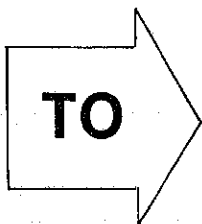


NATIONAL CREDIT UNION ADMINISTRATION
WASHINGTON, D.C. 20456
OFFICIAL BUSINESS



Postage and Fees Paid
National Credit Union Administration



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 20, 1984



NATIONAL CREDIT UNION ADMINISTRATION

MID YEAR FINANCIAL & STATISTICAL REPORT

1984

GENERAL INSTRUCTIONS

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.

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1984 (After Closing)

Item	ASSETS:	Number of Loans	\$ Amount	¢	Acct. Code	\$ Amount	¢	Acct. Code
1. REAL ESTATE LOANS (<i>First lien - to members</i>)			\$		703			
2. LOANS TO MEMBERS (<i>Other than 1st lien</i>)			\$		698			
3. OTHER LOANS (<i>Purchased or to non-members</i>)			\$		001			
4. TOTAL LOANS (<i>Sum of 1, 2 & 3</i>)		NUMBER	025A					025B
5. ALLOWANCE FOR LOAN LOSSES						()	719
6. CASH (<i>Petty cash, change funds, checking accounts, etc.</i>)								730
7. U.S. GOVERNMENT OBLIGATIONS (<i>Treasury Bills, Bonds & Notes</i>)								741C
8. FEDERAL AGENCY SECURITIES (<i>GNMAs, FNMA's, SBAs, etc.</i>)								742C
9. COMMON TRUST INVESTMENTS (<i>ICU, NIFCU's, etc.</i>)								743C
10. CORPORATE CENTRAL CREDIT UNIONS (<i>Shares, deposits & certificates</i>)								652C
11. COMMERCIAL BANKS (<i>Passbook accounts, time deposits & certificates</i>)								746C
12. SAVINGS & LOANS AND MUTUAL SAVINGS BANKS (<i>Passbook accounts, certificates</i>)								750C
13. CENTRAL LIQUIDITY FACILITY (<i>Shares in NCUA's CLF</i>)								654
14. CREDIT UNIONS (<i>Shares, deposits, certificates in other than corporate central credit unions</i>)								653C
15. LOANS TO CREDIT UNIONS								747C
16. OTHER INVESTMENTS (<i>All other investments not included above</i>)								655
17. ALLOWANCE FOR INVESTMENT LOSSES						()	749
18. LAND & BUILDING (<i>Net of depreciation</i>)								007
19. OTHER FIXED ASSETS (<i>All other fixed assets not included above</i>)								008
20. OTHER ASSETS (<i>All other asset accounts not included above</i>)								009
21. TOTAL ASSETS (<i>Sum of right-hand column MUST AGREE WITH ITEM 39</i>)								010

RETURN THIS COPY IN THE ENVELOPE PROVIDED

NCUA 5300

Item	LIABILITIES & EQUITY	\$	Amount	¢	Acct. Code	
22. PROMISSORY NOTES <i>(Certificates of indebtedness to individuals)</i>					011C	
23. REVERSE REPURCHASE AGREEMENTS						
24. OTHER NOTES AND INTEREST PAYABLE					656C	
25. ACCOUNTS PAYABLE					800	
26. INTEREST PAYABLE ON DEPOSITS <i>(Accrued and/or undistributed)</i>					821	
27. DIVIDENDS PAYABLE ON SHARES					820	
28. DEPOSITS					890	
29. OTHER LIABILITIES <i>(All liabilities NOT included above)</i>					012	
		\$	Amount	¢	Acct. Code	
30. SHARE CERTIFICATES					908C	
31. SHARE DRAFTS					902	
32. IRA/KEOGH & RETIREMENT ACCOUNTS					906C	
33. ALL OTHER SHARES <i>(Passbook, regular, money markets, etc.)</i>					657	
34. TOTAL SHARES <i>(Sum of 30, 31, 32 & 33)</i>		\$				
35. REGULAR RESERVE <i>(State and/or NCUA statutory or irrevocable reserve)</i>						
36. INVESTMENT VALUATION RESERVE					668	
37. OTHER RESERVES <i>(All other reserve accounts)</i>					658	
38. UNDIVIDED EARNINGS <i>(After current period dividends and reserve transfers)</i>					940	
39. TOTAL LIABILITIES AND EQUITY <i>(Sum of right-hand column MUST AGREE WITH ITEM 21)</i>					014	
DELINQUENT LOANS AS OF JUNE 30, 1984		Number		\$	Amount	¢
40. 2 TO LESS THAN 6 MONTHS DELINQUENT		021A				021B
41. 6 TO LESS THAN 12 MONTHS DELINQUENT		022A				022B
42. 12 MONTHS AND OVER DELINQUENT		023A				023B
43. TOTAL DELINQUENT LOANS <i>(Sum of 40, 41 & 42)</i>		041A				041B
OTHER LOAN INFORMATION		Number		\$	Amount	¢
44. TOTAL LOANS GRANTED THIS YEAR <i>(Include real estate)</i>		031A				031B
45. REAL ESTATE LOANS GRANTED THIS YEAR <i>(First lien)</i>		670A				670B
46. TOTAL LOANS CHARGED OF THIS YEAR						550
47. TOTAL RECOVERIES DURING 1984 ON ALL CHARGED OFF LOANS						551

