

NCUA LETTER TO CREDIT UNIONS

NATIONAL CREDIT UNION ADMINISTRATION

1775 Duke Street, Alexandria, VA 22314

DATE: April 1999 LETTER NO.: 99-CU-06

TO: Federally Insured Credit Unions

SUBJECT: Request for Comments on Draft Revised Call Report;
NCUA Form Number 5300

DEAR BOARD OF DIRECTORS:

This letter concerns changes to the 1999 Call Report that we plan to implement in the near future. Normally, call report changes are effective in the first reporting cycle of the calendar year (March for credit unions with assets greater than \$50 million; June for all other credit unions). However, because of the substantial nature of the changes for 1999, we decided to delay implementation until September 1999 for credit unions with assets greater than \$50 million, and December 1999 for all other credit unions.

Although the changes for 1999 include a few additional data items initiated by NCUA, most of the changes were mandated by Congress in Public Law 105-219, the Credit Union Membership Access Act. Specifically, Section 201 of this new law requires that reports filed with NCUA be consistent with generally accepted accounting principles (GAAP).

This letter has two purposes. The first is to outline the changes we made to the Call Report form. The second is to invite credit unions, vendors, trade groups, and other interested parties to comment on the draft revised form. A 60-day public comment period will begin in late April 1999 and will end in late June 1999.

There are three main areas that reflect proposed changes:

- The federal credit union (FCU) and state credit union (SCU) versions of the form were combined into a single form. This combination will simplify programming of the PC5300 program and will streamline printing and mailing procedures. Relevant questions are noted as "SCU Only" or "FCU Only." Line items affected by the combination of the FCU and SCU forms are page 2, line 37; page 3, line 7; page 8, lines 19, 20, 21, and 22.

- The presentation of the Statement of Financial Condition and Income and Expense page (pages 1, 2, and 3) was revised to comply with the GAAP reporting requirement of CUMAA. The American Institute of Certified Public Accountants (AICPA) provided comments which guided our changes in this area.
- New data collection items regarding lease activity, cyber financial services, and borrowing arrangements were added.

Following is a list of changes on the draft revised form:

1. Moved Cash and Cash Equivalents from line 11 to line 1; revised related instruction (GAAP change).
2. Added balance sheet accounts for Trading Securities, Available for Sale Securities, and Held-to-Maturity Securities (account codes are the same as those on Schedule C - Investments) (page 1, lines 2, 3, and 4) (GAAP change).
3. Split Membership Capital and Paid in Capital at Corporate Credit Unions into two accounts for better tracking (account 769A for Membership Capital and 769B for Paid in Capital) (page 1, lines 6 and 7).
4. Added a line Direct Financing Leases (account 565 for interest rate, 954 for number of leases, and 002 for amount) (page 1, line 17) (GAAP and 5300 Steering Committee change).
5. Changed name of account 719 to "Allowance for Loan & Lease Losses" (page 1, line 21) (GAAP change).
6. Moved NCUSIF deposit from investment section to other assets (page 1, line 25) (GAAP change).
7. Revised instructions for OREO property and loans related to repossessed collateral (page 1, lines 22 and 26) (GAAP change).
8. Moved shares to be included in total liabilities (page 2, lines 28, 29, 30, and 31) (GAAP change).
9. Moved Uninsured Secondary Capital from the equity section to the borrowings schedule (from page 2 to page 10) (GAAP change).
10. Reformatted the income and expense page to comply with GAAP. The revised page moves various accounts into four new sections: Interest Income, Interest Expense, Non-Interest Income, and Non-Interest Expense (page 3, all lines) (GAAP change). Several new account codes were added for subtotaling the new sections.

11. Added two new questions about credit union websites (page 5, lines 9 and 10).
12. Revised the instructions on CUSO reporting (page 1a and page 9) (GAAP change).
13. Added five questions regarding credit and borrowing arrangements (page 10, lines 7, 8, 9, 10, and 11). **These questions were also added to the June call report.**
14. Deleted the question related to securities failing the FFIEC high risk securities test (page 8). The FFIEC high risk securities test has been eliminated.

A copy of the draft revised call report is included with this letter. Comments may be sent to NCUA's Office of Examination and Insurance, attention Polly Kennedy, 1775 Duke Street, Alexandria, VA 22314-3428.

Sincerely,

/S/

Norman E. D'Amours
Chairman

Enclosure

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STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

ASSETS	Amount	Acct. Code
1. Cash and Cash Equivalents		730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 6 and 7), or if your credit union reports amounts for items 2, 3, 4, or 9, complete *Schedule C - Investments* on page 8. If your credit union has investments in, or loans to Credit Union Service Organizations, complete *Schedule D - CUSO Information* on page 9.

2. Trading Securities		965
3. Available for Sale Securities		797
4. Held-to-Maturity Securities		796
5. Deposits in Commercial Banks, S&Ls, Savings Banks		744C
6. Membership Capital at Corporate Credit Unions.		769A
7. Paid-In Capital at Corporate Credit Unions		769B
8. All Other Investments in Corporate Credit Unions		652C
9. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8).		767
10. TOTAL INVESTMENTS (Sum of items 2-9)		799

LOANS & LEASES: If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete *Schedule A - Real Estate Loans* on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete *Schedule B - Member Business Loans* on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
11. Unsecured Credit Card Loans/Lines of Credit.		521		993		396
12. All Other Unsecured Loans/Lines of Credit		522		994		397
13. New Vehicle Loans		523		958		385
14. Used Vehicle Loans		524		968		370
15. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
16. Total Other Real Estate Loans/Lines of Credit		562		960		386
17. Direct Financing Leases		565		954		002
18. Total All Other Loans/Lines of Credit to Members		595		963		698
19. All Other Loans (Purchased or to non-members)		596		964		001
20. TOTAL LOANS & LEASES (Sum of items 11-19)				025A		025B
21. Less: Allowance for Loan & Lease Losses					()	719

OTHER ASSETS:	Amount	Acct. Code
22. Other Real Estate Owned.		798
23. Land and Building.		007
24. Other Fixed Assets.		008
25. NCUA Share Insurance Capitalization Deposit		794
26. Other Assets.		009
27. TOTAL ASSETS (Sum of items 1, 10, 20, 21, and 22-26) (Must equal line 42 on page 2)		010

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STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES, SHARES, AND DEPOSITS:

SHARES/DEPOSITS: If your credit union offers shares or deposits other than Regular Shares and Share Drafts, complete *Schedule F - Savings*, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
28. Share Drafts		553		452		902
29. Regular Shares		552		454		657
30. All Other Shares and Deposits				465		919
31. TOTAL SHARES AND DEPOSITS (Sum of items 28 - 30)				460		018

32. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10)		860C
33. Accrued Dividends & Interest Payable on Shares & Deposits		820A
34. Accounts Payable and Other Liabilities		825
35. TOTAL LIABILITIES, SHARES, AND DEPOSITS (Sum of items 31 and 32 - 34)		020

EQUITY:

	Amount	Acct. Code
36. Regular Reserves		931
37. Investment Valuation Reserve (SCU ONLY)		668
38. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities and Other Comprehensive Income		945
39. Other Reserves		658
40. Undivided Earnings		940
41. Net Income (unless this amount is already included in item 40)		602
42. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 35 and 36-41) (Must equal line 27)		014

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.

NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares over \$100,000 in any Member's Account		065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account		067
C. TOTAL UNINSURED SHARES (A+B)		068
D. TOTAL INSURED SHARES (item 31 less item C)		069

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INCOME AND EXPENSE

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest, Dividends and CUSO Income)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4).		115

INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU 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 & LEASE LOSSES (Item 5 less item 9 less item 10)		116

NON-INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
12. Fee Income		131
13. Other Operating Income		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)		420
15. Gain (Loss) on Disposition of Fixed Assets		430
16. Other Non-Operating Income (Expense)		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)		117

NON-INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
18. Employee Compensation and Benefits		210
19. Travel and Conference Expense		230
20. Office Occupancy Expense		250
21. Office Operations Expense		260
22. Educational and Promotional Expense		270
23. Loan Servicing Expense		280
24. Professional and Outside Services		290
25. Member Insurance		310
26. Operating Fees (Examination and /or supervision fees)		320
27. Miscellaneous Operating Expenses		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)		661A

RESERVE TRANSFERS: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
30. Required Transfer to Regular Reserves (Gross)		393
31. Additional (Voluntary) Transfers to the Regular Reserves		391

LOAN INFORMATION

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

ALL DELINQUENT LOANS AND LEASES AS OF SEPTEMBER 30, 1999

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent		021A		021B
2. 6 to less than 12 months delinquent		022A		022B
3. 12 months and over delinquent		023A		023B
4. TOTAL DELINQUENT LOANS & LEASES.		041A		041B

DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 1999

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent		026A		026B
6. 6 to less than 12 months delinquent		027A		027B
7. 12 months and over delinquent		028A		028B
8. TOTAL DELINQUENT CREDIT CARD LOANS		045A		045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions		614		615
10. Loans Outstanding to Credit Union Officials		995		956
11. Loans Granted Year-to-Date		031A		031B
12. Total Amount of All Loans Charged Off Year-to-Date				550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date				551
14. Total Amount of Credit Card Loans Charged Off Year-to-Date				680
15. Total Amount of Recoveries on Credit Card Loans Charged Off Year-to-Date				681
16. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)				682
17. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date				081
b. Chapter 13 Bankruptcy Year-to-Date				082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged off or reaffirmed.)				971

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SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 15 or 16, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate		972		704		982		720
B. Adjustable Rate		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed-End Adjustable Rate		975		707		985		723
C. Open-End Adjustable Rate/Home Equity		976		708		986		724
D. Other		977		709		987		725
3. TOTALS (each column) .		978		710		988		726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 1999

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent		751		771
B. 2 to less than 6 months delinquent		752		772
C. 6 to less than 12 months delinquent		753		773
D. 12 months or more delinquent		754		774
E. TOTAL (Sum of item 4, A+B+C+D)		713		714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent		755		775
B. 2 to less than 6 months delinquent		756		776
C. 6 to less than 12 months delinquent		757		777
D. 12 months or more delinquent		758		778
E. TOTAL (Sum of item 5, A+B+C+D)		715		716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES

	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC		548		607
7. Amount of Other Real Estate Loans/LOC		549		608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years		712

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SCHEDULE B - MEMBER BUSINESS LOANS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if your credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

Date: **1999**

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans		961		042		099		463
2. All Other MBLs		962		387		399		389
3. TOTALS (each column) .		900		400		090		475

DELINQUENT MEMBER BUSINESS LOANS

- 4. Agricultural Related Loans
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 4, A+B+C+D)
- 5. All Other Member Business Loans
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 5, A+B+C+D)

Amount	Acct. Code
	125A
	125B
	125C
	125D
	125E
	126A
	126B
	126C
	126D
	126E

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

- 6. Amount of Member Business Agricultural Loans
- 7. Amount of All Other Member Business Loans

Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
	132		134
	133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

- 8. Allowance for Losses on Member Business Loans
- 9. Aggregate of All Concentrations of Credit for Member Business Loans
- 10. Construction or Development Member Business Loans

Amount	Acct. Code
	140
	142
	143

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SCHEDULE C - INVESTMENTS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if there is an amount reported on page 1, line 9 (All Other Investments).

TYPES OF INVESTMENTS

- 1. Sum of items 5, 6, 7, and 8 from page 1
- 2. U.S. Government Obligations
- 3. Federal Agency Securities
- 4. Mutual Funds & Common Trust Investments
- 5. Credit Unions - Deposits in and Loans to
- 6. Other Investments
- 7. **TOTAL INVESTMENTS** (Must equal amount reported on page 1, item 10.)

Amount	Acct. Code
	768
	741C
	742C
	743C
	672C
	655C
	799

CLASSIFICATION OF INVESTMENTS

- 8. Investments Not Subject to SFAS 115
- SFAS 115 Investments:**
- 9. Held to Maturity
- 10. Available for Sale
- 11. Trading
- 12. **TOTALS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
						745
						796
						797
						965
						799

MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

- 13. Mortgage Pass-Through Securities
- 14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)

Amount	Acct. Code
	732
	733

MISCELLANEOUS INVESTMENT INFORMATION

- 15. Fair Value of Held to Maturity Investments (reported in item 9 above)
- 16. Repurchase Agreements
- 17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage
- 18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.
- 19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY)
- 20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) (FCU ONLY)
- 21. Total of Securities Meeting the Requirements of Section 703.90(b) (FCU ONLY)
- 22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock (FCU ONLY)

Amount	Acct. Code
	801
	780
	781
	783
	784
	785
	786
	787

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SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete a separate schedule for each CUSO your credit union has a loan to or an investment in.

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, and 3 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Acct. Code
1. Name of CUSO	830
2. Amount invested in CUSO	831
3. Amount loaned to CUSO	832
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3.	835
5. Is the CUSO wholly owned by your credit union? YES <input type="checkbox"/> NO <input type="checkbox"/>	833
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):	834
1 = Mortgage Processing 4 = Insurance Services 7 = Credit Cards 10 = Tax Preparation 2 = EDP Processing 5 = Investment Services 8 = Trust Services 11 = Travel 3 = Shared Branching 6 = Auto Buying, Leasing, Indirect Lending 9 = Item Processing 12 = Other	

SCHEDULE E - BORROWINGS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

**Complete questions 1 through 6 if there is an amount reported on page 2, line 32 (Total Borrowings).
All credit unions must answer questions 7 through 11.**

The amount reported below on item 5C must equal the amount reported on page 2, line 32.

DISTRIBUTION OF BORROWINGS

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable					011C
2. Reverse Repurchase Agreements					058C
3. Subordinated CDCU Debt					867C
4. Uninsured Secondary Capital					925
5. TOTALS (each column)					860C

MISCELLANEOUS BORROWINGS INFORMATION

	Amount	Acct. Code
6. Amount of Promissory Notes Outstanding to Non-Members		865

CREDIT AND BORROWING ARRANGEMENTS

	YES	NO	Acct. Code
7. Is your credit union a member of a corporate credit union?			895
8. Is your credit union a member of a Federal Home Loan Bank?			896
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?			897
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?			898
11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution?			899

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SCHEDULE F - SAVINGS

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 30, this schedule must be completed.

