2013 NCUA 5310 Call Report Instructions

A how to guide for Corporate Credit Unions

National Credit Union Administration

Office of National Examinations and Supervision

As of February 12, 2013 Version 2

Table of Contents

SUMMARY OF CHANGES FOR 2013 2
SCHEDULE SFC: STATEMENT OF FINANCIAL CONDITION 3
SCHEDULE IS: INCOME STATEMENT 5
SCHEDULE L-R: LIQUIDITY REPORT 7
SCHEDULE L-R: LIQUIDITY REPORT Instructions continued from page 7 9
SCHEDULE A-1: CASH & BALANCES DUE 11
SCHEDULE A-2: LOANS 13
SCHEDULE A-2: LOANS Instructions continued from page 13 15
SCHEDULE A-2A: DELINQUENT LOANS 17
SCHEDULE A-2B: LOANS CHARGED OFF AND RECOVERIES 17
SCHEDULE A-3: INVESTMENTS 19
SCHEDULE A-3A: VALUATION 23
SCHEDULE A-3B: INVESTMENT CONCENTRATION LIMITS 25
SCHEDULE A-3C: INVESTMENT ISSUER CONCENTRATION LIMITS 27
SCHEDULE A-4: FIXED ASSETS 29
SCHEDULE A-5: ACCRUALS AND OTHER ASSETS 29
SCHEDULE L-1: LIABILITIES 31
SCHEDULE L-2: SHARES 33
SCHEDULE IS-1: INVESTMENT INCOME 35
SCHEDULE IS-2: NET REPURCHASE EARNINGS 37
SCHEDULE IS-3: COST OF FUNDS 37
SCHEDULE IS-4: INVESTMENT GAINS AND LOSSES 37
SCHEDULE IS-5: OPERATING EXPENSES (For the month being reported; do not report YTD totals) 39
SCHEDULE C-1: CAPITAL AND NET ECONOMIC VALUE (NEV) MEASURES 41
SCHEDULE C-2: RISK-WEIGHTING 45
SCHEDULE PSI: PAYMENT SYSTEMS INFORMATION 49
SCHEDULE M-1: OFF BALANCE SHEET DATA 53
SCHEDULE M-2: MISCELLANEOUS 55
SCHEDULE M-3: CORPORATE CONTINUITY OF OPERATIONS INFORMATION 57
SCHEDULE M-4: CORPORATE CONTACT DATA 57

SUMMARY OF CHANGES FOR 2013

The following is a summary of changes to the 5310 Call Report and the Instructions for 2013.

- Removed all references to U. S. Central Bridge and re-numbered remaining line items.
- Updated the capital ratios and dollar amounts on Schedules C-1 and C-2 to correct calculation errors. Specifically, membership capital accounts were removed from the supplementary capital calculation and the unrealized available for sale (AFS) gain component of supplementary capital was updated to only include unrealized AFS gains on equity investments.
- Clarified reporting of perpetual Paid-in-Capital (PIC) and term PIC. Term PIC should be reported as a Nonperpetual Capital Account (NCA).
- Added line 22b to Schedule M-2 to collect the dollar amount of unrealized available for sale gains for equity investments to allow for the correct calculation of supplemental capital.
- Removed the word (Equity) from “Other Comprehensive Income” from schedules SFC and C-1.
- Added lines 24 and 25 to Schedule M-2 to collect data on the transfer of funds off-balance sheet to the Federal Reserve Excess Balance Account program.
- Moved reporting of Federal Reserve Bank master accounts (including those earning interest) from Schedule A-3, line 6 to Schedule A-1, line 2. Fed Funds sold are still reported on Schedule A-3, line 6.
- Added the permanent leverage ratio to Schedule C-2 line 31. The permanent leverage ratio will calculate throughout the year but does not become effective until October 2013.
- Clarified that corporate credit union service organization (CUSO) income recognized under the GAAP equity method should be reported on Schedule IS, line 9 and not Schedule IS-1, line 16.
- Clarified on Schedule A3-C the need to use standard abbreviations, whenever possible, when entering obligors and counterparties. For example, if Fannie Mae is listed as an obligor or counterparty, abbreviate it as FNMA. Similarly for Ginnie Mae, abbreviate it as GNMA.
- Clarified reporting of securities with student loans on schedule A-3.

2013 NCUA 5310 CALL REPORT INSTRUCTIONS

SCHEDULE SFC: STATEMENT OF FINANCIAL CONDITION

ASSETS

1. a. *Cash and Balances Due:* No input necessary flows from Schedule A-1.
   b. *Loans - Net:* No input necessary flows from Schedule A-2
   c. *Total Securities Held-to Maturity:* No input necessary flows from Schedule A-3A
   d. *Total Securities Available for Sale:* No input necessary, flows from Schedule A-3A
   e. *Total Securities in Trading Portfolio:* No input necessary, flows from Schedule A-3A
   f. *Total Non-FASB 115 Investments:* No input necessary, flows from Schedule A-3A. Equals the total of lines 4, 5, 6, and 8, Book Value Column.
   g. *Derivative Contracts:* No input necessary, flows from Schedule A-3.
   h. *Total Investments (Less Derivative Contracts)*: Computed field, no input necessary. Total of lines 1d, 1e, 1f and 1g. This total equals the amount listed on the last line of Schedule A-3.
   i. *Fixed Assets - Net*: No input necessary flows from Schedule A-4.
   j. Accrued Income and Other Assets: No input necessary flows from Schedule A-5.

   TOTAL ASSETS: Computed field, no input necessary. The total of all asset accounts listed on line 1a through 1h, plus 1i and 1j, above. This figure equals the amount listed on Schedule SFC.

LIABILITIES

2. a. *Borrowings:* No input necessary, flows from Schedule L-1.
   b. *Accounts Payable:* No input necessary, flows from Schedule L-1.
   c. *Uncollected Deposits:* No input necessary flows from Schedule L-1.
   d. *Dividends Payable on Shares and Certificates*: No input necessary flows from Schedule L-1.
   e. *Interest Payable on Borrowings*: No input necessary flows from Schedule L-1.
   f. *Derivative Contracts*: No input necessary, flows from Schedule L-1, line 6.
   g. *Other Liabilities*: No input necessary flows from Schedule L-1.

   TOTAL LIABILITIES - Computed field, no input necessary. This figure equals the amount listed on Schedule L-1.

SHARES AND EQUITY

3. *TOTAL SHARES*: No input necessary flows from Schedule L-2.
4. a. *Corporate Reserves*: No input necessary flows from Schedule C-1.
   b. *Other Reserves*: No input necessary flows from Schedule C-1.
   c. *Equity Acquired in Merger*: No input necessary; flows from Schedule C-1.
   d. *Other Comprehensive Income (Equity)*: No input necessary flows from Schedule C-1
   e. *Undivided Earnings*: No input necessary flows from Schedule C-1.
   f. *Accumulated Net Income/Loss*: No input necessary, flows from Schedule C-1.
   g. *Perpetual Contributed Capital (PCC)-Members*: No input necessary, flows from Schedule C-1.
   h. *PCC-Nonmembers*: No input necessary, flows from Schedule C-1.
   i. *Member Paid-in Capital*: No input necessary flows from Schedule C-1.
   j. *Non-member Paid-in-Capital*: No input necessary flows from Schedule C-1.

   TOTAL EQUITY: Computed field, no input necessary. This figure equals the amount listed on Schedule C-1, line 1b through 1m, minus 1j and 1k.

   TOTAL LIABILITIES, SHARES, AND EQUITY: Computed field, no input necessary. This figure equals the amount listed on Schedule SFC.

SCHEDULE SFC : STATEMENT OF FINANCIAL CONDITION

Assets				Amount	Schedule Code
1.	a.		Cash & Balances Due	0	A-1
	b.		Loans - Net	0	A-2
	c.		Total Securities Held-to-Maturity	0	A-3A
	d.		Total Securities Available for Sale	0	A-3A
	e.		Total Securities in Trading Portfolio	0	A-3A
	f.		Total Non-FASB 115 Investments	0	A-3A
	g.		Derivative Contracts	0	A-3
	h.		Total Investments (Less Derivatives Contracts)	0	A-3
	i.		Fixed Assets - Net	0	A-4
	j.		Accrued Income and Other Assets	0	A-5
			TOTAL ASSETS	**0**	
Liabilities					
2.	a.		Borrowings	0	L-1
	b.		Accounts Payable	0	L-1
	c.		Uncollected Deposits	0	L-1
	d.		Dividends Payable on Shares and Certificates	0	L-1
	e.		Interest Payable on Borrowings	0	L-1
	f.		Derivative Contracts	0	L-1
	g.		Other Liabilities	0	L-1
			TOTAL LIABILITIES	**0**	
Shares and Equity					
3.			**TOTAL SHARES**	**0**	L-2
4.	a.		Corporate Reserves	0	C-1
	b.		Other Reserves	0	C-1
	c.		Equity Acquired in Merger	0	C-1
	d.		Other Comprehensive Income		
		1.	Accumulated Unrealized G/L on AFS Securities	0	C-1
		2.	Accumulated FASB 133 Adjustments	0	C-1
		3.	Other Comprehensive Income Items	0	C-1
	e.		Undivided Earnings	0	C-1
	f.		Accumulated Net Income/Loss	0	C-1
	g.		Perpetual Contributed Capital (PCC)- Members	0	C-1
	h.		PCC- Nonmembers	0	C-1
	i.		Paid-In Capital (Members)	0	C-1
	j.		Paid-In Capital (Non-Members)	0	C-1
			TOTAL EQUITY	**0**	
			TOTAL LIABILITIES, SHARES, AND EQUITY	**0**	

SCHEDULE IS: INCOME STATEMENT

INCOME AND EXPENSES (For the month being reported; do not report YTD totals)

1. a. *Investment Income:* No input necessary, flows from Schedule IS-1.
   b. *Loan Interest Income:* The total of all loan income accounts.
   c. *Gain/Loss on Trading Portfolios*: No input necessary flows from Schedule IS-4.

   TOTAL INTEREST INCOME - Computed field, no input necessary.

2. *Cost of Funds*: No input necessary flows from Schedule IS-3.

   NET INTEREST INCOME - Computed field, no input necessary. Total interest income less Cost of Funds.

3. a. *Fee Income*: The total of all fee income accounts (e.g., income billed to members for fee based services).
   b. *Miscellaneous Operating Income*: The total of all other operating income accounts not listed on lines 1a-c and line 3a, above (include dividends on the NCUSIF deposit). A minus sign must be entered if the account balance is a loss.
   c. *Gain/Loss on Investments*: No input necessary flows from Schedule IS-4.
   d. *Gain/Loss on Disposition of Assets*: Enter the gain or loss realized during current the reporting period. A minus sign must be entered in the case of a loss.
   e. *Gain/Loss on Hedged Transactions*: Should reflect the appropriate gains and/or losses from derivative transactions.
   f. *Non-Operating Income/Loss*: The monthly total of all non-operating income and loss accounts not listed elsewhere. A minus sign must be entered in the case of a loss.
   g. *Gain from Bargain Purchase (Merger)*: Enter any applicable gain as the result of a bargain purchase of another corporate credit union.

   TOTAL NON-INTEREST INCOME: Computed field, no input necessary.

4. *Operating Expenses*: No input necessary flows from Schedule IS-5.
5. *NCUISF Premium Expense*: Report premium assessments associated with the National Credit Union Share Insurance Fund (NCUSIF).
6. *Temporary Corporate CU Assessment*: Report the TCCUSF assessment expense.
7. *Other Member Insurance*: Report any other member insurance not listed in numbers 5 and 6 above.
8. *Operating Fees*: Report operating/supervision fee assessed by NCUA or the SSA.
9. *Minority Interest*: Report the total of all operating income/loss from minority interests in CUSOs. **This includes CUSO income recognized from the GAAP equity method.** A minus sign must be entered in the case of a loss.

   NET INCOME: Computed field, no input necessary. Total of NET INTEREST INCOME plus amounts listed on lines 3a through 3g and 9, minus lines 4, 5, 6, 7, & 8.

10. *Extraordinary Items*: The monthly total of extraordinary items. This amount is will be treated as a deduction from net income. Therefore, if it is a positive figure, it must be entered as a negative item.

11. *Cumulative Effect of Change in Accounting Principle*: The total monthly amount of cumulative effect of accounting changes. If you changed your method of recording investments in CUSOs from the cost method to equity as a result of EITF 03-16: Accounting for Investments in Limited Liability Companies, you should enter the net effect of the change. This amount is treated as a deduction from net income. Therefore, if it is a positive figure, it must be entered as a negative item.

    NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENT: Computed field, no input necessary.

12. *Equity Transfer for PCC and PIC Dividends*: The monthly total of PCC and PIC dividends paid out of equity.

    NET CONTRIBUTION TO EQUITY: Computed Field, no input necessary. This is the total NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS minus line 12.

