

# 2021 NCUA 5310 Call Report Instructions

National Credit Union Administration

Office of National Examinations and  
Supervision



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## ASSETS

1. CASH, CASH EQUIVALENTS, & BALANCES DUE
  - a. Deposits in Banks: The month-end balance of deposits in banks (except compensating balances which should be included in lines h or i below).
  - b. Federal Reserve Banks (Master Account, non-Fed Funds): The month-end balance of deposits in Federal Reserve Banks, including balances in Federal Reserve Bank master accounts that earn interest. Do not include Fed Funds sold which are included on lines c and d below).
  - c. Fed Funds Sold (US Banks): Report all Fed Funds sold overnight and term investments.
  - d. Fed Funds Sold (Foreign Banks): Report all overnight and term investments in foreign bank federal funds.
  - e. Deposits in Credit Unions (corporate and NPCU): Report all investments in corporate and natural person credit unions (NPCUs).
  - f. Compensating Balances (U.S. Banks and CUs): Report all required compensating balance deposits in U.S. banks
  - g. Compensating Balances (Foreign Banks): Report all required compensating balance deposits in Foreign banks.
  - h. Uncollected Funds from Banks: Month-end balance of all cash items in process of collection from banks.
  - i. Uncollected Funds from Federal Reserve Banks: The month-end balance of deposits in Federal Reserve Banks, including balances in Federal Reserve Bank master accounts that earn interest.
  - j. Other Items Due: All other balance due accounts not listed on lines j and k above.
  - k. Other Cash Items: All other types of investments in U.S. banks
  - l. Other Cash (Foreign): All other types of investments in foreign banks not previously listed in lines d, g, and i.
  
2. TOTAL INVESTMENTS
  - a. Total Debt Securities Held-to-Maturity: Report the value of all securities classified as held-to-maturity. This information is entered on the Investment Detail Schedule, Tab labeled as Page 3; the total automatically flows to this field.
    - a.1. If ASC 326 (CECL) was early adopted, enter the amount of the Allowance for Credit Losses on HTM included in account A5405A (above).
  - b. Total Debt Securities Available-for-Sale: Report the value of all securities classified as available-for-sale. This information is entered on the Investment Detail Schedule, Tab labeled as Page 3; the total automatically flows to this field.
  - c. Total Debt Securities in Trading Portfolio: Report the value of all securities classified as trading (e.g., securities that are purchased with the intention to sell prior to maturity). This information

is entered on the Investment Detail Schedule, Tab labeled as Page 3; the total automatically flows to this field.

- d. Derivative Contracts (Fair Value of contracts with a gain): For derivative contracts that have a fair value gain, report the gain here.
- e. Unconsolidated CUSO Investment: Report the value of investments in CUSOs not eliminated during the consolidation process. This is generally minority interest investments (Cost Method - 50 percent or less).
- f. Retirement investment Accounts: Enter the value of all retirement investment accounts (e.g., 457(f) accounts, etc.).
- g. Securities purchased under agreement to resell: Report the total of all securities purchased from members and others under an agreement to resell at a predetermined date and amount.
- h. Certificates of Deposit (U.S. Bank including SimpliCD): Report all investments in U.S. bank certificates of deposit.
- i. Certificates of Deposit (Foreign): All investments in foreign bank certificates of deposit.
- j. Other Investments: Report all other investments not subject to ASC 320 and included elsewhere. Include CLF Stock, FHLB Stock, FRB Stock, and common trust investments.

### 3. LOANS – NET

- a. Guaranteed Loans to Member Credit Unions
  - (1) CLF Loans and Guaranteed Lines of Credit (NCUSIF Guaranteed): All outstanding CLF liquidity loans and line of credit (LOC) loans to member credit unions that are guaranteed by the National Credit Union Share Insurance Fund (NCUSIF).
  - (2) Other: All other types of guaranteed loans to member credit unions that are not listed in 3.a.1 above.
- b. Credit Union Loans: Report all Loans made to member and non-member credit unions, in the appropriate column, according the following loan segments.
  - (1) Share Secured: All loans that are secured by pledged shares or certificates.
  - (2) Loans Secured by Other Collateral: All other loans that are secured by other collateral (e.g., securities, loans, etc.).
  - (3) Unsecured: All other loans to credit unions that are unsecured and not guaranteed.
  - (4) Loans Derived from Securities Purchased from Members with Agreement to Resell: Report all loans to member credit unions for reverse repurchase transactions.
  - (5) Other: All other types of loans to credit unions that are not listed in lines 1 through 4 above of this section.
- c. Loan Participations: Report loan participations purchased and sold in the appropriate column (Corporate Credit Union, Natural Person Credit Union, & Other Party)
  - (1) Loan Participations Purchased: Enter outstanding amount of loan participations purchased from corporate credit unions and other participants (enter as Gross Amount).

- (2) Loan Participations Sold: Enter the total amount of loan participations sold that were reported as a purchase in line c.1 above. Enter this amount as a negative amount.
- d. All Other Loans
  - (1) Loans to Corporate CUSOs: Report total of all loans to Corporate Credit Union Service Organizations (CUSO).
  - (2) Share Secured: Report all loans to others (e.g. leagues, affiliated organizations, etc.) that are secured by pledged shares or certificates.
  - (3) Loans Secured by Other Collateral: Report all loans to others (e.g., leagues, affiliated organizations, etc.) that are secured by other collateral (e.g., securities, loans, etc.)
  - (4) Unsecured: Report all other types of loans to others (e.g., leagues, affiliated organizations, etc.) that are unsecured.
  - (5) Other: Report all other types of loans to others (e.g., leagues, affiliated organizations) that are not listed on lines d.1 through d.4.
- e. Allowance for Loan and Lease Losses: Report the amount set aside to absorb possible losses on loans. Note: Leave blank if ASC 326 (CECL) was early adopted.
  - e.1. Report the Allowance for Credit Losses on Loans and Leases if ASC 326 was early adopted.
- 4. FIXED ASSETS (NET)
  - a. Land and Building: Report the net book value of all land and buildings. The net book value is original cost less depreciation.
  - b. Data Processing Equipment: Report the net book value of all data processing equipment.
  - c. Furniture and Equipment: Report net book value of all furniture and equipment (other than data processing equipment).
  - d. Leasehold Improvements: Report the net book value all leasehold improvements.
  - e. Leased Assets: Report the net book value of all leased assets.
  - f. Other Fixed Assets: Report the net book value of all other types of fixed assets not listed on lines a through e above.
- 5. GOODWILL AND INTANGIBLES
  - a. Goodwill: Enter the current amortized balance of goodwill.
  - b. Intangible: Enter the amount of identifiable intangible assets obtained through a merger or other business combination.
- 6. ACCRUED INCOME AND OTHER ASSETS
  - a. Accrued Income on Loans: Report all accrued income on loan accounts.
  - b. Accrued Income on Investments: Report all accrued income on investment accounts.
  - c. Other Accrued Income: Report all other types of accrued income accounts not listed on lines 6.a and 6.b.
  - d. Other Assets: Report all other assets not listed on lines 5.a., 5.b., and 6.a through 6.c. above, or on other schedules (e.g., accounts receivable, prepaid and deferred expenses, etc.).

