

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

# Call Report Form and Instructions

MUST BE RECEIVED BY: January 20, 2012

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## TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the fourth quarter 2011 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 (FAS 141) 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 – 17 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, 2011. 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 20, 2012**. You were mailed an instructional letter which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

## NATIONAL CREDIT UNION ADMINISTRATION



## FOURTH QUARTER CALL REPORT

# 2011

**CHANGES TO THE NCUA 5300 CALL REPORT**  
**EFFECTIVE DECEMBER 31, 2011**

**Statement of Financial Condition – Page 2**

- Clarified the instructions for proper reporting of purchased participations not qualifying for true sales accounting under GAAP.
- Clarified the instructions for proper reporting of overdrawn share accounts.

**Statement of Financial Condition – Page 3**

- Relocated account 925B1 – Uninsured Secondary Capital 1 - 3 Years to page 6, Miscellaneous Information.
- Relocated account 925B2 – Uninsured Secondary Capital > 3 Years to page 6, Miscellaneous Information.
- Relocated account 925 – Total Uninsured Secondary Capital to page 6, Miscellaneous Information.
- Added new account 925A1 – Subordinated Debt included in Net Worth 1 - 3 Years.
- Added new account 925A2 – Subordinated Debt included in Net Worth > 3 Years.
- Added new account 925A – Total Subordinated Debt included in Net Worth.
- Clarified the instructions for proper reporting of overdrawn share accounts.

**Statement of Income and Expense – Page 5**

- Clarified the instructions for Other Operating Income.

**Miscellaneous Information – Page 6**

- Relocated account 925B1 – Uninsured Secondary Capital 1 - 3 Years from page 3, Statement of Financial Condition.
- Relocated account 925B2 – Uninsured Secondary Capital > 3 Years from page 3, Statement of Financial Condition.
- Relocated account 925 – Total Uninsured Secondary Capital from page 3, Statement of Financial Condition.

**Delinquent Loans – Page 7**

- Clarified the instructions for proper reporting of delinquent purchased credit impaired loans.

**Additional Delinquency Information – Page 8**

- Clarified the instructions for proper reporting of delinquent Small Business Administration (SBA) loans.

**Loan Charge Offs and Recoveries – Page 9**

- Clarified the instructions for Real Estate Loans Foreclosed Year-to-Date.

**Liquidity, Commitments and Sources – Page 10**

- Clarified the instructions for Unfunded Commitments Committed through Third Party / Indirect.
- Clarified that Total Credit Lines include Total Committed Credit Lines and Total Credit Lines at Corporate Credit Unions.

**PCA Net Worth Calculation Worksheet – Page 11**

- Replaced account 925 – Uninsured Secondary Capital, with account 925A – Subordinated Debt included in Net Worth.
- Added account 1004C – Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter.

**Schedule A – Specialized Lending, Section 1 – Page 13**

- Clarified the instructions for Indirect Loans.

**Schedule A – Specialized Lending, Section 4 – Page 15**

- Clarified the instructions for Unsecured Business Loans.

**Schedule A – Specialized Lending, Section 5 – Page 15**

- Clarified in the instructions that Modified Real Estate Loans also reported as Business Loans should be included with Modified Loans secured by First Mortgages or Modified Loans secured by Other Real Estate/Lines of Credit, as applicable.

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.

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 and to:  
Office of the Chief Information Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

Office of Management and Budget  
Paperwork Reduction Project (3133-0004)  
Washington, DC 20503

## 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 - 17 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"> <li>• has indirect loans outstanding,</li> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has purchased loans from other financial institutions year to date,</li> <li>• has participation loans outstanding or participation lending activity year to date,</li> <li>• has business loans outstanding or business lending activity year to date, or</li> <li>• has modified loans year to date or outstanding.</li> </ul>
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Section 703.10(a),</li> <li>• has investments purchased under an investment pilot program as defined by Section 703.19,</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or NCUA Rules and Regulations, or</li> <li>• has investments in brokered certificates of deposit or brokered share certificates.</li> </ul>
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, 2011**

**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: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2011**  
 (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, 2011**

*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:**

	Number of Loans	Acct Code	Amount	Acct Code	Amount	Acct Code
27. Foreclosed and Repossessed Assets						
a. Real Estate.....		798B1		798A1		
b. Automobiles.....		798B2		798A2		
c. Other.....		798B3		798A3		
d. Total Foreclosed and Repossessed Assets.....		798B		798A		
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, 25-26, 27d, 28, 29, 30, 31c, and 32d).....						010

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

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2011**

*This page must be completed by all credit unions*

<b>LIABILITIES:</b>	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.....								820A
8. Accounts Payable and Other Liabilities.....								825

<b>SHARES/DEPOSITS:</b>	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, 2011**

*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 <b>(State Credit Unions ONLY)</b> .....		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
<b>40. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-8,17, and 29-39) (Must equal line 33, P.2) .....		<b>014</b>

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

Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they 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. 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
<b>F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)</b>		<b>065A4</b>
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
<b>J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)</b>		<b>067A2</b>
<b>K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)</b>		<b>068A</b>
<b>L. TOTAL INSURED SHARES AND DEPOSITS (item 17 from page 3 less item K)</b>		<b>069A</b>

**STATEMENT OF INCOME AND EXPENSE**

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

**Report year-to-date numbers for the period JANUARY 1, 2011 - DECEMBER 31, 2011**

INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2011 TO DECEMBER 31, 2011		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.	<b>TOTAL INTEREST INCOME (Sum of items 1-4).....</b>		<b>115</b>
<b>INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2011 TO DECEMBER 31, 2011</b>			
6.	Dividends on Shares (Includes dividends earned during current period).....		380
7.	Interest on Deposits (Total interest exp for deposit accounts) <b>(State Credit Union ONLY)</b> ...		381
8.	Interest on Borrowed Money.....		340
9.	<b>TOTAL INTEREST EXPENSE (Sum of items 6-8).....</b>		<b>350</b>
10.	Provision for Loan & Lease Losses.....		300
11.	<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES</b> (Item 5 less item 9 less item 10).....		<b>116</b>
<b>NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2011 TO DECEMBER 31, 2011</b>			
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.	<b>TOTAL NON-INTEREST INCOME (Sum of items 12-17).....</b>		<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2011 TO DECEMBER 31, 2011</b>			
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.	<b>TOTAL NON-INTEREST EXPENSE (Sum of items 19-28).....</b>		<b>671</b>
30.	<b>NET INCOME (LOSS) (line 11 plus line 18 less line 29).....</b>		<b>661A</b>
<b>RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2011 TO DECEMBER 31, 2011</b>			
31.	Transfer to Regular Reserves.....		393
<b>OTHER CALCULATIONS</b>			
32.	<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a &amp; 26b (Item 30 + Item 26a+ Item 26b).....</b>		<b>660A</b>

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

- |  |        |      |
|--|--------|------|
| 1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?<br>(Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)                     |        | 875  |
|  | Yes/No |      |
| 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 (FAS 141R) after January 1, 2009? <b>If this answer is "Yes" please complete line 7 on Page 11.</b> |        | 1003 |
|  | Yes/No |      |
| 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?.....  |        | 566B |
|  | Yes/No |      |

9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....

1 - 3 Years	Acct Code	> 3 Years	Acct Code	Total Amount	Acct Code
	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	Reportable Delinquency				Total Number of Reportable Delinquent Loans
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over	
1a. Unsecured Credit Card Loans.....	024A	026A	027A	028A	045A
2a. Short-Term, Small Amount Loans (STS) (Federal CU Only)....	089A	127A	128A	129A	130A
3a. Non-Federally Guaranteed Student Loan.....	053A	053B	053C	053D	053E
4a. 1st Mortgage Real Estate Loans/Lines of Credit					
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	029A	029B	029C	029D	029E
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less).....	030A	030B	030C	030D	030E
5a. Other Real Estate Loans/Lines of Credit					
1. Fixed Rate/Hybrid/Balloon.....	032A	032B	032C	032D	032E
2. Adjustable Rate.....	033A	033B	033C	033D	033E
6a. Leases Receivable.....	034A	034B	034C	034D	034E
7a. All Other Loans (See Instructions).....	035A	035B	035C	035D	035E
8a. TOTAL NUMBER OF DELINQUENT LOANS.....	020A	021A	022A	023A	041A

**Report Amount Only**

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency				Total Amount of Reportable Delinquent Loans
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over	
1b. Unsecured Credit Card Loans.....	024B	026B	027B	028B	045B
2b. Short-Term, Small Amount Loans (STS) (Federal CU Only)...	089B	127B	128B	129B	130B
3b. Non-Federally Guaranteed Student Loans.....	020T	021T	022T	023T	041T
4b. 1st Mortgage Real Estate Loans/Lines of Credit					
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	751	752	753	754	713A
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less).....	771	772	773	774	714A
5b. Other Real Estate Loans/Lines of Credit					
1. Fixed Rate/Hybrid/Balloon.....	755	756	757	758	715A
2. Adjustable Rate.....	775	776	777	778	716A
6b. Leases Receivable.....	020D	021D	022D	023D	041D
7b. All Other Loans (See Instructions).....	020C	021C	022C	023C	041C
8b. TOTAL DELINQUENT LOANS (AMOUNT).....	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*

**Report Number Only**

	Reportable Delinquency						Total Number of Reportable Delinquent Loans	
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over				
9a. Indirect Loans.....	036A	036B	036C	036D	036E		036E	
10a. Participation Loans.....	037A	037B	037C	037D	037E		037E	
11a. Interest Only & Payment Option 1st Mortgage Loans	038A	038B	038C	038D	038E		038E	
12a. Interest Only & Payment Option Other RE/LOCs Loans	039A	039B	039C	039D	039E		039E	
13a. Residential Construction- Excluding Business Purpose	040A	040B	040C	040D	040E		040E	
14a. Member Business Loans excluding Agricultural Lns	043A	043B	043C	043D	043E		043E	
15a. Agricultural Loans.....	044A	044B	044C	044D	044E		044E	
16a. Nonmember Business Loans excluding Agricultural Lns	046A	046B	046C	046D	046E		046E	
17a. Business Construction & Development Loans.....	047A	047B	047C	047D	047E		047E	
18a. Modified 1st Mortgage Real Estate Loans.....	048A	048B	048C	048D	048E		048E	
19a. Modified Other Real Estate Loans/Lines of Credit....	049A	049B	049C	049D	049E		049E	
20a. Modified RE Loans also reported as business loans	050A	050B	050C	050D	050E		050E	
21a. Modified Consumer Loans <b>NOT</b> Secured by Real Estate	051A	051B	051C	051D	051E		051E	
22a. Modified Business Loans <b>NOT</b> Secured by Real Estate	052A	052B	052C	052D	052E		052E	

**Report Amount Only**

	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	024E		041E	
10b. Participation Loans.....	020F	021F	022F	023F	024F		041F	
11b. Interest Only & Payment Option 1st Mortgage Loans	020I	021I	022I	023I	024I		041I	
12b. Interest Only & Payment Option Other RE/LOCs Loans	020M	021M	022M	023M	024M		041M	
13b. Residential Construction- Excluding Business Purpose	020N	021N	022N	023N	024N		041N	
14b. Member Business Loans excluding Agricultural Lns	020G	021G	022G	023G	024G		041G	
15b. Agricultural Loans.....	020H	021H	022H	023H	024H		041H	
16b. Nonmember Business Loans excluding Agricultural Lns	020P	021P	022P	023P	024P		041P	
17b. Business Construction & Development Loans.....	020Q	021Q	022Q	023Q	024Q		041Q	
18b. Modified 1st Mortgage Real Estate Loans.....	020J	021J	022J	023J	024J		041J	
19b. Modified Other Real Estate Loans/Lines of Credit....	020K	021K	022K	023K	024K		041K	
20b. Modified RE Loans also reported as business loans	020L	021L	022L	023L	024L		041L	
21b. Modified Consumer Loans <b>NOT</b> Secured by Real Estate	020R	021R	022R	023R	024R		041R	
22b. Modified Business Loans <b>NOT</b> Secured by Real Estate	020S	021S	022S	023S	024S		041S	

**LOAN CHARGE OFFS AND RECOVERIES**  
*This page must be completed by all credit unions*

**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/LOCs 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. Modified 1st Mortgage Real Estate Loans.....
- 19. Modified Other Real Estate Loans\Lines of Credit.....
- 20. Modified Real Estate Loans also reported as business loans
- 21. Modified Consumer Loans **NOT** Secured by Real Estate.....
- 22. Modified 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
	550J		551J
	550K		551K
	550L		551L
	550R		551R
	550S		551S

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

	682
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- 24. Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 & 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. <b>Total Unfunded Commitments for Business Loans</b>						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. <b>Total Unfunded Commitments for Non-Business Loans</b>						816E

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

3. Dollar Amount of Pending Bond Claims.....						818
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**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 of Credit.....						885A
b. Term Borrowings.....						885B
9. Assets Pledged to Secure Borrowings.....						878

**PCA NET WORTH CALCULATION WORKSHEET**

*Credit unions are 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, have 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 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
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**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 a new credit union..... A "New" credit union has less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions)		701



**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 9 (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 7 (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		
<b>Sum of risk portfolios (a) through (d) above</b>					
<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 8 (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: <b>RBNW requirement (Acct. Code 999B)</b>					

**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 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 sold any loans or has any participation loans outstanding.

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

**REAL ESTATE LOANS**

**FIRST MORTGAGE**

- 1. Fixed Rate
  - a. > 15 Years.....
  - b. 15 Years or less.....
- 2. Balloon/Hybrid
  - a. > 5 Years.....
  - b. 5 Years or less.....
- 3. Other Fixed Rate.....
- 4. Adjustable Rate 1 yr or less
- 5. Adjustable Rate > 1 yr.....

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
	972C		704C		982C		720C
	972D		704D		982D		720D
	972E		704E		982E		720E
	973A		705A		983A		721A
	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/LOCs 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**

**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)**

**SECTION 4- BUSINESS LENDING- Complete this section if the credit union has any 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
<b>1. Member Business Loans</b>							
a. Construction and Development Loans.....	143A1		143B1		143C1		143D1
b. Secured by Farmland.....	961A1		042A1		099A1		463A1
c. Secured by Non-Farm Residential Property.....	900G		400G		090G		475G
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property.....	900H		400H		090H		475H
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property.....	900J		400J		090J		475J
f. TOTAL REAL ESTATE SECURED.....	900K		718A1		090K		475K
g. Loans to finance agricultural production and other loans to farmers.....	961A2		042A2		099A2		463A2
h. Commercial and Industrial Loans.....	900L		400L		090L		475L
i. Unsecured Business Loans.....	900C1		400C1		090C1		475C1
j. Unsecured Revolving Lines of Credit for Business Purposes.....	900C2		400C2		090C2		475C2
k. TOTAL MEMBER BUSINESS LOANS.....	900A		400A		090A		475A

<b>2. Purchased business loans or participation interests to nonmembers</b>							
a. Construction and Development Loans.....	143A2		143B2		143C2		143D2
b. Secured by Farmland.....	961A3		042A3		099A3		463A3
c. Secured by Non-Farm Residential Property.....	900G1		400G1		090G1		475G1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property.....	900H1		400H1		090H1		475H1
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property.....	900J1		400J1		090J1		475J1
f. TOTAL REAL ESTATE SECURED.....	900K1		718A2		090K1		475K1
g. Loans to finance agricultural production and other loans to farmers.....	961A4		042A4		099A4		463A4
h. Commercial and Industrial Loans.....	900L1		400L1		090L1		475L1
i. Unsecured Business Loans.....	900C3		400C3		090C3		475C3
j. Unsecured Revolving Lines of Credit for Business Purposes.....	900C4		400C4		090C4		475C4
k. TOTAL NONMEMBER BUSINESS LOANS.....	900B		400B		090B		475B
TOTAL BUSINESS LOANS (1k+2k).....	900T		400T				

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

	Number	Acct Code	Amount	Acct Code
3. Construction and Development Loans meeting the requirements of 723.3(a).....		143A		143B
4. Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d).....		900C		400C
5. Purchased business loans or participation interests to members.....		900D		400D
6. Agricultural Related Loans (1b+1g+2b+2g).....		961A		042A
7. Business Loans and Participations sold Year-to-Date.....		691B		691C
8. Small Business Administration Loans.....		900F		400F
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.....				718A

<b>RISK BASED NET WORTH (RBNW)</b>		
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

**SECTION 5- MODIFIED LOANS- Complete this section if the credit union has any modified loans outstanding or has modified any loans year-to-date.**

Report loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. These loans should also be reported on the correct lines of 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 Loans instructions for information regarding TDR delinquency reporting.

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Modified YTD	Acct Code
1. a. Modified Loans secured by First Mortgages.....	1000A		1001A		1002A
b. Modified Loans secured by Other RE/LOCs.....	1000B		1001B		1002B
c. Modified RE Loans also reported as business loans.....	1000C		1001C		1002C
d. Modified Consumer Loans <b>NOT</b> Secured by Real Estate.....	1000D		1001D		1002D
e. Modified Business Loans <b>NOT</b> Secured by Real Estate.....	1000E		1001E		1002E
2. Troubled Debt Restructured Loans (TDRs)..... (These loans should also be reported in the appropriate category on lines 1a-e.)	1000F		1001F		1002F

**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 .....						740
c. Total FDIC-Issued Guaranteed Notes.....						740A
d. All Other U.S. Government Obligations.....						741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS.....						741C

**2. Federal Agency Securities**

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

	742C1
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b. Agency/GSE Mortgage-Backed Securities.....

	742C2
--	-------

c. TOTAL FEDERAL AGENCY SECURITIES.....

	742C
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**3. Securities Issued by States and Political Subdivisions in the U.S. ....**

	745
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**4. Other Mortgage-Backed Securities**

a. Privately Issued Mortgage-Related Securities

i. Privately Issued Mortgage-Related Securities .....

	981A
--	------

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**) .....

	981C
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b. Privately Issued Mortgage-Backed Securities (SCU Only).....

	981B
--	------

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

	981
--	-----

**5. Mutual Funds .....**

	743D
--	------

**6. Common Trusts.....**

	743E
--	------

**7. Bank Issued FDIC-Guaranteed Bonds.....**

	746
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**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

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

Amount	Acct Code
	786A

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

	786B
--	------

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

	786
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**MORTGAGE-BACKED SECURITIES**

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

	733
--	-----

**12. Commercial Mortgage Backed Securities.....**

	733A
--	------

**MISCELLANEOUS INVESTMENT INFORMATION**

**13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only).....**

	785
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**14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)**

	785A
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**15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....**

	801
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**16. Investment Repurchase Agreements.....**

	780
--	-----

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

	781
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**18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY).....**

	784
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**19. Outstanding balance of brokered certificates of deposit and share certificates .....**

	788
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FCU= Federal Credit Union

SCU= State Credit Union

**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 in which the CUSO is 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.								

# NCUA 5300 CALL REPORT INSTRUCTIONS

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**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 1)**

**ASSETS**

**CASH**

**1. Cash on Hand**

Includes the change fund (change fund includes coin, currency, and cash items, such as stamps), vault cash, vault funds in transit, and currency supply for automated teller machines (ATMs).

**2. Cash on Deposit (Amounts Deposited in Financial Institutions)**

Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at financial institutions, corporate credit union daily accounts, money market, and checking accounts.

**3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)**

Cash equivalents are short-term highly liquid investments that:

- 1) Have original maturities of 3 months or less, at the time of purchase,
- 2) Are readily convertible to known amounts of cash, and
- 3) Are used as part of the Credit Union's cash-management activities.

**Examples of highly liquid investments include Fed Funds sold and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6, regardless of whether it has the characteristics of a cash equivalent.**

**INVESTMENTS**

**Weighted Average Life.** Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits (e.g., bullet maturity instruments)*.	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits (investments with periodic principal paydowns, e.g., mortgage backed securities).	Weighted average life according to industry standard calculations. (For example, industry-recognized information providers make available weighted average life calculations of mortgage related securities based on current prepayment estimates.)

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(c) Cash on deposit and cash equivalents	One (1) year or less.
(d) Mutual Funds (registered investment companies), Common Trust Investments (collective investment funds), Money Market Funds, and STIFs.	i. <i>Mutual Funds (registered investment companies) and Common Trust Investments (collective investment funds)</i> : Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration, no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years..  ii. <i>Money market funds and Short-term investment funds (STIFs)</i> : One (1) year or less.
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless of whether the investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations and corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

\*Multi-coupon instruments (“Step-ups”) are also reported at the period remaining to maturity date.

\*\*Include CLF (Central Liquidity Fund) and Federal Home Loan Bank (FHLB) stock.

#### 4. Trading Securities

Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value. These investments should be categorized based on maturity or call, not on the basis of intent to sell.

#### 5. Available for Sale Securities

Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value. Do not report investments in the Government Securities Program or any similar common trust investments on this line. These investments should be reported on line 12 – All Other Investments.

## **6. Held-to-Maturity Securities**

Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to SFAS 115. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits, and non-negotiable certificates invested in other financial institutions.

## **7. Deposits in Commercial Banks, S&Ls, Savings Banks**

Report the amount of deposits in commercial banks, savings and loans institutions, and savings banks at their remaining maturity. Do not include those short-term investments that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.

## **8. Loans to and Investments in Other Natural Person Credit Unions**

Report the outstanding balance and maturity of all loans and investments in credit unions other than Corporate Credit Unions. Do not include those short-term investments that are reported on line 2a or 2b as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities. Loans to other natural person credit unions should be reported on this line and not included in the amounts reported under the Loan & Leases section. (Note: Loans in credit unions that are not held as an investment should be reported under Loans & Leases.)

## **9. Membership Capital at Corporate Credit Unions/Nonperpetual Capital Account**

Report the total of Membership Capital and Nonperpetual Capital Accounts (NCA) at Corporate Credit Unions as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS).

## **10. Paid-In Capital at Corporate Credit Unions/Perpetual Contributed Capital**

Report the total of Paid-In Capital (PIC) and Perpetual Contributed Capital (PCC) at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations.

## **11. All Other Investments in Corporate Credit Unions**

Report the amount of all corporate credit union investments, excluding Membership Capital (MC), Nonperpetual Capital Account (NCA), Paid-In Capital (PIC), and Perpetual Contributed Capital (PCC) of Corporate Credit Unions reported in lines 9 and 10, at their remaining maturity. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above.

## **12. All Other Investments Not Subject to SFAS 115**

Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, and common trust investments in the same maturity classification as shown in the Weighted Average Life Investment schedule. Report any other investments not listed above at their remaining maturities. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 2, line 32c, All Other Assets.

