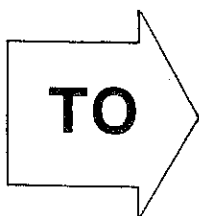




Postage and Fees Paid
National Credit Union Administration

634



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 22, 1986

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

This report is a combined effort of your State Supervisor through the National Association of State Credit Union Supervisors and the National Credit Union Administration. This uniform call report will help eliminate duplicate reporting requirements.

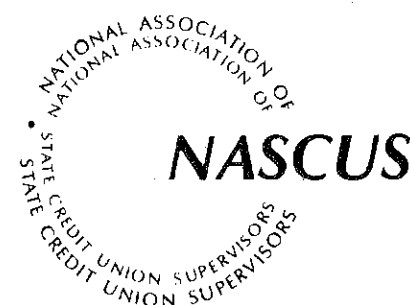
Please complete all relevant data sections accurately and mail the completed form in the pre-addressed envelope on the last page of the booklet as soon as possible, but not later than the due date. Before completing the form, please thoroughly review the instructions.

Thank you for timely filing. If you have any questions, please contact your State Credit Union Supervisor or the appropriate NCUA regional office.

Sincerely,

BETTY MINOR
President,
National Association of
State Credit Union Supervisors

ROGER W. JEPSEN
Chairman,
National Credit Union
Administration



&



**YEAR END
CALL REPORT**

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5

GENERAL INSTRUCTIONS

REPORT YOUR NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT ON LINE 13;
COMBINE SHARES IN NCUA'S CLF WITH OTHER INVESTMENTS ON LINE 16.

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 DECEMBER 31, 1985 (After Closing)

Item	ASSETS:	Number of Loans	\$	Amount	¢	Acct. Code	\$	Amount	¢	Acct. Code
1. REAL ESTATE LOANS (First lien - to members)			\$			703				
1a. AGRICULTURAL LOANS TO MEMBERS			\$			042				
2. LOANS TO MEMBERS (Other than 1st lien and agricultural)			\$			698				
3. OTHER LOANS (Purchased or to non-members)			\$			001				
4. TOTAL LOANS (Sum of 1, 2 & 3)		NUMBER	025A							025B
5. ALLOWANCE FOR LOAN LOSSES							()	719
6. CASH (Petty cash, change funds, checking accounts, etc.)										730
7. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds & Notes)										741C
8. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc.)										742C
9. COMMON TRUST INVESTMENTS (ICU, NIFCUS, etc.)										743C
10. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits & certificates)										652C
11. COMMERCIAL BANKS (Passbook accounts, time deposits & certificates)										746C
12. SAVINGS & LOANS AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates)										750C
13. NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT										794
13a. OTHER SHARE INSURANCE CAPITALIZATION DEPOSIT										795
14. CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)										653C
15. LOANS TO CREDIT UNIONS										747C
16. OTHER INVESTMENTS (Shares in NCUA's CLF and all other investments not included above)										655
17. ALLOWANCE FOR INVESTMENT LOSSES							()	749
18. LAND & BUILDING (Net of depreciation)										007
19. OTHER FIXED ASSETS (All other fixed assets not included above)										008
20. OTHER ASSETS (All other asset accounts not included above)										009
21. TOTAL ASSETS (Sum of right-hand column MUST AGREE WITH ITEM 39)										010

RETURN THIS COPY IN THE ENVELOPE PROVIDED

FORM 5300S

Item		\$	Amount	¢	Acct. Code
22.	PROMISSORY NOTES (Certificates of indebtedness to individuals)				011C
23.	REVERSE REPURCHASE AGREEMENTS				058C
24.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE				656C
25.	ACCOUNTS PAYABLE				800
26.	INTEREST PAYABLE ON DEPOSITS (Accrued and/or undistributed)				821
27.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.)				820
28.	OTHER LIABILITIES (All liabilities NOT included above)				012
29.	SHARE CERTIFICATES			908C	
30.	SHARE DRAFTS			902	
31.	IRA/KEOGH & RETIREMENT ACCOUNTS			906C	
32.	ALL OTHER SHARES (Regular shares, passbook)			657	
32a.	PERMANENT CAPITAL SHARES (For corporate centrals only)			796	
33.	TOTAL SHARES (Sum of 29, 30, 31, 32 & 32a)			013	
33a.	MEMBER DEPOSITS (Eligible for NCUA insurance)			870	
33b.	NON-MEMBER DEPOSITS (Not applicable in all states)			880	
34.	TOTAL SHARES & DEPOSITS (Sum of 33, 33a & 33b)				018

