

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

Call Report Form Proposed

TO THE BOARD OF DIRECTORS
OF THE CREDIT UNION
ADDRESSED:

This booklet contains the Call Report, Form 5300. This form is effective <<CYCLE DATE>> until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of **the** reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. **You may also submit your questions to cuonline@ncua.gov.** Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

NATIONAL
CREDIT UNION
ADMINISTRATION



CALL REPORT
Form 5300
Effective
<<CYCLE DATE>>
Until Superseded

REPORTING REQUIREMENTS

The Call Report contains two schedules and 21 sub-schedules. All credit unions **must** complete the Statement of Financial Condition (Schedule FC) and the Statement of Income and Expense (Schedule IE) every reporting period. Sub-schedules FC-A through FC-T require your input only as applicable.

The table below lists the sub-schedules and applicable reporting requirements for each sub-schedule.

SCHEDULE	REPORTING REQUIREMENT
FC-A - Supplemental information for AFS and HTM Investments	Complete this schedule if your credit union has investments classified as available-for-sale or held-to-maturity.
FC-B - Supplemental information for Trading Investments	Complete this schedule if your credit union has investments classified as trading.
FC-C - Investment maturity distribution	Complete this schedule if your credit union has investments in time deposits or classified as available-for-sale, held-to-maturity, or trading.
FC-D - Investment Memoranda	Complete this schedule if your credit union has non-conforming investments, brokered certificates of deposit, NCUA Guaranteed Note investments, realized investment gains/losses, other than temporary impairment, assets used to fund employee benefit or deferred compensation plans, or charitable donation
FC-E - Loans	Complete this schedule if your credit union has any loans.
FC-F - Delinquent Loans	Complete this schedule if any outstanding loans are delinquent.
FC-G - Charge-Offs/Recoveries	Complete this schedule if your credit union has any loan charge offs or recoveries.
FC-H - Indirect Loans	Complete this schedule if your credit union has indirect loans outstanding.
FC-I - 1-4 Family Residential Real Estate Loans/Leases	Complete this schedule if your credit union has 1-4 family residential real estate loans.
FC-J - Member Business Loans	Complete this schedule if your credit union has member business loans.
FC-K - Commercial	Complete this schedule if your credit union has commercial loans.
FC-L - Purchased and Participation Loans	Complete this schedule if your credit union has purchased or sold loans or participations.
FC-M - Purchased Credit Impaired and Purchased Financial Assets with Credit Deterioration	Complete this schedule if your credit union has purchased credit impaired loans or purchased financial assets with credit deterioration.
FC-N - Liquidity	Complete this schedule if your credit union has unfunded commitments, contingent liabilities, or borrowing arrangements.
FC-O - Derivatives	Complete this schedule if your credit union uses derivative contracts.
FC-P - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if money services businesses hold accounts at your credit union or if your credit union originated any international remittances.
FC-Q - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
FC-R - Prompt Corrective Action (PCA)	Complete this schedule if your credit union has completed a merger or acquisition that qualifies for business combination accounting, intends to use an optional total assets election and/or alternative risk based net worth calculation to compute your net worth ratio, or has adopted Financial Accounting Standard Accounting Standards Codification Topic 326 - Financial Instruments - Credit Losses (CECL).
FC-S - Risk Based Net Worth (RBNW) Requirement	No credit union input required.
FC-T - Risk Based Capital (RBC) Ratio Calculation	Complete this schedule if your quarter-end assets exceed \$100,000,000.
FC-U - Uninsured Secondary Capital	Complete this schedule if your credit union has uninsured secondary capital.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it. Instructions for correcting and resubmitting Call Reports in CU Online can be found in the [Credit Union Online Instruction Guide For Natural Person Credit Unions](#)

Credit Union Name: _____ Federal Charter/Certificate Number: _____

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: _____

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

Certifying Official:

Last Name: _____
Please Print

First Name: _____
Please Print

Last Name: _____
(Signature)

First Name: _____
(Signature)

Date: _____

Validation Date: _____

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

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

Public reporting burden of this collection of information is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

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

**NATIONAL CREDIT UNION ADMINISTRATION
5300 CALL REPORT**

Financial Statements

Statement of Financial Condition - FC-1	Statement of Financial Condition - FC-2	Statement of Financial Condition - FC-3	Statement of Financial Condition - FC-4	Statement of Income and Expense - IE-1
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Cash and Investment Information

Held-to-Maturity and Available-for-Sale Investments - FC-A	Trading Investments - FC-B	Investment Maturity Distribution - FC-C	Investments - Memoranda - FC-D
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Loan Information

Loans - FC-E	Delinquent Loans - FC-F	Loan Charge Offs and Recoveries - FC-G	Indirect Loans - FC-H	1-4 Family Residential Property Loans - FC-I
Member Business Loans - FC-J	Commercial Loans - FC-K	Loans Sold and Participation Loans - FC-L	Purchased Credit Impaired Loans - FC-M	

Other Schedules

Bank Secrecy Act - FC-P	Credit Union Service Organizations (CUSO) - FC-Q	Derivatives - FC-O	Liquidity - FC-N
PCA - FC-R	RBNW - FC-S	Risk Based Capital - FC-T	Uninsured Secondary Capital - FC-U

SCHEDULE FC
STATEMENT OF FINANCIAL CONDITION AS OF: _____
 This page **must** be completed by all credit unions.

ASSETS

CASH AND DEPOSITS: If your credit union reports an amount in Account code AS0007 below, complete Schedule FC-C, Investments - Maturity Distribution.

		Amount	Account
1. Cash on Hand (Coin and Currency)			730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	730B1
	b.	Cash on Deposit in the Federal Reserve Bank	AS0003
	c.	Cash on Deposit in Other Financial Institutions	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)			730C
4. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			AS0007
5. All other deposits			AS0008
6. TOTAL CASH, CASH EQUIVALENTS, AND OTHER DEPOSITS (Sum 730A, 730B, 730C, AS0007, and AS0008)			AS0009

INVESTMENT SECURITIES: If your credit union reports amounts below, complete Schedules FC-A, FC-B, FC-C and FC-D, as applicable.

		Amount	Account
7. Trading Securities			965
8. Available for Sale Securities - Skip to Line 10 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			797E
9. Held-to-Maturity Securities - Skip to Line 10 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			796E

Complete these rows if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

10. Check this box if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			AS0010
11. Available for Sale Debt Securities	a.	Fair Value of Available for Sale (AFS) Debt Securities	AS0011
		Amount	Account
	b.	Allowance for Credit Losses on AFS Debt Securities	AS0037
	c.	AFS Debt Securities - Amortized Cost	AS0012
12. Fair Value of Other Available for Sale Securities			AS0038
13. Held-to-Maturity Debt Securities	a.	Amortized Cost Basis of Held-to-Maturity Debt Securities	AS0039
	b.	Allowance for Credit Losses on Held-to-Maturity Debt Securities	AS0041
14. Amortized Cost of Other Held-to-Maturity Securities			AS0042

15. TOTAL INVESTMENT SECURITIES (Sum of Accounts 965, 797E, 796E, AS0011, AS0038, AS0039 less AS0041, and AS0042)	AS0013
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OTHER INVESTMENTS: If your credit union reports amounts below, complete Schedule FC-C.

