

Internal Capital Plan Results Submission Template Instructions

Data contained in these worksheets is disclosed to NCUA only.

- 1 When providing information, please refer to information included in the following worksheets:
[Worksheet Metadata](#)
[Data Dictionary](#)
- 2 Reported numbers should reflect the start date of your internal capital plan scenario (either a start date of 12/31 of the prior year or the date used as your internal capital plan scenario start date). Data from the "Most Recent Period" column should generally match data in the corresponding Call Report (See Data Dictionary worksheet for more information). Scenario results start thereafter.
- 3 Read the "Formatting Self-Run SST Results" section of the annual self-run stress test instructions (formatting rules are the same for these templates). Follow all the reporting template instructions and formatting guidelines.
- 4 Use this workbook to populate your internal capital plan results for a given scenario. If your credit union's capital policy requires any additional measures of capital not included in the template, you can report them in the section at the bottom of the Balance Sheet worksheet.
- 5 Make sure your data passes all of the in-workbook data validations in the Data Validation worksheet. Reach out prior to submission if you think there is an exception where not passing the validations is warranted. The line below will indicate whether your data has passed all the validations once you enter data (it will change from "Awaiting Data Entry" to "Yes" or "No"). To see the results of the individual data validation checks, please see the Data Validation worksheet.

All validations passed?

Awaiting Data Entry

- 6 Verify you have populated the information below prior to submitting.

Credit Union Name:

Scenario Start (if not 12/31 of prior year):

Scenario Name:

| Worksheet | Variable |
|------------------|--|
| Balance Sheet | Total Assets |
| | |
| Balance Sheet | Loans and Leases |
| Balance Sheet | Cash and Cash Equivalents |
| Balance Sheet | Investments |
| Balance Sheet | Investments |
| Balance Sheet | Total Liabilities |
| Balance Sheet | Shares and Deposits |
| Balance Sheet | Total Equity |
| Balance Sheet | Total Equity |
| Balance Sheet | Accumulated Unrealized Gains and Other Comprehensive Income |
| Balance Sheet | Accumulated Unrealized Gains and Other Comprehensive Income |
| Balance Sheet | Earnings and Reserves |
| Balance Sheet | Regulatory Net Worth |
| Balance Sheet | Stress Test Capital |
| | |
| Balance Sheet | Stress Test Capital including Accumulated Unrealized Gains and OCI |
| Balance Sheet | Total Assets Less NCUSIF Deposit and including CECL Transition Provision |
| Balance Sheet | Stress Test Capital Ratio (%) |
| Balance Sheet | Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI |

| | |
|------------------|---|
| Income Statement | Interest from Cash, Cash Equivalents and Investments |
| Income Statement | Interest from Cash and Cash Equivalents |
| Income Statement | Interest from Investments |
| Income Statement | Interest on Loans and Leases |
| Income Statement | Other Interest Income |
| Income Statement | Interest on Borrowed Money |
| Income Statement | Dividends on Share and Deposits |
| Income Statement | Total Interest Income |
| Income Statement | Total Interest Expense |
| Income Statement | Net Interest Income |
| Income Statement | Total Interest Income |
| Income Statement | Total Interest Expense |
| Income Statement | Net Interest Income |
| Income Statement | Total Non-Interest Income |
| Income Statement | Total Non-Interest Expense |
| Income Statement | Net Non-Interest Income |
| Income Statement | Pre-Provision Net Revenue |
| Income Statement | Net Income (loss) |
| Income Statement | Comprehensive income (loss) |
| Income Statement | Credit Loss Expense |
| Income Statement | Credit Loss Expense (All Loans and Leases) |
| Loan Details | Loan balance (All Loans and Leases) |
| Loan Details | Prepayment (All Loans and Leases) |
| Loan Details | Originations (All Loans and Leases) |
| Loan Details | Gross charge-offs (All Loans and Leases) |

| | |
|---------------|--|
| Loan Details | Net charge-offs (All Loans and Leases) |
| Loan Details | Allowance for Credit Losses (All Loans and Leases) |
| Loan Details | Allowance for Credit Losses (All Loans and Leases) |
| Loan Details | Credit Loss Expense (All Loans and Leases) |
| Loan Details | Credit Loss Expense (All Loans and Leases) |
| Loan Details | Loan balance (Commercial Loans Total) |
| Loan Details | Prepayment (Commercial Loans Total) |
| Loan Details | Originations (Commercial Loans Total) |
| Loan Details | Gross charge-offs (Commercial Loans Total) |
| Loan Details | Net charge-offs (Commercial Loans Total) |
| Loan Details | Allowance for Credit Losses (Commercial Loans Total) |
| Loan Details | Credit Loss Expense (Commercial Loans Total) |
| Loan Details | Loan balance (Other Consumer Total) |
| Loan Details | Prepayment (Other Consumer Total) |
| Loan Details | Originations (Other Consumer Total) |
| Loan Details | Gross charge-offs (Other Consumer Total) |
| Loan Details | Net charge-offs (Other Consumer Total) |
| Loan Details | Allowance for Credit Losses (Other Consumer Total) |
| Loan Details | Credit Loss Expense (Other Consumer Total) |
| Balance Sheet | Earnings and Reserves |

Validation Description**All Validations Passed**

Should equal sum of cash and cash equivalents (BS1), investments (BS2) net of allowance for credit losses (BS8), Loans and leases (BS9) net of allowance for credit losses (BS10), loans held for sale (BS11), foreclosed and repossessed assets (BS12) and all other assets (BS13).

Should equal balance of total loans reported in Loan Details Item LD100.

Should equal balance of cash and cash equivalents reported in Investments and Derivatives Item ID1.

Should equal balance of investments reported in Investments and Derivatives Item ID2.

Should be equal to the sum of all individual investment components , except for their allowance for credit losses (Items BS3, BS4, BS5, BS6, BS7).

Should equal the sum of borrower money (BS15), shares and deposits (BS16) and all other liabilities (BS23).

Should equal sum of individual share and deposit components (BS17, BS18, BS19, BS20, BS21, BS22).

Should be equal to the sum of individual equity line items (BS26, BS27, BS31, BS32).

Should be equal to assets minus liabilities (BS14 - BS25).

Should equal sum of all accumulated unrealized gains and other comprehensive income components (BS28, BS29, BS30).

Change from prior quarter should equal accumulated unrealized gains and other comprehensive income reported in Income Statement Item IS30.

Earnings and reserves reported in equity and stress test capital sections should match (BS26 = BS35).

Equals sum of Balance Sheet Items BS35, BS36, BS37, BS38.

Equals regulatory net worth net of NCUSIF deposit, subordinated debt included in net worth and section 208 assistance (BS39 minus the sum of BS40 and BS41).

Equals stress test capital with accumulated unrealized gains and other comprehensive income added (BS42 plus BS27).

Equals total assets (BS14) minus NCUSIF deposit (BS40) + CECL Transition Provision (BS38).

Equals 100 multiplied by stress test capital (BS42) divided by total assets less NCUSIF deposit (BS44).

Equals 100 multiplied by stress test capital including accumulated unrealized gains and OCI (BS43) divided by total assets less NCUSIF deposit (BS44).

Should equal interest from cash and cash equivalents (IS2) plus interest from investments (IS3).

Should equal interest from cash and cash equivalents reported in NII Details Item NI1.

Should equal sum of investment interest reported on NII Details (Items NI2-9).

Should equal sum of loan interest income reported on NII Details (NI10, NI11, NI12, NI13, NI14, NI17, NI20).

Should equal other interest income reported on NII Details (NI21).

Should equal interest on borrowed money reported on NII Details (NI23).

Should equal sum of share and deposit interest reported on NII Details (NI24-NI29).

Should be equal to sum of components (IS1, IS4, IS5).

Should be equal to sum of components (IS7 and IS8).

Should equal interest income (IS6) minus interest expense (IS9).

Should equal interest income (NI22) reported in NII Details.

Should equal interest expense (NI30) reported in NII Details.

Should equal net interest income (NI31) reported in NII Details.

Should equal sum of components (IS11, IS12, IS13, IS14, IS16, IS17).

Should equal sum of employee compensation and benefits (IS19) and all other operating expenses (IS20).

Should equal non-interest income (IS18) minus non-interest expense (IS21).

Should equal sum of net interest income (IS10) and net non-interest income (IS22).

Should equal pre-provision net revenue (IS23) minus total credit loss expense (IS24).

Should equal net income (IS29) plus accumulated unrealized gains and other comprehensive income (IS30).

Should equal sum of credit loss expense subcomponents (IS25, IS26, IS27, IS28).

Should equal Loan Details Item LD108.

Should equal sum of balance of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD1, LD10, LD19, LD28, LD55, LD82, LD91).

Should equal sum of prepayments of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD2, LD11, LD20, LD29, LD56, LD83, LD92).

Should equal sum of originations of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD3, LD12, LD21, LD30, LD57, LD84, LD93).

Should equal sum of gross charge-offs of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD5, LD14, LD23, LD32, LD59, LD86, LD95).

Should equal sum of net charge-offs of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD6, LD15, LD24, LD33, LD60, LD87, LD96).

Should equal sum of allowance for credit losses of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD8, LD17, LD26, LD35, LD62, LD89, LD98).

Should match Allowance for loan and lease credit losses on Balance Sheet (BS10).

Should equal sum of credit loss expense of 1st mortgage, auto, credit card, HE and HELOC, other consumer (total) and commercial loans (total) (LD9, LD18, LD27, LD36, LD63, LD90, LD99).

Current quarter credit loss expense should equal to the quarterly change in the allowance for credit losses (LD107) plus the quarter's net charge-offs (LD105).

Should equal sum of commercial real and nonreal estate values (LD64 and LD73).

Should equal sum of commercial real and nonreal estate values (LD65 and LD74).

Should equal sum of commercial real and nonreal estate values (LD66 and LD75).

Should equal sum of commercial real and nonreal estate values (LD68 and LD77).

Should equal sum of commercial real and nonreal estate values (LD69 and LD78).

Should equal sum of commercial real and nonreal estate values (LD71 and LD80).

Should equal sum of commercial real and nonreal estate values (LD72 and LD81).

Should equal sum of other secured and unsecured values (LD37 and LD46).

Should equal sum of other secured and unsecured values (LD38 and LD47).

Should equal sum of other secured and unsecured values (LD39 and LD48).