### 13. TOTAL INVESTMENTS (Sum of lines 4 – 12)

#### 14. Loans Held for Sale

Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Loans held for Sale should not be included in the amounts reported under the Loan & Leases section, lines 15 through 24.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending** on pages 13 – 14.
- If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the Business Loans section of **Schedule A – Specialized Lending** on page 15.
- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in All Other Assets (page 2, line 32c) or Other Liabilities (page 3, line 8).

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 2)**

**LOANS & LEASES**

- **Collateral Codes.** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate (e.g., home equity loan), include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Report business loans not secured by real estate on the Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.
- **Interest Rates.** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.
- **For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield, generally by the interest method, based on the contractual terms of the loan.
- **Participation Loans.** Report the number of individual loans in each pool—not the number of pools. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), as these loans will still be reflected on the seller's balance sheet. The purchasing credit union should report participations not qualifying for true sales accounting as Other Assets (see instructions below).

**15. Unsecured Credit Card Loans**

Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

**16. All Other Unsecured Loans/Lines of Credit (other than credit cards)**

Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans. Typically, this would include signature, comaker, and cosigner loans. Also, report overdrawn share accounts of all types here, regardless of the existence of an overdraft protection program for share draft accounts. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

**17. Short-Term, Small Amount Loans (STS) (Federal Credit Unions Only)**

Federal Credit Unions will include the rate, number, and dollar amount of all loans granted under this program. Do not include these loans with All Other Unsecured Loans/Lines of Credit. State-Chartered credit unions will report similar loans with All Other Unsecured Loans/Lines of

Credit. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits, but does not require, FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. According to NCUA Rules and Regulations, Section 701.21(c)(7)(iii), a STS loan is defined as a closed-end loan with the following conditions:

1. The principal of the loan is not less than \$200 or more than \$1,000;
2. The loan has minimum maturity term of one month and a maximum maturity term of six months;
3. The FCU does not make more than three STS loans in any rolling six-month period to any one borrower and makes no more than one STS loan at a time to a borrower;
4. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iii)(3) (i.e., 6 months) provided the Federal credit union does not charge any additional fees or extend any new credit;
5. The FCU fully amortizes the loan;
6. The FCU sets a minimum length of membership requirement of at least one month;
7. The FCU charges an application fee to all members applying for a new loan that reflects the actual cost of processing the application, but in no case may the application fee exceed \$20; and
8. The FCU includes in its written lending policies a limit on the aggregate dollar amount of loans made under this section of a maximum of 20% of net worth and implements appropriate underwriting guidelines to minimize risk.

### **18. Non-Federally Guaranteed Student Loans**

Include the rate, number, and dollar amount of non-federally guaranteed, or private, student loans. Report guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 24 below.

### **19. New Vehicle Loans**

Include the rate, number, and dollar amount of new vehicle loans, where a new vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **20. Used Vehicle Loans**

Include the rate, number, and dollar amount of used vehicle loans, where a used vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **21. Total 1st Mortgage Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding loans and lines of credit secured by a first mortgage lien on the property. Include member business loans secured by a first mortgage lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

### **22. Total Other Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first mortgage lien. Typically, this would

include home equity and second mortgage loans. Include member business loans secured by a subordinate lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is an amount reported on lines 21 or 22) or if your credit union has originated any real estate loans during the reporting period, complete the real estate loan section of **Schedule A – Specialized Lending** on pages 13 – 14.
- If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete the Business Loans section of **Schedule A – Specialized Lending** on page 15.

### **23. Leases Receivable**

Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.

### **24. Total All Other Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding loans not already included in lines 15 - 23. Typically, this would include member business loans and business purpose loans (including agricultural loans) not secured by real estate, share secured loans, guaranteed loans, federally guaranteed student loans granted prior to July 1, 2010, etc. Loans secured by ATVs, RVs, and boats should also be reported on this line. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

### **25. TOTAL LOANS & LEASES (Sum of lines 15 – 24)**

Loans to other credit unions should normally be excluded from Total Loans and reported as an investment.

### **26. Allowance for Loan & Lease Losses (ALLL)**

Report the amount set aside to absorb possible losses on loans and leases (excludes Regular Reserves).

## **OTHER ASSETS**

### **27. Foreclosed and Repossessed Assets**

Report long-lived assets intended for sale and acquired through, or in lieu of, foreclosure or repossession (i.e., the credit union has taken possession) in the applicable category (i.e., Real Estate, Automobiles, or Other). Report the number of loans for each category in the left column and the total amount for each category in the right column.

Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the “cost” of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession.

After foreclosure or repossession, re-value the assets periodically to the lower of carrying amount or fair value (less costs to sell) through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL. Losses and declines in value should be reported on Page 5, line 28, Miscellaneous Operating Expenses.

Regardless of the valuation, foreclosed and repossessed property the credit union intends to sell should be transferred to Foreclosed and Repossessed Property and reported on this line.

### **28. Land and Building**

Land and building, less depreciation on building.

### **29. Other Fixed Assets**

All other fixed assets, such as furniture and fixtures and leasehold improvements, less related depreciation. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation. In this situation, your credit union is leasing assets and granted a lease from an outside entity.

### **30. National Credit Union Share Insurance Fund (NCUSIF) Capitalization Deposit**

Enter the amount of the National Credit Union Share Insurance Fund deposit.

### **31. Intangible Assets**

#### **a. Identifiable Intangible Assets**

Report the amount of identifiable intangible assets obtained through a merger or other business combination.

#### **b. Goodwill**

Report the amount of Goodwill, an asset representing the future economic benefits arising from other assets acquired in a business combination (i.e., merger) that are not individually identified and separately recognized.

#### **c. Total Intangible Assets (Sum of items 31a and b)**

### **32. Other Assets**

Report accrued interest on loans and accrued interest on investments separately, as applicable. All other assets include prepaid expenses, accounts receivable, loans to and investments in CUSOs, purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), and any other assets not previously included. Also, report any private insurance capitalization deposit here. Any investments purchased and identified to fund deferred compensation agreement obligations must be reported in the Investment Schedule on page 1 of the Call Report. If your asset size is over \$10 million and you report loans and/or investments greater than \$0, then you must include the accrued interest amounts in lines 32a and 32b. If this amount includes loans or investments to CUSOs, you must also complete the new NCUA Profile Form (NCUA Form 4501A) – formerly known as the Report of Officials (NCUA Form 4501) and **Schedule C - CUSO Information** on page 17.



- **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an asset. Rather, the CUSO's books and records should be consolidated with your credit union's books and records in accordance with generally accepted accounting principles. Complete **Schedule C - CUSO Information** on page 17 regardless of the ownership interest.

**33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25-26, 27d, 28, 29, 30, 31c, and 32d).**

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 40 on page 4).

**34. Loans Granted Year-to-Date**

Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted including real estate loans sold on the secondary market. For the number of loans, count each line of credit as a single loan granted if one or more advances were made on that line year-to-date, even if it is an existing line of credit approved in a previous year. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances on lines of credit and all balances which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

34a. Federal Credit Unions – Report the number and amount of short-term, small dollar amount (STS) loans granted year-to-date. See line 17 for the definition of a STS loan. The number and amount reported here should also be included in line 34 above.

**35. Loans Outstanding to Credit Union Officials and Senior Executive Staff**

Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members, and senior executive staff (credit union's chief executive officer typically titled as President or Treasurer/Manager; any Assistant Chief Executive Officer, e.g., any Assistant President, Vice-President, or Assistant Treasurer/Manager; and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date.

**STATEMENT OF FINANCIAL CONDITION**  
**LIABILITIES, SHARES AND EQUITY**  
(NCUA FORM 5300 - PAGE 3)

**LIABILITIES**

**BORROWINGS**

**1. Draws Against Lines of Credit**

Report the amount of borrowed funds owed to both members and non-members from all sources of credit in the appropriate stated time frames. Please include Corporate and FHLB lines of credit when reporting Draws Against Lines of Credit.

**2. Other Notes, Promissory Notes, and Interest Payable**

Report by maturity the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable, both to members and non-members. This includes borrowings from the Federal Reserve Bank Discount Window, borrowings from other government agencies or instrumentalities, and installment loans from a Corporate credit union. Do not include draws against lines of credit reported in line 1 above.

**3. Borrowing Repurchase Transactions**

Report by maturity the amount of all borrowing repurchase transactions.

**Special instructions for lines 4 and 5, Subordinated Debt and Subordinated Debt included in Net Worth:**

Section 702.2(f)(4) of the NCUA Rules and Regulations permits only qualifying Section 208 assistance with a remaining maturity in excess of 5 years to be reported as Subordinated Debt included in Net Worth. For this reason, if qualifying Section 208 assistance has a maturity greater than 5 years, report 100% on line 5 in the > 3 Years column. If the Section 208 assistance does not qualify for inclusion in net worth (e.g., maturity is less than 5 years), report 100% on line 4, in the appropriate maturity category.

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount of Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth by low-income designated credit unions is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

<b>Remaining Maturity</b>	<b>Amount to Report on Line 4, Subordinated Debt Percentage of Amount Borrowed</b>	<b>Amount of Uninsured Secondary Capital to Include on Line 5, Subordinated Debt included in Net Worth Percentage of Amount Borrowed</b>
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year remaining maturity	100%	0%

#### **4. Subordinated Debt**

Report subordinated debt by maturity. Examples of subordinated debt include Secondary Capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity and Section 208 assistance that does not qualify for inclusion in net worth. *See special instructions above.*

#### **5. Subordinated Debt included in Net Worth**

Report secondary capital accounts accepted from organizational or institutional investors.

NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions. Also, report loans to and accounts in the credit union established pursuant to Section 208 of the Federal Credit Union Act, provided such loans and accounts meet the requirements of NCUA Rules and Regulations, Section 702.2(f)(4). *See special instructions above.*

#### **6. TOTAL BORROWINGS (Sum of lines 1 through 5, for each individual column)**

#### **7. Accrued Dividends/Interest Payable on Shares/Deposits**

Accrued dividends and interest declared but not yet distributed.

#### **8. Accounts Payable and Other Liabilities**

Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings, and unposted suspense items).

### **SHARES/DEPOSITS**

- **Dividend/Interest Rates:** Report the rate paid on these credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e., 2.5% = 2.5), except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered, as long as the share program has outstanding member deposits as of the reporting date.
- **Overdrawn Accounts:** All overdrawn share account balances should be reported on page 2, line item 16, All Other Unsecured Loans/Lines of Credit, rather than reporting them as negative shares in this section.
- **Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts:** In an effort to reduce their reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period, and should match reporting on the Federal Reserve form FR 2900.

- **Credit Unions must meet the following two key criteria to have a valid retail sweep program:**
  1. The depository institution must establish by agreement with its transaction account member two legally separate accounts: a transaction account (share draft account) and a non-transaction account (usually regular shares or a money market account).
  2. The swept funds must actually be moved from the member's transaction account to the member's regular shares or money market account on the official books and records of the depository credit union as of the close of business on the day(s) where the depository credit union intends to report the funds in question as regular shares or money market accounts and not transaction accounts, and vice versa.
- When a depository credit union intends to establish a retail sweep program with respect to new transaction account members, the depository credit union must ensure that its member account agreements provide for the existence of two distinct accounts (a transaction account and a regular shares or money market account) rather than a single (transaction) account.
- Regardless of the structure of the credit union's official books and records, both the member-account level records and the aggregate-level records must reflect the actual movement of funds between the accounts (if any) for each reporting date, so that the manner in which the funds are reported on any given reporting date (transaction or regular shares/money market account) corresponds to where the funds are located (transaction or regular shares/money market account).
- Note that simply establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.
- The maintenance of such records or systems by a third party, such as a service provider, may raise questions as to whether those records or systems are subject to prudent managerial oversight and control. A valid retail sweep program may not exist solely in records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating "reclassified" deposit reports.

## **9. Share Drafts**

Report the rate, number of accounts, and dollar amount of credit union share drafts. Overdraft balances should be reported on page 2, line item 16, All Other Unsecured Loans/Lines of Credit.

**10. Regular Shares**

Report the rate, number of accounts, and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

**11. Money Market Shares**

Report the rate, number of accounts, and dollar amount of all credit union money market shares.

**12. Share Certificates**

Report the rate, number of accounts, and dollar amount of credit union share certificates by remaining maturity.

**13. IRA/KEOGH Accounts**

Report the rate, number of accounts, and dollar amount of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).

**14. All Other Shares and Deposits**

Report the rate, number of accounts, and dollar amount of all other credit union shares and deposits not already included in lines 9 through 13. Include Health Savings Accounts on this line.

**15. TOTAL SHARES (Sum of lines 9 – 14)**

Sum each of the columns by maturity and the number of accounts. Do not include non-member deposits.

**16. Non-Member Deposits (including brokered deposits)**

Report the rate, number of accounts, and dollar amount of non-member deposits, including brokered deposits, by maturity.

**17. TOTAL SHARES AND DEPOSITS (each column)**

Sum each of the columns by maturity, including non-member deposits, and the total number of accounts.

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

**18. Accounts Held by Member Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see Section 701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

**19. Accounts Held by Nonmember Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see Section 701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

**20. Employee Benefit Member Shares and Deposits**

Any shares of an employee benefit plan in an insured credit union shall be insured on a “pass-through” basis, in the amount of up to the SMSIA for the non-contingent interest of each plan

participant, in accordance with Section 745.9-2 of NCUA's Rules and Regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in Section 1787(k)(4) of NCUA's Federal Credit Union Act, may not accept employee benefit plan deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **21. Employee Benefit Nonmember Shares and Deposits**

The same insurance coverage and legal restrictions apply to retirement and other employee benefit plan accounts for nonmember shares as stated above for member shares. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **22. 529 Plan Member Deposits**

Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

### **23. Non-dollar Denominated Shares and Deposits**

An insured credit union may accept shares denominated in a foreign currency. Shares denominated in a foreign currency will be insured in accordance with this part to the same extent as shares denominated in U.S. dollars. Insurance for shares denominated in foreign currency will be determined and paid in the amount of United States dollars that is equivalent in value to the amount of the shares denominated in the foreign currency as of close of business on the date of default of the insured credit union. The exchange rates to be used for such conversions are the 12:00 PM rates (the noon buying rates for cable transfers) quoted for major currencies by the Federal Reserve Bank of New York on the date of default of the insured credit union, unless the share agreement provides that some other widely recognized exchange rates are to be used for all purposes under that agreement. The credit unions will also have to list these non-dollar denominated shares and deposits in U.S. dollars for the Call Report. The 12:00 PM Federal Reserve Exchange rates should be used as well on the last working day of the quarter-end.

### **24. Health Savings Accounts**

Section 724.1 of the NCUA Rules and Regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall be added to any other regular share and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations.

**25. Dollar Amount of Share Certificates equal to or greater \$100,000**

(Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual share certificates equal to or greater than \$100,000 only. For example, a credit union has two Share Certificate accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**26. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000**

This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual IRA/Keogh Accounts equal to or greater than \$100,000 only. For example, a credit union has two IRA/ Keogh accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program**

List the dollar amount the credit union actually transferred from share drafts (transactional accounts) to regular shares or money market accounts (nontransactional) to qualify the credit union as having a legitimate sweep program with the Federal Reserve. The credit union can use this total to assist in analyzing share trends.

**28. Dollar Amount of Noninterest Bearing Transactional Accounts greater than \$250,000**

Report the total dollar amount of Noninterest Bearing Transactional Accounts with balances greater than \$250,000. This line is for informational purposes only and not related to insured shares.

Noninterest bearing transaction account means an account or deposit maintained at an insured credit union—

- i. With respect to which interest is neither accrued nor paid;
- ii. On which the account holder or depositor is permitted to make withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone or other electronic media transfers, or other similar items for the purpose of making payments or transfers to third parties or others; and
- iii. On which the insured credit union does not reserve the right to require advance notice of an intended withdrawal.

**STATEMENT OF FINANCIAL CONDITION**  
**(LIABILITIES, SHARES AND EQUITY)**  
**(NCUA FORM 5300 - PAGE 4)**

**EQUITY**

**29. Undivided Earnings**

Undivided Earnings represents the accumulated surplus net income remaining after the books have been closed.

**30. Regular Reserves**

Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.

**31. Appropriation for Non-Conforming Investments (SCU ONLY)**

Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Section 741.3(a)(2). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.

**32. Other Reserves**

Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.

**33. Equity Acquired in Merger**

The acquisition date fair value of equity interests acquired in the acquisition(s) of another credit union(s) as measured consistent with GAAP.

**34. Miscellaneous Equity**

Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.

**35. Accumulated Unrealized Gains (Losses) on Available for Sale Securities**

Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.

**36. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities**

Report the cumulative amount of the total remaining unrealized losses for Other-Than-Temporary-Impairment (OTTI) due to other market factors on HTM debt securities. Such amounts must be appropriately displayed (**disclosure only, not an actual expense entry on the Income Statement**) through either a previous, or the current period's, Statement of Income, Item 14b.



### **37. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges**

Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."

### **38. Other Comprehensive Income**

Report any items of other comprehensive income that are not already included in items 34 or 35 above. An example of an Other Comprehensive Income item is other comprehensive income amounts related to single-employer defined benefit postretirement plans, such as a pension plan or health care plan.

A credit union that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, must recognize the funded status of each such plan on its balance sheet (i.e., an over-funded plan is recognized as an asset while an under-funded plan is recognized as a liability). Initially, the postretirement plan amounts recognized on the credit union's balance sheet before applying the standard must be adjusted to recognize gains or losses, prior service costs or credits, and transition assets or obligations that have not yet been included in the net periodic benefit cost of its plans. These adjustment amounts are recognized directly in equity as components of other comprehensive income. Thereafter, a credit union must recognize certain gains and losses and prior service costs or credits that arise during each reporting period as a component of other comprehensive income (OCI). Postretirement plan amounts carried in OCI are adjusted as they are subsequently recognized in earnings as components of the plan's net periodic benefit cost. Credit unions should consult their independent accountant for further guidance in applying this accounting standard.

These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.

### **39. Net Income**

Sum remaining after all expenses have been met or deducted from income prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.

### **40. TOTAL LIABILITIES, SHARES AND EQUITY**

Sum of all liabilities, shares, and equity. Must equal line 33 on page 2.

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete the Liquidity, Commitments and Sources section on page 10.*

**NCUA INSURED SAVINGS COMPUTATION**  
**(NCUA FORM 5300 - PAGE 4)**

Eligible accounts are generally insured up to \$250,000 each. Refer to Part 745 of the NCUA Rules and Regulations for additional guidance. Note: Noninterest bearing transactional accounts (interest or dividends are neither accrued nor paid), as defined in section 745.1(f) of the NCUA Rules and Regulations, are fully insured separate from, and in addition to, other coverage. These accounts should not be included on lines A – K.

**A. Uninsured IRA and KEOGH Member**

Report only the amount of uninsured IRA and KEOGH shares and deposits. These accounts are insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on line A1 below.

**A1. Uninsured KEOGH Member Shares for Employee Benefit Plans**

Report only the amount of uninsured KEOGH shares and deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

**B. Uninsured Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured Employee Benefit Member shares and deposits. Insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on A1 above.

**C. Uninsured Member 529 Plan Deposits**

Report only the amount of uninsured member 529 Plan shares and deposits.

**D. Uninsured Accounts Held by Member Government Depositors**

Report only the amount of uninsured Member Government Depositors' shares and deposits.

**E. Uninsured All Other Member Shares and Deposits**

Report only the amount of uninsured all other member shares and deposits not reported on lines A – D above.

**F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS**

Must equal the sum of lines A, A1, B, C, D, and E.

**G. Uninsured Nonmember Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits.

**H. Uninsured Nonmember Accounts Held by Government Depositors**

Report only the amount of uninsured Nonmember Government Depositors' shares and deposits.

**I. Other Uninsured Nonmember Shares and Deposits**

Report all other uninsured Nonmember Shares and Deposits not reported on lines G and H above.

**J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS**

Add items G, H, and I (Accounts 067A1, 067B1, and 067C1) together to determine the total for all uninsured nonmember shares and deposits, so NCUA can determine insured shares, an accurate operating fee, and share insurance deposit.

**K. TOTAL UNINSURED SHARES AND DEPOSITS**

Add items F and J together to determine the aggregate total for all uninsured shares and deposits.

**L. TOTAL INSURED SHARES AND DEPOSITS**

Total Shares and Deposits, item 17, Page 3 of the Call Report, less item K. The calculation of total insured shares is the amount on which the operating fee and National Credit Union Share Insurance Fund deposit will be based.

**INCOME AND EXPENSE**  
**(NCUA FORM 5300 - PAGE 5)**

**USE YEAR-TO-DATE TOTALS**

**INTEREST INCOME**

**1. Interest on Loans**

Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12 months delinquent, whichever occurs first.

**2. Interest Refunded**

Loan interest income refunded to borrowers.

**3. Income from Investments (Including Interest and Dividends)**

Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, and Cash Equivalents reported on page 1, line 3. Do not include any realized or unrealized gains/losses from trading securities (line 4), gains or losses resulting from the sale of investments (line 14), or unconsolidated CUSO income (line 13).

**4. Trading Profits and Losses**

Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments, except those that are held for trading (see line 14).

**5. TOTAL INTEREST INCOME (Sum of lines 1 – 4).**

**INTEREST EXPENSE**

**6. Dividends on Shares**

Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations.

**7. Interest on Deposits (State Credit Union ONLY)**

*This question is for state chartered credit unions only.* Interest on all deposits year-to-date. Interest means any payment to a member or to a member's account for the use of funds in a nondividend-bearing account at a state-chartered credit union, offered pursuant to state law.

**8. Interest on Borrowed Money**

Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

**9. TOTAL INTEREST EXPENSE (Sum of lines 6 – 8).**

**10. Provision for Loan & Lease Losses**

Expense recorded to maintain the Allowance for Loan & Lease Losses account.

## **11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES**

Amount on line 5, less amount on line 9, less amount on line 10.

## **NON-INTEREST INCOME**

### **12. Fee Income**

Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.). Report only the gross income. Associated expenses should be reported in the expense section.

### **13. Other Operating Income**

Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, interchange income, interest income earned on purchased participations not qualifying for true sales accounting under GAAP, and unconsolidated CUSO income.

### **14. Gain (Loss) on Investments**

Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). Report losses on Membership Capital/Nonperpetual Capital Accounts and Paid-in Capital/Perpetual Contributed Capital at Corporate Credit Unions on this line. In addition, use this account to report declines in fair value that are **Other-Than-Temporary-Impairments (OTTI)** for securities classified as either available for sale or held-to-maturity. However, report only the credit loss portion of the OTTI on this line. All other losses related to OTTI must be reported on the Statement of Financial Condition – Equity, under Accumulated Unrealized Gain (Losses) on Available for Sale Securities (Acct 945) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Acct 945C).

