



CALL REPORT FORM 5300

INSTRUCTIONS

Effective **Month Year**
Until Superseded

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NCUA FORM 5300 – SCHEDULE FC-1
STATEMENT OF FINANCIAL CONDITION

NCUA FORM 5300 – SCHEDULE FC-1

ASSETS

CASH AND DEPOSITS

Instructions

<u>Item No.</u>	<u>Instructions</u>
-----------------	---------------------

- | | |
|----|--|
| 1 | <p><u>Cash on hand.</u> Report coin and currency owned and held in all branches of the credit union. Include coin and currency in transit to a Federal Reserve Bank or to any other depository institution for which the credit union has not yet received credit as well as coin and currency in transit from a Federal Reserve Bank or from any other depository institution for which the credit union's account has already been charged. Include cash items (such as stamps) and coin and currency in automated teller machines, teller cash dispensers, or similar machines.</p> <p style="text-align:right">Account code 730A Reason 1</p> |
| 2 | <p><u>Cash on Deposit.</u> Report cash on deposit (for example, overnight accounts, money market accounts, checking accounts, and corporate credit union daily accounts), which have no withdrawal restrictions or other provisions preventing funds from being readily accessible for use in operations, at corporate credit unions, the Federal Reserve Bank and other financial institutions.</p> |
| 2a | <p><u>Cash on Deposit in Corporate Credit Unions.</u> Report deposits in transit to and balances on deposit in corporate credit unions. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Report time deposits in Account code AS0007.</p> <p style="text-align:right">Account code 730B1 Reason 1</p> |
| 2b | <p><u>Cash on Deposit in the Federal Reserve Bank.</u> Report deposits in transit to and balances on deposit in the Federal Reserve Bank. These amounts may or may not be subject to withdrawal by check, and may or may not bear interest.</p> <p style="text-align:right">Account code AS0003 Reason 1</p> |
| 2c | <p><u>Cash on Deposit in Other Financial Institutions.</u> Report deposits in transit to and balances on deposit in financial institutions other than corporate credit unions or the Federal Reserve Bank. These amounts may or may not be subject to withdrawal by check, and may or may not bear interest. Report time deposits in Account code AS0007.</p> <p style="text-align:right">Account code 730B2 Reason 1</p> |
| 2d | <p><u>Total Cash on Deposit (Amounts Deposited in Financial Institutions).</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Item 2a, 2b, and 2c.</p> <p style="text-align:right">Account code 730B Reason 1</p> |

**NCUA FORM 5300 – SCHEDULE FC-1
STATEMENT OF FINANCIAL CONDITION**

- | <u>Item No.</u> | <u>Instructions</u> |
|------------------------|---|
| 3 | <p><u>Cash Equivalents (Investments with Original Maturities of Three months of Less).</u> Report investments that meet the definition of cash equivalents. Report any investment that is a security (as defined by GAAP) in Account code 965, 797E, and 796E. Do not report any investment that is a security in Account code 730C.</p> <p style="text-align: right;">Account code 730C Reason 1</p> |
| 4 | <p><u>Time deposits in commercial banks, S&Ls, savings banks, natural person credit union, or corporate credit unions.</u> Report the amount of time deposits, including negotiable <i>and</i> non-negotiable certificates, in commercial banks, savings and loans institutions, savings banks, natural person credit unions, corporate credit unions, other financial institutions or brokerage firms. Do <i>not</i> include short-term investments that are reported in the Cash Section as Cash on Deposit or Cash Equivalents.</p> <p>Complete Schedule FC-C – Investments – Maturity Distribution, Supplemental Information.</p> <p style="text-align: right;">Account code AS0007 Reason 1</p> |
| 5 | <p><u>All other deposits.</u> Report all other deposits.</p> <p style="text-align: right;">Account code AS0008 Reason 1</p> |
| 6 | <p><u>TOTAL CASH, CASH EQUIVALENTS, AND OTHER DEPOSITS.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 730A, 730B, 730C, AS0007, and AS0008.</p> <p style="text-align: right;">Account code AS0009 Reason 1</p> |

NCUA FORM 5300 – SCHEDULE FC-1
STATEMENT OF FINANCIAL CONDITION

INVESTMENT SECURITIES

Instructions

Item No. **Instructions**

- 7 **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.

Complete [Schedule FC-B – Investments - Trading, Supplemental Information.](#)

Account codes 965, 965A, 965B, 965C1, 965C2, and 965D [Reason 1](#)

- 8 **Available for Sale Securities.** Report the amount of investments that have been 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.

Skip to Line 10 if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

Complete [Schedule FC-A – Investments – Available-for-Sale and Held-to-Maturity, Supplemental Information.](#)

Account codes 797A, 797B, 797C1, 797C2, 797D and 797E [Reason 1](#)

- 9 **Held-to-Maturity Securities.** Report the amount of investments that the credit union has the positive intent and ability to hold to maturity. **Report these investments at amortized cost.** Do *not* include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits, and non-negotiable certificates invested in other financial institutions.

Skip to Line 10 if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

Complete [Schedule FC-A – Investments – Available-for-Sale and Held-to-Maturity, Supplemental Information.](#)

Account codes 796A, 796B, 796C1, 796C2, 796D, and 796E [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-1
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

*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).** Check this box and report the appropriate amounts in Account codes AS0011, AS0037, AS0012, AS0038, AS0039, AS0041, and AS0042 if your credit union has early adopted ASC Topic 326.
Account code AS0010
- 11** **Available for Sale Debt Securities.** Report the amount of investment in *debt* securities that have been classified as available for sale.
- 11a** **Fair Value of Available for Sale (AFS) Debt Securities.** Report the fair value of investment in *debt* securities that your credit union has classified as available for sale.
Account code AS0011 [Reason 1](#)
- 11b** **Allowance for Credit Losses on AFS Debt Securities.** Report the allowance for credit losses on available for sale *debt* securities.
Account code AS0037 [Reason 5](#)
- 11c** **AFS Debt Securities – Amortized Cost.** Report the amortized cost of available for sale *debt* securities.
Account code AS0012 [Reason 5](#)
- 12** **Fair Value of Other Available for Sale Securities.** Report the fair value of other available for sale securities.
Account code AS0038 [Reason 5](#)
- 13** **Held-to-Maturity Debt Securities.** Report the amount of investment in *debt* securities that your credit union has the positive intent and ability to hold to maturity.
- 13a** **Amortized Cost Basis of Held-to-Maturity Debt Securities.** Report the amortized cost of held-to-maturity *debt* securities.
Account code AS0039 [Reason 5](#)
- 13b** **Allowance for Credit Losses on Held-to-Maturity Debt Securities.** Report the allowance for credit losses on held-to-maturity *debt* securities.

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STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

		Account code AS0041 Reason 5
14	<u>Amortized Cost of Other Held-to-Maturity Securities.</u> Report the amortized cost of other held-to-maturity securities.	
		Account code AS0042 Reason 5
15	<u>TOTAL INVESTMENT SECURITIES.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 965, 797E, 796E, AS0011, AS0038, AS0039 less AS0041, and AS0042.	
		Account code AS0013 Reason 1

OTHER INVESTMENTS

Instructions

Item No. Instructions

16	<u>Restricted Investments.</u> Report the amount of restricted investments.	
16a	<u>Nonperpetual Capital Account.</u> Report the total amount of nonperpetual capital accounts (NCAs) at corporate credit unions as defined in §704.2 of the NCUA rules and regulations.	
		Account code 769A Reason 1
16b	<u>Perpetual Contributed Capital.</u> Report the total amount of perpetual contributed capital (PCC) at corporate credit unions as defined in §704.2 of the NCUA rules and regulations.	
		Account code 769B Reason 1
16c	<u>All other restricted investments.</u> Report the total amount of other restricted investments, such as Federal Home Loan Bank (FHLB), Federal Reserve Bank (FRB), or Central Liquidity Facility (CLF) stock.	
		Account code AS0016 Reason 1
17	<u>TOTAL OTHER INVESTMENTS.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 769A, 769B, and AS0016.	
		Account code AS0017 Reason 1

**NCUA FORM 5300 – SCHEDULE FC-2
STATEMENT OF FINANCIAL CONDITION**

NCUA FORM 5300 – SCHEDULE FC-2

ASSETS - continued

LOANS HELD FOR SALE

Instructions

Item No. Instructions

18 **Loans Held for Sale.** Report the amount of outstanding loans that were identified for sale at origination or for which there has subsequently been a decision to sell. Loans Held for Sale should not be included in the amounts reported under the Loan & Leases section. Report interest income on Loans Held for Sale as other operating income in [Account code 659](#).

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete Schedule FC-I, Loans – 1-4 Family Residential Property.
- If your credit union originated any commercial loans year-to-date classified as *Loans Held for Sale*, complete Schedule FC-K, Loans - Commercial.

Loan commitments to originate (for example interest rate lock commitments) or acquire (for example forward loan sales commitments) *mortgage loans that will be resold* as part of the credit union’s mortgage banking operations are derivatives and must be recorded at fair value on the Statement of Financial Condition as Non-Trading Derivative Assets, net or Non-Trading Derivative Liabilities, net.

Account code 003 [Reason 1](#)

LOANS & LEASES

Instructions

Item No. Instructions

19 **Total Loans & Leases.** Report the total number and outstanding balance of loans and leases. The total number and outstanding balance of loans must equal the total number and outstanding balance reported on the Schedule FC-E, Loans, which contains the detailed schedule of loans by type. Normally, loans to other credit unions are excluded from Total Loans and reported as investments. See the instructions for Schedule FC-E, Loans for further details.

Complete Schedule FC-E, Loans.

**NCUA FORM 5300 – SCHEDULE FC-2
STATEMENT OF FINANCIAL CONDITION**

Skip to Line 21 if your credit union has early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

Account codes 025A and 025B [Reason 1](#)

- 20** **Less: Allowance for Loan & Lease Losses (ALLL).** Report the amount set aside to absorb possible losses on loans and leases (excludes Regular Reserves).

Skip to Line 21 if your credit union has early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

Account code 719 [Reason 1, 4](#)

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

- 21** **Total Loans & Leases at amortized cost.** Report the number and amortized cost of loans and leases. The total number and amortized cost of loans must equal the total number and amortized cost reported on Schedule FC-E, which contains the detailed schedule of loans by type.

Complete Schedule FC-E, Loans.

Account codes AS0043 and AS0044 [Reason 1, 5](#)

- 22** **Less: Allowance for Credit Losses.** Report the allowance for credit losses as determined in accordance with ASC Topic 326.

Complete Schedule FC-G, Loan Charge offs and Recoveries.

Account code AS0048 [Reason 1, 5](#)

**NCUA FORM 5300 – SCHEDULE FC-2
STATEMENT OF FINANCIAL CONDITION**

OTHER ASSETS

Instructions

Item No. Instructions

- 23** **Foreclosed and Repossessed Assets.** Report [long-lived assets](#) intended for sale and acquired through, or in lieu of, foreclosure or repossession (meaning the credit union has taken possession) in the applicable category (either Commercial, Consumer Real Estate, Consumer Vehicle, or Consumer Other).

At Foreclosure

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”, or carrying amount, 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.*

Subsequent to Foreclosure

Re-value the assets periodically to the lower of carrying amount or fair value (less costs to sell) through a separate valuation account, not the ALLL. 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. Adjustments to maintain held for sale foreclosed and repossessed assets at fair value, less costs to sell, should be reported as [Miscellaneous Operating Expenses](#). Any gain or loss upon the disposition of fixed assets should be reported as [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.

- 23a** **Commercial.** Report the amount of foreclosed or repossessed commercial assets regardless of underlying collateral type.

Account code AS0022 [Reason 1](#)

- 23b** **Consumer Real Estate.** Report the amount of foreclosed or repossessed consumer real estate assets.

Account code AS0023 [Reason 1](#)

- 23c** **Consumer Vehicle.** Report the amount of foreclosed or repossessed consumer vehicle assets.

**NCUA FORM 5300 – SCHEDULE FC-2
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

- Account code AS0024 [Reason 1](#)
- 23d **Consumer Other.** Report the amount of foreclosed or repossessed consumer assets other than real estate or vehicles.
- Account code AS0025 [Reason 1](#)
- 23e **Total Foreclosed and Repossessed Assets.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes AS0022, AS0023, AS0024, and AS0025.
- Account codes 798A [Reason 1](#)
- 24 **Land and Building.** Report the book value of land and buildings, less depreciation on buildings.
- Account code 007 [Reason 1](#)
- 25 **Other Fixed Assets.** Report all other fixed assets, such as furniture and fixtures and leasehold improvements, less related depreciation. Include assets leased by the credit union under a [capital lease](#) (credit union is lessee), less accumulated depreciation. Please also report capital leases in the Miscellaneous Information section.
- Account code 008 [Reason 1](#)
- 26 **National Credit Union Share Insurance Fund (NCUSIF) Capitalization Deposit.** Report the amount of the National Credit Union Share Insurance Fund capitalization deposit.
- Account code 794 [Reason 1](#)
- 27 **Other Assets.** Report the amount of all other assets not previously reported.
- 27a **Goodwill.** Report the amount of [Goodwill](#).
- Account code 009D2 [Reason 1](#)
- 27b **Mortgage Servicing Assets.** Report the amount of [mortgage servicing assets](#).
- Account code 779
- 27c **Other Intangible Assets.** Report the amount of [intangible assets](#) not reported in Account codes 009D2 or 779.
- Account code AS0032 [Reason 1](#)
- 27d **Accrued interest on loans.** If your credit union has more than \$10 million in assets and more than \$0 in loans, then report the amount of accrued interest on loans here.
- Account code 009A [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-2
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

27e **Accrued interest on investments.** If your credit union has more than \$10 million in assets and more than \$0 in investments, then report the amount of accrued interest on investments here.

Account code 009B [Reason 1](#)

27f **All Other Assets.** Report assets not previously identified here. Other assets include:

- prepaid expenses,
- accounts receivable,
- loans to or investments in CUSOs,
- purchased participations not qualifying for true sales accounting under GAAP (for example participations purchased with substantial recourse),
- life insurance held for the purpose of funding employee benefit or deferred compensation plans,
- private insurance capitalization deposits, and
- any other assets not previously identified.

If this amount includes loans or investments for funding split dollar life insurance, you must also complete [Schedule FC-D, Investments, Supplemental Information](#).

If this amount includes loans to or investments in CUSOs, you must also complete [Schedule FC-Q, CUSO Information](#). If your credit union owns the CUSO or owns a controlling interest in the CUSO, the CUSO should **not** be reported as an asset. Instead, the CUSO's books and records should be consolidated with your credit union's books and records in accordance with GAAP.

Account code 009C [Reason 1](#)

27g **Total Other Assets.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 009D2, 779, AS0032, 009A, 009B, and 009C.

Account code AS0036 [Reason 1](#)

28 **Total Assets.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes AS0009, AS0013, AS0017, 003, 025B less 719, AS0044 less AS0048, 798A, 007, 008, 794, and AS0036. **This amount must equal the sum of Liabilities, Shares, and Equity.**

Account code 010 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

**NCUA FORM 5300 – SCHEDULE FC-3
LIABILITIES**

Instructions

Item No. Instructions

1 **Accounts Payable and Other Liabilities.** Report the amount of accounts payable and other liabilities, including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings, and unposted suspense items.

Account code 825 [Reason 1](#)

2 **Accrued Dividends & Interest Payable on Shares & Deposits.** Report the amount of accrued dividends and interest declared but not yet distributed.

Account code 820A [Reason 1](#)

*Complete this row if you have early adopted
ASC Topic 326: Financial Instruments – Credit
Losses (CECL)*

3 **Estimate of Credit Losses on Off-Balance Sheet Credit Exposures.** Report the estimated credit loss on [off-balance sheet credit exposures](#).

Account code LI0003 [Reason 1, 5](#)

4

Account codes 883A, 883B1, 883B2, and 883C [Reason 1](#)

5 **Other Notes, Promissory Notes and Interest Payable.** Report the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable to both members and non-members in the appropriate maturity column. 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 Account codes 883A, 883B1, 883B2, and 883C above.

Report the amount of borrowings based on the maturity date of the borrowing:

Column A – Report borrowings maturing in less than one year.

Column B1 – Report borrowings maturing in more than one but less than three years.

Column B2 – Report borrowings maturing in more than three years.

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

Column C – Report the total amount of borrowings.

Account codes 011A, 011B1, 011B2, and 011C [Reason 1](#)

- 6** **Borrowing Repurchase Transactions.** Report the amount of all borrowing repurchase transactions and dollar roll financing transactions in the appropriate maturity column.

Report the amount of borrowings based on the maturity date of the borrowing:

Column A – Report borrowings maturing in less than one year.

Column B1 – Report borrowings maturing in more than one but less than three years.

Column B2 – Report borrowings maturing in more than three years.

Column C – Report the total amount of borrowings.

Account codes 058A, 058B1, 058B2, and 058C [Reason 1](#)

- 7** **Subordinated Debt.** Report the amount of subordinated debt that does not qualify for inclusion in net worth. Report §208 assistance by remaining maturity. Use the [Uninsured Secondary Capital Sliding Scale](#) to determine the amount of Uninsured Secondary Capital to include in each maturity classification. Examples of subordinated debt not included in net worth include Uninsured Secondary Capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity, and §208 assistance that does not qualify for inclusion in net worth.

Report the amount of Subordinated Debt using the [Uninsured Secondary Capital Sliding Scale](#):

Column A – Report the amount of Section 208 assistance and uninsured secondary capital accounts with remaining maturity less than one year.

Column B1 – Report the amount of Section 208 assistance with remaining maturity greater than one year and less than three years in Item 6. Report uninsured secondary capital accounts with remaining maturity greater than one year but less than three years using the [Uninsured Secondary Capital Sliding Scale](#).

Column B2 – Report the amount of Section 208 assistance with remaining maturity greater than three years but less than or equal to five years in Item 6. Report the amount of 208 assistance with remaining maturity greater

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

Item No. **Instructions**

than five years in Item 7. Report uninsured secondary capital accounts with remaining maturity greater than three years using the [Uninsured Secondary Capital Sliding Scale](#).

Account codes 867A, 867B1, 867B2, and 867C [Reason 1](#)

- 8** **Subordinated Debt included in Net Worth.** Report the amount of Uninsured Secondary Capital accounts accepted from organizational or institutional investors. In accordance with [§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. Use the [Uninsured Secondary Capital Sliding Scale](#) to determine the amount of Uninsured Secondary Capital to include in each maturity classification.

Report the amount of §208 assistance qualifying as Subordinated Debt included in Net Worth. [§702.2\(f\)\(4\)](#) of the NCUA rules and regulations only permits qualifying [§208](#) assistance with a remaining maturity in excess of 5 years to be reported as Subordinated Debt included in Net Worth.

In accordance with §216(o)(2)(C) of the Federal Credit Union Act (See [12 U.S.C. §1790d](#)), Uninsured Secondary Capital is included in net worth for low-income designated credit unions.

Report the amount of Subordinated Debt using the [Uninsured Secondary Capital Sliding Scale](#):

Column B1 – Report the amount of Section 208 assistance with remaining maturity greater than one year and less than three years in Item 6. Report uninsured secondary capital accounts with remaining maturity greater than one year but less than three years using the [Uninsured Secondary Capital Sliding Scale](#).

Column B2 – Report the amount of Section 208 assistance with remaining maturity greater than three years but less than or equal to five years in Item 6. Report the amount of 208 assistance with remaining maturity greater than five years in Item 7. Report uninsured secondary capital accounts with remaining maturity greater than three years using the [Uninsured Secondary Capital Sliding Scale](#).

Account codes 925A1, 925A2, and 925A [Reason 1](#)

- 9** **TOTALS (each column).** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 883A, 011A, 058A, and 867A; sum of Account codes 883B1, 011B1, 058B1, 867B1, and

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STATEMENT OF FINANCIAL CONDITION**

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925A1; sum of Account codes 883B2, 011B2, 058B2, 867B2, and 925A2; and sum of 883C, 011C, 058C, 867C, and 925A.

