**FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of September 30, 2008**

AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

NET WORTH / TOTAL ASSETS
Prior to December 2000:   N/A

December 2000 and forward:

$$\frac{997}{010} \qquad X \qquad 100$$

        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

$$\frac{997}{(010A+010B+010C)} \qquad X \qquad 100$$

Else,

$$\frac{997}{010} \qquad X \qquad 100$$

        Truncated: To two decimal places (6.99%)

TOTAL DELINQUENT LOANS / NET WORTH
Prior to December 2000:   N/A

December 2000 and forward:

$$\frac{041B}{(997)} \qquad X \qquad 100$$

 SOLVENCY EVALUATION (ESTIMATED)

$$\frac{(010-(860C-925)-825-668-820A)}{018} \qquad X \qquad 100$$

CLASSIFIED ASSETS (EST.) / NET WORTH
Prior to December 2000:   N/A

December 2000 and forward:

$$\frac{(719+668)}{(997)} \quad X \quad 100$$

ASSET QUALITY:

DELINQUENT LOANS / TOTAL LOANS

$$\frac{041B}{025B} \quad X \quad 100$$

NET CHARGE-OFFS / AVERAGE LOANS

$$\frac{(550-551)}{(025B\ (AC) + 025B(PYE))/2} \quad X \quad 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

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

$$\frac{801}{796E} \quad X \quad 100$$

ACCUMULATED UNREAL IZED GAIN/LOSS ON AVAILABLE FOR SALE INVESTMENTS / COST OF AVAILABLE FOR SALE INVESTMENTS

$$\frac{945}{(797E – 945)} \quad X \quad 100$$

DELINQUENT LOANS / ASSETS

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

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

$$\frac{(115+131+659)}{(010(AC) + 010(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

YIELD ON AVERAGE LOANS

$$\frac{110\text{-}119}{(025B(AC) + 025B(PYE))/2} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

YIELD ON AVERAGE INVESTMENTS

Prior to June 2006:

$$\frac{(120+124)}{(799(AC) + 799(PYE))/2} \quad X\ 100$$

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

$$\frac{(131+659)}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

COST OF FUNDS / AVERAGE ASSETS

$$\frac{(340+380+381)}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

NET MARGIN / AVERAGE ASSETS

$$\frac{((115+131+659) - (350))}{(010(AC)+010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

OPERATING EXPENSES / AVERAGE ASSETS

$$\frac{671}{(010(AC) +010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS

$$\frac{300}{(010(AC) + 010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

NET INTEREST MARGIN / AVERAGE ASSETS

$$\frac{(115-350)}{(010(AC) + 010(PYE))/2} \quad \text{X } 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

OPERATING EXPENSES / GROSS INCOME

$$\frac{671}{(115+131+659)} \times 100$$

FIXED ASSETS INCLUDING FORECLOSED AND REPOSSESSED ASSETS / TOTAL ASSETS
   Prior to 3/31/04:

$$\frac{(007+008+798)}{010} \times 100$$

   For 3/31/04 Forward:

$$\frac{(007+008+798A)}{010} \times 100$$

   For 03/31/08 Forward:

$$\frac{(007+008+798A+980)}{010} \times 100$$

NET OPERATING EXPENSES / AVERAGE ASSETS

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

   Annualized: X 12 / MONTH (CYCLE_DATE)

ASSET/LIABILITY MANAGEMENT:

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:

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

REGULAR SHARES / TOTAL SHARES & BORROWINGS

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

TOTAL LOANS / TOTAL SHARES

$$\frac{025B}{018} \times 100$$

TOTAL LOANS / TOTAL ASSETS

$$\frac{025B}{010} \times 100$$

CASH AND SHORT-TERM INVESTMENTS / TOTAL ASSETS

Prior to June 2006:

$$\frac{730A+799A}{010} \times 100$$

June 2006 and forward:

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

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:

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

REGULAR SHARES AND SHARE DRAFTS / TOTAL SHARES AND BORROWINGS

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

BORROWINGS / TOTAL SHARES & NET WORTH
Prior to December 2000:   N/A

December 2000 and forward:

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

PRODUCTIVITY:

MEMBERS / POTENTIAL MEMBERS

$$\frac{083}{084} \times 100$$

BORROWERS / MEMBERS

$$\frac{025A}{083} \times 100$$

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:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

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)

