

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

# Call Report Form and Instructions

**MUST BE RECEIVED BY: April 19, 2013**

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

This booklet contains the first quarter 2013 NCUA 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 have completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/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 – 18 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 March 31, 2013. You may complete a paper copy of the form; however, we urge you to consider filing your Call Report using the online, web-based system. 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 **April 19, 2013**. If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

## NATIONAL CREDIT UNION ADMINISTRATION



## FIRST QUARTER CALL REPORT

# 2013

**CHANGES TO THE NCUA 5300 CALL REPORT**  
**EFFECTIVE MARCH 2013**

**Statement of Financial Condition – NCUA Insured Savings Computation – Page 4**

- Revised form and instructions removing unlimited coverage for noninterest bearing transactional accounts (interest or dividends are neither accrued nor paid), as defined in section 745.1(f) of the NCUA Rules and Regulations.

**Standard Components of Risk Based Net Worth Requirement (RBNW) – Page 12**

- Revised form and instructions changing the minimum asset size for RBNW from \$10,000,000 to \$50,000,000 as defined in section 702.103(a) of the NCUA Rules and Regulations.

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections -- a core section and section of supplementary schedules. All credit unions must complete the core section, pages 1 - 10. Supplementary schedules A - C on pages 13 - 18 must be completed if they are applicable to your credit union.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> <li>• has indirect loans outstanding,</li> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has purchased loans from, or sold loans to, other financial institutions year to date,</li> <li>• has participation loans outstanding or participation lending activity year to date,</li> <li>• has business loans outstanding or business lending activity year to date, or</li> <li>• has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date.</li> </ul>
B - Investments, Supplemental Information	<p>Complete this schedule if your credit union:</p> <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 Section 703.10(a),</li> <li>• has investments purchased under an investment pilot program as defined by Section 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	<p>Complete this schedule if your credit union has a wholly owned CUSO or has investments, loans, or an aggregate cash outlay in CUSOs.</p>

## INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a submitted call report is not accurate and requires correction, a credit union is required to submit a corrected Call Report immediately upon notification or a credit union's discovery of the need for a correction. Online filing credit unions will make these corrections in the online system. Manual filing credit unions will complete the paper form and return the form to their regulator.

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

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF MARCH 31, 2013**

**FOR CREDIT UNIONS FILING A MANUAL 5300 ONLY**

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

**Certifying Official:**

Last Name: \_\_\_\_\_  
Please Print

First Name: \_\_\_\_\_  
Please Print

Last Name: \_\_\_\_\_  
(Signature)

First Name: \_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

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.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

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

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

**STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2013**  
(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:**

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

**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	Acct Code	> 1-3 Years	Acct Code	> 3-5 Years	Acct Code	> 5-10 Years	Acct Code	> 10 Years	Acct Code	TOTAL AMOUNT	Acct Code
4. Trading Securities.....		<b>965A</b>		<b>965B</b>		<b>965C1</b>		<b>965C2</b>		<b>965D</b>		<b>965</b>
5. Available for Sale Securities...		<b>797A</b>		<b>797B</b>		<b>797C1</b>		<b>797C2</b>		<b>797D</b>		<b>797E</b>
6. Held-to-Maturity Securities.....		<b>796A</b>		<b>796B</b>		<b>796C1</b>		<b>796C2</b>		<b>796D</b>		<b>796E</b>
7. Deposits in commercial banks, S&Ls, savings banks.....		<b>744A</b>		<b>744B</b>		<b>744C1</b>		<b>744C2</b>		<b>744D</b>		<b>744C</b>
8. Loans to and investments in natural person credit unions .....		<b>672A</b>		<b>672B</b>		<b>672C1</b>		<b>672C2</b>		<b>672D</b>		<b>672C</b>
9. Membership capital at corp. CUs/Nonperpetual Capital Account				<b>769A1</b>								<b>769A</b>
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital				<b>769B1</b>								<b>769B</b>
11. All other investments in corporate credit unions.....		<b>652A</b>		<b>652B</b>		<b>652C1</b>		<b>652C2</b>		<b>652D</b>		<b>652C</b>
12. All other investments.....		<b>766A</b>		<b>766B</b>		<b>766C1</b>		<b>766C2</b>		<b>766D</b>		<b>766E</b>
13. TOTAL INVESTMENTS (Sum of Items 4-12).....		<b>799A1</b>		<b>799B</b>		<b>799C1</b>		<b>799C2</b>		<b>799D</b>		<b>799I</b>

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

	Amount	Acct Code
14. Loans Held for Sale.....		<b>003</b>

**STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2013**

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

**ASSETS -- CONTINUED**

**LOANS & LEASES:** Participation loans purchased by the credit union should be reported in the appropriate category in this section. 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	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....		521		993		396
16. All Other Unsecured Loans/Lines of Credit.....		522		994		397
17. Short-Term, Small Amount Loans (STS) (Federal CU Only)...		522A		994A		397A
18. Non-Federally Guaranteed Student Loans.....		595A		963A		698A
19. New Vehicle Loans.....		523		958		385
20. Used Vehicle Loans.....		524		968		370
21. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
22. Total Other Real Estate Loans/Lines of Credit .....		562		960		386
23. Leases Receivable.....		565		954		002
24. Total All Other Loans/Lines of Credit.....		595		963		698
25. TOTAL LOANS & LEASES (Sum of items 15-24).....				025A		025B
26. Less: Allowance for Loan & Lease Losses.....						719

**Other Assets:**

27. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....		798B1		798A1		
b. Automobiles.....		798B2		798A2		
c. Other.....		798B3		798A3		
d. Total Foreclosed and Repossessed Assets.....		798B		798A	Amount	Acct Code
28. Land and Building.....						007
29. Other Fixed Assets.....						008
30. NCUA Share Insurance Capitalization Deposit.....						794
31. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....				009D1		
b. Goodwill.....				009D2		
c. Total Intangible Assets.....				009D		
32. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....				009A		
b. Accrued Interest on Investments.....				009B		
c. All Other Assets.....				009C		
d. Total Other Assets.....				009		
33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32d).....						010

*Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013*

	Number	Acct Code	Amount	Acct Code
34. Loans Granted Year-to-Date.....		031A		031B
a. Short-Term, Small Amount Loans (STS) Granted Year-to-Date (include amount in Line 34 also) (Federal CU Only)		031C		031D
35. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995		956

**STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2013**

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

<b>LIABILITIES:</b>	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
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. Subordinated Debt included in Net Worth.....				925A1		925A2		925A
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	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
9. Share Drafts.....		553		452		902A						902
10. Regular Shares.....		552		454		657A						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. Nonmember Deposits.....		599		457		880A	880B1		880B2			880
17. TOTAL SHARES and DEPOSITS.....				460		018A	018B1		018B2			018

**Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):**

	Amount	Acct
18. Accounts Held by Member Government Depositors.....		631
19. Accounts Held by Nonmember Government Depositors.....		632
20. Employee Benefit Member Shares.....		633
21. Employee Benefit Nonmember Shares.....		634
22. 529 Plan Member Deposits.....		635
23. Non-dollar denominated deposits.....		636
24. Health Savings Accounts.....		637
25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....		638
26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....		639
27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program.....		641
28. Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000.....		642

**STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2013**

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

EQUITY:	Amount	Acct code
29. Undivided Earnings.....		940
30. Regular Reserves.....		931
31. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....		668
32. Other Reserves.(Appropriations of Undivided Earnings).....		658
33. Equity Acquired in Merger.....		658A
34. Miscellaneous Equity .....		996
35. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....		945
36. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....		945C
37. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....		945A
38. Other Comprehensive Income (unless already included in item 35-37).....		945B
39 Net Income (unless this amount is already included in Undivided Earnings).....		602
<b>40. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-8, 17, and 29-39; must equal line 33, P.2.).....		<b>014</b>

*If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 10 - Liquidity, Commitments and Sources.*

**NCUA INSURED SAVINGS COMPUTATION**

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

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

Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each. (See instructions for the following line items.)		
	Uninsured Amount	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits		065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans		065A3
B. Uninsured Employee Benefit Member Shares and Deposits		065B1
C. Uninsured Member 529 Plan Deposits		065C1
D. Uninsured Member Accts Held by Government Depositors		065D1
E. Other Uninsured Member Shares and Deposits		065E1
<b>F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)</b>		<b>065A4</b>
G. Uninsured Nonmember Employee Benefit Shares and Deposits		067A1
H. Uninsured Nonmember Accts Held by Government Depositors		067B1
I. Other Uninsured Nonmember Shares and Deposits		067C1
<b>J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)</b>		<b>067A2</b>
<b>K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)</b>		<b>068A</b>
<b>L. TOTAL INSURED SHARES AND DEPOSITS (item 17 from page 3 less item K)</b>		<b>069A</b>



**STATEMENT OF INCOME AND EXPENSE**

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

**Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013**

<b>INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2013 TO MARCH 31, 2013</b>		Amount	Acct Code
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.	<b>TOTAL INTEREST INCOME (Sum of items 1-4).....</b>		<b>115</b>
<b>INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2013 TO MARCH 31, 2013</b>			
6.	Dividends on Shares (Includes dividends earned during current period).....		380
7.	Interest on Deposits (Total interest exp for deposit accounts) <b>(State Credit Union ONLY)</b> ...		381
8.	Interest on Borrowed Money.....		340
9.	<b>TOTAL INTEREST EXPENSE (Sum of items 6-8).....</b>		<b>350</b>
10.	Provision for Loan & Lease Losses.....		300
11.	<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES</b> (Item 5 less item 9 less item 10).....		<b>116</b>
<b>NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2013 TO MARCH 31, 2013</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
14a.	Total Other-Than-Temporary Impairment (OTTI) Losses...	420A	
14b.	Less: Portion OTTI Losses in Other Comprehensive Income..	420B	
14c.	OTTI Losses Recognized in Earnings (Include in Item 14)...	420C	
15.	Gain (Loss) on Disposition of Fixed Assets.....		430
16.	Gain from Bargain Purchase (Merger).....		431
17.	Other Non-operating Income (Expense).....		440
18.	<b>TOTAL NON-INTEREST INCOME (Sum of items 12-17).....</b>		<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2013 TO MARCH 31, 2013</b>			
19.	Total Employee Compensation and Benefits.....		210
20.	Travel and Conference Expense.....		230
21.	Office Occupancy Expense.....		250
22.	Office Operations Expense.....		260
23.	Educational and Promotional Expenses.....		270
24.	Loan Servicing Expense.....		280
25.	Professional and Outside Services.....		290
26.	Member Insurance	Amount	Acct Code
26a.	NCUSIF Premium Expense.....		311A
26b.	Temporary Corporate CU Stabilization Fund Assessment...		311
26c.	Other Member Insurance Expense.....		310A
26d.	Total Member Insurance.....		310
27.	Operating Fees (Examination and/or supervision fees).....		320
28.	Miscellaneous Operating Expenses.....		360
29.	<b>TOTAL NON-INTEREST EXPENSE (Sum of items 19-28).....</b>		<b>671</b>
30.	<b>NET INCOME (LOSS) (line 11 plus line 18 less line 29).....</b>		<b>661A</b>
<b>RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2013 TO MARCH 31, 2013</b>			
31.	Transfer to Regular Reserves.....		393
<b>OTHER CALCULATIONS</b>			
32.	<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a &amp; 26b (Item 30 + Item 26a+ Item 26b).....</b>		<b>660A</b>

**MISCELLANEOUS INFORMATION AS OF MARCH 31, 2013**

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

		Acct Code
1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	Yes/No	<b>875</b>
a. If so, indicate the name of the insurance company.....		<b>876</b>
b. Dollar amount of shares and/or deposits insured by the company named above.....		<b>877</b>
2. Number of current members (not number of accounts).....		<b>083</b>
3. Number of potential members.....		<b>084</b>
4. Number of credit union employees who are:		
a. Full-Time (26 hours or more per week).....		<b>564A</b>
b. Part-Time (25 hours or less per week).....		<b>564B</b>
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....		<b>980</b>
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? <b>If this answer is "Yes" please complete line 7 on Page 11.</b>	Yes/No	<b>1003</b>
7. If you have a transactional world wide website, how many members use it.....		<b>892B</b>
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?....	Yes/No	<b>566B</b>
9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....		

