

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

TO **Template and Instructions**

MUST BE RECEIVED BY: January 22, 2007

TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the fourth quarter 2006 5300 Call Report. All credit unions must complete pages 1 – 10 of this form. Page 11 is the PCA Net Worth Calculation Worksheet and requires no input unless you intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 12 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 13 – 16 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of December 31, 2006. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **January 22, 2007**. 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



FOURTH QUARTER CALL REPORT

2006

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A002	Amount of Leases Receivable	2
A003	Loans Held for Sale	1
A007	Land and Building	2
A008	Other Fixed Assets	2
A009	Other Assets	2
A009A	Other Assets, Accrued Interest on Loans	2
A009B	Other Assets, Accrued Interest on Investments	2
A009C	Other Assets, All Other	2
A010	Total Assets	12
A010	Total Assets	11
A010	Total Assets	2
A010A	Average of Daily Assets over the calendar quarter	11
A010B	Average of the three month-end balances over the calendar quarter	11
A010C	The average of the current and three preceding quarter-end balances	11
A011A	Other Notes, Promissory Notes and Interest Payable - < 1 Year	3
A011B1	Other Notes, Promissory Notes and Interest Payable - 1-3 Years	3
A011B2	Other Notes, Promissory Notes and Interest Payable - > 3 Years	3
A011C	Total Amount of Other Notes, Promissory Notes and Interest Payable	3
A013	Total Amount of Shares	3
A013A	Total Shares - < 1 Year	3
A013A	Total Shares - < 1 Year	3
A013B1	Total Shares - 1-3 Years	3
A013B2	Total Shares - > 3 Years	3
A014	Total Liabilities, Shares, and Equity	4
A018	Total Amount of Shares and Deposits	3
A018	Total Amount of Shares and Deposits	3
A018	Total Amount of Shares and Deposits	3
A018	Total Amount of Shares and Deposits	3
A018	Total Amount of Shares and Deposits	3
A018A	Total Shares and Deposits - < 1 Year	3
A018B1	Total Shares and Deposits - 1-3 Years	3
A018B2	Total Shares and Deposits - > 3 Years	3
A020A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	8
A020B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 1 month to less than 2 months delinquent	8
A020C	Amount of All Other Non Real Estate Delinquent Loans and Leases - 1 month to less than 2 months delinquent	8
A020D	Amount of Delinquent Leases Receivables - 1 month to less than 2 months delinquent	8
A020E	Amount of Delinquent Indirect Loans - 1 month to less than 2 months delinquent	8

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A020F	Amount of Delinquent Participation Loans - 1 month to less than 2 months delinquent	8
A020G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 1 month to less than 2 months delinquent	8
A020H	Amount of Delinquent Agriculture Loans - 1 month to less than 2 months delinquent	8
A021A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	8
A021B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 2 to less than 6 months delinquent	8
A021C	Amount of All Other Non Real Estate Delinquent Loans and Leases - 2 to less than 6 months delinquent	8
A021D	Amount of Delinquent Leases Receivables - 2 to less than 6 months delinquent	8
A021E	Amount of Delinquent Indirect Loans - 2 to less than 6 months delinquent	8
A021F	Amount of Delinquent Participation Loans - 2 to less than 6 months delinquent	8
A021G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 2 to less than 6 months delinquent	8
A021H	Amount of Delinquent Agriculture Loans - 2 to less than 6 months delinquent	8
A022A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 6 to less than 12 months delinquent	8
A022B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 6 to less than 12 months delinquent	8
A022C	Amount of All Other Non Real Estate Delinquent Loans and Leases - 6 to less than 12 months delinquent	8
A022D	Amount of Delinquent Leases Receivables - 6 to less than 12 months delinquent	8
A022E	Amount of Delinquent Indirect Loans - 6 to less than 12 months delinquent	8
A022F	Amount of Delinquent Participation Loans - 6 to less than 12 months delinquent	8
A022G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 6 to less than 12 months delinquent	8
A022H	Amount of Delinquent Agriculture Loans - 6 to less than 12 months delinquent	8
A022H	Amount of Delinquent Agriculture Loans - 6 to less than 12 months delinquent	8

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A023A	Number of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	8
A023B	Amount of All Delinquent Loans (Including Credit Cards) and Leases as of - 12 months and over delinquent	8
A023C	Amount of All Other Non Real Consumer Delinquent Loans and Leases - 12 months and over delinquent	8
A023D	Amount of Delinquent Leases Receivables - 12 months and over delinquent	8
A023E	Amount of Delinquent Indirect Loans - 12 months and over delinquent	8
A023F	Amount of Delinquent Participation Loans - 12 months and over delinquent	8
A023G	Amount of Delinquent Member Business Loans excluding Agriculture Loans - 12 months and over delinquent	8
A023H	Amount of Delinquent Agriculture Loans - 12 months and over delinquent	8
A024B	Amount of Delinquent Unsecured Credit Card Loans as of - 1 month to less than 2 months delinquent.	8
A025A	Number of Total Loans and Leases (Sum of items 15-22)	2
A025B	Total Amount of Loans & Leases (Sum of items 15-22)	2
A026B	Amount of Delinquent Unsecured Credit Card Loans as of - 2 to less than 6 months delinquent	8
A027B	Amount of Delinquent Unsecured Credit Card Loans as of - 6 to less than 12 months delinquent	8
A028B	Amount of Delinquent Unsecured Credit Card Loans as of - 12 months and over delinquent	8
A031A	Loans Granted Year-to-Date	2
A031B	Amount of Loans Granted Year-to-Date	2
A041A	Number of Total Delinquent Loans & Leases (Two or more months)	8
A041B	Total Amount of Delinquent Loans & Leases (Two or more months)	8
A041C	Amount of All Other Consumer Delinquent Loans and Leases	8
A041C	Amount of All Other Consumer Delinquent Loans and Leases	8
A041D	Amount of Delinquent Leases Receivables	8
A041E	Amount of Delinquent Indirect Loans	8
A041F	Amount of Delinquent Participation Loans	8
A041G	Amount of Delinquent Member Business Loans excluding Agriculture Loans	8
A041H	Amount of Delinquent Agriculture Loans	8
A042A	Amount of Agricultural Related Business Loans	14

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A045B	Total Amount of Delinquent Unsecured Credit Card Loans	8
A058A	Borrowing Repurchase Transactions, Amount < 1 Year	3
A058B1	Borrowing Repurchase Transactions, Amount 1-3 Years	3
A058B2	Borrowing Repurchase Transactions, Amount > 3 Years	3
A058C	Borrowing Repurchase Transactions, Total Amount	3
A063	Effective date of last audit	6
A064	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	6
065A	Uninsured IRA and KEOGH Member Shares and Deposits (see instructions for this line item)	4
065B	Uninsured Employee Benefit Member Shares and Deposits (see instructions for this line item)	4
065C	Uninsured Member 529 Plan Deposits (see instructions for this line item)	4
065D	Uninsured Member Accts Held by Government Depositors (see instructions for this line item)	4
065E	Uninsured All Other Member Shares and Deposits (see instructions for this line item)	4
A065	Total Uninsured Member Shares and Deposits (A+B+C+D+E)	4
A067A	Uninsured Nonmember Employee Benefit Shares and Deposits (see instructions for this line item)	4
A067B	Uninsured Nonmember Accts Held by Government Depositors (see instructions for this line item)	4
A067C	Uninsured All Other Nonmember Shares and Deposits (see instructions for this line item)	4
A067	Total Uninsured Nonmember Shares and Deposits (G+H+I)	4
A068	Total Uninsured Shares and Deposits (F+J)	4
A069	Total Insured Shares and Deposits (item 17 less item K)	4
A076	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	10
A081	Number of members with loans in your credit union who have filed for Chapter 7 Bankruptcy Year-to-Date	8
A082	Number of members with loans in your credit union who have filed for Chapter 13 Bankruptcy Year-to-Date	8
A083	Number of current members (not number of accounts)	6
A084	Number of potential members	6

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A088	Number of members with loans in your credit union who have filed for Chapter 11 Bankruptcy Year-to-Date	8
A090A	Number of Member Business Loans Granted or Purchased Year-to-Date	14
A090B	Number of Purchased business loans or participation interests to nonmembers Granted or Purchased Year-to-Date	14
A090C	Number of Unsecured Business Loans Granted or Purchased Year-to-Date	14
A090D	Number of Purchased business loans or participation interests to members Granted or Purchased Year-to-Date	14
A099A	Number of Agricultural Related Business Loans Granted or Purchased Year-to-Date	14
A110	Interest on Loans (Gross-before interest refunds)	5
A115	Total Interest Income (Sum of items 1-4)	5
A116	Net Interest Income After Provision For Loan & Lease Losses (Item 5 less item 9 less item 10)	5
A117	Total Non-Interest Income (Sum of items 12-16)	5
A119	(Less) Interest Refunded	5
A120	Income from Investments (Including Interest and Dividends)	5
A124	Trading Profits and Losses (Realized and Unrealized Gains/Losses)	5
A131	Fee Income	5
A143A	Number of Construction and Development Loans Outstanding	14
A143B	Amount of Construction and Development Loans	14
A143C	Number of Construction and Development Loans Granted or Purchased Year-to-Date	14
A143D	Amount of Construction and Development Loans Granted or Purchased Year-to-Date	14
A210	Employee Compensation and Benefits	5
A230	Travel and Conference Expense	5
A250	Office Occupancy Expense	5
A260	Office Operations Expense	5
A270	Educational and Promotional Expense	5
A280	Loan Servicing Expense	5
A290	Professional and Outside Services	5
A300	Provision for Loan & Lease Losses	5
A310	Member Insurance	5
A320	Operating Fees (Examination and/or supervision fees)	5
A340	Interest on Borrowed Money	5
A350	Total Interest Expense (Sum of items 6-8)	5
A360	Miscellaneous Operating Expenses	5
A370	Amount of Used Vehicle Loans	2
A380	Dividends on Shares (Includes dividends earned during current period)	5

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A381	Interest on Deposits (Total interest expense for deposit accounts) (SCU Only)	5
A385	Amount of New Vehicle Loans	2
A386	Total Amount of Other Real Estate Loans/Lines of Credit	2
A393	Transfer to Regular Reserve	5
A396	Amount of Unsecured Credit Card Loans	2
A397	Amount of All Other Unsecured Loans/Lines of Credit	2
A400	Loans and participation interests qualifying for RBNW	14
A400	Loans and participation interests qualifying for RBNW	12
A400A	Amount of Member Business Loans	14
A400B	Amount of Purchased business loans or participation interests to nonmembers	14
A400C	Amount of Unsecured Business Loans	14
A400D	Amount of Purchased business loans or participation interests to members	14
A400F	Amount of Small Business Administration Loans Outstanding	14
A420	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	5
A430	Gain (Loss) on Disposition of Fixed Assets	5
A440	Other Non-Operating Income (Expense)	5
A451	Share Certificates	3
A452	Number of Accounts for Share Drafts	3
A453	IRA/KEOGH Accounts	3
A454	Number of Accounts for Regular Shares	3
A455	All other shares	3
A457	Non-Member Deposits	3
A458	Money Market Shares	3
A460	Number of Accounts for Total Shares and Deposits (Sum of items 15-16)	3
A463A	Amount of Agricultural Related Business Loans Granted or Purchased Year-to-Date	14
A475A	Amount of Member Business Loans Granted or Purchased Year-to-Date	14
A475B	Amount of Purchased business loans or participation interests to nonmembers Granted or Purchased Year-to-Date	14
A475C	Amount of Unsecured Business Loans Granted or Purchased Year-to-Date	14
A475D	Amount of Purchased business loans or participation interests to members Granted or Purchased Year-to-Date	14
A521	Interest Rate of Unsecured Credit Card Loans	2
A522	Interest Rate of All Other Unsecured Loans/Lines of Credit	2
A523	Interest Rate of New Vehicle Loans	2
A524	Interest Rate of Used Vehicle Loans	2

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A532	Dividend/Interest Rate of Money Market Shares with Minimum Balance Requirement, Withdraw Limitations, and no Fixed Maturity	3
A547	Dividend/Interest Rate of Share Certificates with 1 Year Maturity	3
A548	Amount of First Mortgage Loans/Lines of Credit Charged Off Year-to-Date	8
A549	Amount of Other Real Estate Loans/Lines of Credit Charged Off Year-to-Date	8
A550	Total Amount of All Loans Charged Off Year-to-Date	8
A550C	Total Amount of All Other Non Real Estate Loans Charged Off Year-to-Date	8
A550D	Total Amount of All Leases Receivables Charged Off Year-to-Date	8
A550E	Total Amount of Indirect Loans Charged Off Year-to-Date	8
A550F	Total Amount of All Participation Loans Charged Off Year-to-Date	8
A550G	Total Amount of Member Business Loans excluding Agriculture Loans Charged Off Year-to-Date	8
A550H	Total Amount of Agriculture Loans Charged Off Year-to-Date	8
A551	Total Amount of All Year-to-Date Recoveries on Charged-Off Loans	8
A551C	Total Amount of All Year-to-Date Recoveries on Charged-Off All Other Non Real Estate Loans	8
A551D	Total Amount of All Year-to-Date Recoveries on Charged-Off Leases Receivable	8
A551E	Total Amount of All Year-to-Date Recoveries on Charged-Off Indirect Loans	8
A551F	Total Amount of All Year-to-Date Recoveries on Charged-Off Participation Loans	8
A551G	Total Amount of All Year-to-Date Recoveries on Charged-Off Member Business Loans excluding Agriculture Loans	8
A551H	Total Amount of All Year-to-Date Recoveries on Charged-Off Agriculture Loans	8
A552	Dividend/Interest Rate of Regular Shares	3
A553	Dividend/Interest Rate of Share Drafts	3
A554	Dividend/Interest Rate of IRA/KEOGH and Retirement Accounts	3
A562	Interest Rate of Total Other Real Estate Loans/Lines of Credit	2
A563	Interest Rate of Total 1st Mortgage Real Estate Loans/Lines of Credit	2
A564A	Number of credit union employees who are Full-Time (26 hours or more)	6
A564B	Number of credit union employees who are Part-Time (25 hours or less per week)	6

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A565	Interest Rate of Leases Receivable	2
A566	Number of credit union maintained branches located in the United States and its territories and foreign countries	6
A566A	Does the credit union provide member services through a credit union shared branch services center?	6
A567	Dollar amount of loans with interest rates that exceed 15% (For FCUs Only)	8
A568	Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (For FCUs Only)	8
A585	Dividend/Interest Rate of All Other Shares	3
A595	Interest Rate of Total All Other Loans/Lines of Credit	2
A599	Dividend/Interest Rate of Non-Member Deposits	3
A602	Net Income (unless the amount is already included in Undivided Earnings)	4
A602	Net Income (unless the amount is already included in Undivided Earnings)	11
A603	Effective date of the most recent Supervisory Committee verification of Member's accounts	6
A607	Amount of First Mortgage Loans/Lines of Credit Recovered Year-to-Date	8
A608	Amount of Other Real Estate Loans/Lines of Credit Recovered Year-to-Date	8
A614	Number of Loans Purchased from Other Financial Institutions Year-to-Date	13
A615	Amount of Loans Purchased from Other Financial Institutions Year-to-Date	13
A617A	Number of Outstanding Indirect Loans	13
A617B	Indirect Loans - Point of Sale Arrangement (Number)	13
A617C	Indirect Loans - Outsourced Lending Relationship (Number)	13
A618A	Total Amount of Outstanding Indirect Loans	13
A618B	Indirect Loans - Point of Sale Arrangement (Amount)	13
A618C	Indirect Loans - Outsourced Lending Relationship (Amount)	13
A619	Amount of Participation Loans Outstanding	13
A619A	Number of Participation Loans Outstanding	13
A630	Total Amount of All Other Shares	3
A630A	All other shares - < 1 Year	3
A630B1	All other shares - 1-3 Years	3
A630B2	All other shares - > 3 Years	3
A631	Accounts Held by Member Government Depositors	3
A632	Accounts Held by Nonmember Government Depositors	3
A633	Employee Benefit Member Shares	3
A634	Employee Benefit Nonmember Shares	3

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A635	529 Plan Member Deposits	3
A636	Non-dollar denominated deposits	3
A637	Health Savings Accounts	3
A638	Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)	3
A639	Dollar Amount of IRA/Keogh Accounts = or > \$100,000	3
A641	Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Official Sweep Program with the Federal Reserve	3
A652A	All Other Investments in Corporate Credit Unions, <= 1 Year	1
A652B	All Other Investments in Corporate Credit Unions, > 1 - 3 Years	1
A652C	All Other Investments in Corporate Credit Unions	1
A652C1	All Other Investments in Corporate Credit Unions, > 3 - 5 Years	1
A652C2	All Other Investments in Corporate Credit Unions, > 5 - 10 Years	1
A652D	All Other Investments in Corporate Credit Unions, > 10 Years	1
A657	Amount of Regular Shares	3
A657A	Amount of Regular Shares - < 1 Year	3
A658	Other Reserves (Appropriations for Undivided Earnings)	4
A658	Other Reserves (Appropriations for Undivided Earnings)	11
A659	Other Operating Income (Include unconsolidated CUSO Income)	5
A661A	Net Income (Loss) (line 11 plus line 17 less line 28)	5
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	11
A668	Appropriation for Non-Conforming Investments (SCU ONLY)	4
A671	Total Non-Interest Expense (Sum of items 18-27)	5
A672A	Loans to and investments in natural person credit unions, <= 1 Year	1
A672B	Loans to and investments in natural person credit unions, > 1 - 3 Years	1
A672C	Credit Unions - Deposits in and Loans to	1
A672C1	Loans to and investments in natural person credit unions, > 3 - 5 Years	1
A672C2	Loans to and investments in natural person credit unions, > 5 - 10 Years	1
A672D	Loans to and investments in natural person credit unions, > 10 Years	1
A680	Total Amount of Unsecured Credit Card Loans Charged Off Year-to-Date	8

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A681	Total Amount of Year-to-Date Recoveries on Unsecured Credit Card Loans Charged Off	8
A682	Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)	8
A690	Amount of Participation Loans Purchased Year-to-Date	13
A690A	Number of Participation Loans Purchased Year-to-Date	13
A691	Amount of Participation Loans Sold Year-to-Date	13
A691A	Number of Participation Loans Sold Year-to-Date	13
A691B	Number of Business Loans and Participations sold Year-to-Date	14
A691C	Amount of Business Loans and Participations sold Year-to-Date	14
A698	Total Amount of All Other Loans/Lines of Credit	2
A700	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions)	11
A701	Net Worth Classification if credit union is a new credit union. New means credit union is less than \$10 million in assets and was chartered in the last 10 years (Based upon Call Report data only. See instructions)	11
A703	Total Amount of 1st Mortgage Real Estate Loans/Lines of Credit	2
A704A	Amount of Fixed Rate > 15 Years Loans Outstanding	13
A704B	Amount of Fixed Rate 15 Years or less Loans Outstanding	13
A704C	Amount of Balloon/Hybrid > 5 Years Loans Outstanding	13
A704D	Amount of Balloon/Hybrid 5 Years or less Loans Outstanding	13
A704E	Amount of Other Fixed Rate Loans Outstanding	13
A705A	Amount of Adjustable Rate 1 Year or less Loans Outstanding	13
A705B	Amount of Adjustable Rate > 1 Year Loans Outstanding	13
A706	Amount of Closed-End Fixed Rate Loans Outstanding	13
A707	Amount of Closed-End Adjustable Rate Loans Outstanding	13
A708	Amount of Open-End Adjustable Rate Loans Outstanding	13
A708B	Amount of Open-End Fixed Rate Loans Outstanding	13
A709	Amount of Other Loans Outstanding	13
A710	Total Amount of Loans Outstanding	13

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A712	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	13
A713A	Amount of 1st Mortgage Fixed Rate/Hybrid/Balloon Delinquent Loans	8
A714A	Amount of 1st Mortgage Adjustable Rate Delinquent Loans	8
A715A	Amount of Other Real Estate Fixed/Hybrid/Balloon Delinquent Loans	8
A716A	Amount of Other Real Estate Adjustable Rate Delinquent Loans	8
A718	Amount of Real Estate Loans included in item 14 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 29 above	14
A718A	Amount of Real Estate Loans included in item 14 of Section 2 of this schedule which are also reported as business loans on lines 20 and 21 above	14
A719	Less: Allowance for Loan & Lease Losses	2
A719	Less: Allowance for Loan & Lease Losses	12
A720A	Amount of Fixed Rate > 15 Years Loans Granted Year-to-Date	13
A720B	Amount of Fixed Rate 15 Years or less Loans Granted Year-to-Date	13
A720C	Amount of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	13
A720D	Amount of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	13
A720E	Amount of Other Fixed Rate Loans Granted Year-to-Date	13
A721A	Amount of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	13
A721B	Amount of Adjustable Rate > 1 Year Loans Granted Year-to-Date	13
A722	Amount of Closed-End Fixed Rate Loans Granted Year-to-Date	13
A723	Amount of Closed-End Adjustable Rate Loans Granted Year-to-Date	13
A724	Amount of Open-End Adjustable Rate Loans Granted Year-to-Date	13
A724B	Amount of Open-End Fixed Rate Loans Granted Year-to-Date	13
A725	Amount of Other Loans Granted Year-to-Date	13
A726	Total Amount of Loans Granted Year-to-Date	13
A730A	Cash on Hand (Coin and Currency)	1
A730B	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	1
A730B1	Cash on Deposit in Corporate Credit Unions	1
A730B2	Cash on Deposit in Other Financial Institutions	1

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A730C	Cash Equivalents (Investments with Original Maturities of Three Months or Less)	1
A731	Allowance for Losses on All Real Estate Loans	13
A732	Mortgage Pass-Through Securities	15
A733	Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	15
A733A	Commercial Mortgage Related Securities	15
A736	Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	13
A736	Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date	13
A741C	U.S. Government Obligations	15
A742C	Federal Agency Securities	15
A743C	Mutual Funds & Common Trust Investments	15
A744A	Deposits in Commercial Banks, S&Ls, Savings Banks, <= 1 Year	1
A744B	Deposits in Commercial Banks, S&Ls, Savings Banks, > 1 - 3 Years	1
A744C	Deposits in Commercial Banks, S&Ls, Savings Banks	1
A744C1	Deposits in Commercial Banks, S&Ls, Savings Banks, > 3 - 5 Years	1
A744C2	Deposits in Commercial Banks, S&Ls, Savings Banks, > 5 - 10 Years	1
A744D	Deposits in Commercial Banks, S&Ls, Savings Banks, > 10 Years	1
A751	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent	8
A752	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent	8
A753	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent	8
A754	Amount of Fixed Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent	8
A755	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	8
A756	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	8
A757	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	8
A758	Amount of Other Fixed Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	8
A766A	All Other Investments, <= 1 Year	1
A766B	All Other Investments, > 1 - 3 Years	1
A766C1	All Other Investments, > 3 - 5 Years	1

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A766C2	All Other Investments, > 5 - 10 Years	1
A766D	All Other Investments, > 10 Years	1
A766E	All Other Investments	1
A766E	All Other Investments	1
A769A	Membership Capital at Corporate Credit Unions	1
A769A1	Membership Capital at Corporate Credit Unions - >1-3 Years	1
A769B	Paid-In Capital at Corporate Credit Unions	1
A769B1	Paid-In Capital at Corporate Credit Unions - >1-3 Years	1
A771	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 1 to less than 2 months delinquent	8
A772	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 2 to less than 6 months delinquent	8
A773	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 6 to less than 12 months delinquent	8
A774	Amount of Adjustable Rate First Mortgage Loans/Lines of Credit 12 months or more delinquent	8
A775	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 1 to less than 2 months delinquent	8
A776	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 2 to less than 6 months delinquent	8
A777	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 6 to less than 12 months delinquent	8
A778	Amount of Other Adjustable Rate Real Estate Loans/Lines of Credit 12 months or more delinquent	8
A779	Mortgaging Servicing Rights	13
A779A	Amount of real estate loans sold but serviced by the credit union	13
A780	Investment Repurchase Agreements	15
A781	Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	15
A784	Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only)	15
A785	Total of Deposits and Shares Meeting the Requirements of Section 703.10(a)	15
A785A	Market Value of Investments Purchased Under an Investment Pilot Program - 703.19	15
A786	Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 4-8)	15
A786A	Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	15

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A786B	Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas	15
A788	Outstanding balance of brokered certificates of deposit and share certificates	15
A794	NCUA Share Insurance Capitalization Deposit	2
A796A	SFAS 115 Investments Held to Maturity - < 1 Year	1
A796B	SFAS 115 Investments Held to Maturity - 1-3 Years	1
A796C1	SFAS 115 Investments Held to Maturity, >3-5 Years	1
A796C2	SFAS 115 Investments Held to Maturity, >5-10 Years	1
A796D	SFAS 115 Investments Held to Maturity - > 10 Years	1
A796E	Held-to-Maturity Securities	1
A797A	SFAS 115 Investments Available for Sale - < 1 Year	1
A797B	SFAS 115 Investments Available for Sale - 1-3 Years	1
A797B	SFAS 115 Investments Available for Sale - 1-3 Years	1
A797C1	SFAS 115 Investments Available for Sale, >3-5 Years	1
A797C2	SFAS 115 Investments Available for Sale, >5-10 Years	1
A797D	SFAS 115 Investments Available for Sale - > 10 Years	1
A797E	Available for Sale Securities	1
A798A	Foreclosed and Repossessed Assets	2
A798A1	Foreclosed and Repossessed Assets, Real Estate	2
A798A2	Foreclosed and Repossessed Assets, Automobiles	2
A798A3	Foreclosed and Repossessed Assets, Other	2
A798A3	Foreclosed and Repossessed Assets, Other	2
A799A1	Total Investments - < 1 Year	1
A799A1	Total Investments - < 1 Year	12
A799A1	Total Investments - < 1 Year	1
A799B	Total Investments - 1-3 Years	1
A799B	Total Investments - 1-3 Years	12
A799C1	Total Investments, >3-5 Years	12
A799C1	Total Investments, >3-5 Years	1
A799C2	Total Investments, >5-10 Years	12
A799C2	Total Investments, >5-10 Years	1
A799D	Total Investments - > 10 Years	12
A799D	Total Investments - > 10 Years	1
A799I	TOTAL INVESTMENTS (Sum of items 4-12)	1
A801	Fair Value of Held to Maturity Investments (reported on line 6 of page 1)	15
A811	Revolving Open-End lines secured by 1-4 Family Residential Properties	9
A812	Credit Card Lines	9
A813	Outstanding Letters of Credit	9

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A814	Commercial Real Estate, Construction and Land Development	9
A814A	Other Unfunded Business Loan Commitments	9
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	12
A814B	Unfunded commitments for loans and participation interests qualifying for RBNW	14
A815	Unsecured Share Draft Lines of Credit	9
A816	Other Unused Commitments	9
A818	Pending Bond Claims	9
A818A	Other Contingent Liabilities	9
A819	Loans Transferred with Recourse (Off Balance Sheet Only)	12
A819	Loans Transferred with Recourse (Off Balance Sheet Only)	9
A820A	Accrued Dividends & Interest Payable on Shares and Deposits	3
A822	Overdraft protection program commitments	9
A825	Accounts Payable and Other Liabilities	3
A830A	Name of CUSO	16
A830B	Name of CUSO	16
A830C	Name of CUSO	16
A830D	Name of CUSO	16
A830E	Name of CUSO	16
A830F	Name of CUSO	16
A830G	Name of CUSO	16
A830H	Name of CUSO	16
A830I	Name of CUSO	16
A830J	Name of CUSO	16
A830K	Name of CUSO	16
A830L	Name of CUSO	16
A830M	Name of CUSO	16
A830N	Name of CUSO	16
A830O	Name of CUSO	16
A830P	Name of CUSO	16
A830Q	Name of CUSO	16
A830R	Name of CUSO	16
A830S	Name of CUSO	16
A830T	Name of CUSO	16
A831A	Value of Investment in CUSO	16
A831B	Value of Investment in CUSO	16
A831C	Value of Investment in CUSO	16
A831D	Value of Investment in CUSO	16
A831E	Value of Investment in CUSO	16
A831F	Value of Investment in CUSO	16
A831G	Value of Investment in CUSO	16
A831H	Value of Investment in CUSO	16
A831I	Value of Investment in CUSO	16
A831J	Value of Investment in CUSO	16
A831K	Value of Investment in CUSO	16
A831L	Value of Investment in CUSO	16

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A831M	Value of Investment in CUSO	16
A831N	Value of Investment in CUSO	16
A831O	Value of Investment in CUSO	16
A831P	Value of Investment in CUSO	16
A831Q	Value of Investment in CUSO	16
A831R	Value of Investment in CUSO	16
A831S	Value of Investment in CUSO	16
A831T	Value of Investment in CUSO	16
A832A	Amount loaned to CUSO	16
A832B	Amount loaned to CUSO	16
A832C	Amount loaned to CUSO	16
A832D	Amount loaned to CUSO	16
A832E	Amount loaned to CUSO	16
A832F	Amount loaned to CUSO	16
A832G	Amount loaned to CUSO	16
A832H	Amount loaned to CUSO	16
A832I	Amount loaned to CUSO	16
A832J	Amount loaned to CUSO	16
A832K	Amount loaned to CUSO	16
A832L	Amount loaned to CUSO	16
A832M	Amount loaned to CUSO	16
A832N	Amount loaned to CUSO	16
A832O	Amount loaned to CUSO	16
A832P	Amount loaned to CUSO	16
A832Q	Amount loaned to CUSO	16
A832R	Amount loaned to CUSO	16
A832S	Amount loaned to CUSO	16
A832T	Amount loaned to CUSO	16
A833A	Is the CUSO wholly owned by the credit union?	16
A833B	Is the CUSO wholly owned by the credit union?	16
A833C	Is the CUSO wholly owned by the credit union?	16
A833D	Is the CUSO wholly owned by the credit union?	16
A833E	Is the CUSO wholly owned by the credit union?	16
A833F	Is the CUSO wholly owned by the credit union?	16
A833G	Is the CUSO wholly owned by the credit union?	16
A833H	Is the CUSO wholly owned by the credit union?	16
A833I	Is the CUSO wholly owned by the credit union?	16
A833J	Is the CUSO wholly owned by the credit union?	16
A833K	Is the CUSO wholly owned by the credit union?	16
A833L	Is the CUSO wholly owned by the credit union?	16
A833M	Is the CUSO wholly owned by the credit union?	16
A833N	Is the CUSO wholly owned by the credit union?	16
A833O	Is the CUSO wholly owned by the credit union?	16
A833P	Is the CUSO wholly owned by the credit union?	16
A833Q	Is the CUSO wholly owned by the credit union?	16
A833R	Is the CUSO wholly owned by the credit union?	16
A833S	Is the CUSO wholly owned by the credit union?	16
A833T	Is the CUSO wholly owned by the credit union?	16
A834A	Indicate in the box the number which describes the predominant service provided by the CUSO	16

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A834B	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834C	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834D	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834E	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834F	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834G	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834H	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834I	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834J	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834K	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834L	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834M	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834N	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834O	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834P	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834Q	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834R	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834S	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A834T	Indicate in the box the number which describes the predominant service provided by the CUSO	16
A836A	Aggregate Cash Outlay in CUSO	16
A836B	Aggregate Cash Outlay in CUSO	16
A836C	Aggregate Cash Outlay in CUSO	16
A836D	Aggregate Cash Outlay in CUSO	16
A836E	Aggregate Cash Outlay in CUSO	16
A836F	Aggregate Cash Outlay in CUSO	16
A836G	Aggregate Cash Outlay in CUSO	16
A836H	Aggregate Cash Outlay in CUSO	16
A836I	Aggregate Cash Outlay in CUSO	16
A836J	Aggregate Cash Outlay in CUSO	16
A836K	Aggregate Cash Outlay in CUSO	16
A836L	Aggregate Cash Outlay in CUSO	16
A836M	Aggregate Cash Outlay in CUSO	16

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A836N	Aggregate Cash Outlay in CUSO	16
A836O	Aggregate Cash Outlay in CUSO	16
A836P	Aggregate Cash Outlay in CUSO	16
A836Q	Aggregate Cash Outlay in CUSO	16
A836R	Aggregate Cash Outlay in CUSO	16
A836S	Aggregate Cash Outlay in CUSO	16
A836T	Aggregate Cash Outlay in CUSO	16
A837A	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837B	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837C	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837D	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837E	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837F	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837G	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837H	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837I	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837J	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837K	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837L	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837M	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837N	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837O	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837P	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837Q	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837R	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837S	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A837T	How is the investment in the CUSO accounted for on the credit union's financial statements	16
A860A	Total Borrowings - < 1 Year	3
A860B1	Total Borrowings - 1-3 Years	3
A860B2	Total Borrowings - > 3 Years	3
A860C	Total Borrowings	3

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A865A	Amount of Borrowings Subject to Early Repayment at Lender's Option	9
A867A	Subordinated Debt - < 1 Year	3
A867A	Subordinated Debt - < 1 Year	3
A867B1	Subordinated Debt - 1-3 Years	3
A867B2	Subordinated Debt - > 3 Years	3
A867C	Total Amount of Subordinated Debt	3
A875	Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	6
A876	Company providing share/deposit insurance coverage in addition to the NCUSIF	6
A876Select	Company providing share/deposit insurance coverage in addition to the NCUSIF	6
A877	Dollar amount of shares and/or deposits insured by the company named above	6
A879A	Indirect Lending	6
A879B	Participation Loans	6
A879C	Real Estate Loans	6
A879C	Real Estate Loans	6
A879D	Member Business Loans	6
A879E	Risk Based Loans	6
A879F	Direct Financing Leases	6
A879G	Mortgage Processing	6
A879H	Approved Mortgage Seller	6
A879I	Debt Cancellation/Suspension Program	6
A879J	Borrowing Repurchase Agreements	6
A879K	Investment Pilot Program	6
A879L	Investment not authorized by the FCU Act (SCU ONLY)	6
A879M	Deposits and Shares Meeting 703.10(a)	6
A879N	Brokered Certificates of Deposits	6
A879O	Overdraft Protection	6
A879P	Overdraft Lines of Credit	6
A879Q	ATM/Debit Card Program	6
A879R	Interest Only First Mortgages	6
A879S	Insurance/Investment Sales	6
A879T	Brokered Deposits (shares acquired through a third party)	6
A880	Total Amount of Non-Member Deposits	3
A880A	Non-Member Deposits - < 1 Year	3
A880B1	Non-Member Deposits - 1-3 Years	3
A880B2	Non-Member Deposits - > 3 Years	3
A881	Total credit lines	9
A882	Total committed credit lines	9
A883A	Draws against lines of credit, less than 1 year	3
A883B1	Draws against lines of credit, 1 to 3 years	3
A883B2	Draws against lines of credit, more than 3 years	3
A883C	Draws against lines of credit, total amount	3
A886A	Home Banking Via Internet Website	10

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A886B	Wireless	10
A886C	Home Banking/PC Based	10
A886D	Audio Response/Phone Based	10
A886E	Automatic Teller Machine (ATM)	10
A886F	Kiosk	10
A886G	Other	10
A887A	Member Application	10
A887B	New Loan	10
A887C	Account Balance Inquiry	10
A887D	Share Draft Orders	10
A887E	New Share Account	10
A887F	Loan Payments	10
A887G	View Account History	10
A887H	Merchandise Purchase	10
A887I	Share Account Transfers	10
A887J	Bill Payment	10
A887K	Download Account History	10
A887L	Electronic Cash	10
A887M	Account Aggregation	10
A887N	Internet Access Services	10
A887P	Electronic Signature Authentication/Certification	10
A887Z	Other (please specify)	10
A888	Are you undergoing a data processing conversion presently or plan to in the next 12 months?	10
A889	If you do not have a website, do you plan to add one in the future (Yes/No)	10
A889A	If yes to item 10, in how many months	10
A889B	If yes to item 10, what type of site (select only one)	10
A891	If your credit union has a World Wide Website address, please provide it in the box	10
A892A	If you have a transactional world wide website, please indicate the type (select only one)	10
A892B	If you have a transactional world wide website, how many members use it?	10
A892C	If you have a transactional website, please provide the name of the primary vendor used to deliver such services	10
A892CSelect	If you have a transactional website, please provide the name of the primary vendor used to deliver such services	10
A896	Is your credit union a member of a Federal Home Loan Bank?	9
A897	Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?	9
A898	Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?	9
A900A	Number of Member Business Loans Outstanding	14
A900B	Number of Purchased business loans or participation interests to nonmembers Outstanding	14
A900C	Number of Unsecured Business Loans Outstanding	14

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A900D	Number of Purchased business loans or participation interests to members Outstanding	14
A900F	Number of Small Business Administration Loans Outstanding	14
A902	Amount of Share Drafts	3
A902A	Amount of Share Drafts - < 1 Year	3
A903	Does the credit union have Internet access?	10
A904	Does the credit union have Fedline Access?	10
A905	If the credit union processes ACH transactions, is it an Originating Depository Institution?	10
A906	If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution?	10
A906A	IRA/KEOGH Accounts - < 1 Year	3
A906B1	IRA/KEOGH Accounts - 1-3 Years	3
A906B2	IRA/KEOGH Accounts - > 3 Years	3
A906C	Total Amount of IRA/KEOGH Accounts	3
A908A	Share Certificates - < 1 Year	3
A908B1	Share Certificates - 1-3 Years	3
A908B2	Share Certificates - > 3 Years	3
A908C	Total Amount of Share Certificates	3
A911	Total Amount of Money Market Shares	3
A911A	Money Market Shares - < 1 Year	3
A925	Total Amount of Uninsured Secondary Capital	11
A925	Total Amount of Uninsured Secondary Capital	3
A925B1	Uninsured Secondary Capital - 1-3 Years	3
A925B2	Uninsured Secondary Capital - > 3 Years	3
A931	Regular Reserves	4
A931	Regular Reserves	11
A940	Undivided Earnings	4
A940	Undivided Earnings	11
A945	Accumulated Unrealized Gains (Losses) on Available for Sale Securities	4
A945A	Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	4
A945B	Other Comprehensive Income (unless already included in item 23 or 24)	4
A954	Number of Leases Receivable	2
A956	Amount of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
A958	Number of New Vehicle Loans	2
A959	Number of Total 1st Mortgage Real Estate Loans/Lines of Credit	2
A960	Number of Total Other Real Estate Loans/Lines of Credit	2
A961A	Number of Agricultural Related Business Loans Outstanding	14
A963	Number of Total All Other Loans/Lines of Credit	2
A965	Trading Securities	1
A965A	SFAS 115 Investments Trading - < 1 Year	1
A965B	SFAS 115 Investments Trading - 1-3 Years	1
A965C1	SFAS 115 Investments Trading, >3-5 Years	1

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A965C2	SFAS 115 Investments Trading, >5-10 Years	1
A965D	SFAS 115 Investments Trading - > 10 Years	1
A966	Total Shares	3
A968	Number of Used Vehicle Loans	2
A969	U.S.A. Patriot's Act Information Primary Contact Name	7
A969A	U.S.A. Patriot's Act Information Primary Contact E-mail Address	7
A969AChk	Check here for no e-mail address	7
A969B	U.S.A. Patriot's Act Information Primary Contact Fax Number	7
A969C	U.S.A. Patriot's Act Information Primary Contact Telephone Number	7
A969D	U.S.A. Patriot's Act Information Secondary Contact Name	7
A969E	U.S.A. Patriot's Act Information Secondary Contact E-mail Address	7
A969EChk	Check here for no e-mail address	7
A969F	U.S.A. Patriot's Act Information Secondary Contact Fax Number	7
A969G	U.S.A. Patriot's Act Information Secondary Contact Telephone Number	7
A969H	Emergency Contact Information Primary Contact Name	7
A969H1	Checkbox to copy Patriot Act primary into Emergency contact primary	7
A969I	Emergency Contact Information Primary Contact E-mail Address	7
A969IChk	Check here for no e-mail address	7
A969J	Emergency Contact Information Primary Contact Fax Number	7
A969K	Emergency Contact Information Primary Contact Telephone Number	7
A969L	Emergency Contact Information Secondary Contact Name	7
A969L1	Checkbox to copy Patriot Act secondary into Emergency Contact secondary	7
A969M	Emergency Contact Information Secondary Contact E-mail Address	7
A969MChk	Check here for no e-mail address	7
A969N	Emergency Contact Information Secondary Contact Fax Number	7
A969O	Emergency Contact Information Secondary Contact Telephone Number	7
A969P	U.S.A. Patriot's Act Information Primary Contact Telephone Extension	7
A969Q	U.S.A. Patriot's Act Information Secondary Contact Telephone Extension	7
A969R	Emergency Contact Information Primary Contact Telephone Extension	7

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A969S	Emergency Contact Information Secondary Contact Telephone Extension	7
A969T	Emergency Contact Information Primary Contact Cell Phone	7
A969U	Emergency Contact Information Secondary Contact Cell Phone	7
A971	Total of outstanding loan balances subject to bankruptcies identified in items 23a-c.	8
A972A	Number of Fixed Rate > 15 Years Loans Outstanding	13
A972B	Number of Fixed Rate 15 Years or less Loans Outstanding	13
A972C	Number of Balloon/Hybrid > 5 Years Loans Outstanding	13
A972D	Number of Balloon/Hybrid 5 Years or less Loans Outstanding	13
A972E	Number of Other Fixed Rate Loans Outstanding	13
A973A	Number of Adjustable Rate 1 Year or less Loans Outstanding	13
A973B	Number of Adjustable Rate > 1 Year Loans Outstanding	13
A974	Number of Closed-End Fixed Rate Loans Outstanding	13
A975	Number of Closed-End Adjustable Rate Loans Outstanding	13
A976	Number of Open-End Adjustable Rate Loans Outstanding	13
A976B	Number of Open-End Fixed Rate Loans Outstanding	13
A977	Number of Other Loans Outstanding	13
A978	Total Number of Loans Outstanding	13
A982A	Number of Fixed Rate > 15 Years Loans Granted Year-to-Date	13
A982B	Number of Fixed Rate 15 Years or less Loans Granted Year-to-Date	13
A982C	Number of Balloon/Hybrid > 5 Years Loans Granted Year-to-Date	13
A982D	Number of Balloon/Hybrid 5 Years or less Loans Granted Year-to-Date	13
A982E	Number of Other Fixed Rate Loans Granted Year-to-Date	13
A983A	Number of Adjustable Rate 1 Year or less Loans Granted Year-to-Date	13
A983B	Number of Adjustable Rate > 1 Year Loans Granted Year-to-Date	13
A984	Number of Closed-End Fixed Rate Loans Granted Year-to-Date	13
A985	Number of Closed-End Adjustable Rate Loans Granted Year-to-Date	13
A986	Number of Open-End Adjustable Rate Loans Granted Year-to-Date	13

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
A986B	Number of Open-End Fixed Rate Loans Granted Year-to-Date	13
A987	Number of Other Loans Granted Year-to-Date	13
A988	Total Number of Loans Granted Year-to-Date	13
A993	Number of Unsecured Credit Card Loans	2
A994	Number of All Other Unsecured Loans/Lines of Credit	2
A995	Number of Loans Outstanding to Credit Union Officials and Senior Executive Staff	2
A996	Miscellaneous Equity	4
A997	Total Net Worth	11
A998	Net Worth Ratio	11
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	11
A999	Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	12
A999A	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	11
A999B	Sum of standard components: RBNW requirement	12
ALAP	Allowance amount as percent of quarter-end total assets	12
ALAP	Allowance amount as percent of quarter-end total assets	12
ALAP	Allowance amount as percent of quarter-end total assets	12
ALComp	Allowance Standard Component	12
ALComp	Allowance Standard Component	12
ALComp	Allowance Standard Component	12
ARAP	Average-risk assets amount as percent of quarter-end total assets	12
ARAP	Average-risk assets amount as percent of quarter-end total assets	12
ARComp	Average-risk assets Standard Component	12
ARComp	Average-risk assets Standard Component	12
ARDB	Average-risk assets Dollar Balance	12
ARDB	Average-risk assets Dollar Balance	12
CEO	Manager/CEO Last Name	7
CEO_F	Manager/CEO First Name	7
CEO_M	Manager/CEO Middle Initial	7
CertifiedBy	Certified By Last Name	7
CertifiedBy_F	Certified By First Name	7
CertifiedBy_M	Certified By Middle Initial	7
CharterName	Credit Union Name	4
CharterName	Credit Union Name	13
CharterName	Credit Union Name	5
CharterName	Credit Union Name	3
CharterName	Credit Union Name	2
CharterName	Credit Union Name	11
CharterName	Credit Union Name	15
CharterName	Credit Union Name	8
CharterName	Credit Union Name	1

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
CharterName	Credit Union Name	9
CharterName	Credit Union Name	12
CharterName	Credit Union Name	16
CharterName	Credit Union Name	7
CharterName	Credit Union Name	14
CharterNumber	Federal Charter/Certificate Number	2
CharterNumber	Federal Charter/Certificate Number	5
CharterNumber	Federal Charter/Certificate Number	3
CharterNumber	Federal Charter/Certificate Number	1
CharterNumber	Federal Charter/Certificate Number	4
CharterNumber	Federal Charter/Certificate Number	11
CharterNumber	Federal Charter/Certificate Number	12
CharterNumber	Federal Charter/Certificate Number	14
CharterNumber	Federal Charter/Certificate Number	13
CharterNumber	Federal Charter/Certificate Number	8
CharterNumber	Federal Charter/Certificate Number	16
CharterNumber	Federal Charter/Certificate Number	9
CharterNumber	Federal Charter/Certificate Number	7
CharterNumber	Federal Charter/Certificate Number	15
Extension	Credit Union Telephone Extension	7
Fax	Credit Union Fax Number	7
INVAP	Investments amount as percent of quarter-end total assets, Total	12
INVAP	Investments amount as percent of quarter-end total assets, Total	12
INVAPA	Investments amount as percent of quarter-end total assets, 0 to 1 year	12
INVAPB	Amount as percent of quarter-end total assets, >1 year to 3 years	12
INVAPCa	Amount as percent of quarter-end total assets, >3 years to 5 years	12
INVAPCb	Amount as percent of quarter-end total assets, >5 years to 10 years	12
INVAPD	Amount as percent of quarter-end total assets, >10 years	12
INVComp	Investments Standard Component	12
INVComp	Investments Standard Component	12
INVDB	Investments Dollar Balance, Total	12
INVDB	Investments Dollar Balance, Total	12
INVDB	Investments Dollar Balance, Total	12
INVDBA	Investments Dollar Balance(<1 Year Total), Total Cash on Deposit, and Cash Equivalents(Investments with Original maturities of Three Months or Less)	12
INVRWA	Investments amount times risk weighting, 0 to 1 year	12
INVRWB	Investments amount times risk weighting, >1 year to 3 years	12
INVRWCa	Investments amount times risk weighting, >3 years to 5 years	12

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
INVRWCb	Investments amount times risk weighting, >5 years to 10 years	12
INVRWD	Investments amount times risk weighting, >10 years	12
LAP	Loans sold with recourse amount as percent of quarter-end total assets	12
LComp	Loans sold with recourse Standard Component	12
LRAP	Low Risk Assets amount as percent of quarter-end total assets	12
LRAP	Low Risk Assets amount as percent of quarter-end total assets	12
LRAPSum	Low Risk Assets Sum of risk portfolios (a) through (d) above amount as percent of quarter-end total assets	12
LRAPSum	Low Risk Assets Sum of risk portfolios (a) through (d) above amount as percent of quarter-end total assets	12
LRDB	Low Risk Assets Dollar Balance	12
LRDB	Low Risk Assets Dollar Balance	12
LRDBSum	Low Risk Assets Sum of risk portfolios (a) through (d) above Dollar Balance	12
LRDBSum	Low Risk Assets Sum of risk portfolios (a) through (d) above Dollar Balance	12
LTAP	Long-term real estate loans amount as percent of quarter-end total assets	12
LTAP	Long-term real estate loans amount as percent of quarter-end total assets	12
LTAPHigh	Long-term real estate loans amount as percent of quarter-end total assets, Excess amount: over 25%	12
LTAPHigh	Long-term real estate loans amount as percent of quarter-end total assets, Excess amount: over 25%	12
LTAPLow	Long-term real estate loans amount as percent of quarter-end total assets, Threshold amount: 0 to 25%	12
LTAPLow	Long-term real estate loans amount as percent of quarter-end total assets, Threshold amount: 0 to 25%	12
LTComp	Long-term real estate loans Standard Component	12
LTComp	Long-term real estate loans Standard Component	12
LTDB	Long-term real estate loans Dollar Balance	12
LTDB	Long-term real estate loans Dollar Balance	12
LTRWHigh	Long-term real estate loans Risk weighting, Excess amount: over 25%	12
LTRWLow	Long-term real estate loans Risk weighting, Threshold amount: 0 to 25%	12
MBLAP	MBLs outstanding amount as percent of quarter-end total assets, Total	12
MBLAP	MBLs outstanding amount as percent of quarter-end total assets, Total	12
MBLAPHigh	MBLs outstanding amount as percent of quarter-end total assets, Excess amount: over 25.00%	12

