CHANGES TO THE NCUA 5300 CALL REPORT
EFFECTIVE SEPTEMBER 30, 2011

Statement of Financial Condition – Page 2

- Clarified the instructions to specifically exclude reporting participations purchased with recourse not qualifying for true sales accounting under GAAP on this page, as they will be reported by the seller.

Delinquent Loans by Collateral Type – Page 7

- Instruction change: Eliminated the delinquency reporting exclusion for loans held for sale: Delinquent loans held for sale should be reported in the appropriate delinquency and collateral type categories.

Additional Delinquency Information – Page 8

- Instruction change: Eliminated the delinquency reporting exclusion for loans held for sale: Delinquent loans held for sale are now included in the appropriate delinquency and descriptive categories.

- Clarified the instructions to specifically exclude reporting delinquent participations purchased with recourse not qualifying for true sales accounting under GAAP on this page, as they will be reported by the seller.

- Clarified that accounts 046A – 046E, Number of Delinquent Nonmember Business Loans, exclude Agricultural Loans

- Clarified the instructions for accounts 047A – 047E, Number of Delinquent Business Construction & Development Loans: These loans should also be included and reported with Member and Nonmember Business Loans, as applicable.

- Clarified that accounts 020P – 023P and 041P, Amount of Delinquent Nonmember Business Loans, exclude Agricultural Loans

- Clarified the instructions for accounts 020Q – 023Q and 041Q, Amount of Delinquent Business Construction & Development Loans: These loans should also be included and reported with Member and Nonmember Business Loans, as applicable.

Loan Charge Offs and Recoveries – Page 9

- Clarified that account 550P, YTD Charge Offs of Nonmember Business Loans, and account 551P, YTD Recoveries on Nonmember Business Loans, exclude Agricultural Loans

- Clarified the instructions for account 550Q, YTD Charge Offs of Business Construction & Development Loans, and account 551Q, YTD Recoveries on Business Construction & Development Loans: These charge offs and recoveries should also be included and

reported with Member and Nonmember Business Loan Charge Offs and Recoveries, as applicable.

Schedule A – Specialized Lending, Section 3 – Page 14

- Clarified that the relevant portion of all participations purchased and sold are to be reported here, regardless of whether the participations qualify for true sales accounting.

Schedule A – Specialized Lending, Section 4 – Page 15

- Clarified the instructions for reporting quarter-end Member and Nonmember Business Participation Loans and the amounts granted and purchased year-to-date.

- Clarified the instructions for account 400F, Amount of Small Business Administration Loans (SBA): The outstanding balance includes the guaranteed portion of loans granted under an SBA loan program but excludes the guaranteed portion of any SBA loans purchased under regulatory investment authority.

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

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