Account codes 860A, 860B1, 860B2, and 860C [Reason 1](#)

Uninsured Secondary Capital Sliding Scale

Remaining Maturity	Subordinated Debt, Percentage to be Reported in Item 7	Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth, Percentage to be Reported in Item 8
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	100%	0%

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

SHARES/DEPOSITS

Instructions

Overdrawn Accounts: Transfer all overdrawn share balances from their respective share account to [All Other Unsecured Loans/Lines of Credit](#) on [Schedule FC-E](#), Account codes 994 and 397. **Do not report negative share balances in this section.**

Item No. Instructions

- 10 Share Drafts.** Report the number of accounts and dollar amount of credit union share drafts. Overdraft balances should be reported as All Other Unsecured Loans/Lines of Credit. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.
Account codes 452, 902A, and 902 [Reason 1](#)
- 11 Regular Shares.** Report the number of accounts and dollar amount of credit union regular shares, including Christmas, vacation, and other [club accounts](#).
Account codes 454, 657A, and 657 [Reason 1](#)
- 12 Money Market Shares.** Report the number of accounts and dollar amount of all credit union money market shares. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.
Account codes 458, 911A, and 911 [Reason 1](#)
- 13 Share Certificates.** Report the number of accounts and the dollar amount of credit union share certificates by remaining maturity, including Christmas, vacation, and other [club accounts](#).
Account codes 451, 908A, 908B1, 908B2, and 908C [Reason 1](#)
- 14 IRA/KEOGH Accounts.** Report the number of accounts and dollar amount of credit union IRA/KEOGH accounts by remaining maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).
Account codes 453, 906A, 906B1, 906B2, and 906C [Reason 1](#)
- 15 All Other Shares.** Report the number of accounts and dollar amount of all other credit union shares not reported above, including Health Savings Accounts.
Account codes 455, 630A, 630B1, 630B2, and 630 [Reason 1](#)
- 16 Total Shares.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 452, 545, 458, 451, 453, and 455; sum of Account codes 902A, 657A, 911A, 908A, 906A, and 630A; sum of Account codes 908B1, 906B1, and 630B1; sum of Account codes 908B2, 906B2, and 630B2; and sum of Account codes 902, 657, 911, 908C, 906C, and 630.
Account codes 966, 013A, 013B1, 013B2, and 013 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

17 Nonmember Deposits. Report the number of accounts and dollar amount of non-member deposits, including brokered deposits, by remaining maturity.

Account codes 457, 880A, 880B1, 880B2, and 880 [Reason 1](#)

18 Total Shares and Deposits. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 966 and 457; sum of Account codes 013A and 880A; sum of Account codes 013B1 and 880B1; sum of Account codes 013B2 and 880B2; and sum of Account codes 013 and 880.

Account codes 460, 018A, 018B1, 018B2, and 018 [Reason 1](#)

19 Total Liabilities. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 825, 820A, LI0003, 860C, and 018.

Account code LI0069 [Reason 1](#)

NUMBER OF CURRENT MEMBERS

Instructions

Item No. Instructions

20 Number of current members (not number of accounts). Report the actual number of credit union members, not the number of accounts.

Account code 083 [Reason 1](#)

ADDITIONAL SHARES/DEPOSITS

Instructions

Item No. Instructions

21 Non-U.S. dollar denominated deposits. Report the total balance of accounts denominated in a foreign currency. An insured credit union may accept shares denominated in a foreign currency. See [NCUA rules and regulations §745.7](#) for more information on shares denominated in a foreign currency.

Account code 636 [Reason 1](#)

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). Report the total amount of individual share certificates equal to or greater than \$100,000. For example, a member has two share certificate accounts with individual balances of \$80,000 and \$120,000. The Federal Reserve has directed the NCUA to have credit unions list only the

**NCUA FORM 5300 – SCHEDULE FC-3
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individual balances equal to or greater than \$100,000. In this example, the credit union would report \$120,000.

Do not include IRA share certificates and brokered share certificates participated out by a broker in shares of less than \$100,000. This information enables the Federal Reserve to construct M2 (one of the standard measures of the money supply) accurately.

Account code 638 [Reason 2](#)

- 23 Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000.** Report the total amount of individual IRA/Keogh accounts equal to or greater than \$100,000. For example, a member has two IRA/Keogh accounts with individual balances of \$80,000 and \$120,000. The Federal Reserve has directed the NCUA to have credit unions report only the individual balances equal to or greater than \$100,000, so; in this case, the credit union would report \$120,000. This information enables the Federal Reserve to construct M2 (one of the standard measures of the money supply) accurately.

Account code 639 [Reason 2](#)

- 24 Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as part of a Sweep Program.** Report the dollar amount the credit union actually transferred from share drafts (transaction accounts) to regular shares or money market accounts (nontransaction) to qualify the credit union as having a legitimate sweep program with the Federal Reserve.

Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts: In an effort to reduce 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 on 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).

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

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).

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.

Account code 641 [Reason 2](#)

- 25 **Dollar Amount of Commercial Deposit Accounts.** Report the total dollar amount of commercial deposit accounts, including regular share, share draft, share certificate, and all other shares. Commercial deposit accounts may be opened in the name of the business using a Taxpayer Identification Number (TIN) or may be opened using an assumed name, trade name or “Doing Business As” name. The latter may be opened using the account owner’s Social Security Number rather than a TIN. **Do not include trust accounts.**

Account code 643 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-3
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

- 26 Dollar Amount of Share Accounts with negative balances.** Report the dollar amount of shares with negative balances.

Account code 644 [Reason 1](#)

NCUA INSURED SAVINGS COMPUTATION

Instructions

Item No. Instructions

- A. Uninsured Member Shares and Deposits.** Report the total amount of uninsured member shares and deposits. Eligible accounts are generally insured up to \$250,000 each. See [Part 745](#) of the NCUA rules and regulations for additional guidance.
- Account code 065A4 [Reason 3](#)
- B. Uninsured Nonmember Shares and Deposits.** Report the total amount of uninsured nonmember shares and deposits.
- Account code 067A2 [Reason 3](#)
- C. Total Uninsured Shares and Deposits.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 065A4 and 067A2.
- Account code 068A [Reason 3](#)
- D. Total Insured Shares and Deposits.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account code 018 less Account code 068A. The National Credit Union Share Insurance Fund deposit calculation is based on this amount.

Account code 069A [Reason 3](#)

**NCUA FORM 5300 – SCHEDULE FC-4
STATEMENT OF FINANCIAL CONDITION**

NCUA FORM 5300 – SCHEDULE FC-4

EQUITY

Instructions

<u>Item No.</u>	<u>Instructions</u>
27	<p><u>Undivided Earnings.</u> Report post-closing undivided earnings.</p> <p style="text-align:right">Account code 940 Reason 1</p>
28	<p><u>Regular Reserves.</u> Report post-closing regular reserves. The amount reported here should not include the Allowance for Loan & Lease Losses account.</p> <p style="text-align:right">Account code 931 Reason 1</p>
29	<p><u>Other Reserves (Appropriations of Undivided Earnings).</u> Report any reserves that originate from undivided earnings not reported elsewhere. Amounts reported here must have been closed into Undivided Earnings from Net Income first.</p> <p style="text-align:right">Account code 658 Reason 1</p>
30	<p><u>Appropriation for Non-Conforming Investments (State Credit Unions ONLY).</u> Report the amount of reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by the NCUA. These reserves are required by NCUA rules and regulations §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.</p> <p style="text-align:right">Account code 668 Reason 1</p>
31	<p><u>Equity acquired in merger.</u> Report the acquisition date fair value of equity interests acquired in the acquisition(s) of another credit union(s) as measured consistent with GAAP.</p> <p style="text-align:right">Account code 658A Reason 1</p>
32	<p><u>Accumulated Unrealized Gain (Losses on Available for Sale Securities).</u> Report unrealized and unrecognized gains and losses (net) on securities classified as available for sale.</p> <p><i>Skip to Line 36 if you have early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).</i></p> <p style="text-align:right">Account code 945 Reason 1</p>
33	<p><u>Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities.</u> 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 (<i>disclosure only, not an actual expense entry on the Income</i></p>

**NCUA FORM 5300 – SCHEDULE FC-4
STATEMENT OF FINANCIAL CONDITION**

Item No. **Instructions**

Statement) through either the current period or a previous period Statement of Income, Account code IS0014.

Skip to Line 36 if you have early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).

Account code 945C [Reason 1](#)

- 34** **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 Topic 815, Derivatives and Hedging.

Account code 945A [Reason 1](#)

- 35** **Other Comprehensive Income (not already included in Account 945, 945A, or 945C).** Report any items of other comprehensive income that are not already included in items 30 through 32 above. For example, 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 (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.

**NCUA FORM 5300 – SCHEDULE FC-4
STATEMENT OF FINANCIAL CONDITION**

Item No. Instructions

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 should **not** be included as components of comprehensive income.

Account code 945B [Reason 1](#)

*Complete this row if you have early adopted
ASC Topic 326: Financial Instruments – Credit
Losses (CECL)*

36 Other Comprehensive Income related to Holding Gains and Losses on AFS debt securities for which an ACL has been recorded. Report the amount of other comprehensive income related to holding gains and losses and AFS debt securities for which an allowance for credit loss has been recorded.

Account code EQ0010 [Reason 1, 5](#)

37 Net Income. Report net income that has not been closed to Undivided Earnings.

Account code 602 [Reason 1](#)

38 TOTAL LIABILITIES, SHARES, AND EQUITY. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes LI0069, 940, 931, 658, 668, 658A, 945, 945C, 945A, 945B, EQ0010, and 602. **This must equal Account code 010.**

Account code 014 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE IE-1
STATEMENT OF INCOME AND EXPENSE**

NCUA FORM 5300 – SCHEDULE IE-1

NET INCOME

INTEREST INCOME YEAR-TO-DATE

Instructions

Item No. Instructions

- 1 Interest on Loans (Excluding interest refunds).** Report income earned from interest on loans and recognition of deferred loan fees and costs. Do not reduce the amount reported by the amount of interest refunds authorized by the credit union board as allowed by §113(9) of the Federal Credit Union Act (See [12 U.S.C. §1761b](#)).

As stated in the Loan Nonaccrual Policy in [Appendix C to Part 741](#), credit unions may not accrue interest on any loan in default for 90 days or more. When a loan is in nonaccrual status, the reversal of previously accrued but uncollected interest must be handled in accordance with GAAP. Specifically, acceptable accounting treatment includes a reversal of all previously accrued, but uncollected, interest on loans placed in a nonaccrual status against appropriate income statement and balance sheet accounts.

Account code 110 [Reason 1](#)

- 2 (Less) Interest Refunded.** Report loan interest income refunded or authorized to be refunded to members by the credit union board.

Account code 119 [Reason 1](#)

- 3 Income from Investments (Including Interest and Dividends).** Report interest and dividend income earned from all investments, including Cash on Deposit and Cash Equivalents. Do not include any realized or unrealized gains/losses from trading securities, gains or losses resulting from the sale of investments, fair value gains or losses resulting from derivative activity, or unconsolidated CUSO income.

Account code 120 [Reason 1](#)

- 4 Trading Profits and Losses (Realized and Unrealized Gains/Losses).** Report gains and losses on trading accounts both from the sale of trading securities and

**NCUA FORM 5300 – SCHEDULE IE-1
STATEMENT OF INCOME AND EXPENSE**

Item No. Instructions

from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments, except those that are held for trading. (Report other investment gains and losses in Account codes IS0014 and IS0015.)

Account code 124 [Reason 1](#)

- 5 TOTAL INTEREST INCOME.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of accounts 110, 119, 120, and 124.

Account code 115 [Reason 1](#)

INTEREST EXPENSE YEAR-TO-DATE

Instructions

Item No. Instructions

- 6 Dividends on Shares (Includes dividends earned during current period).**
Report dividend expense incurred for all classes of shares year-to-date.

Account code 380 [Reason 1](#)

- 7 Interest on Deposits (Total interest expense for deposit accounts) (State Credit Unions ONLY).** Report [interest](#) on all deposits year-to-date.

Account code 381 [Reason 1](#)

- 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.

Account code 340 [Reason 1](#)

- 9 TOTAL INTEREST EXPENSE.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 380, 381, and 340.

Account code 350 [Reason 1](#)

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

Skip to Line 11 if you have early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).

Account code 300 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE IE-1
STATEMENT OF INCOME AND EXPENSE**

Item No. Instructions

*Complete this row if you have early adopted
ASC Topic 326: Financial Instruments – Credit
Losses (CECL)*

- 11 Credit Loss Expense.** Report the amount of credit loss expense associated with each financial asset below.
- 11a Loans & Leases.** Report the amount of credit loss expense for loans and leases.
Account code IS0011 [Reason 1, 5](#)
- 11b AFS Debt Securities.** Report the amount of credit loss expense related to available for sale debt securities.
Account code IS0012 [Reason 1, 5](#)
- 11c HTM Debt Securities.** Report the amount of credit loss expense related to held-to-maturity debt securities.
Account code IS0013 [Reason 1, 5](#)
- 11d Purchased Financial Assets with Credit Deterioration.** Report the amount of credit loss expense related to purchased financial assets with credit deterioration.
Account code IS0014 [Reason 1, 5](#)
- 11e Total Credit Loss Expense.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes IS0011, IS0012, IS0013, and IS0016.
Account code IS0015 [Reason 1, 5](#)
- 12 NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES OR CREDIT LOSS EXPENSE.** This line does not require input and will automatically update when the Call Report is submitted with the sum of Account code 115 less Account code 300 less Account code IS0017.
Account code 116 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE IE-2
STATEMENT OF INCOME AND EXPENSE**

NCUA FORM 5300 – SCHEDULE IE-2

NET INCOME - continued

NON-INTEREST INCOME YEAR-TO-DATE

Instructions

Item No. Instructions

13 **Fee Income.** Report the gross amount of fee income from services (overdraft fees, ATM fees, credit card fees, wire fees, account research fees, late fees, statement production fees, dormant account fees, transaction service fees, safekeeping fees, etc.). Do not reduce the amount of fee income by the expense amount associated with providing the service. Associated expenses should be reported in the appropriate expense section.

Account code 131 [Reason 1](#)

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).** Report operating income other than the types reported in Account codes 110, 119, 120, 124, and 131. 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, interest income on Loans Held for Sale, unconsolidated CUSO income, and the adjustment to carrying value of loans used as the hedged item in a fair value hedging designation.

Account code 659 [Reason 1](#)

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 code IS0015).** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (Account 124). 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 (Account code 945) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Account code 945C). **Report additional information on Schedule B – Cash and Investments, Supplemental Information in Account codes NV0144, NV0145, NV0146, 420A, and 420B.**

Account code IS0014 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE IE-2
STATEMENT OF INCOME AND EXPENSE**

- | <u>Item No.</u> | <u>Instructions</u> |
|------------------------|---|
| 16 | <p><u>Gain (Loss) on Restricted Investments.</u> Report losses on Nonperpetual Capital Accounts, Perpetual Contributed Capital, and other restricted investments on this line.</p> <p style="text-align: right;">Account code IS0015 Reason 1</p> |
| 17 | <p><u>Net Gain (Loss) associated with Investment Assets in a Non-Trading, FV Derivatives Hedge.</u> For Derivatives in a Fair Value hedge, report both the gain (loss) of the hedged instrument and the gain (loss) of the hedging derivative.</p> <p style="text-align: right;">Account code 420D Reason 1</p> |
| 18 | <p><u>Gain (Loss) on Non-Trading Derivatives.</u> Report 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 and any other Derivative Gain (Loss).</p> <p style="text-align: right;">Account code 421 Reason 1</p> |
| 19 | <p><u>Gain (Loss) on Disposition of Fixed Assets.</u> Report the amount of 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.</p> <p style="text-align: right;">Account code 430 Reason 1</p> |
| 20 | <p><u>Gain from Bargain Purchase (Merger).</u> Report any applicable gain as the result of a bargain purchase of another credit union.</p> <p style="text-align: right;">Account code 431 Reason 1</p> |
| 21 | <p><u>Other Non-Operating Income (Expense).</u> Report all miscellaneous non-operating income or expense items, including such items as gifts and donations received. Also, include contribution income such as grants.</p> <p style="text-align: right;">Account code 440 Reason 1</p> |
| 22 | <p><u>TOTAL NON-INTEREST INCOME.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 131, 659, IS0014, IS0015, 420D, 421, 430, 431, and 440.</p> <p style="text-align: right;">Account code 117 Reason 1</p> |

**NCUA FORM 5300 – SCHEDULE IE-2
STATEMENT OF INCOME AND EXPENSE**

NON-INTEREST EXPENSE YEAR-TO-DATE

Instructions

Item No. Instructions

- 23 Employee Compensation and Benefits.** Report the amount of salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.
Account code 210 [Reason 1](#)
- 24 Travel and Conference Expense.** Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.
Account code 230 [Reason 1](#)
- 25 Office Occupancy Expense.** Report the amount of 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.
Account code 250 [Reason 1](#)
- 26 Office Operations Expense.** Report 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.
Account code 260 [Reason 1](#)
- 27 Educational and Promotional Expenses.** Advertising, publicity, and promotions expenses.
Account code 270 [Reason 1](#)
- 28 Loan Servicing Expense.** Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.
Account code 280 [Reason 1](#)
- 29 Professional and Outside Services.** Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.
Account Code 290 [Reason 1](#)
- 30 Member Insurance Expense.** Report National Credit Union Share Insurance Fund (NCUSIF) premium assessments. Report life savings, borrower's protection, share insurance, and other member insurance.
Account code 310 [Reason 1](#)
- 31 Operating Fees (Examination and/or supervision fees).** Report the annual operating/supervision fee assessed by the NCUA or the state supervisory authority.

**NCUA FORM 5300 – SCHEDULE IE-2
STATEMENT OF INCOME AND EXPENSE**

Item No. Instructions

Account code 320 [Reason 1](#)

32 **Miscellaneous Operating Expenses.** Report non-interest expenses that were not previously reported on lines 23 through 31, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

Account code 360 [Reason 1](#)

33 **TOTAL NON-INTEREST EXPENSE.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 210, 230, 250, 260, 270, 280, 290, 310, 320, and 360.

Account code 671 [Reason 1](#)

34 **NET INCOME (LOSS).** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account code 116 plus Account code 117 less Account code 671.

Account code 661A [Reason 1](#)

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-A
INVESTMENTS – AFS AND HTM**

**NCUA FORM 5300 – SCHEDULE FC-A
INVESTMENTS - AVAILABLE FOR SALE AND HELD-TO-
MATURITY**

Instructions

For each of the items in this section, enter the required information in the labeled columns:

- **Held-to-Maturity Amortized Cost (A)** – Report the amortized cost of held-to-maturity securities on the appropriate row.
- **Held-to-Maturity Fair Value (B)** – Report the fair value of held-to-maturity securities on the appropriate row.
- **Available-for-sale Amortized Cost (C)** – Report the amortized cost of available-for-sale securities on the appropriate row.
- **Available-for-sale Fair Value (D)** – Report the fair value of available-for-sale securities on the appropriate row.

Item No. Instructions

1 US Government Obligations. Report the amount of investments in NCUA Guaranteed Notes (NGNs) and other U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.

Account codes NV0001, NV0002, NV0003, and NV0004 [Reason 1](#)

2 Federal Agency Securities – Guaranteed. Report the amount of investments in securities guaranteed by government corporations and [government sponsored enterprises \(GSEs\)](#).

2a Agency/GSE Debt Instruments – Guaranteed. Report the amount of investments in Agency/GSE [Debt Instruments](#) guaranteed by a federal agency or GSE.

Account codes NV0013, NV0014, NV0015, and NV0016 [Reason 1](#)

2b Agency/GSE Non-Debt Instruments – Guaranteed. Report the amount of investments in Agency/GSE Non-Debt Instruments guaranteed by a federal agency or GSE.

Account codes NV0017, NV0018, NV0019, and NV0020 [Reason 1](#)

2c Total Federal Agency Securities – Guaranteed. This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0013 and NV0017; sum of NV0014 and NV0018; sum of NV0015 and NV0019; and sum of NV0016 and NV0020.

