

**STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 1996**

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

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

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

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

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

**LIABILITIES**

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

**SHARES AND EQUITY**

13. Total Shares and Deposits		018
14. Regular Reserves		931
15. Accumulated Unrealized Gain (Losses) on Available for Sale Securities		945
16. Other Reserves		658
17. Undivided Earnings		940
18. Appropriation for Non-Conforming Investments (SCU Only)		668
19. Net Income (Unless this amount is already included in item 17)		602

20. <b>TOTAL LIABILITIES AND EQUITY</b>		014
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**NCUA INSURED SHARES COMPUTATION**

Share and deposit amounts up to \$100,000 per account holder are insurable, if they are issued to members (or nonmembers in the case of low-income designed 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 and Deposits over \$100,000 in any Member's Account		065
b. Uninsured Member Shares and Deposits over \$100,000 in any Nonmember Account		067
c. Total Uninsured Shares and Deposits (A + B)		068
d. Insured Shares and Deposits (item 13 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, 1996 - MARCH 31, 1996

INCOME (OPERATING): January 1, 1996 - March 31, 1996	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....		110
2. (Less) Interest Refunded.....		119
3. Income from Investments (Excluding Gain or Loss on Trading Securities).....		120
4. Income (Loss) from Trading Securities.....		124
5. Fee Income.....		131
6. Other Operating Income .....		659
7. Total Gross Income (Sum of items 1-6).....		100
<b>EXPENSES (OPERATING): January 1, 1996 - March 31, 1996</b>		
8. Employee Compensation and Benefits.....		210
9. Travel and Conference Expense.....		230
10. Office Occupancy Expense.....		250
11. Office Operations Expense.....		260
12. Educational and Promotional Expenses.....		270
13. Loan Servicing Expense.....		280
14. Professional and Outside Services.....		290
15. Provision for Loan Losses.....		300
16. 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
<b>NON-OPERATING GAINS OR LOSSES: January 1, 1996 - March 31, 1996</b>		
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
<b>COST OF FUNDS: January 1, 1996 - March 31, 1996</b>		
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
<b>RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1996 - March 31, 1996</b>		
29. Required Transfer to Statutory Reserves (Gross).....		393
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		391

## GENERAL LOAN SCHEDULE

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

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

DELINQUENT LOANS AS OF MARCH 31, 1996	Number	Acct Code	Amount	Acct Code
10. 2 to Less Than 6 Months Delinquent		021A		021B
11. 6 to Less Than 12 Months Delinquent		022A		022B
12. 12 Months and Over Delinquent		023A		023B
13. Total Delinquent Loans (Sum of Items 1-3)		041A		041B

MISCELLANEOUS LOAN INFORMATION	Number or Amount	Acct Code
14. Total Amount of Loans Charged-Off Year-To-Date		550
15. Total Amount of Recoveries on Charged-Off Loans Year-To-Date		551
16. Total Number of Loans Purchased from Other Financial Institutions YTD		614
17. Total Amount of Loans Purchased from Other Financial Institutions YTD		615
18. Total Number of Loans Outstanding to Credit Union Officials		995
19. Total Dollar Amount of Loans Outstanding to Credit Union Officials		956
20. Total Number of Loans Granted Year-To-Date		031A
21. Total Amount of Loans Granted Year-To-Date		031B
22. Amount of Variable Rate Loan Balances (Other than Real Estate and Credit Cards)		991

