

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

Call Report Form and Instructions

MUST BE RECEIVED BY: October 21, 2011

TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the third quarter 2011 5300 Call Report. All credit unions must complete pages 1 – 10 of this form. Page 11 is the PCA Net Worth Calculation Worksheet and requires no input unless you have completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141) or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 12 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 13 – 17 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of September 30, 2011. You may complete a paper copy of the form; however, we urge you to consider filing your Call Report using the online, web-based system. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **October 21, 2011**. You were mailed an instructional letter which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

NATIONAL CREDIT UNION ADMINISTRATION



THIRD QUARTER CALL REPORT

2011

CHANGES TO THE NCUA 5300 CALL REPORT
EFFECTIVE SEPTEMBER 30, 2011

Statement of Financial Condition – Page 2

- Clarified the instructions to specifically exclude reporting participations purchased with recourse not qualifying for true sales accounting under GAAP on this page, as they will be reported by the seller.

Delinquent Loans by Collateral Type – Page 7

- Instruction change: Eliminated the delinquency reporting exclusion for loans held for sale: Delinquent loans held for sale should be reported in the appropriate delinquency and collateral type categories.

Additional Delinquency Information – Page 8

- Instruction change: Eliminated the delinquency reporting exclusion for loans held for sale: Delinquent loans held for sale are now included in the appropriate delinquency and descriptive categories.
- Clarified the instructions to specifically exclude reporting delinquent participations purchased with recourse not qualifying for true sales accounting under GAAP on this page, as they will be reported by the seller.
- Clarified that accounts 046A – 046E, Number of Delinquent Nonmember Business Loans, exclude Agricultural Loans
- Clarified the instructions for accounts 047A – 047E, Number of Delinquent Business Construction & Development Loans: These loans should also be included and reported with Member and Nonmember Business Loans, as applicable.
- Clarified that accounts 020P – 023P and 041P, Amount of Delinquent Nonmember Business Loans, exclude Agricultural Loans
- Clarified the instructions for accounts 020Q – 023Q and 041Q, Amount of Delinquent Business Construction & Development Loans: These loans should also be included and reported with Member and Nonmember Business Loans, as applicable.

Loan Charge Offs and Recoveries – Page 9

- Clarified that account 550P, YTD Charge Offs of Nonmember Business Loans, and account 551P, YTD Recoveries on Nonmember Business Loans, exclude Agricultural Loans
- Clarified the instructions for account 550Q, YTD Charge Offs of Business Construction & Development Loans, and account 551Q, YTD Recoveries on Business Construction & Development Loans: These charge offs and recoveries should also be included and

reported with Member and Nonmember Business Loan Charge Offs and Recoveries, as applicable.

Schedule A – Specialized Lending, Section 3 – Page 14

- Clarified that the relevant portion of all participations purchased and sold are to be reported here, regardless of whether the participations qualify for true sales accounting.

Schedule A – Specialized Lending, Section 4 – Page 15

- Clarified the instructions for reporting quarter-end Member and Nonmember Business Participation Loans and the amounts granted and purchased year-to-date.
- Clarified the instructions for account 400F, Amount of Small Business Administration Loans (SBA): The outstanding balance includes the guaranteed portion of loans granted under an SBA loan program but excludes the guaranteed portion of any SBA loans purchased under regulatory investment authority.

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.

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 and to: Office of the Chief Information Officer 1775 Duke Street Alexandria, VA 22314-3428 | Office of Management and Budget Paperwork Reduction Project (3133- 0004) Washington, DC 20503 |
|---|---|

INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections -- a core section and section of supplementary schedules. All credit unions must complete the core section, pages 1 - 10. Supplementary schedules A - C on pages 13 - 17 must be completed if they are applicable to your credit union.

| SCHEDULE | REPORTING REQUIREMENT |
|--|--|
| A - Specialized Lending | <p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> • has real estate loans outstanding or real estate lending activity year to date, • has business loans outstanding or business lending activity year to date, • has indirect loans outstanding, • has participation loans outstanding or participation lending activity year to date, or • has purchased loans from other financial institutions year to date. |
| B - Investments, Supplemental Information | <p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> • has investments classified as Trading, Available for Sale, or Held to Maturity, • has non-security investments that meet the requirements of Section 703.10(a), • has investments purchased under an investment pilot program as defined by Section 703.19, • has investment repurchase agreements, • has investments not authorized by the FCU Act or NCUA Rules and Regulations, or • has investments in brokered certificates of deposit or brokered share certificates. |
| 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> |

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a submitted call report is not accurate and requires correction, a credit union is required to submit a corrected Call Report immediately upon notification or a credit union's discovery of the need for a correction. Online filing credit unions will make these corrections in the online system. Manual filing credit unions will complete the paper form and return the form to their regulator.

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF SEPTEMBER 30, 2011

FOR CREDIT UNIONS FILING A MANUAL 5300 ONLY

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: _____

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2011
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: _____

Federal Charter/Certificate Number: _____

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 SEPTEMBER 30, 2011

This page must be completed by all credit unions

ASSETS – CONTINUED

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

| | 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. Total Other Assets..... | | | | 009 | | |
| 33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25-26, 27d, 28, 29, 30, 31c, and 32d)..... | | | | | | 010 |

| | Number | Acct Code | Amount | Acct Code |
|--|--------|-----------|--------|-----------|
| 34. Loans Granted Year-to-Date..... | | 031A | | 031B |
| a. Short-Term, Small Amount Loans (STS) Granted Year-to-Date (include amount in Line 34 also) (Federal CU Only) | | 031C | | 031D |
| 35. Loans Outstanding to Credit Union Officials and Senior Executive Staff..... | | 995 | | 956 |

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2011

This page must be completed by all credit unions

| LIABILITIES: | 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. Uninsured Secondary Capital..... | | | | 925B1 | | 925B2 | | 925 |
| 6. TOTALS (each column)..... | | 860A | | 860B1 | | 860B2 | | 860C |
| 7. Accrued Dividends & Interest Payable on Shares & Deposits..... | | | | | | | | 820A |
| 8. Accounts Payable and Other Liabilities..... | | | | | | | | 825 |

| SHARES/DEPOSITS: | 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 |
|------------------------------------|---------------|-----------|--------------------|-----------|-------------|-----------|-----------------|-----------|---------------|-----------|-----------------|-----------|
| 9. Share Drafts..... | | 553 | | 452 | | 902A | | | | | | 902 |
| 10. Regular Shares..... | | 552 | | 454 | | 657A | | | | | | 657 |
| 11. Money Market Shares..... | | 532 | | 458 | | 911A | | | | | | 911 |
| 12. Share Certificates..... | | 547 | | 451 | | 908A | 908B1 | | 908B2 | | | 908C |
| 13. IRA/KEOGH Accounts..... | | 554 | | 453 | | 906A | 906B1 | | 906B2 | | | 906C |
| 14. All Other Shares..... | | 585 | | 455 | | 630A | 630B1 | | 630B2 | | | 630 |
| 15. TOTAL SHARES..... | | | | 966 | | 013A | 013B1 | | 013B2 | | | 013 |
| 16. Nonmember Deposits..... | | 599 | | 457 | | 880A | 880B1 | | 880B2 | | | 880 |
| 17. TOTAL SHARES and DEPOSITS..... | | | | 460 | | 018A | 018B1 | | 018B2 | | | 018 |

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

| | Amount | Acct |
|---|--------|------|
| 18. Accounts Held by Member Government Depositors..... | | 631 |
| 19. Accounts Held by Nonmember Government Depositors..... | | 632 |
| 20. Employee Benefit Member Shares..... | | 633 |
| 21. Employee Benefit Nonmember Shares..... | | 634 |
| 22. 529 Plan Member Deposits..... | | 635 |
| 23. Non-dollar denominated deposits..... | | 636 |
| 24. Health Savings Accounts..... | | 637 |
| 25. 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 |
| 26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000..... | | 639 |
| 27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program | | 641 |
| 28. Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000 | | 642 |

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2011

This page must be completed by all credit unions

| EQUITY: | Amount | Acct code |
|--|--------|------------|
| 29. Undivided Earnings..... | | 940 |
| 30. Regular Reserves..... | | 931 |
| 31. Appropriation for Non-Conforming Investments (State Credit Unions ONLY) | | 668 |
| 32. Other Reserves.(Appropriations of Undivided Earnings)..... | | 658 |
| 33. Equity Acquired in Merger..... | | 658A |
| 34. Miscellaneous Equity | | 996 |
| 35. Accumulated Unrealized Gains (Losses) on Available for Sale Securities..... | | 945 |
| 36. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities..... | | 945C |
| 37. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges..... | | 945A |
| 38. Other Comprehensive Income (unless already included in item 35-37)..... | | 945B |
| 39 Net Income (unless this amount is already included in Undivided Earnings)..... | | 602 |
| 40. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 29-39) (Must equal line 33, P.2) | | 014 |

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

| Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they 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. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each. Noninterest bearing transactional accounts (interest or dividends are not accrued or paid) are fully insured separate from, and in addition to, other coverage. | | |
|--|------------------|-----------|
| (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 |
| F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E) | | 065A4 |
| 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 |
| J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I) | | 067A2 |
| K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J) | | 068A |
| L. TOTAL INSURED SHARES AND DEPOSITS (item 17 from page 3 less item K) | | 069A |

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Report year-to-date numbers for the period JANUARY 1, 2011 - SEPTEMBER 30, 2011

| INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2011 TO SEPTEMBER 30, 2011 | | 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. | TOTAL INTEREST INCOME (Sum of items 1-4)..... | | 115 |

| | | | |
|---|--|--|------------|
| INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2011 TO SEPTEMBER 30, 2011 | | | |
| 6. | Dividends on Shares (Includes dividends earned during current period)..... | | 380 |
| 7. | Interest on Deposits (Total interest exp for deposit accounts) (State Credit Union ONLY) | | 381 |
| 8. | Interest on Borrowed Money..... | | 340 |
| 9. | TOTAL INTEREST EXPENSE (Sum of items 6-8)..... | | 350 |
| 10. | Provision for Loan & Lease Losses..... | | 300 |
| 11. | NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10)..... | | 116 |

| | | | |
|--|---|------|------------|
| NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2011 TO SEPTEMBER 30, 2011 | | | |
| 12. | Fee Income..... | | 131 |
| 13. | Other Operating Income (Include unconsolidated CUSO Income)..... | | 659 |
| 14. | Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)..... | | 420 |
| 14a. | Total Other-Than-Temporary Impairment (OTTI) Losses | 420A | |
| 14b. | Less: Portion OTTI Losses in Other Comprehensive Income | 420B | |
| 14c. | OTTI Losses Recognized in Earnings (Include in Item 14) | 420C | |
| 15. | Gain (Loss) on Disposition of Fixed Assets..... | | 430 |
| 16. | Gain from Bargain Purchase (Merger)..... | | 431 |
| 17. | Other Non-operating Income (Expense)..... | | 440 |
| 18. | TOTAL NON-INTEREST INCOME (Sum of items 12-17)..... | | 117 |

| | | | |
|---|---|------|-------------|
| NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2011 TO SEPTEMBER 30, 2011 | | | |
| 19. | Total Employee Compensation and Benefits..... | | 210 |
| 20. | Travel and Conference Expense..... | | 230 |
| 21. | Office Occupancy Expense..... | | 250 |
| 22. | Office Operations Expense..... | | 260 |
| 23. | Educational and Promotional Expenses..... | | 270 |
| 24. | Loan Servicing Expense..... | | 280 |
| 25. | Professional and Outside Services..... | | 290 |
| 26. | Member Insurance..... | | 310 |
| 26a. | NCUSIF Premium Expense..... | 311A | |
| 26b. | Temporary Corporate CU Stabilization Fund Assessment.... | 311 | |
| 26c. | Other Member Insurance Expense..... | 310A | |
| 27. | Operating Fees (Examination and/or supervision fees)..... | | 320 |
| 28. | Miscellaneous Operating Expenses..... | | 360 |
| 29. | TOTAL NON-INTEREST EXPENSE (Sum of items 19-28)..... | | 671 |
| 30. | NET INCOME (LOSS) (line 11 plus line 18 less line 29)..... | | 661A |

| | | | |
|--|-----------------------------------|--|-----|
| RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2011 TO SEPTEMBER 30, 2011 | | | |
| 31. | Transfer to Regular Reserves..... | | 393 |

| | | | |
|---------------------------|--|--|-------------|
| OTHER CALCULATIONS | | | |
| 32. | NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b (Item 30 + Item 26a+ Item 26b) | | 660A |

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions

| | | | |
|----|---|--------|-------------|
| 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.) | | 875 |
| | | Yes/No | |
| | 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 future capital and operating lease payments on fixed assets, without discounting payment commitments to present value..... | | 980 |
| 6. | 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 11. | | 1003 |
| | | Yes/No | |
| 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?.... | | 566B |
| | | Yes/No | |

DELINQUENT LOANS BY COLLATERAL TYPE

This page must be completed by all credit unions

Report Number Only

| TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE | Reportable Delinquency | | | | Total Number of Reportable Delinquent Loans |
|---|------------------------|----------------|-----------------|--------------------|---|
| | 1 to <2 months | 2 to <6 months | 6 to <12 months | 12 months and over | |
| 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. 1st Mortgage Real Estate Loans/Lines of Credit | | | | | |
| 1. Fixed Rate (incl. Hybrid/Balloon > 5yrs)..... | 029A | 029B | 029C | 029D | 029E |
| 2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less) | 030A | 030B | 030C | 030D | 030E |
| 5a. 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 |
| 6a. Leases Receivable..... | 034A | 034B | 034C | 034D | 034E |
| 7a. All Other Loans (See Instructions)..... | 035A | 035B | 035C | 035D | 035E |
| 8a. TOTAL NUMBER OF DELINQUENT LOANS | 020A | 021A | 022A | 023A | 041A |

Report Amount Only

| TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE | Reportable Delinquency | | | | Total Amount of Reportable Delinquent Loans |
|---|------------------------|----------------|-----------------|--------------------|---|
| | 1 to <2 months | 2 to <6 months | 6 to <12 months | 12 months and over | |
| 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. 1st Mortgage Real Estate Loans/Lines of Credit | | | | | |
| 1. Fixed Rate (incl. Hybrid/Balloon > 5yrs)..... | 751 | 752 | 753 | 754 | 713A |
| 2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less) | 771 | 772 | 773 | 774 | 714A |
| 5b. 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 |
| 6b. Leases Receivable..... | 020D | 021D | 022D | 023D | 041D |
| 7b. All Other Loans (See Instructions)..... | 020C | 021C | 022C | 023C | 041C |
| 8b. TOTAL DELINQUENT LOANS (AMOUNT) | 020B | 021B | 022B | 023B | 041B |

ADDITIONAL DELINQUENCY INFORMATION
 (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 | |
|--|------------------------|----------------|-----------------|--------------------|------|--|---|--|
| | 1 to <2 months | 2 to <6 months | 6 to <12 months | 12 months and over | | | | |
| 9a. Indirect Loans..... | 036A | 036B | 036C | 036D | 036E | | 036E | |
| 10a. Participation Loans..... | 037A | 037B | 037C | 037D | | | 037E | |
| 11a. Interest Only & Payment Option 1st Mortgage Loans | 038A | 038B | 038C | 038D | | | 038E | |
| 12a. Interest Only & Payment Option Other RE/LOCs Loans | 039A | 039B | 039C | 039D | | | 039E | |
| 13a. Residential Construction- Excluding Business Purpose | 040A | 040B | 040C | 040D | | | 040E | |
| 14a. Member Business Loans excluding Agricultural Lns | 043A | 043B | 043C | 043D | | | 043E | |
| 15a. Agricultural Loans..... | 044A | 044B | 044C | 044D | | | 044E | |
| 16a. Nonmember Business Loans excluding Agricultural Lns | 046A | 046B | 046C | 046D | | | 046E | |
| 17a. Business Construction & Development Loans..... | 047A | 047B | 047C | 047D | | | 047E | |
| 18a. Modified 1st Mortgage Real Estate Loans..... | 048A | 048B | 048C | 048D | | | 048E | |
| 19a. Modified Other Real Estate Loans/Lines of Credit.... | 049A | 049B | 049C | 049D | | | 049E | |
| 20a. Modified RE Loans also reported as business loans | 050A | 050B | 050C | 050D | | | 050E | |
| 21a. Modified Consumer Loans NOT Secured by Real Estate | 051A | 051B | 051C | 051D | | | 051E | |
| 22a. Modified Business Loans NOT Secured by Real Estate | 052A | 052B | 052C | 052D | | | 052E | |

Report Amount Only

| | Reportable Delinquency | | | | | | Total Amount of Reportable Delinquent Loans | |
|--|------------------------|----------------|-----------------|--------------------|--|--|---|--|
| | 1 to <2 months | 2 to <6 months | 6 to <12 months | 12 months and over | | | | |
| 9b. Indirect Loans..... | 020E | 021E | 022E | 023E | | | 041E | |
| 10b. Participation Loans..... | 020F | 021F | 022F | 023F | | | 041F | |
| 11b. Interest Only & Payment Option 1st Mortgage Loans | 020I | 021I | 022I | 023I | | | 041I | |
| 12b. Interest Only & Payment Option Other RE/LOCs Loans | 020M | 021M | 022M | 023M | | | 041M | |
| 13b. Residential Construction- Excluding Business Purpose | 020N | 021N | 022N | 023N | | | 041N | |
| 14b. Member Business Loans excluding Agricultural Lns | 020G | 021G | 022G | 023G | | | 041G | |
| 15b. Agricultural Loans..... | 020H | 021H | 022H | 023H | | | 041H | |
| 16b. Nonmember Business Loans excluding Agricultural Lns | 020P | 021P | 022P | 023P | | | 041P | |
| 17b. Business Construction & Development Loans..... | 020Q | 021Q | 022Q | 023Q | | | 041Q | |
| 18b. Modified 1st Mortgage Real Estate Loans..... | 020J | 021J | 022J | 023J | | | 041J | |
| 19b. Modified Other Real Estate Loans/Lines of Credit.... | 020K | 021K | 022K | 023K | | | 041K | |
| 20b. Modified RE Loans also reported as business loans | 020L | 021L | 022L | 023L | | | 041L | |
| 21b. Modified Consumer Loans NOT Secured by Real Estate | 020R | 021R | 022R | 023R | | | 041R | |
| 22b. Modified Business Loans NOT Secured by Real Estate | 020S | 021S | 022S | 023S | | | 041S | |

LOAN CHARGE OFFS AND RECOVERIES

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. Total 1st Mortgage Real Estate Loans/ Lines of Credit
- 5. Total Other Real Estate Loans/ Lines of Credit.....
- 6. Leases Receivable.....
- 7. All Other Loans (See Instructions).....
- 8. **Total Charge Offs and Recoveries**.....

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

ADDITIONAL LOAN LOSS INFORMATION

(Included in the loan losses reported above.)

- 9. Indirect Loans.....
- 10. Participation Loans.....
- 11. Interest Only & Payment Option 1st Mortgage Loans
- 12. Interest Only & Payment Option Other RE/LOCs Loans
- 13. Residential Construction- Excluding Business Purpose
- 14. Member Business Loans excluding Agricultural Loans
- 15. Agricultural Loans.....
- 16. Nonmember Business Loans excluding Agricultural Loans
- 17. Business Construction & Development Loans
- 18. Modified 1st Mortgage Real Estate Loans.....
- 19. Modified Other Real Estate Loans\Lines of Credit.....
- 20. Modified Real Estate Loans also reported as business loans
- 21. Modified Consumer Loans **NOT** Secured by Real Estate.....
- 22. Modified Business Loans **NOT** Secured by Real Estate.....

| YTD Charge Offs | Acct Code | YTD Recoveries | Acct Code |
|-----------------|-----------|----------------|-----------|
| | 550E | | 551E |
| | 550F | | 551F |
| | 550I | | 551I |
| | 550M | | 551M |
| | 550N | | 551N |
| | 550G | | 551G |
| | 550H | | 551H |
| | 550P | | 551P |
| | 550Q | | 551Q |
| | 550J | | 551J |
| | 550K | | 551K |
| | 550L | | 551L |
| | 550R | | 551R |
| | 550S | | 551S |

- 23. All loans charged off due to Bankruptcy YTD.....

| | |
|--|-----|
| | 682 |
|--|-----|

- 24. Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 & 12 Bankruptcy YTD.....

| | Acct Code |
|--|-----------|
| | 081 |
| | 082 |
| | 088 |

- 25. Total Outstanding loan balances subject to bankruptcies identified in items 24a - 24c.

| | |
|--|-----|
| | 971 |
|--|-----|

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

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

- 27. 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
 All credit unions must complete lines 1 through 9, 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. Commercial Real Estate..... | | 814C | | 814C1 | | 814 |
| B. Construction & Land Development..... | | 814A2 | | 814A3 | | 814A1 |
| C. Outstanding Letters of Credit..... | | 813A | | 813B | | 813 |
| D. Other Unfunded Business Loan Commitments..... | | 814A4 | | 814A5 | | 814A |
| E. Total Unfunded Commitments for Business Loans | | | | | | 814E |

| | | | | | | |
|--|--|-------|--|-------|--|------|
| 2. 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. Total Unfunded Commitments for Non-Business Loans | | | | | | 816E |

| | | | | | | |
|---|--|-------|--|-------|--|------|
| Total Unfunded Commitments for all loan types (Sum items 1A-D and 2A-H)..... | | 816A1 | | 816A2 | | 816A |
|---|--|-------|--|-------|--|------|

| | | | | | | |
|--|--|--|--|--|--|-----|
| 3. Dollar Amount of Pending Bond Claims..... | | | | | | 818 |
|--|--|--|--|--|--|-----|

CONTINGENT LIABILITIES

| | | | | | | |
|---|--|--|--|--|--|------|
| 4. Loans Transferred with Recourse..... | | | | | | 819 |
| 5. Other Contingent Liabilities..... | | | | | | 818A |

CREDIT AND BORROWING ARRANGEMENTS

| | | | | | | |
|--|--|--|--|--|--|------|
| 6. Amount of Borrowings Subject to Early Repayment at Lender's Option..... | | | | | | 865A |
| 7. Lines of Credit | | | | | | |
| a. Total Credit Lines..... | | | | | | 881 |
| b. Total Committed Credit Lines..... | | | | | | 882 |
| c. Total Credit Lines at Corporate Credit Unions..... | | | | | | 884 |
| 8. Borrowings Outstanding from Corporate Credit Unions | | | | | | |
| a. Line of Credit..... | | | | | | 885A |
| b. Term Borrowings..... | | | | | | 885B |
| 9. Assets Pledged to Secure Borrowings..... | | | | | | 878 |

PCA NET WORTH CALCULATION WORKSHEET

Credit unions are 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, have 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 - 7c and optional items 10, 11 and 12.
- o **Manual Call Report Filers** : Use this page as a manual net worth calculation worksheet. If you have had any any business combinations, complete items 7a - 7c.

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. Uninsured Secondary Capital (Low Income Designated Credits Unions Only)..... | | 925 |
| 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. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations..... | | 1004 |
| 8. TOTAL NET WORTH (Sum of items 1-6 and 7c)..... | | 997 |

DENOMINATOR: TOTAL ASSETS

| | | |
|------------------------------------|--|-----|
| 9. Total Assets (quarter-end)..... | | 010 |
|------------------------------------|--|-----|

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 a new credit union..... 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) | | 701 |

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW)
(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 \$10,000,000 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) | | 100.0000% | | | |
| <u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 9 (Acct. Code 718) Sched A Sect 2 Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25% | | | 0.06 0.14 | | |
| <u>(b) MBLs outstanding</u> Sched A Sect 4 line 7 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25% | | | 0.06 0.08 0.14 | | |
| <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) | | | 0.03 0.06 0.12 0.12 0.20 | | |
| <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) | | | .00 | | |
| Sum of risk portfolios (a) through (d) above | | | | | |
| <u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above | | | 0.06 | | |
| <u>(f) Loans sold with recourse</u> Page 10, Line 4 (Acct. Code 819) | | | 0.06 | | |
| <u>(g) Unused MBL commitments</u> Sched A Sect 4 line 8 (Acct. Code 814B) | | | 0.06 | | |
| <u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719) | | | (1.00) | | |
| Sum of standard components: RBNW requirement (Acct. Code 999B) | | | | | |

**SCHEDULE A
SPECIALIZED LENDING**

*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 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 modified loans outstanding or has modified any loans year-to-date, 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 sold any loans or has 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/LOCs 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 (Continued)**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

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

| | Amount | Acct Code |
|---|--------|-----------|
| 14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose... | | 704A1 |
| 15. Allowance for Losses on all Real Estate Loans..... | | 731 |
| 16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date | | 736 |
| 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..... | | 712 |
| 18. Amount of real estate loans sold but serviced by the credit union..... | | 779A |
| 19. Mortgaging Servicing Rights..... | | 779 |

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

| 1. LOANS PURCHASED AND SOLD YEAR-TO-DATE | | Number | Acct Code | Amount | Acct Code |
|--|--|--------|-----------|--------|-----------|
| a. | Loans Purchased In Full from Other Financial Institutions..... | | 614 | | 615 |
| b. | Loans Purchased In Full from Other Sources..... | | 612 | | 613 |
| c. | Loans, Excluding Real Estate Loans, Sold in Full..... | | 616 | | 616A |

| 2. PARTICIPATION LOANS PURCHASED | ALL OUTSTANDING | | | | PURCHASED YTD | | | |
|----------------------------------|---|--------------|--------------------|-------------|---------------|-------------|----------------------|------------|
| | Number | Acct Code | Amount Outstanding | Acct Code | Number | Acct Code | Amount Purchased YTD | Acct Code |
| a. | Purchased With Recourse | 619A1 | | 619B1 | | 690A1 | | 690B1 |
| b. | Purchased Without Recourse | 619A2 | | 619B2 | | 690A2 | | 690B2 |
| | TOTAL PURCHASED (each column)..... | 619A3 | | 619B | | 690A | | 690 |

| 3. OUTSTANDING PARTICIPATION LOANS SOLD | 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 |
| a. | Sold With Recourse | 691D1 | | 691E1 | | 691F1 | | 691G1 |
| b. | Sold Without Recourse | 691D2 | | 691E2 | | 691F2 | | 691G2 |
| | TOTAL OUTSTANDING SOLD (each column)... | 691D | | 691E | | 691F | | 691G |

| 4. PARTICIPATION LOANS SOLD YEAR-TO-DATE | 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 |
| a. | Sold With Recourse YTD..... | 691H1 | | 691I1 | | 691A1 | | 691J1 |
| b. | Sold Without Recourse YTD..... | 691H2 | | 691I2 | | 691A2 | | 691J2 |
| | TOTAL SOLD YTD (each column)..... | 691H | | 691I | | 691A | | 691 |

| 5. PARTICIPATION LOANS OUTSTANDING BY TYPE | 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 |
| a. | Consumer..... | 691K1 | | 691L1 | | 691M1 | | 691N1 |
| b. | Non-Federally Guaranteed Student Loans..... | 691K7 | | 691L7 | | 691M7 | | 691N7 |
| c. | Real Estate..... | 691K2 | | 691L2 | | 691M2 | | 691N2 |
| d. | Member Business Loans excluding C&D..... | 691K3 | | 691L3 | | 691M3 | | 691N3 |
| e. | Non-Member Business Loans excluding C&D..... | 691K4 | | 691L4 | | 691M4 | | 691N4 |
| f. | Commercial Construction & Development..... | 691K5 | | 691L5 | | 691M5 | | 691N5 |
| g. | Loan Pools..... | 691K6 | | 691L6 | | 691M6 | | 691N6 |
| | TOTAL OUTSTANDING (each column)..... | 691K | | 691L | | 691M | | 691N |

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

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

1. Member Business Loans

- a. Construction and Development Loans
- b. Secured by Farmland
- c. Secured by Non-Farm Residential Property
- d. Secured by Owner Occupied, Non-Farm, Non-Residential Property
- e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- f. TOTAL REAL ESTATE SECURED
- g. Loans to finance agricultural production and other loans to farmers
- h. Commercial and Industrial Loans
- i. Unsecured Business Loans
- j. Unsecured Revolving Lines of Credit for Business Purposes
- k. TOTAL MEMBER 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 |
|--------------|-----------|--|-----------|--|-----------|---|-----------|
| | 143A1 | | 143B1 | | 143C1 | | 143D1 |
| | 961A1 | | 042A1 | | 099A1 | | 463A1 |
| | 900G | | 400G | | 090G | | 475G |
| | 900H | | 400H | | 090H | | 475H |
| | 900J | | 400J | | 090J | | 475J |
| | 900K | | 718A1 | | 090K | | 475K |
| | 961A2 | | 042A2 | | 099A2 | | 463A2 |
| | 900L | | 400L | | 090L | | 475L |
| | 900C1 | | 400C1 | | 090C1 | | 475C1 |
| | 900C2 | | 400C2 | | 090C2 | | 475C2 |
| | 900A | | 400A | | 090A | | 475A |

2. Purchased business loans or participation interests to nonmembers

- a. Construction and Development Loans
- b. Secured by Farmland
- c. Secured by Non-Farm Residential Property
- d. Secured by Owner Occupied, Non-Farm, Non-Residential Property
- e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property
- f. TOTAL REAL ESTATE SECURED
- g. Loans to finance agricultural production and other loans to farmers
- h. Commercial and Industrial Loans
- i. Unsecured Business Loans
- j. Unsecured Revolving Lines of Credit for Business Purposes
- k. TOTAL NONMEMBER 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 |
|--------------|-----------|--|-----------|--|-----------|---|-----------|
| | 143A2 | | 143B2 | | 143C2 | | 143D2 |
| | 961A3 | | 042A3 | | 099A3 | | 463A3 |
| | 900G1 | | 400G1 | | 090G1 | | 475G1 |
| | 900H1 | | 400H1 | | 090H1 | | 475H1 |
| | 900J1 | | 400J1 | | 090J1 | | 475J1 |
| | 900K1 | | 718A2 | | 090K1 | | 475K1 |
| | 961A4 | | 042A4 | | 099A4 | | 463A4 |
| | 900L1 | | 400L1 | | 090L1 | | 475L1 |
| | 900C3 | | 400C3 | | 090C3 | | 475C3 |
| | 900C4 | | 400C4 | | 090C4 | | 475C4 |
| | 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 \$10,000,000

| | 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 |

SECTION 5- MODIFIED LOANS- Complete this section if the credit union has any modified loans outstanding or has modified any loans year-to-date.

Report loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. 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. See Delinquent Loans instructions for information regarding TDR delinquency reporting.

- 1. a. Modified Loans secured by First Mortgages.....
- b. Modified Loans secured by Other RE/LOCs.....
- c. Modified RE Loans also reported as business loans
- d. Modified Consumer Loans **NOT** Secured by Real Estate
- e. Modified Business Loans **NOT** Secured by Real Estate
- 2. Troubled Debt Restructured Loans (TDRs)
(These loans should also be reported in the appropriate category on lines 1a-e.)

| No. of Loans Outstanding | Acct Code | Amount Outstanding | Acct Code | Amount Modified YTD | Acct Code |
|--------------------------|-----------|--------------------|-----------|---------------------|-----------|
| | 1000A | | 1001A | | 1002A |
| | 1000B | | 1001B | | 1002B |
| | 1000C | | 1001C | | 1002C |
| | 1000D | | 1001D | | 1002D |
| | 1000E | | 1001E | | 1002E |
| | 1000F | | 1001F | | 1002F |

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION**

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 | > 1- 3 Years | > 3 - 5 Years | >5 - 10 Years | >10 Years | Total Amount |
|----------------------|-----------|--------------|---------------|---------------|-----------|--------------|
| | 738A | 738B | 738C | 738D | 738E | |
| Amt of Variable Rate | | | | | | 738 |
| | 739A | 739B | 739C | 739D | 739E | |
| Amt of Fixed Rate | | | | | | 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 |
|---|--------|-----------|
| 8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas..... | | 786A |
| 9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas..... | | 786B |
| 10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9) | | 786 |

MORTGAGE-BACKED SECURITIES

| | |
|--|------|
| 11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).... | 733 |
| 12. Commercial Mortgage Backed Securities..... | 733A |

MISCELLANEOUS INVESTMENT INFORMATION

| | |
|--|------|
| 13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)..... | 785 |
| 14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only) | 785A |
| 15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1)..... | 801 |
| 16. Investment Repurchase Agreements..... | 780 |
| 17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage... | 781 |
| 18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY)..... | 784 |
| 19. Outstanding balance of brokered certificates of deposit and share certificates | 788 |

FCU= Federal Credit Union SCU= State Credit Union

**SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION
THE PRIOR VERSION OF SCHEDULE C FOR CUSO INFORMATION HAS BEEN PERMANENTLY MOVED TO NCUA FORM 4501A (PROFILE FORM)**

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 in which the CUSO is 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. | | | | | | | | |

NCUA 5300 CALL REPORT INSTRUCTIONS

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| | | |
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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. <i>Money market funds and Short-term investment funds (STIFs):</i> 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 SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value. 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 SFAS 115 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to SFAS 115. 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 SFAS 115

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, 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** on pages 13 – 14.
- 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** on page 15.
- 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 All Other Assets (page 2, line 32c) or Other Liabilities (page 3, line 8).

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

LOANS & LEASES

- **Collateral Codes.** Loans are to be reported 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.

- **Participation Loans.** Report the number of individual loans in each pool—not the number of pools. Exclude participations purchased with recourse not qualifying for true sales accounting under GAAP, as these loans will still be reflected on the seller's balance sheet.

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 overdraft protection program advances here (commonly referred to as "bounced-check protection" or "courtesy pay"). 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 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, guaranteed loans, federally guaranteed student loans granted prior to July 1, 2010, etc. Loans secured by ATVs, RVs, and boats should also be reported on this line. Unused loan commitments must also be reported 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. Losses and declines in value should be reported on Page 5, line 28, Miscellaneous Operating Expenses.

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, and loans to and investments in CUSOs, and any other assets not previously included. Also, report any private insurance capitalization deposit here. Any investments purchased and identified to fund deferred compensation agreement obligations must be reported 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) – formerly known as the Report of Officials (NCUA Form 4501) and **Schedule C - CUSO Information** on page 17.

- **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, 25-26, 27d, 28, 29, 30, 31c, and 32d).

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 40 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. 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 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 these accounts based on the following sliding scale:

| Remaining Maturity | Amount to Report on Line 4, Subordinated Debt Percentage of Amount Borrowed | Amount to Report on Line 5, Uninsured Secondary Capital Percentage of Amount Borrowed |
|--|--|--|
| 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. *See special instructions above.*

5. Uninsured Secondary Capital

This account is for low-income designated credit unions only. 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. *See special instructions above.*

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

7. Accrued Dividends/Interest Payable on Shares/Deposits

Accrued dividends and interest declared but not yet distributed.

8. 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.
- **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, and should match reporting on the Federal Reserve form FR 2900.
- **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.

9. 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.

10. Regular Shares

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

11. Money Market Shares

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

12. Share Certificates

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

13. 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).

14. 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.

15. 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.

16. Non-Member Deposits (including brokered deposits)

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

17. TOTAL SHARES AND DEPOSITS (each column)

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):

18. 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.

19. 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.

20. 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.

21. 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.

22. 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.

23. 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.

24. 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.

25. 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.

26. 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.

27. 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.

28. Dollar Amount of Noninterest Bearing Transactional Accounts greater than \$250,000

Report the total dollar amount of Noninterest Bearing Transactional Accounts with balances greater than \$250,000. This line is for informational purposes only and not related to insured shares.

Noninterest bearing transaction account means an account or deposit maintained at an insured credit union—

- i. With respect to which interest is neither accrued nor paid;
- ii. On which the account holder or depositor is permitted to make withdrawals by negotiable or transferable instrument, payment orders of withdrawal, telephone or other electronic media transfers, or other similar items for the purpose of making payments or transfers to third parties or others; and
- iii. On which the insured credit union does not reserve the right to require advance notice of an intended withdrawal.

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

EQUITY

29. Undivided Earnings

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

30. 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.

31. Appropriation for Non-Conforming Investments (SCU 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-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.

32. 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.

33. 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.

34. 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.

35. 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.

36. 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.

37. 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 SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."

38. 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.

39. 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.

40. 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. Note: Noninterest bearing transactional accounts (interest or dividends are neither accrued nor paid), as defined in section 745.1(f) of the NCUA Rules and Regulations, are fully insured separate from, and in addition to, other coverage. These accounts should not be included on lines A – K.

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 17, 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.

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. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12 months delinquent, whichever occurs first.

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), 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)

This question is for state chartered credit unions only. Interest on all deposits year-to-date.

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, and unconsolidated CUSO income.

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 current period OTTI due to credit losses. This total should also be reflected in Item 14 above.

15. 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.

16. Gain from Bargain Purchase (Merger)

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

17. Other Non-Operating Income (Expense)

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

18. TOTAL NON-INTEREST INCOME (Sum of lines 12 – 17).

NON-INTEREST EXPENSE

19. 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.

20. Travel and Conference Expense

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

21. 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.

22. 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.

23. Educational and Promotional Expense

Advertising, publicity, and promotions.

24. Loan Servicing Expense

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

25. Professional and Outside Services

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

26. Member Insurance

26a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

26b. 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.

26c. Report life savings, borrower's protection, share insurance, and other member insurance.

27. Operating Fees

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

28. Miscellaneous Operating Expenses

Expenses not covered by lines 19 - 27, including cash over and short, annual meeting expenses, association dues, etc.

29. TOTAL NON-INTEREST EXPENSE (Sum of lines 19 – 28).

30. NET INCOME (LOSS)

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 18) less Total Non-Interest Expense (line 29).

RESERVE TRANSFERS

31. Transfer to Regular Reserves

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

OTHER CALCULATIONS

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

Net Income (Loss) (line 30) plus NCUSIF Premium Expense (line 26a) plus Temporary Corporate CU Stabilization Fund Assessment (line 26b)

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.

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

5. Future Capital and Operating Lease Payments on Fixed Assets

The credit union should report the total remaining dollar amount of their obligation to lessor(s).

6. Qualifying Business Combination

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 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.

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.), loans held for sale, and loans held on the balance sheet of wholly-owned CUSOs.

- Do not include 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”.
- Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with the restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.
- **Note:** Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor’s financial difficulties*, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of interest, principal, or both. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

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, granted prior to July 1, 2010 on line 7a below.

4a. 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.

5a. 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.

6a. Leases Receivable

Report the number of delinquent leases on this line.

7a. All Other Loans

Include in line 7a the total number of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

8a. Total Number of Delinquent Loans (Sum of lines 1a – 7a)

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, granted prior to July 1, 2010 on line 7b below.

4b. 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.

5b. 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.

6b. Leases Receivable

Report the balance of delinquent leases on this line.

7b. All Other Loans

Include in line 7b the total amount of all delinquent loans for loans reported on page 2, lines 16, 19, 20, and 24. (e.g., all other consumer loans, member business loans not secured by real estate, guaranteed student loans, etc.).

8b. Total Delinquent Loans

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 (lines 1-8). 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 participations purchased with recourse not qualifying for true sales accounting under GAAP, 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 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans become delinquent, they would be reported on lines 10 and 15. Other examples are indirect lending involving real estate or vehicle loans. Any real-estate related indirect loans would be reported on lines 9 and 11, 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 9.

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.).

9a. 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.

10a. Participation Loans

Report the total number of all delinquent loan participations.

11a. Interest Only and Payment Option 1st Mortgage Loans

Report the total number of all delinquent Interest Only and Payment Option 1st Mortgage Loans.

12a. 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 Other RE/LOC Loan.

13a. Residential Construction Excluding Business Purpose

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

14a. Member Business Loans excluding Agricultural Loans

Report the total number of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

15a. Agricultural Loans

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

16a. Nonmember Business Loans excluding Agricultural Loans

Report the total number of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

17a. Business Construction & Development Loans

Report the total number of all delinquent business loans granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14a and 16a above, according to the borrower's membership status.

18a-22a. Refer to the instructions for Schedule A Specialized Lending, Section 5 for the definition of what should be reported as modified real estate, business, and consumer loans.

18a. Modified 1st Mortgage Real Estate Loans

Report the total number of all delinquent Modified 1st Mortgage Real Estate Loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4a in the appropriate sub-category.

19a. Modified Other Real Estate Loans/Lines of Credit

Report the total number of all delinquent Modified Other Real Estate Loans/Lines of Credit. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5a in the appropriate sub-category.

20a. Modified Real Estate Loans also reported as Business Loans

Report the total outstanding number of delinquent Modified Real Estate Loans also reported as business loans. The totals included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4a or 5a and on line 21 or 22 in the Assets Section of the Statement of Financial Condition, depending on the type of loan.

21a. Modified Consumer Loans NOT Secured by Real Estate

Report the total outstanding number of delinquent Modified Consumer Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 2a, 3a, 6a, or 7a on page 7 and line 9a or 10a on Page 8, depending on the type of loan. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

22a. Modified Business Loans NOT Secured by Real Estate

Report the total outstanding number of delinquent Modified Business Loans that are NOT secured by real estate. The totals included in this line should also be reported on lines 1a, 6a, or 7a on page 7 and lines 9a, 10a, 14a, 15a, or 16a on Page 8, depending on the type of loan.

REPORT DELINQUENT AMOUNTS ONLY

9b. 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.

10b. Participation Loans

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

11b. Interest Only and Payment Option 1st Mortgage Loans

Report the total outstanding loan balance of all delinquent Interest Only and Payment Option 1st Mortgage Loans.

12b. 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.

13b. Residential Construction – excluding Business Purpose

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

14b. Member Business Loans excluding Agricultural Loans

Report the total outstanding (funded) portion of the NMBLB of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

15b. Agricultural Loans

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

16b. Nonmember Business Loans excluding Agricultural Loans

Report the total outstanding (funded) portion of the NMBLB of all delinquent Nonmember Business Loans, excluding business loans made for agricultural purposes. This includes purchased or participated loans.

17b. Business Construction & Development Loans

Report the total outstanding (funded) portion of the NMBLB of all delinquent business granted to fund commercial construction and development. These delinquent loans should also be reported on lines 14b and 16b above, according to the borrower's membership status.

18b-22b. Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as modified real estate, business, and consumer loans.

18b. Modified 1st Mortgage Real Estate Loans

Report the total outstanding loan balance of all delinquent Modified 1st Mortgage Real Estate Loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 4b in the appropriate sub-category.

19b. Modified Other Real Estate Loans/Lines of Credit

Report the total outstanding loan balance of all delinquent Modified Other Real Estate Loans/Lines of Credit. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, item 5b in the appropriate sub-category.

20b. Modified Real Estate Loans also reported as Business Loans

Report the total outstanding loan balance of all delinquent Modified Real Estate Loans also reported as business loans. The amounts included in this line, should also be reported in Delinquent Loans by Collateral Type, items 4b or 5b and on line 21 or 22 in the Assets Section of the Statement of Financial Condition, depending on the type of loan.

21b. Modified Consumer Loans NOT Secured by Real Estate

Report the total outstanding loan balance of delinquent Modified Consumer Loans that are NOT secured by real estate. The amounts included in this line should also be on lines 1b, 2b, 3b, 6b, or 7b on page 7 and line 9b or 10b on Page 8, depending on the type of loan. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

22b. Modified Business Loans NOT Secured by Real Estate

Report the total outstanding loan balance of delinquent Modified Business Loans that are NOT secured by real estate. The amounts included in this line should also be reported on lines 1b, 6b, or 7b on page 7 and lines 9b, 10b, 14b, 15b, or 16b on Page 8, depending on the type of loan.

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

LOAN LOSS INFORMATION

1-7. Charge Offs and Recoveries Year-to-Date

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.

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, granted prior to July 1, 2010 on line 7 below.

7. All Other Loans

Report all charge offs and recoveries for loans reported on page 2, lines 16, 19, 20, and 24 prior to being charged off (e.g., all other consumer loans, member business loans not secured by real estate, etc.). **Charge offs and recoveries from an overdraft protection program should also be included on this line.**

8. 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 – 8).

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 10 and 14. The same rule holds true for agricultural related participation lending. When these types of loans are charged off, the charged off amount

and any subsequent recoveries would be reported on lines 10 and 15. 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 9 and 11, if the real estate loan is an interest only or payment option 1st mortgage loan. In the case of vehicle loans that are also indirect, the charged off amount and any subsequent recoveries would be reported only on line 9.

9. Indirect Loans

Report the dollar amount of loans charged off year-to-date from the credit union's indirect lending program on the left. Report the dollar amount of recoveries year-to-date from the indirect lending program in the right column.

10. Participation Loans

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

11. Interest Only and Payment Option 1st Mortgage Loans

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

12. 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 RE/LOCs Loans on the left. Report the dollar amount of recoveries year-to-date for Interest Only Payment Option Other RE/LOCs Loans in the right column. Please refer to the instructions for line 12 on Schedule A Specialized Lending for information on what qualifies as an Interest Only or Payment Option Other RE/LOC Loan.

13. Residential Construction - excluding Business Purpose

Report the dollar amount of loans charged off year-to-date for residential construction loans that were granted directly to a home owner building a residence for their own personal use on the left. Report the dollar amount of recoveries year-to-date from Residential Construction, excluding Business Purpose in the right column.

14. Member Business Loans excluding Agricultural Loans

Report the dollar amount of loans charged off year-to-date for Member Business Loans, excluding the amount charged off for loans made for agricultural purposes on the left. Report the dollar amount of recoveries year-to-date from Member Business Loans, excluding the amount charged off for loans made for agricultural purposes in the right column.

15. Agricultural Loans

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

16. Nonmember Business Loans excluding Agricultural Loans

Report the dollar amount of loans charged off year-to-date for Nonmember Business Loans on the left, excluding the amount charged off on loans made for agricultural purposes. Report the

dollar amount of recoveries year-to-date from Nonmember Business Loans in the right column, excluding the amount of recoveries on loans made for agricultural purposes.

17. Business Construction and Development Loans

Report the dollar amount of loans charged off year-to-date for Business Construction and Development Loans on the left. 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 14 and 16 above, according to the borrower's membership status.

18-22. Refer to the instructions for Schedule A Specialized Lending, Section 5, for the definition of what should be reported as modified real estate, business, and consumer loans.

18. Modified 1st Mortgage Real Estate Loans

Report the dollar amount of loans charged off year-to-date for Modified 1st Mortgage Real Estate Loans on the left. Report the dollar amount of recoveries year-to-date from Modified 1st Mortgage Real Estate Loans in the right column.

19. Modified Other Real Estate Loans/Lines of Credit

Report the dollar amount of loans charged off year-to-date for Modified Other Real Estate Loans/Lines of Credit on the left. Report the dollar amount of recoveries year-to-date from Modified Other Real Estate Loans/Lines of Credit in the right column.

20. Modified Real Estate Loans also reported as Business Loans

Report the dollar amount of loans charged off year-to-date for Modified Real Estate Loans also reported as business loans on the left. Report the dollar amount of recoveries year-to-date from Modified Real Estate Loans also reported as business loans in the right column.

21. Modified Consumer Loans NOT Secured by Real Estate

Report the dollar amount of loans charged off year-to-date for Modified Consumer Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from Modified Consumer Loans NOT Secured by Real Estate in the right column. Do not include skip-a-pay or similar programs, unless the loans were also modified because of deterioration in the financial condition of the borrower before being charged off.

22. Modified Business Loans NOT Secured by Real Estate

Report the dollar amount of loans charged off year-to-date for Modified Business Loans NOT Secured by Real Estate on the left. Report the dollar amount of recoveries year-to-date from Modified Business Loans NOT Secured by Real Estate in the right column.

BANKRUPTCY INFORMATION

23. 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.

24a.-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.

25. Amount of Outstanding Loans Subject to Bankruptcies

Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 24a.-c.

MISCELLANEOUS LOAN INFORMATION

26. Real Estate Loans Foreclosed Year-to-Date

Provide the number and amount of real estate loans foreclosed year-to-date. For the amount, report the balances of the real estate loans at time of foreclosure.

27. 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

1. Unfunded Commitments for Business Loans

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., indirect loan program) in the second column. Report the total for each category in the third column. 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. Commercial Real Estate

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

B. Construction and Land Development

Include 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. Also 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 2E).

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.

D. Other Unfunded Business Loan Commitments

Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial properties, construction and land development, or standby letters of credit (i.e., report unfunded commitments not reported on lines 1A-C, including commitments to extend credit to commercial and industrial enterprises through credit cards).

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

2. 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 1st 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)

3. 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

4. Loans Transferred with Recourse

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.

5. 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

6. 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.

7a. Total Credit Lines

Report the maximum amount the credit union is entitled to borrow under all established lines of credit, both advised and committed. Report draws against these lines on Page 3, line 1.

7b. Total Committed Credit Lines

Report the maximum amount the credit union is entitled to borrow under all established committed lines of credit. A committed line of credit is a credit line in which the credit union has paid a fee in advance to guarantee access at a future time.

7c. Total Credit Lines at Corporate Credit Unions

Report the maximum amount the credit union is entitled to borrow under all established lines of credit at a Corporate Credit Union. Report draws against these lines in item 8 below. Draws should also be reported on Page 3, line 1.

8. Borrowings Outstanding from Corporate Credit Unions

a. Lines of Credit.

Report the total amount of draws from all lines of credit held with a Corporate Credit Union as of the call report date. Draws should also be reported on Page 3, line 1.

b. Term Borrowings.

Report the total amount of all term borrowings owed to Corporate Credit Unions as of the call report date. This amount should also be included in the amount reported on Page 3, line 2.

9. Assets Pledged to Secure Borrowings

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

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

Credit unions are not required to provide input on this page, unless the credit union intends to use an optional Total Assets Election to compute its net worth ratio or has completed a merger or acquisition that qualifies under FAS 141R.

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.)

All Credit Unions. This worksheet provides a means of measuring the net worth ratio. 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.)

Credit unions with Assets Greater than \$10,000,000. In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

Line 14a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components.

Line 14b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

Manual Call Report Filers. Manual Call Report filers may leave the PCA Net Worth Calculation Worksheet blank, use it to select an optional total assets election, or use it as a manual net worth calculation worksheet. NCUA will compute the Net Worth Ratio and RBNW Requirement Calculation for manual Call Report filers with the information entered on the Call Report.

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 7c 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. The only time this amount should go down is due to an accounting correction.

c. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Line 7a +/- Line 7b)

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

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

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 \$10,000,000. In addition to measuring a net worth ratio, credit unions with assets greater than \$10 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.

Manual Call Report Filers. NCUA will compute the RBNW Requirement Calculation for manual Call Report filers with the information entered on previous pages of the Call Report.

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

SECTION 1 – INDIRECT LOANS

An indirect loan is a loan made by a credit union through a vendor or third party vendor, not limited to car dealerships, that facilitates the financing arrangement. 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.

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

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

Estimate, if necessary, 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.

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.

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 \$10,000,000, 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 \$10,000,000, 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 \$10 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.

present

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.

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: Report the fully guaranteed portion of an SBA loan purchased under regulatory investment authority as an investment on pages 1 and 16 of the Call Report and excluded from this line.

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 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 \$10,000,000.

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.

SECTION 5 – MODIFIED LOANS

Report in the appropriate categories below all loans and leases that have been modified. For the Amount Outstanding, include the quarter-end balances of all modified loans still outstanding, whether modified in the current or prior years. For loans modified more than once, only report the balance outstanding of the most recent modification in this column. In the Amount Modified Year-to-Date column, include all loans modified year-to-date, including multiple modifications made on the same loan in the current year.

For purposes of this item, include all loans and leases whose terms have been modified because of deterioration in the financial condition of the borrower, whether or not such modified loans are troubled debt restructurings under GAAP. The modified terms offered the borrower could include an increased term, a reduction in interest rate or principal, or other concession. Include all modified loans whether or not the terms conform to the rate, term, and loan-to-value that would be granted on a new loan with a similar risk profile. If the loan is refinanced or modified just to keep a member who is current on his/her loan from refinancing for a better rate or term elsewhere, it does not need to be reported in this section. For all troubled debt restructured loans for which the member has not made six consecutive payments in compliance with the modified terms; these loans should still be considered delinquent and reported appropriately here and on Pages 7 and 8 of the 5300. See Delinquency instructions for more information.

1a. Modified Loans secured by First Mortgages

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are presently secured by a first mortgage. These loans should also be reported on the appropriate real estate loan lines of Section 2 on page 13, lines 1a through 5 and on page 2, line 21.

1b. Modified Loans secured by Other Real Estate/Lines of Credit

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are presently secured by a junior lien. These loans should also be reported on the appropriate real estate loan lines of Section 2 on page 13, lines 6 through 9 and on page 2, line 22.

1c. Modified Real Estate Loans also reported as Business Loans

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which meet the definition of Business Loans and are secured by real estate. These loans should also be reported on the appropriate lines in Section 4 above. These would include any purchased business loans or participation interests to nonmembers secured by real estate.

1d. Modified Consumer Loans NOT Secured by Real Estate

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications which are made for non-business purposes and are not secured by real estate. This item could include, but is not limited to, modified new and used vehicle loans, credit card loans, unsecured personal loans, and mobile homes that do not include land. These loans should also be reported on the appropriate lines in the Loan and Lease section of the Statement of Financial Condition on Page 2. Do not include skip-a-pay or similar programs on this line unless the loans were also modified because of deterioration in the financial condition of the borrower.

1e. Modified Business Loans NOT Secured by Real Estate

Report the number, dollar amount outstanding, and amount modified year-to-date for loan modifications 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 above.

2. Troubled Debt Restructured Loans (TDRs):

These loans should also be reported in the appropriate category on lines 1a-e above. TDRs are loans whose terms have been modified because the credit union, for economic or legal reasons related to the debtor's financial difficulties, grants a concession to the member debtor that it would not otherwise consider, providing for a reduction of interest, principal, or both. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION
(NCUA FORM 5300 - PAGE 16)

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 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.

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 16, 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.

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 Section 107) or NCUA Rules and Regulations (see Part 703).

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. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)
INFORMATION
(NCUA FORM 5300 - PAGE 17)

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 in which the CUSO is 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).

NCUA 5300 Call Report Form Detail

| Account Code | Account Description | Page |
|--------------|--|------|
| A002 | Leases Receivable | 2 |
| A003 | Loans Held for Sale | 1 |
| A007 | Land and Building | 2 |
| A008 | Other Fixed Assets | 2 |
| A009 | Other Assets | 2 |
| A009A | Other Assets, Accrued Interest on Loans | 2 |
| A009B | Other Assets, Accrued Interest on Investments | 2 |
| A009C | Other Assets, All Other | 2 |
| A009D | Total Intangible Assets | 2 |
| A009D1 | Identifiable Intangible Assets | 2 |
| A009D2 | Goodwill | 2 |
| A010 | Total Assets | 2 |
| A010 | Total Assets | 11 |
| A010 | Total Assets | 12 |
| A010A | Average of Daily Assets over the calendar quarter | 11 |
| A010B | Average of the three month-end balances over the calendar quarter | 11 |
| A010C | The average of the current and three preceding quarter-end balances | 11 |
| A011A | Other Notes, Promissory Notes and Interest Payable - < 1 Year | 3 |
| A011B1 | Other Notes, Promissory Notes and Interest Payable - 1-3 Years | 3 |
| A011B2 | Other Notes, Promissory Notes and Interest Payable - > 3 Years | 3 |
| A011C | Total Amount of Other Notes, Promissory Notes and Interest Payable | 3 |
| A013 | Total Amount of Shares | 3 |
| A013A | Total Shares - < 1 Year | 3 |
| A013B1 | Total Shares - 1-3 Years | 3 |
| A013B2 | Total Shares - > 3 Years | 3 |
| A014 | Total Liabilities, Shares, and Equity | 4 |
| A018 | Total Amount of Shares and Deposits | 3 |
| A018A | Total Shares and Deposits - < 1 Year | 3 |
| A018B1 | Total Shares and Deposits - 1-3 Years | 3 |
| A018B2 | Total Shares and Deposits - > 3 Years | 3 |
| A020A | Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent | 7 |
| A020B | Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent | 7 |
| A020C | Amount of All Other Loans (See Instructions) - 1 month to less than 2 months delinquent | 7 |
| A020D | Amount of Delinquent Leases Receivables - 1 month to less than 2 months delinquent | 7 |
| A020E | Amount of Delinquent Indirect Loans - 1 month to less than 2 months delinquent | 8 |
| A020F | Amount of Delinquent Participation Loans - 1 month to less than 2 months delinquent | 8 |
| A020G | Amount of Delinquent Member Business Loans excluding Agriculture Loans - 1 month to less than 2 months delinquent | 8 |
| A020H | Amount of Delinquent Agriculture Loans - 1 month to less than 2 months delinquent | 8 |
| A020I | Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 1 month to less than 2 months delinquent | 8 |
| A020J | Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 1 month to less than 2 months delinquent | 8 |
| A020K | Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 1 month to less than 2 months delinquent | 8 |
| A020L | Amount of Delinquent Modified Real Estate Loans also reported as business loans - 1 month to less than 2 months delinquent | 8 |
| A020M | Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 1 month to less than 2 months delinquent | 8 |

NCUA 5300 Call Report Form Detail

| Account Code | Account Description | Page |
|--------------|---|------|
| A020N | Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 1 month to less than 2 months delinquent | 8 |
| A020P | Amount of Nonmember Business Loans excluding Agricultural Loans - less than 2 months delinquent | 8 |
| A020Q | Amount of Delinquent Business Construction & Development Loans - 1 month to less than 2 months delinquent | 8 |
| A020R | Amount of Modified Consumer Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent | 8 |
| A020S | Amount of Modified Business Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent | 8 |
| A020T | Amount of Non-Federally Guaranteed Student Loans - 1 to <2 months | 7 |
| A021A | Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent | 7 |
| A021B | Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent | 7 |
| A021C | Amount of All Other Delinquent Loans and Leases - 2 to less than 6 months delinquent (See Instructions) | 7 |
| A021D | Amount of Delinquent Leases Receivables - 2 to less than 6 months delinquent | 7 |
| A021E | Amount of Delinquent Indirect Loans - 2 to less than 6 months delinquent | 8 |
| A021F | Amount of Delinquent Participation Loans - 2 to less than 6 months delinquent | 8 |
| A021G | Amount of Delinquent Member Business Loans excluding Agriculture Loans - 2 to less than 6 months delinquent | 8 |
| A021H | Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent | 8 |
| A021I | Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent | 8 |
| A021J | Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 2 to less than 6 months delinquent | 8 |
| A021K | Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 2 to less than 6 months delinquent | 8 |
| A021L | Amount of Delinquent Modified Real Estate Loans also reported as business loans - 2 to less than 6 months delinquent | 8 |
| A021M | Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 2 to less than 6 months delinquent | 8 |
| A021N | Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 2 to less than 6 months delinquent | 8 |
| A021P | Amount of Nonmember Business Loans excluding Agricultural Loans - 2-6 months delinquent | 8 |
| A021Q | Amount of Delinquent Business Construction & Development Loans - 2 to less than 6 months delinquent | 8 |
| A021R | Amount of Modified Consumer Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent | 8 |
| A021S | Amount of Modified Business Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent | 8 |
| A021T | Amount of Non-Federally Guaranteed Student Loans - 2 to <6 months | 7 |
| A022A | Number of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent | 7 |
| A022B | Amount of All Delinquent Loans (Including Credit Cards) and Leases - 6 to less than 12 months delinquent | 7 |
| A022C | Amount of All Other Delinquent Loans and Leases - 6 to less than 12 months delinquent (See Instructions) | 7 |
| A022D | Amount of Delinquent Leases Receivables - 6 to less than 12 months delinquent | 7 |
| A022E | Amount of Delinquent Indirect Loans - 6 to less than 12 months delinquent | 8 |
| A022F | Amount of Delinquent Participation Loans - 6 to less than 12 months delinquent | 8 |
| A022G | Amount of Delinquent Member Business Loans excluding Agriculture Loans - 6 to less than 12 months delinquent | 8 |

NCUA 5300 Call Report Form Detail

| Account Code | Account Description | Page |
|--------------|--|------|
| A022H | Amount of Delinquent Agriculture Loans - 6 to less than 12 months delinquent | 8 |
| A022I | Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 6 to less than 12 months delinquent | 8 |
| A022J | Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 6 to less than 12 months delinquent | 8 |
| A022K | Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 6 to less than 12 months delinquent | 8 |
| A022L | Amount of Delinquent Modified Real Estate Loans also reported as business loans - 6 to less than 12 months delinquent | 8 |
| A022M | Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 6 to less than 12 months delinquent | 8 |
| A022N | Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 6 to less than 12 months delinquent | 8 |
| A022P | Amount of Nonmember Business Loans excluding Agricultural Loans - 6-12 months delinquent | 8 |
| A022Q | Amount of Delinquent Business Construction & Development Loans - 6 to less than 12 months delinquent | 8 |
| A022R | Amount of Modified Consumer Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent | 8 |
| A022S | Amount of Modified Business Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent | 8 |
| A022T | Amount of Non-Federally Guaranteed Student Loans - 6 to <12 months | 7 |
| A023A | Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent | 7 |
| A023B | Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent | 7 |
| A023C | Amount of All Other Delinquent Loans and Leases - 12 months and over delinquent (See Instructions) | 7 |
| A023D | Amount of Delinquent Leases Receivables - 12 months and over delinquent | 7 |
| A023E | Amount of Delinquent Indirect Loans - 12 months and over delinquent | 8 |
| A023F | Amount of Delinquent Participation Loans - 12 months and over delinquent | 8 |
| A023G | Amount of Delinquent Member Business Loans excluding Agriculture Loans - 12 months and over delinquent | 8 |
| A023H | Amount of Delinquent Agriculture Loans - 12 months and over delinquent | 8 |
| A023I | Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans - 12 months and over delinquent | 8 |
| A023J | Amount of Delinquent Modified 1st Mortgage Real Estate Loans - 12 months and over delinquent | 8 |
| A023K | Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit - 12 months and over delinquent | 8 |
| A023L | Amount of Delinquent Modified Real Estate Loans also reported as business loans - 12 months and over delinquent | 8 |
| A023M | Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans - 12 months and over delinquent | 8 |
| A023N | Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans - 12 months and over delinquent | 8 |
| A023P | Amount of Nonmember Business Loans excluding Agricultural Loans - >12 months delinquent | 8 |
| A023Q | Amount of Delinquent Business Construction & Development Loans - 12 months and over delinquent | 8 |
| A023R | Amount of Modified Consumer Loans NOT Secured by Real Estate greater than 12 months delinquent | 8 |
| A023S | Amount of Modified Business Loans NOT Secured by Real Estate greater than 12 months delinquent | 8 |

NCUA 5300 Call Report Form Detail

| Account Code | Account Description | Page |
|--------------|--|------|
| A023T | Amount of Non-Federally Guaranteed Student Loans - 12 months and over | 7 |
| A024A | Number of Unsecured Credit Card loans 1 month to less than 2 months delinquent | 7 |
| A024B | Amount of Delinquent Unsecured Credit Card Loans as of - 1 month to less than 2 months delinquent. | 7 |
| A025A | Number of Total Loans and Leases (Sum of items 15-22) | 2 |
| A025B | Total Amount of Loans & Leases (Sum of items 15-22) | 2 |
| A026A | Number of Unsecured Credit Card loans 2 to less than 6 months delinquent | 7 |
| A026B | Amount of Delinquent Unsecured Credit Card Loans as of - 2 to less than 6 months delinquent | 7 |
| A027A | Number of Unsecured Credit Card loans 6 to less than 12 months delinquent | 7 |
| A027B | Amount of Delinquent Unsecured Credit Card Loans as of - 6 to less than 12 months delinquent | 7 |
| A028A | Number of Unsecured Credit Card loans 12 months and over delinquent | 7 |
| A028B | Amount of Delinquent Unsecured Credit Card Loans as of - 12 months and over delinquent | 7 |
| A029A | Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 1 month to less than 2 months delinquent | 7 |
| A029B | Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 2 to less than 6 months delinquent | 7 |
| A029C | Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 6 to less than 12 months delinquent | 7 |
| A029D | Number of 1st Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) loans 12 months and over delinquent | 7 |
| A029E | Total number of Reportable Mortgage RE Loans/Line of Credit Fixed Rate (including hybrid/balloon >5 yrs) delinquent loans | 7 |
| A030A | Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 1 month to less than 2 months delinquent | 7 |
| A030B | Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 2 to less than 6 months delinquent | 7 |
| A030C | Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 6 to less than 12 months delinquent | 7 |
| A030D | Number of 1st Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) loans 12 months and over delinquent | 7 |
| A030E | Total number of Reportable Mortgage RE Loans/Line of Credit Adjustable Rate (including hybrid/balloon 5 yrs or less) delinquent loans | 7 |
| A031A | Loans Granted Year-to-Date | 2 |
| A031B | Amount of Loans Granted Year-to-Date | 2 |
| A031C | Number of Short-Term, Small Amount Loans (STS) Granted Year-To-Date (FCU Only) | 2 |
| A031D | Amount of Short-Term, Small Amount Loans (STS) Granted Year-To-Date (FCU Only) | 2 |
| A032A | Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 1 month to less than 2 months delinquent | 7 |
| A032B | Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 2 to less than 6 months delinquent | 7 |
| A032C | Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 6 to less than 12 months delinquent | 7 |
| A032D | Number of Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon loans 12 months and over delinquent | 7 |
| A032E | Total number of Reportable Other RE Loans/Line of Credit Fixed Rate/Hybrid/Balloon delinquent loans | 7 |
| A033A | Number of Other RE Loans/Line of Credit Adjustable Rate loans 1 month to less than 2 months delinquent | 7 |

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| A033B | Number of Other RE Loans/Line of Credit Adjustable Rate loans 2 to less than 6 months delinquent | 7 |
| A033C | Number of Other RE Loans/Line of Credit Adjustable Rate loans 6 to less than 12 months delinquent | 7 |
| A033D | Number of Other RE Loans/Line of Credit Adjustable Rate loans 12 months and over delinquent | 7 |
| A033E | Total number of Reportable Other RE Loans/Line of Credit Adjustable Rate delinquent loans | 7 |
| A034A | Number of Leases Receivable loans 1 month to less than 2 months delinquent | 7 |
| A034B | Number of Leases Receivable loans 2 to less than 6 months delinquent | 7 |
| A034C | Number of Leases Receivable loans 6 to less than 12 months delinquent | 7 |
| A034D | Number of Leases Receivable loans 12 months and over delinquent | 7 |
| A034E | Total number of Reportable Leases Receivable delinquent loans | 7 |
| A035A | Number of all other loans 1 month to less than 2 months delinquent | 7 |
| A035B | Number of all other loans 2 to less than 6 months delinquent | 7 |
| A035C | Number of all other loans 6 to less than 12 months delinquent | 7 |
| A035D | Number of all other loans 12 months and over delinquent | 7 |
| A035E | Total number of all other delinquent loans | 7 |
| A036A | Number of indirect loans 1 month to less than 2 months delinquent | 8 |
| A036B | Number of indirect loans 2 to less than 6 months delinquent | 8 |
| A036C | Number of indirect loans 6 to less than 12 months delinquent | 8 |
| A036D | Number of indirect loans 12 months and over delinquent | 8 |
| A036E | Total number of indirect delinquent loans | 8 |
| A037A | Number of Participation loans 1 month to less than 2 months delinquent | 8 |
| A037B | Number of Participation loans 2 to less than 6 months delinquent | 8 |
| A037C | Number of Participation loans 6 to less than 12 months delinquent | 8 |
| A037D | Number of Participation loans 12 months and over delinquent | 8 |
| A037E | Total number of Participation delinquent loans | 8 |
| A038A | Number of Interest Only and Payment Option 1st Mortgage loans 1 month to less than 2 months delinquent | 8 |
| A038B | Number of Interest Only and Payment Option 1st Mortgage loans 2 to less than 6 months delinquent | 8 |
| A038C | Number of Interest Only and Payment Option 1st Mortgage loans 6 to less than 12 months delinquent | 8 |
| A038D | Number of Interest Only and Payment Option 1st Mortgage loans 12 months and over delinquent | 8 |
| A038E | Total number of Interest Only and Payment Option 1st Mortgage delinquent loans | 8 |
| A039A | Number of Interest Only and Payment Option 1st Mortgage loans 1 month to less than 2 months delinquent | 8 |
| A039B | Number of Interest Only and Payment Option Other RE/LOCs loans 2 to less than 6 months delinquent | 8 |
| A039C | Number of Interest Only and Payment Option Other RE/LOCs loans 6 to less than 12 months delinquent | 8 |
| A039D | Number of Interest Only and Payment Option Other RE/LOCs loans 12 months and over delinquent | 8 |
| A039E | Total number of Interest Only and Payment Option Other RE/LOCs delinquent loans | 8 |
| A040A | Number of Residential Construction - excluding business purpose loans 1 month to less than 2 months delinquent | 8 |
| A040B | Number of Residential Construction - excluding business purpose loans 2 to less than 6 months delinquent | 8 |
| A040C | Number of Residential Construction - excluding business purpose loans 6 to less than 12 months delinquent | 8 |
| A040D | Number of Residential Construction - excluding business purpose loans 12 months and over delinquent | 8 |

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| A040E | Total number of Residential Construction - excluding business purpose delinquent loans | 8 |
| A041A | Number of Total Delinquent Loans & Leases (Two or more months) | 7 |
| A041B | Total Amount of Delinquent Loans & Leases (Two or more months) | 7 |
| A041C | Amount of All Other Delinquent Loans | 7 |
| A041D | Amount of Delinquent Leases Receivables | 7 |
| A041E | Amount of Delinquent Indirect Loans | 8 |
| A041F | Amount of Delinquent Participation Loans | 8 |
| A041G | Amount of Delinquent Member Business Loans excluding Agriculture Loans | 8 |
| A041H | Amount of Delinquent Agriculture Loans | 8 |
| A041I | Amount of Delinquent Interest Only & Payment Option 1st Mtg Loans | 8 |
| A041J | Amount of Delinquent Modified 1st Mortgage Real Estate Loans | 8 |
| A041K | Amount of Delinquent Modified Other Real Estate Loans/Lines of Credit | 8 |
| A041L | Amount of Delinquent Modified Real Estate Loans also reported as business loans | 8 |
| A041M | Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans | 8 |
| A041N | Amount of Delinquent Residential Construction Loans - Excluding Business Purpose Loans | 8 |
| A041P | Amount of Nonmember Business Loans excluding Agricultural Loans - Total Reportable Delinquency | 8 |
| A041Q | Amount of Delinquent Business Construction & Development Loans | 8 |
| A041R | Total Amount of Reportable Modified Consumer Loans NOT Secured by Real Estate | 8 |
| A041S | Total Amount of Reportable Modified Business Loans NOT Secured by Real Estate | 8 |
| A041T | Total Amount of Reportable Delinquency Non-Federally Guaranteed Student Loans | 7 |
| A042A | Total Amount of Agricultural Related Loans Outstanding | 15 |
| A042A1 | NMBLB of member business loans Secured by Farmland | 15 |
| A042A2 | NMBLB of member business loans to finance agricultural production and other loans to farmers | 15 |
| A042A3 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland | 15 |
| A042A4 | NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers | 15 |
| A043A | Number of Member Business Loans excluding Agricultural loans 1 month to less than 2 months delinquent | 8 |
| A043B | Number of Member Business Loans excluding Agricultural loans 2 to less than 6 months delinquent | 8 |
| A043C | Number of Member Business Loans excluding Agricultural loans 6 to less than 12 months delinquent | 8 |
| A043D | Number of Member Business Loans excluding Agricultural loans 12 months and over delinquent | 8 |
| A043E | Total number of Member Business Loans excluding Agricultural delinquent loans | 8 |
| A044A | Number of Agricultural loans 1 month to less than 2 months delinquent | 8 |
| A044B | Number of Agricultural loans 2 to less than 6 months delinquent | 8 |
| A044C | Number of Agricultural loans 6 to less than 12 months delinquent | 8 |
| A044D | Number of Agricultural loans 12 months and over delinquent | 8 |
| A044E | Total number of Agricultural delinquent loans | 8 |
| A045A | Total number of Reportable Unsecured Credit Card delinquent loans | 7 |
| A045B | Total Amount of Delinquent Unsecured Credit Card Loans | 7 |
| A046A | Number of Nonmember Business Loans excluding Agricultural Loans 1 month to less than 2 months delinquent | 8 |
| A046B | Number of Nonmember Business Loans excluding Agricultural Loans 2 to less than 6 months delinquent | 8 |
| A046C | Number of Nonmember Business Loans excluding Agricultural Loans 6 to less than 12 months delinquent | 8 |

