

NATIONAL CREDIT  
UNION ADMINISTRATION  
ALEXANDRIA, VA 22314-3428  
OFFICIAL BUSINESS

# TO **Template and Instructions**

**MUST BE RECEIVED BY: JULY 24, 2006**

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## **TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:**

This booklet contains the second quarter 2006 5300 Call Report. All credit unions must complete pages 1-10 of this form. Page 11 is the PCA Net Worth Calculation Worksheet and requires no input unless you intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 12 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 13 – 16 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of June 30, 2006. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **July 24, 2006**. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

## **NATIONAL CREDIT UNION ADMINISTRATION**



## **SECOND QUARTER CALL REPORT**

# **2006**

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections--a core section and a section of supplementary schedules. All credit unions must complete the core section, pages 1 - 10. Supplementary schedules A-C on pages 13 -16, must be completed if they are applicable to your credit union:

Schedule	Reporting Requirement
A – Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has business loans outstanding or business lending activity year to date,</li> <li>• has indirect loans outstanding,</li> <li>• has participation loans outstanding or participation lending activity year to date, or</li> <li>• has purchased loans from other financial institutions year to date.</li> </ul>
B – Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Part 703.10(a),</li> <li>• has investments purchased under an investment pilot program as defined by Part 703.19,</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or NCUA Rules and Regulations, or</li> <li>• has investments in brokered certificates of deposit or brokered share certificates.</li> </ul>
C – Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has a loan to or investment in a CUSO.

## **CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE JUNE 2006:**

1. The **Classification of Investments, Cash on Deposit and Cash Equivalents** section of *Schedule C – Investments, Cash on Deposit and Cash Equivalents* was moved to the Balance Sheet. Many small credit unions have only investments in non-SFAS 115 investments. By moving this section of Schedule C, those credit unions will not have to complete Schedule C. The remaining portions of Schedule C will become *Schedule B – Investments, Supplemental Information*.
2. The **Distribution of Borrowings** section of *Schedule E – Borrowings* was moved to the Balance Sheet. Making this change allowed the combination of the remainder of Schedule E with *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* to create a required page for *Liquidity Commitments and Sources*.
3. The **Distribution of Savings** and **Dividend Rate** sections of *Schedule F – Savings* was consolidated into the Balance Sheet thereby eliminating Schedule F.
4. The **New Programs and Services** section of the *Miscellaneous Page* was changed to **Programs and Service Offerings**. The credit union will be asked to check all programs and service offerings in existence as of the call report date rather than check if the program or service is new. Certain programs or service offerings trigger the need to complete certain schedules as identified in the **Programs and Service Offerings** section.
5. A *Delinquent Loans and Loan Charge Offs and Recoveries* page was developed by pulling all delinquent loan and charge off information from the *Loan Information* page, *Schedule A – Real Estate Loans/Lines of Credit*, and *Schedule B – Business Loans*. The delinquent loan information collected was modified to reflect first mortgage loans, all other real estate loans, and leases receivable to match the loan collateral codes on page 2 of the 5300 form. The additional loan collateral codes of new vehicle loans, used vehicle loans, all other unsecured loans/lines of credit, and all other loans/lines of credit are summarized under one loan delinquency title of “All Other Consumer Loans”. Also, data will be collected on delinquent indirect loans, participation loans, and agricultural loans. The remaining portions of the loan information page and Schedules A and B were combined to create *Schedule A - Specialized Lending*.
6. The *Information Systems & Technology* page is still required by all credit unions and *Schedule C – Credit Union Service Organization (CUSO) Information* will be required, if applicable.
7. The 5300 Call Report Instructions will be published separately from the form. This change will better allow the use of expanded examples to illustrate the proper completion of the form.

As follows, these changes resulted in:

103 new account codes;

- *The page reference refers to the New June 30, 2006 5300 Form.*

47 deleted account codes; and

- *The page reference refers to the Prior March 2006 5300 Form.*

1 modified account code.

**Specific Account Changes:**

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
Add	N/A	799A1	Page 1	Total Investments <=1 Year
Add	N/A	672A	Page 1	Loans and Investments to Natural Credit Unions - <= 1 Year
Add	N/A	672B	Page 1	Loans and Investments to Natural Credit Unions - >1-3 Years
Add	N/A	672C1	Page 1	Loans and Investments to Natural Credit Unions - >3-5 Years
Add	N/A	672C2	Page 1	Loans and Investments to Natural Credit Unions - >5-10 Years
Add	N/A	672D	Page 1	Loans and Investments to Natural Credit Unions - >10 Years
Add	N/A	744A	Page 1	Deposits in Commercial Banks, S&L's Savings Banks - <= 1 Year
Add	N/A	744B	Page 1	Deposits in Commercial Banks, S&L's Savings Banks - >1-3 Years
Add	N/A	744C1	Page 1	Deposits in Commercial Banks, S&L's Savings Banks - >3-5 Years
Add	N/A	744C2	Page 1	Deposits in Commercial Banks, S&L's Savings Banks - >5-10 Years

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>744D</b>	<b>Page 1</b>	<b>Deposits in Commercial Banks, S&amp;L's Savings Banks - &gt; 10 Years</b>
<b>Add</b>	<b>N/A</b>	<b>652A</b>	<b>Page 1</b>	<b>All Other Investments in Corporate Credit Unions - &lt;= 1 Year</b>
<b>Add</b>	<b>N/A</b>	<b>652B</b>	<b>Page 1</b>	<b>All Other Investments in Corporate Credit Unions - &gt;1-3 Years</b>
<b>Add</b>	<b>N/A</b>	<b>652C1</b>	<b>Page 1</b>	<b>All Other Investments in Corporate Credit Unions - &gt;3-5 Years</b>
<b>Add</b>	<b>N/A</b>	<b>652C2</b>	<b>Page 1</b>	<b>All Other Investments in Corporate Credit Unions - &gt;5-10 Years</b>
<b>Add</b>	<b>N/A</b>	<b>652D</b>	<b>Page 1</b>	<b>All Other Investments in Corporate Credit Unions - &gt;10 Years</b>
<b>Add</b>	<b>N/A</b>	<b>766A</b>	<b>Page 1</b>	<b>All Other Investments - &lt;= 1 Year</b>
<b>Add</b>	<b>N/A</b>	<b>766B</b>	<b>Page 1</b>	<b>All Other Investments - &gt;1-3 Years</b>
<b>Add</b>	<b>N/A</b>	<b>766C1</b>	<b>Page 1</b>	<b>All Other Investments - &gt;3-5 Years</b>
<b>Add</b>	<b>N/A</b>	<b>766C2</b>	<b>Page 1</b>	<b>All Other Investments - &gt;5-10 Years</b>
<b>Add</b>	<b>N/A</b>	<b>766D</b>	<b>Page 1</b>	<b>All Other Investments- &gt;10 Years</b>
<b>Add</b>	<b>N/A</b>	<b>766E</b>	<b>Page 1</b>	<b>All Other Investments</b>
<b>Delete</b>	<b>767</b>	<b>N/A</b>	<b>Page 1</b>	<b>All Other Investments</b>
<b>Add</b>	<b>N/A</b>	<b>798A1</b>	<b>Page 2</b>	<b>Total Foreclosed and Repossessed Assets – Real Estate</b>
<b>Add</b>	<b>N/A</b>	<b>798A2</b>	<b>Page 2</b>	<b>Total Foreclosed and Repossessed Assets – Automobiles</b>
<b>Add</b>	<b>N/A</b>	<b>798A3</b>	<b>Page 2</b>	<b>Total Foreclosed and Repossessed Assets – Other</b>
<b>Add</b>	<b>N/A</b>	<b>009A</b>	<b>Page 2</b>	<b>Accrued Interest on Loans</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>009B</b>	<b>Page 2</b>	<b>Accrued Interest on Investments</b>
<b>Add</b>	<b>N/A</b>	<b>009C</b>	<b>Page 2</b>	<b>All Other Assets</b>
<b>Delete</b>	<b>465</b>	<b>N/A</b>	<b>Page 3</b>	<b>All Other Shares and Deposits – Number</b>
<b>Delete</b>	<b>919</b>	<b>N/A</b>	<b>Page 3</b>	<b>All Other Shares and Deposits - Amount</b>
<b>Delete</b>	<b>024A</b>	<b>N/A</b>	<b>Page 5</b>	<b>1 month to less than 2 months delinquent Unsecured Credit Card Loans – Number</b>
<b>Delete</b>	<b>026A</b>	<b>N/A</b>	<b>Page 5</b>	<b>2 to less than 6 months delinquent Unsecured Credit Card Loans – Number</b>
<b>Delete</b>	<b>027A</b>	<b>N/A</b>	<b>Page 5</b>	<b>6 to less than 12 months delinquent Unsecured Credit Card Loans – Number</b>
<b>Delete</b>	<b>028A</b>	<b>N/A</b>	<b>Page 5</b>	<b>12 months and over delinquent Unsecured Credit Card Loans – Number</b>
<b>Delete</b>	<b>045A</b>	<b>N/A</b>	<b>Page 5</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) Unsecured Credit Card Loans – Number</b>
<b>Add</b>	<b>N/A</b>	<b>879A</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Indirect Lending</b>
<b>Add</b>	<b>N/A</b>	<b>879B</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Participation Loans</b>
<b>Add</b>	<b>N/A</b>	<b>879C</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Real Estate Loans</b>
<b>Add</b>	<b>N/A</b>	<b>879D</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Member Business Loans</b>
<b>Add</b>	<b>N/A</b>	<b>879E</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Risk Based Loans</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>879F</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Direct Financing Leases</b>
<b>Add</b>	<b>N/A</b>	<b>879G</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Mortgage Processing</b>
<b>Add</b>	<b>N/A</b>	<b>879H</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Approved Mortgage Seller</b>
<b>Add</b>	<b>N/A</b>	<b>879I</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Debt Cancellation/Suspension</b>
<b>Add</b>	<b>N/A</b>	<b>879J</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Borrowing Repurchase Agreements</b>
<b>Add</b>	<b>N/A</b>	<b>879K</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Investment Pilot Program</b>
<b>Add</b>	<b>N/A</b>	<b>879L</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Investments not authorized by FCU Act (SCU only)</b>
<b>Add</b>	<b>N/A</b>	<b>879M</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Deposits and Shares Meeting 703.10(a)</b>
<b>Add</b>	<b>N/A</b>	<b>879N</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Brokered Certificates of Deposit</b>
<b>Add</b>	<b>N/A</b>	<b>879O</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Overdraft Protection Program</b>
<b>Add</b>	<b>N/A</b>	<b>879P</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Overdraft Lines of Credit</b>
<b>Add</b>	<b>N/A</b>	<b>879Q</b>	<b>Page 6</b>	<b>Programs and Service Offerings – ATM/Debit Card Program</b>
<b>Add</b>	<b>N/A</b>	<b>879R</b>	<b>Page 6</b>	<b>Programs and Service Offerings –Interest Only First Mortgages</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>879S</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Insurance/ Investment Sales</b>
<b>Add</b>	<b>N/A</b>	<b>879T</b>	<b>Page 6</b>	<b>Programs and Service Offerings – Brokered Deposits (shares acquired through a third party)</b>
<b>Add</b>	<b>N/A</b>	<b>969P</b>	<b>Page 7</b>	<b>Extension</b>
<b>Add</b>	<b>N/A</b>	<b>969Q</b>	<b>Page 7</b>	<b>Extension</b>
<b>Add</b>	<b>N/A</b>	<b>969R</b>	<b>Page 7</b>	<b>Extension</b>
<b>Add</b>	<b>N/A</b>	<b>969S</b>	<b>Page 7</b>	<b>Extension</b>
<b>Add</b>	<b>N/A</b>	<b>969T</b>	<b>Page 7</b>	<b>Cell Phone</b>
<b>Add</b>	<b>N/A</b>	<b>969U</b>	<b>Page 7</b>	<b>Cell Phone</b>
<b>Add</b>	<b>N/A</b>	<b>Extensi on</b>	<b>Page 7</b>	<b>Extension</b>
<b>Delete</b>	<b>878A</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – None</b>
<b>Delete</b>	<b>878B</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Indirect Lending</b>
<b>Delete</b>	<b>878D</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Member Business Loans</b>
<b>Delete</b>	<b>878E</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Participation Loans</b>
<b>Delete</b>	<b>878F</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Real Estate Loans</b>
<b>Delete</b>	<b>878G</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Risk Based Loans</b>
<b>Delete</b>	<b>878H</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Direct Financing Leases</b>
<b>Delete</b>	<b>878I</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – ATM/Debit Card Program</b>
<b>Delete</b>	<b>878J</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Mortgage Processing</b>



