- Liabilities and Equity
- Income and Expense
- Loan Schedule
- Investment Schedule
- Borrowings Schedule
- Savings Schedule
- Miscellaneous Information Schedule

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

STATEMENT OF FINANCIAL CONDITION AS OF December 31, 1990 (After Closing)

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

ASSETS				
ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.				
LOANS / CASH	**Number**	**Acct. Code**	**Amount**	**Acct. Code**
1. UNSECURED LOANS	150	957	677,237	384
2. NEW AUTO LOANS	72	958	580,479	385
3. USED AUTO LOANS	11	968	121,060	370
4. FIRST MORTGAGE REAL ESTATE (Complete Real Estate Loan section on page 4)	0	959	0	703
5. OTHER REAL ESTATE (Complete Real Estate Loan section on page 4)	0	960	0	386
6. ALL OTHER LOANS TO MEMBERS	217	963	1,132,418	698
7. OTHER LOANS (Purchased or to non-members)	0	964	0	001
8. TOTAL LOANS (Sum of items 1-7)	450	025A	2,511,194	025B
9. ALLOWANCE FOR LOAN LOSSES			(45,014)	719
10. CASH (Petty cash, change funds, checking account, etc.)			102,740	730
INVESTMENTS (BOOK VALUE)				
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. GOVERNTMENT OBLIGATIONS (Treasury Bills, Bonds, and Notes)			0	741C
12. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc.)			0	742C
13. MUTUAL FUNDS A. GSPs, NIFCU$			0	760C
B. ALL OTHER MUTUAL FUNDS			0	761C
14. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits, certificates, permanent capital accounts)			429,440	652C
15. COMMERCIAL BANKS (Passbook accounts, time deposits, certificates, and Federal funds)			0	746C
16. S&L's AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates, and Federal funds)			0	750C
17. CREDIT UNIONS (Shares, deposits, certificates in other than corporate central credit unions)			58	653C
18. LOANS TO CREDIT UNIONS			0	747C
19. NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT			24,267	794
20. OTHER INVESTMENTS (Shares in NCUA's CLF, Non-NCUA capitalization deposits, and all other investments)			0	655C
21. TOTAL INVESTMENTS *(Sum of items 11-20)*			453,765	799
22. ALLOWANCE FOR INVESTMENT LOSSES			(0)	749
23. LAND AND BUILDING *(Net of depreciation)*			0	007
24. OTHER REAL ESTATE OWNED (Collateral in the form of real property in process of liquidation)			0	798
25. OTHER FIXED ASSETS *(All other fixed assets not included above)*			17,151	008
26. OTHER ASSETS			30,044	009
27. TOTAL ASSETS *(Item 27 must agree with item 47)*			3,069,880	010

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

LIABILITIES AND EQUITY

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

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 5.	Amount	Acct. Code
28. PROMISSORY NOTES	0	011C
29. REVERSE REPURCHASE AGREEMENTS	0	058C
30. OTHER NOTES AND INTEREST PAYABLE	0	656C
31. TOTAL BORROWINGS *(Sum of Items 28-30)*	0	860C
32. ACCRUED AND / OR UNDISTRIBUTED INTEREST PAYABLE ON DEPOSITS AND ACCRUED DIVIDENDS PAYABLE ON SHARES	36,334	850
33. ACCOUNTS PAYABLE AND OTHER LIBILITIES	1,908	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 6.	Number of Accounts	Acct. Code	Amount	Acct. Code
34. SHARE DRAFTS	12	452	15,617	902
35. REGULAR SHARES	1,122	454	1,464,953	657
36. MONEY MARKET SHARES	0	458	0	911
37. SHARE CERTIFICATES	52	451	1,394,466	908C
38. IRA / KEOGH AND RETIREMENT ACCOUNTS	2	453	77,429	906C
39. ALL OTHER SHARES	0	455	0	630
40. TOTAL SHARES *(Sum of Items 34-39)*	1,188	966	2,952,465	013
41. NON-MEMBER DEPOSITS (Accounts which are not eligible for NCUA insurance)	0	457	0	880
42. TOTAL SHARES AND DEPOSITS *(Sum of items 40 and 41)*	1,188	460	2,952,465	018
43. REGULAR RESERVE (State and/or NCUA statutory (legal) or irrevocable reserve)			30,589	931
44. INVESTMENT VALUATION RESERVE			0	656
45. OTHER RESERVES (All other reserve accounts)			0	658
46. UNDIVIDED EARNINGS (After current period dividends and reserve transfers)			48,584	940
47. TOTAL LIABILITIES AND EQUITY *(Item 47 must equal Item 27)*			3,069,880	014

