## CONTRA COSTA FEDERAL CREDIT UNION

## Income and Expense for Month

%	Income
70	Income

		% Income		
	12/31/2014	12/31/2014	12/2014 QTD	12/2014 YTD
INCOME				
INCOME INCOME FROM LOANS	622,907	58.38%	1,807,616	7.044.212
INVESTMENT INCOME	276,389	25.90%		7,044,212
			821,300	3,076,780
FEE INCOME OTHER OPERATING INCOME	46,832	4.39%	139,682	528,328
	120,946	11.33%	325,552	1,282,529
TOTAL INCOME	1,067,073	100.00%	3,094,150	11,931,849
EXPENSE				
EMPLOYEE COMPENSATION	284.692	26.68%	857,788	3,385,647
EMPLOYEE BENEFITS	111,613	10.46%	304,784	1,220,717
TRAVEL & CONFERENCE	2,500	0.23%	7,500	30,000
ASSOCIATION DUES	5,760	0.54%	16,861	66,759
OFFICE OCCUPANCY	48,815	4.57%	147,996	566,187
OFFICE OPERATIONS	195,050	18.28%	587,701	2,324,197
EDUCATION & PROMOTION	16,796	1.57%	50,599	194,072
LOAN SERVICING	39,752	3.73%	125,820	450,546
PROFESSIONAL & OUTSIDE SERVICE	49,260	4.62%	143,035	552,498
PROVISION FOR LOAN LOSSES	0	0.00%	0	0
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	750	3,000
FED SUPERV & EXAM FEES	9,000	0.84%	27,000	108,000
CASH OVER & SHORT	(17)	(0.00%)	(56)	182
ANNUAL MEETING	250	0.02%	750	3,000
OTHER OPERATING EXPENSES	569	0.05%	2,249	8,632
TOTAL EXPENSE	764,290	71.62%	2,272,776	8,913,436
NET BEFORE DIVIDENDS	302,783	28.38%	821,374	3,018,412
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	21,018	1.97%	76,018	295,716
DIVIDENDS - REGCEAR STIARES DIVIDENDS - SHARE DRAFTS	5,273	0.49%	15,511	59,665
DIVIDENDS - SHARE DRAFTS DIVIDENDS - MONEY MARKET SHARES	42,223	3.96%	124,412	474,984
DIVIDENDS - MONET MARKET SHARES  DIVIDENDS - CERTIFICATES	44,518	4.17%	132,791	538,560
DIVIDENDS - CERTIFICATES DIVIDENDS - IRA SHARES	12,152	1.14%	36,321	146,793
DIVIDENDS - IKA SHARES DIVIDENDS - CLUB SHARES	59	0.01%	159	410
TOTAL DIVIDENDS	125,243	11.74%	385,212	1,516,128
NET AFTER DIVIDENDS	177,540	16.64%	436,162	1,502,284
GAIN ON DISPOSITION OF ASSETS	0	0.00%	0	11,998
TOTAL NON-OP INC/EXP	0	0.00%	0	11,998
NET INCOME	177,540	16.64%	436,162	1,514,283

Certified Correct By:

David M. Green, President/CEO

Paul Christensen, Senior Vice President/CFO

## CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

ASSETS		10/01/001/	% Assets	11/20/2014	% Assets
LOANS TO MEMBERS		12/31/2014	12/31/2014	11/30/2014	11/30/2014
LINES OF CREDIT   R\$385343   1.31%   R\$142.543   1.27%   TOTALS LOANS   R\$1,173,444   28.69%   R\$0,068,331   28.115%   ALLOWANCE FOR LOAN LOSSES   (2.271,854)   0.036%)   (2.275,000)   (0.36%)   DIRECT DEPOSIT RECEIVABLE   11,661,723   1.83%   10.438.492   1.63%   OTHER RECEIVABLES   19,3734   0.01%   81,092   0.01%   OTHER RECEIVABLES   11,755,458   1.84%   10,519,844   1.41%   CASH IN BANK   7,438,864   1.17%   7,242,192   1.13%   CASH IN BANK   7,438,864   1.17%   7,242,192   1.13%   CASH IN BANK   1,545,226   0.24%   1.813,286   0.28%   CASH IN BANK   8,944,869   1.41%   9,085,478   1.41%   US GOVT OBLIGATIONS   49,184,114   7,70%   46,742,359   7,30%   FEDERAL AGENCY SECURITIES   226,071,445   37,12%   242,775,175   37,92%   CERTIFICATES OF DEPOSIT   132,838,007   20,81%   134,532,955   21,01%   INVESTMENTS   442,733,185   66,834%   432,845,910   674,64%   NULLIFICATES OF DEPOSIT   132,838,007   20,81%   134,532,955   21,01%   INVESTMENTS   442,733,185   66,834%   432,845,910   674,64%   NULLIFICATES OF DEPOSIT   32,432,777   0.07%   432,433   0.07%   1.21%   1.2	<u>ASSETS</u>				
ALLOWANCE FOR LOAN LOSSES   (2.271,854)					
