

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1994

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: _____

Federal Charter/Certificate Number: _____

*This page must be completed by all credit unions***ASSETS**

| | Amount | Acct Code |
|--|--------|-----------|
| 1. Total Loans | | 025B |
| 2. Less: Allowance for Loan Losses | | 719 |
| 3. Cash and Cash Equivalents | | 730 |
| 4. Total Investments (Book Value) | | 799 |
| 5. Less: Allowance for Investment Losses | | 749 |
| 6. Land and Building | | 007 |
| 7. Other Fixed Assets | | 008 |
| 8. Other Real Estate Owned | | 798 |
| 9. Other Assets | | 009 |
| 10. TOTAL ASSETS | | 010 |

LIABILITIES

| | Amount | Acct Code |
|--|--------|-----------|
| 11. Total Borrowings | | 860C |
| 12. Accrued Dividends Payable on Shares | | 820 |
| 13. Accounts Payable and Other Liabilities | | 825 |

SHARES AND EQUITY

| | | |
|--|--|-----|
| 14. Total Shares and Deposits | | 018 |
| 15. Regular Reserves | | 931 |
| 16. Other Reserves | | 658 |
| 17. Undivided Earnings | | 940 |
| 18. Appropriation for Non-Conforming Investments (SCU Only) | | 668 |
| 19. Net Income (Unless this amount is already included in item 17) | | 602 |

20. TOTAL LIABILITIES AND EQUITY

| | | |
|--|--|-----|
| | | 014 |
|--|--|-----|

NCUA INSURED SHARES COMPUTATION

Share and deposit amounts 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.

| | Amount | Acct Code |
|--|--------|-----------|
| a. Uninsured Shares (The amount over \$100,000 in any individual account, IRA, share certificates, etc.) | | 065 |
| b. Uninsured Non-Member Deposits (Not applicable in all states) | | 067 |
| c. Total Uninsured Shares and Deposits (A + B) | | 068 |
| d. Insured Shares and Deposits (item 14 less item C) | | 069 |

STATEMENT OF INCOME AND EXPENSE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

This page must be completed by all credit unions.

Report year-to-date numbers for the period JANUARY 1, 1994 - JUNE 30, 1994

| INCOME (OPERATING): January 1, 1994 - June 30, 1994 | Amount | Acct Code |
|---|--------|-----------|
| 1. Interest on Loans (Gross-before interest refunds)..... | | 110 |
| 2. (Less) Interest Refunded..... | | 119 |
| 3. Income from Investments (Excluding Gain or Loss on Trading Securities)..... | | 120 |
| 4. Income (Loss) from Trading Securities..... | | 124 |
| 5. Fee Income..... | | 131 |
| 6. Other Operating Income | | 659 |
| 7. Total Gross Income (Sum of items 1-6)..... | | 100 |
| EXPENSES (OPERATING): January 1, 1994 - June 30, 1994 | | |
| 8. Employee Compensation and Benefits..... | | 210 |
| 9. Travel and Conference Expense..... | | 230 |
| 10. Office Occupancy Expense..... | | 250 |
| 11. Office Operations Expense..... | | 260 |
| 12. Educational and Promotional Expenses..... | | 270 |
| 13. Loan Servicing Expense..... | | 280 |
| 14. Professional and Outside Services..... | | 290 |
| 15. Provision for Loan Losses..... | | 300 |
| 16. Provision for Investment Losses..... | | 305 |
| 17. Member Insurance..... | | 310 |
| 18. Operating Fees (Examination and/or supervision fees)..... | | 320 |
| 19. Miscellaneous Operating Expenses..... | | 360 |
| 20. TOTAL Operating Expense (Sum of items 8-19)..... | | 671 |
| 21. Net Income (Loss) from Operations (line 7 less item 20)..... | | 661 |
| NON-OPERATING GAINS OR LOSSES: January 1, 1994 - June 30, 1994 | | |
| 22. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)..... | | 420 |
| 23. Gain (Loss) on Disposition of Fixed Assets..... | | 430 |
| 24. Other Non-operating Income (Expense)..... | | 440 |
| 25. Income (Loss) Before Cost of Funds (Item 21 plus or minus items 22-24)..... | | 395 |
| COST OF FUNDS: January 1, 1994 - June 30, 1994 | | |
| 26. Interest on Borrowed Money..... | | 340 |
| 27. Dividends on Shares..... | | 380 |
| 28. Interest on Deposits (SCU Only)..... | | 381 |
| 29. Net Income (Loss) After Cost of Funds (Item 25 less items 26-27)..... | | 388 |
| RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1994 - June 30, 1994 | | |
| 30. Required Transfer to Statutory Reserves (Gross)..... | | 393 |
| 31. Additional Transfers to the Statutory Reserve or Other Reserve Accounts..... | | 391 |

GENERAL LOAN SCHEDULE

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

| | Number | Acct Code | Amount Outstanding | Acct Code | Rate | Acct Code |
|--|--------|-----------|--------------------|-----------|------|-----------|
| 1. Unsecured Credit Card Loans | | 993 | | 396 | | 521 |
| 2. All Other Unsecured Loans (Other than credit cards) | | 994 | | 397 | | 522 |
| 3. New Auto Loans | | 958 | | 385 | | 523 |
| 4. Used Auto Loans | | 968 | | 370 | | 524 |
| 5. Total 1st Mortgage Real Estate Loans | | 959 | | 703 | | 563 |
| 6. Other Real Estate Loans | | 960 | | 386 | | 562 |
| 7. Total All Other Loans to Members | | 963 | | 698 | | 595 |
| 8. Total Other Loans (Purchased or to non-members) | | 964 | | 001 | | 596 |
| 9. Total Loans | | 025A | | 025B | | |

| DELINQUENT LOANS AS OF JUNE 30, 1994 | Number | Acct Code | Amount | Acct Code |
|---|--------|-----------|--------|-----------|
| 10. 2 to Less Than 6 Months Delinquent | | 021A | | 021B |
| 11. 6 to Less Than 12 Months Delinquent | | 022A | | 022B |
| 12. 12 Months and Over Delinquent | | 023A | | 023B |
| 13. Total Delinquent Loans (Sum of Items 1-3) | | 041A | | 041B |

| MISCELLANEOUS LOAN INFORMATION | Number or Amount | Acct Code |
|--|------------------|-----------|
| 14. Total Amount of Loans Charged-Off Year-To-Date | | 550 |
| 15. Total Amount of Recoveries on Charged-Off Loans Year-To-Date | | 551 |
| 16. Total Number of Loans Outstanding to Credit Union Officials | | 995 |
| 17. Total Dollar Amount of Loans Outstanding to Credit Union Officials | | 956 |
| 18. Total Number of Loans Granted Year-To-Date | | 031A |
| 19. Total Amount of Loans Granted Year-To-Date | | 031B |
| 20. Amount of Variable Rate Loan Balances (Other than Real Estate) | | 991 |

