As of: Friday, October 07, 2005

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

\[
\frac{997}{010} \times 100
\]

_Truncated:_ To two decimal places (6.99%)

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

If \((010A + 010B + 010C) > 0\) then

\[
\frac{997}{(010A+010B+010C)} \times 100
\]

Else,

\[
\frac{997}{010} \times 100
\]

_Truncated:_ To two decimal places (6.99%)

3. TOTAL DELINQUENT LOANS/NET WORTH

\[
\frac{041B}{(997)} \times 100
\]

4. SOLVENCY EVALUATION (ESTIMATED)

\[
\frac{(010-(860C-925)-825-668-820A)}{018} \times 100
\]

5. CLASSIFIED ASSETS (EST.)/ NET WORTH

\[
\frac{(719+668)}{(997)} \times 100
\]
ASSET QUALITY:

6. DELINQUENT LOANS/TOTAL LOANS

\[
\frac{041B}{025B} \times 100
\]

7. NET CHARGE-OFFS/AVG. LOANS

\[
\frac{(550-551)}{(025B (AC)+025B(PYE))/2} \times 100
\]

Annualized: \( \times 12/\text{MONTH (CYCLE\_DATE)} \)

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

\[
\frac{801}{796E} \times 100
\]

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

\[
\frac{945}{(797E – 945)} \times 100
\]

10. DELINQUENT LOANS/ASSETS

\[
\frac{041B}{010} \times 100
\]
EARNINGS:

11. RETURN ON AVERAGE ASSETS

\[
\frac{661A}{(010(AC)+010(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

12. GROSS INCOME/AVERAGE ASSETS

\[
\frac{(115+131+659)}{(010(AC)+010(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

13. YIELD ON AVERAGE LOANS

\[
\frac{110-119}{(025B(AC) + 025B(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

14. YIELD ON AVERAGE INVESTMENTS

\[
\frac{(120+124)}{(799(AC) + 799(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

15. FEE AND OTHER OP. INCOME / AVERAGE ASSETS

\[
\frac{(131+659)}{(010(AC)+010(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

16. COST OF FUNDS/AVG. ASSETS

\[
\frac{(340+380+381)}{(010(AC)+010(PYE))/2} \times 100
\]

Annualized: \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

17. NET MARGIN/AVG. ASSETS
\[
\frac{((115+131+659)-(350))}{(010(AC)+010(PYE))/2} \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

18. OPERATING EXP./AVG. ASSETS

\[
\frac{671}{(010(AC)+010(PYE))/2} \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

19. PROVISION FOR LOAN & LEASE LOSSES/AVERAGE ASSETS

\[
\frac{300}{(010(AC)+010(PYE))/2} \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

20. NET INTEREST MARGIN /AVG. ASSETS

\[
\frac{(115-350)}{(010(AC)+010(PYE))/2} \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

21. OPERATING EXP./GROSS INCOME

\[
\frac{671}{(115+131+659)} \times 100
\]
22. FIXED ASSETS INCLUDING FRAs/TOTAL ASSETS

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: \( \times 12 / \text{MONTH (CYCLE DATE)} \)

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
26. TOTAL LOANS/TOTAL SHARES

\[
\frac{025B}{018} \times 100
\]

27. TOTAL LOANS/TOTAL ASSETS

\[
\frac{025B}{010} \times 100
\]

28. CASH + SHORT-TERM INVESTMENTS/ASSETS

\[
\frac{730A+799A}{010} \times 100
\]

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

\[
\frac{(018+860C-781)}{(025B+799-781)} \times 100
\]

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

\[
\frac{(902 + 657)}{(018 + 860C - 781)} \times 100
\]

31. BORROWINGS/TOTAL SHARES & NET WORTH.

\[
\frac{(860C-781)}{(018+997)} \times 100
\]
PRODUCTIVITY:

32. MEMBERS/POTENTIAL MEMBERS

\[
\frac{083}{084} \times 100
\]

33. BORROWERS/MEMBERS

\[
\frac{025A}{083} \times 100
\]

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)))}{\text{ABS}(658(PYE)+668(PYE)+925(PYE)+931(PYE)+940(PYE))}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)

March 2001 & forward:

\[
\frac{(997(AC)-997(PYE))}{\text{ABS}(997(PYE))}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)

39. MARKET (SHARE) GROWTH

\[
\frac{(018(AC)-018(PYE))}{018(PYE)}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)

40. LOAN GROWTH

\[
\frac{(025B(AC)-025B(PYE))}{025B(PYE)}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)

41. ASSET GROWTH

\[
\frac{(010(AC)-010(PYE))}{010(PYE)}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)

42. INVESTMENT GROWTH

\[
\frac{(799(AC)-781(AC))-\(799(PYE)-781(PYE)))}{799(PYE)-781(PYE)}\times 100
\]

Annualized:  X 12 / MONTH (CYCLE_DATE)
SUPPLEMENTAL RATIOS

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

\[
\frac{\text{045B}}{396} \times 100
\]

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

\[
\frac{682}{550} \times 100
\]

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

\[
\frac{(713+714+715+716)}{710} \times 100
\]

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

\[
\frac{(752+753+754+756+757+758+772+773+774+776+777+778)}{710} \times 100
\]

47. INDIRECT LOANS OUTSTANDING / TOTAL AUTO LOANS
Prior to 2003: N/A
March 2003 and forward:

\[
\frac{618A}{385+370} \times 100
\]

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

\[
\frac{690}{031B} \times 100
\]

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

March 2004 and forward:

\[
\frac{691}{010} \times 100
\]

Annualized: \( \times \frac{12}{\text{MONTH}} (\text{CYCLE\_DATE}) \)

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

Prior to 2004:
\[
\frac{400}{010} \times 100
\]

March 2004 and forward:
\[
\frac{(400A+400B-814-814A)}{010} \times 100
\]

51. TOTAL FIXED RATE REAL ESTATE / TOTAL ASSETS

Prior to 2004:
\[
\frac{704 + 706 + 709}{010} \times 100
\]

For 2004 and forward:
\[
\frac{704A+704B+704C+704E+706+708B+709}{010} \times 100
\]

52. TOTAL FIXED RATE REAL ESTATE / TOTAL LOANS

Prior to 2004:
\[
\frac{704 + 706 + 709}{025B} \times 100
\]

For 2004 and forward:
\[
\frac{704A+704B+704C+704E+706+708B+709}{025B} \times 100
\]

53. TOTAL FIXED RATE RE GRANTED YTD / TOTAL LOANS GRANTED YTD

Prior to 2004:
\[
\frac{720 + 722 + 725}{031B} \times 100
\]

For 2004 and forward:
\[
\frac{720A+720B+720C+720E+722+724B+725}{031B} \times 100
\]
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:

\[
\frac{(125E + 126E)}{400} \times 100
\]

March 2004 and forward:

\[
\frac{126E}{(400A+400B-814-814A)} \times 100
\]

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

Prior to 2004:

\[
\frac{(125B+125C+125D+126B+126C+126D)}{400} \times 100
\]

March 2004 and forward:

\[
\frac{(126B+126C+126D)}{(400A+400B-814-814A)} \times 100
\]