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| A046D | Number of Nonmember Business Loans excluding Agricultural Loans 12 months and over delinquent | 8 |
| A046E | Total number of delinquent Nonmember Business Loans excluding Agricultural Loans | 8 |
| A047A | Number of Business Construction & Development Loans 1 month to less than 2 months delinquent | 8 |
| A047B | Number of Business Construction & Development Loans 2 to less than 6 months delinquent | 8 |
| A047C | Number of Business Construction & Development Loans 6 to less than 12 months delinquent | 8 |
| A047D | Number of Business Construction & Development Loans 12 months and over delinquent | 8 |
| A047E | Total number of Business Construction & Development delinquent loans | 8 |
| A048A | Number of Modified 1st Mortgage Real Estate Loans 1 month to less than 2 months delinquent | 8 |
| A048B | Number of Modified 1st Mortgage Real Estate Loans 2 to less than 6 months delinquent | 8 |
| A048C | Number of Modified 1st Mortgage Real Estate Loans 6 to less than 12 months delinquent | 8 |
| A048D | Number of Modified 1st Mortgage Real Estate Loans 12 months and over delinquent | 8 |
| A048E | Total number of Modified 1st Mortgage Real Estate delinquent loans | 8 |
| A049A | Number of Modified Other Real Estate Loans\Lines of Credit 1 month to less than 2 months delinquent | 8 |
| A049B | Number of Modified Other Real Estate Loans\Lines of Credit 2 to less than 6 months delinquent | 8 |
| A049C | Number of Modified Other Real Estate Loans\Lines of Credit 6 to less than 12 months delinquent | 8 |
| A049D | Number of Modified Other Real Estate Loans\Lines of Credit 12 months and over delinquent | 8 |
| A049E | Total number of Modified Other Real Estate Loans\Lines of Credit delinquent loans | 8 |
| A050A | Number of Modified Real Estate Loans also reported as business loans 1 month to less than 2 months delinquent | 8 |
| A050B | Number of Modified Real Estate Loans also reported as business loans 2 to less than 6 months delinquent | 8 |
| A050C | Number of Modified Real Estate Loans also reported as business loans 6 to less than 12 months delinquent | 8 |
| A050D | Number of Modified Real Estate Loans also reported as business loans 12 months and over delinquent | 8 |
| A050E | Total number of Modified Real Estate Loans also reported as business loans delinquent loans | 8 |
| A051A | Number of Modified Consumer Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent | 8 |
| A051B | Number of Modified Consumer Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent | 8 |
| A051C | Number of Modified Consumer Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent | 8 |
| A051D | Number of Modified Consumer Loans NOT Secured by Real Estate greater than 12 months delinquent | 8 |
| A051E | Total Number of Reportable Modified Consumer Loans NOT Secured by Real Estate | 8 |
| A052A | Number of Modified Business Loans NOT Secured by Real Estate 1 month to less than 2 months delinquent | 8 |
| A052B | Number of Modified Business Loans NOT Secured by Real Estate 2 months to less than 6 months delinquent | 8 |

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| A052C | Number of Modified Business Loans NOT Secured by Real Estate 6 months to less than 12 months delinquent | 8 |
| A052D | Number of Modified Business Loans NOT Secured by Real Estate greater than 12 months delinquent | 8 |
| A052E | Total Number of Reportable Modified Business Loans NOT Secured by Real Estate | 8 |
| A053A | Number of Non-Federally Guaranteed Student Loans - 1 to <2 months delinquent | 7 |
| A053B | Number of Non-Federally Guaranteed Student Loans - 2 to <6 months delinquent | 7 |
| A053C | Number of Non-Federally Guaranteed Student Loans - 6 to <12 months delinquent | 7 |
| A053D | Number of Non-Federally Guaranteed Student Loans - 12 months and over delinquent | 7 |
| A053E | Total number of reportable Non-Federally Guaranteed Student Loans delinquent | 7 |
| A058A | Borrowing Repurchase Transactions, Amount < 1 Year | 3 |
| A058B1 | Borrowing Repurchase Transactions, Amount 1-3 Years | 3 |
| A058B2 | Borrowing Repurchase Transactions, Amount > 3 Years | 3 |
| A058C | Borrowing Repurchase Transactions, Total Amount | 3 |
| A065A1 | Uninsured IRA and KEOGH Member Shares and Deposits >250K | 4 |
| A065A2 | Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >100K | 4 |
| A065A3 | Uninsured KEOGH Member Shares and Deposits For Employee Benefit Plans >250K | 4 |
| A065A4 | Total Uninsured Member Shares and Deposits > \$250K (A+A1+B+C+D+E) | 4 |
| A065B1 | Uninsured Employee Benefit Member Shares and Deposits > \$250K | 4 |
| A065C1 | Uninsured Member 529 Plan Deposits > \$250K | 4 |
| A065D1 | Uninsured Member Accts Held by Government Depositors > \$250K | 4 |
| A065E1 | Other Uninsured Member Shares and Deposits > \$250K | 4 |
| A067A1 | Uninsured Nonmember Employee Benefit Shares and Deposits > \$250K | 4 |
| A067A2 | Total Uninsured Nonmember Shares and Deposits > \$250K (G+H+I) | 4 |
| A067B1 | Uninsured Nonmember Accts Held by Government Depositors > \$250K | 4 |
| A067C1 | Other Uninsured Nonmember Shares and Deposits > \$250K | 4 |
| A068A | Total Uninsured Shares and Deposits > \$250K (F+J) | 4 |
| A069A | Total Insured Shares and Deposits > \$250K (item 17 less item K) | 4 |
| A081 | Number of members with loans in your credit union who have filed for Chapter 7 Bankruptcy Year-to-Date | 9 |
| A082 | Number of members with loans in your credit union who have filed for Chapter 13 Bankruptcy Year-to-Date | 9 |
| A083 | Number of current members (not number of accounts) | 6 |
| A084 | Number of potential members | 6 |
| A088 | Number of members with loans in your credit union who have filed for Chapter 11 Bankruptcy Year-to-Date | 9 |
| A089A | Number of Short-Term, Small Amount Loans (STS) 1 to <2 months Delinquent (FCU Only) | 7 |
| A089B | Amount of Short-Term, Small Amount Loans (STS) 1 to <2 months Delinquent (FCU Only) | 7 |
| A090A | Number of member business loans granted or purchased YTD | 15 |
| A090B | Number of purchased business loans or participation interests to nonmembers purchased YTD | 15 |
| A090C1 | Number of Unsecured Business Loans granted or purchased YTD | 15 |
| A090C2 | Number of Unsecured Revolving Lines of Credit granted for Business Purposes granted or purchased YTD | 15 |
| A090C3 | Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured business loans | 15 |
| A090C4 | Number of purchased business loans or participation interests to nonmembers purchased YTD unsecured revolving lines of credit granted for business purposes | 15 |

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| A090G | Number of Secured by Multifamily Residential Property member business loans granted or purchased YTD | 15 |
| A090G1 | Number of purchased business loans or participation interests to nonmembers purchased YTD multifamily residential property | 15 |
| A090H | Number of Secured by Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD | 15 |
| A090H1 | Number of purchased business loans or participation interests to nonmembers purchased YTD secured by owner occupied non-farm, non- residential property | 15 |
| A090J | Number of Secured by Non-Owner Occupied Non-farm, Non- Residential Property member business loans granted or purchased YTD | 15 |
| A090J1 | Number of purchased business loans or participation interests to nonmembers purchased YTD secured by non-owner occupied non-farm, non- residential property | 15 |
| A090K | Number of real estate secured member business loans granted or purchased YTD | 15 |
| A090K1 | Number of purchased YTD purchased real estate secured business loans or participation interests to nonmembers | 15 |
| A090L | Number of Commercial and industrial loans granted or purchased YTD | 15 |
| A090L1 | Number of purchased business loans or participation interests to nonmembers purchased YTD commercial and industrial loans | 15 |
| A099A1 | Number of Secured by Farmland member business loans granted or purchased YTD | 15 |
| A099A2 | Number of Loans to finance agricultural production and other loans to farmers outstanding | 15 |
| A099A3 | Number of purchased business loans or participation interests to nonmembers purchased YTD farmland to nonmembers | 15 |
| A099A4 | Number of purchased business loans or participation interests to nonmembers purchased YTD to finance agricultural production and other loans to farmers | 15 |
| A1000A | Modified Loans secured by First Mortgages – No. of Loans Outstanding | 15 |
| A1000B | Modified Loans secured by Other RE/LOCs - No. of Loans Outstanding | 15 |
| A1000C | Modified Real Estate Loans also reported as business loans - No. of Loans Outstanding | 15 |
| A1000D | Number of Modified Consumer Loans NOT Secured by Real Estate Outstanding | 15 |
| A1000E | Number of Modified Business Loans NOT Secured by Real Estate Outstanding | 15 |
| A1000F | Number of troubled debt restructured loans | 15 |
| A1001A | Modified Loans secured by First Mortgages – Amount Outstanding | 15 |
| A1001B | Modified Loans secured by Other RE/LOCs - Amount Outstanding | 15 |
| A1001C | Modified Real Estate Loans also reported as business loans - Amount Outstanding | 15 |
| A1001D | Amount of Modified Consumer Loans NOT Secured by Real Estate Outstanding | 15 |
| A1001E | Amount of Modified Business Loans NOT Secured by Real Estate Outstanding | 15 |
| A1001F | Amount of troubled debt restructured loans outstanding | 15 |
| A1002A | Modified Loans secured by First Mortgages – Amount Modified YTD | 15 |
| A1002B | Modified Loans secured by Other RE/LOCs - Amount Modified YTD | 15 |
| A1002C | Modified Real Estate Loans also reported as business loans - Amount Modified YTD | 15 |
| A1002D | Amount of Modified Consumer Loans NOT Secured by Real Estate Granted YTD | 15 |
| A1002E | Amount of Modified Business Loans NOT Secured by Real Estate Granted YTD | 15 |
| A1002F | Amount of troubled debt restructured loans modified YTD | 15 |
| A1003 | Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? | 6 |
| A1004 | Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations | 11 |
| A1004A | Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations | 11 |
| A1004B | Adjustments made to Retained Earnings acquired through Business Combinations | 11 |
| A1005 | YTD Amount of Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure) | 9 |

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| A1005A | YTD Number of Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure) | 9 |
| A110 | Interest on Loans (Gross-before interest refunds) | 5 |
| A115 | Total Interest Income (Sum of items 1-4) | 5 |
| A116 | Net Interest Income After Provision For Loan & Lease Losses (Item 5 less item 9 less item 10) | 5 |
| A117 | Total Non-Interest Income (Sum of items 12-17) | 5 |
| A119 | (Less) Interest Refunded | 5 |
| A120 | Income from Investments (Including Interest and Dividends) | 5 |
| A124 | Trading Profits and Losses (Realized and Unrealized Gains/Losses) | 5 |
| A127A | Number of Short-Term, Small Amount (STS) Loans 2 to <6 months Delinquent (FCU Only) | 7 |
| A127B | Amount of Short-Term, Small Amount (STS) Loans 2 to <6 months Delinquent (FCU Only) | 7 |
| A128A | Number of Short-Term, Small Amount (STS) Loans 6 to <12 months Delinquent (FCU Only) | 7 |
| A128B | Amount of Short-Term, Small Amount (STS) Loans 6 to <12 months Delinquent (FCU Only) | 7 |
| A129A | Number of Short-Term, Small Amount (STS) Loans 12 months and over Delinquent (FCU Only) | 7 |
| A129B | Amount of Short-Term, Small Amount (STS) Loans 12 months and over Delinquent (FCU Only) | 7 |
| A130A | Total Number of Reportable Short-Term, Small Amount (STS) Delinquent Loans (FCU Only) | 7 |
| A130B | Total Amount of Reportable Short-Term, Small Amount (STS) Delinquent Loans (FCU Only) | 7 |
| A131 | Fee Income | 5 |
| A136 | Short-Term, Small Amount (STS) Loans Charged Off year-to-date | 9 |
| A137 | Short-Term, Small Amount (STS) Loan Recoveries year-to-date | 9 |
| A143A | Number of construction and development loans meeting the requirements of 723.3(a) | 15 |
| A143A1 | Number of construction and development member business loans | 15 |
| A143A2 | Number of purchased business loans or participation interests to nonmembers secured by construction and development property | 15 |
| A143B | NMBLB of construction and development loans meeting the requirements of 723.3(a) | 15 |
| A143B1 | NMBLB of construction and development member business loans | 15 |
| A143B2 | NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property | 15 |
| A143C1 | Number of construction and development member business loans granted or purchased YTD | 15 |
| A143C2 | Number of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD | 15 |
| A143D1 | NMBLB of construction and development member business loans granted or purchased YTD | 15 |
| A143D2 | NMBLB of purchased business loans or participation interests to nonmembers secured by construction and development property purchased YTD | 15 |
| A210 | Employee Compensation and Benefits | 5 |
| A230 | Travel and Conference Expense | 5 |
| A250 | Office Occupancy Expense | 5 |
| A260 | Office Operations Expense | 5 |
| A270 | Educational and Promotional Expense | 5 |
| A280 | Loan Servicing Expense | 5 |
| A290 | Professional and Outside Services | 5 |
| A300 | Provision for Loan & Lease Losses | 5 |
| A310 | Member Insurance | 5 |

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| A310A | Other Member Insurance Expense | 5 |
| A311 | Temporary Corporate CU Stabilization Fund Assessment | 5 |
| A311A | NCUSIF Premium Expense | 5 |
| A320 | Operating Fees (Examination and/or supervision fees) | 5 |
| A340 | Interest on Borrowed Money | 5 |
| A350 | Total Interest Expense (Sum of items 6-8) | 5 |
| A360 | Miscellaneous Operating Expenses | 5 |
| A370 | Amount of Used Vehicle Loans | 2 |
| A380 | Dividends on Shares (Includes dividends earned during current period) | 5 |
| A381 | Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union Only) | 5 |
| A385 | Amount of New Vehicle Loans | 2 |
| A386 | Total Amount of Other Real Estate Loans/Lines of Credit | 2 |
| A393 | Transfer to Regular Reserve | 5 |
| A396 | Amount of Unsecured Credit Card Loans | 2 |
| A397 | Amount of All Other Unsecured Loans/Lines of Credit | 2 |
| A397A | Amount of Short-Term, Small Amount Loans (STS) (FCU Only) | 2 |
| A400 | Loans and participation interests qualifying for RBNW | 12 |
| A400 | Loans and participation interests qualifying for RBNW | 15 |
| A400A | Total NMBLB of member business loans | 15 |
| A400B | Total NMBLB of nonmember business loans | 15 |
| A400C | Amount of unsecured business loans outstanding meeting the requirements of 723.7(c) - (d) | 15 |
| A400C1 | NMBLB of Unsecured Member Business Loans | 15 |
| A400C2 | NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes | 15 |
| A400C3 | NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers | 15 |
| A400C4 | NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers | 15 |
| A400D | Amount of Purchased business loans or participation interests to members outstanding | 15 |
| A400F | Amount of Small Business Administration Loans Outstanding | 15 |
| A400G | NMBLB of member business loans Secured by Non-Farm Residential Property | 15 |
| A400G1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property | 15 |
| A400H | NMBLB of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A400H1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A400J | NMBLB of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A400J1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A400L | NMBLB of Commercial and Industrial member business loans | 15 |
| A400L1 | NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers | 15 |
| A400T | NMBLB of total business loans | 15 |
| A420 | Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) | 5 |
| A420A | Total Other-Than-Temporary Impairment (OTTI) Losses | 5 |
| A420B | Less: Portion OTTI Losses in Other Comprehensive Income | 5 |
| A420C | OTTI Losses Recognized in Earnings (Include in Line 14) | 5 |
| A430 | Gain (Loss) on Disposition of Fixed Assets | 5 |
| A431 | Gain from Bargain Purchase (Merger) | 5 |