SCHEDULE IS : INCOME STATEMENT

Income and Expenses			Monthly Amount	Schedule Code
1.	a.	Investment Income	0	IS-1
	b.	Loan Interest Income	0	Manual Input
	c.	Trading Gains/Losses(Realized and Unrealized)	0	IS-4
		TOTAL INTEREST INCOME	**0**	
2.		Cost of Funds	0	IS-3
		NET INTEREST INCOME	**0**	
3.	a.	Fee Income	0	Manual Input
	b.	Miscellaneous Operating Income	0	Manual Input
	c.	Investment Gains/Losses	0	IS-4
	d.	Gain/Loss on Disposition of Assets	0	Manual Input
	e.	Gain/Loss on Hedged Transactions	0	Manual Input
	f.	Non-Operating Income/Expense	0	Manual Input
	g.	Gain from Bargain Purchase (Merger)	0	Manual Input
		TOTAL NON-INTEREST INCOME	**0**	
4.		Operating Expenses	0	IS-5
5.		NCUSIF Premium Expense	0	Manual Input
6.		Temporary Corporate CU Assessment	0	Manual Input
7.		Other Member Insurance	0	Manual Input
8.		Operating Fee (Exam and/or supervision fees)	0	Manual Input
9.		**Minority Interest**	**0**	**Manual Input**
		NET INCOME	**0**	
10.		Extraordinary Items	0	Manual Input
11.		Cumulative Effect of Changes in Acctg. Principle	0	Manual Input
		NET INCOME AFTER EXTRAORDINARY ITEMS & OTHER ADJUSTMENTS	**0**	
12.		Equity Transfer for PCC and PIC Dividends	0	Manual Input
		NET CONTRIBUTION TO EQUITY	**0**	

SCHEDULE L-R: LIQUIDITY REPORT

1. *Remaining Maturity Schedule*: This schedule requires manual input; "Totals" are automatically calculated. Enter investments, loans, shares, and borrowings in the schedule according to the remaining days to legal or contractual maturity. Record settlement loans repaid immediately and ongoing, which have no legal maturities in the 2-30 days bucket. Non-perpetual Capital Accounts (NCA) generally should be entered in the > 3 years maturity bucket. However, NCA and Membership Capital Accounts (MCA) under notice should be entered based on the remaining days to the distribution dates. Enter CUSO investments in the > 3 year bucket.

   The Totals of the "Investment" column must agree with the amount listed on Schedule A-3: Investments, TOTAL INVESTMENTS (less Derivative Contracts). The Totals of the "Loan" column must agree with the amount listed on Schedule A-2: Loans, "TOTAL LOANS." The Totals of the "Share" column must agree with the amount listed in Schedule L-2: Shares, "TOTAL SHARES." The Totals of the "Borrowing" column must agree with the amount listed in Schedule L-1: Liabilities "TOTAL BORROWING." If any of the aforementioned columns do not agree as stated above, a critical error message will appear.

2. *Liquidity Commitments*: This is a manual input schedule except for the "Totals," which are automatically calculated. Explanations of the columns are:

   Contractual Amount - List total amount committed under contract;
   Outstanding Amount - List total amount of that commitment executed to date.

   For example, a corporate has a contractual commitment to purchase $10 million in participation loans and have purchased $2 million of that commitment. The contractual and outstanding amounts would be $10 million and $2 million, respectively. If contractual amounts are not applicable, enter internal policy limit amount. If neither the contractual nor the internal policy limit amounts apply, enter zero or leave blank; and Last Test Date - Enter the most recent of: actual draw, test draw, or contract establishment or revision.

   a. Inflows (In cases where there are no contractual amount, leave blank):

      - Advised/revocable lines of credit - Enter amounts of advised lines of credit.
      - Committed/irrevocable lines of credit - Enter amounts of committed lines of credit.
      - Commercial paper lines - Enter amounts of commercial paper program lines.
      - Medium-term notes - Enter amounts of medium term program lines.
      - Federal funds lines - Enter amounts of Federal Funds lines.
      - Repurchase agreement lines - Enter amounts of repurchase agreement lines.
      - Federal Home Loan Bank lines - Enter amounts of Federal Home Loan Bank lines.
      - Other inflows - Enter amounts of inflows not included above.

   b. Outflows:

      - Advised/revocable lines of credit - Enter amounts of advised lines of credit.
      - Committed/irrevocable lines of credit - Enter amounts of committed lines of credit.
      - Loan participate commitments - Enter amount of commitments to participate in a loan.
      - Irrevocable stand-by letters of credit - Enter amounts of irrevocable stand-by letters of credit.
      - Forward commitments to purchase an asset or perform under a lease package - Report the total amount of all known future commitments to purchase an asset (except for loans that are already listed) or perform under a lease package.
      - Other outflows - Enter any other commitment outflows that are not listed above.

3. Effective Weighted Average Life (WAL) of Assets: Report the WAL of the credit union's financial assets consisting of cash, investments, and loans, excluding derivative contracts and equity investments, in accordance with Section 704.8(f) of the NCUA Rules and Regulations.

SCHEDULE LR: LIQUIDITY REPORT

1. Remaining Maturity Schedule

		Assets		Liabilities	
	Maturity	**Investments**	**Loans**	**Shares**	**Borrowings**
1	1- day	0	0	0	0
2	2-30 days	0	0	0	0
3	31-90 days	0	0	0	0
4	91-180 days	0	0	0	0
5	181 days < 1 yr.	0	0	0	0
6	1-3 years	0	0	0	0
7	> 3 years	0	0	0	0
	Totals	0	0	0	0

2. Liquidity Commitments

	Contractual Amount	Outstanding Amount	Last Test Date
a. Inflows:			
Advised / Revocable LOC	0	0	1/1/1900
Committed / Irrevocable LOC	0	0	1/1/1900
Commercial Paper	0	0	1/1/1900
MTN Program	0	0	1/1/1900
Fed Funds Line	0	0	1/1/1900
Repurchase Agreements Lines	0	0	1/1/1900
Federal Home Loan Bank Lines	0	0	1/1/1900
Other Inflows	0	0	1/1/1900
TOTALS	0	0	
b. Outflows:			
Advised / Revocable LOC	0	0	1/1/1900
Committed / Irrevocable LOC	0	0	1/1/1900
Loan Participation Commitments	0	0	1/1/1900
Irrevocable Stand-by Letters of Credit	0	0	1/1/1900
Forward Commitment to Purchase an Asset or Perform under a Lease Package	0	0	1/1/1900
Other outflows	0	0	1/1/1900
TOTALS	0	0	

3.	Effective Weighted Average Life (WAL) of Assets	0.00
4.	Effective WAL of Investments	0.0
5.	Effective WAL of Liabilities	0.0
6.	Effective WAL of Loans	0.0
7.	Effective WAL of Equity	0.0
8.	Reverse Repo/Repo Transactions Qualifying for Netting	0
9.	Limited Liquidity Securities	0
10.	Total Secured Borrowing	0

SCHEDULE L-R: LIQUIDITY REPORT Instructions continued from page 7

4. Effective WAL of Investments: WAL information should be reported pursuant to Section 704.8(f) of the NCUA Rules and Regulations.
5. Effective WAL of Liabilities: Obtain this base-case information from the most recent NEV modeling results.
6. Effective WAL of Loans: WAL information should be reported pursuant to Section 704.8(f) of the NCUA Rules and Regulations.
7. Effective WAL of Equity: Obtain this base-case information from the most recent NEV modeling results.
8. Reverse Repurchase/Repurchase Transactions Qualifying for Netting: The number will not flow to/from any other schedule. This number includes either the total of assets or the liability sides of Reverse Repo/Repurchase transactions. This is for informational purposes only, and should not reflect the “netted” amount.
9. Limited Liquidity Securities: Enter the market value of all securities with limited liquidity characteristics such as CMG Notes, other CUNA Mutual Investment products, private placement securities, etc.
10. Total Secured Borrowing: Report all secured borrowing pursuant to Section 704.9(b)(1) of the NCUA Rules and Regulations.

(This page intentionally left blank)

SCHEDULE A-1: CASH & BALANCES DUE

Cash

1. *Cash in Banks:* The month-end balance of deposits in banks (except compensating balances which should be noted on the Investment Schedule - A3, line 7d).
2. *Federal Reserve Banks:* The month-end balance of deposits in Federal Reserve Banks, **including balances in Federal Reserve Bank master accounts that earn interest. Do not include Fed Funds sold which are included on A-3 Line 6a)**.
3. *Other Cash:* All other cash accounts not listed on line 1 and 2 (e.g. cash on hand, petty cash, etc.).

   TOTAL CASH: Computed field, no input necessary. The total of all cash accounts (lines 1 through 3 above).

Balances Due

4. *Uncollected Funds from Banks*: Month-end balance of all cash items in process of collection from banks.
5. *Uncollected Funds from Federal Reserve Banks*: Month-end balance of all cash items in process of collection from Federal Reserve Banks.
6. *Other Items Due:* All other balance due accounts not listed on lines 4 and 5 above.

   TOTAL BALANCES DUE: Computed field, no input necessary. The total of all balance due accounts (lines 4 through 6 above).

   TOTAL CASH AND BALANCES DUE: Computed field, no input necessary. The total of all cash (lines 1 through 3) and balance due accounts (lines 4 through 6 above). This figure equals the amount listed on schedule SFC line 1a.

SCHEDULE A-1 : CASH & BALANCES DUE

Cash		**Amount**
1.	Cash in Banks	0
2.	**Federal Reserve Banks**	**0**
3.	Other Cash	0
	TOTAL CASH	**0**
Balances Due		
4.	Uncollected Funds from Banks	0
5.	Uncollected Funds from Federal Reserve Banks	0
6.	Other Items Due	0
	TOTAL BALANCES DUE	**0**
	TOTAL CASH AND BALANCES DUE	**0**

SCHEDULE A-2: LOANS

Guaranteed Loans to Member Credit Unions

1. *CLF Lines of Credit (NCUSIF Guaranteed):* All outstanding lines of credit (LOC) loans to member credit unions that are guaranteed by the National Credit Union Share Insurance Fund (NCUSIF).
2. *CLF Liquidity Loans:* All other loans to member credit unions that are guaranteed by the NCUSIF.
3. *Other:* All other types of guaranteed loans to member credit unions that are not listed on lines 1 and 2 above.

   SUBTOTAL: Computed field, no input necessary. The total of all guaranteed loans to member credit unions (lines 1 through 3 above).

All Other Loans to Member Credit Unions

4. *Share Secured*: All other loans to member credit unions (e.g., that are not guaranteed) that are secured by pledged shares or certificates.
5. *Loans Secured by Other Collateral*: All other loans to member credit unions (e.g. that are not guaranteed) that are secured by other collateral (e.g., securities, loans, etc.).
6. *Unsecured:* All other loans to member credit unions (e.g. that are not guaranteed) that are unsecured.
7. *Loans Derived from Securities Purchased from Members with Agreement to Resell*: All loans to member credit unions for reverse repurchase transactions.
8. *Other*: All other types of loans to member credit unions that are not listed on lines 4 through 7 above.

   SUBTOTAL: Computed field, no input necessary. The total of all other loans to member credit unions (lines 4 through 8 above).

Loans to Credit Unions that are not Members

9. *Share Secured:* All loans to credit unions that are not members that are secured by pledged shares or certificates.
10. *Loans Secured by Other Collateral*: All loans to credit unions that are not members that are secured by other collateral (e.g., securities, loans, etc.).
11. *Unsecured*: All loans to credit unions that are not members that are unsecured.
12. *Other*: All other types of loans to credit unions that are not members not listed on lines 9 through 11 above.

    SUBTOTAL: Computed field, no input necessary. The total of all loans to credit unions that are not members (lines 9 through 12 above).

All Other Loans

13. *Loan Participations from Other Corporate Credit Unions*: Enter outstanding amount of loan participations purchased (Enter Gross Amount).
14. *Other Loan Participations*: Enter outstanding amount of loan participations purchased from other parties (Enter Gross Amount).

14a. *Loan Participations Sold*: (Enter the total amount sold listed in items 13 and 14, above. Enter this amount as a negative figure)

15. *Loans to Corporate CUSOs*: Month-end balance of all loans to Corporate Credit Union Service Organizations (CUSO).
16. *Share Secured*: All loans to others (e.g. leagues, affiliated organizations, etc.) that are secured by pledged shares or certificates.
17. *Loans Secured by Other Collateral*: All loans to others (e.g., leagues, affiliated organizations, etc.) that are secured by other collateral (e.g., securities, loans, etc.)
18. *Unsecured*: Month-end balance of all other types of loans to others (e.g., leagues, affiliated organizations, etc.) that are unsecured
19. *Loans to Non-Credit Union Members*: Month-end balance of all loans to non-credit union members not captured elsewhere.
20. *Other*: Month-end balance of all other types of loans to others (e.g., leagues, affiliated organizations, etc.) that are not listed on lines 13 through 19.

    SUBTOTAL: Computed field, no input necessary. The total of all other loans (lines 13 through 20 above).

    TOTAL LOANS: Computed field, no input necessary. The total of all loan accounts (lines 1 through 20 above).

SCHEDULE A-2: LOANS

Guaranteed Loans to Member Credit Unions		**Amount**
1.	CLF Lines of Credit(NCUSIF Guaranteed)	0
2.	CLF Liquidity Loans	0
3.	Other	0
	SUBTOTAL	**0**
All Other Loans to Member Credit Unions		
4.	Share Secured	0
5.	Loans Secured by Other Collateral	0
6.	Unsecured	0
7.	Loans Derived from Securities Purchased from Members with Agreement to Resell	0
8.	Other	0
	SUBTOTAL	**0**
Loans to Credit Unions that are not Members		
9.	Share Secured	0
10.	Loans Secured by Other Collateral	0
11.	Unsecured	0
12.	Other	0
	SUBTOTAL	**0**
All Other Loans		
13.	Loan Participations from Other Corporate Credit Unions (Gross)	0
14.	Other Loan Participations (Gross)	0
	a. Loan Participations Sold (Enter as Negative Amount)	0
15.	Loans to Corporate CUSOs	0
16.	Share Secured	0
17.	Loans Secured by Other Collateral	0
18.	Unsecured	0
19.	Loans to Non-Credit Union Members	0
20.	Other	0
	SUBTOTAL	**0**
	TOTAL LOANS	**0**
21.	*Allowance for Loan and Lease Losses*	0
	NET LOANS	**0**

Loan Background Information		**Amount**
1.	Outstanding Loans to Credit Unions of Corporate Officials	0
2.	Approved Lines of Credit to Credit Unions of Corporate Officials	0
3.	Outstanding Loans to Corporate Officials and Employees	0
4.	Outstanding Loans to Leagues and Affiliated Parties	0
5.	Approved Lines of Credit to Leagues and Affiliated Parties	0
6.	Total Lines to Watch List Institutions and Other Parties	0

SCHEDULE A-2: LOANS Instructions continued from page 13

21. *Allowance for Loan and Lease Losses*: The amount set aside to absorb possible losses on loans. The formula for Net Loans subtracts this figure from Total Loans; therefore, this amount should be entered as a positive number.

    NET LOANS: Computed field, no input necessary. The Total Loans figure plus the Allowance for Loan Losses Account (line 21). This figure equals the amount listed on Schedule SFC line 1b.

Loan Background Information

1. *Outstanding Loans to Credit Unions of Corporate Officials:* Report the total of all outstanding loans to the credit union of corporate officials (e.g., board, credit committee, supervisory committee, etc.).
2. *Approved Lines of Credit to Credit Unions of Corporate Officials*: Report the total of all approved lines of credit to the credit unions of corporate officials (e.g., board, credit committee, supervisory committee, etc.).
3. *Outstanding Loans to Corporate Officials and Employees*: Report the total of all outstanding loans to corporate officials (e.g., board, credit committee, supervisory committee, etc.) and employees (e.g., all paid staff members).
4. *Outstanding Loans to Leagues and Affiliated Parties*: Report the total of all outstanding loans to all leagues and affiliated parties (e.g., service corporations, chapters, CUNA, NAFCU, etc.).
5. *Approved Lines of Credit to Leagues and Affiliated Parties*: Report the total of all approved lines of credit to all leagues and affiliated parties (e.g., service corporations, chapters, CUNA, NAFCU, etc.).
6. *Approved Lines to Watch List Institutions and Other Parties*: List approved lines to members on the corporate's watch list.

(This page intentionally left blank)

SCHEDULE A-2A: DELINQUENT LOANS

1. *Guaranteed Loans to Member Credit Unions*: Report the total of all guaranteed loans that are delinquent more than 30 days in the appropriate aging column.
2. *All Other Loans to Member Credit Unions*: Report the total of all other loans to member credit unions (e.g., all loans that are not guaranteed) that are delinquent more than 30 days in the appropriate aging column.
3. *Loans to Credit Unions that are not Members*: Report the total of all loans to credit unions that are not members that are delinquent more than 30 days in the appropriate aging column.
4. *All Other Loans*: Report the total of all loans (other than those listed on lines 1 through 3 above) that are delinquent more than 30 days in the appropriate aging column.

TOTAL DELINQUENT LOANS: Computed field, no input necessary. The total of delinquent loans (lines 1 through 4 above) by aging category.

SCHEDULE A-2B: LOANS CHARGED OFF AND RECOVERIES

1. *Loans to Member Credit Unions*: Report the total of all loans to member credit unions that were charged off or recovered in the appropriate column. The system will calculate the net charged off amount.
2. *Loans to Credit Unions that are not Members*: Report the total of all loans to non-member credit unions that were charged off or recovered in the appropriate column. The system will calculate the net charged off amount.
3. *All Other Loans*: Report the total of all loans (other than those listed on lines 1 and 2 above) that were charged off or recovered in the appropriate column. The system will calculate the net charged off amount.

TOTAL LOANS CHARGED OFF & RECOVERIES: Computed field, no input necessary. The total of all charged off and recovered loans (lines 1 through 3 above).

SCHEDULE A-2A : DELINQUENT LOANS

		30 to 60 Days	61 to 90 Days	91 + Days
1.	Guaranteed Loans to Member Credit Unions	0	0	0
2.	All Other Loans to Member Credit Unions	0	0	0
3.	Loans to Credit Unions that are not Members	0	0	0
4.	All Other Loans	0	0	0
	TOTAL DELINQUENT LOANS	**0**	**0**	**0**

SCHEDULE A-2B : LOANS CHARGED OFF AND RECOVERIES

		Charge-Offs This Month	Recoveries This Month	Net Charge-Offs
1.	Loans to Member Credit Unions	0	0	0
2.	Loans to Credit Unions that are not Members	0	0	0
3.	All Other Loans	0	0	0
	TOTAL LOANS CHARGED OFF & RECOVERIES	**0**	**0**	**0**

SCHEDULE A-3: INVESTMENTS

1. *U.S. Government and Government Guaranteed Obligations*: Report all investments in U.S. Government and Government Guaranteed Obligations (e.g., U.S. Treasury Bills, U.S. Treasury Notes, U.S. Treasury Bonds, Farm Credit System Financial Assistance Corporation, etc.).
2. *Obligations of U.S. Government Sponsored Enterprises*: Report all investments in obligations of U.S. Government Sponsored Enterprises, exclusive of mortgage backed pass-through securities (e.g., Federal National Mortgage Association - FNMA, Federal Home Loan, etc.).
3. *Central Liquidity Stock (Direct)*: Report the total amount of shares purchased as a result of the corporate being a direct member of the Central Liquidity Facility (CLF).

Deposits in Credit Union

4. *Other Corporate Credit Unions*: Report all investments in corporate credit unions.
5. *Other Credit Unions*: Report all investments in natural person credit unions.

U.S. Banks

6. a. *Fed Funds Sold***:** Report all Fed Fund sold overnight and term investments. **Do not include Federal Reserve master account balances reported on Schedule A-1, Line 2.**
   b. *Certificates of Deposit*: Report all investments in U.S. Bank certificates of deposit.
   c. *Deposit Notes*: Report all investments in U.S. bank deposit notes (debt instruments with maturities of less than 10 years).
   d. *Compensating Balances*: Report all required compensating balance deposits in U.S. Banks.
   e. *Other*: Report all other types of investments in U.S. Banks not listed on lines 6.a. through 6.d.

   SUBTOTAL: Computed field, no input necessary. Total of investments in U.S Banks (lines 6a through 6e above).

Foreign Banks

7. a. *Fed Funds Sold*: All overnight and term investments in foreign bank federal funds.
   b. *Certificates of Deposit*: All investments in foreign bank certificates of deposit.
   c. *Deposit Notes*: All investments in foreign bank deposit notes (debt instruments with maturities of less than 10 years).
   d. *Compensating Balances*: All required compensating balance deposits in foreign banks.
   e. *Other*: All other types of investments in foreign banks not listed on lines 7a through 7d above.

   SUBTOTAL: Computed field, no input necessary. Total of all investment of foreign banks (lines 7a through 7e above).

Repurchase Activity

8. a. *Securities Purchased from Members under Agreement to Resell*: The total of all securities purchased from members under agreement to resell at a pre-determined date and amount.
   b. *Securities Purchased from Others under Agreement to Resell*: The total of all securities purchased from others (e.g., broker/dealers, banks, etc.) under agreement to resell.

   SUBTOTAL: Computed field, no input necessary. Total of all Repurchase Securities (lines 8a and 8b above).

Government and Agency Mortgage Related Issues

9. a. *Fixed Rate CMO/REMICS*: All investments in fixed rate CMOs/REMICS backed by the U.S. Government or U.S. government-sponsored enterprises (e.g., Government National Mortgage Association - GNMA, Federal Home Loan Mortgage Corporation - FHLMC, etc.)
   b. *Variable Rate CMOs/REMICs*: All investments in variable rate CMOs/REMICS backed by the U.S. Government or U.S. Government-sponsored enterprises (e.g., Government National Mortgage Association - GNMA, Federal Home Loan Mortgage Corporation - FHLMC, etc.)
   c. *Mortgage Backed Pass Throughs*: Enter U.S. Government and agency related mortgage backed pass-through securities.
   d. *Asset Backed Securities*: Enter U.S. Government and agency related asset backed securities.
   e. *Other*: Enter all other U.S. Government and agency related bonds per SFAS 115.

   SUBTOTAL: Computed field, no input necessary. Total of all U.S. Government and Agency mortgage related issues (lines 9a through 9e above).

SCHEDULE A-3 : INVESTMENTS

			Amount	
1.		*U.S. Government and Government Guaranteed Obligations*		**0**
2.		*Obligations of U.S. Government Sponsored Enterprises*		**0**
3.		*Central Liquidity Stock (Direct)*		**0**
Deposits in Credit Unions				
4.		*Other Corporate Credit Unions*		**0**
5.		*Other Credit Unions*		**0**
U.S. Banks				
6.	**a.**	**Fed Funds Sold**	**0**	
	b.	Certificates of Deposit	0	
	c.	Deposit Notes	0	
	d.	Compensating Balances	0	
	e.	Other	0	
		SUBTOTAL		**0**
Foreign Banks				
7.	a.	Fed Funds Sold	0	
	b.	Certificates of Deposit	0	
	c.	Deposit Notes	0	
	d.	Compensating Balances	0	
	e.	Other	0	
		SUBTOTAL		**0**
Repurchase Activity				
8.	a.	Securities Purchased from Members under Agreement to Resell	0	
	b.	Securities Purchased from Others under Agreement to Resell	0	
		SUBTOTAL		**0**
Government and Agency Mortgage Related Issues				
9.	a.	Fixed Rate CMOs/REMICs	0	
	b.	Variable Rate CMOs/REMICs	0	
	c.	Mortgage Backed Pass Throughs	0	
	d.	Asset Backed Securities	0	
	e.	Other	0	
		SUBTOTAL		**0**

Privately Issued Mortgage Related Issues

10. a. *Fixed Rate CMOs/REMICS*: All investments in fixed rate privately issued CMOs/REMICs.
    b. *Variable Rate CMOs/REMICs*: All investments in variable rate privately issued CMOs/REMICs.
    c. *Mortgage Banked Pass-Throughs*: All investments in privately issued mortgage backed pass-throughs.
    d. *Other*: All investments in other types of privately issued mortgage related issues not listed on lines 10a through 10.c. above.

    SUBTOTAL: Computed field, no input necessary. Total investments in privately issued mortgage related issues (lines 10a through 10d above).

Asset Backed Securities

11. a. *Fixed Rate Credit Cards*: All fixed rate investments in asset backed securities collateralized by credit cards.
    b. *Variable Rate Credit Cards*: All variable rate investments in asset backed securities collateralized by credit cards.
    c. Fixed Rate Autos: All fixed rate investments in asset-backed securities collateralized by automobile loans.
    d. *Variable Rate Autos*: All variable rate investments in asset backed securities collateralized by automobile loans.
    e. *Fixed Rate Home Equity*: All fixed rate investments in asset-backed securities collateralized by home equity loans.
    f. *Variable Rate Home Equity*: All variable rate investments in asset-backed securities collateralized by home equity loans.
    g. *Fixed Rate Other*: All fixed rate investments in asset-backed securities collateralized by other types of collateral (e.g., **student loans**, airplanes, farm equipment, contracts, etc.) not listed on lines 11c, 11e, and 11g above.
    h. *Variable Rate Other*: All variable rate investments in asset-backed securities collateralized by other types of collateral (e.g., **student loans**, airplanes, farm equipment, contracts, etc.) not listed on lines 11b, 11d, and 11f above.

    SUBTOTAL: Computed field, no input necessary. Total of all investment in asset backed securities (lines 11a through 11h above).

Commercial Mortgage Backed Securities (CMBS)

12. a. *Fixed Rate CMBS*: All fixed rate investments in commercial mortgage backed securities.
    b. *Variable Rate CMBS*: All variable rate investments in commercial mortgage backed

    SUBTOTAL: Computed field, no input necessary. Total of all investment in commercial mortgage backed securities (lines 12a plus 12b above).

13. **Mutual Funds** – Enter all investments in mutual funds

Commercial Debt Obligations

14. a. *Commercial Paper:* All investments in commercial paper (short-term unsecured promissory notes issued by a corporation with maturities less than 270 days).
    b. *Notes:* All investments in corporate debt with maturities less than 10 years.
    c. *Bonds:* All investments in corporate debt with maturities greater than 10 years.
    d. *NCUA Guaranteed Notes*: Enter NCUA guaranteed notes associated with the corporate resolution.
    e. *Other*: All investments in other types of corporate debt not listed on lines 14a through 14d above.

    SUBTOTAL: Computed field, no input necessary. Total of all investment in commercial debt obligations (lines 14a through 14e above).

15. *CMG Notes and Other CUNA Mutual Investment Products*: All investments in CUNA related investment products (Do not include retirement investment accounts (e.g., 457(f) accounts, etc.).
16. *Municipal Securities*: All investments in municipal securities (e.g., state and local governments).
17. *Corporate CUSOs*: Investments in CUSOs that were not eliminated during the consolidation process, if you prepared a consolidated financial statement. If you consolidate, enter the CUSO balance that was eliminated on Schedule M-2 Line 11.
18. *Derivative Contracts*: Record only the Book Value of Asset Derivative Contracts.
19. *All Retirement Investment Accounts*: Enter all retirement investment accounts (e.g., 457(f) accounts, etc.).
20. *Other Investments*: All other investment types not listed on lines 1 through 19 above. (Include FHLB Stock under this section).

    TOTAL INVESTMENTS (Less Derivatives Contracts, line 19): Computed field, no input necessary. Total of all investments (lines 1 through 20, less line 19, above). This figure equals the amount listed on Schedule SFC - Total Investments.

21. *Market value of investments that fail to meet the requirements of Part 704 for your corporate's investment authority*. Record all non-compliant investments submitted on "investment action plans" and all investments that are not in compliance with Part 704, but have not reached the 30 calendar day reporting requirement of Part 704.