MEMBERSHIP GROWTH

$$\frac{083(AC) - 083(PYE)}{083PYE} \times 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

SUPPLEMENTAL RATIOS

OTHER DELINQUENCY RATIOS

CREDIT CARDS DELINQUENT > 2 MONTHS / TOTAL CREDIT CARD LOANS

$$\frac{045B}{396} \times 100$$

ALL OTHER LOANS DELINQUENT > 2 MONTHS / TOTAL ALL OTHER LOANS
Prior to June 2006:   N/A

June 2006 and forward:

$$\frac{041C}{397 + 385 + 370 + 698} \times 100$$

LEASES RECEIVABLE DELINQUENT > 2 MONTHS / TOTAL LEASES RECEIVABLE
Prior to June 2006:   N/A

June 2006 and forward:

$$\frac{041D}{002} \times 100$$

INDIRECT LOANS DELINQUENT > 2 MONTHS / INDIRECT LOANS
Prior to June 2006:   N/A

June 2006 and forward:

$$\frac{041E}{618A} \times 100$$

PARTICIPATION LOANS DELINQUENT > 2 MONTHS / PARTICIPATION LOANS
Prior to June 2006:   N/A

June 2006 and forward:

$$\frac{041F}{619} \times 100$$

BUSINESS LOANS DELINQUENT > 1 MONTH / 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:

$$\frac{(020G+020H+041G+041H)}{(400A+400B-814-814A)} \times 100$$

BUSINESS LOANS DELINQUENT > 2 MONTHS / TOTAL BUSINESS LOANS
  Prior to 2004:

$$\frac{(125B+125C+125D+126B+126C+126D)}{400} \times 100$$

  From March 2004 to March 2006:

$$\frac{(126B+126C+126D)}{(400A+400B-814-814A)} \times 100$$

  June 2006 and forward:

$$\frac{(041G+041H)}{(400A+400B-814-814A)} \times 100$$

REAL ESTATE LOAN DELINQUENCY

FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS
Prior to June 2006:

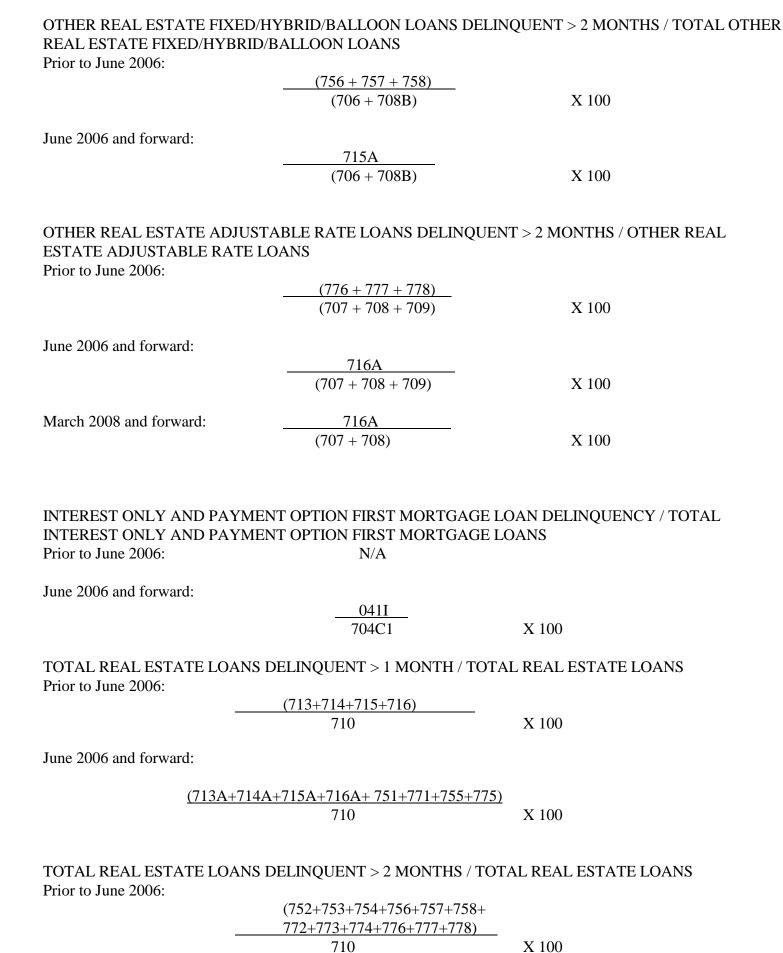$$\frac{(752 + 753 + 754)}{(704A + 704B + 704C + 704D + 704E)} \times 100$$

