

NCUA 5300 CALL REPORT INSTRUCTIONS

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NCUA 5300 CALL REPORT INSTRUCTIONS
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.

| Investment | Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation |
|--|---|
| (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. Money market funds and Short-term investment funds (STIFs): 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. This includes available for sale securities designated as a hedged item for hedge accounting purposes hedged by non-trading derivatives. 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 Non-Trading Derivative Assets, net (page 2, line 32d) or Non-Trading Derivative Liabilities, net(page 3, line7).

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

LOANS & LEASES

- **Collateral Codes.** Report loans 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.
- **Loans as hedged items.** If loans are part of a hedge accounting designation, the carrying value of the respective loans should be adjusted in accordance with ASC 815 in accordance with GAAP.
- **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. Payday Alternative Loans (PAL loans) (FCUs 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. NCUA amended its general lending rule to enable FCUs to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PAL than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. According to NCUA Rules and Regulations Part 701.21(c)(7)(iii), a Payday Alternative Loan (PAL) 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 \$1000;
2. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
3. The Federal credit union does not make more than three PAL loans in any rolling six-month period to any one borrower and makes no more than one payday alternative loan at a time to a borrower;
4. The Federal credit union must not roll-over any PAL loan. 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) provided the Federal credit union does not charge any additional fees or extend any new credit.
5. The Federal credit union fully amortizes the loan;
6. The Federal credit union sets a minimum length of membership requirement of at least one month;
7. The Federal credit union charges an application fee to all members applying for a new loan that reflects the actual costs associated with processing the application, but in no case may the application fee exceed \$20; and
8. The Federal credit union 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; for example, requiring a borrower to verify employment by producing at least two recent pay stubs.

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,
- unconditionally US government guaranteed SBA 7(a) (ie., SBA 7(a) Guaranteed Interest Certificate), USDA Business and Industry and FSA Farm Ownership & Operating participation loans purchased in the secondary market, and;
- federally guaranteed student loans granted prior to July 1, 2010,
- loans secured by ATVs, RVs, and boats, and;
- loans financing the disposal of credit union property to nonmembers, etc.

Report unused loan commitments 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 29, Miscellaneous Operating Expenses. Any gain or loss upon the disposition of fixed assets should be reported on Page 5, line 16, 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. 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) and **Schedule C - CUSO Information** on page 19. Include on Other Assets line 32d all non-trading derivative assets, net exclusive or inclusive of accrued interest. Complete Schedule D – Derivatives Transactions Report.

- **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 32e).

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 42 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. Payday Alternative Loans (PAL loans) granted year-to-date. (FCU Only)

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

35. Non-Federally Guaranteed Student Loans in deferred status

Report the number and dollar amount of non-federally guaranteed student loans in deferred status.

36. 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:

| Remaining Maturity | Amount to Report on Line 4, Subordinated Debt Percentage of Amount Borrowed | Amount of Uninsured Secondary Capital to Include on Line 5, Subordinated Debt included in Net Worth Percentage of Amount Borrowed |
|-------------------------------------|--|--|
| 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. Non-Trading Derivatives Liabilities, net

Include all non-trading derivative liabilities, net exclusive or inclusive of accrued interest. Complete Schedule D – Derivatives Transactions Report.

8. Accrued Dividends/Interest Payable on Shares/Deposits

Accrued dividends and interest declared but not yet distributed.

9. 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:** Transfer all overdrawn share balances from their respective share account to All Other Unsecured Loans/Lines of Credit on page 2, line item 16. Do not report negative share balances 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. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.

- **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.

10. 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.

11. Regular Shares

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

12. Money Market Shares

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

13. Share Certificates

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

14. 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).

15. 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.

16. 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.

17. Non-Member Deposits (including brokered deposits)

Report the rate, number of accounts, and dollar amount of non-member deposits, including brokered deposits, by maturity.

18. TOTAL SHARES AND DEPOSITS

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):

19. 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.

20. 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.

21. 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.

22. 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.

23. 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.

24. 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.

25. 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.

26. 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.

27. 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.

28. 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.

29. Dollar Amount of Business Share Accounts

Report the total dollar amount of business share accounts. Business shares are accounts opened in the name of a business or by an individual doing business as (DBA). Accounts in the name of a business would usually be identified by a Taxpayer Identification Number (TIN), while DBA accounts may use the account owner's social security number. Do not include trust accounts.

30. Dollar Amount of Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 2

Report the dollar amount of negative shares included in all other unsecured loans/lines of credit on page 2.

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

EQUITY

31. Undivided Earnings

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

32. 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.

33. 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.

34. 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.

35. 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.

36. 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.

37. 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.

38. 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.

39. 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.

40. 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.

41. 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.

42. 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 18, 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.

STATEMENT OF 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. When a loan is in nonaccrual status, the reversal of previously accrued but uncollected interest applicable to any loan placed in nonaccrual status must be handled in accordance with GAAP. Specifically, acceptable accounting treatment includes a reversal of all previously accrued, but uncollected, interest applicable to loans placed in a nonaccrual status against appropriate income and balance sheet accounts.

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), fair value gains or losses resulting from derivative activity (line 15), 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)

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 and the adjustment to carrying value of loans used as the hedged item in a fair value hedging designation.

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.

d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading FV Derivatives Hedge (include in Item 14)

15. Gain (Loss) on Non-Trading Derivatives

The gains or losses associated with derivatives activities exclusive of interest and premium amortization. Gains and losses will be the change in fair value for the period for non-designated transactions, Fair Value designated transactions and the ineffectiveness of Cashflow hedging transactions.

16. 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.

17. Gain from Bargain Purchase (Merger)

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

18. 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.

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

NON-INTEREST EXPENSE

20. 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.

21. Travel and Conference Expense

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

22. 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.

