

## **IMPORTANT NOTICE**

### **CHANGES TO THE SEPTEMBER 1999 CALL REPORT**

The September 1999 Call Report form implements the changes mandated by Public Law 105-219, the Credit Union Membership Access Act (CUMAA) as well as other changes deemed necessary. Following is a list of the changes:

- A. Combined the federal credit union and state credit union versions of the form into a single form. Relevant questions are noted as "FCU Only" or "SCU Only." Line items affected by the combination of the forms are page 2, line 37; page 3, line 7; and page 8, lines 19, 20, 21, and 22.
- B. Moved Cash and Cash Equivalents from line 11 to line 1 (page 1); revised related instruction (GAAP change). Cash equivalents are short-term, highly liquid investments with original maturities of 3 months or less. Examples of cash equivalents include overnight accounts at a bank or corporate credit union, Fed Funds sold, and checking accounts. Income earned on cash equivalents should be reported as Income from Investments (page 3, line 3).
- C. Added balance sheet accounts for Trading Securities, Available for Sale Securities, and Held-to-Maturity Securities (page 1, lines 2, 3, and 4) (GAAP change).
- D. Split old account code 769 – Membership Capital and Paid in Capital at Corporate Credit Unions – into two accounts for better tracking (769A for Membership Capital and 769B for Paid in Capital) (page 1, lines 6 and 7).
- E. Added account codes for leases receivable (565 for interest rate, 954 for number of leases, and 002 for amount) (page 1, line 17).
- F. Changed name of account 719 to "Allowance for Loan & Lease Losses" (page 1, line 21) (GAAP change).
- G. Moved NCUSIF deposit from investment section to other assets (page 1, line 25) (GAAP change). The NCUSIF deposit should not be included as an investment on Schedule C – Investments (page 8).
- H. Revised instructions for OREO property and loans related to repossessed collateral (page 1, lines 22 and 26) (GAAP change). "In-substance" foreclosures were previously reported as Other Real Estate Owned (OREO). The concept of "in-substance" foreclosures was essentially eliminated under GAAP with the implementation of Statement of Financial Accounting Standard No. 114. Under this GAAP standard, either physical possession or deed/title is required before the asset can be reported as an OREO. If this requirement is not met, then the asset should be recorded as a loan (likely delinquent).
- I. Moved Account code 925, Uninsured Secondary Capital, from the equity section to the borrowings schedule (from page 2 to page 10) (GAAP change).

- J. Changed name of account 668 to “Appropriate for Non-Conforming Investments” (page 2, line 36). This account was previously named “Investment Valuation Reserve.” It applies only to state chartered credit unions.
- K. Reformatted the income and expense page to comply with GAAP. The revised page moves various accounts into four new sections: Interest Income, Interest Expense, Non-Interest Income, and Non-Interest Expense (page 3, all lines) (GAAP change). Several new account codes were added for subtotaling the new sections.
- L. Added two new questions about credit union websites (page 5, lines 9 and 10). If your credit union has a website, please complete questions 7, 8, 9, and 10 on page 5.
- M. Revised the instructions on CUSO reporting (page 1a and page 9) (GAAP change). Consolidation of a CUSO’s financial statements into a credit union’s financial statements is required under GAAP if the credit union owns a controlling interest (whole or majority ownership).
- N. Added five questions regarding credit and borrowing arrangements (page 10, lines 7, 8, 9, 10, and 11). **All credit unions must answer these questions.**

**7. Is your credit union a member of a corporate credit union?** Answer “yes” if your credit union is a member of any corporate credit union. Note that it is possible to have a deposit in a corporate credit union and not be a member.

**8. Is your credit union a member of a Federal Home Loan Bank?** Answer “yes” if your credit union is a member of a Federal Home Loan Bank.

**9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?** Answer “yes” if your credit union has filed an application to borrow from the Federal Reserve Discount Window.

**10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?** Answer “yes” if your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window.

**11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution?** Answer “yes” if your credit union has purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution. Purchasing a committed line of credit means that the credit union paid an up-front fee to guarantee access to a line of credit. A committed line of credit is not the same as a regular line of credit.

- O. Numerous instructions were clarified. Please carefully review the instructions on pages 1a through 12a in the Working Copy section of the form.

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

**TO**

**MUST BE RECEIVED BY: OCTOBER 22, 1999**

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

This booklet contains the third quarter 1999 Call Report. All credit unions must complete pages 1, 2, 3, 4, and 5, as well as questions 7 through 11 on page 10. Other pages with supplementary schedules should be completed as applicable.

The Call Report should be completed using accounting and statistical information from your credit union's records as of September 30, 1999. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than October 22, 1999. Also submit a copy of your September 30, 1999, financial statements. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

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

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**

**THIRD QUARTER  
CALL REPORT**

**1999**

## CHANGES TO THE SEPTEMBER 1999 CALL REPORT

The September 1999 call report form implements the changes mandated by Public Law 105-219, the Credit Union Membership Access Act (CUMAA) as well as other changes deemed necessary. Three key areas of change are:

- The FCU and SCU versions of the form are combined into a single form. This combination will simplify programming of the PC5300 program and will streamline printing and mailing procedures. Relevant questions are noted as “SCU Only” or “FCU Only.” Line items affected by the combination of the FCU and SCU forms are page 2, line 37; page 3, line 7; page 8, lines 19, 20, 21, and 22.
- The presentation of the Statement of Financial Condition and Income and Expense page (pages 1, 2, and 3) was revised to comply with the GAAP reporting requirement of CUMAA; the AICPA provided comments which guided our changes in this area.
- New data collection items regarding lease activity, cyberbanking, and borrowing arrangements were added.

