

**FINANCIAL PERFORMANCE REPORT (FPR) RATIOS  
FOR FEDERALLY INSURED CREDIT UNIONS  
As of March 31, 2019**

AC=APPLICABLE CYCLE  
PYE=PREVIOUS YEAR END

**CAPITAL ADEQUACY:**

NET WORTH / TOTAL ASSETS

Prior to 12/31/00: N/A

For 12/31/00 and  
forward:

$$\frac{997}{010} \times 100$$

**Truncated:** To two decimal places  
(6.99%)

NET WORTH/TOTAL ASSETS EXCLUDING ONE TIME ADJUSTMENT TO UNDIVIDED EARNINGS  
FOR THE ADOPTION OF ASC TOPIC 326 (CECL)

Prior to 03/31/19: N/A

For 03/31/19 and forward:

$$\frac{(997 + \text{NW0002})}{010} \times 100$$

**Truncated:** To two decimal places (6.99%)

NET WORTH / TOTAL ASSETS – Including Optional Total Assets Election (if  
used) Prior to 12/31/00: N/A

For 12/31/00 and  
forward:

If (010A or 010B or 010C) >0 then

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

Else,

$$\frac{997}{010} \times 100$$

**Truncated:** To two decimal places (6.99%)

**TOTAL DELINQUENT LOANS / NET WORTH**

Prior to 12/31/00: N/A

For 12/31/00 and forward:

$$\frac{041B}{997} \times 100$$

**SOLVENCY EVALUATION (ESTIMATED)**

For 12/31/00 to 9/30/11:

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

For 12/31/11 and forward:

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

**CLASSIFIED ASSETS (EST.) / NET WORTH**

Prior to 12/31/00: N/A

For 12/31/00 and forward:

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

For 03/31/19 and forward:

$$\frac{(719+AS0048+668)}{997} \times 100$$

**ASSET QUALITY:****DELINQUENT LOANS / TOTAL LOANS**

$$\frac{041B}{025B} \times 100$$

**NET CHARGE-OFFS / AVERAGE LOANS**

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

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

$$\frac{801}{796E} \times 100$$

For 3/31/19 and forward:

$$\frac{801}{796E + AS0073} \times 100$$

ACCUMULATED UNREALIZED GAIN/LOSS ON AVAILABLE FOR SALE INVESTMENTS / COST OF AVAILABLE FOR SALE INVESTMENTS

$$\frac{945}{(797E - 945)} \times 100$$

For 03/31/19 and forward:

$$\frac{EQ0009}{((797E+AS0067)-EQ0009)} *100$$

DELINQUENT LOANS /  
ASSETS

$$\frac{41B}{010} \times 100$$

**EARNINGS:**

## RETURN ON AVERAGE ASSETS

$$\frac{661A}{(010(AC) + 010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

## RETURN ON AVERAGE ASSETS BEFORE STABILIZATION INCOME/EXPENSE

For 3/31/09 to 6/30/09 and 12/31/10 forward:

$$\frac{660A}{(010(AC) + 010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 9/30/09 to 9/30/10:

$$\frac{(660A - 440A)}{(010(AC) + 010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 03/31/19 and forward: N/A

## GROSS INCOME / AVERAGE ASSETS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

## YIELD ON AVERAGE LOANS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE) YIELD ON AVERAGE INVESTMENTS

Prior to 6/30/06:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 6/30/06 forward:

$$\frac{(120+124)}{(799I(AC) + 730B(AC) + 730C(AC) + 799I(PYE) + 730B(PYE) + 730C(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 03/31/19 forward:

$$\frac{(120+IS0004)}{((799I(AC)+730B(AC)+730C(AC)+799I(PYE)+730B(PYE)+730C(PYE))/2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

#### FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

#### COST OF FUNDS / AVERAGE ASSETS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

#### NET MARGIN / AVERAGE ASSETS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

#### OPERATING EXPENSES / AVERAGE ASSETS

Prior to 3/31/09:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/09 to 9/30/10:

$$\frac{(671+311)}{(010(AC) + 010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 12/31/10:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