NCUA INSURED SAVINGS COMPUTATION

Deposits and Share accounts up to $100,000 per account holder are insurable, if they are authorized by state law and issued to members, other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	Amount	Acct. Code
a. UNINSURED SHARES AND MEMBER DEPOSITS (The amount over $100,000 in any individual account, public unit, IRA, share certificate etc.).	5,432	065
b. UNINSURED NON-MEMBER DEPOSITS (Not applicable in all states) (Enter amount from Item 41 above)	0	067
C. TOTAL UNINSURED SHARES AND DEPOSITES (A+B)	5,432	068
D. INSURED SHARES AND DEPOSITS (item 42 less item C)	2,947,033	069

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

INCOME AND EXPENSE

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

	Amount	Acct. Code
INCOME (OPERATING): January 1, 1990 - December 31, 1990		
48. INTEREST ON LOANS *(Gross) (Income before interest refunds)*	347,857	110
49. (LESS) INTEREST REFUNDED	(0)	119
50. INCOME FROM INVESTMENTS *(Excluding Gain or Loss on Trading Securities)*	24,407	120
51. INCOME (LOSS) FROM TRADING SECURITIES	0	124
52. FEE INCOME	9,677	131
53. OTHER OPERATING INCOME	5,024	659
54. TOTAL GROSS INCOME *(Sum of items 48-53)*	386,967	100
EXPENSES (OPERATING): January 1, 1990 - December 31, 1990 (Individual expense items may be negative)		
55. EMPLOYEE COMPENSATION AND BENEFITS	51,022	210
56. TRAVEL AND CONFERENCE EXPENSE	2,018	230
57. OFFICE OCCUPANCY EXPENSE	15,895	250
58. OFFICE OPERATIONS EXPENSE	18,560	260
59. EDUCATIONAL AND PROMOTIONAL EXPENSE	1,791	270
60. LOAN SERVICING EXPENSE	1,040	280
61. PROFESSIONAL AND OUTSIDE SERVICES	22,709	290
62. PROVISION FOR LOAN LOSSES	37,754	300
63. PROVISION FOR INVESTMENT LOSSES	0	305
64. MEMBER INSURANCE	0	310
65. OPERATING FEES *(Examination and /or supervision fees)*	955	320
66. MISCELLANEOUS OPERATING EXPENSES	4,134	360
67. TOTAL OPERATING EXPENSES *(Sum of items 55-66)*	155,878	671
68. INCOME (LOSS) FROM OPERATIONS *(line 54 less Item 67)*	231,089	661
NON-OPERATING GAINS OR LOSSES: January 1, 1990 - December 31, 1990		
69. GAIN (LOSS) ON INVESTMENTS *(Do not include Gain or Loss on Trading Securities)*	0	420
70. GAIN (LOSS) ON DISPOSITION OF FIXED ASSETS	0	430
71. OTHER NON-OPERATING INCOME (EXPENSE)	0	440
72. INCOME (LOSS) BEFORE DIVIDENDS AND / OR INTEREST ON DEPOSITS *(Item 68 plus or minus items 69-71)*	231,089	395
COST OF FUNDS: January 1, 1990 - December 31, 1990		
73. INTEREST ON BORROWED MONEY	0	340
74. DIVIDENDS ON SHARES *(Includes dividends earned during current period)*	75,384	380
75. INTEREST ON DEPOSITS *(Total interst expense for deposit accounts)*	161,687	381
76. NET INCOME (LOSS) AFTER COST OF FUNDS *(Item 72 minus items 73-75)*	-5,982	388
RESERVE TRANSFERS: January 1, 1990 - December 31, 1990		
77. REQUIRED TRANSFER TO STATUTORY RESERVES (GROSS)	47,164	393
78. ADDITIONAL TRANSFERS TO THE STATUTORY RESERVE OR OTHER RESERVE ACCOUNTS	7,900	391