NCUA 5300 Call Report Form Detail

Account Code	Account Description	Page Number
MBLAPTHigh	MBLs outstanding amount as percent of quarter-end total assets, Excess amount: over 25.00%	12
MBLAPTLow	MBLs outstanding amount as percent of quarter-end total assets, Threshold amount: 0 to 15.00%	12
MBLAPTLow	MBLs outstanding amount as percent of quarter-end total assets, Threshold amount: 0 to 15.00%	12
MBLAPTMed	MBLs outstanding amount as percent of quarter-end total assets, Threshold amount: >15.00% to 25.00%	12
MBLAPTMed	MBLs outstanding amount as percent of quarter-end total assets, Threshold amount: >15.00% to 25.00%	12
MBLComp	MBLs outstanding Standard Component	12
MBLComp	MBLs outstanding Standard Component	12
MBLRWTHigh	MBLs outstanding Amount times risk weighting, Excess amount: over 25.00%	12
MBLRWTLow	MBLs outstanding Amount times risk weighting, Threshold amount: 0 to 15.00%	12
MBLRWTMed	MBLs outstanding Amount times risk weighting, Threshold amount: >15.00% to 25.00%	12
Phone	Credit Union Telephone Number	7
Preparer	Preparer Last Name	7
Preparer_F	Preparer First Name	7
Preparer_M	Preparer Middle Initial	7
President	President of the Board Last Name	7
President_F	President of the Board First Name	7
President_M	President of the Board Middle Initial	7
UMLAP	Unused MBL commitments amount as percent of quarter-end total assets	12
UMLAP	Unused MBL commitments amount as percent of quarter-end total assets	12
UMLComp	Unused MBL commitments Standard Component	12
UMLComp	Unused MBL commitments Standard Component	12
Vendor	Indicate in the box below the name of the primary share and loan information processing vendor	10
VendorSelect	Internal account when selecting a vendor from the list	10

CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE DECEMBER 2006

The following changes were made since the September 30, 2006 Call Report:

- Shares and Deposits. Page 16-17 of NCUA's Instruction Section. Expanded on instructions for reporting deposit account sweeps between transaction and non-transaction accounts.
- Shares and Deposits, Page 3. Added Supplemental Shares/Deposit Accounts:
 1. Accounts Held by Member Government Depositors. This account was added to determine the dollar amount of these deposits separately as part of determining a credit union's total insured shares. Also, NCUA's Final Rule Change on Share Insurance and Appendix, Part 745, changed references from "Public Unit Accounts" to "Accounts Held by Government Depositors". Applicable Instructions are on Page 18 of the Instruction section.
 2. Accounts Held by Nonmember Government Depositors. This account was added to determine the dollar amount of these deposits separately as part of determining a credit union's total insured shares. Also, NCUA's Final Rule Change on Share Insurance and Appendix, Part 745, changed references from "Public Unit Accounts" to "Accounts Held by Government Depositors". Applicable Instructions are on Page 18 of the Instruction section.
 3. Employee Benefit Member Shares and Deposits. This account was added to determine the dollar amount of these deposits separately as part of determining a credit union's total insured shares. Applicable Instructions are on Page 18 of the Instruction section.
 4. Employee Benefit Nonmember Shares and Deposits. This account was added to determine the dollar amount of these deposits separately as part of determining a credit union's total insured shares. Applicable Instructions are on Page 18 of the Instruction section.
 5. 529 Plan Member Deposits. This account was added to determine the dollar amount of these deposits separately as part of determining a credit union's total insured shares. Applicable Instructions are on Page 19 of the Instruction section.
 6. Non-dollar Denominated Shares and Deposits. This account was added to determine the dollar amount of these deposits as credit unions are now allowed to invest in non-dollar denominations with insurance coverage as outlined in Part 745 of NCUA's Rules and Regulations. Applicable Instructions are on Page 19 of the Instruction section.
 7. Health Savings Accounts. This account was added so NCUA can have data available on this important program that has many benefits to credit union members. Applicable Instructions are on Page 19 of the Instruction section.

8. Dollar Amount of Share Certificates equal to or greater \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Applicable Instructions are on Page 19 of the Instruction section.
 9. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000. This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Applicable Instructions are on Page 20 of the Instruction section.
 10. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Official Sweep Program with the Federal Reserve. This account enables credit unions that have legitimate sweep programs with the Federal Reserve to use the reported aggregate dollar amount in analyzing share trends. Applicable Instructions are on Page 20 of the Instruction section.
- NCUA Insured Savings Computation - Liabilities, Shares and Equity, Page 4. Added the following accounts to the NCUA Savings Computation since they were added as separate tracking accounts on Page 3 of the 5300 Call Report:
 1. Uninsured IRA and KEOGH Member Shares and Deposits.
 2. Uninsured Employee Benefit Member Shares and Deposits
 3. Uninsured Member 529 Plan Member Deposits
 4. Uninsured Member Accounts Held by Government Depositors
 5. Uninsured All Other Member Shares and Deposits
 6. Uninsured Nonmember Employee Benefit Shares & Deposits
 7. Uninsured Nonmember Accounts Held by Government Depositors
 8. Uninsured All Other Nonmember Shares and Deposits
 - Delinquent Loans By Collateral Type, Page 8, Line 2. Changed the name of “All Other Consumer Loans” Under Delinquent Loans by Collateral Table to “All Other Non Real Estate Loans”. This will mean all business loans other than those collateralized by real estate will be included in this row.
 - Loan Loss Information, Page 8, Line 13. Changed the name of “All Other Consumer Loans” Under Loan Loss Information Table “to All Other Non Real Estate Loans”. This will mean all business loans other than those collateralized by real estate will be included in this row.

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

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

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

and to:

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

INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections--a core section and a section of supplementary schedules. All credit unions must complete the core section, pages 1 - 10. Supplementary schedules A-C on pages 13 -16, must be completed if they are applicable to your credit union:

Schedule	Reporting Requirement
A – Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has real estate loans outstanding or real estate lending activity year to date, • has business loans outstanding or business lending activity year to date, • has indirect loans outstanding, • has participation loans outstanding or participation lending activity year to date, or • has purchased loans from other financial institutions year to date.
B – Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has investments classified as Trading, Available for Sale, or Held to Maturity, • has non-security investments that meet the requirements of Part 703.10(a), • has investments purchased under an investment pilot program as defined by Part 703.19, • has investment repurchase agreements, • has investments not authorized by the FCU Act or NCUA Rules and Regulations, or • has investments in brokered certificates of deposit or brokered share certificates.
C – Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has a loan to or investment in a CUSO.

RETURN THIS COPY

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

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

This page must be completed by all credit unions

ASSETS

CASH:

	Amount	
1. Cash on Hand (Coin and Currency).....		730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	
a. Cash on Deposit in Corporate Credit Unions.....	730B1	
b. Cash on Deposit in Other Financial Institutions.....	730B2	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....		730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).....		730C

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A	B	C1	C2	D	E
	<= 1 Year	>1-3 Years	>3-5 Years	>5-10 Years	> 10 Years	TOTAL AMOUNT
4. Trading Securities.....	965A	965B	965C1	965C2	965D	965
5. Available for Sale Securities...	797A	797B	797C1	797C2	797D	797E
6. Held-to-Maturity Securities.....	796A	796B	796C1	796C2	796D	796E
7. Deposits in commercial banks, S&Ls, savings banks.....	744A	744B	744C1	744C2	744D	744C
8. Loans to and investments in natural person credit unions	672A	672B	672C1	672C2	672D	672C
9. Membership capital at corporate credit unions.....		769A1				769A
10. Paid-in capital at corporate credit unions.....		769B1				769B
11. All other investments in corporate credit unions.....	652A	652B	652C1	652C2	652D	652C
12. All other investments.....	766A	766B	766C1	766C2	766D	766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....	799A1	799B	799C1	799C2	799D	799I

LOANS Held for Sale: See Instructions.

14. Loans Held for Sale.....	003
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STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

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ASSETS -- CONTINUED

LOANS & LEASES: If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

	Interest Rate	Number of Loans	Amount
15. Unsecured Credit Card Loans.....	521	993	396
16. All Other Unsecured Loans/Lines of Credit.....	522	994	397
17. New Vehicle Loans.....	523	958	385
18. Used Vehicle Loans.....	524	968	370
19. Total 1st Mortgage Real Estate Loans/Lines of Credit	563	959	703
20. Total Other Real Estate Loans/Lines of Credit	562	960	386
21. Leases Receivable.....	565	954	002
22. Total All Other Loans/Lines of Credit.....	595	963	698
23. TOTAL LOANS & LEASES (Sum of items 15-22).....		025A	025B
24. Less: Allowance for Loan & Lease Losses.....			719
Other Assets:			Amount
25. Foreclosed and Repossessed Assets		Amount	
a. Real Estate.....		798A1	
b. Automobiles.....		798A2	
c. Other.....		798A3	
d. Total Foreclosed and Repossessed Assets			798A
26. Land and Building.....			007
27. Other Fixed Assets.....			008
28. NCUA Share Insurance Capitalization Deposit.....			794
29. Other Assets		Amount	
a. Accrued Interest on Loans.....		009A	
b. Accrued Interest on Investments.....		009B	
c. All Other Assets.....		009C	
d. Total Other Assets.....			009
30. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, and 29d).....			010
		Number	Amount
31. Loans Granted Year-to-Date.....		031A	031B
32. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995	956

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STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

This page must be completed by all credit unions

LIABILITIES:	A. < 1 Year	B1. 1 - 3 Years	B2. > 3 Years	C. Total Amount
1. Draws Against Lines of Credit	883A	883B1	883B2	883C
2. Other Notes, Promissory Notes and Interest Payable.....	011A	011B1	011B2	011C
3. Borrowing Repurchase Transactions.....	058A	058B1	058B2	058C
4. Subordinated Debt.....	867A	867B1	867B2	867C
5. Uninsured Secondary Capital.....		925B1	925B2	925
6. TOTALS (each column).....	860A	860B1	860B2	860C
7. Accrued Dividends & Interest Payable on Shares & Deposits.....				820A
8. Accounts Payable and Other Liabilities.....				825

SHARES/DEPOSITS:	Dividend Rate	Number of Accounts	A. < 1 Year	B1. 1 - 3 Years	B2. > 3 Years	C. Total Amount
9. Share Drafts.....	553	452	902A			902
10. Regular Shares.....	552	454	657A			657
11. Money Market Shares.....	532	458	911A			911
12. Share Certificates.....	547	451	908A	908B1	908B2	908C
13. IRA/KEOGH Accounts.....	554	453	906A	906B1	906B2	906C
14. All Other Shares.....	585	455	630A	630B1	630B2	630
15. TOTAL SHARES.....		966	013A	013B1	013B2	013
16. Non-Member Deposits.....	599	457	880A	880B1	880B2	880
17. TOTAL SHARES and DEPOSITS		460	018A	018B1	018B2	018

Supplemental Shares/ Deposit Information:

(Included in the Shares/Deposits Listed Above)

Total Amount

18. Accounts Held by Member Government Depositors....	631
19. Accounts Held by Nonmember Government Depositors....	632
20. Employee Benefit Member Shares.....	633
21. Employee Benefit Nonmember Shares....	634
22. 529 Plan Member Deposits.....	635
23. Non-dollar denominated deposits.....	636
24. Health Savings Accounts.....	637
25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....	638
26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....	639
27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Official Sweep Program with the Federal Reserve.....	641

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STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2006

This page must be completed by all credit unions

EQUITY:	Amount
28. Undivided Earnings.....	940
29. Regular Reserves.....	931
30. Appropriation for Non-Conforming Investments (SCU ONLY)	668
31. Other Reserves.(Appropriations of Undivided Earnings).....	658
32. Miscellaneous Equity	996
33. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	945
34. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	945A
35. Other Comprehensive Income (unless already included in item 23 or 24).....	945B
36. Net Income (unless this amount is already included in Undivided Earnings).....	602
37. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 28-36)(Must equal line 30, P.2)	014

If your credit union has any unfunded commitments or loans sold or swapped with recourse complete page 9 - Liquidity Commitments and Sources

NCUA INSURED SAVINGS COMPUTATION
LIABILITIES, SHARES AND EQUITY (Continued)
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Do not include notes payable or other forms of borrowings.	
	Amount
A. Uninsured IRA and KEOGH Member Shares and Deposits (see instructions for this line item).....	065A
B. Uninsured Employee Benefit Member Shares and Deposits (see instructions for this line item).....	065B
C. Uninsured Member 529 Plan Deposits (see instructions for this line item).....	065C
D. Uninsured Member Accts Held by Government Depositors (see instructions for this line item)...	065D
E. Uninsured All Other Member Shares and Deposits (see instructions for this line item).....	065E
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+B+C+D+E).....	065
G. Uninsured Nonmember Employee Benefit Shares and Deposits (see instructions for this line item).....	067A
H. Uninsured Nonmember Accts Held by Government Depositors (see instructions for this line item)...	067B
I. Uninsured All Other Nonmember Shares and Deposits (see instructions for this line item).....	067C
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I).....	067
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J).....	068
L. TOTAL INSURED SHARES AND DEPOSITS (item 17 less item K).....	069

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INCOME AND EXPENSE

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 2006 TO DECEMBER 31, 2006		Amount
1.	Interest on Loans (Gross-before interest refunds).....	110
2.	(Less) Interest Refunded.....	119
3.	Income from Investments (Including Interest and Dividends).....	120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	124
5.	TOTAL INTEREST INCOME (Sum of items 1-4).....	115
INTEREST EXPENSE: JANUARY 1, 2006 TO DECEMBER 31, 2006		
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 AND LEASE LOSSES (Item 5 less item 9 less item 10).....	116
NON-INTEREST INCOME: JANUARY 1, 2006 TO DECEMBER 31, 2006		
12.	Fee Income.....	131
13.	Other Operating Income (Include unconsolidated CUSO Income).....	659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	420
15.	Gain (Loss) on Disposition of Fixed Assets.....	430
16.	Other Non-operating Income (Expense).....	440
17.	TOTAL NON-INTEREST INCOME (Sum of items 12-16).....	117
NON-INTEREST EXPENSE: JANUARY 1, 2006 TO DECEMBER 31, 2006		
18.	Total 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 Expenses.....	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, 2006 TO DECEMBER 31, 2006		
30.	Transfer to Regular Reserves.....	393

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions

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 (Acct 064)

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

Effective date of last audit..... 063
MM YYYY

2. Effective date of the most recent Supervisory Committee verification of Members' accounts..... 603
MM YYYY

3. Does your credit union maintain share/deposit insur. coverage in addition to the NCUSIF? (Acct 875)
 (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.) Yes No

If so, indicate the name of the insurance company.... Drop Down Menu
 (Acct 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 per week)..... 564A
 b. Part-Time (25 hours or less per week)..... 564B

7. Programs or service offerings: (Check all that apply)

a. Indirect Lending.....	879A	k. Investment Pilot Program.....	879K
b. Participation Loans.....	879B	l. Investments not authorized by the FCU Act (SCU ONLY).....	879L
c. Real Estate Loans.....	879C	m. Deposits and Shares Meeting 703.10(a)	879M
d. Member Business Loans.....	879D	n. Brokered Certificates of Deposit.....	879N

If a-d above are checked, complete Schedule A - Specialized Lending

If k-n above are checked, complete Schedule B - Investments

e. Risk Based Loans	879E	o. Overdraft Protection.....	879O
f. Direct Financing Leases.....	879F	p. Overdraft Lines of Credit.....	879P
g. Mortgage Processing.....	879G	q. ATM / Debit Card Program.....	879Q
h. Approved Mortgage Seller.....	879H	r. Interest Only First Mortgages.....	879R
i. Debt Cancellation/Suspension	879I	s. Insurance/Investment Sales.....	879S
j. Borrowing Repurchase Agreements.....	879J	t. Brokered Deposits (shares acquired through a third party).....	879T

8. Credit Union Member Service Branch Information

a. Number of credit union branches..... 566

b. Does the credit union provide member services through a credit union shared branch services center?.. (Acct 566A).....

CONTACT AND CERTIFICATION PAGE
This page must be completed by all credit unions

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

Emergency Contact Information			
<input type="checkbox"/>	The Emergency Contact Information is the same as above. Please include a cell number below if it is available.		
This information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for secondary contact senior official. Emergency contact information is for the confidential use of NCUA and will not be released to the public.			
Primary Contact	Secondary Contact		
Name	969H	Name	969L
Email Address	969I	Email Address	969M
Fax Number	969J	Fax Number	969N
Telephone Number	969K	Telephone Number	969O
Extension	969R	Extension	969S
Cell Phone	969T	Cell Phone	969U

Credit Union Name: _____ Federal Charter: _____

Telephone No: _____ Fax No: _____

Extension: _____ Office Hours: _____

Last Name: _____ Date: _____

Prepared By (Signature) _____

Last Name: _____ Date: _____

Certified Correct By (Signature) _____

Last Name: _____ First Name: _____ MI: _____
 Please print Manager/CEO (The person responsible for the day to day operations of the credit union)

Last Name: _____ First Name: _____ MI: _____
 Please print President of the Board (Chairperson)

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DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES

This page must be completed by all credit unions

DELINQUENT LOANS BY COLLATERAL TYPE

	Reportable Delinquency				Total Reportable Delinquency
	1 to <2 months	2 to <6 months	6 to <12 months	12 months and over	
	Report Amount Only				
1 Unsecured Credit Card Loans.....	024B	026B	027B	028B	045B
2 All Other Non Real Estate Loans.....	020C	021C	022C	023C	041C
3 a. 1st Mortgage Fixed Rate/Hybrid/Balloon.....	751	752	753	754	713A
b. 1st Mortgage Adjustable Rate.....	771	772	773	774	714A
4 a. Other Real Estate Fixed Rate/Hybrid/Balloon.....	755	756	757	758	715A
b. Other Real Estate Adjustable Rate.....	775	776	777	778	716A
5 Leases Receivable.....	020D	021D	022D	023D	041D
6 Total Delinquent Loans	020B	021B	022B	023B	041B
7 Total Number of Delinquent Loans.....	020A	021A	022A	023A	041A

ADDITIONAL DELINQUENCY INFORMATION

(Included in the delinquency reported above.)

