

CALL CONDITION AS OF DECEMBER 31, 1989 (Afl

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: JANUARY 22, 1990

**NATIONAL
CREDIT UNION
ADMINISTRATION**

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

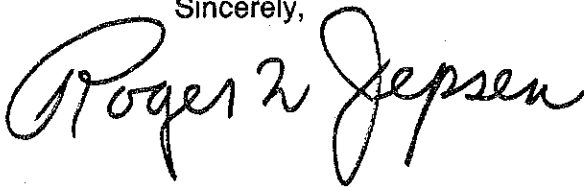
This booklet contains the 1989 Yearend Call Report. The Call Report should be completed using account and statistical information from your credit union's records as of December 31, 1989.

This report differs significantly from prior reports. Special schedules have been added for loans, investments, savings, and miscellaneous information. Some credit unions will be exempt from completing sections of the report, as guided by the instructions. Please read the instructions carefully and completely prior to completing the Call 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 **January 22, 1990**. 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

**YEAREND
FINANCIAL &
STATISTICAL
REPORT**



1 9 8 9

GENERAL INSTRUCTIONS FOR YEAREND 1989

- 1. COMPLETE ALL SECTIONS OF THE CALL REPORT WHICH APPLY TO YOUR CREDIT UNION, INCLUDING THE SPECIAL SCHEDULES FOR LOANS, INVESTMENTS, SAVINGS AND MISCELLANEOUS INFORMATION WHICH APPEAR ON PAGES 4-6. SOME CREDIT UNIONS WILL BE EXEMPT FROM COMPLETING CERTAIN PORTIONS OF THESE SPECIAL SCHEDULES. REFER TO THE DETAILED INSTRUCTIONS APPEARING AT THE END OF THIS BOOKLET TO DETERMINE YOUR REPORTING REQUIREMENTS.**
- 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. BRACKET ALL NEGATIVE ACCOUNTS (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 ALL THE PAGES TOGETHER WHEN YOU RETURN THE REPORT.**
- 7. PLEASE INCLUDE A DECEMBER 31, 1989 FINANCIAL STATEMENT WITH THE REPORT.**

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1989 (After Closing)

OMB No. 3133-0004
Expires 12-92

TURN THIS COPY

ASSETS

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

Item No.	LOANS/CASH	Number	Acct. Code	Amount	Acct. Code
1.	UNSECURED LOANS		957		384
2.	NEW AUTO LOANS		958		385
3.	USED AUTO LOANS		968		370
4.	FIRST MORTGAGE REAL ESTATE (Complete Real Estate Loan section on page 4)		959		703
5.	OTHER REAL ESTATE (Complete Real Estate Loan section on page 4)		960		386
6.	ALL OTHER LOANS TO MEMBERS		963		698
7.	OTHER LOANS (Purchased or to non-members)		964		001
8.	TOTAL LOANS (Sum of Items 1-7)		025A		025B
9.	ALLOWANCE FOR LOAN LOSSES			()	719
10.	CASH (Petty cash, change funds, checking accounts, etc.)				730

INVESTMENTS (BOOK VALUE)

If any investments have a remaining maturity or repricing interval of one year or longer, complete the Distribution of Investments section on page 5.

	Amount	Acct. Code
11. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds, and Notes)		741C
12. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc.)		742C
13. MUTUAL FUNDS		760C
A. GSPs, NIFCUS		761C
B. ALL OTHER MUTUAL FUNDS		652C
14. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits, certificates, permanent capital accounts)		746C
15. COMMERCIAL BANKS (Passbook accounts, time deposits, certificates, and Federal funds)		750C
16. S&L's AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates, and Federal funds)		653C
17. CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)		747C
18. LOANS TO CREDIT UNIONS		794
19. NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT		655C
20. OTHER INVESTMENTS (Shares in NCUA's CLF and all other investments)		799
21. TOTAL INVESTMENTS (Sum of Items 11-20)		749
22. ALLOWANCE FOR INVESTMENT LOSSES	()	007
23. LAND AND BUILDING (Net of depreciation)		798
OTHER REAL ESTATE OWNED (Collateral in the form of real property in process of liquidation)		008
25. OTHER FIXED ASSETS (All other fixed assets not included above)		009
26. OTHER ASSETS		010
27. TOTAL ASSETS (Item 27 must agree with Item 45)		

LIABILITIES AND EQUITY

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

Item No.	LIABILITIES	Amount	Acct. Code
28.	PROMISSORY NOTES		0
29.	REVERSE REPURCHASE AGREEMENTS		058C
30.	OTHER NOTES AND INTEREST PAYABLE		656C
31.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accounts)		820
32.	ACCOUNTS PAYABLE AND OTHER LIABILITIES		825

SAVINGS

If any savings have a remaining maturity or repricing interval of one year or longer, complete the Distribution of Savings section on page 6.		Number	Acct. Code.	Amount	Acct. Code
33.	SHARE DRAFTS		452		902
34.	REGULAR SHARES		454		657
35.	MONEY MARKET SHARES		458		911
36.	SHARE CERTIFICATES		451		908C
37.	IRA/KEOGH AND RETIREMENT ACCOUNTS		453		906C
38.	ALL OTHER SHARES		455		630
39.	TOTAL SHARES (Sum of Items 33-38)		966		013
40.	NON-MEMBER DEPOSITS		457		880
41.	TOTAL SHARES AND DEPOSITS (Sum of Items 39 and 40)		460		0
42.	REGULAR RESERVE (NCUA statutory (legal) or irrevocable reserve)				96
43.	OTHER RESERVES (All other reserve accounts)				658
44.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers)				940
45.	TOTAL LIABILITIES AND EQUITY (Item 45 must equal Item 27)				014

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.