Should equal sum of other secured and unsecured values (LD41 and LD50).

Should equal sum of other secured and unsecured values (LD42 and LD51).

Should equal sum of other secured and unsecured values (LD44 and LD53).

Should equal sum of other secured and unsecured values (LD45 and LD54).

Current quarter change in Earnings and Reserves (BS35) should be equal to current quarter Net Income (IS29).

| Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 |
|---------------------|----|----|----|----|----|----|----|----|
|---------------------|----|----|----|----|----|----|----|----|

N/A

N/A

N/A

Q9

| Balance Sheet | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 |
|----------------------------|---|----|----|----|----|----|----|----|----|----|
| Assets | | | | | | | | | | |
| BS1 | Cash and Cash Equivalents | | | | | | | | | |
| BS2 | Investments | | | | | | | | | |
| BS3 | Equity Securities | | | | | | | | | |
| BS4 | Trading Securities | | | | | | | | | |
| BS5 | Available for Sale Securities | | | | | | | | | |
| BS6 | Held-to-Maturity Securities | | | | | | | | | |
| BS7 | Other Investments | | | | | | | | | |
| BS8 | Less: Allowance for Credit Losses on Investment Securities | | | | | | | | | |
| BS9 | Loans and Leases | | | | | | | | | |
| BS10 | Less: Allowance for Credit Losses on Loans and Leases | | | | | | | | | |
| BS11 | Loans Held for Sale | | | | | | | | | |
| BS12 | Foreclosed and Repossessed Assets | | | | | | | | | |
| BS13 | All Other Assets | | | | | | | | | |
| BS14 | Total Assets | | | | | | | | | |
| Liabilities | | | | | | | | | | |
| BS15 | Borrowed Money | | | | | | | | | |
| BS16 | Shares and Deposits | | | | | | | | | |
| BS17 | Share Drafts | | | | | | | | | |
| BS18 | Regular Shares | | | | | | | | | |
| BS19 | Money Market Shares | | | | | | | | | |
| BS20 | Share Certificates | | | | | | | | | |
| BS21 | IRA/KEOGH Accounts | | | | | | | | | |
| BS22 | Other Shares and Deposits | | | | | | | | | |
| BS23 | All Other Liabilities | | | | | | | | | |
| BS24 | Allowance for Off-Balance Sheet Credit Losses (included in 19 above) | | | | | | | | | |
| BS25 | Total Liabilities | | | | | | | | | |
| Member's Equity | | | | | | | | | | |
| BS26 | Earnings and Reserves | | | | | | | | | |
| BS27 | Accumulated Unrealized Gains and Other Comprehensive Income | | | | | | | | | |
| BS28 | Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges | | | | | | | | | |
| BS29 | Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities | | | | | | | | | |
| BS30 | Other Comprehensive Income | | | | | | | | | |
| BS31 | Equity Acquired in Merger | | | | | | | | | |
| BS32 | Noncontrolling Interest in Consolidated Subsidiaries | | | | | | | | | |
| BS33 | Total Members' Equity | | | | | | | | | |
| BS34 | Total Liabilities, Shares, and Members' Equity | | | | | | | | | |
| Stress Test Capital | | | | | | | | | | |
| BS35 | Earnings and Reserves | | | | | | | | | |
| BS36 | Subordinated Debt or Grandfathered Secondary Capital Included in Net Worth | | | | | | | | | |
| BS37 | Total Adjusted Retained Earnings acquired through Business Combinations | | | | | | | | | |
| BS38 | CECL Transition Provision | | | | | | | | | |
| BS39 | Regulatory Net Worth | | | | | | | | | |
| BS40 | NCUSIF Deposit | | | | | | | | | |
| BS41 | Section 208 Assistance Included in Net Worth | | | | | | | | | |
| BS42 | Stress Test Capital | | | | | | | | | |
| BS43 | Stress Test Capital including Accumulated Unrealized Gains and OCI | | | | | | | | | |
| BS44 | Total Assets Less NCUSIF Deposit and including CECL Transition Provision | | | | | | | | | |
| BS45 | Stress Test Capital Ratio (%) | | | | | | | | | |
| BS46 | Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI | | | | | | | | | |

| Income Statement | | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | 9 Quarter Cumulative Total |
|------------------|--|---------------------|----|----|----|----|----|----|----|----|----|----------------------------|
| IS1 | Interest from Cash, Cash Equivalents and Investments | | | | | | | | | | | |
| IS2 | Interest from Cash and Cash Equivalents | | | | | | | | | | | |
| IS3 | Interest from Investments | | | | | | | | | | | |
| IS4 | Interest on Loans and Leases | | | | | | | | | | | |
| IS5 | Other Interest Income | | | | | | | | | | | |
| IS6 | Total Interest Income | | | | | | | | | | | |
| IS7 | Interest on Borrowed Money | | | | | | | | | | | |
| IS8 | Dividends on Share and Deposits | | | | | | | | | | | |
| IS9 | Total Interest Expense | | | | | | | | | | | |
| IS10 | Net Interest Income | | | | | | | | | | | |
| IS11 | Fee Income | | | | | | | | | | | |
| IS12 | Gain (Loss) from Loan Sales | | | | | | | | | | | |
| IS13 | Gain (Loss) from Equity and Trading Debt Securities | | | | | | | | | | | |
| IS14 | Gain (Loss) from All Other Investments | | | | | | | | | | | |
| IS15 | <i>OTTI Losses Recognized in Earnings (included in 11 above)</i> | | | | | | | | | | | |
| IS16 | Gain (Loss) from Derivatives | | | | | | | | | | | |
| IS17 | All Other Non-interest Income | | | | | | | | | | | |
| IS18 | Total Non-Interest Income | | | | | | | | | | | |
| IS19 | Employee Compensation and Benefits | | | | | | | | | | | |
| IS20 | All Other Operating Expense | | | | | | | | | | | |
| IS21 | Total Non-Interest Expense | | | | | | | | | | | |
| IS22 | Net Non-Interest Income | | | | | | | | | | | |
| IS23 | Pre-Provision Net Revenue | | | | | | | | | | | |
| IS24 | Credit Loss Expense | | | | | | | | | | | |
| IS25 | Credit Loss Expense for Loans and Leases | | | | | | | | | | | |
| IS26 | Credit Loss Expense for Available For Sale Debt Securities | | | | | | | | | | | |
| IS27 | Credit Loss Expense for Held to Maturity Debt Securities | | | | | | | | | | | |
| IS28 | Credit Loss Expense for Off-Balance Sheet Exposures | | | | | | | | | | | |
| IS29 | Net Income (loss) | | | | | | | | | | | |
| IS30 | Accumulated Unrealized Gains and Other Comprehensive Income | | | | | | | | | | | |
| IS31 | Comprehensive income (loss) | | | | | | | | | | | |
| IS32 | Net Interest Margin (%) | | | | | | | | | | | |
| IS33 | Return On Assets (%) | | | | | | | | | | | |

| Net Interest Income | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | 9 Quarter Cumulative Total |
|------------------------------|--|----|----|----|----|----|----|----|----|----|----------------------------------|
| Cash and Investments | | | | | | | | | | | |
| N11 | Cash and Cash Equivalents | | | | | | | | | | |
| N12 | US Government Securities | | | | | | | | | | |
| N13 | Agency Securities | | | | | | | | | | |
| N14 | Agency Mortgage Related Securities | | | | | | | | | | |
| N15 | Non-agency Mortgage Related Securities | | | | | | | | | | |
| N16 | Corporate Bonds | | | | | | | | | | |
| N17 | Asset-backed Securities | | | | | | | | | | |
| N18 | Other Securities | | | | | | | | | | |
| N19 | Other Investments | | | | | | | | | | |
| Loans and Leases | | | | | | | | | | | |
| N110 | 1st Mortgage Loans | | | | | | | | | | |
| N111 | Auto Loans | | | | | | | | | | |
| N112 | Credit Card Loans | | | | | | | | | | |
| N113 | HE and HELOC | | | | | | | | | | |
| N114 | Other Consumer Loans | | | | | | | | | | |
| N115 | Other Unsecured Consumer Loans | | | | | | | | | | |
| N116 | Other Secured Consumer Loans | | | | | | | | | | |
| N117 | Commercial Loans | | | | | | | | | | |
| N118 | Commercial Real Estate Loans | | | | | | | | | | |
| N119 | Commercial Non-Real Estate Loans | | | | | | | | | | |
| N120 | Student Loans | | | | | | | | | | |
| N121 | Other Interest income | | | | | | | | | | |
| N122 | Interest Income | | | | | | | | | | |
| Interest-bearing Liabilities | | | | | | | | | | | |
| N123 | Borrowed Money | | | | | | | | | | |
| N124 | Share Drafts | | | | | | | | | | |
| N125 | Regular Shares | | | | | | | | | | |
| N126 | Money Market Shares | | | | | | | | | | |
| N127 | Share Certificates | | | | | | | | | | |
| N128 | IRA/KEOGH Accounts | | | | | | | | | | |
| N129 | Other Shares and Deposits | | | | | | | | | | |
| N130 | Interest Expense | | | | | | | | | | |
| N131 | Net Interest Income | | | | | | | | | | |

| Balances | | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 |
|------------------------------|--|------------------------|----|----|----|----|----|----|----|----|----|
| ID1 | Cash and Cash Equivalents | | | | | | | | | | |
| ID2 | Investments | | | | | | | | | | |
| ID3 | US Government Securities | | | | | | | | | | |
| ID4 | Agency Securities | | | | | | | | | | |
| ID5 | Agency Mortgage Related Securities | | | | | | | | | | |
| ID6 | Non-agency Mortgage Related Securities | | | | | | | | | | |
| ID7 | Corporate Bonds | | | | | | | | | | |
| ID8 | Asset-backed Securities | | | | | | | | | | |
| ID9 | All Other Investments | | | | | | | | | | |
| Derivatives Notional Balance | | | | | | | | | | | |
| ID10 | Interest Rate Derivatives | | | | | | | | | | |
| ID11 | Options | | | | | | | | | | |
| ID12 | Swaps | | | | | | | | | | |
| ID13 | Futures | | | | | | | | | | |
| ID14 | Other | | | | | | | | | | |
| ID15 | Loan Pipeline Management Derivatives | | | | | | | | | | |
| ID16 | European Equity Call Options | | | | | | | | | | |

