FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of December 31, 2011

AC=APPLICABLE CYCLE
PYE=PREVIOUS YEAR END

CAPITAL ADEQUACY:

NET WORTH / TOTAL ASSETS
Prior to 12/31/00: N/A
For 12/31/00 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 12/31/00: N/A
For 12/31/00 and forward:

If (010A or 010B 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 12/31/00: N/A
For 12/31/00 and forward:

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

For 12/31/00 to 09/30/11:

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

For 12/31/11 and forward:

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

CLASSIFIED ASSETS (EST.) / NET WORTH

Prior to 12/31/00: N/A

For 12/31/00 and forward:

\[
\left( \frac{719+668}{997} \right) \times 100
\]

ASSET QUALITY:

DELINQUENT LOANS / TOTAL LOANS

\[
\left( \frac{041B}{025B} \right) \times 100
\]

NET CHARGE-OFFS / AVERAGE LOANS

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

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

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

\[
\left( \frac{801}{796E} \right) \times 100
\]

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

\[
\left( \frac{945}{(797E - 945)} \right) \times 100
\]
DELINQUENT LOANS / ASSETS

\[
\frac{41B}{010} \times 100
\]

EARNINGS:

RETURN ON AVERAGE ASSETS

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

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

RETURN ON AVERAGE ASSETS BEFORE STABILIZATION INCOME/EXPENSE

For 3/31/09 to 6/30/09 and 12/31/10 forward:

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

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

For 09/30/09 to 09/30/10 forward:

\[
\frac{(660A-440A)}{(010(AC) + 010(PYE))/2} \times 100
\]

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

GROSS INCOME / AVERAGE ASSETS

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

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

YIELD ON AVERAGE LOANS

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

Annualized: \( \times 12 \text{/MONTH (CYCLE\_DATE)} \)
YIELD ON AVERAGE INVESTMENTS

Prior to 6/30/06:

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

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

For 6/30/06 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
Prior to 3/31/09:

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

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

For 3/31/09 to 09/30/10:

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

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

For 12/31/10:

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

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

PROVISION FOR LOAN & LEASE LOSSES / AVERAGE ASSETS

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

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

NET INTEREST MARGIN / AVERAGE ASSETS

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

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

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

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

For 3/31/09 to 09/30/10:

\[
\frac{(671+311)}{(115+131+659)} \times 100
\]
For 12/31/10 and forward:

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

**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 to 12/31/07:

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

For 03/31/08 and 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:** \(\times 12 / \text{MONTH (CYCLE\_DATE)}\)

For 3/31/09 to 09/30/10:

\[
\frac{(671+311-131)}{(010(AC)+010(PYE))/2} \times 100
\]

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

For 12/31/10 and forward:

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

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

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

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

For 06/30/04 to 12/31/04:
\[
\frac{(703+386-712+400A+400B-814-814A+799C+799D+007+008-718A+794)}{010} \times 100
\]

For 03/31/05 to 12/31/08:
\[
\frac{(703+386-712+400A+400B-814-814A+799C1+799C2+799D+007+008-718A+794)}{010} \times 100
\]

For 03/31/09 to 12/31/10:
\[
\frac{(703+386-712+400A+400B-814-814A-814A1+799C1+799C2+799D+007+008-718A+794)}{010} \times 100
\]

For 03/31/11 and forward:
\[
\frac{(703+386-712+400T-814E+799C1+799C2+799D+007+008-718A+794)}{010} \times 100
\]

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 6/30/06:
\[
\frac{(730A+799A)}{010} \times 100
\]
For 6/30/06 and forward:
\[
\frac{(730A + 730B + 730C + 799A1)}{010} \times 100
\]

TOTAL SHARES, DEPOSITS, AND BORROWINGS / EARNING ASSETS
Prior to 6/30/06:
\[
\frac{(018+860C-781)}{(025B+799-781)} \times 100
\]
For 6/30/06 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 12/31/00: N/A

For 12/31/00 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

\[
\frac{083}{(564A + (564B/2))} \times 100
\]

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 3/31/01:

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

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

For 3/31/01 and forward:

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

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

**MARKET (SHARE) GROWTH**

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

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

**LOAN GROWTH**

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

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

**ASSET GROWTH**

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

**Annualized:** \( \times 12 / \text{MONTH (CYCLE\_DATE)} \)
INVESTMENT GROWTH
Prior to 6/30/06:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 6/30/06 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 6/30/06: N/A

For 6/30/06 to 09/30/10:

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

For 12/31/10:

\[
\frac{041C + 130B}{397 + 397A + 385 + 370 + 698} \times 100
\]
For 03/31/11 and forward:

$$\frac{041C + 130B + 041T}{397 + 397A + 385 + 370 + 698 + 698A} \times 100$$

LEASES RECEIVABLE DELINQUENT > 2 MONTHS / TOTAL LEASES RECEIVABLE
Prior to 6/30/06: N/A

For 6/30/06 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 3/31/10: N/A

For 3/31/10 and forward:

$$\frac{041R}{1001D} \times 100$$

INDIRECT LOANS DELINQUENT > 2 MONTHS / INDIRECT LOANS
Prior to 6/30/06: N/A

For 6/30/06 and forward:

$$\frac{041E}{618A} \times 100$$

PARTICIPATION LOANS DELINQUENT > 2 MONTHS / PARTICIPATION LOANS
Prior to 6/30/06: N/A

For 6/30/06 to 12/31/08:

$$\frac{041F}{619} \times 100$$

March 2009 and forward:

$$\frac{041F}{(619B+691E)} \times 100$$
BUSINESS LOANS DELINQUENT > 1 MONTH / TOTAL BUSINESS LOANS
Prior to 3/31/04:
\[
\frac{(125E + 126E)}{400} \times 100
\]
From 3/31/04 to 3/31/06:
\[
\frac{126E}{(400A+400B-814-814A)} \times 100
\]
From 6/30/06 to 12/31/08:
\[
\frac{(020G+020H+041G+041H)}{(400A+400B-814-814A)} \times 100
\]
For 3/31/09 TO 12/31/10:
\[
\frac{(020G+020H+020P+041G+041H+041P)}{(400A+400B-814-814A-814A1)} \times 100
\]
For 3/31/11 and forward:
\[
\frac{(020G+020H+020P+041G+041H+041P)}{(400T-814E)} \times 100
\]

BUSINESS LOANS DELINQUENT > 2 MONTHS / TOTAL BUSINESS LOANS
Prior to 3/31/04:
\[
\frac{(125B+125C+125D+126B+126C+126D)}{400} \times 100
\]
From 3/31/04 to 3/31/06:
\[
\frac{(126B+126C+126D)}{(400A+400B-814-814A)} \times 100
\]
From 6/30/06 to 12/31/08:
\[
\frac{(041G+041H)}{(400A+400B-814-814A)} \times 100
\]
For 3/31/09 to 12/31/10:
\[
\frac{(041G+041H+041P)}{(400A+400B-814-814A-814A1)} \times 100
\]
For 3/31/11 and forward:

\[ \frac{(041G + 041H + 041P)}{(400T - 814E)} \times 100 \]

MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE > 2 MONTHS / TOTAL MODIFIED BUSINESS LOANS NOT SECURED BY REAL ESTATE
Prior to 03/31/10: N/A

For 3/31/10 and forward:

\[ \frac{041S}{1001E} \times 100 \]

ALLOWANCE FOR LOAN AND LEASE LOSSES / DELINQUENT LOANS
For 3/31/04 and forward:

\[ \frac{719}{041B} \times 100 \]

**REAL ESTATE LOAN DELINQUENCY**

FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS DELINQUENT > 2 MONTHS / TOTAL FIRST MORTGAGE FIXED/HYBRID/BALLOON LOANS
Prior to 3/31/04: N/A

For 3/31/04 to 3/31/06:

\[ \frac{(713)}{(704A + 704B + 704C + 704E)} \times 100 \]

For 6/30/06 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 3/31/04: N/A

Prior to 3/31/04:

\[ \frac{(772 + 773 + 774)}{(705A + 705B + 704D)} \times 100 \]
For 6/30/06 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 6/30/06:

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

For 6/30/06 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 6/30/06:

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

From 6/30/06 to 12/31/07:

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

For 3/31/08 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 3/31/07: N/A

For 3/31/07 and forward:

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

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

For 9/30/08 and forward:

\[
\frac{(041J + 041K)}{(1001A + 1001B)} \times 100
\]
MODIFIED REAL ESTATE LOANS ALSO MBL DELINQUENT > 2 MO / MODIFIED RE LOANS ALSO MBL
For 9/30/08 and forward:

\[
\frac{(041L)}{(1001C)} \times 100
\]

TOTAL REAL ESTATE LOANS DELINQUENT > 1 MONTH / TOTAL REAL ESTATE LOANS
Prior to 6/30/06:

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

For 6/30/06 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 6/30/06:

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

For 6/30/06 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 3/31/04: N/A

For 3/31/04 and forward:

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

Annualized: \( x \ 12 \ / \ \text{MONTH (CYCLE\_DATE)} \)
NET CHARGE OFFS – ALL OTHER LOANS / AVERAGE ALL OTHER LOANS

Prior to 6/30/06: N/A

For 6/30/06 to 09/30/10:

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

Annualized: x 12 / MONTH (CYCLE_DATE)

For 12/31/10:

\[
\frac{(550C - 551C + 136 - 137)}{((397(PYE) + 397(AC) + 397A(AC) + 385(PYE) + 385(AC) + 370(PYE) + 370(AC) + 698(PYE) + 698(AC)) / 2)} \times 100
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

For 03/31/11 and forward:

\[
\frac{(550C - 551C + 136 - 137 + 550T - 551T)}{((397(PYE) + 397(AC) + 397A(AC) + 397A(PYE) + 385(PYE) + 385(AC) + 370(PYE) + 370(AC) + 698(PYE) + 698(AC) + 698A(PYE)) / 2)} \times 100
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

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

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

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

NET CHARGE OFFS – INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS / AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGE LOANS

For 03/31/08 and forward:

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

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

NET CHARGE OFFS – LEASES RECEIVABLE / AVERAGE LEASES RECEIVABLE

Prior to 6/30/06: N/A

For 6/30/06 and forward:

\[
\frac{(550D - 551D)}{((002(PYE) + 002(AC))/2} \times 100
\]

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

NET CHARGE OFFS – INDIRECT LOANS / AVERAGE INDIRECT LOANS

Prior to 6/30/06: N/A

For 6/30/06 and forward:

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

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

NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS

Prior to 6/30/06: N/A

From 6/30/06 to 12/31/08:

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

**Annualized:** \( \times 12 \) / MONTH (CYCLE_DATE)
From 3/31/09 to 12/31/09:

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

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

For 3/31/10 and forward:

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

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

NET CHARGE OFFS – BUSINESS LOANS / AVERAGE BUSINESS LOANS

Prior to 3/31/04: N/A

From 3/31/04 to 3/31/06:

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

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

From 06/30/06 to 12/31/08:

\[ \frac{(550G + 550H - 551G - 551H)}{((400A \text{PYE}) + 400B \text{PYE} - 814 \text{PYE} - 814A \text{PYE} + 400A \text{AC} + 400B \text{AC} - 814 \text{AC} - 814A \text{AC})/2} \times 100 \]

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

For 3/31/09 to 03/31/10:

\[ \frac{(550G + 550H + 550P - 551G - 551H - 551P)}{((400A \text{PYE}) + 400B \text{PYE} - 814 \text{PYE} - 814A \text{PYE} + 400A \text{AC} + 400B \text{AC} - 814 \text{AC} - 814A \text{AC} - 814A1 \text{AC})/2} \times 100 \]

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

For 3/31/10 to 12/31/10:

\[ \frac{(550G + 550H + 550P - 551G - 551H - 551P)}{((400A \text{PYE}) + 400B \text{PYE} - 814 \text{PYE} - 814A \text{PYE} + 400A \text{AC} + 400B \text{AC} - 814 \text{AC} - 814A \text{AC} - 814A1 \text{AC} - 814A1\text{PYE})/2} \times 100 \]

**Annualized:** \( \times 12 / \text{MONTH (CYCLE\_DATE)} \)
For 3/31/11 and forward:

\[
\frac{(550G + 550H + 550P - 551G - 551H - 551P)}{(400T(AC) - 814E(AC) + 400A(PYE) + 400B(PYE) - 814(PYE) - 814A(PYE) - 814A1(PYE)) / 2} \times 100
\]