	Amount	Acct. Code.
A. UNINSURED SHARES (The amount over \$100,000 in any individual account, public unit, IRA, share certificates, etc.)		065
B. UNINSURED NON-MEMBER DEPOSITS (The amount over \$100,000 in Non-Member Deposits)		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A + B)		068
D. INSURED SHARES AND DEPOSITS (Item 41 less Item C)		069

RETURN THIS COPY

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

INCOME (OPERATING): JAN. 1, 1989—DEC. 31, 1989		Amount	Acct. Code
46.	INTEREST ON LOANS <i>(Gross) (Income before interest refunds)</i>		110
47.	(LESS) INTEREST REFUNDED	()	119
48.	INCOME FROM INVESTMENTS <i>(Excluding Gain or Loss on Trading Securities)</i>		120
49.	INCOME (LOSS) FROM TRADING SECURITIES		124
50.	FEE INCOME		131
51.	OTHER OPERATING INCOME		659
52.	TOTAL GROSS INCOME <i>(Sum of Items 46-51)</i>		100
EXPENSES (OPERATING): JAN. 1, 1989—DEC. 31, 1989 (Individual expense items may be negative)			
53.	EMPLOYEE COMPENSATION AND BENEFITS		210
54.	TRAVEL AND CONFERENCE EXPENSE		230
55.	OFFICE OCCUPANCY EXPENSE		250
56.	OFFICE OPERATIONS EXPENSE		260
57.	EDUCATIONAL AND PROMOTIONAL EXPENSES		270
58.	LOAN SERVICING EXPENSE		280
59.	PROFESSIONAL AND OUTSIDE SERVICES		290
	PROVISION FOR LOAN LOSSES		300
	PROVISION FOR INVESTMENT LOSSES		305
62.	MEMBER INSURANCE		310
63.	OPERATING FEES <i>(Examination and/or supervision fees)</i>		320
64.	MISCELLANEOUS OPERATING EXPENSES		360
65.	TOTAL OPERATING EXPENSES <i>(Sum of Items 53-64)</i>		671
66.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS <i>(Item 52 less Item 65)</i>		661
NON-OPERATING GAINS OR LOSSES: JAN. 1, 1989—DEC. 31, 1989			
67.	GAIN (LOSS) ON INVESTMENTS <i>(Do not include Gain or Loss on Trading Securities)</i>		420
68.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS		430
69.	OTHER NON-OPERATING INCOME (EXPENSE)		440
70.	INCOME (LOSS) BEFORE DIVIDENDS <i>(Item 66 plus or minus Items 67-69)</i>		395
COST OF FUNDS: JAN. 1, 1989—DEC. 31, 1989			
71.	INTEREST ON BORROWED MONEY		340
72.	DIVIDENDS ON SHARES <i>(Includes dividends earned during current period)</i>		380
73.	NET INCOME (LOSS) AFTER COST OF FUNDS <i>(Item 70 minus Items 71-72)</i>		388
RESERVE TRANSFERS: JAN. 1, 1989—DEC. 31, 1989			
74.	REQUIRED TRANSFER TO STATUTORY RESERVES (GROSS)		393
	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS		391

LOAN SCHEDULE
ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.

Item No.	DELINQUENT LOANS AS OF (DECEMBER 31, 1989)	Number	Acct. Code	Amount	Acct. Code
1.	2 TO LESS THAN 6 MONTHS DELINQUENT		021A		
2.	6 TO LESS THAN 12 MONTHS DELINQUENT		022A		022B
3.	12 MONTHS AND OVER DELINQUENT		023A		023B
4.	TOTAL DELINQUENT LOANS (Sum of Items 1-3)		041A		041B

LOAN INTEREST RATES REPORT RATES AS OF DECEMBER 31, 1989. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.			Current Rate Offered (i.e., 15% = 1500)	Acct. Code
5.	UNSECURED LOANS WITH 2 YEAR MATURITY (Or nearest maturity to 2 years offered)			621
6.	NEW AUTO LOANS WITH 4 YEARS MATURITY (Or nearest maturity to 4 years offered)			622
7.	USED AUTO LOANS WITH 3 YEARS MATURITY (Or nearest maturity to 3 years offered)			623
8.	FIRST MORTGAGE REAL ESTATE LOANS WITH 80% LOAN-TO-VALUE RATIO (Or nearest L-T-V to 80%) A. FIXED RATE WITH 30 YEAR MATURITY (Or nearest maturity to 30 years offered)			624
	B. ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) AND 30 YEARS MATURITY (Or nearest maturity to 30 years offered)			625
9.	SECOND MORTGAGE A. CLOSED-END FIXED RATE			626
	B. CLOSED-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common)			627
	C. OPEN-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) ...			628

MISCELLANEOUS LOAN INFORMATION		Number	Acct. Code	Amount	Acct. Code
10.	AGRICULTURAL LOANS OUTSTANDING		961		042
11.	COMMERCIAL LOANS OUTSTANDING		962		387
12.	TOTAL LOANS GRANTED THIS YEAR (Including Real Estate) ..		031A		
13.	AMOUNT OF OUTSTANDING BALANCES OF HOME EQUITY LINES OF CREDIT INCLUDED IN ITEM 5 ON PAGE 1				640
14.	AMOUNT OF OUTSTANDING VARIABLE RATE LOAN BALANCES OTHER THAN REAL ESTATE ..				991
15.	TOTAL AMOUNT OF CREDIT AVAILABLE (Including unused portions) FOR ALL LINES OF CREDIT				992
16.	TOTAL LOANS CHARGED OFF THIS YEAR				550
17.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS				551

REAL ESTATE LOANS (Complete only if Items 4 or 5 on page 1 indicate activity.)