REAL ESTATE LOAN SCHEDULE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

| REAL ESTATE LOANS | Number of Loans Outstanding | Acct Code | Amount of Loans Outstanding | Acct Code | Number of Loans Granted YTD | Acct Code | Amount Granted YTD | Acct Code |
|---|-----------------------------------|--------------|-----------------------------------|--------------|---------------------------------------|----------------------|---------------------------------|----------------------|
| 1. First Mortgage | | | | | | | | |
| A. Fixed Rate | | 972 | | 704 | | 982 | | 720 |
| B. Adjustable Rate | | 973 | | 705 | | 983 | | 721 |
| 2. Other Real Estate | | | | | | | | |
| A. Closed End Fixed Rate | | 974 | | 706 | | 984 | | 722 |
| B. Closed End Adjustable Rate | | 975 | | 707 | | 985 | | 723 |
| C. Open End Adjustable Rate/ Home Equity | | 976 | | 708 | | 986 | | 724 |
| D. Other | | 977 | | 709 | | 987 | | 725 |
| 3. TOTALS (each column) | | 978 | | 710 | | 988 | | 726 |
| DELINQUENT REAL ESTATE LOANS AS OF JUNE 30, 1994 | | | | | Fixed Rate | Acct Code | Adjustable Rate | Acct Code |
| 4. First Mortgage | | | | | | | | |
| A. 1 to Less Than 2 Months Delinquent | | | | | | 751 | | 771 |
| B. 2 to Less Than 6 Months Delinquent | | | | | | 752 | | 772 |
| C. 6 to Less Than 12 Months Delinquent | | | | | | 753 | | 773 |
| D. 12 Months and Over Delinquent | | | | | | 754 | | 774 |
| E. TOTAL (Sum of Items 4) | | | | | | 713 | | 714 |
| 5. Other Real Estate | | | | | | | | |
| A. 1 to Less Than 2 Months Delinquent | | | | | | 755 | | 775 |
| B. 2 to Less Than 6 Months Delinquent | | | | | | 756 | | 776 |
| C. 6 to Less Than 12 Months Delinquent | | | | | | 757 | | 777 |
| D. 12 Months and Over Delinquent | | | | | | 758 | | 778 |
| E. TOTAL (Sum of Items 4) | | | | | | 715 | | 716 |
| REAL ESTATE LOAN CHARGE-OFFS AND RECOVERIES | | | | | Amount Charged-Off YTD | Acct Code | Amount Recovered YTD | Acct Code |
| 6. First Mortgage | | | | | | 548 | | 607 |
| 7. Other Real Estate | | | | | | 549 | | 608 |
| MISCELLANEOUS REAL ESTATE LOAN INFORMATION | | | | | | | Amount | Acct Code |
| 8. Allowance for Losses on All Real Estate Loans | | | | | | | | 731 |
| 9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan | | | | | | | | 718 |
| 10. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market YTD | | | | | | | | 736 |
| 11. Total Amount of all Real Estate Loans Outstanding that will Refinance, Reprice or Mature within Three Years | | | | | | | | 712 |

MEMBER BUSINESS/ BUSINESS PURPOSE LOAN SCHEDULE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

| MEMBER BUSINESS LOANS (MBLs) | No. of Loans Outstanding | Acct Code | Amount of Loans Outstanding | Acct Code | Number of Loans Granted YTD | Acct Code | Amount Granted YTD | Acct Code |
|-------------------------------|--------------------------|-----------|-----------------------------|-----------|-----------------------------|-----------|--------------------|-----------|
| 1. Agricultural Related Loans | | 961 | | 042 | | 099 | | 463 |
| 2. All Other MBLs | | 962 | | 387 | | 399 | | 389 |
| 3. Total (Items 1 + 2) | | 900 | | 400 | | 090 | | 475 |

| DELINQUENT MEMBER BUSINESS LOANS | Amount | Acct Code |
|--|--------|-----------|
| 4. Agricultural Related Loans | | |
| A. 1 to Less Than 2 Months Delinquent | | 125A |
| B. 2 to Less Than 6 Months Delinquent | | 125B |
| C. 6 to Less Than 12 Months Delinquent | | 125C |
| D. 12 Months and Over Delinquent | | 125D |
| E. TOTAL (Sum of Items 4) | | 125E |
| 5. All Other Loans | | |
| A. 1 to Less Than 2 Months Delinquent | | 126A |
| B. 2 to Less Than 6 Months Delinquent | | 126B |
| C. 6 to Less Than 12 Months Delinquent | | 126C |
| D. 12 Months and Over Delinquent | | 126D |
| E. TOTAL (Sum of Items 5) | | 126E |

| LOAN CHARGE-OFFS AND RECOVERIES | Amount Charged-Off YTD | Acct Code | Amount Recovered YTD | Acct Code |
|---------------------------------------|------------------------|-----------|----------------------|-----------|
| 6. Member Business Agricultural Loans | | 132 | | 134 |
| 7. All Other Member Business Loans | | 133 | | 135 |

| MISCELLANEOUS LOAN INFORMATION | Amount | Acct Code |
|--|--------|-----------|
| 8. Allowance for Losses on MBLs | | 140 |
| 9. Aggregate of All Concentrations of Credit for Member Business Loans | | 142 |
| 10. Construction or Development MBLs | | 143 |