- e. NCUSIF Capitalization Deposit: Report the account balance of the deposit in the National Credit Union Administration Share Insurance Fund.

## LIABILITIES

### 7. **BORROWINGS**

- a. *Borrowings from Other Corporates or Credit Unions:* All funds borrowed from other corporate and credit unions including SIP and HARP transactions, if applicable.
- b. *Other Borrowings:* All funds borrowed from institutions other than those listed on lines 7.a. above, (e.g., banks, NCUSIF Loans).
- c. *Commercial Paper:* Borrowed funds resulting from the corporates commercial paper program.
- d. *Pass-Through Borrowings as CLF Agent:* Funds borrowed using the CLF.
- e. *Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage:* All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using the corporates own securities sold under agreement to repurchase for arbitrage.
- f. *Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage:* All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using member securities sold under agreement to repurchase for arbitrage.
- g. *Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity:* All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using the corporates own securities sold under agreement to repurchase for liquidity.
- h. *Member Securities Sold Under Agreement to Repurchase from Others for Liquidity:* All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using member securities sold under agreement to repurchase for liquidity.
- i. *Fed Funds Purchased from Other Corporates:* All Fed Funds purchased from other corporate credit unions.

### **ACCOUNTS PAYABLE:**

- 8. *Accounts Payable:* All accounts payable accounts (e.g., draft clearings, taxes payable, undistributed payments, etc.).
- 9. *Uncollected Deposits:* All amounts due because of cash items in process of collection.
- 10. *Dividends Payable on Shares and Certificates:* All declared, but not yet distributed dividends on shares and certificates.
- 11. *Interest Payable on Borrowings:* All accrued interest payable on all borrowings (e.g., promissory notes, reverse repurchase agreements, etc.).
- 12. *Derivative Contracts:* Record only the Book Value of the Liability Derivative Contracts.
- 13. *Other Liabilities:* All other liability accounts not listed on lines 7 through 12 above.

Total Liabilities – This is a computed field. No entry necessary.

## SHARES AND EQUITY

### 14. Total Shares

Member – These are deposits from member credit unions.

- a. Daily/Overnight.
- b. Money Market.
- c. Time Certificates: All non-complex certificates of deposit of member credit unions.
- d. Callable Certificates: All member credit union certificates with callable options.
- e. Other: All other types of shares and certificate accounts of member credit unions not listed on lines a through d above.

Subtotal

From Other Corporate Credit Unions

- f. Daily Shares: All deposits with maturities of one day from other corporates.
- g. Time Certificates: All non-complex certificates of deposit of other corporates.
- h. Other: All other types of shares and certificates of other corporates not listed on lines 10 through 17 above.

Subtotal

Other

- i. Nonmember Credit Union Deposits: All shares and certificates of deposit of nonmember credit unions.
- j. Affiliate Deposits: All shares and certificates of deposit of affiliated parties (e.g., leagues, service corporations, chapters, CUNA, NAFCU, etc.).
- k. Non-affiliate Deposits: All shares and certificates of deposit of parties not affiliated with trade associations and their service corporations.
- l. Natural Person Deposits: All shares and certificates of deposits of natural persons.

### 15. Member Capital

- a. Perpetual Contributed Capital (PCC) Members: The amount of PCC purchased by members. T
- b. PCC- Nonmembers: The amount of PCC purchased by nonmembers.
- c. Non-Perpetual Capital Accounts (NCA): Report the total amount of NCA purchased by members and non-members in the balance column. Previous MCA accounts (prior to October 2011) meeting all the requirements of the new NCA accounts under Part 704 should also be reported as NCA.

Report the amount of NCA or term PIC that has been amortized under a notice to withdraw in the amortized column. A net balance of NCA accounts will be calculated.

### 16. Corporate Reserves: The total of statutory reserves.

17. Undivided Earnings: The accumulated income or surplus after the corporates books have been closed.
18. *Other Reserves*: The total of all other reserve accounts.
19. Equity Acquired in Merger: Enter the acquisition-date fair value of equity interests acquired in the acquisition(s) of another corporate credit union(s) as measured consistent with GAAP.
20. Miscellaneous Other Equity: Enter other equity not entered elsewhere, including but not limited to minority interest equity.
21. Accumulated Unrealized G/L on AFS Debt Securities: The accumulated unrealized gain/loss on AFS debt securities. Enter a negative amount if the account balance is a loss.
22. Accumulated ASC 815 (FASB 133) Adjustments: The deferred amount representing, a) the effective portion of gain or loss from the “cash flow hedge” and b) the gain or loss from foreign currency hedges.
23. *Other Comprehensive Income Items*: This figure must capture any “Other Comprehensive Income not included in 21 and 22, above.
24. Accumulated Net Income/Loss: The accumulated net income/loss if the corporate does not close its book on a monthly basis. If the amount if the account balance is a loss, enter this amount as a negative number.