DISTRIBUTION OF SAVINGS

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 28 and 29 from page 2					918		466
2. Money Market Shares					911		458
3. Share Certificates					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity		532
10. Share Certificates with 1 Year Maturity		547
11. IRA/KEOGH and Retirement Accounts		554
12. Non-Member Deposits		599
13. All Other Shares		585

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SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties		811
B. Credit Card Lines		812
C. Outstanding Letters of Credit		813
D. Commercial Real Estate, Construction and Land Development		814
E. Unsecured Share Draft Lines of Credit		815
F. Other Unused Commitments		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims.		818

INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections--a core section and a section of supplementary schedules. All credit unions must complete the core section, pages 1-5. Supplementary schedules A-G on pages 6-12, must be completed if they are applicable to your credit union:

Schedule	Reporting Requirement
A - Real Estate Loans	Complete this schedule if your credit union <ul style="list-style-type: none"> • has any real estate loans outstanding, or • has originated any real estate loans during the reporting period.
B - Member Business Loans	Complete this schedule if your credit union <ul style="list-style-type: none"> • has any member business loans outstanding, or • has originated any member business loans during the reporting period.
C - Investments	Complete this schedule if your credit union has investments <i>other than</i> : <ul style="list-style-type: none"> • deposits in Corporate Credit Unions, • deposits in Banks, S&Ls, Mutual Savings Banks, • NCUSIF Capitalization Deposit <p style="text-align: center;">or</p> <ul style="list-style-type: none"> • if any investments have a remaining maturity or repricing interval of more than 1 year.
D - Credit Union Service Organization (CUSO) Information	Complete this schedule for every CUSO that your credit union has either a loan to or an investment in.
E - Borrowings	ALL CREDIT UNIONS MUST COMPLETE QUESTIONS 7 THROUGH 11 ON THIS SCHEDULE. Complete questions 1 through 6 on this schedule if your credit union has any borrowings: <ul style="list-style-type: none"> • promissory notes, • reverse repurchase agreements, • other notes and interest payable, • subordinated CDCU debt, or • uninsured secondary capital.
F - Savings	Complete this schedule if your credit union has any type of share or deposit accounts <i>other than</i> <ul style="list-style-type: none"> • Regular Shares • Share Drafts.
G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities	Complete this schedule if your credit union has: <ul style="list-style-type: none"> • unused commitments • loans sold or swapped with recourse • pending bond claims

ASSETS

1. **Cash and Cash Equivalents.** Cash includes cash on hand, petty cash, and the change fund, etc. Cash equivalents include short-term, highly liquid investments that are both readily convertible to cash and very near maturity (for example, three months).

INVESTMENTS

2. **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.
3. **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.
4. **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 investment that are not classified as either available for sale or trading. Do not report investments which are not subject to SFAS 115.
5. **Deposits in Commercial Banks, S&Ls, Savings Banks.** Report the amount of deposits in commercial banks, savings and loans institutions and savings banks. Do not include those short-term investments which are reported on line 1 as Cash and Cash Equivalents.
6. **Membership Capital at Corporate Credit Unions.** Report the total of Membership Capital at a Corporate Credit Union 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).
7. **Paid-In Capital at Corporate Credit Unions.** Report the total of Paid-In Capital at a Corporate Credit Union as defined in Section 704.2 of the NCUA Rules and Regulations.
8. **All Other Investments in Corporate Credit Unions.** Report the amount of all corporate credit union investments, excluding the Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in lines 6 and 7.
9. **All Other Investments.** Report the amount of all other investments not included in lines 2 - 9. Include loans to and investments in other natural person credit unions, CLF stock, CUSO investments, and any other investments not listed above. If an amount is reported for this line, you must complete *Schedule C - Investments* on page 8. If this amount includes loans or investments to CUSOs, you must also complete *Schedule D - CUSO Information* on page 9. **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 investment. Rather, the CUSO's books and records should be combined with your credit union's in accordance with generally accepted accounting principles. Complete *Schedule D - CUSO Information* on page 9 regardless of the ownership interest.
10. **TOTAL INVESTMENTS.** Sum of lines 2 - 9.

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, i.e., 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. Otherwise, report business loans on the All Other Loans to Members line.

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.

11. **Unsecured Credit Card Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding credit card loans and lines of credit.
12. **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.
13. **New Vehicle Loans.** Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.
14. **Used Vehicle Loans.** Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.
15. **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 lien on the property.
16. **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 lien. Typically, this would include home equity and second mortgage loans.

If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 15 or 16) or if your credit union has originated any real estate loans during the reporting period, complete *Schedule A - Real Estate Loans/Lines of Credit (Outstanding Balances)* on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete *Schedule B - Member Business Loans* on page 7.

17. **Direct Financing Leases.** Include the rate, number, and dollar amount of outstanding direct financing leases (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.
18. **Total All Other Loans/Lines of Credit to Members.** Include the rate, number, and dollar amount of outstanding loans to members not already included in lines 11 - 18. Typically, this would include member business loans and business purpose loans not secured by real estate, share secured loans, agricultural loans, guaranteed loans, student loans, etc.
19. **All Other Loans (purchased or to non-members).** Include the rate, number, and dollar amount of outstanding loans to non-members and notes or contracts receivable resulting from the sale of assets acquired in the liquidation of loans. Loans related to repossessed collateral should be reported as "Other Assets" on line 26 below.
20. **TOTAL LOANS & LEASES.** Sum of lines 11 - 19. Loans to other credit unions should be excluded from Total Loans and reported as an investment.
21. **Allowance for Loan & Lease Losses.** Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

OTHER ASSETS

22. **Other Real Estate Owned.** Includes real property acquired in any manner for debts previously contracted (for example, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure).
23. **Land and Building.** Land and building, less depreciation on building, if any.
24. **Other Fixed Assets.** All other fixed assets such as furniture and fixtures, and leasehold improvements, less related depreciation, if any. In addition, include *leased assets under capital lease* (credit union is lessee), less accumulated depreciation, if any. In this situation, your credit union is leasing assets and granted a lease from an outside entity.
25. **NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.
26. **Other Assets.** Include prepaid expenses, accounts receivable, accrued income on loans and investments, loans related to repossessed collateral, etc.
27. **TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 42 on page 2).

WORKING COPY

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

ASSETS	Amount	Acct. Code
1. Cash and Cash Equivalents		730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 6 and 7), or if your credit union reports amounts for items 2, 3, 4, or 9, complete *Schedule C - Investments* on page 8. If your credit union has investments in, or loans to Credit Union Service Organizations, complete *Schedule D - CUSO Information* on page 9.

