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
Financial Services	1 Year	12-Feb-2020	12-Feb-2021	1.25%	3.00%	94.97	1.25%	1.25%
Financial Services	1 Year	11-Dec-2019	11-Dec-2020	1.25%	3.00%	89.68	1.25%	1.25%
Financial Services	1 Year	15-Oct-2019	15-Oct-2020	0.00%	5.00%	86.44	0.00%	0.00%
Financial Services	1 Year	11-Aug-2019	11-Aug-2020	0.00%	5.00%	89.97	0.00%	0.00%
Financial Services	1 Year	17-Jun-2019	17-Jun-2020	1.60%	4.00%	83.60	1.60%	1.60%
Financial Services	1 Year	17-Jun-2019	17-Jun-2020	0.00%	7.00%	83.60	0.00%	0.00%
Financial Services	1 Year	15-Apr-2019	15-Apr-2020	1.60%	4.00%	95.09	1.60%	1.60%
Financial Services	1 Year	15-Apr-2019	15-Apr-2020	0.00%	7.00%	95.09	0.00%	0.00%
Financial Services	3 Year	13-Jun-2020	13-Jun-2022	3.50%	UNLIMITED	127.52	27.52%	8.44%
Financial Services	3 Year	15-Aug-2019	15-Aug-2022	3.50%	UNLIMITED	122.56	22.56%	7.02%
Financial Services	3 Year	17-Oct-2019	17-Oct-2022	3.50%	UNLIMITED	115.39	15.39%	4.89%
Financial Services	3 Year	24-Sep-2019	12-Dec-2022	3.50%	UNLIMITED	113.35	13.35%	4.26%
Financial Services	3 Year	13-Feb-2020	13-Feb-2023	3.50%	UNLIMITED	111.47	11.47%	3.69%
Financial Services	3 Year	14-Apr-2020	14-Apr-2023	3.50%	UNLIMITED	160.63	60.63%	17.11%
Financial Services	3 Year	15-Jun-2020	15-Jun-2023	3.50%	UNLIMITED	138.03	38.03%	11.34%
Global Diversified	3 Year	17-Aug-2020	17-Aug-2023	0.00%	12.00%	143.78	12.00%	3.85%
Global Diversified	3 Year	16-Oct-2020	16-Oct-2023	0.00%	12.00%	152.13	12.00%	3.85%
Global Diversified	3 Year	8-Dec-2020	8-Dec-2023	0.00%	12.00%	136.97	12.00%	3.85%
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%

MLGIC ACTIVE DEPOSITS - INDICATIVE INDEX VALUES AS OF SEPTEMBER 30 2025								
Index Type	Term	Issue Date	Maturity Date	Minimum Rate	Maximum Rate	Current Index Level	Cumulative*	Annualized**
Global Diversified	5 Year	8-Oct-2020	8-Oct-2025	0.00%	26.00%	185.04	26.00%	4.73%
Global Diversified	4 Year	13-Apr-2022	13-Apr-2026	0.00%	20.00%	124.16	20.00%	4.66%
Global Diversified	4 Year	15-Jun-2022	15-Jun-2026	0.00%	23.00%	130.67	23.00%	5.31%
Global Diversified	4 Year	10-Aug-2022	10-Aug-2026	0.00%	35.00%	133.96	33.96%	7.58%
Global Diversified	4 Year	13-Oct-2022	13-Oct-2026	0.00%	39.00%	144.95	39.00%	8.58%
Global Diversified	4 Year	14-Dec-2022	14-Dec-2026	0.00%	39.00%	122.43	22.43%	5.19%
Global Diversified	3 Year	6-Feb-2023	6-Feb-2026	0.00%	25.00%	121.39	21.39%	6.67%
Global Diversified	5 Year	10-Feb-2023	10-Feb-2028	0.00%	55.00%	121.39	21.39%	3.95%
Global Diversified	3 Year	13-Apr-2023	13-Apr-2026	0.00%	25.00%	124.43	24.43%	7.56%
Global Diversified	5 Year	11-Apr-2023	11-Apr-2028	0.00%	55.00%	124.43	24.43%	4.46%
Canadian Diversified	5 Year	15-Jun-2023	15-Jun-2028	0.00%	UNLIMITED	140.34	40.34%	7.00%
Global Diversified	3 Year	14-Aug-2023	14-Aug-2026	5.00%	25.00%	124.55	24.55%	7.59%
Financial Services	3 Year	17-Aug-2023	17-Aug-2026	5.00%	25.00%	151.59	25.00%	7.72%
Financial Services	5 Year	11-Aug-2023	11-Aug-2028	7.50%	UNLIMITED	151.59	51.59%	8.66%
Global Diversified	3 Year	16-Oct-2023	16-Oct-2026	5.00%	25.00%	127.22	25.00%	7.72%
