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

AC=APPLICABLE CYCLE	
PYE=PREVIOUS YEAR END	

## **CAPITAL ADEQUACY**:

CAPITAL ADEQUACY:			
1. NET WORTH/TOTAL ASSETS	\$		
	997 010	X	100
Truncated:	To two decimal places (6.99%)	6)	
2. NET WORTH/TOTAL ASSETS	<ul> <li>Including Optional Total A</li> </ul>	ssets Election	(if used)`
	If (010A or 010B or 010C)	>0 then	
	997 (010A+010B+010C)	X	100
	Else,		
	997 010	X	100
<b>Truncated:</b> 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		
(7	7 <u>19+668)</u> (997)	X	100

## **ASSET QUALITY:**

6. DELINQUENT LOANS/	TOTAL LOANS		
	041B		
	025B	X	100
7. NET CHARGE-OFFS/A	VG. LOANS		
	(550-551)		
	(550-551) (025B (AC)+025B(PYE))/2	X	100
Annualized:	X 12 / MONTH (CYCLE_DATE	)	
8. FAIR (MARKET) HTM	INVEST.VALUE/BOOK VALUE	HTM INVEST.	
	801		
	<u>801</u> 796E	X	100
9. ACCUM UNREAL G/L (	ON AFS/ COST OF AFS		
	945		
	945 (797E – 945)	X	100
	,		
10. DELINQUENT LOANS	S/ASSETS		
	041B		
	010	X	100

100

#### **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)

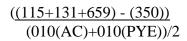
#### 15. FEE AND OTHER OP. INCOME / AVERAGE ASSETS

**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

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

18. OPERATING EXP./AVG. ASSETS

X 100

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

19. PROVISION FOR LOAN & LEASE LOSSES/AVERAGE ASSETS

X 100

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

20. NET INTEREST MARGIN /AVG. ASSETS

(010(AC)+010(PYE))/2

X 100

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

21. OPERATING EXP./GROSS INCOME

X 100

22. FIXED ASSETS INCLUDING FRAs/TOTAL ASSETS<sup>1</sup> Prior to 3/31/04:

$$(007+008+798)$$

010

X 100

For 3/31/04 Forward:

(007+008+798A)

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

010 X 100

X 100

#### 23. NET OPERATING EXP./AVERAGE ASSETS

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

**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:

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

25. REG. SHARES/TOTAL SHARES & BORROWINGS

657 (018+860C-781) X 100

26. TOTAL LOANS/TOTAL SHARES

<u>025B</u> 018 X 100

27. TOTAL LOANS/TOTAL ASSETS

<u>02</u> 01	25 <u>B</u> 0	X 100
28. CASH + SHORT-TERM IN	VESTMENTS/ASSETS	
<u>73</u>	010	X 100
29. TOTAL SHARES, DEPOSI	ITS, AND BORROWINGS	/EARNING ASSETS
	(018+860C-781) (025B+799-781)	X 100
30. REG SHARES + SHARE I	DRAFTS/TOTAL SHARES	S AND BORROWINGS
(0	(902 + 657) 18 + 860C - 781)	X 100
31. BORROWINGS/TOTAL S	HARES & NET WORTH.	
	(860C-781) (018+997)	X 100

#### **PRODUCTIVITY:**

32. MEMBERS/POTENTIAL MEMBERS

33. BORROWERS/MEMBERS

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

34. MEMBERS/FULL-TIME EMPLOYEES

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

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:

(<u>997(AC)</u> -997 (PYE))

ABS (997(PYE) X 100

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

39. MARKET (SHARE) GROWTH

(018(AC)-018(PYE))

018(PYE) X 100

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

40. LOAN GROWTH

(025B(AC)-025B(PYE))

025B(PYE) X 100

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

41. ASSET GROWTH

(010(AC)-010(PYE))

010(PYE) X 100

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

42. INVESTMENT GROWTH

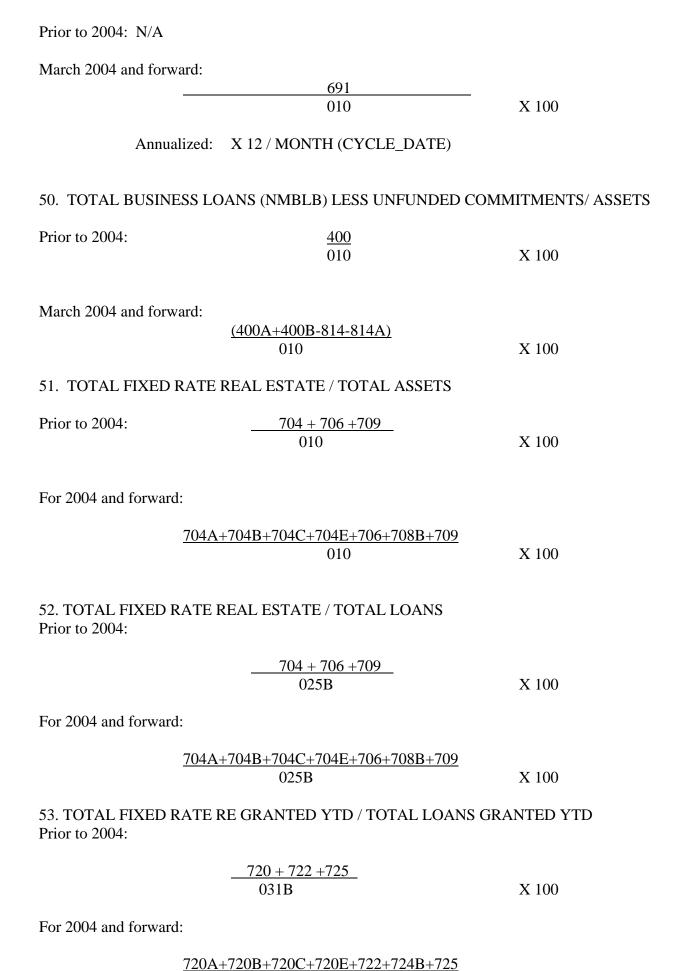
(799(AC)-781(AC))-

(799(PYE)-781(PYE)) 799(PYE)-781(PYE) X 100

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

# **SUPPLEMENTAL RATIOS**

43. CREDIT CARDS DO	Q > 2 MO / TOTAL CREDIT CARD LO	OANS
	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	TE LOANS
	(713+714+715+716)	_
	710	X 100
46. REAL ESTATE LOA	ANS DQ > 2 MO / TOTAL REAL ESTA	ATE LOANS
	(752+753+754+756+757+75 772+773+774+776+777+778	
	710	X 100
47. INDIRECT LOANS O	OUTSTANDING / TOTAL AUTO LOAI	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



# 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<u>+814A+811+812+813+815+816</u> 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

619 025B

X 100

March 2004 and forward:

Prior to 2004:

March 2004 and forward:

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

Prior to 2004:

March 2004 and forward: