NORTHERN CREDIT UNION

MARKET LINKED GIC

Performance Report

MLGIC FINAL RETURNS								
Index Type	**Term**	**Issue Date**	**Maturity Date**	**Minimum Rate**	**Maximum Rate**	**Final Index Level**	**Cumulative**	**Annualized**
Global Diversified	3 Year	12-Feb-2021	12-Feb-2024	0.00%	12.00%	134.26	12.00%	3.85%
Global Diversified	3 Year	8-Apr-2021	8-Apr-2024	0.00%	12.00%	130.28	12.00%	3.85%
Global Diversified	3 Year	10-Jun-2021	10-Jun-2024	0.00%	12.00%	125.79	12.00%	3.85%
Global Diversified	3 Year	9-Aug-2021	9-Aug-2024	0.00%	12.00%	122.71	12.00%	3.85%
Global Diversified	3 Year	18-Oct-2021	18-Oct-2024	0.00%	12.00%	126.56	12.00%	3.85%
Global Diversified	3 Year	6-Dec-2021	6-Dec-2024	0.00%	12.00%	116.40	12.00%	3.85%
Global Diversified	3 Year	7-Feb-2022	7-Feb-2025	0.00%	12.00%	114.23	12.00%	3.85%
Global Diversified	5 Year	5-Aug-2020	5-Aug-2025	0.00%	26.00%	174.39	26.00%	4.73%
Global Diversified	5 Year	8-Oct-2020	8-Oct-2025	0.00%	26.00%	185.14	26.00%	4.73%
Global Diversified	3 Year	6-Feb-2023	6-Feb-2026	0.00%	25.00%	127.89	25.00%	7.72%
Global Diversified	4 Year	13-Apr-2022	13-Apr-2026	0.00%	20.00%	125.90	20.00%	4.66%
Global Diversified	3 Year	13-Apr-2023	13-Apr-2026	0.00%	25.00%	128.85	25.00%	7.72%
Global Diversified	4 Year	15-Jun-2022	15-Jun-2026	0.00%	23.00%	143.32	23.00%	5.31%
Global Diversified	4 Year	10-Aug-2022	10-Aug-2026	0.00%	35.00%	160.69	35.00%	7.79%
Global Diversified	3 Year	14-Aug-2023	14-Aug-2026	5.00%	25.00%	127.67	25.00%	7.72%
Financial Services	3 Year	17-Aug-2023	17-Aug-2026	5.00%	25.00%	206.71	25.00%	7.72%
Global Diversified	4 Year	13-Oct-2022	13-Oct-2026	0.00%	39.00%	180.91	39.00%	8.58%
Global Diversified	3 Year	16-Oct-2023	16-Oct-2026	5.00%	25.00%	135.27	25.00%	7.72%
Financial Services	3 Year	19-Oct-2023	19-Oct-2026	5.00%	25.00%	223.28	25.00%	7.72%

