

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

**TO**

**MUST BE RECEIVED BY: JULY 24, 2006**

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

This booklet contains the second 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 June 30, 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 **July 24, 2006**. 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**



**SECOND QUARTER  
CALL REPORT**

**2006**

## 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"> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has business loans outstanding or business lending activity year to date,</li> <li>• has indirect loans outstanding,</li> <li>• has participation loans outstanding or participation lending activity year to date, or</li> <li>• has purchased loans from other financial institutions year to date.</li> </ul>
B – Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Part 703.10(a),</li> <li>• has investments purchased under an investment pilot program as defined by Part 703.19,</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or NCUA Rules and Regulations, or</li> <li>• has investments in brokered certificates of deposit or brokered share certificates.</li> </ul>
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 JUNE 30, 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).....		<input type="text"/>
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	
a. Cash on Deposit in Corporate Credit Unions.....	<input type="text"/>	
b. Cash on Deposit in Other Financial Institutions.....	<input type="text"/>	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....		<input type="text"/>
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).....		<input type="text"/>

**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.....						
5. Available for Sale Securities...						
6. Held-to-Maturity Securities.....						
7. Deposits in commercial banks, S&Ls, savings banks.....						
8. Loans to and investments in natural person credit unions						
9. Membership capital at corporate credit unions.....						
10. Paid-in capital at corporate credit unions.....						
11. All other investments in corporate credit unions.....						
12. All other investments.....						
13. TOTAL INVESTMENTS (Sum of Items 4-12).....						

**LOANS Held for Sale:** See Instructions.

14. Loans Held for Sale.....	<input type="text"/>
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RETURN THIS COPY

**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

**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.....			
16. All Other Unsecured Loans/Lines of Credit.....			
17. New Vehicle Loans.....			
18. Used Vehicle Loans.....			
19. Total 1st Mortgage Real Estate Loans/Lines of Credit			
20. Total Other Real Estate Loans/Lines of Credit			
21. Leases Receivable.....			
22. Total All Other Loans/Lines of Credit.....			
23. TOTAL LOANS & LEASES (Sum of items 15-22).....			
24. Less: Allowance for Loan & Lease Losses.....			
<b>Other Assets:</b>			<b>Amount</b>
25. Foreclosed and Repossessed Assets	<b>Amount</b>		
a. Real Estate.....			
b. Automobiles.....			
c. Other.....			
d. Total Foreclosed and Repossessed Assets			
26. Land and Building.....			
27. Other Fixed Assets.....			
28. NCUA Share Insurance Capitalization Deposit.....			
29. Other Assets	<b>Amount</b>		
a. Accrued Interest on Loans.....			
b. Accrued Interest on Investments.....			
c. All Other Assets.....			
d. Total Other Assets.....			
30. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, and 29d).....			
		<b>Number</b>	<b>Amount</b>
31. Loans Granted Year-to-Date.....			
32. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....			

RETURN THIS COPY

**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

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

<b>SHARES/DEPOSITS:</b>	Dividend Rate	Number of Accounts	A. < 1 Year	B1. 1 - 3 Years	B2. > 3 Years	C. Total Amount
9. Share Drafts.....						
10. Regular Shares.....						
11. Money Market Shares.....						
12. Share Certificates.....						
13. IRA/KEOGH Accounts.....						
14. All Other Shares.....						
15. TOTAL SHARES.....						
16. Non-Member Deposits.....						
17. TOTAL SHARES and DEPOSITS						

RETURN THIS COPY

**STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2006**

*This page must be completed by all credit unions*

<b>EQUITY:</b>	Amount
18. Undivided Earnings.....	
19. Regular Reserves.....	
20. Appropriation for Non-Conforming Investments <b>(SCU ONLY)</b> .....	
21. Other Reserves.(Appropriations of Undivided Earnings).....	
22. Miscellaneous Equity .....	
23. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	
24. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	
25. Other Comprehensive Income (unless already included in item 23 or 24).....	
26. Net Income (unless this amount is already included in item 18).....	
<b>27. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-8 and 17-26) (Must equal line 30, P.2)	

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

<b>NCUA INSURED SAVINGS COMPUTATION</b>	
Share and deposit as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.	
	Amount
A. Uninsured Member Shares and Deposits (see instructions for this line item).....	
B. Uninsured Nonmember Shares and Deposits (see Instructions for this line item).....	
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B).....	
D. TOTAL INSURED SHARES AND DEPOSITS (items 17 less item C).....	