#### **a. Total Other-Than-Temporary Impairment (OTTI) Losses**

In periods in which a credit union determines that a debt security's decline in fair value below its amortized cost basis is OTTI, the credit union shall present the total decline to full fair market value as an OTTI loss in the statement of earnings. Include both the amount relating to credit losses and the amount due to other factors here for disclosure purposes only.

#### **b. Less: Portion OTTI Losses in Other Comprehensive Income**

Report the amount of year-to-date OTTI included in item 14a due to other factors. The portion of OTTI due to other factors on HTM debt securities must also be recognized in the other comprehensive income portion of Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities, Statement of Financial Condition – Equity, line item 36 – Acct 945C.

#### **c. OTTI Losses Recognized in Earnings (Included in Item 14)**

Report the difference between Item 14a and 14b. This difference represents the amount of year-to-date OTTI due to credit losses. This total should also be reflected in Item 14 above.

### **15. Gain (Loss) on Disposition of Fixed Assets**

Income or expense resulting from the sale or other disposition of fixed assets. Include gains or losses on the sale of foreclosed and repossessed assets on this line.

**16. Gain from Bargain Purchase (Merger)**

List any applicable gain as the result of a bargain purchase of another credit union.

**17. Other Non-Operating Income (Expense)**

Record all miscellaneous non-operating income or expense items. Credit Unions should include such items as gifts, donations received, and contribution income, such as grants.

**18. TOTAL NON-INTEREST INCOME (Sum of lines 12 – 17).**

**NON-INTEREST EXPENSE**

**19. Employee Compensation and Benefits**

Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.

**20. Travel and Conference Expense**

Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.

**21. Office Occupancy Expense**

Expenses related to occupying an office including office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.

**22. Office Operations Expense**

Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, bond insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house electronic data processing (EDP) cost, etc.

**23. Educational and Promotional Expense**

Advertising, publicity, and promotions.

**24. Loan Servicing Expense**

Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

**25. Professional and Outside Services**

Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

**26. Member Insurance**

26a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

26b. Report NCUA Board assessment expenses to fund the Temporary Corporate Credit Union Stabilization (TCCUS). The TCCUS is designed to minimize the annual expenses for natural-person credit unions and to repay the United States Treasury over multiple years for borrowings necessary to stabilize the corporate credit union system.

26c. Report life savings, borrower's protection, share insurance, and other member insurance.

26d. Total Member Insurance

**27. Operating Fees**

Annual operating/supervision fee assessed by NCUA or the State Supervisory Authority.

**28. Miscellaneous Operating Expenses**

Expenses not covered by lines 19 - 27, including cash over and short, annual meeting expenses, association dues, etc.

**29. TOTAL NON-INTEREST EXPENSE (Sum of lines 19 – 28).**

**30. NET INCOME (LOSS)**

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 18) less Total Non-Interest Expense (line 29).

**RESERVE TRANSFERS**

**31. Transfer to Regular Reserves**

Income earned year-to-date which was transferred to the Regular Reserves account.

**OTHER CALCULATIONS**

**32. NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b**

Net Income (Loss) (line 30) plus NCUSIF Premium Expense (line 26a) plus Temporary Corporate CU Stabilization Fund Assessment (line 26b)

**MISCELLANEOUS INFORMATION**  
**(NCUA FORM 5300 - PAGE 6)**

**1. Excess Deposit Insurance**

If your credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide: a) the name of the insuring company and b) the total dollar amount of shares and/or deposits insured by this company.

- **DO NOT include Life Saving and Borrowers' Protection Insurance.**
- **DO NOT include Surety Bond Coverage.**

**2. Number of Current Members**

Report the number of credit union members. Report the actual number of members, not the number of accounts.

**3. Number of Potential Members**

Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.

**4. Number of Credit Union Employees**

Report the number of employees as of the date of the call report.

- a. **Full-Time Employees.** Report the number of employees who work 26 hours or more per week.
- b. **Part-Time Employees.** Report the number of employees who work 25 hours or less per week

**5. Aggregate Capital and Operating Lease Payments on Fixed Assets**

The credit union should report the total remaining dollar amount of its obligation to lessor(s), without discounting commitments for future payments to present value.

**6. Qualifying Business Combination**

**Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009?** If this answer is "Yes", please complete line 7 on Page 11. Please refer to Part 702 of NCUA Rules and Regulations for specific information on this topic.

**7. Transactional Website Usage**

Report the number of members (not the number of transactions) using your transactional website. Do not answer this question if your website is not a transactional type website.

**8. Expansion**

Answer "Yes" if the credit union is planning to add new branches and/or expand existing office facilities within the next 12 months.



## 9. Uninsured Secondary Capital

**This account is for low-income designated credit unions only.** Report the portion of Subordinated Debt included in Net Worth reported on page 3, line 5 that represents Uninsured Secondary Capital. In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount reported as Uninsured Secondary Capital is dependent upon the remaining maturity. Report this account based on the following sliding scale, and report the portion of Uninsured Secondary Capital not included in Net Worth as Subordinated Debt on page 3, line 4 (see instructions for page 3) :

<b>Remaining Maturity</b>	<b>Amount to Report on Line 9, Uninsured Secondary Capital Percentage of Amount Borrowed</b>
Greater than 5 years	100%
4 to less than 5 years	80%
3 to less than 4 years	60%
2 to less than 3 years	40%
1 to less than 2 years	20%
Less than 1 year remaining maturity	0%

**DELINQUENT LOANS**  
**(NCUA FORM 5300 - PAGE 7 & 8)**

Report the total outstanding loan balance and number of **all** delinquent loans and leases by collateral type on page 7 and report additional delinquency information on page 8, if applicable. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.) and loans held on the balance sheet of wholly-owned CUSOs.

- Do not include either:
  - 1) Loans already written down to fair value (difference charged-off against ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or
  - 2) Any loans for which the credit union has already obtained physical possession of the underlying collateral (automobiles, boats, real estate, etc.), regardless of whether formal foreclosure or repossession proceedings have been instituted against the borrower. The credit union should write-down such loans to the fair value of the collateral, less costs to sell. Property the credit union intends to sell should be transferred to "Foreclosed and Repossessed Assets".
- The past due status of purchased credit impaired loans acquired in business combinations, or otherwise purchased, should be determined in accordance with each loan's contractual repayment terms. However, the dollar amount reported in the appropriate delinquency category on pages 7 and 8 should reflect the credit union's recorded investment value, as included in the Loans & Leases section of the Statement of Financial Condition.
- Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with the restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.
- **Note:** Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor's financial difficulties*, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of interest, principal, or both. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

**DELINQUENT LOANS BY COLLATERAL TYPE**  
**(NCUA FORM 5300 - PAGE 7)**

**TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

**1a. Unsecured Credit Card Loans**

Report the total number of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2a. Short-Term, Small Amount Loans (STS) (FCUs Only)**

Federal Credit Unions will report the total number of all delinquent STS loans under the applicable delinquent loan category. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3a. Non-Federally Insured Guaranteed Student Loans**

Report the number of delinquent non-federally guaranteed, or private, student loans on this line. Report the number of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7a below.

**4a. 1st Mortgage Real Estate Loans/Lines of Credit**

**1. Fixed Rate (including Hybrid/Balloons > 5 yrs).** Report the number of delinquent loans secured by fixed rate first mortgages here. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years, should be included on this line if secured by a first mortgage.

**2. Adjustable Rate (including Hybrid/Balloons < 5yrs).** Report the number of delinquent loans secured by adjustable rate first mortgages here. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years, should be included on this line if secured by a first mortgage.

**5a. Other Real Estate Loans/Lines of Credit**

**1. Fixed Rate/Hybrid/Balloon.** Report the number of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan.

**2. Adjustable Rate.** Report the number of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

**6a. Leases Receivable**

Report the number of delinquent leases on this line.

**7a. All Other Loans**

Include in line 7a the total number of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

**8a. Total Number of Delinquent Loans (Sum of lines 1a – 7a)**

Report the total number of all delinquent loans.

**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE**

**1b. Unsecured Credit Card Loans**

Report the balance of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2b. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the balance of all delinquent STS loans under the applicable delinquent loan category. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3b. Non-Federally Guaranteed Student Loans**

Report the balance of delinquent non-federally guaranteed, or private, student loans on this line. Report the amount of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7b below.

**4b. 1st Mortgage Real Estate Loans/Lines of Credit**

**1. Fixed Rate (including Hybrid/Balloons > 5 yrs).** Report the balance of delinquent loans secured by fixed rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years, should be included on this line if secured by a first mortgage.

**2. Adjustable Rate (Including Hybrid/Balloons 5yrs or less).** Report the balance of delinquent loans secured by adjustable rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years, should be included on this line if secured by a first mortgage.

## **5b. Other Real Estate Loans/Lines of Credit**

**1. Fixed Rate/Hybrid/Balloon.** Report the balance of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan

**2. Adjustable Rate.** Report the balance of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

## **6b. Leases Receivable**

Report the balance of delinquent leases on this line.

## **7b. All Other Loans**

Include in line 7b the total amount of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

## **8b. Total Delinquent Loans**

Report the total amount of all delinquent loans.

**ADDITIONAL DELINQUENCY INFORMATION**  
**(NCUA FORM 5300 - PAGE 8)**

Credit unions must include all loan types and report loan delinquency in other categories when applicable. Remember, this section is for informational purposes only. Delinquency for these loans has already been reported on the delinquency schedule by collateral type on page 7 (lines 1-8). Include delinquent loans reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.) and loans held on the balance sheet of wholly-owned CUSOs. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations with substantial recourse), as these loans will still be reported by the seller.

To complete this additional delinquency information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) becomes delinquent. Therefore, it must be reported on lines 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 10 and 15. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on lines 9 and 11, if the real estate loan is an interest only or payment option 1st mortgage loan. In the case of indirect vehicle loans, they would be reported only on line 9.

**REPORT DELINQUENT NUMBERS ONLY**

Report the total number of **all** delinquent loans and leases by categories. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.).

**9a. Indirect Loans**

Report the total number of all outstanding delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

**10a. Participation Loans**

Report the total number of all delinquent loan participations.

**11a. Interest Only and Payment Option 1st Mortgage Loans**

Report the total number of all delinquent Interest Only and Payment Option 1st Mortgage Loans.

**12a. Interest Only and Payment Option Other RE/LOC Loans**

Report the total number of all delinquent Interest Only and Payment Option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

**13a. Residential Construction Excluding Business Purpose**

Report the total number of all delinquent residential construction loans that were granted directly to a home owner building a residence for their own personal use, which is not limited to a primary residence.

**14a. Member Business Loans excluding Agricultural Loans**

Report the total number of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

**15a. Agricultural Loans**

Report the total number of all delinquent business loans made for agricultural purposes.

**16a. Nonmember Business Loans excluding Agricultural Loans**

Report the total number of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

**17a. Business Construction & Development Loans**

Report the total number of all delinquent business loans granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14a and 16a above, according to the borrower's membership status.

**18a-22a.** Refer to the instructions for Schedule A Specialized Lending, Section 5 for the definition of what should be reported as modified real estate, business, and consumer loans.

**18a. Modified 1st Mortgage Real Estate Loans**

Report the total number of all delinquent Modified 1st Mortgage Real Estate Loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4a in the appropriate sub-category.

**19a. Modified Other Real Estate Loans/Lines of Credit**

Report the total number of all delinquent Modified Other Real Estate Loans/Lines of Credit. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5a in the appropriate sub-category.

**20a. Modified Real Estate Loans also reported as Business Loans**

Report the total outstanding number of delinquent Modified Real Estate Loans also reported as business loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4a or 5a and on line 21 or 22 in the Assets Section of the Statement of Financial Condition, depending on the type of loan.

**21a. Modified Consumer Loans NOT Secured by Real Estate**

Report the total outstanding number of delinquent Modified Consumer Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 2a, 3a, 6a, or 7a on page 7 and line 9a or 10a on Page 8, depending on the type of loan. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

**22a. Modified Business Loans NOT Secured by Real Estate**

Report the total outstanding number of delinquent Modified Business Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 6a, or 7a on page 7 and lines 9a, 10a, 14a, 15a, or 16a on Page 8, depending on the type of loan.



## **REPORT DELINQUENT AMOUNTS ONLY**

See the instructions for Schedule A – Specialized Lending, Part 4 regarding the definition of Net Member Business Loan Balance (NMBLB). For Small Business Administration (SBA) loans, report the entire amount of the delinquent loan on the appropriate line of page 7, but only the nonguaranteed portion of the NMBLB on the relevant business loan line of page 8.

### **9b. Indirect Loans**

Report the total outstanding loan balance of all delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

### **10b. Participation Loans**

Report the total outstanding loan balance of all delinquent loan participations.

### **11b. Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans**

Report the total outstanding loan balance of all delinquent Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans.

### **12b. Interest Only and Payment Option Other RE/LOC Loans**

Report the total outstanding loan balance of all delinquent Interest Only and Payment Option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

### **13b. Residential Construction – excluding Business Purpose**

Report the total outstanding loan balance of all delinquent residential construction loans that were granted directly to a home owner building a residence for their own personal use, which is not limited to a primary residence.

### **14b. Member Business Loans excluding Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

### **15b. Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business loans made for agricultural purposes.

### **16b. Nonmember Business Loans excluding Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

### **17b. Business Construction & Development Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14b and 16b above, according to the borrower's membership status.

**18b-22b.** Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as modified real estate, business, and consumer loans.

**18b. Modified 1<sup>st</sup> Mortgage Real Estate Loans**

Report the total outstanding loan balance of all delinquent Modified 1<sup>st</sup> Mortgage Real Estate Loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4b in the appropriate sub-category.

**19b. Modified Other Real Estate Loans/Lines of Credit**

Report the total outstanding loan balance of all delinquent Modified Other Real Estate Loans/Lines of Credit. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5b in the appropriate sub-category.

**20b. Modified Real Estate Loans also reported as Business Loans**

Report the total outstanding loan balance of all delinquent Modified Real Estate Loans also reported as business loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4b or 5b and on line 21 or 22 in the Assets Section of the Statement of Financial Condition, depending on the type of loan.

**21b. Modified Consumer Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of delinquent Modified Consumer Loans that are NOT secured by real estate. The amounts included in this line should also be on lines 1b, 2b, 3b, 6b, or 7b on page 7 and line 9b or 10b on Page 8, depending on the type of loan. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

**22b. Modified Business Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of delinquent Modified Business Loans that are NOT secured by real estate. The amounts included in this line should also be reported on lines 1b, 6b, or 7b on page 7 and lines 9b, 10b, 14b, 15b, or 16b on Page 8, depending on the type of loan.

**LOAN CHARGE OFFS AND RECOVERIES**  
**(NCUA FORM 5300 - PAGE 9)**

**LOAN LOSS INFORMATION**

Report the dollar amount of loans charged off year-to-date by collateral category in the left column. Report the dollar amount of loan recoveries year-to-date by collateral category in the right column.

**1. Unsecured Credit Card Loans**

**2. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the dollar amount of loans charged off year-to-date in the left column and the dollar amount of loan recoveries year-to-date in the right column. FCUs should not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3. Non-Federally Guaranteed Student Loans**

Report the dollar amount of non-federally guaranteed, or private, student loans charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column. Report the amount of charged off guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7 below.

**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**

Report all charge offs and recoveries for loans reported on page 2, lines 16, 19, 20, and 24 prior to being charged off (e.g., all other consumer loans, member business loans not secured by real estate, etc.). **Charge offs and recoveries from an overdraft protection program should also be included on this line.**

**8. Total Charge Offs and Recoveries**

Report the total of all loans charged off year-to-date in the left column and total recoveries year-to-date in the right column.

**ADDITIONAL LOAN LOSS INFORMATION**

Credit unions must include all loan types and report loan losses and recoveries in other categories when applicable. Remember, this section is for informational purposes only.

**Charge offs and recoveries for these loans has already been reported on the loan charge offs and recoveries schedule above (lines 1 – 8).**

To complete this additional loan loss information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) is charged off. Therefore, it must be reported on lines 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans are charged off, the charged off amount and any subsequent recoveries would be reported on lines 10 and 15. Other examples are indirect lending involving real estate or vehicle loans. Real estate related indirect loans that are charged off and any subsequent recoveries would be reported on lines 9 and 11, if the real estate loan is an interest only or payment option 1<sup>st</sup> mortgage loan. In the case of vehicle loans that are also indirect, the charged off amount and any subsequent recoveries would be reported only on line 9.

### **9. Indirect Loans**

Report the dollar amount of loans charged off year-to-date from the credit union's indirect lending program on the left. Report the dollar amount of recoveries year-to-date from the indirect lending program in the right column.

### **10. Participation Loans**

Report the dollar amount of loans charged off year-to-date from loan participations on the left. Report the dollar amount of recoveries year-to-date from loan participations in the right column.

### **11. Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans**

Report the dollar amount of loans charged off year-to-date for Interest Only and Payment Option 1st Mortgage Loans on the left. Report the dollar amount of recoveries year-to-date for Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans in the right column.

### **12. Interest Only and Payment Option Other RE/LOC Loans**

Report the dollar amount of loans charged off year-to-date for Interest Only and Payment Option Other RE/LOCs Loans on the left. Report the dollar amount of recoveries year-to-date for Interest Only Payment Option Other RE/LOCs Loans in the right column. Please refer to the instructions for line 12 on Schedule A Specialized Lending for information on what qualifies as an Interest Only or Payment Option Other RE/LOC Loan.

### **13. Residential Construction - excluding Business Purpose**

Report the dollar amount of loans charged off year-to-date for residential construction loans that were granted directly to a home owner building a residence for their own personal use on the left. Report the dollar amount of recoveries year-to-date from Residential Construction, excluding Business Purpose in the right column.

### **14. Member Business Loans excluding Agricultural Loans**

Report the dollar amount of loans charged off year-to-date for Member Business Loans, excluding the amount charged off for loans made for agricultural purposes on the left. Report the dollar amount of recoveries year-to-date from Member Business Loans, excluding the amount charged off for loans made for agricultural purposes in the right column.

**15. Agricultural Loans**

Report the dollar amount of loans charged off year-to-date for Business Loans made for agricultural purposes on the left. Report the dollar amount of recoveries year-to-date from Business Loans made for agricultural purposes in the right column.

**16. Nonmember Business Loans excluding Agricultural Loans**

Report the dollar amount of loans charged off year-to-date for Nonmember Business Loans on the left, excluding the amount charged off on loans made for agricultural purposes. Report the dollar amount of recoveries year-to-date from Nonmember Business Loans in the right column, excluding the amount of recoveries on loans made for agricultural purposes.

**17. Business Construction and Development Loans**

Report the dollar amount of loans charged off year-to-date for Business Construction and Development Loans on the left. Report the dollar amount of recoveries year-to-date from Business Construction and Development Loans in the right column. These charge-offs and recoveries should also be reported on lines 14 and 16 above, according to the borrower's membership status.

**18-22.** Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as modified real estate, business, and consumer loans.

**18. Modified 1st Mortgage Real Estate Loans**

Report the dollar amount of loans charged off year-to-date for Modified 1<sup>st</sup> Mortgage Real Estate Loans on the left. Report the dollar amount of recoveries year-to-date from Modified 1<sup>st</sup> Mortgage Real Estate Loans in the right column.

**19. Modified Other Real Estate Loans/Lines of Credit**

Report the dollar amount of loans charged off year-to-date for Modified Other Real Estate Loans/Lines of Credit on the left. Report the dollar amount of recoveries year-to-date from Modified Other Real Estate Loans/Lines of Credit in the right column.

**20. Modified Real Estate Loans also reported as Business Loans**

Report the dollar amount of loans charged off year-to-date for Modified Real Estate Loans also reported as business loans on the left. Report the dollar amount of recoveries year-to-date from Modified Real Estate Loans also reported as business loans in the right column.

**21. Modified Consumer Loans NOT Secured by Real Estate**

Report the dollar amount of loans charged off year-to-date for Modified Consumer Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from Modified Consumer Loans NOT Secured by Real Estate in the right column. Do not include skip-a-pay or similar programs, unless the loans were also modified because of deterioration in the financial condition of the borrower before being charged off.

**22. Modified Business Loans NOT Secured by Real Estate**

Report the dollar amount of loans charged off year-to-date for Modified Business Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from Modified Business Loans NOT Secured by Real Estate in the right column.

## **BANKRUPTCY INFORMATION**

### **23. Total Amount of Loans Charged Off due to Bankruptcy, Year-to-Date**

Report the dollar amount of loans charged off due to bankruptcy, year-to-date, regardless of when the bankruptcy was filed. Include Chapter 7, Chapter 13, Chapter 11, and Chapter 12 Bankruptcy Loan Charge-offs. Do not include recoveries.

### **24a.-c. Number of Members Filing Bankruptcy Year-to-Date**

Provide the number of members who have **outstanding** loans in your credit union and have filed for Chapter 7, Chapter 13, Chapter 11, or Chapter 12 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

### **25. Amount of Outstanding Loans Subject to Bankruptcies**

Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 24a.-c.

## **MISCELLANEOUS LOAN INFORMATION**

### **26. Real Estate Loans Foreclosed Year-to-Date**

Provide the number and amount of real estate loans foreclosed year-to-date for which the legal process of foreclosure is complete. For the amount, report the balances of the real estate loans at time of foreclosure.

### **27. Congressional Reporting Requirement (FCU ONLY)**

Section 1757(5)(A)(vi)(I) of the Federal Credit Union Act requires NCUA to consult with the appropriate committees of the Congress, the Department of the Treasury, and the Federal financial institution regulatory agencies before exceeding the 15% loan interest rate ceiling.

**This reporting requirement applies to Federal Credit Unions only.**

#### **a. Amount of Loans with Interest Rates Exceeding 15%**

Report total dollar amount of all loans with interest rates exceeding 15%.

#### **b. Weighted Average Interest Rate for Loans with Interest Rates Exceeding 15%**

Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%

**LIQUIDITY, COMMITMENTS AND SOURCES**  
**(NCUA FORM 5300 - PAGE 10)**

**OFF BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

Report unfunded commitments directly committed by the credit union in the first column, on the relevant line. Report unfunded commitments made on the credit union's behalf through a third party (e.g., purchased participation loans or indirect loan programs including, but not limited to, auto, recreational vehicle, furniture, real estate, business, and non-federally guaranteed student loans) in the second column. Report the total for each category in the third column.