Privately Issued Mortgage Related Issues				
10.	a.	Fixed Rate CMOs/REMICs	0	
	b.	Variable Rate CMOs/REMICs	0	
	c.	Mortgage Backed Pass Throughs	0	
	d.	Other	0	
		SUBTOTAL		**0**
SCHEDULE A-3 : INVESTMENTS (Continued)			**Amount**	
Asset Backed Securities				
11.	a.	Fixed Rate Credit Cards	0	
	b.	Variable Rate Credit Cards	0	
	c.	Fixed Rate Autos	0	
	d.	Variable Rate Autos	0	
	e.	Fixed Rate Home Equity	0	
	f.	Variable Rate Home Equity	0	
	g.	Fixed Rate Other	0	
	h.	Variable Rate Other	0	
		SUBTOTAL		**0**
Commercial Mortgage Backed Securities (CMBS)				
12.	a.	Fixed Rate CMBS	0	
	b.	Variable Rate CMBS	0	
		SUBTOTAL		**0**
13.		*Mutual Funds*		0
Commercial Debt Obligations				
14.	a.	Commercial Paper	0	
	b.	Notes	0	
	c.	Bonds	0	
	d.	NCUA Guaranteed Notes	0	
	e.	Other	0	
		SUBTOTAL		**0**
15.		*CMG Notes and other CUNA Mutual Inv Products*		**0**
16.		*Municipal Securities*		**0**
17.		*Corporate CUSOs*		**0**
18.		*Derivative Contracts*		**0**
19.		*All Retirement Investment Accounts*		**0**
20.		*Other Investments*		**0**
		TOTAL INVESTMENTS (Less Derivatives Contracts)		**0**
21.		*Market Value of investments that fail to meet the requirements of Part 704 for your corporate's investment authority. (List both those included in investment action plans and those within the 30-day reporting period).*		**0**

SCHEDULE A-3A: VALUATION

A critical error will be created if any "book value" is inputted without a corresponding "fair value."

1. *Total Securities Held to Maturity*: Report the value of all securities classified as held to maturity in the appropriate column.
2. *Total Securities Available for Sale*: Report the book value, which will also be the fair value since these securities are marked to market, of all securities classified as available for sale in the appropriate column.
3. *Total Securities in Trading Portfolio*: Report the book value, which will also be the fair value since these securities are marked to market, of all securities classified as trading (e.g., securities that are purchased with the intention to sell prior to maturity) in the appropriate column.
4. *Investments in CUSOs*: Minority Interest (Cost Method): Report the value of all minority interest owned (50 percent or less) investments in CUSOs in the appropriate column.
5. *Investments in CUSOs*: Wholly-Owned or Influential Interest (Equity Method): Do not include CUSO balances that were eliminated as a result of preparing consolidated financial statements. Report that amount on Schedule M-2, line 11.
6. *Derivative Contracts*: Report the value of Derivative Contracts in the appropriate column. The number in the Book Value column should match Line 18 on Schedule A-3, and Line 1h on Schedule SFC.
7. *All Other Investments*: Report the value of all other investment types not listed on lines 1 through 6 above in the appropriate column.

   TOTAL INVESTMENTS (Less Derivative Contracts): Computed field, no input necessary. Includes total investments (lines 1 through 6, plus 7) by book value and fair value. Note: This number does not include Derivative Contracts and will correspond to Total Investments listed on Schedules SFC and A-3.

8. *Book Value of the Aggregate of Investments with Unmatched Embedded Options*: Report the book value of all investments with unmatched embedded options. (Reference the definition of Embedded Options in NCUA Rules and Regulations Part 704.2). Investment assets with embedded options are considered matched if the corresponding liability exhibits mirrored (matched) characteristics.

SCHEDULE A-3A : VALUATION

		Book Value	Fair Value
1.	Total Securities Held-to-Maturity	0	0
2.	Total Securities Available for Sale	0	0
3.	Total Securities in Trading Portfolio	0	0
4.	Investment in CUSOs - Minority Interest (Cost Method)	0	0
5.	Investment in CUSOs - Wholly Owned or Influential Interest (Equity Method)	0	0
6.	Derivative Contracts	0	0
7.	All Other Investments	0	0
	TOTAL INVESTMENTS (Less Derivatives Contracts)	**0**	**0**
8.	Book Value of the Aggregate of Investments with Unmatched Embedded Options	0	

SCHEDULE A-3B: INVESTMENT CONCENTRATION LIMITS

Investments by Sectors

Line items 1 through 11— Report for each investment sector, the respective information in the following columns:

- Book Value (BV),
- Fair Value (FV),
- Weighted Average Life (WAL), and
- AWAL, and Duration (Effective Duration).

The remaining shaded columns are automatically calculated and no input is necessary.

At the bottom of the columns for WAL, AWAL, and Duration (under "TOTALS), you should input the results for the combined investments recorded in each of the 11 investment sectors.

SCHEDULE A-3B : INVESTMENT CONCENTRATION LIMITS

Investments by Sectors:

	Book Value (BV)	Fair Value (FV)	**Diff FV to BV**	& WAL	# **AWAL**	Duration	Capital	Corporate Concentration: Capital Based	Corporate Concentration: Asset Based	Regulatory Maximum: % Capital	Regulatory Maximum: % Assets
Mortgage-Backed Securities (MBS)											
1) (Inclusive of Commercial MBS)	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	1000%	50%
2) Commercial MBS	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	300%	15%
3) FFELP Student Loan Asset-Backed Securities (ABS)	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	1000%	50%
4) Private Student Loan ABS	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	500%	25%
5) Auto Loan/Lease ABS	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	500%	25%
6) Credit Card ABS	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	500%	25%
7) Other ABS, Not Listed in Items 3 to 6	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	500%	25%
8) Corporate Debt Obligations	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	1000%	50%
9) Municipal Securities	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	1000%	50%
10) Registered Investment Companies	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	1000%	50%
11) All Other Investments Not Listed in Items 1 through 10	0	0	0	0.000	**0.000**	0.000	0	**0**	**0**	100%	5%
TOTALS	**0**	**0**	**0**	0.000	**0.000**	0.000					

Footnotes:

a) Investments in other federally insured credit unions, deposits and federal funds investments in other federally insured depository institutions, and investment repurchase agreements are excluded from the concentration limits in numbers 1 through 11, above.

b) Include the underlying assets in each registered investment company in the relevant sectors described in numbers 1 through 9 when calculating those sector concentration limits.

&-- Enter weighted average asset life per 704.8(f)

#-- Enter weighted average life with 50 % slowdown per 704.8(g)

SCHEDULE A-3C: INVESTMENT ISSUER CONCENTRATION LIMITS

This schedule is a matrix schedule containing 12 columns, A through L, and 15 rows with line item numbers 1 through 15.

Column A - Report the corporate's 15 investment obligors and/or counterparties with the highest balance (concentration) at the end of the month. If there are less than 15, list all of the obligors and counterparties. **Whenever possible, use abbreviations. For example, abbreviate Fannie Mae as FNMA and Ginnie Mae as GNMA.**

Column B - Report the current amount of concentrations the corporate has that are exempt pursuant to 704.6(b) -- for each of the 15 obligors and/or counterparties listed.

Column C - Report the current amount of concentrations the corporate has that are subject to 704.6(c) -- for each of the 15 obligors and/or counterparties listed. Individual totals in column C (number 1 through 15) are entered pursuant to the limitations prescribed in 704.6(c).

Column D - Report the current amount of concentrations the corporate has that are subject to the $5 million limitation for each of the 15 obligors and/or counterparties listed. These individual amounts, compared to $5 million, alert the corporate to how close it is to the regulatory maximum.

Column E - Report the current amount of concentrations the corporate has that are subject to the 25 percent of capital limitation for each of the 15 obligors and/or counterparties listed. These individual amounts, compared to the 25 percent of capital auto calculated in column F, alerts the corporate to how close it is to the regulatory maximum.

Column G - Report the current amount of concentrations the corporate has that are subject to the 50 percent of capital limitation-- for each of the 15 obligors and/or counterparties listed. These individual amounts, compared to the individual amounts auto calculated in column H, alerts the corporate to how close it is to the regulatory maximum.

Column I - Report the current amount of concentrations the corporate has that are subject to the 100 percent of capital limitation-- for each of the 15 obligors and/or counterparties listed. These individual amounts, compared to the individual amounts auto calculated in column J, alerts the corporate to how close it is to the regulatory maximum.

Column K - Report the current amount of concentrations the corporate has that are subject to the 200 percent of capital limitation-- for each of the 15 obligors and/or counterparties listed. These individual amounts, compared to the individual amounts auto calculated in column L, alerts the corporate to how close it is to the regulatory maximum.

Columns F, H, J, and L (the shaded columns) are auto calculated and locked; therefore, no input is required.

"*TOTALS*," under columns B, C, D, E, G, I, and K are auto calculated and locked; therefore, no input is required.

A warning message will occur if the sum of columns D, E, G, I, and K do not agree with column C.

SCHEDULE A-3C: INVESTMENT ISSUER CONCENTRATION LIMITS

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
Obligors and Counterparties:	Investments Exempt Under 704.6(b)	Investments Subject to 704.6(c)	Total Investments Limited to $5 Million	Total Investments Limited to 25% of Capital	Capital Limititation at 25%	Total Investments Limited to 50% of Capital	Capital Limititation at 50%	Total Investments Limited to 100% of Capital	Capital Limititation at 100%	Total Investments Limited to 200% of Capital	Capital Limitation at 200%
1)	0	0	0	0	0	0	0	0	0	0	0
2)	0	0	0	0	0	0	0	0	0	0	0
3)	0	0	0	0	0	0	0	0	0	0	0
4)	0	0	0	0	0	0	0	0	0	0	0
5)	0	0	0	0	0	0	0	0	0	0	0
6)	0	0	0	0	0	0	0	0	0	0	0
7)	0	0	0	0	0	0	0	0	0	0	0
8)	0	0	0	0	0	0	0	0	0	0	0
9)	0	0	0	0	0	0	0	0	0	0	0
10)	0	0	0	0	0	0	0	0	0	0	0
11)	0	0	0	0	0	0	0	0	0	0	0
12)	0	0	0	0	0	0	0	0	0	0	0
13)	0	0	0	0	0	0	0	0	0	0	0
14)	0	0	0	0	0	0	0	0	0	0	0
15)	0	0	0	0	0	0	0	0	0	0	0
TOTALS	0	0	0	0		0		0		0	

SCHEDULE A-4: FIXED ASSETS

1. *Data Processing Equipment*: Report the original purchase amount and accumulated depreciation of all data processing fixed assets in the appropriate column. The system will then calculate and note the net book value amount.
2. *Land and Building*: Report the original purchase amount of land and the original purchase price and accumulated depreciation of all building fixed assets in the appropriate column. The system will then calculate and note the net book value amount.
3. *Furniture and Equipment*: Report the original purchase amount and accumulated depreciation of all furniture and equipment (other than data processing equipment) fixed assets in the appropriate column. The system will then calculate and note the net book value amount.
4. *Leasehold Improvements*: Report the original amount and accumulated depreciation of all leasehold improvements in the appropriate column. The system will then calculate and note the net book value amount.
5. *Leased Assets*: Report the original amount and accumulated depreciation of all leased assets in the appropriate column. The system will then calculate and note the net book value amount.
6. *Other Fixed Assets*: Report the original purchase amount and accumulated depreciation of all other types of fixed assets not listed on lines 1 through 5 above in the appropriate column. The system will then calculate and note the net book value amount.

   TOTAL FIXED ASSETS: Computed field, no input necessary. The total purchase amount and accumulated depreciated amount of all fixed assets (lines 1 through 6). The total net book value figure equals the amount listed on Schedule SFC line 1i.

SCHEDULE A-5: ACCRUALS AND OTHER ASSETS

1. *Accrued Income on Loans*: All accrued income on loan accounts.
2. *Accrued Income on Investments*: All accrued income on investment accounts.
3. *Other Accrued Income*: All other types of accrued income accounts not listed on lines 1 and 2 above including accrued income on the NCUSIF Capitalization Deposit.

   TOTAL ACCRUED INCOME: Computed field, no input necessary. The total of all accrued income accounts (lines 1 through 3 above).

4. *Goodwill*: Enter the current amortized balance of goodwill.
5. *Identifiable Intangible Assets*: Enter the amount of identifiable intangible assets obtained through a merger or other business combination.
6. *Other Assets*: All other assets not listed on lines 1 through 5 above, or on other schedules (e.g., accounts receivable, prepaid and deferred expenses, etc.).
7. *NCUSIF Capitalization Deposit*: The account balance of the deposit in the National Credit Union Administration Share Insurance Fund.

   TOTAL ACCRUED INCOME AND OTHER ASSETS: Computed field, no input necessary. The total of all Accrued Income and Other Asset accounts (lines 1 through 7). This figure equals the amount listed on Schedule SFC line 1j.

SCHEDULE A-4 : FIXED ASSETS

		Purchase Amount	Accum. Deprec.	Net Book Value
1.	Data Processing Equipment	0	0	0
2.	Land and Building	0	0	0
3.	Furniture and Equipment	0	0	0
4.	Leasehold Improvements	0	0	0
5.	Leased Assets	0	0	0
6.	Other Fixed Assets	0	0	0
	TOTAL FIXED ASSETS	**0**	**0**	**0**

SCHEDULE A-5 : ACCRUALS AND OTHER ASSETS

		Amount
1.	Accrued Income on Loans	0
2.	Accrued Income on Investments	0
3.	Other Accrued Income	0
	TOTAL ACCRUED INCOME	**0**
4.	*Goodwill*	0
5.	*Identifiable Intangible Assets*	0
6.	*Other Assets*	0
7.	*NCUSIF Capitalization Deposit*	0
	TOTAL ACCRUED INCOME AND OTHER ASSETS	**0**

SCHEDULE L-1: LIABILITIES

1. a. *Borrowings from Other Corporates or Credit Unions*: All funds borrowed from other corporate and credit unions including SIP and HARP transactions, if applicable.
   b. *Other Borrowings*: All funds borrowed from institutions other than those listed on lines 1a and 1b above, (e.g., banks, NCUSIF Loans).
   c. *Commercial Paper*: Borrowed funds resulting from the corporates commercial paper program.
   d. *Pass-Through Borrowings as CLF Agent*: Funds borrowed using the CLF.
   e. *Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage*: All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using the corporates own securities sold under agreement to repurchase for arbitrage.
   f. *Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage*: All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using member securities sold under agreement to repurchase for arbitrage.
   g. *Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity*: All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using the corporates own securities sold under agreement to repurchase for liquidity.
   h. *Member Securities Sold Under Agreement to Repurchase from Others for Liquidity*: All borrowed funds from others (e.g., broker/dealers, banks, etc.) obtained by using member securities sold under agreement to repurchase for liquidity.
   i. *Fed Funds Purchased from Other Corporates*: All Funds purchased from other corporate credit unions.

   TOTAL BORROWINGS: Computed field, no input necessary. The total of all borrowings (lines 1a through 1i above). This figure equals the amount listed on Schedule SFC, line 2a.

2. *Accounts Payable*: All accounts payable accounts (e.g., draft clearings, taxes payable, undistributed payments, etc.).
3. *Uncollected Deposits*: All amounts due because of cash items in process of collection. This figure equals the amount listed on Schedule SFC, line 2c.
4. *Dividends Payable on Shares and Certificates*: All declared, but not yet distributed dividends on shares and certificates. This figure equals the amount listed on Schedule SFC, line 2d.
5. *Interest Payable on Borrowings*: All accrued interest payable on all borrowings (e.g., promissory notes, reverse repurchase agreements, etc.). This figure equals the amount listed on Schedule SFC, line 2e.
6. *Derivative Contracts*: Record only the Book Value of the Liability Derivative Contracts. This figure equals the amount listed on Schedule SFC, line 2f.
7. *Other Liabilities*: All other liability accounts not listed on lines 1 through 6 above. This figure equals the amount listed on Schedule SFC, line 2g.

   TOTAL LIABILITIES: Computed field, no input necessary. The total of all liability accounts (lines 1 through 7 above). This figure equals the amount listed on Schedule SFC - TOTAL LIABILITIES.

TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION: Computed field, no input necessary. All borrowing accounts (except CLF and borrowed funds created by the use of member reverse repurchase agreements).

Ten Times Capital - Computed field, no input necessary.

Fifty Percent of Shares and Capital (less Shares Created by Member Reverse Repurchase Agreements) - Computed field, no input necessary. Fifty percent of shares (except shares created by the use of member reverse repurchase agreements) and Total Capital (as disclosed on line 27, Schedule C-2, Risk Weighting).

SCHEDULE L-1 : LIABILITIES

			Amount	
1.	a.	Borrowings from Other Corporates or Credit Unions	0	
	b.	Other Borrowings	0	
	c.	Commercial Paper	0	
	d.	Pass-Through Borrowings as CLF Agent	0	
	e.	Corporate Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0	
	f.	Members Securities Sold Under Agreement to Repurchase from Others for Arbitrage	0	
	g.	Corporate Securities Sold Under Agreement to Repurchase from Others for Liquidity	0	
	h.	Member Securities Sold Under Agreement to Repurchase from Others for Liquidity	0	
	i.	Fed Funds Purchased from Other Corporates	0	
		TOTAL BORROWINGS		**0**
2.		Accounts Payable		0
3.		Uncollected Deposits		0
4.		Dividends Payable on Shares and Certificates		0
5.		Interest Payable on Borrowings		0
6.		Derivative Contracts		0
7.		Other Liabilities		0
		TOTAL LIABILITIES		**0**
		TOTAL BORROWINGS SUBJECT TO NCUA RULES AND REGULATIONS LIMITATION		**0**
		Ten Times Capital		**0**
		Fifty Percent of Shares and Capital (Less Shares Created by Member Reverse Repurchase Agreements)		**0**

SCHEDULE L-2: SHARES

Deposits from Member Credit Unions

1. *Daily Shares*: All deposits with maturities of one day from member credit unions.
2. Time Certificates: All non-complex certificates of deposit of member credit unions.
3. *Step Ups*: All step up certificates of deposit of member credit unions.
4. *Smart Floaters*: All smart floater certificates of deposit of member credit unions.
5. *Amortizing Certificates*: All amortizing certificates of deposit of member credit unions.
6. *FRAPs*: All floating rate asset program certificates of deposit of member credit unions.
7. *Repurchase Certificates*: All member credit union certificates of deposit purchased with the proceeds of the reverse repurchase program.
8. *Callable Certificates*: All member credit union certificates with callable options.
9. *Other*: All other types of shares and certificate accounts of member credit unions not listed on lines 1 through 8 above.

   SUBTOTAL: Computed field, no input necessary. The total of all deposits from member credit unions (lines 1 through 9 above).

Deposits from Other Corporates

10. *Daily Shares*: All deposits with maturities of one day from other corporates.
11. *Time Certificates*: All non-complex certificates of deposit of other corporates.
12. *Step Ups*: All step up certificates of deposit of other corporates.
13. *Smart Floaters*: All smart floater certificates of deposit of other corporates.
14. *Amortizing Certificates*: All amortizing certificates of deposit of other corporates.
15. *FRAPs*: All floating rate asset program certificates of deposit of other corporates.
16. *Repurchase Certificates*: All other corporates certificates of deposit purchased with the proceeds of the reverse repurchase program.
17. *Callable Certificates*: All corporate certificates with callable options.
18. *Other*: All other types of shares and certificates of other corporates not listed on lines 10 through 17 above.

    SUBTOTAL: Computed field, no input necessary. The total of all deposits from other corporates (lines 10 through 18 above).

Membership Capital

19. *Qualifying Membership Capital*: Funds contributed by members that are available to cover losses exceeding reserves, undivided earnings, and PIC. **Previous MCA accounts (prior to October 2011) meeting all the requirements of the new NCA accounts under Part 704 should be reported as NCA and not MCA.**
20. *Amortized Portion of Membership Capital under Notification*: Amount of membership capital that has been amortized upon notification of intent to withdraw.

    SUBTOTAL: Computed field, no input necessary. The total of all membership capital accounts (lines 19 and 20 above).

Nonperpetual Capital Accounts

Computed field, no input necessary. Flows from Schedule C-1, line-item 1j.

All Other Deposits

21. *Nonmember Credit Union Deposits*: All shares and certificates of deposit of nonmember credit unions.
22. *Affiliate Deposits*: All shares and certificates of deposit of affiliated parties (e.g., leagues, service corporations, chapters, CUNA, NAFCU, etc.).
23. *Non-affiliate Deposits*: All shares and certificates of deposit of parties not affiliated with trade associations and their service corporations.
24. *Natural Person Deposits*: All shares and certificates of deposits of natural persons.

    SUBTOTAL: Computed field, no input necessary. The total of all other deposits (lines 21 through 24).

    TOTAL SHARES: Computed field, no input necessary. The total of all share accounts (lines 1 through 24 above, including Non-perpetual Capital Accounts). This figure equals the amount listed on Schedule SFC, line 3.

NCUSIF Insured Shares

25. *Total Insured Shares*: The total of shares insured by the National Credit Union Administration Share Insurance Fund ($250,000 Insurable Limit).

SCHEDULE L-2 : SHARES

		Amount	
Deposits from Member Credit Unions			
1.	Daily Shares	0	
2.	Time Certificates	0	
3.	Step Ups	0	
4.	Smart Floaters	0	
5.	Amortizing Certificates	0	
6.	FRAPs	0	
7.	Repurchase Certificates	0	
8.	Callable Certificates	0	
9.	Other	0	
	SUBTOTAL		**0**
Deposits from Other Corporates			
10.	Daily Shares	0	
11.	Time Certificates	0	
12.	Step Ups	0	
13.	Smart Floaters	0	
14.	Amortizing Certificates	0	
15.	FRAPs	0	
16.	Repurchase Certificates	0	
17.	Callable Certificates	0	
18.	Other	0	
	SUBTOTAL		**0**
Membership Capital			
19.	Qualifying Membership Capital, Net of Amortization	0	
20.	Amortized Portion of Membership Capital under Notification	0	
	SUBTOTAL		**0**
Nonperpetual Capitals Accounts			**0**
All Other Deposits			
21.	Nonmember Credit Union Deposits	0	
22.	Affiliate Deposits	0	
23.	Non-affiliate Deposits	0	
24.	Natural Person Deposits	0	
	SUBTOTAL		**0**
	TOTAL SHARES		**0**
NCUSIF Insured Shares			
25.	Total Insured Shares ($250,000 Insurable Limit)		**0**

SCHEDULE IS-1: INVESTMENT INCOME

1. *U.S. Government and Government Guaranteed Obligations*: Monthly income earned on all investments in U.S. Government and government guaranteed obligations (e.g., U.S. Treasury Bills, U.S. Treasury Notes, U.S Treasury Bonds, etc.).
2. *Obligations of U.S. Government Sponsored Enterprises*: Monthly income earned on all investments (except mortgage-backed pass through securities) in U.S. Government sponsored enterprises (e.g., Federal National Mortgage Association - FNMA, etc.)
3. *Central Liquidity Stock (Direct or Pass Through)*: Monthly income earned on all shares in the CLF (direct or agent membership).
4. *Other Corporate Credit Unions*: Monthly income earned on all investments in corporate credit unions.
5. *Natural Person Credit Unions*: Monthly income earned on all investments in natural person credit unions.
6. *U.S. Banks*: Monthly income earned on all investments in U.S. Banks (including income earned on Federal Reserve Bank balances).
7. *Foreign Banks*: Monthly income earned on all investments in foreign banks.
8. *Securities Purchased under Agreement to Resell*: Monthly income earned on all repurchases securities purchased from members or others under agreement to resell.
9. *Spread Trade (Income derived from reverse repo/repo transactions qualifying for netting)*: The net of income derived from reverse repo/repo transactions qualifying for netting. (Reference FASB 41)
10. Government and Agency Related Issues: Monthly income earned on all investments in CMOs/REMICs backed by the government or government-sponsored enterprises (e.g., Government National Mortgage Association - GNMA, etc.).
11. *Private Mortgage Related Issues*: Monthly income earned on all investments in private mortgage related issues (e.g., CMOs/REMICs, pass through, etc.).
12. *Asset Backed Securities*: Monthly income earned on all investments in asset backed securities.
13. *Mutual Funds*: Monthly income earned on all investments in mutual funds.
14. *Corporate Debt*: Monthly income earned on all investments in corporate debts (e.g., commercial paper, notes, and bonds).
15. *Municipal Securities*: Monthly income earned on investments in municipal securities (e.g., state and local governments).
16. *Corporate CUSOs*: Monthly income earned on all investments in CUSOs, except for CUSOs that were eliminated due to consolidated financial statements. This does not include CUSO income recognized under GAAP through the equity method.
17. *Other Investments*: Monthly income earned on all investments not listed on lines 1 through 16 above.

    TOTAL INVESTMENT INCOME: Computed field, no input necessary. Monthly income earned on all investments (lines 1 through 17 above). This figure equals the amount listed on Schedule IS, line 1a.

SCHEDULE IS-1 : INVESTMENT INCOME

		Monthly Amount
1.	US. Government and Government Guaranteed Obligations	0
2.	Obligations of US. Government Sponsored Enterprises	0
3.	Central Liquidity Stock (Direct or Pass Through)	0
4.	Other Corporate Credit Unions	0
5.	Natural Person Credit Unions	0
6.	U.S. Banks	0
7.	Foreign Banks	0
8.	Securities Purchased under Agreement to Resell	0
9.	Spread Trade (Income derived from reverse repo/repo transactions qualifying for netting)	0
10.	Government and Agency Related Issues	0
11.	Private Mortgage Related Issues	0
12.	Asset Backed Securities	0
13.	Mutual Funds	0
14.	Corporate Debt	0
15.	Municipal Securities	0
16.	Corporate CUSOs (Do not include income that was eliminated due to consolidation)	0
17.	Other Investments	0
	TOTAL INVESTMENT INCOME	**0**

SCHEDULE IS-2: NET REPURCHASE EARNINGS

1. *Loan Interest Income Earned on Repurchase Transactions*: All monthly loan interest earned on repurchase transactions.
2. *Investment Income Earned on Securities Purchased under Agreements to Resell*: No input necessary flows from Schedule IS-1 line 9. All monthly investment income earned on securities purchased under agreement to resell.
3. *Dividends Paid to Members on Repurchase Certificates*: All dividends paid to members for the month on repurchase certificates.
4. *Interest Paid to Others on Repurchase Transactions*: Interest expenses for the month paid to others (e.g., broker/dealers, banks, etc.) for reverse repurchase transactions.

   NET REPURCHASE EARNINGS: Computed field, no input necessary. Loan interest income earned on repurchase transactions (line 1) plus investment income earned on securities purchased under agreement to resell (line 2) minus dividends paid to members on repurchase certificates (line 3) minus interest paid to others on repurchase transactions (line 4).

   *NOTE**:** This schedule is used to determine the profitability of corporates repurchase program. Net repurchase earnings do not tie in or flow to other schedules*.