INVESTMENT SCHEDULE

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

DISTRIBUTION OF INVESTMENTS

| | A. Amount Less than 1 year | Acct Code | B1. Amount 1 - 3 Years | Acct Code | B2. Amount More than 3 Years | Acct Code | C. Total Amount | Acct Code |
|---|-------------------------------|--------------|---------------------------|--------------|---------------------------------|--------------|-----------------|--------------|
| 1. U.S. Government Obligations | | 741A | | 741B1 | | 741B2 | | 741C |
| 2. Federal Agency Securities | | 742A | | 742B1 | | 742B2 | | 742C |
| 3. Mutual Funds and Common Trust Investments | | 743A | | 743B1 | | 743B2 | | 743C |
| 4. Corporate Credit Unions | | 652A | | 652B1 | | 652B2 | | 652C |
| 5. Commercial Banks, S & Ls, Mutual Savings Banks | | 744A | | 744B1 | | 744B2 | | 744C |
| 6. Credit Unions - Deposits in and Loans to | | 653A | | 653B1 | | 653B2 | | 672C |
| 7. NCUA Share Insurance Capitalization Deposit | | | | | | 794 | | 794 |
| 8. Other Investments | | 655A | | 655B1 | | 655B2 | | 655C |
| 9. Totals (Each Column) | | 799A | | 799B1 | | 799B2 | | 799 |

MORTGAGE-BACKED SECURITIES

| | Amount | Code |
|--|--------|------|
| 10. Mortgage Pass-Through Securities | | 732 |
| 11. Collateralized Mortgage Obligations/ Real Estate Mortgage Investment Conduits (CMO/REMICs) | | 733 |
| 12. Stripped Mortgage-Backed Securities (SMBs) | | 734 |
| 13. Residuals Derived from CMOs and REMICs | | 737 |

MISCELLANEOUS INVESTMENT INFORMATION

| | Amount | Acct Code |
|--|--------|--------------|
| 14. Market Value of Total Investment Portfolio | | 990 |
| 15. Investments in Federal Funds | | 770 |
| 16. Repurchase Agreements | | 780 |
| 17. Amount of Reverse Repurchase Transactions placed in Investments for Purposes of Positive Arbitrage | | 781 |
| 18. Market Value of Funds invested in Trading Securities | | 965 |
| 19. Total of All Loans to and Investments in Credit Union Service Organizations (CUSO) | | 080 |

BORROWING SCHEDULE

Credit Union Name: _____ *Federal Charter/Certificate Number:* _____

DISTRIBUTION OF BORROWINGS

| | A. Amount Less than 1 year | Acct Code | B1. Amount 1 - 3 Years | Acct Code | B2. Amount More than 3 Years | Acct Code | C. Total Amount | Acct Code |
|-------------------------------------|-------------------------------|--------------|---------------------------|--------------|---------------------------------|--------------|-----------------|--------------|
| 1. Promissory Notes | | 011A | | 011B1 | | 011B2 | | 011C |
| 2. Reverse Repurchase Agreement | | 058A | | 058B1 | | 058B2 | | 058C |
| 3. Other Notes and Interest Payable | | 656A | | 656B1 | | 656B2 | | 656C |
| 4. Totals (Total Each Column) | | 860A | | 860B1 | | 860B2 | | 860C |

| MISCELLANEOUS BORROWINGS INFORMATION | | | | | | | Amount | Acct Code |
|--|--|--|--|--|--|--|--------|--------------|
| 5. Amount of Promissory Notes Outstanding to Non-Members | | | | | | | | 865 |

