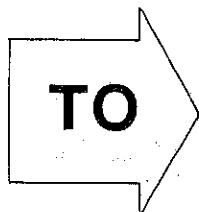




Postage and Fees Paid
National Credit Union Administration

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 23, 1986



NATIONAL CREDIT UNION ADMINISTRATION

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

This booklet contains the 1986 Midyear Call Report. The Call Report should be completed using account and statistical information from your credit union's records as of June 30, 1986. 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 mailed in the pre-addressed envelope from the last page of this booklet as soon as possible, but no later than **July 23, 1986**. 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

1986

GENERAL INSTRUCTIONS

CHANGES FOR MIDYEAR 1986: THE FORMAT AND INSTRUCTIONS FOR THIS REPORT HAVE BEEN REVISED. PLEASE REVIEW ALL AREAS CAREFULLY PRIOR TO COMPLETING THE REPORT.

1. 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.
2. PLEASE BRACKET ALL NEGATIVE AMOUNTS (i.e. (4,127); NOT - 4,127)
3. PLEASE STAPLE THE 2 PAGES TOGETHER.
4. YOU MAY ROUND CENTS TO THE NEAREST WHOLE DOLLAR (i.e. \$1,427.82 BECOMES \$1,428).
5. LEAVE BLANK ANY ITEM THAT DOES NOT APPLY TO YOUR CREDIT UNION. DO NOT WRITE IN ANY AREA COVERED WITH CROSSHATCHING i.e., .
6. IF YOUR CREDIT UNION OWNS A MAJORITY INTEREST (50% or more) OR OTHERWISE EXERTS INFLUENCE OR CONTROL OVER A CREDIT UNION SERVICE ORGANIZATION (CUSO), THE INFORMATION IN THIS REPORT SHOULD NOT REFLECT INTERCOMPANY TRANSACTIONS.

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1986 (After Closing)

Item	ASSETS:	Number of Loans	Most Common Interest Rate Charged (i.e. 15% = 1500)	Acct. Code	\$	Amount	¢	Acct. Code
1a.	UNSECURED LOANS			560				384
1b.	NEW AUTO LOANS			561				385
1c.	FIRST MORTGAGE REAL ESTATE			563				703
1d.	OTHER REAL ESTATE			562				386
1e.	AGRICULTURAL LOANS			593				042
1f.	COMMERCIAL LOANS			594				387
2.	ALL OTHER LOANS TO MEMBERS			595				698
3.	OTHER LOANS (Purchased or to non-members)			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

DISTRIBUTION BY REMAINING MATURITY
(Book Value)

	A. - 1 Yr. or less		B. - More than 1 yr.		C. - Total A + B = C		
	\$	¢	\$	¢	\$	¢	
7. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds & Notes)							741C
8. FEDERAL AGENCY SECURITIES (GNMAs, FNMA's, SBAs, etc.)							742C
9. MUTUAL FUNDS (Include ICU, NIFCU's, etc.)							743C
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. NCUA SHARE INSURANCE CAPITALIZATION DEPOSITS							794
13a. NON-NCUA INSURANCE CAPITALIZATION DEPOSITS							795
14. CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)							653C
15. LOANS TO CREDIT UNIONS							747C
16. OTHER INVESTMENTS (Shares in NCUA's CLF and all other investments not included above)							655C
17. ALLOWANCE FOR INVESTMENT LOSSES					() 749
18. LAND & BUILDING (Net of depreciation)							007
19. OTHER FIXED ASSETS (All other fixed assets not included above)							008
20. OTHER ASSETS (All other asset accounts not included above)							009
21. TOTAL ASSETS (ITEM 21 MUST AGREE WITH ITEM 40)							010

