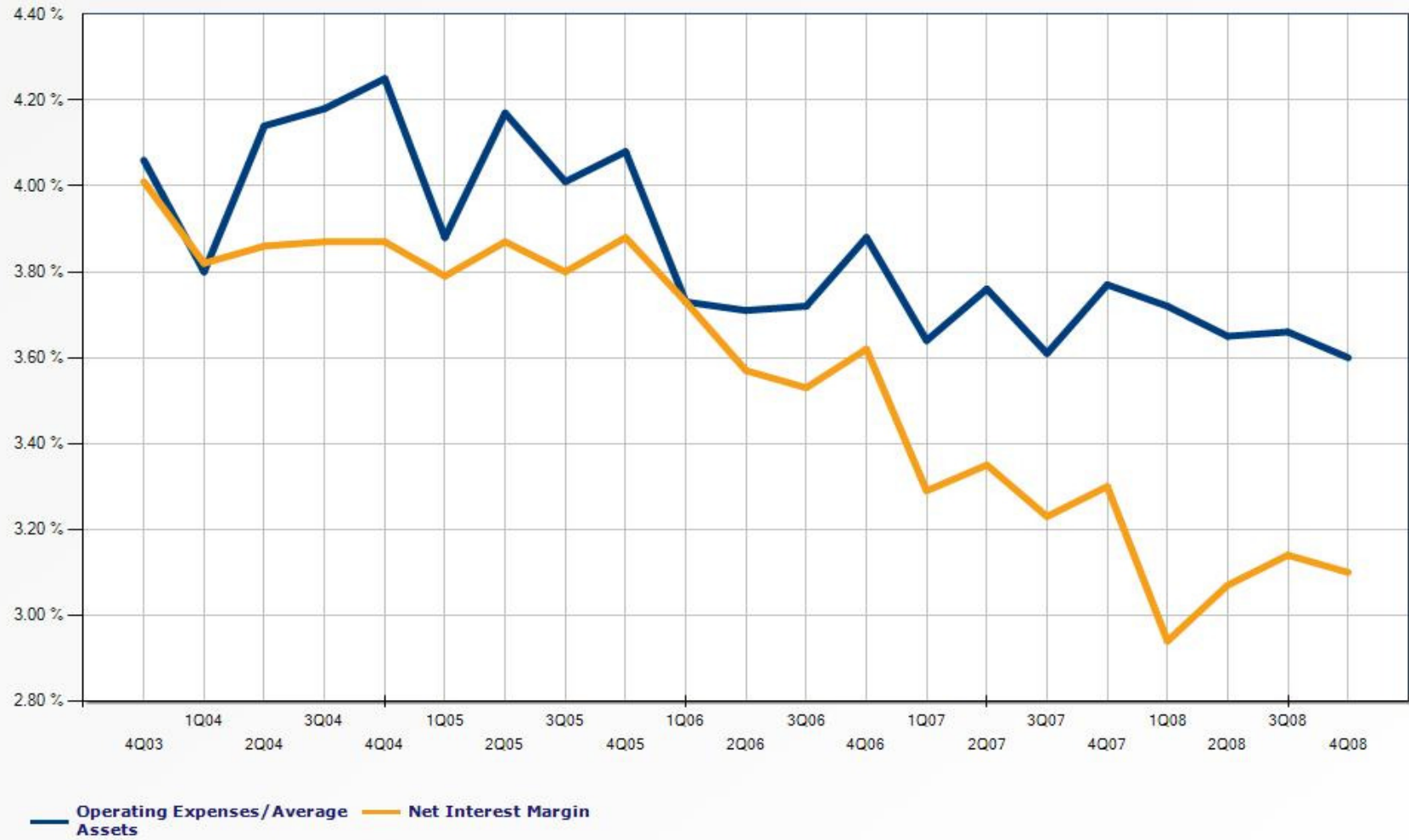
Efficiency Ratio (Less Provision for Loan Losses)



