As of: September 25, 2017

<div align="center">

FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of September 30, 2017

</div>

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 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:

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

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

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

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 6/30/06 forward:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS

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

Annualized: x 12 / MONTH (CYCLE_DATE)

COST OF FUNDS / AVERAGE ASSETS

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

Annualized: x 12 / MONTH (CYCLE_DATE)

NET MARGIN / AVERAGE ASSETS

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

Annualized: x 12 / MONTH (CYCLE_DATE)

OPERATING EXPENSES / AVERAGE ASSETS
Prior to 3/31/09:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

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

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 12/31/10:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS

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

Annualized: x 12 / MONTH (CYCLE_DATE)

NET INTEREST MARGIN / AVERAGE ASSETS

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

Annualized: x 12 / MONTH (CYCLE_DATE)

OPERATING EXPENSES / GROSS INCOME
Prior to 3/31/09:

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

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

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

For 12/31/10 and forward:

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

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 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 & BORROWINGS

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

TOTAL LOANS / TOTAL SHARES

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

TOTAL LOANS / TOTAL ASSETS

$$\frac{025B}{010} \text{ x } 100$$

CASH AND SHORT-TERM INVESTMENTS / TOTAL ASSETS
Prior to 6/30/06:

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

For 6/30/06 and forward:

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

TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS
Prior to 6/30/06:

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

For 6/30/06 and forward:

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

REGULAR SHARES AND SHARE DRAFTS / TOTAL SHARES AND BORROWINGS

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

BORROWINGS / TOTAL SHARES & NET WORTH
Prior to 12/31/00:   N/A

For 12/31/00 and forward:

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

PRODUCTIVITY:

MEMBERS / POTENTIAL MEMBERS

$$\frac{083}{084} \text{ x } 100$$

BORROWERS / MEMBERS

$$\frac{025A}{083} \quad \text{x } 100$$

MEMBERS / FULL-TIME EMPLOYEES

$$\frac{083}{(564A + (564B/2))} \quad \text{x } 100$$

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 3/31/01:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 3/31/01 and forward:

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

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 >=2 MONTHS (>=60 DAYS) / TOTAL CREDIT CARD LOANS

$$\frac{045B}{396} \text{ x } 100$$

LEASES RECEIVABLE DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL LEASES RECEIVABLE
Prior to 6/30/06:   N/A

For 6/30/06 and forward:

$$\frac{041D}{002} \text{ x } 100$$

NON-FEDERALLY GUARANTEED STUDENT LOANS >=2 MONTHS (>=60 DAYS) / TOTAL NON-FEDERALLY GUARANTEED STUDENT LOANS
Prior to 03/31/11:   N/A
For 03/31/11 and forward:

$$\frac{041T}{698A} \text{ x } 100$$

NEW VEHICLE LOANS > = 2 MONTHS (>= 60 DAYS) /TOTAL NEW VEHICLE LOANS
Prior to 06/30/13:   N/A
06/30/13 and forward:

$$\frac{041C1}{385} \text{ x } 100$$

USED VEHICLE LOANS > = 2 MONTHS (>= 60 DAYS) /TOTAL USED VEHICLE LOANS
Prior to 06/30/13:   N/A
06/30/13 and forward:

$$\frac{042C2}{370} \text{ x } 100$$

TOTAL VEHICLE LOANS > = 2 MONTHS (>= 60 DAYS) /TOTAL VEHICLE LOANS
Prior to 06/30/13:   N/A
06/30/13 and forward:

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

TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE >=2 MONTHS (>=60 DAYS) / TOTAL TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE
Prior to 12/31/12:   N/A
For 12/31/12 and forward:

$$\frac{041X}{1011D} \text{ x } 100$$

INDIRECT LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / INDIRECT LOANS
Prior to 6/30/06:   N/A
For 6/30/06 and forward:

$$\frac{041E}{618A} \text{ x } 100$$

PARTICIPATION LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / PARTICIPATION LOANS
Prior to 6/30/06:   N/A
For 6/30/06 to 12/31/08:

$$\frac{041F}{619} \text{ x } 100$$

3/31/09 and forward:

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

COMMERCIAL LOANS DELINQUENT >= 1 MONTH (>= 30 DAYS) / TOTAL COMMERCIAL LOANS[i]
Prior to 3/31/04:

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

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

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

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

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

For 9/30/2017 and forward:

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

COMMERCIAL LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL COMMERCIAL LOANS[i]
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 to 6/30/2017:

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

For 9/30/2017 and forward:

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

TDR COMMERCIAL LOANS NOT SECURED BY REAL ESTATE >=2 MONTHS (>=60 DAYS) / TOTAL TDR COMMERCIAL LOANS NOT SECURED BY REAL ESTATE[i]

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

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

For 9/30/2017 and forward:

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

LOANS HELD FOR SALE DELIQUENT >=2 MONTHS (>= 60 DAYS) / LOANS HELD FOR SALE
Prior to 06/30/13: N/A
6/30/13 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:

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

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:

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

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

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

For 3/31/08 and forward:

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

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:

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

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

For 12/31/12 and forward:

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

TDR REAL ESTATE LOANS ALSO COMMERCIAL LOANS DELINQUENT >= 2 MONTHS (>= 60 DAYS) / TOTAL TDR RE LOANS ALSO COMMERCIAL LOANS[i]
For 9/30/08 to 6/30/17:

$$\frac{041W}{1011C} \quad \text{x } 100$$

For 9/30/17 and forward:

$$\frac{041W1}{1011F} \quad \text{x } 100$$

TOTAL REAL ESTATE LOANS DELINQUENT >= 1 MONTH (>= 30 DAYS) / TOTAL REAL ESTATE LOANS
Prior to 6/30/06:

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

For 6/30/06 and forward:

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

TOTAL REAL ESTATE LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL REAL ESTATE LOANS
Prior to 6/30/06:

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

For 6/30/06 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 3/31/04:   N/A

For 3/31/04 and forward:

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

$$\frac{(550T-551T)}{((698A(AC)+698A(PYE))\,/\,2} \quad \text{x } 100$$
Annualized: x 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – TOTAL VEHICLE LOANS / AVG TOTAL VEHICHLE LOANS
Prior to 6/30/13:　　　N/A

For 6/30/13 and forward:

$$\frac{(550C1 + 550C2 - 551C1 – 552C2)}{((385(AC) + 370(AC) + 385(PYE) + 370(PYE)) / 2))} \text{ x } 100$$
Annualized: x 12 / MONTH (CYCLE_DATE)

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

$$\frac{(549 + 548 – 608 – 607)}{(710(PYE) + 710(AC)) / 2} \text{ x } 100$$
Annualized: x 12 / MONTH (CYCLE_DATE)

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

$$\frac{(548 – 607)}{(703(PYE) + 703(AC)) / 2} \text{ x } 100$$
Annualized: x 12 / MONTH (CYCLE_DATE)

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

$$\frac{(549 – 608)}{(386(PYE) + 386(AC)) / 2} \text{ x } 100$$
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:

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

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

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

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:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

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

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 3/31/10 and forward:

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

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:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

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

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

Annualized: x 12 / MONTH (CYCLE_DATE)

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

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

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

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

Annualized: x 12 / MONTH (CYCLE_DATE)

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[i]
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[i]
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:

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

For 3/31/04 and forward:

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

INTEREST ONLY AND PAYMENT OPTION FIRST & 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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[i] 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.