

NATIONAL CREDIT
UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

Call Report Form and Instructions

MUST BE RECEIVED BY: January 18, 2013

TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the fourth quarter 2012 5300 Call Report. All credit unions must complete pages 1 – 10 of this form. Page 11 is the PCA Net Worth Calculation Worksheet and requires no input unless you have completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 12 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 13 – 18 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of December 31, 2012. You may complete a paper copy of the form; however, we urge you to consider filing your Call Report using the online, web-based system. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **January 18, 2013**. If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

NATIONAL CREDIT UNION ADMINISTRATION



FOURTH QUARTER CALL REPORT

2012

INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections -- a core section and section of supplementary schedules. All credit unions must complete the core section, pages 1 - 10. Supplementary schedules A - C on pages 13 - 18 must be completed if they are applicable to your credit union.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none">• has indirect loans outstanding,• has real estate loans outstanding or real estate lending activity year to date,• has purchased loans from, or sold loans to, other financial institutions year to date,• has participation loans outstanding or participation lending activity year to date,• has business loans outstanding or business lending activity year to date, or• has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date.
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none">• has investments classified as Trading, Available for Sale, or Held to Maturity,• has non-security investments that meet the requirements of Section 703.10(a),• has investments purchased under an investment pilot program as defined by Section 703.19,• has investment repurchase agreements,• has investments not authorized by the FCU Act or NCUA Rules and Regulations, or• has investments in brokered certificates of deposit or brokered share certificates.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has a wholly owned CUSO or has investments, loans, or an aggregate cash outlay in CUSOs.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a submitted call report is not accurate and requires correction, a credit union is required to submit a corrected Call Report immediately upon notification or a credit union's discovery of the need for a correction. Online filing credit unions will make these corrections in the online system. Manual filing credit unions will complete the paper form and return the form to their regulator.

Credit Union Name:_____ Federal Charter/Certificate Number:_____

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF DECEMBER 31, 2012

FOR CREDIT UNIONS FILING A MANUAL 5300 ONLY

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

Certifying Official:

Last Name: _____
Please Print

First Name: _____
Please Print

Last Name: _____
(Signature)

First Name: _____
(Signature)

Date:_____

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Public reporting burden of this collection of information is estimated to average 6.6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration
Office of the Chief Information Officer
1775 Duke Street
Alexandria, VA 22314-3428

Credit Union Name:_____

Federal Charter/Certificate Number:_____

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2012
(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

Credit Union Name:_____

Federal Charter/Certificate Number:_____

*This page must be completed by all credit unions.***ASSETS****CASH:**

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	
a. Cash on Deposit in Corporate Credit Unions.....	730B1	
b. Cash on Deposit in Other Financial Institutions.....	730B2	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	
3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less).....	730C	

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A		B		C1		C2		D		E	
	<= 1 Year	Acct Code	> 1-3 Years	Acct Code	> 3-5 Years	Acct Code	> 5-10 Years	Acct Code	> 10 Years	Acct Code	TOTAL AMOUNT	Acct Code
4. Trading Securities.....		965A		965B		965C1		965C2		965D		965
5. Available for Sale Securities...		797A		797B		797C1		797C2		797D		797E
6. Held-to-Maturity Securities.....		796A		796B		796C1		796C2		796D		796E
7. Deposits in commercial banks, S&Ls, savings banks.....		744A		744B		744C1		744C2		744D		744C
8. Loans to and investments in natural person credit unions		672A		672B		672C1		672C2		672D		672C
9. Membership capital at corp. CUs/Nonperpetual Capital Account				769A1								769A
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital				769B1								769B
11. All other investments in corporate credit unions.....		652A		652B		652C1		652C2		652D		652C
12. All other investments.....		766A		766B		766C1		766C2		766D		766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....		799A1		799B		799C1		799C2		799D		799I

LOANS Held for Sale: See Instructions.

	Amount	Acct
14. Loans Held for Sale.....		003

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2012*This page must be completed by all credit unions.***ASSETS -- CONTINUED**

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....		521		993		396
16. All Other Unsecured Loans/Lines of Credit.....		522		994		397
17. Short-Term, Small Amount Loans (STS) (Federal CU Only)...		522A		994A		397A
18. Non-Federally Guaranteed Student Loans.....		595A		963A		698A
19. New Vehicle Loans.....		523		958		385
20. Used Vehicle Loans.....		524		968		370
21. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
22. Total Other Real Estate Loans/Lines of Credit		562		960		386
23. Leases Receivable.....		565		954		002
24. Total All Other Loans/Lines of Credit.....		595		963		698
25. TOTAL LOANS & LEASES (Sum of items 15-24).....				025A		025B
26. Less: Allowance for Loan & Lease Losses.....						719