2. Trading Securities		965
3. Available for Sale Securities		797
4. Held-to-Maturity Securities		796
5. Deposits in Commercial Banks, S&Ls, Savings Banks		744C
6. Membership Capital at Corporate Credit Unions.		769A
7. Paid-In Capital at Corporate Credit Unions		769B
8. All Other Investments in Corporate Credit Unions		652C
9. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8).		767
10. TOTAL INVESTMENTS (Sum of items 2-9)		799

LOANS & LEASES: If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete *Schedule A - Real Estate Loans* on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete *Schedule B - Member Business Loans* on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
11. Unsecured Credit Card Loans/Lines of Credit.		521		993		396
12. All Other Unsecured Loans/Lines of Credit		522		994		397
13. New Vehicle Loans		523		958		385
14. Used Vehicle Loans		524		968		370
15. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
16. Total Other Real Estate Loans/Lines of Credit		562		960		386
17. Direct Financing Leases		565		954		002
18. Total All Other Loans/Lines of Credit to Members		595		963		698
19. All Other Loans (Purchased or to non-members)		596		964		001
20. TOTAL LOANS & LEASES (Sum of items 11-19)				025A		025B
21. Less: Allowance for Loan & Lease Losses					()	719

OTHER ASSETS:	Amount	Acct. Code
22. Other Real Estate Owned.		798
23. Land and Building.		007
24. Other Fixed Assets.		008
25. NCUA Share Insurance Capitalization Deposit		794
26. Other Assets.		009
27. TOTAL ASSETS (Sum of items 1, 10, 20, 21, and 22-26) (Must equal line 42 on page 2)		010

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES, SHARES, AND 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. 6.5% = 6.5). In situations where more than one rate applies, use the most common rate.

28. **Share Drafts.** Report the rate, number, and dollar amount of credit union share drafts.
 29. **Regular Shares.** Report the rate, number, and dollar amount of credit union regular shares, including club accounts.
 30. **All Other Shares and Deposits.** Report the number and dollar amount of all other share/deposit accounts. Include money market shares, share certificates, IRA/KEOGH accounts, non-member deposits, and any other types of savings accounts not listed above. If an amount is reported for this item, you must complete *Schedule F - Savings*, on page 11.
 31. **TOTAL SHARES AND DEPOSITS.** Sum of items 28 - 30.
 32. **Total Borrowings.** Obligations owed to other individuals and/or entities (including, but not limited to, promissory notes, reverse repurchase agreements, notes payable, interest payable, and subordinated CDCU debt). If an amount is reported for this item, you must complete *Schedule E - Borrowings*, page 10.
 33. **Accrued Dividends & Interest Payable on Shares & Deposits.** Accrued dividends and interest declared but not yet distributed.
 34. **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).
 35. **TOTAL LIABILITIES, SHARES, AND DEPOSITS.** Sum of lines 31 and 32 - 34.
-

EQUITY

36. **Regular Reserves.** Statutory reserves as required by NCUA. The amount reported here should not include the Allowance for Loan & Lease Losses account.
37. **Investment Valuation Reserve.** **This question is for state chartered credit unions 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 Part 741.3(a)(3). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as held to maturity.
38. **Accumulated Unrealized Gains (Losses) on Available for Sale Securities and Other Comprehensive Income.** Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale and other comprehensive income as defined by generally accepted accounting principles.
39. **Other Reserves.** Reserves as established by your credit union's board of directors for contingencies and/or additional losses.
40. **Undivided Earnings.** Represents the accumulated surplus net income remaining after the books have been closed.
41. **Net Income.** Sum remaining after all expenses have been met or deducted prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.
42. **TOTAL LIABILITIES, SHARES, AND EQUITY.** Sum of all liabilities, shares, and equity. Must equal line 27 on page 1.

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on page 12.

NCUA INSURED SAVINGS COMPUTATION

- A. **Uninsured Member Shares.** Report only the amount over \$100,000 in any member's account.
- B. **Uninsured Nonmember Shares.** Report only the amount over \$100,000 in any nonmember's account
- C. **Total Uninsured Shares.** Must equal the sum of lines A and B.
- D. **Total Insured Shares.** Must equal line 31 less line C.

WORKING COPY

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES, SHARES, AND DEPOSITS:

SHARES/DEPOSITS: If your credit union offers shares or deposits other than Regular Shares and Share Drafts, complete *Schedule F - Savings*, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
28. Share Drafts		553		452		902
29. Regular Shares		552		454		657
30. All Other Shares and Deposits				465		919
31. TOTAL SHARES AND DEPOSITS (Sum of items 28 - 30)				460		018

32. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10)		860C
33. Accrued Dividends & Interest Payable on Shares and Deposits		820A
34. Accounts Payable and Other Liabilities		825
35. TOTAL LIABILITIES, SHARES, AND DEPOSITS (Sum of items 31 and 32 - 34)		020

EQUITY:	Amount	Acct. Code
36. Regular Reserves		931
37. Investment Valuation Reserve (SCU ONLY)		668
38. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities and Other Comprehensive Income		945
39. Other Reserves		658
40. Undivided Earnings		940
41. Net Income (unless this amount is already included in item 40)		602
42. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 35 and 36-41) (Must equal line 27)		014

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.

NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares over \$100,000 in any Member's Account		065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account		067
C. TOTAL UNINSURED SHARES (A+B)		068
D. TOTAL INSURED SHARES (item 31 less item C)		069

INCOME AND EXPENSE

INTEREST INCOME

1. **Interest on Loans.** Income earned from interest on loans.
 2. **Interest Refunded.** Loan interest income refunded to borrowers.
 3. **Income from Investments (Including Interest, Dividends and CUSO Income).** Interest, dividend, and CUSO income earned from all investments. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14.
 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 which 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.
 7. **Interest on Deposits. 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 to members for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).
 13. **Other Operating Income.** Operating income other than the types designated in lines 1 - 4 and line 12. Include income or loss derived from selling real estate loans on the secondary market.
 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). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.
 15. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.
 16. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received except in the case of a donated fixed asset of material value which would be recorded as donated equity.
 17. **TOTAL NON-INTEREST INCOME** Sum of lines 12 - 16.
-

NON-INTEREST EXPENSE

18. **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.
 19. **Travel and Conference Expense.** Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences and other meetings.
 20. **Office Occupancy Expense.** Expenses related to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements.
 21. **Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture rental and/or maintenance, depreciation, bank charges, in-house EDP cost, etc.
 22. **Educational and Promotional Expense.** Advertising, publicity, and promotions.
 23. **Loan Servicing Expense.** Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.
 24. **Professional and Outside Services.** Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.
 25. **Member Insurance.** Life savings, borrower's protection, share insurance.
 26. **Operating Fees.** Annual operating/supervision fee assessed by NCUA or the state supervisory authority.
 27. **Miscellaneous Operating Expenses.** Expenses not covered by lines 18 - 26, including cash over and short, annual meeting expenses, association dues, etc.
 28. **TOTAL NON-INTEREST EXPENSE.** Sum of all operating expenses, lines 18 - 27.
 29. **NET INCOME (LOSS).** Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 17) less Total Non-Interest Expense (line 28).
-

RESERVE TRANSFERS

30. **Required Transfer to Regular Reserves (Gross).** Income earned year-to-date which was transferred to the Regular Reserve account, excluding adjustments for the Provision for Loan and Lease Losses expense and voluntary transfers.
31. **Additional (Voluntary) Transfers to the Regular Reserves.** Income earned during the current period which was transferred to the Regular Reserve account in excess of regulatory reserve requirements.