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**INCOME AND EXPENSE**

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

INTEREST INCOME:	Amount
1. Interest on Loans (Gross-before interest refunds).....	
2. (Less) Interest Refunded.....	
3. Income from Investments (Including Interest and Dividends).....	
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	
5. TOTAL INTEREST INCOME (Sum of items 1-4).....	
<b>INTEREST EXPENSE:</b>	
6. Dividends on Shares (Includes dividends earned during current period).....	
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b>	
8. Interest on Borrowed Money.....	
9. TOTAL INTEREST EXPENSE (Sum of items 6-8).....	
10. Provision for Loan & Lease Losses.....	
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....	
<b>NON_INTEREST INCOME:</b>	
12. Fee Income.....	
13. Other Operating Income (Include unconsolidated CUSO Income).....	
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)	
15. Gain (Loss) on Disposition of Fixed Assets.....	
16. Other Non-operating Income (Expense).....	
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16).....	
<b>NON_INTEREST EXPENSE:</b>	
18. Total Employee Compensation and Benefits.....	
19. Travel and Conference Expense.....	
20. Office Occupancy Expense.....	
21. Office Operations Expense.....	
22. Educational and Promotional Expenses.....	
23. Loan Servicing Expense.....	
24. Professional and Outside Services.....	
25. Member Insurance.....	
26. Operating Fees (Examination and/or supervision fees).....	
27. Miscellaneous Operating Expenses.....	
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27).....	
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28).....	
<b>RESERVE TRANSFERS:</b>	
30. Transfer to Regular Reserves.....	

**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

- 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..... MM      YYYY

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

3. 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.) Yes      No

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

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

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

5. Number of potential members.....

6. Number of credit union employees who are:  
 a. Full-Time (26 hours or more per week).....   
 b. Part-Time (25 hours or less per week).....

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

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

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

e. Risk Based Loans .....	
f. Direct Financing Leases.....	
g. Mortgage Processing.....	
h. Approved Mortgage Seller.....	
i. Debt Cancellation/Suspension	
j. Borrowing Repurchase Agreements.....	

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

o. Overdraft Protection.....	
p. Overdraft Lines of Credit.....	
q. ATM / Debit Card Program.....	
r. Interest Only First Mortgages.....	
s. Insurance/Investment Sales.....	
t. Brokered Deposits (shares acquired through a third party).....	

8. Credit Union Member Service Branch Information

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

b. Does the credit union provide member services through a credit union shared branch services center?.....



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

Primary Contact		Secondary Contact	
Name		Name	
Email Address		Email Address	
Fax Number		Fax Number	
Telephone Number		Telephone Number	
Extension		Extension	

**Emergency Contact Information**

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		Name	
Email Address		Email Address	
Fax Number		Fax Number	
Telephone Number		Telephone Number	
Extension		Extension	
Cell Phone		Cell Phone	

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.....				
2 All Other Consumer Loans.....				
3 a. 1st Mortgage Fixed Rate/Hybrid/Balloon.....				
b. 1st Mortgage Adjustable Rate.....				
4 a. Other Real Estate Fixed Rate/Hybrid/Balloon.....				
b. Other Real Estate Adjustable Rate.....				
5 Leases Receivable.....				
6 <b>Total Delinquent Loans</b>				
7 Total Number of Delinquent Loans.....				

**ADDITIONAL DELINQUENCY INFORMATION**

*(Included in the delinquency reported above.)*

	Reportable Delinquency			Total Reportable Delinquency
	Report Amount Only			
8 Indirect Lending.....				
9 Participation Loans.....				
10 Member Business Loans excluding Agricultural Loans.....				
11 Agricultural Loans.....				

