

TO

**NOTE:**

PLEASE RETURN THE COMPLETED REPORT, WITH THE ADDRESS LABEL ATTACHED, IN THE PRE-ADDRESSED ENVELOPE FROM THE LAST PAGE OF THIS BOOKLET.

**DUE DATE IS: JANUARY 31, 1988**

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

This booklet contains the 1987 Year-End Call Report. This report is a combined effort of your state supervisor through the National Association of State Credit Union Supervisors and the National Credit Union Administration. This uniform Call Report will help eliminate duplicate reporting requirements.

Please complete all relevant data sections accurately using account and statistical information from your credit union's records as of December 31, 1987. Detailed instructions have been included with the report. Minor revisions have been made to the Call Report to collect some information of particular concern at this time, clarify instructions and to improve the format of the report. The completed report should be returned in the pre-addressed envelope from the last page of the booklet as soon as possible, but no later than the due date shown above.

This year, the share insurance capitalization account adjustment is being handled separately from the Call Report. You should have already received instructions addressing this area in a separate package.

Thank you for your timely filing. If you have any questions, please contact your state credit union supervisor or the appropriate National Credit Union Administration Regional Office.

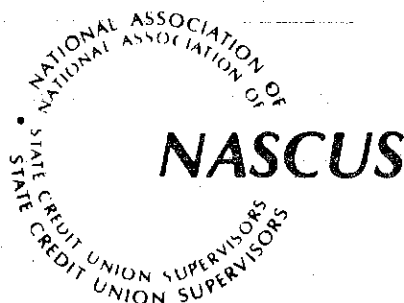
Sincerely,

*John R. Hale*

JOHN R. HALE  
President  
National Association of State  
Credit Union Supervisors

*Roger W. Jepsen*

ROGER W. JEPSEN  
Chairman,  
National Credit Union  
Administration



&



**YEAR-END  
CALL REPORT**

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## GENERAL INSTRUCTIONS AND REVISIONS FOR YEAREND 1987

1. SOME AREAS OF AND INSTRUCTIONS FOR THIS REPORT HAVE BEEN REVISED. THE REVISIONS ARE SHOWN BELOW BY ITEM NUMBER. PLEASE REVIEW THE REPORT AND INSTRUCTIONS CAREFULLY PRIOR TO COMPLETING THE REPORT.

<u>Item No.</u>	<u>Revision</u>
1a.-3.	<b>CURRENT</b> RATES OF INTEREST CHARGED.
1g.	LINES OF CREDIT.
9a.	ICUs AND NIFCUs.
9b.	ALL OTHER MUTUAL FUNDS.
13.	FEDERAL FUNDS AND OTHER OVERNIGHT INVESTMENTS.
29.	ACCOUNTS PAYABLE AND OTHER LIABILITIES.
30-36.	<b>CURRENT</b> DIVIDEND/INTEREST RATES OFFERED.
84.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR REAL ESTATE LOANS.

2. DO NOT CROSS OUT ITEMS ON THE FORM AND SUBSTITUTE OTHER ITEMS. IF AN ACCOUNT IS NOT SPECIFICALLY LISTED ON THE FORM, CHECK THE INSTRUCTIONS TO SEE IF IT HAS BEEN COMBINED WITH ANOTHER ITEM. OTHERWISE IT SHOULD BE INCLUDED IN THE APPROPRIATE "ALL OTHER" CATEGORY.
3. PLEASE BRACKET ALL NEGATIVE AMOUNTS (i.e. (4,127); NOT —4,127).
4. ROUND CENTS TO THE NEAREST WHOLE DOLLAR (i.e. \$1,427.50 BECOMES \$1,428).
5. LEAVE BLANK ANY ITEM THAT DOES NOT APPLY TO YOUR CREDIT UNION.
6. PLEASE STAPLE THE 2 PAGES TOGETHER WHEN YOU RETURN THE REPORT.



