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

Call Report
Form 5300

Effective March 31, 2022 Until Superseded

DRAFT

TO THE BOARD OF DIRECTORS:

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2022 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of the reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your NCUA Regional Office or your state credit union supervisor, as appropriate. Please contact OneStop, the NCUA's IT Service Desk, by email at OneStop@ncua.gov or phone at 1-800-827-3255 with any technical questions.

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

REPORTING REQUIREMENTS

The Call Report includes the quarterly financial statement and 9 schedules. All credit unions must complete the Statement of Financial Condition (Pages 1 through 3) and the Statement of Income and Expense (Pages 4 and 5) every reporting period. Schedules A through I require your input only as applicable.

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

SCHEDULE	REPORTING REQUIREMENT
A, Section 1 - Loans	Complete this schedule if your credit union has any loans.
A, Section 2 - Delinquent Loans	Complete this schedule if any outstanding loans are delinquent.
A, Section 3 - Charge-Offs/Recoveries	Complete this schedule if your credit union has any loan charge offs or recoveries.
A, Section 4 - Other Loan Information	Complete this schedule if your credit union has any loans to credit union officials, with interest rates that exceed 15%, purchased credit impaired loans, or purchased financial assets with credit deterioration.
A, Section 5 - Indirect Loans	Complete this schedule if your credit union has indirect loans outstanding.
A, Section 6 - Loans Purchased and Sold Under 701.22 and 701.23	Complete this schedule if your credit union has purchased or sold whole or partial loans.
A, Section 7 - 1- to 4-Family Residential Real Estate Loans/Leases	Complete this schedule if your credit union has 1- to 4-family residential real estate loans.
A, Section 8 - Commercial	Complete this schedule if your credit union has commercial loans.
B, Section 1 - Supplemental Information for Available-for-Sale or Held-to-Maturity Debt Securities	Complete this schedule if your credit union has any investments classified as available-for-sale or held-to-maturity.
B, Section 2 - Supplemental information for Trading Debt or Equity Securities	Complete this schedule if your credit union has investments classified as trading debt or equity securities.
B, Section 3 - Investment maturity distribution	Complete this schedule if your credit union has investments in time deposits or classified as available-for-sale, held-to-maturity, or trading.
B, Section 4 - Investment Memoranda	Complete this schedule if your credit union has non-conforming investments, brokered certificates of deposit, NCUA Guaranteed Note investments, realized investment gains/losses, other than temporary impairment, assets used to fund employee benefit or deferred compensation plans, or charitable donation accounts.
C, Sections 1 through 5 - Liquidity	Complete this schedule if your credit union has unfunded commitments, off-balance sheet exposures, contingent liabilities, or borrowing arrangements.
D, Shares and Supplemental Information	Complete this schedule if your credit union has shares.
E, Supplemental Information	Complete this schedule if your credit union has grants, employees, plans to add any new branches, international remittances, money services businesses, or credit union service organizations.
F, Derivatives	Complete this schedule if your credit union uses derivative contracts.
G, Prompt Corrective Action (PCA)	Complete this schedule if your credit union has completed a merger or acquisition that qualifies for business combination accounting, intends to use an optional total assets election to compute your net worth ratio, or has adopted Financial Accounting Standard Accounting Standards Codification Topic 326 - Financial Instruments - Credit Losses (CECL).
H, Complex Credit Union Leverage Ratio (CCULR) Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000 and you are eligible, qualified, and electing to opt-in to CCULR.
I, Risk Based Capital (RBC) Ratio Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

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

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

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: _____

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

Certifying Official:

Last Name: _____ First Name: _____
Please Print Please Print

Last Name: _____ First Name: _____
(*Signature*) (*Signature*)

Date:_____ Validation Date:_____

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

Paperwork Reduction Act Statement
The estimated average public reporting burden associated with this information collection is 4 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be addressed to the:

National Credit Union Administration
Office of General Counsel
Attn: PRA Clearance Officer
1775 Duke Street
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

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

NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300

Financial Statements

- Statement of Financial Condition - Assets Page 1
- Statement of Financial Condition - Assets Page 2
- Statement of Financial Condition - Liabilities & Equity Page 3
- Statement of Income and Expense Page 4
- Statement of Income and Expense Page 5

Cash and Investment Information

- Available-for-Sale and Held-to-Maturity Debt Securities Page 13
- Trading Debt and Equity Securities Page 14
- Investment Maturity Distribution Page 15
- Investments - Memoranda Page 16

Loan Information

- Loans Page 6
- Delinquent Loans Page 7
- Loan Charge Offs and Recoveries Page 8
- Loans - Supplemental Information Page 9
- Indirect Loans Page 10
- 1-4 Family Residential Property Loans Page 11
- Commercial Loans Page 12
- Loans Purchased and Sold Page 10

Other Schedules

- Bank Secrecy Act Page 20
- Complex Credit Union Leverage Ratio Page 23
- Credit Union Service Organizations (CUSO) Page 20
- Derivatives Page 21
- Liquidity - Off Balance Sheet Page 17
- Liquidity - Borrowing Page 18
- Net Worth Calculation Page 22
- Risk Based Capital Ratio Page 24
- Shares - Supplemental Page 19
- Supplemental Information Page 20

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

STATEMENT OF FINANCIAL CONDITION AS OF: _____

This page must be completed by all credit unions.

Back to Navigation Page

ASSETS

Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.		**AS0010**
NOTE - Review the Call Report Instructions carefully if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).		

CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 or AS0008 below, complete Schedule B, Section 3, Investments - Maturity Distribution.

