

Commercial Credit Facility Totals by NAICS CODE

Industry Concentration Report

ABC Credit Union						Month of
NAICS Category	NAICS Codes Sub Primary	Exposure	% of Capital & deposits	Policy Limit	Variance	
Agriculture-Crop Production	111		#VALUE!		#VALUE!	
Agriculture-Animal Production	112		#VALUE!		#VALUE!	
Agriculture-Forestry Production	113		#VALUE!		#VALUE!	
Agriculture-Fish/Hunt/Trap	114		#VALUE!		#VALUE!	
Agriculture-Support Production	115		#VALUE!		#VALUE!	
Agriculture-Total		11	0	#VALUE!	0% #VALUE!	
Mining/Oil/Gas		21		#VALUE!	#VALUE!	
Utilities		22		#VALUE!	#VALUE!	
Construction-Primary	231		#VALUE!		#VALUE!	
Construction-Trade	235		#VALUE!		#VALUE!	
Construction-Total		23	0	#VALUE!	0% #VALUE!	
Manufacturing		33		#VALUE!	#VALUE!	
Wholesale		41		#VALUE!	#VALUE!	
Retail		44		#VALUE!	#VALUE!	
Transportation/Warehousing		45		#VALUE!	#VALUE!	
		48		#VALUE!	#VALUE!	
		49		#VALUE!	#VALUE!	
Information/Cultural		51		#VALUE!	#VALUE!	
Finance/Insurance		52		#VALUE!	#VALUE!	
Real Estate-Real Property			#VALUE!		#VALUE!	
Real Estate-Other			#VALUE!		#VALUE!	
Real Estate-Total		53	0	#VALUE!	0% #VALUE!	
Professional/Scientific/Tech'l		54		#VALUE!	#VALUE!	
Management Companies		55		#VALUE!	#VALUE!	
Administration Companies		56		#VALUE!	#VALUE!	
Education		61		#VALUE!	#VALUE!	
Health Care		62		#VALUE!	#VALUE!	
Arts/Recreation/Entertainment		71		#VALUE!	#VALUE!	
Accommodation/Food Service		72		#VALUE!	#VALUE!	
Other Services		81		#VALUE!	#VALUE!	
Public Administration/Gov't		91		#VALUE!	#VALUE!	
Total			0	#VALUE!	0% #VALUE!	

Credit Union Capital + Deposits



INSTRUCTIONS FOR COMPLETION

1. Report is used to communicate industry concentration limits and status and assist with managing potential excess concentration exposure
2. Frequency of reporting is at the discretion of Credit Union senior management but it is suggested that it be not less frequently than quarterly
3. In the case of Agriculture, Construction and Real Estate, sub-codes are available; if sub-codes are input, a total value for those industries is calculated and included in the grand total
4. For external reporting purposes, no changes should be made to the allowable industry codes; for internal reporting, sub-coding can be inserted in the spreadsheet, at the discretion of Credit Union management
5. When coding new loans, reference should be made to the "Industry Codes and Concentration Risk" found elsewhere on this site
6. Values in column C5 are derived by dividing "exposure" (Column B) by "Credit Union Capital plus Deposits" (Column B, Row 61, entered by the Credit Union as the first step in the completion of the report)
7. Policy limit, which should be expressed as a percentage of total capital plus deposits, should be entered by the Credit Union in Column D; the total of this column should not exceed 100%; please note that this calculation differs from a calculation of industry as a % of portfolio, where the policy total may be allowed to exceed 100%
8. Document prints as one sheet, on letter size paper