1 - 3 Years	Acct Code	> 3 Years	Acct Code	Total Amount	Acct Code
	<b>925B1</b>		<b>925B2</b>		925

**DELINQUENT LOANS BY COLLATERAL TYPE AS OF MARCH 31, 2013**

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

**Report Number Only**

TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency				Total Number of Reportable Delinquent Loans
	1 to <2 months	2 to <6 months	6 - 12 months	12 months and over	
1a. Unsecured Credit Card Loans.....	024A	026A	027A	028A	045A
2a. Short-Term, Small Amount Loans (STS) (Federal CU Only).	089A	127A	128A	129A	130A
3a. Non-Federally Guaranteed Student Loans.....	053A	053B	053C	053D	053E
4a. 1st Mortgage Real Estate Loans/Lines of Credit					
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	029A	029B	029C	029D	029E
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	030A	030B	030C	030D	030E
5a. Other Real Estate Loans/Lines of Credit					
1. Fixed Rate/Hybrid/Balloon.....	032A	032B	032C	032D	032E
2. Adjustable Rate.....	033A	033B	033C	033D	033E
6a. Leases Receivable.....	034A	034B	034C	034D	034E
7a. All Other Loans (See Instructions).....	035A	035B	035C	035D	035E
8a. TOTAL NUMBER OF DELINQUENT LOANS	020A	021A	022A	023A	041A

**Report Amount Only**

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency				Total Amount of Reportable Delinquent Loans
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over	
1b. Unsecured Credit Card Loans.....	024B	026B	027B	028B	045B
2b. Short-Term, Small Amount Loans (STS) (Federal CU Only)	089B	127B	128B	129B	130B
3b. Non-Federally Guaranteed Student Loans.....	020T	021T	022T	023T	041T
4b. 1st Mortgage Real Estate Loans/Lines of Credit					
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	751	752	753	754	713A
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	771	772	773	774	714A
5b. Other Real Estate Loans/Lines of Credit					
1. Fixed Rate/Hybrid/Balloon.....	755	756	757	758	715A
2. Adjustable Rate.....	775	776	777	778	716A
6b. Leases Receivable.....	020D	021D	022D	023D	041D
7b. All Other Loans (See Instructions).....	020C	021C	022C	023C	041C
8b. TOTAL AMOUNT OF DELINQUENT LOANS	020B	021B	022B	023B	041B

**ADDITIONAL DELINQUENCY INFORMATION AS OF MARCH 31, 2013**  
**(Included in the delinquent loan information reported on Page 7)**

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

**Report Number Only**

TOTAL <u>NUMBER</u> OF DELINQUENT LOANS	Reportable Delinquency				Total Number of Reportable Delinquent Loans	
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over		
9a. Indirect Loans.....	036A	036B	036C	036D		036E
10a. Participation Loans.....	037A	037B	037C	037D		037E
11a. Interest Only & Payment Option 1st Mortgage Loans	038A	038B	038C	038D		038E
12a. Interest Only & Payment Option Other RE/LOC Loans	039A	039B	039C	039D		039E
13a. Residential Construction excluding Business Purpose	040A	040B	040C	040D		040E
14a. Member Business Loans excluding Agricultural Lns	043A	043B	043C	043D		043E
15a. Agricultural Loans.....	044A	044B	044C	044D		044E
16a. Nonmember Business Loans excluding Agricultural Lns	046A	046B	046C	046D		046E
17a. Business Construction & Development Loans.....	047A	047B	047C	047D		047E
18a. TDR Loans Secured by First Mortgages	054A	054B	054C	054D		054E
19a. TDR Loans Secured by Other RE/LOCs	055A	055B	055C	055D		055E
20a. TDR RE Loans Also Reported as Business Loans	056A	056B	056C	056D		056E
21a. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	057A	057B	057C	057D		057E
22a. TDR Business Loans <b>NOT</b> Secured by Real Estate	059A	059B	059C	059D		059E

**Report Amount Only**

TOTAL <u>AMOUNT</u> OF DELINQUENT LOANS	Reportable Delinquency				Total Amount of Reportable Delinquent Loans	
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over		
9b. Indirect Loans.....	020E	021E	022E	023E		041E
10b. Participation Loans.....	020F	021F	022F	023F		041F
11b. Interest Only & Payment Option 1st Mortgage Loans	020I	021I	022I	023I		041I
12b. Interest Only & Payment Option Other RE/LOC Loans	020M	021M	022M	023M		041M
13b. Residential Construction excluding Business Purpose	020N	021N	022N	023N		041N
14b. Member Business Loans excluding Agricultural Lns	020G	021G	022G	023G		041G
15b. Agricultural Loans.....	020H	021H	022H	023H		041H
16b. Nonmember Business Loans excluding Agricultural Lns	020P	021P	022P	023P		041P
17b. Business Construction & Development Loans.....	020Q	021Q	022Q	023Q		041Q
18b. TDR Loans Secured by First Mortgages	020U	021U	022U	023U		041U
19b. TDR Loans Secured by Other RE/LOCs	020V	021V	022V	023V		041V
20b. TDR RE Loans Also Reported as Business Loans	020W	021W	022W	023W		041W
21b. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	020X	021X	022X	023X		041X
22b. TDR Business Loans <b>NOT</b> Secured by Real Estate	020Y	021Y	022Y	023Y		041Y

**LOAN CHARGE OFFS AND RECOVERIES AS OF MARCH 31, 2013**

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

*Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013*

**LOAN LOSS INFORMATION**

- 1. Unsecured Credit Card Loans.....
- 2. Short-Term, Small Amount Loans (STS) (Federal CU Only)...
- 3. Non-Federally Guaranteed Student Loans.....
- 4. Total 1st Mortgage Real Estate Loans/Lines of Credit
- 5. Total Other Real Estate Loans/Lines of Credit.....
- 6. Leases Receivable.....
- 7. All Other Loans (See Instructions).....
- 8. **Total Charge Offs and Recoveries**.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	680		681
	136		137
	550T		551T
	548		607
	549		608
	550D		551D
	550C		551C
	550		551

**ADDITIONAL LOAN LOSS INFORMATION**  
(Included in the loan losses reported above.)

- 9. Indirect Loans.....
- 10. Participation Loans.....
- 11. Interest Only & Payment Option 1st Mortgage Loans
- 12. Interest Only & Payment Option Other RE/LOC Loans
- 13. Residential Construction excluding Business Purpose
- 14. Member Business Loans excluding Agricultural Loans
- 15. Agricultural Loans.....
- 16. Nonmember Business Loans excluding Agricultural Loans
- 17. Business Construction & Development Loans
- 18. TDR Loans Secured by First Mortgages
- 19. TDR Loans Secured by Other RE/LOCs
- 20. TDR RE Loans Also Reported as Business Loans
- 21. TDR Consumer Loans **NOT** Secured by Real Estate
- 22. TDR Business Loans **NOT** Secured by Real Estate

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	550E		551E
	550F		551F
	550I		551I
	550M		551M
	550N		551N
	550G		551G
	550H		551H
	550P		551P
	550Q		551Q
	550U		551U
	550V		551V
	550W		551W
	550X		551X
	550Y		551Y

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

	682
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24. Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
	081
	082
	088

25. Total outstanding loan balances subject to bankruptcies identified in items 24a - 24c.

Amount	Acct Code
	971

26. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
	1005A		1005

27. Congressional Reporting Requirement

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

	567
	568

**LIQUIDITY, COMMITMENTS AND SOURCES AS OF MARCH 31, 2013**

All credit unions must complete lines 1 through 9, if applicable.

**OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

	Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
1. Unfunded Commitments for Business Loans						
A. Commercial Real Estate.....		814C		814C1		814
B. Construction & Land Development.....		814A2		814A3		814A1
C. Outstanding Letters of Credit.....		813A		813B		813
D. Other Unfunded Business Loan Commitments.....		814A4		814A5		814A
E. <b>Total Unfunded Commitments for Business Loans</b>						814E

2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....		811A3		811A4		811
B. Credit Card Lines.....		812A		812B		812
C. Unsecured Share Draft Lines of Credit.....		815A		815B		815
D. Overdraft Protection Program Commitments.....		822A		822B		822
E. Residential Construction Loans excluding Business Purpose.....		811A1		811A2		811A
F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages).....		811B1		811B2		811B
G. Proprietary Reverse Mortgage Products.....		811C1		811C2		811C
H. Other Unfunded Commitments.....		816B1		816B2		816
I. <b>Total Unfunded Commitments for Non-Business Loans</b>						816E

<b>Total Unfunded Commitments for all loan types (Sum items 1A-D and 2A-H).....</b>		816A1		816A2		816A
---	--	-------	--	-------	--	------

3. Dollar Amount of Pending Bond Claims.....						818
--	--	--	--	--	--	-----

**CONTINGENT LIABILITIES**

4. Loans Transferred with Limited Recourse Qualifying for Sales Accounting.....						819
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						
a. Total Credit Lines.....						881
b. Total Committed Credit Lines.....						882
c. Total Credit Lines at Corporate Credit Unions.....						884
8. Borrowings Outstanding from Corporate Credit Unions						
a. Line(s) of Credit.....						885A
b. Term Borrowings.....						885B
9. Assets Pledged to Secure Borrowings.....						878

**PCA NET WORTH CALCULATION WORKSHEET AS OF MARCH 31, 2013**

*A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/ acquisition after 12/31/2008.*

- o **Online Filers** : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.
- o **Manual Call Report Filers** : Use this page as a manual net worth calculation worksheet. If you have had any any business combinations, complete items 7a - 7d.

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount	Acct Code
1. Undivided Earnings.....		940
2. Regular Reserves.....		931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....		668
4. Other Reserves (Appropriations of Undivided Earnings).....		658
5. Subordinated Debt included in Net Worth.....		925A
6. Net Income (unless this amount is already included in Undivided Earnings).....		602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....		1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....		1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....		1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....		1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....		997

**DENOMINATOR: TOTAL ASSETS**

9. Total Assets (quarter-end).....		010
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**Total Assets Elections (Optional)**  
 Retain line 9 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 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter.....		010A
11. Average of the three month-end balances over the calendar quarter.....		010B
12. The average of the current and three preceding calendar quarter-end balances.....		010C
13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)		998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....		999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....		999A
15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....		700
16. Net Worth Classification if credit union is new.....		701

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.)

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF MARCH 31, 2013  
(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 in the online 5300 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 \$50,000,000 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 33 (Acct 010)		100.0000%			
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 12 (Acct. Code 718) Sched A Sect 2 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 Sect 4 line 10 (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-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)			0.03 0.06 0.12 0.12 0.20		
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 30 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)			.00		
<b>Sum of risk portfolios (a) through (d) above</b>					
<u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above			0.06		
<u>(f) Loans sold with recourse</u> Page 10, Line 4 (Acct. Code 819)			0.06		
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 11 (Acct. Code 814B)			0.06		
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719)			(1.00)		
Sum of standard components: <b>RBNW requirement (Acct. Code 999B)</b>					



**SCHEDULE A  
SPECIALIZED LENDING AS OF MARCH 31, 2013**

*Section 1: If your credit union has indirect loans, complete this section.*

*Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.*

*Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.*

*Section 4: If your credit union has any business loans outstanding or has originated/purchased any business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.*

*Section 5: If your credit union has any modified loans outstanding or has modified any loans year-to-date, complete this section.*

**SECTION 1 - INDIRECT LOANS**

1. INDIRECT LOANS

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

Number	Acct Code	Amount	Acct Code
	617B		618B
	617C		618C
	617A		618A

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 or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

**SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE**

*Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013*

**REAL ESTATE LOANS**

**FIRST MORTGAGE**

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

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

- 6. Closed-End Fixed Rate.....
- 7. Closed-End Adjustable Rate.....
- 8. Open-End Adjustable Rate.....
- 9. Open-End Fixed Rate.....
- 10. TOTALS (each column).....

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

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

- 11. Interest Only & Payment Option 1st Mortgage Loans
- 12. Interest Only & Payment Option Other RE/LOC Loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
	704C2		704C1		704C3
	704D1		704D2		704D3

**13. REVERSE MORTGAGES**

- a. Federally Insured Home Equity Conversion Mortgage (HECM)
- b. Proprietary Reverse Mortgage Products

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted YTD	Acct Code	Amount Granted YTD	Acct Code
	704F1		704F2		704F3		704F4
	704G1		704G2		704G3		704G4

**SCHEDULE A  
SPECIALIZED LENDING AS OF MARCH 31, 2013 (Continued)**

**SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT**

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)**

	Amount	Acct Code
14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose...		704A1
15. Allowance for Losses on all Real Estate Loans.....		731
16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		736
17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 9.....		712
18. Amount of real estate loans sold but serviced by the credit union.....		779A
19. Mortgaging Servicing Rights.....		779

**SECTION 3- LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD**

*Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013*

1. LOANS PURCHASED AND SOLD YEAR-TO-DATE	Number	Acct Code	Amount	Acct Code
b. Loans Purchased In Full from Other Sources.....		612		613
c. Loans, Excluding Real Estate Loans, Sold in Full.....		616		616A

2. PARTICIPATION LOANS PURCHASED	ALL OUTSTANDING				PURCHASED YTD			
	Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
a. Purchased With Recourse .....		619A1		619B1		690A1		690B1
b. Purchased Without Recourse .....		619A2		619B2		690A2		690B2
<b>TOTAL PURCHASED (each column).....</b>		<b>619A3</b>		<b>619B</b>		<b>690A</b>		<b>690</b>

3. OUTSTANDING PARTICIPATION LOANS SOLD	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse .....		691D1		691E1		691F1		691G1
b. Sold Without Recourse .....		691D2		691E2		691F2		691G2
<b>TOTAL OUTSTANDING SOLD (each column)...</b>		<b>691D</b>		<b>691E</b>		<b>691F</b>		<b>691G</b>

4. PARTICIPATION LOANS SOLD YEAR-TO-DATE	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse YTD.....		691H1		691I1		691A1		691J1
b. Sold Without Recourse YTD.....		691H2		691I2		691A2		691J2
<b>TOTAL SOLD YTD (each column).....</b>		<b>691H</b>		<b>691I</b>		<b>691A</b>		<b>691</b>

5. PARTICIPATION LOANS OUTSTANDING BY TYPE	Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements			
	Number	Acct Code	Amount	Acct Code	Number	Acct Code	Amount Sold Outstanding	Acct Code
a. Consumer.....		691K1		691L1		691M1		691N1
b. Non-Federally Guaranteed Student Loans.....		691K7		691L7		691M7		691N7
c. Real Estate.....		691K2		691L2		691M2		691N2
d. Member Business Loans excluding C&D.....		691K3		691L3		691M3		691N3
e. Non-Member Business Loans excluding C&D.....		691K4		691L4		691M4		691N4
f. Commercial Construction & Development.....		691K5		691L5		691M5		691N5
g. Loan Pools.....		691K6		691L6		691M6		691N6
<b>TOTAL OUTSTANDING (each column).....</b>		<b>691K</b>		<b>691L</b>		<b>691M</b>		<b>691N</b>