Total Liabilities, Shares, and Equity – This is a calculated field

25. Total Insured Shares: The total of shares insured by the NCUSIF (\$250,000 Insurable Limit).

## INCOME STATEMENT

### INTEREST INCOME

1. Investment Income
  - a. *U.S. Government and Government Guaranteed Obligations*: Monthly income earned on all investments in U.S. Government and government guaranteed obligations (e.g., U.S. Treasury Bills, U.S. Treasury Notes, U.S Treasury Bonds, etc.).
  - b. *Obligations of U.S. Government Sponsored Enterprises*: Monthly income earned on all investments (except mortgage-backed pass through securities) in U.S. Government sponsored enterprises (e.g., Federal National Mortgage Association - FNMA, etc.).
  - c. Federal Reserve Bank Interest Income (Master Account): Monthly income earned on the corporates FRB Master Account.
  - d. Natural Person and Corporate Credit Unions: Monthly income earned on all investments in natural person credit union accounts and in other corporate credit unions.
  - e. U.S. and Foreign Banks: Monthly income earned on all investments in U.S. and foreign banks.
  - f. Securities Purchased under Agreement to Resell: Monthly income earned on all repurchases securities purchased from members or others under agreement to resell.



- g. Spread Trade (Income derived from reverse repo/repo transactions qualifying for netting): The net of income derived from reverse repo/repo transactions qualifying for netting.
  - h. Government and Agency Related Issues: Monthly income earned on all investments in CMOs/REMICs backed by the government or government-sponsored enterprises (e.g., Government National Mortgage Association - GNMA, etc.).
  - i. Private Mortgage Related Issues: Monthly income earned on all investments in private mortgage related issues (e.g., CMOs/REMICs, pass through, etc.).
  - j. Asset Backed Securities: Monthly income earned on all investments in asset backed securities.
  - k. Mutual Funds: Monthly income earned on all investments in mutual funds.
  - l. Corporate Debt: Monthly income earned on all investments in corporate debts (e.g., commercial paper, notes, and bonds).
  - m. Municipal Securities: Monthly income earned on investments in municipal securities (e.g., state and local governments).
  - n. Corporate CUSOs: Monthly income earned on all investments in CUSOs, except for CUSOs that were eliminated due to consolidated financial statements. This does not include CUSO income recognized under GAAP through the equity method.
  - o. Other Investments: Monthly income earned on all investments not listed on lines a. through n above.
2. Loan Interest Income: Total interest income from loans outstanding during the reporting period.  
Total Interest Income – This is a calculated field.

## COST OF FUNDS

3. Cost of Funds
- a. Dividends on Shares and Certificates: Dividend expenses for the month on all shares and certificates of deposit (except repurchase certificates).
  - b. Interest on Borrowings: Interest expenses for the month for all borrowed funds (except repurchase notes).
  - c. Interest/Dividends Paid to Others on Repurchase Transactions: Total interest or dividends expense paid to others (e.g., broker/dealers, banks, etc.) for reverse repurchase transactions.
- Net Interest Income – This is a calculated field.

## OTHER INCOME

4. Other Income
- a. Fee Income: The total of all fee income accounts (e.g., income billed to members for fee based services).
  - b. Miscellaneous Operating Income: The total of all other operating income accounts not listed on lines 1 and 2, and 4.a. above. This includes dividends on the NCUSIF deposit. A negative amount must be entered if the account balance is a loss.
  - c. Trading Gains/Losses (Realized and unrealized): Report the amount of the monthly net gain/loss on trading portfolio transactions. Enter the amount as a negative number if the balance is a loss.

- d. Gains (Loss) on Investment Sales: Report the monthly gains and losses realized from the sale of investments, excluding OTTI which is recorded. Enter the amount as a negative number if the account balance is a loss.
- e. Gain/Loss on Disposition of Assets: Enter the gain or loss realized during current the reporting period. A minus sign must be entered in the case of a loss.
- f. Gain/Loss from Hedged Transactions: Should reflect the appropriate gains and/or losses from derivative transactions.
- g. Gain from Bargain Purchase (Merger).
- h. Losses on Investments – Other Than Temporary Impairment (OTTI): Enter the OTTI portion of gains/losses on investments not reported in 4.d above.
  - 1) Total OTTI: 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.
  - 2) Less OTTI losses on Other Comprehensive Income: Report the amount of monthly OTTI included in item 14.a 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
- i. Non-Operating Income/Expense: The monthly total of all non-operating income and loss accounts not listed elsewhere. Enter the amount as negative number in the case of a loss.

## EXPENSES

- 5. Operating Expenses
  - a. Employee Compensation and Benefits includes:
    - 1) Salaries: Report all salaries paid directly to employees or reimbursed to others (e.g. leagues, service corporations, etc.).
    - 2) Employee Benefits: Report all employee benefits (e.g., pension plan costs, employer’s social security taxes, unemployment compensation taxes, etc.) paid directly to employees or reimbursed to others (e.g. leagues, service corporations, etc.).
    - 3) Other: Report all other personnel expenses for the month not listed on lines 1 and 2 above.
  - b. Training and Conference includes: Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.
  - c. Office Occupancy Expense Includes: 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.
  - d. Office Operations Expense: 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.
  - e. Education and Promotion: Report all advertising, publicity, and promotion expenses.

- f. Loan Servicing Expense: Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.
- g. Professional and Outside Services: Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.
- h. NCUSIF Premium Expense: Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).
- i. Temporary Corporate CU Assessment: Report NCUA Board assessment expenses to fund the Temporary Corporate Credit Union Stabilization (TCCUS).
- j. Other Member Insurance: Report life savings, borrower's protection, share insurance, and other member insurance.
- k. Operating Fees. Annual operating/supervision fee assessed by NCUA or the State Supervisory Authority.
- l. Miscellaneous Operating Expenses: Expenses not covered by lines 5.a. through 5.k. including league dues, annual meeting expenses, association dues, etc.