Other Assets:

27. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....		798B1		798A1		
b. Automobiles.....		798B2		798A2		
c. Other.....		798B3		798A3		
d. Total Foreclosed and Repossessed Assets.....		798B		798A	Amount	Acct Code
28. Land and Building.....						007
29. Other Fixed Assets.....						008
30. NCUA Share Insurance Capitalization Deposit.....						794
31. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....				009D1		
b. Goodwill.....				009D2		
c. Total Intangible Assets.....				009D		
32. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....				009A		
b. Accrued Interest on Investments.....				009B		
c. All Other Assets.....				009C		
d. Total Other Assets.....				009		
33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32d).....						010

Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012

	Number	Acct Code	Amount	Acct Code
34. Loans Granted Year-to-Date.....		031A		031B
a. Short-Term, Small Amount Loans (STS) Granted Year-to-Date (include amount in Line 34 also) (Federal CU Only)		031C		031D
35. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995		956

Credit Union Name:_____

Federal Charter/Certificate Number:_____

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2012*This page must be completed by all credit unions.*

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit		883A		883B1		883B2		883C
2. Other Notes, Promissory Notes and Interest Payable.....		011A		011B1		011B2		011C
3. Borrowing Repurchase Transactions.....		058A		058B1		058B2		058C
4. Subordinated Debt.....		867A		867B1		867B2		867C
5. Subordinated Debt included in Net Worth.....				925A1		925A2		925A
6. TOTALS (each column).....		860A		860B1		860B2		860C
7. Accrued Dividends & Interest Payable on Shares & Deposits.....								
8. Accounts Payable and Other Liabilities.....								825

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
9. Share Drafts.....		553		452		902A						902
10. Regular Shares.....		552		454		657A						657
11. Money Market Shares.....		532		458		911A						911
12. Share Certificates.....		547		451		908A		908B1		908B2		908C
13. IRA/KEOGH Accounts.....		554		453		906A		906B1		906B2		906C
14. All Other Shares.....		585		455		630A		630B1		630B2		630
15. TOTAL SHARES.....				966		013A		013B1		013B2		013
16. Nonmember Deposits.....		599		457		880A		880B1		880B2		880
17. TOTAL SHARES and DEPOSITS.....				460		018A		018B1		018B2		018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

	Amount	Acct
18. Accounts Held by Member Government Depositors.....		631
19. Accounts Held by Nonmember Government Depositors.....		632
20. Employee Benefit Member Shares.....		633
21. Employee Benefit Nonmember Shares.....		634
22. 529 Plan Member Deposits.....		635
23. Non-dollar denominated deposits.....		636
24. Health Savings Accounts.....		637
25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....		638
26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....		639
27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program		641
28. Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000.....		642

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2012*This page must be completed by all credit unions.*

EQUITY:	Amount	Acct code
29. Undivided Earnings.....		940
30. Regular Reserves.....		931
31. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....		668
32. Other Reserves.(Appropriations of Undivided Earnings).....		658
33. Equity Acquired in Merger.....		658A
34. Miscellaneous Equity		996
35. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....		945
36. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....		945C
37. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....		945A
38. Other Comprehensive Income (unless already included in item 35-37).....		945B
39 Net Income (unless this amount is already included in Undivided Earnings).....		602
40. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8, 17, and 29-39; must equal line 33, P.2.).....		014

If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 10 - Liquidity, Commitments and Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

This section must be completed by all credit unions.

Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each. Noninterest bearing transactional accounts (interest or dividends are not accrued or paid) are fully insured separate from, and in addition to, other coverage.

(See instructions for the following line items.)	Uninsured Amount	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits		065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans		065A3
B. Uninsured Employee Benefit Member Shares and Deposits		065B1
C. Uninsured Member 529 Plan Deposits		065C1
D. Uninsured Member Accts Held by Government Depositors		065D1
E. Other Uninsured Member Shares and Deposits		065E1
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)		065A4
G. Uninsured Nonmember Employee Benefit Shares and Deposits		067A1
H. Uninsured Nonmember Accts Held by Government Depositors		067B1
I. Other Uninsured Nonmember Shares and Deposits		067C1
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)		067A2
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)		068A
L. TOTAL INSURED SHARES AND DEPOSITS (item 17 from page 3 less item K)		069A

STATEMENT OF INCOME AND EXPENSE*This page must be completed by all credit unions.***Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012**

INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2012 TO DECEMBER 31, 2012		Amount	Acct Code
1.	Interest on Loans (Gross-before interest refunds).....		110
2.	(Less) Interest Refunded.....		119
3.	Income from Investments (Including Interest and Dividends).....		120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....		124
5.	TOTAL INTEREST INCOME (Sum of items 1-4).....		115
INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2012 TO DECEMBER 31, 2012			
6.	Dividends on Shares (Includes dividends earned during current period).....		380
7.	Interest on Deposits (Total interest exp for deposit accounts) (State Credit Union ONLY)...		381
8.	Interest on Borrowed Money.....		340
9.	TOTAL INTEREST EXPENSE (Sum of items 6-8).....		350
10.	Provision for Loan & Lease Losses.....		300
11.	NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....		116
NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2012 TO DECEMBER 31, 2012			
12.	Fee Income.....		131
13.	Other Operating Income (Include unconsolidated CUSO Income).....		659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
14a.	Total Other-Than-Temporary Impairment (OTTI) Losses...	420A	
14b.	Less: Portion OTTI Losses in Other Comprehensive Income..	420B	
14c.	OTTI Losses Recognized in Earnings (Include in Item 14)...	420C	
15.	Gain (Loss) on Disposition of Fixed Assets.....		430
16.	Gain from Bargain Purchase (Merger).....		431
17.	Other Non-operating Income (Expense).....		440
18.	TOTAL NON-INTEREST INCOME (Sum of items 12-17).....		117
NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2012 TO DECEMBER 31, 2012			
19.	Total Employee Compensation and Benefits.....		210
20.	Travel and Conference Expense.....		230
21.	Office Occupancy Expense.....		250
22.	Office Operations Expense.....		260
23.	Educational and Promotional Expenses.....		270
24.	Loan Servicing Expense.....		280
25.	Professional and Outside Services.....		290
26.	Member Insurance	Amount	Acct Code
26a.	NCUSIF Premium Expense.....		311A
26b.	Temporary Corporate CU Stabilization Fund Assessment...		311
26c.	Other Member Insurance Expense.....		310A
26d.	Total Member Insurance.....		310
27.	Operating Fees (Examination and/or supervision fees).....		320
28.	Miscellaneous Operating Expenses.....		360
29.	TOTAL NON-INTEREST EXPENSE (Sum of items 19-28).....		671
30.	NET INCOME (LOSS) (line 11 plus line 18 less line 29).....		661A
RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2012 TO DECEMBER 31, 2012			
31.	Transfer to Regular Reserves.....		393
OTHER CALCULATIONS			
32.	NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b (Item 30 + Item 26a+ Item 26b).....		660A

Credit Union Name:_____

Federal Charter/Certificate Number:_____

12/31/2012

MISCELLANEOUS INFORMATION*This page must be completed by all credit unions.*

		Acct Code
1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	Yes/No	875
a. If so, indicate the name of the insurance company.....		876
b. Dollar amount of shares and/or deposits insured by the company named above.....		877
2. Number of current members (not number of accounts).....		083
3. Number of potential members.....		084
4. Number of credit union employees who are:		
a. Full-Time (26 hours or more per week).....		564A
b. Part-Time (25 hours or less per week).....		564B
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....		980
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? If this answer is "Yes" please complete line 7 on Page 11.	Yes/No	1003
7. If you have a transactional world wide website, how many members use it.....		892B
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....	Yes/No	566B

	1 - 3 Years	Acct Code		> 3 Years	Acct Code	Total Amount	Acct Code
9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....		925B1			925B2		925

DELINQUENT LOANS BY COLLATERAL TYPE*This page must be completed by all credit unions.***Report Number Only****TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

- 1a. Unsecured Credit Card Loans.....
- 2a. Short-Term, Small Amount Loans (STS) (Federal CU Only).
- 3a. Non-Federally Guaranteed Student Loans.....
- 4a. 1st Mortgage Real Estate Loans/Lines of Credit
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)
- 5a. Other Real Estate Loans/Lines of Credit
1. Fixed Rate/Hybrid/Balloon.....
2. Adjustable Rate.....
- 6a. Leases Receivable.....
- 7a. All Other Loans (See Instructions).....
- 8a. **TOTAL NUMBER OF DELINQUENT LOANS**

1 to <2 months		Reportable Delinquency				Total Number of Reportable Delinquent Loans	
		2 to <6 months	6 - 12 months	12 months and over			
	024A		026A	027A	028A		045A
	089A		127A	128A	129A		130A
	053A		053B	053C	053D		053E
	029A		029B	029C	029D		029E
	030A		030B	030C	030D		030E
	032A		032B	032C	032D		032E
	033A		033B	033C	033D		033E
	034A		034B	034C	034D		034E
	035A		035B	035C	035D		035E
	020A		021A	022A	023A		041A