SAVINGS SCHEDULE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

| DISTRIBUTION OF SAVINGS | A. Amount Less than 1 year | Acct Code | B1. Amount 1 - 3 Years | Acct Code | B2. Amount More than 3 Years | Acct Code | C. Total Amount | Acct Code | Total Number of Accounts | Acct Code |
|------------------------------|-------------------------------|--------------|---------------------------|--------------|------------------------------------|--------------|--------------------|--------------|-----------------------------|--------------|
| 1. Share Drafts | | 902A | | 902B1 | | 902B2 | | 902 | | 452 |
| 2. Regular Shares | | 657A | | 657B1 | | 657B2 | | 657 | | 454 |
| 3. Money Market Shares | | 911A | | 911B1 | | 911B2 | | 911 | | 458 |
| 4. Share Certificates | | 908A | | 908B1 | | 908B2 | | 908C | | 451 |
| 5. IRA/ KEOGH Accounts | | 906A | | 906B1 | | 906B2 | | 906C | | 453 |
| 6. All Other Shares | | 630A | | 630B1 | | 630B2 | | 630 | | 455 |
| 7. TOTAL SHARES | | 013A | | 013B1 | | 013B2 | | 013 | | 966 |
| 8. Non-Member Deposits | | 880A | | 880B1 | | 880B2 | | 880 | | 457 |
| 9. TOTAL SHARES AND DEPOSITS | | 018A | | 018B1 | | 018B2 | | 018 | | 460 |

| DIVIDEND / INTEREST RATES | Rate | Acct Code |
|--|------|--------------|
| 10. Share Drafts | | 553 |
| 11. Money Market Shares with Minimum Balance Requirements, Withdrawal Limitations, and No Fixed Maturity | | 532 |
| 12. Regular Shares | | 552 |
| 13. Share Certificates/ Certificates of Deposit with 1 Year Maturity | | 547 |
| 14. IRA/KEOGH and Retirement Accounts | | 554 |
| 15. Non-Member Deposits | | 599 |

MISCELLANEOUS INFORMATION

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

| | | Acct Code |
|---|---------------------|--------------|
| 1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit unions records: 1 = Supervisory Committee 2 = CPA Audit without Opinion 3 = CPA Opinion Audit 4 = League Audit Service 5 = Outside Accountant | 062 | |
| Date of last audit (Month / Year) | | 063 |
| 2. Effective date of the most recent Supervisory Committee verification of Members' accounts (Month/Year) | | 603 |
| 3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records: 1 = Manual System 2 = Vendor Developed Turnkey 3 = Outside Service Bureau 4 = In-House CU Developed 5 = Facilities Management | 076 | |
| 4. Indicate on the line below the name of your primary share and loan processing vendor | | |
| | Vendor | |
| | Number or Amount | Acct Code |
| 5. Number of Members with Loans in your Credit Union who have filed for: | | |
| a. Chapter 7 Bankruptcy Year-To-Date | | 081 |
| b. Chapter 13 Bankruptcy Year-to-Date | | 082 |
| 6. Total of Outstanding Loan Balances subject to Bankruptcies identified in Item 5 | | 971 |
| 7. Number of Current Members (not number of accounts) | | 083 |
| 8. Number of Potential Members | | 084 |
| 9. Number of Credit Union Employees who are: | | |
| a. Full-Time (26 hours or more) | | 564A |
| b. Part-Time (25 hours or less per week) | | 564B |
| 10. Off-balance sheet items: | | |
| a. Unused Commitments | | |
| (1) Revolving open-end lines secured by 1- 4 family residential properties | | 811 |
| (2) Credit Card Lines | | 812 |
| (3) Outstanding Letters of Credit | | 813 |
| (4) Commercial Real Estate, Construction, and Land Development | | 814 |
| (5) Unsecured Share Draft Lines of Credit | | 815 |
| (6) Other Unused Commitments | | 816 |
| b. Dollar amount of all Loans sold or swapped to any party with recourse: | | |
| Outstanding principle balance transferred during the reporting period | | 817 |
| c. Other off-balance sheet items: | | |
| Pending Bond Claims | | 818 |