Following is a list of the changes we made:

1. Moved Cash and Cash Equivalents from line 11 to line 1 (page 1); revised related instruction (GAAP change).
2. Added balance sheet accounts for Trading Securities, Available for Sale Securities, and Held-to-Maturity Securities (account codes are the same as those on Schedule C - Investments) (page 1, lines 2, 3, and 4) (GAAP change).
3. Split old account code 769 – Membership Capital and Paid in Corporate at Credit Unions – into two accounts for better tracking (769A for Membership Capital and 769B for Paid in Capital) (page 1, lines 6 and 7).
4. Added account codes for leases receivable (565 for interest rate, 954 for number of leases, and 002 for amount) (page 1, line 17) (GAAP and 5300 Steering Committee change).
5. Changed name of account 719 to “Allowance for Loan & Lease Losses” (page 1, line 21) (GAAP change).
6. Moved NCUSIF deposit from investment section to other assets (page 1, line 25) (GAAP change).
7. Revised instructions for OREO property and loans related to repossessed collateral (page 1, lines 22 and 26) (GAAP change).
8. Moved Account code 925, Uninsured Secondary Capital, from the equity section to the borrowings schedule (from page 2 to page 10) (GAAP change).
9. Reformatted the income and expense page to comply with GAAP. The revised page moves various accounts into four new sections: Interest Income, Interest Expense, Non-Interest Income, and Non-Interest Expense (page 3, all lines) (GAAP change). Several new account codes were added for subtotaling the new sections.
10. Added two new questions about credit union websites (page 5, lines 9 and 10).
11. Revised the instructions on CUSO reporting (page 1a and page 9) (GAAP change).
12. Added five questions regarding credit and borrowing arrangements (page 10, lines 7, 8, 9, 10, and 11). These questions were also added to the June call report.

**RETURN THIS COPY**

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999**

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

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

<b>ASSETS</b>	<b>Amount</b>	<b>Acct. Code</b>
1. Cash and Cash Equivalents . . . . .		730

**INVESTMENTS:** If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 6 and 7), or if your credit union reports amounts for items 2, 3, 4, or 9, complete **Schedule C – Investments** on page 8. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D – CUSO Information** on page 9.

2. Trading Securities . . . . .		965
3. Available for Sale Securities . . . . .		797E
4. Held-to-Maturity Securities . . . . .		796E
5. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .		744C
6. Membership Capital at Corporate Credit Unions . . . . .		769A
7. Paid-In Capital at Corporate Credit Unions . . . . .		769B
8. All Other Investments in Corporate Credit Unions . . . . .		652C
9. All Other Investments . . . . .		767
10. TOTAL INVESTMENTS (Sum of items 2-9) . . . . .		799

**LOANS & LEASES:** If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	<b>Interest Rate</b>	<b>Acct. Code</b>	<b>Number of Loans</b>	<b>Acct. Code</b>	<b>Amount</b>	<b>Acct. Code</b>
11. Unsecured Credit Card Loans/Lines of Credit . . . . .		521		993		396
12. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
13. New Vehicle Loans . . . . .		523		958		385
14. Used Vehicle Loans . . . . .		524		968		370
15. Total 1st Mortgage Real Estate Loans/Lines of Credit . . . . .		563		959		703
16. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
17. Leases Receivable . . . . .		565		954		002
18. Total All Other Loans/Lines of Credit to Members . . . . .		595		963		698
19. All Other Loans (Purchased or to non-members) . . . . .		596		964		001
20. TOTAL LOANS & LEASES (Sum of items 11-19) . . . . .				025A		025B
21. Less: Allowance for Loan & Lease Losses . . . . .					( )	719

<b>OTHER ASSETS:</b>	<b>Amount</b>	<b>Acct. Code</b>
22. Other Real Estate Owned . . . . .		798
23. Land and Building . . . . .		007
24. Other Fixed Assets . . . . .		008
25. NCUA Share Insurance Capitalization Deposit . . . . .		794
26. Other Assets . . . . .		009
27. TOTAL ASSETS (Sum of items 1, 10, 20, 21, and 22-26) (Must equal line 41 on page 2) . . . . .		010

## LIABILITIES, SHARES AND EQUITY

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

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

LIABILITIES:	Amount	Acct. Code
28. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
29. Accrued Dividends & Interest Payable on Shares & Deposits . . . . .		820A
30. Accounts Payable and Other Liabilities. . . . .		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
31. Share Drafts . . . . .		553		452		902
32. Regular Shares . . . . .		552		454		657
33. All Other Shares and Deposits . . . . .				465		919
34. TOTAL SHARES AND DEPOSITS (Sum of items 31 - 33). . . . .				460		018

EQUITY:	Amount	Acct. Code
35. Regular Reserves. . . . .		931
36. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) . . . . .		668
37. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities and Other Comprehensive Income . . . . .		945
38. Other Reserves. . . . .		658
39. Undivided Earnings. . . . .		940
40. Net Income (unless this amount is already included in item 39). . . . .		602
41. TOTAL LIABILITIES, SHARES AND EQUITY(Sum items 28-30 and 34-40) (Must equal line 27)		014

**If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on Page 12.**

## NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account. . . . .		065
B. Uninsured Nonmember Shares and Deposits over \$100,000 in any Nonmember Account. . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 34 less item C). . . . .		069

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**INCOME AND EXPENSE**

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

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

<b>INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>	<b>Amount</b>	<b>Acct. Code</b>
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .		119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses). . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4). . . . .		115

<b>INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
7. Interest on Deposits (Total interest expense for deposit accounts) <b>(SCU ONLY)</b> . . . . .		381
8. Interest on Borrowed Money . . . . .		340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8 ). . . . .		350
10. Provision for Loan & Lease Losses . . . . .		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .		116

<b>NON-INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
12. Fee Income . . . . .		131
13. Other Operating Income . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
16. Other Non-Operating Income (Expense) . . . . .		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .		117

<b>NON-INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
18. Employee Compensation and Benefits . . . . .		210
19. Travel and Conference Expense. . . . .		230
20. Office Occupancy Expense . . . . .		250
21. Office Operations Expense . . . . .		260
22. Educational and Promotional Expense . . . . .		270
23. Loan Servicing Expense . . . . .		280
24. Professional and Outside Services . . . . .		290
25. Member Insurance . . . . .		310
26. Operating Fees (Examination and /or supervision fees) . . . . .		320
27. Miscellaneous Operating Expenses . . . . .		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .		661A

<b>RESERVE TRANSFERS: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
30. Required Transfer to Regular Reserves (Gross) . . . . .		393
31. Additional (Voluntary) Transfers to the Regular Reserves . . . . .		391

## LOAN INFORMATION

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

**This page must be completed by all credit unions.****ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 1999**

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

**DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 1999**

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

**MISCELLANEOUS LOAN INFORMATION**

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



**RETURN THIS COPY**

**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=Supervisory Committee  
4=League Audit

2=CPA Audit without Opinion  
5=Outside Accountant (Other than  
CPA or League)

3=CPA Opinion Audit

Acct. Code
062

Effective date of last audit . . . . .

		063
Month	Year	

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

		603
Month	Year	

3. 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)  
4=CU Developed In-House System

2=Vendor Supplied In-House System  
5=Other

3=Vendor On-Line Service Bureau

076
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4. Indicate in the box below the name of your primary share and loan information processing vendor.