Item	LIABILITIES:	A. - 1yr. or less		B. - More than 1 yr.		C. - Total A + B = C		Acct. Code
		\$	¢	\$	¢	\$	¢	
22.	PROMISSORY NOTES (Certificates of indebtedness to individuals)							011C
23.	REVERSE REPURCHASE AGREEMENTS							058C
24.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE							656C
25.	ACCOUNTS PAYABLE							800
26.	INTEREST PAYABLE ON DEPOSITS (Accrued and/or undistributed)							821
27.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.)							820
28.	OTHER LIABILITIES (All liabilities NOT included above)							012
29.	SHARE CERTIFICATES			908C				555
30.	SHARE DRAFTS			902				553
31.	IRA/KEOGH & RETIREMENT ACCOUNTS			906C				554
32.	ALL OTHER SHARES (Regular shares, passbook)			657				552
32a.	PERMANENT CAPITAL SHARES (For corporate centrals only)			796				597
33.	TOTAL SHARES (Sum of 29, 30, 31, 32 & 32a)			013				
33a.	MEMBER DEPOSITS (Non share deposits eligible for NCUA insurance)			870				598
33b.	NON-MEMBER DEPOSITS (Not applicable in all states)			880				599
34.	TOTAL SHARES & DEPOSITS (Sum of 33, 33a & 33b)							018
35.	REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve)							931
36.	INVESTMENT VALUATION RESERVE							668
37.	OTHER RESERVES (All other reserve accounts)							658
38.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers)							940
39.	NET INCOME (Unless this amount is already included in item 38)							602
40.	TOTAL LIABILITIES & EQUITY (ITEM 40 MUST AGREE WITH ITEM 21)							014
DELINQUENT LOANS AS OF (JUNE 30, 1986)		Number		Amount		¢		
41.	2 TO LESS THAN 6 MONTHS DELINQUENT	021A						021B
42.	6 TO LESS THAN 12 MONTHS DELINQUENT	022A						022B
43.	12 MONTHS AND OVER DELINQUENT	023A						023B
44.	TOTAL DELINQUENT LOANS (Sum of 41, 42, & 43)	041A						041B
OTHER LOAN INFORMATION		Number		Amount		¢		
45.	TOTAL LOANS GRANTED THIS YEAR (Include real estate)	031A						031B
46.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien)	670A						670B
47.	TOTAL LOANS CHARGED OFF THIS YEAR							550
48.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS							551

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 (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificates, etc.)	\$	¢	065
B. UNINSURED MEMBER DEPOSITS (The amount OVER \$100,000 in any individual accounts listed in item 33a above.)			066
C. UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from 33b above			067
D. TOTAL UNINSURED SHARES & DEPOSITS (A + B + C)			068
E. INSURED SHARES & DEPOSITS (item 34 less item D)			069

NOTE: ALL NCUA INSURED CREDIT UNIONS MUST COMPLETE THIS SECTION AS PART OF THEIR SHARE INSURANCE AGREEMENT WITH NCUA.

Item	INCOME (OPERATING): JAN. 1, 1986 – JUNE 30, 1986	\$	Amount	¢	Acct. Code
49.	INTEREST ON LOANS <i>(Gross) (Income before interest refunds)</i>				110
50.	(LESS) INTEREST REFUNDED	()	119
51.	INCOME FROM INVESTMENTS				120
52.	OTHER OPERATING INCOME				659
53.	TOTAL GROSS INCOME <i>(Sum of items 49 - 53)</i>				100

EXPENSES (OPERATING): JAN. 1, 1986 – JUNE 30, 1986

(Individual expense items may be negative)

54.	EMPLOYEE COMPENSATION <i>(Accounts 210-219)</i>				210
55.	EMPLOYEE BENEFITS <i>(Accounts 220-224)</i>				220
56.	TRAVEL AND CONFERENCE EXPENSE <i>(Accounts 230-232)</i>				230
57.	ASSOCIATION DUES				240
58.	OFFICE OCCUPANCY EXPENSE <i>(Accounts 250-256)</i>				250
59.	OFFICE OPERATIONS EXPENSE <i>(Accounts 260-269)</i>				260
60.	EDUCATIONAL AND PROMOTIONAL EXPENSES <i>(Accounts 270-272)</i>				270
61.	LOAN SERVICING EXPENSE <i>(Accounts 280-284)</i>				280
62.	PROFESSIONAL AND OUTSIDE SERVICES <i>(Accounts 290-294)</i>				290
63.	PROVISION FOR LOAN LOSSES				300
64.	MEMBER INSURANCE <i>(Accounts 310-313)</i>				310
65.	OPERATING FEES <i>(Examination and/or supervision fees) (Accounts 320-322)</i>				320
66.	CASH OVER AND SHORT				330
67.	INTEREST ON BORROWED MONEY <i>(NOT interest on deposits - See Item 77)</i>				340
68.	ANNUAL MEETING EXPENSE				350
69.	MISCELLANEOUS OPERATING EXPENSES				360
70.	TOTAL OPERATING EXPENSES <i>(Sum of items 54-69)</i>				660
71.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS <i>(Item 53 less Item 70)</i>				661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1986 – JUNE 30, 1986

