As of: Tuesday, November 28, 2006

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 \((010A \text{ or } 010B \text{ or } 010C) > 0\) 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: \( X \ 12 \ / \ \text{MONTH (CYCLE\_DATE)} \)

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: X 12 / MONTH (CYCLE_DATE)

12. GROSS INCOME/AVERAGE ASSETS

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

Annualized: X 12 / MONTH (CYCLE_DATE)

13. YIELD ON AVERAGE LOANS

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

Annualized: X 12 / MONTH (CYCLE_DATE)

14. YIELD ON AVERAGE INVESTMENTS

Prior to June 2006:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

For June 2006 forward:

\[
\frac{(120+124)}{(799I(AC) + 730B(AC) + 730C(AC) + 799I(PYE) + 730B(PYE) + 730C(PYE))/2} \times 100
\]

Annualized: X 12 / MONTH (CYCLE_DATE)

15. FEE AND OTHER OP. INCOME / AVERAGE ASSETS
(131+659)  
(010(AC)+010(PYE))/2  X 100

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

16. **COST OF FUNDS/AVG. ASSETS**

(340+380+381)  
(010(AC)+010(PYE))/2  X 100

**Annualized:**  X 12 / 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**

671  
(010(AC)+010(PYE))/2  X 100

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

19. **PROVISION FOR LOAN & LEASE LOSSES/AVERAGE ASSETS**

300  
(010(AC)+010(PYE))/2  X 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**
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: $X 12 / MONTH (CYCLE_DATE)$

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:

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

\[1 \text{ FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS/TOTAL ASSETS formally FIXED ASSETS & OREOS/TOTAL ASSETS prior to 2004} \]
25. REG. SHARES/TOTAL SHARES & BORROWINGS

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

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

Prior to June 2006:

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

For June 2006 and forward:

\[
\frac{730A + 730B + 730C + 799A1}{010} \times 100
\]

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

Prior to June 2006:

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

For June 2006 and forward:

\[
\frac{(018+860C-781)}{(025B+799I+730B+730C-781)} \times 100
\]
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:** \( \times 12 / \text{MONTH(CYCLE\_DATE)} \)

**OTHER RATIOS:**

38. NET WORTH GROWTH

Prior to 2001:

\[ \frac{((658(AC)+668(AC)+925(AC)+931(AC)+940(AC)+602(AC))-\nonumber
(658(PYE)+668(PYE)+925(PYE)+931(PYE)+940(PYE))}{\nonumber
\text{ABS}(658(PYE)+668(PYE)+925(PYE)+931(PYE)+940(PYE))} \times 100 \]

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

March 2001 & forward:

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

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

39. MARKET (SHARE) GROWTH

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

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

40. LOAN GROWTH

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

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

41. ASSET GROWTH

\[ \frac{010(AC) - 010(PYE)}{010(PYE)} \times 100 \]
42. INVESTMENT GROWTH

Prior to June 2006:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

For June 2006 and forward:

\[
\frac{(799I(AC)+730B(AC)+730C(AC)-781(AC)) - (799I(PYE)+730B(PYE)+730C(PYE)-781(PYE))}{(799I(PYE)+730B(PYE)+730C(PYE)-781(PYE))} \times 100
\]

Annualized: X 12 / MONTH (CYCLE_DATE)
SUPPLEMENTAL RATIOS

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

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

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

Prior to June 2006:

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

For June 2006 and forward:

\[
\frac{(713A+714A+715A+716A+751+771+755+775)}{710} \times 100
\]

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

Prior to June 2006:

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

For June 2006 and forward:

\[
\frac{(713A+714A+715A+716A)}{710} \times 100
\]
47. INDIRECT LOANS OUTSTANDING / TOTAL LOANS
Prior to 2004: N/A
March 2004 and forward:

\[
\frac{618A}{025B} \times 100
\]

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

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

From March 2005 to March 2006:

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

For June 2006 and forward:

\[
\frac{814+814A+811+812+813+815+816+822}{730A+730B+730C+799A1} \times 100
\]

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:

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

From March 2004 to March 2006:

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

June 2006 and forward:

\[
\frac{(020G+020H+041G+041H)}{(400A+400B-814-814A)} \times 100
\]
60. BUSINESS LOANS DELINQUENT > 2 MO / TOTAL BUSINESS LOANS

Prior to 2004:

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

From March 2004 to March 2006:

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

For June 2006 and forward:

\[
\frac{041G+041H}{400A+400B-814-814A} \times 100
\]