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5. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?

(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.). . . . YES

NO	

875
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If so, indicate the name of the insurance company . . . . .

	876
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Dollar amount of shares and/or deposits insured by the company named above. . . . .

	877
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6. If your credit union has an Internet e-mail address, please provide it in the box to the right. . . . .

	890
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7. If your credit union has a world wide website address, please provide it in the box to the right. . . . .

	891
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8. If your credit union has a World Wide Website, is the website interactive? (See instructions.) . . . . YES

NO	

892
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9. If your credit union has a World Wide Website, please provide the name of the vendor used to maintain the website.

	893
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10. If your credit union has a World Wide Website, please provide the name of the vendor used to host the website.

	894
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11. Number of current members (not number of accounts) . . . . .

	083
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12. Number of potential members . . . . .

	084
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13. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

	564A
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b. Part-Time (25 hours or less per week) . . . . .

	564B
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Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate

Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print: \_\_\_\_\_

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

Please print: \_\_\_\_\_

President of the Board (Chairperson)

**RETURN THIS COPY****SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 15 or 16, this schedule must be completed.

**REAL ESTATE LOANS AND LINES OF CREDIT**

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

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 1999**

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

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

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

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

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years . . . . .		712

## SCHEDULE B - MEMBER BUSINESS LOANS

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

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

Date: 1999

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

## DELINQUENT MEMBER BUSINESS LOANS

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

MEMBER BUSINESS LOAN  
CHARGE-OFFS AND RECOVERIES

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

## MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

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

## SCHEDULE C - INVESTMENTS

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

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 2, 3, 4, or 9.

## TYPES OF INVESTMENTS

	Amount	Acct. Code
1. Sum of items 5, 6, 7, and 8 from page 1 . . . . .		768
2. U.S. Government Obligations . . . . .		741C
3. Federal Agency Securities . . . . .		742C
4. Mutual Funds & Common Trust Investments . . . . .		743C
5. Credit Unions - Deposits in and Loans to . . . . .		672C
6. Other Investments . . . . .		655C
7. <b>TOTAL INVESTMENTS</b> (Must equal amount reported on page 1, item 10.) . . . . .		799

## CLASSIFICATION OF INVESTMENTS

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

## MORTGAGE-BACKED SECURITIES

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

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

## MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
15. Fair Value of Held to Maturity Investments (reported in item 9 above) . . . . .		801
16. Repurchase Agreements . . . . .		780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781
18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities . . . . .		783
19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations ( <b>SCU ONLY</b> ) . . . . .		784
20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) ( <b>FCU ONLY</b> ) . . . . .		785
21. Total of Securities Meeting the Requirements of Section 703.90(b) ( <b>FCU ONLY</b> ) . . . . .		786
22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock ( <b>FCU ONLY</b> ) . . . . .		787

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

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

**Complete a separate schedule for each CUSO your credit union has a loan to or an investment in.**

A Credit Union Service Organization 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 that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, and 3 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Acct. Code
1. Name of CUSO .....	830
2. Amount invested in CUSO .....	831
3. Amount loaned to CUSO .....	832
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3. ....	835
5. Is the CUSO wholly owned by your credit union? . . . . . YES <input type="checkbox"/> NO <input type="checkbox"/>	833
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):	834
1 = Mortgage Processing      4 = Insurance Services      7 = Credit Cards      10 = Tax Preparation 2 = EDP Processing      5 = Investment Services      8 = Trust Services      11 = Travel 3 = Shared Branching      6 = Auto Buying, Leasing, Indirect Lending      9 = Item Processing      12 = Other	

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**SCHEDULE E - BORROWINGS**

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

**Complete questions 1 through 6 if there is an amount reported on page 2, line 28 (Total Borrowings).  
All credit unions must answer questions 7 through 11.**

The amount reported below on item 5C must equal the amount reported on page 2, line 28.

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

**MISCELLANEOUS BORROWINGS INFORMATION**

	<b>Amount</b>	<b>Acct. Code</b>
6. Amount of Promissory Notes Outstanding to Non-Members . . . . .		865

**CREDIT AND BORROWING ARRANGEMENTS**

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

SCHEDULE F - SAVINGS

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

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 2, line 33, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 31 and 32 from page 2 . . . .					918		466
2. Money Market Shares					911		458
3. Share Certificates . .					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares . . .					630		455
6. TOTAL SHARES . . .					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS . . . . .					018		460

DIVIDEND/INTEREST RATES

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

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

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

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

	Amount	Acct. Code
1. Unused Commitments		
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. Commercial Real Estate, Construction and Land Development . . . . .		814
E. Unsecured Share Draft Lines of Credit . . . . .		815
F. Other Unused Commitments . . . . .		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims. . . . .		818



## 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 1-5. Supplementary schedules A-G on pages 6-12, must be completed if they are applicable to your credit union:

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

## ASSETS

1. **Cash and Cash Equivalents.** Cash includes cash on hand, petty cash, and the change fund, etc. Cash equivalents include short-term, highly liquid investments with original maturities of 3 months or less.

### INVESTMENTS

2. **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.
3. **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.
4. **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 investment that are not classified as either available for sale or trading. Do not report investments which are not subject to SFAS 115.
5. **Deposits in Commercial Banks, S&Ls, Savings Banks.** Report the amount of deposits in commercial banks, savings and loans institutions and savings banks. Do not include those short-term investments which are reported on line 1 as Cash and Cash Equivalents.
6. **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).
7. **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.
8. **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 6 and 7.
9. **All Other Investments.** Report the amount of all other investments not included in lines 2 - 9. Include loans to and investments in other natural person credit unions, CLF stock, CUSO investments, and any other investments not listed above. If an amount is reported for this line, you must complete **Schedule C - Investments** on page 8. If this amount includes loans or investments to CUSOs, you must also complete **Schedule D - CUSO Information** on page 9. **NOTE:** If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO should not be reported as an investment. Rather, the CUSO's books and records should be combined with your credit union's in accordance with generally accepted accounting principles. Complete **Schedule D - CUSO Information** on page 9 regardless of the ownership interest.
10. **TOTAL INVESTMENTS.** Sum of lines 2 - 9.

### LOANS & LEASES

**Collateral Codes:** Loans are to be reported by collateral code. For example, if a new or used vehicle is secured by real estate, i.e., home equity loan, include it with real estate loans.

