

## **CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE MARCH 2009**

1. Intangible Assets, Other Assets - Page 4 of the 5300 Call Report – Added three new accounts:
  - a) Identifiable Intangible Assets, Acct 009D1.
  - b) Goodwill, Acct 009D2.
  - c) Total Intangible Assets, Acct 009D.
2. Foreclosed and Repossessed Assets – Page 4 of the 5300 Call Report - Added four new accounts:
  - a) Number of Foreclosed and Repossessed Real Estate Loans, Acct 798B1.
  - b) Number of Foreclosed and Repossessed Automobile Loans, Acct 798B2.
  - c) Number of Foreclosed and Repossessed Other Loans, Acct 798B3.
  - d) Total Number of Foreclosed and Repossessed Loans, Acct 798B
3. Equity – Page 6 of the 5300 Call Report – Added Equity Acquired in Merger, Acct 658A
4. Statement of Income and Expense, – Page 7 of the 5300 Call Report – Added three new accounts:
  - a) Gain from Bargain Purchase (Merger), Acct 431
  - b) Net Income (Loss) before NCUSIF Stabilization Expense, Acct 660A
  - c) NCUSIF Stabilization Expense, Acct 311
5. Expanded Miscellaneous Information, Page 8 of the 5300 Report into 2 Pages. First New Heading on Page 9 is Transactional Programs. The following Accts are under this heading:
  - a) ATM/Debit Card Program – Acct 879Q (Moved from former Page 8 to Page 9)
  - b) Check Cashing – Acct 879U
  - c) International Remittances – Acct 879V
  - d) Low-cost wire transfers – Acct 879W
  - e) Money Orders – Acct 879X
  - f) No Surcharge ATMs – Acct 879Y
6. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Depository Programs:
  - a) Business Share Accounts – Acct 879A1
  - b) Health Savings Accounts – Acct 879A2
  - c) Individual Development Accounts – Acct 879A3
  - d) No Cost Share Drafts – Acct 879A4
  - e) Share Certificates with Low Minimum Balance Requirements – Acct 879A5
7. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Financial Education Programs:
  - a) Financial Counseling – Acct 879B1
  - b) Financial Education – Acct 879B2
  - c) Financial Literacy Workshops – Acct 879B3
  - d) First Time Homebuyer Program – Acct 879B4
  - e) In-School Branches – Acct 879B5

8. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading – Other Member Services:
  - a) Bilingual Services – Acct 879C1
  - b) Insurance/Investment Sales – Acct 879S (Switched from Page 8 to Page 9)
  - c) No Cost Bill Payer – Acct 879C2
  - d) No Cost Tax Prep. Services (i.e., IRS Volunteer Income Tax Assist)–Acct 879C3
  - e) Student Scholarships – Acct 879C4
  
9. Miscellaneous Information, Page 9 of the 5300 Report. Added New Heading: Credit Programs:
  - a) Business Loans - Acct 879D (Switched from Page 8 to Page 9)
  - b) Credit Builder – Acct 879D1
  - c) Debt Cancellation/Suspension - Acct 879I (Switched from Page 8 to Page 9)
  - d) Direct Financing Leases – Acct 879F (Switched from Page 8 to Page 9)
  - e) Indirect Business Loans – Acct 879D2
  - f) Indirect Consumer Loans – (Changed name from Indirect Lending and Switched from Page 8 to Page 9)
  - g) Indirect Mortgage Loans – Acct 879D3
  - h) Interest Only or Payment Option 1st Mortgage Loans – Acct 879R (Switched from Page 8 to Page 9)
  - i) Micro Business Loans – Acct 879D4
  - j) Micro Consumer Loans – Acct 879D5
  - k) Overdraft Lines of Credit – Acct 879P (Switched from Page 8 to Page 9)
  - l) Overdraft/Courtesy Pay - Acct 879O (Switched from Page 8 to Page 9)
  - m) Participation Loans - Acct 879B (Switched from Page 8 to Page 9)
  - n) Pay Day Lending – Acct 879D6
  - o) Real Estate Loans - Acct 879C (Switched from Page 8 to Page 9)
  - p) Refund Anticipation Loans – Acct 879D7
  - q) Risk Based Loans – 879E (Switched from Page 8 to Page 9)
  - r) Share Secured Credit Cards – Acct 879D8
  
10. Miscellaneous Information, Page 9 of the 5300 Report. Added Yes, No Question – Acct 1003. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If Yes, complete line 7 on Page 14.
  