NCUA INSURED SAVINGS COMPUTATION

Individual accounts, Joint accounts, IRA's, Public Unit accounts, etc. are insured up to \$100,000.
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
B.	UNINSURED MEMBER DEPOSITS (The amount OVER \$100,000 in any individual accounts listed in item 33a above.)			066
C.	UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from 33b above.			067
D.	TOTAL UNINSURED SHARES & DEPOSITS (A + B + C)			068
E.	INSURED SHARES & DEPOSITS (item 34 less item D).			069

NOTE: ALL NCUA INSURED CREDIT UNIONS MUST COMPLETE THIS SECTION AS PART OF THEIR SHARE INSURANCE AGREEMENT WITH NCUA.

35.	REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve)			931
36.	INVESTMENT VALUATION RESERVE			668
37.	OTHER RESERVES (All other reserve accounts)			658
38.	UNDIVIDED EARNINGS (After all closing entries)			940
39.	TOTAL LIABILITIES & EQUITY (Sum of right-hand column MUST AGREE WITH ITEM 21)			014

DELINQUENT LOANS AS OF DEC. 31, 1985		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 (Sum of 40, 41, & 42)	041A			041B

OTHER LOAN INFORMATION		Number	\$	Amount	¢
44.	TOTAL LOANS GRANTED THIS YEAR ((Include real estate) ..	031A			031B
45.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien) ...	670A			670B
46.	TOTAL LOANS CHARGED OFF THIS YEAR				550
47.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS				551

LOAN INTEREST RATES

REPORT THE CURRENT INTEREST RATE (APR) ON THE FOLLOWING TYPES OF LOANS (If multiple rates are offered report the highest rate).

	APR CHARGED
48. UNSECURED LOANS (For example, report 15% as 15.00)	560
49. NEW AUTO LOANS	561
50. SECOND MORTGAGE LOANS	562
51. FIRST MORTGAGE LOANS	563

Item	INCOME (OPERATING): JAN. 1, 1985 – DEC. 31, 1985	\$	Amount	¢	Acct. Code
52. INTEREST ON LOANS (Gross) (Income before interest refunds)					110
53. (LESS) INTEREST REFUNDED					119
54. INCOME FROM INVESTMENTS					120
55. OTHER OPERATING INCOME					659
56. TOTAL GROSS INCOME (Sum of items 52 - 55)					100

EXPENSES (OPERATING): JAN. 1, 1985 – DEC. 31, 1985
(Individual expense items may be negative)

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
74. INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 56 less Item 73)					661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1985 – DEC. 31, 1985

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, 1985 – DEC. 31, 1985

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
85. NET INCOME (LOSS) (Item 81 less Item 84) (Net transfer to Undivided Earnings)					662
85a. UNDIVIDED EARNINGS AS OF 12-31-84					382
85b. UNDIVIDED EARNINGS TO DATE (Sum of Item 85 plus Item 85a - MUST AGREE with Item 38)					383

RETURN THIS COPY IN THE ENVELOPE PROVIDED

FORM 5300S

86. HAS YOUR CREDIT UNION RECEIVED DEPOSITS FROM INVESTORS THAT HAVE BEEN
ARRANGED BY BROKERS IN THE LAST 18 MONTHS? ☐ Yes ☐ No 096A
- IF YOU ANSWERED YES ABOVE, REPORT THE CURRENT BALANCE OF SUCH FUNDS \$ 096C
- 87A. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO) \$ 028A
- 87B. IF YOU REPORTED AN AMOUNT IN 87A, DO YOU OWN ALL OR A MAJORITY OF THE CUSO? ☐ Yes ☐ No 028B