23. 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.

24. Educational and Promotional Expense

Advertising, publicity, and promotions.

25. Loan Servicing Expense

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

26. Professional and Outside Services

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

27. Member Insurance

27a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

27b. 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.

27c. Report life savings, borrower's protection, share insurance, and other member insurance.

27d. Total Member Insurance

28. Operating Fees

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

29. Miscellaneous Operating Expenses

Expenses not covered by lines 20 - 28, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

30. TOTAL NON-INTEREST EXPENSE (Sum of lines 20 – 29).

31. NET INCOME (LOSS)

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 19) less Total Non-Interest Expense (line 30).

RESERVE TRANSFERS

32. Transfer to Regular Reserves

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

OTHER CALCULATIONS

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

Net Income (Loss) (line 31) plus NCUSIF Premium Expense (line 27a) plus Temporary Corporate CU Stabilization Fund Assessment (line 27b)

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.

1. **Full-Time Employees.** Report the number of employees who work 26 hours or more per week.
2. **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) :

| Remaining Maturity | Amount to Report on Line 9, Uninsured Secondary Capital Percentage of Amount Borrowed |
|-------------------------------------|--|
| 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% |

10. Amount of Grants Awarded to Your Credit Union Year-to-Date

Report the total dollar amount of grants **awarded** to your credit union year-to-date.

11. Amount of Grants Received by Your Credit Union Year-to-Date

Report the total dollar amount of grants your credit union **received** year-to-date.

12. Number of International Remittances Originated Year-to-Date

Count all international transfers for consumer members for which the credit union is the provider and that fall into either of the following two categories:

- A. Transfers that are remittance transfers as defined by subpart B of Regulation E (12 CFR § 1005.30(e)); or
- B. Transfers that would qualify as remittance transfers under subpart B of Regulation E (12 CFR § 1005.30(e)) but that are excluded from that definition only because the credit union is not providing those transfers in the normal course of its business.

In general, a “remittance transfer” is an electronic transfer of funds requested by a sender to a designated recipient that is sent by a remittance transfer provider. The term applies regardless of whether the sender holds an account with the remittance transfer provider, and regardless of whether the transaction is also an “electronic fund transfer,” as defined in Regulation E. *See* 12 CFR § 1005.30(e) and related commentary for the full definition and examples.

A “remittance transfer provider” is any person that provides remittance transfers for a consumer in the normal course of its business, regardless of whether the consumer holds an account with such person. *See* 12 CFR § 1005.30(f) and related commentary for the full definition and examples.

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. Payday Alternative Loans (PAL Loans) (FCUs Only)

Federal Credit Unions will report the total number of all delinquent PALs 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.

NCUA amended its general lending rule to enable FCUs to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PAL than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. According to NCUA Rules and Regulations Part 701.21(c)(7)(iii), a Payday Alternative Loan (PAL) 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 \$1000;
2. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
3. The Federal credit union does not make more than three PAL loans in any rolling six-month period to any one borrower and makes no more than one payday alternative loan at a time to a borrower;
4. The Federal credit union must not roll-over any PAL loan. 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) provided the Federal credit union does not charge any additional fees or extend any new credit.
5. The Federal credit union fully amortizes the loan;
6. The Federal credit union sets a minimum length of membership requirement of at least one month;
7. The Federal credit union charges an application fee to all members applying for a new loan that reflects the actual costs associated with processing the application, but in no case may the application fee exceed \$20; and
8. The Federal credit union 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; for example, requiring a borrower to verify employment by producing at least two recent pay stubs.

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 on line 9a below.

4a. New Vehicle Loans

Report the number of delinquent new vehicle loans on this line.

5a. Used Vehicle Loans

Report the number of delinquent used vehicle loans on this line.

6a. 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.

7a. 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.

8a. Leases Receivable

Report the number of delinquent leases on this line.

9a. All Other Loans

Report the total number of all delinquent loans for loans reported on page 2, lines 16 and 24.

10a. Total Number of Delinquent Loans (Sum of lines 1a – 9a)

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. Payday Alternative Loans (PAL Loans) (FCU Only)

Federal Credit Unions will report the balance of all delinquent PAL 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.

NCUA amended its general lending rule to enable FCUs to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PAL than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. According to NCUA Rules and Regulations Part 701.21(c)(7)(iii), a Payday Alternative Loan (PAL) 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 \$1000;
2. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
3. The Federal credit union does not make more than three PAL loans in any rolling six-month period to any one borrower and makes no more than one payday alternative loan at a time to a borrower;
4. The Federal credit union must not roll-over any PAL loan. 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) provided the Federal credit union does not charge any additional fees or extend any new credit.
5. The Federal credit union fully amortizes the loan;
6. The Federal credit union sets a minimum length of membership requirement of at least one month;
7. The Federal credit union charges an application fee to all members applying for a new loan that reflects the actual costs associated with processing the application, but in no case may the application fee exceed \$20; and

The Federal credit union 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; for example, requiring a borrower to verify employment by producing at least two recent pay stubs.

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 on line 9b below.

4b. New Vehicle Loans

Report the balance of delinquent new vehicle loans on this line.

5b. Used Vehicle Loans

Report the balance of delinquent used vehicle loans on this line.

6b. 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.

7b. 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.

8b. Leases Receivable

Report the balance of delinquent leases on this line.

9b. All Other Loans

Report the total amount of all delinquent loans for loans reported on page 2, lines 16 and 24.

10b. Total Amount of Delinquent Loans (Sum of lines 1b – 9b)

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. 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 12 and 16 or 17. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 12 and 20. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on lines 11 and 13, 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 11. Any delinquent unconditionally US government guaranteed SBA 7(a) and USDA/FSA secondary market loan participations should be reported only on line 12.

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.).

