

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

# Call Report Form and Instructions

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

This booklet contains the Call Report, Form 5300. This form is effective June 30, 2015 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, [www.ncua.gov](http://www.ncua.gov). The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**



**CALL REPORT  
Form 5300  
Effective June 30, 2015  
Until Superseded**

## INSTRUCTIONS FOR REPORTING REQUIREMENTS

The Call Report contains three sections: a core section (pages 1 -10), PCA Net Worth Calculation Worksheet (Page 11), and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 25, requires your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> <li>• has indirect loans outstanding,</li> <li>• has real estate loans outstanding or real estate lending activity year to date,</li> <li>• has purchased loans from, or sold loans to, other financial institutions year to date,</li> <li>• has participation loans outstanding or participation</li> <li>• has business loans outstanding or business lending</li> <li>• has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date.</li> <li>• has purchased or obtained credit impaired loans in a merger.</li> </ul>
B - Investments, Supplemental Information	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> <li>• has investments classified as Trading, Available for Sale, or Held to Maturity,</li> <li>• has non-security investments that meet the requirements of Section 703.10(a),</li> <li>• has investments purchased under an investment pilot</li> <li>• has investment repurchase agreements,</li> <li>• has investments not authorized by the FCU Act or</li> <li>• has investments in brokered certificates of deposit or brokered share certificates.</li> </ul>
C - Credit Union Service Organization (CUSO) Information	<p>Complete this schedule if your credit union has a wholly owned CUSO or has investments, loans, or an aggregate cash outlay in CUSOs.</p>
D - Derivative Transactions Report	<p>Complete this schedule if your credit union uses derivative contracts.</p>
E - Bank Secrecy Act/Anti-Money Laundering Information	<p>Complete this schedule if Money Services Businesses hold accounts at your credit union.</p>

## INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it.

**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: MARCH, 31 2016**

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

**Certifying Official:**

Last Name: \_\_\_\_\_  
Please Print

First Name: \_\_\_\_\_  
Please Print

Last Name: \_\_\_\_\_  
(Signature)

First Name: \_\_\_\_\_  
(Signature)

Date: \_\_\_\_\_

Validation Date: 4/25/2016 10:22:00 AM

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

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Public reporting burden of this collection of information is estimated to average 6.6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration  
Office of the Chief Information Officer  
1775 Duke Street  
Alexandria, VA 22314-3428

**STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2016**  
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

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

**ASSETS**

**CASH:**

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	\$2,918,236
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		
a. Cash on Deposit in Corporate Credit Unions.....	730B1	\$2,987,784
b. Cash on Deposit in Other Financial Institutions.....	730B2	\$43,230,453
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	\$46,218,237
3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less).....	730C	\$0

**INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.**

	A		B		C1		C2		D		E	
	<= 1 Year	Acct Code	> 1-3 Years	Acct Code	> 3-5 Years	Acct Code	> 5-10 Years	Acct Code	> 10 Years	Acct Code	TOTAL AMOUNT	Acct Code
4. Trading Securities.....	\$0	965A	\$0	965B	\$0	965C1	\$0	965C2	\$0	965D	\$0	965
5. Available for Sale Securities...	\$1,475,998	797A	\$10,922,818	797B	\$15,478,587	797C1	\$21,248,718	797C2	\$9,126,879	797D	\$58,253,000	797E
6. Held-to-Maturity Securities.....	\$0	796A	\$0	796B	\$0	796C1	\$0	796C2	\$0	796D	\$0	796E
7. Deposits in commercial banks, S&Ls, savings banks.....	\$0	744A	\$0	744B	\$0	744C1	\$0	744C2	\$0	744D	\$0	744C
8. Loans to and investments in natural person credit unions .....	\$0	672A	\$0	672B	\$0	672C1	\$0	672C2	\$0	672D	\$0	672C
9. Membership capital at corp. CUs/Nonperpetual Capital Account			\$0	769A1							\$0	769A
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital			\$217,000	769B1							\$217,000	769B
11. All other investments in corporate credit unions.....	\$0	652A	\$0	652B	\$0	652C1	\$0	652C2	\$0	652D	\$0	652C
12. All other investments.....	\$0	766A	\$0	766B	\$0	766C1	\$0	766C2	\$5,242,728	766D	\$5,242,728	766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....	\$1,475,998	799A1	\$11,139,818	799B	\$15,478,587	799C1	\$21,248,718	799C2	\$14,369,607	799D	\$63,712,728	799I

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

	Amount	Acct
14. Loans Held for Sale.....	\$15,022,793	003

STATEMENT OF FINANCIAL CONDITION AS OF: **MARCH 31 2016***This page must be completed by all credit unions.***ASSETS -- CONTINUED**

**LOANS & LEASES: LOANS & LEASES:** Report participation loans (loans purchased by the credit union) in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any real estate loans, member business loans outstanding, originated any real estate loans, or member business loans during the reporting period.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....	7.90	521	32,482	993	\$58,323,031	396
16. All Other Unsecured Loans/Lines of Credit.....	13.40	522	7,648	994	\$10,745,594	397
17. Payday Alternative Loans (PAL loans) (Federal CU Only).....	0.00	522A	0	994A	\$0	397A
18. Non-Federally Guaranteed Student Loans.....	7.00	595A	1,314	963A	\$79,779,909	698A
19. New Vehicle Loans.....	0.00	523	26	958	\$163,883	385
20. Used Vehicle Loans.....	0.00	524	108	968	\$630,062	370
21. Total 1st Mortgage Real Estate Loans/Lines of Credit.....	3.63	563	1,394	959	\$349,732,756	703
22. Total Other Real Estate Loans/Lines of Credit.....	3.95	562	1,919	960	\$83,480,175	386
23. Leases Receivable.....	0.00	565	0	954	\$0	002
24. Total All Other Loans/Lines of Credit.....	4.75	595	16,738	963	\$244,716,458	698
25. TOTAL LOANS & LEASES (Sum of items 15-24).....			61,629	025A	\$827,571,868	025B
26. Less: Allowance for Loan & Lease Losses.....					\$14,300,000	719

**Other Assets:**

27. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....	2	798B1	\$225,700	798A1		
b. Automobiles.....	0	798B2	\$0	798A2		
c. Other.....	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets.....	2	798B	\$225,700	798A	Amount	Acct Code
28. Land and Building.....					\$0	007
29. Other Fixed Assets.....					\$7,751,305	008
30. NCUA Share Insurance Capitalization Deposit.....					\$6,813,185	794
31. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....			\$0	009D1		
b. Goodwill.....			\$0	009D2		
c. Total Intangible Assets.....			\$0	009D		
32. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....			\$4,557,137	009A		
b. Accrued Interest on Investments.....			\$120,708	009B		
c. All Other Assets.....			\$10,690,425	009C		
d. Non-Trading Derivative Assets, net.....			\$0	009E		
e. Total Other Assets.....			\$15,368,270	009		
33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32e).....					\$971,302,322	010
34. Loans Granted Year-to-Date.....	Number	Acct Code	Amount	Acct Code		
a. Payday Alternative Loans (PAL loans) Granted Year-to-Date (also include amount in Line 34) (Federal CU Only).....	2,548	031A	\$72,413,745	031B		
	0	031C	\$0	031D		
35. Non-Federally Guaranteed Student Loans in Deferred Status.....	420	963B	\$32,733,096	698B		
36. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....	20	995	\$7,294,595	956		

**STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2016**

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

<b>LIABILITIES:</b>	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit .....	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Other Notes, Promissory Notes and Interest Payable.....	\$0	011A	\$2,000,000	011B1	\$0	011B2	\$2,000,000	011C
3. Borrowing Repurchase Transactions.....	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt.....	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. Subordinated Debt included in Net Worth.....			\$0	925A1	\$0	925A2	\$0	925A
6. TOTALS (each column).....	\$0	860A	\$2,000,000	860B1	\$0	860B2	\$2,000,000	860C
7. Non-Trading Derivative Liabilities, net.....							\$0	825A
8. Accrued Dividends & Interest Payable on Shares & Deposits.....							\$0	820A
9. Accounts Payable and Other Liabilities.....							\$6,615,628	825

<b>SHARES/DEPOSITS:</b>	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
10. Share Drafts.....	0.35	553	17,511	452	\$108,155,738	902A					\$108,155,738	902
11. Regular Shares.....	0.90	552	80,471	454	\$436,172,372	657A					\$436,172,372	657
12. Money Market Shares...	0.50	532	6,449	458	\$129,840,172	911A					\$129,840,172	911
13. Share Certificates...	1.64	547	5,140	451	\$134,138,406	908A	\$44,295,580	908B1	\$2,603,614	908B2	\$181,037,600	908C
14. IRA/KEOGH Accounts...	1.64	554	2,129	453	\$24,706,233	906A	\$11,565,109	906B1	\$2,158,426	906B2	\$38,429,768	906C
15. All Other Shares...	0.00	585	0	455	\$0	630A	\$0	630B1	\$0	630B2	\$0	630
16. TOTAL SHARES...			111,700	966	\$833,012,921	013A	\$55,860,689	013B1	\$4,762,040	013B2	\$893,635,650	013
17. Nonmember Deposits...	1.25	599	3	457	\$0	880A	\$3,028,009	880B1	\$0	880B2	\$3,028,009	880
18. TOTAL SHARES and DEPOSITS.....			111,703	460	\$833,012,921	018A	\$58,888,698	018B1	\$4,762,040	018B2	\$896,663,659	018