<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Delete</b>	<b>878K</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – New CUSO</b>
<b>Delete</b>	<b>878L</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Data Processing Conversion</b>
<b>Delete</b>	<b>878M</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Insurance/Investment Sales</b>
<b>Delete</b>	<b>878O</b>	<b>N/A</b>	<b>Page 7</b>	<b>New Programs and Service Offerings – Debt Cancellation/Suspension</b>
<b>Add</b>	<b>N/A</b>	<b>020C</b>	<b>Page 8</b>	<b>1 month to less than 2 months delinquent All Other Consumer Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>021C</b>	<b>Page 8</b>	<b>2 to less than 6 months delinquent All Other Consumer Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>022C</b>	<b>Page 8</b>	<b>6 to less than 12 months delinquent All Other Consumer Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>023C</b>	<b>Page 8</b>	<b>12 months and over delinquent All Other Consumer Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>041C</b>	<b>Page 8</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) All Other Consumer Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>020D</b>	<b>Page 8</b>	<b>1 month to less than 2 months delinquent Leases Receivable – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>021D</b>	<b>Page 8</b>	<b>2 to less than 6 months delinquent Leases Receivable – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>022D</b>	<b>Page 8</b>	<b>6 to less than 12 months delinquent Leases Receivable – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>023D</b>	<b>Page 8</b>	<b>12 months and over delinquent Leases Receivable – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>041D</b>	<b>Page 8</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) Leases Receivable – Amount</b>

Action (Add New Delete Old), Modify	Old Acct Code	New Acct Code	Page Reference on 5300	Account Title
Add	N/A	713A	Page 8	TOTAL DELINQUENT (TWO OR MORE MONTHS) – 1 <sup>st</sup> Mortgage Fixed Rate/Hybrid/Balloon
Add	N/A	714A	Page 8	TOTAL DELINQUENT (TWO OR MORE MONTHS) – 1 <sup>st</sup> Mortgage Adjustable Rate
Add	N/A	715A	Page 8	TOTAL DELINQUENT (TWO OR MORE MONTHS) – Other Real Estate Fixed/Hybrid/Balloon
Add	N/A	716A	Page 8	TOTAL DELINQUENT (TWO OR MORE MONTHS) – Other Real Estate Adjustable Rate
Add	N/A	020E	Page 8	1 month to less than 2 months delinquent Indirect Loans – Amount
Add	N/A	021E	Page 8	2 to less than 6 months delinquent Indirect Loans – Amount
Add	N/A	022E	Page 8	6 to less than 12 months delinquent Indirect Loans – Amount
Add	N/A	023E	Page 8	12 months and over delinquent Indirect Loans – Amount
Add	N/A	041E	Page 8	TOTAL DELINQUENT (TWO OR MORE MONTHS) Indirect Loans – Amount
Add	N/A	020F	Page 8	1 month to less than 2 months delinquent Participation Loans – Amount
Add	N/A	021F	Page 8	2 to less than 6 months delinquent Participation Loans – Amount
Add	N/A	022F	Page 8	6 to less than 12 months delinquent Participation Loans – Amount
Add	N/A	023F	Page 8	12 months and over delinquent Participation Loans – Amount

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>041F</b>	<b>Page 8</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) Participation Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>020G</b>	<b>Page 8</b>	<b>1 month to less than 2 months delinquent MBLs excluding Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>021G</b>	<b>Page 8</b>	<b>2 to less than 6 months delinquent MBLs excluding Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>022G</b>	<b>Page 8</b>	<b>6 to less than 12 months delinquent MBLs excluding Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>023G</b>	<b>Page 8</b>	<b>12 months and over delinquent MBLs excluding Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>041G</b>	<b>Page 8</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) MBLs excluding Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>020H</b>	<b>Page 8</b>	<b>1 month to less than 2 months delinquent Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>021H</b>	<b>Page 8</b>	<b>2 to less than 6 months delinquent Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>022H</b>	<b>Page 8</b>	<b>6 to less than 12 months delinquent Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>023H</b>	<b>Page 8</b>	<b>12 months and over delinquent Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>041H</b>	<b>Page 8</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) Agriculture Loans – Amount</b>
<b>Add</b>	<b>N/A</b>	<b>550C</b>	<b>Page 8</b>	<b>All Other Consumer Loans Charged Off</b>
<b>Add</b>	<b>N/A</b>	<b>550D</b>	<b>Page 8</b>	<b>Leases Receivable Charged Off</b>
<b>Add</b>	<b>N/A</b>	<b>550E</b>	<b>Page 8</b>	<b>Indirect Loans Charged Off</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Add</b>	<b>N/A</b>	<b>550F</b>	<b>Page 8</b>	<b>Participation Loans Charged Off</b>
<b>Add</b>	<b>N/A</b>	<b>550G</b>	<b>Page 8</b>	<b>MBLs excluding Agricultural Loans Charged Off</b>
<b>Add</b>	<b>N/A</b>	<b>550H</b>	<b>Page 8</b>	<b>Agricultural Loans Charged Off</b>
<b>Add</b>	<b>N/A</b>	<b>551C</b>	<b>Page 8</b>	<b>All Other Consumer Loans Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>551D</b>	<b>Page 8</b>	<b>Leases Receivable Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>551E</b>	<b>Page 8</b>	<b>Indirect Loans Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>551F</b>	<b>Page 8</b>	<b>Participation Loans Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>551G</b>	<b>Page 8</b>	<b>MBLs excluding Agricultural Loans Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>551H</b>	<b>Page 8</b>	<b>MBLs excluding Agricultural Loans Recovered</b>
<b>Add</b>	<b>N/A</b>	<b>818A</b>	<b>Page 9</b>	<b>Other Contingent Liabilities</b>
<b>Add</b>	<b>N/A</b>	<b>888</b>	<b>Page 10</b>	<b>Undergoing a Data Processing Conversion</b>
<b>Delete</b>	<b>126A</b>	<b>N/A</b>	<b>Page 11</b>	<b>1 month to less than 2 months delinquent Business Loan Balance – Amount</b>
<b>Modify</b>	<b>126B</b>	<b>N/A</b>	<b>Page 11</b>	<b>2 to less than 6 months delinquent Business Loan Balance – Amount</b>
<b>Modify</b>	<b>126C</b>	<b>N/A</b>	<b>Page 11</b>	<b>6 to less than 12 months delinquent Business Loan Balance – Amount</b>
<b>Delete</b>	<b>126D</b>	<b>N/A</b>	<b>Page 11</b>	<b>12 months and over delinquent Business Loan Balance – Amount</b>
<b>Delete</b>	<b>126E</b>	<b>N/A</b>	<b>Page 11</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) MBLs excluding Agriculture Loans – Amount</b>
<b>Delete</b>	<b>126F</b>	<b>N/A</b>	<b>Page 11</b>	<b>1 month to less than 2 months delinquent Business Loans – Number</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Delete</b>	<b>126G</b>	<b>N/A</b>	<b>Page 11</b>	<b>2 to less than 6 months delinquent Business Loans – Number</b>
<b>Delete</b>	<b>126H</b>	<b>N/A</b>	<b>Page 11</b>	<b>6 to less than 12 months delinquent Business Loans – Number</b>
<b>Delete</b>	<b>126I</b>	<b>N/A</b>	<b>Page 11</b>	<b>12 months and over delinquent Business Loans – Number</b>
<b>Delete</b>	<b>126J</b>	<b>N/A</b>	<b>Page 11</b>	<b>TOTAL DELINQUENT (TWO OR MORE MONTHS) Business Loans – Number</b>
<b>Delete</b>	<b>133</b>	<b>N/A</b>	<b>Page 11</b>	<b>Business Loans Charged Off</b>
<b>Delete</b>	<b>135</b>	<b>N/A</b>	<b>Page 11</b>	<b>Business Loans Recovered</b>
<b>Delete</b>	<b>799A</b>	<b>N/A</b>	<b>Page 12</b>	<b>Total Investments &lt;= 1 Year</b>
<b>Delete</b>	<b>799</b>	<b>N/A</b>	<b>Page 12</b>	<b>Total Investments</b>
<b>Delete</b>	<b>768</b>	<b>N/A</b>	<b>Page 12</b>	<b>Sum of Cash on Deposit, Cash Equivalents, Deposits in Commercial Banks, S&amp;Ls, Mutual Savings Banks, and Corporate Credit Unions.</b>
<b>Delete</b>	<b>745A</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 &gt;= 1 Year</b>
<b>Delete</b>	<b>745B</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 &gt; 1- 3 Years</b>
<b>Delete</b>	<b>745C1</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 &gt; 3 - 5 Years</b>
<b>Delete</b>	<b>745C2</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 &gt; 5 - 10 Years</b>
<b>Delete</b>	<b>745D</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 &gt; 10 Years</b>
<b>Delete</b>	<b>745E</b>	<b>N/A</b>	<b>Page 12</b>	<b>Investments Not Subject to SFAS 115 Total Amount</b>
<b>Delete</b>	<b>918</b>	<b>N/A</b>	<b>Page 16</b>	<b>Share Drafts and Regular Shares – Amount</b>

<b>Action (Add New Delete Old), Modify</b>	<b>Old Acct Code</b>	<b>New Acct Code</b>	<b>Page Reference on 5300</b>	<b>Account Title</b>
<b>Delete</b>	<b>466</b>	<b>N/A</b>	<b>Page 16</b>	<b>Share Drafts and Regular Shares – Number</b>
<b>Delete</b>	<b>918A</b>	<b>N/A</b>	<b>Page 16</b>	<b>Share Drafts and Regular Shares, &lt; 1 Year – Amount</b>
<b>Delete</b>	<b>459</b>	<b>N/A</b>	<b>Page 16</b>	<b>Brokered Deposits</b>
<b>Delete</b>	<b>459A</b>	<b>N/A</b>	<b>Page 16</b>	<b>Overdraft Lines of Credit</b>
<b>Modify</b>	<b>834A-T</b>	<b>834A-T</b>	<b>Page 16</b>	<b>Indicate in the box the number which describes the predominant service offered by the CUSO (Acct. Code 834A-T)</b>

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.

Public reporting burden of this collection of information is estimated to average 6.6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration  
Office of the Chief Information Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

and to:

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

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**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**  
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

*This page must be completed by all credit unions*

**ASSETS**

**CASH:**

	Amount
1. Cash on Hand (Coin and Currency).....	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount
a. Cash on Deposit in Corporate Credit Unions.....	730B1
b. Cash on Deposit in Other Financial Institutions.....	730B2
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).....	730C

**INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.**

	A	B	C1	C2	D	E
	<= 1 Year	>1-3 Years	>3-5 Years	>5-10 Years	> 10 Years	TOTAL AMOUNT
4. Trading Securities.....	965A	965B	965C1	965C2	965D	965
5. Available for Sale Securities...	797A	797B	797C1	797C2	797D	797E
6. Held-to-Maturity Securities.....	796A	796B	796C1	796C2	796D	796E
7. Deposits in commercial banks, S&Ls, savings banks.....	744A	744B	744C1	744C2	744D	744C
8. Loans to and investments in natural person credit unions	672A	672B	672C1	672C2	672D	672C
9. Membership capital at corporate credit unions.....		769A				769A
10. Paid-in capital at corporate credit unions.....		769B				769B
11. All other investments in corporate credit unions.....	652A	652B	652C1	652C2	652D	652C
12. All other investments.....	766A	766B	766C1	766C2	766D	766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....	799A1	799B	799C1	799C2	799D	799I

**LOANS Held for Sale:** See Instructions.

14. Loans Held for Sale.....	003
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**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

**ASSETS -- CONTINUED**

**LOANS & LEASES:** If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

	Interest Rate	Number of Loans	Amount
15. Unsecured Credit Card Loans.....	521	993	396
16. All Other Unsecured Loans/Lines of Credit.....	522	994	397
17. New Vehicle Loans.....	523	958	385
18. Used Vehicle Loans.....	524	968	370
19. Total 1st Mortgage Real Estate Loans/Lines of Credit	563	959	703
20. Total Other Real Estate Loans/Lines of Credit	562	960	386
21. Leases Receivable.....	565	954	002
22. Total All Other Loans/Lines of Credit.....	595	963	698
23. TOTAL LOANS & LEASES (Sum of items 15-22).....		025A	025B
24. Less: Allowance for Loan & Lease Losses.....			719
<b>Other Assets:</b>			<b>Amount</b>
25. Foreclosed and Repossessed Assets		Amount	
a. Real Estate.....		798A1	
b. Automobiles.....		798A2	
c. Other.....		798A3	
d. Total Foreclosed and Repossessed Assets			798A
26. Land and Building.....			007
27. Other Fixed Assets.....			008
28. NCUA Share Insurance Capitalization Deposit.....			794
29. Other Assets		Amount	
a. Accrued Interest on Loans.....		009A	
b. Accrued Interest on Investments.....		009B	
c. All Other Assets.....		009C	
d. Total Other Assets.....			009
30. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, and 29d).....			010
		<b>Number</b>	<b>Amount</b>
31. Loans Granted Year-to-Date.....		031A	031B
32. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995	956



