CALL REPORT FORM 5300 INSTRUCTIONS

Effective September 30, 2020
Until Superseded

NCUA CALL REPORT FORM

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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.

1a. 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.

1b. Cash Items in Process of Collection (Account AS0005)

Report cash items in process of collection (CIPC). The amount reported should match the reported amount on the Federal Reserve form FR2900 for the quarter-end day.

1c. 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.

2a. 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.

2b. 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.

2c. 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.

2d.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. Cash Equivalents (Investments with Original Maturities of Three Months or Less) (Account 730C)

Report investments that meet the definition of cash equivalents. Cash equivalents are short-term, highly liquid investments that are readily convertible into cash and are so near to maturity they present insignificant risk of change in value. Examples of items commonly considered to be cash equivalents are Treasury bills, commercial paper, money market funds, and federal funds sold.

INVESTMENTS

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

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
	(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.
(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.

4. Equity Securities (Accounts AS0050, AS0051, AS0052, AS0053, AS0054, and AS0055)

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.

5. Trading Debt Securities (Accounts AS0056, AS0057, AS0058, AS0059, AS0060, and AS0061)

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. Report these investments at fair value. 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.

6. Available-for-Sale Debt Securities (Accounts AS0062, AS0063, AS0064, AS0065, AS0066, and AS0067)

Report the amount of investment in debt securities that your credit union has classified as available for sale. Report these investments at fair value. These investments should be categorized based on maturity or call. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities.

7. Held-to-Maturity Debt Securities (Accounts AS0068, AS0069, AS0070, AS0071, AS0072, and 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. These investments should be categorized based on maturity or call. Refer to Accounting Standards Codification (ASC) 320, Investments – Debt Securities.

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

7a. Allowance for Credit Losses on Held-to-Maturity Debt Securities (Account AS0041)
Report the amount set aside to absorb expected credit losses on held-to-maturity debt securities.

7b. Held-to-Maturity Securities, net of allowance for credit losses on HTM Debt Securities (Account AS0001)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Accounts AS0073 and AS0041.

8. Deposits in commercial banks, S&Ls, savings banks (Accounts 744A, 744B, 744C1, 744C2, 744D and 744C)

Report the amount of deposits in commercial banks, savings and loans institutions, and savings banks at their remaining maturity. Do **not** include those 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.

9. Loans to and investments in other natural person credit unions (Accounts 672A, 672B, 672C1, 672C2, 672D and 672C)

Report the outstanding balance and maturity of all loans and investments in credit unions other than corporate credit unions. Do **not** include those 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. Loans to other natural person credit unions should be reported on this line and not included in the amounts reported under the Loan & Leases section. (Note: Loans in credit unions that are not held as an investment should be reported under Loans & Leases.)

10. Nonperpetual Capital Account (Accounts 769A1 and 769A)

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

11. Perpetual Contributed Capital (Accounts 769B1 and 769B)

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

12. All other investments in corporate credit unions (Accounts 652A, 652B, 652C1, 652C2, 652D and 652C)

Report the amount of all corporate credit union investments, excluding Nonperpetual Capital Account (NCA) and Perpetual Contributed Capital (PCC) of corporate credit unions reported in Accounts 769A and 769B, at their remaining maturity. Do **not** report amounts reported as Cash on Deposit in Account 730B or Cash Equivalents in Account 730C above.

13. All Other Investments (Accounts 766A, 766B, 766C1, 766C2, 766D, and 766E)

Report the amount of all other investments not included in lines 4 - 15. Do not report amounts reported as Cash on Deposit in Account 730B or Cash Equivalents in Account 730C above. 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. 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.

14. TOTAL INVESTMENTS (Sum of items 4 through 7, 7a, and 8-13) (Accounts 799A1, 799B, 799C1, 799C2, 799D, and 799I)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Items 4 through 7, 7a, and 8 through 13.

NCUA FORM 5300 - PAGE 2
ASSETS - CONTINUED

LOANS HELD FOR SALE
15.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 2 – Real Estate Loans and Lines of Credit – Including Member Business/Commercial Loans Secured by Real Estate.
- If your credit union originated any commercial loans year-to-date classified as *Loans Held for Sale*, complete **Schedule A – Specialized Lending**, Section 4 – Member Business & Commercial Lending.

LOANS
16.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 the Loans and Leases Schedule, which contains the detailed schedule of loans by type. Normally, loans to other credit unions are excluded from Total Loans and reported as investments. See the instructions for 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 the Loans and Leases Schedule, which contains the detailed schedule of loans by type.

17.Allowance for Loan & Lease Losses (Account 719)
Report the amount set aside to absorb possible losses on loans and leases.

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

18.Allowance for Credit Losses on Loans & Leases (Account AS0048)

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

OTHER ASSETS

19.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 Real Estate, Automobiles, or 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.

19a. Real Estate (Accounts 798B1 and 798A1)

Report the number (Account 798B1) and amount (Account 798A1) of foreclosed or repossessed real estate assets.

19b. Automobiles (Accounts 798B2 and 798A2)

Report the number (Account 798B2) and amount (Account 798A2) of foreclosed or repossessed automobiles.

19c. Other (Accounts 798B3 and 798A3)

Report the number Account 798B3 and amount (Account 798A3) of foreclosed or repossessed other assets.

19d. Total Foreclosed and Repossessed Assets (Account 798B and 798A)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Item 22a, 22b, and 22c.

20.Land and Building (Account 007)

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

21.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. In this situation, your credit union is leasing assets and has signed a lease contract with an outside entity.

22.NCUA Share Insurance Capitalization Deposit (Account 794)

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

23.Intangible Assets

Report intangible assets obtained through a merger or other business combination in the appropriate account. Report intangible assets not obtained through a merger or other business combination in all other assets (account 009C).

23a. Identifiable Intangible Assets (Account 009D1)
Report the amount of identifiable intangible assets obtained through a merger or other business combination.

23b. Goodwill (Account 009D2)
Report the amount of goodwill acquired in a business combination (i.e., merger).

23c. Total Intangible Assets (Account 009D)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of amounts reported in Items 23a and 23b.

24.Other Assets

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

24a. Accrued Interest on Loans (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 here.

24b. 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.

24c. 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 – Investments, Supplemental Information**.

If this amount includes loans to or investments in CUSOs, you must also complete **Schedule C - CUSO Information**. 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 C - CUSO Information** regardless of the ownership interest.

24d. Non-Trading Derivative Assets (Account 009E)
Report the total non-trading derivative asset amount. Include all non-trading derivative assets, exclusive or inclusive of accrued interest. **Complete Schedule D – Derivatives Transactions Report**.

24e. Total Other Assets (Account 009)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 009A, 009B, 009C, and 009E.

TOTAL ASSETS

25.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 Items 1c, 2d, 3, 14, 15, 16 less 17 and 18, 19d, 20, 21, 22, 23c, and 24e. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY.

NCUA FORM 5300 - PAGE 3
LIABILITIES

LIABILITIES

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, 883Bs, and 883C above.

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

Report the amount of Subordinated Debt using the Uninsured Secondary Capital Sliding Scale:

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

Column B1 – Report the amount of §208 assistance with remaining maturity greater than one year and less than three years. Report uninsured secondary capital accounts with remaining maturity greater than one year but less than three years using the Uninsured Secondary Capital Sliding Scale.

Column B2 – Report the amount of §208 assistance with remaining maturity greater than three years but less than or equal to five years. Report the amount of §208 assistance with remaining maturity greater than five years in Item 5. Report uninsured secondary capital accounts with remaining maturity greater than three years using the Uninsured Secondary Capital Sliding Scale.

5. Subordinated Debt included in Net Worth (Accounts 925A1, 925A2, and 925A)

Report the amount of Uninsured Secondary Capital accounts accepted from organizational or institutional investors. In accordance with §701.34(c) of the NCUA regulations, the amount of Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth by low-income designated credit unions is dependent on the remaining maturity. Use the Uninsured Secondary Capital Sliding Scale to determine the amount of Uninsured Secondary Capital to include in each maturity classification.

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

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

Column B1 – Report the amount of §208 assistance with remaining maturity greater than one year and less than three years. Report the amount of uninsured secondary capital accounts with remaining maturity greater than one year but less than three years using the Uninsured Secondary Capital Sliding Scale.

Column B2 – Report the amount of §208 assistance with remaining maturity greater than three years. Report uninsured secondary capital accounts with remaining maturity greater than three years using the Uninsured Secondary Capital Sliding Scale.

Uninsured Secondary Capital Sliding Scale

Remaining Maturity	Subordinated Debt, Percentage to be reported in Item 4 Return to Subordinated Debt	Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth; Percentage to be reported in Item 5 Return to Subordinated Debt included in Net Worth
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year	100%	0%

6. TOTALS (Accounts 860A, 860B1, 860B2, and 860C)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 1 through 5, Columns A, B1, and B2.

7. Non-Trading Derivatives Liabilities (Account 825A)

Report the total non-trading derivative liability amount. Include all non-trading derivative liabilities, exclusive or inclusive of accrued interest. **Complete Schedule D – Derivatives Transactions Report.**

8. Accrued Dividends/Interest Payable on Shares/Deposits (Account 820A)

Report the amount of accrued dividends and interest declared but not distributed.

9. 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.

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

10. Allowance for Credit Losses on Off-Balance Sheet Credit Exposure

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).

SHARES/DEPOSITS

Dividend/Interest Rates: Report the rate paid on these accounts as of the last day of the reporting period. Input the actual rate (2.5 for 2.5%), except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered, as long as the share program has outstanding member deposits as of the reporting date.

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.**

11. Share Drafts (Accounts 553, 452, 902A, and 902)

Report the rate, number of accounts, and dollar amount of credit union share drafts. Overdraft balances should be reported as All Other Unsecured Loans/Lines of Credit. The amount reported should match the reported amount on the Federal Reserve form FR2900 for the quarter-end day.

12. Regular Shares (Accounts 552, 454, 657A, and 657)

Report the rate, number of accounts, and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

13. Money Market Shares (Accounts 532, 458, 911A and 911)

Report the rate, number of accounts, and dollar amount of all credit union money market shares. The amount reported should match the reported amount on the Federal Reserve form FR2900 for the quarter-end day.

14. Share Certificates (Accounts 547, 451, 908A, 908B1, 908B2, and 908C)

Report the rate, number of accounts, and dollar amount of credit union share certificates by remaining maturity, including Christmas, vacation, and other club accounts.

15. IRA/KEOGH Accounts (Accounts 554, 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).

16. All Other Shares and Deposits (Accounts 585, 455, 630A, 630B1, 630B2, and 630)

Report the rate, number of accounts, and dollar amount of all other credit union shares and deposits not already reported above, including Health Savings Accounts.

17. TOTAL SHARES (Accounts 966, 013A, 013B1, 013B2, and 013)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 11 through 16.

18. Nonmember Deposits (Accounts 599, 457, 880A, 880B1, 880B2, and 880)

Report the rate, 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).

19. TOTAL SHARES AND DEPOSITS (Accounts 460, 018A, 018B1, 018B2, and 018)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 17 and 18.

20. Total Liabilities (Account LI0069)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Items 6, 7, 8, 9, 10, and 19.

Additional Information on Shares/Deposits reported in items 11 through 18 above:

21. 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).

22. 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).

23. Employee Benefit Member Shares and Deposits (Account 633)

Any shares of an employee benefit plan in an insured credit union shall be insured on a "pass-through" basis, in an amount up to the SMSIA for the non-contingent interest of each plan participant, in accordance with §745.9-2 of the NCUA regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in §1787(k)(4) of the Federal Credit Union Act, may not accept employee benefit plan deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

24.Employee Benefit Nonmember Shares and Deposits (Account 634)

The same insurance coverage and legal restrictions apply to retirement and other employee benefit plan accounts for nonmember shares as stated above for member shares. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

25.529 Plan Member Deposits (Account 635)

Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to the limit of $250,000 per eligible account in the aggregate for each primary account holder as outlined in §745.3 of the NCUA regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

26.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

27.Health Savings Accounts (Account 637)

Section 724.1 of the NCUA regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall be added to any other regular share and insured up to the limit of $250,000 per eligible account in the aggregate for each primary account holder as outlined in §745.3 of the NCUA regulations.

28.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.

29. 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.

30. 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 share drafts (transactional accounts) to regular shares or money market accounts (nontransactional) to qualify the credit union as having a legitimate sweep program with the Federal Reserve.

Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts: Some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) and a non-transaction sub-account (commonly a money market account). Depending on the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period. **The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.**

Credit Unions must meet the following two criteria to have a valid retail sweep program:

1. The depository institution must establish by agreement with its transaction account member two legally separate accounts: a transaction account (share draft account) and a non-transaction account (usually regular shares or a money market account).
2. The swept funds must actually be moved from the member's transaction account to the member's regular shares or money market account on the official books and records of the depository credit union as of the close of business on the day(s) where the depository credit union intends to report the funds in question as regular shares or money market accounts and not transaction accounts, and vice versa.

When a depository credit union intends to establish a retail sweep program with respect to new transaction account members, the depository credit union must ensure that its member account agreements provide for the existence of two distinct accounts (a transaction account and a regular shares or money market account) rather than a single (transaction) account.

Regardless of the structure of the credit union's official books and records, both the member-account level records and the aggregate-level records must reflect the actual movement of funds between the accounts (if any) for each reporting date, so that the manner in which the funds are

reported on any given reporting date (transaction or regular shares/money market account) corresponds to where the funds are located (transaction or regular shares/money market account).

Establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly, is not sufficient to report the relevant amounts as having been swept.

The maintenance of such records or systems by a third party, such as a service provider, may raise questions as to whether those records or systems are subject to prudent managerial oversight and control. A valid retail sweep program may not exist solely in records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating "reclassified" deposit reports.

31. 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.**

32. 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).

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EQUITY

33. Undivided Earnings (Account 940)

Report post-closing undivided earnings.

34. Regular Reserves (Account 931)

Report post-closing regular reserves. The amount reported here should not include the Allowance for Loan & Lease Losses account.

35. 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.

36. 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.

37. 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.

38. Miscellaneous Equity (Account 996)

Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.

39. Other Comprehensive Income (Account 945B)

Report any items of other comprehensive income that are not already included in Items 40 through 43. 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.

40. 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.

41. 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.

42. 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 Statement of Income and Expense, Item 14b.

Skip to item 43 if you have early adopted ASC topic 326 Financial Instruments – Credit Losses (CECL).

43. Net Income (Account 602)

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

44. 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 or loans sold or swapped with recourse, complete the Liquidity, Commitments and Sources section.

NCUA INSURED SAVINGS COMPUTATION

Eligible accounts are generally insured up to $250,000 each. Refer to part 745 of the NCUA regulations for additional guidance.

A. Uninsured IRA and KEOGH Member (Account 065A1)

Report only the amount of uninsured IRA and KEOGH shares and deposits. These accounts are insured up to $250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on line A1 below.

A1. Uninsured KEOGH Member Shares for Employee Benefit Plans (Account 065A3)

Report only the amount of uninsured KEOGH shares and deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

B. Uninsured Employee Benefit Member Shares and Deposits (Account 065B1)

Report only the amount of uninsured Employee Benefit Member shares and deposits. Insured up to $250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on A1 above.

C. Uninsured Member 529 Plan Deposits (Account 065C1)

Report only the amount of uninsured member 529 Plan shares and deposits.

D. Uninsured Accounts Held by Member Government Depositors (Account 065D1)

Report only the amount of uninsured Member Government Depositors' shares and deposits.

E. Other Uninsured Member Shares and Deposits (Account 065E1)

Report only the amount of uninsured all other member shares and deposits not reported on lines A – D above.

F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS (Account 065A4)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 065A1, 065A3, 065B1, 065C1, 065D1, and 065E1.

G. Uninsured Nonmember Employee Benefit Member Shares and Deposits (Account 067A1)

Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits.

H. Uninsured Nonmember Accounts Held by Government Depositors (Account 067B1)

Report only the amount of uninsured Nonmember Government Depositors' shares and deposits.

I. Other Uninsured Nonmember Shares and Deposits (Account 067C1)

Report all other uninsured Nonmember Shares and Deposits not reported on lines G and H above.

J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (Account 067A2)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 067A1, 067B1, and 067C1.

K. 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.

L. 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.

NCUA FORM 5300 - PAGE 5
STATEMENT OF INCOME AND EXPENSE

INTEREST INCOME YEAR-TO-DATE

1. Interest on Loans (Account 110)

Report income earned from interest on loans, 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 (Including Interest and Dividends, excluding securities held in a trading account) (Account 120)

Report interest and dividend income earned from all investments except securities held in a trading account. 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. Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities (Account IS0004)

Report the change in fair value of *all* equity and trading debt securities in Account IS0004.

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 Accounts 110, 119, 120, and IS0004.

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. Provision for Loan & Lease Losses (Account 300)

Expense recorded to maintain the Allowance for Loan & Lease Losses account.

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

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

11. Credit Loss Expense

Report the amount of credit loss expense associated with each financial asset below.

11a. Loans & Leases (Account IS0011)
Report the amount of credit loss expense for loans and leases.

11b. AFS Debt Securities (Account IS0012)
Report the amount of credit loss expense related to available for sale debt securities.

11c. HTM Debt Securities (Account IS0013)
Report the amount of credit loss expense related to held to maturity securities.

11d. Off-Balance Sheet Credit Exposures (Account IS0016)
Report the amount of credit loss expense related to off-balance sheet credit exposures.

11e. 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.

12. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES or CREDIT LOSS EXPENSE (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, 300 and IS0017.

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 Operating Income (Includes unconsolidated CUSO Income and Gain(Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV Derivatives Hedge) (Account 659)

Report operating income other than the types reported in Accounts 110, 119, 120, IS0004, 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, unconsolidated CUSO income, and the adjustment to carrying value of loans used as the hedged item in a fair value hedging designation.

15. Gain (Loss) on Equity Securities (DO NOT include Gain or Loss on other securities) (Account IS0021)

Use this account to report the resulting gain (loss) from the sale or disposition of all equity securities.

16. Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities) (Account IS0022)

Report the resulting gain (loss) from the sale or disposition of all securities except equity securities reported in Account IS0021. 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).*

16a. 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.*

16b. 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.

16c. OTTI Losses Recognized in Earnings (Included in IS0022) (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. This total should also be reflected in Account IS0022 above.

16d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading FV Derivatives Hedge (included in IS0022) (Account 420D)
For Derivatives in a Fair Value hedge, report both the gain (loss) of the hedged instrument and the gain (loss) of the hedging derivative.

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 on this line.

19.Gain from Bargain Purchase (Merger) (Account 431)
Report any applicable gain as the result of a bargain purchase of another credit union.

20.Other Non-Operating Income (Expense) (Account 440)
Record all miscellaneous non-operating income or expense items, including such items as gifts and donations received. Also, include contribution income such as grants.

21.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, 659, IS0021, IS0022, 421, 430, 431, and 440.

NON-INTEREST EXPENSE YEAR-TO-DATE

22.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.

23.Travel and Conference Expense (Account 230)
Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.

24.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.

25.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.

26.Educational and Promotional Expense (Account 270)

Advertising, publicity, and promotions.

27.Loan Servicing Expense (Account 280)

Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

28.Professional and Outside Services (Account 290)

Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

29.Member Insurance

29a. NCUSIF Premium Expense (Account 311A)
Report National Credit Union Share Insurance Fund (NCUSIF) premium assessments.

29b. Other Member Insurance Expense (Account 310A)
Report life savings, borrower's protection, share insurance, and other member insurance.

29c. Total Member Insurance (Account 310)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 311A and 310A.

30.Operating Fees (Examination and/or supervision fees) (Account 320)

Annual operating/supervision fee assessed by the NCUA or the State Supervisory Authority.

31.Miscellaneous Operating Expenses (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.

32.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.

33.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 116 and 117 less Account 671.

RESERVE TRANSFERS

34.Transfer to Regular Reserves (Account 393)

Income earned year-to-date which was transferred to the Regular Reserves account.

NCUA FORM 5300 - PAGE 6
LOANS & LEASES

Report the interest rate, number, and outstanding balance of loans and leases. If you have early adopted ASC Topic 326 – Financial Instruments, Credit Losses (CECL), report the interest rate, 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. Please complete Schedule A - Specialized Lending, if your credit union has any 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 loans or participations 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, Sections 2 through 7 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, including Section 1 and Section 3.

- **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 the portion of any loan participation or purchase 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 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.
- **Participation Loans.** Report the number of individual loans in each pool—not the number of pools. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations 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 2 Real Estate Loans and Lines of Credit.

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 2 Real Estate Loans and Lines of Credit.

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 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.

Year-to-Date loan information

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.

15a. 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.

Miscellaneous loan information

16.Non-Federally Guaranteed Student Loans in Deferred Status (Accounts 963B and 698B)

Report the number and dollar amount of non-federally guaranteed student loans in deferred status. Deferment is a period during which payment of the principal and, at times interest of a student loan is temporarily delayed.

17.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.

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.

18.Non-Commercial Loans (contained in items 1 – 11 above)

18a.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. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11.

18a.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 18a.1. above.

18b. 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.

19.Commercial Loans (contained in items 12 – 13 above)

19a. 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.

19b. 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.

CARES Act (COVID-19 RESPONSE) FORBEARANCE LOANS

Report loans granted forbearance consistent with Section 4013 of the CARES Act. To be an eligible loan modification under Section 4013, a loan modification must be:

1) related to COVID-19;
2) executed on a loan that was not more than 30 days past due as of December 31, 2019; and
3) 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) December 31, 2020.

Section 4013 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 occurring during the period described in (3) above and the loan was not more than 30 days past due as of 12/31/19.

If loans meeting the above criteria are in the forbearance, modification, deferral, etc. period on the last day of the quarter, they will be reported in CV0001 and CV0002.

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

For the loans reported in Total Loans & Leases (Account 025B), report the number and amount of loans granted forbearance consistent with the CARES Act. DO NOT report these loans on the Delinquency schedule (pages 8 or 9) or on the Troubled Debt Restructuring schedule (Schedule A, Section 5).

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
MISCELLANEOUS INFORMATION

1. 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 1a and 1b.

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

1a. Name of the insurance company (Account 876)
If you answered yes to question 1 above, provide the name of the insuring company.

1b. Dollar amount of shares and/or deposits insured by the company named above (Account 877)
If you answered yes to question 1 above, provide the dollar amount of shares and/or deposits insured by the company named above.

2. Number of Current Members (Account 083)

Report the number of credit union members. Report the actual number of members, not the number of accounts.

3. 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.

4. Number of Credit Union Employees

Report the number of full- and part-time employees as of the date of the call report.

4a. Full-Time Employees (Account 564A)
Report the number of employees who work 26 hours or more per week.

4b. Part-Time Employees (Account 564B)
Report the number of employees who work 25 hours or less per week.

5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payment to present value (Account 980)

Report the total remaining dollar amount of the credit union's obligation to lessor(s), without discounting commitments for future payments to present value.

6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? (Account 1003)

If this answer is "Yes", please complete line 7 on Page 12. Please refer to part 702 of NCUA regulations for specific information on this topic.

7. If you have a transactional website, how many members use it (Account 892B)

Report the number of members (not the number of transactions) using your transactional website. Do not answer this question if your website is not a transactional type website.

8. 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.

9. Uninsured Secondary Capital (Low-Income Designated CUs Only) (Accounts 925B1, 925B2, and 925)

This account is for low-income designated credit unions only. Report the portion of Subordinated Debt included in Net Worth reported on page 3, line 5 that represents Uninsured Secondary Capital. In accordance with Section 701.34(c) of the NCUA regulations, the amount reported as Uninsured Secondary Capital is dependent upon the remaining maturity. Report this account based on the following sliding scale, and report the portion of Uninsured Secondary Capital not included in Net Worth as Subordinated Debt on page 3, line 4 (see instructions for page 3) :

Remaining Maturity	Amount to Report on Line 9, Uninsured Secondary Capital Percentage of Amount Borrowed
Greater than 5 years	100%
4 to less than 5 years	80%
3 to less than 4 years	60%
2 to less than 3 years	40%
1 to less than 2 years	20%
Less than 1 year remaining maturity	0%

10. Amount of Grants 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.

11. 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.

12. 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.

NCUA FORM 5300 - PAGES 8 and 9
REPORTING DELINQUENT LOANS

Report the total outstanding loan balance and number of **all** delinquent loans and leases by collateral type on page 8 and report additional delinquency information on page 9, if 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 pages 8 and 9 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.

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 pages 8 and 9, 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.

NCUA FORM 5300 - PAGE 8
DELINQUENT LOANS

TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE

1a. Unsecured Credit Card Loans (Accounts 024A, 026A, 027A, 028A, and 045A)
Report the number of delinquent credit card loans on this line in the appropriate delinquent loan category.

2a. Payday Alternative Loans (PALs I and II Loans) (FCUs Only) (Accounts 089A, 127A, 128A, 129A, and 130A)
Federal Credit Unions will report the aggregate number of delinquent PALs I and PALs II loans, as defined in NCUA regulations §701.21(c)(7)(iii) and (iv), under the applicable delinquent loan category. Federal credit unions do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans.

3a. Non-Federally Insured Guaranteed Student Loans (Accounts 053A, 053B, 053C, 053D, and 053E)
Report the number of delinquent non-federally guaranteed, or private, student loans on this line. Report the number of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans on line 9a below.

4a. New Vehicle Loans (Accounts 035A1, 035B1, 035C1, 035D1, and 035E1)
Report the number of delinquent new vehicle loans on this line.

5a. Used Vehicle Loans (Accounts 035A2, 035B2, 035C2, 035D2, and 035E2)
Report the number of delinquent used vehicle loans on this line.

6a. 1st Mortgage Real Estate Loans/Lines of Credit

> **1. Fixed Rate (including Hybrid/Balloons > 5 yrs) (Accounts 029A, 029B, 029C, 029D, and 029E)**
> Report the number of delinquent loans secured by fixed rate first mortgages. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years should be included on this line if secured by a first mortgage.
>
> **2. Adjustable Rate (including Hybrid/Balloons < 5yrs) (Accounts 030A, 030B, 030C, 030D, and 030E)**
> Report the number of delinquent loans secured by adjustable rate first mortgages. The number of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years should be included on this line if secured by a first mortgage.

7a. Other Real Estate Loans/Lines of Credit

> **1. Fixed Rate/Hybrid/Balloon (Accounts 032A, 032B, 032C, 032D, and 032E)**
> Report the number of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan.
>
> **2. Adjustable Rate (Accounts 033A, 033B, 033C, 033D, and 033E)**

Report the number of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

8a. Leases Receivable (Accounts 034A, 034B, 034C, 034D, and 034E)
Report the number of delinquent leases on this line.

9a. All Other Loans (Accounts 035A, 035B, 035C, 035D, and 035E)
Report the total number of delinquent loans not already reported in items 1-8.

10a. Total Number of Delinquent Loans (Accounts 020A, 021A, 022A, 023A, and 041A)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1a through 9a.

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE

1b. Unsecured Credit Card Loans (Accounts 024B, 026B, 027B, 028B, and 045B)
Report the balance of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

2b. Payday Alternative Loans (PALs I and II) (FCU Only) (Accounts 089B, 127B, 128B, 129B, and 130B)
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), under the applicable delinquent loan category. Do not include these loans with All Other Loans. State-Chartered credit unions will report similar loans with All Other Loans.

3b. Non-Federally Guaranteed Student Loans (Accounts 020T, 021T, 022T, 023T, and 041T)
Report the balance of delinquent non-federally guaranteed, or private, student loans on this line. Report the amount of delinquent guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans on line 9b below.

4b. New Vehicle Loans (Accounts 020C1, 021C1, 022C1, 023C1, and 041C1)
Report the balance of delinquent new vehicle loans on this line.

5b. Used Vehicle Loans (Accounts 020C2, 021C2, 022C2, 023C2, and 041C2)
Report the balance of delinquent used vehicle loans on this line.

6b. 1st Mortgage Real Estate Loans/Lines of Credit

1. Fixed Rate (including Hybrid/Balloons > 5 yrs) (Accounts 751, 752, 753, 754, and 713A) Report the balance of delinquent loans secured by fixed rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for greater than five years should be included on this line if secured by a first mortgage.

2. Adjustable Rate (Including Hybrid/Balloons 5yrs or less) (Accounts 771, 772, 773, 774, and 714A) Report the balance of delinquent loans secured by adjustable rate first mortgages here. The balance of delinquent Hybrid/Balloon Real Estate loans where the original interest rate remains fixed for less than five years should be included on this line if secured by a first mortgage.

7b. Other Real Estate Loans/Lines of Credit

1. Fixed Rate/Hybrid/Balloon (Accounts 755, 756, 757, 758, and 715A) Report the balance of delinquent loans that are not secured by first mortgages on this line, if the interest rate is fixed or if the loan has features of a hybrid or balloon loan.

2. Adjustable Rate (Accounts 775, 776, 777, 778, and 716A) Report the balance of delinquent loans that are not secured by first mortgage liens that have an adjustable interest rate.

8b. Leases Receivable (Accounts 020D, 021D, 022D, 023D, and 041D)
Report the balance of delinquent leases on this line.

9b. All Other Loans (Accounts 020C, 021C, 022C, 023C, and 041C)
Report the total amount of all delinquent loans not already reported in items 1-8.

10b. Total Amount of Delinquent Loans (Sum of lines 1b – 9b) (Accounts 020B, 021B, 022B, 023B, and 041B)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1b through 9b.

NONACCRUAL STATUS

10c. Amount of Loans in NonAccrual Status (Account DL0121)
Report the dollar amount of 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 section 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.

NCUA FORM 5300 - PAGE 9
ADDITIONAL DELINQUENCY INFORMATION

Credit unions must include all loan types and report loan delinquency in other categories when applicable. Remember, this section is for informational purposes only. **Delinquency for these loans has already been reported on the delinquency schedule by collateral type.** Include delinquent loans reported by the credit union and serviced by outside processors (real estate, student loans, etc.) and loans held on the balance sheet of wholly-owned CUSOs. Exclude purchased participations not qualifying for true sales accounting under GAAP (participations with substantial recourse), as these loans will still be reported by the seller.

To complete this additional delinquency information section properly, please take note of the following examples:

A participation loan classified as a commercial loan becomes delinquent. Therefore, it must be reported on both the delinquent commercial loan and participation lines in this schedule. The same rule holds true for agricultural related participation lending. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on both applicable lines and, if the real estate loan is an interest only or payment option 1st mortgage loan it would also be recorded in that line item. Any delinquent unconditionally US government guaranteed SBA 7(a) and USDA/FSA secondary market loan participations should be reported only as a delinquent participation loan.

NUMBER OF DELINQUENT LOANS

Report the total number of **all** delinquent loans and leases by categories. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (real estate, student loans, etc.).

11a. Indirect Loans (Accounts 036A, 036B, 036C, 036D, and 036E)
Report the total number of all outstanding delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

12a. Participation Loans (Accounts 037A, 037B, 037C, 037D, and 037E)
Report the total number of all delinquent loan participations.

13a. Interest Only and Payment Option 1st Mortgage Loans (Accounts 038A, 038B, 038C, 038D, and 038E)
Report the total number of all delinquent interest only and payment option 1st mortgage loans.

14a. Interest Only and Payment Option Other RE/LOC Loans (Accounts 039A, 039B, 039C, 039D, and 039E)
Report the total number of all delinquent interest only and payment option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for **Schedule A - Specialized Lending** to determine which loans qualify as interest only and payment option loans.

ADDITIONAL DELINQUENCY INFORMATION

15a. Residential Construction excluding Commercial Purpose (Accounts 040A1, 040B2, 040C1, 040D1, and 040E1)
Report the total number of all delinquent residential construction loans secured by a lien on a 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 1- to4-family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare.

16a. Member Commercial Loans secured by real estate (Accounts 043A3, 043B3, 043C3, 043D3, and 043E3)
Report the total number of all delinquent member commercial loans secured by real estate.

17a. Member Commercial Loans NOT Secured by Real Estate (Accounts 043A4, 043B4, 043C4, 043D4, and 043E4)
Report the total number of all delinquent member commercial loans not secured by real estate.

18a. Nonmember Commercial Loans Secured by Real Estate (Accounts 046A3, 046B3, 046C3, 046D3, and 046E3)
Report the total number of all delinquent nonmember commercial loans secured by real estate.

19a. Nonmember Commercial Loans NOT Secured by Real Estate (Accounts 046A4, 046B4, 046C4, 046D4, and 046E4)
Report the total number of all delinquent nonmember commercial loans not secured by real estate.

20a. Agricultural Loans (Accounts 044A1, 044B1, 044C1, 044D1, and 044E1)
Report the total number of all member and non-member delinquent commercial loans made for agricultural purposes.

21a. Commercial Construction & Development Loans (Accounts 047A1, 047B1, 047C1, 047D1, and 047E1)
Report the total number of all delinquent commercial loans granted to fund commercial construction and development. Also, report the delinquent loans reported on lines 16a and 18a above, according to the borrower's membership status.

22a-26a. Refer to the instructions for Schedule A Specialized Lending, Section 5 for instructions regarding what to report as TDR real estate, commercial, and consumer loans.

22a. TDR Loans Secured by First Mortgages (Accounts 054A, 054B, 054C, 054D, and 054E)
Report the total outstanding number of delinquent TDR first mortgage real estate loans. Include this number on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

23a. TDR Loans Secured by Other RE/LOCs (Accounts 055A, 055B, 055C, 055D, and 055E)
Report the total outstanding number of delinquent TDR loans secured by other real estate loans or lines of credit. Include this number on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

24a. TDR RE Loans Also Reported as Commercial Loans (Accounts 056A1, 056B1, 056C1, 056D1, and 056E1)
Report the total outstanding number of delinquent TDR real estate loans also reported as commercial loans. Include this number on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

25a. TDR Consumer Loans NOT Secured by Real Estate (Accounts 057A, 057B, 057C, 057D, and 057E)
Report the total outstanding number of delinquent TDR consumer loans that are not secured by real estate. Include this number on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

26a. TDR Commercial Loans NOT Secured by Real Estate (Accounts 059A1, 059B1, 059C1, 059D1, and 059E1)
Report the total outstanding number of delinquent TDR Commercial Loans that are not secured by real estate. Include this number on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

27a. Loans Held for Sale (Accounts 060A, 060B, 060C, 060D, and 060E)
Report the total outstanding number of delinquent Loans Held for Sale.

AMOUNT OF DELINQUENT LOANS

See the instructions for Schedule A – Specialized Lending, Part 4 regarding the definition of Commercial Loans.

11b. Indirect Loans (Accounts 020E, 021E, 022E, 023E, and 041E)
Report the total outstanding balance of all delinquent loans made through an indirect lending program. Indirect loans are not limited to loans made through car dealerships.

12b. Participation Loans (Accounts 020F, 021F, 022F, 023F, and 041F)
Report the total outstanding loan balance of all delinquent loan participations.

13b. Interest Only and Payment Option 1st Mortgage Loans (Accounts 021I, 021I, 022I, 023I, and 041I)
Report the total outstanding loan balance of all delinquent interest only and payment option 1st mortgage loans.

14b. Interest Only and Payment Option Other RE/LOC Loans (Accounts 020M, 021M, 022M, 023M, and 041M)
Report the total outstanding loan balance of all delinquent interest only and payment option loans secured by real estate where the credit union holds a subordinate lien position. Refer to the instructions for Schedule A Specialized Lending for what qualifies as an interest only and payment option other RE/LOC Loan.

15b. Residential Construction excluding Commercial Purpose (Accounts 020N1, 021N1, 022N1, 023N1 and 041N1)
Report the total outstanding balance of all delinquent residential construction loans secured by a lien on a 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 1- to 4-family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare.

16b. Member Commercial Loans secured by real estate (Accounts 020G3, 021G3, 022G3, 023G3, and 041G3)
Report the total outstanding balance of all delinquent member commercial loans secured by real estate.

17b. Member Commercial Loans NOT Secured by Real Estate (Accounts 020G4, 021G4, 022G4, 023G4, and 041G4)
Report the total outstanding balance of all delinquent member commercial loans not secured by real estate.

18b. Nonmember Commercial Loans Secured by Real Estate (Accounts 020P3, 021P3, 022P3, 023P3, and 041P3)
Report the total outstanding balance of all delinquent nonmember commercial loans secured by real estate.

19b. Nonmember Commercial Loans NOT Secured by Real Estate (Accounts 020P4, 021P4, 022P4, 023P4, and 041P4)
Report the total outstanding balance of all delinquent nonmember commercial loans not secured by real estate.

20b. Agricultural Loans (Accounts 020H1, 021H1, 022H1, 023H1, and 041H1)
Report the total outstanding (funded) portion of all member and non-member delinquent commercial loans made for agricultural purposes.

21b. Commercial Construction & Development Loans (Accounts 020Q1, 021Q1, 022Q1, 023Q1, and 041Q1)
Report the total outstanding (funded) portion of all member and non-member delinquent commercial loans granted to fund commercial construction and development. Also, report these delinquent loans on lines 16b and 18b above, according to the borrower's membership status.

22b-26b. Refer to the instructions for Schedule A Specialized Lending, Section 5, for instructions regarding what to report as TDR real estate, commercial, and consumer loans.

22b. TDR Loans Secured by First Mortgages (Accounts 020U, 021U, 022U, 023U, and 041U)
Report the total outstanding balance of all delinquent TDR first mortgage real estate loans. Include this amount on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

23b. TDR Loans Secured by Other RE/LOCs (Accounts 020V, 021V, 022V, 023V, and 041V)
Report the total outstanding balance of all delinquent TDR other real estate loans or lines of credit. Include this amount on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

ADDITIONAL DELINQUENCY INFORMATION

24b. TDR RE Loans Also Reported as Commercial Loans (Accounts 020W1, 021W1, 022W1, 023W1, and 041W1)
Report the total outstanding balance of all delinquent TDR real estate loans also reported as commercial loans. Include this amount on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

25b. TDR Consumer Loans NOT Secured by Real Estate (Accounts 020X, 021X, 022X, 023X, and 041X)
Report the total outstanding balance of delinquent TDR Consumer Loans that are not secured by real estate. Include this amount on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

26b. TDR Commercial Loans NOT Secured by Real Estate (Accounts 020Y1, 021Y1, 022Y1, 023Y1, and 041Y1)
Report the total outstanding balance of delinquent TDR Commercial Loans that are not secured by real estate. Include this amount on page 8, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

27b. Loans Held for Sale (Accounts 071F, 071G, 071H, 071I, and 071J)
Report the total outstanding balance of delinquent Loans Held for Sale.

NCUA FORM 5300 – PAGE 10
LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION

Report the dollar amount of loans charged off year-to-date by collateral category in the left column. Report the dollar amount of loan 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. 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.

5. 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.

6. Total 1st Mortgage Real Estate Loans/Lines of Credit (Accounts 548 and 607)

Report the dollar amount of 1st mortgage real estate loans or lines of credit charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

7. Total Other Real Estate Loans/Lines of Credit (Accounts 549 and 608)

Report the dollar amount of other real estate loans or lines of credit charged off year–to-date in the left column and the dollar amount of recoveries year-to-date in the right column.

8. 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.

9. All Other Loans (Accounts 550C and 551C)

Report all charge offs and recoveries for loans not already reported in items 1-8. (e.g., all other consumer loans, commercial loans not secured by real estate, etc.). **Include charge offs and recoveries from an overdraft protection program on this line. Also, report charge offs and recoveries from overdrawn commercial share accounts on this line.**

10. 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 9.

ADDITIONAL LOAN LOSS INFORMATION

Credit unions must include all loan types and report loan losses and recoveries in other categories when applicable. Remember, this section is for informational purposes only. **Charge offs and recoveries for these loans has already been reported on the loan charge offs and recoveries schedule above (lines 1 – 10).**

To complete this additional loan loss information section properly, please take note of the following examples:

A participation loan classified as a commercial loan (excluding agricultural) is charged off. Therefore, it must be reported on lines 12 and 16 or 17. Report any recoveries on lines 12 and 16 or 17. The same rule holds true for agricultural related participation lending. Other examples are indirect lending involving real estate or vehicle loans. Real estate related indirect loans that are charged off and any subsequent recoveries should be reported on lines 11 and 13, if the real estate loan is an interest only or payment option 1st mortgage loan. In the case of vehicle loans that are also indirect, the charged off amount and any subsequent recoveries would be reported only on line 11.

11. 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 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.

12. Participation Loans (Accounts 550F and 551F)

Report the dollar amount of loans charged off year-to-date from loan participations in the left column. Report the dollar amount of recoveries year-to-date from loan participations in the right column.

13. Interest Only and Payment Option 1st Mortgage Loans (Accounts 550I and 551I)

Report the dollar amount of loans charged off year-to-date for interest only and payment option 1st mortgage loans in the left column. Report the dollar amount of recoveries year-to-date for Interest Only and Payment Option 1st Mortgage Loans in the right column.

14. Interest Only and Payment Option Other RE/LOC Loans (Accounts 550M and 551M)

Report the dollar amount of loans charged off year-to-date for interest only and payment option other real estate or lines of credit loans in the left column. Report the dollar amount of recoveries year-to-date for interest only and payment option other real estate or lines of credit loans in the

right column. Please refer to the instructions on Schedule A Specialized Lending, Section 2 for information on what qualifies as an interest only or payment option other real estate or lines of credit loan.

15. Residential Construction Loans excluding Commercial Purpose (Accounts 550N1 and 551N1)

Report the dollar amount of residential construction loans charged off year-to-date in the left column. Report the dollar amount of recoveries year-to-date from residential construction, in the right column. Residential property means a house, condominium unit, cooperative unit, manufactured home, or the construction thereof, and unimproved land zoned for 1- to 4-family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare.

16. Member Commercial Loans Secured by Real Estate (Accounts 550G3 and 551G3)

Report the dollar amount of loans charged off year-to-date for member commercial loans secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from member commercial loans secured by real estate in the right column.

17. Member Commercial Loans NOT Secured by Real Estate (Accounts 550G4 and 551G4)

Report the dollar amount of loans charged off year-to-date for member commercial loans not secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from member commercial loans not secured by real estate in the right column.

18. Nonmember Commercial Loans Secured By Real Estate (Accounts 550P3 and 551P3)

Report the dollar amount of loans charged off year-to-date for nonmember commercial loans secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from nonmember commercial loans secured by real estate in the right column.

19. Nonmember Commercial Loans NOT Secured By Real Estate (Accounts 550P4 and 551P4)

Report the dollar amount of loans charged off year-to-date for nonmember commercial loans not secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from nonmember commercial loans not secured by real estate in the right column.

20. Agricultural Loans (Accounts 550H1 and 551H1)

Report the dollar amount of loans charged off year-to-date for commercial loans made for agricultural purposes in the left column. Report the dollar amount of recoveries year-to-date from commercial loans made for agricultural purposes in the right column.

21. Commercial Construction and Development Loans (Accounts 550Q1 and 551Q1)

Report the dollar amount of loans charged off year-to-date for commercial construction and development loans in the left column. Report the dollar amount of recoveries year-to-date from commercial construction and development loans in the right column. These charge-offs and

recoveries should also be reported on lines 16 and 18 above, according to the borrower's membership status.

22-26. Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as TDR real estate, commercial, and consumer loans.

22. TDR Loans Secured by First Mortgages (Accounts 550U and 551U)

Report the dollar amount of loans charged off year-to-date for TDR 1st mortgage real estate loans in the left column. Report the dollar amount of recoveries year-to-date from TDR 1st mortgage real estate loans in the right column.

23. TDR Loans Secured by Other RE/LOCs (Accounts 550V and 551V)

Report the dollar amount of loans charged off year-to-date for TDR other real estate loans or lines of credit in the left column. Report the dollar amount of recoveries year-to-date from TDR other real estate loans or lines of credit in the right column.

24. TDR RE Loans Also Reported as Commercial Loans (Accounts 550W1 and 551W1)

Report the dollar amount of loans charged off year-to-date for TDR real estate loans also reported as commercial loans in the left column. Report the dollar amount of recoveries year-to-date from TDR real estate loans also reported as commercial loans in the right column.

25. TDR Consumer Loans NOT Secured by Real Estate (Accounts 550X and 551X)

Report the dollar amount of loans charged off year-to-date for TDR consumer loans not secured by real estate in the left column. Report the dollar amount of recoveries year-to-date from TDR consumer loans not secured by real estate in the right column.

26. TDR Commercial Loans NOT Secured by Real Estate (Accounts 550Y1 and 551Y1)

Report the dollar amount of loans charged off year-to-date for TDR commercial loans not secured by real estate on the left. Report the dollar amount of recoveries year-to-date from TDR commercial loans not secured by real estate in the right column.

BANKRUPTCY INFORMATION

27. All Loans Charged Off due to Bankruptcy Year-to-Date (Account 682)

Report the dollar amount of loans charged off due to bankruptcy, year-to-date, regardless of when the bankruptcy was filed. Include Chapter 7, Chapter 13, Chapter 11, and Chapter 12 Bankruptcy Loan Charge-offs. Do not include recoveries.

28. Number of members with loans (outstanding) who have filed for Bankruptcy Year-to-Date

a. Chapter 7 Bankruptcy YTD (Account 081)
Provide the number of members who have outstanding loans and have filed for Chapter 7 year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

b. **Chapter 13 Bankruptcy YTD (Account 082)**
Provide the number of members who have outstanding loans and have filed for Chapter 13 year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

c. **Chapter 11 or 12 Bankruptcy YTD (Account 088)**
Provide the number of members who have outstanding loans and have filed for Chapter 11 or Chapter 12 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

29. 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.

MISCELLANEOUS LOAN INFORMATION

30. Real Estate Loans Foreclosed Year-to-Date (Accounts 1005A and 1005)

Provide the number and amount of real estate loans foreclosed year-to-date for which the legal process of foreclosure is complete. For the amount, report the balance of the real estate loans at time of foreclosure.

31. Federal Credit Union Interest Rate Ceiling Report (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%.

NCUA FORM 5300 – PAGE 11
LIQUIDITY, COMMITMENTS AND SOURCES

OFF BALANCE SHEET COMMITMENTS AND OTHER ITEMS

Report unfunded commitments directly committed by the credit union in the first column, on the relevant line. Report unfunded commitments made on the credit union's behalf through a third party (e.g., purchased participation loans or indirect loan programs including, but not limited to, auto, recreational vehicle, furniture, real estate, commercial, and non-federally guaranteed student loans) in the second column. Report the total for each category in the third column.

1. Total Unfunded Commitments for Commercial Loans (Accounts 814K1, 814K2, and 814K)

Report the portion of the Commercial Loan Balances from **Schedule A - Specialized Lending, Section 4** that represent unfunded commitments.

2. Miscellaneous Commercial Loan Unfunded Commitments (Included in item 1 above as appropriate.)

A. Agricultural Related Commercial Loans (Accounts 814J3, 814J4, and 814J5)
Report the unfunded portions of any loan or participation interest to a member or nonmember for agriculture and farm purposes as denoted in Schedule A Specialized Lending, Section 4.

B. Construction & Land Development (Accounts 814A6, 814A7, and 814A8)
Report the unfunded portions of commitments for construction or development. Include in this item loan proceeds your credit union is obligated to advance as construction progress payments.

According to NCUA regulations §723.6 a construction or development loan means any financing arrangement to enable 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. 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.

Do not include general (i.e., non-commercial purpose residential construction) lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 3E).

C. Outstanding Letters of Credit (Accounts 813A1, 813B1, and 813A2)
Report the amount unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a member (account party) fails to repay an outstanding loan or debt instrument.

3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)

A. Revolving Open-End Lines Secured by 1- – 4-Family Residential Properties (Accounts 811D1, 811D2, and 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 (Accounts 812A1, 812B1, and 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 (Accounts 815A1, 815B1, and 815C)
Report the amount of unfunded lines of credit available that can be accessed through use of a personal check

D. Overdraft Protection Program Commitments (Accounts 822A1, 822B1, and 822C)
Report the amount of unfunded overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities and typically provide members with an express overdraft "limit" that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.

E. Residential Construction Loans excluding Commercial Purpose (Accounts 811E1, 811E2, and 811E)
Report the amount of unfunded commitments of residential construction excluding commercial purpose loans. 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.

F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgages) (Accounts 811B3, 811B4, and 811B5)
Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1- to 4-family residential properties authorized by Federally Insured Home Equity Conversion Mortgages. The Federal Housing Administration offers the only federally insured reverse mortgage program.

G. Proprietary Reverse Mortgage Products (Accounts 811C3, 811C4, and 811C5)
Report the unfunded portion of commitments to extend credit under revolving, open-end lines of credit secured by 1- to 4-family residential properties authorized by Proprietary Reverse Mortgage Products. These types of reverse mortgages are not federally insured.

H. Other Unfunded Commitments (Accounts 816B3, 816B4, and 816B5)
Report the unfunded portions of all other commitments not reported on lines 3A-G.

I. Total Unfunded Commitments for Non-Commercial Loans (Accounts 816T1, 816T2, and 816T)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items A through H for each column.

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.

4. Dollar Amount of Pending Bond Claims (Account 818)

Report the dollar amount of pending bond claims that your credit union intends to file but has not yet recorded on its balance sheet. Do not report other outstanding insurance claims.

CONTINGENT LIABILITIES

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting (Account 819)

Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., 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 (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

6. Other Contingent Liabilities (Account 818A)

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

CREDIT AND BORROWING ARRANGEMENTS

7. Amount of Borrowings Subject to Early Repayment at Lender's Option (Account 865A)

Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

8. Assets Pledged to Secure Borrowings (Account 878)

Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities. 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 below.

a. Small Business Administration Paycheck Protection Program loans collateralizing Federal Reserve Board's PPP Lending Facility loans (Account LC0047)
Report the total amount of Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending

Facility here and in account 878. Report the Federal Reserve Board's Paycheck Protection Program Lending Facility loan in account LC0085.

9. Lines of Credit

A line of credit is defined as a secured or unsecured line of credit with a corporate credit union, bank, Federal Home Loan Bank (FHLB), or another borrowing source.

Committed Credit Lines – A credit line in which the credit union may have paid a fee in advance legally binding the lender to provide access at a future time.

Uncommitted Credit Lines – A credit line subject to reduction, suspension, or cancelation by the lender at any time or prior to the current terms.

For lines A-C report the maximum amount the credit union is entitled to borrow, before draws reported in item 10 below, under the appropriate column (committed or uncommitted lines) based on the borrowing source. The total committed and uncommitted amounts for each row will automatically populate in the Total Amount column.

A. **Corporate Credit Unions (Accounts 884A1, 884A2, and 884)**

B. **Natural Person Credit Unions (Accounts 884C1, 884C2, and 884C)**

C. **Other Credit Lines (Accounts 884D1, 884D2, and 884D)**

D. **TOTAL (Accounts 884E, 882, and 881)**
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items A through C for each column.

10. Borrowings

Report the amount of borrowings by type for each source listed on lines A-F.

A. **Corporate Credit Unions (Accounts 885A, 885B, 885C, and 885D)**

B. **Natural Person Credit Unions (Accounts 885A1, 885B1, 885C1, and 885D1)**

C. **Other Sources (Accounts 885A2, 885B2, 885C2, and 885D1)**
Report borrowings from sources not identified on lines A, B, D, E and F.

D. **FHLB (Accounts 885A3, 885B3, 885C3, and 885D3)**

E. **CLF (Accounts 885B4, 885C4, and 885D4)**

F. **FRB (Accounts 885C5 and 885D5)**

Include Federal Reserve Board's Paycheck Protection Program Lending Facility loans reported in account LC0085 below.

1. Federal Reserve Board's Paycheck Protection Program Lending Facility loans (Account LC0085)

Report loans from the Paycheck Protection Program Lending Facility secured by Small Business Administration Paycheck Protection Program loans. Report the amount of Federal Reserve Board's Paycheck Protection Program Lending Facility loans here and in account 885C5 above.

G. TOTAL (Accounts 885A4, 885B5, 885C6, and 885D6)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items A through F for each column.

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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 Credit Union Online, excluding items 7a – 7d and optional items 10, 11, and 12.

NUMERATOR: NET WORTH

1. Undivided Earnings (Account 940)

This line does not require input and is automatically populated with the value entered in Account code 940 on the Statement of Financial Condition.

2. Regular Reserves (Account 931)

This line does not require input and is automatically populated with the value entered in Account code 931 on the Statement of Financial Condition.

3. 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 code 668 on the Statement of Financial Condition.

4. Other Reserves (Appropriations of Undivided Earnings) (Account 658)

This line does not require input and is automatically populated with the value entered in Account code 658 on the Statement of Financial Condition.

5. Subordinated Debt included in Net Worth (Account 925A)

This line does not require input and is automatically populated with the value entered in Account code 925A on the Statement of Financial Condition.

6. 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 code 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 7.

7. 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 1004**A** on your next 5300 report.*

8. 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, 931, 668, 658, 925A, 602, and 1004.

DENOMINATOR: ASSETS as defined in 702.2(k)(3)

9. 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.)

10. 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.

11. 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.

12. 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.

13. 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.

14. Risk Based Net Worth (RBNW)

In addition to measuring a net worth ratio, credit unions defined as complex in NCUA regulations section 702.103 must also review their Risk Based Net Worth (RBNW) Requirement.

a. **Risk Based Net Worth (RBNW) Requirement (Standard Calculation) (Account 999)**
   RBNW Requirement for complex credit unions based upon the Standard Components.
b. **Risk Based Net Worth (RBNW) Alternative Method under Section 702.107 (Account 999A)**
   RBNW Requirement for complex credit unions based upon the Alternative Components of Section 702.107 of the NCUA regulations.

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.

15. Net Worth Classification if credit union is not new (Account 700)

See NCUA regulations §702.102 for the applicable net worth categories.

16. Net Worth Classification if credit union is new (Account 701)

See NCUA regulations §702.302 for the applicable net worth categories.

17. 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).

18. 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 – Credit 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 Loan & 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 13

RISK BASED NET WORTH REQUIRMENT

Account 999B - Credit unions are not required to provide any input on this page.

NCUA FORM 5300 - PAGE 14
SCHEDULE A – SPECIALIZED LENDING

Report loans net of loan origination fees (costs), which are recognized over the life of the related loan as an adjustment to yield.

SECTION 1 – INDIRECT LOANS

An indirect loan is a loan made by a credit union through a vendor or other third party that facilitates the financing arrangement, including, but not limited to, auto loans, recreational vehicle loans, furniture loans, real estate loans, commercial loans, and non-federally guaranteed student loans. The credit union is responsible for making the underwriting decision, and the loan is immediately assigned to the credit union after being made.

1. Indirect Loans

1a. Indirect Loans – Point of Sale Arrangement (Accounts 617B and 618B)
Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant. In this case, the credit union partners with a merchant to originate loans at the point of sale. A direct agreement between an auto dealer and a credit union is an example of an indirect loan made at the point of sale.

1b. Indirect Loans – Outsourced Lending Relationship (Accounts 617C and 618C)
Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor, other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor facilitates loan origination. **A wholly owned CUSO is considered a third party for this reporting item.**

1c. 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 1a and 1b for each column.

Note – Loans should be reported in Schedule A, Sections 2 through 7 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, including Section 1 and Section 3.

SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT INCLUDING MEMBER BUSINESS/COMMERCIAL LOANS SECURED BY REAL ESTATE

Real Estate Loans/Lines of Credit. 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, the number of loans/lines of credit granted year-to-date, and the dollar amount of loans/lines of credit granted year-to-date. Real estate loans processed by a third party but funded by the credit union should be included. The number of loans/lines outstanding should **not** include those with no balance or those loans reported as loans held for sale. The number and dollar

amount of loans/lines of credit granted should include any real estate loans sold on the secondary market and those classified as loans held for sale, along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date. The dollar amount should include all new advances on the line of credit and all refinanced balances.

Report real estate loans by maturity and other attributes collected below based on origination, not remaining term.

FIRST MORTGAGE REAL ESTATE LOANS

Report loans that are secured by a first lien. This includes home equity lines of credit that are secured by a first lien. Do not include second trust loans.

1. Fixed Rate

1a. Fixed Rate, Fully Amortizing >15 Years (Accounts 972A, 704A, 982A, and 720A)
Report information for real estate first mortgage loans that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of the loan.

1b. Fixed Rate, Fully Amortizing 15 Years or Less (Accounts 972B, 704B, 982B, and 720B)
Report information for real estate 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

2a. Balloon/Hybrid > 5 Years (Accounts 972C, 704C, 982C, and 720C)
Report information for real estate first mortgage loans that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (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.

2b. Balloon/Hybrid 5 Years or Less (Accounts 972D, 704D, 982D, and 720D)
Report information for real estate first mortgage loans that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (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. Other Fixed Rate (Accounts 972E, 704E, 982E, and 720E)

Report any other type of fixed rate first mortgage loan.

4. Adjustable Rate 1 Year or Less (Accounts 973A, 705A, 983A, and 721A)

Report adjustable rate 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.

5. Adjustable Rate > 1 Year (Accounts 973B, 705B, 983B, and 721B)

Report adjustable rate first mortgage loans that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

6. Total 1st Mortgage Real Estate Loans/Lines of Credit (Account 703)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 704A, 704B, 704C, 704D, 704E, 705A, and 705B.

OTHER REAL ESTATE LOANS

7. Closed-End Fixed Rate (Accounts 974, 706, 984, and 722)

Report closed-end fixed rate real estate loans secured by a junior lien that have a set interest rate until maturity. Report only second trust loans in this category.

8. Closed-End Adjustable Rate (Accounts 975, 707, 985, and 723)

Report mortgage loans secured by a junion 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.

9. Open-End Adjustable Rate (Accounts 976, 708, 986, and 724)

Report real estate loans secured by a junior lien which 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.

10. Open-End Fixed Rate (Accounts 976B, 708B, 986B, and 724B)

Report real estate loans secured by a junior lien which are eligible for additional advances and have a fixed rate of interest.

11. Total Other Real Estate Loans/Lines of Credit (Account 386)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of Accounts 706, 707, 708, and 708B.

12. TOTALS (Accounts 978, 710, 988, and 726)

This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1 through 5 and 7 through 10. The total number (Account 978) and amount (Account 710) of outstanding loans should agree with the sum of the numbers and amounts reported on page 6, lines 9 through 12.

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

13. Interest Only & Payment Option 1st Mortgage Loans (Accounts 704C2, 704C1, and 704C3)

Report the number and balance outstanding of Interest Only & Payment Option 1st Mortgage loans. Also report the dollar amount of Interest Only & Payment Option first mortgage 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.

14. Interest Only & Payment Option Other RE/LOC Loans (Accounts 704D1, 704D2, and 704D3)

Report the number and balance outstanding of Interest Only & Payment Option Other RE/LOC loans. Also report the dollar amount of Interest Only & Payment Option Other RE/LOC 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 subordinate lien.

> **Example:** Home equity lines of credit, secured by a subordinate lien, whose contract only requires monthly payments of interest during the draw period would be reported on this line during the draw period. After the member is required to make payments that reduce principal, it would no longer be reported on this line.

15.REVERSE MORTGAGES

15a. Federally Insured Home Equity Conversion Mortgage (HECM) (Accounts 704F1, 704F2, 704F3, and 704F4)

The Federal Housing Administration offers the only federally insured reverse mortgage program. List the number of HECM loans outstanding, the outstanding balance for all HECMs, the number of HECM loans granted year-to-date, and the dollar amount of HECMs granted year-to-date at the credit union. There are five options for receiving payments under this program:

- **Tenure –** equal monthly payments as long as at least one borrower lives and continues to occupy the property as a principal residence.
- **Term –** equal monthly payments for a fixed period of months selected.
- **Line of Credit** – unscheduled payments or installments, at times and in amounts of the borrower's choosing until the line of credit is exhausted.
- **Modified Tenure** – combination of line of credit with monthly payments for as long as the borrower remains in the home.
- **Modified Term –** combination of line of credit plus monthly payments for a fixed period of months selected by the borrower.

15b. Proprietary Reverse Mortgage Products (Accounts 704G1, 704G2, 704G3, and 704G4)

List the number and amount of loans outstanding, the number of loans granted year-to-date, and the dollar amount of loans granted year-to-date for Proprietary Reverse Mortgage loans. These types of reverse mortgages are not federally insured.

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SCHEDULE A – SPECIALIZED LENDING (Continued)

SECTION 2 CONTINUED – REAL ESTATE LOANS AND LINES OF CREDIT

16. Balance Outstanding of 1st Mortgage Residential Construction Loans – Excluding Commercial Purpose (Account 704A2)

Report the amount of residential 1st mortgage 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.

17. Allowance Account

17a. Allowance for Losses on Real Estate Loans (Account 731)

Report the dollar amount of the Allowance for Loan and Lease Losses (ALLL) account that is reserved for unrealized real estate loan losses.

If you have early adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL) skip to item 17b.

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

17b. Allowance for Credit Losses on all Real Estate Loans (Account SL0003)

Report the dollar amount of the Allowance for Credit Losses on all real estate loans as determined in accordance with ASC Topic 326: Financial Instruments – Credit Losses (CECL).

18. Total Amount of All 1st Mortgage Loans Sold in the Secondary Market Year-to-Date (Account 736)

Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.

19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Section 4, item 10 (account 718) (Account 712)

Report the amount of real estate loans outstanding (reported in account 710) that were not included in account 718 which will contractually refinance, reprice, or mature within the next 5 years.

20. Amount of Real Estate Loans Sold But Serviced by the Credit Union (Account 779A)

Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.

21. Mortgage Servicing Rights (Account 779)

Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. 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.

SECTION 3 – LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

1. Loans Purchased and Sold Year-To-Date

1a. Loans Purchased In Full from Other Financial Institutions (Accounts 614 and 615)

Report the number and dollar amount of loans purchased by your credit union from other financial institutions, for which your credit union has full title, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) Do not include Participation Loans Purchased.

1b. Loans Purchased in Full from Other Sources (Accounts 612 and 613)

Report the number and dollar amount of loans purchased by your credit union from sources other than financial institutions, for which your credit union has full title, year-to-date. (Seller has assigned the note and supporting documents to your credit union.) Do not include Participation Loans Purchased.

1c. Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date (Accounts 616 and 616A)

Report the number and dollar amount of loans that are not real estate loans that were sold in full year-to-date. Do not include Participation Loans Sold.

For items 2 – 5, report the relevant portion of all participations purchased and sold, regardless of whether the participations qualify for true sales accounting, and report the number of individual loans in each pool rather than the number of pools.

2. Participation Loans Purchased

Report the number and dollar amount of participation loans purchased by the credit union for each applicable category (cumulative basis) in the two left columns and then report the number and dollar amounts year-to-date (include situations where the credit union is not holding a current outstanding balance) in the two right columns. **Include all Commercial Construction & Development Loans and Commercial Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

a. Purchased With Recourse (Accounts 619A1, 619B1, 690A1, and 690B1)

Report participation loans purchased with recourse.

b. Purchased Without Recourse (Accounts 619A2, 619B2, 690A2, and 690B2)
Report participation loans purchased without recourse.

Total Purchased (Accounts 619A3, 619B, 690A, and 690)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 2a and b for each column.

3. Outstanding Participation Loans Sold

Report the total number and dollar amount of the credit union's portion of outstanding participation loans that have been sold (**cumulative basis for any outstanding balances**) in the two left columns and then list the outstanding number and dollar amount (**cumulative basis for any outstanding balances**) that the credit union sold to other financial institutions and/or retained the servicing rights in each applicable category in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule**. **All commercial loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Commercial Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

a. Sold With Recourse (Accounts 691D1, 691E1, 691F1, and 691G1)
Report participation loans sold with recourse.

b. Sold Without Recourse (Accounts 691D2, 691E2, 691F2, and 691G2)
Report participation loans sold without recourse

Total Outstanding Sold (Accounts 691D, 691E, 691F, and 691G)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 3a and b for each column.

4. Participation Loans Sold Year-to-Date

Report the number and dollar amount that the credit union has retained from loan participations sold year-to-date in the two left columns and then the total number and dollar amounts of participations sold year-to-date in the two right columns. **If participation loans have been sold with recourse, they must be reported on the Liquidity, Commitments and Sources schedule**. **All commercial loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Commercial Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

a. Sold With Recourse YTD (Accounts 691H1, 691I1, 691A1, and 691J1)
Report participation loans sold with recourse year-to-date.

b. Sold Without Recourse YTD (Accounts 691H2, 691I2, 691A2, and 691J2)
Report participation loans sold without recourse year-to-date.

Total Sold YTD (Accounts 691H, 691I, 691A, and 691)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 4a and b for each column.

5. Participation Loans Outstanding By Type

Report the total number and dollar amount of the credit union's portion of loan participations outstanding for each applicable category that have been purchased (**cumulative basis for any outstanding balances**). Report the total number and dollar amount of the credit union's portion (retained amount) for each applicable category of loan participations sold (**cumulative basis for any outstanding balances**) in the two right hand columns.

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 the Liquidity, Commitments and Sources schedule.

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

Report single loan participations referred to in NCUA regulations §701.22 on lines a through e and pools of participations loans on line f.

a. Consumer (Accounts 691K1, 691L1, 691M1, and 691N1)
Report consumer loan participations outstanding.

b. Non-Federally Guaranteed Student Loans (Accounts 691K7, 691L7, 691M7, and 691N7)
Report non-federally guaranteed student loan participations outstanding.

c. Real Estate (Accounts 691K2, 691L2, 691M2, and 691N2)
Report real estate loan participations outstanding.

d. Commercial Loans excluding C&D (Accounts 691K8, 691L8, 691M8, and 691N8)
Report commercial, excluding construction and development, loan participations outstanding.

e. Commercial Construction & Development (Accounts 691K9, 691L9, 691M9, and 691N9)
Report commercial construction and development loan participations outstanding.

f. Loan Pools (Accounts 691K6, 691L6, 691M6, and 691N6)
Report participation loan pools outstanding.

Total Outstanding (Accounts 691K, 691L, 691M, and 691N)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 5a through f for each column.

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SCHEDULE A – SPECIALIZED LENDING (Continued)

SECTION 4 – MEMBER BUSINESS & 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 Section 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 Section 723.8(b)) means any commercial loan as defined in Section 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
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

Type of Loan	Member Business Loan	Commercial Loan
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 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.

4. 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.

5. 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.

6. Commercial Agricultural Loans (Sum of lines 1b, 1g, 2b, and 2g) (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).

REGULATORY REPORTING – PART 723 – MEMBER BUSINESS LOANS

7. 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.

RISK BASED NET WORTH (RBNW)

For credit unions with assets greater than $50,000,000

For purposes of part 702 (RBNW), the member business loan amount reported in this section differs from the NMBLB (Account 400A) and must include the portion of member business loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- 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.

If the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory NMBLB (Account 400A) but included for RBNW purposes (reported in Account 400).

Calculating the Net Member Business Loan Balance			
Loans and participation interests qualifying for RBNW		See §702.104(b)	Account 400
Plus:	Unfunded commitments	See §723.8(e)	Account 814B
Less:	Loans secured by shares in the credit union or by shares or deposits in other financial institutions	See §723.8(e)	
	Loans insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state	See §723.8(e)	
	Loans subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state	See §723.8(e)	
	Loans sold as a participation interest without recourse and qualifying for true sales accounting under generally accepted accounting principles	See §723.8(e)	
Equals	Net Member Business Loan Balance		Account 400A

The loan must meet the regulatory $50,000 threshold before it is reported as a member business loan or reported for RBNW purposes.

8. Loans and Participation Interests qualifying for RBNW (Account 400)

Report the outstanding member business loan balances, as defined in Section 723.8(b) (or as allowed by Section 723.10), including participation interests, that meet the definition of a member business loan.

Include member business loans transferred with contractual recourse. These are loans or portions of loans that do not qualify for sales accounting under generally accepted accounting principles.

Section 723.8(b) defines a member business loan as 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.

(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.

Do not include unfunded commitments. Report unfunded commitments in Account 814B.

9. Unfunded commitments for Business Loans and Participation Interests qualifying for RBNW (Account 814B)

Report the unfunded portions of commitments to extend credit for any loan reported in Account 400.

10. Amount of Real Estate Loans included in line 12 of page 14 also reported as Member Business Loans and participation interests qualifying for RBNW on line 8 above. (Account 718)

Report the outstanding balance of any real estate loan or line of credit reported in account 710 and also reported as business loans or participation interests qualifying for RBNW in account 400.

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SCHEDULE A – SPECIALIZED LENDING (Continued)

SECTION 5 – TROUBLED DEBT RESTRUCTURED (TDR) LOANS

"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.

Report all loans that qualify as TDRs under GAAP in the appropriate row and column, depending on the type of loan and its accrual status. 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 Outstanding, 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 in this column. On the TDR Loans Approved Year-to-Date line, include all TDR loans approved year-to-date, including multiple restructurings made on the same loan in the current year.

Credit unions may not accrue interest on any loan upon which principal or interest has been in default for a period of 90 days or more, unless the loan is both "well secured" and "in the process of collection." Additionally, loans will be placed in nonaccrual status if maintained on a Cash (or Cost Recovery) basis because of deterioration in the financial condition of the borrower, or for which payment in full of principal or interest is not expected. See NCUA regulations part741 for more information about Loan Workouts and Nonaccrual Policy, and Regulatory Reporting of TDRs.

1. Troubled Debt Restructured Loans

a. TDR Loans Secured by First Mortgages (Accounts 1006A, 1007A, 1008A, 1009A, 1010A, and 1011A)

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a first mortgage. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

b. TDR Loans Secured by Other RE/LOCs (Accounts 1006B, 1007B, 1008B, 1009B, 1010B, and 1011B)

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a junior lien. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

c. TDR RE Loans Also Reported as Commercial Loans (Accounts 1006F, 1007F, 1008F, 1009F, 1010F, and 1011F)
Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a commercial loan under §723.2 of the NCUA regulations and are secured by real estate. These loans should also be reported on lines 1a and 1b directly above, as applicable, as well as on the appropriate lines in Sections 2 and 4 of Schedule A. These would include any purchased commercial loans or participation interests to nonmembers secured by real estate.

d. TDR Consumer Loans NOT Secured by Real Estate (Accounts 1006D, 1007D, 1008D, 1009D, 1010D, and 1011D)
Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are made for non-commercial purposes and are not secured by real estate. This item could include, but is not limited to, new and used vehicle loans, credit card loans, unsecured personal TDR loans, and mobile homes that do not include land.

e. TDR Commercial Loans NOT Secured by Real Estate (1006G, 1007G, 1008G, 1009G, 1010G, and 1011G)
Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a commercial loan under §723.2 of the NCUA regulations and are not secured by real estate. These loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased commercial loans or participation interests to nonmembers not secured by real estate.

f. Total TDR Loans Outstanding (Accounts 1006, 1007, 1008, 1009, 1000F, and 1001F)
This line does not require input and will automatically populate when the Call Report is submitted with the sum of items 1a, b, d, and e for each column.

2. TDR Loans Approved Year-to-Date (Accounts 1012A and 1002F)
Report the number and dollar amount of TDR loans approved year-to-date.

3. TDR portion of Allowance for Loan and Lease Losses (Account 1013)
Report the dollar amount of the Allowance for Loan and Lease Losses (ALLL) account that is reserved for unrealized TDR loan losses.

SECTION 6 – 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

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

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.

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

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

SECTION 7 – PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD)

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)*

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.

1. 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.
- 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.

2. 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.

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SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION

TYPES OF INVESTMENTS

Report the value of all investments by type.

1. U.S. Government Obligations

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

a. NCUA Guaranteed Notes

NCUA offered NGNs to public investors as part of the corporate system resolution plan approved at the special open NCUA Board meeting on September 24, 2010. NGNs are permissible investments for credit unions.

> **Amount of Variable Rate (Accounts 738A, 738B, 738C, 738D, 738E, and 738)**
> Report the amount of variable rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported in the Investment schedule of the Statement of Financial Condition.
>
> **Amount of Fixed Rate (Accounts 739A, 739B, 739C, 739D, 739E, and 739)**
> Report the amount of fixed rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported in the Investment schedule of the Statement of Financial Condition.

b. Total NCUA Guaranteed Notes (Account 740)

This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 738 and 739.

c. Total FDIC-Issued Guaranteed Notes (Account 740A)

Report the amount of investments in FDIC-Issued Guaranteed Notes. These investments should be included in the Investment schedule of the Statement of Financial Condition. Report bank issued FDIC-guaranteed bonds on line 7 of Schedule B.

d. All Other U.S. Government Obligations (Account 741C3)

Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc. not reported in lines 1b, and 1c above. These investments should be included in the Investment schedule of the Statement of Financial Condition.

e. Total U.S. Government Obligations (Account 741C)

This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 740, 740A, and 741C3).

2. Federal Agency Securities

Report the amount of investments in securities issued or guaranteed by Government Corporations and Government Sponsored Enterprises (GSEs). SBA securities are included in this category.

Report the amount of investments in Federal Agency Securities and GSE Obligations in the following categories:

a. Agency/GSE Debt Instruments (not backed by mortgages) (Account 742C1)
Report the amount of debt instruments not backed by mortgages (e.g., debentures of FNMA, FHLMC, and FHLB). Include SBA securities not backed by mortgages in this category.

b. Agency/GSE Mortgage-Backed Securities (Account 742C2)
Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, or FHLMC). This includes Mortgage Pass-Through Securities that were issued by a government entity. Include SBA mortgage-backed securities in this category.

c. Total Federal Agency Securities (Account 742C)
This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 742C1 and 742C2.

3. Securities Issued by States and Political Subdivisions in the U.S. (Account 745)

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

4. Other Mortgage-Backed Securities

Report the amount of investments in mortgage-backed securities not included in Account 742C2, Agency/GSE Mortgage-Backed Securities.

Report the amount of investments in Other Mortgage-Backed Securities in the following categories:

a. Privately Issued Mortgage-Related Securities

i. Privately Issued Mortgage-Related Securities (Account 981A)
Report the amount of privately-issued securities meeting the definition of a mortgage-related security (MRS). For example, a CMO or pass-through security backed by first lien mortgages and rated in one of the two highest categories, e.g., AAA or AA (or equivalent). **Do not include** balances reported in Account 742C2, Agency/GSE Mortgage-Backed Securities, Account 981C, Privately Issued Securities (**FCU Only**), or Account 981B, Privately Issued Mortgage-Backed Securities (**SCU Only**).

ii. Privately Issued Securities that fail to meet the definition of a mortgage-related security after purchase (FCU Only) (Account 981C)
Report the amount of privately-issued securities backed by mortgages that currently fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories). For example, a CMO or pass-through security backed by first lien mortgages and rated A (or equivalent) or lower (**FCU Only**).

b. Privately Issued Mortgage-Backed Securities (SCU Only) (Account 981B)
Report the amount of privately-issued securities backed by mortgages, but not meeting the definition of a mortgage-related security. **These securities are not permissible investments**

for FCUs. For example, a security backed by mortgages but rated lower than AA (or equivalent) or a security backed by second lien mortgages. Do not include balances reported in Account 742C2, Agency/GSE Mortgage-Backed Securities, or Account 981A, Privately Issued Mortgage-Related Securities. This line includes Mortgage Pass-Through Securities that were not issued by a government entity.

c. Total Other Mortgage-Backed Securities (Account 981)
This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 981A, 981C, and 981B.

5. Mutual Funds (Account 743D)
Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value ("NAV").

6. Common Trusts (Account 743E)
Report the amount of investments in common trust investments. Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU).

7. Bank Issued FDIC-Guaranteed Bonds (Account 746)
Report the amount of investments in bank issued bonds that the FDIC backs with the full faith and credit of the United States.

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only) (Account 786A)
This question is for federal credit unions only. Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas (FCU Only) (Account 786B)
This question is for federal credit unions only. Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years (e.g., agency bullets). Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

10. Total of Securities Meeting the Requirements of Section 703.12(b) (FCU Only) (Account 786)
This line does not require any input and will automatically populate when the Call Report is submitted with the sum of Accounts 742C2, 981, 786A and 786B.

MORTGAGE-BACKED SECURITIES (MBSs)

Mortgage-backed securities are securities backed by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines of two sections: Investments on the Statement of Financial Condition and Types of Investments on the Investments, Supplemental Information page.

11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs) (Account 733)

Report multiclass (MRS) bond issue collateralized by whole loan residential mortgages or residential mortgage-backed securities. Principal payments are distributed on a prioritized basis.

12. Commercial Mortgage Backed Securities (Account 733A)

Report securities that are backed by commercial mortgage loans (multifamily (more than 4 units) housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of commercial mortgages.

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SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION

MISCELLANEOUS INVESTMENT INFORMATION

13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only) (Account 785)

This question is for federal credit unions only. Report total holdings in shares and deposits of banks, credit unions, or other depositary institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include Nonperpetual Capital Accounts and Perpetual Contributed Capital at corporate credit unions.

14. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19 (FCU Only) (Account 785A)

This question is for federal credit unions only. Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, not notional amounts (derivatives such as swaps).

15. Fair Value of Held to Maturity Securities (Account 801)

Report the fair value of all held to maturity investments (those reported in the Investments section of The Statement of Financial Condition). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.

16. Investment Repurchase Agreements (Account 780)

Report the dollar amount of all repurchase agreements *where the credit union lends funds.*

17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage (income enhancement) (Account 781)

Report the dollar amount of all outstanding repurchase agreements where the credit union is borrowing funds.

18. Investments Not Authorized by the Federal Credit Union Act or the NCUA Regulations (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. Section 1757) or NCUA regulations (see part 703). Do not include the investments listed in Schedule B Accounts 789C, 789D or 789H.

19. 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.

20. 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 (Account 789E)**
> Report the recorded value of all loans used to fund collateral assignment split dollar life insurance arrangements.
>
> **b) Endorsement Split Dollar Arrangements (Account 789E1)**
> Report the 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.

21. 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).

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SCHEDULE C – 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

a. 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).

b. 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.

c. 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.

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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.

Weighted Average Years to Maturity - Report the weighted average years remaining to maturity for each derivative product category. Express the average in number of years and round the number to two decimal places. The weighted average years remaining to maturity for the total Notional Amount of the entire derivatives portfolio reported in this Section (Total Derivatives line) should be similar (not exact given the option notional adjustment and netting of long and short futures contracts) to the number generated by the process used to measure the portfolio's compliance with the combined weighted average years remaining to maturity limit (WARMN limit applicable to FCUs only).

TOTAL DERIVATIVE TRANSACTIONS OUTSTANDING

a. Interest Rate Swaps

a.i. Pay-fixed (Accounts 1020, 1020C, and 1020Y)
Report all interest rate swap transactions where the fixed payer (Pay Leg) makes periodic payments based on a fixed rate for the term of the contract in exchange of returns (Receive Leg) based on a floating rate that resets to a variable rate index.

a.ii. Receive-fixed (Accounts 1021, 1021C, and 1021Y)
Report all interest rate swap transactions where the fixed receiver (Receive Leg) receives periodic payments based on a fixed rate for the term of the contract in exchange for payments (Pay Leg) based on a floating rate that resets to a variable rate index.

a.iii. Basis (Accounts 1022, 1022C, and 1022Y)
Report all interest rate swap transactions where both the Pay and Receive Legs are variable rate indices, which reset periodically over the term of the derivative contract.

b. Interest Rate Options

b. i. Caps Purchased (Accounts 1023, 1023C, and 1023Y)
Report all purchased interest rate caps.

b.ii. Floors Purchased (Accounts 1024, 1024C, and 1024Y)
Report all purchased interest rate floors.

c. Treasury Futures

c.i. 2 & 3 Year Notes (Accounts 1025, 1025C, and 1025Y)
Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts).

c.ii. 5 & 10 Year Notes (Accounts 1026, 1026C, and 1026Y)
Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts).

d. Other Derivatives

d.i. All Other Derivatives (Accounts 1027, 1027C, and 1027Y)
Use this line to report Interest Rate Lock Commitments (IRLC) and Forward Loan Sale Commitments (FLSC) and all other derivative contracts not previously reported above.

Total Derivatives (Accounts 1030, 1030C, and 1030Y)

Accounts 1030 and 1030C do not require input and will automatically populate when the Call Report is submitted with the sum of Items a through d.

Account 1030Y should be used to report the weighted average years remaining to maturity for the entire derivatives portfolio.

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SCHEDULE E – BANK SECRECY ACT/ ANTI-MONEY LAUNDERING INFORMATION

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.

2. Dealers in Foreign Exchange (Account 1051)

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

3. Check Cashers (Account 1052)

Report the number of MSB accounts providing check cashing services.

4. Monetary Instruments (Account 1053)

Report the number of MSB accounts operating as issuers or sellers of monetary instruments.

5. Money Transmitters (Account 1054)

Report the number of MSB accounts providing money transmission services.

6. Provider of Prepaid Access (Account 1055)

Report the number of MSB accounts operating as a provider of prepaid access.

7. Seller of Prepaid Access (Account 1056)

Report the number of MSB accounts operating as a seller of prepaid access.

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
Cash equivalents	An investment that: • Has an original maturity of 3 months or less at the time of purchase, • Is readily convertible to known amounts of cash, and • Is used as part of the credit union's cash-management activities. Return
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
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

Term	Definition
	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 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 credit union has been notified that it has been given credit, the

Term	Definition
	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
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
Committed Credit Lines	A credit line in which the credit union may have paid a fee in advance legally binding the lender to provide access at a future time. 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
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,

Term	Definition
	including home equity and home improvement loans. See Appendix C 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
Forward Loan Sales Commitments (FLSC)	For loan sale agreements, including both mandatory and best efforts contracts, if determined to be a derivative as per GAAP, record the transaction information on Schedule D, line d. 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 pPrivately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are instrumentalities of the U.S. Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government. GSEs that issue securities include, but may not be limited to: • Federal National Mortgage Association (FNMA or Fannie Mae);

Term	Definition
	• 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 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.

Term	Definition
	Return to instructions
Mortgage related securities (MRSs)	Defined in Section 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
Regular Reserves	Statutory reserves, required by §201(b)(5) of the Federal Credit Union Act (See 12 U.S.C. §1781) or the State Supervisory Authority, established and maintained to provide a restriction on undivided earnings. 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
Treasury Futures	Chicago Board of Trade Exchange (CBTE) traded U. S. Treasury Note Futures contracts indexed between 2 and 10-year U.S. Treasury Note securities. Report the contract size (i.e. $200,000 for 2, 3-year and $100,000 for 5, 10-year contracts) as the Notional Amount. 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
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

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