General Changes

The Member Business Loan; Commercial Lending rule became effective January 1, 2017. The regulation focuses on the risk of Commercial Loans. Likewise NCUA revised the Call Report to focus on Commercial Loans. Commercial loans are defined in NCUA regulation §723.2, member business loans are defined in NCUA regulation §723.8b, and Member Business Loan regulatory limit is governed by the Federal Credit Union Act.

In most cases the recording of various Member Business Loan data has been replaced with similar Commercial Loan data. Commercial loan accounts have similar descriptions but, as they now contain Commercial Loans and not Member Business Loans, they use new account codes.

Statement of Financial Condition – Page 2

- Moved balance sheet loan detail to page 6. The total number and amount of loans remain on page 2.

Loans – Page 6

- Inserted a page of loan details from the Statement of Financial Condition and renumbered the remaining pages.

- Added two new Commercial Loan categories; Commercial Loans which are real estate secured and Commercial Loans which are not real estate secured.

- Consolidated guaranteed loan information and other miscellaneous loan information from page 15 to the bottom of page 6. Separated guarantee programs between Commercial Loans and Noncommercial Loans, and added a category for guarantee programs other than Small Business Administration Loans in the Commercial Loan Category.

Additional Delinquency Information – Page 9

- Changed additional delinquency information collection for Member Business Loan information to Commercial Loan information. As this is different data, new account codes are used.
Loan Charge Offs and Recoveries – Page 10

- Changed additional loan loss information collection for Member Business Loan information to Commercial Loan information. As this is different data new account codes are used.

Off Balance Sheet Commitments and Other Items – Page 11

- Changed total unfunded commitments for Business Loan information collection to Commercial Loan information. As this is different data, new account codes are used.

- Consolidated detailed unfunded commitments for Business Loans from 21 account codes to nine and changed the information collection to Commercial Loans. As this is different data new account codes are used.

- Changed unfunded commitments for all remaining loans from Non-Business Loans to Non-Commercial Loans. As this is different data, new account codes are used.

Schedule A Specialized Lending – Page 14

- Changed Section 2 Real Estate Loans and Lines of Credit from including Business Loans to including Commercial Loans. The account codes are the same, except for the addition of account 703 and 386 from page two.

Schedule A Specialized Lending – Page 15

- Changed balance outstanding of 1st mortgage residential construction loan information (Section 2, line 16) from excluding Business Purpose Loans to excluding Commercial Purpose Loans. As this is different data, new account codes are used.

- Consolidated participation loan outstanding information (Section 3, Line 5) from twelve account codes to eight and changed the collection for Member Business Loans to Commercial Loans. As this is different data, new account codes are used.

Schedule A Specialized Lending – Page 16

- Member Business Loan detailed information collected 1a-1k and 2a-2k changed to Commercial Loan information. As this is different data new account codes are used.

- Eliminated Miscellaneous Business Loan Information data collection particular to the previous Member Business Loan regulation.
• Added the collection of three data points related to Commercial Loan sales and servicing to determine the applicability of Commercial Loan regulations.

• Added a Regulatory Reporting section and moved account 400A from page 15 to record Total Member Business Loans.

• Added account 400N Net Member Business Loan Balance Comprised of 1-4 Family Residential Properties.

**Schedule A Specialized Lending – Page 17**

• Changed Troubled Debt Restructured Loan information collected for Business Loans to Commercial Loans. As this is different data, new account codes are used.

• Changed Purchased Credit Impaired Loan information collected for Business Loans to Commercial Loans. As this is different data, new account codes are used.