11a. 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.

12a. Participation Loans

Report the total number of all delinquent loan participations.

13a. Interest Only and Payment Option 1st Mortgage Loans

Report the total number of all delinquent interest only and payment option 1st mortgage loans.

14a. 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 loan.

15a. Residential Construction Loans excluding Business Purpose

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

16a. Member Business Loans secured by real estate.

Report the total number of all delinquent member business loans secured by real estate.

17a. Member Business Loans NOT Secured by Real Estate

Report the total number of all delinquent member business loans not secured by real estate.

18a. Nonmember Business Loans Secured by Real Estate

Report the total number of all delinquent nonmember business loans secured by real estate.

19a. Nonmember Business Loans NOT Secured by Real Estate

Report the total number of all delinquent nonmember business secured not by real estate

20a. Agricultural Loans

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

21a. Business Construction & Development Loans

Report the total number of all delinquent business loans granted to fund commercial construction and development. Also report these delinquent loans reported on lines 16a and 18a above, according to the borrower's membership status.

22a-26a. 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.

22a. TDR Loans Secured by First Mortgages

Report the total outstanding number of delinquent TDR first mortgage real estate loans also reported as business loans. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

23a. TDR Loans Secured by Other RE/LOCs

Report the total outstanding number of delinquent TDR loans secured by other real estate loans or lines of credit. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

24a. TDR RE Loans Also Reported as Business Loans

Report the total outstanding number of delinquent TDR real estate loans also reported as business loans. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

25a. 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. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

26a. 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. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

27a. Loans Held for Sale

Report the total outstanding number of delinquent Loans Held for Sale.

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.

11b. 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.

12b. Participation Loans

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

13b. Interest Only and Payment Option 1st Mortgage Loans

Report the total outstanding loan balance of all delinquent interest only and payment option 1st mortgage loans.

14b. 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.

15b. Residential Construction Loans excluding Business Purpose

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

16b. Member Business Loans secured by real estate.

Report the total outstanding loan balance of all delinquent member business loans secured by real estate.

17b. Member Business Loans NOT Secured by Real Estate

Report the total outstanding loan balance of all delinquent member business loans not secured by real estate.

18b. Nonmember Business Loans Secured by Real Estate

Report the total outstanding loan balance of all delinquent nonmember business loans secured by real estate.

19b. Nonmember Business Loans NOT Secured by Real Estate

Report the total outstanding loan balance of all delinquent nonmember business loans not secured by real estate.

20b. Agricultural Loans

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

21b. Business Construction & Development Loans

Report the total outstanding (funded) portion of the NMBLB of all delinquent business granted to fund commercial construction and development. Also, report these delinquent loans on lines 16b and 18b above, according to the borrower's membership status.

22b-26b. 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.

22b. TDR Loans Secured by First Mortgages

Report the total outstanding loan balance of all delinquent TDR first mortgage real estate loans. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

23b. TDR Loans Secured by Other RE/LOCs

Report the total outstanding loan balance of all delinquent TDR other real estate loans or lines of credit. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

24b. 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. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

25b. 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. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

26b. 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. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

27b. Loans Held for Sale

Report the total outstanding loan balance of delinquent Loans Held for Sale.

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

Report the dollar amount of unsecured credit card loans charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

2. Payday Alternative Loans (PAL Loans) (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.

NCUA amended its general lending rule to enable FCUs to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PAL than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. According to NCUA Rules and Regulations Part 701.21(c)(7)(iii), a Payday Alternative Loan (PAL) 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 \$1000;
2. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
3. The Federal credit union does not make more than three PAL loans in any rolling six-month period to any one borrower and makes no more than one payday alternative loan at a time to a borrower;
4. The Federal credit union must not roll-over any PAL loan. 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) provided the Federal credit union does not charge any additional fees or extend any new credit.
5. The Federal credit union fully amortizes the loan;
6. The Federal credit union sets a minimum length of membership requirement of at least one month;
7. The Federal credit union charges an application fee to all members applying for a new loan that reflects the actual costs associated with processing the application, but in no case may the application fee exceed \$20; and
8. The Federal credit union 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; for example, requiring a borrower to verify employment by producing at least two recent pay stubs.

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 on line 7 below.

4. New Vehicle Loans

Report the dollar amount of new vehicle loans charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

5. Used Vehicle Loans

Report the dollar amount of used vehicle loans charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

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

Report the dollar amount of 1st mortgage real estate loans or lines of credit charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

7. Total Other Real Estate Loans/Lines of Credit

Report the dollar amount of other real estate loans or lines of credit charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

8. Leases Receivable

Report the dollar amount of leases receivable charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

9. All Other Loans

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

10. 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 – 10).

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 12 and 16 or 17. Report any recoveries on lines 12 and 16 or 17. The same rule holds true for agricultural related participation lending. 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 11 and 13, if the real

estate loan is an interest only or payment option 1st 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 11.

11. Indirect Loans

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

12. Participation Loans

Report the dollar amount of loans charged off year-to-date from loan participations in the left column. Report the dollar amount of recoveries year-to-date from loan participations in the right column.

13. Interest Only and Payment Option 1st Mortgage Loans

Report the dollar amount of loans charged off year-to-date for interest only and payment option 1st mortgage loans in the left column. Report the dollar amount of recoveries year-to-date for Interest Only and Payment Option 1st Mortgage Loans in the right column.

14. 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 real estate or lines of credit loans in the left column. Report the dollar amount of recoveries year-to-date for interest only and payment option other real estate or lines of credit loans in the right column. Please refer to the instructions on Schedule A Specialized Lending, Section 2 for information on what qualifies as an interest only or payment option other real estate or lines of credit loan.

