

Complete List of Built-In Displays in Peer-to-Peer

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

Economic Trends

Economy

Retail Sales - Sourcing from U.S. Census Bureau
New & Used Auto Dealer Retail Sales - Sourcing from U.S. Census Bureau
Personal Saving Rate - Sourcing from Bureau of Economic Analysis
Unemployment Rate - Bureau of Labor Statistics
Median CPI - Quarterly - Sourcing from Bureau of Labor Statistics

Credit

Consumer Credit Outstanding YOY % Change - Sourcing from Federal Reserve
Mortgage Purchase Index - Sourcing from Mortgage Bankers Association
Mortgage Refinance Activity - Sourcing from Mortgage Bankers Association
Mortgage Application - Weekly Change % - Sourcing from Mortgage Bankers Association

Census

Housing Starts - Multi Family
Housing Starts - Single Family
Population - Sourcing from U.S. Census Bureau

Consumer Loans (Fed)

Securitized
Held by Banks
Held by Credit Unions
Held by Finance Companies
Held by Savings Institutions
Held by Government
Held by NonFinancial Companies

GDP

Real GDP YOY Change - Sourcing from Bureau of Economic Analysis
Real GDP Due to Person Consumption - Sourcing from Bureau of Economic Analysis
Personal Savings - Sourcing from Bureau of Economic Analysis

Per Capita Income/Expenses (BEA)

Disposable Income
Outlays
Savings

Consumer Financial Obligation Ratios (Fed)

Total Financial Obligation Ratio
Renters

Homeowners

Total
Mortgage Debt
Consumer Debt

Money Supply and Interest Rates

Money Supply M1 - Sourcing from Federal Reserve
Money Supply M2 - Sourcing from Federal Reserve
LIBOR 3 month Rates - Sourcing from British Bankers Association
LIBOR 6 month Rates - Sourcing from British Bankers Association
LIBOR 12 month Rates - Sourcing from British Bankers Association
Fed Funds Effective Rate - Sourcing from Federal Reserve
Fed Funds Target Rate - Sourcing from Federal Reserve
2 Year treasury Rate - Sourcing from Federal Reserve
3 Year treasury Rate - Sourcing from Federal Reserve
5 Year treasury Rate - Sourcing from Federal Reserve
10 Year treasury Rate - Sourcing from Federal Reserve
30 Year treasury Rate - Sourcing from Federal Reserve

15 Year Mortgage Rate - Sourcing from Mortgage Bankers Association
30 Year Mortgage Rate - Sourcing from Mortgage Bankers Association
1 Year ARM - Sourcing from Mortgage Bankers Association

Stock Market

S&P500
Dow Jones
Nasdaq Composite
Nasdaq Financial
Nasdaq Industrial
NYSE Composite

Delinquencies and ChargeOffs (Federal Reserve)

Delinquency Rates

All Business Loans
All Consumer Loans
Loans Secured by Real Estate
Credit Card Loans
Other Consumer Loans
All Agricultural Loans
Lease Financing Receivables

ChargeOffs

All Business Loans
All Consumer Loans
Loans Secured by Real Estate
Credit Card Loans
Other Consumer Loans
All Agricultural Loans
Lease Financing Receivables

Bankruptcies

Business Bankruptcies (from US Courts)
Non-business Bankruptcies (from US Courts)

Failed Institutions

Failed Banks by Quarter (from FDIC)
Failed Credit Unions by Quarter (from NCUA)

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

Reports

2 Year Financial Comparison
5 Year FPR Ratios
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

Risk Concentration Review

RCR - Investments

Investment Composition
Investment Maturity
Real Estate + MBS Investments as a % of Assets

RCR - Liabilities

Borrowing Composition
Borrowing Maturities
Borrowing/Assets
Share Composition
Share Maturity
Capital Composition
Capital/Assets
Net Worth/Assets

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

Performance Trends

2 Year Financial Comparison

5 Year Balance Sheet

5 Year Income Statement

5 Year Ratio Report

5 Year FPR Ratios

Rankings

Operational Review

Members

ATMs and Branches

Employees

Branches

Contact & Operational Information

5300 Call Report

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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

Bank Comparison

Read me: Important Info about Bank Data in Peer to Peer

Assets

Asset Composition

Cash and Investments

Investment Composition

Investment Maturity

Yield+Gain/Loss Average on Investments

Yield on Investments

Loans

Total Loans

Loan Composition

Ratios - Total Loans

- Coverage Ratio
- Loan Growth
- Delinquent Loans/ Loans
- Loans/Assets
- Loans/Shares
- Net Charge-Offs / Average Loans

Real Estate Loan Portfolio

- Other Real Estate Owned
- Real Estate Loans/Total Loans
- Real Estate Loans/Total Assets

Auto Loan Portfolio

- Outstanding Auto Loans
- Auto Loans/Total Loans

Credit Card Loan Portfolio

- Credit Card Loan Balances
- Credit Card Loan Growth
- Credit Card Loans/Total Loans

Member Business Loan Portfolio

- Business Loans/Total Loans

Land and Building

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

Liabilities

Shares

- Total Shares
- Deposit Liabilities Composition
- Share Growth
- Share Drafts/Total Shares

Money Market Shares

- Money Market Share Balances
- Money Market Share Growth
- Money Market Shares/Total Shares

Share Certificates

- Share Certificate Balances
- Share Certificate Growth
- Share Certificates/Total Shares

IRA/Keogh

- IRA/Keogh Balances
- IRA/Keogh Growth
- IRA/Keogh to Total Shares

Capital

- Total Capital
- Capital Composition

Ratios - Capital

- Capital Growth
- Capital/Assets
- Net Worth/Assets

Income Statement

Income

- Total Income
- Income Composition
- Interest Income
- Non-Interest Income

Ratios - Income

- Income Growth
- Interest Income/Total Income
- Non-Interest Income/Total Income
- Interest Income/Average Assets
- Non-Interest Income/Average Assets

Expenses

- Efficiency Ratio
- Total Operating Expenses
- Expense Growth
- Operating Expense/Total Income
- Operating Expense/Average Assets
- Average Cost of Funds

Dividends

- Total Interest Expenses
- Total Interest Expense/Income
- Total Interest Expense/Ave. Assets

Earnings

- Net Income/Total Income
- Return on Assets
- Return on Equity
- Yield on Loans
- Yield on Earning Assets
- Yield on Investments vs. Market Rates
- Yield on Loans vs. Market Rates
- Net Interest Margin

Key Ratios

- Efficiency Ratio (before Provision for Loan Losses)
- Efficiency Ratio (Less Provision for Loan Losses)
- Efficiency Ratio w/ and w/o Provision for Loan Losses
- Operating Expense Composition
- \$ Revenue per \$ Salary & Benefits
- (Net Interest Margin - Opex)/Avg Assets [Spread in Basis Points]
- Operating Expense Ratio
- Operating Expense Ratio vs Net Interest Margin

Strategic Planning

- Asset Growth
- Loan Growth vs. Share Growth
- (Net Interest Margin - OpEx)/Avg Assets [Spread in Basis Points]
- Operating Expense Growth vs. Revenue Growth
- Revenue Growth vs. Asset Growth
- Cost of Funds vs. Market Rates
- ROA vs. Service (Fee) Income
- Operating Expense Ratio vs. Net Interest Margin

Performance Reports

- Performance Trends
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 - 5 Year Income Statement
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- Rankings

Operational Review

- 5300 Call Report

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