	Reportable Delinquency				
	Report Amount Only				
8 Indirect Lending.....	020E	021E	022E	023E	041E
9 Participation Loans.....	020F	021F	022F	023F	041F
10 Member Business Loans excluding Agricultural Loans	020G	021G	022G	023G	041G
11 Agricultural Loans.....	020H	021H	022H	023H	041H

LOAN LOSS INFORMATION

	YTD Charge Offs
12 Unsecured Credit Card Loans.....	680
13 All Other Non Real Estate Loans.....	550C
14 Total 1st Mortgage Loans.....	548
15 Total Other Real Estate Loans.....	549
16 Leases Receivable.....	550D
17 Total	550

	YTD Recoveries
	681
	551C
	607
	608
	551D
	551

ADDITIONAL LOAN LOSS INFORMATION

	YTD Charge Offs
18 Indirect Loans.....	550E
19 Participation Loans.....	550F
20 Member Business Loans excluding Agricultural Loans	550G
21 Agricultural Loans.....	550H

	YTD Recoveries
	551E
	551F
	551G
	551H

22 All loans charged off due to Bankruptcy YTD.....

682

23 Number of members with loans who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 Bankruptcy YTD.....

081
082
088

24 Total Outstanding loan balances subject to bankruptcies identified in item 23a.-c.

971

25 Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15%..... (FCUs Only)...
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%..... (FCUs Only)...

567
568

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LIQUIDITY, COMMITMENTS AND SOURCES

All credit unions must complete lines 8 through 10 of this form and, if applicable, lines 1 through 7.

OFF-BALANCE SHEET COMMITMENTS

	Amount
1. Unfunded Commitments for Business Loans	
A. Commercial Real Estate, Construction and Land Development.....	814
B. Other Unfunded Business Loan Commitments.....	814A
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)	
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....	811
B. Credit Card Lines.....	812
C. Outstanding Letters of Credit.....	813
D. Unsecured Share Draft Lines of Credit.....	815
E. Overdraft Protection Program Commitments.....	822
F. Other Unfunded Commitments.....	816

CONTINGENT LIABILITIES

3. Loans Transferred with Recourse.....	819
4. Dollar Amount of Pending Bond Claims.....	818
5. Other Contingent Liabilities.....	818A

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender's Option.....	865A		
7. Lines of Credit			
7a. Total Credit Lines.....	881		
7b. Total Committed Credit Lines.....	882		
8. Is your credit union a member of the Federal Home Loan Bank? (Acct 896).....	YES	NO	
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?.. (Acct 897).....	YES	NO	
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?. (Acct 898).....	YES	NO	

INFORMATION SYSTEMS & TECHNOLOGY

All credit unions must complete lines 1-3 and 11-12 of this form. Complete lines 4-10 and 13-14 if applicable.

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. (Acct 076)

1 = Manual System (No Automation) 2 = Vendor Supplied In-House System 3 = Vendor On-Line Service Bureau
 4 = CU Developed In-House System 5 = Other

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

3. Have you undergone or will you undergo a data processing conversion in the past 6 months or next 12 months? (Acct 888) Yes No

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

Home Banking Via Internet Website	886A	Automatic Teller Machine (ATM)	886E
Wireless	886B	Kiosk.....	886F
Home Banking/PC Based	886C	Other.....	886G
Audio Response/Phone Based	886D		

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

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

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

7. If you have a world wide website, please indicate the type (select only one) (Acct 892A).....
 1 = Informational 2 = Interactive 3=Transactional

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

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services (Acct 892C)

10. If you do not have a website, do you plan to add one in the future? (Acct 889)
 a. If Yes to #10, in how many months

b. If Yes to #10, what type of site (select only one) ...(Acct 889B).....
 1 = Informational 2 = Interactive 3=Transactional

11. Does the credit union have internet access? (Acct 903)

12. Does the credit union have FedLine Access? (Acct 904)

13. If the CU processes ACH transactions, is it an Originating Depository Financial Institution?(Acct 905)

14. If the CU processes ACH transactions, is it a Receiving Depository Financial Institution?(Acct 906)

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PCA NET WORTH CALCULATION WORKSHEET

No credit union is required to provide input on this page unless it has chosen an alternative total assets option offered on lines 9 through 11 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio

- o 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.*
- o Manual Call Report Filers : Leave this page blank or use it as a manual net worth calculation worksheet.*

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

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

DENOMINATOR: TOTAL ASSETS

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

Total Assets Elections (Optional)	
Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.	
9. Average of Daily Assets over the calendar quarter.....	010A
10. Average of the three month-end balances over the calendar quarter.....	010B
11. The average of the current and three preceding calendar quarter-end balances.....	010C

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

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

*This 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 greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 30 (Acct 010)		100.0000%			
<u>(a) Long-term real estate loans</u> Sched A Line 14 (Acct. Code 710) less: Sched A Line 31 (Acct. Code 718) Sched A Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%			0.06 0.14		
<u>(b) MBLs outstanding</u> Sched A line 29 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%			0.06 0.08 0.14		
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C) > 1 year to 3 years (Acct. Code 799B) > 3 years to 5 years (Acct. Code 799C1) > 5 years to 10 years (Acct. Code 799C2) > 10 years (Acct. Code 799D)			0.03 0.06 0.12 0.12 0.20		
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 28 (Acct. Code 794)			.00		
Sum of risk portfolios (a) through (d) above					
<u>(e) Average-risk assets</u> Assets, line 30 (Acct. Code 010) less: Risk portfolio items (a) through (d) above			0.06		
<u>(f) Loans sold with recourse</u> Page 9, line 3 (Acct. Code 819)			0.06		
<u>(g) Unused MBL commitments</u> Sched A line 30 (Acct. Code 814B)			0.06		
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 24 (Acct. Code 719)			(1.00)		
Sum of standard components: RBNW requirement (Acct. Code 999)					

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SCHEDULE A - SPECIALIZED LENDING

If your credit union has any indirect loans outstanding or participation loans outstanding, purchased or sold year-to-date, complete Section 1 of this schedule.

If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete Sections 2 and 3 of this schedule.

SECTION 1 - INDIRECT LOANS AND PARTICIPATION LOANS

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Amount
617B	618B
617C	618C
617A	618A

2. PARTICIPATION LOANS

- a. Participation Loans Outstanding.....
- b. Participation Loans Purchased Year-to-Date.....
- c. Participation Loans Sold Year-to-Date.....

Number	Amount
619A	619
690A	690
691A	691

3. Loans Purchased from Other Financial Institutions Year-to-Date.....

Number	Amount
614	615

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDITS

REAL ESTATE LOANS

No. of Loans Outstanding	Amt of Loans Outstanding	No. of Loans Granted Year-to-Date	Amount Granted Year-To-Date
--------------------------	--------------------------	-----------------------------------	-----------------------------

FIRST MORTGAGE

- 4. Fixed Rate.
 - a. > 15 Years.....
 - b. 15 Years or less.....
- 5. Balloon/Hybrid
 - a. > 5 Years.....
 - b. 5 Years or less.....
- 6. Other Fixed Rate.....
- 7. Adjustable Rate 1 yr or less
- 8. Adjustable Rate > 1 yr.....

972A	704A	982A	720A
972B	704B	982B	720B
972C	704C	982C	720C
972D	704D	982D	720D
972E	704E	982E	720E
973A	705A	983A	721A
973B	705B	983B	721B

OTHER REAL ESTATE

- 9. Closed End Fixed Rate.....
- 10. Closed-End Adjustable Rate
- 11. Open-End Adjustable Rate
- 12. Open-End Fixed Rate.....
- 13. Other.....
- 14. TOTALS (each column)....

974	706	984	722
975	707	985	723
976	708	986	724
976B	708B	986B	724B
977	709	987	725
978	710	988	726

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

- 15. Allowance for Losses on all Real Estate Loans.....
- 16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
- 17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 26 (below).....
- 18. Amount of real estate loans sold but serviced by the credit union.....
- 19. Mortgaging Servicing Rights.....

Amount
731
736
712
779A
779

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SCHEDULE A - SPECIALIZED LENDING (Continued)

If your credit union has any indirect loans outstanding or participation loans outstanding, purchased or sold year-to-date, complete Section 1 of this schedule.

If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete Sections 2 and 3 of this schedule.

SECTION 3 - BUSINESS LOANS

BUSINESS LOANS

	No. of Loans Outstanding	Amount	No. of Loans Granted or Purchased Year-to-Date	Amount Granted or Purchased Year-to-Date
20. Member Business Loans....	900A	400A	090A	475A
21. Purchased business loans or participation interests to nonmembers.....	900B	400B	090B	475B

MISCELLANEOUS BUSINESS LOAN INFORMATION

22. Construction and Development Loans.....	143A	143B	143C	143D
23. Unsecured business loans..	900C	400C	090C	475C
24. Purchased business loans or participation interests to members.....	900D	400D	090D	475D
25. Agricultural Related Loans..	961A	042A	099A	463A

	Number	Amount
26. Portion of Real Estate Loans included in line 14 of Section 2 this schedule which are also reported as business loans on lines 20 and 21 above.....		718A
27. Business Loans and Participations sold Year-to-Date.....	691B	691C
28. Small Business Administration Loans Outstanding.....	900F	400F

RISK BASED NET WORTH (RBNW)	
for credit unions with assets greater than \$10,000,000	
	Amount
29. Loans and participation interests qualifying for RBNW.....	400
30. Unfunded commitments for business loans and participation interests qualifying for RBNW	814B
31. Amount of Real Estate Loans included in line 14 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 29 above.....	718

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SCHEDULE B - INVESTMENTS, SUPPLEMENTAL INFORMATION

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; if items 7k - 7n on page 6 are checked; or if items 13 - 15 below are applicable.

TYPES OF INVESTMENTS

- 1. U.S. Government Obligations.....
- 2. Federal Agency Securities.....
- 3. Mutual Funds & Common Trust Investments.....

Amount
741C
742C
743C

MISCELLANEOUS INVESTMENT INFORMATION

MORTGAGE-RELATED SECURITIES

- 4. Mortgage Pass-Through Securities.....
- 5. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)....
- 6. Commercial Mortgage Related Securities.....

Amount
732
733
733A

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

- 7. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
- 8. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas
- 9. Total of Securities Meeting the Requirements of Section 703.12(b)(Sum of items 4-8)
- 10. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a).....
- 11. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19.....

786A
786B
786
785
785A

MISCELLANEOUS INVESTMENT INFORMATION

- 12. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
- 13. Investment Repurchase Agreements.....
- 14. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....
- 15. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations **(SCU ONLY)**.....
- 16. Outstanding balance of brokered certificates of deposit and share certificates

801
780
781
784
788

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SCHEDULE C - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

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

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 20 CUSOs and file manually, please continue on a copy of this form.

Name of CUSO *	Value of Investment in CUSO	Amount loaned to CUSO				Aggregate Cash Outlay in CUSO
			**	***	****	
A.	830A	831A	832A			836A
B.	830B	831B	832B			836B
C.	830C	831C	832C			836C
D.	830D	831D	832D			836D
E.	830E	831E	832E			836E
F.	830F	831F	832F			836F
G.	830G	831G	832G			836G
H.	830H	831H	832H			836H
I.	830I	831I	832I			836I
J.	830J	831J	832J			836J
K.	830K	831K	832K			836K
L.	830L	831L	832L			836L
M.	830M	831M	832M			836M
N.	830N	831N	832N			836N
O.	830O	831O	832O			836O
P.	830P	831P	832P			836P
Q.	830Q	831Q	832Q			836Q
R.	830R	831R	832R			836R
S.	830S	831S	832S			836S
T.	830T	831T	832T			836T

Note:

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

1 = Mortgage Processing	5 = Investment Services	8=Trust Services	12=Other
2 = EDP Processing	6 = Auto Buying, Leasing, or	9=Item Processing	13=Business Lending
3 = Shared Branching	Indirect Lending	10=Tax Preparation	14=Title Insurance
4 = Insurance Services	7 = Credit Cards	11=Travel	
- **** How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):

1 = consolidation	2 = equity method	3 = cost method
-------------------	-------------------	-----------------

NCUA 5300 CALL REPORT INSTRUCTIONS

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ASSETS

CASH

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 (Amounts Deposited in Financial Institutions). 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 financial institutions, corporate credit union daily accounts, and checking accounts.

3. Cash Equivalents (Investments with Original Maturities of Three Months or Less). Cash equivalents are short-term highly liquid investments that:

- 1) have original maturities of 3 months or less,
- 2) are readily convertible to known amounts of cash, and
- 3) are used as part of the Credit Union's cash-management activities.

Examples of highly liquid investments include Fed Funds sold and certificates of deposit. However, if the asset is a security (as defined by GAAP), it is reported on lines 4, 5, or 6 regardless of whether it has the characteristics of a cash equivalent.

INVESTMENTS

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

Investment	Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation
(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.)

Investment	Weighted-average life for PCA Risk Based Net Worth (RBNW) Calculation
(c) Cash on deposit and cash equivalents	One (1) year or less.
(d) Mutual Funds (Registered investment companies) Common Trust Investments (collective investment funds), Money Market Funds, and STIFs.	<p>i. <i>Mutual Funds (Registered investment companies) and Common Trust Investments (collective investment funds):</i> Use maximum weighted average life as disclosed directly or indirectly by reference to the maximum duration no greater than that of a bullet security in prospectus or trust instrument, but if not disclosed, report as greater than five (5) years, but less than or equal to ten (10) years..</p> <p>ii. <i>Money market funds and Short-term investment funds (STIFs):</i> One (1) year or less.</p>
(e) Callable fixed-rate debt obligations and deposits*	Period remaining to maturity date.
(f) Variable-rate debt obligations and deposits, (regardless if investment amortizes)	Period remaining to next rate adjustment date.
(g) Capital in mixed-ownership Government corporations, and, corporate credit unions**	Greater than one (1) year, but less than or equal to three (3) years.
(h) Other equity securities	Greater than ten (10) years.

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

** Include CLF and FHLB stock.

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. These investments should be categorized based on maturity or call, not on the basis of intent to sell.

5. Available for Sale Securities. Report the amount of SFAS 115 investments that your credit union has classified as available for sale. Report these investments at fair value.

6. Held-to-Maturity Securities. Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading.

Do not report investments that are not subject to SFAS 115. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits and certificates invested in other financial institutions.

7. Deposits in Commercial Banks, S&Ls, Savings Banks. Report the amount of deposits in commercial banks, savings and loans institutions and savings banks at their stated maturity. 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. Loans to and Investments in Other Natural Person Credit Unions. Report the outstanding balance and maturity of all loans and investments in credit unions other than Corporate Credit Unions. Do not include those short-term investments that are reported on line 2 a or b 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. (Note: loans in credit unions that are not held as an investment should be reported under Loans & Leases)

9. 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). Membership Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

10. 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. Paid-In Capital must be reported in the 1 to 3 year maturity range in accordance with Section 702.105 of the NCUA Rules and Regulations.

11. 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 9 and 10 at their stated maturity. Do not report amounts reported as Cash on Deposit on line 2 a or b or Cash Equivalents on line 3 above.

12. All Other Investments Not Subject to SFAS 115. Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2 a or b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, common trust investments, and any other investments not listed above at their stated maturities. If an amount is reported for this line, you must complete **Schedule B – Investments, Supplemental Information** on page 15. Do not include loans to and investments in CUSOs. Report loans to and investment in CUSOs on page 2 – line 29c.

13. TOTAL INVESTMENTS. Sum of lines 4 – 12.

14. Loans Held for Sale. Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Do not include these balances in the balances of the following items: **Total 1st Mortgage Real Estate Loans/Lines of Credit** (Line 19) and **Total Other Real Estate Loans/Lines of Credit** (Line 20) on page 2.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending** on page 13.
- If your credit union originated any member business loans year-to-date classified as *Loans Held for Sale*, complete the Business Loans section of **Schedule A – Specialized Lending** on page 14.
- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union's mortgage banking operations are derivatives and must be recorded at fair value in Other Assets (page 2, line 29c) or Other Liabilities (page 3, line 8).