**1. Unfunded Commitments for Business Loans**

Report the portion of the Net Member Business Loan Balances from **Schedule A Specialized Lending, Section 4**, lines 1k and 2k (Accounts 400A and 400B) that represent unfunded commitments.

**A. Commercial Real Estate**

Report the unfunded portions of commitments to extend credit for the purpose of financing commercial properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, etc.), multifamily and rental residential properties (e.g., apartment buildings), and farmland.

**B. Construction and Land Development**

Include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (e.g., the process of improving land, laying sewers and water pipes, etc.) in preparation of erecting new structures, or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, "construction" includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general (i.e., non-business purpose residential construction) lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2E).

**C. Outstanding Letters of Credit**

Report the amount unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a member (account party) fails to repay an outstanding loan or debt instrument.

**D. Other Unfunded Business Loan Commitments**

Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial properties, construction and land development, or standby letters of credit (i.e., report unfunded commitments not reported on lines 1A-C, including commitments to extend credit to commercial and industrial enterprises through credit cards).

**E. Total Unfunded Commitments for Business Loans (Sum of lines 1A-D)**

**2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)**

**A. Revolving Open-End Lines Secured by 1 – 4 Family Residential Properties**

Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

**B. Credit Card Lines**

Report the unfunded portions of commitments to extend credit to individuals for household, family, and other personal expenditures through credit cards. Credit unions may report unfunded credit card lines as of the end of their members' last monthly billing cycle prior to the report date or as of the report date.

**C. Unsecured Share Draft Lines of Credit**

Report the amount of unfunded lines of credit available that can be accessed through use of a personal check

**D. Overdraft Protection Program Commitments**

Report the amount of unfunded overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities and typically provide members with an express overdraft "limit" that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.

**E. Residential Construction Loans-Excluding Business Purpose**

Report the amount of unfunded commitments of residential 1<sup>st</sup> mortgage construction loans where the borrower will be the occupant of the completed construction.

**F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgage)**

Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties authorized by Federally Insured Home Equity Conversion Mortgages. The Federal Housing Administration offers the only federally insured reverse mortgage program.

**G. Proprietary Reverse Mortgage Products**

Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties authorized by Proprietary Reverse Mortgage Products. These types of reverse mortgages are not federally insured.

**H. Other Unfunded Commitments**

Report the unfunded portions of all other commitments not reported on lines 2A-G.



**I. Total Unfunded Commitments for Non-Business Loans (Sum of lines 2A-H)**

**Total Unfunded Commitments for all loan types (Sum of lines 1A-D and 2A-H)**

**3. Dollar Amount of Pending Bond Claims**

Report the dollar amount of pending bond claims that your credit union intends to file but has not yet recorded on its balance sheet. Do not report other outstanding insurance claims.

**CONTINGENT LIABILITIES**

**4. Loans Transferred with Limited Recourse Qualifying for Sales Accounting**

Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., insufficient recourse to preclude sales accounting treatment). Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that are standard for sales on the secondary market. **Do not include loan participations transferred with substantial recourse or those transferred without recourse.** If a transfer does not satisfy the criteria for sales treatment (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

**5. Other Contingent Liabilities**

Report the aggregate amount of any other outstanding contingent liabilities. This may include post-retirement packages and management contracts.

**CREDIT AND BORROWING ARRANGEMENTS**

**6. Amount of Borrowings Subject to Early Repayment at Lender's Option**

Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

**7a. Total Credit Lines**

Report the maximum amount the credit union is entitled to borrow under all established lines of credit, both advised and committed. Report draws against these lines on Page 3, line 1.

**7b. Total Committed Credit Lines**

Report the maximum amount the credit union is entitled to borrow under all established committed lines of credit. A committed line of credit is a credit line in which the credit union has paid a fee in advance to guarantee access at a future time. Total Committed Credit Lines should be included on line 7a above.

**7c. Total Credit Lines at Corporate Credit Unions**

Report the maximum amount the credit union is entitled to borrow under all established lines of credit at a Corporate Credit Union. Report draws against these lines in item 8 below. Draws should also be reported on Page 3, line 1. Total Credit Lines at Corporate Credit Unions should be included on line 7a above.

## **8. Borrowings Outstanding from Corporate Credit Unions**

### **a. Lines of Credit.**

Report the total amount of draws from all lines of credit held with a Corporate Credit Union as of the call report date. Draws should also be reported on Page 3, line 1.

### **b. Term Borrowings.**

Report the total amount of all term borrowings owed to Corporate Credit Unions as of the call report date. This amount should also be included in the amount reported on Page 3, line 2.

## **9. Assets Pledged to Secure Borrowings**

Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities.

**PCA NET WORTH CALCULATION WORKSHEET**  
**(NCUA FORM 5300 - PAGE 11)**

**Credit unions are not required to provide input on this page, unless the credit union intends to use an optional Total Assets Election to compute its net worth ratio or has completed a merger or acquisition that qualifies under FAS 141R.**

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections, it must input this amount on line 10, 11, or 12, as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 9. (Please see NCUA Rules and Regulations §702.2 (k) for further information regarding total assets.)

**All Credit Unions.** This worksheet provides a means of measuring the net worth ratio. All credit unions must determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA Rules and Regulations §702.101.)

**Credit unions with Assets Greater than \$10,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

Line 14a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components.

Line 14b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

**Manual Call Report Filers.** Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, use it to select an optional total assets election, or use it as a manual net worth calculation worksheet. NCUA will compute the Net Worth Ratio and RBNW Requirement Calculation for manual Call Report filers with the information entered on the Call Report.

## **7. Adjusted Retained Earnings acquired through Business Combinations**

### **a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations**

List the applicable total for the prior quarter-end adjusted retained earnings acquired through business combinations. **This amount should equal the amount reported in line 7c of the prior period call report, if the credit union has reported this information before.** This total must be tracked separately by the credit union since it will not appear directly on the balance sheet.

**b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter**

List any applicable adjustments, such as additional business combinations. Note: The retained earnings of the acquired credit union at the point of acquisition must be measured under Generally Accepted Accounting Principles. The only time an adjustment would be negative is due to an accounting correction.

**c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter**

For each business combination completed on or after October 31, 2011 report any bargain purchase gain, only up to the amount of added retained earnings for that entity included on line b above, in accordance with NCUA Rules and Regulations, Section 702.2(f)(3). The difference between the bargain purchase gain and added retained earnings should be calculated separately for each business combination, with the aggregate reported on this line.

**d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Line 7a + Line 7b - Line 7c)**

The amount calculated in line 7d is what you should report on line 7a on your next 5300 report.

**8. TOTAL NET WORTH (Sum of items 1-6 and 7d)**

**STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW)**  
**REQUIREMENT**  
**(NCUA FORM 5300 - PAGE 12)**

**No credit union is required to provide input on this page.** NCUA provides the Standard Components of Risk Based Net Worth (RBNW) Requirement worksheet to demonstrate the underlying source information of the RBNW requirement. NCUA provides this for your information only.

**Credit unions with Assets Greater than \$10,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their RBNW Calculation Requirement. Line 14a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

**Manual Call Report Filers.** NCUA will compute the RBNW Requirement Calculation for manual Call Report filers with the information entered on previous pages of the Call Report.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 13)**

Report loans net of loan origination fees (costs), which are recognized over the life of the related loan as an adjustment to yield.

**SECTION 1 – INDIRECT LOANS**

An indirect loan is a loan made by a credit union through a vendor or other third party that facilitates the financing arrangement, including, but not limited to, auto loans, recreational vehicle loans, furniture loans, real estate loans, business loans, and non-federally guaranteed student loans. The credit union is responsible for making the underwriting decision, and the loan is immediately assigned to the credit union after being made.

**1a. Indirect Loans – Point of Sale Arrangement**

Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant. In this case, the credit union partners with a merchant to originate loans at the point of sale. A direct agreement between an auto dealer and a credit union is an example of an indirect loan made at the point of sale.

**1b. Indirect Loans – Outsourced Lending Relationship**

Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor, other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor receives compensation for facilitating loan origination. **A wholly owned CUSO is considered a third party for this reporting item.**

**1c. Total Outstanding Indirect Loans (Sum of lines 1a – b)**

**SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT INCLUDING BUSINESS LOANS SECURED BY REAL ESTATE**

**Real Estate Loans/Lines of Credit.** For each type of loan/line of credit listed, provide the number of loans/lines of credit outstanding, the aggregate amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date, and the dollar amount of loans/lines of credit granted year-to-date. Real estate loans processed by a third party but funded by the credit union should be included. The number of loans/lines outstanding should **not** include those with no balance or those loans reported as loans held for sale. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market and those classified as loans held for sale, along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date. The dollar amount should include all new advances on the line of credit and all refinanced balances.

**FIRST MORTGAGE LOANS**

Report loans that are secured by a first lien. This includes home equity lines of credit that are secured by a first lien. Do not include second trust loans.

**1a. Fixed Rate, Fully Amortizing >15 Years**

Report information for loans listed on page 2, line 21 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of the loan.

**1b. Fixed Rate, Fully Amortizing 15 Years or Less**

Report information for loans listed on page 2, line 21 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of the loan.

**2a. Balloon/Hybrid > 5 Years**

Report information for loans listed on page 2, line 21 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 7 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for GREATER THAN 5 years.

**2b. Balloon/Hybrid 5 Years or Less**

Report information for loans listed on page 2, line 21 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 3 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for 5 years or less.

**3. Other Fixed Rate**

Report any other type of fixed rate first mortgage loan listed on page 2, line 21.

**4. Adjustable Rate 1 Year or Less**

Report loans listed on page 2, line 21 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.

**5. Adjustable Rate > 1 Year**

Report loans listed on page 2, line 21 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

*For the number and dollar amount of loans outstanding, the sum of lines 1a.- 5. must equal the amount reported on page 2, line 21.*

**OTHER REAL ESTATE LOANS**

**6. Closed-End Fixed Rate**

Report loans listed on page 2, line 22 that have a set interest rate until maturity. Report only second trust loans in this category.

**7. Closed-End Adjustable Rate**

Report loans listed on page 2, line 22 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

**8. Open-End Adjustable Rate**

Report loans listed on page 2, line 22 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic

interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

### **9. Open-End Fixed Rate**

Report loans listed on page 2, line 22 which are eligible for additional advances and have a fixed rate of interest.

*For the number and dollar amount of loans outstanding, the sum of lines 6 through 9 must equal the amount reported on page 2, line 22.*

### **10. TOTALS (Each column - Sum of lines 1a. through 9).**

The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the numbers and amounts reported on page 2, lines 21 and 22.

## **MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

### **11. Interest Only & Payment Option 1st Mortgage Loans**

Report the number and balance outstanding of Interest Only & Payment Option 1st Mortgage loans. Also report the dollar amount of Interest Only & Payment Option first mortgage loans granted year-to-date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a first deed of trust.

### **12. Interest Only & Payment Option Other RE/LOC Loans**

Report the number and balance outstanding of Interest Only & Payment Option Other RE/LOC loans. Also report the dollar amount of Interest Only & Payment Option Other RE/LOC loans granted year-to-date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a subordinate lien.

**Example:** Home equity lines of credit, secured by a subordinate lien, whose contract only requires monthly payments of interest during the draw period would be reported on this line during the draw period. After the member is required to make payments that reduce principal, it would no longer be reported on this line.

### **13. Reverse Mortgages**

**a. Federally Insured Home Equity Conversion Mortgage (HECM)** – The Federal Housing Administration offers the only federally insured reverse mortgage program. List the number of HECM loans outstanding, the outstanding balance for all HECMs, the number of HECM loans granted year-to-date, and the dollar amount of HECMs granted year-to-date at the credit union. There are five options for receiving payments under this program:

- **Tenure** – equal monthly payments as long as at least one borrower lives and continues to occupy the property as a principal residence.
- **Term** – equal monthly payments for a fixed period of months selected.



- **Line of Credit** – unscheduled payments or installments, at times and in amounts of the borrower’s choosing until the line of credit is exhausted.
- **Modified Tenure** – combination of line of credit with monthly payments for as long as the borrower remains in the home.
- **Modified Term** – combination of line of credit plus monthly payments for a fixed period of months selected by the borrower.

**b. Proprietary Reverse Mortgage Products** – List the number outstanding, the outstanding balance, the number of loans granted year-to-date, and the dollar amount of loans granted year-to-date at the credit union for types of Proprietary Reverse Mortgage loans. These types of reverse mortgages are not federally insured.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 14)**

**SECTION 2 CONTINUED – REAL ESTATE LOANS AND LINES OF CREDIT**

**14. Balance Outstanding of 1st Mortgage Residential Construction Loans – Excluding Business Purpose loans**

Report the amount of residential 1st mortgage construction loans where the borrower will be the occupant of the finished construction. Do not include business purpose loans in this amount.

**15. Allowance for Losses on Real Estate Loans**

Estimate, if necessary, the dollar amount of the allowance for loan and lease losses (ALLL) account that is reserved for unrealized real estate loan losses.

**16. Total Amount of All 1st Mortgage Loans Sold in the Secondary Market Year-to-Date**

Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.

**17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years**

**These loans are not reported in Section 4, line 9.** Report the outstanding balance of adjustable rate real estate loans that, according to contractual agreements, will reprice or mature within the next 5 years and that are not reported in Section 4, line 9. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in Section 4, line 9. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in Section 4, line 9.

**18. Amount of Real Estate Loans Sold But Serviced by the Credit Union**

Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.

**19. Mortgage Servicing Rights**

Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. A Mortgage Servicing Asset is a contract to service loans under which the estimated “benefits of servicing” (i.e., revenues from contractually specified servicing fees, late charges, and other ancillary sources including “float”) are expected to more than adequately compensate the servicer for performing the servicing. A servicing contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.

**SECTION 3 – LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD**

**1. Loans Purchased and Sold Year-To-Date**

**a. Loans Purchased In Full from Other Financial Institutions.** Report the number and dollar amount of loans purchased by your credit union from other financial institutions, for which your

credit union has **full title**, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) **Do not include Participation Loans Purchased.**

**b. Loans Purchased in Full from Other Sources.** Report the number and dollar amount of loans purchased by your credit union from sources other than financial institutions, for which your credit union has **full title**, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) **Do not include Participation Loans Purchased.**

**c. Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date.** Report the number and dollar amount of loans that are not real estate loans that were sold in full year-to-date. **Do not include Participation Loans Sold.**

**For items 2 – 5, report the relevant portion of all participations purchased and sold, regardless of whether the participations qualify for true sales accounting, and report the number of individual loans in each pool rather than the number of pools.**

### **2a-b. Participation Loans Purchased**

Report the number and dollar amount of participation loans purchased by the credit union for each applicable category (cumulative basis) in the two left columns and then report the number and dollar amounts year-to-date (include situations where the credit union is not holding a current outstanding balance) in the two right columns. **Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

### **3a-b. Outstanding Participation Loans Sold**

Report the total number and dollar amount of the credit union's portion of outstanding participation loans that have been sold (**cumulative basis for any outstanding balances**) in the two left columns and then list the outstanding number and dollar amount (**cumulative basis for any outstanding balances**) that the credit union sold to other financial institutions and/or retained the servicing rights in each applicable category in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. All business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

### **4a-b. Participation Loans Sold Year-to-Date**

Report the number and dollar amount that the credit union has retained from loan participations sold year-to-date in the two left columns and then the total number and dollar amounts of participations sold year-to-date in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. All business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

**5a-g. Participation Loans Outstanding By Type**

Report the total number and dollar amount of the credit union's portion of outstanding participation loans for each applicable category that have been purchased (**cumulative basis for any outstanding balances**). Report the total number and dollar amount of the credit union's portion (retained amount) for each applicable category of loan participations sold (**cumulative basis for any outstanding balances**) in the two right hand columns. **Any business and/or construction loans whose collateral is real estate should be listed as a business or construction and not as a real estate loan in this section only.** If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. **Include all Commercial Construction & Development Loans and Business Loans and Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 15)**

**SECTION 4 – BUSINESS LOANS**

This section should include information concerning business loans as defined by Part 723 of the NCUA Rules and Regulations. A member business loan generally includes any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate, or other business investment property or venture, or agricultural purposes. However, loans which meet one or more of the following exceptions are not member business loans:

- A loan fully secured by a lien on a 1- to 4-family dwelling that is the member’s primary residence;
- A loan fully secured by shares in the credit union or deposits in other financial institutions;
- Loan(s) to a member or an associated member which, when the net member business loan balances are added together, are equal to less than \$50,000;
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase in full; or
- Loans to credit unions and credit union service organizations.

For purposes of Part 723, a loan purchase or participation interest in a nonmember business loan must meet the member business loan requirements as if made to a member. These loans do not count against the credit union’s regulatory aggregate member business loan limit unless the borrower is also a member. However, the credit union must receive approval from the NCUA regional director before the total of the credit union’s net member business loan balances and the nonmember business loan balances exceed the lesser of 1.75 times the credit union’s net worth or 12.25% of total assets.

**Net Member Business Loan Balance (NMBLB).** The outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member’s primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. **The NMBLB applies to both member and nonmember business loans and participation interests.**

### **Examples for reporting Business Loans on lines 1a-k and lines 2a-k of this schedule.**

If a member has \$35,000 in business purpose loans and the credit union grants this member an additional \$40,000 in business purpose loans, the credit union should report the additional \$40,000 on lines 1a-j, as applicable, as a Member Business Loan. If the credit union has total assets exceeding \$10,000,000, the credit union would also report the \$40,000 on lines 10 – 12 for the purpose of calculating the Risk Based Net Worth requirement. Also, in this case, the credit union must comply with all of the requirements of Part 723 of NCUA's Rules and Regulations in making this loan because the loan caused the aggregate amount of business purpose loans to the member to exceed the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations.

If, in the case above, the member subsequently pays down the \$35,000 business purpose loan to \$15,000 and the \$40,000 business loan to \$34,000, making the aggregate total business purpose loans \$49,000, the credit union is not required to list any of these loans on lines 1a-j as Member Business Loans since the new aggregate loan total is \$49,000 and is now below the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations. However, if the credit union has assets exceeding \$10,000,000, the credit union is required to report the \$34,000 member business purpose loan on lines 10 – 12 for the purpose of calculating the Risk Based Net Worth (RBNW). For RBNW reporting requirements, the outstanding loan balance of any loan and participation that **ever** met the definition of a member business loan (e.g., at origination or at time of purchase) must be reported on lines 10 – 12 in the RBNW section for credit unions with assets greater than \$10 million.

#### **1. & 2. Business Loans**

Report the total number and NMBLB of any business loan, or participation interest qualifying for sales accounting, to a member on lines 1a-k and to a nonmember on lines 2a-k.

- For each type of business loan listed, provide the number of loans, the aggregate NMBLB, the number of loans granted (originated) or purchased year-to-date, and the NMBLB of loans granted (originated) or purchased year-to-date.
- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.
- For the quarter-end NMBLB of participation loans and for the NMBLB of participations purchased year-to-date, report the credit union's portion. For the NMBLB of participation loans granted year-to-date, report total NMBLBs originated prior to the sale of participation interests.
- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB of loans granted or purchased year-to-date.

#### **a. Construction and Development Loans**

Report the total number and NMBLB of any loan or participation interest to a member (line 1a) or nonmember (line 2a) for the purpose of acquiring property or rights to property with the intent

to convert it to income producing property such as residential housing for rental or sale; commercial use; or similar use. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use. Construction or development loan includes a financing arrangement for the major renovation or development of property already owned by the borrower that will convert the property to income producing property or convert the use of income producing property to a different use from its use before the major renovation or development or is a major expansion of its current use. A construction or development loan does not include loans to finance maintenance, repairs, or improvements to an existing income producing property that do not change its use.

**b. Secured by Farmland**

Report the number and NMBLB of any member (line 1b) or nonmember (line 2b) business loan or participation interest secured by farmland and improvements thereon. Farmland includes all land used for agricultural purposes, such as crop and livestock production, including grazing and pasture land.

**c. Secured by Non-Farm Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1c) or nonmember (line 2c) for non-farm business-purpose residential properties, such as single family rental properties and structures with two or more dwelling units, including apartment buildings, condos, duplexes, etc., used primarily to accommodate households on a more or less permanent basis. Do not include loans fully secured by a lien on a 1 to 4 family dwelling that is the member-borrower's primary residence. The primary source of repayment for these loans is derived from third-party, non-affiliated rental income associated with the property.

**d. Secured by Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1d) or nonmember (line 2d) secured by owner occupied, non-farm, non-residential properties, such as business and industrial property, hotels and motels, churches, recreational facilities, nursing homes, mini-storage warehouse facilities, etc. The primary source of repayment for these loans is the cash flow from the ongoing operations and activities conducted by the borrower occupying the property, and any rental income is less than 50 percent of the source of repayment. Do not include loans secured by investor-owned properties, where the investor leases the property to an unaffiliated operator. Such investor-owned properties are reported on line 1e or 2e below.

**e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1e) or nonmember (line 2e), secured by non-owner occupied, non-farm, non-residential property. Include investor-owned properties where the investor leases the property to an unaffiliated party, who in turn, operates the business occupying the property. The primary source of repayment (i.e., greater than 50 percent) is derived from third-party, non-affiliated rental income associated with the property.

**f. Total Real Estate Secured (Sum of lines 1a-e for member business loans and 2a-e for nonmember business loans)**

**g. Loans to finance agricultural production and other loans to farmers**

Report the total number and NMBLB of any loan or participation interest to a member (line 1g) or nonmember (line 2g) for the purpose of agriculture or farm related equipment, seed, fertilizer, services, and similar purpose. This includes both operating and capital loans. Do not include loans secured by farmland, reported on line 1b or 2b .

**h. Commercial and industrial loans**

Report the number and NMBLB of secured loans or participation interests to members (line 1h) or nonmembers (line 2h), other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises. Include loans to individuals for commercial, industrial, and professional purposes but not for investment or personal expenditure purposes. For example, include loans to manufacturing companies, construction companies, wholesale and retail trade enterprises, cooperative associations, service enterprises, insurance agencies, and practitioners of law, medicine, and public accounting. Also include loans for the purpose of financing capital expenditures, current operations, and dealer floor plans.

**i. Unsecured Business Loans**

Report the total number and NMBLB of any unsecured installment loan or participation interest to a member (line 1i) or nonmember (line 2i) for business purposes. Include overdrawn share accounts that qualify as business loans, as defined above.

**j. Unsecured Revolving Lines of Credit granted for Business Purposes**

Report the total number and NMBLB of any unsecured revolving line of credit loan or participation interest to a member (line 1j) or nonmember (line 2j) for business purposes.