			Amount	Account
1. Cash on Hand	a.	Coin and Currency		**AS0004**
	b.	Cash Items in Process of Collection		**AS0005**
	c.	Total Cash on Hand		**730A**
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions		**730B1**
	b.	Cash on Deposit in a Federal Reserve Bank		**AS0003**
	c.	Cash on Deposit in Other Financial Institutions		**730B2**
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)		**730B**
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions				**AS0007**
4. All other deposits				**AS0008**
5. **TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)**				**AS0009**

INVESTMENT SECURITIES: If your credit union reports amounts below, complete Schedule B, Sections 1 through 4, as applicable.

	Amount	Account
6. Equity Securities		**AS0055**
7. Trading Debt Securities		**AS0061**
8. Available-for-Sale Debt Securities		**AS0067**
9. Held-to-Maturity Debt Securities[1]		**AS0073**
Enter an amount in Account AS0041 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
10. Allowance for Credit Losses on Investment Securities		**AS0041**
11. **TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)**		**AS0013**

OTHER INVESTMENTS: If your credit union reports amounts below, complete Schedule B, Section 3.

			Amount	Account
12. Other Investments	a.	Nonperpetual Capital Account		**769A**
	b.	Perpetual Contributed Capital		**769B**
	c.	All other investments		**AS0016**
13. **TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)**				**AS0017**

[1] Also complete line 10 (Account AS0041) if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

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

STATEMENT OF FINANCIAL CONDITION AS OF: _____

This page must be completed by all credit unions.

Back to Navigation Page

ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
14. Loans Held for Sale		003

LOANS AND LEASES: If your credit union reports an amount in Account 025B, complete Schedule A, Sections 1 through 9, as applicable.

	Number of Loans	Account	Amount	Account
15. TOTAL LOANS & LEASES		025A		025B
16. Less: Allowance for Loan & Lease Losses - Skip to Line 17 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).				719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)				AS0048

OTHER ASSETS:

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

Must equal Account 014 on Page 3

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

STATEMENT OF FINANCIAL CONDITION AS OF: _____

This page must be completed by all credit unions.

Back to Navigation Page

LIABILITIES:

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities		**825**
2. Accrued Dividends & Interest Payable on Shares & Deposits		**820A**
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures		**LI0003**
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5		**860C**

SHARES/DEPOSITS: All credit unions must complete Schedule D

	Amount	Account
5. Member Shares of All Types		**013**
6. Nonmember Deposits		**880**
7. Total Shares and Deposits (Sum of Accounts 013 and 880)		**018**
8. **TOTAL LIABILITIES** (Sum of Account 825, 820A, LI0003, 860C, and 018.)		**LI0069**

EQUITY:

	Amount	Account
9. Undivided Earnings		**940**
10. Other Reserves (Appropriations of Undivided Earnings)		**658**
11. Appropriation for Non-Conforming Investments **(State Credit Unions ONLY)**		**668**
12. Equity acquired in merger		**658A**
13. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges		**945A**
14. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - Skip this line if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)		**945C**
15. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities		**EQ0009**
16. Other Comprehensive Income (not already included in Account EQ0009, 945A or 945C)		**945B**
17. Net Income (unless this amount is already included in Retained Earnings)		**602**
18. **TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 945A, 945B, 945C, EQ0009, and 602)**		**014**

Must equal Account 010 on Page 2

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

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Back to Navigation Page

REPORT YEAR-TO-DATE AMOUNTS

INTEREST INCOME YEAR-TO-DATE	Amount	Account
1. Interest on Loans and Leases (Excluding interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Includes Interest and Dividends, exclude changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		120
4. Other Interest Income		IS0005
5. **TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)**		115

INTEREST EXPENSE YEAR-TO-DATE						
6. Dividends on Shares (Includes dividends earned during current period)						380
7. Interest on Deposits (Total interest expense for deposit accounts) **(State Credit Union ONLY)**						381
8. Interest on Borrowed Money						340
9. **TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)**						350
10. **NET INTEREST INCOME (Account 115 less Account 350)**						IS0010
11. Provision for Loan & Lease Losses - Skip to Line 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						300
Complete Item 12 and Items 16 and 17 on page 22 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						
12. Credit Loss Expense	a.	Loans & Leases		IS0011		
	b.	AFS Debt Securities		IS0012		
	c.	HTM Debt Securities		IS0013		
	d.	Off-Balance Sheet Credit Exposures		IS0016		
	e.	Total Credit Loss Expense				IS0017

Continue to page 5

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

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Back to Navigation Page

REPORT YEAR-TO-DATE AMOUNTS

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income		131
14. Other Income (Includes unconsolidated CUSO Income)		IS0020
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities). Complete Schedule B, Section 4.		IS0046
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Accounts 420C and IS0026)		IS0047
17. Gain (Loss) on Derivatives		421
18. Gain (Loss) on Disposition of Fixed Assets		430
19. Gain (Loss) on Sales of Loans and Leases		IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned		IS0030
21. Gain from Bargain Purchase (Merger)		431
22. Other Non-interest Income		440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)		117

NON-INTEREST EXPENSE YEAR-TO-DATE

24. Employee Compensation and Benefits		210
25. Travel and Conference Expense		230
26. Office Occupancy Expense		250
27. Office Operations Expense		260
28. Educational and Promotional Expenses		270
29. Loan Servicing Expense		280
30. Professional and Outside Services		290
31. Member Insurance Expense		310
32. Operating Fees (Examination and/or supervision fees)		320
33. Miscellaneous Non-Interest Expense		360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)		671

NET INCOME YEAR-TO-DATE

35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)		661A

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

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

SECTION 1 - LOANS AND LEASES

Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 15. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.