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

	Amount	Acct
19. Accounts Held by Member Government Depositors.....	\$0	631
20. Accounts Held by Nonmember Government Depositors.....	\$0	632
21. Employee Benefit Member Shares.....	\$0	633
22. Employee Benefit Nonmember Shares.....	\$0	634
23. 529 Plan Member Deposits.....	\$0	635
24. Non-dollar denominated deposits.....	\$0	636
25. Health Savings Accounts.....	\$0	637
26. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....	\$107,180,330	638
27. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....	\$16,489,290	639
28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	\$0	641
29. Dollar Amount of Business Share Accounts.....	\$6,266,432	643
30. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 2.....	\$191,730	644

**STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2016**

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

EQUITY:	Amount	Acct code
31. Undivided Earnings.....	\$57,778,023	940
32. Regular Reserves.....	\$11,452,977	931
33. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....		668
34. Other Reserves.(Appropriations of Undivided Earnings).....	\$0	658
35. Equity Acquired in Merger.....	\$0	658A
36. Miscellaneous Equity .....	\$0	996
37. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	\$359,637	945
38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....	\$0	945C
39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	\$0	945A
40. Other Comprehensive Income (unless already included in item 36-38).....	(\$3,567,602)	945B
41. Net Income (unless this amount is already included in Undivided Earnings).....	\$0	602
<b>42. TOTAL LIABILITIES, SHARES, AND EQUITY</b> (Sum items 6-9, 18, and 31-41; must equal line 33, P.2.).....	<b>\$971,302,322</b>	<b>014</b>

*If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 10 - Liquidity, Commitments and Sources.*

**NCUA INSURED SAVINGS COMPUTATION**

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

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

(See instructions for the following line items.)	Uninsured Amount	Acct Code
Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.		
A. Uninsured IRA and KEOGH Member Shares and Deposits	\$2,961,442	065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B. Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C. Uninsured Member 529 Plan Deposits	\$0	065C1
D. Uninsured Member Accts Held by Government Depositors	\$0	065D1
E. Other Uninsured Member Shares and Deposits	\$165,775,006	065E1
<b>F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)</b>	<b>\$168,736,448</b>	<b>065A4</b>
G. Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H. Uninsured Nonmember Accts Held by Government Depositors	\$0	067B1
I. Other Uninsured Nonmember Shares and Deposits	\$0	067C1
<b>J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)</b>	<b>\$0</b>	<b>067A2</b>
<b>K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)</b>	<b>\$168,736,448</b>	<b>068A</b>
<b>L. TOTAL INSURED SHARES AND DEPOSITS (item 18 from page 3 less item K)</b>	<b>\$727,927,211</b>	<b>069A</b>

**STATEMENT OF INCOME AND EXPENSE**

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

**REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE**

<b>INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2016 to MARCH, 31 2016</b>		Amount	Acct Code
1.	Interest on Loans (Gross-before interest refunds).....	\$10,497,494	110
2.	(Less) Interest Refunded.....	\$0	119
3.	Income from Investments (Including Interest and Dividends).....	\$296,909	120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	\$0	124
5.	<b>TOTAL INTEREST INCOME (Sum of items 1-4).....</b>	<b>\$10,794,403</b>	<b>115</b>
<b>INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2016 to MARCH, 31 2016</b>			
6.	Dividends on Shares (Includes dividends earned during current period).....	\$1,562,037	380
7.	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)...		381
8.	Interest on Borrowed Money.....	\$49,147	340
9.	<b>TOTAL INTEREST EXPENSE (Sum of items 6-8).....</b>	<b>\$1,611,184</b>	<b>350</b>
10.	Provision for Loan & Lease Losses.....	\$6,808,036	300
11.	<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES</b> (Item 5 less item 9 less item 10).....	<b>\$2,375,183</b>	<b>116</b>
<b>NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2016 to MARCH, 31 2016</b>			
12.	Fee Income.....	\$642,792	131
13.	Other Operating Income (Includes unconsolidated CUSO Income and Gain (Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV) Derivatives Hedge).....	\$1,113,390	659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....	\$4,028	420
	a. Total Other-Than-Temporary Impairment (OTTI) Losses...	\$0	420A
	b. Less: Portion OTTI Losses in Other Comprehensive Income..	\$0	420B
	c. OTTI Losses Recognized in Earnings (Include in Item 14)...	\$0	420C
	d. Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 14)	\$0	420D
15.	Gain (Loss) on Non-Trading Derivatives.....	\$0	421
16.	Gain (Loss) on Disposition of Fixed Assets.....	(\$42,134)	430
17.	Gain from Bargain Purchase (Merger).....	\$0	431
18.	Other Non-operating Income (Expense).....	\$0	440
19.	<b>TOTAL NON-INTEREST INCOME (Sum of items 12-18).....</b>	<b>\$1,718,076</b>	<b>117</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2016 to MARCH, 31 2016</b>			
20.	Total Employee Compensation and Benefits.....	\$4,299,993	210
21.	Travel and Conference Expense.....	\$61,100	230
22.	Office Occupancy Expense.....	\$195,942	250
23.	Office Operations Expense.....	\$836,971	260
24.	Educational and Promotional Expenses.....	\$158,039	270
25.	Loan Servicing Expense.....	\$888,514	280
26.	Professional and Outside Services.....	\$499,426	290
27.	Member Insurance	Amount	Acct Code
	a. NCUSIF Premium Expense.....	\$0	311A
	b. Temporary Corporate CU Stabilization Fund Assessment...	\$0	311
	c. Other Member Insurance Expense.....	\$0	310A
	d. Total Member Insurance.....	\$0	310
28.	Operating Fees (Examination and/or supervision fees).....	\$45,711	320
29.	Miscellaneous Operating Expenses.....	\$98,129	360
30.	<b>TOTAL NON-INTEREST EXPENSE (Sum of items 20-29).....</b>	<b>\$7,083,825</b>	<b>671</b>
31.	<b>NET INCOME (LOSS) (line 11 plus line 19 less line 30).....</b>	<b>(\$2,990,566)</b>	<b>661A</b>
<b>RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2016 to MARCH, 31 2016</b>			
32.	Transfer to Regular Reserves.....	\$0	393
<b>OTHER CALCULATIONS</b>			
33.	<b>NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 27a &amp; 27b (Item 31 + Item 27a+ Item 27b).....</b>	<b>(\$2,990,566)</b>	<b>660A</b>



**MISCELLANEOUS INFORMATION AS OF: MARCH, 31 2016**

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

			Acct Code			
1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	No	875				
	Yes/No					
a. If so, indicate the name of the insurance company.....		876				
b. Dollar amount of shares and/or deposits insured by the company named above.....	\$0	877				
2. Number of current members (not number of accounts).....	73,824	083				
3. Number of potential members.....	100,000	084				
4. Number of credit union employees who are:						
a. Full-Time (26 hours or more per week).....	124	564A				
b. Part-Time (25 hours or less per week).....	4	564B				
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....	\$0	980				
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? <b>If this answer is "Yes" please complete line 7 on Page 11.</b>	No	1003				
	Yes/No					
7. If you have a transactional world wide website, how many members use it.....	32,979	892B				
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....	Yes	566B				
	Yes/No					
9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....	1 - 3 Years	Acct Code	> 3 Years	Acct Code	Total Amount	Acct Code
	\$0	925B1	\$0	925B2	\$0	925
						Acct Code
10. Amount of Grants Awarded to Your Credit Union Year-to-Date.....					\$0	926
11. Amount of Grants Received by Your Credit Union Year-to-Date.....					\$0	927
12. Number of International Remittances Originated Year-to-Date.....					96	928

**DELINQUENT LOANS BY COLLATERAL TYPE AS OF: MARCH, 31 2016**

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

**Report Number Only**

**TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE**

	30- 59 days		Reportable Delinquency						Total Number of Reportable Delinquent Loans	
			60-179 days		180-359 days		>=360 days			
1a. Unsecured Credit Card Loans.....	136	024A	337	026A	30	027A	0	028A	367	045A
2a. Payday Alternative Loans (PAL loans) (Federal CU Only).....	0	089A	0	127A	0	128A	0	129A	0	130A
3a. Non-Federally Guaranteed Student Loans.....	7	053A	5	053B	0	053C	0	053D	5	053E
4a. New Vehicle Loans.....	0	035A1	0	035B1	0	035C1	0	035D1	0	035E1
5a. Used Vehicle Loans.....	4	035A2	3	035B2	2	035C2	1	035D2	6	035E2
6a. 1st Mortgage Real Estate Loans/Lines of Credit										
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	7	029A	3	029B	3	029C	10	029D	16	029E
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	3	030A	1	030B	1	030C	1	030D	3	030E
7a. Other Real Estate Loans/Lines of Credit										
1. Fixed Rate/Hybrid/Balloon.....	2	032A	0	032B	3	032C	1	032D	4	032E
2. Adjustable Rate.....	2	033A	0	033B	0	033C	3	033D	3	033E
8a. Leases Receivable.....	0	034A	0	034B	0	034C	0	034D	0	034E
9a. All Other Loans (See Instructions).....	251	035A	433	035B	32	035C	0	035D	465	035E
10a. TOTAL NUMBER OF DELINQUENT LOANS	412	020A	782	021A	71	022A	16	023A	869	041A

