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# CALL REPORT FORM 5300 INSTRUCTIONS

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Effective September 30, 2018  
Until Superseded

**NCUA 5300 CALL REPORT INSTRUCTIONS  
STATEMENT OF FINANCIAL CONDITION  
(NCUA FORM 5300 - PAGE 1)**

**ASSETS**

**CASH**

**1. Cash on Hand**

Includes the change fund (change fund includes coin, currency, and cash items, such as stamps), vault cash, vault funds in transit, and currency supply for automated teller machines (ATMs).

**2. Cash on Deposit (Amounts Deposited in Financial Institutions)**

Includes balances on deposit in financial institutions and deposits in transit. These amounts may or may not be subject to withdrawal by check and may or may not bear interest. Examples include overnight accounts at financial institutions, corporate credit union daily accounts, money market, and checking accounts.

**3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)**

Cash equivalents are short-term highly liquid investments that:

- 1) Have original maturities of 3 months or less, at the time of purchase,
- 2) Are readily convertible to known amounts of cash, and
- 3) Are used as part of the Credit Union’s cash-management activities.

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

**INVESTMENTS**

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

Investment	Weighted average life for PCA Risk Based Net Worth (RBNW) Calculation
(a) Fixed-rate, non-callable, non-amortizing debt obligations and deposits (e.g., bullet maturity instruments).*	Period remaining to maturity date.

**NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018**

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

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

\*\*Include CLF (Central Liquidity Fund) and Federal Home Loan Bank (FHLB) stock.

**4. Trading Securities**

Report the amount of investments that were bought and are held principally for the purpose of selling in the near term. This account should reflect frequent buying and selling. Report these investments at fair value. These investments should be categorized based on maturity or call, not on the basis of intent to sell. If you have early adopted Accounting Standards Codification (ASC) Topic 321, Investments – Equity Securities, report the amount of investment in equity securities including all mutual funds (even those that only invest in U.S. Government debt securities) at fair value.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **5. Available for Sale Securities**

Report the amount of investments subject to Accounting Standards Codification (ASC) 320, formerly SFAS 115, which your credit union has classified as available for sale. This includes available for sale securities designated as a hedged item for hedge accounting purposes hedged by non-trading derivatives. Report these investments at fair value, including mutual funds with readily determinable fair values. Do not report investments in the Government Securities Program or any similar common trust investments on this line. These investments should be reported on line 12 – All Other Investments. If you have early adopted Accounting Standards Codification Topic 321, Investments – Equity Securities, report the amount of investment in equity securities at fair value on line 4. Continue to report available for sale debt securities at fair value on this line.

### **6. Held-to-Maturity Securities**

Report the amount of investments that your credit union has the positive intent and ability to hold to maturity. Report these investments at amortized cost. Include all ASC 320 investments that are not classified as either available for sale or trading. Do not report investments that are not subject to ASC 320. Do not include Cash Equivalents, Cash on Deposit, CLF Stock, or shares, deposits, and non-negotiable certificates invested in other financial institutions.

### **7. Deposits in Commercial Banks, S&Ls, Savings Banks**

Report the amount of deposits in commercial banks, savings and loans institutions, and savings banks at their remaining maturity. Do not include those short-term investments that are reported on line 2 as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities.

### **8. Loans to and Investments in Other Natural Person Credit Unions**

Report the outstanding balance and maturity of all loans and investments in credit unions other than Corporate Credit Unions. Do not include those short-term investments that are reported on line 2a or 2b as Cash on Deposit or on line 3 as Cash Equivalents, or negotiable certificates of deposit reported on lines 4, 5, or 6 as securities. Loans to other natural person credit unions should be reported on this line and not included in the amounts reported under the Loan & Leases section. (Note: Loans in credit unions that are not held as an investment should be reported under Loans & Leases.)

### **9. Membership Capital at Corporate Credit Unions/Nonperpetual Capital Account**

Report the total of Membership Capital and Nonperpetual Capital Accounts (NCA) at Corporate Credit Unions as defined in §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).

### **10. Paid-In Capital at Corporate Credit Unions/Perpetual Contributed Capital**

Report the total of Paid-In Capital (PIC) and Perpetual Contributed Capital (PCC) at a Corporate Credit Union as defined in §704.2 of the NCUA Rules and Regulations.

### **11. All Other Investments in Corporate Credit Unions**

Report the amount of all corporate credit union investments, excluding Membership Capital (MC), Nonperpetual Capital Account (NCA), Paid-In Capital (PIC), and Perpetual Contributed Capital (PCC) of Corporate Credit Unions reported in lines 9 and 10, at their remaining maturity.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above.

### **12. All Other Investments Not Subject to ASC 320**

Report the amount of all other investments not included in lines 4 - 11. Do not report amounts reported as Cash on Deposit on line 2a or 2b or Cash Equivalents on line 3 above. Include CLF stock, FHLB stock, Federal Reserve stock, and common trust investments in the same maturity classification as shown in the Weighted Average Life Investment schedule. Report any other investments not listed above at their remaining maturities. Do not include loans to and investments in CUSOs. Report loans to and investments in the CUSOs on Schedule C Credit Union Service Organization (CUSO) Information Schedule C and as “All Other Assets” on the Statement of Financial Condition.

### **13. TOTAL INVESTMENTS (Sum of lines 4 – 12)**

### **14. Loans Held for Sale**

Report the amount of outstanding loans either identified for sale at origination or subsequently for which there has been a decision to sell. Loans held for Sale should not be included in the amounts reported under the Loan & Leases section.

- If your credit union originated any real estate loans year-to-date classified as *Loans Held for Sale*, complete the Real Estate Loans section of **Schedule A – Specialized Lending**, Section 2.
- If your credit union originated any commercial loans year-to-date classified as *Loans Held for Sale*, complete the Member Business & Commercial Lending section of **Schedule A – Specialized Lending**, Section 4.
- Loan commitments to originate (e.g., interest rate lock commitments) or acquire (e.g., forward loan sales commitments) mortgage loans that will be resold as part of a credit union’s mortgage banking operations are derivatives and must be recorded at fair value on the Statement of Financial Condition as Non-Trading Derivative Assets, net or Non-Trading Derivative Liabilities, net.

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 2)**

**ASSETS CONTINUED**

**15. TOTAL LOANS & LEASES**

Report the total number and outstanding balance of loans and leases. The number and total of loans should equal the number and total amount of loans outstanding as reported on the Loans and Leases Schedule, which contains the detailed schedule of loans by type. Loans to other credit unions should normally be excluded from Total Loans and reported as an investment. See instructions for the Loans and Leases Schedule for further details.

**16. Allowance for Loan & Lease Losses (ALLL)**

Report the amount set aside to absorb possible losses on loans and leases (excludes Regular Reserves).

**Other Assets:**

**17. Foreclosed and Repossessed Assets**

Report long-lived assets intended for sale and acquired through, or in lieu of, foreclosure or repossession (i.e., the credit union has taken possession) in the applicable category (i.e., Real Estate, Automobiles, or Other). Report the number of loans for each category in the left column and the total amount for each category in the right column.

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

After foreclosure or repossession, re-value the assets periodically to the lower of carrying amount or fair value (less costs to sell) through a separate valuation account. Changes in the valuation allowance are included in net expenses from foreclosed and repossessed assets. If a repossessed or foreclosed long-lived asset is not sold shortly after it is received, any declines in value after foreclosure and any gain or loss from the sale or disposition of the asset shall not be reported as a loan loss or recovery and shall not be debited or credited to the ALLL. Rather, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, less costs to sell, should be reported as Miscellaneous Operating Expenses. Any gain or loss upon the disposition of fixed assets should be reported as Gain (Loss) on Disposition of Fixed Assets.

Regardless of the valuation, foreclosed and repossessed property the credit union intends to sell should be transferred to Foreclosed and Repossessed Property and reported on this line.

**18. Land and Building**

Land and building, less depreciation on building.

**19. Other Fixed Assets**

All other fixed assets, such as furniture and fixtures and leasehold improvements, less related depreciation. In addition, include *leased assets under capital lease* (credit union is lessee), less

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

accumulated depreciation. In this situation, your credit union is leasing assets and granted a lease from an outside entity.

### **20. National Credit Union Share Insurance Fund (NCUSIF) Capitalization Deposit**

Enter the amount of the National Credit Union Share Insurance Fund deposit.

### **21. Intangible Assets**

#### **a. Identifiable Intangible Assets**

Report the amount of identifiable intangible assets obtained through a merger or other business combination.

#### **b. Goodwill**

Report the amount of Goodwill, an asset representing the future economic benefits arising from other assets acquired in a business combination (i.e., merger) that are not individually identified and separately recognized.

#### **c. Total Intangible Assets (Sum of items 21a and b)**

### **22. Other Assets**

Report accrued interest on loans and accrued interest on investments separately, as applicable. All other assets include prepaid expenses, accounts receivable, loans to and investments in CUSOs, purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), and any other assets not previously included. Also, report any private insurance capitalization deposit here. If your asset size is over \$10 million and you report loans and/or investments greater than \$0, then you must include the accrued interest amounts in lines 22a and 22b. If this amount includes loans or investments to CUSOs, you must also complete **Schedule C - CUSO Information**. Include on Other Assets line 22d all non-trading derivative assets, net exclusive or inclusive of accrued interest. Centrally cleared transactions (i.e. CME exchange) using “Net Presentation” to report net of payments (settlements of variation margin). Complete Schedule D – Derivatives Transactions Report.

- **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 asset. Rather, the CUSO’s books and records should be consolidated with your credit union’s books and records in accordance with generally accepted accounting principles. Complete **Schedule C - CUSO Information** regardless of the ownership interest.

### **23. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 15 less 16, 17d, 18, 19, 20, 21c, and 22e).**

This must also equal the sum of LIABILITIES, SHARES, AND EQUITY

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 3)**

**LIABILITIES**

**1. Draws Against Lines of Credit**

Report the amount of borrowed funds owed to both members and non-members from all sources of credit in the appropriate stated time frames. Please include Corporate and FHLB lines of credit when reporting Draws Against Lines of Credit.