# **LIABILITIES & EQUITY**

Item No.	LIABILITIES: DISTRIBUTION BY REMAINING MATURITY	A.—1 Yr. or less		B.—More than 1 yr.		C.—Total A + B = C		Acct. Code		
		\$	¢	\$	¢	\$	¢			
24.	PROMISSORY NOTES (Certificates of indebtedness to individuals) .							011C		
25.	REVERSE REPURCHASE AGREEMENTS . . . .							058C		
26.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE .....							656C		
27.	ACCRUED AND/OR UNDISTRIBUTED INTEREST PAYABLE ON DEPOSITS .....							821		
28.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.) .							820		
29.	ACCOUNTS PAYABLE AND OTHER LIABILITIES .....							825		
	SHARES & DEPOSITS: DISTRIBUTION BY REMAINING MATURITY	CURRENT RATE Offered (I.e., 6% = 600)		A.—1 yr. or less		B.—more than 1 yr.		C.—Total		Acct. Code
				\$	¢	\$	¢	\$	¢	
30.	SHARE CERTIFICATES/ CERTIFICATES OF DEPOSIT .....		555							908C
31.	SHARE DRAFTS .....		553							902
32.	IRA/KEOGH & RETIREMENT ACCOUNTS .....		554							906C
33.	ALL OTHER SHARES AND MEMBER DEPOSITS .....		552							657
34.	PERMANENT CAPITAL SHARES (For corporate centrals only) .....		597							796
35.	TOTAL SHARES (Sum of Column "C" (Items 30-34.)) .....									013
36.	NON-MEMBER DEPOSITS (Not Applicable in ALL states) ...		599							880
37.	TOTAL SHARES & DEPOSITS (Sum of Column "C" (Items 35-36.))									018
38.	REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve) .....									931
39.	INVESTMENT VALUATION RESERVE .....									668
40.	OTHER RESERVES (All other reserve accounts) .....									658
41.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers) .....									940
42.	TOTAL LIABILITIES & EQUITY (ITEM 42 MUST AGREE WITH ITEM 23) .....									014

## **NCUA INSURED SAVINGS COMPUTATION**

Deposits & Share accounts up to \$100,000 per account holder are insurable, if they are authorized by state law and issued to members, other credit unions or public units. Do not include notes payable or other forms of borrowings.

- A. UNINSURED SHARES AND MEMBER DEPOSITS (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificate, certificate of deposit, etc.) . . . . .
- B. UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from Item 36 above . . . . .
- C. TOTAL UNINSURED SHARES & DEPOSITS (A + B) . . . . .
- D. INSURED SHARES & DEPOSITS (Item 37 less item C) . . . . .

\$		¢	
			065
			067
			068
			069

## RETURN THIS COPY

Certificate Number \_\_\_\_\_

Item No.	INCOME (OPERATING): JAN. 1, 1987—DEC. 31, 1987	\$	Amount	¢	Acct. Code
43.	INTEREST ON LOANS (Gross) (Income before interest refunds) .....				110
44.	(LESS) INTEREST REFUNDED .....	(		)	119
45.	INCOME FROM INVESTMENTS (Including Gain or Loss on Trading Securities) .....				120
46.	OTHER OPERATING INCOME .....				659
47.	TOTAL GROSS INCOME (Sum of items 43-46) .....				100
<b>EXPENSES (OPERATING): JAN. 1, 1987—DEC. 31, 1987 (Individual expense items may be negative)</b>					
48.	EMPLOYEE COMPENSATION AND BENEFITS (Accounts 210-224) .....				210
49.	TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232) .....				230
50.	OFFICE OCCUPANCY EXPENSE (Accounts 250-256) .....				250
51.	OFFICE OPERATIONS EXPENSE (Accounts 260-269) .....				260
52.	EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272) .....				270
53.	LOAN SERVICING EXPENSE (Accounts 280-284) .....				280
54.	PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294) .....				290
55.	PROVISION FOR LOAN LOSSES .....				300
56.	PROVISION FOR INVESTMENT LOSSES .....				305
57.	MEMBER INSURANCE (Accounts 310-313) .....				310
58.	OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322) .....				320
59.	INTEREST ON BORROWED MONEY (NOT interest on deposits—See Item 68) .....				340
60.	MISCELLANEOUS OPERATING EXPENSES .....				360
61.	TOTAL OPERATING EXPENSES (Sum of items 48-60) .....				660
62.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 47 less 61) .....				661
<b>NON-OPERATING GAINS OR LOSSES JAN. 1, 1987—DEC. 31, 1987</b>					
63.	GAIN (LOSS) ON INVESTMENTS (DO NOT Include Gain or Loss on Trading Securities) .....				420
64.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS .....				430
65.	OTHER NON-OPERATING INCOME (EXPENSE) .....				440
66.	INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 62 plus or minus Items 63-65) .....				017
<b>INTEREST ON DEPOSITS/DIVIDENDS ON SHARES—JAN. 1 1987—DEC. 31, 1987</b>					
67.	DIVIDENDS ON SHARES (Includes dividends earned during current period) .....				380
68.	INTEREST ON DEPOSITS (Total interest expense for deposit accounts) .....				381
69.	NET INCOME (LOSS) AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 66 minus Items 67 & 68) .....				388
<b>ALLOCATION OF NET INCOME (LOSS) JAN. 1, 1987—DEC. 31, 1987</b>					
70.	REQUIRED TRANSFER TO STATUTORY RESERVES .....				
71.	PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT (Enter amount shown in Item 55 unless Item 55 is negative.) (If Item 55 is negative, enter zero) .....				
72.	NET RESERVE TRANSFER (Item 70 less Item 71 If Item 71 is greater than Item 70, enter zero) .....				019
73.	NET INCOME (LOSS) AFTER REQUIRED RESERVE TRANSFER AND PROVISION FOR LOAN LOSSES ADJUSTMENT (Item 69 minus Item 72) .....				662
74.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS .....				391
75.	ADJUSTED NET INCOME (LOSS) AFTER ALL RESERVE TRANSFERS (Item 73 less Item 74) .....				392