INCOME AND EXPENSE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest, Dividends and CUSO Income)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4).		115

INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU 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 & LEASE LOSSES (Item 5 less item 9 less item 10)		116

NON-INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
12. Fee Income		131
13. Other Operating Income		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)		420
15. Gain (Loss) on Disposition of Fixed Assets		430
16. Other Non-Operating Income (Expense)		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)		117

NON-INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
18. Employee Compensation and Benefits		210
19. Travel and Conference Expense		230
20. Office Occupancy Expense		250
21. Office Operations Expense		260
22. Educational and Promotional Expense		270
23. Loan Servicing Expense		280
24. Professional and Outside Services		290
25. Member Insurance		310
26. Operating Fees (Examination and /or supervision fees)		320
27. Miscellaneous Operating Expenses		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)		661A

RESERVE TRANSFERS: JANUARY 1, 1999 TO SEPTEMBER 30, 1999		
30. Required Transfer to Regular Reserves (Gross)		393
31. Additional (Voluntary) Transfers to the Regular Reserves		391

LOAN INFORMATION

DELINQUENT LOANS AND LEASES

- 1.-4. **All Delinquent Loans and Leases.** Report the number and dollar amount of **all** delinquent loans (including credit card loans) and leases by categories.
- 5.-8. **Delinquent Credit Card Loans.** Report the number and dollar amount of delinquent credit card loans by categories.
-

MISCELLANEOUS LOAN INFORMATION

9. **Loans Purchased from Other Financial Institutions.** Report the number and dollar amount of loans purchased by your credit union for which it has full title, year-to-date. (Seller has assigned the note and supporting documents to your credit union.)
10. **Loans Outstanding to Credit Union Officials.** Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff. The dollar amount should be the total outstanding loan balances as of the current report date.
11. **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). Each line of credit should be counted as a single loan granted if one or more advances were made on that line year-to-date. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances and all balances which were refinanced.
12. **Total Amount of All Loans Charged Off Year-to-Date.** Report the dollar amount of **all** loans charged off year-to-date (including credit card loans).
13. **Total Amount of All Recoveries on Charged-Off Loans Year-to-Date.** Report the dollar amount of **all** loan recoveries made year-to-date (including credit card loans).
14. **Total Amount of Credit Card Loans Charged Off Year-to-Date.** Report the dollar amount of credit card loans charged off year-to-date
15. **Total Amount of Recoveries on Credit Card Loans Charged Off Year-to-Date.** Report the dollar amount of credit card loan recoveries made year-to-date.
16. **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. Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs. Do not include recoveries.
- 17a.b. **Number of Members Filing Chapter 7 and Chapter 13 Bankruptcy Year-to-Date.** Provide the number of members who have loans in your credit union and have filed for Chapter 7 and Chapter 13 Bankruptcy year-to-date.
18. **Dollar 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 17a and 17b. Do not include loans which have already been charged off. Do not include loans if they have been reaffirmed.

LOAN INFORMATION

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

This page must be completed by all credit unions.

ALL DELINQUENT LOANS AND LEASES AS OF SEPTEMBER 30, 1999

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent		021A		021B
2. 6 to less than 12 months delinquent		022A		022B
3. 12 months and over delinquent		023A		023B
4. TOTAL DELINQUENT LOANS & LEASES.		041A		041B

DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 1999

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent		026A		026B
6. 6 to less than 12 months delinquent		027A		027B
7. 12 months and over delinquent		028A		028B
8. TOTAL DELINQUENT CREDIT CARD LOANS . . .		045A		045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions		614		615
10. Loans Outstanding to Credit Union Officials		995		956
11. Loans Granted Year-to-Date		031A		031B
12. Total Amount of All Loans Charged Off Year-to-Date				550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date				551
14. Total Amount of Credit Card Loans Charged Off Year-to-Date				680
15. Total Amount of Recoveries on Credit Card Loans Charged Off Year-to-Date				681
16. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)				682
17. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date				081
b. Chapter 13 Bankruptcy Year-to-Date				082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged off or reaffirmed.)				971

MISCELLANEOUS INFORMATION

1. **Most Recent Audit.** Select the number which corresponds to the best description of the last audit performed of your credit union's records. You must provide the effective date of this audit using a MM/YYYY format (i.e., 06/1998).
2. **Most Recent Verification of Members' Accounts.** You must indicate the effective date of the most recent Supervisory Committee verification of Members' accounts using a MM/YYYY format (i.e., 06/1998).
3. **System for Share and Loan Records.** Select the number which corresponds to the best description of the system your credit union uses to maintain its share and loan records.
4. **Name of Information Processing Vendor (Share and Loan Records)** If applicable, provide the name of your credit union's primary share and loan information processing vendor
5. **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 the name of the insuring company and 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.**
6. **Internet E-Mail Address:** If your credit union has an Internet e-mail (electronic mail) address, please provide it (e.g., XCU@IX.NETCOM.COM).
7. **World Wide Website Address:** If your credit union has a World Wide Website address, please provide it. Please do not include "http://www" as part of your entry (for example, "abcfcu.org").
8. **World Wide Website:** If your credit union's website is interactive, please answer "yes." For example, does the website allow users to conduct transactions, such as transferring money, paying bills, making loan payments, etc.?
9. **World Wide Website Maintenance Vendor:** If your credit union has a website, please provide the name of the vendor used to maintain the website (i.e., create and/or update the site's design and content).
10. **World Wide Website Host Vendor:** If your credit union has a website, please provide the name of the vendor used to host the website (i.e., physically maintains the web server which runs the website).
11. **Number of Current Members.** Report the number of credit union members. Report the actual number of members, not the number of accounts.
12. **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.
- 13a.b. **Number of Credit Union Employees.** Report the number of full-time and part-time employees of your credit union.

Public reporting burden of this collection of information is estimated to average 8.0 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration
Office of Administration
1775 Duke Street
Alexandria, VA 22314-3428

and to:

Office of Management and Budget
Paperwork Reduction Project (3133-0004)
Washington, DC 20503

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions.

		Acct. Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records	062	062
1=Supervisory Committee 2=CPA Audit without Opinion 3=CPA Opinion Audit 4=League Audit 5=Outside Accountant (Other than CPA or League)		
Effective date of last audit		063
	Month	Year
2. Effective date of the most recent Supervisory Committee verification of Members' accounts	603	603
	Month	Year
3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.	076	076
1=Manual System (No Automation) 2=Vendor Supplied In-House System 3=Vendor On-Line Service Bureau 4=CU Developed In-House System 5=Other		
4. Indicate in the box below the name of your primary share and loan information processing vendor.		
5. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.)	YES <input type="checkbox"/>	NO <input type="checkbox"/>
		875
If so, indicate the name of the insurance company		
Dollar amount of shares and/or deposits insured by the company named above.		876
6. If your credit union has an Internet e-mail address, please provide it in the box to the right.		
7. If your credit union has a world wide website address, please provide it in the box to the right.		
		877
		890
		891
8. If your credit union has a World Wide Website, is the website interactive? (See instructions.)	YES <input type="checkbox"/>	NO <input type="checkbox"/>
		892
9. If your credit union has a World Wide Website, please provide the name of the vendor used to maintain the website.		
10. If your credit union has a World Wide Website, please provide the name of the vendor used to host the website.		
		893
		894
11. Number of current members (not number of accounts)		083
12. Number of potential members		084
13. Number of credit union employees who are:		
a. Full-Time (26 hours or more)		564A
b. Part-Time (25 hours or less per week)		564B

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Telephone No.: _____ Fax No.: _____ Office Hours: _____

PREPARED BY (signature): _____ Date: _____

CERTIFIED CORRECT BY (signature): _____ Date: _____

Please print: _____

Manager/CEO (The person responsible for the day to day operations of your credit union)

Please print: _____

President of the Board (Chairperson)

SCHEDULE A
REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

The real estate loans and lines of credit referred to on this schedule are limited to those made to members only. Do not include real estate loans that have been purchased by your credit union.

REAL ESTATE LOANS AND LINES OF CREDIT

Real Estate Loans/Lines of Credit. For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the dollar 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. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market along with loans held in the current loan portfolio.

- 1.A. **First Mortgage Fixed Rate.** Report information for loans listed on page 1, line 15 that are fixed rate and secured by a first lien. Do not include second trust loans. Balloon loans that are fixed rate and secured by a first lien should also be reported here.
- 1.B. **First Mortgage Adjustable Rate.** Report loans listed on page 1, line 15 that are secured by a first lien and have contracts which call for the periodic adjustment of the interest rate charged. Do not include second trust loans.

For the number and dollar amount of loans outstanding, the sum of lines 1.A. and 1.B. must equal the amount reported on page 1, line 15.

- 2.A. **Other Real Estate Closed-End Fixed Rate.** Report loans listed on page 1, line 16 that have a set interest rate until maturity. Typically, this would include second trust loans.
- 2.B. **Closed-End Adjustable Rate.** Report loans listed on page 1, line 16 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.
- 2.C. **Open-End Adjustable Rate/Home Equity Loans.** Report loans listed on page 1, line 16 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.
- 2.D. **Other.** Report any real estate secured loan not already included in lines 1.A.-2.C.. (Example: open-end fixed rate loans.)

For the number and dollar amount of loans outstanding, the sum of lines 2.A., 2.B. and 2C. must equal the amount report on page 1, line 16.

3. **TOTALS (each column).** Sum of lines 1.A.-2.D. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 1, lines 15 and 16.

DELINQUENT REAL ESTATE LOANS

- 4.A.-4.D. **First Mortgage.** Report the dollar amount of fixed rate first mortgage real estate loans/lines of credit that are delinquent and the dollar amount of adjustable rate first mortgage real estate loans/lines of credit that are delinquent.
- 4.E. **TOTAL.** Sum of items 4.A.-4.D.
- 5.A.-5.D. **Other Real Estate.** Report the dollar amount of fixed rate real estate loans/lines of credit that are not first mortgages which are delinquent, and the dollar amount of adjustable rate real estate loans/lines of credit that are not first mortgages which are delinquent.
- 5.E. **TOTAL.** Sum of items 5.A.-5.D.

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES

6. **First Mortgage.** Report the dollar amount of real estate loans/lines of credit secured by a first lien charged off year-to-date.
7. **Other Real Estate.** Report the dollar amount of real estate loans/lines of credit not secured by a first lien that were charged off year-to-date.

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. **Allowance for Losses on Real Estate Loans (optional).** Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses.
9. **Amount of Real Estate Loans included in line 3 above that is collateral for a loan that meets the definition of a Member Business Loan.** Report the dollar amount of all member business loans which are secured by real estate.
10. **Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date.** Total amount of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.
11. **Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice, or mature within 3 years.** Report all adjustable rate real estate loans, that according to contractual agreements, will reprice or mature within the next 3 years and all fixed rate real estate loans, that according to contractual agreements, will mature within the next 3 years. Also include real estate backed balloon loans, that according to contractual agreements, are due within the next 3 years.

WORKING COPY

SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 15 or 16, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate		972		704		982		720
B. Adjustable Rate		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed-End Adjustable Rate		975		707		985		723
C. Open-End Adjustable Rate/Home Equity		976		708		986		724
D. Other		977		709		987		725
3. TOTALS (each column) .		978		710		988		726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 1999

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent		751		771
B. 2 to less than 6 months delinquent		752		772
C. 6 to less than 12 months delinquent		753		773
D. 12 months or more delinquent		754		774
E. TOTAL (Sum of item 4, A+B+C+D)		713		714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent		755		775
B. 2 to less than 6 months delinquent		756		776
C. 6 to less than 12 months delinquent		757		777
D. 12 months or more delinquent		758		778
E. TOTAL (Sum of item 5, A+B+C+D)		715		716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES

	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC		548		607
7. Amount of Other Real Estate Loans/LOC		549		608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years		712

**SCHEDULE B
MEMBER BUSINESS LOANS**

This report should include information concerning member business loans per the definitions contained in Part 723 of the NCUA Rules and Regulations.

A Member Business Loan means any disbursed loan, line of credit, or letter of credit which will be used for a commercial, corporate, business, investment property or venture, or agricultural purpose. Loans included in this category meet the definition of a member business loan per Part 723 of the NCUA Rules and Regulations.

For each type of member business loan listed, provide the number of loans outstanding, the dollar amount of loans outstanding, the number of loans granted year-to-date, and the amount of loans granted year-to-date.

MEMBER BUSINESS LOANS (MBLs)

1. **Agricultural Related Loans.** Report the number and dollar amount of any member business loan made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.
 2. **All Other MBLs.** Report all member business loans which are not for agriculture or farm related purposes.
 3. **TOTAL.** sum of lines 1 and 2.
-

DELINQUENT MEMBER BUSINESS LOANS

- 4.A.-4.D. **Agricultural Loans.** Report the dollar amount of delinquent agricultural member business loans.
 - 4.E. **TOTAL.** Sum of items 4.A.-4.D.
 - 5.A.-5.D. **All Other Member Business Loans.** Report the dollar amount of delinquent member business loans, other than those which were agricultural in purpose.
 - 5.E. **TOTAL.** Sum of items 5.A.-5.D.
-

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

6. **Member Business Agricultural Loans.** Report the dollar amount of member business agricultural loans charged off and recovered year-to-date.
 7. **All Other Member Business Loans.** Report the dollar amount of member business loans, other than those which were agricultural in purpose, charged off and recovered year-to-date.
-

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

8. **Allowance for Loan Losses.** Report the dollar amount of the allowance for loan losses account that is reserved for member business loans.
9. **Aggregate of All Concentrations of Credit for Member Business Loans.** Report the aggregate dollar amount of all loans made to any member or group of associated members whose business loans exceed 15% of your credit union's reserves (less the allowance for loan losses account), or \$100,000, whichever is greater.
10. **Construction or Development Member Business Loans.** Report the dollar amount of member business loans disbursed for the purpose of acquisition of property or rights to property. 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.