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**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

<b>LIABILITIES:</b>	A. < 1 Year	B1. 1 - 3 Years	B2. > 3 Years	C. Total Amount
1. Draws Against Lines of Credit .....	883A	883B1	883B2	883C
2. Other Notes, Promissory Notes and Interest Payable.....	011A	011B1	011B2	011C
3. Borrowing Repurchase Transactions.....	058A	058B1	058B2	058C
4. Subordinated Debt.....	867A	867B1	867B2	867C
5. Uninsured Secondary Capital.....		925B1	925B2	925
6. TOTALS (each column).....	860A	860B1	860B2	860C
7. Accrued Dividends & Interest Payable on Shares & Deposits.....				820A
8. Accounts Payable and Other Liabilities.....				825

<b>SHARES/DEPOSITS:</b>	Dividend Rate	Number of Accounts	A. < 1 Year	B1. 1 - 3 Years	B2. > 3 Years	C. Total Amount
9. Share Drafts.....	553	452	902			902
10. Regular Shares.....	552	454	657			657
11. Money Market Shares.....	532	458	911A			911
12. Share Certificates.....	547	451	908A	908B1	908B2	908C
13. IRA/KEOGH Accounts.....	554	453	906A	906B1	906B2	906C
14. All Other Shares.....	585	455	630A	630B1	630B2	630
15. TOTAL SHARES.....		966	013A	013B1	013B2	013
16. Non-Member Deposits.....	599	457	880A	880B1	880B2	880
17. TOTAL SHARES and DEPOSITS		460	018A	018B1	018B2	018

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**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

<b>EQUITY:</b>	Amount
18. Undivided Earnings.....	940
19. Regular Reserves.....	931
20. Appropriation for Non-Conforming Investments <b>(SCU ONLY)</b> .....	668
21. Other Reserves.(Appropriations of Undivided Earnings).....	658
22. Miscellaneous Equity .....	996
23. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	945
24. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	945A
25. Other Comprehensive Income (unless already included in item 23 or 24).....	945B
26. Net Income (unless this amount is already included in item 18).....	602
<b>27. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-8 and 17-26) (Must equal line 30, P.2)	<b>014</b>

*If your credit union has any unfunded commitments or loans sold or swapped with recourse complete page 9 - Liquidity Commitments and Sources*

<b>NCUA INSURED SAVINGS COMPUTATION</b>	
Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.	
	Amount
A. Uninsured Member Shares and Deposits (see instructions for this line item).....	065
B. Uninsured Nonmember Shares and Deposits (see Instructions for this line item).....	067
<b>C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B)</b> .....	<b>068</b>
<b>D. TOTAL INSURED SHARES AND DEPOSITS (items 17 less item C)</b> .....	<b>069</b>

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**INCOME AND EXPENSE**

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

<b>INTEREST INCOME:</b>	Amount
1. Interest on Loans (Gross-before interest refunds).....	110
2. (Less) Interest Refunded.....	119
3. Income from Investments (Including Interest and Dividends).....	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	124
5. TOTAL INTEREST INCOME (Sum of items 1-4).....	115
<b>INTEREST EXPENSE:</b>	
6. Dividends on Shares (Includes dividends earned during current period).....	380
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b>	381
8. Interest on Borrowed Money.....	340
9. TOTAL INTEREST EXPENSE (Sum of items 6-8).....	350
10. Provision for Loan & Lease Losses.....	300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....	116
<b>NON_INTEREST INCOME:</b>	
12. Fee Income.....	131
13. Other Operating Income (Include unconsolidated CUSO Income).....	659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	420
15. Gain (Loss) on Disposition of Fixed Assets.....	430
16. Other Non-operating Income (Expense).....	440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16).....	117
<b>NON_INTEREST EXPENSE:</b>	
18. Total Employee Compensation and Benefits.....	210
19. Travel and Conference Expense.....	230
20. Office Occupancy Expense.....	250
21. Office Operations Expense.....	260
22. Educational and Promotional Expenses.....	270
23. Loan Servicing Expense.....	280
24. Professional and Outside Services.....	290
25. Member Insurance.....	310
26. Operating Fees (Examination and/or supervision fees).....	320
27. Miscellaneous Operating Expenses.....	360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27).....	671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28).....	661A
<b>RESERVE TRANSFERS:</b>	
30. Transfer to Regular Reserves.....	393

**MISCELLANEOUS INFORMATION**  
*This page must be completed by all credit unions*

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records 064

- 1 = Financial statement audit performed by state licensed persons
- 2 = Balance sheet audit performed by state licensed persons
- 3 = Examinations of internal controls over call reporting performed by state licensed persons
- 4 = Supervisory Committee audit performed by state licensed persons
- 5 = Supervisory Committee audit performed by other external auditors
- 6 = Supervisory Committee audit performed by the supervisory committee or designated staff

Effective date of last audit..... 063  
 MM                      YYYY

2. Effective date of the most recent Supervisory Committee verification of Members' accounts..... 603  
 MM                      YYYY

3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? 875 875  
 (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)                      Yes                      No

If so, indicate the name of the insurance company.... Drop Down Menu 876

Dollar amount of shares and/or deposits insured by the company named above..... 877

4. Number of current members (not number of accounts)..... 083  
 5. Number of potential members..... 084

6. Number of credit union employees who are:  
 a. Full-Time (26 hours or more per week)..... 564A  
 b. Part-Time (25 hours or less per week)..... 564B

7. Programs or service offerings: (Check all that apply)

a. Indirect Lending.....	879A	k. Investment Pilot Program.....	879K
b. Participation Loans.....	879B	l. Investments not authorized by the FCU Act (SCU ONLY).....	879L
c. Real Estate Loans.....	879C	m. Deposits and Shares Meeting 703.10(a)	879M
d. Member Business Loans.....	879D	n. Brokered Certificates of Deposit.....	879N

**If a-d above are checked, complete Schedule A - Specialized Lending**

e. Risk Based Loans .....	879E
f. Direct Financing Leases.....	879F
g. Mortgage Processing.....	879G
h. Approved Mortgage Seller.....	879H
i. Debt Cancellation/Suspension	879I
j. Borrowing Repurchase Agreements.....	879J

**If k-n above are checked, complete Schedule B - Investments**

o. Overdraft Protection.....	879O
p. Overdraft Lines of Credit.....	879P
q. ATM / Debit Card Program.....	879Q
r. Interest Only First Mortgages	879R
s. Insurance/Investment Sales.....	879S
t. Brokered Deposits (shares acquired through a third party).....	879T

8. Credit Union Member Service Branch Information

a. Number of credit union branches..... 566

b. Does the credit union provide member services through a credit union shared branch services center?..... 566A

**CONTACT AND CERTIFICATION PAGE**  
*This page must be completed by all credit unions*

<b>U.S. Patriot Act Information</b>			
The regulations implementing the U.S.A. Patriot's Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.			
Primary Contact	Secondary Contact		
Name	969	Name	969D
Email Address	969A	Email Address	969E
Fax Number	969B	Fax Number	969F
Telephone Number	969C	Telephone Number	969G
Extension	969P	Extension	969Q

<b>Emergency Contact Information</b>			
<input type="checkbox"/>	The Emergency Contact Information is the same as above. Please include a cell number below if it is available.		
This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.			
Primary Contact	Secondary Contact		
Name	969H	Name	969L
Email Address	969I	Email Address	969M
Fax Number	969J	Fax Number	969N
Telephone Number	969K	Telephone Number	969O
Extension	969R	Extension	969S
Cell Phone	969T	Cell Phone	969U

Credit Union Name: \_\_\_\_\_ Federal Charter: \_\_\_\_\_

Telephone No: \_\_\_\_\_ Fax No: \_\_\_\_\_

Extension: \_\_\_\_\_ Office Hours: \_\_\_\_\_

Last Name: \_\_\_\_\_ Date: \_\_\_\_\_

Prepared By (Signature) \_\_\_\_\_

Last Name: \_\_\_\_\_ Date: \_\_\_\_\_

Certified Correct By (Signature) \_\_\_\_\_

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_  
 Please print Manager/CEO (The person responsible for the day to day operations of the credit union)

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ MI: \_\_\_\_\_  
 Please print President of the Board (Chairperson)

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**DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES**

*This page must be completed by all credit unions*

**DELINQUENT LOANS BY COLLATERAL TYPE**

	Reportable Delinquency				Total Reportable Delinquency
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over	
	Report Amount Only				
1 Unsecured Credit Card Loans.....	024B	026B	027B	028B	045B
2 All Other Consumer Loans.....	020C	021C	022C	023C	041C
3 a. 1st Mortgage Fixed Rate/Hybrid/Balloon.....	751	752	753	754	713A
b. 1st Mortgage Adjustable Rate.....	771	772	773	774	714A
4 a. Other Real Estate Fixed Rate/Hybrid/Balloon.....	755	756	757	758	715A
b. Other Real Estate Adjustable Rate.....	775	776	777	778	716A
5 Leases Receivable.....	020D	021D	022D	023D	041D
6 <b>Total Delinquent Loans</b>	020B	021B	022B	023B	041B
7 Total Number of Delinquent Loans.....	020A	021A	022A	023A	041A

**ADDITIONAL DELINQUENCY INFORMATION**

*(Included in the delinquency reported above.)*

	Reportable Delinquency				
	Report Amount Only				
8 Indirect Lending.....	020E	021E	022E	023E	041E
9 Participation Loans.....	020F	021F	022F	023F	041F
10 Member Business Loans excluding Agricultural Loans	020G	021G	022G	023G	041G
11 Agricultural Loans.....	020H	021H	022H	023H	041H

**LOAN LOSS INFORMATION**

12 Unsecured Credit Card Loans.....	680
13 All Other Consumer Loans.....	550C
14 Total 1st Mortgage Loans.....	548
15 Total Other Real Estate Loans.....	549
16 Leases Receivable.....	550D
17 <b>Total</b>	550

YTD Charge Offs	YTD Recoveries
680	681
550C	551C
548	607
549	608
550D	551D
550	551

**ADDITIONAL LOAN LOSS INFORMATION**

18 Indirect Loans.....	550E
19 Participation Loans.....	550F
20 Member Business Loans excluding Agricultural Loans	550G
21 Agricultural Loans.....	550H

YTD Charge Offs	YTD Recoveries
550E	551E
550F	551F
550G	551G
550H	551H

22 All loans charged off due to Bankruptcy YTD.....

682
-----

23 Number of members with loans who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 Bankruptcy YTD.....

081
082
088

24 Total Outstanding loan balances subject to bankruptcies identified in item 23a.-c.

971
-----

25 Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15%..... (FCUs Only)...
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%..... (FCUs Only)...