Item No.	DELINQUENT LOANS AS OF (DEC. 31, 1987)	Number	\$	Amount	¢	Acct. Code
76.	2 TO LESS THAN 6 MONTHS DELINQUENT .....		021A			021B
77.	6 TO LESS THAN 12 MONTHS DELINQUENT .....		022A			022B
78.	12 MONTHS AND OVER DELINQUENT .....		023A			023B
79.	TOTAL DELINQUENT LOANS (Sum of 76-78) .....		041A			041B
<b>OTHER LOAN INFORMATION</b>		<b>Number</b>		<b>\$</b>	<b>Amount</b>	<b>¢</b>
80.	TOTAL LOANS GRANTED THIS YEAR (Include real estate) ...		031A			031B
81.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE .....		606A			606B
82.	TOTAL LOANS CHARGED OFF THIS YEAR .....					550
83.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS .....					551
84.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR REAL ESTATE LOANS .....					955

**OTHER INFORMATION**

	\$	Amount	¢
85. TOTAL OF ALL LOANS TO CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .....			028A
86. ORIGINAL VALUE OF INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .....			951
87. CURRENT VALUE OF INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .....			952
88. MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES .....			965
89. AMOUNT OF RATE SENSITIVE SHARES/DEPOSITS REPORTED IN ITEM 37 (Acct. Code 018C) .....			953
90. TOTAL CONTINGENT OR OFF-BALANCE SHEET LIABILITIES (i.e., MANAGEMENT CONTRACTS, LETTERS OF CREDIT, ETC.) .....			954
91. AMOUNT OF LOANS TO CREDIT UNION OFFICIALS AND EMPLOYEES .....			956
92. NUMBER OF SHARE ACCOUNTS (NOT number of members) .....			966
93. NUMBER OF CURRENT MEMBERS (NOT number of accounts) .....			083
94. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions) .....			084
95. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME .....			564A
DO NOT INCLUDE VOLUNTEER (NON-PAID EMPLOYEES) b. PART-TIME (25 hrs. or less a week) .....			564B

CERTIFIED CORRECT BY: \_\_\_\_\_  
Please Print

TELEPHONE NO. \_\_\_\_\_  
Area Code Number

Treasurer-Manager (Signature)

Date

(Credit union contact  
to discuss report)

OFFICE HOURS

OMB No. 3133-0004  
Expires 12-89

Item No.	LOANS/CASH	Number of Loans	Acct. Code	Current Rate Charged (i.e. 15% = 1500)	Acct. Code	\$	Amount	¢	Acct. Code
1a.	UNSECURED LOANS .....		957		560				384
1b.	NEW AUTO LOANS .....		958		561				385
1c.	FIRST MORTGAGE REAL ESTATE .....		959		563				703
1d.	OTHER REAL ESTATE .....		960		562				386
1e.	AGRICULTURAL LOANS .....		961		593				042
1f.	COMMERCIAL LOANS .....		962		594				387
1g.	Lines of Credit (Outstanding Balances only) .....		980		520				390
2.	ALL OTHER LOANS TO MEMBERS .....		963		595				698
3.	OTHER LOANS (Purchased or to non-members)		964		596				001
4.	TOTAL LOANS (Sum of 1a-g, 2 & 3) .....	NUMBER	025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES .....					(		)	719
6.	CASH (Petty cash, change funds, checking accounts, etc.) .....								730

