



**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 21, 1989**

**NATIONAL  
CREDIT UNION  
ADMINISTRATION**

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

This booklet contains the 1988 Yearend Call Report. The Call Report should be completed using account and statistical information from your credit union's records as of December 31, 1988. Please review the instructions thoroughly prior to completing the Call Report.

This report differs only slightly from prior reports. Minor revisions have been made in order to collect some data of particular concern at this time, clarify instructions and improve the format of the report.

The completed report should be returned in the pre-addressed envelope from the last page of this booklet as soon as possible, but no later than **January 21, 1989**. 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 8**

## GENERAL INSTRUCTIONS AND REVISIONS FOR YEAREND 1988

1. SOME AREAS OF AND INSTRUCTIONS FOR THIS REPORT HAVE BEEN REVISED. THE REVISIONS ARE SHOWN BELOW BY ITEM NUMBER. PLEASE REVIEW THE REPORT AND INSTRUCTIONS CAREFULLY PRIOR TO COMPLETING THE REPORT.

<u>Item No.</u>	<u>Revision</u>
7.-17.	INVESTMENTS DISTRIBUTION.
23.-25.	LIABILITIES DISTRIBUTION.
28.-33.	SHARES DISTRIBUTION.
77.	REAL ESTATE LOANS GRANTED THIS YEAR.
83.	TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS.
85.	MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO.
91.	NUMBER OF BRANCH OFFICES.
92.	SPONSOR SUPPORT GREATER THAN OR EQUAL TO 25% OF TOTAL OPERATING EXPENSES.
93.	MEMBER SERVICES OFFERED BY THE CREDIT UNION.

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. PLEASE BRACKET ALL NEGATIVE AMOUNTS (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 THE 2 PAGES TOGETHER WHEN YOU RETURN THE REPORT.

## STATEMENT OF FINANCIAL CONDITION AS OF December 31, 1988 (After Closing)

OMB No. 3133-0004  
Expires 12-89

RETURN THIS COPY

## ASSETS

Item No.	LOANS/CASH	Number of Loans	Acct. Code	Current Rate Charged (i.e. 15% = 1500)	Acct. Code	\$	Amount	¢	Acct. Code
1a.	UNSECURED LOANS .....		957		560				384
1b.	NEW AUTO LOANS .....		958		561				385
1c.	FIRST MORTGAGE REAL ESTATE .....		959		563				703
1d.	OTHER REAL ESTATE .....		960		562				386
1e.	AGRICULTURAL LOANS .....		961		593				042
1f.	COMMERCIAL LOANS .....		962		594				387
2.	ALL OTHER LOANS TO MEMBERS .....		963		595				698
3.	OTHER LOANS (Purchased or to non-members) .....		964		596				001
4.	TOTAL LOANS (Sum of 1a-f, 2 & 3) .....	NUMBER	025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES .....					(		)	719
6.	CASH (Petty cash, change funds, checking accounts, etc.) .....								730

  

INVESTMENTS (Book Value)		A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		
DISTRIBUTION BY REMAINING MATURITY		\$	¢	\$	¢	\$	¢	\$	¢	
7.	U.S. GOVERNMENT OBLIGATIONS .....									741C
8.	FEDERAL AGENCY SECURITIES .....									742C
9.	MUTUAL FUNDS .....									760C
a.	GSPs, NIFCUs .....									
b.	ALL OTHER MUTUAL FUNDS .....									761C
10.	CORPORATE CENTRAL CREDIT UNIONS .....									652C
11.	COMMERCIAL BANKS .....									746C
12.	S&L'S AND MUTUAL SAVINGS BANKS .....									750C
13.	FED FUNDS, OTHER OVERNIGHT INVEST. .....									770
14.	CREDIT UNIONS .....									653C
15.	LOANS TO CREDIT UNIONS .....									747C
16.	NCUA SHARE INSURANCE CAP. DEPOSIT .....									794
17.	OTHER INVESTMENTS .....									655C
18.	ALLOWANCE FOR INVESTMENT LOSSES .....							(	)	749
19.	LAND & BUILDING (Net of depreciation) .....									007
20.	OTHER FIXED ASSETS (All other fixed assets not included above) .....									008
21.	OTHER ASSETS .....									009
22.	TOTAL ASSETS (ITEM 22 MUST AGREE WITH ITEM 37) .....									010