567
568

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**LIQUIDITY, COMMITMENTS AND SOURCES**  
*All credit unions must complete lines 8 through 10 of this form  
and, if applicable, lines 1 through 7.*

**OFF-BALANCE SHEET COMMITMENTS**

	Amount
1. Unfunded Commitments for Business Loans	
A. Commercial Real Estate, Construction and Land Development.....	814
B. Other Unfunded Business Loan Commitments.....	814A
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)	
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....	811
B. Credit Card Lines.....	812
C. Outstanding Letters of Credit.....	813
D. Unsecured Share Draft Lines of Credit.....	815
E. Overdraft Protection Program Commitments.....	822
F. Other Unfunded Commitments.....	816

**CONTINGENT LIABILITIES**

3. Loans Transferred with Recourse.....	819
4. Dollar Amount of Pending Bond Claims.....	818
5. Other Contingent Liabilities.....	818A

**CREDIT AND BORROWING ARRANGEMENTS**

6. Amount of Borrowings Subject to Early Repayment at Lender's Option.....	865A			
7. Lines of Credit				
7a. Total Credit Lines.....	881			
7b. Total Committed Credit Lines.....	882			
8. Is your credit union a member of the Federal Home Loan Bank?.....	YES	896	NO	896
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?.....	YES	897	NO	897
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?.....	YES	898	NO	898

**INFORMATION SYSTEMS & TECHNOLOGY**

*All credit unions must complete lines 1-3 and 11-12 of this form. Complete lines 4-10 and 13-15 if applicable.*

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records. 076

1 = Manual System (No Automation)    2 = Vendor Supplied In-House System    3 = Vendor On-Line Service Bureau  
 4 = CU Developed In-House System    5 = Other

2. Indicate in the box below the name of the primary share and loan information processing vendor.

3. Are you undergoing a data processing conversion presently or plan to in the next 12 months? 

Yes	No
888	888

4. How do your members access/perform electronic financial services (select all that apply):

<table border="1" style="border-collapse: collapse; width: 100%;"> <tr><td style="padding: 2px;">Home Banking Via Internet Website</td><td style="padding: 2px; text-align: center;">886A</td></tr> <tr><td style="padding: 2px;">Wireless .....</td><td style="padding: 2px; text-align: center;">886B</td></tr> <tr><td style="padding: 2px;">Home Banking/PC Based .....</td><td style="padding: 2px; text-align: center;">886C</td></tr> <tr><td style="padding: 2px;">Audio Response/Phone Based .....</td><td style="padding: 2px; text-align: center;">886D</td></tr> </table>	Home Banking Via Internet Website	886A	Wireless .....	886B	Home Banking/PC Based .....	886C	Audio Response/Phone Based .....	886D	<table border="1" style="border-collapse: collapse; width: 100%;"> <tr><td style="padding: 2px;">Automatic Teller Machine (ATM)</td><td style="padding: 2px; text-align: center;">886E</td></tr> <tr><td style="padding: 2px;">Kiosk.....</td><td style="padding: 2px; text-align: center;">886F</td></tr> <tr><td style="padding: 2px;">Other.....</td><td style="padding: 2px; text-align: center;">886G</td></tr> </table>	Automatic Teller Machine (ATM)	886E	Kiosk.....	886F	Other.....	886G
Home Banking Via Internet Website	886A														
Wireless .....	886B														
Home Banking/PC Based .....	886C														
Audio Response/Phone Based .....	886D														
Automatic Teller Machine (ATM)	886E														
Kiosk.....	886F														
Other.....	886G														

5. What services do you offer electronically (select all that apply):

<table border="1" style="border-collapse: collapse; width: 100%;"> <tr><td style="padding: 2px;">Member Application .....</td><td style="padding: 2px; text-align: center;">887A</td></tr> <tr><td style="padding: 2px;">New Loan .....</td><td style="padding: 2px; text-align: center;">887B</td></tr> <tr><td style="padding: 2px;">Account Balance Inquiry .....</td><td style="padding: 2px; text-align: center;">887C</td></tr> <tr><td style="padding: 2px;">Share Draft Orders.....</td><td style="padding: 2px; text-align: center;">887D</td></tr> <tr><td style="padding: 2px;">New Share Account .....</td><td style="padding: 2px; text-align: center;">887E</td></tr> <tr><td style="padding: 2px;">Loan Payments .....</td><td style="padding: 2px; text-align: center;">887F</td></tr> <tr><td style="padding: 2px;">Account Aggregation.....</td><td style="padding: 2px; text-align: center;">887M</td></tr> <tr><td style="padding: 2px;">Internet Access Services.....</td><td style="padding: 2px; text-align: center;">887N</td></tr> <tr><td style="padding: 2px;">Other (please specify).....</td><td colspan="2" style="padding: 2px; text-align: center; border: 1px solid black;">887Z</td></tr> </table>	Member Application .....	887A	New Loan .....	887B	Account Balance Inquiry .....	887C	Share Draft Orders.....	887D	New Share Account .....	887E	Loan Payments .....	887F	Account Aggregation.....	887M	Internet Access Services.....	887N	Other (please specify).....	887Z		<table border="1" style="border-collapse: collapse; width: 100%;"> <tr><td style="padding: 2px;">View Account History.....</td><td style="padding: 2px; text-align: center;">887G</td></tr> <tr><td style="padding: 2px;">Merchandise Purchase.....</td><td style="padding: 2px; text-align: center;">887H</td></tr> <tr><td style="padding: 2px;">Share Account Transfers.....</td><td style="padding: 2px; text-align: center;">887I</td></tr> <tr><td style="padding: 2px;">Bill Payment.....</td><td style="padding: 2px; text-align: center;">887J</td></tr> <tr><td style="padding: 2px;">Download Account History.....</td><td style="padding: 2px; text-align: center;">887K</td></tr> <tr><td style="padding: 2px;">Electronic Cash.....</td><td style="padding: 2px; text-align: center;">887L</td></tr> <tr><td style="padding: 2px;">Electronic Signature Authentication/ Certification.....</td><td style="padding: 2px; text-align: center;">887P</td></tr> </table>	View Account History.....	887G	Merchandise Purchase.....	887H	Share Account Transfers.....	887I	Bill Payment.....	887J	Download Account History.....	887K	Electronic Cash.....	887L	Electronic Signature Authentication/ Certification.....	887P
Member Application .....	887A																																	
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Electronic Signature Authentication/ Certification.....	887P																																	

6. If your credit union has a World Wide Website Address, please provide it in the box 891

7. If you have a world wide website, please indicate the type (select only one).....  
 1 = Informational    2 = Interactive    3=Transactional 892A

8. If you have a transactional world wide website, how many members use it..... 892B

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services 892C

10. If you do not have a website, do you plan to add one in the future? 889

a. If Yes to #10, in how many months ..... 889A

b. If Yes to #10, what type of site (select only one) ..... 889B

1 = Informational    2 = Interactive    3=Transactional

11. Does the credit union have internet access? 903

12. Does the credit union have FedLine Access? 904

13. If the credit union processes ACH transactions, is it an Originating Depository Financial Institution? 905

14. If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution? 906



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**PCA NET WORTH CALCULATION WORKSHEET**

*No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio*

- o Electronic Filers : Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.*
- o Manual Call Report Filers : Leave this page blank or use it as a manual net worth calculation worksheet.*

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount
1. Undivided Earnings.....	940
2. Regular Reserves.....	931
3. Appropriation for Non-Conforming Investments (SCU ONLY).....	668
4. Other Reserves (Appropriations of Undivided Earnings).....	658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only).....	925
6. Net Income (unless this amount is already included in Undivided Earnings).....	602
7. TOTAL NET WORTH (Sum of items 1-6).....	<b>997</b>

**DENOMINATOR: TOTAL ASSETS**

8. Total Assets (quarter-end).....	010
------------------------------------	-----

<b>Total Assets Elections (Optional)</b>	
Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.	
9. Average of Daily Assets over the calendar quarter.....	010A
10. Average of the three month-end balances over the calendar quarter.....	010B
11. The average of the current and three preceding calendar quarter-end balances.....	010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)	998
13a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....	999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....	999A
14. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions).....	700
15. Net Worth Classification if credit union is a new credit union..... New means credit union is less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)	701

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW)  
(AUTOMATED -- NO INPUT NECESSARY)**

*This information below is provided only for your information. No credit union is required to provide input on this page.  
Information entered on preceding schedules will populate the line items below on the PC 5300 Automated System.  
Manual Call Report filers will also leave these items blank.*

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW requirement greater than six percent.*

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 30 (Acct 010)		100.0000%			
<u>(a) Long-term real estate loans</u> Sched A Line 14 (Acct. Code 710) less: Sched A Line 31 (Acct. Code 718) Sched A Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%			0.06 0.14		
<u>(b) MBLs outstanding</u> Sched A line 29 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%			0.06 0.08 0.14		
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C) > 1 year to 3 years (Acct. Code 799B) > 3 years to 5 years (Acct. Code 799C1) > 5 years to 10 years (Acct. Code 799C2) > 10 years (Acct. Code 799D)			0.03 0.06 0.12 0.12 0.20		
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 28 (Acct. Code 794)			.00		
<b>Sum of risk portfolios (a) through (d) above</b>					
<u>(e) Average-risk assets</u> Assets, line 30 (Acct. Code 010) less: Risk portfolio items (a) through (d) above			0.06		
<u>(f) Loans sold with recourse</u> Page 9, line 3 (Acct. Code 819)			0.06		
<u>(g) Unused MBL commitments</u> Sched A line 30 (Acct. Code 814B)			0.06		
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 24 (Acct. Code 719)			(1.00)		
Sum of standard components: <b>RBNW requirement (Acct. Code 999)</b>					

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**SCHEDULE A - SPECIALIZED LENDING**

*If your credit union has any indirect loans outstanding or participation loans outstanding, purchased or sold year-to-date, complete Section 1 of this schedule.*

*If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete Sections 2 and 3 of this schedule.*

**SECTION 1 - INDIRECT LOANS AND PARTICIPATION LOANS**

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Amount
617B	618B
617C	618C
617A	618A

2. PARTICIPATION LOANS

- a. Participation Loans Outstanding.....
- b. Participation Loans Purchased Year-to-Date.....
- c. Participation Loans Sold Year-to-Date.....

Number	Amount
619A	619
690A	690
691A	691

3. Loans Purchased from Other Financial Institutions Year-to-Date.....

Number	Amount
614	615

**You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date.**

**SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDITS**

**REAL ESTATE LOANS**

No. of Loans Outstanding	Amt of Loans Outstanding	No. of Loans Granted Year- to- Date	Amount Granted Year-To- Date
--------------------------	--------------------------	-------------------------------------	------------------------------

**FIRST MORTGAGE**

- 4. Fixed Rate.
  - a. > 15 Years.....
  - b. 15 Years or less.....
- 5. Balloon/Hybrid
  - a. > 5 Years.....
  - b. 5 Years or less.....
- 6. Other Fixed Rate.....
- 7. Adjustable Rate 1 yr or less
- 8. Adjustable Rate > 1 yr.....

972A	704A	982A	720A
972B	704B	982B	720B
972C	704C	982C	720C
972D	704D	982D	720D
972E	704E	982E	720E
973A	705A	983A	721A
973B	705B	983B	721B

**OTHER REAL ESTATE**

- 9. Closed End Fixed Rate.....
- 10. Closed-End Adjustable Rate
- 11. Open-End Adjustable Rate
- 12. Open-End Fixed Rate.....
- 13. Other.....
- 14. TOTALS (each column)....

974	706	984	722
975	707	985	723
976	708	986	724
976B	708B	986B	724B
977	709	987	725
978	710	988	726

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

- 15. Allowance for Losses on all Real Estate Loans.....
- 16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date .....
- 17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 26 (below).....
- 18. Amount of real estate loans sold but serviced by the credit union.....
- 19. Mortgaging Servicing Rights.....

Amount
731
736
712
779A
779

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**SCHEDULE A - SPECIALIZED LENDING (Continued)**

*If your credit union has any indirect loans outstanding or participation loans outstanding, purchased or sold year-to-date, complete Section 1 of this schedule.*

*If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete Sections 2 and 3 of this schedule.*

**SECTION 3 - BUSINESS LOANS**

**BUSINESS LOANS**

	No. of Loans Outstanding	Amount	No. of Loans Granted or Purchased Year-to-Date	Amount Granted or Purchased Year-to-Date
20. Member Business Loans....	900A	400A	090A	475A
21. Purchased business loans or participation interests to nonmembers.....	900B	400B	090B	475B

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

22. Construction and Development Loans.....	143A	143B	143C	143D
23. Unsecured business loans..	900C	400C	090C	475C
24. Purchased business loans or participation interests to members.....	900D	400D	090D	475D
25. Agricultural Related Loans..	961A	042A	099A	463A

	Number	Amount
26. Portion of Real Estate Loans included in line 14 of Section 2 this schedule which are also reported as business loans on lines 20 and 21 above.....		718A
27. Business Loans and Participations sold Year-to-Date.....	691B	691C
28. Small Business Administration Loans Outstanding.....	900F	400F

<b>RISK BASED NET WORTH (RBNW)</b>	
<b>for credit unions with assets greater than \$10,000,000</b>	
	Amount
29. Loans and participation interests qualifying for RBNW.....	400
30. Unfunded commitments for business loans and participation interests qualifying for RBNW	814B
31. Amount of Real Estate Loans included in line 14 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 29 above.....	718

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**SCHEDULE B - INVESTMENTS, SUPPLEMENTAL INFORMATION**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; if items 7k - 7n on page 6 are checked; or if items 13 - 15 below are applicable.*

**TYPES OF INVESTMENTS**

- 1. U.S. Government Obligations.....
- 2. Federal Agency Securities.....
- 3. Mutual Funds & Common Trust Investments.....

