

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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