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:**

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

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

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

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

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

RETURN ON AVERAGE ASSETS

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

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

GROSS INCOME / AVERAGE ASSETS

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

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

YIELD ON AVERAGE LOANS

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

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

YIELD ON AVERAGE INVESTMENTS

Prior to June 2006:

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

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

For June 2006 forward:

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

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

FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS
\[
\frac{(131+659)}{(010(AC) + 010(PYE))/2} \times 100
\]

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

**COST OF FUNDS / AVERAGE ASSETS**

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

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

**NET MARGIN / AVERAGE ASSETS**

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

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

**OPERATING EXPENSES / AVERAGE ASSETS**

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

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

**PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS**

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

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

**NET INTEREST MARGIN / AVERAGE ASSETS**

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

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

**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 / 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

\[
\frac{902 + 657}{010} \times 100
\]
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

\[
\frac{025B}{025A}
\]
SALARY & BENEFITS / FULL-TIME EMPLOYEE

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

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

**OTHER RATIOS:**

**NET WORTH GROWTH**

Prior to 2001:

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

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

March 2001 & forward:

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

**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 June 2006:

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

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

June 2006 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

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

**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:

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

Annualized:  X 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS
Prior to June 2006:    N/A

June 2006 and forward:

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

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:

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

Annualized:  X 12 / MONTH (CYCLE_DATE)

June 2006 and forward:

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

Annualized:  X 12 / MONTH (CYCLE_DATE)

SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS
Prior to March 2004:      N/A

March 2004 and forward:

\[
\frac{618A}{618A}
\]
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:

\[
\frac{736}{720A+720B+720C+720E+722+721A+721B} \times 100
\]

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:

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