

### 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:**


<b>Worksheet</b>	<b>Variable</b>
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

Q10

Q11

Q12





Balance Sheet	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
<b>Assets</b>										
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	<b>Total Assets</b>									
<b>Liabilities</b>										
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	<b>Total Liabilities</b>									
<b>Member's Equity</b>										
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	<b>Total Members' Equity</b>									
BS34	<b>Total Liabilities, Shares, and Members' Equity</b>									
<b>Stress Test Capital</b>										
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	<b>Regulatory Net Worth</b>									
BS40	NCUSIF Deposit									
BS41	Section 208 Assistance Included in Net Worth									
BS42	<b>Stress Test Capital</b>									
BS43	<b>Stress Test Capital including Accumulated Unrealized Gains and OCI</b>									
BS44	<b>Total Assets Less NCUSIF Deposit and including CECL Transition Provision</b>									
BS45	<b>Stress Test Capital Ratio (%)</b>									
BS46	<b>Stress Test Capital Ratio (%) including Accumulated Unrealized Gains and OCI</b>									

Income Statement		Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	12 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	<b>Net Interest Income</b>														
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	<b>Net Non-Interest Income</b>														
IS23	<b>Pre-Provision Net Revenue</b>														
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	<b>Net Income (loss)</b>														
IS30	Accumulated Unrealized Gains and Other Comprehensive Income														
IS31	<b>Comprehensive income (loss)</b>														
IS32	Net Interest Margin (%)														
IS33	Return On Assets (%)														

Net Interest Income	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	12 Quarter Cumulative Total
Cash and Investments														
NI1	Cash and Cash Equivalents													
NI2	US Government Securities													
NI3	Agency Securities													
NI4	Agency Mortgage Related Securities													
NI5	Non-agency Mortgage Related Securities													
NI6	Corporate Bonds													
NI7	Asset-backed Securities													
NI8	Other Securities													
NI9	Other Investments													
Loans and Leases														
NI10	1st Mortgage Loans													
NI11	Auto Loans													
NI12	Credit Card Loans													
NI13	HE and HELOC													
NI14	Other Consumer Loans													
NI15	Other Unsecured Consumer Loans													
NI16	Other Secured Consumer Loans													
NI17	Commercial Loans													
NI18	Commercial Real Estate Loans													
NI19	Commercial Non-Real Estate Loans													
NI20	Student Loans													
NI21	Other Interest income													
<b>NI22</b>	<b>Interest Income</b>													
Interest-bearing Liabilities														
NI23	Borrowed Money													
NI24	Share Drafts													
NI25	Regular Shares													
NI26	Money Market Shares													
NI27	Share Certificates													
NI28	IRA/KEOGH Accounts													
NI29	Other Shares and Deposits													
<b>NI30</b>	<b>Interest Expense</b>													
<b>NI31</b>	<b>Net Interest Income</b>													





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										

<b>Pricing Assumptions</b>	<b>Pricing Benchmark</b>	<b>Pricing Spread</b>	<b>Repricing Beta</b>	<b>Most Recent Quarter</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q5</b>	<b>Q6</b>	<b>Q7</b>	<b>Q8</b>	<b>Q9</b>
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)

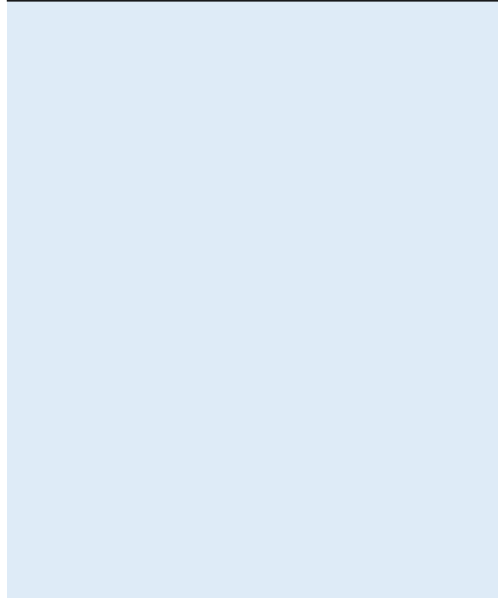
ID	Variable	Units	Source	Most Recent Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
1																	
2																	
3																	
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15																	
16																	
17																	
18																	
19																	
20																	

#	Model Name	Portfolio	Scenario	Adjustment Type	Impacted Area	\$ Financial Impact
1						
2						
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19						
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**Description and Rationale**

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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

<b>Worksheet</b>	<b>Item</b>	<b>Item Category</b>	<b>Item Name</b>
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

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

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
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Loan Details	LD96	Commercial Loans (Total)	Net charge-offs
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Loan Details	LD97	Commercial Loans (Total)	Average Loss Severity (%)
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Loan Details	LD98	Commercial Loans (Total)	Allowance for Credit Losses
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Loan Details	LD99	Commercial Loans (Total)	Credit Loss Expense
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Loan Details	LD100	All Loans	Loan Balance
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Loan Details	LD101	All Loans	Prepayment (UPB)
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Loan Details	LD102	All Loans	Origination/Draw (UPB)
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Loan Details	LD103	All Loans	Default Balance
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Loan Details	LD104	All Loans	Gross charge-offs
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Loan Details	LD105	All Loans	Net charge-offs
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Loan Details	LD106	All Loans	Average Loss Severity (%)
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Loan Details	LD107	All Loans	Allowance for Credit Losses
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Loan Details	LD108	All Loans	Credit Loss Expense
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Loan Details	LD108	All Loans	
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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

<b>Call Report Account</b>	<b>Units</b>
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.