

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

TO

MUST BE RECEIVED BY: October 22, 2001

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

This booklet contains the third quarter 2001 Call Report. All credit unions must complete pages 1, 2, 3, 4, 5, 6 and 7, as well as questions 7 through 11 on page 12. Page 15 is the PCA Net Worth Calculation Worksheet and requires no input unless you intend to use an optional Total Assets Election to compute your net worth ratio. Other pages with supplementary schedules should be completed as applicable.

The Call Report should be completed using accounting and statistical information from your credit union's records as of September 30, 2001. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the 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, 2001**. Also submit a copy of your September 30, 2001, financial statements. 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**

2001

CHANGES TO THE CALL REPORT EFFECTIVE SEPTEMBER 2001

The September 2001 Call Report adds four new accounts, activates one account, and revises one form from the December 2000 Call Report:

- SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS (Page 10) adds accounts 965A, 965B, 965C, and 965D to line 11 for a complete maturity breakdown of trading investments.
- SCHEDULE D – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION (Page 11) revisions made to resemble the PC 5300 System.
- PCA NET WORTH CALCULATION WORKSHEET (Page 15) activates account 999 on line 13 for implementation of the Risk Based Net Worth requirement.

The September 2001 Call Report also includes instructional changes for additional clarification.

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STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2001

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

This page must be completed by all credit unions.

ASSETS	Amount	Acct. Code
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CASH: For data collection purposes, amounts reported for items 2 and 3 will be included on **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10.

1. Cash on Hand (Coin and Currency)		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions).		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)		730C

INVESTMENTS: 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 **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 11.

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

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 8. 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 9.

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

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STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2001

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

This page must be completed by all credit unions.

ASSETS -- CONTINUED		
OTHER ASSETS:	Amount	Acct. Code
24. Other Real Estate Owned.		798
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, 22, 23, and 24-28) (Must equal line 17 on page 3) ...		010

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LIABILITIES, SHARES AND EQUITY

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

This page must be completed by all credit unions.

LIABILITIES:	Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 12)		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 13.

	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

EQUITY:	Amount	Acct. Code
8. Undivided Earnings		940
9. Regular Reserves		931
10. Appropriation for Non-Conforming Investments (SCU ONLY)		668
11. Other Reserves (Appropriations of Undivided Earnings)		658
12. Miscellaneous Equity (e.g., Donated 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
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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 14.

NCUA INSURED SAVINGS COMPUTATION		
Share and deposit amounts up to \$100,000 per account are insurable, 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 over \$100,000 in any Member's Account		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

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INCOME AND EXPENSE

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

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 2001 TO SEPTEMBER 30, 2001	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest, Dividends and CUSO Income)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4).		115

INTEREST EXPENSE: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY)		381
8. Interest on Borrowed Money		340
9. TOTAL INTEREST EXPENSE (Sum of items 6-8).		350
10. Provision for Loan & Lease Losses		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10)		116

NON-INTEREST INCOME: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
12. Fee Income		131
13. Other Operating Income		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)		420
15. Gain (Loss) on Disposition of Fixed Assets		430
16. Other Non-Operating Income (Expense)		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)		117

NON-INTEREST EXPENSE: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
18. Employee Compensation and Benefits		210
19. Travel and Conference Expense.		230
20. Office Occupancy Expense		250
21. Office Operations Expense		260
22. Educational and Promotional Expense		270
23. Loan Servicing Expense		280
24. Professional and Outside Services		290
25. Member Insurance		310
26. Operating Fees (Examination and /or supervision fees)		320
27. Miscellaneous Operating Expenses		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)		661A

RESERVE TRANSFERS: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
30. Transfer to Regular Reserve		393

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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, 2001

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

DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 2001

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

MISCELLANEOUS LOAN INFORMATION

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

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INFORMATION SYSTEMS & TECHNOLOGY

This page must be completed by all credit unions.

	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.

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

World Wide Web or Internet/Browser Based.	886A	Audio Response/Phone Based.	886D	Kiosk.	886F
Wireless.	886B	Automatic Teller Machine (ATM).	886E	Other.	886G
Home Banking/PC Based.	886C				

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

Member Application.	887A	New Share Account.	887E	Share Account Transfers.	887I
New Loan.	887B	Loan Payments.	887F	Bill Payment.	887J
Account Balance Inquiry.	887C	View Account History	887G	Download Account History.	887K
Share Draft Orders.	887D	Merchandise Purchase.	887H	Electronic Cash	887L

5. If your credit union has an Internet email address, please provide it in the box.

	890
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6. If your credit union has a World Wide Website address, please provide it in the box.

	891
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7. If you have a world wide website, please indicate the type (select only one)
1=Informational 2=Interactive 3=Transactional

	892A
--	------

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

	892B
--	------

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

	893
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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)

	889
--	-----

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

	889A
--	------

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

	889B
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- 1=Informational 2=Interactive 3=Transactional

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

	Acct. Code	
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records	062	
1=Supervisory Committee 2=CPA Audit without Opinion 3=CPA Opinion Audit 4=League Audit 5=Outside Accountant (Other than CPA or League)		
Effective date of last audit	063	
	Month	Year
2. Effective date of the most recent Supervisory Committee verification of Members' accounts	603	
	Month	Year
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 <input type="checkbox"/>	NO <input type="checkbox"/>
	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

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)

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

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

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 17 or 18, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT

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

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 2001

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

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

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

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. Allowance for Losses on All Real Estate Loans	Amount	Acct. Code
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan		731
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date		718
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans		736
		712

SCHEDULE B - MEMBER BUSINESS LOANS

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

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

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

DELINQUENT MEMBER BUSINESS LOANS

	Amount	Acct. Code
4. Agricultural Related Loans		
A. 1 to less than 2 months delinquent		125A
B. 2 to less than 6 months delinquent		125B
C. 6 to less than 12 months delinquent		125C
D. 12 months or more delinquent		125D
E. TOTAL (Sum of item 4, A+B+C+D)		125E
5. All Other Member Business Loans		
A. 1 to less than 2 months delinquent		126A
B. 2 to less than 6 months delinquent		126B
C. 6 to less than 12 months delinquent		126C
D. 12 months or more delinquent		126D
E. TOTAL (Sum of item 5, A+B+C+D)		126E

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

	Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans		132		134
7. Amount of All Other Member Business Loans		133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans		140
9. Aggregate of All Concentrations of Credit for Member Business Loans		142
10. Construction or Development Member Business Loans		143

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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 2, 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 2, 3, & 12.)

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

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 Not Subject to SFAS 115						745
SFAS 115 Investments:						
9. Held to Maturity						796
10. Available for Sale . . .						797
11. Trading						965
12. TOTALS						799

MORTGAGE-BACKED SECURITIES

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

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

Amount	Acct. Code
	732
	733

MISCELLANEOUS INVESTMENT INFORMATION

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

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

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SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

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

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

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.

Note: 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.

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.

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.

Complete this form for each CUSO you are invested in or loaned to, 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.

	Name of CUSO (Acct. 830)	Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct.832)	**	*	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.						
B.						
C.						
D.						
E.						
F.						
G.						
H.						
I.						
J.						

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

**

* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

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

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SCHEDULE E - BORROWINGS

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

**Complete questions 1 through 6 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.

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

MISCELLANEOUS BORROWINGS INFORMATION

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

CREDIT AND BORROWING ARRANGEMENTS

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

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SCHEDULE F - SAVINGS

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

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. 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					908 C		451
4. IRA/KEOGH Accounts					906 C		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

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

Rate	Acct. Code
	532
	547
	554
	599
	585

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

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

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

	Amount	Acct. Code
1. Unused Commitments for Member Business Loans (MBLs)		
A. Commercial Real Estate, Construction and Land Development		814
B. Other Unused Member Business Loan Commitments		814A
2. Unused Commitments for All Remaining Loans (Non-MBLs)		
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 Unused Commitments		816
3. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
4. Pending Bond Claims		818

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**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.**
- **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.**
- **Optional Items 9, 10 and 11: All credit unions may choose to enter one of the Total Assets Elections as described below.**

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
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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. Average of previous four quarter-end balances.		010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)		998
13. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).		999
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.

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 1-7 and questions 7 – 11 on schedule E. Supplementary schedules A-G on pages 8-14, must be completed if they are applicable to your credit union:

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

ASSETS

1. **Cash 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.**

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 which are not subject to SFAS 115.
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. Include loans to and investments in other natural person credit unions, CLF stock, CUSO investments, and any other investments not listed above. If an amount is reported for this line, you must complete **Schedule C - Investments, Cash and Cash Equivalents** on page 10. If this amount includes loans or investments to CUSOs, you must also complete **Schedule D - CUSO Information** on page 11. **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO's books and records should be combined with your credit union's in accordance with generally accepted accounting principles. Complete **Schedule D - CUSO Information** on page 11 regardless of the ownership interest.
12. **TOTAL INVESTMENTS.** Sum of lines 4 - 11.

LOANS & LEASES

- Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the All Other Loans to Members line. Report the portion of any loan participation that remains on the credit union's balance sheet according to the applicable collateral code. Report collateral in process of liquidation already written down to fair value by 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.
13. **Unsecured Credit Card Loans.** Include the rate, number, and dollar amount of outstanding credit card loans.
 14. **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.
 15. **New Vehicle Loans.** Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.
 16. **Used Vehicle Loans.** Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.
 17. **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.
 18. **Total Other Real Estate Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans.
- If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 17 or 18) or if your credit union has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans/Lines of Credit (Outstanding Balances)** on page 8. 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 9.
19. **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.
 20. **Total All Other Loans/Lines of Credit to Members.** Include the rate, number, and dollar amount of outstanding loans to members not already included in lines 13 - 19. 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.
 21. **All Other Loans (purchased or to non-members).** Include the rate, number, and dollar amount of outstanding loans to non-members and notes or contracts receivable resulting from the sale of assets acquired in the liquidation of loans.
 22. **TOTAL LOANS & LEASES.** Sum of lines 13 - 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).

STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 2001

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

This page must be completed by all credit unions.

ASSETS	Amount	Acct. Code
--------	--------	------------

CASH: For data collection purposes, amounts reported for items 2 and 3 will be included on **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10.

1. Cash on Hand (Coin and Currency)		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions).		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)		730C

INVESTMENTS: 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 **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 11.

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

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 8. 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 9.

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

ASSETS

OTHER ASSETS

24. **Other Real Estate Owned.** Includes real property acquired in any manner for debts previously contracted (for example, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure).
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, etc. Report any private insurance capitalization deposit here.
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, 2001

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

This page must be completed by all credit unions.

ASSETS -- CONTINUED		
OTHER ASSETS:	Amount	Acct. Code
24. Other Real Estate Owned.		798
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, 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, reverse repurchase agreements, notes payable, interest payable, and subordinated CDCU debt). If an amount is reported for this item, you must complete **Schedule E - Borrowings**, page 12.
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 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 13.
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 the applicable regulatory 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 principles.
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 14.

NCUA INSURED SAVINGS COMPUTATION

- A. **Uninsured Member Shares and Deposits.** Report only the amount over \$100,000 in any member's account.
- B. **Uninsured Nonmember Shares and Deposits.** Report the total amount of uninsured nonmember shares and deposits (those amounts over \$100,000 in any insured nonmember's account, and those amounts held in nonmember accounts which are not eligible for insurance by the National Credit Union Administration--not applicable in all states). Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.
- 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.

LIABILITIES:	Amount	Acct. Code
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 12)		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 13.

	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

EQUITY:	Amount	Acct. Code
8. Undivided Earnings		940
9. Regular Reserves		931
10. Appropriation for Non-Conforming Investments (SCU ONLY)		668
11. Other Reserves (Appropriations of Undivided Earnings)		658
12. Miscellaneous Equity (e.g., Donated 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
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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 14.

NCUA INSURED SAVINGS COMPUTATION		
Share and deposit amounts up to \$100,000 per account are insurable, 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 over \$100,000 in any Member's Account		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.
 2. **Interest Refunded.** Loan interest income refunded to borrowers.
 3. **Income from Investments (Including Interest, Dividends and Unconsolidated CUSO Income).** Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2, Cash Equivalents reported on page 1, line 3, and unconsolidated CUSO income. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14.
 4. **Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those 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.
 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 and income or loss derived from selling real estate loans on the secondary market.
 14. **Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.
 15. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.
 16. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received.
 17. **TOTAL NON-INTEREST INCOME.** Sum of lines 12 - 16.
-

NON-INTEREST EXPENSE

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

RESERVE TRANSFERS

30. **Transfer to Regular Reserves.** Income earned year-to-date which was transferred to the Regular Reserve account.

WORKING COPY

INCOME AND EXPENSE

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

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 2001 TO SEPTEMBER 30, 2001	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest, Dividends and CUSO Income)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4).		115

INTEREST EXPENSE: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY)		381
8. Interest on Borrowed Money		340
9. TOTAL INTEREST EXPENSE (Sum of items 6-8).		350
10. Provision for Loan & Lease Losses		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10)		116

NON-INTEREST INCOME: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
12. Fee Income		131
13. Other Operating Income		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)		420
15. Gain (Loss) on Disposition of Fixed Assets		430
16. Other Non-Operating Income (Expense)		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)		117

NON-INTEREST EXPENSE: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
18. Employee Compensation and Benefits		210
19. Travel and Conference Expense.		230
20. Office Occupancy Expense		250
21. Office Operations Expense		260
22. Educational and Promotional Expense		270
23. Loan Servicing Expense		280
24. Professional and Outside Services		290
25. Member Insurance		310
26. Operating Fees (Examination and /or supervision fees)		320
27. Miscellaneous Operating Expenses		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)		661A

RESERVE TRANSFERS: JANUARY 1, 2001 TO SEPTEMBER 30, 2001		
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 loans that the credit union has already written down to the fair value of the collateral.
- 5.-8. **Delinquent Credit Card Loans.** Report the number and total outstanding loan balance of delinquent credit card loans by categories.
-

MISCELLANEOUS LOAN INFORMATION

9. **Loans Purchased from Other Financial Institutions.** Report the number and dollar amount of loans purchased by your credit union for which it has full title, year-to-date. (Seller has assigned the note and supporting documents to your credit union.)
10. **Loans Outstanding to Credit Union Officials.** Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff. The dollar amount should be the total outstanding loan balances as of the current report date.
11. **Loans Granted Year-to-Date.** Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted (including real estate loans sold on the secondary market). 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.
12. **Total Amount of All Loans Charged Off Year-to-Date.** Report the dollar amount of **all** loans charged off year-to-date (including credit card loans).
13. **Total Amount of All Year-to-Date Recoveries on Charged-Off Loans.** Report the dollar amount of **all** loan recoveries made year-to-date (including credit card loans).
14. **Total Amount of Credit Card Loans Charged Off Year-to-Date.** Report the dollar amount of credit card loans charged off year-to-date
15. **Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off.** Report the dollar amount of credit card loan recoveries made year-to-date.
16. **Total Amount of Loans Charged Off due to Bankruptcy, Year-to-Date.** Report the dollar amount of loans charged off due to bankruptcy, year-to-date. Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs. Do not include recoveries.
- 17a.b. **Number of Members Filing Chapter 7 and Chapter 13 Bankruptcy Year-to-Date.** Provide the number of members who have loans in your credit union and have filed for Chapter 7 and Chapter 13 Bankruptcy year-to-date. Do not include members who have reaffirmed their loans or where the credit union has already charged off their loans.
18. **Dollar Amount of Outstanding Loans Subject to Bankruptcies.** Provide the dollar amount of the total outstanding loan balances of those members who have filed for bankruptcy identified in items 17a and 17b. Do not include loans which have already been charged off. Do not include loans if they have been reaffirmed.

LOAN INFORMATION

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

This page must be completed by all credit unions.

ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 2001

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

DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 2001

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

MISCELLANEOUS LOAN INFORMATION

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

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.
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.
 - World Wide Web/Internet: 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 Program: 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 Financial Services.** Select the services which members may perform using one or more of the electronic means listed in #3.
5. **Internet Email Address.** If your credit union has an Internet email (electronic mail) address, please provide it (e.g. XCU@IX.NETCOM.COM). Do not report employee email addresses.
6. **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.
7. **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 3rd parties) as well as interactive and informational.
8. **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.
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 #7 above).

