

As of: Friday, January 11, 2008

**FINANCIAL PERFORMANCE REPORT (FPR) RATIOS  
FOR FEDERALLY INSURED CREDIT UNIONS  
As of March 31, 2008**

AC=APPLICABLE CYCLE  
PYE=PREVIOUS YEAR END

**CAPITAL ADEQUACY:**

NET WORTH / TOTAL ASSETS

Prior to December 2000: N/A

December 2000 and forward:

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

**Truncated:** To two decimal places (6.99%)

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

Prior to December 2000: N/A

December 2000 and forward:

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

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

Else,

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

**Truncated:** To two decimal places (6.99%)

TOTAL DELINQUENT LOANS / NET WORTH

Prior to December 2000: N/A

December 2000 and forward:

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

SOLVENCY EVALUATION (ESTIMATED)

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

CLASSIFIED ASSETS (EST.) / NET WORTH

Prior to December 2000: N/A

December 2000 and forward:

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

**ASSET QUALITY:**

DELINQUENT LOANS / TOTAL LOANS

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

NET CHARGE-OFFS / AVERAGE LOANS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

FAIR (MARKET) VALUE HTM INVESTMENT / BOOK VALUE HTM INVESTMENTS

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

ACCUMULATED UNREAL IZED GAIN/LOSS ON AVAILABLE FOR SALE INVESTMENTS / COST OF AVAILABLE FOR SALE INVESTMENTS

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

DELINQUENT LOANS / ASSETS

$$\frac{41B}{010} \quad \text{X} \quad 100$$

**EARNINGS:**

RETURN ON AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

GROSS INCOME / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

YIELD ON AVERAGE LOANS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

YIELD ON AVERAGE INVESTMENTS

Prior to June 2006:

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

For June 2006 forward:

$$\frac{(120+124)}{(799I(AC) + 730B(AC) + 730C(AC) + 799I(PYE) + 730B(PYE) + 730C(PYE))/2} \quad X \quad 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

COST OF FUNDS / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET MARGIN / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

OPERATING EXPENSES / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET INTEREST MARGIN / AVERAGE ASSETS

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

OPERATING EXPENSES / GROSS INCOME

$$\frac{671}{(115+131+659)}$$

X 100

**FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS / TOTAL ASSETS**

Prior to 3/31/04:

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

For 3/31/04 Forward:

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

For 03/31/08 Forward:

$$\frac{(007+008+798A+980)}{010} \quad X 100$$

**NET OPERATING EXPENSES / AVERAGE ASSETS**

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

**ASSET/LIABILITY MANAGEMENT:**

**NET LONG-TERM ASSETS / TOTAL ASSETS**

Prior to 3/31/04:

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

3/31/04:

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

For 06/30/04 Forward:

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

For 03/31/05 Forward:

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

010 X 100

REGULAR SHARES / TOTAL SHARES & BORROWINGS

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

TOTAL LOANS / TOTAL SHARES

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

TOTAL LOANS / TOTAL ASSETS

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

CASH AND SHORT-TERM INVESTMENTS / TOTAL ASSETS

Prior to June 2006:

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

June 2006 and forward:

$$\frac{730A + 730 B + 730C + 799A1}{010}$$
X 100

TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS

Prior to June 2006:

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

For June 2006 and forward:

$$\frac{(018+860C-781)}{(025B+799I+730B+730C-781)}$$
X 100

REGULAR SHARES AND SHARE DRAFTS / TOTAL SHARES AND BORROWINGS

$$\underline{(902 + 657)}$$

(018 + 860C - 781)

X 100

**BORROWINGS / TOTAL SHARES & NET WORTH**

Prior to December 2000: N/A

December 2000 and forward:

$$\frac{(860C-781)}{(018+997)}$$

X 100

**PRODUCTIVITY:**

**MEMBERS / POTENTIAL MEMBERS**

$$\frac{083}{084}$$

X 100

**BORROWERS / MEMBERS**

$$\frac{025A}{083}$$

X 100

**MEMBERS / FULL-TIME EMPLOYEES**

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

**AVERAGE SHARES PER MEMBER**

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

**AVERAGE LOAN BALANCE**

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

SALARY & BENEFITS / FULL-TIME EMPLOYEE

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

**OTHER RATIOS:**

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)

