

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

# Call Report Form and Instructions

MUST BE RECEIVED BY: JANUARY 23, 2015

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TO THE BOARD OF DIRECTORS OF THE  
CREDIT UNION ADDRESSED:

This booklet contains the forms used for the fourth quarter 2014 NCUA 5300 Call Report. Please complete the Call Report using accounting and statistical information from your credit union's records as of December 31, 2014. Your Call Report is due no later than **January 23, 2015 11:59:59PM EST.**

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

NATIONAL  
CREDIT UNION  
ADMINISTRATION



FOURTH QUARTER  
CALL REPORT

2014

**CHANGES TO THE NCUA 5300 CALL REPORT**  
**EFFECTIVE DECEMBER 2014**

There are no material changes to the Call Report form this cycle.

Revised the instructions for Total All Other Loans/Lines of Credit, Additional Delinquency Information, and Small Business Administration Loans to clarify unconditionally government guaranteed loan certificates/participations.

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

The Call Report contains three sections: a core section (pages 1 -10), PCA Net Worth Calculation Worksheet (Page 11), and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 25, requires your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> <li>• has indirect loans outstanding,</li> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has purchased loans from, or sold loans to, other financial institutions year to date,</li> <li>• has participation loans outstanding or participation</li> <li>• has business loans outstanding or business lending</li> <li>• has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date.</li> <li>• has purchased or obtained credit impaired loans in a merger.</li> </ul>
B - Investments, Supplemental Information	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Section 703.10(a),</li> <li>• has investments purchased under an investment pilot</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or</li> <li>• has investments in brokered certificates of deposit or brokered share certificates.</li> </ul>
C - Credit Union Service Organization (CUSO) Information	<p>Complete this schedule if your credit union has a wholly owned CUSO or has investments, loans, or an aggregate cash outlay in CUSOs.</p>
D - Derivative Transactions Report	<p>Complete this schedule if your credit union uses derivative contracts.</p>
E - Bank Secrecy Act/Anti-Money Laundering Information	<p>Complete this schedule if Money Services Businesses hold accounts at your credit union.</p>

## INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it.

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF DECEMBER 31, 2014**

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

**Certifying Official:**

Last Name: \_\_\_\_\_  
Please Print

First Name: \_\_\_\_\_  
Please Print

Last Name: \_\_\_\_\_  
(Signature)

First Name: \_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Validation Date: \_\_\_\_\_

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

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Public reporting burden of this collection of information is estimated to average 6.6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration  
Office of the Chief Information Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2014**  
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

*This page must be completed by all credit unions.*

**ASSETS**

**CASH:**

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		Amount
a. Cash on Deposit in Corporate Credit Unions.....	730B1	
b. Cash on Deposit in Other Financial Institutions.....	730B2	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	
3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less).....	730C	

**INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.**

	A		B		C1		C2		D		E	
	<= 1 Year	Acct Code	> 1-3 Years	Acct Code	> 3-5 Years	Acct Code	> 5-10 Years	Acct Code	> 10 Years	Acct Code	TOTAL AMOUNT	Acct Code
4. Trading Securities.....		965A		965B		965C1		965C2		965D		965
5. Available for Sale Securities...		797A		797B		797C1		797C2		797D		797E
6. Held-to-Maturity Securities.....		796A		796B		796C1		796C2		796D		796E
7. Deposits in commercial banks, S&Ls, savings banks.....		744A		744B		744C1		744C2		744D		744C
8. Loans to and investments in natural person credit unions .....		672A		672B		672C1		672C2		672D		672C
9. Membership capital at corp. CUs/Nonperpetual Capital Account				769A1								769A
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital				769B1								769B
11. All other investments in corporate credit unions.....		652A		652B		652C1		652C2		652D		652C
12. All other investments.....		766A		766B		766C1		766C2		766D		766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....		799A1		799B		799C1		799C2		799D		799I

**LOANS Held for Sale:** See Instructions.

	Amount	Acct
14. Loans Held for Sale.....		003

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2014**

*This page must be completed by all credit unions.*

**ASSETS – CONTINUED**

**LOANS & LEASES: LOANS & LEASES: Report participation loans (loans purchased by the credit union) in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any real estate loans, member business loans outstanding, originated any real estate loans, or member business loans during the reporting period.**

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....		521		993		396
16. All Other Unsecured Loans/Lines of Credit.....		522		994		397
17. Short-Term, Small Amount Loans (STS) (Federal CU Only)		522A		994A		397A
18. Non-Federally Guaranteed Student Loans.....		595A		963A		698A
19. New Vehicle Loans.....		523		958		385
20. Used Vehicle Loans.....		524		968		370
21. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
22. Total Other Real Estate Loans/Lines of Credit .....		562		960		386
23. Leases Receivable.....		565		954		002
24. Total All Other Loans/Lines of Credit.....		595		963		698
25. TOTAL LOANS & LEASES (Sum of items 15-24).....				025A		025B
26. Less: Allowance for Loan & Lease Losses.....						719

**Other Assets:**

27. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....		798B1		798A1		
b. Automobiles.....		798B2		798A2		
c. Other.....		798B3		798A3		
d. Total Foreclosed and Repossessed Assets.....		798B		798A	Amount	Acct Code
28. Land and Building.....						007
29. Other Fixed Assets.....						008
30. NCUA Share Insurance Capitalization Deposit.....						794
31. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....				009D1		
b. Goodwill.....				009D2		
c. Total Intangible Assets.....				009D		
32. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....				009A		
b. Accrued Interest on Investments.....				009B		
c. All Other Assets.....				009C		
d. Non-Trading Derivative Assets, net.....				009E		
e. Total Other Assets.....				009		
33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32e).....						010
34. Loans Granted Year-to-Date.....	Number	Acct Code	Amount	Acct Code		
a. Short-Term, Small Amount Loans (STS) Granted Year-to-Date (include amount in Line 34 also) (Federal CU Only)		031A		031B		
		031C		031D		
35. Non-Federally Guaranteed Student Loans in Deferred Status.....		963B		698B		
36. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995		956		

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2014**

*This page must be completed by all credit unions.*

<b>LIABILITIES:</b>	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit .....		883A		883B1		883B2		883C
2. Other Notes, Promissory Notes and Interest Payable.....		011A		011B1		011B2		011C
3. Borrowing Repurchase Transactions.....		058A		058B1		058B2		058C
4. Subordinated Debt.....		867A		867B1		867B2		867C
5. Subordinated Debt included in Net Worth.....				925A1		925A2		925A
6. TOTALS (each column).....		860A		860B1		860B2		860C
7. Non-Trading Derivative Liabilities, net.....								825A
8. Accrued Dividends & Interest Payable on Shares & Deposits.....								820A
9. Accounts Payable and Other Liabilities.....								825

<b>SHARES/DEPOSITS:</b>	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
10. Share Drafts.....		553		452		902A						902
11. Regular Shares.....		552		454		657A						657
12. Money Market Shares...		532		458		911A						911
13. Share Certificates...		547		451		908A		908B1		908B2		908C
14. IRA/KEOGH Accounts...		554		453		906A		906B1		906B2		906C
15. All Other Shares...		585		455		630A		630B1		630B2		630
16. TOTAL SHARES...				966		013A		013B1		013B2		013
17. Nonmember Deposits...		599		457		880A		880B1		880B2		880
18. TOTAL SHARES and DEPOSITS.....				460		018A		018B1		018B2		018

**Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):**

	Amount	Acct
19. Accounts Held by Member Government Depositors.....		631
20. Accounts Held by Nonmember Government Depositors.....		632
21. Employee Benefit Member Shares.....		633
22. Employee Benefit Nonmember Shares.....		634
23. 529 Plan Member Deposits.....		635
24. Non-dollar denominated deposits.....		636
25. Health Savings Accounts.....		637
26. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....		638
27. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....		639
28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program.....		641
29. Dollar Amount of Business Share Accounts.....		643
30. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 2.....		644

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2014**

*This page must be completed by all credit unions.*

EQUITY:	Amount	Acct code
31. Undivided Earnings.....		940
32. Regular Reserves.....		931
33. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....		668
34. Other Reserves.(Appropriations of Undivided Earnings).....		658
35. Equity Acquired in Merger.....		658A
36. Miscellaneous Equity .....		996
37. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....		945
38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....		945C
39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....		945A
40. Other Comprehensive Income (unless already included in item 36-38).....		945B
41. Net Income (unless this amount is already included in Undivided Earnings).....		602
<b>42. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-9, 18, and 31-41; must equal line 33, P.2.).....		<b>014</b>

*If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 10 - Liquidity, Commitments and Sources.*

**NCUA INSURED SAVINGS COMPUTATION**

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

*This section must be completed by all credit unions.*

Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each. (See instructions for the following line items.)		
	Uninsured Amount	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits		065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans		065A3
B. Uninsured Employee Benefit Member Shares and Deposits		065B1
C. Uninsured Member 529 Plan Deposits		065C1
D. Uninsured Member Accts Held by Government Depositors		065D1
E. Other Uninsured Member Shares and Deposits		065E1
<b>F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)</b>		<b>065A4</b>
G. Uninsured Nonmember Employee Benefit Shares and Deposits		067A1
H. Uninsured Nonmember Accts Held by Government Depositors		067B1
I. Other Uninsured Nonmember Shares and Deposits		067C1
<b>J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)</b>		<b>067A2</b>
<b>K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)</b>		<b>068A</b>
<b>L. TOTAL INSURED SHARES AND DEPOSITS (item 18 from page 3 less item K)</b>		<b>069A</b>



**STATEMENT OF INCOME AND EXPENSE**

*This page must be completed by all credit unions.*

**Report year-to-date numbers for the period January 1, 2014 - DECEMBER 31, 2014**

<b>INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2014 TO DECEMBER 31, 2014</b>		Amount	Acct Code
1.	Interest on Loans (Gross-before interest refunds).....		110
2.	(Less) Interest Refunded.....		119
3.	Income from Investments (Including Interest and Dividends).....		120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....		124
5.	<b>TOTAL INTEREST INCOME (Sum of items 1-4).....</b>		<b>115</b>

<b>INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2014 TO DECEMBER 31, 2014</b>		Amount	Acct Code
6.	Dividends on Shares (Includes dividends earned during current period).....		380
7.	Interest on Deposits (Total interest expense for deposit accounts) <b>(State Credit Union ONLY)</b> ...		381
8.	Interest on Borrowed Money.....		340
9.	<b>TOTAL INTEREST EXPENSE (Sum of items 6-8).....</b>		<b>350</b>
10.	Provision for Loan & Lease Losses.....		300
11.	<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES</b> (Item 5 less item 9 less item 10).....		<b>116</b>

<b>NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2014 TO DECEMBER 31, 2014</b>		Amount	Acct Code
12.	Fee Income.....		131
13.	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).....		659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
	a. Total Other-Than-Temporary Impairment (OTTI) Losses...	420A	
	b. Less: Portion OTTI Losses in Other Comprehensive Income..	420B	
	c. OTTI Losses Recognized in Earnings (Include in Item 14)...	420C	
	d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 14)	420D	
15.	Gain (Loss) on Non-Trading Derivatives.....		421
16.	Gain (Loss) on Disposition of Fixed Assets.....		430
17.	Gain from Bargain Purchase (Merger).....		431
18.	Other Non-operating Income (Expense).....		440
19.	<b>TOTAL NON-INTEREST INCOME (Sum of items 12-18).....</b>		<b>117</b>

<b>NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2014 TO DECEMBER 31, 2014</b>		Amount	Acct Code
20.	Total Employee Compensation and Benefits.....		210
21.	Travel and Conference Expense.....		230
22.	Office Occupancy Expense.....		250
23.	Office Operations Expense.....		260
24.	Educational and Promotional Expenses.....		270
25.	Loan Servicing Expense.....		280
26.	Professional and Outside Services.....		290
27.	Member Insurance	Amount	Acct Code
	a. NCUSIF Premium Expense.....		311A
	b. Temporary Corporate CU Stabilization Fund Assessment...		311
	c. Other Member Insurance Expense.....		310A
	d. Total Member Insurance.....		310
28.	Operating Fees (Examination and/or supervision fees).....		320
29.	Miscellaneous Operating Expenses.....		360
30.	<b>TOTAL NON-INTEREST EXPENSE (Sum of items 20-29).....</b>		<b>671</b>
31.	<b>NET INCOME (LOSS) (line 11 plus line 19 less line 30).....</b>		<b>661A</b>

<b>RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2014 TO DECEMBER 31, 2014</b>		Amount	Acct Code
32.	Transfer to Regular Reserves.....		393

<b>OTHER CALCULATIONS</b>		Amount	Acct Code
33.	<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 27a &amp; 27b (Item 31 + Item 27a+ Item 27b).....</b>		<b>660A</b>

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

**MISCELLANEOUS INFORMATION AS OF DECEMBER 31, 2014**

*This page must be completed by all credit unions.*

		Acct Code
1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	Yes/No	875
a. If so, indicate the name of the insurance company.....		876
b. Dollar amount of shares and/or deposits insured by the company named above.....		877
2. Number of current members (not number of accounts).....		083
3. Number of potential members.....		084
4. Number of credit union employees who are:		
a. Full-Time (26 hours or more per week).....		564A
b. Part-Time (25 hours or less per week).....		564B
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....		980
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? <b>If this answer is "Yes" please complete line 7 on Page 11.</b>	Yes/No	1003
7. If you have a transactional world wide website, how many members use it.....		892B
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....	Yes/No	566B
9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....		
	1 - 3 Years	Acct Code
	> 3 Years	Acct Code
	Total Amount	Acct Code
	925B1	925
	925B2	925
10. Amount of Grants Awarded to Your Credit Union Year-to-Date.....		926
11. Amount of Grants Received by Your Credit Union Year-to-Date.....		927
12. Number of International Remittances Originated Year-to-Date.....		928

**DELINQUENT LOANS BY COLLATERAL TYPE AS OF DECEMBER 31, 2014**

*This page must be completed by all credit unions.*

**Report Number Only**

**TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

	30- 59 days	Reportable Delinquency				Total Number of Reportable Delinquent Loans
		60-179 days	180-359 days	>=360 days		
1a. Unsecured Credit Card Loans.....	024A	026A	027A	028A	045A	
2a. Short-Term, Small Amount Loans (STS) (Federal CU Only)	089A	127A	128A	129A	130A	
3a. Non-Federally Guaranteed Student Loans.....	053A	053B	053C	053D	053E	
4a. New Vehicle Loans.....	035A1	035B1	035C1	035D1	035E1	
5a. Used Vehicle Loans.....	035A2	035B2	035C2	035D2	035E2	
6a. 1st Mortgage Real Estate Loans/Lines of Credit						
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	029A	029B	029C	029D	029E	
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	030A	030B	030C	030D	030E	
7a. Other Real Estate Loans/Lines of Credit						
1. Fixed Rate/Hybrid/Balloon.....	032A	032B	032C	032D	032E	
2. Adjustable Rate.....	033A	033B	033C	033D	033E	
8a. Leases Receivable.....	034A	034B	034C	034D	034E	
9a. All Other Loans (See Instructions).....	035A	035B	035C	035D	035E	
10a. <b>TOTAL NUMBER OF DELINQUENT LOANS</b>	<b>020A</b>	<b>021A</b>	<b>022A</b>	<b>023A</b>	<b>041A</b>	

**Report Amount Only**

**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE**

	30- 59 days	Reportable Delinquency				Total Amount of Reportable Delinquent Loans
		60-179 days	180-359 days	>=360 days		
1b. Unsecured Credit Card Loans.....	024B	026B	027B	028B	045B	
2b. Short-Term, Small Amount Loans (STS) (Federal CU Only)	089B	127B	128B	129B	130B	
3b. Non-Federally Guaranteed Student Loans.....	020T	021T	022T	023T	041T	
4b. New Vehicle Loans.....	020C1	021C1	022C1	023C1	041C1	
5b. Used Vehicle Loans.....	020C2	021C2	022C2	023C2	041C2	
6b. 1st Mortgage Real Estate Loans/Lines of Credit						
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	751	752	753	754	713A	
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	771	772	773	774	714A	
7b. Other Real Estate Loans/Lines of Credit						
1. Fixed Rate/Hybrid/Balloon.....	755	756	757	758	715A	
2. Adjustable Rate.....	775	776	777	778	716A	
8b. Leases Receivable.....	020D	021D	022D	023D	041D	
9b. All Other Loans (See Instructions).....	020C	021C	022C	023C	041C	
10b. <b>TOTAL AMOUNT OF DELINQUENT LOANS</b>	<b>020B</b>	<b>021B</b>	<b>022B</b>	<b>023B</b>	<b>041B</b>	

**ADDITIONAL DELINQUENCY INFORMATION AS OF DECEMBER 31, 2014**  
 (Included in the delinquent loan information reported on Page 7)

*This page must be completed by all credit unions.*

**Report Number Only**

		Reportable Delinquency				Total Number of Reportable Delinquent Loans	
30-59 days		60-179 days	180-359 days	>=360 days			
11a. Indirect Loans.....	036A	036B	036C	036D	036E		036E
12a. Participation Loans.....	037A	037B	037C	037D	037E		037E
13a. Interest Only & Payment Option 1st Mortgage Loans	038A	038B	038C	038D	038E		038E
14a. Interest Only & Payment Option Other RE/LOC Loans	039A	039B	039C	039D	039E		039E
15a. Residential Construction excluding Business Purpose	040A	040B	040C	040D	040E		040E
16a. Member Business Loans Secured by Real Estate	043A1	043B1	043C1	043D1	043E1		043E1
17a. Member Business Loans <b>NOT</b> Secured by Real Estate	043A2	043B2	043C2	043D2	043E2		043E2
18a. Nonmember Business Secured by Real Estate	046A1	046B1	046C1	046D1	046E1		046E1
19a. Nonmember Business Loans <b>NOT</b> Secured By Real Estate	046A2	046B2	046C2	046D2	046E2		046E2
20a. Agricultural Loans.....	044A	044B	044C	044D	044E		044E
21a. Business Construction & Development Loans.....	047A	047B	047C	047D	047E		047E
22a. TDR Loans Secured by First Mortgages	054A	054B	054C	054D	054E		054E
23a. TDR Loans Secured by Other RE/LOCs	055A	055B	055C	055D	055E		055E
24a. TDR RE Loans Also Reported as Business Loans	056A	056B	056C	056D	056E		056E
25a. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	057A	057B	057C	057D	057E		057E
26a. TDR Business Loans <b>NOT</b> Secured by Real Estate	059A	059B	059C	059D	059E		059E
27a. Loans Held for Sale.....	060A	060B	060C	060D	060E		060E

**Report Amount Only**

		Reportable Delinquency				Total Amount of Reportable Delinquent Loans	
30- 59 days		60-179 days	180-359 days	>=360 days			
11b. Indirect Loans.....	020E	021E	022E	023E	041E		041E
12b. Participation Loans.....	020F	021F	022F	023F	041F		041F
13b. Interest Only & Payment Option 1st Mortgage Loans	020I	021I	022I	023I	041I		041I
14b. Interest Only & Payment Option Other RE/LOC Loans	020M	021M	022M	023M	041M		041M
15b. Residential Construction excluding Business Purpose	020N	021N	022N	023N	041N		041N
16b. Member Business Loans Secured by Real Estate	020G1	021G1	022G1	023G1	041G1		041G1
17b. Member Business Loans <b>NOT</b> Secured by Real Estate	020G2	021G2	022G2	023G2	041G2		041G2
18b. Nonmember Business Secured by Real Estate	020P1	021P1	022P1	023P1	041P1		041P1
19b. Nonmember Business Loans <b>NOT</b> Secured By Real Estate	020P2	021P2	022P2	023P2	041P2		041P2
20b. Agricultural Loans.....	020H	021H	022H	023H	041H		041H
21b. Business Construction & Development Loans.....	020Q	021Q	022Q	023Q	041Q		041Q
22b. TDR Loans Secured by First Mortgages	020U	021U	022U	023U	041U		041U
23b. TDR Loans Secured by Other RE/LOCs	020V	021V	022V	023V	041V		041V
24b. TDR RE Loans Also Reported as Business Loans	020W	021W	022W	023W	041W		041W
25b. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	020X	021X	022X	023X	041X		041X
26b. TDR Business Loans <b>NOT</b> Secured by Real Estate	020Y	021Y	022Y	023Y	041Y		041Y
27b. Loans Held for Sale.....	071F	071G	071H	071I	071J		071J

**LOAN CHARGE OFFS AND RECOVERIES AS OF DECEMBER 31, 2014**  
*This page must be completed by all credit unions.*

**LOAN LOSS INFORMATION**

1. Unsecured Credit Card Loans.....
2. Short-Term, Small Amount Loans (STS) (Federal CU Only)...
3. Non-Federally Guaranteed Student Loans.....
4. New Vehicle Loans.....
5. Used Vehicle Loans.....
6. Total 1st Mortgage Real Estate Loans/Lines of Credit
7. Total Other Real Estate Loans/Lines of Credit.....
8. Leases Receivable.....
9. All Other Loans (See Instructions).....
10. **Total Charge Offs and Recoveries**.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	680		681
	136		137
	550T		551T
	550C1		551C1
	550C2		551C2
	548		607
	549		608
	550D		551D
	550C		551C
	550		551

**ADDITIONAL LOAN LOSS INFORMATION**  
*(Included in the loan losses reported above.)*

11. Indirect Loans.....
12. Participation Loans.....
13. Interest Only & Payment Option 1st Mortgage Loans
14. Interest Only & Payment Option Other RE/LOC Loans
15. Residential Construction excluding Business Purpose
16. Member Business Loans Secured by Real Estate
17. Member Business Loans **NOT** Secured by Real Estate
18. Nonmember Business Secured By Real Estate
19. Nonmember Business Loans NOT Secured By Real Estate
20. Agricultural Loans.....
21. Business Construction & Development Loans
22. TDR Loans Secured by First Mortgages
23. TDR Loans Secured by Other RE/LOCs
24. TDR RE Loans Also Reported as Business Loans
25. TDR Consumer Loans **NOT** Secured by Real Estate
26. TDR Business Loans **NOT** Secured by Real Estate
27. All loans charged off due to Bankruptcy YTD.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	550E		551E
	550F		551F
	550I		551I
	550M		551M
	550N		551N
	550G1		551G1
	550G2		551G2
	550P1		551P1
	550P2		551P2
	550H		551H
	550Q		551Q
	550U		551U
	550V		551V
	550W		551W
	550X		551X
	550Y		551Y

	682
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28. Number of members with loans (outstanding) who have filed for:
  - a. Chapter 7 Bankruptcy YTD.....
  - b. Chapter 13 Bankruptcy YTD.....
  - c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
	081
	082
	088

29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.

Amount	Acct Code
	971

30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
	1005A		1005

31. Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....

	567
	568

**LIQUIDITY, COMMITMENTS AND SOURCES AS OF DECEMBER 31, 2014**

All credit unions must complete lines 1 through 10, if applicable.

**OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

	Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
1. Unfunded Commitments for Business Loans						
A. Member Business Loans Secured by Real Estate		814D1		814D2		814D
B. Member Business Loans NOT Secured by Real Estate		814F1		814F2		814F
C. Nonmember Business Loans Secured By Real Estate		814G1		814G2		814G
D. Nonmember Business Loans NOT Secured By Real Estate		814H1		814H2		814H
E. <b>Total Unfunded Commitments for Business Loans</b>		814E1		814E2		814E

2. <b>Miscellaneous Business Loan Unfunded Commitments (Include in the appropriate security category of item 1 above.)</b>						
A. Agricultural Related Business Loans.....		814J1		814J2		814J
B. Construction & Land Development.....		814A2		814A3		814A1
C. Outstanding Letters of Credit.....		813A		813B		813

3. Unfunded Commitments for All Remaining Loans (Non-Business Loans)						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....		811A3		811A4		811
B. Credit Card Lines.....		812A		812B		812
C. Unsecured Share Draft Lines of Credit.....		815A		815B		815
D. Overdraft Protection Program Commitments.....		822A		822B		822
E. Residential Construction Loans excluding Business Purpose.....		811A1		811A2		811A
F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)		811B1		811B2		811B
G. Proprietary Reverse Mortgage Products.....		811C1		811C2		811C
H. Other Unfunded Commitments.....		816B1		816B2		816
I. <b>Total Unfunded Commitments for Non-Business Loans</b>		816E1		816E2		816E

**Total Unfunded Commitments for all loan types (Sum items 1E and 3I).....**

	816A1		816A2		816A
--	-------	--	-------	--	------

4. Dollar Amount of Pending Bond Claims.....					818
--	--	--	--	--	-----

**CONTINGENT LIABILITIES**

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting.....					819
6. Other Contingent Liabilities.....					818A

**CREDIT AND BORROWING ARRANGEMENTS**

7. Amount of Borrowings Subject to Early Repayment at Lender's Option.....					865A
8. Assets Pledged to Secure Borrowings.....					878

	Uncommitted LOC	Acct Code	Committed LOC	Acct Code	Total Amount	Acct Code
9. <b>Lines of Credit</b>						
A. Corporate Credit Unions		884A1		884A2		884
B. Natural Person Credit Unions		884C1		884C2		884C
C. Other Credit Lines		884D1		884D2		884D
D. <b>TOTAL</b>		884E		882		881

	Draws Against LOC	Acct Code	Term Borrowings	Acct Code	Other Borrowings	Acct Code	Total Borrowings	Acct Code
10. <b>Borrowings</b>								
A. Corporate Credit Unions		885A		885B		885C		885D
B. Natural Person Credit Unions		885A1		885B1		885C1		885D1
C. Other Sources		885A2		885B2		885C2		885D2
D. FHLB		885A3		885B3		885C3		885D3
E. CLF				885B4		885C4		885D4
F. FRB						885C5		885D5
G. <b>TOTAL</b>		885A4		885B5		885C6		885D6

**PCA NET WORTH CALCULATION WORKSHEET AS OF DECEMBER 31, 2014**

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/acquisition after 12/31/2008.

o Online Filers : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount	Acct Code
1. Undivided Earnings.....		940
2. Regular Reserves.....		931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....		668
4. Other Reserves (Appropriations of Undivided Earnings).....		658
5. Subordinated Debt included in Net Worth.....		925A
6. Net Income (unless this amount is already included in Undivided Earnings).....		602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....		1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....		1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....		1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....		1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....		997

**DENOMINATOR: TOTAL ASSETS**

9. Total Assets (quarter-end).....		010
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**Total Assets Elections (Optional)**

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

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

13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)		998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....		999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....		999A
15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....		700
16. Net Worth Classification if credit union is new.....		701

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.)