15. Residential Construction Loans excluding Business Purpose

Report the dollar amount of loans charged off year-to-date for residential construction loans granted directly to a homeowner building a residence for their own personal use in the left column. Report the dollar amount of recoveries year-to-date from residential construction, excluding business purpose in the right column.

16. Member Business Loans Secured by Real Estate

Report the dollar amount of loans charged off year-to-date for member business loans secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from member business loans secured by real estate in the right column.

17. Member Business Loans NOT Secured by Real Estate

Report the dollar amount of loans charged off year-to-date for member business loans not secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from member business loans not secured by real estate in the right column.

18. Nonmember Business Loans Secured By Real Estate

Report the dollar amount of loans charged off year-to-date for nonmember business loans secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from nonmember business loans secured by real estate in the right column.

19. Nonmember Business Loans NOT Secured By Real Estate

Report the dollar amount of loans charged off year-to-date for nonmember business loans not secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from nonmember business loans not secured by real estate in the right column.

20. Agricultural Loans

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

21. Business Construction and Development Loans

Report the dollar amount of loans charged off year-to-date for business construction and development loans in the left column. 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 16 and 18 above, according to the borrower's membership status.

22-26. 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.

22. TDR Loans Secured by First Mortgages

Report the dollar amount of loans charged off year-to-date for TDR 1st mortgage real estate loans in the left column. Report the dollar amount of recoveries year-to-date from TDR 1st mortgage real estate loans in the right column.

23. TDR Loans Secured by Other RE/LOCs

Report the dollar amount of loans charged off year-to-date for TDR other real estate loans or lines of credit in the left column. Report the dollar amount of recoveries year-to-date from TDR other real estate loans or lines of credit in the right column.

24. 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 in the left column. Report the dollar amount of recoveries year-to-date from TDR real estate loans also reported as business loans in the right column.

25. 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 in the left column. Report the dollar amount of recoveries year-to-date from TDR consumer loans not secured by real estate in the right column.

26. 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

27. 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.

28a.-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.

29. Total outstanding loan balances subject to bankruptcies identified in items 28a – 28c.

Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 28a.-c.

MISCELLANEOUS LOAN INFORMATION

30. 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.

31. 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. Member Business Loans Secured by Real Estate

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

B. Member Business Loans NOT Secured by Real Estate

Report the unfunded portions of member business loan commitments to extend credit which are not secured by real estate.

C. Nonmember Business Loans Secured By Real Estate

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

D. Nonmember Business Loans NOT Secured By Real Estate

Report the unfunded portions of nonmember business loan commitments to extend credit which are not secured by real estate.

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

2. Miscellaneous Business Loan Unfunded Commitments (Included in the appropriate security category of item 1 above.)

A. Agricultural Related Business Loans

Report the unfunded portions of any loan or participation interest to a member or nonmember for agriculture and farm purposes as denoted in Schedule A Specialized Lending, Section 4.

B. Construction & Land Development

Report 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. 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 3E).

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.

3. 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 1st 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)

4. 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

5. 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.

6. 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

7. 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.

8. Assets Pledged to Secure Borrowings

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

9. Lines of Credit

Committed Credit Lines – A credit line in which the credit union may have paid a fee in advance legally binding the lender to provide access at a future time.

Uncommitted Credit Lines – A credit line subject to reduction, suspension, or cancelation by the lender at any time or prior to the current terms.

For lines A-C report the maximum amount the credit union is entitled to borrowed under the appropriate column (committed or uncommitted lines) base on the borrowing source. Report the total committed and uncommitted amounts for each row in the corresponding line's Total Amount column.

A. Corporate Credit Unions

B. Natural Person Credit Unions

C. Other Credit Lines

D. TOTAL

Report the sum of lines A-C for each column.

10. Borrowings

Report the amount of borrowings by type for each source listed on lines A-F.

A. Corporate Credit Unions

B. Natural Person Credit Unions

C. Other Sources

Borrowings not identified on the other lines.

D. FHLB

E. CLF

F. FRB

G. TOTAL

Report the sum of lines A-F for each column.

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.

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.

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.

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.

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

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 \$50,000,000, 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 \$50,000,000, 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: Do not include SBA 7(a) Guaranteed Interest Certificates or SBA 7(a) Guaranteed Loan Pool Certificates in this line item. Report the unconditionally US government guaranteed SBA 7(a) (i.e., SBA 7(a) Guaranteed Interest Certificate), USDA Business and Industry and FSA Farm Ownership & Operating participation loans purchased in the secondary market as loans on page 2 line 24 'Total All Other Loans/Lines of Credit'. Report SBA 7(a) Loan Pool Certificate securities as Agency/GSE Debt Instruments (not backed by mortgages) on pages 1 and 17 of the Call report.

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. 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. 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.

SECTION 6 – PURCHASED CREDIT IMPAIRED LOANS (PCILS)

Purchased credit impaired loans (PCILs)^[1] are loans that a credit union purchased or otherwise acquired by completion of a transfer, including those acquired in a purchase business combination (merger), that meet certain criteria. Those criteria include loans where (1) there is evidence of deterioration of credit quality since the origination of the loan and (2) it is probable, at the acquisition date, that the credit union will be unable to collect all contractually required payments receivable.

Credit unions purchasing or acquiring loans meeting the PCILs criteria must account for these loans in accordance with the generally accepted accounting principles (GAAP). The determination of whether acquired loans meet the criteria is made at acquisition and on a loan-by-loan basis. After determining that certain acquired loans individually meet the criteria, the credit union may evaluate whether such loans have common risk characteristics, thus permitting the aggregation of such loans into one or more pools. See GAAP or consult your independent accountant for more information on pooling PCILs.

