

Call Report Form Changes

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|------|-----------|------|------------------------|---|---|--|----------------|
| 6 | CARES Act | 1 | CV0001 and CV0002 | <p>CARES Act (COVID-19 RESPONSE) FORBEARANCE LOANS</p> <p>Complete this section if the credit union has granted forbearance consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and outstanding amount of loans granted forbearance consistent with the CARES Act. DO NOT report these loans on the Delinquency schedule (pages 8 and 9) or on the Troubled Debt Restructuring schedule (Schedule A, Section 5).</p> | <p>ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT</p> <p>Complete this section if the credit union has modified loans consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and amount of loans modified consistent with the CARES Act. Refer to the Call Report instructions for guidance on reporting delinquency.</p> | <p>Clarify existing guidance and align with other banking agencies</p> | Dec-20 |

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| 6 | Government Guaranteed Loans | 18a.1. | LN0050, LN0051, and LN0052 | Report the number, total outstanding balance including the guaranteed portion, and the guaranteed portion of Small Business Administration loans that do not meet the definition of a commercial loan. Include all Small Business Administration Paycheck Protection Program loans. Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11. | Report the number, total outstanding balance including the guaranteed portion, and the guaranteed portion of Small Business Administration loans that do not meet the definition of a commercial loan. Include all Small Business Administration Paycheck Protection Program loans (Small Business Administration Paycheck Protection Program loans are by definition not commercial loans, see the NCUA regulation §723.2, Definitions, for the Commercial Loan definition). Any loan reported on this line should have already been reported elsewhere in the Loans & Leases section of the call report, lines 1 - 11. | Clarify existing guidance | Dec-20 |

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| 6 | CARES Act | | | <p>Report loans granted forbearance consistent with Section 4013 of the CARES Act. To be an eligible loan modification under Section 4013, a loan modification must be:</p> <ol style="list-style-type: none"> 1) related to COVID-19; 2) executed on a loan that was not more than 30 days past due as of December 31, 2019; and 3) executed between March 1, 2020, and the earlier of (A) 60 days after the date of termination of the national emergency concerning the COVID-19 outbreak declared by the President on March 13, 2020, under the National Emergencies Act or (B) December 31, 2020. <p>Section 4013 is applicable for the term of the loan modification. Loan modifications include forbearance, an interest rate modification, and any other similar arrangement that defers or delays the payment of principal or interest occurring during the period described in (3) above and the loan was not more than 30 days past due as of 12/31/19.</p> <p>If loans meeting the above criteria are in the forbearance, modification, deferral, etc period on the last day of the quarter, they will be reported in CV0001 and CV0002.</p> | <p>Report loans modified consistent with Section 4013 of the CARES Act. To be an eligible loan modification under Section 4013, a loan modification must be:</p> <ol style="list-style-type: none"> 1) Related to COVID-19; 2) Executed on a loan that was not more than 30 days past due as of December 31, 2019; and 3) Executed between March 1, 2020, and the earlier of (A) 60 days after the date of termination of the national emergency concerning the COVID-19 outbreak declared by the President on March 13, 2020, under the National Emergencies Act or (B) December 31, 2020. <p>Section 4013 is applicable for the term of the loan modification. Loan modifications include forbearance, an interest rate modification, and any other similar arrangement that defers or delays the payment of principal or interest occurring during the period described in (3) above and the loan was not more than 30 days past due as of December 31, 2019.</p> <p>Once the term of a Section 4013 eligible loan modification ends, credit unions should no longer report the loan in CV0001 and CV0002.</p> | <p>Clarify existing guidance and align with other banking agencies</p> | Dec-20 |

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| 6 | CARES Act | 1 | CV0001 and CV0002 | For the loans reported in Total Loans & Leases (Account 025B), report the number and amount of loans granted forbearance consistent with the CARES Act. DO NOT report these loans on the Delinquency schedule (pages 8 or 9) or on the Troubled Debt Restructuring schedule (Schedule A, Section 5). | For the loans reported in Total Loans & Leases (Account 025B), report the number and amount of loan modifications granted consistent with Section 4013 of the 2020 CARES Act. <ul style="list-style-type: none"> • If the loan was delinquent before the modification, maintain that delinquency status and continue to report the loan in the appropriate delinquency days-late category on the Delinquency schedule (pages 8 or 9) until the end of the modification period. • If the loan is current or brought current during the modification period, do not report these loans on the Delinquency schedule (pages 8 or 9). • Do not report these loans on the Troubled Debt Restructuring schedule. | Clarify existing guidance and align with other banking agencies | Dec-20 |
| 11 | Credit and Borrowing Arrangements | 8 | 865A | Report the total amount of assets pledged to secure borrowings, such as pledged loans and/or securities. Include Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047 below. | Report the total unpaid principal balance of assets pledged to secure borrowings, such as pledged loans and/or securities. Include Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Board's Paycheck Protection Program Lending Facility reported in account LC0047 below. | Clarify existing guidance | Dec-20 |