

Ratios Available For Your Report

Assets

Asset Composition

Total Assets

Yield on Earning Assets

Other Real Estate Owned

Cash and Investments

Total Investments

Investment Composition

Yield on Investments

Yield+Gain/Loss Average on Investments

Investment Maturity

Investment Growth

Loans

Total Loans

Loan Composition

Yield on Loans

Ratios - Total Loans

Allowance for Loan Loss / Delinquent Loans

Average Loan Balance

Loan Growth

Delinquent Loans/ Loans

Loan Accounts per Member

Loan Originations per Employee

Loan Balances per Employee

Loans/Assets

Loans/Shares

Net Charge-Offs / Average Loans

12-Month Growth of Outstanding Loans and Allowance for Loan Losses

Current Year C/O as a % of P/Y ALL

Real Estate Loan Portfolio

General Real Estate Breakdown

First Mortgage Breakdown

1st Mortgages Granted and Sold by Quarter

First Mortgages Granted and Sold by Quarter

Other Real Estate Owned

Total 1st Mortgages

Total Real Estate Loans

Annualized YTD RE Loans Granted by Loan Type

Other Real Estate Loans

Ratios - Real Estate Loan Portfolio

Real Estate Loan Penetration

Real Estate Loans/Total Loans

Real Estate Loans/Total Assets

Fixed Rate 1st Mort/Assets (Includes Balloons/Hybrids as of 3/04)

1st Mortgage Delinquency

Other Real Estate Delinquency

1st Mortgage Sales YTD as a % of 1st Mortgages Originated YTD

Modified Mortgages

Annualized YTD 1st Mortgage Loan Modifications

Modified RE Loan Delinquency

Modified RE Loans as a % of Total RE Loans
Outstanding Modified Real Estate Loans by Type

Auto Loan Portfolio

Total Auto Loan Growth
New vs. Used Balances
New vs Used Auto Loan Growth
Average Auto Loan Balance
Indirect Loans Outstanding by Type
Ratios - Auto Loan Portfolio
Auto Loan Penetration
Auto Loans/Total Loans
Indirect Auto Loans/Total Auto Loans

Credit Card Loan Portfolio

Credit Card Loan Balances
Credit Card Loan Growth
Average Credit Card Loan Balance
Credit Card Delinquency
Ratios - Credit Card Loan Portfolio
Credit Card Penetration
Credit Card Loans/Total Loans
Credit Card Delinquent Loans/Total Delinquent Loans

Member Business Loan Portfolio

Member Business Loan Balances
Member Business Loan Growth
Average Member Business Loan Balance
Member Business Loan Delinquency
MBL Portfolio - Outstanding MBL & Purchased Business Loans
MBL Loans and Unfunded Commitments Less Sold Participations and SBA Loans a % of Assets (MBL Cap)
Net MBL Originations (Originations & Purchased Loans, Less Loans Sold YTD)
Reportable Business Loan Delinquency by Type
Ratios - Member Business Loan Portfolio
Business Loans/Total Loans
Business Delinquent Loans/Total Delinquent Loans

Land and Building

Land and Building
Ratios - Land and Building
Growth in Land and Building
Land and Building/Total Assets

Liabilities

Borrowings

Total Borrowing
Borrowing Composition
Borrowing Maturities
Ratios - Borrowings
Borrowing/Assets

Shares

Total Shares
Share Composition
Average Share Balance
Average Cost of Funds
Historic Comparison: Share Balances By Type
Ratios - Shares
Share Growth

Share Balances per Employee
Share Accounts per Member
12-Month Share Growth Breakdown

Regular Shares

Regular Share Balances
Average Regular Share Balance
Average Regular Share Rate
Ratios - Regular Shares
Regular Share Growth
Regular Shares/Total Shares

Share Drafts

Share Draft Balances
Average Share Draft Balance
Share Draft Penetration
Average Share Draft Rate
Ratios - Share Draft
Share Draft Growth
Share Drafts/Total Shares

Money Market Shares

Money Market Share Balances
Average Money Market Balance
Money Market Penetration
Average Money Market Rate
Ratios - Money Market Shares
Money Market Share Growth
Money Market Shares/Total Shares

Share Certificates

Share Certificate Balances
Average Certificate Balance
Share Certificate Penetration
Average Share Certificate Rate
Ratios - Share Certificates
Share Certificate Growth
Share Certificates/Total Shares

IRA/Keogh

IRA/Keogh Balances
Average IRA/Keogh Balance
IRA/Keogh Penetration
Average IRA/Keogh Rate
Ratios - IRA/Keogh
IRA/Keogh Growth
IRA/Keogh to Total Shares

Capital

Total Capital
Capital Composition
Ratios - Capital
Capital Growth
Capital per Employee
Capital/Assets
Net Worth/Assets