— CU 1 — PG — CU 2

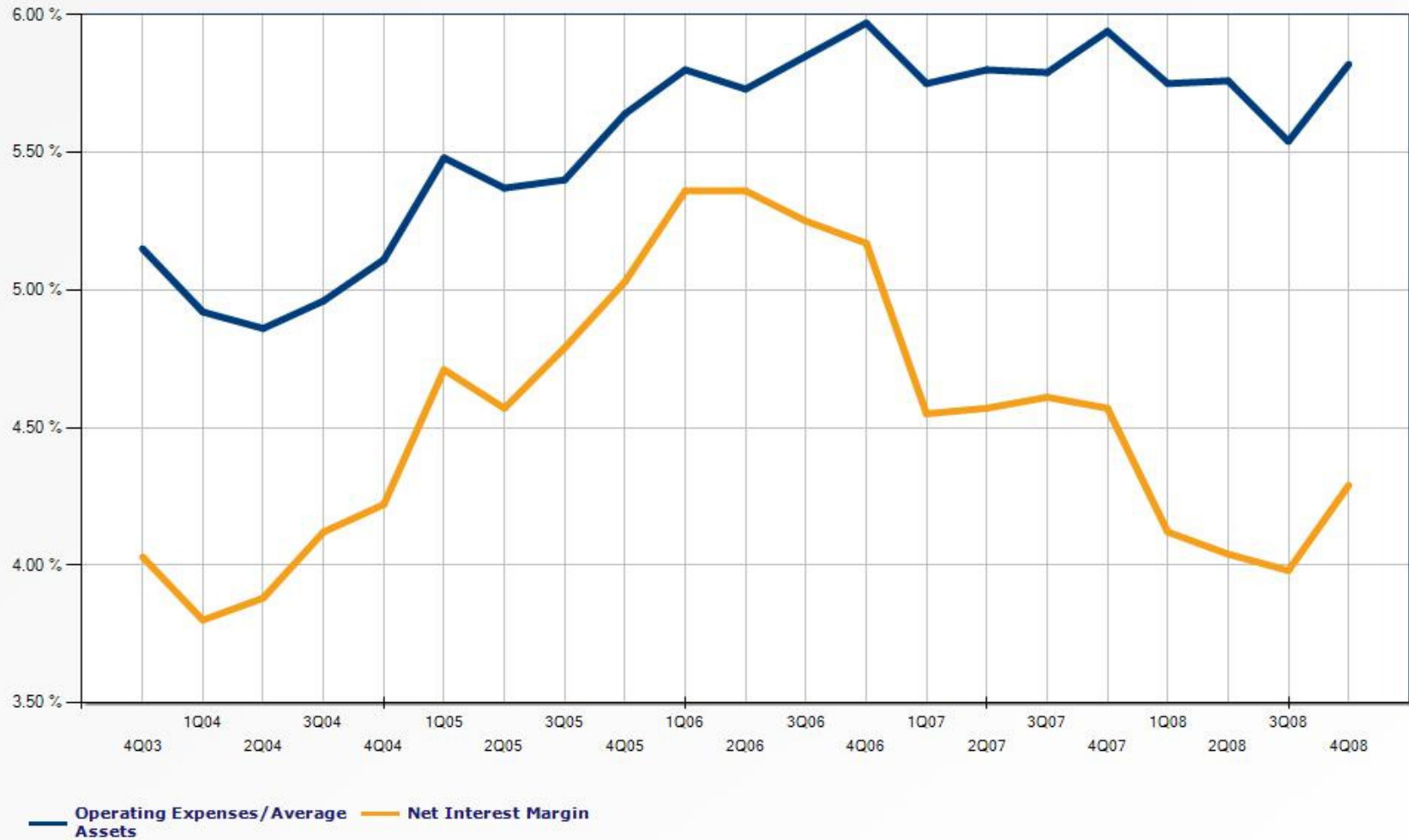
CU 1

Operating Expense Ratio vs. Net Interest Margin



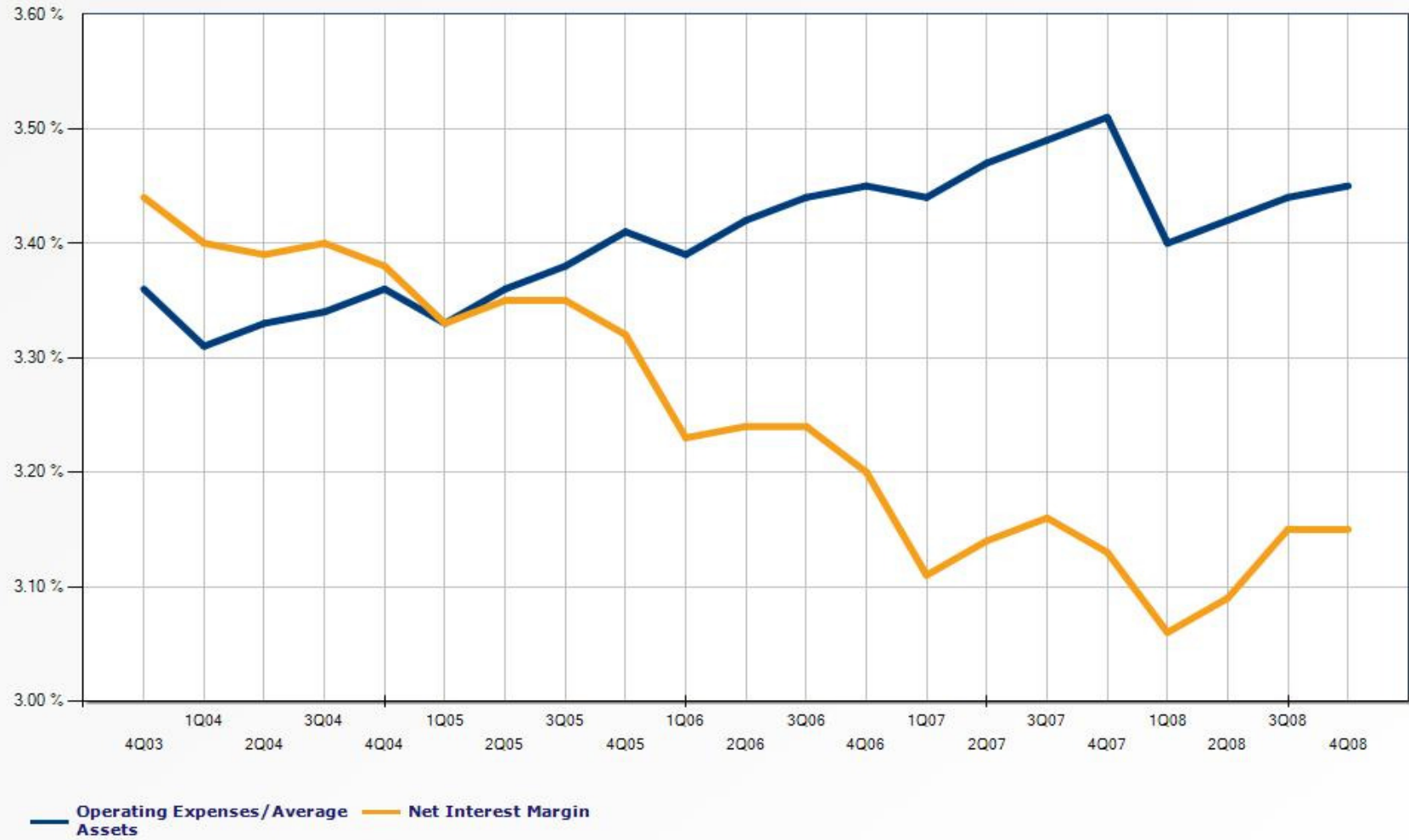
CU 2

Operating Expense Ratio vs. Net Interest Margin

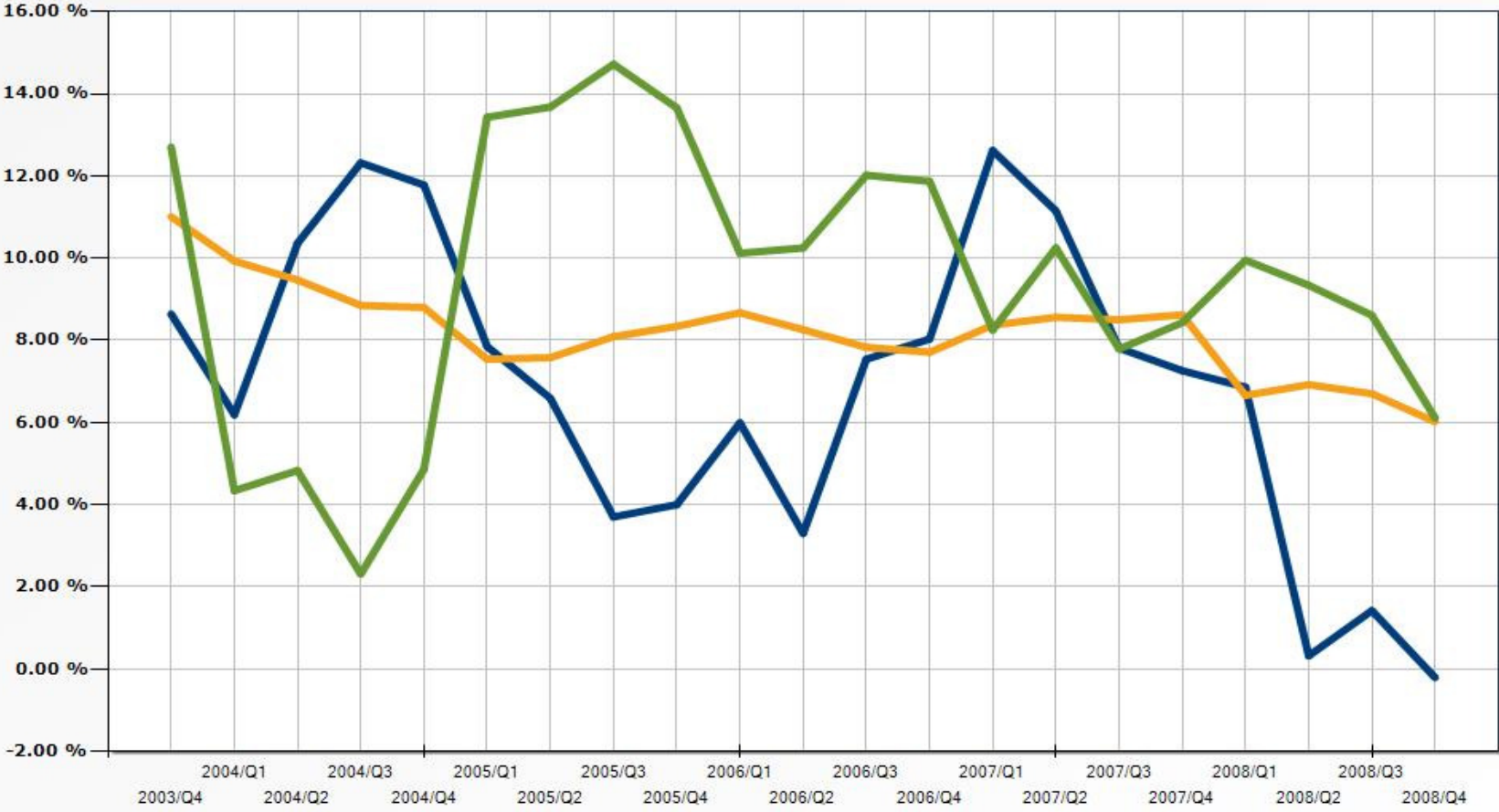


PG