SCHEDULE B - MEMBER BUSINESS LOANS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if your credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

Date: **1999**

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans		961		042		099		463
2. All Other MBLs		962		387		399		389
3. TOTALS (each column) .		900		400		090		475

DELINQUENT MEMBER BUSINESS LOANS

- 4. Agricultural Related Loans
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 4, A+B+C+D)
- 5. All Other Member Business Loans
 - A. 1 to less than 2 months delinquent
 - B. 2 to less than 6 months delinquent
 - C. 6 to less than 12 months delinquent
 - D. 12 months or more delinquent
 - E. TOTAL (Sum of item 5, A+B+C+D)

Amount	Acct. Code
	125A
	125B
	125C
	125D
	125E
	126A
	126B
	126C
	126D
	126E

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

- 6. Amount of Member Business Agricultural Loans
- 7. Amount of All Other Member Business Loans

Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
	132		134
	133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

- 8. Allowance for Losses on Member Business Loans
- 9. Aggregate of All Concentrations of Credit for Member Business Loans
- 10. Construction or Development Member Business Loans

Amount	Acct. Code
	140
	142
	143

SCHEDULE C - INVESTMENTS

TYPES OF INVESTMENTS

Report the value of all investments by type. SFAS 115 investments are to be reported as follows: Report the value of *held-to-maturity* investments at amortized cost. Report the value of *available-for-sale* and *trading* investments at fair value. Report non-SFAS 115 investments consistent with generally accepted accounting principles.

1. **Sum of lines 5, 6, 7, and 8 from page 1.** Provide the sum of deposits in commercial banks, S&Ls, mutual savings banks, and corporate credit unions.
2. **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.
3. **Federal Agency Securities.** Report the amount of investments in Federal Agency Securities including Ginnie Maes, Fannie Maes, Freddie Macs and CMOs, etc.
4. **Mutual Funds & Common Trust Investments.** Report the amount of investments in mutual funds and common trust investments. Mutual funds have a Net Asset Value ("NAV"). Common trust investments include the Government Securities Program (GSP) and NIFCUS.
5. **Credit Unions - Deposits in and Loans to.** Report the amount of loans to and investments in other credit unions, other than corporate credit unions.
6. **Other Investments.** Report all other investments not already included in lines 1-5, including privately issued mortgage-backed securities, CUSO investments, and CLF stock.
7. **TOTAL INVESTMENTS.** Sum of lines 1-6. This amount must agree with the amount report on page 1, line 10 and with the amount reported below on line 12, column E.

CLASSIFICATION OF INVESTMENTS

Report the value and maturity or repricing breakdown of all investments according to investment classification. SFAS 115 investments include marketable equity securities and debt securities. SFAS 115 investments are classified as either *held-to-maturity*, *available for sale*, or *trading*. Examples of non-SFAS 115 investments are detailed in line 8 below. For investments with an adjustable rate, the maturity reported should be the earlier of the next rate adjustment or actual maturity. Adjustable-rate mortgage-backed securities that have hit their cap should be reported by the remaining average life, and adjustable-rate notes that have hit their cap should be reported by actual final maturity. Fixed-rate mortgage-backed instruments should be reported by the remaining weighted average life as of the most recent payment date. Fixed-rate instruments with a call date should be reported by final maturity, not the call date. Step-up instruments should be reported by the date of the next adjustment/step. Report mutual funds and common trust investments as either *available for sale* or *trading* in the less than 1 year category.

8. **Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes CUSO investments, CLF Stock, as well as shares, deposits, and certificates invested in other financial institutions (e.g., corporate credit unions, credit unions, banks, etc.). Investments reported on line 1 above are not subject to SFAS 115, and must be included within the amount reported for this item. **For PC 5300 System Users:** The amount reported on page 1, lines 6 and 7 automatically flow into the 3-10 year maturity category, and the amounts reported on page 1, lines 5 and 8, automatically flow into the less than one year maturity category. If any non-SFAS 115 investments have a maturity or repricing interval different than these automatic placements, these amounts must be adjusted and reported at the appropriate maturity.
9. **Total of Investments Held to Maturity.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report the value of these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not include investments which are not subject to SFAS 115.
10. **Total of Investments Available for Sale.** Report the amount of investments that your credit union has that are available for sale. Report the value of these investments at fair value.
11. **Total of Investments in Trading Accounts.** 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 active and frequent buying and selling. Report the value of these investments at fair value.
12. **TOTALS (each column).** Total the amounts for each column. The amount reported for the total of column E must equal the amount reported in line 7 above, and for the amount reported on page 1, line 10.

MORTGAGE-BACKED SECURITIES (MBS)

Mortgage-backed securities are securities collateralized by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines within the preceding two sections: TYPES OF INVESTMENTS (lines 1-7) and CLASSIFICATION OF INVESTMENTS (lines 8-12).

13. **Mortgage Pass-Through Securities.** Report securities that are backed by mortgage loans and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
14. **Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).** Report multiclass (MBS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

MISCELLANEOUS INVESTMENT INFORMATION

15. **Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on line 9). 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. **Repurchase Agreements.** Report the dollar amount of all repurchase agreements (*not reverse repurchase agreements*).
17. **Reverse Repurchase Transactions Place in Investments for Purposes of Positive Arbitrage** (income enhancement). Report the dollar amount of all outstanding reverse repurchase agreements.
18. **Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.** Report holdings in structured notes; these are securities with complex call features, caps and floors. They are dependent upon various underlying indices. Examples include: inverse floaters, dual-indexed floaters, and range floaters. In addition, report step-up notes, but **do not** include early-callable Federal agency securities. (Early-callable means Federal agency securities that can be called within 12 months from the issue date, and retain this call option over the bond's life.)
19. **Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations. 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).
20. **Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). This question is for federal credit unions only.** Report total holdings in shares and deposits with 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. Include membership capital and paid-in-capital at corporate credit unions.
21. **Total of Securities Meeting the Requirements of Section 703.90(b). This question is for federal credit unions only.** Report total holdings in securities with 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 mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
22. **Market Value Devaluation of Portfolio at a 300 Basis Point Shock. This question is for federal credit unions only.** If the amount of securities meeting the requirements of Section 703.90(b) as reported in line 21 exceeds net capital, report in dollar terms the largest potential adverse impact of an immediate and sustained parallel shift in market rates of plus or minus 300 basis points. Report as a positive number. Report only the decline in market value; DO NOT report the new market value.

SCHEDULE C - INVESTMENTS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if there is an amount reported on page 1, line 9 (All Other Investments).

TYPES OF INVESTMENTS

- 1. Sum of items 5, 6, 7, and 8 from page 1
- 2. U.S. Government Obligations
- 3. Federal Agency Securities
- 4. Mutual Funds & Common Trust Investments
- 5. Credit Unions - Deposits in and Loans to
- 6. Other Investments
- 7. **TOTAL INVESTMENTS** (Must equal amount reported on page 1, item 10.)