SCHEDULE IS-3: COST OF FUNDS

1. *Dividends on Shares and Certificates*: Dividend expenses for the month on all shares and certificates of deposit (except repurchase certificates).
2. *Dividends Paid to Members on Repurchase Certificates*: No input necessary, flows from Schedule IS-2, line 3. Dividend expenses for the month for repurchase certificates.
3. *Interest on Borrowings*: Interest expenses for the month for all borrowed funds (except repurchase notes).
4. *Interest Paid to Others on Repurchase Transactions*: No input necessary flows from Schedule IS-2, line 4.

   TOTAL COST OF FUNDS: Computed field, no input necessary. The total of all cost of funds accounts (lines 1through 4 above). This figure equals the amount listed on Schedule IS, line 2.

SCHEDULE IS-4: INVESTMENT GAINS AND LOSSES

1. *Gain/Loss on Trading Portfolios*: Enter monthly net gain or loss on trading portfolio transactions. A minus sign must be entered before entering the dollar amount if the account balance is a loss. This figure flows to Schedule IS, line 1c.
2. *Gain/Loss on Investments*: The monthly gains and losses realized from the sale of investments, excluding OTTI which is recorded. A minus sign must be entered before entering the dollar amount if the account balance is a loss. This figure flows to Schedule IS, line 3c.
3. *Gain/Loss on Investments – Other Than Temporary Impairments (OTTI)*: The OTTI portion of gain/loss on investments not reported in line 2 above. This figure flows to Schedule IS, line 3c.

SCHEDULE IS-2 : NET REPURCHASE EARNINGS

		Monthly Amount	
1.	Loan Interest Income Earned on Repurchase Transactions	0	
2.	Investment Income Earned on Securities Purchased under Agreement to Resell	0	IS-1
3.	Dividends Paid to Members on Repurchase Certificates	0	
4.	Interest Paid to Others on Repurchase Transactions	0	
	NET REPURCHASE EARNINGS	**0**	

SCHEDULE IS-3 : COST OF FUNDS

		Monthly Amount	
1.	Dividends on Shares and Certificates	0	
2.	Dividends Paid to Members on Repurchase Certificates	0	IS-2
3.	Interest on Borrowings	0	
4.	Interest Paid to Others on Repurchase Transactions	0	IS-2
	TOTAL COST OF FUNDS	**0**	

SCHEDULE IS-4 : INVESTMENT GAINS AND LOSSES

		Monthly Amount
1.	Gain/Loss on Trading Portfolios	0
2.	Gain/Loss on Investments	0
3.	Gain/Loss on Investments - Other Than Temporary Impairment (OTTI)	0

SCHEDULE IS-5: OPERATING EXPENSES (For the month being reported; do not report YTD totals)

Personnel

1. a. *Salaries:* Report all salaries paid directly to employees or reimbursed to others (e.g. leagues, service corporations, etc.).
   b. *Employee Benefits*: Report all employee benefits (e.g., pension plan costs, employer's social security taxes, unemployment compensation taxes, etc.) paid directly to employees or reimbursed to others (e.g. leagues, service corporations, etc.)
   c. *Other*: Report all other personnel expenses for the month not listed on lines 1a and 1b above.

   SUBTOTAL: Computed field, no input necessary. Total of all personnel expenses (lines 1a through 1c above).

Training, Travel, and Communications

2. a. *Travel and Conference*: Report all employees' and officers' expenses for travel and attendance at conferences and other meetings.
   b. *Education and Promotion*: Report all advertising, publicity, and promotion expenses.
   c. *Telephone*: Report all telephone expenses.
   d. *Postage*: Report all postage charges.
   e. *Other*: Report all other communication related expenses not listed on lines 2a through 2d above.

   SUBTOTAL: Computed field, no input necessary. Total of all training, travel, and communications expenses (lines 2a through 2e above).

Fees

3. a. *League Dues*: Report all membership dues paid to leagues.
   b. *League Support Payments*: Report all support payments paid to leagues.
   c. *Professional and Outside Services*: Report all professional and outside services (e.g., legal fees, audit fees, accounting services, management and consultant fees, etc.).
   d. *Investment Advisory Fees*: Report all fees paid for investment advisory services.
   e. *Other*: Report all other fees for the month not listed on lines 3a through 3d above.

   SUBTOTAL: Computed field, no input necessary. Total of all fees (lines 3a through 3e above).

Furniture and Equipment

4. a. *Leased Data Processing Equipment*: Report all data processing equipment lease expenses.
   b. *Leased Furniture and Equipment*: Report all furniture and equipment lease expenses, except data processing equipment.
   c. *Maintenance of Furniture and Equipment*: Report all maintenance expenses for furniture and equipment.
   d. *Depreciation of Data Processing Equipment*: Report depreciation or amortization expense of data processing equipment.
   e. *Depreciation of Furniture and Equipment*: Report depreciation or amortization expense of all furniture and equipment, except data processing equipment reported 4.d..
   f. *Other:* Report all other furniture and equipment expenses not included on lines 4a through 4e above.

   SUBTOTAL: Computed field, no input necessary. The total of all furniture and equipment expenses for the month (lines 4a through 4f above).

Occupancy

5. a. *Office Lease Costs*: Report all occupancy lease expenses (e.g., rent).
   b. *Utilities*: Report all utilities expenses (e.g., electricity, gas, water, trash collection, etc.).
   c. *Hazard Insurance*: Report all insurance expenses for leased space or owned building.
   d. *Building Maintenance*: Report all building maintenance expenses.
   e. *Real Estate Taxes*: Report real estate taxes.
   f. *Building Depreciation*: Report depreciation or amortization of the building.
   g. *Leasehold Improvements Depreciation*: Report depreciation or amortization of leasehold improvements.
   h. *Other*: Report all other occupancy expenses for the month not included on lines 5a through 5g above.

   SUBTOTAL: Computed field, no input necessary.

6. *Provision for Loan Loss*: Enter the monthly provision for loan loss expense.

7. *All Other Expenses*: Report the total of all other expense accounts not included on lines 1 through 6 above.

   TOTAL OPERATING EXPENSES: Computed field, no input necessary. The total of all expense accounts (lines 1 through 7 above). This figure flows to Schedule IS, line 4.

SCHEDULE IS-5 : OPERATING EXPENSES

			Monthly Amount	
		Personnel		
1.	a.	Salaries	0	
	b.	Employee Benefits	0	
	c.	Other	0	
		SUBTOTAL		**0**
		Training, Travel, and Communications		
2.	a.	Travel and Conference	0	
	b.	Education and Promotion	0	
	c.	Telephone	0	
	d.	Postage	0	
	e.	Other	0	
		SUBTOTAL		**0**
		Fees		
3.	a.	League Dues	0	
	b.	League Support Payments	0	
	c.	Professional and Outside Services	0	
	d.	Investment Advisory Fees	0	
	e.	Other	0	
		SUBTOTAL		**0**
		Furniture and Equipment		
4.	a.	Leased Data Processing Equipment	0	
	b.	Leased Furniture and Equipment	0	
	c.	Maintenance of Furniture and Equipment	0	
	d.	Depreciation of Data Processing Equipment	0	
	e.	Depreciation of Furniture and Equipment	0	
	f.	Other	0	
		SUBTOTAL		**0**
		Occupancy		
5.	a.	Office Lease Costs	0	
	b.	Utilities	0	
	c.	Hazard Insurance	0	
	d.	Building Maintenance	0	
	e.	Real Estate Taxes	0	
	f.	Building Depreciation	0	
	g.	Leasehold Improvements Depreciation	0	
	h.	Other	0	
		SUBTOTAL		**0**
6.		*Provision for Loan Loss*		**0**
7.		*All Other Expenses*		**0**
		TOTAL OPERATING EXPENSES		**0**

SCHEDULE C-1: CAPITAL AND NET ECONOMIC VALUE (NEV) MEASURES

1. a. *Qualifying Membership Capital, Net of Amortization*: No input necessary, flows from Schedule L-2, line 19. Funds contributed by members that are available to cover losses exceeding reserves, undivided earnings, and PIC.
   b. *Corporate Reserves*: The total of statutory reserves. This figure flows to Schedule SFC line 4a.
   c. *Other Reserves*: The total of all other reserve accounts. This figure flows to Schedule SFC line 4b.
   d. *Equity Acquired in Merger*: Enter the acquisition-date fair value of equity interests acquired in the acquisition(s) of another corporate credit union(s) as measured consistent with GAAP. This figure flows to Schedule SFC line 4c.
   e. *Other Comprehensive Income*:
      1. *Accumulated Unrealized Gain/Loss on AFS Securities*: The accumulated unrealized gain/loss on AFS account balances. A minus sign must be entered before inputting the dollar amount if the dollar amount of the account balance is a loss. This figure flows to Schedule SFC, line 4.d.1.
      2. *Accumulated FASB 133 Adjustments*: The deferred amount representing; a) the effective portion of gain or loss from the "cash flow hedge", and b) the gain or loss from foreign currency hedges. This figure flows to Schedule SFC, line 4.d.2.
      3. *Other Comprehensive Income Items*: This figure must capture any "Other Comprehensive Income not included in 1 and 2, above. This figure flows to Schedule SFC line 4.d.3.
   f. *Undivided Earnings*: The accumulated income or surplus after the corporates books have been closed. This figure flows to Schedule SFC line 4e.
   g. *Accumulated Net Income/Loss*: The accumulated net income/loss if the corporate does not close its book on a monthly basis. If the amount if the account balance is a loss, enter this amount as a negative number. This figure flows to Schedule SFC line 4f.
   h. *Perpetual Contributed Capital (PCC) Members*: The amount of PCC purchased by members. This amount flows to Schedule SFC line 4g.
   i. *PCC- Nonmembers*: The amount of PCC purchased by nonmembers. This amount flows to Schedule SFC line 4h.
   j. *Nonperpetual Capital Accounts (NCA)*: The "total" amount of NCA purchased by members and non-members. **Term PIC should also be reported on this line. Previous MCA accounts (prior to October 2011) meeting all the requirements of the new NCA accounts under Part 704 should be reported as NCA and not MCA.** This amount flows to Schedule L-2: Shares.
   k. *Amortized Portion of NCA*: The amount of NCA or term PIC that has been amortized under a notice to withdraw. This is a memo entry amount and does not flow to other parts of the report. The Corporate will maintain a separate subsidiary for this account. As this is a memo entry, it should not be netted against NCA or term PIC.
   l. *Paid-In Capital (Members)*: The amount of **perpetual** PIC purchased by members. **Term PIC should be reported as NCA Schedule C-1 line 1j.** This figure flows to Schedule SFC line 4i.
   m. *Paid-In Capital (Non-Members)*: The amount of **perpetual** PIC purchased by non-members. **Term PIC should be reported as NCA on Schedule C-1 line 1j**. This figure flows to Schedule SFC line 4j.
   n. *Retained Earnings*: This figure includes Corporate Reserves, Other Reserves, Undivided Earnings, Accumulated Net Income/Loss, and current month's total adjusted retained earnings acquired through business combination. No input is necessary, as this field is auto calculated.
   o. *Total Capital Dollars*: The total amount of adjusted core capital plus supplementary capital from Schedule C-2, minus the amount listed on Schedule M-2, line 22. No input is necessary, as this field is auto calculated. Flows from Schedule C-2.
   p. *Total Amount Pledged in Capital Escrow Accounts*: This represents the amounts pledged by member credit unions to capitalize the corporate. This is a memo entry and does not flow to other parts of the report. This amount is already recorded in a share or other account.

2. a. *Retained Earnings Ratio*: Computed field, no input necessary. The ratio of the corporate Reserves, Other Reserves, Undivided Earnings, Accumulated Net Income/Loss, and current month's total adjusted retained earnings acquired through business combination, and other appropriations designated by management or regulatory authorities to moving Daily Average Net Assets (DANA). This ratio will not calculate until the Moving DANA amount is entered on Schedule M-2, line 1b.
   b. *Core Capital Ratio*: Computed field, no input necessary. Flows from Schedule C-2, line 28. The ratio of core capital to Moving DANA. This ratio will not calculate until the moving DANA amount is entered on Schedule M-2, line 1b.
   c. *Capital Ratio*: Computed field, no input necessary. Flows from Schedule C-2, line 29. The ratio of total capital to Moving DANA. This ratio will not calculate until the moving DANA amount is entered on Schedule M-2, line 1b.

SCHEDULE C-1 : CAPITAL AND NET ECONOMIC VALUE (NEV) MEASURES

				Amount
1.	a.		Qualifying Membership Capital, Net of Amortization	0
	b.		Corporate Reserves	0
	c.		Other Reserves	0
	d.		Equity Acquired in Merger	0
	e.		Other Comprehensive Income	
		1.	Accumulated Unrealized G/L on AFS Securities	0
		2.	Accumulated FASB 133 Adjustments	0
		3.	Other Comprehensive Income Items	0
	f.		Undivided Earnings	0
	g.		Accumulated Net Income/Loss	0
	h.		Perpetual Contributed Capital (PCC)- Members	**0**
	i.		PCC-Nonmembers	**0**
	j.		**Nonperpetual Capital Accounts (NCA)**	**0**
	k.		Amortized Portion of Nonperpetual Capital Accounts	0
	l.		**Paid-In Capital (Members)**	**0**
	m.		**Paid-In Capital (Non-Members)**	**0**
	n.		Retained Earnings	0
	o.		Total Capital Dollars	**0**
	p.		Total Amount Pledged in Capital Escrow Accounts	0
2.	a.		Retained Earnings Ratio (RE)	0.00%
	b.		Core Capital Ratio	0.00%
	c.		Capital Ratio	0.00%
	d.		Interim Leverage Ratio	**0.00%**
	e.		Tier One Risk Based Capital Ratio	**0.00%**
	f.		Total Risk Based Capital Ratio	**0.00%**
3.	a.		Date of Most Recent NEV Simulation	01/01/1900
	b.		Base Case NEV ($)	0
	c.		NEV Ratio	0.00%
	d.		Percentage NEV Change - Plus (+) 300bp	0.00%
	e.		Percentage NEV Change - Minus (-) 300bp	0.00%
	f.		Expanded Authority Operating Level	0
			Enter All Applicable Approved Authorities	0
			1 for Base	0
			2 for Base Plus (+)	0
			3 for Part 1	0
			4 for Part 2	
			5 for Part 3	
			6 for Part 4	
4.			Adjusted Retained Earnings acquired through Business Combinations	
	a.		Prior Month-End Adjusted Retained Earnings acquired through Business Combinations	0
	b.		Adjustments made to Retained Earnings acquired through Business Combinations during current month	0
	c.		Current Month's Total Adjusted Retained Earnings acquired through Business Combinations	0

#2 continued from page 41

d. *Interim Leverage Ratio*: Computed field, no input necessary. Flows from Schedule C-2, line 30. This is currently the ratio of total capital to moving DANA. This ratio will not calculate until the moving DANA amount is entered on Schedule M-2, line 1b.
e. *Tier One Risk Based Capital Ratio*: Computed field, no input necessary. Flows from Schedule C-2, line 31. This is the ratio of adjusted core capital to moving monthly average net risk-weighted assets (MMANRA). This ratio will not calculate until MMANRA is entered on Schedule M-2, line 1c.
f. *Total Risk Based Capital Ratio*: Computed field, no input necessary. Flows from Schedule C-2, line 32. The ratio of total capital to MMANRA. This ratio will not calculate until MMANRA is entered on Schedule M-2, line 1c.

3. a. *Date of Most Recent NEV Simulation*: Enter the date of the most recent NEV Simulation Model run.
b. *Base Case NEV ($)*: Enter the base case NEV amount from the most recent NEV simulation.
c. *NEV Ratio*: Enter the NEV ratio resulting from the most recent NEV simulation.
d. *Percentage NEV Change*: Plus (+) 300 bps: Enter the NEV volatility measure in an instantaneous, permanent, and parallel plus (+) 300 bps shock.
e. *Percentage NEV Change*: - Minus (-) 300 bps: Enter the NEV volatility measure in an instantaneous, permanent, and parallel minus (-) 300 bps shock.
f. *Expanded Authority Operating Level*: Enter all applicable NCUA approved investment authority levels from the options listed. At least one or more options must be entered to avoid a critical error.

4. *Adjusted Retained Earnings acquired through Business Combinations*

a. *Prior Month-End Adjusted Retained Earnings acquired through Business Combinations*: Enter applicable total for the quarter-end adjusted retained earnings acquired through a business combination. The total must be tracked separately by the corporate credit union since it will not appear directly on the balance sheet.
b. *Adjustments made to Retained Earnings acquired through Business Combinations during current month*: List any applicable adjustments. The total will go up with additional business combinations. The only time this amount should go down is due to an accounting correction or because amounts were taken as capital to cover corporate credit union losses exceeding the month's retained earnings balance.
c. *Current Month's Total Adjusted Retained Earnings acquired through Business Combinations*: No input is necessary, as this field is automatically calculated. It is the sum of 4a plus or minus 4b.

(This page intentionally left blank)

SCHEDULE C-2: RISK-WEIGHTING

This schedule collects risk-weighted asset information and calculates capital and risk-based ratios. The schedule collects both balance sheet and designated off-balance sheet information as illustrated below:

Balance Sheet Categories

Column A: This column is shaded and "locked." Items 1 through 9 listed below flow directly from Schedule SFC; no input is necessary. The categories are as follows:

1. Cash & Balances Due;
2. Loans-Net;
3. Total Securities Held–to-Maturity;
4. Total Securities Available for Sale;
5. Total Securities in Trading Portfolio;
6. Total Non-FASB 115 Investments;
7. Derivative Contracts;
8. Fixed Assets- Net; and
9. Accrued Income and Other Assets.

Columns B through F: These columns require manual input. Enter the dollar amount or dollar allocation of the individual balance sheet items list in Column A by the appropriate risk-weight category pursuant to Appendix C of NCUA Rules and Regulations, Part 704. For each category, columns B through F should equal the amount of column A.

Item number 10 in columns A through F (Total balance sheet items) are shaded, auto calculated, and locked. No input is necessary.

Note: A critical error will appear if the sum of line-item 10 (columns B through f) does not agree with line-item 10, column A.

Off-Balance Sheet Categories

Columns A and B, Items numbers 11 through 18: These columns require manual input. For each item listed in numbers 11 through 18, enter the "face value or notional amount" in column A; and the "Credit Conversion Factor" in column B. When entering the credit conversion factor, enter a decimal point first; for example, 10 percent would be entered as .10.

Column C: This column is shaded, auto calculated, and locked; therefore, no input is necessary. This column "Credit Equivalent Amount" is automatically computed by multiplying the "face value or notional amount" by the "Credit Conversion Factor."

Columns D through H, line-items numbers 11 through 18: These columns require manual input. Enter the dollar amount or dollar value allocation of the individual off-balance sheet items listed in Column C (credit equivalent amounts) by the appropriate risk-weight category pursuant to Appendix C of NCUA Rules and Regulations, Part 704.

Total Off-Balance Sheet Items: Line- item number 19," (shaded cells) are auto calculated and locked; therefore, no input is necessary.

Note: A critical error will appear if the sum of line-item 19 (columns D through H) does not agree with line-item 19, column C.

Off-balance sheet line items 20 – Total assets and off-balance sheet items by risk-weight category, 21 – Risk-weight factor, 22 – Risk-weight assets by risk-weight category, and 23 – Total risk-weight assets are shaded, auto calculated, and locked; therefore, no input is necessary.

Schedule C-2 (Risk-Weighting)

Balance Sheet Asset Categories	(Column A) Totals (From Schedule SFC)	(Column B) Allocation of Risk Weight Categories 0%	(Column C) 20%	(Column D) 50%	(Column E) 100%	(Column F) 200%
1) Cash & Balances Due	0	0	0	0	0	0
2) Loans-Net	0	0	0	0	0	0
3) Total Securities Held-to-Maturity	0	0	0	0	0	0
4) Total Securities Available for Sale	0	0	0	0	0	0
5) Total Securities in Trading Portfolio	0	0	0	0	0	0
6) Total Non-FASB 115 Investments	0	0	0	0	0	0
7) Derivative Contracts	0	0	0	0	0	0
8) Fixed Assets-Net	0	0	0	0	0	0
9) Accrued Income and Other Assets	0	0	0	0	0	0
10) Total balance sheet items (items 1 through 9)	0	0	0	0	0	0

Off-Balance Sheet Catergories	(Column A) Face Value or Notional Amount	(Column B) Credit Conversion Factor	(Column C) Credit Equivalent Amount	(Column D) Allocation of Risk Weight Categories 0%	(Column E) 20%	(Column F) 50%	(Column G) 100%	(Column H) 200%
11) Off-balance sheet derivative contracts	0	0%	0	0	0	0	0	0
12) Advised/Revocable Lines of Credit (LOC)	0	0%	0	0	0	0	0	0
13 Committed /Irrevocable LOC	0	0%	0	0	0	0	0	0
14) Loan Participation Committments	0	0%	0	0	0	0	0	0
15) Forward Commitments	0	0%	0	0	0	0	0	0
16) Irrevocable Standby Letters of Credit	0	0%	0	0	0	0	0	0
17) Idemnification of Members/Securities Lent	0	0%	0	0	0	0	0	0
18) Other Off-Balance Sheet Items	0	0%	0	0	0	0	0	0
19. Total Off-Balance Sheet Items (items 11 through 18)	0		0	0	0	0	0	0
20) Total assets and off-balance sheet items by risk-weight category (for each column, sum of items 10 through 18)				0	0	0	0	0
21) Risk-weight factor				**0%**	**20%**	**50%**	**100%**	**200%**
22) Risk-weight assets by risk-weight category (for each column, item 19 multiplied by item 20)				0	0	0	0	0
23) Total Risk-Weight Assets (sum of 21 C, D, E, & F)								0

CAPITAL AMOUNTS	
24) Core Capital	0
25) Adjusted Core Capital	0
26) Supplementary Capital	0
27) Total Capital	0

CAPITAL RATIOS	
28) Core Capital	0.00%
29) Capital	0.00%
30) Interim Leverage	0.00%
31) Leverage (effective October 21, 2013)	0.00%
32) Tier 1 Risk-Based Capital Ratio	0.00%
33) Total Risk-Based Capital Ratio	0.00%

Schedule C-2 Instructions continued from page 45

Capital Amounts

The line items listed below are shaded, auto calculated, and locked; therefore, no input is necessary.

24 – Core Capital,
25 – Adjusted Core Capital,
26 – Supplementary Capital, and
27 – Total Capital.

Capital Ratios

The line items listed below are shaded, auto calculated, and locked; therefore, no input is necessary.

28 – Core Capital: Is derived by dividing "Core Capital" amount from Schedule C-2 by the twelve month moving daily average net assets (DANA) from Schedule M-2. This outcome automatically flows to Schedule C-1, line-item 2b.

29 – Capital: Is derived by dividing "Total Capital" amount from Schedule C-2 by the twelve month moving DANA from Schedule M-2. This outcome automatically flows to Schedule C-1, line-item 2c.

30 – Interim Leverage: Is derived by dividing "Total Capital" amount from Schedule C-2 by the twelve month moving DANA from Schedule M-2. This outcome automatically flows to Schedule C-1, line-item 2d.

***31 – Permanent Leverage*: Applies after October 21, 2013 and is the ratio of adjusted core capital to moving daily average net assets.**

32 – Tier 1 Risk-Based: Is derived by dividing "Adjusted Core Capital" amount from Schedule C-2 by "moving monthly average net risk-weighted assets (MMANRA) from Schedule M-2. This outcome automatically flows to Schedule C-1, line-item 2e.

33 – Total Risk-Based: Is derived by dividing "Total Capital" amount from Schedule C-2 by MMANRA from Schedule M-2. This outcome flows to Schedule C-1, line-item 2f.

(This page intentionally left blank)

SCHEDULE PSI: PAYMENT SYSTEMS INFORMATION

Report payment systems information relevant to the services offered by the corporate.

Automated Clearing House (ACH)

ACH originations, receipts, and returns should be for your corporate's activities only (those transactions processed on your RT Number).

Origination: Enter the total number and dollar amount of monthly transactions originated by the corporate. Transactions originated by the corporate are those ACH transactions originated on the corporate's routing and transit (RT) number. Activity of this type is usually for the corporate (payments to vendors, employees, settlement funding, etc.), on behalf of corporate entities such as CUSOs, or for members that cannot originate their own activity on their RT number. Transactions should be reported as the total number of debits plus credits. For example, 50 debit transactions plus 100 credit transactions for a total transaction count of 150 transactions.
In the "Amount Columns," debits and credits should be netted. For example $100 in debits plus ($50) in credits is a net debit amount of $50.

Receipt: Enter the total number and dollar amount of monthly transactions received by the corporate. Transactions received by the corporate are those ACH transactions received on the corporate's RT number. Activity of this type may include incoming dividend or interest payments. Transactions should be reported as the total number of debits plus credits. For example, 50 debit transactions plus 100 credit transactions for a total transaction count of 150 transactions. In the "Amount Columns," debits and credits should be netted. For example $50 in debits plus ($150) in credits is a net credit amount of ($100).

Returns: Enter the total number and dollar amount of monthly transactions returned by the corporate. Transactions frequently returned by the corporate are those ACH transactions received on the corporate's RT number that are actually receipt transactions for their member credit unions. Corporates typically initiate a notification of change identifying the correct RT number and return the transaction. Transactions should be reported as the total number of debits plus credits, as previously instructed. In the "Amount Columns," debits and credits should be netted, as previously instructed.

Settlement: Enter the aggregate of ACH activity settling through the corporate. Reported settlement activity is a total of the corporate's ACH transactions plus its members' transactions (originations, receipt, returns, adjustments, etc.) for which dollar settlement occurs at the corporate. Transactions should be reported as the total number of debits plus credits, as previously instructed. In the "Amount Columns," debits and credits should be netted, as previously instructed.

Funds Transfer

Domestic Third-Party: Enter the total number and dollar amount of domestic, third-party funds transfer orders originated by the corporate on behalf of its members, CUSO's, or other organizations. This activity can be originated through the Federal Reserve Bank, another financial institution (bank or credit union), or other money transfer service such as Western Union, etc. Do not include funds transfer orders originated for the corporate itself such as settlement, investment, payments, etc. Transactions should be reported as the total number and dollar amount of domestic third-party funds transfer orders successfully processed. Wires cancelled or returned the same day due to incorrect or insufficient information may be omitted or netted out of the total number and dollar amount of transactions processed.

International Third Party: Enter the total number and dollar amount of international, third-party funds transfer orders originated by the corporate on behalf of its members, CUSO's, or other organizations. This activity may be originated through the Federal Reserve Bank, another financial institution (bank or credit union), or other international money transfer service such as MoneyGram, Western Union, Edge, etc. Transactions should be reported as the total number and dollar amount of international third-party funds transfer orders successfully processed.

Wires cancelled or returned the same day due to incorrect or insufficient information may be omitted or netted out of the total number and dollar amount of transactions processed.

SCHEDULE PSI : PAYMENT SYSTEMS INFORMATION

	ACH	***Number***	***Amount***
1.	Originations	0	0
2.	Received	0	0
3.	Returns	0	0
4.	Settlements	0	0

	Funds Transfer	***Number***	***Amount***
1.	Domestic Third Party Wires	0	0
2.	International Third Party Wires	0	0
3.	Incoming Third Party Wires	0	0
4.	Settlements	0	0

	Check Processing (Paper)	***Number***	***Amount***
1.	Deposit Services	0	0
2.	Share Draft Clearing	0	0
3.	Returns Processing	0	0
4.	Settlement Only	0	0

	Check Processing (Electronic)	***Number***	***Amount***
1.	Deposit Services	0	0
2.	Share Draft Clearing	0	0
3.	Returns Processing	0	0
4.	Settlement Only	0	0

SCHEDULE PSI : PAYMENT SYSTEMS INFORMATION continued from page 49

Incoming Third Party: Enter the total number and dollar amount of incoming, third-party funds transfer orders received by the corporate on behalf of its members, CUSO's, or other organizations. This activity may be received through the Federal Reserve Bank, another financial institution (bank or credit union), or other money transfer service (IRnet, MoneyGram, etc.). Transactions should be reported as the total number and dollar amount of incoming third-party funds transfer orders received. Transfer orders returned the same day due to incorrect or insufficient information may be omitted or netted out of the total number and dollar amount of transactions processed.

Settlements: Enter the aggregate of funds transfer orders settling through the corporate. Reported settlement activity is a total of the corporate's transactions such as settlement, funding, investment transfer orders, etc. plus its member transactions. Transactions should be reported as the total number and gross dollar amount (outgoing domestic third-party, outgoing international third party, incoming third-party, incoming corporate wires, plus outgoing corporate wires).

Check Processing

Report monthly check processing data for the corporate if it offers item processing services in-house or via a third-party service provider for whom the corporate has a direct servicing relationship. For example, if the corporate owns and operates their own in-house item processing service or contracts directly with a third-party service provider, which could be another corporate, report check processing data. If the corporate facilitates item processing for their members via a referral to a preferred third-party provider and does not receive statistical data regarding number and types of transactions processed, report only settlement totals, if available. If multiple services/providers are used for item processing, consolidate information to report one total per category.

"Check Processing (Paper & Electronic)" statistics should include both domestic and international transactions, as appropriate.

Deposit Services – Enter the total number of items and dollar amount of check deposits presented for collection and processed by the corporate (or the corporate's service provider) on behalf of the corporate and/or its members.

Share Draft Clearing – Enter the total number of items and dollar amount of corporate and member share drafts presented and processed for payment.

Returns Process – Enter the total number and dollar amount of corporate and member share drafts returns processed.

Settlement Only – Enter the total number and dollar amount of settlement activity for those member credit unions that use a third-party processor for check processing (deposit or share draft clearing) but direct the settlement dollars to their corporate account.

(This page intentionally left blank)

SCHEDULE M-1: OFF BALANCE SHEET DATA

Derivative Instruments

1. a. *Futures*: Report the total notional amount, fair value, and weighted average maturity of all outstanding futures contracts in the appropriate column.
   b. *Swaps*: Report the total notional amount, fair value, weighted average maturity and net credit exposure (estimated credit risk equivalent of all transactions taking into consideration any bilateral netting agreements).
   c. *FRAs (Forward Rate Agreements)*: Report the total notional amount, fair value, average maturity and net credit exposure (estimated credit risk equivalent of all transactions taken into consideration any bilateral netting agreements).
   d. *Options*: Report the total premium amount, fair value, weighted average maturity and net credit exposure (estimated credit risk equivalent of all transactions taking into consideration any bilateral netting agreements).
   e. *Other*: Report the total notional amount, fair value, weighted average maturity and net credit exposure (estimated credit risk equivalent of all transactions taken into consideration any bilateral netting agreements).

   TOTAL - Computed field except for "Weighted Average Maturity, which will reflect N/A." No input necessary. The total of all off balance sheet financial instruments by notional amount, fair value, and net credit exposure (lines 1a through 1e above). The total of the "fair value" column must agree with Schedule SFC line 1h minus 2f, otherwise a critical error will be prompted.

   Derivative effectiveness testing must be performed monthly, before reporting 5310 data to ONES.

SCHEDULE M-1 : OFF BALANCE SHEET DATA

Derivative Instruments

		Contract Type	Total Notional / Premium	Fair Value	Weighted Average Maturity	Net Credit Exposure
1.	a.	Futures	0	0	0	N/A
	b.	Swaps	0	0	0	0
	c.	FRAs	0	0	0	0
	d.	Options	0	0	0	0
	e.	Other	0	0	0	0
		TOTAL	**0**	**0**	**N/A**	**0**

SCHEDULE M-2: MISCELLANEOUS

1. *Daily Average net Assets (DANA)*:
   a. *Current report period DANA*: Report the daily average of net assets calculated for each day during the month. Net assets mean total assets less CLF stock subscriptions, CLF loans guaranteed by the NCUSIF, and member reverse transactions.
   b. *Moving daily average net asset (MDANA)*: This cell should be inputted pursuant to the July 21, 2011, "Letter to the Corporate Credit Union Addressed," which incorporates several options of reporting. It is the intent of Part 704 to require the calculation of MDANA using only corporate credit union assets. Therefore, MDANA is to be calculated using unconsolidated assets.
   c. *Moving monthly average net risk-weighted assets (MMANRA)*: This cell should be inputted pursuant to the July 21, 2011, "Letter to the Corporate Credit Union Addressed," which incorporates several options of reporting. It is the intent of Part 704 to require the calculation of MMANRA using only corporate credit union assets. Therefore, MMDARA is to be calculated using unconsolidated assets.
2. *Number of All Current Members*: Report the number of current members, including credit unions, leagues, etc. (not number of accounts).
3. *Number of All Credit Union Members*: Report only the number of current credit union members.
4. *Number of Full Time Employees (or Full Time Equivalent)*: Report the number of full time or full time equivalent employees (those that work 26 hours or more per week).
5. *Number of Part Time Employees*: Report the number of part time employees (those that work 25 hours or less per week).
6. *Does the Corporate Share Expenses with an Affiliated Group*: Enter 1 for No, 2 for Yes. Report the number 1 if the corporate does not share expenses with an affiliated group (e.g., league, service corporation, chapter, CUNA, NAFCU, etc.). An affiliated group does not include a Corporate CUSO that is wholly owned.
7. *Date of Most Recent Audit and Verification*: If the date is December 31, 1999, report the date as 12/31/99.
8. *Corporate Developed – Bonds Borrowed Program with Member Natural Person Credit Unions*: Enter 1 for No, 2 for Yes. Report the number 1 if the corporate does not have a bonds borrowed program in effect with its member natural person credit unions.
9. *Does the Corporate have a Website on the Internet*? Enter 1 for No, 2 for Yes. Report the number 2 if the corporate has an active website on the internet.
10. *Is the Corporate's Website Interactive (Ability to Conduct Business)*? Enter 1 for No, 2 for Yes, 3 for N/A. Enter 3 for N/A if the answer to line 9 above was No (1).
11. *Investments in Corporate CUSOs (If the corporate prepares consolidated financial statements)*: Enter the amount that was eliminated as a result of the consolidation.
12. *Is your corporate subject to the retained earnings accumulation requirements of Section 704.3(a)(3)*?
13. *Date of most recent full disaster recovery test date (i.e., 12/31/2006, etc.)*.
14. *Core data processing system (i.e., CCUN, etc.).*
15. *Core data processing service type* (i.e., in-house, service bureau, etc.).
16. *Date of most recent NEV modeling validation (i.e., 12/31/2006, etc.)*.
17. *Dollar amount of loans to corporate CUSOs* (Only if the corporate prepares consolidated financial statements and this amount was eliminated as an inter-company transaction).
18. *Has the corporate completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141) after December 31, 2008?* (Enter 1 for No, 2 for Yes, and 3 for N/A. If this answer is "Yes," you must complete number 4 on Schedule C-1. If line number 4 is not completed, a warning message will appear.
19. *Enter the dollar amount of the corporate's intangible assets that exceed one half percent of its moving daily average net assets.*
20. *Enter the dollar amount of the corporate's investments, both equity and debt, in unconsolidated CUSOs*.
21. *Enter the dollar amount of all perpetual contributed capital contributed to another corporate credit union, and all nonperpetual capital accounts maintained at another corporate credit union*.
22. *Equity Investments*
    a. Enter the dollar amount of equity investments, excluding the amount included in number 20 above, (investments in real property, FHLB stock, equity securities, other ownership in investments in partnerships, and limited liability companies, etc.).
    b. **Enter the unrealized available for sale gain for equity investments reported in line 22a (above).**
23. *Enter the dollar amount of minority interests in the equity accounts of CUSOs that are fully consolidated*. Do not include minority interests in consolidated asset backed commercial paper (ABCP) programs of the corporate if you exclude the consolidated assets of such program from the risk-weighted assets pursuant to Appendix C of Part 704.
24. ***Are funds transferred to FRB under the Excess Balance Account (EBA) program? Enter 1 for No, 2 for Yes.***
25. ***Enter average daily balance transfer (for the month of the call report) to the FRB under the EBA program.***

SCHEDULE M-2 : MISCELLANEOUS

1.		Daily Average Net Assets (DANA)	
	a.	Current reporting period DANA	0
	b.	Twelve month moving DANA	0
	c.	Moving monthly average net risk-weighted assets (MMANRA)	**0**
2.		Number of All Current Members	0
3.		Number of All Credit Union Members	0
4.		Number of Full Time Employees (or Full Time Equivalent)	0
5.		Number of Part Time Employees	0
6.		Does the Corporate Share Expenses with an Affiliated Group? (Enter 1 for No, 2 for Yes)	0
7.		Date of Most Recent Audit and Verification (e.g. 11/16/1996)	01/01/1900
8.		Corporate Developed-Bonds Borrowed Program with Member Natural Person Credit Unions (Enter 1 for No, 2 for Yes)	
9.		Does the Corporate Have a Website on the Internet? (Enter 1 for No, 2 for Yes)	0
10.		Is the Corporate's Website Interactive (Ability to Conduct Business)? (Enter 1 for No, 2 for Yes, 3 for N/A)	0
11.		Investments in Corporate CUSOs (If the corporate prepares consolidated financial statements)	0
12.		Is your corporate subject to the retained earnings accumulation requirement of Section 704.3(a)(3)? (Enter 1 for No, 2 for Yes)	0
13.		Date of most recent disaster recovery test	01/01/1900
14.		Core data processing system (i.e., CCUN, etc.)	
15.		Core data processing service type (i.e., in-house, service bureau)	
16.		Date of most recent NEV model validation	01/01/1900
17.		Dollar amount of loans to corporate CUSOs (If the corporate prepares consolidated financial statement)	0
18.		Has the corporate completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141) after December 31, 2008? (Enter 1 for No, 2 for Yes, 3 for N/A). for Business Combination Accounting (FAS 141) after December 31, 2008? (Enter 1 for No, 2 for Yes, 3 for N/A). If this	0
19.		Enter the dollar amount of the corporate's intangible assets that exceed one half percent of its moving daily average net assets	0
20.		Enter the dollar amount of the corporate's investments, both equity and debt, in unconsolidated credit union service organizations (CUSOs)	0
21.		Enter the dollar amount of all perpetual contributed capital contributed to another corporate credit union, and all nonperpetual capital accounts maintained at another corporate credit union	0
22.	a.	Enter the dollar amount of equity investments (investment in real property, equity securities, other ownership in investments in partnerships, and limited liability companies, etc.), excluding the amount included in number 20 above.	0
	b.	**Enter the dollar amount of unrealized available for sale gains from equity investments reported on line 22 a. (above).**	0
23.		Enter the dollar amount of minority interests in the equity accounts of CUSOs that are fully consolidated. Do not include minority interests in consolidated asset backed commercial paper (ABCP) programs of your corporate if you exclude the consolidated assets of such program from risk-weighted assets pursuant to Appendix C of Part 704.	0
24.		**Are funds transferred to FRB under the Excess Balance Account (EBA) program? (Enter 1 for No, 2 for Yes)**	0
25.		**Average daily balance transfers to the FRB under the EBA program**	0

SCHEDULE M-3: CORPORATE CONTINUITY OF OPERATIONS INFORMATION

This schedule collects critical continuity of operations point of contact and location data for the corporate. Enter the name, cell phone number, phone number, and email address information for each critical contact.

a. Primary contact person;
b. Secondary contact person;
c. Vital records Center;
d. Disaster recovery site; and
e. Branch information.

SCHEDULE M-4: CORPORATE CONTACT DATA

Enter data as requested.

SCHEDULE M-3: CORPORATE CONTINUITY OF OPERATIONS INFORMATION

1. Primary Contact Person:
   a. Name _____
   b. Cell number _____
   c. Phone number _____
   d. Email address _____
2. Secondary Contact Person:
   a. Name _____
   b. Cell number _____
   c. Phone number _____
   d. Email address _____
3. Vital Records Center:
   a. Name _____
   b. Address _____
   c. Phone number _____
4. Disaster Recovery Site:
   a. Name _____
   b. Address _____
   c. Phone number _____
5. Corporate Branches:
   a. Name _____
   b. Address _____
   c. Phone number _____
   a. Name _____
   b. Address _____
   c. Phone number _____
   a. Name _____
   b. Address _____
   c. Phone number _____

SCHEDULE M-4 : CORPORATE CONTACT DATA - STATE CHARTERED CORPORATES

COMPLETE ONLY IF REQUIRED BY STATE REGULATOR

(DATA CANNOT BE ENTERED IN THIS SECTION, PLEASE COMPLET IN BLUE OR BLANK INK)

1. Corporate CEO _____
2. Chairperson of Board of Directors _____
3. Chairperson's Credit Union Employer _____
4. 5310 Preparer _____
5. Certified Correct By: _____
6. Phone Number _____
7. FAX Number _____