

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

TO

MUST BE RECEIVED BY: OCTOBER 22, 2004

---

**TO THE BOARD OF DIRECTORS OF THE  
CREDIT UNION ADDRESSED:**

This booklet contains the third quarter 2004 5300 Call Report. All credit unions using this form must complete pages 1, 2, 3, 4, 5, 6, 7, and 8 as well as questions 7 through 11 on page 15. Page 18 is the PCA Net Worth Calculation Worksheet and requires no input unless you intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Other pages with supplementary schedules should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of September 30, 2004. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **October 22, 2004**. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

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

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**



**THIRD QUARTER  
CALL REPORT**

**2004**

## CHANGES TO THE CALL REPORT NCUA 5300 EFFECTIVE SEPTEMBER 2004

The following changes were made since the June 2004 5300 Call Report:

- Revised Page 1a, ASSETS. Expanded the Loans Held for Sale section to address loan commitments for mortgage loans that will be resold.
- Revised Page 2a, ASSETS. Removed the statement to report collateral in process of liquidation by loan collateral code. Repossessed and foreclosed long-lived assets which are held for sale should be reported under "Foreclosed and Repossessed Assets".
- Revised Page 2a, ASSETS. Expanded the Foreclosed and Repossessed Assets instructions.
- Revised Page 4a, INCOME AND EXPENSE. Added guidance to the Interest on Loans section for interest accruals on delinquent loans.
- Revised Page 5a, LOAN INFORMATION. Added reporting requirements for trouble debt restructured (TDR) loans under the Delinquent Loans and Leases section.
- Revised Pages 6b and 6, INFORMATION SYSTEMS & TECHNOLOGY. Clarified the instructions and questions relating to Originating Depository Financial Institutions (ODFI) and Receiving Depository Financial Institutions (RDFI).
- Revised Page 7, MISCELLANEOUS INFORMATION. Removed "Commercial Lending" as a choice for new programs or services. This eliminates the overlap between "Commercial Lending" and "Member Business Loans".
- Revised Page 14, SCHEDULE D – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION. Added "Business Lending" as a predominant service.
- Revised Page 17a, SCHEDULE G – OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES. Revised the explanation for Loans Transferred with Recourse.

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

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

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

and to:

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

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections--a core section and a section of supplementary schedules. All credit unions must complete the core section, pages 1 - 8 and questions 7 – 11 on schedule E. Supplementary schedules A-G on pages 9 -17, 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"> <li>• has any real estate loans outstanding, or</li> <li>• has originated any real estate loans during the reporting period.</li> </ul>
B - Business Loans	Complete this schedule if your credit union <ul style="list-style-type: none"> <li>• has any business loans outstanding, or</li> <li>• has originated or purchased any member or non-member business loans during the reporting period.</li> </ul>
C – Investments, Cash on Deposit and Cash Equivalents	Complete this schedule if your credit union has investments <i>other than</i> : <ul style="list-style-type: none"> <li>• Cash on Deposit</li> <li>• Cash Equivalents</li> <li>• deposits in Corporate Credit Unions,</li> <li>• deposits in Banks, S&amp;Ls, Mutual Savings Banks,</li> </ul> <p style="text-align: center;"><b>or</b></p> <ul style="list-style-type: none"> <li>• if any investments have a remaining maturity or repricing interval of more than 1 year.</li> </ul>
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	<p style="text-align: center;"><b>ALL CREDIT UNIONS MUST COMPLETE QUESTIONS 7 THROUGH 11 ON THIS SCHEDULE.</b></p> Complete questions 1 through 6 on this schedule if your credit union has any borrowings: <ul style="list-style-type: none"> <li>• promissory notes,</li> <li>• reverse repurchase agreements,</li> <li>• other notes and interest payable,</li> <li>• subordinated debt, or</li> <li>• uninsured secondary capital.</li> </ul>
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"> <li>• Regular Shares</li> <li>• Share Drafts.</li> </ul>
G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities	Complete this schedule if your credit union has: <ul style="list-style-type: none"> <li>• unused commitments</li> <li>• loans sold or swapped with recourse</li> <li>• pending bond claims</li> </ul>

## ASSETS

1. **Cash on Hand.** Includes the change fund (change fund includes coin, currency and cash items such as stamps), vault cash, vault funds in transit, currency supply for automatic teller machines (ATMs).
2. **Cash on Deposit.** Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at a bank or corporate credit union, corporate credit union daily accounts, and checking accounts.
3. **Cash Equivalents.** Cash equivalents include short-term highly liquid investments: 1) with original maturities of 3 months or less, 2) are readily convertible to known amounts of cash, and 3) which are used as part of the CU's cash-management activities. **Examples of highly liquid investments include U.S Treasury Bills, Fed Funds sold, and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6 regardless of whether it has the characteristics of a cash equivalent.**

---

### INVESTMENTS

---

4. **Trading Securities.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value.
  5. **Available for Sale Securities.** Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value.
  6. **Held-to-Maturity Securities.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to SFAS 115 (see instructions for item 8 on Schedule C for examples of non-SFAS 115 investments).
  7. **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 that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.
  8. **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).
  9. **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.
  10. **All Other Investments in Corporate Credit Unions.** Report the amount of all corporate credit union investments, excluding Membership Capital (MC) and Paid-In Capital of Corporate Credit Unions reported in lines 8 and 9. Do not report amounts reported as Cash on Deposit on line 2 or Cash Equivalents on line 3 above.
  11. **All Other Investments.** Report the amount of all other investments not included in lines 4 - 10. Do not report amounts reported as Cash on Deposit on line 2 or Cash Equivalents on line 3 above. Include loans to and investments in other natural person credit unions, CLF stock, FHLB stock, common trust investments, and any other investments not listed above. If an amount is reported for this line, you must complete **Schedule C – Investments, Cash and Cash Equivalents** on pages 12 and 13. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 2 – line 28.
  12. **TOTAL INVESTMENTS.** Sum of lines 4 – 11.
- 
13. **Loans Held for Sale.** Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Do not include these balances in the balances of the items: **Total 1<sup>st</sup> Mortgage Real Estate Loans/Lines of Credit** (Line 18) and **Total Other Real Estate Loans/Lines of Credit** (Line 19) on page 2.

If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the number and amount of loans granted year-to-date columns for questions 1-10 and 18 on **Schedule A - Real Estate Loans/Lines of Credit** on pages 9 and 10.

If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the number and amount of loans granted year-to-date columns for questions 1, 3, 4, and 6 on **Schedule B - Business Loans** on page 11.

Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Other Assets (page 2, line 28).

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004

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

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

ASSETS	Amount	Acct. Code
<b>CASH:</b> For data collection purposes, amounts reported for items 2 and 3 will be included on <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on pages 12 and 13.		
1. Cash on Hand (Coin and Currency) . . . . .		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions).	Amount	Acct. Code
a. Cash on Deposit in Corporate Credit Unions. . . . .		730B1
b. Cash on Deposit in Other Financial Institutions. . . . .		730B2
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions) . . . . .		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less). . . . .		730C
<b>INVESTMENTS:</b> If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on pages 12 and 13.		
4. Trading Securities . . . . .		965
5. Available for Sale Securities . . . . .		797E
6. Held-to-Maturity Securities . . . . .		796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .		744C
8. Membership Capital at Corporate Credit Unions. . . . .		769A
9. Paid-In Capital at Corporate Credit Unions . . . . .		769B
10. All Other Investments in Corporate Credit Unions . . . . .		652C
11. All Other Investments . . . . .		767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .		799I
<b>LOANS HELD FOR SALE:</b> See Instructions.		
13. Loans Held for Sale. . . . .		003

## ASSETS

### 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 Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.

**Interest Rates:** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.

**For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield generally by the interest method based on the contractual terms of the loan.

14. **Unsecured Credit Card Loans.** Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.
15. **All Other Unsecured Loans/Lines of Credit** (other than credit cards). Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit other than credit card loans. Typically, this would include comaker and cosigner loans. Unused loan commitments must also be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.
16. **New Vehicle Loans.** Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.
17. **Used Vehicle Loans.** Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.
18. **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. Include member business loans secured by real estate. Unused loan commitments must also be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.
19. **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. Include member business loans secured by real estate. Unused loan commitments must also be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.

If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 18 or 19) or if your credit union has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans/Lines of Credit** on page 9. If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Business Loans** on page 11.

20. **Leases Receivable.** Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.
21. **Total All Other Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding loans not already included in lines 13 - 20. 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. Unused loan commitments must also be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.
22. **TOTAL LOANS & LEASES.** Sum of lines 14 - 21. Loans to other credit unions should be excluded from Total Loans and reported as an investment.
23. **Allowance for Loan & Lease Losses.** Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

### OTHER ASSETS

24. **Foreclosed and Repossessed Assets:** Report long-lived assets intended for sale and acquired through, or in lieu of foreclosure or repossession. Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the "cost" of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession. After foreclosure or repossession, re-value the assets periodically to the lower of "carrying amount" or "fair value (less costs to sell)" through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL.
25. **Land and Building.** Land and building, less depreciation on building, if any.
26. **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.
27. **NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.
28. **Other Assets.** Include prepaid expenses, accounts receivable, accrued income on loans and investments, and loans to and investments in CUSOs, etc. Report any private insurance capitalization deposit here. If this amount includes loans or investments to CUSOs, you must also complete **Schedule D - CUSO Information** on page 14. **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 consolidated with your credit union's in accordance with generally accepted accounting principles. Complete **Schedule D - CUSO Information** on page 14 regardless of the ownership interest.
29. **TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 17 on page 3).

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004

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

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

**ASSETS -- CONTINUED**

**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 9. 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 11.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
14. Unsecured Credit Card Loans . . . . .		521		993		396
15. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
16. New Vehicle Loans . . . . .		523		958		385
17. Used Vehicle Loans . . . . .		524		968		370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit . .		563		959		703
19. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
20. Leases Receivable . . . . .		565		954		002
21. Total All Other Loans/Lines of Credit . . . . .		595		963		698
22. TOTAL LOANS & LEASES (Sum of items 14-21) . . . . .				025A		025B
23. Less: Allowance for Loan & Lease Losses . . . . .					( )	719
<b>OTHER ASSETS:</b> : If your credit union reported investments in, or loans to Credit Union Service Organizations – item 28 below, complete <b>Schedule D - CUSO Information</b> on page 14.					Amount	Acct. Code
24. Foreclosed and Repossessed Assets . . . . .						798A
25. Land and Building . . . . .						007
26. Other Fixed Assets . . . . .						008
27. NCUA Share Insurance Capitalization Deposit . . . . .						794
28. Other Assets . . . . .						009
29. TOTAL ASSETS (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3) . . . .						010

## LIABILITIES, SHARES AND EQUITY

### LIABILITIES

1. **Total Borrowings.** Obligations owed to other individuals and/or entities (including, but not limited to, promissory notes, certificates of indebtedness, reverse repurchase agreements, notes payable, interest payable, subordinated debt, and uninsured secondary capital for low-income designated credit unions). If an amount is reported for this item, you must complete **Schedule E - Borrowings**, page 15.
2. **Accrued Dividends/Interest Payable on Shares/Deposits.** Accrued dividends and interest declared but not yet distributed.
3. **Accounts Payable and Other Liabilities.** Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).

### SHARES/DEPOSITS

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

4. **Share Drafts.** Report the rate, number and dollar amount of credit union share drafts.
5. **Regular Shares.** Report the rate, number and dollar amount of credit union regular shares, including regular share Christmas, vacation, and club accounts.
6. **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 16.
7. **TOTAL SHARES AND DEPOSITS.** Sum of items 4 – 6.

### EQUITY

8. **Undivided Earnings.** Represents the accumulated surplus net income remaining after the books have been closed.
9. **Regular Reserves.** Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.
10. **Appropriation for Non-Conforming Investments (SCU ONLY).** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations 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.
11. **Other Reserves.** Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.
12. **Miscellaneous Equity.** Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.
13. **Accumulated Unrealized Gains (Losses) on Available for Sale Securities.** Report unrealized and unrecognized gains and losses (net) on securities that are classified as available for sale.
14. **Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.** Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with SFAS 133, "Accounting for Derivative Instruments and Hedging Activities."
15. **Other Comprehensive Income.** Report any items of other comprehensive income that are not already included in items 13 or 14 above. In addition to items 13 and 14 above, another example of Other Comprehensive Income would include net losses recognized under GAAP governing pensions as an additional liability not yet recognized as net periodic pension cost. These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.
16. **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.
17. **TOTAL LIABILITIES, SHARES AND EQUITY.** Sum of all liabilities, shares and equity. Must equal line 29 on page 2.

If the 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 17.

### NCUA INSURED SAVINGS COMPUTATION

Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

- A. **Uninsured Member Shares and Deposits.** Report only the amount of uninsured member shares and deposits.
- B. **Uninsured Nonmember Shares and Deposits.** Report only the amount of uninsured nonmember shares and deposits.
- C. **Total Uninsured Shares and Deposits.** Must equal the sum of lines A and B.
- D. **Total Insured Shares and Deposits.** Must equal line 7 less line C.



**LIABILITIES, SHARES AND EQUITY**

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

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

<b>LIABILITIES:</b>	Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 15) .....		860C
2. Accrued Dividends & Interest Payable on Shares & Deposits .....		820A
3. Accounts Payable and Other Liabilities. ....		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 16.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
4. Share Drafts .....		553		452		902
5. Regular Shares .....		552		454		657
6. All Other Shares and Deposits .....				465		919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6). ....				460		018

<b>EQUITY:</b>	Amount	Acct. Code
8. Undivided Earnings. ....		940
9. Regular Reserves. ....		931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) .....		668
11. Other Reserves (Appropriations of Undivided Earnings) .....		658
12. Miscellaneous Equity. ....		996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities .....		945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges .....		945A
15. Other Comprehensive Income (unless already included in item 13 or 14). ....		945B
16. Net Income (unless this amount is already included in item 8). ....		602

<b>17. TOTAL LIABILITIES, SHARES AND EQUITY</b> (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2). ....		014
---	--	-----

***If the 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 17.***

**NCUA INSURED SAVINGS COMPUTATION**

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item). ....		065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). ....		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). ....		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 less item C). ....		069

## INCOME AND EXPENSE

---

### INTEREST INCOME

---

1. **Interest on Loans.** Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12-months delinquent whichever occurs first.
  2. **Interest Refunded.** Loan interest income refunded to borrowers.
  3. **Income from Investments (Including Interest and Dividends).** Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, and Cash Equivalents reported on page 1, line 3. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14. Do not include unconsolidated CUSO income.
  4. **Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those that are held for trading. See line 14.
  5. **TOTAL INTEREST INCOME.** Sum of lines 1 - 4.
- 

### INTEREST EXPENSE

---

6. **Dividends on Shares.** Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations
  7. **Interest on Deposits.** This question is for state chartered credit unions only. Interest on all deposits year-to-date.
  8. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.
  9. **TOTAL INTEREST EXPENSE.** Sum of lines 6 - 8.
  10. **Provision for Loan & Lease Losses.** Expense recorded to maintain the Allowance for Loan & Lease Losses account.
  11. **NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES.** Amount on line 5 less amount on line 9 less amount on line 10.
- 

### NON-INTEREST INCOME

---

12. **Fee Income.** Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).
  13. **Other Operating Income.** Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, and unconsolidated CUSO income.
  14. **Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). 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.
  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 office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.
  21. **Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture and equipment rental and/or maintenance and 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. **Transfer to Regular Reserve.** Income earned year-to-date which was transferred to the Regular Reserve account.

INCOME AND EXPENSE

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

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

INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .	(                    )	119
3. Income from Investments (Including Interest and Dividends) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .		115
<b>INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
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
<b>NON-INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
12. Fee Income . . . . .		131
13. Other Operating Income (Include unconsolidated CUSO Income) . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
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
<b>NON-INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
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
<b>RESERVE TRANSFERS: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
30. Transfer to Regular Reserve . . . . .		393

## LOAN INFORMATION

### DELINQUENT LOANS AND LEASES

- 1.-4. **All Delinquent Loans and Leases.** Report the number and total outstanding loan balance of **all** delinquent loans (including credit card loans) and leases by categories. All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.). Do not include either: (1) loans already written down to fair value (difference charged-off) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or (2) loans that the credit union has already written down to the fair value of the collateral, e.g., loans in process of liquidation, assets acquired in liquidation.

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

- 5.-8. **Delinquent Credit Card Loans.** Report the number and total outstanding loan balance of delinquent credit card loans by categories that are included in the total delinquency figures reported in items 1-4, above.

### 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.) Do not include **Participation Loans Purchased** that are included in item 20b., below.
10. **Indirect Loans Outstanding.** Report the number and dollar amount of indirect loans outstanding. An indirect loan is a loan made by a credit union to its members through a third party vendor that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision and the loan is immediately assigned to the credit union after being made. A common arrangement is between an auto dealer and a credit union.
11. **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 (credit union's chief executive officer typically titled as President or Treasurer/Manager, any Assistant Chief Executive Officer, e.g. Assistant President, any Vice-President, any Assistant Treasurer/Manager and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date.
12. **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. Count each line of credit 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. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.
13. **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).
14. **Total Amount of All Year-to-Date Recoveries on Charged-Off Loans.** Report the dollar amount of **all** loan recoveries made year-to-date (including credit card loans).
15. **Total Amount of Credit Card Loans Charged Off Year-to-Date.** Report the dollar amount of credit card loans charged off year-to-date
16. **Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off.** Report the dollar amount of credit card loan recoveries made year-to-date.
17. **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.
- 18a.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, Chapter 13 or Chapter 11 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.
19. **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 18a and 18b.
- 20a. **Participation Loans Outstanding:** Report the total number and dollar amount of the credit union's portion of outstanding Participation Loans. Do not report those portions that are held by other lenders.
- b. **Participation Loans Purchased Year-to-Date:** Report the number and dollar amount of the credit union's portion of all Participation Loans purchased year-to-date whether or not the credit union is holding a current outstanding balance.
- c. **Participation Loans Sold Year-to-Date:** Report the number and dollar amount of the credit union's portion of Participation Loans sold year-to-date. If participation loans have been sold with recourse, they must be reported on Schedule G – Off-Balance Sheet Commitments and Contingent Assets and Liabilities.
21. **Loans in Process of Liquidation:** Report the number and dollar amount of the total outstanding balances of loans in process of liquidation. These outstanding balances are the unpaid principal balances of all loans for which the credit union has taken possession of collateral, by legal process or otherwise, and for which the obligation of the borrower has not been canceled.

**LOAN INFORMATION**

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

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

**ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
1. 1 month to less than 2 months delinquent . . . . .		020A		020B
1a. 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 (TWO OR MORE MONTHS). . . . .		041A		041B

**DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
5. 1 month to less than 2 months delinquent . . . . .		024A		024B
5a. 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 (TWO OR MORE MONTHS). . . . .		045A		045B

**MISCELLANEOUS LOAN INFORMATION**

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions Year-to-Date . . . . .		614		615
10. Outstanding Indirect Loans. . . . .		617A		618A
11. Loans Outstanding to Credit Union Officials and Senior Executive Staff . . . . .		995		956
12. Loans Granted Year-to-Date . . . . .		031A		031B
13. Total Amount of All Loans Charged Off Year-to-Date . . . . .				550
14. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .				551
15. Total Amount of Credit Card Loans Charged Off Year-to-Date . . . . .				680
16. Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off. . . . .				681
17. 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
18. 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
19. Total of outstanding loan balances subject to bankruptcies identified in item 18a. and 18b. . . . .				971
				971
	Number	Acct. Code	Amount	Acct. Code
20a. Participation Loans Outstanding. . . . .		619A		619
b. Participation Loans Purchased Year-to-Date. . . . .		690A		690
c. Participation Loans Sold Year-to-Date. . . . .		691A		691
21. Loans in process of liquidation. . . . .		692A		692



## INFORMATION SYSTEMS & TECHNOLOGY

1. **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:

**1=Manual System (No Automation):** Manually (e.g. hand posting) post and track share and loan records.

**2=Vendor Supplied In-House System:** Vendor provides, and maintains, the software program(s) required to track member data. This type of product is also called "Turnkey" and in many cases is a complete accounting package (share, loan, general ledger, subsidiaries, teller operations, cash operations, etc.). In most cases, the credit union will install and maintain the hardware to run the software at their credit union office(s). The vendor generally maintains control over software programming and provides updates, patches, fixes, and new releases on a regular or predetermined basis. In some cases, clients may request the vendor to customize the software for their particular needs.

**3=Vendor Online Service Bureau:** Hardware and software systems reside at the vendor's location with the exception of those systems a credit union requires in order to access and transmit data to the vendor. Most, if not all, data processing occurs at the vendor's site. Service bureau vendors generally provide reports (paper, electronic, microfiche, or other) on a regular basis. Connection is made to a service bureau through dial-up connections, private lines, the Internet, frame relay, or other WAN services. The service provided may be real-time (transaction post upon data entry) or batch processing (data is accumulated throughout a predetermined time period and then transmitted to the vendor for processing at predetermined intervals).

