





















## Summary of SECU Performance vs. Key Performance Metrics December 31, 2023

Category	Board Approved Risk Metric	Performance					Risk Indicator
		12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	
<b>Strategic</b>							
NCUA Net Worth Ratio							
NCUA Risk-Based Capital Ratio							
Return on Assets (ROA) <sup>1</sup>							
Expense to Assets <sup>1</sup>							
Asset Growth <sup>1</sup>							
<b>Credit</b>							
3+ Month Delinquency Ratio							
Net Charge-Off Ratio <sup>1</sup>							
<b>Liquidity</b>							
Liquidity Coverage Ratio (LCR)							
Loans to Deposits Ratio							
<b>Interest Rate</b>							
NEV +300 rate shock							
NEV +300 rate shock % change							
NII +300 rate shock % change							
ROA in Year 2 of +300 rate shock							
NCUA Net Worth Ratio							
<b>Concentration</b>							
Fixed Rate Loans (ML & PL)							
Fixed Rate First Mortgage Loans							
First Mortgage Loans							
First Mortgage Loans ≥ 100% LTV							
Vehicle Loans > 100% LTV							
Deposit Accounts > \$250,000							

<sup>1</sup> Annualized numbers. See footnotes on the following pages for more details.

Risk indicator shows how actual results compared to the Board approved Risk Metric

- Green (acceptable) = results are within the Board Approved Risk Metrics
- Yellow (caution) = results are approaching the limit of the Board Approved Risk Metrics
- Red (warning) = results are outside of the Board Approved Risk Metrics