**Report all business credit cards on this line, including credit card line of credit programs offered to non-natural person member-borrowers that are limited to routine purposes normally made available under those programs and unfunded commitments.** Count each line of credit and credit card loan as a single loan granted. The NMBLB granted or purchased year-to-date should include all new advances on the line of credit or credit card year-to-date, all refinanced balances year-to-date, and all unfunded commitments as of the quarter-end.

**k. Total Member Business Loans (Sum of lines 1a-e and 1g-j); Total Nonmember Business Loans (Sum of lines 2a-e and 2g-j)**

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

**3. Construction and Development Loans meeting the requirements of NCUA Rules and Regulations, Section 723.3(a)**

Report the total number and NMBLB (i.e., include unfunded commitments) of any construction and development business loans reported on lines 1a and 2a above, excluding any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property and a loan to finance the construction of one single-family residence per



member-borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.

**4. Unsecured Business Loans outstanding meeting the requirements of NCUA Rules and Regulations, Section 723.7(c) – (d)**

Report the total number and **outstanding balance** of any unsecured business loan or participation reported on lines 1i-j and 2i-j above, **excluding** credit card line of credit programs offered to non-natural person member-borrowers that are limited to routine purposes normally made available under those programs. **Do not include unfunded commitments.**

**5. Purchased business loans or participation interests to members**

Report the total number and NMBLB of any purchased member business loan or participation interest qualifying for sales accounting and reported on line 1k above.

**6. Agricultural Related Loans (Sum of lines 1b, 1g, 2b, and 2g)**

**7. Business Loans and Participations sold Year-to-Date**

Report the total number and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

**8. Small Business Administration Loans**

Report the total number and total outstanding balance (including the guaranteed portion) of any loan granted (originated) under a Small Business Administration (SBA) loan program. Note: Report the fully guaranteed portion of an SBA loan purchased under regulatory investment authority as an investment on pages 1 and 16 of the Call Report and excluded from this line.

**9. Portion of Real Estate Loans included on page 13, line 10 which are also reported as business loans on lines 1f and 2f above**

Report the outstanding portion of any loan contained in page 13, line 10 that is also reported in the NMBLBs reported on lines 1f and 2f. Do not include balances excluded from the NMBLB, such as the portion secured by a lien on a member's primary residence.

**RISK BASED NET WORTH (RBNW)**

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

For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB included in Total Business Loans (Account 400T) and must include the portion of loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- By a lien on the member's primary residence;
- Insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state; or
- Subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state.

Note: Loans that are fully guaranteed by a federal or state agency are not considered member business loans and would not be included in Total Business Loans (Account 400T). However, if the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is

excluded from the regulatory net business loan balance but included for RBNW purposes. The loan must meet the regulatory \$50,000 threshold before it is reported as a member business loan, or reported for RBNW purposes. Once a loan is deemed to be a member business loan, the outstanding balance of the member business loan (including any guaranteed portions) must be risk-weighted until the loan is paid off (NCUA RR Part 702).

For purposes of Part 702 (RBNW), purchased business loans or participations to nonmembers are treated the same as a member business loan.

#### **10. Loans and participation interests qualifying for RBNW**

Report the outstanding loan balances of any loan or participation that meets the definition of a member business loan at origination or at time of purchase.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments on line 11.

#### **11. Unfunded commitments for business loans and participation interests qualifying for RBNW**

Report the unfunded portions of commitments to extend credit for any loan reported in line 10.

#### **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.**

Report the outstanding balance of any loan contained in line 10 of page 13 which has ever qualified as a business loan, regardless of whether the loan is presently classified as a business loan.

### **SECTION 5 – MODIFIED LOANS**

Report in the appropriate categories below all loans and leases that have been modified. For the Amount Outstanding, include the quarter-end balances of all modified loans still outstanding, whether modified in the current or prior years. For loans modified more than once, only report the balance outstanding of the most recent modification in this column. In the Amount Modified Year-to-Date column, include all loans modified year-to-date, including multiple modifications made on the same loan in the current year.

**For purposes of this item, include all loans and leases whose terms have been modified because of deterioration in the financial condition of the borrower, whether or not such modified loans are troubled debt restructurings under GAAP.** The modified terms offered the borrower could include an increased term, a reduction in interest rate or principal, or other concession. Include all modified loans whether or not the terms conform to the rate, term, and loan-to-value that would be granted on a new loan with a similar risk profile. If the loan is refinanced or modified just to keep a member who is current on his/her loan from refinancing for a better rate or term elsewhere, it does not need to be reported in this section. For all troubled debt restructured loans for which the member has not made six consecutive payments in compliance with the modified terms; these loans should still be considered delinquent and

reported appropriately here and on Pages 7 and 8 of the 5300. See Delinquency instructions for more information.

**1a. Modified Loans secured by First Mortgages**

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are presently secured by a first mortgage. These loans should also be reported on the appropriate real estate loan lines of Section 2 on page 13, lines 1a through 5 and on page 2, line 21.

**1b. Modified Loans secured by Other Real Estate/Lines of Credit**

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are presently secured by a junior lien. These loans should also be reported on the appropriate real estate loan lines of Section 2 on page 13, lines 6 through 9 and on page 2, line 22.

**1c. Modified Real Estate Loans also reported as Business Loans**

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which meet the definition of Business Loans and are secured by real estate. These loans should also be reported on lines 1a and 1b directly above, as applicable, as well as on the appropriate lines in Section 4 of Schedule A. These would include any purchased business loans or participation interests to nonmembers secured by real estate.

**1d. Modified Consumer Loans NOT Secured by Real Estate**

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are made for non-business purposes and are not secured by real estate. This item could include, but is not limited to, modified new and used vehicle loans, credit card loans, unsecured personal loans, and mobile homes that do not include land. These loans should also be reported on the appropriate lines in the Loan and Lease section of the Statement of Financial Condition on Page 2. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

**1e. Modified Business Loans NOT Secured by Real Estate**

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are not secured by real estate. These loans should also be reported on the appropriate lines in Section 4 above.

**2. Troubled Debt Restructured Loans (TDRs):**

These loans should also be reported in the appropriate category on lines 1a-e above. TDRs are loans whose terms have been modified because the credit union, for economic or legal reasons related to the debtor's financial difficulties, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of interest, principal, or both. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 16)**

**TYPES OF INVESTMENTS**

Report the value of all investments by type.

**1. U.S. Government Obligations**

Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.

**1a-b. NCUA Guaranteed Notes**

Report the amount of variable rate and fixed rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported on Page 1, in the Investment schedule.

NCUA is offering NGNs to public investors as part of the corporate system resolution plan approved at the special open NCUA Board meeting on September 24, 2010. NGNs are permissible investments for credit unions.

Line 1b will calculate automatically for electronic filers.

**1c. Total FDIC-Issued Guaranteed Notes**

Report the amount of investments in FDIC-Issued Guaranteed Notes. These investments should be included on Page 1 in the Investment schedule. Report bank issued FDIC-guaranteed bonds on line 7 of Schedule B.

**1d. All Other U.S. Government Obligations**

Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc. not reported in lines 1b, and 1c above. These investments should be included on Page 1 in the Investment schedule.

**1e. Total U.S. Government Obligations (Sum of lines 1b-d)**

**2. Federal Agency Securities**

Report the amount of investments in securities issued or guaranteed by Government Corporations and Government Sponsored Enterprises (GSEs).

*Federal Agency Securities* are securities that are issued by one of two entities and defined as: (1) a security issued by a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government; and (2) a security issued by a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category.

*Government Sponsored Enterprises (GSEs)* are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are

instrumentalities of the U.S. Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government.

GSEs that issue securities include, but may not be limited to:

- Federal National Mortgage Association (FNMA or Fannie Mae);
- Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac);
- Farm Credit System, including Federal Farm Credit Bank (FFCB);
- Federal Home Loan Bank System (FHLB); and
- Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac).

Report the amount of investments in Federal Agency Securities and GSE Obligations in the following categories:

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

Report the amount of debt instruments not backed by mortgages (e.g., debentures of FNMA, FHLMC, and FHLB). Include SBA securities in this category.

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

Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, FHLMC). This includes Mortgage Pass-Through Securities that were issued by a government entity.

**c. Total Federal Agency Securities (Sum of lines 2a-b)**

**3. Securities Issued by States and Political Subdivisions in the U.S.**

Report the amount of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.

**4. Other Mortgage-Backed Securities**

Report the amount of investments in mortgage-backed securities not included in 2b, Agency/GSE Mortgage-Backed Securities.

*Mortgage-backed securities (MBSs)* are securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages.

*Mortgage related securities (MRSs)* are mortgage-backed securities as defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)), e.g., a privately-issued security backed by first lien mortgages secured by real estate upon which is located a dwelling, mixed residential and commercial structure, residential manufactured home, or commercial structure, that is rated in one of the two highest rating categories by at least one nationally-recognized statistical rating organization.

Report the amount of investments in Other Mortgage-Backed Securities in the following categories:

**a. Privately Issued Mortgage-Related Securities**

- i. Report the amount of privately-issued securities meeting the definition of a mortgage-related security (MRS). For example, a CMO or pass-through

security backed by first lien mortgages and rated in one of the two highest categories, e.g., AAA or AA (or equivalent). Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, 4a, Privately Issued Securities (FCU Only), or 4b, Privately Issued Mortgage-Backed Securities (SCU Only).

- ii. Report the amount of privately-issued securities backed by mortgages that currently fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories). For example, a CMO or pass-through security backed by first lien mortgages and rated A (or equivalent) or lower (**FCU Only**).

**b. Privately Issued Mortgage-Backed Securities (SCU Only)**

Report the amount of privately-issued securities backed by mortgages, but not meeting the definition of a mortgage-related security. **These securities are not permissible investments for FCUs.** For example, a security backed by mortgages but rated lower than AA (or equivalent) or a security backed by second lien mortgages. Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, or 4a, Privately Issued Mortgage-Related Securities. This line includes Mortgage Pass-Through Securities that were not issued by a government entity.

**c. Total Other Mortgage-Backed Securities (Sum of lines 4a-b)**

**5. Mutual Funds**

Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value (“NAV”).

**6. Common Trust Investments**

Report the amount of investments in common trust investments. Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU\$).

**7. Bank Issued FDIC-Guaranteed Bonds**

Report the amount of investments in bank issued bonds that the FDIC backs with the full faith and credit of the United States.

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

**8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only)**

*This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

**9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas (FCU Only)**

*This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years (e.g., agency bullets). Exclude

securities with embedded options (calls, puts, caps, and floors), where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

**10. Total of Securities Meeting the Requirements of Section 703.12(b) (FCU Only)**

*This question is for federal credit unions only.* Sum items 2b, 4c, 8, and 9. (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.

**MORTGAGE-BACKED SECURITIES (MBSs)**

Mortgage-backed securities are securities backed by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines of two sections: Investments (page 1, lines 4-6) and Types of Investments (page 16, lines 1-4).

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

Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

**12. Commercial Mortgage Backed Securities**

Report securities that are backed by commercial mortgage loans (e.g., multifamily [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

**MISCELLANEOUS INVESTMENT INFORMATION**

**13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)**

*This question is for federal credit unions only.* Report total holdings in shares and deposits of banks, credit unions, or other depository institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital (Nonperpetual Capital Accounts) and paid-in-capital (Perpetual Contributed Capital) at corporate credit unions.

**14. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19 (FCU Only)**

*This question is for federal credit unions only.* Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, not notional amounts (e.g., derivatives such as swaps).

**15. Fair Value of Held to Maturity Investments**

Report the fair value of all held to maturity investments (those reported on page 1, line 6). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.

**16. Investment Repurchase Agreements**

Report the dollar amount of all repurchase agreements *where the credit union lends funds*.

**17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage (income enhancement)**

Report the dollar amount of all outstanding repurchase agreements where the credit union is borrowing funds.

**18. Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations (SCU Only)**

*This question is for state chartered credit unions only.* Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See Section 107) or NCUA Rules and Regulations (see Part 703).

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

Report the book value of all certificates of deposit and share certificates purchased through or from a broker. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.



**SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)**  
**INFORMATION**  
**(NCUA FORM 5300 - PAGE 17)**

**CUSO DEFINITION**

A Credit Union Service Organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions.

**Line item entries for credit union loans and investments have been moved to NCUA Form 4501A (Profile Form).** Answer the following questions for each group of CUSOs (aggregate) in which you have a loan or an investment:

**ACCOUNTING ISSUES**

- A. **If your credit union wholly-owns the CUSO or owns a “controlling financial interest” (assumed at ownership of 50% or more of the voting stock),** the CUSO’s books and records should be consolidated with your credit union’s books and records (as if the two were one entity) for reporting on pages 1, 2, 3, 4, and 5 of the call report.
- B. **If your credit union has “ability to exert significant influence” over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO),** the credit union’s investment in the CUSO should be reflected in its books and records using the equity method of accounting.
- C. **If your credit union owns less than 20% of the voting stock of the CUSO,** the credit union should account for its CUSO investment using the cost method of accounting.

**AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs**

Report aggregate totals for Total Value of Investments in CUSOs (Acct Code 851), Total Amount loaned to CUSOs (Acct Code 852), and Total Aggregate Cash Outlays (Acct Code 853) the credit union has in all CUSOs, regardless of whether your credit union wholly 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. These are new Account Codes for the 5300. The prior Account Codes for Total Value of Investments in CUSOs, Total Amount loaned to CUSOs, and Total Aggregate Cash Outlays remain unchanged in the Profile Form.

**A. Total Value of Investments in CUSOs (Account 851)**

Report the amount that represents the unimpaired value of the credit union’s aggregate CUSO investments as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:

- The cost method (ownership of less than 20% voting common stock), or
- The equity method (ownership of 20% or more voting common stock).

**B. Total Amount Loaned to CUSOs (Account 852)**

Report the amount of aggregate outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the applicable CUSOs.

**C. Total Aggregate Cash Outlay in CUSOs (Account 853)**

Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term. "Aggregate cash outlay" means the aggregate amount of cash paid out by the credit union to acquire an ownership interest in the CUSO. Credit unions required under GAAP to report their investment in a CUSO on the equity basis are not penalized for exceeding their "investment in and loans to" CUSO limit as a result of the CUSO operating profitably and the value of the investment increasing. Unimpaired aggregate cash outlay is the means by which the regulatory limitation is measured.

**WHOLLY OWNED CUSOs**

**Complete a separate line of information for each CUSO in which the CUSO is 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.**

**A. CUSO EIN (Employer Identification Number) (Accounts 844A through T)**

Report the Employer Identification Number (tax ID number) of each applicable wholly owned CUSO assigned by the Internal Revenue Service (IRS). Report the nine digit number without any spaces or dashes. This number should not be someone's social security number or the same tax ID number used by the credit union. If you do not know what the CUSO's tax ID number is, contact the CUSO.

**B. Full/Legal Name of CUSO (Accounts 845A through T)**

Report the full/legal name of each applicable wholly owned CUSO.

**C. Total Assets of CUSO (Accounts 846A through T)**

Report the total assets of each applicable wholly owned CUSO.

**D. Total Capital of CUSO (Accounts 847A through T)**

Report the amount of total capital for each applicable wholly owned CUSO.

**E. Net Income/Loss of CUSO (Accounts 848A through T)**

Report the net income or loss of each applicable wholly owned CUSO.

**F. Total Loans of CUSO (Accounts 854A through T)**

Report total loans outstanding for each applicable wholly owned CUSO.

**G. Total Delinquency of CUSO (Accounts 849A through T)**

Report total delinquent loan balances of each applicable wholly owned CUSO.

**H. Does this CUSO have any subsidiary CUSOs? (Y/N) (Accounts 855A through T)**

Indicate if each applicable wholly owned CUSO has a subsidiary CUSO(s).

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A002	Leases Receivable	2
A003	Loans Held for Sale	1
A007	Land and Building	2
A008	Other Fixed Assets	2
A009	Other Assets	2
A009A	Other Assets, Accrued Interest on Loans	2
A009B	Other Assets, Accrued Interest on Investments	2
A009C	Other Assets, All Other	2
A009D	Total Intangible Assets	2
A009D1	Identifiable Intangible Assets	2
A009D2	Goodwill	2
A010	Total Assets	2
A010	Total Assets	11
A010	Total Assets	12
A010A	Average of Daily Assets over the calendar quarter	11
A010B	Average of the three month-end balances over the calendar quarter	11
A010C	The average of the current and three preceding quarter-end balances	11
A011A	Other Notes, Promissory Notes and Interest Payable - < 1 Year	3
A011B1	Other Notes, Promissory Notes and Interest Payable - 1-3 Years	3
A011B2	Other Notes, Promissory Notes and Interest Payable - > 3 Years	3
A011C	Total Amount of Other Notes, Promissory Notes and Interest Payable	3
A013	Total Amount of Shares	3
A013A	Total Shares - < 1 Year	3
A013B1	Total Shares - 1-3 Years	3
A013B2	Total Shares - > 3 Years	3
A014	Total Liabilities, Shares, and Equity	4
A018	Total Amount of Shares and Deposits	3
A018A	Total Shares and Deposits - < 1 Year	3
A018B1	Total Shares and Deposits - 1-3 Years	3
A018B2	Total Shares and Deposits - > 3 Years	3
A020A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	7
A020B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	7
A020C	Amount of All Other Loans (See Instructions) - 1 month to less than 2 months delinquent	7
A020D	Amount of Delinquent Leases Receivables - 1 month to less than 2 months delinquent	7
A020E	Amount of Delinquent Indirect Loans - 1 month to less than 2 months delinquent	8
A020F	Amount of Delinquent Participation Loans - 1 month to less than 2 months delinquent	8
A020G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 1 month to less than 2 months delinquent	8
A020H	Amount of Delinquent Agriculture Loans - 1 month to less than 2 months delinquent	8
A020I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 1 month to less than 2 months delinquent	8
A020J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 1 month to less than 2 months delinquent	8
A020K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 1 month to less than 2 months delinquent	8
A020L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 1 month to less than 2 months delinquent	8
A020M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 1 month to less than 2 months delinquent	8

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A020N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 1 month to less than 2 months delinquent	8
A020P	Amount of Nonmember Business Loans excluding Agricultural Loans - less than 2 months delinquent	8
A020Q	Amount of Delinquent Business Construction & Development Loans - 1 month to less than 2 months delinquent	8
A020R	Amount of Modified Consumer Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent	8
A020S	Amount of Modified Business Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent	8
A020T	Amount of Non-Federally Guaranteed Student Loans - 1 to <2 months	7
A021A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	7
A021B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	7
A021C	Amount of All Other Delinquent Loans and Leases - 2 to less than 6 months delinquent (See Instructions)	7
A021D	Amount of Delinquent Leases Receivables - 2 to less than 6 months delinquent	7
A021E	Amount of Delinquent Indirect Loans - 2 to less than 6 months delinquent	8
A021F	Amount of Delinquent Participation Loans - 2 to less than 6 months delinquent	8
A021G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 2 to less than 6 months delinquent	8
A021H	Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent	8
A021I	Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent	8
A021J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 2 to less than 6 months delinquent	8
A021K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 2 to less than 6 months delinquent	8
A021L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 2 to less than 6 months delinquent	8
A021M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 2 to less than 6 months delinquent	8
A021N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 2 to less than 6 months delinquent	8
A021P	Amount of Nonmember Business Loans excluding Agricultural Loans - 2-6 months delinquent	8
A021Q	Amount of Delinquent Business Construction & Development Loans - 2 to less than 6 months delinquent	8
A021R	Amount of Modified Consumer Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent	8
A021S	Amount of Modified Business Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent	8
A021T	Amount of Non-Federally Guaranteed Student Loans - 2 to <6 months	7
A022A	Number of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent	7
A022B	Amount of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent	7
A022C	Amount of All Other Delinquent Loans and Leases - 6 to less than 12 months delinquent (See Instructions)	7
A022D	Amount of Delinquent Leases Receivables - 6 to less than 12 months delinquent	7
A022E	Amount of Delinquent Indirect Loans - 6 to less than 12 months delinquent	8
A022F	Amount of Delinquent Participation Loans - 6 to less than 12 months delinquent	8
A022G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 6 to less than 12 months delinquent	8

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A022H	Amount of Delinquent Agriculture Loans - 6 to less than 12 months delinquent	8
A022I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 6 to less than 12 months delinquent	8
A022J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 6 to less than 12 months delinquent	8
A022K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 6 to less than 12 months delinquent	8
A022L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 6 to less than 12 months delinquent	8
A022M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 6 to less than 12 months delinquent	8
A022N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 6 to less than 12 months delinquent	8
A022P	Amount of Nonmember Business Loans excluding Agricultural Loans - 6-12 months delinquent	8
A022Q	Amount of Delinquent Business Construction & Development Loans - 6 to less than 12 months delinquent	8
A022R	Amount of Modified Consumer Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent	8
A022S	Amount of Modified Business Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent	8
A022T	Amount of Non-Federally Guaranteed Student Loans - 6 to <12 months	7
A023A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	7
A023B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	7
A023C	Amount of All Other Delinquent Loans and Leases - 12 months and over delinquent (See Instructions)	7
A023D	Amount of Delinquent Leases Receivables - 12 months and over delinquent	7
A023E	Amount of Delinquent Indirect Loans - 12 months and over delinquent	8
A023F	Amount of Delinquent Participation Loans - 12 months and over delinquent	8
A023G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 12 months and over delinquent	8
A023H	Amount of Delinquent Agriculture Loans - 12 months and over delinquent	8
A023I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 12 months and over delinquent	8
A023J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 12 months and over delinquent	8
A023K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 12 months and over delinquent	8
A023L	Amount of Delinquent Modified Real Estate Loans also reported as business loans - 12 months and over delinquent	8
A023M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 12 months and over delinquent	8
A023N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 12 months and over delinquent	8
A023P	Amount of Nonmember Business Loans excluding Agricultural Loans - >12 months delinquent	8
A023Q	Amount of Delinquent Business Construction & Development Loans - 12 months and over delinquent	8
A023R	Amount of Modified Consumer Loans NOT Secured by Real Estate greater than 12 months delinquent	8
A023S	Amount of Modified Business Loans NOT Secured by Real Estate greater than 12 months delinquent	8

