

As of: July 12, 2013

**FINANCIAL PERFORMANCE REPORT (FPR) RATIOS  
FOR FEDERALLY INSURED CREDIT UNIONS  
As of September 30, 2013**

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 – 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 09/30/11:

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

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:

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

## 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

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

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

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

## 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 09/30/09 to 09/30/10 forward:

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

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

## 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:

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

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

For 6/30/06 forward:

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

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

## FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS

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

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

## COST OF FUNDS / AVERAGE ASSETS

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

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

## NET MARGIN / AVERAGE ASSETS

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

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

## OPERATING EXPENSES / AVERAGE ASSETS

Prior to 3/31/09:

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

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

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

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

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

For 12/31/10:

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

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

## PROVISION FOR LOAN &amp; LEASE LOSSES / AVERAGE ASSETS

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

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

## NET INTEREST MARGIN / AVERAGE ASSETS

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

**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 09/30/10:

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

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

**ASSET/LIABILITY MANAGEMENT:**

## NET LONG-TERM ASSETS / TOTAL ASSETS

Prior to 3/31/04:

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

For 3/31/04:

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

For 06/30/04 to 12/31/04:

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

For 03/31/05 to 12/31/08:

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

For 03/31/09 to 12/31/10:

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

For 03/31/11 and forward:

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

## 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:

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

## 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:

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

## SUPERVISORY INTEREST RATE RISK THRESHOLD / NET WORTH

For 12/31/05 and forward:

$$\frac{(703 + 799C2 + 799D)}{(997)} \times 100$$

**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:

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

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

For 3/31/01 and forward:

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

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

## MARKET (SHARE) GROWTH

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

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

## LOAN GROWTH

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

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

## ASSET GROWTH

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

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

## INVESTMENT GROWTH

Prior to 6/30/06:

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

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

For 6/30/06 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  $\geq 2$  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:

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

March 2009 and forward:

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

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

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:

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

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

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

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

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

For 6/31/13 and forward:

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

BUSINESS LOANS DELINQUENT  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / TOTAL BUSINESS LOANS  
 Prior to 3/31/04:

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

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

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

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

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

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

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

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

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

For 6/30/13 and forward:

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

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

For 12/31/12 and forward:

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

LOANS HELD FOR SALE DELINQUENT  $\geq 2$  MONTHS ( $\geq 60$  DAYS) / LOANS HELD FOR SALE  
 Prior to 06/30/13: N/A  
 06/30/13 and forward:

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

**ALLOWANCE FOR LOAN AND LEASE LOSSES / DELINQUENT LOANS**

For 3/31/04 and forward:

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

**REAL ESTATE LOAN DELINQUENCY**

**FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) /  
TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS**

Prior to 3/31/04: N/A

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

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

For 6/30/06 and forward:

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

**FIRST MORTGAGE ADJUSTABLE RATE LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL  
FIRST MORTGAGE ADJUSTABLE RATE LOANS**

Prior to 3/31/04: N/A

Prior to 3/31/04:

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

For 6/30/06 and forward:

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

**OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) /  
TOTAL OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS**

Prior to 6/30/06:

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

For 6/30/06 and forward:

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

OTHER REAL ESTATE ADJUSTABLE RATE LOANS DELINQUENT >=2 MONTHS (>=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 >= 2 MONTHS  
(>=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 >= 2 MONTHS (>= 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 MBL DELINQUENT >= 2 MONTHS (>= 60 DAYS) / TOTAL TDR RE  
LOANS ALSO MBL

For 9/30/08 and forward:

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

TOTAL REAL ESTATE LOANS DELINQUENT >= 1 MONTH (>= 30 DAYS) / TOTAL REAL ESTATE  
LOANS

Prior to 6/30/06:

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

For 6/30/06 and forward:

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



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 03/31/12: N/A

For 03/31/12 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 06/30/13: N/A

For 06/30/13 and forward:

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

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

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

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

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

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

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

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

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

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

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

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

For 03/31/10 and forward:

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

**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:

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

**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:

$$\frac{(550E - 551E)}{((618A(PYE) + 618A(AC)) / 2)} \times 100$$
**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 – BUSINESS LOANS / AVERAGE BUSINESS 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 06/30/06 to 12/31/08:

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

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

For 3/31/09 to 03/31/10:

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

**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 03/31/12:

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

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

For 3/31/12 to 03/31/13:

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

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

For 06/30/13 and forward:

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

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

## 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 03/31/03: 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

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 and forward:

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

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

For 03/31/96 to 12/31/10:

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

For 03/31/11 and forward:

$$\frac{615 + 613}{31B} \times 100$$

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

Prior to 06/30/13: N/A

06/30/13 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:

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

For 3/31/04 and forward:

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

## INTEREST ONLY AND PAYMENT OPTION FIRST &amp; 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 &amp; 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:

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