**SCHEDULE A  
SPECIALIZED LENDING AS OF MARCH 31, 2013 (Continued)**  
Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013

**SECTION 4- BUSINESS LENDING- Complete this section if the credit union has any business loans.**

	No. of Loans	Acct Code	Net Member Business Loan Balance (NMBLB)	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	NMBLB Granted or Purchased Year-to-Date	Acct Code
<b>1. Member Business Loans</b>								
a. Construction and Development Loans		143A1		143B1		143C1		143D1
b. Secured by Farmland		961A1		042A1		099A1		463A1
c. Secured by Non-Farm Residential Property		900G		400G		090G		475G
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H		400H		090H		475H
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J		400J		090J		475J
f. TOTAL REAL ESTATE SECURED		900K		718A1		090K		475K
g. Loans to finance agricultural production and other loans to farmers		961A2		042A2		099A2		463A2
h. Commercial and Industrial Loans		900L		400L		090L		475L
i. Unsecured Business Loans		900C1		400C1		090C1		475C1
j. Unsecured Revolving Lines of Credit for Business Purposes		900C2		400C2		090C2		475C2
k. TOTAL MEMBER BUSINESS LOANS		900A		400A		090A		475A

<b>2. Purchased business loans or participation interests to nonmembers</b>								
a. Construction and Development Loans		143A2		143B2		143C2		143D2
b. Secured by Farmland		961A3		042A3		099A3		463A3
c. Secured by Non-Farm Residential Property		900G1		400G1		090G1		475G1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H1		400H1		090H1		475H1
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J1		400J1		090J1		475J1
f. TOTAL REAL ESTATE SECURED		900K1		718A2		090K1		475K1
g. Loans to finance agricultural production and other loans to farmers		961A4		042A4		099A4		463A4
h. Commercial and Industrial Loans		900L1		400L1		090L1		475L1
i. Unsecured Business Loans		900C3		400C3		090C3		475C3
j. Unsecured Revolving Lines of Credit for Business Purposes		900C4		400C4		090C4		475C4
k. TOTAL NONMEMBER BUSINESS LOANS		900B		400B		090B		475B

TOTAL BUSINESS LOANS (1k+2k)

	900T		400T
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**MISCELLANEOUS BUSINESS LOAN INFORMATION**

3. Construction and Development Loans meeting the requirements of 723.3(a)
4. Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d)
5. Purchased business loans or participation interests to members
6. Agricultural Related Loans (1b+1g+2b+2g)
7. Business Loans and Participations sold Year-to-Date
8. Small Business Administration Loans
9. Portion of Real Estate Loans included in line 10 of page 13 which are also reported as business loans on lines 1f and 2f above

Number	Acct Code	Amount	Acct Code
	143A		143B
	900C		400C
	900D		400D
	961A		042A
	691B		691C
	900F		400F
			718A

<b>RISK BASED NET WORTH (RBNW)</b>		
<b>For credit unions with assets greater than \$10,000,000</b>		
	Amount	Acct Code
10. Loans and participation interests qualifying for RBNW		400
11. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above		718

**SCHEDULE A  
SPECIALIZED LENDING AS OF MARCH 31, 2013 (Continued)**

*This page must be completed by all credit unions*

**SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.**

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
No. of Loans Outstanding	Acct Code	Amount in Accrual Status	Acct Code	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Acct Code	Total No. of Loans	Acct Code	Total Amount	Acct Code
1. a.	TDR Loans Secured by First Mortgages	1006A	1007A		1008A		1009A		1010A		1011A
b.	TDR Loans Secured by Other RE/LOCs	1006B	1007B		1008B		1009B		1010B		1011B
c.	TDR RE Loans Also Reported as Business Loans	1006C	1007C		1008C		1009C		1010C		1011C
d.	TDR Consumer Loans <b>NOT</b> Secured by Real Estate	1006D	1007D		1008D		1009D		1010D		1011D
e.	TDR Business Loans <b>NOT</b> Secured by Real Estate	1006E	1007E		1008E		1009E		1010E		1011E
f.	Total TDR Loans Outstanding (a+b+d+e)	1006	1007		1008		1009		1000F		1001F

*Report year-to-date numbers for the period JANUARY 1, 2013 - MARCH 31, 2013*

2.	TDR Loans Approved Year-to-Date	Number of Loans	Acct Code	Amount YTD	Acct Code
			1012A		1002F
		Amount			Acct Code
3.	TDR portion of Allowance for Loan and Lease Losses				1013

**SCHEDULE B  
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF MARCH 31, 2013**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.*

**TYPES OF INVESTMENTS**

**1. U.S. Government Obligations**

a. NCUA Guaranteed Notes

	<= 1 Year	> 1- 3 Years	> 3 - 5 Years	> 5 - 10 Years	> 10 Years	Total Amount
	738A	738B	738C	738D	738E	
Amt of Variable Rate						738
	739A	739B	739C	739D	739E	
Amt of Fixed Rate						739
b. TOTAL NCUA GUARANTEED NOTES .....						740
c. Total FDIC-Issued Guaranteed Notes.....						740A
d. All Other U.S. Government Obligations.....						741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS.....						741C

**2. Federal Agency Securities**

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b. Agency/GSE Mortgage-Backed Securities.....	742C2
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**3. Securities Issued by States and Political Subdivisions in the U.S. ....**

	745
--	-----

**4. Other Mortgage-Backed Securities**

a. Privately Issued Mortgage-Related Securities	
i. Privately Issued Mortgage-Related Securities .....	981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase <b>(FCU Only)</b> .....	981C
b. Privately Issued Mortgage-Backed Securities <b>(SCU Only)</b> .....	981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....	981

**5. Mutual Funds .....**

	743D
--	------

**6. Common Trusts.....**

	743E
--	------

**7. Bank Issued FDIC-Guaranteed Bonds.....**

	746
--	-----

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

	Amount	Acct Code
8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....		786A
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....		786B
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9) ....		786

**MORTGAGE-BACKED SECURITIES**

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**MISCELLANEOUS INVESTMENT INFORMATION**

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FCU= Federal Credit Union                      SCU= State Credit Union

**SCHEDULE C  
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF MARCH 31, 2013**

**AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs**

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match.

	Amount	ACCT CODE
Total Value of Investments in CUSOs		851
Total Amount loaned to CUSOs		852
Total Aggregate Cash Outlay in CUSOs		853

**WHOLLY OWNED CUSO SECTION**

***DON'T MAKE ENTRIES IN THIS SECTION UNLESS YOUR CREDIT UNION HAS A WHOLLY OWNED CUSO***

Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system.

For manually filing credit unions, these CUSOs should also be listed in NCUA Form 4501A (Profile Form).

	CUSO EIN	Full/Legal Name of CUSO	Total Assets of CUSO	Total Capital of CUSO	Net Income/Loss of CUSO	Total Loans of CUSO	Total Delinquency of CUSO	Does this CUSO have any subsidiary CUSOs? (Y/N)
ACCT CODE	844A - T	845A - T	846A - T	847A - T	848A - T	854A - T	849A - T	855A - T
A.								
B.								
C.								
D.								
E.								
F.								
G.								
H.								
I.								
J.								
K.								
L.								
M.								
N.								
O.								
P.								
Q.								
R.								
S.								
T.								

# NCUA 5300 CALL REPORT INSTRUCTIONS

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**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 1)**

**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, and currency supply for automated 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, money market, 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, at the time of purchase,
- 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 of whether the 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 (Central Liquidity Fund) and Federal Home Loan Bank (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 investments subject to Accounting Standards Codification (ASC) 320, formerly SFAS 115, which your credit union has classified as available for sale. Report these investments at fair value, including mutual funds with readily determinable fair values. Do not report investments in the Government Securities Program or any similar common trust

investments on this line. These investments should be reported on line 12 – All Other Investments.

**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 ASC 320 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to ASC 320. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits, and non-negotiable 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 remaining 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 2a or 2b 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. Loans to other natural person credit unions should be reported on this line and not included in the amounts reported under the Loan & Leases section. (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/Nonperpetual Capital Account**

Report the total of Membership Capital and Nonperpetual Capital Accounts (NCA) at Corporate Credit Unions 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).

**10. Paid-In Capital at Corporate Credit Unions/Perpetual Contributed Capital**

Report the total of Paid-In Capital (PIC) and Perpetual Contributed Capital (PCC) at a Corporate Credit Union as defined in Section 704.2 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), Nonperpetual Capital Account (NCA), Paid-In Capital (PIC), and Perpetual Contributed Capital (PCC) of Corporate Credit Unions reported in lines 9 and 10, at their remaining maturity. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above.

**12. All Other Investments Not Subject to ASC 320**

Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, Federal Reserve stock, and common trust investments in the same maturity classification as shown in the Weighted Average Life Investment schedule. Report any other investments not listed above at their remaining maturities. Do not include loans to and

investments in CUSOs. Report loans to and investment in CUSOs on page 2, line 32c, All Other Assets.

### **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. Loans held for Sale should not be included in the amounts reported under the Loan & Leases section, lines 15 through 24.

- 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**, Section 2.
- 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**, Section 4.
- 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 All Other Assets (page 2, line 32c) or Other Liabilities (page 3, line 8).

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 2)**

**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 (e.g., 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. Report business loans not secured by real estate 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. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), as these loans will still be reflected on the seller's balance sheet. The purchasing credit union should report participations not qualifying for true sales accounting as Other Assets (see instructions below).

**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 10) 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 signature, comaker, and cosigner loans. Also, report overdrawn share accounts of all types here, regardless of the existence of an overdraft protection program for share draft accounts. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

**17. Short-Term, Small Amount Loans (STS) (Federal Credit Unions Only)**

Federal Credit Unions will include the rate, number, and dollar amount of all loans granted under this program. Do not include these loans with All Other Unsecured Loans/Lines of Credit. State-Chartered credit unions will report similar loans with All Other Unsecured Loans/Lines of

Credit. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits, but does not require, FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. According to NCUA Rules and Regulations, Section 701.21(c)(7)(iii), a STS loan is defined as a closed-end loan with the following conditions:

1. The principal of the loan is not less than \$200 or more than \$1,000;
2. The loan has minimum maturity term of one month and a maximum maturity term of six months;
3. The FCU does not make more than three STS loans in any rolling six-month period to any one borrower and makes no more than one STS loan at a time to a borrower;
4. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iii)(3) (i.e., 6 months) provided the Federal credit union does not charge any additional fees or extend any new credit;
5. The FCU fully amortizes the loan;
6. The FCU sets a minimum length of membership requirement of at least one month;
7. The FCU charges an application fee to all members applying for a new loan that reflects the actual cost of processing the application, but in no case may the application fee exceed \$20; and
8. The FCU includes in its written lending policies a limit on the aggregate dollar amount of loans made under this section of a maximum of 20% of net worth and implements appropriate underwriting guidelines to minimize risk.

### **18. Non-Federally Guaranteed Student Loans**

Include the rate, number, and dollar amount of non-federally guaranteed, or private, student loans. Report guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 24 below.

### **19. New Vehicle Loans**

Include the rate, number, and dollar amount of new vehicle loans, where a new vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **20. Used Vehicle Loans**

Include the rate, number, and dollar amount of used vehicle loans, where a used vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **21. 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 mortgage lien on the property. Include member business loans secured by a first mortgage lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

### **22. 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 mortgage lien. Typically, this would

include home equity and second mortgage loans. Include member business loans secured by a subordinate lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is an amount reported on lines 21 or 22) 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 pages 13 – 14.
- 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 15.

### **23. 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.

### **24. Total All Other Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding loans not already included in lines 15 - 23. Typically, this would include member business loans and business purpose loans (including agricultural loans) not secured by real estate, share secured loans, guaranteed loans, federally guaranteed student loans granted prior to July 1, 2010, etc. Loans secured by ATVs, RVs, and boats should also be reported on this line. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

### **25. TOTAL LOANS & LEASES (Sum of lines 15 – 24)**

Loans to other credit unions should normally be excluded from Total Loans and reported as an investment.

### **26. Allowance for Loan & Lease Losses (ALLL)**

Report the amount set aside to absorb possible losses on loans and leases (excludes Regular Reserves).

## **OTHER ASSETS**

### **27. Foreclosed and Repossessed Assets**

Report long-lived assets intended for sale and acquired through, or in lieu of, foreclosure or repossession (i.e., the credit union has taken possession) in the applicable category (i.e., Real Estate, Automobiles, or Other). Report the number of loans for each category in the left column and the total amount for each category in the right column.

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. Rather, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, less costs to sell, should be reported on Page 5, line 28, Miscellaneous Operating Expenses. Any gain or loss upon the disposition of fixed assets should be reported on Page 5, line 15, Gain (Loss) on Disposition of Fixed Assets.

Regardless of the valuation, foreclosed and repossessed property the credit union intends to sell should be transferred to Foreclosed and Repossessed Property and reported on this line.

### **28. Land and Building**

Land and building, less depreciation on building.

### **29. Other Fixed Assets**

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

### **30. National Credit Union Share Insurance Fund (NCUSIF) Capitalization Deposit**

Enter the amount of the National Credit Union Share Insurance Fund deposit.