72.	GAIN (LOSS) ON INVESTMENTS				420
73.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS				430
74.	OTHER NON-OPERATING INCOME (EXPENSE)				440

ALLOCATION OF NET INCOME (LOSS) JAN. 1, 1986 – JUNE 30, 1986

75.	TOTAL NET INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS <i>(Item 71 plus or minus Items 72-74)</i>				017
76.	DIVIDENDS ON SHARES <i>(Includes dividends earned during current period)</i>				380
77.	INTEREST ON DEPOSITS <i>(Total interest expense for deposit accounts)</i>				381
78.	NET INCOME (LOSS) AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS <i>(Item 75 minus Items 76-77)</i>				
79.	TRANSFER TO STATUTORY RESERVES <i>(Prior to any adjustment for provision for loan losses)</i>				
80.	PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT <i>(Enter amount shown in Item 63 unless Item 63 is negative. If Item 63 is negative, enter zero)</i>				
81.	NET RESERVE TRANSFER <i>(Item 79 less Item 80. If Item 80 is greater than Item 79, enter zero)</i>				019
82.	NET INCOME (LOSS) <i>(Item 78 less Item 81) (Net transfer to Undivided Earnings)</i>				662

RETURN THIS COPY IN THE ENVELOPE PROVIDED

MISCELLANEOUS INFORMATION

83. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS(CUSO)	\$		¢	028A
84. NUMBER OF CURRENT MEMBERS (NOT number of accounts)				083
85. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)				084
86. NUMBER OF CREDIT UNION EMPLOYEES, DO NOT INCLUDE VOLUNTEER (NON-PAID) EMPLOYEES				564A
a. FULL-TIME				564B
b. PART-TIME (25 hrs. or less a week)				
87. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION OF ALL MEMBERS' ACCOUNTS	Month		Year	603
88. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT	Month		Year	604
89. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?	[]	Yes	[]	No 605
90. INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE	NO.	606A	\$	¢ 606B
91. TOTAL AMOUNT OF FUNDS RECEIVED IN THE PAST 18 MONTHS THROUGH BROKERS OR OTHER THIRD PARTY MONEY FINDERS			\$	096C

CERTIFIED CORRECT BY: _____
Please Print

Treasurer-Manager (Signature)

Date

TELEPHONE NO.

(Credit Union contact to discuss report)

Area Code

Number

THIS IS YOUR
WORKING COPY.
DO NOT MAIL THIS COPY.

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1986 (After Closing)

Item	ASSETS:	Number of Loans	Most Common Interest Rate Charged (i.e. 15% = 1500)	Acct. Code	\$ Amount	¢	Acct. Code
1a.	UNSECURED LOANS			560			384
1b.	NEW AUTO LOANS			561			385
1c.	FIRST MORTGAGE REAL ESTATE			563			703
1d.	OTHER REAL ESTATE			562			386
1e.	AGRICULTURAL LOANS			593			042
1f.	COMMERCIAL LOANS			594			387
2.	ALL OTHER LOANS TO MEMBERS			595			698
3.	OTHER LOANS (Purchased or to non-members)			596			001
NUMBER							
4.	TOTAL LOANS (Sum of 1a-f, 2 & 3)		025A		\$		025B
5.	ALLOWANCE FOR LOAN LOSSES				()	719
6.	CASH (Petty cash, change funds, checking accounts, etc.)						730
INVESTMENTS							
DISTRIBUTION BY REMAINING MATURITY							
(Book Value)		\$ A. - 1 Yr. or less ¢		\$ B. - More than 1 yr. ¢		\$ C. - Total A + B = C ¢	
7.	U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds & Notes)						741C
8.	FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc.)						742C
9.	MUTUAL FUNDS (Include ICU, NIFCUs, etc.)						743C
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.	NCUA SHARE INSURANCE CAPITALIZATION DEPOSITS						794
13a.	NON-NCUA INSURANCE CAPITALIZATION DEPOSITS						795
14.	CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)						653C
15.	LOANS TO CREDIT UNIONS						747C
16.	OTHER INVESTMENTS (Shares in NCUA's CLF and all other investments not included above)						655C
17.	ALLOWANCE FOR INVESTMENT LOSSES				()	749
18.	LAND & BUILDING (Net of depreciation)						007
19.	OTHER FIXED ASSETS (All other fixed assets not included above)						008
20.	OTHER ASSETS (All other asset accounts not included above)						009
21.	TOTAL ASSETS (ITEM 21 MUST AGREE WITH ITEM 40)						010

Item	LIABILITIES:	A. - 1yr. or less		B. - More than 1 yr.		C. - Total A + B = C		Acct. Code
		\$	¢	\$	¢	\$	¢	
22.	PROMISSORY NOTES (Certificates of indebtedness to individuals)							011C
23.	REVERSE REPURCHASE AGREEMENTS							058C
24.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE							656C
25.	ACCOUNTS PAYABLE							800
26.	INTEREST PAYABLE ON DEPOSITS (Accrued and/or undistributed)							821
27.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.)							820
28.	OTHER LIABILITIES (All liabilities NOT included above)							012
29.	SHARE CERTIFICATES			908C		MOST COMMON DIVIDEND RATE OFFERED (i.e. 6% = 600)		555
30.	SHARE DRAFTS			902				553
31.	IRA/KEOGH & RETIREMENT ACCOUNTS			906C				554
32.	ALL OTHER SHARES (Regular shares, passbook)			657				552
32a.	PERMANENT CAPITAL SHARES (For corporate centrals only)			796				597
33.	TOTAL SHARES (Sum of 29, 30, 31, 32 & 32a)			013				
33a.	MEMBER DEPOSITS (Non share deposits eligible for NCUA insurance)			870				598
33b.	NON-MEMBER DEPOSITS (Not applicable in all states)			880				599
34.	TOTAL SHARES & DEPOSITS (Sum of 33, 33a & 33b)							018
35.	REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve)							931
36.	INVESTMENT VALUATION RESERVE							668
37.	OTHER RESERVES (All other reserve accounts)							658
38.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers)							940
39.	NET INCOME (Unless this amount is already included in item 38)							602
40.	TOTAL LIABILITIES & EQUITY (ITEM 40 MUST AGREE WITH ITEM 21)							014
DELINQUENT LOANS AS OF (JUNE 30, 1986)				Number		\$	Amount	¢
41.	2 TO LESS THAN 6 MONTHS DELINQUENT				021A			021B
42.	6 TO LESS THAN 12 MONTHS DELINQUENT				022A			022B
43.	12 MONTHS AND OVER DELINQUENT				023A			023B
44.	TOTAL DELINQUENT LOANS (Sum of 41, 42, & 43)				041A			041B
OTHER LOAN INFORMATION				Number		\$	Amount	¢
45.	TOTAL LOANS GRANTED THIS YEAR (Include real estate)				031A			031B
46.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien)				670A			670B
47.	TOTAL LOANS CHARGED OFF THIS YEAR							550
48.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS							551

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 (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificates, etc.)	\$	¢	065
B.	UNINSURED MEMBER DEPOSITS (The amount OVER \$100,000 in any individual accounts listed in item 33a above.)			066
C.	UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from 33b above			067
D.	TOTAL UNINSURED SHARES & DEPOSITS (A + B + C)			068
E.	INSURED SHARES & DEPOSITS (item 34 less item D)			069

NOTE: ALL NCUA INSURED CREDIT UNIONS MUST COMPLETE THIS SECTION AS PART OF THEIR SHARE INSURANCE AGREEMENT WITH NCUA.

Item	INCOME (OPERATING): JAN. 1, 1986 – JUNE 30, 1986	\$	Amount	¢	Acct. Code
49.	INTEREST ON LOANS (Gross) (Income before interest refunds)				110
50.	(LESS) INTEREST REFUNDED	()	119
51.	INCOME FROM INVESTMENTS				120
52.	OTHER OPERATING INCOME				659
53.	TOTAL GROSS INCOME (Sum of items 49 - 53)				100

EXPENSES (OPERATING): JAN. 1, 1986 – JUNE 30, 1986
(Individual expense items may be negative)

54.	EMPLOYEE COMPENSATION (Accounts 210-219)				210
55.	EMPLOYEE BENEFITS (Accounts 220-224)				220
56.	TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232)				230
57.	ASSOCIATION DUES				240
58.	OFFICE OCCUPANCY EXPENSE (Accounts 250-256)				250
59.	OFFICE OPERATIONS EXPENSE (Accounts 260-269)				260
60.	EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272)				270
61.	LOAN SERVICING EXPENSE (Accounts 280-284)				280
62.	PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294)				290
63.	PROVISION FOR LOAN LOSSES				300
64.	MEMBER INSURANCE (Accounts 310-313)				310
65.	OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322)				320
66.	CASH OVER AND SHORT				330
67.	INTEREST ON BORROWED MONEY (NOT interest on deposits - See Item 77)				340
68.	ANNUAL MEETING EXPENSE				350
69.	MISCELLANEOUS OPERATING EXPENSES				360
70.	TOTAL OPERATING EXPENSES (Sum of items 54-69)				660
71.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 53 less Item 70)				661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1986 – JUNE 30, 1986