Amount
741C
742C
743C

**MISCELLANEOUS INVESTMENT INFORMATION**

**MORTGAGE-RELATED SECURITIES**

- 4. Mortgage Pass-Through Securities.....
- 5. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)....
- 6. Commercial Mortgage Related Securities.....

Amount
732
733
733A

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

- 7. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
- 8. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas .....
- 9. Total of Securities Meeting the Requirements of Section 703.12(b)(Sum of items 4-8) .....
- 10. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a).....
- 11. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19.....

786A
786B
786
785
785A

**MISCELLANEOUS INVESTMENT INFORMATION**

- 12. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
- 13. Investment Repurchase Agreements.....
- 14. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....
- 15. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations **(SCU ONLY)**.....
- 16. Outstanding balance of brokered certificates of deposit and share certificates .....

801
780
781
784
788

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**SCHEDULE C - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO**

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 15 CUSOs and file manually, please continue on a copy of this form.

Name of CUSO *	Value of Investment in CUSO	Amount loaned to CUSO				Aggregate Cash Outlay in CUSO
			**	***	****	
A.	830A	831A	832A			836A
B.	830B	831B	832B			836B
C.	830C	831C	832C			836C
D.	830D	831D	832D			836D
E.	830E	831E	832E			836E
F.	830F	831F	832F			836F
G.	830G	831G	832G			836G
H.	830H	831H	832H			836H
I.	830I	831I	832I			836I
J.	830J	831J	832J			836J
K.	830K	831K	832K			836K
L.	830L	831L	832L			836L
M.	830M	831M	832M			836M
N.	830N	831N	832N			836N
O.	830O	831O	832O			836O
P.	830P	831P	832P			836P
Q.	830Q	831Q	832Q			836Q
R.	830R	831R	832R			836R
S.	830S	831S	832S			836S
T.	830T	831T	832T			836T

**Note:**

- \* Report the CUSO's full/legal name.
- \*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)
- \*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-T)
  - 1 = Mortgage Processing                      5 = Investment Services                      8=Trust Services                      12=Other
  - 2 = EDP Processing                              6 = Auto Buying, Leasing, or                      9=Item Processing                      13=Business Lending
  - 3 = Shared Branching                              Indirect Lending                              10=Tax Preparation                      14=Title Insurance
  - 4 = Insurance Services                              7 = Credit Cards                              11=Travel
- \*\*\*\* How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):
  - 1 = consolidation                              2 = equity method                              3 = cost method

# NCUA 5300 CALL REPORT INSTRUCTIONS

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## STATEMENT OF FINANCIAL CONDITION

### ASSETS

#### CASH

**1. Cash on Hand.** Includes the change fund (change fund includes coin, currency and cash items such as stamps), vault cash, vault funds in transit, currency supply for automatic teller machines (ATMs).

**2. Cash on Deposit (Amounts Deposited in Financial Institutions).** Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at financial institutions, corporate credit union daily accounts, and checking accounts.

**3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).** Cash equivalents are short-term highly liquid investments that:

- 1) have original maturities of 3 months or less,
- 2) are readily convertible to known amounts of cash, and
- 3) are used as part of the Credit Union's cash-management activities.

**Examples of highly liquid investments include Fed Funds sold and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6 regardless of whether it has the characteristics of a cash equivalent.**

#### INVESTMENTS

**Weighted-Average Life:** Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

<b>Investment</b>	<b>Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation</b>
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits. (e.g., bullet maturity instruments)*	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits. (investments with periodic principal paydowns, e.g., mortgage backed securities)	Weighted average-life according to industry standard calculations. (For example, industry-recognized information providers make available weighted average-life calculations of mortgage related securities based on current prepayment estimates.)

Investment	Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation
(c) Cash on deposit and cash equivalents	One (1) year or less.
(d) Mutual Funds (Registered investment companies) Common Trust Investments (collective investment funds), Money Market Funds, and STIFs.	<p>i. <i>Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds):</i> Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years..</p> <p>ii. <i>Money market funds and Short-term investment funds (STIFs):</i> One (1) year or less.</p>
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless if investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations, and, corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

\* Multi-coupon instruments (“Step-ups”) are also reported at the period remaining to maturity date.

\*\* Include CLF and FHLB stock.

**4. Trading Securities.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value. These investments should be categorized based on maturity or call, not on the basis of intent to sell.

**5. Available for Sale Securities.** Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value.

**6. Held-to-Maturity Securities.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading.

Do not report investments that are not subject to SFAS 115. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits and certificates invested in other financial institutions.

**7. Deposits in Commercial Banks, S&Ls, Savings Banks.** Report the amount of deposits in commercial banks, savings and loans institutions and savings banks at their stated maturity. Do not include those short-term investments that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.

**8. Loans to and Investments in Other Natural Person Credit Unions.** Report the outstanding balance and maturity of all loans and investments in credit unions other than Corporate Credit Unions. Do not include those short-term investments that are reported on line 2 a or b as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities. (Note: loans in credit unions that are not held as an investment should be reported under Loans & Leases)

**9. Membership Capital at Corporate Credit Unions.** Report the total of Membership Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS). Membership Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

**10. Paid-In Capital at Corporate Credit Unions.** Report the total of Paid-In Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations. Paid-In Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

**11. All Other Investments in Corporate Credit Unions.** Report the amount of all corporate credit union investments, excluding Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in lines 9 and 10 at their stated maturity. Do not report amounts reported as Cash on Deposit on line 2 a or b or Cash Equivalents on line 3 above.

**12. All Other Investments Not Subject to SFAS 115.** Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2 a or b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, common trust investments, and any other investments not listed above at their stated maturities. If an amount is reported for this line, you must complete **Schedule B – Investments, Supplemental Information** on page 15. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 2 – line 29c.

**13. TOTAL INVESTMENTS.** Sum of lines 4 – 12.



**14. Loans Held for Sale.** Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Do not include these balances in the balances of the items: **Total 1<sup>st</sup> Mortgage Real Estate Loans/Lines of Credit** (Line 19) and **Total Other Real Estate Loans/Lines of Credit** (Line 20) on page 2.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending** on page 13.
- If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the Business Loans section of **Schedule A – Specialized Lending** on page 14.
- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Other Assets (page 2, line 29c) or Other Liabilities (page 3, line 8).

#### **LOANS & LEASES**

- **Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.
- **Interest Rates:** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.
- **For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield generally by the interest method based on the contractual terms of the loan.
- **Participation Loans:** Report the number of individual loans in each pool—not the number of pools.

**15. Unsecured Credit Card Loans.** Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

**16. All Other Unsecured Loans/Lines of Credit** (other than credit cards). Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit other than credit card loans. Typically, this would include comaker and cosigner loans. Also, report overdraft protection program advances here (commonly referred to as “bounced-check protection” or “courtesy pay”). Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

**17. New Vehicle Loans.** Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.

**18. Used Vehicle Loans.** Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.

**19. Total 1st Mortgage Real Estate Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding loans and lines of credit secured by a first lien on the property. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

**20. Total Other Real Estate Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 19 or 20) or if your credit union has originated any real estate loans during the reporting period, complete the real estate loan section of **Schedule A – Specialized Lending** on page 13.
- If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete the Business Loans section of **Schedule A – Specialized Lending** on page 14.

**21. Leases Receivable.** Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.

**22. Total All Other Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding loans not already included in lines 14 - 21. Typically, this would include member business loans and business purpose loans not secured by real estate, share secured loans, agricultural loans, guaranteed loans, student loans, etc. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

**23. TOTAL LOANS & LEASES.** Sum of lines 15 - 22. Loans to other credit unions should be excluded from Total Loans and reported as an investment.

**24. Allowance for Loan & Lease Losses.** Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

### **OTHER ASSETS**

**25. Foreclosed and Repossessed Assets.** Report long-lived assets intended for sale and acquired through, or in lieu of foreclosure or repossession in the applicable category (i.e., Real Estate, Automobiles, or Other).

Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the “cost” of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession.

After foreclosure or repossession, re-value the assets periodically to the lower of “carrying amount” or “fair value (less costs to sell)” through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL.

**26. Land and Building.** Land and building, less depreciation on building, if any.

**27. Other Fixed Assets.** All other fixed assets such as furniture and fixtures, and leasehold improvements, less related depreciation, if any. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation, if any. In this situation, your credit union is leasing assets and granted a lease from an outside entity.

**28. NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.

**29. Other Assets.** Report accrued interest on loans and accrued interest on investments separately as applicable. All other investments include prepaid expenses, accounts receivable, and loans to and investments in CUSOs, and any other assets not previously included. Also, report any private insurance capitalization deposit here as well as any investments purchased and identified to fund deferred compensation agreement obligations. If this amount includes loans or investments to CUSOs, you must also complete **Schedule C - CUSO Information** on page 16.

- **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO’s books and records should be consolidated with your credit union’s books and records in accordance with generally accepted accounting principles. Complete **Schedule C - CUSO Information** on page 16 regardless of the ownership interest.

**30. TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 27 on page 4).

**31. Loans Granted Year-to-Date.** Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted including real estate loans sold on the secondary market. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances and all balances which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

**32. Loans Outstanding to Credit Union Officials and Senior Executive Staff.** Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff (credit union's chief executive officer typically titled as President or Treasurer/Manager, any Assistant Chief Executive Officer, e.g. Assistant President, any Vice-President, any Assistant Treasurer/Manager and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date.

**STATEMENT OF FINANCIAL CONDITION**  
**LIABILITIES, SHARES AND EQUITY**

**LIABILITIES**

**BORROWINGS**

**1. Draws Against Lines of Credit:** Report the amount of borrowed funds both to members and non-members from all sources of credit in the appropriate stated time frames.

**2. Other Notes, Promissory Notes, and Interest Payable:** Report by maturity the amount of all promissory notes, certificates of indebtedness and all other notes and interest payable, both to members and non-members. This includes borrowings from the Federal Reserve Bank Discount Window and borrowings from other government agencies or instrumentalities. Do not include draws against lines of credit reported in line 1 above.

**3. Borrowing Repurchase Transactions.** Report by maturity the amount of all borrowing repurchase transactions.

**Special instructions for lines 4 and 5, Subordinated Debt and Uninsured Secondary Capital:**

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount reported as Uninsured Secondary Capital is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

<b>Remaining Maturity</b>	<b>Amount to Report on Line 4 Subordinated CDCU Debt Percentage of Amount Borrowed</b>	<b>Amount to Report on Line 5 Uninsured Secondary Capital Percentage of Amount Borrowed</b>
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year remaining maturity	100%	0%

**4. Subordinated Debt:** Report subordinated debt by maturity. Examples of subordinated debt include CDCU Secondary capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity. *See special instructions above.*

**5. Uninsured Secondary Capital. This account is for low-income designated credit unions only.** Report secondary capital accounts accepted from organizational or institutional investors. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions. *See special instructions above.*

**6. TOTALS BORROWINGS:** Sum of lines 1 through 5 for each individual column.

**7. Accrued Dividends/Interest Payable on Shares/Deposits.** Accrued dividends and interest declared but not yet distributed.

**8. Accounts Payable and Other Liabilities.** Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).

### **SHARES/DEPOSITS**

- **Dividend/Interest Rates:** Report the rate paid on these credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e. 6.5% = 6.5) except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered as long as the share program has outstanding member deposits as of the reporting date.
- **Deposit Account Sweeps Affecting Transaction and Non-transaction Accounts:** In an effort to reduce their reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period, and should match reporting on the Federal Reserve form FR 2900.

Note that simply establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.

**9. Share Drafts.** Report the rate, number and dollar amount of credit union share drafts.

**10. Regular Shares.** Report the rate, number and dollar amount of credit union regular shares, including Christmas and vacation club accounts.

**11. Money Market Shares.** Report the rate, number of accounts, and outstanding balance of all credit union money market shares.

**12. Share Certificates.** Report the rate, number of accounts, and outstanding balance of credit union share certificates by remaining maturity.

**13. IRA/KEOGH Accounts.** Report the rate, number of accounts, and outstanding balance of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).

**14. All Other Shares and Deposits.** Report the rate, number of accounts, and outstanding balance of all other credit union shares and deposits not already included in lines 9 through 13.

**15. TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.

**16. Non-Member Deposits (including brokered deposits).** Report the rate, number of accounts, and outstanding balance of non-member deposits, including brokered deposits, by maturity.

