

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

Statement of Financial Condition – Page 2

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

Statement of Financial Condition – Page 3

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

Statement of Income and Expense – Page 5

- Clarified the instructions for Other Operating Income.

Miscellaneous Information – Page 6

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

Delinquent Loans – Page 7

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

Additional Delinquency Information – Page 8

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

Loan Charge Offs and Recoveries – Page 9

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

Liquidity, Commitments and Sources – Page 10

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

PCA Net Worth Calculation Worksheet – Page 11

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

Schedule A – Specialized Lending, Section 1 – Page 13

- Clarified the instructions for Indirect Loans.

Schedule A – Specialized Lending, Section 4 – Page 15

- Clarified the instructions for Unsecured Business Loans.

Schedule A – Specialized Lending, Section 5 – Page 15

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

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

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