Amount	Acct. Code
	768
	741C
	742C
	743C
	672C
	655C
	799

CLASSIFICATION OF INVESTMENTS

- 8. Investments *Not* Subject to SFAS 115
- SFAS 115 Investments:**
- 9. Held to Maturity
- 10. Available for Sale
- 11. Trading
- 12. **TOTALS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
						745
						796
						797
						965
						799

MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

- 13. Mortgage Pass-Through Securities
- 14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)

Amount	Acct. Code
	732
	733

MISCELLANEOUS INVESTMENT INFORMATION

- 15. Fair Value of Held to Maturity Investments (reported in item 9 above)
- 16. Repurchase Agreements
- 17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage
- 18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.
- 19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (**SCU ONLY**)
- 20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) (**FCU ONLY**)
- 21. Total of Securities Meeting the Requirements of Section 703.90(b) (**FCU ONLY**)
- 22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock (**FCU ONLY**)

Amount	Acct. Code
	801
	780
	781
	783
	784
	785
	786
	787

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete a separate schedule for each CUSO your credit union has a loan to or an investment in.

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, and 3 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Acct. Code												
1. Name of CUSO	830												
2. Amount invested in CUSO	831												
3. Amount loaned to CUSO	832												
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3.	835												
5. Is the CUSO wholly owned by your credit union? YES <input type="checkbox"/> NO <input type="checkbox"/>	833												
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):	834												
<table style="width: 100%; border: none;"> <tr> <td style="width: 25%;">1 = Mortgage Processing</td> <td style="width: 25%;">4 = Insurance Services</td> <td style="width: 25%;">7 = Credit Cards</td> <td style="width: 25%;">10 = Tax Preparation</td> </tr> <tr> <td>2 = EDP Processing</td> <td>5 = Investment Services</td> <td>8 = Trust Services</td> <td>11 = Travel</td> </tr> <tr> <td>3 = Shared Branching</td> <td>6 = Auto Buying, Leasing, Indirect Lending</td> <td>9 = Item Processing</td> <td>12 = Other</td> </tr> </table>	1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation	2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel	3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other	
1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation										
2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel										
3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other										

**SCHEDULE E
BORROWINGS**

1. **Other Notes, Promissory Notes and Interest Payable.** Report by maturity the amount of all promissory notes and all other notes and interest payable, both to members and non-members, contained within the figure reported on page 2, line 32.
2. **Reverse Repurchase Agreements.** Report by maturity the amount of all reverse repurchase agreements contained within the figure reported on page 2, line 32.
3. **Subordinated CDCU Debt. This account is for low-income designated credit unions only.** Report by maturity the amount of secondary capital accounts accepted from organizations or institutional investors, with less than 5 years remaining maturity, contained within the figure reported on page 2, line 32.
4. **Uninsured Secondary Capital. This account is for low-income designated credit unions only.** Report secondary capital accounts accepted from organizational or institutional investors. By definition, Uninsured Secondary Capital must have a maturity of at least 5 years; therefore, the total amount should be reported in column B2. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, your credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions.
5. **TOTALS (each column).** The sum of column 5C in the Distribution of Borrowings section must agree with the figure reported on page 2, line 32.

MISCELLANEOUS BORROWINGS INFORMATION

6. **Amount of Promissory Notes Outstanding to Non-Members.** Report the amount of promissory notes outstanding to any non-members.

CREDIT AND BORROWING ARRANGEMENTS

7. **Corporate Credit Union Member.** If your credit union is a member of a corporate credit union, answer "yes."
8. **Federal Home Loan Bank Member.** If your credit union is a member of the Federal Home Loan Bank, answer "yes."
9. **Federal Reserve Bank Discount Window.** If your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window, answer "yes."
10. **Federal Reserve Bank Discount Window.** If your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window, answer "yes."
11. **Committed Lines of Credit.** If your credit union has purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution, answer "yes."

SCHEDULE F - SAVINGS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 30, this schedule must be completed.

DISTRIBUTION OF SAVINGS

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 28 and 29 from page 2					918		466
2. Money Market Shares					911		458
3. Share Certificates					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity		532
10. Share Certificates with 1 Year Maturity		547
11. IRA/KEOGH and Retirement Accounts		554
12. Non-Member Deposits		599
13. All Other Shares		585

**SCHEDULE F
SAVINGS**

DISTRIBUTION OF SAVINGS

This section should be filled out to indicate the maturity breakdown (by remaining maturity) of credit union savings accounts. For savings with an adjustable rate, the maturity reported should be the earliest of the next rate change date or actual remaining maturity.

1. **Sum of items 28 and 29 from page 2.** Provide the sum of the dollar amount and number of accounts for Share Drafts and Regular Shares.
2. **Money Market Shares.** Report the dollar amount of credit union money market share accounts and the number of Money Market Share accounts.
3. **Share Certificates.** Report the dollar amount of credit union share certificates by maturity and the number of Share Certificate accounts.
4. **IRA/KEOGH Accounts.** Report the dollar amount of credit union IRA/KEOGH accounts by maturity and the number of IRA/KEOGH accounts (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).
5. **All Other Shares.** Report the dollar amount of credit union shares not already included in lines 1-4 above by maturity and the number of these accounts.
6. **TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.
7. **Non-Member Deposits.** Report the dollar amount of non-member deposits by maturity and the number of non-member deposit accounts.
8. **TOTAL SHARES AND DEPOSITS** (each column). Sum each of the columns by maturity including non-member deposits and the total number of accounts. Total shares and deposits must agree with page 2, line 31.

DIVIDEND/INTEREST RATES.

- 9.-13. Dividend/Interest Rates. Report the rate paid on credit union share accounts as of the last day of the reporting period. Input the actual rate (i.e., 6.5%=6.5). In situations where more than one rate applies, use the most common rate.

SCHEDULE F - SAVINGS

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 30, this schedule must be completed.

DISTRIBUTION OF SAVINGS

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 28 and 29 from page 2					918		466
2. Money Market Shares					911		458
3. Share Certificates					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity		532
10. Share Certificates with 1 Year Maturity		547
11. IRA/KEOGH and Retirement Accounts		554
12. Non-Member Deposits		599
13. All Other Shares		585

SCHEDULE G
OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES

1. **Unused Commitments**
 - A. **Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties.** Report the unused 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 unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unused credit card lines as of the end of their customers' last monthly billing cycle prior to the report date or as of the report date.
 - C. **Outstanding Letters of Credit.** Report the amount unused 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 customer (account party) fails to repay an outstanding loan or debt instrument.
 - D. **Commercial Real Estate, Construction, and Land Development.** Report the unused portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unused portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to 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 lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 1.F.).
 - E. **Unsecured Share Draft Lines of Credit.** Report the amount of unused credit available that can be accessed through use of a personal check.
 - F. **Other Unused Commitments.** Report the unused portions of all other commitments not reported in lines 1.A. - 1.E.
2. **Loans Sold or Swapped with Recourse.** Recourse loans are loans sold by your credit union which it is still liable for in case of borrower default.
 - A. **Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date.** Report the total dollar amount of loans sold or swapped with recourse year-to-date.
 - B. **Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse.** Report the total principal balance outstanding of loans sold or swapped with recourse.
3. **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.

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SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties		811
B. Credit Card Lines		812
C. Outstanding Letters of Credit		813
D. Commercial Real Estate, Construction and Land Development		814
E. Unsecured Share Draft Lines of Credit		815
F. Other Unused Commitments		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims.		818