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

		RATE OFFERED	
88. REGULAR SHARES (For example, report 6% as 6.00)			552
89. SHARE DRAFTS			553
90. IRA/KEOGH RETIREMENT ACCOUNTS			554
91. SHARE CERTIFICATES			555
92. INDIVIDUAL SHARE ACCOUNTS WITH BALANCES OVER \$100,000	NUMBER	AMOUNT	
(Total of such accounts; NOT just the amount over \$100,000)	673A		673B

MISCELLANEOUS INFORMATION

93. AMOUNT OF ALL INVESTMENTS WITH REMAINING MATURITIES IN EXCESS OF ONE YEAR 026
94. AMOUNT OF ALL NOTES PAYABLE & SAVINGS WITH MATURITIES IN EXCESS OF ONE YEAR 027
- 94a. AMOUNT OF ALL MUTUAL FUNDS WHOSE PORTFOLIO CONSISTS OF INVESTMENTS WITH
MATURITIES IN EXCESS OF ONE YEAR 043
95. NUMBER OF CURRENT MEMBERS (NOT number of accounts) 083
96. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions) 084
97. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME 564A
DO NOT INCLUDE VOLUNTEER (NON-PAID) b. PART-TIME (25 hrs. or less a week) 564B
EMPLOYEES
98. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION
OF ALL MEMBERS' ACCOUNTS _____
Month Year
99. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT: _____
Month Year
100. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?
[] Yes [] No

CERTIFIED CORRECT BY: _____
Please Print

Treasurer-Manager (Signature)

Date

TELEPHONE NO.
(Credit Union contact
to discuss report)

Area Number
Code

OFFICE HOURS

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

STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1985 (After Closing)

Item	ASSETS:	Number of Loans	\$	Amount	¢	Acct. Code	\$	Amount	¢	Acct. Code
1. REAL ESTATE LOANS (<i>First lien - to members</i>)			\$			703				
1a. AGRICULTURAL LOANS TO MEMBERS			\$			042				
2. LOANS TO MEMBERS (<i>Other than 1st lien and agricultural</i>)			\$			698				
3. OTHER LOANS (<i>Purchased or to non-members</i>)			\$			001				
		NUMBER								
4. TOTAL LOANS (<i>Sum of 1, 2 & 3</i>)			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, NIFCUS, 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. NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT										794
13a. OTHER SHARE INSURANCE CAPITALIZATION DEPOSIT										795
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>Shares in NCUA's CLF and 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

WORKING COPY
FORM 5300S

Item		\$	Amount	¢	Acct. Code
22.	PROMISSORY NOTES (Certificates of indebtedness to individuals)				011C
23.	REVERSE REPURCHASE AGREEMENTS				058C
24.	OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE				656C
25.	ACCOUNTS PAYABLE				800
26.	INTEREST PAYABLE ON DEPOSITS (Accrued and/or undistributed)				821
27.	ACCRUED DIVIDENDS PAYABLE ON SHARES (Declared but not posted to member accts.)				820
28.	OTHER LIABILITIES (All liabilities NOT included above).				012
29.	SHARE CERTIFICATES				908C
30.	SHARE DRAFTS.				902
31.	IRA/KEOGH & RETIREMENT ACCOUNTS				906C
32.	ALL OTHER SHARES (Regular shares, passbook)				657
32a.	PERMANENT CAPITAL SHARES (For corporate centrals only)				796
33.	TOTAL SHARES (Sum of 29, 30, 31, 32 & 32a)				013
33a.	MEMBER DEPOSITS (Eligible for NCUA insurance)				870
33b.	NON-MEMBER DEPOSITS (Not applicable in all states)				880
34.	TOTAL SHARES & DEPOSITS (Sum of 33, 33a & 33b)				018

NCUA INSURED SAVINGS COMPUTATION

Individual accounts, Joint accounts, IRA's, Public Unit accounts, etc. are insured up to \$100,000.
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
B.	UNINSURED MEMBER DEPOSITS (The amount OVER \$100,000 in any individual accounts listed in item 33a above.)			066
C.	UNINSURED (NON MEMBER) DEPOSITS (Not applicable in all states) from 33b above.			067
D.	TOTAL UNINSURED SHARES & DEPOSITS (A + B + C)			068
E.	INSURED SHARES & DEPOSITS (item 34 less item D)			069

NOTE: ALL NCUA INSURED CREDIT UNIONS MUST COMPLETE THIS SECTION AS PART OF THEIR SHARE INSURANCE AGREEMENT WITH NCUA.