ALLOWANCE FOR LOAN LOSSES   (2,271,854)   (0,36%)   (2,276,900)   (0,36%)					
DIRECT DEPOSIT RECEIVABLE   11,661,723   1.83%   10,438,492   0.63%   OTHER RECEIVABLES   93,734   0.01%   81,092   0.01%   OTHER RECEIVABLES   11,755,448   1.14%   10,519,584   1.64%   1.1755,648   1.14%   10,519,584   1.64%   1.1755,648   1.11%   7.242,192   1.13%   CASHIN BANK   7,438,864   1.17%   7.242,192   1.13%   CASHIN BANK   7,438,864   1.17%   7.05%   1.813,286   0.28%   0.2	TOTALS LOANS	183,177,844	28.69%	180,068,331	28.13%
OTHER RECEIVABLES         93,3734         0.01%         81,092         0.01%           OTHER RECEIVABLES         11,755,488         1.84%         10,519,584         1.64%           CASHIN BANK         7,438,864         1.17%         7,242,192         1.13%           CASH ON HAND & IN BANK         8,984,089         1.41%         9,085,478         1.41%           US GOVT OBLIGATIONS         49,184,114         7,70%         46,742,359         7,30%           FEDERAL AGENCY SECURTIES         236,971,445         37,12%         224,775,175         37,29%           CORPORATE CREDIT UNION         7,739,019         1.21%         8,814,22         1.38%           CERTIFICATES OF DÉPOSIT         132,2836,07         20,81%         134,532,955         21,01%           INVESTMENTS         426,733,185         66,84%         432,869,10         67,61%           NCUSIF DÉPOSIT         5,324,747         0.83%         5,324,747         0.83%         134,195         0.07%           LAND         341,195         0.05%         341,195         0.05%         143,195         0.05%           LAND         341,195         0.05%         147,248         0.07%         142,433         0.07%           FURDING (net)         1,228,51<	ALLOWANCE FOR LOAN LOSSES	(2,271,854)	(0.36%)	(2,276,900)	(0.36%)
OTHER RECEIVABLES         11,755,458         1.84%         10,519,584         1.64%           CASH IN BANK         7,438,864         1.17%         7,242,192         1.13%           CHANGE FUND         1.545,226         0.24%         1.813,236         0.28%           CASH ON HAND & IN BANK         8,984,089         1.41%         9,055,478         1.41%           US GOVT OBLIGATIONS         49,184,114         7,70%         46,742,359         7,30%           FEDERAL AGREY SECURITIES         236,971,445         371,128         242,775,175         379,25%           CORFORATE CREDIT UNION         7,739,019         1.21%         8,815,422         1.38%           CERTIFICATES OF DEPOSIT         122,836,607         20,81%         134,532,955         21.10%           NCUSIF DEPOSIT         5,324,747         0.83%         5,324,747         0.83%           PREPAID EXPENSES         425,277         0.07%         432,433         0.07%           LAND         341,195         0.05%         341,195         0.05%           BUILDING (ne)         1,128,395         0.18%         1,134,288         0.18%           FURNITURE & EQUIPMENT (net)         146,66,14         0.08%         478,248         0.07%           EASHDLD IM	DIRECT DEPOSIT RECEIVABLE	11,661,723	1.83%	10,438,492	1.63%