## PROVISION FOR LOAN &amp; LEASE LOSSES OR CREDIT LOSS EXPENSE / AVERAGE ASSETS

$$\frac{300}{(010(AC) + 010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 03/31/19 and forward:

$$\frac{(300+IS0011)}{((010(AC)+010(PYE))/2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

## NET INTEREST MARGIN / AVERAGE ASSETS

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

## OPERATING EXPENSES / GROSS INCOME

Prior to 3/31/09:

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

For 3/31/09 to 9/30/10:

$$\frac{(671+311)}{(115+131+659)} \times 100$$

For 12/31/10 and forward:

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

## 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 to  
12/31/07: 
$$\frac{(007+008+798A)}{010} \times 100$$

For 03/31/08 and  
forward: 
$$\frac{(007+008+798A+980)}{010} \times 100$$

NET OPERATING EXPENSES / AVERAGE ASSETS

Prior to 3/31/09:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/09 to 09/30/10:

$$\frac{(671+311-131)}{010(AC)+010(PYE))/2} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 12/31/10 and forward:

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

**Annualized:**  $\times 12 / \text{MONTH}(\text{CYCLE\_DATE})$

**ASSET/LIABILITY MANAGEMENT:**

NET LONG-TERM ASSETS / TOTAL ASSETS

Prior to 3/31/04:

$$\frac{(703+386-712+042+387+799C+799D+007+008-718+794)}{010} \times 100$$

For 3/31/04:

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

For 6/30/04 to 12/31/04:

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

For 3/31/05 to 12/31/08:

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

For 3/31/09 to 12/31/10:

$$\frac{(703+386-712+400A+400B-814-814A-814A1+799C1+799C2+799D+007+008-718A+794)}{010} \times 100$$

For 3/31/11 to 6/30/2017:

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

For 9/30/2017 and forward:

$$\frac{(703A+386A +386B-712+400T1+799C1+799C2+799D+007+008+794)}{010} \times 100$$



## REGULAR SHARES / TOTAL SHARES &amp; 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 6/30/06:

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

For 6/30/06 and  
forward:

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

## TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS

Prior to 6/30/06:

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

For 6/30/06 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 &amp; NET WORTH

Prior to 12/31/00: N/A

For 12/31/00 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

$$\frac{083}{(564A + (564B/2))} \times 100$$

AVERAGE SHARES PER MEMBER

$$\frac{018}{083}$$

AVERAGE LOAN BALANCE

$$\frac{025B}{025A}$$

SALARY &amp; BENEFITS / FULL-TIME EMPLOYEE

$$\frac{210}{(564A + (564B/2))} \times 12 / \text{MONTH (CYCLE\_DATE)}$$

**OTHER RATIOS:**

NET WORTH GROWTH

Prior to 3/31/01:

$$\frac{((658(\text{AC})+668(\text{AC})+925(\text{AC})+931(\text{AC})+940(\text{AC})+602(\text{AC})) - (658(\text{PYE})+668(\text{PYE})+925(\text{PYE}) +931(\text{PYE})+940(\text{PYE})))}{\text{ABS}(658(\text{PYE})+668(\text{PYE})+925(\text{PYE})+931(\text{PYE})+940(\text{PYE}))} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/01 and forward:

$$\frac{(997(\text{AC}) - 997(\text{PYE}))}{\text{ABS}(997(\text{PYE}))} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

MARKET (SHARE) GROWTH

$$\frac{(018(\text{AC})-018(\text{PYE}))}{018(\text{PYE})} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

LOAN GROWTH

$$\frac{(025\text{B}(\text{AC})-025\text{B}(\text{PYE}))}{025\text{B}(\text{PYE})} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

ASSET GROWTH

$$\frac{(010(\text{AC})-010(\text{PYE}))}{010(\text{PYE})} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

INVESTMENT GROWTH

Prior to 6/30/06:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 6/30/06 and forward:

$$\frac{((799\text{I}(\text{AC})+730\text{B}(\text{AC})+730\text{C}(\text{AC})-781(\text{AC}))- (799\text{I}(\text{PYE})+730\text{B}(\text{PYE})+730\text{C}(\text{PYE})-781(\text{PYE})))}{(799\text{I}(\text{PYE})+730\text{B}(\text{PYE})+730\text{C}(\text{PYE})-781(\text{PYE}))} \times 100$$