Income Statement

Income

Total Income
Historical Income Composition

Income Composition

Interest Income

Non-Interest Income

Ratios - Income

Income Growth

Interest Income/Average Assets

Interest Income/Total Income

Non-Interest Income/Average Assets

Non-Interest Income/Total Income

Non-Interest Income/Member

Non-Interest Income/Employees

Total Income/Employees

Yield on Earning Assets

Net Income to Operating Expenses

Yield on Investments

Yield on Loans

Fee Income per Member

Expenses

Total Operating Expenses

Historical Operating Expense Composition

Operating Expense Composition

Ratios - Expenses

Efficiency Ratio

Expense Growth

Marketing Expense Per Member

Marketing Expense Per Net New Member

Operating Expense/Average Assets

Operating Expense/Total Income

Salaries and Benefits/Employee

Operating Expense Ratio before NCUSIF & TCCUSF Assessments

Dividends

Total Dividends

Ratios - Dividends

Average Cost of Funds

Average Dividend Per Member

Dividends/Income

Earnings

Efficiency Ratio

Net Income/Employee

Net Income/Total Income

Net Interest Margin

Core Earnings Ratio

Return on Assets

Return on Equity

Yield on Earning Assets

Key Ratios

Allowance for Loan Loss/Delinquent Loans

Auto Loans/Members

Average Loan Balances

Average Share Balances

Core Earnings Ratio

Cost of Funds vs. Market Rates

Credit Card Penetration

Credit Card Penetration vs Rate

Delinquent Loans/Loans
 Efficiency Ratio (before Provision for Loan Losses)
 Loan and Share Accounts per Member
 Loans/Assets
 Loans/Shares
 Members Filing for Bankruptcy
 Net Charge-Offs/Average Loans
 Net Income/Employee
 Net Income/Total Income
 Net Interest Margin
 Net Worth/Assets
 New Auto Loan Penetration vs Rate
 Real Estate Loans/Members
 Return on Assets
 Return on Assets Before Stabilization Expenses
 Return on Equity
 Share Draft Accounts/Members
 Share Draft Penetration vs Rate
 US Treasury Rates
 Used Auto Loan Penetration vs Rate
 Yield on Earning Assets
 Yield on Investments vs. Market Rates
 Yield on Loans vs. Market Rates

Strategic Planning

Asset Growth
 Assets per Employee
 Income per Employee vs. Salary and Benefit per Employee
 Loan Growth
 Loan Growth vs. Share Growth
 Loans Originated per Employee (annualized)
 Loans per Employee
 Members per Employee
 Membership Growth
 ROA vs. Service (Fee) Income
 Net Interest Income Plus Service Income per Employee
 (Net Interest Margin - OpEx)/Avg Assets [Spread in Basis Points]
 Operating Expense Growth vs. Revenue Growth
 Operating Expense Ratio vs. Net Interest Margin
 Revenue Growth vs. Asset Growth
 Average Member Relationship (excluding Business Loans)

Bankruptcies

Bankruptcy Loans
 Bankruptcy Loans/Delinquent Loans
 Bankruptcy Loans/Net Charge Offs
 Bankruptcy Loans/Total Loans

Efficiency Ratio

Operating Expense Ratio
 Operating Expense Ratio vs Net Interest Margin
 Efficiency Ratio
 Efficiency Ratio (Less Provision for Loan Losses)
 Efficiency Ratio w/ and w/o Provision for Loan Losses
 Operating Expense Composition
 \$ Revenue per \$ Salary & Benefits
 Revenue per Employee

Members per Employee
Average Member Relationship

Hot Topics

Regulator Analysis

Asset Quality

Delinquency Ratio
Coverage Ratio
Net Charge-Off Ratio
Net Charge-Offs as a % of Prior Years Delinquency

Earnings

Core Earnings Ratio
Net Interest Margin
Core Earnings Ratio vs. Net Charge-Offs as % of Assets
Return on Assets

Capital

Net Worth Ratio
Net Worth Ratio vs Capital Ratio

Efficiency

Operating Expense/Average Assets
Efficiency Ratio w/ and w/o Provision for Loan Losses

Balance Sheet Trends

Loan Growth
Loan Originations per Employee
Loans/Shares
Borrowing/Assets
Share Growth
Cost of Funds vs. 3-Mo Treasury Rate
Average Share Balance
Share Draft Penetration

RCR - Loans

Outstanding Loan Balances by Type
Loan Concentration by Type
Loan Composition
General Real Estate Breakdown
First Mortgage Breakdown
Real Estate Loans/Total Loans
Fixed Rate 1st Mort/Assets (Includes Balloons/Hybrids as of 3/04)
1st Mortgage Sales YTD as a % of 1st Mortgages Originated YTD
Auto Loans/Total Loans
Indirect Auto Loans/Total Auto Loans
Credit Card Loans/Total Loans
Business Loans/Total Loans
RE Loans Reprice Within 5 Years as a % of Total RE Loans
Real Estate + MBS Investments as a % of Assets
Reportable Delinquency
Annualized Net Charge-offs
Delinquent Loan Composition (Reportable Delinquency)
Delinquent Loans to Equity & Allowance for Loan Losses
Net Charge-Offs as a % of Prior Years Delinquency

Performance Reports

Operational Review

Members
ATMs and Branches
Employees
Branches
Contact & Operational Information

5300 Call Report

- Assets
- Liabilities, Shares, and Equity
- Income and Expenses
- Miscellaneous Information
- Delinquencies and Charge-offs
- Liquidity, Commitments, and Sources
- Information Systems and Technology
- PCA Net Worth Calculation
- Schedule A - Specialized Lending
- Schedule B - Investments and Supplemental Information
- Schedule C - Credit Union Service Organizations

Technology Review

Electronic Delivery Channels
Electronic Financial Services
Technology Partners

Scoring System

CUPP Scoring System

Asset Quality
Capital Adequacy
Earnings and Operation Efficiency
Liquidity
Summary for Credit Union

Return of The Member Index (ROM)

Return of the Member Scoring
ROM Scores for Each Credit Union