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF DECEMBER 31, 2014  
(AUTOMATED -- NO INPUT NECESSARY)**

*This information below is provided only for your information. No credit union is required to provide input on this page.  
Information entered on preceding schedules will populate the line items below in the online 5300 System.  
Manual Call Report filers will also leave these items blank.*

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.*

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 33 (Acct 010)					
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 12 (Acct. Code 718) Sched A Sect 2 Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%					
<u>(b) MBLs outstanding</u> Sched A Sect 4 line 10 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%					
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)					
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 30 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)					
<b>Sum of risk portfolios (a) through (d) above</b>					
<u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above					
<u>(f) Loans sold with recourse</u> Page 10, line 5 (Acct. Code 819)					
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 11 (Acct. Code 814B)					
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719)					
Sum of standard components: <b>RBNW requirement (Acct. Code 999B)</b>					



**SCHEDULE A  
SPECIALIZED LENDING AS OF DECEMBER 31, 2014**

- Section 1: If your credit union has indirect loans, complete this section.*  
*Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.*  
*Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.*  
*Section 4: If your credit union has any business loans outstanding or has originated/purchased any business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.*  
*Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.*  
*Section 6: If your credit union has purchased or obtained credit impaired loans in a merger, complete this section.*

**SECTION 1 - INDIRECT LOANS**

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....  
 b. Indirect Loans - Outsourced Lending Relationship.....  
 c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Acct Code	Amount	Acct Code
	617B		618B
	617C		618C
	617A		618A

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

**SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE**

**REAL ESTATE LOANS**

**FIRST MORTGAGE**

1. Fixed Rate  
 a. > 15 Years.....  
 b. 15 Years or less.....  
 2. Balloon/Hybrid  
 a. > 5 Years.....  
 b. 5 Years or less.....  
 3. Other Fixed Rate.....  
 4. Adjustable Rate 1 yr or less  
 5. Adjustable Rate > 1 yr.....

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year-to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
	972A		704A		982A		720A
	972B		704B		982B		720B
	972C		704C		982C		720C
	972D		704D		982D		720D
	972E		704E		982E		720E
	973A		705A		983A		721A
	973B		705B		983B		721B

**OTHER REAL ESTATE**

6. Closed-End Fixed Rate.....  
 7. Closed-End Adjustable Rate  
 8. Open-End Adjustable Rate  
 9. Open-End Fixed Rate.....  
 10. TOTALS (each column)....

	974		706		984		722
	975		707		985		723
	976		708		986		724
	976B		708B		986B		724B
	978		710		988		726

**MISCELLANEOUS REAL ESTATE LOANS/  
LINES OF CREDIT INFORMATION**

11. Interest Only & Payment Option 1st Mortgage Loans  
 12. Interest Only & Payment Option Other RE/LOC Loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
	704C2		704C1		704C3
	704D1		704D2		704D3

**13. REVERSE MORTGAGES**

- a. Federally Insured Home Equity Conversion Mortgage (HECM)  
 b. Proprietary Reverse Mortgage Products

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted YTD	Acct Code	Amount Granted YTD	Acct Code
	704F1		704F2		704F3		704F4
	704G1		704G2		704G3		704G4

**SCHEDULE A  
SPECIALIZED LENDING AS OF DECEMBER 31, 2014 (Continued)**

**SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT**

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)**

- 14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose...
- 15. Allowance for Losses on all Real Estate Loans.....
- 16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
- 17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 9.....
- 18. Amount of real estate loans sold but serviced by the credit union.....
- 19. Mortgaging Servicing Rights.....

Amount	Acct Code
	704A1
	731
	736
	712
	779A
	779

**SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD**

**1. LOANS PURCHASED AND SOLD YEAR-TO-DATE**

- a. Loans Purchased In Full from Other Financial Institutions.....
- b. Loans Purchased In Full from Other Sources.....
- c. Loans, Excluding Real Estate Loans, Sold in Full.....

Number	Acct Code	Amount	Acct Code
	614		615
	612		613
	616		616A

**2. PARTICIPATION LOANS PURCHASED**

- a. Purchased With Recourse .....
- b. Purchased Without Recourse .....
- TOTAL PURCHASED (each column).....**

ALL OUTSTANDING				PURCHASED YTD			
Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
	619A1		619B1		690A1		690B1
	619A2		619B2		690A2		690B2
	619A3		619B		690A		690

**3. OUTSTANDING PARTICIPATION LOANS SOLD**

- a. Sold With Recourse .....
- b. Sold Without Recourse .....
- TOTAL OUTSTANDING SOLD (each column)...**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691D1		691E1		691F1		691G1
	691D2		691E2		691F2		691G2
	691D		691E		691F		691G

**4. PARTICIPATION LOANS SOLD YEAR-TO-DATE**

- a. Sold With Recourse YTD.....
- b. Sold Without Recourse YTD.....
- TOTAL SOLD YTD (each column).....**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691H1		691I1		691A1		691J1
	691H2		691I2		691A2		691J2
	691H		691I		691A		691

**5. PARTICIPATION LOANS OUTSTANDING BY TYPE**

- a. Consumer.....
- b. Non-Federally Guaranteed Student Loans.....
- c. Real Estate.....
- d. Member Business Loans excluding C&D.....
- e. Non-Member Business Loans excluding C&D.....
- f. Commercial Construction & Development.....
- g. Loan Pools.....
- TOTAL OUTSTANDING (each column).....**

Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements			
Number	Acct Code	Amount	Acct Code	Number	Acct Code	Amount Sold Outstanding	Acct Code
	691K1		691L1		691M1		691N1
	691K7		691L7		691M7		691N7
	691K2		691L2		691M2		691N2
	691K3		691L3		691M3		691N3
	691K4		691L4		691M4		691N4
	691K5		691L5		691M5		691N5
	691K6		691L6		691M6		691N6
	691K		691L		691M		691N

**SCHEDULE A**  
**Report year-to-date numbers for the period January 1, 2014 - December 31, 2014**

**SECTION 4 - BUSINESS LENDING - Complete this section if the credit union has any business loans.**

	No. of Loans	Acct Code	Net Member Business Loan Balance (NMBLB)	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	NMBLB Granted or Purchased Year-to-Date	Acct Code
<b>1. Member Business Loans</b>								
a. Construction and Development Loans		143A1		143B1		143C1		143D1
b. Secured by Farmland		961A1		042A1		099A1		463A1
c. Secured by Non-Farm Residential Property		900G		400G		090G		475G
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H		400H		090H		475H
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J		400J		090J		475J
f. TOTAL REAL ESTATE SECURED		900K		718A1		090K		475K
g. Loans to finance agricultural production and other loans to farmers		961A2		042A2		099A2		463A2
h. Commercial and Industrial Loans		900L		400L		090L		475L
i. Unsecured Business Loans		900C1		400C1		090C1		475C1
j. Unsecured Revolving Lines of Credit for Business Purposes		900C2		400C2		090C2		475C2
k. TOTAL MEMBER BUSINESS LOANS		900A		400A		090A		475A
<b>2. Purchased business loans or participation interests to nonmembers</b>								
a. Construction and Development Loans		143A2		143B2		143C2		143D2
b. Secured by Farmland		961A3		042A3		099A3		463A3
c. Secured by Non-Farm Residential Property		900G1		400G1		090G1		475G1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property		900H1		400H1		090H1		475H1
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		900J1		400J1		090J1		475J1
f. TOTAL REAL ESTATE SECURED		900K1		718A2		090K1		475K1
g. Loans to finance agricultural production and other loans to farmers		961A4		042A4		099A4		463A4
h. Commercial and Industrial Loans		900L1		400L1		090L1		475L1
i. Unsecured Business Loans		900C3		400C3		090C3		475C3
j. Unsecured Revolving Lines of Credit for Business Purposes		900C4		400C4		090C4		475C4
k. TOTAL NONMEMBER BUSINESS LOANS		900B		400B		090B		475B
TOTAL BUSINESS LOANS (1k+2k)		900T		400T				

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

3. Construction and Development Loans meeting the requirements of 723.3(a)
4. Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d)
5. Purchased business loans or participation interests to members
6. Agricultural Related Loans (1b+1g+2b+2g)
7. Business Loans and Participations sold Year-to-Date
8. Small Business Administration Loans
9. Portion of Real Estate Loans included in line 10 of page 13 which are also reported as business loans on lines 1f and 2f above

Number	Acct Code	Amount	Acct Code
	143A		143B
	900C		400C
	900D		400D
	961A		042A
	691B		691C
	900F		400F
			718A

**RISK BASED NET WORTH (RBNW)**  
**For credit unions with assets greater than \$50,000,000**

	Amount	Acct Code
10. Loans and participation interests qualifying for RBNW		400
11. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above		718

**SCHEDULE A  
SPECIALIZED LENDING AS OF DECEMBER 31, 2014(Continued)**

*This page must be completed by all credit unions*

**SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.**

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the 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. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

	TDR Loans in Accrual Status			TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category				
	No. of Loans Outstanding	Acct Code	Amount in Accrual Status	Acct Code	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Acct Code	Total No. of Loans	Acct Code	Total Amount	Acct Code
1. a. TDR Loans Secured by First Mortgages		1006A		1007A		1008A		1009A		1010A		1011A
b. TDR Loans Secured by Other RE/LOCs		1006B		1007B		1008B		1009B		1010B		1011B
c. TDR RE Loans Also Reported as Business Loans		1006C		1007C		1008C		1009C		1010C		1011C
d. TDR Consumer Loans <b>NOT</b> Secured by Real Estate		1006D		1007D		1008D		1009D		1010D		1011D
e. TDR Business Loans <b>NOT</b> Secured by Real Estate		1006E		1007E		1008E		1009E		1010E		1011E
f. Total TDR Loans Outstanding (a+b+d+e)		1006		1007		1008		1009		1000F		1001F

*Report year-to-date numbers for the period JANUARY 1, 2014 - DECEMBER 31, 2014*

	Number of Loans	Acct Code	Amount YTD	Acct Code
2. TDR Loans Approved Year-to-Date		1012A		1002F
			Amount	Acct Code
3. TDR portion of Allowance for Loan and Lease Losses				1013

**Section 6- PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs.**

Report purchased impaired loans, whether obtained through merger or other purchase. The outstanding balances of these loans should also be reported on the correct lines of the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent.

**Report all Balances as of Call Report Date**

	A		B		C		D		Calculated (E=B-C-D)		F	
	No. of Loans Outstanding	Acct Code	Contractually Required Payments Receivable of PCILs	Acct Code	Nonaccretable Balance Outstanding	Acct Code	Accretable Yield Outstanding	Acct Code	Recorded Investment in Loan Receivable (Amount included in Loans on Page 2)	Acct Code	Uncollectible amounts of PCILs charged off to the Allowance for Loan and Lease Losses Account, YTD	Acct Code
1. a. PCILs Secured by First Mortgages		1014		1014A		1014B		1014C		1014D		1014E
b. PCILs Secured by Other RE/LOCs		1015		1015A		1015B		1015C		1015D		1015E
c. PCILs (RE Loans) Also Reported as Business Loans		1016		1016A		1016B		1016C		1016D		1016E
d. PCILs (Consumer Loans) NOT Secured by Real Estate		1017		1017A		1017B		1017C		1017D		1017E
e. PCILs (Business Loans) NOT Secured by Real Estate		1018		1018A		1018B		1018C		1018D		1018E
f. Total PCILs Outstanding (a+b+d+e)		1019		1019A		1019B		1019C		1019D		1019E

**SCHEDULE B  
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF DECEMBER 31, 2014**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.*

**TYPES OF INVESTMENTS**

**1. U.S. Government Obligations**

a. NCUA Guaranteed Notes

	<= 1 Year 738A	> 1- 3 Years 738B	> 3 - 5 Years 738C	> 5 - 10 Years 738D	> 10 Years 738E	Total Amount
Amt of Variable Rate						738
Amt of Fixed Rate	739A	739B	739C	739D	739E	739

b. TOTAL NCUA GUARANTEED NOTES .....	740
c. Total FDIC-Issued Guaranteed Notes.....	740A
d. All Other U.S. Government Obligations.....	741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS.....	741C

**2. Federal Agency Securities**

a. Agency/GSE Debt Instruments (not backed by mortgages).....	742C1
b. Agency/GSE Mortgage-Backed Securities.....	742C2
c. TOTAL FEDERAL AGENCY SECURITIES.....	742C

**3. Securities Issued by States and Political Subdivisions in the U.S. ....**

745
-----

**4. Other Mortgage-Backed Securities**

a. Privately Issued Mortgage-Related Securities	
i. Privately Issued Mortgage-Related Securities .....	981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase (FCU Only) .....	981C
b. Privately Issued Mortgage-Backed Securities (SCU Only).....	981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....	981

**5. Mutual Funds .....**

743D
------

**6. Common Trusts.....**

743E
------

**7. Bank Issued FDIC-Guaranteed Bonds.....**

746
-----

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

Amount	Acct Code
	786A
	786B
	786

**8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....**

**9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....**

**10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9) ....**

**MORTGAGE-BACKED SECURITIES**

**11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)....**

**12. Commercial Mortgage Backed Securities.....**

733
733A

**SCHEDULE B  
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF DECEMBER 31, 2014**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.*

**MISCELLANEOUS INVESTMENT INFORMATION**

- 13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) **(FCU Only)**.....
- 14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 **(FCU Only)**.....
- 15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
- 16. Investment Repurchase Agreements.....
- 17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....
- 18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Line 20 a. or b. (below).
- 19. Outstanding balance of brokered certificates of deposit and share certificates .....
  
- 20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.
  - a. Securities.....
  - b. Other Investments.....
  - c. Other Assets:.....
    - i. Split Dollar Life Insurance Arrangements
      - a) Collateral Assignment.....
      - b) Endorsement.....
    - ii. Other Insurance.....
    - iii. Other Non-insurance.....
  - d. Total (sum items a. - c.).....
  
- 21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts.....

	785
	785A
	801
	780
	781
	784A
	788

Recorded Value	Acct Code
	789C
	789D
	789E
	789E1
	789E2
	789F
	789G

Recorded Value	Acct Code
	789H

**FCU= Federal Credit Union**

**SCU= State Credit Union**

**SCHEDULE C  
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF DECEMBER 31, 2014**

**AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs**

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match.

	Amount	ACCT CODE
Total Value of Investments in CUSOs		851
Total Amount loaned to CUSOs		852
Total Aggregate Cash Outlay in CUSOs		853

**WHOLLY OWNED CUSO SECTION**

***DON'T MAKE ENTRIES IN THIS SECTION UNLESS YOUR CREDIT UNION HAS A WHOLLY OWNED CUSO***

Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system. For manually filing credit unions, these CUSOs should also be listed in NCUA Form 4501A (Profile Form).

	CUSO EIN	Full/Legal Name of CUSO	Total Assets of CUSO	Total Capital of CUSO	Net Income/Loss of CUSO	Total Loans of CUSO	Total Delinquency of CUSO	Does this CUSO have any subsidiary CUSOs? (Y/N)
ACCT CODE	844A - T	845A - T	846A - T	847A - T	848A - T	854A - T	849A - T	855A - T
A.								
B.								
C.								
D.								
E.								
F.								
G.								
H.								
I.								
J.								
K.								
L.								
M.								
N.								
O.								
P.								
Q.								
R.								
S.								
T.								

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF DECEMBER 31, 2014**

**SECTION 1 - Outstanding**

**1. Total Derivative Transactions Outstanding:**

a. Interest Rate Swaps:

- i. Pay-fixed.....
- ii. Receive-fixed.....
- iii. Basis.....

b. Interest Rate Options:

- i. Caps Purchased.....
- ii. Floors Purchased.....

c. Treasury Futures:

- i. 2 & 3 Year Notes.....
- ii. 5 & 10 Year Notes.....

d. Other Derivatives (List):

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_

**Total Derivatives.....**

Total Notional Amount	Acct Code	Fair Value of Derivatives in a Gain Position	Acct Code	Fair Value of Derivatives in a Loss Position	Acct Code	Net Fair Value Gain (Loss)	Acct Code
	1020		1020A		1020B		1020C
	1021		1021A		1021B		1021C
	1022		1022A		1022B		1022C
	1023		1023A		1023B		1023C
	1024		1024A		1024B		1024C
	1025		1025A		1025B		1025C
	1026		1026A		1026B		1026C
	Acct #						
	1027Z	1027	1027A		1027B		1027C
	1028Z	1028	1028A		1028B		1028C
	1029Z	1029	1029A		1029B		1029C
		<b>1030</b>	<b>1030A</b>		<b>1030B</b>		<b>1030C</b>



**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF DECEMBER 31, 2014**

**SECTION 2 - Outstanding with Accounting Designation**

No Hedge Accounting Designation					
1. Derivative Transactions Outstanding with No Hedge Accounting Designation:					
Number of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	1020D		1020E		1020F
ii. Receive-fixed.....	1021D		1021E		1021F
iii. Basis.....	1022D		1022E		1022F
b. Interest Rate Options:					
i. Caps Purchased.....	1023D		1023E		1023F
ii. Floors Purchased.....	1024D		1024E		1024F
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	1025D		1025E		1025F
ii. 5 & 10 Year Notes.....	1026D		1026E		1026F
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	1027D	1027E		1027F
ii. _____	1028Z	1028D	1028E		1028F
iii. _____	1029Z	1029D	1029E		1029F
<b>Total Derivatives.....</b>	<b>1030D</b>		<b>1030E</b>		<b>1030F</b>
Fair Value Hedge Designation					
2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation:					
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	1020G		1020H		1020J
ii. Receive-fixed.....	1021G		1021H		1021J
iii. Basis.....	1022G		1022H		1022J
b. Interest Rate Options:					
i. Caps Purchased.....	1023G		1023H		1023J
ii. Floors Purchased.....	1024G		1024H		1024J
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	1025G		1025H		1025J
ii. 5 & 10 Year Notes.....	1026G		1026H		1026J
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	1027G	1027H		1027J
ii. _____	1028Z	1028G	1028H		1028J
iii. _____	1029Z	1029G	1029H		1029J
<b>Total Derivatives.....</b>	<b>1030G</b>		<b>1030H</b>		<b>1030J</b>
Cash Flow Hedge Designation					
3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation:					
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	1020K		1020L		1020M
ii. Receive-fixed.....	1021K		1021L		1021M
iii. Basis.....	1022K		1022L		1022M
b. Interest Rate Options:					
i. Caps Purchased.....	1023K		1023L		1023M
ii. Floors Purchased.....	1024K		1024L		1024M
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	1025K		1025L		1025M
ii. 5 & 10 Year Notes.....	1026K		1026L		1026M
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	1027K	1027L		1027M
ii. _____	1028Z	1028K	1028L		1028M
iii. _____	1029Z	1029K	1029L		1029M
<b>Total Derivatives.....</b>	<b>1030K</b>		<b>1030L</b>		<b>1030M</b>

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF DECEMBER 31, 2014**

**SECTION 3 - Activity****1. Derivative Transactions activity:**

## a. Interest Rate Swaps:

i. Pay-fixed.....

ii. Receive-fixed.....

iii. Basis.....

## b. Interest Rate Options:

i. Caps Purchased....

ii. Floors Purchased...

## c. Treasury Futures:

i. 2 &amp; 3 Year Notes....

ii. 5 &amp; 10 Year Notes..

## d. Other Derivatives (List):

i. \_\_\_\_\_

ii. \_\_\_\_\_

iii. \_\_\_\_\_

**Total Derivatives.....**

Total Notional Amount from Previous Quarter (A)	Acct Code	Notional Amount of Derivative Transactions Made in Current Quarter (B)	Acct Code	Notional Amount Amortized, Matured, or Terminated in Current Quarter (C)	Acct Code	Outstanding Total Notional Amounts (A) + (B) + (C)	Acct Code
<b>a. Interest Rate Swaps:</b>							
	1020N		1020P		1020Q		1020R
	1021N		1021P		1021Q		1021R
	1022N		1022P		1022Q		1022R
<b>b. Interest Rate Options:</b>							
	1023N		1023P		1023Q		1023R
	1024N		1024P		1024Q		1024R
<b>c. Treasury Futures:</b>							
	1025N		1025P		1025Q		1025R
	1026N		1026P		1026Q		1026R
<b>d. Other Derivatives (List):</b>							
	1027Z	1027N	1027P		1027Q		1027R
	1028Z	1028N	1028P		1028Q		1028R
	1029Z	1029N	1029P		1029Q		1029R
	<b>1030N</b>		<b>1030P</b>		<b>1030Q</b>		<b>1030R</b>

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF DECEMBER 31, 2014**

**SECTION 4 - Maturity Horizon**

**1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):**

- a. Interest Rate Swaps:
    - i. Pay-fixed.....
    - ii. Receive-fixed.....
    - iii. Basis.....
  - b. Interest Rate Options:
    - i. Caps Purchased....
    - ii. Floors Purchased...
  - c. Treasury Futures:
    - i. 2 & 3 Year Notes....
    - ii. 5 & 10 Year Notes..
  - d. Other Derivatives (List):
    - i. \_\_\_\_\_
    - ii. \_\_\_\_\_
    - iii. \_\_\_\_\_
- Total Derivatives.....**

Notional Amount													
≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code	Weighted Average yrs to Maturity	Acct Code
	1020S		1020T		1020U		1020V		1020W		1020X		1020Y
	1021S		1021T		1021U		1021V		1021W		1021X		1021Y
	1022S		1022T		1022U		1022V		1022W		1022X		1022Y
	1023S		1023T		1023U		1023V		1023W		1023X		1023Y
	1024S		1024T		1024U		1024V		1024W		1024X		1024Y
	1025S		1025T								1025X		1025Y
	1026S		1026T		1026U		1026V		1026W		1026X		1026Y
	1027Z		1027T		1027U		1027V		1027W		1027X		1027Y
	1028Z		1028T		1028U		1028V		1028W		1028X		1028Y
	1029Z		1029T		1029U		1029V		1029W		1029X		1029Y
	<b>1030S</b>		<b>1030T</b>		<b>1030U</b>		<b>1030V</b>		<b>1030W</b>		<b>1030X</b>		<b>1030Y</b>

**2. Current Net Fair Value Gains (Losses) of Derivatives based on Maturity (years remaining in contract)**

- a. Interest Rate Swaps:
    - i. Pay-fixed.....
    - ii. Receive-fixed.....
    - iii. Basis.....
  - b. Interest Rate Options:
    - i. Caps Purchased....
    - ii. Floors Purchased...
  - c. Treasury Futures:
    - i. 2 & 3 Year Notes....
    - ii. 5 & 10 Year Notes..
  - d. Other Derivatives (List):
    - i. \_\_\_\_\_
    - ii. \_\_\_\_\_
    - iii. \_\_\_\_\_
- Total Derivatives.....**

Net Fair Value Gains (Losses)											
≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code
	1020S1		1020T1		1020U1		1020V1		1020W1		1020X1
	1021S1		1021T1		1021U1		1021V1		1021W1		1021X1
	1022S1		1022T1		1022U1		1022V1		1022W1		1022X1
	1023S1		1023T1		1023U1		1023V1		1023W1		1023X1
	1024S1		1024T1		1024U1		1024V1		1024W1		1024X1
	1025S1		1025T1								1025X1
	1026S1		1026T1		1026U1		1026V1		1026W1		1026X1
	1027Z		1027T1		1027U1		1027V1		1027W1		1027X1
	1028Z		1028T1		1028U1		1028V1		1028W1		1028X1
	1029Z		1029T1		1029U1		1029V1		1029W1		1029X1
	<b>1030S1</b>		<b>1030T1</b>		<b>1030U1</b>		<b>1030V1</b>		<b>1030W1</b>		<b>1030X1</b>

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF DECEMBER 31, 2014**

**SECTION 5 - Counterparty Exposure for Derivative Transactions**

Clearing or Bilateral Agreement :	1	Acct Code	2	Acct Code	3	Acct Code	4	Acct Code	Total	Acct Code
1. Derivative Net Fair Value Gain (Loss) as of the end of the current quarter:										
a. Interest Rate Swaps		1031A		1031B		1031C		1031D		1031
b. Interest Rate Options		1032A		1032B		1032C		1032D		1032
c. Treasury Futures		1033A		1033B		1033C		1033D		1033
d. Other		1034A		1034B		1034C		1034D		1034
e. Total Net Fair Value as of the end of the current quarter		1035A		1035B		1035C		1035D		1035
2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only):										
a. Cash		1036A		1036B		1036C		1036D		1036
b. U.S. Treasury Securities		1037A		1037B		1037C		1037D		1037
c. U.S. Gov't Agency Debt		1038A		1038B		1038C		1038D		1038
d. U.S. Gov't Agency Securities (MBS)		1039A		1039B		1039C		1039D		1039
e. Total		1040A		1040B		1040C		1040D		1040
3. Net Credit Exposure from Derivatives		1041A		1041B		1041C		1041D		1041
4. Fair Value of Collateral posted as Initial Margin		1042A		1042B		1042C		1042D		1042

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

**SCHEDULE E**

**BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF DECEMBER 31, 2014**

*Complete this schedule if the items below are applicable. This information will not be released to the public.*

***MONEY SERVICES BUSINESSES***

- 1. Total Money Services Businesses.....
- 2. Dealers in Foreign Exchange.....
- 3. Check Cashers.....
- 4. Monetary Instruments.....
- 5. Money Transmitters.....
- 6. Provider of Prepaid Access.....
- 7. Seller of Prepaid Access.....

Number of Accounts	Acct Code	Amount	Acct Code
	1050		1050A
	1051		
	1052		
	1053		
	1054		
	1055		
	1056		

NCUA 5300 CALL REPORT INSTRUCTIONS

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5. Available for Sale Securities .....15

6. Held-to-Maturity Securities .....16

7. Deposits in Commercial Banks, S&Ls, Savings Banks .....16

8. Loans to and Investments in Other Natural Person Credit Unions.....16

9. Membership Capital at Corporate Credit Unions/Nonperpetual Capital Account .....16

10. Paid-In Capital at Corporate Credit Unions/Perpetual Contributed Capital .....16

11. All Other Investments in Corporate Credit Unions .....16

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**NCUA 5300 CALL REPORT INSTRUCTIONS**  
**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 1)**

**ASSETS**

**CASH**

**1. Cash on Hand**

Includes the change fund (change fund includes coin, currency, and cash items, such as stamps), vault cash, vault funds in transit, and currency supply for automated teller machines (ATMs).

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

Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at financial institutions, corporate credit union daily accounts, money market, and checking accounts.

**3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)**

Cash equivalents are short-term highly liquid investments that:

- 1) Have original maturities of 3 months or less, at the time of purchase,
- 2) Are readily convertible to known amounts of cash, and
- 3) Are used as part of the Credit Union's cash-management activities.

**Examples of highly liquid investments include Fed Funds sold and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6, regardless of whether it has the characteristics of a cash equivalent.**

**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.

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits (e.g., bullet maturity instruments).*	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits (investments with periodic principal paydowns, e.g., 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.)

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(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.	<p>i. <i>Mutual Funds (registered investment companies) and Common Trust Investments (collective investment funds)</i>: 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 prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years.</p> <p>ii. Money market funds and Short-term investment funds (STIFs): One (1) year or less.</p>
(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 CLF (Central Liquidity Fund) and Federal Home Loan Bank (FHLB) stock.

#### 4. Trading Securities

Report the amount of investments 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.

#### 5. Available for Sale Securities

Report the amount of investments subject to Accounting Standards Codification (ASC) 320, formerly SFAS 115, which your credit union has classified as available for sale. This includes available for sale securities designated as a hedged item for hedge accounting purposes hedged by non-trading derivatives. Report these investments at fair value, including mutual funds with readily determinable fair values. Do not report investments in the Government Securities Program or any similar common trust investments on this line. These investments should be reported on line 12 – All Other Investments.

## **6. Held-to-Maturity Securities**

Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all ASC 320 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to ASC 320. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits, and non-negotiable certificates invested in other financial institutions.