**DISTRIBUTION BY REMAINING MATURITY**  
(Book Value)

INVESTMENTS		A.—1 Yr. or less		B.—More than 1 yr.		C.—Total A + B = C	
DISTRIBUTION BY REMAINING MATURITY (Book Value)		\$	¢	\$	¢	\$	¢
7.	U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds & Notes) .....						741C
8.	FEDERAL AGENCY SECURITIES GNMAs, FNMAs, SBAs, etc.) .....						742C
9.	MUTUAL FUNDS						
9a.	ICUs, NIFCUs .....						760C
9b.	ALL OTHER MUTUAL FUNDS .....						761C
10.	CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits & certificates) .....						652C
11.	COMMERCIAL BANKS (Passbook accounts, time deposits & certificates) .....						746C
12.	S&L'S AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates) .....						750C
13.	FEDERAL FUNDS AND OTHER OVERNIGHT INVESTMENTS .....						770
14.	CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)						653C
15.	LOANS TO CREDIT UNIONS .....						747C
16.	NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT .....						794
17.	NON-NCUA INSURANCE CAPITALIZATION DEPOSIT .....						795
18.	OTHER INVESTMENTS (Shares in NCUA's CLF and all other investments not included above)						655C
19.	ALLOWANCE FOR INVESTMENT LOSSES .....					(	) 749
20.	LAND & BUILDING (Net of depreciation) .....						007
21.	OTHER FIXED ASSETS (All other fixed assets not included above) .....						008
22.	OTHER ASSETS .....						009
23.	TOTAL ASSETS (ITEM 23 MUST AGREE WITH ITEM 12)						010

# **LIABILITIES & EQUITY**

Item No.	LIABILITIES: DISTRIBUTION BY REMAINING MATURITY	A.—1 Yr. or less		B.—More than 1 yr.		C.—Total A + B = C		Acct. Code
		\$	¢	\$	¢	\$	¢	
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25.	REVERSE REPURCHASE AGREEMENTS . . . .							058C
26.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE . . . . .							656C
27.	ACCRUED AND/OR UNDISTRIBUTED INTEREST PAYABLE ON DEPOSITS . . . . .							821
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			\$	¢	\$	¢	\$	¢
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31.	SHARE DRAFTS . . . . .	553						902
32.	IRA/KEOGH & RETIREMENT ACCOUNTS . . . . .	554						906C
33.	ALL OTHER SHARES AND MEMBER DEPOSITS . . . . .	552						657
34.	PERMANENT CAPITAL SHARES (For corporate centrals only) . . . .	597						796
35.	TOTAL SHARES (Sum of Column "C" (Items 30-34.)) . . . . .							013
36.	NON-MEMBER DEPOSITS (Not Applicable In ALL states) . . .	599						880
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40.	OTHER RESERVES (All other reserve accounts) . . . . .							658
41.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers) . . . . .							940
42.	TOTAL LIABILITIES & EQUITY (ITEM 42 MUST AGREE WITH ITEM 23) . . . . .							014

## **NCUA INSURED SAVINGS COMPUTATION**

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A. UNINSURED SHARES AND MEMBER DEPOSITS (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificate, certificate of deposit, etc.) . . . . .	\$	¢	065
B. UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from Item 36 above . . . . .			067
C. TOTAL UNINSURED SHARES & DEPOSITS (A + B) . . . . .			068
D. INSURED SHARES & DEPOSITS (Item 37 less Item C) . . . . .			069