**2. Other Notes, Promissory Notes, and Interest Payable**

Report by maturity the amount of all promissory notes, certificates of indebtedness, and all other notes and interest payable, both to members and non-members. This includes borrowings from the Federal Reserve Bank Discount Window, borrowings from other government agencies or instrumentalities, and installment loans from a Corporate credit union. Do not include draws against lines of credit reported in line 1 above.

**3. Borrowing Repurchase Transactions**

Report by maturity the amount of all borrowing repurchase transactions.

**Special instructions for lines 4 and 5, Subordinated Debt and Subordinated Debt included in Net Worth:**

Section 702.2(f)(4) of the NCUA Rules and Regulations permits only qualifying Section 208 assistance with a remaining maturity in excess of 5 years to be reported as Subordinated Debt included in Net Worth. For this reason, if qualifying Section 208 assistance has a maturity greater than 5 years, report 100% on line 5 in the > 3 Years column. If the Section 208 assistance does not qualify for inclusion in net worth (e.g., maturity is less than 5 years), report 100% on line 4, in the appropriate maturity category.

In accordance with Section 701.34(c) of the NCUA Rules and Regulations, the amount of Uninsured Secondary Capital reported as Subordinated Debt included in Net Worth by low-income designated credit unions is dependent upon the remaining maturity. Report these accounts based on the following sliding scale:

<b>Remaining Maturity</b>	<b>Amount to Report on Line 4, Subordinated Debt Percentage of Amount Borrowed</b>	<b>Amount of Uninsured Secondary Capital to Include on Line 5, Subordinated Debt included in Net Worth Percentage of Amount Borrowed</b>
Greater than 5 years	0%	100%
4 to less than 5 years	20%	80%
3 to less than 4 years	40%	60%
2 to less than 3 years	60%	40%
1 to less than 2 years	80%	20%
Less than 1 year remaining maturity	100%	0%



## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### 4. Subordinated Debt

Report subordinated debt by maturity. Examples of subordinated debt include Secondary Capital accounts accepted from organizational or institutional investors, with less than 5 years remaining maturity and Section 208 assistance that does not qualify for inclusion in net worth. *See special instructions above.*

### 5. Subordinated Debt included in Net Worth

Report secondary capital accounts accepted from organizational or institutional investors. NOTE: In accordance with §216(o)(2)(B) of the Federal Credit Union Act (as established by Public Law 105-219, the Credit Union Membership Access Act of 1998), Uninsured Secondary Capital is included in net worth for low-income designated credit unions. Also, report loans to and accounts in the credit union established pursuant to Section 208 of the Federal Credit Union Act, provided such loans and accounts meet the requirements of NCUA Rules and Regulations, §702.2(f)(4). *See special instructions above.*

### 6. TOTAL BORROWINGS (Sum of lines 1 through 5, for each individual column)

### 7. Non-Trading Derivatives Liabilities, net

Include all non-trading derivative liabilities, net exclusive or inclusive of accrued interest. Centrally cleared transactions (i.e. CME exchange) using “Net Presentation” to report net of payments (settlements of variation margin). Complete Schedule D – Derivatives Transactions Report.

### 8. Accrued Dividends/Interest Payable on Shares/Deposits

Accrued dividends and interest declared but not yet distributed.

### 9. 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., 2.5% = 2.5), except in situations where more than one rate applies. In this instance, use the most common rate according to the dollar volume of business. Report the rate even if the share program is no longer offered, as long as the share program has outstanding member deposits as of the reporting date.
- **Overdrawn Accounts:** Transfer all overdrawn share balances from their respective share account to All Other Unsecured Loans/Lines of Credit. Do not report negative share balances in this section.
- **Deposit Account Sweeps Affecting Transaction and Non-Transaction Accounts:** In an effort to reduce their reserve requirements, some credit unions have established sweep arrangements that involve transfers of member deposits between two sub-accounts. In a typical arrangement, a credit union creates a master account and two sub-accounts: a transaction sub-account (commonly a share draft account) which is subject to Regulation

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

D reserve requirements, and a non-transaction sub-account (commonly a money market account) which is not subject to reserve requirements. Depending upon the balances in the two sub-accounts on a particular day, the credit union shifts funds from the transaction sub-account to the non-transaction sub-account or vice versa. The Call Report should reflect the position of the swept funds at the end of the reporting period. The amount reported should match the reported amount on the Federal Reserve form FR 2900 for the quarter-end day.

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

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

records or on systems that do not constitute official books and records of the depository credit union and that are not used for any purpose other than generating “reclassified” deposit reports.

### **10. Share Drafts**

Report the rate, number of accounts, and dollar amount of credit union share drafts. Overdraft balances should be reported as All Other Unsecured Loans/Lines of Credit.

### **11. Regular Shares**

Report the rate, number of accounts, and dollar amount of credit union regular shares, including Christmas, vacation, and other club accounts.

### **12. Money Market Shares**

Report the rate, number of accounts, and dollar amount of all credit union money market shares.

### **13. Share Certificates**

Report the rate, number of accounts, and dollar amount of credit union share certificates by remaining maturity.

### **14. IRA/KEOGH Accounts**

Report the rate, number of accounts, and dollar amount of credit union IRA/KEOGH accounts by maturity (including both regular IRA/KEOGH accounts and IRA/KEOGH certificates).

### **15. All Other Shares and Deposits**

Report the rate, number of accounts, and dollar amount of all other credit union shares and deposits not already reported above. Include Health Savings Accounts on this line.

### **16. TOTAL SHARES (Sum of lines 10 – 15)**

Sum each of the columns by maturity and the number of accounts. Do not include non-member deposits.

### **17. Non-Member Deposits (including brokered deposits)**

Report the rate, number of accounts, and dollar amount of non-member deposits, including brokered deposits, by maturity.

### **18. TOTAL SHARES AND DEPOSITS**

Sum each of the columns by maturity, including non-member deposits, and the total number of accounts.

### **Additional Shares/Deposits (Included in the Shares/Deposits Listed Above):**

#### **19. Accounts Held by Member Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please see §701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

#### **20. Accounts Held by Nonmember Government Depositors**

The accounts are insured up to the standard maximum share insurance amount (SMSIA). Government Depositors are eligible for regular shares, share drafts, and share certificates. Please

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

see §701.32 of NCUA’s Rules and Regulations for further guidance on Accounts Held by Government Depositors.

### **21. Employee Benefit Member Shares and Deposits**

Any shares of an employee benefit plan in an insured credit union shall be insured on a “pass-through” basis, in the amount of up to the SMSIA for the non-contingent interest of each plan participant, in accordance with §745.9-2 of NCUA’s Rules and Regulations. An insured credit union that is not “well capitalized” or “adequately capitalized”, as those terms are defined in §1787(k)(4) of NCUA’s Federal Credit Union Act, may not accept employee benefit plan deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **22. Employee Benefit Nonmember Shares and Deposits**

The same insurance coverage and legal restrictions apply to retirement and other employee benefit plan accounts for nonmember shares as stated above for member shares. Employee benefit plans for nonmember shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

### **23. 529 Plan Member Deposits**

Funds owned by a principal and deposited in one or more accounts in the name or names of agents or nominees shall be added to any individual account of the principal and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in §745.3 of NCUA’s Rules and Regulations. Deposits are restricted to regular shares, money market shares, or share certificates.

### **24. Non-dollar Denominated Shares and Deposits**

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

### **25. Health Savings Accounts**

Section 724.1 of the NCUA Rules and Regulations permits Federal credit unions to act as trustees and custodians of certain tax-advantaged savings plans. A federal credit union is authorized to act as trustee or custodian, and may receive reasonable compensation for so acting, under any written trust instrument or custodial agreement created or organized in the United States and forming part of a tax-advantaged savings plan which qualifies for specific tax treatment for its members or groups of its members, provided the funds are invested in share accounts or share certificate accounts of the Federal Credit Union. These services may include acting as a trustee or custodian for health savings accounts. Funds owned by each member shall

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

be added to any other regular share and insured up to the limit of \$250,000 per eligible account in the aggregate for each primary account holder as outlined in Section 745.3 of NCUA's Rules and Regulations.

### **26. Dollar Amount of Share Certificates equal to or greater \$100,000**

(Excluding brokered share certificates participated out by the broker in shares of less than \$100,000). This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual share certificates equal to or greater than \$100,000 only. For example, a credit union has two Share Certificate accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

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

This account enables the Federal Reserve to accurately construct M2 (the study of total money supply). Please list the total amount for individual IRA/Keogh Accounts equal to or greater than \$100,000 only. For example, a credit union has two IRA/Keogh accounts with individual balances of \$80,000 and \$120,000 that add to an aggregate balance of \$200,000. The Federal Reserve has directed NCUA to have credit unions list only the individual balances that equal or exceed \$100,000. So, in this case, the credit union would report \$120,000.

### **28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts as Part of Sweep Program**

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

### **29. Dollar Amount of Commercial Share Accounts**

Report the total dollar amount of commercial share accounts. Commercial shares are accounts opened in the name of a business or by an individual doing business as (DBA). Accounts in the name of a business would usually be identified by a Taxpayer Identification Number (TIN), while DBA accounts may use the account owner's social security number. Do not include trust accounts.

### **30. Dollar Amount of Negative Shares Included in All Other Unsecured Loans/Lines of Credit**

Report the dollar amount of negative shares included in all other unsecured loans/lines of credit.

**STATEMENT OF FINANCIAL CONDITION**  
**(NCUA FORM 5300 - PAGE 4)**

**EQUITY**

**31. Undivided Earnings**

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

**32. Regular Reserves**

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

**33. Appropriation for Non-Conforming Investments (State Credit Union 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 Section 741.3(a)(2). This account is only necessary for reporting reserves for non-ASC 320 investments and ASC 320 investments classified as Held to Maturity.

**34. Other Reserves**

Include any reserves originating from undivided earnings not reported elsewhere. Any amounts the credit union reports here must have been first closed into Undivided Earnings from Net Income.