		Amount	Account
16. Restricted Investments	a.	Nonperpetual Capital Account	769A
	b.	Perpetual Contributed Capital	769B
	c.	All other restricted investments	AS0016
17. TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)			AS0017

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SCHEDULE FC (continued)
STATEMENT OF FINANCIAL CONDITION AS OF: _____
*This page **must** be completed by all credit unions.*

ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
18. Loans Held for Sale		003

LOANS:

	Number of Loans	Account	Amount	Account
19. TOTAL LOANS & LEASES - Skip to Line 21 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL). Complete FC-E.		025A		025B
20. Less: Allowance for Loan & Lease Losses - Skip to Line 21 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).				719

Complete these rows if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

LOANS & LEASES AT AMORTIZED COST	Number of Loans	Account	Amount	Account
21. Total Loans & Leases at amortized cost - Complete FC-E.		AS0043		AS0044
22. Less: Allowance for Credit Losses				AS0048

OTHER ASSETS:

		Amount	Account
23. Foreclosed and Repossessed Assets	a. Commercial		AS0022
	b. Consumer Real Estate		AS0023
	c. Consumer Vehicle		AS0024
	d. Consumer Other		AS0025
	e. Total Foreclosed and Repossessed Assets		798A
24. Land and Building			007
25. Other Fixed Assets			008
26. NCUA Share Insurance Capitalization Deposit			794
27. Other Assets	a. Goodwill		009D2
	b. Mortgage servicing assets		779
	c. Other Intangible Assets		AS0032
	d. Accrued Interest on Loans & Leases		009A
	e. Accrued Interest on Investments		009B
	f. All Other Assets		009C
	g. Total Other Assets		AS0036
28. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719, AS0044 less AS0048, 798A, 007, 008, 794 and AS0036)			010

Must equal Account 014 on Schedule FC-4

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SCHEDULE FC (continued)
STATEMENT OF FINANCIAL CONDITION AS OF: _____
*This page **must** be completed by all credit unions.*

LIABILITIES:							Total Amount	Account
1. Accounts Payable and Other Liabilities								825
2. Accrued Dividends & Interest Payable on Shares & Deposits								820A
3. Estimate of Credit Losses on Off-Balance Sheet Credit Exposures								LI0003
<i>Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.</i>								
	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
4. Draws Against Lines of Credit		883A		883B1		883B2		883C
5. Other Notes, Promissory Notes and Interest Payable		011A		011B1		011B2		011C
6. Borrowing Repurchase Transactions		058A		058B1		058B2		058C
7. Subordinated Debt		867A		867B1		867B2		867C
8. Subordinated Debt included in Net Worth				925A1		925A2		925A
9. TOTALS (sum each column)		860A		860B1		860B2		860C

SHARES/DEPOSITS:										
	Number of Accounts	Account	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
10. Share Drafts		452		902A						902
11. Regular Shares		454		657A						657
12. Money Market Shares		458		911A						911
13. Share Certificates		451		908A		908B1		908B2		908C
14. IRA/KEOGH Accounts		453		906A		906B1		906B2		906C
15. All Other Shares		455		630A		630B1		630B2		630
16. TOTAL SHARES		966		013A		013B1		013B2		013
17. Nonmember Deposits		457		880A		880B1		880B2		880
18. TOTAL SHARES and DEPOSITS		460		018A		018B1		018B2		018
19. TOTAL LIABILITIES (Sum of Account 825, 820A, LI0003, 860C, and 018.)										LI0069
Number of current members:									Number	Account
20. Number of current members (not number of accounts)										083

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):		Amount	Account
21. Non-U.S. dollar denominated deposits			636
22. Dollar Amount of Share Certificates = or > \$100,000 (Excluding IRA share certificates and brokered share certificates participated out by the broker in shares of less than \$100,000)			638
23. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000			639
24. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program			641
25. Dollar Amount of Commercial Deposit Accounts			643
26. Dollar Amount of Share Accounts with negative balances			644

NCUA INSURED SAVINGS COMPUTATION
*This section **must** be completed by all credit unions.*

Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.

	Uninsured Amount	Account
A. UNINSURED MEMBER SHARES AND DEPOSITS		065A4
B. UNINSURED NONMEMBER SHARES AND DEPOSITS		067A2
C. TOTAL UNINSURED SHARES AND DEPOSITS (Sum Accounts 065A4 and 067A2)		068A
D. TOTAL INSURED SHARES AND DEPOSITS (Account 018 plus Account 644 less Account 068A)		069A

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SCHEDULE FC (continued)
STATEMENT OF FINANCIAL CONDITION AS OF: _____
*This page **must** be completed by all credit unions.*

EQUITY:

	Amount	Account
27. Undivided Earnings		940
28. Regular Reserves		931
29. Other Reserves (Appropriations of Undivided Earnings)		658
30. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		668
31. Equity acquired in merger		658A
32. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges		945A
33. Other Comprehensive Income (not already included in Account 945, 945A or 945C)		945B
34. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - <i>Skip to Line 36 if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)</i>		945C
35. Accumulated Unrealized Gains (Losses) on Available for Sale Securities - <i>Skip to Line 36 if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)</i>		945
<i>Enter an amount in Account EQ0010 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable</i>		
36. Other Comprehensive Income related to Holding Gains and Losses on AFS debt securities for which an allowance for credit loss has been recorded		EQ0010
37. Net Income (unless this amount is already included in Retained Earnings)		602
38. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 931, 658, 668, 658A, 945, 945C, 945A, 945B, EQ0010, and 602)		014

Must equal Account 010 on Schedule FC-2

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SCHEDULE IE
STATEMENT OF INCOME AND EXPENSE

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

REPORT YEAR-TO-DATE AMOUNTS

INTEREST INCOME YEAR-TO-DATE	Amount	Account
1. Interest on Loans (Excluding interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest and Dividends)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)		124
5. TOTAL INTEREST INCOME (Account 110 less 119 plus Account 120 and 124)		115
INTEREST EXPENSE YEAR-TO-DATE		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)		381
8. Interest on Borrowed Money		340
9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)		350
10. Provision for Loan & Lease Losses - <i>Skip to Line 11 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)</i>		300
<i>Complete these rows if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)</i>		
11. Credit Loss Expense	a. Loans & Leases	IS0011
	b. AFS Debt Securities	IS0012
	c. HTM Debt Securities	IS0013
	d. Purchased Financial Assets with Credit Deterioration	IS0016
	e. Total Credit Loss Expense	IS0017
12. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES OR CREDIT LOSS EXPENSE (Account 115 less Account 350 less Account 300 less Account IS0017)		116

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SCHEDULE IE (continued)
STATEMENT OF INCOME AND EXPENSE
*This page **must** be completed by all credit unions.*