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number Granted During Year	Acct. Code	Amount Granted During Year	Acct. Code
18. FIRST MORTGAGE A. FIXED RATE		972		704		982		720
B. ADJUSTABLE RATE		973		705		983		721
19. 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		976		708		986		724
20. TOTAL		978		710		988		726
21. AMOUNT OF FIRST MORTGAGE LOANS GRANTED DURING THE PERIOD WHICH HAVE BEEN SOLD IN THE SECONDARY MARKET								735

INVESTMENT SCHEDULE

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

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct. Code
1. INVESTMENTS IN FEDERAL FUNDS		770
2. REPURCHASE AGREEMENTS (Securities purchased under agreements to resell)		780
3. AMOUNT OF REVERSE REPURCHASE TRANSACTIONS (from Page 2, Item 29) PLACED IN INVESTMENTS FOR PURPOSES OF POSITIVE ARBITRAGE		781
4. MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES		965
5. MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO		990
6. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)		080

DISTRIBUTION OF INVESTMENTS (BOOK VALUE)

BY REMAINING MATURITY IF FIXED RATE, BY EARLIEST REPRICING INTERVAL IF ADJUSTABLE RATE

Complete this section if any fixed rate investments have a remaining maturity of one year or longer, or if any variable rate investments have a repricing and maturity period of one year or longer.

	Amount less than 1 year	Acct. Code	Amount 1 to 3 years	Acct. Code	Amount more than 3 years	Acct. Code
7. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds, and Notes)		741A		741B1		741B2
8. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc)		742A		742B1		742B2
MUTUAL FUNDS						
A. GSPs, NIFCUs		760A		760B1		760B2
B. ALL OTHER MUTUAL FUNDS		761A		761B1		761B2
10. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits, and certificates)		652A		652B1		652B2
11. COMMERCIAL BANKS (Passbook ac- counts, time deposits, certificates)		746A		746B1		746B2
12. S&L'S AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates)		750A		750B1		750B2
13. CREDIT UNIONS (Shares, deposits, certificates)		653A		653B1		653B2
14. LOANS TO CREDIT UNIONS		747A		747B1		747B2
15. NCUA SHARE INSURANCE CAPITALI- ZATION DEPOSIT		794				
16. OTHER INVESTMENTS		655A		655B1		655B2
17. TOTALS (Total each column)		799A		799B1		799B2
18. TOTAL OF ALL INVESTMENTS (Must agree with Item 21 on Page 1)						

SAVINGS SCHEDULE

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

DIVIDEND/INTEREST RATES—REPORT RATES AS OF DECEMBER 31, 1989. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.		Current Rate Offered (i.e., 6.5% = 0650)	Acct. Code
1. SHARE DRAFTS			550
2. MONEY MARKET SHARES WITH MINIMUM BALANCE REQUIREMENT, WITHDRAWAL LIMITATIONS, AND NO FIXED MATURITY			532
3. REGULAR SHARES			552
4. SHARE CERTIFICATES WITH 1 YEAR MATURITY			547
5. IRA/KEOGH AND RETIREMENT ACCOUNTS			554
6. NON-MEMBER DEPOSITS			599

DISTRIBUTION OF SAVINGS BY REMAINING MATURITY IF FIXED RATE, BY EARLIEST REPRICING INTERVAL IF ADJUSTABLE RATE
Complete this section if any fixed rate savings have a remaining maturity of one year or longer, or if any variable rate savings have a repricing period and remaining maturity of one year or longer.

	Amount less than 1 year	Acct. Code	Amount 1 to 3 years	Acct. Code	Amount more than 3 years	Acct. Code
7. SHARE DRAFTS		902A		902B1		902B2
8. REGULAR SHARES		657A		657B1		657B2
9. MONEY MARKET SHARES		911A		911B1		911B2
10. SHARE CERTIFICATES		908A		908B1		908B2
11. IRA/KEOGH AND RETIREMENT ACCOUNTS		906A		906B1		906B2
12. ALL OTHER SHARES		630A		630B1		630B2
13. TOTAL SHARES (Sum of Items 7-12)		013A		013B1		013B2
14. NON-MEMBER DEPOSITS		880A		880B1		880B2
15. TOTAL SHARES AND DEPOSITS (Sum of Items 13 and 14)		018A		018B1		018B2
16. GRAND TOTAL FOR SHARES AND DEPOSITS (Must agree with Item 41 on Page 2)						

MISCELLANEOUS INFORMATION SCHEDULE

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

	Number or Amount	Acct. Code
1. NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR		970
2. TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 1		971
3. NUMBER OF CURRENT MEMBERS (Not number of accounts)		083
4. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)		084
5. NUMBER OF CREDIT UNION EMPLOYEES		564A
A. FULL-TIME		
B. PART-TIME (25 hours or less per 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 DECEMBER 31, 1989 (After Closing)

OMB No. 3133-0004
Expires 12-92

WORKING COPY

ASSETS

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9.	ALLOWANCE FOR LOAN LOSSES			()	719
10.	CASH (Petty cash, change funds, checking accounts, etc.)				730

INVESTMENTS (BOOK VALUE)