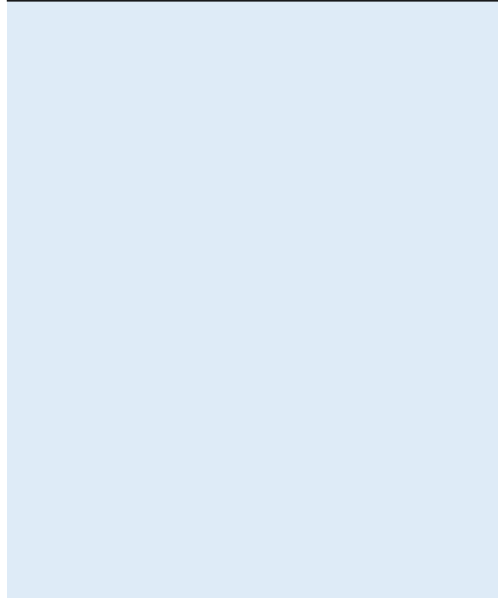
| Pricing Assumptions | Pricing Benchmark | Pricing Spread | Repricing Beta | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 |
|--|--|-----------------------|-----------------------|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Pricing on New Origination, Investments, and Funding (%) | | | | | | | | | | | | | |
| PA1 | Cash and Cash Equivalents | | | | | | | | | | | | |
| PA2 | US Government Securities | | | | | | | | | | | | |
| PA3 | Agency Securities | | | | | | | | | | | | |
| PA4 | Agency Mortgage Related Securities | | | | | | | | | | | | |
| PA5 | Non-agency Mortgage Related Securities | | | | | | | | | | | | |
| PA6 | Corporate Bonds | | | | | | | | | | | | |
| PA7 | Asset-backed Securities | | | | | | | | | | | | |
| PA8 | Other Securities | | | | | | | | | | | | |
| PA9 | 1st Mortgage Loans | | | | | | | | | | | | |
| PA10 | Fixed Rate 1st Mortgage Loans | | | | | | | | | | | | |
| PA11 | Variable Rate 1st Mortgage Loans | | | | | | | | | | | | |
| PA12 | Auto Loans | | | | | | | | | | | | |
| PA13 | Credit Card Loans | | | | | | | | | | | | |
| PA14 | HE and HELOC | | | | | | | | | | | | |
| PA15 | Other Consumer Loans | | | | | | | | | | | | |
| PA16 | Other Secured Consumer Loans | | | | | | | | | | | | |
| PA17 | Other Unsecured Consumer Loans | | | | | | | | | | | | |
| PA18 | Commercial Loans | | | | | | | | | | | | |
| PA19 | Commercial Real Estate Loans | | | | | | | | | | | | |
| PA20 | Commercial Non-Real Estate Loans | | | | | | | | | | | | |
| PA21 | Student Loans | | | | | | | | | | | | |
| PA22 | Borrowed Money | | | | | | | | | | | | |
| PA23 | Share Drafts | | | | | | | | | | | | |
| PA24 | Regular Shares | | | | | | | | | | | | |
| PA25 | Money Market Shares | | | | | | | | | | | | |
| PA26 | Share Certificates | | | | | | | | | | | | |
| PA27 | IRA/KEOGH Accounts | | | | | | | | | | | | |
| PA28 | Other Shares and Deposits | | | | | | | | | | | | |

| Model Name | Portfolio | Output | Development Team Description | Development Dataset Description | Real GDP Growth | Nominal GDP Growth | Real Disposable Income Growth | Nominal Disposable Income Growth | Unemployment Rate | CPI Inflation Rate | US Treasury 3M | US Treasury 5Y | US Treasury 10Y | Mortgage Rate | BBB Corporate Rate | PRIME Rate | Dow Jones Total Stock Market Index (Level) | House Price Index (Level) | Commercial Real Estate Price Index (Level) | Market Volatility Index (Level) |
|------------|-----------|--------|------------------------------|---------------------------------|-----------------|--------------------|-------------------------------|----------------------------------|-------------------|--------------------|----------------|----------------|-----------------|---------------|--------------------|------------|--|---------------------------|--|---------------------------------|
| | | | | | | | | | | | | | | | | | | | | |

| ID | Variable | Units | Source | Most Recent Quarter | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 |
|----|----------|-------|--------|---------------------|----|----|----|----|----|----|----|----|----|-----|-----|-----|-----|
| 1 | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | | | | | |
| 16 | | | | | | | | | | | | | | | | | |
| 17 | | | | | | | | | | | | | | | | | |
| 18 | | | | | | | | | | | | | | | | | |
| 19 | | | | | | | | | | | | | | | | | |
| 20 | | | | | | | | | | | | | | | | | |

| # | Model Name | Portfolio | Scenario | Adjustment Type | Impacted Area | \$ Financial Impact |
|----|------------|-----------|----------|-----------------|---------------|---------------------|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
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| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |

Description and Rationale



| Worksheet | Description |
|-------------------------------|---|
| Overview | Overview of template. |
| Data Validation | Validates data provided in other worksheets. |
| Balance Sheet | Balance sheet data. |
| Income Statement | Income statement data. |
| NII Details | Interest income and expense details. |
| Loan Details | Loan balances and outcomes by portfolio. |
| Investments and Derivatives | Cash, investment, and derivative balances. |
| Pricing Assumptions | Pricing assumptions used stress test. |
| Variables Used in Models | Mapping of variables used in stress testing models. |
| Additional Scenario Variables | Values of credit union projected variables used in stress test. |
| Model Adjustments | Summary of model output adjustments. |
| Worksheet Metadata | Information about template worksheets. |
| Data Dictionary | Row definitions for stress test results worksheets. |

| Can Add New Rows? | Can Add New Columns? | Input Required (If Applicable) |
|-------------------|----------------------|--------------------------------|
| N | N | Y |
| N | N | N |
| N | N | Y |
| N | N | Y |
| N | N | Y |
| N | N | Y |
| N | N | Y |
| Y | N | Y |
| Y | Y | Y |
| Y | N | Y |
| Y | N | Y |
| N | N | N |
| N | N | N |

| Worksheet | Item | Item Category | Item Name |
|------------------|-------------|----------------------|--|
| Balance Sheet | BS1 | Assets | Cash and Cash Equivalents |
| Balance Sheet | BS2 | Assets | Investments |
| Balance Sheet | BS3 | Assets | Equity Securities |
| Balance Sheet | BS4 | Assets | Trading Securities |
| Balance Sheet | BS5 | Assets | Available for Sale Securities |
| Balance Sheet | BS6 | Assets | Held-to-Maturity Securities |
| Balance Sheet | BS7 | Assets | Other Investments |
| Balance Sheet | BS8 | Assets | Less: Allowance for Credit Losses on Investment Securities |
| Balance Sheet | BS9 | Assets | Loans and Leases |
| Balance Sheet | BS10 | Assets | Less: Allowance for Credit Losses on Loans and Leases |
| Balance Sheet | BS11 | Assets | Loans Held for Sale |
| Balance Sheet | BS12 | Assets | Foreclosed and Repossessed Assets |
| Balance Sheet | BS13 | Assets | All Other Assets |
| Balance Sheet | BS14 | Assets | Total Assets |
| Balance Sheet | BS15 | Liabilities | Borrowed Money |
| Balance Sheet | BS16 | Liabilities | Shares and Deposits |
| Balance Sheet | BS17 | Liabilities | Share Drafts |
| Balance Sheet | BS18 | Liabilities | Regular Shares |
| Balance Sheet | BS19 | Liabilities | Money Market Shares |

| | | | |
|---------------|------|---------------------|---|
| Balance Sheet | BS20 | Liabilities | Share Certificates |
| Balance Sheet | BS21 | Liabilities | IRA/KEOGH Accounts |
| Balance Sheet | BS22 | Liabilities | Other Shares and Deposits |
| Balance Sheet | BS23 | Liabilities | All Other Liabilities |
| Balance Sheet | BS24 | Liabilities | Allowance for Off-Balance Sheet Credit Losses (included in 19 above) |
| Balance Sheet | BS25 | Liabilities | Total Liabilities |
| Balance Sheet | BS26 | Equity | Earnings and Reserves |
| Balance Sheet | BS27 | Equity | Accumulated Unrealized Gains and Other Comprehensive Income |
| Balance Sheet | BS28 | Equity | Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges |
| Balance Sheet | BS29 | Equity | Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities |
| Balance Sheet | BS30 | Equity | Other Comprehensive Income |
| Balance Sheet | BS31 | Equity | Equity Acquired in Merger |
| Balance Sheet | BS32 | Equity | Noncontrolling Interest in Consolidated Subsidiaries |
| Balance Sheet | BS33 | Equity | Total Members' Equity |
| Balance Sheet | BS34 | Equity | Total Liabilities, Shares, and Members' Equity |
| Balance Sheet | BS35 | Stress Test Capital | Earnings and Reserves |
| Balance Sheet | BS36 | Stress Test Capital | Subordinated Debt or Grandfathered Secondary Capital Included in Net Worth |

| | | | |
|------------------|------|---------------------|---|
| Balance Sheet | | Stress Test Capital | Total Adjusted Retained Earnings acquired through Business Combinations |
| | BS37 | | |
| Balance Sheet | | Stress Test Capital | CECL Transition Provision |
| | BS38 | | |
| Balance Sheet | | Stress Test Capital | Regulatory Net Worth |
| | BS39 | | |
| Balance Sheet | | Stress Test Capital | NCUSIF Deposit |
| | BS40 | | |
| Balance Sheet | | Stress Test Capital | Section 208 Assistance Included in Net Worth |
| | BS41 | | |
| Balance Sheet | | Stress Test Capital | Stress Test Capital |
| | BS42 | | |
| Balance Sheet | | Stress Test Capital | Stress Test Capital including Accumulated Unrealized Gains and OCI |
| | BS43 | | |
| Balance Sheet | | Stress Test Capital | Total Assets Less NCUSIF Deposit |
| | BS44 | | |
| Balance Sheet | | Stress Test Capital | Stress Test Capital Ratio (%) |
| | BS45 | | |
| Balance Sheet | | Stress Test Capital | Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI |
| | BS46 | | |
| Income Statement | IS1 | Interest Income | Interest from Cash, Cash Equivalents and Investments |
| Income Statement | IS2 | Interest Income | Interest from Cash and Cash Equivalents |
| Income Statement | IS3 | Interest Income | Interest from Investments |
| Income Statement | IS4 | Interest Income | Interest on Loans and Leases |
| Income Statement | IS5 | Interest Income | Other Interest Income |
| Income Statement | IS6 | Interest Income | Total Interest Income |
| Income Statement | IS7 | Interest Expense | Interest on Borrowed Money |
| Income Statement | IS8 | Interest Expense | Dividends on Share and Deposits |