Operating Expense Ratio vs. Net Interest Margin

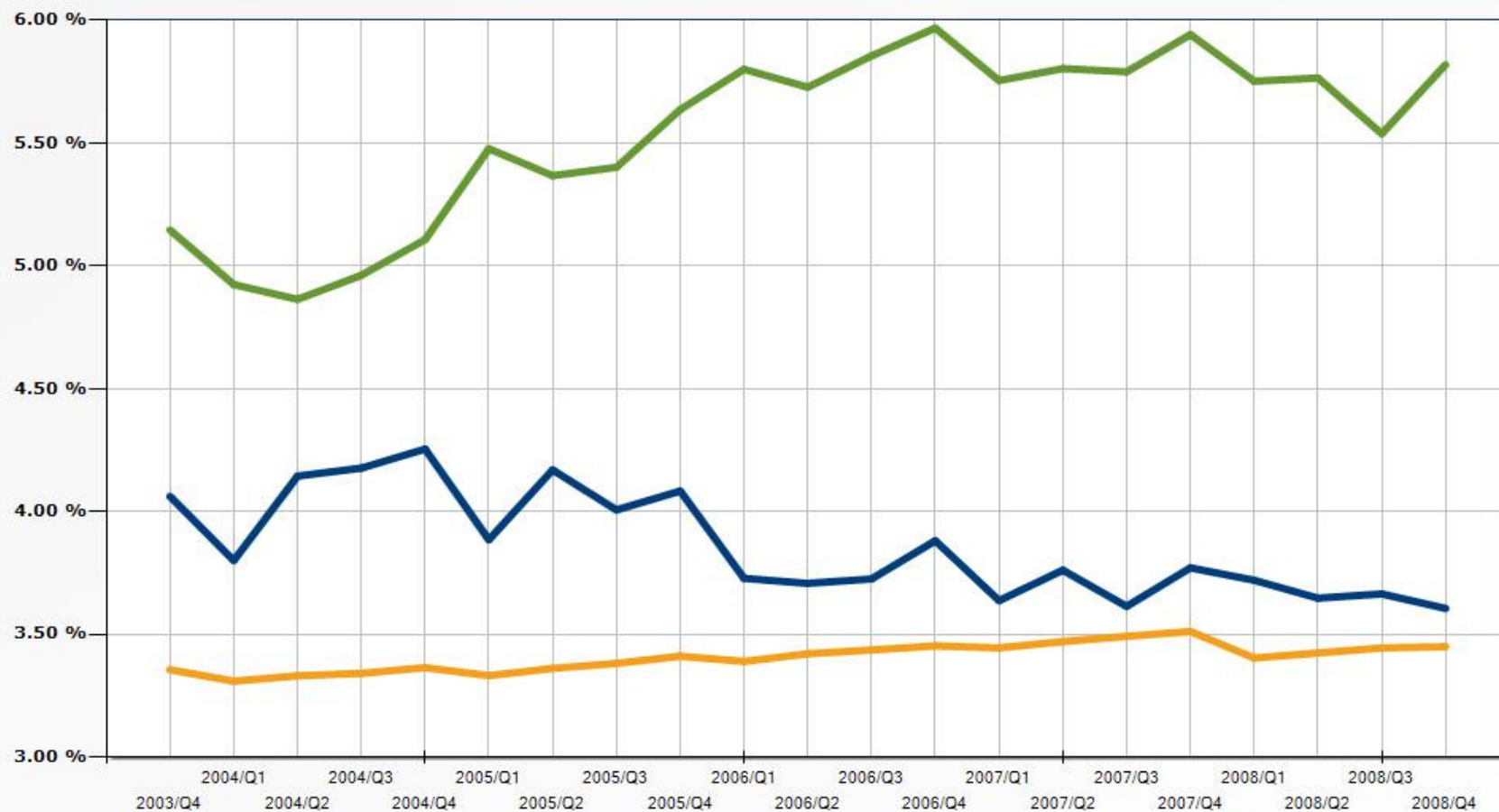


Expense Growth



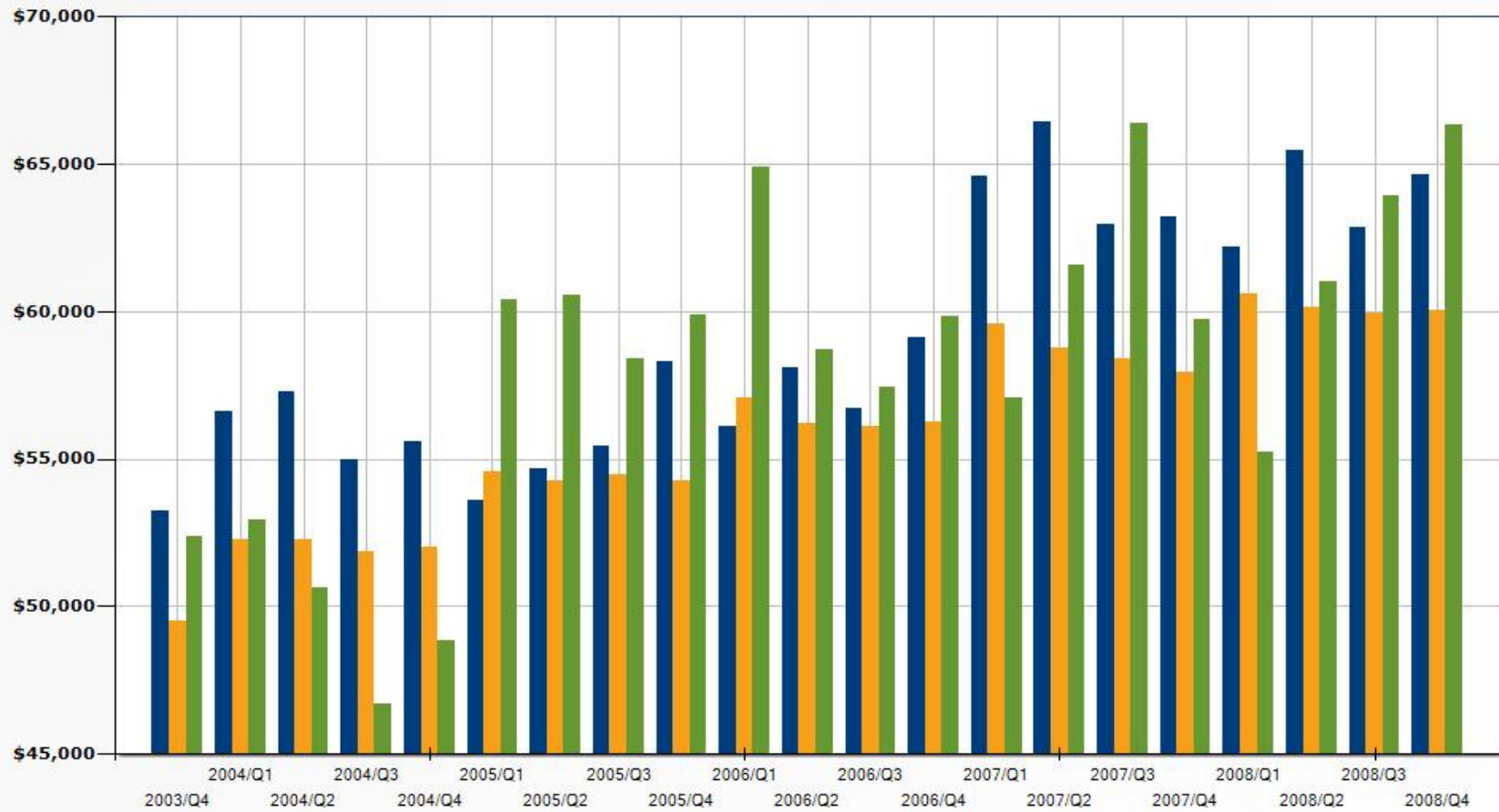
— CU 1 — PG — CU 2

Operating Expense/Average Assets



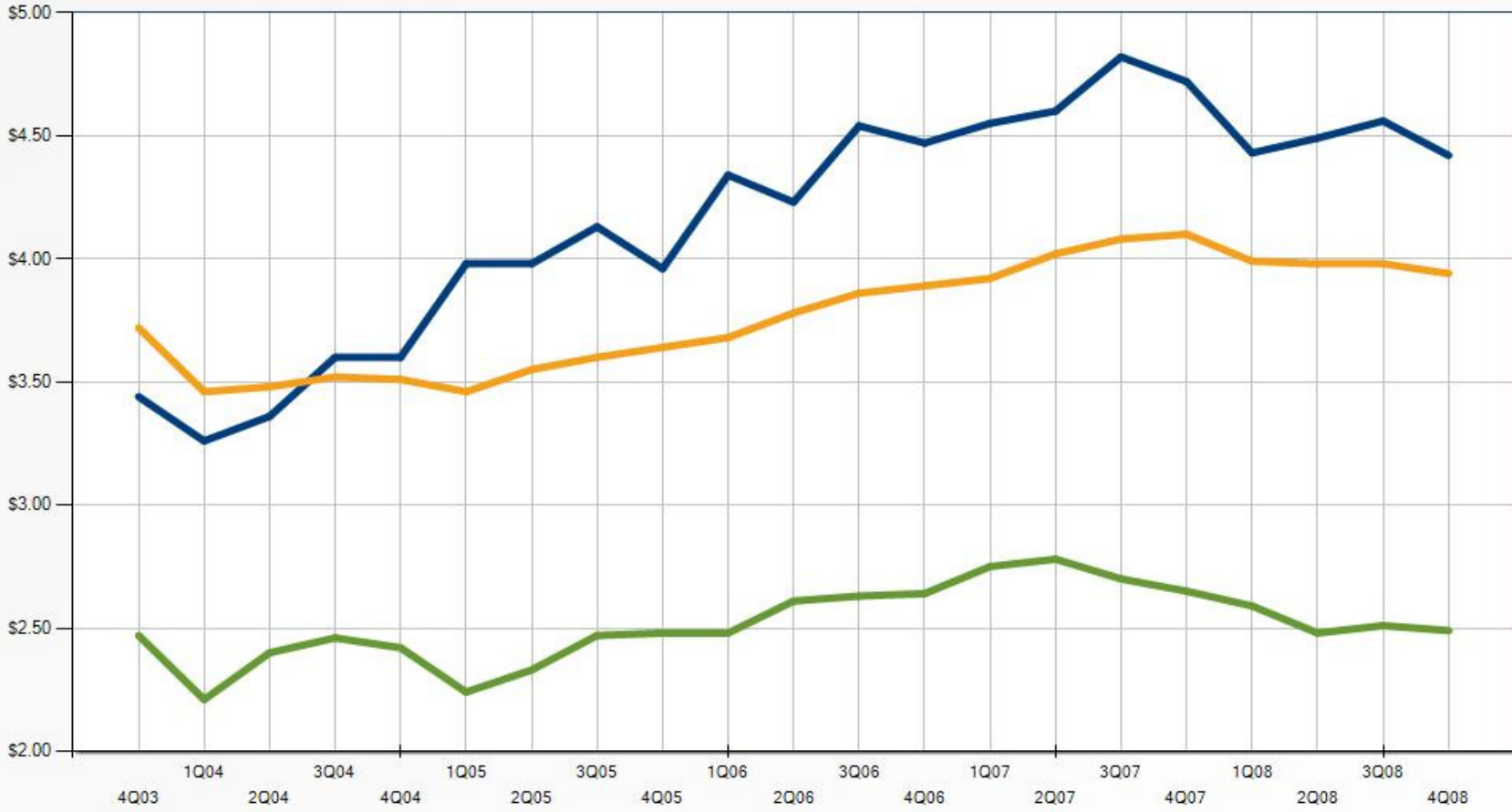
— CU 1 — PG — CU 2

Salaries and Benefits/Employee



