

<b>Financial Ratios for Cooperative:</b>				
<b>Ratio</b>	<b>Target</b>	<b>Year</b>	<b>Year</b>	<b>Year</b>
<b>Liquidity</b>				
PEARLS Ratio L1 PEARLS Ratio L2				
<b>Solvency</b>				
PEARLS Ratio P1 PEARLS Ratio P2 PEARLS Ratio E9 PEARLS Ratio A1				
<b>Profitability</b>				
PEARLS Ratio R9 PEARLS Ratio R12				



	Computation
Year	
	(ST Investments + Liquid Assets- ST Payables)/Savings Deposits Liquidity Reserves/ Savings Deposits
	Allowance for Loan Losses/ Delinquency > 12 Months Net Allowances for Loans Losses/ Delinquency of 1-12 Months Net Institutional Capital/Total Assets Total Loan Delinquency/Gross Loan Portfolio
	Total Operating Expenses/Average Total Assets Net Income/Average Total Assets