A credit union should include post-acquisition allowances on PCILs and pools of PCILs in the overall Allowance for Loan and Lease Losses (ALLL) it reports in Schedule A. At each reporting period, if it is probable, based on current information and events, that a credit union will be unable to collect all of the cash flows expected when the PCIL and the pools of PCILs

^[1] Accounting Standards Codification for this topic does not apply to purchased or acquired credit card portfolios.

were acquired (plus additional cash flows expected to be collected arising from changes in estimate after acquisition), the PCILs and the pools of PCILs should be considered impaired for purposes of establishing an allowance, as appropriate. Again, refer to GAAP or consult your independent accountant to understand impairment measurement and reporting.

1a. PCILs Secured by First Mortgages

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a first mortgage in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs secured by first mortgages that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

1b. PCILs Secured by Other RE/LOCs

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a junior lien in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the real estate PCILs or the pools of PCILs secured by a junior lien that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

1c. PCILs (RE Loans) Also Reported as Business Loans

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are secured by real estate in the appropriate columns of this section. Note, 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 to nonmembers secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a business loan under Part 723 of NCUA Rules and Regulations and are secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

1d. PCILs (Consumer Loans) NOT Secured by Real Estate

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are made for non-business purposes and are not secured by real estate in the appropriate columns of this section. This item could include, but is not limited to, new and used vehicle loans, unsecured personal PCILs, and mobile homes that do not include land.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs comprised of non-real estate secured consumer loans that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

1e. PCILs (Business Loans) NOT Secured by Real Estate

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are not secured by real estate in the appropriate columns of this section. Note, these loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased business loans to nonmembers not secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a business loan under Part 723 of NCUA Rules and Regulations and are not secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

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 17, 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.

SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION
(NCUA FORM 5300 - PAGE 18)

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 12 U.S.C. Section 1757) or NCUA Rules and Regulations (see Part 703). Do not include the investments listed in Schedule B lines 20 a. or b, or line 21.

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.

20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit or deferred compensation plans under Section 701.19(c) (if FCU) or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations

Do not include assets held in 457(b) plans in the amounts reported. Additionally, do not include amounts held in qualified defined contribution and qualified defined benefit plans since these assets do not reside on the credit union's balance sheet.

a. Securities

Report the recorded value of all securities held for the purpose of funding employee benefit or deferred compensation plans.

b. Other Investments

Report the recorded value of all other investments held for the purpose of funding employee benefit or deferred compensation plans.

c. Other Assets

Report the recorded value of all other assets held for the purpose of funding employee benefit or deferred compensation plans.

i. Split Dollar Arrangements

Report the recorded value of split dollar arrangements.

a. Collateral Assignment Split Dollar Arrangements

Report the recorded value of all loans used to fund collateral assignment split dollar arrangements.

b. Endorsement Split Dollar Arrangements

Report the recorded value of all endorsement split dollar arrangements.

ii. Other Insurance

Report the recorded value of all other insurance held for the purpose of funding employee benefits or deferred compensation plans.

iii. Other Non-Insurance

Report the recorded value of all other assets held for the purpose of funding employee benefits or deferred compensation plans that have not been reported under lines 20a. through 20c. above.

d. Total (sum items a. – c.)

21. Investments in Charitable Donations

Report the recorded value of investments in Charitable Donation Accounts allowed under Section 721(b)(2) of the NCUA Rules and Regulations (if FCU) or other similar state provisions (if SCU).

SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)
INFORMATION
(NCUA FORM 5300 - PAGE 19)

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).

SCHEDULE D – DERIVATIVE TRANSACTION REPORT
(NCUA FORM 5300 - PAGE 20)

This schedule collects information on derivative transactions (contracts), including those that meet certain hedge accounting criteria outlined in GAAP guidance ASC 815 Derivatives and Hedging.

The derivative products reported in Item 1 of Section 1, Items 1 – 3 of Section 2, Item 1 of Section 3, Items 1 – 2 of Section 4 and Item 1 of Section 5 of this Schedule are:

- a) **Interest Rate Swaps** – A customized privately negotiated contract between two parties to exchange interest rate cash flows, calculated on a notional amount, at specified intervals during the life of the agreement. Each party’s payment obligation is computed using a different interest rate. Report the following swaps:
- i. Pay-Fixed – All interest rate swap transactions where the fixed payer (Pay Leg) makes periodic payments based on a fixed rate for the term of the contract in exchange of returns (Receive Leg) based on a floating rate that resets to a variable rate index.
 - ii. Receive-Fixed – All interest rate swap transactions where the fixed receiver (Receive Leg) receives periodic payments based on a fixed rate for the term of the contract in exchange for payments (Pay Leg) based on a floating rate that resets to a variable rate index.
 - iii. Basis – All interest rate swap transactions where both the Pay and Receive Legs are variable rate indices, which reset periodically over the term of the derivative contract.
- b) **Interest Rate Options** –In an interest rate option, the underlying asset is an interest rate and the agreed upon strike price is the interest rate at which the option can be exercised until the option expires. A buyer purchases an interest rate cap or floor to obtain protection from the effects of rising or falling interest rates on interest payments. In an interest rate cap, the option seller agrees to compensate the buyer for the amount by which an underlying short-term rate exceeds the exercise rate on a series of dates during the life of the contract. In an interest rate floor, the option seller agrees to compensate the buyer for a rate falling below the exercise rate during the contract period.
- i. Caps Purchased – A purchased only interest rate cap.
 - ii. Floors Purchased – A purchased only interest rate floor.
- c) **Treasury Futures** – Chicago Board of Trade Exchange (CBTE) traded U. S. Treasury Note Futures contracts indexed between 2 and 10-year U.S. Treasury Note securities. Report the contract size (i.e. \$200,000 for 2, 3-year and \$100,000 for 5, 10-year contracts) as the Notional Amount.

d) Other Derivatives:

- i. Interest Rate Lock Commitments (IRLC) – for transactions that meet the GAAP definition of a derivative for commitments to originate loans that will be held for sale, record the transaction information on this line. Use **IRLC** as the short name in the schedules.
- ii. Forward Loan Sale Commitments (FLSC) – for loan sale agreements, including both mandatory and best efforts contracts, if determined to be a derivative as per GAAP, record the transaction information on this line. Use **FLSC** as the short name in the schedules.
- iii. All Other Derivatives not classified above – Use **Other** as the short name in the schedules.