**Annualized:** \( x \frac{12}{\text{MONTH (CYCLE_DATE)}} \)

**SPECIALIZED LENDING RATIOS**

**INDIRECT LOANS OUTSTANDING / TOTAL LOANS**
Prior to 3/31/04: N/A

For 3/31/04 and forward:

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

**PARTICIPATION LOANS OUTSTANDING / TOTAL LOANS**
Prior to 03/31/03: N/A

From 3/31/03 to 12/31/08:

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

For 3/31/09 and forward:

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

**PARTICIPATION LOANS PURCHASED YTD / TOTAL LOANS GRANTED YTD**
Prior to 3/31/03: N/A

For 3/31/03 and forward:

\[
\frac{690}{031B} \times 100
\]

**PARTICIPATION LOANS SOLD YTD / TOTAL ASSETS**
Prior to 3/31/03: N/A

For 3/31/03 and forward:

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

**Annualized:** \( x \frac{12}{\text{MONTH (CYCLE_DATE)}} \)
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS / ASSETS
Prior to 3/31/04:
\[
\frac{400}{010} \times 100
\]
From 3/31/04 to 12/31/08:
\[
\frac{(400A+400B-814-814A)}{010} \times 100
\]
For 3/31/09 and forward:
\[
\frac{(400A+400B-814-814A-814A1)}{010} \times 100
\]

LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS AND OTHER SOURCES YTD / LOANS GRANTED YTD

For 03/31/96 to 12/31/10:
\[
\frac{615}{031B} \times 100
\]
For 03/31/11 and forward:
\[
\frac{615 + 613}{31B} \times 100
\]

REAL ESTATE LENDING RATIOS

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL ASSETS
Prior to 3/31/04:
\[
\frac{(704 + 706 +709)}{010} \times 100
\]
From 3/31/04 to 12/31/07:
\[
\frac{(704A+704B+704C+704E+706+708B+709)}{010} \times 100
\]
For 3/31/08 and forward:
\[
\frac{(704A+704B+704C+704E+706+708B)}{010} \times 100
\]

TOTAL FIXED RATE REAL ESTATE LOANS / TOTAL LOANS
Prior to 3/31/04:
\[
\frac{(704 + 706 +709)}{025B} \times 100
\]
From 3/31/04 to 12/31/07:
\[
\frac{(704A+704B+704C+704E+706+708B+709)}{025B} \times 100
\]

For 3/31/08 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 3/31/04:
\[
\frac{(720 + 722 + 725)}{031B} \times 100
\]

From 3/31/04 to 12/31/07:
\[
\frac{(720A+720B+720C+720E+722+724B+725)}{031B} \times 100
\]

For 3/31/08 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 3/31/04:
\[
\frac{736}{(720 + 721)} \times 100
\]

For 3/31/04 and forward:
\[
\frac{736}{(720A+720B+720C+720D+720E+721A+721B)} \times 100
\]

INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / TOTAL ASSETS
Prior to 3/31/07: N/A

For 3/31/07 and forward:
\[
\frac{704C1}{010} \times 100
\]
INTEREST ONLY AND PAYMENT OPTION FIRST MORTGAGES / NET WORTH
Prior to 3/31/07: N/A

For 3/31/07 and forward:

\[
\frac{704C1}{997} \times 100
\]

MISCELLANEOUS RATIOS

MORTGAGE SERVICING RIGHTS / NET WORTH
Prior to 3/31/03: N/A

For 3/31/03 and forward:

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

UNUSED COMMITMENTS / CASH & SHORT TERM INVESTMENTS
Prior to 3/31/05:

\[
\frac{(814+814A+811+812+813+815+816)}{(730A+799A)} \times 100
\]

From 3/31/05 to 3/31/06:

\[
\frac{(814+814A+811+812+813+815+816+822)}{(730A+799A)} \times 100
\]

From 6/30/06 to 12/31/08:

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

From 3/31/09 to 9/30/09:

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

For 12/31/09:

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

For 3/31/10 and forward:

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