| | | | |
|------------------|------|----------------------|--|
| Income Statement | IS9 | Interest Expense | Total Interest Expense |
| Income Statement | IS10 | Aggregate | Net Interest Income |
| Income Statement | IS11 | Non-interest Income | Fee Income |
| Income Statement | IS12 | Non-interest Income | Gain (Loss) from Loan Sales |
| Income Statement | IS13 | Non-interest Income | Gain (Loss) from Equity and Trading Debt Securities |
| Income Statement | IS14 | Non-interest Income | Gain (Loss) from All Other Investments |
| Income Statement | IS15 | Non-interest Income | OTTI Losses Recognized in Earnings (included in 11 above) |
| Income Statement | IS16 | Non-interest Income | Gain (Loss) from Derivatives |
| Income Statement | IS17 | Non-interest Income | All Other Non-interest Income |
| Income Statement | IS18 | Aggregate | Total Non-interest Income |
| Income Statement | IS19 | Non-interest Expense | Employee Compensation and Benefits |
| Income Statement | IS20 | Non-interest Expense | All Other Operating Expense |
| Income Statement | IS21 | Aggregate | Total Non-interest Expense |
| Income Statement | IS22 | Aggregate | Net Non-interest Income |
| Income Statement | IS23 | Aggregate | Pre-provision Net Revenue |
| Income Statement | IS24 | Credit Loss Expense | Credit Loss Expense |
| Income Statement | IS25 | Credit Loss Expense | Credit Loss Expense for Loans and Leases |
| Income Statement | IS26 | Credit Loss Expense | Credit Loss Expense for Available For Sale Debt Securities |
| Income Statement | IS27 | Credit Loss Expense | Credit Loss Expense for Held to Maturity Debt Securities |
| Income Statement | IS28 | Credit Loss Expense | Credit Loss Expense for Off-Balance Sheet Exposures |

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|------------------|------|----------------------|---|
| Income Statement | IS29 | Aggregate | Net Income (loss) |
| Income Statement | IS30 | Comprehensive Income | Accumulated Unrealized Gains and Other Comprehensive Income |
| Income Statement | IS31 | Aggregate | Comprehensive income (loss) |
| Income Statement | IS32 | Financial Ratio | Net Interest Margin (%) |
| Income Statement | IS33 | Financial Ratio | Return On Assets (%) |
| NII Details | NI1 | Cash and Investments | Cash and Cash Equivalents |
| NII Details | NI2 | Cash and Investments | US Government Securities |
| NII Details | NI3 | Cash and Investments | Agency Securities |
| NII Details | NI4 | Cash and Investments | Agency Mortgage Related Securities |
| NII Details | NI5 | Cash and Investments | Non-agency Mortgage Related Securities |
| NII Details | NI6 | Cash and Investments | Corporate Bonds |
| NII Details | NI7 | Cash and Investments | Asset-backed Securities |
| NII Details | NI8 | Cash and Investments | Other Securities |
| NII Details | NI9 | Cash and Investments | Other Investments |
| NII Details | NI10 | Loans and Leases | 1st Mortgage Loans |
| NII Details | NI11 | Loans and Leases | Auto Loans |
| NII Details | NI12 | Loans and Leases | Credit Card Loans |
| NII Details | NI13 | Loans and Leases | HE and HELOC |
| NII Details | NI14 | Loans and Leases | Other Consumer Loans |
| NII Details | NI15 | Loans and Leases | Other Unsecured Consumer Loans |

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|--------------|------|------------------------------|----------------------------------|
| NII Details | NI16 | Loans and Leases | Other Secured Consumer Loans |
| NII Details | NI17 | Loans and Leases | Commercial Loans |
| NII Details | NI18 | Loans and Leases | Commercial Real Estate Loans |
| NII Details | NI19 | Loans and Leases | Commercial Non-Real Estate Loans |
| NII Details | NI20 | Loans and Leases | Student Loans |
| NII Details | NI21 | Other | Other Interest Income |
| NII Details | NI22 | Aggregate | Interest Income |
| NII Details | NI23 | Interest-bearing liabilities | Borrowed Money |
| NII Details | NI24 | Interest-bearing liabilities | Share Drafts |
| NII Details | NI25 | Interest-bearing liabilities | Regular Shares |
| NII Details | NI26 | Interest-bearing liabilities | Money Market Shares |
| NII Details | NI27 | Interest-bearing liabilities | Share Certificates |
| NII Details | NI28 | Interest-bearing liabilities | IRA/KEOGH Accounts |
| NII Details | NI29 | Interest-bearing liabilities | Other Shares and Deposits |
| NII Details | NI30 | Aggregate | Interest Expense |
| NII Details | NI31 | Aggregate | Net Interest Income |
| Loan Details | LD1 | 1st Mortgage Loans | Loan Balance |
| Loan Details | LD2 | 1st Mortgage Loans | Prepayment (UPB) |
| Loan Details | LD3 | 1st Mortgage Loans | Origination/Draw (UPB) |
| Loan Details | LD4 | 1st Mortgage Loans | Default Balance |
| Loan Details | LD5 | 1st Mortgage Loans | Gross Charge-offs |
| Loan Details | LD6 | 1st Mortgage Loans | Net Charge-offs |

| | | | |
|--------------|------|--------------------|-----------------------------|
| Loan Details | LD7 | 1st Mortgage Loans | Average Loss Severity (%) |
| Loan Details | LD8 | 1st Mortgage Loans | Allowance for Credit Losses |
| Loan Details | LD9 | 1st Mortgage Loans | Credit Loss Expense |
| Loan Details | LD10 | Auto Loans | Loan Balance |
| Loan Details | LD11 | Auto Loans | Prepayment (UPB) |
| Loan Details | LD12 | Auto Loans | Origination/Draw (UPB) |
| Loan Details | LD13 | Auto Loans | Default Balance |
| Loan Details | LD14 | Auto Loans | Gross charge-offs |
| Loan Details | LD15 | Auto Loans | Net charge-offs |
| Loan Details | LD16 | Auto Loans | Average Loss Severity (%) |
| Loan Details | LD17 | Auto Loans | Allowance for Credit Losses |
| Loan Details | LD18 | Auto Loans | Credit Loss Expense |
| Loan Details | LD19 | Credit Card Loans | Loan Balance |
| Loan Details | LD20 | Credit Card Loans | Prepayment (UPB) |
| Loan Details | LD21 | Credit Card Loans | Origination/Draw (UPB) |
| Loan Details | LD22 | Credit Card Loans | Default Balance |
| Loan Details | LD23 | Credit Card Loans | Gross charge-offs |
| Loan Details | LD24 | Credit Card Loans | Net charge-offs |

| | | | |
|--------------|------|--------------------------------|-----------------------------|
| | LD25 | | Average Loss Severity (%) |
| Loan Details | | Credit Card Loans | |
| Loan Details | LD26 | Credit Card Loans | Allowance for Credit Losses |
| Loan Details | LD27 | Credit Card Loans | Credit Loss Expense |
| Loan Details | LD28 | HE and HELOC | Loan Balance |
| Loan Details | LD29 | HE and HELOC | Prepayment (UPB) |
| Loan Details | LD30 | HE and HELOC | Origination/Draw (UPB) |
| Loan Details | LD31 | HE and HELOC | Default Balance |
| Loan Details | LD32 | HE and HELOC | Gross charge-offs |
| Loan Details | LD33 | HE and HELOC | Net charge-offs |
| | LD34 | | Average Loss Severity (%) |
| Loan Details | | HE and HELOC | |
| Loan Details | LD35 | HE and HELOC | Allowance for Credit Losses |
| Loan Details | LD36 | HE and HELOC | Credit Loss Expense |
| Loan Details | LD37 | Other Unsecured Consumer Loans | Loan Balance |
| Loan Details | LD38 | Other Unsecured Consumer Loans | Prepayment (UPB) |
| Loan Details | LD39 | Other Unsecured Consumer Loans | Origination/Draw (UPB) |
| Loan Details | LD40 | Other Unsecured Consumer Loans | Default Balance |
| Loan Details | LD41 | Other Unsecured Consumer Loans | Gross charge-offs |
| Loan Details | LD42 | Other Unsecured Consumer Loans | Net charge-offs |

| | | | |
|--------------|------|--------------------------------|-----------------------------|
| Loan Details | LD43 | Other Unsecured Consumer Loans | Average Loss Severity (%) |
| Loan Details | LD44 | Other Unsecured Consumer Loans | Allowance for Credit Losses |
| Loan Details | LD45 | Other Unsecured Consumer Loans | Credit Loss Expense |
| Loan Details | LD46 | Other Secured Consumer Loans | Loan Balance |
| Loan Details | LD47 | Other Secured Consumer Loans | Prepayment (UPB) |
| Loan Details | LD48 | Other Secured Consumer Loans | Origination/Draw (UPB) |
| Loan Details | LD49 | Other Secured Consumer Loans | Default Balance |
| Loan Details | LD50 | Other Secured Consumer Loans | Gross charge-offs |
| Loan Details | LD51 | Other Secured Consumer Loans | Net charge-offs |
| Loan Details | LD52 | Other Secured Consumer Loans | Average Loss Severity (%) |
| Loan Details | LD53 | Other Secured Consumer Loans | Allowance for Credit Losses |
| Loan Details | LD54 | Other Secured Consumer Loans | Credit Loss Expense |
| Loan Details | LD55 | Student Loans | Loan Balance |
| Loan Details | LD56 | Student Loans | Prepayment (UPB) |
| Loan Details | LD57 | Student Loans | Origination/Draw (UPB) |
| Loan Details | LD58 | Student Loans | Default Balance |
| Loan Details | LD59 | Student Loans | Gross charge-offs |
| Loan Details | LD60 | Student Loans | Net charge-offs |