## OTHER EXPENSE/INCOME ITEMS

- 6. Intangible/Goodwill Amortization: Monthly amortization of intangible assets and goodwill.
- 7. Minority Interest (CUSO): Total of all operating income/loss from minority interests in CUSOs. This includes CUSO income recognized from the GAAP equity method. Enter a negative amount for a loss.
- 8. Provision for Loan Loss: Enter the monthly provision for loan loss expense. Do not complete if ASC 326 (CECL) was early adopted, complete 8.a.1. below instead.
- 8a. Credit Loss Expense – Complete as appropriate.
  - 1. Enter Credit Losses on Loan and Lease Losses.
  - 2. Enter Credit Losses on Available for Sale Debt Securities
  - 3. Enter Credit Losses on Hold to Maturity Debt Securities
  - 4. Enter Credit Losses on Off Balance Sheet Credit Exposures

Net Income: Computed field

- 9. Extraordinary Items: The monthly total of extraordinary items. This amount will be treated as a deduction from net income. If it is a positive amount it must be entered as a negative number.
- 10. Cumulative Effect of Changes in Accounting Principle: The total monthly amount of cumulative effect of accounting changes. If you changed your method of recording investments in CUSOs from the cost method to the equity method as a result of EITF 03-16: Accounting for Investments in Limited Liability Companies, you should enter the net effect of the change here. This amount is treated as a deduction from net income; therefore, if it is a positive figure, it must be entered as a negative number.
- 11. Net Income After Extraordinary Items and Other Adjustments: Computed field.

12. Equity Transfer for PCC Dividends: The monthly total of PCC dividends paid out of equity.
13. Net Contribution to Equity: Computed field. This is the total Net Income after Extraordinary Items & Other Adjustments minus line 12.

## INVESTMENT DETAIL

This section asks for the book and fair (market) values for securities classified as Held-to-Maturity, Available-for-Sale, and Trading. For each investment type and classification, enter the book (or amortized value) and/or market values in the appropriate columns.

### Government Agency Non-Mortgage Related Issues

1. U.S. Government and Government Guaranteed Obligations: Report all investments in U.S. Government and Government Guaranteed Obligations (e.g., U.S. Treasury Bills, U.S. Treasury Notes, U.S. Treasury Bonds, Farm Credit System Financial Assistance Corporation, etc.).
2. Obligations of U.S. Government Sponsored Enterprises: Report all investments in obligations of U.S. Government Sponsored Enterprises, exclusive of mortgage backed pass-through securities (e.g., Federal National Mortgage Association - FNMA, Federal Home Loan, etc.).

### Government and Agency Mortgage Related Issues

3. Government and Agency Mortgage Related Issues
  - a) CMO/REMICs: All investments in fixed and variable rate CMOs/REMICs backed by the U.S. Government or U.S. government-sponsored enterprises (e.g., Government National Mortgage Association - GNMA, Federal Home Loan Mortgage Corporation - FHLMC, etc.)
  - b) Mortgage Backed Pass-Throughs: Enter U.S. Government and agency related mortgage backed pass-through securities.
  - c) Asset Backed Securities: Enter U.S. Government and agency related asset backed securities.
  - d) NCUA Guaranteed Notes (NGN): Enter NCUA Guaranteed Notes issued as part of the Corporate Resolution.
  - e) Other: Enter all other U.S. Government and agency related bonds per ASC 320.

SUBTOTAL: Computed field, no input necessary. Total of all U.S. Government and Agency mortgage related issues (lines 1 through 3 above).

4. Small Business Administration Securities. Report all SBA Securities here.

### Privately Issued Mortgage Related Issues

5. CMOs/REMICs: All investments in fixed and variable rate privately issued CMOs/REMICs.
  - a) Variable Rate CMOs/REMICs: All investments in variable rate privately issued CMOs/REMICs.
  - b) Mortgage Backed Pass-Throughs: All investments in privately issued mortgage backed pass-throughs.

- c) Other: All investments in other types of privately issued mortgage related issues not listed on lines 4.a and 4.b. above.

SUBTOTAL: Computed field, no input necessary. Total investments in privately issued mortgage related issues.

#### Asset Backed Securities

6. Asset Backed Securities (ABS)

- a) Credit Cards: All investments in asset backed securities collateralized by credit cards.
- b) Autos: All investments in asset-backed securities collateralized by automobile loans.
- c) Auto Dealer FloorPlan: All investments in auto dealer floorplans.
- d) Equipment: All investments in equipment ABS securities.
- e) Home Equity: All investments in asset-backed securities collateralized by home equity loans.
- f) Student Loans (FFELP Guaranteed): All investments collateralized by FFELP student loans.
- g) Student Loans (non-FFELP): All investments collateralized by private student loans.
- h) Other: All other investments in asset-backed securities collateralized by other types of assets (e.g., airplanes, farm equipment, contracts, etc.) not listed on lines 5.a. through 5.e. above.

SUBTOTAL: Computed field, no input necessary. Total of all ABS securities.

7. Commercial Mortgage Backed Securities (CMBS): All investments in commercial mortgage backed securities.

- a) CMBS GSE: All investments in CMBS GSE.
- b) CMBS Private: All investments in Private CMBS.

8. Mutual Funds: Enter all investments in mutual funds.

9. Commercial Debt Obligations

- a) Commercial Paper: All investments in commercial paper (short-term unsecured promissory notes issued by a corporation with maturities less than 270 days).
- b) Notes: All investments in corporate debt with maturities less than 10 years.
- c) Bonds: All investments in corporate with maturities greater than 10 years.
- d) Other: All investments in corporate debt not covered by a) to c) above.

10. Municipal Securities: Securities issued by or on behalf of local government entities.

Total: This is a computed field and is a total of all investments from lines 1 through 9.

## DERIVATIVES

This section is a matrix that reports each derivative contract, and requests information on:

- Effective/Purchase Date.
- Type of derivative contract: Use the drop down menu to select the type of derivative contract being reported.

- Notional Value: Enter the nominal or face amount of the contract utilized to calculate payments under the terms of derivative contract.
- Maturity.
- Amortizing: Drop down: Select “Yes” if the notional value amortizes during the term of the derivative contract. Select “No” if the notional value does not amortize during the term of the derivative contract.
- Qualifies for Hedge accounting: Drop down: Select Yes (and the appropriate cash flow or fair value option) if the derivative contract qualifies for hedge accounting under GAAP. Select “No” if the derivative contract does not qualify for hedging accounting treatment under GAAP.
- Purchase Premium: If a purchase premium was paid (such as for a cap or floor), enter the amount of the premium paid.
- Remaining Premium not amortized.
- Interest Rate Swap Pay: If paying fixed, please enter the interest rate being paid. If paying floating, please enter the terms (for example: Libor + 50bps).
- Interest Rate Swap Receive: If receiving fixed, please enter the interest rate being received. If receiving floating, please enter the terms (for example: Libor + 50bps).
- Counterparty or Clearing House.
- Fair Value of Collateral Posted by either party.