**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  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL CREDIT CARD LOANS

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

LEASES RECEIVABLE DELINQUENT  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL LEASES RECEIVABLE

Prior to 6/30/06: N/A

For 6/30/06 and forward:

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

NON-FEDERALLY GUARANTEED STUDENT LOANS  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL NON-FEDERALLY GUARANTEED STUDENT LOANS

Prior to 03/31/11: N/A

For 03/31/11 and forward:

$$\frac{041T}{698A} \times 100$$

NEW VEHICLE LOANS  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL NEW VEHICLE LOANS

Prior to 06/30/13: N/A

06/30/13 and forward:

$$\frac{041C1}{385} \times 100$$

USED VEHICLE LOANS  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL USED VEHICLE LOANS

Prior to 06/30/13: N/A

06/30/13 and forward:

$$\frac{042C2}{370} \times 100$$

TOTAL VEHICLE LOANS  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL VEHICLE LOANS

Prior to 06/30/13: N/A

06/30/13 and forward:

$$\frac{(041C1 + 042C2)}{(385 + 370)} \times 100$$

TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE  $\geq$  2 MONTHS ( $\geq$  60 DAYS) / TOTAL  
TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE

Prior to 12/31/12: N/A

For 12/31/12 and forward:

$$\frac{041X}{1011D} \times 100$$

INDIRECT LOANS DELINQUENT  $\geq$  2 MONTHS ( $\geq$  60 DAYS) / INDIRECT LOANS

Prior to 6/30/06: N/A

For 6/30/06 and forward:

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

PARTICIPATION LOANS DELINQUENT  $\geq$  2 MONTHS ( $\geq$  60 DAYS) / PARTICIPATION LOANS

Prior to 6/30/06: N/A

For 6/30/06 to 12/31/08:

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

3/31/09 and forward:

$$\frac{041F}{(619B+691E)} \times 100$$

COMMERCIAL LOANS DELINQUENT  $\geq$  1 MONTH ( $\geq$  30 DAYS) / TOTAL COMMERCIAL  
LOANS<sup>i</sup>

Prior to 3/31/04:

$$\frac{(125E + 126E)}{400} \times 100$$

From 3/31/04 to 3/31/06:

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

From 6/30/06 to 12/31/08:

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

For 3/31/09 to 12/31/10:

$$\frac{(020G+020H+020P+041G+041H+041P)}{(400A+400B-814-814A-814A1)} \quad \times 100$$

For 3/31/11 to 03/31/13:

$$\frac{(020G+020H+020P+041G+041H+041P)}{(400T-814E)} \quad \times 100$$

For 6/30/13 to 6/30/2017:

$$\frac{(020G1+020G2+020P1+020P2+041G1+041G2+041P1+041P2)}{(400T-814E)} \quad \times 100$$

For 9/30/2017 and forward:

$$\frac{(020G3 + 020G4 + 020P3 + 020P4 + 041G3 + 041G4 + 041P3 + 041P4)}{400T1} \quad \times 100$$

COMMERCIAL LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL COMMERCIAL LOANS<sup>i</sup>  
Prior to 3/31/04:

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

From 3/31/04 to 3/31/06:

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

From 6/30/06 to 12/31/08:

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

For 3/31/09 to 12/31/10:

$$\frac{(041G+041H+041P)}{(400A+400B-814-814A-814A1)} \quad \times 100$$

For 3/31/11 to 3/31/13:

$$\frac{(041G+041H+041P)}{\quad} \quad \times 100$$



(400T - 814E)

For 6/30/13 to 6/30/2017:

$$\frac{(041G1+041G2+041P1+041P2)}{(400T - 814E)} \quad \times 100$$

For 9/30/2017 and forward:

$$\frac{(041G3 + 041G4 + 041P3 + 041P4)}{400T1} \quad \times 100$$

TDR COMMERCIAL LOANS NOT SECURED BY REAL ESTATE  $\geq$ 2 MONTHS ( $\geq$ 60 DAYS) /  
TOTAL TDR COMMERCIAL LOANS NOT SECURED BY REAL ESTATE<sup>i</sup>