**17. TOTAL SHARES AND DEPOSITS (each column).** Sum each of the columns by maturity, including non-member deposits, and the total number of accounts.

### **EQUITY**

**18. Undivided Earnings.** Undivided Earnings represents the accumulated surplus net income remaining after the books have been closed.

**19. Regular Reserves.** Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.

**20. Appropriation for Non-Conforming Investments (SCU ONLY).** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Part 741.3(a)(2). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.

**21. Other Reserves.** Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.

**22. Miscellaneous Equity.** Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.

**23. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.** Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.

**24. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.** Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."

**25. Other Comprehensive Income.** Report any items of other comprehensive income that are not already included in items 23 or 24 above. In addition to items 23 and 24 above, another example of Other Comprehensive Income would include net losses recognized under GAAP governing pensions as an additional liability not yet recognized as net periodic pension cost. These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.

**26. Net Income.** Sum remaining after all expenses have been met or deducted prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.

**27. TOTAL LIABILITIES, SHARES AND EQUITY.** Sum of all liabilities, shares and equity. Must equal line 30 on page 2.

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete the Liquidity, Commitments and Sources section on page 9.*

#### **NCUA INSURED SAVINGS COMPUTATION**

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

- A. Uninsured Member Shares and Deposits.** Report only the amount of uninsured member shares and deposits.
- B. Uninsured Nonmember Shares and Deposits.** Report only the amount of uninsured nonmember shares and deposits.
- C. Total Uninsured Shares and Deposits.** Must equal the sum of lines A and B.
- D. Total Insured Shares and Deposits.** Must equal line 17 less line C.



## INCOME AND EXPENSE

### INTEREST INCOME

**1. Interest on Loans.** Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12-months delinquent whichever occurs first.

**2. Interest Refunded.** Loan interest income refunded to borrowers.

**3. Income from Investments (Including Interest and Dividends).** Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, and Cash Equivalents reported on page 1, line 3. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14. Do not include unconsolidated CUSO income.

**4. Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those that are held for trading. See line 14.

**5. TOTAL INTEREST INCOME.** Sum of lines 1 - 4.

### INTEREST EXPENSE

**6. Dividends on Shares.** Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations

**7. Interest on Deposits (SCU ONLY).** *This question is for state chartered credit unions only.* Interest on all deposits year-to-date.

**8. Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

**9. TOTAL INTEREST EXPENSE.** Sum of lines 6 - 8.

**10. Provision for Loan & Lease Losses.** Expense recorded to maintain the Allowance for Loan & Lease Losses account.

**11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES.**  
Amount on line 5 less amount on line 9 less amount on line 10.

### NON-INTEREST INCOME

**12. Fee Income.** Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).

**13. Other Operating Income.** Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, credit card interchange income, and unconsolidated CUSO income.

**14. Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.

**15. Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.

**16. Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received.

**17. TOTAL NON-INTEREST INCOME.** Sum of lines 12 - 16.

#### **NON-INTEREST EXPENSE**

**18. Employee Compensation and Benefits.** Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.

**19. Travel and Conference Expense.** Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences and other meetings.

**20. Office Occupancy Expense.** Expenses related to occupying an office including office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.

**21. Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house EDP cost, etc.

**22. Educational and Promotional Expense.** Advertising, publicity, and promotions.

**23. Loan Servicing Expense.** Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

**24. Professional and Outside Services.** Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

**25. Member Insurance.** Life savings, borrower's protection, share insurance.

**26. Operating Fees.** Annual operating/supervision fee assessed by NCUA or the state supervisory authority.

**27. Miscellaneous Operating Expenses.** Expenses not covered by lines 18 - 26, including cash over and short, annual meeting expenses, association dues, etc.

**28. TOTAL NON-INTEREST EXPENSE.** Sum of all operating expenses, lines 18 - 27.

**29. NET INCOME (LOSS).** Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 17) less Total Non-Interest Expense (line 28).

**RESERVE TRANSFERS**

**30. Transfer to Regular Reserve.** Income earned year-to-date which was transferred to the Regular Reserve account.

## MISCELLANEOUS INFORMATION

**1. Most Recent Audit.** Select the number which corresponds to the best description of the last annual audit performed of your credit union's records. Please see NCUA Rules and Regulations §715 for further information regarding audit classification. You must provide the effective date of this audit using a MM/YYYY format (i.e., 12/2001). The effective date is the end of the period covered by the audit, not the date the audit work was completed. **A state licensed person** refers to a certified public accountant or public accountant who is licensed by the State or jurisdiction where the credit union is principally located to perform accounting or auditing services for that credit union. The following explanations are provided for guidance:

- 1= **Financial statement audit** (also known as an "opinion audit") refers to an audit of the financial statements in accordance with GAAS by an independent person who is licensed by the appropriate State or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether those financial statements of the credit union taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with GAAP, as defined herein, or regulatory accounting practices.
- 2= **Balance sheet audit** refers to the examination of a credit union's assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union's income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.
- 3= **Examinations of Internal Control over Call Reporting** refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management's written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed semiannual or year-end Call Report, with a concentration in high risk areas.
- 4= **Supervisory Committee audit performed by state licensed persons** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by certified public accountant, public accountant, and other state licensed persons.
- 5= **Supervisory Committee audit performed by other external auditors** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, and other qualified but not State-licensed persons. Qualified persons who are not State-licensed cannot provide assurance services under this subsection.
- 6= **Supervisory Committee audit performed by supervisory committee or designated staff** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the supervisory committee or its internal auditor.

**2. Most Recent Verification of Members' Accounts.** You must indicate the effective date of the most recent Supervisory Committee verification of Members' accounts using a MM/YYYY format (i.e., 12/2001).

**3. Excess Deposit Insurance.** If your credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide the name of the insuring company and the total dollar amount of shares and/or deposits insured by this company.

**DO NOT include Life Saving and Borrowers' Protection Insurance.**

**DO NOT include Surety Bond Coverage.**

**4. Number of Current Members.** Report the number of credit union members. Report the actual number of members, not the number of accounts.

**5. Number of Potential Members.** Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.

**6. Number of Credit Union Employees.**

**6a. Full-Time Employees.** Report the number of employees who work 26 hours or more per week.

**6b. Part-Time Employees.** Report the number of employees who work 25 hours or less per week.

**7. Programs or service offerings.** Indicate programs or services you currently offer, or plan to implement within the next six months, by marking the box to the right of the applicable descriptions. If you check items a.-d., please complete Schedule A – Specialized Lending on page 13. If you checked items k.-n., please complete Schedule B – Investments, Supplemental Information on page 15.

**8a. Branches Maintained.** Report the number of credit union service branch offices maintained by the credit union, regardless of the level of services provided or the number of hours open for business. If applicable, include the member service branch maintained at your headquarters' office. Do not include ATMs, shared branches, unattended kiosk locations, or branches your members have access through a service center or call center. Include branches located on U.S. facilities in foreign countries such as embassies and military bases.

**8b. Participation in Shared Member Service Branches.** Indicate if your credit union provides services to your members through a credit union shared branch service center.

## CONTACT AND CERTIFICATION PAGE

### U.S.A. PATRIOT'S ACT INFORMATION

**Names.** Provide the full names of the individual and a secondary contact responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

**E-mail Address.** Provide an e-mail address where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one e-mail address, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance. You may provide the personal e-mail addresses of the above individuals, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number.** Provide a FAX Number where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance.

**Telephone Number.** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

**Extension.** Provide the telephone extensions for the primary and secondary contact persons identified, if applicable.

*If the information provided for the U.S.A. Patriot's Act is identical to the Emergency Contact Information, please check the box rather than input the data twice. In either case, please include a cell phone number in the Emergency Contact Information.*

### EMERGENCY CONTACT INFORMATION

**Names.** Provide the full names of senior credit union officials as primary and secondary contacts. These individuals must have decision-making authority for the credit union.

**E-mail Address.** Provide an e-mail address, if available, where information can be sent directly to the primary and secondary contact persons identified above. You may provide the personal e-mail addresses of the above individuals, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number.** Provide a FAX Number, if available, where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, please provide the FAX Number.

**Telephone Number.** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

**Extension** Provide the extension numbers for the primary and secondary contact persons identified above, if applicable

**Cell Phone.** Provide the cell phone numbers including area code for the primary and secondary contact persons identified above, if applicable.

### **CHANGES TO CONTACT INFORMATION BETWEEN QUARTERLY CALL REPORTS**

*If the information provided for the U.S.A. Patriot's Act and Emergency Contacts changes between quarterly reports, advise your NCUA Examiner to update our records. State chartered credit unions should contact its State Supervisory Authority.*

### **CERTIFICATION**

*Please note the following information is available to the public.*

**Credit Union Information.** Provide the credit union name, federal charter or certificate number, telephone number, extension, fax number and office hours.

**Certifying Officials.** Provide the names (signatures for a hard copy) of individuals responsible for preparing and certifying the 5300 Call Report.

**Manager/CEO.** Provide the name of the person responsible for the day to day operations of the credit union.

**President of the Board (Chairperson).** Provide the name of the President/Chairperson of the credit union's board of directors.

## **DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES**

### **DELINQUENT LOANS BY COLLATERAL TYPE.**

**1.-5. Amount of Delinquent Loans by Collateral Type.** Report the total outstanding loan balance of **all** delinquent loans and leases by categories. Include in line 2 all delinquent loans for loans reported on page 1, lines 16, 17, 18 and 22. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.).

- Do not include either:
  - 1) loans already written down to fair value (difference charged-off against ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or
  - 2) loans that the credit union has already written down to the fair value (difference charged-off against ALLL) of the collateral (less costs to sell), e.g., collateral (including automobiles, equipment, boats, and similar property) transferred to Foreclosed and Repossessed Assets (See instructions for Foreclosed and Repossessed Assets on Page 13).
- Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.
- **Note:** Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor's financial difficulties*, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of either interest or principal. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

**6. Total Delinquent Loans.** Report the total of all delinquent loans. The software will auto calculate this field based on the totals in the categories.

**7. Total Number of Delinquent loans.** Report the total number of all delinquent loans and leases per delinquency category.

### **ADDITIONAL DELINQUENCY INFORMATION**

**8. Indirect Loans.** Report the total outstanding loan balance of all delinquent loans made through an indirect lending program.

**9. Participation Loans.** Report the total outstanding loan balance of all delinquent loan participations.



**10. Member Business Loans excluding Agricultural Loans.** Report the total outstanding loan balance of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

**11. Agricultural Loans.** Report the total outstanding loan balance of all delinquent member business loans made for agricultural purposes.

### **LOAN LOSS INFORMATION**

**12.-16. Charge Offs and Recoveries Year to Date.** Report the dollar amount of loans charged off year to date by collateral category in the left column. Report the dollar amount of loan recoveries year to date by collateral category in the right column.

**17. Total Charge Offs and Recoveries.** Report the total of all loans charged off in the left column and total recoveries in the right column. The software, will auto-calculate this field based on the input in the individual categories.

### **ADDITIONAL LOAN LOSS INFORMATION**

**18. Indirect Loans.** Report the dollar amount of loans charged off year to date from the credit union's indirect lending program on the left. Report the dollar amount of recoveries year to date from the indirect lending program in the right column.

**19. Participation Loans.** Report the dollar amount of loans charged off year to date from loan participations on the left. Report the dollar amount of recoveries year to date from loan participations in the right column.

**20. Member Business Loan excluding Agricultural Loans.** Report the dollar amount of loans charged off year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes on the left. Report the dollar amount of recoveries year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes in the right column.

**21. Agricultural Loan.** Report the dollar amount of loans charged off year to date from Member Business Loans made for agricultural purposes on the left. Report the dollar amount of recoveries year to date from Member Business Loans made for agricultural purposes in the right column.

### **BANKRUPTCY INFORMATION**

**22. Total Amount of Loans Charged Off due to Bankruptcy, Year-to-Date.** Report the dollar amount of loans charged off due to bankruptcy, year-to-date. Include Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs. Do not include recoveries.

**23a.-c. Number of Members Filing Bankruptcy Year-to-Date.** Provide the number of members who have loans in your credit union and have filed for Chapter 7, Chapter 13 or Chapter 11 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

**24. Amount of Outstanding Loans Subject to Bankruptcies.** Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 23a.-c.

