

As of: Friday, January 09, 2009

**FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of December 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
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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
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Else,

$\frac{997}{010}$	X	100
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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
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SOLVENCY EVALUATION (ESTIMATED)

$\frac{(010-(860C-925)-825-668-820A)}{018}$	X	100
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CLASSIFIED ASSETS (EST.) / NET WORTH

Prior to December 2000: N/A

December 2000 and forward:

$\frac{(719+668)}{(997)}$	X	100
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ASSET QUALITY:

DELINQUENT LOANS / TOTAL LOANS

$\frac{041B}{025B}$	X	100
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NET CHARGE-OFFS / AVERAGE LOANS

$\frac{(550-551)}{(025B (AC) + 025B(PYE))/2}$	X	100
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Annualized: X 12 / MONTH (CYCLE_DATE)

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

$\frac{801}{796E}$	X	100
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ACCUMULATED UNREAL IZED GAIN/LOSS ON AVAILABLE FOR SALE INVESTMENTS / COST OF AVAILABLE FOR SALE INVESTMENTS

$\frac{945}{(797E - 945)}$	X	100
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DELINQUENT LOANS / ASSETS

$\frac{41B}{010}$	X	100
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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:

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

X 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

$$\frac{671}{\quad}$$

(115+131+659)

X 100

FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS / TOTAL ASSETS

Prior to 3/31/04:

(007+008+798)
010

X 100

For 3/31/04 Forward:

(007+008+798A)
010

X 100

For 03/31/08 Forward:

(007+008+798A+980)
010

X 100

NET OPERATING EXPENSES / AVERAGE ASSETS

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

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

ASSET/LIABILITY MANAGEMENT:

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:

(703+386-712+400A+400B-814-814A+799C1+799C2+799D+007+008-718A+794)
010

X 100

REGULAR SHARES / TOTAL SHARES & BORROWINGS

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

TOTAL LOANS / TOTAL SHARES

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

TOTAL LOANS / TOTAL ASSETS

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

CASH AND SHORT-TERM INVESTMENTS / TOTAL ASSETS

Prior to June 2006:

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

June 2006 and forward:

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

TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS

Prior to June 2006:

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

For June 2006 and forward:

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

REGULAR SHARES AND SHARE DRAFTS / TOTAL SHARES AND BORROWINGS

$$\frac{(902 + 657)}{(018 + 860C - 781)} \quad X 100$$

BORROWINGS / TOTAL SHARES & NET WORTH

Prior to December 2000: N/A

December 2000 and forward:

$$\frac{(860C-781)}{(018+997)} \quad X 100$$

PRODUCTIVITY:

MEMBERS / POTENTIAL MEMBERS

$$\frac{083}{084} \quad X 100$$

BORROWERS / MEMBERS

$$\frac{025A}{083} \quad X 100$$

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:

$$\frac{(799(\text{AC})-781(\text{AC})- (799(\text{PYE})-781(\text{PYE}))}{799(\text{PYE})-781(\text{PYE})} \quad \text{X 100}$$

Annualized: X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

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

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

MEMBERSHIP GROWTH

$$\frac{083(\text{AC}) - 083(\text{PYE})}{083\text{PYE}} \quad \text{X 100}$$

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:

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

MODIFIED REAL ESTATE LOANS DELINQUENT > 2 MO / TOTAL MODIFIED RE LOANS

September 2008 and forward:

$$\frac{(041J + 041K)}{(1001A + 1001 B)} \quad X 100$$

MODIFIED REAL ESTATE LOANS ALSO MBL DELINQUENT > 2 MO / MODIFIED RE LOANS ALSO MBL

September 2008 and forward:

$$\frac{(041L)}{(1001C)} \quad X 100$$

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

Prior to June 2006:

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

June 2006 and forward:

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

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

Prior to June 2006:

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

June 2006 and forward:

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

MISCELLANEOUS LOAN LOSS RATIOS

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

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

NET CHARGE OFFS - CREDIT CARDS / AVERAGE CREDIT CARDS

Prior to March 2004:

N/A

March 2004 and forward:

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

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:

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

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – TOTAL REAL ESTATE LOANS / AVERAGE TOTAL REAL ESTATE LOANS

$$\frac{549 + 548 - 608 - 607}{(710(\text{PYE}) + 710(\text{AC})) / 2} \quad \text{X 100}$$

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

Annualized: X 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS /
AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS

March 2008 and forward:

$$\frac{550\text{I} - 551\text{I}}{(704\text{C1}(\text{PYE}) + 704\text{C1}(\text{AC})) / 2} \quad \text{X 100}$$

NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE
Prior to June 2006: N/A

June 2006 and forward:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – INDIRECT LOANS / AVERAGE INDIRECT LOANS
Prior to June 2006: N/A

June 2006 and forward:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS
Prior to June 2006: N/A

June 2006 and forward:

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

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:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS

Prior to March 2004: N/A

March 2004 and forward:

$$\frac{618A}{025B} \quad \text{X 100}$$

PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS

Prior to March 2003: N/A

March 2003 and forward:

$$\frac{619}{025B} \quad \text{X 100}$$

PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD

Prior to March 2003: N/A

March 2003 and forward:

$$\frac{690}{031B} \quad \text{X 100}$$

PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS

Prior to March 2003: N/A

March 2003 and forward:

691
010 X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS

Prior to March 2004: 400
010 X 100

March 2004 and forward:

(400A+400B-814-814A)
010 X 100

LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD /
LOANS GRANTED YTD

615
031B X 100

REAL ESTATE LENDING RATIOS

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS

Prior to March 2004:

704 + 706 + 709
010 X 100

March 2004 and forward:

704A+704B+704C+704E+706+708B+709
010 X 100

March 2008 and forward:

704A+704B+704C+704E+706+708B
010 X 100

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS

Prior to March 2004:

704 + 706 + 709
025B X 100

March 2004 and forward:

704A+704B+704C+704E+706+708B+709

025B 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:

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

March 2004 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / TOTAL ASSETS

Prior to March 2007: N/A

March 2007 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / NET WORTH

Prior to March 2007: N/A

March 2007 and forward:

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

MISCELLANEOUS RATIOS

MORTGAGE SERVICING RIGHTS / NET WORTH

Prior to March 2003: N/A

March 2003 and forward:

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

UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS

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

March 2005 to March 2006:

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

June 2006 and forward:

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