June 2006 and forward:

$$\frac{713A}{(704A + 704B + 704C + 704D + 704E)} \times 100$$

FIRST MORTGAGE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE ADJUSTABLE RATE LOANS
Prior to June 2006:

$$\frac{(772 + 773 + 774)}{(705A + 705B + 704D)} \times 100$$

June 2006 and forward:

$$\frac{714A}{(705A + 705B + 704D)} \times 100$$

OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS
Prior to June 2006:

$$\frac{(756 + 757 + 758)}{(706 + 708B)} \quad \text{X 100}$$

June 2006 and forward:

$$\frac{715A}{(706 + 708B)} \quad \text{X 100}$$

OTHER REAL ESTATE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / OTHER REAL ESTATE ADJUSTABLE RATE LOANS
Prior to June 2006:

$$\frac{(776 + 777 + 778)}{(707 + 708 + 709)} \quad \text{X 100}$$

June 2006 and forward:

$$\frac{716A}{(707 + 708 + 709)} \quad \text{X 100}$$

March 2008 and forward:

$$\frac{716A}{(707 + 708)} \quad \text{X 100}$$

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:

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

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:

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

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:

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

X 100

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

Annualized: X 12 / MONTH (CYCLE_DATE)

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

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

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:

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

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

June 2006 and forward:

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

    Annualized: X 12 / MONTH (CYCLE_DATE)

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

June 2006 and forward:

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

    Annualized: X 12 / MONTH (CYCLE_DATE)

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

June 2006 and forward:

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

    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:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS
Prior to March 2004:   N/A

March 2004 and forward:

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

PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS
Prior to March 2003:   N/A

March 2003 and forward:

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

PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD
Prior to March 2003:   N/A

March 2003 and forward:

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

PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS
Prior to March 2003:   N/A

March 2003 and forward:

$$\frac{691}{010} \quad X\ 100$$

Annualized: X 12 / MONTH (CYCLE_DATE)

TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS
Prior to March 2004:

$$\frac{400}{010} \times 100$$

March 2004 and forward:

$$\frac{(400A+400B-814-814A)}{010} \times 100$$

LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD /
LOANS GRANTED YTD

$$\frac{615}{031B} \times 100$$

REAL ESTATE LENDING RATIOS

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS
Prior to March 2004:

$$\frac{704 + 706 + 709}{010} \times 100$$

March 2004 and forward:

$$\frac{704A+704B+704C+704E+706+708B+709}{010} \times 100$$

March 2008 and forward:

$$\frac{704A+704B+704C+704E+706+708B}{010} \times 100$$

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS
Prior to March 2004:

$$\frac{704 + 706 + 709}{025B} \times 100$$

March 2004 and forward:

$$\frac{704A+704B+704C+704E+706+708B+709}{025B} \times 100$$

March 2008 and forward:

$$\frac{704A+704B+704C+704E+706+708B}{025B} \times 100$$

TOTAL FIXED RATE REAL ESTATE LOANS GRANTED YTD / TOTAL LOANS GRANTED YTD

Prior to March 2004:

$$\frac{720 + 722 + 725}{031B} \times 100$$

March 2004 and forward:

$$\frac{720A+720B+720C+720E+722+724B+725}{031B} \times 100$$

March 2008 and forward:

$$\frac{720A+720B+720C+720E+722+724B}{031B} \times 100$$

FIRST MORTGAGE REAL ESTATE LOANS SOLD YTD / FIRST MORTGAGE REAL ESTATE LOANS GRANTED YTD

Prior to March 2004:

$$\frac{736}{720 + 721} \times 100$$

March 2004 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / TOTAL ASSETS

Prior to March 2007:   N/A

March 2007 and forward:

$$\frac{704C1}{010} \times 100$$

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / NET WORTH

Prior to March 2007:   N/A

March 2007 and forward:

$$\frac{704C1}{997} \times 100$$

MISCELLANEOUS RATIOS

MORTGAGE SERVICING RIGHTS / NET WORTH
Prior to March 2003:   N/A

March 2003 and forward:

$$\frac{779}{997} \times 100$$

UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS
Prior to March 2005:

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

March 2005 to March 2006:

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

June 2006 and forward:

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