**Report Amount Only**

**TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE**

	30- 59 days		Reportable Delinquency						Total Amount of Reportable Delinquent Loans	
			60-179 days		180-359 days		>=360 days			
1b. Unsecured Credit Card Loans.....	\$672,663	024B	\$1,782,505	026B	\$106,932	027B	\$0	028B	\$1,889,437	045B
2b. Payday Alternative Loans (PAL loans) (Federal CU Only).....	\$0	089B	\$0	127B	\$0	128B	\$0	129B	\$0	130B
3b. Non-Federally Guaranteed Student Loans.....	\$391,946	020T	\$455,482	021T	\$0	022T	\$0	023T	\$455,482	041T
4b. New Vehicle Loans.....	\$0	020C1	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1
5b. Used Vehicle Loans.....	\$18,388	020C2	\$18,315	021C2	\$8,482	022C2	\$4,500	023C2	\$31,297	041C2
6b. 1st Mortgage Real Estate Loans/Lines of Credit										
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	\$1,325,027	751	\$865,772	752	\$704,235	753	\$1,814,092	754	\$3,384,099	713A
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$988,377	771	\$255,649	772	\$378,294	773	\$165,021	774	\$798,964	714A
7b. Other Real Estate Loans/Lines of Credit										
1. Fixed Rate/Hybrid/Balloon.....	\$51,821	755	\$0	756	\$230,827	757	\$10,550	758	\$241,377	715A
2. Adjustable Rate.....	\$26,654	775	\$0	776	\$0	777	\$230,499	778	\$230,499	716A
8b. Leases Receivable.....	\$0	020D	\$0	021D	\$0	022D	\$0	023D	\$0	041D
9b. All Other Loans (See Instructions).....	\$3,152,335	020C	\$15,726,840	021C	\$2,729,584	022C	\$0	023C	\$18,456,424	041C
10b. TOTAL AMOUNT OF DELINQUENT LOANS	\$6,627,211	020B	\$19,104,563	021B	\$4,158,354	022B	\$2,224,662	023B	\$25,487,579	041B

**ADDITIONAL DELINQUENCY INFORMATION AS OF: MARCH 31 2016**  
 (Included in the delinquent loan information reported on Page 7)  
*This page must be completed by all credit unions.*

**Report Number Only**

	Reportable Delinquency								Total Number of Reportable Delinquent Loans	
	30-59 days		60-179 days		180-359 days		>=360 days			
11a. Indirect Loans.....	200	036A	438	036B	29	036C	0	036D	467	036E
12a. Participation Loans.....	2	037A	21	037B	3	037C	0	037D	24	037E
13a. Interest Only & Payment Option 1st Mortgage Loans	0	038A	0	038B	0	038C	0	038D	0	038E
14a. Interest Only & Payment Option Other RE/LOC Loans	0	039A	0	039B	0	039C	0	039D	0	039E
15a. Residential Construction excluding Business Purpose	0	040A	0	040B	0	040C	0	040D	0	040E
16a. Member Business Loans Secured by Real Estate	0	043A1	0	043B1	0	043C1	0	043D1	0	043E1
17a. Member Business Loans <b>NOT</b> Secured by Real Estate	0	043A2	0	043B2	0	043C2	0	043D2	0	043E2
18a. Nonmember Business Secured by Real Estate	0	046A1	0	046B1	0	046C1	0	046D1	0	046E1
19a. Nonmember Business Loans <b>NOT</b> Secured By Real Estate	0	046A2	0	046B2	0	046C2	0	046D2	0	046E2
20a. Agricultural Loans.....	0	044A	0	044B	0	044C	0	044D	0	044E
21a. Business Construction & Development Loans.....	0	047A	0	047B	0	047C	0	047D	0	047E
22a. TDR Loans Secured by First Mortgages	3	054A	1	054B	1	054C	2	054D	4	054E
23a. TDR Loans Secured by Other RE/LOCs	0	055A	1	055B	0	055C	0	055D	1	055E
24a. TDR RE Loans Also Reported as Business Loans	0	056A	0	056B	0	056C	0	056D	0	056E
25a. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	2	057A	3	057B	2	057C	0	057D	5	057E
26a. TDR Business Loans <b>NOT</b> Secured by Real Estate	0	059A	2	059B	0	059C	0	059D	2	059E
27a. Loans Held for Sale.....	0	060A	0	060B	0	060C	0	060D	0	060E

**Report Amount Only**

	Reportable Delinquency								Total Amount of Reportable Delinquent Loans	
	30- 59 days		60-179 days		180-359 days		>=360 days			
11b. Indirect Loans.....	\$1,570,862	020E	\$3,198,703	021E	\$106,876	022E	\$0	023E	\$3,305,579	041E
12b. Participation Loans.....	\$304,056	020F	\$11,136,362	021F	\$2,354,200	022F	\$0	023F	\$13,490,562	041F
13b. Interest Only & Payment Option 1st Mortgage Loans	\$0	020I	\$0	021I	\$0	022I	\$0	023I	\$0	041I
14b. Interest Only & Payment Option Other RE/LOC Loans	\$0	020M	\$0	021M	\$0	022M	\$0	023M	\$0	041M
15b. Residential Construction excluding Business Purpose	\$0	020N	\$0	021N	\$0	022N	\$0	023N	\$0	041N
16b. Member Business Loans Secured by Real Estate	\$0	020G1	\$0	021G1	\$0	022G1	\$0	023G1	\$0	041G1
17b. Member Business Loans <b>NOT</b> Secured by Real Estate	\$0	020G2	\$0	021G2	\$0	022G2	\$0	023G2	\$0	041G2
18b. Nonmember Business Secured by Real Estate	\$0	020P1	\$0	021P1	\$0	022P1	\$0	023P1	\$0	041P1
19b. Nonmember Business Loans <b>NOT</b> Secured By Real Estate	\$0	020P2	\$0	021P2	\$0	022P2	\$0	023P2	\$0	041P2
20b. Agricultural Loans.....	\$0	020H	\$0	021H	\$0	022H	\$0	023H	\$0	041H
21b. Business Construction & Development Loans.....	\$0	020Q	\$0	021Q	\$0	022Q	\$0	023Q	\$0	041Q
22b. TDR Loans Secured by First Mortgages	\$370,683	020U	\$634,781	021U	\$316,340	022U	\$283,887	023U	\$1,235,008	041U
23b. TDR Loans Secured by Other RE/LOCs	\$0	020V	\$51,305	021V	\$0	022V	\$0	023V	\$51,305	041V
24b. TDR RE Loans Also Reported as Business Loans	\$0	020W	\$0	021W	\$0	022W	\$0	023W	\$0	041W
25b. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	\$8,616	020X	\$15,018	021X	\$8,482	022X	\$0	023X	\$23,500	041X
26b. TDR Business Loans <b>NOT</b> Secured by Real Estate	\$0	020Y	\$2,310,166	021Y	\$0	022Y	\$0	023Y	\$2,310,166	041Y
27b. Loans Held for Sale.....	\$0	071F	\$0	071G	\$0	071H	\$0	071I	\$0	071J

**LOAN CHARGE OFFS AND RECOVERIES AS OF: MARCH 31 2016**

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

**LOAN LOSS INFORMATION**

- 1. Unsecured Credit Card Loans.....
- 2. Payday Alternative Loans (PAL loans) (Federal CU Only)...
- 3. Non-Federally Guaranteed Student Loans.....
- 4. New Vehicle Loans.....
- 5. Used Vehicle Loans.....
- 6. Total 1st Mortgage Real Estate Loans/Lines of Credit
- 7. Total Other Real Estate Loans/Lines of Credit.....
- 8. Leases Receivable.....
- 9. All Other Loans (See Instructions).....
- 10. **Total Charge Offs and Recoveries**.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
\$298,182	680	\$153,957	681
\$0	136	\$0	137
\$0	550T	\$0	551T
\$0	550C1	\$0	551C1
\$0	550C2	\$4,274	551C2
\$0	548	\$0	607
\$0	549	\$2,170	608
\$0	550D	\$0	551D
\$129,625	550C	\$19,370	551C
\$427,807	550	\$179,771	551