### **31. Intangible Assets**

#### **a. Identifiable Intangible Assets**

Report the amount of identifiable intangible assets obtained through a merger or other business combination.

#### **b. Goodwill**

Report the amount of Goodwill, an asset representing the future economic benefits arising from other assets acquired in a business combination (i.e., merger) that are not individually identified and separately recognized.

#### **c. Total Intangible Assets (Sum of items 31a and b)**

### **32. Other Assets**

Report accrued interest on loans and accrued interest on investments separately, as applicable. All other assets include prepaid expenses, accounts receivable, loans to and investments in CUSOs, purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), and any other assets not previously included. Also, report any private insurance capitalization deposit here. Any investments purchased and identified to fund deferred compensation agreement obligations must be reported in the Investment Schedule on page 1 of the Call Report. If your asset size is over \$10 million and you report loans and/or investments greater than \$0, then you must include the accrued interest



amounts in lines 32a and 32b. If this amount includes loans or investments to CUSOs, you must also complete the new NCUA Profile Form (NCUA Form 4501A) – formerly known as the Report of Officials (NCUA Form 4501) and **Schedule C - CUSO Information** on page 17.

- **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 asset. 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 17 regardless of the ownership interest.

**33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32d).**

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 40 on page 4).

**34. 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. For the number of loans, count each line of credit as a single loan granted if one or more advances were made on that line year-to-date, even if it is an existing line of credit approved in a previous year. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances on lines of credit and all balances which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

**34a. Federal Credit Unions – Report the number and amount of short-term, small dollar amount (STS) loans granted year-to-date.**

See line 17 for the definition of a STS loan. The number and amount reported here should also be included in line 34 above.

**35. 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., any Assistant President, Vice-President, or 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**  
(NCUA FORM 5300 - PAGE 3)

**LIABILITIES**

**BORROWINGS**

**1. Draws Against Lines of Credit**

Report the amount of borrowed funds owed to both members and non-members from all sources of credit in the appropriate stated time frames. Please include Corporate and FHLB lines of credit when reporting Draws Against Lines of Credit.

**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, borrowings from other government agencies or instrumentalities, and installment loans from a Corporate credit union. 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 Subordinated Debt included in Net Worth:**

Section 702.2(f)(4) of the NCUA Rules and Regulations permits only qualifying Section 208 assistance with a remaining maturity in excess of 5 years to be reported as Subordinated Debt included in Net Worth. For this reason, if qualifying Section 208 assistance has a maturity greater than 5 years, report 100% on line 5 in the > 3 Years column. If the Section 208 assistance does not qualify for inclusion in net worth (e.g., maturity is less than 5 years), report 100% on line 4, in the appropriate maturity category.

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount of Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth by low-income designated credit unions 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 Debt Percentage of Amount Borrowed</b>	<b>Amount of Uninsured Secondary Capital to Include on Line 5, Subordinated Debt included in Net Worth 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 Secondary Capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity and Section 208 assistance that does not qualify for inclusion in net worth. *See special instructions above.*

#### **5. Subordinated Debt included in Net Worth**

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. Also, report loans to and accounts in the credit union established pursuant to Section 208 of the Federal Credit Union Act, provided such loans and accounts meet the requirements of NCUA Rules and Regulations, Section 702.2(f)(4). *See special instructions above.*

#### **6. TOTAL 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., 2.5% = 2.5), 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.
- **Overdrawn Accounts:** All overdrawn share account balances should be reported on page 2, line item 16, All Other Unsecured Loans/Lines of Credit, rather than reporting them as negative shares in this section.
- **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.

- **Credit Unions must meet the following two key criteria to have a valid retail sweep program:**
  1. The depository institution must establish by agreement with its transaction account member two legally separate accounts: a transaction account (share draft account) and a non-transaction account (usually regular shares or a money market account).
  2. The swept funds must actually be moved from the member's transaction account to the member's regular shares or money market account on the official books and records of the depository credit union as of the close of business on the day(s) where the depository credit union intends to report the funds in question as regular shares or money market accounts and not transaction accounts, and vice versa.
- When a depository credit union intends to establish a retail sweep program with respect to new transaction account members, the depository credit union must ensure that its member account agreements provide for the existence of two distinct accounts (a transaction account and a regular shares or money market account) rather than a single (transaction) account.
- Regardless of the structure of the credit union's official books and records, both the member-account level records and the aggregate-level records must reflect the actual movement of funds between the accounts (if any) for each reporting date, so that the manner in which the funds are reported on any given reporting date (transaction or regular shares/money market account) corresponds to where the funds are located (transaction or regular shares/money market account).
- 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.
- The maintenance of such records or systems by a third party, such as a service provider, may raise questions as to whether those records or systems are subject to prudent managerial oversight and control. A valid retail sweep program may not exist solely in records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating "reclassified" deposit reports.

## **9. Share Drafts**

Report the rate, number of accounts, and dollar amount of credit union share drafts. Overdraft balances should be reported on page 2, line item 16, All Other Unsecured Loans/Lines of Credit.

**10. Regular Shares**

Report the rate, number of accounts, and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

**11. Money Market Shares**

Report the rate, number of accounts, and dollar amount of all credit union money market shares.

**12. Share Certificates**

Report the rate, number of accounts, and dollar amount of credit union share certificates by remaining maturity.

**13. IRA/KEOGH Accounts**

Report the rate, number of accounts, and dollar amount 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 dollar amount of all other credit union shares and deposits not already included in lines 9 through 13. Include Health Savings Accounts on this line.

**15. TOTAL SHARES (Sum of lines 9 – 14)**

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 dollar amount 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.

**Additional Shares/Deposits (Included in the Shares/Deposits Listed Above):**

**18. Accounts Held by Member Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see Section 701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

**19. Accounts Held by Nonmember Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see Section 701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

**20. Employee Benefit Member Shares and Deposits**

Any shares of an employee benefit plan in an insured credit union shall be insured on a “pass-through” basis, in the amount of up to the SMSIA for the non-contingent interest of each plan

participant, in accordance with Section 745.9-2 of NCUA's Rules and Regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in Section 1787(k)(4) of NCUA's Federal Credit Union Act, may not accept employee benefit plan deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **21. Employee Benefit Nonmember Shares and Deposits**

The same insurance coverage and legal restrictions apply to retirement and other employee benefit plan accounts for nonmember shares as stated above for member shares. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **22. 529 Plan Member Deposits**

Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

### **23. Non-dollar Denominated Shares and Deposits**

An insured credit union may accept shares denominated in a foreign currency. Shares denominated in a foreign currency will be insured in accordance with this part to the same extent as shares denominated in U.S. dollars. Insurance for shares denominated in foreign currency will be determined and paid in the amount of United States dollars that is equivalent in value to the amount of the shares denominated in the foreign currency as of close of business on the date of default of the insured credit union. The exchange rates to be used for such conversions are the 12:00 PM rates (the noon buying rates for cable transfers) quoted for major currencies by the Federal Reserve Bank of New York on the date of default of the insured credit union, unless the share agreement provides that some other widely recognized exchange rates are to be used for all purposes under that agreement. The credit unions will also have to list these non-dollar denominated shares and deposits in U.S. dollars for the Call Report. The 12:00 PM Federal Reserve Exchange rates should be used as well on the last working day of the quarter-end.

### **24. Health Savings Accounts**

Section 724.1 of the NCUA Rules and Regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall be added to any other regular share and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations.

**25. Dollar Amount of Share Certificates equal to or greater \$100,000**

(Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual share certificates equal to or greater than \$100,000 only. For example, a credit union has two Share Certificate accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**26. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000**

This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual IRA/Keogh Accounts equal to or greater than \$100,000 only. For example, a credit union has two IRA/Keogh accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program**

List the dollar amount the credit union actually transferred from share drafts (transactional accounts) to regular shares or money market accounts (nontransactional) to qualify the credit union as having a legitimate sweep program with the Federal Reserve. The credit union can use this total to assist in analyzing share trends.

**28. Dollar Amount of Noninterest Bearing Transactional Accounts greater than \$250,000**

Report the total dollar amount of Noninterest Bearing Transactional Accounts with balances greater than \$250,000. This line is for informational purposes only and not related to insured shares.

Noninterest bearing transaction account means an account or deposit maintained at an insured credit union—

- i. With respect to which interest is neither accrued nor paid;
- ii. On which the account holder or depositor is permitted to make withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone or other electronic media transfers, or other similar items for the purpose of making payments or transfers to third parties or others; and
- iii. On which the insured credit union does not reserve the right to require advance notice of an intended withdrawal.

**STATEMENT OF FINANCIAL CONDITION**  
**(LIABILITIES, SHARES AND EQUITY)**  
**(NCUA FORM 5300 - PAGE 4)**

**EQUITY**

**29. Undivided Earnings**

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

**30. 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.

**31. Appropriation for Non-Conforming Investments (State Credit Union 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 Section 741.3(a)(2). This account is only necessary for reporting reserves for non-ASC 320 investments and ASC 320 investments classified as Held to Maturity.

**32. 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.

**33. Equity Acquired in Merger**

The acquisition date fair value of equity interests acquired in the acquisition(s) of another credit union(s) as measured consistent with GAAP.

**34. 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.

**35. 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.

**36. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities**

Report the cumulative amount of the total remaining unrealized losses for Other-Than-Temporary-Impairment (OTTI) due to other market factors on HTM debt securities. Such amounts must be appropriately displayed (**disclosure only, not an actual expense entry on the Income Statement**) through either a previous, or the current period's, Statement of Income, Item 14b.



### **37. 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 ASC 815, Derivatives and Hedging.

### **38. Other Comprehensive Income**

Report any items of other comprehensive income that are not already included in items 34 or 35 above. An example of an Other Comprehensive Income item is other comprehensive income amounts related to single-employer defined benefit postretirement plans, such as a pension plan or health care plan.

A credit union that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, must recognize the funded status of each such plan on its balance sheet (i.e., an over-funded plan is recognized as an asset while an under-funded plan is recognized as a liability). Initially, the postretirement plan amounts recognized on the credit union's balance sheet before applying the standard must be adjusted to recognize gains or losses, prior service costs or credits, and transition assets or obligations that have not yet been included in the net periodic benefit cost of its plans. These adjustment amounts are recognized directly in equity as components of other comprehensive income. Thereafter, a credit union must recognize certain gains and losses and prior service costs or credits that arise during each reporting period as a component of other comprehensive income (OCI). Postretirement plan amounts carried in OCI are adjusted as they are subsequently recognized in earnings as components of the plan's net periodic benefit cost. Credit unions should consult their independent accountant for further guidance in applying this accounting standard.

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.

### **39. Net Income**

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

### **40. TOTAL LIABILITIES, SHARES AND EQUITY**

Sum of all liabilities, shares, and equity. Must equal line 33 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 10.*

**NCUA INSURED SAVINGS COMPUTATION**  
**(NCUA FORM 5300 - PAGE 4)**

Eligible accounts are generally insured up to \$250,000 each. Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

**A. Uninsured IRA and KEOGH Member**

Report only the amount of uninsured IRA and KEOGH shares and deposits. These accounts are insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on line A1 below.

**A1. Uninsured KEOGH Member Shares for Employee Benefit Plans**

Report only the amount of uninsured KEOGH shares and deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

**B. Uninsured Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured Employee Benefit Member shares and deposits. Insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on A1 above.

**C. Uninsured Member 529 Plan Deposits**

Report only the amount of uninsured member 529 Plan shares and deposits.

**D. Uninsured Accounts Held by Member Government Depositors**

Report only the amount of uninsured Member Government Depositors' shares and deposits.

**E. Uninsured All Other Member Shares and Deposits**

Report only the amount of uninsured all other member shares and deposits not reported on lines A – D above.

**F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS**

Must equal the sum of lines A, A1, B, C, D, and E.

**G. Uninsured Nonmember Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits.

**H. Uninsured Nonmember Accounts Held by Government Depositors**

Report only the amount of uninsured Nonmember Government Depositors' shares and deposits.

**I. Other Uninsured Nonmember Shares and Deposits**

Report all other uninsured Nonmember Shares and Deposits not reported on lines G and H above.

**J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS**

Add items G, H, and I (Accounts 067A1, 067B1, and 067C1) together to determine the total for all uninsured nonmember shares and deposits, so NCUA can determine insured shares, an accurate operating fee, and share insurance deposit.

**K. TOTAL UNINSURED SHARES AND DEPOSITS**

Add items F and J together to determine the aggregate total for all uninsured shares and deposits.

**L. TOTAL INSURED SHARES AND DEPOSITS**

Total Shares and Deposits, item 17, Page 3 of the Call Report, less item K. The calculation of total insured shares is the amount on which the operating fee and National Credit Union Share Insurance Fund deposit will be based.

**INCOME AND EXPENSE**  
**(NCUA FORM 5300 - PAGE 5)**

**USE YEAR-TO-DATE TOTALS**

**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 (line 4), gains or losses resulting from the sale of investments (line 14), or unconsolidated CUSO income (line 13).

**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 (State Credit Union ONLY)**

*This question is for state chartered credit unions only.* Interest on all deposits year-to-date. Interest means any payment to a member or to a member's account for the use of funds in a nondividend-bearing account at a state-chartered credit union, offered pursuant to state law.

**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.). Report only the gross income. Associated expenses should be reported in the expense section.

