

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1997

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

This page must be completed by all credit unions.

ASSETS

LOANS & CASH: If the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If the credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
1. Unsecured Credit Card Loans/Lines of Credit		521		993		396
2. All Other Unsecured Loans/Lines of Credit		522		994		397
3. New Vehicle Loans		523		958		385
4. Used Vehicle Loans		524		968		370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
6. Total Other Real Estate Loans/Lines of Credit		562		960		386
7. Total All Other Loans/Lines of Credit to Members . . .		595		963		698
8. All Other Loans (Purchased or to non-members) . . .		596		964		001
9. TOTAL LOANS (Sum of items 1-8)				025A		025B
10. Less: Allowance for Loan Losses					()	719
11. Cash and Cash Equivalents						730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of item 14), or if the credit union reports a figure for item 15, complete **Schedule C - Investments** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

	Amount	Acct. Code
12. Investments in Corporate Credit Unions		652C
13. Investments in Commercial Banks, S&Ls, Mutual Savings Banks		744C
14. NCUA Share Insurance Capitalization Deposit		794
15. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8).		767
16. TOTAL INVESTMENTS (Sum of items 12-15).		799

OTHER ASSETS:

	Amount	Acct. Code
17. Land and Building		007
18. Other Fixed Assets.		008
19. Other Real Estate Owned.		798
20. Other Assets.		009

21. TOTAL ASSETS (Sum of items 9-11 and 16- 20) (Must equal line 36 on page 2). 010

LIABILITIES, SHARES AND EQUITY

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

This page must be completed by all credit unions.

LIABILITIES:	Amount	Acct. Code
22. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10)		860C
23. Accrued Dividends Payable on Shares.		820
24. Accounts Payable and Other Liabilities.		825

SHARES/DEPOSITS: If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
25. Share Drafts		553		452		902
26. Regular Shares		552		454		657
27. All Other Shares and Deposits				465		919
28. TOTAL SHARES AND DEPOSITS (Sum of items 25 - 27).				460		018

EQUITY:	Amount	Acct. Code
29. Regular Reserves.		931
30. Uninsured Secondary Capital (<i>low-income designated credit unions only</i>)		925
31. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities.		945
32. Other Reserves.		658
33. Undivided Earnings.		940
34. Appropriation for Non-Conforming Investments (SCU Only).....		668
35. Net Income (unless this amount is already included in item 33).		602

36. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 22-24 and 28-35) (Must equal line 21)

	014
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If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities on Page 12.

NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares over \$100,000 in any Member's Account.		065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account.		067
C. TOTAL UNINSURED SHARES (A+B).		068
D. TOTAL INSURED SHARES (item 28 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.

INCOME (OPERATING): January 1, 1997 - December 31, 1997	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....		110
2. (Less) Interest Refunded.....		119
3. Income from Investments (Including Interest, Dividends, and CUSO Income).....		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)		124
5. Fee Income.....		131
6. Other Operating Income		659
7. Total Gross Income (Sum of items 1-6).....		100
EXPENSES (OPERATING): January 1, 1997 - December 31, 1997		
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. Member Insurance.....		310
17. Operating Fees (Examination and/or supervision fees).....		320
18. Miscellaneous Operating Expenses.....		360
19. TOTAL Operating Expense (Sum of items 8-18).....		671
20. Net Income (Loss) from Operations (line 7 less item 19).....		661
NON-OPERATING GAINS OR LOSSES: January 1, 1997 - December 31, 1997		
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
22. Gain (Loss) on Disposition of Fixed Assets.....		430
23. Other Non-operating Income (Expense).....		440
24. Income (Loss) Before Cost of Funds (Item 20 plus or minus items 21-23).....		395
COST OF FUNDS: January 1, 1997 - December 31, 1997		
25. Interest on Borrowed Money.....		340
26. Dividends on Shares.....		380
27. Interest on Deposits (SCU Only).....		381
28. Net Income (Loss) After Cost of Funds (Item 24 less items 25-26).....		388
RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1997 - December 31, 1997		
29. Required Transfer to Statutory Reserves (Gross).....		393
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		391

RETURN THIS COPY**LOAN INFORMATION**

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

This page must be completed by all credit unions.

DELINQUENT LOANS AS OF DECEMBER 31, 1997

	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		041A		041B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
5. Loans Purchased from Other Financial Institutions		614		615
6. Loans Outstanding to Credit Union Officials		995		956
7. Loans Granted Year-to-Date		031A		031B
8. Total Amount of Loans Charged Off Year-to-Date				550
9. Total Amount of Recoveries on Charged-Off Loans Year-to-Date				551

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MISCELLANEOUS INFORMATION

This page must be completed by all credit unions.