## **7. Deposits in Commercial Banks, S&Ls, Savings Banks**

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 on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.

## **8. Loans to and Investments in Other Natural Person Credit Unions**

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 on line 2a or 2b as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 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.)

## **9. Membership Capital at Corporate Credit Unions/Nonperpetual Capital Account**

Report the total of Membership Capital and Nonperpetual Capital Accounts (NCA) at Corporate Credit Unions as defined in Section 704.2 of the NCUA Rules and Regulations. The Membership Capital (MC) may also be called the Permanent Capital Base (PCB) or Permanent Capital Shares (PCS).

## **10. Paid-In Capital at Corporate Credit Unions/Perpetual Contributed Capital**

Report the total of Paid-In Capital (PIC) and Perpetual Contributed Capital (PCC) at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations.

## **11. All Other Investments in Corporate Credit Unions**

Report the amount of all corporate credit union investments, excluding Membership Capital (MC), Nonperpetual Capital Account (NCA), Paid-In Capital (PIC), and Perpetual Contributed Capital (PCC) of Corporate Credit Unions reported in lines 9 and 10, at their remaining maturity. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above.

## **12. All Other Investments Not Subject to ASC 320**

Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 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 Investment schedule. Report any other investments not listed above at their remaining maturities. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 2, line 32c, All Other Assets.

### 13. TOTAL INVESTMENTS (Sum of lines 4 – 12)

#### 14. Loans Held for Sale

Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Loans held for Sale should not be included in the amounts reported under the Loan & Leases section, lines 15 through 24.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending**, Section 2.
- If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the Business Loans section of **Schedule A – Specialized Lending**, Section 4.
- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Non-Trading Derivative Assets, net (page 2, line 32d) or Non-Trading Derivative Liabilities, net (page 3, line 7).

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 2)**

**LOANS & LEASES**

- **Collateral Codes.** Report loans by collateral code. For example, if a new or used vehicle is secured by real estate (e.g., home equity loan), include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Report business loans not secured by real estate on the Total All Other Loans/Lines of Credit line. 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 (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.
- **For each loan category, report only those loans which 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 815 in accordance with GAAP.
- **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 (see instructions below).

**15. Unsecured Credit Card Loans**

Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

**16. All Other Unsecured Loans/Lines of Credit (other than credit cards)**

Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit, other than credit card loans. Typically, this would include signature, comaker, and cosigner loans. Also, report overdrawn share accounts of all types here, regardless of the existence of an overdraft protection program for share draft accounts. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

### **17. Short-Term, Small Amount Loans (STS) (Federal Credit Unions Only)**

Federal Credit Unions will include the rate, number, and dollar amount of all loans granted under this program. 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. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits, but does not require, FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. According to NCUA Rules and Regulations, Section 701.21(c)(7)(iii), a STS loan is defined as a closed-end loan with the following conditions:

1. The principal of the loan is not less than \$200 or more than \$1,000;
2. The loan has minimum maturity term of one month and a maximum maturity term of six months;
3. The FCU does not make more than three STS loans in any rolling six-month period to any one borrower and makes no more than one STS loan at a time to a borrower;
4. 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) (i.e., 6 months) provided the Federal credit union does not charge any additional fees or extend any new credit;
5. The FCU fully amortizes the loan;
6. The FCU sets a minimum length of membership requirement of at least one month;
7. The FCU charges an application fee to all members applying for a new loan that reflects the actual cost of processing the application, but in no case may the application fee exceed \$20; and
8. The FCU includes in its written lending policies a limit on the aggregate dollar amount of loans made under this section of a maximum of 20% of net worth and implements appropriate underwriting guidelines to minimize risk.

### **18. Non-Federally Guaranteed Student Loans**

Include the rate, number, and dollar amount of non-federally guaranteed, or private, student loans. Report guaranteed student loans, such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010 on line 24 below.

### **19. New Vehicle Loans**

Include the rate, number, and dollar amount of new vehicle loans, where a new vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **20. Used Vehicle Loans**

Include the rate, number, and dollar amount of used vehicle loans, where a used vehicle is pledged as security. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in Line 24 below.

### **21. Total 1st Mortgage Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding loans and lines of credit secured by a first mortgage lien on the property. Include member business loans secured by a first mortgage lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.



## **22. Total Other Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first mortgage lien. Typically, this would include home equity and second mortgage loans. Include member business loans secured by a subordinate lien on real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is an amount reported on lines 21 or 22) or if your credit union has originated any real estate loans during the reporting period, complete the real estate loan section of **Schedule A – Specialized Lending** on pages 13 – 14.
- If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete the Business Loans section of **Schedule A – Specialized Lending** on page 15.

## **23. Leases Receivable**

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.

## **24. Total All Other Loans/Lines of Credit**

Include the rate, number, and dollar amount of outstanding loans not already included in lines 15 - 23. Typically, this would include:

- member business loans and business purpose loans (including agricultural loans) not secured by real estate,
- share secured loans,
- unconditionally US government guaranteed SBA 7(a) (ie., SBA 7(a) Guaranteed Interest Certificate), USDA Business and Industry and FSA Farm Ownership & Operating participation loans purchased in the secondary market, and;
- federally guaranteed student loans granted prior to July 1, 2010,
- loans secured by ATVs, RVs, and boats, and;
- loans financing the disposal of credit union property to nonmembers, etc.

Report unused loan commitments in the Off-Balance Sheet Commitments section (page 10) of the Liquidity, Commitments and Sources page.

## **25. TOTAL LOANS & LEASES (Sum of lines 15 – 24)**

Loans to other credit unions should normally be excluded from Total Loans and reported as an investment.

## **26. Allowance for Loan & Lease Losses (ALLL)**

Report the amount set aside to absorb possible losses on loans and leases (excludes Regular Reserves).

## **OTHER ASSETS**

### **27. Foreclosed and Repossessed Assets**

Report long-lived assets intended for sale and acquired through, or in lieu of, foreclosure or repossession (i.e., the credit union has taken possession) in the applicable category (i.e., Real Estate, Automobiles, or Other). Report the number of loans for each category in the left column and the total amount for each category in the right column.

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” 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 ALLL at the time of the foreclosure or repossession.

After foreclosure or repossession, re-value the assets periodically to the lower of carrying amount or fair value (less costs to sell) through a separate valuation account. 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. Rather, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, less costs to sell, should be reported on Page 5, line 29, Miscellaneous Operating Expenses. Any gain or loss upon the disposition of fixed assets should be reported on Page 5, line 16, 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.

### **28. Land and Building**

Land and building, less depreciation on building.

### **29. Other Fixed Assets**

All other fixed assets, such as furniture and fixtures and leasehold improvements, less related depreciation. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation. In this situation, your credit union is leasing assets and granted a lease from an outside entity.

### **30. National Credit Union Share Insurance Fund (NCUSIF) Capitalization Deposit**

Enter the amount of the National Credit Union Share Insurance Fund deposit.

### **31. Intangible Assets**

#### **a. Identifiable Intangible Assets**

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

#### **b. Goodwill**

Report the amount of Goodwill, an asset representing the future economic benefits arising from other assets acquired in a business combination (i.e., merger) that are not individually identified and separately recognized.

**c. Total Intangible Assets (Sum of items 31a and b)**

**32. Other Assets**

Report accrued interest on loans and accrued interest on investments separately, as applicable. All 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), and any other assets not previously included. Also, report any private insurance capitalization deposit here. Report any assets used to fund employee benefits in the Investment Schedule on page 1 of the Call Report. If your asset size is over \$10 million and you report loans and/or investments greater than \$0, then you must include the accrued interest amounts in lines 32a and 32b. If this amount includes loans or investments to CUSOs, you must also complete the new NCUA Profile Form (NCUA Form 4501A) and **Schedule C - CUSO Information** on page 19. Include on Other Assets line 32d all non-trading derivative assets, net exclusive or inclusive of accrued interest. Complete Schedule D – Derivatives Transactions Report.

- **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an asset. Rather, 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** on page 17 regardless of the ownership interest.

**33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32e).**

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 42 on page 4).

**34. Loans Granted Year-to-Date**

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 which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

**34a. Federal Credit Unions – Report the number and amount of short-term, small dollar amount (STS) loans granted year-to-date.**

See line 17 for the definition of a STS loan. The number and amount reported here should also be included in line 34 above.

**35. Non-Federally Guaranteed Student Loans in deferred status**

Report the number and dollar amount of non-federally guaranteed student loans in deferred status.

**36. Loans Outstanding to Credit Union Officials and Senior Executive Staff**

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.

**STATEMENT OF FINANCIAL CONDITION**  
**LIABILITIES, SHARES AND EQUITY**  
**(NCUA FORM 5300 - PAGE 3)**

**LIABILITIES**

**BORROWINGS**

**1. Draws Against Lines of Credit**

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**

Report by maturity the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable, both to members and non-members. This includes 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 line 1 above.

**3. Borrowing Repurchase Transactions**

Report by maturity the amount of all borrowing repurchase transactions.

**Special instructions for lines 4 and 5, Subordinated Debt and Subordinated Debt included in Net Worth:**

Section 702.2(f)(4) of the NCUA Rules and Regulations permits only qualifying Section 208 assistance with a remaining maturity in excess of 5 years to be reported as Subordinated Debt included in Net Worth. For this reason, if qualifying Section 208 assistance has a maturity greater than 5 years, report 100% on line 5 in the > 3 Years column. If the Section 208 assistance does not qualify for inclusion in net worth (e.g., maturity is less than 5 years), report 100% on line 4, in the appropriate maturity category.

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount of Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth by low-income designated credit unions is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

<b>Remaining Maturity</b>	<b>Amount to Report on Line 4, Subordinated Debt Percentage of Amount Borrowed</b>	<b>Amount of Uninsured Secondary Capital to Include on Line 5, Subordinated Debt included in Net Worth Percentage of Amount Borrowed</b>
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 remaining maturity	100%	0%

#### **4. Subordinated Debt**

Report subordinated debt by maturity. Examples of subordinated debt include Secondary Capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity and Section 208 assistance that does not qualify for inclusion in net worth. *See special instructions above.*

#### **5. Subordinated Debt included in Net Worth**

Report secondary capital accounts accepted from organizational or institutional investors.

NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions. Also, report loans to and accounts in the credit union established pursuant to Section 208 of the Federal Credit Union Act, provided such loans and accounts meet the requirements of NCUA Rules and Regulations, Section 702.2(f)(4). *See special instructions above.*

#### **6. TOTAL BORROWINGS (Sum of lines 1 through 5, for each individual column)**

#### **7. Non-Trading Derivatives Liabilities, net**

Include all non-trading derivative liabilities, net exclusive or inclusive of accrued interest. Complete Schedule D – Derivatives Transactions Report.

#### **8. Accrued Dividends/Interest Payable on Shares/Deposits**

Accrued dividends and interest declared but not yet distributed.

#### **9. Accounts Payable and Other Liabilities**

Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings, and unposted suspense items).

### **SHARES/DEPOSITS**

- **Dividend/Interest Rates:** Report the rate paid on these credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e., 2.5% = 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 on page 2, line item 16. Do not report negative share balances in this section.
- **Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts:** In an effort to reduce their reserve requirements, 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) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon 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 key 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).
- Note that simply 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. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.
- 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.

**10. Share Drafts**

Report the rate, number of accounts, and dollar amount of credit union share drafts. Overdraft balances should be reported on page 2, line item 16, All Other Unsecured Loans/Lines of Credit.

**11. Regular Shares**

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

**12. Money Market Shares**

Report the rate, number of accounts, and dollar amount of all credit union money market shares.

**13. Share Certificates**

Report the rate, number of accounts, and dollar amount of credit union share certificates by remaining maturity.

**14. IRA/KEOGH Accounts**

Report the rate, number of accounts, and dollar amount of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).

**15. All Other Shares and Deposits**

Report the rate, number of accounts, and dollar amount of all other credit union shares and deposits not already included in lines 9 through 13. Include Health Savings Accounts on this line.

**16. TOTAL SHARES (Sum of lines 9 – 14)**

Sum each of the columns by maturity and the number of accounts. Do not include non-member deposits.

**17. Non-Member Deposits (including brokered deposits)**

Report the rate, number of accounts, and dollar amount of non-member deposits, including brokered deposits, by maturity.

**18. TOTAL SHARES AND DEPOSITS**

Sum each of the columns by maturity, including non-member deposits, and the total number of accounts.

**Additional Shares/Deposits (Included in the Shares/Deposits Listed Above):**

**19. Accounts Held by Member Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see Section 701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

**20. Accounts Held by Nonmember Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please



see Section 701.32 of NCUA's Rules and Regulations for further guidance on Accounts Held by Government Depositors.

### **21. Employee Benefit Member Shares and Deposits**

Any shares of an employee benefit plan in an insured credit union shall be insured on a "pass-through" basis, in the amount of up to the SMSIA for the non-contingent interest of each plan participant, in accordance with Section 745.9-2 of NCUA's Rules and Regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in Section 1787(k)(4) of NCUA's 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.

### **22. Employee Benefit Nonmember Shares and Deposits**

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.

### **23. 529 Plan Member Deposits**

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 Section 745.3 of NCUA's Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

### **24. Non-dollar Denominated Shares and Deposits**

An insured credit union may accept shares denominated in a foreign currency. Shares denominated in a foreign currency will be insured in accordance with this part to the same extent as shares denominated in U.S. dollars. Insurance for shares denominated in foreign currency will be determined and paid in the amount of United States dollars that is equivalent in value to the amount of the shares denominated in the foreign currency as of close of business on the date of default of the insured credit union. The exchange rates to be used for such conversions are the 12:00 PM rates (the noon buying rates for cable transfers) quoted for major currencies by the Federal Reserve Bank of New York on the date of default of the insured credit union, unless the share agreement provides that some other widely recognized exchange rates are to be used for all purposes under that agreement. The credit unions will also have to list these non-dollar denominated shares and deposits in U.S. dollars for the Call Report. The 12:00 PM Federal Reserve Exchange rates should be used as well on the last working day of the quarter-end.

### **25. Health Savings Accounts**

Section 724.1 of the NCUA Rules and 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 Section 745.3 of NCUA's Rules and Regulations.

**26. Dollar Amount of Share Certificates equal to or greater \$100,000**

(Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual share certificates equal to or greater than \$100,000 only. For example, a credit union 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 NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**27. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000**

This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual IRA/Keogh Accounts equal to or greater than \$100,000 only. For example, a credit union 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 NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

**28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program**

List 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. The credit union can use this total to assist in analyzing share trends.

**29. Dollar Amount of Business Share Accounts**

Report the total dollar amount of business share accounts. Business shares are accounts opened in the name of a business or by an individual doing business as (DBA). Accounts in the name of a business would usually be identified by a Taxpayer Identification Number (TIN), while DBA accounts may use the account owner's social security number. Do not include trust accounts.

**30. Dollar Amount of Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 2**

Report the dollar amount of negative shares included in all other unsecured loans/lines of credit on page 2.

**STATEMENT OF FINANCIAL CONDITION**  
**(LIABILITIES, SHARES AND EQUITY)**  
**(NCUA FORM 5300 - PAGE 4)**

**EQUITY**

**31. Undivided Earnings**

Undivided Earnings represents the accumulated surplus net income remaining after the books have been closed.

**32. Regular Reserves**

Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.

**33. Appropriation for Non-Conforming Investments (State Credit Union ONLY)**

Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Section 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.

**34. Other Reserves**

Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.

**35. Equity Acquired in Merger**

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

**36. Miscellaneous Equity**

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.

**37. Accumulated Unrealized Gains (Losses) on Available for Sale Securities**

Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.

**38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities**

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, Item 14b.

**39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges**

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.

#### **40. Other Comprehensive Income**

Report any items of other comprehensive income that are not already included in items 34 or 35 above. 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 (i.e., 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.

#### **41. Net Income**

Sum remaining after all expenses have been met or deducted from income prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.

#### **42. TOTAL LIABILITIES, SHARES AND EQUITY**

Sum of all liabilities, shares, and equity. Must equal line 33 on page 2.

*If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete the Liquidity, Commitments and Sources section on page 10.*

**NCUA INSURED SAVINGS COMPUTATION**  
**(NCUA FORM 5300 - PAGE 4)**

Eligible accounts are generally insured up to \$250,000 each. Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

**A. Uninsured IRA and KEOGH Member**

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**

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**

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**

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

**D. Uninsured Accounts Held by Member Government Depositors**

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

**E. Uninsured All Other Member Shares and Deposits**

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**

Must equal the sum of lines A, A1, B, C, D, and E.

**G. Uninsured Nonmember Employee Benefit Member Shares and Deposits**

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

**H. Uninsured Nonmember Accounts Held by Government Depositors**

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

**I. Other Uninsured Nonmember Shares and Deposits**

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

**J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS**

Add items G, H, and I (Accounts 067A1, 067B1, and 067C1) together to determine the total for all uninsured nonmember shares and deposits, so NCUA can determine insured shares, an accurate operating fee, and share insurance deposit.

**K. TOTAL UNINSURED SHARES AND DEPOSITS**

Add items F and J together to determine the aggregate total for all uninsured shares and deposits.

**L. TOTAL INSURED SHARES AND DEPOSITS**

Total Shares and Deposits, item 18, Page 3 of the Call Report, less item K. The calculation of total insured shares is the amount on which the operating fee and National Credit Union Share Insurance Fund deposit will be based.

**STATEMENT OF INCOME AND EXPENSE**  
**(NCUA FORM 5300 - PAGE 5)**

**USE YEAR-TO-DATE TOTALS**

**INTEREST INCOME**

**1. Interest on Loans**

Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. When a loan is in nonaccrual status, the reversal of previously accrued but uncollected interest applicable to any loan placed in nonaccrual status must be handled in accordance with GAAP. Specifically, acceptable accounting treatment includes a reversal of all previously accrued, but uncollected, interest applicable to loans placed in a nonaccrual status against appropriate income and balance sheet accounts.

**2. Interest Refunded**

Loan interest income refunded to borrowers.

**3. Income from Investments (Including Interest and Dividends)**

Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, and Cash Equivalents reported on page 1, line 3. Do not include any realized or unrealized gains/losses from trading securities (line 4), gains or losses resulting from the sale of investments (line 14), fair value gains or losses resulting from derivative activity (line 15), or unconsolidated CUSO income (line 13).

**4. Trading Profits and Losses**

Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments, except those that are held for trading (see line 14).

**5. TOTAL INTEREST INCOME (Sum of lines 1 – 4).**

**INTEREST EXPENSE**

**6. Dividends on Shares**

Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations.

**7. Interest on Deposits (State Credit Union ONLY)**

Interest on all deposits year-to-date. Interest means 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.

**8. Interest on Borrowed Money**

Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

**9. TOTAL INTEREST EXPENSE (Sum of lines 6 – 8).**

**10. Provision for Loan & Lease Losses**

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

**11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES**

Amount on line 5, less amount on line 9, less amount on line 10.

**NON-INTEREST INCOME**

**12. Fee Income**

Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.). Report only the gross income. Associated expenses should be reported in the expense section.

**13. Other Operating Income**

Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, interchange income, interest income earned on purchased participations not qualifying for true sales accounting under GAAP, and unconsolidated CUSO income and the adjustment to carrying value of loans used as the hedged item in a fair value hedging designation.

**14. Gain (Loss) on Investments**

Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). Report losses on Membership Capital/Nonperpetual Capital Accounts and Paid-in Capital/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 (Acct 945) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Acct 945C).

**a. Total Other-Than-Temporary Impairment (OTTI) Losses**

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.

**b. Less: Portion OTTI Losses in Other Comprehensive Income**

Report the amount of year-to-date OTTI included in item 14a 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, line item 36 – Acct 945C.



**c. OTTI Losses Recognized in Earnings (Included in Item 14)**

Report the difference between Item 14a and 14b. This difference represents the amount of year-to-date OTTI due to credit losses. This total should also be reflected in Item 14 above.

**d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading FV Derivatives Hedge (include in Item 14)**

**15. Gain (Loss) on Non-Trading Derivatives**

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, Fair Value designated transactions and the ineffectiveness of Cashflow hedging transactions.

**16. Gain (Loss) on Disposition of Fixed Assets**

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.

**17. Gain from Bargain Purchase (Merger)**

List any applicable gain as the result of a bargain purchase of another credit union.

**18. Other Non-Operating Income (Expense)**

Record all miscellaneous non-operating income or expense items. Credit Unions should include such items as gifts, donations received, and contribution income, such as grants.

**19. TOTAL NON-INTEREST INCOME (Sum of lines 12 – 18).**

**NON-INTEREST EXPENSE**

**20. Employee Compensation and Benefits**

Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.

**21. Travel and Conference Expense**

Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences, and other meetings.

**22. Office Occupancy Expense**

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.

**23. 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.

**24. Educational and Promotional Expense**

Advertising, publicity, and promotions.

**25. Loan Servicing Expense**

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

**26. Professional and Outside Services**

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

**27. Member Insurance**

27a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

27b. Report NCUA Board assessment expenses to fund the Temporary Corporate Credit Union Stabilization (TCCUS).

The TCCUS is designed to minimize the annual expenses for natural-person credit unions and to repay the United States Treasury over multiple years for borrowings necessary to stabilize the corporate credit union system.

27c. Report life savings, borrower's protection, share insurance, and other member insurance.

27d. Total Member Insurance

**28. Operating Fees**

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

**29. Miscellaneous Operating Expenses**

Expenses not covered by lines 20 - 28, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

**30. TOTAL NON-INTEREST EXPENSE (Sum of lines 20 – 29).****31. NET INCOME (LOSS)**

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 19) less Total Non-Interest Expense (line 30).

**RESERVE TRANSFERS****32. Transfer to Regular Reserves**

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

**OTHER CALCULATIONS****33. NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b**

Net Income (Loss) (line 31) plus NCUSIF Premium Expense (line 27a) plus Temporary Corporate CU Stabilization Fund Assessment (line 27b)

**MISCELLANEOUS INFORMATION**  
**(NCUA FORM 5300 - PAGE 6)**

**1. Excess Deposit Insurance**

If your credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide: a) the name of the insuring company and b) the total dollar amount of shares and/or deposits insured by this company.

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

**2. Number of Current Members**

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

**3. Number of Potential Members**

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 employees as of the date of the call report.

1. **Full-Time Employees.** Report the number of employees who work 26 hours or more per week.
2. **Part-Time Employees.** Report the number of employees who work 25 hours or less per week

**5. Aggregate Capital and Operating Lease Payments on Fixed Assets**

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

**6. Qualifying Business Combination**

**Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009?** If this answer is "Yes", please complete line 7 on Page 11. Please refer to Part 702 of NCUA Rules and Regulations for specific information on this topic.

**7. Transactional Website Usage**

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. Expansion**

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

**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 Rules and 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) :

<b>Remaining Maturity</b>	<b>Amount to Report on Line 9, Uninsured Secondary Capital Percentage of Amount Borrowed</b>
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

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

Report the total dollar amount of grants your credit union **received** year-to-date.

## 12. Number of International Remittances Originated Year-to-Date

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.

In general, a “remittance transfer” is 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 § 1005.30(e) and related commentary for the full definition and examples.

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.

**DELINQUENT LOANS**  
**(NCUA FORM 5300 - PAGE 7 & 8)**

Report the total outstanding loan balance and number of **all** delinquent loans and leases by collateral type on page 7 and report additional delinquency information on page 8, 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 (difference charged-off against ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or
  - 2) Any loans for which the credit union has already obtained physical possession of the underlying collateral (automobiles, boats, real estate, etc.), 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 7 and 8 should reflect the credit union's recorded investment value, as included in the Loans & Leases section of the Statement of Financial Condition.
- Report troubled debt restructured (TDR) loans as past due as follows: The past due status will be calculated consistent with loan contract terms, including amendments made to loan terms through a formal restructure. "Past due" means a loan is determined to be delinquent in relation to its contractual repayment terms, including formal restructures, and must consider the time value of money. Credit unions may use the following method to recognize partial payments on "consumer credit," defined as credit extended to individuals for household, family, and other personal expenditures, including credit cards, and loans to individuals secured by their personal residence, including home equity and home improvement loans. A payment equivalent to 90 percent or more of the contractual payment may be considered a full payment in computing past due status.
- **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.

"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.

On pages 7 and 8, 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.

**DELINQUENT LOANS BY COLLATERAL TYPE**  
**(NCUA FORM 5300 - PAGE 7)**

**TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

**1a. Unsecured Credit Card Loans**

Report the total number of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2a. Short-Term, Small Amount Loans (STS) (FCUs Only)**

Federal Credit Unions will report the total number of all delinquent STS loans 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. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3a. Non-Federally Insured Guaranteed Student Loans**

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**

Report the number of delinquent new vehicle loans on this line.

**5a. Used Vehicle Loans**

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

**8a. Leases Receivable**

Report the number of delinquent leases on this line.

**9a. All Other Loans**

Report the total number of all delinquent loans for loans reported on page 2, lines 16 and 24.

**10a. Total Number of Delinquent Loans (Sum of lines 1a – 9a)**

Report the total number of all delinquent loans.

**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE**

**1b. Unsecured Credit Card Loans**

Report the balance of all delinquent credit card loans on this line underneath the applicable delinquent loan category.

**2b. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the balance of all delinquent STS loans 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. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a STS loan than is permitted under the general lending rule but imposes limitations on the permissible term, amount, and fees associated with a STS loan. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3b. Non-Federally Guaranteed Student Loans**

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**

Report the balance of delinquent new vehicle loans on this line.

**5b. Used Vehicle Loans**

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

**8b. Leases Receivable**

Report the balance of delinquent leases on this line.

**9b. All Other Loans**

Report the total amount of all delinquent loans for loans reported on page 2, lines 16 and 24.

**10b. Total Amount of Delinquent Loans (Sum of lines 1b – 9b)**

Report the total amount of all delinquent loans.

**ADDITIONAL DELINQUENCY INFORMATION**  
**(NCUA FORM 5300 - PAGE 8)**

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 on page 7. Include delinquent loans 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. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., 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 member business loan (excluding agricultural) becomes delinquent. Therefore, it must be reported on lines 12 and 16 or 17. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 12 and 20. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would 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 indirect vehicle loans, they would be reported only on line 11. Any delinquent unconditionally US government guaranteed SBA 7(a) and USDA/FSA secondary market loan participations should be reported only on line 12.

**REPORT DELINQUENT NUMBERS ONLY**

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 (e.g., real estate, student loans, etc.).

**11a. Indirect Loans**

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**

Report the total number of all delinquent loan participations.

**13a. Interest Only and Payment Option 1st Mortgage Loans**

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**

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 for what qualifies as an interest only and payment option loan.

**15a. Residential Construction Loans excluding Business Purpose**

Report the total number of all delinquent residential construction loans granted directly to a homeowner building a residence for their own personal use, which is not limited to a primary residence.

**16a. Member Business Loans secured by real estate.**

Report the total number of all delinquent member business loans secured by real estate.

**17a. Member Business Loans NOT Secured by Real Estate**

Report the total number of all delinquent member business loans not secured by real estate.

**18a. Nonmember Business Loans Secured by Real Estate**

Report the total number of all delinquent nonmember business loans secured by real estate.

**19a. Nonmember Business Loans NOT Secured by Real Estate**

Report the total number of all delinquent nonmember business secured not by real estate

**20a. Agricultural Loans**

Report the total number of all delinquent business loans made for agricultural purposes.