Report Amount Only**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE**

- 1b. Unsecured Credit Card Loans.....
- 2b. Short-Term, Small Amount Loans (STS) (Federal CU Only)
- 3b. Non-Federally Guaranteed Student Loans.....
- 4b. 1st Mortgage Real Estate Loans/Lines of Credit
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)
- 5b. Other Real Estate Loans/Lines of Credit
1. Fixed Rate/Hybrid/Balloon.....
2. Adjustable Rate.....
- 6b. Leases Receivable.....
- 7b. All Other Loans (See Instructions).....
- 8b. **TOTAL AMOUNT OF DELINQUENT LOANS**

1 to <2 months		Reportable Delinquency				Total Amount of Reportable Delinquent Loans	
		2 to <6 months	6 to <12 months	12 months and over			
	024B		026B	027B	028B		045B
	089B		127B	128B	129B		130B
	020T		021T	022T	023T		041T
	751		752	753	754		713A
	771		772	773	774		714A
	755		756	757	758		715A
	775		776	777	778		716A
	020D		021D	022D	023D		041D
	020C		021C	022C	023C		041C
	020B		021B	022B	023B		041B

ADDITIONAL DELINQUENCY INFORMATION
(Included in the delinquent loan information reported on Page 7)
This page must be completed by all credit unions.

TOTAL <u>NUMBER</u> OF DELINQUENT LOANS		Report <u>Number</u> Only						Total Number of Reportable Delinquent Loans	
		Reportable Delinquency							
		1 to <2 months	2 to <6 months		6 to <12 months		12 months and over		
9a. Indirect Loans.....	036A		036B		036C		036D		036E
10a. Participation Loans.....	037A		037B		037C		037D		037E
11a. Interest Only & Payment Option 1st Mortgage Loans	038A		038B		038C		038D		038E
12a. Interest Only & Payment Option Other RE/LOC Loans	039A		039B		039C		039D		039E
13a. Residential Construction excluding Business Purpose	040A		040B		040C		040D		040E
14a. Member Business Loans excluding Agricultural Lns	043A		043B		043C		043D		043E
15a. Agricultural Loans.....	044A		044B		044C		044D		044E
16a. Nonmember Business Loans excluding Agricultural Lns	046A		046B		046C		046D		046E
17a. Business Construction & Development Loans.....	047A		047B		047C		047D		047E
18a. TDR Loans Secured by First Mortgages	054A		054B		054C		054D		054E
19a. TDR Loans Secured by Other RE/LOCs	055A		055B		055C		055D		055E
20a. TDR RE Loans Also Reported as Business Loans	056A		056B		056C		056D		056E
21a. TDR Consumer Loans NOT Secured by Real Estate	057A		057B		057C		057D		057E
22a. TDR Business Loans NOT Secured by Real Estate	059A		059B		059C		059D		059E

Report Amount Only									
TOTAL <u>AMOUNT</u> OF DELINQUENT LOANS		Reportable Delinquency						Total Amount of Reportable Delinquent Loans	
		1 to <2 months	2 to <6 months		6 to <12 months		12 months and over		
9b. Indirect Loans.....	020E		021E		022E		023E		041E
10b. Participation Loans.....	020F		021F		022F		023F		041F
11b. Interest Only & Payment Option 1st Mortgage Loans	020I		021I		022I		023I		041I
12b. Interest Only & Payment Option Other RE/LOC Loans	020M		021M		022M		023M		041M
13b. Residential Construction excluding Business Purpose	020N		021N		022N		023N		041N
14b. Member Business Loans excluding Agricultural Lns	020G		021G		022G		023G		041G
15b. Agricultural Loans.....	020H		021H		022H		023H		041H
16b. Nonmember Business Loans excluding Agricultural Lns	020P		021P		022P		023P		041P
17b. Business Construction & Development Loans.....	020Q		021Q		022Q		023Q		041Q
18b. TDR Loans Secured by First Mortgages	020U		021U		022U		023U		041U
19b. TDR Loans Secured by Other RE/LOCs	020V		021V		022V		023V		041V
20b. TDR RE Loans Also Reported as Business Loans	020W		021W		022W		023W		041W
21b. TDR Consumer Loans NOT Secured by Real Estate	020X		021X		022X		023X		041X
22b. TDR Business Loans NOT Secured by Real Estate	020Y		021Y		022Y		023Y		041Y