35.	REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve)			931
36.	INVESTMENT VALUATION RESERVE			668
37.	OTHER RESERVES (All other reserve accounts)			658
38.	UNDIVIDED EARNINGS (After all closing entries)			940
39.	TOTAL LIABILITIES & EQUITY (Sum of right-hand column MUST AGREE WITH ITEM 21)			014

DELINQUENT LOANS AS OF DEC. 31, 1985		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 (Sum of 40, 41, & 42)	041A			041B

OTHER LOAN INFORMATION		Number	\$	Amount	¢
44.	TOTAL LOANS GRANTED THIS YEAR ((Include real estate)	031A			031B
45.	REAL ESTATE LOANS GRANTED THIS YEAR (First lien)	670A			670B
46.	TOTAL LOANS CHARGED OFF THIS YEAR				550
47.	TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS				551

LOAN INTEREST RATES

REPORT THE CURRENT INTEREST RATE (APR) 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 AUTO LOANS
50.	SECOND MORTGAGE LOANS
51.	FIRST MORTGAGE LOANS

APR CHARGED	
	560
	561
	562
	563

Item	INCOME (OPERATING): JAN. 1, 1985 – DEC. 31, 1985	\$	Amount	¢	Acct. Code
52.	INTEREST ON LOANS (Gross) (Income before interest refunds)				110
53.	(LESS) INTEREST REFUNDED	()	119
54.	INCOME FROM INVESTMENTS				120
55.	OTHER OPERATING INCOME				659
56.	TOTAL GROSS INCOME (Sum of items 52 - 55)				100

EXPENSES (OPERATING): JAN. 1, 1985 – DEC. 31, 1985
(Individual expense items may be negative)

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
74.	INCOME (LOSS) FROM OPERATIONS BEFORE DIVIDENDS (Item 56 less Item 73)				661

NON-OPERATING GAINS OR LOSSES JAN. 1, 1985 – DEC. 31, 1985

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, 1985 – DEC. 31, 1985

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
85.	NET INCOME (LOSS) (Item 81 less Item 84) (Net transfer to Undivided Earnings)				662
85a.	UNDIVIDED EARNINGS AS OF 12-31-84				382
85b.	UNDIVIDED EARNINGS TO DATE (Sum of Item 85 plus Item 85a—MUST AGREE with Item 38)				383

WORKING COPY

FORM 5300S

86. HAS YOUR CREDIT UNION RECEIVED DEPOSITS FROM INVESTORS THAT HAVE BEEN
ARRANGED BY BROKERS IN THE LAST 18 MONTHS? ☐ Yes ☐ No 096A

IF YOU ANSWERED YES ABOVE, REPORT THE CURRENT BALANCE OF SUCH FUNDS

87A. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO) \$ 096C
\$ 028A

87B. IF YOU REPORTED AN AMOUNT IN 87A, DO YOU OWN ALL OR A MAJORITY OF THE CUSO? ☐ Yes ☐ No 028B

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

	RATE OFFERED	
88. REGULAR SHARES (For example, report 6% as 6.00)		552
89. SHARE DRAFTS		553
90. IRA/KEOGH RETIREMENT ACCOUNTS		554
91. SHARE CERTIFICATES		555
92. INDIVIDUAL SHARE ACCOUNTS WITH BALANCES OVER \$100,000	NUMBER	AMOUNT
(Total of such accounts; NOT just the amount over \$100,000)	673A	673B