11. Delinquent Loans (Changed from Page 9 to Page 10 of NCUA 5300 Report) – Added the following new accounts:
  - a) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (1 to <2 Months) - Acct 020M
  - b) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (2 to <6 Months) - Acct 021M
  - c) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (6 to <12 Months) - Acct 022M
  - d) Amount of Delinquent Interest Only & Payment Option Other RE/LOCs Loans (12 Months and Over) - Acct 023M
  - e) Total Amount of Reportable Delinquency - Interest Only & Payment Option Other RE/LOCs Loans – (2 Months and Higher) - Acct 041M
  - f) Amount of Delinquent Residential Construction Loans – Excluding Business Purpose (1 to <2 Months)- Acct 020N
  - g) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (2 to <6 Months) - Acct 021N

- h) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (6 to <12 Months) - Acct 022N
  - i) Amount of Delinquent Residential Construction Loans Excluding Business Purpose (12 Months and Over) - Acct 023N
  - j) Total Amount of Reportable Delinquency – Residential Construction Loans Excluding Business Purpose – (2 Months and Higher) - Acct 041N
  - k) Amount of Delinquent Nonmember Business Loans (1 to <2 Months)- Acct 020P
  - l) Amount of Delinquent Nonmember Business Loans (2 to <6 Months) - Acct 021P
  - m) Amount of Delinquent Nonmember Business Loans (6 to <12 Months) - Acct 022P
  - n) Amount of Delinquent Nonmember Business Loans (12 Months and Over) - Acct 023P
  - o) Total Amount of Reportable Delinquency Nonmember Business Loans (2 Months and Higher) - Acct 041P
  - p) Amount of Delinquent Bus. Const & Dev. Loans (1 to <2 Months)- Acct 020Q
  - q) Amount of Delinquent Bus. Const & Dev. Loans (2 to <6 Months) - Acct 021Q
  - r) Amount of Delinquent Bus. Const & Dev. Loans (6 to <12 Months) - Acct 022Q
  - s) Amount of Delinquent Bus. Const & Dev. Loans (12 Months and >) - Acct 023Q
  - t) Total Amount of Reportable Delinquency - Business Construction & Development Loans (2 Months and Higher) - Acct 041Q
12. Loan Charge Offs and Recoveries - (Changed from Page 10 to Page 11 of NCUA 5300 Report) – Added the following new accounts:
- a) Total Amount of Interest Only & Payment Option Other RE/LOCs Charge Offs YTD – Acct 550M
  - b) Total Amount of Residential Construction Excluding Business Purpose Loan Charge Offs YTD - Acct 550N
  - c) Total Amount of Nonmember Business Loan Charge Offs YTD- Acct 550P
  - d) Total Amount of Bus. Const & Dev. Loans Charge Offs YTD- Acct 550Q
  - e) Total Amount of Interest Only & Payment Option 1st Other RE/LOCs Recoveries YTD – Acct 551M
  - f) Total Amount of Residential Construction Excluding Business Purpose Loan Recoveries YTD- Acct 551N
  - g) Total Amount of Nonmember Business Loan Recoveries YTD- Acct 551P
  - h) Total Amount of Bus. Const & Dev. Loans Recoveries YTD- Acct 551Q
13. Liquidity, Commitments, and Sources - (Changed from Page 11 to Page 12 of NCUA 5300 Report) – Added the following new accounts under the Off-Balance Sheet Commitments and Other Items Heading:
- a) Construction & Land Development – Acct 814A1 (portion separated from Acct 814 – Commercial Real Estate)
  - b) Residential Construction Loans – Excluding Business Purpose – Acct 811A
14. Liquidity, Commitments, and Sources - (Changed from Page 11 to Page 12 of NCUA 5300 Report) – Added the following new accounts under the Credit and Borrowing Arrangements Heading:
- c) Total Credit Lines at Corporate Credit Unions – Acct 884
  - d) Line of Credit Borrowings Outstanding from Corporate Credit Unions – Acct 885A
  - e) Term Borrowings Outstanding from Corporate Credit Unions – Acct 885B
  - f) Assets Pledged to Secure Borrowings – Acct 878
15. Information Systems & Technology - (Changed from Page 12 to Page 13 of NCUA 5300 Report) – Added the following new accounts:

- a) Mobile Banking – Acct 886H
  - b) Merchant Processing Services – Acct 887T
  - c) Remote Deposit Capture – Acct 887U
  - d) External Account Transfers – Acct 887S
16. PCA Net Worth Calculation Worksheet - (Changed from Page 13 to Page 14 of NCUA 5300 Report) – Added new heading – Adjusted Retained Earnings acquired through Business Combinations and added the following new accounts:
- a) Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations – Acct 1004A
  - b) Adjustments made to Retained Earnings acquired through Business Combinations - Acct 1004B
  - c) Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations - Acct 1004
17. Standard Components of Risk Based Net Worth Requirement (RBNW) - (Changed from Page 14 to Page 15 of NCUA 5300 Report)
18. Schedule A – Specialized Lending - (Changed from Page 15 to Page 16 of NCUA 5300 Report) Eliminated the following Accts:
- a) Number of Participation Loans Outstanding - Acct 619A
  - b) Amount of Participation Loans Outstanding – Acct 619
19. Schedule A – Specialized Lending - (Changed from Page 15 to Page 16 of NCUA 5300 Report) Added New Heading – Miscellaneous Real Estate Loans/Lines of Credit Information. Added the following new accounts:
- a) Number of Outstanding Int Only & Payment Option 1st Mtg Loans – Acct 704C2
  - b) Number of Outstanding Int Only & Payment Option Other RE/LOCs – Acct 704D1
  - c) Amount of Outstanding Int Only & Payment Option Other RE/LOCs – Acct 704D2
  - d) Amount of Outstanding Int Only & Payment Option 1st Mtg Loans Granted YTD – Acct 704C3
  - e) Amount of Outstanding Int Only & Payment Option Other RE/LOCs Granted YTD – Acct 704D3
20. Schedule A – Specialized Lending Page Continued - (Changed from Page 16 to Page 17 of NCUA 5300 Report)
21. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Section – Section 4 – Loan Purchased and Sold in Full & Participation Loans Purchased and Sold - Heading – Miscellaneous Real Estate Loans/Lines of Credit Information. Added the following accounts to this section:
- a) Number of Loans Purchased in Full from Other Financial Institutions YTD - Acct 614 (formerly on Page 15 of the Call Report)
  - b) Total Amount of Loans Purchased in Full from Other Financial Institutions YTD - Acct 615 (formerly on Page 15 of the Call Report)
  - c) Number of Loans, Excluding Real Estate Loans, Sold in Full YTD - Acct 616 (formerly on Page 15 of the Call Report)
  - d) Total Amount of Loans, Excluding Real Estate Loans, Sold in Full YTD - Acct 616A (formerly on Page 15 of the Call Report)

22. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Purchased - with the following new accounts:
- a) Outstanding Number of Participation Loans Purchased with Recourse – Acct 619A1
  - b) Outstanding Number of Loans Participation Purchased without Recourse – Acct 619A2
  - c) Total Outstanding Number of Loans Participation Purchased – Acct 619A3
  - d) Outstanding Number of Loans Participation Purchased with Recourse YTD – Acct 690A1
  - e) Outstanding Number of Participation Loans Purchased without Recourse YTD – Acct 690A2
  - f) Outstanding Amount of Participation Loans Purchased with Recourse – Acct 619B1
  - g) Outstanding Amount of Participation Loans Purchased without Recourse – Acct 619B2
  - h) Total Outstanding Amount of Participation Loans Purchased – Acct 619B
  - i) Outstanding Amount of Participation Loans Purchased with Recourse – Acct 690B1 YTD
  - j) Outstanding Amount of Participation Loans Purchased without Recourse – Acct 690B2 YTD
23. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Outstanding Participation Loans Sold - with the following new accounts:
- a) Outstanding Number of Participation Loans Sold with Recourse that are Retained – Acct 691D1
  - b) Outstanding Number of Participation Loans Sold without Recourse that Are Retained – Acct 691D2
  - c) Total Outstanding Number of Participation Loans Sold that are Retained - Acct 691D
  - d) Outstanding Number of Participation Loans Sold And/Or Serviced with Recourse – Acct 691F1
  - e) Outstanding Number of Participation Loans Sold And/Or Serviced without Recourse – Acct 691F2
  - f) Total Outstanding Number of Participation Loans Sold And/Or Serviced - Acct 691F
  - g) Outstanding Amount of Participation Loans Sold with Recourse that are Retained – Acct 691E1
  - h) Outstanding Amount of Participation Loans Sold without Recourse that are Retained – Acct 691E2
  - i) Total Outstanding Amount of Participation Loans Sold that are Retained - Acct 691E
  - j) Outstanding Amount of Participation Loans Sold And/Or Serviced with Recourse – Acct 691G1
  - k) Outstanding Amount of Participation Loans Sold And/Or Serviced without Recourse – Acct 691G2
  - l) Total Outstanding Amount of Participation Loans Sold And/Or Serviced – Acct 691G
24. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Sold Year-To-Date- with the following new accounts:
- a) Outstanding Number of Participation Loans Sold with Recourse that are Retained YTD – Acct 691H1