# **LIABILITIES & EQUITY**

Item No.	LIABILITIES: DISTRIBUTION BY REMAINING MATURITY	A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		Acct. Code
		\$	¢	\$	¢	\$	¢	\$	¢	
23.	PROMISSORY NOTES .....									011C
24.	REVERSE REPURCHASE AGREEMENTS									058C
25.	OTHER NOTES AND INTEREST PAYABLE									656C
26.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.) .....									820
27.	ACCOUNTS PAYABLE AND OTHER LIABILITIES .....									825
	SHARES: DISTRIBUTION BY REMAINING MATURITY	A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		Acct. Code
		\$	¢	\$	¢	\$	¢	\$	¢	
28.	SHARE CERTIFICATES .....									908C
29.	SHARE DRAFTS .....									902
30.	IRA/KEOGH & RETIREMENT ACCOUNTS .....									906C
31.	REGULAR SHARES .....									657
32.	ALL OTHER SHARES									630
33.	TOTAL SHARES (Sum of Columns for Items 28-32)									013
34.	REGULAR RESERVE (NCUA statutory (legal) or irrevocable reserve) .....									931
35.	OTHER RESERVES (All other reserve accounts) .....									658
36.	UNDIVIDED EARNINGS (After current period dividends and reserve transfers) .....									940
37.	TOTAL LIABILITIES & EQUITY (ITEM 37 MUST AGREE WITH ITEM 22) .....									014

OTHER SHARE INFORMATION:		Current Rate Offered (i.e. 15% = 1500)	Acct. Code	Number of Accounts	Acct. Code
38.	SHARE CERTIFICATES .....		555		451
39.	SHARE DRAFTS .....		553		452
40.	IRA/KEOGH & RETIREMENT ACCOUNTS .....		554		453
41.	REGULAR SHARES .....		552		454
42.	ALL OTHER SHARES .....		620		455
43.	TOTAL NUMBER OF SHARE ACCOUNTS .....				966

## **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.

A. UNINSURED SHARES (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificates, etc.) ..

\$	¢	065
		069

B. INSURED SHARES (Item 33 less item A) .....

Item No.	INCOME (OPERATING): JAN. 1, 1988—DECEMBER 31, 1988	\$	Amount	¢	Acct. Code
44.	INTEREST ON LOANS (Gross) (Income before interest refunds) .....				110
45.	(LESS) INTEREST REFUNDED .....	(		)	119
46.	INCOME FROM INVESTMENTS (Including Gain or Loss on Trading Securities) .....				120
47.	OTHER OPERATING INCOME .....				659
48.	TOTAL GROSS INCOME (Sum of items 44-47) .....				100
<b>EXPENSES (OPERATING): JAN. 1, 1988—DECEMBER 31, 1988 (Individual expense items may be negative)</b>					
49.	EMPLOYEE COMPENSATION AND BENEFITS (Accounts 210-224) .....				210
50.	TRAVEL AND CONFERENCE EXPENSE (Accounts 230-232) .....				230
51.	OFFICE OCCUPANCY EXPENSE (Accounts 250-256) .....				250
52.	OFFICE OPERATIONS EXPENSE (Accounts 260-269) .....				260
53.	EDUCATIONAL AND PROMOTIONAL EXPENSES (Accounts 270-272) .....				270
54.	LOAN SERVICING EXPENSE (Accounts 280-284) .....				280
55.	PROFESSIONAL AND OUTSIDE SERVICES (Accounts 290-294) .....				290
56.	PROVISION FOR LOAN LOSSES .....				300
57.	PROVISION FOR INVESTMENT LOSSES .....				305
58.	MEMBER INSURANCE (Accounts 310-313) .....				310
59.	OPERATING FEES (Examination and/or supervision fees) (Accounts 320-322) .....				320
60.	INTEREST ON BORROWED MONEY .....				340
61.	MISCELLANEOUS OPERATING EXPENSES .....				360
62.	TOTAL OPERATING EXPENSES (Sum of Items 49-61) .....				660
63.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 48 less item 62) .....				661
<b>NON-OPERATING GAINS OR LOSSES JAN. 1, 1988—DECEMBER 31, 1988</b>					
64.	GAIN (LOSS) ON INVESTMENTS (DO NOT include Gain or Loss on Trading Securities) .....				420
65.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS .....				430
66.	OTHER NON-OPERATING INCOME (EXPENSE) .....				440
67.	INCOME (LOSS) BEFORE DIVIDENDS (Item 63 plus or minus items 64-66) .....				017-
<b>DIVIDENDS ON SHARES JAN. 1, 1988—DECEMBER 31, 1988</b>					
68.	DIVIDENDS ON SHARES (Includes dividends earned during current period) .....				380
69.	NET INCOME (LOSS) AFTER DIVIDENDS (Item 67 less item 68) .....				388
<b>RESERVE TRANSFERS JAN. 1, 1988—DECEMBER 31, 1988</b>					
70.	REQUIRED TRANSFER TO STATUTORY RESERVES .....				393
71.	ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS .....				391

Item No.	DELINQUENT LOANS AS OF (DECEMBER 31, 1988)	Number	\$	Amount	¢	Acct. Code
72.	2 TO LESS THAN 6 MONTHS DELINQUENT .....		021A			021B
73.	6 TO LESS THAN 12 MONTHS DELINQUENT .....		022A			022B
74.	12 MONTHS AND OVER DELINQUENT .....		023A			023B
75.	TOTAL DELINQUENT LOANS (Sum of 72-74) .....		041A			041B
<b>OTHER LOAN INFORMATION</b>		<b>Number</b>		<b>\$</b>	<b>Amount</b>	<b>¢</b>
76.	TOTAL LOANS GRANTED THIS YEAR (Include real estate) ....		031A			031B
77.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien) ....		670A			670B
78.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE .....		606A			606B
79.	AMOUNT OF HOME EQUITY LINES OF CREDIT REPORTED IN ITEM 1c OR 1d .....					640
80.	TOTAL LOANS CHARGED OFF THIS YEAR .....					550
81.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS .....					551
82.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR ALL REAL ESTATE LOANS .....					955
<b>OTHER INFORMATION</b>						
83.	TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO) .....					080
84.	MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES .....					965
85.	MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO .....					990
86.	NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR .....					970
87.	TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 86 .....					971
88.	NUMBER OF CURRENT MEMBERS (NOT number of accounts) .....					083
89.	NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions) .....					084
90.	NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME .....					564A
	DO NOT INCLUDE VOLUNTEER (NON-PAID EMPLOYEES) b. PART-TIME (25 hrs. or less a week) .....					564B
91.	HOW MANY BRANCH OFFICES DOES YOUR CREDIT UNION OPERATE? (Excluding main office location) .....					609
92.	DO YOU ESTIMATE THAT YOUR CREDIT UNION RECEIVES SPONSOR SUPPORT GREATER THAN OR EQUAL TO 25% OF TOTAL OPERATING EXPENSES? [ ] YES [ ] NO .....					610
93.	DOES YOUR CREDIT UNION OFFER 3 OR MORE OF THE FOLLOWING SERVICES: AUTOMATED TELLER MACHINES, SHARE DRAFTS, CREDIT CARDS, MORTGAGE LENDING, SERVICE AT BRANCH OFFICES? [ ] YES [ ] NO .....					611

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, 1988 (After Closing)

OMB No. 3133-0004  
Expires 12-89

WORKING COPY

## ASSETS

Item No.	LOANS/CASH	Number of Loans	Acct. Code	Current Rate Charged (i.e. 15% = 1500)	Acct. Code	\$	Amount	¢	Acct. Code
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2.	ALL OTHER LOANS TO MEMBERS .....		963		595				698
3.	OTHER LOANS (Purchased or to non-members)		964		596				001
4.	TOTAL LOANS (Sum of 1a-f, 2 & 3) .....	NUMBER	025A			\$			025B
5.	ALLOWANCE FOR LOAN LOSSES .....					(		)	719
6.	CASH (Petty cash, change funds, checking accounts, etc.) .....								730

INVESTMENTS (Book Value) DISTRIBUTION BY REMAINING MATURITY		A.—Less than 1 yr.		B1.—1 to less than 3 yrs.		B2.—3 or more yrs.		C.—Total A + B1 + B2 = C		
		\$	¢	\$	¢	\$	¢	\$	¢	
7.	U.S. GOVERNMENT OBLIGATIONS .....									741C
8.	FEDERAL AGENCY SECURITIES .....									742C
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a.	GSPs, NIFCUs .....									
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17.	OTHER INVESTMENTS .....									655C
18.	ALLOWANCE FOR INVESTMENT LOSSES .....							(	)	749
19.	LAND & BUILDING (Net of depreciation) .....									007
20.	OTHER FIXED ASSETS (All other fixed assets not included above) .....									008
21.	OTHER ASSETS .....									009
22.	TOTAL ASSETS (ITEM 22 MUST AGREE WITH ITEM 37) .....									010

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23.	PROMISSORY NOTES .....									011C
24.	REVERSE REPURCHASE AGREEMENTS									058C
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43.	TOTAL NUMBER OF SHARE ACCOUNTS .....				966

## **NCUA INSURED SAVINGS COMPUTATION**

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A. UNINSURED SHARES (The amount OVER \$100,000 in any individual account, public unit, IRA, share certificates, etc.) ..

\$	¢	065
----	---	-----

B. INSURED SHARES (Item 33 less item A) .....

\$	¢	069
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Item No.	INCOME (OPERATING): JAN. 1, 1988—DECEMBER 31, 1988	\$	Amount	¢	Acct. Code
44.	INTEREST ON LOANS (Gross) (Income before interest refunds) .....				110
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46.	INCOME FROM INVESTMENTS (Including Gain or Loss on Trading Securities) .....				120
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60.	INTEREST ON BORROWED MONEY .....				340
61.	MISCELLANEOUS OPERATING EXPENSES .....				360
62.	TOTAL OPERATING EXPENSES (Sum of items 49-61) .....				660
63.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 48 less item 62) .....				661
<b>NON-OPERATING GAINS OR LOSSES JAN. 1, 1988—DECEMBER 31, 1988</b>					
64.	GAIN (LOSS) ON INVESTMENTS (DO NOT include Gain or Loss on Trading Securities) .....				420
65.	GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS .....				430
66.	OTHER NON-OPERATING INCOME (EXPENSE) .....				440
67.	INCOME (LOSS) BEFORE DIVIDENDS (Item 63 plus or minus items 64-66) .....				017
<b>DIVIDENDS ON SHARES JAN. 1, 1988—DECEMBER 31, 1988</b>					
68.	DIVIDENDS ON SHARES (Includes dividends earned during current period) .....				380
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73.	6 TO LESS THAN 12 MONTHS DELINQUENT .....		022A				022B
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75.	TOTAL DELINQUENT LOANS (Sum of 72-74) .....		041A				041B
<b>OTHER LOAN INFORMATION</b>		<b>Number</b>		<b>\$</b>	<b>Amount</b>	<b>¢</b>	
76.	TOTAL LOANS GRANTED THIS YEAR (Include real estate) ....		031A				031B
77.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien) ....		670A				670B
78.	INDIVIDUAL LOAN ACCOUNTS OF \$100,000 OR MORE .....		606A				606B
79.	AMOUNT OF HOME EQUITY LINES OF CREDIT REPORTED IN ITEM 1c OR 1d .....						640
80.	TOTAL LOANS CHARGED OFF THIS YEAR .....						550
81.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS .....						551
82.	AMOUNT OF VARIABLE RATE LOAN BALANCES FOR ALL REAL ESTATE LOANS .....						955

#### OTHER INFORMATION

83.	TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO) .....						080
84.	MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES .....						965
85.	MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO .....						990
86.	NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR .....						970
87.	TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 86 .....						971
88.	NUMBER OF CURRENT MEMBERS (NOT number of accounts) .....						083
89.	NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions) .....						084
90.	NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME .....						564A
	DO NOT INCLUDE VOLUNTEER (NON-PAID EMPLOYEES) .....						
	b. PART-TIME (25 hrs. or less a week) .....						564B
91.	HOW MANY BRANCH OFFICES DOES YOUR CREDIT UNION OPERATE? (Excluding main office location) .....						609
92.	DO YOU ESTIMATE THAT YOUR CREDIT UNION RECEIVES SPONSOR SUPPORT GREATER THAN OR EQUAL TO 25% OF TOTAL OPERATING EXPENSES? .....	[ ] YES	[ ] NO				610
93.	DOES YOUR CREDIT UNION OFFER 3 OR MORE OF THE FOLLOWING SERVICES: AUTOMATED TELLER MACHINES, SHARE DRAFTS, CREDIT CARDS, MORTGAGE LENDING, SERVICE AT BRANCH OFFICES? .....	[ ] YES	[ ] NO				611

CERTIFIED CORRECT BY: \_\_\_\_\_ Please Print TELEPHONE NO. \_\_\_\_\_ Area Code Number

Treasurer-Manager (Signature)

Date

(Credit union contact to discuss report)

OFFICE HOURS

# INSTRUCTIONS

## ASSETS

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

1a.-3a. **Number of Loans.** Report the total number of loans outstanding for each loan category.

1a.-3. **Loan Interest Rates.** Report the loan interest rates being offered as of December 31, 1988 for each loan category. If more than one rate applies, report the most common rate in each category.