LOAN CHARGE OFFS AND RECOVERIES*This page must be completed by all credit unions.***Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012****LOAN LOSS INFORMATION**

1. Unsecured Credit Card Loans.....
2. Short-Term, Small Amount Loans (STS) (Federal CU Only)...
3. Non-Federally Guaranteed Student Loans.....
4. Total 1st Mortgage Real Estate Loans/Lines of Credit
5. Total Other Real Estate Loans/Lines of Credit.....
6. Leases Receivable.....
7. All Other Loans (See Instructions).....
8. **Total Charge Offs and Recoveries**.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	680		681
	136		137
	550T		551T
	548		607
	549		608
	550D		551D
	550C		551C
	550		551

ADDITIONAL LOAN LOSS INFORMATION*(Included in the loan losses reported above.)*

9. Indirect Loans.....
10. Participation Loans.....
11. Interest Only & Payment Option 1st Mortgage Loans
12. Interest Only & Payment Option Other RE/LOC Loans
13. Residential Construction excluding Business Purpose
14. Member Business Loans excluding Agricultural Loans
15. Agricultural Loans.....
16. Nonmember Business Loans excluding Agricultural Loans
17. Business Construction & Development Loans
18. TDR Loans Secured by First Mortgages
19. TDR Loans Secured by Other RE/LOCs
20. TDR RE Loans Also Reported as Business Loans
21. TDR Consumer Loans **NOT** Secured by Real Estate
22. TDR Business Loans **NOT** Secured by Real Estate

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	550E		551E
	550F		551F
	550I		551I
	550M		551M
	550N		551N
	550G		551G
	550H		551H
	550P		551P
	550Q		551Q
	550U		551U
	550V		551V
	550W		551W
	550X		551X
	550Y		551Y

23. All loans charged off due to Bankruptcy YTD.....

	682
--	-----

24. Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
	081
	082
	088

25. Total outstanding loan balances subject to bankruptcies identified in items 24a - 24c.

Amount	Acct Code
	971

26. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
	1005A		1005

27. Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....

	567
	568

LIQUIDITY, COMMITMENTS AND SOURCES
All credit unions must complete lines 1 through 9, if applicable.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

	Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
1. Unfunded Commitments for Business Loans						
A. Commercial Real Estate.....		814C		814C1		814
B. Construction & Land Development.....		814A2		814A3		814A1
C. Outstanding Letters of Credit.....		813A		813B		813
D. Other Unfunded Business Loan Commitments.....		814A4		814A5		814A
E. Total Unfunded Commitments for Business Loans						814E

2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....		811A3		811A4		811
B. Credit Card Lines.....		812A		812B		812
C. Unsecured Share Draft Lines of Credit.....		815A		815B		815
D. Overdraft Protection Program Commitments.....		822A		822B		822
E. Residential Construction Loans excluding Business Purpose.....		811A1		811A2		811A
F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages).....		811B1		811B2		811B
G. Proprietary Reverse Mortgage Products.....		811C1		811C2		811C
H. Other Unfunded Commitments.....		816B1		816B2		816
I. Total Unfunded Commitments for Non-Business Loans						816E

Total Unfunded Commitments for all loan types (Sum items 1A-D and 2A-H).....		816A1		816A2		816A
---	--	-------	--	-------	--	------

3. Dollar Amount of Pending Bond Claims.....		818
--	--	-----

CONTINGENT LIABILITIES

4. Loans Transferred with Limited Recourse Qualifying for Sales Accounting.....		819
5. Other Contingent Liabilities.....		818A

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender's Option.....		865A
7. Lines of Credit		
a. Total Credit Lines.....		881
b. Total Committed Credit Lines.....		882
c. Total Credit Lines at Corporate Credit Unions.....		884
8. Borrowings Outstanding from Corporate Credit Unions		
a. Line(s) of Credit.....		885A
b. Term Borrowings.....		885B
9. Assets Pledged to Secure Borrowings.....		878

PCA NET WORTH CALCULATION WORKSHEET

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/acquisition after 12/31/2008.

o **Online Filers** : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

o **Manual Call Report Filers** : Use this page as a manual net worth calculation worksheet. If you have had any business combinations, complete items 7a - 7d.