- b) Outstanding Number of Participation Loans Sold without Recourse That are Retained YTD – Acct 691H2
  - c) Total Outstanding Number of Participation Loans Sold that are Retained YTD - Acct 691H
  - d) Outstanding Number of Participation Loans Sold And/Or Serviced with Recourse YTD – Acct 691A1
  - e) Outstanding Number of Participation Loans Sold And/Or Serviced without Recourse YTD – Acct 691A2
  - f) Outstanding Amount of Participation Loans Sold with Recourse that are Retained YTD– Acct 691I1
  - g) Outstanding Amount of Participation Loans Sold without Recourse that are Retained YTD–Acct 691I2
  - h) Total Outstanding Amount of Participation Loans Sold that are Retained - Acct 691I
  - i) Outstanding Amount of Participation Loans Sold And/Or Serviced with Recourse YTD– Acct 691J1
  - j) Outstanding Amount of Participation Loans Sold And/Or Serviced without Recourse – Acct 691J2
25. Schedule A – Specialized Lending – Page 18 of the NCUA 5300 Report - Added New Heading – Participation Loans Outstanding By Type with the following new accounts:
- a) Outstanding Number of Consumer Participation Loans Purchased – Acct 691K1
  - b) Outstanding Number of Real Estate Participation Loans Purchased –Acct 691K2
  - c) Outstanding Number of Member Business Participation Loans Excluding C&D Loans Purchased – Acct 691K3
  - d) Outstanding Number of Non-Member Business Participation Loans Purchased Excluding C&D – Acct 691K4
  - e) Outstanding Number of Commercial Construction & Development Participation Loans Purchased - Acct 691K5
  - f) Outstanding Number of Loan Pools Participation Loans Purchased - Acct 691K6
  - g) Total Outstanding Number of Participation Loans Purchased By Type - Acct 691K
  - h) Outstanding Number of Consumer Participation Loans Sold – Acct 691M1
  - i) Outstanding Number of Real Estate Participation Loans Sold – Acct 691M2
  - j) Outstanding Number of Member Business Participation Loans Excluding C&D Loans Sold – Acct 691M3
  - k) Outstanding Number of Non-Member Business Participation Loans Sold – Acct 691M4
  - l) Outstanding Number of Commercial Construction & Development Participation Loans Sold - Acct 691M5
  - m) Outstanding Number of Loan Pools Participation Loans Sold - Acct 691M6
  - n) Total Outstanding Number of Participation Loans Sold By Type - Acct 691M
  - o) Outstanding Amount of Consumer Participation Loans Purchased – Acct 691L1
  - p) Outstanding Amount of Real Estate Participation Loans Purchased –Acct 691L2
  - q) Outstanding Amount of Member Business Participation Loans Excluding C&D Loans Purchased – Acct 691L3

- r) Outstanding Amount of Non-Member Business Participation Loans Purchased Excluding C&D – Acct 691L4
- s) Outstanding Amount of Commercial Construction & Development Participation Loans Purchased - Acct 691L5
- t) Outstanding Amount of Loan Pools Participation Loans Purchased - Acct 691L6
- u) Total Outstanding Amount of Participation Loans Purchased By Type - Acct 691L
- v) Outstanding Amount of Consumer Participation Loans Sold – Acct 691N1
- w) Outstanding Amount of Real Estate Participation Loans Sold – Acct 691N2
- x) Outstanding Amount of Member Business Participation Loans Excluding C&D Loans Sold – Acct 691N3
- y) Outstanding Amount of Non-Member Business Participation Loans Sold – Acct 691N4
- z) Outstanding Amount of Commercial Construction & Development Participation Loans Sold - Acct 691N5
- aa) Outstanding Amount of Loan Pools Participation Loans Sold - Acct 691N6
- bb) Total Outstanding Amount of Participation Loans Sold By Type - Acct 691N

26. Schedule B – Investments, Supplemental Information – Page 19 (Formerly Page 17) of the NCUA 5300 Report – Eliminated the following account:

- a) Amount of Outstanding Mutual Funds & Common Trust Investments – Acct 743C

27. Schedule B – Investments, Supplemental Information – Page 19 (Formerly Page 17) of the NCUA 5300 Report – Added the following accounts:

- a) Amount of Outstanding Mutual Funds – Acct 743D
- b) Amount of Outstanding Common Trusts – Acct 743E

28. Schedule C – Credit Union Service Organization (CUSO) – Page 20 (Formerly Page 18) of the NCUA 5300 Report – Added the service options under Acct Codes 834A1-T1:

- a) t = Credit Card Loan Origination
- b) u = Payroll Processing Services

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

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