**ADDITIONAL LOAN LOSS INFORMATION**

*(Included in the loan losses reported above.)*

- 11. Indirect Loans.....
- 12. Participation Loans.....
- 13. Interest Only & Payment Option 1st Mortgage Loans
- 14. Interest Only & Payment Option Other RE/LOC Loans
- 15. Residential Construction excluding Business Purpose
- 16. Member Business Loans Secured by Real Estate
- 17. Member Business Loans **NOT** Secured by Real Estate
- 18. Nonmember Business Secured By Real Estate
- 19. Nonmember Business Loans NOT Secured By Real Estate
- 20. Agricultural Loans.....
- 21. Business Construction & Development Loans
- 22. TDR Loans Secured by First Mortgages
- 23. TDR Loans Secured by Other RE/LOCs
- 24. TDR RE Loans Also Reported as Business Loans
- 25. TDR Consumer Loans **NOT** Secured by Real Estate
- 26. TDR Business Loans **NOT** Secured by Real Estate
- 27. All loans charged off due to Bankruptcy YTD.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
\$196,068	550E	\$62,651	551E
\$0	550F	\$0	551F
\$0	550I	\$0	551I
\$0	550M	\$0	551M
\$0	550N	\$0	551N
\$0	550G1	\$0	551G1
\$0	550G2	\$0	551G2
\$0	550P1	\$0	551P1
\$0	550P2	\$0	551P2
\$0	550H	\$0	551H
\$0	550Q	\$0	551Q
\$0	550U	\$0	551U
\$0	550V	\$0	551V
\$0	550W	\$0	551W
\$0	550X	\$4,150	551X
\$0	550Y	\$0	551Y

\$99,770	682
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- 28. Number of members with loans (outstanding) who have filed for:
  - a. Chapter 7 Bankruptcy YTD.....
  - b. Chapter 13 Bankruptcy YTD.....
  - c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
18	081
31	082
0	088

- 29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.

Amount	Acct Code
\$317,608	971

- 30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
0	1005A	\$0	1005

- 31. Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....

\$137,691,613	567
16.78	568

**LIQUIDITY, COMMITMENTS AND SOURCES AS OF: MARCH 31 2016**

All credit unions must complete lines 1 through 10, if applicable.

**OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

	Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
1. Unfunded Commitments for Business Loans						
A. Member Business Loans Secured by Real Estate	\$938,991	814D1	\$0	814D2	\$938,991	814D
B. Member Business Loans NOT Secured by Real Estate	\$0	814F1	\$0	814F2	\$0	814F
C. Nonmember Business Loans Secured By Real Estate	\$0	814G1	\$0	814G2	\$0	814G
D. Nonmember Business Loans NOT Secured By Real Estate	\$0	814H1	\$0	814H2	\$0	814H
E. Total Unfunded Commitments for Business Loans	\$938,991	814E1	\$0	814E2	\$938,991	814E

2. Miscellaneous Business Loan Unfunded Commitments (Include in the appropriate security category of item 1 above.)						
A. Agricultural Related Business Loans.....	\$0	814J1	\$0	814J2	\$0	814J
B. Construction & Land Development.....	\$938,991	814A2	\$0	814A3	\$938,991	814A1
C. Outstanding Letters of Credit.....	\$0	813A	\$0	813B	\$0	813

3. Unfunded Commitments for All Remaining Loans (Non-Business Loans)						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....	\$75,233,836	811A3	\$0	811A4	\$75,233,836	811
B. Credit Card Lines.....	\$101,213,267	812A	\$117,182,101	812B	\$218,395,368	812
C. Unsecured Share Draft Lines of Credit.....	\$9,165,705	815A	\$0	815B	\$9,165,705	815
D. Overdraft Protection Program Commitments.....	\$11,899,033	822A	\$0	822B	\$11,899,033	822
E. Residential Construction Loans excluding Business Purpose.....	\$0	811A1	\$0	811A2	\$0	811A
F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)	\$0	811B1	\$0	811B2	\$0	811B
G. Proprietary Reverse Mortgage Products.....	\$0	811C1	\$0	811C2	\$0	811C
H. Other Unfunded Commitments.....	\$60,788,119	816B1	\$84,501,663	816B2	\$145,289,782	816
I. Total Unfunded Commitments for Non-Business Loans	\$258,299,960	816E1	\$201,683,764	816E2	\$459,983,724	816E

Total Unfunded Commitments for all loan types (Sum items 1E and 3I).....	\$259,238,951	816A1	\$201,683,764	816A2	\$460,922,715	816A
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4. Dollar Amount of Pending Bond Claims.....					\$0	818
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**CONTINGENT LIABILITIES**

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting.....					\$0	819
6. Other Contingent Liabilities.....					\$0	818A

**CREDIT AND BORROWING ARRANGEMENTS**

7. Amount of Borrowings Subject to Early Repayment at Lender's Option.....					\$0	865A
8. Assets Pledged to Secure Borrowings.....					\$124,650,097	878

	Uncommitted LOC	Acct Code	Committed LOC	Acct Code	Total Amount	Acct Code
9. Lines of Credit						
A. Corporate Credit Unions	\$6,510,000	884A1	\$0	884A2	\$6,510,000	884
B. Natural Person Credit Unions	\$0	884C1	\$0	884C2	\$0	884C
C. Other Credit Lines	\$10,000,000	884D1	\$91,151,964	884D2	\$101,151,964	884D
D. TOTAL	\$16,510,000	884E	\$91,151,964	882	\$107,661,964	881

	Draws Against LOC	Acct Code	Term Borrowings	Acct Code	Other Borrowings	Acct Code	Total Borrowings	Acct Code
10. Borrowings								
A. Corporate Credit Unions	\$0	885A	\$0	885B	\$0	885C	\$0	885D
B. Natural Person Credit Unions	\$0	885A1	\$0	885B1	\$0	885C1	\$0	885D1
C. Other Sources	\$0	885A2	\$0	885B2	\$0	885C2	\$0	885D2
D. FHLB	\$0	885A3	\$2,000,000	885B3	\$0	885C3	\$2,000,000	885D3
E. CLF			\$0	885B4	\$0	885C4	\$0	885D4
F. FRB					\$0	885C5	\$0	885D5
G. TOTAL	\$0	885A4	\$2,000,000	885B5	\$0	885C6	\$2,000,000	885D6

**PCA NET WORTH CALCULATION WORKSHEET AS OF: MARCH. 31 2016**

*A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/ acquisition after 12/31/2008.*

*o Online Filers : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.*

**NET WORTH TO TOTAL ASSETS RATIO**

**NUMERATOR: NET WORTH**

	Amount	Acct Code
1. Undivided Earnings.....	\$57,778,023	940
2. Regular Reserves.....	\$11,452,977	931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....		668
4. Other Reserves (Appropriations of Undivided Earnings).....	\$0	658
5. Subordinated Debt included in Net Worth.....	\$0	925A
6. Net Income (unless this amount is already included in Undivided Earnings).....	\$0	602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....	\$0	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....	\$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....	\$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....	\$0	1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....	\$69,231,000	997

**DENOMINATOR: TOTAL ASSETS**

9. Total Assets (quarter-end).....	\$971,302,322	010
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**Total Assets Elections (Optional)**

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter.....	\$0	010A
11. Average of the three month-end balances over the calendar quarter.....	\$0	010B
12. The average of the current and three preceding calendar quarter-end balances.....	\$946,290,217	010C

13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)	7.31	998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....	n/a	999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....	0.00	999A

15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....	Well Capitalized	700
16. Net Worth Classification if credit union is new.....	Well Capitalized	701

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.)

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF: MARCH, 31 2016  
(AUTOMATED -- NO INPUT NECESSARY)**

*This information below is provided only for your information. No credit union is required to provide input on this page.  
Information entered on preceding schedules will populate the line items below in the online 5300 System.  
Manual Call Report filers will also leave these items blank.*

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.*

A Risk portfolio	B Dollar balance	C Amount as percent of quarter-end total assets	D Risk weighting	E Amount times risk weighting	F Standard component
<u>Quarter-end total assets</u> Assets, line 33 (Acct 010)	971,302,322	100.00			
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 12 (Acct. Code 718) Sched A Sect 2 Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%	253,163,949	26.06			1.65
		25.00	6.00	1.50	
		1.06	14.00	0.15	
<u>(b) MBLs outstanding</u> Sched A Sect 4 line 10 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%	102,215,576	10.52			0.63
		10.52	6.00	0.63	
		0.00	8.00	0.00	
		0.00	14.00	0.00	
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)	109,930,965	11.32			0.97
	47,694,235	4.91	3.00	0.15	
	11,139,818	1.15	6.00	0.07	
	15,478,587	1.59	12.00	0.19	
	21,248,718	2.19	12.00	0.26	
	14,369,607	1.48	20.00	0.30	
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 30 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)	9,731,421	1.00	0.00		0.00
<b>Sum of risk portfolios (a) through (d) above</b>	475,041,911	48.91			
<u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above	496,260,411	51.09	6.00		3.07
<u>(f) Loans sold with recourse</u> Page 10, line 5 (Acct. Code 819)	0	0.00	6.00		0.00
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 11 (Acct. Code 814B)	938,991	0.10	6.00		0.01
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719)	14,300,000	1.47	100.00		1.28
Sum of standard components: <b>RBNW requirement (Acct. Code 999B)</b>					5.04

**SCHEDULE A  
SPECIALIZED LENDING AS OF: MARCH 31 2016**

*Section 1: If your credit union has indirect loans, complete this section.*

*Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.*

*Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.*

*Section 4: If your credit union has any business loans outstanding or has originated/purchased any business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.*

*Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.*

*Section 6: If your credit union has purchased or obtained credit impaired loans in a merger, complete this section.*

**SECTION 1 - INDIRECT LOANS**

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Acct Code	Amount	Acct Code
22,783	<b>617B</b>	\$48,453,066	<b>618B</b>
5,074	<b>617C</b>	\$64,690,453	<b>618C</b>
27,857	<b>617A</b>	\$113,143,519	<b>618A</b>

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

**SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE**

**REAL ESTATE LOANS  
FIRST MORTGAGE**

- 1. Fixed Rate
  - a. > 15 Years.....
  - b. 15 Years or less.....
- 2. Balloon/Hybrid
  - a. > 5 Years.....
  - b. 5 Years or less.....
- 3. Other Fixed Rate.....
- 4. Adjustable Rate 1 yr or less
- 5. Adjustable Rate > 1 yr.....

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year- to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
422	<b>972A</b>	\$115,593,482	<b>704A</b>	11	<b>982A</b>	\$2,970,070	<b>720A</b>
552	<b>972B</b>	\$96,431,110	<b>704B</b>	39	<b>982B</b>	\$14,418,022	<b>720B</b>
120	<b>972C</b>	\$48,608,630	<b>704C</b>	17	<b>982C</b>	\$7,461,802	<b>720C</b>
57	<b>972D</b>	\$26,469,217	<b>704D</b>	2	<b>982D</b>	\$748,000	<b>720D</b>
0	<b>972E</b>	\$0	<b>704E</b>	0	<b>982E</b>	\$0	<b>720E</b>
8	<b>973A</b>	\$3,744,312	<b>705A</b>	0	<b>983A</b>	\$0	<b>721A</b>
235	<b>973B</b>	\$58,886,005	<b>705B</b>	0	<b>983B</b>	\$0	<b>721B</b>

**OTHER REAL ESTATE**

- 6. Closed-End Fixed Rate.....
- 7. Closed-End Adjustable Rate
- 8. Open-End Adjustable Rate
- 9. Open-End Fixed Rate.....
- 10. TOTALS (each column)....

82	<b>974</b>	\$1,802,860	<b>706</b>	0	<b>984</b>	\$0	<b>722</b>
0	<b>975</b>	\$0	<b>707</b>	0	<b>985</b>	\$0	<b>723</b>
1,837	<b>976</b>	\$81,677,315	<b>708</b>	171	<b>986</b>	\$9,047,770	<b>724</b>
0	<b>976B</b>	\$0	<b>708B</b>	0	<b>986B</b>	\$0	<b>724B</b>
3,313	<b>978</b>	\$433,212,931	<b>710</b>	240	<b>988</b>	\$34,645,664	<b>726</b>

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

- 11. Interest Only & Payment Option 1st Mortgage Loans
- 12. Interest Only & Payment Option Other RE/LOC Loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
0	<b>704C2</b>	\$0	<b>704C1</b>	\$0	<b>704C3</b>
38	<b>704D1</b>	\$3,329,614	<b>704D2</b>	\$333,119	<b>704D3</b>

**13. REVERSE MORTGAGES**

- a. Federally Insured Home Equity Conversion Mortgage (HECM)
- b. Proprietary Reverse Mortgage Products

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted YTD	Acct Code	Amount Granted YTD	Acct Code
0	<b>704F1</b>	\$0	<b>704F2</b>	0	<b>704F3</b>	\$0	<b>704F4</b>
0	<b>704G1</b>	\$0	<b>704G2</b>	0	<b>704G3</b>	\$0	<b>704G4</b>



**SCHEDULE A  
SPECIALIZED LENDING (Continued) AS OF: MARCH, 31 2016**

**SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT**

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)**

	Amount	Acct Code
14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose...	\$0	704A1
15. Allowance for Losses on all Real Estate Loans.....	\$1,405,038	731
16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date	\$4,374,125	736
17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 9.....	\$153,549,270	712
18. Amount of real estate loans sold but serviced by the credit union.....	\$162,776,739	779A
19. Mortgaging Servicing Rights.....	\$1,429,662	779

**SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD**

	Number	Acct Code	Amount	Acct Code
1. <b>LOANS PURCHASED AND SOLD YEAR-TO-DATE</b>				
a. Loans Purchased In Full from Other Financial Institutions.....	0	614	\$0	615
b. Loans Purchased In Full from Other Sources.....	1,401	612	\$24,689,836	613
c. Loans, Excluding Real Estate Loans, Sold in Full.....	0	616	\$0	616A

	ALL OUTSTANDING				PURCHASED YTD			
	Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
a. Purchased With Recourse .....	0	619A1	\$0	619B1	0	690A1	\$0	690B1
b. Purchased Without Recourse .....	337	619A2	\$123,855,698	619B2	0	690A2	\$0	690B2
<b>TOTAL PURCHASED (each column).....</b>	<b>337</b>	<b>619A3</b>	<b>\$123,855,698</b>	<b>619B</b>	<b>0</b>	<b>690A</b>	<b>\$0</b>	<b>690</b>

	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse .....	0	691D1	\$0	691E1	0	691F1	\$0	691G1
b. Sold Without Recourse .....	102	691D2	\$1,847,797	691E2	102	691F2	\$18,477,972	691G2
<b>TOTAL OUTSTANDING SOLD (each column)...</b>	<b>102</b>	<b>691D</b>	<b>\$1,847,797</b>	<b>691E</b>	<b>102</b>	<b>691F</b>	<b>\$18,477,972</b>	<b>691G</b>

	Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
	Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
a. Sold With Recourse YTD.....	0	691H1	\$0	691I1	0	691A1	\$0	691J1
b. Sold Without Recourse YTD.....	0	691H2	\$0	691I2	0	691A2	\$0	691J2
<b>TOTAL SOLD YTD (each column).....</b>	<b>0</b>	<b>691H</b>	<b>\$0</b>	<b>691I</b>	<b>0</b>	<b>691A</b>	<b>\$0</b>	<b>691</b>

	Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements			
	Number	Acct Code	Amount	Acct Code	Number	Acct Code	Amount Sold Outstanding	Acct Code
a. Consumer.....	0	691K1	\$0	691L1	0	691M1	\$0	691N1
b. Non-Federally Guaranteed Student Loans.....	0	691K7	\$0	691L7	0	691M7	\$0	691N7
c. Real Estate.....	208	691K2	\$27,640,835	691L2	102	691M2	\$1,847,797	691N2
d. Member Business Loans excluding C&D.....	0	691K3	\$0	691L3	0	691M3	\$0	691N3
e. Non-Member Business Loans excluding C&D.....	129	691K4	\$96,214,863	691L4	0	691M4	\$0	691N4
f. Commercial Construction & Development.....	0	691K5	\$0	691L5	0	691M5	\$0	691N5
g. Loan Pools.....	0	691K6	\$0	691L6	0	691M6	\$0	691N6
<b>TOTAL OUTSTANDING (each column).....</b>	<b>337</b>	<b>691K</b>	<b>\$123,855,698</b>	<b>691L</b>	<b>102</b>	<b>691M</b>	<b>\$1,847,797</b>	<b>691N</b>