Section 1 – Outstanding

1.a.i. Pay-Fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

Total Notional Amount Column

Report the total of Notional Amounts for derivative transactions outstanding as of the end of this call report period for each derivative product category. Include transactions traded, but not yet settled as with a forward start transaction. Use the amortization schedules of amortizing Notional Amounts to determine the amount currently outstanding as of the end of the call report period. The Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the futures contract purchases and sales (i.e. the face value of a 5-year U.S. Treasury Note is \$100,000 for a long position and (\$100,000) for a short position).

Fair Value of Derivatives in a Gain Position Column

Report the derivative transactions that have a positive fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive* values on the schedule. Total and report these transactions in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Gain Position.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option's fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e. \$100 - \$70 = \$30). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e. \$100 - \$115 = -\$15) and would be reported in the Fair Value of Derivatives in a Loss Position.

Fair Value of Derivatives in a Loss Position Column

Report the derivative transactions that have a negative fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should also be reported as *positive values* on the schedule. Input the total amount of transactions that have a negative fair value position in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Loss Position. (See the Fair Value determinations in the section above for Fair Value of Derivatives in a Gain Position Column).

Net Fair Value Gain (Loss) Column

Report the net (Gain – Loss) totals of the fair value gain and loss positions of each derivative product category and report the results (see Net Fair Value Gain(Loss)). A net gain will be represented by a *positive* value and a net loss will be represented as a *negative* value.

1.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

1.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

SCHEDULE D – DERIVATIVE TRANSACTION REPORT
(NCUA FORM 5300 - PAGE 21)

SECTION 2 – OUTSTANDING WITH ACCOUNTING DESIGNATION

Report the total derivative transactions outstanding as of the end of this call report period in each of the listed derivative product categories based on the transaction's accounting designation. Those accounting designations are:

1. Derivative Transactions Outstanding with No Hedge Accounting Designation

Report total derivative transactions with no hedge accounting designation in the appropriate product category.

1.a.i. Pay-fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

Number of Trades Column

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

Notional Amount Column

(Consistent with Section 1 "Total Notional Amount Column" description) . Report the total of Notional Amounts for derivative transactions outstanding as of the end of this call report period for each derivative product category. Include transactions traded, but not yet settled as with a forward start transaction. Use the amortization schedules of amortizing Notional Amounts to determine the amount currently outstanding as of the end of the call report period. The Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the futures contract purchases and sales (i.e. the face value of a 5-year U.S. Treasury Note is \$100,000 for a long position and (\$100,000) for a short position).

Net Fair Value Gain (Loss) Column

(Consistent with Section 1 column descriptions for Net Fair Value Gain/(Loss)) . Report the net fair value of derivative transactions as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive values* for net gains and *negative values* for net loss positions on the schedule.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option's fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e. \$100 - \$70 = \$30). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e. \$100 - \$115 = -\$15).

1.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

1.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation

Report total derivative transactions with fair value hedge accounting designations in the appropriate product category.

2.a.i. Pay-fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

Number of Trades Column

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

Notional Amount Column

See Section 2.1 “Total Notional Amount Column” description.

Net Fair Value Gain (Loss) Column

See Section 2.1 column description for “Net Fair Value of Gain/(Loss),”

2.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

2.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation

Report total derivative transactions with cash flow hedge accounting designations in the appropriate product category.

3.a.i. Pay-fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

Number of Trades Column

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

Notional Amount Column

See Section 2.1 “Total Notional Amount Column” description.

Net Fair Value Gain (Loss) Column

See Section 2.1 column description for “Net Fair Value of Gain/(Loss).”

3.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

3.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

SCHEDULE D – DERIVATIVE TRANSACTION REPORT
(NCUA FORM 5300 - PAGE 22)

SECTION 3 – ACTIVITY

1.a.i. Pay-Fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

Total Notional Amount from Previous Quarter Column (A)

Report the Notional amount from the previous 5300 Call report. Notional amount is consistent as defined in Section 1 (Total Notional Amount Column). Notional Amounts for derivative transactions outstanding in each derivative product category for columns A and B include transactions traded, but not yet settled, and the transactions with a forward start agreement in these totals. Use the amortization schedules of amortizing Notional Amounts to determine the amounts outstanding as of the end of the quarter. The total of Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the notes net of any that have been purchased or sold (i.e. the face value of a 5-year U.S. Treasury Note futures contract is \$100,000 for a long position and (\$100,000) for a short position).

Notional Amount of Derivative Transactions Made in Current Quarter Column (B)

Report the Notional amount of transactions executed in the current quarter. Notional amount is defined in Section 1 (Total Notional Amount Column).

Notional Amount Amortized, Matured, or Terminated in Current Quarter Column (C)

Report the amount of Notional amount of Amortized, Matured, or Terminated in current quarter. Reductions in position should be represented with a *negative* sign. Notional amount is defined in Section 1 (Total Notional Amount Column).

Outstanding Total Notional Amounts Column (D)

Report the current Notional amount in the current quarter. The sum of (Previous Quarter Notional or Contract size + New Transactions + Transaction Reductions = Current Quarter Notional or Contract size) Notional amount is defined in Section 1 (Total Notional Amount Column).