| | | | |
|--------------|------|----------------------------------|-----------------------------|
| Loan Details | LD61 | Student Loans | Average Loss Severity (%) |
| Loan Details | LD62 | Student Loans | Allowance for Credit Losses |
| Loan Details | LD63 | Student Loans | Credit Loss Expense |
| Loan Details | LD64 | Commercial Real Estate Loans | Loan Balance |
| Loan Details | LD65 | Commercial Real Estate Loans | Prepayment (UPB) |
| Loan Details | LD66 | Commercial Real Estate Loans | Origination/Draw (UPB) |
| Loan Details | LD67 | Commercial Real Estate Loans | Default Balance |
| Loan Details | LD68 | Commercial Real Estate Loans | Gross charge-offs |
| Loan Details | LD69 | Commercial Real Estate Loans | Net charge-offs |
| Loan Details | LD70 | Commercial Real Estate Loans | Average Loss Severity (%) |
| Loan Details | LD71 | Commercial Real Estate Loans | Allowance for Credit Losses |
| Loan Details | LD72 | Commercial Real Estate Loans | Credit Loss Expense |
| Loan Details | LD73 | Commercial Non-Real Estate Loans | Loan Balance |
| Loan Details | LD74 | Commercial Non-Real Estate Loans | Prepayment (UPB) |
| Loan Details | LD75 | Commercial Non-Real Estate Loans | Origination/Draw (UPB) |
| Loan Details | LD76 | Commercial Non-Real Estate Loans | Default Balance |
| Loan Details | LD77 | Commercial Non-Real Estate Loans | Gross charge-offs |

| | | | |
|--------------|------|----------------------------------|-----------------------------|
| Loan Details | LD78 | Commercial Non-Real Estate Loans | Net charge-offs |
| Loan Details | LD79 | Commercial Non-Real Estate Loans | Average Loss Severity (%) |
| Loan Details | LD80 | Commercial Non-Real Estate Loans | Allowance for Credit Losses |
| Loan Details | LD81 | Commercial Non-Real Estate Loans | Credit Loss Expense |
| Loan Details | LD82 | Other Consumer Loans (Total) | Loan Balance |
| Loan Details | LD83 | Other Consumer Loans (Total) | Prepayment (UPB) |
| Loan Details | LD84 | Other Consumer Loans (Total) | Origination/Draw (UPB) |
| Loan Details | LD85 | Other Consumer Loans (Total) | Default Balance |
| Loan Details | LD86 | Other Consumer Loans (Total) | Gross charge-offs |
| Loan Details | LD87 | Other Consumer Loans (Total) | Net charge-offs |
| | LD88 | | Average Loss Severity (%) |
| Loan Details | | Other Consumer Loans (Total) | |
| Loan Details | LD89 | Other Consumer Loans (Total) | Allowance for Credit Losses |
| Loan Details | LD90 | Other Consumer Loans (Total) | Credit Loss Expense |
| Loan Details | LD91 | Commercial Loans (Total) | Loan Balance |
| Loan Details | LD92 | Commercial Loans (Total) | Prepayment (UPB) |
| Loan Details | LD93 | Commercial Loans (Total) | Origination/Draw (UPB) |
| Loan Details | LD94 | Commercial Loans (Total) | Default Balance |

| | | | |
|--------------|------|--------------------------|-------------------|
| Loan Details | LD95 | Commercial Loans (Total) | Gross charge-offs |
|--------------|------|--------------------------|-------------------|

| | | | |
|--------------|------|--------------------------|-----------------|
| Loan Details | LD96 | Commercial Loans (Total) | Net charge-offs |
|--------------|------|--------------------------|-----------------|

| | | | |
|--------------|------|--------------------------|---------------------------|
| Loan Details | LD97 | Commercial Loans (Total) | Average Loss Severity (%) |
|--------------|------|--------------------------|---------------------------|

| | | | |
|--------------|------|--------------------------|-----------------------------|
| Loan Details | LD98 | Commercial Loans (Total) | Allowance for Credit Losses |
|--------------|------|--------------------------|-----------------------------|

| | | | |
|--------------|------|--------------------------|---------------------|
| Loan Details | LD99 | Commercial Loans (Total) | Credit Loss Expense |
|--------------|------|--------------------------|---------------------|

| | | | |
|--------------|-------|-----------|--------------|
| Loan Details | LD100 | All Loans | Loan Balance |
|--------------|-------|-----------|--------------|

| | | | |
|--------------|-------|-----------|------------------|
| Loan Details | LD101 | All Loans | Prepayment (UPB) |
|--------------|-------|-----------|------------------|

| | | | |
|--------------|-------|-----------|------------------------|
| Loan Details | LD102 | All Loans | Origination/Draw (UPB) |
|--------------|-------|-----------|------------------------|

| | | | |
|--------------|-------|-----------|-----------------|
| Loan Details | LD103 | All Loans | Default Balance |
|--------------|-------|-----------|-----------------|

| | | | |
|--------------|-------|-----------|-------------------|
| Loan Details | LD104 | All Loans | Gross charge-offs |
|--------------|-------|-----------|-------------------|

| | | | |
|--------------|-------|-----------|-----------------|
| Loan Details | LD105 | All Loans | Net charge-offs |
|--------------|-------|-----------|-----------------|

| | | | |
|--------------|-------|-----------|---------------------------|
| Loan Details | LD106 | All Loans | Average Loss Severity (%) |
|--------------|-------|-----------|---------------------------|

| | | | |
|--------------|-------|-----------|-----------------------------|
| Loan Details | LD107 | All Loans | Allowance for Credit Losses |
|--------------|-------|-----------|-----------------------------|

| | | | |
|--------------|-------|-----------|---------------------|
| Loan Details | LD108 | All Loans | Credit Loss Expense |
|--------------|-------|-----------|---------------------|

| | | | |
|-----------------------------|------|-----------------------------|--|
| Investments and Derivatives | ID1 | Cash | Cash and Cash Equivalents |
| Investments and Derivatives | ID2 | Investments | Investments |
| Investments and Derivatives | ID3 | Investments | US Government Securities |
| Investments and Derivatives | ID4 | Investments | Agency Securities |
| Investments and Derivatives | ID5 | Investments | Agency Mortgage Related Securities |
| Investments and Derivatives | ID6 | Investments | Non-agency Mortgage Related Securities |
| Investments and Derivatives | ID7 | Investments | Corporate Bonds |
| Investments and Derivatives | ID8 | Investments | Asset-backed Securities |
| Investments and Derivatives | ID9 | Investments | All other investments |
| Investments and Derivatives | ID10 | Derivative Notional Balance | Interest Rate Derivatives |
| Investments and Derivatives | ID11 | Derivative Notional Balance | Interest Rate Derivative, Options |
| Investments and Derivatives | ID12 | Derivative Notional Balance | Interest Rate Derivative, Swaps |
| Investments and Derivatives | ID13 | Derivative Notional Balance | Interest Rate Derivative, Futures |
| Investments and Derivatives | ID14 | Derivative Notional Balance | Interest Rate Derivative, Other |
| Investments and Derivatives | ID15 | Derivative Notional Balance | Loan Pipeline Management Derivatives |
| Investments and Derivatives | ID16 | Derivative Notional Balance | European Equity Call Options |
| Investments and Derivatives | ID17 | Derivative Notional Balance | All Other Derivatives |
| Investments and Derivatives | ID18 | Derivative Fair value | Interest Rate Derivatives |
| Investments and Derivatives | ID19 | Derivative Fair value | Interest Rate Derivative, Options |
| Investments and Derivatives | ID20 | Derivative Fair value | Interest Rate Derivative, Swaps |
| Investments and Derivatives | ID21 | Derivative Fair value | Interest Rate Derivative, Futures |

| | | | |
|-----------------------------|------|-----------------------|--|
| Investments and Derivatives | ID22 | Derivative Fair value | Interest Rate Derivative, Other |
| Investments and Derivatives | ID23 | Derivative Fair value | Loan Pipeline Management Derivatives |
| Investments and Derivatives | ID24 | Derivative Fair value | European Equity Call Options |
| Investments and Derivatives | ID25 | Derivative Fair value | All Other Derivatives |
| Pricing Assumptions | PA1 | Cash and Investments | Cash and Cash Equivalents |
| Pricing Assumptions | PA2 | Cash and Investments | US Government Securities |
| Pricing Assumptions | PA3 | Cash and Investments | Agency Securities |
| Pricing Assumptions | PA4 | Cash and Investments | Agency Mortgage Related Securities |
| Pricing Assumptions | PA5 | Cash and Investments | Non-agency Mortgage Related Securities |
| Pricing Assumptions | PA6 | Cash and Investments | Corporate Bonds |
| Pricing Assumptions | PA7 | Cash and Investments | Asset-backed Securities |
| Pricing Assumptions | PA8 | Cash and Investments | Other Securities |
| Pricing Assumptions | PA9 | Loans and Leases | 1st Mortgage Loans |
| Pricing Assumptions | PA10 | Loans and Leases | Fixed Rate 1st Mortgage Loans |
| Pricing Assumptions | PA11 | Loans and Leases | Variable Rate 1st Mortgage Loans |
| Pricing Assumptions | PA12 | Loans and Leases | Auto Loans |
| Pricing Assumptions | PA13 | Loans and Leases | Credit Card Loans |
| Pricing Assumptions | PA14 | Loans and Leases | HE and HELOC |
| Pricing Assumptions | PA15 | Loans and Leases | Other Consumer Loans |
| Pricing Assumptions | PA16 | Loans and Leases | Other Secured Consumer Loans |
| Pricing Assumptions | PA17 | Loans and Leases | Other Unsecured Consumer Loans |
| Pricing Assumptions | PA18 | Loans and Leases | Commercial Loans |
| Pricing Assumptions | PA19 | Loans and Leases | Commercial Real Estate Loans |
| Pricing Assumptions | PA20 | Loans and Leases | Commercial Non-Real Estate Loans |
| Pricing Assumptions | PA21 | Loans and Leases | Student Loans |
| Pricing Assumptions | PA22 | Borrowings | Borrowed Money |
| Pricing Assumptions | PA23 | Shares and Deposits | Share Drafts |
| Pricing Assumptions | PA24 | Shares and Deposits | Regular Shares |
| Pricing Assumptions | PA25 | Shares and Deposits | Money Market Shares |
| Pricing Assumptions | PA26 | Shares and Deposits | Share Certificates |
| Pricing Assumptions | PA27 | Shares and Deposits | IRA/KEOGH Accounts |
| Pricing Assumptions | PA28 | Shares and Deposits | Other Shares and Deposits |