NET WORTH TO TOTAL ASSETS RATIO**NUMERATOR: NET WORTH**

	Amount	Acct Code
1. Undivided Earnings.....		940
2. Regular Reserves.....		931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....		668
4. Other Reserves (Appropriations of Undivided Earnings).....		658
5. Subordinated Debt included in Net Worth.....		925A
6. Net Income (unless this amount is already included in Undivided Earnings).....		602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....		1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....		1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....		1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....		1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....		997

DENOMINATOR: TOTAL ASSETS

9. Total Assets (quarter-end).....	010
------------------------------------	-----

Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter.....	010A
11. Average of the three month-end balances over the calendar quarter.....	010B
12. The average of the current and three preceding calendar quarter-end balances.....	010C

13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)	998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....	999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....	999A
15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....	700
16. Net Worth Classification if credit union is new.....	701

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.)

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW)
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page.

Information entered on preceding schedules will populate the line items below in the online 5300 System.

Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 33 (Acct 010)		100.0000%			
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 12 (Acct. Code 718) Sched A Sect 2 Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%			0.06 0.14		
<u>(b) MBLs outstanding</u> Sched A Sect 4 line 10 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%			0.06 0.08 0.14		
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)			0.03 0.06 0.12 0.12 0.20		
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 30 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)			.00		
Sum of risk portfolios (a) through (d) above					
<u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above			0.06		
<u>(f) Loans sold with recourse</u> Page 10, Line 4 (Acct. Code 819)			0.06		
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 11 (Acct. Code 814B)			0.06		
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719)			(1.00)		
Sum of standard components: RBNW requirement (Acct. Code 999B)					

SCHEDULE A SPECIALIZED LENDING

Section 1: If your credit union has indirect loans, complete this section.

Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.

Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.

Section 4: If your credit union has any business loans outstanding or has originated/purchased any business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.

Section 5: If your credit union has any modified loans outstanding or has modified any loans year-to-date, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Acct Code	Amount	Acct Code
	617B		618B
	617C		618C
	617A		618A

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE

Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012

REAL ESTATE LOANS

FIRST MORTGAGE

1. Fixed Rate

- a. > 15 Years.....
- b. 15 Years or less.....

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year-to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
	972A		704A		982A		720A
	972B		704B		982B		720B

2. Balloon/Hybrid

- a. > 5 Years.....
- b. 5 Years or less.....

	972C		704C		982C		720C
	972D		704D		982D		720D

3. Other Fixed Rate.....

	972E		704E		982E		720E
--	------	--	------	--	------	--	------

4. Adjustable Rate 1 yr or less

	973A		705A		983A		721A
--	------	--	------	--	------	--	------

5. Adjustable Rate > 1 yr.....

	973B		705B		983B		721B
--	------	--	------	--	------	--	------

OTHER REAL ESTATE

6. Closed-End Fixed Rate.....
7. Closed-End Adjustable Rate
8. Open-End Adjustable Rate
9. Open-End Fixed Rate.....
10. TOTALS (each column)....

	974		706		984		722
	975		707		985		723
	976		708		986		724
	976B		708B		986B		724B
	978		710		988		726

MISCELLANEOUS REAL ESTATE LOANS/ LINES OF CREDIT INFORMATION

11. Interest Only & Payment Option 1st Mortgage Loans
12. Interest Only & Payment Option Other RE/LOC Loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
	704C2		704C1		704C3
	704D1		704D2		704D3

13. REVERSE MORTGAGES

- a. Federally Insured Home Equity Conversion Mortgage (HECM)
- b. Proprietary Reverse Mortgage Products

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted YTD	Acct Code	Amount Granted YTD	Acct Code
	704F1		704F2		704F3		704F4
	704G1		704G2		704G3		704G4

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)

14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose...
15. Allowance for Losses on all Real Estate Loans.....
16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 9.....
18. Amount of real estate loans sold but serviced by the credit union.....
19. Mortgaging Servicing Rights.....

Amount	Acct Code
	704A1
	731
	736
	712
	779A
	779

SECTION 3- LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012

1. LOANS PURCHASED AND SOLD YEAR-TO-DATE

- a. Loans Purchased In Full from Other Financial Institutions.....
- b. Loans Purchased In Full from Other Sources.....
- c. Loans, Excluding Real Estate Loans, Sold in Full.....