#### **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, interchange income, interest income earned on purchased participations not qualifying for true sales accounting under GAAP, 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). Report losses on Membership Capital/Nonperpetual Capital Accounts and Paid-in Capital/Perpetual Contributed Capital at Corporate Credit Unions on this line. In addition, use this account to report declines in fair value that are **Other-Than-Temporary-Impairments (OTTI)** for securities classified as either available for sale or held-to-maturity. However, report only the credit loss portion of the OTTI on this line. All other losses related to OTTI must be reported on the Statement of Financial Condition – Equity, under Accumulated Unrealized Gain (Losses) on Available for Sale Securities (Acct 945) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Acct 945C).

##### **a. Total Other-Than-Temporary Impairment (OTTI) Losses**

In periods in which a credit union determines that a debt security's decline in fair value below its amortized cost basis is OTTI, the credit union shall present the total decline to full fair market value as an OTTI loss in the statement of earnings. Include both the amount relating to credit losses and the amount due to other factors here for disclosure purposes only.

##### **b. Less: Portion OTTI Losses in Other Comprehensive Income**

Report the amount of year-to-date OTTI included in item 14a due to other factors. The portion of OTTI due to other factors on HTM debt securities must also be recognized in the other comprehensive income portion of Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities, Statement of Financial Condition – Equity, line item 36 – Acct 945C.

##### **c. OTTI Losses Recognized in Earnings (Included in Item 14)**

Report the difference between Item 14a and 14b. This difference represents the amount of year-to-date OTTI due to credit losses. This total should also be reflected in Item 14 above.

#### **15. Gain (Loss) on Disposition of Fixed Assets**

Income or expense resulting from the sale or other disposition of fixed assets. Include gains or losses on the sale of foreclosed and repossessed assets on this line.

**16. Gain from Bargain Purchase (Merger)**

List any applicable gain as the result of a bargain purchase of another credit union.

**17. Other Non-Operating Income (Expense)**

Record all miscellaneous non-operating income or expense items. Credit Unions should include such items as gifts, donations received, and contribution income, such as grants.

**18. TOTAL NON-INTEREST INCOME (Sum of lines 12 – 17).**

**NON-INTEREST EXPENSE**

**19. 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.

**20. Travel and Conference Expense**

Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.

**21. 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.

**22. Office Operations Expense**

Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, bond insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house electronic data processing (EDP) cost, etc.

**23. Educational and Promotional Expense**

Advertising, publicity, and promotions.

**24. Loan Servicing Expense**

Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

**25. Professional and Outside Services**

Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

**26. Member Insurance**

26a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

26b. Report NCUA Board assessment expenses to fund the Temporary Corporate Credit Union Stabilization (TCCUS).

The TCCUS is designed to minimize the annual expenses for natural-person credit unions and to repay the United States Treasury over multiple years for borrowings necessary to stabilize the corporate credit union system.

26c. Report life savings, borrower's protection, share insurance, and other member insurance.

26d. Total Member Insurance

**27. Operating Fees**

Annual operating/supervision fee assessed by NCUA or the State Supervisory Authority.

**28. Miscellaneous Operating Expenses**

Expenses not covered by lines 19 - 27, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

**29. TOTAL NON-INTEREST EXPENSE (Sum of lines 19 – 28).**

**30. NET INCOME (LOSS)**

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 18) less Total Non-Interest Expense (line 29).

**RESERVE TRANSFERS**

**31. Transfer to Regular Reserves**

Income earned year-to-date which was transferred to the Regular Reserves account.

**OTHER CALCULATIONS**

**32. NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b**

Net Income (Loss) (line 30) plus NCUSIF Premium Expense (line 26a) plus Temporary Corporate CU Stabilization Fund Assessment (line 26b)

**MISCELLANEOUS INFORMATION**  
**(NCUA FORM 5300 - PAGE 6)**

**1. 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: a) the name of the insuring company and b) 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.**

**2. Number of Current Members**

Report the number of credit union members. Report the actual number of members, not the number of accounts.

**3. 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.

**4. Number of Credit Union Employees**

Report the number of employees as of the date of the call report.

- a. **Full-Time Employees.** Report the number of employees who work 26 hours or more per week.
- b. **Part-Time Employees.** Report the number of employees who work 25 hours or less per week

**5. Aggregate Capital and Operating Lease Payments on Fixed Assets**

The credit union should report the total remaining dollar amount of its obligation to lessor(s), without discounting commitments for future payments to present value.

**6. Qualifying Business Combination**

**Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009?** If this answer is "Yes", please complete line 7 on Page 11. Please refer to Part 702 of NCUA Rules and Regulations for specific information on this topic.

**7. 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.

**8. Expansion**

Answer "Yes" if the credit union is planning to add new branches and/or expand existing office facilities within the next 12 months.



## 9. Uninsured Secondary Capital

**This account is for low-income designated credit unions only.** Report the portion of Subordinated Debt included in Net Worth reported on page 3, line 5 that represents 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 this account based on the following sliding scale, and report the portion of Uninsured Secondary Capital not included in Net Worth as Subordinated Debt on page 3, line 4 (see instructions for page 3) :

<b>Remaining Maturity</b>	<b>Amount to Report on Line 9, Uninsured Secondary Capital Percentage of Amount Borrowed</b>
Greater than 5 years	100%
4 to less than 5 years	80%
3 to less than 4 years	60%
2 to less than 3 years	40%
1 to less than 2 years	20%
Less than 1 year remaining maturity	0%

**DELINQUENT LOANS**  
**(NCUA FORM 5300 - PAGE 7 & 8)**

Report the total outstanding loan balance and number of **all** delinquent loans and leases by collateral type on page 7 and report additional delinquency information on page 8, if applicable. 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.) and loans held on the balance sheet of wholly-owned CUSOs.

- 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) Any loans for which the credit union has already obtained physical possession of the underlying collateral (automobiles, boats, real estate, etc.), regardless of whether formal foreclosure or repossession proceedings have been instituted against the borrower. The credit union should write-down such loans to the fair value of the collateral, less costs to sell. Property the credit union intends to sell should be transferred to "Foreclosed and Repossessed Assets".
- The past due status of purchased credit impaired loans acquired in business combinations, or otherwise purchased, should be determined in accordance with each loan's contractual repayment terms. However, the dollar amount reported in the appropriate delinquency category on pages 7 and 8 should reflect the credit union's recorded investment value, as included in the Loans & Leases section of the Statement of Financial Condition.
- Report troubled debt restructured (TDR) loans as past due as follows: The past due status will be calculated consistent with loan contract terms, including amendments made to loan terms through a formal restructure. "Past due" means a loan is determined to be delinquent in relation to its contractual repayment terms, including formal restructures, and must consider the time value of money. Credit unions may use the following method to recognize partial payments on "consumer credit," defined as credit extended to individuals for household, family, and other personal expenditures, including credit cards, and loans to individuals secured by their personal residence, including home equity and home improvement loans. A payment equivalent to 90 percent or more of the contractual payment may be considered a full payment in computing past due status.
- **Note:** Regulatory reporting of TDR loans is as defined in GAAP, and NCUA does not intend through this data collection to change the Financial Accounting Standards Board's (FASB's) definition of TDR in any way.

"Troubled Debt Restructuring" means a restructuring in which a credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan may include, but is not necessarily limited to: (1) the transfer from the borrower to the credit union of real estate, receivables from third parties, other assets, or an equity

interest in the borrower in full or partial satisfaction of the loan; (2) a modification of the loan terms, such as a reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk; or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is not to be reported as a restructured troubled loan.

On pages 7 and 8, include all TDRs that meet the GAAP criteria for TDR reporting, without the application of materiality threshold exclusions based on scoping or reporting policy elections of credit union preparers or their auditors.

**DELINQUENT LOANS BY COLLATERAL TYPE**  
**(NCUA FORM 5300 - PAGE 7)**

**TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

**1a. Unsecured Credit Card Loans**

Report the total number of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2a. Short-Term, Small Amount Loans (STS) (FCUs Only)**

Federal Credit Unions will report the total number of all delinquent STS loans under the applicable delinquent loan category. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3a. Non-Federally Insured Guaranteed Student Loans**

Report the number of delinquent non-federally guaranteed, or private, student loans on this line. Report the number of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7a below.

**4a. 1st Mortgage Real Estate Loans/Lines of Credit**

**1. Fixed Rate (including Hybrid/Balloons > 5 yrs).** Report the number of delinquent loans secured by fixed rate first mortgages here. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years, should be included on this line if secured by a first mortgage.

**2. Adjustable Rate (including Hybrid/Balloons < 5yrs).** Report the number of delinquent loans secured by adjustable rate first mortgages here. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years, should be included on this line if secured by a first mortgage.

**5a. Other Real Estate Loans/Lines of Credit**

**1. Fixed Rate/Hybrid/Balloon.** Report the number of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan.

**2. Adjustable Rate.** Report the number of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

**6a. Leases Receivable**

Report the number of delinquent leases on this line.

**7a. All Other Loans**

Include in line 7a the total number of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

**8a. Total Number of Delinquent Loans (Sum of lines 1a – 7a)**

Report the total number of all delinquent loans.

**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE****1b. Unsecured Credit Card Loans**

Report the balance of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2b. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the balance of all delinquent STS loans under the applicable delinquent loan category. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3b. Non-Federally Guaranteed Student Loans**

Report the balance of delinquent non-federally guaranteed, or private, student loans on this line. Report the amount of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7b below.

**4b. 1st Mortgage Real Estate Loans/Lines of Credit**

**1. Fixed Rate (including Hybrid/Balloons > 5 yrs).** Report the balance of delinquent loans secured by fixed rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years, should be included on this line if secured by a first mortgage.

**2. Adjustable Rate (Including Hybrid/Balloons 5yrs or less).** Report the balance of delinquent loans secured by adjustable rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years, should be included on this line if secured by a first mortgage.

**5b. Other Real Estate Loans/Lines of Credit**

**1. Fixed Rate/Hybrid/Balloon.** Report the balance of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan

**2. Adjustable Rate.** Report the balance of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

**6b. Leases Receivable**

Report the balance of delinquent leases on this line.

**7b. All Other Loans**

Include in line 7b the total amount of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

**8b. Total Amount of Delinquent Loans (Sum of lines 1b – 7b)**

Report the total amount of all delinquent loans.

**ADDITIONAL DELINQUENCY INFORMATION**  
**(NCUA FORM 5300 - PAGE 8)**

Credit unions must include all loan types and report loan delinquency in other categories when applicable. Remember, this section is for informational purposes only. Delinquency for these loans has already been reported on the delinquency schedule by collateral type on page 7 (lines 1-8). Include delinquent loans reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.) and loans held on the balance sheet of wholly-owned CUSOs. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations with substantial recourse), as these loans will still be reported by the seller.

To complete this additional delinquency information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) becomes delinquent. Therefore, it must be reported on lines 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 10 and 15. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on lines 9 and 11, if the real estate loan is an interest only or payment option 1st mortgage loan. In the case of indirect vehicle loans, they would be reported only on line 9.

**REPORT DELINQUENT NUMBERS ONLY**

Report the total number of **all** delinquent loans and leases by categories. 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.).

**9a. Indirect Loans**

Report the total number of all outstanding delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

**10a. Participation Loans**

Report the total number of all delinquent loan participations.

**11a. Interest Only and Payment Option 1st Mortgage Loans**

Report the total number of all delinquent Interest Only and Payment Option 1st Mortgage Loans.

**12a. Interest Only and Payment Option Other RE/LOC Loans**

Report the total number of all delinquent Interest Only and Payment Option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

**13a. Residential Construction excluding Business Purpose**

Report the total number of all delinquent residential construction loans that were granted directly to a home owner building a residence for their own personal use, which is not limited to a primary residence.

**14a. Member Business Loans excluding Agricultural Loans**

Report the total number of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

**15a. Agricultural Loans**

Report the total number of all delinquent business loans made for agricultural purposes.

**16a. Nonmember Business Loans excluding Agricultural Loans**

Report the total number of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

**17a. Business Construction & Development Loans**

Report the total number of all delinquent business loans granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14a and 16a above, according to the borrower's membership status.

**18a-22a.** Refer to the instructions for Schedule A Specialized Lending, Section 5 for instructions regarding what to report as TDR real estate, business, and consumer loans.

**18a. TDR Loans Secured by First Mortgages**

Report the total number of all delinquent TDR First Mortgage Real Estate Loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4a in the appropriate sub-category.

**19a. TDR Loans Secured by Other RE/LOCs**

Report the total number of all delinquent TDR Other Real Estate Loans/Lines of Credit. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5a in the appropriate sub-category.

**20a. TDR RE Loans Also Reported as Business Loans**

Report the total outstanding number of delinquent TDR Real Estate Loans also reported as business loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4a or 5a, depending on the type of loan.

**21a. TDR Consumer Loans NOT Secured by Real Estate**

Report the total outstanding number of delinquent TDR Consumer Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 2a, 3a, 6a, or 7a on page 7 and line 9a or 10a on Page 8, depending on the type of loan.

**22a. TDR Business Loans NOT Secured by Real Estate**

Report the total outstanding number of delinquent TDR Business Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 6a, or 7a on page 7 and lines 9a, 10a, 14a, 15a, or 16a on Page 8, depending on the type of loan.



## **REPORT DELINQUENT AMOUNTS ONLY**

See the instructions for Schedule A – Specialized Lending, Part 4 regarding the definition of Net Member Business Loan Balance (NMBLB). For Small Business Administration (SBA) loans, report the entire amount of the delinquent loan on the appropriate line of page 7, but only the nonguaranteed portion of the NMBLB on the relevant business loan line of page 8.