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A023T	Amount of Non-Federally Guaranteed Student Loans - 12 months and over	7
A024A	Number of Unsecured Credit Card loans 1 month to less than 2 months delinquent	7
A024B	Amount of Delinquent Unsecured Credit Card Loans as of - 1 month to less than 2 months delinquent.	7
A025A	Number of Total Loans and Leases (Sum of items 15-22)	2
A025B	Total Amount of Loans & Leases (Sum of items 15-22)	2
A026A	Number of Unsecured Credit Card loans 2 to less than 6 months delinquent	7
A026B	Amount of Delinquent Unsecured Credit Card Loans as of - 2 to less than 6 months delinquent	7
A027A	Number of Unsecured Credit Card loans 6 to less than 12 months delinquent	7
A027B	Amount of Delinquent Unsecured Credit Card Loans as of - 6 to less than 12 months delinquent	7
A028A	Number of Unsecured Credit Card loans 12 months and over delinquent	7
A028B	Amount of Delinquent Unsecured Credit Card Loans as of - 12 months and over delinquent	7
A029A	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 1 month to less than 2 months delinquent	7
A029B	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 2 to less than 6 months delinquent	7
A029C	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 6 to less than 12 months delinquent	7
A029D	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 12 months and over delinquent	7
A029E	Total number of Reportable Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) delinquent loans	7
A030A	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 1 month to less than 2 months delinquent	7
A030B	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 2 to less than 6 months delinquent	7
A030C	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 6 to less than 12 months delinquent	7
A030D	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 12 months and over delinquent	7
A030E	Total number of Reportable Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) delinquent loans	7
A031A	Loans Granted Year-to-Date	2
A031B	Amount of Loans Granted Year-to-Date	2
A031C	Number of Short-Term, Small Amount Loans (STS) Granted Year-To-Date (FCU Only)	2
A031D	Amount of Short-Term, Small Amount Loans (STS) Granted Year-To-Date (FCU Only)	2
A032A	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 1 month to less than 2 months delinquent	7
A032B	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 2 to less than 6 months delinquent	7
A032C	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 6 to less than 12 months delinquent	7
A032D	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 12 months and over delinquent	7
A032E	Total number of Reportable Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon delinquent loans	7
A033A	Number of Other RE Loans/Line of Credit Adjustable Rate loans 1 month to less than 2 months delinquent	7

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Account Code	Account Description	Page
A033B	Number of Other RE Loans/Line of Credit Adjustable Rate loans 2 to less than 6 months delinquent	7
A033C	Number of Other RE Loans/Line of Credit Adjustable Rate loans 6 to less than 12 months delinquent	7
A033D	Number of Other RE Loans/Line of Credit Adjustable Rate loans 12 months and over delinquent	7
A033E	Total number of Reportable Other RE Loans/Line of Credit Adjustable Rate delinquent loans	7
A034A	Number of Leases Receivable loans 1 month to less than 2 months delinquent	7
A034B	Number of Leases Receivable loans 2 to less than 6 months delinquent	7
A034C	Number of Leases Receivable loans 6 to less than 12 months delinquent	7
A034D	Number of Leases Receivable loans 12 months and over delinquent	7
A034E	Total number of Reportable Leases Receivable delinquent loans	7
A035A	Number of all other loans 1 month to less than 2 months delinquent	7
A035B	Number of all other loans 2 to less than 6 months delinquent	7
A035C	Number of all other loans 6 to less than 12 months delinquent	7
A035D	Number of all other loans 12 months and over delinquent	7
A035E	Total number of all other delinquent loans	7
A036A	Number of indirect loans 1 month to less than 2 months delinquent	8
A036B	Number of indirect loans 2 to less than 6 months delinquent	8
A036C	Number of indirect loans 6 to less than 12 months delinquent	8
A036D	Number of indirect loans 12 months and over delinquent	8
A036E	Total number of indirect delinquent loans	8
A037A	Number of Participation loans 1 month to less than 2 months delinquent	8
A037B	Number of Participation loans 2 to less than 6 months delinquent	8
A037C	Number of Participation loans 6 to less than 12 months delinquent	8
A037D	Number of Participation loans 12 months and over delinquent	8
A037E	Total number of Participation delinquent loans	8
A038A	Number of Interest Only and Payment Option 1st Mortgage loans 1 month to less than 2 months delinquent	8
A038B	Number of Interest Only and Payment Option 1st Mortgage loans 2 to less than 6 months delinquent	8
A038C	Number of Interest Only and Payment Option 1st Mortgage loans 6 to less than 12 months delinquent	8
A038D	Number of Interest Only and Payment Option 1st Mortgage loans 12 months and over delinquent	8
A038E	Total number of Interest Only and Payment Option 1st Mortgage delinquent loans	8
A039A	Number of Interest Only and Payment Option 1st Mortgage loans 1 month to less than 2 months delinquent	8
A039B	Number of Interest Only and Payment Option Other RE/LOCs loans 2 to less than 6 months delinquent	8
A039C	Number of Interest Only and Payment Option Other RE/LOCs loans 6 to less than 12 months delinquent	8
A039D	Number of Interest Only and Payment Option Other RE/LOCs loans 12 months and over delinquent	8
A039E	Total number of Interest Only and Payment Option Other RE/LOCs delinquent loans	8
A040A	Number of Residential Construction - excluding business purpose loans 1 month to less than 2 months delinquent	8
A040B	Number of Residential Construction - excluding business purpose loans 2 to less than 6 months delinquent	8
A040C	Number of Residential Construction - excluding business purpose loans 6 to less than 12 months delinquent	8
A040D	Number of Residential Construction - excluding business purpose loans 12 months and over delinquent	8

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A040E	Total number of Residential Construction - excluding business purpose delinquent loans	8
A041A	Number of Total Delinquent Loans & Leases (Two or more months)	7
A041B	Total Amount of Delinquent Loans & Leases (Two or more months)	7
A041C	Amount of All Other Delinquent Loans	7
A041D	Amount of Delinquent Leases Receivables	7
A041E	Amount of Delinquent Indirect Loans	8
A041F	Amount of Delinquent Participation Loans	8
A041G	Amount of Delinquent Member Business Loans excluding Agriculture Loans	8
A041H	Amount of Delinquent Agriculture Loans	8
A041I	Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans	8
A041J	Amount of Delinquent Modified 1st Mortgage Real Estate Loans	8
A041K	Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit	8
A041L	Amount of Delinquent Modified Real Estate Loans also reported as business loans	8
A041M	Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans	8
A041N	Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans	8
A041P	Amount of Nonmember Business Loans excluding Agricultural Loans - Total Reportable Delinquency	8
A041Q	Amount of Delinquent Business Construction & Development Loans	8
A041R	Total Amount of Reportable Modified Consumer Loans NOT Secured by Real Estate	8
A041S	Total Amount of Reportable Modified Business Loans NOT Secured by Real Estate	8
A041T	Total Amount of Reportable Delinquency Non-Federally Guaranteed Student Loans	7
A042A	Total Amount of Agricultural Related Loans Outstanding	15
A042A1	NMBLB of member business loans Secured by Farmland	15
A042A2	NMBLB of member business loans to finance agricultural production and other loans to farmers	15
A042A3	NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland	15
A042A4	NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers	15
A043A	Number of Member Business Loans excluding Agricultural loans 1 month to less than 2 months delinquent	8
A043B	Number of Member Business Loans excluding Agricultural loans 2 to less than 6 months delinquent	8
A043C	Number of Member Business Loans excluding Agricultural loans 6 to less than 12 months delinquent	8
A043D	Number of Member Business Loans excluding Agricultural loans 12 months and over delinquent	8
A043E	Total number of Member Business Loans excluding Agricultural delinquent loans	8
A044A	Number of Agricultural loans 1 month to less than 2 months delinquent	8
A044B	Number of Agricultural loans 2 to less than 6 months delinquent	8
A044C	Number of Agricultural loans 6 to less than 12 months delinquent	8
A044D	Number of Agricultural loans 12 months and over delinquent	8
A044E	Total number of Agricultural delinquent loans	8
A045A	Total number of Reportable Unsecured Credit Card delinquent loans	7
A045B	Total Amount of Delinquent Unsecured Credit Card Loans	7
A046A	Number of Nonmember Business Loans excluding Agricultural Loans 1 month to less than 2 months delinquent	8
A046B	Number of Nonmember Business Loans excluding Agricultural Loans 2 to less than 6 months delinquent	8
A046C	Number of Nonmember Business Loans excluding Agricultural Loans 6 to less than 12 months delinquent	8



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Account Code	Account Description	Page
A046D	Number of Nonmember Business Loans excluding Agricultural Loans 12 months and over delinquent	8
A046E	Total number of delinquent Nonmember Business Loans excluding Agricultural Loans	8
A047A	Number of Business Construction & Development Loans 1 month to less than 2 months delinquent	8
A047B	Number of Business Construction & Development Loans 2 to less than 6 months delinquent	8
A047C	Number of Business Construction & Development Loans 6 to less than 12 months delinquent	8
A047D	Number of Business Construction & Development Loans 12 months and over delinquent	8
A047E	Total number of Business Construction & Development delinquent loans	8
A048A	Number of Modified 1st Mortgage Real Estate Loans 1 month to less than 2 months delinquent	8
A048B	Number of Modified 1st Mortgage Real Estate Loans 2 to less than 6 months delinquent	8
A048C	Number of Modified 1st Mortgage Real Estate Loans 6 to less than 12 months delinquent	8
A048D	Number of Modified 1st Mortgage Real Estate Loans 12 months and over delinquent	8
A048E	Total number of Modified 1st Mortgage Real Estate delinquent loans	8
A049A	Number of Modified Other Real Estate Loans\Lines of Credit 1 month to less than 2 months delinquent	8
A049B	Number of Modified Other Real Estate Loans\Lines of Credit 2 to less than 6 months delinquent	8
A049C	Number of Modified Other Real Estate Loans\Lines of Credit 6 to less than 12 months delinquent	8
A049D	Number of Modified Other Real Estate Loans\Lines of Credit 12 months and over delinquent	8
A049E	Total number of Modified Other Real Estate Loans\Lines of Credit delinquent loans	8
A050A	Number of Modified Real Estate Loans also reported as business loans 1 month to less than 2 months delinquent	8
A050B	Number of Modified Real Estate Loans also reported as business loans 2 to less than 6 months delinquent	8
A050C	Number of Modified Real Estate Loans also reported as business loans 6 to less than 12 months delinquent	8
A050D	Number of Modified Real Estate Loans also reported as business loans 12 months and over delinquent	8
A050E	Total number of Modified Real Estate Loans also reported as business loans delinquent loans	8
A051A	Number of Modified Consumer Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent	8
A051B	Number of Modified Consumer Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent	8
A051C	Number of Modified Consumer Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent	8
A051D	Number of Modified Consumer Loans NOT Secured by Real Estate greater than 12 months delinquent	8
A051E	Total Number of Reportable Modified Consumer Loans NOT Secured by Real Estate	8
A052A	Number of Modified Business Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent	8
A052B	Number of Modified Business Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent	8

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Account Code	Account Description	Page
A052C	Number of Modified Business Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent	8
A052D	Number of Modified Business Loans NOT Secured by Real Estate greater than 12 months delinquent	8
A052E	Total Number of Reportable Modified Business Loans NOT Secured by Real Estate	8
A053A	Number of Non-Federally Guaranteed Student Loans - 1 to <2 months delinquent	7
A053B	Number of Non-Federally Guaranteed Student Loans - 2 to <6 months delinquent	7
A053C	Number of Non-Federally Guaranteed Student Loans - 6 to <12 months delinquent	7
A053D	Number of Non-Federally Guaranteed Student Loans - 12 months and over delinquent	7
A053E	Total number of reportable Non-Federally Guaranteed Student Loans delinquent	7
A058A	Borrowing Repurchase Transactions, Amount < 1 Year	3
A058B1	Borrowing Repurchase Transactions, Amount 1-3 Years	3
A058B2	Borrowing Repurchase Transactions, Amount > 3 Years	3
A058C	Borrowing Repurchase Transactions, Total Amount	3
A065A1	Uninsured IRA and KEOGH Member Shares and Deposits >250K	4
A065A2	Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >100K	4
A065A3	Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >250K	4
A065A4	Total Uninsured Member Shares and Deposits > \$250K (A+A1+B+C+D+E)	4
A065B1	Uninsured Employee Benefit Member Shares and Deposits > \$250K	4
A065C1	Uninsured Member 529 Plan Deposits > \$250K	4
A065D1	Uninsured Member Accts Held by Government Depositors > \$250K	4
A065E1	Other Uninsured Member Shares and Deposits > \$250K	4
A067A1	Uninsured Nonmember Employee Benefit Shares and Deposits > \$250K	4
A067A2	Total Uninsured Nonmember Shares and Deposits > \$250K (G+H+I)	4
A067B1	Uninsured Nonmember Accts Held by Government Depositors > \$250K	4
A067C1	Other Uninsured Nonmember Shares and Deposits > \$250K	4
A068A	Total Uninsured Shares and Deposits > \$250K (F+J)	4
A069A	Total Insured Shares and Deposits > \$250K (item 17 less item K)	4
A081	Number of members with loans in your credit union who have filed for Chapter 7 Bankruptcy Year-to-Date	9
A082	Number of members with loans in your credit union who have filed for Chapter 13 Bankruptcy Year-to-Date	9
A083	Number of current members (not number of accounts)	6
A084	Number of potential members	6
A088	Number of members with loans in your credit union who have filed for Chapter 11 Bankruptcy Year-to-Date	9
A089A	Number of Short-Term, Small Amount Loans (STS) 1 to <2 months Delinquent (FCU Only)	7
A089B	Amount of Short-Term, Small Amount Loans (STS) 1 to <2 months Delinquent (FCU Only)	7
A090A	Number of member business loans granted or purchased YTD	15
A090B	Number of purchased business loans or participation interests to nonmembers purchased YTD	15
A090C1	Number of Unsecured Business Loans granted or purchased YTD	15
A090C2	Number of Unsecured Revolving Lines of Credit granted for Business Purposes granted or purchased YTD	15
A090C3	Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured business loans	15
A090C4	Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured revolving lines of credit granted for business purposes	15

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Account Code	Account Description	Page
A090G	Number of Secured by Multifamily Residential Property member business loans granted or purchased YTD	15
A090G1	Number of purchased business loans or participation interests to nonmembers purchased YTD multifamily residential property	15
A090H	Number of Secured by Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD	15
A090H1	Number of purchased business loans or participation interests to nonmembers purchased YTD secured by owner occupied non-farm, non- residential property	15
A090J	Number of Secured by Non-Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD	15
A090J1	Number of purchased business loans or participation interests to nonmembers purchased YTD secured by non-owner occupied non-farm, non- residential property	15
A090K	Number of real estate secured member business loans granted or purchased YTD	15
A090K1	Number of purchased YTD purchased real estate secured business loans or participation interests to nonmembers	15
A090L	Number of Commercial and industrial loans granted or purchased YTD	15
A090L1	Number of purchased business loans or participation interests to nonmembers purchased YTD commercial and industrial loans	15
A099A1	Number of Secured by Farmland member business loans granted or purchased YTD	15
A099A2	Number of Loans to finance agricultural production and other loans to farmers outstanding	15
A099A3	Number of purchased business loans or participation interests to nonmembers purchased YTD farmland to nonmembers	15
A099A4	Number of purchased business loans or participation interests to nonmembers purchased YTD to finance agricultural production and other loans to farmers	15
A1000A	Modified Loans secured by First Mortgages – No. of Loans Outstanding	15
A1000B	Modified Loans secured by Other RE/LOCs - No. of Loans Outstanding	15
A1000C	Modified Real Estate Loans also reported as business loans - No. of Loans Outstanding	15
A1000D	Number of Modified Consumer Loans NOT Secured by Real Estate Outstanding	15
A1000E	Number of Modified Business Loans NOT Secured by Real Estate Outstanding	15
A1000F	Number of troubled debt restructured loans	15
A1001A	Modified Loans secured by First Mortgages – Amount Outstanding	15
A1001B	Modified Loans secured by Other RE/LOCs - Amount Outstanding	15
A1001C	Modified Real Estate Loans also reported as business loans - Amount Outstanding	15
A1001D	Amount of Modified Consumer Loans NOT Secured by Real Estate Outstanding	15
A1001E	Amount of Modified Business Loans NOT Secured by Real Estate Outstanding	15
A1001F	Amount of troubled debt restructured loans outstanding	15
A1002A	Modified Loans secured by First Mortgages – Amount Modified YTD	15
A1002B	Modified Loans secured by Other RE/LOCs - Amount Modified YTD	15
A1002C	Modified Real Estate Loans also reported as business loans - Amount Modified YTD	15
A1002D	Amount of Modified Consumer Loans NOT Secured by Real Estate Granted YTD	15
A1002E	Amount of Modified Business Loans NOT Secured by Real Estate Granted YTD	15
A1002F	Amount of troubled debt restructured loans modified YTD	15
A1003	Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009?	6
A1004	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations	11
A1004A	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	11
A1004B	Adjustments made to Retained Earnings acquired through Business Combinations	11
1004C	Adjusted Gain from Bargain Purchase due to Business Combinations	11
A1005	YTD Amount of Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	9

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Account Code	Account Description	Page
A1005A	YTD Number of Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	9
A110	Interest on Loans (Gross-before interest refunds)	5
A115	Total Interest Income (Sum of items 1-4)	5
A116	Net Interest Income After Provision For Loan & Lease Losses (Item 5 less item 9 less item 10)	5
A117	Total Non-Interest Income (Sum of items 12-17)	5
A119	(Less) Interest Refunded	5
A120	Income from Investments (Including Interest and Dividends)	5
A124	Trading Profits and Losses (Realized and Unrealized Gains/Losses)	5
A127A	Number of Short-Term, Small Amount (STS) Loans 2 to <6 months Delinquent (FCU Only)	7
A127B	Amount of Short-Term, Small Amount (STS) Loans 2 to <6 months Delinquent (FCU Only)	7
A128A	Number of Short-Term, Small Amount (STS) Loans 6 to <12 months Delinquent (FCU Only)	7
A128B	Amount of Short-Term, Small Amount (STS) Loans 6 to <12 months Delinquent (FCU Only)	7
A129A	Number of Short-Term, Small Amount (STS) Loans 12 months and over Delinquent (FCU Only)	7
A129B	Amount of Short-Term, Small Amount (STS) Loans 12 months and over Delinquent (FCU Only)	7
A130A	Total Number of Reportable Short-Term, Small Amount (STS) Delinquent Loans (FCU Only)	7
A130B	Total Amount of Reportable Short-Term, Small Amount (STS) Delinquent Loans (FCU Only)	7
A131	Fee Income	5
A136	Short-Term, Small Amount (STS) Loans Charged Off year-to-date	9
A137	Short-Term, Small Amount (STS) Loan Recoveries year-to-date	9
A143A	Number of construction and development loans meeting the requirements of 723.3(a)	15
A143A1	Number of construction and development member business loans	15
A143A2	Number of purchased business loans or participation interests to nonmembers secured by construction and development property	15
A143B	NMBLB of construction and development loans meeting the requirements of 723.3(a)	15
A143B1	NMBLB of construction and development member business loans	15
A143B2	NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property	15
A143C1	Number of construction and development member business loans granted or purchased YTD	15
A143C2	Number of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD	15
A143D1	NMBLB of construction and development member business loans granted or purchased YTD	15
A143D2	NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD	15
A210	Employee Compensation and Benefits	5
A230	Travel and Conference Expense	5
A250	Office Occupancy Expense	5
A260	Office Operations Expense	5
A270	Educational and Promotional Expense	5
A280	Loan Servicing Expense	5
A290	Professional and Outside Services	5
A300	Provision for Loan & Lease Losses	5
A310	Member Insurance	5

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Account Code	Account Description	Page
A310A	Other Member Insurance Expense	5
A311	Temporary Corporate CU Stabilization Fund Assessment	5
A311A	NCUSIF Premium Expense	5
A320	Operating Fees (Examination and/or supervision fees)	5
A340	Interest on Borrowed Money	5
A350	Total Interest Expense (Sum of items 6-8)	5
A360	Miscellaneous Operating Expenses	5
A370	Amount of Used Vehicle Loans	2
A380	Dividends on Shares (Includes dividends earned during current period)	5
A381	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union Only)	5
A385	Amount of New Vehicle Loans	2
A386	Total Amount of Other Real Estate Loans/Lines of Credit	2
A393	Transfer to Regular Reserve	5
A396	Amount of Unsecured Credit Card Loans	2
A397	Amount of All Other Unsecured Loans/Lines of Credit	2
A397A	Amount of Short-Term, Small Amount Loans (STS) (FCU Only)	2
A400	Loans and participation interests qualifying for RBNW	12
A400	Loans and participation interests qualifying for RBNW	15
A400A	Total NMBLB of member business loans	15
A400B	Total NMBLB of nonmember business loans	15
A400C	Amount of unsecured business loans outstanding meeting the requirements of 723.7(c) - (d)	15
A400C1	NMBLB of Unsecured Member Business Loans	15
A400C2	NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes	15
A400C3	NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers	15
A400C4	NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers	15
A400D	Amount of Purchased business loans or participation interests to members outstanding	15
A400F	Amount of Small Business Administration Loans Outstanding	15
A400G	NMBLB of member business loans Secured by Non-Farm Residential Property	15
A400G1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property	15
A400H	NMBLB of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
A400H1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
A400J	NMBLB of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
A400J1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
A400L	NMBLB of Commercial and Industrial member business loans	15
A400L1	NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers	15
A400T	NMBLB of total business loans	15
A420	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	5
A420A	Total Other-Than-Temporary Impairment (OTTI) Losses	5
A420B	Less: Portion OTTI Losses in Other Comprehensive Income	5
A420C	OTTI Losses Recognized in Earnings (Include in Line 14)	5
A430	Gain (Loss) on Disposition of Fixed Assets	5
A431	Gain from Bargain Purchase (Merger)	5