LOAN INTEREST RATES

REPORT THE INTEREST RATE (APR) AS OF JUNE 30, 1984 ON THE FOLLOWING TYPES OF LOANS *(If multiple rates are offered report the highest rate)*.

48. UNSECURED LOANS *(For example, report 15% as 15.00)*
49. NEW VEHICLE LOANS
50. SECOND MORTGAGE LOANS
51. FIRST MORTGAGE LOANS

APR CHARGED	
	561
	562
	563

Item	INCOME (OPERATING): JAN. 1, 1984 – JUNE 30, 1984		\$	Amount	¢	Acct. Code
52. INTEREST ON LOANS (Gross) (Income before interest refunds)						110
(LESS) INTEREST REFUNDED						119
INCOME FROM INVESTMENTS						120
55. OTHER OPERATING INCOME						659
56. TOTAL GROSS INCOME (Sum of items 52 - 55)						100

EXPENSES (OPERATING): JAN. 1, 1984 – JUNE 30, 1984

57. EMPLOYEE COMPENSATION (Accounts 210-219)						210
58. EMPLOYEE BENEFITS (Accounts 220-224)						220
59. TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232)						230
60. ASSOCIATION DUES						240
61. OFFICE OCCUPANCY EXPENSE (Accounts 250-256)						250
62. OFFICE OPERATIONS EXPENSE (Accounts 260-269)						260
63. EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272)						270
64. LOAN SERVICING EXPENSE (Accounts 280-284)						280
65. PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294)						290
66. PROVISION FOR LOAN LOSSES						300
67. MEMBER INSURANCE (Accounts 310-313)						310
68. OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322)						320
69. CASH OVER AND SHORT						330
70. INTEREST ON BORROWED MONEY (NOT interest on deposits - See Item 80)						340
71. ANNUAL MEETING EXPENSE						350
72. MISCELLANEOUS OPERATING EXPENSES						360
73. TOTAL OPERATING EXPENSES (Sum of items 57 - 72)						660
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 56 less Item 73)						661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1984 – JUNE 30, 1984

75. GAIN (LOSS) ON INVESTMENTS						420
76. GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS						430
77. OTHER NON-OPERATING INCOME (EXPENSE)						440

ALLOCATION OF NET INCOME (LOSS) JAN. 1, 1984 – JUNE 30, 1984

78. TOTAL NET INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 74 plus or minus Items 75-77)						017
79. DIVIDENDS ON SHARES (Includes dividends earned during current period)						380
80. INTEREST ON DEPOSITS (Total interest expense for deposit accounts)						381
81. NET INCOME (LOSS) AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 78 minus Items 79-80)						
82. TRANSFER TO STATUTORY RESERVES (Prior to any adjustment for provision for loan losses)						
83. PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT (Enter amount shown in Item 66 unless Item 66 is negative. If Item 66 is negative, enter zero)						
84. NET RESERVE TRANSFER (Item 82 less Item 83 If Item 83 is greater than Item 82, enter zero)						019
NET INCOME (LOSS) (Item 81 less Item 84) (Net transfer to Undivided Earnings)						662

RETURN THIS COPY IN THE ENVELOPE PROVIDED

86. HAS YOUR CREDIT UNION RECEIVED BROKERED DEPOSITS IN THE PAST 18 MONTHS?

(Funds arranged by a third party)

YES	096A
NO	096B

IF YOU ANSWERED YES ABOVE, REPORT THE AMOUNT OUTSTANDING AS OF JUNE 30, 1984.

87A. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

\$	
\$	6

87B. IF YOU REPORTED AN AMOUNT IN 87A, DO YOU OWN ALL OR A MAJORITY OF THE CUSO? . . .

Yes	028B
No	028C

REPORT THE DIVIDEND RATE OFFERED AS OF JUNE 30, 1984 ON THE FOLLOWING TYPES OF SAVINGS ACCOUNTS: (If multiple rates are offered report the highest rate.)

88. REGULAR SHARES (For example, report 6% as 6.00)

89. SHARE DRAFTS

90. IRA/KEOGH RETIREMENT ACCOUNTS

91. SHARE CERTIFICATES

92. INDIVIDUAL SHARE ACCOUNTS WITH BALANCES OVER \$100,000

(Total of such accounts; NOT just the amount over \$100,000)

NUMBER	AMOUNT
673A	673B

RATE OFFERED	
	552
	553
	554
	555

MISCELLANEOUS INFORMATION

93. AMOUNT OF ALL INVESTMENTS WITH MATURITIES IN EXCESS OF ONE YEAR

94. AMOUNT OF ALL BORROWINGS & SAVINGS WITH MATURITIES IN EXCESS OF ONE YEAR

95. NUMBER OF CURRENT MEMBERS (NOT number of accounts)

96. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)

97. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME
DO NOT INCLUDE VOLUNTEER (NON-PAID) EMPLOYEES b. PART-TIME (25 hrs. or less a week)

98. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION OF ALL MEMBERS' ACCOUNTS

99. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT:

100. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?

[] Yes [] No

CERTIFIED CORRECT BY: _____

Please Print

President/Authorized Officer

Date

Treasurer-Manager (Signature)

Date

TELEPHONE NO.
(Credit Union contact
to discuss report)

Area Number
Code

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

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1984 (After Closing)

Item	ASSETS:	Number of Loans	\$	Amount	¢	Acct. Code	\$	Amount	¢	Acct. Code
1.	REAL ESTATE LOANS <i>(First lien - to members)</i>		\$			703				
2.	LOANS TO MEMBERS <i>(Other than 1st lien)</i>		\$			698				
3.	OTHER LOANS <i>(Purchased or to non-members)</i>		\$			001				
4.	TOTAL LOANS <i>(Sum of 1, 2 & 3)</i>	NUMBER		025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES						()	719
6.	CASH <i>(Petty cash, change funds, checking accounts, etc.)</i>									730
	U.S. GOVERNMENT OBLIGATIONS <i>(Treasury Bills, Bonds & Notes)</i>									741C
8.	FEDERAL AGENCY SECURITIES <i>(GNMAs, FNMAs, SBAs, etc.)</i>									742C
9.	COMMON TRUST INVESTMENTS <i>(ICU, NIFCU\$, etc.)</i>									743C
10.	CORPORATE CENTRAL CREDIT UNIONS <i>(Shares, deposits & certificates)</i>									652C
11.	COMMERCIAL BANKS <i>(Passbook accounts, time deposits & certificates)</i>									746C
12.	SAVINGS & LOANS AND MUTUAL SAVINGS BANKS <i>(Passbook accounts, certificates)</i>									750C
13.	CENTRAL LIQUIDITY FACILITY <i>(Shares in NCUA's CLF)</i>									654
14.	CREDIT UNIONS <i>(Shares, deposits, certificates in other than corporate central credit unions)</i>									653C
15.	LOANS TO CREDIT UNIONS									747C
16.	OTHER INVESTMENTS <i>(All other investments not included above)</i>									655
17.	ALLOWANCE FOR INVESTMENT LOSSES						()	749
18.	LAND & BUILDING <i>(Net of depreciation)</i>									007
	OTHER FIXED ASSETS <i>(All other fixed assets not included above)</i>									008
	OTHER ASSETS <i>(All other asset accounts not included above)</i>									009
21.	TOTAL ASSETS <i>(Sum of right-hand column MUST AGREE WITH ITEM 39)</i>									010

Item	LIABILITIES & EQUITY	\$	Amount	¢	Acct. Code
22. PROMISSORY NOTES <i>(Certificates of indebtedness to individuals)</i>					011C
23. REVERSE REPURCHASE AGREEMENTS					
24. OTHER NOTES AND INTEREST PAYABLE					656C
25. ACCOUNTS PAYABLE					800
26. INTEREST PAYABLE ON DEPOSITS <i>(Accrued and/or undistributed)</i>					821
27. DIVIDENDS PAYABLE ON SHARES					820
28. DEPOSITS					890
29. OTHER LIABILITIES <i>(All liabilities NOT included above)</i>					012
		\$	Amount	¢	Acct. Code
30. SHARE CERTIFICATES		\$			908C
31. SHARE DRAFTS		\$			902
32. IRA/KEOGH & RETIREMENT ACCOUNTS		\$			906C
33. ALL OTHER SHARES <i>(Passbook, regular, money markets, etc.)</i> ...		\$			657
34. TOTAL SHARES <i>(Sum of 30, 31, 32 & 33)</i>		\$			
35. REGULAR RESERVE <i>(State and/or NCUA statutory or irrevocable reserve)</i>					931
36. INVESTMENT VALUATION RESERVE					668
37. OTHER RESERVES <i>(All other reserve accounts)</i>					658
38. UNDIVIDED EARNINGS <i>(After current period dividends and reserve transfers)</i>					940
39. TOTAL LIABILITIES AND EQUITY <i>(Sum of right-hand column MUST AGREE WITH ITEM 21)</i>					014
DELINQUENT LOANS AS OF JUNE 30, 1984		Number		\$ Amount	¢
40. 2 TO LESS THAN 6 MONTHS DELINQUENT		021A			021B
41. 6 TO LESS THAN 12 MONTHS DELINQUENT		022A			022B
42. 12 MONTHS AND OVER DELINQUENT		023A			023B
43. TOTAL DELINQUENT LOANS <i>(Sum of 40, 41 & 42)</i>		041A			041B
OTHER LOAN INFORMATION		Number		\$ Amount	¢
44. TOTAL LOANS GRANTED THIS YEAR <i>(Include real estate)</i>		031A			031B
45. REAL ESTATE LOANS GRANTED THIS YEAR <i>(First lien)</i>		670A			670B
46. TOTAL LOANS CHARGED OF THIS YEAR					550
47. TOTAL RECOVERIES DURING 1984 ON ALL CHARGED OFF LOANS					551

LOAN INTEREST RATES

REPORT THE INTEREST RATE (APR) AS OF JUNE 30, 1984 ON THE FOLLOWING TYPES OF LOANS *(If multiple rates are offered report the highest rate)*.

48. UNSECURED LOANS *(For example, report 15% as 15.00)*
49. NEW VEHICLE LOANS
50. SECOND MORTGAGE LOANS
51. FIRST MORTGAGE LOANS

APR CHARGED	
	560
	561
	562
	563

Item	INCOME (OPERATING): JAN. 1, 1984 – JUNE 30, 1984		\$	Amount	¢	Acct. Code
52. INTEREST ON LOANS (Gross) (Income before interest refunds)						110
(LESS) INTEREST REFUNDED						119
53. INCOME FROM INVESTMENTS						120
54. OTHER OPERATING INCOME						659
56. TOTAL GROSS INCOME (Sum of items 52 - 55)						100

EXPENSES (OPERATING): JAN. 1, 1984 – JUNE 30, 1984

57. EMPLOYEE COMPENSATION (Accounts 210-219)						210
58. EMPLOYEE BENEFITS (Accounts 220-224)						220
59. TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232)						230
60. ASSOCIATION DUES						240
61. OFFICE OCCUPANCY EXPENSE (Accounts 250-256)						250
62. OFFICE OPERATIONS EXPENSE (Accounts 260-269)						260
63. EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272)						270
64. LOAN SERVICING EXPENSE (Accounts 280-284)						280
65. PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294)						290
66. PROVISION FOR LOAN LOSSES						300
67. MEMBER INSURANCE (Accounts 310-313)						310
68. OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322)						320
69. CASH OVER AND SHORT						330
70. INTEREST ON BORROWED MONEY (NOT interest on deposits - See Item 80)						340
71. ANNUAL MEETING EXPENSE						350
72. MISCELLANEOUS OPERATING EXPENSES						360
73. TOTAL OPERATING EXPENSES (Sum of items 57 - 72)						660
INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 56 less Item 73)						661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1984 – JUNE 30, 1984

75. GAIN (LOSS) ON INVESTMENTS						420
76. GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS						430
77. OTHER NON-OPERATING INCOME (EXPENSE)						440

ALLOCATION OF NET INCOME (LOSS) JAN. 1, 1984 – JUNE 30, 1984

78. TOTAL NET INCOME (LOSS) BEFORE DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 74 plus or minus Items 75-77)						017
79. DIVIDENDS ON SHARES (Includes dividends earned during current period)						380
80. INTEREST ON DEPOSITS (Total interest expense for deposit accounts)						381
81. NET INCOME (LOSS) AFTER DIVIDENDS AND/OR INTEREST ON DEPOSITS (Item 78 minus Items 79-80)						
82. TRANSFER TO STATUTORY RESERVES (Prior to any adjustment for provision for loan losses)						
83. PROVISION FOR LOAN LOSSES EXPENSE ADJUSTMENT (Enter amount shown in Item 66 unless Item 66 is negative. If Item 66 is negative, enter zero)						
84. NET RESERVE TRANSFER (Item 82 less Item 83 If Item 83 is greater than Item 82, enter zero)						019
NET INCOME (LOSS) (Item 81 less Item 84) (Net transfer to Undivided Earnings)						662

WORKING COPY

NCUA 5300

86. HAS YOUR CREDIT UNION RECEIVED BROKERED DEPOSITS IN THE PAST 18 MONTHS?

(Funds arranged by a third party)

YES	096A
NO	096B

IF YOU ANSWERED YES ABOVE, REPORT THE AMOUNT OUTSTANDING AS OF JUNE 30, 1984.

87A. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)

\$	
\$	

87B. IF YOU REPORTED AN AMOUNT IN 87A, DO YOU OWN ALL OR A MAJORITY OF THE CUSO?

Yes	028B
No	028C

REPORT THE DIVIDEND RATE OFFERED AS OF JUNE 30, 1984 ON THE FOLLOWING TYPES OF SAVINGS ACCOUNTS: (If multiple rates are offered report the highest rate.)

88. REGULAR SHARES (For example, report 6% as 6.00)

89. SHARE DRAFTS

90. IRA/KEOGH RETIREMENT ACCOUNTS

91. SHARE CERTIFICATES

92. INDIVIDUAL SHARE ACCOUNTS WITH BALANCES OVER \$100,000

(Total of such accounts; NOT just the amount over \$100,000)

NUMBER	AMOUNT
673A	673B

RATE OFFERED	
	552
	553
	554
	555

MISCELLANEOUS INFORMATION

93. AMOUNT OF ALL INVESTMENTS WITH MATURITIES IN EXCESS OF ONE YEAR

94. AMOUNT OF ALL BORROWINGS & SAVINGS WITH MATURITIES IN EXCESS OF ONE YEAR

95. NUMBER OF CURRENT MEMBERS (NOT number of accounts)

96. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)

97. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME
DO NOT INCLUDE VOLUNTEER (NON-PAID) EMPLOYEES. b. PART-TIME (25 hrs. or less a week)

98. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION OF ALL MEMBERS' ACCOUNTS

99. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT:

Month Year

Month Year

100. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?

[] Yes [] No

CERTIFIED CORRECT BY:

Please Print

President/Authorized Officer

Date

Treasurer-Manager (Signature)

Date

TELEPHONE NO.
(Credit Union contact
to discuss report)

Area Number
Code

INSTRUCTIONS

ASSETS

1. **Real Estate Loans.** First Lien real estate loans to members with original maturities in excess of 12 years.

2. **Other Loans to Members.** Loans to members, including lines of credit, real estate loans with maturities of 12 years or less and other loans.

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 (segregation 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. **Common Trust Investments.** Book Value of funds placed in 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 credit unions.

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. **Central Liquidity Facility.** Shares invested directly or via a corporate agent.

14. **Credit Unions.** Shares, deposits and certificates 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 and investments in share insurance funds.

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

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

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 and Interest Payable.** 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 on Deposits Payable.** Declared, but not yet distributed, i.e., accruals, or last accounting period.

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

28. **Deposits.** The amount paid in by members and non-members, OTHER THAN SHARES, where specified terms or conditions are set.

29. **Other Liabilities.** Such items as deferred income, etc.

30. **Share Certificates.** All types of share certificates - except for IRA/Keoghs.

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

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

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

34. **Total Shares.** The sum of items 30-33.

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.

36. **Investment Valuation Reserve.** Reserves to cover the excess of Book Value over Market Value for investments not authorized by NCUA.

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

OTHER LOAN INFORMATION

40-43. **Delinquent Loans.** Number and amount of delinquent loans by categories.

44. **Total Loans Granted This Year.** Report all loans granted in 1984; lines of credit are counted as 1 loan made with all advances included in the amount.

45. **Real Estate Loans Granted This Year.** Report 1st lien real estate loans granted in 1984 with maturities in excess of 12 years.

46-47. **Charge-offs and Recoveries.** Report all charged-off loans and recoveries made this year.

48-51. **Loan Interest Rates.** Report the highest rates offered as of June 30.

OPERATING INCOME

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

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

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

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

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

OPERATING EXPENSES

57. **Employee Compensation.** Salaries; also includes reimbursement to sponsor when credit union employees are on the sponsor's payroll.
58. **Employee Benefits.** Pension plan costs, employer's social security taxes, unemployment compensation taxes, etc.
59. **Travel and Conference Expense.** Employees' and officers' expenses for travel and attendance at conferences and other meetings.
60. **Association Dues.** Membership dues and fees paid to organizations.
61. **Office Occupancy Expense.** Expenses relating to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements, and fire and extended coverage insurance.
62. **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.
63. **Educational and Promotional Expense.** Advertising, publicity and promotions.
64. **Loan Servicing Expense.** Collection expense, credit reports, recording fees, chattel lien insurance, etc.
65. **Professional and Outside Services.** Legal fees, audit fees, accounting services, management and consultant fees and outside EDP servicing.
66. **Provision for Loan Losses.** Current period provision for all losses and related costs on loans and other receivables.
67. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bond, etc.
68. **Operating Fees.** State supervision fee and the cost of periodic examinations.
69. **Cash Over and Short.** Net teller shortages/overages.
70. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness. Interest paid on member and non-member deposits should be included in Interest on Deposits, item 80.
71. **Annual Meeting Expense.** Annual meeting of Shareholders.
72. **Miscellaneous Operating Expense.** Expenses for which no separate categories are listed.
73. **Total Operating Expenses.** Sum of all operating expenses.
74. **Income (Loss) from Operations.** Operating income less operating expenses.

NON-OPERATING INCOME AND EXPENSES

75. **Gain (Loss) on Investments.** Income or expense resulting from the gain or (loss) on investments.
76. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the disposition of fixed assets.
77. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expenses.
78. **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.
79. **Dividends on Shares.** Dividends on all classes of shares for the year including dividends for the current period.
80. **Interest on Deposits.** Interest on all deposits for the year including interest for the current period.

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

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

83. **Provision for Loan Losses.** The amount of the provision for loan losses. If the provision for loan losses is negative, enter ZERO in Item 83.

84. **Net Reserve Transfer from Operations.** The difference between the Statutory Reserve Transfer Requirement and the Provision for Loan Loss Expense adjustment. If item 83 is larger than item 82 enter zero as item 84 cannot be negative.

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

OTHER INFORMATION

86. **Brokered Deposits.** Monies placed or arranged by someone outside the credit union.

87A. **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.

87B. Check "YES" if your credit union owns all, or a major (51%) of, any credit union service organization.

88-91. **Dividend Rates Paid on Savings/Deposit Accounts.** The highest rate offered at mid year for the types of accounts listed.

92. **Share Balances Over \$100,000.** Number and total share balances, i.e., report \$202,000 if two accounts have \$101,000 each.

93. **Amount of All Investments with Maturities in Excess of One Year.** Include the amounts from items 7-16 on page 1 with maturities over 1 year.

94. **Amount of Borrowings and Savings with Maturities in Excess of One Year.** Include the amounts from items 22-34 on page 2 with maturities over 1 year.

95. **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.

96. **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.

97. **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.

98-99. **Dates of Supervisory Committee Activity.** Report date for the stated activity, for example, September 1983 should be reported as 09 83.

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