As of: Wednesday, April 07, 2010

FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of March 31, 2010

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

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 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:

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

\[
\times 100
\]

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

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

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

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

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

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**
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:

\[
\frac{\text{(860C-781)}}{\text{(018+997)}} \times 100
\]

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:

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

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:

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

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

**MEMBERSHIP GROWTH**

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

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

**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:

\[
\frac{041D}{002} \times 100
\]
MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE > 2 MONTHS / TOTAL MODIFIED CONSUMER LOANS NOT SECURED BY REAL ESTATE
Prior to March 2010: N/A
March 2010 and forward:

\[
\frac{041R}{1001D} \times 100
\]

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:

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

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:
\[
\frac{(041G+041H+041P)}{(400A+400B-814-814A-814A1)} \times 100
\]
MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE > 2 MONTHS / TOTAL MODIFIED
BUSINESS LOANS NOT SECURED BY REAL ESTATE
Prior to March 2010: N/A
March 2010 and forward:
\[
\frac{041S}{1001E} \times 100
\]
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:

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

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:

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

MODIFIED REAL ESTATE LOANS DELINQUENT > 2 MO / TOTAL MODIFIED RE LOANS

September 2008 and forward:

\[
\frac{(041J + 041K)}{(1001A + 1001 B)} \times 100
\]

MODIFIED REAL ESTATE LOANS ALSO MBL DELINQUENT > 2 MO / MODIFIED RE LOANS ALSO MBL

September 2008 and forward:

\[
(041L)
\]
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:
\[
\frac{680 - 681}{\frac{(396(AC) + 396(PYE))}{2}} \times 100
\]
Annualized: \(\times 12 \div \text{(CYCLE\_DATE)}\)

NET CHARGE OFFS – ALL OTHER LOANS / AVERAGE ALL OTHER LOANS
Prior to June 2006: N/A
June 2006 and forward:
\[
\begin{align*}
550C - 551C &= \frac{((397(PYE) + 397(AC) + 385(PYE) + 385(AC) + 370(PYE) + 370(AC) + 698(PYE) + 698(AC))}{2} \times 100 \\
\text{Annualized: } &X 12 / \text{MONTH (CYCLE\_DATE)}
\end{align*}
\]

\[
\begin{align*}
\text{NET CHARGE OFFS – TOTAL REAL ESTATE LOANS / AVERAGE TOTAL REAL ESTATE LOANS} &= \frac{549 + 548 - 608 - 607}{(710(PYE) + 710(AC))} \times 100 \\
\text{Annualized: } &X 12 / \text{MONTH (CYCLE\_DATE)}
\end{align*}
\]

\[
\begin{align*}
\text{NET CHARGE OFFS – FIRST MORTGAGE LOANS / AVERAGE FIRST MORTGAGE LOANS} &= \frac{548 - 607}{(703(PYE) + 703(AC))} \times 100 \\
\text{Annualized: } &X 12 / \text{MONTH (CYCLE\_DATE)}
\end{align*}
\]

\[
\begin{align*}
\text{NET CHARGE OFFS - OTHER REAL ESTATE LOANS / AVERAGE OTHER REAL ESTATE LOANS} &= \frac{549 - 608}{(386(PYE) + 386(AC))} \times 100 \\
\text{Annualized: } &X 12 / \text{MONTH (CYCLE\_DATE)}
\end{align*}
\]

\[
\begin{align*}
\text{NET CHARGE OFFS – INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS / AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS} \\
\text{March 2008 and forward: } &= \frac{550I - 551I}{(704C1(PYE) + 704C1(AC))} \times 100 \\
\text{Annualized: } &X 12 / \text{MONTH (CYCLE\_DATE)}
\end{align*}
\]

\[
\begin{align*}
\text{NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE} \\
\text{Prior to June 2006: } &= \text{N/A} \\
\text{June 2006 and forward: } &= \frac{550D-551D}{((002(PYE) + 002(AC))} \times 100
\end{align*}
\]
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 12 / MONTH (CYCLE_DATE)

March 2010 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 – BUSINESS LOANS / AVERAGE BUSINESS LOANS
Prior to March 2004:  N/A

From March 2004 to March 2006:

133 – 135
\[
\frac{(400A \text{ (PYE)} + 400B \text{ (PYE)} - 814 \text{ (PYE)} - 814A \text{ (PYE)} + 400A \text{ (AC)} + 400B \text{ (AC)} - 814 \text{ (AC)} - 814A \text{ (AC)})}{2} \times 100
\]

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

June 2006 and forward:

\[
\frac{550G + 550H - 551G - 551H}{2} \times 100
\]

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

March 2009 and forward:

\[
\frac{550G + 550H + 550P - 551G - 551H - 551P}{2} \times 100
\]

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

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

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:

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

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

March 2010 and forward:

\[
\frac{816A}{730A + 730B + 730C + 799A1} \times 100
\]