**LOAN LOSS INFORMATION**

	YTD Charge Offs	YTD Recoveries
12 Unsecured Credit Card Loans.....		
13 All Other Consumer Loans.....		
14 Total 1st Mortgage Loans.....		
15 Total Other Real Estate Loans.....		
16 Leases Receivable.....		
17 <b>Total</b>		

**ADDITIONAL LOAN LOSS INFORMATION**

	YTD Charge Offs	YTD Recoveries
18 Indirect Loans.....		
19 Participation Loans.....		
20 Member Business Loans excluding Agricultural Loans.....		
21 Agricultural Loans.....		

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

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.....	

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

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)...	

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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.....	
B. Other Unfunded Business Loan Commitments.....	
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)	
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....	
B. Credit Card Lines.....	
C. Outstanding Letters of Credit.....	
D. Unsecured Share Draft Lines of Credit.....	
E. Overdraft Protection Program Commitments.....	
F. Other Unfunded Commitments.....	

**CONTINGENT LIABILITIES**

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

**CREDIT AND BORROWING ARRANGEMENTS**

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

**INFORMATION SYSTEMS & TECHNOLOGY**

*All credit unions must complete lines 1-3 and 11-12 of this form. Complete lines 4-10 and 13-15 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.

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. Are you undergoing a data processing conversion presently or plan to in the next 12 months? 

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

Home Banking Via Internet Website   
 Wireless .....   
 Home Banking/PC Based .....   
 Audio Response/Phone Based .....

Automatic Teller Machine (ATM)   
 Kiosk.....   
 Other.....

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

Member Application .....   
 New Loan .....   
 Account Balance Inquiry .....   
 Share Draft Orders.....   
 New Share Account .....   
 Loan Payments .....   
 Account Aggregation.....   
 Internet Access Services.....   
 Other (please specify).....

View Account History.....   
 Merchandise Purchase.....   
 Share Account Transfers.....   
 Bill Payment.....   
 Download Account History.....   
 Electronic Cash.....   
 Electronic Signature Authentication/  
 Certification.....

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).....  
 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

10. If you do not have a website, do you plan to add one in the future?  
 a. If Yes to #10, in how many months .....   
 b. If Yes to #10, what type of site (select only one) .....   
 1 = Informational    2 = Interactive    3=Transactional

11. Does the credit union have internet access?

12. Does the credit union have FedLine Access?

13. If the credit union processes ACH transactions, is it an Originating Depository Financial Institution?

14. If the credit union processes ACH transactions, is it a Receiving Depository Financial Institution?

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

**DENOMINATOR: TOTAL ASSETS**

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

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**Total Assets Elections (Optional)**

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

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


- 12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11)
- 13a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....
  - b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....
- 14. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions).....
- 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)


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

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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

2. PARTICIPATION LOANS

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

Number	Amount

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

Number	Amount

**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**

**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.....

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

**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)....


**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

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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....				
21. Purchased business loans or participation interests to nonmembers.....				

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

22. Construction and Development Loans.....				
23. Unsecured business loans..				
24. Purchased business loans or participation interests to members.....				
25. Agricultural Related Loans..				

	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.....		
27. Business Loans and Participations sold Year-to-Date.....		
28. Small Business Administration Loans Outstanding.....		

<b>RISK BASED NET WORTH (RBNW)</b>	
<b>for credit unions with assets greater than \$10,000,000</b>	
	Amount
29. Loans and participation interests qualifying for RBNW.....	
30. Unfunded commitments for business loans and participation interests qualifying for RBNW	
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.....	



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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

**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

**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.....


**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 .....


**RETURN THIS COPY**

**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 15 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.					
B.					
C.					
D.					
E.					
F.					
G.					
H.					
I.					
J.					
K.					
L.					
M.					
N.					
O.					
P.					
Q.					
R.					
S.					
T.					

**Note:**

- \* Report the CUSO's full/legal name.
- \*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)
- \*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-T)
  - 1 = Mortgage Processing      5 = Investment Services      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