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(NCUA FORM 5300 - PAGE 2)

LOANS & LEASES

- **Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans. If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the Total All Other Loans/Lines of Credit line. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.
- **Interest Rates:** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.
- **For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield generally by the interest method based on the contractual terms of the loan.
- **Participation Loans:** Report the number of individual loans in each pool—not the number of pools.

15. Unsecured Credit Card Loans. Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

16. All Other Unsecured Loans/Lines of Credit (other than credit cards). Include the rate, number, and dollar amount of outstanding unsecured loans and lines of credit other than credit card loans. Typically, this would include comaker and cosigner loans. Also, report overdraft protection program advances here (commonly referred to as “bounced-check protection” or “courtesy pay”). Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

17. New Vehicle Loans. Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.

18. Used Vehicle Loans. Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.

19. Total 1st Mortgage Real Estate Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding loans and lines of credit secured by a first lien on the property. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

20. Total Other Real Estate Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans. Include member business loans secured by real estate. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

- If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 19 or 20) or if your credit union has originated any real estate loans during the reporting period, complete the real estate loan section of **Schedule A – Specialized Lending** on page 13.
- If your credit union has any business loans outstanding or has originated any member business loans during the reporting period, complete the Business Loans section of **Schedule A – Specialized Lending** on page 14.

21. 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.

22. Total All Other Loans/Lines of Credit. Include the rate, number, and dollar amount of outstanding loans not already included in lines 14 - 21. Typically, this would include member business loans and business purpose loans not secured by real estate, share secured loans,

agricultural loans, guaranteed loans, student loans, etc. Unused loan commitments must also be reported in the Off-Balance Sheet Commitments section (page 9) of the Liquidity Commitments and Sources page.

23. TOTAL LOANS & LEASES. Sum of lines 15 - 22. Loans to other credit unions should normally be excluded from Total Loans and reported as an investment.

24. Allowance for Loan & Lease Losses. Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

OTHER ASSETS

25. Foreclosed and Repossessed Assets. Report long-lived assets intended for sale and acquired through, or in lieu of foreclosure or repossession in the applicable category (i.e., Real Estate, Automobiles, or Other).

Initially record the assets at fair value (less costs to sell) at the date of foreclosure or repossession. This fair value (less cost to sell) becomes the “cost” of the foreclosed or repossessed asset. The amount, if any, by which the recorded amount of the loan exceeds the fair value (less costs to sell) of the asset is a loss which must be charged off to the ALLL at the time of the foreclosure or repossession.

After foreclosure or repossession, re-value the assets periodically to the lower of “carrying amount” or “fair value (less costs to sell)” through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL.

26. Land and Building. Land and building, less depreciation on building, if any.

27. 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.

28. NCUA Share Insurance Capitalization Deposit (NCUSIF). Enter the amount of the National Credit Union Share Insurance Fund deposit.

29. Other Assets. Report accrued interest on loans and accrued interest on investments separately as applicable. All other assets include prepaid expenses, accounts receivable, and loans to and investments in CUSOs, and any other assets not previously included. Also, report any private insurance capitalization deposit here as well as any investments purchased and identified to fund deferred compensation agreement obligations. If this amount includes loans or investments to CUSOs, you must also complete **Schedule C - CUSO Information** on page 16.

- **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO's books and records should be consolidated with your credit union's books and records in accordance with generally accepted accounting principles. Complete **Schedule C - CUSO Information** on page 16 regardless of the ownership interest.

30. TOTAL ASSETS. Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 27 on page 4).

31. Loans Granted Year-to-Date. Report the number and dollar amount of loans granted year-to-date. Include all loans of all types granted including real estate loans sold on the secondary market. Count each line of credit as a single loan granted if one or more advances were made on that line year-to-date. For all other loans, report each new loan or refinanced loan as a loan granted. The dollar amount should include all new advances and all balances which were refinanced. Report the number and the portion (amount) of Participation Loans participated in or retained by the credit union.

32. Loans Outstanding to Credit Union Officials and Senior Executive Staff. Report the number and dollar amount of loans to credit union officials, including the board of directors, committee members and senior executive staff (credit union's chief executive officer typically titled as President or Treasurer/Manager, any Assistant Chief Executive Officer, e.g. Assistant President, any Vice-President, any Assistant Treasurer/Manager and the Chief Financial Officer). The dollar amount should be the total outstanding loan balances as of the current report date.

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY
(NCUA FORM 5300 - PAGE 3)

LIABILITIES

BORROWINGS

1. Draws Against Lines of Credit: Report the amount of borrowed funds both to members and non-members from all sources of credit in the appropriate stated time frames.

2. Other Notes, Promissory Notes, and Interest Payable: Report by maturity the amount of all promissory notes, certificates of indebtedness and all other notes and interest payable, both to members and non-members. This includes borrowings from the Federal Reserve Bank Discount Window and borrowings from other government agencies or instrumentalities. Do not include draws against lines of credit reported in line 1 above.

3. Borrowing Repurchase Transactions. Report by maturity the amount of all borrowing repurchase transactions.

Special instructions for lines 4 and 5, Subordinated 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 4 Subordinated CDCU Debt Percentage of Amount Borrowed	Amount to Report on Line 5 Uninsured Secondary Capital Percentage of Amount Borrowed
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%

4. Subordinated Debt: Report subordinated debt by maturity. Examples of subordinated debt include CDCU Secondary capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity. *See special instructions above.*

5. 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. *See special instructions above.*

6. TOTALS BORROWINGS: Sum of lines 1 through 5 for each individual column.

7. Accrued Dividends/Interest Payable on Shares/Deposits. Accrued dividends and interest declared but not yet distributed.

8. 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).

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY
(NCUA FORM 5300 - PAGE 3)

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) except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered as long as the share program has outstanding member deposits as of the reporting date.
- **Deposit Account Sweeps Affecting Transaction and Non-transaction Accounts:** In an effort to reduce their reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period, and should match reporting on the Federal Reserve form FR 2900.

- Credit Unions must meet the following two key criteria to have a valid retail sweep program:
 1. The depository institution must establish by agreement with its transaction account customer two legally separate accounts: a transaction account (share draft account) and a nontransaction account (usually regular shares or a money market account).
 2. The swept funds must actually be moved from the customer's transaction account to the customer's regular shares or money market account on the official books and records on the official books and records of the depository credit union as of the close of business on the day(s) where the depository credit union intends to report the funds in question as regular shares or money market accounts and not transaction accounts, and vice versa.
- When a depository credit union intends to establish a retail sweep program with respect to new transaction account customers, the depository credit union must ensure that its member account agreements provide for the existence of two distinct accounts (a transaction account and a regular shares or money market account) rather than a single (transaction) account.
- Regardless of the structure of the credit union's official books and records, both the member-account level records and the aggregate-level records must reflect the actual movement of funds between the accounts (if any) for each reporting date, so that the manner in which the funds are reported on any given reporting date (transaction or regular shares/money market account) corresponds to where the funds are located (transaction or regular shares/money market account).
- Note that simply establishing a legal existence of two sub-accounts, without actually moving funds between sub-accounts accordingly is not sufficient to report the relevant amounts as having been swept. Also, if a non-transaction (regular share) sub-account reaches the six withdrawal limit in the month or statement cycle, the entire remaining balance of the regular share sub-account must be shifted back to the transaction (share draft) account.
- The maintenance of such records or systems by a third party, such as a service provider, may raise questions as to whether those records or systems are subject to prudent managerial oversight and control. A valid retail sweep program may not exist solely in records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating "reclassified; deposit reports.

- 9. Share Drafts.** Report the rate, number and dollar amount of credit union share drafts.
- 10. Regular Shares.** Report the rate, number and dollar amount of credit union regular shares, including Christmas and vacation club accounts.
- 11. Money Market Shares.** Report the rate, number of accounts, and outstanding balance of all credit union money market shares.
- 12. Share Certificates.** Report the rate, number of accounts, and outstanding balance of credit union share certificates by remaining maturity.
- 13. IRA/KEOGH Accounts.** Report the rate, number of accounts, and outstanding balance of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).
- 14. All Other Shares and Deposits.** Report the rate, number of accounts, and outstanding balance of all other credit union shares and deposits not already included in lines 9 through 13.
- 15. TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.
- 16. Non-Member Deposits (including brokered deposits).** Report the rate, number of accounts, and outstanding balance of non-member deposits, including brokered deposits, by maturity.
- 17. TOTAL SHARES AND DEPOSITS (each column).** Sum each of the columns by maturity, including non-member deposits, and the total number of accounts.
- 18. Accounts Held by Member Government Depositors.** The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for are regular shares, share drafts, and share certificates. These accounts are still insured up to \$100,000 per individual account. Please see Section 701.32 of NCUA's Rules and Regulations for further guidance on Accounts Held by Government Depositors.
- 19. Accounts Held by Nonmember Government Depositors.** The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for are regular shares, share drafts, and share certificates. These accounts are still insured up to \$100,000 per individual account. Please see Section 701.32 of NCUA's Rules and Regulations for further guidance on Accounts Held by Government Depositors.
- 20. Employee Benefit Member Shares and Deposits.** Any shares of an employee benefit plan in an insured credit union shall be insured on a "pass-through" basis, in the amount of up to the SMSIA for the non-contingent interest of each plan participant, in accordance with Section 745.2 of NCUA's Rules and Regulations. An insured credit union that is not "well capitalized" or "adequately capitalized", as those terms are defined in Section 1787(k)(4) of NCUA's Federal Credit Union Act may not accept employee benefit plan deposits. Employee benefit plans for

member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan. However, these accounts are insured up to only \$100,000 per member.

21. Employee Benefit Nonmember Shares and Deposits. The same insurance coverage and legal restrictions apply to employee benefit plan accounts for nonmember shares as stated above for employee benefit member shares and deposits. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan. However, these accounts are insured up to only \$100,000 per nonmember.

22. 529 Plan Member Deposits. Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to \$100,000 in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

23. Non-dollar Denominated Shares and Deposits. An insured credit union may accept shares denominated in a foreign currency. Shares denominated in a foreign currency will be insured in accordance with this part to the same extent as shares denominated in U.S. dollars. Insurance for shares denominated in foreign currency will be determined and paid in the amount of United States dollars that is equivalent in value to the amount of the shares denominated in the foreign currency as of close of business on the date of default of the insured credit union. The exchange rates to be used for such conversions are the 12:00 PM rates (the noon buying rates for cable transfers) quoted for major currencies by the Federal Reserve Bank of New York on the date of default of the insured credit union, unless the share agreement provides that some other widely recognized exchange rates are to be used for all purposes under that agreement. The credit unions will also have to list these non-dollar denominated shares and deposits in U.S. dollars for the Call Report. The 12:00 PM Federal Reserve Exchange rates should be used as well on the last working day of the quarter-end.

24. Health Savings Accounts Section 724.1 of the NCUA Rules and Regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall be added to any other regular share and insured up to \$100,000 in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations.

25. Dollar Amount of Share Certificates equal to or greater \$100,000(Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). _This

account enables the Federal Reserve to accurately construct M2 (the study of total money supply).

26. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000.

This account enables the Federal Reserve to accurately construct M2 (the study of total money supply).

27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Official Sweep Program with the Federal Reserve.

List the dollar amount the credit union actually transferred from share drafts (transactional accounts) to regular shares or money market accounts (non-transactional) to qualify the credit union as having a legitimate sweep program with the Federal Reserve. The credit union can use this total to assist in analyzing share trends.

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY
(NCUA FORM 5300 - PAGE 4)

EQUITY

28. Undivided Earnings. Undivided Earnings represents the accumulated surplus net income remaining after the books have been closed.

29. Regular Reserves. Statutory reserves as required by NCUA or the State Supervisory Authority. The amount reported here should not include the Allowance for Loan & Lease Losses account.

30. 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)(2). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.

31. 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.

32. Miscellaneous Equity. Include any equity not reported elsewhere that did not originate from net income and was not closed into undivided earnings. For example, donated equity accounted for under regulatory accounting practices.

33. 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.

34. 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."

35. Other Comprehensive Income. Report any items of other comprehensive income that are not already included in items 23 or 24 above. In addition to items 23 and 24 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.

36. 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.

37. TOTAL LIABILITIES, SHARES AND EQUITY. Sum of all liabilities, shares and equity. Must equal line 30 on page 2.

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete the Liquidity, Commitments and Sources section on page 9.

STATEMENT OF FINANCIAL CONDITION
LIABILITIES, SHARES AND EQUITY
(NCUA FORM 5300 - PAGE 4)

NCUA INSURED SAVINGS COMPUTATION

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

- A. Uninsured IRA and KEOGH Member** Report only the amount of uninsured IRA and KEOGH shares and deposits.
- B. Uninsured Employee Benefit Member Shares and Deposits.** Report only the amount of uninsured Employee Benefit Member shares and deposits.
- C. Uninsured Member 529 Plan Deposits.** Report only the amount of uninsured member 529 Plan shares and deposits.
- D. Uninsured Accts Held by Member Government Depositors.** Report only the amount of uninsured Member Government Depositors shares and deposits.
- E. Uninsured All Other Member Shares and Deposits.** Report only the amount of uninsured all other member shares and deposits.
- F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS.** Must equal the sum of lines A,B, C, D, and E.
- G. Uninsured Nonmember Employee Benefit Member Shares and Deposits.** Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits.
- H. Uninsured Accts Held by Nonmember Government Depositors.** Report only the amount of uninsured Nonmember Government Depositors shares and deposits.
- I. Uninsured All Other Nonmember Shares and Deposits. Report only the amount of uninsured nonmember shares and deposits.** Report only the amount of uninsured all other nonmember shares and deposits.
- J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS.** Add Items G, H, and I together to determine the total for all uninsured nonmember shares and deposits.
- K. TOTAL UNINSURED SHARES AND DEPOSITS.** Add items F and J together to determine the aggregate total for all uninsured shares and deposits.
- L. TOTAL INSURED SHARES AND DEPOSITS.** (Take Total Shares (item 17) Total Shares and Deposits less item K.)

INCOME AND EXPENSE
(NCUA FORM 5300 - PAGE 5)

INTEREST INCOME

1. Interest on Loans. Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. Accruals of interest on loans should be reversed when the loan is determined to be a loss or when it becomes 12-months delinquent whichever occurs first.

2. Interest Refunded. Loan interest income refunded to borrowers.

3. Income from Investments (Including Interest and Dividends). Interest and dividends earned from all investments. Include income earned on Cash on Deposit reported on page 1, line 2c, and Cash Equivalents reported on page 1, line 3. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14. Do not include unconsolidated CUSO income.

4. Trading Profits and Losses. Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those that are held for trading. See line 14.

5. TOTAL INTEREST INCOME. Sum of lines 1 - 4.

INTEREST EXPENSE

6. Dividends on Shares. Dividend expense incurred for all classes of shares year-to-date. Federal Credit Unions see Section 701.35 of the NCUA Rules and Regulations

7. Interest on Deposits (SCU ONLY). *This question is for state chartered credit unions only.* Interest on all deposits year-to-date.

8. Interest on Borrowed Money. Interest cost for borrowed money from all sources including certificates of indebtedness. Low-income designated credit unions should include interest costs associated with secondary capital accounts.

9. TOTAL INTEREST EXPENSE. Sum of lines 6 - 8.

10. Provision for Loan & Lease Losses. Expense recorded to maintain the Allowance for Loan & Lease Losses account.

11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES. Amount on line 5 less amount on line 9 less amount on line 10.

NON-INTEREST INCOME

12. Fee Income. Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.).

13. Other Operating Income. Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, credit card interchange income, and unconsolidated CUSO income.

14. Gain (Loss) on Investments. Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.

15. Gain (Loss) on Disposition of Fixed Assets. Income or expense resulting from the sale or other disposition of fixed assets.

16. Other Non-Operating Income (Expense). Miscellaneous non-operating income or expense. Should include such items as gifts or donations received.

17. TOTAL NON-INTEREST INCOME. Sum of lines 12 - 16.

NON-INTEREST EXPENSE

18. Employee Compensation and Benefits. Salaries, reimbursement to sponsor when credit union employees are on the sponsor's payroll, benefits, pension plan costs, and employer's taxes.

19. Travel and Conference Expense. Authorized expenses incurred by officers, directors, and employees for travel, attendance at conferences and other meetings.

20. Office Occupancy Expense. Expenses related to occupying an office including office rent, utilities (gas, electric, etc.), building depreciation, real estate taxes, building maintenance, and amortization of leasehold improvements.

21. Office Operations Expense. Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house EDP cost, etc.

22. Educational and Promotional Expense. Advertising, publicity, and promotions.

23. Loan Servicing Expense. Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

24. Professional and Outside Services. Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

25. Member Insurance. Life savings, borrower's protection, share insurance.

26. Operating Fees. Annual operating/supervision fee assessed by NCUA or the state supervisory authority.

27. Miscellaneous Operating Expenses. Expenses not covered by lines 18 - 26, including cash over and short, annual meeting expenses, association dues, etc.

28. TOTAL NON-INTEREST EXPENSE. Sum of all operating expenses, lines 18 - 27.

29. NET INCOME (LOSS). Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 17) less Total Non-Interest Expense (line 28).

RESERVE TRANSFERS

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

MISCELLANEOUS INFORMATION
(NCUA FORM 5300 - PAGE 6)

1. Most Recent Audit. Select the number which corresponds to the best description of the last annual audit performed of your credit union's records. Please see NCUA Rules and Regulations §715 for further information regarding audit classification. You must provide the effective date of this audit using a MM/YYYY format (i.e., 12/2001). The effective date is the end of the period covered by the audit, not the date the audit work was completed. **A state licensed person** refers to a certified public accountant or public accountant who is licensed by the State or jurisdiction where the credit union is principally located to perform accounting or auditing services for that credit union. The following explanations are provided for guidance:

- 1= **Financial statement audit** (also known as an "opinion audit") refers to an audit of the financial statements in accordance with GAAS by an independent person who is licensed by the appropriate State or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether those financial statements of the credit union taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with GAAP, as defined herein, or regulatory accounting practices.
- 2= **Balance sheet audit** refers to the examination of a credit union's assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union's income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.
- 3= **Examinations of Internal Control over Call Reporting** refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management's written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed semiannual or year-end Call Report, with a concentration in high risk areas.
- 4= **Supervisory Committee audit performed by state licensed persons** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by certified public accountant, public accountant, and other state licensed persons.
- 5= **Supervisory Committee audit performed by other external auditors** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, and other qualified but not State-licensed persons. Qualified persons who are not State-licensed cannot provide assurance services under this subsection.
- 6= **Supervisory Committee audit performed by supervisory committee or designated staff** refers to an engagement in accordance with the procedures prescribed in NCUA's Supervisory Committee Guide performed by the supervisory committee or its internal auditor.

2. Most Recent Verification of Members' Accounts. You must indicate the effective date of the most recent Supervisory Committee verification of Members' accounts using a MM/YYYY format (i.e., 12/2001).

3. Excess Deposit Insurance. If your credit union has share and/or deposit insurance coverage in addition to the coverage provided by the National Credit Union Share Insurance Fund, answer this question "yes." If yes, provide the name of the insuring company and the total dollar amount of shares and/or deposits insured by this company.

DO NOT include Life Saving and Borrowers' Protection Insurance.

DO NOT include Surety Bond Coverage.

4. Number of Current Members. Report the number of credit union members. Report the actual number of members, not the number of accounts.

5. Number of Potential Members. Report the number of potential credit union members. Include current members in this estimate. The estimate of potential members must be reasonable and supportable. For example, if the credit union has a community (geographic-based) charter, use the most recent Census statistics for the area. If the credit union has an employment-based membership, use the most recent total employment figures for the company(s) and an estimate of the number of family members.

6. Number of Credit Union Employees.

6a. Full-Time Employees. Report the number of employees who work 26 hours or more per week.

6b. Part-Time Employees. Report the number of employees who work 25 hours or less per week.

7. Programs or service offerings. Indicate programs or services you currently offer, or plan to implement within the next six months, by marking the box to the right of the applicable descriptions. If you check items a.–d., please complete Schedule A – Specialized Lending on page 13. If you checked items k.–n., please complete Schedule B – Investments, Supplemental Information on page 15.

8a. Branches Maintained. Report the number of credit union service branch offices maintained by the credit union, regardless of the level of services provided or the number of hours open for business. If applicable, include the member service branch maintained at your headquarters' office. Do not include ATMs, shared branches, unattended kiosk locations, or branches your members have access through a service center or call center. Include branches located on U.S. facilities in foreign countries such as embassies and military bases.

8b. Participation in Shared Member Service Branches. Indicate if your credit union provides services to your members through a credit union shared branch service center.

CONTACT AND CERTIFICATION PAGE
(NCUA FORM 5300 - PAGE 7)

U.S.A. PATRIOT'S ACT INFORMATION

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

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

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

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

Extension. Provide the telephone extensions for the primary and secondary contact persons identified, if applicable.

If the information provided for the U.S.A. Patriot's Act is identical to the Emergency Contact Information, please check the box rather than input the data twice. In either case, please include a cell phone number in the Emergency Contact Information.

EMERGENCY CONTACT INFORMATION

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

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

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

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

Extension Provide the extension numbers for the primary and secondary contact persons identified above, if applicable

Cell Phone. Provide the cell phone numbers including area code for the primary and secondary contact persons identified above, if applicable.

CHANGES TO CONTACT INFORMATION BETWEEN QUARTERLY CALL REPORTS

If the information provided for the U.S.A. Patriot's Act and Emergency Contacts changes between quarterly reports, advise your NCUA Examiner to update our records. State chartered credit unions should contact its State Supervisory Authority.

CERTIFICATION

Please note the following information is available to the public.

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

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

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

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

DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES
(NCUA FORM 5300 - PAGE 8)

DELINQUENT LOANS BY COLLATERAL TYPE.

1.-5. Amount of Delinquent Loans by Collateral Type. Report the total outstanding loan balance of **all** delinquent loans and leases by categories. Include in line 2 all delinquent loans for loans reported on page 2, lines 16, 17, 18 and 22. (e.g. all other consumer loans, member business loans not secured by real estate). All delinquent loans and leases include loans and leases reported by the credit union and serviced by outside processors (e.g., real estate, student loans, etc.).

- Do not include either:
 - 1) loans already written down to fair value (difference charged-off against ALLL) through a "decision to sell" and/or otherwise transferred to a "loans held for sale" (LHFS) classification; or
 - 2) loans that the credit union has already written down to the fair value (difference charged-off against ALLL) of the collateral (less costs to sell), e.g., collateral (including automobiles, equipment, boats, and similar property) transferred to Foreclosed and Repossessed Assets (See instructions for Foreclosed and Repossessed Assets on Page 13).

- Report troubled debt restructured (TDR) loans (defined in GAAP) as delinquent consistent with original loan contract terms until the borrower/member has demonstrated an ability to make timely and consecutive monthly payments over a six-month period consistent with restructured terms. Likewise, such loans may not be returned to full accrual status until the six-month consecutive payment requirement is met.

- **Note:** Not all restructured debt meets the definition of TDR. TDR loans are loans whose terms have been modified because the credit union, *for economic or legal reasons related to the debtor's financial difficulties, grants a concession to the member debtor that it would not otherwise consider*, providing for a reduction of either interest or principal. This concession either stems from an agreement between the credit union and the member debtor or is imposed by law or a court. A loan extended or renewed at a stated interest rate equal to the current interest rate for new debt with similar risk is not considered a TDR loan.

6. Total Delinquent Loans. Report the total of all delinquent loans. The software will auto calculate this field based on the totals in the categories.

7. Total Number of Delinquent loans. Report the total number of all delinquent loans and leases per delinquency category.

ADDITIONAL DELINQUENCY INFORMATION

8. Indirect Loans. Report the total outstanding loan balance of all delinquent loans made through an indirect lending program.

9. Participation Loans. Report the total outstanding loan balance of all delinquent loan participations.

10. Member Business Loans excluding Agricultural Loans. Report the total outstanding loan balance of all delinquent Member Business Loans, excluding business loans made for agricultural purposes.

11. Agricultural Loans. Report the total outstanding loan balance of all delinquent member business loans made for agricultural purposes.

DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES **(NCUA FORM 5300 - PAGE 8)**

LOAN LOSS INFORMATION

12.-16. Charge Offs and Recoveries Year to Date. Report the dollar amount of loans charged off year to date by collateral category in the left column. Report the dollar amount of loan recoveries year to date by collateral category in the right column.

17. Total Charge Offs and Recoveries. Report the total of all loans charged off in the left column and total recoveries in the right column. The software, will auto-calculate this field based on the input in the individual categories.

ADDITIONAL LOAN LOSS INFORMATION

18. Indirect Loans. Report the dollar amount of loans charged off year to date from the credit union's indirect lending program on the left. Report the dollar amount of recoveries year to date from the indirect lending program in the right column.

19. Participation Loans. Report the dollar amount of loans charged off year to date from loan participations on the left. Report the dollar amount of recoveries year to date from loan participations in the right column.

20. Member Business Loan excluding Agricultural Loans. Report the dollar amount of loans charged off year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes on the left. Report the dollar amount of recoveries year to date from Member Business Lending excluding the amount charged off for loans made for agricultural purposes in the right column.

21. Agricultural Loan. Report the dollar amount of loans charged off year to date from Member Business Loans made for agricultural purposes on the left. Report the dollar amount of

recoveries year to date from Member Business Loans made for agricultural purposes in the right column.

DELINQUENT LOANS, LOAN CHARGE OFFS AND RECOVERIES
(NCUA FORM 5300 - PAGE 8)

BANKRUPTCY INFORMATION

22. 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 Chapter 7, Chapter 13, and Chapter 11 Bankruptcy Loan Charge-offs. Do not include recoveries.

23a.-c. Number of Members Filing Bankruptcy Year-to-Date. Provide the number of members who have loans in your credit union and have filed for Chapter 7, Chapter 13 or Chapter 11 Bankruptcy year-to-date. Include reaffirmations. Exclude bankruptcies that have been dismissed by a court.

24. 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 23a.-c.

MISCELLANEOUS LOAN INFORMATION

25. Congressional Reporting Requirement (FCU ONLY). Section 1757(5)(A)(vi)(I) of the Federal Credit Union Act requires NCUA to consult with the appropriate committees of the Congress, the Department of the Treasury, and the Federal financial institution regulatory agencies before exceeding the 15% loan interest rate ceiling. **This reporting requirement applies to Federal Credit Unions only.**

25a. Amount of Loans with Interest Rates Exceeding 15%. Report total dollar amount of all loans with interest rates exceeding 15%.

25b. Weighted Average Interest Rate for Loans with Interest Rates Exceeding 15%. Report the aggregate weighted average interest rate for the loans with interest rates that exceed 15%.

LIQUIDITY, COMMITMENTS AND SOURCES)
(NCUA FORM 5300 - PAGE 9)

OFF BALANCE SHEET COMMITMENTS

1. Unfunded Commitments for Business Loans. Report the portion of the Net Member Business Loan Balances from **Schedule A – Specialized Lending**, lines 20 and 21 (Accounts 400A and 400B) that represent the unfunded portions of commitments.

- A. **Commercial Real Estate, Construction, and Land Development.** Report the unfunded portions of commitments to extend credit for the purpose of financing commercial and multifamily residential properties (e.g. business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings). Also include the unfunded portions of commitments to extend credit for the specific purpose of financing land development (i.e., the process of improving land, laying sewers, water pipes, etc.) preparatory to erecting new structures or the on-site construction of industrial, commercial, residential, or farm buildings. For this item, “construction” includes not only construction of new structures, but also additions or alterations to the existing structures and the demolition of existing structures to make way for new structures. Also include in this item loan proceeds your credit union is obligated to advance as construction progress payments. Do not include general lines of credit that a borrower, at its option, may draw down to finance construction and land development (report in item 2.F.).
- B. **Other Unfunded Business Loan Commitments.** Report the unfunded portions of commitments to extend credit for business loans other than the purpose of financing commercial and multifamily residential properties. (Unfunded commitments for commercial and multifamily residential properties are reported under 1.A).

2. Unfunded Commitments for All Remaining Loans (Non-Business Loans).

- A. **Revolving Open-End Lines Secured by 1 - 4 Family Residential Properties.** Report the unfunded portions of commitments to extend credit under revolving, open-end lines of credit secured by 1 to 4 family residential properties. These lines, commonly known as home equity lines, are typically secured by a junior lien and are usually accessible by check or credit card.
- B. **Credit Card Lines.** Report the unfunded portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Credit unions may report unfunded credit card lines as of the end of their customers’ last monthly billing cycle prior to the report date or as of the report date.
- C. **Outstanding Letters of Credit.** Report the amount unfunded as of the report date of all financial standby letters of credit (and all legally binding commitments to issue financial standby letters of credit) issued by your credit union. A financial standby letter of credit irrevocably obligates your credit union to pay a third-party beneficiary when a customer (account party) fails to repay an outstanding loan or debt instrument.

- D. **Unsecured Share Draft Lines of Credit.** Report the amount of unfunded lines of credit available that can be accessed through use of a personal check
- E. **Overdraft Protection Program Commitments.** Report the amount of unfunded overdraft protection program commitments. Overdraft protection programs are marketed to members as short-term credit facilities, and typically provide members with an express overdraft “limit” that applies to their accounts. Unlike share draft lines of credit, overdraft protection programs do not trigger Regulation Z disclosures.
- F. **Other Unfunded Commitments.** Report the unfunded portions of all other commitments not reported in lines 2.A. - 2.E.

LIQUIDITY, COMMITMENTS AND SOURCES)
(NCUA FORM 5300 - PAGE 9)

CONTINGENT LIABILITIES

3. Loans Transferred with Recourse. Report the total principal balance outstanding of loans transferred, including participations, for which the transfer qualified for true sales accounting treatment under GAAP, and for which the transferor credit union retained some limited recourse (i.e., insufficient recourse to preclude sales accounting treatment.) Do not include loan transfers that qualify for sales treatment but only contain the representation and warranty paragraphs that are standard for sales on the secondary market. **Do not include loan participations transferred with substantial recourse or those transferred without recourse.** If a transfer does not satisfy the criteria for sales treatment (i.e., isolation, control, and pledge), the transfer should be accounted for as a secured borrowing with pledge of collateral, and not reported here.

4. Dollar Amount of 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.

5. Other Contingent Liabilities. Report the aggregate amount of any other outstanding contingent liabilities.

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender’s Option.

Report the amount of borrowings where the lender has the option to require your credit union to repay the borrowing before the scheduled maturity.

7a. Total Credit Lines. Report the maximum amount the credit union is entitled to borrow under all established lines of credit, both advised and committed. Report draws against these lines on Page 3, line 1.

7b. Total Committed Credit Lines. Report the maximum amount the credit union is entitled to borrow under all established committed lines of credit. A committed line of credit is a credit line in which the credit union has paid a fee in advance to guarantee access at a future time.

8. Federal Home Loan Bank. If your credit union is a member of the Federal Home Loan Bank, answer yes.

9. Federal Reserve Bank Discount Window, Application to Borrow. 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, Pre-pledged Collateral. 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.

INFORMATION SYSTEMS & TECHNOLOGY

(NCUA FORM 5300 - PAGE 10)

1. System for Share and Loan Records. Select the number which corresponds to the best description of the system your credit union uses to maintain its share and loan records:

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

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

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

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

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

2. Name of Information Processing Vendor (Share and Loan Records). If applicable, provide the name of your credit union's primary share and loan information processing vendor.

3. Data Processing Conversion. Indicate whether your credit union has undergone a data processing conversion in the past 6 months or expects to undergo a data processing conversion within the next 12 months.

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

- **Home Banking Via Internet Website:** Members access services via the web/internet. Generally, members use a web browser to access services.
- **Wireless:** Members access services via a wireless device such as cell phone, personal data assistant (PDA), etc.
- **Home Banking Via Direct Dial-Up/PC Based:** Member access services via a home banking computer program. Generally, members use their computer to dial up the credit union and use the credit union supplied computer program to access services. The software would reside on the member's computer requiring a modem to gain access. The connection is not made through the Internet.
- **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.

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

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

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 #10.

7. World Wide Website Type. Select the type that best describes the degree of information and/or services you offer online:

- 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. Transactional Website Vendor. If your credit union has a transactional website, please provide the name of the primary vendor used to enable such services (i.e. the electronic home banking application service provider). This may not necessarily be the same vendor who provides the credit union's share and loan system, physically hosts the web server which runs the website, or provides the access to the Internet.

10. Future Website. If you have a website, skip this question. If you do not have a website, please indicate if you intend to add one in the future.

- a. If you don't have a website but plan to add one (i.e. question #10 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 add one (i.e. question #10 is Yes), please state the type of website you plan to create (for a description of website types, see #7 above).

11. Internet Access. If you can access the internet from any computer located at the credit union, answer yes to this question.

12. FedLine Access. If you have a FedWire terminal obtained through the Federal Reserve system on the premises of the credit union, answer yes to this question. Do NOT answer yes if you use any other wire transfer request system (such as a web based wire transfer request system provided by a corporate credit union) to conduct wire transfers.

13. Originating Depository Financial Institution. An Originating Depository Financial Institution (ODFI) receives payment instructions from the originator (party originating ACH transaction) and forwards the entries to the ACH Operator (Federal Reserve Bank or Electronic Payments Network). Answer yes to this question if you are an ODFI.