**MISCELLANEOUS LOAN INFORMATION**

**25. Congressional Reporting Requirement (FCU ONLY).** Section 1757(5)(A)(vi)(I) of the Federal Credit Union Act requires NCUA to consult with the appropriate committees of the Congress, the Department of the Treasury, and the Federal financial institution regulatory agencies before exceeding the 15% loan interest rate ceiling. **This reporting requirement applies to Federal Credit Unions only.**

**25a. Amount of Loans with Interest Rates Exceeding 15%.** Report total dollar amount of all loans with interest rates exceeding 15%.

**25b. Weighted Average Interest Rate for Loans with Interest Rates Exceeding 15%.** Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%.

## LIQUIDITY, COMMITMENTS AND SOURCES

### OFF BALANCE SHEET COMMITMENTS

**1. Unfunded Commitments for Business Loans.** Report the portion of the Net Member Business Loan Balances from **Schedule A – Specialized Lending**, lines 20 and 21 (Accounts 400A and 400B) that represent the unfunded portions of commitments.

- A. **Commercial Real Estate, Construction, and Land Development.** Report the unfunded portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, “construction” includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2.F.).
- B. **Other Unfunded Business Loan Commitments.** Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial and multifamily residential properties. (Unfunded commitments for commercial and multifamily residential properties are reported under 1.A).

### **2. Unfunded Commitments for All Remaining Loans (Non-Business Loans).**

- A. **Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties.** Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.
- B. **Credit Card Lines.** Report the unfunded portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unfunded credit card lines as of the end of their customers’ last monthly billing cycle prior to the report date or as of the report date.
- C. **Outstanding Letters of Credit.** Report the amount unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit ) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.

- D. **Unsecured Share Draft Lines of Credit.** Report the amount of unfunded lines of credit available that can be accessed through use of a personal check
- E. **Overdraft Protection Program Commitments.** Report the amount of unfunded overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities, and typically provide members with an express overdraft “limit” that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.
- F. **Other Unfunded Commitments.** Report the unfunded portions of all other commitments not reported in lines 2.A. - 2.E.

### **CONTINGENT LIABILITIES**

**3. Loans Transferred with Recourse.** Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., insufficient recourse to preclude sales accounting treatment.) Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that are standard for sales on the secondary market. **Do not include loan participations transferred with substantial recourse or those transferred without recourse.** If a transfer does not satisfy the criteria for sales treatment (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

**4. Dollar Amount of Pending Bond Claims.** Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

**5. Other Contingent Liabilities.** Report the aggregate amount of any other outstanding contingent liabilities.

### **CREDIT AND BORROWING ARRANGEMENTS**

**6. Amount of Borrowings Subject to Early Repayment at Lender’s Option.**

Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

**7a. Total Credit Lines.** Report the maximum amount the credit union is entitled to borrow under all established lines of credit, both advised and committed. Report draws against these lines on Page 3, line 1.

**7b. Total Committed Credit Lines.** Report the maximum amount the credit union is entitled to borrow under all established committed lines of credit. A committed line of credit is a credit line in which the credit union has paid a fee in advance to guarantee access at a future time.

**8. Federal Home Loan Bank.** If your credit union is a member of the Federal Home Loan Bank, answer yes.

**9. Federal Reserve Bank Discount Window, Application to Borrow.** If your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window, answer yes.

**10. Federal Reserve Bank Discount Window, Pre-pledged Collateral.** If your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window, answer yes. “Pre-pledged” collateral means that the credit union’s collateral has already been evaluated and accepted for immediate borrowing access.

## INFORMATION SYSTEMS & TECHNOLOGY

**1. System for Share and Loan Records.** Select the number which corresponds to the best description of the system your credit union uses to maintain its share and loan records:

- 1= **Manual System (No Automation).** Manually (e.g. hand posting) post and track share and loan records.
  
- 2= **Vendor Supplied In-House System.** Vendor provides, and maintains, the software program(s) required to track member data. This type of product is also called "Turnkey" and in many cases is a complete accounting package (share, loan, general ledger, subsidiaries, teller operations, cash operations, etc.). In most cases, the credit union will install and maintain the hardware to run the software at its office(s). The vendor generally maintains control over software programming and provides updates, patches, fixes, and new releases on a regular or predetermined basis. In some cases, clients may request the vendor to customize the software for their particular needs.
  
- 3= **Vendor Online Service Bureau.** Hardware and software systems reside at the vendor's location with the exception of those systems a credit union requires in order to access and transmit data to the vendor. Most, if not all, data processing occurs at the vendor's site. Service bureau vendors generally provide reports (paper, electronic, microfiche, or other) on a regular basis. Connection is made to a service bureau through dial-up connections, private lines, the Internet, frame relay, or other WAN services. The service provided may be real-time (transaction post upon data entry) or batch processing (data is accumulated throughout a predetermined time period and then transmitted to the vendor for processing at predetermined intervals).
  
- 4= **CU Developed In-House System.** The credit union developed, and generally maintains, the software onsite. The credit union has responsibility for the hardware and software systems. Generally, in-house developed credit unions will maintain a data center (data processing department) staffed with hardware and software personnel.
  
- 5= **Other.** Any other system that does not fit into one of the previous categories. Note: Most systems will fit into one of the categories.

**2. Name of Information Processing Vendor (Share and Loan Records).** If applicable, provide the name of your credit union's primary share and loan information processing vendor.

**3. Data Processing Conversion.** Indicate whether your credit union has undergone a data processing conversion in the past 6 months or expects to undergo a data processing conversion within the next 12 months.

**4. Electronic Financial Services Access.** Select the methods by which members may access and/or perform electronic financial services.

- **Home Banking Via Internet Website:** Members access services via the web/internet. Generally, members use a web browser to access services.
- **Wireless:** Members access services via a wireless device such as cell phone, personal data assistant (PDA), etc.
- **Home Banking Via Direct Dial-Up/PC Based:** Member access services via a home banking computer program. Generally, members use their computer to dial up the credit union and use the credit union supplied computer program to access services. The software would reside on the member's computer requiring a modem to gain access. The connection is not made through the Internet.
- **Audio Response:** Members use an audio response system to access services. Generally, this type of system is phone based.
- **Automatic Teller Machines:** Members access services via an ATM network.
- **Kiosk:** Members access services via a kiosk.
- **Other:** Members access services via a method not in the list.

**5. Electronic Services.** Select the services that members may perform using one or more of the electronic means listed in #4. Descriptions are provided for the following services which may not be self-explanatory:

- **Electronic Cash:** Services to transfer monetary values ("electronic cash") that can be stored on a variety of media including a personal computer, plastic card, or other device that has a computer chip or magnetic strip. Debit, ATM or credit cards are not electronic cash.
- **Account aggregation:** Service to present account information from many websites in a consolidated format.
- **Internet Access Services:** Service to provide members with access to the Internet.
- **Electronic Signature Authentication/Certification:** Service to verify identify and certify related electronic signatures.

**6. World Wide Website Address.** If your credit union has a World Wide Website address, please provide it. Please do not include the "http://" part of your entry. If your credit union does not have a World Wide Website, skip to question #12.

**7. World Wide Website Type.** Select the type that best describes the degree of information and/or services you offer online:

- 1= **Informational:** Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
- 2= **Interactive:** Members can complete membership and loan applications, apply for new share accounts, transmit requests for information such as share balances, loan balances, account statements, disclosure statements, etc as well as informational; or,
- 3= **Transactional:** Members can initiate or perform transactions such as paying bills, making loan payments, transferring money (between one or more credit union accounts or between the credit union and 3<sup>rd</sup> parties) as well as interactive and informational.

**8. Transactional Website Usage.** Report the number of members (not the number of transactions) using your transactional website. Do not answer this question if your website is not a transactional type website.

**9. Transactional Website Vendor.** If your credit union has a transactional website, please provide the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union's share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet.

**10. Future Website.** If you have a website, skip this question. If you do not have a website, please indicate if you intend to add one in the future.

- a. If you don't have a website but plan to add one (i.e. question #10 is Yes), please state, in the number of months, you expect to create your website and post it to the World Wide Web.
- b. If you don't have a website but plan to add one (i.e. question #10 is Yes), please state the type of website you plan to create (for a description of website types, see #7 above).

**11. Internet Access.** If you can access the internet from any computer located at the credit union, answer yes to this question.

**12. FedLine Access.** If you have a FedWire terminal obtained through the Federal Reserve system on the premises of the credit union, answer yes to this question. Do NOT answer yes if you use any other wire transfer request system (such as a web based wire transfer request system provided by a corporate credit union) to conduct wire transfers.

**13. Originating Depository Financial Institution.** An Originating Depository Financial Institution (ODFI) receives payment instructions from the originator (party originating ACH transaction) and forwards the entries to the ACH Operator (Federal Reserve Bank or Electronic Payments Network). Answer yes to this question if you are an ODFI.

**14. Receiving Depository Financial Institution.** A Receiving Depository Financial Institution (RDFI) receives ACH entries from the ACH Operator and posts the entries to member accounts or its own accounts. Answer yes to this question if you are an RDFI.



## **PCA NET WORTH CALCULATION WORKSHEET**

**No credit union is required to provide input on this page unless the credit union intends to use an optional Total Assets Election to compute its new worth ratio.**

**At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections it must input this amount in either line 9, 10 or 11 as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 8. (Please see NCUA Rules and Regulations §702.2 (k) for further information regarding total assets.)**

**All Credit Unions.** This worksheet provides a means of measuring the net worth ratio. All credit unions must determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA Rules and Regulations §702.101)

**Credit unions with Assets Greater than \$10,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

Line 13a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components.

Line 13b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

**Manual Call Report Filers.** Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, use it to select an optional total assets election, or use it as a manual net worth calculation worksheet. NCUA will compute the Net Worth Ratio and RBNW Requirement Calculation for manual Call Report filers with the information entered on the Call Report.

**STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW)**  
**REQUIREMENT**

**No credit union is required to provide input on this page.** NCUA provides the Standard Components of Risk Based Net Worth (RBNW) Requirement worksheet to demonstrate the underlying source information of the RBNW requirement. NCUA provides this for your information only.

**Credit unions with Assets Greater than \$10,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement. Line 13 of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

**Manual Call Report Filers.** NCUA will compute the RBNW Requirement Calculation for manual Call Report filers with the information entered on previous pages of the Call Report.

## SCHEDULE A – SPECIALIZED LENDING

### SECTION 1 – INDIRECT AND PARTICIPATION LOANS

#### INDIRECT LOANS

An indirect loan is a loan made by a credit union through a third party vendor that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision and the loan is immediately assigned to the credit union after being made.

**1a. Indirect Loans – Point of Sale Arrangement.** Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant. In this case, the credit union partners with a merchant to originate loans at the point of sale. A direct agreement between an auto dealer and a credit union is an example of an indirect loan made at the point of sale.

**1b. Indirect Loans – Outsourced Lending Relationship.** Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor receives compensation for facilitating loan origination.

#### PARTICIPATION LOANS

**2a. Participation Loans Outstanding.** Report the total number and dollar amount of the credit union's portion of outstanding participation loans purchased and originated. Do not report those portions that are held by other lenders.

**2b. Participation Loans Purchased Year-to-Date.** Report the number and dollar amount of the credit union's portion of all participation loans purchased year-to-date whether or not the credit union is holding a current outstanding balance.

**2c. Participation Loans Sold Year-to-Date.** Report the number and dollar amount of the credit union's portion of participation loans sold year-to-date. If participation loans have been sold with recourse, they must be reported on the Liquidity Commitments and Sources schedule.

#### MISCELLANEOUS LOAN INFORMATION

**3. Loans Purchased from Other Financial Institutions.** Report the number and dollar amount of loans purchased by your credit union for which it has **full title**, year to date. (Seller has assigned the note and supporting documents to your credit union.) Do not include **Participation Loans Purchased** that are included in line 2b, above.

### SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT

**Real Estate Loans/Lines of Credit.** For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the aggregate amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date and the dollar amount of loans/lines of credit

granted year-to-date. The number of loans/lines outstanding should **not** include those with no balance or those loans reported as loans held for sale. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market or those classified as loans held for sale along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date.

### **FIRST MORTGAGE LOANS**

Report loans that are secured by a first lien. Do not include second trust loans.

**4a. Fixed Rate, Fully Amortizing >15 Years.** Report information for loans listed on page 2 line 19 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of loan.

**4b. Fixed Rate, fully Amortizing 15 Years or Less.** Report information for loans listed on page 2 line 19 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of loan.

**5a. Balloon/Hybrid > 5 Years.** Report information for loans listed on page 2, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 7 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for GREATER THAN 5 years.

