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

FEDERAL AN	D FEDERALLI INSC	KED STATE C	KEDII UNION
AC=APPLICABLE CYCLE PYE=PREVIOUS YEAR END			
CAPITAL ADEQUACY:			
1. NET WORTH/TOTAL ASSETS	.		
	997 010	X	100
Truncated:	To two decimal places (6	.99%)	
2. NET WORTH/TOTAL ASSETS	 Including Optional Tot 	al Assets Election	on (if used)`
	If (010A or 010B or 01	0C) >0 then	
	997 (010A+010B+010C)	X	100
	Else,		
	997 010	X	100
Truncated:	To two decimal places (6	.99%)	
3. TOTAL DELINQUENT LOANS	/NET WORTH		
	041B (997)	X	100
4. SOLVENCY EVALUATION (ESTIMATED)		
(<u>010-(860C-9</u>	025)-825-668-820A) 018	X	100
5. CLASSIFIED ASSETS (EST.)/	NET WORTH		

(719+668)

(997)

X

100

ASSET QUALITY:

6.	DELINQUENT LOANS/TOTAL LOANS
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7. NET CHARGE-OFFS/AVG. LOANS

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

10. DELINQUENT LOANS/ASSETS

EARNINGS:

11. RETURN ON AVERAGE ASSETS

Annualized: X 12 / MONTH(CYCLE_DATE)

12. GROSS INCOME/AVERAGE ASSETS

Annualized: X 12 / MONTH (CYCLE_DATE)

13. YIELD ON AVERAGE LOANS

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

Annualized: X 12 / MONTH(CYCLE_DATE)

14. YIELD ON AVERAGE INVESTMENTS

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

Annualized: X 12 / MONTH(CYCLE_DATE)

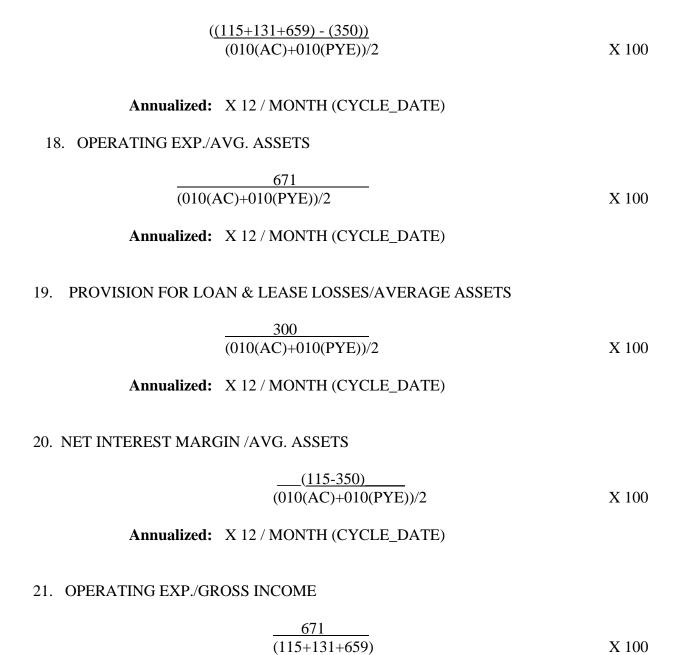
15. FEE AND OTHER OP. INCOME / AVERAGE ASSETS

Annualized: X 12 / MONTH(CYCLE_DATE)

16. COST OF FUNDS/AVG. ASSETS

Annualized: X 12 / MONTH (CYCLE_DATE)

17. NET MARGIN/AVG. ASSETS



X 100

22. FIXED ASSETS INCLUDING FRAs/TOTAL ASSETS¹ Prior to 3/31/04:

(<u>007+008+798)</u> 010

X 100

For 3/31/04 Forward:

(007+008+798A) 010

X 100

23. NET OPERATING EXP./AVERAGE ASSETS

(671-131) (010(AC)+010(PYE))/2

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

ASSET/LIABILITY MANAGEMENT:

24. NET LONG-TERM ASSETS/ TOTAL ASSETS

Prior to 3/31/04:

(703+386-712+042+387+799C+799D+007+008-718+794)

010

X 100

3/31/04:

(703+386-712+400A+400B-814-814A+799C+799D+007+008-718+794)

010

X 100

For 06/30/04 Forward:

(703+386-712+400A+400B-814-814A+799C+799D+007+008-718A+794)

010

X 100

For 03/31/05 Forward:

(703+386-712+400A+400B-814-814A+799C1+799C2+799D+007+008-718A+794)

010

X 100

25. REG. SHARES/TOTAL SHARES & BORROWINGS

 $^{^{\}rm 1}$ FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS/TOTAL ASSETS formally FIXED ASSETS & OREOS/TOTAL ASSETS prior to 2004

26. TOTAL LOANS/TOTAL SHARES

X 100

27. TOTAL LOANS/TOTAL ASSETS

X 100

28. CASH + SHORT-TERM INVESTMENTS/ASSETS

X 100

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

X 100

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

$$\frac{(902 + 657)}{(018 + 860C - 781)}$$

X 100

31. BORROWINGS/TOTAL SHARES & NET WORTH.

X 100

PRODUCTIVITY:

32. MEMBERS/POTENTIAL MEMBERS

33. BORROWERS/MEMBERS

<u>025A</u> 083 X 100

34. MEMBERS/FULL-TIME EMPLOYEES

35. AVG. SHARES PER MEMBER

018 083

36. AVG. LOAN BALANCE

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:

((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)) X 100

Annualized: X 12 / MONTH(CYCLE_DATE)

March 2001 & forward:

(997(AC) -997 (PYE)) ABS (997(PYE) X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

39. MARKET (SHARE) GROWTH

(<u>018(AC)-018(PYE))</u> 018(PYE) X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

40. LOAN GROWTH

(<u>025B(AC)-025B(PYE))</u> 025B(PYE) X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

41. ASSET GROWTH

(010(AC)-010(PYE))010(PYE) X 100

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

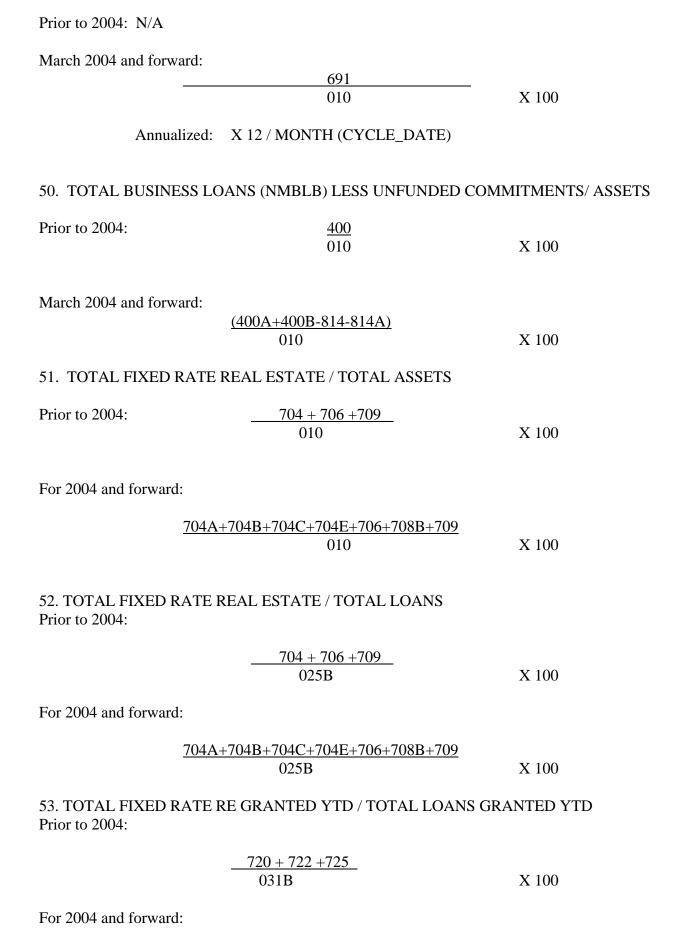
42. INVESTMENT GROWTH

(799(AC)-781(AC))-(799(PYE)-781(PYE)) 799(PYE)-781(PYE)

Annualized: X 12 / MONTH (CYCLE_DATE)

SUPPLEMENTAL RATIOS

43. CREDIT CARDS DO	Q > 2 MO / TOTAL CREDIT CARD LO	ANS
	045B	
	396	X 100
44. CHARGE OFFS DUI	E TO BANKRUPTCY (YTD) / TOTAL (CHARGE OFFS (YTD)
	682	
	550	X 100
45. REAL ESTATE LOA	ANS DQ > 1 MO / TOTAL REAL ESTA	ΓE LOANS
	(713+714+715+716)	_
	710	X 100
46. REAL ESTATE LO	ANS DQ > 2 MO / TOTAL REAL ESTA	TE LOANS
	(752+753+754+756+757+758	
	<u>772+773+774+776+777+778</u> 710	X 100
47. INDIRECT LOANS (Prior to 2003: N/A	OUTSTANDING / TOTAL AUTO LOAN	NS
March 2003 and forward:		
	618A	
	385+370	X 100
48. PARTICIPATION LO Prior to 2004: N/A	DANS PURCHASED YTD / TOTAL LO	ANS GRANTED YTD
March 2004 and forward:		
	690	_
	031B	X 100



720A+720B+720C+720E+722+724B+725

54. FIRST MTG RE LOANS SOLD YTD/ FIRST MTG RE LOANS GRANTED YTD Prior to 2004: 736 720 + 721X 100 For 2004 and forward: 736 720A+720B+720C+720D+720E+721A+721B X 100 55. MORTGAGE SERVICING RIGHTS / NET WORTH Prior to 2003: N/A March 2003 and forward: X 100 56. UNUSED COMMITMENTS / CASH & ST INVESTMENTS 814+814A+811+812+813+815+816 Prior to 2005: 730A+799A X 100 March 2005 and forward: 814+814A+811+812+813+815+816+822 730A+799A X 100 57. LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD / LOANS GRANTED YTD 615 031B X 100 58. PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS Prior to 2004: N/A March 2004 and forward:

619 025B

X 100

Prior to 2004:

March 2004 and forward:

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

Prior to 2004:

March 2004 and forward: