

**STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1994**

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

Credit Union Name: \_\_\_\_\_

Federal Charter/Certificate Number: \_\_\_\_\_

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

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

**LIABILITIES**

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

**SHARES AND EQUITY**

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

**20. TOTAL LIABILITIES AND EQUITY**

		014
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**NCUA INSURED SHARES COMPUTATION**

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

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

# STATEMENT OF INCOME AND EXPENSE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

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

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

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

## GENERAL LOAN SCHEDULE

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

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

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

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

## REAL ESTATE LOAN SCHEDULE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

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

## MEMBER BUSINESS/ BUSINESS PURPOSE LOAN SCHEDULE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

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

  

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

  

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

  

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

## INVESTMENT SCHEDULE

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

### DISTRIBUTION OF INVESTMENTS

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

### MORTGAGE-BACKED SECURITIES

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

### MISCELLANEOUS INVESTMENT INFORMATION

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

## BORROWING SCHEDULE

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

### DISTRIBUTION OF BORROWINGS

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

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

## SAVINGS SCHEDULE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

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

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



## MISCELLANEOUS INFORMATION

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

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