**35. Equity Acquired in Merger**

The acquisition date fair value of equity interests acquired in the acquisition(s) of another credit union(s) as measured consistent with GAAP.

**36. Miscellaneous Equity**

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

**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. If you have early adopted Accounting Standards Codification Topic 321, Investments – Equity Securities, report the amount of accumulated unrealized gains (losses) on available for sale *debt* securities.

**38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities**

Report the cumulative amount of the total remaining unrealized losses for Other-Than-Temporary-Impairment (OTTI) due to other market factors on HTM debt securities. Such amounts must be appropriately displayed (**disclosure only, not an actual expense entry on the Income Statement**) through either a previous, or the current period's, Statement of Income, Item 14b.

**39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges**

Report the effective portion of the accumulated change in fair value (gain or loss) on derivatives designated and qualifying as cash flow hedges in accordance with ASC 815, Derivatives and Hedging.

**40. Other Comprehensive Income**

Report any items of other comprehensive income that are not already included in items 37 through 39 above. An example of an Other Comprehensive Income item is other comprehensive income amounts related to single-employer defined benefit postretirement plans, such as a pension plan or health care plan.

A credit union that sponsors a single-employer defined benefit postretirement plan, such as a pension plan or health care plan, must recognize the funded status of each such plan on its balance sheet (i.e., an over-funded plan is recognized as an asset while an under-funded plan is recognized as a liability). Initially, the postretirement plan amounts recognized on the credit union's balance sheet before applying the standard must be adjusted to recognize gains or losses, prior service costs or credits, and transition assets or obligations that have not yet been included in the net periodic benefit cost of its plans. These adjustment amounts are recognized directly in equity as components of other comprehensive income. Thereafter, a credit union must recognize certain gains and losses and prior service costs or credits that arise during each reporting period as a component of other comprehensive income (OCI). Postretirement plan amounts carried in OCI are adjusted as they are subsequently recognized in earnings as components of the plan's net periodic benefit cost. Credit unions should consult their independent accountant for further guidance in applying this accounting standard.

These examples are not all inclusive. Items required by accounting standards to be reported as direct adjustments to paid-in capital, retained earnings, or other non-income equity accounts are **not** to be included as components of comprehensive income.

**41. Net Income**

Sum remaining after all expenses have been met or deducted from income prior to being transferred to the Undivided Earnings account. Do not report net income which has been closed to Undivided Earnings.

**42. TOTAL LIABILITIES, SHARES AND EQUITY**

Sum of all liabilities, shares, and equity. Must equal Total Assets.

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

**NCUA INSURED SAVINGS COMPUTATION**  
**(NCUA FORM 5300 - PAGE 4)**

Eligible accounts are generally insured up to \$250,000 each. Refer to Part 745 of the NCUA Rules and Regulations for additional guidance.

**A. Uninsured IRA and KEOGH Member**

Report only the amount of uninsured IRA and KEOGH shares and deposits. These accounts are insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on line A1 below.

**A1. Uninsured KEOGH Member Shares for Employee Benefit Plans**

Report only the amount of uninsured KEOGH shares and deposits. Employee benefit plans for member shares and deposits may consist of Keogh accounts established by an employer as part of an employee benefit plan.

**B. Uninsured Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured Employee Benefit Member shares and deposits. Insured up to \$250,000 per legally determined individual member account. Do not include Uninsured KEOGH Member Shares for Employee Benefit Plans reported on A1 above.

**C. Uninsured Member 529 Plan Deposits**

Report only the amount of uninsured member 529 Plan shares and deposits.

**D. Uninsured Accounts Held by Member Government Depositors**

Report only the amount of uninsured Member Government Depositors' shares and deposits.

**E. Other Uninsured Member Shares and Deposits**

Report only the amount of uninsured all other member shares and deposits not reported on lines A – D above.

**F. TOTAL UNINSURED MEMBER SHARES and DEPOSITS**

Must equal the sum of lines A, A1, B, C, D, and E.

**G. Uninsured Nonmember Employee Benefit Member Shares and Deposits**

Report only the amount of uninsured nonmember Employee Benefit Member shares and deposits.

**H. Uninsured Nonmember Accounts Held by Government Depositors**

Report only the amount of uninsured Nonmember Government Depositors' shares and deposits.

**I. Other Uninsured Nonmember Shares and Deposits**

Report all other uninsured Nonmember Shares and Deposits not reported on lines G and H above.



**NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018**

**J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS**

Add items G, H, and I (Accounts 067A1, 067B1, and 067C1) together to determine the total for all uninsured nonmember shares and deposits, so NCUA can determine insured shares, an accurate operating fee, and share insurance deposit.

**K. TOTAL UNINSURED SHARES AND DEPOSITS**

Add items F and J together to determine the aggregate total for all uninsured shares and deposits.

**L. TOTAL INSURED SHARES AND DEPOSITS**

Total Shares and Deposits, item 18, Page 3 of the Call Report, less item K. The calculation of total insured shares is the amount on which the operating fee and National Credit Union Share Insurance Fund deposit will be based.

**STATEMENT OF INCOME AND EXPENSE**  
**(NCUA FORM 5300 - PAGE 5)**

**USE YEAR-TO-DATE TOTALS**

**INTEREST INCOME**

**1. Interest on Loans**

Income earned from interest on loans and recognition of deferred loan fees and costs. Interest should not be accrued on loans 90-days or more delinquent. When a loan is in nonaccrual status, the reversal of previously accrued but uncollected interest applicable to any loan placed in nonaccrual status must be handled in accordance with GAAP. Specifically, acceptable accounting treatment includes a reversal of all previously accrued, but uncollected, interest applicable to loans placed in a nonaccrual status against appropriate income and balance sheet accounts.

**2. Interest Refunded**

Loan interest income refunded to borrowers.

**3. Income from Investments (Including Interest and Dividends)**

Interest and dividends earned from all investments. Include income earned on Cash on Deposit, and Cash Equivalents reported on the Statement of Financial Condition. Do not include any realized or unrealized gains/losses from trading securities, gains or losses resulting from the sale of investments, fair value gains or losses resulting from derivative activity, or unconsolidated CUSO income.

**4. Trading Profits and Losses**

Report gains and losses on trading accounts both from the sale of trading securities and from unrealized holding gains and losses. Do not include gain (loss) from sale of any investments, except those that are held for trading (see line 14). If you have early adopted Accounting Standards Codification Topic 321, Investments – Equity Securities, report the amount of gains (losses) on *all* equity securities on line 4.

**5. TOTAL INTEREST INCOME (Sum of lines 1 – 4).**

**INTEREST EXPENSE**

**6. Dividends on Shares**

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

**7. Interest on Deposits (State Credit Union ONLY)**

Interest on all deposits year-to-date. Interest means any payment to a member or to a member's account for the use of funds in a nondividend-bearing account at a state-chartered credit union, offered pursuant to state law.

**8. Interest on Borrowed Money**

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

**9. TOTAL INTEREST EXPENSE (Sum of lines 6 – 8).**

**10. Provision for Loan & Lease Losses**

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

**11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES**

Amount on line 5, less amount on line 9, less amount on line 10.

**NON-INTEREST INCOME**

**12. Fee Income**

Fees charged for services (i.e., overdraft fees, ATM fees, credit card fees, etc.). Report only the gross income. Associated expenses should be reported in the expense section.

**13. Other Operating Income**

Operating income other than the types designated in lines 1 - 4 and line 12. Include dividends from the NCUSIF, income or loss derived from selling real estate loans on the secondary market, interchange income, interest income earned on purchased participations not qualifying for true sales accounting under GAAP, and unconsolidated CUSO income and the adjustment to carrying value of loans used as the hedged item in a fair value hedging designation.

**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). Report losses on Membership Capital/Nonperpetual Capital Accounts and Paid-in Capital/Perpetual Contributed Capital at Corporate Credit Unions on this line. In addition, use this account to report declines in fair value that are **Other-Than-Temporary-Impairments (OTTI)** for securities classified as either available for sale or held-to-maturity. However, report only the credit loss portion of the OTTI on this line. All other losses related to OTTI must be reported on the Statement of Financial Condition – Equity, under Accumulated Unrealized Gain (Losses) on Available for Sale Securities (Acct 945) or Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities (Acct 945C).

**a. Total Other-Than-Temporary Impairment (OTTI) Losses**

In periods in which a credit union determines that a debt security's decline in fair value below its amortized cost basis is OTTI, the credit union shall present the total decline to full fair market value as an OTTI loss in the statement of earnings. Include both the amount relating to credit losses and the amount due to other factors here for disclosure purposes only.

**b. Less: Portion OTTI Losses in Other Comprehensive Income**

Report the amount of year-to-date OTTI included in item 14a due to other factors. The portion of OTTI due to other factors on HTM debt securities must also be recognized in the other comprehensive income portion of Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Securities, Statement of Financial Condition – Equity, Acct 945C.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **c. OTTI Losses Recognized in Earnings (Included in Item 14)**

Report the difference between Item 14a and 14b. This difference represents the amount of year-to-date OTTI due to credit losses. This total should also be reflected in Item 14 above.

### **d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading FV Derivatives Hedge (included in Item 14)**

### **15. Gain (Loss) on Non-Trading Derivatives**

The gains or losses associated with derivatives activities exclusive of interest and premium amortization. Gains and losses will be the change in fair value for the period for non-designated transactions, Fair Value designated transactions and the ineffectiveness of Cashflow hedging transactions.

### **16. Gain (Loss) on Disposition of Fixed Assets**

Income or expense resulting from the sale or other disposition of fixed assets. Include gains or losses on the sale of foreclosed and repossessed assets on this line.

### **17. Gain from Bargain Purchase (Merger)**

List any applicable gain as the result of a bargain purchase of another credit union.

### **18. Other Non-Operating Income (Expense)**

Record all miscellaneous non-operating income or expense items. Credit Unions should include such items as gifts, donations received, and contribution income, such as grants.