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| A440 | Other Non-Operating Income (Expense) | 5 |
| A451 | Number of Accounts for Share Certificates | 3 |
| A452 | Number of Accounts for Share Drafts | 3 |
| A453 | Number of Accounts for IRA/KEOGH Accounts | 3 |
| A454 | Number of Accounts for Regular Shares | 3 |
| A455 | Number of Accounts for All other shares | 3 |
| A457 | Number of Accounts for Non-Member Deposits | 3 |
| A458 | Number of Accounts for Money Market Shares | 3 |
| A460 | Number of Accounts for Total Shares and Deposits (Sum of items 15-16) | 3 |
| A463A1 | NMBLB of member business loans Secured by Farmland granted or purchased YTD | 15 |
| A463A2 | NMBLB of member business loans to finance agricultural production and other loans to farmers granted or purchased YTD | 15 |
| A463A3 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Farmland purchased YTD | 15 |
| A463A4 | NMBLB of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers purchased YTD | 15 |
| A475A | Total NMBLB of member business loans granted or purchased YTD | 15 |
| A475B | Total NMBLB of nonmember business loans purchased YTD | 15 |
| A475C1 | NMBLB of Unsecured Member Business Loans granted or purchased YTD | 15 |
| A475C2 | NMBLB of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes granted or purchased YTD | 15 |
| A475C3 | NMBLB of purchased Unsecured Business Loans or participation interests to nonmembers purchased YTD | 15 |
| A475C4 | NMBLB of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers purchased YTD | 15 |
| A475G | NMBLB of member business loans Secured by Non-Farm Residential Property granted or purchased YTD | 15 |
| A475G1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property purchased YTD | 15 |
| A475H | NMBLB of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property granted or purchased YTD | 15 |
| A475H1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property purchased YTD | 15 |
| A475J | NMBLB of member business loans Secured by Non-Owner Occupied Non-Farm, Non-Residential Property granted or purchased YTD | 15 |
| A475J1 | NMBLB of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property purchased YTD | 15 |
| A475K | Total NMBLB of real estate secured member business loans granted or purchased YTD | 15 |
| A475K1 | Total NMBLB of real estate secured business loans to nonmembers purchased YTD | 15 |
| A475L | NMBLB of Commercial and Industrial member business loans granted or purchased YTD | 15 |
| A475L1 | NMBLB of purchased Commercial and Industrial business loans or participation interests to nonmembers purchased YTD | 15 |
| A521 | Interest Rate of Unsecured Credit Card Loans | 2 |
| A522 | Interest Rate of All Other Unsecured Loans/Lines of Credit | 2 |
| A522A | Interest Rate of Short-Term, Small Amount Loans (STS) (FCU Only) | 2 |
| A523 | Interest Rate of New Vehicle Loans | 2 |
| A524 | Interest Rate of Used Vehicle Loans | 2 |
| A532 | Dividend/Interest Rate of Money Market Shares with Minimum Balance Requirement, Withdraw Limitations, and no Fixed Maturity | 3 |
| A547 | Dividend/Interest Rate of Share Certificates with 1 Year Maturity | 3 |
| A548 | Amount of First Mortgage Real Estate Loans/Lines of Credit Charged Off Year-to-Date | 9 |

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| A549 | Amount of Total Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date | 9 |
| A550 | Total Amount of All Loans Charged Off Year-to-Date | 9 |
| A550C | Total Amount of All Other Loans Charged Off Year-to-Date | 9 |
| A550D | Total Amount of All Leases Receivables Charged Off Year-to-Date | 9 |
| A550E | Total Amount of Indirect Loans Charged Off Year-to-Date | 9 |
| A550F | Total Amount of All Participation Loans Charged Off Year-to-Date | 9 |
| A550G | Total Amount of Member Business Loans excluding Agriculture Loans Charged Off Year-to-Date | 9 |
| A550H | Total Amount of Agriculture Loans Charged Off Year-to-Date | 9 |
| A550I | Total Amount Interest Only & Payment Option 1st Mtg Loans Charged Off Year-to-Date | 9 |
| A550J | Total Amount Modified 1st Mortgage Real Estate Loans Charged Off Year-to-Date | 9 |
| A550K | Total Amount Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date | 9 |
| A550L | Total Amount Modified Real Estate Loans also reported as business loans Charged Off Year-to-Date | 9 |
| A550M | Total Amount Interest Only & Payment Option Other RE/LOCs Loans Charged Off Year-to-Date | 9 |
| A550N | Total Amount Residential Construction-Excluding Business Purpose Loans Charged Off Year-to-Date | 9 |
| A550P | Total Amount of Nonmember Business Loans excluding Agricultural Loans - Charged Off Year-to-Date | 9 |
| A550Q | Total Amount Business Construction & Development Loans Charged Off Year-to-Date | 9 |
| A550R | Total Amount of Modified Consumer Loans NOT Secured by Real Estate Charged Off YTD | 9 |
| A550S | Total Amount of Modified Business Loans NOT Secured by Real Estate Charged Off YTD | 9 |
| A550T | YTD Charge Offs, Non-Federally Guaranteed Student Loans | 9 |
| A551 | Total Amount of All Year-to-Date Recoveries on Charged-Off Loans | 9 |
| A551C | Total Amount of All Year-to-Date Recoveries on Charged-Off All Other Loans | 9 |
| A551D | Total Amount of All Year-to-Date Recoveries on Charged-Off Leases Receivable | 9 |
| A551E | Total Amount of All Year-to-Date Recoveries on Charged-Off Indirect Loans | 9 |
| A551F | Total Amount of All Year-to-Date Recoveries on Charged-Off Participation Loans | 9 |
| A551G | Total Amount of All Year-to-Date Recoveries on Charged-Off Member Business Loans excluding Agriculture Loans | 9 |
| A551H | Total Amount of All Year-to-Date Recoveries on Charged-Off Agriculture Loans | 9 |
| A551I | Total Amount of All Year-to-Date Recoveries on Charged-Off Interest Only & Payment Option 1st Mtg Loans | 9 |
| A551J | Total Amount of all Year-to-Date Recoveries on Charged-off Modified 1st Mortgage Real Estate Loans | 9 |
| A551K | Total Amount of All Year-to-Date Recoveries on Charged-off Other Real Estate Loans/Lines of Credit | 9 |
| A551L | Total Amount of All Year-to-Date Recoveries on Charged-off Modified Real Estate Loans also reported as business loans | 9 |
| A551M | Total Amount of All Year-to-Date Recoveries on Charged-off Interest Only & Payment Option Other RE/LOCs Loans | 9 |
| A551N | Total Amount of All Year-to-Date Recoveries on Charged-off Residential Construction-Excluding Business Purpose Loans | 9 |
| A551P | Total Amount of Recoveries on Charged Off Nonmember Business Loans excluding Agricultural Loans - Year-to-Date | 9 |
| A551Q | Total Amount of All Year-to-Date Recoveries on Business Construction & Development Loans | 9 |
| A551R | Total Amount of Modified Consumer Loans NOT Secured by Real Estate Recovered YTD | 9 |

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| A551S | Total Amount of Modified Business Loans NOT Secured by Real Estate Recovered YTD | 9 |
| A551T | YTD Recoveries, Non-Federally Guaranteed Student Loans | 9 |
| A552 | Dividend/Interest Rate of Regular Shares | 3 |
| A553 | Dividend/Interest Rate of Share Drafts | 3 |
| A554 | Dividend/Interest Rate of IRA/KEOGH and Retirement Accounts | 3 |
| A562 | Interest Rate of Total Other Real Estate Loans/Lines of Credit | 2 |
| A563 | Interest Rate of Total 1st Mortgage Real Estate Loans/Lines of Credit | 2 |
| A564A | Number of credit union employees who are Full-Time (26 hours or more) | 6 |
| A564B | Number of credit union employees who are Part-Time (25 hours or less per week) | 6 |
| A565 | Interest Rate of Leases Receivable | 2 |
| A566B | Does the credit union plan to add any new branches or expand existing facilities in the next 12 months? | 6 |
| A567 | Dollar amount of loans with interest rates that exceed 15% (For FCUs Only) | 9 |
| A568 | Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (For FCUs Only) | 9 |
| A585 | Dividend/Interest Rate of All Other Shares | 3 |
| A595 | Interest Rate of Total All Other Loans/Lines of Credit | 2 |
| A595A | Interest Rate of Non-Federally Guaranteed Student Loans | 2 |
| A599 | Dividend/Interest Rate of Non-Member Deposits | 3 |
| A602 | Net Income (unless the amount is already included in Undivided Earnings) | 4 |
| A602 | Net Income (unless the amount is already included in Undivided Earnings) | 11 |
| A607 | Amount of First Mortgage Real Estate Loans/Lines of Credit Recovered Year-to-Date | 9 |
| A608 | Amount of Total Other Real Estate Loans/Lines of Credit Recovered Year-to-Date | 9 |
| A612 | Number of loans purchased in full from other sources YTD | 14 |
| A613 | Amount of loans purchased in full from other sources YTD | 14 |
| A614 | Number of Loans Purchased from Other Financial Institutions Year-to-Date | 14 |
| A615 | Amount of Loans Purchased from Other Financial Institutions Year-to-Date | 14 |
| A616 | Number of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date | 14 |
| A616A | Amount of Loans, Excluding Real Estate Loans, Sold in Full Year-to-Date | 14 |
| A617A | Number of Outstanding Indirect Loans | 13 |
| A617B | Indirect Loans - Point of Sale Arrangement (Number) | 13 |
| A617C | Indirect Loans - Outsourced Lending Relationship (Number) | 13 |
| A618A | Total Amount of Outstanding Indirect Loans | 13 |
| A618B | Indirect Loans - Point of Sale Arrangement (Amount) | 13 |
| A618C | Indirect Loans - Outsourced Lending Relationship (Amount) | 13 |
| A619A1 | Total Number of Outstanding Participation Loans Purchased with Recourse | 14 |
| A619A2 | Total Number of Outstanding Loans Purchased without Recourse | 14 |
| A619A3 | Total Number of Outstanding Loans Purchased | 14 |
| A619B | Total Amount of Outstanding Participation Loans Purchased | 14 |
| A619B1 | Total Amount of Outstanding Participation Loans Purchased with Recourse | 14 |
| A619B2 | Total Amount of Outstanding Participation Loans Purchased without Recourse | 14 |
| A630 | Total Amount of All Other Shares | 3 |
| A630A | All other shares - < 1 Year | 3 |
| A630B1 | All other shares - 1-3 Years | 3 |
| A630B2 | All other shares - > 3 Years | 3 |
| A631 | Accounts Held by Member Government Depositors | 3 |
| A632 | Accounts Held by Nonmember Government Depositors | 3 |
| A633 | Employee Benefit Member Shares | 3 |
| A634 | Employee Benefit Nonmember Shares | 3 |
| A635 | 529 Plan Member Deposits | 3 |
| A636 | Non-dollar denominated deposits | 3 |
| A637 | Health Savings Accounts | 3 |

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| A638 | Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000) | 3 |
| A639 | Dollar Amount of IRA/Keogh Accounts = or > \$100,000 | 3 |
| A641 | Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program | 3 |
| A642 | Dollar Amount of Noninterest Bearing Transactional Accounts with Balances > \$250,000 | 3 |
| A652A | All Other Investments in Corporate Credit Unions, <= 1 Year | 1 |
| A652B | All Other Investments in Corporate Credit Unions, > 1 - 3 Years | 1 |
| A652C | All Other Investments in Corporate Credit Unions | 1 |
| A652C1 | All Other Investments in Corporate Credit Unions, > 3 - 5 Years | 1 |
| A652C2 | All Other Investments in Corporate Credit Unions, > 5 - 10 Years | 1 |
| A652D | All Other Investments in Corporate Credit Unions, > 10 Years | 1 |
| A657 | Amount of Regular Shares | 3 |
| A657A | Amount of Regular Shares - < 1 Year | 3 |
| A658 | Other Reserves (Appropriations for Undivided Earnings) | 4 |
| A658 | Other Reserves (Appropriations for Undivided Earnings) | 11 |
| A658A | Equity Acquired in Merger | 4 |
| A659 | Other Operating Income (Include unconsolidated CUSO Income) | 5 |
| A660A | Net Income (Loss) excluding NCUSIF Premiums and Temporary Corporate CU Stabilization Fund Assessment | 5 |
| A661A | Net Income (Loss) | 5 |
| A668 | Appropriation for Non-Conforming Investments (SCU ONLY) | 4 |
| A668 | Appropriation for Non-Conforming Investments (SCU ONLY) | 11 |
| A671 | Total Non-Interest Expense (Sum of items 18-27) | 5 |
| A672A | Loans to and investments in natural person credit unions, <= 1 Year | 1 |
| A672B | Loans to and investments in natural person credit unions, > 1 - 3 Years | 1 |
| A672C | Credit Unions - Deposits in and Loans to | 1 |
| A672C1 | Loans to and investments in natural person credit unions, > 3 - 5 Years | 1 |
| A672C2 | Loans to and investments in natural person credit unions, > 5 - 10 Years | 1 |
| A672D | Loans to and investments in natural person credit unions, > 10 Years | 1 |
| A680 | Total Amount of Unsecured Credit Card Loans Charged Off Year-to-Date | 9 |
| A681 | Total Amount of Year-to-Date Recoveries on Unsecured Credit Card Loans Charged Off | 9 |
| A682 | Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs) | 9 |
| A690 | Total Amount of Participation Loans Purchased Year-to-Date | 14 |
| A690A | Total Number of Participation Loans Purchased Year-to-Date | 14 |
| A690A1 | Total Number of Outstanding Loans Purchased with Recourse Year-to-Date | 14 |
| A690A2 | Total Number of Outstanding Loans Purchased without Recourse Year-to-Date | 14 |
| A690B1 | Total Amount of Outstanding Loans Purchased with Recourse Year-to-Date | 14 |
| A690B2 | Total Amount of Outstanding Loans Purchased without Recourse Year-to-Date | 14 |
| A691 | Total Amount of Participation Loans Sold and/or Serviced Year-to-Date | 14 |
| A691A | Total Number of Participation Loans Sold And/Or Serviced Year-to-Date | 14 |
| A691A1 | Number of Participation Loans Sold and/or Serviced with Recourse Year-to-Date | 14 |
| A691A2 | Number of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date | 14 |
| A691B | Number of Business Loans and Participations Sold Year-to-Date | 15 |
| A691C | Amount of Business Loans and Participations Sold Year-to-Date | 15 |
| A691D | Total Number of Outstanding Participation Loans Sold that are Retained | 14 |
| A691D1 | Number of Outstanding Participation Loans Sold with Recourse that are retained | 14 |
| A691D2 | Number of Outstanding Participation Loans Sold without Recourse that are Retained | 14 |
| A691E | Total Amount of Outstanding Participation Loans Sold that are Retained | 14 |
| A691E1 | Amount of Outstanding Participation Loans Sold with Recourse that are Retained | 14 |
| A691E2 | Amount of Outstanding Participation Loans Sold without Recourse that are Retained | 14 |

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| A691F | Total Number of Outstanding Participation Loan Sold And/Or Serviced | 14 |
| A691F1 | Number of Outstanding Participation Loans Sold And/Or Serviced with Recourse | 14 |
| A691F2 | Number of Outstanding Participation Loans Sold And/Or Serviced without Recourse | 14 |
| A691G | Total Amount of Outstanding Participation Loans Sold And/Or Serviced | 14 |
| A691G1 | Amount of Outstanding Participation Loans Sold And/Or Serviced with Recourse | 14 |
| A691G2 | Amount of Outstanding Participation Loans Sold And/Or Serviced without Recourse | 14 |
| A691H | Total Number of Outstanding Participation Loans Sold That Are Retained Year-to-Date | 14 |
| A691H1 | Number of Participation Loans Sold with Recourse that are Retained Year-to-Date | 14 |
| A691H2 | Number of Participation Loans Sold without Recourse that are Retained Year-to-Date | 14 |
| A691I | Total Amount of Outstanding Participation Loans Sold that are Retained Year-to-Date | 14 |
| A691I1 | Amount of Participation Loans Sold with Recourse that are Retained Year-to-Date | 14 |
| A691I2 | Amount of Participation Loans Sold without Recourse that are Retained Year-to-Date | 14 |
| A691J1 | Amount of Participation Loans Sold And/Or Serviced with Recourse Year-to-Date | 14 |
| A691J2 | Amount of Participation Loans Sold And/Or Serviced without Recourse Year-to-Date | 14 |
| A691K | Total Outstanding Number of Participation Loans Purchased | 14 |
| A691K1 | Total Outstanding Number of Consumer Participation Loans Purchased | 14 |
| A691K2 | Total Outstanding Number of Real Estate Participation Loans Purchased | 14 |
| A691K3 | Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Purchased | 14 |
| A691K4 | Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased | 14 |
| A691K5 | Total Outstanding Number of Commercial Construction and Development Participation Loans Purchased | 14 |
| A691K6 | Total Outstanding Number of Loan Pools Participation Loans Purchased | 14 |
| A691K7 | Outstanding Number of Non-Federally Guaranteed Student Loans Participations Purchased | 14 |
| A691L | Total Outstanding Amount of Participation Loans Purchased | 14 |
| A691L1 | Total Outstanding Amount of Consumer Participation Loans Purchased | 14 |
| A691L2 | Total Outstanding Number of Real Estate Participation Loans Purchased | 14 |
| A691L3 | Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Purchased | 14 |
| A691L4 | Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Purchased | 14 |
| A691L5 | Total Outstanding Amount of Commercial Construction and Development Participation Loans Purchased | 14 |
| A691L6 | Total Outstanding Amount of Loan Pools Participation Loans Purchased | 14 |
| A691L7 | Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Purchased | 14 |
| A691M | Total Outstanding Number of Participation Loans Purchased | 14 |
| A691M1 | Total Outstanding Number of Consumer Participation Loans Sold | 14 |
| A691M2 | Total Outstanding Number of Real Estate Participation Loans Sold | 14 |
| A691M3 | Total Outstanding Number of Member Participation Business Loans Excluding Construction and Development Loans Sold | 14 |
| A691M4 | Total Outstanding Number of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold | 14 |
| A691M5 | Total Outstanding Number of Commercial Construction and Development Participation Loans Sold | 14 |
| A691M6 | Total Outstanding Number of Loan Pools Participation Loans Sold | 14 |
| A691M7 | Outstanding Number of Non-Federally Guaranteed Student Loans Participations Sold | 14 |