**4=CU Developed In-House System:** The credit union developed, and generally maintains, the software onsite. Responsibility for the hardware and software systems are the credit union's. Generally, in-house developed credit unions will maintain a data center (data processing department) staffed with hardware and software personnel.

**5=Other:** Any other system that does not fit into one of the previous categories. Note: Most systems will fit into one of the previous categories.

2. **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.

3. **Electronic Financial Services Access.** Select the methods by which members may access and/or perform electronic financial services.

- Home Banking Via Internet Website: Members access services via the web/internet. Generally, members use a web browser to access services.
- Wireless: Members access services via a wireless device such as cell phone, personal data assistant (PDA), etc.
- Home Banking Via Direct Dial-Up/PC Based: Member access services via a home banking computer program. Generally, members use their computer to dial up the credit union and use the credit union supplied computer program to access services.
- Audio Response: Members use an audio response system to access services. Generally, this type of system is phone based.
- Automatic Teller Machines: Members access services via an ATM network.
- Kiosk: Members access services via a kiosk.
- Other: Members access services via a method not in the list.

4. **Electronic Services.** Select the services that members may perform using one or more of the electronic means listed in #3. Descriptions are provided for the following services which may not be self-explanatory:

- Electronic Cash: Services to transfer monetary values ("electronic cash") that can be stored on a variety of media including a personal computer, plastic card, or other device that has a computer chip or magnetic strip. Debit, ATM or credit cards are not electronic cash.
- Account aggregation: Service to present account information from many websites in a consolidated format.
- Internet Access Services: Service to provide members with access to the Internet.
- Electronic Signature Authentication/Certification: Service to verify identify and certify related electronic signatures.

## INFORMATION SYSTEMS & TECHNOLOGY

5. **World Wide Website Address.** If your credit union has a World Wide Website address, please provide it. Please do not include the "http://" part of your entry. If your credit union does not have a World Wide Website, skip to question #11.
6. **World Wide Website Type.** Select the type that best describes your website:
  - (1) Informational: Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
  - (2) Interactive: Members can complete membership and loan applications, apply for new share accounts, transmit requests for information such as share balances, loan balances, account statements, disclosure statements, etc as well as informational; or,
  - (3) Transactional: Members can initiate or perform transactions such as paying bills, making loan payments, transferring money (between one or more credit union accounts or between the credit union and 3<sup>rd</sup> parties) as well as interactive and informational.
7. **Transactional Website Usage.** Report the number of members (not the number of transactions) using your transactional website. Do not answer this question if your website is not a transactional type website.
8. **Transactional Website Vendor.** If your credit union has a transactional website, please provide the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union's share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet.
9. **World Wide Website Maintenance Vendor.** If your credit union has a website, please provide the name of 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 vendor used to host the website (i.e. physically maintains the web server which runs the website).
11. **Future Website.** If you have a website, skip this question. If you do not have a website, please indicate if you intend to create one in the future.
  - a. If you don't have a website but plan to create one (i.e. question #11 is Yes), please state, in the number of months, you expect to create your website and post it to the World Wide Web.
  - b. If you don't have a website but plan to create one (i.e. question #11 is Yes), please state the type of website you plan to create (for a description of website types, see #6 above).
12. If you can access the internet from any computer located at the credit union, answer yes to this question.
13. If you have a FedWire terminal obtained through the Federal Reserve system on the premises of the credit union, answer yes to this question. Do NOT answer yes if you use any other wire transfer request system (such as a web based wire transfer request system provided by a corporate credit union) to conduct wire transfers.
14. An Originating Depository Financial Institution (ODFI) receives payment instructions from the originator (party originating ACH transaction) and forwards the entries to the ACH Operator (Federal Reserve Bank or Electronic Payments Network). Answer yes to this question if you are an ODFI.
15. A Receiving Depository Financial Institution (RDFI) receives ACH entries from the ACH Operator and posts the entries to member accounts or its own accounts. Answer yes to this question if you are an RDFI.



**INFORMATION SYSTEMS & TECHNOLOGY**  
*This page must be completed by all credit unions.*

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

Acct. Code
076

1. 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. ....
- 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

2. Indicate in the box below the name of the primary share and loan information processing vendor.

--

3. How do your members access/perform electronic financial services (select all that apply):

Home Banking Via Internet Website. ....	<input type="checkbox"/>	886A	Audio Response/Phone Based. . . . .	<input type="checkbox"/>	886D	Kiosk. . . . .	<input type="checkbox"/>	886F
Wireless. ....	<input type="checkbox"/>	886B	Automatic Teller Machine (ATM). . . . .	<input type="checkbox"/>	886E	Other. . . . .	<input type="checkbox"/>	886G
Home Banking Via Direct Dial-Up/PC Based . . . . .	<input type="checkbox"/>	886C						

4. What services do you offer electronically (select all that apply):

Member Application. ....	<input type="checkbox"/>	887A	New Share Account. ....	<input type="checkbox"/>	887E	Share Account Transfers. . . . .	<input type="checkbox"/>	887I	
New Loan. ....	<input type="checkbox"/>	887B	Loan Payments. ....	<input type="checkbox"/>	887F	Bill Payment. ....	<input type="checkbox"/>	887J	
Account Balance Inquiry. ....	<input type="checkbox"/>	887C	View Account History . . . . .	<input type="checkbox"/>	887G	Download Account History. . . . .	<input type="checkbox"/>	887K	
Share Draft Orders. ....	<input type="checkbox"/>	887D	Merchandise Purchase. ....	<input type="checkbox"/>	887H	Electronic Cash . . . . .	<input type="checkbox"/>	887L	
Account Aggregation . . . . .	<input type="checkbox"/>	887M	Internet Access Services . . . . .	<input type="checkbox"/>	887N	Electronic Signature Authentication//Certification. . . . .	<input type="checkbox"/>	887P	
Other (please specify) . . . . .								<input type="checkbox"/>	887Z

5. If your credit union has a World Wide Website address, please provide it in the box. ....

--

6. If you have a world wide website, please indicate the type (select only one) . . . . .
- 1=Informational      2=Interactive      3=Transactional

<input type="checkbox"/>	891
<input type="checkbox"/>	892A

7. If you have a transactional world wide website, how many members use it. ....

<input type="checkbox"/>	892B
--------------------------	------

8. If you have a transactional website, please provide the name of the primary vendor used to deliver such services. ....

	892C
--	------

9. If your credit union has a world wide website, please provide the name of the vendor used to maintain the website. ....

	893
--	-----

10. If your credit union has a world wide website, please provide the name of the vendor used to host the website. ....

	894
--	-----

11. If you do not have a website, do you plan to add one in the future (Yes/No) . . . . .

<input type="checkbox"/>	889
--------------------------	-----

- a. If yes to #11, in how many months . . . . .

<input type="checkbox"/>	889A
--------------------------	------

- b. If yes to #11, what type of site (select only one) . . . . .

<input type="checkbox"/>	889B
--------------------------	------

1=Informational      2=Interactive      3=Transactional

12. Does the credit union have internet access? (Yes/No). . . . .

<input type="checkbox"/>	903
--------------------------	-----

13. Does the credit union have a FedWire? (Yes/No) . . . . .

<input type="checkbox"/>	904
--------------------------	-----

14. If the credit union processes ACH transactions, is it an Originating Depository Financial Institution? (Yes/No). . . . .

<input type="checkbox"/>	905
--------------------------	-----

15. If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution?(Yes/No). . . . .

<input type="checkbox"/>	906
--------------------------	-----

## MISCELLANEOUS INFORMATION

1. **Most Recent Audit.** Select the number which corresponds to the best description of the last annual audit performed of your credit union's records. Please see NCUA Rules and Regulations §715 for further information regarding audit classification. You must provide the effective date of this audit using a MM/YYYY format (i.e., 12/2001). **A state licensed person** refers to a certified public accountant or public accountant who is licensed by the State or jurisdiction where the credit union is principally located to perform accounting or auditing services for that credit union. The following explanations are provided for guidance:
    1. **Financial statement audit** (also known as an "opinion audit") refers to an audit of the financial statements in accordance with GAAS by an independent person who is licensed by the appropriate State or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether those financial statements of the credit union taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with GAAP, as defined herein, or regulatory accounting practices.
    2. **Balance sheet audit** refers to the examination of a credit union's assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union's income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.
    3. **Report on Examination of Internal Control over Call Reporting** refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management's written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed semiannual or year-end Call Report, with a concentration in high risk areas.
    4. **Supervisory Committee audit performed by state licensed persons** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by certified public accountant, public accountant, and other state licensed persons.
    5. **Supervisory Committee audit performed by other external auditors** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, and other qualified but not State-licensed persons. Qualified persons who are not State-licensed cannot provide assurance services under this subsection.
    6. **Supervisory Committee audit performed by supervisory committee or designated staff** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the supervisory committee or its internal auditor.
  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., 12/2001).
  3. **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.**
  4. **Number of Current Members.** Report the number of credit union members. Report the actual number of members, not the number of accounts.
  5. **Number of Potential Members.** Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.
- 6a.b. **Number of Credit Union Employees.** Report the number of full-time and part-time employees of your credit union.
7. **New programs or service offerings.** Indicate new programs or service offerings implemented since your previous filing, or that you plan on implementing within the next six months, by marking the box to the right of the applicable descriptions. Mark "Other" to indicate another program or service that does not fit any of the descriptions. Mark "None" if you did not implement any of the indicated changes since your previous filing, or if you do not plan to implement any within the next six months. Do not include new services already identified on page 6, *Information Systems & Technology*.
    - Examples of **Other** New Programs are new loan programs, share programs such as term share certificates, share drafts, etc.
    - Examples of **Other** New Services are recordkeeping for other institutions, etc.
- 8a. **Branches Maintained:** Report the number of credit union service branch offices maintained by the credit union in the United States, its territories, and in foreign countries, regardless as to the level of services provided or the number of hours open for business. Include the member service branch maintained at your headquarters' office location. Do not provide branch information for ATMs, shared branches, and unattended kiosk locations. Do not include the branches your members have access through a service center or call center. Include branches located on U.S. facilities located in foreign countries such as embassies and military bases.
- b. **Participation in Shared Member Service Branches:** Indicate if your credit union provides services to your members through a credit union shared branch service center.



