FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of March 31, 2009

As of: Thursday, May 14, 2009

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 \((010A \text{ or } 010B \text{ or } 010C) > 0\) 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 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
\[
\frac{(550-551)}{(025B(AC) + 025B(PYE))/2} \times 100
\]

Annualized: \( \times \) 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:** \( \times 12 \) / MONTH (CYCLE_DATE)

RETURN ON AVERAGE ASSETS BEFORE NCUSIF STABILIZATION EXPENSE
For 3/31/09 and forward:

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

**Annualized:** \( \times 12 \) / MONTH (CYCLE_DATE)

GROSS INCOME / AVERAGE ASSETS

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

**Annualized:** \( \times 12 \) / MONTH (CYCLE_DATE)

YIELD ON AVERAGE LOANS

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

**Annualized:** \( \times 12 \) / MONTH (CYCLE_DATE)

YIELD ON AVERAGE INVESTMENTS

Prior to June 2006:

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

**Annualized:** \( \times 12 \) / 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:** \( \times 12 \) / 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 and forward:

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

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

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

\[
\frac{671}{(115+131+659)} \times 100
\]
For 3/31/09 and forward:

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

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:

\[
\frac{(007+008+798A)}{010} \times 100
\]
For 03/31/08 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: \( X \ 12 / \text{MONTH (CYCLE\_DATE)} \)
For 3/31/09 and forward:
\[
\frac{(671+311-131)}{(010(AC)+010(PYE))/2} \times 100
\]

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

For 03/31/09 Forward:
\[
\frac{(703+386-712+400A+400B-814-814A-814A1+799C1+799C2+799D+007+008-718A+794)}{010} \times 100
\]

**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

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

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

\[ \frac{(902 + 657)}{(018 + 860C - 781)} \times 100 \]

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:** \( \times 12 \) / MONTH (CYCLE_DATE)

OTHER RATIOS:

NET WORTH GROWTH
Prior to 2001:

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

**Annualized:** \( \times 12 \) / MONTH (CYCLE_DATE)
March 2001 & 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 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

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

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

SUPPLEMENTAL RATIOS

OTHER DELINQUENCY RATIOS

CREDIT CARDS DELINQUENT > 2 MONTHS / TOTAL CREDIT CARD LOANS

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

ALL OTHER LOANS DELINQUENT > 2 MONTHS / TOTAL ALL OTHER 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:

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

PARTICIIPATION LOANS DELINQUENT > 2 MONTHS / PARTICIPATION LOANS

Prior to June 2006: \( N/A \)

June 2006 and forward:

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

March 2009 and forward:

\[
\frac{041F}{619 \text{ B+691E}} \times 100
\]
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:

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

March 2009 and forward:

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

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:

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

March 2009 and forward:

\[
\frac{(041G+041H+041P)}{(400A+400B-814-814A-814A1)} \times 100
\]
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:
\[
\frac{716A}{(707 + 708 + 709)} \times 100
\]
March 2008 and forward:
\[
\frac{716A}{(707 + 708)} \times 100
\]
INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOAN DELINQUENCY / TOTAL INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS
Prior to March 2007: N/A

March 2007 and forward:
\[
\frac{041I}{704C1} \times 100
\]

MODIFIED REAL ESTATE LOANS DELINQUENT > 2 MO / TOTAL MODIFIED RE LOANS
September 2008 and forward:
\[
\frac{(041J + 041K)}{(1001A + 1001B)} \times 100
\]

MODIFIED REAL ESTATE LOANS ALSO MBL DELINQUENT > 2 MO / MODIFIED RE LOANS ALSO MBL
September 2008 and forward:
\[
\frac{(041L)}{(1001C)} \times 100
\]

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 LOANS / AVERAGE ALL OTHER 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 – TOTAL REAL ESTATE LOANS / AVERAGE TOTAL REAL ESTATE LOANS

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

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 MORTGAGE LOANS / AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS

March 2008 and forward:

\[
\frac{550I - 551I}{(704C1(PYE) + 704C1(AC))/2} \times 100
\]

**Annualized:** \(X \frac{12}{MONTH (CYCLE\_DATE)}\)

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:** \(X \frac{12}{MONTH (CYCLE\_DATE)}\)

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:** \(X \frac{12}{MONTH (CYCLE\_DATE)}\)

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:** \(X \frac{12}{MONTH (CYCLE\_DATE)}\)

March 2009 and forward:

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

**Annualized:** \(X \frac{12}{MONTH (CYCLE\_DATE)}\)
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)

March 2009 and forward:

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

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

SPECIALIZED LENDING RATIOS

INDIRECT LOANS OUTSTANDING / TOTAL LOANS

Prior to March 2004: N/A

March 2004 and forward:

\[
\frac{618A}{025B} \times 100
\]

PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS

Prior to March 2003: N/A

March 2003 and forward:

\[
\frac{619}{025B} \times 100
\]

March 2009 and forward:

\[
\frac{619B + 691E}{025B} \times 100
\]
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:

\[
\frac{691}{010} \times 100\text{ Annualized: } \frac{X}{12} / \text{MONTH (CYCLE_DATE)}
\]

TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS/ ASSETS
Prior to March 2004:

\[
\frac{400}{010} \times 100
\]

March 2004 and forward:

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

March 2009 and forward:

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

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:

\[
\frac{704A+704B+704C+704E+706+708B+709}{010} \times 100
\]
March 2008 and forward:

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

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS

Prior to March 2004:

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

March 2004 and forward:

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

March 2008 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 March 2004:

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

March 2004 and forward:

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

March 2008 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 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:
\[
\frac{704C1}{997} \times 100
\]

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:
\[
\frac{814+814A+811+812+813+815+816+822}{730A+730B+730C+799A1} \times 100
\]
March 2009 and forward:
\[
\frac{814+814A+814A1+811+811A+812+813+815+816+822}{730A+730B+730C+799A1} \times 100
\]