

TO

Postage and Fees Paid
National Credit Union Administration

634

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: JULY 21, 1989

**NATIONAL
CREDIT UNION
ADMINISTRATION**

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

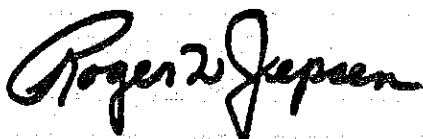
This booklet contains the 1989 Midyear Call Report. The Call Report should be completed using account and statistical information from your credit union's records as of June 30, 1989. Please review the instructions thoroughly prior to completing the Call Report.

This report differs only slightly from prior reports. Minor revisions have been made in order to collect some data of particular concern at this time, clarify instructions and improve the format of the report.

The completed report should be returned in the pre-addressed envelope from the last page of this booklet as soon as possible, but no later than **July 21, 1989**. Thank you for your timely filing.

If you have any questions, please contact your appropriate National Credit Union Administration Regional Office.

Sincerely,



ROGER W. JEPSEN
Chairman,
National Credit Union
Administration

**MIDYEAR
FINANCIAL &
STATISTICAL
REPORT**

1 9 8 9

STATEMENT OF FINANCIAL CONDITION AS OF June 30, 1989 (After Closing)

OMB No. 3133-0004
Expires 12-89

TURN THIS COPY

ASSETS

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
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-f, 2 & 3)	NUMBER	025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES					()	719
6.	CASH (Petty cash, change funds, checking accounts, etc.)								730

INVESTMENTS (Book Value)		A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		
DISTRIBUTION		\$	¢	\$	¢	\$	¢	\$	¢	
BY REMAINING MATURITY										
7.	U.S. GOVERNMENT OBLIGATIONS									741C
8.	FEDERAL AGENCY SECURITIES									742C
9.	MUTUAL FUNDS									760C
a.	GSPs, NIFCU\$									
b.	ALL OTHER MUTUAL FUNDS									761C
10.	CORPORATE CENTRAL CREDIT UNIONS									652C
11.	COMMERCIAL BANKS									746C
12.	S&L'S AND MUTUAL SAVINGS BANKS									750C
13.	FED FUNDS, OTHER OVERNIGHT INVEST.									770
14.	CREDIT UNIONS									653C
15.	LOANS TO CREDIT UNIONS									747C
16.	NCUA SHARE INSURANCE CAP. DEPOSIT									794
17.	OTHER INVESTMENTS									655C
18.	ALLOWANCE FOR INVESTMENT LOSSES							()	749
19.	LAND & BUILDING (Net of depreciation)									007
20.	OTHER FIXED ASSETS (All other fixed assets not included above)									008
21.	OTHER ASSETS									009
22.	TOTAL ASSETS (ITEM 22 MUST AGREE WITH ITEM 38)									010

LIABILITIES & EQUITY

Item No.	LIABILITIES: DISTRIBUTION BY REMAINING MATURITY	A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		Acct. Code
		\$	¢	\$	¢	\$	¢	\$	¢	
23.	PROMISSORY NOTES									
24.	REVERSE REPURCHASE AGREEMENTS									058C
25.	OTHER NOTES AND INTEREST PAYABLE									656C
26.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.)									820
27.	ACCOUNTS PAYABLE AND OTHER LIABILITIES									825
Item No.	SHARES: DISTRIBUTION BY REMAINING MATURITY	A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		Acct. Code
		\$	¢	\$	¢	\$	¢	\$	¢	
28.	SHARE CERTIFICATES									908C
29.	SHARE DRAFTS									902
30.	IRA/KEOGH & RETIREMENT ACCOUNTS									906C
31.	REGULAR SHARES									657
32.	ALL OTHER SHARES									630
33.	TOTAL SHARES (Sum of Columns for Items 28-32)									013
34.	REGULAR RESERVE (NCUA statutory (legal) or irrevocable reserve)									931
35.	OTHER RESERVES (All other reserve accounts)									658
36.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers)									
37.	NET INCOME (Unless this amount is already included in item 36)									602
38.	TOTAL LIABILITIES & EQUITY (ITEM 38 MUST AGREE WITH ITEM 22)									014