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Account Code	Account Description	Page
A440	Other Non-Operating Income (Expense)	5
A451	Number of Accounts for Share Certificates	3
A452	Number of Accounts for Share Drafts	3
A453	Number of Accounts for IRA/KEOGH Accounts	3
A454	Number of Accounts for Regular Shares	3
A455	Number of Accounts for All other shares	3
A457	Number of Accounts for Non-Member Deposits	3
A458	Number of Accounts for Money Market Shares	3
A460	Number of Accounts for Total Shares and Deposits (Sum of items 15-16)	3
A463A1	NMBLB of member business loans Secured by Farmland granted or purchased YTD	15
A463A2	NMBLB of member business loans to finance agricultural production and other loans to farmers granted or purchased YTD	15
A463A3	NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland purchased YTD	15
A463A4	NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers purchased YTD	15
A475A	Total NMBLB of member business loans granted or purchased YTD	15
A475B	Total NMBLB of nonmember business loans purchased YTD	15
A475C1	NMBLB of Unsecured Member Business Loans granted or purchased YTD	15
A475C2	NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes granted or purchased YTD	15
A475C3	NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers purchased YTD	15
A475C4	NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers purchased YTD	15
A475G	NMBLB of member business loans Secured by Non-Farm Residential Property granted or purchased YTD	15
A475G1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property purchased YTD	15
A475H	NMBLB of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property granted or purchased YTD	15
A475H1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property purchased YTD	15
A475J	NMBLB of member business loans Secured by Non-Owner Occupied Non-Farm, Non-Residential Property granted or purchased YTD	15
A475J1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property purchased YTD	15
A475K	Total NMBLB of real estate secured member business loans granted or purchased YTD	15
A475K1	Total NMBLB of real estate secured business loans to nonmembers purchased YTD	15
A475L	NMBLB of Commercial and Industrial member business loans granted or purchased YTD	15
A475L1	NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers purchased YTD	15
A521	Interest Rate of Unsecured Credit Card Loans	2
A522	Interest Rate of All Other Unsecured Loans/Lines of Credit	2
A522A	Interest Rate of Short-Term, Small Amount Loans (STS) (FCU Only)	2
A523	Interest Rate of New Vehicle Loans	2
A524	Interest Rate of Used Vehicle Loans	2
A532	Dividend/Interest Rate of Money Market Shares with Minimum Balance Requirement, Withdraw Limitations, and no Fixed Maturity	3
A547	Dividend/Interest Rate of Share Certificates with 1 Year Maturity	3
A548	Amount of First Mortgage Real Estate Loans/Lines of Credit Charged Off Year-to-Date	9

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A549	Amount of Total Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date	9
A550	Total Amount of All Loans Charged Off Year-to-Date	9
A550C	Total Amount of All Other Loans Charged Off Year-to-Date	9
A550D	Total Amount of All Leases Receivables Charged Off Year-to-Date	9
A550E	Total Amount of Indirect Loans Charged Off Year-to-Date	9
A550F	Total Amount of All Participation Loans Charged Off Year-to-Date	9
A550G	Total Amount of Member Business Loans excluding Agriculture Loans Charged Off Year-to-Date	9
A550H	Total Amount of Agriculture Loans Charged Off Year-to-Date	9
A550I	Total Amount Interest Only & Payment Option 1st Mtg Loans Charged Off Year-to-Date	9
A550J	Total Amount Modified 1st Mortgage Real Estate Loans Charged Off Year-to-Date	9
A550K	Total Amount Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date	9
A550L	Total Amount Modified Real Estate Loans also reported as business loans Charged Off Year-to-Date	9
A550M	Total Amount Interest Only & Payment Option Other RE/LOCs Loans Charged Off Year-to-Date	9
A550N	Total Amount Residential Construction-Excluding Business Purpose Loans Charged Off Year-to-Date	9
A550P	Total Amount of Nonmember Business Loans excluding Agricultural Loans - Charged Off Year-to-Date	9
A550Q	Total Amount Business Construction & Development Loans Charged Off Year-to-Date	9
A550R	Total Amount of Modified Consumer Loans NOT Secured by Real Estate Charged Off YTD	9
A550S	Total Amount of Modified Business Loans NOT Secured by Real Estate Charged Off YTD	9
A550T	YTD Charge Offs, Non-Federally Guaranteed Student Loans	9
A551	Total Amount of All Year-to-Date Recoveries on Charged-Off Loans	9
A551C	Total Amount of All Year-to-Date Recoveries on Charged-Off All Other Loans	9
A551D	Total Amount of All Year-to-Date Recoveries on Charged-Off Leases Receivable	9
A551E	Total Amount of All Year-to-Date Recoveries on Charged-Off Indirect Loans	9
A551F	Total Amount of All Year-to-Date Recoveries on Charged-Off Participation Loans	9
A551G	Total Amount of All Year-to-Date Recoveries on Charged-Off Member Business Loans excluding Agriculture Loans	9
A551H	Total Amount of All Year-to-Date Recoveries on Charged-Off Agriculture Loans	9
A551I	Total Amount of All Year-to-Date Recoveries on Charged-Off Interest Only & Payment Option 1st Mtg Loans	9
A551J	Total Amount of all Year-to-Date Recoveries on Charged-off Modified 1st Mortgage Real Estate Loans	9
A551K	Total Amount of All Year-to-Date Recoveries on Charged-off Other Real Estate Loans/Lines of Credit	9
A551L	Total Amount of All Year-to-Date Recoveries on Charged-off Modified Real Estate Loans also reported as business loans	9
A551M	Total Amount of All Year-to-Date Recoveries on Charged-off Interest Only & Payment Option Other RE/LOCs Loans	9
A551N	Total Amount of All Year-to-Date Recoveries on Charged-off Residential Construction-Excluding Business Purpose Loans	9
A551P	Total Amount of Recoveries on Charged Off Nonmember Business Loans excluding Agricultural Loans - Year-to-Date	9
A551Q	Total Amount of All Year-to-Date Recoveries on Business Construction & Development Loans	9
A551R	Total Amount of Modified Consumer Loans NOT Secured by Real Estate Recovered YTD	9

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Account Code	Account Description	Page
A551S	Total Amount of Modified Business Loans NOT Secured by Real Estate Recovered YTD	9
A551T	YTD Recoveries, Non-Federally Guaranteed Student Loans	9
A552	Dividend/Interest Rate of Regular Shares	3
A553	Dividend/Interest Rate of Share Drafts	3
A554	Dividend/Interest Rate of IRA/KEOGH and Retirement Accounts	3
A562	Interest Rate of Total Other Real Estate Loans/Lines of Credit	2
A563	Interest Rate of Total 1st Mortgage Real Estate Loans/Lines of Credit	2
A564A	Number of credit union employees who are Full-Time (26 hours or more)	6
A564B	Number of credit union employees who are Part-Time (25 hours or less per week)	6
A565	Interest Rate of Leases Receivable	2
A566B	Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	6
A567	Dollar amount of loans with interest rates that exceed 15% (For FCUs Only)	9
A568	Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (For FCUs Only)	9
A585	Dividend/Interest Rate of All Other Shares	3
A595	Interest Rate of Total All Other Loans/Lines of Credit	2
A595A	Interest Rate of Non-Federally Guaranteed Student Loans	2
A599	Dividend/Interest Rate of Non-Member Deposits	3
A602	Net Income (unless the amount is already included in Undivided Earnings)	4
A602	Net Income (unless the amount is already included in Undivided Earnings)	11
A607	Amount of First Mortgage Real Estate Loans/Lines of Credit Recovered Year-to-Date	9
A608	Amount of Total Other Real Estate Loans/Lines of Credit Recovered Year-to-Date	9
A612	Number of loans purchased in full from other sources YTD	14
A613	Amount of loans purchased in full from other sources YTD	14
A614	Number of Loans Purchased from Other Financial Institutions Year-to-Date	14
A615	Amount of Loans Purchased from Other Financial Institutions Year-to-Date	14
A616	Number of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date	14
A616A	Amount of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date	14
A617A	Number of Outstanding Indirect Loans	13
A617B	Indirect Loans - Point of Sale Arrangement (Number)	13
A617C	Indirect Loans - Outsourced Lending Relationship (Number)	13
A618A	Total Amount of Outstanding Indirect Loans	13
A618B	Indirect Loans - Point of Sale Arrangement (Amount)	13
A618C	Indirect Loans - Outsourced Lending Relationship (Amount)	13
A619A1	Total Number of Outstanding Participation Loans Purchased with Recourse	14
A619A2	Total Number of Outstanding Loans Purchased without Recourse	14
A619A3	Total Number of Outstanding Loans Purchased	14
A619B	Total Amount of Outstanding Participation Loans Purchased	14
A619B1	Total Amount of Outstanding Participation Loans Purchased with Recourse	14
A619B2	Total Amount of Outstanding Participation Loans Purchased without Recourse	14
A630	Total Amount of All Other Shares	3
A630A	All other shares - < 1 Year	3
A630B1	All other shares - 1-3 Years	3
A630B2	All other shares - > 3 Years	3
A631	Accounts Held by Member Government Depositors	3
A632	Accounts Held by Nonmember Government Depositors	3
A633	Employee Benefit Member Shares	3
A634	Employee Benefit Nonmember Shares	3
A635	529 Plan Member Deposits	3
A636	Non-dollar denominated deposits	3
A637	Health Savings Accounts	3



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Account Code	Account Description	Page
A638	Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)	3
A639	Dollar Amount of IRA/Keogh Accounts = or > \$100,000	3
A641	Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program	3
A642	Dollar Amount of Noninterest Bearing Transactional Accounts with Balances > \$250,000	3
A652A	All Other Investments in Corporate Credit Unions, <= 1 Year	1
A652B	All Other Investments in Corporate Credit Unions, > 1 - 3 Years	1
A652C	All Other Investments in Corporate Credit Unions	1
A652C1	All Other Investments in Corporate Credit Unions, > 3 - 5 Years	1
A652C2	All Other Investments in Corporate Credit Unions, > 5 - 10 Years	1
A652D	All Other Investments in Corporate Credit Unions, > 10 Years	1
A657	Amount of Regular Shares	3
A657A	Amount of Regular Shares - < 1 Year	3
A658	Other Reserves (Appropriations for Undivided Earnings)	4
A658	Other Reserves (Appropriations for Undivided Earnings)	11
A658A	Equity Acquired in Merger	4
A659	Other Operating Income (Include unconsolidated CUSO Income)	5
A660A	Net Income (Loss) excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment	5
A661A	Net Income (Loss)	5
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	4
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	11
A671	Total Non-Interest Expense (Sum of items 18-27)	5
A672A	Loans to and investments in natural person credit unions, <= 1 Year	1
A672B	Loans to and investments in natural person credit unions, > 1 - 3 Years	1
A672C	Credit Unions - Deposits in and Loans to	1
A672C1	Loans to and investments in natural person credit unions, > 3 - 5 Years	1
A672C2	Loans to and investments in natural person credit unions, > 5 - 10 Years	1
A672D	Loans to and investments in natural person credit unions, > 10 Years	1
A680	Total Amount of Unsecured Credit Card Loans Charged Off Year-to-Date	9
A681	Total Amount of Year-to-Date Recoveries on Unsecured Credit Card Loans Charged Off	9
A682	Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs)	9
A690	Total Amount of Participation Loans Purchased Year-to-Date	14
A690A	Total Number of Participation Loans Purchased Year-to-Date	14
A690A1	Total Number of Outstanding Loans Purchased with Recourse Year-to-Date	14
A690A2	Total Number of Outstanding Loans Purchased without Recourse Year-to-Date	14
A690B1	Total Amount of Outstanding Loans Purchased with Recourse Year-to-Date	14
A690B2	Total Amount of Outstanding Loans Purchased without Recourse Year-to-Date	14
A691	Total Amount of Participation Loans Sold and/or Serviced Year-to-Date	14
A691A	Total Number of Participation Loans Sold And/Or Serviced Year-to-Date	14
A691A1	Number of Participation Loans Sold and/or Serviced with Recourse Year-to-Date	14
A691A2	Number of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date	14
A691B	Number of Business Loans and Participations Sold Year-to-Date	15
A691C	Amount of Business Loans and Participations Sold Year-to-Date	15
A691D	Total Number of Outstanding Participation Loans Sold that are Retained	14
A691D1	Number of Outstanding Participation Loans Sold with Recourse that are retained	14
A691D2	Number of Outstanding Participation Loans Sold without Recourse that are Retained	14
A691E	Total Amount of Outstanding Participation Loans Sold that are Retained	14
A691E1	Amount of Outstanding Participation Loans Sold with Recourse that are Retained	14
A691E2	Amount of Outstanding Participation Loans Sold without Recourse that are Retained	14

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Account Code	Account Description	Page
A691F	Total Number of Outstanding Participation Loan Sold And/Or Serviced	14
A691F1	Number of Outstanding Participation Loans Sold And/Or Serviced with Recourse	14
A691F2	Number of Outstanding Participation Loans Sold And/Or Serviced without Recourse	14
A691G	Total Amount of Outstanding Participation Loans Sold And/Or Serviced	14
A691G1	Amount of Outstanding Participation Loans Sold And/Or Serviced with Recourse	14
A691G2	Amount of Outstanding Participation Loans Sold And/Or Serviced without Recourse	14
A691H	Total Number of Outstanding Participation Loans Sold That Are Retained Year-to-Date	14
A691H1	Number of Participation Loans Sold with Recourse that are Retained Year-to-Date	14
A691H2	Number of Participation Loans Sold without Recourse that are Retained Year-to-Date	14
A691I	Total Amount of Outstanding Participation Loans Sold that are Retained Year-to-Date	14
A691I1	Amount of Participation Loans Sold with Recourse that are Retained Year-to-Date	14
A691I2	Amount of Participation Loans Sold without Recourse that are Retained Year-to-Date	14
A691J1	Amount of Participation Loans Sold And/Or Serviced with Recourse Year-to-Date	14
A691J2	Amount of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date	14
A691K	Total Outstanding Number of Participation Loans Purchased	14
A691K1	Total Outstanding Number of Consumer Participation Loans Purchased	14
A691K2	Total Outstanding Number of Real Estate Participation Loans Purchased	14
A691K3	Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Purchased	14
A691K4	Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased	14
A691K5	Total Outstanding Number of Commercial Construction and Development Participation Loans Purchased	14
A691K6	Total Outstanding Number of Loan Pools Participation Loans Purchased	14
A691K7	Outstanding Number of Non-Federally Guaranteed Student Loans Participations Purchased	14
A691L	Total Outstanding Amount of Participation Loans Purchased	14
A691L1	Total Outstanding Amount of Consumer Participation Loans Purchased	14
A691L2	Total Outstanding Number of Real Estate Participation Loans Purchased	14
A691L3	Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Purchased	14
A691L4	Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased	14
A691L5	Total Outstanding Amount of Commercial Construction and Development Participation Loans Purchased	14
A691L6	Total Outstanding Amount of Loan Pools Participation Loans Purchased	14
A691L7	Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Purchased	14
A691M	Total Outstanding Number of Participation Loans Purchased	14
A691M1	Total Outstanding Number of Consumer Participation Loans Sold	14
A691M2	Total Outstanding Number of Real Estate Participation Loans Sold	14
A691M3	Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Sold	14
A691M4	Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold	14
A691M5	Total Outstanding Number of Commercial Construction and Development Participation Loans Sold	14
A691M6	Total Outstanding Number of Loan Pools Participation Loans Sold	14
A691M7	Outstanding Number of Non-Federally Guaranteed Student Loans Participations Sold	14

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Account Code	Account Description	Page
A691N	Total Outstanding Amount of Participation Loans Sold	14
A691N1	Total Outstanding Amount of Consumer Participation Loans Sold	14
A691N2	Total Outstanding Number of Real Estate Participation Loans Sold	14
A691N3	Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Sold	14
A691N4	Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold	14
A691N5	Total Outstanding Amount of Commercial Construction and Development Participation Loans Sold	14
A691N6	Total Outstanding Amount of Loan Pools Participation Loans Sold	14
A691N7	Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Sold	14
A698	Total Amount of All Other Loans/Lines of Credit	2
A698A	Amount of Non-Federally Guaranteed Student Loans	2
A700	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions)	11
A701	Net Worth Classification if credit union is a new credit union. New means credit union is less than \$10 million in assets and was chartered in the last 10 years (Based upon Call Report data only. See instructions)	11
A703	Total Amount of 1st Mortgage Real Estate Loans/Lines of Credit	2
A704A	Amount of Fixed Rate > 15 Years Loans Outstanding	13
A704A1	Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose	14
A704B	Amount of Fixed Rate 15 Years or less Loans Outstanding	13
A704C	Amount of Balloon/Hybrid > 5 Years Loans Outstanding	13
A704C1	Balance Outstanding of Interest Only & Payment Option 1st Mortgage Loans	13
A704C2	Total Outstanding Number of Interest Only & Payment Option 1st Mortgage Loans	13
A704C3	Total Amount of Outstanding of Interest Only & Payment Option 1st Mortgage Loans Granted YTD	13
A704D	Amount of Balloon/Hybrid 5 Years or less Loans Outstanding	13
A704D1	Total Outstanding Number of Interest Only & Payment Option Other RE/LOCs	13
A704D2	Total Amount of Outstanding Interest Only & Payment Option Other RE/LOCs Loans	13
A704D3	Total Amount of Outstanding of Interest Only & Payment Option Other RE/LOCs Loans Granted YTD	13
A704E	Amount of Other Fixed Rate Loans Outstanding	13
A704F1	No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding	13
A704F2	Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding	13
A704F3	No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD	13
A704F4	Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD	13
A704G1	No. of Proprietary Reverse Mortgage Products - Loans Outstanding	13
A704G2	Amount of Proprietary Reverse Mortgage Products - Loans Outstanding	13
A704G3	No. of Proprietary Reverse Mortgage Products - Loans Granted YTD	13
A704G4	Amount of Proprietary Reverse Mortgage Products Granted YTD	13
A705A	Amount of Adjustable Rate 1 Year or less Loans Outstanding	13
A705B	Amount of Adjustable Rate > 1 Year Loans Outstanding	13
A706	Amount of Closed-End Fixed Rate Loans Outstanding	13
A707	Amount of Closed-End Adjustable Rate Loans Outstanding	13
A708	Amount of Open-End Adjustable Rate Loans Outstanding	13
A708B	Amount of Open-End Fixed Rate Loans Outstanding	13

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A710	Total Amount of Other Real Estate Loans Outstanding	12
A710	Total Amount of Other Real Estate Loans Outstanding	13
A712	Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	12
A712	Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans	14
A713A	Amount of Fixed Rate First Mortgage Loans/Lines of Credit Delinquent Loans (include Hybrid/Balloon > 5yrs)	7
A714A	Amount of 1st Mortgage Adjustable Rate /Lines of Credit Delinquent Loans (include Hybrid/Balloon < 5yrs)	7
A715A	Amount of Other Real Estate/Lines of Credit Fixed Rate/Hybrid/Balloon Delinquent Loans	7
A716A	Amount of Other Real Estate/Lines of Credit Adjustable Rate Delinquent Loans	7
A718	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	15
A718A	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	15
A718A1	Total NMBLB of real estate secured member business loans	15
A718A2	Total NMBLB of real estate secured nonmember business loans	15
A719	Less: Allowance for Loan & Lease Losses	2
A719	Less: Allowance for Loan & Lease Losses	12
A720A	Amount of Fixed Rate > 15 Years Loans Granted Year-to-Date	13
A720B	Amount of Fixed Rate 15 Years or less Loans Granted Year-to-Date	13
A720C	Amount of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	13
A720D	Amount of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	13
A720E	Amount of Other Fixed Rate Loans Granted Year-to-Date	13
A721A	Amount of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	13
A721B	Amount of Adjustable Rate > 1 Year Loans Granted Year-to-Date	13
A722	Amount of Closed-End Fixed Rate Loans Granted Year-to-Date	13
A723	Amount of Closed-End Adjustable Rate Loans Granted Year-to-Date	13
A724	Amount of Open-End Adjustable Rate Loans Granted Year-to-Date	13
A724B	Amount of Open-End Fixed Rate Loans Granted Year-to-Date	13
A726	Total Amount of Real Estate Loans Granted Year-to-Date	13
A730A	Cash on Hand (Coin and Currency)	1
A730A	Cash on Hand (Coin and Currency)	12
A730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	1
A730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	12
A730B1	Cash on Deposit in Corporate Credit Unions	1
A730B2	Cash on Deposit in Other Financial Institutions	1
A730C	Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less)	1
A730C	Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less)	12
A731	Allowance for Losses on All Real Estate Loans	14
A733	Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	16
A733A	Commercial Mortgage Backed Securities	16
A736	Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	14
A738	Total Variable Rate NCUA Guaranteed Notes	16
A738A	Variable Rate NCUA Guaranteed Notes < 1 Year	16
A738B	Variable Rate NCUA Guaranteed Notes > 1 - 3 Years	16
A738C	Variable Rate NCUA Guaranteed Notes > 3 - 5 Years	16
A738D	Variable Rate NCUA Guaranteed Notes > 5 - 10 Years	16
A738E	Variable Rate NCUA Guaranteed Notes > 10 Years	16

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Account Code	Account Description	Page
A739	Total Fixed Rate NCUA Guaranteed Notes	16
A739A	Fixed Rate NCUA Guaranteed Notes < 1 Year	16
A739B	Fixed Rate NCUA Guaranteed Notes > 1 - 3 Years	16
A739C	Fixed Rate NCUA Guaranteed Notes > 3 - 5 Years	16
A739D	Fixed Rate NCUA Guaranteed Notes > 5 - 10 Years	16
A739E	Fixed Rate NCUA Guaranteed Notes > 10 Years	16
A740	Total NCUA Guaranteed Notes	16
A740A	Total FDIC-Issued Guaranteed Notes	16
A741C	TOTAL U.S. GOVERNMENT OBLIGATIONS	16
A741C3	All Other U.S. Government Obligations	16
A742C	Total Federal Agency Securities	16
A742C1	Agency/GSE Debt Instruments (not backed by mortgages)	16
A742C2	Agency/GSE Mortgage Backed Securities	16
A743D	Mutual Funds	16
A743E	Common Trust Investments	16
A744A	Deposits in Commercial Banks, S&Ls, Savings Banks, <= 1 Year	1
A744B	Deposits in Commercial Banks, S&Ls, Savings Banks, > 1 - 3 Years	1
A744C	Deposits in Commercial Banks, S&Ls, Savings Banks	1
A744C1	Deposits in Commercial Banks, S&Ls, Savings Banks, > 3 - 5 Years	1
A744C2	Deposits in Commercial Banks, S&Ls, Savings Banks, > 5 - 10 Years	1
A744D	Deposits in Commercial Banks, S&Ls, Savings Banks, > 10 Years	1
A745	Securities Issued by States and Political Sub-Divisions in the U.S.	16
A746	Bank Issued FDIC-Guaranteed Bonds	16
A751	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon > 5yrs)	7
A752	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon > 5yrs)	7
A753	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon > 5yrs)	7
A754	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon > 5yrs)	7
A755	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	7
A756	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	7
A757	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	7
A758	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	7
A766A	All Other Investments, <= 1 Year	1
A766B	All Other Investments, > 1 - 3 Years	1
A766C1	All Other Investments, > 3 - 5 Years	1
A766C2	All Other Investments, > 5 - 10 Years	1
A766D	All Other Investments, > 10 Years	1
A766E	All Other Investments	1
A769A	Membership Capital at Corporate Credit Unions	1
A769A1	Membership Capital at Corporate Credit Unions - >1-3 Years	1
A769B	Paid-In Capital at Corporate Credit Unions	1
A769B1	Paid-In Capital at Corporate Credit Unions - >1-3 Years	1
A771	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon 5 yrs or less)	7
A772	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon 5 yrs or less)	7

