As of: July 12, 2013

FINANCIAL PERFORMANCE REPORT (FPR) RATIOS
FOR FEDERALLY INSURED CREDIT UNIONS
As of September 30, 2013

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 \((010A \text{ or } 010B \text{ or } 010C) > 0\) 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 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:
\[
\frac{(010-(860C-925)-825-668-820A)}{018} \times 100
\]

For 12/31/11 and forward:
\[
\frac{(010-(860C-925A)-825-668-820A)}{018} \times 100
\]

CLASSIFIED ASSETS (EST.) / NET WORTH
Prior to 12/31/00: N/A
For 12/31/00 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: \( \times \frac{12}{\text{MONTH (CYCLE_DATE)}} \)

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

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

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

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

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

GROSS INCOME / AVERAGE ASSETS

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

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

YIELD ON AVERAGE LOANS

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

**Annualized:** \( x \frac{12}{MONTH \ (CYCLE\_DATE)} \)
YIELD ON AVERAGE INVESTMENTS

Prior to 6/30/06:

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

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

For 6/30/06 forward:

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

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

FEE AND OTHER OPERATING INCOME / AVERAGE ASSETS

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

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

COST OF FUNDS / AVERAGE ASSETS

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

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

NET MARGIN / AVERAGE ASSETS

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

Annualized: \(\times 12 \text{ / MONTH (CYCLE\_DATE)}\)
OPERATING EXPENSES / AVERAGE ASSETS
Prior to 3/31/09:
\[
\frac{671}{(010(AC) + 010(PYE))/2} \times 100
\]
Annualized: \( x 12 / \text{MONTH (CYCLE_DATE)} \)

For 3/31/09 to 09/30/10:
\[
\frac{(671+311)}{(010(AC) + 010(PYE))/2} \times 100
\]
Annualized: \( x 12 / \text{MONTH (CYCLE_DATE)} \)

For 12/31/10:
\[
\frac{671}{(010(AC) + 010(PYE))/2} \times 100
\]
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
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: x 12 / MONTH (CYCLE_DATE)
For 3/31/09 to 09/30/10:
\[
\frac{(671+311-131)}{(010(AC)+010(PYE))/2} \times 100
\]
Annualized: x 12 / MONTH (CYCLE_DATE)
For 12/31/10 and forward:
\[
\frac{(671-131)}{(010(AC)+010(PYE))/2} \times 100
\]
Annualized: x 12 / MONTH (CYCLE_DATE)
ASSET/LIABILITY MANAGEMENT:

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

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

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

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

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

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

REGULAR SHARES / TOTAL SHARES & BORROWINGS
\[
\left(\frac{657}{(018+860C-781)}\right) \times 100
\]

TOTAL LOANS / TOTAL SHARES
\[
\left(\frac{025B}{018}\right) \times 100
\]

TOTAL LOANS / TOTAL ASSETS
\[
\left(\frac{025B}{010}\right) \times 100
\]
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:
\[
\frac{(860C-781)}{(018+997)} \times 100
\]

SUPERVISORY INTEREST RATE RISK THRESHOLD / NET WORTH
For 12/31/05 and forward:
\[
\frac{(703 + 799C2 + 799D)}{(997)} \times 100
\]

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: \[ x \frac{12}{MONTH} \text{ (CYCLE\_DATE)} \]

OTHER RATIOS:

NET WORTH GROWTH
Prior to 3/31/01:

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

Annualized: \[ x \frac{12}{MONTH} \text{ (CYCLE\_DATE)} \]

For 3/31/01 and forward:

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

Annualized: \[ x \frac{12}{MONTH} \text{ (CYCLE\_DATE)} \]
MARKET (SHARE) GROWTH

\[
\frac{(018(AC)-018(PYE))}{018(PYE)} \times 100
\]
Annualized: \( x \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)

LOAN GROWTH

\[
\frac{(025B(AC)-025B(PYE))}{025B(PYE)} \times 100
\]
Annualized: \( x \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)

ASSET GROWTH

\[
\frac{(010(AC)-010(PYE))}{010(PYE)} \times 100
\]
Annualized: \( x \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)

INVESTMENT GROWTH
Prior to 6/30/06:

\[
\frac{(799(AC)-781(AC)) - (799(PYE)-781(PYE))}{799(PYE)-781(PYE)} \times 100
\]
Annualized: \( x \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)

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: \( x \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)

MEMBERSHIP GROWTH

\[
\frac{083(AC)-083(PYE)}{083PYE} \times 100
\]
Annualized: \( X \ 12 \ / \ MONTMONTH \ (CYCLE\_DATE) \)
SUPPLEMENTAL RATIOS

OTHER DELINQUENCY RATIOS

CREDIT CARDS DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL CREDIT CARD LOANS

\[
\text{045B} \times 100 \quad \text{396}
\]

LEASES RECEIVABLE DELINQUENT >=2 MONTHS (>=60 DAYS) / TOTAL LEASES RECEIVABLE
Prior to 6/30/06: N/A
For 6/30/06 and forward:

\[
\text{041D} \times 100 \quad \text{002}
\]

NON-FEDERALLY GUARANTEED STUDENT LOANS >=2 MONTHS (>=60 DAYS) / TOTAL NON-FEDERALLY GUARANTEED STUDENT LOANS
Prior to 03/31/11: N/A
For 03/31/11 and forward:

\[
\text{041T} \times 100 \quad \text{698A}
\]

NEW VEHICLE LOANS >= 2 HOSTHS (>= 60 DAYS) / TOTAL NEW VEHICLE LOANS
Prior to 06/30/13: N/A
06/30/13 and forward:

\[
\text{041C} \times 100 \quad \text{385}
\]

USED VEHICLE LOANS >= 2 MONTHS (>= 60 DAYS) / TOTAL USED VEHICLE LOANS
Prior to 06/30/13: N/A
06/30/13 and forward:

\[
\text{042C} \times 100 \quad \text{370}
\]
TOTAL VEHICLE LOANS >= 2 MONTHS (>= 60 DAYS) / TOTAL VEHICLE LOANS
Prior to 06/30/13: N/A
06/30/13 and forward:

\[
\frac{(041C1 + 042C2)}{(385 + 370)} \times 100
\]

TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE >= 2 MONTHS (>= 60 DAYS) / TOTAL TDR CONSUMER LOANS NOT SECURED BY REAL ESTATE
Prior to 12/31/12: N/A
For 12/31/12 and forward:

\[
\frac{041X}{1011D} \times 100
\]

INDIRECT LOANS DELINQUENT >= 2 MONTHS (>= 60 DAYS) / 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 (>= 60 DAYS) / 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 (>= 30 DAYS) / 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 to 03/31/13:

\[
\frac{(020G+020H+020P+041G+041H+041P)}{(400T-814E)} \times 100
\]

For 6/31/13 and forward:

\[
\frac{(020G1+020G2+020P1+020P2+041G1+041G2+041P1+041P2)}{(400T-814E)} \times 100
\]
BUSINESS LOANS DELINQUENT >=2 MONTHS (>=60 DAYS) / 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 to 3/31/13:

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

For 6/30/13 and forward:

\[
\frac{(041G1+041G2+041P1+041P2)}{(400T - 814E)} \times 100
\]

TDR BUSINESS LOANS NOT SECURED BY REAL ESTATE >=2 MONTHS (>=60 DAYS) / TOTAL TDR BUSINESS LOANS NOT SECURED BY REAL ESTATE

For 12/31/12 and forward:

\[
\frac{041Y}{1011E} \times 100
\]

LOANS HELD FOR SALE DELINQUENT >=2 MONTHS (>= 60 DAYS) / LOANS HELD FOR SALE
Prior to 06/30/13: N/A
06/30/13 and forward:

\[
\frac{071J}{003} \times 100
\]
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 (>=60 DAYS) / 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 (>=60 DAYS) / 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 (>=60 DAYS) / 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 (>=60 DAYS) / 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 & OTHER RE LOANS DELINQUENT >= 2 MONTHS (>=60 DAYS) / TOTAL INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS
Prior to 3/31/09: N/A

For 3/31/09 and forward:

\[
\frac{(041I + 041M)}{(704C1 + 704D2)} \times 100
\]

TDR REAL ESTATE LOANS DELINQUENT >= 2 MONTHS (>= 60 DAYS) / TOTAL TDR RE LOANS
For 12/31/12 and forward:

\[
\frac{(041U + 041V)}{(1011A + 1011B)} \times 100
\]

TDR REAL ESTATE LOANS ALSO MBL DELINQUENT >= 2 MONTHS (>= 60 DAYS) / TOTAL TDR RE LOANS ALSO MBL
For 9/30/08 and forward:

\[
\frac{(041W)}{(1011C)} \times 100
\]

TOTAL REAL ESTATE LOANS DELINQUENT >= 1 MONTH (>= 30 DAYS) / 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 (>=60 DAYS) / 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 / MONTH (CYCLE_DATE)

NET CHARGE OFFS NON-FEDERALLY GUARANTEED STUDENT LOANS / AVERAGE NON-FEDERALLY GUARANTEED STUDENT LOANS
Prior to 03/31/12: N/A
For 03/31/12 and forward:
\[
\frac{(550T - 551T)}{((698A(AC) + 698A(PYE))/2} \times 100
\]
Annualized: x 12 / MONTH (CYCLE_DATE)
NET CHARGE OFFS – TOTAL VEHICLE LOANS / AVG TOTAL VEHICLE LOANS
Prior to 06/30/13: N/A
For 06/30/13 and forward:

\[
\frac{(550C1 + 550C2 - 551C1 - 552C2)}{(385(AC) + 370(AC) + 385(PYE) + 370(PYE)) / 2}\] x 100

Annualized:  x 12 / MONTH (CYCLE_DATE)

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

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

Annualized:  x 12 / MONTH (CYCLE_DATE)

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

\[
\frac{(548 - 607)}{(703(PYE) + 703(AC)) / 2}\] x 100

Annualized:  x 12 / MONTH (CYCLE_DATE)

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

\[
\frac{(549 - 608)}{(386(PYE) + 386(AC)) / 2}\] x 100

Annualized:  x 12 / MONTH (CYCLE_DATE)

NET CHARGE OFFS – INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS / AVERAGE INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE LOANS
For 03/31/10 and forward:

\[
\frac{(550I - 551I) + (550M - 551M)}{(704C1(PYE) + 704D2(PYE) + 704C1(AC) + 704D2(AC)) / 2}\] x 100

Annualized:  x 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:

\[
\frac{(550D - 551D)}{(002(PYE) + 002(AC)) / 2}\] x 100
Annualized: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)

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: \( \times \frac{12}{\text{MONTH (CYCLE\_DATE)}} \)
NET CHARGE OFFS – PARTICIPATION LOANS / AVERAGE PARTICIPATION LOANS
Prior to 6/30/06: N/A

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

\[
\frac{(550F - 551F)}{((619(PYE) + 619(AC)) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

From 3/31/09 to 12/31/09:

\[
\frac{(550F - 551F)}{((619(PYE) + 619B(AC) + 691E(AC)) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

For 3/31/10 and forward:

\[
\frac{(550F - 551F)}{((619B(PYE) + 619B(AC) + 691E(PYE)+ 691E(AC)) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / 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:

\[
\frac{(133 - 135)}{((400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) – 814 (AC) – 814A (AC) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

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

\[
\frac{(550G + 550H – 551G - 551H)}{((400A (PYE) + 400B (PYE) –814 (PYE) – 814A (PYE) + 400A (AC) + 400B (AC) – 814 (AC) – 814A (AC)) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / MONTH (CYCLE_DATE)

