

CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE SEPTEMBER 2009

1. Moved Contact and Certification Page (Former Page 1) to NCUA Profile Form (NCUA Form 4501A).
2. Moved Emergency Contact Page (Former Page 2) to NCUA Profile Form (NCUA Form 4501A).
3. Moved Statement of Financial Condition (Assets) from Page 3 to Page 1.
4. Moved Statement of Financial Condition (Assets Continued) from Page 4 to Page 2.
5. Moved Statement of Financial Condition (Liabilities) from Page 5 to Page 3.
6. Moved Statement of Financial Condition (Equity and NCUA Insured Savings Computation) from Page 6 to Page 4.
7. Statement of Financial Condition (Equity and NCUA Insured Savings Computation) – New Page 4- Added Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities, (FASB Guidance), Acct 945C.
8. Moved Statement of Income and Expense from Page 7 to Page 5.
9. Statement of Income and Expense – New Page 5 – Added Total Other-Than-Temporary Impairment (OTTI) Losses (FASB Guidance), Acct 420A.
10. Statement of Income and Expense – New Page 5 – Added Less: Portion OTTI Losses in Other Comprehensive Income, (FASB Guidance), Acct 420B.
11. Statement of Income and Expense – New Page 5 – Added Less: Portion OTTI Losses in Other Comprehensive Income, (FASB Guidance), Acct 420C.
12. Statement of Income and Expense – New Page 5 – Added NCUSIF Stabilization Income, Acct 440A. Account was added based on new legislation (S. 896) passed by The U.S. Congress and signed into law on May 20, 2009.
13. Miscellaneous Information, (Former Page 8) - Deleted the following accounts: A566, A566A, and A566B.
14. Miscellaneous Information, (Former Page 8) - Moved the following accounts: A083, A084, A564A, A564B, A875, A876, A876Select, A877, and A980 to new Page 6 – still identified as Miscellaneous Information.
15. Miscellaneous Information, (Former Page 8). Moved the following accounts to the NCUA Profile Form: A063, A064, A603, A879G, 879H, 879J, 879K, 879L, 879M, 879N, and A879T.
16. Miscellaneous Information Continued, (Former Page 9). Moved entire page with all current accounts to the NCUA Profile Form with one exception, A1003 was moved to new 5300 Page 6, Miscellaneous Information.

17. Moved Delinquent Loans, Delinquent Loans By Collateral Section (Former PAGE 10) to New 5300 Page 7, renamed Delinquent Loans By Collateral Type Page.
18. Added a New Section, Total Number of Delinquent Loans By Collateral Type to New 5300 Page 7, Delinquent Loans By Collateral Type. Added the following new accounts:
 - a) Number of 1 to < 2 months delinquent Unsecured Credit Cards, Acct 024A.
 - b) Number of 1 to < 2 months delinquent 1st Mortgage Real Estate/LOCs Fixed Rate (Incl. Hybrid/Balloon > 5years), Acct 029A.
 - c) Number of 1 to < 2 months delinquent 1st Mortgage Real Estate/LOCs Adjust. Rate (Incl. Hybrid/Balloon 5years or less), Acct 030A.
 - d) Number of 1 to < 2 months delinquent Other Real Estate Loans/LOCs, Fixed Rate/Hybrid Balloon, Acct 032A.
 - e) Number of 1 to < 2 months delinquent Other Real Estate Loans/LOCs Adjustable Rate, Acct 033A.
 - f) Number of 1 to < 2 months delinquent Leases Receivable Loans, Acct 034A.
 - g) Number of 1 to < 2 months delinquent All Other Loans, Acct 035A.
 - h) Number of 2 to < 6 months delinquent unsecured credit cards, Acct 026A.
 - i) Number of 2 to < 6 months delinquent 1st Mortgage Real Estate/LOCs Fixed Rate (Incl. Hybrid/Balloon > 5years), Acct 029B
 - j) Number of 2 to < 6 months delinquent 1st Mortgage Real Estate/LOCs Adjust. Rate (Incl. Hybrid/Balloon 5years or less), Acct 030B.
 - k) Number of 2 to < 6 months delinquent Other Real Estate Loans/LOCs, Fixed Rate/Hybrid Balloon, Acct 032B.
 - l) Number of 2 to < 6 months delinquent Other Real Estate Loans/LOCs, Adjustable Rate, Acct 033B.
 - m) Number of 2 to < 6 months delinquent Leases Receivable Loans, Acct 034B.
 - n) Number of 2 to < 6 months delinquent All Other Loans, Acct 035B.
 - o) Number of 6 to < 12 months delinquent Unsecured Credit Cards, Acct 027A
 - p) Number of 6 to < 12 months delinquent 1st Mortgage Real Estate/LOCs Fixed Rate (Incl. Hybrid/Balloon > 5years), Acct 029C.
 - q) Number of 6 to < 12 months delinquent 1st Mortgage Real Estate/LOCs Adjust. Rate (Incl. Hybrid/Balloon 5years or less), Acct 030C.
 - r) Number of 6 to < 12 months delinquent Other Real Estate Loans/LOCs, Fixed Rate/Hybrid Balloon, Acct 032C.
 - s) Number of 6 to < 12 months delinquent Other Real Estate Loans/LOCs, Adjustable Rate, Acct 033C.
 - t) Number of 6 to < 12 months delinquent Leases Receivable Loans, Acct 034C.
 - u) Number of 6 to < 12 months delinquent All Other Loans, Acct 035C.
 - v) Number of 12 months over delinquent Unsecured Credit Cards, Acct 028A.
 - w) Number of 12 months and over delinquent 1st Mortgage Real Estate/LOCs Fixed Rate (Incl. Hybrid/Balloon > 5years), Acct 029D.
 - x) Number of 12 months and over delinquent 1st Mortgage Real Estate/LOCs Adjust. Rate (Incl. Hybrid/Balloon 5 years or less), Acct 030D.
 - y) Number of 12 months and over delinquent Other Real Estate Loans/LOCs, Fixed Rate/Hybrid Balloon, Acct 032D.
 - z) Number of 12 months and over delinquent Other Real Estate Loans/LOCs, Adjustable Rate, Acct 033D.
 - aa) Number of 12 months and over delinquent Leases Receivable Loans, Acct 034D.
 - bb) Number of 12 months and over delinquent All Other Loans, Acct 035D.
 - cc) Total Number of Reportable delinquent Unsecured Credit Cards, Acct 045A.

- dd) Total Number of Reportable delinquent 1st Mortgage Real Estate/LOCs Fixed Rate (Incl. Hybrid/Balloon > 5years), Acct 029E.
- ee) Total Number of Reportable delinquent 1st Mortgage Real Estate/LOCs Adjust. Rate (Incl. Hybrid/Balloon 5years or less), Acct 030E.
- ff) Total Number of Reportable Other Real Estate Loans/LOCs, Fixed Rate/Hybrid Balloon, Acct 032E.
- gg) Total Number of Reportable delinquent Other Real Estate Loans/LOCs, Adjustable Rate, Acct 033E.
- hh) Total Number of Reportable delinquent Leases Receivable Loans, Acct 034E.
- ii) Total Number of Reportable delinquent All Other Loans, Acct 035E.

19. Moved Delinquent Loans, Additional Delinquency Information Section, (Former Section on Page 10) to New 5300 Page 8, renamed Additional Delinquency Information.

20. Added a New Section, Additional Delinquency Information To New 5300 Page 8, Total Number of Delinquent Loans by Category Type