Non-Commercial Loans/Lines of Credit	Interest Rate	Account	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans		521		993		396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans		595A		963A		698A
4. All Other Unsecured Loans/Lines of Credit		522		994		397
5. New Vehicle Loans		523		958		385
6. Used Vehicle Loans		524		968		370
7. Leases Receivable		565		954		002
8. All Other Secured Non-Real Estate Loans/Lines of Credit		595B		963C		698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property		563A		959A		703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property		562A		960A		386A
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit		562B		960B		386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured		525		900K4		718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured		526		900P		400P
14. **TOTAL INTEREST INCOME AND LOANS AND LEASES** (Sum of items 1 - 13.)				025A1		025B1

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date		031A		031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		031C		031D

GOVERNMENT GUARANTEED LOANS			Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
16. Non-Commercial Loans (included in items 1 - 11 above)	a.	1. Small Business Administration		LN0050		LN0051		LN0052
		2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)		LN0056		LN0057		
	b.	Other Government Guaranteed		LN0053		LN0054		LN0055
17. Commercial Loans (included in items 12 - 13 above)	a.	Small Business Administration Commercial Loans		691B1		691C1		691C2
	b.	Other Government Guaranteed Commercial Loans		691P		691P1		691P2

ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT	Number	Acct	Amount	Acct
Complete this section if the credit union has modified loans consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and amount of loans modified consistent with the CARES Act. Refer to the Call Report instructions for guidance on reporting delinquency.				
18. Eligible loan modifications under the 2020 CARES Act [Section 4013]		CV0001		CV0002

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

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 2 - DELINQUENT LOANS & LEASES	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account	Total Amount of Loans Delinquent 60+ Days	Account	Total Number of Loans Delinquent 60+ Days	Account
Non-Commercial Loans/Lines of Credit														
1. Unsecured Credit Card Loans		024B		DL0002		026B		027B		028B		045B		045A
2. Payday Alternative Loans (PALs loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B		130A
3. Non-Federally Guaranteed Student Loans		020T		DL0016		021T		022T		023T		041T		053E
4. All Other Unsecured Loans/Lines of Credit		DL0022		DL0023		DL0024		DL0025		DL0026		DL0027		DL0028
5. New Vehicle Loans		020C1		DL0030		021C1		022C1		023C1		041C1		035E1
6. Used Vehicle Loans		020C2		DL0037		021C2		022C2		023C2		041C2		035E2
7. Leases Receivable		020D		DL0044		021D		022D		023D		041D		034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit		DL0050		DL0051		DL0052		DL0053		DL0054		DL0055		DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property		DL0057		DL0058		DL0059		DL0060		DL0061		DL0062		DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property		DL0064		DL0065		DL0066		DL0067		DL0068		DL0069		DL0070
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit		DL0071		DL0072		DL0073		DL0074		DL0075		DL0076		DL0077
Commercial Loans/Lines of Credit														
12. Construction and Development Loans		DL0078		DL0079		DL0080		DL0081		DL0082		DL0083		DL0084
13. Secured by Farmland		DL0085		DL0086		DL0087		DL0088		DL0089		DL0090		DL0091
14. Secured by Multifamily		DL0092		DL0093		DL0094		DL0095		DL0096		DL0097		DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property		DL0099		DL0100		DL0101		DL0102		DL0103		DL0104		DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		DL0106		DL0107		DL0108		DL0109		DL0110		DL0111		DL0112
17. Loans to finance agricultural production and other loans to farmers		DL0113		DL0114		DL0115		DL0116		DL0117		DL0118		DL0119
18. Commercial and Industrial Loans		DL0120		DL0147		DL0122		DL0123		DL0124		DL0125		DL0126
19. Unsecured Commercial Loans		DL0127		DL0128		DL0129		DL0130		DL0131		DL0132		DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes		DL0134		DL0135		DL0136		DL0137		DL0138		DL0139		DL0140
21. TOTAL DELINQUENT LOANS AND LEASES		020B		DL0141		021B		022B		023B		041B		041A

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

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 2 - DELINQUENT LOANS & LEASES (continued)

			Amount	Account
22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)		DL0142
	b.	Indirect Loans (Account 618A)		041E
	c.	Whole or Partial Loans Purchased Under 701.23		DL0144
23. Amount of Consumer Loans in Non-Accrual Status				DL0145
24. Amount of Commercial Loans in Non-Accrual Status				DL0146
25. Total outstanding balances of loans affected by bankruptcy claims				971

	Number	Account	Amount	Account
26. Total outstanding Troubled Debt Restructured loans		1000F		1001F

SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION	YTD Charge Offs	Account	YTD Recoveries	Account
Non-Commercial Loans/Lines of Credit				
1. Unsecured Credit Card Loans		680		681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		136		137
3. Non-Federally Guaranteed Student Loans		550T		551T
4. All Other Unsecured Loans/Lines of Credit		CH0007		CH0008
5. New Vehicle Loans		550C1		551C1
6. Used Vehicle Loans		550C2		551C2
7. Leases Receivable		550D		551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit		CH0015		CH0016
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property		CH0017		CH0018
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property		CH0019		CH0020
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit		CH0021		CH0022
Commercial Loans/Lines of Credit				
12. Construction and Development Loans		CH0023		CH0024
13. Secured by Farmland		CH0025		CH0026
14. Secured by Multifamily		CH0027		CH0028
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property		CH0029		CH0030
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		CH0031		CH0032
17. Loans to finance agricultural production and other loans to farmers		CH0033		CH0034
18. Commercial and Industrial Loans		CH0035		CH0036
19. Unsecured Commercial Loans		CH0037		CH0038
20. Unsecured Revolving Lines of Credit for Commercial Purposes		CH0039		CH0040
21. **Total Charge Offs and Recoveries (Sum of items 1 - 20)**		550		551

22. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)		550F		551F
	b.	Indirect Loans (Account 618A)		550E		551E
	c.	Whole or Partial Loans Purchased Under 701.23		CH0047		CH0048

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

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

SECTION 4 - OTHER LOAN INFORMATION

LOANS TO CREDIT UNION OFFICIALS	Number	Account	Amount	Account
1. Loans outstanding to credit union officials and senior executive staff		995		956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)			Amount	Account
2. Federal Credit Union Interest Rate Ceiling	a.	Dollar amount of loans with interest rates that exceed 15%		567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%		568

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

Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

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

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

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

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

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

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

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

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 5 - INDIRECT LOANS

Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.

