FINANCIAL PERFORMANCE REPORT RATIOS
FEDERAL AND FEDERALLY INSURED STATE CREDIT UNIONS

JUNE 2005 FPR WILL INCLUDE DATA FOR 06/03, 06/12, 06/04, 2/04, AND 06/05
AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

1. NET WORTH/TOTAL ASSETS

\[
\frac{931+668+658+925+940+602}{010} \times 100
\]

Truncate at 2 decimal places (i.e. 6.99%)

2. TOTAL DELINQUENT LOANS/NET WORTH

\[
\frac{041B}{(931+668+658+925+940+602)} \times 100
\]

3. SOLVENCY EVALUATION (ESTIMATED)

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

4. CLASSIFIED ASSETS (EST.)/NET WORTH

\[
\frac{719+668}{(931+668+658+925+940+602)} \times 100
\]
ASSET QUALITY:

5. DELINQUENT LOANS/TOTAL LOANS

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

6. NET CHARGE-OFFS/AVG. LOANS

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

Annualized: \(\times 12 \div \text{MONTH}(\text{CYCLE_DATE})\)

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

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

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

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

9. DELINQUENT LOANS/ASSETS

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

10. RETURN ON AVERAGE ASSETS

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

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

11. GROSS INCOME/AVERAGE ASSETS

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

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

12. YIELD ON AVERAGE LOANS

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

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

13. YIELD ON AVERAGE INVESTMENTS

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

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

14. COST OF FUNDS/AVG. ASSETS

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

**Annualized:** \(X 12 / MONTH(CYCLE\_DATE)\)
15. NET MARGIN/AVG. ASSETS

\[
\frac{(115+131+659) - (340+380+381)}{(010(AC)+010(PYE))/2} \times 100
\]

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

16. OPERATING EXP./AVG. ASSETS

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

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

17. PROVISION FOR LOAN & LEASE LOSSES/AVERAGE ASSETS

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

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

18. NET INTEREST MARGIN./AVG. ASSETS

\[
\frac{(110-119+120+124-(340+380+381))}{(010(AC)+010(PYE))/2} \times 100
\]

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

19. OPERATING EXP./GROSS INCOME

\[
\frac{671}{115+131+659} \times 100
\]
20. FIXED ASSETS INCLUDING FRAS/TOTAL ASSETS

Prior to 2004:
\[
\frac{(007+008+798)}{010} \times 100
\]

3/31/04 and forward:
\[
\frac{(007+008+798A)}{010} \times 100
\]

21. NET OPERATING EXP./AVERAGE ASSETS

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

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

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\(^1\) FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS/TOTAL ASSETS formerly FIXED ASSETS & OREOS/TOTAL ASSETS prior to 2004.
ASSET/LIABILITY MANAGEMENT:

22. NET LONG-TERM ASSETS/ TOTAL ASSETS

Prior to 2004:
\[
\frac{(703+386-712+042+387+799C+799D+007+008-718+794)}{010} \times 100
\]

For 03/31/04:
\[
\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718+794)}{010} \times 100
\]

For 06/30/04 and forward:
\[
\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718A+794)}{010} \times 100
\]

For 03/31/05 and forward:
\[
\frac{(703+386-712+400A+400B-814-814A+799C1+799C2 +799D+007+008-718A+794)}{010} \times 100
\]

23. REG. SHARES/TOTAL SHARES.& BORROWINGS

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

24. TOTAL LOANS/TOTAL SHARES

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

25. TOTAL LOANS/TOTAL ASSETS

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

26. CASH + SHORT-TERM INVESTMENTS/ASSETS

\[
\frac{(730A+ 799A)}{010} \times 100
\]
27. TOTAL SHARES, DEPOSITS, AND BORROWINGS/EARNING ASSETS
\[
\frac{(018+860C-781)}{(025B+799-781)} \times 100
\]

28. REG SHARES + SHARE DRAFTS/TOTAL SHARES AND BORROWINGS
\[
\frac{(902 + 657)}{(018 + 860C - 781)} \times 100
\]

29. BORROWINGS/TOTAL SHARES & NET WORTH
\[
\frac{(860C-781)}{(018+931+668+658+925+940+602)} \times 100
\]
PRODUCTIVITY:

30. MEMBERS/POTENTIAL MEMBERS

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

31. BORROWERS/MEMBERS

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

32. MEMBERS/ FULL-TIME EMPLOYEES

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

33. AVG. SHARES PER MEMBER

\[
\frac{018}{083}
\]

34. AVG. LOAN BALANCE

\[
\frac{025B}{025A}
\]

35. SALARY & BENEFITS/FULL-TIME EMPL.

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

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

36. NET WORTH GROWTH  *(TAKE ABSOLUTE VALUE OF DENOMINATOR)*

\[
\frac{((658(AC)+668(AC)+925(AC)
+931(AC)+940(AC)+602(AC))-\nonumber \n(658(PYE)+668(PYE)+925(PYE)+
931(PYE)+940(PYE)))}{\text{ABS}(658(PYE)+668(PYE)+925(PYE)+
931(PYE)+940(PYE))}\times100
\]

Annualized: X 12 / MONTH\(\text{CYCLE}_\text{DATE}\)

37. MARKET (SHARE) GROWTH

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

Annualized: X 12 / MONTH\(\text{CYCLE}_\text{DATE}\)

38. LOAN GROWTH

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

Annualized: X 12 / MONTH\(\text{CYCLE}_\text{DATE}\)

39. ASSET GROWTH

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

Annualized: X 12 / MONTH\(\text{CYCLE}_\text{DATE}\)

40. INVESTMENT GROWTH

\[
\frac{(799(AC)-781(AC))-\nonumber \n(799(PYE)-781(PYE))}{(799(PYE)-781(PYE))}\times100
\]

Annualized: X 12 / MONTH\(\text{CYCLE}_\text{DATE}\)