

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

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

LOANS &amp; LEASES AS OF: \_\_\_\_\_

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

**LOANS & LEASES:** Report the interest rate, number, and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on Page 2 item 16. Report participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any indirect loans, real estate loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding or if the credit union originated any real estate loans, commercial, or member business loans during the reporting period.

	Interest Rate	Acct	Number of Loans	Acct	Amount	Acct
<b>Non-Commercial Loans/Lines of Credit</b>						
1. Unsecured Credit Card Loans		521		993		396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans		595A		963A		698A
4. All Other Unsecured Loans/Lines of Credit		522		994		397
5. New Vehicle Loans		523		958		385
6. Used Vehicle Loans		524		968		370
7. Leases Receivable		565		954		002
8. All Other Secured Non-Real Estate Loans/Lines of Credit		595B		963C		698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property		563A		959A		703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property		562A		960A		386A
11. All Other Real Estate Loans/Lines of Credit		562B		960B		386B
<b>Commercial Loans/Lines of Credit</b>						
12. Commercial Loans/Lines of Credit Real Estate Secured		525		900K4		718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured		526		900P		400P
14. <b>TOTAL LOANS &amp; LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.)</b>				025A1		025B1

<b>YEAR-TO-DATE LOAN INFORMATION</b>		Number	Acct	Amount	Acct
15. Loans Granted Year-to-Date			031A		031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY)			031C		031D

<b>MISCELLANEOUS LOAN INFORMATION</b>		Number	Acct	Amount	Acct
16. Non-Federally Guaranteed Student Loans in Deferred Status			963B		698B
17. Loans Outstanding to Credit Union Officials and Senior Executive Staff			995		956

<b>GOVERNMENT GUARANTEED LOANS</b>		Number	Acct	Outstanding Balance	Acct	Guaranteed Portion	Acct
18. Non-Commercial Loans (contained in items 1 - 11 above)							
a.	1. Small Business Administration		LN0050		LN0051		LN0052
a.	2. Paycheck Protection Program (Included in 18.a.1.)		LN0056		LN0057		
b.	Other Government Guaranteed		LN0053		LN0054		LN0055
19. Commercial Loans (contained in items 12 - 13 above)							
a.	Small Business Administration		691B1		691C1		691C2
b.	Other Government Guaranteed		691P		691P1		691P2

FCU - Federal Credit Union

NCUA 5300

Effective ~~March 31~~ June 30, 2020

Previous Editions Are Obsolete

**LIQUIDITY, COMMITMENTS, AND SOURCES AS OF: \_\_\_\_\_**

All credit unions must complete lines 1 through 10, if applicable.

**OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

	Amount Committed Directly by Credit Union	Acct	Amount Committed through Third Party/Indirect	Acct	Total Amount	Acct
<b>1. Total Unfunded Commitments for Commercial Loans</b>		814K1		814K2		814K
<b>2. Miscellaneous Commercial Loan Unfunded Commitments (Include in item 1 above as appropriate.)</b>						
A. Agricultural Related Commercial Loans		814J3		814J4		814J5
B. Construction & Land Development		814A6		814A7		814A8
C. Outstanding Letters of Credit		813A1		813B1		813A2
<b>3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)</b>						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties		811D1		811D2		811D
B. Credit Card Lines		812A1		812B1		812C
C. Unsecured Share Draft Lines of Credit		815A1		815B1		815C
D. Overdraft Protection Program Commitments		822A1		822B1		822C
E. Residential Construction Loans excluding Commercial purpose		811E1		811E2		811E
F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgages)		811B3		811B4		811B5
G. Proprietary Reverse Mortgage Products		811C3		811C4		811C5
H. Other Unfunded Commitments		816B3		816B4		816B5
<b>I. Total Unfunded Commitments for Non-Commercial Loans</b>		816T1		816T2		816T
<b>Total Unfunded Commitments for all loan types (Sum items 1 and 3I)</b>		816A1		816A2		816A
4. Dollar Amount of Pending Bond Claims						818

**CONTINGENT LIABILITIES**

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

**CREDIT AND BORROWING ARRANGEMENTS**

7. Amount of Borrowings Subject to Early Repayment at Lender's Option						865A
8. Assets Pledged to Secure Borrowings						878
9. <b>Small Business Administration Paycheck Protection Program loans collateralizing Federal Reserve Bank PPP Liquidity Facility loans</b>						<b>LC0047</b>