Account codes NV0021, NV0022, NV0023, and NV0024 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-A
INVESTMENTS – AFS AND HTM**

Item No. Instructions

- 3** **Federal Agency Securities – Non-Guaranteed.** Report the amount of investments in securities issued by government corporations and [government sponsored enterprises \(GSEs\)](#) that are not guaranteed by the issuer.
- 3a** **Agency/GSE Debt Instruments – Non-Guaranteed.** Report the amount of investments in Agency/GSE [Debt Instruments](#) not guaranteed by a federal agency or GSE.
- Account codes NV0025, NV0026, NV0027, and NV0028 [Reason 1](#)
- 3b** **Agency/GSE Non-Debt Instruments – Non-Guaranteed.** Report the amount of investments in Agency/GSE Non-Debt Instruments not guaranteed by a federal agency or GSE.
- Account codes NV0029, NV0030, NV0031, and NV0032 [Reason 1](#)
- 3c** **Total Federal Agency Securities – Non-Guaranteed.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0025 and NV0029; sum of NV0026 and NV0030; sum of NV0027 and NV0031; and sum of NV0028 and NV0032.
- Account codes NV0033, NV0034, NV0035, and NV0036 [Reason 1](#)
- 4** **Non-Federal Agency Asset-Backed Securities – Senior Tranches.** Report the amount of investment in [senior tranche](#), non-federal agency asset-backed securities.
- 4a** **Privately Issued Residential Mortgage Related Securities.** Report the amount of investments in [Senior Tranche Privately Issued Residential Mortgage Related Securities](#) (as defined in [15 U.S.C. 78c\(a\)\(41\)](#)).
- Account code NV0037, NV0038, NV0039, and NV0040 [Reason 1](#)
- 4b** **Privately Issued Commercial Mortgage Related Securities.** Report the amount of investments in [Senior Tranche Privately Issued Commercial Mortgage Related Securities](#) (as defined in [15 U.S.C. 78c\(a\)\(41\)](#)).
- Account code NV0041, NV0042, NV0043, and NV0044 [Reason 1](#)
- 4c** **Other Asset-Backed Securities.** Report the amount of investments in Other Non-Federal Agency [Senior Tranche](#) Asset-Backed Securities.
- Account codes NV0045, NV0046, NV0047, and NV0048 [Reason 1](#)
- 4d** **Total Non-Federal Agency Asset-Backed Securities – Senior Tranches.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0037, NV0041, and NV0045; sum of NV0038, NV0042 and NV0046; sum of NV0039, NV0043, and NV0047; and sum of NV0040, NV0044, and NV0048.
- Account codes NV0049, NV0050, NV0051, and NV0052 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-A
INVESTMENTS – AFS AND HTM**

- | <u>Item No.</u> | <u>Instructions</u> |
|------------------------|--|
| 5 | <u>Non-Federal Agency Asset-Backed Securities – Subordinated Tranches.</u> Report the amount of investment in subordinated tranche , non-federal agency asset-backed securities. |
| 5a | <u>Privately Issued Residential Mortgage Related Securities.</u> Report the amount of investments in Subordinated Tranche Privately Issued Residential Mortgage Related Securities .
<p style="text-align:right">Account codes NV0053, NV0054, NV0055, and NV0056 Reason 1</p> |
| 5b | <u>Privately Issued Commercial Mortgage Related Securities.</u> Report the amount of investments in Subordinated Tranche Privately Issued Commercial Mortgage Related Securities .
<p style="text-align:right">Account codes NV0047, NV0058, NV0059, and NV0060 Reason 1</p> |
| 5c | <u>Other Asset-Backed Securities.</u> Report the amount of investments in Other Non-Federal Agency Subordinated Tranche Asset-Backed Securities.
<p style="text-align:right">Account codes NV0061, NV0062, NV0063, and NV0064 Reason 1</p> |
| 5d | <u>Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0053, NV0057, and NV0061; sum of NV0054, NV0058, and NV0062; sum of NV0055, NV0059, and NV0063; and sum of NV0056, NV0060, and NV0064.
<p style="text-align:right">Account codes NV0065, NV0066, NV0067, and NV0068 Reason 1</p> |
| 6 | <u>Securities Issued by States and Political Subdivisions in the U.S.</u> Report the amount of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.
<p style="text-align:right">Account codes NV0069, NV0070, NV0071, and NV0072 Reason 1</p> |
| 7 | <u>Mutual Funds (including common trusts).</u> Report the amount of investments in mutual funds and common trust investments. Mutual funds have a Net Asset Value (NAV). Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU).
<p style="text-align:right">Account codes NV0073, NV0074, NV0075, and NV0076 Reason 1</p> |
| 8 | <u>All Other Held-to-Maturity or Available-for-Sale Investments.</u> Report the amount of all other HTM and AFS investments.
<p style="text-align:right">Account codes NV0077, NV0078, NV0079, and NV0080 Reason 1</p> |
| 9 | <u>Total HTM or AFS Investment Securities.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0009, NV0021, NV0033, NV0049, NV0065, NV0069, NV0073, and NV0077; and sum of NV0010, NV0022, NV0034, NV0050, NV0066, NV0070, NV0074, and NV0078; and sum of NV0011, NV0023, NV0035, NV0051, NV0067, |

**NCUA FORM 5300 – SCHEDULE FC-A
INVESTMENTS – AFS AND HTM**

Item No. Instructions

NV0071, NV0075, and NV0079; and sum of NV0012, NV0024, NV0036, NV0052, NV0068, NV0072, NV0076, and NV0080. **The amount reported in Account code 796E must equal 796E on page 1. The amount reported in Account code 797E must equal 797E on page 1.**

Skip to line 10 if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

Account codes 796E, 801, NV0083, and 797E [Reason 1](#)

*Complete this row if you have early adopted
ASC Topic 326: Financial Instruments – Credit
Losses (CECL)*

10 Total HTM or AFS Investment Securities. This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0009, NV0021, NV0033, NV0049, NV0065, NV0069, NV0073, and NV0077; and sum of NV0010, NV0022, NV0034, NV0050, NV0066, NV0070, NV0074, and NV0078; and sum of NV0011, NV0023, NV0035, NV0051, NV0067, NV0071, NV0075, and NV0079; and sum of NV0012, NV0024, NV0036, NV0052, NV0068, NV0072, NV0076, and NV0080. **The amount reported in Account code NV0005 must equal the sum of AS0039 and AS0042 on page 1. The amount reported in Account code NV0008 must equal the sum of AS0011 and AS0038 on page 1.**

Account codes NV0005, NV0006, NV0007, and NV0008 [Reason 1, 5](#)

**NCUA FORM 5300 – SCHEDULE FC-B
TRADING**

**NCUA FORM 5300 – SCHEDULE FC-B
INVESTMENTS - TRADING**

Instructions

Item No. Instructions

- 1** **US Government Obligations.** Report the fair value of investments in NCUA Guaranteed Notes (NGNs) and other U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.
Account code NV0087 [Reason 1](#)
- 2** **Federal Agency Securities – Guaranteed.** Report the fair value of investments in securities guaranteed by government corporations and [government sponsored enterprises \(GSEs\)](#).
- 2a** **Agency/GSE Debt Instruments – Guaranteed.** Report the fair value of investments in Agency/GSE [Debt Instruments](#) guaranteed by a federal agency or GSE.
Account code NV0088 [Reason 1](#)
- 2b** **Agency/GSE Non-Debt Instruments – Guaranteed.** Report the fair value of investments in Agency/GSE Non-Debt Instruments guaranteed by a federal agency or GSE.
Account code NV0089 [Reason 1](#)
- 2c** **Total Federal Agency Securities – Guaranteed.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0088 and NV0089.
Account code NV0090 [Reason 1](#)
- 3** **Federal Agency Securities – Non-Guaranteed.** Report the fair value of investments in securities issued by government corporations and [government sponsored enterprises \(GSEs\)](#) that are not guaranteed by the issuer.
- 3a** **Agency/GSE Debt Instruments – Non-Guaranteed.** Report the fair value of investments in Agency/GSE [Debt Instruments](#) not guaranteed by a federal agency or GSE.
Account code NV0091 [Reason 1](#)
- 3b** **Agency/GSE Non-Debt Instruments – Non-Guaranteed.** Report the fair value of investments in Agency/GSE Non-Debt Instruments not guaranteed by a federal agency or GSE.
Account code NV0092 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-B
TRADING**

- | <u>Item No.</u> | <u>Instructions</u> |
|-----------------|---|
| 3c | <p><u>Total Federal Agency Securities – Non-Guaranteed.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0091 and NV0092.</p> <p style="text-align: right;">Account code NV0093 Reason 1</p> |
| 4 | <p><u>Non-Federal Agency Asset-Backed Securities – Senior Tranches.</u> Report the fair value of investment in senior tranche, non-federal agency asset-backed securities.</p> |
| 4a | <p><u>Privately Issued Residential Mortgage Related Securities.</u> Report the fair value of investments in Senior Tranche Privately Issued Residential Mortgage Related Securities (as defined in 15 U.S.C. 78c(a)(41)).</p> <p style="text-align: right;">Account code NV0094 Reason 1</p> |
| 4b | <p><u>Privately Issued Commercial Mortgage Related Securities.</u> Report the fair value of investments in Senior Tranche Privately Issued Commercial Mortgage Related Securities (as defined in 15 U.S.C. 78c(a)(41)).</p> <p style="text-align: right;">Account code NV0095 Reason 1</p> |
| 4c | <p><u>Other Asset-Backed Securities.</u> Report the fair value of investments in Other Non-Federal Agency Senior Tranche Asset-Backed Securities.</p> <p style="text-align: right;">Account code NV0096 Reason 1</p> |
| 4d | <p><u>Total Non-Federal Agency Asset-Backed Securities – Senior Tranches.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0094, NV0095, and NV0096.</p> <p style="text-align: right;">Account code NV0097 Reason 1</p> |
| 5 | <p><u>Non-Federal Agency Asset-Backed Securities – Subordinated Tranches.</u> Report the fair value of investment in subordinated tranche, non-federal agency asset-backed securities.</p> |
| 5a | <p><u>Privately Issued Residential Mortgage Related Securities.</u> Report the fair value of investments in Subordinated Tranche Privately Issued Residential Mortgage Related Securities.</p> <p style="text-align: right;">Account code NV0098 Reason 1</p> |
| 5b | <p><u>Privately Issued Commercial Mortgage Related Securities.</u> Report the fair value of investments in Subordinated Tranche Privately Issued Commercial Mortgage Related Securities (as defined in 15 U.S.C. 78c(a)(41)).</p> <p style="text-align: right;">Account code NV0099 Reason 1</p> |
| 5c | <p><u>Other Asset-Backed Securities.</u> Report the fair value of investments in Other Non-Federal Agency Subordinated Tranche Asset-Backed Securities.</p> <p style="text-align: right;">Account code NV0100 Reason 1</p> |

**NCUA FORM 5300 – SCHEDULE FC-B
TRADING**

Item No. Instructions

5d Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches.
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0098, NV0099, and NV0100.

Account code NV0101 [Reason 1](#)

6 Securities Issued by States and Political Subdivisions in the U.S. Report the fair value of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.

Account code NV0102 [Reason 1](#)

7 Mutual Funds (including common trusts). Report the fair value of mutual fund and common trust investments. Mutual funds have a Net Asset Value (NAV). Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU).

Account code NV0103 [Reason 1](#)

8 All Other Trading Investments. Report the fair value of all other investments that were bought and are held principally for the purpose of selling in the near term.

Account code NV0104 [Reason 1](#)

9 Total Trading Investments. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0087, NV0090, NV0093, NV0097, NV0101, NV0102, NV0103, and NV0104. **Must equal the amount reported in Account code 965 on page 1.**

Account code 965 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-C
MATURITY DISTRIBUTION OF INVESTMENTS**

**NCUA FORM 5300 – SCHEDULE FC-C
INVESTMENTS – MATURITY DISTRIBUTION**

Instructions

Item No. Instructions

- 1** **Time Deposits.** Report the amount of negotiable and non-negotiable certificates of deposit or share certificates in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code AS0007 on Schedule FC-1.**
- Skip to Item 6 if you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL).*
- Account codes NV0106, NV0107, NV0108, NV0109, NV0110 and AS0007 [Reason 1](#)
- 2** **Trading.** Report the amount of investments that were bought or are held principally for the purpose of selling in the near term. Report these investments at fair value in the appropriate maturity range using the [Weighted Average Life Table](#). These investments should be categorized based on maturity or call, not on the basis of intent to sell. **The Total Amount must agree to the amount reported in Account code 965 on Schedule FC-1.**
- Skip to Item 7 if you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL).*
- Account codes 965A, 965B, 965C1, 965C1, 965D and 965 [Reason 1](#)
- 3** **Available-for-Sale.** Report the amount of investments that your credit union has classified as available for sale. Report these investments at fair value in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code 797E on page 1.**
- Skip to Item 8 if you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL).*
- Account codes 797A, 797B, 797C1, 797C2, 797D and 797E [Reason 1](#)
- 4** **Held-to-Maturity.** 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 in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code 796E on page 1.**
- Skip to Item 9 if you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL).*
- Account codes 796A, 796B, 796C1, 796C2, 796D and 796E [Reason 1](#)
- 5** **Total.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0106, 965A, 797A,

**NCUA FORM 5300 – SCHEDULE FC-C
MATURITY DISTRIBUTION OF INVESTMENTS**

Item No. Instructions

and 796A; sum of Account codes NV0107, 965B, 797B, and 796B; sum of Account codes NV0108, 965C1, 797C1, and 796C1; sum of Account codes NV0109, 965C2, 797C2, and 796C2; sum of Account codes NV0110, 965D, 797D, and 796D; sum of Account codes AS0007, 965, 797E, and 796E.

Skip to Item 10 if you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL).

Account codes NV0130, NV0131, NV0132, NV0133, NV0134, and NV0135 [Reason 1](#)

*Use these rows if you have early adopted
ASC Topic 326: Financial Instruments – Credit
Losses (CECL)*

- 6 Time Deposits.** Report the amount of negotiable and non-negotiable certificates of deposit or share certificates in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code AS0007 on page 1.**

Account codes NV0106, NV0107, NV0108, NV0109, NV0110 and AS0007 [Reason 1, 5](#)

- 7 Trading.** Report the amount of investments that were bought or are held principally for the purpose of selling in the near term. Report these investments at fair value in the appropriate maturity range using the [Weighted Average Life Table](#). These investments should be categorized based on maturity or call, not on the basis of intent to sell. **The Total Amount must agree to the amount reported in Account code 965 on page 1.**

Account codes 965A, 965B, 965C1, 965C1, 965D and 965 [Reason 1](#)

- 8 Available-for-Sale.** Report the amount of investments that your credit union has classified as available for sale. Report these investments in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code NV0008 on Schedule FC-A.**

Account codes NV0160, NV0161, NV 162, NV0163, and NV0164 [Reason 1](#)

- 9 Held-to-Maturity.** 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 in the appropriate maturity range using the [Weighted Average Life Table](#). **The Total Amount must agree to the amount reported in Account code NV0005 on Schedule FC-A.**

Account codes NV0166, NV0167, NV0168, NV0169, and NV0170 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-C
MATURITY DISTRIBUTION OF INVESTMENTS**

10 **Total.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes NV0106, 965A, NV0160, and NV0166; sum of Account codes NV0107, 965B, NV0161, and NV0167; sum of Account codes NV0108, 965C1, NV0162, and NV0168; sum of Account codes NV0109, 965C2, NV0163, and NV0169; sum of Account codes NV0110, 965D, NV0164, and NV0170; and sum of Account codes AS0007, 965, NV0008, and NV0005.

Account codes NV0172, NV0173, NV0174, NV0175, NV0176, and NV0177 [Reason 1, 5](#)

Weighted Average Life Table

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits (for example, bullet maturity instruments). Multi-coupon instruments (“Step-ups”) are also reported at the period remaining to maturity date.	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits (investments with periodic principal paydowns, for example 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.)
(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 Short-term investment funds (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 STIFs: One (1) year or less.</p>
(e) Callable fixed-rate debt obligations and deposits. Multi-coupon instruments (“Step-ups”) are also reported at the period remaining to maturity date.	Period remaining to maturity date.

**NCUA FORM 5300 – SCHEDULE FC-C
MATURITY DISTRIBUTION OF INVESTMENTS**

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(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. Include Central Liquidity Facility (CLF) and Federal Home Loan Bank (FHLB) stock.	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities.	Greater than ten (10) years.

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION**

**NCUA FORM 5300 – SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION**

Instructions

Item No. Instructions

- 1 **Non-Conforming Investments (State Credit Unions ONLY).** *This item 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. § 1757](#)) or NCUA rules and regulations (See [Part 703](#)). Do not include investments used to fund employee benefit or deferred compensation plans reported in Account codes 789C, or 789D.
- Account code 784A [Reason 1](#)
- 2 **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 the Statement of Financial Condition. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.
- Account code 788 [Reason 1](#)
- 3 **NCUA Guaranteed Notes (for RBNW calculation (702.104(d))).** Report the amount of investments in NCUA Guaranteed Notes (NGNs) also reported in Schedule FC-C.
- Account code 740 [Reason 4](#)

REALIZED INVESTMENT GAINS (LOSSES)

Instructions

Item No. Instructions

- 4 **Realized Gains (Losses) on Held to Maturity Securities.** Report the resulting gain (loss) from the sale or disposition of all held to maturity investments. In addition, use this item to report declines in fair value that are Other-Than-Temporary-Impairments (OTTI) for held to maturity investments.
- Account code NV0144 [Reason 1](#)
- 5 **Realized Gains (Losses) on Available for Sale Securities.** Report the resulting gain (loss) from the sale or disposition of all available for sale investments. In addition, use this item to report declines in fair value that are Other-Than-Temporary-Impairments (OTTI) for available for sale investments.
- Account code NV0145 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION**

Item No. Instructions

- 6** **Realized Gain (Losses) on all other investments.** (Do not include gain or loss on Trading Securities or Restricted Investments). Report the resulting gain (loss) from the sale or disposition of all other investments, excluding trading securities or restricted investments.

Account code NV0146 [Reason 1](#)

- 7** **Gain (Loss) on Investments.** – This line does not require input and will automatically populate when the Call Report is submitted with the sum Account codes NV0144, NV0145, and NV0146. This amount must equal Account code IS0014 on Schedule IE-2.

Account code IS0014 [Reason 1](#)

OTHER THAN TEMPORARY IMPAIRMENT INFORMATION

Instructions

Items 8 and 9 represent a further disaggregation of information already reported in Account codes NV0144 and NV0145.

Item No. Instructions

- 8** **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.*

Account code 420A [Reason 1](#)

- 9** **Less: Portion of OTTI Losses in Other Comprehensive Income.** Report the amount of year-to-date OTTI included in item 8 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, Account code 945C.

Account code 420B [Reason 1](#)

- 10** **OTTI Losses Recognized in Earnings.** Report the difference between Item 8 and 9. This difference represents the amount of year-to-date OTTI due to credit losses. This total should also be reflected in Items 4 - 6 above.

Account code 420C [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION**

**ASSETS USED TO FUND EMPLOYEE BENEFIT OR DEFERRED
COMPENSATION PLANS**

Instructions

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.

Report amounts for Item 11 in the applicable column.

- **Remaining Premiums** – Report the sum of all unfunded contractual obligations owed to the insurance company by the credit union under collateral assignment arrangements. For example, in a seven-pay premium arrangement for a life insurance policy, there should be six payments remaining after the policy is written (the first premium is paid on day one of the contract). Report the remaining credit union obligations to pay premiums here.
- **Cash Surrender Value** – Report the cash surrender value as disclosed on the most recent insurance policy statement. The cash surrender value is typically provided on the anniversary date of the insurance policy, and can be obtained from the policy owner (credit union executive, if it is a Collateral Assignment Split Dollar arrangement).
- **Recorded Value** – Report the value recorded on the credit union's books and records.

Instructions

<u>Item No.</u>	<u>Instructions</u>
11	<u>Assets Used to Fund Employee Benefit or Deferred Compensation Plans.</u>
11a	<u>Securities.</u> Report the recorded value of all securities held to fund employee benefit or deferred compensation plans. <p style="text-align: right;">Account code 789C Reason 1</p>
11b	<u>Other Investments.</u> Report the recorded value of all other investments held to fund employee benefit or deferred compensation plans. <p style="text-align: right;">Account code 789D Reason 1</p>
11c	<u>Other Assets.</u> Report the amount of all other assets held to fund employee benefit or deferred compensation plans.
11c i	<u>Split Dollar Life Insurance Arrangements.</u> Report the recorded value of Collateral Assignment or Endorsement split dollar life insurance arrangements.
11c i a.	<u>Collateral Assignment.</u> Report the remaining premiums committed by the credit union but not included in the cash surrender value or recorded value, cash

**NCUA FORM 5300 – SCHEDULE FC-D
INVESTMENTS, SUPPLEMENTAL INFORMATION**

Item No. Instructions

[surrender value](#), and recorded value of all loans used to fund collateral assignment split dollar life insurance arrangements.

Account code NV0153, NV0154, and 789E [Reason 1](#)

- 11c i b.** **Endorsement.** Report the [remaining premiums](#) committed by the credit union but not included in the [cash surrender value](#) or recorded value, cash surrender value, and recorded value of all endorsement split dollar life insurance arrangements.

Account code NV0156, NV0157, and 789E1 [Reason 1](#)

- 11c ii** **Other Insurance.** Report the recorded value of all other insurance held to fund employee benefits or deferred compensation plans.

Account code 789E2 [Reason 1](#)

- 11 c iii** **Other Non-Insurance.** Report the recorded value of all other assets held to fund employee benefit or deferred compensation plans that have not been reported in Account codes 789C, 789D, 789E, 789E1, or 789E2 above.

Account code 789F [Reason 1](#)

- 11 d** **Total assets used to fund employee benefit or deferred compensation plans.**
This line does not require input and will automatically populate when the Call Report is submitted with the sum Account codes 789C, 789D, 789E, 789E1, 789E2, and 789F.

Account code 789G [Reason 1](#)

CHARITABLE DONATION ACCOUNTS

Instructions

Item No. Instructions

- 12** **Charitable Donation Accounts.** Amounts reported in the Asset section of the Statement of Financial Condition to fund [Charitable Donation Accounts](#). Report the recorded value of investments in Charitable Donation Accounts allowed under [§721.3\(b\)\(2\)](#) of the NCUA rules and regulations (federal credit unions) or other similar state provisions (state credit unions).

Account code 789H [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-E
LOANS & LEASES**

**NCUA FORM 5300 – SCHEDULE FC-E
LOANS & LEASES**

Instructions

Report the number and dollar amount of loans. The Number (Account code 025A1) and Amount (Account code 025B1) reported on Item 14 must 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 Schedule FC-H through FC-M as necessary.

Item No. Instructions

- 1 Unsecured Credit Card Loans.** Report the number and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in Schedule FC-N.

Account codes 680 and 681 [Reason 1](#)

- 2 Payday Alternative Loans (PAL loans) (Federal credit unions only).** Federal credit unions report the number and dollar amount of all loans granted under [§701.21\(c\)\(7\)\(iii\)](#) of NCUA rules and regulations. Federal credit unions *will not* include [PAL loans](#) with All Other Unsecured Loans/Lines of Credit (Account code 397). State chartered credit unions *will* report similar loans with All Other Unsecured Loans/Lines of Credit (Account code 397).