**SCHEDULE A**  
**REPORT YEAR-TO-DATE NUMBERS FOR THE PERIOD: JANUARY 1, 2016 to MARCH, 31 2016**

**SECTION 4 - BUSINESS LENDING - Complete this section if the credit union has any business loans.**

	No. of Loans	Acct Code	Net Member Business Loan Balance (NMBLB)	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	NMBLB Granted or Purchased Year-to-Date	Acct Code
<b>1. Member Business Loans</b>								
a. Construction and Development Loans	2	143A1	\$6,500,000	143B1	2	143C1	\$94,460	143D1
b. Secured by Farmland	0	961A1	\$0	042A1	0	099A1	\$0	463A1
c. Secured by Non-Farm Residential Property	2	900G	\$439,704	400G	0	090G	\$0	475G
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H	\$0	400H	0	090H	\$0	475H
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J	\$0	400J	0	090J	\$0	475J
f. TOTAL REAL ESTATE SECURED	4	900K	\$6,939,704	718A1	2	090K	\$94,460	475K
g. Loans to finance agricultural production and other loans to farmers	0	961A2	\$0	042A2	0	099A2	\$0	463A2
h. Commercial and Industrial Loans	0	900L	\$0	400L	0	090L	\$0	475L
i. Unsecured Business Loans	0	900C1	\$0	400C1	0	090C1	\$0	475C1
j. Unsecured Revolving Lines of Credit for Business Purposes	0	900C2	\$0	400C2	0	090C2	\$0	475C2
k. TOTAL MEMBER BUSINESS LOANS	4	900A	\$6,939,704	400A	2	090A	\$94,460	475A
<b>2. Purchased business loans or participation interests to nonmembers</b>								
a. Construction and Development Loans	0	143A2	\$0	143B2	0	143C2	\$0	143D2
b. Secured by Farmland	0	961A3	\$0	042A3	0	099A3	\$0	463A3
c. Secured by Non-Farm Residential Property	0	900G1	\$0	400G1	0	090G1	\$0	475G1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H1	\$0	400H1	0	090H1	\$0	475H1
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	14	900J1	\$20,498,999	400J1	0	090J1	\$0	475J1
f. TOTAL REAL ESTATE SECURED	14	900K1	\$20,498,999	718A2	0	090K1	\$0	475K1
g. Loans to finance agricultural production and other loans to farmers	0	961A4	\$0	042A4	0	099A4	\$0	463A4
h. Commercial and Industrial Loans	115	900L1	\$75,715,864	400L1	0	090L1	\$0	475L1
i. Unsecured Business Loans	0	900C3	\$0	400C3	0	090C3	\$0	475C3
j. Unsecured Revolving Lines of Credit for Business Purposes	0	900C4	\$0	400C4	0	090C4	\$0	475C4
k. TOTAL NONMEMBER BUSINESS LOANS	129	900B	\$96,214,863	400B	0	090B	\$0	475B
<b>TOTAL BUSINESS LOANS (1k+2k)</b>	133	900T	\$103,154,567	400T				

**MISCELLANEOUS BUSINESS LOAN INFORMATION**

- Construction and Development Loans meeting the requirements of 723.3(a)
- Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d)
- Purchased business loans or participation interests to members
- Agricultural Related Loans (1b+1g+2b+2g)
- Business Loans and Participations sold Year-to-Date
- Small Business Administration Loans
- Portion of Real Estate Loans included in line 10 of page 13 which are also reported as business loans on lines 1f and 2f above

Number	Acct Code	Amount	Acct Code
2	143A	\$5,561,009	143B
0	900C	\$0	400C
0	900D	\$0	400D
0	961A	\$0	042A
0	691B	\$0	691C
0	900F	\$0	400F
		\$26,499,712	718A

RISK BASED NET WORTH (RBNW) For credit unions with assets greater than \$50,000,000		
	Amount	Acct Code
10. Loans and participation interests qualifying for RBNW	\$102,215,576	400
11. Unfunded commitments for business loans and participation interests qualifying for RBNW	\$938,991	814B
12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above	\$26,499,712	718

**SCHEDULE A  
SPECIALIZED LENDING (Continued) AS OF: MARCH, 31 2016**

*This page must be completed by all credit unions*

**SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.**

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

	TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
	No. of Loans Outstanding	Acct Code	Amount in Accrual Status	Acct Code	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Acct Code	Total No. of Loans	Acct Code	Total Amount	Acct Code
1. a. TDR Loans Secured by First Mortgages	30	1006A	\$6,038,663	1007A	3	1008A	\$600,227	1009A	33	1010A	\$6,638,890	1011A
b. TDR Loans Secured by Other RE/LOCs	2	1006B	\$79,587	1007B	0	1008B	\$0	1009B	2	1010B	\$79,587	1011B
c. TDR RE Loans Also Reported as Business Loans	0	1006C	\$0	1007C	0	1008C	\$0	1009C	0	1010C	\$0	1011C
d. TDR Consumer Loans <b>NOT</b> Secured by Real Estate	24	1006D	\$115,470	1007D	4	1008D	\$21,247	1009D	28	1010D	\$136,717	1011D
e. TDR Business Loans <b>NOT</b> Secured by Real Estate	4	1006E	\$6,160,004	1007E	4	1008E	\$3,186,955	1009E	8	1010E	\$9,346,959	1011E
f. Total TDR Loans Outstanding (a+b+d+e)	60	1006	\$12,393,724	1007	11	1008	\$3,808,429	1009	71	1000F	\$16,202,153	1001F

**REPORT YEAR-TO-DATE NUMBERS FOR THE PERIOD: JANUARY 1, 2016 to MARCH, 31 2016**

2. TDR Loans Approved Year-to-Date	Number of Loans	Acct Code	Amount YTD	Acct Code
	3	1012A	\$2,793,575	1002F
3. TDR portion of Allowance for Loan and Lease Losses			Amount	Acct Code
			\$2,652,000	1013

**Section 6- PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs.**

Report purchased impaired loans, whether obtained through merger or other purchase. The outstanding balances of these loans should also be reported on the correct lines of the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent.

**Report all Balances as of Call Report Date**

	A	B	C	D	Calculated (E=B-C-D)		F
					Recorded Investment in Loan Receivable (Amount included in Loans on Page 2)	Uncollectible amounts of PCILs charged off to the Allowance for Loan and Lease Losses Account, YTD	
	No. of Loans Outstanding	Contractually Required Payments Receivable of PCILs	Nonaccretable Balance Outstanding	Accretable Yield Outstanding	Acct Code	Acct Code	Acct Code
1. a. PCILs Secured by First Mortgages	0	\$0	\$0	\$0	1014	1014A	1014E
b. PCILs Secured by Other RE/LOCs	0	\$0	\$0	\$0	1015	1015A	1015E
c. PCILs (RE Loans) Also Reported as Business Loans	0	\$0	\$0	\$0	1016	1016A	1016E
d. PCILs (Consumer Loans) NOT Secured by Real Estate	0	\$0	\$0	\$0	1017	1017A	1017E
e. PCILs (Business Loans) NOT Secured by Real Estate	0	\$0	\$0	\$0	1018	1018A	1018E
f. Total PCILs Outstanding (a+b+d+e)	0	\$0	\$0	\$0	1019	1019A	1019E

**SCHEDULE B  
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2016**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.*

**TYPES OF INVESTMENTS**

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

**a. NCUA Guaranteed Notes**

	<= 1 Year 738A	> 1- 3 Years 738B	> 3 - 5 Years 738C	> 5 - 10 Years 738D	> 10 Years 738E	Total Amount	
Amt of Variable Rate	\$0	\$0	\$0	\$0	\$0	\$0	738
Amt of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0	739

b. TOTAL NCUA GUARANTEED NOTES .....	\$0	740
c. Total FDIC-Issued Guaranteed Notes.....	\$0	740A
d. All Other U.S. Government Obligations.....	\$0	741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS.....	\$0	741C

**2. Federal Agency Securities**

a. Agency/GSE Debt Instruments (not backed by mortgages).....	\$0	742C1
b. Agency/GSE Mortgage-Backed Securities.....	\$26,451,992	742C2
c. TOTAL FEDERAL AGENCY SECURITIES.....	\$26,451,992	742C
3. Securities Issued by States and Political Subdivisions in the U.S. ....	\$12,900,564	745

**4. Other Mortgage-Backed Securities**

a. Privately Issued Mortgage-Related Securities		
i. Privately Issued Mortgage-Related Securities .....	\$0	981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase (FCU Only) .....	\$0	981C
b. Privately Issued Mortgage-Backed Securities (SCU Only).....		981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....	\$0	981

**5. Mutual Funds .....**

**6. Common Trusts.....**

**7. Bank Issued FDIC-Guaranteed Bonds.....**

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

8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....	\$0	786A
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....	\$7,306,876	786B
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9) ....	\$33,758,868	786

**MORTGAGE-BACKED SECURITIES**

11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)....	\$2,653,572	733
12. Commercial Mortgage Backed Securities.....	\$0	733A

**SCHEDULE B  
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2016**

*Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.*

**MISCELLANEOUS INVESTMENT INFORMATION**

- 13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only).....
- 14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only).....
- 15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
- 16. Investment Repurchase Agreements.....
- 17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....
- 18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Line 20 a. or b. (below).
- 19. Outstanding balance of brokered certificates of deposit and share certificates .....
  
- 20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.
  - a. Securities.....
  - b. Other Investments.....
  - c. Other Assets:.....
    - i. Split Dollar Life Insurance Arrangements
      - a) Collateral Assignment.....
      - b) Endorsement.....
    - ii. Other Insurance.....
    - iii. Other Non-insurance.....
  - d. Total (sum items a. - c.).....
  
- 21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts.....

\$0	<b>785</b>
\$0	<b>785A</b>
\$0	<b>801</b>
\$0	<b>780</b>
\$0	<b>781</b>
	<b>784A</b>
\$2,778,007	<b>788</b>

Recorded Value	Acct Code
\$10,748,541	<b>789C</b>
\$6,251,074	<b>789D</b>
\$4,396,247	<b>789E</b>
\$0	<b>789E1</b>
\$0	<b>789E2</b>
\$0	<b>789F</b>
\$21,395,862	<b>789G</b>

Recorded Value	Acct Code
\$0	<b>789H</b>

**FCU= Federal Credit Union**

**SCU= State Credit Union**

**SCHEDULE C  
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: MARCH, 31 2016**

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

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. These totals should match the sum of all detailed CUSO information entered in the credit union's online profile or provided manually on NCUA Form 4501A (Profile Form). Please update your profile as necessary to ensure the figures provided below match.

