



Calculation of 10% Requirement: Credit Unions

Name of Institution	City	State
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A credit union must have at least 10% of its total assets in residential mortgage loans to become a member of the Federal Home Loan Bank of San Francisco.

To complete this form, you will need your institution's most recent quarterly Form 5300 report. For line items without an identified code, please indicate the account codes in which the assets appear on Form 5300. Please note if not applicable.

Current financial data as of _____ (date of most recent quarterly Form 5300).

	Form 5300 Account Code	Report in Whole Dollars
1. Total assets	010	\$
2. First liens (Include residential portion only. Do not include residential construction loans and related loans in process.)	704 + 705	\$
3. Junior liens (Include residential portion only. Do not include residential construction loans and related loans in process.)	706 + 707 + 708	\$
4. Mortgage pass-through securities	742C2 + 981	\$
5. CMOs and REMICs	733	\$
6. Manufactured housing loans		\$
7. Funded residential construction loans	704A1	\$
8. Loans to finance commercial and economic development activities, including non-residential mortgage loans and commercial loans that benefit targeted beneficiaries or targeted income levels that would satisfy CICA program requirements (e.g., the Bank's Community Investment Program or Advances for Community Enterprise Program—see the Bank's Credit Guide for requirements).		\$
9. Total residential mortgage loans (sum of lines 2-8)		\$
10. Residential mortgage loan ratio (line 9 divided by line 1)*		%

* Calculate to two decimal places.

Prepared By		Date Submitted
Authorized Signature	Title	Telephone Number