CALL REPORT FORM 5300 INSTRUCTIONS

Effective March 31, 2022
Until Superseded

Table of Contents

NCUA Form 5300 – Page 1 22

Assets 22

ASC Topic 326 Financial Instruments – Credit Losses (CECL) Check Box (Account AS0010) 22

Cash 22

1. Cash on Hand 22
a. Coin and Currency (Account AS0004) 22
b. Cash Items in Process of Collection (Account AS0005) 22
c. Total Cash on Hand (Account 730A) 22
2. Cash on Deposit (Amounts Deposited in Financial Institutions) 22
a. Cash on Deposit in Corporate Credit Unions (Account 730B1) 22
b. Cash on Deposit in a Federal Reserve Bank (Account AS0003) 23
c. Cash on Deposit in Other Financial Institutions (Account 730B2) 23
d. Total Cash on Deposit (Amounts Deposited in Financial Institutions) (Account 730B) 23
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions or corporate credit unions (Account AS0007) 23
4. All other deposits (Account AS0008) 23
5. Total Cash, Cash Equivalents, and Other deposits (Sum of Accounts 730A, 730B, 730C, AS0007, and AS0008) (Account AS0009) 23

Investment Securities 23

6. Equity Securities (Account AS0055) 24
7. Trading Debt Securities (Account AS0061) 24
8. Available-for-Sale Debt Securities (Account AS0067) 24
9. Held-to-Maturity Debt Securities (Account AS0073) 24
10. Allowance for Credit Losses on Investment Securities (Account AS0041) 24
11. TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041) (Account AS0013) 25

Other Investments 25

12. Other Investments 25
a. Nonperpetual Capital Account (Account 769A) 25
b. Perpetual Contributed Capital (Account 769B) 25
c. All Other Investments (Account AS0016) 25
13. Total Other Investments (Sum of Accounts 769A, 769B, and AS0016) (Account AS0017) 25

NCUA Form 5300 - Page 2 26

Assets—Continued 26

Loans Held for Sale 26

14. Loans Held for Sale (Account 003) 26

Loans and leases 26
15. Total Loans & Leases (Accounts 025A and 025B) 26
16. Allowance for Loan & Lease Losses (Account 719) 26
17. Allowance for Credit Losses on Loans & Leases (Account AS0048) 26
Other Assets 27
18. Foreclosed and Repossessed Assets 27
At Foreclosure 27
Subsequent to Foreclosure 27
19. Land and Building (Account 007) 28
20. Other Fixed Assets (Account 008) 28
21. NCUA Share Insurance Capitalization Deposit (Account 794) 28
22. Other Assets 28
a. Goodwill (Account 009D2) 28
b. Mortgage servicing assets (Account 779) 28
c. Other Intangible Assets (Account AS0032) 28
d. Accrued Interest on Loans & Leases (Account 009A) 29
e. Accrued Interest on Investments (Account 009B) 29
f. All Other Assets (Account 009C) 29
g. Total Other Assets (Account AS0036) 29
h. Total Assets (Account 010) 29

NCUA Form 5300 - Page 3 30

Liabilities and Equity 30
Liabilities 30
1. Accounts Payable and Other Liabilities (Account 825) 30
2. Accrued Dividends/Interest Payable on Shares/Deposits (Account 820A) 30
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposure (Account LI0003) 30
4. Total Borrowings (Account 860C) 30
Shares/Deposits 30
5. Total Member Shares (Account 013) 30
6. Nonmember Deposits (Account 880) 30
7. Total Shares and Deposits (Account 018) 31
8. Total Liabilities (Account LI0069) 31
Equity 31
9. Undivided Earnings (Account 940) 31
10. Other Reserves (Account 658) 31
11. Appropriation for Non-Conforming Investments (State Credit Union ONLY) (Account 668) 31
12. Equity Acquired in Merger (Account 658A) 31
13. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges (Account 945A) 31

14. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities (Account 945C) 31
15. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities (Account EQ0009) 32
16. Other Comprehensive Income (Account 945B) 32
17. Net Income (Account 602) 32
18. TOTAL LIABILITIES, SHARES AND EQUITY (Account 014) 32

NCUA Form 5300 - Page 4 34

Statement of Income and Expense 34

Interest Income Year-to-Date 34

1. Interest on Loans and Leases (Account 110) 34
2. Interest Refunded (Account 119) 34
3. Income from Investments (Includes Interest and Dividends, exclude changes in fair value and realized gains/losses from Equity and Trading Debt securities) (Account 120) 34
4. Other Interest Income (Account IS0005) 34
5. Total Interest Income (Account 115) 34

Interest Expense Year-to-Date 35

6. Dividends on Shares (Account 380) 35
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY) (Account 381) 35
8. Interest on Borrowed Money (Account 340) 35
9. Total Interest Expense (Account 350) 35
10. Net Interest Income (Account 116) 35
11. Provision for Loan & Lease Losses (Account 300) 35
12. Credit Loss Expense 35

a. Loans & Leases (Account IS0011) 35
b. AFS Debt Securities (Account IS0012) 35
c. HTM Debt Securities (Account IS0013) 36
d. Off-Balance Sheet Credit Exposures (Account IS0016) 36
e. Total Credit Loss Expense (Account IS0017) 36

NCUA Form 5300 - Page 5 37

Statement of Income and Expense 37

Non-Interest Income Year-to-Date 37

13. Fee Income (Account 131) 37
14. Other Income (Includes unconsolidated CUSO Income) (Account IS0020) 37
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt securities) (Account IS0046) 37
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including items c. and d.) (Account IS0047) 37
17. Gain (Loss) on Non-Trading Derivatives (Account 421) 37

18. Gain (Loss) on Disposition of Fixed Assets (Account 430) 38
19. Gain (Loss) on Sales of Loans and Leases (Account IS0029) 38
20. Gain (Loss) on Sales of Other Real Estate Owned (Account IS0030) 38
21. Gain from Bargain Purchase (Merger) (Account 431) 38
22. Other Non-Interest Income (Account 440) 38
23. TOTAL NON-INTEREST INCOME (Account 117) 38

Non-Interest Expense Year-to-Date 38

24. Total Employee Compensation and Benefits (Account 210) 38
25. Travel and Conference Expense (Account 230) 38
26. Office Occupancy Expense (Account 250) 38
27. Office Operations Expense (Account 260) 39
28. Educational and Promotional Expense (Account 270) 39
29. Loan Servicing Expense (Account 280) 39
30. Professional and Outside Services (Account 290) 39
31. Member Insurance (Account 310) 39
32. Operating Fees (Examination and/or supervision fees) (Account 320) 39
33. Miscellaneous Non-Interest Expense (Account 360) 39
34. Total Non-Interest Expense (Account 671) 39
35. Net Income (Loss) (Account 661A) 39

NCUA Form 5300 - Page 6 40

Schedule A, Section 1 – Loans & Leases 40

Non-Commercial Loans/Lines of Credit 41

1. Unsecured Credit Card Loans (Accounts 521, 993, and 396) 41
2. Payday Alternative Loans (PALs I and II) (FCUs Only)(Accounts 522A, 994A, and 397A) 41
3. Non-Federally Guaranteed Student Loans (Accounts 595A, 963A, and 698A) 42
4. All Other Unsecured Loans/Lines of Credit (Accounts 522, 994, and 397) 42
5. New Vehicle Loans (Accounts 523, 958, and 385) 42
6. Used Vehicle Loans (Accounts 524, 968, and 370) 42
7. Leases Receivable (Accounts 565, 954, and 002) 42
8. All other Secured Non-Real Estate Loans/Lines of Credit (Accounts 595B, 963C, and 698C) 43
9. Loans/lines of credit secured by a first lien on a single 1- to 4-family residential property. (Accounts 563A, 959A, and 703A) 43
10. Loans/lines of credit secured by a junior lien on a single 1- to 4-family residential property. (Accounts 562A, 960B, and 386B) 43
11. All Other Real Estate Loans/Lines of Credit (Accounts 562B, 960B, and 386B) 44

Commercial Loans/Lines of Credit 44

12. Commercial Loans/Lines of Credit Real Estate Secured (Accounts 525, 900K4, and 718A5) 44
13. Commercial Loans/Lines of Credit Not Real Estate Secured (Accounts 526, 900P, and 400P) 45
14. Total Interest Income and Loans & Leases (Sum of items 1-13 must equal total loans and leases (Account 025B)) (Accounts 025A1 and 025B1) 45

Loans Granted 45

15. Loans Granted Year-to-Date (Accounts 031A and 031B) 45
a. Payday Alternative Loans (PALs I and II) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY) (Accounts 031C and 031D) 46

Government Guaranteed Loans 46

16. Non-Commercial Loans (contained in items 1 – 11 above) 46
a.1. Small Business Administration (Accounts LN0050, LN0051, and LN0052) 46
a.2. Paycheck Protection Program loans (Accounts LN0056 and LN0057) 46
b. Other Government Guaranteed (Accounts LN0053, LN0054, and LN0055) 46
17. Commercial Loans (contained in items 12 – 13 above) 46
a. Small Business Administration (Accounts 691B1, 691C1, and 691C2) 46
b. Other Government Guaranteed (Accounts 691P, 691P1, and 691P2) 47

Eligible Loan Modifications Under the 2020 CARES Act 47

18. Eligible loan modifications under the 2020 CARES Act [§ 4013] (Accounts CV0001 and CV0002) 49

NCUA Form 5300 - Page 7 50

Schedule A, Section 2 – Delinquent Loans & Leases 50

Reporting Delinquent Loans 50

Non-Commercial Loans/Lines of Credit 51

1. Unsecured Credit Card Loans (Accounts 024B, DL0002, 026B, 027B, 028B, 045B, and 045A) 51
2. Payday Alternative Loans (PALs I and II) (FCU Only) (Accounts 089B, DL0009, 127B, 128B, 129B, 130B, and 130A) 51
3. Non-Federally Guaranteed Student Loans (Accounts 020T, DL0016, 021T, 022T, 023T, 041T, and 053E) 51
4. All Other Unsecured Loans/Lines of Credit (Accounts DL0022, DL0023, DL0024, DL0025, DL0026, DL0027, and DL0028) 51
5. New Vehicle Loans (Accounts 020C1, DL0030, 021C1, 022C1, 023C1, 041C1, and 035E1) 51
6. Used Vehicle Loans (Accounts 020C2, DL0037, 021C2, 022C2, 023C2, 041C2, and 035E2) 51
7. Leases Receivable (Accounts 020D, DL0044, 021D, 022D, 023D, 041D, and 034E) 51
8. All Other Secured Non-Real Estate Loans/Lines of Credit (Accounts DL0050, DL0051, DL0052, DL0053, DL0054, DL0055, and DL0056) 52
9. 1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien (Accounts DL0057, DL0058, DL0059, DL0060, DL0061, DL0062, and DL0063) 52
10. 1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien (Accounts DL0064, DL0065, DL0066, DL0067, DL0068, DL0069, and DL0070) 52
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Accounts DL0071, DL0072, DL0073, DL0074, DL0075, DL0076, and DL0077) 52

Commercial Loans/Lines of Credit 52

12. Construction and Development Loans (Accounts DL0078, DL0079, DL0080, DL0081, DL0082, DL0083, and DL0084) 52
13. Secured by Farmland (Accounts DL0085, DL0086, DL0087, DL0088, DL0089, DL0090, and DL0091) 52

14. Secured by Multifamily (Accounts DL0092, DL0093, DL0094, DL0095, DL0096, DL0097, and DL0098) 53
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts DL0099, DL0100, DL0101, DL0102, DL0103, DL0104, and DL0105) 53
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts DL0106, DL0107, DL0108, DL0109, DL0110, DL0111, and DL0112) 53
17. Loans to finance agricultural production and other loans to farmers (Accounts DL0113, DL0114, DL0115, DL0116, DL0117, DL0118, and DL0119) 53
18. Commercial and Industrial Loans (Accounts DL0120, DL0121, DL0122, DL0123, DL0124, DL0125, and DL0126) 53
19. Unsecured Commercial (Accounts DL0127, DL0128, DL0129, DL0130, DL0131, DL0132, and DL0133) 53
20. Unsecured Revolving Lines of Credit for Commercial (Accounts DL0134, DL0135, DL0136, DL0137, DL0138, DL0139, and DL0140) 53
21. Total Delinquent Loans and Leases (Accounts 020B, DL0141, 021B, 022B, 023B, 041B, and 041A) 54

NCUA Form 5300 - Page 8 55

Schedule A, Section 2 – Delinquent Loans & Leases (continued) 55

22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B that relates to: 55
a. Participation Loans Purchased Under 701.22 (Account DL0142) 55
b. Indirect Loans (Account 041E) 55
c. Whole or Partical Loans Purchased under 701.23 (Account DL0144) 55
23. Amount of Consumer Loans in NonAccrual Status (Account DL0145) 55
24. Amount of Commercial Loans in Non-Accrual Status (Account DL0146) 55
25. Total outstanding loan balances subject to bankruptcies identified in items 28a – 28c (Account 971) 55
26. Total Outstanding Troubled Debt Restructured Loans (Accounts 1000F, and 1001F) 55

Schedule A, Section 3 – Loan Charge Offs & Recoveries 56

Non-Commercial Loans/Lines of Credit 56

1. Unsecured Credit Card Loans (Accounts 680 and 681) 56
2. Payday Alternative Loans (PALs I and II) (FCU Only) (Accounts 136 and 137) 56
3. Non-Federally Guaranteed Student Loans (Account 550T and 551T) 56
4. All Other Unsecured Loans/Lines of Credit (Accounts CH0007 and CH0008) 56
5. New Vehicle Loans (Accounts 550C1 and 551C1) 57
6. Used Vehicle Loans (Accounts 550C2 and 551C2) 57
7. Leases Receivable (Accounts 550D and 551D) 57
8. All Other Secured Non-Real Estate Loans/Lines of Credit (Accounts CH0015 and CH0016) 57
9. 1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien (Accounts CH0017 and CH0018) 57
10. 1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien (Accounts CH0019 and CH0020) 57

11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Accounts CH0021 and CH0022) 57
Commercial Loans/Lines of Credit 57
12. Construction and Development Loans (Accounts CH0023 and CH0024) 57
13. Secured by Farmland (Accounts CH0025 and CH0026) 58
14. Secured by Multifamily (Accounts CH0027 and CH0028) 58
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts CH0029 and CH0030) 58
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts CH0031 and CH0032) 58
17. Loans to finance agricultural production and other loans to farmers (Accounts CH0033 and CH0034) 58
18. Commercial and Industrial Loans (Accounts CH0035 and CH0036) 58
19. Unsecured Commercial Loans (Account CH0037 and CH0038) 58
20. Unsecured Revolving Lines of Credit for Commercial Purposes (Account CH0039 and CH0040) 58
21. Total Charge Offs and Recoveries (Accounts 550 and 551) 59
22. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to: 59
a. Participation Loans Purchased Under 701.22 (Accounts 550F and 551F) 59
b. Indirect Loans (Accounts 550E and 551E) 59
c. Whole or Partial Loans Purchased Under 701.23 (Accounts CH0041 and CH0042) 59

NCUA Form 5300 - Page 9 60

Schedule A, Section 4 – Other Loan Information 60
Loans to Credit Union Officials 60
1. Loans Outstanding to Credit Union Officials and Senior Executive Staff (Accounts 995 and 956) 60
Federal Credit Union Interest Rate Ceiling Report 60
2. Federal Credit Union Interest Rate Ceiling (FCU ONLY) 60
a. Dollar amount of loans with interest rates that exceed 15% (Account 567) 60
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Account 568) 60
Purchased Credit Impaired Loans (PCILS) 60
3. Total Purchased Credit Impaired Loans (PCILs) Outstanding (Accounts PC0001 and PC0002) 61
Purchased Financial Assets with Credit Deterioration (PCD) 61
4. PCD Loans Outstanding (Accounts PC0003, PC0004, PC0005, and PC0006) 61
5. PCD Debt Securities Outstanding (Account PC0007, PC0008, PC0009, and PC0010) 62

NCUA Form 5300 – Page 10 63

Schedule A, Section 5 63
Section 5 – Indirect Loans 63
1. New and Used Vehicle Loans (Accounts IN0001 and IN0002) 63

2. First Lien and Junior Lien Residential Loans (Accounts IN0003 and IN0004) 63
3. Commercial Loans (Accounts IN0005 and IN0006) 63
4. All Other Loans (Accounts IN0007 and IN0008) 63
5. Total Outstanding Indirect Loans (Accounts 617A and 618A) 63
Section 6 – Loans Purchased and Sold Under Sections 701.22 and 701.23 64
Loans Purchased 64
6. Loans Purchased from Other Financial Institutions (Accounts SL0014 , SL0015, SL0018, and SL0019) 64
7. Loans Purchased from Other Sources (Accounts SL0012 and SL0013, SL0020, and SL0021) 64
Loans Sold 64
8. Loans Sold, Year-to-date (Accounts SL0022 and SL0023) 64
9. First Mortgage Loans Sold on the Secondary Market (Account SL0024 and 736) 64
10. Loans Transferred with Limited Recourse Qualifying for Sales Accounting (Account SL0026 and 819) 64
11. Real Estate Loans Sold With Servicing Retained (Account SL0028, SL0029, SL0030 and 779A) 65
12. All Other Loans Sold with Servicing Retained (Account SL0032, SL0033, SL0034, and SL0035) 65
Loan Participations 65
13. Vehicle – Non-commercial (Accounts SL0036, SL0037, SL0038, and SL0039) 65
14. Non-Federally Guaranteed Student Loans (Accounts 691L7, SL0041, 691N7, and SL0043) 65
15. 1- to 4-Family Residential Property (Accounts 691L2, SL0045, 691N2, and SL0047) 66
16. Commercial Loans excluding C&D (Accounts 691L8, SL0049, 691N8, and SL0051) 66
17. Commercial Construction & Development (Accounts 691L9, SL0053, 691N9, and SL0055) 66
18. All Other (Accounts SL0056, SL0057, SL0058, and SL0059) 66
19. Total (Accounts 691L, 690, 691N, and 691) 66

NCUA Form 5300 – Page 11 67

Schedule A, Section 7 – 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans and Lines of Credit (Non-Commercial) 67

1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1ST Lien 67
1. Fixed Rate. 67
a. >15 Years (Accounts RL0001, RL0002, and RL0003) 67
b. 15 Years or Less (Accounts RL0004, RL0005, and RL0006) 67
2. Balloon/Hybrid 67
a. 5 Years (Accounts RL0007, RL0008, and RL0009) 67
b. 5 Years or less (Accounts RL0010, RL0011, and RL0012) 68
3. Adjustable Rate (Accounts RL0013, RL0014, and RL0015) 68
4. Total 1- to 4-Family residential property loans/lines of credit secured by 1st lien (Accounts RL0016 and RL0017) 68
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien 68
5. Closed-End 68
a. Fixed Rate (Accounts RL0018, RL0019, and RL0020) 68

b. Adjustable Rate (Accounts RL0021, RL0022, and RL0023) 68
6. Open-End 68
a. Fixed Rate (Accounts RL0024, RL0025, and RL0026) 68
b. Adjustable Rate (Accounts RL0024, RL0025, and RL0026) 69
7. Total 1- to 4-Family residential property loans/lines of credit secured by junior lien (Accounts RL0030 and RL0031) 69
All Other (Non-Commercial) Real Estate 69
8. Closed-End 69
8a. Fixed Rate (Accounts RL0032, RL0033, and RL0034) 69
8b. Adjustable Rate (Accounts RL0035, RL0036, and RL0037) 69
9. Open-End 69
a. Fixed Rate (Accounts RL0039, RL0039, and RL0040) 69
b. Adjustable Rate (Accounts RL0041, RL0042, and RL0043) 69
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Accounts RL0044 and RL0045) 70
11. Total 1- to 4-Family Residential Property and All Other sonsumer Real Estate Loans/Lines of Credit (Accounts RL0046, RL0047, and RL0048) 70
Additional 1- to 4-Family Residential Property and All Other Real Estate Loan Information (Non-Commercial) 70
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans (Account 704A2) 70
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years. (Account RL0050) 70
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans (Accounts 704C2, 704C1, and 704C3) 70

NCUA Form 5300 – Page 12 72
Section 8 – Commercial Lending 72
Commercial Loan Definition Examples 74
1. Commercial Loans 75
a. Construction and Development Loans (Accounts 143A3, 143B3, 143C3, and 143D3) 75
b. Secured by Farmland (Accounts 961A5, 042A5, 099A5, and 463A5) 76
c. Secured by Multifamily Residential Property (Accounts 900M, 400M, 090M, and 475M) 76
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900H2, 400H2, 090H2, and 475H2) 76
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900J2, 400J2, 090J2, and 475J2) 76
f. Total Real Estate Secured (Accounts 900K2, 718A3, 090K2, and 475K2) 77
g. Loans to finance agricultural production and other loans to farmers (Accounts 961A6, 042A6, 099A6, and 463A6) 77
h. Commercial and industrial loans (Accounts 900L2, 400L2, 090L2, and 475L2) 77
i. Unsecured Commercial Loans (Accounts 900C5, 400C5, 090C5, and 475C5) 77
j. Unsecured Revolving Lines of Credit granted for Commercial Purposes (Accounts 900C6, 400C6, 090C6, AND 475C6) 77
k. Total Commercial Loans to Members (Accounts 900A1, 400A1, 090A1, and 475A1) 78

2. Purchased commercial loans or participation interests to nonmembers 78
a. Construction and Development Loans (Accounts 143A4, 143B4, 143C4, and 143D4) 78
b. Secured by Farmland (Accounts 961A7, 042A7, 099A7, and 463A7) 78
c. Secured by Multifamily Residential Property (Accounts 900M1, 400M1, 090M1, and 475M1) 78
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900H3, 400H3, 090H3, and 475H3) 79
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900J3, 400J3, 090J3, and 475J3) 79
f. Total Real Estate Secured (Accounts 900K3, 718A4, 090K3, and 475K3) 79
g. Loans to finance agricultural production and other loans to farmers (Accounts 961A8, 042A8, 099A8, and 463A8) 79
h. Commercial and industrial loans (Accounts 900L3, 400L3, 090L3, and 475L3) 80
i. Unsecured Commercial Loans (Accounts 900C7, 400C7, 090C7, and 475C7) 80
j. Unsecured Revolving Lines of Credit granted for Commercial Purposes (Accounts 900C8, 400C8, 090C8, and 475C8) 80
k. Total Commercial Loans to Nonmembers (Accounts 900B1, 400B1, 090B1, and 475B1) 80
Total Commercial Loans (Accounts 900T1 and 400T1) 80
Miscellaneous Commercial Loan Information 81
3. Outstanding Agricultural Related Loans (Sum of accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8) (Accounts 961A9 and 042A9) 81
4. Amount of real estate loans included in Accounts 718A3 and 718A4 above that contractually refinance, reprice, or mature within the next 5 years (Accounts CM0099) 81
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments) (Accounts 1061A and 1061) 81
6. Outstanding commercial loans sold but retained servicing (including unfunded commitments) (Accounts 1062A and 1062) 81
7. Year to date commercial loans/participations sold but did not retain servicing (including unfunded commitments) (Accounts 1063A and 1063) 81
Regulatory Reporting – Part 723 – Member Business Loans 81
8. Net Member Business Loan Balance (NMBLB) (Account 400A) 81

NCUA Form 5300 – Page 13 83

Schedule B, Section 1 – Held-to-Maturity and Available-for-Sale Debt Securities 83
1. US Government Obligations (Accounts NV0001, NV0002, NV0003, and NV0004) 83
2. Federal Agency Securities – Guaranteed. 83
a. Agency/GSE Debt Instruments – Guaranteed (Accounts NV0013, NV0014, NV0015, and NV0016) 83
b. Agency/GSE Non-Debenture Instruments – Guaranteed (Accounts NV0017, NV0018, NV0019, and NV0020) 83
c. Total Federal Agency Securities – Guaranteed (Accounts NV0021, NV0022, NV0023, and NV0024) 83
3. Federal Agency Securities – Non-Guaranteed. 83

a. Agency/GSE Debt Instruments – Non-Guaranteed. (Accounts NV0025, NV0026, NV0027, and NV0028) 84
b. Agency/GSE Non-Debenture Instruments – Non-Guaranteed. (Accounts NV0029, NV0030, NV0031, and NV0032) 84
c. Total Federal Agency Securities – Non-Guaranteed. (Accounts NV0033, NV0034, NV0035, and NV0036) 84
4. Non-Federal Agency Asset-Backed Securities – Senior Tranches. 84
a. Privately Issued Residential Mortgage Related Securities. (Accounts NV0037, NV0038, NV0039, and NV0040) 84
b. Privately Issued Commercial Mortgage Related Securities. (Account NV0041, NV0042, NV0043, and NV0044) 84
c. Other Asset-Backed Securities. (Account codes NV0045, NV0046, NV0047, and NV0048) 84
d. Total Non-Federal Agency Asset-Backed Securities – Senior Tranches. (Accounts NV0049, NV0050, NV0051, and NV0052) 84
5. Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. 85
a. Privately Issued Residential Mortgage Related Securities. (Accounts NV0053, NV0054, NV0055, and NV0056) 85
b. Privately Issued Commercial Mortgage Related Securities. (Accounts NV0047, NV0058, NV0059, and NV0060) 85
c. Other Asset-Backed Securities. (Accounts NV0061, NV0062, NV0063, and NV0064) 85
d. Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. (Accounts NV0065, NV0066, NV0067, and NV0068) 85
6. Securities Issued by States and Political Subdivisions in the U.S. (Accounts NV0069, NV0070, NV0071, and NV0072) 85
7. Debt Securities Issued by Depositories, Banks, and Credit Unions (Accounts NV0073, NV0074, NV0075, and NV0076) 85
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities (Accounts NV0077, NV0078, NV0079, and NV0080) 85
9. Total HTM or AFS Investment Securities. (Accounts NV0081, 801, NV0083, and NV0084) 85

NCUA Form 5300 – Page 14 87

Schedule B, Section 2 – Trading Debt and Equity Securities 87

1. US Government Obligations. (Account NV0087) 87
2. Federal Agency Securities – Guaranteed. 87
a. Agency/GSE Debt Instruments – Guaranteed. (Account NV0088) 87
b. Agency/GSE Non-Debt Instruments – Guaranteed. (Account NV0089) 87
c. Total Federal Agency Securities – Guaranteed. (Account NV0090) 87
3. Federal Agency Securities – Non-Guaranteed. 87
a. Agency/GSE Debt Instruments – Non-Guaranteed. (Account NV0091) 87
b. Agency/GSE Non-Debenture Instruments – Non-Guaranteed. (Account NV0092) 87
c. Total Federal Agency Securities – Non-Guaranteed. (Account NV0093) 87
4. Non-Federal Agency Asset-Backed Securities – Senior Tranches. 87
a. Privately Issued Residential Mortgage Related Securities. (Account NV0094) 88
b. Privately Issued Commercial Mortgage Related Securities. (Account NV0095) 88

c. Other Asset-Backed Securities. (Account NV0096) 88
d. Total Non-Federal Agency Asset-Backed Securities – Senior Tranches. (Account NV0097) 88
5. Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. 88
a. Privately Issued Residential Mortgage Related Securities. (Account NV0098) 88
b. Privately Issued Commercial Mortgage Related Securities. (Account NV0099) 88
c. Other Asset-Backed Securities. (Account NV0100) 88
d. Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. (Account NV0101) 88
6. Securities Issued by States and Political Subdivisions in the U.S. (Account NV0102) 88
7. Debt Securities Issued by Depositories, Banks, and Credit Unions (Account NV0103) 88
8. All Other Trading Investments. (Account NV0104) 89
9. Total Trading Debt Securities. (Account NV0105) 89
10. Equity Securities 89
a. Common Stock (Account NV0106) 89
b. Registered Investment Companies (Account NV0107) 89
c. Other Equities (Account NV0108) 89
d. Total Equity Securities (Account NV0109) 89
11. Total Trading Debt and Equity Securities (Account NV0110) 89

NCUA Form 5300 – Page 15 90

Schedule B – Investments, Supplemental Information 90

Section 3 – Investment Maturity Distribution 90

1. Time and Other Deposits (Accounts NV0111, NV0112, NV0113, NV0114, NV0115, and NV0116) 91
2. Equity Securities (Accounts AS0050, AS0051, AS0052, AS0053, AS0054, and NV0122) 91
3. Trading Debt Securities (Accounts AS0056, AS0057, AS0058, AS0059, AS0060, and NV0128) 91
4. Available-for-Sale Debt Securities (Accounts AS0062, AS0063, AS0064, AS0065, AS0066, and NV0134) 91
5. Held-to-Maturity Debt Securities (Accounts AS0068, AS0069, AS0070, AS0071, AS0072, and NV0140) 92
6. Investment in Natural Person Credit Unions (Accounts NV0141, NV0142, NV0143, NV0144, NV0145 and NV0146) 92
7. Other Investments (Account 766A, 766B, 766C1, 766C2, 766D, and NV0152) 92
8. Total (Sum items 1 – 7) 92

NCUA Form 5300 – Page 16 93

Schedule B, Section 4 – Investments, Memoranda 93

1. Non-Conforming Investments (SCU Only) (Account 784A) 93
2. Outstanding balance of brokered certificates of deposit and share certificates (Account 788) 93

Realized Investment Gains (Losses) 93

3. Realized Gains (Losses) on Held-to-Maturity Debt Securities (Account NV0159) 93
4. Realized Gains (Losses) on Available-for-Sale Debt Securities (Account NV0160) 93

5. Realized Gains (Losses) on all other investments (Do not include gain or loss on Trading Debt Securities) (Account NV0161) 93
6. Gain (Loss) on Investments (Account NV0162) 93
Other than Temporary Impairment Information – Already reported in Account NV0159, NV0160, and NV0161 93
7. Total Other-Than-Temporary Impairment (OTTI) Losses (Account 420A) 93
8. Less: Portion OTTI Losses in Other Comprehensive Income (Account 420B) 94
9. OTTI Losses Recognized in Earnings (Account 420C) 94
Derivatives Hedge – Already reported in Account IS0047 on page 5 94
10. Gain (Loss) associated with the Hedged Item in a Non-Trading Fair Value Derivatives Hedge (included in IS0047) (Account IS0026) 94
Assets used to fund employee benefit or deferred compensation plans 94
11. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit or deferred compensation plans under §701.19(c) (if FCU) or similar state provisions (if SCU), that are not authorized under part 703 of NCUA Regulations 94
a. Securities (Account 789C) 94
b. Other Investments (Account 789D) 94
c. Other Assets 94
d. Total (Account 789G) 95
Charitable Donation Accounts.....95
12. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts (Account 789H) 95

NCUA Form 5300 – Page 17 96

Schedule C, Section 1 and Section 2 96

Section 1 – Unfunded Committments 96
1. Unfunded Commitments for Commercial Loans (Account 814K) 96
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans) 96
a. Revolving Open-End Lines Secured by 1- to 4-Family Residential Properties (Account 811D) 96
b. Credit Card Lines (Account 812C) 96
c. Unsecured Share Draft Lines of Credit (Account 815C) 96
d. Unused Overdraft Protection Program (Account 822C) 96
e. Other Unfunded Commitments (Account 816B5) 96
f. Total Unfunded Commitments for Non-Commercial Loans (Account 816T) 96
3. Total Unfunded Commitments for all loan types (Accounts 816A1, 816A2, and 816A) 96
Section 2 – Off-Balance Sheet Exposures 97
1. Total Uncondtionally Cancelable Unfunded Commitments for All loan Types (Account LQ0013) 97
2. Conditionally Cancelable Unfunded Commitments 97
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance) 97
4. Loans Transferred under the FHLB MPF program (Account LQ0021) 97
5. Financial Standby Letters of Credit (Account LQ0022) 98

6. Forward Agreements that are not derivative contracts (Account LQ0023) 98
7. Sold Credit Protection 98
8. Off-balance-Sheet Securitization Exposures (Account LQ0027) 99
9. Securities Borrowing or Lending transactions (Account LQ0028) 99
10. Off-balance sheet exposure of repurchase transactions (Account LQ0029) 99
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments (Account LQ0030) 99

NCUA Form 5300 – Page 18 100

Schedule C, Sections 3, 4, and 5 100

Section 3 – Contingent Liabilities 100

1. Other Contingent Liabilities (Account 818A) 100

Section 4 – Borrowing Arrangements 100

1. Borrowing Arrangements 100
a. Corporate Credit Unions (Accounts 884, 885A, LQ0034, and LQ0035) 100
b. Natural Person Credit Unions (Accounts 884C, 885A1, LQ0038, and LQ0039) 100
c. Federal Home Loan Bank (Accounts LQ0040, 885A3, LQ0042, and LQ0043) 101
d. Central Liquidity Facility (Accounts LQ0044 and LQ0045) 101
e. FRB – excludes amounts reported in Account LC0085 below (Account LQ0046 and LQ0047) 101
i. FRB Paycheck Protection Program Lending Facility Loans (Accounts LC0085 and LC0047) 101
f. Other Sources (Accounts 884D, 885A2, LQ0052, and LQ0053) 101
g. Total Borrowings & Assets Pledged (Accounts 881, 885A4, LQ0056, and 878) 101
2. Amount of Borrowing Callable by Lender (Account 865A) 101
3. Borrowing Capacity Not Reported in Borrowing Arrangements (LQ0059) 101

Section 5 – Borrowing Maturity Distribution 102

1. Draws Against Lines of Credit (Accounts 883A, 883B1, 883B2, and 883C) 102
2. Other Notes, Promissory Notes, and Interest Payable (Accounts 011A, 011B1, 011B2, and 011C) 102
3. Borrowing Repurchase Transactions (Accounts 058A, 058B1, 058B2, and 058C) 102
4. Subordinated Debt (Accounts 867A, 867B1, 867B2, and 867C) 102
5. TOTAL BORROWINGS (Accounts 860A, 860B1, 860B2, and LQ0860) 102

NCUA Form 5300 - Page 19 103

Schedule D – Shares, Supplemental Information 103

Schedule D 103

Number of Members 103

1. Number of Current Members (Account 083) 103
2. Number of Potential Members (Account 084) 103

Shares/Deposits Maturity Distribution 103

3. Share Drafts (Accounts 452, 902A, and 902) 103
4. Regular Shares (Accounts 454, 657A, and 657) 103
5. Money Market Shares (Accounts 458, 911A and 911) 103
6. Share Certificates (Accounts 451, 908A, 908B1, 908B2, and 908C) 103
7. IRA/KEOGH Accounts (Accounts 453, 906A, 906B1, 906B2, and 906C) 104
8. All Other Shares and Deposits (Accounts 455, 630A, 630B1, 630B2, and 630) 104
9. TOTAL SHARES (Accounts 966, 013A, 013B1, 013B2, and SH0013) 104
10. Nonmember Deposits (Accounts 457, 880A, 880B1, 880B2, and SH0880) 104
11. TOTAL SHARES AND DEPOSITS (Accounts 460, 018A, 018B1, 018B2, and SH0018) 104

Additional Information on Shares/Deposits 104

12. Accounts Held by Member Public Units (Account 631) 104
13. Accounts Held by Nonmember Public Units (Account 632) 104
14. Non-dollar Denominated Shares and Deposits (Account 636) 104
15. Dollar Amount of Share Certificates equal to or greater than $100,000 (Account 638) 105
16. Dollar Amount of IRA/Keogh Accounts equal to or greater than $100,000 (Account 639) 105
17. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of a Sweep Program (Account 641) 105
18. Dollar Amount of Commercial Share Accounts (Account 643) 106
19. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6 (Account 644) 106

NCUA Insured Savings Computation 106

20. Uninsured Member Shares and Deposits (Account 065A4) 106
21. Uninsured Nonmember Shares and Deposits (Account 067A2) 107
22. Total Uninsured Shares and Deposits (Account 068A) 107
23. Total Insured Shares and Deposits (Account 069A) 107

Additional Share Insurance 107

24. Does your credit union maintain share/deposit insurance other than the NCUSIF (Account 875) 107
b. Dollar amount of shares and/or deposits insured by the company named above (Account 877 107

NCUA Form 5300 - Page 20 108

Section 1 – Grants 108

1. Amount of Grants 108
a. Awarded to Your Credit Union Year-to-Date (Account 926) 108
b. Amount of Grants Received by Your Credit Union Year-to-Date (Account 927) 108

Section 2 – Credit Union Employees 108

1. Number of Credit Union Employees who are: 108
a. Full-Time Employees (Account 564A) 108
b. Part-Time Employees (Account 564B) 108

Section 3 – Credit Union Branches 108

1. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months? (Account 566B) 108

Section 4 – International Remittances **108**

1. Number of International Remittances Originated Year-to-Date (Account 928) 108

Section 5 – Credit Union Service Organization (CUSO) **109**

1. Total Value of Investments in CUSOs(Account 851) 109
2. Total Amount Loaned to CUSOs (Account 852) 109
3. Total Aggregate Cash Outlay in CUSOs (Account 853) 110

Section 6 - Money Services Businesses **110**

1. Total Money Services Businesses (Accounts 1050 and 1050A) 111

NCUA Form 5300 – Page 21 ..... **113**

Schedule D – Derivative Transactions Report **113**

Column Instructions 113

Total Derivative Transactions Outstanding 113

1. Interest Rate Derivatives 113

a. Options 113

i. Purchased Options (Accounts DT0001 and DT0002) 113

ii. Written Options (Accounts DT0003 and DT0004) 113

b. Swaps (Accounts DT0005 and DT0006) 113

c. Futures (Accounts DT0007 and DT0008) 113

d. Other Interest Rate Derivatives (Accounts DT0009 and DT0010) 114

2. Loan Pipeline Management Derivatives (Accounts DT0011 and DT0012) 114
3. European Equity Call Options (Accounts DT0013 and DT0014) 114
4. All Other Derivatives (Accounts DT0015 and DT0016) 114
5. Total Derivatives (Accounts 1030 and 1030C) 114

NCUA Form 5300 – Page 22 ..... **115**

Schedule G - PCA Net Worth Calculation Worksheet **115**

Numerator: Net Worth 115

1. Undivided Earnings (Account 940) 115
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY) (Account 668) 115
3. Other Reserves (Appropriations of Undivided Earnings) (Account 658) 115
4. Subordinated Debt included in Net Worth (Account 925A) 115
5. Net Income (unless this amount is already included in Undivided Earnings) (Account 602) 115
6. Adjusted Retained Earnings acquired through Business Combinations 116

a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations (Account 1004A) 116
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (Account 1004B) 116
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (Account 1004C) 116
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Account 1004) 116
7. Total Net Worth (Account 997) 116
Denominator: Assets 117
Assets as defined in 702.2(k)(3) 117
8. Total Assets excluding Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility (Account LC0047) (Account NW0010) 117
Total Assets Elections (Optional) 117
9. Average of Daily Assets over the calendar quarter (Account 010A) 117
10. Average of the three month-end balances over the calendar quarter (Account 010B) 117
11. The average of the current and three preceding calendar quarter-end balances (Account 010C) 117
Net Worth Ratio 118
12. Net Worth Ratio (Account 998) 118
13. Risk Based Capital Ratio (Account RB4801) 118
Net Worth Classification 118
14. Net Worth Classification if credit union is not new (Account 700) 118
15. Net Worth Classification if credit union is new (Account 701) 118
Current Expected Credit Loss Adoption 118
16. Select the year of adoption of ASC Topic 326 – Financial Instruments – Credit Losses (CECL) (Account NW0001) 118
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 – Financial Instruments – Credit Losses (CECL) (Account NW0002) 118

NCUA FORM 5300 – Page 23 120

Schedule H – COMPLEX CREDIT UNION LEVERAGE RATIO CALCULATION 120

Election 121
1. Is your credit union eligibile, qualified, and electing to opt into the Complex Credit Union Leverage Ratio? (Account LR0001) 121
Eligibility 121
2. Total Assets (Credit unions with total assets greater than or equal to $500,000,000) (Account 010) 121
3. Net Worth Ratio (Credit union with a net worth ratio of 9% or greater) (account 998) 121
Qualifying Criteria (See Instructions) 121

4. Off-Balance sheet exposures (Requires 25% or less of Total Assets) (Accounts LR0002 and LR0003) 121
5. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets) (Accounts LR0004 and LR0005) 122
6. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets) (Account LR0006 and LR0007) 122

NCUA FORM 5300 – Page 24 123

Schedule I - RISK-BASED CAPITAL RATIO CALCULATION 123

Part 1 – Numerator 123

Equity 123

1. Undivided earnings. (Account 940) 123
2. Appropriations for non-conforming investments. (Account 668) 124
3. Other reserves. (Account 658) 124
4. Equity acquired in merger. (Account 658A) 124
5. Net income. (account 602) 124
6. Total Equity. (Account RB0001) 124

Additions 124

7. Allowance for Credit Losses. (Account RB0002) 124
8. Subordinated Debt in accordance with §704.407. (Account RB0003) 124
9. Section 208 Assistance included in net worth as defined in §702.2. (Account RB0004) 124
10. Total Additions. (Account RB0005) 124

Deductions 125

11. NCUSIF capitalization deposit. (Account 794) 125
12. Goodwill. (Account 009D2) 125
13. Other intangible assets. (Account AS0032) 125
14. Identified losses not reflected in the risk-based capital numerator. (Account RB0008) 125
15. Total Deductions. (Account RB0009) 125
16. Total Risk-Based Capital Before Mortgage Servicing Assets Deduction. (Account RB0010) 125
17. Total Risk-Based Capital Numerator. (Account RB0012) 126

NCUA Form 5300 – Pages 25 and 26 127

Schedule I - RISK-BASED CAPITAL RATIO CALCULATION 127

Part II – Denominator 127

ON-BALANCE SHEET ASSETS 127

18. Cash and Deposits in Financial Institutions or Reserve Banks. (Accounts RB0013, RB0014, RB0015, RB0016, and RB0017) 127

Investments 127

19. Securities. (Accounts RB0018, RB0019, RB0020, RB0021, RB0022, RB0023 RB0024, RB0025, RB0026, and RB0027) 127

20. Other Investments. (Accounts RB0028, RB0029, RB0030, RB0031, RB0032, RB0033, RB0034, RB0035, RB0036, RB0037, and RB0038) 129
21. Total Investments. (Accounts RB0039, RB0040, RB0041, RB0042, RB0043, RB0044, RB0045, RB0046, RB0047, RB0048, RB0049, and RB0050) 131

Loans 131

22. First lien residential real estate loans. (Accounts RB0051, RB0052, RB0053, RB0054, and RB0055) 131
23. Junior-lien residential real estate loans. (Accounts RB0056, RB0057, RB0058, and RB0059) 132
24. Consumer loans. (Accounts RB0060, RB0061, RB0062, RB0063, RB0064, RB0065, RB0066, and RB0067) 133
25. Commercial loans. (Accounts RB0068, RB0069, RB0070, RB0071, RB0072, RB0073, and RB0074) 134
26. Loans Held for Sale. (Account RB0075) 135
27. Less: Allowance for Credit Losses (Loans). (Accounts RB0076, RB0077, and RB0078) 135
28. Total Loans. (Accounts RB0079, RB0080, RB0081, RB0082, RB0083, RB0084, RB0085, RB0086, and RB0087) 135

Other Assets 135

29. Other Assets. (Accounts RB0088, RB0089, RB0090, RB0091, RB0092, RB0093, RB0094, RB0095, RB0096, RB0097, and RB0098) 135
30. Total On-Balance Sheet Assets by Risk Weight. (Accounts RB0099, RB0100, RB0101, RB0102, RB0103, RB0104, RB0105, RB0106, RB0107, RB0108, RB0109, RB0110, and RB0111) 137
31. Total Risk-Weighted Assets – On-Balance Sheet. (Accounts RB0112, RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122) 137

NCUA Form 5300 – Pages 27 and 28 138

Schedule I - RISK-BASED CAPITAL RATIO CALCULATION 138

Part III – Denominator 138

OFF-BALANCE SHEET AND DERIVATIVE EXPOSURES 138

32. Unfunded Commitment – Commercial Loans. (Accounts RB0123 and RB0124) 138
33. Unfunded Commitment – Consumer Loans – Secured and Real Estate. (Accounts RB0125, RB0126, RB0127, and RB0128) 138
34. Unfunded Commitment – Consumer Loans – Unsecured. (Accounts RB0129 and RB0130) 139
35. Federal Home Loan Bank under the MPF Program. (Accounts RB0131 and RB0132) 139
36. All other off-balance sheet exposures. (Accounts RB0133, RB0134, RB0135, RB0136, RB0137, RB0138, and RB0139) 139
37. Over-the-counter derivatives. (Accounts RB0140, RB0141, RB0142, RB0143, RB0144, RB0145, RB0146, AND RB0147) 141
38. Centrally cleared derivatives. (Accounts RB0148, RB0149, RB0150, RB0151, and RB0152) 141
39. Total Off-Balance Sheet and Derivative Credit Equivalent Amounts.(Accounts RB0153, RB0154, RB0155, RB0156, RB0157, RB0158, RB0159, RB0160, and RB0161) 141
40. Total Risk-Weighted Assets – Off-Balance Sheet and Derivative Exposures.(Accounts RB0162, RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169) 141

41. Total On-Balance Sheet Assets and Off-Balance Sheet and Derivative Credit Equivalent Amounts. (Account RB0170) 141
42. Total Risk-Weighted Assets. (Account RB0171) 141
43. Total Risk-Based Capital Ratio. (Account RB0172) 141

Definitions **143**

Index of Accounts **154**

NCUA FORM 5300 – PAGE 1
Assets

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

ASC Topic 326 Financial Instruments – Credit Losses (CECL) Check Box (Account AS0010)

Indicate if the credit union has early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).

Cash

1. Cash on Hand

Report cash on hand as either Coin and Currency or Cash Items in Process of Collection.

a. Coin and Currency (Account AS0004)

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, coins, and currency in automated teller machines, teller cash dispensers, or similar machines.

b. Cash Items in Process of Collection (Account AS0005)

Report cash items in process of collection (CIPC).

c. Total Cash on Hand (Account 730A)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Items 1a and 1b.

2. Cash on Deposit (Amounts Deposited in Financial Institutions)

Report cash on deposit (for example, overnight accounts, money market accounts, checking accounts, and corporate credit union daily accounts) at corporate credit unions, a Federal Reserve Bank, and other financial institutions.

a. Cash on Deposit in Corporate Credit Unions (Account 730B1)

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 Accounts 744A, 744B, 744C1, 744C2, and 744D.

b. Cash on Deposit in a Federal Reserve Bank (Account AS0003)

Report deposits in transit to and balances on deposit in a Federal Reserve Bank. These amounts may or may not be subject to withdrawal by check, and may or may not bear interest. Include reserve balances at Federal Reserve Banks.

c. Cash on Deposit in Other Financial Institutions (Account 730B2)

Report deposits in transit to and balances on deposit in financial institutions other than corporate credit unions or a Federal Reserve Bank. These amounts may or may not be subject to withdrawal by check, and may or may not bear interest.

d. Total Cash on Deposit (Amounts Deposited in Financial Institutions) (Account 730B)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Items 2a through 2c.

3. TIME DEPOSITS IN COMMERCIAL BANKS, S&LS, SAVINGS BANKS, NATURAL PERSON CREDIT UNIONS OR CORPORATE CREDIT UNIONS (ACCOUNT AS0007)

Report the amount of time deposits in commercial banks, savings and loans institutions, savings banks, natural person credit unions or corporate credit unions. Do **not** include short-term investments that are reported in Account 730B as Cash on Deposit or in Account 730C as Cash Equivalents, or negotiable certificates of deposit reported in Accounts AS0055, AS0061, AS0067, or AS0073 as securities.

Complete Schedule B, Section 3 – Investment Maturity Distribution.

4. ALL OTHER DEPOSITS (ACCOUNT AS0008)

Report all other deposits.

Complete Schedule B, Section 3 – Investment Maturity Distribution.

5. TOTAL CASH, CASH EQUIVALENTS, AND OTHER DEPOSITS (SUM OF ACCOUNTS 730A, 730B, 730C, AS0007, AND AS0008) (ACCOUNT AS0009)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 730A, 730B, 730C, AS0007, and AS0008.

INVESTMENT SECURITIES

Complete Schedule B, Section 3 – Investment Maturity Distribution for all investment securities reported below.

6. Equity Securities (Account AS0055)

Report the total amount of investment in equity securities, including all mutual funds (even those that only invest in U.S. Government debt securities) at fair value. Refer to Accounting Standards Codification (ASC) 321, Investments – Equity Securities.

Complete Schedule B, Section 2 – Trading Debt and Equity Securities as appropriate.

7. Trading Debt Securities (Account AS0061)

Report the total amount of investment in debt securities 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. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities.

Complete Schedule B, Section 2 – Trading Debt and Equity Securities as appropriate.

8. Available-for-Sale Debt Securities (Account AS0067)

Report the total amount of investment in debt securities that your credit union has classified as available for sale. Report these investments at fair value if you have not adopted CECL. Report these investments at amortized cost if you have adopted CECL. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities.

Complete Schedule B, Section 1 – Held-to-Maturity and Available-for-Sale Debt Securities as appropriate.

9. Held-to-Maturity Debt Securities (Account AS0073)

Report the amount of investment in debt securities that your credit union has classified as held to maturity. Report these investments at amortized cost. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities.

Complete Schedule B, Section 1 – Held-to-Maturity and Available-for-Sale Debt Securities as appropriate.

10. Allowance for Credit Losses on Investment Securities (Account AS0041)

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

Report the allowance for credit losses on investment securities.

11. TOTAL INVESTMENT SECURITIES (SUM OF ACCOUNTS AS0055, AS0061, AS0067, AND AS0073 LESS AS0041) (ACCOUNT AS0013)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041.

OTHER INVESTMENTS

Complete Schedule B, Section 3 – Investment Maturity Distribution for other investments reported below.

12. OTHER INVESTMENTS

a. Nonperpetual Capital Account (Account 769A)

Report the total Nonperpetual Capital Accounts (NCA) at corporate credit unions as defined in §704.2 of the NCUA regulations.

b. Perpetual Contributed Capital (Account 769B)

Report the total of Perpetual Contributed Capital (PCC) at corporate credit unions as defined in §704.2 of the NCUA regulations.

c. All Other Investments (Account AS0016)

Report the amount of all other investments not included in lines 13a and b. Include the outstanding balance all investments in credit unions other than corporate credit unions. Include CLF stock, FHLB stock, Federal Reserve stock, and common trust investments. Do **not** include short-term investments that are reported in Account 730B as Cash on Deposit or negotiable certificates of deposit reported in Accounts AS0055, AS0061, AS0067, or AS0073 as securities.

Report any other investments not listed above at their remaining maturities. Do **not** include loans to and investments in CUSOs. Report loans to and investments in CUSOs on **Schedule C - Credit Union Service Organization (CUSO) Information** and as "All Other Assets" on the Statement of Financial Condition.

13. TOTAL OTHER INVESTMENTS (SUM OF ACCOUNTS 769A, 769B, AND AS0016) (ACCOUNT AS0017)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Accounts 769A, 769B, and AS0016.

NCUA FORM 5300 - PAGE 2
Assets—Continued

LOANS HELD FOR SALE

14. LOANS HELD FOR SALE (ACCOUNT 003)
Report the amount of outstanding loans either 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.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete **Schedule A – Specialized Lending,** Section 7 – 1- to 4-Family Residential Property and all Other Consumer Real Estate Loans and Lines of Credit (Non-Commercial).
- If your credit union originated any commercial loans year-to-date classified as *Loans Held for Sale*, complete **Schedule A – Specialized Lending**, Section 8 – Commercial Lending.

LOANS AND LEASES

15. TOTAL LOANS & LEASES (ACCOUNTS 025A AND 025B)
Report the total number and outstanding balance of loans and leases. The total number and outstanding balance of loans must equal the total number (Account 025A1) and outstanding balance (Account 025B1) of loans reported on Schedule A, Section 1 - Loans and Leases, which contains the detailed schedule of loans by type. Include loans to other credit unions. See the instructions for the Loans and Leases Schedule for further details.

If you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL), report the number and amortized cost of loans and leases. The total number and amortized cost of loans and leases must equal the total number (Account 025A1) and amortized cost (Account 025B1) of loans and leases reported on Schedule A, Section 1 - Loans and Leases, which contains the detailed schedule of loans by type.

16. ALLOWANCE FOR LOAN & LEASE LOSSES (ACCOUNT 719)
Report the amount set aside to absorb possible losses on loans and leases.

17. ALLOWANCE FOR CREDIT LOSSES ON LOANS & LEASES (ACCOUNT AS0048)

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

Report the allowance for credit losses as determined in accordance with ASC Topic 326: Financial Instruments – Credit Losses (CECL).

OTHER ASSETS

18. 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 allowance *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 allowance. 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.

a. **Commercial (Account AS0022)**

   Report the amount of foreclosed or repossessed commercial assets.

b. **Consumer Real Estate (AccountAS0023)**

   Report the amount of foreclosed or repossessed consumer real estate assets.

c. **Consumer Vehicle (AccountAS0024)**

   Report the amount of foreclosed or repossessed consumer vehicles.

d. Consumer Other (Account AS0025)

Report the amount of foreclosed or repossessed other consumer assets.

e. Total Foreclosed and Repossessed Assets (Account 798A)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts AS0022, AS0023, AS0024, and AS0025.

19. Land and Building (Account 007)

Report the book value of land and buildings, less depreciation on buildings.

20. Other Fixed Assets (Account 008)

Report all other fixed assets, such as furniture and fixtures and leasehold improvements, less related depreciation. In addition, include *leased assets under capital lease* in accordance with ASC Topic 840 (credit union is lessee), less accumulated depreciation. In this situation, your credit union is leasing assets and has a lease from an outside entity. If you have adopted ASC Topic 842, include right-of-use assets, this includes both operating and financing leases (credit union is lessee), less accumulated amortization.

21. NCUA Share Insurance Capitalization Deposit (Account 794)

Report the amount of the National Credit Union Share Insurance Fund capitalization deposit.

22. Other Assets

Report all other assets not previously reported in the appropriate account.

a. Goodwill (Account 009D2)

Report the amount of goodwill acquired in a business combination (i.e., merger).

b. Mortgage servicing assets (Account 779)

Report the dollar amount of Mortgage Servicing Assets. A Mortgage Servicing Asset is a contract to service loans under which the estimated "benefits of servicing" (revenues from contractually specified servicing fees, late charges, and other ancillary sources including "float") are expected to more than adequately compensate the servicer for performing the servicing. A servicing contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.

c. Other Intangible Assets (Account AS0032)

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

d. Accrued Interest on Loans & Leases (Account 009A)

If your credit union has more than $10 million in assets and you report loans greater than $0, then report the amount of accrued interest on loans and leases here.

e. Accrued Interest on Investments (Account 009B)

If your credit union has more than $10 million in assets and you report investments greater than $0, then report the amount of accrued interest on investments here.

f. All Other Assets (Account 009C)

Report assets not previously identified here. Other assets include:

- prepaid expenses,
- accounts receivable,
- loans to and investments in CUSOs,
- purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse),
- 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 loan or investments for funding split dollar life insurance, you must also complete **Schedule B, Section 4 – Investments, Memoranda**.

If this amount includes loans to or investments in CUSOs, you must also complete **Schedule E, Section 5 – Credit Union Service Organizations (CUSOs)**. If your credit union wholly 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 generally accepted accounting principles. Complete **Schedule E, Section 5 - Credit Union Service Organizations (CUSOs)** regardless of the ownership interest.

g. Total Other Assets (Account AS0036)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 009D2, 779, AS0032, 009A, 009B, and 009C.

h. Total Assets (Account 010)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Accounts AS0009, AS0013. AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794, and AS0036. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY.

NCUA FORM 5300 - PAGE 3
Liabilities and Equity

LIABILITIES

1. ACCOUNTS PAYABLE AND OTHER LIABILITIES (ACCOUNT 825)
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. Also, report lease liabilities (lease liability equals the present value of unpaid lease payments) if your credit union has adopted ASC Topic 842.

2. ACCRUED DIVIDENDS/INTEREST PAYABLE ON SHARES/DEPOSITS (ACCOUNT 820A)
Report the amount of accrued dividends and interest declared but not distributed.

3. ALLOWANCE FOR CREDIT LOSSES ON OFF-BALANCE SHEET CREDIT EXPOSURE (ACCOUNT LI0003)

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

Report the amount set aside to absorb possible losses on off-balance sheet credit exposures if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

4. TOTAL BORROWINGS (ACCOUNT 860C)
Report the amount of total borrowings and complete Schedule C, Sections 4 and 5.

SHARES/DEPOSITS
All credit unions must also complete Schedule D.

5. TOTAL MEMBER SHARES (ACCOUNT 013)
Report the total amount of member shares. The amount reported here must equal the Total Shares reported in Account SH0013 in Schedule D – Shares/Deposits Maturity Distribution.

6. NONMEMBER DEPOSITS (ACCOUNT 880)
Report the total amount of nonmember deposits.

7. Total Shares and Deposits (Account 018)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Accounts 013 and 880. This must also equal the Total Shares and Deposits reported in Account SH0018 in Schedule D – Shares/Deposits Maturity Distribution.

8. Total Liabilities (Account LI0069)

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

Equity

9. Undivided Earnings (Account 940)

Report post-closing undivided earnings.

10. Other Reserves (Account 658)

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.

11. Appropriation for Non-Conforming Investments (State Credit Union ONLY) (Account 668)

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 the NCUA 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.

12. Equity Acquired in Merger (Account 658A)

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

13. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges (Account 945A)

Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with ASC 815, Derivatives and Hedging.

14. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities (Account 945C)

Report the cumulative amount of the total remaining unrealized losses for Other-Than-Temporary-Impairment (OTTI) due to other market factors on HTM debt securities. Such amounts must be appropriately displayed (**disclosure only, not an actual expense entry on the Income Statement**) through either a previous or the current period's OTTI Information on Schedule B, Section 4.

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

15. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities (Account EQ0009)

Report the amount of accumulated unrealized gains (losses) on available for sale *debt* securities.

16. Other Comprehensive Income (Account 945B)

Report any items of other comprehensive income that are not already included in Accounts EQ0009, 945A, or 945C. An example of an Other Comprehensive Income item is other comprehensive income amounts related to single-employer defined benefit postretirement plans, such as a pension plan or health care plan.

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

These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.

17. Net Income (Account 602)

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

18. TOTAL LIABILITIES, SHARES AND EQUITY (Account 014)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 20 and 33 through 43. **This must equal Total Assets, Account 010.**

If the credit union has any unfunded commitments, complete Schedule C, Section 1 – Unfunded Commitments.

NCUA FORM 5300 - PAGE 4
Statement of Income and Expense

INTEREST INCOME YEAR-TO-DATE

1. INTEREST ON LOANS AND LEASES (ACCOUNT 110)
Report income earned from interest on loans and leases, including loans held for sale, 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 B 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 and balance sheet accounts.

2. INTEREST REFUNDED (ACCOUNT 119)
Report loan interest income refunded or authorized to be refunded to members by the credit union board.

3. INCOME FROM INVESTMENTS (INCLUDES INTEREST AND DIVIDENDS, EXCLUDE CHANGES IN FAIR VALUE AND REALIZED GAINS/LOSSES FROM EQUITY AND TRADING DEBT SECURITIES) (ACCOUNT 120)
Report interest and dividend income earned from all investments. Include income earned on Cash on Deposit and Cash Equivalents reported on the Statement of Financial Condition. 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.

4. OTHER INTEREST INCOME (ACCOUNT IS0005)
Report interest income from sources other than loans, leases, and investments.

5. TOTAL INTEREST INCOME (ACCOUNT 115)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account 110 less Account 119 plus Account 120 and IS0005.

INTEREST EXPENSE YEAR-TO-DATE

6. DIVIDENDS ON SHARES (ACCOUNT 380)
Report dividend expense incurred for all classes of shares year-to-date.

7. INTEREST ON DEPOSITS (TOTAL INTEREST EXPENSE FOR DEPOSIT ACCOUNTS) (STATE CREDIT UNION ONLY) (ACCOUNT 381)
Report interest on all deposits year-to-date.

8. INTEREST ON BORROWED MONEY (ACCOUNT 340)
Interest cost for borrowed money from all sources including certificates of indebtedness. If your credit union has adopted ASC Topic 842, report the interest paid (using the effective interest method) on finance lease payments. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

9. TOTAL INTEREST EXPENSE (ACCOUNT 350)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 380, 381, and 340.

10. NET INTEREST INCOME (ACCOUNT 116)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Account 115 less Accounts 350.

11. PROVISION FOR LOAN & LEASE LOSSES (ACCOUNT 300)
Expense recorded to maintain the Allowance for Loan & Lease Losses account.

Skip to Item 12 if you have early adopted ASC Topic 326 Financial Instruments – Credit Losses (CECL).

Complete Item 12 if you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL).

12. CREDIT LOSS EXPENSE
Report the amount of credit loss expense associated with each financial asset below.

a. **Loans & Leases (Account IS0011)**

   Report the amount of credit loss expense for loans and leases.

b. **AFS Debt Securities (Account IS0012)**

   Report the amount of credit loss expense related to available for sale debt securities.

c. HTM Debt Securities (Account IS0013)

Report the amount of credit loss expense related to held to maturity securities.

d. Off-Balance Sheet Credit Exposures (Account IS0016)

Report the amount of credit loss expense related to off-balance sheet credit exposures.

e. Total Credit Loss Expense (Account IS0017)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts IS0011, IS0012, IS0013, and IS0016.

NCUA FORM 5300 - PAGE 5
Statement of Income and Expense

NON-INTEREST INCOME YEAR-TO-DATE

13. FEE INCOME (ACCOUNT 131)
Report the amount of fee income from services. Fee income from services includes 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, others. Fee income should only be reported net of expenses and credits associated with providing such fee related services to members if it meets the GAAP requirement.

14. OTHER INCOME (INCLUDES UNCONSOLIDATED CUSO INCOME) (ACCOUNT IS0020)
Report income other than the types reported in Accounts 110, 119, 120, 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, and unconsolidated CUSO income.

15. GAIN (LOSS) ON EQUITY AND TRADING DEBT SECURITIES (INCLUDES CHANGES IN FAIR VALUE AND REALIZED GAINS/LOSSES FROM EQUITY AND TRADING DEBT SECURITIES) (ACCOUNT IS0046)
Report the resulting gain (loss) from the sale or disposition of all equity and trading debt securities.

16. GAIN (LOSS) ON ALL OTHER INVESTMENTS OR OTHER HEDGED ITEMS (NOT EQUITY OR TRADING DEBT SECURITIES AND INCLUDING ITEMS C. AND D.) (ACCOUNT IS0047)
Report the resulting gain (loss) from the sale or disposition of all investments except equity or trading debt securities reported in Account IS0046 and inclusive of all items in 15c and 15d. Report losses on Nonperpetual Capital Accounts and Perpetual Contributed Capital at corporate credit unions on this line. In addition, use this account to report declines in fair value that are **Other-Than-Temporary-Impairments (OTTI)** for securities classified as either available for sale or held-to-maturity. *However, report only the credit loss portion of the OTTI on this line. All other losses related to OTTI must be reported on the Statement of Financial Condition – Equity, under Accumulated Unrealized Gain (Losses) on Available for Sale Securities (Account EQ0009) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Account 945C).*

17. GAIN (LOSS) ON NON-TRADING DERIVATIVES (ACCOUNT 421)
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).

18. GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS (ACCOUNT 430)
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 except other real estate owned on this line. Report the gains or losses on other real estate owned in Account IS0030.

19. GAIN (LOSS) ON SALES OF LOANS AND LEASES (ACCOUNT IS0029)
Report the amount of income or expense resulting from the sale or other disposition of loans and leases.

20. GAIN (LOSS) ON SALES OF OTHER REAL ESTATE OWNED (ACCOUNT IS0030)
Report the amount of income or expense resulting from the sale or other disposition of other real estate owned.

21. GAIN FROM BARGAIN PURCHASE (MERGER) (ACCOUNT 431)
Report any applicable gain as the result of a bargain purchase of another credit union.

22. OTHER NON-INTEREST INCOME (ACCOUNT 440)
Record all miscellaneous non-interest income or expense items, including such items as gifts and donations received. Also, include contribution income such as grants.

23. TOTAL NON-INTEREST INCOME (ACCOUNT 117)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440.

NON-INTEREST EXPENSE YEAR-TO-DATE

24. TOTAL EMPLOYEE COMPENSATION AND BENEFITS (ACCOUNT 210)
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.

25. TRAVEL AND CONFERENCE EXPENSE (ACCOUNT 230)
Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.

26. OFFICE OCCUPANCY EXPENSE (ACCOUNT 250)
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.

27. OFFICE OPERATIONS EXPENSE (ACCOUNT 260)
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. Also include the amortization expense for lease payments if your credit union has adopted ASC Topic 842.

28. EDUCATIONAL AND PROMOTIONAL EXPENSE (ACCOUNT 270)
Advertising, publicity, and promotions.

29. LOAN SERVICING EXPENSE (ACCOUNT 280)
Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

30. PROFESSIONAL AND OUTSIDE SERVICES (ACCOUNT 290)
Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

31. MEMBER INSURANCE (ACCOUNT 310)
Report National Credit Union Share Insurance Fund (NCUSIF) premium assessments, life savings, borrower's protection, share insurance, and other member insurance.

32. OPERATING FEES (EXAMINATION AND/OR SUPERVISION FEES) (ACCOUNT 320)
Annual operating/supervision fee assessed by the NCUA or the State Supervisory Authority.

33. MISCELLANEOUS NON-INTEREST EXPENSE (ACCOUNT 360)
Report non-interest expenses that were not previously reported in items 22 through 30, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

34. TOTAL NON-INTEREST EXPENSE (ACCOUNT 671)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320, and 360.

35. NET INCOME (LOSS) (ACCOUNT 661A)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts IS0010 less 300 and IS0017 plus Account 117 less Account 671.

NCUA FORM 5300 - PAGE 6

Schedule A, Section 1 – Loans & Leases

Report the interest income year-to-date, number, and outstanding balance of loans and leases. If you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL), report the interest income year-to-date, number, and amortized cost of loans and leases. The Number of Loans (Account 025A1) and Amount (Account 025B1) reported on Item 14 must equal the number (Account 025A) and Amount (Account 025B) reported on Page 2, Item 16. The Interest Income Year-to-date (Account LN0014) reported on Item 14 must equal the Interest on Loans and Leases (Account 110) reported on Page 4, Item 1.

Please complete Schedule A – Sections 2 through 8, if your credit union has any delinquent loans, loan losses, indirect loans, real estate loans, participation loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding; or purchased or sold whole loans or parts of loans year-to-date; or if the credit union originated any real estate, commercial, or member business loans during the reporting period.

Note – Loans should be reported in Schedule A without regard for the channel (direct or indirect, purchased or participation) used to obtain the loan. It is possible for a single loan to be reported in multiple sections of Schedule A.

- **Collateral Codes.** Report loans by collateral code. For example, if a new or used vehicle is secured by real estate (for example a home equity loan), include it with real estate loans. Report loans or groups of loans purchased in whole or in part and the portion of any loan participation that remains on the credit union's balance sheet according to the applicable collateral code.
- **Interest Rates.** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (report 6.5 for 6.5%). If more than one rate applies, report the most common rate in each loan category.
- **For each loan category, report only those loans that have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield, generally by the interest method, based on the contractual terms of the loan.
- **Loans as hedged items.** If loans are part of a hedge accounting designation, the carrying value of the respective loans should be adjusted in accordance with ASC Topic 815.
- **Loan purchases.** Report the number of whole or partial loans purchased under § 701.23 (if an FCU) or similar state provisions (if an SCU). Also, report the number of individual loans (whole or partial) in each group of loans purchased

under § 701.23 (if an FCU) or similar state provisions (if an SCU). It is not necessary to report the number of groups.

- **Participation Loans.** Report the number of participation loans purchased under § 701.22 (if an FCU) or similar state provisions (if an SCU). Also, report the number of individual loans in each pool of loans purchased under § 701.22 (for FCU) or similar state provisions (if SCU). It is not necessary to report the number of pools.
    - **Do not report** purchased participation loans that do not qualify for true sales accounting under GAAP (for example, participation loans purchased with substantial recourse), as these loans will still be reflected on the seller's balance sheet.The purchasing credit union should report participations not qualifying for true sales accounting as Other Assets.
- **Commercial Loans.** Loans that would be considered commercial loans except for the loan amounts to associated borrowers being under $50,000 should be reported as a consumer loan by definition and reported according to the underlying collateral.
- **Loan secured by more than one 1- to 4-family residential properties.** A single loan to a borrower or associated borrowers that is secured by more than one 1- to 4-family residential properties and the aggregate net member business loan balance or the outstanding balances plus unfunded commitments less any portion secured by shares in the credit union is equal to or greater than $50,000, should be reported as a member business loan AND commercial loan except loans to non-members should only be reported as a commercial loan.

NON-COMMERCIAL LOANS/LINES OF CREDIT

1. UNSECURED CREDIT CARD LOANS (ACCOUNTS 521, 993, AND 396)

Include the rate, number, and outstanding balance or amortized cost of credit card loans. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

2. PAYDAY ALTERNATIVE LOANS (PALS I AND II) (FCUS ONLY)(ACCOUNTS 522A, 994A, AND 397A)

Federal Credit Unions will report the interest rate, and aggregate number and dollar amount of all PALs I and PALs II loans granted under §701.21(c)(7)(iii) and (iv) of the NCUA regulations. Do not include these loans with All Other Unsecured Loans/Lines of Credit. State-Chartered credit unions will report similar loans with All Other Unsecured Loans/Lines of Credit.

> NCUA amended its general lending rule to enable FCUs to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PALs loan than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PALs I and II loans.

3. Non-Federally Guaranteed Student Loans (Accounts 595A, 963A, and 698A)

Report the rate, number, and dollar amount of non-federally guaranteed, or private, student loans. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

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 (Accounts 595B, 963C, and 698C).

Also report government guaranteed student loans on the line labeled Government Guaranteed Non-Commercial Loans (Accounts LN0053, LN0054, and LN0055).

4. All Other Unsecured Loans/Lines of Credit (Accounts 522, 994, and 397)

Report the rate, number, and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans that are not defined as commercial loans. Typically, this includes signature loans. Include all Small Business Administration Paycheck Protection Program loans reported on lines 18.a.1 and 18.a.2 below. Also, report overdrawn share accounts of all types, other than commercial share accounts that qualify as a commercial loan, regardless of the existence of an overdraft protection program for share draft accounts. Overdrawn commercial share accounts that qualify as a commercial loan are reported in Accounts 526, 900P, and 400P. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

5. New Vehicle Loans (Accounts 523, 958, and 385)

Report the rate, number, and dollar amount of new vehicle loans, where a new vehicle is pledged as security and manufactured for household use per NCUA 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 (Accounts 595B, 963C, and 698C) item of the Loans & Leases section of the call report.

6. Used Vehicle Loans (Accounts 524, 968, and 370)

Include the rate, number, and dollar amount of used vehicle loans, where a used vehicle is pledged as security and manufactured for household use per NCUA 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 the Loans & Leases section of the call report.

7. Leases Receivable (Accounts 565, 954, and 002)

Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases. Types of leases other than direct lease are rare in credit unions.

An indirect lease where the credit union is not the lessor is considered a leveraged lease and should be reported in the appropriate loan category.

8. ALL OTHER SECURED NON-REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS 595B, 963C, AND 698C)

Include the rate, number, and dollar amount of all secured consumer loans secured by anything other than real estate and not reported elsewhere on the Loans & Leases section of the call report. This may include the following:

- 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 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 be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

9. LOANS/LINES OF CREDIT SECURED BY A FIRST LIEN ON A SINGLE 1- TO 4-FAMILY RESIDENTIAL PROPERTY. (ACCOUNTS 563A, 959A, AND 703A)

Include the rate, number, and dollar amount of member and non-member loans secured by a lien in first position on a single 1- to 4-family residential property. Residential property means 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 timeshares. Report lien position at the time of origination. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page. To be considered 1- to 4-family **residential property** the property secured by the loan must be considered real property within the jurisdiction of the collateral. Residential property is a type of real estate and should also be reported in Schedule A, Section 7 - 1- to 4-Family Residential Property and all other Consumer Real Estate Loans and Lines of Credit (Non-Commercial).

10. LOANS/LINES OF CREDIT SECURED BY A JUNIOR LIEN ON A SINGLE 1- TO 4-FAMILY RESIDENTIAL PROPERTY. (ACCOUNTS 562A, 960B, AND 386B)

Include the rate, number, and dollar amount of member and non-member loans secured by a lien in junior position on a single 1- to 4-family residential property. Residential property means 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. Report lien position at the time of origination. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page. To be considered 1- to 4-family residential property the property secured by

the loan must be considered real property within the jurisdiction of the collateral. Residential property is a type of real estate and should also be reported in Schedule A, Section 7 - 1- to 4-Family Residential Property and all other Consumer Real Estate Loans and Lines of Credit (Non-Commercial).

11. All Other Real Estate Loans/Lines of Credit (Accounts 562B, 960B, and 386B)

Include the rate, 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 page.

Commercial Loans/Lines of Credit

12. Commercial Loans/Lines of Credit Real Estate Secured (Accounts 525, 900K4, and 718A5)

Include the rate, number, and outstanding balance of all commercial loans defined in §723.2 and secured by real estate. Commercial loan means any loan, line of credit, or letter of credit and 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. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

Excluded from this definition per §723.2 are covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36), and loans:

- 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 C Credit Union Service Organization Information)
- secured by a single 1- to 4-family residential property whether or not it is the borrower’s primary residence; (Reported elsewhere on the Loans & Leases schedule as secured by a single 1- to 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 the Loans & Leases schedule)
- secured by a vehicle manufactured for household use; (Reported as new or used vehicle loans on the Loans & Leases schedule)
- 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 the Loan & Lease schedule according to the underlying collateral.

13. COMMERCIAL LOANS/LINES OF CREDIT NOT REAL ESTATE SECURED (ACCOUNTS 526, 900P, AND 400P)
Include the rate, number, and outstanding balance of all commercial loans defined in §723.2 and not secured by real estate. Unused loan commitments must be reported in the Off- Balance Sheet Commitments section.

Excluded from this definition per §723.2 are covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36), as well as loans:

- 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 C Credit Union Service Organization Information)
- secured by a single 1- to 4-family residential property whether or not it is the borrower's primary residence; (Reported elsewhere on the Loans & Leases schedule as secured by a single 1- to 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 the Loans & Leases schedule)
- secured by a vehicle manufactured for household use; (Reported as new or used vehicle loans on the Loans & Leases schedule)
- 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 the Loan & Lease schedule according to the underlying collateral.

14. TOTAL INTEREST INCOME AND LOANS & LEASES (SUM OF ITEMS 1-13 MUST EQUAL TOTAL LOANS AND LEASES (ACCOUNT 025B)) (ACCOUNTS 025A1 AND 025B1)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 025A1 and 025B1.

LOANS GRANTED

15. LOANS GRANTED YEAR-TO-DATE (ACCOUNTS 031A AND 031B)
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 that were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

a. Payday Alternative Loans (PALs I and II) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY) (Accounts 031C and 031D)

Report the number and dollar amount of PALs I and PALs II loans granted year-to-date.

GOVERNMENT GUARANTEED LOANS

Report government guaranteed loans in this section. Government guarantee means a guarantee provided by the U.S. Government, FDIC, NCUA or other U.S. Government agency, or a public sector entity. Public sector entity means, a state, local authority, or other governmental subdivision of the United States below the sovereign level.

16. NON-COMMERCIAL LOANS (CONTAINED IN ITEMS 1 – 11 ABOVE)

a.1. Small Business Administration (Accounts LN0050, LN0051, and LN0052)

Report the number, total outstanding balance including the guaranteed portion, and the guaranteed portion of Small Business Administration loans that do not meet the definition of a commercial loan. Include all Small Business Administration Paycheck Protection Program loans (Small Business Administration Paycheck Protection Program loans are by definition not commercial loans, see the NCUA regulation §723.2, Definitions, for the Commercial Loan definition). Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11.

a.2. Paycheck Protection Program loans (Accounts LN0056 and LN0057)

Report the number and total outstanding balance of Small Business Administration Paycheck Protection Program loans. Any loan reported on this line should have already been reported on line 16a.1. above.

b. Other Government Guaranteed (Accounts LN0053, LN0054, and LN0055)

Report the number, total outstanding balance including the guaranteed portion, and only the guaranteed portion of government guaranteed loans, other than Small Business Administration loans reported in Accounts LN0050, LN0051, and LN0052, that do not meet the definition of a commercial loan. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11.

17. COMMERCIAL LOANS (CONTAINED IN ITEMS 12 – 13 ABOVE)

a. Small Business Administration (Accounts 691B1, 691C1, and 691C2)

Report the total number and total outstanding balance (including the guaranteed portion) of any loan granted (originated) under a Small Business Administration (SBA) loan program. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 12 - 13.

Include in this section any loan granted in conjunction with the SBA or similar agency even if the agency 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 or 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.
- 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.

b. Other Government Guaranteed (Accounts 691P, 691P1, and 691P2)

Report the total number and total outstanding balance (including the guaranteed portion) of any loan granted (originated) under a government guaranteed program. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 12 - 13.

Include in this section any loan granted in conjunction with agencies similar to the SBA even if the agency 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).

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 the Loans & Leases schedule of the call report and on this line.

Report products from other agencies that are similar to SBA 7(a) Loan Pool Certificate securities 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.

ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT

Section 4013 of the CARES Act suspended the GAAP standards to eliminate the burden of tracking and reporting Troubled Debt Restructured (TDR) loans.

For a loan to be modified under § 4013 of the CARES Act, **all these requirements must be true**:

- The loan had to exist prior to December 31, 2019
- The loan could not be more than 30 days past due as of December 31, 2019
- The loan modification request must be made explicitly due to COVID-19 (illness, job loss, temporary shutdowns, etc.)
- The loan modification must have been executed between March 1, 2020, and the earlier of (A) 60 days after the date of termination of the national emergency concerning the COVID-19 outbreak declared by the President on March 13, 2020, under the National Emergencies Act or (B) January 1, 2022.

Additionally, § 4013 reporting is applicable for the term of the loan modification. Loan modifications include forbearance, an interest rate modification, and any other similar arrangement that defers or delays the payment of principal or interest. Once the term of a § 4013 eligible loan modification ends, credit unions should no longer report the loan in CV0001 and CV0002.

Example of a § 4013 Loan Modification: A credit union member's job site shuts down due to a COVID-19 outbreak and causes a financial hardship for the member. The member contacts the lending credit union and requests some type of forbearance or modification on a loan that existed prior to December 31, 2019 (and was not more than 30 days past due on December 31, 2019). At the credit union's discretion, they grant a § 4013 loan modification for the member. In normal economic times, this type of loan modification would have been reported as a TDR, but due to the CARES Act, these specific § 4013 loan modifications are not reported as TDRs. These § 4013 loan modifications are to be reported in CV0001 and CV0002.

Types of Loans modified under § 4013 of the CARES Act: Section 4013 CARES Act, can apply to any of the loans that make up Call Report Account 025B1* shown below (except for PPP loans – which did not exist prior to 12/31/2019):

	Interest Rate	Acct	Number of Loans	Acct	Amount	Acct
Non-Commercial Loans/Lines of Credit						
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 - include SBA PPP loans		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 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 LOANS & LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.)**				025A1		025B1

*This table shows the breakdown of loans that total to Account 025B1. Accounts 025B and 025B1 must equal.

18. ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT [§ 4013] (ACCOUNTS CV0001 AND CV0002)

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.				
1. Eligible loan modifications under the 2020 CARES Act [Section 4013]		CV0001		CV0002

Maintaining the delinquency status of a § 4013 Loan modification:

- If the loan was delinquent before the modification, maintain that delinquency status and continue to report the loan in the appropriate delinquency days-late category on the Delinquency schedule (pages 8 or 9) until the end of the modification period.

- If the loan was delinquent and is subsequently brought current during the modification period, discontinue reporting these loans on the Delinquency schedule (pages 8 or 9).
- Do **not** report these loans on Schedule A Section 2, Item 26, Total outstanding Troubled Debt Restructured Loans.

The information reported in CV0001 and CV0002 is not publicly available consistent with 5 U.S.C. § 552(b)(8), which specifically exempts from disclosure information "contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions."

NCUA FORM 5300 - PAGE 7
Schedule A, Section 2 – Delinquent Loans & Leases

REPORTING DELINQUENT LOANS

Report the total outstanding loan balance and number of **all** delinquent loans and leases by collateral type on page 7, as applicable. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.) and loans held on the balance sheet of wholly-owned CUSOs.

- Do not include either:
  1) Loans already written down to fair value (where the difference between book value and fair value has been charged-off against the allowance) 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."
- The past due status of purchased credit impaired loans acquired in business combinations, or otherwise purchased, should be determined in accordance with each loan's contractual repayment terms. However, the dollar amount reported in the appropriate delinquency category on page 7 should reflect the credit union's recorded investment value, as included in the Loans & Leases section of the Statement of Financial Condition.
- 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. Credit unions may consider a partial payment equivalent to 90 percent or more of the contractual payment as a full payment when computing the past due status on "consumer credit."

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.

On page 7, 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.

NON-COMMERCIAL LOANS/LINES OF CREDIT

1. UNSECURED CREDIT CARD LOANS (ACCOUNTS 024B, DL0002, 026B, 027B, 028B, 045B, AND 045A)
Report the balance of all delinquent credit card loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent credit card loans.

2. PAYDAY ALTERNATIVE LOANS (PALS I AND II) (FCU ONLY) (ACCOUNTS 089B, DL0009, 127B, 128B, 129B, 130B, AND 130A)
Federal Credit Unions will report the balance of all delinquent PALs I and II loans, as defined in NCUA regulations§701.21(c)(7)(iii) and (iv), in the appropriate days delinquent column. Also, report the total number of reportable delinquent PALs * and II loans. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans.

3. NON-FEDERALLY GUARANTEED STUDENT LOANS (ACCOUNTS 020T, DL0016, 021T, 022T, 023T, 041T, AND 053E)
Report the balance of delinquent non-federally guaranteed, or private, student loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent non-federally guaranteed, or private, student loans. Report the amount of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans on line 8 below.

4. ALL OTHER UNSECURED LOANS/LINES OF CREDIT (ACCOUNTS DL0022, DL0023, DL0024, DL0025, DL0026, DL0027, AND DL0028)
Report the balance of delinquent all other unsecured loans/lines of credit on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent other unsecured loans/lines of credit.

5. NEW VEHICLE LOANS (ACCOUNTS 020C1, DL0030, 021C1, 022C1, 023C1, 041C1, AND 035E1)
Report the balance of delinquent new vehicle loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent new vehicle loans.

6. USED VEHICLE LOANS (ACCOUNTS 020C2, DL0037, 021C2, 022C2, 023C2, 041C2, AND 035E2)
Report the balance of delinquent used vehicle loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent used vehicle loans.

7. LEASES RECEIVABLE (ACCOUNTS 020D, DL0044, 021D, 022D, 023D, 041D, AND 034E)
Report the balance of delinquent leases on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent leases.

8. ALL OTHER SECURED NON-REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS DL0050, DL0051, DL0052, DL0053, DL0054, DL0055, AND DL0056)

Report the balance of delinquent all other secured non-real estate loans/lines of credit on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent all other secured non-real estate loans/lines of credit.

9. 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN (ACCOUNTS DL0057, DL0058, DL0059, DL0060, DL0061, DL0062, AND DL0063)

Report the balance of delinquent 1- to 4-family residential property loans/lines of credit secured by 1st lien on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent 1- to 4-family residential property loans/lines of credit secured by 1st lien.

10. 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN (ACCOUNTS DL0064, DL0065, DL0066, DL0067, DL0068, DL0069, AND DL0070)

Report the balance of delinquent 1- to 4-family residential property loans/lines of credit secured by junior lien on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent 1- to 4-family residential property loans/lines of credit secured by junior lien.

11. ALL OTHER (NON-COMMERCIAL) REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS DL0071, DL0072, DL0073, DL0074, DL0075, DL0076, AND DL0077)

Report the balance of delinquent all other (non-commercial) real estate loans/lines of credit on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent all other (non-commercial) real estate loans/lines of credit.

COMMERCIAL LOANS/LINES OF CREDIT

12. CONSTRUCTION AND DEVELOPMENT LOANS (ACCOUNTS DL0078, DL0079, DL0080, DL0081, DL0082, DL0083, AND DL0084)

Report the balance of delinquent construction and development loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent construction and development loans.

13. SECURED BY FARMLAND (ACCOUNTS DL0085, DL0086, DL0087, DL0088, DL0089, DL0090, AND DL0091)

Report the balance of delinquent loans secured by farmland on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent loans secured by farmland.

14. SECURED BY MULTIFAMILY (ACCOUNTS DL0092, DL0093, DL0094, DL0095, DL0096, DL0097, AND DL0098)

Report the balance of delinquent loans secured by multifamily on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent loans secured by multifamily.

15. SECURED BY OWNER OCCUPIED, NON-FARM, NON-RESIDENTIAL PROPERTY (ACCOUNTS DL0099, DL0100, DL0101, DL0102, DL0103, DL0104, AND DL0105)

Report the balance of delinquent loans secured by owner occupied, non-farm, non-residential property on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent loans secured by owner occupied, non-farm, non-residential property.

16. SECURED BY NON-OWNER OCCUPIED, NON-FARM, NON-RESIDENTIAL PROPERTY (ACCOUNTS DL0106, DL0107, DL0108, DL0109, DL0110, DL0111, AND DL0112)

Report the balance of delinquent loans secured by non-owner occupied, non-farm, non-residential property on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent loans secured by non-owner occupied, non-farm, non-residential property.

17. LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS (ACCOUNTS DL0113, DL0114, DL0115, DL0116, DL0117, DL0118, AND DL0119)

Report the balance of delinquent loans to finance agricultural production and other loans to farmers on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent loans to finance agricultural production and other loans to farmers.

18. COMMERCIAL AND INDUSTRIAL LOANS (ACCOUNTS DL0120, DL0121, DL0122, DL0123, DL0124, DL0125, AND DL0126)

Report the balance of delinquent commercial and industrial loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent commercial and industrial loans.

19. UNSECURED COMMERCIAL (ACCOUNTS DL0127, DL0128, DL0129, DL0130, DL0131, DL0132, AND DL0133)

Report the balance of delinquent unsecured commercial loans on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent unsecured commercial loans.

20. UNSECURED REVOLVING LINES OF CREDIT FOR COMMERCIAL (ACCOUNTS DL0134, DL0135, DL0136, DL0137, DL0138, DL0139, AND DL0140)

Report the balance of delinquent unsecured revolving lines of credit for commercial on this line in the appropriate days delinquent column. Also, report the total number of reportable delinquent unsecured revolving lines of credit for commercial.

21. TOTAL DELINQUENT LOANS AND LEASES (ACCOUNTS 020B, DL0141, 021B, 022B, 023B, 041B, AND 041A)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1 through 20.

NCUA FORM 5300 - PAGE 8

Schedule A, Section 2 – Delinquent Loans & Leases (continued)

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 DL0142)

Report the dollar amount of the loans reported in Account 691L in Schedule A, Section 6 that are more than 60 days delinquent.

b. Indirect Loans (Account 041E)

Report the dollar amount of the loans reported in Account 618A in Schedule A, Section 5, that are more than 60 days delinquent.

c. Whole or Partical Loans Purchased under 701.23 (Account DL0144)

Report the dollar amount of the loans reported in Accounts SL0019 and SL0021 in Schedule A, Section 6, that are more than 60 days delinquent.

23. AMOUNT OF CONSUMER LOANS IN NONACCRUAL STATUS (ACCOUNT DL0145)

Report the dollar amount of consumer loans in nonaccrual status. Nonaccrual status is defined in Appendix B to part 741 of the NCUA regulations. Short-term modifications that meet the criteria for eligibility under the Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus (Revised) or § 4013 of the CARES Act would generally not be required to be on nonaccrual status. Each credit union will need to make their own determination on a loan-by-loan basis for nonaccrual.

24. AMOUNT OF COMMERCIAL LOANS IN NON-ACCRUAL STATUS (ACCOUNT DL0146)

Report the dollar amount of commercial loans in nonaccrual status. Nonaccrual status is defined in Appendix B to part 741 of the NCUA regulations.

25. TOTAL OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEMS 28A – 28C (ACCOUNT 971)

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

26. TOTAL OUTSTANDING TROUBLED DEBT RESTRUCTURED LOANS (ACCOUNTS 1000F, AND 1001F)

"Troubled Debt Restructuring" is as defined in GAAP and means a restructuring in which a credit union, for economic or legal reasons related to a member borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan may include, but is not necessarily limited to: (1) the transfer from the borrower to the credit union of real estate, receivables from third parties, other assets, or an equity interest in the borrower in full or partial satisfaction of the loan; (2) a modification of the loan terms, such as a

reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk; or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is not to be reported as a TDR.

Include all TDRs that meet the GAAP criteria for TDR reporting, without the application of materiality threshold exclusions based on scoping or reporting policy elections of credit union preparers or their auditors. For the Amount, report the total amount recorded for all TDR loans still outstanding. For loans restructured more than once, only report the outstanding balance of the most recent restructuring.

Schedule A, Section 3 – Loan Charge Offs & Recoveries

NON-COMMERCIAL LOANS/LINES OF CREDIT

Report the dollar amount of non-commercial loans/lines of credit charged off year-to-date by collateral category in the left column. Report the dollar amount of non-commercial loans/lines of credit recoveries year-to-date by collateral category in the right column.

1. UNSECURED CREDIT CARD LOANS (ACCOUNTS 680 AND 681)

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

2. PAYDAY ALTERNATIVE LOANS (PALS I AND II) (FCU ONLY) (ACCOUNTS 136 AND 137)

Federal Credit Unions will report the aggregate dollar amount of PALs I and PALs II loans, as defined in NCUA regulations §701.21(c)(7)(iii) and (iv), charged off year-to-date in the left column and the aggregate dollar amount of PALs I and II loan recoveries year-to-date in the right column. FCUs should not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans.

3. NON-FEDERALLY GUARANTEED STUDENT LOANS (ACCOUNT 550T AND 551T)

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 Loans.

4. ALL OTHER UNSECURED LOANS/LINES OF CREDIT (ACCOUNTS CH0007 AND CH0008)

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.**

5. NEW VEHICLE LOANS (ACCOUNTS 550C1 AND 551C1)
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.

6. USED VEHICLE LOANS (ACCOUNTS 550C2 AND 551C2)
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.

7. LEASES RECEIVABLE (ACCOUNTS 550D AND 551D)
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.

8. ALL OTHER SECURED NON-REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS CH0015 AND CH0016)
Report the dollar amount of all other secured non-real estate 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.

9. 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN (ACCOUNTS CH0017 AND CH0018)
Report the dollar amount of 1- to 4-family residential property loans/lines of credit secured by 1st lien charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

10. 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN (ACCOUNTS CH0019 AND CH0020)
Report the dollar amount of 1- to 4-family residential property loans/lines of credit secured by junior lien charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

11. ALL OTHER (NON-COMMERCIAL) REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS CH0021 AND CH0022)
Report the dollar amount of all other (non-commercial) real estate 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.

COMMERCIAL LOANS/LINES OF CREDIT

Report the dollar amount of commercial loans/lines of credit charged off year-to-date by collateral category in the left column. Report the dollar amount of commercial loans/lines of credit recoveries year-to-date by collateral category in the right column.

12. CONSTRUCTION AND DEVELOPMENT LOANS (ACCOUNTS CH0023 AND CH0024)
Report the dollar amount of construction and development loans charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

13. SECURED BY FARMLAND (ACCOUNTS CH0025 AND CH0026)
Report the dollar amount of loans secured by farmland charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

14. SECURED BY MULTIFAMILY (ACCOUNTS CH0027 AND CH0028)
Report the dollar amount of loans secured by farmland charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

15. SECURED BY OWNER OCCUPIED, NON-FARM, NON-RESIDENTIAL PROPERTY (ACCOUNTS CH0029 AND CH0030)
Report the dollar amount of loans secured by owner occupied, non-farm, non-residential property charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

16. SECURED BY NON-OWNER OCCUPIED, NON-FARM, NON-RESIDENTIAL PROPERTY (ACCOUNTS CH0031 AND CH0032)
Report the dollar amount of loans secured by non-owner occupied, non-farm, non-residential property charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

17. LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS (ACCOUNTS CH0033 AND CH0034)
Report the dollar amount of loans secured by loans to finance agricultural production and other loans to farmers charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

18. COMMERCIAL AND INDUSTRIAL LOANS (ACCOUNTS CH0035 AND CH0036)
Report the dollar amount of commercial and industrial charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

19. UNSECURED COMMERCIAL LOANS (ACCOUNT CH0037 AND CH0038)
Report the dollar amount of unsecured commercial loans charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column. **Also, report charge offs and recoveries from overdrawn commercial share accounts on this line.**

20. UNSECURED REVOLVING LINES OF CREDIT FOR COMMERCIAL PURPOSES (ACCOUNT CH0039 AND CH0040)
Report the dollar amount of unsecured revolving lines of credit for commercial purposes charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column. **Report all commercial credit cards on this line, including credit card line of credit programs offered to non-**

natural person member- and nonmember-borrowers that are limited to routine purposes normally made available under those programs.

21. TOTAL CHARGE OFFS AND RECOVERIES (ACCOUNTS 550 AND 551)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1 through 20.

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 (Accounts 550F and 551F)

Report the dollar amount of loans charged off year-to-date from participation loans purchased under 701.22 (reported in Schedule A, Section 6 in Account 691L) in the left column. Report the dollar amount of recoveries year-to-date from participation loans purchased under 701.22 (reported in Schedule A, Section 6 in Account 691L) in the right column.

b. Indirect Loans (Accounts 550E and 551E)

Report the dollar amount of loans charged off year-to-date from the credit union's indirect lending program (reported in Schedule A, Section 6 in Accounts SL0019 or SL0021) 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.

c. Whole or Partial Loans Purchased Under 701.23 (Accounts CH0041 and CH0042)

Report the dollar amount of loans charged off year-to-date from whole or partial loans purchased under 701.23 in the left column. Report the dollar amount of recoveries year-to-date from whole or partial loans purchased under 701.23 in the right column.

NCUA FORM 5300 - PAGE 9
Schedule A, Section 4 – Other Loan Information

LOANS TO CREDIT UNION OFFICIALS

1. LOANS OUTSTANDING TO CREDIT UNION OFFICIALS AND SENIOR EXECUTIVE STAFF (ACCOUNTS 995 AND 956)
Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members, and senior executive staff (credit union's chief executive officer typically titled as President or Treasurer/Manager; any Assistant Chief Executive Officer, e.g., any Assistant President, Vice-President, or Assistant Treasurer/Manager; and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date and already reported according to underlying collateral in the Loans & Leases section of the call report.

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT

2. FEDERAL CREDIT UNION INTEREST RATE CEILING (FCU ONLY)
Section 1757(5)(A)(vi)(I) of the Federal Credit Union Act requires NCUA to consult with the appropriate committees of the Congress, the Department of the Treasury, and the Federal financial institution regulatory agencies before exceeding the 15% loan interest rate ceiling. **This reporting requirement applies to Federal Credit Unions only.**

a. Dollar amount of loans with interest rates that exceed 15% (Account 567)

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

b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Account 568)

Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%.

PURCHASED CREDIT IMPAIRED LOANS (PCILS)

Only complete this section if your credit union has NOT adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL)

Credit unions purchasing or acquiring loans meeting the purchased credit impaired loans (PCILs)[1] 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 A. At each reporting period, if it is probable, based on current information and events, that a credit union will be unable to collect all of the cash flows expected when the PCIL and the pools of PCILs were acquired (plus additional cash flows expected to be collected arising from changes in estimate after acquisition), the PCILs and the pools of PCILs should be considered impaired for purposes of establishing an allowance, as appropriate. Again, refer to GAAP or consult your independent accountant to understand impairment measurement and reporting.

3. Total Purchased Credit Impaired Loans (PCILs) Outstanding (Accounts PC0001 and PC0002)

Report the Contractual Balance Outstanding and the Recorded Investment Reported as Loans in Account 025B.

Purchased Financial Assets with Credit Deterioration (PCD)

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

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)

4. PCD Loans Outstanding (Accounts PC0003, PC0004, PC0005, and PC0006)

Report the following information for all loans purchased with credit deterioration *during the current reporting period*.

- 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.

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

- Non-Credit Discount or Premium attributable to other factors - Report the discount (or premium) attributable to factors other than credit.
- Unpaid Principal Balance or Par Value - Report the unpaid principal balance (par value) of all loans purchased with credit deterioration.

5. PCD Debt Securities Outstanding (Account PC0007, PC0008, PC0009, and PC0010)

Report the following information for all debt securities purchased with credit deterioration *during the current reporting period*.

- **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.
- **Non-Credit Discount or Premium attributable to other factors -** Report the discount (or premium) attributable to factors other than credit.
- **Unpaid Principal Balance or Par Value -** Report the par value of all debt securities purchased with credit deterioration.

NCUA FORM 5300 – PAGE 10
Schedule A, Section 5

SECTION 5 – INDIRECT LOANS

An indirect loan is a loan made by a credit union through a third party that facilitates the financing arrangement, including, but not limited to, vehicle 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. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6. **A wholly owned CUSO is considered a third party for this reporting item.**

1. NEW AND USED VEHICLE LOANS (ACCOUNTS IN0001 AND IN0002)

Report the number and dollar amount of outstanding indirect new and used vehicle loans regardless of acquisition method.

2. FIRST LIEN AND JUNIOR LIEN RESIDENTIAL LOANS (ACCOUNTS IN0003 AND IN0004)

Report the number and dollar amount of outstanding indirect first lien and junior lien residential loans regardless of acquisition method.

3. COMMERCIAL LOANS (ACCOUNTS IN0005 AND IN0006)

Report the number and dollar amount of outstanding indirect commercial loans regardless of acquisition method.

4. ALL OTHER LOANS (ACCOUNTS IN0007 AND IN0008)

Report the number and dollar amount of all other outstanding indirect loans regardless of acquisition method.

5. TOTAL OUTSTANDING INDIRECT LOANS (ACCOUNTS 617A AND 618A)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1 through 4 for each column.

Note – Loans should be reported in Schedule A, Sections 2 through 8 without regard for the channel (direct or indirect, purchased or participation) used to obtain the loan. It is possible for a single loan to be reported in multiple sections of Schedule A.

SECTION 6 – LOANS PURCHASED AND SOLD UNDER SECTIONS 701.22 AND 701.23

LOANS PURCHASED

6. **LOANS PURCHASED FROM OTHER FINANCIAL INSTITUTIONS (ACCOUNTS SL0014 , SL0015, SL0018, AND SL0019)**
   Report the number and dollar amount of whole or partial loans purchased under § 701.23 (if an FCU) or similar state provisions (if an SCU) by your credit union from other financial institutions, year-to-date. Also, report the number and outstanding dollar amount of whole or partial loans purchased under § 701.23 (if an FCU) or similar state provision (if an SCU) by your credit union from other financial institutions. For number of loans, report the number of individual loans (whole or partial) in each group of loans purchased. Do not include Participation Loans Purchased.

7. **LOANS PURCHASED FROM OTHER SOURCES (ACCOUNTS SL0012 AND SL0013, SL0020, AND SL0021)**
   Report the number and dollar amount of whole or partial loans purchased under § 701.23 (if an FCU) or similar state provisions (if an SCU) by your credit union from sources other than financial institutions, year-to-date. Also, report the number and outstanding dollar amount of whole or partial loans purchased under § 701.23 (if an FCU) or similar state provision (if an SCU) by your credit union from sources other than financial institutions. For number of loans, report the number of individual loans (whole or partial) in each group of loans purchased. Do not include Participation Loans Purchased.

LOANS SOLD

8. **LOANS SOLD, YEAR-TO-DATE (ACCOUNTS SL0022 AND SL0023)**
   Report the number and dollar amount of whole or partial loans that were sold under § 701.23 (if an FCU) or similar state provisions (if an SCU), year-to-date. Do not include Participation Loans Sold.

9. **FIRST MORTGAGE LOANS SOLD ON THE SECONDARY MARKET (ACCOUNT SL0024 AND 736)**
   Total number and amount of all first mortgage real estate loans which have been sold on the secondary market, to other credit unions, to private investors, etc, year-to-date.

10. **LOANS TRANSFERRED WITH LIMITED RECOURSE QUALIFYING FOR SALES ACCOUNTING (ACCOUNT SL0026 AND 819)**
    Report the number and amount of loans transferred year-to-date, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (for example insufficient recourse to preclude sales accounting treatment). Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that

are standard for sales on the secondary market. Do not include loan participations transferred with substantial recourse or those transferred without recourse. If a transfer does not satisfy the criteria for sales treatment (for example isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

11. REAL ESTATE LOANS SOLD WITH SERVICING RETAINED (ACCOUNT SL0028, SL0029, SL0030 AND 779A)
Report the number and dollar amount of real estate loans sold with servicing retained, year-to-date. Also report the number and dollar amount outstanding of those real estate loans that have been sold by the credit union, with servicing retained by the credit union.

12. ALL OTHER LOANS SOLD WITH SERVICING RETAINED (ACCOUNT SL0032, SL0033, SL0034, AND SL0035)
Report the number and dollar amount of all other loans sold with servicing retained, year-to-date. Also report the number and dollar amount outstanding of all other loans that have been sold, with servicing retained by the credit union.

LOAN PARTICIPATIONS

For all loan participations purchased under NCUA regulations 701.22, report the outstanding balance and amount purchased year-to-date. For all loan participations sold under NCUA regulations 701.22, report the retained blance outstanding and the amount sold year-to-date.

Any commercial and/or construction loans whose collateral is real estate should be listed as commercial or construction and not as a real estate loan in this section only.

If participation loans have been sold with recourse, they must be reported on Schedule A, Section 6 – Loans Purchased Sold Under 701.22 and 701.23.

Include all Commercial Construction & Development Loans and Commercial Loans and Lines of Credit. Ensure that these amounts also include any unfunded commitments.

13. VEHICLE – NON-COMMERCIAL (ACCOUNTS SL0036, SL0037, SL0038, AND SL0039)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

14. NON-FEDERALLY GUARANTEED STUDENT LOANS (ACCOUNTS 691L7, SL0041, 691N7, AND SL0043)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

15. 1- TO 4-FAMILY RESIDENTIAL PROPERTY (ACCOUNTS 691L2, SL0045, 691N2, AND SL0047)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

16. COMMERCIAL LOANS EXCLUDING C&D (ACCOUNTS 691L8, SL0049, 691N8, AND SL0051)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

17. COMMERCIAL CONSTRUCTION & DEVELOPMENT (ACCOUNTS 691L9, SL0053, 691N9, AND SL0055)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

18. ALL OTHER (ACCOUNTS SL0056, SL0057, SL0058, AND SL0059)
Report the outstanding balance and amount purchased year-to-date for all loan participations purchased under NCUA regulations 701.22 and the retained balance outstanding and amount sold year-do-date for all loan participations sold under NCUA regulations 701.22.

19. TOTAL (ACCOUNTS 691L, 690, 691N, AND 691)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 8 through 13 for each column.

NCUA FORM 5300 – PAGE 11

Schedule A, Section 7 – 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans and Lines of Credit (Non-Commercial)

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

1. FIXED RATE.

Report information for 1- to 4-family residential property loans with a fixed rate of interest for the term of the loan.

a. >15 Years (Accounts RL0001, RL0002, and RL0003)

Report information for 1- to 4-family residential property first mortgage loans that have an original maturity ***greater than*** 15 years. Report loans that have a fixed rate for the term of the loan.

b. 15 Years or Less (Accounts RL0004, RL0005, and RL0006)

Report information for 1- to 4-family residential property first mortgage loans that have an original maturity of 15 years ***or less***. Report loans that have a fixed rate for the term of the loan.

2. BALLOON/HYBRID

Report information for 1- to 4-family residential property loans that have a balloon feature or convert to an adjustable rate loan after a predefined period.

a. 5 Years (Accounts RL0007, RL0008, and RL0009)

Report information for 1- to 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 convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for ***greater than*** 5 years.

b. 5 Years or less (Accounts RL0010, RL0011, and RL0012)

Report information for 1- to 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.

3. Adjustable Rate (Accounts RL0013, RL0014, and RL0015)

Report information for 1- to 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.

4. Total 1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien (Accounts RL0016 and RL0017)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts RL0002, RL0005, RL0008, RL0011, and RL0014; sum of Accounts RL0003, RL0006, RL0009, RL0012 and RL0015. Account RL0016 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

Report information on closed-end 1- to 4-family residential property loans secured by a junior lien.

a. **Fixed Rate (Accounts RL0018, RL0019, and RL0020)**

Report closed-end fixed rate 1- to 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.

b. Adjustable Rate (Accounts RL0021, RL0022, and RL0023)

Report 1- to 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.

6. Open-End

Report information on open-end 1- to 4-family residential property loans/lines of credit secured by a junior lien.

a. Fixed Rate (Accounts RL0024, RL0025, and RL0026)

Report information on 1- to 4-family residential property loans secured by a junior lien that are eligible for additional advances and have a fixed rate of interest.

b. Adjustable Rate (Accounts RL0024, RL0025, and RL0026)

Report 1- to 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.

7. TOTAL 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN (ACCOUNTS RL0030 AND RL0031)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts RL0019, RL0022, RL0025, and RL0028; sum of Accounts RL0020, RL0023, RL0026, and RL0029. Account RL0030 must equal Account 386A on Schedule A, Section 1.

ALL OTHER (NON-COMMERCIAL) REAL ESTATE

8. CLOSED-END

Report information on all other (non-commercial) closed-end real estate loans. Do not report Commercial Loans or 1- to 4-Family Residential Property Loans.

8a. Fixed Rate (Accounts RL0032, RL0033, and RL0034)

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- to 4-family residential property loans.

8b. Adjustable Rate (Accounts RL0035, RL0036, and RL0037)

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- to 4-family residential property loans.

9. OPEN-END

Report information on all other (non-commercial) open-end real estate loans. Do not report Commercial Loans or 1- to 4-Family Residential Property Loans.

a. Fixed Rate (Accounts RL0039, RL0039, and RL0040)

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 ***neither*** Commercial Loans nor 1- to 4-family residential property.

b. Adjustable Rate (Accounts RL0041, RL0042, and RL0043)

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- to 4-family residential property.

10. TOTAL ALL OTHER (NON-COMMERCIAL) REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS RL0044 AND RL0045)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of accounts RL0032, RL0035, RL0038, and RL0041; sum of accounts RL0033, RL0036, RL0039, and RL0042; and sum of accounts RL0034, RL0037, RL0040, and RL0043. **Account RL0044 must equal Account 386B on Schedule A, Section 1.**

11. TOTAL 1- TO 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER SONSUMER REAL ESTATE LOANS/LINES OF CREDIT (ACCOUNTS RL0046, RL0047, AND RL0048)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of accounts RL0001, RL0004, RL0007, RL0010, RL0013, RL0018, RL0021 RL0024, RL0027, RL0032, RL0035, RL0038, and RL0041; sum of accounts RL0016, RL0030, and RL0044; and sum of accounts RL0017, RL0031, and RL0045.

ADDITIONAL 1- TO 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)

12. BALANCE OUTSTANDING OF 1- TO 4-FAMILY RESIDENTIAL CONSTRUCTION LOANS (ACCOUNT 704A2)

Report the amount of 1- to 4-family residential construction loans that do not meet the definition of a commercial loan. Residential property means a house, condominium unit, cooperative unit, manufactured home, or the construction thereof, and unimproved land zoned for the 1- to 4-family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare where the borrower will be the occupant of the finished construction. Do not include commercial purpose loans in this amount.

13. AMOUNT OF REAL ESTATE LOANS REPORTED IN ACCOUNT RL0047 ABOVE THAT CONTRACTUALLY REFINANCE, REPRICE OR MATURE WITHIN THE NEXT 5 YEARS. (ACCOUNT RL0050)

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.

14. INTEREST ONLY & PAYMENT OPTION 1- TO 4-FAMILY RESIDENTIAL PROPERTY LOANS (ACCOUNTS 704C2, 704C1, AND 704C3)

Report the number and balance outstanding of Interest Only & Payment Option 1- to 4-family residential property loans. Also report the dollar amount of Interest Only & Payment Option 1- to 4-family residential property loans granted year-to-date. A payment option mortgage allows the borrower to choose among several different

payment options each month, usually during the first few years of the loan. The options typically include a payment of principal and interest, an interest only payment, and a minimum payment. An Interest Only loan does not require the borrower to make payments to reduce the principal for a specific period of time. These loans are secured by a first lien.

NCUA FORM 5300 – PAGE 12

SECTION 8 – COMMERCIAL LENDING

This section primarily includes information concerning commercial loans as defined by NCUA regulations §723.2. The Regulatory Reporting section of this schedule concerns Member Business Loans as defined by NCUA regulations § 723.8.

Commercial loan means any loan, line of credit, or letter of credit and 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.

Excluded from the commercial loan definition (See § 723.2) are loans:

- Made by a corporate credit union.
- Made by a federally insured credit union to another federally insured credit union.
- Made by a federally insured credit union to a credit union service organization.
- Secured by a single 1- to 4-family residential property (whether or not it is the borrower's primary residence).
    a. Loan secured by a single 1- to 4-family residential property means a loan that, at origination, is secured wholly or substantially by a lien on a single 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 single 1- to 4-family residential property if the estimated value of the real estate collateral at origination (after deducting any senior liens held by others) is greater than 50 percent of the principal amount of the loan.
- Fully secured by shares in the credit union making the extension of credit or deposits in other financial institutions.
- Secured by a vehicle manufactured for household use.
    a. Loan secured by a vehicle manufactured for household use means a loan that, at origination, is secured wholly or substantially by a lien on a new and used passenger car and other vehicle such as a minivan, sport-utility vehicle, pickup truck, and similar light truck or heavy-duty truck generally manufactured for personal, family, or household use and not used as a fleet vehicle or to carry fare-paying passengers, for which the lien is central to the extension of credit. A lien is central to the extension of credit if 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 vehicle manufactured for household use if the estimated value of the collateral at origination (after deducting any senior liens held by others) is greater than 50 percent of the principal amount of the loan.

b. A fleet vehicle is defined as any vehicle that is centrally controlled and necessary for the operation of the business. The vehicle's use is for the purpose of transporting persons or property for commission or hire, moving material, or used in the delivery of goods and services.
c. In some circumstances a member may purchase a vehicle primarily for personal use and use it only for a portion of the time to generate rideshare revenue. It is incumbent upon the lending credit union to determine the intended use of a financed vehicle and the borrower's level of dependence on ride-share revenue to repay the loan. For example, if more than 50 percent of the repayment source will come from rideshare activity and the loan or associated borrower relationship exceeds $50,000, the vehicle loan should be treated as a commercial loan and underwritten accordingly.

- Otherwise meeting the definition of commercial loan and which, when the aggregate outstanding balances plus unfunded commitments less portions secured by shares in the credit union to a borrower or associated borrower, are equal to less than $50,000.

The definition of commercial loan also excludes covered loans issued under the Small Business Administration's Paycheck Protection Program, 15 U.S.C. 636(a)(36).

Member business loan (See § 723.8(b)) 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:
1. 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
2. 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.
3. Any loan that is fully secured by a lien on a single 1- to 4-family dwelling.

The following table relates to commercial or member business loans as those terms are defined above:

Type of Loan	Member Business Loan	Commercial Loan
Loan secured by a single 1- to 4-family residential property (whether or not secured by a member's primary residence)	No	No
Loan secured by more than one 1- to 4-family residential properties	Yes	Yes

Type of Loan	Member Business Loan	Commercial Loan
Business loan secured by a vehicle manufactured for household use	Yes	No
Business loan secured by a vehicle used in a fleet or to carry fare-paying passengers	Yes	Yes
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 (Except PPP loans)
Non-member business loan or non-member participation interest in a commercial loan made by another lender	No	Yes

Commercial Loan Definition 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. This additional loan meets the definition of a commercial loan at origination regardless of whether or not the line is drawn on. However, the credit union should only report this additional loan as a commercial loan on the call report page 16, lines 1 and 2, if it does not have a zero balance at the end of the reporting period.

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.

These examples pertain to reporting of commercial loans as defined by §723.2 on lines 1 & 2 of this schedule.

1. Commercial Loans

For commercial loans to a member and participations in commercial loans to a member that qualify for true sales accounting, report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date on lines a through k.

- For number of loans, report the number of commercial loans with an outstanding balance greater than zero as of the reporting period.
- For outstanding balance, report the commercial loan amount in each category excluding unfunded commitments.
- For number and amount granted or purchased year-to-date, include the total number and amount plus unfunded commitments at the time of purchase or origination. 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.
- For loans held for sale, report only the number of loans granted or purchased year-to-date.

a. Construction and Development Loans (Accounts 143A3, 143B3, 143C3, and 143D3)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any commercial construction and development loan or participation interest to a member (including a non-owner occupied 1- to 4-family residential property). 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.

b. Secured by Farmland (Accounts 961A5, 042A5, 099A5, and 463A5)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any member commercial loan or participation interest secured by farmland and improvements thereon. Farmland includes all land used for agricultural purposes, such as crop and livestock production, including grazing and pasture land.

c. Secured by Multifamily Residential Property (Accounts 900M, 400M, 090M, and 475M)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest to a member (line 1c) for non-farm commercial-purpose residential properties. Specifically, include:

(1) A loan secured by more than one 1- to 4-family residential property.

(2) Loans secured by 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.

(3) Loans secured by five or more unit housekeeping dwellings with commercial units combined where use is primarily residential.

(4) Loans secured by cooperative-type apartment buildings containing five or more dwelling units.

(5) Loans secured by vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties.

d. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900H2, 400H2, 090H2, and 475H2)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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, or mini-storage warehouse facilities. 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 below.

e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900J2, 400J2, 090J2, and 475J2)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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.

f. Total Real Estate Secured (Accounts 900K2, 718A3, 090K2, and 475K2)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1a through 1e for each column.

g. Loans to finance agricultural production and other loans to farmers (Accounts 961A6, 042A6, 099A6, and 463A6)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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.

h. Commercial and industrial loans (Accounts 900L2, 400L2, 090L2, and 475L2)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of secured loans or 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 accounting. Also, include loans for the purpose of financing capital expenditures, current operations, and dealer floor plans.

i. Unsecured Commercial Loans (Accounts 900C5, 400C5, 090C5, and 475C5)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any unsecured installment loan or participation interest to a member for commercial purposes. Include overdrawn commercial share accounts that qualify as commercial loans.

j. Unsecured Revolving Lines of Credit granted for Commercial Purposes (Accounts 900C6, 400C6, 090C6, AND 475C6)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any commercial purpose unsecured revolving line of credit loan or participation interest to a member with an outstanding balance greater than zero at the end of the reporting period. **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. The number and amount granted or purchased year-to-date must** include each line of credit and credit card loan as a single loan granted. The amount granted or purchased year-to-date must also include unfunded commitments.

k. Total Commercial Loans to Members (Accounts 900A1, 400A1, 090A1, and 475A1)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1f through 1j for each column.

2. PURCHASED COMMERCIAL LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any commercial loan, or participation interest purchased qualifying for true sales accounting, to a nonmember on lines a through k.

- For number of loans, report the number of commercial loans with an outstanding balance greater than zero as of the reporting period.
- For outstanding balance, report the commercial loan amount in each category excluding unfunded commitments.
- For number and amount granted or purchased year-to-date, include the total number and amount plus unfunded commitments at the time of purchase or origination. 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.
- For loans held for sale, report only the number of loans granted or purchased year-to-date.

a. Construction and Development Loans (Accounts 143A4, 143B4, 143C4, and 143D4)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any commercial construction and development loan or participation interest to a nonmember (including a non-owner occupied 1- to 4-family residential property). 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.

b. Secured by Farmland (Accounts 961A7, 042A7, 099A7, and 463A7)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any nonmember commercial loan or participation interest secured by farmland and improvements thereon. Farmland includes all land used for agricultural purposes, such as crop and livestock production, including grazing and pasture land.

c. Secured by Multifamily Residential Property (Accounts 900M1, 400M1, 090M1, and 475M1)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest to a nonmember (line 1c) for non-farm commercial-purpose residential properties. Specifically, include:

(1) A loan secured by more than one 1- to 4-family residential property.

(2) Loans secured by 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.

(3) Loans secured by five or more unit housekeeping dwellings with commercial units combined where use is primarily residential.

(4) Loans secured by cooperative-type apartment buildings containing five or more dwelling units.

(5) Loans secured by vacant lots in established multifamily residential sections or in areas set aside primarily for multifamily residential properties.

d. Secured by Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900H3, 400H3, 090H3, and 475H3)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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, or mini-storage warehouse facilities. 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 below.

e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (Accounts 900J3, 400J3, 090J3, and 475J3)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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.

f. Total Real Estate Secured (Accounts 900K3, 718A4, 090K3, and 475K3)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1a through 1e for each column.

g. Loans to finance agricultural production and other loans to farmers (Accounts 961A8, 042A8, 099A8, and 463A8)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any loan or participation interest 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.

h. Commercial and industrial loans (Accounts 900L3, 400L3, 090L3, and 475L3)

Report the number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of secured loans or 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 for the purpose of financing capital expenditures, current operations, and dealer floor plans.

i. Unsecured Commercial Loans (Accounts 900C7, 400C7, 090C7, and 475C7)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any unsecured installment loan or participation interest to a nonmember for commercial purposes. Include overdrawn commercial share accounts that qualify as commercial loans.

j. Unsecured Revolving Lines of Credit granted for Commercial Purposes (Accounts 900C8, 400C8, 090C8, and 475C8)

Report the total number, outstanding balance, number of loans granted or purchased year-to-date, and amount granted or purchased year-to-date of any commercial purpose unsecured revolving line of credit loan or participation interest to a nonmember with an outstanding balance greater than zero at the end of the reporting period. **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.** The number and amount granted or purchased year-to-date must include each line of credit and credit card loan as a single loan granted. The amount granted or purchased year-to-date must also include unfunded commitments.

k. Total Commercial Loans to Nonmembers (Accounts 900B1, 400B1, 090B1, and 475B1)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1f through 1j for each column.

Total Commercial Loans (Accounts 900T1 and 400T1)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 900A1 and 900B1 and Accounts 400A1 and 400B1.

MISCELLANEOUS COMMERCIAL LOAN INFORMATION

3. OUTSTANDING AGRICULTURAL RELATED LOANS (SUM OF ACCOUNTS 961A5, 961A6, 961A7, AND 961A8; SUM ACCOUNTS 042A5, 042A6, 042A7, AND 042A8) (ACCOUNTS 961A9 AND 042A9)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 961A5, 961A6, 961A7, and 961A8 (for the *Number of loans* column); sum of Accounts 042A5, 042A6, 042A7, and 042A8 (for the *Amount of loans* column).

4. AMOUNT OF REAL ESTATE LOANS INCLUDED IN ACCOUNTS 718A3 AND 718A4 ABOVE THAT CONTRACTUALLY REFINANCE, REPRICE, OR MATURE WITHIN THE NEXT 5 YEARS (ACCOUNTS CM0099)

Report the outstanding balance of real estate loans reported in Accounts 718A3 and 718A4 that, according to contractual agreements, will refinance, reprice, or mature within the next 5 years and that are not reported as 1- to 4-Family Residential Property Loans.

5. OUTSTANDING COMMERCIAL PARTICIPATIONS SOLD BUT RETAINED SERVICING (INCLUDING UNFUNDED COMMITMENTS) (ACCOUNTS 1061A AND 1061)

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 your balance sheet, but are still serviced by your credit union.

6. OUTSTANDING COMMERCIAL LOANS SOLD BUT RETAINED SERVICING (INCLUDING UNFUNDED COMMITMENTS) (ACCOUNTS 1062A AND 1062)

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.

7. YEAR TO DATE COMMERCIAL LOANS/PARTICIPATIONS SOLD BUT DID NOT RETAIN SERVICING (INCLUDING UNFUNDED COMMITMENTS) (ACCOUNTS 1063A AND 1063)

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.

REGULATORY REPORTING – PART 723 – MEMBER BUSINESS LOANS

8. NET MEMBER BUSINESS LOAN BALANCE (NMBLB) (ACCOUNT 400A)

Report the net member business loan balance (NMBLB) as defined in §723.8(e) on this line. The NMBLB is used to determine compliance with statutory limits on the aggregate amount of member business loans that may be held by a federally insured credit union.

A federally insured credit union's NMBLB is determined by calculating the outstanding member business loan balance **plus any unfunded commitments** reduced by any portion of the loan that is:

- secured by shares in the credit union, or by shares or deposits in other financial institutions, or
- insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or
- subject to an advance commitment to purchase by any agency of the Federal Government, a state or any political subdivision of such state, or
- sold as a participation interest without recourse and qualifying for true sales accounting under generally accepted accounting principles.

Examples for reporting Business Loans on line 7.

If a member has $35,000 in business purpose loans and the credit union grants this member another business purpose loan for $40,000, the credit union should report the additional $40,000 as a Member Business Loan.

If, in the case above, the member subsequently pays down the loans, making the aggregate total business purpose loans less than $50,000, the credit union is not required to list any of these loans as Member Business Loans since the new aggregate loan total is now below the $50,000 threshold in §723.8(c) of NCUA's regulations.

NCUA FORM 5300 – PAGE 13

Schedule B, Section 1 – Held-to-Maturity and Available-for-Sale Debt Securities

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 debt securities on the appropriate row.

Held-to-Maturity Fair Value (B) – Report the fair value of held-to-maturity debt securities on the appropriate row.

Available-for-sale Amortized Cost (C) – Report the amortized cost of available-for-sale debt securities on the appropriate row.

Available-for-sale Fair Value (D) – Report the fair value of available-for-sale debt securities on the appropriate row.

1. US Government Obligations (Accounts NV0001, NV0002, NV0003, and NV0004)

Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.

2. Federal Agency Securities – Guaranteed.

Report the amount of investments in securities guaranteed by government corporations and government sponsored enterprises (GSEs).

a. Agency/GSE Debt Instruments – Guaranteed (Accounts NV0013, NV0014, NV0015, and NV0016)

Report the amount of investments in Agency/GSE Debt Instruments guaranteed by a federal agency or GSE.

b. Agency/GSE Non-Debenture Instruments – Guaranteed (Accounts NV0017, NV0018, NV0019, and NV0020)

Report the amount of investments in Agency/GSE Non-Debenture Instruments guaranteed by a federal agency or GSE.

c. Total Federal Agency Securities – Guaranteed (Accounts NV0021, NV0022, NV0023, and NV0024)

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.

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.

a. Agency/GSE Debt Instruments – Non-Guaranteed. (Accounts NV0025, NV0026, NV0027, and NV0028)

Report the amount of investments in Agency/GSE Debt Instruments not guaranteed by a federal agency or GSE.

b. Agency/GSE Non-Debenture Instruments – Non-Guaranteed. (Accounts NV0029, NV0030, NV0031, and NV0032)

Report the amount of investments in Agency/GSE Non-Debenture Instruments not guaranteed by a federal agency or GSE. Include credit-risk transfer securities in this category. Examples of credit-risk transfer securities are Structure Agency Credit Risk (STACR) or Connecticut Avenue Securities (CAS).

c. Total Federal Agency Securities – Non-Guaranteed. (Accounts NV0033, NV0034, NV0035, and NV0036)

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.

4. NON-FEDERAL AGENCY ASSET-BACKED SECURITIES – SENIOR TRANCHES.

Report the amount of investment in senior tranche, non-federal agency asset-backed securities.

a. Privately Issued Residential Mortgage Related Securities. (Accounts NV0037, NV0038, NV0039, and NV0040)

Report the amount of investments in Senior Tranche Privately Issued Residential Mortgage Related Securities (as defined in 15 U.S.C. 78c(a)(41)).

b. Privately Issued Commercial Mortgage Related Securities. (Account NV0041, NV0042, NV0043, and NV0044)

Report the amount of investments in Senior Tranche Privately Issued Commercial Mortgage Related Securities (as defined in 15 U.S.C. 78c(a)(41)).

c. Other Asset-Backed Securities. (Account codes NV0045, NV0046, NV0047, and NV0048)

Report the amount of investments in Other Non-Federal Agency Senior Tranche Asset-Backed Securities.

d. Total Non-Federal Agency Asset-Backed Securities – Senior Tranches. (Accounts NV0049, NV0050, NV0051, and NV0052)

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.

5. NON-FEDERAL AGENCY ASSET-BACKED SECURITIES – SUBORDINATED TRANCHES.
Report the amount of investment in subordinated tranche, non-federal agency asset-backed securities.

a. Privately Issued Residential Mortgage Related Securities. (Accounts NV0053, NV0054, NV0055, and NV0056)

Report the amount of investments in Subordinated Tranche Privately Issued Residential Mortgage Related Securities.

b. Privately Issued Commercial Mortgage Related Securities. (Accounts NV0047, NV0058, NV0059, and NV0060)

Report the amount of investments in Subordinated Tranche Privately Issued Commercial Mortgage Related Securities.

c. Other Asset-Backed Securities. (Accounts NV0061, NV0062, NV0063, and NV0064)

Report the amount of investments in Other Non-Federal Agency Subordinated Tranche Asset-Backed Securities.

d. Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. (Accounts NV0065, NV0066, NV0067, and NV0068)

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.

6. SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (ACCOUNTS NV0069, NV0070, NV0071, AND NV0072)
Report the amount of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.

7. DEBT SECURITIES ISSUED BY DEPOSITORIES, BANKS, AND CREDIT UNIONS (ACCOUNTS NV0073, NV0074, NV0075, AND NV0076)
Report the amount of investments in debt securities issued by depositories, banks, and credit unions.

8. ALL OTHER HELD-TO-MATURITY OR AVAILABLE-FOR-SALE DEBT SECURITIES (ACCOUNTS NV0077, NV0078, NV0079, AND NV0080)
Report the amount of all other HTM and AFS debt securities.

9. TOTAL HTM OR AFS INVESTMENT SECURITIES. (ACCOUNTS NV0081, 801, NV0083, AND NV0084)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of NV0001, NV0021, NV0033, NV0049, NV0065, NV0069, NV0073, and NV0077; and sum of NV0002, NV0022, NV0034, NV0050, NV0066, NV0070, NV0074, and NV0078; and sum of NV0003, NV0023, NV0035, NV0051, NV0067, NV0071, NV0075, and NV0079; and sum of NV0004, NV0024, NV0036, NV0052, NV0068, NV0072, NV0076, and NV0080. The amount reported in

Account NV0081 must equal AS0073 on page 1. The amount reported in Account NV0084 must equal AS0067 on page 1.

NCUA FORM 5300 – PAGE 14

Schedule B, Section 2 – Trading Debt and Equity Securities

1. US GOVERNMENT OBLIGATIONS. (ACCOUNT NV0087)

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.

2. FEDERAL AGENCY SECURITIES – GUARANTEED.

Report the fair value of investments in securities guaranteed by government corporations and government sponsored enterprises (GSEs).

a. Agency/GSE Debt Instruments – Guaranteed. (Account NV0088)

Report the fair value of investments in Agency/GSE Debt Instruments guaranteed by a federal agency or GSE.

b. Agency/GSE Non-Debt Instruments – Guaranteed. (Account NV0089)

Report the fair value of investments in Agency/GSE Non-Debt Instruments guaranteed by a federal agency or GSE.

c. Total Federal Agency Securities – Guaranteed. (Account NV0090)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0088 and NV0089.

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.

a. Agency/GSE Debt Instruments – Non-Guaranteed. (Account NV0091)

Report the fair value of investments in Agency/GSE Debt Instruments not guaranteed by a federal agency or GSE.

b. Agency/GSE Non-Debenture Instruments – Non-Guaranteed. (Account NV0092)

Report the fair value of investments in Agency/GSE Non-Debenture Instruments not guaranteed by a federal agency or GSE.

c. Total Federal Agency Securities – Non-Guaranteed. (Account NV0093)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0091 and NV0092.

4. NON-FEDERAL AGENCY ASSET-BACKED SECURITIES – SENIOR TRANCHES.

Report the fair value of investment in senior tranche, non-federal agency asset-backed securities.

a. Privately Issued Residential Mortgage Related Securities. (Account NV0094)

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)).

b. Privately Issued Commercial Mortgage Related Securities. (Account NV0095)

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)).

c. Other Asset-Backed Securities. (Account NV0096)

Report the fair value of investments in Other Non-Federal Agency Senior Tranche Asset-Backed Securities.

d. Total Non-Federal Agency Asset-Backed Securities – Senior Tranches. (Account NV0097)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0094, NV0095, and NV0096.

5. NON-FEDERAL AGENCY ASSET-BACKED SECURITIES – SUBORDINATED TRANCHES.

Report the fair value of investment in subordinated tranche, non-federal agency asset-backed securities.

a. Privately Issued Residential Mortgage Related Securities. (Account NV0098)

Report the fair value of investments in Subordinated Tranche Privately Issued Residential Mortgage Related Securities.

b. Privately Issued Commercial Mortgage Related Securities. (Account NV0099)

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)).

c. Other Asset-Backed Securities. (Account NV0100)

Report the fair value of investments in Other Non-Federal Agency Subordinated Tranche Asset-Backed Securities.

d. Total Non-Federal Agency Asset-Backed Securities – Subordinated Tranches. (Account NV0101)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0098, NV0099, and NV0100.

6. SECURITIES ISSUED BY STATES AND POLITICAL SUBDIVISIONS IN THE U.S. (ACCOUNT NV0102)

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

7. DEBT SECURITIES ISSUED BY DEPOSITORIES, BANKS, AND CREDIT UNIONS (ACCOUNT NV0103)

Report the amount of investments in debt securities issued by depositories, banks, and credit unions.

8. ALL OTHER TRADING INVESTMENTS. (ACCOUNT NV0104)
Report the fair value of all other investments that were bought and are held principally for the purpose of selling in the near term.

9. TOTAL TRADING DEBT SECURITIES. (ACCOUNT NV0105)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0087, NV0090, NV0093, NV0097, NV0101, NV0102, NV0103, and NV0104. Must equal the amount reported in Account AS0061 on page 1.

10. EQUITY SECURITIES
Report the fair value of all investments in equity securities in the appropriate account. Must equal the amount reported in Account AS0055 on page 1.

a. **Common Stock (Account NV0106)**
b. **Registered Investment Companies (Account NV0107)**
c. **Other Equities (Account NV0108)**
d. **Total Equity Securities (Account NV0109)**

11. TOTAL TRADING DEBT AND EQUITY SECURITIES (ACCOUNT NV0110)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts NV0105 and NV0109.

NCUA FORM 5300 – PAGE 15

Schedule B – Investments, Supplemental Information

SECTION 3 – INVESTMENT MATURITY DISTRIBUTION

Weighted Average Life. Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

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).*	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 STIFs.	i. *Mutual Funds (registered investment companies) and Common Trust Investments (collective investment funds)*: 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 the prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years. ii. Money market funds and Short-term investment funds (STIFs): One (1) year or less.
(e) Callable fixed-rate debt obligations and deposits.*	Period remaining to maturity date.

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.**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities.	Greater than ten (10) years.

*Multi-coupon instruments ("Step-ups") are also reported at the period remaining to maturity date.

**Include Central Liquidity Facility (CLF) and Federal Home Loan Bank (FHLB) stock.

1. Time and Other Deposits (Accounts NV0111, NV0112, NV0113, NV0114, NV0115, and NV0116)

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 AS0007 on page 1.**

2. Equity Securities (Accounts AS0050, AS0051, AS0052, AS0053, AS0054, and NV0122)

Report the amount of investment in equity securities, including all mutual funds (even those that only invest in U.S. Government debt securities) at fair value. Refer to Accounting Standards Codification (ASC) 321, Investments – Equity Securities. Report these investments at fair value in the appropriate maturity range using the Weighted Average Life Table. **The Total Amount (NV0122) must agree to the amount reported in Account AS0055 on page 1.**

3. Trading Debt Securities (Accounts AS0056, AS0057, AS0058, AS0059, AS0060, and NV0128)

Report the amount of investment in debt securities that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. These investments should be categorized based on maturity or call, **not** on the basis of intent to sell. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities. Report these investments at fair value in the appropriate maturity range using the Weighted Average Life Table. **The Total Amount (NV0128) must agree to the amount reported in Account AS0061 on page 1.**

4. Available-for-Sale Debt Securities (Accounts AS0062, AS0063, AS0064, AS0065, AS0066, and NV0134)

Report the amount of investment in debt securities that your credit union has classified as available for sale. Report these investments at fair value in the appropriate maturity range according to the Weighted Average Life table. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities. **The**

Total Amount (NV0134) must agree to the amount reported in Account AS0067 on page 1.

5. Held-to-Maturity Debt Securities (Accounts AS0068, AS0069, AS0070, AS0071, AS0072, and NV0140)

Report the amount of investment in debt securities that your credit union has classified as held to maturity. Report these investments at amortized cost in the appropriate maturity range according to the Weighted Average Life table. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities. **The Total Amount (NV0140) must agree to the amount reported in Account AS0073 on page 1.**

6. Investment in Natural Person Credit Unions (Accounts NV0141, NV0142, NV0143, NV0144, NV0145 and NV0146)

Report the outstanding balance of all investments in credit unions, other than corporate credit unions, that are not included elsewhere in the Investment Maturity Distribution.

7. Other Investments (Account 766A, 766B, 766C1, 766C2, 766D, and NV0152)

Include CLF stock, FHLB stock, Federal Reserve stock, and common trust investments in the same maturity classification as shown in the Weighted Average Life table. Report any other investments not listed above at their remaining maturities.

8. Total (Sum items 1 – 7)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in items 1 through 7.

NCUA FORM 5300 – PAGE 16

Schedule B, Section 4 – Investments, Memoranda

1. NON-CONFORMING INVESTMENTS (SCU ONLY) (ACCOUNT 784A)

This question is for state chartered credit unions only. Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See 12 U.S.C. § 1757) or NCUA regulations (see part 703). Do not include the investments listed in Schedule B Accounts 789C, or 789D.

2. OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATES (ACCOUNT 788)

Report the book value of all certificates of deposit and share certificates purchased through or from a broker, regardless of the certificate's negotiability or the investment classification on page 1. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

REALIZED INVESTMENT GAINS (LOSSES)

3. REALIZED GAINS (LOSSES) ON HELD-TO-MATURITY DEBT SECURITIES (ACCOUNT NV0159)

Report the year-to-date realized gains and losses on held-to-maturity debt securities.

4. REALIZED GAINS (LOSSES) ON AVAILABLE-FOR-SALE DEBT SECURITIES (ACCOUNT NV0160)

Report the year-to-date realized gains and losses on available-for-sale debt securities.

5. REALIZED GAINS (LOSSES) ON ALL OTHER INVESTMENTS (DO NOT INCLUDE GAIN OR LOSS ON TRADING DEBT SECURITIES) (ACCOUNT NV0161)

Report the year-to-date realized gains and losses on all other investments, excluding trading debt securities.

6. GAIN (LOSS) ON INVESTMENTS (ACCOUNT NV0162)

This line does not required input and will be populated with the sum of Accounts NV0159, NV0160, and NV0161 when the Call Report is submitted.

OTHER THAN TEMPORARY IMPAIRMENT INFORMATION – ALREADY REPORTED IN ACCOUNT NV0159, NV0160, AND NV0161

7. TOTAL OTHER-THAN-TEMPORARY IMPAIRMENT (OTTI) LOSSES (ACCOUNT 420A)

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.*

8. LESS: PORTION OTTI LOSSES IN OTHER COMPREHENSIVE INCOME (ACCOUNT 420B)

Report the amount of year-to-date OTTI included in Account 420A 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 945C.

9. OTTI LOSSES RECOGNIZED IN EARNINGS (ACCOUNT 420C)

This line does not require input and will automatically populate when the Call Report is submitted with the difference of Account 420A and 420B. This difference represents the amount of year-to-date OTTI due to credit losses.

DERIVATIVES HEDGE – ALREADY REPORTED IN ACCOUNT IS0047 ON PAGE 5

10. GAIN (LOSS) ASSOCIATED WITH THE HEDGED ITEM IN A NON-TRADING FAIR VALUE DERIVATIVES HEDGE (INCLUDED IN IS0047) (ACCOUNT IS0026)

For Derivatives in a Fair Value hedge, report both the gain (loss) of the hedged instrument and the gain (loss) of the hedging derivative.

ASSETS USED TO FUND EMPLOYEE BENEFIT OR DEFERRED COMPENSATION PLANS

11. AMOUNTS REPORTED IN THE ASSET SECTION OF THE STATEMENT OF FINANCIAL CONDITION TO FUND EMPLOYEE BENEFIT OR DEFERRED COMPENSATION PLANS UNDER §701.19(C) (IF FCU) OR SIMILAR STATE PROVISIONS (IF SCU), THAT ARE NOT AUTHORIZED UNDER PART 703 OF NCUA REGULATIONS

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

a. Securities (Account 789C)

Report the recorded value of all securities held to fund employee benefit or deferred compensation plans.

b. Other Investments (Account 789D)

Report the recorded value of all other investments held to fund employee benefit or deferred compensation plans.

c. Other Assets

Report the recorded value of all other assets held to fund employee benefit or deferred compensation plans.

i. Split Dollar Life Insurance Arrangements

Report the recorded value of Collateral Assignment or Endorsement split dollar life insurance arrangements.

a) Collateral Assignment Split Dollar Arrangements (Accounts NV0169, NV0170, and 789E)

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 loans used to fund collateral assignment split dollar life insurance arrangements.

b) Endorsement Split Dollar Arrangements (Accounts NV0172, NV0172, and 789E1)
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.

ii. Other Insurance (Account 789E2)

Report the recorded value of all other insurance held to fund employee benefits or deferred compensation plans.

iii. Other Non-Insurance (Account 789F)
Report the recorded value of all other assets held to fund employee benefits or deferred compensation plans that have not been reported in Accounts 789C, 789D, 789E, 789E1, or 789E2 above.

d. Total (Account 789G)

This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F.

CHARITABLE DONATION ACCOUNTS

12. AMOUNTS REPORTED IN ASSET SECTION OF THE STATEMENT OF FINANCIAL CONDITION TO FUND CHARITABLE DONATION ACCOUNTS (ACCOUNT 789H)
Report the recorded value of investments in Charitable Donation Accounts allowed under §721.3(b)(2) of the NCUA regulations (for federal credit unions) or other similar state provisions (for state credit unions).

NCUA FORM 5300 – PAGE 17
Schedule C, Section 1 and Section 2

SECTION 1 – UNFUNDED COMMITTMENTS

1. UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS (ACCOUNT 814K)

Report the portion of the Commercial Loan Balances from **Schedule A, Section 8 – Commercial Lending** that represent unfunded commitments.

2. UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL LOANS)

a. Revolving Open-End Lines Secured by 1- to 4-Family Residential Properties (Account 811D)

Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1- to 4-family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.

b. Credit Card Lines (Account 812C)

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

c. Unsecured Share Draft Lines of Credit (Account 815C)

Report the amount of unfunded lines of credit available that can be accessed through use of a personal check.

d. Unused Overdraft Protection Program (Account 822C)

Report the amount of unused overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities and typically provide members with an express overdraft "limit" that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.

e. Other Unfunded Commitments (Account 816B5)

Report the unfunded portions of all other commitments not reported on lines 2a – d.

f. Total Unfunded Commitments for Non-Commercial Loans (Account 816T)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 2a through 2e.

3. TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES (ACCOUNTS 816A1, 816A2, AND 816A)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1 and 3I for each column.

SECTION 2 – OFF-BALANCE SHEET EXPOSURES

Credit unions with more than $500 million in Total Assets must complete this section.

1. TOTAL UNCONDTIONALLY CANCELABLE UNFUNDED COMMITMENTS FOR ALL LOAN TYPES (ACCOUNT LQ0013)

Report the total amount of unfunded commitments that are unconditionally cancelable. A unconditionally canceable commitment means a commitment that a credit union may, at any time, with or without cause, refuse to extend credit under (to the extent permitted under applicable law). The contractual agreement must explicitly state that the credit union can unconditionally refuse to extend credit under the commitment. A provision stating the credit union can cancel the commitment for good cause would be insufficient.

2. CONDITIONALLY CANCELABLE UNFUNDED COMMITMENTS

Report the amount of conditionally cancelable commitments (commitments that do not meat the definition of unconditionally cancelable) in the appropriate account:

a. **Commercial Loans (Account LQ0014)**

b. **Consumer Loans - Secured and Real Estate (Account LQ0015)**

c. **Consumer Loans – Unsecured (Account LQ0016)**

d. **Total Conditionally Cancelable Unfunded Commitments (Account LQ0017)**

   This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 2a through 2c.

3. LOANS TRANSFERRED WITH LIMITED RECOURSE OR OTHER SELLER-PROVIDED CREDIT ENHANCEMENTS (NET OF ANY RELATED VALUATION ALLOWANCE)

Report the exposure amount for loans transferred with limited recourse in the appropriate account. The exposure amount is the maximum contractual amount the credit union is exposed to according to the agreement, net of any related valuation allowance.

a. **Commercial Loans (Account LQ0018)**

b. **Consumer Loans (Account LQ0019)**

c. **Total Loans Transferred with Limited Recourse (LQ0020)**

   This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 3a through 3b.

4. LOANS TRANSFERRED UNDER THE FHLB MPF PROGRAM (ACCOUNT LQ0021)

Report the exposure amount for loans transferred under the Federal Home Loan Bank (FHLB) mortgage partnership finance program, the outstanding loan balance as of the reporting date, net of any related valuation allowance.

5. Financial Standby Letters of Credit (Account LQ0022)

Report the total potential exposure of the credit union under the contractual agreement.

6. Forward Agreements that are not derivative contracts (Account LQ0023)

Report the future contractual obligation amount for forward agreements that are not a derivative contract. A forward agreement would mean a legally binding contractual obligation to purchase assets with certain drawdown at a specified future date, not including commitments to make residential mortgage loans or forward foreign exchange contracts.

Typical mortgage lending activities such as forward loan delivery commitments between credit unions and investors are typically derivative contracts, and therefore, would be excluded from the off-balance sheet exposure definition.

Put and call options on mortgage-backed securities are also typically derivatives and would be excluded from the definition of off-balance sheet exposure. A contractual obligation for the future purchase of a "to be announced" (that is, when-issued) mortgage securities contract that does not meet the definition of a derivative contract, however, would be captured by the off-balance sheet exposure definition as it would be considered a forward agreement. In contrast, a contractual obligation for the future sale (rather than purchase) of a "to be announced" mortgage securities contract that does not meet the definition of a derivative contract would not be captured in the off-balance sheet qualifying criterion, as it would not be considered a forward agreement.

7. Sold Credit Protection

The exposure amount for sold credit protection through guarantees and credit derivatives would be the total potential exposure of the credit union under the contractual agreement.

a. Guarantees (Account LQ0024)

Report the credit union's total potential exposure amount under guarantee contracts. A guarantee means a financial guarantee, letter of credit, insurance, or similar financial instrument that allows one party to transfer the credit risk of one or more specific exposures to another party

b. Credit Derivatives (Account LQ0025)

Report the credit union's total potential exposure amount under credit derivative contracts. A credit derivative means a financial contract executed under standard industry credit derivative documentation that allows one party (the protection purchaser) to transfer the credit risk of one or more exposures (reference exposure[s]) to another party (the protection provider) for a certain period of time. At this time, FCUs are not permitted to have credit derivatives.

c. Total Sold Credit Protection (Account LQ0026)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 8a through 8b.

8. OFF-BALANCE-SHEET SECURITIZATION EXPOSURES (ACCOUNT LQ0027)

Report the notional amount of the exposure - including any credit enhancements, representations, or warranties that obligate a credit union to protect another party from losses arising from the credit risk of the underlying exposures that arises from a securitization. For example, if an originating credit union provides liquidity or credit support for an issued securitization, the credit union may report an off-balance sheet securitization exposure. The exposure amount of an off-balance sheet securitization exposure would be the notional amount of the exposure.

9. SECURITIES BORROWING OR LENDING TRANSACTIONS (ACCOUNT LQ0028)

Report for securities borrowing or lending transactions, the amount of all securities borrowed or lent against collateral or on an uncollateralized basis.

10. OFF-BALANCE SHEET EXPOSURE OF REPURCHASE TRANSACTIONS (ACCOUNT LQ0029)

Report the off-balance sheet exposure amount for a repurchase transaction. This equals all of the positions the credit union has sold or bought subject to repurchase or resale, which equals the sum of the current fair values of all such positions.

Repurchase transactions mean either a transaction in which a credit union agrees to sell a security to a counterparty and to repurchase the same or an identical security from that counterparty at a specified future date and at a specified price or a transaction in which an investor agrees to purchase a security from a counterparty and to resell the same or an identical security to that counterparty at a specified future date and at a specified price.

11. ALL OTHER OFF-BALANCE SHEET EXPOSURES NOT INCLUDED ABOVE, BUT MEET THE DEFINITION OF COMMITMENTS (ACCOUNT LQ0030)

Report all other off-balance sheet exposures not included above that meet the definition of commitments. A commitment includes any legally binding arrangement that obligates the credit union to extend credit, purchase or sell assets, enter into a borrowing agreement, or enter into a financial transaction.

NCUA FORM 5300 – PAGE 18
Schedule C, Sections 3, 4, and 5

SECTION 3 – CONTINGENT LIABILITIES

1. OTHER CONTINGENT LIABILITIES (ACCOUNT 818A)

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

SECTION 4 – BORROWING ARRANGEMENTS

1. 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 1a through 1f.

Report the following for line 1:

- **Line of Credit Limit:** A line of credit limit is defined as a secured or unsecured maximum allowed borrowing amount with a corporate credit union, bank, Federal Home Loan Bank (FHLB), or another borrowing source. Report the total maximum allowed to be borrowed whether or not any amounts have been advanced against that limit. Typically, a line of credit may be borrowed against and paid down at any time without penalty.
- **Draws Against Line of Credit:** Report the current outstanding principal balance of advances drawn against line of credit borrowing arrangements for each borrowing source.
- **Outstanding Term and Other Borrowings:** Report the outstanding term and other borrowing amounts for each borrowing source. Such borrowings have a specific final due date on which the credit union must pay back the specific loan amount in full. Such borrowing arrangements may or may not carry penalties for early pre-payment of the loan amount prior to the stated final maturity date.
- **Assets Pledged to Secure All Outstanding Borrowings:** Report the total unpaid principal balance of assets pledged to secure borrowings, such as pledged loans and/or securities.

a. Corporate Credit Unions (Accounts 884, 885A, LQ0034, and LQ0035)

Report information related to borrowing arrangements with corporate credit unions in the appropriate columns. Include subordinated debt in the Outstanding Term and Other Borrowings column only if it is known for certain that a corporate credit union is the current borrower of the subordinated debt.

b. Natural Person Credit Unions (Accounts 884C, 885A1, LQ0038, and LQ0039)

Report information related to borrowing arrangements with natural person credit unions in the appropriate columns. Include subordinated debt in the

Outstanding Term and Other Borrowings column only if it is known for certain that a natural person credit union is the current borrower of the subordinated debt.

c. Federal Home Loan Bank (Accounts LQ0040, 885A3, LQ0042, and LQ0043)

Report information related to borrowing arrangements with Federal Home Loan Bank in the appropriate columns.

d. Central Liquidity Facility (Accounts LQ0044 and LQ0045)

Report information related to borrowing arrangements with the Central Liquidity Facility in the appropriate columns.

e. FRB – excludes amounts reported in Account LC0085 below (Account LQ0046 and LQ0047)

Report information related to borrowing arrangements with the Federal Reserve Bank in the appropriate columns. **Do not include Paycheck Protection Program Lending Facility Loans.**

i. FRB Paycheck Protection Program Lending Facility Loans (Accounts LC0085 and LC0047)

Report information related to FRB Paycheck Protection Program Lending Facility Loans in the appropriate columns. Report the Federal Reserve Board's Paycheck Protection Program Lending Facility loan in account LC0085. Include Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047.

f. Other Sources (Accounts 884D, 885A2, LQ0052, and LQ0053)

Report information related to borrowing arrangements with other sources in the appropriate columns. Include subordinated debt in the Outstanding Term and Other Borrowings column unless it is known for certain that a corporate or natural person credit union is the current counterparty of the subordinated debt. Also include Borrowing Repurchase Transactions.

g. Total Borrowings & Assets Pledged (Accounts 881, 885A4, LQ0056, and 878)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1a through 1f for each column. **The amount reported in Account 885A4 must agree to Account 883C in Schedule C, Section 5. Account 885A4 plus Account LQ0056 must agree to the amount reported in Account LQ0860 in Schedule C, Section 5.**

2. AMOUNT OF BORROWING CALLABLE BY LENDER (ACCOUNT 865A)

Report the amount of borrowings callable by lender.

3. BORROWING CAPACITY NOT REPORTED IN BORROWING ARRANGEMENTS (LQ0059)

Credit unions who have pledged collateral at a third-party, such as the FHLB or the Fed, should receive a formal collateral report (or borrowing capacity statement)

noting what is pledged and the value of the pledged collateral. Report the remaining amount of borrowing capacity associated with the borrowing arrangement.

SECTION 5 – BORROWING MATURITY DISTRIBUTION

1. DRAWS AGAINST LINES OF CREDIT (ACCOUNTS 883A, 883B1, 883B2, AND 883C)

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

2. OTHER NOTES, PROMISSORY NOTES, AND INTEREST PAYABLE (ACCOUNTS 011A, 011B1, 011B2, AND 011C)

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 Federal Reserve Board's Paycheck Protection Program Lending Facility loans and 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 Accounts 883A, 883B1, 883B2, and 883C.

3. BORROWING REPURCHASE TRANSACTIONS (ACCOUNTS 058A, 058B1, 058B2, AND 058C)

Report the amount of all borrowing repurchase transactions and dollar roll financing transactions in the appropriate maturity column.

4. SUBORDINATED DEBT (ACCOUNTS 867A, 867B1, 867B2, AND 867C)

Report the amount of subordinated debt, including §208 assistance, in the appropriate maturity column by remaining maturity

5. TOTAL BORROWINGS (ACCOUNTS 860A, 860B1, 860B2, AND LQ0860)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 1 through 4, Columns A, B1, B2, and C. **The amount reported in LQ0860 must agree to the amount reported in Account 860C on page 3 and Account 885A4 plus LQ0056 in Schedule C, Section 4.**

NCUA FORM 5300 - PAGE 19
Schedule D – Shares, Supplemental Information

SCHEDULE D
All credit unions must complete Schedule D.

NUMBER OF MEMBERS

1. NUMBER OF CURRENT MEMBERS (ACCOUNT 083)
Report the number of credit union members. Report the actual number of members, not the number of accounts.

2. NUMBER OF POTENTIAL MEMBERS (ACCOUNT 084)
Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.

SHARES/DEPOSITS MATURITY DISTRIBUTION
Overdrawn Accounts: Transfer all overdrawn share balances from their respective share account to All Other Unsecured Loans/Lines of Credit (Accounts 994 and 397). **Do not report negative share balances in this section.**

3. SHARE DRAFTS (ACCOUNTS 452, 902A, AND 902)
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.

4. REGULAR SHARES (ACCOUNTS 454, 657A, AND 657)
Report the number of accounts, and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

5. MONEY MARKET SHARES (ACCOUNTS 458, 911A AND 911)
Report the number of accounts, and dollar amount of all credit union money market shares.

6. SHARE CERTIFICATES (ACCOUNTS 451, 908A, 908B1, 908B2, AND 908C)
Report the number of accounts, and dollar amount of credit union share certificates by remaining maturity, including Christmas, vacation, and other club accounts.

7. IRA/KEOGH ACCOUNTS (ACCOUNTS 453, 906A, 906B1, 906B2, AND 906C)
Report the rate, 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).

8. ALL OTHER SHARES AND DEPOSITS (ACCOUNTS 455, 630A, 630B1, 630B2, AND 630)
Report the number of accounts, and dollar amount of all other credit union shares and deposits not already reported above, including Health Savings Accounts.

9. TOTAL SHARES (ACCOUNTS 966, 013A, 013B1, 013B2, AND SH0013)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 3 through 8.

10. NONMEMBER DEPOSITS (ACCOUNTS 457, 880A, 880B1, 880B2, AND SH0880)
Report the number of accounts, and dollar amount of non-member deposits, including nonmember public unit and brokered deposits, by remaining maturity. Please refer to §701.32(b) of the NCUA's regulations for information on the aggregate limit on public unit and nonmember shares (deposits).

11. TOTAL SHARES AND DEPOSITS (ACCOUNTS 460, 018A, 018B1, 018B2, AND SH0018)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 9 and 10.

ADDITIONAL INFORMATION ON SHARES/DEPOSITS

Report additional information on the shares and deposits reported above:

12. ACCOUNTS HELD BY MEMBER PUBLIC UNITS (ACCOUNT 631)
The accounts are insured up to the standard maximum share insurance amount (SMSIA). Public Units are eligible for regular shares, share drafts, and share certificates. Please see §745.1(c) of the NCUA's regulations for the definition of Public Unit. Please refer to §701.32(b) of the NCUA's regulations for information on the aggregate limit on public unit and nonmember shares (deposits).

13. ACCOUNTS HELD BY NONMEMBER PUBLIC UNITS (ACCOUNT 632)
The accounts are insured up to the SMSIA. Public Units are eligible for regular shares, share drafts, and share certificates. Please see §745.1(c) of the NCUA's regulations for the definition of Public Unit. Please refer to §701.32(b) of the NCUA's regulations for information on the aggregate limit on public unit and nonmember shares (deposits).

14. NON-DOLLAR DENOMINATED SHARES AND DEPOSITS (ACCOUNT 636)
Report the total balance of accounts denominated in a foreign currency. An insured credit union may accept shares denominated in a foreign currency. See the NCUA regulations §745.7 for more information on shares denominated in a foreign currency

15. DOLLAR AMOUNT OF SHARE CERTIFICATES EQUAL TO OR GREATER THAN $100,000 (ACCOUNT 638)
(Excluding 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 that add to an aggregate balance of $200,000. The Federal Reserve has directed the NCUA to have credit unions list only the 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 (the study of total money supply) accurately.

16. DOLLAR AMOUNT OF IRA/KEOGH ACCOUNTS EQUAL TO OR GREATER THAN $100,000 (ACCOUNT 639)
Report the total amount for individual IRA/Keogh Accounts equal to or greater than $100,000 only. For example, a member has two IRA/ Keogh accounts with individual balances of $80,000 and $120,000 that add to an aggregate balance of $200,000. The Federal Reserve has directed 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 (the study of total money supply) accurately.

17. DOLLAR AMOUNT OF SHARE DRAFTS SWEPT TO REGULAR SHARES OR MONEY MARKET ACCOUNTS AS PART OF A SWEEP PROGRAM (ACCOUNT 641)
Report the dollar amount the credit union actually transferred from transaction accounts to nontransaction accounts to qualify the credit union as having a legitimate sweep program with the Federal Reserve.

Deposit Account Sweeps Affecting Transaction and Nontransaction Accounts: Some credit unions have established "retail sweep arrangements" or "retail sweep programs." In a retail sweep arrangement, a credit union transfers funds between member's transaction account(s) and that member's nontransaction account(s) (usually regular share savings account(s)) by means of preauthorized or automatic transfers. 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.**

There are two key criteria for retail sweep programs to comply with the Federal Reserve Regulation D defintions of "transaction account" and "savings deposit:"

1. A depository institution must establish by agreement with its transaction account member two legally separate accounts: a transaction account (such as a share draft account) and a share savings deposit account, including those sometimes called a "money market deposit account;"
2. The swept funds must actually be moved from the member's transaction account to the member's share savings deposit account on the official books and records of the credit union as of the close of business on the day(s) on

which the depository institution intends to report the funds in question as share savings deposits and not transaction accounts, and vice versa. In addition to actually moving the member's funds between accounts and reflecting this movement at the account level:

a) If the credit union's general ledger is sufficiently disaggregated to distinguish between transaction and savings deposit accounts, the aforementioned movement of funds between the member's transaction account and share savings deposit account must be reflected on the general ledger.
b) If the credit union's general ledger is not sufficiently disaggregated, the distinction may be reflected in supplemental records or systems, but only if such supplemental records or systems consititute official books and records of the institution and are subject to the same prudent managerial oversight and controls as the general ledger.

If either of these criteria is not met, all swept funds must continue to be reported as transaction accounts, both for purposes of the Call Report and of FR 2900 deposit reports. Both criteria must be met in order to report the nontransaction account component of a retail sweep program as a nonreservable share savings deposit account.

A 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 its Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) for submission to the Federal Reserve.

18. Dollar Amount of Commercial Share Accounts (Account 643)

Report the total dollar amount of commercial deposit accounts. Organizations (corporations, partnerships, associations, charities, clubs) and sole proprietorships may open accounts using a Taxpayer Identification Number (TIN), assumed name, trade name, or "Doing Business As" (DBA) name. **Do not include trust accounts.**

19. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6 (Account 644)

Report the dollar amount of share accounts with negative balances included in all other unsecured loans/lines of credit (Account 397).

NCUA Insured Savings Computation

Insured shares and deposits as described in Part 745 of the NCUA regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit union), 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.

20. Uninsured Member Shares and Deposits (Account 065A4)

Report the total amount of uninsured member shares and deposits.

21. UNINSURED NONMEMBER SHARES AND DEPOSITS (ACCOUNT 067A2)
Report the total amount of uninsured nonmember shares and deposits.

22. TOTAL UNINSURED SHARES AND DEPOSITS (ACCOUNT 068A)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 065A4 and 067A2.

23. TOTAL INSURED SHARES AND DEPOSITS (ACCOUNT 069A)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 018 less Account 068A. The National Credit Union Share Insurance Fund deposit calculation is based on this amount.

ADDITIONAL SHARE INSURANCE

24. DOES YOUR CREDIT UNION MAINTAIN SHARE/DEPOSIT INSURANCE OTHER THAN THE NCUSIF (ACCOUNT 875)
If your credit union has share and/or deposit insurance coverage in addition to or in lieu of the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes" and answer items a and b.

- DO NOT include Life Savings and Borrowers' Protection Insurance.
- DO NOT include Surety Bond Coverage.

a. Name of the insurance company (Account 876)

If you answered yes to question 24 above, provide the name of the insuring company.

b. Dollar amount of shares and/or deposits insured by the company named above (Account 877)

If you answered yes to question 24 above, provide the dollar amount of shares and/or deposits insured by the company named above.

NCUA FORM 5300 - PAGE 20

Section 1 – Grants

1. AMOUNT OF GRANTS

a. Awarded to Your Credit Union Year-to-Date (Account 926)

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

b. Amount of Grants Received by Your Credit Union Year-to-Date (Account 927)

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

Section 2 – Credit Union Employees

1. NUMBER OF CREDIT UNION EMPLOYEES WHO ARE:

Report the number of full- and part-time employees as of the date of the call report.

a. Full-Time Employees (Account 564A)

Report the number of employees who work 26 hours or more per week.

b. Part-Time Employees (Account 564B)

Report the number of employees who work 25 hours or less per week.

Section 3 – Credit Union Branches

1. DOES THE CREDIT UNION PLAN TO ADD ANY NEW BRANCHES OR EXPAND EXISTING FACILITIES IN THE NEXT 12 MONTHS? (ACCOUNT 566B)

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

Section 4 – International Remittances

1. NUMBER OF INTERNATIONAL REMITTANCES ORIGINATED YEAR-TO-DATE (ACCOUNT 928)

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

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

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

Section 5 – Credit Union Service Organization (CUSO)

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.

Answer the following questions for each group of CUSOs (aggregate) in which you have a loan or an investment:

ACCOUNTING ISSUES

A. If your credit union wholly-owns the CUSO or owns a "controlling financial interest" (assumed at ownership of 50% or more of the voting stock), the CUSO's books and records should be consolidated with your credit union's books and records (as if the two were one entity) for reporting on 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.

AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs

1. TOTAL VALUE OF INVESTMENTS IN CUSOS(ACCOUNT 851)

Report the amount that represents the unimpaired value of the credit union's *aggregate CUSO investments* as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:

- The cost method (ownership of less than 20% voting common stock), or
- The equity method (ownership of 20% or more voting common stock).

2. TOTAL AMOUNT LOANED TO CUSOS (ACCOUNT 852)

Report the amount of *aggregate outstanding loan balance(s)*, available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the applicable CUSOs.

3. Total Aggregate Cash Outlay in CUSOs (Account 853)

Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term.

Section 6 - Money Services Businesses

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

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

However, the following 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.

Additionally, open loop prepaid access that does not exceed $1,000 maximum value on any day, or prepaid access solely to employment benefits, incentives, wages or salaries ("payroll"), are also excluded as prepaid programs under 31 CFR 1010.100(ff)(4)(iii), so long as the prepaid access cannot: (1) Be used

internationally; (2) Allow transfers of value from person to person within the arrangement; or (3) Be reloaded from a non-depository source. If any one of these features is part of the arrangement, the program will be a covered as a prepaid program under the regulation.

The information reported on Schedule E is not publicly available consistent with 5 U.S.C. § 552(b)(8), which specifically exempts from disclosure information "contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions."

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1. Total Money Services Businesses (Accounts 1050 and 1050A)

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

It is possible that an entity operating as 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.

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

a. Dealers in Foreign Exchange (Account 1051)
Report the number of MSB accounts operating as Dealers in Foreign Exchange.

b. Check Cashers (Account 1052)
Report the number of MSB accounts providing check cashing services.

c. Monetary Instruments (Account 1053)
Report the number of MSB accounts operating as issuers or sellers of monetary instruments.

d. Money Transmitters (Account 1054)
Report the number of MSB accounts providing money transmission services.

e. Provider of Prepaid Access (Account 1055)
Report the number of MSB accounts operating as a provider of prepaid access.

f. Seller of Prepaid Access (Account 1056)
Report the number of MSB accounts operating as a seller of prepaid access.

g. OTHER SERVICES PROVIDED BY MONEY SERVICES BUSINESS (ACCOUNT BA0009)

Report the number of MSB accounts providing other types of services.

NCUA FORM 5300 – PAGE 21
Schedule D – Derivative Transactions Report

COLUMN INSTRUCTIONS

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

TOTAL DERIVATIVE TRANSACTIONS OUTSTANDING

1. INTEREST RATE DERIVATIVES

Report all derivative transactions that are used to manage interest rate risk. Do not include derivative transactions that are used for loan pipeline management.

a. Options

i. Purchased Options (Accounts DT0001 and DT0002)

Report the total notional amount and net fair value gain or loss of purchased options that are used to manage interest rate risk.

ii. Written Options (Accounts DT0003 and DT0004)

Report the total notional amount and net fair value gain or loss of written options that are used to manage interest rate risk.

b. Swaps (Accounts DT0005 and DT0006)

Report the total notional amount and net fair value gain or loss of swaps that are used to manage interest rate risk.

c. Futures (Accounts DT0007 and DT0008)

Report the total notional amount and net fair value gain or loss of futures that are used to manage interest rate risk.

d. Other Interest Rate Derivatives (Accounts DT0009 and DT0010)

Report the total notional amount and net fair value gain or loss of interest rate derivatives not included in line 1a through 1c that are used to manage interest rate risk.

2. LOAN PIPELINE MANAGEMENT DERIVATIVES (ACCOUNTS DT0011 AND DT0012)

Report the total notional amount and net fair value gain or loss of derivatives that are used to manage loan pipelines.

3. EUROPEAN EQUITY CALL OPTIONS (ACCOUNTS DT0013 AND DT0014)

Report the total notional amount and net fair value gain or loss of European Equity Call Options.

4. ALL OTHER DERIVATIVES (ACCOUNTS DT0015 AND DT0016)

Report the total notional amount and net fair value gain or loss of all other derivatives not in lines 1 through 3.

5. TOTAL DERIVATIVES (ACCOUNTS 1030 AND 1030C)

Accounts 1030 and 1030C do not require input and will automatically populate when the Call Report is submitted with the sum of Items 1 through 4.

NCUA FORM 5300 – PAGE 22

Schedule G - PCA Net Worth Calculation Worksheet

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

- has completed a merger/acquisition with another credit union 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 ASC Topic 326: Financial Instruments – Credit Losses (CECL), or
- has elected to calculate an alternative risk-based net worth ratio.

This worksheet provides a means of measuring the net worth ratio on line 13. All credit unions ***must*** determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA regulations §702.101.)

Information entered on preceding schedules will populate items below in CUOnline, excluding items 6a – 6d and optional items 9, 10, and 11.

NUMERATOR: NET WORTH

1. UNDIVIDED EARNINGS (ACCOUNT 940)
This line does not require input and is automatically populated with the value entered in Account 940 on the Statement of Financial Condition.

2. APPROPRIATION FOR NON-CONFORMING INVESTMENTS (STATE CREDIT UNION ONLY) (ACCOUNT 668)
This line does not require input and is automatically populated with the value entered in Account 668 on the Statement of Financial Condition.

3. OTHER RESERVES (APPROPRIATIONS OF UNDIVIDED EARNINGS) (ACCOUNT 658)
This line does not require input and is automatically populated with the value entered in Account 658 on the Statement of Financial Condition.

4. SUBORDINATED DEBT INCLUDED IN NET WORTH (ACCOUNT 925A)
This line does not require input and is automatically populated with the value entered in Account 925A on the Statement of Financial Condition.

5. NET INCOME (UNLESS THIS AMOUNT IS ALREADY INCLUDED IN UNDIVIDED EARNINGS) (ACCOUNT 602)
This line does not require input and is automatically populated with the value entered in Account 602 on the Statement of Financial Condition.

Credit unions completing a business combination with another credit union on or after January 1, 2009 must complete item 6.

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6. Adjusted Retained Earnings acquired through Business Combinations

a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations (Account 1004A)

List the applicable total for the prior quarter-end adjusted retained earnings acquired through business combinations with another credit union. This provision does not extend to a credit union that acquires a bank through merger. **This amount should equal the amount reported in Account 1004 of the prior period call report, if the credit union has reported this information before.** This total must be tracked separately by the credit union since it will not appear directly on the balance sheet.

b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (Account 1004B)

List any applicable adjustments, such as additional business combinations with another credit union. This provision does not extend to a credit union that acquires a bank through merger. Note: The retained earnings of the acquired credit union at the point of acquisition must be measured under Generally Accepted Accounting Principles. The only time an adjustment would be negative is due to an accounting correction.

c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (Account 1004C)

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 in Account 1004B above, in accordance with NCUA 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.

d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Account 1004)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 1004A, 1004B, and 1004C.

The amount in Account 1004 is what you should report in Account 1004A on your next 5300 report.

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7. Total Net Worth (Account 997)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 940, 668, 658, 925A, 602, and 1004.

DENOMINATOR: ASSETS

ASSETS AS DEFINED IN 702.2(K)(3)

8. TOTAL ASSETS EXCLUDING SMALL BUSINESS ADMINISTRATION PAYCHECK PROTECTION PROGRAM LOANS PLEDGED AS COLLATERAL TO THE FEDERAL RESERVE BOARD'S PAYCHECK PROTECTION PROGRAM LENDING FACILITY (ACCOUNT LC0047) (ACCOUNT NW0010)

This line does not require input and will automatically populate with the previously reported Account 010 less the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047.

TOTAL ASSETS ELECTIONS (OPTIONAL)

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility. If the credit union decides to use one of these Total Assets Elections, it must input this amount in Account 010A, 010B, or 010C, as appropriate, after deducting the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using assets from Account NW0010. (Please see NCUA regulations §702.2(k) for further information regarding total assets.)

9. AVERAGE OF DAILY ASSETS OVER THE CALENDAR QUARTER (ACCOUNT 010A)

This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average daily balance minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility over the calendar quarter.

10. AVERAGE OF THE THREE MONTH-END BALANCES OVER THE CALENDAR QUARTER (ACCOUNT 010B)

This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of month-end balances minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility over the three calendar months of the calendar quarter.

11. THE AVERAGE OF THE CURRENT AND THREE PRECEDING CALENDAR QUARTER-END BALANCES (ACCOUNT 010C)

This line does not require input unless the credit union elects to use an optional asset amount to calculate the net worth ratio. Report the average of quarter-end

balances minus the amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility of the current and three preceding calendar quarters.

NET WORTH RATIO

12. NET WORTH RATIO (ACCOUNT 998)

This line does not require input and will automatically populate when the Call Report is submitted with the result of Account 997 divided by Account NW0010, 010A, 010B or 010C.

13. RISK BASED CAPITAL RATIO (ACCOUNT RB4801)

Credit unions defined as complex in NCUA regulations § 702.103 must calculate a Risk Based Capital Ratio.

NET WORTH CLASSIFICATION

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

14. NET WORTH CLASSIFICATION IF CREDIT UNION IS NOT NEW (ACCOUNT 700)

See NCUA regulations §702.102 for the applicable net worth categories.

15. NET WORTH CLASSIFICATION IF CREDIT UNION IS NEW (ACCOUNT 701)

See NCUA regulations §702.302 for the applicable net worth categories.

CURRENT EXPECTED CREDIT LOSS ADOPTION

16. SELECT THE YEAR OF ADOPTION OF ASC TOPIC 326 – FINANCIAL INSTRUMENTS – CREDIT LOSSES (CECL) (ACCOUNT NW0001)

Report the quarter-end date of the period you adopted ASC Topic 326 – Financial Instruments – Credit Losses (CECL).

17. ONE-TIME ADJUSTMENT TO UNDIVIDED EARNINGS FOR THOSE CREDIT UNIONS THAT HAVE ADOPTED ASC TOPIC 326 – FINANCIAL INSTRUMENTS – CREDIT LOSSES (CECL) (ACCOUNT NW0002)

Report the one-time initial adjustment to undivided earnings resulting from the adoption of ASC Topic 326 – Financial Instruments – Credti Losses (CECL). Report the amount every quarter after CECL adoption.

At adoption of ASC Topic 326, credit unions will record the initial adjusting entry to the undivided earnings account. For example, after calculating the required balance in the Allowance for Credit Losses under ASC Topic 326 Credit Union A determines the Allowance will need to increase from the current Allowance for Loans & Lease Losses balance of $100,000 to an Allowance for Credit Losses on Loans & Leases balance of $107,000. The initial adjusting entry will be a debit to Undivided Earnings of $7,000 and a credit to Allowance for Credit Losses on Loans & Leases of $7,000 and Credit Union A will report $7,000 in Account NW0002.

After calculating the required balance in the Allowance for Credit Losses under ASC Topic 326, Credit Union B determines that the Allowance will need to decrease from the current Allowance for Loan & Lease Losses balance of $200,000 to an Allowance for Credit Losses on Loans & Leases balance of $150,000. The initial adjusting entry will be a debit to Allowance for Credit Losses on Loans & Leases of $50,000 and a credit to Undivided Earnings of $50,000 and Credit Union B will report —$50,000 in Account NW0002.

NCUA FORM 5300 – PAGE 23

Schedule H – COMPLEX CREDIT UNION LEVERAGE RATIO CALCULATION

Schedule H collects information necessary to determine a complex credit union's election, eligibility, and qualifying criteria for the complex credit union leverage ratio (CCULR) framework described in §702.104(d).

All federally insured credit unions over $500 million in assets may opt into the CCULR framework if they meet the eligibility and qualifying criteria on this form.

Complex credit unions that do not opt into or qualify for the CCULR framework must complete Schedule I for the Risk-Based Capital (RBC) calculation.

Table 1. CCULR Eligibility Scenarios for Line Item 1

Scenario	Description	Line Item 1 Entry
1	If credit union's Total Assets in Account 010 are less than $500 million, no further action is required. Credit union is not required to calculate RBC or CCULR; standard Net Worth Ratio applies.	Blank
2	If credit union's Total Assets in Account 010 are greater than or equal to $500 million and the net worth ratio in Account 998 is below 7%, the credit union is not eligible for CCULR and must complete the RBC calculation.	No
3	If the credit union meets all Eligibility and Qualifying Criteria, the credit union may opt into the CCULR framework.	Yes
4	If the credit union opted into the CCULR framework under Scenario 3 in the previous quarter, the net worth ratio in Account 998 remains above 7% and Total Assets in Account 010 remain greater than or equal to $500 million, but the Net worth ratio has fallen below 9% and/or Qualifying Criteria are not met, the credit union may opt into the CCULR framework under the first quarter of the grace period provision.	Yes
5	If the credit union opted into the CCULR framework under Scenario 4 in the previous quarter, the net worth ratio in Account 998 remains above 7% and Total Assets in Account 010 remain greater than or equal to $500 million, but the Net worth ratio has fallen below 9% and/or Qualifying Criteria are not met,	Yes

Scenario	Description	Line Item 1 Entry
	the credit union may opt into the CCULR framework under the second and final quarter of the grace period provision.	
6	If the credit union opted into the CCULR framework under Scenario 5 in the previous quarter, the Net Worth Ratio is not 9% or above, and any Qualifying Criteria are not met, the credit union is not eligible for CCULR and must complete the RBC calculation.	No
7	If a credit union's Total Assets in Account 010 are greater than or equal to $500 million and Qualifying Criteria are met but the credit union elects to opt out of the CCULR framework in any quarter, the credit union must complete the RBC calculation.	No

Election

1. Is your credit union eligibile, qualified, and electing to opt into the Complex Credit Union Leverage Ratio? (Account LR0001)

If Total Assets in Account 010 are less than $500,000,000, no entry is required. Do not complete this schedule. If Total Assets in Account 010 are greater than or equal to $500,000,000, you may opt into CCULR. See the scenarios described in Table 1 for guidance.

Complex credit unions that do not opt into or qualify for the CCULR framework, indicated by "No", must complete Schedule I for the RBC calculation.

Eligibility

2. Total Assets (Credit unions with total assets greater than or equal to $500,000,000) (Account 010)

This field is auto-populated with the amount reported in Account 010.

3. Net Worth Ratio (Credit union with a net worth ratio of 9% or greater) (account 998)

This field is auto-populated with the amount reported in Account 998.

Qualifying Criteria (See Instructions)

4. Off-Balance sheet exposures (Requires 25% or less of Total Assets) (Accounts LR0002 and LR0003)

For the Input account (LR0002), report the aggregate exposure amount of all off-balance sheet exposures. The Ratio account (LR0003) is auto-calculated as the Input account (LR0002) divided by Total Assets (010).

5. TRADING ASSETS AND TRADING LIABILITIES (REQUIRES 5% OR LESS OF TOTAL ASSETS) (ACCOUNTS LR0004 AND LR0005)

For the Input account (LR0004), report total trading assets and trading liabilities. The Ratio account (LR0005) is auto-calculated as the Input account (LR0004) divided by Total Assets (010).

6. GOODWILL AND OTHER INTANGIBLE ASSETS (REQUIRES 2% OR LESS OF TOTAL ASSETS) (ACCOUNT LR0006 AND LR0007)

For the Input account (LR0006), report the sum of goodwill and other intangible assets. Deduct the outstanding balance, maintained in accordance with GGAP, of any good will originating from a supervisory merger or combination that was completed on or before December 28, 2015. See definition in §702..2. The Ratio account (LR0007) is auto-calculated as the Input account (LR0006) divided by total assets (010).

NCUA FORM 5300 – PAGE 24
Schedule I - RISK-BASED CAPITAL RATIO CALCULATION

Schedule I 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 regulations part 702. The risk-based capital measures of this rule apply only to complex federally-insured, natural person credit unions who do not qualify for or opt into the complex credit union leverage ratio (CCULR) framework described in §702.104(d).

Page 24 of Schedule I collects all equity items, additions, and deductions required to compute the risk-based capital numerator outlined in §702.104(b). Subordinated debt, in accordance with §702.407; §208 assistance included in net worth, as defined in §702.2; excluded goodwill and excluded other intangible assets, as defined in §702.2; and identified losses not reflected in the RBC numerator require credit union input. All other items on this schedule are automatically populated from other inputs on the 5300 Call Report.

Pages 25 and 26 of Schedule I collect on-balance sheet assets to be included in the risk-based capital denominator as defined by §702.104(c). On-balance sheet amounts in the Totals from Schedules column are automatically populated from other inputs on the 5300 Call Report. Credit unions should identify any adjustments between asset categories from the 5300 Call Report using the "Adjustments to Totals" column and then must allocate the on-balance sheet asset amounts in the "Totals for Risk-Weighting" column into the appropriate risk-weighting categories and identify any adjustments between asset categories from the 5300 Call Report.

Pages 27 and 28 of Schedule I collect 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 is automatically calculated from the inputs and will appear on the bottom of Schedule I, page 28.

All line items in Schedule I 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 5300 Call Report indicate when alternative approaches are available.

PART 1 – NUMERATOR

EQUITY

1. UNDIVIDED EARNINGS. (ACCOUNT 940)

This field is auto-populated with the amount reported in Account 940. See §702.104(b)(1)(i).

2. APPROPRIATIONS FOR NON-CONFORMING INVESTMENTS. (ACCOUNT 668)
This field is auto-populated with the amount reported in Account 668. See §702.104(b)(1)(ii).

3. OTHER RESERVES. (ACCOUNT 658)
This field is auto-populated with the amount reported in Account 658. See §702.104(b)(1)(iii).

4. EQUITY ACQUIRED IN MERGER. (ACCOUNT 658A)
This field is auto-populated with the amount reported in Account 658A. See §702.104(b)(1)(iv).

5. NET INCOME. (ACCOUNT 602)
This field is auto-populated with the amount reported in Account 602. See §702.104(b)(1)(v).

6. TOTAL EQUITY. (ACCOUNT RB0001)
This field is auto-calculated with the sum of amounts reported in Accounts 940, 931, 668, 658, 658A, and 602.

ADDITIONS

7. ALLOWANCE FOR CREDIT LOSSES. (ACCOUNT RB0002)
This field is auto-calculated as the sum of the amounts reported in Accounts 719, AS0048, AS0041, and LI0003. See §702.104(b)(1)(vi).

8. SUBORDINATED DEBT IN ACCORDANCE WITH §704.407. (ACCOUNT RB0003)
Report the amounts in Accounts 925A and 867C, subject to the restrictions in §702.407. See §702.104(b)(1)(vii).

9. SECTION 208 ASSISTANCE INCLUDED IN NET WORTH AS DEFINED IN §702.2. (ACCOUNT RB0004)
Report the loans to and accounts in an insured credit union, established pursuant to §208 of the FCU Act, provided such loans and accounts meet the criteria defined in §702.2. Treatment of this item is defined in §702.104(b)(1)(viii).

10. TOTAL ADDITIONS. (ACCOUNT RB0005)
This field is auto-calculated with the sum of amounts reported in Accounts RB0002, RB0003, and RB0004.

DEDUCTIONS

11. NCUSIF CAPITALIZATION DEPOSIT. (ACCOUNT 794)
This field is auto-populated with the amount reported in Account 794. See §702.104(b)(2)(i).

12. GOODWILL. (ACCOUNT 009D2)
This field is auto-populated with the amount reported in Account 009D2. See §702.104(b)(2)(ii).

a. Less: Excluded Goodwill. (Account RB0006)

Deduct the outstanding balance, maintained in accordance with GAAP, of any goodwill originating from a supervisory merger or combination that was completed on or before December 28, 2015. See definition in §702.2.

13. OTHER INTANGIBLE ASSETS. (ACCOUNT AS0032)
This field is auto-populated with the amount reported in Account AS0032. See §702.104(b)(2)(iii).

b. Less: Excluded intangible assets. (Account RB0007)

Deduct the outstanding balance, maintained in accordance with GAAP, of any other intangible assets such as core deposit intangible, member relationship intangible, or trade name intangible originating from a supervisory merger or combination that was completed on or before December 28, 2015. This term and definition expire on January 1, 2029. See definition in §702.2.

14. IDENTIFIED LOSSES NOT REFLECTED IN THE RISK-BASED CAPITAL NUMERATOR. (ACCOUNT RB0008)
Report items that have been determined by an evaluation made by NCUA, or in the case of a state chartered credit union the appropriate state official, as measured on the date of examination in accordance with GAAP, to be chargeable against income, equity or valuation allowances such as the allowances for loan and lease losses. Examples of identified losses would be assets classified as losses, off-balance sheet items classified as losses, any provision expenses that are necessary to replenish valuation allowances to an adequate level, liabilities not shown on the books, estimated losses in contingent liabilities, and differences in accounts that represent shortages. See §702.104(b)(2)(iv).

15. TOTAL DEDUCTIONS. (ACCOUNT RB0009)
This field is auto-calculated with the sum of amounts reported in Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007.

16. TOTAL RISK-BASED CAPITAL BEFORE MORTGAGE SERVICING ASSETS DEDUCTION. (ACCOUNT RB0010)
This field is auto-calculated with the sum of the amounts reported in Accounts RB0001 and RB0005 less RB0009.

a. Less: Mortgage Servicing Assets that exceed 25% of RB0010. (Account RB0011)

This line does not require input and will automatically populate when the Call Report is submitted with the amount reported in Account 779 minus 25% of RB0010 if that amount is greater than zero. See §702.104(b).

17. TOTAL RISK-BASED CAPITAL NUMERATOR. (ACCOUNT RB0012)

This field is auto-calculated as the amount reported in Account RB0010 less RB0011.

NCUA FORM 5300 – PAGES 25 AND 26
Schedule I - RISK-BASED CAPITAL RATIO CALCULATION

PART II – DENOMINATOR

ON-BALANCE SHEET ASSETS

18. CASH AND DEPOSITS IN FINANCIAL INSTITUTIONS OR RESERVE BANKS. (ACCOUNTS RB0013, RB0014, RB0015, RB0016, AND RB0017)

The *Total from Schedules* column is auto-populated with the amount from Account AS0009.

- In the *Adjustments to Totals* column (Account RB0013), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (Account RB0014) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 1—zero percent risk weight (Account RB0015), include:
  - The balance of cash, currency and coin, including vault, automated teller machine, and teller cash. See §702.104(c)(2)(i)(A)(1).
  - Insured balances due from FDIC-insured depositories or federally insured credit unions. See §702.104(c)(2)(i)(C).
- In Category 2—20 percent risk weight (Account RB0016), include:
  - The uninsured balances due from FDIC-insured depositories, federally insured credit unions, and all balances due from privately insured credit unions. See §702.104(c)(2)(ii)(A).
  - The balances due from Federal Home Loan Banks. See §702.104(c)(2)(ii)(C).
- In Category 5—100 percent risk weight (Account RB0017), include any balances due from uninsured institutions or any other type of deposit balance not specifically listed under category 1 or 2. See §702.104(c)(2)(v)(C).

INVESTMENTS

19. SECURITIES. (ACCOUNTS RB0018, RB0019, RB0020, RB0021, RB0022, RB0023 RB0024, RB0025, RB0026, AND RB0027)

Report investments that meet the definition of security in accordance with GAAP.

- The *Total from Schedules* column is auto-populated with the amount from Account AS0013.
- In the *Adjustments to Totals* column (RB0018), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-

weighting. Adjustments to this line should be offset in another line item of this form.

- The *Totals for Risk-Weighting* column (RB0019) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 1—zero percent risk weight (RB0020), include the exposure amount of:
    - Obligations of the U.S. government, its central bank, or a U.S. government agency that is directly and unconditionally guaranteed, excluding detached security coupons, ex-coupon securities, and interest-only mortgage-backed security STRIPS. Treatment of this item is defined in §702.104(c)(2)(i)(B)(1).
    - Obligations of supranational organizations and multilateral development banks. Treatment of this item is defined in §702.104(c)(2)(i)(B)(3).
    - Allowance for credit losses and available for sale gain/(loss) on securities that are not subject to risk-weighting. They are reported here to ensure that total assets match the 5300 Call Report.
- In Category 2—20 percent risk weight (RB0021), include the exposure amount of:
    - A non-subordinated obligation of the U.S. Government, its central bank, or a U.S. Government agency that is conditionally guaranteed, excluding interest-only mortgage-backed-security STRIPS. See §702.104(c)(2)(ii)(B)(1).
    - A non-subordinated obligation of a GSE other than an equity exposure or preferred stock, excluding interest-only GSE mortgage-backed-security STRIPS. See §702.104(c)(2)(ii)(B)(2).
    - Securities issued by PSEs that represent general obligation securities. See §702.104(c)(2)(ii)(B)(3).
    - Part 703 compliant investment funds that qualify as securities under GAAP and are restricted to holding only investments that qualify for a zero or 20 percent risk weight. This item is also included in Other Investments for investment funds that do not qualify as securities. See §702.104(c)(2)(ii)(B)(4).
- In Category 3—50 percent risk weight (RB0022), include the exposure amount of:
    - Securities issued by PSEs in the U.S. that represent non-subordinated revenue obligation securities. Treatment of this item is defined in §702.104(c)(2)(iii)(B)(1).
    - Other non-subordinated, non-U.S. Government agency or non-GSE guaranteed, residential mortgage-backed security, excluding interest-only mortgage-backed security STRIPS. Treatment of this item is defined in §702.104(c)(2)(iii)(B)(2).
- In Category 5—100 percent risk weight (RB0023), include the exposure amount of:
    - Industrial development bonds. Treatment of this item is defined in §702.104(c)(2)(v)(B)(1).

  - Interest-only mortgage-backed security STRIPS. Treatment of this item is defined in §702.104(c)(2)(v)(B)(2).
  - Part 703 compliant investment funds, if not using the look-through approach. Treatment of this item is defined in §702.104(c)(2)(v)(B)(3).
  - Corporate debentures and commercial paper. Treatment of this item is defined in §702.104(c)(2)(v)(B)(4).
  - GSE equity exposure or preferred stock. Treatment of this item is defined in §702.104(c)(2)(v)(B)(7).
- In Category 8—300 percent risk weight (RB0024), include the exposure amount of:
  - Publicly traded equity investments, other than a CUSO investment. Treatment of this item is defined in §702.104(c)(2)(viii)(A).
  - Investment funds that qualify as securities under GAAP and do not meet the requirements under §703.14(c), if not using the look-through approach. This item is also included in Other Investments for investment funds that do not qualify as securities. Treatment of this item is defined in §702.104(c)(2)(viii)(B).
- In Category 10—1,250 percent risk weight (RB0025), include the exposure amount of any subordinated tranche of any investment that qualifies as a security under GAAP, if not using the gross-up approach. This item is also included in Other Investments and Other Assets for investment funds that do not qualify as securities. Treatment of this item is defined in §702.104(c)(3)(x).
- In the *Alternative Risk Weights* columns, follow the instructions in Appendix A to §702, to apply the look-through approach for investment funds and/or the gross-up approach for subordinated or non-subordinated tranches of investments, if desired. Report the weighted average risk weight for all investments in the *Risk Weight* column (RB0026) and the total dollar amount of the funds in the *Asset Amount* column (RB0027).

20. Other Investments. (Accounts RB0028, RB0029, RB0030, RB0031, RB0032, RB0033, RB0034, RB0035, RB0036, RB0037, and RB0038)

Report other investments that do not meet the definition of security in accordance with GAAP.

The *Total from Schedules* column is auto-populated with the amount from Account AS0017.

- In the *Adjustments to Totals* column (RB0028), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0029) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.

- In Category 1—zero percent risk weight (RB0030), include the exposure amount of Federal Reserve Bank stock and Central Liquidity Facility stock. Treatment of this item is defined in §702.104(c)(2)(i)(B)(2).
- In Category 2—20 percent risk weight (RB0031), include the exposure amount of:
    - Part 703 compliant investment funds that do not qualify as securities under GAAP and are restricted to holding only investments that qualify for a zero or 20 percent risk weight. This item is also included in Securities for investment funds that qualify as securities. Treatment of this item is defined in §702.104(c)(2)(ii)(B)(4).
    - Federal Home Loan Bank stock. Treatment of this item is defined in §702.104(c)(2)(ii)(B)(5).
- In Category 5—100 percent risk weight (RB0032), include the exposure amount of:
    - Part 703 compliant investment funds, if not using the look-through approach. Treatment of this item is defined in §702.104(c)(2)(v)(B)(3).
    - Nonperpetual capital at corporate credit unions. Treatment of this item is defined in §702.104(c)(2)(v)(B)(5).
    - Non-subordinated tranches of any investment, if not using the gross-up approach. Treatment of this item is defined in §702.104(c)(2)(v)(B)(8).
    - Charitable donation accounts that satisfy the conditions of §721.3(b)(2)(i), §721.3(b)(2)(ii), and §721.3(b)(2)(v). Treatment of this item is defined in §702.104(c)(3)(ii).
- In Category 6—150 percent risk weight (RB0033), include:
    - Perpetual contributed capital at corporate credit unions. Treatment of this item is defined in §702.104(c)(2)(vi)(B)(1).
    - Equity investments in CUSOs. Treatment of this item is defined in §702.104(c)(2)(vi)(B)(2).
- In Category 8—300 percent risk weight (RB0034), include the exposure amount of investment funds that do not qualify as securities under GAAP and do not meet the requirements under §703.14(c), if not using the look-through approach. This item is also included in Securities for investment funds that qualify as securities. Treatment of this item is defined in §702.104(c)(2)(viii)(B).
- In Category 9—400 percent risk weight (RB0035), include the exposure amount of non-publicly traded equity investments, other than equity investments in CUSOs. Treatment of this item is defined in §702.104(c)(2)(ix).
- In Category 10—1,250 percent risk weight (RB0036), include the exposure amount of:
    - Any subordinated tranche of any investment that does not qualify as a security under GAAP, if not using the gross-up approach. This item is also included in Securities and Other Assets for investment funds that belong with Other Investments. Treatment of this item is defined in §702.104(c)(2)(x).

  - Any non-security beneficial interest, defined as the residual equity interest in the special purpose entity that represents a right to receive possible future payments after specified payment amounts are made to third-party investors in the securitized receivables.
- In the *Alternative Risk Weights* columns, follow the instructions in Appendix A to §702, to apply the look-through approach for investment funds and/or the gross-up approach for subordinated or non-subordinated tranches of investments, if desired. Report the weighted average risk weight for all investments in the *Risk Weight* column (RB0037) and the total dollar amount of the funds in the *Asset Amount* column (RB0038).

21. TOTAL INVESTMENTS. (ACCOUNTS RB0039, RB0040, RB0041, RB0042, RB0043, RB0044, RB0045, RB0046, RB0047, RB0048, RB0049, AND RB0050)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for investments.

LOANS

22. FIRST LIEN RESIDENTIAL REAL ESTATE LOANS. (ACCOUNTS RB0051, RB0052, RB0053, RB0054, AND RB0055)

Report loans or lines of credit primarily secured by a first-lien on a one- to four-family residential property.

In transactions where the credit union holds the first-lien and junior lien(s), and no other party holds an intervening lien, the combined balance will be treated as a single first-lien residential real estate loan. Enter an amount in the *Adjustments to Totals* column, if necessary, to appropriately risk weight junior liens where the credit union also holds the first lien. A corresponding entry of the opposite sign must be made in the *Adjustments to Totals* column for junior liens.

Include first-lien residential real estate loans held for sale from Account 003. Enter an amount in the *Adjustments to Totals* column that equals the total loans held for sale in this line item with an offsetting balance in the *Adjustments to Totals* column for the Loans Held for Sale line.

- The *Total from Schedules* column is auto-populated with the amount from Account 703A.
- In the *Adjustments to Totals* column (RB0051), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0052) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 3—50 percent risk weight (RB0053), include the outstanding balance (net of government guarantees), including loans held for sale, of

current first-lien residential real estate loans less than or equal to 35 percent of assets. Treatment of this item is defined in §702.104(c)(2)(iii)(A).

- In Category 4—75 percent risk weight (RB0054), include the outstanding balance (net of government guarantees), including loans held for sale, of current first-lien residential real estate loans greater than 35 percent of assets. Treatment of this item is defined in §702.104(c)(2)(iii)(A).
- In Category 5—100 percent risk weight (RB0055), include the outstanding balance (net of government guarantees), including loans held for sale, of first-lien residential real estate loans that are not current. These loans will be 90 days or greater past due. Treatment of this item is defined in §702.104(c)(2)(v)(A)(1).

23. JUNIOR-LIEN RESIDENTIAL REAL ESTATE LOANS. (ACCOUNTS RB0056, RB0057, RB0058, AND RB0059)
Report loans or lines of credit secured by a subordinate lien on a one- to four-family residential property.

In transactions where the credit union holds the first-lien and junior lien(s), and no other party holds an intervening lien, the combined balance will be treated as a single first-lien residential real estate loan. Enter an amount in the *Adjustments to Totals* column, if necessary, to appropriately risk weight junior liens where the credit union also holds the first lien. A corresponding entry of the opposite sign must be made in the *Adjustments to Totals* column for first liens.

Include junior-lien residential real estate loans held for sale from Account 003. Enter an amount in the *Adjustments to Totals* column that equals the total loans held for sale in this line item with an offsetting balance in the *Adjustments to Totals* column for the Loans Held for Sale line.

- The *Total from Schedules* column is auto-populated with the amount from Account 386A.
- In the *Adjustments to Totals* column (RB0056), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0057) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 5—100 percent risk weight (RB0058), include the outstanding balance (net of government guarantees), including loans held for sale, of current junior-lien residential real estate loans less than or equal to 20 percent of assets. Treatment of this item is defined in §702.104(c)(2)(v)(A)(2).
- In Category 6—150 percent risk weight (RB0059), include the outstanding balance (net of government guarantees), including loans held for sale, of:
    - Current junior-lien residential real estate loans greater than 20 percent of assets. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(1).

- Junior-lien residential real estate loans that are not current. These loans will be 90 days or greater past due. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(2).

24. CONSUMER LOANS. (ACCOUNTS RB0060, RB0061, RB0062, RB0063, RB0064, RB0065, RB0066, AND RB0067)

Report loans 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.

Include consumer loans held for sale from Account 003. Enter an amount in the *Adjustments to Totals* column that equals the total loans held for sale in this line item with an offsetting balance in the *Adjustments to Totals* column for the Loans Held for Sale line.

- The *Total from Schedules* column (RB0060) is auto-calculated with the sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C, and 386B.
- In the *Adjustments to Totals* column (RB0061), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0062) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 1—zero percent risk weight (RB0063), include the balance of share-secured loans, where the shares securing the loan are on deposit with the credit union. Treatment of this item is defined in §702.104(c)(2)(i)(A)(2).
- In Category 2—20 percent risk weight (RB0064), include:
  - The balance of share-secured loans, where the shares securing the loan are on deposit with another depository institution. Treatment of this item is defined in §702.104(c)(2)(ii)(D).
  - The portions of outstanding loans with a government guarantee. Treatment of this item is defined in §702.104(c)(2)(ii)(E).
- In Category 4—75 percent risk weight (RB0065), include the outstanding balance (net of government guarantees), including loans held for sale, of current secured consumer loans. Treatment of this item is defined in §702.104(c)(2)(iv)(B).
- In Category 5—100 percent risk weight (RB0066), include the outstanding balance (net of government guarantees), including loans held for sale, of current unsecured consumer loans. Treatment of this item is defined in §702.104(c)(2)(v)(A)(3).
- In Category 6—150 percent risk weight (RB0067), include the outstanding balance (net of government guarantees), including loans held for sale, of consumer loans that are not current. These loans will be 90 days or greater past due. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(3).

25. COMMERCIAL LOANS. (ACCOUNTS RB0068, RB0069, RB0070, RB0071, RB0072, RB0073, AND RB0074) Report any loan, line of credit, or letter of credit (including any unfunded commitments) for commercial, industrial, and professional purposes, but not for investment or personal expenditure purposes. Commercial loan excludes loans to CUSOs, first- or junior-lien residential real estate loans, and consumer loans.

Commercial loans include 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. Commercial loans also include Paycheck Protection Program (PPP) loans authorized by the CARES Act.

Do not report associated commercial loan unfunded commitments on this line as these are reported separately on pages 27 and 28.

Include commercial loans held for sale from Account 003. Enter an amount in the *Adjustments to Totals* column that equals the total loans held for sale in this line item with an offsetting balance in the *Adjustments to Totals* column for the Loans Held for Sale line.

- The *Total from Schedules* column (RB0068) is auto-calculated with the sum of Accounts 718A5 and 400P.
- In the *Adjustments to Totals* column (RB0069), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0070) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 1—zero percent risk weight (RB0071), include the outstanding balance of PPP loans that must receive a zero percent risk weight under the NCUA's risk-based capital requirements. See Pub. L. 116-136 (Mar 27, 2020).
- In Category 2—20 percent risk weight (RB0072), include the portions of commercial loans secured with contractual compensating balances. Treatment of this item is defined in §702.104(c)(2)(ii)(F).
- In Category 5—100 percent risk weight (RB0073), include the outstanding balance (net of government guarantees), including loans held for sale, of current commercial loans, less contractual compensating balances that comprise less than 50 percent of assets. Treatment of this item is defined in §702.104(c)(2)(v)(A)(4).
- In Category 6—150 percent risk weight (RB0074), include the outstanding balance (net of government guarantees), including loans held for sale, of:
    - Current commercial loans (net of contractual compensating balances), which comprise more than 50 percent of assets. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(4).
    - Commercial loans (net of contractual compensating balances), which are not current. These loans will be 90 days or greater past due. Treatment of this item is defined in §702.104(c)(2)(vi)(A)(5).

26. LOANS HELD FOR SALE. (ACCOUNT RB0075)

Report loans that meet the criteria for held for sale accounting in accordance with GAAP. As described throughout §702.104(c)(2), loans held for sale must be reported in their respective loan categories. Thus, this item must be adjusted to zero, as described below.

- The *Total from Schedules* column is auto-populated with the amount from Account 003.
- The *Adjustments to Totals* column (RB0075) is auto-populated with a negative amount equal to Account 003 to completely offset that amount. This adjustment must be offset in another line item of this form.

27. LESS: ALLOWANCE FOR CREDIT LOSSES (LOANS). (ACCOUNTS RB0076, RB0077, AND RB0078)

Allowance for credit losses on loans is not subject to risk-weighting. As such, it is reported in the zero percent risk weight category to ensure that total assets match the 5300 Call Report.

The *Total from Schedules* column is auto-populated with the amount reported in Account RB0002.

- In the *Adjustments to Totals* column (RB0076), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-weighting. Adjustments to this line should be offset in another line item of this form.
- The *Totals for Risk-Weighting* column (RB0077) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- Category 1—zero percent risk weight (RB0078) is auto-calculated as the amount from Account RB0077.

28. TOTAL LOANS. (ACCOUNTS RB0079, RB0080, RB0081, RB0082, RB0083, RB0084, RB0085, RB0086, AND RB0087)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for loans less the allowance row.

OTHER ASSETS

29. OTHER ASSETS. (ACCOUNTS RB0088, RB0089, RB0090, RB0091, RB0092, RB0093, RB0094, RB0095, RB0096, RB0097, AND RB0098)

Report other assets that do not meet the criteria for securities or other investments.

- The *Total from Schedules* column (RB0088) is auto-calculated with the sum of amounts reported in Accounts 798A, 007, 008, 794, and AS0036.
- In the *Adjustments to Totals* column (RB0089), enter amount of adjustments to increase or decrease this line item for purposes of categorizing for risk-

weighting. Adjustments to this line should be offset in another line item of this form.

- The *Totals for Risk-Weighting* column (RB0090) is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the sum of the *Totals from Schedules* and the *Adjustments to Totals* columns.
- In Category 1—zero percent risk weight (RB0091), include:
    - The NCUSIF deposit, which will be auto-populated with the amount reported in Account 794.
    - Goodwill (net of excluded goodwill) from page 24, which will be auto-calculated as the amount reported in Account 009D2 less RB0006.
    - Other intangible assets (net of excluded intangible assets) from page 24, which will be auto-calculated as the amount reported in Account AS0032 less RB0007. Other intangible assets excludes servicing assets and goodwill. See §702.2.
    - Mortgage servicing assets in excess of 25% of the amount reported in Account RB0010.
- In Category 5—100 percent risk weight (RB0092), include:
    - The outstanding balance (net of government guarantees), including loans held for sale, of loans to CUSOs. Treatment of this item is defined in §702.104(c)(2)(v)(A)(5).
    - The exposure amount of general account permanent insurance. Treatment of this item is defined in §702.104(c)(2)(v)(B)(6).
    - All other assets listed on the statement of financial condition not specifically assigned a different risk weight under this subpart. Treatment of this item is defined in §702.104(c)(2)(v)(C).
    - Exposure amount of equity investments in unconsolidated CUSOs if your credit union meets the non-significant equity exposure provision as outlined in §702.104(c)(3)(i)(B).
- In Category 6—150 percent risk weight (RB0093), include the exposure amount of equity investments in unconsolidated CUSOs if your credit union does not meet the non-significant equity exposure provision as outlined in §702.104(c)(3)(i)(B). Treatment of this line item is defined in §702.104(c)(2)(vi)(B)(2).
- In Category 7—250 percent risk weight (RB0094), include the carrying value of mortgage servicing assets not deducted from the RBC numerator. As defined in §702.104(b), this equals mortgage servicing assets as defined in §702.2, limited to 25% of the Total Risk-Based Capital Before Mortgage Servicing Assets Deduction amount calculated in Account RB0010. Treatment of this line item is defined in §702.104(c)(2)(vii).
- In Category 8—300 percent risk weight (RB0095), include the exposure amount of separate account insurance, if not using the look-through approach. Treatment of this item is defined in §702.104(c)(2)(viii)(C).
- In Category 10—1,250 percent risk weight (RB0096), include the exposure amount of any subordinated tranche of any investment that belongs with other assets, if not using the gross-up approach. This item is also included in Securities and Other Investments for investment funds that do not belong with Other Assets. Treatment of this item is defined in §702.104(c)(2)(x).

- In the *Alternative Risk Weights* columns, follow the instructions in Appendix A to §702, to apply the look-through approach for investment funds and/or the gross-up approach for subordinated or non-subordinated tranches of investments, if desired. Report the weighted average risk weight for all investments in the *Risk Weight* column (RB0097) and the total dollar amount of the funds in the *Asset Amount* column (RB0098).

30. TOTAL ON-BALANCE SHEET ASSETS BY RISK WEIGHT. (ACCOUNTS RB0099, RB0100, RB0101, RB0102, RB0103, RB0104, RB0105, RB0106, RB0107, RB0108, RB0109, RB0110, AND RB0111)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for cash, investments, and loans.