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21. TOTAL INVESTMENTS (Sum of Items 11-20)		749
22. ALLOWANCE FOR INVESTMENT LOSSES	()	007
23. LAND AND BUILDING (Net of depreciation)		798
24. OTHER REAL ESTATE OWNED (Collateral in the form of real property in process of liquidation)		008
OTHER FIXED ASSETS (All other fixed assets not included above)		009
26. OTHER ASSETS		010
27. TOTAL ASSETS (Item 27 must agree with Item 45)		

LIABILITIES AND EQUITY

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

Item No.	LIABILITIES	Amount	Acct. Code
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29.	REVERSE REPURCHASE AGREEMENTS		02
30.	OTHER NOTES AND INTEREST PAYABLE		656C
31.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accounts)		820
32.	ACCOUNTS PAYABLE AND OTHER LIABILITIES		825

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40.	NON-MEMBER DEPOSITS		457		880
41.	TOTAL SHARES AND DEPOSITS (Sum of Items 39 and 40)		460		018
42.	REGULAR RESERVE (NCUA statutory (legal) or irrevocable reserve)				95
43.	OTHER RESERVES (All other reserve accounts)				65b
44.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers)				940
45.	TOTAL LIABILITIES AND EQUITY (Item 45 must equal Item 27)				014

NCUA INSURED SAVINGS COMPUTATION

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	Amount	Acct. Code.
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B. UNINSURED NON-MEMBER DEPOSITS (The amount over \$100,000 in Non-Member Deposits)		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A + B)		068
D. INSURED SHARES AND DEPOSITS (Item 41 less Item C)		069

WORKING COPY

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

Item No.	INCOME (OPERATING): JAN. 1, 1989—DEC. 31, 1989	Amount	Acct. Code
	INTEREST ON LOANS (Gross) (Income before interest refunds)		110
47.	(LESS) INTEREST REFUNDED	()	119
48.	INCOME FROM INVESTMENTS (Excluding Gain or Loss on Trading Securities)		120
49.	INCOME (LOSS) FROM TRADING SECURITIES		124
50.	FEE INCOME		131
51.	OTHER OPERATING INCOME		659
52.	TOTAL GROSS INCOME (Sum of Items 46-51)		100
EXPENSES (OPERATING): JAN. 1, 1989—DEC. 31, 1989 (Individual expense items may be negative)			
53.	EMPLOYEE COMPENSATION AND BENEFITS		210
54.	TRAVEL AND CONFERENCE EXPENSE		230
55.	OFFICE OCCUPANCY EXPENSE		250
56.	OFFICE OPERATIONS EXPENSE		260
57.	EDUCATIONAL AND PROMOTIONAL EXPENSES		270
58.	LOAN SERVICING EXPENSE		280
59.	PROFESSIONAL AND OUTSIDE SERVICES		290
60.	PROVISION FOR LOAN LOSSES		300
	PROVISION FOR INVESTMENT LOSSES		305
	MEMBER INSURANCE		310
63.	OPERATING FEES (Examination and/or supervision fees)		320
64.	MISCELLANEOUS OPERATING EXPENSES		360
65.	TOTAL OPERATING EXPENSES (Sum of Items 53-64)		671
66.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 52 less Item 65)		661
NON-OPERATING GAINS OR LOSSES: JAN. 1, 1989—DEC. 31, 1989			
67.	GAIN (LOSS) ON INVESTMENTS (Do not include Gain or Loss on Trading Securities)		420
68.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS		430
69.	OTHER NON-OPERATING INCOME (EXPENSE)		440
70.	INCOME (LOSS) BEFORE DIVIDENDS (Item 66 plus or minus Items 67-69)		395
COST OF FUNDS: JAN. 1, 1989—DEC. 31, 1989			
71.	INTEREST ON BORROWED MONEY		340
72.	DIVIDENDS ON SHARES (Includes dividends earned during current period)		380
73.	NET INCOME (LOSS) AFTER COST OF FUNDS (Item 70 minus Items 71-72)		388
RESERVE TRANSFERS: JAN. 1, 1989—DEC. 31, 1989			
74.	REQUIRED TRANSFER TO STATUTORY RESERVES (GROSS)		393
75.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS		391

LOAN SCHEDULE

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

Item No.	DELINQUENT LOANS AS OF (DECEMBER 31, 1989)	Number	Acct. Code	Amount	Acct. Code
1.	2 TO LESS THAN 6 MONTHS DELINQUENT		021A		
2.	6 TO LESS THAN 12 MONTHS DELINQUENT		022A		
3.	12 MONTHS AND OVER DELINQUENT		023A		023B
4.	TOTAL DELINQUENT LOANS (Sum of Items 1-3)		041A		041B
LOAN INTEREST RATES REPORT RATES AS OF DECEMBER 31, 1989. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.				Current Rate Offered (i.e., 15% = 1500)	Acct. Code
5.	UNSECURED LOANS WITH 2 YEAR MATURITY (Or nearest maturity to 2 years offered)				621
6.	NEW AUTO LOANS WITH 4 YEARS MATURITY (Or nearest maturity to 4 years offered)				622
7.	USED AUTO LOANS WITH 3 YEARS MATURITY (Or nearest maturity to 3 years offered)				623
8.	FIRST MORTGAGE REAL ESTATE LOANS WITH 80% LOAN-TO-VALUE RATIO (Or nearest L-T-V to 80%)				624
	A. FIXED RATE WITH 30 YEAR MATURITY (Or nearest maturity to 30 years offered)				625
	B. ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) AND 30 YEARS MATURITY (Or nearest maturity to 30 years offered)				626
9.	SECOND MORTGAGE				627
	A. CLOSED-END FIXED RATE				628
	B. CLOSED-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) ..				
	C. OPEN-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) ...				
MISCELLANEOUS LOAN INFORMATION		Number	Acct. Code	Amount	Acct. Code
10.	AGRICULTURAL LOANS OUTSTANDING		961		042
11.	COMMERCIAL LOANS OUTSTANDING		962		387
12.	TOTAL LOANS GRANTED THIS YEAR (Including Real Estate) ..		031A		031B
13.	AMOUNT OF OUTSTANDING BALANCES OF HOME EQUITY LINES OF CREDIT INCLUDED IN ITEM 5 ON PAGE 1				991
14.	AMOUNT OF OUTSTANDING VARIABLE RATE LOAN BALANCES OTHER THAN REAL ESTATE ..				992
15.	TOTAL AMOUNT OF CREDIT AVAILABLE (Including unused portions) FOR ALL LINES OF CREDIT				550
16.	TOTAL LOANS CHARGED OFF THIS YEAR				551
17.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS				

REAL ESTATE LOANS (Complete only if Items 4 or 5 on page 1 indicate activity.)

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number Granted During Year	Acct. Code	Amount Granted During Year	Acct. Code
18. FIRST MORTGAGE								
A. FIXED RATE		972		704		982		720
B. ADJUSTABLE RATE		973		705		983		721
19. 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		976		708		986		724
20. TOTAL		978		710		988		726
21. AMOUNT OF FIRST MORTGAGE LOANS GRANTED DURING THE PERIOD WHICH HAVE BEEN SOLD IN THE SECONDARY MARKET								735

INVESTMENT SCHEDULE

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

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct. Code
1. INVESTMENTS IN FEDERAL FUNDS		770
2. REPURCHASE AGREEMENTS (Securities purchased under agreements to resell)		780
3. AMOUNT OF REVERSE REPURCHASE TRANSACTIONS (from Page 2, Item 29) PLACED IN INVESTMENTS FOR PURPOSES OF POSITIVE ARBITRAGE		781
4. MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES		965
5. MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO		990
6. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)		080

DISTRIBUTION OF INVESTMENTS (BOOK VALUE)

BY REMAINING MATURITY IF FIXED RATE, BY EARLIEST REPRICING INTERVAL IF ADJUSTABLE RATE

Complete this section if any fixed rate investments have a remaining maturity of one year or longer, or if any variable rate investments have a repricing and maturity period of one year or longer.

	Amount less than 1 year	Acct. Code	Amount 1 to 3 years	Acct. Code	Amount more than 3 years	Acct. Code
7. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds, and Notes)		741A		741B1		741B2
9. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc)		742A		742B1		742B2
MUTUAL FUNDS						
A. GSPs, NIFCU\$		760A		760B1		760B2
B. ALL OTHER MUTUAL FUNDS		761A		761B1		761B2
10. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits, and certificates)		652A		652B1		652B2
11. COMMERCIAL BANKS (Passbook ac- counts, time deposits, certificates)		746A		746B1		746B2
12. S&L'S AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates)		750A		750B1		750B2
13. CREDIT UNIONS (Shares, deposits, certificates)		653A		653B1		653B2
		747A		747B1		747B2
14. LOANS TO CREDIT UNIONS						
15. NCUA SHARE INSURANCE CAPITALI- ZATION DEPOSIT		794				
		655A		655B1		655B2
16. OTHER INVESTMENTS						
17. TOTALS (Total each column)		799A		799B1		799B2
18. TOTAL OF ALL INVESTMENTS (Must agree with Item 21 on Page 1)						

SAVINGS SCHEDULE

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

DIVIDEND/INTEREST RATES—REPORT RATES AS OF DECEMBER 31, 1989. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.		Current Rate Offered (i.e., 6.5% = 0650)	Acct. Code
1.	SHARE DRAFTS		500
2.	MONEY MARKET SHARES WITH MINIMUM BALANCE REQUIREMENT, WITHDRAWAL LIMITATIONS, AND NO FIXED MATURITY		532
3.	REGULAR SHARES		552
4.	SHARE CERTIFICATES WITH 1 YEAR MATURITY		547
5.	IRA/KEOGH AND RETIREMENT ACCOUNTS		554
6.	NON-MEMBER DEPOSITS		599

DISTRIBUTION OF SAVINGS BY REMAINING MATURITY IF FIXED RATE, BY EARLIEST REPRICING INTERVAL IF ADJUSTABLE RATE
Complete this section if any fixed rate savings have a remaining maturity of one year or longer, or if any variable rate savings have a repricing period and remaining maturity of one year or longer.