REPORT YEAR-TO-DATE AMOUNTS

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income		131
14. Other Operating Income (Includes unconsolidated CUSO Income and the net Gain (Loss) associated with Non-Investment Assets in a Non-Trading, Fair Value (FV) Derivatives Hedge)		659
15. Gain (Loss) on Investments (DO NOT include Trading Profits and Losses reported in Account 124 or Gain (Loss) on Restricted Investments reported in Account IS0015). Complete Schedule FC-D.		IS0014
16. Gain (Loss) on Restricted Investments		IS0015
17. Net Gain (Loss) associated with Investment Assets in a Non-Trading, FV Derivatives Hedge		420D
18. Gain (Loss) on Non-Trading Derivatives		421
19. Gain (Loss) on Disposition of Fixed Assets		430
20. Gain from Bargain Purchase (Merger)		431
21. Other Non-operating Income (Expense)		440
22. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, 659, IS0014, IS0015, 420D, 421, 430, 431, and 440)		117
NON-INTEREST EXPENSE YEAR-TO-DATE		
23. Employee Compensation and Benefits		210
24. Travel and Conference Expense		230
25. Office Occupancy Expense		250
26. Office Operations Expense		260
27. Educational and Promotional Expenses		270
28. Loan Servicing Expense		280
29. Professional and Outside Services		290
30. Member Insurance Expense		310
31. Operating Fees (Examination and/or supervision fees)		320
32. Miscellaneous Operating Expenses		360
33. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)		671
34. NET INCOME (LOSS) (Account 116 plus Account 117 less Account 671)		661A

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SCHEDULE FC-A

INVESTMENTS - AVAILABLE-FOR-SALE AND HELD-TO-MATURITY, SUPPLEMENTAL INFORMATION AS OF: _____

Held-to-maturity and Available-for-sale Investments - Complete this schedule if amounts are reported in Accounts 796E, 797E, AS0011, AS0038, AS0039, or AS0042 on Schedule FC-1.

	Held-to-maturity				Available-for-sale			
	Amortized Cost (A)	Account	Fair Value (B)	Account	Amortized Cost (C)	Account	Fair Value (D)	Account
1. US Government Obligations		NV0001		NV0002		NV0003		NV0004
2. Federal Agency Securities - Guaranteed	a. Agency/GSE Debt Instruments - Guaranteed	NV0013		NV0014		NV0015		NV0016
	b. Agency/GSE Non-Debt Instruments - Guaranteed	NV0017		NV0018		NV0019		NV0020
	c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	NV0021		NV0022		NV0023		NV0024
3. Federal Agency Securities - Non-Guaranteed	a. Agency/GSE Debt Instruments - Non-Guaranteed	NV0025		NV0026		NV0027		NV0028
	b. Agency/GSE Non-Debt Instruments - Non-Guaranteed	NV0029		NV0030		NV0031		NV0032
	c. TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED	NV0033		NV0034		NV0035		NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a. Privately Issued Residential Mortgage Related Securities	NV0037		NV0038		NV0039		NV0040
	b. Privately Issued Commercial Mortgage Related Securities	NV0041		NV0042		NV0043		NV0044
	c. Other Asset-Backed Securities	NV0045		NV0046		NV0047		NV0048
	d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES	NV0049		NV0050		NV0051		NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a. Privately Issued Residential Mortgage Related Securities	NV0053		NV0054		NV0055		NV0056
	b. Privately Issued Commercial Mortgage Related Securities	NV0057		NV0058		NV0059		NV0060
	c. Other Asset-Backed Securities	NV0061		NV0062		NV0063		NV0064
	d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	NV0065		NV0066		NV0067		NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.		NV0069		NV0070		NV0071		NV0072
7. Mutual Funds (including common trusts)		NV0073		NV0074		NV0075		NV0076
8. All Other Held-to-Maturity or Available-for-Sale Investments		NV0077		NV0078		NV0079		NV0080
9. Total HTM or AFS Investment Securities - Skip to line 10 if you have early adopted ASC Topic 326 - Financial Instruments, Credit Losses (CECL)		796E		801		NV0083		797E

Must equal Account 796E on Schedule FC-1

Must equal Account 797E on Schedule FC-1

If you have early adopted ASC Topic 326 - Financial Instruments, Credit Losses (CECL)								
10. Total HTM or AFS Investment Securities		NV0005		NV0006		NV0007		NV0008

Must equal the sum of AS0039 and AS0042 on Schedule FC-1

Must equal the sum of AS0011 and AS0038 on Schedule FC-1

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**SCHEDULE FC-B
INVESTMENTS - TRADING, SUPPLEMENTAL INFORMATION AS OF: _____**

TRADING INVESTMENTS - Complete this schedule if an amount is reported in Account 965 on Schedule FC-1.

		Fair Value	Account
1. US Government Obligations			NV0087
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	NV0088
	b.	Agency/GSE Non-Debt Instruments - Guaranteed	NV0089
	c.	TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	NV0090
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed	NV0091
	b.	Agency/GSE Non-Debt Instruments - Non-Guaranteed	NV0092
	c.	TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED	NV0093
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities	NV0094
	b.	Privately Issued Commercial Mortgage Related Securities	NV0095
	c.	Other Asset-Backed Securities	NV0096
	d.	TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES	NV0097
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities	NV0098
	b.	Privately Issued Commercial Mortgage Related Securities	NV0099
	c.	Other Asset-Backed Securities	NV0100
	d.	TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.			NV0102
7. Mutual Funds (including common trusts)			NV0103
8. All Other Investments - Trading			NV0104
9. Total Trading Investments -			965

Must equal Account 965 on Schedule FC-1

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**SCHEDULE FC-C
INVESTMENTS - MATURITY DISTRIBUTION, SUPPLEMENTAL INFORMATION AS OF: _____**

Investment Maturity Distribution - Complete this schedule if amounts are reported in Accounts AS0007, AS0013 or AS0017 on Schedule FC-1. Skip to Line 6 if you have early adopted ASC Topic 326 - Financial Instruments, Credit Losses (CECL).

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time Deposits		NV0106		NV0107		NV0108		NV0109		NV0110		AS0007
2. Trading		965A		965B		965C1		965C2		965D		965
3. Available-for-Sale		797A		797B		797C1		797C2		797D		797E
4. Held-to-Maturity		796A		796B		796C1		796C2		796D		796E
5. Total		NV0130		NV0131		NV0132		NV0133		NV0134		NV0135

Must equal the sum of Accounts AS0007 and AS0013 from Schedule FC-1.

Complete these rows if you have early adopted ASC Topic 326 - Financial Instruments, Credit Losses (CECL)

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
6. Time Deposits		NV0106		NV0107		NV0108		NV0109		NV0110		AS0007
7. Trading		965A		965B		965C1		965C2		965D		965
8. Available-for-Sale		NV0160		NV0161		NV0162		NV0163		NV0164		NV0008
9. Held-to-Maturity		NV0166		NV0167		NV0168		NV0169		NV0170		NV0005
10. Total		NV0172		NV0173		NV0174		NV0175		NV0176		NV0177

Must equal the sum of Accounts AS0007 and AS0013 from Schedule FC-1.