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

\[
\frac{(550G + 550H + 550P – 551G - 551H – 551P)}{((400A (PYE) + 400B (PYE) –814 (PYE) – 814A (PYE) + 400A (AC) + 400B (AC) – 814 (AC) – 814A (AC) – 814A1 (AC) / 2} \times 100 \times \frac{12}{MONTH \ (CYCLE \_DATE)}
\]

Annualized: x 12 / MONTH (CYCLE_DATE)
For 3/31/10 to 12/31/10:
\[ \frac{(550G + 550H + 550P - 551G - 551H - 551P)}{(400A (PYE) + 400B (PYE) - 814 (PYE) - 814A (PYE) + 400A (AC) + 400B (AC) - 814 (AC) - 814A (AC) - 814A1 (AC) - 814A1 (PYE)) / 2)} \times 100 \]
Annualized: \( \frac{x 12}{\text{MONTH (CYCLE_DATE)}} \)

For 3/31/11 to 03/31/12:
\[ \frac{(550G + 550H + 550P - 551G - 551H - 551P)}{(400T(AC) - 814E(AC) + 400A(PYE) + 400B(PYE) - 814(PYE) - 814A(PYE) + 814A1(PYE)) / 2)} \times 100 \]
Annualized: \( \frac{x 12}{\text{MONTH (CYCLE_DATE)}} \)

For 3/31/12 to 03/31/13:
\[ \frac{(550G + 550H + 550P - 551G - 551H - 551P)}{400T(AC) - 814E(AC) + 400T(PYE) - 814E(PYE) / 2))} \times 100 \]
Annualized: \( \frac{x 12}{\text{MONTH (CYCLE_DATE)}} \)

For 06/30/13 and forward:
\[ \frac{(550G1 + 550G2 + 550P1 + 550P2 - 551G1 - 551G2 - 551P1 - 551P2)}{400T(AC) - 814E(AC) + 400T(PYE) - 814E(PYE) / 2))} \times 100 \]
Annualized: \( \frac{x 12}{\text{MONTH (CYCLE_DATE)}} \)

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

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 to 12/31/10:
\[
\frac{(400A+400B-814-814A-814A1)}{010} \times 100
\]

For 3/31/11 and forward:
\[
\frac{(400T - 814E)}{010} \times 100
\]

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: \[ \frac{615 + 613 \times 100}{31B} \]

NON-FEDERALLY GUARANTEED STUDENT LOANS IN DEFERRAL STATUS / TOTL NON-FEDERALLY GUARANTEED STUDENT LOANS
Prior to 06/30/13: N/A

06/30/13 and forward: \[ \frac{698B \times 100}{698A} \]

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 & OTHER RE / TOTAL ASSETS
Prior to 3/31/09: N/A
For 3/31/09 and forward:
\[
\frac{704C1+704D2}{010} \times 100
\]

INTEREST ONLY AND PAYMENT OPTION FIRST & OTHER RE / NET WORTH
Prior to 3/31/09: N/A
For 3/31/09 and forward:
\[
\frac{704C1+704D2}{997} \times 100
\]

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:

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

COMPLEX ASSETS / TOTAL ASSETS

From 03/31/04 to 12/31/07:

\[
\frac{(705A + 705B + 707 + 708 + 704C + 704D + 732 + 733 + 733A)}{010} \times 100
\]

For 03/31/08 forward:

\[
\frac{(705A + 705B + 707 + 708 + 704C + 704D + 742C2 + 981)}{010} \times 100
\]

SHORT TERM LIABILITIES / TOTAL SHARES, DEPOSITS, BORROWINGS

For 03/31/05 forward:

\[
\frac{(A908A + A906A + A630A + A880A + A058A + A867A + A011A + A883A + A911)}{(A018 + A860C - A781)} \times 100
\]