| Call Report Account | Units |
|----------------------------|----------------------|
| AS0009 | Thousands of Dollars |
| AS0013 + AS0017 | Thousands of Dollars |
| AS0055 | Thousands of Dollars |
| AS0061 | Thousands of Dollars |
| AS0067 | Thousands of Dollars |
| AS0073 | Thousands of Dollars |
| AS0017 | Thousands of Dollars |
| AS0041 | Thousands of Dollars |
| 025B | Thousands of Dollars |
| AS0048 | Thousands of Dollars |
| 003 | Thousands of Dollars |
| 798A | Thousands of Dollars |
| 007 + 008 + AS0036 | Thousands of Dollars |
| 010 | Thousands of Dollars |
| 860C | Thousands of Dollars |
| 018 | Thousands of Dollars |
| 902 | Thousands of Dollars |
| 657 | Thousands of Dollars |
| 911 | Thousands of Dollars |

| | |
|--|----------------------|
| 908C | Thousands of Dollars |
| 906C | Thousands of Dollars |
| 630 + SH0880 | Thousands of Dollars |
| 825 + 820A + LI0003 | Thousands of Dollars |
| LI0003 | Thousands of Dollars |
| LI0069 | Thousands of Dollars |
| 940 + 602 + 658 + 668 | Thousands of Dollars |
| 945A + EQ0009 + 945B | Thousands of Dollars |
| 945A | Thousands of Dollars |
| EQ0009 | Thousands of Dollars |
| 945B | Thousands of Dollars |
| 658A | Thousands of Dollars |
| 996 | Thousands of Dollars |
| 940 + 602 + 658 + 668 + 658A + 996 + 945A + 945B + 945C + EQ0009 | Thousands of Dollars |
| 014 | Thousands of Dollars |
| 940 + 602 + 658 + 668 | Thousands of Dollars |
| 925A | Thousands of Dollars |

| | |
|----------------|----------------------|
| | Thousands of Dollars |
| 1004 | |
| | Thousands of Dollars |
| NW0004 | |
| | Thousands of Dollars |
| 997 | |
| | Thousands of Dollars |
| 794 | |
| | Thousands of Dollars |
| RB0004 | |
| | Thousands of Dollars |
| Not Applicable | |
| | Thousands of Dollars |
| Not Applicable | |
| | Thousands of Dollars |
| 010 - 794 | |
| | Thousands of Dollars |
| Not Applicable | |
| | Percent |
| Not Applicable | |
| | Percent |
| 120 | |
| | Thousands of Dollars |
| Not Applicable | |
| | Thousands of Dollars |
| Not Applicable | |
| | Thousands of Dollars |
| 110 - 119 | |
| | Thousands of Dollars |
| IS0005 | |
| | Thousands of Dollars |
| 115 | |
| | Thousands of Dollars |
| 340 | |
| | Thousands of Dollars |
| 380 + 381 | |
| | Thousands of Dollars |

| | |
|---|----------------------|
| 350 | Thousands of Dollars |
| IS0010 | Thousands of Dollars |
| 131 | Thousands of Dollars |
| IS0029 | Thousands of Dollars |
| IS0046 | Thousands of Dollars |
| IS0047 | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| 421 | Thousands of Dollars |
| 430 + 431 + 440 + IS0020 + IS0030 | Thousands of Dollars |
| 117 | Thousands of Dollars |
| 210 | Thousands of Dollars |
| 230 + 250 + 260 + 270 + 280 + 290 + 310 + 320 + 360 | Thousands of Dollars |
| 671 | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| IS0017 | Thousands of Dollars |
| IS0011 | Thousands of Dollars |
| IS0012 | Thousands of Dollars |
| IS0013 | Thousands of Dollars |
| IS0016 | Thousands of Dollars |

| | |
|---|----------------------|
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| IS0005 | Thousands of Dollars |
| 115 | Thousands of Dollars |
| 340 | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| 350 | Thousands of Dollars |
| IS0010 | Thousands of Dollars |
| 703A | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in CH0017 | Thousands of Dollars |
| Quarterly Change in CH0017 minus CH0018 | Thousands of Dollars |

| | |
|--|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 385 + 370 + 002 | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of 550C1, 550C2, 550D | Thousands of Dollars |
| Quarterly Change in sum of 550C1, 550C2, 550D minus 551C1, 551C2, 551D | Thousands of Dollars |

| | |
|-----------------------------------|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 396 | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in 680 | Thousands of Dollars |
| Quarterly Change in 680 minus 681 | Thousands of Dollars |

| | |
|---|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 386A | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in CH0019 | Thousands of Dollars |
| Quarterly Change in CH0019 minus CH0020 | Thousands of Dollars |

| | |
|--|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 397A + 397 | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of 136, CH0007 | Thousands of Dollars |
| Quarterly Change in sum of 136, CH0007 minus 137, CH0008 | Thousands of Dollars |

| | |
|--|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 698C + 386B | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of CH0015, CH0021 | Thousands of Dollars |
| Quarterly Change in sum of CH0015, CH0021 minus CH0016, CH0022 | Thousands of Dollars |

| | |
|-------------------------------------|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 698A | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in 550T | Thousands of Dollars |
| Quarterly Change in 550T minus 551T | Thousands of Dollars |

| | |
|--|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 718A5 | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031 | Thousands of Dollars |
| Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031 minus CH0024, CH0026, CH0028, CH0030, CH0032 | Thousands of Dollars |

| | |
|---|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 400P | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of CH0033, CH0035, CH0037, CH0039 | Thousands of Dollars |

Quarterly Change in sum of CH0033, CH0035, CH0037, CH0039 minus CH0034, CH0036, CH0038, CH0040 Thousands of Dollars

| | |
|--|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 397A + 397 + 698C + 386B | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Quarterly Change in sum of 136, CH0007, CH0015, CH0021 | Thousands of Dollars |
| Quarterly Change in sum of 136, CH0007, CH0015, CH0021 minus 137, CH0008, CH0016, CH0022 | Thousands of Dollars |

| | |
|----------------|----------------------|
| Not applicable | Percent |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| 718A5 + 400P | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |
| Not applicable | Thousands of Dollars |

Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031, CH0033, CH0035, CH0037, CH0039
Thousands of Dollars

Quarterly Change in sum of CH0023, CH0025, CH0027, CH0029, CH0031, CH0033, CH0035, CH0037, CH0039 minus CH0024, CH0026, CH0028, CH0030, CH0032, CH0034, CH0036, CH0038, CH0040
Thousands of Dollars

Not applicable
Percent

Not applicable
Thousands of Dollars

Not applicable
Thousands of Dollars

025B1
Thousands of Dollars

Not applicable
Thousands of Dollars

Not applicable
Thousands of Dollars

Not applicable
Thousands of Dollars

Quarterly Change in 550
Thousands of Dollars

Quarterly Change in 550 minus 551
Thousands of Dollars

Not applicable
Percent

Not applicable
Thousands of Dollars

Not applicable
Thousands of Dollars

| | |
|--|----------------------|
| AS0009 | Thousands of Dollars |
| AS0013 + AS0017 | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| DT0001 + DT0003 + DT0005 + DT0007 + DT0009 | Thousands of Dollars |
| DT0001 + DT0003 | Thousands of Dollars |
| DT0005 | Thousands of Dollars |
| DT0007 | Thousands of Dollars |
| DT0009 | Thousands of Dollars |
| DT0011 | Thousands of Dollars |
| DT0013 | Thousands of Dollars |
| DT0015 | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |
| Not Applicable | Thousands of Dollars |

Definition

Cash or cash equivalent assets on hand or deposit. Include time deposits in commercial banks, S&Ls, savings banks and other deposits. Should equal Investments and Derivatives Item ID1.

Total of investment security assets and any other investments not included in the cash and cash equivalents category. Should be equal to the sum of all individual investment components, except for their allowance for credit losses (Items BS3, BS4, BS5, BS6, BS7). Should also equal total investments reported in Investments and Derivatives Item ID2.

Fair value of equity securities, including mutual funds.

Investment in trading debt securities held principally for near-term sale.

Investment in debt securities classified as held-for-sale.

Investment in debt securities classified as held-to-maturity.

Include loans to and investments in natural person credit unions, membership and paid-in capital and all other investments in corporate credit unions, etc.

Allowance for Credit Losses on investment securities calculated according to CECL standard.

Outstanding amount of loans and leases. Should equal sum of Loan Details Items LD1, LD10, LD19, LD28, LD55, LD82, LD91. Also should equal Loan Details Item LD100.

Allowance for Credit Losses on loans and leases calculated according to CECL standard. Should equal sum of Loan Details Items LD8, LD17, LD26, LD35, LD62, LD89, LD98. Also should equal Loan Details Item LD107.

Outstanding amount of loans identified as held for sale (either at origination or subsequently classified as being held for sale).

Long-lived assets where the credit union acquired the asset through or in lieu of, foreclosure or repossession and intends to sell the asset.

Include fixed assets, intangible assets, NCUSIF Deposit, accrued interest, account receivables, prepaid expenses and any other assets not previously included

Total assets. Should equal sum of cash and cash equivalents (BS1), investments (BS2) net of allowance for credit losses (BS8), Loans and leases (BS9) net of allowance for credit losses (BS10), loans held for sale (BS11), foreclosed and repossessed assets (BS12) and all other assets (BS13).

Include draws against lines of credit, notes and interest payable, borrowing repurchase transactions, subordinated debt, FHLB Advance, etc.

All member shares and deposits and nonmember deposits. Should equal sum of individual share and deposit components (BS17, BS18, BS19, BS20, BS21, BS22).

Member share draft accounts volume.

Share account volume.

Money market share account volume.

Share Certificate volume.

IRA/KEOGH account volume.

Volume of any other share accounts not previously included and nonmember deposits.

Include all non-interest-bearing liabilities and any other interest-bearing liabilities not previously included.

Allowance for credit losses for off-balance sheet credit exposures.

Credit Union's total liabilities. Should be equal to the sum of aggregate liability categories (BS15, BS16, BS23).