	Number	Account	Amount	Account
1. New and Used Vehicle Loans		IN0001		IN0002
2. First Lien and Junior Lien Residential Loans		IN0003		IN0004
3. Commercial Loans		IN0005		IN0006
4. All Other Loans		IN0007		IN0008
5. **TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)**		617A		618A

SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23

	Year-to-date				Outstanding			
LOANS PURCHASED	Number	Account	Amount	Account	Number	Account	Amount	Account
1. Loans Purchased from Other Financial Institutions		SL0014		SL0015		SL0018		SL0019
2. Loans Purchased from Other Sources		SL0012		SL0013		SL0020		SL0021

	Year-to-date				Outstanding			
LOANS SOLD	Number	Account	Amount	Account	Number	Account	Amount	Account
3. Loans Sold, Year-to-date		SL0022		SL0023				
4. First mortgage loans sold on the secondary market ~~YTD~~		SL0024		736				
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting		SL0026		819				
6. Real Estate Loans Sold with Servicing Retained		SL0028		SL0029		SL0030		779A
7. All Other Loans Sold with Servicing Retained		SL0032		SL0033		SL0034		SL0035

	Participations Purchased				Participations Sold			
LOAN PARTICIPATIONS	Outstanding Balance	Account	Amount Purchased Year-To-Date	Account	Retained Balance Outstanding	Account	Amount Sold Year-To-Date	Account
8. Vehicle - Non-commercial		SL0036		SL0037		SL0038		SL0039
9. Non-Federally Guaranteed Student Loans		691L7		SL0041		691N7		SL0043
10. 1- to 4-Family Residential Property		691L2		SL0045		691N2		SL0047
11. Commercial Loans excluding Construction & Development		691L8		SL0049		691N8		SL0051
12. Commercial Construction & Development		691L9		SL0053		691N9		SL0055
13. All Other		SL0056		SL0057		SL0058		SL0059
14. **TOTAL (Sum of each column)**		691L		690		691N		691

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

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 7 - 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS AND LINES OF CREDIT (NON-COMMERCIAL)

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

Must equal Account 703A on Schedule A, Section 1

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

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

Must equal Account 386A on Schedule A, Section 1

ALL OTHER (NON-COMMERCIAL) REAL ESTATE

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

Must equal Account 386B on Schedule A, Section 1

11. **TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS/LINES OF CREDIT**		RL0046		RL0047		RL0048

ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)	Amount	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans		704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years		RL0050

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

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

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 8 - COMMERCIAL LENDING

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

		Commercial Loans							
		No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
1.	**Commercial Loans to Members**								
a.	Construction and Development Loans		143A3		143B3		143C3		143D3
b.	Secured by Farmland		961A5		042A5		099A5		463A5
c.	Secured by Multifamily		900M		400M		090M		475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H2		400H2		090H2		475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J2		400J2		090J2		475J2
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)		900K2		718A3		090K2		475K2
g.	Loans to finance agricultural production and other loans to farmers		961A6		042A6		099A6		463A6
h.	Commercial and Industrial Loans		900L2		400L2		090L2		475L2
i.	Unsecured Commercial Loans		900C5		400C5		090C5		475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes		900C6		400C6		090C6		475C6
k.	**TOTAL COMMERCIAL LOANS TO MEMBERS** (Sum of each column)		900A1		400A1		090A1		475A1
2.	**Purchased commercial loans or participation interests to nonmembers**								
a.	Construction and Development Loans		143A4		143B4		143C4		143D4
b.	Secured by Farmland		961A7		042A7		099A7		463A7
c.	Secured by Multifamily		900M1		400M1		090M1		475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H3		400H3		090H3		475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J3		400J3		090J3		475J3
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)		900K3		718A4		090K3		475K3
g.	Loans to finance agricultural production and other loans to farmers		961A8		042A8		099A8		463A8
h.	Commercial and Industrial Loans		900L3		400L3		090L3		475L3
i.	Unsecured Commercial Loans		900C7		400C7		090C7		475C7
j.	Unsecured Revolving Lines of Credit for Commercial Purposes		900C8		400C8		090C8		475C8
k.	**TOTAL COMMERCIAL LOANS TO NONMEMBERS** (Sum of each column)		900B1		400B1		090B1		475B1
	TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)		900T1		400T1				

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

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS - Complete this section if the credit union has outstanding member business loans.	Amount	Account
8. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance		400A

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

Back to Navigation Page

SCHEDULE B
INVESTMENTS,SUPPLEMENTAL INFORMATION AS OF: _____

SECTION 1 - HELD-TO-MATURITY and AVAILABLE-FOR-SALE DEBT SECURITIES - Complete this schedule if amounts are reported in Accounts AS0067 or AS0073 on page 1.

			Held-to-maturity debt securities				Available-for-sale debt securities			
			Amortized Cost (A)	Account	Fair Value (B)	Account	Amortized Cost (C)	Account	Fair Value (D)	Account
1. US Government Obligations				NV0001		NV0002		NV0003		NV0004
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed		NV0013		NV0014		NV0015		NV0016
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed		NV0017		NV0018		NV0019		NV0020
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**		NV0021		NV0022		NV0023		NV0024
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed		NV0025		NV0026		NV0027		NV0028
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed		NV0029		NV0030		NV0031		NV0032
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**		NV0033		NV0034		NV0035		NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities		NV0037		NV0038		NV0039		NV0040
	b.	Privately Issued Commercial Mortgage Related Securities		NV0041		NV0042		NV0043		NV0044
	c.	Other Asset-Backed Securities		NV0045		NV0046		NV0047		NV0048
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**		NV0049		NV0050		NV0051		NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities		NV0053		NV0054		NV0055		NV0056
	b.	Privately Issued Commercial Mortgage Related Securities		NV0057		NV0058		NV0059		NV0060
	c.	Other Asset-Backed Securities		NV0061		NV0062		NV0063		NV0064
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**		NV0065		NV0066		NV0067		NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.				NV0069		NV0070		NV0071		NV0072
7. Debt Securities Issued by Depositories, Banks, and Credit Unions				NV0073		NV0074		NV0075		NV0076
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities				NV0077		NV0078		NV0079		NV0080
9. **Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**				NV0081		801		NV0083		NV0084

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

Back to Navigation Page

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: _____

SECTION 2 - TRADING DEBT AND EQUITY SECURITIES - Complete this schedule if an amount is reported in Account AS0055 or AS0061 on page 1.

			Fair Value	Account
1. US Government Obligations				NV0087
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed		NV0088
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed		NV0089
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**		NV0090
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed		NV0091
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed		NV0092
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**		NV0093
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities		NV0094
	b.	Privately Issued Commercial Mortgage Related Securities		NV0095
	c.	Other Asset-Backed Securities		NV0096
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**		NV0097
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities		NV0098
	b.	Privately Issued Commercial Mortgage Related Securities		NV0099
	c.	Other Asset-Backed Securities		NV0100
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**		NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.				NV0102
7. Debt Securities Issued by Depositories, Banks, and Credit Unions				NV0103
8. All Other Trading Debt Securities				NV0104
9. **Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**				NV0105
10. Equity Securities	a.	Common Stock		NV0106
	b.	Registered Investment Companies		NV0107
	c.	Other Equities		NV0108
	d.	**Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)**		NV0109
11. **Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)**				NV0110

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

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 3 - INVESTMENT MATURITY DISTRIBUTION - Complete this schedule if amounts are reported in Accounts AS0007, AS0013 or AS0017 on page 1.

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time and Other Deposits		NV0111		NV0112		NV0113		NV0114		NV0115		NV0116
2. Equity Securities		AS0050		AS0051		AS0052		AS0053		AS0054		NV0122
3. Trading Debt Securities		AS0056		AS0057		AS0058		AS0059		AS0060		NV0128
4. Available-for-Sale Debt Securities		AS0062		AS0063		AS0064		AS0065		AS0066		NV0134
5. Held-to-Maturity Debt Securities		AS0068		AS0069		AS0070		AS0071		AS0072		NV0140
6. Other Investments		NV0141		NV0142		NV0143		NV0144		NV0145		NV0146
7. **Total (Sum items 1 - 6)**		NV0153		NV0154		NV0155		NV0156		NV0157		NV0158

Must equal the sum of Accounts AS0007, AS0013 and AS0017 from page 1.

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

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: _____

Back to Navigation Page

SECTION 4 - INVESTMENTS - MEMORANDA - Complete this schedule as applicable.

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).		784A
2. Outstanding balance of brokered certificates of deposit and share certificates		788

Realized Investment Gains (Losses)	Amount	Account
3. Realized Gains (Losses) on Held to Maturity Debt Securities		NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities		NV0160
5. Realized Gains (Losses) on all other investments (Do not include gain or loss on Trading Debt Securities)		NV0161
6. **Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)**		NV0162

Must equal Account IS0046 on page 5.

Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161	Amount	Account
7. Total Other-Than-Temporary Impairment (OTTI) Losses		420A
8. Less: Portion OTTI Losses in Other Comprehensive Income		420B
9. **OTTI Losses Recognized in Earnings (Sum of Accounts 420A and 420B)**		420C

Derivatives Hedge - Already reported in Account IS0047 on page 5	Amount	Account
10. Gain (Loss) associated with the Hedged Item in a Non-Trading, Fair Value Derivatives Hedge (Include in Account IS0047)		IS0026

Assets used to fund employee benefit or deferred compensation plans

Report amounts already reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of the NCUA's regulations (if a federal credit union), or similar state provisions (if state chartered), that are not authorized under Part 703 of the NCUA's regulations.	Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
11. a. Securities						789C
b. Other Investments						789D
c. Other Assets						
i. Split Dollar Life Insurance Arrangements						
a) Collateral Assignment		NV0169		NV0170		789E
b) Endorsement		NV0172		NV0173		789E1
ii. Other Insurance						789E2
iii. Other Non-insurance						789F
d. Total assets used to fund employee benefit or deferred compensation plans (Sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F)						789G

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

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

Back to Navigation Page

SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: _____

SECTION 1 - UNFUNDED COMMITMENTS (All credit unions must complete lines 1 through 3, as applicable.)