## CONTACT AND CERTIFICATION PAGE

---

### U.S.A. PATRIOT'S ACT INFORMATION

---

**Names:** Provide the full names of the individual and a secondary contact responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

**E-mail Address:** Provide an e-mail address where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one e-mail address, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance. You may provide the personal e-mail addresses of the above individuals, if available, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number:** Provide a FAX Number where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, this information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance.

**Telephone Number:** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

---

### EMERGENCY CONTACT INFORMATION

---

**Names:** Provide the full names of senior credit union officials as primary and secondary contacts. These individuals must have decision-making authority for the credit union.

**E-mail Address:** Provide an e-mail address, if available, where information can be sent directly to the primary and secondary contact persons identified above. You may provide the personal e-mail addresses of the above individuals, if available, if the credit union does not have an organizational e-mail address. An example of an e-mail address is: XCU@IX.NETCOM.COM

**FAX Number:** Provide a FAX Number, if available, where information can be sent directly to the primary and secondary contact persons identified above. In the event the credit union has one FAX Number, please provide the credit union's FAX Number.

**Telephone Number:** Provide the telephone numbers including area code for the primary and secondary contact persons identified above.

---

### CHANGES TO CONTACT INFORMATION BETWEEN QUARTERLY CALL REPORTS

---

**If the information provided for the U.S.A. Patriot's Act and Emergency Contacts changes between quarterly reports, inform your NCUA Regional Office or State Supervisory Authority, as applicable, to provide the new information for updating our records.**

---

---

### CERTIFICATION

---

**Please note the following information is available to the public.**

**Credit Union Information:** Provide the credit union name, federal charter or certificate number, telephone number, fax number and office hours.

**Certifying Officials:** Provide the names (signatures for a hard copy) of individuals responsible for preparing and certifying the 5300.

**Manager/CEO:** Provide the name of the person responsible for the day to day operations of the credit union.

**President of the Board (Chairperson):** Provide the name of the President/Chairperson of the credit union's board.

**WORKING COPY**

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

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

**CONTACT AND CERTIFICATION PAGE**

<b>U.S.A. Patriot's Act Information</b>				
The regulations implementing the U.S.A. Patriot's Act require financial institutions to identify one or more persons to receive information from FinCEN regarding individuals, entities and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969	Name	969D
E-mail Address		969A	E-mail Address	969E
Fax Number		969B	Fax Number	969F
Telephone Number		969C	Telephone Number	969G

<b>Emergency Contact Information</b>				
This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969H	Name	969L
E-mail Address		969I	E-mail Address	969M
Fax Number		969J	Fax Number	969N
Telephone Number		969K	Telephone Number	969O

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**

**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 aggregate amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date and the dollar amount of loans/lines of credit granted year-to-date. The number of loans/lines outstanding should **not** include those with no balance or those loans reported as loans held for sale. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market or those classified as loans held for sale along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date.

**First Mortgage.** Report loans that are secured by a first lien. Do not include second trust loans.

- 1.A. **Fixed Rate, Fully Amortizing >15 Years.** Report information for loans listed on page 2 line 18 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of loan.
- 1.B. **Fixed Rate, fully Amortizing 15 Years or Less.** Report information for loans listed on page 2 line 18 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of loan.
- 2.A. **Balloon/Hybrid > 5 Years.** Report information for loans listed on page 2, line 18 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 7 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for GREATER THAN 5 years.
- 2.B. **Balloon/Hybrid 5 Years or Less.** Report information for loans listed on page 2, line 18 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 3 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for 5 years or less.
3. **Other Fixed Rate.** Report any other type of fixed rate first mortgage loan.
4. **Adjustable Rate 1 Year or Less.** Report loans listed on page 2, line 18 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.
5. **Adjustable Rate > 1 Year.** Report loans listed on page 2, line 18 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.  
For the number and dollar amount of loans outstanding, the sum of lines 1.A. through 5. must equal the amount reported on page 2 line 18
- Other Real Estate Loans**
6. **Other Real Estate Closed-End Fixed Rate.** Report loans listed on page 2 line 19 that have a set interest rate until maturity. Typically, this would include second trust loans.
7. **Closed-End Adjustable Rate.** Report loans listed on page 2 line 19 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.
8. **Open-End Adjustable Rate.** Report loans listed on page 2 line 19 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.
9. **Open-End Fixed Rate.** Report loans listed on page 2 line 19 which are eligible for additional advances and have a fixed rate of interest.
10. **Other.** Report any real estate secured loan not already included in lines 6 through 9.  
For the number and dollar amount of loans outstanding, the sum of lines 6 through 10 must equal the amount reported on page 2 line 19.
11. **TOTALS (each column).** Sum of lines 1.A. through 10. 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 2 lines 18 and 19.

**DELINQUENT REAL ESTATE LOANS**

Do not include either: (1) loans already written down to fair value (difference charged-off) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or (2) loans that the credit union has already written down to the fair value of the collateral, e.g., loans in process of liquidation, assets acquired in liquidation.

- 12.A.- **First Mortgage.** Report the total outstanding dollar amount of fixed rate first mortgage real estate loans/lines of credit that are delinquent
- 12.D. and the total outstanding dollar amount of adjustable rate first mortgage real estate loans/lines of credit that are delinquent.
- 12.E. **TOTAL.** Sum of items 12.A.-12.D.
- 13.A.- **Other Real Estate.** Report the total outstanding dollar amount of fixed rate real estate loans/lines of credit that are not first mortgages which are delinquent, and the total outstanding dollar amount of adjustable rate real estate loans/lines of credit that are not first mortgages which are delinquent.
- 13.D.
- 13.E. **TOTAL.** Sum of items 13.A.-13.D.

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

14. **First Mortgage.** Report the dollar amount of real estate loans/lines of credit secured by a first lien charged off year-to-date.
15. **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.

**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT**

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. Include member business loans secured by real estate.

**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
-----------------------------	------------	-----------------------------	------------	--------------------------------------	------------	--------------------------------------	------------

**FIRST MORTGAGE**

1. Fixed Rate, A. > 15 Years . . . . .	972a		704a		982a		720a
B. 15 Years or Less. . . . .	972b		704b		982b		720b
2. Balloon/Hybrid A. > 5 Years. . . . .	972c		704c		982c		720c
B. 5 Years or Less. . . . .	972d		704d		982d		720d
3. Other Fixed Rate. . . . .	972e		704e		982e		720e
4. Adjustable Rate 1 Year or Less. . . . .	973a		705a		983a		721a
5. Adjustable Rate > 1 Year. . . . .	973b		705b		983b		721b

**OTHER REAL ESTATE**

6. Closed End Fixed Rate. . . . .	974		706		984		722
7. Closed-End Adjustable Rate . . . . .	975		707		985		723
8. Open-End Adjustable Rate. . . . .	976		708		986		724
9. Open-End Fixed Rate. . . . .	976b		708b		986b		724b
10. Other . . . . .	977		709		987		725
11. TOTALS (each column) . . . . .	978		710		988		726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT**

	Amount Fixed Rate/Balloon/Hybrid	Acct. Code	Amount Adjustable Rate	Acct. Code
12. 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 12, A+B+C+D) . . . . .		713		714
13. 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 13, 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
14. Amount of First Mortgage Loans/LOC. . . . .		548		607
15. Amount of Other Real Estate Loans/LOC. . . . .		549		608

**SCHEDULE A  
REAL ESTATE LOANS/LINES OF CREDIT**

---

**REAL ESTATE LOANS AND LINES OF CREDIT**

---

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

---

16. **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.
17. **Portion of Real Estate Loans included in line 11 of page 9 which are also reported as business loan on lines 1 and 2 of page 11.** Report the outstanding portion of any loan contained in line 11 of page 9 that is also reported in the Net Member Business Loan Balance(s) (NMBLB) reported on lines 1 and 2 of page 11. Do not include balances excluded from the NMBLB such as the portion secured by a lien on a member's primary residence.
18. **Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date.** Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.
19. **Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 17.** Report the outstanding balance of adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not reported in line 17. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in line 17. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in line 17.
20. **Amount of Real Estate Loans Sold But Serviced by the Credit Union.** Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.
21. **Mortgage Servicing Rights:** Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. A Mortgage Servicing Asset is a contract to service loans under which the estimated "benefits of servicing" (i.e., revenues from contractually specified servicing fees, late charges, and other ancillary sources including "float") are expected to more than adequately compensate the servicer for performing the servicing. A servicing contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.



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

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. Include member business loans secured by real estate.

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
16. Allowance for Losses on All Real Estate Loans . . . . .		731
17. Portion of Real Estate Loans included in line 11 of page 9 which are also reported as business loans on lines 1 and 2 of page 11. . . . .		718a
18. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 17.. . . .		712
20. Amount of real estate loans sold but serviced by the credit union. . . . .		779a
21. Mortgage Servicing Rights. . . . .		779



**SCHEDULE B  
BUSINESS LOANS**

---

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

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

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

**Net Member Business Loan Balance (NMBLB):** Means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

---

For each type of member business loan listed, provide the number of loans outstanding, the aggregate NMBLB amount of loans outstanding, the number of loans granted or purchased year-to-date, and the NMBLB amount of loans granted or purchased year-to-date. For participation loans, report the NMBLB amount of the portion that remains on the credit union's balance sheet.

Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.

For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB amount of loans granted or purchased year-to-date.

---

**BUSINESS LOANS**

1. **Member Business Loans.** Report the total count and NMBLB amount of any loan or participation to a member.
2. **Purchased business loans or participation interests to nonmembers.** Report the total count and NMBLB amount resulting from a purchase of any nonmember business loan or participation interest qualifying for sales accounting.
3. **Construction and Development Loans.** Report the total count and NMBLB amount of any loan or participation reported in line 1 and 2 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. **Exclude** any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property and up to one loan to finance the construction of one single-family residence per member-borrower or group of associated member-borrowers, without a contractual contract with a prospective homeowner to purchase the property.
4. **Unsecured Business Loans.** Report the total count and outstanding member business loan balance of any unsecured loan or participation reported in lines 1 and 2 excluding credit card line of credit programs offered to nonnatural person members that are limited to routine purposes normally made available under those programs. Do not include unfunded commitments.
5. **Purchased business loans or participation interests to members.** Report the total count and NMBLB amount of any purchased member business loan or participation interest reported in line 1 qualifying for sales accounting.
6. **Agricultural Related Business Loans.** Report the total count and NMBLB amount of any loan or participation reported in lines 1 and 2 made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.