Item No.	INCOME (OPERATING): JAN. 1, 1987—DEC. 31, 1987	\$	Amount	¢	Acct. Code
43.	INTEREST ON LOANS (Gross) (Income before interest refunds) .....				110
44.	(LESS) INTEREST REFUNDED .....	(		)	119
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57.	MEMBER INSURANCE (Accounts 310-313) .....				310
58.	OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322) .....				320
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66.	INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 62 plus or minus Items 63-65) .....				017
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70.	REQUIRED TRANSFER TO STATUTORY RESERVES .....				
71.	PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT (Enter amount shown in Item 55 unless Item 55 is negative.) (If Item 55 is negative, enter zero) .....				
72.	NET RESERVE TRANSFER (Item 70 less Item 71 If Item 71 is greater than Item 70, enter zero) .....				019
73.	NET INCOME (LOSS) AFTER REQUIRED RESERVE TRANSFER AND PROVISION FOR LOAN LOSSES ADJUSTMENT (Item 69 minus Item 72) .....				662
74.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS ...				391
75.	ADJUSTED NET INCOME (LOSS) AFTER ALL RESERVE TRANSFERS (Item 73 less Item 74) .				392

Item No.	DELINQUENT LOANS AS OF (DEC. 31, 1987)	Number	\$	Amount	¢	Acct. Code
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78.	12 MONTHS AND OVER DELINQUENT .....		023A			023B
79.	TOTAL DELINQUENT LOANS (Sum of 76-78) .....		041A			041B
<b>OTHER LOAN INFORMATION</b>		<b>Number</b>	<b>\$</b>	<b>Amount</b>	<b>¢</b>	
80.	TOTAL LOANS GRANTED THIS YEAR (Include real estate) ...		031A			031B
81.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE .....		606A			606B
82.	TOTAL LOANS CHARGED OFF THIS YEAR .....					550
83.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS .....					551
84.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR REAL ESTATE LOANS .....					955

#### OTHER INFORMATION

	\$	Amount	¢
85. TOTAL OF ALL LOANS TO CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .....			028A
86. ORIGINAL VALUE OF INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .			951
87. CURRENT VALUE OF INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) .			952
88. MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES .....			965
89. AMOUNT OF RATE SENSITIVE SHARES/DEPOSITS REPORTED IN ITEM 37 (Acct. Code 018C) .....			953
90. TOTAL CONTINGENT OR OFF-BALANCE SHEET LIABILITIES (i.e., MANAGEMENT CONTRACTS, LETTERS OF CREDIT, ETC.) .....			954
91. AMOUNT OF LOANS TO CREDIT UNION OFFICIALS AND EMPLOYEES .....			956
92. NUMBER OF SHARE ACCOUNTS (NOT number of members) .....			966
93. NUMBER OF CURRENT MEMBERS (NOT number of accounts) .....			083
94. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions) .....			084
95. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME .....			564A
DO NOT INCLUDE VOLUNTEER (NON-PAID EMPLOYEES) b. PART-TIME (25 hrs. or less a week) .....			564B

CERTIFIED CORRECT BY: \_\_\_\_\_  
Please Print

TELEPHONE NO. \_\_\_\_\_  
Area Code Number

Treasurer-Manager (Signature)

Date

(Credit union contact  
to discuss report)

OFFICE HOURS

# INSTRUCTIONS

## ASSETS

—IF REQUESTED LOAN INFORMATION IS NOT AVAILABLE, PLEASE ESTIMATE.

1a.-3. **Number of Loans.** Report the total number of loans for each loan category.

1a.-3. **Loan Interest Rates.** Report the loan interest rates being offered as of December 31, 1987. The interest rates to be reported should reflect the current interest charged for the "typical" loan in each category.

1a. **Unsecured Loans.** Loans to members not secured by collateral or other security.

1b. **New Auto Loans.** Loans to finance the purchase of and secured by new automobiles.

1c. **First Mortgage Real Estate.** Report loans to purchase residential real property secured by a first lien on the property being purchased.

1d. **Other Real Estate.** Report loans, for any purpose secured by an interest (first or second liens) in residential real property.

1e. **Agricultural Loans.** Loans for the purpose of farming, raising livestock, or the purchase of farm equipment or loans secured by farmland, equipment, or crops.

1f. **Commercial Loans.** Loans over \$25,000 for business, inventory, commercial purposes, other than agriculture, secured primarily from business or commercial assets, payments made primarily from business or commercial revenue.

1g. **Lines of Credit.** Report the amount of outstanding loan balances for open-end accounts (i.e., credit card balances).

2. **All Other Loans To Members.** Loans to members not included in items 1a-g.

3. **Other Loans.** Loans other than loans to other credit unions involving repossession of collateral, any note or contract receivable resulting from the sale of assets acquired in liquidation of loans, etc. and loans to non-members.

4. **Total Loans.** The total of all loans outstanding, excluding loans to other credit unions.

