FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS

AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

NET WORTH / TOTAL ASSETS
Prior to December 2000: N/A

December 2000 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 December 2000: N/A

December 2000 and forward:

If \((010A + 010B + 010C) > 0\) 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 December 2000: N/A

December 2000 and forward:

\[
\frac{041B}{(997)} \times 100
\]

SOLVENCY EVALUATION (ESTIMATED)

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

CLASSIFIED ASSETS (EST.) / NET WORTH
Prior to December 2000: N/A

December 2000 and forward:
\[
\frac{(719+668)}{(997)} \times 100
\]

**ASSET QUALITY:**

**DELMINQUENT LOANS / TOTAL LOANS**
\[
\frac{041B}{025B} \times 100
\]

**NET CHARGE-OFFS / AVERAGE LOANS**
\[
\frac{(550-551)}{(025B (AC) + 025B(PYE))/2} \times 100
\]

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

**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**
\[
\frac{945}{(797E – 945)} \times 100
\]

**DELMINQUENT LOANS / ASSETS**
\[
\frac{41B}{010} \times 100
\]
Earnings:

Return on Average Assets

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

Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

Gross Income / Average Assets

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

Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

Yield on Average Loans

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

Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

Yield on Average Investments

Prior to June 2006:

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

Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

For June 2006 forward:

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

Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

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

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS

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

**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
\[
\frac{671}{(115+131+659)} \times 100
\]

**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 Forward:
\[
\frac{(007+008+798A)}{010} \times 100
\]

**NET OPERATING EXPENSES / AVERAGE ASSETS**

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

*Annualized:* \( X \ 12 / \text{MONTH (CYCLE_DATE)} \)

**ASSET/LIABILITY MANAGEMENT:**

**NET LONG-TERM ASSETS / TOTAL ASSETS**

Prior to 3/31/04:
\[
\frac{(703+386-712+042+387+799C+799D+007+008-718+794)}{010} \times 100
\]

3/31/04:
\[
\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718+794)}{010} \times 100
\]

For 06/30/04 Forward:
\[
\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718A+794)}{010} \times 100
\]

For 03/31/05 Forward:
\[
(703+386-712+400A+400B-814-814A+799C1+799C2+799D+007+008-718A+794)\]

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

\[
\frac{025B}{010} \times 100
\]

CASH AND SHORT-TERM INVESTMENTS / TOTAL ASSETS

Prior to June 2006:

\[
\frac{730A+799A}{010} \times 100
\]

June 2006 and forward:

\[
\frac{730A + 730B + 730C + 799A1}{010} \times 100
\]

TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS

Prior to June 2006:

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

For June 2006 and forward:

\[
\frac{(018+860C-781)}{(025B+799I+730B+730C-781)} \times 100
\]

REGULAR SHARES AND SHARE DRAFTS / TOTAL SHARES AND BORROWINGS

\[
\frac{(902 + 657)}{}
\]
BORROWINGS / TOTAL SHARES & NET WORTH
Prior to December 2000:  N/A

December 2000 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

\[
\frac{083}{(564A + (564B/2))}
\]

AVERAGE SHARES PER MEMBER

\[
\frac{018}{083}
\]

AVERAGE LOAN BALANCE

\[
\frac{025B}{025A}
\]
210
\( \frac{564A + (564B/2)} \)

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**OTHER RATIOS:**

**NET WORTH GROWTH**

Prior to 2001:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

March 2001 & forward:

\[
\frac{(997(AC)-997(PYE))}{\text{ABS}(997(PYE))} \quad \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**MARKET (SHARE) GROWTH**

\[
\frac{(018(AC)-018(PYE))}{018(PYE)} \quad \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**LOAN GROWTH**

\[
\frac{(025B(AC)-025B(PYE))}{025B(PYE)} \quad \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**ASSET GROWTH**

\[
\frac{(010(AC)-010(PYE))}{010(PYE)} \quad \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**INVESTMENT GROWTH**
Prior to June 2006:

\[
\left( \frac{(799(AC)-781(AC))}{(799(PYE)-781(PYE))} \right) \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

\[
\left( \frac{(799I(AC)+730B(AC)+730C(AC)-781(AC))}{(799I(PYE)+730B(PYE)+730C(PYE)-781(PYE))} \right) \times \left( \frac{(799I(AC)+730B(AC)+730C(AC)-781(AC))}{(799I(PYE)+730B(PYE)+730C(PYE)-781(PYE))} \right)
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**MEMBERSHIP GROWTH**

\[
\left( \frac{083(AC) - 083(PYE)}{083PYE} \right) \times 100
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)
SUPPLEMENTAL RATIOS