**SCHEDULE B  
BUSINESS LOANS**

---

**DELINQUENT BUSINESS LOANS**

Do not include either: (1) loans already written down to fair value (difference charged-off) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or (2) loans that the credit union has already written down to the fair value of the collateral, e.g., loans in process of liquidation, assets acquired in liquidation.

- 7.A.-7.D. **Business Loan Balance.** Report the total count and amount outstanding of any delinquent business loan or participation reported in lines 1 and 2. Do not include unfunded commitments or the secured portion (i.e. by shares or deposits, insured or guaranteed, or an advance commitment to purchase, or sold as a participation interest without recourse and qualifying for sales accounting).
- 7.E. **TOTAL.** Sum of items 7.A.-7.D.

---

**BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

8. **Amount of Business Loans.** Report the total count and dollar amount of any business loan charged off and recovered year-to-date. Report only the amounts charged-off and recovered.

---

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

9. **Business Loans and Participations sold Year-to-Date.** Report the total count and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.
10. **Small Business Administration Loans Outstanding.** Report the total count and outstanding amount of any loan granted under a Small Business Administration loan program.

---

**RISK BASED NET WORTH (RBNW)  
for credit unions with assets greater than \$10,000,000**

11. **Loans and participation interests qualifying for RBNW.** Report the outstanding loan balances of any loan and participation that meets the definition of a member business loan at origination or at time of purchase. For purposes of RBNW the amount must include any loan balance such as the portion of the loan that is secured:
- by shares in the credit union, or by shares or deposits in other financial institutions, or
  - by a lien on the member's primary residence, or
  - insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or
  - subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state.

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

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles.

Do not include unfunded commitments. Report unfunded commitments on line 12.

12. **Unfunded commitments for loans and participation interests qualifying for RBNW.** Report the unfunded portions of commitments to extend credit for any loan reported in line 11.
13. **Amount of Real Estate Loans included in line 11 of page 9 also reported as loans and participation interests qualifying for RBNW on line 11 above.** Report the outstanding balance of any loan contained in line 11 of page 9 which has ever qualified as a business loan regardless of whether the loan is presently classified as a business loan.

**SCHEDULE B - BUSINESS LOANS**

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

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

<b>BUSINESS LOANS</b>	Number of Loans Outstanding	Acct. Code	Amount	Acct. Code	Number of Loans Granted or Purchased Year-to-Date	Acct. Code	Amount Granted or Purchased Year-to-Date	Acct. Code
1. Member Business Loans . . . . .		900A		400A		090A		475A
2. Purchased business loans or participation interests to nonmembers. . . . .		900B		400B		090B		475B
3. Construction and Development Loans. . . . .		143A		143B		143C		143D
4. Unsecured Business Loans. . . . .		900C		400C		090C		475C
5. Purchased business loans or participation interests to members. . . . .		900D		400D		090D		475D
6. Agricultural Related Business Loans . . . . .		961A		042A		099A		463A

**DELINQUENT BUSINESS LOANS**

- 7. Delinquent Business Loan Balance
  - 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 7, A+B+C+D) . . . . .

Number	Acct. Code	Amount	Acct. Code
	126F		126A
	126G		126B
	126H		126C
	126I		126D
	126J		126E

**BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

- 8. Amount of Business Loans . . . . .

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

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

- 9. Business Loans and Participations sold Year-to-Date. . . . .
- 10. Small Business Administration Loans Outstanding. . . . .

Number	Acct. Code	Amount	Acct. Code
	691B		691C
	900F		400F

**RISK BASED NET WORTH (RBNW)  
for credit unions with assets greater than \$10,000,000**

	Amount	Acct. Code
11. Loans and participation interests qualifying for RBNW. . . . .		400
12. Unfunded commitments for loans and participation interests qualifying for RBNW. . . . .		814B
13. Amount of Real Estate Loans included in line 11 of page 9 also reported as loans and participation interests qualifying for RBNW on line 11 above. . . . .		718



**SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

**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, see in item 8 on page 12b for examples.

1. **Sum of lines 2c, 3, 7, 8, 9, and 10 from page 1.** Provide the sum of cash on deposit, cash equivalents, 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 NIFCU\$.
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, FHLB stock, and CLF stock.
7. **TOTAL INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS.** Sum of lines 1-6. This amount must agree with the sum of amounts reported on page 1, lines 2c, 3, & 12, and with the amount reported below on lines 12 page 12, column E.

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

Report the value and weighted average life 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 items 8 on page 12b of the instructions.

**Weighted-Average Life:** Report all investments in the appropriate maturity range according to the respective weighted average life as detailed in the table below.

<i>Investment</i>	<i>Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation</i>
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits. (e.g., bullet maturity instruments)*	Period remaining to maturity date.
(b) Fixed-rate amortizing debt obligations or deposits. (investments with periodic principal paydowns, e.g., mortgage backed securities)	Weighted average-life according to industry standard calculations. (For example, industry-recognized information providers make available weighted average-life calculations of mortgage related securities based on current prepayment estimates.)
(c) Cash on deposit and cash equivalents	Less than one (1) year.
(d) Mutual Funds (Registered investment companies) Common Trust Investments (collective investment funds), Money Market Funds, and STIFs.	i. <i>Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds):</i> Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report in the 3-10 year range.  ii. <i>Money market funds and Short-term investment funds (STIFs):</i> One (1) year or less.
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless if investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations, and, corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

\* Multi-coupon instruments ("Step-ups") are also reported at the period remaining to maturity date.

\*\* Include CLF and FHLB stock.

## SCHEDULE C (CONTINUED) – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS

8. **Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes Cash Equivalents, Cash on Deposit, 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 are not subject to SFAS 115, and must be included within the amount reported for this item. **For PC 5300 System Users:** The amounts reported on page 1, lines 2C, 3, 7 and 10, automatically flow into the less than one year category. If these investments have a maturity, withdrawal notice period, or repricing interval different than these automatic placements, these amounts must be adjusted and reported at the appropriate maturity. **For PCA Risk Based Net Worth (RBNW) Calculation purposes, the MC and PIC at corporate credit unions (page 1, lines 8 and 9) automatically flow into the 1-3 year weighted- average life category, where they should remain.** *(For data collection purposes, Cash Equivalents as reported on page 1, line 3 are re-categorized as non-SFAS 115 investments and automatically flow into the <1 year category along with Cash on Deposit.)*
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 such as deposits/shares in banks or CUs.
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. These investments should be categorized based on maturity or call, not on the basis of intent to sell.
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 sum of amounts reported on page 1, lines 2c, 3, & 12.



**SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

*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 amounts are reported on page 1, lines 4, 5, 6, or 11.**

**TYPES OF INVESTMENTS**

- 1. Sum of items 2c, 3, 7, 8, 9, and 10 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, CASH ON DEPOSIT AND CASH EQUIVALENTS**  
(Must equal the sum of amounts reported on page 1, items 2c, 3, & 12.) .....

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

**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 amounts are reported on page 1, lines 4, 5, 6, or 11.**

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8. Investments <i>Not</i> Subject to SFAS 115						745
<b>SFAS 115 Investments:</b>						796
9. Held to Maturity . . . .						
10. Available for Sale . . .						797
11. Trading . . . . .						965
12. <b>TOTALS</b> . . . . .						799

SCHEDULE C (CONTINUED) – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS

---

**MORTGAGE-RELATED SECURITIES (MRS)**

Mortgage-related 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 1-6) and CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS (lines 8-11).

13. **Residential Mortgage Pass-Through Securities.** Report securities that are backed by residential mortgage loans (i.e., 1-4 family housing) 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 (MRS) bond issue collateralized by whole loan mortgages or mortgage-related securities. Principal payments are distributed on a prioritized basis.
15. **Commercial Mortgage Related Securities.** Report securities that are backed by commercial mortgage loans (e.g., multi-family [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

---

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

16. **Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas. This question is for federal credit unions only.** Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
17. **Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas. This question is for federal credit unions only.** Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years, e.g. agency bullets. Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is not related to more than one index, and is not 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.
18. **Total of Securities Meeting the Requirements of Section 703.12(b). This question is for federal credit unions only.** Sum of items 13-17 (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.
19. **Total of Deposits and Shares Meeting the Requirements of Section 703.10(a). This question is for federal credit unions only.** Report total holdings in shares and deposits of banks, credit unions, or other depository institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.
20. **Market Value of Investments Purchased Under an Investment Pilot Program – 703.19. This question is for federal credit unions only.** Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, and not notional amounts (e.g., derivatives such as swaps).

---

**MISCELLANEOUS INVESTMENT INFORMATION**

21. **Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on page 12 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.
22. **Investment Repurchase Agreements.** Report the dollar amount of all repurchase agreements *where the credit union lends funds*.
23. **Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage** (income enhancement). Report the dollar amount of all outstanding repurchase agreements where the credit union is borrowing funds.
24. **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).
25. **Outstanding balance of brokered certificates of deposit and share certificates.** Report the book value of all certificates of deposit and share certificates purchased through or from a broker. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

**SCHEDULE C (CONTINUED) – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

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

**MORTGAGE-RELATED SECURITIES**

Items 13, 14, and 15 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. . . . .

	Amount	Acct. Code
13. Mortgage Pass-Through Securities . . . . .		732
14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .		733
15. Commercial Mortgage Related Securities. . . . .		733A

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

16. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas. . . . .		786A
17. Non-Mortgage Related Securities with Maturities Greater than Three Years that <u>Do Not</u> have Embedded Options or Complex Coupon Formulas. . . . .		786B
18. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 13-17). . . . .		786
19. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a). . . . .		785
20. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19. . . . .		785a

**MISCELLANEOUS INVESTMENT INFORMATION**

21. Fair Value of Held to Maturity Investments (reported in item 9). . . . .		801
22. Investment Repurchase Agreements . . . . .		780
23. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781
24. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations ( <b>SCU ONLY</b> ) . . . . .		784
25. Outstanding balance of brokered certificates of deposit and share certificates. . . . .		788

## SCHEDULE D – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

### 1. **CUSO DEFINITION:**

A credit Union service organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO in which you have a loan or an investment. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

### 2. **ACCOUNTING ISSUES:**

A. **If your credit union wholly-owns the CUSO or owns a “controlling financial interest” (assumed at ownership of 50% or more of the voting stock)**, the CUSO’s books and records should be consolidated with your credit union’s books and records (as if the two were one entity) for reporting on pages 1, 2, 3, and 4 of the call report.