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

	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):

World Wide Web or Internet/Browser Based.	886A	Audio Response/Phone Based.	886D	Kiosk.	886F
Wireless.	886B	Automatic Teller Machine (ATM).	886E	Other.	886G
Home Banking/PC Based.	886C				

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

Member Application.	887A	New Share Account.	887E	Share Account Transfers.	887I
New Loan.	887B	Loan Payments.	887F	Bill Payment.	887J
Account Balance Inquiry.	887C	View Account History	887G	Download Account History.	887K
Share Draft Orders.	887D	Merchandise Purchase.	887H	Electronic Cash	887L

5. If your credit union has an Internet email address, please provide it in the box.

	890
--	-----

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

	891
--	-----

7. If you have a world wide website, please indicate the type (select only one)

1=Informational 2=Interactive 3=Transactional

	892A
--	------

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

	892B
--	------

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)

	889
--	-----

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

	889A
--	------

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

1=Informational 2=Interactive 3=Transactional

	889B
--	------

MISCELLANEOUS INFORMATION

1. **Most Recent Audit.** Select the number which corresponds to the best description of the last audit performed of your credit union's records. You must provide the effective date of this audit using a MM/YYYY format (i.e., 12/2000).
 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., 12/2000).
 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.
- 6a.b. **Number of Credit Union Employees.** Report the number of full-time and part-time employees of your credit union.

Public reporting burden of this collection of information is estimated to average 9.0 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

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

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

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

		Acct. Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records	062	
1=Supervisory Committee 2=CPA Audit without Opinion 3=CPA Opinion Audit 4=League Audit 5=Outside Accountant (Other than CPA or League)		
Effective date of last audit	063	
	Month	Year
2. Effective date of the most recent Supervisory Committee verification of Members' accounts	603	
	Month	Year
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 <input type="checkbox"/>	NO <input type="checkbox"/>
		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

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

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

PREPARED BY (signature): _____ Date: _____

CERTIFIED CORRECT BY

(signature): _____ Date: _____

Please

print _____

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

Please

print _____

President of the Board (Chairperson)

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

REAL ESTATE LOANS AND LINES OF CREDIT

Real Estate Loans/Lines of Credit. For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the dollar amount of loans/lines of credit outstanding, the number of loans/lines of credit granted year-to-date and the dollar amount of loans/lines of credit granted year-to-date. The number of loans/lines outstanding should **not** include those with no balance. The number and dollar amount of loans/lines of credit granted should include any real estate loans sold on the secondary market along with loans held in the current loan portfolio. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date.

- 1.A. **First Mortgage Fixed Rate.** Report information for loans listed on page 1, line 17 that are fixed rate and secured by a first lien. Do not include second trust loans. Balloon loans that are fixed rate and secured by a first lien should also be reported here.
- 1.B. **First Mortgage Adjustable Rate.** Report loans listed on page 1, line 17 that are secured by a first lien and have contracts which call for the periodic adjustment of the interest rate charged. Do not include second trust loans. Loans with periodic interest rate adjustments are considered adjustable rate regardless of the frequency of the periodic adjustment period.

For the number and dollar amount of loans outstanding, the sum of lines 1.A. and 1.B. must equal the amount reported on page 1, line 17.

- 2.A. **Other Real Estate Closed-End Fixed Rate.** Report loans listed on page 1, line 18 that have a set interest rate until maturity. Typically, this would include second trust loans.
- 2.B. **Closed-End Adjustable Rate.** Report loans listed on page 1, line 18 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.
- 2.C. **Open-End Adjustable Rate/Home Equity Loans.** Report loans listed on page 1, line 18 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.
- 2.D. **Other.** Report any real estate secured loan not already included in lines 1.A.-2.C.. (Example: open-end fixed rate loans.)

For the number and dollar amount of loans outstanding, the sum of lines 2.A., 2.B., 2C., and 2D. must equal the amount reported on page 1, line 18.

3. **TOTALS (each column).** Sum of lines 1.A.-2.D. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 1, lines 17 and 18.

DELINQUENT REAL ESTATE LOANS

- 4.A.-4.D. **First Mortgage.** Report the total outstanding dollar amount of fixed rate first mortgage real estate loans/lines of credit that are delinquent and the total outstanding dollar amount of adjustable rate first mortgage real estate loans/lines of credit that are delinquent.
- 4.E. **TOTAL.** Sum of items 4.A.-4.D.
- 5.A.-5.D. **Other Real Estate.** Report the 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.
- 5.E. **TOTAL.** Sum of items 5.A.-5.D.

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

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

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. **Allowance for Losses on Real Estate Loans** (optional). Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses.
9. **Amount of Real Estate Loans included in line 3 above that is collateral for a loan that meets the definition of a Member Business Loan.** Report the dollar amount of all member business loans which are secured by real estate.
10. **Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date.** Total amount of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.
11. **Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans.** Report adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not member business loans. Report fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not member business loans. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not member business loans.

WORKING COPY

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

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

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 17 or 18, this schedule must be completed.

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

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 2001

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

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

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

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

8. Allowance for Losses on All Real Estate Loans	Amount	Acct. Code
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan		731
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date		718
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans		736
		712

**SCHEDULE B
MEMBER BUSINESS LOANS**

This report should include information concerning member 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 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 added together, are equal to or less than \$50,000; or
- A loan where a federal or state agency (or its political subdivision) fully insures repayment, or fully guarantees repayment, or provides an advance commitment to purchase in full.

Note that the \$50,000 threshold is based on the original loan amount, not the outstanding balance.

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

MEMBER BUSINESS LOANS (MBLs)

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

DELINQUENT MEMBER BUSINESS LOANS

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

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

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

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

8. **Allowance for Loan Losses.** Report the dollar amount of the allowance for loan losses account that is reserved for member business loans.
9. **Aggregate of All Concentrations of Credit for Member Business Loans.** Report the aggregate dollar amount of all loans made to any member or group of associated members whose business loans exceed 15% of your credit union's reserves (less the allowance for loan losses account), or \$100,000, whichever is greater.
10. **Construction or Development Member Business Loans.** Report the dollar amount of member business loans disbursed for the purpose of acquisition of property or rights to property. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use.

SCHEDULE B - MEMBER BUSINESS LOANS

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

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

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

DELINQUENT MEMBER BUSINESS LOANS

	Amount	Acct. Code
4. Agricultural Related Loans		
A. 1 to less than 2 months delinquent		125A
B. 2 to less than 6 months delinquent		125B
C. 6 to less than 12 months delinquent		125C
D. 12 months or more delinquent		125D
E. TOTAL (Sum of item 4, A+B+C+D)		125E
5. All Other Member Business Loans		
A. 1 to less than 2 months delinquent		126A
B. 2 to less than 6 months delinquent		126B
C. 6 to less than 12 months delinquent		126C
D. 12 months or more delinquent		126D
E. TOTAL (Sum of item 5, A+B+C+D)		126E

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

	Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans		132		134
7. Amount of All Other Member Business Loans		133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans		140
9. Aggregate of All Concentrations of Credit for Member Business Loans		142
10. Construction or Development Member Business Loans		143

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 10b for examples.

1. **Sum of lines 2, 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, CUSO investments, 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 2, 3, & 12, and with the amount reported below on line 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 item 8 on page 10b 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) and Common Trust Investments (collective investment funds)	i. <i>Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds)</i> : Use maximum weighted average life as disclosed 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) Investments in CUSOs	Greater than one (1) year, but less than or equal to three (3) years.
(i) Other equity securities	Greater than ten (10) years.

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

8. **Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes Cash Equivalents, Cash on Deposit, CUSO investments, CLF Stock, as well as shares, deposits, and certificates invested in other financial institutions (e.g., corporate credit unions, credit unions, banks, etc.). Investments reported on line 1 above are not subject to SFAS 115, and must be included within the amount reported for this item. **For PC 5300 System Users:** The amounts reported on page 1, lines 2, 3, 7 and 10, automatically flow into the less than one year maturity category. If these investments have a maturity 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.
 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.
- 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 2, 3, & 12.