#### ADDITIONAL INVESTMENT INFORMATION

1. Reverse REPO/REPO Transactions Qualifying for Netting.
2. Total Limited Liquidity Securities.
3. Total Secured Borrowing.
4. Market Value of securities failing the requirements of Part 704 for your corporate’s investment authority: List both those included in investment action plans and those within the 30-day reporting period.
5. Amounts to fund employee benefit plans or deferred compensation plans under Section 701.19(c) or similar state provision that are not authorized by Part 704.
  - a) Securities.
  - b) Other Investments.
  - c) Other Assets
    - 1) Split Dollar Collateral Assignment Arrangements.
    - 2) Endorsement Split Dollar Arrangements.
    - 3) Other Insurance.
    - 4) Other non-insurance.

## LOAN BACKGROUND INFORMATION

1. Outstanding Loans to Credit Unions of Corporate Officials: Report the total of all outstanding loans to the credit unions of corporate officials (e.g., board, credit committee, supervisory committee).
2. Approved Lines of Credit to Credit Unions of Corporate Officials: Report the total of all approved lines of credit to the credit unions of corporate officials (e.g., board, credit committee, supervisory committee).
3. Outstanding Loans to Leagues and Affiliated Parties: Report the total of all outstanding loans to all leagues and affiliated parties (e.g., service corporations, chapters, CUNA, NAFCU, etc.).
4. Approved Lines of Credit to Leagues and Affiliated Parties: Report the total of all approved lines of credit to all leagues and affiliated parties (e.g., service corporations, chapters, CUNA, NAFCU, etc.).
5. Approved Lines to Watch List Institutions and Other Parties: List approved lines to members on the corporate's watch list.

## DELINQUENT LOANS

6. Guaranteed Loans to Member Credit Unions: Report in the appropriate aging column the total of all guaranteed loans that are delinquent more than 30 days.
7. All Other Loans to Member Credit Unions: Report in the appropriate aging column the total of all other loans to member credit unions (e.g., all loans that are not guaranteed) that are delinquent more than 30 days.
8. Loans to Credit Unions that are not Members: Report in the appropriate aging column the total of all loans to credit unions that are not members that are delinquent more than 30 days.
9. All Other Loans: Report in the appropriate aging column, the total of all other loans not listed in lines 6 through 8 above that are delinquent more than 30 days.

TOTAL DELINQUENT LOANS: Computed field, no input necessary. The total of delinquent loans (lines 6 through 9 above) by aging category.

## LOANS CHARGED OFF AND RECOVERIES

10. Loans to Member Credit Unions: Total of all loans to member credit unions that were charged-off or recovered. The net charged-off amount will be calculated.
11. Loans to Credit Unions that are not Members: Total of all loans to non-members that were charged-off or recovered. The net charged-off amount will be calculated.
12. All Other Loans: Total of all other loans not included in items 10 and 11 that were charged-off or recovered. The net charged-off amount will be calculated.

TOTAL LOANS CHARGED OFF AND RECOVERIES: These are computed fields.

## LIQUIDITY REPORT

1. Remaining Maturity Schedule: This schedule requires manual input. "Totals" are automatically calculated. Enter cash, investments, loans, shares, and borrowings in the schedule according to the remaining days to legal or contractual maturity. Record settlement loans repaid immediately and ongoing, which have no legal maturities in the 2-30 days bucket. Enter CUSO investments in the > 3 year bucket.

The total of the "Investment" column must agree with the TOTAL INVESTMENTS (less Derivative Contracts, less Retirement Account Investments, less securities purchased for Repo) on the Statement of Financial Condition (SFC). The total of the "Loan" column must agree with the amount listed in "NET LOANS" (plus the ALLL amount) on the SFC. The total of the "Share" column must agree with the amount listed in "TOTAL SHARES" on the SFC. The total of the "Borrowing" column must agree with the amount listed in the Borrowings total on line 7 of the SFC. If the totals of the aforementioned columns do not agree as stated above, a critical error message may appear.

2. Liquidity Commitments: This schedule requires manual input. "Totals" are automatically calculated. Explanations of the columns are:
  - Contractual Amount - List total amount committed under contract.
  - Outstanding Amount - List total amount of that commitment executed to date. For example, a corporate has a contractual commitment to purchase \$10 million in participation loans and have purchased \$2 million of that commitment. The contractual and outstanding amounts would be \$10 million and \$2 million, respectively. If contractual amounts are not applicable, enter internal policy limit amount. If neither the contractual nor the internal policy limit amounts apply, enter zero or leave blank.
  - Last Test Date - Enter the most recent of: actual draw, test draw, or contract establishment or revision.

**Inflows** (In cases where there are no established or contractual amount, leave blank):

- Advised/Revocable LOC - Enter amounts of advised lines of credit.
- Committed/Irrevocable LOC - Enter amounts of committed lines of credit.
- Commercial Paper - Enter amounts of commercial paper program lines.
- Medium-Term Notes - Enter amounts of medium-term notes program lines.
- Federal Reserve Discount Window – Enter amounts of Federal Reserve Discount Window.
- Federal Funds Lines including the Discount Window - Enter amounts of Federal Funds lines.
- Repurchase Agreement Lines - Enter amounts of repurchase agreement lines.
- Federal Home Loan Bank Lines - Enter amounts of Federal Home Loan Bank lines.
- Other inflows - Enter amounts of inflows not included above.



**Outflows:**

- Advised/Revocable LOC - Enter amounts of advised lines of credit.
- Committed/Irrevocable LOC - Enter amounts of committed lines of credit.
- Loan Participate Commitments - Enter amount of commitments to participate in a loan.
- Irrevocable Stand-by Letters of Credit - Enter amounts of irrevocable stand-by letters of credit.
- Forward Commitments to Purchase an Asset or Perform under a Lease Package - Report the total amount of all known future commitments to purchase an asset (except for loans that are already listed) or perform under a lease package.
- Other outflows - Enter any other commitment outflows that are not listed above.