B. **If your credit union has “ability to exert significant influence” over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO)**, the credit union’s investment in the CUSO should be reflected in its books and records using the equity method of accounting.

C. **If your credit union owns less than 20% of the voting stock of the CUSO**, the credit union should account for its CUSO investment using the cost method of accounting.

### 3. **INSTRUCTIONS FOR SCHEDULE COLUMN HEADINGS:**

A. **Name of CUSO – (Accounts 830A thru T)**: Report the full/legal name of the CUSO.

B. **Value of Investment in CUSO (Accounts 831A through T)**: Report the amount that represents the unimpaired value of the credit union’s CUSO investment as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:

- the cost method (ownership of less than 20% voting common stock), or
- the equity method (ownership of 20% or more voting common stock).

C. **Amount Loaned to CUSO (Accounts 832A through T)**: Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO.

D. **Ownership of CUSO (Accounts 833A through T)**: Answer either YES or NO as to the ownership question following the guidance provided in the footnote labeled by the double asterisk.

E. **Type of Service Provided (Accounts 834A through T)**: Report the predominate service offered by the CUSO following the guidance provided in the footnote labeled by the triple asterisk.

F. **Aggregate Cash Outlay (Accounts 836A through T)**: Report the amount of unimpaired aggregate cash outlay and/or other equivalents invested in the CUSO. “Aggregate cash outlay” means the amount of cash or cash equivalents transferred to the CUSO in return for an ownership interest. “Unimpaired” means undiminished by an other-than-temporary impairment. GAAP is clear that other-than-temporary impairments should be rare.

**SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

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

**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO**

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 15 CUSOs and file manually, please continue on a copy of this form.

Name of CUSO (Acct. 830A-T)*	Value of Investment in CUSO (Acct. 831A-T)	Amount Loaned to CUSO (Acct.832A-T)	**	***	Aggregate Cash Outlay in CUSO (Acct. 836A-T)

**Note:**

- \* Report the CUSO's full/legal name.
- \*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)
- \*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-T)
 

1 = Mortgage Processing	5 = Investment Services	9 = Item Processing	13 = Business Lending
2 = EDP Processing	6 = Auto Buying, Leasing, Indirect Lending	10 = Tax Preparation	
3 = Shared Branching	7 = Credit Cards	11 = Travel	
4 = Insurance Services	8 = Trust Services	12 = Other	

**SCHEDULE E  
BORROWINGS**

1. **Other Notes, Promissory Notes and Interest Payable.** Report by maturity the amount of all promissory notes, certificates of indebtedness and all other notes and interest payable, both to members and non-members, contained within the amount reported on page 3, line 1.
2. **Reverse Repurchase Agreements.** Report by maturity the amount of all reverse repurchase agreements contained within the amount reported on page 3, line 1.

**Special instructions for lines 3 and 4, Subordinated CDCU Debt and Uninsured Secondary Capital:**

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount reported as Uninsured Secondary Capital is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

Remaining Maturity	Amount to Report on Line 3 Subordinated CDCU Debt	Amount to Report on Line 4 Uninsured Secondary Capital
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year remaining maturity	100%	0%

3. **Subordinated Debt.** Report subordinated debt by maturity. Examples of subordinated debt include CDCU Secondary capital accounts accepted from organizations or institutional investors, with less than 5 years remaining maturity.
4. **Uninsured Secondary Capital. This account is for low-income designated credit unions only.** Report secondary capital accounts accepted from organizational or institutional investors. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions.
5. **TOTALS (each column).** The sum of column 5C in the Distribution of Borrowings section must agree with the amount reported on page 3, line 1.

---

**MISCELLANEOUS BORROWINGS INFORMATION**

---

6. **Amount of Promissory Notes Outstanding to Non-Members.** Report the amount of promissory notes outstanding to any non-members.
- 6.a. **Amount of Borrowings Subject to Early Repayment at Lender's Option.** Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

---

**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." "Pre-pledged" collateral means that the credit union's collateral has already been evaluated and accepted for immediate borrowing access.
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." Purchasing a committed line of credit means the credit union pays a fee in advance to guarantee access to the line of credit at a future time.

**SCHEDULE E - BORROWINGS**

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

**Complete questions 1 through 6a if there is an amount reported on page 3, line 1 (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 3, line 1.

<b>DISTRIBUTION OF BORROWINGS</b>	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 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
6a. Amount of Borrowings Subject to Early Repayment at Lender's Option . . . . .		865A

**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

**SCHEDULE F  
SAVINGS**

---

**DISTRIBUTION OF SAVINGS**

This section should be filled out to indicate the 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 4 and 5 from page 3.** 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 remaining 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 (Including Brokered Deposits).** Report the dollar amount of non-member deposits, including brokered 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 3, line 7.

---

**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, except in situations where more than one rate applies. In this instance, use the most common rate according to dollar volume of business. Report the rate even if the share program is no longer offered as long as the share program has outstanding member deposits as of the reporting date. Input the actual rate (i.e., 6.5%=6.5).

---

**MISCELLANEOUS SAVINGS INFORMATION.**

14. **Brokered Deposits.** Amount reported in the *Distribution of Savings* that represents brokered deposits. Shares acquired thorough the use of a third party such as a CD Broker.
15. **Overdraft Lines of Credit.** Please indicate whether the credit union offers overdraft lines of credit.



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. Report by the remaining maturity. If there is an amount reported on page 3, line 6, 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 4 and 5 from page 3 . . . . .					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

**MISCELLANEOUS SAVINGS INFORMATION**

14. Brokered Deposits . . . . .		459
15. Does the credit union offer overdraft Lines Of Credit? (Yes/No). . . . .		459A

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

1. **Unfunded Commitments for Business Loans:** Report the portion of the Net Member Business Loan Balances from *Schedule B – Business Loans*, lines 1 and 2 (Accounts 400A and 400B) that represent the unfunded portions of commitments.
  - A. **Commercial Real Estate, Construction, and Land Development.** Report the unfunded 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 unfunded 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 2.E.).
  - B. **Other Unfunded Business Loan Commitments.** Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial and multifamily residential properties. (Unfunded commitments for commercial and multifamily residential properties are reported under 1.A)
2. **Unfunded Commitments for All Remaining Loans (Non-Business Loans)**
  - A. **Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties.** Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.
  - B. **Credit Card Lines.** Report the unfunded portions of 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 unfunded 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 unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit ) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.
  - D. **Unsecured Share Draft Lines of Credit.** Report the amount of unfunded credit available that can be accessed through use of a personal check.
  - E. **Other Unfunded Commitments.** Report the unfunded portions of all other commitments not reported in lines 2.A. - 2.D.
3. **Loans Transferred with Recourse.** Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., insufficient recourse to preclude sales accounting treatment.) Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that are standard for sales on the secondary market. **Do not include loan participations transferred with substantial recourse or those transferred without recourse.** If a transfer does not satisfy the criteria for sales treatment (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.
4. **Pending Bond Claims.** Report the dollar amount of pending bond claims that your credit union intends to file but has not yet recorded on its balance sheet. Do not report other outstanding insurance claims.

**WORKING COPY**

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

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

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

	Amount	Acct. Code
1. Unfunded Commitments for Business Loans		
A. Commercial Real Estate, Construction and Land Development . . . . .		814
B. Other Unfunded Business Loan Commitments . . . . .		814A
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)		
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. Unsecured Share Draft Lines of Credit . . . . .		815
E. Other Unfunded Commitments . . . . .		816
3. Loans Transferred with Recourse. . . . .		819
4. Pending Bond Claims. . . . .		818

## PCA NET WORTH CALCULATION WORKSHEET

No credit union is required to provide input on this page unless the credit union intends to use an optional Total Assets Election to compute its new worth ratio.

At its discretion, a credit union may elect a measure of total assets for its net worth denominator other than quarter-end total assets. If the credit union decides to use one of these Total Assets Elections it must input this amount in either line 9, 10 or 11 as appropriate. Otherwise, the PCA Net Worth Calculation Worksheet will compute the credit union's net worth ratio and resulting net worth classification using quarter-end total assets from line 8. (Please see NCUA Rules and Regulations §702.2 (j) for further information regarding total assets.)

**All Credit Unions:** This worksheet provides a means of measuring the net worth ratio. All credit unions must determine their net worth category at the end of each calendar quarter by measuring their net worth ratio. (See NCUA Rules and Regulations §702.101)

**Credit unions with Assets Greater than \$10,000,000:** In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement. Line 13a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components. Line 13b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

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

**PCA NET WORTH CALCULATION WORKSHEET  
(AUTOMATED – NO INPUT NECESSARY)**

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

- **No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount	Acct. Code
1. Undivided Earnings .....		940
2. Regular Reserves .....		931
3. Appropriation for Non-Conforming Investments (SCU ONLY) .....		668
4. Other Reserves (Appropriations of Undivided Earnings) .....		658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) .....		925
6. Net Income (unless this amount is already included in Undivided Earnings) .....		602
7. TOTAL NET WORTH (Sum of items 1-6) .....		997

**DENOMINATOR: TOTAL ASSETS**

8. Total Assets (quarter-end) .....		010
-------------------------------------	--	-----

**Total Assets Elections (Optional)**

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

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

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) .....		998
13a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation) .....		999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107 .....		999A
14. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions) .....		700
15. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) .....		701

## STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW) REQUIREMENT

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

**Credit unions with Assets Greater than \$10,000,000:** As noted on page 18a, in addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement. Line 13 of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

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

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH (RBNW) REQUIREMENT  
(AUTOMATED – NO INPUT NECESSARY)**

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

**A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW Requirement Calculation greater than six percent.**

A	B	C	D	E	F
<b>Risk portfolio</b>	<i>Dollar balance</i>	<i>Amount as percent of quarter-end total assets</i>	<i>Risk weighting</i>	<i>Amount times risk weighting</i>	<i>Standard component</i>
Quarter-end total assets Assets, line 29 (Acct. code 010)		100.0000 %			
(a) <u>Long-term real estate loans</u> Sched A Line 11 (Acct. code 710) less: Sched B Line 13 (Acct. code 718) Sched A Line 19 (Acct. code 712) Threshold amount: 0 to 25% Excess amount: over 25%			.06 .14		
(b) <u>MBLs outstanding</u> Sched B line 11 (Acct. code 400) Threshold amount: 0 to 15.00% Threshold amount: >15.00 to 25.00% Excess amount: over 25.00%			.06 .08 .14		
(c) <u>Investments</u> <i>Weighted-average life:</i>  Schedule C Line 12 0 to 1 year (Acct code 799A) >1 year to 3 years (Acct. code 799B) >3 years to 10 years (Acct. code 799C) >10 years (Acct. code 799D)			.03 .06 .12 .20		
(d) <u>Low-risk assets</u> Assets line 1 (Acct. code 730A) plus: Assets line 27 (Acct. code 794)			.00		
Sum of risk portfolios (a) through (d) above					
(e) <u>Average-risk assets</u> Assets, line 29 (Acct. code 010) less: Risk portfolio items (a) through (d) above			.06		
(f) <u>Loans sold with recourse</u> Sched G, line 3 (Acct. code 819)			.06		
(g) <u>Unused MBL commitments</u> Sched B line 12 (Acct. code 814B)			.06		
(h) <u>Allowance (Credit limited to 1.5% of loans)</u> Assets, line 23 (Acct. code 719)			(1.00)		
Sum of standard components: <b>RBNW requirement (Acct code 999)</b>					