5. **Allowance For Loan Losses.** Amount set aside to absorb possible losses on loans (exclusive of the regular reserve).

6. **Cash.** Cash on hand, petty cash, checking accounts, etc. Passbook accounts in other financial institutions should be reported as investments.

7. **U.S. Government Obligations.** Book value of funds invested in obligations of the United States which are fully guaranteed as to both principal and interest (e.g. T-Bills, Bonds and Notes).

8. **Federal Agency Securities.** Funds invested in agency securities (e.g. GNMA & FNMA) and participation certificates which are secured by collateral owned by these agencies.

9a. **ICUs, NIFCUs.** Report the book value of investments in ICUs and NIFCUs.

9b. **All Other Mutual Funds.** Report the book value of investments in all mutual funds or common trusts other than ICUs and NIFCUs.

10. **Corporate Central Credit Unions.** Shares, deposits and certificates in corporate central credit unions.

11. **Commercial Banks.** Passbook accounts, certificates of deposit, Euro Dollars, Yankee Dollars and Bankers' Acceptances.

12. **Savings & Loan Associations and Mutual Savings Banks.** Deposits, passbook accounts and certificates.

13. **Federal Funds and Other Overnight Investments.** Report the amount of excess liquidity invested in Federal Funds, overnight certificates and other short term investments not exceeding 30 days maturity which are not included elsewhere.

14. **Credit Unions.** Shares, deposit and certificates in other than corporate central credit unions.

15. **Loans to Credit Unions.** Loans made to credit unions.

16. **NCUA Share Insurance Capitalization Deposit.** The current outstanding balance of your NCUA Share Insurance Deposit.

17. **Non NCUA Share Insurance Capitalization Deposit.** The current outstanding balance of any share insurance capitalization deposit with a private or state administered share insurance fund.

18. **Other Investments.** All other investments not listed above, including Credit Union Service Organizations, state and local government obligations, investments in non-share insurance funds and shares in NCUA's CLF.

19. **Allowance for Investment Losses.** Amount set aside to absorb estimated losses on investments; e.g., periodic adjustments of mutual funds to the lower of cost or market are credited to this account. The corresponding debit is to the Provision for Investment Losses.

20. **Land and Building.** Land and building, less depreciation on building, if any.

21. **Other Fixed Assets.** All other fixed assets such as furniture and fixtures and leasehold improvements, less related depreciation items, if any.

22. **Other Assets.** Prepaid expenses and insurance, accounts receivable, accrued income, etc.

23. **Total Assets.** Sum of all assets.

## LIABILITIES/EQUITY

24. **Promissory Notes.** Funds borrowed from individuals for which a promissory note was issued.

25. **Reverse Repurchase Agreements.** Funds borrowed from any source using securities as collateral.

26. **Other Notes Payable and Interest Payable on Notes.** Funds borrowed, other than from individuals. Also include accrued interest payable on all other borrowings including interest on promissory notes and reverse repurchase agreements.

27. **Interest Payable on Deposits.** Accrued interest on deposits not yet distributed.

28. **Accrued Dividends Payable on Shares.** Declared, but not yet distributed, i.e. accruals, or last accounting period.

29. **Accounts Payable and Other Liabilities.** Draft clearings, interest rebates payable, taxes payable, undistributed payments, undistributed payroll deductions, and other liabilities not listed above.

30-36. **Dividend/Interest Rates.** Report the dividend/interest rates being offered as of December 31, 1987. The dividend/interest rates to be reported should reflect the current rates earned by the "typical" share or deposit account in each category.

30. **Share Certificates/Certificates of Deposit.** All types of share certificates and certificates of deposit except for IRA/Keoghs.

31. **Share Drafts.** Share draft accounts.

32. **IRA/Keogh & Retirement Accounts.** Funds placed for retirement purposes under a trust or custodial agreement.

33. **All Other Shares and Member Deposits.** Passbook accounts, money market accounts, regular shares, club accounts, member deposits, etc.

34. **Permanent Capital Shares.** Amount of permanent capital contributions received by the corporate from its member credit unions. Do not answer if yours is not a corporate credit union.

35. **Total Shares.** The sum of Column "C" Items 30-34. Also report the current dividend rate for each of these items.

36. **Non-Member Deposits.** Deposits OTHER THAN SHARES from non-members and which are not eligible for NCUA or other share insurance.