**21a. Business Construction & Development Loans**

Report the total number of all delinquent business loans granted to fund commercial construction and development. Also report these 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, business, and consumer loans.

**22a. TDR Loans Secured by First Mortgages**

Report the total outstanding number of delinquent TDR first mortgage real estate loans also reported as business loans. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**23a. TDR Loans Secured by Other RE/LOCs**

Report the total outstanding number of delinquent TDR loans secured by other real estate loans or lines of credit. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**24a. TDR RE Loans Also Reported as Business Loans**

Report the total outstanding number of delinquent TDR real estate loans also reported as business loans. Include this number on page 7, 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**

Report the total outstanding number of delinquent TDR consumer loans that are not secured by real estate. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**26a. TDR Business Loans NOT Secured by Real Estate**

Report the total outstanding number of delinquent TDR Business Loans that are not secured by real estate. Include this number on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**27a. Loans Held for Sale**

Report the total outstanding number of delinquent Loans Held for Sale.

**REPORT DELINQUENT AMOUNTS ONLY**

See the instructions for Schedule A – Specialized Lending, Part 4 regarding the definition of Net Member Business Loan Balance (NMBLB). For Small Business Administration (SBA) loans, report the entire amount of the delinquent loan on the appropriate line of page 7, but only the nonguaranteed portion of the NMBLB on the relevant business loan line of page 8.

**11b. Indirect Loans**

Report the total outstanding loan 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**

Report the total outstanding loan balance of all delinquent loan participations.

**13b. Interest Only and Payment Option 1<sup>st</sup> Mortgage Loans**

Report the total outstanding loan balance of all delinquent interest only and payment option 1<sup>st</sup> mortgage loans.

**14b. Interest Only and Payment Option Other RE/LOC Loans**

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 Loans excluding Business Purpose**

Report the total outstanding loan balance of all delinquent residential construction loans granted directly to a homeowner building a residence for their own personal use, which is not limited to a primary residence.

**16b. Member Business Loans secured by real estate.**

Report the total outstanding loan balance of all delinquent member business loans secured by real estate.

**17b. Member Business Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of all delinquent member business loans not secured by real estate.

**18b. Nonmember Business Loans Secured by Real Estate**

Report the total outstanding loan balance of all delinquent nonmember business loans secured by real estate.

**19b. Nonmember Business Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of all delinquent nonmember business loans not secured by real estate.

**20b. Agricultural Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business loans made for agricultural purposes.

**21b. Business Construction & Development Loans**

Report the total outstanding (funded) portion of the NMBLB of all delinquent business 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, business, and consumer loans.

**22b. TDR Loans Secured by First Mortgages**

Report the total outstanding loan balance of all delinquent TDR first mortgage real estate loans. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**23b. TDR Loans Secured by Other RE/LOCs**

Report the total outstanding loan balance of all delinquent TDR other real estate loans or lines of credit. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**24b. TDR RE Loans Also Reported as Business Loans**

Report the total outstanding loan balance of all delinquent TDR real estate loans also reported as business loans. Include this amount on page 7, 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**

Report the total outstanding loan balance of delinquent TDR Consumer Loans that are not secured by real estate. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**26b. TDR Business Loans NOT Secured by Real Estate**

Report the total outstanding loan balance of delinquent TDR Business Loans that are not secured by real estate. Include this amount on page 7, Delinquent Loans by Collateral Type and in the appropriate loan type in this section as applicable.

**27b. Loans Held for Sale**

Report the total outstanding loan balance of delinquent Loans Held for Sale.

**LOAN CHARGE OFFS AND RECOVERIES**  
**(NCUA FORM 5300 - PAGE 9)**

**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**

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. Short-Term, Small Amount Loans (STS) (FCU Only)**

Federal Credit Unions will report the dollar amount of loans charged off year-to-date in the left column and the dollar amount of 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. In September 2010, NCUA amended its general lending rule to enable FCUs to offer short-term, small amount (STS) loans as a viable alternative to predatory payday loans. Reference NCUA Rules and Regulations Section 701.21(c)(7)(iii) for additional information.

**3. Non-Federally Guaranteed Student Loans**

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 on line 7 below.

**4. New Vehicle Loans**

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**

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**

Report the dollar amount of 1<sup>st</sup> 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**

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**

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**

Report all charge offs and recoveries for loans reported on page 2, lines 16 and 24 prior to being charged off (e.g., all other consumer loans, member business loans not secured by real estate, etc.). **Include charge offs and recoveries from an overdraft protection program on this line.**

## **10. Total Charge Offs and Recoveries**

Report the total of all loans charged off year-to-date in the left column and total recoveries year-to-date in the right column.

## **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 member business 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 would be reported on lines 11 and 13, if the real estate loan is an interest only or payment option 1<sup>st</sup> 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**

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.

## **12. Participation Loans**

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 1<sup>st</sup> Mortgage Loans**

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 1<sup>st</sup> Mortgage Loans in the right column.

## **14. Interest Only and Payment Option Other RE/LOC Loans**

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 Business Purpose**

Report the dollar amount of loans charged off year-to-date for residential construction loans granted directly to a homeowner building a residence for their own personal use in the left column. Report the dollar amount of recoveries year-to-date from residential construction, excluding business purpose in the right column.

**16. Member Business Loans Secured by Real Estate**

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

**17. Member Business Loans NOT Secured by Real Estate**

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

**18. Nonmember Business Loans Secured By Real Estate**

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

**19. Nonmember Business Loans NOT Secured By Real Estate**

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

**20. Agricultural Loans**

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

**21. Business Construction and Development Loans**

Report the dollar amount of loans charged off year-to-date for business construction and development loans in the left column. Report the dollar amount of recoveries year-to-date from business 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, business, and consumer loans.

**22. TDR Loans Secured by First Mortgages**

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



**23. TDR Loans Secured by Other RE/LOCs**

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 Business Loans**

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

**25. TDR Consumer Loans NOT Secured by Real Estate**

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 Business Loans NOT Secured by Real Estate**

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

**BANKRUPTCY INFORMATION**

**27. Total Amount of Loans Charged Off due to Bankruptcy, Year-to-Date**

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.

**28a.-c. Number of Members Filing Bankruptcy Year-to-Date**

Provide the number of members who have **outstanding** loans in your credit union and have filed for Chapter 7, Chapter 13, 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.**

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**

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 balances of the real estate loans at time of foreclosure.

**31. Congressional Reporting Requirement (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. Amount of Loans with Interest Rates Exceeding 15%**

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

**b. Weighted Average Interest Rate for Loans with Interest Rates Exceeding 15%**

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

**LIQUIDITY, COMMITMENTS AND SOURCES**  
**(NCUA FORM 5300 - PAGE 10)**

**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, business, and non-federally guaranteed student loans) in the second column. Report the total for each category in the third column.

**1. Unfunded Commitments for Business Loans**

Report the portion of the Net Member Business Loan Balances from **Schedule A Specialized Lending, Section 4**, lines 1k and 2k (Accounts 400A and 400B) that represent unfunded commitments.

**A. Member Business Loans Secured by Real Estate**

Report the unfunded portions of member business loan commitments to extend credit for the purpose of financing commercial real estate properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, etc.), multifamily and rental residential properties (e.g., apartment buildings), real estate secured construction and development, and farmland.

**B. Member Business Loans NOT Secured by Real Estate**

Report the unfunded portions of member business loan commitments to extend credit which are not secured by real estate.

**C. Nonmember Business Loans Secured By Real Estate**

Report the unfunded portions of nonmember business loan commitments to extend credit for the purpose of financing commercial real estate properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, etc.), multifamily and rental residential properties (e.g., apartment buildings), real estate secured construction and development, and farmland.

**D. Nonmember Business Loans NOT Secured By Real Estate**

Report the unfunded portions of nonmember business loan commitments to extend credit which are not secured by real estate.

**E. Total Unfunded Commitments for Business Loans (Sum of lines 1A-D)**

**2. Miscellaneous Business Loan Unfunded Commitments (Included in the appropriate security category of item 1 above.)**

**A. Agricultural Related Business Loans**

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**

Report the unfunded portions of commitments to extend credit for the specific purpose of financing land development (e.g., the process of improving land, laying sewers and water pipes, etc.) in preparation of erecting new structures, or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, “construction” includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general (i.e., non-business 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**

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-Business Loans)**

### **A. Revolving Open-End Lines Secured by 1 – 4 Family Residential Properties**

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**

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**

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

### **D. Overdraft Protection Program Commitments**

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 Business Purpose**

Report the amount of unfunded commitments of residential 1<sup>st</sup> mortgage construction loans where the borrower will be the occupant of the completed construction.

**F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgage)**

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**

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**

Report the unfunded portions of all other commitments not reported on lines 2A-G.

**I. Total Unfunded Commitments for Non-Business Loans (Sum of lines 2A-H)**

**Total Unfunded Commitments for all loan types (Sum of lines 1A-D and 2A-H)**

**4. Dollar Amount of Pending Bond Claims**

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**

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**

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**

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**

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

## 9. Lines of Credit

**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 borrowed under the appropriate column (committed or uncommitted lines) base on the borrowing source. Report the total committed and uncommitted amounts for each row in the corresponding line's Total Amount column.

**A. Corporate Credit Unions**

**B. Natural Person Credit Unions**

**C. Other Credit Lines**

**D. TOTAL**

Report the sum of lines A-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**

**B. Natural Person Credit Unions**

**C. Other Sources**

Borrowings not identified on the other lines.

**D. FHLB**

**E. CLF**

**F. FRB**

**G. TOTAL**

Report the sum of lines A-F for each column.

**PCA NET WORTH CALCULATION WORKSHEET**  
**(NCUA FORM 5300 - PAGE 11)**

**A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/acquisition after 12/31/2008.**

**All Credit Unions.** Entries from the Statement of Financial Condition provide the values to populate line items 1-6:

**1. Undivided Earnings**

**2. Regular Reserves**

**3. Appropriation for Non-Conforming Investments (State Credit Union ONLY)**

**4. Other Reserves (Appropriations of Undivided Earnings)**

**5. Subordinated Debt included in Net Worth**

**6. Net Income (unless this amount is already included in Undivided Earnings)**

All credit unions must complete line 7, if a business combination was completed on or after January 1, 2009.

**7. Adjusted Retained Earnings acquired through Business Combinations**

**a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations**

List the applicable total for the prior quarter-end adjusted retained earnings acquired through business combinations. **This amount should equal the amount reported in line 7d 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**

List any applicable adjustments, such as additional business combinations. 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**

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 on line b above, in accordance with NCUA Rules and Regulations, Section 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 (Line 7a + Line 7b - Line 7c)**

The amount calculated in line 7d is what you should report on line 7a on your next 5300 report.

**8. TOTAL NET WORTH (Sum of items 1-6 and 7d)**

**9 – 12. Total Assets**

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 Rules and Regulations §702.101.)

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections, it must input this amount on line 10, 11, or 12, as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 9. (Please see NCUA Rules and Regulations §702.2 (k) for further information regarding total assets.)

**13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)**

**14. Credit unions with Assets Greater than \$50,000,000.**

In addition to measuring a net worth ratio, credit unions with assets greater than \$50 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

- a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation): RBNW Requirement based upon the Standard Components.**
- b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107: RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and 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**

See NCUA Rules and Regulations 702.102 for the applicable net worth categories.

**16. Net Worth Classification if credit union is new**

See NCUA Rules and Regulations 702.302 for the applicable net worth categories.



**STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW)**  
**REQUIREMENT**  
**(NCUA FORM 5300 - PAGE 12)**

**No credit union is required to provide input on this page.** NCUA provides the Standard Components of Risk Based Net Worth (RBNW) Requirement worksheet to demonstrate the underlying source information of the RBNW requirement. NCUA provides this for your information only.

**Credit unions with Assets Greater than \$50,000,000.** In addition to measuring a net worth ratio, credit unions with assets greater than \$50 million must also review their RBNW Calculation Requirement. Line 14a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 13)**

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, business 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.

**1a. Indirect Loans – Point of Sale Arrangement**

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**

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 receives compensation for facilitating loan origination. **A wholly owned CUSO is considered a third party for this reporting item.**

**1c. Total Outstanding Indirect Loans (Sum of lines 1a – b)**

**SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT INCLUDING BUSINESS 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.

**FIRST MORTGAGE 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.

**1a. Fixed Rate, Fully Amortizing >15 Years**

Report information for loans listed on page 2, line 21 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**

Report information for loans listed on page 2, line 21 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of the loan.

**2a. Balloon/Hybrid > 5 Years**

Report information for loans listed on page 2, line 21 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., 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**

Report information for loans listed on page 2, line 21 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., 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**

Report any other type of fixed rate first mortgage loan listed on page 2, line 21.

**4. Adjustable Rate 1 Year or Less**

Report loans listed on page 2, line 21 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**

Report loans listed on page 2, line 21 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

*For the number and dollar amount of loans outstanding, the sum of lines 1a.- 5. must equal the amount reported on page 2, line 21.*

**OTHER REAL ESTATE LOANS**

**6. Closed-End Fixed Rate**

Report loans listed on page 2, line 22 that have a set interest rate until maturity. Report only second trust loans in this category.

**7. Closed-End Adjustable Rate**

Report loans listed on page 2, line 22 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.

**8. Open-End Adjustable Rate**

Report loans listed on page 2, line 22 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.

### **9. Open-End Fixed Rate**

Report loans listed on page 2, line 22 which are eligible for additional advances and have a fixed rate of interest.

*For the number and dollar amount of loans outstanding, the sum of lines 6 through 9 must equal the amount reported on page 2, line 22.*

### **10. TOTALS (Each column - Sum of lines 1a. through 9).**

The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the numbers and amounts reported on page 2, lines 21 and 22.

## **MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

### **11. Interest Only & Payment Option 1st Mortgage Loans**

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 deed of trust.

### **12. Interest Only & Payment Option Other RE/LOC Loans**

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.

### **13. Reverse Mortgages**

**a. Federally Insured Home Equity Conversion Mortgage (HECM)** – 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.

**b. Proprietary Reverse Mortgage Products** – List the number outstanding, the outstanding balance, the number of loans granted year-to-date, and the dollar amount of loans granted year-to-date at the credit union for types of Proprietary Reverse Mortgage loans. These types of reverse mortgages are not federally insured.

**SECTION 2 CONTINUED – REAL ESTATE LOANS AND LINES OF CREDIT**

**14. Balance Outstanding of 1st Mortgage Residential Construction Loans – Excluding Business Purpose loans**

Report the amount of residential 1st mortgage construction loans where the borrower will be the occupant of the finished construction. Do not include business purpose loans in this amount.

**15. Allowance for Losses on Real Estate Loans**

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

**16. Total Amount of All 1st Mortgage Loans Sold in the Secondary Market Year-to-Date**

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.

**17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years**

**These loans are not reported in Section 4, line 9.** Report the outstanding balance of adjustable rate real estate loans that, according to contractual agreements, will reprice or mature within the next 5 years and that are not reported in Section 4, line 9. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in Section 4, line 9. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in Section 4, line 9.

**18. Amount of Real Estate Loans Sold But Serviced by the Credit Union**

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.

**19. Mortgage Servicing Rights**

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” (i.e., 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.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 14)**

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

**1. Loans Purchased and Sold Year-To-Date**

**a. Loans Purchased In Full from Other Financial Institutions.** 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.**

**b. Loans Purchased in Full from Other Sources.** 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.**

**c. Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date.** 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.

**2a-b. 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 Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

**3a-b. 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 business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

#### **4a-b. 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 business loan participations to both members and nonmembers must be reported in the applicable categories as well. Include all Commercial Construction & Development Loans and Business Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

#### **5a-g. Participation Loans Outstanding By Type**

Report the total number and dollar amount of the credit union's portion of outstanding participation loans 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 business and/or construction loans whose collateral is real estate should be listed as a business 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 Business Loans and Lines of Credit. Ensure that these amounts also include any unfunded commitments.**

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 15)**

**SECTION 4 – BUSINESS LOANS**

This section should include information concerning business loans as defined by Part 723 of the NCUA Rules and Regulations. A member business loan generally includes any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate, or other business investment property or venture, or agricultural purposes. However, loans which meet one or more of the following exceptions are not member business loans:

- A loan fully secured by a lien on a 1- to 4-family dwelling that is the member's primary residence;
- A loan fully secured by shares in the credit union or deposits in other financial institutions;
- Loan(s) to a member or an associated member which, when the net member business loan balances are added together, are equal to less than \$50,000;
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase in full; or
- Loans to credit unions and credit union service organizations.

For purposes of Part 723, a loan purchase or participation interest in a nonmember business loan must meet the member business loan requirements as if made to a member. These loans do not count against the credit union's regulatory aggregate member business loan limit unless the borrower is also a member. However, the credit union must receive approval from the NCUA regional director before the total of the credit union's net member business loan balances and the nonmember business loan balances exceed the lesser of 1.75 times the credit union's net worth or 12.25% of total assets.

**Net Member Business Loan Balance (NMBLB).** The outstanding 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 by a lien on the member's primary residence, 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 sales accounting under generally accepted accounting principles. **The NMBLB applies to both member and nonmember business loans and participation interests.**



### **Examples for reporting Business Loans on lines 1a-k and lines 2a-k of this schedule.**

If a member has \$35,000 in business purpose loans and the credit union grants this member an additional \$40,000 in business purpose loans, the credit union should report the additional \$40,000 on lines 1a-j, as applicable, as a Member Business Loan. If the credit union has total assets exceeding \$50,000,000, the credit union would also report the \$40,000 on lines 10 – 12 for the purpose of calculating the Risk Based Net Worth requirement. Also, in this case, the credit union must comply with all of the requirements of Part 723 of NCUA's Rules and Regulations in making this loan because the loan caused the aggregate amount of business purpose loans to the member to exceed the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations.

If, in the case above, the member subsequently pays down the \$35,000 business purpose loan to \$15,000 and the \$40,000 business loan to \$34,000, making the aggregate total business purpose loans \$49,000, the credit union is not required to list any of these loans on lines 1a-j as Member Business Loans since the new aggregate loan total is \$49,000 and is now below the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations. However, if the credit union has assets exceeding \$50,000,000, the credit union is required to report the \$34,000 member business purpose loan on lines 10 – 12 for the purpose of calculating the Risk Based Net Worth (RBNW). For RBNW reporting requirements, the outstanding loan balance of any loan and participation that **ever** met the definition of a member business loan (e.g., at origination or at time of purchase) must be reported on lines 10 – 12 in the RBNW section for credit unions with assets greater than \$50 million.

#### **1. & 2. Business Loans**

Report the total number and NMBLB of any business loan, or participation interest qualifying for sales accounting, to a member on lines 1a-k and to a nonmember on lines 2a-k.

- For each type of business loan listed, provide the number of loans, the aggregate NMBLB, the number of loans granted (originated) or purchased year-to-date, and the NMBLB of loans granted (originated) or purchased year-to-date.
- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.
- For the quarter-end NMBLB of participation loans and for the NMBLB of participations purchased year-to-date, report the credit union's portion. For the NMBLB of participation loans granted year-to-date, report total NMBLBs originated prior to the sale of participation interests.
- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB of loans granted or purchased year-to-date.

#### **a. Construction and Development Loans**

Report the total number and NMBLB of any loan or participation interest to a member (line 1a) or nonmember (line 2a) for the purpose of acquiring property or rights to property with the intent to convert it to income producing property such as residential housing for rental or sale;

commercial use; or similar use. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use. Construction or development loan includes a financing arrangement for the major renovation or development of property already owned by the borrower that will convert the property to income producing property or convert the use of income producing property to a different use from its use before the major renovation or development or is a major expansion of its current use. A construction or development loan does not include loans to finance maintenance, repairs, or improvements to an existing income producing property that do not change its use.

**b. Secured by Farmland**

Report the number and NMBLB of any member (line 1b) or nonmember (line 2b) business 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 Non-Farm Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1c) or nonmember (line 2c) for non-farm business-purpose residential properties, such as single family rental properties and structures with two or more dwelling units, including apartment buildings, condos, duplexes, etc., used primarily to accommodate households on a more or less permanent basis. Do not include loans fully secured by a lien on a 1 to 4 family dwelling that is the member-borrower's primary residence. The primary source of repayment for these loans is derived from third-party, non-affiliated rental income associated with the property.

**d. Secured by Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1d) or nonmember (line 2d) secured by owner occupied, non-farm, non-residential properties, such as business and industrial property, hotels and motels, churches, recreational facilities, nursing homes, mini-storage warehouse facilities, etc. 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 or 2e below.

**e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**

Report the number and NMBLB of any loan or participation interest to a member (line 1e) or nonmember (line 2e), 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 (i.e., greater than 50 percent) is derived from third-party, non-affiliated rental income associated with the property.

**f. Total Real Estate Secured (Sum of lines 1a-e for member business loans and 2a-e for nonmember business loans)**

**g. Loans to finance agricultural production and other loans to farmers**

Report the total number and NMBLB of any loan or participation interest to a member (line 1g) or nonmember (line 2g) for the purpose of agriculture or farm related equipment, seed, fertilizer, services, and similar purpose. This includes both operating and capital loans. Do not include loans secured by farmland, reported on line 1b or 2b.

**h. Commercial and industrial loans**

Report the number and NMBLB of secured loans or participation interests to members (line 1h) or nonmembers (line 2h), other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business 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 Business Loans**

Report the total number and NMBLB of any unsecured installment loan or participation interest to a member (line 1i) or nonmember (line 2i) for business purposes. Include overdrawn share accounts that qualify as business loans, as defined above.

**j. Unsecured Revolving Lines of Credit granted for Business Purposes**

Report the total number and NMBLB of any unsecured revolving line of credit loan or participation interest to a member (line 1j) or nonmember (line 2j) for business purposes. **Report all business 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 and unfunded commitments.** Count each line of credit and credit card loan as a single loan granted. The NMBLB granted or purchased year-to-date should include all new advances on the line of credit or credit card year-to-date, all refinanced balances year-to-date, and all unfunded commitments as of the quarter-end.

**k. Total Member Business Loans (Sum of lines 1a-e and 1g-j); Total Nonmember Business Loans (Sum of lines 2a-e and 2g-j)**

## MISCELLANEOUS BUSINESS LOAN INFORMATION

### **3. Construction and Development Loans meeting the requirements of NCUA Rules and Regulations, Section 723.3(a)**

Report the total number and NMBLB (i.e., include unfunded commitments) of any construction and development business loans reported on lines 1a and 2a above, excluding any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property and a loan to finance the construction of one single-family residence per member-borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.

### **4. Unsecured Business Loans outstanding meeting the requirements of NCUA Rules and Regulations, Section 723.7(c) – (d)**

Report the total number and outstanding balance of any unsecured business loan or participation reported on lines 1i-j and 2i-j above, excluding 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. Do not include unfunded commitments.

### **5. Purchased Business Loans or Participation Interests to members**

Report the total number and NMBLB of any purchased member business loan or participation interest qualifying for sales accounting and reported on line 1k above.

### **6. Agricultural Related Loans (Sum of lines 1b, 1g, 2b, and 2g)**

### **7. Business Loans and Participations sold Year-to-Date**

Report the total number and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

### **8. Small Business Administration Loans**

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. Note: Do not include SBA 7(a) Guaranteed Interest Certificates or SBA 7(a) Guaranteed Loan Pool Certificates in this line item. Report the unconditionally US government guaranteed SBA 7(a) (i.e., SBA 7(a) Guaranteed Interest Certificate), USDA Business and Industry and FSA Farm Ownership & Operating participation loans purchased in the secondary market as loans on page 2 line 24 'Total All Other Loans/Lines of Credit'. Report SBA 7(a) Loan Pool Certificate securities as Agency/GSE Debt Instruments (not backed by mortgages) on pages 1 and 17 of the Call report.

### **9. Portion of Real Estate Loans included on page 13, line 10 which are also reported as business loans on lines 1f and 2f above**

Report the outstanding portion (i.e., excluding unfunded commitments) of any loan contained in page 13, line 10 that is also reported in the NMBLBs reported on lines 1f and 2f. Do not include balances excluded from the NMBLB, such as the portion secured by a lien on a member's primary residence.

## **RISK BASED NET WORTH (RBNW)**

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

For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB included in Total Business Loans (Account 400T) and must include the portion of loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- By a lien on the member's primary residence;
- 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.

Note: Loans that are fully guaranteed by a federal or state agency are not considered member business loans and would not be included in Total Business Loans (Account 400T). However, if the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory net business loan balance but included for RBNW purposes. The loan must meet the regulatory \$50,000 threshold before it is reported as a member business loan, or reported for RBNW purposes. Once a loan is deemed to be a member business loan, the outstanding balance of the member business loan (including any guaranteed portions) must be risk-weighted until the loan is paid off (NCUA RR Part 702).

For purposes of Part 702 (RBNW), purchased business loans or participations to nonmembers are treated the same as a member business loan.

#### **10. Loans and Participation Interests qualifying for RBNW**

Report the outstanding loan balances of any loan or participation that meets the definition of a member business loan at origination or at time of purchase.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments on line 11.

#### **11. Unfunded commitments for Business Loans and Participation Interests qualifying for RBNW**

Report the unfunded portions of commitments to extend credit for any loan reported in line 10.

#### **12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above.**

Report the outstanding balance of any loan contained in line 10 of page 13 which has ever qualified as a business loan, regardless of whether the loan is presently classified as a business loan.

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 16)**

**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 Rules and Regulations Part 741 for more information about Loan Workouts and Nonaccrual Policy, and Regulatory Reporting of TDRs.

**1a. TDR Loans Secured by First Mortgages**

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.

**1b. TDR Loans Secured by Other RE/LOCs**

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.

**1c. TDR RE Loans Also Reported as Business Loans**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a business loan under Part 723 of the NCUA Rules and 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 business loans or participation interests to nonmembers secured by real estate.

**1d. TDR Consumer Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are made for non-business 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.

**1e. TDR Business Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a business loan under Part 723 of the NCUA Rules and 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 business loans or participation interests to nonmembers not secured by real estate.

**1f. Total TDR Loans Outstanding (a+b+d+e)**

**2. TDR Loans Approved Year-to-Date**

Report the number and dollar amount of TDR loans approved year-to-date.

**3. TDR portion of Allowance for Loan and Lease Losses**

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)**

Purchased credit impaired loans (PCILs)<sup>[1]</sup> are 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.

Credit unions purchasing or acquiring loans meeting the PCILs criteria must account for these loans in accordance with the generally accepted accounting principles (GAAP). The determination of whether acquired loans meet the criteria is made at acquisition and on a loan-by-loan basis. After determining that certain acquired loans individually meet the criteria, the credit union may evaluate whether such loans have common risk characteristics, thus permitting the aggregation of such loans into one or more pools. See GAAP or consult your independent accountant for more information on pooling PCILs.

A credit union should include post-acquisition allowances on PCILs and pools of PCILs in the overall Allowance for Loan and Lease Losses (ALLL) it reports in Schedule A. At each reporting period, if it is probable, based on current information and events, that a credit union

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

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.