The 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 federal credit unions to charge a higher interest rate for a PAL loan than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans.

Account codes 994A and 397A [Reason 1](#)

- 3 Non-Federally Guaranteed Student Loans.** Report the number and dollar amount of non-federally guaranteed, or private, student loans. Unused loan commitments must also be reported in Schedule FC-N.

NCUA FORM 5300 – SCHEDULE FC-E LOANS & LEASES

Report guaranteed student loans such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010, as All Other Secured Non-Real Estate Loans/Lines of Credit (Account code 698C).

Also report government guaranteed student loans on the line labeled Government Guaranteed Non-Commercial Loans (Account code 1060A).

Account codes 963A and 698A [Reason 1](#)

- 4** **All Other Unsecured Loans/Lines of Credit.** Report the number and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans which are not defined as commercial loans. This typically includes signature loans. Also report overdrawn share accounts of all types other than commercial here, regardless of the existence of an overdraft protection program for share draft accounts. Unused loan commitments must also be reported in Schedule FC-N.

Account codes 994 and 397 [Reason 1](#)

- 5** **New Vehicle Loans.** Report the number and dollar amount of new vehicle loans in which a new vehicle is pledged as security and manufactured for household use per NCUA rules and regulations [§723.2](#). Loans secured by an ATV, RV, or boat should not be reported on this line, but included in the All Other Secured Non-real Estate Loans/Lines of Credit line of Schedule FC-E.

Account codes 958 and 385 [Reason 1](#)

- 6** **Used Vehicle Loans.** Report the number and dollar amount of used vehicle loans, where a used vehicle is pledged as security and manufactured for household use per NCUA rules and regulations [§723.2](#). Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in the All Other Secured Non-real Estate Loans/Lines of Credit line of Schedule FC-E.

Account codes 968 and 370 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-E
LOANS & LEASES**

- 7 **Leases Receivable.** Report the 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.

These instructions do not differentiate between direct or indirect leases in the language the NCUA commonly uses. The term “direct,” in the case of this instruction is actually referring to the definition of “direct lease” under GAAP.

The definition of “direct” in this meaning is “where the cost and fair value are the same.” The differentiation is between lease types known as sales, leveraged, and direct. Therefore, as the line item does not differentiate actually between direct and indirect in the meaning commonly used among credit unions this line item should be treated the same as all other items on this page, which do not differentiate the channel by which they were obtained. Just like the new or used auto loan items, both indirect and direct loans are included. Types of leases other than direct lease are rare in credit unions.

Account codes 954 and 002 [Reason 1](#)

- 8 **All Other Secured Non-Real Estate Loans/Lines of Credit.** Report the number and dollar amount of all consumer loans secured by anything other than real estate and not reported elsewhere on Schedule FC-E. This may include:

- fully share-secured loans;
- loans secured by ATVs, RVs, and boats;
- loans financing the disposal of non-real estate credit union property to nonmembers; and,
- secured commercial purpose loans which do not meet the definition of commercial loan per NCUA rules and regulations [§723.2](#), and are not secured by real estate. The common reason a commercial purpose loan would not qualify as a commercial loan is because the loans outstanding to associated borrowers are less than \$50,000.

Unused loan commitments must also be reported in Schedule FC-N.

Account codes 963C and 698C [Reason 1](#)

- 9 **1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien.** Report the number and dollar amount of member and non-member loans secured

NCUA FORM 5300 – SCHEDULE FC-E LOANS & LEASES

by a lien in first position on 1-4 family [residential property](#). Unused loan commitments must also be reported in Schedule FC-N.

Account codes 959A and 703A [Reason 1](#)

- 10** **1-4 Family Residential Property Loans/Lines of Credit Secured by Junior Lien.** Report the number and dollar amount of member and non-member loans secured by a lien in junior position on 1-4 family [residential property](#). Unused loan commitments must also be reported in Schedule FC-N.

Account codes 960A and 386A [Reason 1](#)

- 11** **All Other (Non-Commercial) Real Estate Loans/Lines of Credit.** Report the number and dollar amount of member and non-member loans secured by a lien on any real estate regardless of lien position not reported elsewhere on this Schedule.

Account codes 960B and 386B [Reason 1](#)

- 12** **Commercial Loans/Lines of Credit Real Estate Secured.** Include the rate, number, and dollar amount of all [commercial loans](#) defined in [§723.2](#) and secured by real estate. Unused loan commitments must also be reported in Schedule FC-N.

Account codes 900K4 and 718A5 [Reason 1](#)

- 13** **Commercial Loans/Lines of Credit Not Real Estate Secured.** Report the number and dollar amount of all [commercial loans](#) defined in [§723.2](#) and not secured by real estate. **Include overdrawn commercial share accounts that qualify as commercial loans.** Unused loan commitments must be reported in Schedule FC-N.

Account codes 900P and 400P [Reason 1](#)

- 14** **TOTAL LOANS AND LEASES.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of account codes 993, 994A, 963A, 994, 958, 968, 954, 963C, 959A, 960A, 960B, 900K4, and 900P and sum of account codes 396, 397A, 698A, 397, 385, 370, 002, 698C, 703A, 386A, 386B, 718A5, and 400P. **The number and amount of Loans and Leases must equal the number and amount of Loans and Leases reported in Account codes 025A1 and 025B1 or, if you have early adopted ASC Topic 326, Account does AS0042 and AS0044 reported on Schedule FC-2.**

Account codes 025A1 and 025B1 [Reason 1](#)

- 15** **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

**NCUA FORM 5300 – SCHEDULE FC-E
LOANS & LEASES**

which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

Account codes 031A and 031B [Reason 1](#)

- 16** **Troubled Debt Restructured Loans Approved Year-to-Date.** Report the number and dollar amount of all TDR loans outstanding. 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.

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. Refer to NCUA rules and regulations [Part 741 Appendix C](#) and [Letter to Credit Unions 13-CU-03, Supervisory Guidance on Troubled Debt Restructuring](#), for more information about loan workouts, nonaccruals, and regulatory reporting of TDRs.

Account codes 1000F and 1001F [Reason 1](#)

- 17** **Total outstanding balances of loans affected by bankruptcy claims.** Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy.

Account code 971 [Reason 1](#)

- 18** **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 President or Treasurer/Manager; any Assistant Chief Executive Officer such as, 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 and already reported according to underlying collateral in Schedule FC-E.

NCUA FORM 5300 – SCHEDULE FC-E LOANS & LEASES

Account codes 995 and 956 [Reason 1](#)

19 Federal Credit Union Interest Rate Ceiling Report. 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.*

19a Dollar amount of loans with interest rates that exceed 15% (Federal Credit Unions Only). Report the total dollar amount of all loans with interest rates exceeding 15%.

Account code 567 [Reason 1](#)

19b Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Federal Credit Unions Only). Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%.

Account code 568 [Reason 1](#)

20 Government Guaranteed Non-Commercial Loans. Report the number, total outstanding balance including the guaranteed portion, and only the guaranteed portion of every [government guaranteed](#) loan that does not meet the definition of a commercial loan. Any loan reported on this line should have already been reported elsewhere in Schedule FC-E Loans & Leases of the call report, lines 1 - 11.

Account codes 1060, 1060A, and 1060B [Reason 1](#)

21 Government Guaranteed Commercial Loans. Report the number, outstanding balance including the guaranteed portion, and only the guaranteed portion of any loan granted (originated) under a Small Business Administration (SBA) loan program in item “a” and all other [government guaranteed](#) program loans in item “b”. Any loan reported on this line should have already been reported –in Account codes 900K4 and 718A5 or 900P and 400P on Schedule FC-E above.

21a Small Business Administration Commercial Loans. Report loans granted in conjunction with the SBA even if the SBA does not provide a guarantee but provides a favorable junior lien such as the SBA 504 program without which the financial institution is unlikely to provide financing (for a loan of this type the guaranteed portion should be reported as \$0).

Include SBA 7(a) Guaranteed Interest Certificates but *do not include* SBA 7(a) Guaranteed Loan Pool Certificates or similarly structured products with guaranteed payment in this line item.

- Report the unconditionally US government guaranteed (for example SBA 7(a) Guaranteed Interest Certificate), USDA Business and Industry and FSA Farm Ownership & Operating participation loans or similar purchased in the secondary market as commercial loans on the Loans & Leases schedule of the call report and in this line.

**NCUA FORM 5300 – SCHEDULE FC-E
LOANS & LEASES**

- Report SBA 7(a) Loan Pool Certificate securities and similar products from other agencies as Agency/GSE Debt Instruments (not backed by mortgages) in the Investment subsection of the Statement of Financial Condition and as Agency/GSE Debt Instruments (not backed by mortgages) in Schedule B Investments, Supplemental Information schedule.

Account codes 691B1, 691C1, AND 691C2 [Reason 1](#)

21b **Other Government Guaranteed Commercial Loans.** Report loans granted in conjunction with other government agencies even if the agency does not provide a guarantee but provides a favorable junior lien without which the financial institution is unlikely to provide financing (for a loan of this type the guaranteed portion should be reported as \$0).

Include other agency products structured similarly to SBA 7(a) Guaranteed Interest Certificates with guaranteed payment in this line item:

- Report the unconditionally US government guaranteed USDA Business and Industry and FSA Farm Ownership & Operating participation loans or similar loans purchased in the secondary market as commercial loans on Schedule FC-E and in this line.
- Report products similar to SBA 7(a) Loan Pool Certificate securities as Agency/GSE Debt Instruments – Guaranteed on Schedule FC-A or FC-B.

Account codes 691P, 691P1, and 691P2 [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-F
DELINQUENT LOANS**

**NCUA FORM 5300 – SCHEDULE FC-F
*DELINQUENT LOANS***

Instructions

Report the total outstanding loan balance of *all* delinquent loans and leases by collateral type in the appropriate delinquency column. Also report the total number of [reportable delinquent](#) loans and leases by collateral type. *All* delinquent loans and leases includes loans and leases reported by the credit union and serviced by outside processors (for example real estate, credit card, or student loans) and loans held on the balance sheet of wholly-owned CUSOs.

Credit unions may consider a payment equivalent to 90 percent or more of the contractual payment a full payment in computing [past due](#) status on [consumer credit](#).

Do *not* include:

- 1) Loans already written down to fair value (where the difference between book value and fair value has been charged-off against the ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" classification; or
- 2) Any loans for which the credit union has already obtained physical possession of the underlying collateral (automobiles, boats, real estate), 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."

Purchased Credit Impaired Loans

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 should reflect the credit union's recorded investment value, as included in the Loans & Leases section.

NCUA FORM 5300 – SCHEDULE FC-F DELINQUENT LOANS

Troubled Debt Restructured Loans

The past due status of [troubled debt restructured](#) (TDR) loans will be calculated consistent with loan contract terms, including amendments made to loan terms through a formal restructure. 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.

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.

Item No. Instructions

- 1 Unsecured Credit Card Loans.** Report the total outstanding balance of all delinquent unsecured credit card loans in the appropriate delinquency category. Report the total number of all delinquent unsecured credit card loans.

Account codes **024B, DL0002, 026B, 027B, 028B, 045B and 045A** [Reason 1](#)
- 2 Payday Alternative Loans (FCU Only).** Federal credit unions will report the total outstanding balance of all delinquent PAL Loans, as defined in NCUA rules and regulations [§701.21\(c\)\(7\)\(iii\)](#), 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 Unsecured Loans/Lines of Credit.

Account codes **089B, DL0009, 127B 128B, 129B, 130B, and 130A** [Reason 1](#)
- 3 Non-Federally Guaranteed Student Loans.** Report the total outstanding balance of delinquent non-federally guaranteed, or private, student loans in the appropriate delinquency category. Report the number of delinquent non-federally guaranteed, or private, student loans.

Report delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, or Direct Consolidation loans as All Other Secured Non-Real Estate Loans/Lines of Credit.

Account codes **020T, DL0016, 021T, 022T, 023T, 041T, and 053E** [Reason 1](#)
- 4 All Other Unsecured Loans/Lines of Credit.** Report the total outstanding balance of delinquent all other unsecured loans/lines of credit in the appropriate delinquency category. Report the number of delinquent all other unsecured loans/lines of credit.

Account codes **DL0022, DL0023, DL0024, DL0025, DL0026, DL0027, and DL0028** [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-F
DELINQUENT LOANS**

Item No. Instructions

- 5 **New Vehicle Loans.** Report the total outstanding balance of delinquent new vehicle loans in the appropriate delinquency category. Report the number of delinquent new vehicle loans on this line.
Account codes 020C1, DL0030, 021C1, 022C1, 023C1, 041C1, and 035E1 [Reason 1](#)
- 6 **Used Vehicle Loans.** Report the total outstanding balance of delinquent used vehicle loans in the appropriate delinquency category. Report the number of delinquent used vehicle loans on this line.
Account codes 020C2, DL0037, 021C2, 022C2, 023C2, 041C2, and 035E2 [Reason 1](#)
- 7 **Leases Receivable.** Report the balance of delinquent leases in the appropriate delinquency category. Report the number of delinquent leases on this line.
Account codes 020D, DL0044, 021D, 022D, 023D, 041D, and 034E [Reason 1](#)
- 8 **All Other Secured Non-Real Estate Loans/Lines of Credit.** Report the total outstanding balance of delinquent all other secured non-real estate loans/lines of credit in the appropriate delinquency category. Report the number of delinquent all other secured non-real estate loans/lines of credit on this line.
Account codes DL0050, DL0051, DL0052, DL0053, DL0054, DL0055, and DL0056 [Reason 1](#)
- 9 **1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien.** Report the total outstanding balance of delinquent 1-4 family [residential property](#) loans/lines of credit secured by a first lien in the appropriate delinquency category. Report the number of delinquent 1-4 family residential property loans/lines of credit secured by a first lien on this line.
Account codes DL0057, DL0058, DL0059, DL0060, DL0061, DL0062, and DL0063 [Reason 1](#)
- 10 **1-4 Family Residential Property Loans/Lines of Credit Secured by Junior Lien.** Report the total outstanding balance of delinquent 1-4 family [residential property](#) loans/lines of credit secured by a junior lien in the appropriate delinquency category. Report the number of delinquent 1-4 family residential property loans/lines of credit secured by a junior lien on this line.
Account codes DL0064, DL0065, DL0066, DL0067, DL0068, DL0069, and DL0070 [Reason 1](#)
- 11 **All Other (Non-Commercial) Real Estate Loans/Lines of Credit.** Report the total outstanding balance of delinquent all other (non-commercial) real estate loans/lines of credit in the appropriate delinquency category. Report the number of delinquent all other (non-commercial) real estate loans/lines of credit on this line.
Account codes DL0071, DL0072, DL0073, DL0074, DL0075, DL0076, and DL0077 [Reason 1](#)
- 12 **Commercial Loans/Lines of Credit Real Estate Secured.** Report the total outstanding balance of delinquent commercial loans/lines of credit secured by real

**NCUA FORM 5300 – SCHEDULE FC-F
DELINQUENT LOANS**

Item No. Instructions

estate in the appropriate delinquency category. Report the number of delinquent commercial loans/lines of credit secured by real estate on this line.

Account codes **DL0078, DL0079, DL0080, DL0081, DL0082, DL0083, and DL0084** [Reason 1](#)

- 13 Commercial Loans/Lines of Credit Not Real Estate Secured.** Report the total outstanding balance of delinquent commercial loans/lines of credit not secured by real estate in the appropriate delinquency category. Report the number of delinquent commercial loans/lines of credit not secured by real estate on this line.

Account codes **DL0085, DL0086, DL0087, DL0088, DL0089, DL0090, and DL0091** [Reason 1](#)

- 14 TOTAL DELINQUENT LOANS AND LEASES.** This line does not require input and will automatically populate when the Call Report is submitted with the sum of:

- Account codes 024B, 089B, 020T, DL0022, 020C1, 020C2, 020D, DL0050, DL0057, DL0064, DL0071, DL0078, and DL0085;
- Account codes DL0002, DL0009, DL0016, DL0023, DL0030, DL0037, DL0044, DL0051, DL0058, DL0065, DL0072, DL0079, and DL0086;
- Account codes 026B, 127B, 021T, DL0024, 021C1, 021C2, 021D, DL0052, DL0059, DL0066, DL0073, DL0080, and DL0087;
- Account codes 027B, 128B, 022T, DL0025, 022C1, 022C2, 022D, DL0053, DL0060, DL0067, DL0074, DL0081, and DL0088;
- Account codes 028B, 129B, 023T, DL0026, 023C1, 023C2, 023D, DL0054, DL0061, DL0068, DL0075, DL0082, and DL0089;
- Account codes 045B, 130B, 041T, DL0027, 041C1, 041C2, 041D, DL0055, DL0069, DL0076, DL0083, and DL0090; and
- Account codes 045A, 130A, 053A, DL0028, 035E1, 035E2, 034E, DL0056, DL0063, DL0070, DL0077, DL0084, and DL0091.

Account codes **020B, DL0093, 021B, 022B, 023B, 041B, and 041A** [Reason 1](#)

- 15 Amount of reportable delinquency included in Total Delinquent Loans and Leases that relates to:** See instructions for 15a and 15b.

- 15a Participation Loans Purchased.** Report the total outstanding balance of all delinquent participation loans purchased.

Account code **DL0099** [Reason 1](#)

- 15b Indirect Loans.** Report the total outstanding balance of all delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

Account code **041E** [Reason 1](#)

- 16 Agriculture-related Loans.** Report the amount of reportable delinquent Agriculture-related loans included in the amounts reported in Commercial Loans/Lines of Credit Real Estate Secured or Commercial Loans/Lines of Credit

**NCUA FORM 5300 – SCHEDULE FC-F
DELINQUENT LOANS**

Item No. **Instructions**

Not Real Estate Secured. Report the total outstanding balance of delinquent agriculture-related loans included in the amounts reported for commercial loans/lines of credit secured or not secured by real estate.

Account code 041H1 [Reason 1](#)

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-G
LOAN CHARGE OFFS AND RECOVERIES**

**NCUA FORM 5300 – SCHEDULE FC-G
LOAN CHARGE OFFS AND RECOVERIES**

Instructions

Item No.	Instructions
1	<p><u>Unsecured Credit Card Loans.</u> 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.</p>
Account code 680 and 681 Reason 1	
2	<p><u>Payday Alternative Loans (PAL Loans) (FCU Only).</u> Federal Credit Unions will report the dollar amount of PAL loans, as defined in NCUA rules and regulations §701.21(c)(7)(iii), charged off year-to-date in the left column and the dollar amount of PAL loan recoveries year-to-date in the right column. Federal credit unions should not include these loans with All Other Loans. State-chartered credit unions will report similar loans with All Other Unsecured Loans/Lines of Credit.</p>
Account code 136 and 137 Reason 1	
3	<p><u>Non-Federally Guaranteed Student Loans.</u> 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 as All Other Secured Non-Real Estate Loans/Lines of Credit.</p>
Account code 550T and 551T Reason 1	
4	<p><u>All Other Unsecured Loans/Lines of Credit.</u> Report the dollar amount of all other unsecured loans/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. Include charge offs and recoveries from an overdraft protection program on this line.</p>
Account code CO0007 and CO0008 Reason 1	
5	<p><u>New Vehicle Loans.</u> 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.</p>
Account code 550C1 and 551C1 Reason 1	
6	<p><u>Used Vehicle Loans.</u> 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.</p>
Account code 550C2 and 551C2 Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-G
LOAN CHARGE OFFS AND RECOVERIES**

Item No.	Instructions
7	<u>Leases Receivable.</u> 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.
Account code 550D and 551D Reason 1	
8	<u>All Other Secured Non-Real Estate Loans/Lines of Credit.</u> Report all charge offs and recoveries for loans not already reported in items 1-7, such as all other secured non-real estate, non-commercial loans.
Account code CO0015 and CO0016 Reason 1	
9	<u>1-4 Family Residential Property Loans/Lines of Credit Secured by 1st Lien.</u> Report the dollar amount of 1-4 family residential property loans/lines of credit secured by a 1 st lien charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.
Account code CO0017 and CO0018 Reason 1	
10	<u>1-4 Family Residential Property Loans/Lines of Credit Secured by Junior Lien.</u> Report the dollar amount of 1-4 family residential property loans/lines of credit secured by a junior lien charged off year-to-date in the left column and the dollar amount of recoveries year-to-date in the right column.
Account code CO0019 and CO0020 Reason 1	
11	<u>All Other (Non-Commercial) Real Estate Loans/Lines of Credit.</u> Report the dollar amount of other (non-commercial) 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.
Account code CO0021 and CO0022 Reason 1	
12	<u>Commercial Loans/Lines of Credit Real Estate Secured.</u> Report the dollar amount of loans charged off year-to-date for commercial loans/lines of credit secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from commercial loans/lines of credit secured by real estate in the right column.
Account code CO0023 and CO0024 Reason 1	
13	<u>Commercial Loans/Lines of Credit Not Real Estate Secured.</u> Report the dollar amount of loans charged off year-to-date for commercial loans/lines of credit <i>not</i> secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from commercial loans/lines of credit <i>not</i> secured by real estate in the right column.
Account code CO0025 and CO0026 Reason 1	
14	<u>Total Charge Offs and Recoveries.</u> This line does not require input and is automatically populated with the sum of Accounts 680, 136, 550T, CO0007,

**NCUA FORM 5300 – SCHEDULE FC-G
LOAN CHARGE OFFS AND RECOVERIES**

Item No.	Instructions
	550C1, 550C2, 550D, CO0015, CO0017, CO0019, CO0021, CO0023, and CO0025 and the sum of Accounts 681, 137, 551T, CO0008, 551C1, 551C2, CO0016, CO0018, CO0020, CO0022, Co0024, and CO0026.
	Account codes 550 and 551 Reason 1
15	<u>Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:</u>
15a	<p><u>Participation Loans.</u> 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.</p> <p>A participation loan classified as a commercial loan (excluding agricultural) is charged off and must be reported on lines 12 and 16 or 17. Report any recoveries on lines 12 and 16 or 17. This also holds true for agricultural-related participation lending.</p> <p>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, report the charged off amount and any subsequent recoveries on line 11.</p>
	Account codes 550F and 551F Reason 1
15b	<u>Indirect Loans.</u> 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. Indirect loans are not limited to loans made through car dealerships.
	Account codes 550E and 551E Reason 1
16	<p><u>Report the dollar amount of Agriculture-related loans</u> included in the amounts reported in:</p> <ul style="list-style-type: none"> • Commercial Loans/Lines of Credit Real Estate Secured year-to-date charge offs (Account CO0023) • Commercial Loans/Lines of Credit Real Estate Secured year-to-date recoveries (Account CO0024) • Commercial Loans/Lines of Credit Not Real Estate Secured year-to-date Charge offs (Account CO0025) or • Commercial Loans/lines of Credit Not Real Estate Secured year-to-date Recoveries (Account CO0026)
	Account codes 550H1 and 551H1 Reason 1

**NCUA FORM 5300 – SCHEDULE FC-H
INDIRECT LOANS**

**NCUA FORM 5300 – SCHEDULE FC-H
LOANS - INDIRECT**

Instructions

<u>Item No.</u>	<u>Instructions</u>
1a	<p><u>Indirect Loans – Point of Sale Arrangement.</u> Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant (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.</p>
Account code 617B, 618B Reason 1	
1b	<p><u>Indirect Loans – Outsourced Lending Relationship.</u> 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 (the credit union does not directly contract with the merchant). The third party vendor receives compensation for facilitating loan origination. A wholly or partially owned CUSO is considered a third party for this reporting item.</p>
Account code 617C, 618C Reason 1	
1c	<p><u>Total Outstanding Indirect Loans.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of account codes 617B and 617C and sum of account codes 618B and 618C.</p>
Account code 617A, 618A Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-I
1-4 FAMILY RESIDENTIAL PROPERTY**

NCUA FORM 5300 – SCHEDULE FC-I

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

Instructions

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, and the dollar amount of loans/lines of credit granted year-to-date. Include real estate loans processed by a third party but funded by the credit union. Do not include the number of loans/lines of credit outstanding with no balance or loans reported as loans held for sale.