	Amount	ACCT CODE
Total Value of Investments in CUSOs	\$2,803,972	851
Total Amount loaned to CUSOs	\$1,914,506	852
Total Aggregate Cash Outlay in CUSOs	\$5,294,132	853

**WHOLLY OWNED CUSO SECTION**

***DON'T MAKE ENTRIES IN THIS SECTION UNLESS YOUR CREDIT UNION HAS A WHOLLY OWNED CUSO***

Complete a separate line of information for each CUSO wholly owned by the credit union. These CUSOs should also be listed in the credit union's profile under the "CUSO" tab in the online system. For manually filing credit unions, these CUSOs should also be listed in NCUA Form 4501A (Profile Form).

ACCT CODE	CUSO EIN	Full/Legal Name of CUSO	Total Assets of CUSO	Total Capital of CUSO	Net Income/Loss of CUSO	Total Loans of CUSO	Total Delinquency of CUSO	Does this CUSO have any subsidiary CUSOs? (Y/N)
	844A - T	845A - T	846A - T	847A - T	848A - T	854A - T	849A - T	855A - T
A.			\$0	\$0	\$0	\$0	\$0	
B.			\$0	\$0	\$0	\$0	\$0	
C.			\$0	\$0	\$0	\$0	\$0	
D.			\$0	\$0	\$0	\$0	\$0	
E.			\$0	\$0	\$0	\$0	\$0	
F.			\$0	\$0	\$0	\$0	\$0	
G.			\$0	\$0	\$0	\$0	\$0	
H.			\$0	\$0	\$0	\$0	\$0	
I.			\$0	\$0	\$0	\$0	\$0	
J.			\$0	\$0	\$0	\$0	\$0	
K.			\$0	\$0	\$0	\$0	\$0	
L.			\$0	\$0	\$0	\$0	\$0	
M.			\$0	\$0	\$0	\$0	\$0	
N.			\$0	\$0	\$0	\$0	\$0	
O.			\$0	\$0	\$0	\$0	\$0	
P.			\$0	\$0	\$0	\$0	\$0	
Q.			\$0	\$0	\$0	\$0	\$0	
R.			\$0	\$0	\$0	\$0	\$0	
S.			\$0	\$0	\$0	\$0	\$0	
T.			\$0	\$0	\$0	\$0	\$0	

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2016**

**SECTION 1 - Outstanding**

**1. Total Derivative Transactions Outstanding:**

a. Interest Rate Swaps:

- i. Pay-fixed.....
- ii. Receive-fixed.....
- iii. Basis.....

b. Interest Rate Options:

- i. Caps Purchased.....
- ii. Floors Purchased.....

c. Treasury Futures:

- i. 2 & 3 Year Notes.....
- ii. 5 & 10 Year Notes.....

d. Other Derivatives (List):

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_

**Total Derivatives.....**

Total Notional Amount	Acct Code	Fair Value of Derivatives in a Gain Position	Acct Code	Fair Value of Derivatives in a Loss Position	Acct Code	Net Fair Value Gain (Loss)	Acct Code		
\$0	1020	\$0	1020A	\$0	1020B	\$0	1020C		
\$0	1021	\$0	1021A	\$0	1021B	\$0	1021C		
\$0	1022	\$0	1022A	\$0	1022B	\$0	1022C		
\$0	1023	\$0	1023A	\$0	1023B	\$0	1023C		
\$0	1024	\$0	1024A	\$0	1024B	\$0	1024C		
\$0	1025	\$0	1025A	\$0	1025B	\$0	1025C		
\$0	1026	\$0	1026A	\$0	1026B	\$0	1026C		
	<b>Acct #</b>								
	1027Z	\$0	1027	\$0	1027A	\$0	1027B	\$0	1027C
	1028Z	\$0	1028	\$0	1028A	\$0	1028B	\$0	1028C
	1029Z	\$0	1029	\$0	1029A	\$0	1029B	\$0	1029C
	<b>Total Derivatives</b>	<b>\$0</b>	<b>1030</b>	<b>\$0</b>	<b>1030A</b>	<b>\$0</b>	<b>1030B</b>	<b>\$0</b>	<b>1030C</b>

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2016**

**SECTION 2 - Outstanding with Accounting Designation**

<b>No Hedge Accounting Designation</b>							
<b>1. Derivative Transactions Outstanding with No Hedge Accounting Designation:</b>		Number of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
<b>a. Interest Rate Swaps:</b>							
i. Pay-fixed.....		0	1020D	\$0	1020E	\$0	1020F
ii. Receive-fixed.....		0	1021D	\$0	1021E	\$0	1021F
iii. Basis.....		0	1022D	\$0	1022E	\$0	1022F
<b>b. Interest Rate Options:</b>							
i. Caps Purchased.....		0	1023D	\$0	1023E	\$0	1023F
ii. Floors Purchased.....		0	1024D	\$0	1024E	\$0	1024F
<b>c. Treasury Futures:</b>							
i. 2 & 3 Year Notes.....		0	1025D	\$0	1025E	\$0	1025F
ii. 5 & 10 Year Notes.....		0	1026D	\$0	1026E	\$0	1026F
<b>d. Other Derivatives (List):</b>							
	Acct Code						
i. _____	1027Z	0	1027D	\$0	1027E	\$0	1027F
ii. _____	1028Z	0	1028D	\$0	1028E	\$0	1028F
iii. _____	1029Z	0	1029D	\$0	1029E	\$0	1029F
<b>Total Derivatives.....</b>		<b>0</b>	<b>1030D</b>	<b>\$0</b>	<b>1030E</b>	<b>\$0</b>	<b>1030F</b>
<b>Fair Value Hedge Designation</b>							
<b>2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation:</b>		# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
<b>a. Interest Rate Swaps:</b>							
i. Pay-fixed.....		0	1020G	\$0	1020H	\$0	1020J
ii. Receive-fixed.....		0	1021G	\$0	1021H	\$0	1021J
iii. Basis.....		0	1022G	\$0	1022H	\$0	1022J
<b>b. Interest Rate Options:</b>							
i. Caps Purchased.....		0	1023G	\$0	1023H	\$0	1023J
ii. Floors Purchased.....		0	1024G	\$0	1024H	\$0	1024J
<b>c. Treasury Futures:</b>							
i. 2 & 3 Year Notes.....		0	1025G	\$0	1025H	\$0	1025J
ii. 5 & 10 Year Notes.....		0	1026G	\$0	1026H	\$0	1026J
<b>d. Other Derivatives (List):</b>							
	Acct Code						
i. _____	1027Z	0	1027G	\$0	1027H	\$0	1027J
ii. _____	1028Z	0	1028G	\$0	1028H	\$0	1028J
iii. _____	1029Z	0	1029G	\$0	1029H	\$0	1029J
<b>Total Derivatives.....</b>		<b>0</b>	<b>1030G</b>	<b>\$0</b>	<b>1030H</b>	<b>\$0</b>	<b>1030J</b>
<b>Cash Flow Hedge Designation</b>							
<b>3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation:</b>		# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
<b>a. Interest Rate Swaps:</b>							
i. Pay-fixed.....		0	1020K	\$0	1020L	\$0	1020M
ii. Receive-fixed.....		0	1021K	\$0	1021L	\$0	1021M
iii. Basis.....		0	1022K	\$0	1022L	\$0	1022M
<b>b. Interest Rate Options:</b>							
i. Caps Purchased.....		0	1023K	\$0	1023L	\$0	1023M
ii. Floors Purchased.....		0	1024K	\$0	1024L	\$0	1024M
<b>c. Treasury Futures:</b>							
i. 2 & 3 Year Notes.....		0	1025K	\$0	1025L	\$0	1025M
ii. 5 & 10 Year Notes.....		0	1026K	\$0	1026L	\$0	1026M
<b>d. Other Derivatives (List):</b>							
	Acct Code						
i. _____	1027Z	0	1027K	\$0	1027L	\$0	1027M
ii. _____	1028Z	0	1028K	\$0	1028L	\$0	1028M
iii. _____	1029Z	0	1029K	\$0	1029L	\$0	1029M
<b>Total Derivatives.....</b>		<b>0</b>	<b>1030K</b>	<b>\$0</b>	<b>1030L</b>	<b>\$0</b>	<b>1030M</b>



**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2016**

**SECTION 3 - Activity**

**1. Derivative Transactions activity:**

a. Interest Rate Swaps:

- i. Pay-fixed.....
- ii. Receive-fixed.....
- iii. Basis.....

b. Interest Rate Options:

- i. Caps Purchased....
- ii. Floors Purchased...

c. Treasury Futures:

- i. 2 & 3 Year Notes....
- ii. 5 & 10 Year Notes..

d. Other Derivatives (List):