### **1a. PCILs Secured by First Mortgages**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a first mortgage in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs secured by first mortgages that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

### **1b. PCILs Secured by Other RE/LOCs**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a junior lien in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the real estate PCILs or the pools of PCILs secured by a junior lien that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

### **1c. PCILs (RE Loans) Also Reported as Business Loans**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are secured by real estate in the appropriate columns of this section. Note, 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 business loans to nonmembers secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a business loan under Part 723 of NCUA Rules and Regulations and are secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.



**1d. PCILs (Consumer Loans) NOT Secured by Real Estate**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are made for non-business purposes and are not secured by real estate in the appropriate columns of this section. This item could include, but is not limited to, new and used vehicle loans, unsecured personal PCILs, and mobile homes that do not include land.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs comprised of non-real estate secured consumer loans that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

**1e. PCILs (Business Loans) NOT Secured by Real Estate**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a business loan under Part 723 of the NCUA Rules and Regulations and are not secured by real estate in the appropriate columns of this section. Note, these loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased business loans to nonmembers not secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a business loan under Part 723 of NCUA Rules and Regulations and are not secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 17)**

**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.

**1a-b. NCUA Guaranteed Notes**

Report the amount of variable rate and fixed rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported on Page 1, in the Investment schedule.

NCUA is offering 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.

Line 1b will calculate automatically for electronic filers.

**1c. Total FDIC-Issued Guaranteed Notes**

Report the amount of investments in FDIC-Issued Guaranteed Notes. These investments should be included on Page 1 in the Investment schedule. Report bank issued FDIC-guaranteed bonds on line 7 of Schedule B.

**1d. All Other 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. not reported in lines 1b, and 1c above. These investments should be included on Page 1 in the Investment schedule.

**1e. Total U.S. Government Obligations (Sum of lines 1b-d)**

**2. Federal Agency Securities**

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

*Federal Agency Securities* are 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.

*Government Sponsored Enterprises (GSEs)* are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are instrumentalities of the U.S. Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government.

GSEs that issue securities include, but may not be limited to:

- Federal National Mortgage Association (FNMA or Fannie Mae);
- Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac);
- Farm Credit System, including Federal Farm Credit Bank (FFCB);
- Federal Home Loan Bank System (FHLB); and
- Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac).

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)**

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**

Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, 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 (Sum of lines 2a-b)**

**3. Securities Issued by States and Political Subdivisions in the U.S.**

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 2b, Agency/GSE Mortgage-Backed Securities.

*Mortgage-backed securities (MBSs)* are securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages.

*Mortgage related securities (MRSs)* are mortgage-backed securities as defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)), e.g., a privately-issued security backed by first lien mortgages secured by real estate upon which is located a dwelling, mixed residential and commercial structure, residential manufactured home, or commercial structure, that is rated in one of the two highest rating categories by at least one nationally-recognized statistical rating organization.

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

**a. Privately Issued Mortgage-Related Securities**

- i. 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 2b, Agency/GSE Mortgage-Backed Securities, 4a, Privately Issued Securities (FCU Only), or 4b, Privately Issued Mortgage-Backed Securities (SCU Only).

- ii. 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)**

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 2b, Agency/GSE Mortgage-Backed Securities, or 4a, 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 (Sum of lines 4a-b)**

**5. Mutual Funds**

Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value (“NAV”).

**6. Common Trust Investments**

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**

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)**

*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)**

*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)**

*This question is for federal credit unions only.* Sum items 2b, 4c, 8, and 9. (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.

**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 (page 1, lines 4-6) and Types of Investments (page 17, lines 1-4).

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

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

**12. Commercial Mortgage Backed Securities**

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

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 18)**

**MISCELLANEOUS INVESTMENT INFORMATION**

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

*This question is for federal credit unions only.* Report total holdings in shares and deposits of banks, credit unions, or other depository 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 membership capital (Nonperpetual Capital Accounts) and paid-in-capital (Perpetual Contributed Capital) at corporate credit unions.

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

*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 (e.g., derivatives such as swaps).

**15. Fair Value of Held to Maturity Investments**

Report the fair value of all held to maturity investments (those reported on page 1, line 6). 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**

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)**

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 Rules and Regulations (SCU Only)**

*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 Rules and Regulations (see Part 703). Do not include the investments listed in Schedule B lines 20 a. or b, or line 21.

**19. Outstanding balance of brokered certificates of deposit and share certificates**

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 Section 701.19(c) (if FCU) or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and 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**

Report the recorded value of all securities held for the purpose of funding employee benefit or deferred compensation plans.

**b. Other Investments**

Report the recorded value of all other investments held for the purpose of funding employee benefit or deferred compensation plans.

**c. Other Assets**

Report the recorded value of all other assets held for the purpose of funding employee benefit or deferred compensation plans.

**i. Split Dollar Arrangements**

Report the recorded value of split dollar arrangements.

**a. Collateral Assignment Split Dollar Arrangements**

Report the recorded value of all loans used to fund collateral assignment split dollar arrangements.

**b. Endorsement Split Dollar Arrangements**

Report the recorded value of all endorsement split dollar arrangements.

**ii. Other Insurance**

Report the recorded value of all other insurance held for the purpose of funding employee benefits or deferred compensation plans.

**iii. Other Non-Insurance**

Report the recorded value of all other assets held for the purpose of funding employee benefits or deferred compensation plans that have not been reported under lines 20a. through 20c. above.

**d. Total (sum items a. – c.)**

**21. Investments in Charitable Donations**

Report the recorded value of investments in Charitable Donation Accounts allowed under Section 721(b)(2) of the NCUA Rules and Regulations (if FCU) or other similar state provisions (if SCU).

**SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)**  
**INFORMATION**  
**(NCUA FORM 5300 - PAGE 19)**

**CUSO DEFINITION**

A Credit Union Service Organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions.

**Line item entries for credit union loans and investments have been moved to NCUA Form 4501A (Profile Form).** 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 pages 1, 2, 3, 4, and 5 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**

Report aggregate totals for Total Value of Investments in CUSOs (Acct Code 851), Total Amount loaned to CUSOs (Acct Code 852), and Total Aggregate Cash Outlays (Acct Code 853) 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. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match. These are new Account Codes for the 5300. The prior Account Codes for Total Value of Investments in CUSOs, Total Amount loaned to CUSOs, and Total Aggregate Cash Outlays remain unchanged in the Profile Form.

**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. "Aggregate cash outlay" means 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.

**WHOLLY OWNED CUSOs**

**Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system.**

**A. CUSO EIN (Employer Identification Number) (Accounts 844A through T)**

Report the Employer Identification Number (tax ID number) of each applicable wholly owned CUSO assigned by the Internal Revenue Service (IRS). Report the nine digit number without any spaces or dashes. This number should not be someone's social security number or the same tax ID number used by the credit union. If you do not know what the CUSO's tax ID number is, contact the CUSO.

**B. Full/Legal Name of CUSO (Accounts 845A through T)**

Report the full/legal name of each applicable wholly owned CUSO.

**C. Total Assets of CUSO (Accounts 846A through T)**

Report the total assets of each applicable wholly owned CUSO.

**D. Total Capital of CUSO (Accounts 847A through T)**

Report the amount of total capital for each applicable wholly owned CUSO.

**E. Net Income/Loss of CUSO (Accounts 848A through T)**

Report the net income or loss of each applicable wholly owned CUSO.

**F. Total Loans of CUSO (Accounts 854A through T)**

Report total loans outstanding for each applicable wholly owned CUSO.

**G. Total Delinquency of CUSO (Accounts 849A through T)**

Report total delinquent loan balances of each applicable wholly owned CUSO.

**H. Does this CUSO have any subsidiary CUSOs? (Y/N) (Accounts 855A through T)**

Indicate if each applicable wholly owned CUSO has a subsidiary CUSO(s).

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 20)**

This schedule collects information on derivative transactions (contracts), including those that meet certain hedge accounting criteria outlined in GAAP guidance ASC 815 Derivatives and Hedging.

The derivative products reported in Item 1 of Section 1, Items 1 – 3 of Section 2, Item 1 of Section 3, Items 1 – 2 of Section 4 and Item 1 of Section 5 of this Schedule are:

- a) 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. Report the following swaps:
- i. Pay-Fixed – 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.
  - ii. Receive-Fixed – 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.
  - iii. Basis – 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** –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.
- i. Caps Purchased – A purchased only interest rate cap.
  - ii. Floors Purchased – A purchased only interest rate floor.
- c) 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.

**d) Other Derivatives:**

- i. Options Related Contracts – Use the line for Item d) i to report the description of the option contract(s)- not classified as a Cap or Floor and the underlying nominal amount of the contract(s) for the Notional Amount.
- ii. Forward Related Contracts – Use the line for Item d) ii to report the description of the contract(s) and the deliverable amount of the forward contract(s) for the Notional Amount.
- iii. All Other Derivatives not classified above permitted under Sections 701.21(i) and 703.14(g) of NCUA Rules and Regulations – Use the line for Item d) iii to describe these derivatives.

**Section 1 – Outstanding**

**1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Total Notional Amount Column**

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 (i.e. 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).

**Fair Value of Derivatives in a Gain Position Column**

Report the derivative transactions that have a positive fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive* values on the schedule. Total and report these transactions in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Gain Position.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option's fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e.  $\$100 - \$70 = \$30$ ). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e.  $\$100 - \$115 = -\$15$ ) and would be reported in the Fair Value of Derivatives in a Loss Position.

**Fair Value of Derivatives in a Loss Position Column**

Report the derivative transactions that have a negative fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should also be reported as *positive values* on the schedule. Input the total amount of transactions that have a

negative fair value position in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Loss Position. (See the Fair Value determinations in the section above for Fair Value of Derivatives in a Gain Position Column).

**Net Fair Value Gain (Loss) Column**

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.

**1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**1.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 21)**

**SECTION 2 – OUTSTANDING WITH ACCOUNTING DESIGNATION**

Report the total derivative transactions outstanding as of the end of this call report period in each of the listed derivative product categories based on the transaction's accounting designation. Those accounting designations are:

**1. Derivative Transactions Outstanding with No Hedge Accounting Designation**

Report total derivative transactions with no hedge accounting designation in the appropriate product category.

**1.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Number of Trades Column**

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

**Notional Amount Column**

(Consistent with Section 1 "Total Notional Amount Column" description) . 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 (i.e. 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) Column**

(Consistent with Section 1 column descriptions for Net Fair Value Gain/(Loss)) . Report the net fair value of derivative transactions as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive values* for net gains and *negative values* for net loss positions on the schedule.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option's fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e. \$100 - \$70 = \$30). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e. \$100 - \$115 = -\$15).

**1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**1.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

**2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation**

Report total derivative transactions with fair value hedge accounting designations in the appropriate product category.

**2.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Number of Trades Column**

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

**Notional Amount Column**

See Section 2.1 “Total Notional Amount Column” description.

**Net Fair Value Gain (Loss) Column**

See Section 2.1 column description for “Net Fair Value of Gain/(Loss),”

**2.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**2.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation**

Report total derivative transactions with cash flow hedge accounting designations in the appropriate product category.

**3.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Number of Trades Column**

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

**Notional Amount Column**

See Section 2.1 “Total Notional Amount Column” description.

**Net Fair Value Gain (Loss) Column**

See Section 2.1 column description for “Net Fair Value of Gain/(Loss).”

**3.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)



**3.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 22)**

**SECTION 3 – ACTIVITY**

**1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Total Notional Amount from Previous Quarter Column (A)**

Report the Notional amount from the previous 5300 Call report. Notional amount is consistent as defined in Section 1 (Total Notional Amount Column). Notional Amounts for derivative transactions outstanding in each derivative product category for columns A and B include transactions traded, but not yet settled, and the transactions with a forward start agreement in these totals. Use the amortization schedules of amortizing Notional Amounts to determine the amounts outstanding as of the end of the quarter. The total of Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the notes net of any that have been purchased or sold (i.e. the face value of a 5-year U.S. Treasury Note futures contract is \$100,000 for a long position and (\$100,000) for a short position).

**Notional Amount of Derivative Transactions Made in Current Quarter Column (B)**

Report the Notional amount of transactions executed in the current quarter. Notional amount is defined in Section 1 (Total Notional Amount Column).

**Notional Amount Amortized, Matured, or Terminated in Current Quarter Column (C)**

Report the amount of Notional amount of Amortized, Matured, or Terminated in current quarter. Reductions in position should be represented with a *negative* sign. Notional amount is defined in Section 1 (Total Notional Amount Column).

**Outstanding Total Notional Amounts Column (D)**

Report the current Notional amount in the current quarter. The sum of (Previous Quarter Notional or Contract size + New Transactions + Transaction Reductions = Current Quarter Notional or Contract size) Notional amount is defined in Section 1 (Total Notional Amount Column).

The “Outstanding Total Notional Amounts” should match the “Total Notional Amount” shown for each product category in Section 1 of Schedule D.

**1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.b.ii Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
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**SECTION 4 – MATURITY HORIZON**

**1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):**

**1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

In the “Notional Amount” table report the notional amount of all derivative transactions outstanding as of the end of this call report period in the appropriate listed derivative product categories based on the years remaining in the derivatives’ contracts. The Notional Amount totals of each product category and the derivatives portfolio should match the “Total Notional Amount” of the product categories and the portfolio shown in Section 1 of Schedule D.

**≤ 1 yr Column**

Report Notional amounts with remaining maturity of less than or equal to one year as defined in “Section 1 Total Notional Column Amount Column”.

**>1 to ≤3 yrs Column**

Report Notional amounts with remaining maturity of more than one year and less than or equal to three years as defined in “Section 1 Total Notional Column Amount Column”.

**>3 to ≤5 yrs Column**

Report Notional amounts with remaining maturity of more than three years and less than or equal to five years as defined in “Section 1 Total Notional Column Amount Column”.

**>5 to ≤10 yrs Column**

Report Notional amounts with remaining maturity of more than five years and less than or equal to ten years as defined in “Section 1 Total Notional Column Amount Column”.

**>10 yrs Column**

Report Notional amounts with remaining maturity of more than ten years as defined in “Section 1 Total Notional Column Amount Column”.

**Total Column**

The sum total of the notional/contract size amounts reported in the respective time remaining buckets.

**Weighted Average yrs to Maturity Column**

Additionally, 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).

**1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

**1.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

## **2. Current Net Fair Value Gains(Losses) of Derivatives based on Maturity (years remaining in contract)**

### **2.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

In the “Net Fair Value Gains(Losses)) table report the total net fair value of the derivative transactions outstanding as of the end of this call report period in appropriate derivative product **line** based on the years remaining in the derivatives’ contracts. A transaction will only get reported in one bucket. The net fair value Totals of each product category and the portfolio Total should match the Net Fair Value Gain (Loss) amounts of the product categories and portfolio totals shown in Section 1 of Schedule D.

#### **≤ 1 yr Column**

Report Net Fair Value Gain(Loss) amounts with remaining maturity of less than or equal to one year as defined in “Section 1 Total Notional Column Amount Column”.

#### **>1 to ≤3 yrs Column**

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than one year and less than or equal to three years as defined in “Section 1 Total Notional Column Amount Column.”

#### **>3 to ≤5 yrs Column**

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than three years and less than or equal to five years as defined in “Section 1 Total Notional Column Amount Column”.

#### **>5 to ≤10 yrs Column**

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than five years and less than or equal to ten years as defined in “Section 1 Total Notional Column Amount Column”.

#### **>10 yrs Column**

Report Net Fair Value Gain(Loss) amounts with remaining maturity of more than ten years as defined in “Section 1 Total Notional Column Amount Column”.

#### **Total Column**

The sum total of the Net Fair Value Gains (Losses) amounts reported in the respective time remaining buckets.

### **2.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

### **2.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.d.i. Options Related Contracts**

Use this line to report the description of the option notional or contract size not already classified above in section 1.b. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.d.ii. Forward Related Contracts**

Use this line to report the description of forward type contracts not already classified above in section 1.a or 1.c. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**2.d.iii. All Other Derivatives not Classified Above**

Use this line to report the description of other derivative contracts not already classified above in sections 1a.,b. or c. of this report. (See Column Information for Section 4 – Maturity Horizon, Line Item 2.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 24)**

**SECTION 5 – COUNTERPARTY EXPOSURE FOR DERIVATIVE TRANSACTIONS**

**1. Derivative Net Fair Value Gain(Loss) As Of the End of the Current Quarter**

**1.a. Interest Rate Swaps**

Report the net fair value gain(loss) of Swap transactions (inclusive of interest accruals), outstanding as of the end of this call report period, grouped by each of the contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation or initial margin paid/received or other respective collateral.

When reporting the net fair values gain(loss) of the derivative transactions record the values *inclusive* of the current interest accruals (Dirty Value) for all derivative transactions (Swaps, Options, Futures, and Other). Amounts should be reported using *positive values* for net gain positions and *negative values* for net loss positions. These values should be agreed upon or supported by the Bilateral, Exchange, or Clearing agreement counterparty transaction/fair value statements dated as of the end of this call report period. Note that the net fair values of the Options reported in this Section (Section 5, 1.b.) will not agree with the amounts reported for Options in the other Sections of Schedule D since those values reflect the gain(loss) on the Option and not the current fair value.

**Column 1**

Report the net fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 2**

Similar to Column #1 above report the net fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 3**

Similar to above report the fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 4**

Similar to above report the fair value for a specific counterparty agreement. The counterparty name is not required. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

**Total Column**

Report the sum of Columns 1-4 for each row.



### **1.b. Interest Rate Options**

Report the net fair value of Option transactions outstanding as of the end of this call report period, grouped by each contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

### **1.c. Treasury Futures**

Report the net fair value gain(loss) of Treasury Futures transactions outstanding as of the end of this call report period, grouped by each contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation margin or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

### **1.d. Other**

Report the net fair value gain(loss) of Other transactions (inclusive of interest accruals if applicable), outstanding as of the end of this call report period, grouped by the contracted collateral or clearing agreement of each counterparty or exchange. Note: If the reporter has more agreements than the columns provided on the call report, then group and report the agreements by Bilateral versus Exchange/Clearing types. Amounts should be before any variation margin or initial margin paid/received or other respective collateral. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

### **1.e. Total**

Sum of the total fair value gain (loss) for each Bilateral, Exchange or Clearing agreement. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 1.a.)

## **2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty**

### **2.a. Cash**

Report the cash collateral paid to or received from the counterparty for cumulative variation margin for each Bilateral, Exchange, or Clearing agreement, grouped by each agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column.

Report the collateral amounts at fair value in accordance with the Bilateral, Exchange or Clearing agreements dated as of the end of this call report period. Record collateral pledged/paid as a *positive* value and collateral or payments received as a *negative* value.

### **Column 1**

Report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 2**

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 3**

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 4**

Similar to above report the Variation Margin exchanged for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

**Total Column**

Report the sum of Columns 1-4 for each row.

**2.b. U.S. Treasury Securities**

Report the U.S. Treasury Securities collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

**2.c. U.S. Government Agency Debt**

Report the U.S. Government Agency Debt collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

**2.d. U.S. Government Agency Securities (MBS)**

Report the U.S. Government Agency Securities (Mortgage-Backed Securities) collateral pledged to or received from the counterparty for cumulative variation margin only for each Bilateral, Exchange, or Clearing agreement, grouped by agreement. This means the derivative transactions reported in Item 1. under a specific Bilateral, Exchange, or Clearing agreement and the collateral posted to (from) the counterparty as listed in Items 2.a-e. under the same agreement are listed in the same column. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

## **2.e. Total**

Sum the total variation margin paid to or received from for each Bilateral, Exchange or Clearing agreement. (See Column Information for Section 5 – Counterparty Exposure for Derivative Transactions, Line Item 2.a.)

## **3. Net Credit Exposure from Derivatives**

Net Credit Exposure from Derivatives is the net of the total derivatives net fair value as reported in Item 1.a-e. and the total fair value of the variation margin paid/pledged and received as variation margin.

### **Column 1**

Report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

### **Column 2**

Similar to above report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

### **Column 3**

Similar to above report the Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

### **Column 4**

Similar to above report Net of Section 1 and 2 for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

### **Total**

Sum of Net Credit Exposure from Derivatives for all Bilateral, Exchange or Clearing Agreements.

## **4. Fair Value of Collateral Posted as Initial Margin**

Report the fair value of collateral associated with cumulative Initial Margin posted under each agreement column. This will not be the margin associated with variation margin or margin associated with payments received or paid for changes in the contract value.

### **Column 1**

Report the fair value of collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

### **Column 2**

Similar to above report the fair value of collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 3**

Similar to above report the fair value of a collateral associated with cumulative Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement.

**Column 4**

Similar to above report the fair value of a collateral associated with Initial Margin posted for a specific counterparty agreement. This could be a specific Clearing Agreement, Bilateral Agreement or Exchange Agreement. For those derivative transactions in a product category that are not supported by a collateral or clearing agreement, group and report those transactions in Column 4 and indicate (No Collateral).

**Total**

Sum the total initial margin posted for all Bilateral, Exchange or Clearing Agreements.

**SCHEDULE E – BANK SECRECY ACT/ ANTI-MONEY LAUNDERING**  
**INFORMATION**  
**(NCUA FORM 5300 - PAGE 25)**

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 a 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 are excluded from the definition of a prepaid program under 31 CFR 1010.100(ff)(4)(iii). These are arrangements that: 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 covered as a prepaid program under the regulation.

**1. Total Money Services Businesses**

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 a 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**

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

**3. Check Cashers**

Report the number of MSB accounts providing check cashing services.

**4. Monetary Instruments**

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

**5. Money Transmitters**

Report the number of MSB accounts providing money transmission services.

**6. Provider of Prepaid Access**

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

**7. Seller of Prepaid Access**

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

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
002	Amount of Leases Receivable	2
003	Loans Held for Sale	1
007	Land and Building	2
008	Other Fixed Assets	2
009	Total Other Assets	2
009A	Accrued Interest on Loans	2
009B	Accrued Interest on Investments	2
009C	All Other Assets	2
009D	Total Intangible Assets	2
009D1	Identifiable Intangible Assets	2
009D2	Goodwill	2
009E	Non-Trading Derivative Assets, net	2
010	TOTAL ASSETS	2
010	TOTAL ASSETS	11
010	TOTAL ASSETS	12
010A	Average of Daily Assets over the calendar quarter	11
010B	Average of the three month-end balances over the calendar quarter	11
010C	The average of the current and three preceding calendar quarter-end balances	11
011A	Other Notes, Promissory Notes and Interest Payable < 1 Year	3
011B1	Other Notes, Promissory Notes and Interest Payable 1 - 3 Years	3
011B2	Other Notes, Promissory Notes and Interest Payable > 3 Years	3
011C	Total Other Notes, Promissory Notes and Interest Payable	3
013	Total Shares	3
013A	Total Shares < 1 Year	3
013B1	Total Shares 1 - 3 Years	3
013B2	Total Shares > 3 Years	3
014	TOTAL LIABILITIES, SHARES, AND EQUITY	4
018	Total Shares and Deposits	3
018A	Total Shares and Deposits < 1 Year	3
018B1	Total Shares and Deposits 1 - 3 Years	3
018B2	Total Shares and Deposits > 3 Years	3
020A	Total number of Delinquent Loans 30 to 59 Days	7
020B	Total Delinquent Loans 30 to 59 Days	7
020C	Amount of All Other Non-Real Estate Loans 30 to 59 days delinquent	7
020C1	Amount of New Vehicle Loans Delinquent 30 to 59 days	7
020C2	Amount of Used Vehicle Loans Delinquent 30 to 59 days	7
020D	Leases Receivable delinquent 30 to 59 days	7
020E	Indirect Lending Delinquency 30 to 59 days	8
020F	Participation Loans Delinquent 30 to 59 days	8
020G1	Amount of Member Business Loans Secured by Real Estate Delinquent 30 to 59 days	8
020G2	Amount of Member Business Loans NOT Secured by Real Estate Delinquent 30 to 59 days	8
020H	Delinquent Agricultural Loans 30 to 59 days	8
020I	Amount of Interest Only and Payment Option 1st Mortgage Loans - 30 to 59 days delinquent	8
020M	Amount of Interest Only & Payment Option Other RE/LOCs Loans- 30 to 59 days delinquent	8
020N	Amount of Residential Construction- excluding Business Purposes & Development- 30 to 59 days delinquent	8
020P1	Amount of Nonmember Business Secured By Real Estate Delinquent 30 to 59 days	8
020P2	Amount of Nonmember Business NOT Secured By Real Estate Delinquent 30 to 59 Days	8
020Q	Amount of Business Construction & Development Loans- 30 to 59 days delinquent	8
020T	Amount of Non-Federally Guaranteed Student Loans - 30 to 59 days	7
020U	Amount of TDR Loans secured by First Mortgages 30 to 59 days delinquent	8
020V	Amount of TDR Loans secured by Other RE/LOCs 30 to 59 days delinquent	8
020W	Amount of TDR RE Loans also reported as business loans 30 to 59 days delinquent	8

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
020X	Amount of TDR Consumer Loans not secured by real estate 30 to 59 days delinquent	8
020Y	Amount of TDR Business Loans not secured by real estate 30 to 59 days delinquent	8
021A	Total number of Delinquent Loans 60 to 179 Days	7
021B	Total Delinquent Loans 60 to 179 Days	7
021C	Amount of all Other Non-Real Estate Loans 60 to 179 days delinquent	7
021C1	Amount of New Vehicle Loans Delinquent 60 to 179 days	7
021C2	Amount of Used Vehicle Loans Delinquent 60 to 179 days	7
021D	Leases Receivable delinquent 60 to 179 days	7
021E	Indirect Lending Delinquency 60 to 179 days	8
021F	Participation Loans Delinquent 60 to 179 days	8
021G1	Amount of Member Business Loans Secured by Real Estate Delinquent 60 to 179 Days	8
021G2	Amount of Member Business Loans NOT Secured by Real Estate Delinquent 60 to 179 days	8
021H	Delinquent Agricultural Loans 60 to 179 days	8
021I	Amount of Interest Only and Payment Option 1st Mortgage loans 60 to 179 days delinquent	8
021M	Amount of Interest Only & Payment Option Other RE/LOCs Loans- 60 to 179 days delinquent	8
021N	Amount of Residential Construction- excluding Business Purposes- 60 to 179 days delinquent	8
021P1	Amount of Nonmember Business Secured By Real Estate Delinquent 60 to 179 days	8
021P2	Amount of Nonmember Business NOT Secured By Real Estate Delinquent 60 to 179 days	8
021Q	Amount of Business Construction & Development Loans- 60 to 179 days delinquent	8
021T	Amount of Non-Federally Guaranteed Student Loans - 60 to 179 days	7
021U	Amount of TDR Loans secured by First Mortgages 60 to 179 days delinquent	8
021V	Amount of TDR Loans secured by Other RE/LOCs 60 to 179 days delinquent	8
021W	Amount of TDR RE Loans also reported as business loans 60 to 179 days delinquent	8
021X	Amount of TDR Consumer Loans not secured by real estate 60 to 179 days delinquent	8
021Y	Amount of TDR Business Loans not secured by real estate 60 to 179 days delinquent	8
022A	Total number of Delinquent Loans 180 to 359 Days	7
022B	Total Delinquent Loans 180 to 359 Days	7
022C	Amount of All Other Non-Real Estate Loans 180 to 359 days delinquent	7
022C1	Amount of New Vehicle Loans Delinquent 180 to 359 days	7
022C2	Amount of Used Vehicle Loans Delinquent 180 to 359 days	7
022D	Leases Receivable delinquent 180 to 359 days	7
022E	Indirect Lending Delinquency 180 to 359 days	8
022F	Participation Loans Delinquent 180 to 359 days	8
022G1	Amount of Member Business Loans Secured by Real Estate Delinquent 180 to 359 days	8
022G2	Amount of Member Business Loans NOT Secured by Real Estate Delinquent 180 to 359 days	8
022H	Delinquent Agricultural Loans 180 to 359 days	8
022I	Amount of Interest Only and Payment Option 1st Mortgage Loans - 180 to 359 days delinquent	8
022M	Amount of Interest Only & Payment Option Other RE/LOCs Loans- 180 to 359 days delinquent	8
022N	Amount of Residential Construction- excluding Business Purposes- 180 to 359 days delinquent	8
022P1	Amount of Nonmember Business Secured By Real Estate Delinquent 180 to 359 days	8
022P2	Amount of Nonmember Business NOT Secured By Real Estate Delinquent 180 to 359 days	8
022Q	Amount of Business Construction & Development Loans- 180 to 359 days delinquent	8
022T	Amount of Non-Federally Guaranteed Student Loans - 180 to 359 days	7
022U	Amount of TDR Loans secured by First Mortgages 180 to 359 days delinquent	8



NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
022V	Amount of TDR Loans secured by Other RE/LOCs 180 to 359 days delinquent	8
022W	Amount of TDR RE Loans also reported as business loans 180 to 359 days delinquent	8
022X	Amount of TDR Consumer Loans not secured by real estate 180 to 359 days delinquent	8
022Y	Amount of TDR Business Loans not secured by real estate 180 to 359 days delinquent	8
023A	Total number of Delinquent Loans >= 360 Days	7
023B	Total Delinquent Loans >= 360 Days	7
023C	Amount of All Other Non-Real Estate Loans 360 days and over	7
023C1	Amount of New Vehicle Loans Delinquent >=360 days	7
023C2	Amount of Used Vehicle Loans Delinquent >=360 days	7
023D	Leases Receivable delinquent 360 days and over	7
023E	Indirect Lending Delinquency 360 days and over	8
023F	Participation Loans Delinquent 360 days and over	8
023G1	Amount of Member Business Loans Secured by Real Estate Delinquent >=360 days	8
023G2	Amount of Member Business Loans NOT Secured by Real Estate Delinquent >=360 days	8
023H	Delinquent Agricultural Loans 360 days and over	8
023I	Amount of Interest Only and Payment Option 1st Mortgage Loans - 360 days and over delinquent	8
023M	Amount of Interest Only & Payment Option Other RE/LOCs Loans 360 days and over delinquent	8
023N	Amount of Residential Construction - excluding Business Purposes- 360 days and over delinquent	8
023P1	Amount of Nonmember Business Secured By Real Estate Delinquent >=360 days	8
023P2	Amount of Nonmember Business NOT Secured By Real Estate Delinquent >=360 days	8
023Q	Amount of Business Construction & Development Loans- 360 days and over delinquent	8
023T	Amount of Non-Federally Guaranteed Student Loans - 360 days and over	7
023U	Amount of TDR Loans secured by First Mortgages 360 days and over delinquent	8
023V	Amount of TDR Loans secured by Other RE/LOCs 360 days and over delinquent	8
023W	Amount of TDR RE Loans also reported as business loans 360 days and over delinquent	8
023X	Amount of TDR Consumer Loans not secured by real estate 360 days and over delinquent	8
023Y	Amount of TDR Business Loans not secured by real estate 360 days and over delinquent	8
024A	Number of Unsecured Credit Card loans 30 to 59 days delinquent	7
024B	Unsecured Credit Card Loans 30 to 59 days	7
025A	Total number of Loans and Leases	2
025B	Total Amount of Loans and Leases	2
026A	Number of Unsecured Credit Card loans 60 to 179 days delinquent	7
026B	Unsecured Credit Card Loans 60 to 179 days	7
027A	Number of Unsecured Credit Card loans 180 to 359 days delinquent	7
027B	Unsecured Credit Card Loans 180 to 359 days	7
028A	Number of Unsecured Credit Card loans 360 days and over delinquent	7
028B	Unsecured Credit Card Loans 360 days and over	7
029A	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 30 to 59 days delinquent	7
029B	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 60 to 179 days delinquent	7
029C	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 180 to 359 days delinquent	7
029D	Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 360 days and over delinquent	7
029E	Total number of Reportable Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) delinquent loans	7

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Account Code	Account Description	Page
030A	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 30 to 59 days delinquent	7
030B	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 60 to 179 days delinquent	7
030C	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 180 to 359 days delinquent	7
030D	Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 360 days and over delinquent	7
030E	Total number of Reportable Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) delinquent loans	7
031A	Number of Loans Granted Year-to-Date	2
031B	Amount of Loans Granted Year-to-Date	2
031C	Number of Short-Term, Small Amount Loans (STS) Granted Year-to-Date (FCU Only)	2
031D	Amount of Short-Term, Small Amount Loans (STS) Granted Year-to-Date (FCU Only)	2
032A	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 30 to 59 days delinquent	7
032B	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 60 to 179 days delinquent	7
032C	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 180 to 359 days delinquent	7
032D	Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 360 days and over delinquent	7
032E	Total number of Reportable Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon delinquent loans	7
033A	Number of Other RE Loans/Line of Credit Adjustable Rate loans 30 to 59 days delinquent	7
033B	Number of Other RE Loans/Line of Credit Adjustable Rate loans 60 to 179 days delinquent	7
033C	Number of Other RE Loans/Line of Credit Adjustable Rate loans 180 to 359 days delinquent	7
033D	Number of Other RE Loans/Line of Credit Adjustable Rate loans 360 days and over delinquent	7
033E	Total number of Reportable Other RE Loans/Line of Credit Adjustable Rate delinquent loans	7
034A	Number of Leases Receivable loans 30 to 59 days delinquent	7
034B	Number of Leases Receivable loans 60 to 179 days delinquent	7
034C	Number of Leases Receivable loans 180 to 359 days delinquent	7
034D	Number of Leases Receivable loans 360 days and over delinquent	7
034E	Total number of Reportable Leases Receivable delinquent loans	7
035A	Number of all other loans 30 to 59 days delinquent	7
035A1	Number of New Vehicle Loans Delinquent 30 to 59 days	7
035A2	Number of Used Vehicle Loans Delinquent 30 to 59 days	7
035B	Number of all other loans 60 to 179 days delinquent	7
035B1	Number of New Vehicle Loans Delinquent 60 to 179 days	7
035B2	Number of New Vehicle Loans Delinquent 60 to 179 days	7
035C	Number of all other loans 180 to 359 days delinquent	7
035C1	Number of New Vehicle Loans Delinquent 180 to 359 days	7
035C2	Number of Used Vehicle Loans Delinquent 180 to 359 days	7
035D	Number of all other loans 360 days and over delinquent	7
035D1	Number of New Vehicle Loans Delinquent >=360 days	7
035D2	Number of Used Vehicle Loans Delinquent >=360 days	7
035E	Total number of all other delinquent loans	7
035E1	Number of Reportable Delinquent New Vehicle Loans	7
035E2	Number of Reportable Delinquent Used Vehicle Loans	7
036A	Number of indirect loans 30 to 59 days delinquent	8
036B	Number of indirect loans 60 to 179 days delinquent	8

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Account Code	Account Description	Page
036C	Number of indirect loans 180 to 359 days delinquent	8
036D	Number of indirect loans 360 days and over delinquent	8
036E	Total number of indirect delinquent loans	8
037A	Number of Participation loans 30 to 59 days delinquent	8
037B	Number of Participation loans 60 to 179 days delinquent	8
037C	Number of Participation loans 180 to 359 days delinquent	8
037D	Number of Participation loans 360 days and over delinquent	8
037E	Total number of Participation delinquent loans	8
038A	Number of Interest Only and Payment Option 1st Mortgage loans 30 to 59 days delinquent	8
038B	Number of Interest Only and Payment Option 1st Mortgage loans 60 to 179 days delinquent	8
038C	Number of Interest Only and Payment Option 1st Mortgage loans 180 to 359 days delinquent	8
038D	Number of Interest Only and Payment Option 1st Mortgage loans 360 days and over delinquent	8
038E	Total number of Interest Only and Payment Option 1st Mortgage delinquent loans	8
039A	Number of Interest Only and Payment Option Other RE/LOCs loans 30 to 59 days delinquent	8
039B	Number of Interest Only and Payment Option Other RE/LOCs loans 60 to 179 days delinquent	8
039C	Number of Interest Only and Payment Option Other RE/LOCs loans 180 to 359 days delinquent	8
039D	Number of Interest Only and Payment Option Other RE/LOCs loans 360 days and over delinquent	8
039E	Total number of Interest Only and Payment Option Other RE/LOCs delinquent loans	8
040A	Number of Residential Construction - excluding business purpose loans 30 to 59 days delinquent	8
040B	Number of Residential Construction - excluding business purpose loans 60 to 179 days delinquent	8
040C	Number of Residential Construction - excluding business purpose loans 180 to 359 days delinquent	8
040D	Number of Residential Construction - excluding business purpose loans 360 days and over delinquent	8
040E	Total number of Residential Construction - excluding business purpose delinquent loans	8
041A	Total number of Delinquent Loans	7
041B	Total Reportable Delinquent Loans	7
041C	Amount of All Other Delinquent Loans	7
041C1	Amount of Reportable Delinquent New Vehicle Loans	7
041C2	Amount of Reportable Delinquent Used Vehicle Loans	7
041D	Total Reportable Delinquency Leases Receivable	7
041E	Total Reportable Indirect Lending Delinquency	8
041F	Total Reportable Delinquent Participation Loans	8
041G1	Amount of Reportable Delinquent Member Business Loans Secured by Real Estate	8
041G2	Amount of Reportable Delinquent Member Business Loans NOT Secured by Real Estate	8
041H	Total Reportable Delinquent Agricultural Loans	8
041I	Amount of Delinquent Interest Only and Payment Option 1st Mortgage Loans	8
041M	Amount of Interest Only & Payment Option Other RE/LOCs Loans- Total Reportable Delinquency	8
041N	Amount of Residential Construction- excluding Business Purposes- Total Reportable Delinquency	8
041P1	Amount of Nonmember Business Secured By Real Estate Delinquent 30 to 59 days	8
041P2	Amount of Reportable Delinquent Nonmember Business NOT Secured By Real Estate	8
041Q	Amount of Business Construction & Development Loans- Total Reportable Delinquency	8
041T	Total Amount of Reportable Delinquency Non-Federally Guaranteed Student Loans	7

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Account Code	Account Description	Page
041U	Amount of Total Reportable Delinquent TDR Loans secured by First Mortgages	8
041V	Amount of Total Reportable Delinquent TDR Loans secured by Other RE/LOCs	8
041W	Amount of Total Reportable Delinquent TDR RE Loans also reported as business	8
041X	Amount of Total Reportable Delinquent TDR Consumer Loans not secured by real estate	8
041Y	Amount of Total Reportable Delinquent TDR Business Loans not secured by real estate	8
042A	Total Amount of Agricultural Related Loans Outstanding	15
042A1	NMBLB of member business loans Secured by Farmland	15
042A2	NMBLB of member business loans to finance agricultural production and other loans to farmers	15
042A3	NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland	15
042A4	NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers	15
043A1	Number of Member Business Loans Secured by Real Estate Delinquent 30 to 59 days	8
043A2	Number of Member Business Loans NOT Secured by Real Estate Delinquent 30 to 59 days	8
043B1	Number of Member Business Loans Secured by Real Estate Delinquent 60 to 179 Days	8
043B2	Number of Member Business Loans NOT Secured by Real Estate Delinquent 60 to 179 Days	8
043C1	Number of Member Business Loans Secured by Real Estate Delinquent 180 to 359 Days	8
043C2	Number of Member Business Loans NOT Secured by Real Estate Delinquent 180 to 359 Days	8
043D1	Number of Member Business Loans Secured by Real Estate Delinquent >=360 days	8
043D2	Number of Member Business Loans NOT Secured by Real Estate Delinquent >=360 days	8
043E1	Number of Reportable Delinquent Member Business Loans Secured by Real Estate	8
043E2	Number of Reportable Delinquent Member Business Loans NOT Secured by Real Estate	8
044A	Number of Agricultural loans 30 to 59 days delinquent	8
044B	Number of Agricultural loans 60 to 179 days delinquent	8
044C	Number of Agricultural loans 180 to 359 days delinquent	8
044D	Number of Agricultural loans 360 days and over delinquent	8
044E	Total number of Agricultural delinquent loans	8
045A	Total number of Reportable Unsecured Credit Card delinquent loans	7
045B	Total Reportable Delinquency Unsecured Credit Card Loans	7
046A1	Number of Nonmember Business Secured By Real Estate Delinquent 30 to 59 days	8
046A2	Number of Nonmember Business NOT Secured By Real Estate Delinquent 30 to 59 days	8
046B1	Number of Nonmember Business Secured By Real Estate Delinquent 60 to 179 days	8
046B2	Number of Nonmember Business NOT Secured By Real Estate Delinquent 60 to 179 Days	8
046C1	Number of Nonmember Business Secured By Real Estate Delinquent 180 to 359 days	8
046C2	Number of Nonmember Business NOT Secured By Real Estate Delinquent 180 to 359 days	8
046D1	Number of Nonmember Business Secured By Real Estate Delinquent >=360 days	8
046D2	Number of Nonmember Business NOT Secured By Real Estate Delinquent >=360 days	8
046E1	Number of Reportable Delinquent Nonmember Business Secured By Real Estate	8
046E2	Number of Reportable Delinquent Nonmember Business NOT Secured By Real Estate	8

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
047A	Number of Business Construction & Development Loans 30 to 59 days delinquent	8
047B	Number of Business Construction & Development Loans 60 to 179 days delinquent	8
047C	Number of Business Construction & Development Loans 180 to 359 days delinquent	8
047D	Number of Business Construction & Development Loans 360 days and over delinquent	8
047E	Total number of Business Construction & Development delinquent loans	8
053A	Number of Non-Federally Guaranteed Student Loans - 30 to 59 days delinquent	7
053B	Number of Non-Federally Guaranteed Student Loans - 60 to 179 days delinquent	7
053C	Number of Non-Federally Guaranteed Student Loans - 180 to 359 days delinquent	7
053D	Number of Non-Federally Guaranteed Student Loans - 360 days and over delinquent	7
053E	Total number of reportable Non-Federally Guaranteed Student Loans delinquent	7
054A	Number of TDR Loans secured by First Mortgages 30 to 59 days delinquent	8
054B	Number of TDR Loans secured by First Mortgages 60 to 179 days delinquent	8
054C	Number of TDR Loans secured by First Mortgages 180 to 359 days delinquent	8
054D	Number of TDR Loans secured by First Mortgages 360 days and over delinquent	8
054E	Number of Total Reportable Delinquent TDR Loans secured by First Mortgages	8
055A	Number of TDR Loans secured by Other RE/LOCs 30 to 59 days delinquent	8
055B	Number of TDR Loans secured by Other RE/LOCs 60 to 179 days delinquent	8
055C	Number of TDR Loans secured by Other RE/LOCs 180 to 359 days delinquent	8
055D	Number of TDR Loans secured by Other RE/LOCs 360 days and over delinquent	8
055E	Number of Total Reportable Delinquent TDR Loans secured by Other RE/LOCs	8
056A	Number of TDR RE Loans also reported as business loans 30 to 59 days delinquent	8
056B	Number of TDR RE Loans also reported as business loans 60 to 179 days delinquent	8
056C	Number of TDR RE Loans also reported as business loans 180 to 359 days delinquent	8
056D	Number of TDR RE Loans also reported as business loans 360 days and over delinquent	8
056E	Number of Total Reportable Delinquent TDR RE Loans also reported as business loans	8
057A	Number of TDR Consumer Loans not secured by real estate 30 to 59 days delinquent	8
057B	Number of TDR Consumer Loans not secured by real estate 60 to 179 days delinquent	8
057C	Number of TDR Consumer Loans not secured by real estate 180 to 359 days delinquent	8
057D	Number of TDR Consumer Loans not secured by real estate 360 days and over delinquent	8
057E	Number of Total Reportable Delinquent TDR Consumer Loans not secured by real estate	8
058A	Borrowing Repurchase Transactions < 1 Year	3
058B1	Borrowing Repurchase Transactions 1 - 3 Years	3
058B2	Borrowing Repurchase Transactions > 3 Years	3
058C	Total Borrowing Repurchase Transactions	3
059A	Number of TDR Business Loans not secured by real estate 30 to 59 days delinquent	8
059B	Number of TDR Business Loans not secured by real estate 60 to 179 days delinquent	8
059C	Number of TDR Business Loans not secured by real estate 180 to 359 days delinquent	8
059D	Number of TDR Business Loans not secured by real estate 360 days and over delinquent	8
059E	Number of Total Reportable Delinquent TDR Business Loans not secured by real estate	8
060A	Number of Loans Held for Sale Delinquent 30 to 59 days	8
060B	Number of Loans Held for Sale Delinquent 60 to 179 days	8
060C	Number of Loans Held for Sale Delinquent 180 to 359 days	8
060D	Number of Loans Held for Sale Delinquent >=360 days	8
060E	Number of Reportable Delinquent Loans Held for Sale	8
065A1	Uninsured IRA/Keogh Member Shares and Deposits over \$250,000	4
065A3	Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans over \$250,000	4

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Account Code	Account Description	Page
065A4	Total Uninsured Member Shares and Deposits over \$250,000	4
065B1	Uninsured Employee Benefit Member Shares and Deposits over \$250,000	4
065C1	Uninsured Member 529 Plan Deposits over \$250,000	4
065D1	Uninsured Member Accts Held by Government Depositors over \$250,000	4
065E1	Other Uninsured Member Shares and Deposits over \$250,000	4
067A1	Uninsured Nonmember Employee Benefit Shares and Deposits over \$250,000	4
067A2	Total Uninsured Nonmember Shares and Deposits over \$250,000	4
067B1	Uninsured Nonmember Accts Held by Government Depositors over \$250,000	4
067C1	Other Uninsured Nonmember Shares and Deposits over \$250,000	4
068A	Total Uninsured Shares and Deposits over \$250,000	4
069A	Total Insured Shares and Deposits under HR 1424	4
071F	Amount of Loans Held for Sale Delinquent 30 to 59 days	8
071G	Amount of Loans Held for Sale Delinquent 60 to 179 Days	8
071H	Amount of Loans Held for Sale Delinquent 180 to 359 days	8
071I	Amount of Loans Held for Sale Delinquent >=360 days	8
071J	Amount of Reportable Delinquent Loans Held for Sale	8
081	Number of Member with loans who have filed for Chapter 7 bankruptcy YTD	9
082	Number of Member with loans who have filed for Chapter 13 bankruptcy YTD	9
083	Number of current members	6
084	Number of potential members	6
088	Number of Member with loans who have filed for Chapter 11 & 12 bankruptcy YTD	9
089A	Number of Short-Term, Small Amount (STS) Loans 30 to 59 days delinquent	7
089B	Short-Term, Small Amount Loans (STS) 30 to 59 days delinquent	7
090A	Total number of member business loans granted or purchased YTD	15
090B	Total number of purchased business loans or participation interests to nonmembers granted or purchased YTD	15
090C1	Number of Unsecured Business Loans granted or purchased YTD	15
090C2	Number of Unsecured Revolving Lines of Credit granted for Business Purposes granted or purchased YTD	15
090C3	Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured business loans	15
090C4	Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured revolving lines of credit granted for business purposes	15
090G	Number of Secured by Non-Farm Residential Property member business loans granted or purchased YTD	15
090G1	Number of purchased business loans or participation interests to nonmembers purchased YTD non-farm residential property	15
090H	Number of Secured by Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD	15
090H1	Number of purchased business loans or participation interests to nonmembers purchased YTD secured by owner occupied non-farm, non- residential property	15
090J	Number of Secured by Non-Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD	15
090J1	Number of purchased business loans or participation interests to nonmembers purchased YTD secured by non-owner occupied non-farm, non- residential	15
090K	Number of real estate secured member business loans granted or purchased YTD	15
090K1	Number of purchased YTD purchased real estate secured business loans or participation interests to nonmembers	15
090L	Number of Commercial and industrial loans granted or purchased YTD	15
090L1	Number of purchased business loans or participation interests to nonmembers purchased YTD commercial and industrial loans	15
099A1	Number of Secured by Farmland member business loans granted or purchased YTD	15
099A2	Number of Loans to finance agricultural production and other loans to farmers outstanding	15
099A3	Number of purchased business loans or participation interests to nonmembers purchased YTD farmland to nonmembers	15
099A4	Number of purchased business loans or participation interests to nonmembers purchased YTD to finance agricultural production and other loans to farmers	15

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Account Code	Account Description	Page
110	Interest on Loans	5
115	Total Interest Income	5
116	Net Interest Income after Provision for Loan and Lease Expense	5
117	Total Non-Interest Income	5
119	(Less) Interest Refunded	5
120	Income from Investments (Including Interest and Dividends)	5
124	Trading Profits and Losses (Realized and unrealized Gains/Losses)	5
127A	Number of Short-Term, Small Amount (STS) Loans 60 to 179 days delinquent	7
127B	Short-Term, Small Amount Loans (STS) 60 to 179 days delinquent	7
128A	Number of Short-Term, Small Amount (STS) Loans 180 to 359 days delinquent	7
128B	Short-Term, Small Amount Loans (STS) 180 to 359 days delinquent	7
129A	Number of Short-Term, Small Amount (STS) Loans greater than 360 days and over delinquent	7
129B	Short-Term, Small Amount Loans (STS) 360 days and over delinquent	7
130A	Total Number of Reportable Short-Term, Small Amount Delinquent Loans	7
130B	Total Reportable Short-Term, Small Amount Delinquent Loans	7
131	Fee Income	5
136	Short-Term, Small Amount Loans YTD Charge Offs	9
137	Short-Term, Small Amount Loans YTD Recoveries	9
143A	Number of construction and development loans meeting the requirements of 723.3(a)	15
143A1	Number of construction and development member business loans	15
143A2	Number of purchased business loans or participation interests to nonmembers secured by construction and development property	15
143B	NMBLB of construction and development loans meeting the requirements of 723.3(a)	15
143B1	NMBLB of construction and development member business loans	15
143B2	NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property	15
143C1	Number of construction and development member business loans granted or purchased YTD	15
143C2	Number of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD	15
143D1	NMBLB of construction and development member business loans granted or purchased YTD	15
143D2	NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD	15
210	Total Employee Compensation and Benefits	5
230	Travel and Conference Expense	5
250	Office Occupancy Expense	5
260	Office Operations Expense	5
270	Educational and Promotional Expenses	5
280	Loan Servicing Expense	5
290	Professional and Outside Services	5
300	Provision for Loan & Lease Losses	5
310	Member Insurance	5
310A	Other Member Insurance Expense	5
311	Temporary Corporate CU Stabilization	5
311A	NCUSIF Premium Expense	5
320	Operating Fees (Examination and/or supervision fees)	5
340	Interest on Borrowed Money	5
350	Total Interest Expense	5
360	Miscellaneous Operating Expenses	5
370	Amount of Used Vehicle Loans	2
380	Dividends on Shares	5
381	Interest on Deposits (State Credit Union Only)	5
385	Amount of New Vehicle Loans	2
386	Amount of Total Other RE Loans/Lines of Credit	2
393	Transfer to Regular Reserves	5

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Account Code	Account Description	Page
396	Amount of Unsecured Credit Card Loans	2
397	Amount of All Other Unsecured Loans/Lines of Credit	2
397A	Amount of Short-Term, Small Amount Loans (STS) (FCU Only)	2
400	Loans and participation interests qualifying for RBNW	12
400A	Total NMBLB of member business loans	15
400B	Total NMBLB of nonmember business loans	15
400C	Amount of unsecured business loans outstanding meeting the requirements of 723.7(c) - (d)	15
400C1	NMBLB of Unsecured Member Business Loans	15
400C2	NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes	15
400C3	NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers	15
400C4	NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers	15
400D	Amount of purchased business loans or participation interests to members outstanding	15
400F	Amount of Small Business Administration Loans Outstanding	15
400G	NMBLB of member business loans Secured by Non-Farm Residential Property	15
400G1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property	15
400H	NMBLB of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
400H1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
400J	NMBLB of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
400J1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
400L	NMBLB of Commercial and Industrial member business loans	15
400L1	NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers	15
400T	NMBLB of total business loans	15
400	Loans and participation interests qualifying for RBNW	15
420	Gain (Loss) on Investments	5
420A	Total Other-Than-Temporary Impairment (OTTI) Losses	5
420B	Less: Portion OTTI Losses in Other Comprehensive Income	5
420C	OTTI Losses Recognized in Earnings (Include in Line 14)	5
420D	Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 14)	5
421	Gain (Loss) on Non-Trading Derivatives	5
430	Gain (Loss) on Disposition of Fixed Assets	5
431	Gain from Bargain Purchase (Merger)	5
440	Other Non-operating Income (Expense)	5
451	Number of Share Certificates	3
452	Number of Share Drafts	3
453	Number of IRA/KEOGH Accounts	3
454	Number of Regular Share Accounts	3
455	Number of All Other Shares	3
457	Number of Non-Member Deposits	3
458	Number of Money Market Shares Accounts	3
460	Total Shares and Deposits, Number	3
463A1	NMBLB of member business loans Secured by Farmland granted or purchased YTD	15
463A2	NMBLB of member business loans to finance agricultural production and other loans to farmers granted or purchased YTD	15
463A3	NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland purchased YTD	15



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Account Code	Account Description	Page
463A4	NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers purchased YTD	15
475A	Total NMBLB of member business loans granted or purchased YTD	15
475B	Total NMBLB of nonmember business loans purchased YTD	15
475C1	NMBLB of Unsecured Member Business Loans granted or purchased YTD	15
475C2	NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes granted or purchased YTD	15
475C3	NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers purchased YTD	15
475C4	NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers purchased YTD	15
475G	NMBLB of member business loans Secured by Non-Farm Residential Property granted or purchased YTD	15
475G1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property purchased YTD	15
475H	NMBLB of member business loans Secured by Owner Occupied Non-farm, Non-Residential Property granted or purchased YTD	15
475H1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property purchased YTD	15
475J	NMBLB of member business loans Secured by Non-Owner Occupied Non-Farm, Non-Residential Property granted or purchased YTD	15
475J1	NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property purchased YTD	15
475K	Total NMBLB of real estate secured member business loans granted or purchased YTD	15
475K1	Total NMBLB of real estate secured business loans to nonmembers purchased YTD	15
475L	NMBLB of Commercial and Industrial member business loans granted or purchased YTD	15
475L1	NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers purchased YTD	15
521	Interest rate of Unsecured Credit Card Loans	2
522	Interest Rate of All Other Unsecured Loans/Lines of Cred	2
522A	Interest Rate of Short-Term, Small Amount Loans (STS)	2
523	Interest rate of New Vehicle Loans	2
524	Interest rate of Used Vehicle Loans	2
532	Money Market Shares Dividend Rate	3
547	Share Certificates Dividend Rate	3
548	Total 1st Mortgage Loans YTD Charge Offs	9
549	Total Other Real Estate Loans YTD Charge Offs	9
550	Total YTD Charge Offs	9
550C	Total Amount of All Other Loans Charged Off YTD	9
550C1	Amount of New Vehicle Loans YTD Charge Offs	9
550C2	Amount of Used Vehicle Loans YTD Charge Offs	9
550D	Leases Receivable YTD Charge Offs	9
550E	Indirect Loans YTD Charge Offs	9
550F	Participation Loans YTD Charge Offs	9
550G1	Amount of Member Business Loans Secured by Real Estate YTD Charge Offs	9
550G2	Amount of Member Business Loans NOT Secured by Real Estate YTD Charge Offs	9
550H	Agricultural Loans YTD Charge Offs	9
550I	Total Amount of Delinquent Interest Only and Payment Option 1st Mortgage Loans Charged Off Year-to-Date	9
550M	Total Amount of Interest Only & Payment Option Other RE/LOCs Loans- Charged Off Year-to-Date	9
550N	Total Amount of Residential Construction - excluding Business Purposes- Charged Off Year-to-Date	9
550P1	Amount of Nonmember Business Secured By Real Estate YTD Charge Offs	9
550P2	Amount of Nonmember Business NOT Secured By Real Estate YTD Charge Offs	9