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**SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: _____**

INVESTMENTS - MEMORANDA - Complete this schedule as applicable.

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).		784A
2. Outstanding balance of brokered certificates of deposit and share certificates		788
3. NCUA Guaranteed Notes (for RBNW calculation (702.104(d)))		740

	Amount	Account
Realized Investment Gains (Losses)		
4. Realized Gains (Losses) on Held to Maturity Securities		NV0144
5. Realized Gains (Losses) on Available for Sale Securities		NV0145
6. Realized Gains (Losses) on all other investments (Do not include gain or loss on Trading Securities or Restricted Investments)		NV0146
7. Gain (Loss) on Investments (Sum NV0144, NV0145 and NV0146.)		IS0014

Must equal Account IS0014 on Schedule IE-2.

	Amount	Account
Other Than Temporary Impairment Information - Already reported in Account NV0144, NV0145, or NV0146		
8. Total Other-Than-Temporary Impairment (OTTI) Losses		420A
9. Less: Portion OTTI Losses in Other Comprehensive Income		420B
10. OTTI Losses Recognized in Earnings (Sum 420A and 420B)		420C

Assets used to fund employee benefit or deferred compensation plans

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

	Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
11. a. Securities						789C
b. Other Investments						789D
c. Other Assets						
i. Split Dollar Life Insurance Arrangements						
a) Collateral Assignment		NV0153		NV0154		789E
b) Endorsement		NV0156		NV0157		789E1
ii. Other Insurance						789E2
iii. Other Non-insurance						789F
d. Total assets used to fund employee benefit or deferred compensation plans (Sum 789C, 789D, 789E, 789E1, 789E2, and 789F)						789G

	Recorded Value	Account
Charitable Donation Accounts		
12. Amounts reported in the Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts		789H

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**SCHEDULE FC-E
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____**

LOANS AND LEASES

Report the number and amount of credit union loans on lines 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on Line 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on Schedule FC-2. **If you have early adopted ASC Topic 326 - Financial Instruments, Credit Losses (CECL), the Number (Account Code 025A1) and Amount (Account Code 025B1) reported on Line 14 should equal the Number (Account Code AS0043) and Amount (Account Code AS0044) reported on Schedule FC-2.** Report participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Complete Schedules FC-H through FC-M as necessary.

	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans		993		396
2. Payday Alternative Loans (PAL loans) (Federal CU Only)		994A		397A
3. Non-Federally Guaranteed Student Loans		963A		698A
4. All Other Unsecured Loans/Lines of Credit		994		397
5. New Vehicle Loans		958		385
6. Used Vehicle Loans		968		370
7. Leases Receivable		954		002
8. All Other Secured Non-Real Estate Loans/Lines of Credit		963C		698C
9. 1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien		959A		703A
10. 1-4 Family Residential Property Loans/Lines of Credit Secured by Junior Lien		960A		386A
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit		960B		386B
12. Commercial Loans/Lines of Credit Real Estate Secured		900K4		718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured		900P		400P
14. TOTAL LOANS AND LEASES (Sum of items 1-13.)		025A1		025B1

Must equal Accounts 025A and 025B or AS0043 and AS0044 on Schedule FC-2.

	Number	Account	Amount	Account		
15. Loans Granted Year-to-Date		031A		031B		
16. Total outstanding Troubled Debt Restructured Loans		1000F		1001F		
17. Total outstanding balances of loans affected by bankruptcy claims				971		
18. Loans Outstanding to Credit Union Officials and Senior Executive Staff		995		956		
19. Federal Credit Union Interest Rate Ceiling Report						
a. Dollar amount of loans with interest rates that exceed 15% (Federal Credit Unions Only)				567		
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Federal Credit Unions Only)				568		
	Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
20. Government Guaranteed Non-Commercial Loans (contained in lines 1 - 11 above)		1060		1060A		1060B
21. Government Guaranteed Commercial Loans (contained in lines 12-13 above)						
a. Small Business Administration Commercial Loans		691B1		691C1		691C2
b. Other Government Guaranteed Commercial Loans		691P		691P1		691P2

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**SCHEDULE FC-F
DELINQUENT LOANS BY COLLATERAL TYPE AS OF: _____**

	Dollar Amount of Reportable Delinquency										Total Amount of Reportable Delinquent Loans	Account	Total Number of Reportable Delinquent Loans	Account
	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account				
1. Unsecured Credit Card Loans		024B		DL0002		026B		027B		028B		045B		045A
2. Payday Alternative Loans (PAL loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B		130A
3. Non-Federally Guaranteed Student Loans		020T		DL0016		021T		022T		023T		041T		053E
4. All Other Unsecured Loans/Lines of Credit		DL0022		DL0023		DL0024		DL0025		DL0026		DL0027		DL0028
5. New Vehicle Loans		020C1		DL0030		021C1		022C1		023C1		041C1		035E1
6. Used Vehicle Loans		020C2		DL0037		021C2		022C2		023C2		041C2		035E2
7. Leases Receivable		020D		DL0044		021D		022D		023D		041D		034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit		DL0050		DL0051		DL0052		DL0053		DL0054		DL0055		DL0056
9. 1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien		DL0057		DL0058		DL0059		DL0060		DL0061		DL0062		DL0063
10. 1-4 Family Residential Property Loans/Lines of Credit Secured by Junior		DL0064		DL0065		DL0066		DL0067		DL0068		DL0069		DL0070
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit		DL0071		DL0072		DL0073		DL0074		DL0075		DL0076		DL0077
12. Commercial Loans/Lines of Credit Real Estate Secured		DL0078		DL0079		DL0080		DL0081		DL0082		DL0083		DL0084
13. Commercial Loans/Lines of Credit Not Real Estate Secured		DL0085		DL0086		DL0087		DL0088		DL0089		DL0090		DL0091
14. TOTAL DELINQUENT LOANS AND LEASES		020B		DL0093		021B		022B		023B		041B		041A

	AMOUNT	Account
15. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:		
a. Participation Loans Purchased (Account 691L)		DL0099
b. Indirect Loans (Account 618A)		041E

16. Amount of reportable delinquent Agriculture-related loans (Account 042A9) included in the amounts reported in Commercial Loans/Lines of Credit Real Estate Secured (Account DL0083) or Commercial Loans/Lines of Credit Not Real Estate Secured (Account DL0090).		041H1
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Credit Union Name: _____