10. Lines of Credit	Uncommitted LOC	Acct	Committed LOC	Acct	Total Amount	Acct		
A. Corporate Credit Unions		884A1		884A2		884		
B. Natural Person Credit Unions		884C1		884C2		884C		
C. Other Credit Lines		884D1		884D2		884D		
<b>D. TOTAL</b>		884E		882		881		
10. Borrowings	Draws Against LOC	Acct	Term Borrowings	Acct	Other Borrowings	Acct	Total Borrowings	Acct
A. Corporate Credit Unions		885A		885B		885C		885D
B. Natural Person Credit Unions		885A1		885B1		885C1		885D1
C. Other Sources		885A2		885B2		885C2		885D2
D. FHLB		885A3		885B3		885C3		885D3
E. CLF				885B4		885C4		885D4
F. FRB						885C5		
1. <b>FRB Paycheck Protection Program Liquidity Facility loans</b>						<b>LC0085</b>		885D5
<b>G. TOTAL</b>		885A4		885B5		885C6		885D6

**PCA NET WORTH CALCULATION WORKSHEET AS OF: \_\_\_\_\_**

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 10 through 12 to calculate Net Worth, elected to early adopt ASC Topic 326: Financial Instruments - Credit Losses (CECL), or completed a merger/acquisition after 12/31/2008.

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

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

			Amount	Acct
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			Amount	Acct
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**

			Amount	Acct
9. Total Assets (Acct 010) (quarter-end) excluding SBA PPP loans collateralizing FRB PPP Liquidity Facility loans (Acct LN00)				NW010

**Total Assets Elections (Optional)**

Retain item 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. Item 13 below will compute your net worth ratio using item 9 quarter-end total assets as your denominator unless you enter an amount in item 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

**Net Worth Calculation and Classification**

			Amount	Acct
13. Net Worth Ratio (Item 8 divided by item 9, 10, 11, or 12)				998
a.	Risk Based Net Worth (RBNW) Requirement (Standard Calculation) - Complex credit unions only, see Section 702.103			999
b.	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107			999A
15. Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions.)				700
16. Net Worth Classification if credit union is new A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions.)				701

**ASC Topic 326 - Undivided Earnings adjustment**

			Amount	Acct
17. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)				NW0001
18. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)				NW0002

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH (RBNW) REQUIREMENT AS OF: \_\_\_\_\_**

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.*

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

*Information entered elsewhere will populate the line items below in CUOnline.*

Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Quarter-end total assets - <b>Assets, line 28 (Acct 010)</b>					
<b>Assets, line 28 (Acct 010) less SBA PPP loans collateralizing FRB PPP Liquidity Facility loans (Acct LC0047)</b>					
1. Long-term real estate loans (Acct 710 - Acct 718 - Acct 712)					
a. Threshold amount: 0 to 25%					
b. Excess amount: over 25%					
2. MBLs outstanding Schedule A (Acct 400)					
a. Threshold amount: 0 to 15%					
b. Threshold amount: >15 to 25%					
c. Excess amount: over 25%					
3. Investments: Weighted-average life:					
a. Page 1 Lines 2d, 3 and 17: 0 to 1 year (Acct 799A1 + Acct 730B + Acct 730C - Acct 738A - Acct 739A)					
b. > 1 year to 3 years (Acct 799B - Acct 738B - Acct 739B)					
c. > 3 years to 5 years (Acct 799C1 - Acct 738C - Acct 739C)					
d. > 5 years to 10 years (Acct 799C2 - Acct 738D - Acct 739D)					
e. > 10 years (Acct 799D - Acct 738E - Acct 739E)					
4. Low-risk assets					
a. Acct 730A + Acct 794 + Acct 740+LN0057					
b. Sum of risk portfolios 1 through 4 above					
5. Average-risk assets					
a. Assets (Acct 010) less risk portfolio items 1 - 4 above					
6. Loans sold with recourse					
a. Page 11, line 5 (Acct 819)					
7. Unused MBL commitments					
a. Schedule A (Acct 814B)					
8. Allowance					
a. Credit limited to 1.5% of loans, Assets, Acct 719 or Acct AS0048					
Sum of standard components: RBNW requirement (Acct 999B)					