Realized earnings and reserves. Include undivided earnings, other reserves, net income (unless already included in undivided earnings), and appropriation for non-conforming investments (State Credit Union only). Equals Balance Sheet Item BS35.

Accumulated unrealized gains (losses) and other comprehensive income that is not included in net income. Equals sum of Balance Sheet Items BS28, BS29, BS30. Change from prior quarter should equal Income Statement Item IS30.

Amount of the effective portion of the accumulated change in the fair value on derivatives designated and qualifying as cash flow hedges (per ASC 815).

Amount of cumulative unrealized gains (losses) on available for sale debt securities.

Amount of any other comprehensive income not already reported in Balance Sheet Items BS28 or BS29. For example, income impacts related to a single-employer defined benefit retirement plan may be reported in this category.

Amount of fair value equity acquired at the date of an acquisition measured consistent with GAAP.

Amount of equity of all consolidated subsidiaries held by other parties (i.e., the equity in a credit union subsidiary not attributable to the credit union).

Credit Union's total equity. Should be equal to the sum of individual equity line items (BS26, BS27, BS31, BS32) and also equal to assets minus liabilities (Item BS14 - BS25).

Total liabilities and equity. Should equal sum of liabilities and equity (BS25 + BS33) and also equal to total assets (BS14).

Realized earnings and reserves. Include undivided earnings, other reserves, net income (unless already included in undivided earnings), and appropriation for non-conforming investments (State Credit Union only). Equals Balance Sheet Item BS26.

Amount of subordinated debt that is included in net worth.

Total amount of adjusted retained earnings from business combinations. Includes prior quarter-end adjusted retained earnings acquired through business combinations with another credit union, any adjustments made to retained earnings acquired through business combinations in the current quarter or adjusted gains from bargain purchases during the current quarter.

Phase in of one time adjustment to undivided earnings stemming from the adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL). Reported value should be calculated in accordance with 702.703(c).

Total regulatory net worth as reported on Call Report Schedule G. Also equal to Call Report accounts 940 + 602 + 658 + 668 + 925A + 1004 + NW0004. Equals sum of Balance Sheet Items BS35, BS36, BS37, BS38.

Amount of assistance pursuant to section 208 of the Federal Credit Union Act

NCUA Share Insurance Fund (NCUSIF) capitalization deposit.

Stress test capital means net worth (less assistance provided under Section 208 of the Federal Credit Union Act, subordinated debt included in net worth, and NCUSIF deposit) under stress test scenarios. Equals Balance Sheet Item BS39 minus the sum of Balance Sheet Items BS40 and BS41.

Fair value of equity securities, including mutual funds.

Total assets excluding the NCUSIF capitalization deposit. Equals total assets (BS14) minus NCUSIF deposit (BS40).

Stress test capital divided by total consolidated assets less NCUSIF deposit. Equals Balance Sheet Item BS42 divided by Balance Sheet Item BS44.

Stress test capital ratio that includes accumulated other comprehensive income in the numerator. Equals Balance Sheet item BS43 divided by Balance Sheet Item BS44.

Interest and dividend income earned on cash, cash equivalents and investments. Should equal sum of NII Details Items NI1-NI9.

Interest income earned on cash and cash equivalents. Include interest income and dividends on time deposit assets in commercial banks, S&Ls, savings banks and other deposit assets. Should equal NII Details Item NI1.

Interest and dividend income earned on investments. Should equal sum of NII Details Items NI2-NI9.

Interest income earned on loans and leases. Should equal sum of loan and lease interest income by portfolio type as reported in NII Details (NI10, NI11, NI12, NI13, NI14, NI17, NI20).

Interest income earned on all other sources except loans, cash, cash equivalents and investments. Should equal NII Details Item NI21.

Total interest and dividend income. Should equal sum of Income Statement Items IS1, IS4, IS5. Should also equal NII Details Item NI22.

Interest costs on borrowed money. Should equal NII Details Item NI23.

Dividend and interest expenses incurred on shares and deposits. Should equal sum of NII Details Items NI24-NI29.

Total interest and dividend expenses. Should equal sum of Income Statement Items IS7 and IS8. Should also equal NII Details Item NI30.

Total interest income net of total interest expenses. Should equal interest income (IS6) minus interest expense (IS9). Should also equal NII Details Item NI31.

All fee income. Include interchange income, overdraft fees, ATM fees, credit card fees and other fees charged for services

Amount of gain (loss) on loan sales. A primary example is gain from selling real estate loans on the secondary market, but the gain (loss) on other loan sales is also included.

Amount of gain or loss from the sale or other disposition of all equity and trading debt securities.

Amount of gain (loss) on all investments. Include OTTI losses recognized in net earnings (e.g., credit losses), which are also reported separately in Income Statement Item IS15. OTTI losses not recognized in net earnings should be included in other comprehensive income (Income Statement Item IS30).

OTTI losses recognized in net earnings (e.g., credit losses) and reported as part of Gain (Loss) from All Other Investments.

Amount of gain or loss from derivative activities exclusive of interest and premium amortization. For fair value hedges, the change in fair value for the period along with any other derivative gain or loss should be reflected here.

Any other non-interest income (excluding fee income and gain/loss on loan sales and investments) recognized in net income.

All non-interest income. Equals sum of non interest income component items (IS11, IS12, IS13, IS14, IS16, IS17).

Total employee compensation costs, including salaries, benefits, pension plan costs, employer taxes, etc.

All other operating expenses besides employee compensation. This includes travel and conference expenses, office occupancy and operation expenses, loan servicing expenses, and any other operating fees and expenses.

Total non-interest (i.e., operating) expenses. Equals sum of employee compensation and benefits (IS19) and all other operating expenses (IS20).

Total non-interest income net of total non-interest expenses. Equals non-interest income (IS18) minus non-interest expense (IS21).

Net income before credit loss expenses. Equals sum of net interest income (IS10) and net non-interest income (IS22).

Total credit loss expenses. Should equal sum of credit loss expense subcomponents (IS25, IS26, IS27, IS28).

Credit loss expenses for loans and leases. Should equal sum of Loan Details Items LD9, LD18, LD27, LD36, LD63, LD90, LD99. Also should equal Loan Details Item LD108.

Credit loss expenses for available for sale debt securities.

Credit loss expenses for held to maturity debt securities.

Credit loss expenses for off-balance sheet exposures.

Total income net of expenses. Should equal pre-provision net revenue (IS23) minus total credit loss expense (IS24).

Income (or loss) not included in net income. Include OTTI losses not recognized in net income and other unrealized gains and other comprehensive income. Should equal change in Balance Sheet Item BS27 from prior quarter.

Net income plus the quarter's accumulated unrealized gains and other comprehensive income. Should equal net income (IS29) plus accumulated unrealized gains and other comprehensive income (IS30).

Annualized ratio of net interest income to average interest earning assets. Should equal net interest income (IS10) divided by the average of current quarter's and prior quarter's interest earning assets (Balance Sheet Items BS1, BS2, BS9, and BS11).

Annualized ratio of net income to average assets. Should equal 4 times net income (IS29) divided by current and prior quarter average of total assets (Balance Sheet Item BS14).

Interest income earned on cash and cash equivalents. Include interest income and dividends on time deposit assets in commercial banks, S&Ls, savings banks and other deposit assets. Should equal Income Statement Item IS2.

Interest and dividend income earned on US government securities.

Interest and dividend and dividend income earned on agency securities.

Interest and dividend income earned on agency mortgage related securities.

Interest and dividend income earned on non-agency mortgage related securities.

Interest and dividend income earned on corporate bonds.

Interest and dividend income earned on asset-backed securities.

Interest and dividend income earned on other securities.

Interest and dividend income earned on all other investments not accounted for in NII Details Items NI2-NI8.

Interest income earned on 1st mortgage loans.

Interest income earned on new and used car loans.

Interest income earned on credit car loans.

Interest income earned on home equity loans and home equity lines of credit.

Interest income earned on all other consumer loans. Should equal sum of other unsecured consumer loans (NI15) and other secured consumer loans (NI16).

Interest income earned on all other unsecured consumer loans.

Interest income earned on all other secured consumer loans.

Interest income earned on all commercial loans. Should equal sum of commercial real estate loans (NI18) and commercial non-real estate loans (NI19).

Interest income earned on commercial real estate loans.

Interest income earned on commercial non-real estate loans.

Interest income earned on student loans.

Interest income earned on all other sources except loans, cash, cash equivalents and investments Should equal Income Statement Item IS5.

Total interest and dividend income. Should equal Income Statement Item IS6.

Interest costs on borrowed money. Should equal Income Statement Item IS7.

Interest and dividend expenses for share draft accounts.

Interest and dividend expenses for regular share accounts.

Interest and dividend expenses for money market share accounts.

Interest and dividend expenses for share certificate accounts.

Interest and dividend expenses for IRA/KEOGH accounts.

Interest and dividend expenses for all other share accounts and non-member deposits.

Total interest and dividend expenses. Should equal Income Statement Item IS9.

Interest income (NI22) less interest expense (NI30). Should also equal Income Statement Item IS10.

Outstanding loan balance attributable to 1st Mortgage Loans portfolio.

Prepayment of loan balance attributable to 1st Mortgage Loans portfolio.

New origination or draw attributable to 1st Mortgage Loans portfolio.

Outstanding balance of loans at default attributable to 1st Mortgage Loans portfolio.

Gross loan charge-offs attributable to 1st Mortgage Loans portfolio.

Net loan charge-offs attributable to 1st Mortgage Loans portfolio.

Average loss severity for 1st Mortgage Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to 1st Mortgage Loans portfolio.

Credit loss expense attributable to 1st Mortgage Loans portfolio.

Outstanding loan balance attributable to Auto Loans portfolio.

Prepayment of loan balance attributable to Auto Loans portfolio.

New origination or draw attributable to Auto Loans portfolio.

Outstanding balance of loans at default attributable to Auto Loans portfolio.

Gross loan charge-offs attributable to Auto Loans portfolio.

Net loan charge-offs attributable to Auto Loans portfolio.

Average loss severity for Auto Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Auto Loans portfolio.

Credit loss expense attributable to Auto Loans portfolio.

Outstanding loan balance attributable to Credit Card Loans portfolio.

Prepayment of loan balance attributable to Credit Card Loans portfolio.

New origination or draw attributable to Credit Card Loans portfolio.