If a member business loan or business purpose loan is secured by real estate, it should be reported as a real estate loan. Otherwise, report business loans on the All Other Loans to Members line.

**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.

11. **Unsecured Credit Card Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding credit card loans and lines of credit. Report only those which have an outstanding balance.
12. **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.
13. **New Vehicle Loans.** Include the rate, number, and dollar amount of new vehicle loans where the new vehicle is pledged as security.
14. **Used Vehicle Loans.** Include the rate, number, and dollar amount of used vehicle loans where the used vehicle is pledged as security.
15. **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.
16. **Total Other Real Estate Loans/Lines of Credit.** Include the rate, number, and dollar amount of outstanding real property loans and lines of credit secured by an interest on the property other than a first lien. Typically, this would include home equity and second mortgage loans.

If your credit union has any real estate loans outstanding (i.e., if there is amount reported on lines 15 or 16) or if your credit union has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans/Lines of Credit (Outstanding Balances)** on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

17. **Leases Receivable.** Include the rate, number, and dollar amount of outstanding direct financing leases (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.
18. **Total All Other Loans/Lines of Credit to Members.** Include the rate, number, and dollar amount of outstanding loans to members not already included in lines 11 - 18. 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.
19. **All Other Loans (purchased or to non-members).** Include the rate, number, and dollar amount of outstanding loans to non-members and notes or contracts receivable resulting from the sale of assets acquired in the liquidation of loans. Loans related to repossessed collateral should be reported as "Other Assets" on line 26 below.
20. **TOTAL LOANS & LEASES.** Sum of lines 11 - 19. Loans to other credit unions should be excluded from Total Loans and reported as an investment.
21. **Allowance for Loan & Lease Losses.** Amount set aside to absorb possible losses on loans and leases (excludes the Regular Reserve).

### OTHER ASSETS

22. **Other Real Estate Owned.** Includes real property acquired in any manner for debts previously contracted (for example, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure).
23. **Land and Building.** Land and building, less depreciation on building, if any.
24. **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.
25. **NCUA Share Insurance Capitalization Deposit (NCUSIF).** Enter the amount of the National Credit Union Share Insurance Fund deposit.
26. **Other Assets.** Include prepaid expenses, accounts receivable, accrued income on loans and investments, loans related to repossessed collateral, etc.
27. **TOTAL ASSETS.** Sum of all assets. This must also equal the sum of LIABILITIES, SHARES, AND EQUITY (line 41 on page 2).

## STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1999

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

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

ASSETS	Amount	Acct. Code
1. Cash and Cash Equivalents . . . . .		730

**INVESTMENTS:** If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 6 and 7), or if your credit union reports amounts for items 2, 3, 4, or 9, complete **Schedule C - Investments** on page 8. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

2. Trading Securities . . . . .		965
3. Available for Sale Securities . . . . .		797E
4. Held-to-Maturity Securities . . . . .		796E
5. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .		744C
6. Membership Capital at Corporate Credit Unions . . . . .		769A
7. Paid-In Capital at Corporate Credit Unions . . . . .		769B
8. All Other Investments in Corporate Credit Unions . . . . .		652C
9. All Other Investments . . . . .		767
10. TOTAL INVESTMENTS (Sum of items 2-9) . . . . .		799

**LOANS & LEASES:** If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
11. Unsecured Credit Card Loans/Lines of Credit . . . . .		521		993		396
12. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
13. New Vehicle Loans . . . . .		523		958		385
14. Used Vehicle Loans . . . . .		524		968		370
15. Total 1st Mortgage Real Estate Loans/Lines of Credit . . . . .		563		959		703
16. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
17. Leases Receivable . . . . .		565		954		002
18. Total All Other Loans/Lines of Credit to Members . . . . .		595		963		698
19. All Other Loans (Purchased or to non-members) . . . . .		596		964		001
20. TOTAL LOANS & LEASES (Sum of items 11-19) . . . . .				025A		025B
21. Less: Allowance for Loan & Lease Losses . . . . .					( )	719

OTHER ASSETS:	Amount	Acct. Code
22. Other Real Estate Owned . . . . .		798
23. Land and Building . . . . .		007
24. Other Fixed Assets . . . . .		008
25. NCUA Share Insurance Capitalization Deposit . . . . .		794
26. Other Assets . . . . .		009
27. TOTAL ASSETS (Sum of items 1, 10, 20, 21, and 22-26) (Must equal line 41 on page 2) . . . . .		010

## LIABILITIES, SHARES AND EQUITY

### LIABILITIES

28. **Total Borrowings.** Obligations owed to other individuals and/or entities (including, but not limited to, promissory notes, reverse repurchase agreements, notes payable, interest payable, interest payable, and subordinated CDCU debt). If an amount is reported for this item, you must complete **Schedule E - Borrowings**, page 10.
29. **Accrued Dividends/Interest Payable on Shares/Deposits.** Accrued dividends and interest declared but not yet distributed.
30. **Accounts Payable and Other Liabilities.** Other liabilities not listed above (including, but not limited to, taxes payable, undistributed payroll deductions, draft clearings and unposted suspense items).

### SHARES/DEPOSITS

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

31. **Share Drafts.** Report the rate, number and dollar amount of credit union share drafts.
32. **Regular Shares.** Report the rate, number and dollar amount of credit union regular shares, including club accounts.
33. **All Other Shares and Deposits.** Report the number and dollar amount of all other share/deposit accounts. Include money market shares, share certificates, IRA/KEOGH accounts, non-member deposits, and any other types of savings accounts not listed above. If an amount is reported for this item, you must complete **Schedule F - Savings**, on page 11.
34. **TOTAL SHARES AND DEPOSITS.** Sum of items 31 - 33.

### EQUITY

35. **Regular Reserves.** Statutory reserves as required by NCUA. The amount reported here should not include the Allowance for Loan Losses account.
36. **Appropriation for Non-Conforming Investments (SCU ONLY).** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Fair Value for investments not authorized by NCUA. Required in accordance with NCUA Rules and Regulations Part 741.3(a)(3). This account is only necessary for reporting reserves for non-SFAS 115 investments and SFAS 115 investments classified as Held to Maturity.
37. **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.
38. **Other Reserves.** Reserves as established by the credit union's board of directors for contingencies and/or additional losses.
39. **Undivided Earnings.** Represents the accumulated surplus net income remaining after the books have been closed.
40. **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.
41. **TOTAL LIABILITIES, SHARES AND EQUITY.** Sum of all liabilities, shares and equity. Must equal line 27 on page 1.

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete **Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities** on page 12.

### NCUA INSURED SAVINGS COMPUTATION

- A. **Uninsured Member Shares and Deposits.** Report only the amount over \$100,000 in any member's account.
- B. **Uninsured Nonmember Shares and Deposits.** Report the total amount of uninsured nonmember shares and deposits (those amounts over \$100,000 in any insured nonmember's account, and those amounts held in nonmember accounts which are not eligible for insurance by the National Credit Union Administration--not applicable in all states).
- C. **Total Uninsured Shares and Deposits.** Must equal the sum of lines A and B.
- D. **Total Insured Shares and Deposits.** Must equal line 34 less line C.

## LIABILITIES, SHARES AND EQUITY

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

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

LIABILITIES:	Amount	Acct. Code
28. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
29. Accrued Dividends & Interest Payable on Shares & Deposits . . . . .		820A
30. Accounts Payable and Other Liabilities. . . . .		825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
31. Share Drafts . . . . .		553		452		902
32. Regular Shares . . . . .		552		454		657
33. All Other Shares and Deposits . . . . .				465		919
34. TOTAL SHARES AND DEPOSITS (Sum of items 31 - 33). . . . .				460		018

EQUITY:	Amount	Acct. Code
35. Regular Reserves. . . . .		931
36. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) . . . . .		668
37. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities and Other Comprehensive Income . . . . .		945
38. Other Reserves. . . . .		658
39. Undivided Earnings. . . . .		940
40. Net Income (unless this amount is already included in item 39). . . . .		602
41. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 28-30 and 34-40)(Must equal line 27)		014

***If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.***

## NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account. . . . .		065
B. Uninsured Nonmember Shares and Deposits over \$100,000 in any Nonmember Account. . . . .		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). . . . .		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 34 less item C). . . . .		069

## INCOME AND EXPENSE

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### INTEREST INCOME

1. **Interest on Loans.** Income earned from interest on loans.
2. **Interest Refunded.** Loan interest income refunded to borrowers.
3. **Income from Investments (Including Interest, Dividends and CUSO Income).** Interest, dividend, and CUSO income earned from all investments. Include income earned on "cash equivalents" reported on page 1, line 1. Do not include any realized or unrealized gains/losses from trading securities. Do not include gains or losses resulting from the sale of investments. See lines 4 and 14.
4. **Trading Profits and Losses.** Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments except those which are held for trading. See line 14.
5. **TOTAL INTEREST INCOME.** Sum of lines 1 - 4.

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### INTEREST EXPENSE

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

---

### NON-INTEREST INCOME

12. **Fee Income.** Fees charged to members 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 income or loss derived from selling real estate loans on the secondary market.
14. **Gain (Loss) on Investments.** Use this account to report the resulting gain (loss) from the sale or disposition of all investments except trading accounts (line 4). In addition, use this account to report declines in fair value that are other than temporary for securities classified as either available for sale or held-to-maturity.
15. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the sale or other disposition of fixed assets.
16. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expense. Should include such items as gifts or donations received except in the case of a donated fixed asset of material value which would be recorded as donated equity.
17. **TOTAL NON-INTEREST INCOME** Sum of lines 12 - 16.

---

### NON-INTEREST EXPENSE

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

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### RESERVE TRANSFERS

30. **Required Transfer to Regular Reserves (Gross).** Income earned year-to-date which was transferred to the Regular Reserve account, excluding adjustments for the Provision for Loan and Lease Losses expense and voluntary transfers.
31. **Additional (Voluntary) Transfers to the Regular Reserves.** Income earned during the current period which was transferred to the Regular Reserve account in excess of regulatory reserve requirements.

## INCOME AND EXPENSE

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

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

INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .		110
2. (Less) Interest Refunded . . . . .		119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses). . . . .		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4). . . . .		115
<b>INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY). . . . .		381
8. Interest on Borrowed Money . . . . .		340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8 ). . . . .		350
10. Provision for Loan & Lease Losses . . . . .		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .		116
<b>NON-INTEREST INCOME: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
12. Fee Income . . . . .		131
13. Other Operating Income . . . . .		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .		420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .		430
16. Other Non-Operating Income (Expense) . . . . .		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .		117
<b>NON-INTEREST EXPENSE: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
18. Employee Compensation and Benefits . . . . .		210
19. Travel and Conference Expense. . . . .		230
20. Office Occupancy Expense . . . . .		250
21. Office Operations Expense . . . . .		260
22. Educational and Promotional Expense . . . . .		270
23. Loan Servicing Expense . . . . .		280
24. Professional and Outside Services . . . . .		290
25. Member Insurance . . . . .		310
26. Operating Fees (Examination and /or supervision fees) . . . . .		320
27. Miscellaneous Operating Expenses . . . . .		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .		661A
<b>RESERVE TRANSFERS: JANUARY 1, 1999 TO SEPTEMBER 30, 1999</b>		
30. Required Transfer to Regular Reserves (Gross) . . . . .		393
31. Additional (Voluntary) Transfers to the Regular Reserves . . . . .		391

## LOAN INFORMATION

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### DELINQUENT LOANS AND LEASES

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- 1.-4. **All Delinquent Loans and Leases.** Report the number and dollar amount of **all** delinquent loans (including credit card loans) and leases by categories.
- 5.-8. **Delinquent Credit Card Loans.** Report the number and dollar amount of delinquent credit card loans by categories.
- 

### MISCELLANEOUS LOAN INFORMATION

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



## LOAN INFORMATION

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

**This page must be completed by all credit unions.****ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF SEPTEMBER 30, 1999**

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

**DELINQUENT CREDIT CARD LOANS AS OF SEPTEMBER 30, 1999**

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

**MISCELLANEOUS LOAN INFORMATION**

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

## MISCELLANEOUS INFORMATION

1. **Most Recent Audit.** Select the number which corresponds to the best description of the last audit performed of your credit union's records. You must provide the effective date of this audit using a MM/YYYY format (i.e., 06/1998).
  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., 06/1998).
  3. **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.
  4. **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
  5. **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.**
  6. **Internet E-Mail Address:** If your credit union has an Internet e-mail (electronic mail) address, please provide it (e.g., XCU@IX.NETCOM.COM). Do not report employee e-mail addresses.
  7. **World Wide Website Address:** If your credit union has a World Wide Website address, please provide it. Please do not include "http://" as part of your entry. If your credit union does not have a website, skip to question 11.
  8. **World Wide Website:** If your credit union's website is interactive, please answer "yes." For example, does the website allow users to conduct transactions, such as transferring money, paying bills, making loan payments, etc.?
  9. **World Wide Website Maintenance Vendor:** If your credit union has a website, please provide the name of the vendor used to maintain the website (i.e., create and/or update the site's design and content).
  10. **World Wide Website Host Vendor:** If your credit union has a website, please provide the name of the vendor used to host the website (i.e., physically maintains the web server which runs the website).
  11. **Number of Current Members.** Report the number of credit union members. Report the actual number of members, not the number of accounts.
  12. **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.
- 13a.b **Number of Credit Union Employees.** Report the number of full-time and part-time employees of your credit union.