### **19. TOTAL NON-INTEREST INCOME (Sum of lines 12 – 18).**

## **NON-INTEREST EXPENSE**

### **20. Total 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.

### **21. Travel and Conference Expense**

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

### **22. Office Occupancy Expense**

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

### **23. Office Operations Expense**

Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, bond insurance, furniture and equipment rental and/or maintenance and depreciation, bank charges, in-house electronic data processing (EDP) cost, etc.

### **24. Educational and Promotional Expense**

Advertising, publicity, and promotions.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **25. Loan Servicing Expense**

Collection expenses, recording fees, credit reports, credit card program expenses, loan servicing fees.

### **26. Professional and Outside Services**

Legal fees, audit fees, accounting services, consulting fees, and outside EDP servicing.

### **27. Member Insurance**

27a. Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).

27b. Report NCUA Board assessment expenses to fund the Temporary Corporate Credit Union Stabilization (TCCUS).

The TCCUS is designed to minimize the annual expenses for natural-person credit unions and to repay the United States Treasury over multiple years for borrowings necessary to stabilize the corporate credit union system.

27c. Report life savings, borrower's protection, share insurance, and other member insurance.

27d. Total Member Insurance

### **28. Operating Fees**

Annual operating/supervision fee assessed by NCUA or the State Supervisory Authority.

### **29. Miscellaneous Operating Expenses**

Expenses not covered by lines 20 - 28, including cash over and short, annual meeting expenses, association dues, adjustments to maintain held for sale foreclosed and repossessed assets at fair value, etc.

### **30. TOTAL NON-INTEREST EXPENSE (Sum of lines 20 – 29).**

### **31. NET INCOME (LOSS)**

Net Interest Income after Provision for Loan and Lease Losses (line 11) plus Non-Interest Income (line 19) less Total Non-Interest Expense (line 30).

### **RESERVE TRANSFERS**

#### **32. Transfer to Regular Reserves**

Income earned year-to-date which was transferred to the Regular Reserves account.

### **OTHER CALCULATIONS**

#### **33. NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 26a & 26b**

Net Income (Loss) (line 31) plus NCUSIF Premium Expense (line 27a) plus Temporary Corporate CU Stabilization Fund Assessment (line 27b)

**LOAN AND LEASE INFORMATION**  
**(NCUA FORM 5300 - PAGE 6)**

**LOANS & LEASES**

- **Collateral Codes.** Report loans by collateral code. For example, if a new or used vehicle is secured by real estate (e.g., home equity loan), include it with real estate loans. Report the portion of any loan participation or purchase that remains on the credit union's balance sheet according to the applicable collateral code.
- **Interest Rates.** Report loan interest rates being offered as of the reporting period for each loan category. Report the actual rate (i.e., 6.5% = 6.5). If more than one rate applies, report the most common rate in each category.
- **For each loan category, report only those loans which have an outstanding balance.** Loans reported should be shown net of loan origination fees (costs) which shall be recognized over the life of the related loan as an adjustment of yield. Loan fees, certain direct loan origination costs, and purchase premiums and discounts on loans shall be recognized as an adjustment of yield, generally by the interest method, based on the contractual terms of the loan.
- **Loans as hedged items.** If loans are part of a hedge accounting designation, the carrying value of the respective loans should be adjusted in accordance with ASC 815 in accordance with GAAP.
- **Participation Loans.** Report the number of individual loans in each pool—not the number of pools. Exclude purchased participations not qualifying for true sales accounting under GAAP (e.g., participations purchased with substantial recourse), as these loans will still be reflected on the seller's balance sheet. The purchasing credit union should report participations not qualifying for true sales accounting as Other Assets
- **Commercial Loans.** Loans that would be considered commercial loans except for the loan amounts to associated borrowers being under \$50,000 should be reported as a consumer loan by definition and reported according to the underlying collateral.

**1. Unsecured Credit Card Loans**

Include the rate, number, and dollar amount of outstanding credit card loans. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

**2. Payday Alternative Loans (PAL loans) (FCUs Only)**

NCUA Rules and Regulations §701.21(c)(7)(iii) permits Federal Credit Unions to grant PAL loans. Federal Credit Unions will include the rate, number, and dollar amount of all loans granted under this program. Do not include these loans with All Other Unsecured Loans/Lines of Credit. State-Chartered credit unions will report similar loans with All Other Unsecured Loans/Lines of Credit. NCUA amended its general lending rule to enable FCUs to offer short-

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

term, small amount loans as a viable alternative to predatory payday loans. This amendment permits FCUs to charge a higher interest rate for a PAL loan than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. According to NCUA Rules and Regulations §701.21(c)(7)(iii), a Payday Alternative Loan (PAL loan) is defined as a closed-end loan with the following conditions:

1. The principal of the loan is not less than \$200 or more than \$1000;
2. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
3. The Federal credit union does not make more than three PAL loans in any rolling six-month period to any one borrower and makes no more than one payday alternative loan at a time to a borrower;
4. The Federal credit union must not roll-over any PAL loan. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iii)(3) provided the Federal credit union does not charge any additional fees or extend any new credit.
5. The Federal credit union fully amortizes the loan;
6. The Federal credit union sets a minimum length of membership requirement of at least one month;
7. The Federal credit union charges an application fee to all members applying for a new loan that reflects the actual costs associated with processing the application, but in no case may the application fee exceed \$20; and
8. The Federal credit union includes, in its written lending policies, a limit on the aggregate dollar amount of loans made under this section of a maximum of 20% of net worth and implements appropriate underwriting guidelines to minimize risk; for example, requiring a borrower to verify employment by producing at least two recent pay stubs.

### **3. Non-Federally Guaranteed Student Loans**

Include the rate, number, and dollar amount of non-federally guaranteed, or private, student loans. Report guaranteed student loans such as Stafford, Perkins, PLUS, and Consolidation loans, granted prior to July 1, 2010, as All Other Secured Non-Real Estate Loans/Lines of credit. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page. Also include government guaranteed student loans on the line labeled Government Guaranteed Non-Commercial Loans.

### **4. 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 which are not defined as commercial loans. Typically, this would include signature loans. Also, report overdrawn share accounts of all types other than commercial here, regardless of the existence of an overdraft protection program for share draft accounts. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

### **5. New Vehicle Loans**

Include the rate, number, and dollar amount of new vehicle loans, where a new vehicle is pledged as security and manufactured for household use per NCUA Rules and Regulations §723.2. Loans secured by ATVs, RVs, and boats should not be reported on this line, but

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

included in the All Other Secured Non-real Estate Loans/Lines of Credit line of the Loans & Leases section of the call report.

### **6. Used Vehicle Loans**

Include the rate, number, and dollar amount of used vehicle loans, where a used vehicle is pledged as security and manufactured for household use per NCUA Rules and Regulations §723.2. Loans secured by ATVs, RVs, and boats should not be reported on this line, but included in the All Other Secured Non-real Estate Loans/Lines of Credit line of the Loans & Leases section of the call report.

### **7. Leases Receivable**

Include the rate, number, and dollar amount of outstanding direct financing leases as defined by GAAP (credit union is lessor). Credit unions that lease personal property such as vehicles to members make direct financing leases.

These instructions do not differentiate between direct or indirect leases in the language NCUA commonly uses. The term “direct” in the case of this instruction is actually referring to the definition of “direct lease” under GAAP. The definition of “direct” in this meaning is “where the cost and fair value are the same”. The differentiation is between lease types known as: sales, leveraged, and direct. Therefore as the line item does not differentiate actually between direct and indirect in the meaning commonly used among credit unions this line item should be treated the same as all other items on this page which do not differentiate the channel by which they were obtained. Just like new or used auto loan lines the indirect and direct loans are included. Types of leases other than direct lease are rare in credit unions.

### **8. All other Secured Non-Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of all secured consumer loans secured by anything other than real estate and not reported elsewhere on the Loans & Leases section of the call report. This may include the following:

- fully share-secured loans;
- loans secured by ATVs, RVs, and boats;
- loans financing the disposal of non-real estate credit union property to nonmembers; and,
- secured commercial purpose loans which do not meet the definition of commercial loan per NCUA Rules and Regulations §723.2 and are not secured by real estate. The common reason a commercial purpose loan would not qualify as a commercial loan is because the loans outstanding to associated borrowers are less than \$50,000.

Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

### **9. Total loans/lines of credit secured by 1<sup>st</sup> lien 1-4 family residential properties.**

Include the rate, number, and dollar amount of member and non-member loans secured by a lien in first position on 1-4 family residential property. Residential property means a house, condominium unit, cooperative unit, manufactured home, or the construction thereof, and unimproved land zoned for one-to-four family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshares. Report lien position at



## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

the time of origination. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

### **10. Total loans/lines of credit secured by junior lien 1-4 family residential properties.**

Include the rate, number, and dollar amount of member and non-member loans secured by a lien in junior position on 1-4 family residential property. Residential property means a house, condominium unit, cooperative unit, manufactured home, or the construction thereof, and unimproved land zoned for one-to-four family residential use. Residential property excludes boats or motor homes, even if used as a primary residence, or timeshare. Report lien position at the time of origination. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

### **11. All Other Real Estate Loans/Lines of Credit**

Include the rate, number, and dollar amount of member and non-member loans secured by a lien on any real estate regardless of lien position not reported elsewhere on this page.

### **12. Commercial Loans/Lines of Credit Real Estate Secured**

Include the rate, number, and outstanding balance of all commercial loans defined in §723.2 and secured by real estate. Commercial loan means any loan, line of credit, or letter of credit and any interest a credit union obtains in such loans made by another lender, to individuals, sole proprietorships, partnerships, corporations, or other business enterprises for commercial, industrial, agricultural, or professional purposes, but not for personal expenditure purposes. Unused loan commitments must be reported in the Off-Balance Sheet Commitments section of the Liquidity, Commitments and Sources page.

Excluded from this definition per §723.2 are loans:

- made by a corporate credit union;
- made by a federally insured credit union to another federally insured credit union; (Reported on the Statement of Financial Condition as an investment)
- made by a federally insured credit union to a credit union service organization; (Reported on Schedule C Credit Union Service Organization Information)
- secured by a 1 - 4 family residential property whether or not it is the borrower's primary residence; (Reported elsewhere on the Loans & Leases schedule as secured by 1-4 family residential properties.)
- fully secured by shares in the credit union making the extension of credit or deposits in other financial institutions; (Reported as All Other Secured Non-Real Estate Loans/Lines of Credit on the Loans & Leases schedule)
- secured by a vehicle manufactured for household use; (Reported as new or used vehicle loans on the Loans & Leases schedule)
- that would otherwise meet the definition of commercial loan and which, when the aggregate outstanding balances plus unfunded commitments less any portion secured by shares in the credit union to a borrower or an associated borrower, are equal to less than \$50,000. In this case the loan should be reported on the Loan & Lease schedule according to the underlying collateral.



















































































## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other commercial enterprises. Include loans to individuals for commercial, industrial, and professional purposes but not for investment or personal expenditure purposes. For example, include loans to manufacturing companies, construction companies, wholesale and retail trade enterprises, cooperative associations, service enterprises, insurance agencies, and practitioners of law, medicine, and public accounting. Also include loans for the purpose of financing capital expenditures, current operations, and dealer floor plans.

### **i. Unsecured Commercial Loans**

Report the total number and total outstanding commercial loan balance of any unsecured installment loan or participation interest to a member (line 1i) or nonmember (line 2i) for commercial purposes. Include overdrawn commercial share accounts that qualify as commercial loans.

### **j. Unsecured Revolving Lines of Credit granted for Commercial Purposes**

Report the total number and outstanding commercial loan balance of any commercial purpose unsecured revolving line of credit loan or participation interest to a member (line 1j) or nonmember (line 2j) with an outstanding balance greater than zero at the end of the reporting period. **Report all commercial credit cards on this line, including credit card line of credit programs offered to non-natural person member-borrowers that are limited to routine purposes normally made available under those programs. The number and amount granted or purchased year-to-date must** include each line of credit and credit card loan as a single loan granted. The amount granted or purchased year-to-date must also include unfunded commitments.

### **k. Total Commercial Loans to Members (Sum of lines 1a-e and 1g-j); Total Nonmember Commercial Loans (Sum of lines 2a-e and 2g-j)**

## **MISCELLANEOUS COMMERCIAL LOAN INFORMATION**

### **3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)**

Report the total number and current outstanding balance including unfunded commitments of the sold portion of commercial participation loans sold and serviced by the credit union. These commercial loan participation balances and unfunded commitments are no longer on your balance sheet, but are still serviced by your credit union.

### **4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)**

Report the total number and amount of whole commercial loans including unfunded commitments sold with servicing retained. These are loans sold with servicing retained but are not participation loans.

### **5. Year to date commercial loans/participations sold but did not retain servicing (including unfunded commitments)**

Report the total number and dollar amount of commercial loans including unfunded commitments sold year to date with servicing rights not retained. This field is the commercial loan amount sold not the current balance outstanding.

**6. Agricultural Related Loans (Sum of lines 1b, 1g, 2b, and 2g)**

**REGULATORY REPORTING – PART 723 – MEMBER BUSINESS LOANS**

**7. Net Member Business Loan Balance (NMBLB) (Account 400A)**

Report the net member business loan balance (NMBLB) as defined in §723.8(e) on this line. The NMBLB is used to determine compliance with statutory limits on the aggregate amount of member business loans that may be held by a federally insured credit union.

A federally insured credit union's NMBLB is determined by calculating the outstanding member business loan balance **plus any unfunded commitments** reduced by any portion of the loan that is:

- secured by shares in the credit union, or by shares or deposits in other financial institutions, or
- insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or
- subject to an advance commitment to purchase by any agency of the Federal Government, a state or any political subdivision of such state, or
- sold as a participation interest without recourse and qualifying for true sales accounting under generally accepted accounting principles.

**Examples for reporting Member Business Loans on line 7.**

If a member has \$35,000 in business purpose loans and the credit union grants this member another business purpose loan for \$40,000, the credit union should report the additional \$40,000 as a Member Business Loan.

If, in the case above, the member subsequently pays down the loans, making the aggregate total business purpose loans less than \$50,000, the credit union is not required to list any of these loans as Member Business Loans since the new aggregate loan total is now below the \$50,000 threshold in §723.8(c) of NCUA's Rules and Regulations.

**RISK BASED NET WORTH (RBNW)**

**For credit unions with assets greater than \$50,000,000**

For purposes of Part 702 (RBNW), the member business loan amount reported in this section differs from the NMBLB (Account 400A) and must include the portion of member business loan balances secured by the following:

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



## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

Note: If the loan is partially guaranteed (such as SBA loans), the portion that is partially guaranteed is excluded from the regulatory NMBLB (Account 400A) but included for RBNW purposes (reported in Account 400).

<b>Calculating the Net Member Business Loan Balance</b>			
Loans and participation interests qualifying for RBNW		See § 702.104(b)	Account 400
Plus:	Unfunded commitments	See §723.8(e)	Account 814B
Less:	Loans secured by shares in the credit union or by shares or deposits in other financial institutions	See §723.8(e)	
	Loans insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state	See §723.8(e)	
	Loans subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state	See §723.8(e)	
	Loans sold as a participation interest without recourse and qualifying for true sales accounting under generally accepted accounting principles	See §723.8(e)	
Equals	Net Member Business Loan Balance		Account 400A

The loan must meet the regulatory \$50,000 threshold before it is reported as a member business loan or reported for RBNW purposes.

### **8. Loans and Participation Interests qualifying for RBNW (Account 400)**

Report the outstanding member business loan balances, as defined in Section 723.8(b) (or as allowed by Section 723.10), including participation interests.

Include member business loans transferred with contractual recourse. These are loans or portions of loans which do not qualify for sales accounting under generally accepted accounting principles.

Section 723.8(b) defines a member business loan as any commercial loan as defined in 723.2, except that the following commercial loans are not member business loans and are not counted toward the aggregate limit on a federally insured credit union's member business loans:

(1) Any loan in which a federal or state agency (or its political subdivision) fully insures repayment, fully guarantees repayment, or provides an advance commitment to purchase the loan in full;

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

(2) Any non-member commercial loan or non-member participation interest in a commercial loan made by another lender, provided the federally insured credit union acquired the non-member loans and participation interests in compliance with all relevant laws and regulations and it is not, in conjunction with one or more other credit unions, trading member business loans to circumvent the aggregate limit.

Do not include unfunded commitments. Report unfunded commitments in Account 814B.

### **9. Unfunded commitments for Member Business Loans and Participation Interests qualifying for RBNW (Account 814B)**

Report the unfunded portions of commitments to extend credit for any loan reported in Account 400.

### **10. Amount of Real Estate Loans included in line 12 of page 14 also reported as Member Business Loans and participation interests qualifying for RBNW on line 8 above. (Account 718)**

Report the outstanding balance of any real estate loan or line of credit (reported in account 710).

**SCHEDULE A – SPECIALIZED LENDING**  
**(NCUA FORM 5300 - PAGE 17)**

**SECTION 5 – TROUBLED DEBT RESTRUCTURED (TDR) LOANS**

“Troubled Debt Restructuring” is as defined in GAAP and means a restructuring in which a credit union, for economic or legal reasons related to a member borrower’s financial difficulties, grants a concession to the borrower that it would not otherwise consider. The restructuring of a loan may include, but is not necessarily limited to: (1) the transfer from the borrower to the credit union of real estate, receivables from third parties, other assets, or an equity interest in the borrower in full or partial satisfaction of the loan; (2) a modification of the loan terms, such as a reduction of the stated interest rate, principal, or accrued interest or an extension of the maturity date at a stated interest rate lower than the current market rate for new debt with similar risk; or (3) a combination of the above. A loan extended or renewed at a stated interest rate equal to the current market interest rate for new debt with similar risk is not to be reported as a TDR.

Report all loans that qualify as TDRs under GAAP in the appropriate row and column, depending on the type of loan and its accrual status. Include all TDRs that meet the GAAP criteria for TDR reporting, without the application of materiality threshold exclusions based on scoping or reporting policy elections of credit union preparers or their auditors. For the Amount Outstanding, report the total amount recorded for all TDR loans still outstanding. For loans restructured more than once, only report the outstanding balance of the most recent restructuring in this column. On the TDR Loans Approved Year-to-Date line, include all TDR loans approved year-to-date, including multiple restructurings made on the same loan in the current year.

Credit unions may not accrue interest on any loan upon which principal or interest has been in default for a period of 90 days or more, unless the loan is both “well secured” and “in the process of collection.” Additionally, loans will be placed in nonaccrual status if maintained on a Cash (or Cost Recovery) basis because of deterioration in the financial condition of the borrower, or for which payment in full of principal or interest is not expected. See NCUA Rules and Regulations Part 741 for more information about Loan Workouts and Nonaccrual Policy, and Regulatory Reporting of TDRs.

**1a. TDR Loans Secured by First Mortgages**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a first mortgage. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

**1b. TDR Loans Secured by Other RE/LOCs**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are presently secured by a junior lien. These loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

**1c. TDR RE Loans Also Reported as Commercial Loans**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a commercial loan under §723.2 of the NCUA Rules and Regulations and are secured by real estate. These loans should also be reported on lines 1a and

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

1b directly above, as applicable, as well as on the appropriate lines in Sections 2 and 4 of Schedule A. These would include any purchased commercial loans or participation interests to nonmembers secured by real estate.

### **1d. TDR Consumer Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which are made for non-commercial purposes and are not secured by real estate. This item could include, but is not limited to, new and used vehicle loans, credit card loans, unsecured personal TDR loans, and mobile homes that do not include land.

### **1e. TDR Commercial Loans NOT Secured by Real Estate**

Report the number and dollar amount outstanding for TDR loans in accrual and nonaccrual status, which meet the definition of a commercial loan under §723.2 of the NCUA Rules and Regulations and are not secured by real estate. These loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased commercial loans or participation interests to nonmembers not secured by real estate.

### **1f. Total TDR Loans Outstanding (a+b+d+e)**

### **2. TDR Loans Approved Year-to-Date**

Report the number and dollar amount of TDR loans approved year-to-date.

### **3. TDR portion of Allowance for Loan and Lease Losses**

Report the dollar amount of the Allowance for Loan and Lease Losses (ALLL) account that is reserved for unrealized TDR loan losses.

## **SECTION 6 – PURCHASED CREDIT IMPAIRED LOANS (PCILS)**

Purchased credit impaired loans (PCILs)<sup>[1]</sup> are loans that a credit union purchased or otherwise acquired by completion of a transfer, including those acquired in a purchase business combination (merger), that meet certain criteria. Those criteria include loans where (1) there is evidence of deterioration of credit quality since the origination of the loan and (2) it is probable, at the acquisition date, that the credit union will be unable to collect all contractually required payments receivable.

Credit unions purchasing or acquiring loans meeting the PCILs criteria must account for these loans in accordance with the generally accepted accounting principles (GAAP). The determination of whether acquired loans meet the criteria is made at acquisition and on a loan-by-loan basis. After determining that certain acquired loans individually meet the criteria, the credit union may evaluate whether such loans have common risk characteristics, thus permitting the aggregation of such loans into one or more pools. See GAAP or consult your independent accountant for more information on pooling PCILs.

A credit union should include post-acquisition allowances on PCILs and pools of PCILs in the overall Allowance for Loan and Lease Losses (ALLL) it reports in Schedule A. At each reporting period, if it is probable, based on current information and events, that a credit union

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<sup>[1]</sup> Accounting Standards Codification for this topic does not apply to purchased or acquired credit card portfolios.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

will be unable to collect all of the cash flows expected when the PCIL and the pools of PCILs were acquired (plus additional cash flows expected to be collected arising from changes in estimate after acquisition), the PCILs and the pools of PCILs should be considered impaired for purposes of establishing an allowance, as appropriate. Again, refer to GAAP or consult your independent accountant to understand impairment measurement and reporting.

### **1a. PCILs Secured by First Mortgages**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a first mortgage in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs secured by first mortgages that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

### **1b. PCILs Secured by Other RE/LOCs**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are presently secured by a junior lien in the appropriate columns of this section. Note, these loans should also be reported on the appropriate real estate loan lines in Section 2 of Schedule A.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the real estate PCILs or the pools of PCILs secured by a junior lien that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

### **1c. PCILs (RE Loans) Also Reported as Commercial Loans**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a commercial loan under §723.2 of the NCUA Rules and Regulations and are secured by real estate in the appropriate columns of this section. Note, these loans should also be reported on lines 1a and 1b directly above, as applicable, as well as on the appropriate lines in Sections 2 and 4 of Schedule A. These would include any purchased commercial loans to nonmembers secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a commercial loan under §723.2 of NCUA Rules and Regulations and are secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **1d. PCILs (Consumer Loans) NOT Secured by Real Estate**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which are made for non-commercial purposes and are not secured by real estate in the appropriate columns of this section. This item could include, but is not limited to, new and used vehicle loans, unsecured personal PCILs, and mobile homes that do not include land.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs comprised of non-real estate secured consumer loans that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

### **1e. PCILs (Commercial Loans) NOT Secured by Real Estate**

Report the number and dollar amount of the contractually required payments receivable outstanding, the nonaccretable balances outstanding, the accretable yield, and the recorded investment in loan receivable (dollar amount of the PCILs included in loans receivable on the financial statement), which meet the definition of a commercial loan under §723.2 of the NCUA Rules and Regulations and are not secured by real estate in the appropriate columns of this section. Note, these loans should also be reported on the appropriate lines in Section 4 of Schedule A. These would include any purchased commercial loans to nonmembers not secured by real estate.

Under Column F of this section, report the aggregate charge-offs of amounts funded through the ALLL since the purchase of the PCILs or the pools of PCILs that meet the definition of a commercial loan under §723.2 of NCUA Rules and Regulations and are not secured by real estate that were subsequently determined to be uncollectible. These charge-offs do not include the amounts reported as the nonaccretable balances of the PCILs.

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 18)**

**TYPES OF INVESTMENTS**

Report the value of all investments by type.

**1. U.S. Government Obligations**

Report the amount of investments in U.S. Government Obligations, including U.S. Treasury Bills, Notes, Bonds, Zero Coupon Bonds and STRIPS, etc.

**1a-b. NCUA Guaranteed Notes**

Report the amount of variable rate and fixed rate investments in NCUA Guaranteed Notes (NGNs) in the same maturity classification as reported in the Investment schedule of The Statement of Financial Condition.

NCUA is offering NGNs to public investors as part of the corporate system resolution plan approved at the special open NCUA Board meeting on September 24, 2010. NGNs are permissible investments for credit unions.

Line 1b will calculate automatically for electronic filers.

**1c. Total FDIC-Issued Guaranteed Notes**

Report the amount of investments in FDIC-Issued Guaranteed Notes. These investments should be included in the Investment schedule of The Statement of Financial Condition. Report bank issued FDIC-guaranteed bonds on line 7 of Schedule B.

**1d. All Other 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. not reported in lines 1b, and 1c above. These investments should be included in the Investment schedule of The Statement of Financial Condition.

**1e. Total U.S. Government Obligations (Sum of lines 1b-d)**

**2. Federal Agency Securities**

Report the amount of investments in securities issued or guaranteed by Government Corporations and Government Sponsored Enterprises (GSEs).

*Federal Agency Securities* are securities that are issued by one of two entities and defined as: (1) a security issued by a Government corporation (wholly or partially owned by the Government), usually with an unconditional guarantee of the U.S. Government; and (2) a security issued by a government sponsored enterprise (GSE), often explicitly guaranteed only by the issuer. SBA securities are included in this category.

*Government Sponsored Enterprises (GSEs)* are privately-owned, Congressionally-chartered corporations established to provide funding to an underserved sector of the economy. GSEs are

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

instrumentalities of the U.S. Government for specific purposes; however, GSEs do not carry an explicit guarantee of the U.S. Government.

GSEs that issue securities include, but may not be limited to:

- Federal National Mortgage Association (FNMA or Fannie Mae);
- Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac);
- Farm Credit System, including Federal Farm Credit Bank (FFCB);
- Federal Home Loan Bank System (FHLB); and
- Federal Agricultural Mortgage Corporation (FAMC or Farmer Mac).

Report the amount of investments in Federal Agency Securities and GSE Obligations in the following categories:

**a. Agency/GSE Debt Instruments (not backed by mortgages)**

Report the amount of debt instruments not backed by mortgages (e.g., debentures of FNMA, FHLMC, and FHLB). Include SBA securities not backed by mortgages in this category.

**b. Agency/GSE Mortgage-Backed Securities**

Report the amount of mortgage-backed securities (including CMOs) issued or guaranteed by agencies or GSEs (e.g., GNMA, FNMA, FHLMC). This includes Mortgage Pass-Through Securities that were issued by a government entity. Include SBA mortgage-backed securities in this category.

**c. Total Federal Agency Securities (Sum of lines 2a-b)**

**3. Securities Issued by States and Political Subdivisions in the U.S.**

Report the amount of investments in securities issued by states and political subdivisions, such as cities and counties, in the United States.

**4. Other Mortgage-Backed Securities**

Report the amount of investments in mortgage-backed securities not included in 2b, Agency/GSE Mortgage-Backed Securities.

*Mortgage-backed securities (MBSs)* are securities backed by pools of mortgages. Owners of MBSs receive payments flowing from the interest and principal on the underlying mortgages.

*Mortgage related securities (MRSs)* are mortgage-backed securities as defined in Section 3(a)(41) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(41)), e.g., a privately-issued security backed by first lien mortgages secured by real estate upon which is located a dwelling, mixed residential and commercial structure, residential manufactured home, or commercial structure, that is rated in one of the two highest rating categories by at least one nationally-recognized statistical rating organization.

Report the amount of investments in Other Mortgage-Backed Securities in the following categories:



## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### a. Privately Issued Mortgage-Related Securities

- i. Report the amount of privately-issued securities meeting the definition of a mortgage-related security (MRS). For example, a CMO or pass-through security backed by first lien mortgages and rated in one of the two highest categories, e.g., AAA or AA (or equivalent). Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, 4a, Privately Issued Securities (FCU Only), or 4b, Privately Issued Mortgage-Backed Securities (SCU Only).
- ii. Report the amount of privately-issued securities backed by mortgages that currently fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories). For example, a CMO or pass-through security backed by first lien mortgages and rated A (or equivalent) or lower (**FCU Only**).

### b. Privately Issued Mortgage-Backed Securities (SCU Only)

Report the amount of privately-issued securities backed by mortgages, but not meeting the definition of a mortgage-related security. **These securities are not permissible investments for FCUs.** For example, a security backed by mortgages but rated lower than AA (or equivalent) or a security backed by second lien mortgages. Do not include balances reported in 2b, Agency/GSE Mortgage-Backed Securities, or 4a, Privately Issued Mortgage-Related Securities. This line includes Mortgage Pass-Through Securities that were not issued by a government entity.

### c. Total Other Mortgage-Backed Securities (Sum of lines 4a-b)

### 5. Mutual Funds

Report the amount of investments in mutual funds. Mutual funds have a Net Asset Value (“NAV”).

### 6. Common Trusts

Report the amount of investments in common trust investments. Common trust investments include the Government Securities Program (GSP) and National Investment Fund for Credit Unions (NIFCU).

### 7. Bank Issued FDIC-Guaranteed Bonds

Report the amount of investments in bank issued bonds that the FDIC backs with the full faith and credit of the United States.

## **INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

### 8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas (FCU Only)

*This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with embedded options (calls, puts, caps, and floors); or where the coupon formula is related to more than one index, or is inversely related to an index, or is a multiple of an index. Do not include mutual fund investments, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

**9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not have Embedded Options or Complex Coupon Formulas (FCU Only)**

*This question is for federal credit unions only.* Report total holdings in securities, other than mortgage-related securities, with maturities greater than 3 years (e.g., agency bullets). Exclude securities with embedded options (calls, puts, caps, and floors), where the coupon formula is 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, NCUA Guaranteed Notes, CUSO stock or the stock of the Federal Reserve, FHLB, or SLM Corporation (Sallie Mae).