MORTGAGE-BACKED SECURITIES (MBS)

12. Mortgage-backed securities are securities collateralized by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines within the preceding two sections: TYPES OF INVESTMENTS (lines 1-7) and CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS (lines 8-12).
 13. **Mortgage Pass-Through Securities.** Report securities that are backed by mortgage loans and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). Report multiclass (MBS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.
-
14. **MISCELLANEOUS INVESTMENT INFORMATION**
15. **Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on line 9). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.
 16. **Repurchase Agreements.** Report the dollar amount of all repurchase agreements (*not reverse repurchase agreements*).
 17. **Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage** (income enhancement). Report the dollar amount of all outstanding reverse repurchase agreements.
 18. **Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.** Report holdings in structured notes; these are securities with complex call features, caps and floors. They are dependent upon various underlying indices. Examples include: inverse floaters, dual-indexed floaters, and range floaters. In addition, report step-up notes, but **do not** include early-callable Federal agency securities. (Early-callable means Federal agency securities that can be called within 12 months from the issue date, and retain this call option over the bond's life.)
 19. **Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations. This question is for state chartered credit unions only.** Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See Section 107) or NCUA Rules and Regulations (see Part 703).
 20. **Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). This question is for federal credit unions only.** Report total holdings in shares and deposits with maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.
 21. **Total of Securities Meeting the Requirements of Section 703.90(b). This question is for federal credit unions only.** Report total holdings in securities with maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
 22. **Market Value Devaluation of Portfolio at a 300 Basis Point Shock. This question is for federal credit unions only.** If the amount of securities meeting the requirements of Section 703.90(b) as reported in line 21 exceeds net capital, report in dollar terms the largest potential adverse impact of an immediate and sustained parallel shift in market rates of plus or minus 300 basis points. Report as a positive number. Report only the decline in market value; DO NOT report the new market value.

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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 2, 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 2, 3, & 12.)

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

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 Not Subject to SFAS 115						745
SFAS 115 Investments:						
9. Held to Maturity						796
10. Available for Sale . . .						797
11. Trading						965
12. TOTALS						799

MORTGAGE-BACKED SECURITIES

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

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

Amount	Acct. Code
	732
	733

MISCELLANEOUS INVESTMENT INFORMATION

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

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

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

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

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

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.

Note: 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.

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.

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.

Complete this form for each CUSO you are invested in or loaned to, 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.

	Name of CUSO (Acct. 830)	Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct.832)	**	*	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.						
B.						
C.						
D.						
E.						
F.						
G.						
H.						
I.						
J.						

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

**

* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

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

**SCHEDULE E
BORROWINGS**

1. **Other Notes, Promissory Notes and Interest Payable.** Report by maturity the amount of all promissory notes and all other notes and interest payable, both to members and non-members, contained within the 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 CDCU Debt. This account is for low-income designated credit unions only.** Report by maturity the amount of secondary capital accounts accepted from organizations or institutional investors, with less than 5 years remaining maturity, contained within the amount reported on page 3, line 1.
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.

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 6 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.

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

MISCELLANEOUS BORROWINGS INFORMATION

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

CREDIT AND BORROWING ARRANGEMENTS

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

**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 maturity and the number of Share Certificate accounts.
 4. **IRA/KEOGH Accounts.** Report the dollar amount of credit union IRA/KEOGH accounts by maturity and the number of IRA/KEOGH accounts (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).
 5. **All Other Shares.** Report the dollar amount of credit union shares not already included in lines 1-4 above by maturity and the number of these accounts.
 6. **TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.
 7. **Non-Member Deposits.** Report the dollar amount of non-member deposits by maturity and the number of non-member deposit accounts
 8. **TOTAL SHARES AND DEPOSITS (each column).** Sum each of the columns by maturity including non-member deposits and the total number of accounts. Total shares and deposits must agree with page 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. Input the actual rate (i.e., 6.5%=6.5). In situations where more than one rate applies, use the most common rate.