For 12/31/12 to 6/30/2017:

$$\frac{041Y}{1011E} \quad \times 100$$

For 9/30/2017 and forward:

$$\frac{041Y1}{1011G} \quad \times 100$$

LOANS HELD FOR SALE DELINQUENT  $\geq$ 2 MONTHS ( $\geq$  60 DAYS) / LOANS HELD FOR  
SALE

Prior to 06/30/13: N/A

6/30/13 and forward:

$$\frac{071J}{003} \quad \times 100$$

ALLOWANCE FOR LOAN AND LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES/  
DELINQUENT LOANS

For 3/31/04 and forward:

$$\frac{719}{041B} \quad \times 100$$

For 03/31/19 and forward:

$$\frac{(719+AS0048)}{041B} \quad \times 100$$

**REAL ESTATE LOAN DELINQUENCY**

FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT  $\geq$ 2 MONTHS ( $\geq$ 60 DAYS) /  
TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS

Prior to 3/31/04: N/A

For 3/31/04 to 3/31/06:

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

For 6/30/06 and forward:

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

FIRST MORTGAGE ADJUSTABLE RATE LOANS DELINQUENT  $\geq$ 2 MONTHS ( $\geq$ 60 DAYS) / TOTAL  
FIRST MORTGAGE ADJUSTABLE RATE LOANS

Prior to 3/31/04: N/A

Prior to 3/31/04:

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

For 6/30/06 and forward:

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

OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS DELINQUENT  $\geq$ 2 MONTHS ( $\geq$ 60  
DAYS) / TOTAL OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS

Prior to 6/30/06:

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

For 6/30/06 and forward:

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

OTHER REAL ESTATE ADJUSTABLE RATE LOANS DELINQUENT  $\geq$ 2 MONTHS ( $\geq$ 60 DAYS) /  
OTHER REAL ESTATE ADJUSTABLE RATE LOANS

Prior to 6/30/06:

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

From 6/30/06 to 12/31/07:

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

For 3/31/08 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS DELINQUENT  $\geq$  2 MONTHS ( $\geq$ 60 DAYS) / TOTAL INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS

Prior to 3/31/09: N/A

For 3/31/09 and forward:

$$\frac{(041I + 041M)}{(704C1 + 704D2)} \quad \times 100$$

TDR REAL ESTATE LOANS DELINQUENT  $\geq$  2 MONTHS ( $\geq$  60 DAYS) / TOTAL TDR RE LOANS  
For 12/31/12 and forward:

$$\frac{(041U + 041V)}{(1011A + 1011B)} \quad \times 100$$

TDR REAL ESTATE LOANS ALSO COMMERCIAL LOANS DELINQUENT  $\geq$  2 MONTHS ( $\geq$  60 DAYS) / TOTAL TDR RE LOANS ALSO COMMERCIAL LOANS<sup>i</sup>

For 9/30/08 to 6/30/17:

$$\frac{041W}{1011C} \quad \times 100$$

For 9/30/17 and forward:

$$\frac{041W1}{1011F} \quad \times 100$$

TOTAL REAL ESTATE LOANS DELINQUENT  $\geq$  1 MONTH ( $\geq$  30 DAYS) / TOTAL REAL ESTATE LOANS

Prior to 6/30/06:

$$\frac{(713+714+715+716)}{710} \times 100$$

For 6/30/06 and forward:

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

TOTAL REAL ESTATE LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL REAL ESTATE LOANS

Prior to 6/30/06:

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

For 6/30/06 and forward:

$$\frac{(713A+714A+715A+716A)}{710} \times 100$$

#### MISCELLANEOUS LOAN LOSS RATIOS

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

$$\frac{682}{550} \times 100$$

NET CHARGE OFFS - CREDIT CARDS / AVERAGE CREDIT CARDS

Prior to 3/31/04: N/A

For 3/31/04 and forward:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS NON-FEDERALLY GUARANTEED STUDENT LOANS / AVERAGE NON-FEDERALLY GUARANTEED STUDENT LOANS