**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004**

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

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

<b>ASSETS</b>	Amount	Acct. Code
<b>CASH:</b> For data collection purposes, amounts reported for items 2 and 3 will be included on <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on pages 12 and 13.		
1. Cash on Hand (Coin and Currency) . . . . .		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions).	Amount	Acct. Code
a. Cash on Deposit in Corporate Credit Unions. . . . .		730B1
b. Cash on Deposit in Other Financial Institutions. . . . .		730B2
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions) . . . . .		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less). . . . .		730C
<b>INVESTMENTS:</b> If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <b>Schedule C – Investments, Cash on Deposit and Cash Equivalents</b> on pages 12 and 13.		
4. Trading Securities . . . . .		965
5. Available for Sale Securities . . . . .		797E
6. Held-to-Maturity Securities . . . . .		796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .		744C
8. Membership Capital at Corporate Credit Unions. . . . .		769A
9. Paid-In Capital at Corporate Credit Unions . . . . .		769B
10. All Other Investments in Corporate Credit Unions . . . . .		652C
11. All Other Investments . . . . .		767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .		799I
<b>LOANS HELD FOR SALE:</b> See Instructions.		
13. Loans Held for Sale. . . . .		003



**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2004**

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

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

**ASSETS -- CONTINUED**

**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 9. 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 11.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
14. Unsecured Credit Card Loans . . . . .		521		993		396
15. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
16. New Vehicle Loans . . . . .		523		958		385
17. Used Vehicle Loans . . . . .		524		968		370
18. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
19. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
20. Leases Receivable . . . . .		565		954		002
21. Total All Other Loans/Lines of Credit . . . . .		595		963		698
22. TOTAL LOANS & LEASES (Sum of items 14-21) . . . . .				025A		025B
23. Less: Allowance for Loan & Lease Losses . . . . .					( )	719
<b>OTHER ASSETS:</b> : If your credit union reported investments in, or loans to Credit Union Service Organizations – item 28 below, complete <b>Schedule D - CUSO Information</b> on page 14.					Amount	Acct. Code
24. Foreclosed and Repossessed Assets . . . . .						798A
25. Land and Building . . . . .						007
26. Other Fixed Assets . . . . .						008
27. NCUA Share Insurance Capitalization Deposit . . . . .						794
28. Other Assets . . . . .						009
29. TOTAL ASSETS (Sum of items 1-3, 12-13, 22, 23, and 24-28) (Must equal line 17 on page 3) . . .						010

**RETURN THIS COPY**

**LIABILITIES, SHARES AND EQUITY**

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

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

<b>LIABILITIES:</b>	Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 15) .....		860C
2. Accrued Dividends & Interest Payable on Shares & Deposits .....		820A
3. Accounts Payable and Other Liabilities. ....		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 16.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
4. Share Drafts .....		553		452		902
5. Regular Shares .....		552		454		657
6. All Other Shares and Deposits .....				465		919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6). ....				460		018

<b>EQUITY:</b>	Amount	Acct. Code
8. Undivided Earnings. ....		940
9. Regular Reserves. ....		931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) .....		668
11. Other Reserves (Appropriations of Undivided Earnings) .....		658
12. Miscellaneous Equity. ....		996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities .....		945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges .....		945A
15. Other Comprehensive Income (unless already included in item 13 or 14). ....		945B
16. Net Income (unless this amount is already included in item 8). ....		602

17. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2). ....		014
--	--	-----

***If the 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 17.***

**NCUA INSURED SAVINGS COMPUTATION**

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits (see instructions for this line item). ....		065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). ....		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). ....		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 less item C). ....		069

**RETURN THIS COPY**

**INCOME AND EXPENSE**

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

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

<b>INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .	( )	119
3. Income from Investments (Including Interest and Dividends) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .		115

<b>INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b> . . . . .		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

<b>NON-INTEREST INCOME: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
12. Fee Income . . . . .		131
13. Other Operating Income (Include unconsolidated CUSO Income) . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
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

<b>NON-INTEREST EXPENSE: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
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

<b>RESERVE TRANSFERS: JANUARY 1, 2004 TO SEPTEMBER 30, 2004</b>		
30. Transfer to Regular Reserve . . . . .		393

**LOAN INFORMATION**

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

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

**ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
1. 1 month to less than 2 months delinquent . . . . .		020A		020B
1a. 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 (TWO OR MORE MONTHS). . . . .		041A		041B

**DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 2004**

	Number	Acct. Code	Amount	Acct. Code
5. 1 month to less than 2 months delinquent . . . . .		024A		024B
5a. 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 (TWO OR MORE MONTHS). . . . .		045A		045B

**MISCELLANEOUS LOAN INFORMATION**

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions Year-to-Date . . . . .		614		615
10. Outstanding Indirect Loans. . . . .		617A		618A
11. Loans Outstanding to Credit Union Officials and Senior Executive Staff . . . . .		995		956
12. Loans Granted Year-to-Date . . . . .		031A		031B
13. Total Amount of All Loans Charged Off Year-to-Date . . . . .				550
14. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .				551
15. Total Amount of Credit Card Loans Charged Off Year-to-Date . . . . .				680
16. Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off. . . . .				681
17. 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
18. 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
19. Total of outstanding loan balances subject to bankruptcies identified in item 18a. and 18b. . . . .				971
	Number	Acct. Code	Amount	Acct. Code
20a. Participation Loans Outstanding. . . . .		619A		619
b. Participation Loans Purchased Year-to-Date. . . . .		690A		690
c. Participation Loans Sold Year-to-Date. . . . .		691A		691
21. Loans in process of liquidation. . . . .		692A		692

**RETURN THIS COPY**

**INFORMATION SYSTEMS & TECHNOLOGY**  
*This page must be completed by all credit unions.*

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

Acct. Code
076

1. 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. ....
- 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

2. Indicate in the box below the name of the primary share and loan information processing vendor.

--

3. How do your members access/perform electronic financial services (select all that apply):

Home Banking Via Internet Website. ....	<input type="checkbox"/>	886A	Audio Response/Phone Based. . . . .	<input type="checkbox"/>	886D	Kiosk. . . . .	<input type="checkbox"/>	886F
Wireless. ....	<input type="checkbox"/>	886B	Automatic Teller Machine (ATM). . . . .	<input type="checkbox"/>	886E	Other. . . . .	<input type="checkbox"/>	886G
Home Banking Via Direct Dial-Up/PC Based . . . . .	<input type="checkbox"/>	886C						

4. What services do you offer electronically (select all that apply):

Member Application. ....	<input type="checkbox"/>	887A	New Share Account. ....	<input type="checkbox"/>	887E	Share Account Transfers. . . . .	<input type="checkbox"/>	887I	
New Loan. ....	<input type="checkbox"/>	887B	Loan Payments. ....	<input type="checkbox"/>	887F	Bill Payment. ....	<input type="checkbox"/>	887J	
Account Balance Inquiry. ....	<input type="checkbox"/>	887C	View Account History. ....	<input type="checkbox"/>	887G	Download Account History. . . . .	<input type="checkbox"/>	887K	
Share Draft Orders. ....	<input type="checkbox"/>	887D	Merchandise Purchase. ....	<input type="checkbox"/>	887H	Electronic Cash . . . . .	<input type="checkbox"/>	887L	
Account Aggregation . . . . .	<input type="checkbox"/>	887M	Internet Access Services . . . . .	<input type="checkbox"/>	887N	Electronic Signature Authentication//Certification. . . . .	<input type="checkbox"/>	887P	
Other (please specify) . . . . .								<input type="checkbox"/>	887Z

5. If your credit union has a World Wide Website address, please provide it in the box. ....

--

6. If you have a world wide website, please indicate the type (select only one) . . . . .
- 1=Informational      2=Interactive      3=Transactional

<input type="checkbox"/>	891
<input type="checkbox"/>	892A

7. If you have a transactional world wide website, how many members use it. ....

<input type="checkbox"/>	892B
--------------------------	------

8. If you have a transactional website, please provide the name of the primary vendor used to deliver such services. ....

	892C
--	------

9. If your credit union has a world wide website, please provide the name of the vendor used to maintain the website. ....

	893
--	-----

10. If your credit union has a world wide website, please provide the name of the vendor used to host the website. ....

	894
--	-----

11. If you do not have a website, do you plan to add one in the future (Yes/No) . . . . .

<input type="checkbox"/>	889
--------------------------	-----

- a. If yes to #11, in how many months . . . . .

<input type="checkbox"/>	889A
--------------------------	------

- b. If yes to #11, what type of site (select only one) . . . . .

<input type="checkbox"/>	889B
--------------------------	------

1=Informational      2=Interactive      3=Transactional

12. Does the credit union have internet access? (Yes/No). . . . .

<input type="checkbox"/>	903
--------------------------	-----

13. Does the credit union have a FedWire? (Yes/No) . . . . .

<input type="checkbox"/>	904
--------------------------	-----

14. If the credit union processes ACH transactions, is it an Originating Depository Financial Institution? (Yes/No). . . . .

<input type="checkbox"/>	905
--------------------------	-----

15. If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution?(Yes/No). . . . .

<input type="checkbox"/>	906
--------------------------	-----

**RETURN THIS COPY**

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

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

**MISCELLANEOUS INFORMATION**

Indicate in the box at the right the number of the description below that best characterizes the last annual audit performed of your credit union's records .....

	Acct. Code
	064

- 1 = Financial statement audit performed by state licensed persons
- 2 = Balance sheet audit performed by state licensed persons
- 3 = Examinations of internal controls over call reporting performed by state licensed persons
- 4 = Supervisory Committee audit performed by state licensed persons
- 5 = Supervisory Committee audit performed by other external auditors
- 6 = Supervisory Committee audit performed by the supervisory committee or designated staff

Effective date of last audit ..... 