		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 union's records	062	
<div style="display: flex; justify-content: space-between;"> <div>1=Supervisory Committee</div> <div>2=CPA Audit without Opinion</div> <div>3=CPA Opinion Audit</div> </div> <div style="display: flex; justify-content: space-between;"> <div>4=League Audit</div> <div>5=Outside Accountant (Other than CPA or League)</div> </div>		
Effective date of last audit	063	
	Month	Year
2. Effective date of the most recent Supervisory Committee verification of Members' accounts	603	
	Month	Year
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.	076	
<div style="display: flex; justify-content: space-between;"> <div>1=Manual System (No Automation)</div> <div>2=Vendor Supplied In-House System</div> <div>3=Vendor On-Line Service Bureau</div> </div> <div style="display: flex; justify-content: space-between;"> <div>4=CU Developed In-House System</div> <div>5=Other</div> </div>		
4. Indicate in the box below the name of your primary share and loan information processing vendor.		
5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) YES	NO	875
If so, indicate the name of the insurance company.		
Dollar amount of shares and/or deposits insured by the company named above.	877	
6. 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	
7. Total of outstanding loan balances subject to bankruptcies identified in item 6a. and 6b. (Do not include loans charged-off or reaffirmed.)	971	
8. Number of current members (not number of accounts)	083	
9. Number of potential members	084	
10. Number of occupational groups added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	085	
11. Number of actual members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	086	
12. Number of potential members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1.	087	
13. 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	

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

Telephone No.: _____ Fax No.: _____ Office Hours: _____

PREPARED BY (signature): _____ Date: _____

CERTIFIED CORRECT BY (signature): _____ Date: _____

Please print: _____

Manager/CEO (The person responsible for the day to day operations of the credit union)

Please print: _____

President of the Board (Chairperson)

RETURN THIS COPY**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)**

Credit Union Name: _____

Federal Charter/Certificate Number: _____

Complete this schedule if the credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 5 or 6, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	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

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DEC. 31, 1997

	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
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 or more delinquent		754		774
E. TOTAL (Sum of item 4, A+B+C+D)		713		714
5. Amount of Other Real Estate Loans/LOC				
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 or more delinquent		758		778
E. TOTAL (Sum of item 5, A+B+C+D)		715		716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE OFFS AND RECOVERIES

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC		548		607
7. Amount of Other Real Estate Loans/LOC		549		608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	Amount	Acct. Code
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 First Mortgage Loans which have been sold in the secondary market year-to-date		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years		712

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SCHEDULE B - MEMBER BUSINESS LOANS

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

Complete this schedule if the credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

Date: 1997

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. Agricultural Related Loans		961		042		099		463
2. All Other MBLs		962		387		399		389
3. TOTALS (each column) .		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 or more delinquent		125D
E. TOTAL (Sum of item 4, A+B+C+D)		125E
5. All Other Member Business 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 or more delinquent		126D
E. TOTAL (Sum of item 5, A+B+C+D)		126E

MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans.		132		134
7. Amount of All Other Member Business Loans		133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

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

SCHEDULE C - INVESTMENTS

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

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of the NCUA Share Insurance Capitalization Deposit) or if there is an amount reported on page 1, line 15 (All Other Investments).

TYPES OF INVESTMENTS

	Amount	Acct. Code
1.Sum of items 12, 13, 14 from page 1		768
2.U.S. Government Obligations		741C
3.Federal Agency Securities		742C
4.Mutual Funds & Common Trust Investments		743C
5.Credit Unions - Deposits in and Loans to		672C
6.Other Investments		655C
7.TOTAL INVESTMENTS (Must equal amount reported on page 1, item 16.)		799

CLASSIFICATION OF INVESTMENTS

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8.Investments Not Subject to SFAS 115						745
SFAS 115 Investments:						
9.Held to Maturity						796
10.Available for Sale						797
11.Trading						965
12.TOTALS						799

MORTGAGE-BACKED SECURITIES

Items 13-16 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

	Amount	Acct. Code
13.Mortgage Pass-Through Securities		732
14.Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)		733
15.Stripped Mortgage-Backed Securities (SMBs) See instructions.		734
16.Residuals Derived from CMOs and REMICs See instructions		737

MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
17. Fair Value of Held to Maturity Investments.		801
18. Repurchase Agreements		780
19. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage		781
20. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test.		782
21. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.		783
22. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only).....		784

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

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

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line for each CUSO your credit union has a loan to or an investment in.

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, 3, and 4 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Name of CUSO (Acct. 830)	Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct.832)	**	***	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.						
B.						
C.						
D.						
E.						
F.						
G.						
H.						
I.						
J.						

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

*** Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation
2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel
3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other

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SCHEDULE E - BORROWINGS

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

Complete this schedule if there is an amount reported on page 2, item 22 (Total Borrowings).

The amount reported below on item 5C must equal the amount reported on page 2, item 22.

DISTRIBUTION OF BORROWINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Promissory Notes					011C
2. Reverse Repurchase Agreements .					058C
3. Other Notes and Interest Payable . .					656C
4. Subordinated CDCU Debt					867C
5. TOTALS (each column)					860C

MISCELLANEOUS BORROWINGS INFORMATION

	Amount	Acct. Code
6. Amount of Promissory Notes Outstanding to Non-Members		865

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SCHEDULE F - SAVINGS

Credit Union Name: Federal Charter/Certificate Number:

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 27, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 25 and 26 from page 2					918		466
2. Money Market Shares					911		458
3. Share Certificates					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity		532
10. Share Certificates with 1 Year Maturity		547
11. IRA/KEOGH and Retirement Accounts		554
12. Non-Member Deposits		599

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SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES

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

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties		811
B. Credit Card Lines		812
C. Outstanding Letters of Credit		813
D. Commercial Real Estate, Construction and Land Development		814
E. Unsecured Share Draft Lines of Credit		815
F. Other Unused Commitments		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims.		818