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| A691N | Total Outstanding Amount of Participation Loans Sold | 14 |
| A691N1 | Total Outstanding Amount of Consumer Participation Loans Sold | 14 |
| A691N2 | Total Outstanding Number of Real Estate Participation Loans Sold | 14 |
| A691N3 | Total Outstanding Amount of Member Participation Business Loans Excluding Construction and Development Loans Sold | 14 |
| A691N4 | Total Outstanding Amount of Non-Member Participation Business Loans Excluding Construction and Development Loans Sold | 14 |
| A691N5 | Total Outstanding Amount of Commercial Construction and Development Participation Loans Sold | 14 |
| A691N6 | Total Outstanding Amount of Loan Pools Participation Loans Sold | 14 |
| A691N7 | Outstanding Amount of Non-Federally Guaranteed Student Loans Participations Sold | 14 |
| A698 | Total Amount of All Other Loans/Lines of Credit | 2 |
| A698A | Amount of Non-Federally Guaranteed Student Loans | 2 |
| A700 | Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions) | 11 |
| A701 | 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 |
| A703 | Total Amount of 1st Mortgage Real Estate Loans/Lines of Credit | 2 |
| A704A | Amount of Fixed Rate > 15 Years Loans Outstanding | 13 |
| A704A1 | Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose | 14 |
| A704B | Amount of Fixed Rate 15 Years or less Loans Outstanding | 13 |
| A704C | Amount of Balloon/Hybrid > 5 Years Loans Outstanding | 13 |
| A704C1 | Balance Outstanding of Interest Only & Payment Option 1st Mortgage Loans | 13 |
| A704C2 | Total Outstanding Number of Interest Only & Payment Option 1st Mortgage Loans | 13 |
| A704C3 | Total Amount of Outstanding of Interest Only & Payment Option 1st Mortgage Loans Granted YTD | 13 |
| A704D | Amount of Balloon/Hybrid 5 Years or less Loans Outstanding | 13 |
| A704D1 | Total Outstanding Number of Interest Only & Payment Option Other RE/LOCs | 13 |
| A704D2 | Total Amount of Outstanding Interest Only & Payment Option Other RE/LOCs Loans | 13 |
| A704D3 | Total Amount of Outstanding of Interest Only & Payment Option Other RE/LOCs Loans Granted YTD | 13 |
| A704E | Amount of Other Fixed Rate Loans Outstanding | 13 |
| A704F1 | No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding | 13 |
| A704F2 | Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Outstanding | 13 |
| A704F3 | No. of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD | 13 |
| A704F4 | Amount of Federally Insured Home Equity Conversion Mortgage (HECM) Reverse Mortgage Loans Granted YTD | 13 |
| A704G1 | No. of Proprietary Reverse Mortgage Products - Loans Outstanding | 13 |
| A704G2 | Amount of Proprietary Reverse Mortgage Products - Loans Outstanding | 13 |
| A704G3 | No. of Proprietary Reverse Mortgage Products - Loans Granted YTD | 13 |
| A704G4 | Amount of Proprietary Reverse Mortgage Products Granted YTD | 13 |
| A705A | Amount of Adjustable Rate 1 Year or less Loans Outstanding | 13 |
| A705B | Amount of Adjustable Rate > 1 Year Loans Outstanding | 13 |
| A706 | Amount of Closed-End Fixed Rate Loans Outstanding | 13 |
| A707 | Amount of Closed-End Adjustable Rate Loans Outstanding | 13 |
| A708 | Amount of Open-End Adjustable Rate Loans Outstanding | 13 |
| A708B | Amount of Open-End Fixed Rate Loans Outstanding | 13 |

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| A710 | Total Amount of Other Real Estate Loans Outstanding | 12 |
| A710 | Total Amount of Other Real Estate Loans Outstanding | 13 |
| A712 | Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans | 12 |
| A712 | Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans | 14 |
| A713A | Amount of Fixed Rate First Mortgage Loans/Lines of Credit Delinquent Loans (include Hybrid/Balloon > 5yrs) | 7 |
| A714A | Amount of 1st Mortgage Adjustable Rate /Lines of Credit Delinquent Loans (include Hybrid/Balloon < 5yrs) | 7 |
| A715A | Amount of Other Real Estate/Lines of Credit Fixed Rate/Hybrid/Balloon Delinquent Loans | 7 |
| A716A | Amount of Other Real Estate/Lines of Credit Adjustable Rate Delinquent Loans | 7 |
| A718 | 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 | 15 |
| A718A | 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 | 15 |
| A718A1 | Total NMBLB of real estate secured member business loans | 15 |
| A718A2 | Total NMBLB of real estate secured nonmember business loans | 15 |
| A719 | Less: Allowance for Loan & Lease Losses | 2 |
| A719 | Less: Allowance for Loan & Lease Losses | 12 |
| A720A | Amount of Fixed Rate > 15 Years Loans Granted Year-to-Date | 13 |
| A720B | Amount of Fixed Rate 15 Years or less Loans Granted Year-to-Date | 13 |
| A720C | Amount of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date | 13 |
| A720D | Amount of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date | 13 |
| A720E | Amount of Other Fixed Rate Loans Granted Year-to-Date | 13 |
| A721A | Amount of Adjustable Rate 1 Year or less Loans Granted Year-to-Date | 13 |
| A721B | Amount of Adjustable Rate > 1 Year Loans Granted Year-to-Date | 13 |
| A722 | Amount of Closed-End Fixed Rate Loans Granted Year-to-Date | 13 |
| A723 | Amount of Closed-End Adjustable Rate Loans Granted Year-to-Date | 13 |
| A724 | Amount of Open-End Adjustable Rate Loans Granted Year-to-Date | 13 |
| A724B | Amount of Open-End Fixed Rate Loans Granted Year-to-Date | 13 |
| A726 | Total Amount of Real Estate Loans Granted Year-to-Date | 13 |
| A730A | Cash on Hand (Coin and Currency) | 1 |
| A730A | Cash on Hand (Coin and Currency) | 12 |
| A730B | Total Cash on Deposit (Amounts Deposited in Financial Institutions) | 1 |
| A730B | Total Cash on Deposit (Amounts Deposited in Financial Institutions) | 12 |
| A730B1 | Cash on Deposit in Corporate Credit Unions | 1 |
| A730B2 | Cash on Deposit in Other Financial Institutions | 1 |
| A730C | Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less) | 1 |
| A730C | Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less) | 12 |
| A731 | Allowance for Losses on All Real Estate Loans | 14 |
| A733 | Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs) | 16 |
| A733A | Commercial Mortgage Backed Securities | 16 |
| A736 | Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date | 14 |
| A738 | Total Variable Rate NCUA Guaranteed Notes | 16 |
| A738A | Variable Rate NCUA Guaranteed Notes < 1 Year | 16 |
| A738B | Variable Rate NCUA Guaranteed Notes > 1 - 3 Years | 16 |
| A738C | Variable Rate NCUA Guaranteed Notes > 3 - 5 Years | 16 |
| A738D | Variable Rate NCUA Guaranteed Notes > 5 - 10 Years | 16 |
| A738E | Variable Rate NCUA Guaranteed Notes > 10 Years | 16 |

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| A739 | Total Fixed Rate NCUA Guaranteed Notes | 16 |
| A739A | Fixed Rate NCUA Guaranteed Notes < 1 Year | 16 |
| A739B | Fixed Rate NCUA Guaranteed Notes > 1 - 3 Years | 16 |
| A739C | Fixed Rate NCUA Guaranteed Notes > 3 - 5 Years | 16 |
| A739D | Fixed Rate NCUA Guaranteed Notes > 5 - 10 Years | 16 |
| A739E | Fixed Rate NCUA Guaranteed Notes > 10 Years | 16 |
| A740 | Total NCUA Guaranteed Notes | 16 |
| A740A | Total FDIC-Issued Guaranteed Notes | 16 |
| A741C | TOTAL U.S. GOVERNMENT OBLIGATIONS | 16 |
| A741C3 | All Other U.S. Government Obligations | 16 |
| A742C | Total Federal Agency Securities | 16 |
| A742C1 | Agency/GSE Debt Instruments (not backed by mortgages) | 16 |
| A742C2 | Agency/GSE Mortgage Backed Securities | 16 |
| A743D | Mutual Funds | 16 |
| A743E | Common Trust Investments | 16 |
| A744A | Deposits in Commercial Banks, S&Ls, Savings Banks, <= 1 Year | 1 |
| A744B | Deposits in Commercial Banks, S&Ls, Savings Banks, > 1 - 3 Years | 1 |
| A744C | Deposits in Commercial Banks, S&Ls, Savings Banks | 1 |
| A744C1 | Deposits in Commercial Banks, S&Ls, Savings Banks, > 3 - 5 Years | 1 |
| A744C2 | Deposits in Commercial Banks, S&Ls, Savings Banks, > 5 - 10 Years | 1 |
| A744D | Deposits in Commercial Banks, S&Ls, Savings Banks, > 10 Years | 1 |
| A745 | Securities Issued by States and Political Sub-Divisions in the U.S. | 16 |
| A746 | Bank Issued FDIC-Guaranteed Bonds | 16 |
| A751 | Amount of Fixed Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon > 5yrs) | 7 |
| A752 | Amount of Fixed Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon > 5yrs) | 7 |
| A753 | Amount of Fixed Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon > 5yrs) | 7 |
| A754 | Amount of Fixed Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon > 5yrs) | 7 |
| A755 | Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent | 7 |
| A756 | Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent | 7 |
| A757 | Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent | 7 |
| A758 | Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 12 months or more delinquent | 7 |
| A766A | All Other Investments, <= 1 Year | 1 |
| A766B | All Other Investments, > 1 - 3 Years | 1 |
| A766C1 | All Other Investments, > 3 - 5 Years | 1 |
| A766C2 | All Other Investments, > 5 - 10 Years | 1 |
| A766D | All Other Investments, > 10 Years | 1 |
| A766E | All Other Investments | 1 |
| A769A | Membership Capital at Corporate Credit Unions | 1 |
| A769A1 | Membership Capital at Corporate Credit Unions - >1-3 Years | 1 |
| A769B | Paid-In Capital at Corporate Credit Unions | 1 |
| A769B1 | Paid-In Capital at Corporate Credit Unions - >1-3 Years | 1 |
| A771 | Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent (include Hybrid/Balloon 5 yrs or less) | 7 |
| A772 | Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent (include Hybrid/Balloon 5 yrs or less) | 7 |

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| A773 | Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent (include Hybrid/Balloon 5 yrs or less) | 7 |
| A774 | Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent (include Hybrid/Balloon 5 yrs or less) | 7 |
| A775 | Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent | 7 |
| A776 | Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent | 7 |
| A777 | Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent | 7 |
| A778 | Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 12 months or more delinquent | 7 |
| A779 | Mortgaging Servicing Rights | 14 |
| A779A | Amount of real estate loans sold but serviced by the credit union | 14 |
| A780 | Investment Repurchase Agreements | 16 |
| A781 | Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage | 16 |
| A784 | Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only) | 16 |
| A785 | Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only) | 16 |
| A785A | Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only) | 16 |
| A786 | Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+6+7) | 16 |
| A786A | Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas | 16 |
| A786B | Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas | 16 |
| A788 | Outstanding balance of brokered certificates of deposit and share certificates | 16 |
| A794 | NCUA Share Insurance Capitalization Deposit | 2 |
| A794 | NCUA Share Insurance Capitalization Deposit | 12 |
| A796A | SFAS 115 Investments Held to Maturity - < 1 Year | 1 |
| A796B | SFAS 115 Investments Held to Maturity - 1-3 Years | 1 |
| A796C1 | SFAS 115 Investments Held to Maturity, >3-5 Years | 1 |
| A796C2 | SFAS 115 Investments Held to Maturity, >5-10 Years | 1 |
| A796D | SFAS 115 Investments Held to Maturity - > 10 Years | 1 |
| A796E | Held-to-Maturity Securities | 1 |
| A797A | SFAS 115 Investments Available for Sale - < 1 Year | 1 |
| A797B | SFAS 115 Investments Available for Sale - 1-3 Years | 1 |
| A797C1 | SFAS 115 Investments Available for Sale, >3-5 Years | 1 |
| A797C2 | SFAS 115 Investments Available for Sale, >5-10 Years | 1 |
| A797D | SFAS 115 Investments Available for Sale - > 10 Years | 1 |
| A797E | Available for Sale Securities | 1 |
| A798A | Amount of Foreclosed and Repossessed Assets | 2 |
| A798A1 | Amount of Foreclosed and Repossessed Assets, Real Estate | 2 |
| A798A2 | Amount of Foreclosed and Repossessed Assets, Automobiles | 2 |
| A798A3 | Amount of Foreclosed and Repossessed Assets, Other | 2 |
| A798B | Total Number of Foreclosed and Repossessed Assets | 2 |
| A798B1 | Number of Foreclosed and Repossessed Assets, Real Estate | 2 |
| A798B2 | Number of Foreclosed and Repossessed Assets, Automobiles | 2 |
| A798B3 | Number of Foreclosed and Repossessed Assets, Other | 2 |
| A799A1 | Total Investments - < 1 Year | 1 |
| A799A1 | Total Investments - < 1 Year | 12 |

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| A799B | Total Investments - 1-3 Years | 1 |
| A799B | Total Investments - 1-3 Years | 12 |
| A799C1 | Total Investments, >3-5 Years | 1 |
| A799C1 | Total Investments, >3-5 Years | 12 |
| A799C2 | Total Investments, >5-10 Years | 1 |
| A799C2 | Total Investments, >5-10 Years | 12 |
| A799D | Total Investments - > 10 Years | 1 |
| A799D | Total Investments - > 10 Years | 12 |
| A799I | TOTAL INVESTMENTS (Sum of items 4-12) | 1 |
| A801 | Fair Value of Held to Maturity Investments (reported on line 6 of page 1) | 16 |
| A811 | Total Unfunded Commitments for Non-Business Loans Revolving Open-End lines secured by 1-4 Family Residential Properties | 10 |
| A811A | Total Unfunded Commitments-Residential Construction Loans-Excluding Business Purpose | 10 |
| A811A1 | Amount Committed Directly by Credit Union, Residential Construction Loans-Excluding Business Purpose | 10 |
| A811A2 | Amount Committed through Third Party / Indirect, Residential Construction Loans-Excluding Business Purpose | 10 |
| A811A3 | Amount Committed Directly by Credit Union, Revolving Open-End lines secured by 1-4 Family Residential Properties | 10 |
| A811A4 | Amount Committed through Third Party / Indirect, Revolving Open-End lines secured by 1-4 Family Residential Properties | 10 |
| A811B | Total Unfunded Commitments for Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages) | 10 |
| A811B1 | Amount Committed Directly by Credit Union, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages) | 10 |
| A811B2 | Amount Committed through Third Party / Indirect, Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages) | 10 |
| A811C | Total Unfunded Commitments for Proprietary Reverse Mortgage Products | 10 |
| A811C1 | Amount Committed Directly by Credit Union, Proprietary Reverse Mortgage Products | 10 |
| A811C2 | Amount Committed through Third Party / Indirect, Proprietary Reverse Mortgage Products | 10 |
| A812 | Total Unfunded Commitments for Credit Card Lines | 10 |
| A812A | Amount Committed Directly by Credit Union, Credit Card Lines | 10 |
| A812B | Amount Committed through Third Party / Indirect, Credit Card Lines | 10 |
| A813 | Total Outstanding Letters of Credit Unfunded Commitments | 10 |
| A813A | Amount Committed Directly by Credit Union, Outstanding Letters of Credit | 10 |
| A813B | Amount Committed through Third Party / Indirect, Outstanding Letters of Credit | 10 |
| A814 | Total Commercial Real Estate Unfunded Commitments | 10 |
| A814A | Total Other Unfunded Business Loan Commitments | 10 |
| A814A1 | Total Construction & Land Development Unfunded Commitments | 10 |
| A814A2 | Amount Committed Directly by Credit Union, Construction & Land Development | 10 |
| A814A3 | Amount Committed through Third Party / Indirect, Construction & Land Development | 10 |
| A814A4 | Amount Committed Directly by Credit Union, Other Unfunded Business Loan Commitments | 10 |
| A814A5 | Amount Committed through Third Party / Indirect, Other Unfunded Business Loan Commitments | 10 |
| A814B | Unfunded commitments for loans and participation interests qualifying for RBNW | 12 |
| A814B | Unfunded commitments for loans and participation interests qualifying for RBNW | 15 |
| A814C | Amount Committed Directly by Credit Union, Commercial Real Estate | 10 |
| A814C1 | Amount Committed through Third Party / Indirect, Commercial Real Estate | 10 |
| A814E | Total Unfunded Commitments for Business Loans | 10 |