MARKET (SHARE) GROWTH

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

LOAN GROWTH

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

ASSET GROWTH

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

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

INVESTMENT GROWTH



Prior to June 2006:

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

X 100

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

June 2006 and forward:

$$\frac{((799I(AC)+730B(AC)+730C(AC)-781(AC)) - (799I(PYE)+730B(PYE)+730C(PYE)-781(PYE)))}{(799I(PYE)+730B(PYE)+730C(PYE)-781(PYE))}$$

X 100

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

MEMBERSHIP GROWTH

$$\frac{083(AC) - 083(PYE)}{083PYE}$$

X 100

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

## SUPPLEMENTAL RATIOS

### OTHER DELINQUENCY RATIOS

CREDIT CARDS DELINQUENT > 2 MONTHS / TOTAL CREDIT CARD LOANS

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

ALL OTHER LOANS DELINQUENT > 2 MONTHS / TOTAL ALL OTHER LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{041C}{397 + 385 + 370 + 698} \quad X 100$$

LEASES RECEIVABLE DELINQUENT > 2 MONTHS / TOTAL LEASES RECEIVABLE

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{041D}{002} \quad X 100$$

INDIRECT LOANS DELINQUENT > 2 MONTHS / INDIRECT LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{041E}{618A} \quad X 100$$

PARTICIPATION LOANS DELINQUENT > 2 MONTHS / PARTICIPATION LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{041F}{619} \quad X 100$$

BUSINESS LOANS DELINQUENT > 1 MONTH / TOTAL BUSINESS LOANS

Prior to 2004:

$$\frac{(125E + 126E)}{400} \quad X 100$$

From March 2004 to March 2006:

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

June 2006 and forward:

$$\frac{(020G+020H+041G+041H)}{(400A+400B-814-814A)} \quad X \ 100$$

**BUSINESS LOANS DELINQUENT > 2 MONTHS / TOTAL BUSINESS LOANS**

Prior to 2004:

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

From March 2004 to March 2006:

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

June 2006 and forward:

$$\frac{(041G+041H)}{(400A+400B-814-814A)} \quad X \ 100$$

**REAL ESTATE LOAN DELINQUENCY**

**FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS**

Prior to June 2006:

$$\frac{(752 + 753 + 754)}{(704A + 704B + 704C + 704D + 704E)} \quad X \ 100$$

June 2006 and forward:

$$\frac{713A}{(704A + 704B + 704C + 704D + 704E)} \quad X \ 100$$

**FIRST MORTGAGE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE ADJUSTABLE RATE LOANS**

Prior to June 2006:

$$\frac{(772 + 773 + 774)}{(705A + 705B + 704D)} \quad X \ 100$$

June 2006 and forward:

$$\frac{714A}{(705A + 705B + 704D)} \quad X \ 100$$

**OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS**

Prior to June 2006:

$$\frac{(756 + 757 + 758)}{(706 + 708B)} \quad X 100$$

June 2006 and forward:

$$\frac{715A}{(706 + 708B)} \quad X 100$$

OTHER REAL ESTATE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / OTHER REAL ESTATE ADJUSTABLE RATE LOANS

Prior to June 2006:

$$\frac{(776 + 777 + 778)}{(707 + 708 + 709)} \quad X 100$$

June 2006 and forward:

$$\frac{716A}{(707 + 708 + 709)} \quad X 100$$

March 2008 and forward:

$$\frac{716A}{(707 + 708)} \quad X 100$$

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOAN DELINQUENCY / TOTAL INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS

Prior to June 2006:

N/A

June 2006 and forward:

$$\frac{041I}{704C1} \quad X 100$$

TOTAL REAL ESTATE LOANS DELINQUENT > 1 MONTH / TOTAL REAL ESTATE LOANS

Prior to June 2006:

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

June 2006 and forward:

$$\frac{(713A+714A+715A+716A+ 751+771+755+775)}{710} \quad X 100$$

TOTAL REAL ESTATE LOANS DELINQUENT > 2 MONTHS / TOTAL REAL ESTATE LOANS

Prior to June 2006:

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

June 2006 and forward:

$$(713A+714A+715A+716A)$$

710

X 100

**MISCELLANEOUS LOAN LOSS RATIOS**

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

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

NET CHARGE OFFS - CREDIT CARDS / AVERAGE CREDIT CARDS

Prior to March 2004: N/A

March 2004 and forward:

$$\frac{680 - 681}{((396(AC) + 396(PYE)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – ALL OTHER LOANS / AVERAGE ALL OTHER LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{550C - 551C}{((397(PYE) + 397(AC) + 385(PYE) + 385(AC) + 370(PYE) + 370(AC) + 698(PYE) + 698(AC)) / 2}$$

X 100

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – FIRST MORTGAGE LOANS / AVERAGE FIRST MORTGAGE LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{548 - 607}{(703(PYE) + 703(AC)) / 2} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS - OTHER REAL ESTATE LOANS / AVERAGE OTHER REAL ESTATE LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{549 - 608}{((386(PYE) + 386(AC)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{550D-551D}{((002(PYE) + 002(AC)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – INDIRECT LOANS / AVERAGE INDIRECT LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{550E - 551E}{((618A(PYE) + 618A(AC)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS

Prior to June 2006: N/A

June 2006 and forward:

$$\frac{550F - 551F}{((619(PYE) + 619(AC)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – BUSINESS LOANS / AVERAGE BUSINESS LOANS

Prior to March 2004: N/A

From March 2004 to March 2006:

$$\frac{133 - 135}{((400A (PYE) + 400B (PYE) + 400A(AC) + 400B(AC)) / 2)} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

June 2006 and forward:

$$\frac{550G + 550H - 551G - 551H}{(400A (PYE) + 400B (PYE) + 400A (AC) + 400B (AC)) / 2} \quad X 100$$

**Annualized:** X 12 / MONTH (CYCLE\_DATE)

## SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS

Prior to March 2004: N/A

March 2004 and forward:

$$\frac{618A}{025B} \times 100$$

**PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS**

Prior to March 2003: N/A

March 2003 and forward:

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

**PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD**

Prior to March 2003: N/A

March 2003 and forward:

$$\frac{690}{031B} \times 100$$

**PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS**

Prior to March 2003: N/A

March 2003 and forward:

$$\frac{691}{010} \times 100$$

Annualized: X 12 / MONTH (CYCLE\_DATE)

**TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS**

Prior to March 2004:  $\frac{400}{010} \times 100$

March 2004 and forward:

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

**LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD / LOANS GRANTED YTD**

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

**REAL ESTATE LENDING RATIOS**

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS

Prior to March 2004:

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

March 2004 and forward:

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

March 2008 and forward:

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

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS

Prior to March 2004:

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

March 2004 and forward:

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

March 2008 and forward:

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

TOTAL FIXED RATE REAL ESTATE LOANS GRANTED YTD / TOTAL LOANS GRANTED YTD

Prior to March 2004:

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

March 2004 and forward:

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

March 2008 and forward:

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

FIRST MORTGAGE REAL ESTATE LOANS SOLD YTD / FIRST MORTGAGE REAL ESTATE LOANS GRANTED YTD



Prior to March 2004:

$$\frac{736}{720 + 721} \quad \text{X 100}$$

March 2004 and forward:

$$\frac{736}{720A+720B+720C+720D+720E+721A+721B} \quad \text{X 100}$$

#### INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / TOTAL ASSETS

Prior to March 2007: N/A

March 2007 and forward:

$$\frac{704C1}{010} \quad \text{X 100}$$

#### INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / NET WORTH

Prior to March 2007: N/A

March 2007 and forward:

$$\frac{704C1}{997} \quad \text{X 100}$$

#### MISCELLANEOUS RATIOS

##### MORTGAGE SERVICING RIGHTS / NET WORTH

Prior to March 2003: N/A

March 2003 and forward:

$$\frac{779}{997} \quad \text{X 100}$$

##### UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS

Prior to March 2005:  $\frac{814+814A+811+812+813+815+816}{730A+799A} \quad \text{X 100}$

March 2005 to March 2006:

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

June 2006 and forward:

$$\frac{814+814A+811+812+813+815+816+822}{730A+730B+730C+799A1} \quad \text{X 100}$$