CASH IN BANK         7,438,864         1,17%         7,242,192         1,13%           CASH ON DELOCATIONS         1,545,226         0,24%         1,813,236         0,28%           CASH ON HAND & IN BANK         8,984,089         1,4174         9,055,478         1,4174           US GOVT OBLICATIONS         49,184,114         7,70%         46,742,359         7,30%           FEDERAL AGENCY SECURTIES         236,971,445         37,12%         242,775,175         37,29%           CORPORATE CREDIT UNION         7,739,019         1,21%         8,815,422         1,38%           CERTIFICATES OF DEPOSIT         132,838,07         20,81%         134,352,955         21,01%           INVESTMENTS         426,733,185         66,84%         432,865,910         67,61%           NCUSIF DEPOSIT         5,324,747         0,33%         5,324,747         0,83%           NCUSIF DEPOSIT         5,324,747         0,03%         432,433         0,07%           LAND         341,195         0,05%         341,195         0,05%           BULDING (net)         1,134,288         0,18%         1,134,288         0,18%           FURDATION (net)         1,246,014         0,05%         478,248         0,07%           LEASEHOLD IMPROVE	OTHER RECEIVABLES	93,734		81,092	0.01%
CHANCE PUND	OTHER RECEIVABLES	11,755,458	1.84%	10,519,584	1.64%
CASH ON HAND & IN BANK         8,984,089         1.41%         9,085,478         1.41%           US GOVT OBLIGATIONS         49,184,114         7.70%         46,742,359         7.30%           FEDERAL AGENCY SECURITIES         236,971,445         37,12%         242,775,175         37,92%           CORPORATE CREDIT UNION         7,739,019         1.21%         8,815,422         1.88%           CERTIFICATES OF DEPOSIT         132,838,607         20,81%         134,532,955         21,01%           INVESTIMENTS         426,733,188         66,84%         432,865,910         76,761%           NCUSIF DEPOSIT         5,324,747         0.83%         5,324,747         0.83%           PREPAID EXPENSES         425,227         0.07%         432,433         0.07%           LAND         341,195         0.05%         341,195         0.05%           BUILDING (net)         1,128,395         0.18%         1,134,288         0.18%           FURDING (net)         146,6614         0.08%         478,248         0.07%           ELASERIOLD IMPROVEMENTS (net)         101,468         0.02%         109,085         0.02%           FIXED ASSETS         2,057,671         0.32%         2,062,816         0.32%           ACCUED INCO	CASH IN BANK	7,438,864	1.17%	7,242,192	1.13%
US GOVT OBLIGATIONS					
FEDERAL AGENCY SECURITIES   236,971.445   37.12%   242,775,175   37.92%   CORPORATE CREDIT UNION   7.739,019   1.21%   8.815,422   1.38%   CORPORATE CREDIT UNION   7.739,019   1.21%   8.815,422   1.38%   1.34532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   1.24532,955   21.01%   21.01	CASH ON HAND & IN BANK	8,984,089	1.41%	9,055,478	1.41%
CORPORATE CREDIT UNION	US GOVT OBLIGATIONS	49,184,114	7.70%	46,742,359	7.30%
CERTIFICATES OF DEPOSIT   132,838,607   20.81%   134,532,955   21.01%   INVESTMENTS   426,733,185   66.84%   432,865,100   67.61%   NCUSIT DEPOSIT   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.83%   5,324,747   0.05%   341,195   0.05%   341,195   0.05%	FEDERAL AGENCY SECURITIES	236,971,445	37.12%	242,775,175	37.92%
INVESTMENTS					
NCUSIF DEPOSIT   5,324,747   0.83%   5,324,747   0.83%   PREPAID EXPENSES   425,277   0.07%   432,433   0.07%   1.00%   341,195   0.05%   341,195   0.05%   341,195   0.05%   341,195   0.05%   341,195   0.05%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.18%   1.134,288   0.07%   1.1408   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.085   0.02%   1.09.09   0.00%   1.09.09   0.00%   0.					