Outstanding balance of loans at default attributable to Credit Card Loans portfolio.

Gross loan charge-offs attributable to Credit Card Loans portfolio.

Net loan charge-offs attributable to Credit Card Loans portfolio.

Average loss severity for Credit Card Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Credit Card Loans portfolio.

Credit loss expense attributable to Credit Card Loans portfolio.

Outstanding loan balance attributable to HE and HELOC portfolio.

Prepayment of loan balance attributable to HE and HELOC portfolio.

New origination or draw attributable to HE and HELOC portfolio.

Outstanding balance of loans at default attributable to HE and HELOC portfolio.

Gross loan charge-offs attributable to HE and HELOC portfolio.

Net loan charge-offs attributable to HE and HELOC portfolio.

Average loss severity for HE and HELOC portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to HE and HELOC portfolio.

Credit loss expense attributable to HE and HELOC portfolio.

Outstanding loan balance attributable to Other Unsecured Consumer Loans portfolio.

Prepayment of loan balance attributable to Other Unsecured Consumer Loans portfolio.

New origination or draw attributable to Other Unsecured Consumer Loans portfolio.

Outstanding balance of loans at default attributable to Other Unsecured Consumer Loans portfolio.

Gross loan charge-offs attributable to Other Unsecured Consumer Loans portfolio.

Net loan charge-offs attributable to Other Unsecured Consumer Loans portfolio.

Average loss severity for Other Unsecured Consumer Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Other Unsecured Consumer Loans portfolio.

Credit loss expense attributable to Other Unsecured Consumer Loans portfolio.

Outstanding loan balance attributable to Other Secured Consumer Loans portfolio.

Prepayment of loan balance attributable to Other Secured Consumer Loans portfolio.

New origination or draw attributable to Other Secured Consumer Loans portfolio.

Outstanding balance of loans at default attributable to Other Secured Consumer Loans portfolio.

Gross loan charge-offs attributable to Other Secured Consumer Loans portfolio.

Net loan charge-offs attributable to Other Secured Consumer Loans portfolio.

Average loss severity for Other Secured Consumer Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Other Secured Consumer Loans portfolio.

Credit loss expense attributable to Other Secured Consumer Loans portfolio.

Outstanding loan balance attributable to Student Loans portfolio.

Prepayment of loan balance attributable to Student Loans portfolio.

New origination or draw attributable to Student Loans portfolio.

Outstanding balance of loans at default attributable to Student Loans portfolio.

Gross loan charge-offs attributable to Student Loans portfolio.

Net loan charge-offs attributable to Student Loans portfolio.

Average loss severity for Student Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Student Loans portfolio.

Credit loss expense attributable to Student Loans portfolio.

Outstanding loan balance attributable to Commercial Real Estate Loans portfolio.

Prepayment of loan balance attributable to Commercial Real Estate Loans portfolio.

New origination or draw attributable to Commercial Real Estate Loans portfolio.

Outstanding balance of loans at default attributable to Commercial Real Estate Loans portfolio.

Gross loan charge-offs attributable to Commercial Real Estate Loans portfolio.

Net loan charge-offs attributable to Commercial Real Estate Loans portfolio.

Average loss severity for Commercial Real Estate Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Commercial Real Estate Loans portfolio.

Credit loss expense attributable to Commercial Real Estate Loans portfolio.

Outstanding loan balance attributable to Commercial Non-Real Estate Loans portfolio.

Prepayment of loan balance attributable to Commercial Non-Real Estate Loans portfolio.

New origination or draw attributable to Commercial Non-Real Estate Loans portfolio.

Outstanding balance of loans at default attributable to Commercial Non-Real Estate Loans portfolio.

Gross loan charge-offs attributable to Commercial Non-Real Estate Loans portfolio.

Net loan charge-offs attributable to Commercial Non-Real Estate Loans portfolio.

Average loss severity for Commercial Non-Real Estate Loans portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries.

Allowance for loan losses attributable to Commercial Non-Real Estate Loans portfolio.

Credit loss expense attributable to Commercial Non-Real Estate Loans portfolio.

Outstanding loan balance attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD37 and LD46.

Prepayment of loan balance attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD38 and LD47.

New origination or draw attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD39 and LD48.

Outstanding balance of loans at default attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD40 and LD49.

Gross loan charge-offs attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD41 and LD50.

Net loan charge-offs attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD42 and LD51.

Average loss severity for Other Consumer Loans (Total) portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should equal aggregate of Other Unsecured Consumer Loans portfolios (LD43) and Other Secured Consumer Loans (LD52).

Allowance for loan losses attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD44 and LD53.

Credit loss expense attributable to Other Consumer Loans (Total) portfolio. Should equal sum of Loan Details Items LD45 and LD54.

Outstanding loan balance attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD64 and LD73.

Prepayment of loan balance attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD65 and LD74.

New origination or draw attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD66 and LD75.

Outstanding balance of loans at default attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD67 and LD76.

Gross loan charge-offs attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD68 and LD77.

Net loan charge-offs attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD69 and LD78.

Average loss severity for Commercial Loans (Total) portfolio. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should equal aggregate of Commercial Real Estate Loans (LD70) and Commercial Non-Real Estate Loans portfolios (LD79).

Allowance for loan losses attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD71 and LD80.

Credit loss expense attributable to Commercial Loans (Total) portfolio. Should equal sum of Loan Details Items LD72 and LD81.

Outstanding loan balance attributable to all loan portfolios. Should equal the sum of Loan Details Items LD1, LD10, LD19, LD28, LD55, LD82, LD91. Also should equal Balance Sheet Item BS9.

Prepayment of loan balance attributable to all loan portfolios. Should equal sum of Loan Detail Items LD2, LD11, LD20, LD29, LD56, LD83, LD92.

New origination or draw attributable to all loan portfolios. Should equal sum of Loan Detail Items LD3, LD12, LD21, LD30, LD57, LD84, LD93.

Outstanding balance of loans at default attributable to all loan portfolios. Should equal sum of Loan Detail Items LD4, LD13, LD22, LD31, LD58, LD85, LD94.

Gross loan charge-offs attributable to all loan portfolios. Should equal sum of Loan Detail Items LD5, LD14, LD23, LD32, LD59, LD86, LD95.

Net loan charge-offs attributable to all loan portfolios. Should equal sum of Loan Detail Items LD6, LD15, LD24, LD33, LD60, LD87, LD96.

Average loss severity for all loan portfolios. Should be calculated as losses divided by default balance. Components of loss severity include difference between default UPB and collateral value at liquidation and liquidation expenses (in the case of a mortgage loan, the liquidation expense includes appraisal and title search fees, legal fees, taxes, sales commissions, insurance, property taxes, maintenance expenses and marketing cost, etc.), minus any recoveries. Should reflect aggregate value calculated across all portfolios.

Allowance for loan losses attributable to all loan portfolios. Should equal sum of Loan Detail Items LD8, LD17, LD26, LD35, LD62, LD89, LD98. Equals Balance Sheet Item BS10, but reported with a positive sign in the Loan Details worksheet.

Credit loss expense attributable to all loan portfolios. Should equal sum of Loan Detail Items LD9, LD18, LD27, LD36, LD63, LD90, LD99. Also should equal Income Statement Item IS25.

Outstanding balance of cash and cash equivalents. Include time deposits in commercial banks, S&Ls, savings banks and other deposits. Should equal Balance Sheet Item BS1.

Total of investment security assets and any other investments not included in the cash and cash equivalents category. Should be equal to the sum of all individual investment components reported in Investments and Derivatives Items ID3-ID9. Should also equal investments reported in Balance Sheet Item BS2.

Outstanding balance of US government securities.

Outstanding balance of agency securities.

Outstanding balance of agency related securities.

Outstanding balance of non-agency related securities.

Outstanding balance of corporate bonds.

Outstanding balance of asset-backed securities.

Outstanding balance of all other investments not reported in one of the other line items.

Notional balance of all interest rate derivatives.

Notional balance of all interest rate options.

Notional balance of all interest rate swaps.

Notional balance of all interest rate futures.

Notional balance of all other interest rate derivatives.

Notional balance of all loan pipeline management derivatives.

Notional balance of all European equity call options.

Notional balance of all other derivatives.

Fair value of all interest rate derivatives.

Fair value of all interest rate options.

Fair value of all interest rate swaps.

Fair value of all interest rate futures.

Fair value of all other interest rate derivatives.

Fair value of all loan pipeline management derivatives.

Fair value of all European equity call options.

Fair value of all other derivative instruments outstanding.

Provide the level value of the assumed pricing for Cash and Cash Equivalents

Provide the level value of the assumed pricing for US Government Securities

Provide the level value of the assumed pricing for Agency Securities

Provide the level value of the assumed pricing for Agency Mortgage Related Securities

Provide the level value of the assumed pricing for Non-agency Mortgage Related Securities

Provide the level value of the assumed pricing for Corporate Bonds

Provide the level value of the assumed pricing for Asset-backed Securities

Provide the level value of the assumed pricing for Other Securities.

Provide the level value of the assumed pricing for 1st Mortgage Loans.

Provide the level value of the assumed pricing for Fixed Rate 1st Mortgage Loans.

Provide the level value of the assumed pricing for Variable Rate 1st Mortgage Loans.

Provide the level value of the assumed pricing for Auto Loans (New & Used Car Only).

Provide the level value of the assumed pricing for Credit Card Loans.

Provide the level value of the assumed pricing for HE and HELOC.

Provide the level value of the assumed pricing for Other Consumer Loans.

Provide the level value of the assumed pricing for Other Secured Consumer Loans.

Provide the level value of the assumed pricing for Other Unsecured Consumer Loans.

Provide the level value of the assumed pricing for Commercial Loans.

Provide the level value of the assumed pricing for Commercial Real Estate Loans.

Provide the level value of the assumed pricing for Commercial Non-Real Estate Loans.

Provide the level value of the assumed pricing for Student Loans.

Provide the level value of the assumed pricing for Borrowed Money.

Provide the level value of the assumed pricing for Share Drafts.

Provide the level value of the assumed pricing for Regular Shares.

Provide the level value of the assumed pricing for Money Market Shares.

Provide the level value of the assumed pricing for Share Certificates.

Provide the level value of the assumed pricing for IRA/KEOGH Accounts.

Provide the level value of the assumed pricing for Other Shares and Deposits.