The “Outstanding Total Notional Amounts” should match the “Total Notional Amount” shown for each product category in Section 1 of Schedule D.

1.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.b.ii Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

1.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

SCHEDULE D – DERIVATIVE TRANSACTION REPORT
(NCUA FORM 5300 - PAGE 23)

SECTION 4 – MATURITY HORIZON

1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):

1.a.i. Pay-Fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

In the “Notional Amount” table report the notional amount of all derivative transactions outstanding as of the end of this call report period in the appropriate listed derivative product categories based on the years remaining in the derivatives’ contracts. The Notional Amount totals of each product category and the derivatives portfolio should match the “Total Notional Amount” of the product categories and the portfolio shown in Section 1 of Schedule D.

≤ 1 yr Column

Report Notional amounts with remaining maturity of less than or equal to one year as defined in “Section 1 Total Notional Column Amount Column”.

>1 to ≤3 yrs Column

Report Notional amounts with remaining maturity of more than one year and less than or equal to three years as defined in “Section 1 Total Notional Column Amount Column”.

>3 to ≤5 yrs Column

Report Notional amounts with remaining maturity of more than three years and less than or equal to five years as defined in “Section 1 Total Notional Column Amount Column”.

>5 to ≤10 yrs Column

Report Notional amounts with remaining maturity of more than five years and less than or equal to ten years as defined in “Section 1 Total Notional Column Amount Column”.

>10 yrs Column

Report Notional amounts with remaining maturity of more than ten years as defined in “Section 1 Total Notional Column Amount Column”.

Total Column

The sum total of the notional/contract size amounts reported in the respective time remaining buckets.

Weighted Average yrs to Maturity Column

Additionally, report the weighted average years remaining to maturity for each derivative product category. Express the average in number of years and round the number to two decimal places. The weighted average years remaining to maturity for the total Notional Amount of the entire derivatives portfolio reported in this Section (Total Derivatives line) should be similar (not

exact given the option notional adjustment and netting of long and short futures contracts) to the number generated by the process used to measure the portfolio's compliance with the combined weighted average years remaining to maturity limit (WARMN limit applicable to FCUs only).

1.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

1.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

2. Current Net Fair Value Gains(Losses) of Derivatives based on Maturity (years remaining in contract)

2.a.i. Pay-Fixed Interest Rate Swaps

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

In the “Net Fair Value Gains(Losses)) table report the total net fair value of the derivative transactions outstanding as of the end of this call report period in appropriate derivative product **line** based on the years remaining in the derivatives’ contracts. A transaction will only get reported in one bucket. The net fair value Totals of each product category and the portfolio Total should match the Net Fair Value Gain (Loss) amounts of the product categories and portfolio totals shown in Section 1 of Schedule D.

≤ 1 yr Column

Report Net Fair Value Gain(Loss) amounts with remaining maturity of less than or equal to one year as defined in “Section 1 Total Notional Column Amount Column”.

>1 to ≤3 yrs Column

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than one year and less than or equal to three years as defined in “Section 1 Total Notional Column Amount Column.”

>3 to ≤5 yrs Column

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than three years and less than or equal to five years as defined in “Section 1 Total Notional Column Amount Column”.

>5 to ≤10 yrs Column

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than five years and less than or equal to ten years as defined in “Section 1 Total Notional Column Amount Column”.

>10 yrs Column

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than ten years as defined in “Section 1 Total Notional Column Amount Column”.

Total Column

The sum total of the Net Fair Value Gains (Losses) amounts reported in the respective time remaining buckets.

2.a.ii. Receive-Fixed Interest Rate Swaps

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.a.iii. Basis

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.b.i. Caps Purchased Interest Rate Options

Report all purchased interest rate caps. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.b.ii. Floor Purchased Interest Rate Options

Report all purchased interest rate floors. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.c.i. 2 & 3 Year Notes Treasury Futures

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.c.ii. 5 & 10 Year Notes Treasury Futures

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.d.i. Interest Rate Lock Commitments (IRLC)

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.d.ii. Forward Loan Sale Commitments (FLSC)

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

2.d.iii. All Other Derivatives not classified above (Other)

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

SCHEDULE D – DERIVATIVE TRANSACTION REPORT
(NCUA FORM 5300 - PAGE 24)

SECTION 5 – COUNTERPARTY EXPOSURE FOR DERIVATIVE TRANSACTIONS

1. Derivative Net Fair Value Gain(Loss) As Of the End of the Current Quarter

1.a. Interest Rate Swaps

Report the net fair value gain(loss) of Swap transactions (inclusive of interest accruals), outstanding as of the end of this call report period, grouped by each of the contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation or initial margin paid/received or other respective collateral.

When reporting the net fair values gain(loss) of the derivative transactions record the values *inclusive* of the current interest accruals (Dirty Value) for all derivative transactions (Swaps, Options, Futures, and Other). Amounts should be reported using *positive values* for net gain positions and *negative values* for net loss positions. These values should be agreed upon or supported by the Bilateral, Exchange, or Clearing agreement counterparty transaction/fair value statements dated as of the end of this call report period. Note that the net fair values of the Options reported in this Section (Section 5, 1.b.) will not agree with the amounts reported for Options in the other Sections of Schedule D since those values reflect the gain(loss) on the Option and not the current fair value.

Column 1

Report the net fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 2

Similar to Column #1 above report the net fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 3

Similar to above report the fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 4

Similar to above report the fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

Total Column

Report the sum of Columns 1-4 for each row.