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550Q	Total Amount of Business Construction & Development Loans- Charged Off Year-to-Date	9
550T	Non-Federally Guaranteed Student Loans YTD Charge Offs	9
550U	Total Amount of TDR Loans secured by First Mortgages Charged Off YTD	9
550V	Total Amount of TDR Loans secured by Other RE/LOCs Charged Off YTD	9
550W	Total Amount of TDR RE Loans also reported as business loans Charged Off YTD	9
550X	Total Amount of TDR Consumer Loans NOT Secured by Real Estate Charged Off	9
550Y	Total Amount of TDR Business Loans NOT Secured by Real Estate Charged Off YTD	9
551	Total YTD Recoveries	9
551C	Amount of All YTD Recoveries on charged-off all other loans	9
551C1	Amount of New Vehicle Loans YTD Recoveries	9
551C2	Amount of Used Vehicle Loans YTD Recoveries	9
551D	Leases Receivable YTD Recoveries	9
551E	Indirect Loans YTD Recoveries	9
551F	Participation Loans YTD Recoveries	9
551G1	Amount of Member Business Loans Secured by Real Estate YTD Recoveries	9
551G2	Amount of Member Business Loans NOT Secured by Real Estate YTD Recoveries	9
551H	Agricultural Loans YTD Recoveries	9
551I	Total Amount of All Year-to-Date Recoveries on Charged-Off Interest Only and Payment Option 1st Mtg Loans	9
551M	Total Amount of Recoveries on Charged Off Interest Only & Payment Option Other RE/LOCs Loans- Year-to-Date	9
551N	Total Amount of Recoveries on Charged Off Residential Construction - excluding Business Purposes- Year-to-Date	9
551P1	Amount of Nonmember Business Secured By Real Estate YTD Recoveries	9
551P2	Amount of Nonmember Business NOT Secured By Real Estate YTD Recoveries	9
551Q	Total Amount of Recoveries on Charged Off Business Construction & Development Loans-Year-to-Date	9
551T	Non-Federally Guaranteed Student Loans YTD Recoveries	9
551U	Total Amount of TDR Loans secured by First Mortgages Recovered YTD	9
551V	Total Amount of TDR Loans secured by Other RE/LOCs Recovered YTD	9
551W	Total Amount of TDR RE Loans also reported as business loans Recovered YTD	9
551X	Total Amount of TDR Consumer Loans NOT Secured by Real Estate Recovered YTD	9
551Y	Total Amount of TDR Business Loans NOT Secured by Real Estate Recovered YTD	9
552	Regular Shares Dividend Rate	3
553	Share Drafts Dividend Rate	3
554	IRA/KEOGH Accounts Dividend Rate	3
562	Interest rate of Total Other RE Loans/Lines of Credit	2
563	Interest rate of Total 1st Mortgage RE Loans/Lines of Credit	2
564A	Number of full-time (26 hours or more per week) credit union employees	6
564B	Number of Part-Time (25 hours or less per week) credit union employees	6
565	Interest rate of Leases Receivable	2
566B	Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	6
567	Dollar amount of loan with interest rates that exceed 15%	9
568	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%	9
585	All Other Shares Dividend Rate	3
595	Interest rate of Total All Other Loans/Lines of Credit	2
595A	Interest Rate of Non-Federally Guaranteed Student Loans	2
599	Non-Member Deposits Dividend Rate	3
602	Net Income (unless this amount is already included in Undivided Earnings)	4
602	Net Income (unless this amount is already included in Undivided Earnings)	11
607	Total 1st Mortgage Loans YTD Recoveries	9
608	Total Other Real Estate Loans YTD Recoveries	9
612	Number of loans purchased in full from other sources YTD	14
613	Amount of loans purchased in full from other sources YTD	14

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614	Number of Loans Purchased from Other Financial Institutions YTD	14
615	Amount of Loans Purchased from Other Financial Institutions YTD	14
616	Number of Loans, Excluding Real Estate Loans, Sold in Full Year-To-Date	14
616A	Amount of Loans, Excluding Real Estate Loans, Sold in Full Year-To-Date	14
617A	Total Number of Outstanding Indirect Loans	13
617B	Number of Indirect Loans - Point of Sale Arrangement	13
617C	Number of Indirect Loans - Outsourced Lending Relationship	13
618A	Total Amount of Outstanding Indirect Loans	13
618B	Amount of Indirect Loans - Point of Sale Arrangement	13
618C	Amount of Indirect Loans - Outsourced Lending Relationship	13
619A1	Number of Purchased Participation Loans with Recourse Outstanding	14
619A2	Number of Purchased Participation Loans without Recourse Outstanding	14
619A3	Total Number of Purchased Participation Loans Outstanding	14
619B	Total Amount of Purchased Participation Loans Outstanding	14
619B1	Amount of Purchased Participation Loans with Recourse Outstanding	14
619B2	Amount of Purchased Participation Loans without Recourse Outstanding	14
630	Total All Other Shares	3
630A	All Other Shares < 1 Year	3
630B1	All Other Shares 1 - 3 Years	3
630B2	All Other Shares > 3 Years	3
631	Supplemental Share Information - Accounts Held by Member Government Depositors	3
632	Supplemental Share Information - Accounts Held by Non-Member Government Depositors	3
633	Supplemental Share Information - Employee Benefit Member Shares	3
634	Supplemental Share Information - Employee Benefit Non-Member Shares	3
635	Supplemental Share Information - 529 Plan Member Deposits	3
636	Supplemental Share Information - Non-dollar Denominated Deposits	3
637	Supplemental Share Information - Health Savings Accounts	3
638	Supplemental Share Information - Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker shares of less than \$100,000)	3
639	Supplemental Share Information - Dollar Amount of IRA/Keogh Accounts = or > \$100,000	3
641	Supplemental Share Information - Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of an Official Sweep Program	3
643	Business Share Accounts	3
644	Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	3
652A	All other investments in corporate credit unions <= 1 Year	1
652B	All other investments in corporate credit unions > 1 -3 Years	1
652C	Total all other investments in corporate credit unions	1
652C1	All other investments in corporate credit unions > 3 - 5 Years	1
652C2	All other investments in corporate credit unions > 5 - 10 Years	1
652D	All other investments in corporate credit unions > 10 Years	1
657	Total Amount of Regular Share Accounts	3
657A	Amount of Regular Share Accounts < 1 Year	3
658	Other Reserves (Appropriations of Undivided Earnings)	4
658	Other Reserves (Appropriations of Undivided Earnings)	11
658A	Equity Acquired in Merger	4
659	Other Operating Income	5
660A	Net Income (Loss) excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment	5
661A	Net Income (Loss)	5
668	Appropriation for Non-Conforming Investments (SCU Only)	4
668	Appropriation for Non-Conforming Investments (SCU Only)	11
671	Total Non-Interest Expense	5
672A	Loans to and investments in natural person credit unions <= 1 Year	1
672B	Loans to and investments in natural person credit unions >1 - 3 Years	1
672C	Total loans to and investments in natural person credit unions	1

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672C1	Loans to and investments in natural person credit unions > 3 - 5 Years	1
672C2	Loans to and investments in natural person credit unions > 5 - 10 Years	1
672D	Loans to and investments in natural person credit unions > 10 Years	1
680	Unsecured Credit Card Loans YTD Charge Offs	9
681	Unsecured Credit Card Loans YTD Recoveries	9
682	All loans charged off due to bankruptcy YTD	9
690	Total Amount of Purchased Participation Loans Year-to-Date	14
690A	Total Number of Participation Loans Purchased Year-to-Date	14
690A1	Number of Outstanding Loans Purchased with Recourse Year-to-Date	14
690A2	Number of Outstanding Loans Purchased without Recourse Year-to-Date	14
690B1	Amount of Outstanding Loans Purchased from FICU's with Recourse Year-to-Date	14
690B2	Amount of Outstanding Loans Purchased from Other Entities with Recourse Year-to-Date	14
691	Total Amount of Participation Loans Sold and/or Serviced Year-to-Date	14
691A	Total Number of Participation Loans Sold And/Or Serviced Year-to-Date	14
691A1	Number of Participation Loans Sold and/or Serviced to FICU's with Recourse Year-to-Date	14
691A2	Number of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date	14
691B	Number of business loans and participations sold YTD	15
691C	Amount of business loans and participations sold YTD	15
691D	Total Number of Outstanding Participation Loans Sold That Are Retained	14
691D1	Number of Outstanding Participation Loans Sold with Recourse That Are Retained	14
691D2	Number of Outstanding Participation Loans Sold without Recourse That Are Retained	14
691E	Total Amount of Outstanding Participation Loans Sold That Are Retained	14
691E1	Amount of Outstanding Participation Loans Sold with Recourse That Are Retained	14
691E2	Amount of Outstanding Participation Loans Sold without Recourse That Are Retained	14
691F	Total Number of Outstanding Participation Loan Sold And/Or Serviced	14
691F1	Number of Outstanding Participation Loans Sold And/Or Serviced with Recourse	14
691F2	Number of Outstanding Participation Loans Sold And/Or Serviced without Recourse	14
691G	Total Amount of Outstanding Participation Loans Sold And/Or Serviced	14
691G1	Amount of Outstanding Participation Loans Sold And/Or Serviced with Recourse	14
691G2	Amount of Outstanding Participation Loans Sold And/Or Serviced without Recourse	14
691H	Total Number of Outstanding Participation Loans Sold That Are Retained Year-to-Date	14
691H1	Number of Participation Loans Sold with Recourse That Are Retained Year-to-Date	14
691H2	Number of Participation Loans Sold without Recourse That Are Retained Year-to-Date	14
691I	Total Amount of Outstanding Participation Loans Sold That Are Retained Year-to-Date	14
691I1	Amount of Participation Loans Sold with Recourse That Are Retained Year-to-Date	14
691I2	Amount of Participation Loans Sold without Recourse That Are Retained Year-to-Date	14
691J1	Amount of Participation Loans Sold And/Or Serviced to FICU's with Recourse Year-to-Date	14
691J2	Amount of Participation Loans Sold And/Or Serviced to FICUs without Recourse Year-to-Date	14
691K	Total Outstanding Number of Participation Loans Purchased By Type	14
691K1	Outstanding Number of Consumer Participation Loans Purchased	14
691K2	Outstanding Number of Real Estate Participation Loans Purchased	14
691K3	Outstanding Number of Member Business Loans Excluding Construction and Development Participation Loans Purchased	14
691K4	Outstanding Number of Non-Member Business Loans Excluding Construction and Development Participation Loans Purchased	14
691K5	Outstanding Number of Commercial Construction and Development Participation Loans Purchased	14
691K6	Outstanding Number of Loan Pools Participation Loans Purchased	14
691K7	Outstanding Number of Non-Federally Guaranteed Student Loans Participations Purchased	14
691L	Total Outstanding Amount of Participation Loans Purchased By Type	14
691L1	Outstanding Amount of Consumer Participation Loans Purchased	14
691L2	Outstanding Amount of Real Estate Participation Loans Purchased	14

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691L3	Outstanding Amount of Member Business Loans Excluding Construction and Development Participation Loans Purchased	14
691L4	Outstanding Amount of Non-Member Business Loans Excluding Construction and Development Participation Loans Purchased	14
691L5	Outstanding Amount of Commercial Construction and Development Participation Loans Purchased	14
691L6	Outstanding Amount of Loan Pools Participation Loans Purchased	14
691L7	Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Purchased	14
691M	Total Outstanding Number of Participation Loans Sold By Type	14
691M1	Outstanding Number of Consumer Participation Loans Sold	14
691M2	Outstanding Number of Real Estate Participation Loans Sold	14
691M3	Outstanding Number of Member Business Loans Excluding Construction and Development Participation Loans Sold	14
691M4	Outstanding Number of Non-Member Business Loans Excluding Construction and Development Participation Loans Sold	14
691M5	Outstanding Number of Commercial Construction and Development Participation Loans Sold	14
691M6	Outstanding Number of Loan Pools Participation Loans Sold	14
691M7	Outstanding Number of Non-Federally Guaranteed Student Loans Participations Sold	14
691N	Total Outstanding Amount of Participation Loans Sold By Type	14
691N1	Outstanding Amount of Consumer Participation Loans Sold	14
691N2	Outstanding Amount of Real Estate Participation Loans Sold	14
691N3	Outstanding Amount of Member Business Loans Excluding Construction and Development Participation Loans Sold	14
691N4	Outstanding Amount of Non-Member Business Loans Excluding Construction and Development Participation Loans Sold	14
691N5	Outstanding Amount of Commercial Construction and Development Participation Loans Sold	14
691N6	Outstanding Amount of Loan Pools Participation Loans Sold	14
691N7	Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Sold	14
698	Amount of Total All Other Loans/Lines of Credit	2
698A	Amount of Non-Federally Guaranteed Student Loans	2
698B	Amount of Non-Federally Guaranteed Student Loans in deferred status	2
700	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions)	11
701	Net Worth Classification if credit union is a new credit union. New means credit union is less than \$10 million in assets and was chartered in the last 10 years (Based upon Call Report data only. See instructions)	11
703	Amount of Total 1st Mortgage RE Loans/Lines of Credit	2
704A	Amount of Fixed rate first mortgage loans > 15 year outstanding	13
704A1	Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose	14
704B	Amount of Fixed rate first mortgage loans 15 year or less outstanding	13
704C	Amount of first mortgage Balloon/Hybrid loans > 5 years outstanding	13
704C1	Balance Outstanding of all Interest Only and Payment Option 1st Mortgage Loans	13
704C2	Number of Interest Only & Payment Option 1st Mortgage Loans Outstanding	13
704C3	Interest Only & Payment Option 1st Mortgage Loans- amount granted Year-to-Date	13
704D	Amount of first mortgage Balloon/Hybrid loans 5 years or less outstanding	13
704D1	Number of Interest Only & Payment Option Other RE/LOCs Loans	13
704D2	Amount of Interest Only & Payment Option Other RE/LOCs Loans Outstanding	13
704D3	Amount of Interest Only & Payment Option Other RE/LOCs Loans granted Year-To-Date	13
704E	Amount of Other Fixed Rate first mortgage loans outstanding	13
704F1	No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding	13

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704F2	Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding	13
704F3	No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD	13
704F4	Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD	13
704G1	No. of Proprietary Reverse Mortgage Products - Loans Outstanding	13
704G2	Amount of Proprietary Reverse Mortgage Products - Loans Outstanding	13
704G3	No. of Proprietary Reverse Mortgage Products - Loans Granted YTD	13
704G4	Amount of Proprietary Reverse Mortgage Products Granted YTD	13
705A	Amount of Adjustable Rate first mortgage loans 1 year or less outstanding	13
705B	Amount of Adjustable Rate first mortgage loans > 1 year outstanding	13
706	Amount of closed end fixed rate other real estate loans outstanding	13
707	Amount of closed end adjustable rate other real estate loans outstanding	13
708	Amount of open end adjustable rate other real estate loans outstanding	13
708B	Amount of open end fixed rate other real estate loans outstanding	13
710	Total Amount of RE loans Outstanding	12
710	Total Amount of RE loans Outstanding	13
712	Amount if RE loans outstanding that will contractually refinance, reprice or mature within the next 5 years	12
712	Amount if RE loans outstanding that will contractually refinance, reprice or mature within the next 5 years	14
713A	Total Reportable Delinquency 1st Mortgage Fixed Rate/Hybrid/Balloon Loans	7
714A	Total Reportable Delinquency 1st Mortgage Adjustable Rate Loans	7
715A	Total Reportable Delinquency Other Real Estate Fixed Rate/Hybrid/Balloon Delinquent Loans	7
716A	Total Reportable Delinquency Other Real Estate Adjustable Rate Loans	7
718	Amount of RE loans included in line 11 on section 2 also reported as business loans and participation interests qualifying for RBNW on line 32 above	12
718	Amount of RE loans included in line 11 on section 2 also reported as business loans and participation interests qualifying for RBNW on line 32 above	15
718A	Portion of RE loans included in line 10 of page 13 which are also reported as business loans on lines 1f and 2f above	15
718A1	Total NMBLB of real estate secured member business loans	15
718A2	Total NMBLB of real estate secured nonmember business loans	15
719	Allowance for Loan & Lease Losses	2
719	Allowance for Loan & Lease Losses	12
720A	Amount of Fixed rate first mortgage loans > 15 year granted YTD	13
720B	Amount of Fixed rate first mortgage loans 15 year or less granted YTD	13
720C	Amount of first mortgage Balloon/Hybrid loans > 5 years granted YTD	13
720D	Amount of first mortgage Balloon/Hybrid loans 5 years or less granted YTD	13
720E	Amount of Other Fixed Rate first mortgage loans granted YTD	13
721A	Amount of Adjustable Rate first mortgage loans 1 year or less granted YTD	13
721B	Amount of Adjustable Rate first mortgage loans > 1 year granted YTD	13
722	Amount of closed end fixed rate other real estate loans granted YTD	13
723	Amount of closed end adjustable rate other real estate loans granted YTD	13
724	Amount of open end adjustable rate other real estate loans granted YTD	13
724B	Amount of open end fixed rate other real estate loans granted YTD	13
726	Total amount of RE Loans granted YTD	13
730A	Cash on Hand (Coin and Currency)	1
730A	Cash on Hand (Coin and Currency)	12
730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	1
730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	12
730B1	Cash on Deposit in Corporate Credit Unions	1
730B2	Cash on deposit in Other Financial Institutions	1
730C	Cash Equivalents (Investments with Original Maturities of Three Months or Less)	1
730C	Cash Equivalents (Investments with Original Maturities of Three Months or Less)	12
731	Allowance for Losses on all RE loans	14

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733	Collateralized Mortgage Obligations/RE Mortgage Investment Conduits	17
733A	Commercial Mortgage-Backed Securities	17
736	Total amount of all 1st mortgage loans which have been sold in the secondary market YTD	14
738	Total Variable Rate NCUA Guaranteed Notes	17
738A	Variable Rate NCUA Guaranteed Notes < 1 year	12
738A	Variable Rate NCUA Guaranteed Notes < 1 year	17
738B	Variable Rate NCUA Guaranteed Notes > 1 - 3 years	12
738B	Variable Rate NCUA Guaranteed Notes > 1 - 3 years	17
738C	Variable Rate NCUA Guaranteed Notes > 3 - 5 years	12
738C	Variable Rate NCUA Guaranteed Notes > 3 - 5 years	17
738D	Variable Rate NCUA Guaranteed Notes > 5 - 10 years	12
738D	Variable Rate NCUA Guaranteed Notes > 5 - 10 years	17
738E	Variable Rate NCUA Guaranteed Notes > 10 years	17
739	Total Fixed Rate NCUA Guaranteed Notes	17
739A	Fixed Rate NCUA Guaranteed Notes < 1 year	12
739A	Fixed Rate NCUA Guaranteed Notes < 1 year	17
739B	Fixed Rate NCUA Guaranteed Notes > 1 - 3 years	12
739B	Fixed Rate NCUA Guaranteed Notes > 1 - 3 years	17
739C	Fixed Rate NCUA Guaranteed Notes > 3 - 5 years	12
739C	Fixed Rate NCUA Guaranteed Notes > 3 - 5 years	17
739D	Fixed Rate NCUA Guaranteed Notes > 5 - 10 years	12
739D	Fixed Rate NCUA Guaranteed Notes > 5 - 10 years	17
739E	Fixed Rate NCUA Guaranteed Notes > 10 years	12
739E	Fixed Rate NCUA Guaranteed Notes > 10 years	17
740	Total NCUA Guaranteed Notes	12
740	Total NCUA Guaranteed Notes	17
740A	Total FDIC-Issued Guaranteed Notes	17
741C	Total US Government Obligations	17
741C3	All Other U.S. Government Obligations	17
742C	Total Federal Agency Securities	17
742C1	Agency/GSE Debt Instruments (not backed by mortgages)	17
742C2	Agency/GSE Mortgage-Backed Securities	17
743D	Mutual Funds	17
743E	Common Trusts	17
744A	Deposits in commercial banks, S&Ls, savings banks <= 1 Year	1
744B	Deposits in commercial banks, S&Ls, savings banks > 1 - 3 Years	1
744C	Total deposits in commercial banks, S&Ls, savings banks	1
744C1	Deposits in commercial banks, S&Ls, savings banks > 3 - 5 Years	1
744C2	Deposits in commercial banks, S&Ls, savings banks > 5 - 10 Years	1
744D	Deposits in commercial banks, S&Ls, savings banks >10 Years	1
745	Securities Issued by States and Political Sub-Divisions in the U.S.	17
746	Bank Issued FDIC-Guaranteed Bonds	17
751	1st Mortgage Fixed Rate/Hybrid/Balloon 30 to 59 days	7
752	1st Mortgage Fixed Rate/Hybrid/Balloon 60 to 179 days	7
753	1st Mortgage Fixed Rate/Hybrid/Balloon 180 to 359 days	7
754	1st Mortgage Fixed Rate/Hybrid/Balloon 360 days and over	7
755	Other Real Estate Fixed Rate/Hybrid/Balloon Delinquent Loans 30 to 59 days	7
756	Other Real Estate Fixed Rate/Hybrid/Balloon Delinquent Loans 60 to 179 days	7
757	Other Real Estate Fixed Rate/Hybrid/Balloon Delinquent Loans 180 to 359 days	7
758	Other Real Estate Fixed Rate/Hybrid/Balloon Delinquent Loans 360 days and over	7
766A	All Other Investments < = 1 Year	1
766B	All Other Investments > 1 - 3 Years	1
766C1	All Other Investments > 3 - 5 Years	1
766C2	All Other Investments > 5 - 10 Years	1
766D	All Other Investments > 10 Years	1
766E	Total all Other Investments	1
769A	Total Membership Capital at Corporate Credit Unions/Nonperpetual Capital Account	1

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769B	Total Paid in Capital at Corporate Credit Unions/Perpetual Contributed Capital	1
769B1	Paid in Capital at Corporate Credit Unions/Perpetual Contributed Capital >1 - 3 years	1
771	1st Mortgage Adjustable Rate 30 to 59 days	7
772	1st Mortgage Adjustable Rate 60 to 179 days	7
773	1st Mortgage Adjustable Rate 180 to 359 days	7
774	1st Mortgage Adjustable Rate 360 days and over	7
775	Other Real Estate Adjustable Rate Delinquent Loans 30 to 59 days	7
776	Other Real Estate Adjustable Rate Delinquent Loans 60 to 179 days	7
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778	Other Real Estate Adjustable Rate Delinquent Loans 360 days and over	7
779	Mortgage Servicing Rights	14
779A	Amount of real estate loans sold but serviced by the credit union	14
780	Investment Repurchase Agreements	18
781	Borrowing Repurchase Transactions placed in investments for purpose of positive arbitrage	18
784A	Investments not authorized by the FCU Act or NCUA Rules and Regulations (SCU Only)	18
785	Total Deposits and Shares meeting the requirements of section 703.10(a) (FCU Only)	18
785A	Market value of investments purchased under an investment pilot program - 703.19 (FCU Only)	18
786	Total Securities meeting the requirements of section 703.12(b)	17
786A	Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only)	17
786B	Non-Mortgage Related Securities with Maturities greater than 3 years that do not have embedded options or complex coupon formulas	17
788	Outstanding balance of brokered certificates of deposit and share certificates	18
789C	Securities	18
789D	Other Investments	18
789E	Other Assets - Split Dollar Life Insurance Arrangements - Collateral Assignment	18
789E1	Other Assets - Split Dollar Life Insurance Arrangements Endorsement - Endorsement	18
789E2	Other Assets - Other Insurance	18
789F	Other Assets - Other Non-insurance	18
789G	Amounts reported in Asset section of SFC to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of NCUA R&R (if FCU), or similar state provisions (if SCU), not authorized under Part 703 of NCUA R&R. - Total	18
789H	Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	18
794	NCUA Share Insurance Capitalization Deposit	2
794	NCUA Share Insurance Capitalization Deposit	12
796A	Held-to-Maturity Securities <= 1 Year	1
796B	Held-to-Maturity Securities > 1 - 3 Years	1
796C1	Held-to-Maturity Securities > 3 - 5 Years	1
796C2	Held-to-Maturity Securities > 5 - 10 Years	1
796D	Held-to-Maturity Securities > 10 Years	1
796E	Total Held-to-Maturity Securities	1
797A	Available for Sale Securities <= 1 Year	1
797B	Available for Sale Securities > 1 - 3 Years	1
797C1	Available for Sale Securities > 3 - 5 Years	1
797C2	Available for Sale Securities > 5 - 10 Years	1
797D	Available for Sale Securities > 10 Years	1
797E	Total Available for Sale Securities	1
798A	Total Foreclosed and Repossessed Assets	2
798A1	Foreclosed and Repossessed Assets, Real Estate	2
798A2	Foreclosed and Repossessed Assets, Automobiles	2
798A3	Foreclosed and Repossessed Assets, Other	2



