

# SAMPLE STATEMENT OF FINANCIAL CONDITION

Internal Use Only Report Type		Acct. Code No. 100	55886	Charter # or Ins. Cert. #	PERFECT FCU	7/31/00	Date
<b>STATEMENT OF FINANCIAL CONDITION AS OF</b>							
<b>ASSETS</b>				<b>LIABILITIES AND EQUITY</b>			
				(A + B = C)			
				Remaining Maturities		Amount C.	
				A. 1 Yr. or less	B. Over 1 Yr.	\$	Acct. Code
<b>LOANS &amp; CASH</b>							
1.	a.	Commercial and agricultural loans to members	0.00				
	b.	Real Estate loans to members (first lien), original maturity over 12 years	567,982.05				
	c.	Loan balances fully secured by shares	154,159.27				
	d.	All other loans to members (excluding a, b, c, above)	6,550,462.67				
	e.	Total loans to members (include items a, b, c, and d)	7,312,623.99				
	f.	All other loan accounts (excluding items in 1a, b, c and d)	0.00				
	2.	Total loans (Sum of 1e and f)	7,312,623.99				
	3.	(Less) Allowance for loan losses	-115,295.85				
	4.	Net loans outstanding (Sum of 2 less 3)	7,197,328.14				
	5.	Cash (cash on hand, petty cash, checking accts., etc.)	203,323.13				
				20. Notes payable			
				0.00		0.00	
				21. Reverse repurchase transactions			
				0.00		0.00	
				22. Interest payable			
				0.00		0.00	
				23. Accounts Payable			
				0.00		1,638.22	
				24. Dividends/Interest on shares/deposits payable			
				0.00		0.00	
				25. Unspooled data processing exceptions			
				0.00		0.00	
				0.00		10,962.45	
				0.00		12,600.67	
				27. TOTAL LIABILITIES (Sum of 20-26)			
				0.00		12,600.67	
				28. a. Share			
				Reg. 1,484,300.00		329,150.77	
				IRA 548,003.82		727,909.86	
				0.00		2,393,020.86	
				0.00		1,275,813.81	
				0.00		1,543,829.16	
				0.00		182,915.18	
				0.00		7,110,183.62	
				0.00		0.00	
				0.00		12,576,403.88	
				29. Regular statutory reserves			
				0.00		4,684.70	
				30. Investment valuation reserve (SCU's only)			
				0.00		0.00	
				31. Special reserves			
				0.00		0.00	
				32. Uninsured secondary capital			
				0.00		0.00	
				33. Other Reserves			
				0.00		0.00	
				34. Accumulated unrealized gains/losses on A.F.S. Sec.			
				0.00		0.00	
				0.00		712,582.54	
				0.00		0.00	
				0.00		13,983,279.77	
				37. TOTAL LIABILITIES AND EQUITY (sum of 27-36)			
				0.00		13,983,279.77	
<b>OTHER ASSETS</b>							
	15.	Land and buildings (net of depreciation)	0.00				
	16.	Other fixed assets (net of depreciation)	918.18				
	17.	Monetary control reserve deposits	0.00				
	18.	All other assets	36,750.88				
	19.	TOTAL ASSETS (Sum of 4, 5, 14 and 15-18)	13,983,279.77				
				<b>FAIR VALUE HELD TO MATURITY SECURITIES</b>			
				A. 1 yr. or less		B. Over 1 yr.	
				0.00		0.00	
				0.00		0.00	
				0.00		0.00	
				*Numbers in this column refer to notes to financial statements, letters refer to supplementary schedules which are attached.			

FCU 108A