### **9b. Indirect Loans**

Report the total outstanding loan balance of all delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

### **10b. Participation Loans**

Report the total outstanding loan balance of all delinquent loan participations.

### **11b. Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans**

Report the total outstanding loan balance of all delinquent Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans.

### **12b. Interest Only and Payment Option Other RE/LOC Loans**

Report the total outstanding loan balance of all delinquent Interest Only and Payment Option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an Interest Only and Payment Option Other RE/LOC Loan.

### **13b. Residential Construction excluding Business Purpose**

Report the total outstanding loan balance of all delinquent residential construction loans that were granted directly to a home owner building a residence for their own personal use, which is not limited to a primary residence.

### **14b. Member Business Loans excluding Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

### **15b. Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business loans made for agricultural purposes.

### **16b. Nonmember Business Loans excluding Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

### **17b. Business Construction & Development Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14b and 16b above, according to the borrower's membership status.

**18b-22b.** Refer to the instructions for Schedule A Specialized Lending, Section 5, for instructions regarding what to report as TDR real estate, business, and consumer loans.

**18b. TDR Loans Secured by First Mortgages**

Report the total outstanding loan balance of all delinquent TDR First Mortgage Real Estate Loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4b in the appropriate sub-category.

**19b. TDR Loans Secured by Other RE/LOCs**

Report the total outstanding loan balance of all delinquent TDR Other Real Estate Loans/Lines of Credit. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5b in the appropriate sub-category.

**20b. TDR RE Loans Also Reported as Business Loans**

Report the total outstanding loan balance of all delinquent TDR Real Estate Loans also reported as business loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4b or 5b, depending on the type of loan.

**21b. TDR Consumer Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of delinquent TDR Consumer Loans that are NOT secured by real estate. The amounts included in this line should also be on lines 1b, 2b, 3b, 6b, or 7b on page 7 and line 9b or 10b on Page 8, depending on the type of loan.

**22b. TDR Business Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of delinquent TDR Business Loans that are NOT secured by real estate. The amounts included in this line should also be reported on lines 1b, 6b, or 7b on page 7 and lines 9b, 10b, 14b, 15b, or 16b on Page 8, depending on the type of loan.

**LOAN CHARGE OFFS AND RECOVERIES**  
**(NCUA FORM 5300 - PAGE 9)**

**LOAN LOSS INFORMATION**

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.

**1. Unsecured Credit Card Loans**

**2. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the dollar amount of loans charged off year-to-date in the left column and the dollar amount of loan recoveries year-to-date in the right column. FCUs should not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3. Non-Federally Guaranteed Student Loans**

Report the dollar amount of non-federally guaranteed, or private, student loans charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column. Report the amount of charged off guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 7 below.

**4. Total 1st Mortgage Real Estate Loans/Lines of Credit**

**5. Total Other Real Estate Loans/Lines of Credit**

**6. Leases Receivable**

**7. All Other Loans**

Report all charge offs and recoveries for loans reported on page 2, lines 16, 19, 20, and 24 prior to being charged off (e.g., all other consumer loans, member business loans not secured by real estate, etc.). **Charge offs and recoveries from an overdraft protection program should also be included on this line.**

**8. Total Charge Offs and Recoveries**

Report the total of all loans charged off year-to-date in the left column and total recoveries year-to-date in the right column.

**ADDITIONAL LOAN LOSS INFORMATION**

Credit unions must include all loan types and report loan losses and recoveries in other categories when applicable. Remember, this section is for informational purposes only.

**Charge offs and recoveries for these loans has already been reported on the loan charge offs and recoveries schedule above (lines 1 – 8).**

To complete this additional loan loss information section properly, please take note of the following examples:

A participation loan classified as a member business loan (excluding agricultural) is charged off. Therefore, it must be reported on lines 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans are charged off, the charged off amount and any subsequent recoveries would be reported on lines 10 and 15. Other examples are indirect lending involving real estate or vehicle loans. Real estate related indirect loans that are charged off and any subsequent recoveries would be reported on lines 9 and 11, if the real estate loan is an interest only or payment option 1<sup>st</sup> mortgage loan. In the case of vehicle loans that are also indirect, the charged off amount and any subsequent recoveries would be reported only on line 9.

### **9. 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.

### **10. 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.

### **11. Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans**

Report the dollar amount of loans charged off year-to-date for Interest Only and Payment Option 1st Mortgage Loans on the left. Report the dollar amount of recoveries year-to-date for Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans in the right column.

### **12. Interest Only and Payment Option Other RE/LOC Loans**

Report the dollar amount of loans charged off year-to-date for Interest Only and Payment Option Other RE/LOCs Loans on the left. Report the dollar amount of recoveries year-to-date for Interest Only Payment Option Other RE/LOCs Loans in the right column. Please refer to the instructions for line 12 on Schedule A Specialized Lending for information on what qualifies as an Interest Only or Payment Option Other RE/LOC Loan.

### **13. Residential Construction excluding Business Purpose**

Report the dollar amount of loans charged off year-to-date for residential construction loans that were granted directly to a home owner building a residence for their own personal use on the left. Report the dollar amount of recoveries year-to-date from Residential Construction, excluding Business Purpose in the right column.

### **14. Member Business Loans excluding Agricultural Loans**

Report the dollar amount of loans charged off year-to-date for Member Business Loans, 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 Loans, excluding the amount charged off for loans made for agricultural purposes in the right column.

**15. Agricultural Loans**

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

**16. Nonmember Business Loans excluding Agricultural Loans**

Report the dollar amount of loans charged off year-to-date for Nonmember Business Loans on the left, excluding the amount charged off on loans made for agricultural purposes. Report the dollar amount of recoveries year-to-date from Nonmember Business Loans in the right column, excluding the amount of recoveries on loans made for agricultural purposes.

**17. Business Construction and Development Loans**

Report the dollar amount of loans charged off year-to-date for Business Construction and Development Loans on the left. Report the dollar amount of recoveries year-to-date from Business Construction and Development Loans in the right column. These charge-offs and recoveries should also be reported on lines 14 and 16 above, according to the borrower's membership status.

**18-22.** Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as TDR real estate, business, and consumer loans.

**18. TDR Loans Secured by First Mortgages**

Report the dollar amount of loans charged off year-to-date for TDR 1<sup>st</sup> Mortgage Real Estate Loans on the left. Report the dollar amount of recoveries year-to-date from TDR 1<sup>st</sup> Mortgage Real Estate Loans in the right column.

**19. TDR Loans Secured by Other RE/LOCs**

Report the dollar amount of loans charged off year-to-date for TDR Other Real Estate Loans/Lines of Credit on the left. Report the dollar amount of recoveries year-to-date from TDR Other Real Estate Loans/Lines of Credit in the right column.

**20. TDR RE Loans Also Reported as Business Loans**

Report the dollar amount of loans charged off year-to-date for TDR Real Estate Loans also reported as business loans on the left. Report the dollar amount of recoveries year-to-date from TDR Real Estate Loans also reported as business loans in the right column.

**21. TDR Consumer Loans NOT Secured by Real Estate**

Report the dollar amount of loans charged off year-to-date for TDR Consumer Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from TDR Consumer Loans NOT Secured by Real Estate in the right column.

**22. TDR Business Loans NOT Secured by Real Estate**

Report the dollar amount of loans charged off year-to-date for TDR Business Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from TDR Business Loans NOT Secured by Real Estate in the right column.

## **BANKRUPTCY INFORMATION**

### **23. 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, regardless of when the bankruptcy was filed. Include Chapter 7, Chapter 13, Chapter 11, and Chapter 12 Bankruptcy Loan Charge-offs. Do not include recoveries.

### **24a.-c. Number of Members Filing Bankruptcy Year-to-Date**

Provide the number of members who have **outstanding** loans in your credit union and have filed for Chapter 7, Chapter 13, Chapter 11, or Chapter 12 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

### **25. Total outstanding loan balances subject to bankruptcies identified in items 24a – 24c.**

Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 24a.-c.

## **MISCELLANEOUS LOAN INFORMATION**

### **26. Real Estate Loans Foreclosed Year-to-Date**

Provide the number and amount of real estate loans foreclosed year-to-date for which the legal process of foreclosure is complete. For the amount, report the balances of the real estate loans at time of foreclosure.

### **27. 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.**

#### **a. Amount of Loans with Interest Rates Exceeding 15%**

Report total dollar amount of all loans with interest rates exceeding 15%.

#### **b. 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**  
**(NCUA FORM 5300 - PAGE 10)**

**OFF BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

Report unfunded commitments directly committed by the credit union in the first column, on the relevant line. Report unfunded commitments made on the credit union's behalf through a third party (e.g., purchased participation loans or indirect loan programs including, but not limited to, auto, recreational vehicle, furniture, real estate, business, and non-federally guaranteed student loans) in the second column. Report the total for each category in the third column.

**1. Unfunded Commitments for Business Loans**

Report the portion of the Net Member Business Loan Balances from **Schedule A Specialized Lending, Section 4**, lines 1k and 2k (Accounts 400A and 400B) that represent unfunded commitments.

**A. Commercial Real Estate**

Report the unfunded portions of commitments to extend credit for the purpose of financing commercial properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, etc.), multifamily and rental residential properties (e.g., apartment buildings), and farmland.

**B. Construction and Land Development**

Include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (e.g., the process of improving land, laying sewers and water pipes, etc.) in preparation of 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 (i.e., non-business purpose residential construction) lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2E).

**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 member (account party) fails to repay an outstanding loan or debt instrument.

**D. Other Unfunded Business Loan Commitments**

Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial properties, construction and land development, or standby letters of credit (i.e., report unfunded commitments not reported on lines 1A-C, including commitments to extend credit to commercial and industrial enterprises through credit cards).

**E. Total Unfunded Commitments for Business Loans (Sum of lines 1A-D)**

**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 commitments to extend credit to individuals for household, family, and other personal expenditures through credit cards. Credit unions may report unfunded credit card lines as of the end of their members' last monthly billing cycle prior to the report date or as of the report date.

**C. 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

**D. 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.

**E. Residential Construction Loans excluding Business Purpose**

Report the amount of unfunded commitments of residential 1<sup>st</sup> mortgage construction loans where the borrower will be the occupant of the completed construction.

**F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgage)**

Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties authorized by Federally Insured Home Equity Conversion Mortgages. The Federal Housing Administration offers the only federally insured reverse mortgage program.

**G. Proprietary Reverse Mortgage Products**

Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties authorized by Proprietary Reverse Mortgage Products. These types of reverse mortgages are not federally insured.

**H. Other Unfunded Commitments**

Report the unfunded portions of all other commitments not reported on lines 2A-G.



**I. Total Unfunded Commitments for Non-Business Loans (Sum of lines 2A-H)**

**Total Unfunded Commitments for all loan types (Sum of lines 1A-D and 2A-H)**

**3. Dollar Amount of Pending Bond Claims**

Report the dollar amount of pending bond claims that your credit union intends to file but has not yet recorded on its balance sheet. Do not report other outstanding insurance claims.

**CONTINGENT LIABILITIES**

**4. Loans Transferred with Limited Recourse Qualifying for Sales Accounting**

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.

**5. Other Contingent Liabilities**

Report the aggregate amount of any other outstanding contingent liabilities. This may include post-retirement packages and management contracts.

**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. Total Committed Credit Lines should be included on line 7a above.

**7c. Total Credit Lines at Corporate Credit Unions**

Report the maximum amount the credit union is entitled to borrow under all established lines of credit at a Corporate Credit Union. Report draws against these lines in item 8 below. Draws should also be reported on Page 3, line 1. Total Credit Lines at Corporate Credit Unions should be included on line 7a above.

## **8. Borrowings Outstanding from Corporate Credit Unions**

### **a. Line(s) of Credit.**

Report the total amount of draws from all lines of credit held with a Corporate Credit Union as of the call report date. Draws should also be reported on Page 3, line 1.

### **b. Term Borrowings.**

Report the total amount of all term borrowings owed to Corporate Credit Unions as of the call report date. This amount should also be included in the amount reported on Page 3, line 2.

## **9. Assets Pledged to Secure Borrowings**

Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities.

**PCA NET WORTH CALCULATION WORKSHEET**  
**(NCUA FORM 5300 - PAGE 11)**

**A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/acquisition after 12/31/2008.**

**Manual Call Report Filers.** Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, unless a business combination was completed on or after January 1, 2009. You may also use this worksheet 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.

**All Credit Unions.** Entries from the Statement of Financial Condition provide the values to populate line items 1-6:

**1. Undivided Earnings**

**2. Regular Reserves**

**3. Appropriation for Non-Conforming Investments (State Credit Union ONLY)**

**4. Other Reserves (Appropriations of Undivided Earnings)**

**5. Subordinated Debt included in Net Worth**

**6. Net Income (unless this amount is already included in Undivided Earnings)**

All credit unions must complete line 7, if a business combination was completed on or after January 1, 2009.

**7. Adjusted Retained Earnings acquired through Business Combinations**

**a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations**

List the applicable total for the prior quarter-end adjusted retained earnings acquired through business combinations. **This amount should equal the amount reported in line 7d of the prior period call report, if the credit union has reported this information before.** This total must be tracked separately by the credit union since it will not appear directly on the balance sheet.

**b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter**

List any applicable adjustments, such as additional business combinations. Note: The retained earnings of the acquired credit union at the point of acquisition must be

measured under Generally Accepted Accounting Principles. The only time an adjustment would be negative is due to an accounting correction.