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**SCHEDULE FC-G
LOAN CHARGE OFFS AND RECOVERIES AS OF: _____**

LOAN LOSS INFORMATION		YTD Charge Offs	Account	YTD Recoveries	Account
1. Unsecured Credit Card Loans			680		681
2. Payday Alternative Loans (PAL loans) (Federal CU Only)			136		137
3. Non-Federally Guaranteed Student Loans			550T		551T
4. All Other Unsecured Loans/Lines of Credit			CO0007		CO0008
5. New Vehicle Loans			550C1		551C1
6. Used Vehicle Loans			550C2		551C2
7. Leases Receivable			550D		551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit			CO0015		CO0016
9. 1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien			CO0017		CO0018
10. 1-4 Family Residential Property Loans/Lines of Credit Secured by Junior Lien			CO0019		CO0020
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit			CO0021		CO0022
12. Commercial Loans/Lines of Credit Real Estate Secured			CO0023		CO0024
13. Commercial Loans/Lines of Credit Not Real Estate Secured			CO0025		CO0026
14. Total Charge Offs and Recoveries			550		551
15. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:	a.	Participation Loans Purchased (Account 691L)		550F	551F
	b.	Indirect Loans (Account 618A)		550E	551E
16. Amount of Agriculture-related loans (Account 042A9) included in the amounts reported in Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs (Account CO0023), Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries (Account CO0024), Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs (Account CO0025), or Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries (Account CO0026).			550H1		551H1

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SCHEDULE FC-H
LOANS - INDIRECT, SUPPLEMENTAL INFORMATION AS OF: _____

INDIRECT LOANS - Complete this section if the credit union has any indirect loans outstanding

Indirect loan participations must also be reported on Schedule FC-L.

1. INDIRECT LOANS

		Number	Account	Amount	Account
a.	Indirect Loans - Point of Sale Arrangement		617B		618B
b.	Indirect Loans - Outsourced Lending Relationship		617C		618C
c.	TOTAL OUTSTANDING INDIRECT LOANS		617A		618A

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SCHEDULE FC-I
LOANS - 1-4 FAMILY RESIDENTIAL PROPERTY, SUPPLEMENTAL INFORMATION AS OF: _____

1-4 FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS AND LINES OF CREDIT (NON-COMMERCIAL)

1-4 FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
1. Fixed Rate	a. > 15 Years		RL0001		RL0002		RL0003
	b. 15 Years or less		RL0004		RL0005		RL0006
2. Balloon/Hybrid	a. > 5 Years		RL0007		RL0008		RL0009
	b. 5 Years or less		RL0010		RL0011		RL0012
3. Adjustable Rate			RL0013		RL0014		RL0015
4. Total 1-4 family residential property loans/lines of credit secured by 1st lien (Sum columns)					RL0016		RL0017

Must equal Account 703A on Schedule FC-E

1-4 FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN

5. Closed-End	a. Fixed Rate		RL0018		RL0019		RL0020
	b. Adjustable Rate		RL0021		RL0022		RL0023
6. Open-End	a. Fixed Rate		RL0024		RL0025		RL0026
	b. Adjustable Rate		RL0027		RL0028		RL0029
7. Total 1-4 family residential property loans/lines of credit secured by junior lien (Sum columns)					RL0030		RL0031

Must equal Account 386A on Schedule FC-E

ALL OTHER (NON-COMMERCIAL) REAL ESTATE

8. Closed-End	a. Fixed Rate		RL0032		RL0033		RL0034
	b. Adjustable Rate		RL0035		RL0036		RL0037
9. Open-End	a. Fixed Rate		RL0038		RL0039		RL0040
	b. Adjustable Rate		RL0041		RL0042		RL0043
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Sum columns)					RL0044		RL0045

Must equal Account 386B on Schedule FC-E

11. TOTAL 1-4 FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS/LINES OF CREDIT		RL0046		RL0047		RL0048
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ADDITIONAL 1-4 FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)

	Amount	Account
12. Balance Outstanding of 1-4 Family Residential Construction Loans		704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years		RL0050

	No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Acct Code
14. Interest Only & Payment Option 1-4 Family Residential Property Loans Secured by a 1st Lien		704C2		704C1		704C3

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**SCHEDULE FC-J
LOANS - MEMBER BUSINESS LOANS, SUPPLEMENTAL INFORMATION AS OF: _____**

MEMBER BUSINESS LOANS - Complete this section if the credit union has any member business loans.

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS

	Amount	Account
1. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance		400A
2. Net Member Business Loan Balance Comprised of 1-4 Family Residential Properties		400N

RISK BASED NET WORTH (RBNW) - For credit unions with assets greater than \$50,000,000

	Amount	Account
3. Member Business Loans qualifying for RBNW		400
4. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
5. Amount of Real Estate Loans included in Account 400 above		ML0005
6. Amount of real estate loans included in Account ML0005 above that contractually refinance, reprice or mature within the next 5 years		ML0006

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**SCHEDULE FC-K
LOANS - COMMERCIAL, SUPPLEMENTAL INFORMATION AS OF: _____**

COMMERCIAL LENDING - Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.

Commercial Loans

1. Commercial Loans to Members

	No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
a. Construction and Development Loans		143A3		143B3		143C3		143D3
b. Secured by Farmland		961A5		042A5		099A5		463A5
c. Secured by Multifamily		900M		400M		090M		475M
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H2		400H2		090H2		475H2
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J2		400J2		090J2		475J2
f. TOTAL COMMERCIAL REAL ESTATE SECURED		900K2		718A3		090K2		475K2
g. Loans to finance agricultural production and other loans to farmers		961A6		042A6		099A6		463A6
h. Commercial and Industrial Loans		900L2		400L2		090L2		475L2
i. Unsecured Commercial Loans		900C5		400C5		090C5		475C5
j. Unsecured Revolving Lines of Credit for Commercial Purposes		900C6		400C6		090C6		475C6
k. TOTAL COMMERCIAL LOANS TO MEMBERS		900A1		400A1		090A1		475A1

2. Purchased commercial loans or participation interests to nonmembers

a. Construction and Development Loans		143A4		143B4		143C4		143D4
b. Secured by Farmland		961A7		042A7		099A7		463A7
c. Secured by Multifamily		900M1		400M1		090M1		475M1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H3		400H3		090H3		475H3
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J3		400J3		090J3		475J3
f. TOTAL COMMERCIAL REAL ESTATE SECURED		900K3		718A4		090K3		475K3
g. Loans to finance agricultural production and other loans to farmers		961A8		042A8		099A8		463A8
h. Commercial and Industrial Loans		900L3		400L3		090L3		475L3
i. Unsecured Commercial Loans		900C7		400C7		090C7		475C7
j. Unsecured Revolving Lines of Credit for Commercial Purposes		900C8		400C8		090C8		475C8
k. TOTAL COMMERCIAL LOANS TO NONMEMBERS		900B1		400B1		090B1		475B1

TOTAL COMMERCIAL LOANS (Sum Accounts 900A1 and 900B1, Sum Accounts 400A1 and 400B1)

	900T1		400T1
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MISCELLANEOUS COMMERCIAL LOAN INFORMATION

	Number	Account	Amount	Account
3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)		1061A		1061
4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)		1062A		1062
5. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)		1063A		1063
6. Outstanding Agricultural Related Loans (Sum Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)		961A9		042A9
7. Amount of real estate loans included in Accounts 718A3 and 718A4 above that contractually refinance, reprice or mature within the next 5 years				CM0099

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SCHEDULE FC-L
LOANS - PURCHASED AND PARTICIPATION, SUPPLEMENTAL INFORMATION AS OF: _____

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

1. LOANS PURCHASED		Number	Account	Amount	Account
a.	Loans Purchased In Full from Other Financial Institutions Year-to-date		614		615
b.	Loans Purchased In Full from Other Sources Year-to-date		612		613

2. LOANS SOLD		Amount	Account
a.	Amount of Loans Sold with Servicing Retained, Year-to-date		PP0005
b.	Outstanding balance of loans sold with servicing retained		PP0006
c.	Amount of Loans Sold with Servicing Released, Year-to-date		PP0007
d.	Loans Transferred with Limited Recourse Qualifying for Sales Accounting		819
e.	Amount of real estate loans sold year-to-date		PP0009

3. PARTICIPATION LOANS

Indirect loan participations must also be reported on Schedule FC-H.