PREPAID EXPENSES   425,277   0.07%   432,433   0.07%     LAND   341,195   0.05%   341,195   0.05%     BUILDING (net)   1,128,395   0.18%   1,134,288   0.18%     FURNITURE & EQUIPMENT (net)   486,614   0.08%   478,248   0.07%     LEASEHOLD IMPROVEMENTS (net)   101,468   0.02%   109,085   0.02%     FIXED ASSETS   2,057,671   0.32%   2,062,816   0.32%     ACCRUED INCOME   2,218,139   0.35%   2,132,830   0.33%     MISCELLANEOUS ASSETS   16,109   0.00%   16,406   0.00%     OTHER ASSETS   2,234,248   0.35%   2,149,236   0.34%     TOTAL ASSETS   638,420,664   100.00%   640,201,634   100.00%     OTHER ASSETS   2,234,248   0.35%   2,149,236   0.34%     TOTAL ASSETS   638,420,664   100.00%   640,201,634   100.00%     LIABILITIES   2,234,248   0.35%   1,029,134   0.16%     DIVIDENDS PAYABLE   747,256   0.12%   1,029,134   0.16%     DIVIDENDS PAYABLE   203,725   0.03%   167,644   0.03%     ACCOUNTS PAYABLE   40,536   0.01%   4,240   0.00%     ACCRUED LIABILITIES   1,556,461   0.24%   1,556,455   0.24%     SUSPENSE   143,745   0.02%   611,292   0.10%     ACCOUNTS PAYABLE   2,691,723   0.42%   3,368,765   0.53%    TOTAL LIABILITIES   2,691,723   0.42%   3,368,765   0.53%    EQUITY   SHARES - REGULAR   201,196,674   31.51%   202,374,368   31.61%     SHARES - MONEY MARKET   148,382,114   23.24%   147,847,216   23.09%     SHARES - GERTIFICATES   114,002,212   18.00%   114,790,785   17.93%     SHARES - REGULAR   30,838,231   5.77%   37,534,511   5.86%     SHARES - REGULAR   31,5921   1.22%   7,815,921   1.22%     RESERVE FOR CONTNICENCY   56,573,786   8.86%   56,137,624   8.77%     REGULAR RESERVES   7,815,921   1.22%   7,815,921   1.22%     RESERVE FOR CONTNICENCY   56,573,786   8.86%   56,137,624   8.77%     NEUTY   NUDIVIDED EARNINGS   56,056   0.09%     EQUITY ACQUIRED IN MERGER   354,424   0.06%   561,056   0.09%     EQUITY ACQ	INVESTMENTS	426,733,185	66.84%	432,865,910	67.61%
BUILDING (net)	NCUSIF DEPOSIT	5,324,747	0.83%	5,324,747	0.83%
BUILDING (net)	PREPAID EXPENSES	425,277	0.07%	432,433	0.07%
FURNITURE & EQUIPMENT (net)	LAND	341,195	0.05%	341,195	0.05%
Discrimination	BUILDING (net)	1,128,395	0.18%	1,134,288	0.18%
FIXED ASSETS         2,087,671         0.32%         2,062,816         0.32%           ACCRUED INCOME         2,218,139         0.35%         2,132,830         0.33%           MISCELLANEOUS ASSETS         16,109         0.00%         16,406         0.00%           OTHER ASSETS         2,234,248         0.35%         2,149,236         0.34%           TOTAL ASSETS         638,420,664         100.00%         640,201,634         100.00%           LIABILITIES         747,256         0.12%         1,029,134         0.16%           DIVIDENDS PAYABLE         747,256         0.12%         1,029,134         0.16%           ACCOUNTS PAYABLE         203,725         0.03%         167,644         0.03%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         201,196,674         <	FURNITURE & EQUIPMENT (net)	486,614	0.08%	478,248	0.07%
ACCRUED INCOME MISCELLANEOUS ASSETS 16,109 0.00% 16,406 0.00% OTHER ASSETS 2,234,248 0.35% 2,149,236 0.34%  TOTAL ASSETS 638,420,664 100.00% 640,201,634 100.00%  LIABILITIES ACCOUNTS PAYABLE 747,256 0.12% 1,029,134 0.16% DIVIDENDS PAYABLE 203,725 0.03% 167,644 0.03% ACCRUED LIABILITIES 1,556,461 0.24% 1,556,455 0.24% SUSPENSE 143,745 0.02% 611,292 0.10% ACCOUNTS PAYABLE 2,691,723 0.42% 3,368,765 0.53%  TOTAL LIABILITIES 2,691,723 0.42% 3,368,765 0.53%  EQUITY SHARES - REGULAR 201,196,674 31,51% SHARE BRAFTS 68,884,725 10,79% 60,011,395 10,78% SHARES - MONEY MARKET 148,382,114 23,24% 147,847,216 23,09% SHARES - MONEY MARKET 148,382,114 23,24% 147,847,216 23,09% SHARES - MONEY MARKET 148,382,114 23,24% 147,847,216 23,09% SHARES - REGULAR SHARES 36,858,231 5,77% 37,534,511 5,86% SHARES - LUB SHARES 199,799 0.03% 146,947 0.02% MEMBER SHARES 570,423,753 89,35% 571,705,222 89,30% REGULAR RESERVES 7,815,921 1,22% RESERVE FOR CONTINGENCY 56,573,786 8,86% 56,137,624 8,77% UNDIVIDED EARNINGS 56,005,187 10,23% 65,127,647 10,17% MEMBER CAPITAL 65,305,187 10,23% 65,127,647 10,17%  TOTAL LEQUITY 635,728,941 99,58% 636,832,869 99,47%					
MISCELLANEOUS ASSETS         16,109         0.00%         16,406         0.00%           OTHER ASSETS         2,234,248         0.35%         2,149,236         0.34%           TOTAL ASSETS         638,420,664         100.00%         640,201,634         100.00%           LIABILITIES         ACCOUNTS PAYABLE         747,256         0.12%         1.029,134         0.16%           DIVIDENDS PAYABLE         203,725         0.03%         167,644         0.03%           TAXES PAYABLE         40,536         0.01%         4,240         0.00%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           EOUITY           SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARES - MONEY MARKET         148,382,114         23.24	FIXED ASSETS	2,057,671	0.32%	2,062,816	0.32%
OTHER ASSETS         2,234,248         0.35%         2,149,236         0.34%           TOTAL ASSETS         638,420,664         100.00%         640,201,634         100.00%           LIABILITIES         ACCOUNTS PAYABLE         747,256         0.12%         1,029,134         0.16%           DIVIDENDS PAYABLE         747,256         0.03%         167,644         0.03%           TAXES PAYABLE         40,536         0.01%         4,240         0.00%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         26,847,25         10.79%         69,011,395         10.78%           SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARES - REGULAR         148,382,114         23.24%         147,847,216         23.09% </td <td>ACCRUED INCOME</td> <td>2,218,139</td> <td>0.35%</td> <td>2,132,830</td> <td>0.33%</td>	ACCRUED INCOME	2,218,139	0.35%	2,132,830	0.33%
TOTAL ASSETS         638,420,664         100.00%         640,201,634         100.00%           LIABILITIES         ACCOUNTS PAYABLE         747,256         0.12%         1,029,134         0.16%           DIVIDENDS PAYABLE         203,725         0.03%         167,644         0.03%           TAXES PAYABLE         40,536         0.01%         4,240         0.00%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           TOTAL PARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - LIRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - LIRA SHARES         199,799         0.03%         146,947         0.02%	MISCELLANEOUS ASSETS	16,109	0.00%	16,406	0.00%
ACCOUNTS PAYABLE   747,256   0.12%   1,029,134   0.16%	OTHER ASSETS	2,234,248	0.35%	2,149,236	0.34%
ACCOUNTS PAYABLE 747,256 0.12% 1,029,134 0.16% DIVIDENDS PAYABLE 203,725 0.03% 167,644 0.03% TAXES PAYABLE 40,536 0.01% 4,240 0.00% ACCRUED LIABILITIES 1,556,461 0.24% 1,556,455 0.24% SUSPENSE 143,745 0.02% 611,292 0.10% ACCOUNTS PAYABLE 2,691,723 0.42% 3,368,765 0.53% TOTAL LIABILITIES 2,691,723 0.42% 13.51% 202,374,368 31.61% SHARES - REGULAR 201,196,674 31.51% 202,374,368 31.61% SHARES - MONEY MARKET 148,382,114 23.24% 147,847,216 23.09% SHARES - GERTIFICATES 114,902,212 18.00% 114,790,785 17.93% SHARES - IRA SHARES 36,858,231 5.77% 37,534,511 5.86% SHARES - CLUB SHARES 199,799 0.03% 146,947 0.02% MEMBER SHARES 570,423,753 89.35% 571,705,222 89.30% REGULAR RESERVES 7,815,921 1.22% 7,815,921 1.22% RESERVE FOR CONTNGENCY 56,573,786 8.86% 56,137,624 8.77% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% PATALE QUITY ACQUIRED IN MERGER 354,424 0.06% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 258,622 0.04% MEMBER CAPITAL 65,305,187 10.23% 651,27,647 10.17% TOTAL EQUITY 635,728,941 99.58% 636,832,869 99.47%	TOTAL ASSETS	638,420,664	100.00%	640,201,634	100.00%