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

LOAN SCHEDULE

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

DELINQUENT LOANS AS OF December 31, 1990	Number	Acct. Code	Amount	Acct. Code
1. 2 TO LESS THAN 6 MONTHS DELINQUENT	5	021A	7,834	021B
2. 6 TO LESS THAN 12 MONTHS DELIQUENT	4	022A	11,175	022B
3. 12 MONTS AND OVER DELINQUENT	3	023A	7,169	023B
4. TOTAL DELINQUENT LOANS *(Sum of Items 1-3)*	12	041A	26,178	041B

LOAN INTEREST RATES REPORT RATES AS OF December 31, 1990. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.	Current Rate Offered (i.e., 15% = 1500)	Acct. Code
5. UNSECURED LOANS WITH 2 YEAR MATURITY (Or nearest maturity to 2 years offered)	16.50%	621
6. NEW AUTO LOANS WITH 4 YEARS MATURITY (Or nearest maturity to 4 years offered)	11.00%	622
7. USED AUTO LOANS WITH 3 YEARS MATURITY (Or nearest maturity to 3 years offered)	13.50%	623
8. FIRST MORTGAGE REAL ESTATE LOANS WITH 80% LOAN-TO-VALUE RATIO (Or nearest L-T-V to 80%) A. FIXED RATE WITH 30 YEAR MATURITY (Or nearest maturity to 30 years offered)	0.00%	624
b. ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common) AND 30 YEARS MATURITY (Or nearest maturity to 30 years offered)	0.00%	625
9. SECOND MORTGAGE A. CLOSED-END FIXED RATE	0.00%	626
B. CLOSED-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common)	0.00%	627
C. OPEN-END ADJUSTABLE RATE WITH ANNUAL REPRICING PERIOD, 5% CAP (Or most common)	0.00%	628

MISCELLANEOUS LOAN INFORMATION	Number	Acct. Code	Amount	Acct. Code
10. AGRICULTURAL LOANS OUTSTANDING	0	961	0	042
11. MEMBER BUSINESS LOANS OUTSTANDING	0	962	0	387
12. TOTAL LOANS GRANTED THIS YEAR (Including Real Estate)	142	031A	1,047,511	031B
13. AMOUNT OF OUTSTANDING BALANCES OF HOME EQUITY LINES OF CREDIT INCLUDED IN ITEM 5 ON PAGE 1			0	640
14. AMOUNT OF OUTSTANDING VARIABLE RATE LOAN BALANCES OTHER THAN REAL ESTATE			0	991
15. TOTAL AMOUNT OF CREDIT AVAILABLE (Including unused portions) FOR ALL LINES OF CREDIT			0	992
16. TOTAL LOANS CHARGED OFF THIS YEAR			7,207	550
17. TOTAL RECOVERIES THIS YEAR ON ALL CHARGED OFF LOANS			3,890	551

REAL ESTATE LOANS (Complete only if Items 4 or 5 on page 1 indicate activity.)

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number Granted During Year	Acct. Code	Amount Granted During Year	Acct. Code
18. FIRST MORTGAGE A. FIXED RATE	0	972	0	704	0	982	0	720
b. ADJUSTABLE RATE	0	973	0	705	0	983	0	721

19. OTHER REAL ESTATE A. CLOSED-END FIXED RATE	0	974	0	706	0	984	0	722
B. CLOSED-END ADJUSTABLE RATE	0	975	0	707	0	985	0	723
C. OPEN-END ADJUSTABLE RATE	0	976	0	708	0	986	0	724
20. TOTAL	0	978	0	710	0	988	0	726
21. AMOUNT OF ALL FIRST MORTGAGE LOANS WHICH HAVE BEEN SOLD IN THE SECONDARY MARKET THIS YEAR							0	736
22. TOTAL AMOUNT OF ALL REAL ESTATE LOANS OUTSTANDING THAT WILL REFINANCE, REPRICE OR MATURE WITHIN THREE YEARS							0	712

AMOUNT OF DELINQUENT REAL ESTATE LOANS AS OF December 31, 1990	Fixed Rate	Acct. Code	Adjustable Rate	Acct. Code
23. FIRST MORTGAGE	0	713	0	714
24. OTHER REAL ESTATE	0	715	0	716

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

INVESTMENT SCHEDULE

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct. Code
1. INVESTMENTS IN FEDERAL FUNDS	0	770
2. REPURCHASE AGREEMENTS (Securities purchased under agreements to resell)	0	780
3. AMOUNT OF REVERSE REPURCHASE TRANSACTIONS (from Page 2, Item 29) PLACED IN INVESTMENTS	0	781
4. MARKET VALUE OF FUNDS INVESTED IN TRADING SECURITIES	0	965
5. MARKET VALUE OF TOTAL INVESTMENT PORTFOLIO	453,765	990
6. TOTAL OF ALL LOANS TO AND INVESTMENTS IN CREDIT UNION SERVICE ORGANIZATIONS (CUSO)	0	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 to 3 Years	Acct. Code	Amount More than 3 Years	Acct. Code
7. U.S. GOVERNMENT OBLIGATIONS (Treasury Bills, Bonds, and Notes)	0	741A	0	741B1	0	741B2
8. FEDERAL AGENCY SECURITIES (GNMAs, FNMAs, SBAs, etc.)	0	742A	0	742B1	0	742B2
9. MUTUAL FUNDS A. GSPs, NIFCU$	0	760A	0	760B1	0	760B2
B. ALL OTHER MUTUAL FUNDS	0	761A	0	761B1	0	761B2
10. CORPORATE CENTRAL CREDIT UNIONS (Shares, deposits, and certificates)	429,440	652A	0	652B1	0	652B2
11. COMMERCIAL BANKS (Passbook accounts, time deposits, certificates)	0	746A	0	746B1	0	746B2
12. S&Ls AND MUTUAL SAVINGS BANKS (Passbook accounts, certificates)	0	750A	0	750B1	0	750B2
13. CREDIT UNIONS (Shares, deposits, certificates)	0	653A	0	653B1	0	653B2
14. LOANS TO CREDIT UNIONS	0	747A	0	747B1	0	747B2
15. NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT					24,267	794
16. OTHER INVESTMENTS	0	655A	0	655B1	0	655B2
17. TOTALS	429,498	799A	0	799B1	24,267	799B2

18. TOTAL OF ALL INVESTMENTS (Must agree with Item 21 on Page 1)	453,765

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

BORROWING SCHEDULE

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

MISCELLANEOUS BORROWINGS INFORMATION	Amount	Acct. Code
1. Amount of Promissory Notes Outstanding to Non-Members (from Page 2, Item 28)	0	865

DISTRIBUTION OF BORROWINGS BY REMAINING MATURITY
Complete this section if any borrowings have a remaining maturity of one year or longer.