Month			Year		

 063

2. Effective date of the most recent Supervisory Committee verification of Members' accounts ..... 

Month			Year		

 603

3. 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  NO  875

If so, indicate the name of the insurance company ..... 

--	--

 876

Dollar amount of shares and/or deposits insured by the company named above. .... 

--	--

 877

- 4. Number of current members (not number of accounts) ..... 

--	--

 083
- 5. Number of potential members ..... 

--	--

 084
- 6. 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

7. New programs or service offerings (878A – 878N):

1. None (878A)	6. Risk Based Loans (878G)	11. Data Processing Conversion (878L)
2. Indirect Lending (878B)	7. Direct Financing Leases (878H)	12. Insurance/Investment Sales (878M)
3. Member Business Loans (878D)	8. ATM / Debit Card Program (878I)	13. Other (878N)
4. Participation Loans (878E)	9. Mortgage Processing (878J)	
5. Real Estate Loans (878F)	10. New CUSO (878K)	

8. Credit Union Member Service Branch Information

a. Number of credit union maintained branches located in the United States and its territories and foreign countries. .... 

--	--

 566

b. Does the credit union provide member services through a credit union shared branch services center? ..... YES  NO  566A

**RETURN THIS COPY**

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

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

**CONTACT AND CERTIFICATION PAGE**

<b>U.S.A. Patriot's Act Information</b>				
The regulations implementing the U.S.A. Patriot's Act require financial institutions to identify one or more persons to receive information from FinCEN regarding individuals, entities and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969	Name	969D
E-mail Address		969A	E-mail Address	969E
Fax Number		969B	Fax Number	969F
Telephone Number		969C	Telephone Number	969G

<b>Emergency Contact Information</b>				
This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.				
<b>Primary Contact</b>			<b>Secondary Contact</b>	
		Acct. Code		Acct. Code
Name		969H	Name	969L
E-mail Address		969I	E-mail Address	969M
Fax Number		969J	Fax Number	969N
Telephone Number		969K	Telephone Number	969O

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)

**RETURN THIS COPY**

**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT**

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. Include member business loans secured by real estate.

**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
-----------------------------	------------	-----------------------------	------------	--------------------------------------	------------	--------------------------------------	------------

**FIRST MORTGAGE**

1. Fixed Rate, A. > 15 Years .....	972a		704a		982a		720a
B. 15 Years or Less. ....	972b		704b		982b		720b
2. Balloon/Hybrid A. > 5 Years. ....	972c		704c		982c		720c
B. 5 Years or Less. ....	972d		704d		982d		720d
3. Other Fixed Rate. ....	972e		704e		982e		720e
4. Adjustable Rate 1 Year or Less. ....	973a		705a		983a		721a
5. Adjustable Rate > 1 Year.	973b		705b		983b		721b

**OTHER REAL ESTATE**

6. Closed End Fixed Rate. . .	974		706		984		722
7 Closed-End Adjustable Rate .....	975		707		985		723
8. Open-End Adjustable Rate. ....	976		708		986		724
9. Open-End Fixed Rate. . .	976b		708b		986b		724b
10. Other .....	977		709		987		725
11. TOTALS (each column) ..	978		710		988		726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT**

	Amount Fixed Rate/Balloon/Hybrid	Acct. Code	Amount Adjustable Rate	Acct. Code
12. 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 12, A+B+C+D) .....		713		714
13. 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 13, 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
14. Amount of First Mortgage Loans/LOC. ....		548		607
15. Amount of Other Real Estate Loans/LOC. ....		549		608



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

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. Include member business loans secured by real estate.

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
16. Allowance for Losses on All Real Estate Loans . . . . .		731
17. Portion of Real Estate Loans included in line 11 of page 9 which are also reported as business loans on lines 1 and 2 of page 11. . . . .		718a
18. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 17.. . . .		712
20. Amount of real estate loans sold but serviced by the credit union. . . . .		779a
21. Mortgage Servicing Rights. . . . .		779

**SCHEDULE B - BUSINESS LOANS**

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

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

<b>BUSINESS LOANS</b>	Number of Loans Outstanding	Acct. Code	Amount	Acct. Code	Number of Loans Granted or Purchased Year-to-Date	Acct. Code	Amount Granted or Purchased Year-to-Date	Acct. Code
1. Member Business Loans . . . . .		900A		400A		090A		475A
2. Purchased business loans or participation interests to nonmembers. . . . .		900B		400B		090B		475B
3. Construction and Development Loans. . . . .		143A		143B		143C		143D
4. Unsecured Business Loans. . . . .		900C		400C		090C		475C
5. Purchased business loans or participation interests to members. . . . .		900D		400D		090D		475D
6. Agricultural Related Business Loans . . . . .		961A		042A		099A		463A

**DELINQUENT BUSINESS LOANS**

- 7. Delinquent Business Loan Balance
  - 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 7, A+B+C+D) . . . . .

Number	Acct. Code	Amount	Acct. Code
	126F		126A
	126G		126B
	126H		126C
	126I		126D
	126J		126E

**BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

- 8. Amount of Business Loans . . . . .

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

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

- 9. Business Loans and Participations sold Year-to-Date. . . . .
- 10. Small Business Administration Loans Outstanding. . . . .

Number	Acct. Code	Amount	Acct. Code
	691B		691C
	900F		400F

**RISK BASED NET WORTH (RBNW)  
for credit unions with assets greater than \$10,000,000**

	Amount	Acct. Code
11. Loans and participation interests qualifying for RBNW. . . . .		400
12. Unfunded commitments for loans and participation interests qualifying for RBNW. . . . .		814B
13. Amount of Real Estate Loans included in line 11 of page 9 also reported as loans and participation interests qualifying for RBNW on line 11 above. . . . .		718

**RETURN THIS COPY**

**SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

*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 amounts are reported on page 1, lines 4, 5, 6, or 11.**

**TYPES OF INVESTMENTS**

- 1. Sum of items 2c, 3, 7, 8, 9, and 10 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, CASH ON DEPOSIT AND CASH EQUIVALENTS**  
(Must equal the sum of amounts reported on page 1, items 2c, 3, & 12.) .....

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

**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 amounts are reported on page 1, lines 4, 5, 6, or 11.**

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8. Investments <i>Not</i> Subject to SFAS 115						745
<b>SFAS 115 Investments:</b>						796
9. Held to Maturity . . . .						
10. Available for Sale . . .						797
11. Trading . . . . .						965
12. <b>TOTALS</b> . . . . .						799

**RETURN THIS COPY**

**SCHEDULE C (CONTINUED) – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

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

**MORTGAGE-RELATED SECURITIES**

Items 13, 14, and 15 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. . . . .

	Amount	Acct. Code
13. Mortgage Pass-Through Securities . . . . .		732
14. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .		733
15. Commercial Mortgage Related Securities. . . . .		733A

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

16. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas. . . . .		786A
17. Non-Mortgage Related Securities with Maturities Greater than Three Years that <u>Do Not</u> have Embedded Options or Complex Coupon Formulas. . . . .		786B
18. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 13-17). . . . .		786
19. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a). . . . .		785
20. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19. . . . .		785a

**MISCELLANEOUS INVESTMENT INFORMATION**

21. Fair Value of Held to Maturity Investments (reported in item 9). . . . .		801
22. Investment Repurchase Agreements . . . . .		780
23. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781
24. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations ( <b>SCU ONLY</b> ) . . . . .		784
25. Outstanding balance of brokered certificates of deposit and share certificates. . . . .		788

**SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

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

**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO**

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 15 CUSOs and file manually, please continue on a copy of this form.

Name of CUSO (Acct. 830A-T)*	Value of Investment in CUSO (Acct. 831A-T)	Amount Loaned to CUSO (Acct.832A-T)	**	***	Aggregate Cash Outlay in CUSO (Acct. 836A-T)

**Note:**

- \* Report the CUSO's full/legal name.
- \*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)
- \*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-T)
 

1 = Mortgage Processing	5 = Investment Services	9 = Item Processing	13 = Business Lending
2 = EDP Processing	6 = Auto Buying, Leasing, Indirect Lending	10 = Tax Preparation	
3 = Shared Branching	7 = Credit Cards	11 = Travel	
4 = Insurance Services	8 = Trust Services	12 = Other	

**SCHEDULE E - BORROWINGS**

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

**Complete questions 1 through 6a if there is an amount reported on page 3, line 1 (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 3, line 1.

<b>DISTRIBUTION OF BORROWINGS</b>	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 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
6a. Amount of Borrowings Subject to Early Repayment at Lender's Option. . . . .		865A

**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

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. Report by the remaining maturity. If there is an amount reported on page 3, line 6, 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 4 and 5 from page 3 . . . . .					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

**MISCELLANEOUS SAVINGS INFORMATION**

14. Brokered Deposits . . . . .		459
15. Does the credit union offer overdraft Lines Of Credit? (Yes/No). . . . .		459A

**RETURN THIS COPY**

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

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

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

	Amount	Acct. Code
1. Unfunded Commitments for Business Loans		
A. Commercial Real Estate, Construction and Land Development . . . . .		814
B. Other Unfunded Business Loan Commitments . . . . .		814A
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)		
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. Unsecured Share Draft Lines of Credit . . . . .		815
E. Other Unfunded Commitments . . . . .		816
3. Loans Transferred with Recourse . . . . .		819
4. Pending Bond Claims. . . . .		818



**PCA NET WORTH CALCULATION WORKSHEET  
(AUTOMATED – NO INPUT NECESSARY)**

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

- **No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount	Acct. Code
1. Undivided Earnings .....		940
2. Regular Reserves .....		931
3. Appropriation for Non-Conforming Investments (SCU ONLY) .....		668
4. Other Reserves (Appropriations of Undivided Earnings) .....		658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) .....		925
6. Net Income (unless this amount is already included in Undivided Earnings) .....		602
7. TOTAL NET WORTH (Sum of items 1-6) .....		997

**DENOMINATOR: TOTAL ASSETS**

8. Total Assets (quarter-end) .....		010
-------------------------------------	--	-----

**Total Assets Elections (Optional)**

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

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

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) .....		998
13a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation) .....		999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107 .....		999A
14. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions) .....		700
15. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) .....		701

**This page is intentionally left blank. NCUA will compute the Risk Based Net Worth Requirement Calculation for manual Call Report filers with the information entered on previous pages of the Call Report.**