**c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter**

For each business combination completed during the current quarter, report any bargain purchase gain, only up to the amount of added retained earnings for that entity included on line b above, in accordance with NCUA Rules and Regulations, Section 702.2(f)(3). The difference between the bargain purchase gain and added retained earnings should be calculated separately for each business combination, with the aggregate reported on this line.

**d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Line 7a + Line 7b - Line 7c)**

The amount calculated in line 7d is what you should report on line 7a on your next 5300 report.

**8. TOTAL NET WORTH (Sum of items 1-6 and 7d)**

**9 – 12. Total Assets**

This worksheet provides a means of measuring the net worth ratio on line 13. 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.)

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 on line 10, 11, or 12, 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 9. (Please see NCUA Rules and Regulations §702.2 (k) for further information regarding total assets.)

**13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)**

**14. Credit unions with Assets Greater than \$50,000,000.**

In addition to measuring a net worth ratio, credit unions with assets greater than \$50 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

- a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation):** RBNW Requirement based upon the Standard Components.
- b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107:** RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

**Net Worth Classification.** The credit union's net worth classification will be determined based on the computed net worth ratio. The appropriate net worth categories are somewhat different for credit unions classified as "new". A "new" credit union is defined as a federally-insured credit union that both has been in operation for less than 10 years and has total assets of not more than \$10 million.

**15. Net Worth Classification if credit union is not new**

See NCUA Rules and Regulations 702.102 for the applicable net worth categories.

**16. Net Worth Classification if credit union is new**

See NCUA Rules and Regulations 702.302 for the applicable net worth categories.

**STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW)**  
**REQUIREMENT**  
**(NCUA FORM 5300 - PAGE 12)**

**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 \$50,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$50 million must also review their RBNW Calculation Requirement. Line 14a 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**  
**(NCUA FORM 5300 - PAGE 13)**

Report loans net of loan origination fees (costs), which are recognized over the life of the related loan as an adjustment to yield.

**SECTION 1 – INDIRECT LOANS**

An indirect loan is a loan made by a credit union through a vendor or other third party that facilitates the financing arrangement, including, but not limited to, auto loans, recreational vehicle loans, furniture loans, real estate loans, business loans, and non-federally guaranteed student loans. 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. **A wholly owned CUSO is considered a third party for this reporting item.**

**1c. Total Outstanding Indirect Loans (Sum of lines 1a – b)**

**SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT INCLUDING BUSINESS LOANS SECURED BY REAL ESTATE**

**Real Estate Loans/Lines of Credit.** For each type of 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. Real estate loans processed by a third party but funded by the credit union should be included. 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 and 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. The dollar amount should include all new advances on the line of credit and all refinanced balances.

**FIRST MORTGAGE LOANS**

Report loans that are secured by a first lien. This includes home equity lines of credit that are secured by a first lien. Do not include second trust loans.

**1a. Fixed Rate, Fully Amortizing >15 Years**

Report information for loans listed on page 2, line 21 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of the loan.

**1b. Fixed Rate, Fully Amortizing 15 Years or Less**

Report information for loans listed on page 2, line 21 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of the loan.

**2a. Balloon/Hybrid > 5 Years**

Report information for loans listed on page 2, line 21 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.

**2b. Balloon/Hybrid 5 Years or Less**

Report information for loans listed on page 2, line 21 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.

**3. Other Fixed Rate**

Report any other type of fixed rate first mortgage loan listed on page 2, line 21.

**4. Adjustable Rate 1 Year or Less**

Report loans listed on page 2, line 21 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.

**5. Adjustable Rate > 1 Year**

Report loans listed on page 2, line 21 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 1a.- 5. must equal the amount reported on page 2, line 21.*

**OTHER REAL ESTATE LOANS**

**6. Closed-End Fixed Rate**

Report loans listed on page 2, line 22 that have a set interest rate until maturity. Report only second trust loans in this category.

**7. Closed-End Adjustable Rate**

Report loans listed on page 2, line 22 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.

**8. Open-End Adjustable Rate**

Report loans listed on page 2, line 22 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.

### **9. Open-End Fixed Rate**

Report loans listed on page 2, line 22 which are eligible for additional advances and have a fixed rate of interest.

*For the number and dollar amount of loans outstanding, the sum of lines 6 through 9 must equal the amount reported on page 2, line 22.*

### **10. TOTALS (Each column - Sum of lines 1a. through 9).**

The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the numbers and amounts reported on page 2, lines 21 and 22.

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

### **11. Interest Only & Payment Option 1st Mortgage Loans**

Report the number and balance outstanding of Interest Only & Payment Option 1st Mortgage loans. Also report the dollar amount of Interest Only & Payment Option first mortgage loans granted year-to-date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a first deed of trust.

### **12. Interest Only & Payment Option Other RE/LOC Loans**

Report the number and balance outstanding of Interest Only & Payment Option Other RE/LOC loans. Also report the dollar amount of Interest Only & Payment Option Other RE/LOC loans granted year-to-date. A payment option mortgage allows the borrower to choose among several different payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a subordinate lien.

**Example:** Home equity lines of credit, secured by a subordinate lien, whose contract only requires monthly payments of interest during the draw period would be reported on this line during the draw period. After the member is required to make payments that reduce principal, it would no longer be reported on this line.

### **13. Reverse Mortgages**

**a. Federally Insured Home Equity Conversion Mortgage (HECM)** – The Federal Housing Administration offers the only federally insured reverse mortgage program. List the number of HECM loans outstanding, the outstanding balance for all HECMs, the number of HECM loans granted year-to-date, and the dollar amount of HECMs granted year-to-date at the credit union. There are five options for receiving payments under this program:

- **Tenure** – equal monthly payments as long as at least one borrower lives and continues to occupy the property as a principal residence.
- **Term** – equal monthly payments for a fixed period of months selected.

- **Line of Credit** – unscheduled payments or installments, at times and in amounts of the borrower’s choosing until the line of credit is exhausted.
- **Modified Tenure** – combination of line of credit with monthly payments for as long as the borrower remains in the home.
- **Modified Term** – combination of line of credit plus monthly payments for a fixed period of months selected by the borrower.

**b. Proprietary Reverse Mortgage Products** – List the number outstanding, the outstanding balance, the number of loans granted year-to-date, and the dollar amount of loans granted year-to-date at the credit union for types of Proprietary Reverse Mortgage loans. These types of reverse mortgages are not federally insured.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 14)**

**SECTION 2 CONTINUED – REAL ESTATE LOANS AND LINES OF CREDIT**

**14. Balance Outstanding of 1st Mortgage Residential Construction Loans – Excluding Business Purpose loans**

Report the amount of residential 1st mortgage construction loans where the borrower will be the occupant of the finished construction. Do not include business purpose loans in this amount.

**15. Allowance for Losses on Real Estate Loans**

Report the dollar amount of the Allowance for Loan and Lease Losses (ALLL) account that is reserved for unrealized real estate loan losses.

**16. Total Amount of All 1st 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**

**These loans are not reported in Section 4, line 9.** 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 Section 4, line 9. 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 Section 4, line 9. 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 Section 4, line 9.

**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 – LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD**

**1. Loans Purchased and Sold Year-To-Date**

**a. Loans Purchased In Full from Other Financial Institutions.** Report the number and dollar amount of loans purchased by your credit union from other financial institutions, for which your

credit union has **full title**, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) **Do not include Participation Loans Purchased.**

**b. Loans Purchased in Full from Other Sources.** Report the number and dollar amount of loans purchased by your credit union from sources other than financial institutions, for which your credit union has **full title**, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) **Do not include Participation Loans Purchased.**

**c. Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date.** Report the number and dollar amount of loans that are not real estate loans that were sold in full year-to-date. **Do not include Participation Loans Sold.**

For items 2 – 5, report the relevant portion of all participations purchased and sold, regardless of whether the participations qualify for true sales accounting, and report the number of individual loans in each pool rather than the number of pools.

#### **2a-b. Participation Loans Purchased**

Report the number and dollar amount of participation loans purchased by the credit union for each applicable category (cumulative basis) in the two left columns and then report the number and dollar amounts year-to-date (include situations where the credit union is not holding a current outstanding balance) in the two right columns. **Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

#### **3a-b. Outstanding Participation Loans Sold**

Report the total number and dollar amount of the credit union's portion of outstanding participation loans that have been sold (**cumulative basis for any outstanding balances**) in the two left columns and then list the outstanding number and dollar amount (**cumulative basis for any outstanding balances**) that the credit union sold to other financial institutions and/or retained the servicing rights in each applicable category in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. All business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

#### **4a-b. Participation Loans Sold Year-to-Date**

Report the number and dollar amount that the credit union has retained from loan participations sold year-to-date in the two left columns and then the total number and dollar amounts of participations sold year-to-date in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. All business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

### **5a-g. Participation Loans Outstanding By Type**

Report the total number and dollar amount of the credit union's portion of outstanding participation loans for each applicable category that have been purchased (**cumulative basis for any outstanding balances**). Report the total number and dollar amount of the credit union's portion (retained amount) for each applicable category of loan participations sold (**cumulative basis for any outstanding balances**) in the two right hand columns. **Any business and/or construction loans whose collateral is real estate should be listed as a business or construction and not as a real estate loan in this section only. If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule. Include all Commercial Construction & Development Loans and Business Loans and Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 15)**

**SECTION 4 – BUSINESS LOANS**

This section 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 business 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).** 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 business loans and participation interests.**

### **Examples for reporting Business Loans on lines 1a-k and lines 2a-k 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 1a-j, as applicable, 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 10 – 12 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 Section 723.1(b)(3) of NCUA's Rules and Regulations.

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 1a-j 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 10 – 12 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 10 – 12 in the RBNW section for credit unions with assets greater than \$50 million.

#### **1. & 2. Business Loans**

Report the total number and NMBLB of any business loan, or participation interest qualifying for sales accounting, to a member on lines 1a-k and to a nonmember on lines 2a-k.

- For each type of business loan listed, provide the number of loans, the aggregate NMBLB, the number of loans granted (originated) or purchased year-to-date, and the NMBLB of loans granted (originated) or purchased year-to-date.
- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.
- For the quarter-end NMBLB of participation loans and for the NMBLB of participations purchased year-to-date, report the credit union's portion. For the NMBLB of participation loans granted year-to-date, report total NMBLBs originated prior to the sale of participation interests.
- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB of loans granted or purchased year-to-date.

#### **a. Construction and Development Loans**

Report the total number and NMBLB of any loan or participation interest to a member (line 1a) or nonmember (line 2a) for the purpose of acquiring property or rights to property with the intent

to convert it to income producing property such as residential housing for rental or sale; commercial use; or similar use. 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. Construction or development loan includes a financing arrangement for the major renovation or development of property already owned by the borrower that will convert the property to income producing property or convert the use of income producing property to a different use from its use before the major renovation or development or is a major expansion of its current use. A construction or development loan does not include loans to finance maintenance, repairs, or improvements to an existing income producing property that do not change its use.

**b. Secured by Farmland**

Report the number and NMBLB of any member (line 1b) or nonmember (line 2b) business loan or participation interest secured by farmland and improvements thereon. Farmland includes all land used for agricultural purposes, such as crop and livestock production, including grazing and pasture land.

**c. Secured by Non-Farm Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1c) or nonmember (line 2c) for non-farm business-purpose residential properties, such as single family rental properties and structures with two or more dwelling units, including apartment buildings, condos, duplexes, etc., used primarily to accommodate households on a more or less permanent basis. Do not include loans fully secured by a lien on a 1 to 4 family dwelling that is the member-borrower's primary residence. The primary source of repayment for these loans is derived from third-party, non-affiliated rental income associated with the property.

**d. Secured by Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1d) or nonmember (line 2d) secured by owner occupied, non-farm, non-residential properties, such as business and industrial property, hotels and motels, churches, recreational facilities, nursing homes, mini-storage warehouse facilities, etc. The primary source of repayment for these loans is the cash flow from the ongoing operations and activities conducted by the borrower occupying the property, and any rental income is less than 50 percent of the source of repayment. Do not include loans secured by investor-owned properties, where the investor leases the property to an unaffiliated operator. Such investor-owned properties are reported on line 1e or 2e below.

**e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1e) or nonmember (line 2e), secured by non-owner occupied, non-farm, non-residential property. Include investor-owned properties where the investor leases the property to an unaffiliated party, who in turn, operates the business occupying the property. The primary source of repayment (i.e., greater than 50 percent) is derived from third-party, non-affiliated rental income associated with the property.



**f. Total Real Estate Secured (Sum of lines 1a-e for member business loans and 2a-e for nonmember business loans)**

**g. Loans to finance agricultural production and other loans to farmers**

Report the total number and NMBLB of any loan or participation interest to a member (line 1g) or nonmember (line 2g) for the purpose of agriculture or farm related equipment, seed, fertilizer, services, and similar purpose. This includes both operating and capital loans. Do not include loans secured by farmland, reported on line 1b or 2b .

**h. Commercial and industrial loans**

Report the number and NMBLB of secured loans or participation interests to members (line 1h) or nonmembers (line 2h), other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises. Include loans to individuals for commercial, industrial, and professional purposes but not for investment or personal expenditure purposes. For example, include loans to manufacturing companies, construction companies, wholesale and retail trade enterprises, cooperative associations, service enterprises, insurance agencies, and practitioners of law, medicine, and public accounting. Also include loans for the purpose of financing capital expenditures, current operations, and dealer floor plans.

**i. Unsecured Business Loans**

Report the total number and NMBLB of any unsecured installment loan or participation interest to a member (line 1i) or nonmember (line 2i) for business purposes. Include overdrawn share accounts that qualify as business loans, as defined above.