OTHER DELINQUENCY RATIOS

CREDIT CARDS DELINQUENT > 2 MONTHS / TOTAL CREDIT CARD LOANS

\[
\frac{045B}{396} \times 100
\]

ALL OTHER NON REAL ESTATE LOANS DELINQUENT > 2 MONTHS / TOTAL ALL OTHER NON REAL ESTATE LOANS
Prior to June 2006: N/A
June 2006 and forward:

\[
\frac{041C}{397+385+370+698} \times 100
\]

LEASES RECEIVABLE DELINQUENT > 2 MONTHS / TOTAL LEASES RECEIVABLE
Prior to June 2006: N/A
June 2006 and forward:

\[
\frac{041D}{002} \times 100
\]

INDIRECT LOANS DELINQUENT > 2 MONTHS / INDIRECT LOANS
Prior to June 2006: N/A
June 2006 and forward:

\[
\frac{041E}{618A} \times 100
\]

PARTICIPATION LOANS DELINQUENT > 2 MONTHS / PARTICIPATION LOANS
Prior to June 2006: N/A
June 2006 and forward:

\[
\frac{041F}{619} \times 100
\]

BUSINESS LOANS DELINQUENT > 1 MONTH / TOTAL BUSINESS LOANS
Prior to 2004:

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

From March 2004 to March 2006:

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

June 2006 and forward:
BUSINESS LOANS DELINQUENT > 2 MONTHS / TOTAL BUSINESS LOANS
Prior to 2004:
\[
\frac{(125B+125C+125D+126B+126C+126D)}{400} \times 100
\]
From March 2004 to March 2006:
\[
\frac{(126B+126C+126D)}{(400A+400B-814-814A)} \times 100
\]
June 2006 and forward:
\[
\frac{(041G+041H)}{(400A+400B-814-814A)} \times 100
\]

REAL ESTATE LOAN DELINQUENCY

FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS
Prior to June 2006:
\[
\frac{(752 + 753 + 754)}{(704A + 704B + 704C + 704D + 704E)} \times 100
\]
June 2006 and forward:
\[
\frac{713A}{(704A + 704B + 704C + 704D + 704E)} \times 100
\]

FIRST MORTGAGE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE ADJUSTABLE RATE LOANS
Prior to June 2006:
\[
\frac{(772 + 773 + 774)}{(705A + 705B + 704D)} \times 100
\]
June 2006 and forward:
\[
\frac{714A}{(705A + 705B + 704D)} \times 100
\]

OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL OTHER REAL ESTATE FIXED/HYBRID/BALLOON LOANS
Prior to June 2006:

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

June 2006 and forward:

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

**OTHER REAL ESTATE ADJUSTABLE RATE LOANS DELINQUENT > 2 MONTHS / OTHER REAL ESTATE ADJUSTABLE RATE LOANS**

Prior to June 2006:

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

June 2006 and forward:

\[
\frac{716A}{(707 + 708 + 709)} \times 100
\]

**INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOAN DELINQUENCY / TOTAL INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS**

Prior to June 2006: N/A

June 2006 and forward:

\[
\frac{041I}{704C1} \times 100
\]

**TOTAL REAL ESTATE LOANS DELINQUENT > 1 MONTH / TOTAL REAL ESTATE LOANS**

Prior to June 2006:

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

June 2006 and forward:

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

**TOTAL REAL ESTATE LOANS DELINQUENT > 2 MONTHS / TOTAL REAL ESTATE LOANS**

Prior to June 2006:

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

June 2006 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 March 2004: N/A

March 2004 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**NET CHARGE OFFS - ALL OTHER NON REAL ESTATE LOANS / AVERAGE ALL OTHER NON REAL ESTATE LOANS**