			Amount	Account
1. Unfunded Commitments for Commercial Loans				814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a.	Revolving Open-End lines secured by 1- to 4-Family Residential Properties		811D
	b.	Credit Card Lines		812C
	c.	Unsecured Share Draft Lines of Credit		815C
	d.	Unused Overdraft Protection Program		822C
	e.	Other Unfunded Commitments		816B5
	f.	**Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)**		816T
3. **Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)**				816A

SECTION 2 - OFF-BALANCE SHEET EXPOSURES (Credit unions with more than $500 million in Total Assets must complete this Section)

			Amount	Account
1. Total Uncondtionally Cancelable Unfunded Commitments for All loan Types				LQ0013
2. Conditionally Cancelable Unfunded Commitments	a.	Commercial Loans		LQ0014
	b.	Consumer Loans - Secured and Real Estate		LQ0015
	c.	Consumer Loans - Unsecured		LQ0016
	d.	Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)		LQ0017
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	a.	Commercial Loans		LQ0018
	b.	Consumer Loans		LQ0019
	c.	Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)		LQ0020
4. Loans Transferred under the FHLB MPF program				LQ0021
5. Financial Standby Letters of Credit				LQ0022
6. Forward Agreements that are not derivative contracts				LQ0023
7. Sold Credit Protection	a.	Guarantees		LQ0024
	b.	Credit Derivatives		LQ0025
	c.	Total Sold Credit Protection (Sum of Accounts LQ0024 and L0025)		LQ0026
8. Off-Balance Sheet Securitization Exposures				LQ0027
9. Securities Borrowing or Lending transactions				LQ0028
10. Off-Balance Sheet exposure of repurchase transactions				LQ0029
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments				LQ0030

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

Back to Navigation Page

SCHEDULE C (continued)
CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: _____

SECTION 3 - CONTINGENT LIABILITIES (All credit unions must complete this section, if applicable.)

	Amount	Account
1. Other Contingent Liabilities		818A

SECTION 4 - BORROWING ARRANGEMENTS (All credit unions must complete this section, if applicable.)

			Line of Credit Limit	Account	Draws Against Line of Credit	Account	Outstanding Term & Other Borrowings	Account	Assets Pledged to Secure All Outstanding Borrowings	Account
1. Borrowing Arrangements	a.	Corporate Credit Unions		884		885A		LQ0034		LQ0035
	b.	Natural Person Credit Unions		884C		885A1		LQ0038		LQ0039
	c.	Federal Home Loan Bank		LQ0040		885A3		LQ0042		LQ0043
	d.	Central Liquidity Facility						LQ0044		LQ0045
	e.	FRB - excludes amounts reported in Account LC0085 below						LQ0046		LQ0047
		i. FRB Paycheck Protection Program Lending Facility loans						LC0085		LC0047
	f.	Other Sources		884D		885A2		LQ0052		LQ0053
	g.	**Total Borrowings & Assets Pledged** (Sum of each column)		881		885A4		LQ0056		878

Must agree to Account 883C in Schedule C, Section 5

Additional Borrowing Arrangements Information	Amount	Account
2. Amount of Borrowings Callable by Lender		865A
3. Borrowing Capacity Not Reported in Borrowing Arrangements		LQ0059

SECTION 5 - BORROWING MATURITY DISTRIBUTION (All credit unions must complete this section, if applicable.)

	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Draws Against Lines of Credit		883A		883B1		883B2		883C
2. Other Notes, Promissory Notes and Interest Payable		011A		011B1		011B2		011C
3. Borrowing Repurchase Transactions		058A		058B1		058B2		058C
4. Subordinated Debt		867A		867B1		867B2		867C
5. **TOTAL BORROWINGS** (Sum of each column)		860A		860B1		860B2		LQ0860

Must agree to Account 860C on page 3 and Account 885A4 plus LQ0056 in Schedule C, Section 4

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

SCHEDULE D
SHARES, SUPPLEMENTAL INFORMATION, AS OF: _____

Back to Navigation Page

SECTION 1 - NUMBER OF MEMBERS This section must be completed by all credit unions.	Number	Account
1. Number of current members (not number of accounts)		083
2. Number of potential members		084

SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION This section must be completed by all credit unions.

	Number of Accounts	Account	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Share Drafts		452		902A						902
2. Regular Shares		454		657A						657
3. Money Market Shares		458		911A						911
4. Share Certificates		451		908A		908B1		908B2		908C
5. IRA/KEOGH Accounts		453		906A		906B1		906B2		906C
6. All Other Shares		455		630A		630B1		630B2		630
7. **TOTAL SHARES** (Sum of each column)		966		013A		013B1		013B2		SH0013
8. Nonmember Deposits		457		880A		880B1		880B2		SH0880
9. **TOTAL SHARES and DEPOSITS** (Sum of items 7 and 8)		460		018A		018B1		018B2		SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)	Amount	Account
10. Accounts Held by Member Public Units		631
11. Accounts Held by Nonmember Public Units		632
12. Non-U.S. dollar denominated deposits		636
13. Dollar Amount of Share Certificates = or > $100,000 (Excluding IRA share certificates and brokered share certificates participated out by the broker in shares of less than $100,000)		638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > $100,000		639
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program		641
16. Dollar Amount of Commercial Deposit Accounts		643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6		644

SECTION 3 - NCUA INSURED SAVINGS COMPUTATION This section must be completed by all federally insured credit unions.

