FPR and PEER REPORT RATIO SPECIFICATIONS
FEDERAL AND FEDERALLY INSURED STATE CREDIT UNIONS

AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

1. NET WORTH/TOTAL ASSETS

$$\frac{997}{010} \qquad X \qquad 100$$

Truncated: To two decimal places (6.99%)

2. NET WORTH/TOTAL ASSETS – Including Optional Total Assets Election (if used)`

If (010A or 010B or 010C) >0 then

$$\frac{997}{(010A+010B+010C)} \qquad X \qquad 100$$

Else,

$$\frac{997}{010} \qquad X \qquad 100$$

Truncated: To two decimal places (6.99%)

3. TOTAL DELINQUENT LOANS/NET WORTH

$$\frac{041B}{(997)} \qquad X \qquad 100$$

4. SOLVENCY EVALUATION (ESTIMATED)

$$\frac{(010-(860C-925)-825-668-820A)}{018} \qquad X \qquad 100$$

5. CLASSIFIED ASSETS (EST.)/ NET WORTH

$$\frac{(719+668)}{(997)} \qquad X \qquad 100$$

ASSET QUALITY:

6. DELINQUENT LOANS/TOTAL LOANS

$$\frac{041B}{025B} \quad X \quad 100$$

7. NET CHARGE-OFFS/AVG. LOANS

$$\frac{(550-551)}{(025B\ (AC)+025B(PYE))/2} \quad X \quad 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

8. FAIR (MARKET) HTM INVEST.VALUE/BOOK VALUE HTM INVEST.

$$\frac{801}{796E} \quad X \quad 100$$

9. ACCUM UNREAL G/L ON AFS/ COST OF AFS

$$\frac{945}{(797E - 945)} \quad X \quad 100$$

10. DELINQUENT LOANS/ASSETS

$$\frac{041B}{010} \quad X \quad 100$$

EARNINGS:

11. RETURN ON AVERAGE ASSETS

$$\frac{661A}{(010(AC)+010(PYE))/2} \quad X \quad 100$$

Annualized: X 12 / MONTH(CYCLE_DATE)

12. GROSS INCOME/AVERAGE ASSETS

$$\frac{(115+131+659)}{(010(AC)+010(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

13. YIELD ON AVERAGE LOANS

$$\frac{110-119}{(025B(AC) + 025B(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH(CYCLE_DATE)

14. YIELD ON AVERAGE INVESTMENTS

$$\frac{(120+124)}{(799(AC) + 799(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH(CYCLE_DATE)

15. FEE AND OTHER OP. INCOME / AVERAGE ASSETS

$$\frac{(131+659)}{(010(AC)+010(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH(CYCLE_DATE)

16. COST OF FUNDS/AVG. ASSETS

$$\frac{(340+380+381)}{(010(AC)+010(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

17. NET MARGIN/AVG. ASSETS

$$\frac{((115+131+659) - (350))}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

18. OPERATING EXP./AVG. ASSETS

$$\frac{671}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

19. PROVISION FOR LOAN & LEASE LOSSES/AVERAGE ASSETS

$$\frac{300}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

20. NET INTEREST MARGIN /AVG. ASSETS

$$\frac{(115-350)}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

21. OPERATING EXP./GROSS INCOME

$$\frac{671}{(115+131+659)} \quad \text{X } 100$$

22. FIXED ASSETS INCLUDING FRAs/TOTAL ASSETS[1]

    Prior to 3/31/04:

$$\frac{(007+008+798)}{010} \times 100$$

    For 3/31/04 Forward:

$$\frac{(007+008+798A)}{010} \times 100$$

23. NET OPERATING EXP./AVERAGE ASSETS

$$\frac{(671-131)}{(010(AC)+010(PYE))/2} \times 100$$

    Annualized: X 12 / MONTH (CYCLE_DATE)

ASSET/LIABILITY MANAGEMENT:

24. NET LONG-TERM ASSETS/ TOTAL ASSETS

Prior to 3/31/04:

$$\frac{(703+386-712+042+387+799C+799D+007+008-718+794)}{010} \times 100$$

3/31/04:

$$\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718+794)}{010} \times 100$$

For 06/30/04 Forward:

$$\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718A+794)}{010} \times 100$$

For 03/31/05 Forward:

$$\frac{(703+386-712+400A+400B-814-814A+799C1+799C2+799D+007+008-718A+794)}{010} \times 100$$

25. REG. SHARES/TOTAL SHARES & BORROWINGS

---

[1] FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS/TOTAL ASSETS formally FIXED ASSETS & OREOS/TOTAL ASSETS prior to 2004

$$\frac{657}{(018+860C-781)} \qquad \text{X } 100$$

26. TOTAL LOANS/TOTAL SHARES

$$\frac{025B}{018} \qquad \text{X } 100$$

27. TOTAL LOANS/TOTAL ASSETS

$$\frac{025B}{010} \qquad \text{X } 100$$

28. CASH + SHORT-TERM INVESTMENTS/ASSETS

$$\frac{730A+799A}{010} \qquad \text{X } 100$$

29. TOTAL SHARES, DEPOSITS, AND BORROWINGS/EARNING ASSETS

$$\frac{(018+860C-781)}{(025B+799-781)} \qquad \text{X } 100$$

30. REG SHARES + SHARE DRAFTS/TOTAL SHARES AND BORROWINGS

$$\frac{(902 + 657)}{(018 + 860C - 781)} \qquad \text{X } 100$$

31. BORROWINGS/TOTAL SHARES & NET WORTH.

$$\frac{(860C-781)}{(018+997)} \qquad \text{X } 100$$

PRODUCTIVITY:

32. MEMBERS/POTENTIAL MEMBERS

$$\frac{083}{084} \qquad \text{X } 100$$

33. BORROWERS/MEMBERS

$$\frac{025A}{083} \qquad \text{X } 100$$

34. MEMBERS/ FULL-TIME EMPLOYEES

$$\frac{083}{(564A+(564B/2))}$$

35. AVG. SHARES PER MEMBER

$$\frac{018}{083}$$

36. AVG. LOAN BALANCE

$$\frac{025B}{025A}$$

37. SALARY & BENEFITS/FULL-TIME EMPL.

$$\frac{210}{(564A+(564B/2))}$$

Annualized: X 12 / MONTH(CYCLE_DATE)

OTHER RATIOS:

38.   NET WORTH GROWTH

Prior to 2001:

$$\frac{((658(AC)+668(AC)+925(AC)+931(AC)+940(AC)+602(AC))-(658(PYE)+668(PYE)+925(PYE)+931(PYE)+940(PYE)))}{ABS(658(PYE)+668(PYE)+925(PYE)+931(PYE)+940(PYE))} \quad X\ 100$$

Annualized: X 12 / MONTH(CYCLE_DATE)

March 2001 & forward:

$$\frac{(997(AC)-997(PYE))}{ABS\ (997(PYE)} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

39. MARKET (SHARE) GROWTH

$$\frac{(018(AC)-018(PYE))}{018(PYE)} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

40. LOAN GROWTH

$$\frac{(025B(AC)-025B(PYE))}{025B(PYE)} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

41. ASSET GROWTH

$$\frac{(010(AC)-010(PYE))}{010(PYE)} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

42. INVESTMENT GROWTH

$$\frac{(799(AC)-781(AC))-(799(PYE)-781(PYE))}{799(PYE)-781(PYE)} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

SUPPLEMENTAL RATIOS

43. CREDIT CARDS DQ > 2 MO / TOTAL CREDIT CARD LOANS

$$\frac{045B}{396} \quad \text{X 100}$$

44. CHARGE OFFS DUE TO BANKRUPTCY (YTD) / TOTAL CHARGE OFFS (YTD)

$$\frac{682}{550} \quad \text{X 100}$$

45. REAL ESTATE LOANS DQ > 1 MO / TOTAL REAL ESTATE LOANS

$$\frac{(713+714+715+716)}{710} \quad \text{X 100}$$

46. REAL ESTATE LOANS DQ > 2 MO / TOTAL REAL ESTATE LOANS

$$\frac{(752+753+754+756+757+758+772+773+774+776+777+778)}{710} \quad \text{X 100}$$

47. INDIRECT LOANS OUTSTANDING / TOTAL LOANS
Prior to 2004: N/A

March 2004 and forward:

$$\frac{618A}{025B} \quad \text{X 100}$$

48. PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD
Prior to 2004: N/A

March 2004 and forward:

$$\frac{690}{031B} \quad \text{X 100}$$

49. PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS
Prior to 2004: N/A

March 2004 and forward:

$$\frac{691}{010} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

50. TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS

Prior to 2004:

$$\frac{400}{010} \quad X\ 100$$

March 2004 and forward:

$$\frac{(400A+400B-814-814A)}{010} \quad X\ 100$$

51. TOTAL FIXED RATE REAL ESTATE / TOTAL ASSETS

Prior to 2004:

$$\frac{704 + 706 + 709}{010} \quad X\ 100$$

For 2004 and forward:

$$\frac{704A+704B+704C+704E+706+708B+709}{010} \quad X\ 100$$

52. TOTAL FIXED RATE REAL ESTATE / TOTAL LOANS
Prior to 2004:

$$\frac{704 + 706 + 709}{025B} \quad X\ 100$$

For 2004 and forward:

$$\frac{704A+704B+704C+704E+706+708B+709}{025B} \quad X\ 100$$

53. TOTAL FIXED RATE RE GRANTED YTD / TOTAL LOANS GRANTED YTD
Prior to 2004:

$$\frac{720 + 722 + 725}{031B} \quad X\ 100$$

For 2004 and forward:

$$\frac{720A+720B+720C+720E+722+724B+725}{031B} \quad X\ 100$$

54. FIRST MTG RE LOANS SOLD YTD/ FIRST MTG RE LOANS GRANTED YTD

Prior to 2004:

$$\frac{736}{720 + 721} \times 100$$

For 2004 and forward:

$$\frac{736}{720A+720B+720C+720D+720E+721A+721B} \times 100$$

55. MORTGAGE SERVICING RIGHTS / NET WORTH
Prior to 2003: N/A

March 2003 and forward:

$$\frac{779}{997} \times 100$$

56. UNUSED COMMITMENTS / CASH & ST INVESTMENTS

Prior to 2005:

$$\frac{814+814A+811+812+813+815+816}{730A+799A} \times 100$$

March 2005 and forward:

$$\frac{814+814A+811+812+813+815+816+822}{730A+799A} \times 100$$

57. LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD / LOANS GRANTED YTD

$$\frac{615}{031B} \times 100$$

58. PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS
Prior to 2004: N/A

March 2004 and forward:

$$\frac{619}{025B} \times 100$$

59. BUSINESS LOANS DELINQUENT > 1 MO / TOTAL BUSINESS LOANS

Prior to 2004:

$$(125E + 126E)$$

$$\frac{400}{} \quad \text{X } 100$$

March 2004 and forward:

$$\frac{126E}{(400A+400B-814-814A)} \quad \text{X } 100$$

60. BUSINESS LOANS DELINQUENT > 2 MO / TOTAL BUSINESS LOANS

Prior to 2004:

$$\frac{(125B+125C+125D+126B+126C+126D)}{400} \quad \text{X } 100$$

March 2004 and forward:

$$\frac{(126B+126C+126D)}{(400A+400B-814-814A)} \quad \text{X } 100$$