DIVIDENDS PAYABLE         203,725         0.03%         167,644         0.03%           TAXES PAYABLE         40,536         0.01%         4,240         0.00%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           EQUITY           SHARES - REGULAR         201,196,674         31,51%         202,374,368         31,61%           SHARES - MONEY MARKET         148,382,114         23,24%         147,847,216         23,09%           SHARES - IRA SHARES         36,858,231         5,77%         37,534,511         5,86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89,35%         571,705,222         89,30%           REGULAR RESERVES         7,815,921         1,22%         7,815,921         1,22%           RESERVE FOR CONTINGENCY         56,573,786         8,86%         56,137,624	<u>LIABILITIES</u>				
TAXES PAYABLE         40,536         0.01%         4,240         0.00%           ACCRUED LIABILITIES         1,556,461         0.24%         1,556,455         0.24%           SUSPENSE         143,745         0.02%         611,292         0.10%           ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           EQUITY           SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89,35%         571,705,222         89,30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624	ACCOUNTS PAYABLE	747,256	0.12%	1,029,134	0.16%
ACCRUED LIABILITIES SUSPENSE 143,745 0.02% 611,292 0.10% ACCOUNTS PAYABLE 2,691,723 0.42% 3,368,765 0.53%  TOTAL LIABILITIES 2,691,723 0.42% 3,368,765 0.53%  TOTAL LIABILITIES 2,691,723 0.42% 3,368,765 0.53%   EQUITY SHARES - REGULAR 201,196,674 31.51% 202,374,368 31.61% SHARE DRAFTS 68,884,725 10.79% 69,011,395 10.78% SHARES - MONEY MARKET 148,382,114 23.24% 147,847,216 23.09% SHARES - IRA SHARES 114,902,212 18.00% 114,790,785 17,93% SHARES - ILAS SHARES 199,799 0.03% 146,947 0.02% MEMBER SHARES 570,423,753 89,35% 571,705,222 89,30% REGULAR RESERVES 7,815,921 1.22% RESERVE FOR CONTINGENCY 56,573,786 8.86% 56,137,624 8.77% UNDIVIDED EARNINGS 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.06% NET INCOME(LOSS) 0 0.00% 258,622 0.04% MEMBER CAPITAL 65305,187 10,23% 636,832,869 99,47%	DIVIDENDS PAYABLE	203,725	0.03%	167,644	0.03%
SUSPENSE   143,745   0.02%   611,292   0.10%     ACCOUNTS PAYABLE   2,691,723   0.42%   3,368,765   0.53%     TOTAL LIABILITIES   2,691,723   0.42%   3,368,765   0.53%     EQUITY     SHARES - REGULAR   201,196,674   31.51%   202,374,368   31.61%     SHARE DRAFTS   68,884,725   10.79%   69,011,395   10.78%     SHARES - NONEY MARKET   148,382,114   23.24%   147,847,216   23.09%     SHARES - IRA SHARES   36,858,231   5.77%   37,534,511   5.86%     SHARES - IRA SHARES   199,799   0.03%   146,947   0.02%     MEMBER SHARES   570,423,753   89,35%   571,705,222   89,30%     REGULAR RESERVES   7,815,921   1.22%   7,815,921   1.22%     RESERVE FOR CONTNGENCY   56,573,786   8.86%   56,137,624   8.77%     UNDIVIDED EARNINGS   561,056   0.09%   561,056   0.09%     EQUITY ACQUIRED IN MERGER   354,424   0.06%   354,424   0.06%     NET INCOME(LOSS)   0 0.00%   258,622   0.04%     MEMBER CAPITAL   65,305,187   10.23%   636,832,869   99.47%		40,536	0.01%	4,240	0.00%