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A773	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon 5 yrs or less)	7
A774	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon 5 yrs or less)	7
A775	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	7
A776	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	7
A777	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	7
A778	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	7
A779	Mortgaging Servicing Rights	14
A779A	Amount of real estate loans sold but serviced by the credit union	14
A780	Investment Repurchase Agreements	16
A781	Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	16
A784	Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only)	16
A785	Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)	16
A785A	Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)	16
A786	Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+6+7)	16
A786A	Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	16
A786B	Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas	16
A788	Outstanding balance of brokered certificates of deposit and share certificates	16
A794	NCUA Share Insurance Capitalization Deposit	2
A794	NCUA Share Insurance Capitalization Deposit	12
A796A	SFAS 115 Investments Held to Maturity - < 1 Year	1
A796B	SFAS 115 Investments Held to Maturity - 1-3 Years	1
A796C1	SFAS 115 Investments Held to Maturity, >3-5 Years	1
A796C2	SFAS 115 Investments Held to Maturity, >5-10 Years	1
A796D	SFAS 115 Investments Held to Maturity - > 10 Years	1
A796E	Held-to-Maturity Securities	1
A797A	SFAS 115 Investments Available for Sale - < 1 Year	1
A797B	SFAS 115 Investments Available for Sale - 1-3 Years	1
A797C1	SFAS 115 Investments Available for Sale, >3-5 Years	1
A797C2	SFAS 115 Investments Available for Sale, >5-10 Years	1
A797D	SFAS 115 Investments Available for Sale - > 10 Years	1
A797E	Available for Sale Securities	1
A798A	Amount of Foreclosed and Repossessed Assets	2
A798A1	Amount of Foreclosed and Repossessed Assets, Real Estate	2
A798A2	Amount of Foreclosed and Repossessed Assets, Automobiles	2
A798A3	Amount of Foreclosed and Repossessed Assets, Other	2
A798B	Total Number of Foreclosed and Repossessed Assets	2
A798B1	Number of Foreclosed and Repossessed Assets, Real Estate	2
A798B2	Number of Foreclosed and Repossessed Assets, Automobiles	2
A798B3	Number of Foreclosed and Repossessed Assets, Other	2
A799A1	Total Investments - < 1 Year	1
A799A1	Total Investments - < 1 Year	12

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Account Code	Account Description	Page
A799B	Total Investments - 1-3 Years	1
A799B	Total Investments - 1-3 Years	12
A799C1	Total Investments, >3-5 Years	1
A799C1	Total Investments, >3-5 Years	12
A799C2	Total Investments, >5-10 Years	1
A799C2	Total Investments, >5-10 Years	12
A799D	Total Investments - > 10 Years	1
A799D	Total Investments - > 10 Years	12
A799I	TOTAL INVESTMENTS (Sum of items 4-12)	1
A801	Fair Value of Held to Maturity Investments (reported on line 6 of page 1)	16
A811	Total Unfunded Commitments for Non-Business Loans Revolving Open-End lines secured by 1-4 Family Residential Properties	10
A811A	Total Unfunded Commitments-Residential Construction Loans-Excluding Business Purpose	10
A811A1	Amount Committed Directly by Credit Union, Residential Construction Loans-Excluding Business Purpose	10
A811A2	Amount Committed through Third Party / Indirect, Residential Construction Loans-Excluding Business Purpose	10
A811A3	Amount Committed Directly by Credit Union, Revolving Open-End lines secured by 1-4 Family Residential Properties	10
A811A4	Amount Committed through Third Party / Indirect, Revolving Open-End lines secured by 1-4 Family Residential Properties	10
A811B	Total Unfunded Commitments for Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
A811B1	Amount Committed Directly by Credit Union, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
A811B2	Amount Committed through Third Party / Indirect, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
A811C	Total Unfunded Commitments for Proprietary Reverse Mortgage Products	10
A811C1	Amount Committed Directly by Credit Union, Proprietary Reverse Mortgage Products	10
A811C2	Amount Committed through Third Party / Indirect, Proprietary Reverse Mortgage Products	10
A812	Total Unfunded Commitments for Credit Card Lines	10
A812A	Amount Committed Directly by Credit Union, Credit Card Lines	10
A812B	Amount Committed through Third Party / Indirect, Credit Card Lines	10
A813	Total Outstanding Letters of Credit Unfunded Commitments	10
A813A	Amount Committed Directly by Credit Union, Outstanding Letters of Credit	10
A813B	Amount Committed through Third Party / Indirect, Outstanding Letters of Credit	10
A814	Total Commercial Real Estate Unfunded Commitments	10
A814A	Total Other Unfunded Business Loan Commitments	10
A814A1	Total Construction & Land Development Unfunded Commitments	10
A814A2	Amount Committed Directly by Credit Union, Construction & Land Development	10
A814A3	Amount Committed through Third Party / Indirect, Construction & Land Development	10
A814A4	Amount Committed Directly by Credit Union, Other Unfunded Business Loan Commitments	10
A814A5	Amount Committed through Third Party / Indirect, Other Unfunded Business Loan Commitments	10
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	12
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	15
A814C	Amount Committed Directly by Credit Union, Commercial Real Estate	10
A814C1	Amount Committed through Third Party / Indirect, Commercial Real Estate	10
A814E	Total Unfunded Commitments for Business Loans	10

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Account Code	Account Description	Page
A815	Total Unfunded Commitments for Unsecured Share Draft Lines of Credit	10
A815A	Amount Committed Directly by Credit Union, Unsecured Share Draft Lines of Credit	10
A815B	Amount Committed through Third Party / Indirect, Unsecured Share Draft Lines of Credit	10
A816	Total Other Unfunded Commitments	10
A816A	Total Unfunded Commitments for all loan types	10
A816A1	Total Unfunded Commitments for all loan types, Amount Committed Directly by Credit Union	10
A816A2	Total Unfunded Commitments for all loan types, Amount Committed through Third Party / Indirect	10
A816B1	Amount Committed Directly by Credit Union, Other Unfunded Commitments	10
A816B2	Amount Committed through Third Party / Indirect, Other Unfunded Commitments	10
A816E	Total Unfunded Commitments for Non-Business Loans	10
A818	Pending Bond Claims	10
A818A	Other Contingent Liabilities	10
A819	Loans Transferred with Limited Recourse Qualifying for Sales Accounting	10
A819	Loans Transferred with Limited Recourse Qualifying for Sales Accounting	12
A820A	Accrued Dividends & Interest Payable on Shares and Deposits	3
A822	Total Unfunded Commitments for Overdraft Protection Program Commitments	10
A822A	Amount Committed Directly by Credit Union, Overdraft Protection Program Commitments	10
A822B	Amount Committed through Third Party / Indirect, Overdraft Protection Program Commitments	10
A825	Accounts Payable and Other Liabilities	3
A844A	CUSO EIN	17
A844B	CUSO EIN	17
A844C	CUSO EIN	17
A844D	CUSO EIN	17
A844E	CUSO EIN	17
A844F	CUSO EIN	17
A844G	CUSO EIN	17
A844H	CUSO EIN	17
A844I	CUSO EIN	17
A844J	CUSO EIN	17
A844K	CUSO EIN	17
A844L	CUSO EIN	17
A844M	CUSO EIN	17
A844N	CUSO EIN	17
A844O	CUSO EIN	17
A844P	CUSO EIN	17
A844Q	CUSO EIN	17
A844R	CUSO EIN	17
A844S	CUSO EIN	17
A844T	CUSO EIN	17
A845A	Full/Legal Name of CUSO	17
A845B	Full/Legal Name of CUSO	17
A845C	Full/Legal Name of CUSO	17
A845D	Full/Legal Name of CUSO	17
A845E	Full/Legal Name of CUSO	17
A845F	Full/Legal Name of CUSO	17
A845G	Full/Legal Name of CUSO	17
A845H	Full/Legal Name of CUSO	17
A845I	Full/Legal Name of CUSO	17
A845J	Full/Legal Name of CUSO	17



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Account Code	Account Description	Page
A845K	Full/Legal Name of CUSO	17
A845L	Full/Legal Name of CUSO	17
A845M	Full/Legal Name of CUSO	17
A845N	Full/Legal Name of CUSO	17
A845O	Full/Legal Name of CUSO	17
A845P	Full/Legal Name of CUSO	17
A845Q	Full/Legal Name of CUSO	17
A845R	Full/Legal Name of CUSO	17
A845S	Full/Legal Name of CUSO	17
A845T	Full/Legal Name of CUSO	17
A846A	Total Assets of CUSO	17
A846B	Total Assets of CUSO	17
A846C	Total Assets of CUSO	17
A846D	Total Assets of CUSO	17
A846E	Total Assets of CUSO	17
A846F	Total Assets of CUSO	17
A846G	Total Assets of CUSO	17
A846H	Total Assets of CUSO	17
A846I	Total Assets of CUSO	17
A846J	Total Assets of CUSO	17
A846K	Total Assets of CUSO	17
A846L	Total Assets of CUSO	17
A846M	Total Assets of CUSO	17
A846N	Total Assets of CUSO	17
A846O	Total Assets of CUSO	17
A846P	Total Assets of CUSO	17
A846Q	Total Assets of CUSO	17
A846R	Total Assets of CUSO	17
A846S	Total Assets of CUSO	17
A846T	Total Assets of CUSO	17
A847A	Total Capital of CUSO	17
A847B	Total Capital of CUSO	17
A847C	Total Capital of CUSO	17
A847D	Total Capital of CUSO	17
A847E	Total Capital of CUSO	17
A847F	Total Capital of CUSO	17
A847G	Total Capital of CUSO	17
A847H	Total Capital of CUSO	17
A847I	Total Capital of CUSO	17
A847J	Total Capital of CUSO	17
A847K	Total Capital of CUSO	17
A847L	Total Capital of CUSO	17
A847M	Total Capital of CUSO	17
A847N	Total Capital of CUSO	17
A847O	Total Capital of CUSO	17
A847P	Total Capital of CUSO	17
A847Q	Total Capital of CUSO	17
A847R	Total Capital of CUSO	17
A847S	Total Capital of CUSO	17
A847T	Total Capital of CUSO	17
A848A	Net Income/Loss of CUSO	17
A848B	Net Income/Loss of CUSO	17
A848C	Net Income/Loss of CUSO	17
A848D	Net Income/Loss of CUSO	17

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A848E	Net Income/Loss of CUSO	17
A848F	Net Income/Loss of CUSO	17
A848G	Net Income/Loss of CUSO	17
A848H	Net Income/Loss of CUSO	17
A848I	Net Income/Loss of CUSO	17
A848J	Net Income/Loss of CUSO	17
A848K	Net Income/Loss of CUSO	17
A848L	Net Income/Loss of CUSO	17
A848M	Net Income/Loss of CUSO	17
A848N	Net Income/Loss of CUSO	17
A848O	Net Income/Loss of CUSO	17
A848P	Net Income/Loss of CUSO	17
A848Q	Net Income/Loss of CUSO	17
A848R	Net Income/Loss of CUSO	17
A848S	Net Income/Loss of CUSO	17
A848T	Net Income/Loss of CUSO	17
A849A	Total Delinquency of CUSO	17
A849B	Total Delinquency of CUSO	17
A849C	Total Delinquency of CUSO	17
A849D	Total Delinquency of CUSO	17
A849E	Total Delinquency of CUSO	17
A849F	Total Delinquency of CUSO	17
A849G	Total Delinquency of CUSO	17
A849H	Total Delinquency of CUSO	17
A849I	Total Delinquency of CUSO	17
A849J	Total Delinquency of CUSO	17
A849K	Total Delinquency of CUSO	17
A849L	Total Delinquency of CUSO	17
A849M	Total Delinquency of CUSO	17
A849N	Total Delinquency of CUSO	17
A849O	Total Delinquency of CUSO	17
A849P	Total Delinquency of CUSO	17
A849Q	Total Delinquency of CUSO	17
A849R	Total Delinquency of CUSO	17
A849S	Total Delinquency of CUSO	17
A849T	Total Delinquency of CUSO	17
A851	Total Value of Investments in CUSOs	17
A852	Total Amount loaned to CUSOs	17
A853	Total Aggregate Cash Outlay in CUSOs	17
A854A	Total Loan of CUSO	17
A854B	Total Loan of CUSO	17
A854C	Total Loan of CUSO	17
A854D	Total Loan of CUSO	17
A854E	Total Loan of CUSO	17
A854F	Total Loan of CUSO	17
A854G	Total Loan of CUSO	17
A854H	Total Loan of CUSO	17
A854I	Total Loan of CUSO	17
A854J	Total Loan of CUSO	17
A854K	Total Loan of CUSO	17
A854L	Total Loan of CUSO	17
A854M	Total Loan of CUSO	17
A854N	Total Loan of CUSO	17
A854O	Total Loan of CUSO	17

## NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
A854P	Total Loan of CUSO	17
A854Q	Total Loan of CUSO	17
A854R	Total Loan of CUSO	17
A854S	Total Loan of CUSO	17
A854T	Total Loan of CUSO	17
A855A	Does this CUSO have any subsidiary CUSOs?	17
A855B	Does this CUSO have any subsidiary CUSOs?	17
A855C	Does this CUSO have any subsidiary CUSOs?	17
A855D	Does this CUSO have any subsidiary CUSOs?	17
A855E	Does this CUSO have any subsidiary CUSOs?	17
A855F	Does this CUSO have any subsidiary CUSOs?	17
A855G	Does this CUSO have any subsidiary CUSOs?	17
A855H	Does this CUSO have any subsidiary CUSOs?	17
A855I	Does this CUSO have any subsidiary CUSOs?	17
A855J	Does this CUSO have any subsidiary CUSOs?	17
A855K	Does this CUSO have any subsidiary CUSOs?	17
A855L	Does this CUSO have any subsidiary CUSOs?	17
A855M	Does this CUSO have any subsidiary CUSOs?	17
A855N	Does this CUSO have any subsidiary CUSOs?	17
A855O	Does this CUSO have any subsidiary CUSOs?	17
A855P	Does this CUSO have any subsidiary CUSOs?	17
A855Q	Does this CUSO have any subsidiary CUSOs?	17
A855R	Does this CUSO have any subsidiary CUSOs?	17
A855S	Does this CUSO have any subsidiary CUSOs?	17
A855T	Does this CUSO have any subsidiary CUSOs?	17
A860A	Total Borrowings - < 1 Year	3
A860B1	Total Borrowings - 1-3 Years	3
A860B2	Total Borrowings - > 3 Years	3
A860C	Total Borrowings	3
A865A	Amount of Borrowings Subject to Early Repayment at Lender's Option	10
A867A	Subordinated Debt - < 1 Year	3
A867B1	Subordinated Debt - 1-3 Years	3
A867B2	Subordinated Debt - > 3 Years	3
A867C	Total Amount of Subordinated Debt	3
A875	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.)	6
A876	Company providing share/deposit insurance coverage in addition to the NCUSIF	6
A877	Dollar amount of shares and/or deposits insured by the company named above	6
A878	Assets Pledged to Secure Borrowings	10
A880	Total Amount of Non-Member Deposits	3
A880A	Non-Member Deposits - < 1 Year	3
A880B1	Non-Member Deposits - 1-3 Years	3
A880B2	Non-Member Deposits - > 3 Years	3
A881	Total credit lines	10
A882	Total committed credit lines	10
A883A	Draws against lines of credit, less than 1 year	3
A883B1	Draws against lines of credit, 1 to 3 years	3
A883B2	Draws against lines of credit, more than 3 years	3
A883C	Draws against lines of credit, total amount	3
A884	Total Credit Lines at Corporate Credit Unions	10
A885A	Borrowings - Lines of Credit from Corporate Credit Unions	10
A885B	Borrowings - Term Borrowings from Corporate Credit Unions	10
A892B	If you have a transactional world wide website, how many members use it?	6

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Account Code	Account Description	Page
A900A	Total number of member business loans	15
A900B	Total number of nonmember business loans	15
A900C	Number of Unsecured Business Loans outstanding meeting the requirements of 723.7(c) - (d)	15
A900C1	Number of Unsecured Member Business Loans	15
A900C2	Number of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes	15
A900C3	Number of purchased Unsecured Business Loans or participation interests to nonmembers	15
A900C4	Number of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers	15
A900D	Number of purchased business loans or participation interests to members outstanding	15
A900F	Number of Small Business Administration Loans Outstanding	15
A900G	Number of member business loans Secured by Non-Farm Residential Property	15
A900G1	Number of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property	15
A900H	Number of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
A900H1	Number of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
A900J	Number of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
A900J1	Number of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
A900K	Total number of real estate secured member business loans	15
A900K1	Total number of real estate secured nonmember business loans	15
A900L	Number of Commercial and Industrial member business loans	15
A900L1	Number of purchased Commercial and Industrial business loans or participation interests to nonmembers	15
A900T	Total number of business loans	15
A902	Amount of Share Drafts	3
A902A	Amount of Share Drafts - < 1 Year	3
A906A	IRA/KEOGH Accounts - < 1 Year	3
A906B1	IRA/KEOGH Accounts - 1-3 Years	3
A906B2	IRA/KEOGH Accounts - > 3 Years	3
A906C	Total Amount of IRA/KEOGH Accounts	3
A908A	Share Certificates - < 1 Year	3
A908B1	Share Certificates - 1-3 Years	3
A908B2	Share Certificates - > 3 Years	3
A908C	Total Amount of Share Certificates	3
A911	Total Amount of Money Market Shares	3
A911A	Money Market Shares - < 1 Year	3
A925	Uninsured Secondary Capital (Low-Income Designated CUs Only)	6
A925A	Subordinated Debt included in Net Worth	3
A925A	Subordinated Debt included in Net Worth	11
A925A1	Subordinated Debt included in Net Worth 1-3 years	3
A925A2	Subordinated Debt included in Net Worth greater than 3 years	3
A925B1	Uninsured Secondary Capital (Low-Income Designated CUs Only) - 1-3 Years	6
A925B2	Uninsured Secondary Capital (Low-Income Designated CUs Only) - > 3 Years	6
A931	Regular Reserves	4
A931	Regular Reserves	11
A940	Undivided Earnings	4
A940	Undivided Earnings	11

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Account Code	Account Description	Page
A945	Accumulated Unrealized Gains (Losses) on Available for Sale Securities	4
A945A	Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	4
A945B	Other Comprehensive Income (unless already included in item 23 or 24)	4
A945C	Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities	4
A954	Number of Leases Receivable	2
A956	Amount of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
A958	Number of New Vehicle Loans	2
A959	Number of Total 1st Mortgage Real Estate Loans/Lines of Credit	2
A960	Number of Total Other Real Estate Loans/Lines of Credit	2
A961A	Total number of Agricultural Related Loans	15
A961A1	Number of member business loans Secured by Farmland	15
A961A2	Number of member business loans to finance agricultural production and other loans to farmers	15
A961A3	Number of purchased business loans or participation interests to nonmembers Secured by Farmland	15
A961A4	Number of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers	15
A963	Number of Total All Other Loans/Lines of Credit	2
A963A	Number of Non-Federally Guaranteed Student Loans	2
A965	Trading Securities	1
A965A	SFAS 115 Investments Trading - < 1 Year	1
A965B	SFAS 115 Investments Trading - 1-3 Years	1
A965C1	SFAS 115 Investments Trading, >3-5 Years	1
A965C2	SFAS 115 Investments Trading, >5-10 Years	1
A965D	SFAS 115 Investments Trading - > 10 Years	1
A966	Total Shares	3
A968	Number of Used Vehicle Loans	2
A971	Total of outstanding loan balances subject to bankruptcies identified in items 39a-c.	9
A972A	Number of Fixed Rate > 15 Years Loans Outstanding	13
A972B	Number of Fixed Rate 15 Years or less Loans Outstanding	13
A972C	Number of Balloon/Hybrid > 5 Years Loans Outstanding	13
A972D	Number of Balloon/Hybrid 5 Years or less Loans Outstanding	13
A972E	Number of Other Fixed Rate Loans Outstanding	13
A973A	Number of Adjustable Rate 1 Year or less Loans Outstanding	13
A973B	Number of Adjustable Rate > 1 Year Loans Outstanding	13
A974	Number of Closed-End Fixed Rate Loans Outstanding	13
A975	Number of Closed-End Adjustable Rate Loans Outstanding	13
A976	Number of Open-End Adjustable Rate Loans Outstanding	13
A976B	Number of Open-End Fixed Rate Loans Outstanding	13
A978	Total Number of Loans Outstanding	13
A980	Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value	6
A981	Total Other Mortgage-Backed Securities	16
A981A	Privately Issued Mortgage-Related Securities	16
A981B	Privately Issued Mortgage-Backed Securities (SCU ONLY)	16
A981C	Privately Issued Securities (exclude from 3.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)	16
A982A	Number of Fixed Rate > 15 Years Loans Granted Year-to-Date	13
A982B	Number of Fixed Rate 15 Years or less Loans Granted Year-to-Date	13
A982C	Number of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	13
A982D	Number of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	13
A982E	Number of Other Fixed Rate Loans Granted Year-to-Date	13

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Account Code	Account Description	Page
A983A	Number of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	13
A983B	Number of Adjustable Rate > 1 Year Loans Granted Year-to-Date	13
A984	Number of Closed-End Fixed Rate Loans Granted Year-to-Date	13
A985	Number of Closed-End Adjustable Rate Loans Granted Year-to-Date	13
A986	Number of Open-End Adjustable Rate Loans Granted Year-to-Date	13
A986B	Number of Open-End Fixed Rate Loans Granted Year-to-Date	13
A988	Total Number of Real Estate Loans Granted Year-to-Date	13
A993	Number of Unsecured Credit Card Loans	2
A994	Number of All Other Unsecured Loans/Lines of Credit	2
A994A	Number of Short-Term, Small Amount Loans (STS) (FCU Only)	2
A995	Number of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
A996	Miscellaneous Equity	4
A997	Total Net Worth	11
A998	Net Worth Ratio	11
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	11
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	11
A999A	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	11
A999B	Sum of standard components: RBNW requirement	12
CertifiedBy	Certified By Last Name	
CertifiedBy_F	Certified By First Name	
CertifiedBy_M	Certified By Middle Initial	