The **dollar amount of loans/lines of credit granted** should include all:

- Real estate loans sold on the secondary market
- Real estate loans classified as loans held for sale
- Real estate loans held in the current loan portfolio
- New advances on the line of credit
- Refinanced balances

1-4 Family Residential Property Loans/Lines Of Credit Secured By 1st Lien

Item No.	Instructions
1	Fixed Rate. Report information for 1-4 family residential property loans with a fixed rate of interest for the term of the loan.
1a	>15 Years. Report information for 1-4 family residential property first mortgage loans that have an original maturity <i>greater than</i> 15 years. Report loans that have a fixed rate for the term of the loan.
Account code RL0001, RL0002, RL0003 Reason 1	
1b	15 Years or Less. Report information for 1-4 family residential property first mortgage loans that have an original maturity of 15 years <i>or less</i> . Report loans that have a fixed rate for the term of the loan.
Account code RL0004, RL0005, RL0006 Reason 1	
2	Balloon/Hybrid. Report information for 1-4 family residential property loans that have a balloon feature or convert to an adjustable rate loan after a predefined period.
2a	> 5 Years. Report information for 1-4 family residential property first mortgage loans that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (for example a loan may be fixed for 7 years and then

**NCUA FORM 5300 – SCHEDULE FC-I
1-4 FAMILY RESIDENTIAL PROPERTY**

<u>Item No.</u>	<u>Instructions</u>
	convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for <i>greater than</i> 5 years.
	Account code RL0007, RL0008, RL0009 Reason 1
2b	5 Years or less. Report information for 1-4 family residential property first mortgage loans that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (for example 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.
	Account code RL0010, RL0011, RL0012 Reason 1
3	Adjustable Rate. Report information for 1-4 family residential property first mortgage loans that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.
	Account code RL0013, RL0014, RL0015 Reason 1
4	Total 1-4 family residential property loans/lines of credit secured by 1st lien. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes RL0002, RL0005, RL0008, RL0011, and RL0014; sum of Account codes RL0003, RL0006, RL0009, TL0012 and RL0015. Account RL0016 must equal Account 703A on Schedule FC-E.
	Account code RL0016, RL0017 Reason 1

1-4 Family Residential Property Loans/Lines Of Credit Secured By Junior Lien

<u>Item No.</u>	<u>Instructions</u>
5	Closed-End. Report information on closed-end 1-4 family residential property loans secured by a junior lien.
5a	Fixed Rate. Report closed-end fixed rate 1-4 family residential property loans secured by a junior lien that have a set interest rate until maturity. Report only second trust loans in this category.
	Account code RL0018, RL0019, RL0020 Reason 1
5b	Adjustable Rate. Report 1-4 family residential property loans secured by a junior lien 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.
	Account code RL0021, RL0022, RL0023 Reason 1

**NCUA FORM 5300 – SCHEDULE FC-I
1-4 FAMILY RESIDENTIAL PROPERTY**

<u>Item No.</u>	<u>Instructions</u>
6	Open-End. Report information on open-end 1-4 family residential property loans/lines of credit secured by a junior lien.
6a	Fixed Rate. Report information on 1-4 family residential property loans secured by a junior lien that are eligible for additional advances and have a fixed rate of interest.
Account code RL0024, RL0025, RL0026 Reason 1	
6b	Adjustable Rate. Report 1-4 family residential property loans secured by a junior lien that 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.
Account code RL0027, RL0028, RL0029 Reason 1	
7	Total 1-4 family residential property loans/lines of credit secured by junior lien. (Sum columns, Account RL0030 must equal Account 386A on Schedule FC-E.)
Account code RL0030, RL0031 Reason 1	

All Other (Non-Commercial) Real Estate

<u>Item No.</u>	<u>Instructions</u>
8	Closed-End. Report information on all other (non-commercial) closed-end real estate loans. Do not report Commercial Loans or 1-4 Family Residential Property Loans.
8a	Fixed Rate. Report closed-end fixed rate real estate loans secured by any lien that have a set interest rate until maturity. Report only those loans that are neither Commercial Loans nor 1-4 family residential property loans.
Account code RL0032, RL0033, RL0034 Reason 1	
8b	Adjustable Rate. Report all other real estate loans secured by any lien that are not eligible for additional advances and have a contract that 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. Report only those loans that are neither Commercial Loans nor 1-4 family residential property loans.
Account code RL0035, RL0036, RL0037 Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-I
1-4 FAMILY RESIDENTIAL PROPERTY**

<u>Item No.</u>	<u>Instructions</u>
9	<u>Open-End.</u> Report information on all other (non-commercial) open-end real estate loans. Do not report Commercial Loans or 1-4 Family Residential Property Loans .
9a	<u>Fixed Rate.</u> Report real estate loans secured by any lien that are eligible for additional advances and have a fixed rate of interest. Report only loans that are <i>neither</i> Commercial Loans nor 1-4 family residential property.
Account code RL0039, RL0039, RL0040 Reason 1	
9b	<u>Adjustable Rate.</u> Report real estate loans that are secured by any lien, eligible for additional advances, and have a contract that 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. Report only loans in this category that are neither Commercial Loans nor 1-4 family residential property.
Account code RL0041, RL0042, RL0043 Reason 1	
10	<u>Total All Other (Non-Commercial Real Estate Loans/Lines of Credit).</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of account codes RL0032, RL0035, RL0038, and RL0041; sum of account codes RL0033, RL0036, RL0039, and RL0042; and sum of account codes RL0034, RL0037, RL0040, and RL0043. Account RL0044 must equal Account 386B on Schedule FC-E.
Account code RL0044, RL0045 Reason 1	
11	<u>Total 1-4 family residential property and all other consumer real estate loans/lines of credit.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of account codes RL0001, RL0004, RL0007, RL0010, RL0013, RL0018, RL0021, RL0024, RL0027, RL0032, RL0035, RL0038, and RL0041; sum of account codes RL0016, RL0030, and RL0044; and sum of account codes RL0017, RL0031, and RL0045.
Account code RL0046, RL0047, RL0048 Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-I
1-4 FAMILY RESIDENTIAL PROPERTY**

Additional 1-4 Family Residential Property and All Other Real Estate Loan Information (Non-Commercial)

<u>Item No.</u>	<u>Instructions</u>
12	<p><u>Balance Outstanding of 1-4 Family Residential Construction Loans.</u> Report the amount of 1-4 family residential property construction loans. Do not include commercial loans in this amount.</p>
	Account code 704A2 Reason 1
13	<p><u>Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years.</u> Report the outstanding balance of real estate loans reported in Account RL0047 that, according to contractual agreements, will refinance, reprice, or mature within the next 5 years and that are not reported as Commercial Loans. These loans are not Commercial Loans.</p>
	Account code RL0050 Reason 1
14	<p><u>Interest Only & Payment Option 1-4 Family Residential Property Loans Secured by a 1st Lien.</u> Report information on interest only and payment option 1-4 family residential property loans secured by a first lien.</p>
	Account code 704C2, 704C1, 704C3 Reason 1

NCUA FORM 5300 – SCHEDULE FC-J MEMBER BUSINESS LOANS

NCUA FORM 5300 – SCHEDULE FC-J *MEMBER BUSINESS LOANS*

Regulatory Reporting – Part 723 – Member Business Loans

For the purposes of this section, member business loan means any commercial loan as defined in [§723.2](#), except that the following commercial loans are not member business loans and are not counted toward the aggregate limit on a federally insured credit union's member business loans:

- Any loan in which a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase the loan in full; and
- Any non-member commercial loan or non-member participation interest in a commercial loan made by another lender, provided the federally insured credit union acquired the non-member loans and participation interests in compliance with all relevant laws and regulations and it is not, in conjunction with one or more other credit unions, trading member business loans to circumvent the aggregate limit.

Any loan secured by a lien on a 1- to 4-family [residential property](#) that is not a member's primary residence, and any loan secured by a vehicle manufactured for household use that will be used for a commercial, corporate, or other business investment property or venture, or agricultural purpose, is not a commercial loan but it is a member business loan (if the outstanding aggregate net member business loan balance is \$50,000 or greater) and must be counted toward the aggregate limit on a federally insured credit union's member business loans.

Instructions

For Items 1 and 2, if a member has \$35,000 in business purpose loans and the credit union grants the member an additional \$40,000 in business purpose loans, the credit union should report the additional \$40,000 as a Member Business Loan in Account Code 400A and 400N, as applicable.

If 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 as Member Business Loans in Account Code 400A or 400N, as applicable, because the new aggregate loan total is \$49,000 (below the \$50,000 threshold established in [§723.8\(c\)](#) of NCUA's rules and regulations.

**NCUA FORM 5300 – SCHEDULE FC-J
MEMBER BUSINESS LOANS**

Item No.	Instructions
1	<u>TOTAL MEMBER BUSINESS LOANS – Net Member Business Loan Balance.</u> Report the net member business loan balance. Do not include any nonmember loans.
Account code 400A Reason 1	
2	<u>Net Member Business Loan Balance Comprised of 1-4 Family Residential Properties.</u> Report the amount of net member business loan balances (reported in account 400A above) secured by 1-4 family residential properties. These loans are not considered commercial loans due to the underlying 1-4 family residential property , but are considered member business loans. These loans are typically small supplemental real estate investments, although some borrowers could have a large investment portfolio of these loans. Loans reported here have already been recorded in account 400A.
Account code 400N Reason 1	

Risk Based Net Worth (RBNW) – For credit unions with assets greater than \$50,000,000

For purposes of RBNW, Part 702, the amount reported in this section differs from the calculated net member business loan balance included in Total Member Business Loans (Account 400A) 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 Member Business Loans (Account 400A). However, if the loan is partially guaranteed (such as Small Business Administration 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.

**NCUA FORM 5300 – SCHEDULE FC-J
MEMBER BUSINESS LOANS**

Once a loan is deemed to be a member business loan, the outstanding balance of the loan (including any guaranteed portions) must be included in the RBNW calculation until the loan is paid off (See NCUA rules and regulations [Part 702](#)).

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

Instructions

Item No.	Instructions
3	<p><u>Member Business Loans qualifying for RBNW.</u> 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.</p> <p>Include member business loans transferred with contractual recourse. These are loans or portions of loans that do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments in account 814B.</p>
Account code 400 Reason 1	
4	<p><u>Unfunded commitments for Business Loans and Participation Interests qualifying for RBNW.</u> Report the unfunded portions of commitments to extend credit for any loan reported in Account 400.</p>
Account code 814B Reason 1	
5	<p><u>Amount of Real Estate Loans included in Account 400 above.</u> Report the outstanding balance of any loan secured by real estate reported in Account 400.</p>
Account code ML0005 Reason 1	
6	<p><u>Amount of Real Estate Loans included in Account ML0005 that contractually refinance, reprice or mature within the next 5 years.</u> Report loans included in Account ML0005 that contractually refinance, reprice or mature within the next five years.</p>
Account Code ML0006 Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

Schedule FC-K collects information on commercial loans as defined by NCUA rules and regulations [§723.2](#). Information on Member Business Loans, as defined by NCUA rules and regulations [§723.8](#), is collected in Schedule FC-J, though some loans can be both a Commercial Loan and a Member Business Loan. For more information, see [Commercial Loan Examples](#) and [Commercial Loan versus Member Business Loans](#) following the instructions below.

Instructions

Complete the following columns for each line item on Schedule FC-K:

Number of Loans - Include only commercial loans with an outstanding balance greater than \$0. Do not include loans held for sale.

Outstanding Balance - Report the outstanding balance for each commercial loan category. Do not include unfunded commitments or loans held for sale.

Number of Loans Granted or Purchased Year-to-Date - Report the number of commercial loans granted or purchased year-to-date. Lines of credit and credit card loans should only be counted as a new loan in the period they are granted or renewed, not each subsequent extension of the open line of credit. Credit decisions to increase a line of credit should be treated as a new loan. Include the number of loans granted or purchased year-to-date that are held for sale.

Amount Granted or Purchased Year-to-Date - Report the amount of commercial loans granted or purchased year to date. Include the total origination amount and unfunded commitments at the time of purchase.

Item No.	Instructions
1	<u>Commercial Loans to Members</u>
1a	<u>Construction and Development Loans.</u> Report commercial construction and development loans and participation interests to a member.
	Account code 143A3, 143B3, 143C3, and 143D3 Reason 1
1b	<u>Secured by Farmland.</u> Report member commercial loans and participation interests secured by farmland and improvements thereon.
	Account code 961A5, 042A5, 099A5, and 463A5 Reason 1
1c	<u>Secured by Multifamily.</u> Report commercial loans and participation interests to a member for non-farm commercial-purpose multifamily residential properties.
	Account code 900M, 400M, 090M, and 475M4 Reason 1

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

<u>Item No.</u>	<u>Instructions</u>
1d	<p><u>Secured by Owner Occupied, Non-Farm, Non-Residential Property.</u> Report Commercial Loans and participation interests to a member secured by owner occupied, non-farm, non-residential properties, such as commercial 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 on Schedule FC-K.</p>
Account code 900H2, 400H2, 090H2, and 475H2 Reason 1	
1e	<p><u>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property.</u> Report commercial loans and participation interests to a member 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 (greater than 50 percent) is derived from third party, non-affiliated rental income associated with the property.</p>
Account code 900J2, 400J2, 090J2, and 475J2 Reason 1	
1f	<p><u>TOTAL COMMERCIAL REAL ESTATE SECURED.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 143A3, 961A5, 900M, 900H2, and 900J2; sum of Accounts 143B3, 042A5, 400M, 400H2, and 400J2; sum of Accounts 143C3, 099A5, 090M, 090H2, and 090J2; and sum of Accounts 143D3, 463A5, 475M, 475H2, and 475J2.</p>
Account code 900K2, 718A3, 090K2 and 475K2 Reason 1	
1g	<p><u>Loans to finance agricultural production and other loans to farmers.</u> Report commercial loans and participation interests to a member for the purpose of agriculture or farm related equipment, seed, fertilizer, livestock, services, and similar purpose. This includes both operating and capital loans. Do not include loans secured by farmland.</p>
Account code 961A6, 042A6, 099A6, and 463A6 Reason 1	
1h	<p><u>Commercial and industrial loans.</u> Report commercial loans and participation interests to members, other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other commercial 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</p>

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

<u>Item No.</u>	<u>Instructions</u>
	accounting. Also include loans to finance capital expenditures, current operations, and dealer floor plans.
	Account code 900L2, 400L2, 090L2, and 475L2 Reason 1
1i	<u>Unsecured Commercial Loans.</u> Report unsecured installment loans and participation interests to a member for commercial purposes. <i>Include overdrawn commercial share accounts that qualify as commercial loans.</i>
	Account code 900C5, 400C5, 090C5, and 475C5 Reason 1
1j	<u>Unsecured Revolving Commercial Lines of Credit for Commercial Purposes.</u> Report unsecured revolving commercial line of credit loans and participation interests to a member for commercial purposes. Report all commercial 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.
	Account code 900C6, 400C6, 090C6, and 475C6 Reason 1
1k	<u>TOTAL COMMERCIAL LOANS TO MEMBERS.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 900K2, 961A6, 900L2, 900C5, and 900C6; Account codes 718A3, 042A6, 400L2, 400C5, and 400C6, Account codes 090K2, 099A6, 090L2, 090C5, and 090C6, and Account codes 475K2, 463A6, 475L2, 475C5, and 475C6.
	Account codes 900A1, 400A1, 090A1, and 475A1 Reason 1
2	<u>Purchased Commercial Loans or participation interests to nonmembers</u>
2a	<u>Construction and Development Loans.</u> Report commercial construction and development loans and participation interests to a nonmember.
	Account code 143A4, 143B4, 143C4, 143D4 Reason 1
2b	<u>Secured by Farmland.</u> Report nonmember commercial loans and participation interests secured by farmland and improvements thereon.
	Account code 961A7, 042A7, 099A7, 463A7 Reason 1
2c	<u>Secured by Multifamily.</u> Report commercial loans and participation interests to a nonmember for non-farm commercial-purpose multifamily residential properties.
	Account code 900M1, 400M1, 090M1, and 475M1 Reason 1
2d	<u>Secured by Owner Occupied, Non-Farm, Non-Residential Property.</u> Report Commercial Loans and participation interests to a nonmember secured by owner occupied, non-farm, non-residential properties, such as commercial 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

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

<u>Item No.</u>	<u>Instructions</u>
	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 on Schedule FC-K.
	Account code 900H3, 400H3, 090H3, and 475H3 Reason 1
2e	<u>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property.</u> Report commercial loans and participation interests to a nonmember 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 (greater than 50 percent) is derived from third party, non-affiliated rental income associated with the property.
	Account code 900J3, 400J3, 090J3, and 475J3 Reason 1
2f	<u>TOTAL COMMERCIAL REAL ESTATE SECURED.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 143A3, 961A5, 900M, 900H2, and 900J2; sum of Accounts 143B3, 042A5, 400M, 400H2, and 400J2; sum of Accounts 143C3, 099A5, 090M, 090H2, and 090J2; and sum of Accounts 143D3, 463A5, 475M, 475H2, and 475J2.
	Account code 900K3, 718A4, 090K3 and 475K3 Reason 1
2g	<u>Loans to finance agricultural production and other loans to farmers.</u> Report commercial loans and participation interests to a nonmember for the purpose of agriculture or farm related equipment, seed, fertilizer, livestock, services, and similar purpose. This includes both operating and capital loans. Do not include loans secured by farmland.
	Account code 961A8, 042A8, 099A8, and 463A8 Reason 1
2h	<u>Commercial and industrial loans.</u> Report commercial loans and participation interests to nonmembers, other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other commercial 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 to finance capital expenditures, current operations, and dealer floor plans.
	Account code 900L3, 400L3, 090L3, and 475L3 Reason 1

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

<u>Item No.</u>	<u>Instructions</u>
2i	<p><u>Unsecured Commercial Loans.</u> Report unsecured installment loans and participation interests to a nonmember for commercial purposes. <i>Include overdrawn commercial share accounts that qualify as commercial loans.</i></p>
Account code 900C7, 400C7, 090C7, and 475C7 Reason 1	
2j	<p><u>Unsecured Revolving Commercial Lines of Credit for Commercial Purposes.</u> Report unsecured revolving commercial line of credit loans and participation interests to a nonmember for commercial purposes. Report all commercial credit cards on this line, including credit card line of credit programs offered to non-natural person nonmember-borrowers that are limited to routine purposes normally made available under those programs and unfunded commitments.</p>
Account code 900C8, 400C8, 090C8, and 475C8 Reason 1	
2k	<p><u>TOTAL COMMERCIAL LOANS TO NONMEMBERS.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 900K2, 961A6, 900L2, 900C5, and 900C6; Account codes 718A3, 042A6, 400L2, 400C5, and 400C6, Account codes 090K2, 099A6, 090L2, 090C5, and 090C6, and Account codes 475K2, 463A6, 475L2, 475C5, and 475C6.</p>
Account codes 900A1, 400A1, 090A1, and 475A1 Reason 1	
3	<p><u>Outstanding commercial participations sold but retained servicing (including unfunded commitments).</u> Report the total number and current outstanding balance including unfunded commitments of the sold portion of commercial participation loans sold and serviced by the credit union. These commercial loan participation balances and unfunded commitments are no longer on the balance sheet, but are still serviced by the credit union.</p>
Account codes 1061A and 1061 Reason 1	
4	<p><u>Outstanding commercial loans sold but retained servicing (including unfunded commitments).</u> Report the total number and amount of whole commercial loans including unfunded commitments sold with servicing retained. These are loans sold with servicing retained but are not participation loans.</p>
Account codes 1062A and 1062 Reason 1	
5	<p><u>Year to Date commercial loans/participations sold but did not retain servicing (including unfunded commitments).</u> Report the total number and dollar amount of commercial loans including unfunded commitments sold year to date with servicing rights not retained. This field is the commercial loan amount sold not the current balance outstanding.</p>
Account codes 1063A and 1063 Reason 1	
6	<p><u>Outstanding Agricultural Related Loans.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of</p>

NCUA FORM 5300 – SCHEDULE FC-K COMMERCIAL LOANS

<u>Item No.</u>	<u>Instructions</u>
	Accounts 961A5, 961A6, 961A7, and 961A8 (for the <i>Number of loans</i> column); sum of Accounts 042A5, 042A6, 042A7, and 042A8 (for the <i>Amount of loans</i> column).
	Account codes 961A9 and 042A9 Reason 1
7	<u>Amount of real estate loans included in accounts 718A3 and 718A4 above that contractually refinance, reprice, or mature within the next 5 years.</u> Report the amount of member and nonmember commercial loans secured by real estate that will refinance, reprice, or mature within the next five years.
	Account code CM0099 Reason 1

Commercial Loan Examples

A member has \$35,000 in commercial purpose loans and the credit union grants this member an additional \$40,000 in a commercial purpose line of credit. The credit union should report this additional loan as a commercial loan as of the date the additional loan is granted regardless of whether the line is drawn on.