**5b. Balloon/Hybrid 5 Years or Less.** Report information for loans listed on page 2, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 3 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for 5 years or less.

**6. Other Fixed Rate.** Report any other type of fixed rate first mortgage loan.

**7. Adjustable Rate 1 Year or Less.** Report loans listed on page 2, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.

**8. Adjustable Rate > 1 Year.** Report loans listed on page 2, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

*For the number and dollar amount of loans outstanding, the sum of lines 4a.- 8. must equal the amount reported on page 2 line 19*

### **OTHER REAL ESTATE LOANS**

**9. Closed-End Fixed Rate.** Report loans listed on page 2, line 20 that have a set interest rate until maturity. Typically, this would include second trust loans.

**10. Closed-End Adjustable Rate.** Report loans listed on page 2, line 20 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest

rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

**11. Open-End Adjustable Rate.** Report loans listed on page 2, line 20 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

**12. Open-End Fixed Rate.** Report loans listed on page 2, line 20 which are eligible for additional advances and have a fixed rate of interest.

**13. Other.** Report any real estate secured loan not already included in lines 9 through 12.

*For the number and dollar amount of loans outstanding, the sum of lines 9 through 13 must equal the amount reported on page 2 line 20.*

**14. TOTALS (each column).** Sum of lines 4a. through 13. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 2 lines 19 and 20.

#### **MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

**15. Allowance for Losses on Real Estate Loans (optional).** Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses..

**16. Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date.** Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.

**17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 26 (below).** Report the outstanding balance of adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not reported in line 26. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in line 26. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in line 26.

**18. Amount of Real Estate Loans Sold But Serviced by the Credit Union.** Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.

**19. Mortgage Servicing Rights.** Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. A Mortgage Servicing Asset is a contract to service loans under which the estimated “benefits of servicing” (i.e., revenues from contractually specified servicing fees, late charges, and other ancillary sources including “float”) are expected to more than adequately compensate the servicer for performing the servicing. A servicing

contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.

### **SECTION 3 – BUSINESS LOANS**

This report should include information concerning business loans as defined by Part 723 of the NCUA Rules and Regulations. A member business loan generally includes any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate or other business investment property or venture, or agricultural purposes. However, loans which meet one or more of the following exceptions are not member business loans:

- A loan fully secured by a lien on a 1- to 4-family dwelling that is the member's primary residence;
- A loan fully secured by shares in the credit union or deposits in other financial institutions;
- Loan(s) to a member or an associated member which, when the net member business loan balances are added together, are equal to less than \$50,000;
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase in full; or
- Loans to credit unions and credit union service organizations.

For purposes of Part 723, a loan purchase or participation interest in a nonmember business loan must meet the member business loan requirements as if made to a member. These loans do not count against the credit union's regulatory aggregate member business loan limit unless the borrower is also a member. However, the credit union must receive approval from the NCUA regional director before the total of the credit union's net member business loan balances and the nonmember loan balances exceed the lesser of 1.75 times the credit union's net worth or 12.25% of total assets.

**Net Member Business Loan Balance (NMBLB).** Means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

Examples for reporting Member Business Loans on line 20-21 and lines 29-31 of this schedule.

If a member has \$35,000 in business purpose loans and the credit union grants this member an additional \$40,000 in business purpose loans, the credit union should report the additional \$40,000 on lines 20-21 as a Member Business Loan. If the credit union has total assets exceeding \$10,000,000, the credit union would also report the \$40,000 on lines 29-31 for the purpose of calculating the Risk Based Net Worth requirement. Also, in this case, the credit union must comply with all of the requirements of Part 723 of NCUA's Rules and Regulations in making this loan because the loan caused the aggregate amount of business purpose loans to the member to exceed the \$50,000 threshold in RR 723.1(b)(3). (Federal Register / Vol. 68, No. 190)

If, in the case above, the member subsequently pays down the \$35,000 business purpose loan to \$15,000 and the \$40,000 business loan to \$34,000, making the aggregate total business purpose loans \$49,000, the credit union is not required to list any of these loans on lines 20-21 as Member Business Loans since the new aggregate loan total is \$49,000 and is now below the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations. However, if the credit union has assets exceeding \$10,000,000, the credit union is required to report the \$34,000 member business purpose loan on lines 29-31 for the purpose of calculating the Risk Based Net Worth (RBNW). For RBNW reporting requirements, the outstanding loan balance of any loan and participation that **ever** met the definition of a member business loan (e.g., at origination or at time of purchase) must be reported on lines 29-31 in the Risked Based Net Worth section for credit unions with assets greater than \$10 million.

**20. Member Business Loans.** Report the total count and NMBLB amount of any loan or participation to a member.

- For each type of member business loan listed, provide the number of loans outstanding, the aggregate NMBLB amount of loans outstanding, the number of loans granted or purchased year-to-date, and the NMBLB amount of loans granted or purchased year-to-date. For participation loans, report the NMBLB amount of the portion that remains on the credit union's balance sheet.
- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.
- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB amount of loans granted or purchased year-to-date.

**21. Purchased business loans or participation interests to nonmembers.** Report the total count and NMBLB amount resulting from a purchase of any nonmember business loan or participation interest qualifying for sales accounting.

## **MISCELLANEOUS BUSINESS LOANS INFORMATION**

**22. Construction and Development Loans.** Report the total count and NMBLB amount of any loan or participation reported in line 20 and 21 for the purpose of acquisition of property or rights to property. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use. **Exclude** any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property or a loan to finance the construction of one single-family residence per member-borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.

**23. Unsecured Business Loans.** Report the total count and outstanding member business loan balance of any unsecured loan or participation reported in lines 20 and 21 excluding credit card line of credit programs offered to non-natural person members that are limited to routine purposes normally made available under those programs. Do not include unfunded commitments.

**24. Purchased business loans or participation interests to members.** Report the total count and NMBLB amount of any purchased member business loan or participation interest reported in line 20 qualifying for sales accounting.

**25. Agricultural Related Loans.** Report the total count and NMBLB amount of any loan or participation reported in lines 20 and 21 made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.

**26. Portion of Real Estate Loans included on page 13 line 14 which are also reported as business loans on lines 20 and 21.** Report the outstanding portion of any loan contained in line 14 that is also reported in the Net Member Business Loan Balance(s) (NMBLB) reported on lines 20 and 21. Do not include balances excluded from the NMBLB such as the portion secured by a lien on a member's primary residence.

**27. Business Loans and Participations sold Year-to-Date.** Report the total count and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

**28. Small Business Administration Loans Outstanding.** Report the total count and outstanding amount of any loan granted under a Small Business Administration loan program.

### **RISK BASED NET WORTH (RBNW) -credit unions with assets greater than \$10,000,000**

For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB reported in lines 20 and 21 and must include the portion of loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- By a lien on the member's primary residence;



- Insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state; or
- Subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state.

Note: Loans that are fully guaranteed by a federal or state agency are not considered member business loans, and would not be reported on lines 20-21. However, if the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory net business loan balance but included for RBNW purposes. The loan must meet the regulatory \$50,000 threshold before it is reported as a member business loan, or reported for RBNW purposes. Once a loan is deemed to be a member business loan, the outstanding balance of the member business loan (including any guaranteed portions) must be risk-weighted until the loan is paid off. (NCUA RR Part 702).

For purposes of Part 702 (RBNW), purchased business loans or participations to nonmembers are treated the same as a member business loan.

**29. Loans and participation interests qualifying for RBNW.**

Report the outstanding loan balances of any loan and participation that meets the definition of a member business loan at origination or at time of purchase.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments on line 30.

**30. Unfunded commitments for business loans and participation interests qualifying for RBNW.** Report the unfunded portions of commitments to extend credit for any loan reported in line 29.

**31. Amount of Real Estate Loans included in line 14 also reported as loans and participation interests qualifying for RBNW on line 29 above.** Report the outstanding balance of any loan contained in line 14 of page 13 which has ever qualified as a business loan regardless of whether the loan is presently classified as a business loan.

## **SCHEDULE B – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

### **TYPES OF INVESTMENTS**

Report the value of all investments by type.

- 1. U.S. Government Obligations.** Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and Strips, etc.
- 2. Federal Agency Securities.** Report the amount of investments in Federal Agency Securities including Ginnie Maes, Fannie Maes, Freddie Macs and CMOs, etc.
- 3. Mutual Funds & Common Trust Investments.** Report the amount of investments in mutual funds and common trust investments. Mutual funds have a Net Asset Value (“NAV”). Common trust investments include the Government Securities Program (GSP) and NIFCUS.

### **MORTGAGE-RELATED SECURITIES (MRS)**

Mortgage-related securities are securities collateralized by mortgages and may be publicly or privately issued.

- 4. Mortgage Pass-Through Securities.** Report securities that are backed by residential mortgage loans (i.e., 1-4 family housing) and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
- 5. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).** Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-related securities. Principal payments are distributed on a prioritized basis.
- 6. Commercial Mortgage Related Securities.** Report securities that are backed by commercial mortgage loans (e.g., multi-family [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

### **INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

- 7. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.** *This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
- 8. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas.** *This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years, e.g. agency bullets. Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is not related to more than one index, and is not inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.

**9. Total of Securities Meeting the Requirements of Section 703.12(b).** *This question is for federal credit unions only.* Sum of items 4-8 (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.

**10. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a).** *This question is for federal credit unions only.* Report total holdings in shares and deposits of banks, credit unions, or other depository institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.

**11. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19.** *This question is for federal credit unions only.* Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, and not notional amounts (e.g., derivatives such as swaps).

#### **MISCELLANEOUS INVESTMENT INFORMATION**

**12. Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on page 1, line 6). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.

**13. Investment Repurchase Agreements.** Report the dollar amount of all repurchase agreements *where the credit union lends funds.*

**14. Borrowing Repurchase Transactions Placed in Investments for the Purposes of Positive Arbitrage (income enhancement).** Report the dollar amount of all outstanding repurchase agreements *where the credit union is borrowing funds.*

**15. Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations.** *This question is for state chartered credit unions only.* Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See Section 107) or NCUA Rules and Regulations (see Part 703).

**16. Outstanding balance of brokered certificates of deposit and share certificates.** Report the book value of all certificates of deposit and share certificates purchased through or from a broker. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

**SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)**  
**INFORMATION**

**1. CUSO DEFINITION.** A Credit Union Service Organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO in which you have a loan or an investment. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

**2. ACCOUNTING ISSUES**

- A. **If your credit union wholly-owns the CUSO or owns a “controlling financial interest” (assumed at ownership of 50% or more of the voting stock),** the CUSO’s books and records should be consolidated with your credit union’s books and records (as if the two were one entity) for reporting on pages 1, 2, 3, 4, and 5 of the call report.
- B. **If your credit union has “ability to exert significant influence” over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO),** the credit union’s investment in the CUSO should be reflected in its books and records using the equity method of accounting.
- C. **If your credit union owns less than 20% of the voting stock of the CUSO,** the credit union should account for its CUSO investment using the cost method of accounting.

**3. INSTRUCTIONS FOR SCHEDULE COLUMN HEADINGS**

- A. **Name of CUSO – (Accounts 830A thru T).** Report the full/legal name of the CUSO.
- B. **Value of Investment in CUSO (Accounts 831A through T).** Report the amount that represents the unimpaired value of the credit union’s CUSO investment as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:
- the cost method (ownership of less than 20% voting common stock), or
  - the equity method (ownership of 20% or more voting common stock).
- C. **Amount Loaned to CUSO (Accounts 832A through T).** Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO.
- D. **Ownership of CUSO (Accounts 833A through T).** Answer either YES or NO as to the ownership question following the guidance provided in the footnote labeled by the double asterisk.

- E. **Type of Service Provided (Accounts 834A through T)**. Report the predominate service offered by the CUSO following the guidance provided in the footnote labeled by the triple asterisk.
- F. **Accounting for CUSO Investment (Accounts 837A through T)**. Report how your investment in the CUSO is accounted for on the credit union's financial statements following the guidance provided in the footnote labeled by the quadruple asterisk. Also, refer to Section 2 above (Accounting Issues).
- G. **Aggregate Cash Outlay (Accounts 836A through T)**. Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term. "Aggregate cash outlay" means the aggregate amount of cash paid out by the credit union to acquire an ownership interest in the CUSO. Credit unions required under GAAP to report their investment in a CUSO on the equity basis are not penalized for exceeding their "investment in and loans to" CUSO limit as a result of the CUSO operating profitably and the value of the investment increasing. Unimpaired aggregate cash outlay is the means by which the regulatory limitation is measured.