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

	Amount	Account
1. Uninsured Member Shares and Deposits		065A4
2. Uninsured Nonmember Shares and Deposits		067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)		068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)		069A

ADDITIONAL SHARE INSURANCE	Response	Acct
5. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)		875
a. If so, indicate the name of the insurance company		876
b. Dollar amount of shares and/or deposits insured by the company named above		877

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

Back to Navigation Page

SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: _____

SECTION 1 - GRANTS (This schedule must be completed by all credit unions, if applicable.)			Amount	Acct
1. Amount of Grants	a.	Awarded to Your Credit Union, Year-to-Date		926
	b.	Received by Your Credit Union, Year-to-Date		927

SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)			Number	Acct
1. Number of credit union employees who are:	a.	Full-Time (26 hours or more per week)		564A
	b.	Part-Time (25 hours or less per week)		564B

SECTION 3 - CREDIT UNION BRANCHES (This schedule must be completed by all credit unions, if applicable.)	Yes or No	Acct
1. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?		566B

SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)	Number of Remittances	Account
1. Number of International Remittances Originated Year-to-Date		928

SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)

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

	Amount	Account
1. Total Value of Investments in CUSOs		851
2. Total Amount loaned to CUSOs		852
3. Total Aggregate Cash Outlay in CUSOs		853

SECTION 6 - MONEY SERVICES BUSINESSES (This schedule must be completed by all credit unions, if applicable.) (This information will not be released to the public.)		Number of Accounts	Account	Amount	Account
1. Total Money Services Businesses			1050		1050A
a.	Dealers in Foreign Exchange		1051		
b.	Check Cashers		1052		
c.	Monetary Instruments		1053		
d.	Money Transmitters		1054		
e.	Provider of Prepaid Access		1055		
f.	Seller of Prepaid Access		1056		
g.	Other services provided by Money Services Businesses		BA0009		

Sum of Accounts 1051 to BA0009 may not total to Account 1050

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

Back to Navigation Page

SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: _____

Total Derivative Transactions Outstanding			Total Notional Amount	Account	Net Fair Value Gain (Loss)	Account
1. Interest Rate Derivatives	a.	Options				
		i. Purchased Options		DT0001		DT0002
		ii. Written Options		DT0003		DT0004
	b.	Swaps		DT0005		DT0006
	c.	Futures		DT0007		DT0008
	d.	Other Interest Rate Derivatives		DT0009		DT0010
2. Loan Pipeline Management Derivatives				DT0011		DT0012
3. European Equity Call Options				DT0013		DT0014
4. All Other Derivatives				DT0015		DT0016
5. **Total Derivatives** (Sum of each column)				1030		1030C

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

Back to Navigation Page

SCHEDULE G
PCA NET WORTH CALCULATION WORKSHEET AS OF: _____

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 9 through 11 to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, or completed a merger or acquisition after 12/31/2008. Information entered on other schedules will populate items below in the CUOnline system, excluding items 6a - 6d, optional items 9, 10 and 11 and ASC Topic 326 items 16 and 17.

NET WORTH TO TOTAL ASSETS RATIO CALCULATION

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

These fields will pre-populate.

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

DENOMINATOR: TOTAL ASSETS	Amount	Account
8. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)		NW0010

Total Assets Elections (Optional)

Retain item 8 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 12 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 9, 10, or 11. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

	Amount	Account
9. Average of Daily Assets over the calendar quarter		010A
10. Average of the three month-end balances over the calendar quarter		010B
11. The average of the current and three preceding calendar quarter-end balances		010C

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

NET WORTH RATIO	Amount	Account
12. Net Worth Ratio (Account 997 divided by Account NW0010, 010A, 010B, or 010C)		998
13. Risk Based Capital Ratio (Credit unions with total assets over $500 million)		RB0172

NET WORTH CLASSIFICATION	Classification	Account
14. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)		700
15. Net Worth Classification if credit union is new (A "New" credit union has less than $10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.))		701

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

16. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0001
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0002

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

Back to Navigation Page

SCHEDULE H
Complex Credit Union Leverage Ratio (CCULR)

CCULR Election - Complete this schedule ONLY IF the credit union is eligible, qualified, and electing to opt-in to the Complex Credit Union Leverage Ratio (CCULR)

Election	Election	Account
1. Is your credit union eligible, qualified, and electing to opt-in to the Complex Credit Union Leverage Ratio?		LR0001

Eligibility	Eligibility	Account
2. Total Assets (Credit unions with total assets greater than or equal to $500,000,000)		010
3. Net Worth Ratio (Credit unions with a net worth ratio of 9% or greater)		998

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. Off-Balance sheet exposures (Requires 25% or less of Total Assets)		LR0002		LR0003
5. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets)		LR0004		LR0005
6. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets)		LR0006		LR0007

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

Back to Navigation Page

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: _____

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, must complete this schedule.

PART I - NUMERATOR

	EQUITY	TOTALS	Account
1.	Undivided earnings		940
2.	Appropriations for non-conforming investments		668
3.	Other reserves		658
4.	Equity acquired in merger		658A
5.	Net income		602
6.	**Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)**		RB0001

ADDITIONS

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)		RB0002
8.	Subordinated Debt in accordance with §702.407		RB0003
9.	Section 208 Assistance included in net worth as defined in §702.2		RB0004
10.	**Total Additions (Sum of Accounts RB0002, RB0003, and RB0004)**		RB0005

DEDUCTIONS

11.	NCUSIF capitalization deposit		794
12.	Goodwill		009D2
	a. Less: Excluded Goodwill		RB0006
13.	Other intangible assets		AS0032
	a. Less: Excluded intangible assets		RB0007
14.	Identified losses not reflected in the risk-based capital numerator		RB0008
15.	**Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007)**		RB0009
16.	**TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)**		RB0010
	a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010		RB0011
17.	**TOTAL RISK-BASED CAPITAL NUMERATOR (Account RB0010 less Account RB0011)**		RB0012

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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: _____

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, must complete this schedule.