OTHER SHARE INFORMATION:		Current Rate Offered (i.e. 15% = 1500)	Acct. Code	Number of Accounts	Acct. Code
39.	SHARE CERTIFICATES		555		451
40.	SHARE DRAFTS		553		452
41.	IRA/KEOGH & RETIREMENT ACCOUNTS		554		453
42.	REGULAR SHARES		552		454
43.	ALL OTHER SHARES		620		455
44.	TOTAL NUMBER OF SHARE ACCOUNTS				966

NCUA INSURED SAVINGS COMPUTATION

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

A. UNINSURED SHARES (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificates, etc.) ..

\$	¢	065
		069

B. INSURED SHARES (Item 33 less item A)

Item No.	INCOME (OPERATING): JAN. 1, 1989—JUNE 30, 1989	\$	Amount	¢	Acct. Code
45.	INTEREST ON LOANS (Gross) (Income before interest refunds)				110
	(LESS) INTEREST REFUNDED	()	119
	INCOME FROM INVESTMENTS (Including Gain or Loss on Trading Securities)				120
48.	OTHER OPERATING INCOME				659
49.	TOTAL GROSS INCOME (Sum of items 45-48)				100
EXPENSES (OPERATING): JAN. 1, 1989—JUNE 30, 1989 (Individual expense items may be negative)					
50.	EMPLOYEE COMPENSATION AND BENEFITS (Accounts 210-224)				210
51.	TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232)				230
52.	OFFICE OCCUPANCY EXPENSE (Accounts 250-256)				250
53.	OFFICE OPERATIONS EXPENSE (Accounts 260-269)				260
54.	EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272)				270
55.	LOAN SERVICING EXPENSE (Accounts 280-284)				280
56.	PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294)				290
57.	PROVISION FOR LOAN LOSSES				300
58.	PROVISION FOR INVESTMENT LOSSES				305
59.	MEMBER INSURANCE (Accounts 310-313)				310
60.	OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322)				320
61.	INTEREST ON BORROWED MONEY				340
62.	MISCELLANEOUS OPERATING EXPENSES				360
	TOTAL OPERATING EXPENSES (Sum of items 50-62)				660
64.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 49 less item 63)				661
NON-OPERATING GAINS OR LOSSES JAN. 1, 1989—JUNE 30, 1989					
65.	GAIN (LOSS) ON INVESTMENTS (DO NOT include Gain or Loss on Trading Securities)				420
66.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS				430
67.	OTHER NON-OPERATING INCOME (EXPENSE)				440
68.	INCOME (LOSS) BEFORE DIVIDENDS (Item 64 plus or minus items 65-67)				017
DIVIDENDS ON SHARES JAN. 1, 1989—JUNE 30, 1989					
69.	DIVIDENDS ON SHARES (Includes dividends earned during current period)				380
70.	NET INCOME (LOSS) AFTER DIVIDENDS (Item 68 less item 69)				388
RESERVE TRANSFERS JAN. 1, 1989—JUNE 30, 1989					
71.	REQUIRED TRANSFER TO STATUTORY RESERVES				393
72.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS				391

Item No.	DELINQUENT LOANS AS OF (JUNE 30, 1989)	Number	\$	Amount	¢	Acct. Code
73.	2 TO LESS THAN 6 MONTHS DELINQUENT		021A			021B
74.	6 TO LESS THAN 12 MONTHS DELINQUENT		022A			
75.	12 MONTHS AND OVER DELINQUENT		023A			
76.	TOTAL DELINQUENT LOANS (Sum of 73-75)		041A			041B
OTHER LOAN INFORMATION						
77.	TOTAL LOANS GRANTED THIS YEAR (Include real estate)		031A			031B
78.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien)		670A			670B
79.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE		606A			606B
80.	AMOUNT OF HOME EQUITY LINES OF CREDIT REPORTED IN ITEM 1c OR 1d					640
81.	TOTAL LOANS CHARGED OFF THIS YEAR					550
82.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS					551
83.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR ALL REAL ESTATE LOANS					955

OTHER INFORMATION

84.	TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)					080
85.	MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES					965
86.	MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO					990
87.	NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR					970
88.	TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 87					971
89.	NUMBER OF CURRENT MEMBERS (NOT number of accounts)					
90.	NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)					
91.	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

STATEMENT OF FINANCIAL CONDITION AS OF June 30, 1989 (After Closing)