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| A815 | Total Unfunded Commitments for Unsecured Share Draft Lines of Credit | 10 |
| A815A | Amount Committed Directly by Credit Union, Unsecured Share Draft Lines of Credit | 10 |
| A815B | Amount Committed through Third Party / Indirect, Unsecured Share Draft Lines of Credit | 10 |
| A816 | Total Other Unfunded Commitments | 10 |
| A816A | Total Unfunded Commitments for all loan types | 10 |
| A816A1 | Total Unfunded Commitments for all loan types, Amount Committed Directly by Credit Union | 10 |
| A816A2 | Total Unfunded Commitments for all loan types, Amount Committed through Third Party / Indirect | 10 |
| A816B1 | Amount Committed Directly by Credit Union, Other Unfunded Commitments | 10 |
| A816B2 | Amount Committed through Third Party / Indirect, Other Unfunded Commitments | 10 |
| A816E | Total Unfunded Commitments for Non-Business Loans | 10 |
| A818 | Pending Bond Claims | 10 |
| A818A | Other Contingent Liabilities | 10 |
| A819 | Loans Transferred with Recourse (Off Balance Sheet Only) | 10 |
| A819 | Loans Transferred with Recourse (Off Balance Sheet Only) | 12 |
| A820A | Accrued Dividends & Interest Payable on Shares and Deposits | 3 |
| A822 | Total Unfunded Commitments for Overdraft Protection Program Commitments | 10 |
| A822A | Amount Committed Directly by Credit Union, Overdraft Protection Program Commitments | 10 |
| A822B | Amount Committed through Third Party / Indirect, Overdraft Protection Program Commitments | 10 |
| A825 | Accounts Payable and Other Liabilities | 3 |
| A844A | CUSO EIN | 17 |
| A844B | CUSO EIN | 17 |
| A844C | CUSO EIN | 17 |
| A844D | CUSO EIN | 17 |
| A844E | CUSO EIN | 17 |
| A844F | CUSO EIN | 17 |
| A844G | CUSO EIN | 17 |
| A844H | CUSO EIN | 17 |
| A844I | CUSO EIN | 17 |
| A844J | CUSO EIN | 17 |
| A844K | CUSO EIN | 17 |
| A844L | CUSO EIN | 17 |
| A844M | CUSO EIN | 17 |
| A844N | CUSO EIN | 17 |
| A844O | CUSO EIN | 17 |
| A844P | CUSO EIN | 17 |
| A844Q | CUSO EIN | 17 |
| A844R | CUSO EIN | 17 |
| A844S | CUSO EIN | 17 |
| A844T | CUSO EIN | 17 |
| A845A | Full/Legal Name of CUSO | 17 |
| A845B | Full/Legal Name of CUSO | 17 |
| A845C | Full/Legal Name of CUSO | 17 |
| A845D | Full/Legal Name of CUSO | 17 |
| A845E | Full/Legal Name of CUSO | 17 |
| A845F | Full/Legal Name of CUSO | 17 |
| A845G | Full/Legal Name of CUSO | 17 |
| A845H | Full/Legal Name of CUSO | 17 |
| A845I | Full/Legal Name of CUSO | 17 |
| A845J | Full/Legal Name of CUSO | 17 |

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| A845K | Full/Legal Name of CUSO | 17 |
| A845L | Full/Legal Name of CUSO | 17 |
| A845M | Full/Legal Name of CUSO | 17 |
| A845N | Full/Legal Name of CUSO | 17 |
| A845O | Full/Legal Name of CUSO | 17 |
| A845P | Full/Legal Name of CUSO | 17 |
| A845Q | Full/Legal Name of CUSO | 17 |
| A845R | Full/Legal Name of CUSO | 17 |
| A845S | Full/Legal Name of CUSO | 17 |
| A845T | Full/Legal Name of CUSO | 17 |
| A846A | Total Assets of CUSO | 17 |
| A846B | Total Assets of CUSO | 17 |
| A846C | Total Assets of CUSO | 17 |
| A846D | Total Assets of CUSO | 17 |
| A846E | Total Assets of CUSO | 17 |
| A846F | Total Assets of CUSO | 17 |
| A846G | Total Assets of CUSO | 17 |
| A846H | Total Assets of CUSO | 17 |
| A846I | Total Assets of CUSO | 17 |
| A846J | Total Assets of CUSO | 17 |
| A846K | Total Assets of CUSO | 17 |
| A846L | Total Assets of CUSO | 17 |
| A846M | Total Assets of CUSO | 17 |
| A846N | Total Assets of CUSO | 17 |
| A846O | Total Assets of CUSO | 17 |
| A846P | Total Assets of CUSO | 17 |
| A846Q | Total Assets of CUSO | 17 |
| A846R | Total Assets of CUSO | 17 |
| A846S | Total Assets of CUSO | 17 |
| A846T | Total Assets of CUSO | 17 |
| A847A | Total Capital of CUSO | 17 |
| A847B | Total Capital of CUSO | 17 |
| A847C | Total Capital of CUSO | 17 |
| A847D | Total Capital of CUSO | 17 |
| A847E | Total Capital of CUSO | 17 |
| A847F | Total Capital of CUSO | 17 |
| A847G | Total Capital of CUSO | 17 |
| A847H | Total Capital of CUSO | 17 |
| A847I | Total Capital of CUSO | 17 |
| A847J | Total Capital of CUSO | 17 |
| A847K | Total Capital of CUSO | 17 |
| A847L | Total Capital of CUSO | 17 |
| A847M | Total Capital of CUSO | 17 |
| A847N | Total Capital of CUSO | 17 |
| A847O | Total Capital of CUSO | 17 |
| A847P | Total Capital of CUSO | 17 |
| A847Q | Total Capital of CUSO | 17 |
| A847R | Total Capital of CUSO | 17 |
| A847S | Total Capital of CUSO | 17 |
| A847T | Total Capital of CUSO | 17 |
| A848A | Net Income/Loss of CUSO | 17 |
| A848B | Net Income/Loss of CUSO | 17 |
| A848C | Net Income/Loss of CUSO | 17 |
| A848D | Net Income/Loss of CUSO | 17 |

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| A848E | Net Income/Loss of CUSO | 17 |
| A848F | Net Income/Loss of CUSO | 17 |
| A848G | Net Income/Loss of CUSO | 17 |
| A848H | Net Income/Loss of CUSO | 17 |
| A848I | Net Income/Loss of CUSO | 17 |
| A848J | Net Income/Loss of CUSO | 17 |
| A848K | Net Income/Loss of CUSO | 17 |
| A848L | Net Income/Loss of CUSO | 17 |
| A848M | Net Income/Loss of CUSO | 17 |
| A848N | Net Income/Loss of CUSO | 17 |
| A848O | Net Income/Loss of CUSO | 17 |
| A848P | Net Income/Loss of CUSO | 17 |
| A848Q | Net Income/Loss of CUSO | 17 |
| A848R | Net Income/Loss of CUSO | 17 |
| A848S | Net Income/Loss of CUSO | 17 |
| A848T | Net Income/Loss of CUSO | 17 |
| A849A | Total Delinquency of CUSO | 17 |
| A849B | Total Delinquency of CUSO | 17 |
| A849C | Total Delinquency of CUSO | 17 |
| A849D | Total Delinquency of CUSO | 17 |
| A849E | Total Delinquency of CUSO | 17 |
| A849F | Total Delinquency of CUSO | 17 |
| A849G | Total Delinquency of CUSO | 17 |
| A849H | Total Delinquency of CUSO | 17 |
| A849I | Total Delinquency of CUSO | 17 |
| A849J | Total Delinquency of CUSO | 17 |
| A849K | Total Delinquency of CUSO | 17 |
| A849L | Total Delinquency of CUSO | 17 |
| A849M | Total Delinquency of CUSO | 17 |
| A849N | Total Delinquency of CUSO | 17 |
| A849O | Total Delinquency of CUSO | 17 |
| A849P | Total Delinquency of CUSO | 17 |
| A849Q | Total Delinquency of CUSO | 17 |
| A849R | Total Delinquency of CUSO | 17 |
| A849S | Total Delinquency of CUSO | 17 |
| A849T | Total Delinquency of CUSO | 17 |
| A851 | Total Value of Investments in CUSOs | 17 |
| A852 | Total Amount loaned to CUSOs | 17 |
| A853 | Total Aggregate Cash Outlay in CUSOs | 17 |
| A854A | Total Loan of CUSO | 17 |
| A854B | Total Loan of CUSO | 17 |
| A854C | Total Loan of CUSO | 17 |
| A854D | Total Loan of CUSO | 17 |
| A854E | Total Loan of CUSO | 17 |
| A854F | Total Loan of CUSO | 17 |
| A854G | Total Loan of CUSO | 17 |
| A854H | Total Loan of CUSO | 17 |
| A854I | Total Loan of CUSO | 17 |
| A854J | Total Loan of CUSO | 17 |
| A854K | Total Loan of CUSO | 17 |
| A854L | Total Loan of CUSO | 17 |
| A854M | Total Loan of CUSO | 17 |
| A854N | Total Loan of CUSO | 17 |
| A854O | Total Loan of CUSO | 17 |

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| A854P | Total Loan of CUSO | 17 |
| A854Q | Total Loan of CUSO | 17 |
| A854R | Total Loan of CUSO | 17 |
| A854S | Total Loan of CUSO | 17 |
| A854T | Total Loan of CUSO | 17 |
| A855A | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855B | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855C | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855D | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855E | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855F | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855G | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855H | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855I | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855J | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855K | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855L | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855M | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855N | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855O | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855P | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855Q | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855R | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855S | Does this CUSO have any subsidiary CUSOs? | 17 |
| A855T | Does this CUSO have any subsidiary CUSOs? | 17 |
| A860A | Total Borrowings - < 1 Year | 3 |
| A860B1 | Total Borrowings - 1-3 Years | 3 |
| A860B2 | Total Borrowings - > 3 Years | 3 |
| A860C | Total Borrowings | 3 |
| A865A | Amount of Borrowings Subject to Early Repayment at Lender's Option | 10 |
| A867A | Subordinated Debt - < 1 Year | 3 |
| A867B1 | Subordinated Debt - 1-3 Years | 3 |
| A867B2 | Subordinated Debt - > 3 Years | 3 |
| A867C | Total Amount of Subordinated Debt | 3 |
| A875 | 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.) | 6 |
| A876 | Company providing share/deposit insurance coverage in addition to the NCUSIF | 6 |
| A877 | Dollar amount of shares and/or deposits insured by the company named above | 6 |
| A878 | Assets Pledged to Secure Borrowings | 10 |
| A880 | Total Amount of Non-Member Deposits | 3 |
| A880A | Non-Member Deposits - < 1 Year | 3 |
| A880B1 | Non-Member Deposits - 1-3 Years | 3 |
| A880B2 | Non-Member Deposits - > 3 Years | 3 |
| A881 | Total credit lines | 10 |
| A882 | Total committed credit lines | 10 |
| A883A | Draws against lines of credit, less than 1 year | 3 |
| A883B1 | Draws against lines of credit, 1 to 3 years | 3 |
| A883B2 | Draws against lines of credit, more than 3 years | 3 |
| A883C | Draws against lines of credit, total amount | 3 |
| A884 | Total Credit Lines at Corporate Credit Unions | 10 |
| A885A | Borrowings - Lines of Credit from Corporate Credit Unions | 10 |
| A885B | Borrowings - Term Borrowings from Corporate Credit Unions | 10 |
| A892B | If you have a transactional world wide website, how many members use it? | 6 |

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| A900A | Total number of member business loans | 15 |
| A900B | Total number of nonmember business loans | 15 |
| A900C | Number of Unsecured Business Loans outstanding meeting the requirements of 723.7(c) - (d) | 15 |
| A900C1 | Number of Unsecured Member Business Loans | 15 |
| A900C2 | Number of Unsecured Revolving Lines of Credit Granted to Members for Business Purposes | 15 |
| A900C3 | Number of purchased Unsecured Business Loans or participation interests to nonmembers | 15 |
| A900C4 | Number of purchased Unsecured Revolving Lines of Credit for Business Purposes or participation interests to nonmembers | 15 |
| A900D | Number of purchased business loans or participation interests to members outstanding | 15 |
| A900F | Number of Small Business Administration Loans Outstanding | 15 |
| A900G | Number of member business loans Secured by Non-Farm Residential Property | 15 |
| A900G1 | Number of purchased business loans or participation interests to nonmembers Secured by Non-Farm Residential Property | 15 |
| A900H | Number of member business loans Secured by Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A900H1 | Number of purchased business loans or participation interests to nonmembers Secured by Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A900J | Number of member business loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A900J1 | Number of purchased business loans or participation interests to nonmembers Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property | 15 |
| A900K | Total number of real estate secured member business loans | 15 |
| A900K1 | Total number of real estate secured nonmember business loans | 15 |
| A900L | Number of Commercial and Industrial member business loans | 15 |
| A900L1 | Number of purchased Commercial and Industrial business loans or participation interests to nonmembers | 15 |
| A900T | Total number of business loans | 15 |
| A902 | Amount of Share Drafts | 3 |
| A902A | Amount of Share Drafts - < 1 Year | 3 |
| A906A | IRA/KEOGH Accounts - < 1 Year | 3 |
| A906B1 | IRA/KEOGH Accounts - 1-3 Years | 3 |
| A906B2 | IRA/KEOGH Accounts - > 3 Years | 3 |
| A906C | Total Amount of IRA/KEOGH Accounts | 3 |
| A908A | Share Certificates - < 1 Year | 3 |
| A908B1 | Share Certificates - 1-3 Years | 3 |
| A908B2 | Share Certificates - > 3 Years | 3 |
| A908C | Total Amount of Share Certificates | 3 |
| A911 | Total Amount of Money Market Shares | 3 |
| A911A | Money Market Shares - < 1 Year | 3 |
| A925 | Total Amount of Uninsured Secondary Capital | 3 |
| A925 | Total Amount of Uninsured Secondary Capital | 11 |
| A925B1 | Uninsured Secondary Capital - 1-3 Years | 3 |
| A925B2 | Uninsured Secondary Capital - > 3 Years | 3 |
| A931 | Regular Reserves | 4 |
| A931 | Regular Reserves | 11 |
| A940 | Undivided Earnings | 4 |
| A940 | Undivided Earnings | 11 |
| A945 | Accumulated Unrealized Gains (Losses) on Available for Sale Securities | 4 |
| A945A | Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges | 4 |
| A945B | Other Comprehensive Income (unless already included in item 23 or 24) | 4 |

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| A945C | Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities | 4 |
| A954 | Number of Leases Receivable | 2 |
| A956 | Amount of Loans Outstanding to Credit Union Officials and Senior Executive Staff | 2 |
| A958 | Number of New Vehicle Loans | 2 |
| A959 | Number of Total 1st Mortgage Real Estate Loans/Lines of Credit | 2 |
| A960 | Number of Total Other Real Estate Loans/Lines of Credit | 2 |
| A961A | Total number of Agricultural Related Loans | 15 |
| A961A1 | Number of member business loans Secured by Farmland | 15 |
| A961A2 | Number of member business loans to finance agricultural production and other loans to farmers | 15 |
| A961A3 | Number of purchased business loans or participation interests to nonmembers Secured by Farmland | 15 |
| A961A4 | Number of purchased business loans or participation interests to nonmembers to finance agricultural production and other loans to farmers | 15 |
| A963 | Number of Total All Other Loans/Lines of Credit | 2 |
| A963A | Number of Non-Federally Guaranteed Student Loans | 2 |
| A965 | Trading Securities | 1 |
| A965A | SFAS 115 Investments Trading - < 1 Year | 1 |
| A965B | SFAS 115 Investments Trading - 1-3 Years | 1 |
| A965C1 | SFAS 115 Investments Trading, >3-5 Years | 1 |
| A965C2 | SFAS 115 Investments Trading, >5-10 Years | 1 |
| A965D | SFAS 115 Investments Trading - > 10 Years | 1 |
| A966 | Total Shares | 3 |
| A968 | Number of Used Vehicle Loans | 2 |
| A971 | Total of outstanding loan balances subject to bankruptcies identified in items 39a-c. | 9 |
| A972A | Number of Fixed Rate > 15 Years Loans Outstanding | 13 |
| A972B | Number of Fixed Rate 15 Years or less Loans Outstanding | 13 |
| A972C | Number of Balloon/Hybrid > 5 Years Loans Outstanding | 13 |
| A972D | Number of Balloon/Hybrid 5 Years or less Loans Outstanding | 13 |
| A972E | Number of Other Fixed Rate Loans Outstanding | 13 |
| A973A | Number of Adjustable Rate 1 Year or less Loans Outstanding | 13 |
| A973B | Number of Adjustable Rate > 1 Year Loans Outstanding | 13 |
| A974 | Number of Closed-End Fixed Rate Loans Outstanding | 13 |
| A975 | Number of Closed-End Adjustable Rate Loans Outstanding | 13 |
| A976 | Number of Open-End Adjustable Rate Loans Outstanding | 13 |
| A976B | Number of Open-End Fixed Rate Loans Outstanding | 13 |
| A978 | Total Number of Loans Outstanding | 13 |
| A980 | Provide the aggregate of all future capital and operating lease payments on fixed assets, without discounting payment commitments to present value | 6 |
| A981 | Total Other Mortgage-Backed Securities | 16 |
| A981A | Privately Issued Mortgage-Related Securities | 16 |
| A981B | Privately Issued Mortgage-Backed Securities (SCU ONLY) | 16 |
| A981C | 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) | 16 |
| A982A | Number of Fixed Rate > 15 Years Loans Granted Year-to-Date | 13 |
| A982B | Number of Fixed Rate 15 Years or less Loans Granted Year-to-Date | 13 |
| A982C | Number of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date | 13 |
| A982D | Number of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date | 13 |
| A982E | Number of Other Fixed Rate Loans Granted Year-to-Date | 13 |
| A983A | Number of Adjustable Rate 1 Year or less Loans Granted Year-to-Date | 13 |
| A983B | Number of Adjustable Rate > 1 Year Loans Granted Year-to-Date | 13 |
| A984 | Number of Closed-End Fixed Rate Loans Granted Year-to-Date | 13 |

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| A985 | Number of Closed-End Adjustable Rate Loans Granted Year-to-Date | 13 |
| A986 | Number of Open-End Adjustable Rate Loans Granted Year-to-Date | 13 |
| A986B | Number of Open-End Fixed Rate Loans Granted Year-to-Date | 13 |
| A988 | Total Number of Real Estate Loans Granted Year-to-Date | 13 |
| A993 | Number of Unsecured Credit Card Loans | 2 |
| A994 | Number of All Other Unsecured Loans/Lines of Credit | 2 |
| A994A | Number of Short-Term, Small Amount Loans (STS) (FCU Only) | 2 |
| A995 | Number of Loans Outstanding to Credit Union Officials and Senior Executive Staff | 2 |
| A996 | Miscellaneous Equity | 4 |
| A997 | Total Net Worth | 11 |
| A998 | Net Worth Ratio | 11 |
| A999 | Risk Based Net Worth (RBNW) Requirement (Standard Calculation) | 11 |
| A999 | Risk Based Net Worth (RBNW) Requirement (Standard Calculation) | 11 |
| A999A | Risk Based Net Worth (RBNW) Alternative Method under Section 702.107 | 11 |
| A999B | Sum of standard components: RBNW requirement | 12 |
| CertifiedBy | Certified By Last Name | |
| CertifiedBy_F | Certified By First Name | |
| CertifiedBy_M | Certified By Middle Initial | |