1.b. Interest Rate Options

Report the net fair value of Option transactions outstanding as of the end of this call report period, grouped by each contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

1.c. Treasury Futures

Report the net fair value gain(loss) of Treasury Futures transactions outstanding as of the end of this call report period, grouped by each contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation margin or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

1.d. Other

Report the net fair value gain(loss) of Other transactions (inclusive of interest accruals if applicable), outstanding as of the end of this call report period, grouped by the contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation margin or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

1.e. Total

Sum of the total fair value gain (loss) for each Bilateral, Exchange or Clearing agreement. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty

2.a. Cash

Report the cash collateral paid to or received from the counterparty for cumulative variation margin for each Bilateral, Exchange, or Clearing agreement, grouped by each agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column.

Report the collateral amounts at fair value in accordance with the Bilateral, Exchange or Clearing agreements dated as of the end of this call report period. Record collateral pledged/paid as a *positive* value and collateral or payments received as a *negative* value.

Column 1

Report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 2

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 3

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 4

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

Total Column

Report the sum of Columns 1-4 for each row.

2.b. U.S. Treasury Securities

Report the U.S. Treasury Securities collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

2.c. U.S. Government Agency Debt

Report the U.S. Government Agency Debt collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

2.d. U.S. Government Agency Securities (MBS)

Report the U.S. Government Agency Securities (Mortgage-Backed Securities) collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

2.e. Total

Sum the total variation margin paid to or received from for each Bilateral, Exchange or Clearing agreement. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

3. Net Credit Exposure from Derivatives

Net Credit Exposure from Derivatives is the net of the total derivatives net fair value as reported in Item 1.a-e. and the total fair value of the variation margin paid/pledged and received as variation margin.

Column 1

Report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 2

Similar to above report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 3

Similar to above report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 4

Similar to above report Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

Total

Sum of Net Credit Exposure from Derivatives for all Bilateral, Exchange or Clearing Agreements.

4. Fair Value of Collateral Posted as Initial Margin

Report the fair value of collateral associated with cumulative Initial Margin posted under each agreement column. This will not be the margin associated with variation margin or margin associated with payments received or paid for changes in the contract value.

Column 1

Report the fair value of collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 2

Similar to above report the fair value of collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 3

Similar to above report the fair value of a collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

Column 4

Similar to above report the fair value of a collateral associated with Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

Total

Sum the total initial margin posted for all Bilateral, Exchange or Clearing Agreements.

SCHEDULE E – BANK SECRECY ACT/ ANTI-MONEY LAUNDERING
INFORMATION
(NCUA FORM 5300 - PAGE 25)

This section should include information concerning accounts provided to Money Services Businesses (MSBs). MSBs are entities that conduct businesses meeting one or more of the regulatory definitions of a MSB as stated by the Financial Crimes Enforcement Network (FinCEN) in 31 CFR 1010.100(ff). MSBs include the following types of financial services providers:

- **Dealers in foreign exchange:** These facilities accept currency, or other monetary instruments, funds, or other instruments of one or more countries in exchange for the currency, or other monetary instruments, funds or other instruments in of one or more other countries in an amount greater than \$1,000 for any person on any day in one or more transactions.
- **Check cashers:** An entity that accepts checks or monetary instruments in return for currency or a combination of currency and other monetary instruments in an amount greater than \$1,000 for any person on any day in one or more transactions.
- **Issuers or sellers of traveler’s checks or money orders:** An entity that issues or sells traveler’s checks or money orders, collectively called monetary instruments, in an amount greater than \$1,000 to any person an any day in one or more transactions.
- **Money transmitters:** Any entity who accepts currency, funds, or other value that substitutes for currency, from one person and transmits the currency, funds, or other value to another location or person by any means. An entity that engages in money transmission in any amount is considered an MSB.
- **Providers of Prepaid Access:** A participant within a prepaid program who is registered with FinCEN as the provider of prepaid access for a particular program, or who otherwise has principal oversight and control over a prepaid program.
- **Sellers of Prepaid Access:** Any person or organization that receives funds or the value of funds in exchange for an initial loading or subsequent loading of value onto prepaid devices. Different thresholds apply to prepaid access.

However, the following are excluded from the definition of a prepaid program under 31 CFR 1010.100(ff)(4)(iii). These are arrangements that: 1) Provide closed loop prepaid access to funds not to exceed \$2,000 maximum value on any day; 2) Provide prepaid access solely to funds provided by a government agency; or 3) Provide prepaid access solely to funds from certain pre-tax flexible spending arrangements for health care or dependent care expenses, or from Health Reimbursement Arrangements.

Additionally, open loop prepaid access that does not exceed \$1,000 maximum value on any day, or prepaid access solely to employment benefits, incentives, wages or salaries (“payroll”), are

also excluded as prepaid programs under 31 CFR 1010.100(ff)(4)(iii), so long as the prepaid access cannot: (1) Be used internationally; (2) Allow transfers of value from person to person within the arrangement; or (3) Be reloaded from a non-depository source. If any one of these features is part of the arrangement, the program will be covered as a prepaid program under the regulation.

1. Total Money Services Businesses

Report the total number and the dollar amount of the accounts provided to entities operating as MSBs.

It is possible that an entity operating as a MSB may provide more than one MSB related service. For example, one MSB account holder may provide check cashing, monetary instruments, and money transmission services.

For lines 2-7 of this section report the number of MSB services provided by the MSB accounts held at your credit union. The total of these services is **not** expected to total the number of accounts reported on line 1.

2. Dealers in Foreign Exchange

Report the number of MSB accounts operating as Dealers in Foreign Exchange.

3. Check Cashers

Report the number of MSB accounts providing check cashing services.

4. Monetary Instruments

Report the number of MSB accounts operating as issuers or sellers of monetary instruments.

5. Money Transmitters

Report the number of MSB accounts providing money transmission services.

6. Provider of Prepaid Access

Report the number of MSB accounts operating as a provider of prepaid access.

7. Seller of Prepaid Access

Report the number of MSB accounts operating as a seller of prepaid access.