In this example, the same member subsequently paid down the \$35,000 commercial purpose loan to \$15,000 and has a \$34,000 balance on the business line of credit, making the total outstanding balance \$49,000. The aggregate outstanding balance plus unfunded commitments less any portion secured by shares in the credit union or other financial institutions is still \$55,000. The credit union is still required to list the business line of credit as a commercial loan.

If, in the case above, the member subsequently pays down the \$35,000 commercial purpose loan to \$15,000 and the credit union reduces the line of credit to \$34,000. The aggregate outstanding balance plus unfunded commitments less any portion secured by shares in the credit union or other financial institutions is \$49,000. The credit union will not list either of these loans as commercial loans.

If, in the case above, the member subsequently pays down the \$35,000 commercial purpose loan to \$15,000 and makes no change to the \$40,000 business line of credit, but adds \$6,000 to a secured share account at the credit union. The aggregate outstanding balance plus unfunded commitments less any portion secured by shares in the credit union or other financial institutions is \$49,000. The credit union will not list either of these loans as commercial loans.

Commercial Loan versus Member Business Loan

You may use this table to determine whether a loan is a member business loan or a commercial loan.

**NCUA FORM 5300 – SCHEDULE FC-K
COMMERCIAL LOANS**

Type of Loan	Member Business Loan	Commercial Loan
Loan fully secured by a 1 to 4 family residential property (member's primary residence)	No	No
Business loan fully secured by a 1- to 4-unit family residential property (not a member's primary residence)	Yes, if the aggregate net member business loan balance is equal to or greater than \$50,000	No
Business loan secured by a vehicle manufactured for household use	Yes, if the aggregate net member business loan balance is equal to or greater than \$50,000	No
Business loan secured by a vehicle used in a fleet or to carry fare-paying passengers	Yes, if the aggregate net member business loan balance is equal to or greater than \$50,000	Yes, if the aggregate outstanding balances plus unfunded commitments less any portion secured by shares in the credit union is equal to or greater than \$50,000
Business loan with aggregate net member business loan balance less than \$50,000	No	No
Business loan fully secured by shares in the credit union making the extension of credit or deposits in other financial institutions	No	No
Business loan in which a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase the loan in full	No	Yes, if the aggregate outstanding balances plus unfunded commitments less any portion secured by shares in the credit union is equal to or greater than \$50,000
Non-member business loan or non-member participation interest in a commercial loan made by another lender	No	Yes, if the aggregate outstanding balances plus unfunded commitments less any portion secured by shares in the credit union is equal to or greater than \$50,000

**NCUA FORM 5300 – SCHEDULE FC-L
PURCHASED AND PARTICIPATION LOANS**

**NCUA FORM 5300 – SCHEDULE FC-L
*PURCHASED AND PARTICIPATION LOANS***

Instructions

<u>Item No.</u>	<u>Instructions</u>
1	<u>LOANS PURCHASED.</u>
1a	<u>Loans Purchased In Full from Other Financial Institutions Year-to-date.</u> Report the number and dollar amount of loans purchased by your credit union from other financial institutions, for which your credit union has <i>full title</i> , year-to-date. (Seller has assigned the note and supporting documents to your credit union.) Do not include Participation Loans Purchased.
	Account code 614, 615 Reason 1
1b	<u>Loans Purchased in Full from Other Sources Year-to-date.</u> 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 <i>full title</i> , year-to-date. (Seller has assigned the note and supporting documents to your credit union.) Do not include Participation Loans Purchased.
	Account code 612, 613 Reason 1
2	<u>LOANS SOLD.</u>
2a	<u>Amount of Loans Sold with Servicing Retained, Year-to-date.</u> Report the dollar amount of loans sold by your credit union with servicing retained year-to-date. Do not include Participation Loans.
	Account code PP005 Reason 1
2b	<u>Outstanding balance of loans sold with servicing retained.</u> Report the outstanding balance of loans sold with servicing retained. Do not include participation loans.
	Account code PP006 Reason 1
2c	<u>Amount of Loans Sold with Servicing released, Year-to-date.</u> Report the dollar amount of loans sold with servicing released year-to-date.
	Account code PP007 Reason 1
2d	<u>Loans Transferred with Limited Recourse Qualifying for Sales Accounting.</u> 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 <i>limited recourse</i> (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

**NCUA FORM 5300 – SCHEDULE FC-L
PURCHASED AND PARTICIPATION LOANS**

	<p>secondary market. Do not include loan participations transferred with substantial recourse or those transferred without recourse.</p> <p>If a transfer does not satisfy the criteria for sales treatment (isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and <i>not reported</i> here.</p>
	Account code 819 Reason 1
2e	Amount of real estate loans sold year-to-date. Report the amount of real estate loans sold year-to-date.
	Account code PP0009 Reason 1
3	Participation Loans. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date for the following loan categories. <i>Indirect loan participations must also be reported on Schedule FC-H.</i>
3a	Vehicle – Non-commercial. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date for non-commercial vehicle participation loans. The retained balance outstanding will also be reported in Accounts 385 and 370.
	Account codes PP0010, PP0011, PP0012, and PP0013 Reason 1
3b	Non-Federally Guaranteed Student Loans. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date for non-federally guaranteed student loans. The retained balance outstanding will also be reported in account 698A.
	Account codes 691L7, PP0015, 691N7, and PP0017 Reason 1
3c	1-4 Family Residential Property. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date for 1-4 family residential property . The retained balance outstanding will also be reported in accounts 703A and 386A.
	Account codes 691L2, PP0019, 691N2, and PP0021 Reason 1
3d	Commercial Loans excluding Construction & Development. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date of commercial loans excluding construction and development loans. The retained balance will also be reported in accounts 718A5 and 400P.
	Account codes 691L8, PP0023, 691N8, and PP0025 Reason 1
3e	Commercial Construction & Development. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date for commercial construction and development loans. The retained balance will also be reported in account 718A5.

**NCUA FORM 5300 – SCHEDULE FC-L
PURCHASED AND PARTICIPATION LOANS**

Account codes 691L9, PP0027, 691N9, and PP0029		Reason 1
3f	All Other. Report the outstanding balance, amount purchased year-to-date, retained balance outstanding, and amount sold year-to-date of all other loans not already collected in items 3a-3e. The retained balance will also be reported in various accounts on schedule Loans FC-E.	
Account codes PP0030, PP0031, PP0032, and PP0033		Reason 1
3g	Total Outstanding. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes PP0010, 691L7, 691L8, 691L9, and PP0030; Account codes PP0011, PP0015, PP0019, PP0023, PP0027, and PP0031; Account codes PP0012, 691N7, 691N2, 691N8, 691N9, and PP0032; and Account codes PP0013, PP0017, PP0021, PP0025, PP0029, and PP0033.	
Account codes 691L, 690, 691N, and 691		Reason 1

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-M
PURCHASED CREDIT IMPAIRED LOANS AND PURCHASED
FINANCIAL ASSETS WITH CREDIT DETERIORATION**

NCUA FORM 5300 – SCHEDULE FC-M

***PURCHASED CREDIT IMPAIRED LOANS AND PURCHASED
FINANCIAL ASSETS WITH CREDIT DETERIORATION***

Purchased Credit Impaired Loans (PCILs)

Credit unions that purchase or acquire loans that meet the [purchased credit impaired loans](#) criteria must account for these loans in accordance with 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 FC. 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 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.

Refer to GAAP or consult your independent accountant to understand impairment measurement and reporting.

Instructions

Item No.	Instructions
1	<u>Total PCILs Outstanding.</u> Report the contractual balance outstanding and the recorded investment reported as loans in Account 025B on Schedule FC-2.
Account codes PC0001 and PC0002 Reason 1, 5	

Purchased Financial Assets with Credit Deterioration (PCD)

Report financial assets purchased *during the current reporting period* with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification Topic 326.

**NCUA FORM 5300 – SCHEDULE FC-M
PURCHASED CREDIT IMPAIRED LOANS AND PURCHASED
FINANCIAL ASSETS WITH CREDIT DETERIORATION**

Instructions

Item No.	Instructions
	<div style="border: 1px solid black; padding: 10px; background-color: #e6f2ff;"> <p><i>Complete these rows if you have early adopted Accounting Standards Update 2016-13, Financial Instruments – Credit Losses (Topic 326) Measurement of Credit Losses on Financial Instruments (CECL)</i></p> </div>
1	<p><u>Total PCD Loans Outstanding.</u> Report the following information for all loans purchased with credit deterioration <i>during the current reporting period.</i></p> <ul style="list-style-type: none"> • Purchase Price - Report the purchase price of all loans purchased with credit deterioration. • Acquirer’s ACL at Acquisition Date - Report the allowance for credit losses at the acquisition date based on the acquirer’s assessment. • Non-Credit Discount or Premium attributable to other factors - Report the discount (or premium) attributable to factors other than credit. • Par Value - Report the unpaid principal balance (par value) of all loans purchased with credit deterioration.
<p>Account codes PC0003, PC0004, PC0005, and PC0006 Reason 1, 5</p>	
2	<p><u>Total PCD Debt Securities Outstanding.</u> Report the following information for all debt securities purchased with credit deterioration <i>during the current reporting period.</i></p> <ul style="list-style-type: none"> • Purchase Price - Report the purchase price of all debt securities purchased with credit deterioration. • Acquirer’s ACL at Acquisition Date - Report the allowance for credit losses at the acquisition date based on the acquirer’s assessment.

**NCUA FORM 5300 – SCHEDULE FC-M
PURCHASED CREDIT IMPAIRED LOANS AND PURCHASED
FINANCIAL ASSETS WITH CREDIT DETERIORATION**

Item No.	Instructions
	<ul style="list-style-type: none"> • Non-Credit Discount or Premium attributable to other factors - Report the discount (or premium) attributable to factors other than credit. • Par Value - Report the par value of all debt securities purchased with credit deterioration.
Account codes PC0007, PC0008, PC0009, and PC0010 Reason 1, 5	

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-N
LIQUIDITY, COMMITMENTS AND SOURCES**

NCUA FORM 5300 – SCHEDULE FC-N
LIQUIDITY, COMMITMENTS AND SOURCES

UNFUNDED COMMITMENTS

Instructions

<u>Item No.</u>	<u>Instructions</u>
1	<p><u>Unfunded Commitments for Commercial Loans.</u> Report the amount of outstanding letters of credit and other unfunded commitments for each loan type listed.</p> <p>Report the following amounts for line 1:</p> <ul style="list-style-type: none"> • 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. • Other Unfunded Commitments: Report the unfunded portion of all other commitments. • Total Amount: Sum of Outstanding Letters of Credit column and Other Unfunded Commitments column. <i>This column does not require input.</i>
1a	<p><u>Construction & Development Commercial Loans.</u> Report the amount of outstanding letters of credit and other unfunded commitments for commercial construction or development loans. Include in this item loan proceeds your credit union is obligated to advance as construction progress payments.</p> <p>Do not include general (non-commercial residential construction) lines of credit that a borrower, at its option, may draw down to finance non-commercial construction and development (report in Account code 811D).</p>
Account code LQ0001, LQ0002, and 814A8 Reason 1	
1b	<p><u>Agricultural Related Commercial Loans.</u> Report the amount of outstanding letters of credit and other unfunded commitments for any loan or participation interest to a member or nonmember for agriculture and farm purposes.</p>
Account code LQ0004, LQ0005, and 814J5 Reason 1	

**NCUA FORM 5300 – SCHEDULE FC-N
LIQUIDITY, COMMITMENTS AND SOURCES**

<u>Item No.</u>	<u>Instructions</u>
1c	<u>All Other Commercial Loan Unfunded Commitments.</u> Report the amount of outstanding letters of credit and other unfunded commitments for all other commercial loans.
Account code LQ0007, LQ0008, and LQ0009 Reason 1	
1d	<u>Total Unfunded Commitments for Commercial Loans.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of LQ0001, LQ0004 and LQ0007 and sum of LQ0002, LQ0005, and LQ0008.
Account code 813A2, LQ0011, and 814K Reason 1	
2	<u>Unfunded Commitments for All Remaining Loans (Non-Commercial Loans).</u> Report the amount of unfunded commitments for each loan type listed.
2a	<u>Revolving Open-End lines secured by 1 – 4 Family Residential Properties.</u> 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.
Account code 811D Reason 1	
2b	<u>Credit Card Lines.</u> 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.
Account code 812C Reason 1	
2c	<u>Unsecured Share Draft Lines of Credit.</u> Report the amount of unfunded lines of credit available that can be accessed through use of a personal check.
Account code 815C Reason 1	
2d	<u>Unused Overdraft Protection Program.</u> 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.
Account code 822C Reason 1	
2e	<u>Other Unfunded Commitments.</u> Report the unfunded portions of all other commitments not reported in Account codes 811D, 812C, 815C, and 822C.
Account code 816B5 Reason 1	

NCUA FORM 5300 – SCHEDULE FC-N LIQUIDITY, COMMITMENTS AND SOURCES

<u>Item No.</u>	<u>Instructions</u>
2f	<u>Total Unfunded Commitments for Non-Commercial Loans.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 811D, 812C, 815C, 822C, and 816B5.
	Account code 816T Reason 1
3	<u>Total Unfunded Commitments for all loan types.</u> This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 814K and 816T.
	Account code 816A Reason 1

CONTINGENT LIABILITIES

Instructions

<u>Item No.</u>	<u>Instructions</u>
4	<u>Other Contingent Liabilities.</u> Report the aggregate amount of any other outstanding contingent liabilities. This may include loans transferred with limited recourse qualifying for sales accounting, post-retirement packages, and management contracts.
	Account code 818A Reason 1

BORROWING ARRANGEMENTS

Instructions

Item No. Instructions

- 5** **Borrowing Arrangements.** Report the total amount the credit union is entitled to borrow under the appropriate column based on the borrowing arrangement sources under item number 5a to 5f.

Report the following amounts for line 5.

- ***Borrowing Capacity:*** Report the total [borrowing capacity](#) granted by borrowing arrangement source.
- ***Draws Against Borrowing Capacity:*** Report the amount of outstanding draws or advances against the total borrowing capacity by borrowing arrangement source.
- ***Other Borrowings:*** Report the amount of any other borrowings, including term borrowings that do not count against the credit union's borrowing capacity granted by borrowing arrangement source. The 'other

**NCUA FORM 5300 – SCHEDULE FC-N
LIQUIDITY, COMMITMENTS AND SOURCES**

Item No. Instructions

 borrowings’ are typically separate advances not connected to the existing borrowing capacity.

5a Corporate Credit Unions. Report the total amount the credit union is entitled to borrow from corporate credit unions in the appropriate columns.

Account code 884, 885A, and 885C [Reason 1](#)

5b Natural Person Credit Unions. Report the total amount the credit union is entitled to borrow from natural person credit unions in the appropriate columns.

Account code 884C, 885A1, and 885C1 [Reason 1](#)

5c Federal Home Loan Bank. Report the total amount the credit union is entitled to borrow from the Federal Home Loan Bank in the appropriate columns.

Account code LQ0027, 885A3, and 885C3 [Reason 1](#)

5d Central Liquidity Facility. Report the amount of outstanding borrowings.

Account code 885C4 [Reason 1](#)

5e Federal Reserve Bank. Report the amount of outstanding borrowings.

Account code 885C5 [Reason 1](#)

5f Other Sources. Report the total amount the credit union is entitled to borrow from sources not included in items 5a to 5e in the appropriate columns.

Account code 884D, 885A2, and 885C2 [Reason 1](#)

5g Total Borrowings. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 884, 884C, LQ0027, and 884D; sum of Account codes 885A, 885A1, 885A3, and 885A2; and sum of Account codes 885C, 885C1, 885C3, 885C4, 885C5, and 885C2. **Account 885A4 must agree to Account 883C from Schedule FC-3.**

Account code 881, 885A4, and 885C6 [Reason 1](#)

6 Amount of Borrowings Callable by Lender. Report the amount of borrowings callable by lender.

Account code 865A [Reason 1](#)

**NCUA FORM 5300 – SCHEDULE FC-O
DERIVATIVE TRANSACTIONS REPORT**

NCUA FORM 5300 – SCHEDULE FC-O

DERIVATIVE TRANSACTIONS

Total Derivative Transactions Outstanding

Instructions

For each line item on Schedule FC-O, enter the following information in the appropriate column:

- ***Total Notional Amount:*** 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 (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): Report the net fair values gain(loss) of the derivative transactions inclusive of the current interest accruals (Gross Value) for all derivative transactions (Swaps, Options, Futures, and Other). Amounts should be reported using positive values for net gain amounts and negative values for net loss amounts. Amounts should be before any variation or initial margin paid/received.

When making these fair value determinations, the fair value position will be the fair value of the derivative as of the end of the call report period. However, to determine the net gain/(loss) on 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 ($\$100 - \$70 = \30). Looking at another example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 ($\$100 - \$115 = -\15) and would be reported in the net gain/(loss) column. Report the net fair value gain/(loss) of Treasury Futures transactions outstanding as of the end of this call report period. Amounts should be before any variation margin or initial margin paid/received or other respective collateral.

- ***Weighted Average Years to Maturity:*** 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

NCUA FORM 5300 – SCHEDULE FC-O DERIVATIVE TRANSACTIONS REPORT

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 only applies to federal credit unions).

- | <u>Item No.</u> | <u>Instructions</u> |
|-----------------|---|
| 1 | <u>Interest Rate Swaps.</u> |
| 1a | <u>Pay-fixed.</u> Report 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.
<p style="text-align: right;">Account codes 1020, 1020c, and 1020Y Reason 1</p> |
| 1b | <u>Receive-Fixed.</u> Report 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.
<p style="text-align: right;">Account codes 1021, 1021C, and 1021Y Reason 1</p> |
| 1c | <u>Basis.</u> Report 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.
<p style="text-align: right;">Account codes 1022, 1022C, and 1022Y Reason 1</p> |
| 2 | <u>Interest Rate Options.</u> |
| 2a | <u>Caps Purchased.</u> Report all purchased only interest rate caps.
<p style="text-align: right;">Account codes 1023, 1023C, and 1023Y Reason 1</p> |
| 2b | <u>Floors Purchased.</u> Report all purchased only interest rate floors.
<p style="text-align: right;">Account codes 1024, 1024C, and 1024Y Reason 1</p> |
| 3 | <u>Treasury Futures.</u> |
| 3a | <u>2 and 3 Year Notes.</u> Report the net of purchased and sold 2 year and 3 year Treasury Futures contract size (underlying the contracts).
<p style="text-align: right;">Account codes 1025, 1025C, and 1025Y Reason 1</p> |
| 3b | <u>5 and 10 Year Notes.</u> Report the net of purchased and sold 5 year and 10 year Treasury Futures contract size (underlying the contracts).
<p style="text-align: right;">Account codes 1026, 1026C, and 1026Y Reason 1</p> |
| 4 | <u>Other Derivatives (List).</u> Report all other derivatives not previously reported above with the exception of activities related to NCUA rules and regulations §703.14 related to Interest Rate Locks and Forward Sale Commitments, these |

**NCUA FORM 5300 – SCHEDULE FC-O
DERIVATIVE TRANSACTIONS REPORT**

Item No. **Instructions**

are not required. Use *Other* as the short name in the schedule. For example, this line should be used to report Callable Swaps, Swaptions, and Cancelable Swaps.

