FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of September 30, 2009

AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

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

December 2000 and forward:
\[
\frac{997}{100} \times X
\]

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,
\[
\frac{997}{100} \times X
\]

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)

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

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

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

ASSET QUALITY:

DELINQUENT LOANS / TOTAL LOANS

\[
\frac{041B}{025B} \quad X \quad 100
\]

NET CHARGE-OFFS / AVERAGE LOANS

\[
\frac{(550-551)}{(025B (AC) + 025B(PYE))/2} \quad X \quad 100
\]

Annualized: X 12 / MONTH (CYCLE_DATE)

FAIR (MARKET) VALUE HTM INVESTMENT / BOOK VALUE HTM INVESTMENTS

\[
\frac{801}{796E} \quad X \quad 100
\]

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

\[
\frac{945}{(797E - 945)} \quad X \quad 100
\]

DELINQUENT LOANS / ASSETS

\[
\frac{41B}{010} \quad X \quad 100
\]
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 NCUSIF STABILIZATION INCOME/EXPENSE

For 3/31/09 to 6/30/09

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

Annualized: X 12 / MONTH (CYCLE_DATE)

For 09/30/09 and 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 June 2006:

\[
\frac{(120+124)}{(799(AC) + 799(PYE))/2} \times 100
\]
Annualized:  X 12 / MONTH (CYCLE_DATE)

For June 2006 forward:
\[
\frac{120+124}{(799(AC) + 730B(AC) + 730C(AC) + 799(PYE) + 730B(PYE) + 730C(PYE))/2} \times 100
\]

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

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

For 3/31/09 and forward:
\[
\frac{(671+311-131)}{(010(\text{AC})+010(\text{PYE}))/2} \times 100
\]

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

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

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

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

March 2001 & forward:

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

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

MARKET (SHARE) GROWTH

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

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

LOAN GROWTH

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

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

ASSET GROWTH

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

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

INVESTMENT GROWTH
Prior to June 2006:

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

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

\[
\frac{041E}{618A} \times 100
\]
PARTICIPATION 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:
\[
\frac{041F}{619B+691E} \times 100
\]

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:
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:
June 2006 and forward:

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

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:
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:

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

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:

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

Annualized: X 12 / MONTH (CYCLE_DATE)

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

\[
\frac{549 + 548 - 608 - 607}{\left(\frac{(710(PYE) + 710(AC))}{2}\right)} \times 100
\]

Annualized: X 12 / MONTH (CYCLE_DATE)

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

\[
\frac{548 - 607}{\left(\frac{(703(PYE) + 703(AC))}{2}\right)} \times 100
\]
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 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)
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:** \( X \frac{12}{MONTH} (CYCLE\_DATE) \)

June 2006 and forward:

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

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

March 2009 and forward:

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

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

**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:

\[
\frac{691}{010} \times 100
\]

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

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

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