1a. **Unsecured Loans.** Loans to members not secured by collateral or other security.

1b. **New Auto Loans.** Loans to finance the purchase of and secured by new automobiles.

1c. **First Mortgage Real Estate.** Report loans to purchase or refinance residential real property secured by a first lien on the property being purchased.

1d. **Other Real Estate.** Report loans, for any purpose secured by an interest (first or second liens) in residential real property.

1e. **Agricultural Loans.** Loans for the purpose of farming, raising livestock, or the purchase of farm equipment or loans secured by farmland, equipment, or crops.

1f. **Commercial Loans.** Loans over \$25,000 for business, inventory, commercial purposes, other than agriculture, secured primarily from business or commercial assets, payments made primarily from business or commercial revenue.

2. **All Other Loans to Members.** Loans to members not included in items 1a-f, i.e., used car loans, share secured loans, etc.

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 non-members.

4. **Total Loans.** The total of all loans outstanding, excluding loans to other credit unions.

5. **Allowance for Loan Losses.** Amount set aside to absorb possible losses on loans (exclusive of the regular reserve).

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.

9a. **GSPs, NIFCUs.** Report the book value of investments in GSPs and NIFCUs.

9b. **All Other Mutual Funds.** Report the book value of investments in mutual funds or common trust funds other than GSPs and NIFCUs.

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

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

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

13. **Federal Funds and Other Overnight Investments.** Report the amount of excess liquidity invested in Federal Funds, overnight certificates and other short term investments not exceeding 30 days maturity which are not included elsewhere.

14. **Credit Unions.** Shares, deposits and certificates in other than corporate central credit unions.

15. **Loans to Credit Unions.** Loans made to credit unions.

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

17. **Other Investments.** All other investments not listed above, including Credit Union Service Organizations, state and local government obligations, investments in non-share insurance funds and shares in NCUA's CLF.

18. **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.

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

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

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

22. **Total Assets.** Sum of all assets.

## LIABILITIES/EQUITY

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

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

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

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

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

28. **Share Certificates.** All types of share certificates and certificates of deposit, except for IRA/Keoghs.

29. **Share Drafts.** Share draft accounts.

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

31. **Regular Shares.** Report the total amount of shares in accounts which are not required to have a minimum balance (other than the balance of one share) or minimum term.

32. **All Other Shares.** Money market accounts, split rate accounts, etc.

33. **Total Shares.** The sum of Items 28-32.

34. **Regular Reserve.** Statutory (Reserve) for State or NCUA after the books have been closed and the appropriate transfers have been made. The amount reported here should not include the Allowance for Loan Losses or the Allowance for Investment Losses.

35. **Other Reserves.** Reserves for contingencies, additional reserves for losses, insurance reserves (other than state/NCUA), etc.

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

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

## OTHER SHARE INFORMATION

38.-43. **Number of Share Accounts.** Report the total number of accounts for each share category.

38.-42. **Dividend Rates.** Report the dividend rates being offered as of December 31, 1988. If more than one rate applies, report the most common rate.

## 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. **Insured Shares.** The amount of insured savings minus uninsured savings; Item 33 less item A.

## OPERATING INCOME

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

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

46. **Income from Investments.** Report income earned on investments and gains or (losses) on trading securities. Do not include gains or (losses) on the sale of investments. See Item 64.

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

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



## OPERATING EXPENSES

49. **Employee Compensation and Benefits.** Salaries; also includes reimbursement to sponsor when credit union employees are on the sponsor's payroll; pension plan costs, employer's social, security taxes, unemployment compensation taxes, etc.
50. **Travel and Conference Expense.** Employees' and officers' expenses for travel and attendance at conferences and other meetings.
51. **Office Occupancy Expenses.** Expenses relating to occupying an office including rent, utilities, depreciation, taxes, amortization of leasehold improvements, and fire and extended coverage insurance.
52. **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.
53. **Educational and Promotional Expenses.** Advertising, publicity and promotions.
54. **Loan Servicing Expense.** Collection expense, credit reports, recording fees, chattel lien insurance, etc.
55. **Professional and Outside Services.** Legal fees, audit fees, accounting services, management and consultant fees and outside EDP servicing.
56. **Provision for Loan Losses.** Current period provisions for all losses and related costs on loans and other receivables.
57. **Provision for Investment Losses.** Current period provision (expenses) for all unrealized losses on marketable equity securities; e.g., 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.
58. **Member Insurance.** Life savings, borrower's protection, share insurance, surety bonds, etc.
59. **Operating Fees.** State supervision fee and the cost of periodic examination.
60. **Interest on Borrowed Money.** Interest cost for borrowed money from all sources including certificates of indebtedness.
61. **Miscellaneous Operating Expenses.** Expenses for which no categories are listed; e.g., association dues, annual meeting expense, cash over and short, etc.
62. **Total Operating Expenses.** Sum of all operating expenses.
63. **Income (Loss) from Operations.** Operating income less operating expenses.

## NON-OPERATING GAINS OR LOSSES

64. **Gain (Loss) on Investments.** Income/expense resulting from the gain or (loss) on either the sale or other disposition of investments, or to estimate unrealized losses resulting from the material permanent decline in market values of investment securities. Do not include gains or (losses) on trading securities. Report gains or (losses) from trading in item 46.
65. **Gain (Loss) on Disposition of Fixed Assets.** Income or expense resulting from the disposition of fixed assets.
66. **Other Non-Operating Income (Expense).** Miscellaneous non-operating income or expenses.
67. **Income (Loss) Before Dividends.** Operating income or (loss) for the period before dividends have been deducted.

## DIVIDENDS ON SHARES

68. **Dividends on Shares.** Dividends on all classes of shares for all dividend periods during the year.
69. **Net Income (Loss) after Dividends.** Net income after dividends on shares.

## RESERVE TRANSFERS

70. **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 transfer.
71. **Additional Reserve Transfers.** Income transferred to reserve accounts in excess of statutory reserve requirements.

## DELINQUENT LOANS/OTHER LOAN INFORMATION

- 72.-75. **Delinquent Loans.** Number and amount of delinquent loans by categories.
76. **Total Loans Granted This Year.** Report all loans granted in 1988; each line of credit is counted as one loan made with outstanding balances included in the amount.
77. **Real Estate Loans Granted This Year.** Report first lien real estate loans granted this year with maturities in excess of 12 years.
78. **Individual Loan Accounts of \$100,000 or More.** Report the total number and amount of loans to individual members which total \$100,000 or more per loan account (e.g., if an individual has a first mortgage real estate loan for \$120,000, include it in this item; if an individual has one home equity loan for \$90,000 and one car loan for \$15,000, do not include it in this item even though together they exceed \$100,000).
79. **Home Equity Lines of Credit.** Report the outstanding balances of lines of credit or open end accounts which are secured by an interest in residential real property.
- 80.-81. **Charge-Offs and Recoveries.** Report all charged-off loans and recoveries made this year.
82. **Amount of Variable Rate Loan Balances for All Real Estate Loans.** Sum of all loan balances reported in items 1c and 1d where the interest rate charged varies over the life of the loan. Include amounts for variable rate home equity loans.

## OTHER INFORMATION

83. **Total Amount Invested in and Loaned to Credit Union Service Organizations.** A credit union service organization means any organization, authorized by the NCUA Board that is established primarily to serve the needs of member credit unions and whose business relates to the daily operations of credit unions it serves.
84. **Trading Securities.** Market value of securities purchased with the intention to resell before maturity in order to produce trading profits.
85. **Market Value of Investments.** Report the total market value of investments (items 7-17).
86. **Number of Bankruptcies.** Report the number of bankruptcy notifications received between Jan. 1, 1988 and December 31, 1988 for members with outstanding loan balances during the period.
87. **Outstanding Loan Balances of Bankruptcies.** Report the total amount of outstanding loan balances for bankruptcies identified in item 86. The amount reported should reflect the outstanding loan balances of these individuals at the time the notification of bankruptcy was received by the credit union.
88. **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.
89. **Number of Potential Members.** Actual members plus persons within the field of membership. If the field of membership included family members, use an average of three persons per family to establish the total potential membership.
90. **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 25 hours or less per week. If operated under a management contract show at least one part-time employee.
91. **Number of Branch Offices.** Report the number of branch offices, exclusive of the main office location. If applicable, include overseas branch offices.
92. **Credit Union Sponsor Support of 25% or More.** If your credit union has a sponsor, and you estimate that the value of sponsor support (i.e., office space, equipment, employee compensation, etc.) is 25% or more of total operating expenses, check the box labeled YES. If your credit union has no sponsor, or you estimate the value of sponsor support less than 25%, check the box labeled NO.
93. **Credit Union Services.** If your credit union provides 3 or more of the services indicated, check the box labeled YES. Otherwise, check the box labeled NO.