	Amount less than 1 year	Acct. Code	Amount 1 to 3 years	Acct. Code	Amount more than 3 years	Acct. Code
7.	SHARE DRAFTS	902A		902B1		902B2
8.	REGULAR SHARES	657A		657B1		657B2
9.	MONEY MARKET SHARES	911A		911B1		911B2
10.	SHARE CERTIFICATES	908A		908B1		908B2
11.	IRA/KEOGH AND RETIREMENT ACCOUNTS	906A		906B1		906B2
12.	ALL OTHER SHARES	630A		630B1		630B2
13.	TOTAL SHARES (Sum of Items 7-12)	013A		013B1		013B2
14.	NON-MEMBER DEPOSITS	880A		880B1		880B2
15.	TOTAL SHARES AND DEPOSITS (Sum of Items 13 and 14)	018A		018B1		018B2
16.	GRAND TOTAL FOR SHARES AND DEPOSITS (Must agree with Item 41 on Page 2)					

MISCELLANEOUS INFORMATION SCHEDULE

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

	Number or Amount	Acct. Code
1.	NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR	970
2.	TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 1	971
3.	NUMBER OF CURRENT MEMBERS (Not number of accounts)	083
4.	NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)	084
5.	NUMBER OF CREDIT UNION EMPLOYEES	
	A. FULL-TIME	564A
	B. PART-TIME (25 hours or less per 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

Loans & Cash

1. **Unsecured Loans.** Loans to members not secured by collateral or other security (includes co-maker, co-signer, and guarantor loans, unsecured lines of credit, unsecured credit card loans, etc.).
2. **New Auto Loans.** Loans to finance the purchase of or secured by new automobiles.
3. **Used Auto Loans.** Loans to finance the purchase of or secured by used automobiles.
4. **First Mortgage Real Estate.** Loans to purchase or refinance residential real property secured by a first lien on the property. Complete the Real Estate Loan section on page 4.
5. **Other Real Estate.** Loans for any purpose (other than loans included in line 4) secured by an interest (i.e., first or second liens) in residential real property (i.e., home equity loans, 2nd mortgages). Complete the Real Estate Loan section on page 4.
6. **All Other Loans to Members.** Loans to members not included in items 1-5 (i.e., share secured loans, commercial loans, etc.).
7. **Other Loans.** Loans 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 (i.e., collateral in process of liquidation). Does not include real property or loans related to real property as described in line 24. Does not include loans to other credit unions.
8. **Total Loans.** Sum of lines 1-7. Total of all loans outstanding, excluding loans to other credit unions.
9. **Allowance for Loan Losses.** Amount set aside to absorb possible losses on loans (excludes the regular reserve).
10. **Cash.** Cash on hand, petty cash, checking accounts, etc. Passbook accounts in other financial institutions should be reported as investments.

Investments

11. **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). If the maturity is one year or longer, complete the Distribution of Investments section on page 5.
12. **Federal Agency Securities.** Funds invested in agency securities (e.g., GNMA & FNMA) and participation certificates which are secured by collateral owned by these agencies. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.
- 13a. **GSPs, NIFCUs.** Book value of investments in GSPs and NIFCUs.
- 13b. **All Other Mutual Funds.** Report the book value of investments in mutual funds or common trust funds other than GSPs and NIFCUs.
14. **Corporate Central Credit Unions.** Shares, deposits, certificates, permanent capital accounts, and all other investments in corporate central credit unions. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.
15. **Commercial Banks.** Passbook accounts, certificates of deposit, Federal Funds, Euro Dollars, Yankee Dollars, and Bankers' Acceptances. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.
16. **S&L's and Mutual Savings Banks.** Deposits, passbook accounts, certificates, and Federal funds. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.

17. **Credit Unions.** Shares, deposits, and certificates in other than corporate central credit unions. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.

18. **Loans to Credit Unions.** Loans made to credit unions other than corporate central credit unions. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.

19. **National Credit Union Administration Share Insurance Capitalization Deposit.** Enter the NCUSIF deposit amount. The maturity of this investment should be considered less than one year.

20. **Other Investments.** All other investments not listed above, including Credit Union Service Organizations, state and local government obligations, and shares in NCUA's CLF. If the investment is fixed rate and the remaining maturity is one year or longer, or if the investment is adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Investments section on page 5.

21. **Total Investments.** Enter the sum of lines 11-20. If you were required to complete the Distribution of Investments section on page 5, line 18 of that section must agree with this line.

22. **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.)

Fixed & Other Assets

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

24. **Other Real Estate Owned.** Includes real property acquired in any manner for debts previously contracted (including, but not limited to, real estate acquired through foreclosure and real estate acquired by deed in lieu of foreclosure), even if the credit union has not yet received title to the property, and real estate which the credit union controls "in substance" even though formal foreclosure proceedings have not been instituted against the borrower.

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

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

27. **Total Assets.** Sum of all assets. This must equal the sum of all liabilities and equity (item 45).

LIABILITIES & EQUITY

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

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

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

31. **Accrued Dividends Payable on Shares.** Dividends declared but not yet distributed.

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

Savings

33. **Share Drafts.** Share draft accounts.

34. **Regular Shares.** Share accounts which are not required to have a minimum balance (other than the balance of one share) or minimum term (i.e., regular shares and club accounts).

35. **Money Market Shares.** Non-certificate share accounts which require a minimum balance to obtain a favorable interest rate (excludes minimum deposits to earn a dividend on regular shares).
36. **Share Certificates.** All types of share certificates and certificates of deposit, except for IRA/Keoghs. If the savings are fixed rate and the remaining maturity is one year or longer, or if the savings are adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Savings section on page 6.
37. **IRA/Keogh and Retirement Accounts.** Funds placed for retirement purposes under a trust or custodial agreement. If the savings are fixed rate and the remaining maturity is one year or longer, or if the savings are adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Savings section on page 6.
38. **All Other Shares.** Share accounts other than the types described above. If the savings are fixed rate and the remaining maturity is one year or longer, or if the savings are adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Savings section on page 6.
39. **Total Shares.** Sum of lines 33-38.
40. **Non-Member Deposits.** Non-member public unit accounts, Treasury Tax and Loan accounts, other credit union's shareholdings, and shareholdings of non-member individuals or organizations. If the savings are fixed rate and the remaining maturity is one year or longer, or if the savings are adjustable rate and the remaining maturity and repricing period are one year or longer, complete the Distribution of Savings section on page 6.
41. **Total Shares and Deposits.** Sum of lines 39 and 40. If you were required to complete the Distribution of Savings section on page 6, line 16 of that section agree with this line.

Reserves

42. **Regular Reserve.** Statutory reserve for 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.
43. **Other Reserves.** Reserves for contingencies, additional reserves for losses, insurance reserves (other than state/NCUA), etc.
44. **Undivided Earnings.** Accumulated income or surplus after the books have been closed.
45. **Total Liabilities and Equity.** Must equal total assets, line 27.

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. **Uninsured (Non-member) Deposits.** Each non-member account is insured up to \$100,000. Report the amount over \$100,000 in individual accounts. See line 40 above.
- C. **Total Uninsured Shares and Deposits.** Sum of lines A and B.
- D. **Insured Shares and Deposits.** Line 41 less line C.

INCOME AND EXPENSES

Operating Income

46. **Interest on Loans.** Income from interest on loans.
47. **Interest Refunded.** Interest refunded to members.
48. **Income from Investments.** Income earned on investments only. Do not include income (loss) from trading securities. Do not include gains or (losses) on the sale of investments. See lines 49 and 67.
49. **Income (Loss) from Trading Securities.** Only income (loss) from trading securities (i.e., securities in a designated trading account, securities held with the intent to trade in an attempt to produce income from fluctuations in interest rates). Do not include gain (loss) on the sale of investments. See Item 67.
50. **Fee Income.** Fees charged to members for services or membership (i.e., overdraft fees, ATM fees, membership fees).
51. **Other Operating Income.** Operating income other than the types designated in lines 46-50.
52. **Total Gross Income.** Sum of lines 46-51.

Operating Expenses

53. **Employee Compensation and Benefits.** Salaries, reimbursement to sponsor when credit union employees are on the spon-

sor's payroll, pension plan costs, employer's social security taxes, unemployment compensation taxes, etc.

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

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

56. **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.

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

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

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

60. **Provision for Loan Losses.** Provisions for all losses and related costs on loans and other receivables for the period January 1, 1989 through December 31, 1989.

61. **Provision for Investment Losses.** Provisions (expenses) for all unrealized losses on marketable equity securities for the period January 1, 1989 through December 31, 1989 (i.e., 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).

62. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bonds, etc.

63. **Operating Fees.** NCUA operating fee.

64. **Miscellaneous Operating Expenses.** Expenses for which no categories are listed (i.e., association dues, annual meeting expenses, cash over and short, etc.).

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

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

Non-Operating Gains or Losses

67. **Gain (Loss) on Investments.** Income/expense resulting from the gain or (loss) on either the sale or other disposition of investments, or to estimate the unrealized loss resulting from the material permanent decline in market values of investment securities. Do not include gains or (losses) on trading securities. Report income (loss) from trading securities on line 49.

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

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

70. **Income (Loss) Before Dividends.** Income (loss) for the period before dividends and interest have been deducted.

Cost of Funds

71. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness.
72. **Dividends on Shares.** Dividends on all classes of savings for all dividend periods during the year.
73. **Net Income (Loss) After Dividends.** Net income after dividends.

Reserve Transfers

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

LOAN SCHEDULE, PAGE 4

Delinquent Loans/Loan Interest Rates/ Miscellaneous Loan Information

- 1-4. **Delinquent Loans.** Number and amount of delinquent loans by categories.

5-9. Loan Interest Rates. Report loan interest rates being offered as of December 31, 1989 for each loan category. If more than one rate applies, report the most common rate in each category.

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

Commercial Loans. Loans over \$25,000 with one or more of the following characteristics: for business, inventory, or commercial purposes, other than agriculture; or secured primarily from business or commercial assets; or with payments made primarily from business or commercial revenue.

12. Total Loans Granted This Year. Includes all loans of all types granted, including real estate loans sold on the secondary market.

13. Home Equity Lines of Credit. Report the amount of home equity lines of credit included in item 5 on page 1.

14. Variable Rate Loan Balance. List all non-real estate loans (loans not reported on line 4 or 5 of page 1) with contracts providing for periodical adjustment of the interest rate charged.

15. Lines of Credit. Report the total amount of lines of credit available for members to use (i.e., total of used and unused; home equity lines of credit, regular lines of credit, credit card lines of credit, etc.).

16-17. Charge-Offs and Recoveries. Report all loans charged off this year and recoveries made this year.

Real Estate Loans. Complete this section if you listed any loans on lines 4 or 5 of page 1. The "Number Granted" and "Amount Granted" columns should include both loans sold on the secondary market and loans in the current portfolio.

18a. First Mortgage Fixed Rate. Report information for loans listed on line 4 of page 1 that are also fixed rate loans (i.e., fixed rate mortgages for purchase or refinancing). This includes any loan having a set interest rate until it matures. Loans with a fixed rate and balloon payment should be reported on this line (i.e., fixed rate mortgages for purchase or refinancing).

18b. First Mortgage Adjustable Rate. Includes only loans listed on line 4 of page 1 with contracts providing for periodic adjustment of the interest rate charged (i.e., adjustable rate mortgages for purchase or refinancing).

18a. Other Real Estate Closed-End Fixed Rate. Includes loans listed on line 5 of page 1 that are not lines of credit and have a set interest rate until maturity (i.e., home improvement or debt consolidation loans secured by real estate). Loans with a fixed rate and balloon payment should be reported on this line.

18b. Other Real Estate Closed-End Adjustable Rate. Includes only loans listed on line 5 of page 1 with contracts providing for periodic adjustment of the interest rate charged (i.e., home improvement or debt consolidation loans secured by real estate).

18c. Other Real Estate Open-End Adjustable Rate. Includes only loans listed on line 5 of page 1 that are lines of credit with contracts providing for periodic adjustment of the interest rate charged (i.e., home equity line of credit).

20. Total. Sum of lines 18a-18c. The total number and amount listed here should agree with the sum of the amounts reported on lines 4 and 5 of page 1.

21. First Mortgages Sold. Total amount of first mortgage real estate loans granted during the year which have been sold to other credit unions, financial institutions, private investors, etc.

INVESTMENT SCHEDULE, PAGE 5

Miscellaneous Investment Information

1. Investments in Federal Funds. Report all Federal Funds sold (investments with a bank in a non-transaction, non-deposit account evidenced by an agreement between the bank and the credit union).

2. Repurchase Agreements. Report all repurchase agreements (not reverse repurchase agreements).

3. Reverse Repurchase Transactions for Positive Arbitrage Purposes. Report the amount of all reverse repurchase agreements contained within the figure reported in item 29 on page 2 which were placed in investments for purposes of positive arbitrage (income enhancement).

4. Market Value of Trading Securities. Report the market value of all securities in an established trading account or held with the intent of trading to produce income due to interest rate fluctuations.

5. Market Value of Investments. Report the market value of the total investment portfolio, including trading securities.

6. Credit Union Service Organizations. Report the total amount of loans and investments to CUSOs (even if your credit union is not a controlling or managing member of the CUSO).

Distribution of Investments. If your credit union has fixed rate investments with remaining maturity of one year or longer, or adjustable rate investments with remaining maturity and repricing period of one year or longer, this schedule should be completed. Book value dollar amounts outstanding should be reported by remaining maturity. For investments with an adjustable rate, the maturity reported should be the earliest of the next rate change date or actual maturity.

7. U.S. Government Obligations. Report the maturity breakdown for investments listed on line 11 of page 1.

8. Federal Agency Securities. Report the maturity breakdown for investments listed on line 12 of page 1.

9a. GSPs and NIFCUs. Report the maturity breakdown for investments listed on line 13a of page 1.

9b. Other Mutual Funds. Report the maturity breakdown for investments listed on line 13b of page 1.

10. Corporate Central Credit Unions. Report the maturity breakdown for investments listed on line 14 of page 1.

11. Commercial Banks. Report the maturity breakdown for investments listed on line 15 of page 1.

12. S&L's and Mutual Savings Banks. Report the maturity breakdown for investments listed on line 16 of page 1.

13. Credit Unions. Report the maturity breakdown for investments listed on line 17 of page 1.

14. Loans to Credit Unions. Report the maturity breakdown for investments listed on line 18 of page 1.

15. NCUSIF Deposit. Enter the NCUSIF Deposit amount in the less than one year maturity column. This amount must agree with the amount on line 19 of page 1.

16. Other Investments. Report the maturity breakdown for investments listed on line 20 of page 1. CUSOs normally should be reported in the 3 or more years category. CLF stock should be listed in the less than one year category.

17. Column Totals for Investments. Sum of lines 7-16.

18. Total All Investments. Sum of the three columns in the Distribution of Investments Section. This amount must agree with the amount on line 21 of page 1.

SAVINGS SCHEDULE, PAGE 6

Dividend/Interest Rates

1-6. Dividends/Interest Rates. Report the dividend/interest rates being offered as of December 31, 1989. If more than one rate applies, report the most common rate.

Distribution of Savings. If your credit union has savings with remaining maturity of one year or longer, this schedule should be completed. Dollar amounts outstanding should be reported by remaining maturity. For savings with an adjustable rate, the maturity reported should be the earliest of the next rate change date or actual maturity.

7. Share Drafts. Report the maturity breakdown for savings listed on line 33 of page 2.

8. Regular Shares. Report the maturity breakdown for savings listed on line 34 of page 2.

9. Money Market Shares. Report the maturity breakdown for savings listed on line 35 of page 2.

10. Share Certificates. Report the maturity breakdown for savings listed on line 36 of page 2.

11. IRA/Keogh and Retirement Accounts. Report the maturity breakdown for savings listed on line 37 of page 2.

12. All Other Shares. Report the maturity breakdown for savings listed on line 38 of page 2.

13. Total Shares. Total of lines 7-12.

14. Non-Member Deposits. Report the maturity breakdown for savings listed on line 40 of page 2.

15. Column Totals Shares & Deposits. Sum of lines 13-14 above.

16. Grand Total for Shares & Deposits. Sum of the three columns from item 15. This amount must agree with the amount on line 41 of page 2.

MISCELLANEOUS INFORMATION SCHEDULE, PAGE 6

1. Number of Bankruptcies. Report the number of bankruptcy notifications received between January 1, 1989 and December 31, 1989 for members with outstanding loan balances at any time during the period.

2. Loan Balances Subject to Bankruptcy. Report the total amount of outstanding loan balances for bankruptcies identified in item 1. The amount reported should include bankruptcies charged off in 1989 (net of recoveries on the subject loans) and

the outstanding balances of loans subject to bankruptcy but not charged off.

3. 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.

4. Number of Potential Members. Actual members plus persons within the field of membership who are not members. If the field of membership includes family members, use an average of 3 persons per family to establish the total potential membership.

5a-b. 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 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.