OMB No. 3133-0004
Expires 12-89

WORKING COPY

ASSETS

Item No.	LOANS/CASH	Number of Loans	Acct. Code	Current Rate Charged (i.e. 15% = 1500)	Acct. Code	\$	Amount	¢	Acct. Code
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1b.	NEW AUTO LOANS		958		561				385
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1d.	OTHER REAL ESTATE		960		562				386
1e.	AGRICULTURAL LOANS		961		593				042
1f.	COMMERCIAL LOANS		962		594				387
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4.	TOTAL LOANS (Sum of 1a-f, 2 & 3)	NUMBER	025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES					()	719
6.	CASH (Petty cash, change funds, checking accounts, etc.)								730

ESTIMENTS (Book Value)		A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total		
DISTRIBUTION		\$	¢	\$	¢	\$	¢	\$	¢	
BY REMAINING MATURITY								A + B1 + B2 = C		
7.	U.S. GOVERNMENT OBLIGATIONS									741C
8.	FEDERAL AGENCY SECURITIES									742C
9.	MUTUAL FUNDS									760C
a.	GSPs, NIFCUs									761C
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18.	ALLOWANCE FOR INVESTMENT LOSSES									007
19.	LAND & BUILDING (Net of depreciation)									008
	OTHER FIXED ASSETS (All other fixed assets not included above)									009
	OTHER ASSETS									010
22.	TOTAL ASSETS (ITEM 22 MUST AGREE WITH ITEM 38)									

LIABILITIES & EQUITY

Item No.	LIABILITIES: DISTRIBUTION BY REMAINING MATURITY	A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		Acct. Code
		\$	¢	\$	¢	\$	¢	\$	¢	
23.	PROMISSORY NOTES									
24.	REVERSE REPURCHASE AGREEMENTS									058C
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72.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS				391

Item No.	DELINQUENT LOANS AS OF (JUNE 30, 1989)	Number	\$	Amount	¢	Acct. Code
73.	2 TO LESS THAN 6 MONTHS DELINQUENT		021A			021B
74.	6 TO LESS THAN 12 MONTHS DELINQUENT		022A			
75.	12 MONTHS AND OVER DELINQUENT		023A			
76.	TOTAL DELINQUENT LOANS (Sum of 73-75)		041A			041B
OTHER LOAN INFORMATION						
77.	TOTAL LOANS GRANTED THIS YEAR (Include real estate)		031A			031B
78.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien)		670A			670B
79.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE		606A			606B
80.	AMOUNT OF HOME EQUITY LINES OF CREDIT REPORTED IN ITEM 1c OR 1d					640
81.	TOTAL LOANS CHARGED OFF THIS YEAR					550
82.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS					551
83.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR ALL REAL ESTATE LOANS					955
OTHER INFORMATION						
84.	TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)					080
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86.	MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO					990
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89.	NUMBER OF CURRENT MEMBERS (NOT number of accounts)					
90.	NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)					
91.	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.

Number of Loans. Report the total number of loans outstanding for each loan category.

1a.-3. Loan Interest Rates. Report the loan interest rates being offered as of June 30, 1989 for each loan category. If more than one rate applies, report the most common rate 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 or refinance 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.

2. All Other Loans to Members. Loans to members not included in items 1a-f, i.e., used car loans, share secured loans, etc.

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).

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. GSPs, NIFCU\$. Report the book value of investments in GSPs and NIFCU\$.

9b. All Other Mutual Funds. Report the book value of investments in mutual funds or common trust funds other than GSPs and NIFCU\$.

10. Corporate Central Credit Unions. Shares, deposits and certificates in corporate central common trusts.

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, deposits 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.

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.

18. 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.

19. Land and Building. Land and building, less depreciation on building, if any.

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

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

22. Total Assets. Sum of all assets.

LIABILITIES/EQUITY

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

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

25. 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.

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

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

28. Share Certificates. All types of share certificates and certificates of deposit, except for IRA/Keoghs.

29. Share Drafts. Share draft accounts.

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

31. Regular Shares. Report the total amount of shares in accounts which are not required to have a minimum balance (other than the balance of one share) or minimum term.

32. All Other Shares. Money market accounts, split rate accounts, etc.

33. Total Shares. The sum of Items 28-32.

34. 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.