- a) Number of 1 to < 2 months delinquent Indirect Loans, Acct 036A.
- b) Number of 1 to < 2 months delinquent Participations Loans, Acct 037A.
- c) Number of 1 to < 2 months delinquent Interest Only and Payment Option 1st Mortgage Loans, Acct 038A.
- d) Number of 1 to < 2 months delinquent Interest Only and Payment Option Other RE/LOCs, Acct 039A.
- e) Number of 1 to < 2 months delinquent Residential Construction – Excluding Business Purpose, Acct 040A.
- f) Number of 1 to < 2 months delinquent Member Business Loans excluding Agricultural Loans, Acct 043A.
- g) Number of 1 to < 2 months delinquent Agricultural Loans, Acct 044A.
- h) Number of 1 to < 2 months delinquent Nonmember Business Loans, Acct 046A.
- i) Number of 1 to < 2 months delinquent Business Construction & Development Loans, Acct 047A.
- j) Number of 1 to < 2 months delinquent Modified 1st Mortgage Real Estate Loans, Acct 048A.
- k) Number of 1 to < 2 months delinquent Modified Other Real Estate Loans\Lines of Credit, Acct 049A.
- l) Number of 1 to < 2 months delinquent Modified RE Loans also reported as business loans, Acct 050A.
- m) Number of 2 to < 6 months delinquent Indirect Loans, Acct 036B.
- n) Number of 2 to < 6 months delinquent Participations Loans, Acct 037B.
- o) Number of 2 to < 6 months delinquent Interest Only and Payment Option 1st Mortgage Loans, Acct 038B.
- p) Number of 2 to < 6 months delinquent Interest Only and Payment Option Other RE/LOCs, Acct 039B.
- q) Number of 2 to < 6 months delinquent Residential Construction – Excluding Business Purpose, Acct 040B.
- r) Number of 2 to < 6 months delinquent Member Business Loans excluding Agricultural Loans, Acct 043B.
- s) Number of 2 to < 6 months delinquent Agricultural Loans, Acct 044B.
- t) Number of 2 to < 6 months delinquent Nonmember Business Loans, Acct 046B.
- u) Number of 2 to < 6 months delinquent Business Construction & Development Loans, Acct 047B.

- v) Number of 2 to < 6 months delinquent Modified 1st Mortgage Real Estate Loans, Acct 048B.
- w) Number of 2 to < 6 months delinquent Modified Other Real Estate Loans\Lines of Credit, Acct 049B.
- x) Number of 2 to < 6 months delinquent Modified RE Loans also reported as business loans, Acct 050B.
- y) Number of 6 to <12 months delinquent Indirect Loans, Acct 036C.
- z) Number of 6 to <12 months delinquent Participations Loans, Acct 037C.
- aa) Number of 6 to <12 months delinquent Interest Only and Payment Option 1st Mortgage Loans, Acct 038C.
- bb) Number of 6 to <12 months delinquent Interest Only and Payment Option Other RE/LOCs, Acct 039C.
- cc) Number of 6 to <12 months delinquent Residential Construction – Excluding Business Purpose, Acct 040C.
- dd) Number of 6 to <12 months delinquent Member Business Loans excluding Agricultural Loans, Acct 043C.
- ee) Number of 6 to <12 months delinquent Agricultural Loans, Acct 044C.
- ff) Number of 6 to <12 months delinquent Nonmember Business Loans, Acct 046C.
- gg) Number of 6 to <12 months delinquent Business Construction & Development Loans, Acct 047C.
- hh) Number of 6 to <12 months delinquent Modified 1st Mortgage Real Estate Loans, Acct 048C.
- ii) Number of 6 to <12 months delinquent Modified Other Real Estate Loans\Lines of Credit, Acct 049C.
- jj) Number of 6 to <12 months delinquent Modified RE Loans also reported as business loans, Acct 050C.
- kk) Number of 12 months over delinquent Indirect Loans, Acct 036D.
- ll) Number of 12 months over delinquent Participations Loans, Acct 037D.
- mm) Number of 12 months over delinquent Interest Only and Payment Option 1st Mortgage Loans, Acct 038D.
- nn) Number of 12 months over delinquent Interest Only and Payment Option Other RE/LOCs, Acct 039D.
- oo) Number of 12 months over delinquent Residential Construction – Excluding Business Purpose, Acct 040D.
- pp) Number of 12 months over delinquent Member Business Loans excluding Agricultural Loans, Acct 043D.
- qq) Number of 12 months over delinquent Agricultural Loans, Acct 044D.
- rr) Number of 12 months over delinquent Nonmember Business Loans, Acct 046D.
- ss) Number of 12 months over delinquent Business Construction & Development Loans, Acct 047D.
- tt) Number of 12 months over delinquent Modified 1st Mortgage Real Estate Loans, Acct 048D.
- uu) Number of 12 months over delinquent Modified Other Real Estate Loans\Lines of Credit, Acct 049D.
- vv) Number of 12 months over delinquent Modified RE Loans also reported as business loans, Acct 050D.
- ww) Total Number of Reportable delinquent Indirect Loans, Acct 036E.
- xx) Total Number of Reportable delinquent Participations Loans, Acct 037E.
- yy) Total Number of Reportable delinquent Interest Only and Payment Option 1st Mortgage Loans, Acct 038E.
- zz) Total Number of Reportable delinquent Interest Only and Payment Option Other RE/LOCs, Acct 039E.