Public reporting burden of this collection of information is estimated to average 8.0 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

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

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

## MISCELLANEOUS INFORMATION

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

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=Supervisory Committee

2=CPA Audit without Opinion

3=CPA Opinion Audit

4=League Audit

5=Outside Accountant (Other than  
CPA or League)Acct.  
Code

062

Effective date of last audit . . . . .

		063
--	--	-----

Month Year

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

		603
--	--	-----

Month Year

3. 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

076

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

--

5. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?

(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) . . . . . YES

☐
☐

NO

875

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

	876
--	-----

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

	877
--	-----

6. If your credit union has an Internet e-mail address, please

provide it in the box to the right. . . . .

	890
--	-----

7. If your credit union has a world wide website address, please

provide it in the box to the right. . . . .

	891
--	-----

8. If your credit union has a World Wide Website, is the website interactive? (See instructions.) . . . . . YES

☐
☐

NO

892

9. If your credit union has a World Wide Website, please provide the name of the vendor used to maintain the website.

	893
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10. If your credit union has a World Wide Website, please provide the name of the vendor used to host the website.

	894
--	-----

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

	083
--	-----

12. Number of potential members . . . . .

	084
--	-----

13. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

	564A
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b. Part-Time (25 hours or less per week) . . . . .

	564B
--	------

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

Number: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY (signature): \_\_\_\_\_ Date: \_\_\_\_\_

Please print: \_\_\_\_\_

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

Please print: \_\_\_\_\_

President of the Board (Chairperson)

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

The real estate loans and lines of credit referred to on this schedule are limited to those made to members only. Do not include real estate loans that have been purchased by your credit union.

---

**REAL ESTATE LOANS AND LINES OF CREDIT**

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

1.A. **First Mortgage Fixed Rate.** Report information for loans listed on page 1, line 15 that are fixed rate and secured by a first lien. Do not include second trust loans. Balloon loans that are fixed rate and secured by a first lien should also be reported here.

1.B. **First Mortgage Adjustable Rate.** Report loans listed on page 1, line 15 that are secured by a first lien and have contracts which call for the periodic adjustment of the interest rate charged. Do not include second trust loans.

For the number and dollar amount of loans outstanding, the sum of lines 1.A. and 1.B. must equal the amount reported on page 1, line 15.

2.A. **Other Real Estate Closed-End Fixed Rate.** Report loans listed on page 1, line 16 that have a set interest rate until maturity. Typically, this would include second trust loans.

2.B. **Closed-End Adjustable Rate.** Report loans listed on page 1, line 16 that are not eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.

2.C. **Open-End Adjustable Rate/Home Equity Loans.** Report loans listed on page 1, line 16 which are eligible for additional advances and have a contract which calls for the periodic adjustment of the interest rate charged.

2.D. **Other.** Report any real estate secured loan not already included in lines 1.A.-2.C.. (Example: open-end fixed rate loans.)

For the number and dollar amount of loans outstanding, the sum of lines 2.A., 2.B. and 2C. must equal the amount report on page 1, line 16.

3. **TOTALS (each column).** Sum of lines 1.A.-2.D. The total number and amount of outstanding loans listed in columns 1 and 2 should agree with the sum of the amounts reported on page 1, lines 15 and 16.

---

**DELINQUENT REAL ESTATE LOANS**

4.A.-4.D. **First Mortgage.** Report the dollar amount of fixed rate first mortgage real estate loans/lines of credit that are delinquent and the dollar amount of adjustable rate first mortgage real estate loans/lines of credit that are delinquent.

4.E. **TOTAL.** Sum of items 4.A.-4.D.

5.A.-5.D. **Other Real Estate.** Report the dollar amount of fixed rate real estate loans/lines of credit that are not first mortgages which are delinquent, and the dollar amount of adjustable rate real estate loans/lines of credit that are not first mortgages which are delinquent.

5.E. **TOTAL.** Sum of items 5.A.-5.D.

---

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

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

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

---

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

8. **Allowance for Losses on Real Estate Loans** (optional). Estimate, if necessary, the dollar amount of the allowance for loan losses account that is reserved for unrealized real estate loan losses.

9. **Amount of Real Estate Loans included in line 3 above that is collateral for a loan that meets the definition of a Member Business Loan.** Report the dollar amount of all member business loans which are secured by real estate.

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

11. **Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice, or mature within 3 years.** Report all adjustable rate real estate loans, that according to contractual agreements, will reprice or mature within the next 3 years and all fixed rate real estate loans, that according to contractual agreements, will mature within the next 3 years. Also include real estate backed balloon loans, that according to contractual agreements, are due within the next 3 years.

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

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 15 or 16, this schedule must be completed.

**REAL ESTATE LOANS AND LINES OF CREDIT**

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

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF SEPT. 30, 1999**

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

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

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

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

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years . . . . .		712

**SCHEDULE B  
MEMBER BUSINESS LOANS**

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

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

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

For each type of member business loan listed, provide the number of loans outstanding, the dollar amount of loans outstanding, the number of loans granted year-to-date, and the amount of loans granted year-to-date.

---

**MEMBER BUSINESS LOANS (MBLs)**

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

---

**DELINQUENT MEMBER BUSINESS LOANS**

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

---

**MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES**

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

---

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

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

## SCHEDULE B - MEMBER BUSINESS LOANS

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

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

Date: 1999

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

## DELINQUENT MEMBER BUSINESS LOANS

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

MEMBER BUSINESS LOAN  
CHARGE-OFFS AND RECOVERIES

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

## MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

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

## SCHEDULE C - INVESTMENTS

### TYPES OF INVESTMENTS

Report the value of all investments by type. SFAS 115 investments are to be reported as follows: Report the value of *held-to-maturity* investments at amortized cost. Report the value of *available-for-sale* and *trading* investments at fair value. Report non-SFAS 115 investments consistent with generally accepted accounting principles.