14. Receiving Depository Financial Institution. A Receiving Depository Financial Institution (RDFI) receives ACH entries from the ACH Operator and posts the entries to member accounts or its own accounts. Answer yes to this question if you are an RDFI.

PCA NET WORTH CALCULATION WORKSHEET
(NCUA FORM 5300 - PAGE 11)

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 (k) for further information regarding total assets.)

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

Credit unions with Assets Greater than \$10,000,000. In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement.

Line 13a of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Standard Components.

Line 13b of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the Alternative Components of Section 702.107 of the NCUA Rules and Regulations.

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

STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW)
REQUIREMENT

(NCUA FORM 5300 - PAGE 12)

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. In addition to measuring a net worth ratio, credit unions with assets greater than \$10 million must also review their Risk Based Net Worth (RBNW) Calculation Requirement. Line 13 of the PCA Net Worth Calculation Worksheet provides the RBNW Requirement based upon the standard components.

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

SCHEDULE A – SPECIALIZED LENDING
(NCUA FORM 5300 - PAGE 13)

SECTION 1 – INDIRECT AND PARTICIPATION LOANS

INDIRECT LOANS

An indirect loan is a loan made by a credit union through a third party vendor that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision and the loan is immediately assigned to the credit union after being made.

1a. Indirect Loans – Point of Sale Arrangement. Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting directly with a merchant. In this case, the credit union partners with a merchant to originate loans at the point of sale. A direct agreement between an auto dealer and a credit union is an example of an indirect loan made at the point of sale.

1b. Indirect Loans – Outsourced Lending Relationship. Report the number and dollar amount of outstanding indirect loans made by the credit union by contracting with a third party vendor other than the merchant providing the product. In this case, the credit union does not directly contract with the merchant. The third party vendor receives compensation for facilitating loan origination.

PARTICIPATION LOANS

2a. Participation Loans Outstanding. Report the total number and dollar amount of the credit union's portion of outstanding participation loans purchased and originated. Do not report those portions that are held by other lenders.

2b. Participation Loans Purchased Year-to-Date. Report the number and dollar amount of the credit union's portion of all participation loans purchased year-to-date whether or not the credit union is holding a current outstanding balance.

2c. Participation Loans Sold Year-to-Date. Report the number and dollar amount of the credit union's portion of participation loans sold year-to-date. If participation loans have been sold with recourse, they must be reported on the Liquidity Commitments and Sources schedule.

MISCELLANEOUS LOAN INFORMATION

3. Loans Purchased from Other Financial Institutions. Report the number and dollar amount of loans purchased by your credit union for which it has **full title**, year to date. (Seller has assigned the note and supporting documents to your credit union.) Do not include **Participation Loans Purchased** that are included in line 2b, above.

SECTION 2 – REAL ESTATE LOANS AND LINES OF CREDIT

Real Estate Loans/Lines of Credit. For each type loan/line of credit listed, provide the number of loans/lines of credit outstanding, the aggregate amount of loans/lines of credit outstanding, the

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

FIRST MORTGAGE LOANS

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

4a. Fixed Rate, Fully Amortizing >15 Years. Report information for loans listed on page 2 line 19 that have an original maturity of GREATER THAN 15 years. Report loans that have a fixed rate for the term of loan.

4b. Fixed Rate, fully Amortizing 15 Years or Less. Report information for loans listed on page 2 line 19 that have an original maturity of 15 years OR LESS. Report loans that have a fixed rate for the term of loan.

5a. Balloon/Hybrid > 5 Years. Report information for loans listed on page 2, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 7 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for GREATER THAN 5 years.

5b. Balloon/Hybrid 5 Years or Less. Report information for loans listed on page 2, line 19 that have a balloon feature or convert to an adjustable rate loan after a predefined period of time (e.g., a loan may be fixed for 3 years and then convert to a 1 year adjustable rate thereafter). Report those loans where the original interest rate remains fixed for 5 years or less.

6. Other Fixed Rate. Report any other type of fixed rate first mortgage loan.

7. Adjustable Rate 1 Year or Less. Report loans listed on page 2, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on an annual or more frequent basis.

8. Adjustable Rate > 1 Year. Report loans listed on page 2, line 19 that call for the periodic adjustment of the interest rate charged. The interest rate must reset on a periodic basis greater than one year.

For the number and dollar amount of loans outstanding, the sum of lines 4a.- 8. must equal the amount reported on page 2 line 19

SCHEDULE A – SPECIALIZED LENDING **(NCUA FORM 5300 - PAGE 13)**

OTHER REAL ESTATE LOANS

9. Closed-End Fixed Rate. Report loans listed on page 2, line 20 that have a set interest rate until maturity. Typically, this would include second trust loans.

10. Closed-End Adjustable Rate. Report loans listed on page 2, line 20 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.

11. Open-End Adjustable Rate. Report loans listed on page 2, line 20 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.

12. Open-End Fixed Rate. Report loans listed on page 2, line 20 which are eligible for additional advances and have a fixed rate of interest.

13. Other. Report any real estate secured loan not already included in lines 9 through 12.

For the number and dollar amount of loans outstanding, the sum of lines 9 through 13 must equal the amount reported on page 2 line 20.

14. TOTALS (each column). Sum of lines 4a. through 13. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 2 lines 19 and 20.

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

15. 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..

16. Total Amount of all first Mortgage Loans Sold in the Secondary Market Year-to-Date. Total loan balance of all first mortgage real estate loans which have been sold in the secondary market, to other credit unions, to private investors, etc.

17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 26 (below). Report the outstanding balance of adjustable rate real estate loans that according to contractual agreements will reprice or mature within the next 5 years and that are not reported in line 26. Report the outstanding balance of fixed rate real estate loans, that according to contractual agreements, will mature within the next 5 years and that are not reported in line 26. Also include real estate backed **balloon loans**, that according to contractual agreements, are due within the next 5 years and that are not reported in line 26.

18. Amount of Real Estate Loans Sold But Serviced by the Credit Union. Report the dollar amount outstanding of those real estate loans that have been sold by the credit union, but remain serviced by the credit union.

19. Mortgage Servicing Rights. Report the dollar amount of Mortgage Servicing Rights recorded as an asset in this Call Report. A Mortgage Servicing Asset is a contract to service loans under which the estimated “benefits of servicing” (i.e., revenues from contractually specified servicing fees, late charges, and other ancillary sources including “float”) are expected to more than adequately compensate the servicer for performing the servicing. A servicing contract is either (a) undertaken in conjunction with selling or securitizing the loan being serviced or (b) purchased or assumed separately. Not all servicing contracts result in a servicing asset.

SCHEDULE A – SPECIALIZED LENDING
(NCUA FORM 5300 - PAGE 14)

SECTION 3 – BUSINESS LOANS

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

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

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

Net Member Business Loan Balance (NMBLB). Means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member’s primary residence, or insured or guaranteed by any agency of the federal government, a state or any

political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as a participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

Examples for reporting Member Business Loans on line 20-21 and lines 29-31 of this schedule.

If a member has \$35,000 in business purpose loans and the credit union grants this member an additional \$40,000 in business purpose loans, the credit union should report the additional \$40,000 on lines 20-21 as a Member Business Loan. If the credit union has total assets exceeding \$10,000,000, the credit union would also report the \$40,000 on lines 29-31 for the purpose of calculating the Risk Based Net Worth requirement. Also, in this case, the credit union must comply with all of the requirements of Part 723 of NCUA's Rules and Regulations in making this loan because the loan caused the aggregate amount of business purpose loans to the member to exceed the \$50,000 threshold in RR 723.1(b)(3). (Federal Register / Vol. 68, No. 190)

If, in the case above, the member subsequently pays down the \$35,000 business purpose loan to \$15,000 and the \$40,000 business loan to \$34,000, making the aggregate total business purpose loans \$49,000, the credit union is not required to list any of these loans on lines 20-21 as Member Business Loans since the new aggregate loan total is \$49,000 and is now below the \$50,000 threshold in Section 723.1(b)(3) of NCUA's Rules and Regulations. However, if the credit union has assets exceeding \$10,000,000, the credit union is required to report the \$34,000 member business purpose loan on lines 29-31 for the purpose of calculating the Risk Based Net Worth (RBNW). For RBNW reporting requirements, the outstanding loan balance of any loan and participation that **ever** met the definition of a member business loan (e.g., at origination or at time of purchase) must be reported on lines 29-31 in the Risked Based Net Worth section for credit unions with assets greater than \$10 million.

20. Member Business Loans. Report the total count and NMBLB amount of any loan or participation to a member.

- For each type of member business loan listed, provide the number of loans outstanding, the aggregate NMBLB amount of loans outstanding, the number of loans granted or purchased year-to-date, and the NMBLB amount of loans granted or purchased year-to-date. For participation loans, report the NMBLB amount of the portion that remains on the credit union's balance sheet.
- Include any unfunded commitments with these reported figures unless otherwise noted in the instructions.
- For loans held for sale, report only the number of loans granted or purchased year-to-date and the aggregate NMBLB amount of loans granted or purchased year-to-date.

21. Purchased business loans or participation interests to nonmembers. Report the total count and NMBLB amount resulting from a purchase of any nonmember business loan or participation interest qualifying for sales accounting.

SCHEDULE A – SPECIALIZED LENDING
(NCUA FORM 5300 - PAGE 14)

MISCELLANEOUS BUSINESS LOANS INFORMATION

22. Construction and Development Loans. Report the total count and NMBLB amount of any loan or participation reported in line 20 and 21 for the purpose of acquisition of property or rights to property. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use. **Exclude** any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property or a loan to finance the construction of one single-family residence per member-borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.

23. Unsecured Business Loans. Report the total count and outstanding member business loan balance of any unsecured loan or participation reported in lines 20 and 21 excluding credit card line of credit programs offered to non-natural person members that are limited to routine purposes normally made available under those programs. Do not include unfunded commitments.

24. Purchased business loans or participation interests to members. Report the total count and NMBLB amount of any purchased member business loan or participation interest reported in line 20 qualifying for sales accounting.

25. Agricultural Related Loans. Report the total count and NMBLB amount of any loan or participation reported in lines 20 and 21 made for the purpose of agriculture or farm related equipment, land, seed, fertilizer, services and similar purpose. This includes both operating and capital loans.

26. Portion of Real Estate Loans included on page 13 line 14 which are also reported as business loans on lines 20 and 21. Report the outstanding portion of any loan contained in line 14 that is also reported in the Net Member Business Loan Balance(s) (NMBLB) reported on lines 20 and 21. Do not include balances excluded from the NMBLB such as the portion secured by a lien on a member's primary residence.

27. Business Loans and Participations sold Year-to-Date. Report the total count and dollar amount of any business loan or participation interest sold year-to-date qualifying for sales accounting under generally accepted accounting principles.

28. Small Business Administration Loans Outstanding. Report the total count and outstanding amount of any loan granted under a Small Business Administration loan program.

SCHEDULE A – SPECIALIZED LENDING
(NCUA FORM 5300 - PAGE 14)

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

For purposes of Part 702 (RBNW), the amount reported in this section differs from the calculated NMBLB reported in lines 20 and 21 and must include the portion of loan balances secured by the following:

- By shares in the credit union, or by shares or deposits in other financial institutions;
- By a lien on the member's primary residence;
- Insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state; or
- Subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state.

Note: Loans that are fully guaranteed by a federal or state agency are not considered member business loans, and would not be reported on lines 20-21. However, if the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory net business loan balance but included for RBNW purposes. The loan must meet the regulatory \$50,000 threshold before it is reported as a member business loan, or reported for RBNW purposes. Once a loan is deemed to be a member business loan, the outstanding balance of the member business loan (including any guaranteed portions) must be risk-weighted until the loan is paid off. (NCUA RR Part 702).

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

29. Loans and participation interests qualifying for RBNW.

Report the outstanding loan balances of any loan and participation that meets the definition of a member business loan at origination or at time of purchase.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles. Do not include unfunded commitments. Report unfunded commitments on line 30.

30. Unfunded commitments for business loans and participation interests qualifying for RBNW. Report the unfunded portions of commitments to extend credit for any loan reported in line 29.

31. Amount of Real Estate Loans included in line 14 also reported as loans and participation interests qualifying for RBNW on line 29 above. Report the outstanding balance of any loan contained in line 14 of page 13 which has ever qualified as a business loan regardless of whether the loan is presently classified as a business loan.

SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION
(NCUA FORM 5300 - PAGE 15)

TYPES OF INVESTMENTS

Report the value of all investments by type.

- 1. 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.
- 2. Federal Agency Securities.** Report the amount of investments in Federal Agency Securities including Ginnie Maes, Fannie Maes, Freddie Macs and CMOs, etc.
- 3. 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\$.

MORTGAGE-RELATED SECURITIES (MRS)

Mortgage-related securities are securities collateralized by mortgages and may be publicly or privately issued.

- 4. Mortgage Pass-Through Securities.** Report securities that are backed by residential mortgage loans (i.e., 1-4 family housing) and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
- 5. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).** Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-related securities. Principal payments are distributed on a prioritized basis.
- 6. Commercial Mortgage Related Securities.** Report securities that are backed by commercial mortgage loans (e.g., multi-family [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

- 7. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.** *This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
- 8. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas.** *This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years, e.g. agency bullets. Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is not related to more than one index,

and is not inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.

9. Total of Securities Meeting the Requirements of Section 703.12(b). *This question is for federal credit unions only.* Sum of items 4-8 (This is the total of securities that meet Section 703.12(b)). **Electronic Filers** – This field populates automatically.

10. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a). *This question is for federal credit unions only.* Report total holdings in shares and deposits of banks, credit unions, or other depository institutions with remaining maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.

11. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19. *This question is for federal credit unions only.* Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, and not notional amounts (e.g., derivatives such as swaps).

SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION
(NCUA FORM 5300 - PAGE 15)

MISCELLANEOUS INVESTMENT INFORMATION

12. Fair Value of Held to Maturity Investments. Report the fair value of all held to maturity investments (those reported on page 1, line 6). 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.

13. Investment Repurchase Agreements. Report the dollar amount of all repurchase agreements *where the credit union lends funds.*

14. Borrowing Repurchase Transactions Placed in Investments for the Purposes of Positive Arbitrage (income enhancement). Report the dollar amount of all outstanding repurchase agreements *where the credit union is borrowing funds.*

15. 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).

16. Outstanding balance of brokered certificates of deposit and share certificates. Report the book value of all certificates of deposit and share certificates purchased through or from a broker. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)
INFORMATION
(NCUA FORM 5300 - PAGE 16)

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

2. ACCOUNTING ISSUES

- A. **If your credit union wholly-owns the CUSO or owns a “controlling financial interest” (assumed at ownership of 50% or more of the voting stock),** the CUSO’s books and records should be consolidated with your credit union’s books and records (as if the two were one entity) for reporting on pages 1, 2, 3, 4, and 5 of the call report.
- B. **If your credit union has “ability to exert significant influence” over operations of the CUSO (assumed at ownership of 20% or more but less than 50% of the voting stock of the CUSO),** the credit union’s investment in the CUSO should be reflected in its books and records using the equity method of accounting.
- C. **If your credit union owns less than 20% of the voting stock of the CUSO,** the credit union should account for its CUSO investment using the cost method of accounting.

3. INSTRUCTIONS FOR SCHEDULE COLUMN HEADINGS

- A. **Name of CUSO – (Accounts 830A thru T).** Report the full/legal name of the CUSO.
- B. **Value of Investment in CUSO (Accounts 831A through T).** Report the amount that represents the unimpaired value of the credit union’s CUSO investment as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:
- the cost method (ownership of less than 20% voting common stock), or
 - the equity method (ownership of 20% or more voting common stock).
- C. **Amount Loaned to CUSO (Accounts 832A through T).** Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO.
- D. **Ownership of CUSO (Accounts 833A through T).** Answer either YES or NO as to the ownership question following the guidance provided in the footnote labeled by the double asterisk.

- E. **Type of Service Provided (Accounts 834A through T)**. Report the predominate service offered by the CUSO following the guidance provided in the footnote labeled by the triple asterisk.
- F. **Accounting for CUSO Investment (Accounts 837A through T)**. Report how your investment in the CUSO is accounted for on the credit union's financial statements following the guidance provided in the footnote labeled by the quadruple asterisk. Also, refer to Section 2 above (Accounting Issues).
- G. **Aggregate Cash Outlay (Accounts 836A through T)**. Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term. "Aggregate cash outlay" means the aggregate amount of cash paid out by the credit union to acquire an ownership interest in the CUSO. Credit unions required under GAAP to report their investment in a CUSO on the equity basis are not penalized for exceeding their "investment in and loans to" CUSO limit as a result of the CUSO operating profitably and the value of the investment increasing. Unimpaired aggregate cash outlay is the means by which the regulatory limitation is measured.