ACCOUNTS PAYABLE         2,691,723         0.42%         3,368,765         0.53%           TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           EQUITY         SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES-CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89,35%         571,705,222         89,30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424		1,556,461	0.24%	1,556,455	0.24%
TOTAL LIABILITIES         2,691,723         0.42%         3,368,765         0.53%           EQUITY SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - GERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%					
EQUITY         SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         653,05,187         10.23%         65,127,647         10.17%	ACCOUNTS PAYABLE	2,691,723	0.42%	3,368,765	0.53%
SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%	TOTAL LIABILITIES	2,691,723	0.42%	3,368,765	0.53%
SHARES - REGULAR         201,196,674         31.51%         202,374,368         31.61%           SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%	EQUITY				
SHARE DRAFTS         68,884,725         10.79%         69,011,395         10.78%           SHARES - MONEY MARKET         148,382,114         23,24%         147,847,216         23.09%           SHARES - CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,705,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%		201.106.674	21.510/	202 274 269	21.610/
SHARES - MONEY MARKET         148,382,114         23.24%         147,847,216         23.09%           SHARES - CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%					
SHARES-CERTIFICATES         114,902,212         18.00%         114,790,785         17.93%           SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89,35%         571,705,222         89,30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%					
SHARES - IRA SHARES         36,858,231         5.77%         37,534,511         5.86%           SHARES - CLUB SHARES         199,799         0.03%         146,947         0.02%           MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%					
MEMBER SHARES         570,423,753         89.35%         571,705,222         89.30%           REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%					
REGULAR RESERVES         7,815,921         1.22%         7,815,921         1.22%           RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%	SHARES - CLUB SHARES	199,799	0.03%	146,947	0.02%
RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%	MEMBER SHARES	570,423,753	89.35%	571,705,222	89.30%
RESERVE FOR CONTNGENCY         56,573,786         8.86%         56,137,624         8.77%           UNDIVIDED EARNINGS         561,056         0.09%         561,056         0.09%           EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%	REGULAR RESERVES	7,815,921	1.22%	7,815,921	1.22%
EQUITY ACQUIRED IN MERGER         354,424         0.06%         354,424         0.06%           NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%	RESERVE FOR CONTNGENCY				
NET INCOME(LOSS)         0         0.00%         258,622         0.04%           MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%	UNDIVIDED EARNINGS	561,056	0.09%	561,056	0.09%
MEMBER CAPITAL         65,305,187         10.23%         65,127,647         10.17%           TOTAL EQUITY         635,728,941         99.58%         636,832,869         99.47%		354,424	0.06%	354,424	0.06%
TOTAL EQUITY 635,728,941 99.58% 636,832,869 99.47%					
	MEMBER CAPITAL	65,305,187	10.23%	65,127,647	10.17%
LIABILITIES+EQUITY 638,420,664 100.00% 640,201,634 100.00%	TOTAL EQUITY	635,728,941	99.58%	636,832,869	99.47%
	LIABILITIES+EQUITY	638,420,664	100.00%	640,201,634	100.00%

Certified Correct By:

David M. Green, President/CEO

Pall

Paul Christensen, Senior Vice President/CFO