Prior to 3/31/12: N/A

For 3/31/12 and forward:

$$\frac{(550T - 551T)}{((698A(AC) + 698A(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – TOTAL VEHICLE LOANS / AVG TOTAL VEHICLE LOANS

Prior to 6/30/13: N/A

For 6/30/13 and forward:

$$\frac{(550C1 + 550C2 - 551C1 - 552C2)}{((385(AC) + 370(AC) + 385(PYE) + 370(PYE)) / 2)} \quad \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

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

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

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

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

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

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS /  
AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS

For 3/31/10 and forward:

$$\frac{(550I - 551I) + (550M - 551M)}{(704C1(PYE) + 704D2(PYE) + 704C1(AC) + 704D2(AC)) / 2} \quad \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE

Prior to 6/30/06: N/A

For 6/30/06 and forward:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – INDIRECT LOANS / AVERAGE INDIRECT LOANS  
Prior to 6/30/06: N/A

For 6/30/06 and forward:

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

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS  
Prior to 6/30/06: N/A

From 6/30/06 to 12/31/08:

$$\frac{(550F - 551F)}{((619(PYE) + 619(AC)) / 2)} \quad x100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

From 3/31/09 to 12/31/09:

$$\frac{(550F - 551F)}{((619(PYE) + 619B(AC) + 691E(AC)) / 2)} \quad x100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/10 and forward:

$$\frac{(550F - 551F)}{((619B(PYE) + 619B(AC) + 691E(PYE) + 691E(AC)) / 2)} \quad x 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

NET CHARGE OFFS – COMMERCIAL LOANS / AVERAGE COMMERCIAL LOANS  
Prior to 3/31/04: N/A

From 3/31/04 to 3/31/06:

$$\frac{(133 - 135)}{((400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) - 814 (AC) - 814A (AC)) / 2)} \quad x 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

From 6/30/06 to 12/31/08:

$$\frac{(550G + 550H - 551G - 551H)}{((400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) - 814 (AC) - 814A (AC)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/09 to 3/31/10:

$$\frac{(550G + 550H + 550P - 551G - 551H - 551P)}{((400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) - 814 (AC) - 814A (AC) - 814A1 (AC) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/10 to 12/31/10:

$$\frac{(550G + 550H + 550P - 551G - 551H - 551P)}{((400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) - 814 (AC) - 814A (AC) - 814A1 (AC) - 814A1(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/11 to 3/31/12:

$$\frac{(550G + 550H + 550P - 551G - 551H - 551P)}{((400T(AC) - 814E(AC) + 400A(PYE) + 400B(PYE) - 814(PYE) - 814A(PYE) + 814A1(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/12 to 3/31/13:

$$\frac{(550G + 550H + 550P - 551G - 551H - 551P)}{(400T(AC) - 814E(AC) + 400T(PYE) - 814E(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 6/30/13 to 6/30/17:

$$\frac{(550G1 + 550G2 + 550P1 + 550P2 - 551G1 - 551G2 - 551P1 - 551P2)}{(400T(AC) - 814E(AC) + 400T(PYE) - 814E(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 9/30/17 to 12/31/17:

$$\frac{(550G3 + 550G4 + 550P3 + 550P4 - 551G3 - 551G4 - 551P3 - 551P4)}{(400T1(AC) + 400T(PYE) - 814E(PYE)) / 2)} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

For 3/31/18 and forward:

$$\frac{(550G3 + 550G4 + 550P3 + 550P4 - 551G3 - 551G4 - 551P3 - 551P4)}{\phantom{((400T1(AC) + 400T(PYE) - 814E(PYE)) / 2)}}} \times 100$$

$$\frac{(400T1(AC) + 400T(PYE))}{2}$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)

### SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS

Prior to 3/31/04: N/A

For 3/31/04 and forward:

$$\frac{618A}{025B} \times 100$$

PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS

Prior to 3/31/03: N/A

From 3/31/03 to 12/31/08:

$$\frac{619}{025B} \times 100$$

For 3/31/09 and forward:

$$\frac{(619B + 691E)}{025B} \times 100$$

PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD

Prior to 3/31/03: N/A

For 3/31/03 and forward:

$$\frac{690}{031B} \times 100$$

PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS

Prior to 3/31/03: N/A

For 3/31/03 and forward:

$$\frac{691}{010} \times 100$$

**Annualized:** x 12 / MONTH (CYCLE\_DATE)



TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS / ASSETS<sup>i</sup>

Prior to 3/31/04:

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

From 3/31/04 to 12/31/08:

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

For 3/31/09 to 12/31/10:

$$\frac{(400A+400B-814-814A-814A1)}{010} \times 100$$

For 3/31/11 to 6/30/17:

$$\frac{(400T - 814E)}{010} \times 100$$

RATIO WAS REPLACED BY TOTAL COMMERCIAL LOANS / ASSETS<sup>i</sup>

For 9/30/17 and forward:

$$\frac{400T1}{010} \times 100$$

LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS AND OTHER SOURCES YTD /  
LOANS GRANTED YTD

For 3/31/96 to 12/31/10:

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

For 3/31/11 and forward:

$$\frac{(615 + 613)}{031B} \times 100$$

NON-FEDERALLY GUARANTEED STUDENT LOANS IN DEFERRAL STATUS / TOTL NON-  
FEDERALLY GUARANTEED STUDENT LOANS

Prior to 06/30/13: N/A

6/30/13 and forward:

$$\frac{698B}{698A} \times 100$$



**REAL ESTATE LENDING RATIOS**

## TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS

Prior to 3/31/04:

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

From 3/31/04 to 12/31/07:

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

For 3/31/08 and forward:

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

## TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS

Prior to 3/31/04:

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

From 3/31/04 to 12/31/07:

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

For 3/31/08 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 3/31/04:

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

From 3/31/04 to 12/31/07:

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

For 3/31/08 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 3/31/04:

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

For 3/31/04 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE / TOTAL ASSETS

Prior to 3/31/09: N/A

For 3/31/09 and forward:

$$\frac{(704C1 + 704D2)}{010} \times 100$$

INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE / NET WORTH

Prior to 3/31/09: N/A

For 3/31/09 and forward:

$$\frac{(704C1 + 704D2)}{997} \times 100$$

## MISCELLANEOUS RATIOS

MORTGAGE SERVICING RIGHTS / NET WORTH

Prior to 3/31/03: N/A

For 3/31/03 and forward:

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

UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS

Prior to 3/31/05:

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

From 3/31/05 to 3/31/06:

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

From 6/30/06 to 12/31/08:

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

From 3/31/09 to 9/30/09:

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

For 12/31/09:

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

For 3/31/10 and forward:

$$\frac{816A}{(730A+730B+730C+799A1)} \times 100$$

COMPLEX ASSETS / TOTAL ASSETS

From 03/31/04 to 12/31/07:

$$\frac{(705A + 705B + 707 + 708 + 704C + 704D + 732 + 733 + 733A)}{010} \times 100$$

For 03/31/08 forward:

$$\frac{(705A + 705B + 707 + 708 + 704C + 704D + 742C2 + 981)}{010} \times 100$$

## SHORT TERM LIABILITIES / TOTAL SHARES, DEPOSITS, BORROWINGS

For 03/31/05 forward:

$$\frac{(A908A + A906A + A630A + A880A + A058A + A867A + A011A + A883A + A911)}{(A018 + A860C - A781)} \times 100$$

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<sup>i</sup> January 1, 2017 the NCUA Board adopted a new Member Business Loan and Commercial Lending rule. The Member Business Loan regulatory limit is governed by the Federal Credit Union Act. The new regulation focuses on the risk of Commercial Loans. Likewise the Call Report has shifted in focus from Member Business Loans to Commercial Loans, although compliance with the Member Business Loan limit is still recorded. Commercial loans are defined in NCUA regulation [§723.2](#), and member business loans are defined in NCUA regulation [§723.8b](#).