**Totals:** Are automatically calculated.

## INVESTMENT CONCENTRATION LIMITS

### INVESTMENTS BY SECTORS

Line items 1 through 11— Report for each investment sector, the respective information in the following columns:

- Aggregate Value (AV) – The aggregate value of relevant investments as recorded on the books of the Corporate. This measure includes the value of the investment after accreting or amortizing the investment purchase premium or discount, as applicable. This is typically the “book value” of the investment without regard to its accounting classification. For securities classified as AFS, do not include the mark-to-market adjustment.
- Fair Value (FV),
- Weighted Average Life (WAL), and
- AWAL, and Duration (Effective Duration).

The remaining columns are automatically calculated and no input is necessary.

**Note – this schedule scrolls to the right.**

TOTAL Columns are calculated except for the following: WAL, AWAL, and Duration. Input the WAL, AWAL, and Duration results for the combined investments recorded in each of the 11 investment sectors. Do not include cash and Federal Reserve Bank Master Account balances in the investment sector concentrations.

## INVESTMENT ISSUER CONCENTRATION LIMITS

This schedule is a matrix of investment issuer concentrations. The matrix contains 8 major columns headings with 15 numbered rows numbers. Each row should be a specific issuing obligator or counterparty. For each obligator or counterparty, populate the following information in each labeled column.

- **Obligors and Counterparties:** Report the corporate's 15 investment obligors and/or counterparties with the highest balance (concentration) at the end of the month. If there are less than 15, list all of the obligors and counterparties. **Whenever possible, use standard abbreviations. For example, abbreviate Fannie Mae as FNMA and Ginnie Mae as GNMA.**
- **Investments Exempt under 704.6(b):** Report the current amount of concentrations the corporate has that are exempt pursuant to 704.6(b).
- **Investments Subject to 704.6(c):** Report the current amount of concentrations the corporate has that are subject to 704.6(c).
- **Total Investments Limited to \$5 Million:** Report the current amount of concentrations the corporate has that are subject to the \$5 million limitation. These individual amounts compared to \$5 million, alert the corporate to how close it is to the regulatory maximum.
- **Total Investments Limited to 25% of Capital:** Report the current amount of concentrations the corporate has that are subject to the 25 percent of capital limitation. These individual amounts compared to the 25 percent of capital alerts the corporate to how close it is to the regulatory maximum.
- **Total Investments Limited to 50% of Capital:** Report the current amount of concentrations the corporate has that are subject to the 50 percent of capital limitation. These individual amounts, compared to the 50 percent of capital alerts the corporate to how close it is to the regulatory maximum.
- **Total Investments Limited to 100% of Capital:** Report the current amount of concentrations the corporate has that are subject to the 100 percent of capital limitation. These individual amounts compared to the 100% of capital alerts the corporate to how close it is to the regulatory maximum.
- **Total Investments Limited to 200% of Capital:** Report the current amount of concentrations the corporate has that are subject to the 200 percent of capital limitation. These individual amounts compared to 200% of capital alerts the corporate to how close it is to the regulatory maximum.

"TOTALS," under each column are auto calculated and locked; therefore, no input is required.

A warning message will occur if the sum of the columns labeled "Limited to \$5 million, Limited to 25% of Capital, Limited to 50% of Capital, Limited to 100% of Capital, and Limited to 200% of Capital" do not agree with the column labeled "Investments Subject to 704.6(c)."

## NEV AND CAPITAL MEASURES

1. NEV
  - a) Date of Most Recent NEV Simulation: Date of the most recent NEV Simulation Model run.
  - b) Base Case NEV (\$): Base case NEV amount from the most recent NEV simulation.
  - c) NEV Ratio: NEV ratio resulting from the most recent NEV simulation.
  - d) Percentage NEV Change: Plus (+) 300 bps: Enter the NEV volatility measure in an instantaneous, permanent, and parallel plus (+) 300 bps shock.
  - e) Percentage NEV Change: Minus (-) 300 bps: Enter the NEV volatility measure in an instantaneous, permanent, and parallel minus (-) 300 bps shock.
  
2. WAL and other Regulatory Data
  - a) Effective WAL of Assets
  - b) Effective WAL of Investments
  - c) Effective WAL of Liabilities
  - d) Effective WAL of Loans
  
3. Retained Earnings: Calculated field.
  - a) Corporate Reserves: Automatically populates from SFC.
  - b) Undivided Earnings: Automatically populates from SFC.
  - c) Other Reserves: Automatically populates from SFC.
  - d) Accumulated Net Income/Loss not closed to Undivided Earnings
  - e) Equity Acquired in a Business Combination
  
4. Tier 1 Capital: Calculated Field.
  - a) Retained Earnings: Auto-populates from item 3 above.
  - b) Allowable Perpetual Contributed Capital Accounts: Automatically calculated.
  - c) Intangible assets that exceed one half percent of MDANA: Amount of intangible assets that exceed one half percent of moving daily average net assets or MDANA.
  - d) Corporate Investments, both debt and equity, in unconsolidated CUSOs: Enter the amount.
  - e) PCC Contributed to another corporate credit union and NCA maintained at another credit union. Enter the amount of PCC and NCA maintained at another corporate credit union.
  - f) Other (reserved for future use).
  
5. Tier 2 Capital: Calculated field.
  - a) Nonperpetual Capital Accounts: Total amount of NCA purchased by members and non-members. Auto-populates from SFC.
  - b) Allowance for Loan and Lease Losses under GAAP to a maximum of 1.25 percent of risk-weighted assets: Enter amount.
  - c) 45 percent of unrealized gains on available for sale "equity securities" (as defined by 704.1) with readily available fair values: Enter Amount.
  - d) Any PCC deducted from Tier 1 capital: Automatically populated.