1. **Sum of lines 5, 6, 7, and 8 from page 1.** Provide the sum of deposits in commercial banks, S&Ls, mutual savings banks, and corporate credit unions.
2. **U.S. Government Obligations.** Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and Strips, etc.
3. **Federal Agency Securities.** Report the amount of investments in Federal Agency Securities including Ginnie Maes, Fannie Maes, Freddie Macs and CMOs, etc.
4. **Mutual Funds & Common Trust Investments.** Report the amount of investments in mutual funds and common trust investments. Mutual funds have a Net Asset Value ("NAV"). Common trust investments include the Government Securities Program (GSP) and NIFCU\$.
5. **Credit Unions - Deposits in and Loans to.** Report the amount of loans to and investments in other credit unions, other than corporate credit unions.
6. **Other Investments.** Report all other investments not already included in lines 1-5, including privately issued mortgage-backed securities, CUSO investments, and CLF stock.
7. **TOTAL INVESTMENTS.** Sum of lines 1-6. This amount must agree with the amount report on page 1, line 10 and with the amount reported below on line 12, column E.

### CLASSIFICATION OF INVESTMENTS

Report the value and maturity or repricing breakdown of all investments according to investment classification. SFAS 115 investments include marketable equity securities and debt securities. SFAS 115 investments are classified as either *held-to-maturity*, *available for sale*, or *trading*. Examples of non-SFAS 115 investments are detailed in line 8 below. For investments with an adjustable rate, the maturity reported should be the earlier of the next rate adjustment or actual maturity. Adjustable-rate mortgage-backed securities that have hit their cap should be reported by the remaining average life, and adjustable-rate notes that have hit their cap should be reported by actual final maturity. Fixed-rate mortgage-backed instruments should be reported by the remaining weighted average life as of the most recent payment date. Fixed-rate instruments with a call date should be reported by final maturity, not the call date. Step-up instruments should be reported by the date of the next adjustment/step. Report mutual funds and common trust investments as either *available for sale* or *trading* in the less than 1 year category.

8. **Non-SFAS 115 Investments.** Report the amount of investments that are not subject to SFAS 115. This includes CUSO investments, CLF Stock, as well as shares, deposits, and certificates invested in other financial institutions (e.g., corporate credit unions, credit unions, banks, etc.). Investments reported on line 1 above are not subject to SFAS 115, and must be included within the amount reported for this item. **For PC 5300 System Users:** The amount reported on page 1, lines 6 and 7 automatically flow into the 3-10 year maturity category, and the amounts reported on page 1, lines 5 and 8, automatically flow into the less than one year maturity category. If any non-SFAS 115 investments have a maturity or repricing interval different than these automatic placements, these amounts must be adjusted and reported at the appropriate maturity.
9. **Total of Investments Held to Maturity.** Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report the value of these investments at amortized cost. Include all SFAS 115 investments that are not classified as either available for sale or trading. Do not include investments which are not subject to SFAS 115.
10. **Total of Investments Available for Sale.** Report the amount of investments that your credit union has that are available for sale. Report the value of these investments at fair value.
11. **Total of Investments in Trading Accounts.** Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect active and frequent buying and selling. Report the value of these investments at fair value.
12. **TOTALS (each column).** Total the amounts for each column. The amount reported for the total of column E must equal the amount reported in line 7 above, and for the amount reported on page 1, line 10.

### MORTGAGE-BACKED SECURITIES (MBS)

Mortgage-backed securities are securities collateralized by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines within the preceding two sections: TYPES OF INVESTMENTS (lines 1-7) and CLASSIFICATION OF INVESTMENTS (lines 8-12).

13. **Mortgage Pass-Through Securities.** Report securities that are backed by mortgage loans and represent an undivided interest in a pool of mortgages. These securities contain a pool number that is assigned by the issuing agency to the underlying pool of mortgages. Investors receive monthly payments of principal and interest.
14. **Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs).** Report multiclass (MBS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

### MISCELLANEOUS INVESTMENT INFORMATION

15. **Fair Value of Held to Maturity Investments.** Report the fair value of all held to maturity investments (those reported on line 9). Fair value is the amount at which a financial instrument could be exchanged in a current transaction between willing parties. If quoted market price is available for an instrument, derive the fair value by multiplying the number of units of the instrument by its market price.
16. **Repurchase Agreements.** Report the dollar amount of all repurchase agreements (*not reverse repurchase agreements*).
17. **Reverse Repurchase Transactions Place in Investments for Purposes of Positive Arbitrage** (income enhancement). Report the dollar amount of all outstanding reverse repurchase agreements.
18. **Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.** Report holdings in structured notes; these are securities with complex call features, caps and floors. They are dependent upon various underlying indices. Examples include: inverse floaters, dual-indexed floaters, and range floaters. In addition, report step-up notes, but **do not** include early-callable Federal agency securities. (Early-callable means Federal agency securities that can be called within 12 months from the issue date, and retain this call option over the bond's life.)
19. **Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations.** **This question is for state chartered credit unions only.** Report the amount of investments permitted by state law, but that are not authorized by the Federal Credit Union Act (See Section 107) or NCUA Rules and Regulations (see Part 703).
20. **Total of Deposits and Shares Meeting the Requirements of Section 703.70(a).** **This question is for federal credit unions only.** Report total holdings in shares and deposits with maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include membership capital and paid-in-capital at corporate credit unions.
21. **Total of Securities Meeting the Requirements of Section 703.90(b).** **This question is for federal credit unions only.** Report total holdings in securities with maturities greater than 3 years; or with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, CUSO stock or the stock of the Federal Reserve, FHLB, or SLMA.
22. **Market Value Devaluation of Portfolio at a 300 Basis Point Shock.** **This question is for federal credit unions only.** If the amount of securities meeting the requirements of Section 703.90(b) as reported in line 21 exceeds net capital, report in dollar terms the largest potential adverse impact of an immediate and sustained parallel shift in market rates of plus or minus 300 basis points. Report as a positive number. Report only the decline in market value; DO NOT report the new market value.