72.	GAIN (LOSS) ON INVESTMENTS				420
73.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS				430
74.	OTHER NON-OPERATING INCOME (EXPENSE)				440

ALLOCATION OF NET INCOME (LOSS) JAN. 1, 1986 – JUNE 30, 1986

75.	TOTAL NET INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 71 plus or minus Items 72-74)				017
76.	DIVIDENDS ON SHARES (Includes dividends earned during current period)				380
77.	INTEREST ON DEPOSITS (Total interest expense for deposit accounts)				381
78.	NET INCOME (LOSS) AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 75 minus Items 76-77)				
79.	TRANSFER TO STATUTORY RESERVES (Prior to any adjustment for provision for loan losses)				
80.	PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT (Enter amount shown in Item 63 unless Item 63 is negative. (If Item 63 is negative, enter zero)				
81.	NET RESERVE TRANSFER (Item 79 less Item 80 If Item 80 is greater than Item 79, enter zero)				019
82.	NET INCOME (LOSS) (Item 78 less Item 81) (Net transfer to Undivided Earnings)				662

MISCELLANEOUS INFORMATION

83. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)	\$	¢	028A
84. NUMBER OF CURRENT MEMBERS (NOT number of accounts)			083
85. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)			084
86. NUMBER OF CREDIT UNION EMPLOYEES, DO NOT INCLUDE VOLUNTEER (NON-PAID) EMPLOYEES			564A
a. FULL-TIME			564B
b. PART-TIME (25 hrs. or less a week)			
87. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION OF ALL MEMBERS' ACCOUNTS	Month	Year	603
88. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT	Month	Year	604
89. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?	[] Yes	[] No	605
90. INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE	NO.	AMT.	606B
91. TOTAL AMOUNT OF FUNDS RECEIVED IN THE PAST 18 MONTHS THROUGH BROKERS OR OTHER THIRD PARTY MONEY FINDERS	\$		096C

CERTIFIED CORRECT BY: _____

Please Print

Treasurer-Manager (Signature)

Date

TELEPHONE NO.

(Credit Union contact to discuss report)

Area Code

Number

INSTRUCTIONS

ASSETS

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

-REPORT ALL TYPES OF COMMERCIAL LOANS IN ITEM 1F.

1a-3. Loan Interest Rates. Report the interest rate which is most frequently charged for each loan category (e.g., if 7 of 10 loans are at 12% interest, report 12% as the most common rate).

1a. Unsecured Loans. Loans to members not secured by collateral or 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 for business, inventory, commercial purposes, secured primarily by 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.

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 nonmembers.

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 reserves).

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.

9. Mutual Funds. Book value of funds placed in mutual or common trust fund investments such as ICU, NIFCUS, and other approved common trusts.

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

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

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

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

13a. 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.

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. 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.

17. Allowance for Investment Losses. Amount set aside to absorb losses in the liquidation of investments.

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

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

21. Total Assets. Sum of all assets.

LIABILITIES/EQUITY

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

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

24. 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.

25. Accounts Payable. Draft clearings, interest rebate payable, taxes payable, undistributed payments, undistributed payroll deductions, etc.

26. Interest Payable on Deposits. Not applicable to Federal Credit Unions.

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

28. Other Liabilities. All liabilities not included in items 22-27.

29. Share Certificates. All types of share certificates except for IRA/Keoghs.

30. Share Drafts. Share draft accounts.

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

32. All Other Shares. Passbook accounts, money market accounts, regular shares, club accounts, etc.

32a. Permanent Capital Shares. Amount of permanent capital contributions received by the corporate from its member credit unions.

33. Total Shares. The sum of items 29-32a. Also report the most common dividend rate for each of these items.

33a. Member Deposits. Not applicable to Federal Credit Unions.

33b. Non-Member Deposits. Not applicable to Federal Credit Unions.

34. Total Shares and Deposits. Same as Item 33.

35. Regular Reserve. Statutory (Regular) 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.

36. Investment Valuation Reserve. Not applicable to Federal Credit Unions.

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

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

39. Net Income. The balance of Net Income for the year not included in item 38, Undivided Earnings. (Note: This item should only be completed if you DO NOT close the books on 6/30).