	Participations Purchased				Participations Sold			
	Outstanding Balance	Account	Amount Purchased Year-To-Date	Account	Retained Balance Outstanding	Account	Amount Sold Year-To-Date	Account
a.	Vehicle - Non-commercial	PP0010		PP0011		PP0012		PP0013
b.	Non-Federally Guaranteed Student Loans	691L7		PP0015		691N7		PP0017
c.	1-4 Family Residential Property	691L2		PP0019		691N2		PP0021
d.	Commercial Loans excluding Construction & Development	691L8		PP0023		691N8		PP0025
e.	Commercial Construction & Development	691L9		PP0027		691N9		PP0029
f.	All Other	PP0030		PP0031		PP0032		PP0033
g.	TOTAL OUTSTANDING (each column)	691L		690		691N		691

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SCHEDULE FC-M

LOANS - PCIL AND PCD, SUPPLEMENTAL INFORMATION AS OF: _____

PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	Contractual Balance Outstanding	Account	Recorded Investment Reported as Loans in Account 025B	Account
1. Total PCILs Outstanding		PC0001		PC0002

Complete this section if the credit union has early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	Purchase Price	Account	Acquirer's ACL at Acquisition Date	Account	Non-Credit Discount or Premium attributable to other factors	Account	Par Value	Account
1. Total PCD Loans Outstanding		PC0003		PC0004		PC0005		PC0006
2. Total PCD Debt Securities		PC0007		PC0008		PC0009		PC0010

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Credit Union Name: _____

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**SCHEDULE FC-N
LIQUIDITY, COMMITMENTS AND SOURCES AS OF: _____**

All credit unions must complete lines 1 through 6, as applicable.

UNFUNDED COMMITMENTS			Outstanding Letters of Credit	Account	Other Unfunded Commitments	Account	Total Amount	Account
1. Unfunded Commitments for Commercial Loans	a.	Construction and Development Commercial Loans		LQ0001		LQ0002		814A8
	b.	Agricultural Related Commercial Loans		LQ0004		LQ0005		814J5
	c.	All Other Commercial Loan Unfunded Commitments		LQ0007		LQ0008		LQ0009
	d.	Total Unfunded Commitments for Commercial Loans		813A2		LQ0011		814K
							Amount	Account
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a.	Revolving Open-End lines secured by 1-4 Family Residential Properties						811D
	b.	Credit Card Lines						812C
	c.	Unsecured Share Draft Lines of Credit						815C
	d.	Unused Overdraft Protection Program						822C
	e.	Other Unfunded Commitments						816B5
	f.	Total Unfunded Commitments for Non-Commercial Loans						816T
3. Total Unfunded Commitments for all loan types (Sum Accounts 814K and 816T)								816A

CONTINGENT LIABILITIES	Amount	Account
4. Other Contingent Liabilities		818A

BORROWING ARRANGEMENTS			Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Other Borrowings	Account
5. Borrowing Arrangements	a.	Corporate Credit Unions		884		885A		885C
	b.	Natural Person Credit Unions		884C		885A1		885C1
	c.	Federal Home Loan Bank		LQ0027		885A3		885C3
	d.	Central Liquidity Facility						885C4
	e.	Federal Reserve Bank						885C5
	f.	Other Sources		884D		885A2		885C2
	g.	Total Borrowings		881		885A4		885C6

Must agree to Schedule FC-3, Account 883C

6. Amount of Borrowings Callable by Lender	Amount	Account
		865A

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**SCHEDULE FC-O
DERIVATIVE TRANSACTIONS REPORT AS OF: _____**

Total Derivative Transactions Outstanding		Total Notional Amount	Account	Net Fair Value Gain (Loss)	Account	Weighted Average Years to Maturity	Account
1. Interest Rate Swaps:							
a.	Pay-fixed		1020		1020C		1020Y
b.	Receive-fixed		1021		1021C		1021Y
c.	Basis		1022		1022C		1022Y
2. Interest Rate Options:							
a.	Caps Purchased		1023		1023C		1023Y
b.	Floors Purchased		1024		1024C		1024Y
3. Treasury Futures:							
a.	2 and 3 Year Notes		1025		1025C		1025Y
b.	5 and 10 Year Notes		1026		1026C		1026Y
4. Other Derivatives (List):		Account					
a.	_____	1027Z	1027		1027C		1027Y
Total Derivatives			1030		1030C		1030Y

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SCHEDULE FC-P
BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: _____
Complete this schedule if the items below are applicable. This information will not be released to the public.

MONEY SERVICES BUSINESSES		Number of Accounts	Account	Amount	Account
1. Total Money Services Businesses			1050		1050A
a.	Dealers in Foreign Exchange		1051	<p>Sum of Items 1a - 1g will not necessarily agree to Account 1050</p>	
b.	Check Cashers		1052		
c.	Monetary Instruments		1053		
d.	Money Transmitters		1054		
e.	Provider of Prepaid Access		1055		
f.	Seller of Prepaid Access		1056		
g.	Other services provided by Money Services Businesses		BA0009		

		Number of Remittances	Account
2. Number of International Remittances Originated Year-to-Date			928

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SCHEDULE FC-Q
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: _____

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence," or owns only a smaller portion of the CUSO.

		Amount	Account
1.	a. Total Value of Investments in CUSOs		851
	b. Total Amount loaned to CUSOs		852
	c. Total Aggregate Cash Outlay in CUSOs		853

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SCHEDULE FC-R

PCA NET WORTH CALCULATION WORKSHEET AS OF: _____

Input is required if your credit union completed a merger or acquisition after 12/31/2008, is using an optional total assets election to calculate net worth ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, or elected to calculate an alternative Risk Based Net Worth ratio.

NET WORTH TO TOTAL ASSETS RATIO CALCULATION

NUMERATOR: NET WORTH

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)
7. Adjusted Retained Earnings acquired through Business Combinations
 - a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations
 - b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)
 - c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)
 - d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)
8. TOTAL NET WORTH (Sum of Accounts 940 + 931 + 668 + 925A + 602 + 1004)

Amount	Account
	940
	931
	668
	658
	925A
	602
Amount	Account
	1004A
	1004B
	1004C
	1004
	997

These fields will pre-populate.