## REAL ESTATE LOAN SCHEDULE

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

REAL ESTATE LOANS	Number of Loans Outstanding	Acct Code	Amount of Loans Outstanding	Acct Code	Number of Loans Granted YTD	Acct Code	Amount Granted YTD	Acct Code
1. First Mortgage								
A. Fixed Rate		972		704		982		720
B. Adjustable Rate		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed End Adjustable Rate		975		707		985		723
C. Open End Adjustable Rate/ Home Equity		976		708		986		724
D. Other		977		709		987		725
3. TOTALS (each column)		978		710		988		726
<b>DELINQUENT REAL ESTATE LOANS AS OF MARCH 31, 1996</b>					<b>Fixed Rate</b>	<b>Acct Code</b>	<b>Adjustable Rate</b>	<b>Acct Code</b>
4. First Mortgage								
A. 1 to Less Than 2 Months Delinquent						751		771
B. 2 to Less Than 6 Months Delinquent						752		772
C. 6 to Less Than 12 Months Delinquent						753		773
D. 12 Months and Over Delinquent						754		774
E. TOTAL (Sum of Items 4)						713		714
5. Other Real Estate								
A. 1 to Less Than 2 Months Delinquent						755		775
B. 2 to Less Than 6 Months Delinquent						756		776
C. 6 to Less Than 12 Months Delinquent						757		777
D. 12 Months and Over Delinquent						758		778
E. TOTAL (Sum of Items 4)						715		716
<b>REAL ESTATE LOAN CHARGE-OFFS AND RECOVERIES</b>					<b>Amount Charged-Off YTD</b>	<b>Acct Code</b>	<b>Amount Recovered YTD</b>	<b>Acct Code</b>
6. First Mortgage						548		607
7. Other Real Estate						549		608
<b>MISCELLANEOUS REAL ESTATE LOAN INFORMATION</b>							<b>Amount</b>	<b>Acct Code</b>
8. Allowance for Losses on All Real Estate Loans								731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan								718
10. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market YTD								736
11. Total Amount of all Real Estate Loans Outstanding that will Refinance, Reprice or Mature within Three Years								712

## MEMBER BUSINESS/ BUSINESS PURPOSE LOAN SCHEDULE

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

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

  

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

  

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

  

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

## INVESTMENT SCHEDULE

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

TYPES OF INVESTMENTS	Amount	Code
1. U.S. Government Obligations		741C
2. Federal Agency Securities		742C
3. Mutual Funds and Common Trust Investments		743C
4. Corporate Credit Loans		652C
5. Commercial Banks, S & Ls, Mutual Savings Banks		744C
6. Credit Unions - Deposits in and Loans to NCUA Share		672C
7. Insurance		794
8. Other Investments		655C
9. <b>TOTAL INVESTMENTS</b>		<b>799</b>

### CLASSIFICATION OF INVESTMENTS

	A. < 1 year	Acct Code	B. 1 - 3 Years	Acct Code	C. 3 - 10 Years	Acct Code	D. > 10 Years	Acct Code	E. Total Amount	Acct Code
10. Held to Maturity		796A		796B		796C		796D		796E
11. Available for Sale		797A		797B		797C		797D		797E
12. Trading		965A		965B		965C		965D		965
13. Non-SFAF 115 Invest		745A		745B		745C		745D		745
14. <b>TOTALS</b>		<b>799A</b>		<b>799B</b>		<b>799C</b>		<b>799D</b>		<b>799</b>

MORTGAGE-BACKED SECURITIES	Amount	Acct Code
15. Mortgage Pass-Through Securities		732
16. Collateralized Mortgage Obligations/ Real Estate Mortgage Investment Conduits (CMO/REMICs)		733
17. Stripped Mortgage-Backed Securities (SMBs)		734
18. Residuals Derived from CMOs and REMICs		737

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct Code
19. Fair Value of Held to Maturity Investments		801
20. Repurchase Agreements		780
21. Reverse Repurchase Transactions placed in Investments for Purposes of Positive Arbitrage		781
22. Total of All Loans to and Investments in Credit Union Service Organizations (CUSO)		080
23. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test		782
24. Non-Mortgage-Backed Derivatives of U.S. Government Obligations/Federal Agency Securities		783
25. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only)		784