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_

**Total Derivatives.....**

	Total Notional Amount from Previous Quarter (A)	Acct Code	Notional Amount of Derivative Transactions Made in Current Quarter (B)	Acct Code	Notional Amount Amortized, Matured, or Terminated in Current Quarter (C)	Acct Code	Outstanding Total Notional Amounts (A) + (B) + (C)	Acct Code
<b>a. Interest Rate Swaps:</b>								
i. Pay-fixed.....	\$0	1020N	\$0	1020P	\$0	1020Q	\$0	1020R
ii. Receive-fixed.....	\$0	1021N	\$0	1021P	\$0	1021Q	\$0	1021R
iii. Basis.....	\$0	1022N	\$0	1022P	\$0	1022Q	\$0	1022R
<b>b. Interest Rate Options:</b>								
i. Caps Purchased....	\$0	1023N	\$0	1023P	\$0	1023Q	\$0	1023R
ii. Floors Purchased...	\$0	1024N	\$0	1024P	\$0	1024Q	\$0	1024R
<b>c. Treasury Futures:</b>								
i. 2 & 3 Year Notes....	\$0	1025N	\$0	1025P	\$0	1025Q	\$0	1025R
ii. 5 & 10 Year Notes..	\$0	1026N	\$0	1026P	\$0	1026Q	\$0	1026R
<b>d. Other Derivatives (List):</b>								
i. _____	\$0	1027N	\$0	1027P	\$0	1027Q	\$0	1027R
ii. _____	\$0	1028N	\$0	1028P	\$0	1028Q	\$0	1028R
iii. _____	\$0	1029N	\$0	1029P	\$0	1029Q	\$0	1029R
<b>Total Derivatives.....</b>	<b>\$0</b>	<b>1030N</b>	<b>\$0</b>	<b>1030P</b>	<b>\$0</b>	<b>1030Q</b>	<b>\$0</b>	<b>1030R</b>

**SCHEDULE D**  
**DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2016**

**SECTION 4 - Maturity Horizon**

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

- a. Interest Rate Swaps:
    - i. Pay-fixed.....
    - ii. Receive-fixed.....
    - iii. Basis.....
  - b. Interest Rate Options:
    - i. Caps Purchased....
    - ii. Floors Purchased...
  - c. Treasury Futures:
    - i. 2 & 3 Year Notes....
    - ii. 5 & 10 Year Notes..
  - d. Other Derivatives (List):
    - i. \_\_\_\_\_
    - ii. \_\_\_\_\_
    - iii. \_\_\_\_\_
- Total Derivatives.....**

Notional Amount															
≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code	Weighted Average yrs to Maturity	Acct Code		
\$0	1020S	\$0	1020T	\$0	1020U	\$0	1020V	\$0	1020W	\$0	1020X	0.00	1020Y		
\$0	1021S	\$0	1021T	\$0	1021U	\$0	1021V	\$0	1021W	\$0	1021X	0.00	1021Y		
\$0	1022S	\$0	1022T	\$0	1022U	\$0	1022V	\$0	1022W	\$0	1022X	0.00	1022Y		
\$0	1023S	\$0	1023T	\$0	1023U	\$0	1023V	\$0	1023W	\$0	1023X	0.00	1023Y		
\$0	1024S	\$0	1024T	\$0	1024U	\$0	1024V	\$0	1024W	\$0	1024X	0.00	1024Y		
\$0	1025S	\$0	1025T							\$0	1025X	0.00	1025Y		
\$0	1026S	\$0	1026T	\$0	1026U	\$0	1026V	\$0	1026W	\$0	1026X	0.00	1026Y		
	Acct Code														
\$0	1027Z	\$0	1027S	\$0	1027T	\$0	1027U	\$0	1027V	\$0	1027W	\$0	1027X	0.00	1027Y
\$0	1028Z	\$0	1028S	\$0	1028T	\$0	1028U	\$0	1028V	\$0	1028W	\$0	1028X	0.00	1028Y
\$0	1029Z	\$0	1029S	\$0	1029T	\$0	1029U	\$0	1029V	\$0	1029W	\$0	1029X	0.00	1029Y
\$0	<b>1030S</b>	\$0	<b>1030T</b>	\$0	<b>1030U</b>	\$0	<b>1030V</b>	\$0	<b>1030W</b>	\$0	<b>1030X</b>	0.00	<b>1030Y</b>		

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

- a. Interest Rate Swaps:
    - i. Pay-fixed.....
    - ii. Receive-fixed.....
    - iii. Basis.....
  - b. Interest Rate Options:
    - i. Caps Purchased....
    - ii. Floors Purchased...
  - c. Treasury Futures:
    - i. 2 & 3 Year Notes....
    - ii. 5 & 10 Year Notes..
  - d. Other Derivatives (List):
    - i. \_\_\_\_\_
    - ii. \_\_\_\_\_
    - iii. \_\_\_\_\_
- Total Derivatives.....**

Net Fair Value Gains (Losses)													
≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code		
\$0	1020S1	\$0	1020T1	\$0	1020U1	\$0	1020V1	\$0	1020W1	\$0	1020X1		
\$0	1021S1	\$0	1021T1	\$0	1021U1	\$0	1021V1	\$0	1021W1	\$0	1021X1		
\$0	1022S1	\$0	1022T1	\$0	1022U1	\$0	1022V1	\$0	1022W1	\$0	1022X1		
\$0	1023S1	\$0	1023T1	\$0	1023U1	\$0	1023V1	\$0	1023W1	\$0	1023X1		
\$0	1024S1	\$0	1024T1	\$0	1024U1	\$0	1024V1	\$0	1024W1	\$0	1024X1		
\$0	1025S1	\$0	1025T1							\$0	1025X1		
\$0	1026S1	\$0	1026T1	\$0	1026U1	\$0	1026V1	\$0	1026W1	\$0	1026X1		
	Acct Code												
\$0	1027Z	\$0	1027S1	\$0	1027T1	\$0	1027U1	\$0	1027V1	\$0	1027W1	\$0	1027X1
\$0	1028Z	\$0	1028S1	\$0	1028T1	\$0	1028U1	\$0	1028V1	\$0	1028W1	\$0	1028X1
\$0	1029Z	\$0	1029S1	\$0	1029T1	\$0	1029U1	\$0	1029V1	\$0	1029W1	\$0	1029X1
\$0	<b>1030S1</b>	\$0	<b>1030T1</b>	\$0	<b>1030U1</b>	\$0	<b>1030V1</b>	\$0	<b>1030W1</b>	\$0	<b>1030X1</b>		

**SCHEDULE D  
DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2016**

**SECTION 5 - Counterparty Exposure for Derivative Transactions**

Clearing or Bilateral Agreement :	1	Acct Code	2	Acct Code	3	Acct Code	4	Acct Code	Total	Acct Code
1. Derivative Net Fair Value Gain (Loss) as of the end of the current quarter:										
a. Interest Rate Swaps	\$0	1031A	\$0	1031B	\$0	1031C	\$0	1031D	\$0	1031
b. Interest Rate Options	\$0	1032A	\$0	1032B	\$0	1032C	\$0	1032D	\$0	1032
c. Treasury Futures	\$0	1033A	\$0	1033B	\$0	1033C	\$0	1033D	\$0	1033
d. Other	\$0	1034A	\$0	1034B	\$0	1034C	\$0	1034D	\$0	1034
e. Total net fair value as of the end of the current quarter	\$0	1035A	\$0	1035B	\$0	1035C	\$0	1035D	\$0	1035
2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only):										
a. Cash	\$0	1036A	\$0	1036B	\$0	1036C	\$0	1036D	\$0	1036
b. U.S. Treasury Securities	\$0	1037A	\$0	1037B	\$0	1037C	\$0	1037D	\$0	1037
c. U.S. Gov't Agency Debt	\$0	1038A	\$0	1038B	\$0	1038C	\$0	1038D	\$0	1038
d. U.S. Gov't Agency Securities (MBS)	\$0	1039A	\$0	1039B	\$0	1039C	\$0	1039D	\$0	1039
e. Total	\$0	1040A	\$0	1040B	\$0	1040C	\$0	1040D	\$0	1040
3. Net Credit Exposure from Derivatives	\$0	1041A	\$0	1041B	\$0	1041C	\$0	1041D	\$0	1041
4. Fair Value of Collateral posted as Initial Margin	\$0	1042A	\$0	1042B	\$0	1042C	\$0	1042D	\$0	1042

**SCHEDULE E**

**BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: MARCH, 31 2016**

*Complete this schedule if the items below are applicable. This information will not be released to the public.*

**MONEY SERVICES BUSINESSES**

- 1. Total Money Services Businesses.....
- 2. Dealers in Foreign Exchange.....
- 3. Check Cashers.....
- 4. Monetary Instruments.....
- 5. Money Transmitters.....
- 6. Provider of Prepaid Access.....
- 7. Seller of Prepaid Access.....

Number of Accounts	Acct Code	Amount	Acct Code
*	1050	*	1050A
*	1051		
*	1052		
*	1053		
*	1054		
*	1055		
*	1056		