6. Total Capital: Calculated field.
  - a) Tier 1 Capital: Auto-populated from item 5 above.
  - b) Tier 2 Capital: Auto-populated from item 6 above.
  - c) Corporate credit unions' equity not otherwise deducted when calculating Tier 1 Capital: Enter amount.
7. Summary of Calculated Regulatory Capital Ratios
  - a) Tier 1 or Leverage Ratio. Calculated field.
  - b) Tier 1 Risk-Based Capital Ratio. Calculated field.
  - c) Total Risk-Based Capital Ratio. Calculated field.
  - d) Retained Earnings Ratio. Calculated field.

## DANA AND EBA INFORMATION

8. Daily Average Net Assets
  - a) Current Report Period DANA: Report the daily average of net assets calculated for each day during the month. Net assets mean total assets less CLF stock subscriptions, CLF loans guaranteed by the NCUSIF, and member reverse transactions.
  - b) 12-Month Moving DANA: This cell should be inputted pursuant to the July 21, 2011, "Letter to the Corporate Credit Union Addressed," which incorporates several options of reporting. It is the intent of Part 704 to require the calculation of MDANA using only corporate credit union assets. Therefore, MDANA is to be calculated using unconsolidated assets.
  - c) 12-Month Moving DANA taking into account PCC deduction: Calculated field.
  - d) Moving Monthly average net Risk-Weighted assets (MMANRA): This cell should be inputted pursuant to the July 21, 2011, "Letter to the Corporate Credit Union Addressed," which incorporates several options of reporting. It is the intent of Part 704 to require the calculation of MMANRA using only corporate credit union assets. Therefore, MMANARA is to be calculated using unconsolidated assets.
9. Average daily balance transfers to the FRB under the EBA program: Enter the amount of the average daily transfers.
10. PCC Owned by non-federally insured credit union: Enter the amount of PCC owned by non-federally insured credit unions.

## PCC CALCULATION

- A. Is Retained Earnings Ratio above 2.50%? Auto-populates from NEV and Capital Measures page.
- B. PCC Calculation if Retained Earnings is below 2.50%
  - 1. Retained Earnings: Auto-populates from NEV and Capital Measures page.
  - 2. PCC owned by FICUs: Auto-populates from NEV and Capital Measures page.
  - 3. PCC owned by FICs less Retained Earnings: Calculated field.
  - 4. MDANA Dollars: Auto-populates from NEV and Capital Measures page.
  - 5. 2 percent of MDANA: Calculated field.
  - 6. Amount of PCC excluded from Tier 1 Capital: Auto-populates from NEV and Capital Measures page.
  - 7. PCC included in Tier 1 Capital: Calculated field.
  - 8. MDANA Less Excluded PCC: Calculated field.

## RISK WEIGHTING

Risk-Weighting worksheet consists of placing asset values in specific cells of a matrix depending on two criteria, namely the type of asset and the asset's risk weighting according to Appendix C of Part 704. For example, under PART II: RISK-WEIGHTINGS, (a) On-Balance Sheet Assets, cash is afforded a risk weighting of zero. Therefore, all cash balances are reflected in the "Cash and Balances Due" row and the column headed by "0%." Likewise, private-issue mortgage-backed securities are afforded a 50 percent risk weighting, and are classified as either held to maturity or available for sale. A held-to-maturity private MBS balance is reflected in the 50 percent column, row labeled "Total Securities Held-to-Maturity." Asset categories are listed below. Totals for each category flow from schedule SFC. Amounts must be entered in the appropriate risk weighting field for each balance sheet category. For each line of the balance sheet categories, the amounts entered in the risk weighting categories should equal the amount from the SFC.

## BALANCE SHEET ASSET CATEGORIES

- 1. Cash and Balances Due
- 2. Net Loans
- 3. Securities Held to Maturity
- 4. Securities Available for Sale
- 5. Securities in Trading Portfolio
- 6. Non-SFAS 115 Securities
- 7. Derivative Contracts
- 8. Net Fixed Assets
- 9. Accrued Income and Other Assets
- 10. Total Balances: Calculated field.

## OFF BALANCE SHEET CATEGORIES

This portion of the matrix lists various off balance sheet categories numbered 11 through 18. Columns A and B require manual input. For each item listed in numbers 11 through 18, enter the “face value or notional amount” in column A; and the “Credit Conversion Factor” in column B. When entering the credit conversion factor, enter a decimal point first; for example, 10 percent would be entered as .10.

Column C: This column is shaded, auto calculated, and locked; therefore, no input is necessary. The “Credit Equivalent Amount” column is automatically computed by multiplying the “face value or notional amount” by the “Credit Conversion Factor.”

Columns D through H, line-items numbers 11 through 18: These columns require manual input. Enter the dollar amount or dollar value allocation of the individual off-balance sheet items listed in Column C (credit equivalent amounts) by the appropriate risk-weight category pursuant to Appendix C of NCUA Rules and Regulations, Part 704.

Total Off-Balance Sheet Items: Line item number 19 column totals are auto calculated. An error or warning may appear if the sum of line-item 19 (columns D through H) does not agree with line-item 19, column C.

Off-balance sheet line items 20 – Total assets and off-balance sheet items by risk-weight category, 21 – Risk-weight factor, 22 – Risk-weight assets by risk-weight category, and 23 – Total risk-weight assets are shaded, auto calculated, and locked; therefore, no input is necessary.

### Off-Balance Sheet Categories

11. Off-Balance Sheet Derivative Contracts
12. Undrawn Advised Lines of Credit
13. Undrawn Committed Lines of Credit
14. Loan Participations
15. Forward Commitments
16. Irrevocable Stand-By Lines of Credit
17. Indemnification of Members/Securities
18. Other Off Balance Sheet

## CUSO AND MISCELLANEOUS

### CUSO

1. Net Income attributed to Consolidated CUSO activity: For consolidated CUSO information, list the net income for the period attributed to the consolidated CUSO activity. This amount should be the incremental CUSO addition, which may not necessarily equal the CUSO financial statements due to contractual arrangements between the CUSO and corporate. For example, the CUSO may charge the

corporate for certain fees while the corporate may charge the CUSO for rent. The net income should be without these cross-charges.