Prior to June 2006: N/A

June 2006 and forward:

\[ \frac{550C - 551C}{((397(PYE) + 397(AC) + 385(PYE) + 385(AC) + 370(PYE) + 370(AC) + 698(PYE) + 698(AC))/2} \times 100 \]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

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

Prior to June 2006: N/A

June 2006 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

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

Prior to June 2006: N/A

June 2006 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE**

Prior to June 2006: N/A

June 2006 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 June 2006: N/A

June 2006 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS**

Prior to June 2006: N/A

June 2006 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**NET CHARGE OFFS – BUSINESS LOANS / AVERAGE BUSINESS LOANS**

Prior to March 2004: N/A

From March 2004 to March 2006:

\[
\frac{133 - 135}{((400A (\text{PYE}) + 400B (\text{PYE}) + 400A(\text{AC}) + 400B(\text{AC})) / 2) \times 100}
\]

**Annualized:** X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

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

**Annualized:** X 12 / MONTH (CYCLE_DATE)

**SPECIALIZED LENDING RATIOS**

**INDIRECT LOANS OUTSTANDING / TOTAL LOANS**

Prior to March 2004: N/A

March 2004 and forward:

\[
\frac{618A}{X 100}
\]
PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS
Prior to March 2003: N/A
March 2003 and forward:
\[
\frac{619}{025B} \times 100
\]

PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD
Prior to March 2003: N/A
March 2003 and forward:
\[
\frac{690}{031B} \times 100
\]

PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS
Prior to March 2003: N/A
March 2003 and forward:
\[
\frac{691}{010} \times 100
\]
Annualized: X 12 / MONTH (CYCLE_DATE)

TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS
Prior to March 2004:
\[
\frac{400}{010} \times 100
\]
March 2004 and forward:
\[
\frac{(400A+400B-814-814A)}{010} \times 100
\]

LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS YTD / LOANS GRANTED YTD
\[
\frac{615}{031B} \times 100
\]

REAL ESTATE LENDING RATIOS
TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS
Prior to March 2004:
\[
\frac{704 + 706 + 709}{010} \times 100
\]

March 2004 and forward:

\[
\frac{704A + 704B + 704C + 704E + 706 + 708B + 709}{010} \times 100
\]

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS
Prior to March 2004:

\[
\frac{704 + 706 + 709}{025B} \times 100
\]

March 2004 and forward:

\[
\frac{704A + 704B + 704C + 704E + 706 + 708B + 709}{025B} \times 100
\]

TOTAL FIXED RATE REAL ESTATE LOANS GRANTED YTD / TOTAL LOANS GRANTED YTD
Prior to March 2004:

\[
\frac{720 + 722 + 725}{031B} \times 100
\]

March 2004 and forward:

\[
\frac{720A + 720B + 720C + 720E + 722 + 724B + 725}{031B} \times 100
\]

FIRST MORTGAGE REAL ESTATE LOANS SOLD YTD / FIRST MORTGAGE REAL ESTATE LOANS
GRANTED YTD
Prior to March 2004:

\[
\frac{736}{720 + 721} \times 100
\]

March 2004 and forward:

\[
\frac{736}{720A + 720B + 720C + 720D + 720E + 721A + 721B} \times 100
\]

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / TOTAL ASSETS
Prior to March 2007: N/A

March 2007 and forward:

\[
\frac{704C1}{010} \times 100
\]

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / NET WORTH
Prior to March 2007: N/A

March 2007 and forward:
MISCELLANEOUS RATIOS

MORTGAGE SERVICING RIGHTS / NET WORTH
Prior to March 2003:      N/A
March 2003 and forward:

\[
\frac{779}{997} \times 100
\]

UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS
Prior to March 2005:  \(\frac{814+814A+811+812+813+815+816}{730A+799A}\) \times 100
March 2005 to March 2006:
\(\frac{814+814A+811+812+813+815+816+822}{730A+799A}\) \times 100
June 2006 and forward:
\(\frac{814+814A+811+812+813+815+816+822}{730A+730B+730C+799A1}\) \times 100