Complete these fields if a merger/ acquisition was completed AFTER 12/31/2008.

DENOMINATOR: TOTAL ASSETS

9. Total Assets (quarter-end)
- Total Assets Elections (Optional)**
10. Average of Daily Assets over the calendar quarter
 11. Average of the three month-end balances over the calendar quarter
 12. The average of the current and three preceding calendar quarter-end balances

If you elect to use an optional asset amount to calculate your net worth ratio, input an optional asset amount on one of these lines.

Amount	Account
	010
Amount	Account
	010A
	010B
	010C

NET WORTH RATIO

13. Net Worth Ratio (Account 997 divided by Account 010, 010A, 010B, or 010C)
14. a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation)
- b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107

Amount	Account
	998
	999
	999A

NET WORTH CLASSIFICATION

15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)
16. Net Worth Classification if credit union is new
A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.)

Classification	Account
	700
	701

Complete these rows if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

17. Quarter end date for CECL adoption		NW0001
18. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0002

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**SCHEDULE FC-S
STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF: _____
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page.
Information entered on preceding schedules will populate the line items below in the online 5300 System. A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, Schedule FC-1 (Acct. 010)					
<u>(a) Long-term real estate loans</u> The sum of: Schedule FC-I (Acct. RL0047) Schedule FC-K (Acct. 718A3) Schedule FC-K (Acct. 718A4) Minus: Schedule FC-I (Acct. RL0050) Schedule FC-K (Acct. CM0099) Minus the difference of: Schedule FC-J (Acct. ML0005) Schedule FC-J (Acct. ML0006) Threshold amount: 0 to 25% Excess amount: over 25%					
<u>(b) MBLs outstanding</u> Schedule FC-J (Acct. 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%					
<u>(c) Investments</u> <i>Weighted-average life:</i> Schedule FC-1, Account 730B, 730C and AS0008: 0 to 1 year (Schedule FC-C, Acct. NV0130 or NV0172) > 1 year to 3 years (Schedule FC-C, Acct. NV0131 or NV0173) > 3 years to 5 years (Schedule FC-C, Acct. NV0132 or NV0174) > 5 years to 10 years (Schedule FC-C, Acct. NV0133 or NV0175) > 10 years (Schedule FC-C, Acct. NV0134 or NV0176)					
<u>(d) Low-risk assets</u> Schedule FC-1 (Acct. 730A) Schedule FC-2 (Acct. 794) Schedule FC-D (Acct. 740)					
Sum of risk portfolios (a) through (d) above					
<u>(e) Average-risk assets</u> Schedule FC-1 (Acct. 010) less: Risk portfolio items (a) through (d) above					
<u>(f) Loans sold with recourse</u> Schedule FC-L (Acct. 819)					
<u>(g) Unused MBL commitments</u> Schedule FC-J (Acct. 814B)					
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, Schedule FC-2 (Acct. 719)					
Sum of standard components: RBNW requirement (Acct. 999B)					

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SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN NUMERATOR

		Exposure Amount	Account	Risk Weight	Risk Weighted Balance
Equity					
1. Undivided earnings		Auto-Populated	940	100%	
2. Regular reserves		Auto-Populated	931	100%	
3. Appropriations for non-conforming investments		Auto-Populated	668	100%	
4. Other reserves		Auto-Populated	658	100%	
5. Equity acquired in merger		Auto-Populated	658A	100%	
6. Net income		Auto-Populated	602	100%	
Other Additions					
7. Allowance for Loan and Lease Losses		Auto-Populated	719	100%	
8. Secondary capital accounts included in net worth (as defined in §702.2)		Auto-Populated	925A	100%	
9. Section 208 Assistance included in net worth (as defined in §702.2)			RB0009	100%	
Other Deductions					
10. NCUSIF capitalization deposit		Auto-Populated	794	-100%	
11. Goodwill	a. Goodwill	Auto-Populated	009D2	-100%	
	b. Excluded goodwill (As defined in §702.2)		RB0012	100%	
12. Other intangible assets ¹	a. Other intangible assets ¹	Auto-Populated	AS0032	-100%	
	b. Excluded intangible assets (As defined in §702.2)		RB0014	100%	
13. Identified losses not reflected in the risk-based capital numerator			RB0015	-100%	

¹ Other intangible assets excludes servicing assets and goodwill (see §702.2 "Other intangible assets" definition)

Total Risk-Based Capital Ratio Numerator **RB0016**

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SCHEDULE FC-T (continued)
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN DENOMINATOR

	Exposure Amount	Account	Risk Weight	Risk Weighted Balance
Cash Items				
14. Cash, currency, coin	Auto-Populated	730A	0%	\$0
15. Balances due from Federal Reserve Banks		RB0018	0%	\$0
16. Insured deposits in U.S. federally insured depository institutions		RB0019	0%	\$0
17. Uninsured deposits in U.S. federally insured depository institutions ²		RB0020	20%	
18. Balances due from Federal Home Loan Banks		RB0021	20%	

² Includes balances due from privately insured credit unions

	Exposure Amount	Account	Risk Weight	Risk Weighted Balance
Investments (in order of ascending risk weight)				
19. Direct unconditional claims on the U.S. government or a U.S. government agency		RB0022	0%	\$0
20. Debt instruments issued by NCUA and FDIC		RB0023	0%	\$0
21. Federal Reserve Bank and Central Liquidity Facility stock		RB0024	0%	\$0
22. Conditional claims on the U.S. government or a U.S. government agency		RB0025	20%	
23. General obligation bonds issued by state or political subdivisions		RB0026	20%	
24. Federal Home Loan Bank stock		RB0027	20%	
25. Funds containing only 703 compliant investments subject to a 0% - 20% risk weight		RB0028	20%	
26. Agency and GSE residential MBS or ABS structured securities ^{3, 4}		RB0029	20%	
27. Revenue bonds issued by state or political subdivisions ³		RB0030	50%	
28. Non-agency residential MBS structured securities ^{3, 4}		RB0031	50%	
29. Corporate non-perpetual capital (membership capital)		RB0032	100%	
30. Corporate debentures and commercial paper		RB0033	100%	
31. Industrial development bonds		RB0034	100%	
32. Interest-only mortgage-backed securities strips		RB0035	100%	

³ Non-subordinated

⁴ Exclude interest-only, mortgage-backed security strips

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SCHEDULE FC-T (continued)
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN DENOMINATOR