37. **Total Shares and Deposits.** The sum of Column "C" Items 35 and 36.

38. **Regular Reserve.** Statutory (Reserve) for State or NCUA after the books have been closed and the appropriate transfers have been made. The amount reported here should not include the Allowance for Loan Losses or the Allowance for Investment Losses.

39. **Investment Valuation Reserve.** Reserves set aside from Undivided Earnings to cover the excess of Book Value over Market Value for investments not authorized by NCUA. (Required in accordance with NCUA Rules and regulations Part 741.6(a).)

40. **Other Reserves.** Reserves for contingencies, additional reserves for losses, insurance reserves (other than State/NCUA), etc.

41. **Undivided Earnings.** Accumulated income or surplus after the books have been closed.

42. **Total Liabilities and Equity.** Sum of Liabilities and Equity.

## NCUA INSURED SAVINGS COMPUTATION

A. **Uninsured Shares and Member Deposits.** Each member account is insured up to \$100,000. Report the amount over \$100,000 in individual accounts.

B. **Uninsured Non-Member Deposits.** Only member accounts are insured. Report the total amount of non-member deposits—i.e., the same amount reported on line 36.

C. **Total Uninsured Shares and Deposits.** The sum of Items A and B.

D. **Insured Shares and Deposits.** The amount of insured savings minus uninsured savings; item 37 less item C.

## OPERATING INCOME

43. **Interest on Loans (Gross).** Income from interest on loans.

44. **(Less) Interest Refunded.** Interest refunded to members.

45. **Income from Investments.** Report income earned on investments and gains or (losses) on trading securities. Do not include gains or (losses) on the sale of investments. See item 63.

46. **Other Operating Income.** Operating income other than interest on loans and income from investments.

47. **Total Gross Income.** Sum of all operating income.

## OPERATING EXPENSES

48. **Employee Compensation and Benefits.** Salaries; also includes reimbursement to sponsor when credit union employees are on the sponsor's payroll; pension plan costs, employer's social security taxes, unemployment compensation taxes, etc.
49. **Travel and Conference Expense.** Employees' and officers' expenses for travel and attendance at conferences and other meetings.
50. **Office Occupancy Expenses.** Expenses relating to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements, and fire and extended coverage insurance.
51. **Office Operations Expense.** Expenses related to the operation of an office including communications, stationery and supplies, liability insurance, furniture rental and/or maintenance, depreciation, bank service charges, in-house EDP costs, etc.
52. **Educational and Promotional Expenses.** Advertising, publicity and promotions.
53. **Loan Servicing Expense.** Collection expense, credit reports, recording fees, chattel lien insurance, etc.
54. **Professional and Outside Services.** Legal fees, audit fees, accounting services, management and consultant fees and outside EDP servicing.
55. **Provision for Loan Losses.** Current period provision for all losses and related costs on loans and other receivables.
56. **Provision for Investment Losses.** Current period provision (expenses) for all unrealized losses on marketable equity securities; e.g., periodic adjustments of mutual funds to the lower of cost or market are debited to this account. The corresponding credit is to the Allowance for Investment Losses.
57. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bonds, etc.
58. **Operating Fees.** State supervision fee and the cost of periodic examination.
59. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness.
60. **Miscellaneous Operating Expenses.** Expenses for which no categories are listed.
61. **Total Operating Expenses.** Sum of all operating expenses.
62. **Income (Loss) from Operations.** Operating income less operating expenses.

## NON-OPERATING GAINS OR LOSSES

63. **Gain (Loss) on Investments.** Income/expense resulting from the gain or (loss) on either the sale or other disposition of investments, or to estimate unrealized losses resulting from the material permanent decline in market values of investment securities. Do not include gains or losses on trading securities. Report gains/losses from trading in item 45.
64. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the disposition of fixed assets.
65. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expenses.
66. **Income (Loss) Before Dividends and/or Interest on Deposits.** Operating and non-operating income or (loss) for the period before dividends and/or interest have been deducted.

## INTEREST ON DEPOSITS/DIVIDENDS ON SHARES

67. **Dividends on Shares.** Dividends on all classes of shares for all dividend periods during the year.
68. **Interest on Deposits.** Interest on all deposits for the period including interest for the current period.
69. **Net Income (Loss) after Dividends and Interest.** Net income after dividends on shares and/or interest on deposits.