40. Total Liabilities and Equity. Sum of Liabilities and Equity.

NCUA INSURED SAVINGS COMPUTATION

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

C. **Uninsured (Non-Member) Deposits.** Not applicable to Federal Credit Unions.

D. **Total Uninsured Shares & Deposits.** Same as Item A.

E. **Insured Shares & Deposits.** The amount of insured savings minus uninsured savings; item 34 less item D.

OTHER LOAN INFORMATION

41-44. **Delinquent Loans.** Number and amount of delinquent loans by categories.

45. **Total Loans Granted This Year.** Report all loans granted in 1986; lines of credit are counted as 1 loan made with all advances included in the amount.

46. **Real Estate Loans Granted This Year.** Report 1st lien real estate loans granted this year with maturities in excess of 12 years.

47-48. **Charge-offs and Recoveries.** Report all charged-off loans and recoveries made this year.

OPERATING INCOME

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

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

51. **Income from Investments.** Income earned on investments.

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

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

OPERATING EXPENSES

54. **Employee Compensation.** Salaries; also includes reimbursement to sponsor when credit union employees are on the sponsor's payroll.

55. **Employee Benefits.** Pension plan costs, employer's social security taxes, unemployment compensation taxes, etc.

56. **Travel and Conference Expense.** Employees' and officers' expenses for travel and attendance at conferences and other meetings.

57. **Association Dues.** Membership dues and fees paid to organizations.

58. **Office Occupancy Expense.** Expenses relating to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements, and fire and extended coverage insurance.

59. **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.

60. **Educational and Promotional Expenses.** Advertising, publicity and promotions.

61. **Loan Servicing Expense.** Collection expense, credit reports, recording fees, chattel lien insurance, etc.

62. **Professional and Outside Services.** Legal fees, audit fees, accounting services, management and consultant fees and outside EDP servicing.

63. **Provisions for Loan Losses.** Current period provisions for all losses and related costs on loans and other receivables.

64. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bond, etc.

65. **Operating Fees.** State supervision fee and the cost of periodic examination.

66. **Cash Over and Short.** Net teller shortages/overages.

67. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness.

68. **Annual Meeting Expense.** Annual meeting of Shareholders.

69. **Miscellaneous Operating Expense.** Expenses for which no separate categories are listed.

70. **Total Operating Expenses.** Sum of all operating expenses.

71. **Income (Loss) from Operations.** Operating income less operating expenses.

NON-OPERATING INCOME AND EXPENSES

72. **Gain (Loss) on Investments.** Income or expense resulting from the gain or (loss) on investments.

73. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the disposition of fixed assets.

74. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expenses.

ALLOCATION OF NET INCOME

75. **Total Net Income (Loss) Before dividends and/or Interest on Deposits.** Operating and non-operating income or (loss) for the year before dividends and/or interest on deposits have been deducted.

76. **Dividends on Shares.** Dividends on all classes of shares paid for all dividend periods during the year.

77. **Interest on Deposits.** Not applicable to Federal Credit Unions.

78. **Net Income (Loss).** Net income after dividends on shares and/or interest on deposits.

79. **Transfer to Statutory Reserves.** Income transferred to statutory reserves without any adjustment for provisions for loan loss expense, including transfers for the current period.

80. **Provision for Loan Losses.** The amount of the provision for loan losses. If the provision for loan losses is negative, enter ZERO in item 80.

81. **Net Reserve Transfer from Operations.** The difference between the Statutory Reserve Transfer Requirement and the Provision for Loan Loss Expense adjustment. If item 80 is larger than item 79, enter zero as item 81 cannot be negative.

82. **Net Income (Loss).** Net Income (Loss) for the year after expenses, dividends and reserve transfers.

MISCELLANEOUS INFORMATION

83. **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.

84. **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.

85. **Number of Potential Members.** Actual members plus persons within the field of membership. If the field of membership includes family members, use an average of 3 persons per family to establish the total potential membership.

86. **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 less than 25 hours per week. If operated under a management contract show at least 1 part time employee.

87-88. **Dates of Supervisory Committee Activity.** Report dates for the stated activity, for example, September 1985 should be reported as 09 85.

89. **Share and Loan Ledgers.** Indicate whether or not individual ledgers balance with their general ledger control accounts.

90. **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.

91. **Brokered Funds.** Funds raised by the credit union through the use of third party assistance.