MLGIC ACTIVE DEPOSITS - INDICATIVE INDEX VALUES AS OF OCTOBER 31 2026								
Index Type	**Term**	**Issue Date**	**Maturity Date**	**Minimum Rate**	**Maximum Rate**	**Current Index Level**	**Cumulative***	**Annualized****
Global Diversified	4 Year	14-Dec-2022	14-Dec-2026	0.00%	39.00%	131.39	31.39%	7.06%
Global Diversified	5 Year	10-Feb-2023	10-Feb-2028	0.00%	55.00%	132.36	32.36%	5.77%
Global Diversified	5 Year	11-Apr-2023	11-Apr-2028	0.00%	55.00%	133.42	33.42%	5.92%
Canadian Diversified	5 Year	15-Jun-2023	15-Jun-2028	0.00%	UNLIMITED	162.96	62.96%	10.24%
Financial Services	5 Year	11-Aug-2023	11-Aug-2028	7.50%	UNLIMITED	207.66	107.66%	15.70%
Financial Services	5 Year	12-Oct-2023	12-Oct-2028	7.50%	UNLIMITED	223.75	123.75%	17.44%
Global Diversified	3 Year	14-Dec-2023	14-Dec-2026	5.00%	25.00%	151.34	25.00%	7.72%
Financial Services	3 Year	14-Dec-2023	14-Dec-2026	5.00%	25.00%	206.89	25.00%	7.72%
Financial Services	5 Year	8-Dec-2023	8-Dec-2028	7.50%	UNLIMITED	208.99	108.99%	15.85%
Financial Services	3 Year	12-Feb-2024	12-Feb-2027	5.00%	30.00%	200.11	30.00%	9.14%
Financial Services	5 Year	12-Feb-2024	12-Feb-2029	7.50%	UNLIMITED	200.11	100.11%	14.85%
Global Diversified	3 Year	12-Feb-2024	12-Feb-2027	5.00%	30.00%	149.40	30.00%	9.14%
Global Diversified	3 Year	15-Apr-2024	15-Apr-2027	5.00%	30.00%	148.04	30.00%	9.14%
Financial Services	3 Year	16-Apr-2024	16-Apr-2027	5.00%	30.00%	185.61	30.00%	9.14%
Financial Services	5 Year	12-Apr-2024	12-Apr-2029	7.50%	UNLIMITED	185.61	85.61%	13.17%
Global Diversified	3 Year	10-Jun-2024	10-Jun-2027	5.00%	30.00%	152.00	30.00%	9.14%
Financial Services	3 Year	18-Jun-2024	18-Jun-2027	5.00%	30.00%	187.98	30.00%	9.14%
Financial Services	5 Year	12-Jun-2024	12-Jun-2029	10.00%	UNLIMITED	187.98	87.98%	13.46%
Global Diversified	3 Year	20-Aug-2024	20-Aug-2027	5.00%	30.00%	157.62	30.00%	9.14%
Financial Services	3 Year	20-Aug-2024	20-Aug-2027	5.00%	30.00%	186.72	30.00%	9.14%
Financial Services	5 Year	14-Aug-2024	14-Aug-2029	12.50%	UNLIMITED	186.72	86.72%	13.30%
Global Diversified	3 Year	18-Oct-2024	18-Oct-2027	5.00%	30.00%	150.96	30.00%	9.14%
Financial Services	3 Year	18-Oct-2024	18-Oct-2027	5.00%	30.00%	163.87	30.00%	9.14%
Financial Services	5 Year	16-Oct-2024	16-Oct-2029	12.50%	UNLIMITED	163.87	63.87%	10.38%
Global Diversified	3 Year	13-Dec-2024	13-Dec-2027	5.00%	30.00%	150.70	30.00%	9.14%
Financial Services	3 Year	13-Dec-2024	13-Dec-2027	5.00%	30.00%	151.02	30.00%	9.14%
Financial Services	5 Year	10-Dec-2024	10-Dec-2029	10.00%	UNLIMITED	151.02	51.02%	8.59%
Global Diversified	3 Year	10-Feb-2025	10-Feb-2028	5.00%	30.00%	124.69	24.69%	7.63%
Financial Services	3 Year	10-Feb-2025	10-Feb-2028	5.00%	30.00%	154.86	30.00%	9.14%
Financial Services	5 Year	12-Feb-2025	12-Feb-2030	7.50%	UNLIMITED	154.86	54.86%	9.14%
Global Diversified	3 Year	17-Apr-2025	17-Apr-2028	5.00%	30.00%	141.11	30.00%	9.14%
Financial Services	3 Year	17-Apr-2025	17-Apr-2028	5.00%	30.00%	167.18	30.00%	9.14%
Financial Services	5 Year	15-Apr-2025	15-Apr-2030	7.50%	UNLIMITED	167.18	67.18%	10.82%
Financial Services	3 Year	16-Jun-2025	16-Jun-2028	3.00%	30.00%	148.32	30.00%	9.14%
Financial Services	5 Year	17-Jun-2025	17-Jun-2030	7.50%	UNLIMITED	148.32	48.32%	8.20%
Financial Services	3 Year	18-Aug-2025	18-Aug-2028	5.00%	18.00%	145.65	18.00%	5.67%
Financial Services	5 Year	19-Aug-2025	19-Aug-2030	5.00%	50.00%	145.65	45.65%	7.81%
Financial Services	3 Year	20-Oct-2025	20-Oct-2028	5.00%	18.00%	133.08	18.00%	5.67%
Financial Services	5 Year	22-Oct-2025	22-Oct-2030	5.00%	50.00%	133.08	33.08%	5.88%
Financial Services	3 Year	18-Dec-2025	18-Dec-2028	5.00%	18.00%	126.19	18.00%	5.67%
Financial Services	5 Year	12-Dec-2025	12-Dec-2030	5.00%	50.00%	126.19	26.19%	4.76%
Financial Services	3 Year	20-Feb-2026	20-Feb-2029	5.00%	18.00%	120.05	18.00%	5.67%
Financial Services	5 Year	17-Feb-2026	17-Feb-2031	5.00%	50.00%	120.05	20.05%	3.72%
Financial Services	3 Year	13-Apr-2026	13-Apr-2029	5.00%	18.00%	119.44	18.00%	5.67%
Financial Services	5 Year	14-Apr-2026	14-Apr-2031	5.00%	50.00%	119.44	19.44%	3.62%
Financial Services	3 Year	15-Jun-2026	15-Jun-2029	3.00%	18.00%	105.65	5.65%	1.85%
Financial Services	5 Year	16-Jun-2026	16-Jun-2031	5.00%	50.00%	105.65	5.65%	1.10%
Financial Services	3 Year	17-Aug-2026	17-Aug-2029	3.00%	18.00%	97.50	3.00%	0.99%
Financial Services	5 Year	18-Aug-2026	18-Aug-2031	5.00%	50.00%	97.50	5.00%	0.98%
Financial Services	3 Year	19-Oct-2026	19-Oct-2029	3.00%	18.00%	103.28	3.28%	1.08%
Financial Services	5 Year	20-Oct-2026	20-Oct-2031	5.00%	50.00%	103.28	5.00%	0.98%