## ALLOCATION OF NET INCOME (LOSS)

70. **Required Transfer to Statutory Reserves.** Income transferred to statutory reserves without any adjustment for provision for loan losses expense, including transfers for the current period, but excluding transfers in excess of required reserve transfers.
71. **Provision for Loan Losses Expense Adjustment.** The amount of the provision for loan losses. If the provision for loan losses is negative, enter zero in item 71.
72. **Net Reserve Transfer.** The difference between the Statutory Reserve Transfer Requirement and the Provision for Loan Losses Expense Adjustment. If item 71 is larger than 70 enter zero as item 72 cannot be negative.
73. **Net Income (Loss) after Required Reserve Transfer and Provision for Loan Losses Adjustment.** Item 69 minus item 72. Net income for the period after operating expenses, dividends and

required reserve transfers. The amount reported on line 73 may differ from the credit union's actual net transfer to Undivided Earnings. Differences will occur where portions of Net Income have been transferred to statutory reserves in excess of legal requirements or portions of Net Income have been transferred to other reserve accounts. Differences will also occur where the amount reported on line 71 exceeds the amount reported on line 70.

74. **Additional Reserve Transfers.** Income transferred to reserve accounts in excess of statutory reserve requirements.

75. **Adjusted Net Income (Loss).** Net income (loss) for the period after expenses, dividends, interest and all reserve transfers.

## DELINQUENT LOANS/OTHER LOAN INFORMATION

76-79. **Delinquent Loans.** Number and amount of delinquent loans by categories.

80. **Total Loans Granted This Year.** Report all loans granted in 1987; each line of credit are counted as one loan made with outstanding balances included in the amount.

81. **Individual Loan Accounts of \$100,000 or More.** Report the total number and amount of loans to individual members which total \$100,000 or more per loan account (e.g., if an individual has a first mortgage real estate loan for \$120,000, include it in this item; if an individual has one home equity loan for \$90,000 and one car loan for \$15,000, do not include it in this item even though together they exceed \$100,000).

82-83. **Charge-Offs and Recoveries.** Report all charged-off loans and recoveries made this year.

84. **Amount of Variable Rate Loan Balances for Real Estate Loans.** Sum of all loan balances reported in items 1c and 1d where the interest rate charged varies over the life of the loan.

## OTHER INFORMATION

85. **Total Amount Loaned to a Credit Union Service Organization.** A credit union service organization means any organization, authorized by the NCUA Board that is established primarily to serve the needs of member credit unions and whose business relates to the daily operations of credit unions it serves.

86. **Original Value of Investments in Credit Union Service Organizations.** This should be the original amount (unadjusted) that the credit union invested in CUSOs.

87. **Current Value of Investments in Credit Union Service Organizations.** This amount should be the current value of the credit union's investment in CUSOs using either the equity or cost method of accounting (see Accounting Manual For Federal Credit Unions, Section 6050.2.1 and 6050.2.2).

88. **Trading Securities.** Market value of securities purchased with the intention to resell before maturity in order to produce trading profits.

89. **Rate Sensitive Shares/Deposits.** Sum of shares/deposits reported in item 37 whose dividend/interest rate meet one or more of the following criteria: a) Money Market type accounts requiring a balance of over a certain amount in order to qualify for a specific rate of dividend/interest, b) Certificate accounts having a maturity of six months or longer, c) IRA accounts having a maturity in excess of one year.

90. **Total Contingent or Off-Balance Sheet Liabilities.** This amount should include all contingent or unrecorded liabilities and commitments (off-balance sheet), i.e., management contracts, letters of credit, etc.

91. **Loans to Officials.** Enter the aggregate outstanding balances of all loans to credit union officials and employees. An official includes any member of the board of directors, credit committee or supervisory committee. Report only if these loans are currently in the loan portfolio.

92. **Total Number of Share Accounts.** Report the total number of all types of share accounts, not the total number of members.

93. **Number of Current Members.** Actual members that have either a regular share account or other type of savings account. If a member has more than one account, the member should be counted only once.

94. **Number of Potential Members.** Actual members plus persons within the field of membership. If the field of membership included family members, use an average of three persons per family to establish the total potential membership.

95. **Number of Credit Union Employees.** Number of full or parttime paid employees of the credit union, regardless of whether paid by the credit union or by the sponsor. Parttime employees work less than 25 hours per week. If operated under a management contract show at least one parttime employee.