**10. Total of Securities Meeting the Requirements of Section 703.12(b) (FCU Only)**

*This question is for federal credit unions only.* Sum items 2b, 4c, 8, and 9. (This is the total of securities that meet §703.12(b)). **Electronic Filers** – This field populates automatically.

**MORTGAGE-BACKED SECURITIES (MBSs)**

Mortgage-backed securities are securities backed by mortgages and may be publicly or privately issued. These items should also be included on the appropriate lines of two sections: Investments on the Statement of Financial Condition and Types of Investments on the Investments, Supplemental Information page.

**11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)**

Report multiclass (MRS) bond issue collateralized by whole loan mortgages or mortgage-backed securities. Principal payments are distributed on a prioritized basis.

**12. Commercial Mortgage Backed Securities**

Report securities that are backed by commercial mortgage loans (e.g., multifamily [>4 units] housing, hotels, retail space, office buildings) and represent an undivided interest in a pool of mortgages.

**SCHEDULE B – INVESTMENTS, SUPPLEMENTAL INFORMATION**  
**(NCUA FORM 5300 - PAGE 19)**

**MISCELLANEOUS INVESTMENT INFORMATION**

**13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)**

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

**14. Market Value of Investments Purchased Under an Investment Pilot Program – 703.19 (FCU Only)**

*This question is for federal credit unions only.* Report only those investments that are purchased under the authority of an approved pilot program. Report the market value of investments, not notional amounts (e.g., derivatives such as swaps).

**15. Fair Value of Held to Maturity Investments**

Report the fair value of all held to maturity investments (those reported in the Investments section of The Statement of Financial Condition). 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. Investment Repurchase Agreements**

Report the dollar amount of all repurchase agreements *where the credit union lends funds*.

**17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage (income enhancement)**

Report the dollar amount of all outstanding repurchase agreements where the credit union is borrowing funds.

**18. Investments Not Authorized by the Federal Credit Union Act or the NCUA Rules and Regulations (SCU Only)**

*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 12 U.S.C. Section 1757) or NCUA Rules and Regulations (see Part 703). Do not include the investments listed in Schedule B lines 20 a. or b, or line 21.

**19. Outstanding balance of brokered certificates of deposit and share certificates**

Report the book value of all certificates of deposit and share certificates purchased through or from a broker, regardless of the certificate's negotiability or the investment classification on page 1. Exclude any certificate of deposit or share certificate purchased directly from the issuing depository institution.

**20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit or deferred compensation plans** under §701.19(c) (if FCU) or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations

Do not include assets held in 457(b) plans in the amounts reported. Additionally, do not include amounts held in qualified defined contribution and qualified defined benefit plans since these assets do not reside on the credit union's balance sheet.

**a. Securities**

Report the recorded value of all securities held for the purpose of funding employee benefit or deferred compensation plans.

**b. Other Investments**

Report the recorded value of all other investments held for the purpose of funding employee benefit or deferred compensation plans.

**c. Other Assets**

Report the recorded value of all other assets held for the purpose of funding employee benefit or deferred compensation plans.

**i. Split Dollar Arrangements**

Report the recorded value of split dollar arrangements.

**a. Collateral Assignment Split Dollar Arrangements**

Report the recorded value of all loans used to fund collateral assignment split dollar arrangements.

**b. Endorsement Split Dollar Arrangements**

Report the recorded value of all endorsement split dollar arrangements.

**ii. Other Insurance**

Report the recorded value of all other insurance held for the purpose of funding employee benefits or deferred compensation plans.

**iii. Other Non-Insurance**

Report the recorded value of all other assets held for the purpose of funding employee benefits or deferred compensation plans that have not been reported under lines 20a. through 20c. above.

**d. Total (sum items a. – c.)**

**21. Investments in Charitable Donations**

Report the recorded value of investments in Charitable Donation Accounts allowed under §721(b)(2) of the NCUA Rules and Regulations (if FCU) or other similar state provisions (if SCU).

**SCHEDULE C – CREDIT UNION SERVICE ORGANIZATION (CUSO)**  
**INFORMATION**  
**(NCUA FORM 5300 - PAGE 20)**

**CUSO DEFINITION**

A Credit Union Service Organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions.

Answer the following questions for each group of CUSOs (aggregate) in which you have a loan or an investment:

**ACCOUNTING ISSUES**

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

**AGGREGATE OF FINANCIAL INTERESTS THE CREDIT UNION HAS IN CUSOs**

Report aggregate totals for Total Value of Investments in CUSOs (Acct Code 851), Total Amount loaned to CUSOs (Acct Code 852), and Total Aggregate Cash Outlays (Acct Code 853) the credit union has in all CUSOs, regardless of whether your credit union wholly owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO.

**A. Total Value of Investments in CUSOs (Account 851)**

Report the amount that represents the unimpaired value of the credit union’s aggregate CUSO investments as measured under generally accepted accounting principles on an unconsolidated basis. The amount reported should be measured either under:

- The cost method (ownership of less than 20% voting common stock), or
- The equity method (ownership of 20% or more voting common stock).

**B. Total Amount Loaned to CUSOs (Account 852)**

Report the amount of aggregate outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the applicable CUSOs.

**C. Total Aggregate Cash Outlay in CUSOs (Account 853)**

Report the aggregate cash outlay invested in the CUSO that is not impaired by sustained losses unrecoverable in the reasonable near term. “Aggregate cash outlay” means the aggregate amount of cash paid out by the credit union to acquire an ownership interest in the CUSO. Credit unions required under GAAP to report their investment in a CUSO on the equity basis are not penalized for exceeding their “investment in and loans to” CUSO limit as a result of the CUSO operating profitably and the value of the investment increasing. Unimpaired aggregate cash outlay is the means by which the regulatory limitation is measured.

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 21)**

This schedule collects information on derivative transactions (contracts), including those that meet certain hedge accounting criteria outlined in GAAP guidance ASC 815 Derivatives and Hedging.

The derivative products reported in Item 1 of Section 1, Items 1 – 3 of Section 2, Item 1 of Section 3, Items 1 – 2 of Section 4 and Item 1 of Section 5 of this Schedule are:

- a) Interest Rate Swaps** – A customized privately negotiated contract between two parties to exchange interest rate cash flows, calculated on a notional amount, at specified intervals during the life of the agreement. Each party’s payment obligation is computed using a different interest rate. Report the following swaps:
- i. Pay-Fixed – All interest rate swap transactions where the fixed payer (Pay Leg) makes periodic payments based on a fixed rate for the term of the contract in exchange of returns (Receive Leg) based on a floating rate that resets to a variable rate index.
  - ii. Receive-Fixed – All interest rate swap transactions where the fixed receiver (Receive Leg) receives periodic payments based on a fixed rate for the term of the contract in exchange for payments (Pay Leg) based on a floating rate that resets to a variable rate index.
  - iii. Basis – All interest rate swap transactions where both the Pay and Receive Legs are variable rate indices, which reset periodically over the term of the derivative contract.
- b) Interest Rate Options** –In an interest rate option, the underlying asset is an interest rate and the agreed upon strike price is the interest rate at which the option can be exercised until the option expires. A buyer purchases an interest rate cap or floor to obtain protection from the effects of rising or falling interest rates on interest payments. In an interest rate cap, the option seller agrees to compensate the buyer for the amount by which an underlying short-term rate exceeds the exercise rate on a series of dates during the life of the contract. In an interest rate floor, the option seller agrees to compensate the buyer for a rate falling below the exercise rate during the contract period.
- i. Caps Purchased – A purchased only interest rate cap.
  - ii. Floors Purchased – A purchased only interest rate floor.
- c) Treasury Futures** – Chicago Board of Trade Exchange (CBTE) traded U. S. Treasury Note Futures contracts indexed between 2 and 10-year U.S. Treasury Note securities. Report the contract size (i.e. \$200,000 for 2, 3-year and \$100,000 for 5, 10-year contracts) as the Notional Amount.

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### d. Other Derivatives:

- i. Interest Rate Lock Commitments (IRLC) – for transactions that meet the GAAP definition of a derivative for commitments to originate loans that will be held for sale, record the transaction information on this line. Use **IRLC** as the short name in the schedules.
- ii. Forward Loan Sale Commitments (FLSC) – for loan sale agreements, including both mandatory and best efforts contracts, if determined to be a derivative as per GAAP, record the transaction information on this line. Use **FLSC** as the short name in the schedules.
- iii. All Other Derivatives not classified above – Use **Other** as the short name in the schedules.

## **SECTION 1 – OUTSTANDING**

### **1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

### **Total Notional Amount Column**

Report the total of Notional Amounts for derivative transactions outstanding as of the end of this call report period for each derivative product category. Include transactions traded, but not yet settled as with a forward start transaction. Use the amortization schedules of amortizing Notional Amounts to determine the amount currently outstanding as of the end of the call report period. The Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the futures contract purchases and sales (i.e. the face value of a 5-year U.S. Treasury Note is \$100,000 for a long position and (\$100,000) for a short position).

### **Fair Value of Derivatives in a Gain Position Column**

Report the derivative transactions that have a positive fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive* values on the schedule. Total and report these transactions in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Gain Position.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option's fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e. \$100 - \$70 = \$30). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e. \$100 - \$115 = -\$15) and would be reported in the Fair Value of Derivatives in a Loss Position.



## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **Fair Value of Derivatives in a Loss Position Column**

Report the derivative transactions that have a negative fair value position as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should also be reported as *positive values* on the schedule. Input the total amount of transactions that have a negative fair value position in the appropriate derivative product categories under the column labeled Fair Values of Derivatives in a Loss Position. (See the Fair Value determinations in the section above for Fair Value of Derivatives in a Gain Position Column).

### **Net Fair Value Gain (Loss) Column**

Report the net (Gain – Loss) totals of the fair value gain and loss positions of each derivative product category and report the results (see Net Fair Value Gain(Loss)). A net gain will be represented by a *positive* value and a net loss will be represented as a *negative* value.