Part II - DENOMINATOR

ON-BALANCE SHEET ASSETS See page 26 for additional Risk Weight Category and Asset Allocations	**Totals from Schedules**	**Adj's to Totals**	**Totals for Risk-Weighting**	***Risk Weight Category and Asset Allocations*** 1 **0%**	2 **20%**	3 **50%**	4 **75%**	5 **100%**
18. Cash and Deposits in Financial Institutions or Reserve Banks	AS0009	RB0013	RB0014	RB0015	RB0016			RB0017
INVESTMENTS								
19. Securities	AS0013	RB0018	RB0019	RB0020	RB0021	RB0022		RB0023
20. Other Investments	AS0017	RB0028	RB0029	RB0030	RB0031			RB0032
21. **Total Investments** (Sum each column)	RB0039	RB0040	RB0041	RB0042	RB0043	RB0044		RB0045
LOANS								
22. First Lien Residential Real Estate Loans	703A	RB0051	RB0052			RB0053	RB0054	RB0055
23. Junior-Lien Residential Real Estate Loans	386A	RB0056	RB0057					RB0058
24. Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060	RB0061	RB0062	RB0063	RB0064		RB0065	RB0066
25. Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068	RB0069	RB0070	RB0071	RB0072			RB0073
26. Loans held for sale	003	RB0075						
27. Less: Allowance for Credit Losses (Loans)	RB0002	RB0076	RB0077	RB0078				
28. **Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0002)	RB0079	RB0080	RB0081	RB0082	RB0083	RB0084	RB0085	RB0086
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088	RB0089	RB0090	RB0091				RB0092
30. **Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099		RB0100	RB0101	RB0102	RB0103	RB0104	RB0105
31. **Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122)	RB0112				RB0113	RB0114	RB0115	RB0116

Continued on page 26

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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: _____

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, must complete this schedule.

Part II - DENOMINATOR (continued)

ON-BALANCE SHEET ASSETS		*Risk Weight Category and Asset Allocations*						
	Continued from page 25	6	7	8	9	10	Alternative Risk Weights	
		150%	**250%**	**300%**	**400%**	**1250%**	**Risk Weight**	**Asset Amount**
18.	Cash and Deposits in Financial Institutions or Reserve Banks							
INVESTMENTS								
19.	Securities			**RB0024**		**RB0025**	**RB0026**	**RB0027**
20.	Other Investments	**RB0033**		**RB0034**	**RB0035**	**RB0036**	**RB0037**	**RB0038**
21.	**Total Investments** (Sum each column)	**RB0046**		**RB0047**	**RB0048**	**RB0049**		**RB0050**
LOANS								
22.	First Lien Residential Real Estate Loans							
23.	Junior-Lien Residential Real Estate Loans	**RB0059**						
24.	Consumer Loans	**RB0067**						
25.	Commercial Loans	**RB0074**						
26.	Loans held for sale							
27.	Less: Allowance for Credit Losses (Loans)							
28.	**Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0002)	**RB0087**						
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	**RB0093**	**RB0094**	**RB0095**		**RB0096**	**RB0097**	**RB0098**
30.	**Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	**RB0106**	**RB0107**	**RB0108**	**RB0109**	**RB0110**		**RB0111**
31.	**Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB3606, RB0117, RB0118, RB0119, and RB0120)	**RB0117**	**RB0118**	**RB0119**	**RB0120**	**RB0121**		**RB0122**

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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: _____

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, must complete this schedule.

Part III - Denominator

Off-Balance Sheet and Derivative Exposures

See page 28 for additional Credit Equivalent Risk Weight Allocations

	Total Conditionally Cancelable Unfunded Commitments:	**Totals for Risk-Weighting**	**Credit Conversion Factor**	**Credit Equivalent Amount**	***Credit Equivalent Risk Weight Allocations*** 1 **0%**	2 **2%**	3 **4%**	4 **20%**	5 **50%**
32.	Unfunded Commitment - Commercial loans	**LQ0014**	50%	**RB0123**					
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**LQ0015**	10%	**RB0125**					**RB0126**
34.	Unfunded Commitment - Consumer Loans - Unsecured	**LQ0016**	10%	**RB0129**					
35.	Federal Home Loan Bank under the MPF program	**LQ0021**	20%	**RB0131**					**RB0132**
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0133**	100%	**RB0134**					**RB0135**
37.	Over-the-counter derivatives			**RB0140**	**RB0141**	**RB0142**	**RB0143**	**RB0144**	**RB0145**
38.	Centrally cleared derivatives			**RB0148**	**RB0149**	**RB0150**	**RB0151**	**RB0152**	
39.	**TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)			**RB0153**	**RB0154**	**RB0155**	**RB0156**	**RB0157**	**RB0158**
40.	**TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0162**				**RB0163**	**RB0164**	**RB0165**	**RB0166**

The sum of the Credit Equivalent Risk Weight Allocations equals the Credit Equivalent Amount, which must equal the Totals for Risk Weighting multiplied by the Credit Converstion Factor. For example: RB0126+RB0127+RB0128 must equal LQ0015 * 0.10.

Continued on page 28

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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: _____

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, must complete this schedule.

Part III - Denominator (continued)

Off-Balance Sheet and Derivative Exposures

Continued from page 27

Total Conditionally Cancelable Unfunded Commitments:		*Credit Equivalent Risk Weight Allocations*			
		6	7	Alternative Risk Weights	
		75%	**100%**	**Risk Weight**	**Exposure Amount**
32.	Unfunded Commitment - Commercial loans		**RB0124**		
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**RB0127**	**RB0128**		
34.	Unfunded Commitment - Consumer Loans - Unsecured		**RB0130**		
35.	Federal Home Loan Bank under the MPF program				
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0136**	**RB0137**	**RB0138**	**RB0139**
37.	Over-the-counter derivatives	**RB0146**	**RB0147**		
38.	Centrally cleared derivatives				
39.	**TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)	**RB0159**	**RB0160**		**RB0161**
40.	**TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0167**	**RB0168**		**RB0169**

Risk-Based Capital Ratio Totals

41.	**TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET CREDIT EQUIVALENT AMOUNTS (Sum of RB0099 and RB0153)**	**RB0170**
42.	**TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)**	**RB0171**
43.	**TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)**	**RB0172**