Investments (continued, in order of ascending risk weight)			Exposure Amount	Account	Risk Weight	Risk Weighted Balance	
33. Mutual funds	a.	Part 703 compliant (excluding investment funds where look-through approach is preferred)		RB0036	100%		
	b.	Part 703 compliant using look-through approach (excludes investment funds reported in line above)		RB0037		CU to Enter Value	RB0038
34. General account permanent insurance				RB0039	100%		
35. Non-subordinated tranche of any investment	a.	Excluding investments where gross-up approach is preferred		RB0040	100%		
	b.	Using gross-up approach (excludes investments reported in line above)		RB0041		CU to Enter Value	RB0042
36. Charitable donation accounts				RB0043	100%		
37. GSE equity exposure or preferred stock				RB0044	100%		
38. Corporate perpetual capital (paid-in capital) ⁵				RB0045	150%		
39. Corporate perpetual capital if classified as a non-significant equity exposure (See §702.104(c)(3)(i)(B))				RB0046	100%		
40. Separate account insurance	a.	Excluding holdings where optional look-through approach is preferred		RB0047	300%		
	b.	Using look-through approach (excludes holdings reported on line above)		RB0048		CU to Enter Value	RB0049
41. Publicly traded equity investment (non CUSO) ⁵				RB0050	300%		
42. Publicly traded equity investment (non-CUSO) if classified as a non-significant equity exposure (See §702.104(c)(3)(i)(B))				RB0051	100%		
43. Fair value of mutual funds not compliant with Part 703.14(c)	a.	Excludes funds where optional look-through approach is preferred		RB0052	300%		
	b.	Using look-through approach (excludes funds reported on line above)		RB0053		CU to Enter Value	RB0054
44. Non-publicly traded equity investment (non CUSO) ⁵				RB0055	400%		
45. Non-publicly traded equity investment (non-CUSO) if classified as a non-significant equity exposure (See §702.104(c)(3)(i)(B))				RB0056	100%		
46. Subordinated tranche of any investment	a.	Excluding investments where gross-up approach is preferred		RB0057	1250%		
	b.	Using gross-up approach (excludes investments reported in line above)		RB0058		CU to Enter Value	RB0059

⁵ Subject to the Non-significant Equity Exposure measure

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SCHEDULE FC-T (continued)
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN DENOMINATOR

Loans (by general loan type)	Exposure Amount	Account	Risk Weight	Risk Weighted Balance
47. Government-guaranteed portions of outstanding loans (net from all loans below)		RB0060	20%	
48. Share-secured loans (deposits held in-house)		RB0061	0%	\$0
49. Share-secured loans where deposits are held in another financial institution		RB0062	20%	
50. Current secured consumer loans ⁶		RB0063	75%	
51. Current unsecured consumer loans ⁶		RB0064	100%	
52. Non-current consumer loans		RB0065	150%	
53. Current 1st-lien real estate residential loans comprising less than 35% of assets ^{6,7}		RB0066	50%	
54. Current 1st-lien real estate residential loans comprising more than 35% of assets ^{6,7}		RB0067	75%	
55. Non-current 1st-lien residential real estate loans ⁷		RB0068	100%	
56. Current junior-lien real estate loans comprising less than 20% of assets ⁶		RB0069	100%	
57. Current junior-lien real estate loans comprising more than 20% of assets ⁶		RB0070	150%	
58. Non-current junior-lien real estate loans		RB0071	150%	
59. Portions of commercial loans secured by contractual compensating balances		RB0072	20%	
60. Current commercial loans comprising less than 50% of assets ^{6,8}		RB0073	100%	
61. Current commercial loans comprising more than 50% of assets ^{6,8}		RB0074	150%	
62. Non-current commercial loans ⁸		RB0075	150%	

⁶ Current is defined as less than 90 days past due, not placed on non-accrual status, and not restructured (see §702.2 "Current" definition)

⁷ Includes 1- to 4-family, junior lien real estate loans where a credit union holds the first-lien (see §702.2 "First-lien Residential Real Estate" definition)

⁸ Includes all commercial loans as defined by §723.2, and also commercial purpose loans with an aggregate outstanding balance < \$50k which would otherwise meet §723.2.

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SCHEDULE FC-T (continued)
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN DENOMINATOR

Other Assets	Exposure Amount	Account	Risk Weight	Risk Weighted Balance
63. Loans to CUSOs (unconsolidated CUSOs only)		RB0076	100%	
64. Equity investments in CUSOs (unconsolidated CUSOs only) ⁹		RB0077	150%	
65. Equity investments in CUSOs (unconsolidated CUSOs only) ⁹ if classified as a non-significant equity exposure (See §702.104(c)(3)(i)(B))		RB0078	100%	
66. Mortgage servicing assets (carrying value)		RB0079	250%	
67. NCUSIF deposit	Auto-Populated	794	0%	
68. Goodwill (net of excluded goodwill) from FC-T-1	Auto-Populated	RB0081	0%	
69. Other intangible assets (net of excluded intangible assets) from FC-T-1 ¹⁰	Auto-Populated	RB0082	0%	
70. All other assets on the statement of financial condition not assigned a risk-weight elsewhere in §702.104(c)(2) ¹¹		RB0083	100%	

⁹ Subject to the Non-significant Equity Exposure measure

¹⁰ Other intangible assets excludes servicing assets and goodwill (see §702.2 "Other intangible assets" definition)

¹¹ Do not include NCUSIF deposit, goodwill, and other intangible assets (excluding mortgage servicing assets) in all other assets

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SCHEDULE FC-T (continued)
RISK BASED CAPITAL RATIO CALCULATION AS OF: _____

COMPLETE THIS FORM IF QUARTER-END ASSETS EXCEED \$100,000,000

ITEMS INCLUDED IN DENOMINATOR

	Exposure Amount	Account	Credit Conversion	Risk Weight	Risk Weighted Balance
Off-Balance Sheet Items					
71. Commercial loans transferred with recourse		RB0084	100%	100%	
72. 1st-lien residential real estate loans transferred with recourse		RB0085	100%	50%	
73. Junior-lien residential real estate transferred with recourse		RB0086	100%	100%	
74. All other secured consumer loans transferred with recourse		RB0087	100%	75%	
75. All other unsecured consumer loans transferred with recourse		RB0088	100%	100%	
76. Loans transferred to FHLB under the Mortgage Partnership Finance Program		RB0089	20%	50%	
77. Unfunded commercial loan commitments		RB0090	50%	100%	
78. Unfunded 1st-lien residential real estate loan commitments		RB0091	10%	50%	
79. Unfunded junior-lien residential real estate loan commitments		RB0092	10%	100%	
80. Unfunded secured consumer loans		RB0093	10%	75%	
81. Unfunded unsecured consumer loans		RB0094	10%	100%	
Derivatives	Exposure Amount	Account	Risk Weight	Risk Weighted Balance	
82. OTC interest rate derivative contract exposure ¹¹		RB0095	100%		
83. Cleared transactions for interest rate derivatives ¹¹		RB0096	2%		

¹¹ See §702.105 for calculation methodology

Total Risk-Based Capital Ratio Denominator RB0097

Total Risk-Based Capital Ratio RB0098

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Credit Union Name: _____

Federal Charter/Certificate Number: _____

SCHEDULE FC-U
UNINSURED SECONDARY CAPITAL INFORMATION AS OF: _____

To be completed by Low-Income Designated credit unions ONLY.

		Amount	Account
1.	a. Remaining maturity less than 3 years		925B1
	b. Remaining maturity 3 years or more		925B2
	c. Total Uninsured Secondary Capital		925

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