MISCELLANEOUS INFORMATION

93. AMOUNT OF ALL INVESTMENTS WITH REMAINING MATURITIES IN EXCESS OF ONE YEAR		026
94. AMOUNT OF ALL NOTES PAYABLE & SAVINGS WITH MATURITIES IN EXCESS OF ONE YEAR		027
94a. AMOUNT OF ALL MUTUAL FUNDS WHOSE PORTFOLIO CONSISTS OF INVESTMENTS WITH MATURITIES IN EXCESS OF ONE YEAR		043
95. NUMBER OF CURRENT MEMBERS (NOT number of accounts)		083
96. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)		084
97. NUMBER OF CREDIT UNION EMPLOYEES, a. FULL-TIME		564A
DO NOT INCLUDE VOLUNTEER (NON-PAID) b. PART-TIME (25 hrs. or less a week)		564B
98. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE VERIFICATION OF ALL MEMBERS' ACCOUNTS	Month	Year
99. EFFECTIVE DATE OF THE MOST RECENT SUPERVISORY COMMITTEE ANNUAL AUDIT:	Month	Year
100. ARE INDIVIDUAL SHARE AND LOAN LEDGERS IN BALANCE WITH THEIR RESPECTIVE GENERAL LEDGER CONTROL?	[] Yes [] No	

CERTIFIED CORRECT BY: _____
Please Print

Treasurer-Manager (Signature)

Date

TELEPHONE NO.
(Credit Union contact
to discuss report)

Area Number
Code

OFFICE HOURS

ASSETS

INSTRUCTIONS

1. **Real Estate Loans.** First Lien real estate to members with original maturities in excess of 12 years.
- 1a. **Agricultural Loans.** Loans for the purpose of farming, raising livestock, or the purchase of farm equipment, or loans secured by farm land, equipment, or crops.
2. **Other Loans To Members.** Secured and unsecured loans, lines of credit, First Lien real estate loans with maturities of less than 12 years, 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 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 (exclusive 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 common trusts.
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. **NCUA Share Insurance Capitalization Deposit.** The current outstanding balance of your NCUA Share Insurance Deposit.
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. **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.
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 Payable and Interest Payable on Notes.** Funds borrowed, other than from individuals. Also include accrued in-

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

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

28. **Other Liabilities.** All liabilities not included in items 22-27.

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

30. **Share Drafts.** Share draft accounts.

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

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

32a. **Permanent Capital Shares.** Amount of permanent capital contributions received by the corporate from its member credit unions.

33. **Total Shares.** The sum of items 29-32a.

33a. **Member Deposits.** Deposits other than shares which are eligible for NCUA or other share insurance.

33b. **Non-Member Deposits.** Deposits OTHER THAN SHARES from non-members and which are not eligible for NCUA or other share insurance.

34. **Total Shares and Deposits.** The sum of items 33, 33a and 33b.

NCUA INSURED SAVINGS COMPUTATION

A. **Uninsured Shares.** Each member account is insured up to \$100,000. Report the amounts over \$100,000 in individual accounts.

B. **Uninsured Member Deposits.** Each member account is insured up to \$100,000. Report the amounts OVER \$100,000 in individual accounts.

C. **Uninsured (Non-Member) Deposits.** Only member accounts are insured. Report the total amount of non-member deposits - i.e. the same amount reported on line 33b.

D. **Total Uninsured Shares & Deposits.** The sum of items A, B and C.

E. **Insured Shares & Deposits.** The amount of insured savings minus uninsured savings; item 34 less item D.

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 or the Allowance for Investment 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 1985; 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 this year 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 current rates.

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 Expenses.** 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 examination.

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.

ALLOCATION OF NET INCOME

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 paid for all dividend periods during the year.

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 shares 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.

85a. **Amount of Undivided Earnings after closing the books for 1984.**

85b. **Amount of Undivided Earnings after closing the books for 1985.** The sum of item 85 plus item 85a.

OTHER INFORMATION

86. **Brokered Deposits.** Monies deposited in shares or deposits in your credit union that were arranged through someone in the business of making such arrangements.

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 majority (51%) of any credit union service organization.

88-91. **Dividend Rates Paid on Savings/Deposits Accounts.** The highest current rate offered for the types of accounts listed.

92. **Share Balances over \$100,000.** Numbers 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.

94a. **Mutual Funds.** Investment portfolios managed by Brokerage Firms or Investment Companies for investors. Mutual Funds permit investors to acquire a pro-rata share of a portfolio of securities.

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 dates for the stated activity, for example, September 1985 should be reported as 09 85.

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