	A. Amount Less than 1 Year	Acct. Code	B1. Amount 1 to 3 Years	Acct. Code	B2. Amount More than 3 Years	Acct. Code
2. PROMISSORY NOTES	0	011A	0	011B1	0	011B2
3. REVERSE REPURCHASE AGREEMENT	0	058A	0	058B1	0	058B2
4. OTHER NOTES AND INTEREST PAYABLE	0	656A	0	656B1	0	656B2
5. TOTALS (Total each column)	0	860A	0	860B1	0	860B2

6. TOTAL OF ALL BORROWINGS (Must agree with Item 31 on Page 2)	0

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

SAVINGS SCHEDULE

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

DIVIDEND/INTEREST RATES REPORT RATES AS OF December 31, 1990. IF MORE THAN ONE RATE OFFERED, REPORT MOST COMMON RATE.	**Current Rate Offered (i.e., 6.5% = 0650)**	**Acct. Code**
1. SHARE DRAFTS	**4.50%**	553
2. MONEY MARKET SHARES WITH MINIMUM BALANCE REQUIREMENTS, WITHDRAWAL LIMITATIONS, AND NO FIXED MATURITY	**0.00%**	532
3. REGULAR SHARES	**5.50%**	552
4. SHARE CERTIFICATES/CERTIFICATES OF DEPOSIT WITH 1 YEAR MATURITY	**7.50%**	547
5. IRA/KEOGH AND RETIREMENT ACCOUNTS	**7.50%**	554
6. NON-MEMBER DEPOSITS	**0.00%**	599

DISTRIBUTION OF SAVINGS BY REMAINING MATURITY IF FIXED RATE, EARLIEST REPRICING INTERVAL IF ADJUSTABLE RATE

Complete this section if any fixed rate savings have a remaining maturity of one year or longer, or if 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 to 3 Years**	**Acct. Code**	**Amount More than 3 Years**	**Acct. Code**
7. SHARE DRAFTS	**15,617**	902A	**0**	902B1	**0**	902B2
8. REGULAR SHARES	**1,464,953**	657A	**0**	657B1	**0**	657B2
9. MONEY MARKET SHARES	**0**	911A	**0**	911B1	**0**	911B2
10. SHARE CERTIFICATES/CERTIFICATES OF DEPOSIT	**1,394,466**	908A	**0**	908B1	**0**	908B2
11. IRA/KEOGH AND RETIREMENT ACCOUNTS	**77,429**	906A	**0**	906B1	**0**	906B2
12. ALL OTHER SHARES AND DEPOSITS	**0**	630A	**0**	630B1	**0**	630B2
13. TOTAL SHARES *(Sum of Items 7-12)*	**2,952,465**	013A	**0**	013B1	**0**	013B2
14. NON-MEMBER DEPOSITS	**0**	880A	**0**	880B1	**0**	880B2
15. TOTAL SHARES AND DEPOSITS *(Sum of Items 13 and 14)*	**2,952,465**	018A	**0**	018B1	**0**	018B2

16. GRAND TOTAL FOR SHARES AND DEPOSITS (Must agree with item 42 on page 2)	**2,952,465**

Return to Top of Report

View June 1990 Report | View Data Summary & Reports for CALIFORNIA CHIROPRACTIC | View June 1991 Report

MISCELLANEOUS INFORMATION SCHEDULE

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

Credit Union Name: **CALIFORNIA CHIROPRACTIC** December 1990 Federal Charter/Certificate Number: **64494**

	Number or Amount	Acct. Code
1. NUMBER OF MEMBERS WITH LOANS IN YOUR CREDIT UNION WHO HAVE FILED FOR BANKRUPTCY THIS YEAR	1	970
2. TOTAL OF OUTSTANDING LOAN BALANCES SUBJECT TO BANKRUPTCIES IDENTIFIED IN ITEM 1	4,229	971
3. NUMBER OF CURRENT MEMBERS (Not number of accounts)	1,213	083
4. NUMBER OF POTENTIAL MEMBERS (Include current members, see instructions)	40,000	084
5. NUMBER OF CREDIT UNION EMPLOYEES		
A. FULL-TIME	2	564A
B. PART-TIME (25 hours or less per week)	0	564B

December 1990 NCUA 5300S