35. Other Reserves. Reserves for contingencies, additional reserves for losses, insurance reserves (other than state/NCUA), etc.

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

37. Net Income. The balance of net income for the year not included in item 36, Undivided Earnings. (Note: This item should only be completed if you do not close the books on June 30.)

38. Total Liabilities and Equity. Sum of Liabilities and Equity.

OTHER SHARE INFORMATION

39.-44. Number of Share Accounts. Report the total number of accounts for each share category.

39.-43. Dividend Rates. Report the dividend rates being offered as of June 30, 1989. If more than one rate applies, report the most common rate.

NCUA INSURED SAVINGS COMPUTATION

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

B. Insured Shares. The amount of insured savings minus uninsured savings; item 33 less item A.

OPERATING INCOME

45. Interest on Loans (Gross). Income from interest on loans.

46. (Less) Interest Refunded. Interest refunded to members.

47. 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 65.

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

49. Total Gross Income. Sum of all operating income.

OPERATING EXPENSES

50. **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.
51. **Travel and Conference Expense.** Employees' and officers' expenses for travel and attendance at conferences and other meetings.
52. **Office Occupancy Expenses.** Expenses relating to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements, and fire and extended coverage insurance.
53. **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.
54. **Educational and Promotional Expenses.** Advertising, publicity and promotions.
55. **Loan Servicing Expense.** Collection expense, credit reports, recording fees, chattel lien insurance, etc.
56. **Professional and Outside Services.** Legal fees, audit fees, accounting services, management and consultant fees and outside EDP servicing.
57. **Provision for Loan Losses.** Current period provisions for all losses and related costs on loans and other receivables.
58. **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.
59. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bonds, etc.
60. **Operating Fees.** State supervision fee and the cost of periodic examination.
61. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness.
62. **Miscellaneous Operating Expenses.** Expenses for which no categories are listed; e.g., association dues, annual meeting expense, cash over and short, etc.
63. **Total Operating Expenses.** Sum of all operating expenses.
64. **Income (Loss) from Operations.** Operating income less operating expenses.

NON-OPERATING GAINS OR LOSSES

65. **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 or (losses) from trading in item 47.
66. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the disposition of fixed assets.
67. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expenses.
68. **Income (Loss) Before Dividends.** Operating income or (loss) for the period before dividends have been deducted.

DIVIDENDS ON SHARES

69. **Dividends on Shares.** Dividends on all classes of shares for all dividend periods during the year.
70. **Net Income (Loss) after Dividends.** Net income after dividends on shares.

RESERVE TRANSFERS

71. **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 transfer.

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

DELINQUENT LOANS/OTHER LOAN INFORMATION

- 73-76. **Delinquent Loans.** Number and amount of delinquent loans by categories.
77. **Total Loans Granted This Year.** Report all loans granted so far in 1989; each line of credit is counted as one loan made with outstanding balances included in the amount.
78. **Real Estate Loans Granted This Year.** Report first lien real estate loans granted this year with maturities in excess of 12 years.
79. **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).
80. **Home Equity Lines of Credit.** Report the outstanding balances of lines of credit or open end accounts which are secured by an interest in residential real property.
- 81-82. **Charge-Offs and Recoveries.** Report all charged-off loans and recoveries made this year.
83. **Amount of Variable Rate Loan Balances for All 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. Include amounts for variable rate home equity loans.

OTHER INFORMATION

84. **Total Amount Invested in and Loaned to Credit Union Service Organizations.** 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.
85. **Trading Securities.** Market value of securities purchased with the intention to resell before maturity in order to produce trading profits.
86. **Market Value of Investments.** Report the total market value of investments (items 7-17).
87. **Number of Bankruptcies.** Report the number of bankruptcy notifications received between Jan. 1, 1989 and June 30, 1989 for members with outstanding loan balances during the period.
88. **Outstanding Loan Balances of Bankruptcies.** Report the total amount of outstanding loan balances for bankruptcies identified in Item 87. The amount reported should reflect the outstanding loan balances of these individuals at the time the notification of bankruptcy was received by the credit union.
89. **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.
90. **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.
91. **Number of Credit Union Employees.** Number of full or part-time paid employees of the credit union, regardless of whether paid by the credit union or by the sponsor. Part-time employees work 25 hours or less per week. If operated under a management contract show at least one part-time employee.