31. TOTAL RISK-WEIGHTED ASSETS – ON-BALANCE SHEET. (ACCOUNTS RB0112, RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, AND RB0122)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for cash, investments, and loans, multiplied by the applicable risk weights.

NCUA FORM 5300 – PAGES 27 AND 28
Schedule I - RISK-BASED CAPITAL RATIO CALCULATION

PART III – DENOMINATOR

OFF-BALANCE SHEET AND DERIVATIVE EXPOSURES

TOTAL CONDITIONALLY CANCELABLE UNFUNDED COMMITMENTS:

32. UNFUNDED COMMITMENT – COMMERCIAL LOANS. (ACCOUNTS RB0123 AND RB0124)

- The *Totals for Risk-Weighting* column is auto-populated with the total of conditionally cancelable unfunded commitments for commercial loans from Account LQ0014.
- The Credit Equivalent Amount (RB0123), defined as the percentage used to assign a credit exposure equivalent amount for selected off-balance sheet accounts, is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the amount in the *Totals for Risk-Weighting* column multiplied by the applicable *Credit Conversion Factor* of 50%.
- In Category 7—100 percent risk weight (RB0124), include conditionally cancelable unfunded commitments for commercial loans multiplied by the applicable *Credit Conversion Factor* of 50%. Treatment of this item is defined in §702.104(c)(4)(iii)(A).

33. UNFUNDED COMMITMENT – CONSUMER LOANS – SECURED AND REAL ESTATE. (ACCOUNTS RB0125, RB0126, RB0127, AND RB0128)

- The *Totals for Risk-Weighting* column is auto-populated with the total of conditionally cancelable unfunded commitments for first-lien and junior-lien residential real estate from Account LQ0015.
- The Credit Equivalent Amount (RB0125), defined as the percentage used to assign a credit exposure equivalent amount for selected off-balance sheet accounts, is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the amount in the *Totals for Risk-Weighting* column multiplied by the applicable *Credit Conversion Factor* of 10%.
- In Category 5—50 percent risk weight (RB0126), include conditionally cancelable unfunded commitments for first-lien residential real estate loans multiplied by the applicable *Credit Conversion Factor* of 10%. Treatment of this item is defined in §702.104(c)(4)(iii)(B).
- In Category 6—75 percent risk weight (RB0127), include conditionally cancelable unfunded commitments for all secured consumer loans multiplied by the applicable *Credit Conversion Factor* of 10%. Treatment of this item is defined in §702.104(c)(4)(iii)(D).
- In Category 7—100 percent risk weight (RB0128), include conditionally cancelable unfunded commitments for junior-lien residential real estate loans

multiplied by the applicable *Credit Conversion Factor* of 10%. Treatment of this item is defined in §702.104(c)(4)(iii)(C).

34. UNFUNDED COMMITMENT – CONSUMER LOANS – UNSECURED. (ACCOUNTS RB0129 AND RB0130)

- The *Totals for Risk-Weighting* column is auto-populated with the total of conditionally cancelable unfunded commitments for unsecured consumer loans from Account LQ0016.
- The Credit Equivalent Amount (RB0129), defined as the percentage used to assign a credit exposure equivalent amount for selected off-balance sheet accounts, is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the amount in Totals for Risk-Weighting multiplied by the applicable *Credit Conversion Factor* of 10%.
- In Category 7—100 percent risk weight (RB0130), include conditionally cancelable unfunded commitments for unsecured consumer loans multiplied by the applicable *Credit Conversion Factor* of 10%. Treatment of this item is defined in §702.104(c)(4)(iii)(E).

35. FEDERAL HOME LOAN BANK UNDER THE MPF PROGRAM. (ACCOUNTS RB0131 AND RB0132)

- The *Totals for Risk-Weighting* column is auto-populated with the total of loans transferred to a Federal Home Loan Bank (FHLB) under the mortgage partnership finance (MPF) program from Account LQ0021.
- The Credit Equivalent Amount (RB0131), defined as the percentage used to assign a credit exposure equivalent amount for selected off-balance sheet accounts, is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the amount in *Totals for Risk-Weighting* multiplied by the applicable *Credit Conversion Factor* of 20%.
- In Category 5—50 percent risk weight (RB0132), include the outstanding balance of loans transferred to FHLB under the MPF program multiplied by the applicable *Credit Conversion Factor* of 10%. Treatment of this item is defined in §702.104(c)(4)(i).

36. ALL OTHER OFF-BALANCE SHEET EXPOSURES. (ACCOUNTS RB0133, RB0134, RB0135, RB0136, RB0137, RB0138, AND RB0139)

- The *Totals for Risk-Weighting* column (RB0133) is auto-calculated with the total of loans transferred with limited recourse or other seller-provided credit enhancements, financial standby letters of credit, forward agreements that are not derivative contracts, sold credit protection through guarantees and credit derivatives, off-balance sheet securitization exposures, securities borrowing or lending activities, and any other off-balance sheet exposures not specifically listed but meeting the definition of commitments from Accounts LQ0020, LQ20022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ2030.
- The Credit Equivalent Amount (RB0134), defined as the percentage used to assign a credit exposure equivalent amount for selected off-balance sheet accounts, is auto-calculated as the sum of the asset allocations from the risk weight categories. It also must equal the amount in *Totals for Risk-Weighting* multiplied by the applicable *Credit Conversion Factor* of 100%.

- In Category 5—50 percent risk weight (RB0135), include first-lien residential real estate loans transferred with limited recourse multiplied by the applicable *Credit Conversion Factor* of 100%. Treatment of this item is defined in §702.104(c)(4)(ii)(B).
- In Category 6—75 percent risk weight (RB0136), include all secured consumer loans transferred with limited recourse multiplied by the applicable *Credit Conversion Factor* of 100%. Treatment of this item is defined in §702.104(c)(4)(ii)(D).
- In Category 7—100 percent risk weight (RB0137), include the following multiplied by the applicable *Credit Conversion Factor* of 100%:
    - Commercial loans transferred with limited recourse. Treatment of this item is defined in §702.104(c)(4)(ii)(A).
    - Junior-lien residential real estate loans transferred with limited recourse. Treatment of this item is defined in §702.104(c)(4)(ii)(C).
    - Unsecured consumer loans transferred with limited recourse. Treatment of this item is defined in §702.104(c)(4)(ii)(E).
    - Financial Standby Letters of Credit. Treatment of this item is defined in §702.104(c)(4)(iv).
    - Forward Agreements that are not derivative contracts. Treatment of this item is defined in §702.104(c)(4)(v).
    - Sold Credit Protection through guarantees. Treatment of this item is defined in §702.104(c)(4)(vi).
    - Securities Borrowing of Lending transactions. Alternatively, credit union may recognize the credit risk mitigation benefits of financial collateral, as defined under 12 CFR 324.2, by risk weighting the collateralized portion of the exposure under the applicable provisions of 12 CFR 324.35 or 324.37 in Category Alternative Risk Weights. Treatment of this item is defined in §702.104(c)(4)(viii).
    - Off-balance sheet portion of repurchase transactions. Alternatively, a credit union may recognize the credit risk mitigation benefits of financial collateral, as defined by 12 CFR 324.2, by risk weighting the collateralized portion of the exposure under the applicable provisions of 12 CFR 324.35 or 324.37 in Category Alternative Risk Weights. Treatment of this item is defined in §702.104(c)(4)(iv).
    - All other off-balance sheet exposures not specifically listed, but meet the definition of Commitments. Treatment of this item is defined in §702.104(c)(4)(x).
- In the *Alternative Risk Weights* columns, include the items listed below with the weighted average risk weight in the *Risk Weight* column (RB0138) and the total exposure amount in the *Exposure Amount* column (RB0139) multiplied by the applicable *Credit Conversion Factor* of 100%:
    - Sold Credit Protection through credit derivatives. Treatment of this item is defined in §702.104(c)(4)(vi).
    - Off-balance-sheet securitization exposures. Treatment of this item is defined in §702.104(c)(4)(vii).

37. OVER-THE-COUNTER DERIVATIVES. (ACCOUNTS RB0140, RB0141, RB0142, RB0143, RB0144, RB0145, RB0146, AND RB0147)

See §702.105 for calculation methodology of the Credit Equivalent Amount (RB0140) and allocations to the following:

- Category 1—zero percent risk weight (RB0141)
- Category 2—2 percent risk weight (RB0142)
- Category 3—4 percent risk weight (RB0143)
- Category 4—20 percent risk weight (RB0144)
- Category 5—50 percent risk weight (RB0145)
- Category 6—75 percent risk weight (RB0146)
- Category 7—100 percent risk weight (RB0147)

38. CENTRALLY CLEARED DERIVATIVES. (ACCOUNTS RB0148, RB0149, RB0150, RB0151, AND RB0152)

See §702.105 for calculation methodology of the Credit Equivalent Amount (RB0148) and allocations to the following:

- Category 1—zero percent risk weight (RB0149)
- Category 2—2 percent risk weight (RB0150)
- Category 3—4 percent risk weight (RB0151)
- Category 4—20 percent risk weight (RB0152)

39. TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS.(ACCOUNTS RB0153, RB0154, RB0155, RB0156, RB0157, RB0158, RB0159, RB0160, AND RB0161)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for all off-balance sheet and derivative credit equivalent amounts.

40. TOTAL RISK-WEIGHTED ASSETS – OFF-BALANCE SHEET AND DERIVATIVE EXPOSURES.(ACCOUNTS RB0162, RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, AND RB0169)

This row is auto-calculated as the sum of the amounts reported in each risk weight allocation column for all off-balance sheet and derivative credit equivalent amounts, multiplied by the applicable risk weights.

41. TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS. (ACCOUNT RB0170)

This field is auto-calculated as the sum of on-balance sheet assets (RB0099) and off-balance sheet credit equivalent amounts (RB0153) prior to application of risk weights.

42. TOTAL RISK-WEIGHTED ASSETS. (ACCOUNT RB0171)

This field is auto-calculated as the sum of risk-weighted on-balance sheet assets (RB0112) and risk-weighted off-balance sheet credit equivalent amounts (RB0162).

43. TOTAL RISK-BASED CAPITAL RATIO. (ACCOUNT RB0172)

This field is auto-calculated as Total Risk-Based Capital Numerator (RB0012) divided by Total Risk-Weighted Assets (RB0171).

DEFINITIONS

Term	Definition
Aggregate cash outlay	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. Return to instructions
Cash on Deposit	Funds on deposit at financial institutions that have no withdrawal restrictions or other provisions preventing funds from being readily accessible for use in operations. Return to instructions
Cash Items in Process of Collection (CIPC)	Cash items in process of collection include: 1. Checks or drafts in process of collection that are drawn on another depository institution (or on a Federal Reserve Bank) and that are payable immediately upon presentation in the United States. This includes: (a) Checks or drafts drawn on other institutions that have already been forwarded for collection but for which the reporting credit union has not yet been given credit ("cash letters"). (b) Checks or drafts on hand that will be presented for payment or forwarded for collection on the following business day. (c) Checks or drafts that have been deposited with the reporting credit union's correspondent and for which the reporting credit union has already been given credit, but for which the amount credited is not subject to immediate withdrawal ("ledger credit" items). However, if the reporting credit union has been given immediate credit by its correspondent for checks or drafts presented for payment or forwarded for collection and if the funds on deposit are subject to immediate withdrawal, the amount of such checks or drafts is considered part of the reporting credit

Term	Definition
	union’s balances due from depository institutions. 2. Government checks drawn on the Treasurer of the United States or any other government agency that are payable immediately upon presentation and that are in process of collection. 3. Such other items in process of collection that are payable immediately upon presentation and that are customarily cleared or collected as cash items by depository institutions in the United States, such as: (a) Redeemed United States savings bonds and food stamps. (b) Amounts associated with automated payment arrangements in connection with payroll deposits, federal recurring payments, and other items that are credited to a depositor's account prior to the payment date to ensure that the funds are available on the payment date. (c) Federal Reserve deferred account balances until credit has been received in accordance with the appropriate time schedules established by the Federal Reserve Banks. At that time, such balances are considered part of the reporting credit union’s balances due from depository institutions. (d) Checks or drafts drawn on another depository institution that have been deposited in one office of the reporting credit union and forwarded for collection to another office of the reporting credit union. (e) Brokers' security drafts and commodity or bill-of-lading drafts payable immediately upon presentation in the U.S. Exclude from cash items in process of collection: 1. Cash items for which the reporting credit union has already received credit, provided that the funds on deposit are subject to immediate withdrawal. The amount of such cash items is considered part of the reporting credit union’s balances due from depository institutions. 2. Credit or debit card sales slips in process of collection (report as noncash items in "All other assets”). However, when the reporting

Term	Definition
	credit union has been notified that it has been given credit, the amount of such sales slips is considered part of the reporting credit union's balances due from depository institutions. 3. Cash items not conforming to the definition of in process of collection, whether or not cleared through Federal Reserve Banks (report in "All other assets"). 4. Commodity or bill-of-lading drafts (including arrival drafts) not yet payable (because the merchandise against which the draft was drawn has not yet arrived), whether or not deposit credit has been given. Return to instructions
Charitable Donation Accounts	NCUA regulations §721.3(b)(2) describes CDAs as hybrid charitable and investment vehicles, which satisfy the requirements of NCUA 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 regulations for additional information. Return to instructions
Club Accounts	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 regulations part 707. See Truth In Savings Appendix A and Appendix C to part 707. Return to instructions
Construction or Development Loans	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, industrial, or other similar purposes. It also means a financing arrangement for the construction, major expansion or renovation of various commercial property types. See NCUA regulations §723.6. Return to instructions

Term	Definition
Consumer Credit	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 B to part 741. Return to instructions
Credit Union Service Organization (CUSO)	A corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Return to instructions
Debt Instrument	Securities issued by a Federal Agency that are not secured by a specific asset. Mortgage backed securities would not be in the 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. Return to instructions
Federal Agency Securities	Securities that are issued by one of two entities and defined as: (1) a security issued by a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government; and (2) a security issued by a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category. Return to instructions
Goodwill	An asset representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. Return to instructions
Government Sponsored Enterprises (GSEs)	*Government Sponsored Enterprises* (GSEs) are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are instrumentalities of the U.S. Government for

Term	Definition
	specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government. GSEs that issue securities include, but may not be limited to: • Federal National Mortgage Association (FNMA or Fannie Mae); • Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac); • Farm Credit System, including Federal Farm Credit Bank (FFCB); • Federal Home Loan Bank System (FHLB); and • Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac). Return to instructions
Interest	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. Return to instructions
Interest Only	A loan that does not require the borrower to make payments to reduce the principal for a specific period. Return to instructions
Interest Rate Lock Commitments (IRLC)	For transactions that meet the GAAP definition of a derivative for commitments to originate loans that will be held for sale, record the transaction information on Schedule D, line d. Return to instructions
Interest Rate Options	In an interest rate option, the underlying asset is an interest rate and the agreed upon strike price is the interest rate at which the option can be exercised until the option expires. A buyer purchases an interest rate cap or floor to obtain protection from the effects of rising or falling interest rates on interest payments. In an interest rate cap, the option seller agrees to compensate the buyer for the amount by which an underlying short-term rate exceeds the exercise rate on a

Term	Definition
	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. Return to instructions
Interest Rate Swaps	A customized privately negotiated contract between two parties to exchange interest rate cash flows, calculated on a notional amount, at specified intervals during the life of the agreement. Each party's payment obligation is computed using a different interest rate. Return to instructions
Loan participation	A loan where one or more eligible organizations participate pursuant to a written agreement with the originating lender, and the written agreement requires the originating lender's continuing participation throughout the life of the loan. Refer to NCUA regulations §701.22. Return to instructions
Mortgage related securities (MRSs)	Defined in § 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41). Return to instructions
Mortgage-backed securities (MBSs)	Securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages. Return to instructions
Off-balance sheet credit exposures	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. Return to instructions
PALs I	According to NCUA regulations §701.21(c)(7)(iii), a Payday Alternative Loan (PALs I) is defined as a closed-end loan with the following conditions: 1. The principal of the PALs I loan is not less than $200 or more than $1,000;

	2. The PALs I 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 PALs I or PALs II loans in any rolling six-month period to any one borrower and makes no more than one PALs I or II loans at a time to any borrower; 4. The Federal credit union must not roll-over any PALs I or PALs II loans. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iii)(3) provided the Federal credit union does not charge any additional fees or extend any new credit; 5. The Federal credit union fully amortizes the PALs I loan; 6. The Federal credit union requires the borrower to be a member for at least one month before receiving a PALs I loan; 7. The Federal credit union charges a reasonable application fee to all members applying for a new PALs I 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 PALs I and PALs II loans that does not exceed 20% of net worth and implements appropriate underwriting guidelines to minimize risk; for example, requiring a borrower to verify employment by providing at least two recent pay stubs. Return to Loans and Leases Instructions Return to Number of PALs Loans Instructions Return to Number of Delinquent Loans Instructions Return to Loan Loss Information instructions
PALs II	According to NCUA regulations §701.21(c)(7)(iv), a Payday Alternative Loan (PALs II) is defined as a closed-end loan with the following conditions:

	1. The principal of the loan is not more than $2,000; 2. The loan has a minimum maturity term of one month and a maximum maturity term of 12 months; 3. The Federal credit union does not make more than three PALs I or II loans at a time to any borrower; 4. The Federal credit union must not roll-over any PALs I or PALs II loan. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iv)(A)(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 charges a reasonable application fee to all members applying for a new PALs II loan that reflects the actual costs associated with processing the application, but that in no case exceeds $20; 7. The Federal credit union does not assess a fee or charge, including a non-sufficient funds fee, on the borrower's account pursuant to the federal credit union's overdraft service in connection with any PALs II loan; and 8. The Federal credit union includes, in its written lending policies, a limit on the aggregate dollar amount of PALs I and II loans made that does not exceed an aggregate of 20% of net worth and implements appropriate underwriting guidelines to minimize risk; for example, requiring a borrower to verify employment by providing at least two recent pay stubs. Return to Loans and Leases Instructions Return to Number of PALs Loans Instructions Return to Number of Delinquent Loans Instructions Return to Loan Loss Information instructions
Past due	A loan determined to be delinquent in relation to its contractual repayment terms, including formal

	restructures, and must consider the time value of money. Return to instructions
Payment Option	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 of principal and interest, an interest only payment, and a minimum payment. Return to instructions
Purchased Credit Impaired Loans (PCILs)	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. Return to instructions
Purchased Financial Assets with Credit Deterioration	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, *Financial Instruments – Credit Losses (Topic 326) Measurement of Credit Losses on Financial Instruments*. Return to instructions
Recorded Value	Report the value recorded on the credit union's books and records. Return to instructions
Remittance Transfer	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.

	Return to instructions
Remittance Transfer Provider	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. Return to instructions
Right-of-use asset	An agreement, contract, or part of a contract, conveys to the lessee the right to control the use of an asset over the life of an operating or finance lease. Both classifications of leases will be capitalized on the Statement of Financial Condition, a right-of-use asset will be recognized along with a corresponding liability for the lease obligation. The Statement of Income and Expense treatment will be different. For finance leases, amortization and interest expense are presented separately. For operating leases, there is only a single lease expense reported on a straight-line basis. See ASC Topic 842. Return to instructions
Troubled debt restructured	"Troubled Debt Restructuring" means a restructuring in which a credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan may include, but is not necessarily limited to: (1) the transfer from the borrower to the credit union of real estate, receivables from third parties, other assets, or an equity interest in the borrower in full or partial satisfaction of the loan; (2) a modification of the loan terms, such as a reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk; or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is not to be reported as a restructured troubled loan.

	Return to instructions Return to CARES Act Loan Modifications
Uncommitted Credit Lines	A credit line subject to reduction in balance, suspension of terms, rejection of collateral, collateral haircuts or cancelation by the lender at any time or prior to the current terms. Return to instructions

INDEX OF ACCOUNTS

002 42
003 25
007 27
008 27
009A 28
AS0036 28
009B 28
009C 28
AS0032 27
009D2 27
010 28
010A 120
010B 120
010C 120
011A 105
011B1 105
011B2 105
011C 105
013 29
013A 107
013B1 107
013B2 107
014 31
018 ..... 29, 107
018A 107
018B1 107
018B2 107
020B 55
020C1 52
020C2 52
020D 52
020T 52
021B 55
021C1 52
021C2 52
021D 52
021T 52
022B 55
022C1 52
022C2 52
022D 52
022T 52
023B 55
023C1 52
023C2 52
023D 52
023T 52
024B 52
025A 25
025A1 45
025B 25
025B1 45
026B 52
027B 52
028B 52
031A 45
031B 45
031C 46
031D 46
034E 52
041B 55
041C1 52

041C2 52
035E1 52
035E2 52
041D.....52
041T 52
042A5 77
042A6 78
042A7 79
042A8 80
042A9 82
045B.....52
058A.....105
058B1 105
058B2 105
058C.....105
065A4 110
067A2 110
068A.....110
069A.....110
083.....106
084.....106
089B.....52
090A1 79
090B1 81
090C5 78
090C6 78
090C7 81
090C8 81
090H2 77
090H3 80
090J2.....77
090J3.....80
090K2 78
090K3 80
090L2..... 78
090L3..... 81
090M..... 77
090M1 79
099A5 77
099A6 78
099A7 79
099A8 80
1000F..... 56
1001F..... 56
1004 119
1004A 119
1004B 119
1004C 119
1030 117
1030C 117
1050 113
1050A 113
1051 113
1052 113
1053 113
1054 113
1055 113
1056 114
1061 82
1061A 82
1062 82
1062A 82
1063 82
1063A 82
110 33
115 33

116 34
117 37
119 33
120 33
127B 52
128B 52
129B 52
130B 52
131 36
136 57
137 57
143A3 76
143A4 79
143B3 76
143B4 79
143C3 76
143C4 79
143D3 76
143D4 79
210 37
230 37
250 38
260 38
270 38
280 38
290 38
300 34
310 38
320 38
340 34
350 34
360 38
370 42
380 34
381 34
385 42
386B 43, 44
396 41
397 42
397A 41
400A 82
400A1 79
400B1 81
400C5 78
400C6 78
400C7 81
400C8 81
400H2 77
400H3 80
400J2 77
400J3 80
400L2 78
400L3 81
400M 77
400M1 79
400P 45
400T1 81
420A 95
420B 96
421 36
430 37
431 37
440 37
451 106
452 106
453 107

454 106
455 107
457 107
458 106
460 107
463A5 77
463A6 78
463A7 79
463A8 80
475A1 79
475B1 81
475C5 78
475C6 78
475C7 81
475C8 81
475H2 77
475H3 80
475J2 77
475J3 80
475K2 78
475K3 80
475L2 78
475L3 81
475M 77
475M1 79
521 41
522 42
522A 41
523 ..... 42, 43
524 ..... 42, 43
525 44
526 ..... 42, 45
550 60
550C1 58
550C2 58
550D 58
550E 60
550F 60
550T 57
551 60
551C1 58
551C2 58
551D 58
551E 60
551F 60
551T 57
562A 43
562B 44
563A 43
564A 111
564B 111
565 42
566B 111
567 61
568 61
595A 42
595B 43
602 ..... 31, 118
617A 64
618A 64
630 107
630A 107
630B1 107
630B2 107
631 107
632 107

636 108
638 108
639 108
641 108
643 109
644 109
657 106
657A 106
658 ..... 30, 118
658A 30
661A 39
668 ..... 30, 118
671 39
672C 24
680 57
681 57
691B1 46
691C1 46
691C2 46
691L 67
691L2 67
691L7 67
691L8 67
691L9 67
691M 67
691M8 67
691M9 67
691N 67
691N2 67
691N7 67
691N8 67
691N9 67
691P 47
691P1 47
691P2 47
698A 42
698C 43
700 121
701 121
703A 43
704A2 71
704C1 72
704C2 72
704C3 72
718A3 78
718A4 80
718A5 44
719 25
730A 21
730B 22
730B1 21
730B2 22
736 65
766E 24
769A 24
769B 24
779 27
779A 66
784A 95
788 95
789C 96
789D 96
789E 97
789E1 97
789E2 97
789F 97

789G.....97
789H.....97
794.....27
798A.....27
798A1 26
798A2 26
798A3 26
798B1 26
798B2 26
801.....86
811D.....99
812C.....99
814K.....99
815C.....99
816A.....100
816A1 100
816A2 100
816B5 99
816T 99
818A.....103
819.....66
820A.....29
822C.....99
825.....29
851.....114
852.....114
853.....115
860A.....105
860B1 105
860B2 105
860C.....29
867A.....105
867B1 105
867B2 105
867C 105
875 110
876 110
877 110
880 29
880A 107
880B1 107
880B2 107
881 104
883A 105
883B1 105
883B2 105
883C 105
884 103
884C 103
884D 104
900A1 79
900B1 81
900C5 78
900C6 78
900C7 81
900C8 81
900H2 77
900H3 80
900J2 77
900J3 80
900K2 78
900K3 80
900K4 44
900L2..... 78
900L3..... 81
900M..... 77

900M1 79
900P 42, 45
900T1 81
902 106
902A 106
906A 107
906B1 107
906B2 107
906C 107
908A 106
908B1 106
908B2 106
908C 106
911 106
911A 106
925A 118
926 111
927 111
928 111
940 ..... 30, 118
945A 30
945B 31
945C 30
954 42
956 61
958 ..... 42, 43
959A 43
960B 43, 44
961A5 77
961A6 78
961A7 79
961A8 80
961A9 82
963A 42
963C 43
966 107
968 ..... 42, 43
971 56
993 41
994 42
994A 41
995 61
997 119
998 121
AS0003 22
AS0004 21
AS0005 21
AS0007 22
AS0008 22
AS0009 22
AS0010 21
AS0013 24
AS0017 24
AS0041 23
AS0048 25
AS0050 93
AS0051 93
AS0052 93
AS0053 93
AS0054 93
AS0055 ..... 23, 93
AS0056 93
AS0057 93
AS0058 93
AS0059 93
AS0060 93

AS0061 ..... 23, 93
AS0062 93
AS0063 93
AS0064 93
AS0065 93
AS0066 93
AS0067 ..... 23, 93
AS0068 94
AS0069 94
AS0070 94
AS0071 94
AS0072 94
AS0073 ..... 23, 94
BA0009 114
CV0001 49
CV0002 49
DL0022 52
DL0023 52
DL0024 52
DL0025 52
DL0026 52
DL0027 52
DL0028 52
DL0030 52
DL0037 52
DL0044 52
DL0050 53
DL0051 53
DL0052 53
DL0053 53
DL0054 53
DL0055 53
DL0056 53
DL0057..... 53
DL0058..... 53
DL0059..... 53
DL0060..... 53
DL0061..... 53
DL0062..... 53
DL0063..... 53
DL0064..... 53
DL0065..... 53
DL0066..... 53
DL0067..... 53
DL0068..... 53
DL0069..... 53
DL0070..... 53
DL0071..... 53
DL0072..... 53
DL0073..... 53
DL0074..... 53
DL0075..... 53
DL0076..... 53
DL0077..... 53
DL0078..... 53
DL0079..... 53
DL0080..... 53
DL0081..... 53
DL0082..... 53
DL0083..... 53
DL0084..... 53
DL0085..... 53
DL0086..... 53
DL0087..... 53
DL0088..... 53
DL0089..... 53

DL0090 53
DL0091 53
DL0092 54
DL0093 54
DL0094 54
DL0095 54
DL0096 54
DL0097 54
DL0098 54
DL0099 54
DL0100 54
DL0101 54
DL0102 54
DL0103 54
DL0104 54
DL0105 54
DL0106 54
DL0107 54
DL0108 54
DL0109 54
DL0110 54
DL0111 54
DL0112 54
DL0121 56
EQ0009 31
IS0005 33
IS0011 34
IS0012 35
IS0013 35
IS0016 35
IS0017 35
IS0020 36
IS0026 96
IS0029 37
IS0030 37
IS0046 36
IS0047 36
LI0069..... 30
LN0050..... 46
LN0051..... 46
LN0052..... 46
LN0053..... 46
LN0054..... 46
LN0055..... 46
LN0056..... 46
LN0057..... 46
LQ0013.....100
LQ0014.....100
LQ0015.....100
LQ0016.....100
LQ0017.....100
LQ0018.....100
LQ0019.....100
LQ0020.....100
LQ0021.....101
LQ0022.....101
LQ0023.....101
LQ0024.....101
LQ0025.....101
LQ0026.....102
LQ0027.....102
LQ0028.....102
LQ0029.....102
LQ0030.....102
LQ0860.....105
NV0001 84

NV0002 84
NV0003 84
NV0004 84
NV0013 84
NV0014 84
NV0015 84
NV0016 84
NV0017 84
NV0018 84
NV0019 84
NV0020 84
NV0021 84
NV0081 86
NV0083 86
NV0084 86
NV0103 91
NW0001 121
NW0002 121
NW0010 120
PC0001 62
PC0002 62
PC0003 62
PC0004 62
PC0005 62
PC0006 62
PC0007 63
PC0008 63
PC0009 63
PC0010 63
SH0013 107
SH0880 107
SL0009 65
SL0012 65
SL0013 65
SL0022 65
SL0023 65
SL008..... 65