- aaa) Total Number of Reportable delinquent Residential Construction – Excluding Business Purpose, Acct 040E.
- bbb) Total Number of Reportable delinquent Member Business Loans excluding Agricultural Loans, Acct 043E.
- ccc) Total Number of Reportable delinquent Agricultural Loans, Acct 044E.
- ddd) Total Number of Reportable delinquent Nonmember Business Loans, Acct 046E.
- eee) Total Number of Reportable delinquent Business Construction & Development Loans, Acct 047E.
- fff) Total Number of Reportable delinquent Modified 1st Mortgage Real Estate Loans, Acct 048E.
- ggg) Total Number of Reportable delinquent Modified Other Real Estate Loans\Lines of Credit, Acct 049E.
- hhh) Total Number of Reportable delinquent Modified RE Loans also reported as business loans, Acct 050E.

- 21. Loan Charge Offs and Recoveries - (Changed from Page 11 to Page 9 of NCUA 5300 Report).
- 22. Liquidity, Commitments, and Sources - (Changed from Page 12 to Page 10 of NCUA 5300 Report).
- 23. Liquidity, Commitments, and Sources – Moved the following accounts under the Credit and Borrowing Arrangements Heading to NCUA’s New Profile Form (NCUA Form 4501A):
 - a) Is your credit union a member of the Federal Home Loan Bank? - Acct 896.
 - b) Has your credit union filed an application to borrow from the Federal Reserve Bank? - Acct 897.
 - c) Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? – Acct 898.
- 24. Information Systems & Technology - Moved Page 13 to NCUA’s New Profile Form (NCUA Form 4501A). Deleted the following accounts:
 - a) Does the credit union have FedLine Access? – Acct 904.
 - b) If the CU processes ACH transactions, is it an Originating Depository Financial Institution? – Acct 905.
 - c) If the CU processes ACH transactions, is it a Receiving Depository Financial Institution? – Acct 906.
- 25. PCA Net Worth Calculation Worksheet - (Changed from Page 14 to Page 11 of NCUA 5300 Report).
- 26. Standard Components of Risk Based Net Worth Requirement (RBNW) - (Changed from Page 15 to Page 12 of NCUA 5300 Report).
- 27. Schedule A – Specialized Lending – Section 1 – Indirect Lending and Section 2 – Real Estate Loans & LOCs – Including Business Loans Secured by Real Estate (Changed from Page 16 to Page 13 of NCUA 5300 Report).
- 28. Schedule A – Specialized Lending - Section 2 Continued and Section 3 – Business Loans - (Changed from Page 17 to Page 14 of NCUA 5300 Report)

29. Schedule A – Specialized Lending Page Continued – Section 4 – Loan Purchased and Sold in Full and Participation Loans Purchased & Sold (Changed from Page 18 to Page 15 of the NCUA 5300 Report.
30. Schedule B – Investments, Supplemental Information – (Changed from Page 19 to Page 16 of the NCUA 5300 Report.
31. Schedule C – Credit Union Service Organization (CUSO) - Moved Entire Page 20 to NCUA’s New Profile Form (NCUA Form 4501A).
32. Set up New Schedule C - Credit Union Service Organization (CUSO) - Page 16 of NCUA’s 5300 Call Report. the following new accounts under a New Heading – Aggregate Of Financial Interests The Credit Union Has In CUSOs:
 - a. Total Value of Investments in CUSOs - Acct 851.
 - b. Total Amount loaned to CUSOs - Acct 852.
 - c. Total Aggregate Cash Outlay in CUSOs – Acct 853.
33. Credit Union Service Organization (CUSO) - Page 16 of NCUA’s 5300 Call Report. Set up a new Wholly Owned CUSO Section. Established the following new accounts:
 - a. CUSO EIN – Accounts 844A-T (20 Accts).
 - b. Full/Legal Name of CUSO - Accounts 845A-T (20 Accts).
 - c. Total Assets of CUSO - Accounts 846A-T (20 Accts).
 - d. Total Capital of CUSO - Accounts 847A-T (20 Accts).
 - e. Net Income/Loss of CUSO - Accounts 848A-T (20 Accts).
 - f. Total Delinquency of CUSO - Accounts 849A-T (20 Accts).

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

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