Account codes 1027Z, 1027, 1027C, and 1027Y [Reason 1](#)

Total Derivatives. This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account codes 1020, 1021, 1022, 1023, 1024, 1025, 1026, and 1027; sum of Account codes 1020C, 1021C, 1022C, 1023C, 1024C, 1025C, 1026C, and 1027C; and sum of Account codes 1020Y, 1021Y, 1022Y, 1023Y, 1024Y, 1025Y, 1026Y, and 1027Y.

Account codes 1030, 1030C, and 1030Y [Reason 1](#)

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-P
BANK SECRECY ACT/ANTI-MONEY LAUNDERING**

**NCUA FORM 5300 – SCHEDULE FC-P
BANK SECRECY ACT/ANTI-MONEY LAUNDERING**

Instructions

- | <u>Item No.</u> | <u>Instructions</u> |
|------------------------|--|
| 1 | <u>Total Money Services Businesses.</u> Report the total number and the dollar amount of the accounts provided to entities operating as money services businesses (MSBs). |

An entity operating as an 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.

The sum of Items 1a through 1g will not necessarily agree to Account code 1050.

This section should include information concerning accounts provided to MSBs. MSBs are entities that conduct businesses meeting one or more of the regulatory definitions of an MSB as stated by the Financial Crimes Enforcement Network (FinCEN) in [31 CFR 1010.100\(ff\)](#). MSBs include the types of financial services providers listed in Items 1a – 1g.

However, the following arrangements are *excluded* from the definition of a prepaid program under [31 CFR 1010.100\(ff\)\(4\)\(iii\)](#).

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.

**NCUA FORM 5300 – SCHEDULE FC-P
BANK SECRECY ACT/ANTI-MONEY LAUNDERING**

Item No. **Instructions**

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 [31CFR 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 is considered a prepaid program.

Account codes 1050 and 1050A [Reason 1](#)

1a Dealers in Foreign Exchange. Report the number of MSB accounts operating as Dealers in Foreign Exchange.

Account code 1051 [Reason 1](#)

1b Check Cashers. Report the number of MSB accounts providing check cashing services.

Account code 1052 [Reason 1](#)

1c Monetary Instruments. Report the number of MSB accounts operating as issuers or sellers of monetary instruments.

Account code 1053 [Reason 1](#)

1d Money Transmitters. Report the number of MSB accounts providing money transmission services.

Account code 1054 [Reason 1](#)

1e Provider of Prepaid Access. Report the number of MSB accounts operating as a provider of prepaid access.

Account code 1055 [Reason 1](#)

1f Seller of Prepaid Access. Report the number of MSB accounts operating as a seller of prepaid access.

Account code 1056 [Reason 1](#)

1g Other services provided by Money Services Businesses. Report the number of MSB accounts not providing the services noted above.

Account code BA0009 [Reason 1](#)

2 Number of International Remittances Originated Year-to-Date. Report the number of international [remittance transfers](#) originated by the credit union as the

**NCUA FORM 5300 – SCHEDULE FC-P
BANK SECRECY ACT/ANTI-MONEY LAUNDERING**

Item No. **Instructions**

[remittance transfer provider](#) for consumer members and that fall into either of the following two categories:

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

Account code 928 [Reason 1](#)

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-Q
CREDIT UNION SERVICE ORGANIZATION (CUSO)**

**NCUA FORM 5300 – SCHEDULE FC-Q
CREDIT UNION SERVICE ORGANIZATION (CUSO)
INFORMATION**

Instructions

Report the aggregate total of financial interests 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.

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 the Statement of Financial Condition and Statement of Income and Expense 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.

Item No. Instructions

1a **Total Value of Investments in CUSOs.** 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.

Account code 851 [Reason 1](#)

1b **Total Amount loaned to CUSOs.** 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.

Account code 852 [Reason 1](#)

1c **Total Aggregate Cash Outlay in CUSOs.** Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term.

**NCUA FORM 5300 – SCHEDULE FC-Q
CREDIT UNION SERVICE ORGANIZATION (CUSO)**

Item No. **Instructions**

“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.

Account code 853 [Reason 1](#)

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION**

NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION

A credit union is *not* required to provide input on this page *unless* it:

- has completed a merger/acquisition after 12/31/2008,
- is using an optional total assets election to calculate the net worth ratio,
- made a one-time adjustment to undivided earnings due to the adoption of ASC Topic 326, or
- has elected to calculate an alternative risk-based net worth ratio.

Instructions

This worksheet provides a means of measuring the net worth ratio (line 13). All credit unions ***must*** determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (Refer to NCUA rules and regulations [§702.101](#).)

Numerator: Net Worth

Item No. Instructions

- | | |
|----------|--|
| 1 | <u>Undivided Earnings.</u> This line does not require input and is automatically populated with the value entered in Account code 940 on Schedule FC.
<p style="text-align: right;">Account code 940 Reason 1, 4</p> |
| 2 | <u>Regular Reserves.</u> This line does not require input and is automatically populated with the value entered in Account code 932 on Schedule FC.
<p style="text-align: right;">Account code 932 Reason 1, 4</p> |
| 3 | <u>Appropriation for Non-Conforming Investments (State Credit Union ONLY).</u> This line does not require input and is automatically populated with the value entered in Account code 668 on Schedule FC.
<p style="text-align: right;">Account code 668 Reason 4</p> |
| 4 | <u>Other Reserves (Appropriations of Undivided Earnings).</u> This line does not require input and is automatically populated with the value entered in Account code 658 on Schedule FC.
<p style="text-align: right;">Account code 658 Reason 4</p> |

**NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION**

- 5 **Subordinated Debt included in Net Worth.** This line does not require input and is automatically populated with the value entered in Account code 925A on Schedule FC.

Account code 925A [Reason 4](#)

- 6 **Net Income (unless this amount is already included in Undivided Earnings).** This line does not require input and is automatically populated with the value entered in Account code 602 on Schedule FC.

Account code 602 [Reason 4](#)

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

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

- 7a **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.

Account code 1004A [Reason 1, 4](#)

- 7b **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.

Account code 1004B [Reason 1, 4](#)

- 7c **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 [§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.

Account code 1004C [Reason 1, 4](#)

**NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION**

7d **Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations.** The amount calculated in line 7d is what you should report on line 7a on your next 5300 Call Report.

Account code 1004 [Reason 4](#)

8 **Total Net Worth.** This line does not require input and is automatically populated with the sum of Account codes 940, 931, 668, 658, 925A, 602, and 1004.

Account code 997 [Reason 1, 4](#)

Denominator: Total Assets

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. (See NCUA rules and regulations [§702.2\(k\)](#) for further information regarding total assets.)

Item No.	Instructions
9	<u>Total Assets.</u> This line does not require input and is automatically populated with the value entered in Account code 010 on Schedule FC.
	Account code 010 Reason 1, 4
10	<u>Average of Daily Assets over the calendar quarter.</u> This line does not require input <i>unless</i> the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average daily balance over the calendar quarter.
	Account code 010A Reason 4
11	<u>Average of the three month-end balances over the calendar quarter.</u> This line does not require input <i>unless</i> the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of month-end balances over the three calendar months of the calendar quarter.
	Account code 010B Reason 4
12	<u>The average of the current and three preceding calendar quarter-end balances.</u> This line does not require input <i>unless</i> the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of quarter-end balances of the current and three preceding calendar quarters.
	Account code 010C Reason 4

**NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION**

Net Worth Ratio

Item No.	Instructions
13	<u>Net Worth Ratio.</u> This line does not require input and will automatically populate when the Call Report is submitted with the net worth ratio calculated by dividing Account code 997 by Account code 010, 010A, 010B, or 010C.
Account code 998 Reason 1, 4	
14	<u>Risk-Based Net Worth Requirement.</u> In addition to determining a net worth ratio, credit unions with assets greater than \$50 million must also determine their Risk-Based Net Worth (RBNW) Requirement.
14a	<u>RBNW Requirement (Standard Calculation).</u> This line does not require input and will automatically populate when the Call Report is submitted with the RBNW Requirement from Schedule FC-R.
Account code 999 Reason 4	
14b	<u>RBNW Alternative Method under Section 702.107.</u> This line does not require input <i>unless</i> the credit union has assets greater than \$50 million and elects to substitute one or more alternative components as described in §702.107 of the NCUA rules and regulations. Report the RBNW Requirement based upon the alternative components of §702.107 of the NCUA Rules and Regulations.
Account code 999A Reason 4	

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 different for credit unions classified as “new”. A “new” credit union, as defined in NCUA rules and regulations [§702.2\(h\)](#), is a federally insured credit union that has been in operation for less than 10 years *and* has total assets of not more than \$10 million.

Item No.	Instructions
15	<u>Net Worth Classification if credit union is not new.</u> See NCUA rules and regulations §702.102 for the applicable net worth categories.
Account code 700 Reason 4	
16	<u>Net Worth Classification if credit union is new.</u> See NCUA rules and regulations §702.302 for the applicable net worth categories.
Account code 701 Reason 4	

**NCUA FORM 5300 – SCHEDULE FC-R
PROMPT CORRECTIVE ACTION NET WORTH CALCULATION**

ASC Topic 326: Financial Instruments – Credit Losses (CECL)

Item No.	Instructions
17	<u>Quarter end date for CECL adoption.</u> Report the quarter end date the credit union adopted ASC Topic 326.
Account code NW0001 Reason 4	
18	<u>One-time Adjustment to undivided earnings for those credit unions that have adopted ASC topic 326 – Financial Instruments – Credit Losses (CECL).</u> Report the adjustment to undivided earnings for ASC Topic 326.
Account code NW0002 Reason 4	

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-S
STANDARD COMPONENTS OF RISK BASED NET WORTH
REQUIREMENT**

NCUA FORM 5300 – SCHEDULE FC-S

***STANDARD COMPONENTS OF RISK BASED NET WORTH
CALCULATION***

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. Account code 999 on Schedule FC-R *PCA Net Worth Calculation Worksheet* provides the RBNW Requirement based upon the standard components.

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

**NCUA FORM 5300 – SCHEDULE FC-T
*RISK BASED CAPITAL RATIO CALCULATION***

Schedule FC-T collects the information necessary to compute the risk based capital ratio which measures compliance with the NCUA’s amended Prompt Corrective Action measures as outlined in NCUA rules and regulations Part [702](#). The risk-based capital measures of this rule apply only to federally-insured, natural person credit unions with assets over \$100 million.

All federally insured credit unions over \$100 million in assets must complete this form.

Schedule FC-T-1 collects all equity items, additions, and deductions required to compute the risk based capital numerator outlined in [§702.104\(b\)](#). Most of these items are automatically populated from other inputs on the 5300 Call Report. However, some credit union input is required. See Schedule FC-T-1 for required inputs.

Schedules FC-T-2 through FC-T-5 collect the risk-weighted assets and deductions to be included in the risk-based capital denominator as defined by [§702.104\(c\)](#). Credit unions must report the exposure amount of various assets.

Schedule FC-T-6 collects reportable off-balance sheet exposures as outlined in [§702.104\(c\)\(4\)](#). This page also collects derivative exposures as outlined on [§702.105](#). The final risk based capital ratio calculation is automatically calculated from the inputs and will appear on the bottom of Page FC-T-6.

All line items in Schedule FC-T are to be reported using the defined “exposure” amount as outlined in [§702.2](#). For some items, the risk weighted balance amount can be determined using alternative approaches to value. Footnotes on the Call Report indicate when alternative approaches are available.

Items included in numerator

<u>Item No.</u>	<u>Instructions</u>
1	<p><u>Undivided earnings.</u> This field is auto-populated with the amount reported in Account 940. See §702.104(b)(1)(i).</p>
	<p>Account code 940 Reason 6</p>
2	<p><u>Regular reserves.</u> This field is auto-populated with the amount reported in Account 931. Regular reserves are included as a part of undivided earnings for purposes of this rule. See §702.104(b)(1)(i).</p>

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

<u>Item No.</u>	<u>Instructions</u>
	Account code 931 Reason 6
3	<u>Appropriations for non-conforming investments.</u> This field is auto-populated with the amount reported in Account 668. See §702.104(b)(1)(ii) .
	Account code 668 Reason 6
4	<u>Other reserves.</u> This field is auto-populated with the amount reported in Account 658. See §702.104(b)(1)(iii) .
	Account code 658 Reason 6
5	<u>Equity acquired in merger.</u> This field is auto-populated with the amount reported in Account 658A. See §702.104(b)(1)(iv) .
	Account code 658A Reason 6
6	<u>Net Income.</u> This field is auto-populated with the amount reported in Account 602. See §702.104(b)(1)(v) .
	Account code 602 Reason 6

Other Additions

<u>Item No.</u>	<u>Instructions</u>
7	<u>Allowance for Loan and Lease Losses.</u> This field is auto-populated with the amount reported in Account 719. See §702.104(b)(1)(vi) .
	Account code 719 Reason 6
8	<u>Secondary capital accounts included in net worth (as defined in §702.2).</u> This field is auto-populated with the amount reported in Account 925A. See §702.104(b)(1)(vii) .
	Account code 925A Reason 6
9	<u>Section 208 Assistance included in net worth (as defined in §702.2).</u> This field is auto-populated. See §702.104(b)(1)(viii) .
	Account code RB0009 Reason 6

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

Items included in denominator

Cash Items

<u>Item No.</u>	<u>Instructions</u>
14	<u>Cash, Currency, Coin.</u> This field is auto-populated with the value reported in Account 730A. See §702.104(c)(2)(i)(A)(1) .
	Account code 730A Reason 6
15	<u>Balances due from Federal Reserve Banks.</u> Treatment of this item is defined in §702.104(c)(2)(i)(B)(1) .
	Account code RB0018 Reason 6
16	<u>Insured deposits in U.S. federally insured depository institutions.</u> Treatment of this item is defined in §702.104(c)(2)(i)(C) .
	Account code RB0019 Reason 6
17	<u>Uninsured deposits in U.S. federally insured depository institutions.</u> Includes balances due from privately insured credit unions. Treatment of this item is defined in §702.104(c)(2)(ii)(A) .
	Account code RB0020 Reason 6
18	<u>Balances due from Federal Home Loan Banks.</u> Treatment of this item is defined in §702.104(c)(2)(ii)(C) .
	Account code RB0021 Reason 6

Investments (in order of ascending risk weight)

<u>Item No.</u>	<u>Instructions</u>
19	<u>Direct unconditional claims on the U.S. government or a U.S. government agency.</u> Treatment of this item is defined in §702.104(c)(2)(i)(B)(1) .
	Account code RB0022 Reason 6
20	<u>Debt instruments issued by NCUA and FDIC.</u> Treatment of this item is defined in §702.104(c)(2)(i)(B)(1) .
	Account code RB0023 Reason 6
21	<u>Federal Reserve Bank and Central Liquidity Facility stock.</u> Treatment of this item is defined in §702.104(c)(2)(i)(B)(2) .
	Account code RB0024 Reason 6

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

Loans (by general loan type)

Item No.	Instructions
47	Government-guaranteed portions of outstanding loans. Net the government-guaranteed portions of loan balances reported on this line from all other loan balances reported elsewhere on Schedule FC-T-4. Treatment of this item is defined in §702.104(c)(2)(ii)(E) .
	Account code RB0060 Reason 6
48	Share-secured loans (deposits held in-house). Treatment of this item is further defined in §702.104(c)(2)(i)(A)(2) .
	Account code RB0061 Reason 6
49	Share-secured loans where deposits are held in another financial institution. Treatment of this item is defined in §702.104(c)(2)(ii)(D) .
	Account code RB0062 Reason 6
50	Current secured consumer loans. This line includes all current, secured consumer loans . Treatment of this item is defined in §702.104(c)(2)(iv)(B) .
	Account code RB0063 Reason 6
51	Current unsecured consumer loans. Report current unsecured consumer loans on this line. Treatment of this item is defined in §702.104(c)(2)(v)(A)(3) .
	Account code RB0064 Reason 6
52	Non-current consumer loans. Report consumer loans that do not meet the definition of current in §702.2 on this line. <i>These loans will be 90 days or greater past due.</i> Treatment of this item is defined in §702.104(c)(2)(vi)(A)(3) .
	Account code RB0065 Reason 6
53	Current 1st-lien residential real estate loans comprising less than 35% of assets. This line includes the outstanding aggregate balance of all current first lien residential real estate loans comprising less than 35% of assets. Treatment of this item is defined in §702.104(c)(2)(iii)(A) .
	Account code RB0066 Reason 6
54	Current 1st-lien residential real estate loans comprising more than 35% of assets. This line includes the outstanding aggregate balance of all current first lien residential real estate loans comprising more than 35% of assets. Treatment of this item is defined in §702.104(c)(2)(iv)(A) .
	Account code RB0067 Reason 6
55	Non-current 1st-lien residential real estate loans. Report first lien residential real estate loans that do not meet the definition of current in §702.2 on this line.

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

	<p><i>These loans will be 90 days or greater past due.</i></p> <p>Treatment of this item is defined in §702.104(c)(2)(v)(A)(1).</p>		
		Account code RB0068	Reason 6
56	<p>Current junior-lien residential real estate loans comprising less than 20% of assets. This line includes the outstanding aggregate balance of all current junior-lien residential real estate loans which comprise less than or equal to 20% of assets.</p> <p><i>In transactions where the credit union holds the first-lien and junior lien(s), and no other party holds an intervening lien, for purposes of this part the combined balance will be treated as a single first-lien residential real estate loan.</i></p> <p>Treatment of this item is defined in §702.104(c)(2)(v)(A)(2).</p>		
		Account code RB0069	Reason 6
57	<p><u>Current junior-lien residential real estate loans comprising more than 20% of assets.</u> This line includes the outstanding aggregate balance of all current junior-lien residential real estate loans which comprise more than 20% of assets. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(1).</p>		
		Account code RB0070	Reason 6
58	<p><u>Non-current junior-lien residential real estate loans.</u> Report non-current junior-lien residential real estate loans on this line.</p> <p><i>These loans will be 90 days or greater past due.</i></p> <p>Treatment of this item is defined in §702.104(c)(2)(vi)(A)(2).</p>		
		Account code RB0071	Reason 6
59	<p><u>Portions of commercial loans secured by contractual compensating balances.</u> Report the portion of all commercial loans secured by contractual compensating balances on this line.</p> <p><i>Subtract these compensating balances from commercial loans reported on lines 60 through 62.</i></p> <p>Treatment of this item is defined in §702.104(c)(2)(ii)(F).</p>		
		Account code RB0072	Reason 6
60	<p><u>Current commercial loans comprising less than 50% of assets.</u> This line includes the outstanding aggregate balance of all current commercial loans comprising less than 50% of assets. Treatment of this item is defined in §702.104(c)(2)(v)(A)(4).</p>		

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

<p><i>Do not report associated commercial loan unfunded commitments on this line as these are reported separately on page FC-T-6, line item 77.</i></p> <p><i>Do not report the portion of commercial loans secured by contractual compensating balances as these are report separately on line item 59</i></p> <p><i>Commercial loans includes all loans meeting the definition of commercial as outlined in §702.2, which includes commercial purpose loans with an aggregate outstanding balance less than \$50,000.</i></p>	
Account code RB0073 Reason 6	
61	<p><u>Current commercial loans comprising more than 50% of assets.</u> This line includes the outstanding aggregate balance of all current commercial loans comprising more than 50% of assets. Treatment of this line item is defined in §702.104(c)(2)(vi)(A)(4).</p>
Account code RB0074 Reason 6	
62	<p><u>Non-current commercial loans.</u> Report commercial loans that do not meet the definition of current on this line.</p> <p><i>These loans will be 90 days or greater past due.</i></p> <p>Treatment of this line item is defined in §702.104(c)(2)(vi)(A)(5).</p>
Account code RB0075 Reason 6	

Other Assets

<u>Item No.</u>	<u>Instructions</u>
63	<p><u>Loans to CUSOs (unconsolidated CUSOs only).</u> Treatment of this item is defined in §702.104(c)(2)(v)(A)(5).</p>
Account code RB0076 Reason 6	
64	<p><u>Equity investments in CUSOs (unconsolidated CUSOs only).</u> Report equity investments in unconsolidated CUSOs on this line if the credit union does <i>not</i> meet the non-significant equity exposure provision as outlined in §702.104(c)(3)(i)(B).</p> <p>If the credit union determines they meet the non-significant equity exposure provisions, report the exposure of equity investments in unconsolidated CUSOs on line item 65.</p> <p>Treatment of this line item is defined in §702.104(c)(2)(vi)(B)(2).</p>