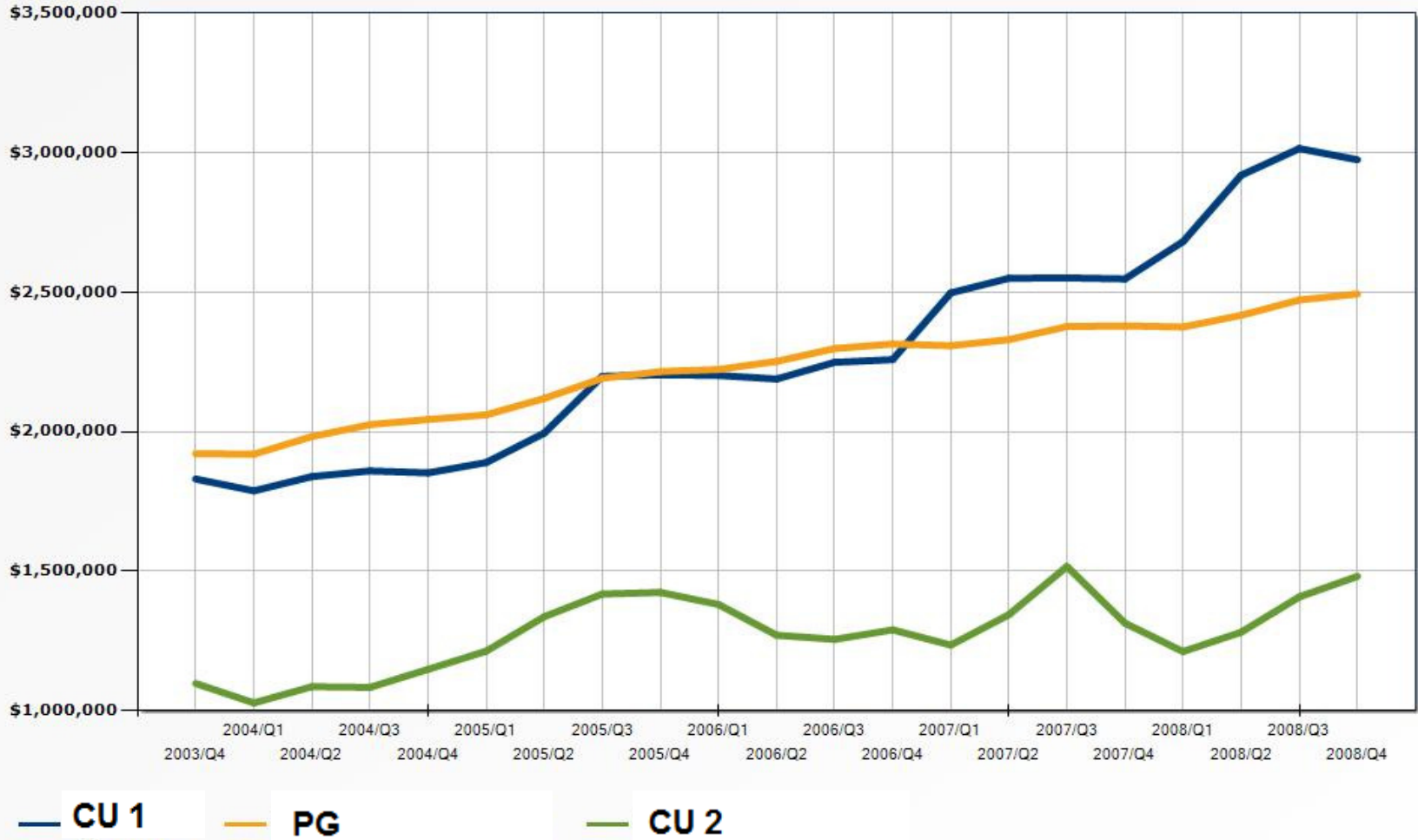
■ CU 1
 ■ PG
 ■ CU 2

\$ Revenue per \$ Salary & Benefits

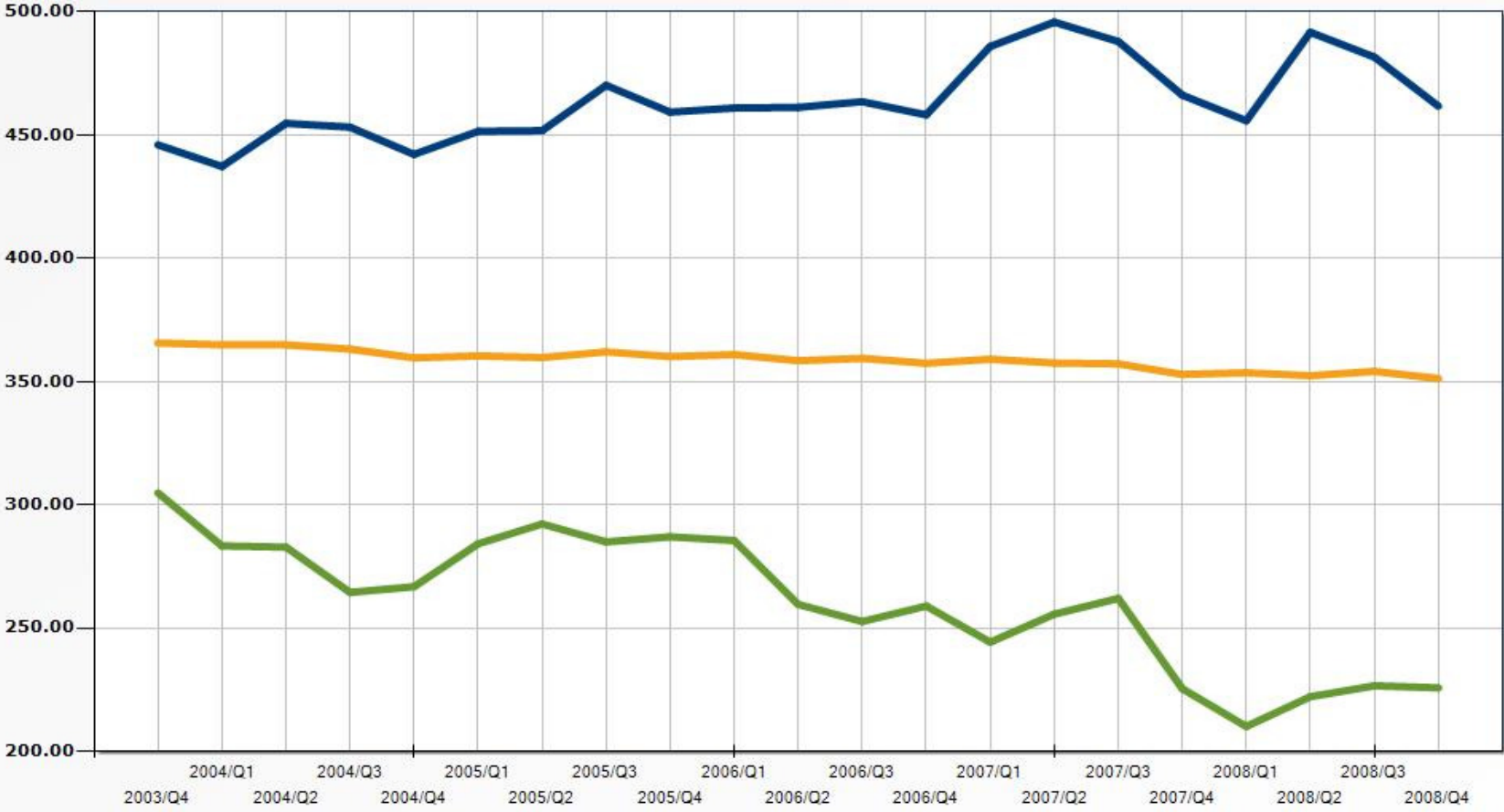


— CU 1 — PG — CU 2

Loans per Employee



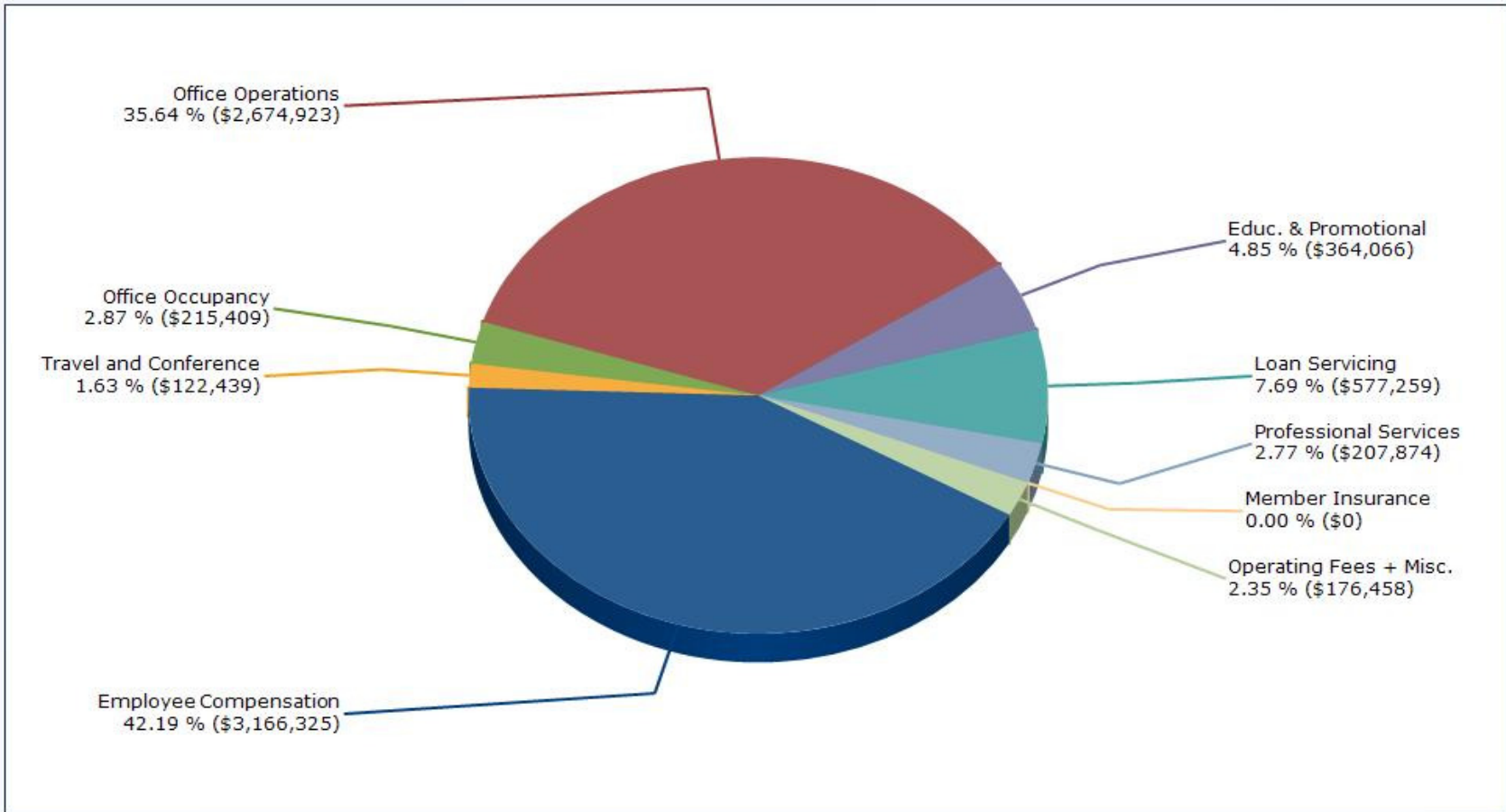
Members per Employee



— CU 1 — PG — CU 2