2. Net assets attributed to consolidated CUSO activity: Enter the net assets attributed to consolidated CUSO activity.
3. Dollar amount of loans to corporate CUSOs. For consolidated CUSO information, the dollar amount of loans attributed to the CUSO.
4. Investments in CUSOs - Minority interest: Enter the fair value amount of minority interests in the equity accounts of CUSOs that are fully consolidated. Do not include minority interests in consolidated asset backed commercial paper (ABCP) programs of the corporate if you exclude the consolidated assets of such program from the risk-weighted assets pursuant to Appendix C of Part 704.
5. Investment in CUSOs reported under the equity method: Enter the dollar amount of the corporate's investments, both equity and debt, in unconsolidated CUSOs.

## MISCELLANEOUS

Report the following information:

1. Number of credit union members.
2. Number of non-credit union members.
3. Number of current members.
4. Whether the corporate shares expenses with an affiliated group.
5. Number of full-time employees or full-time equivalents.
6. Number of part-time employees or part-time equivalents.

## PAYMENT SYSTEMS INFORMATION

Report payment systems information relevant to the services offered by the corporate.

### AUTOMATED CLEARING HOUSE (ACH)

ACH originations, receipts, and returns should be for your corporate's activities only (those transactions processed on your RT Number).

For ACH DEBIT, ACH CREDIT, and ACH TOTALS, (items 1 through 9) report the following information:

*Origination:* Enter the total number and dollar amount of monthly transactions originated by the corporate. Transactions originated by the corporate are those ACH transactions originated on the corporate's routing and transit (RT) number. Activity of this type is usually for the corporate (payments to vendors, employees, settlement funding, etc.), on behalf of corporate entities such as CUSOs, or for members that cannot originate their own activity on their RT number.

*Receipt:* Enter the total number and dollar amount of monthly transactions received by the corporate. Transactions received by the corporate are those ACH transactions received on the corporate's RT number. Activity of this type may include incoming dividend or interest payments.

*Returns:* Enter the total number and dollar amount of monthly transactions returned by the corporate. Transactions frequently returned by the corporate are those ACH transactions received on the corporate's RT number that are actually receipt transactions for their member credit unions. Corporates typically initiate a notification of change identifying the correct RT number and return the transaction.

#### ACH TOTALS Additional Information

10. Settlement: Enter the aggregate of ACH activity settling through the corporate. Reported settlement activity is a total of the corporate's ACH transactions plus its members' transactions (originations, receipt, returns, adjustments, etc.) for which dollar settlement occurs at the corporate. Transactions should be reported as the total number of debits plus credits, as previously instructed. In the "Amount Columns," debits and credits should be netted.

11. No. of CUs Subscribed to Origination: Enter the number of members using ACH origination services.

12. No. of CUs Subscribed to Receipt: Enter the number of members using ACH receipt services.

13. No. of CUs Subscribed to Settlement Only: Enter the number of members only settling their ACH services at the corporate.



## FUNDS TRANSFER

**Domestic Third-Party:** For items 1. & 2. enter the total number and dollar amounts incoming and outgoing domestic, third-party funds transfer orders originated by the corporate on behalf of its members, CUSO's, or other organizations. This activity can be originated through the Federal Reserve Bank, another financial institution (bank or credit union), or other money transfer service such as Western Union, etc. Do not include funds transfer orders originated for the corporate itself such as settlement, investment, payments, etc. Transactions should be reported as the total number and dollar amount of domestic third-party funds transfer orders successfully processed. Wires cancelled or returned the same day due to incorrect or insufficient information may be omitted or netted out of the total number and dollar amount of transactions processed.

**International Third Party:** For items 3. & 4. enter the total number and dollar amount of incoming and outgoing international, third-party funds transfer orders originated by the corporate on behalf of its members, CUSO's, or other organizations. This activity may be originated through the Federal Reserve Bank, another financial institution (bank or credit union), or other international money transfer service such as MoneyGram, Western Union, Edge, etc. Transactions should be reported as the total number and dollar amount of international third-party funds transfer orders successfully processed.

Wires cancelled or returned the same day due to incorrect or insufficient information may be omitted or netted out of the total number and dollar amount of transactions processed.

**Settlements:** For item 5., enter the aggregate of funds transfer orders settling through the corporate. Reported settlement activity is a total of the corporate's transactions such as settlement, funding, investment transfer orders, etc. plus its member transactions. Transactions should be reported as the total number and gross dollar amount (outgoing domestic third-party, outgoing international third party, incoming third-party, incoming corporate wires, plus outgoing corporate wires).

## CHECK PROCESSING

Report monthly check processing data (number of transactions and whole dollar totals) by category (paper vs image capture) for the corporate if it offers item processing services in-house or via a third-party service provider for whom the corporate has a direct servicing relationship. For example, if the corporate owns and operates their own in-house item processing service or contracts directly with a third-party service provider, which could be another corporate, report check processing data. If the corporate facilitates item processing for their members via a referral to a preferred third-party provider and does not receive statistical data regarding number and types of transactions processed, report only settlement totals, if available. If multiple services/providers are used for item processing, consolidate information to report one total per category. "Check Processing (Paper & Electronic)" statistics should include both domestic and international transactions, as appropriate.

Share Draft Clearing – Enter the total number of items and dollar amount of corporate and member share drafts presented and processed for payment.

Returns Process – Enter the total number and dollar amount of corporate and member share drafts returns processed.

Deposit Services – Enter the total number of items and dollar amount of check deposits presented for collection and processed by the corporate (or the corporate’s service provider) on behalf of the corporate and/or its members.

Settlement Credit & Debit – For lines 4 & 5, enter the total number and dollar amount of settlement activity for those member credit unions that use a third-party processor for check processing (deposit or share draft clearing) but direct the settlement dollars to their corporate account. Report the total number of transactions, dollar amount of transactions, and number of credit unions subscribing to the service.

## CARD PROGRAM SERVICES

For items 1 through 4 of this section, for each card program, report the number of transactions and the total dollar value of the transactions on the first line, and a brief description of the program and the number of credit unions participating in that card program on the second line.

## SUSPICIOUS ACTIVITY REPORTING (SAR) FILINGS

This section of the call report is confidential and is not released to the public. For each category listed in items 1 through 5, list the total number of SARs filed in the current month and year-to-date.