Number	Acct Code	Amount	Acct Code
	614		615
	612		613
	616		616A

2. PARTICIPATION LOANS PURCHASED

- a. Purchased With Recourse
- b. Purchased Without Recourse
- TOTAL PURCHASED (each column).....**

ALL OUTSTANDING				PURCHASED YTD			
Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
	619A1		619B1		690A1		690B1
	619A2		619B2		690A2		690B2
	619A3		619B		690A		690

3. OUTSTANDING PARTICIPATION LOANS SOLD

- a. Sold With Recourse
- b. Sold Without Recourse
- TOTAL OUTSTANDING SOLD (each column)...**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691D1		691E1		691F1		691G1
	691D2		691E2		691F2		691G2
	691D		691E		691F		691G

4. PARTICIPATION LOANS SOLD YEAR-TO-DATE

- a. Sold With Recourse YTD.....
- b. Sold Without Recourse YTD.....
- TOTAL SOLD YTD (each column).....**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691H1		691I1		691A1		691J1
	691H2		691I2		691A2		691J2
	691H		691I		691A		691

5. PARTICIPATION LOANS OUTSTANDING BY TYPE

- a. Consumer.....
- b. Non-Federally Guaranteed Student Loans.....
- c. Real Estate.....
- d. Member Business Loans excluding C&D.....
- e. Non-Member Business Loans excluding C&D.....
- f. Commercial Construction & Development.....
- g. Loan Pools.....
- TOTAL OUTSTANDING (each column).....**

Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements			
Number	Acct Code	Amount	Acct Code	Number	Acct Code	Amount Sold Outstanding	Acct Code
	691K1		691L1		691M1		691N1
	691K7		691L7		691M7		691N7
	691K2		691L2		691M2		691N2
	691K3		691L3		691M3		691N3
	691K4		691L4		691M4		691N4
	691K5		691L5		691M5		691N5
	691K6		691L6		691M6		691N6
	691K		691L		691M		691N

SCHEDULE A
SPECIALIZED LENDING (Continued)

Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012

SECTION 4- BUSINESS LENDING- Complete this section if the credit union has any business loans.

1. Member Business Loans

- a. Construction and Development Loans
- b. Secured by Farmland
- c. Secured by Non-Farm Residential Property
- d. Secured by Owner Occupied, Non-Farm, Non-Residential Property
- e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- f. TOTAL REAL ESTATE SECURED
- g. Loans to finance agricultural production and other loans to farmers
- h. Commercial and Industrial Loans
- i. Unsecured Business Loans
- j. Unsecured Revolving Lines of Credit for Business Purposes
- k. TOTAL MEMBER BUSINESS LOANS

No. of Loans	Acct Code	Net Member Business Loan Balance (NMBLB)	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	NMBLB Granted or Purchased Year-to-Date	Acct Code
	143A1		143B1		143C1		143D1
	961A1		042A1		099A1		463A1
	900G		400G		090G		475G
	900H		400H		090H		475H
	900J		400J		090J		475J
	900K		718A1		090K		475K
	961A2		042A2		099A2		463A2
	900L		400L		090L		475L
	900C1		400C1		090C1		475C1
	900C2		400C2		090C2		475C2
	900A		400A		090A		475A

2. Purchased business loans or participation interests to nonmembers

- a. Construction and Development Loans
- b. Secured by Farmland
- c. Secured by Non-Farm Residential Property
- d. Secured by Owner Occupied, Non-Farm, Non-Residential Property
- e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- f. TOTAL REAL ESTATE SECURED
- g. Loans to finance agricultural production and other loans to farmers
- h. Commercial and Industrial Loans
- i. Unsecured Business Loans
- j. Unsecured Revolving Lines of Credit for Business Purposes
- k. TOTAL NONMEMBER BUSINESS LOANS

	143A2		143B2		143C2		143D2
	961A3		042A3		099A3		463A3
	900G1		400G1		090G1		475G1
	900H1		400H1		090H1		475H1
	900J1		400J1		090J1		475J1
	900K1		718A2		090K1		475K1
	961A4		042A4		099A4		463A4
	900L1		400L1		090L1		475L1
	900C3		400C3		090C3		475C3
	900C4		400C4		090C4		475C4
	900B		400B		090B		475B
	900T		400T				

TOTAL BUSINESS LOANS (1k+2k)

MISCELLANEOUS BUSINESS LOAN INFORMATION

3. Construction and Development Loans meeting the requirements of 723.3(a)
4. Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d)
5. Purchased business loans or participation interests to members
6. Agricultural Related Loans (1b+1g+2b+2g)
7. Business Loans and Participations sold Year-to-Date
8. Small Business Administration Loans
9. Portion of Real Estate Loans included in line 10 of page 13 which are also reported as business loans on lines 1f and 2f above

Number	Acct Code	Amount	Acct Code
	143A		143B
	900C		400C
	900D		400D
	961A		042A
	691B		691C
	900F		400F
			718A

RISK BASED NET WORTH (RBNW)

For credit unions with assets greater than \$10,000,000

	Amount	Acct Code
10. Loans and participation interests qualifying for RBNW		400
11. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above		718