SCHEDULE F - SAVINGS

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

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. 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					908 C		451
4. IRA/KEOGH Accounts					906 C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES

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

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

1. **Unused Commitments for Member Business Loans (MBLs)**
 - A. **Commercial Real Estate, Construction, and Land Development.** Report the unused portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unused portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, "construction" includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2.E.).
 - B. **Other Unused Member Business Loan Commitments.** Report the unused portions of commitments to extend credit for member business loans other than the purpose of financing commercial and multifamily residential properties. (Unused commitments for commercial and multifamily residential properties are reported under 1.A)
2. **Unused Commitments for All Remaining Loans (Non-MBLs)**
 - A. **Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties.** Report the unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.
 - B. **Credit Card Lines.** Report the unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unused credit card lines as of the end of their customers' last monthly billing cycle prior to the report date or as of the report date.
 - C. **Outstanding Letters of Credit.** Report the amount unused as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.
 - D. **Unsecured Share Draft Lines of Credit.** Report the amount of unused credit available that can be accessed through use of a personal check.
 - E. **Other Unused Commitments.** Report the unused portions of all other commitments not reported in lines 2.A. - 2.D.
3. **Loans Sold or Swapped with Recourse.** Recourse loans are loans sold by your credit union which it is still liable for in case of borrower default.
 - A. **Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date.** Report the total dollar amount of loans sold or swapped with recourse year-to-date.
 - B. **Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse.** Report the total principal balance outstanding of loans sold or swapped with recourse.
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.

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

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

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

	Amount	Acct. Code
1. Unused Commitments for Member Business Loans (MBLs)		
A. Commercial Real Estate, Construction and Land Development		814
B. Other Unused Member Business Loan Commitments		814A
2. Unused Commitments for All Remaining Loans (Non-MBLs)		
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 Unused Commitments		816
3. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
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 net 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 at the end of the June 2001 and December 2001 calendar quarters. (Credit unions that are greater than \$50 million in asset size as of December 2000 will begin to review their RBNW Calculation Requirement each quarter beginning with the March 2001 calendar quarter.) Line 13 of the PCA Net Worth Calculation Worksheet provides the Standard Calculation of RBNW Requirement. (Please see NCUA Rules and Regulations §702.106 for further information regarding the Standard Calculation of RBNW Requirement.)

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.

Semiannual Call Report Filers: Semiannual Call Report filers may choose to copy this work sheet and use it as a means of computing net worth manually for the March and September quarters.

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 at the end of the June 2001 and December 2001 calendar quarters. (Credit unions that are greater than \$50 million in asset size as of December 2000 will begin to review their RBNW Calculation Requirement each quarter beginning with the March 2001 calendar quarter.) Line 13 of the PCA Net Worth Calculation Worksheet provides the Standard Calculation of RBNW Requirement. (Please see NCUA Rules and Regulations §702.106 for further information regarding the Standard Calculation of RBNW Requirement.)

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.

Semiannual Call Report Filers: Semiannual Call Report filers may choose to copy this work sheet and use it as a means of computing net worth manually for the March and September quarters.

**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.**
- **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.**
- **Optional Items 9, 10 and 11: All credit unions may choose to enter one of the Total Assets Elections as described below.**

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
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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. Average of previous four quarter-end balances.		010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)		998
13. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....		999
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 15a, 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 at the end of the June 2001 and December 2001 calendar quarters. (Credit unions that are greater than \$50 million in assets size as of December 2000 will begin to review their RBNW Calculation Requirement each quarter beginning with the March 2001 calendar quarter.) Line 13 of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement.

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
<i>Risk portfolio</i>	<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>
<u>Quarter-end total assets</u> Assets, line 29 (Acct. code 010)		100.0000 %			
<u>(a) Long-term real estate loans</u> Sched A Line 3 (Acct. code 710) less: Sched A Line 9 (Acct. code 718) Sched A Line 11 (Acct. code 712) Threshold amount: 0 to 25% Excess amount: over 25%			.06 .14		
<u>(b) MBLs outstanding</u> Sched B line 3 (Acct. code 400) Threshold amount: 0 to 12.25% Excess amount: over 12.25%			.06 .14		
<u>(c) 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		
<u>(d) 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					
<u>(e) Average-risk assets</u> Assets, line 29 (Acct. code 010) less: Risk portfolio items (a) through (d) above			.06		
<u>(f) Loans sold with recourse</u> Sched G, line 2.B. (Acct. code 819)			.06		
<u>(g) Unused MBL commitments</u> Sched G lines 1 A.,B. (Acct. codes 814, 814A)			.06		
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 23 (Acct. code 719)			(1.00)		
Sum of standard components: RBNW requirement (Acct code 999)					