**j. Unsecured Revolving Lines of Credit granted for Business Purposes**

Report the total number and NMBLB of any unsecured revolving line of credit loan or participation interest to a member (line 1j) or nonmember (line 2j) for business purposes. **Report all business credit cards on this line, including credit card line of credit programs offered to non-natural person member-borrowers that are limited to routine purposes normally made available under those programs and unfunded commitments.** Count each line of credit and credit card loan as a single loan granted. The NMBLB granted or purchased year-to-date should include all new advances on the line of credit or credit card year-to-date, all refinanced balances year-to-date, and all unfunded commitments as of the quarter-end.

**k. Total Member Business Loans (Sum of lines 1a-e and 1g-j); Total Nonmember Business Loans (Sum of lines 2a-e and 2g-j)**

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

**3. Construction and Development Loans meeting the requirements of NCUA Rules and Regulations, Section 723.3(a)**

Report the total number and NMBLB (i.e., include unfunded commitments) of any construction and development business loans reported on lines 1a and 2a above, excluding any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted

to purchase the property and 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.

**4. Unsecured Business Loans outstanding meeting the requirements of NCUA Rules and Regulations, Section 723.7(c) – (d)**

Report the total number and outstanding balance of any unsecured business loan or participation reported on lines 1i-j and 2i-j above, excluding credit card line of credit programs offered to non-natural person member-borrowers that are limited to routine purposes normally made available under those programs. Do not include unfunded commitments.

**5. Purchased business loans or participation interests to members**

Report the total number and NMBLB of any purchased member business loan or participation interest qualifying for sales accounting and reported on line 1k above.

**6. Agricultural Related Loans (Sum of lines 1b, 1g, 2b, and 2g)**

**7. Business Loans and Participations sold Year-to-Date**

Report the total number and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

**8. Small Business Administration Loans**

Report the total number and total outstanding balance (including the guaranteed portion) of any loan granted (originated) under a Small Business Administration (SBA) loan program. Note: Report the fully guaranteed portion of an SBA loan purchased under regulatory investment authority as an investment on pages 1 and 16 of the Call Report and excluded from this line.

**9. Portion of Real Estate Loans included on page 13, line 10 which are also reported as business loans on lines 1f and 2f above**

Report the outstanding portion (i.e., excluding unfunded commitments) of any loan contained in page 13, line 10 that is also reported in the NMBLBs reported on lines 1f and 2f. Do not include balances excluded from the NMBLB, such as the portion secured by a lien on a member's primary residence.

**RISK BASED NET WORTH (RBNW)**

**For credit unions with assets greater than \$50,000,000.**

For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB included in Total Business Loans (Account 400T) 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 included in Total Business Loans (Account 400T). 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.

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

Report the outstanding loan balances of any loan or 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 11.

**11. 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 10.

**12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above.**

Report the outstanding balance of any loan contained in line 10 of page 13 which has ever qualified as a business loan, regardless of whether the loan is presently classified as a business loan.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 16)**

**SECTION 5 – TROUBLED DEBT RESTRUCTURED (TDR) LOANS**

“Troubled Debt Restructuring” is as defined in GAAP and means a restructuring in which a credit union, for economic or legal reasons related to a member borrower’s financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan may include, but is not necessarily limited to: (1) the transfer from the borrower to the credit union of real estate, receivables from third parties, other assets, or an equity interest in the borrower in full or partial satisfaction of the loan; (2) a modification of the loan terms, such as a reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk; or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is not to be reported as a TDR.

Report all loans that qualify as TDRs under GAAP in the appropriate row and column, depending on the type of loan and its accrual status. For the Amount Outstanding, report the total amount recorded for all TDR loans still outstanding. For loans restructured more than once, only report the outstanding balance of the most recent restructuring in this column. On the TDR Loans Approved Year-to-Date line, include all TDR loans approved year-to-date, including multiple restructurings made on the same loan in the current year.

Credit unions may not accrue interest on any loan upon which principal or interest has been in default for a period of 90 days or more, unless the loan is both “well secured” and “in the process of collection.” Additionally, loans will be placed in nonaccrual status if maintained on a Cash (or Cost Recovery) basis because of deterioration in the financial condition of the borrower, or for which payment in full of principal or interest is not expected. See NCUA Rules and Regulations Part 741 for more information about Loan Workouts and Nonaccrual Policy, and Regulatory Reporting of TDRs.

**1a. TDR Loans Secured by First Mortgages**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a first mortgage. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

**1b. TDR Loans Secured by Other RE/LOCs**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a junior lien. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

**1c. TDR RE Loans Also Reported as Business Loans**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are secured by real estate. These loans should also be reported on lines 1a and

1b directly above, as applicable, as well as on the appropriate lines in Sections 2 and 4 of Schedule A. These would include any purchased business loans or participation interests to nonmembers secured by real estate.

**1d. TDR Consumer Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are made for non-business purposes and are not secured by real estate. This item could include, but is not limited to, new and used vehicle loans, credit card loans, unsecured personal TDR loans, and mobile homes that do not include land.

**1e. TDR Business Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are not secured by real estate. These loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased business loans or participation interests to nonmembers not secured by real estate.

**1f. Total TDR Loans Outstanding (a+b+d+e)**

**2. TDR Loans Approved Year-to-Date**

Report the number and dollar amount of TDR loans approved year-to-date.

**3. TDR portion of Allowance for Loan and Lease Losses**

Report the dollar amount of the Allowance for Loan and Lease Losses (ALLL) account that is reserved for unrealized TDR loan losses.

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 17)**

**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.

**1a-b. NCUA Guaranteed Notes**

Report the amount of variable rate and fixed rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported on Page 1, in the Investment schedule.

NCUA is offering NGNs to public investors as part of the corporate system resolution plan approved at the special open NCUA Board meeting on September 24, 2010. NGNs are permissible investments for credit unions.

Line 1b will calculate automatically for electronic filers.

**1c. Total FDIC-Issued Guaranteed Notes**

Report the amount of investments in FDIC-Issued Guaranteed Notes. These investments should be included on Page 1 in the Investment schedule. Report bank issued FDIC-guaranteed bonds on line 7 of Schedule B.

**1d. All Other 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. not reported in lines 1b, and 1c above. These investments should be included on Page 1 in the Investment schedule.

**1e. Total U.S. Government Obligations (Sum of lines 1b-d)**

**2. Federal Agency Securities**

Report the amount of investments in securities issued or guaranteed by Government Corporations and Government Sponsored Enterprises (GSEs).

*Federal Agency Securities* are securities that are issued by one of two entities and defined as: (1) a security issued by a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government; and (2) a security issued by a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category.

*Government Sponsored Enterprises (GSEs)* are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are

instrumentalities of the U.S. Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government.

GSEs that issue securities include, but may not be limited to:

- Federal National Mortgage Association (FNMA or Fannie Mae);
- Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac);
- Farm Credit System, including Federal Farm Credit Bank (FFCB);
- Federal Home Loan Bank System (FHLB); and
- Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac).

Report the amount of investments in Federal Agency Securities and GSE Obligations in the following categories:

**a. Agency/GSE Debt Instruments (not backed by mortgages)**

Report the amount of debt instruments not backed by mortgages (e.g., debentures of FNMA, FHLMC, and FHLB). Include SBA securities not backed by mortgages in this category.

**b. Agency/GSE Mortgage-Backed Securities**

Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, FHLMC). This includes Mortgage Pass-Through Securities that were issued by a government entity. Include SBA mortgage-backed securities in this category.

**c. Total Federal Agency Securities (Sum of lines 2a-b)**

**3. Securities Issued by States and Political Subdivisions in the U.S.**

Report the amount of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.

**4. Other Mortgage-Backed Securities**

Report the amount of investments in mortgage-backed securities not included in 2b, Agency/GSE Mortgage-Backed Securities.

*Mortgage-backed securities (MBSs)* are securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages.

*Mortgage related securities (MRSs)* are mortgage-backed securities as defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)), e.g., a privately-issued security backed by first lien mortgages secured by real estate upon which is located a dwelling, mixed residential and commercial structure, residential manufactured home, or commercial structure, that is rated in one of the two highest rating categories by at least one nationally-recognized statistical rating organization.

Report the amount of investments in Other Mortgage-Backed Securities in the following categories:

**a. Privately Issued Mortgage-Related Securities**

- i. Report the amount of privately-issued securities meeting the definition of a mortgage-related security (MRS). For example, a CMO or pass-through security backed by first lien mortgages and rated in one of the two highest categories, e.g., AAA or AA (or equivalent). Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, 4a, Privately Issued Securities (FCU Only), or 4b, Privately Issued Mortgage-Backed Securities (SCU Only).
- ii. Report the amount of privately-issued securities backed by mortgages that currently fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories). For example, a CMO or pass-through security backed by first lien mortgages and rated A (or equivalent) or lower (**FCU Only**).

**b. Privately Issued Mortgage-Backed Securities (SCU Only)**

Report the amount of privately-issued securities backed by mortgages, but not meeting the definition of a mortgage-related security. **These securities are not permissible investments for FCUs.** For example, a security backed by mortgages but rated lower than AA (or equivalent) or a security backed by second lien mortgages. Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, or 4a, Privately Issued Mortgage-Related Securities. This line includes Mortgage Pass-Through Securities that were not issued by a government entity.

**c. Total Other Mortgage-Backed Securities (Sum of lines 4a-b)**

**5. Mutual Funds**

Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value (“NAV”).

**6. Common Trust Investments**

Report the amount of investments in common trust investments. Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU\$).

**7. Bank Issued FDIC-Guaranteed Bonds**

Report the amount of investments in bank issued bonds that the FDIC backs with the full faith and credit of the United States.

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

**8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only)**

*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, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).



**9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas (FCU Only)**

*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 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, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

**10. Total of Securities Meeting the Requirements of Section 703.12(b) (FCU Only)**

*This question is for federal credit unions only.* Sum items 2b, 4c, 8, and 9. (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.

**MORTGAGE-BACKED SECURITIES (MBSs)**

Mortgage-backed securities are securities backed by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines of two sections: Investments (page 1, lines 4-6) and Types of Investments (page 16, lines 1-4).

**11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)**

Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

**12. Commercial Mortgage Backed Securities**

Report securities that are backed by commercial mortgage loans (e.g., multifamily [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

**MISCELLANEOUS INVESTMENT INFORMATION**

**13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)**

*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 (Nonperpetual Capital Accounts) and paid-in-capital (Perpetual Contributed Capital) at corporate credit unions.

**14. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19 (FCU Only)**

*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, not notional amounts (e.g., derivatives such as swaps).

**15. 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.

**16. Investment Repurchase Agreements**

Report the dollar amount of all repurchase agreements *where the credit union lends funds*.

**17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage (income enhancement)**

Report the dollar amount of all outstanding repurchase agreements where the credit union is borrowing funds.

**18. Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations (SCU Only)**

*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).

**19. 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, regardless of the certificate's negotiability or the investment classification on page 1. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

**SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)**  
**INFORMATION**  
**(NCUA FORM 5300 - PAGE 18)**

**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.

**Line item entries for credit union loans and investments have been moved to NCUA Form 4501A (Profile Form).** Answer the following questions for each group of CUSOs (aggregate) in which you have a loan or an investment:

**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.

**AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs**  
Report aggregate totals for Total Value of Investments in CUSOs (Acct Code 851), Total Amount loaned to CUSOs (Acct Code 852), and Total Aggregate Cash Outlays (Acct Code 853) the credit union has in all CUSOs, 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. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match. These are new Account Codes for the 5300. The prior Account Codes for Total Value of Investments in CUSOs, Total Amount loaned to CUSOs, and Total Aggregate Cash Outlays remain unchanged in the Profile Form.

**A. Total Value of Investments in CUSOs (Account 851)**

Report the amount that represents the unimpaired value of the credit union’s aggregate CUSO investments 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).

**B. Total Amount Loaned to CUSOs (Account 852)**

Report the amount of aggregate 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 applicable CUSOs.

**C. Total Aggregate Cash Outlay in CUSOs (Account 853)**

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.

**WHOLLY OWNED CUSOs**

**Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system.**

**A. CUSO EIN (Employer Identification Number) (Accounts 844A through T)**

Report the Employer Identification Number (tax ID number) of each applicable wholly owned CUSO assigned by the Internal Revenue Service (IRS). Report the nine digit number without any spaces or dashes. This number should not be someone's social security number or the same tax ID number used by the credit union. If you do not know what the CUSO's tax ID number is, contact the CUSO.

**B. Full/Legal Name of CUSO (Accounts 845A through T)**

Report the full/legal name of each applicable wholly owned CUSO.

**C. Total Assets of CUSO (Accounts 846A through T)**

Report the total assets of each applicable wholly owned CUSO.

**D. Total Capital of CUSO (Accounts 847A through T)**

Report the amount of total capital for each applicable wholly owned CUSO.

**E. Net Income/Loss of CUSO (Accounts 848A through T)**

Report the net income or loss of each applicable wholly owned CUSO.

**F. Total Loans of CUSO (Accounts 854A through T)**

Report total loans outstanding for each applicable wholly owned CUSO.

**G. Total Delinquency of CUSO (Accounts 849A through T)**

Report total delinquent loan balances of each applicable wholly owned CUSO.

**H. Does this CUSO have any subsidiary CUSOs? (Y/N) (Accounts 855A through T)**

Indicate if each applicable wholly owned CUSO has a subsidiary CUSO(s).