**BORROWING SCHEDULE**

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

**DISTRIBUTION OF BORROWINGS**

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

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

## SAVINGS SCHEDULE

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

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

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



## MISCELLANEOUS INFORMATION

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

		Acct Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit unions records: 1 = Supervisory Committee 2 = CPA Audit without Opinion 3 = CPA Opinion Audit 4 = League Audit Service 5 = Outside Accountant	<b>062</b>	
Date of last audit (Month / Year)		<b>063</b>
2. Effective date of the most recent Supervisory Committee verification of Members' accounts (Month/Year)		<b>603</b>
3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records: 1 = Manual System 2 = Vendor Developed Turnkey 3 = Outside Service Bureau 4 = In-House CU Developed 5 = Facilities Management	<b>076</b>	
4. Indicate on the line below the name of your primary share and loan processing vendor	<b>Vendor</b>	
5. Does the credit union maintain share/deposit insurance coverage in addition to the NCUSIF coverage? (Yes or No)		<b>875</b>
If so, indicate the name of the insurance company		<b>876</b>
Dollar amount of share and/or deposits insured by the company above		<b>877</b>
6. Number of Members with Loans in your Credit Union who have filed for:		
a. Chapter 7 Bankruptcy Year-To-Date		<b>081</b>
b. Chapter 13 Bankruptcy Year-to-Date		<b>082</b>
7. Total of Outstanding Loan Balances subject to Bankruptcies identified in Item 6		<b>971</b>
8. Number of Current Members (not number of accounts)		<b>083</b>
9. Number of Potential Members		<b>084</b>
10. Number of occupational groups added to field of membership YTD through NCUA's Streamlined Expansion Procedures as set forth in IRPS 94-1		<b>085</b>
11. Number of actual members added to field of membership YTD through NCUA's Streamlined Expansion Procedures as set forth in IRPS 94-1		<b>086</b>
12. Number of potential members added to field of membership YTD through NCUA's Streamlined Expansion Procedures as set forth in IRPS 94-1		<b>087</b>
13. Number of Credit Union Employees who are:		
a. Full-Time (26 hours or more)		<b>564A</b>
b. Part-Time (25 hours or less per week)		<b>564B</b>
14. Off-balance sheet items:		
a. Unused Commitments		
(1) Revolving open-end lines secured by 1- 4 family residential properties		<b>811</b>
(2) Credit Card Lines		<b>812</b>
(3) Outstanding Letters of Credit		<b>813</b>
(4) Commercial Real Estate, Construction, and Land Development		<b>814</b>
(5) Unsecured Share Draft Lines of Credit		<b>815</b>
(6) Other Unused Commitments		<b>816</b>
b. Loans sold or swapped with recourse:		
(1) Total Dollar Amount of Loans Sold or Swapped with Recourse YTD		<b>817</b>
(2) Total principle balance outstanding of loans sold or swapped with recourse		<b>819</b>
c. Pending Bond Claims		<b>818</b>

## CREDIT UNION SERVICE ORGANIZATION (CUSO) SCHEDULE

A Credit Union Service Organization is defined as any organization which is established primarily to service the needs of its membership credit unions and whose business relates to the daily operations of the credit unions they serve. Answer the following questions on this schedule for every CUSO that the credit union has an investment in or a loan to. If the credit union has investments in or loans to more than one CUSO, please photocopy this schedule and provide the requested information on a separate page for each CUSO.

ACCT CODE	1. Name of CUSO	2. Amount Invested in CUSO	3. Amount loaned to CUSO	4. Net Income (Loss) of CUSO	See Note Below	
					5. *	6. **
	830A - J	831A -J	832A -J	835A -J	833A-J	834A - J
A.						
B.						
C.						
D.						
E.						
F.						
G.						
H.						
I.						
J.						

\*5. Is the CUSO wholly owned by your credit union? (Yes or No)

\*\*6. Indicate in the box at the right the number which describes the predominant service provided by the CUSO (select only one) 1 = Mortgage Processing 2 = EDP Processing 3 = Shared Branching 4 = Insurance Services 5 = Investment Services 6 = Other