

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 1991

(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****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 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 account, etc.)				730

INVESTMENTS: 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		
A. GSPs, NIFCU\$		760C
B. All Other Mutual Funds		761C
14. Corporate Central Credit Unions (Shares, Deposits, certificates, permanent capital accounts)		652C
15. Commercial Banks (Passbook accounts, certificates, and Federal funds)		746C
16. S & L's and Mutual Savings Banks (Passbook accounts, certificates, and Federal Funds)		750C
17. Credit Unions (Shares, deposits, certificates in other than corporate central credit unions)		653C
18. Loans to Credit Unions		747C
19. NCUA Share Insurance Capitalization Deposit		794
20. Other Investments (Shares in NCUA's CLF and all other investments)		655C
21. Total Investments (Sum of items 11 -20)		799
22. Allowance for Investment Losses		749
23. Land and Building (Net of Depreciation)		007
24. Other Real Estate Owned (Collateral in the form of real property in process of liquidation)		798
25. Other Fixed Assets (All other fixed assets not included above)		008
26. Other Assets		009
27. Total Assets (Item 27 must agree with item 47)		010

LIABILITIES AND EQUITY AS OF JUNE 30, 1991

(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***LIABILITIES**

If any borrowings (i.e. promissory notes, reverse repurchase agreements or other notes and interest payable) have a remaining maturity of one year or longer, complete the Distribution of Borrowings section on page 6.

	Amount	Acct Code
28. Promissory Notes		011C
29. Reverse Repurchase Agreements		058C
30. Other Notes and Interest Payable		656C
31. Total Borrowings (Sum of Items 28-30)		860C
32. Accrued Dividends Payable on Shares (Declared but not posted to member accounts)		820
33. 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 7.

	Number of Accounts	Acct Code	Amount	Acct Code
34. Share Drafts		452		902
35. Regular Shares		454		657
36. Money Market Shares		458		911
37. Share Certificates		451		908C
38. IRA / KEOGH and Retirement Accounts		453		906C
39. All Other Shares		455		630
40. Total Shares (Sum of items 34-39)		966		013
41. Non-Member Deposits		457		880
42. Total Shares and Deposits (Sum of items 40 and 41)		460		018
43. Regular Reserve (NCUA statutory (legal) or irrevocable reserve)				931
44. Other Reserves (All Other reserve accounts)				658
45. Undivided Earnings (After current period dividends and reserve transfers)				940
46. Net Income (Unless this amount is already included in item 45)				602
47. Appropriation for Non-Conforming Investments (SCU Only)				668
48. Total Liabilities and Equity (Item 48 must equal item 27)				014

NCUA INSURED SHARES 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, 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 42 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, 1991 - JUNE 30, 1991

INCOME (OPERATING): January 1, 1991 - June 30, 1991	Amount	Acct Code
49. Interest on Loans (Gross-before interest refunds).....		110
50. (Less) Interest Refunded.....		119
51. Income from Investments (Excluding Gain or Loss on Trading Securities).....		120
52. Income (Loss) from Trading Securities.....		124
53. Fee Income.....		131
54. Other Operating Income		659
55. Total Gross Income (Sum of items 49-54).....		100
EXPENSES (OPERATING): January 1, 1991 - June 30, 1991 (Individual expense items may be negative)		
56. Employee Compensation and Benefits.....		210
57. Travel and Conference Expense.....		230
58. Office Occupancy Expense.....		250
59. Office Operations Expense.....		260
60. Educational and Promotional Expenses.....		270
61. Loan Servicing Expense.....		280
62. Professional and Outside Services.....		290
63. Provision for Loan Losses.....		300
64. Provision for Investment Losses.....		305
65. Member Insurance.....		310
66. Operating Fees (Examination and/or supervision fees).....		320
67. Miscellaneous Operating Expenses.....		360
68. TOTAL Operating Expense (Sum of items 56-67).....		671
69. Net Income (Loss) from Operations (line 55 less item 68).....		661
NON-OPERATING GAINS OR LOSSES: January 1, 1991 - June 30, 1991		
70. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
71. Gain (Loss) on Disposition of Fixed Assets.....		430
72. Other Non-operating Income (Expense).....		440
73. Income (Loss) Before Dividends (Item 69 plus or minus items 70-72).....		395
COST OF FUNDS: January 1, 1991 - June 30, 1991		
74. Interest on Borrowed Money.....		340
75. Dividends on Shares.....		380
76. Interest on Deposits (SCU Only).....		381
77. Net Income (Loss) After Cost of Funds (Item 73 less items 74-76).....		388
RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1991 TO June 30, 1991		
78. Required Transfer to Statutory Reserves (Gross).....		393
79. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		391

LOAN SCHEDULE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

DELINQUENT LOANS AS OF JUNE 30, 1991

	Number	Acct Code	Amount	Acct Code
1. 2 to Less Than 6 Months Delinquent		021A		021B
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 - If more than one rate offered, report most common rate.

	Current Rate Offered	Acct Code
5. Unsecured Loans with 2 Year Maturity (Or nearest maturity to 3 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 LTV 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. Member Business Loans Outstanding		962		387
12. Total Loans Granted This Year (Including Real Estate)		031A		031B
13. Amount of Outstanding Balances on 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 (Included 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	Amt 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 All First Mortgage Loans which have been sold in the Secondary Market this Year								736
22. Total Amount of all Real Estate Loans Outstanding that will Refinance, Reprice or Mature within Three Years								712

AMOUNT OF DELINQUENT REAL ESTATE LOANS

	Fixed Rate	ACCT Code	Adjustable Rate	ACCT Code
23. First Mortgage		713		714
24. Other Real Estate		715		716

INVESTMENT SCHEDULE

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

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 - 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
9. 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 accounts, time deposits, and certificates)		746A		746B1		746B2
12. S & Ls 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 Capitalization 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)						799

BORROWING SCHEDULE

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

MISCELLANEOUS BORROWING INFORMATION	Amount	Acct Code
1. Amount of Promissory Notes Outstanding to Non-Members (from Page 2, Item 28)		865

DISTRIBUTION OF BORROWINGS
By Remaining Maturity. Complete this section if any borrowings have a remaining maturity of one year or longer.

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

6. Total of All Borrowings (Must agree with Item 31 on Page 2)		860C
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SAVINGS SCHEDULE

Credit Union Name: _____ Federal Charter/Certificate Number: _____

DIVIDEND / INTEREST RATES - If more than one rate is offered, report most common rate.		Current Rate Offered	Acct Code
1. Share Drafts			553
2. Money Market Shares with Minimum Balance Requirements, Withdrawal Limitations, and No Fixed Maturity			532
3. Regular Shares			552
4. Share Certificates/ Certificates of Deposit 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. Complete this section if any fixed rate savings have a remaining maturity of one year or longer, or is 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 - 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/ Certificates of Deposit		908A		908B1		908B2
11. IRA/ KEOGH and Retirement Accounts		906A		906B1		906B2
12. All Other Shares and Deposits		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 42 on page 2)						018

MISCELLANEOUS INFORMATION

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

This page must be completed by all credit unions

1. Number of Members with Loans in your Credit Union who have filed for Bankruptcy this year
2. Total of Outstanding Loan Balances subject to Bankruptcies identified in Item 1
3. Number of Current Members (not number of accounts)
4. Number of Potential Members (Include current members, see instructions)
5. Number of Credit Union Employees
 - A. Full-Time
 - B. Part-Time (25 hours or less per week)
6. How many branch offices does your credit union operate?

Number or Amount	Acct Code
	970
	971
	083
	084
	564A
	564B
	609