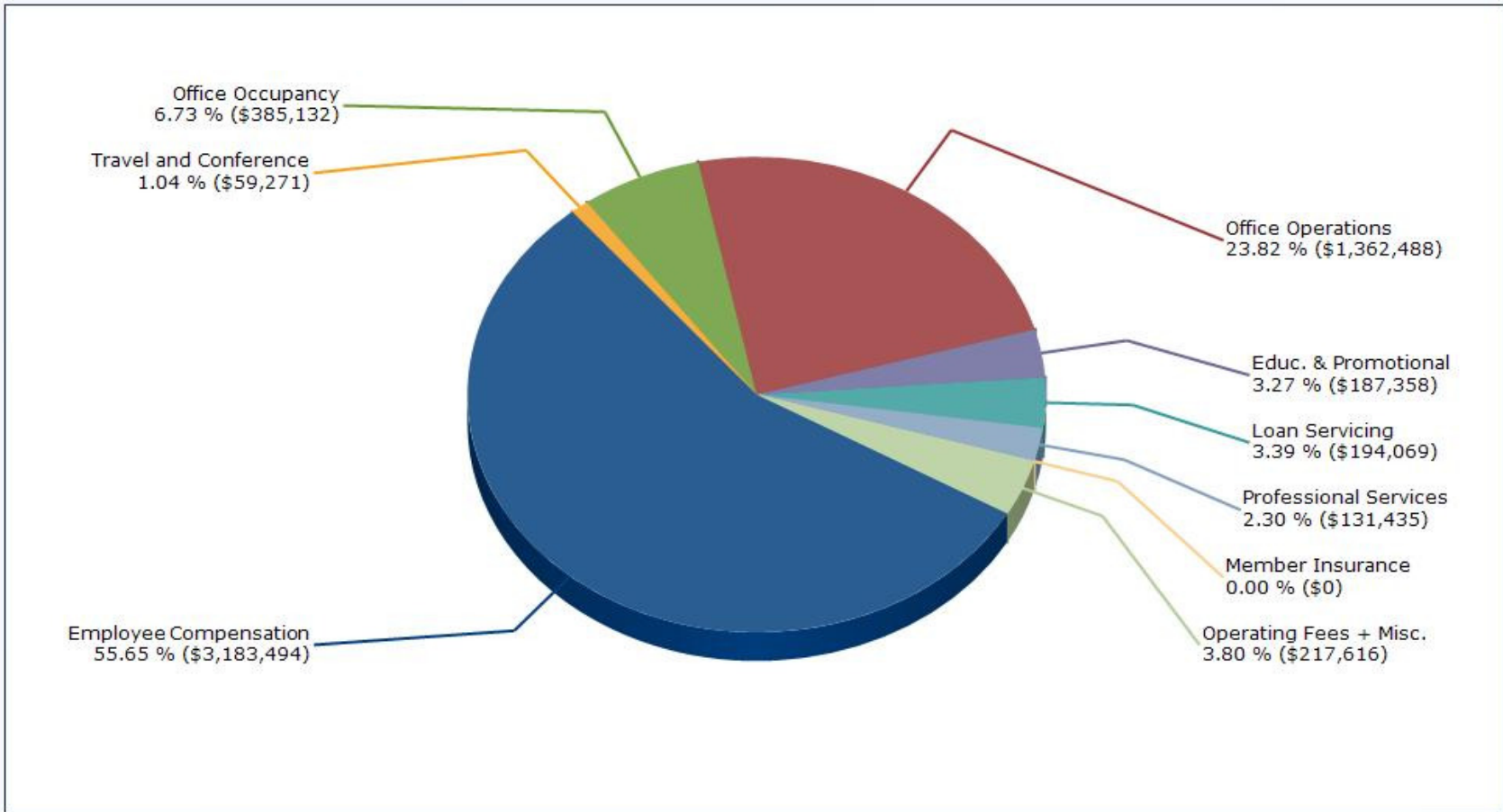
CU 1

Operating Expense Composition-Dec. 31, 2008



CU 2

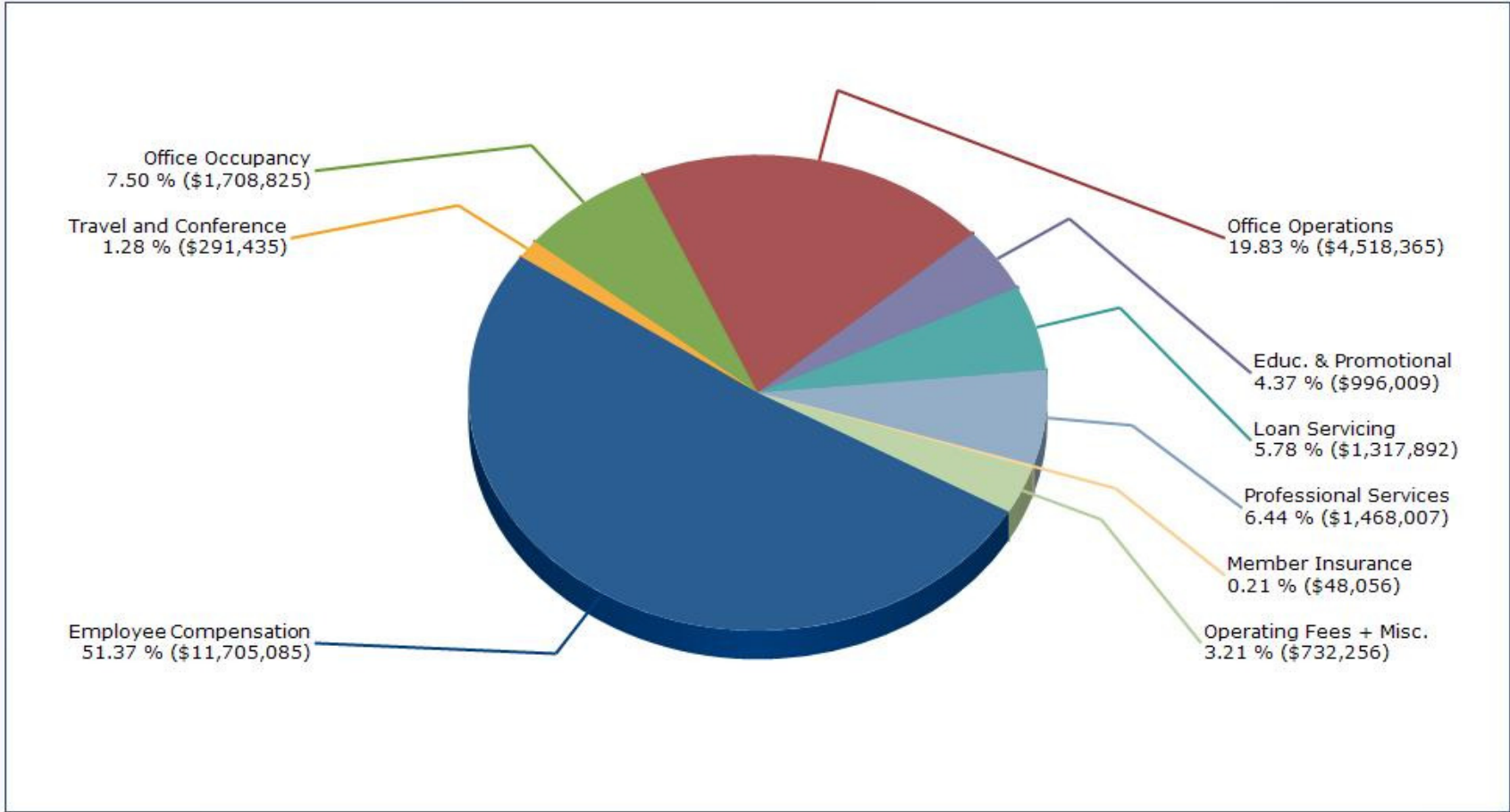
Operating Expense Composition-Dec. 31, 2008



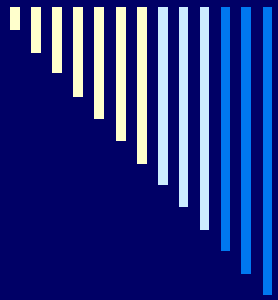
- Employee Compensation
- Office Operations
- Loan Servicing
- Member Insurance
- Travel and Conference
- Educ. & Promotional
- Professional Services
- Operating Fees + Misc.
- Office Occupancy

PG

Operating Expense Composition-Dec. 31, 2008

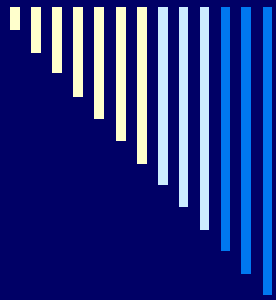


- Employee Compensation
- Office Operations
- Loan Servicing
- Member Insurance
- Travel and Conference
- Educ. & Promotional
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- Office Occupancy



Sample Questions:

- Who are the efficiency leaders in your peer group?
- What strategies are they using to achieve their success?
- How will we measure success?



Peer to Peer 2.0:

Analysis that helps you to discover opportunities at your credit union

Learn More:

**Contact Callahan's Software Team
at 800.446.7453 or**

**software@creditunions.com to get
started using Peer to Peer 2.0**