#### **1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

#### **1.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Outstanding Section 1, Line Item 1.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTIONS REPORT**  
**(NCUA FORM 5300 - PAGE 22)**

**SECTION 2 – OUTSTANDING WITH ACCOUNTING DESIGNATION**

Report the total derivative transactions outstanding as of the end of this call report period in each of the listed derivative product categories based on the transaction’s accounting designation. Those accounting designations are:

**1. Derivative Transactions Outstanding with No Hedge Accounting Designation**

Report total derivative transactions with no hedge accounting designation in the appropriate product category.

**1.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Number of Trades Column**

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

**Notional Amount Column**

(Consistent with Section 1 “Total Notional Amount Column” description) . Report the total of Notional Amounts for derivative transactions outstanding as of the end of this call report period for each derivative product category. Include transactions traded, but not yet settled as with a forward start transaction. Use the amortization schedules of amortizing Notional Amounts to determine the amount currently outstanding as of the end of the call report period. The Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the futures contract purchases and sales (i.e. the face value of a 5-year U.S. Treasury Note is \$100,000 for a long position and (\$100,000) for a short position).

**Net Fair Value Gain (Loss) Column**

(Consistent with Section 1 column descriptions for Net Fair Value Gain/(Loss)) . Report the net fair value of derivative transactions as of the end of this call report period, inclusive of interest accruals (Dirty Value). These amounts should be reported as *positive values* for net gains and *negative values* for net loss positions on the schedule.

When making these fair value determinations, the fair value position of a Swap, Future, and Forward type derivative product is the fair value of the derivative as of the end of the call report period. However, to determine the fair value position of an Option type derivative, deduct the unamortized balance of the premium paid from the Option’s fair value. For example, assume an interest rate cap option has a fair value of \$100 and \$5 of the \$75 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a positive \$30 (i.e. \$100 - \$70 = \$30). Looking at another example, assume an interest rate cap option has a fair value of \$100, and \$5 of the \$120 premium paid for that cap has been amortized to interest expense. The fair value position of this cap is a negative \$15 (i.e. \$100 - \$115 = -\$15).

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

### **1.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 - No Hedge Accounting Designation, Line Item 1.a.i.)

## **2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation**

Report total derivative transactions with fair value hedge accounting designations in the appropriate product category.

### **2.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

### **Number of Trades Column**

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

### **Notional Amount Column**

See Section 2.1 “Total Notional Amount Column” description.

### **Net Fair Value Gain (Loss) Column**

See Section 2.1 column description for “Net Fair Value of Gain/(Loss),”

#### **2.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

#### **2.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 – Fair Value Hedge Accounting Designation Line Item 2.a.i.)

**3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation**

Report total derivative transactions with cash flow hedge accounting designations in the appropriate product category.

**3.a.i. Pay-fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Number of Trades Column**

Report the total number of trades outstanding as of the report date. For Swaps and Option contracts each trade execution should be counted, for futures, both purchases and sales should be totaled.

**Notional Amount Column**

See Section 2.1 “Total Notional Amount Column” description.

**Net Fair Value Gain (Loss) Column**

See Section 2.1 column description for “Net Fair Value of Gain/(Loss).”

**3.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**3.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **3.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

### **3.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

### **3.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 2 – Cash Flow Hedge Accounting Designation Line Item 3.a.i.)

**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 23)**

**SECTION 3 – ACTIVITY**

**1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

**Total Notional Amount from Previous Quarter Column (A)**

Report the Notional amount from the previous 5300 Call report. Notional amount is consistent as defined in Section 1 (Total Notional Amount Column). Notional Amounts for derivative transactions outstanding in each derivative product category for columns A and B include transactions traded, but not yet settled, and the transactions with a forward start agreement in these totals. Use the amortization schedules of amortizing Notional Amounts to determine the amounts outstanding as of the end of the quarter. The total of Notional Amounts of Treasury Note Futures transactions are the underlying contract size of the notes net of any that have been purchased or sold (i.e. the face value of a 5-year U.S. Treasury Note futures contract is \$100,000 for a long position and (\$100,000) for a short position).

**Notional Amount of Derivative Transactions Made in Current Quarter Column (B)**

Report the Notional amount of transactions executed in the current quarter. Notional amount is defined in Section 1 (Total Notional Amount Column).

**Notional Amount Amortized, Matured, or Terminated in Current Quarter Column (C)**

Report the amount of Notional amount of Amortized, Matured, or Terminated in current quarter. Reductions in position should be represented with a *negative* sign. Notional amount is defined in Section 1 (Total Notional Amount Column).

**Outstanding Total Notional Amounts Column (D)**

Report the current Notional amount in the current quarter. The sum of (Previous Quarter Notional or Contract size + New Transactions + Transaction Reductions = Current Quarter Notional or Contract size) Notional amount is defined in Section 1 (Total Notional Amount Column).

The “Outstanding Total Notional Amounts” should match the “Total Notional Amount” shown for each product category in Section 1 of Schedule D.

**1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

**1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

### **1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.b.ii Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)

### **1.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 3 – Activity, Line Item 1.a.i.)



**SCHEDULE D – DERIVATIVE TRANSACTION REPORT**  
**(NCUA FORM 5300 - PAGE 24)**

**SECTION 4 – MATURITY HORIZON**

**1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):**

**1.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.

In the “Notional Amount” table report the notional amount of all derivative transactions outstanding as of the end of this call report period in the appropriate listed derivative product categories based on the years remaining in the derivatives’ contracts. The Notional Amount totals of each product category and the derivatives portfolio should match the “Total Notional Amount” of the product categories and the portfolio shown in Section 1 of Schedule D.

**≤ 1 yr Column**

Report Notional amounts with remaining maturity of less than or equal to one year as defined in “Section 1 Total Notional Column Amount Column”.

**>1 to ≤3 yrs Column**

Report Notional amounts with remaining maturity of more than one year and less than or equal to three years as defined in “Section 1 Total Notional Column Amount Column”.

**>3 to ≤5 yrs Column**

Report Notional amounts with remaining maturity of more than three years and less than or equal to five years as defined in “Section 1 Total Notional Column Amount Column”.

**>5 to ≤10 yrs Column**

Report Notional amounts with remaining maturity of more than five years and less than or equal to ten years as defined in “Section 1 Total Notional Column Amount Column”.

**>10 yrs Column**

Report Notional amounts with remaining maturity of more than ten years as defined in “Section 1 Total Notional Column Amount Column”.

**Total Column**

The sum total of the notional/contract size amounts reported in the respective time remaining buckets.

**Weighted Average yrs to Maturity Column**

Additionally, report the weighted average years remaining to maturity for each derivative product category. Express the average in number of years and round the number to two decimal places. The weighted average years remaining to maturity for the total Notional Amount of the entire derivatives portfolio reported in this Section (Total Derivatives line) should be similar (not

## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

exact given the option notional adjustment and netting of long and short futures contracts) to the number generated by the process used to measure the portfolio's compliance with the combined weighted average years remaining to maturity limit (WARMN limit applicable to FCUs only).

### **1.a.ii. Receive-Fixed Interest Rate Swaps**

Report all interest rate swaps where the receive leg is a fixed rate and the pay leg is a variable (resets on a periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.a.iii. Basis**

Report all interest rate swaps where the receive leg and the pay leg is a variable (resets on some periodic basis) rate. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.b.i. Caps Purchased Interest Rate Options**

Report all purchased interest rate caps. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.b.ii. Floor Purchased Interest Rate Options**

Report all purchased interest rate floors. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.c.i. 2 & 3 Year Notes Treasury Futures**

Report the net of purchased and sold 2yr and 3yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.c.ii. 5 & 10 Year Notes Treasury Futures**

Report the net of purchased and sold 5yr and 10yr Treasury Futures contract size (underlying the contracts). (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.d.i. Interest Rate Lock Commitments (IRLC)**

Use this line to report Interest Rate Lock Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.d.ii. Forward Loan Sale Commitments (FLSC)**

Use this line to report Forward Loan Sale Commitments. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

### **1.d.iii. All Other Derivatives not classified above (Other)**

Use this line to report other derivative contracts not already classified above. (See Column Information for Section 4 – Maturity Horizon, Line Item 1.a.i.)

## **2. Current Net Fair Value Gains(Losses) of Derivatives based on Maturity (years remaining in contract)**

### **2.a.i. Pay-Fixed Interest Rate Swaps**

Report all interest rate swap transactions where the pay leg is a fixed rate and the receive leg is a variable (resets on a periodic basis) rate.



















## NCUA 5300 CALL REPORT INSTRUCTIONS – EFFECTIVE SEPTEMBER 30, 2018

also excluded as prepaid programs under 31 CFR 1010.100(ff)(4)(iii), so long as the prepaid access cannot: (1) Be used internationally; (2) Allow transfers of value from person to person within the arrangement; or (3) Be reloaded from a non-depository source. If any one of these features is part of the arrangement, the program will be covered as a prepaid program under the regulation.

### **1. Total Money Services Businesses**

Report the total number and the dollar amount of the accounts provided to entities operating as MSBs.

It is possible that an entity operating as a MSB may provide more than one MSB related service. For example, one MSB account holder may provide check cashing, monetary instruments, and money transmission services.

For lines 2-7 of this section report the number of MSB services provided by the MSB accounts held at your credit union. The total of these services is **not** expected to total the number of accounts reported on line 1.

### **2. Dealers in Foreign Exchange**

Report the number of MSB accounts operating as Dealers in Foreign Exchange.

### **3. Check Cashers**

Report the number of MSB accounts providing check cashing services.

### **4. Monetary Instruments**

Report the number of MSB accounts operating as issuers or sellers of monetary instruments.

### **5. Money Transmitters**

Report the number of MSB accounts providing money transmission services.

### **6. Provider of Prepaid Access**

Report the number of MSB accounts operating as a provider of prepaid access.

### **7. Seller of Prepaid Access**

Report the number of MSB accounts operating as a seller of prepaid access.