

**STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 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
<b>21. Total Investments (Sum of items 11 -20)</b>		<b>799</b>
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
<b>27. Total Assets (Item 27 must agree with item 46)</b>		<b>010</b>

**LIABILITIES AND EQUITY AS OF DECEMBER 31, 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
<b>40. Total Shares (Sum of items 34-39)</b>		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. Appropriation for Non-Conforming Investments (SCU Only)				668
47. Total Liabilities and Equity (Item 47 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 - DECEMBER 31, 1991

INCOME (OPERATING): January 1, 1991 - December 31, 1991	Amount	Acct Code
48. Interest on Loans (Gross-before interest refunds).....		110
49. (Less) Interest Refunded.....		119
50. Income from Investments (Excluding Gain or Loss on Trading Securities).....		120
51. Income (Loss) from Trading Securities.....		124
52. Fee Income.....		131
53. Other Operating Income .....		659
54. Total Gross Income (Sum of items 48-53).....		100
<b>EXPENSES (OPERATING): January 1, 1991 - December 31, 1991 (Individual expense items may be negative)</b>		
55. Employee Compensation and Benefits.....		210
56. Travel and Conference Expense.....		230
57. Office Occupancy Expense.....		250
58. Office Operations Expense.....		260
59. Educational and Promotional Expenses.....		270
60. Loan Servicing Expense.....		280
61. Professional and Outside Services.....		290
62. Provision for Loan Losses.....		300
63. Provision for Investment Losses.....		305
64. Member Insurance.....		310
65. Operating Fees (Examination and/or supervision fees).....		320
66. Miscellaneous Operating Expenses.....		360
67. TOTAL Operating Expense (Sum of items 55-66).....		671
68. Net Income (Loss) from Operations (line 54 less item 67).....		661
<b>NON-OPERATING GAINS OR LOSSES: January 1, 1991 - December 31, 1991</b>		
69. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
70. Gain (Loss) on Disposition of Fixed Assets.....		430
71. Other Non-operating Income (Expense).....		440
72. Income (Loss) Before Dividends (Item 68 plus or minus items 69-71).....		395
<b>COST OF FUNDS: January 1, 1991 - December 31, 1991</b>		
73. Interest on Borrowed Money.....		340
74. Dividends on Shares.....		380
75. Interest on Deposits (SCU Only).....		381
76. Net Income (Loss) After Cost of Funds (Item 72 less items 73-75).....		388
<b>RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1991 - December 31, 1991</b>		
77. Required Transfer to Statutory Reserves (Gross).....		393
78. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		391

## LOAN SCHEDULE

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

**DELINQUENT LOANS AS OF DECEMBER 31, 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

## 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)

Number or Amount	Acct Code
	970
	971
	083
	084

	564A
	564B

**BRANCH INFORMATION SCHEDULE**

Number of Branch Offices Your Credit Union has in Operation

	609
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