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

Account code RB0077		Reason 6
65	<u>Equity investments in CUSOs (unconsolidated CUSOs only) if classified as a non-significant equity exposure.</u> Report the exposure of equity investments in unconsolidated CUSOs on this line if your credit union meets the non-significant equity exposure provision as outlined in §702.104(c)(3)(i)(B) .	
Account code RB0078		Reason 6
66	<u>Mortgage servicing assets (carrying value).</u> Report the carrying value of mortgage servicing assets on this line. Treatment of this line item is defined in §702.104(c)(2)(vii) .	
Account code RB0079		Reason 6
67	<u>NCUSIF deposit.</u> This field is auto-populated with the amount reported in Account 794.	
Account code 794		Reason 6
68	<u>Goodwill (net of excluded goodwill) from FC-T-1.</u> This field is auto-populated with the amount reported in Account 009D2 less Account RB0012.	
Account code RB0081		Reason 6
69	<u>Other intangible assets (net of excluded intangible assets) from FC-T-1.</u> This field is auto-populated with the amount reported in Account AS0032 less Account RB0014. Other intangible assets excludes servicing assets and goodwill (see §702.2 “Other intangible assets” definition).	
Account code RB0082		Reason 6
70	<u>All other assets on the statement of financial condition not assigned a risk-weight elsewhere in §702.104(c)(2).</u> Treatment of this item is defined in §702.104(c)(2)(v)(c) . <i>Do not include the NCUSIF deposit (item 67), goodwill (item 68), and other intangible assets (item 69) in all other assets.</i>	
Account code RB0083		Reason 6

Off-Balance Sheet Items

<u>Item No.</u>	<u>Instructions</u>
71	<u>Commercial loans transferred with recourse.</u> Treatment of this item is defined in §702.104(c)(4)(ii)(A) .
Account code RB0084	
Reason 6	

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

72	<u>1st-lien residential real estate loans transferred with recourse.</u> Treatment of this item is defined in §702.104(c)(4)(ii)(B) .
	Account code RB0085 Reason 6
73	<u>Junior-lien residential real estate transferred with recourse.</u> Treatment of this item is defined in §702.104(c)(4)(ii)(C) .
	Account code RB0086 Reason 6
74	<u>All other secured consumer loans transferred with recourse.</u> Treatment of this item is defined in §702.104(c)(4)(ii)(D) .
	Account code RB0087 Reason 6
75	<u>All other unsecured consumer loans transferred with recourse.</u> Treatment of this item is defined in §702.104(c)(4)(ii)(E) .
	Account code RB0088 Reason 6
76	<u>Loans transferred to FHLB under the Mortgage Partnership Finance Program.</u> Treatment of this item is defined in §702.104(c)(4)(i) .
	Account code RB0089 Reason 6
77	<u>Unfunded commercial loan commitments.</u> Treatment of this item is defined in §702.104(c)(4)(iii)(A) .
	Account code RB0090 Reason 6
78	<u>Unfunded 1st-lien residential real estate loan commitments.</u> Treatment of this item is defined in §702.104(c)(4)(iii)(B) .
	Account code RB0091 Reason 6
79	<u>Unfunded junior-lien residential real estate loan commitments.</u> Treatment of this item is defined in §702.104(c)(4)(iii)(C) .
	Account code RB0092 Reason 6
80	<u>Unfunded secured consumer loans.</u> Treatment of this item is defined in §702.104(c)(4)(iii)(D) .
	Account code RB0093 Reason 6
81	<u>Unfunded unsecured consumer loans.</u> Treatment of this item is defined in §702.104(c)(4)(iii)(E) .
	Account code RB0094 Reason 6

Derivatives

<u>Item No.</u>	<u>Instructions</u>
82	<u>OTC interest rate derivative contract exposure.</u> See §702.105 for calculation methodology.

**NCUA FORM 5300 – SCHEDULE FC-T
RISK BASED CAPITAL RATIO CALCULATION**

Account code RB0095		Reason 6
83	<u>Cleared transactions for interest rate derivatives.</u> See §702.105 for calculation methodology.	
Account code RB0096		Reason 6

<u>Item No.</u>	<u>Instructions</u>
	<u>Total Risk-Based Capital Ratio Denominator.</u> This field is auto-populated. This item returns the sum of all risk weighted assets.
Account code RB0097	
	<u>Total Risk-Based Capital Ratio.</u> This field is auto-populated. This item returns the total risk based capital ratio (Total Risk Based Capital Numerator / Total Risk-Based Capital Denominator).
Account code RB0098	
Reason 6	

DRAFT

**NCUA FORM 5300 – SCHEDULE FC-U
UNINSURED SECONDARY CAPITAL**

**NCUA FORM 5300 – SCHEDULE FC-U
*UNINSURED SECONDARY CAPITAL***

Low-Income Designated Credit Unions Only

Instructions

Item No. Instructions

1a Remaining maturity 1 year to less than 3 years. Report the portion of Subordinated Debt included in Net worth reported in Account Code 925A1 that represents Uninsured Secondary Capital with a remaining maturity of 1 year but less than 3 years. Report the amount based on the [Uninsured Secondary Capital Sliding Scale](#) below.

Report the portion of Uninsured Secondary Capital *not* included in Net Worth as Subordinated Debt in Account code 867B1.

See NCUA rules and regulations [§701.34\(c\)](#).

Account code 925B1

1b Remaining maturity 3 years or more. Report the portion of Subordinated Debt included in Net worth reported in Account Code 925A2 that represents Uninsured Secondary Capital with a remaining maturity of 3 years or more. Report the amount based on the [Uninsured Secondary Capital Sliding Scale](#) below.

Report the portion of Uninsured Secondary Capital *not* included in Net Worth as Subordinated Debt in Account code 867B2.

See NCUA rules and regulations [§701.34\(c\)](#).

Account code 925B2

1c Total Uninsured Secondary Capital. Report the portion of Subordinated Debt included in Net worth reported in Account Code 925A that represents Total Uninsured Secondary Capital.

Report the portion of Uninsured Secondary Capital *not* included in Net Worth as Subordinated Debt in Account code 867C.

See NCUA rules and regulations [§701.34\(c\)](#).

Account code 925

**NCUA FORM 5300 – SCHEDULE FC-U
UNINSURED SECONDARY CAPITAL**

Uninsured Secondary Capital Sliding Scale

Remaining Maturity	Amount to report as 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	0%

**NCUA FORM 5300
REASON CODE**

REASON CODE DESCRIPTION

The table describes the reason NCUA is capturing Call Report data.

Reason Code	Reason
1	Level and trend analysis
2	Reporting to other governmental agencies.
3	Share insurance calculation
4	Net Worth or Risk Based Net Worth calculation
5	Disclosure required by Generally Accepted Accounting Principles
6	Risk Based Capital calculation

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**NCUA FORM 5300
DEFINITIONS**

DEFINITIONS

<i>Term</i>	<i>Definition</i>
<u>Borrowing capacity</u>	The maximum amount of credit the credit union can obtain prior to any draws or advances.
<u>Capital Lease</u>	Lease agreements containing one of the following criteria: 1) ownership of the asset transfers from the lessor to the lessee by the end of the lease; or 2) the lessee can buy the asset at a below market rate at the end of the lease term; or 3) the period of the lease encompasses at least 75% of the useful life of the asset; or 4) the present value of the minimum lease payments required under the lease is at least 90% of the fair value of the asset at the inception of the lease.
<u>Cash equivalents</u>	An investment that: <ul style="list-style-type: none"> • Has an original maturity of 3 months or less at the time of purchase, • Is readily convertible to known amounts of cash, • Is not a security as defined by Generally Accepted Accounting Principles, and • Is used as part of the credit union's cash-management activities.
<u>Cash on deposit</u>	Funds on deposit at financial institutions that have no withdrawal restrictions or other provisions preventing funds from being readily accessible for use in operations.
<u>Charitable Donation Accounts (CDA)</u>	NCUA rules and regulations §721.3(b)(2) describes CDAs as hybrid charitable and investment vehicles, which satisfy the requirements of NCUA rules and regulations §721.3(b)(2)(i) through (vii), that credit unions may fund as a means to provide charitable contributions and donations to qualified charities. Please see §721.3 of the NCUA rules and regulations for additional information.
<u>Check Cashers</u>	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.
<u>Club Accounts</u>	May be either a term share or regular share account and includes Christmas, holiday, or vacation club accounts. Credit unions offering club accounts must meet the requirements of NCUA

NCUA FORM 5300 DEFINITIONS

<i>Term</i>	<i>Definition</i>
	rules and regulations Part 707 . See Truth In Savings Appendix A and Appendix C to Part 707 .
<u>Commercial Loan</u>	<p>NCUA rules and regulations §723.2 defines Commercial loan as any loan, line of credit, letter of credit, or any interest a credit union obtains in such loans made by another lender, to individuals, sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, agricultural, or professional purposes, but not for personal expenditure purposes.</p> <p>Excluded from this definition per §723.2 are loans:</p> <ul style="list-style-type: none"> • made by a corporate credit union; • made by a federally insured credit union to another federally insured credit union; (Reported on the Statement of Financial Condition as an investment) • made by a federally insured credit union to a credit union service organization; (Reported on Schedule FC-Q Credit Union Service Organization Information) • secured by a 1 - 4 family residential property whether or not it is the borrower's primary residence; (Reported on Schedule FC-E — Loans & Leases and Schedule FC-I 1-4 Family Residential Property) • fully secured by shares in the credit union making the extension of credit or deposits in other financial institutions; (Reported as All Other Secured Non-Real Estate Loans/Lines of Credit on Schedule FC-E Loans & Leases) • secured by a vehicle manufactured for household use; (Reported as new or used vehicle loans on Schedule FC-E Loans & Leases) • that would otherwise meet the definition of commercial loan and which, when the aggregate outstanding balances plus unfunded commitments less any portion secured by shares in the credit union to a borrower or an associated borrower, are equal to less than \$50,000. In this case, the loan should be reported on Schedule FC-E Loans & Leases according to the underlying collateral.
<u>Construction or development loan</u>	A financing arrangement that enables the borrower to acquire property or rights to property, including land or structures, with the intent to construct or renovate an income producing property, such as residential housing for rental or sale, or a commercial building, such as may be used for commercial, agricultural,

NCUA FORM 5300 DEFINITIONS

<i>Term</i>	<i>Definition</i>
	industrial, or other similar purposes. It also means a financing arrangement for the construction, major expansion or renovation of various commercial property types. A loan to finance maintenance, repairs, or improvements to an existing income producing property that does not change its use or materially impact the property is not a construction or development loan. See NCUA rules and regulations §723.6 .
<u>Consumer Credit</u>	For the purpose of calculating past due status, consumer credit is 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. See Appendix C to Part 741.
<u>Consumer Loan</u>	A loan for household, family, or other personal expenditures, including any loans that, at origination, are wholly or substantially secured by vehicles generally manufactured for personal, family, or household use regardless of the purpose of the loan. Consumer loan excludes commercial loans, loans to CUSOs, first- and junior-lien residential real estate loans, and loans for the purchase of one or more vehicles to be part of a fleet of vehicles. See NCUA rules and regulations §702.2 .
<u>Contractual Balance Outstanding</u>	The outstanding balance based on the terms of the original loan contract.
<u>Contractual Compensating Balance</u>	The funds a commercial loan borrower must maintain on deposit at the lender credit union as security for the loan in accordance with the loan agreement, subject to a proper account hold and on deposit as of the measurement date.
<u>Current</u>	With respect to any loan, means the loan is less than 90 days past due, not placed on non-accrual status, and not restructured.
<u>CUSO</u>	A corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions.
<u>Dealers in Foreign Exchange</u>	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.
<u>Debt Instruments</u>	Securities issued by a Federal Agency that are not secured by a specific asset. Mortgage backed securities would <u>not</u> be in the

NCUA FORM 5300 DEFINITIONS

<i>Term</i>	<i>Definition</i>
	debt instrument category. Examples of debt instruments would include discount notes, callable bonds, or bullet maturity bonds. Reference securities, not secured but referenced off a mortgage pool, would be considered debt instruments.
<u>Direct Financing Lease</u>	A lease where the fair value equals the cost of the vehicle because the credit union owns the vehicle being leased. The credit union is the lessor and records entries to reclassify the asset from fixed assets to leases receivable at the inception of the lease. Direct Financing Leases are reported as Leases Receivable on the Call Report.
<u>Farmland</u>	All land used for agricultural purposes, such as crop and livestock production, including grazing and pastureland.
<u>Federal Agency Securities</u>	Securities that are issued by one of two entities: (1) a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government or (2) a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category.
<u>Federal Agency Securities – Guaranteed</u>	Federal Agency Securities guaranteed by the issuer.
<u>Federal Agency Securities—Non-Guaranteed</u>	Federal Agency Securities not guaranteed by the issuer. An example of non-guaranteed debt is a credit-linked debt note (e.g., Fannie Mae Connecticut Avenue Securities or Freddie Mac Structured Agency Credit Risk debt notes). An example of a non-guaranteed non-debt instrument is a subordinated tranche (non-guaranteed) of a multifamily certificate (e.g., Freddie Mac subordinated bonds).
<u>First Lien Residential Real Estate loan</u>	A loan or line of credit primarily secured by a first-lien on a one-to-four family residential property where: <ul style="list-style-type: none"> • The credit union made a reasonable and good faith determination at or before consummation of the loan that the member will have a reasonable ability to repay the loan according to its terms; and • In transactions where the credit union holds the first-lien and junior lien(s), and no other party holds an intervening lien, for purposes of this part the combined

NCUA FORM 5300 DEFINITIONS

<i>Term</i>	<i>Definition</i>
	balance will be treated as a single first-lien residential real estate loan.
<u>Goodwill</u>	An asset representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized.
<u>Government Guaranteed</u>	A guarantee provided by the U.S. Government, FDIC, NCUA or other U.S. Government agency, or a public sector entity .
<u>Government Sponsored Enterprises (GSEs)</u>	<p>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.</p> <p>GSEs that issue securities include, but may not be limited to:</p> <ul style="list-style-type: none"> • 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).
<u>Indirect loan</u>	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, commercial 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.
<u>Intangible assets</u>	<p>Assets with useful lives of more than one year that have no physical form such as non-compete agreements, copyrights, or brand names.</p> <p>For purposes of Risk-Based Capital, intangible assets, maintained in accordance with GAAP, other than financial assets, that lack physical substance.</p>

NCUA FORM 5300
DEFINITIONS

<i>Term</i>	<i>Definition</i>
<u>Interest</u>	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.
<u>Interest Only</u>	A loan that does not require the borrower to make payments to reduce the principal for a specific period.
<u>Interest Rate Options</u>	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.
<u>Interest Rate Swaps</u>	A customized 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.
<u>Issuers or sellers of traveler's checks or money orders</u>	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 on any day in one or more transactions.
<u>Junior Lien Residential Real Estate Loan</u>	A loan or line of credit secured by a subordinate lien on a one-to-four family residential property.
<u>Leveraged Lease</u>	A lease where the fair value does not equal the cost of the vehicle because the lessor recorded a gain when the transaction occurred. In vehicle leveraged lease transactions, the credit union provides the financing, the dealer is the lessor, and the member is the lessee. Leveraged Leases are <u>not</u> reported as Leases Receivable on the Call Report.
<u>Loan secured by a 1- to 4-family residential property</u>	A loan that, at origination, is secured wholly or substantially by a lien on a 1- to 4- family residential property for which the lien is central to the extension of the credit; that is, the borrower would not have been extended credit in the same amount or on terms as favorable without the lien. A loan is wholly or substantially secured by a lien on a 1- to 4-family residential property if the estimated value of the real estate collateral at

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<i>Term</i>	<i>Definition</i>
	origination (after deducting any senior liens held by others) is greater than 50 percent of the principal amount of the loan.
<u>Long-lived asset</u>	An asset providing economic benefit for longer than the current year or operating period.
<u>Money Transmitters</u>	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.
<u>Mortgage Related Security</u>	Defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)).
<u>Mortgage servicing asset</u>	<p>Contracts to service loans where the estimated “benefits of servicing” (for example 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.</p> <p>For purposes of Risk-Based Capital, mortgage servicing assets are those assets, maintained in accordance with GAAP, resulting from contracts to service loans secured by real estate (that have been securitized or owned by others) for which the benefits of servicing are expected to more than adequately compensate the servicer for performing the servicing.</p>
<u>Multi-family</u>	<p>Includes:</p> <ol style="list-style-type: none"> 1. Nonfarm properties with five or more dwelling units in structures (including apartment buildings and apartment hotels) used primarily to accommodate households on a more or less permanent basis, 2. five or more unit housekeeping dwellings with commercial units combined where use is primarily residential, 3. Cooperative-type apartment buildings containing five or more dwelling units, and 4. Vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties.

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<i>Term</i>	<i>Definition</i>
<u>Off-balance sheet credit exposures</u>	Credit exposures on off-balance sheet loan commitments, standby letters of credit, financial guarantees not accounted for as insurance, and other similar instruments, except for instruments within the scope of Topic 815 on derivatives and hedging. See ASC Topic 326-20-15-2c and 326-20-30-11.
<u>Past Due</u>	A loan determined to be delinquent in relation to its contractual repayment terms, including formal restructures, and must consider the time value of money.
<u>Payday Alternative Loan</u>	<p>A closed-end loan with the following conditions:</p> <ol style="list-style-type: none"> 1. The principal of the loan is not less than \$200 or more than \$1,000; 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 I(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.
<u>Payment Option</u>	A mortgage that 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

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<i>Term</i>	<i>Definition</i>
	of principal and interest, an interest only payment, and a minimum payment.
<u>Provider of Prepaid Access</u>	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.
<u>Public Sector Entity</u>	A state, local authority or other governmental subdivision of the United States below the sovereign level.
<u>Purchased Credit Impaired Loans (PCILs)</u>	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.
<u>Purchased Financial Assets with Credit Deterioration</u>	Acquired individual financial assets (or acquired groups of financial assets with similar risk characteristics) that as of the date of acquisition have experienced a more-than-insignificant deterioration in credit quality since origination, as determined by an acquirer's assessment. For additional information, please see Accounting Standards Update 2016-13, <i>Financial Instruments – Credit Losses (Topic 326) Measurement of Credit Losses on Financial Instruments</i> .
<u>Regular Reserves</u>	Statutory reserves, required by §201(b)(5) of the Federal Credit Union Act (See 12 U.S.C. §1781) or the State Supervisory Authority, established and maintained to provide a restriction on undivided earnings.
<u>Remittance Transfer</u>	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 § 1005.30I and related commentary for the full definition and examples.
<u>Remittance Transfer Provider</u>	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.

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<i>Term</i>	<i>Definition</i>
<u>Reportable Delinquent</u>	Those loans 60 or more days delinquent.
<u>Residential Property</u>	A house, condominium unit, cooperative unit, manufactured home, or the construction thereof, and unimproved land zoned for one-to-four family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare.
<u>Restricted Investments</u>	Investments that lack a market and do not have a readily determinable fair value because ownership is restricted. Examples include nonperpetual capital accounts and Federal Home Loan Bank stock. See FASB ASC Topic 942-325.
<u>Secured consumer loan</u>	A consumer loan associated with collateral or other item of value to protect against loss where the creditor has a perfected security interest in the collateral or other item of value.
<u>Security</u>	A share, participation, or other interest in property or in an entity of the issuer or an obligation of the issuer that has all of the following characteristics: <ul style="list-style-type: none"> a. It is either represented by an instrument issued in bearer or registered form or, if not represented by an instrument, is registered in books maintained to record transfers by or on behalf of the issuer. b. It is of a type commonly dealt in on securities exchanges or markets or, when represented by an instrument, is commonly recognized in any area in which it is issued or dealt in as a medium for investment. c. It either is one of a class or series or by its terms is divisible into a class or series of shares, participations, interests, or obligations.
<u>Seller of Prepaid Access</u>	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.
<u>Senior Tranche</u>	A tranche that has a senior claim on the underlying collateral or assets to other securities in the same issuance.
<u>Share secured loan</u>	A loan fully secured by shares, and does not include the imposition of a statutory lien under §701.39 .
<u>Short-term investment funds (STIFs)</u>	Funds that invest in high quality, low risk money market funds.

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<i>Term</i>	<i>Definition</i>
<u>Subordinated Tranche</u>	A tranche that has a junior claim on the underlying collateral or assets to other securities in the same issuance. If a security is junior only to money market fund eligible securities in the same issuance, the former security is not subordinated for purposes of this definition.
<u>Time Deposits</u>	Funds on deposit that have deposit or withdrawal restrictions. Funds may not be added at any time and funds may not be withdrawn without notice or penalty.
<u>Treasury Futures</u>	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.
<u>Troubled Debt Restructuring</u>	<p>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. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is <u>not</u> to be reported as a restructured troubled loan. The restructuring of a loan may include, but is not necessarily limited to:</p> <ol style="list-style-type: none"> 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.
<u>Undivided Earnings</u>	Unappropriated accumulated earnings or losses of the credit union since its inception.
<u>Unsecured consumer loan</u>	A consumer loan not secured by collateral.