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

This page must be completed by all credit unions

SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

1. a. TDR Loans Secured by First Mortgages
- b. TDR Loans Secured by Other RE/LOCs
- c. TDR RE Loans Also Reported as Business Loans
- d. TDR Consumer Loans **NOT** Secured by Real Estate
- e. TDR Business Loans **NOT** Secured by Real Estate
- f. Total TDR Loans Outstanding (a+b+d+e)

TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
No. of Loans Outstanding	Acct Code	Amount in Accrual Status	Acct Code	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Acct Code	Total No. of Loans	Acct Code	Total Amount	Acct Code
	1006A		1007A		1008A		1009A		1010A		1011A
	1006B		1007B		1008B		1009B		1010B		1011B
	1006C		1007C		1008C		1009C		1010C		1011C
	1006D		1007D		1008D		1009D		1010D		1011D
	1006E		1007E		1008E		1009E		1010E		1011E
	1006		1007		1008		1009		1000F		1001F

Report year-to-date numbers for the period JANUARY 1, 2012 - DECEMBER 31, 2012

2. TDR Loans Approved Year-to-Date

Number of Loans	Acct Code	Amount YTD	Acct Code
	1012A		1002F

3. TDR portion of Allowance for Loan and Lease Losses

Amount	Acct Code
	1013

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.

TYPES OF INVESTMENTS**1. U.S. Government Obligations**

a. NCUA Guaranteed Notes

	< = 1 Year	> 1- 3 Years	> 3 - 5 Years	> 5 - 10 Years	> 10 Years	Total Amount
	738A	738B	738C	738D	738E	
Amt of Variable Rate						738
	739A	739B	739C	739D	739E	
Amt of Fixed Rate						739

b. TOTAL NCUA GUARANTEED NOTES

c. Total FDIC-Issued Guaranteed Notes.....

d. All Other U.S. Government Obligations.....

e. TOTAL U.S. GOVERNMENT OBLIGATIONS.....

2. Federal Agency Securities

a. Agency/GSE Debt Instruments (not backed by mortgages).....

b. Agency/GSE Mortgage-Backed Securities.....

c. TOTAL FEDERAL AGENCY SECURITIES.....

3. Securities Issued by States and Political Subdivisions in the U.S.**4. Other Mortgage-Backed Securities**

a. Privately Issued Mortgage-Related Securities

i. Privately Issued Mortgage-Related Securities

ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase **(FCU Only)**b. Privately Issued Mortgage-Backed Securities **(SCU Only)**.....

c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....

5. Mutual Funds**6. Common Trusts.....****7. Bank Issued FDIC-Guaranteed Bonds.....****INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....

9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....

10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)

MORTGAGE-BACKED SECURITIES

11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)....

12. Commercial Mortgage Backed Securities.....

MISCELLANEOUS INVESTMENT INFORMATION13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) **(FCU Only)**.....14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 **(FCU Only)**

15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....

16. Investment Repurchase Agreements.....

17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage...

18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations **(SCU ONLY)**.....

19. Outstanding balance of brokered certificates of deposit and share certificates

FCU= Federal Credit Union

SCU= State Credit Union

Credit Union Name:_____

Federal Charter/Certificate Number:_____

12/31/2012

SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION
THE PRIOR VERSION OF SCHEDULE C FOR CUSO INFORMATION HAS BEEN PERMANENTLY MOVED TO NCUA FORM 4501A (PROFILE FORM)

AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match.

	Amount	ACCT CODE
Total Value of Investments in CUSOs		851
Total Amount loaned to CUSOs		852
Total Aggregate Cash Outlay in CUSOs		853

WHOLLY OWNED CUSO SECTION

DON'T MAKE ENTRIES IN THIS SECTION UNLESS YOUR CREDIT UNION HAS A WHOLLY OWNED CUSO

Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system.

For manually filing credit unions, these CUSOs should also be listed in NCUA Form 4501A (Profile Form).

	CUSO EIN	Full/Legal Name of CUSO	Total Assets of CUSO	Total Capital of CUSO	Net Income/Loss of CUSO	Total Loans of CUSO	Total Delinquency of CUSO	Does this CUSO have any subsidiary CUSOs? (Y/N)
ACCT CODE	844A - T	845A - T	846A - T	847A - T	848A - T	854A - T	849A - T	855A - T
A.								
B.								
C.								
D.								
E.								
F.								
G.								
H.								
I.								
J.								
K.								
L.								
M.								
N.								
O.								
P.								
Q.								
R.								
S.								
T.								