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798B	Total Number of Foreclosed and Repossessed Loans	2
798B1	Number of Foreclosed Real Estate Loans	2
798B2	Number of Repossessed Auto Loans	2
798B3	Number of Other Foreclosed and Repossessed Loans	2
799A1	Total Investments <= 1 Year	1
799A1	Total Investments <= 1 Year	12
799B	Total Investments > 1 - 3 Years	1
799B	Total Investments > 1 - 3 Years	12
799C1	Total Investments > 3 - 5 Years	1
799C1	Total Investments > 3 - 5 Years	12
799C2	Total Investments > 5 - 10 Years	1
799C2	Total Investments > 5 - 10 Years	12
799D	Total Investments > 10 Years	1
799D	Total Investments > 10 Years	12
799I	Total Investments	1
801	Fair value of Held to Maturity Investments	18
811	Total Unfunded Commitments for Non-Business Loans Revolving Open-End lines secured by 1-4 Family Residential Properties	10
811A	Total Unfunded Commitments-Residential Construction Loans-Excluding Business Purpose	10
811A1	Amount Committed Directly by Credit Union, Residential Construction Loans-Excluding Business Purpose	10
811A2	Amount Committed through Third Party / Indirect, Residential Construction Loans-Excluding Business Purpose	10
811A3	Amount Committed Directly by Credit Union, Revolving Open-End lines secured by 1-4 Family Residential Properties	10
811A4	Amount Committed through Third Party / Indirect, Revolving Open-End lines secured by 1-4 Family Residential Properties	10
811B	Total Unfunded Commitments for Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
811B1	Amount Committed Directly by Credit Union, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
811B2	Amount Committed through Third Party / Indirect, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	10
811C	Total Unfunded Commitments for Proprietary Reverse Mortgage Products	10
811C1	Amount Committed Directly by Credit Union, Proprietary Reverse Mortgage Products	10
811C2	Amount Committed through Third Party / Indirect, Proprietary Reverse Mortgage Products	10
812	Total Unfunded Commitments for Credit Card Lines	10
812A	Amount Committed Directly by Credit Union, Credit Card Lines	10
812B	Amount Committed through Third Party / Indirect, Credit Card Lines	10
813	Total Outstanding Letters of Credit Unfunded Commitments	10
813A	Amount Committed Directly by Credit Union, Outstanding Letters of Credit	10
813A	Amount Committed Directly by Credit Union, Outstanding Letters of Credit	10
813B	Amount Committed through Third Party / Indirect, Outstanding Letters of Credit	10
813B	Amount Committed through Third Party / Indirect, Outstanding Letters of Credit	10
814A1	Total Construction & Land Development Unfunded Commitments	10
814A1	Total Construction & Land Development Unfunded Commitments	10
814A2	Amount Committed Directly by Credit Union, Construction & Land Development	10
814A2	Amount Committed Directly by Credit Union, Construction & Land Development	10
814A3	Amount Committed through Third Party / Indirect, Construction & Land Development	10
814A3	Amount Committed through Third Party / Indirect, Construction & Land Development	10
814B	Unfunded Commitments for business loans and participation interests qualifying for RBNW	12
814B	Unfunded Commitments for business loans and participation interests qualifying for RBNW	15

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Account Code	Account Description	Page
814D	Total Amount of Unfunded Commitments for Member Business Loans Secured by Real Estate	10
814D1	Unfunded Commitments for Member Business Loans Secured by Real Estate - Amount Committed Directly by Credit Union	10
814D2	Unfunded Commitments for Member Business Loans Secured by Real Estate - Amount Committed through Third Party / Indirect	10
814E	Total Unfunded Commitments for Business Loans	10
814E1	Total Unfunded Commitments for Business Loans Committed Directly by the Credit Union	10
814E2	Total Unfunded Commitments for Business Loans Committed through Third Party/Indirect	10
814F	Total Amount of Unfunded Commitments for Member Business Loans NOT Secured by Real Estate	10
814F1	Unfunded Commitments for Member Business Loans NOT Secured by Real Estate - Amount Committed Directly by Credit Union	10
814F2	Unfunded Commitments for Member Business Loans NOT Secured by Real Estate - Amount Committed through Third Party / Indirect	10
814G	Total Amount of Unfunded Commitments for Nonmember Business Loans Secured By Real Estate	10
814G1	Unfunded Commitments for Nonmember Business Loans Secured By Real Estate - Amount Committed Directly by Credit Union	10
814G2	Unfunded Commitments for Nonmember Business Loans Secured By Real Estate - Amount Committed through Third Party / Indirect	10
814H	Total Amount of Unfunded Commitments for Nonmember Business Loans NOT Secured By Real Estate	10
814H1	Unfunded Commitments for Nonmember Business Loans NOT Secured By Real Estate - Amount Committed Directly by Credit Union	10
814H2	Unfunded Commitments for Nonmember Business Loans NOT Secured By Real Estate - Amount Committed through Third Party / Indirect	10
814J	Total Amount of Unfunded Commitments for Agricultural Related Business Loans	10
814J1	Unfunded Commitments for Agricultural Related Business Loans - Amount Committed Directly by Credit Union	10
814J2	Unfunded Commitments for Agricultural Related Business Loans - Amount Committed through Third Party / Indirect	10
815	Total Unfunded Commitments for Unsecured Share Draft Lines of Credit	10
815A	Amount Committed Directly by Credit Union, Unsecured Share Draft Lines of Credit	10
815B	Amount Committed through Third Party / Indirect, Unsecured Share Draft Lines of Credit	10
816	Total Other Unfunded Commitments	10
816A	Total Unfunded Commitments for all loan types	10
816A1	Total Unfunded Commitments for all loan types, Amount Committed Directly by Credit Union	10
816A2	Total Unfunded Commitments for all loan types, Amount Committed through Third Party / Indirect	10
816B1	Amount Committed Directly by Credit Union, Other Unfunded Commitments	10
816B2	Amount Committed through Third Party / Indirect, Other Unfunded Commitments	10
816E	Total Unfunded Commitments for Non-Business Loans	10
816E1	Unfunded Commitments for Non-Business Loans - Amount Committed Directly by Credit Union	10
816E2	Unfunded Commitments for Non-Business Loans - Amount Committed through Third Party / Indirect	10
818	Dollar Amount of Pending Bond Claims	10
818A	Other Contingent Liabilities	10
819	Loans Transferred with Limited Recourse Qualifying for Sales Accounting	10
819	Loans Transferred with Limited Recourse Qualifying for Sales Accounting	12
820A	Accrued Dividends & Interest Payable on Shares & Deposits	3
822	Total Unfunded Commitments for Overdraft Protection Program Commitments	10

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822A	Amount Committed Directly by Credit Union, Overdraft Protection Program Commitments	10
822B	Amount Committed through Third Party / Indirect, Overdraft Protection Program Commitments	10
825	Accounts Payable and Other Liabilities	3
825A	Non-Trading Derivative Liabilities, net	3
844A	CUSO EIN	19
844B	CUSO EIN	19
844C	CUSO EIN	19
844D	CUSO EIN	19
844E	CUSO EIN	19
844F	CUSO EIN	19
844G	CUSO EIN	19
844H	CUSO EIN	19
844I	CUSO EIN	19
844J	CUSO EIN	19
844K	CUSO EIN	19
844L	CUSO EIN	19
844M	CUSO EIN	19
844N	CUSO EIN	19
844O	CUSO EIN	19
844P	CUSO EIN	19
844Q	CUSO EIN	19
844R	CUSO EIN	19
844S	CUSO EIN	19
844T	CUSO EIN	19
845A	Full/Legal Name of CUSO	19
845B	Full/Legal Name of CUSO	19
845C	Full/Legal Name of CUSO	19
845D	Full/Legal Name of CUSO	19
845E	Full/Legal Name of CUSO	19
845F	Full/Legal Name of CUSO	19
845G	Full/Legal Name of CUSO	19
845H	Full/Legal Name of CUSO	19
845I	Full/Legal Name of CUSO	19
845J	Full/Legal Name of CUSO	19
845K	Full/Legal Name of CUSO	19
845L	Full/Legal Name of CUSO	19
845M	Full/Legal Name of CUSO	19
845N	Full/Legal Name of CUSO	19
845O	Full/Legal Name of CUSO	19
845P	Full/Legal Name of CUSO	19
845Q	Full/Legal Name of CUSO	19
845R	Full/Legal Name of CUSO	19
845S	Full/Legal Name of CUSO	19
845T	Full/Legal Name of CUSO	19
846A	Total Assets of CUSO	19
846B	Total Assets of CUSO	19
846C	Total Assets of CUSO	19
846D	Total Assets of CUSO	19
846E	Total Assets of CUSO	19
846F	Total Assets of CUSO	19
846G	Total Assets of CUSO	19
846H	Total Assets of CUSO	19
846I	Total Assets of CUSO	19
846J	Total Assets of CUSO	19
846K	Total Assets of CUSO	19
846L	Total Assets of CUSO	19

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Account Code	Account Description	Page
846M	Total Assets of CUSO	19
846N	Total Assets of CUSO	19
846O	Total Assets of CUSO	19
846P	Total Assets of CUSO	19
846Q	Total Assets of CUSO	19
846R	Total Assets of CUSO	19
846S	Total Assets of CUSO	19
846T	Total Assets of CUSO	19
847A	Total Capital of CUSO	19
847B	Total Capital of CUSO	19
847C	Total Capital of CUSO	19
847D	Total Capital of CUSO	19
847E	Total Capital of CUSO	19
847F	Total Capital of CUSO	19
847G	Total Capital of CUSO	19
847H	Total Capital of CUSO	19
847I	Total Capital of CUSO	19
847J	Total Capital of CUSO	19
847K	Total Capital of CUSO	19
847L	Total Capital of CUSO	19
847M	Total Capital of CUSO	19
847N	Total Capital of CUSO	19
847O	Total Capital of CUSO	19
847P	Total Capital of CUSO	19
847Q	Total Capital of CUSO	19
847R	Total Capital of CUSO	19
847S	Total Capital of CUSO	19
847T	Total Capital of CUSO	19
848A	Net Income/Loss of CUSO	19
848B	Net Income/Loss of CUSO	19
848C	Net Income/Loss of CUSO	19
848D	Net Income/Loss of CUSO	19
848E	Net Income/Loss of CUSO	19
848F	Net Income/Loss of CUSO	19
848G	Net Income/Loss of CUSO	19
848H	Net Income/Loss of CUSO	19
848I	Net Income/Loss of CUSO	19
848J	Net Income/Loss of CUSO	19
848K	Net Income/Loss of CUSO	19
848L	Net Income/Loss of CUSO	19
848M	Net Income/Loss of CUSO	19
848N	Net Income/Loss of CUSO	19
848O	Net Income/Loss of CUSO	19
848P	Net Income/Loss of CUSO	19
848Q	Net Income/Loss of CUSO	19
848R	Net Income/Loss of CUSO	19
848S	Net Income/Loss of CUSO	19
848T	Net Income/Loss of CUSO	19
849A	Total Delinquency of CUSO	19
849B	Total Delinquency of CUSO	19
849C	Total Delinquency of CUSO	19
849D	Total Delinquency of CUSO	19
849E	Total Delinquency of CUSO	19
849F	Total Delinquency of CUSO	19
849G	Total Delinquency of CUSO	19
849H	Total Delinquency of CUSO	19
849I	Total Delinquency of CUSO	19
849J	Total Delinquency of CUSO	19

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page
849K	Total Delinquency of CUSO	19
849L	Total Delinquency of CUSO	19
849M	Total Delinquency of CUSO	19
849N	Total Delinquency of CUSO	19
849O	Total Delinquency of CUSO	19
849P	Total Delinquency of CUSO	19
849Q	Total Delinquency of CUSO	19
849R	Total Delinquency of CUSO	19
849S	Total Delinquency of CUSO	19
849T	Total Delinquency of CUSO	19
854A	Total Loans of CUSO	19
854B	Total Loans of CUSO	19
854C	Total Loans of CUSO	19
854D	Total Loans of CUSO	19
854E	Total Loans of CUSO	19
854F	Total Loans of CUSO	19
854G	Total Loans of CUSO	19
854H	Total Loans of CUSO	19
854I	Total Loans of CUSO	19
854J	Total Loans of CUSO	19
854K	Total Loans of CUSO	19
854L	Total Loans of CUSO	19
854M	Total Loans of CUSO	19
854N	Total Loans of CUSO	19
854O	Total Loans of CUSO	19
854P	Total Loans of CUSO	19
854Q	Total Loans of CUSO	19
854R	Total Loans of CUSO	19
854S	Total Loans of CUSO	19
854T	Total Loans of CUSO	19
855A	Does this CUSO have any subsidiary CUSOs?	19
855B	Does this CUSO have any subsidiary CUSOs?	19
855C	Does this CUSO have any subsidiary CUSOs?	19
855D	Does this CUSO have any subsidiary CUSOs?	19
855E	Does this CUSO have any subsidiary CUSOs?	19
855F	Does this CUSO have any subsidiary CUSOs?	19
855G	Does this CUSO have any subsidiary CUSOs?	19
855H	Does this CUSO have any subsidiary CUSOs?	19
855I	Does this CUSO have any subsidiary CUSOs?	19
855J	Does this CUSO have any subsidiary CUSOs?	19
855K	Does this CUSO have any subsidiary CUSOs?	19
855L	Does this CUSO have any subsidiary CUSOs?	19
855M	Does this CUSO have any subsidiary CUSOs?	19
855N	Does this CUSO have any subsidiary CUSOs?	19
855O	Does this CUSO have any subsidiary CUSOs?	19
855P	Does this CUSO have any subsidiary CUSOs?	19
855Q	Does this CUSO have any subsidiary CUSOs?	19
855R	Does this CUSO have any subsidiary CUSOs?	19
855S	Does this CUSO have any subsidiary CUSOs?	19
855T	Does this CUSO have any subsidiary CUSOs?	19
851	Total Value of Investments in CUSOs	19
852	Total Amount Loaned to CUSOs	19
853	Total Aggregate Cash Outlay in CUSOs	19
860A	Total Liabilities < 1 Year	3
860B1	Total Liabilities 1 - 3 Years	3
860B2	Total Liabilities > 3 Years	3
860C	Total Liabilities	3
865A	Amount of Borrowings subject to early repayment at Lender's Option	10

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Account Code	Account Description	Page
867A	Subordinated Debt <1 Year	3
867B1	Subordinated Debt 1 - 3 Years	3
867B2	Subordinated Debt > 3 Years	3
867C	Total Subordinated Debt	3
875	Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?	6
876	Company providing share/deposit insurance coverage in addition to the NCUSIF	6
877	Dollar amount of shares and/or deposits insured by the company above	6
878	Assets Pledged to Secure Borrowings	10
880	Total Non-Member Deposits	3
880A	Non-Member Deposits < 1 Year	3
880B1	Non-Member Deposits 1 - 3 Years	3
880B2	Non-Member Deposits > 3 Years	3
881	Total Credit Lines (Lines of Credit)	10
882	Total Committed Credit Lines (Lines of Credit)	10
883A	Draws Against Lines of Credit <1 Year	3
883B1	Draws Against Lines of Credit 1 - 3 Years	3
883B2	Draws Against Lines of Credit > 3 Years	3
883C	Total Draws Against Lines of Credit	3
884	Total Credit Lines at Corporate Credit Unions	10
884A1	Credit Lines at Corporate Credit Unions - Uncommitted	10
884A2	Credit Lines at Corporate Credit Unions - Committed	10
884C	Total Credit Lines at Natural Person Credit Unions	10
884C1	Credit Lines at Natural Person Credit Unions - Uncommitted	10
884C2	Credit Lines at Natural Person Credit Unions - Committed	10
884D	Total Other Credit Lines	10
884D1	Other Credit Lines - Uncommitted	10
884D2	Other Credit Lines - Committed	10
884E	Total Credit Lines - Uncommitted	10
885A	Borrowings Outstanding from Corporate Credit Unions- Line of Credit	10
885A1	Draws Against LOCs from Natural Person Credit Unions	10
885A2	Draws Against LOCs from Other Sources	10
885A3	Draws Against LOCs from FHLB	10
885A4	Total Draws Against LOCs	10
885B	Borrowings Outstanding from Corporate Credit Unions- Term Borrowings	10
885B1	Term Borrowings from Natural Person Credit Unions	10
885B2	Term Borrowings from Other Sources	10
885B3	Term Borrowings from FHLB	10
885B4	Term Borrowings from CLF	10
885B5	Total Term Borrowings	10
885C	Other Borrowings from Corporate Credit Unions	10
885C1	Other Borrowings from Natural Person Credit Unions	10
885C2	Other Borrowings from Other Sources	10
885C3	Other Borrowings from FHLB	10
885C4	Other Borrowings from CLF	10
885C5	Other Borrowings from FRB	10
885C6	Total Other Borrowings	10
885D	Total Borrowings from Corporate Credit Unions	10
885D1	Total Borrowings from Natural Person Credit Unions	10
885D2	Total Borrowings from Other Sources	10
885D3	Total Borrowings from FHLB	10
885D4	Total Borrowings from CLF	10
885D5	Total Borrowings from FRB	10
885D6	Total Borrowings	10
892B	If you have a transactional world wide website, how many members use it	6
900A	Total number of member business loans	15
900B	Total number of nonmember business loans	15

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900C	Number of Unsecured Business Loans outstanding meeting the requirements of 723.7(c) - (d)	15
900C1	Number of Unsecured Member Business Loans	15
900C2	Number of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes	15
900C3	Number of purchased Unsecured Business Loans or participation interests to nonmembers	15
900C4	Number of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers	15
900D	Number of purchased business loans or participation interests to members outstanding	15
900F	Number of Small Business Administration Loans Outstanding	15
900G	Number of member business loans Secured by Non-Farm Residential Property	15
900G1	Number of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property	15
900H	Number of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
900H1	Number of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property	15
900J	Number of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
900J1	Number of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	15
900K	Total number of real estate secured member business loans	15
900K1	Total number of real estate secured nonmember business loans	15
900L	Number of Commercial and Industrial member business loans	15
900L1	Number of purchased Commercial and Industrial business loans or participation interests to nonmembers	15
900T	Number of business loans	15
902	Total Amount of Share Drafts	3
902A	Amount of Share Drafts < 1 Year	3
906A	IRA/KEOGH Accounts < 1 Year	3
906B1	IRA/KEOGH Accounts 1 - 3 Years	3
906B2	IRA/KEOGH Accounts > 3 Years	3
906C	Total Amount of IRA/KEOGH Accounts	3
908A	Share Certificates < 1 Year	3
908B1	Share Certificates 1 - 3 Years	3
908B2	Share Certificates > 3 Years	3
908C	Total Amount of Share Certificates	3
911	Total Amount of Money Market Shares	3
911A	Amount of Money Market Shares <1 Year	3
925	Total Uninsured Secondary Capital	6
925A	Total Subordinated Debt included in Net Worth	3
925A	Total Subordinated Debt included in Net Worth	11
925A1	Subordinated Debt included in Net Worth 1-3 years	3
925A2	Subordinated Debt included in Net Worth greater than 3 years	3
925B1	Uninsured Secondary Capital 1 - 3 Years	6
925B2	Uninsured Secondary Capital > 3 Years	6
926	Amount of Grants Awarded Year-to-Date	6
927	Amount of Grants Received Year-to-Date	6
928	Number of International Remittances originated Year-to-Date	6
931	Regular Reserves	4
931	Regular Reserves	11
940	Undivided Earnings	4
940	Undivided Earnings	11
945	Accumulated Unrealized Gains (Losses) on Available for Sale Securities	4
945A	Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	4
945B	Other Comprehensive Income	4

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Account Code	Account Description	Page
945C	Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities	4
954	Number of Leases Receivable	2
956	Amount of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
958	Number of New Vehicle Loans	2
959	Number of Total 1st Mortgage RE Loans/Lines of Credit	2
960	Number of Total Other RE Loans/Lines of Credit	2
961A	Total number of Agricultural Related Loans Outstanding	15
961A1	Number of member business loans Secured by Farmland	15
961A2	Number of member business loans to finance agricultural production and other loans to farmers	15
961A3	Number of purchased business loans or participation interests to nonmembers Secured by Farmland	15
961A4	Number of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers	15
963	Number of Total All Other Loans/Lines of Credit	2
963A	Number of Non-Federally Guaranteed Student Loans	2
963B	Number of Non-Federally Guaranteed Student Loans in deferred status	2
965	Total Trading Securities	1
965A	Trading Securities <= 1 Year	1
965B	Trading Securities > 1- 3 Years	1
965C1	Trading Securities > 3 - 5 Years	1
965C2	Trading Securities > 5 - 10 Years	1
965D	Trading Securities > 10 Years	1
966	Total Shares, Number of Accounts	3
968	Number of Used Vehicle Loans	2
971	Total Outstanding loan balances subject to bankruptcies	9
972A	Number of Fixed rate first mortgage loans > 15 year outstanding	13
972B	Number of Fixed rate first mortgage loans 15 year or less outstanding	13
972C	Number of first mortgage Balloon/Hybrid loans > 5 years outstanding	13
972D	Number of first mortgage Balloon/Hybrid loans 5 years or less outstanding	13
972E	Number of Other Fixed Rate first mortgage loans outstanding	13
973A	Number of Adjustable Rate first mortgage loans 1 year or less outstanding	13
973B	Number of Adjustable Rate first mortgage loans > 1 year outstanding	13
974	Number of closed end fixed rate other real estate loans outstanding	13
975	Number of closed end adjustable rate other real estate loans outstanding	13
976	Number of open end adjustable rate other real estate loans outstanding	13
976B	Number of open end fixed rate other real estate loans outstanding	13
978	Total Number of RE Loans Outstanding	13
980	Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value	6
981	Total Other Mortgage-Backed Securities	17
981A	Privately Issued Mortgage-Related Securities	17
981B	Privately Issued Mortgage-Backed Securities	17
981C	Privately Issued Securities (exclude from 3.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase (FCU Only)	17
982A	Number of Fixed rate first mortgage loans > 15 year granted YTD	13
982B	Number of Fixed rate first mortgage loans 15 year or less granted YTD	13
982C	Number of first mortgage Balloon/Hybrid loans > 5 years granted YTD	13
982D	Number of first mortgage Balloon/Hybrid loans 5 years or less granted YTD	13
982E	Number of Other Fixed Rate first mortgage loans granted YTD	13
983A	Number of Adjustable Rate first mortgage loans 1 year or less granted YTD	13
983B	Number of Adjustable Rate first mortgage loans > 1 year granted YTD	13
984	Number of closed end fixed rate other real estate loans granted YTD	13
985	Number of closed end adjustable rate other real estate loans granted YTD	13
986	Number of open end adjustable rate other real estate loans granted YTD	13
986B	Number of open end fixed rate other real estate loans granted YTD	13



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988	Total number of RE loans granted YTD	13
993	Number of Unsecured Credit Card Loans	2
994	Number of All Other Unsecured Loans/Lines of Credit	2
994A	Number of Short-Term, Small Amount Loans (STS) Outstanding	2
995	Number of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
996	Miscellaneous Equity	4
997	Total Net Worth	11
998	Net Worth Ratio	11
999	RBNW Requirement	11
999A	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	11
999B	Sum of standard components: RBNW requirement	12
1000F	Total Number of TDR Loans Outstanding	16
1001F	Total Amount of TDR Loans Outstanding	16
1002F	Amount of TDR Loans Approved YTD	16
1003	Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If this answer is "Yes" please complete line 7 on Page 14.	6
1004	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations	11
1004A	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	11
1004B	Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	11
1004C	Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	11
1005	Amount of Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	9
1005A	Number of Real Estate Loans Foreclosed Year-to-Date	9
1006	Total number of TDR loans in accrual status	16
1006A	Number of TDR Loans secured by First Mortgages Outstanding- Accrual Status	16
1006B	Number of TDR Loans secured by Other RE/LOCs Outstanding- Accrual Status	16
1006C	Number of TDR RE Loans also reported as business loans Outstanding- Accrual Status	16
1006D	Number of TDR Consumer Loans NOT Secured by Real Estate Outstanding- Accrual Status	16
1006E	Number of TDR Business Loans NOT Secured by Real Estate Outstanding- Accrual Status	16
1007	Total amount of TDR loans in accrual status	16
1007A	Amount of TDR Loans secured by First Mortgages Outstanding- Accrual Status	16
1007B	Amount of TDR Loans secured by Other RE/LOCs Outstanding- Accrual Status	16
1007C	Amount of TDR RE Loans also reported as business loans Outstanding- Accrual Status	16
1007D	Amount of TDR Consumer Loans NOT Secured by Real Estate Outstanding- Accrual Status	16
1007E	Amount of TDR Business Loans NOT Secured by Real Estate Outstanding- Accrual Status	16
1008	Total number of TDR loans in nonaccrual status	16
1008A	Number of TDR Loans secured by First Mortgages Outstanding- Nonaccrual Status	16
1008B	Number of TDR Loans secured by Other RE/LOCs Outstanding- Nonaccrual Status	16
1008C	Number of TDR RE Loans also reported as business loans Outstanding- Nonaccrual Status	16
1008D	Number of TDR Consumer Loans NOT Secured by Real Estate Outstanding- Nonaccrual Status	16
1008E	Number of TDR Business Loans NOT Secured by Real Estate Outstanding- Nonaccrual Status	16
1009	Total amount of TDR loans in nonaccrual status	16
1009A	Amount of TDR Loans secured by First Mortgages Outstanding- Nonaccrual Status	16
1009B	Amount of TDR Loans secured by Other RE/LOCs Outstanding- Nonaccrual Status	16

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Account Code	Account Description	Page
1009C	Amount of TDR RE Loans also reported as business loans Outstanding- Nonaccrual Status	16
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1038C	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Debt - Clearing or Bilateral Agreement - 3	24

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1038D	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Debt - Clearing or Bilateral Agreement - 4	24
1039	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Securities (MBS) - Clearing or Bilateral Agreement - Total	24
1039A	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Securities (MBS) - Clearing or Bilateral Agreement - 1	24
1039B	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Securities (MBS) - Clearing or Bilateral Agreement - 2	24
1039C	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Securities (MBS) - Clearing or Bilateral Agreement - 3	24
1039D	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - U.S. Gov't Agency Securities (MBS) - Clearing or Bilateral Agreement - 4	24
1040	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - Clearing or Bilateral Agreement - Total	24
1040A	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - Clearing or Bilateral Agreement - 1	24
1040B	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - Total - Clearing or Bilateral Agreement - 2	24
1040C	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - Total - Clearing or Bilateral Agreement - 3	24
1040D	Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only) - Total - Clearing or Bilateral Agreement - 4	24
1041	Net Credit Exposure from Derivatives - Clearing or Bilateral Agreement - Total	24
1041A	Net Credit Exposure from Derivatives - Clearing or Bilateral Agreement - 1	24
1041B	Net Credit Exposure from Derivatives - Clearing or Bilateral Agreement - 2	24
1041C	Net Credit Exposure from Derivatives - Clearing or Bilateral Agreement - 3	24
1041D	Net Credit Exposure from Derivatives - Clearing or Bilateral Agreement - 4	24
1042	Fair Value of Collateral posted as Initial Margin - Clearing or Bilateral Agreement - Total	24
1042A	Fair Value of Collateral posted as Initial Margin - Clearing or Bilateral Agreement - 1	24
1042B	Fair Value of Collateral posted as Initial Margin - Clearing or Bilateral Agreement - 2	24
1042C	Fair Value of Collateral posted as Initial Margin - Clearing or Bilateral Agreement - Clearing or Bilateral Agreement - 3	24
1042D	Fair Value of Collateral posted as Initial Margin - Clearing or Bilateral Agreement - Clearing or Bilateral Agreement - 4	24
1050	Total Money Services Businesses - Number of Accounts	25
1050A	Total Money Services Businesses - Amount	25
1051	Number of Accounts - Dealers in Foreign Exchange	25
1052	Number of Accounts - Check Cashers	25
1053	Number of Accounts - Monetary Instruments	25
1054	Number of Accounts - Money Transmitters	25
1055	Number of Accounts - Provider of Prepaid Access	25
1056	Number of Accounts - Seller of Prepaid Access	25
Certified By	Certified By Last Name	
Certified By_F	Certified By First Name	
Certified By_M	Certified By Middle Initial	
Certified By_M	Certified By Middle Initial	