Financial Services	3 Year	19-Oct-2023	19-Oct-2026	5.00%	25.00%	162.81	25.00%	7.72%
Financial Services	5 Year	12-Oct-2023	12-Oct-2028	7.50%	UNLIMITED	162.81	62.81%	10.22%
Global Diversified	3 Year	14-Dec-2023	14-Dec-2026	5.00%	25.00%	120.23	20.23%	6.33%
Financial Services	3 Year	14-Dec-2023	14-Dec-2026	5.00%	25.00%	152.11	25.00%	7.72%
Financial Services	5 Year	8-Dec-2023	8-Dec-2028	7.50%	UNLIMITED	152.11	52.11%	8.73%
Financial Services	3 Year	12-Feb-2024	12-Feb-2027	5.00%	30.00%	145.87	30.00%	9.14%
Financial Services	5 Year	12-Feb-2024	12-Feb-2029	7.50%	UNLIMITED	145.87	45.87%	7.83%
Global Diversified	3 Year	12-Feb-2024	12-Feb-2027	5.00%	30.00%	118.91	18.91%	5.94%
Global Diversified	3 Year	15-Apr-2024	15-Apr-2027	5.00%	30.00%	118.00	18.00%	5.67%
Financial Services	3 Year	16-Apr-2024	16-Apr-2027	5.00%	30.00%	135.30	30.00%	9.14%
Financial Services	5 Year	12-Apr-2024	12-Apr-2029	7.50%	UNLIMITED	135.30	35.30%	6.23%
Global Diversified	3 Year	10-Jun-2024	10-Jun-2027	5.00%	30.00%	119.48	19.48%	6.11%
Financial Services	3 Year	18-Jun-2024	18-Jun-2027	5.00%	30.00%	136.94	30.00%	9.14%
Financial Services	5 Year	12-Jun-2024	12-Jun-2029	10.00%	UNLIMITED	136.94	36.94%	6.49%
Global Diversified	3 Year	20-Aug-2024	20-Aug-2027	5.00%	30.00%	123.49	23.49%	7.29%
Financial Services	3 Year	20-Aug-2024	20-Aug-2027	5.00%	30.00%	137.19	30.00%	9.14%
Financial Services	5 Year	14-Aug-2024	14-Aug-2029	12.50%	UNLIMITED	137.19	37.19%	6.53%
Global Diversified	3 Year	18-Oct-2024	18-Oct-2027	5.00%	30.00%	115.30	15.30%	4.86%
Financial Services	3 Year	18-Oct-2024	18-Oct-2027	5.00%	30.00%	120.82	20.82%	6.51%
Financial Services	5 Year	16-Oct-2024	16-Oct-2029	12.50%	UNLIMITED	120.82	20.82%	3.86%
Global Diversified	3 Year	13-Dec-2024	13-Dec-2027	5.00%	30.00%	113.23	13.23%	4.23%
Financial Services	3 Year	13-Dec-2024	13-Dec-2027	5.00%	30.00%	111.46	11.46%	3.68%
Financial Services	5 Year	10-Dec-2024	10-Dec-2029	10.00%	UNLIMITED	111.46	11.46%	2.19%
Global Diversified	3 Year	10-Feb-2025	10-Feb-2028	5.00%	30.00%	109.72	9.72%	3.14%
Financial Services	3 Year	10-Feb-2025	10-Feb-2028	5.00%	30.00%	113.98	13.98%	4.46%
Financial Services	5 Year	12-Feb-2025	12-Feb-2030	7.50%	UNLIMITED	113.98	13.98%	2.65%
Global Diversified	3 Year	17-Apr-2025	17-Apr-2028	5.00%	30.00%	124.17	24.17%	7.48%
Financial Services	3 Year	17-Apr-2025	17-Apr-2028	5.00%	30.00%	122.69	22.69%	7.05%
Financial Services	5 Year	15-Apr-2025	15-Apr-2030	7.50%	UNLIMITED	122.69	22.69%	4.17%
Financial Services	3 Year	16-Jun-2025	16-Jun-2028	3.00%	30.00%	108.94	8.94%	2.90%
Financial Services	5 Year	17-Jun-2025	17-Jun-2030	7.50%	UNLIMITED	108.94	8.94%	1.73%
Financial Services	3 Year	18-Aug-2025	18-Aug-2028	5.00%	18.00%	107.46	7.46%	2.43%
Financial Services	5 Year	19-Aug-2025	19-Aug-2030	5.00%	50.00%	107.46	7.46%	1.45%

*Cumulative Return indicates the cumulative appreciation of the index as of the date indicated and is not representative of the term's final payout return. The term's final payout return cannot be determined until term's maturity date.
**Annual return rate is calculated assuming the investment is held until maturity.