## SCHEDULE C - INVESTMENTS

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

**Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 2, 3, 4, or 9.**

## TYPES OF INVESTMENTS

	Amount	Acct. Code
1. Sum of items 5, 6, 7, and 8 from page 1 . . . . .		768
2. U.S. Government Obligations . . . . .		741C
3. Federal Agency Securities . . . . .		742C
4. Mutual Funds & Common Trust Investments . . . . .		743C
5. Credit Unions - Deposits in and Loans to . . . . .		672C
6. Other Investments . . . . .		655C
7. <b>TOTAL INVESTMENTS</b> (Must equal amount reported on page 1, item 10.) . . . . .		799

## CLASSIFICATION OF INVESTMENTS

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

## MORTGAGE-BACKED SECURITIES

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

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

## MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
15. Fair Value of Held to Maturity Investments (reported in item 9 above) . . . . .		801
16. Repurchase Agreements . . . . .		780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .		781
18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities . . . . .		783
19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations ( <b>SCU ONLY</b> ) . . . . .		784
20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) ( <b>FCU ONLY</b> ) . . . . .		785
21. Total of Securities Meeting the Requirements of Section 703.90(b) ( <b>FCU ONLY</b> ) . . . . .		786
22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock ( <b>FCU ONLY</b> ) . . . . .		787

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

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

**Complete a separate schedule for each CUSO your credit union has a loan to or an investment in.**

A Credit Union Service Organization 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 that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, and 3 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Acct. Code
1. Name of CUSO .....	830
2. Amount invested in CUSO .....	831
3. Amount loaned to CUSO .....	832
4. Net income (loss) from CUSO which is included in amounts reported on page 3, item 3. ....	835
5. Is the CUSO wholly owned by your credit union? . . . . . YES <input type="checkbox"/> NO <input type="checkbox"/>	833
6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one):	834
1 = Mortgage Processing      4 = Insurance Services      7 = Credit Cards      10 = Tax Preparation 2 = EDP Processing      5 = Investment Services      8 = Trust Services      11 = Travel 3 = Shared Branching      6 = Auto Buying, Leasing, Indirect Lending      9 = Item Processing      12 = Other	

**SCHEDULE E  
BORROWINGS**

1. **Other Notes, Promissory Notes and Interest Payable.** Report by maturity the amount of all promissory notes and all other notes and interest payable, both to members and non-members, contained within the figure reported on page 2, line 28.
2. **Reverse Repurchase Agreements.** Report by maturity the amount of all reverse repurchase agreements contained within the figure reported on page 2, line 28.
3. **Subordinated CDCU Debt. This account is for low-income designated credit unions only.** Report by maturity the amount of secondary capital accounts accepted from organizations or institutional investors, with less than 5 years remaining maturity, contained within the figure reported on page 2, line 28.
4. **Uninsured Secondary Capital. This account is for low-income designated credit unions only.** Report secondary capital accounts accepted from organizational or institutional investors. By definition, Uninsured Secondary Capital must have a maturity of at least 5 years; therefore, the total amount should be reported in column B2. NOTE: In accordance with Section 216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, your credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions.
5. **TOTALS (each column).** The sum of column 5C in the Distribution of Borrowings section must agree with the figure reported on page 2, line 28.

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**MISCELLANEOUS BORROWINGS INFORMATION**

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6. **Amount of Promissory Notes Outstanding to Non-Members.** Report the amount of promissory notes outstanding to any non-members.

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**CREDIT AND BORROWING ARRANGEMENTS**

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7. **Corporate Credit Union Member.** If your credit union is a member of a corporate credit union, answer "yes."
8. **Federal Home Loan Bank Member.** If your credit union is a member of the Federal Home Loan Bank, answer "yes."
9. **Federal Reserve Bank Discount Window.** If your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window, answer "yes."
10. **Federal Reserve Bank Discount Window.** If your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window, answer "yes."
11. **Committed Lines of Credit.** If your credit union has purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution, answer "yes." Purchasing a committed line of credit means the credit union pays a fee to guarantee access to the line of credit.

## SCHEDULE E - BORROWINGS

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

**Complete questions 1 through 6 if there is an amount reported on page 2, line 28 (Total Borrowings).  
All credit unions must answer questions 7 through 11.**

The amount reported below on item 5C must equal the amount reported on page 2, line 28.

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

## MISCELLANEOUS BORROWINGS INFORMATION

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

## CREDIT AND BORROWING ARRANGEMENTS

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

**SCHEDULE F  
SAVINGS**

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**DISTRIBUTION OF SAVINGS**

This section should be filled out to indicate the remaining maturity of credit union savings accounts. For savings with an adjustable rate, the maturity reported should be the earliest of the next rate change date or actual remaining maturity.

1. **Sum of items 31 and 32 from page 2.** Provide the sum of the dollar amount and number of accounts for Share Drafts and Regular Shares.
2. **Money Market Shares.** Report the dollar amount of credit union money market share accounts and the number of Money Market Share accounts.
3. **Share Certificates.** Report the dollar amount of credit union share certificates by maturity and the number of Share Certificate accounts.
4. **IRA/KEOGH Accounts.** Report the dollar amount of credit union IRA/KEOGH accounts by maturity and the number of IRA/KEOGH accounts (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).
5. **All Other Shares.** Report the dollar amount of credit union shares not already included in lines 1-4 above by maturity and the number of these accounts.
6. **TOTAL SHARES.** Sum each of the columns by maturity, and the number of accounts. Do not include non-member deposits.
7. **Non-Member Deposits.** Report the dollar amount of non-member deposits by maturity and the number of non-member deposit accounts.
8. **TOTAL SHARES AND DEPOSITS (each column).** Sum each of the columns by maturity including non-member deposits and the total number of accounts. Total shares and deposits must agree with page 2, line 34.

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**DIVIDEND/INTEREST RATES.**

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

SCHEDULE F - SAVINGS

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

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 2, line 33, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 31 and 32 from page 2 . . . .					918		466
2. Money Market Shares					911		458
3. Share Certificates . .					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares . . .					630		455
6. TOTAL SHARES . . .					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS . . . . .					018		460

DIVIDEND/INTEREST RATES

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

Rate	Acct. Code
	532
	547
	554
	599
	585

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

**1. Unused Commitments**

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

**2. Loans Sold or Swapped with Recourse.** Recourse loans are loans sold by your credit union which it is still liable for in case of borrower default.

- A. **Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date.** Report the total dollar amount of loans sold or swapped with recourse year-to-date.
- B. **Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse.** Report the total principal balance outstanding of loans sold or swapped with recourse.

**3. 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.

**WORKING COPY**

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

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

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

	Amount	Acct. Code
1. Unused Commitments		
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. Commercial Real Estate, Construction and Land Development . . . . .		814
E. Unsecured Share Draft Lines of Credit . . . . .		815
F. Other Unused Commitments . . . . .		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims. . . . .		818